

**OREGON FAMILIES WHO LEFT TEMPORARY ASSISTANCE TO NEEDY
FAMILIES (TANF) OR FOOD STAMPS:
A STUDY OF ECONOMIC AND FAMILY WELL-BEING FROM 1998 TO 2000**

VOLUME 1

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All client names used in this report are pseudonyms.

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OREGON FAMILIES WHO LEFT TEMPORARY ASSISTANCE TO NEEDY FAMILIES (TANF) OR FOOD STAMPS: A STUDY OF ECONOMIC AND FAMILY WELL-BEING, 1998 TO 2000.

EXECUTIVE SUMMARY: FINDINGS AND RECOMMENDATIONS

**CENTER FOR THE STUDY OF WOMEN IN SOCIETY
WELFARE RESEARCH TEAM – UNIVERSITY OF OREGON
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What happens to families that leave or are diverted from cash assistance or Food Stamps in Oregon? Dramatic reductions in public assistance caseloads after welfare reform have raised public concern about poor families. Our study indicates that the effects of welfare-to-work policies are neither simple nor uniform. The experiences of families suggest that it is unwise to paint a picture of welfare reform without attending to the diversity of families' experiences and needs.

Two years after leaving or being diverted from Temporary Assistance to Needy Families (TANF) or Food Stamps, a substantial proportion of respondents are employed. However, their earnings are low and families struggle mightily to make ends meet. Our sample was nearly evenly divided between those with household incomes above and below the federal poverty level. Safety net programs such as Food Stamps, the Oregon Health Plan, housing and child-care assistance and federal and state earned income tax credits are critical for family well-being. These essential resources often disappear before a family's need for them diminishes because of income eligibility limits and unaffordable co-payments associated with the programs. Non-employed respondents often live in communities without sufficient good jobs, have chronic health problems or they need job training or education. The state of Oregon, and these families, would be well served by intensified efforts to reduce poverty, sustain and improve safety net programs and foster more living wage jobs across the state.

Employment and Economic Status

- Two-thirds of respondents were employed at the time they responded to telephone interviews at 12-15 months and 18-21 months after program exit.
- 80 percent of respondents were employed at some point during the two-year period.
- The average take home earnings of the employed was \$1,016 per month at the second telephone interview. This represents a modest increase of \$26.06 over the six-month period between telephone interviews.

- Oregon Employment Department wage data (third quarter 1999) show that the median quarterly earnings of second telephone survey respondents were \$3,406.44 (for three months). These data indicate that 49 percent of the sample experienced an earnings increase over the 21 month tracking period. On the other hand, 24 percent saw their earnings decrease and 27 percent had so little employment (0-6 months) that an earnings trajectory could not be accurately determined.
- Most worked in the low wage sector of the labor force. Less than 14 percent of jobs held by respondents had the following combined characteristics: wages at or above \$1200/month, predictable and full time hours, employer-provider health insurance, and sick leave and vacation leave.
- At 18-21 months after exit 45 percent of TANF leavers and 55 percent of both TANF diverted and Food Stamp leavers had incomes above the federal poverty level.
- Non-employed respondents most frequently cited lack of good job availability in their communities, poor health or family responsibilities as reasons for not being currently employed.
- Perceived problems with the availability and quality of jobs, childcare and child-care costs, and health problems were among the most important barriers identified to employment or job retention.

Family Well-Being and Continuing Need for Assistance

- About half of respondents rated their family well-being as good or excellent (45 percent at the first telephone interview, 54 percent at the second); half rated their family well being as fair or poor (55 percent at the first and 45 percent at the second).
- AFS administrative data show that a high proportion of former clients continued to need public assistance. At some point during the two years:
 - 90 percent of TANF leavers/diverted used Food Stamps
 - 87 percent of TANF leavers/diverted used OHP (Oregon Health Plan)
 - 85 percent of Food Stamp leavers returned to the Food Stamp program
 - 42 percent of TANF leavers/diverted used the ERDC (Employment Related Day Care) program
 - 35 percent of TANF leavers/diverted returned to/used TANF

- Just over a quarter of the respondents had no health insurance when they were interviewed by telephone at two points in time, at about one year and at about eighteen months after program exit.
- Many families experienced economic hardship during the first tracking period 12-15 months after leaving or being diverted from TANF
 - 80% paid bills late
 - 50 percent depended on money or gifts from family or friends to get by
 - 47 percent had eaten at a food kitchen or received a food box
 - 25 percent had skipped meals because of lack of money.
- Some families continued to experience these hardships during the 6 months between the first and second telephone interviews. At 18 to 21 months after leaving or being diverted from TANF
 - 80% paid bills late
 - 40% depended on money or gifts from family or friends to get by
 - 30% had eaten at a food kitchen or received a food box
 - 20% had skipped meals because of a lack of money
- Many families that reported doing well received substantial help from family or friends, lived in 2-parent families or had a housing subsidy or lived rent-free.
- Higher levels of education were associated both with higher rates of employment and lower rates of poverty.

Client Assessment of Program and Recommended Changes

- Many appreciated the help they received from AFS and thought they had been treated well. Others believed they had not been treated well by agency staff or needed services or resources they did not receive.
- The most frequently recommended changes by respondents included: improving staff/client relationships and communication; increasing the eligibility limits for Food Stamps, OHP and ERDC; a more gradual phase in of increased co-payments so modest income gains are not offset by benefit reductions or overall family resources reduced; increasing access to higher education or job training; and changing the policy that requires the parent of a child three months of age to seek and accept employment to allow the parent to care for the baby at home until the child is one year old.

- 86 percent of respondents desired more education or job training.

CSWS Welfare Research Team Recommendations

- Intensify AFS and other state agency efforts to reduce poverty.
 - Focus services and resources toward helping clients find living wage jobs that lift families out of poverty.
 - Institute measures to develop more living wage jobs in public and private sectors.
 - Ensure that workers under contract with state agencies (e.g., day care and health care providers) receive living wages and health insurance.
 - Further encourage clients to complete high school or obtain or complete a GED.
 - Provide more options and support for higher education and “hard skills” job training.
 - Allow education to count as a work activity.
 - Make the state Earned Income Tax Credit (EITC) and the Child Care Tax Credit refundable so that families whose incomes are so low they do not reach the threshold to pay income tax receive tax benefits comparable to those with higher incomes.
 - Raise the minimum wage and institute automatic cost-of-living adjustments to the minimum wage.
- To support a return to employment and alleviate poverty during the process:
 - Increase outreach and information about Food Stamps, OHP, ERDC, EITC and housing and other forms of public assistance.
 - Adjust income eligibility for safety net programs to ensure that more poor Oregonians can access programs their families need.
 - Lower co-payment amounts for OHP and ERDC so that more families can afford to use these programs.
 - Adjust the TANF grant to better meet the subsistence needs of households.
 - Reduce the sensitivity of safety net programs to small, temporary changes in client incomes.
 - Expand safety net program support for those pursuing higher education, including greater access to Food Stamps and ERDC (e.g., modifying work requirement so that employment does not erode family well-being or discourage academic success) and to the Student Block Grant program.

- To assist clients during crisis periods
 - Carefully monitor family well-being during the up-front job search to ensure that basic family needs are met.
 - Increase flexibility to provide financial assistance during crises without requiring intensive work search.
 - Provide enhanced credit, family budget and debt-management services.
 - Given the prevalence of domestic violence in many client's life histories, maintain strong support services for clients facing this issue.

- To enhance family well-being
 - Change the policy requiring the parent of a baby over three months of age to seek and accept employment to allow a parent to care for the baby at home until the child reaches first birthday. Consider using resources other than TANF (e.g., Unemployment Insurance) to provide paid family leave for low-wage employees.
 - Ensure that the parent of a chronically ill child or child with special needs receives special consideration in the JOBS program.
 - When voluntary child support arrangements are working to the satisfaction of the custodial parent these cases should not be referred to Child Support Enforcement.
 - Encourage employers to develop family-friendly work policies.
 - Develop more affordable housing for low-income families.
 - Ease eligibility rules for SSI so individuals with legitimate disabilities and serious chronic illness can access benefits.

- To enhance high quality case management services
 - Reduce caseloads so case managers have adequate time to work closely with clients and to monitor the well-being of families on their caseload.
 - AFS training should encompass information on family well-being, poverty reduction strategies and racial and gender discrimination to assist case managers in helping all clients get better jobs and balance work and family responsibilities.
 - Amplify agency expectations about the importance of fostering supportive and respectful approaches to all clients.

This study was carried out by the Center for the Study of Women in Society (CSWS) at the University of Oregon. Findings are based on two telephone interviews with a random sample of families who left or were diverted from TANF or left Food Stamps in the first quarter of 1998 (970 families at 12-15 months after leaving, 756 families at 18-21 months; in-depth, in-person interviews with 78 families at 15-18 months after leaving and 65 families at 21-24 months; and administrative data from Adult and Family Services and the Oregon Employment Department.

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Glossary

Term	Definition
AFDC	Aid to Families with Dependent Children (AFDC) is a program for which states receive matching federal funds to administer assistance programs for low-income families who meet certain eligibility criteria. It was replaced in August 1996 by TANF.
Assessment	The Assessment Program provides initial assessment, case management and in some cases cash assistance to families applying for the Temporary Assistance for Needy Families (TANF) program. Under Oregon Options, clients who apply for TANF must go through a 45-day job search before being eligible for cash assistance (unless they are survivors of domestic violence or have another compelling reason to be exempt from job search.) During this period they may receive financial assistance and/or other services from AFS to meet urgent family needs or assist in their search for a job.
Child Support	Money paid by the absent parent to the custodial parent, usually as a result of a court order.
Earned Income Tax Credit (EITC)	A tax program for low-income families that may be received in one of two ways: As an advance in the employee's paycheck or as one annual payment refunded after filing a tax return.
Emergency Assistance (EA)	The Emergency Assistance (EA) program is intended to provide temporary financial assistance and supportive services to eligible families during crisis or emergent situations when other resources are not immediately available.
Employment Development Plan (EDP)	EDP's are used as an agreement between the client and the division for actions the client will take and support the division will provide the clients.
Employment Related Day Care (ERDC)	ERDC assists low-income working parents with day care costs. Parents in this program pay a share of the childcare cost called the co-pay. The amount of the co-pay is based on a sliding fee scale.
Food Stamps (FS)	The Food Stamp (FS) program assists low-income individuals and groups of people by providing them a means to meet their nutritional needs.
Housing Stabilization	The Housing Stabilization Program (HSP) is designed to promote the economic independence of families who are homeless or at-risk of homelessness by helping them access and maintain safe, stable, and affordable housing.
JOBS	Job Opportunity and Basic Skills. An employment program for TANF clients.
Jobs Plus	A program that provides subsidized jobs rather than TANF, FS or Unemployment Insurance.

Term	Definition
Job Search	TANF eligible adults who are employable or who could benefit from the labor market test to assess their employability must place a certain number of job applications.
OHP	Oregon Health Plan (OHP) program provides medical assistance to low-income individuals and families.
Personal Responsibility and Work Opportunity Reconciliation Act (PRWORA)	In 1996, President Clinton signed the PRWORA Act into law. The enactment created a block grant placing ADC, Emergency Assistance and JOBS into a single capped entitlement to States under Title I.
Public Assistance	Any publicly funded government program designed to provide a benefit that is based on a means test to determine eligibility such as: WIC, HUD housing, AFDC or TANF, Food Stamps, medical assistance, etc.
Safety Net	Public and community resources and services which assist individuals and families to meet their basic needs, including (but not limited to): Food Stamps, TANF, ERDC, OHP, EITC, WIC, housing subsidies, fuel assistance programs, etc.
TANF	After 1996 the Temporary Assistance for Needy Families program replaced AFDC and was developed to provide case management and cash assistance to low-income families with minor children.
Welfare	Generally refers to TANF or AFDC.
WIC	Women, Infant & Children is a nutritional supplement program aimed at pregnant and nursing mothers and children under age 5.
Work Attachment Model	Employment focused programs, with first assignments made to job search, basic education, or short term vocational skills training and institutes a high level of participation with the case manager. The Oregon model also assesses and ensures that basic family or household needs are met. This replaced a human investment model that prioritized hard skills job training or education.
Work Experience	A program that enhances employability through unpaid, short-term experience at a job site. Clients receive TANF rather than wages while in Work Experience.

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- C.1 Earnings Trend Lines over Seven Quarters: Respondents and Non-Respondents
- C.2 Median Quarterly Earnings and Median Hourly Earnings: Respondents and Non-Respondents, for Selected Quarters 1998-1999
- C.3 Mean and Median Age of Household Head at Case Closure
- C.4 Gender of Household Head at Case Closure
- C.5 Race of Household Head at Case Closure
- C.6 Number of Adults in Household at Case Closure
- C.7 Number of Persons in Household at Case Closure
- C.8 Sample Testing

Chapter 1 Introduction

Dramatic declines in the numbers of welfare recipients have followed the passage of the Personal Responsibility and Work Opportunity Reconciliation Act of 1996, known as “welfare reform.” In Oregon, where reforms were implemented even earlier, welfare roles dropped by 45 percent between 1996 and 1999. What has happened to the families who left the roles? How are the clients who leave or are diverted from Oregon’s TANF program or who leave the Food Stamp program faring economically? How are their families doing? Have these families achieved self-sufficiency?

The Center for the Study of Women in Society (CSWS) Welfare Research Team at the University of Oregon presents in this report the findings from our study of the economic and family well-being of Oregon families who left Temporary Assistance for Needy Families or the Food Stamp program in early 1998. These families were followed for two years. This study consists of two parts, telephone survey interviews with a statewide random sample of program leavers at two points in time, and in-depth, in-person interviews with a sub-sample of the survey sample. The telephone survey was carried out by the Oregon Survey Research Laboratory (OSRL) of the University of Oregon under contract with CSWS. Administrative data from Adult and Family Services and the Oregon Department of Employment are also part of this report.

This study provides for Oregon answers to questions raised throughout the US about the consequences of the “end of welfare as we know it.”

In this report we answer the following questions:

- Chapter 2-What is the economic and employment status of respondents?
- Chapter 3-Are there differences between men and women in employment and family well-being?
- Chapter 4-What are the situations of those not employed?
- Chapter 5-What are the supports and barriers to getting and keeping a job?
- Chapter 6-How do these families cope with low wages and poverty?
- Chapter 7-How do they see their family well-being?
- Chapter 8-What suggestions do the respondents make for improving services and supports?

Study Design and Methods

Study Design

The study includes two groups of families related to TANF. The first group had received TANF and then left the program. The second group started the application process, but left before qualifying for TANF; they were “diverted.” Families who left the Food Stamp program are included as a comparison group because they represent a low-income population also receiving assistance. (See box, page 3)

The study follows these TANF leavers and diverted and Food Stamp leavers over a two-year period as follows: (Appendix A, Table A.1)

- Case closure - left programs in January, February, or March 1998
- First survey interview - March-June 1999 (n=970)
- First in-depth interview - July-September 1999 (n=78)
- Second survey interview - October-December 1999 (n=756)
- Second in-depth interview - April-June 2000 (n=65)

Sample

A Statewide random sample was drawn by the Oregon Survey Research Laboratory at the University of Oregon from the complete listing of TANF leavers and diverted and Food Stamp leavers who left the programs in the first three months of 1998. Adult and Family Services of the State of Oregon provided this list.

Of this sample:

- 970 respondents completed the first telephone survey (28% of sample)
- 756 of this group completed the second telephone survey (78% of original respondents) (See box on page 4)

A quota sample of 78 from the original 970 respondents was drawn for in-depth interviews. The sample was chosen based on race, gender, geographic location, family structure, number and age of children and age of respondent. Sixty-five of these respondents were located for a second in-depth interview.

An analysis of possible sample bias shows that non-respondents and respondents are generally similar on earnings history and most demographic characteristic data provided by Adult and Family Services and the Oregon Department of Employment. (See Appendix C)

Data

Two telephone interview surveys were developed by researchers from CSWS, AFS and OSRL. Telephone interviews were done by OSRL and the first telephone survey included 275 questions and averaged 31 minutes in length. The second telephone survey included 225 questions and averaged 25 minutes in length. Appendix B gives detailed information about methods used to maximize the rigor of the study, including efforts to ensure that the sample was representative of the universe of TANF/Food Stamp leavers, to ensure the confidentiality of respondents identities, the quality of interviewers and the reliability and validity of the data.

In-depth interview schedules were developed by the CSWS Welfare Research Team. These interviews were semi-structured to explore individual experience. Interviews were conducted in the homes of respondents or, in a few cases, in locations such as parks or restaurants. Interviews lasted from one hour to six hours.

Administrative Record Data were collected by Adult and Family Services staff. The data files included: AFS services and payments given to each respondent between February 1998 and October 1999, household composition with ages, race, gender of each member, date of establishment of paternity and amount of ordered child support for each child, wages earned by quarter along with hourly rate, hours worked and number of employers in each quarter for head of household as well as other household members (wage data from the Oregon Department of Employment). These data covered the period of January, February, or March 1998 to September or October of 1999 (depending on the particular source of data).

Data from each phase of the study were merged and analyzed together to form the basis of this report. (Appendix A, Table A.1)

Definitions of Sample Groups

TANF leavers are respondents/families who were receiving TANF and left the cash assistance program in either January, February, or March 1998 and did not go back on TANF for at least two months afterwards.

The TANF diverted sample included two kinds of cases. The first were all those TANF cases that were denied in January, February or March 1998 **and** were not opened in a TANF cash pay status during the two consecutive months following the month of denial. The second were those cases in the TANF Assessment program with a Assessment end date during the months of January, February or March 1998 that did not open in TANF cash pay status during the two months following the month in which the assessment period ended.

Food Stamp leavers are respondents/families who were previously receiving Food Stamps but left that program during January, February or March 1998 and did not receive Food Stamps for at least two months following case closure. Each respondent identified the "Head of Household" when contacting the agency for assistance. This individual was interviewed for this study.

Individuals who came to AFS for help but did not receive any type of service (no TANF group or individual intake, no payments of any kind) are not included in this sample. It is important to note that Able Bodied Adults Without Families (ABAWDs) were not included in the Food Stamp leaver sample of this study for two reasons. When we began this study, AFS was engaged in its own study of ABAWDs and we wanted to have some comparability with TANF respondents, all of whom included (or had before the first quarter of 1998) included children.

Locating the Sample

Like all TANF leaver studies of survey data to date, we were unable to reach every respondent randomly sampled from the universe of all clients who left or were diverted from public assistance in the first quarter of 1998. This is a highly mobile population, some with no phones or frequently disconnected phones and many with frequently changing addresses. To reach a representative sample we used aggressive methods. We sent hand addressed pre-contact letters on University of Oregon stationery with standard adhesive postage Stamps rather than bulk mail Stamps. We hand-signed every letter which included information about the \$25.00 payment each respondent would receive for his/her participation and the phone number we planned to use to reach the respondent. When letters were returned from the postal service, we contacted AFS to provide us with more current addresses. The letters included a toll-free number to be used for correcting phone numbers or giving us good times to reach the respondent. They also included a stamped self-addressed postcard for the same purpose. Approximately 100 respondents used the toll-free number and more sent back postcards. Some did both. As many as 99 attempts were made to reach some respondents in the first survey and up to 50 attempts were made for the second survey.

We have produced two reports that should be read together. This report answers a series of questions that were collaboratively developed by the CSWS Welfare Research Team and AFS and delineated in the contract for the study. The report uses the best data available from the telephone surveys, administrative records, and/or the in-depth interviews. This report uses primarily telephone survey data, although interview data is used to provide more depth than is available only from telephone survey data for certain questions and is the only source of data for a few questions. Administrative data are also used.

The companion report to this one presents short (two page) profiles of each of the 78 families we interviewed in the in-depth study. It also uses analysis of the voices and concerns of the women and men we interviewed to address some key questions about how these families are doing and how they think the following programs might be changed to better serve their families: Temporary Aid to Needy Families (TANF); Food Stamps; Employment Related Day Care (ERDC), the Oregon State daycare subsidy for low-income families; Job Opportunity and Basic Skills (JOBS), an employment program for TANF clients; and the Oregon Health Plan (OHP), a medical assistance plan for low income families and individuals. All respondent names and other identifying information have been changed to guarantee confidentiality.

Who is in the Sample?

Demographic characteristics

Age:

At the time of the first telephone survey the average age of respondents was 32.5 years. One-quarter of respondents were 25 or younger, about one-fifth were 26-30, one-third were 31-40, and one-fifth were over 40. (Appendix A, Tables A.2 and A.3)

Gender of head of household:

Eighty-six percent of respondents were women and 13 percent were men. The gender of respondents varied somewhat by category of leavers. Ninety-three percent of TANF leavers were women as were 79 percent of the TANF diverted and 86 percent of Food Stamp leavers. (Appendix A, Tables A.2 and A.3)

Race:

Eighty-two percent of respondents were white, 7 percent were Hispanic, 4 percent were African-American, 3 percent were American Indian, 2 percent were mixed race and 1 percent were Asian-American. The racial composition of the leaver groups differed in several ways. Hispanics were only 5 percent of the TANF sample, but were 10 percent of the Food Stamp sample. On the other hand, African-Americans constituted 7 percent of the TANF leavers, 5 percent of the TANF diverted and 3 percent of the Food Stamp sample. Whites were 85 percent of the TANF diverted sample, 82 percent of the TANF leavers and 80 percent of Food Stamp leavers. American Indians were 4 percent of TANF leavers, 3 percent of Food Stamp leavers and one percent of the TANF diverted. There were small differences in the racial composition of the sample at the second contact. (Appendix A, Tables A.2 and A.3)

Household Type:

The vast majority of the sample lived in one-parent households, ranging from 81 percent of TANF leavers to 67 percent of the TANF diverted and 62 percent of Food Stamp leavers. The mean household size was 3.6 people while the median household size was 3.0. At the second telephone contact the percentage living in one-parent families had declined slightly in all groups to 80 percent of TANF leavers, 64 percent of the TANF diverted and 60 percent of Food Stamp leavers. The mean and median family sized remained the same. (Appendix A, Tables A.2 and A.3)

Marital Status:

At the time of the first telephone survey thirty-percent of the respondents were married, 30 percent were divorced and another ten percent were separated. One-quarter had never married, and about 1 percent each were cohabiting or widowed. At the second contact about one-third were married and another one-third divorced. Eight percent were separated and 24 percent were never married. (Appendix A, Tables A.2 and A.3)

Education:

At the first contact about 20 percent of the sample had less than a high school degree or GED, 40 percent had only a high school degree or GED, about 30 percent had some college and less than 10 percent had an associate's or bachelor's degree or more. By the second contact we had lost a small percentage of those respondents with less than a high school degree so that the overall sample was slightly better educated. (Appendix A, Tables A.2 and A.3)

The demographic characteristics of a sample of those who left or were diverted from TANF and Food Stamps may differ somewhat from the demographics of the AFS caseload. This is because it *may* be that those who leave the programs differ in some ways from those who have not left. For example, there is a higher percentage of two adult households in a leaver sample than a current caseload sample because two-adult households may have the advantage of an additional full-or part-time income, or there may be a higher proportion of men in the leaver sample than in a current caseload sample. (Appendix A, Tables A.2 and A.3)

Conclusion:

When we conceived this study we initially thought that the study of TANF leavers and diverted and of Food Stamp leavers would show quite different findings. This is because the TANF and Food Stamp programs serve somewhat different populations. In fact one of the findings of this study is that TANF leavers and TANF diverted and Food Stamp leavers are not so different. In many of the questions below we present the data on the two populations separately for comparative purposes. Sometimes we further break down the TANF sample into TANF leavers and TANF diverted to show some of the differences between these families.

For many questions below we use telephone survey data on the 756 families who participated in both surveys. This is because the study's purpose was to follow families over time and we had much less information on the 213 families who we reached only once. We do include information about the full 970 in the first telephone survey for many questions where following people over time is less the point of the question.

Chapter 2 The Economic and Employment Status of Families

A high proportion of the women and men who headed the families in this study were employed either steadily or during some periods over the two years following their exits from TANF or Food Stamps. These workers made a high commitment to paid work. At both interviews, over fifty percent of the employed worked 40 hours or more per week at both interviews. Although their average earnings improved in these two years, their wages were low and many workers still had incomes below the Federal Poverty Guidelines. One reason for their low wages was that their jobs were predominantly in low-wage fields such as service and clerical work. Although many workers had some job-related benefits, they rarely had a package of benefits along with a sufficiently high wage to define their jobs as 'good jobs.' However, a high proportion said they were satisfied with their jobs and considered themselves better off than when they were on welfare.

Employment Status

A substantial proportion of people in this study held a job at each point of contact. Administrative Record Data on the 756 families that we were able to contact at both points show that 71 percent of TANF leavers, 55 percent of TANF diverted and 68 percent of Food Stamp leavers had reported earnings when they left or were diverted from assistance in the first quarter of 1998. (Table 2.1)

In the larger sample of 970 respondents, who we first contacted between 12 and 15 months after leaving or being diverted from TANF or Food Stamps, two-thirds were employed. Food Stamp leavers were the most likely to be employed (69 percent) and those diverted from TANF were least likely to be employed (60 percent). (Table 2.1)

Six months later, at the second contact with 756 respondents, 72 percent were employed. Again, Food Stamp leavers were the most likely to be employed (75 percent) and TANF diverted were the least likely to be employed (66 percent). (Table 2.1)

Table 2.1 Employment Status of Respondents at AFS Case Closure, at First Survey, and at Second Survey

	At case closure		At first survey		At second survey		
	Administrative Data (n=756)		Survey Data (n=970)		Survey Data (n=756)		
	Employed	Not employed	Employed	Not employed	Employed	Not employed	No answer
TANF leaver	71%(150)	29% (60)	64% (182)	36% (101)	71% (149)	28% (59)	1% (2)
TANF diverted	55% (90)	45% (74)	60% (124)	40% (83)	66% (109)	33% (55)	<1% (1)
Food Stamp	68%(259)	32% (123)	69% (330)	31% (150)	75% (286)	24% (93)	<1% (2)
Total	66%(499)	34%(257)	66% (636)	34% (334)	72% (544)	27% (207)	1% (5)

Source: Oregon Dept. of Employment Wage Data; First and second surveys of Welfare and Food Stamp Leaver and Diverted Study

Survey data show employment status at particular points in time. A more continuous history of employment is found in Oregon Department of Employment records

that contain reports from employers about employees' earnings and hours worked every calendar quarter. Eighty-three percent of respondents had earnings in at least one of the seven quarters. That means that only 17 percent of respondents did not work at all after leaving the programs.

Some of these workers cycled in and out of paid work over the 6 to 8 months between Survey 1 and Survey 2. Fifty-eight percent of those we interviewed were in paid work at both surveys, while 19 percent were not employed at either time. (Table 2.2) These survey results are substantially the same as the Department of Employment data showing that 17 percent were not employed during the survey period.

Table 2.2 Employment Status of Respondents: First Survey to Second Survey

Employed at both survey times	439 (58%)
Employed at First survey, not at second survey	101 (13%)
Employed at Second survey, not at first survey	62 (8%)
Not employed at either survey	143 (19%)
No answer	10 (2%)
Totals	756 (100%)

Source: First and Second Surveys of Welfare and Food Stamp Leaver and Diverted Study

Another indicator of stable work attachment over time comes from a survey question about the number of months that respondents have been at their present jobs. In the first survey (12 to 15 months after program exit), 33 percent of respondents had been working at their present job for less than 6 months, while another 25 percent had been on the current job for 7 to 12 months. Forty-two percent had from 13 months to more than five years of job tenure, suggesting a stable employment pattern. Six months later, those respondents reporting this longer job tenure had increased to 47 percent. Of course, a short time on the job does not necessarily mean an unstable work history. Instead, it could mean a recent move to another job.

Usual hours of work per week provide another view of commitment to work. In the first and second surveys, 76 percent to 79 percent of employed respondents were working more than 30 hours per week. Over 50 percent were working 40 or more hours. This strong commitment provides a context for the findings on earnings, which we discuss in the next section.

Table 2.3 Hours of Work Per Week of Employed Respondents at First Survey and at Second Survey

Hours per week	First Survey	Second Survey
50 or more	9.28 % (59)	10.1% (55)
40 to 49	45.75% (291)	43.7% (238)
30 to 39	24.06% (153)	22.9% (125)
20 to 29	11.64% (74)	13.6% (74)
19 or less	8.49% (54)	9.7% (53)
Don't know	.79% (5)	-
Total Employed	100% (636)	100% (545)

Source: First and Second Surveys of Welfare and Food Stamp Leaver and Diverted Study

Earnings and Earnings Growth

Despite employment and long hours of work, earnings were low. The average or mean monthly take-home pay of the full sample of those employed 12 to 15 months after leaving assistance (636) was \$990.24. Six months later the average monthly take-home pay was \$1,016.32, an increase in monthly income of \$26.06. The median income of the full sample of those employed 12 to 15 months after leaving assistance was \$957.50. Six months later it was \$1,000, an increase in monthly income of \$42.50. Differences between the mean and median incomes are small. (Table 2.4)

Table 2.4 Mean (Average) Take-Home (Net) Earnings of Employed Respondents

At first survey (n=970)		At second survey (n=756)	
Number with earnings	Average take-home pay/month	Number with earnings	Average take-home pay/month
65% (636)	\$990.24	69% (525)	\$1,016.32

Source: First and Second Surveys of Welfare and Food Stamp Leaver and Diverted Study

Table 2.5 Median Take-Home (Net) Earnings of Employed Respondents

At first survey (n=970)		At second survey (n=756)	
Number with earnings	Average take-home pay/month	Number with earnings	Average take-home pay/month
65% (636)	\$957.50	69% (525)	\$1,000.00

Source: First and Second Surveys of Welfare and Food Stamp Leaver and Diverted Study

We examined earning differences between the two TANF groups and between the TANF groups and the Food Stamp leavers because of the assumption that TANF leavers might be less well connected to the labor force than the other groups and might have more difficulty increasing their earnings. A comparison of the earnings among the three leaver groups (based on the mean earnings of the whole sample) shows that at 12 to 15 months after program exit TANF leavers were earning about \$40 more per month than those

diverted from the TANF program and about \$13 more per month than Food Stamp leavers. Differences among the groups based on average monthly net earnings were about the same at 18 to 21 months after exit. At the second point of contact, the TANF leavers were earning about \$24 more than the TANF diverted, and just over \$35 more than Food Stamp leavers. This difference between the TANF leavers and Food Stamp leavers is \$40 per month if median earnings are used instead of means. (Table 2.6)

Table 2.6 Number and Percentage of Employed Respondents' Mean and Median Earnings by Leaver Group

	At first survey-full sample (636 of 970)			At first survey-respondents replying to both (504 of 756)			At second survey (545 of 756)		
	Number with earnings	Mean take-home pay/month	Median take-home pay/month	Number with earnings	Mean take-home pay/month	Median take-home pay/month	Number with earnings	Mean take-home pay/month	Median take-home pay/month
TANF leaver	64% (182)	\$1,018.85	\$997.50	65% (136)	\$988.50	\$1,000.00	71% (149)	\$1,039.82	\$1,040.00
TANF diverted	60% (124)	\$979.32	\$900.00	63% (103)	\$945.99	\$895.00	66% (109)	\$1015.47	\$1,000.00
Food Stamp leaver	69% (330)	\$1,005.87	\$1,000.00	69% (265)	\$1,018.50	\$1,000.00	75% (287)	\$1004.67	\$1,000.00
Totals	N=636	\$990.24	\$957.50	N=504	\$995.60	\$1000.00	N=545	\$1016.32	\$1000.00

Source: First and Second Surveys of Welfare and Food Stamp Leaver and Diverted Study

These reported average take-home earnings were below the 1999 Federal Poverty Level for a family of three (\$1,157/month). The Federal Poverty Guidelines are calculated on family gross income from all sources, including earnings before taxes. Our data are for take-home earnings. Therefore, we do not know that these families *are* living below the Federal Poverty Guidelines. But the earnings data do mean that, on average, the money families have to spend on a monthly basis from earnings is not sufficient to raise them above the federal poverty level, a strong indication that their wages are low.

The proportion of respondents with income below the Federal Poverty Guidelines was further examined in both survey interviews. The resulting statistics are not completely comparable because 1) there was a change in the way the question was asked: Survey 1, was based on yearly income and Survey 2 on previous month's income; and 2) the first year's annual income included between one to three months when the family could have been on cash assistance which would pull their annual income down. Nevertheless, the general trend in poverty rates is, we believe, accurate. (Table 2.7 and Table 2.8)

**1999 Federal Poverty Guidelines
for the 48 Contiguous States and
the District of Columbia**

Number in Family	Gross Monthly Income	Gross Yearly Income
1	\$687	\$8,240
2	\$922	\$11,060
3	\$1,157	\$13,880
4	\$1,392	\$16,700
5	\$1,627	\$19,520
6	\$1,862	\$22,340
7	\$2,097	\$25,160
8	\$2,332	\$27,980
Over 8 add for each child	+\$235	+\$2,820

Source: US Dept of Health and Human Services ASPE.

<http://aspe.os.dhhs.gov/poverty/99poverty.htm>

The data in Table 2.7 and Table 2.8 show that while the proportions of respondents with incomes above the Federal Poverty Guidelines increased over time, the proportion still below the guidelines remained very high.

Table 2.7 Respondents With Family Incomes Below the Federal Poverty Guidelines (as Measured by 1998 Annual Income: First Survey)

	Living BELOW poverty level	Living ABOVE poverty level	Don't know
TANF leavers	72.5% (205)	24.5% (69)	3% (9)
TANF diverted	66% (137)	32% (66)	2% (4)
Food Stamp leavers	57% (276)	40% (191)	3% (13)
Total	64% (618)	33% (326)	3% (26)

Source: First Survey of Welfare and Food Stamp Leaver and Diverted Study

Table 2.8 Respondents With Family Incomes Below the Federal Poverty Guidelines (as Measured by Last Month’s 1999 Earnings: Second Survey)

	Living BELOW poverty level	Living ABOVE poverty level	Don’t know
TANF leavers	55% (115)	43% (91)	2% (4)
TANF diverted	46% (74)	52% (86)	2% (4)
Food Stamp leavers	45% (171)	54% (206)	1% (5)
Total	48% (360)	50% (383)	2% (13)

Source: Second Survey of Welfare and Food Stamp Leaver and Diverted Study

To increase our understanding, we asked another question to gauge changes in disposable income: In the last six months has your household income from all sources gone up, gone down, or stayed about the same? Nearly half reported no change in their household income from all sources. One-third of respondents reported gains in their household income and about one-fifth reported that their household income from all sources had gone down. (Table 2.9)

Table 2.9 Respondents Who Reported Changes in Earnings in the Previous Six Months (18 to 21 months after leaving assistance.)

	At second survey
Earnings increased in the last 6 months	31.6% (239)
No change in earnings over the last 6 months	48.6% (368)
Earnings decreased in the last 6 months	19.6% (148)
No Answer	<1% (1)
Totals	100% (756)

Source: Second Survey of Welfare and Food Stamp Leaver and Diverted Study

To further examine earnings growth, we looked at the average or mean earnings of 439 individuals (of 756 or 58 percent) who reported employment at both telephone surveys. Again, we found only modest earnings increases between the first and second surveys, even for those who apparently sustained their employment effort. (Table 2.10)

Table 2.10 Average Monthly Earnings of 439 Respondents Who Were Employed at Both Phone Surveys

Employed at Both Surveys (439)						
	At first survey			At second survey		
	Number with earnings	Mean take-home pay/month	Median take-home pay/month	Number with earnings	Mean take-home pay/month	Median take-home pay/month
TANF leaver	56%(117)	\$1,045.02	\$1,000.00	56%(117)	\$1,096.79	\$1,100.00
TANF diverted	54%(88)	\$978.52	\$900.00	54%(88)	\$1,085.17	\$1,000.00
Food Stamp leaver	61%(234)	\$1,028.30	\$1,000.00	61%(234)	\$1,059.37	\$1,100.00
Totals	439	\$1,022.73	\$1,000.00	439	\$1,074.00	\$1,050.00

Source: First and Second Phone Surveys of Welfare and Food Stamp Leaver and Diverted Study

The earnings data reported above come from the survey telephone interviews in response to a question on usual monthly take-home earnings. These findings are confirmed by Oregon Department of Employment gross wage data reported quarterly by employers to the state. Some types of employment are excluded from these reports, including self-employment, agricultural employment in small firms, and household domestic employment. In Table 2.11 we present mean and median quarterly earnings for the fourth quarter of 1998 and the third quarter of 1999, approximating the beginning and concluding of our survey period. The data are for the 756 respondents who participated in both surveys.

Table 2.11 Quarterly Earnings by Leaver Group: Means and Medians for Fourth Quarter 1998 and Third Quarter 1999. Respondents to Both Surveys (n=756)

	Fourth quarter 1998			Third quarter 1999		
	Number with earnings	Mean earnings	Median earnings	Number with earnings	Mean earnings	Median earnings
TANF leaver	70% (146)	\$3,150.96	\$3,216.07	67% (141)	\$3,320.40	\$3,412.11
TANF diverted	66% (109)	\$2,910.08	\$2,780.00	55% (91)	\$3,706.09	\$3,413.57
Food Stamp leaver	67% (257)	\$3,425.18	\$3,358.37	66% (251)	\$3,576.21	\$3,380.00

Source: Oregon Department of Employment

The quarterly gross earnings from Department of Employment data reported in Table 2.11 are comparable to the monthly net earnings from survey data reported in Tables 2.4, 2.5, 2.6, and 2.10.

Averages or means tell us about this group as a whole. But what about individual families? What proportion of respondents had earnings gains during the period of the study? To answer these questions we again used wage data files from the Oregon Department of Employment because these figures provide detailed information about wages reported for every quarter in the tracking period rather than simply the respondents' reports of earnings on the two days that we interviewed them by phone. We used the wage data to evaluate earning gains and losses over almost two years: January 1998 to September 1999, which is the period after respondents left assistance to the time of our second interview.

We calculated earnings trend lines for each respondent who participated in both surveys. Earnings increased for 369 respondents (49 percent) and decreased for 182 respondents (24 percent). There were no reported earnings, or earnings for only one or two quarters for 206 respondents (27 percent), which resulted in too few reports to calculate trend lines. These data are further clues to the very diverse economic and employment experiences of these respondents, as one-half improved their incomes over this period, while the other half had earnings declines or so few quarters of earnings that trends could not be calculated

Job Advancement

Earnings increases came from pay raises, increased hours and promotions. Of respondents reporting pay increases, just less than half had earned raises, one-fifth worked more hours, and 15 to 17 percent had received a promotion. (Table 2.12)

Table 2.12 Reasons Given for Earnings Increase: Employed Respondents *

	At first survey	At second survey
Earn more, work more hours	19% (96)	19% (103)
Earn more, got a raise	46% (232)	44% (239)
Earn more, got a promotion	17% (88)	15% (80)
Do not earn more	34% (173)	35% (190)

Source: First and Second Phone Surveys of Welfare and Food Stamp Leaver and Diverted Study

* Totals do not sum to 100% because respondents could choose more than one reason.

The Oregon minimum wage was raised from \$6.00 to \$6.50 on January 1, 1999. This increase created an upward lift on most low-wage jobs. There is little question that this public policy change is one of the most important explanations for the finding that respondents received raises during the course of the study.

Supervising others indicates a position that is relatively higher in a work organization than non-supervising. Of the sample that responded to both surveys, ten percent of respondents held supervisory positions at both points in time. Seven percent of the sample who had not held supervisory positions at the first survey had moved up by the second survey. Holding a supervisory position usually indicates that job advancement has occurred. Such promotion may offer opportunities for further moves up a job ladder. However, we know from the in-depth interviews that most of these supervisory positions involve minimal

authority, and often involve supervision of only a few other low-wage workers. Thus we must interpret “supervisory responsibilities” as an uncertain indicator of job advancement. (Table 2.13)

Table 2.13 Number and Percentage of Respondents Who Reported Supervisory Responsibilities

Supervised at both survey times	78	(10%)
Supervised at first survey, not at second survey	41	(5%)
Supervised at second survey , not at first survey	57	(7%)
Not employed at first survey, supervised at second survey	17	(2%)
Subtotal of number with any supervisory responsibilities	193	(24%)
No supervisory responsibilities at either first survey or second survey	563	(76%)
Totals	756	(100%)

Source: First and Second Surveys of Welfare and Food Stamp Leaver and Diverted Study

Type of Job

The vast majority of respondents hold jobs in low wage occupations. Most have jobs in health and human services, clerical, retail, agricultural and food service sectors, all largely female dominated jobs. This helps explain the relatively low earnings of respondents and how long they stay in their jobs. The main notable exception to this pattern are the 114 (19 percent) who were in blue collar/semi-skilled manufacturing positions and the 28 (4 percent) in white collar “other” jobs (such as insurance agent and auditor) or professional/technical jobs. Only four were small business owners. (Table 2.14)

Table 2.14 Occupations of Respondents at First Phone Survey

1. Medical/caretaking	# Employed	Subtotal	Total
Elder care			
Care-taker	21		
Medical assistant (elderly specified)	4		
Certified Nursing Assistant (elderly usually specified)	25		
Visiting nurse	1		
Total elder care		51	
Disabled care			
Care-taker	9		
Teacher's aide - developmentally disabled	4		
Total disabled care		13	
Other medical			
Treatment center aide	4		
Counselor and program director	4		
Certified medical assistant	4		
Licensed practical nurse	1		
Unit assistant - patient care	5		

Phlebotomist	1	
Massage therapist	1	
Total other medical	20	
Total medical/caretaking, patient contact jobs		84
2. Child care provider		25
3. Education		
Teacher's aide	14	
Library assistants	5	
Pre-school teacher	2	
Teachers, trainers, other	5	
Total Education		26
4. Other human services		
Housing advocate, human service aid	5	
Family resource manager	2	
Total other human services		7
5. Clerical		
Cashiers	28	
Receptionists and hostesses	26	
Office assistants	43	
Customer services, telemarketing, collections	18	
Secretaries, administrative assistants	10	
Bank teller	2	
Total clerical		127
6. White collar - other		
Loan officer	2	
Account executive	1	
Insurance agent	1	
Controller	1	
Tax auditor, preparer	2	
Draftsman	1	
Legal assistant	3	
Driver's license services	1	
Telecommunicator for police	1	
Total white collar other		13
7. Retail sales		
Sales associate	25	
Shipping, receiving, stocking	15	
Total retail sales		40
8. Personal services, hair stylist, manicurist		11
9. Services-housekeepers, janitors, cleaners		22
10. Food service		
Food server and bar tender	36	
Deli worker, sandwich artist	15	
Cook	7	

Cook's assistant	5	
Bus person, dishwasher	3	
Total food service		66
11. Professional/technical		
Lab and engineering technologist	8	
Artist and craft-person	6	
Total professional/technical		14
12. Manager and supervisor		
Office manager	10	
Store manager (e.g. Dairy Queen, newspaper route)	14	
Sales and deli assistant manager	7	
Other (minimum wage)	2	
Nursery (plant)	4	
Supervisor - customer service, janitor, construction	14	
Total managerial and supervisory		51
13. Blue collar		
Manufacturing		
Assemblers, production (computer, wood products, etc)	43	
Welder, machine and other maintenance	11	
Construction - painter, dry wall	11	
General labor, flagger, gas pumper	11	
Total manufacturing		76
Other blue collar		
Auto mechanic and apprentice	6	
Carpenter	4	
Butcher	1	
Yard maintenance, gardener	5	
Truckers, bus drivers	19	
Public safety officer	3	
Total other blue collar		38
Total blue collar		114
14. Agriculture		
Fruit and vegetable packer	8	
Tree planter, farm and ranch hands	17	
Total agriculture		25
15. Small business owner		4
Total occupation specified		629

Source: First Phone Survey of Welfare and Food Stamp Leaver and Diverted Study

Job-Related Benefits

Job-related benefits such as health insurance paid sick leave, and paid vacations are important additions to pay and are components of what we usually label “good jobs.” We asked survey respondents if their jobs included such benefits. Only those who were employed

at both the first survey and the second survey were included in this analysis in order to show change or persistence in access to benefits. Between one-third and one-half of the employed received job-related benefits at both points in time. Respondents were most likely to receive paid vacation (50 percent at both points in time) and least likely to receive paid sick leave (33 percent at both points in time). Forty percent received employer-provided health insurance at both interview times. In-depth interviews revealed, however, that the contributions to the insurance required from employees often made this insurance prohibitively expensive. (Tables 2.15, 2.16, 2.17)

Table 2.15 Number and Percentages of Employed Respondents Who Have Health Insurance at Current Job *

Yes at both phone contacts:	176	(40%)
No at first, yes at second:	51	(12%)
Yes at first, no at second:	32	(7%)
No at both phone contacts:	177	(41%)
Total	436	(100%)

Source: First and Second Phone Surveys of Welfare and Food Stamp Leaver and Diverted Study
 *Numbers vary slightly among the “Benefits at Current Job” tables because not everyone answered all three questions at both surveys.

Table 2.16 Number and Percentages of Employed Respondents Who Have Paid Sick Leave at Current Job *

Yes at both phone contacts:	141	(33%)
No at first, yes at second:	35	(8%)
Yes at first, no at second	38	(9%)
No at both phone contacts	212	(50%)
Total	426	(100%)

Source: First and Second Phone Surveys of Welfare and Food Stamp Leaver and Diverted Study
 *Numbers vary slightly among the “Benefits at Current Job” tables because not everyone answered all three questions at both surveys.

Table 2.17 Number and Percentage of Employed Respondents Who Have Paid Vacation at Current Job

Yes at both phone contacts:	215	(50%)
No at first, yes at second:	38	(9%)
Yes at first, no at second:	36	(8%)
No at both phone contacts:	141	(33%)
Total	430	(100%)

Source: First and Second Phone Surveys of Welfare and Food Stamp Leaver and Diverted Study
 * Numbers vary slightly among the “Benefits at Current Job” tables because not everyone answered all three questions at both surveys.

A relatively small proportion of respondents accrued additional health insurance, vacation and sick leave benefits between the first and second interview, and almost as many lost benefits (likely from changing jobs) between the first and second telephone interview.

Good Jobs or Bad Jobs?

A good job has traditionally been defined as one that is full time, stable, pays a wage that can sustain a family and has benefits. In order to assess the proportion of clients who had “good jobs” we defined a good job as one that was at least 35 hours/week, had take-home earnings equal to or greater than \$1,200 a month, had predictable hours and had sick leave, paid vacation and health insurance. We also examined jobs with all these criteria that paid \$1,500 or more a month. The number and proportion of clients with good jobs using the \$1,200/month criteria at the first telephone contact was very low: 11 percent of TANF leavers, 5.8 percent of TANF diverted, and 9.4 percent of Food Stamp leavers. At the earnings level of \$1,500 we lost just about half of those respondents, revealing that only 6 percent of TANF leavers, 3.9 percent of TANF diverted, and 3.5 percent of Food Stamp recipients, met the higher criteria. There was little change six months later at the second phone interview in the number and percentage of respondents with good jobs. (Table 2.18)

Table 2.18 Percent of TANF Leavers, TANF Diverted, and Food Stamp Leavers With “Good” Jobs - Based on Six Components *

	At first survey (970)	At second survey (756)	At first survey (970)	At second survey (756)
	> or = 1,200/month		> or = 1,500/month	
TANF leavers	11% (31)	13.8% (29)	6% (17)	6.7% (14)
TANF diverted	5.8% (12)	4.3% (7)	3.9% (8)	3% (5)
Food Stamp leaver	9.4% (45)	11.8% (45)	3.5% (17)	5.5% (21)

Source: First and Second Surveys of Welfare and Food Stamp Leaver and Diverted Study

* Percentages based on total samples; n in parentheses

Using a less rigorous definition of a good job, as one having only health insurance as a benefit, and predictable hours, but retaining the two different income levels, the proportions with good jobs increases somewhat, but still remains low. Fewer than one in five have a “good job” at the \$1,200/month level and fewer than one in twelve have a good job at either phone contact at the \$1,500/month level. (Table 2.19)

Table 2.19 Percent of Food Stamp Leavers, TANF Leavers and TANF Diverted with “Good” Jobs--Based on Three Components *

	At first survey (970)	At second survey (756)	At first survey (970)	At second survey (756)
	> or = 1,200/month		> or = 1,500/month	
TANF leavers	13.8% (39)	16.2% (34)	6.7% (19)	7.1% (15)
TANF diverted	10.1% (21)	11.6% (19)	5.8% (12)	7.9% (13)
Food Stamp leaver	13.8% (66)	18.1% (69)	4.8% (23)	7.9% (30)

Source: First and Second Surveys of Welfare and Food Stamp Leaver and Diverted Study

* (Percentages based on total samples; n in parentheses)

Better Off?

The answer to the question of whether former clients are better off in the paid work force is, “yes and no.” In spite of low wages and dead-end jobs that lack benefits for many, most of the respondents expressed some satisfaction with their present job situations. In the first telephone survey, almost all TANF leavers and TANF diverted said that they were better off working than on cash assistance. Approximately 83 percent of the TANF and Food Stamp groups were satisfied with their jobs. When in the second survey we asked more detailed questions about job satisfaction and dissatisfaction, the answers were more varied. For example, only 43 percent were satisfied with the benefits on their jobs, but 60 percent were satisfied with their wages. A much more complex picture of satisfaction emerged in the face-to-face interviews with former agency clients. This nuanced picture is described in the companion report on the in-depth interviews.

Chapter 3 Gender, Family Status, and Work Experience

The stereotypical recipient of public assistance is a woman, a single mother, on TANF. However, men may also be TANF recipients or applicants, as single fathers or as partners in two-parent families. Men are also present in many Food Stamp families. For these reasons, about 14 percent of the respondents in this study were men. The presence of men in this study sample allows us to compare the family and labor market experiences of women and men to see if women and men receiving public assistance are in different or similar situations. We discuss here variation by gender in work status and earnings, topics that are analyzed for the whole sample in other chapters.

As Table 3.1 shows, the TANF diverted and Food Stamp groups had a higher proportion of men than the TANF leaver group. The high proportion of two parent families is, in part, a consequence of changes in family structure after these families first left TANF and Food Stamps. Table 3.1 shows family composition over a year after program exit. After exit, partnered or married people sometimes reunited; others entered a new marriage or partnership, as our in-depth interviews revealed. Consequently, the proportion of two-parent families in our telephone interview data probably does not represent the proportion of families with two parents when they were receiving assistance.

Table 3.1 Gender of Household Head, by Number of Parents in Family: TANF Leaver, TANF Diverted, and Food Stamp Leavers at First Survey

Gender of household head	Family type		
	One parent	Two parent	Total
TANF leaver			
Male	2% (6)	5% (14)	7% (20)
Female	79% (223)	14% (40)	93% (263)
Total	81% (229)	19% (54)	100% (283)
TANF diverted			
Male	9% (18)	12% (26)	21% (44)
Female	58% (120)	21% (43)	79% (163)
Total	67% (138)	33% (69)	100% (207)
Food Stamp leaver			
Male	6% (30)	8% (36)	14% (66)
Female	56% (267)	30% (143)	85% (410)
No Answer	-	-	<1% (4)
Total	62% (297)	38% (179)	100% (480)

Source: First Survey of Welfare and Food Stamp Leaver and Diverted Study

Men had a slightly higher labor force participation rate than women. (Table 3.2)

Table 3.2 Labor Force Status of Women and Men at First and at Second Survey (n=756) *

	First Survey		Second Survey	
	Women	Men	Women	Men
Employed	66.4% (431)	72.3% (73)	72.1% (466)	74.7% (74)
Not Employed	33.6% (218)	27.7% (28)	27.9% (180)	25.3% (25)
Total	100% (649)	100% (101)	100% (646)	100% (99)

Source: First and Second Surveys of Welfare and Food Stamp Leaver and Diverted Study

*Totals do not add to 756 because 6 first survey respondents and 11 second survey respondents did not answer.

However, differences in labor force participation (or employment status) appear when we examine the difference between women and men by marital status. Married or cohabiting women were less likely than single women to be employed. Married men, on the other hand, are, among men, the most likely to be employed. Widowed, separated, and never married women have the highest employment levels of all gender-marital status categories.

(Table 3.3)

Table 3.3 Marital Status, Work Status, and Gender at Second Survey *

Marital Status	Female			Male			Total
	Employed	Not Employed	Total	Employed	Not Employed	Total	
Married	66% (120)	34% (62)	100% (182)	79% (49)	21% (13)	100% (62)	(244)
Never Married	76% (131)	24% (41)	100% (172)	57% (4)	43% (3)	100% (7)	(179)
Divorced	72% (155)	28% (61)	100% (216)	70% (17)	30% (7)	100% (24)	(240)
Separated	77% (45)	23% (13)	100% (58)	60% (3)	40% (2)	100% (5)	(63)
Widowed	85% (12)	15% (2)	100% (14)	100% (1)	0% (0)	100% (1)	(15)
Cohabiting	66% (2)	34% (1)	100% (3)	0% (0)	0% (0)	100% (0)	(3)
Refused	100% (1)	0% (0)	100% (1)	-	-	-	(1)
Total	(466)	(180)	(646)	(74)	(25)	(99)	(745)

Source: Second Survey of Welfare and Food Stamp Leaver and Diverted Study

* Total does not add to 756 because information was not available on 11 respondents

Men had higher incomes than women in both surveys. (Table 3.4)

Table 3.4 Usual Earnings Per Month, Women and Men, at First Survey and at Second Survey: Respondents to Both Surveys

	First survey	Second survey
	Mean earnings per Month	Mean earnings per month
Women	\$939 (430)	\$966 (451)
Men	\$1,325 (73)	\$1348 (69)

Source: First and Second Surveys of Welfare and Food Stamp Leaver and Diverted Study

Men's earning advantage persists when we look at earnings differences by gender in part-time and full-time jobs. Our sample is similar to the U.S. population as a whole when we consider gender and work. Married women are in the paid labor force at lower proportions than are women in other marital statuses. Married men are more often employed than married women. Finally, women earn less than men, or about 70% of men's earnings.

Chapter 4 Who Is Not Working and Why?

Although the majority of former TANF and Food Stamp clients were earning wages, a sizeable minority were not working. At the first interview, about one-third of respondents were in this category. By the time of the second interview, the “not working” had dropped to 28 percent of respondents. The category “not working” is a diverse group, including people in different life situations, facing different challenges. (Table 4.1) Some were out of the labor force for various reasons: keeping house, going to school, disabled, or retired. Some two-parent families had decided to keep one parent at home to care for the children, as our in-depth interviews revealed. Others were unemployed, but not technically “out of the labor force,” looking for work or on temporary layoff.

Current Work Status of Respondents

People move in and out of the category “not working” (Table 4.1) as their life circumstances dictate. Thus, they are very much like those who are working; indeed most of the “not-working” have been employed in the past and most wanted to work. One can infer that, with some exceptions, those leaving TANF or Food Stamps do not fit the picture of the long-term, dependent welfare client. At the same time, even in this period of low unemployment in the U.S. and in Oregon, many of the “not working” respondents thought it would be somewhat or very difficult to find a satisfactory job.

Table 4.1 Work Status at First Survey and at Second Survey

Status	First survey	Second survey
Working	66% (636)	72% (545)
Not working	34% (331)	28% (206)
Keeping house	12% (120)	9% (68)
Going to school	4% (41)	3% (23)
Looking for work	8% (76)	5% (41)
Unable to work, disabled	5% (50)	5% (40)
Unable to work, not disabled	2% (18)	1% (9)
Retired	0.3% (3)	0.5% (4)
Unemployed, not looking	0.5% (5)	2% (14)
Temporary layoff	1% (13)	0.4% (3)
Volunteer	0.5% (5)	0.7% (5)
No answer	0.3% (3)	0.7% (5)
Total	100% (970)	100% (756)

Source: First and Second Surveys of Welfare and Food Stamp Leaver and Diverted Study

Poverty and Work Status

Working for pay clearly improved the economic situations of many of these families. Respondents who had a job were more likely to live in families with incomes above the

poverty line than were respondents who were not working. This pattern was more pronounced among TANF leavers and Food Stamp leavers than among TANF diverted. At the same time, fairly high proportions of employed respondents still had incomes below the Federal poverty level. (Table 4.2)

Table 4.2 Work Status and Household Income in Relation to Poverty Status at Second Survey *

	Employed	Not employed
TANF leavers		
Income above poverty level	50.7% (74)	29.3% (17)
Income below poverty level	49.3% (72)	70.7% (41)
Total	100% (146)	100% (58)
TANF diverted		
Income above poverty level	56.5% (61)	48.1% (25)
Income below poverty level	43.5% (47)	51.9% (27)
Total	100% (108)	100% (52)
Food Stamp leavers		
Income above poverty level	61.5% (174)	33.7% (31)
Income below poverty level	38.5% (109)	63.3% (61)
Total	100% (283)	100% (92)

Source: Second Survey of Welfare and Food Stamp Leaver and Diverted Study
 *Six TANF leavers, 4 TANF diverted, and 7 Food Stamp leavers did not answer

Work Experience Since Leaving TANF or Food Stamps

Although they did not have a paid job at the time they were interviewed, high proportions had worked during the study period. At the first survey, more than 60 percent of non-employed TANF leavers or TANF diverted had worked in the 12 months since leaving assistance. Seventy percent of Food Stamp leavers who were currently not working had held a job in the preceding year. Higher proportions had some work history, with only 3 percent reporting that they had never worked. (Table 4.3)

Table 4.3 Non-Employed- When Last Worked at First Survey

Non-employed	Last worked			Total
	1-12 months ago	13+ months ago	Never Worked	
TANF leaver/diverted	111 (61%)	61 (35%)	8 (4%)	183 (19%)
Food Stamp leavers	104 (70%)	43 (29%)	1 (.6%)	148 (15%)
Total non-employed	215 (65%)	107 (32%)	9 (3%)	331 (34%)
Currently employed	-	-	-	636 (66%)
Don't know	-	-	-	3 (<1%)
Total	-	-	-	970 (100%)

Source: First and Second Phone Surveys of Welfare and Food Stamp Leaver and Diverted Study

Thirty-two percent who were not employed at the second telephone survey had worked in the previous six months. These data support the conclusion that even among those who are not working there is a strong commitment to employment. (Table 4.4)

Table 4.4 Non-Employed Respondents-Worked in Last 6 Months at Second Survey

Non-employed	Worked in the last 6 months			Total
	Yes	No	No answer	
TANF leaver/diverted	36 (32%)	60 (54%)	15 (14%)	111 (15%)
Food Stamp leaver	29 (31%)	47 (49%)	19 (20%)	95 (13%)
Total non-employed	65 (31%)	107 (52%)	34 (17%)	206 (28%)
Currently employed	-	-	-	545 (72%)
Don't know	-	-	-	5 (<1%)
Total	-	-	-	756 (100%)

Source: First and Second Phone Surveys of Welfare and Food Stamp Leaver and Diverted Study

Why Did Respondents Leave Their Last Job?

While health and personal/family issues were common reasons why respondents had left their last job, combined job -related issues (temporary or seasonal work, slack work or problems with working conditions) were equally or more important reasons for having left a job by the second telephone contact. A very small percentage had left their last job to attend school or get training. (Table 4.5)

Table 4.5 Reason Non-employed Respondents Gave for Leaving Last Job By Category of Leaver and Point of Survey Contact

Reason for leaving	At first survey- respondents who worked in past		At second survey- respondents who worked in last 6 months	
	TANF leaver & TANF diverted	Food Stamp leaver	TANF leaver & TANF diverted	Food Stamp leaver
Personal/family/pregnancy	36 (21%)	44(30%)	8 (22%)	4 (14%)
Temporary/seasonal job	36 (21%)	23 (16%)	8 (22%)	10 (34%)
Health of self or family	31 (18%)	25 (17%)	1 (3%)	3 (10%)
Fired	23 (13%)	16 (11%)	9 (25%)	6 (21%)
Slack work	18 (10%)	12 (8%)	2 (5.5%)	2 (7%)
Quit (bad hours/pay)	5 (3%)	6 (4%)	1 (3%)	--
Quit (bad tasks/personnel/equipment)	9 (5%)	7 (5%)	1 (3%)	--
Attending school/training	5 (3%)	3 (2%)	2 (5.5%)	2 (7%)
Other reasons	13 (6%)	11 (7%)	4 (11%)	2 (7%)
Total	176 (100%)	147 (100%)	36 (100%)	29 (100%)

Source: First and Second Phone Surveys of Welfare and Food Stamp Leaver and Diverted Study

Efforts to Return to Work

About two-thirds of families without earnings from employment at each telephone contact wanted to work either full or part time. About one-third of these had looked for work in the previous month. Of those not employed at the second telephone survey, more than half (52 percent) reported difficulty finding a job. (Table 4.6)

Table 4.6 Non-employed Wanting to Work: TANF Leavers, TANF Diverted, and Food Stamp Leavers at First Survey and at Second Survey

	At first survey	At second survey
Wanted to work full time	156 (47%)	84 (41%)
Wanted to work part time	82 (25%)	61 (29.5%)
Did not want to work	93 (28%)	61 (29.5%)
Total	331 (100%)	206 (100%)

Source: First and Second Phone Surveys of Welfare and Food Stamp Leaver and Diverted Study

Table 4.7 Non-Employed Looking for Work in the Last Four Weeks: TANF Leavers, TANF Diverted, and Food Stamp Leavers at First Survey and at Second Survey

	At first survey	At second survey
Looked for work in last 4 weeks	127 (38%)	60 (29%)
Did not look in last 4 weeks	157 (47%)	112 (54%)
Unable to work/disabled	40 (12%)	34 (17%)
No answer	7 (2%)	-
Total	331 (100%)	206 (100%)

Source: First and Second Phone Surveys of Welfare and Food Stamp Leaver and Diverted Study

Of those not employed at each telephone survey, about 25 percent said they could not have worked in the previous week. (Table 4.8)

Table 4.8 Non-Employed Who Could Have Worked Last Week: TANF Leavers, TANF Diverted, and Food Stamp Leavers at First Survey and Second Survey

	At first survey	At second survey
Could have worked last week	199 (60%)	112 (53%)
Could not have worked last week	83 (25%)	58 (27%)
Unable to work/disabled	40 (12%)	42 (20%)
No answer	9 (3%)	-
Total	331 (100%)	212 (100%)

Source: First and Second Phone Surveys of Welfare and Food Stamp Leaver and Diverted Study

Those who happened to be unemployed or out of the paid labor force at the time of the two telephone surveys face the same problems of getting and keeping a job as those who are employed. In the next chapter we discuss these issues.

Chapter 5 Getting and Keeping a Job: Supports and Barriers

Study respondents cycling off TANF or Food Stamps had, on the whole, considerable experience in getting jobs. In addition, a high proportion already had jobs when they left these programs, as we showed in Chapter 2. The most common reason for their exits was that their incomes became too high to meet the income criteria for program participation. Although leaving these programs, TANF or Food Stamp leavers might remain eligible for other forms of aid, such as the Oregon Health Plan, that could help them in the transition process. While TANF leavers or TANF diverted might get further help from Adult and Family services in getting and keeping a job, those who only received Food Stamps, and have children in the home are usually not required to work nor are they offered help in finding work. Therefore, when we discuss below the agency role in helping clients in the job market, we analyze only the experiences of former TANF clients.

Other factors, such as education, marital status, numbers of children, one-parent vs. two-parent families, or region of residence, influence getting and keeping a job. In addition, many barriers, such as poor health or difficulties in finding child care, have an impact on the success of employment efforts. We discuss the impact of these characteristics of individuals and communities below.

Moving from a low-paid job into a better paid, more secure job often depends on increasing knowledge and skills. A high proportion of respondents recognize this and want to have more education. Respondent's prospects for enhancing their skills and moving up the job ladder are not numerous, but exist for some.

Transitional Benefits or a Safety Net?

TANF leavers might receive a range of benefits to help them transition off TANF and into the paid work force as part of the agency's program to support self-sufficiency through employment. Those diverted from TANF were in somewhat different situations: at the time of diversion they were in the process of applying for TANF because of some sort of income crisis for their families. They were entering or were about to enter the Assessment program in which they would make an intensive job search for 30 to 45 days before they would receive TANF. During that period of job search they might receive the Oregon Health Plan, Employment Related Day Care subsidies, Food Stamps, money for immediate needs, and other job and family problem related services. Diversion occurred as they left before or during this process.

Former clients did not always see their benefits as transitional. Rather, they sometimes saw them as a safety net to be returned to as needed, or as a permanent supplement to their low incomes that allowed them to stay in a low-wage job. These differing interpretations were particularly clear in our face-to-face interviews.

Use of Benefits by TANF Leavers and TANF Diverted

Former TANF (leavers and diverted) clients continued to use or return to AFS programs. Administrative Record Data show that over 90 percent of former TANF clients (leavers or diverted) used the Food Stamp program. Eighty-seven percent used the Oregon Health Plan and about one quarter used the Employment Related Day Care program over the 21 months after leaving or being diverted from TANF. (See Tables 5.10, 5.11, 5.12 for data on returns to TANF.)

Table 5.1 Months of Usage of Safety Net or Transitional Programs by Former TANF Leavers and TANF Diverted. February 1998-October 1999.

	<u>Medical Benefits(OHP):</u>	<u>Employment Related Day Care (ERDC)</u>	<u>Food Stamps</u>
Never used benefits	48 (12%)	219 (58%)	35 (9%)
Used benefits	326 (87%)	155 (42%)	339 (91%)
1-3 (months)	53 (14%)	29 (8%)	51 (14%)
4-6	43 (11%)	34 (9%)	41 (11%)
7-9	45 (12%)	14 (4%)	37 (10%)
10-12	33 (9%)	16 (4%)	32 (9%)
13-15	49 (13%)	22 (6%)	39 (10%)
16-18	33 (9%)	17 (5%)	25 (7%)
19-21	70 (19%)	23 (6%)	114 (30%)
Total	374 (100%)	374 (100%)	374 (100%)

Source: Administrative Record Data, Adult and Family Services, State of Oregon, February 1998-October 1999.

Former clients cycle on and off transitional or safety net programs based on their family's needs. Going off assistance is not a linear progression from "on assistance" to "off assistance" even in the case of transitional benefit programs. (Table 5.2)

Table 5.2 Number of Times On & Off Safety Net or Transitional Programs by Former TANF Leavers and TANF Diverted. February 1998-October 1999.

	<u>Medical Benefits (OHP)</u>	<u>Employment Related Day Care (ERDC)</u>	<u>Food Stamps</u>
Never Used Benefits	48 (12%)	219 (58%)	35 (9%)
Used Benefits	326 (87%)	155 (42%)	339 (91%)
Once	202 (54%)	114 (31%)	217 (58%)
Twice	99 (26%)	25 (7%)	95 (26%)
Three	22 (5%)	15 (4%)	22 (6%)
Four	11 (3%)	1 (.3%)	5 (1%)
Five	1 (0.3%)	0 (0%)	0 (0%)
Total	374 (100%)	374 (100%)	374 (100%)

Source: Administrative Record Data, Adult and Family Services, State of Oregon, February 1999-October 1999.

Administrative Record Data above shows the total usage of safety-net or transitional programs over the period of the study. Interview data, on the other hand, shows changes in usage from the first survey to the second survey. While use of safety net programs declined in the second year, over one-quarter of respondents remained eligible for and received Food Stamps and/or OHP and/or ERDC. (Table 5.3)

Table 5.3 Percentage of TANF Leavers & TANF Diverted Receiving or Applying for AFS Programs, Respondents to Both Surveys

	First survey (374)	Second survey (374)
Food Stamps	52% (193)	29% (109)
Oregon Health Plan	40% (149)	27% (101)
Employment-Related Day Care	21% (77)	8% (29)
TANF	16% (59)	8% (31)

Source: First and Second Surveys of Welfare and Food Stamp Leaver and Diverted Study

Use of Benefits by Food Stamp Leavers

Food Stamp leavers also continued to rely on public assistance programs after leaving in the first quarter of 1998. Administrative Record Data show that 85% of Food Stamp leavers returned to the program for at least a few months. Seventy-six percent used the Oregon Health Plan, while 34 percent used Employment Related Day Care. (Table 5.4)

Table 5.4 Months of Usage of Safety Net or Transitional Programs by Food Stamp Leavers, February 1998-October 1999.

	<u>Medical Benefits(OHP)</u>	<u>Employment Related Day Care (ERDC)</u>	<u>Food Stamps</u>
Never used benefits	93 (24%)	251 (66%)	57 (15%)
Used benefits	289 (76%)	131 (34%)	325 (85%)
1-3 (months)	29 (8%)	29 (7%)	151(39%)
4-6	30 (8%)	27 (7%)	60(16%)
7-9	29 (8%)	21 (5%)	36 (9%)
10-12	24 (6%)	18 (5%)	26 (7%)
13-15	32 (8%)	13 (4%)	26 (7%)
16-18	34 (9%)	6 (2%)	17 (5%)
19-21	111 (29%)	17 (4%)	9 (2%)
Total	382 (100%)	382 (100%)	382 (100%)

Source: Administrative Record Data, Adult and Family Services, State of Oregon, February 1998-October 1999.

Over half of these Food Stamp returnees cycled on and off Food Stamps only once. Over 90 percent cycled on and off no more than twice. Food Stamps for these respondents seem to constitute a safety net. (Table5.5)

Table 5.5 Number of Times On & Off Safety Net or Transitional Programs by Food Stamp Leavers. April 1998 – October 1999.

	<u>Medical Benefits</u> <u>(OHP)</u>	<u>Employment Related</u> <u>Day Care (ERDC)</u>	<u>Food Stamps</u>
Never Used Benefits	93 (24%)	251 (66%)	57 (15%)
Used Benefits	289 (76%)	131 (34%)	325 (85%)
Once	242 (64%)	104 (27%)	179 (47%)
Twice	43 (11%)	20 (5%)	86 (22%)
Three	4 (1%)	7 (2%)	49 (13%)
Four	0 (0%)	0 (0%)	10 (3%)
Five	0 (0%)	0 (0%)	1 (<1%)
Total	382 (100%)	382 (100%)	382 (100%)

Source: Administrative Record Data, Adult and Family Services, State of Oregon, February 1998-October 1999.

The importance of the Oregon Health Plan as a safety net benefit is underlined by the statistics on medical coverage for our study sample. Almost 30 percent of respondents in our study had no health insurance coverage. Almost 40 percent relied on the Oregon Health Plan for medical care. The remaining 32 percent had some other type of health insurance. (Table 5.6)

Table 5.6 Type of Health Insurance Coverage: TANF Leavers, TANF Diverted, and Food Stamp Leavers at Second Survey

	OHP/Medicare	Other	None	Don't know	Total
TANF leaver	96 (46%)	59 (28%)	55 (26%)	-	210 (100%)
TANF diverted	68 (42%)	50 (30%)	45 (27%)	1 (1%)	164 (100%)
Food Stamp leaver	128 (34%)	131 (34%)	118 (31%)	5 (1%)	382 (100%)
Total	292 (38%)	240 (32%)	218 (29%)	6 (1%)	756 (100%)

Source: Second Survey of Welfare and Food Stamp Leaver and Diverted Study

Case Management Services

Case managers provided services and one-time cash payments to assist clients in transition to work. Here we present data on this assistance, answering questions about the types of help and how many received it. Transitional benefits, including money to assist with basic living and work-related expenses, were needed by a majority, of respondents after leaving assistance. Respondents most often needed assistance with rent, utility bills and transportation. Food Stamp leavers did not, on the whole, receive case management services. (Table 5.7)

Table 5.7 TANF Leavers & TANF Diverted Receiving or Applying for AFS Money Benefits at First Survey: Respondents to Both Surveys

No money benefits	146 (39%)
Received money benefits	228 (61%)
Total	374 (100%)
Type of benefit received:	% of total (374)
Money for rent	21% (77)
Money for utilities	16% (59)
Money for transportation	14% (54)
Money for clothing	8% (29)
Money for car	7% (25)
Money for car insurance	6% (21)
Money for incidentals	4.5% (17)
Money for other	3% (12)

Source: First Survey of Welfare and Food Stamp Leaver and Diverted Study

The service most often applied for or received was help with job hunting, including help with resume writing and job referral. Twenty percent of former clients applied for or received job hunting help. (Table 5.8)

Table 5.8 TANF Leavers & TANF Diverted Receiving or Applying for AFS Services at First Survey: Respondents to Both Surveys

No services	146 (39%)
Received services	228 (61%)
Total	374 (100%)
Type of service:	% of total (374)
Help with job hunting	20% (76)
Help with education	11% (40)
Help with new jobs	9% (35)
Help with child support	9% (33)
Help with counseling	7% (26)
Help with domestic violence	3% (10)
Help with drugs/alcohol	2% (9)
Help with other	2% (9)
Help with learning English	1% (3)

Source: First Survey of Welfare and Food Stamp Leaver and Diverted Study

By the second survey interview, TANF leavers and TANF diverted still often received safety net benefits, but were seeking less case management help from AFS. The percentage of

respondents who said they applied for or received help, in the last six months, with extra money for household needs, job hunting, counseling, child support or other help ranged from 1 percent to 6 percent. (Table 5.9)

Table 5.9 TANF Leavers & TANF Diverted Receiving or Applying for AFS Transitional Benefits and Services in the Last Six Months at Second Survey

No transitional benefits	232 (62%)
Received transitional benefits	142 (38%)
Totals	374 (100%)
Type of benefit received *:	% of total (374)
Extra money	6% (22)
Job hunting	4.5 % (17)
Getting child support	4.5% (17)
Something else	2% (8)
Counseling	1% (5)

Source: Second Survey of Welfare and Food Stamp Leaver and Diverted Study

Further analysis of differences between TANF leavers and TANF diverted clients shows that respondents in the two groups received or asked for different amounts of assistance from AFS in job hunting or with finding a better or better paying job at either the first or second telephone survey. Only 12 percent of TANF leavers at the first telephone contact received help in job hunting from AFS. Even fewer said they got help in finding a better or better paying job. A higher percentage (31 percent) of the TANF diverted said they got help with job hunting at 12 to 15 months and 13 percent said they got help looking for a better or better paying job. For both groups the numbers reporting this kind of help at 18 to 21 months after leaving were much smaller. Only a few Food Stamp leavers got this kind of help. This is consistent with Food Stamp program policies which do not include employment assistance.

While the actual numbers are small, it is interesting to note that a much higher percent of the employed TANF leavers or TANF diverted said they received help with transportation, clothes, child care, job seeking skills or other related help from AFS while they were looking for work than is reported by those not employed.

Although AFS offers help with domestic violence, drug and alcohol treatment, and other problems, very small percentages of the TANF leavers or TANF diverted or Food Stamp leavers said they were using these types of services. The respondents to the in-depth interviews talked about such issues more frequently, leading us to speculate that many respondents were reluctant to talk about these personal issues in a telephone interview. (Table 5.10)

Table 5.10 Help Received for Domestic Violence, Drugs & Alcohol Treatment and Counseling by Group

	Received help with domestic violence	Received help with drugs/alcohol	Received help with counseling
TANF leavers & diverted (374)	3% (10)	2% (9)	7% (26)
Food Stamp leavers (382)	1% (5)	<1% (2)	3% (10)
Totals (756)	4% (15)	2.5% (11)	10% (36)

Source: First Survey of Welfare and Food Stamp Leaver and Diverted Study

In general, the declining numbers over time of former clients seeking help can contribute to the conclusion that these respondents are becoming more self-sufficient. Yet the in-depth interviews also suggest that some no longer seek help because they do not want to deal with the agency or believe they no longer qualify.

Returns to TANF

In spite of transition or safety net benefits and case management services, some TANF leavers and TANF diverted returned to TANF. Administrative records show that 131 respondents, or 35 percent of those who left or were diverted from TANF received TANF in the subsequent 19 months, up to October 1999. (Table 5.11) In addition, 55 or 14 percent of Food Stamp leavers received TANF after leaving the Food Stamp program.

Table 5.11 Number of Months Former TANF Respondents Went Back on TANF in the 19 Months After Leaving

	Number of TANF leavers and TANF diverted
Never used benefits	249 (67%)
Used benefits	125 (33%)
1-3 months	49 (13%)
4-6 months	21 (6%)
7-9 months	16 (4%)
10-12 months	14 (4%)
13-15 months	13 (3%)
16-19 months	12 (3%)
Total	374 (100%)

Source: Administrative Record Data, Adult and Family Services, State of Oregon, April 1998-September 1999

A small group (25) of these clients were on TANF for an extended period of more than 12 months, suggesting that the issues with which they were dealing were particularly difficult. Two-thirds of respondents cycled on and off once. Fifteen cycled on and off twice and two cycled on and off three times (Table 5.12)

Table 5.12 Number of Times On and Off TANF in the 19 Months Since Leaving for TANF Leavers & TANF Diverted

Once	89 (24%)
Twice	28 (7%)
Three	8 (2%)
Total	125 (33%)

Source: Administrative Record Data, Adult and Family Services, State of Oregon, April 1998-October 1999.

Table 5.13 TANF Diverted Returning to TANF, Months of Usage

Never used benefits	89 (54%)
Used benefits	75 (46%)
1-3 months	34 (21%)
4-6 months	11 (7%)
7-9 months	9 (6%)
10-12 months	7 (4%)
13-15 months	7 (4%)
16-18 months	0 (0%)
all 19 months	7 (4%)
Total	164 (100%)

Source: Administrative Record Data, Adult and Family Services, State of Oregon, April 1998-October 1999

TANF diverted respondents were more likely than other respondents to indicate that they had received or tried to go on TANF in the 19 months of the tracking period. Administrative record data from AFS indicate that 75 clients or 46% of TANF diverted received TANF during the tracking period (Table 5.13), Survey data show a similar number of clients classified as TANF diverted saying that they had “gone back on TANF or tried to go back on” (30 respondents or 24 percent in the first survey and 49 respondents or 30 percent at the second survey). These data suggest that many people applying for TANF but not completing the application continued to be in need and that the temporary assistance they received while in the assessment program was not sufficient to help them over a period of financial crisis.

Table 5.14 Reasons TANF Diverted Respondents Tried to Go On Cash Assistance at Second Survey *

Number seeking TANF	49 (100%)
Reasons	
Income too low to support family	29 (59%)
Lost a job	18 (37%)
Own or other’s medical problems	11 (22%)
Got pregnant or had a baby	6 (12%)
Got separated or divorced	6 (12%)
Domestic violence	4 (8%)
Other reasons	3 (6%)

Source: Second survey of Welfare and Food Stamp Leavers and Diverted

* Percentages do not sum to 100% because respondents could choose more than one reason.

The primary reasons why respondents who had been diverted from TANF in the first quarter of 1998 subsequently tried to or did go on TANF involved job loss or having an income too low to support their family. One-third reported either their own or a family

member’s health problem or pregnancy or having had a baby as the primary reasons for seeking cash assistance. (Table 5.14)

TANF leavers had similar reasons for trying to return. The most common reasons former TANF clients returned to TANF were loss of a job, income too low to support a family, health problems and/or pregnancy or having an infant under three months.

It is important to distinguish between a respondent’s perceived need for assistance and receipt of such assistance. Over one-fourth of respondents replied that they needed help they did not receive. This could be because they were no longer eligible for programs that they felt they continued to need (i.e. they may have gone over income for Food Stamps or OHP), because co-payments were too high to make program participation worth it (especially ERDC), or because case managers did not provide them with assistance from discretionary programs such as the Welfare-to-Work transitional benefits. The percentage of those saying they needed help but did not get it rose from 22 percent to 27 percent by the second survey. (Table 5.15)

Table 5.15 TANF Leavers & TANF Diverted Needing Help But Not Receiving It at First and Second Surveys: Respondents to Both Surveys

	Any help you needed but didn't receive?	
	At first survey	At second survey
Yes	22% (84)	27% (101)
No	78% (290)	73% (273)
Total	100% (374)	100% (374)

Source: First and Second Surveys of Welfare and Food Stamp Leaver and Diverted Study

Respondents’ Assessment of Safety-Net or Transitional Benefits

The in-depth interviews help us to understand how respondents perceived the value of different kinds of help. A majority of the TANF leavers and the TANF diverted respondents who made up the in-depth sample reported returning to AFS for additional support. Responses to both the telephone surveys and the in-depth interviews show that the most important kinds of help families received were Oregon Health Plan, Food Stamps, Employment Related Day Care, and in a smaller number of cases, a return to TANF. Although some respondents also received some money (Assessment or JOBS money) to help with household or employment-related expenses and with job hunting, and sometimes received additional services, families depended on safety net programs to supplement their relatively low incomes from earnings. The TANF leavers and TANF diverted sample groups indicated similar patterns of safety net program use over the course of the study. Both groups relied heavily on OHP and Food Stamps, and, to a lesser degree, on ERDC. TANF leavers appear to have accessed services in the greatest numbers. (Table 5.16, Table 5.17, and Table 5.18)

**Table 5.16 Help TANF Leavers
Received: In-depth Sample (n=24)**

	<u>Number</u>	<u>Percent</u>
OHP	21	87.5%
Food Stamps	18	75%
ERDC	10	42%

Source: CSWS Welfare Research Team In-depth Interviews

**Table 5.17 Help TANF Diverted
Received: In-depth Sample (n=17)**

	<u>Number</u>	<u>Percent</u>
OHP	13	76%
Food Stamps	11	64.7%
ERDC	6	35.2%

Source: CSWS Welfare Research Team In-depth Interviews

**Table 5.18 Help Food Stamp Leavers
Received: In-depth Sample (n=37)**

	<u>Number</u>	<u>Percent</u>
OHP	33	89.2%
Food Stamps	20	54.1%
ERDC	13	35.1%

Source: CSWS Welfare Research Team In-depth Interviews

Oregon Health Plan-TANF Leavers and TANF Diverted

The Oregon Health Plan was the single most frequently used benefit for TANF leavers and TANF diverted families in the in-depth sample. Nearly 88 percent of TANF leavers and 76 percent of TANF diverted families we interviewed were covered by OHP at some time during the study. A number of those families remained on OHP for the entire length of the study. At the time of their interviews a considerable number of respondents talked about their concerns over how to maintain health insurance for their children and themselves if and when they lost their eligibility for OHP. Loss of OHP happened for a number of reasons, most often when families experienced an increase, often temporary, in income. Some respondents also lost OHP coverage because of an inability to pay the premium.

Reasons for lacking health insurance coverage for both TANF leavers and TANF diverted included unemployment, underemployment, lack of insurance coverage through work, and inability to afford insurance offered through work. For example, Lydia Mendez, a TANF diverted respondent, depends on seasonal agricultural work to provide an income for her family. When her labor is in demand, she may work extensive hours in overtime, but during down times in the industry, her hours and income can be unpredictable. In either case, Mendez is not offered any health insurance coverage through her jobs and she is unable to afford to pay for insurance on her own.

Food Stamps-TANF Leavers and TANF Diverted

Food Stamps also proved to be an extremely valuable benefit for both TANF leavers and TANF diverted in the in-depth sample. Seventy-five percent of the TANF leavers and 65 percent of the TANF diverted families received Food Stamps at one time or another over the two-and-a-half year span of the study. Several of the respondents reported a need for food support because of a loss of income or due to ongoing struggles to meet living expenses with low-wage work. Lela Barnes, for example, left TANF when she got a part-time job as a health aide. She continued to receive Food Stamps and OHP, both important resources for two children and herself. When understaffing at her workplace resulted in an increase in her work hours, her income increased and the family was no longer eligible for Food Stamps. In a short time, her hours and income decreased again and they went back on Food Stamps. Unpredictable hours and wages led to stressful fluctuations in her benefits over much of the study period.

Cycling on and off Food Stamps was a common experience among respondents in both the TANF leaver and TANF diverted groups. Tom Nelson, another TANF leaver, was working a series of part-time temporary jobs throughout the course of the study. There were short periods when his income would increase enough to make him ineligible for Food Stamps, only to decrease again causing him to reapply for support. Food Stamps were often regarded by respondents as an income supplement necessary to buffer a family from further hardship. Janis Foster, a TANF diverted respondent, works at least 32 hours a week as a hair stylist. Her low wages are insufficient to meet the needs of herself and her two children. Despite the fact that she is living in her mother's home (mother covers rent), Foster relies on Food Stamps, OHP, and ERDC to meet the immediate needs of her family.

Employment Related Day Care-TANF Leavers and TANF Diverted

ERDC was used by over a third of the TANF leavers and TANF diverted families in the in-depth sample at some time during the study. TANF leavers comprised the largest group with 42 percent of the sample receiving ERDC supplements. Thirty-five percent of the TANF diverted sample reported receiving help from ERDC. Regardless of their eligibility, both sample groups appeared to have used ERDC sparingly, with short periods of use. They gave a number of reasons. Some respondents addressed the need for greater flexibility in daycare accessibility because of working early morning, night, and weekend shifts. Others were unable to manage the ERDC co-payments and struggled to put together secure child care options that were more affordable or that were free, such as care by relatives.

Some respondents reported setting up adequate child care resources with the help of ERDC, only to have to make changes in their arrangements, finding cheaper services, when their waning ERDC benefits were no longer effective in curbing the expense. Respondents who became ineligible for ERDC but continued working in low-wage jobs were often unable to financially compensate for the benefits lost. Some families opted to meet their child care needs in ways that did not qualify them for the ERDC supplements at all, such as use of a friend or relative for child care.

TANF – TANF Leavers and TANF Diverted

A small number of the in-depth sample reported receiving TANF sometime during the study. Four percent of the TANF leaver sample reported going back on TANF. The TANF diverted sample was more difficult to assess due to three respondents who reported having been on TANF at the time they were designated as TANF diverted. Given this discrepancy, nearly 12 percent of the TANF diverted sample accessed TANF during the study. Loss of job and income were prominent reasons motivating respondents to apply for TANF.

Food Stamp Leavers

The in-depth sample group of Food Stamp leavers demonstrated a pattern of AFS support quite similar to the TANF leavers and the TANF diverted in the in-depth sample. Eighty-nine percent of Food Stamp leavers reported using OHP during the study, making health insurance the most commonly accessed safety net program. More than half of the Food Stamp leavers (56 percent) in the sample went back on Food Stamps at some time during the study. The majority of families in this group reported leaving the program initially because of an increase in income. The percentage of families back on suggests that income levels are often unstable and/or unable to sustain a family's needs.

Laura Simms is a Food Stamp leaver who went back on Food Stamps when she left a job in late pregnancy due to health complications. Simms' job offered no paid maternity leave and she was in need of rental assistance and food support to meet her immediate needs. After some time home with her baby, Simms returned to work and now holds two part-time jobs with no access to benefits, and the security of both jobs is negligible. Food Stamps, OHP, and ERDC benefits currently supplement her income. Simms' situation exemplifies the contingencies many families face when struggling to piece together an adequate income.

Use of Benefits Summary

Food Stamps, cash assistance, and medical care were the benefits that former recipients most frequently identified as help that they needed but could not get. Many also said, in both the telephone surveys and the in-depth interviews, that they needed help with returning for further education, but were denied such help. The results of the in-depth study indicate that circumstances causing TANF leavers, TANF diverted, and Food Stamp leavers to return to AFS for support are often not temporary barriers, but a result of ongoing hardships. A majority of the respondents rely on the safety net programs accessed through AFS to not only make it through an emergency, but to meet their families basic needs over time. Transitional benefits were used by many TANF leavers and TANF diverted as income supplements for low wages that continued to be low throughout the period of the study, but they often cycled on and off the benefits as their fortunes fluctuated.

It is difficult to generalize about the kinds of help that were least valuable. In the interviews most respondents were extremely grateful for the financial help and some of the services they received from AFS. Families also needed a different package of assistance at different points, depending on their individual circumstances. However, to the extent that we could identify a category of help that generated the most criticism by respondents, that area was the job search requirements and classes that respondents participated in, especially in rural areas. While some respondents did believe that employment-related services had been crucial to their getting a job, others found the requirements of the JOBS program to be more a hurdle than a type of assistance. The most common criticism of the safety net programs was that they were hard to get and keep. On the other hand, the most frequent criticisms of the JOBS program were about its inflexibility, sometimes its coercive nature, and the fact that the type of help (motivational classes, stringent requirements for extensive job search, early morning and late afternoon “check-ins”) was not what respondents needed to find a job.

Personal and Community Characteristics Related to Getting a Job

Who you are and where you live influence prospects for getting and keeping a job. Being a single parent, having at least a high school degree, having children only over age 13, living in the Portland metropolitan area or on the Oregon coast, having the use of a car, and knowing how to use a computer all increase the chances that a person will be employed. Women living with a partner, married or not, are less likely to be working outside the home. Level of education also has a powerful influence on whether you live in a family with income above the Federal Poverty Level. Belonging to a union increases the chances that the job you get will have good pay and benefits.

Education

Higher levels of education contribute to higher rates of employment and lower rates of poverty for respondents and their families.

Almost 20 percent of respondents did not have a high school degree or its equivalency after leaving or being diverted from cash assistance or Food Stamps, constituting a severe disadvantage in the job market. (Table 5.19)

Table 5.19 Education of Head of Household: TANF Leavers, TANF Diverted and Food Stamp Leavers, Total at First Survey

	<u>TANF leavers</u>	<u>TANF diverted</u>	<u>Food Stamp leavers</u>
Less than high school diploma	18% (52)	20% (41)	19% (92)
High school diploma/GED	43% (121)	44% (90)	39% (184)
Some college	31% (87)	31% (65)	31% (148)
Associate’s degree	5% (13)	3% (7)	7% (33)
Bachelor’s degree or above	3% (9)	2% (4)	4% (20)
<u>No answer</u>	<1% (1)	-	<1% (3)
Total	100% (283)	100% (207)	100% (480)

Source: First Survey of Welfare and Food Stamp Leaver and Diverted Study

For TANF leavers and TANF diverted the proportion of respondents who were employed climbs significantly with a high school degree and again with at least some college education. (Table 5.20)

Table 5.20 Education by Employment Status of TANF Leavers and TANF Diverted at First Survey and at Second Survey (n=374) * **

Education	At first survey		At second survey	
	Employed	Not employed	Employed	Not employed
< HS diploma	48% (31)	52% (34)	52% (33)	48% (31)
HS diploma	66% (101)	34% (52)	71% (108)	29% (44)
Some college	68% (85)	32% (39)	74% (91)	26% (32)
Associate's degree	82% (14)	18% (3)	71% (12)	29% (5)
Bachelor's degree or >	70% (7)	30% (3)	90% (9)	10% (1)
Total	238	131	253	113

Source: First and Second Surveys of Welfare and Food Stamp Leaver and Diverted Study

*Both relationships (Education by Employment at first survey and Education by Employment at second survey) are significant at p<.01

**Totals do not sum to 374 because 5 first survey respondents and 8 second survey respondents did not answer

For Food Stamp leavers, there was a relationship between education and employment in the first survey. This relationship between education and employment status appeared to be stronger in the second survey. (Table 5.21)

Table 5.21 Education by Employment Status of Food Stamp Leavers at First and Second Surveys (n=382) * **

Education	At first survey		At second survey	
	Employed	Not employed	Employed	Not employed
< HS diploma	72% (47)	28% (18)	64% (41)	36% (23)
HS diploma	67% (97)	33% (48)	79%(114)	21% (30)
Some college	69% (86)	31% (38)	76% (94)	24% (30)
Associate's degree	81% (22)	19% (5)	74% (20)	26% (7)
Bachelor's degree or >	76% (13)	24% (4)	94% (16)	6% (1)
Totals	265	113	285	91

Source: First and Second Surveys of Welfare and Food Stamp Leaver and Diverted Study

*Both relationships (Education by Employment at first survey and Education by Employment at second survey) are significant at p<.01

**Totals do not add to 382 because 4 first survey respondents and 6 second survey respondents did not answer

Poverty rates fell as levels of education rose. Over 80 percent of those without a high school degree (or its equivalency) had incomes below the poverty line compared with 47 percent of those with some college. (Table 5.22)

Table 5.22 Educational Attainment by Poverty Level of TANF Leavers and TANF Diverted at First Survey: Respondents to Both Surveys

Education	Living ABOVE poverty level	Living BELOW poverty level	Total
< HS diploma	17% (10)	83% (49)	100% (59)
HS diploma	28% (42)	72% (109)	100% (151)
Some college	29% (35)	71% (85)	100% (120)
Associate's degree	53% (9)	47% (8)	100% (17)
Bachelor's degree or higher	40% (4)	60% (6)	100% (10)
Totals	28% (100)	72% (257)	100% (357)

Source: First Survey of Welfare and Food Stamp Leaver and Diverted Study

The percentages living below poverty in the two surveys cannot be directly compared because we changed the question gauging poverty level between the first and second telephone surveys. At the first survey we asked whether household income before taxes from all sources for 1998 was above or below the federal poverty level for the respondent's family size. At the second survey we asked whether the previous month's income before taxes from all sources was above or below the federal poverty level for the respondent's family size. (See page 10 for Federal Poverty Guidelines.)

In spite of these different measures, the pattern of the relationship between educational attainment and poverty remains the same at the second telephone survey. Those with some college or more were significantly less likely than those without or with only a high school degree or GED to have household incomes below the poverty level. (Table 5.23)

Table 5.23 Educational Attainment by Poverty Level of TANF Leavers and TANF Diverted at Second Survey: Respondents to Both Surveys (n=374) * **

Education	Living ABOVE Poverty Level	Living BELOW Poverty Level	Total
< HS diploma	46%(28)	54% (33)	100% (61)
HS diploma	43%(64)	57% (86)	100% (150)
Some college	53% (65)	47% (58)	100% (123)
Associate's degree	77% (13)	23% (4)	100% (17)
Bachelor's degree or higher	60% (6)	40% (4)	100% (10)
Totals	49% (176)	51% (185)	100% (361)

Source: Second Survey of Welfare and Food Stamp Leaver and Diverted Study

*This relationship is significant at $p < .05$.

**Total does not add to 374 because 13 respondents did not answer

Marital Status and Adults in Household

Marriage and cohabitation are associated with lower levels of employment for women. Women in female-headed families have higher rates of employment than women living with husbands or partners. Our in-depth interviews reveal that women with young children may choose to be full-time mothers when they have a partner with earnings. (Table 5.24)

Table 5.24 Marital Status of TANF Leavers, TANF Diverted, and Food Stamp Leavers by Employment Status (n=756) * **

	Employed	Not Employed	Totals
Married	59% (139)	41% (97)	100% (236)
Never married	73% (134)	27% (50)	100% (184)
Divorced	70% (165)	30% (70)	100% (235)
Separated	70% (49)	30% (21)	100% (70)
Widowed	79% (11)	21% (3)	100% (14)
Cohabiting	46% (5)	54% (6)	100% (11)
Totals	67% (503)	33% (247)	100% (750)

Source: First Survey of Welfare and Food Stamp Leaver and Diverted Study,

*This relationship is significant at $p < .05$

**Total does not add to 756 because 6 respondents did not answer

The conclusion is confirmed by the relationship between the number of adults in the family and labor force participation of the respondents. Having more adults in the family lessens the likelihood that the former client will be employed. Among one-adult headed families, 71 percent are employed. Of those respondents living in two -parent families, 58 percent are employed. (Table 5.25)

Table 5.25 Family Structure of TANF Leavers, TANF Diverted, and Food Stamp Leavers by Employment Status (n=756) * **

	Employed	Not employed	Totals
One-adult household	71% (365)	29% (147)	100% (512)
Two-adult household	58% (137)	42% (99)	100% (236)
Totals	70% (502)	30% (246)	100% (748)

Source: First Survey of Welfare and Food Stamp Leaver and Diverted Study,

*This relationship is significant at $p < .001$.

**Total does not add to 756 because 8 respondents did not answer

Number and Age of Children

Employment is also affected by both the number and the ages of the children in the household. Household head in families with more than two children are a little less likely to be employed than those with one or two children. Household heads in families with young

children, especially children not yet school age, are less likely to be employed. (Table 5.26)

Table 5.26 Number and Age of Children by Employment Status for TANF Leavers, TANF Diverted, and Food Stamp Leavers at Second Survey (n=756) *

Number & Age of Child	Employed	Not employed	Total
0 minors at home	67% (28)	33% (14)	100% (42)
All are 13-17 years	78% (76)	22% (21)	100% (97)
1 child <13 years	76% (193)	24% (62)	100% (255)
2 children<13 years	73% (166)	27% (62)	100% (228)
3 children <13 years	68% (67)	32% (32)	100% (99)
4 children<13 years	44% (12)	56% (15)	100% (27)
5 or more <13 years	75% (3)	25% (1)	100% (4)
Total	(545)	(207)	(752)
0 minors at home	67% (28)	33% (14)	100% (42)
All are 13-17 years	78% (76)	22% (21)	100% (97)
All >7 years	77% (131)	23% (39)	100% (170)
1 child <7 years	73% (194)	27% (72)	100% (266)
2 children<7 years	69% (95)	31% (43)	100% (138)
3 children <7 years	56% (18)	44% (14)	100% (32)
4 children<7 years	43% (3)	57% (4)	100% (7)
Total	(545)	(207)	(752)

Source: Second Survey of Welfare and Food Stamp Leaver and Diverted Study

*Total does not add to 756 because 4 respondents did not answer

Place of Residence

Employment rates are influenced by place of residence in Oregon. Employment rates varied from just over 70 percent for the Portland metropolitan area and the Oregon Coast to 65 percent along the I-5 Corridor to 62 percent in Central and Eastern Oregon. (Table 5.27) Job opportunities vary by area of residence, with many counties outside the Portland Metropolitan area experiencing relatively high unemployment rates during the study period.

Table 5.27 Oregon Regions by Employment Status for TANF Leavers, TANF Diverted, and Food Stamp Leavers: Respondents to Both Surveys (n=756) *

	Employed	Not employed	Total
Portland Metro	77% (164)	23% (50)	100% (214)
Oregon Coast	67% (41)	33% (20)	100% (61)
I-5 Corridor	72% (237)	28% (90)	100% (327)
Central Oregon	65% (58)	35% (31)	100% (89)
Eastern Oregon	76% (38)	24% (12)	100% (50)
Total	(538)	(203)	(741)

Source: Second Survey of Welfare and Food Stamp Leaver and Diverted Study

*Total does not add to 756 because 15 respondents did not answer

Transportation problems for those living in rural areas made finding and keeping a job difficult. Those respondents who had use of a vehicle were more likely than their counterparts without a vehicle to be employed. Computer skills also increased the likelihood of employment. (Table 5.28)

Table 5.28 Use of Vehicle and Ability to Use a Computer by Employment Status for TANF Leavers, TANF Diverted and Food Stamp Leavers (n=756) *

	Employed	Not employed	Total	Significant?
Has use of vehicle?				Yes p<.001
Yes	71% (437)	29% (179)	100% (616)	
No	49% (66)	51% (68)	100% (134)	
Total	(503)	(247)	(750)	
Able to use a computer?				Yes p<.001
Yes	72% (310)	28% (123)	100% (433)	
No	61% (193)	39% (124)	100% (317)	
Total	(503)	(247)	(750)	

Source: First Survey of Welfare and Food Stamp Leaver and Diverted Study

*Totals do not add to 756 because 6 respondents did not answer

Barriers to Getting and Keeping a Job

Success in moving from welfare to work is most significantly impeded by the low pay and irregular hours of available jobs, problems with child care, respondent or respondent's family health problems and a lack of skills, education and experience. Many of these barriers were significantly related to whether a respondent was employed and there appears to be a clear direction in the findings. Those not employed faced these barriers in higher proportions than those who were employed. In addition, those not employed were much more likely than the employed to say that the barrier was still a problem. (Table 5.29)

It is important to note that the reason significance tests indicate that some of the barriers that were "not significant" were because so many of both the employed and not employed reported these as barriers (not because few reported the barrier.) Thus, for this sample, significance means that this barrier does not well distinguish between the employed and not employed, not that this barrier is unimportant from a policy perspective. Problems with legal issues, transportation and housing were also significantly associated with employment status.

Table 5.29 TANF Leavers and TANF Diverted Barriers to Getting or Keeping a Job by Employment Status at First Survey: Respondents to Both Surveys *

Barrier		Percent with barrier		Significant difference?
		Employed	Not employed	
Child care	Costs	24% (55)	31% (38)	
	Still a problem?	47% (26)	79% (30)	Yes p<.01
	Transportation to & from	8% (19)	19% (24)	Yes p<.01
	Still a problem?	47% (9)	83% (20)	Yes p<.05
	Locating high quality	26% (60)	32% (40)	
	Still a problem?	38% (23)	76% (29)	Yes p<.001
Job related	Trouble with child care	18% (40)	17% (21)	
	Still a problem?	45% (18)	67% (14)	
	Jobs have no benefits	39% (93)	48% (61)	
	Jobs have low pay	51% (121)	62% (80)	Yes p<.05
Health	Jobs have irregular hours	40% (94)	59% (75)	Yes p<.001
	No jobs available	20% (46)	42% (54)	Yes p<.001
	Own health	15% (35)	47% (61)	Yes <.001
	Still a problem?	69% (24)	72% (44)	
Family violence	Pregnancy	5% (11)	18% (23)	Yes <.001
	Still pregnant?	0% (0)	36% (9)	Yes p<.05
	Family member's health	11% (25)	28% (36)	Yes <.001
	Still a problem?	52% (13)	69% (25)	
	Permanent disability	5% (11)	19% (25)	Yes <.001
	Not able to adjust	27% (30)	44% (11)	
Legal, transportation & housing	Domestic violence	3% (8)	8% (10)	
	Still a problem?	0% (0)	50% (5)	Yes p<.05
	Child abuse	2% (4)	5% (7)	
Lack of training, skills, experience, or being in school	Still a problem?	50% (2)	29% (2)	
	Legal problems	10% (23)	18% (23)	Yes p<.05
	Still a problem?	36% (8)	87% (20)	Yes <.001
	Transportation	21% (51)	32% (42)	Yes p<.05
	Still a problem?	44% (22)	79% (33)	Yes <.001
	Housing	5% (12)	14% (18)	Yes p<.01
Other problems	Still a problem?	42% (5)	94% (17)	Yes p<.01
	Lack of training, skills	30% (71)	47% (70)	Yes <.001
	Still a problem?	61% (43)	87% (61)	Yes <.001
	Being in school	8% (20)	25% (33)	Yes <.001
	Still a problem?	50% (10)	97% (32)	Yes <.001
		13% (31)	26% (34)	Yes p<.01

Source: First Phone Survey of Welfare and Food Stamp Leaver and Diverted Study

* For this table we used first survey data for those who participated in both phone surveys. The total number of Employed = 239 and the Not Employed = 131 among the TANF leavers and TANF diverted combined was used to calculate each percentage. Only those who said YES to that particular question were asked the partner question of whether or not it continued to be a problem. Therefore the percentages for "Still a problem?" were calculated using the total number of YES responses to the partner barrier question. The only exception to this pertains to the four job-related questions. We did not ask about whether or not each continued to be a problem because these barriers are large community-wide issues not likely solved by an individual during the period of this study.

Most Important Barriers to Getting or Keeping a Job

Employed respondents perceived the most important barrier to getting or keeping a job as “available jobs had low pay.” This was followed closely by transportation problems; cost of child care; lack of training, skills and experience; health problems; trouble finding quality child care; the irregular hours of available jobs, and the unavailability of jobs. If we combine those barriers having to do with the quality and availability of jobs these are clearly the most important barriers, followed by combined responses having to do with child care. (Table 5.30)

Not employed respondents perceived the most important barrier to getting or keeping a job as health problems, followed closely by lack of training, skills and experience; transportation, permanent disability; cost and accessibility of child care; available jobs have low pay; and available jobs have irregular hours. (Table 5.30)

Table 5.30 Perceptions of Most Significant Barriers to Getting and/or Keeping a Job: TANF Leavers, TANF Diverted and Food Stamp Leavers at First Survey

Rank Order	Biggest barrier (% identifying)	
	Employed	Not Employed
1	Available jobs have low pay (13%)	Own health (20%)
2	Transportation problems (11%)	Transportation problems (11%)
3	Cost of child care (9%)	Lack of training, skills (11%)
4	Lack of training, skills (8%)	Permanent disability (9%)
5	Own health (8%)	Other barriers (9%)
6	Can't find quality child care (7%)	Pregnancy (6%)
7	Jobs have irregular hours (6%)	Cost of child care (6%)
8	No jobs available (5%)	Can't find quality child care (6%)
9	Other barriers (3.5%)	Available jobs have low pay (5%)
10	Jobs available don't have benefits (3%)	Being in school (5%)
11	Trouble with child care (3%)	Jobs have irregular hours (4%)
12	Pregnancy (1%)	No jobs available (3%)
13	Domestic violence (1%)	No adequate place to live (2%)
14	Being in school (<1%)	Trouble with child care (2%)
15	Permanent disability (<1%)	Jobs available don't have benefits (3%)
16	No adequate place to live (0%)	Domestic violence (0%)
17	Transportation to & from (0%)	Transportation to & from (0%)
18	Family member's health (0%)	Family member's health (0%)
19	Child abuse (0%)	Child abuse (0%)
20	Legal problems (0%)	Legal problems (0%)

Source: First Phone Survey of Welfare and Food Stamp Leaver and Diverted Study

These tables show that low-income families face different kinds of barriers: 1) those that have to do with the labor market and the stock of jobs that are available and 2) those that have to do with individual characteristics of respondents or with their need and the resources they have to meet their families' needs. These data suggest that increasing the number of families who are employed and/or self-sufficient means increasing the availability, quality and pay of jobs. It also means that families need more help finding quality child care and paying for that child care. Respondents also need more training or skills, something that can be addressed by a combination of education and specialized job training. Finally, health problems – both acute and chronic – plague a certain number of families, making employment difficult or impossible.

Finally, a word of caution about the data reported above concerning domestic violence and child abuse as these affect employability. We do not believe (and other research confirms) that a telephone survey addressing these sensitive issues, especially in the context of addressing a host of other issues, is likely to elicit reliable data about either the incidence or impact of violence on these families. Over one-third of respondents in the in-depth sample had a history of domestic violence. Our in-depth interviews suggest both that 1) the incidence of domestic violence is higher than the telephone survey suggests and 2) past or recent violence has a complex effect on success moving from welfare to work and on family well-being.

Health Barriers - The In-Depth Sample

Over a third (26) of the respondents in our in-depth sample were experiencing serious physical disabilities and/or illness. Half of those respondents with serious health issues found themselves unable to work or severely limited by their conditions. Health problems ranged from serious injuries (both related and unrelated to work), chronic physical illnesses, major emotional problems, and in a few cases, drug and alcohol issues. Some respondents reported they were recovering from severe conditions that left them with residual disabilities. These disabilities presented ongoing health problems that limited the kinds of work they are able to tolerate and endure.

Freda Perez, a Food Stamp leaver, suffered a condition resulting in major surgery to her central nervous system. She was left with chronic health problems that severely curbed her ability to return to the work she had done for years. Perez depended mainly on seasonal agricultural work to get by, and after the onset of her illness she was unable to perform those jobs. Perez wants badly to return to some kind of work because she and her husband (also disabled) are dependent on monthly support from their children to pay their basic living expenses. Perez barely gets by on her small allotment of Food Stamps; both she and her husband qualify for OHP, a crucial support for her family.

Several respondents reported mild limitations or short-term health issues that constrained their ability to work for a period of time before they could return to employment. Janis Woods, a TANF leaver, was forced to stop working as she was reaching full term in her pregnancy and could no longer manage the job. She had been working a low-wage job with no paid maternity leave and no security. She subsequently

lost her job and turned to AFS for temporary cash assistance, Food Stamps, and OHP. After a few months, she was able to return to working without complication.

Five percent of the in-depth sample (four respondents) reported experiencing serious health issues in their families, causing the respondents to struggle with their ability to maintain paid work. Lois Taylor, a Food Stamp leaver, was acting as the primary caretaker for her very ill mother. Taylor worked full-time on a night shift and then took regular shifts caring for her mother's extensive needs. Because Taylor was the primary provider for her mother, she was responsible for being on-call for emergencies and any moments where major decisions about her mother's care needed be made. This situation caused Taylor to lose hours at work and she was fearful of jeopardizing her job. While she was able to negotiate a contingency plan with her employer, her full-time job and her role as caretaker left her stressed and exhausted.

Irene Miller, a TANF leaver because her youngest child had turned 18, suffered from a serious, chronic respiratory illness that left her unable to work. She has made a number of attempts to get SSI benefits, but has, so far, been unsuccessful. She lives, precariously, on assistance from SDSD (Senior and Disabled Services), Food Stamps, OHP and limited help from her now retired parents (themselves living on Social Security). At our last interview Miller was facing the situation that her anticipated rent (she had temporarily moved in with her parents who were now moving to another apartment) was \$75 more than her entire check from SDSD.

After interviewing a number of respondents experiencing their own health problems or the problems of a family member, several patterns became clear. First, many of these respondents talked about the barriers they experienced while working with AFS because serious health problems tended to make it difficult to impossible to comply with and satisfy AFS program requirements. While some respondents said that their AFS workers were able to understand their conditions and work with their particular needs, other respondents were frustrated by AFS workers' lack of awareness or support for their problems. Respondents consistently emphasized their need to access safety net programs including OHP, Food Stamps, and subsidized housing to get by. They were universally grateful for OHP, but some of them had out-of-pocket medical expenses (things not covered by OHP) that they were often unable to pay because their health problems were such that they could not work. Others commented on their frustrating attempts to receive Social Security (SSI) benefits because of their chronically disabling conditions, expressing a wish that AFS could have offered them more assistance with navigating the bureaucracy as well as networking with other community resources.

Enhancing Prospects for Good Jobs Through Enhancing Skills

Very small numbers of former AFS clients were able to increase their educational attainment or get job training other than on-the-job training in the two years following leaving or being diverted from TANF or Food Stamps. Four TANF leavers, one TANF diverted client, and four former Food Stamp clients got a high school degree or its

equivalency. Slightly more were able to take college courses or to receive job training beyond on-the-job training. Thus, few former clients would be able to get better jobs or see earnings growth because of an increase in their training, education or skills unrelated to on-the-job training or job experience. (Table 5.31 and Table 5.32)

Education and On-the-Job Training

Table 5.31 Education of TANF Leavers, TANF Diverted, and Food Stamp Leavers at First Survey: Respondents to Both Surveys

TANF leavers (210)	At first survey
< HS diploma	18% (38)
HS diploma	40% (84)
Some specialized training	
Job training other than on-the-job training	
Some college	32% (68)
Associate's degree	5% (11)
Bachelor's degree	3% (6)
Graduate degree	
No answer	2% (3)
TANF diverted (164)	
< HS diploma	17% (27)
HS diploma	42% (69)
Some specialized training	
Job training other than on-the-job training	
Some college	34% (56)
Associate's degree	4% (6)
Bachelor's degree	2% (3)
Graduate degree	<1% (1)
No answer	1% (2)
Food Stamp leavers (382)	
< HS diploma	17% (65)
HS diploma	38% (145)
Some specialized training	
Job training other than on-the-job training	
Some college	33% (124)
Associate's degree	7% (27)
Bachelor's degree	3% (13)
Graduate degree	1% (4)
No answer	1% (4)

Source: First and Second Surveys of Welfare and Food Stamp Leaver and Diverted Study

Table 5.32 Acquired Education Between First and Second Surveys for TANF Leavers, TANF Diverted, and Food Stamp Leavers

TANF leavers (210)	Acquired education during the six months between surveys
< HS diploma	
HS diploma	2% (4)
Some specialized training	5% (11)
Job training other than on-the-job training	9% (20)
Some college	4% (8)
Associate's degree	
Bachelor's degree	<1% (1)
Graduate degree	
No answer	
TANF diverted (164)	
< HS diploma	
HS diploma	<1% (1)
Some specialized training	3% (5)
Job training other than on-the-job training	7% (11)
Some college	9% (15)
Associate's degree	
Bachelor's degree	
Graduate degree	
No answer	
Food Stamp leavers (382)	
< HS diploma	
HS diploma	1% (4)
Some specialized training	4% (17)
Job training other than on-the-job training	9% (34)
Some college	3% (10)
Associate's degree	1% (5)
Bachelor's degree	
Graduate degree	
No answer	

Source: First and Second Surveys of Welfare and Food Stamp Leaver and Diverted Study

About 40 percent of former clients received some type of on-the-job training. More of the on-the-job training was “soft skills” such as interpersonal or safety skills, rather than “hard skills” such as technical or basic skills. (Table 5.33)

Table 5.33 Types of On-the-Job Training and Percentages of TANF Leavers, TANF Diverted, and Food Stamp Leavers, Receiving Each Type at Their Current Job *

	At first survey	During the six months between surveys
TANF leavers (210)		
Have received on-the-job training at current job	40% (85)	42% (88)
Type of training at current job		
Technical training		25% (53)
Interpersonal skills training		38% (79)
Basic skills training		12% (25)
Safety training		29% (60)
Product or sales training		16% (33)
TANF diverted (164)		
Have received on-the-job training at current job	37% (60)	34% (56)
Type of training at current job		
Technical training		24% (39)
Interpersonal skills training		29% (47)
Basic skills training		12% (19)
Safety training		21% (34)
Product or sales training		17% (27)
Food Stamp leavers (382)		
Have received on-the-job training at current job	36% (136)	38% (145)
Type of training at current job		
Technical training		26% (100)
Interpersonal skills training		31% (118)
Basic skills training		11% (41)
Safety training		24% (92)
Product or sales training		17% (66)

Source: First and Second Surveys of Welfare and Food Stamp Leaver and Diverted Study

* Percentages and numbers do not add to totals because individuals may have had more than one type of training.

Of those respondents who are currently employed, almost half are not satisfied with their opportunities for pay raises or promotion at their current job. This is consistent with the finding above that less than half had received on-the-job training. (Table 5.34)

Table 5.34 Satisfaction with Current Job’s Opportunities for Pay Raises and Promotion at Second Survey

Satisfied with current job's potential for a raise or promotion	At second survey
No	34% (261)
Yes	38% (284)
Not currently employed	27% (207)
No answer	<1% (4)
Total	100% (756)

Source: Second Survey of Welfare and Food Stamp Leaver and Diverted Study

Almost 90 percent of respondents want additional education or training and associate such opportunities with increased opportunities for job and earnings mobility. Over half of those who said they wanted more education or training indicated they wanted higher education opportunities. (Table 5.35)

Table 5.35 Number and Percentage of All Respondents That Want More Education and Training & Highest Level Desired at First Survey

	At first survey	
	%	Frequency
Wants more education or training		
Yes	84.0%	634
No	14.0%	104
No answer	2.0%	18
Highest level of education desired?	%	Frequency
< HS diploma	7.0%	42
HS Diploma	22.0%	130
Some College	6.0%	36
Associate’s Degree	21.0%	125
Bachelor’s Degree	27.0%	163
Master’s Degree	12.5%	75
Doctorate/Prof	5.0%	31
Total	100%	602
No answer		154

Source: First Survey of Welfare and Food Stamp Leaver and Diverted Study

In-depth Respondents Talk About Job Opportunities

In our in-depth interviews, about 45 percent of those with jobs said they had some opportunity for advancement and 55 percent said they did not see such opportunities. (Table 5.36)

Table 5.36 Respondents Who Perceive Opportunities for Job Advancement: In-depth Sample

Perceive opportunities for advancement in this job	29	45%
Do not perceive opportunities for advancement in this job	35	55%
Total employed	64	100%

Source: CSWS Welfare Research Team In-depth Interviews

Those who perceived the best prospects for advancement were in public sector jobs, growing private sector firms, and/or in unionized workplaces. It is important to restate the fact that the vast majority of employed respondents in the larger sample have jobs in the low-wage sector of the labor force, including clerical, retail, agricultural, food service and health and human services jobs. These are not usually occupations that offer much upward mobility, although there is considerable horizontal mobility within the low-wage work force. Among those who believed that they had low opportunities for advancement were agricultural and food service workers, health aides, retail cashiers, service station attendants, and often, workers in rural areas.

A number of our in-depth respondents who perceived opportunities for advancement were employed in non-traditional blue-collar jobs. At least two had experienced sexual harassment on the job, but they still hoped they could continue or advance because there were clear job ladders through these employers.

Some jobs that respondents hoped would have opportunities for advancement seemed precarious to the researchers. An example of this is found in Viola Prince, a self-employed day-care provider. All of her clients are parents whose care is reimbursed through the ERDC program. Prince gets paid \$2.12 per hour per child, the state rate for the area in which she lives. Her strategy to increase her income is to take a series of classes that make her eligible for a 7 percent increase in the state reimbursement rate per child. She plans to try and do this, but her workday is long, often extending from 6:00 a.m. until past 10:00 p.m. She also has four children of her own. It has been hard for her to find the time to take these classes. Moreover, her caseworker said that AFS could not provide ERDC support to help cover her child care costs while taking these classes because she is self-employed. She would also like to get a computer and take a computer course, both of which she believes would help her have a more successful business. Her caseworker has not been able to provide her support toward these ends either.

Some respondents believe their best chances for wage growth or a better job lies with more education. Of the in-depth sample more than half want more education, and a smaller group (about one in seven) are currently in school. Some believe job training is their best hope for advancement, but few see a way to get this training. A significant number of those who believe that further education is their best hope for getting a better job do not see how they can manage to get this education both because the cost of education is out of reach

and/or because they do not have the time and energy given their work and family responsibilities.

Maya Bronson, for example, has worked at a job she knows is “dead end” for the past two years. When her now school-age child was younger she tried to work, care for her child and take community college courses toward her goal of becoming a pharmacist. The stress of full-time work and single parenting made it too difficult to succeed in school at that time. She left school, planning to start again when her child went to school. In the meantime AFS rules changed. When she told her case manager that she was ready to work part-time and go back to school she was told AFS would no longer provide cash assistance for her to go to school.

A number of respondents had been able to enhance their job skills through Work Experience and/or the JOBS Plus programs. For example, Margaret Lowry learned a great deal during her Work Experience and then a JOBS Plus placement in a human services agency. But when the JOBS Plus placement was over she could not find another job that would use her newly acquired skills. The agency she had worked for did not have the budget to hire someone without the state subsidy they received through JOBS Plus. Under pressure from AFS to find a job quickly she accepted a minimum wage retail job like the ones she had held before her Work Experience/JOBS Plus experience.

On the other hand, Mary Harman, who also combined six months of Work Experience and six months of JOBS Plus in another community, did expect to be hired permanently where she worked during her Work Experience/JOBS Plus placement. (This was to be after our last interview.) She had also been able to get her GED during the period she was on Work Experience. She is aware that whether the organization can offer her a regular job and keep her employed depends not only on her performance, but on the agency’s ability to secure funding from the state human service budget, something that depends not on her job skills but on decisions of policy makers.

A number of respondents took jobs that had limited or no opportunities for advancement because the requirements of the Job Search component of the JOBS program left them believing they had no other choice. A number of respondents in rural and semi-rural areas said that their caseworkers told them that if they turned down a job they would be denied further benefits. Given that the requirements of Job Search includes a substantial number of job applications each week, these respondents felt forced to apply for precisely the kinds of jobs they did not want in order to comply with their Employment Development Plans. Those most likely to report this concern were in the TANF diversion sample, although some TANF leavers also reported this concern.

Unions and Job Opportunities

Respondents who were in jobs covered by a union contract reported the highest level of satisfaction with their current opportunities for pay raises and promotions. Two-thirds of those in union jobs as compared to half of those in other jobs reported satisfaction with opportunities for wage or job mobility. (Table 5.37)

Table 5.37 Satisfaction With Opportunities for Wage Growth or Job Mobility at Current Job for Respondents Covered/Not Covered by a Union Contract at Second Survey *

Job is covered by union contract	Satisfied with potential for raise/promotion	
	Yes	No
Yes	15% (43)	8% (21)
No	83% (235)	90% (236)
Don't know	2% (6)	2% (4)
Total employed	100% (284)	100% (261)

Source: Second Survey of Welfare and Food Stamp Leaver and Diverted Study

*This relationship is significant at $p < .05$

Type of Organization and Work Opportunity

Workers who are self-employed or who work for a family business appear to see less opportunity for wage growth or job mobility than workers in the public sector, private industry and in the non-profit sector. (Table 5.38)

Table 5.38 Satisfaction with Opportunities for Wage Growth or Job Mobility at Current Job for Respondents by Type of Work Organization at Second Survey *

Type of employment	Satisfied with potential for raise/promotion	
	Yes	No
Self employed	25% (17)	75% (50)
Private company	57% (193)	43% (145)
Family business	30% (7)	70% (16)
Federal govt.	36% (4)	64% (7)
State govt.	54% (23)	46.5% (20)
Local govt.	60% (6)	40% (4)
Non-profit organization	58% (21)	42% (15)
Other	75% (3)	25% (1)
Refused	0%	100% (1)
Don't know	89% (8)	11% (1)
No answer	67% (2)	33% (1)

Total Employed	52% (284)	48% (261)
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Source: Second Survey of Welfare and Food Stamp Leaver and Diverted Study

* This relationship is significant at $p < .001$.

Chapter 6 Coping with Uncertainty: Strategies and Supports

Low wages accompanied by cycling in and out of paid work as job conditions and family demands change leave most families in uncertain and sometimes disastrous financial situations. To survive under such circumstances, these families put together earned income, other income such as child support payments and the Earned Income Tax Credit, supports such as food banks and housing subsidy programs, and transitional benefits (OHP, ERDC) that they see as part of their safety net. Sometimes they return to TANF and often they return to Food Stamps.

Difficulties Getting By

One indicator of whether families have the resources they need to meet basic household expenses is whether they have difficulty covering their basic household expenses month to month. At 12 to 15 months after leaving or being diverted from TANF or leaving Food Stamps about one-quarter of the families said they did not have difficulty paying their bills, but for three-quarters of the families this was a problem. Differences between TANF and Food Stamp clients on this question were minimal: for both groups about one-third had difficulty paying their bills one to three months in the preceding year; a little more than one third had such difficulties four to six months; and just under one-third had difficulties covering household expenses for anywhere from seven to twelve months.

Six months later, 17 percent of TANF leavers and 19 percent of Food Stamp leavers said they had been able to pay their bills each month since the last telephone contact. Food Stamp leavers were almost evenly split between the numbers saying they had difficulties paying their bills for one to three and for four to six months. A higher percentage of TANF leavers (46 percent) said they had difficulties paying their bills one to three months of the past six months than had difficulty paying bills in four to six months (37 percent). (Table 6.1 and Table 6.2)

Table 6.1 Number of Months of Difficulty Paying Monthly Expenses for TANF Leavers and TANF Diverted at First Survey and at Second Survey

Difficulty paying monthly bills?	At first survey	At second survey
0 months	24% (90)	17% (43)
1-3 months	29% (105)	46% (118)
4-6 months	24% (87)	37% (95)
7-12 months	23% (85)	0% (0)
Total	100% (367)	100% (256)
No answer	(7)	(118)

Source: First and Second Surveys of Welfare and Food Stamp Leaver and Diverted Study

Table 6.2 Number of Months of Difficulty Paying Monthly Expenses for Food Stamp Leavers at First Survey and at Second Survey

Difficulty paying monthly bills?	At first survey	At second survey
0 months	27% (104)	19% (49)
1-3 months	25% (92)	40% (108)
4-6 months	29% (108)	41% (105)
7-12 months	19% (74)	0% (0)
Total	100% (378)	100% (262)
No answer	(4)	(120)

Source: First and Second Surveys of Welfare and Food Stamp Leaver and Diverted Study

Another indicator of the adequacy of income to meet household needs is the relationship between usual earnings and expenses. We developed from the first survey data a rough measure of monthly financial obligations including rent, utilities, and child care costs. We then subtracted this amount from respondents' reported usual monthly take-home pay. We found negative values from almost one-third of the sample at both the first and the second surveys. That is, take-home pay was insufficient to cover rent, utilities, and child care costs.

Table 6.3 Proportion of Respondents With Take-home Pay Below the Sum of Rent, Utilities, And Child Care Costs at First Survey and at Second Survey

	At first survey % with costs greater than income	At second survey % with costs greater than income
TANF leavers	23%	27%
TANF diverted	36%	33%
Food Stamp leaver	26%	27.5%

Source: First and Second Surveys of Welfare and Food Stamp Leaver and Diverted Study

These data should be interpreted with caution because take-home earnings do not include other possible income such as child support, other earners in the family, or the Earned Income Tax Credit. Also not included are safety net benefits such as Food Stamps, WIC , or housing subsidies. Nevertheless, the data support our contention that many families have trouble getting by financially.

Strategies to Stretch Resources

Another way we assessed how well families were doing was to ask them whether they had resorted to or experienced any of the following things families often do when they are

having trouble making ends meet: pay bills late, get food boxes, turn to their families for help, reduce housing costs by moving or taking in a roommate, sell possessions for cash, skip meals or forgo health care, face utility cut-offs, or keep children home from school because of not having money to buy needed clothing or supplies. The following series of long tables with data for respondents to both surveys show a number of things.

First, a significant percentage of families in this sample have done one or more of these things (see final column for percentage who said “yes”). Second, there is a significant correlation between a respondent’s answer to the questions on family well-being and his or her likelihood of having to use one or more of these strategies or facing these difficult situations. In general, families that have to resort to these strategies tend to report doing less well than those who do not. In the tables below those lines that are shaded are those showing a significant correlation between a respondent’s answer on family well-being and their answer to the question on strategies used/experienced to stretch limited resources.

One half or more of TANF leavers and TANF diverted at 12 to 15 months after exit reported paying some bills late, purchasing used clothing, or receiving food, money or gifts from relatives or friends. About one-fourth or more had used a food charity, forgone needed medical care, taken in a roommate, moved to a cheaper place, sold possessions for cash, or had utilities or telephone cut off. A smaller percentage had also experienced other serious indicators of difficulty making ends meet. Twenty families had been evicted, 10 had kept children home from school for lack of money to buy needed clothing or supplies, 94 had skipped meals and 23 had lost their cars. (Table 6.4)

Table 6.4 Strategies Used to Stretch Limited Resources for Family Well-Being for TANF Leavers and TANF Diverted at First Survey

TANF leavers & TANF diverted (374)	Family's well-being now (% of total who said they had used strategy)				% of 374 & total who said YES
	Excellent	Good	Fair	Poor	
Taken in a paying roommate	8%(7)	38%(34)	43%(38)	11%(10)	24%(89)
Moved to a cheaper place**	3%(2)	33%(26)	42%(33)	22%(17)	21%(78)
Been evicted/unable to pay rent*		35%(7)	35%(7)	30%(6)	5%(20)
Eaten at a food kitchen/food box***	2%(4)	27%(47)	49%(86)	21%(37)	47%(174)
Received food, money or gifts from friends or relatives***	3%(6)	34%(62)	48%(89)	15%(27)	50%(184)
Sold family possessions for cash***	5%(4)	26%(23)	47%(41)	22%(19)	23%(87)
Gotten used clothes at thrift shop***	4%(9)	34%(80)	45%(104)	17%(39)	63%(232)
Kept children home from school until clothes/supplies could be purchased***			30%(3)	70%(7)	3%(10)
Paid some bills late**	6%(18)	36%(106)	43%(129)	15%(44)	80%(297)
Not gone to doctor/not bought needed medical supplies***	5%(4)	23%(19)	43%(35)	28%(23)	22%(81)
Skipped meals because of no food***	2%(2)	22%(21)	46%(43)	30%(28)	25%(94)
Utilities turned off*	2%(1)	29%(13)	45%(20)	23%(10)	12%(44)
Telephone disconnected***	3%(3)	23%(20)	52%(46)	22%(19)	24%(88)
Vehicle taken away**		26%(6)	43%(10)	30%(7)	6%(23)
Other things to get by**	2%(3)	37%(44)	42%(50)	18%(21)	32%(118)

Source: First Survey of Welfare and Food Stamp Leaver and Diverted Study

*p=.05, **p=.01, *** p=.001

About one-half or more of Food Stamp leavers at 12 to 15 months after exit reported paying some bills late, purchasing used clothing, or receiving food, money or gifts from relatives or friends. A quarter or more reported using a food charity, forgoing needed medical care, taking in a roommate, moving to a cheaper place, selling possessions for cash or having their utilities or telephones disconnected. While the percentages of other strategies were lower, these were among the most serious. Sixteen families had been evicted, 13 had kept children home from school for lack of money to buy needed clothing or supplies, 71 had skipped meals and 21 had lost their cars. (Table 6.5)

Table 6.5 Strategies Used to Stretch Limited Resources for Family Well-Being for Food Stamp Leavers

Food Stamp leavers (382)	Family's well-being now (% of total who said they had used strategy)				% of 382 & total who said YES
	Excellent	Good	Fair	Poor	
					TOTAL
Taken in a paying roommate***	16% (15)	32% (30)	48% (45)	4% (4)	25% (94)
Moved to a cheaper place**	10% (9)	28% (26)	55% (52)	7% (7)	25% (94)
Been evicted/unable to pay rent	6% (1)	19% (3)	69% (11)	6% (1)	4% (16)
Eaten at a food kitchen/food box***	4% (6)	32% (44)	51% (71)	12% (17)	36% (138)
Received food, money or gifts from friends or relatives***	6% (11)	34% (63)	51% (95)	10% (18)	49% (187)
Sold family possessions for cash***	4% (4)	28% (26)	51% (47)	16% (15)	24% (92)
Gotten used clothes at thrift shop***	6% (15)	33% (77)	50% (118)	11% (26)	62% (236)
Kept children home from school until clothes/supplies could be purchased**	15% (2)		69% (9)	15% (2)	4% (13)
Paid some bills late***	6% (19)	36% (107)	47% (140)	10% (29)	78% (295)
Not gone to doctor/not bought needed medical supplies***	3% (3)	32% (38)	54% (65)	12% (14)	32% (120)
Skipped meals because of no food***	4% (3)	20% (14)	61% (43)	15% (11)	19% (71)
Utilities turned off	5% (2)	33% (14)	53% (23)	9% (4)	11% (43)
Telephone disconnected*	4% (3)	32% (27)	52% (43)	12% (10)	22% (83)
Vehicle taken away	5% (1)	29% (6)	57% (12)	9% (2)	6% (21)
Other things to get by	8% (10)	41% (50)	42% (52)	9% (11)	32% (123)

Source: First Survey of Welfare and Food Stamp Leaver and Diverted Study

*p=.05, **p=.01, *** p=.001

How were things six months later when we talked to families at the second telephone survey? For both groups the percentages resorting to these strategies declined somewhat in almost every category. However, the strong correlation between reported family well-being and use of these strategies remained.

Almost two years after leaving TANF or Food Stamps families clearly face difficulties meeting their basic expenses. Sixty-nine percent of TANF leavers have paid some bills late and over 60 percent have been contacted by collection agencies. About a quarter have eaten at a soup kitchen or gotten a food box, relied on families and friends for food or money when they were in need, foregone needed medical care and skipped meals for lack of money. One in ten families have taken in roommates or moved to a cheaper place, and had telephone and/or utilities disconnected. A smaller number than in the first survey have been evicted (14 families), kept children home (11 families), or lost their vehicles (15 families). (Table 6.6)

Table 6.6 Strategies Used to Stretch Limited Resources by Family Well-Being for TANF Leavers and TANF Diverted at Second Survey

TANF leavers & TANF diverted (374)	Family's well-being now (% of total who said they had used strategy)				% of 374 & Number who said YES
	Excellent	Good	Fair	Poor	
Taken in a paying roommate	9%(5)	34%(18)	47%(25)	9%(5)	14%(53)
Moved to a cheaper place	8%(4)	36%(17)	36%(17)	19%(9)	13%(47)
Been evicted/unable to pay rent*	7%(1)	14%(2)	50%(7)	27%(4)	4%(14)
Eaten at a food kitchen/food box***	4%(4)	27%(30)	44%(48)	25%(27)	29%(109)
Received food, money or gifts from friends or relatives***	5%(7)	34%(49)	42%(62)	19%(28)	39%(146)
Sold family possessions for cash***	3%(2)	23%(15)	52%(34)	23%(15)	18%(66)
Collection agency contacted you about unpaid bills*	6%(10)	31%(48)	46%(72)	17%(26)	61%(156)
Kept children home from school until clothes/supplies could be purchased	18%(2)	45%(5)	27%(3)	9%(1)	3%(11)
Paid some bills late***	7%(19)	36%(92)	41%(105)	16%(42)	69%(258)
Not gone to doctor/not bought needed medical supplies***	6%(5)	22%(19)	48%(42)	24%(21)	23%(87)
Skipped meals because of no food***	1%(1)	20%(15)	55%(42)	24%(18)	20%(76)
Utilities turned off***	9%(2)	4%(1)	65%(15)	22%(5)	6%(23)
Telephone disconnected**	5%(2)	29%(12)	38%(16)	29%(12)	11%(42)
Vehicle taken away**		40%(6)	40%(6)	20%(3)	4%(15)

Source: Second Survey of Welfare and Food Stamp Leaver and Diverted Study

*p=.05, **p=.01, *** p=.001

At the second interview sixty-nine percent of Food Stamp leavers were paying bills late and over half of them had been contacted by collections agencies. Over one-third still relied on food or money from family and friends, one-quarter had forgone needed medical care, one in five used food boxes or soup kitchens, 14 percent had skipped meals for lack of

money, more than one in ten had taken in a roommate or moved to a cheaper place and almost one in ten respondents' telephones had been disconnected and utilities had been turned off. Fewer than at the first survey had kept children home from school because they couldn't afford needed clothing or supplies (eight families) or had been evicted (eight families). (Table 6.7)

Table 6.7 Strategies Used to Stretch Limited Resources by Family Well-Being for Food Stamp Leavers at Second Survey

Food Stamp leavers (382)	Family's well-being now (% of total who said they had used strategy)				% of 382 & number who said YES
	Excellent	Good	Fair	Poor	
Taken in a paying roommate	11%(7)	48%(32)	32%(21)	9%(6)	17%(66)
Moved to a cheaper place	14%(8)	38%(21)	36%(20)	9%(5)	14%(54)
Been evicted/unable to pay rent	25%(2)	12%(1)	50%(4)	12%(1)	2%(8)
Eaten at a food kitchen/food box***	2%(2)	28%(22)	51%(40)	19%(15)	21%(79)
Received food, money or gifts from friends or relatives***	6%(9)	34%(49)	46%(66)	13%(19)	37%(143)
Sold family possessions for cash***	4%(3)	28%(19)	43%(29)	24%(16)	17%(67)
Collection agency contacted you about unpaid bills***	3%(4)	35%(45)	49%(66)	13%(18)	51%(133)
Kept children home from school until clothes/supplies could be purchased***		12%(1)	63%(5)	25%(2)	2%(8)
Paid some bills late***	6%(17)	43%(113)	39%(102)	11%(30)	69%(262)
Not gone to doctor/not bought needed medical supplies***	2%(2)	34%(31)	52%(47)	11%(10)	24%(90)
Skipped meals because of no food***	2%(1)	27%(15)	49%(27)	22%(12)	14%(55)
Utilities turned off***	8%(2)	23%(6)	46%(12)	19%(5)	7%(25)
Telephone disconnected*	11%(4)	35%(13)	35%(13)	16%(6)	10%(36)
Vehicle taken away*		18%(2)	64%(7)	18%(2)	3%(11)

Source: Second Survey of Welfare and Food Stamp Leaver and Diverted Study

p=.05, *p=.01, **** p=.001

In-Depth Respondents Talk About Making Ends Meet

Making ends meet remains very difficult for the vast majority of the families in the in-depth sample. Three-quarters of the families were either barely making it, meaning they struggled financially month-to-month, or they were able to make ends meet but they had no resources for emergencies or unexpected costs. Twelve percent were categorized as

comfortable; these were families who may have been able to begin saving, buying a home (usually with low-income loan assistance) or did not feel substantial pressure paying their monthly bills. On the other hand, 11.5 percent were not making ends meet. These were families who were either homeless or temporarily living with family members because they could not afford their own place, and/or who were not able to meet the most basic household expenses or were consistently behind on their bills. These latter families often had considerable debt and they admitted to experiencing a great deal of financial pressure. (Table 6.8)

Table 6.8 Sufficient Resources to Meet Basic Household and Family Needs: In-depth Sample

Yes, comfortable	10	13%
Yes, but no contingency resources	31	40%
Barely making it	28	36%
No, extreme lack	9	11%
Total	78	100%

Source: In-depth interviews, CSWS Welfare Research Team

What factors seem to facilitate families in the in-depth sample being able to make ends meet? The most significant factors were: living in two-income families; the financial support of family networks; receipt of low-income subsidies, especially housing subsidies and/or the Oregon Health Plan; and having higher wage jobs.

Many of the families dependent on the wage of a single parent who were making it, even if only barely, had housing subsidies or free or non-market rents. Two-income families, whether married or not, were far more likely than single parents to have sufficient resources to meet basic household and family needs. More than 75 percent of the families who were either relatively “comfortable” or “making it but with no contingency resources” received considerable financial help from a partner, and/or from family members, or could count on unpaid child care from a family member. Just under half of the families that were either relatively “comfortable” or “making it but with no contingency resources” had a higher educational level than the general sample, i.e., they had at least some college. Regular receipt of child support was an additional factor that supplemented earnings for the families who reported the fewest difficulties providing for basic family needs and household expenses.

Nine of the 10 “comfortable” families were two-parent families. There was one single mother who had improved her job situation so that she was earning enough money to support her family relatively well. She had been on TANF since leaving an abusive relationship. Within two weeks of entering the JOBS Plus program she found a position as a day-care teacher, a field in which she had prior experience. Because she was not satisfied with the job benefits or opportunities in this work she took computer courses at the community college while working full time. While this was an extremely stressful period for her and her son,

new skills enabled her to get a better job as an office assistant in a growing company. There she had good pay (\$10/hour), good benefits, and the possibility of promotion. She was saving money to buy a home. An important element in her ability to accomplish what she did was the active support of relatives who helped with child care and provided assistance in buying a car, a computer and paying college tuition.

Most of the families who are “barely” making it rely on wages from low-paying jobs that have to stretch to cover basic expenses, and often to pay back accumulated debt. Frequently debt resulted from incurring health problems when the families were not covered by health insurance. A common problem was that these respondents had lost Oregon Health Plan coverage when relatively small raises put them just above the income eligibility limit for OHP or because they had fallen behind in paying their OHP premium. For example, one respondent was cut off OHP when her supervisor instituted temporary mandatory overtime so that her wages put her \$10 over OHP income eligibility. Not long afterwards she was diagnosed with a breast lump. She knew her income would fall again, likely making her eligible for OHP and she tried to wait and put the lump out of her mind. But she became fearful for her health. She had the biopsy before she became eligible for OHP several months later. She was left with a \$3,000 medical bill that she knew she would be working off for a long time.

Those families that had housing subsidies were spared the problems other families had of having to pay 40 to 50 percent of their earnings on rent. Some families either had been or currently were on long waiting lists for subsidized housing. Several families in this small sample had declared (or were in the process of declaring) bankruptcy in a desperate attempt to resolve long-term debt problems.

One out of five families in this sample did not have sufficient resources to meet basic needs. Sophie Davis, for example, is a young mother with one child who lives in a small town. The only employment Davis, who does not have a high school degree, can find is in fast food restaurants. She cannot support herself and her child on her wages, but there are few other job opportunities in her small town. She was on OHP, but no longer has it because she cannot afford the co-pay. Consequently she has accumulated considerable medical debt. She misses meals, has had her utilities cut off and has sold belongings to try to make ends meet. She sees no way out without further education but she cannot get that education and work full time and take care of her child at this point in her life, especially since she has no network of supportive family or friends to help her out.

Health problems were a major factor for those struggling to meet even the most basic monthly expenses for their families. There are a number of respondents in the in-depth sample who have serious, chronic health problems which both interfere with their ability to work and can also subject them to out-of-pocket medical expenses. Because it is so difficult for individuals to qualify for SSI some of these families are falling through the cracks. They are in a welfare system that emphasizes employment and work readiness when they are

unable to work, but they cannot qualify for SSI because eligibility criteria for that program have become so tight.

Other families were really struggling because they relied on seasonal jobs, especially those with seasonal agricultural jobs. This was especially true of the Latino families, half of whom spoke limited English.

A few families in our sample are in the “barely making it” category because they are pursuing a college education. They have decided that getting an associate’s or bachelor’s degree is their best long-term hope for being able to provide for their families. Because the TANF, Food Stamps and ERDC programs do not provide support for higher education these families are often living precariously or highly dependent on family support. For example, one respondent cares for her own two children as well as her niece and nephew (who are on a non-needy caretaker cash grant). She has loans and grants to attend college and gets free day care while in classes from her sister. Her financial aid check goes to rent and past due bills, which she juggles month to month to stay just ahead of having utilities cut off or her car repossessed. She is, by her own accounts, barely scraping by. She admits that the financial strain makes her think about quitting school. “It’s in the back of my mind everyday, but I don’t do anything with it...because I want that degree big time,” she says. She wants that degree, she says, because she believes it is her only hope to get a job that will really allow her to provide what her family needs.

It is important not to equate a family’s better financial status with being off public assistance. In this group of families many of those doing better financially have some financial security precisely because they receive income support, including housing subsidies, OHP or Food Stamps. Some of the families that are in the most difficult financial situations are those whose earnings put them just above eligibility for these programs.

Other Income--Child Support

About half of respondents are supposed to receive child support, but fewer than 20 percent receive it regularly. Two-thirds of respondents with child support orders did not receive support in the correct amount or on time in *all* of the last six months of the study. (Table 6.9)

Table 6.9 Child Support Received After Leaving Assistance

Supposed to receive support	At first survey	At second survey
Yes	402 (53%)	353 (47%)
No	354 (47%)	403 (53%)
Total	756 (100%)	756 (100%)
Receive support regularly		
Yes	118 (16%)	137 (18%)
No	638 (84%)	619 (82%)
Total	756 (100%)	756 (100%)

Source: First and Second Phone Surveys of Welfare and Food Stamp Leaver and Diverted Study

In the in-depth interviews, respondents talked about the complexities of child support. For a few, child support was an important source of income. Others received little support because the absent parent earned little. In one case, however, that parent contributed with child care, clothing purchases and other expenses as he was able. Pursuit by legal authorities would have undermined this positive relationship. On the whole, child support is not a reliable source of income for these families. (Table 6.10)

Table 6.10 Number of Months, Correct Amount, and Timeliness of Child Support Received in the Last Six Months

<u>Number of missed months</u>		<u>Correct amount received</u>		<u>Received on time</u>	
0 months	24 (11%)	0 months	140 (65%)	0 months	140(65%)
1-2 months	20 (9.5 %)	1-2 months	28 (13%)	1-2 months	23 (11%)
3 months	20 (9.5 %)	3 months	14 (6.5%)	3 months	11 (5%)
4-5 months	29 (14%)	4-5 months	14 (6.5%)	4-5 months	9 (4%)
all 6 months	118 (56%)	all 6 months	17 (8%)	all 6 months	20 (9%)
No answer	5(<1%)	No answer	3 (<1%)	No answer	13 (6%)
Total	216(100%)	Total	216 (100%)	Total	216(100%)

Source: Second Phone Survey of Welfare and Food Stamp Leaver and Diverted Study

Reliance on Food Charities

Over 40 percent of respondents needed the services of community-based food assistance programs (food banks, soup kitchens or other food charities) in the first year after leaving assistance. (Table 6.11)

Table 6.11 Reliance on Food Charities

Used food charities	At first survey	At second survey
Yes	407 (42%)	189 (25%)
No	563 (58%)	567 (75%)
Totals	970 (100%)	756 (100%)

Source: First and Second Phone Surveys of Welfare and Food Stamp Leaver and Diverted Study

While the proportion of clients using food banks and soup kitchens declined in the second year after leaving assistance, those who continued to need help with food for their families relied more heavily on such assistance than the overall sample during the first year. (Table 6.12)

Table 6.12 Frequency of Use of Food Charities

Frequency of use	At first survey	At second survey
Less than once/mo.	289 (71%)	102 (54%)
Once or twice/mo.	111 (27%)	73 (39%)
Three or more/mo.	6 (2%)	13 (7%)
No answer	1 (<1%)	1 (<1%)
Total	407 (100%)	189 (100%)

Source: First and Second Phone Surveys of Welfare and Food Stamp Leaver and Diverted Study

Other Income-Earned Income Tax Credit

The Earned Income Tax Credit is an important income supplement for former clients. The federal program, which is a refundable cash-back benefit, is used more often than Oregon's EITC, which is a tax deduction. About three-quarters of respondents used the federal EITC on their 1998 returns. Oregon's EITC is a deduction from income taxes to be paid and was used or applied for by just over half of the respondents. It is likely that some respondents earned too little in 1998 to qualify for the Oregon income tax deduction. (Table 6.13)

Table 6.13 Earned Income Tax Credits Used by Former TANF Leavers, TANF Diverted, and Food Stamp Leavers in 1998

	<u>Used Oregon EITC (1998)</u>	<u>Used Federal EITC (1998)</u>
Yes	566 (58%)	703 (73%)
No	338 (35%)	208 (21%)
No answer	66 (7%)	59 (6%)
Total	970 (100%)	970 (100%)

Source: First Phone Survey of Welfare and Food Stamp Leaver and Diverted Study

Chapter 7 Family Well-Being

Low wages, economic uncertainty, and available supports have a profound effect on how respondents experience and rate the well-being of their families. At the same time over the course of the study, respondents tended to see improvements for their families.

In the survey, respondents were asked to rate their overall family well-being and compare it to well-being when they went off assistance (first contact) or to six months ago (second telephone contact). At the first contact 7 percent of families said they were excellent, 40 percent said good, 42 percent said fair and 10 percent said poor. Answers were not significantly different among the groups. (Table 7.1) When asked to compare their family well-being at 12 to 15 months to when they went off (or were diverted from) assistance, 55 percent said better, 34 percent said the same, and 11 percent said things were worse.

At the second contact 11 percent of families rated their well-being as excellent, 43 percent said good, 35 percent said fair and 10 percent said poor. Notably, TANF leavers were less likely than the other groups to say excellent or good and more likely to report that their family well-being was fair or poor. (Table 7.1) Forty-six percent of respondents said things were better than six months before, 41 percent said things were the same and 13 percent said things were worse. Again, a higher percentage of TANF leavers said that things were worse than either of the other two groups.

Table 7.1 Family Well-Being at First Survey and at Second Survey: How are Things Going Now? Respondents Who Participated in Both Surveys

Well-being	First survey				Second survey			
	Total	TANF leavers	TANF diverted	Food Stamp	Total	TANF leavers	TANF diverted	Food Stamp
Excellent	7% (56)	7% (15)	7% (11)	8% (30)	11% (86)	9% (20)	13% (22)	12% (44)
Good	40% (295)	37% (78)	40% (65)	40% (152)	43% (328)	38% (79)	44% (72)	46% (177)
Fair	42% (321)	42.5% (89)	40% (66)	44% (166)	35% (264)	37% (77)	36% (58)	34% (129)
Poor	10% (77)	12.5% (26)	12% (20)	8% (31)	10% (77)	16% (34)	7% (12)	8% (31)
Don't know	1% (7)	1% (2)	1% (2)	<1% (3)	<1% (1)	0% (0)	0% (0)	<1% (1)
Total	100% (756)	100% (210)	100% (164)	100% (382)	100% (756)	100% (210)	100% (164)	100% (382)

Source: First and Second Phone Surveys of Welfare and Food Stamp Leaver and Diverted Study

Family Well-Being, Employment and Poverty Status

Family well-being is influenced by income level and poverty status. In-depth respondents talked about the stresses of managing on too little money, the anxieties of never being able to save, and the sadness of not being able to provide for their children in the way

they would like to. These issues are reflected in the relationships between measures of family well-being, employment, and poverty status.

Employment status is linked to family well-being. Fifty-five percent of families in which the household head was working were doing “excellent” or “good.” In contrast, only 26% of families in which the household head was not working were doing so well. (Table 7.2)

Table 7.2 Family Well-being by Employment Status at First Survey *

Family well-being	Employed	Not employed
Excellent	10% (61)	3% (12)
Good	45% (286)	23% (76)
Fair	39% (251)	53% (175)
Poor	6% (38)	21% (69)
Total	100% (636)	100% (332)

Source: First Survey of Welfare and Food Stamp Leaver and Diverted Study

* Total does not add to 970 because 2 respondents did not answer

TANF leavers whose incomes were above the poverty guidelines were more likely to see their family well-being as excellent or good than those with incomes below the poverty guidelines. At the second telephone survey, sixty percent of those living above the poverty level said their family well-being was good or excellent, 40 percent said it was poor or fair. Two-thirds of those living below the poverty line said their family well-being was fair or poor, one-third said it was good or excellent. (Table 7.3) Most (74 percent) of those whose incomes had increased said things were better for their families compared to just under half of those whose incomes had not changed. Almost half of those whose incomes had decreased in the past six months reported that things were worse for their families, and most of the rest said things were the same.

Table 7.3 Family Well-Being by Poverty Level for TANF Leavers: Second Survey *

Family well-being	Household income above or below poverty level		
	Total	Above	Below
Excellent	100% (19)	84% (16)	16% (3)
Good	100% (77)	51% (39)	49% (38)
Fair	100% (76)	37% (28)	63% (48)
Poor	100% (34)	23% (8)	77% (26)
Total	100% (210)	44% (91)	56% (115)
No answer	100% (4)	-	-

Source: Second Survey of Welfare and Food Stamp Leaver and Diverted Study

* This relationship is significant at $p < .001$, Chi Square

TANF diverted showed the same relationship between family well-being and poverty status. Three-quarters of the TANF diverted with incomes above the poverty level reported their family well-being as good or excellent; one quarter as fair or poor. Conversely, 61 percent of those with incomes below the poverty level said their family well-being was fair or poor and 39 percent said it was good or excellent. (Table 7.4)

Table 7.4 Family Well-Being by Poverty Level for TANF Diverted at Second Survey *

Family well-being	Household income above or below poverty level		
	Total	Above	Below
Excellent	100% (22)	82% (18)	18% (4)
Good	100% (71)	65% (46)	35% (25)
Fair	100% (55)	35% (19)	66% (36)
Poor	100% (12)	25% (3)	75% (9)
Total	100% (160)	54% (86)	46% (74)
No answer	100% (4)	-	-

Source: Second Survey of Welfare and Food Stamp Leaver and Diverted Study

* This relationship is significant at $p < .001$, Chi Square

At the second telephone survey, 18 to 21 months after leaving Food Stamps, significantly more (two-thirds) of those living above the poverty level said their family well-being was good or excellent than said it was fair or poor (one-third). Forty-seven percent of those living below the poverty line said their family well-being was excellent or good and 53 percent of those living below the poverty line said their family well-being was fair or poor. Over half of those living above the poverty level said things were better than they had been six months before compared to only one-third of those who were living below the poverty level. (Table 7.5)

Table 7.5 Family Well-Being by Poverty Level for Food Stamp Leavers at Second Survey *

Family well-being	Household income above or below poverty level		
	Total	Above	Below
Excellent	100% (43)	74% (32)	26% (11)
Good	100% (174)	60% (105)	40% (69)
Fair	100% (128)	45% (58)	56% (70)
Poor	100% (31)	35% (11)	65% (20)
Total	100% (376)	55% (206)	45% (170)
No answer	100% (6)	-	-

Source: Second Survey of Welfare and Food Stamp Leaver and Diverted Study

* This relationship is significant at $p < .001$, Chi Square

Links between poverty status and family well-being are also implicit in the kinds of coping strategies used by survey families. As we showed in Chapter 6 (Tables 6.3, 6.4, 6.5,

and 6.6), many coping strategies are used more often by families who describe their well-being as “fair” or “poor” than by those describing well-being as “good” or “excellent.”

Child Care and Transportation

Finding and arranging affordable and quality child care is an issue for all working parents. About one-quarter of the sample (including Food Stamp leavers, in contrast to Table 50 that shows barriers for only TANF respondents) report problems with child care. Twenty percent of respondents have transportation problems that impede their ability to get or keep a job. There is only minimal change in these percentages six months after the first contact with some problems being reported by a higher percentage of respondents. (Table 7.6)

Table 7.6 Child Care and Transportation as Problems for Working Parents: TANF Leavers, TANF Diverted, and Food Stamp Leavers at First Survey and at Second Survey

	First survey	Second survey
Child care issues	Percent of 756	Percent of 756
Costs	25% (192)	22% (166)
Transportation to & from child care	8% (63)	13% (96)
Locating high quality	25% (189)	25% (188)
Trouble with child care	15% (114)	18% (135)
Transportation issues	21% (156)	18% (136)

Source: First and Second Surveys of Welfare and Food Stamp Leaver and Diverted Study

We gathered more extensive information about these issues from respondents in the in-depth interviews. Meshing child care, transportation, and work was a significant problem for approximately one-third of the parents with children under the age of 12. Pam Reiss, for example, gets up at 5:30 a.m., drops off her preschooler and her school-age child at a friend's house at about 7:00. The friend gets the children to day care and school. Reiss then drives 40 miles one way to work. Her ex-husband picks up the children in the afternoon and keeps them until she returns. This arrangement doesn't always work, especially when she has to do overtime on the job and her ex-husband is delayed at his job. She is always anxious that the children may be left at home alone. In addition, she says that she does not have enough time with them, since she is so often tired and must do the household chores when she gets home. She is not able to move closer to her job because she has subsidized housing and cannot afford market rents in the area.

Although two-thirds of those who were working described relatively few troubles in meshing schedules, they described arrangements which were complex, sometimes precarious,

and that took a fair amount of coordination. Parents characterize these arrangements as working because they do, most days, despite the complications. Some parents relied on others to transport their children to, from, or between caregivers and/or school. For example, because her shift started at 5:00 a.m., Amber Alexander relied on her mother to take her preschooler to day care at 6:30 a.m.. Though this arrangement worked most days, on occasion, Alexander's mother, who was an on-call nanny, worked around the clock and was not available. When this happened, Alexander's daughter would accompany her to work for three hours until Amber could free herself from her responsibilities to deliver the child to child care.

In some instances, the arrangements involved the children spending nights away from home. Kim Smith, for instance, took her children to her aunt's house two nights per week and a neighbor stayed at Smith's home two nights per week while Smith worked late hours as a cocktail waitress. Some had arrangements that were difficult for reasons other than coordination of schedules. Leslie Houseman had a factory job on the evening shift, from 4:00 to midnight. She lived with her grandmother who provided free care for her baby. Houseman did not get to bed until very late and got up early to be with her child. As a result, Houseman was tired almost every day. Assistance (even sacrifice, in some cases) from extended family and partners allowed many parents to mesh their work and child care schedules. Conversely, those without familial support tended to have a more difficult time arranging care to meet their needs.

A significant proportion of parents reported concern that they do not have enough time with their children. Some of these working parents worry about the stress their children suffer from long days in day care. To accommodate these concerns, when possible, some mothers chose to work part-time or to stay at home to care for their children, even though family income was low. These women generally had partners who valued these arrangements. Others had worked out arrangements with partners that meant that their schedules rarely gave them time off together. Some had chosen jobs, such as providing family day care, that allowed them to be with their children. A few stayed in jobs because their supervisors were very understanding and flexible about family demands. One mother in our study had stayed at home for many years with an AFDC grant to raise her five children. All but one of the children were grown, successfully working or in college, and living away from home. Although she could get only a low-wage job now that she was in the labor market, she believed that the years of getting by on an AFDC grant were well worth it because her children had benefited from her full-time care, a sentiment echoed by others who had raised children on AFDC.

A few parents mentioned complications in their child care arrangements as a result of Employment Related Day Care (ERDC) rules and regulations. Margaret Lowery, for example, lost her ERDC when she left a JOBS Plus job to care for her sick mother. Her provider was not able to hold open her slot and Lowery lost her daycare. When she resumed working, she found a new provider, but instead of being across the street, this one lived more

than a mile away - an obstacle considering that Lowery lacked a car. Another woman, Andrea Watson, cited difficulties with re-opening ERDC cases after a maternity leave. It took two months, and four or five visits to her branch office for which she missed work, and the near loss of her day care arrangement to reinstate her subsidy.

Though one-third of parents experienced significant difficulties in coordinating their child care and paid work, many of the two-thirds whose child care and work schedules meshed experienced stress in managing those arrangements. Our analysis emphasized the circumstances at the most recent contact point. Thus, some individuals whose situations worked at the final interview had considerable difficulties at the first in-depth interview.

Managing Emergencies

Most of those employed reported that their employers would accommodate family health emergencies and would grant them unpaid leave to care for a sick or injured family member, a right recently guaranteed by the federal Family and Medical Leave Act. Most respondents also said that their employer would allow them some flexibility to take a sick or injured family member for medical care at the beginning or end of a workday. However, between 8 and 10 percent of respondents said that they would have to choose between keeping their jobs and handling family emergencies or family health needs. (Table 7.7)

Table 7.7 Respondents Who Report They Could Leave Work or Take Unpaid Leave for Family Emergencies or Doctor Visits at First Survey

Survey question	Response
“If a member of your family suddenly became sick or injured in the middle of your workday, would you be able to leave work to take care of him or her?”	Yes 90% (570)
	No 8% (53)
	Don’t know 2% (13)
“Could you take a leave without pay and get your job back, if a sick or injured family member needed your help for an extended period of time?”	Yes 82% (523)
	No 9% (58)
	Don’t know 9% (55)
“If you needed to take a child or elderly relative to the doctor at the beginning or end of your workday, could you make arrangements to go to work late and leave late, or go to work early and leave early (in order to do this)?”	Yes 89% (564)
	No 10% (63)
	Don’t know 1% (9)

Source: First Survey of Welfare and Food Stamp Leaver and Diverted Study

At the second interview, 81 percent of respondents were satisfied with their current job in terms of its relative flexibility to allow them to meet family needs. However, 19 percent reported they were not satisfied with this aspect of their job. (Table 7.8)

Table 7.8 Satisfaction with Current Job’s Adaptability to Family Needs for All Employed Respondents at Second Survey

Satisfied with current job's adaptability to family needs	
No	19% (106)
Yes	81% (439)
Total Employed	100% (545)

Source: Second Survey of Welfare and Food Stamp Leaver and Diverted Study

The in-depth interviews revealed a more complex reality. Although employers usually had policies allowing flexibility for family needs, respondents understood that these policies should be used sparingly. Too many absences to deal with a child’s behavior problems at school or to care for a chronically sick child could result in difficulties at work. Consequently, single parents, in particular, had to balance competing obligations to work and children, sometimes leading to severe stress and even illness for the mother. Such stresses occur in all income groups, but mothers in the TANF leaver and TANF diverted group have fewer resources to ease the stress than do more affluent women.

Housing and Family Well-Being

Adequate housing with affordable rent contributes to family well-being. Frequent moves to different housing may reflect improvement or deterioration in housing adequacy. Thirty-eight percent of respondents to the second telephone survey reported that they had moved or changed their residence in the last 18 months. Of these 290 respondents, 63 percent had moved once, 21 percent had moved twice and 15 percent had moved three or more times.

In the in-depth sample more than half of those we interviewed had not changed their housing since leaving or being diverted from TANF or leaving Food Stamps. Most of those who had moved had done so once or twice. A few respondents reported moving to better housing, while others moved to less satisfactory places in order to lower their housing costs. A small number had gone through great turmoil in their housing and 6 percent of those families were homeless at some time during the study. Some lived with relatives who helped out with rent and child care. Others had a series of roommates to assist with the rent.

Vicki Jones, a TANF diverted respondent, experienced several stressful moves over the course of the study. She was effectively homeless, moving in for short periods with family and friends. She and her child lived precariously for most of the study. Jones eventually moved in with her boyfriend, someone with a stable income and comfortable home. Another respondent Tara Sanders, a Food Stamp leaver, was living in a rental house with her partner, her child, and her sister. Together, they were able to just make the rent, but the house eventually became too expensive to manage. Sanders and her family are moving to a cheaper, smaller house in order to be able to afford their monthly rent. Sanders works as a

child care provider in her home and requires a certain amount of space to be able to accommodate the number of children she cares for. The move to a smaller house may force her to cut back on the number of children in her care and subsequently reduce her income.

Forty-five percent of the in-depth respondents interviewed lived in rental apartments. Twenty-eight percent reported living in houses, with a third of those actually purchasing rather than renting their homes. About 12 percent of respondents lived in trailers or mobile homes of some sort. Some respondents lived in small, crowded spaces, while others seemed to be living in housing that was adequate for the size and needs of the family. Those in apartments were often subjected to smaller living environments. Great variation existed in the degree to which these living spaces were maintained and their neighborhoods safe.

One-tenth of the respondents in the in-depth sample were living in clearly substandard conditions. For example, Carla Matthews, a Food Stamp leaver, lives in a small trailer on the outskirts of a rural community. Matthews has been unemployed for more than two years due to chronic health problems and her small Social Security income is not adequate for meeting her needs. The trailer in which she and her two children live in is in need of intensive repairs, with plastic coverings on broken windows and deficient plumbing and heating systems. They make due patching one crisis after another, but Matthews is worried that soon the patch jobs will not be enough.

Some parents were distressed about the high crime rates in their neighborhoods and the lack of safe play spaces for their children. Some residences were located in dense traffic zones. Half of the respondents described the condition of their housing and neighborhood as well kept and safe, while a fourth of the sample saw their situations as borderline to substandard and unsafe.

A third of the families in the study reported receiving either rent subsidies, low-income house loans, or lived rent free. All respondents in the process of buying their homes had either received subsidized housing loans or substantial help from family in order to make the purchase possible. Sue Jackson, a Food Stamp leaver, is a single mother with two children living at home. She was able to access a subsidized housing loan through a federal program and is currently purchasing a nice three-bedroom home. The cost of her mortgage payments are calculated on her income, allowing her to buy a house for less than the rental cost on a comparable space. Jackson works full-time and has topped out at \$8.65 an hour, making it highly unlikely that she could have secured such housing on her own.

According to respondents, housing subsidies often make economic survival possible, especially for those who are unable to work, who are unemployed, and who live on low-wage jobs. Sophie Davis, a TANF diverted respondent, worked a minimum wage job that did not generate enough income to support her and her daughter. However, her housing subsidy eased her situation a great deal, allowing her to barely make it. She described earlier ordeals where she was forced to move frequently because of her inability to afford housing

on her own. Some respondents talked about the financial dilemma they experienced when their income would increase just enough to cause a raise in their subsidized rent that effectively cancelled out the extra income.

The cost of housing varied greatly across respondents, but the likelihood that low-wage workers were spending a large part of their monthly budget on housing was high. Several respondents defined their housing as essential to their basic security and were willing to go to great lengths to prioritize housing costs in their budgets. Many respondents reported that although their housing was relatively stable, they periodically experienced a lack of money for food, utilities, transportation, and health care. Paying the rent was a problem for many families, but many other respondents reported having stable and satisfactory housing situations. This latter group of former clients may have, overall, better housing than many others who have left welfare programs.

We base this supposition on the following argument: In this study we could not locate a high proportion of the initial sample. (See Appendix C for a description from Administrative Record Data of those we could not reach.) We speculate that those we could not locate may have had, on the whole, less stable housing arrangements than those we were able to interview. Frequent moves could have made some in the sample hard to find.

Safety and Quality of Schools and Day Care

Safe and adequate day care and schooling are components of family well-being. We asked survey respondents about these issues. About half of the respondents reported that they were very satisfied with the quality and safety of their children's schools and child care arrangements at 12 to 15 months after leaving TANF or Food Stamps. About a quarter are only somewhat satisfied and 7 percent are dissatisfied. At the second survey, with a "yes/no" question, 80 percent said they were satisfied with their children's school or child care arrangements and 10 percent said they were not satisfied. (Table 7.9)

Table 7.9 Satisfaction of TANF Leaver, TANF Diverted, and Food Stamp Leavers With the Quality and Safety of Children’s Schools and Child Care Arrangements: Respondents to Both Surveys

TANF leavers and TANF diverted	First survey		Second survey	
Satisfaction Level: Very	48%	(181)	Yes	80% (299)
Somewhat	32%	(118)	No	10% (36)
Not very	4%	(14)	No Answer	10% (39)
Not at all	2%	(9)		
No answer	14%	(52)		
Total	100%	(374)	Total	100% (374)
Food Stamp leavers	First survey		Second survey	
Satisfaction Level: Very	53%	(203)	Yes	81% (308)
Somewhat	27%	(104)	No	9% (36)
Not very	3%	(11)	No Answer	10% (38)
Not at all	4%	(14)		
No answer	13%	(50)		
Total	100%	(382)	Total	100% (382)

Source: First and Second Surveys of Welfare and Food Stamp Leaver and Diverted Study

In the in-depth interviews a large majority of parents whom we interviewed reported that they were satisfied with both the quality and safety of their children’s school or daycare arrangements. A small number were only fairly satisfied, and an even smaller number were dissatisfied. Of those who were less than completely satisfied, quality rather than safety was at issue. Safety seems to be less an issue because, generally, the parents we interviewed would not knowingly leave their children in unsafe environments. However, quality care or schooling is more difficult to secure, accounting for the lower levels of satisfaction around this issues. Satisfaction with the quality of an arrangement does not necessarily mean the arrangement is also of high quality. Parents may report satisfaction with “good enough” care or schooling, as long as it is also safe.

After dissatisfaction with their child care, many of these parents actively sought out arrangements that meet their standards for quality and safety, perhaps accounting for the high rates of satisfaction. Lydia Mendez, for example, is currently very satisfied with her daycare arrangements, although she has to struggle to manage the cost. She had a terrible experience prior to this placement with a day-care provider who did not watch the children closely enough. Her daughter was traumatized by her contact with one very aggressive and sexualized child. Mendez removed her child, sought counseling for her, and found a new provider. Similarly, Tamara Ryan pulled her child from an in-home daycare setting when her provider revealed to her that a man she had just met via the internet had spent the day in the

woman's home with the children. Ryan has since pieced together care from familial resources, an arrangement with which she is quite satisfied.

Some parents expressed mistrust of institutional daycare settings or non-familial providers, opting for family members to care for their children instead. In speaking of a day care setting, Kim Smith, one such parent, echoed the concerns of a number of other parents: "Because there you just don't know who's watching your kids, you know. I don't want them to get abused or beaten, or you know. And my little girl — she's only two — she couldn't really tell me if too much happened, you know. So I won't put them in day care somewhere."

Similarly, to meet their expectations regarding school quality and safety, it was not unusual for parents to either leave their child in a school after a family move or to transfer their child to a different school district. For example, at the first interview, Denise Laures found her children's new school to be too violent. By the last interview, she had re-enrolled them in a school they had attended previously before the family had changed neighborhoods, greatly increasing her satisfaction with their education and overall safety. A few parents home schooled. In addition, securing before- and after-school care was an issue for many parents of school-aged children.

Very few of the parents we interviewed in the in-depth sample had seen any changes in their children's school performance or attendance. Most of these children were doing well in school, according to their parents. A very small number of children had experienced a negative change in the performance or attendance over the study period. Most of these children were teen-age males who, among the general population, are statistically more likely to be experiencing problems in school. It would be overly simplistic to link their problems to the fact that their families had been receiving public benefits. In most cases, some other external factor, such as school violence or sexual abuse, abetted their academic difficulties. In some cases the economic problems their parents had suffered and the attendant complications such as frequent moves, stress, or homelessness — not the benefits that helped them to cope — may have contributed to their declining participation or success in school.

Parents had seen some improvement in the performance of a very small number of children who had not been doing well prior to our study. Again, improvements seem to have had more to do with having new teachers, new schools, or the maturation process than with their parents leaving the welfare system. In some cases, improvements accompanied children's newly acquired access to services such as speech therapy, assistance with developmental issues, or counseling. However, our information is drawn only from interviews with parents; interviews with the children themselves and with school personnel would provide a more complete picture.

Overall, however, the in-depth interviews suggest little correlation between receipt of public assistance and school performance or attendance. Negative changes in children's performance or attendance can be attributed to external factors or the effects of poverty.

Positive changes seem to be associated with long-awaited access to services rather than the presence of a “more positive role model” (i.e., an employed parent) in the home.

Children with adequate nutrition may do better in school than those who are hungry. School lunches are, thus, a resource contributing to family well-being. The children of about half of respondents receive free or subsidized school lunches. (Table 7.10)

Table 7.10 Number and Percentage of Respondents Whose Children Receive Free or Subsidized School Lunches by Group

	TANF leavers and TANF diverted at first survey
Children receive free or subsidized school lunches?	
Yes	49% (185)
No	39% (145)
No children	4% (13)
No answer	8% (31)
Total	100% (374)
	Food Stamp leavers at first survey
Children receive free or subsidized school lunches?	
Yes	52% (201)
No	39% (149)
No children	4% (14)
No answer	5% (18)
Total	100% (382)

Source: First and Second Survey of Welfare and Food Stamp Leaver and Diverted Study

Improvements in Family Well-Being

A high proportion of respondents to both surveys thought that things were going well for them and their families. (Table 7.1) Many also thought that their situations had improved. To understand how they were better off, what had improved, we turn to the in-depth interviews.

Respondents in the in-depth sample were asked how they and their families were doing compared to when they were receiving public assistance. A majority of these families were receiving combinations of different benefits and subsidies such as Food Stamps, ERDC, housing subsidies, disability benefits or health benefits under the Oregon Health Plan over the period in which they were interviewed. Feelings of being “better off” now than when families were receiving assistance need to be viewed in this context.

Two-thirds of the 78 families interviewed reported that there were ways in which they were better off. For the majority, being better off meant they felt they had more self respect, experienced less stigma, or no longer had to deal with “hassles” and “put downs.” Families were relieved at being off assistance and not having to deal with “the system” or “their programs.” Delores James, who has been off and on Food Stamps while juggling work and care of a preschooler, is happy to no longer have the “hassle” involved in applying for benefits or the stigma associated with having to go to the welfare office. Gloria Mason feels very glad to be off welfare. She says she has been disrespected by caseworkers: “I don’t know what’s wrong with them, but some of them treat you like you’re always trying to get one over (them). They make you so frustrated sometimes that you don’t ever want to deal with them.” Other respondents, while recognizing that many caseworkers are helpful, speak of staff who act as though the money is their own. The experience of receiving cash was particularly stigmatizing for many. Other respondents felt a satisfaction at doing it on their own, or spoke of their own expectations that they need to work.

A smaller number of families, less than one-fifth of those interviewed, said the reason they were better off was that their finances had improved. Most of this group reported that they had a higher income and one said that she had found a better job. For some people improved finances means long hours or putting together several jobs. As a single parent, Amy Manasoto’s income has improved enough that she is no longer receiving Food Stamps, but she is achieving this through three part-time jobs, two of which involve ten-hour shifts. Many families who said they had a higher income were still below poverty guidelines and/or struggling to make ends meet.

Thirteen families were either on TANF or back on TANF. Others reported that they were not better off or there was no difference. When asked if she’s better off, Janet Phillips wants to know whether the interviewer is asking about economic or physical or emotional factors. Phillips has a relatively highly paid job at \$15 an hour, but feels she is barely making it once she has covered child care and other expenses. Though she gets a lot of satisfaction from her work, Phillips does not feel that overall she has any more money to spend than when she was on cash assistance (and other public benefits).

Declines in Family Well-Being

Just under half of the respondents in the in-depth sample spoke of some ways in which they were worse off than when they were receiving assistance. A small number thought they were neither better nor worse off and some families were still receiving assistance.

Of those families who felt they were worse off more than one-third were having a hard time covering even basic necessities or child care costs, were having difficulty in getting enough food, or were struggling financially in general. For example, Sally Reid is working more hours and says she’s “not drowning any more,” but still feels she needs help to put food

on the table for her two teenagers. Tom Dixon and his wife are both working and sharing the care of two preschoolers. Despite these efforts, they have had to let bills ride, get extra help from their families and borrow the money for diapers from friends.

The second most common problem mentioned was difficulty in accessing medical care. Families spoke of a variety of problems. Some families earned too much to qualify for the Oregon Health Plan but could not afford other insurance. Others could not afford the co-pay or their income varied so that at some times they qualified for the Oregon Health Plan and other months a small increase in earnings would make them ineligible. When Lucy Anderson supplemented her income with an additional short-term part-time job, she found herself without medical coverage. As someone who has multiple health issues, Anderson copes by rationing her medications to make prescriptions last longer. For instance, she will take a medication every other day rather than the prescribed dosage of every day. Some families qualified for employer-provided health insurance for themselves but could not afford to add their children to these policies. Others found that the premium they were expected to assume themselves was too high. Irene Miller had a good job with some supervisory responsibilities and the possibility of upward promotion. However, her employer-mandated health coverage meant that \$200 per month was deducted from her pay, reducing her take-home wage to around \$900 per month. With rent of \$600 per month, she could not cover her expenses.

Difficulties in meshing work schedules and day care schedules as well as lack of quality time with children was another problem. Some were also exhausted by the effort to earn enough to cover expenses. For example, one in-depth respondent had taken two low wage jobs. One was a repetitive motion job and she had developed carpal tunnel syndrome as well as great fatigue. However she felt that she could not leave either job and still meet her financial obligations.

Chapter 8 What Works, What Needs to Change: Respondents Make Recommendations to Adult and Family Services

At the end of the second telephone survey the 756 respondents were asked “Given your experiences with various public assistance programs, please tell me briefly, what two main changes you believe would help serve families like yours better?” Of the 1,100 responses we coded to this question, 990 were recommendations for changes, 82 were responses that indicated no need for change or satisfaction with existing supports, and 28 respondents said they did not know. Not all respondents gave two recommendations for changes, some gave no recommendations and a few (very few) gave more than two. All were coded.

The largest single category of recommended changes have to do with AFS agency related changes. Within this group of 239 recommendations the most frequently mentioned had to do with improving AFS staff attitudes/decreasing the climate of shame/having more caring workers (51). Other frequently mentioned changes were for more individual attention/consideration of individual circumstances (38), more or better skilled caseworkers (29), the need for greater client access to caseworkers (28), and concerns about paperwork and record-keeping (28).

The second largest category of recommendations (206) concerned program eligibility, specifically increasing the eligibility limits for safety net programs and changing regulations so that benefits decrease more gradually when people are working. These were coded by program and included responses that did not specify particular programs but clearly stated that income limits for programs excluded many needy families and/or recommended changing the federal poverty level to include more families by setting the poverty level more realistically. We included the recommendations for increased eligibility in both the program eligibility responses, where we included the count in the overall total for that category, and as part of the recommendations for change in specific programs, where we did not count these in the total of responses for that program.

Respondents recommended specific changes in all of the main AFS programs, with the largest group of responses targeting changes in the JOBS program (88), followed by changes recommended for child care assistance/ERDC (77), OHP (64), Food Stamps (44), TANF (26) and Emergency Assistance (13). Within each program recommended changes followed the pattern of suggesting the need for more assistance, broader program coverage, and easier access. For the JOBS program two common suggestions included shifting the emphasis to helping respondents find higher wage/better jobs and the need for more and better job training opportunities.

The next most frequently mentioned recommendations concerned increased access to educational opportunity (69). These included recommendations about increased opportunities

for education, particularly higher education, and suggestions that those in school should be eligible to receive needed supports for child care, Food Stamps, OHP and TANF.

Other recommendations included concerns about child support enforcement, the need for more help with transportation and housing, and a host of miscellaneous changes.

Of the 756 sample, 110 respondents did not make recommendations for change. The largest group of these indicated that they were satisfied with current programs and services (57) and saw no need for changes, 24 just said no changes were needed, and 28 said they did not know.

These data should not be interpreted as suggesting that only the number of people listed by each recommendation actually support that particular change. Rather, these data are the number of people who chose to mention these changes as one of the one or two they spontaneously recommended.

Recommendations for changes from respondents in second telephone survey, November-December 1999

No changes needed with AFS/current programs (82)

Satisfied with existing supports (57)
No changes needed (24)
Things have improved with reform (1)
Don't know (28)

AFS Agency-related changes--general comments (239)

Improve staff attitudes, decrease climate of shame, more caring/cooperative workers (51)
Individual attention/individual circumstances considered (38)
More caseworkers/better skilled (29)
More access to caseworkers (responsive to phone calls, shorter wait for appointments, more consistent communication) (28)
Decrease/improve paperwork/record-keeping (28)
Improve information about what help exists/about AFS policy (15)
More quality services (unspecified) (12)
Make hours more convenient/expanded (9)
Less wait for the onset of benefits (6)
More follow-up with clients (5)
Increase access to translators (4)
More support for domestic violence survivors (3)
Less caseworker turnover (3)
More AFS consideration of health issues (2)
Increase caseworker accountability (2)

Program requirements are a problem (unspecified) (2)
Change sexist attitudes (1)
Privacy booths to ensure confidentiality during interviews (1)

Program eligibility and accessibility (206)

Increase eligibility for programs: (145)
Increase eligibility for OHP (61)
Increase eligibility by increasing income limits for programs (41)
(program unspecified, includes raising the federal poverty level)
Increase eligibility for Food Stamps (31)
Increase eligibility for cash assistance (6)
Increase eligibility for ERDC (6)
Benefits should decrease more gradually when working (32)
Calculate eligibility by net income (19)
Take living expenses more into account when determine eligibility (10)

Specific program recommendations by program

JOBS Program (88)

More access to job training (24)
Need better jobs training (transferable job skills)/classes (24)
Emphasis should be finding higher wage jobs/ “better” jobs (22)
More help finding a job (9)
Job search activities should be more realistic re: individual needs (3)
Transportation problems with meeting JOBS program requirements (2)
Need more support for those with health/disability issues (2)
More support for self-employment options (1)
Recognize need for job to be closer to area of residence (1)

Child care assistance/ERDC (77)

More (37) (does not specify eligibility or coverage, but refers to additional need)
More help finding quality child care (11)
Lower co-payments (8)
Mother should have option to stay at home (count as work) (7)
Increase eligibility for child care (6) (not included in count in this category)
Make ERDC payments timely (4)
More help with child care outside 8-5 work schedules (3)
Easier access to child care (3)
Childcare workers’ pay should be higher to increase quality (3)
Should have paid maternity leave (1)

OHP/Medical (64)

Income eligibility should be raised (61) (not included in count in this category)

Broader coverage/coverage inadequate (23)
More (17) (does not specify eligibility or coverage, but refers to additional need)
Easier process to access resources (10)
More coverage for children (7)
OHP premiums are a problem (3)
Accessible care – geographic and number of providers (3)
OHP should cover more alternative medicine (1)
Increase eligibility with broader standards/higher income limits (32)
(not included in count in this category)
More Food Stamps and larger allotments (18)
Policies concerning car values need change re: eligibility (13)
Easier access and re-certification (9)
Need to be able to buy household items/paper products (4)

Cash assistance (TANF) (26)

More cash assistance (16) (more assistance, larger allotments)
Fewer hoops and shorter wait to qualify (10)
Increase eligibility for cash support (6) (not included in count in this category)

Unspecified need for more assistance (26)

Emergency assistance (13)
Increase resources available (7)
Qualifications (easier to get) (4)
Decrease turn around time on applications/takes too long (2)

Education (69)

Want to be able to pursue educational opportunities (41)
Those in school should receive support (i.e., child care assistance,
Food Stamps, OHP, cash assistance) (28)

Child Support (33)

More effective enforcement/better communication around needs (27)
Allow child support payments to go directly to families (3)
Don't include child support as earned income (3)

Transportation (26)

More help with transportation (including car repairs, bus passes, help with insurance, help with gas money) (26)

Housing (23)

More help with housing
(including low income housing, housing subsidies, rent support) (23)

Other (66)

- Track down welfare abusers/welfare fraud (19)
- Heating/electricity assistance (7)
- Comments on deserving and undeserving immigrants/minorities (5)
- Need more mental health and drug treatment services (4)
- Increase minimum wage (3)
- Training to manage personal finances/life-skills (3)
- More funds for pregnant youth (3)
- Child care at AFS office (3)
- Help with clothing (3)
- Help (not penalization) creating savings/planning for better/stable future (2)
- Don't count parent's income if over 18 and living there (2)
- One-time cash rather than monthly budget (2)
- More federal money spent in rural areas (2)
- Compensation for foster/elder care (1)
- After-school program for teenagers (1)
- Change 5 years in life law (1)
- Help with business (1)
- Mandatory counseling (1)
- Oregon should pass sales tax (1)
- No 30-day notice on low-cost housing (1)
- Change worker's compensation program (1)

Appendix A

Study Design and Demographic Characteristics

Table A.1 TANF Diverted and Leaver and Food Stamp Leaver Study Methods and Contact Points

Group	Method	Months after exit or diversion	Sample size
Food Stamp leavers	Phone survey	12-15 months (March '99-June '99)	480
TANF leavers	Phone survey	12-15 months (March '99-June '99)	283
TANF diverted	Phone survey	12-15 months (March '99-June '99)	207
		Total	970
Food Stamp leavers	In-depth interviews	16-18 months (July '99-Sept.'99)	37
TANF leavers	In-depth interviews	16-18 months (July '99-Sept.'99)	24
TANF diverted	In-depth interviews	16-18 months (July '99-Sept.'99)	17
		Total	78
Food Stamp leavers	Phone survey	18-21 months (Oct '99-Dec.'99)	383
TANF leavers	Phone survey	18-21 months (Oct '99-Dec.'99)	210
TANF diverted	Phone survey	18-21 months (Oct '99-Dec.'99)	164
		Total	757
Food Stamp leavers	In-depth interviews	24-26 months (Apr. '00-June '00)	31
TANF leavers	In-depth interviews	24-26 months (Apr. '00-June '00)	21
TANF diverted	In-depth interviews	24-26 months (Apr. '00-June '00)	13
		Total	65
Food Stamp leavers	Administrative Data	January 1998-October 1999	383
TANF leavers	Administrative Data	January 1998-October 1999	210
TANF diverted	Administrative Data	January 1998-October 1999	164
		Total	757

Table A.2 Demographics of Sample Reached at First Phone Survey

		TANF Leaver (283)	Diverted (207)	Food Stamp Leaver (480)
Age	Mean	32 years	32.5 years	33 years
Gender	Men	7% (20)	21% (44)	14% (66)
	Women	93% (263)	79% (163)	86% (414)
Race	White	82% (233)	85%(177)	80% (382)
	AfricanAmerican	7% (19)	5% (10)	3% (13)
	Hispanic	5% (14)	5% (10)	10% (48)
	American Indian	4% (10)	1% (3)	3% (18)
	AsianAmerican	1% (3)	1% (2)	1% (6)
	Mixed	1% (4)	2% (4)	3% (13)
	No Answer	0% (0)	<1% (1)	0% (0)
Adults in Household	1-Adult household	81% (229)	67% (138)	62% (297)
	2-Adult household	19% (54)	33% (69)	38% (179)
	More than 2			<1% (4)
Marital Status	Married	19% (55)	33% (69)	36% (175)
	Never married	38% (106)	26% (53)	20% (95)
	Divorced	32% (91)	24% (49)	31% (148)
	Separated	9% (26)	11% (23)	11% (51)
	Widowed	1% (2)	3% (7)	1% (6)
	Cohabiting	1% (3)	3% (6)	1% (5)
Education	< HS diploma	18% (52)	20% (41)	19% (92)
	HS Diploma	43% (121)	44% (90)	38% (184)
	Some College	31% (87)	31% (65)	31% (148)
	Associates Degree	5% (13)	3% (7)	7% (33)
	Bachelors Degree	3% (9)	1% (3)	3% (15)
	Graduate Degree	0% (0)	<1% (1)	1% (5)
	No Answer			1% (3)
Employment Status	Employed	64% (182)	60% (124)	69% (330)
	Not Employed	36% (101)	40% (83)	31% (150)
Totals		(283)	(207)	(480)

Source: First Survey of Welfare and Food Stamp Leaver and Diverted Study, 2000

Table A.3 Demographics of Sample Reached at Second Phone Survey *

		TANF Leaver (210)	Diverted (164)	Food Stamp Leaver (382)
Gender	Men	7% (14)	20% (32)	15% (55)
	Women	92% (194)	79% (130)	85% (325)
	No Answer	1% (2)	1% (2)	<1% (2)
	Total	100% (210)	100% (164)	100% (382)
Race	White	82% (173)	84% (138)	82% (313)
	AfricanAmerican	6% (13)	4% (7)	2% (7)
	Hispanic	5% (11)	6% (9)	9% (35)
	American Indian	3% (6)	2% (3)	3% (12)
	AsianAmerican	<1% (1)	1% (2)	1% (5)
	Mixed	2% (4)	2% (3)	2% (8)
	No Answer	1% (2)	1% (2)	<1% (2)
	Total	100% (210)	100% (164)	100% (382)
Adults in Household	1-Adult household	168	105	228
	2-Adult household	42	59	154
	Total	100% (210)	100% (164)	100% (382)
Marital Status	Married	20% (42)	35% (58)	39% (149)
	Never married	36% (75)	25% (41)	17% (64)
	Divorced	34% (71)	27% (45)	33% (128)
	Separated	9% (18)	9% (14)	8% (32)
	Widowed	1% (2)	4% (6)	2% (7)
	Cohabiting	<1% (1)	0%	<1% (2)
	No Answer	<1% (1)	0%	0%
	Total	100% (210)	100% (164)	100% (382)
Employment Status	Employed	71% (149)	67% (109)	75% (287)
	Not employed	28% (59)	33% (54)	24% (93)
	No answer	1% (2)	<1% (1)	<1% (2)
	Total	100% (210)	100% (164)	100% (382)
Education	< HS diploma	18% (38)	16% (27)	17% (65)
	HS Diploma	40% (84)	42% (69)	38% (145)
	Some College	32% (68)	34% (56)	33% (124)
	Associates Degree	5% (11)	4% (6)	7% (27)
	Bachelors Degree	3% (6)	2% (3)	3% (13)
	Graduate Degree	0% (0)	1% (1)	1% (4)
	No Answer	2% (3)	1% (2)	1% (4)
	Total	100% (210)	100% (164)	100% (382)

Source: First and Second Surveys of Welfare and Food Stamp Leaver and Diverted Study, 2000

* Education, Gender and Race were collected at the First Survey but the numbers and percentages presented here are for those respondents who completed both the First and Second Survey. Age data were also collected at the first survey only and are not repeated here.

Appendix B

Oregon Survey Research Laboratory Survey Methodology

By Patricia A. Gwartney, Emery Smith, and Kimberlee Langolf

Wave 1

The telephone survey instrument was devised in numerous intensive meetings with representatives of CSWS (Joan Acker, Sandra Morgen, Terri Heath, Jill Weigt), Adult and Family Services (AFS) (Elizabeth Lopez, Ron Taylor), and OSRL (Patricia Gwartney, Kimberlee Langolf, Mark Lind). To facilitate comparison of results to other studies, we included questions from similar surveys conducted in other states, as well as standard census and survey questions from OSRL's survey archives and team members' professional networks. We also developed many original questions.

To pretest and finalize the survey instrument, OSRL's standard multi-path approach was used. All survey questions underwent a three-pronged pretest procedure, involving intensive readings and reviews by: (a) potential members of the survey population, (b) OSRL's Questionnaire Review Committee, comprised of survey experts from our staff and university-wide advisory committee, and (c) the project's AFS and CSWS representatives. Individual questions were pretested for clarity, accuracy, validity, and variability of response. The entire instrument was pretested for flow, length, comprehensiveness, and factors that affect respondents' cooperation and attention. In addition, two in-depth "cognitive" interviews were conducted by an OSRL staff member. From initial pretesting, it was clear that the survey was drastically too long for the project budget and the instrument was halved. The instrument development team met again for further review, reduction and revision, and the survey was pretested again.

Ultimately, the survey instrument numbered about 275 questions. Due to skip logic, however, few respondents were asked all possible questions. The interviews averaged 31 minutes in length.

Sampling

The survey sample consisted of three groups: TANF leavers, TANF diverted, and Food Stamp leavers. The samples were drawn from populations in AFS's database as of the first quarter of 1998. The sample data included names, telephone numbers, addresses, locator information for tracking subjects, and background details pertaining to the study.

AFS provided OSRL with information on the population of 5,052 Food Stamp Leavers who fell within the pre-selected study time period, January-March 1998. From these records, OSRL randomly selected a sample of 800 Food Stamp leavers to be interviewed.

This sample was reduced to 750 because 50 Food Stamp leavers had moved out of state and were excluded from the study.

AFS also provided OSRL with a file of TANF leavers and TANF diverted from the first quarter of 1998, consisting of 2,986 cases. From this list, OSRL randomly drew a sample of 799. Of the 799 cases, 362 were TANF diverted and 437 TANF leavers. OSRL's random sampling procedure naturally reproduces and represents population proportions, consistent with CSWS's wishes. (That is, there was no need to separately sample TANF leavers and TANF diverted to have the sample proportions match the population parameters.)

After the survey had been in the field for several weeks, it became apparent that the study population was more mobile and difficult to reach than originally anticipated and that AFS's locator information contained inaccuracies. CSWS, in consultation with OSRL staff, decided to supplement the original survey sample with another random selection from the population. Using the population information AFS previously provided, OSRL drew additional random samples of 1,000 TANF cases (529 leavers and 471 diverted) and 934 Food Stamp cases.

Due to duplicate entries, one case was removed from each of the three samples, for totals of, 967 TANF leavers, 829 TANF diverted, and 1,682 Food Stamp leavers in the final samples available for interviewing -- in all 3,478.

Survey Interviewing

Only trained and experienced OSRL telephone interviewers were used for this data collection project. OSRL conducted project-specific interviewer training on the survey instrument February 24, 1999. AFS and CSWS representatives attended this training. In subsequent days, the computer training and role-playing components of training were conducted. Interviewing commenced March 2, 1999 on the original sample. OSRL interviewers began calling the supplemental TANF sample about April 20, 1999 and the additional Food Stamp sample on June 1, 1999. Interviewing was completed June 28, 1999. Interviewing was conducted using OSRL's computer-aided telephone interviewing system (CATI).

Altogether, 19,666 telephone calls were made to complete 970 interviews. Up to 99 call attempts were made to each randomly-selected respondent. The modal number of call attempts for each respondent was over five. Interviewing was conducted at all times of the day all days of the week (except Sunday mornings) in order to capture persons who had unusual schedules. As mentioned above, interviews averaged 31 minutes.

Approximately 15 survey interviews were conducted in Spanish by fluent OSRL interviewers. OSRL's CATI system allows Spanish-speaking respondents to be referred directly to Spanish-speaking interviewers. The two Spanish-speaking interviewers assigned to

this study met privately to go over the instrument word by word to agree upon exactly which Spanish words and phrases would be used during interviewing to assure consistency. In the process of conducting the interviews, they referred constantly between their translated version of the survey and the English version on the CATI system. These interviews averaged about 40 minutes.

In addition, about 10 interviews were conducted in other languages using AT&T's language translation service, provided by AFS. The languages included Russian, Vietnamese, and Hmong. These interviews averaged about 90 minutes, with more time devoted to arranging and explaining the study than actually conducting the three-way interview (interviewer – translator – respondent).

Precontact Letters and Postcards

Because of the survey's potentially sensitive nature, respondents were sent a pre-contact letter several days prior to interviewing. OSRL and CSWS designed this letter, with contributions from AFS. The letter explained the study's goals and purpose, and how respondents were chosen, and it stressed the importance of learning about welfare clients' experiences. The precontact letter also provided a toll-free number with contact names for answering questions and stressed the flexibility of the interview staff (noting that OSRL would call at times convenient to respondents and would have Spanish-speaking interviewers available). The letter also explained the interview's confidentiality and generally let respondents know what to expect.

The precontact letter was printed on University of Oregon stationary and mailed in UO envelopes with attractive first-class stamps. Each letter was hand-signed and each envelope was hand-addressed. While labor-intensive and somewhat expensive compared to bulk mail, these methods contributed to the survey's unusually high response rate and low refusal rate, greatly contributing to the study's success.

Locating, Incenting, and Tracking Efforts

With the goal of achieving a high (70 percent) response rate for this project, OSRL and CSWS used the following locating and incentive strategies:

- Included with the pre-contact letter was a toll-free phone number encouraging respondents to call CSWS with questions or updated contact information.
- Also included with the pre-contact letter was a pre-stamped postcard encouraging respondents to mail CSWS with questions or updated contact information.
- If returned envelopes had forwarding addresses indicated, pre-contact letters were sent to the new address.
- Respondents were encouraged to indicate the best times for OSRL interviewers to contact them.

- An incentive payment of a \$25.00 check or \$25.00 gift certificate per completed interview was provided to each respondent.

In addition to the methods described above, OSRL, CSWS and AFS cooperated to use a variety of means to track sample members who had moved or no longer had telephone numbers, so that they were not excluded from the study.

- OSRL called the provided telephone numbers repeatedly until we (1) reached the person we intended to interview, (2) determined that the phone number would not produce an interview, or (3) decided that continued effort was no longer cost effective.
- Up to 99 call attempts were made in order to reach respondents.
- Respondents were called at all times of the day and all days of the week (except Sunday mornings).
- If additional contact telephone numbers were provided in locator information, we called those using the same protocol.
- If adults in contacted households provided new telephone numbers or addresses for respondents, these were followed.
- AFS employed additional administrative data sources (such as Department of Motor Vehicle records) to provide additional locator information on subjects who had moved or no longer had a telephone number.
- For respondents who no longer had telephones, we attempted by letter to arrange a specific time and place to call them.

These labor-intensive efforts were effective, producing the study's high response rate and low refusal rate.

Response Rate and Refusal Rate

The target survey response rate of 70 percent was exceeded. The overall CASRO survey response rate was 84.5 percent, and the CASRO refusal rate was 3.9 percent¹. Note that this response rate is remarkably high and the refusal rate is remarkably low compared to most survey studies. The response and refusal rates varied substantially by sample group, however: TANF leavers 80.9 percent response rate, 2.0 percent refusal rate; TANF diverted 77.3 percent response rate, 1.1 percent refusal rate; and Food Stamp leavers 90.5 percent response rate, 6.6 percent refusal rate.

¹ CASRO = Council of American Survey Research Organizations. CASRO publishes rigorous industry standards for calculating response rates and refusal rates. Their guidelines are regarded as the strictest and most difficult to achieve. CASRO response rates are calculated in following manner: Completed interview / (Eligible sample + ((Eligible sample / (Eligible sample + Ineligible sample)) * Sample with unknown status)).

Wave 2

A. Instrument Development

The survey instrument for the Wave 2 of interviewing was a revision of the instrument implemented in Wave 1. The first report included considerable detail about the instrument design, pretesting and revision, which need not be repeated here. The second instrument contained 225 questions, compared to 275 in the first instrument. Few respondents answered all possible questions, however, due to skip logic. OSRL pretested it again using our standard multi-path procedures described in the first report.

B. Sample

The survey sample for Wave 2 comprised the same three groups of interviewees from Wave 1 in spring 1999. Those from Wave 1 included 283 TANF leavers, 207 TANF diverted, and 480 Food Stamp leavers.

The sample data included the original information provided by AFS (names, telephone numbers, addresses, locator information for tracking subjects, and background details pertaining to the study), as well as locator information OSRL collected in Wave 1 of interviewing.

C. Survey Interviewing

OSRL conducted project-specific interviewer training for the survey instrument October 12, 1999. The computer training and role-playing components of training were conducted in subsequent days. As before, only trained and experienced OSRL telephone interviewers were used for this project, including many who interviewed for Wave 1.

Wave 2 interviewing commenced October 16, 1999 and was completed December 6, 1999. Interviewing was conducted at all times of the day all days of the week (except Sunday mornings) in order to capture persons who had unusual schedules. OSRL interviewers attempted to contact all respondents originally interviewed in Wave 1. Our goal for Wave 2 was to interview 75 percent of those interviewed in Wave 1. Data collection proceeded exceptionally smoothly compared to the first wave. Indeed, respondents seemed eager to speak with OSRL interviewers again. Altogether, 7,484 telephone calls were made to complete the 757 interviews, or 78 percent of those interviewed in Wave 1, including up to 99 dial attempts for each respondent. Completed interviews averaged 25 minutes.

Approximately 45 survey interviews were conducted in other languages, principally Spanish, using the procedures described in the first report. These interviews averaged about 33 minutes.

D. Response Rate and Refusal Rate

While 78 percent of previous respondents were reached, this is not the same concept as a survey response rate, for many respondents could not be located. The CASRO survey response rate over the three sample groups was 95.2 percent, and the CASRO refusal rate was 1.4 percent. This response rate is exceptionally high and the refusal rate is remarkably low compared even to most longitudinal survey studies.

Combined, TANF leavers and TANF diverted had a 93.7 percent response rate (n= 210 leavers, n=165 diverted) and 1.0 percent refusal rate (n=4). Of the original 490 respondents in this group, 97 could not be reached because of wrong telephone numbers, disconnected numbers, non-working numbers, non-residential numbers, they no longer had a telephone number at all, or the number had a fax/modem tone. Two respondents could no longer be interviewed at all due to poor health or tragic circumstances, and five had duplicate telephone numbers. Only 15 respondents could never be reached for an interview.

The response and refusal rates varied slightly by sample group. Food Stamp leavers had a 96.4 percent response rate (n=382) and 1.8 percent refusal rate (n=7). Of the original 480 respondents in this group, 80 could not be reached because of wrong telephone numbers, disconnected numbers, non-working numbers, or non-residential numbers. One respondent was gone during the entire interviewing period, and one had a duplicate telephone number. Only 9 respondents were never reached at all for an interview.

Appendix C

Comparison of Respondents and Non-Respondents

In the first telephone survey we reached 28 percent of the randomly selected state-wide sample. To explore the similarities and differences between those we reached and those we could not reach, we selected a random sample of 331 individuals from the total of 2,448 individuals in the original sample whom we could not contact by telephone. We compared this sample of 331 non-respondents with the first survey respondent sample (n = 970) and the second survey respondent sample (n = 756), using administrative data from Adult and Family Services and from the Oregon Department of Employment.

The data include:

1. Employment data by quarter from Jan. 1998 to Sept. 1999.
 - 1.1 Total gross earnings
 - 1.2 Hourly earnings
2. Number of persons in the household at case closure.
3. Age of household head at case closure.
4. Gender of head of household.
5. Race of head of household.
6. AFS Program Usage From February 1998 to October 1999.

Earnings Experience

We analyzed earnings data reported to the Oregon Department of Employment over 4 quarters in 1998 and 3 quarters in 1999, or a total of 21 months after respondents left TANF or Food Stamps. Using these data, we constructed earnings trend lines and compared the trend lines of the sample of non-respondents and Survey 1 and Survey 2 respondents. Some respondents in all three samples had zero to 2 quarters of earnings, not enough reported earnings to calculate a trend line. These we call Low Labor Force Attachment, although these individuals might have been in areas such as Federal employment that are not required to report earnings to the state. For other respondents with three or more quarters of earnings, trend lines either went down or went up. Table 1 shows the proportions with these different earnings trends. The distributions of trend lines in the three samples show small differences, suggesting that the group reached by telephone was substantially like those in the original sample whom we could not reach in regard to this measure of earnings experience. The Index of Dissimilarity values support this conclusion. The Index compares two distributions, and indicates the proportion of either distribution that would have to change position for the two distributions to be the same. For example, in the comparison of the 331 non-respondents and the 970 Survey 1 respondents, 11% of the individuals in either of the two distributions would have to change position in the distribution to make the two distributions identical.

Table C.1 Earnings Trend Lines over Seven Quarters: Respondents and Non-Respondents

	<u>Non-Respondents (331)</u>	<u>First survey (970)</u>	<u>Second survey (756)</u>
Low Attachment	40% (132)	29% (292)	27% (205)
Trend Line Down	18% (59)	25% (244)	24% (182)
Trend Line Up	42% (140)	46% (444)	49% (369)
Total	100% (331)	100% (970)	100% (756)

Index of Dissimilarity: 331 and 970 = 11%; 331 and 756 = 12%

Source: Oregon Department of Employment

Using the same Department of Employment data, we compared the three samples on median quarterly earnings and median hourly earnings. The comparisons shown in Table 2 also support the conclusion that there are clear similarities between the earnings history of the non-respondents and the respondents. The primary difference is that the proportion of the non-respondent sample with earnings data drops more steeply over time than the proportion with earnings data among the respondent samples. We do not know how much of this drop is due to employment in jobs not reported to the state, due to dropping out of the labor force, or due to moving out of the state.

Table C.2 Median Quarterly Earnings and Median Hourly Earnings: Respondents and Non-Respondents, for Selected Quarters 1998-1999

	<u>Non-Respondents (331)</u>	<u>First survey (970)</u>	<u>Second survey (756)</u>
<u>1st Quarter 1998</u>			
Median Quarterly	\$1,838.50	\$1,973.97	\$2,100.81
Median Hourly	\$7.18	\$7.28	\$7.47
% with earnings	57% (189)	64% (620)	66% (499)
<u>4th Quarter 1998</u>			
Median Quarterly	\$2,966.56	\$2,994.69	\$3,094.06
Median Hourly	\$7.82	\$7.77	\$8.00
% with earnings	53% (177)	65% (634)	68% (512)
<u>2nd Quarter 1999</u>			
Median Quarterly	\$3,531.50	\$3,029.86	\$3,224.00
Median Hourly	\$7.99	\$8.00	\$8.15
% with earnings	47% (155)	62% (601)	64% (485)
<u>3rd Quarter 1999</u>			
Median Quarterly	\$3,729.44	\$3,261.41	\$3,406.44
Median Hourly	\$8.70	\$8.30	\$8.33
% with earnings	47% (157)	59% (590)	64% (483)

Source: Oregon Department of Employment

Demographic Characteristics

We compared the sample of non-respondents with the two samples of respondents (household heads) using administrative data provided by Adult and Family Services on age, gender, and race of household heads, numbers of adults in the household, and numbers of persons in the household. All of these data describe families at the time of case closure.

Table C.3 Mean and Median Age of Household Head at Case Closure

	<u>Non-respondents (331)</u>	<u>First survey (970)</u>	<u>Second survey (756)</u>
Mean	29.9	31.6	32.2
Median	28.0	31.0	31.0

Source: State of Oregon Adult and Family Services

Non-respondents were slightly younger than respondents.

Table C.4 Gender of Household Head at Case Closure

	<u>Non-respondents (331)</u>	<u>First survey (970)</u>	<u>Second Survey (756)</u>
Male	16.6% (55)	13.4% (130)	12.6% (95)
Female	83.4% (276)	86.6% (840)	86.2% (652)
Missing			1.2% (9)

Source: State of Oregon Adult and Family Services

A slightly higher percent of the non-respondents were men.

Table C.5 Race of Household Head at Case Closure

	<u>Non-respondents (331)</u>	<u>First survey (970)</u>	<u>Second survey (756)</u>
White	76.4% (253)	84.5% (820)	86.6% (655)
African American	5.7% (19)	4.3% (41)	3.6% (27)
Hispanic	13.9% (46)	7.0% (68)	6.5% (49)
Other	4.0% (13)	4.2% (41)	3.3% (15)

Index of Dissimilarity - 331 and 970 = 9.3%; 331 and 756 = 10.2%

Source: State of Oregon Adult and Family Services

This analysis shows that the proportion of Hispanic respondents was higher and the proportion of white respondents was lower in the non-respondent group than in the two survey samples. A slight under-representation of African American respondents in the survey samples also occurred. We assume, on the basis of our difficulties in locating Hispanic respondents for the in-depth interviews, that these families were in more difficult economic circumstances than white families, probably moved more often, and more often

had telephone disconnections. At the same time, Survey 1 data show that the proportion of Hispanic families with incomes below the Federal Poverty lines (66.7%) was somewhat lower than the proportion of African American families with such low incomes (76.2%). For white families, the comparable proportion was 62.9%. In addition, the Indexes of Dissimilarity for these distributions were low, suggesting that the differences in sample distributions on race were not extreme.

Table C.6 Number of Adults in Household at Case Closure

	<u>Non-respondents (331)</u>	<u>First survey (970)</u>	<u>Second survey (756)</u>
One Adult	65.9% (218)	75% (727)	73% (552)
Two Adults	32.9% (109)	25% (243)	27% (204)
3 Adults	.9% (3)		
Missing	.3% (1)		

Source: State of Oregon Adult and Family Services

The non-respondent group contained more two parent families than the two survey respondent groups. However, the differences in proportions were small.

Table C.7 Number of Persons in Household at Case Closure

	<u>Non-respondents (331)</u>	<u>First survey (970)</u>	<u>Second survey (756)</u>
One	1% (3)	.8% (8)	1.1% (8)
Two	35% (116)	33.4% (324)	33.3% (252)
Three	32% (105)	31.8% (308)	30.3% (229)
Four	19% (64)	20.6% (200)	22.3% (169)
Five or more	13% (43)	11.6% (113)	11.9% (90)
Missing		1.8% (17)	1.1% (8)

Source: State of Oregon Adult and Family Services

Families were of nearly identical size in the three samples compared here.

Safety Net Program Usage

We compared safety net program usage over the period from February 1998 to October 1999. These data indicate the percentages of respondents and non-respondents who ever used these programs during this period. Again, respondents and non-respondents had similar patterns of program use after leaving AFS programs in the first quarter of 1998.

Table C.8 Use of Safety Net Programs by Respondents and Non-Respondents, February, 1998 to October, 1999

Food Stamp usage	NonRespondents		Respondents		Respondents	
			First sample		Second sample	
Food Stamp leavers						
Used	81%	(137)	84%	(405)	85%	(325)
Did not use	19%	(33)	16%	(75)	15%	(57)
Total	100%	(170)	100%	(480)	100%	(382)
TANF leavers						
Used	86%	(68)	91%	(258)	91%	(192)
Did not Use	14%	(11)	9%	(25)	9%	(18)
Total	100%	(79)	100%	(283)	100%	(210)
TANF diverted						
Used	81%	(66)	90%	(187)	90%	(147)
Did not use	19%	(16)	10%	(20)	10%	(17)
Total	100%	(82)	100%	(207)	100%	(164)
Employment Related Day Care						
Food Stamp leavers						
Used	23%	(39)	35%	(166)	34%	(131)
Did not use	77%	(131)	65%	(314)	66%	(251)
Total	100%	(170)	100%	(480)	100%	(382)
TANF Leavers						
Used	51%	(40)	44%	(124)	46%	(97)
Did not use	49%	(39)	56%	(159)	54%	(113)
Total	100%	(79)	100%	(283)	100%	(210)
TANF diverted						
Used	20%	(16)	37%	(78)	35%	(58)
Did not use	80%	(66)	63%	(129)	65%	(106)
Total	100%	(82)	100%	(207)	100%	(164)
Oregon Health Plan						
Food Stamp leavers						
Used	58%	(98)	75%	(360)	76%	(289)
Did not use	42%	(72)	25%	(120)	24%	(93)
Total	100%	(170)	100%	(480)	100%	(382)
TANF leavers						
Used	86%	(68)	91%	(258)	91%	(193)
Did not use	14%	(11)	9%	(25)	8%	(17)
Total	100%	(79)	100%	(283)	99%	(210)
TANF diverted						
Used	88%	(72)	83%	(171)	81%	(133)
Did not use	12%	(10)	17%	(36)	19%	(31)
Total	100%	(82)	100%	(207)	100%	(164)

Table C. 8 continued

Food Stamp usage	NonRespondents		Respondents		Respondents	
			First sample		Second sample	
TANF (One-parent program)						
Food Stamp leavers						
Used	11%	(19)	15%	(74)	12%	(47)
Did not use	89%	(151)	85%	(406)	88%	(335)
Total	100%	(170)	100%	(480)	100%	(382)
TANF leavers						
Used	68%	(54)	25%	(71)	21%	(44)
Did not Use	32%	(25)	75%	(212)	79%	(166)
Total	100%	(79)	100%	(283)	100%	(210)
TANF diverted						
Used	51%	(42)	50%	(102)	45%	(73)
Did not use	49%	(40)	50%	(104)	55%	(91)
Total	100%	(82)	100%	(206)	100%	(164)
TANF (Two-parent program)						
Food Stamp Leavers						
Used	1%	(2)	2%	(11)	2%	(8)
Did not use	99%	(168)	98%	(469)	98%	(374)
Total	100%	(170)	100%	(480)	100%	(382)
TANF leavers						
Used	9%	(7)	4%	(10)	3%	(6)
Did not use	91%	(72)	96%	(273)	97%	(204)
Total	100%	(79)	100%	(283)	100%	(210)
TANF diverted						
Used	13%	(7)	1%	(2)	1%	(2)
Did not use	87%	(71)	99%	(204)	99%	(162)
Total	100%	(78)	100%	(206)	100%	(164)

Source: Administrative Record Data, Adult and Family Services, State of Oregon, February 1998-October 1999.

Our examinations of the earnings, demographic and program usage data for the sample of non-respondents and the samples of respondents show that there are only minor differences. In other words, the people whom we could not reach are not substantially different from the ones whom we did reach. In addition, we can compare those we reached in the first survey with those whom we were able to reach a second time, six months later in the second survey. Again, the distributions of earnings histories, demographic characteristics and program usage are very similar, indicating that we did not lose a group of respondents who were systematically different from the original group of respondents.