

Welfare Leavers in Tennessee: For Better or for Worse?

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Executive Summary

Families First was introduced in 1996 as Tennessee's new welfare reform program. In line with the goals of the Personal Responsibility and Work Opportunity Reconciliation Act (PRWORA) and the resulting TANF (Temporary Assistance for Needy Families) program, Families First focuses on helping adults prepare for and secure employment by concentrating on training and work activities. From the time of the program's inception through April, 2001, 128,775 assistance groups have left Families First, and about two-thirds of these leavers have remained off Families First (Bruce, Barbour, & Thacker, 2001).

Important questions need to be asked about the former Families First population in Tennessee: What are the demographic characteristics of leavers in the state? Are those who are no longer on public assistance working, and if so, are their earnings sufficient to escape poverty? What about those who are not working—how are they getting by? Are leavers better off than when they were on welfare? Do leavers have adequate food, housing, and health care? Finally, how are their children doing? In an effort to address these questions, The University of Tennessee College of Social Work Office of Research and Public Service (UT SWORPS), under contract with the Tennessee Department of Human Services (TDHS), conducted an evaluation of individuals who have left Families First, Tennessee's welfare reform program. An assessment of Families First leavers can provide insight about the success of welfare reform in the state and can be a useful tool for state policymakers.

The UT SWORPS evaluation team worked collectively to design a telephone survey for former customers in an attempt to assess how they have been doing since leaving Families First. The survey consisted of closed-ended questions pertaining to employment, income, and well-being of leavers. A sample size of 400 former customers was obtained using a random sampling design. The sample consisted of former customers who had been off both Families First cash assistance for at least 1

year and transitional benefits for at least 3 months. The response rate for the telephone survey was 58.3%.¹

Summary of Findings

Findings from this study of Families First leavers in Tennessee reveal that

- ◆ the majority of leavers (68.5%) cite work or income (e.g., got a job, got a raise, or got a better job) as the reason they left Families First.
- ◆ most leavers (65.3%) are employed, and the majority of the employed (67.4%) are working full-time.
- ◆ on average the employed leaver works 38.2 hours per week, has been working for their current employer 25.2 months, and earned \$1,221 the month prior to the survey.
- ◆ many leavers are faced with economic hardship: one half of all leavers meet federal poverty guidelines, and almost all fall within 200% of the federal poverty level.
- ◆ poverty is significantly related to education and employment; however, when the definition of poverty is expanded to include those living within 200% of the poverty rate, education is the only significant predictor for poverty; employment is no longer significant. Therefore, many leavers, despite working, fall within 200% of the poverty threshold.²
- ◆ poverty and employment are significant factors in explaining well-being. Leavers who are employed and live above the poverty level report being better off than those who are unemployed and impoverished.
- ◆ although the majority of former Families First recipients are able to pay their bills after leaving the program, one third of leavers need help to pay their bills, pay what they can on their bills, or are just not able to pay their bills at all.
- ◆ at some point since leaving Families First, nearly 20% of leavers have had to leave their homes and move in with others, a figure that is about twice the reported national average.

¹ The response rates for other state leaver studies that use like methods range from 61% to 76% (Acs & Loprest, 2001; Kauff, Fowler, Fraker, & Milliner-Waddell, 2001; Richardson & Edelhoch, 2001).

² Since absolute poverty, as determined by federal guidelines, does not take into account the cost of work-related expenses (e.g., childcare, transportation, clothing, etc.) and the poverty gap, 200% of poverty is often used in the literature (Acs, Phillips, & McKenzie, 2000; Kickham, Harnden, Sasser, Effendi, & Bentley, 2000; Loprest, 2001) as a more realistic measure of poverty.

- ◆ one-half of leavers report receiving Food Stamps; however, food deprivation still exists for many leavers: More than one half of leavers report that sometimes their food does not last, and they do not have money to buy more; more than one third report that they have had to skip meals because there is not enough money for food; and almost one quarter of all leavers report that their food situation has worsened since leaving Families First.
- ◆ an overwhelming majority of leavers and their families have health insurance coverage, and most are covered under Medicaid or TennCare. Only 7.5% of leavers in Tennessee and 6.5% of their children are uninsured. These figures are in sharp contrast to other state and national studies that reveal as many as one half of leavers and one third of their children are uninsured.
- ◆ health care deprivation exists for some leavers. Nearly 20% of leavers or their children (whether or not insured) have not seen a doctor; almost one fourth have not had prescriptions filled; and about one half have not seen a dentist because they could not afford it.
- ◆ uninsured leavers are less likely than insured leavers to have preventative care for themselves and their children and are more likely to have unmet medical needs.
- ◆ almost one half of leavers report there have been times since leaving Families First that they could not afford child care, and more than one third indicate that there have been times when child care simply was not available.
- ◆ because of the economic deprivation and resulting hardships they face, many leavers turn to family and friends for financial assistance and help with child care.
- ◆ overall, non-urban leavers are having a more difficult time than urban leavers since leaving Families First. Specifically, and in comparison to urban leavers, non-urban leavers are
 - less likely to be employed;
 - more likely to have lower earnings;
 - more likely to experience food deprivation;
 - less likely to have preventative health care for themselves; more likely to report their health has declined; and less satisfied with the quality of their health care;
 - less likely to have accessible child care, and

- more likely to have lower perceptions of the quality of their lives since leaving Families First.

Recommendations for Future Evaluation Activities

Specific recommendations for future evaluation activities are as follows:

- ◆ Since the present study relies solely on survey data, further research on leavers should include a variety of methods, for validity is increased when the findings of separate methods are consistent. For instance, qualitative research techniques, such as in-depth interviews and ethnographies, would be beneficial in exploring and understanding the hardships that leavers face and the role that informal social support structures play in ameliorating hardships.
- ◆ A longitudinal study of the same group of leavers surveyed in the present study would be useful in determining changes over time in employment, income, and well-being.
- ◆ Future research should address and explore more fully the impact of changes in the “business-cycle” (i.e., economic upswings and economic downturns) on changes in leavers’ economic and social well-being.
- ◆ Research should continue to explore and understand differences between urban and non-urban Families First leavers. Research should also extend to include differences by other geographic distinctions (e.g., suburb, exurb, etc.).
- ◆ Comparative research between current Families First recipients and leavers should be conducted to further explore differences in employment, economic security, and well-being.
- ◆ Future research should explore and explain differences that exist between the group of leavers that fare the worst in terms of well-being and other groups of leavers.
- ◆ Future research should continue to explore findings from the present study, most notably,
 - the issue of no health care prevention and maintenance for insured leavers;
 - the lack of affordable child care and inadequate transportation;
 - the impact of receiving Food Stamps on food security (i.e., food intake and food endurance);

- leavers with little or no visible means of support, and
- other possible predictors that are associated with outcomes such as employment, poverty, and well-being.

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Introduction

The initial impact of welfare reform efforts in the United States since the latter half of the 1990s has been dramatic. Changes in policies and practice, particularly since the passage of the Personal Responsibility and Work Opportunity Reconciliation Act (PRWORA) in 1996, an increase in the minimum wage, the increased economic advantages of employment (i.e., the Earned Income Tax Credit), and a relatively stable economy have led to a significant reduction in the number of families on welfare.¹ Since the Act went into effect, there has been a 56% reduction in the number of people on welfare in the United States (U.S. Department of Health and Human Services, 2001). During the same time frame, there has been a significant increase in the number of people in the American workforce (U.S. Department of Labor, Bureau of Labor Statistics, 2001).

While these results are encouraging, findings from national and state research studies on “welfare leavers” (also hereafter referred to as “leavers”) suggest that moving off welfare and into the workforce does not necessarily lead a family to self-sufficiency. Most people who move into employment from welfare programs enter into low-paying jobs, usually making at or near the minimum wage. A family of three relying on the income of a full-time, year-round worker employed at the minimum wage, will still find itself below the poverty level (Brauner & Loprest, 1999; Cancian, Haveman, Meyer, & Wolfe, 2000). Many such families who work and are no longer financially eligible for welfare continue to struggle to make ends meet. As a result, they fall into the category of the working poor.

In line with PRWORA and the resulting TANF (Temporary Assistance for Needy Families) program, Families First was introduced in 1996 as Tennessee’s new

¹ Although many statistics indicate the economy was “growing” or “robust” during the early years of welfare reform, the term “relatively stable” is used here due to the fact that the inequality gap was actually growing during this same time period. Since those leaving the welfare rolls are most often in the bottom quintile of the nation’s population in terms of wealth accumulation, their economic situation has been relatively worse off.

welfare reform program. Families First focuses on helping adults prepare for and secure employment by concentrating on training and work activities. From the time of the program's inception through April, 2001, 128,775 assistance groups have left Families First, and about two thirds of these leavers have remained off Families First (Bruce, Barbour, & Thacker, 2001).

The Purpose of the Study

Important questions need to be asked about the former Families First population in Tennessee: What are the demographic characteristics of leavers in the state? Are those who are no longer on public assistance working, and if so, are their earnings sufficient to escape poverty? What about those who are not working—how are they getting by? Are leavers better off than when they were on welfare? Do leavers have adequate food, housing, and health care? Finally, how are their children doing? An assessment of Families First leavers can provide insight about the success of welfare reform in the state and can be a useful tool for state policymakers.

The University of Tennessee College of Social Work Office of Research and Public Service (UT SWORPS), under contract with the Tennessee Department of Human Services (TDHS), conducted an evaluation of leavers in Tennessee to address the preceding questions. The purpose of the study is to provide a description of Tennessee's welfare leavers and to examine their economic status and well-being since leaving Families First.

Organization of the Report

The *Review of the Literature* provides a summary of findings from national and state leaver studies. This section is organized into several subsections: the first subsection gives a demographic account of leavers; the second describes leavers' experiences with the welfare system; the third subsection examines post-welfare employment; and the fourth addresses the economic and social well-being of leavers.

The *Research Methods* section discusses the research objectives of the present report. This is followed by a description of the data collection strategy, sampling procedures, and response rates. Finally, data analysis and study limitations are discussed.

Research findings are outlined in the next section and are organized in the same format as the *Review of the Literature* section. First, a demographic account of leavers in Tennessee is presented, followed by a description of their experiences with the Families First program. Next post-welfare employment of Tennessee leavers is discussed, and, finally, the economic and social well-being of Tennessee's Families First leavers is examined.

The *Discussion* section presents major themes that emerged in this evaluation of Tennessee's Families First leavers and summarizes findings in light of other national and state studies. This section also includes recommendations for future evaluation activities.

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Review of the Literature

When welfare reform legislation was enacted in 1996, discussion focused on what would become of individuals who left the welfare system. Since that time, much research has been conducted at the state and national level on “welfare leavers.” In the post-TANF era, studies run the gamut; some are cross-sectional, while others are comparative, and still others are longitudinal.² This section will summarize key findings from some of these studies. First, findings regarding characteristics and demographics of leavers will be presented, followed by a description of their experiences with the welfare system. Next, findings regarding leavers’ employment and earnings status will be revealed, and, finally, findings from the literature on poverty and hardship will be presented.

Who Are Welfare Leavers? A Demographic Account

Findings from the Urban Institute’s calculations of the 1997 National Survey of America’s Families reveal the following demographic characteristics of the population of welfare leavers (Loprest & Zedlewski, 1999):

- ◆ The majority of former welfare recipients, or leavers, are women, age 26 to 35 years old.
- ◆ Over half (52.2%) of leavers are white.
- ◆ Slightly more than one fourth (28.0%) of leavers are married, whereas nearly one third (29.8%) are widowed/divorced/separated and another one third (31.6%) are single and have never been married.

² See Isaacs (1999) and Tweedie & Reichert (1998) for a full discussion of methods and instruments used in the analysis of welfare leavers.

- ◆ 37.2% of leavers have a high school education or GED, while 28.9% have less than a high school education, and 27.3% have more than a high school education.
- ◆ Approximately two thirds of leavers have two or fewer children. Specifically, 31.5% of leavers have one child, while 35.1% of all leavers have two children, and 33.4% have three or more.
- ◆ The youngest child is less than 3 years old for close to one half (41.8%) of leavers, between 3 and 6 years old for 29.2%, and older than 6 years for 29.0% of all leavers.

While findings from state-specific studies are similar to national findings regarding leavers' sex and age, findings vary in regard to race and education (Acs & Loprest, 2001; Bureau of Business and Economic Research, 1997; Kauff, Fowler, Fraker, & Milliner-Waddell, 2001; Kickham, Harnden, Sasser, Effendi, & Bentley, 2000; Welfare and Child Support Research and Training Group, 2000). For instance, an overwhelming majority of leavers from the District of Columbia are black, whereas an overwhelming majority from Iowa are white, and almost half from New Mexico are Hispanic (Acs & Loprest, 2001; Bureau of Business and Economic Research, 1997; Kauff et al., 2001). These differences are consistent with the racial distribution of the state-specific welfare population and reflect the broader racial distribution of the state.

Some states have conducted research on cohorts of leavers to determine what, if any, demographic differences exist between earlier and later cohorts, and findings are mixed. For example, Maryland's study of leavers reveals significant differences between early and late leavers; late leaver families are more likely to be headed by an African American, are more likely than their earlier-leaving counterparts to have been a child-only case, and are more likely to have a child under the age of 3 (Welfare and Child Support Research and Training Group, 2000). More recent leavers also had their first child earlier and are older. However, in a study of District of Columbia leavers, no significant differences were found between the 1997 and 1998 cohorts of leavers (Acs & Loprest, 2001).

Other studies describe demographic differences between leavers and current welfare recipients. Findings from the Urban Institute's national-level comparative study of leavers (1999), for instance, indicate that leavers are more likely to live in the South and less likely to live in northeastern and western parts of the country. Findings also reveal that while the age distribution is similar for both groups, leavers are significantly less likely to fall in the highest age group (ages 51 to 65) than current recipients. The study also found that the racial composition of the groups differ significantly, because leavers are less likely to be Hispanic and more likely to be

white.³ While differences were not statistically significant, findings also indicate that leavers have fewer children than current recipients, are more likely to be married, and are more likely to have been married in the past. Moreover, leavers have considerably more education than current recipients (Loprest & Zedlewski, 1999).

Another comparative study of leavers and current recipients was conducted in the District of Columbia. Findings reveal that the two groups are “similar to one another in most demographic respects” (Acs & Loprest, 2001, p.8). Like the national study, however, some demographic differences exist. For example, leavers in the District of Columbia study are more likely to have fewer and older children than current recipients. Also, while both groups have about the same average number of children (2), 22% of leavers have three or more children compared with 30.7% of current recipients. Moreover, leavers are more likely to have school-aged children (i.e., over 6 years) than current recipients (Acs & Loprest, 2001).

Leavers and Welfare

Leaver studies in the post-TANF era indicate that many former recipients were on welfare for extended periods of time. For instance, a study of District of Columbia leavers reveals that almost one half of leavers were on welfare for more than 2 years, and almost one third were on welfare for 5 or more years, compared to a little more than one fifth who were on welfare 1 year or less (Acs & Loprest, 2001). Likewise, a study of New Mexico leavers indicates that one fifth were on assistance for 5 or more years (Bureau of Business and Economic Research, 1997). Findings from a study of Indiana leavers reveal that 38% received assistance for more than 2 years, whereas a study of Kentucky leavers indicates that 54% were on welfare more than one year (Abt Associates, Inc., 1997; Center for Policy Research and Evaluation, 1998). Therefore, findings suggest that many long-term recipients have left the welfare system since the 1996 welfare reform legislation was enacted.

Many studies explore reasons why former recipients left the welfare system, and responses are usually separated into work/income related reasons, administrative reasons (e.g., non-compliance, failure to provide verification, unable to locate, etc.), and demographic changes (e.g., no eligible child in the home, marriage, etc.). Findings regarding the primary reason for leaving welfare are mixed. For instance, New Mexico and South Carolina report that the majority of cases (61% and 57%, respectively) were closed due to work or income related reasons (Bureau of Business and Economic Research, 1997; Edelhoeh, 1997); however, findings from studies of Maryland and District of Columbia leavers cite administrative reasons (53.4% and 64.6%, respectively) as the primary factor in case closings (Acs & Loprest, 2001; Born, 1997).

³ Findings do not indicate significant proportional differences in the non-white, non-Hispanic category.

Re-entry, the return to welfare after leaving, was common under Aid to Families with Dependent Children (AFDC). Studies estimate that between one third and two thirds of all AFDC leavers returned to welfare at least once, and re-entry usually occurred quickly (i.e., 1 in 3 returned within 6 months of leaving) (Blank & Ruggles, 1994; Harris, 1996; Gleason, Rangarajan, & Schochet, 1998; Weeks, 1991). Studies on re-entry rates continue in the aftermath of welfare reform. Findings from these studies reveal that while most leavers remain off the system, as many as one third of leavers return to welfare at some point. For instance,

- ◆ a national study indicates that 22% of those who left welfare between 1997 and 1999 returned within the same time frame (Loprest, 2001);
- ◆ a study of re-entry in Tennessee finds that about one third (32.8%) of assistance groups that left the state's Families First program returned to the program at least once between the program's inception and April, 2001 (Bruce et al., 2001);⁴
- ◆ a study of Michigan's sanctioned leavers shows that 24% of leavers returned to welfare 3 months after their cases were closed (Michigan Family Independency Agency, 1997);
- ◆ a study of District of Columbia leavers indicates that one fourth of individuals who left welfare in 1998 returned to the TANF rolls within a year, although 1 month prior to the survey less than 1 in 5 leavers were receiving benefits (Acs & Loprest, 2001);
- ◆ a study of Ohio's Cuyahoga County reveals that 35% of leavers returned to welfare within a year, whereas 65% did not (Coulton & Verma, 1999); and
- ◆ finally, a study of Maryland leavers indicates that 14.8% returned to the welfare rolls within the first three months, and the three-year re-entry rate was 36%.⁵ Moreover, the only significant difference is that leavers who re-enter were more likely to have younger children in the home (Welfare and Child Support Research and Training Group, 2000).

Employment, Earnings, and Benefits

Studies are being conducted nationally and at the state level on welfare leavers' employment and earnings, and most studies find that between one half and three quarters of all leavers are employed (Abt Associates, Inc., 1997; Acs & Loprest,

⁴ Reported percentages exclude "child-only" cases and those whose "spells" (i.e., time off welfare) last less than 3 months.

⁵ Reported percentages exclude "churners" or those who return to welfare within 30 days. The three-month re-entry rate is 32.5%, and the three-year re-entry rate is 40.2% when including this group.

2001; Bureau of Business and Economic Research, 1997; Center for Policy Research and Evaluation, 1998; Coulton & Verma, 1999; Kauff et al., 2001; Kickham et al., 2000; Loprest, 2001; Loprest & Zedlewski, 1999; Parrot, 1998; Richardson & Edelhoich, 2001; Welfare and Child Support Research and Training Group, 2000). However, there are exceptions. Some states, such as New York with only 30% of employed leavers, have lower rates of employment for welfare leavers (Parrot, 1998). Also, sanctioned leavers seem to have lower levels of employment. For instance, studies from Michigan and Tennessee reveal employment rates of 45% and 39%, respectively, for sanctioned leavers (Bureau of Business and Economic Research/Center for Manpower Studies, 1997b; Michigan Family Independency Agency, 1997).

Some studies explore the relationship between employment and other variables. Findings from these studies suggest that leavers with greater “human capital” (i.e., those with more education, employment experience, previous earnings, etc.) are more likely to be employed (Cancian et al., 2000; Loprest & Zedlewski, 1999). Other studies explore more specifically the relationship between employment and education. Findings from these studies reveal that education is a strong predictor of employment; the more education a leaver has, the greater her/his chances are of being employed (Kickham et al., 2000; Richardson, Reniero, LaFever, Schoenfeld, & Jackson, 2001).

Studies indicate that while most leavers work 30 or more hours per week, many do not work full-time (Abt Associates, Inc., 1997; Acs & Loprest, 2001; Center for Policy Research and Evaluation, 1998; Kauff et al., 2001; Loprest, 2001; Richardson & Edelhoich, 2001; Richardson et al., 2001). Also, many studies report that leavers primarily work in low-wage, service sector jobs that pay less than \$8.00 per hour (Abt Associates, Inc., 1997; Acs & Loprest, 2001; Bureau of Business and Economic Research, 1997; Center for Policy Research and Evaluation, 1998; Loprest, 2001; Richardson & Edelhoich, 2001; Richardson et al., 2001; Richer, Savner, & Greenburg, 2001; Welfare and Child Support Research and Training Group, 2000). Some state and local studies reveal higher earnings among leavers, but the cost of living is often higher in these states. For instance, a study of leavers in three California counties reveals that employed leavers make an average of \$9.00 per hour, an amount far below the living wage in these counties (California Budget Project, 2001). Like employment, earnings are also related to education. A study of Oklahoma leavers, for example, indicates that leavers with a high school education earn, on average, \$830.00 per month, whereas leavers with a college degree earn, on average, \$1,127.00 per month (Kickham et al., 2000).

Leavers in most states are concentrated in the service and retail sectors, which generally are the lowest paying occupational sectors of the economy. States report that from two fifths to one half of leavers work in service sector occupations, whereas one fourth are concentrated in retail occupations. Manufacturing is the third

most concentrated sector of employment for welfare leavers, although in South Carolina manufacturing comes in second to service sector jobs (Richer et al., 2001).

Since most leavers are employed less than full-time and work in low-paying jobs, many do not receive employment benefits. Most studies reveal that only one fourth to one half of leavers receive health insurance benefits through their employer (Acs & Loprest, 2000; Kickham et al., 2000; Klawitter, 2000; Parrott, 1998; Richer et al., 2001). While health insurance is available to close to one half, if not more, of leavers (Richer et al., 2001), many do not opt for it, primarily due to cost (Bureau of Business and Economic Research, 1997).

One study of Oklahoma leavers suggests that employer provided benefits are strongly related to employment status (i.e., full-time or part-time employment). Findings from this study reveal that compared to leavers who are employed part-time, significantly more leavers who are full-time employees receive benefits (Kickham et al., 2000).

One study reveals higher rates of employer provided health insurance for certain occupations. In this study of North Carolina leavers, more than two thirds of leavers working in assembly/production or sales/clerical occupations have medical insurance through their jobs, compared to one half of leavers in food/restaurant occupations (Richardson et al., 2001).

The literature indicates that nearly one half or more of employed leavers are offered paid vacation, and one third receive paid sick leave (Richer et al., 2001). This varies by state, however. For instance, findings indicate that leavers from the District of Columbia have better employment benefits than leavers from two other states. Approximately one half of leavers from the District of Columbia receive paid sick days, whereas only one third of leavers in Florida and Washington have this benefit (Acs & Loprest, 2000; Klawitter, 2000; Parrot, 1998). Also, more than one half of leavers from the District of Columbia have paid vacation, compared to nearly half in Florida and slightly more than one third in Washington. Moreover, almost one half of leavers from the District of Columbia have retirement or pension plans, in contrast to only one fourth of leavers from the state of Washington (Acs & Loprest, 2000; Klawitter, 2000; Parrot, 1998).

Poverty, Hardship, and Life after Welfare

Many studies address the issue of poverty among welfare leavers. In their study of the economic security of working single-mother families, Porter and Dupree (2000, p. iii) document increasing poverty for this largest group of welfare leavers. The authors explain, “there was no progress in reducing poverty between 1996 and 1999, despite an expanding economy.” Indeed, there was an increase in the poverty gap from \$5 billion in 1995 to \$6.3 billion in 1999, after counting government benefits

and taxes.⁶ As a result, working single-mother families that are poor have, on average, gotten poorer since welfare reform was enacted.

Findings from leaver studies, specifically, indicate that about one half of leavers live below the poverty line (Cancian et al., 2000; Children's Defense Fund, 2001; Loprest 2001). Whereas one recent comparative study shows significant reductions in poverty from earlier (1997) to later (1999) cohorts of leavers, findings still indicate that between 40% and 50% are impoverished (Loprest, 2001).⁷ A longitudinal statewide study of Wisconsin leavers suggests that poverty rates decline the longer a leaver has been off of welfare. For instance, during the first year after leaving welfare, 55% of single mothers leaving welfare lived in poverty, compared to 49% after 3 years, and 42% after 5 years (Cancian et al., 2000).

As a result of their economic status, findings from the literature suggest that many leavers sustain other hardships, ranging from the inability to pay bills to food deprivation. Specifically, studies on hardship reveal the following:

- ◆ Leavers experience relatively high rates of hardship (Boushey & Gunderson, 2001).
- ◆ There is little difference between employed and non-employed leavers in terms of hardship (Acs & Loprest, 2001).
- ◆ Rates of hardship are slightly higher for more recent leavers compared to those who left earlier in the wake of welfare reform (Boushey & Gunderson, 2001; Loprest, 2001).
- ◆ Leavers who are sanctioned off tend to fare worse on a variety of hardship measures (Schram, 2001).

One national study addresses the degree of hardship faced by leavers and divides hardship into two types—critical and serious—according to the level of severity. Critical hardship occurs when a leaver does not have enough food, is evicted or has their utilities disconnected, or skips necessary medical treatment. Serious hardship, on the other hand, occurs when a leaver does not have the kind of food the family wants or worries about food, is not able to make house/rent payments, or uses the emergency room to meet most health care needs (Boushey & Gunderson, 2001). Findings from this study point to a relationship between poverty and hardship. About 30% of leavers who fall below the poverty level experience one or more incidents of

⁶ The poverty gap measures the severity of poverty and is determined by the amount of money needed to bring all people out of poverty. Porter and Dupree (2001) suggest that the increase in the poverty gap is due to the contraction of government safety net programs (i.e., cash assistance and non-cash assistance such as Food Stamps and housing subsidies, as well as the Earned Income Tax Credit (EITC).

⁷ Differences in the two percentages of poverty levels reflect how income was counted. Using pre-tax income (i.e., earnings and permanent unearned income), the poverty rate was 52%, and using post-tax income (i.e., all pre-tax income plus Earned Income Tax Credit, Food Stamps, and payroll tax credits), the poverty rate was 41%.

critical hardship, and 77% experience one or more incidents of serious hardship. While leavers who fall within 200% of the poverty level still suffer critical and serious hardships (11% and 40%, respectively), the rates drop dramatically for this group (Boushey & Gunderson, 2001).

Many studies address specific hardships such as ability to pay housing and utility costs. Findings from one national study show that about one third to one half of all leavers are unable to pay their housing or utility bills at some point after leaving welfare (Loprest, 2001). The same study also reveals that later cohorts of leavers are less able to pay housing and utility costs than earlier cohorts of leavers. Moreover, 7% to 9% of leavers have had to move in with others at some point because they could not pay for housing (Loprest, 2001). State studies reveal the following regarding the ability of leavers to pay their bills:

- ◆ 50% of South Carolina leavers are behind on their bills or rent (Richardson & Edelhoch, 2001).
- ◆ 49.5% of Florida leavers are behind on their bills, and 20% had to move because they could not pay their rent (Children's Defense Fund, 2000).
- ◆ 11% of Washington state leavers had no place of their own at some point after leaving welfare (Children's Defense Fund, 2000).
- ◆ 37% of Wisconsin leavers have fallen behind on their rent or house payments since leaving welfare (Cancian et al., 2000).

Studies also address the problem of food deprivation among leavers. Findings from one national study reveal that about one third of leavers have had to cut back or skip meals because there was not money to buy more food. Moreover, one half of leavers have experienced a time when their food did not last, and there was no money to buy more. Finally, more than one half of leavers have worried that their food would not last (Loprest, 2001).⁸

Very few studies examine hardships such as food deprivation by employment status. For those studies that do, findings suggest that employment does not necessarily prevent food deprivation. For instance, a study of Oklahoma leavers reveals that one third of employed leavers have experienced food insecurity and hunger (Kickham et al., 2001). Another study indicates that 22% of children from employed families are eating less or skipping meals, compared to 25% of children from non-employed families (Thornton & Niedringhaus, 1999).

Researchers have also paid a great deal of attention to health care access for leavers. Findings from the literature reveal that one year after leaving welfare, 22% of the women and 47% of the children retained Medicaid, whereas 49% of the women and

⁸ Significant differences were found between earlier and later leavers regarding this aspect of food deprivation, with later leavers experiencing greater deprivation.

29% of the children were uninsured (Weil & Holahan, 2001). The numbers of uninsured are high, given that the majority of leavers and their children remain eligible for public health care assistance and are aware of their eligibility (Guyer, 2000).

Findings from studies indicate that uninsured leavers are more likely than insured leavers to have unmet medical needs (Guyer, 2000). Moreover, one fifth of all leavers have unmet medical needs and one fourth have unmet dental needs because they cannot afford treatment (Thornton & Niedringhaus, 1999).

Studies also address child care among leavers, because child care problems can make it more difficult for leavers to obtain and retain employment. One national study, for instance, reports that access to child care is identified by unemployed leavers as one reason, although not the most common, for their unemployment. Most leavers rely on family and friends for child care and do not receive child care subsidies, which is not surprising considering about 40% of them are unaware that such subsidies are available (Schumacher, Rachel, & Greenberg, 1999).

As a result of economic and other hardships, some leavers require help to meet their basic needs. A study of Michigan leavers who were sanctioned off welfare reveals that 45% receive help from family, and 20% receive help from friends to meet their basic needs (Michigan Family Independency Agency, 1997). Another study of sanctioned Tennessee leavers indicates that 70% need help from their families to pay the bills (Bureau of Business and Economic Research/Center for Manpower Studies, 1997b). Finally, a national study of unemployed leavers reveals that 86% rely on public assistance (e.g., TANF, Food Stamps, SSI, WIC) to get by, and 24% receive help from family and friends (Acs & Loprest, 2001).

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Research Methods

Objectives

This study is the first of a three-part series whose overall objective is to compare welfare and non-welfare recipients in terms of employment, income, and well-being.⁹ The purpose of the present study is to examine how former Families First customers have been doing since leaving the state's welfare system. Specific research objectives for the present study are as follows:

1. To review the literature regarding America's post-welfare families;
2. To describe the demographic characteristics of working and non-working Families First leavers in Tennessee;
3. To describe employment and income levels for former Families First customers and to determine and account for differences that may exist between leavers who are not working, leavers who are working and fall below the poverty level, and those who are working and rise above the poverty level;
4. To describe reasons cited by leavers for not working;
5. To describe the use of public safety net services (non-Families First) and private assistance by welfare leavers in the state of Tennessee;
6. To describe child care arrangements for children of welfare leavers;
7. To describe the well-being (e.g., housing, nutrition, and health care) of leavers and their families; and

⁹ The second part of the three-part series will provide a comparison between current Families First recipients and former recipients, and the final part in the series will provide a comparison between these two groups and a third group, working poor who have never received public assistance.

8. To determine how measures of well-being have changed for former customers since leaving Families First.

Methods and Survey Sampling

The evaluation team worked collectively to design a telephone survey with former Families First customers to assess how they have been doing since leaving the program. The survey, which can be found in Appendix A, consisted of closed-ended questions that pertain to employment, income, and well-being of leavers. To ensure that each former customer met the criteria to participate in the survey, each respondent was screened at the beginning of each interview. Only those who had been off cash assistance for at least 1 year and off transitional benefits for at least 3 months were eligible to participate.

A sample pool of 686 former customers was obtained using a random sampling design.¹⁰ Four hundred surveys were completed. In an effort to assess differences between urban and non-urban leavers, 40% of surveys were completed with leavers from non-urban counties, and 60% were completed with leavers from urban counties.

The overall contact rate for the telephone survey with leavers was 58.3%.¹¹ A large number of those in the sample pool could not be contacted due to wrong numbers or temporarily or permanently disconnected numbers, etc. Only a few of the Families First leavers who were actually contacted refused or were unable to participate in the survey (see Appendix B for complete sample disposition). A \$5.00 gift certificate was mailed to all respondents who completed the survey as an incentive for participation.

Data Analysis

While most of the questions in the survey were analyzed for the entire sample, some questions were relevant only to certain groups of leavers (e.g., employed leavers, women, those with children under 18, etc.). Also, responses to many items on the survey were analyzed separately for those living in urban and non-urban areas.

For questions with ordinal responses of four or more categories (e.g., “strongly disagree,” “disagree,” “agree,” “strongly agree”), the percentage of leavers who offered the two most positive responses is reported. Similarly, for questions with

¹⁰ The population of respondents from which the sample was collected included all those Families First customers who had not received cash assistance for at least 1 year and transitional benefits for at least 3 months. This was the first point of screening for “leavers.” A second screening was done at the time of the survey to reveal any changes in status that may have occurred since the sample pool was identified.

¹¹ The response rates for other state leaver studies that use like methods range from 61% to 76% (Acs & Loprest, 2001; Kauff et al., 2001; Richardson & Edelhoeh, 2001).

“yes” or “no” responses, only the percentage of positive responses is reported. This highlights trends observed in the data and simplifies reporting results.

Some variables used in the analysis were constructed from response categories of one or more questions to represent specific concepts. For example,

- ◆ the variables “full-time employment” and “part-time employment” are defined as 40 or more hours per week and less than 40 hours per week, respectively;
- ◆ “unemployed leaver” reflects leavers who are not employed *and* are actively seeking work;
- ◆ “re-entry” reflects leavers who have returned to welfare at some point;
- ◆ “poverty” reflects the designated federal measure of leavers who live below a certain economic standard and is based on family size and total family income (see Appendix C); and
- ◆ 200% poverty reflects leavers who fall within 200% of the federal poverty line and is based on family size and total family income (see Appendix C).¹²

Based on a set of survey questions, “life after welfare” and “well-being” were constructed indices used as dependent variables in model building. “Life after welfare” reflects the level of improvement in one’s life since leaving Families First and is constructed from items that measure quality of life, health status, housing, food, job situation, and family income. “Well-being” was constructed from items that indicate access to housing, food, and medical care and reflects the level of hardship experienced since leaving Families First. A composite score was created for each of these indices by assigning a value to each relevant question; the values were then added together to arrive at a composite score for each respondent.¹³

Regression analysis was used to establish causal relationships between some variables.¹⁴ In effect, a regression analysis is used to explain the variance in the dependent variable given change in an independent variable. Since some dependent variables were dichotomous and others linear, both logistic regression and least squares were performed for each regression statement. Though the former method is technically more appropriate, for consistency the results obtained by the least squares are reported since there was little variation in the findings using the two methods.

¹² Since absolute poverty, as determined by federal guidelines, does not take into account the cost of work-related expenses (e.g., childcare, transportation, clothing, etc.) and the poverty gap, 200% of poverty is often used in the literature (Acs, Phillips, & McKenzie, 2000; Kickham et al., 2000; Loprest, 2001) as a more realistic measure of poverty.

¹³ See Appendix D for a full discussion of index construction.

¹⁴ See Appendix E for explication of variables used in the regression models.

Limitations of the Study

Several limitations of this study can be identified. First, total family income and, hence, poverty does not take into consideration the EITC and other tax credits or cash and non-cash benefits (housing assistance, food stamps, etc.) that leavers may receive. Many leaver studies incorporate these tax credits and benefits and present good reasons for doing so. Neither does total family income take into consideration the cost of work-related expenses (e.g., childcare, transportation, clothing, etc.) and the poverty gap that many leaver studies incorporate. These shortcomings are minimized in the present study by inclusion of two measures of poverty: absolute poverty and 200% of absolute poverty.

Second, the determination of whether former customers left Families First voluntarily or involuntarily is based on the respondent's reported reason for leaving.¹⁵ "Voluntary leavers" are those who left Families First because of work/income reasons (e.g., got a job, got a raise, etc.) or non-work/income reasons (e.g., got married and spouse supports me). "Involuntary leavers" are those who left because of programmatic reasons (e.g., customer was sanctioned, failed to keep appointment, or did not like the program requirements) or demographic changes (e.g., youngest child turned 18, moved to another county/state, or lost custody of children). Volition is debatable in some cases, however. For instance, leaving Families First because one moves to another state or does not like program requirements can arguably imply volition. Likewise, a leaver who gets a job or pay raise resulting in Families First case closure due to income does not necessarily choose to have benefits terminated.

Third, the regression models that explain "well-being" and "life after welfare" were constructed giving equal weight to the realisms implied in each of the questions comprising the dependent variables, although, in reality, each may not be equal. For example, "well-being" is comprised of questions that measure the ability to provide food, medical care, and housing. If a leaver has no place to live, this probably has more immediate relevance than not having medical care, although the two are regarded equally in the construction of the index.

Fourth, the sole reliance on self-reported survey data puts a strain on the validity of findings. For instance, surveys contain standardized questions with concepts that often have different meanings to different people—an issue of "face validity" (Babbie, 1986). Also, closed-ended questions, which are predominant in surveys and require "forced-choice" responses, may result in putting square pegs into round holes, because the most appropriate response for a particular respondent may be missing when designing survey questions that are at least minimally appropriate to all respondents. In this sense, "surveys often appear superficial in their coverage of

¹⁵ Self-reported data may not be consistent with state administrative data.

complex topics” (p. 232). Moreover, survey research seldom deals with the context of social life. Although surveys can provide information on a particular aspect of social investigation, survey research “can seldom develop the feel for the total life situation in which respondents are thinking and acting...” (p. 232). Finally, in an effort to “please” the survey administrator or to provide “correct” answers to questions, respondents may not always be truthful in their answers, which compromises the validity of findings.

Fifth, for many questions, it is unclear whether or not the issue is one that is specific to the post-transitional benefits period. Although respondents are off transitional benefits, they may be reporting on times when they were actually receiving such benefits. For example, when respondents were asked if they have had difficulty going to work, school, or training during the past year due to transportation, they may have been receiving transitional benefits that would have paid for transportation for most of that year. Thus, the period in question may not have been post-transitional.

To overcome these limitations regarding validity of the study, future research on leavers should include a variety of methods, because validity is increased when the findings of separate methods are consistent. A mixed-method approach helps researchers to “rise above the personal biases that stem from single methodologies” (Frankfort-Nachmias & Nachmias, 1996).

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Research Findings

This section presents the research findings from the study of welfare leavers in Tennessee and is divided into the following subsections: the sample description; employment, income, and economic well-being; physical and social well-being; and perceptions of life after welfare and the welfare system.

Sample Description

Telephone surveys were conducted with 400 individuals who have been off of Families First cash assistance for at least 1 year and off of Families First transitional services for at least 3 months. Of the 400 leavers surveyed, 60% are from urban counties, whereas 40% are from non-urban counties. Overall, the majority (95.0%) of study participants are female, although there are slightly more females represented in urban counties (97.5%) and slightly more males represented in non-urban counties (8.8%) (see Table 1). African Americans comprise a little more than one half of the sample (54.5%), whereas Caucasians make up 43.5%. In urban counties an even larger majority of the sample are African American (77.6%); however, the opposite is true for non-urban counties with Caucasians comprising 78.6% of the sample, a trend that is consistent with the racial distribution of Families First customers in the state. The largest percentage of survey respondents (35.9%) are from 36 to 55 years of age, regardless of urban/rural distinction.

While demographic findings regarding gender are similar to findings from national studies of welfare leavers, findings from this study indicate that leavers in Tennessee are slightly older and more often are African American (Loprest & Zedlewski, 1999). When comparing the sample population of leavers to current Families First recipients in Tennessee, findings reveal that while both groups are overwhelmingly comprised of women, Caucasians are over-represented among leavers. Also, leavers tend to be slightly older than current Families First recipients (Fox, Cunningham, Thacker, & Vickers, 2001).

As revealed in Table 1, the majority of leavers have an equivalent of a high school education/GED or less (66.0%). Urban leavers tend to have higher levels of education than non-urban leavers. For instance, 27.4% of urban leavers have at least some college, compared to 18.2% of non-urban leavers. Likewise, only 20.7% of urban leavers have less than a high school education, compared to 35.2% of non-urban leavers.

Table 1. Sample sociodemographics

	Total Sample N=400		Urban Counties N=241		Non-Urban Counties N=159	
	f	%	f	%	f	%
Demographic Characteristics:						
Gender						
Female	380	95.0	235	97.5	145	91.2
Male	20	5.0	6	2.5	14	8.8
Age*						
18-25	82	20.7	48	20.0	34	21.8
26-30	95	24.0	67	27.9	28	17.9
31-35	73	18.4	45	18.8	28	17.9
36-55	142	35.9	79	32.9	63	40.4
56+	4	1.0	1	0.4	3	1.9
Race						
White	174	43.5	49	20.3	125	78.6
Black/African American	218	54.5	187	77.6	31	19.5
Hispanic/Latino	5	1.3	2	0.8	3	1.9
Asian/Pacific Islander	1	0.3	1	0.4	0	0.0
Multi-Racial	2	0.5	2	0.8	0	0.0
Social Characteristics:						
Education						
Less than High School	106	26.5	50	20.7	56	35.2
High School Graduate	126	31.5	91	37.8	35	22.0
GED	32	8.0	12	5.0	20	12.6
Vocational/Technical	21	5.3	11	4.6	10	6.3
Some College	95	23.8	66	27.4	29	18.2
College Graduate	17	4.3	8	3.3	9	5.7
Post College	3	0.8	3	1.2	0	0.0
Family Size						
One	15	3.8	11	4.6	4	2.5
Two	93	23.3	54	22.4	39	24.5
Three	117	29.3	69	28.6	48	30.2
Four	84	21.0	49	20.3	35	22.0
Five or more	91	22.8	58	24.1	33	20.8
Marital Status						
Single	184	46.0	136	56.4	48	30.2
Married	89	22.3	38	15.8	51	32.1
Separated	36	9.0	23	9.5	13	8.2
Divorced	83	20.8	41	17.0	42	26.4
Widowed	6	1.5	3	1.2	3	1.9
Other	2	0.5	0	0.0	2	1.3
Age of Youngest Child**						
<3 years	102	27.6	57	25.4	45	31.0
3-6 years	124	33.6	84	37.5	40	27.6
6+ years	143	38.8	83	37.1	60	41.4
Employment Status						
Employed	261	65.3	174	72.2	87	54.7
<i>Full-time</i>	176	67.4	121	69.5	55	63.2
<i>Part-time</i>	85	32.6	53	30.5	32	36.8
Unemployed	71	17.8	40	16.6	31	19.5
Not Employed	68	17.0	27	11.2	41	25.8

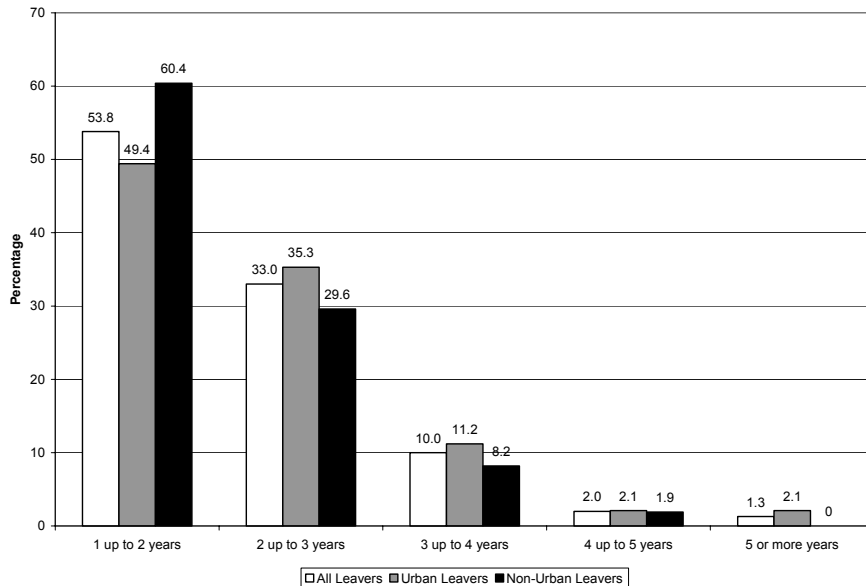
* Note: N=396 for age because four respondents refused to answer the question.

**Note: N=369 for age of youngest child because some respondents do not have children under 18 living with them.

Table 1 also reveals that most leavers (46.0%) are single, although this is more frequent among urban leavers (56.4%) than non-urban leavers (30.2%). Conversely, non-urban leavers are more likely to be married than urban leavers (32.1% and 22.3%, respectively). Also, most leavers (77.4%) live in families with four or fewer members, a trend which is consistent across urban and non-urban counties. Finally, the majority of leavers (62.8%) have at least two children under the age of 18 living with them, and 61.2% have at least one child 6 years or younger living in the home. When comparing urban and non-urban counties, findings reveal that there is a slightly higher percentage of children under the age of 3 in non-urban counties. These findings are similar to findings from national studies of leavers (Loprest & Zedlewski, 1999). However, a comparison of Tennessee’s Families First leavers and current Families First recipients reveals that leavers are more likely to have a high school diploma or G.E.D. and are more likely to be married than current recipients (Fox et al., 2001).

The majority (53.8%) of leavers have been off Families First for less than 2 years (see Figure 1), although a higher percentage of non-urban leavers (60.4%) fit this description than urban leavers (49.4%). Our sample reveals that welfare leavers from urban counties have been off Families First longer than leavers from non-urban counties. For instance, 15.4% of leavers from urban counties have been off assistance for 3 or more years, compared to 10.1% of non-urban leavers. About two thirds (66.5%) of leavers report that they received transitional benefits after their cash benefits ended, for an average of 12.6 months. Urban and non-urban leavers report using transitional services at similar rates (64.7% and 69.2%, respectively).

Figure 1. Length of time off Families First: All leavers (N=400), urban leavers (N=241), and non-urban leavers (N=159)



The majority (88.7%) of leavers left Families First voluntarily.¹⁶ When asked about their reasons for leaving Families First, 68.5% cite work or income reasons (see Table 2). For instance, 61.5% of leavers report they got a job, while 4.5% indicate that they got a better job, and 2.5% report that they got a raise.

Table 2. Reasons for leaving Families First: All leavers, urban leavers, and non-urban leavers

	All Leavers (N=400)		Urban Leavers (N=241)		Non-Urban Leavers (N=159)	
	f	%	f	%	f	%
Work/Income Reasons:						
Got a job	246	61.5	158	65.6	88	55.3
Got a raise	10	2.5	6	2.5	4	2.5
Got a better job	18	4.5	10	4.1	8	5.0
Non-work/Income Reasons:						
Got married and spouse supports me	13	3.3	8	3.3	5	3.1
Got back with partner who supports me	4	1.0	2	0.8	2	1.3
Programmatic Reasons:						
Did not follow program rules	11	2.8	6	2.5	5	3.1
Failed to keep appointment	2	0.5	0	0.0	2	1.3
Was sanctioned	4	1.0	4	1.7	0	0.0
Reached the end of time limits	14	3.5	10	4.1	4	2.5
Wanted to save benefits for future use	3	0.8	3	1.2	0	0.0
Did not like the program requirements	9	2.3	6	2.5	3	1.9
Demographic Changes:						
Lost custody of children	3	0.8	2	0.8	1	0.6
Youngest child turned 18	8	2.0	4	1.7	4	2.5
Moved to another county/state	2	0.5	0	0.0	2	1.3
Moved in with family members	3	0.8	1	0.4	2	1.3
Other	71	17.8	34	14.1	37	23.3

Note: Multiple responses were allowed.

¹⁶ Voluntary leavers are operationalized as those who left Families First for work/income reasons and non-work/income reasons (e.g., got married and spouse supports me), whereas involuntary leavers are those who left for programmatic reasons (e.g., sanctions, failed to keep appointment). See "Limitations of the Study," page 18 of this report, for further discussion.

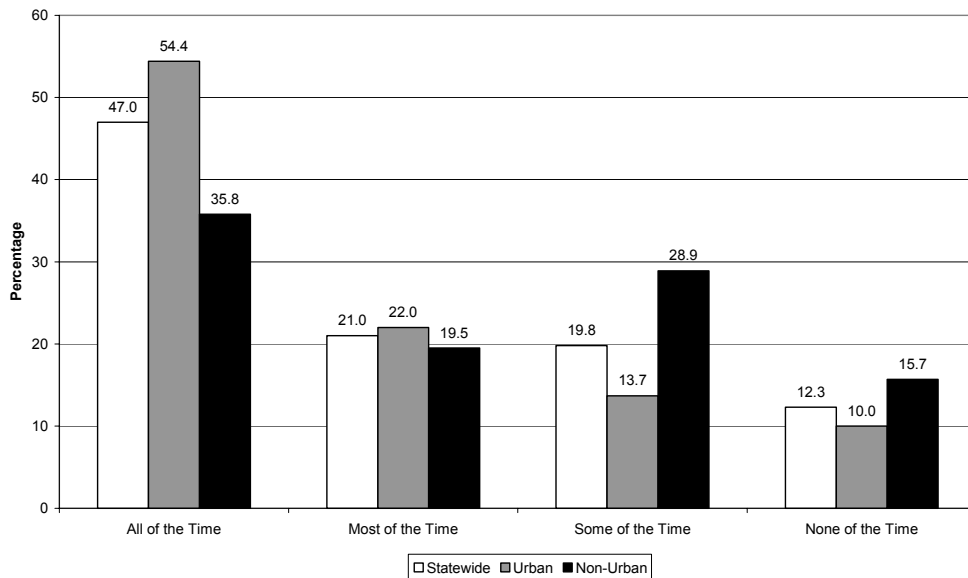
Employment, Income, and Economic Well-Being

EMPLOYMENT, OCCUPATIONS, AND EARNINGS

Most (65.3%) of the welfare leavers in the study report that they are currently employed, and 67.4% of the employed report that they are working full-time. Another 17.8% of leavers in the study indicate that they are currently unemployed (not working but actively seeking employment), whereas 17.0% are not employed (not working and not actively seeking employment). These numbers mask urban/non-urban differences, however, for findings reveal much lower employment rates among leavers in non-urban counties. For instance, while 72.2% of leavers in urban counties are currently employed, only 54.7% in non-urban counties are currently employed.

When asked about employment since leaving Families First, 47.0% report that they have been employed all of the time since leaving Families First, and another 21.0% indicate they have been employed most of the time (Figure 2). Only 12.3% of leavers report that they have not been employed since leaving Families First. Again, these figures mask differences between leavers in urban and non-urban counties. For instance, when asked about employment since leaving Families First, 76.4% of respondents from urban counties report being employed all or most of the time, whereas only 55.3% of leavers from non-urban counties indicate this trend.

Figure 2. Employment since Families First: All leavers (N=400), urban leavers (N=241), and non-urban leavers (N=159)



When asked about the difference in their employment situation since leaving Families First, 54.0% indicate that their job situation is better now than when they were receiving assistance, whereas 33.8% report that their job situation is about the same, and 12.3% indicate that their job situation is worse. Leavers from non-urban counties are over-represented in this last group; they report at a higher rate than those in urban counties that their job situation is worse since leaving Families First.

Findings from causal analysis support the descriptive findings. When multiple regression was performed to determine the best predictors of employment, only one variable emerged as being important in explaining employment (see Table 3).¹⁷ The regression model indicates that county type (e.g., urban and non-urban) is a significant predictor of employment. More specifically, leavers from urban counties are significantly more likely to be employed than their non-urban counterparts.

Table 3. Regression analysis results: Employment[†]

Variable	Regression Coefficient	Standard Error	Standardized Beta Coefficients
Time off Families First	-0.001	0.003	-0.017
Closure Reason	-0.109	0.089	-0.064
Age	0.006	0.004	0.101
Education	-0.019	0.015	-0.069
Race	0.039	0.048	0.050
Marital Status	0.008	0.017	0.030
Family Size	0.169	0.018	0.051
Number of Changes in Family since Leaving Families First	0.051	0.038	0.075
Age of Youngest Child	0.001	0.007	0.006
County	0.162*	0.057	0.167

R-Square=.0763

[†]Employment was coded as a dichotomous variable: 1=currently working; 2=not currently working. Similar results were obtained using both least squares regression and logistic regression. Though the latter method is technically more appropriate, the least squares method is reported in an effort to keep interpretation of estimates more intuitive.

*p ≤ .05

When leavers who are not currently working were asked to identify the reason(s) for not working, the majority of responses (66.9%), regardless of county type, relate to personal or family reasons. For instance, 45.3% indicate that a personal or family illness or disability prohibits them from working, whereas 10.1% report a lack of adequate and/or affordable child care, and 6.5% state a lack of adequate

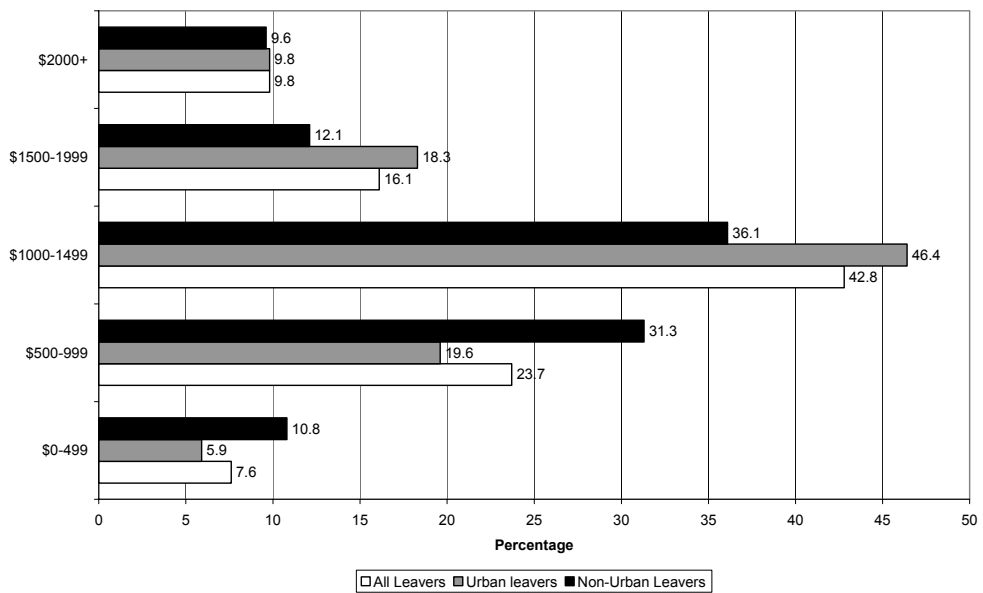
¹⁷ See Appendices D and E of this report for variable explication in regression models.

transportation. The lack of child care and transportation was identified more often in urban counties than in non-urban counties.

In addition to personal or family reasons, one third of respondents suggest job-related reasons for not working. For instance, 18.0% of leavers indicate they are not working because they cannot find a job, while another 6.5% report that they had been laid off from their last job.

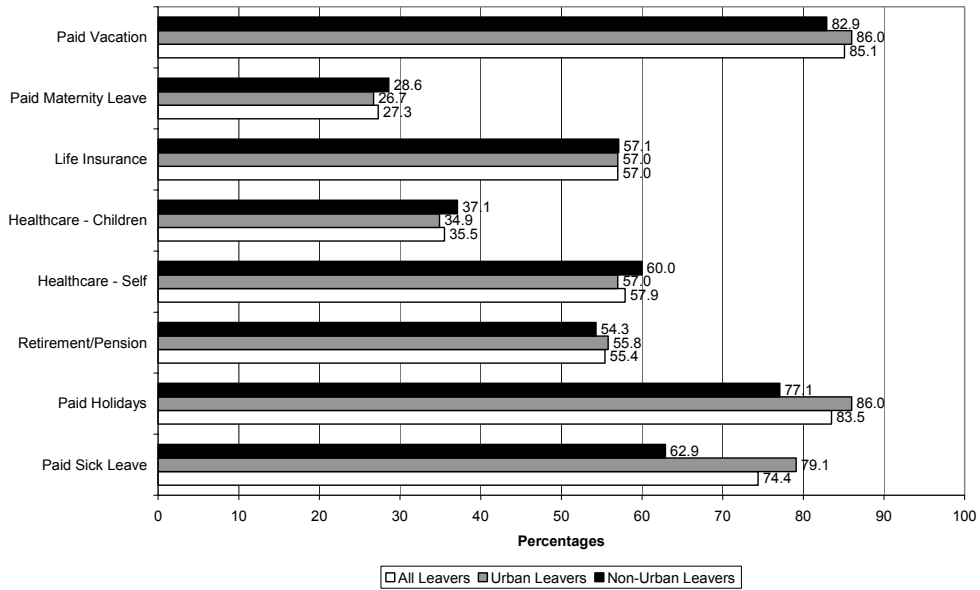
Welfare leavers who *are* currently employed were asked about specific conditions of their employment. On average, the employed leaver works 38.2 hours per week, has been working for his/her current employer for 25.2 months, and earned \$1,221.00 for the month prior to the survey. When comparing county differences, findings indicate that urban leavers have higher earnings than non-urban leavers. Figure 3 reveals that more non-urban leavers fall into the lower earnings categories, whereas more urban leavers fall in the higher earnings categories.

Figure 3. Personal monthly earnings: All leavers (N=261), urban leavers (N=174), and non-urban leavers (N=87)



The majority (65.3%) of employed leavers receive some benefits from their employer. As revealed in Figure 4, most employees who receive benefits get paid vacation, holidays, and sick leave, though the likelihood is slightly higher for those living in urban counties. A little more than half are receiving life insurance, health care benefits for themselves, and retirement or pension benefits. However, only 35.5% receive health care benefits for their children and even fewer get paid maternity leave (27.3%).

Figure 4. Employment benefits: All leavers (N=121), urban leavers (N=86), and non-urban leavers (N=35)



Employed leavers were also asked about their occupations and earnings. As revealed in Table 4, the majority of leavers are employed in occupations such as operation, fabrication, or labor (17.7%); business, management, or sales (13.8%); and health care (12.3%). Leavers from urban counties are more likely to be employed in secretarial, retail/cashier/clerical, and business/management/sales occupations, while leavers from non-urban counties primarily comprise operation/fabrication/labor, health care, and custodial occupations. Findings reveal that secretarial, business/management/sales, and community/professional/social service are the highest paying occupations; the majority of leavers working in these fields earn \$1,000.00 to \$1,999.00 per month.

Table 4. Occupations: All leavers, urban leavers, and non-urban leavers

	All Leavers (N=260)		Urban Leavers (N=174)		Non-Urban Leavers (N=86)	
	f	%	f	%	f	%
Operators/Fabricators/Laborers	46	17.7	30	17.2	16	18.6
Business/Management/Sales	36	13.8	27	15.5	9	10.5
Health Care	32	12.3	18	10.3	14	16.3
Secretarial	23	8.8	18	10.3	5	5.8
Community/Professional/Social Services	23	8.8	17	9.8	6	7.0
Food Service	21	8.1	14	8.0	7	8.1
Custodial	21	8.1	12	6.9	9	10.5
Retail/Cashier/Clerk	19	7.3	15	8.6	4	4.7
Child Care	10	3.8	7	4.0	3	3.5
Precision Production/Craft/Repair	10	3.8	3	1.7	7	8.1
Other	10	3.8	8	4.6	2	2.3
Other Services	9	3.5	5	2.9	4	4.7

FAMILY INCOME AND ECONOMIC WELL-BEING

On average, monthly family income for welfare leavers is \$1,327. This is comprised of average monthly family earnings of \$1,129 and average monthly unearned income of \$297. Most leavers (59.3%) feel their family income is better now than when they were on Families First, whereas 26.8% believe it is about the same, and 14.1% indicate it is worse.

Based on current family income, one half of leavers in the sample fall below the federal poverty level. Further, the overwhelming majority (93.9%) of leavers fall within 200% of the federal poverty level. Poverty measures are consistent for both urban and non-urban leavers.

Multiple regression was used to explain poverty, and findings are revealed in Table 5. Two variables—employment status and education—were identified as significant factors in explaining poverty. Leavers who are currently unemployed and report lower levels of education are more likely to be impoverished.

Table 5. Regression analysis results: Poverty[†]

Variable	Regression Coefficient	Standard Error	Standardized Beta Coefficients
Time off Families First	0.004	0.003	0.064
Closure Reason	0.082	0.090	0.045
Employment	-0.306*	0.054	-0.289
Age	-0.008	0.004	-0.128
Education	0.059*	0.015	0.200
Race	0.136	0.049	0.163
Marital Status	0.003	0.017	0.011
Family Size	-0.030	0.018	-0.088
Age of Youngest Child	0.008	0.007	0.071
County	-0.027	0.058	-0.026

R-Square=.1761

[†]Poverty was coded as a dichotomous variable: 1=living at or below the poverty level; 2=living above the poverty level. Similar results were obtained using both least squares regression and logistic regression. Though the latter method is technically more appropriate, the least squares method is reported in an effort to keep interpretation of estimates more intuitive.

* $p \leq .05$

When further regression analysis was done to examine poverty at the 200% level, findings reveal that only education is a significant predictor of poverty. Employment, the strongest predictor of absolute poverty (see Table 5), is no longer significant. Therefore, a leaver may be employed but still live within 200% of the poverty level.

Overall, findings indicate that many leavers are faced with economic hardship and need assistance to get by. For instance, when leavers who are not currently working were asked how they “made ends meet,” they offered the following explanations:

- ◆ We rely on help from family and friends to get by (38.8%);
- ◆ My spouse or significant other makes enough money to support us (23.0%);
- ◆ We rely on federal and state government assistance programs (e.g., HUD, Food Stamps, TennCare, etc.) (17.3%); and
- ◆ We rely on unearned income sources (e.g., Social Security, SSI, Child Support, Unemployment Compensation, etc.) (13.7%).

Although the majority of employed leavers (67.8%) report that their jobs pay enough to “make ends meet,” 32.2% indicate that they are faced with economic hardship. Of the employed group facing economic hardship, 29.8% rely on help from friends or family to get by, and 26.2% do what they can with what they have, which is just not enough to make ends meet.

Physical and Social Well-Being

Analysis was conducted to determine the physical and social well-being of welfare leavers. Measures of well-being include housing, nutrition, health and health care, and child care.¹⁸ Multiple regression analysis was performed, and findings reveal that employment, poverty (200%), and the age of the leaver's youngest child are all significant variables in explaining well-being (see Table 6). Specifically, leavers who are employed, above the poverty level, or have younger children are better off in terms of well-being and, conversely, leavers who are unemployed, impoverished, or have older children are worse off in terms of well-being.

Table 6. Regression analysis results: Well-being

Variable	Regression Coefficient	Standard Error	Standardized Beta Coefficients
Employment	-0.485*	0.188	-0.136
200% Poverty	0.866*	0.325	0.139
Time off Families First	0.009	0.010	0.051
Closure Reason	0.395	0.313	0.065
Age	-0.013	0.014	-0.062
Education	-0.051	0.052	-0.051
Race	-0.201	0.170	-0.071
Marital Status	-0.072	0.060	-0.072
Family Size	-0.030	0.062	-0.026
Age of Youngest Child	-0.068*	0.025	-0.176
Number of Changes in Family since Leaving Families First	-0.012	0.134	-0.005
County	-0.221	0.203	-0.064

R-Square=.1323

* $p \leq .05$

The remainder of this subsection addresses specific indicators of well-being.

HOUSING AND COMMUNITY

Most welfare leavers in the sample report that they live in houses or apartments. A higher percentage of urban leavers (46.5%) report living in an apartment compared to non-urban leavers (29.0%), whereas more non-urban leavers are more likely to live in a trailer/mobile home than urban leavers (31.4% and 3.7%, respectively). The majority of leavers are responsible for paying their own housing and utility costs. When asked if they were able to pay these bills, the majority of leavers report that

¹⁸ Well-being is constructed from items that indicate access to housing, food, and medical care and reflects whether or not hardship has been experienced since leaving Families First. A composite score of well-being was created for each respondent by assigning a value to each relevant question; the values were then added together to arrive at a composite score. See Appendix D for more explanation of index construction.

they are able to pay their rent/mortgage (67.7%) and utility bills (63.4%) most of the time. However, about one third of leavers need help to pay their bills, pay what they can on their bills, or simply are not able to pay their bills. In fact, 16.5% of leavers reveal that they had to move in with other people at some point during the past year because they could not afford to pay for their rent/mortgage or utility bills.

Leavers were asked about their neighborhoods and communities as a measure of well-being, and most conveyed positive perceptions as revealed in Table 7. For example, 93.8% of leavers feel safe in their homes; 84.1% feel safe on their neighborhood streets; and 77% feel their communities are good places to raise children. When urban and non-urban comparisons are made, however, perceptions of neighborhoods and communities are more positive in non-urban counties. For instance, only 17.0% of leavers from non-urban counties think crime is a big problem in their neighborhoods as opposed to 34.4% of leavers from urban counties. Also, 88.7% of leavers from non-urban counties report that their communities are good places to raise their families, compared to 69.3% in urban counties.

Table 7. Leavers' perceptions of their neighborhoods: All leavers, urban leavers, and non-urban leavers*

	All Leavers (N=400)		Urban Leavers (N=241)		Non-Urban Leavers (N=159)	
	f	%	f	%	f	%
"I usually feel safe on my neighborhood streets."	336	84.1	192	79.7	144	90.6
"I usually feel safe in my home."	375	93.8	223	92.5	152	95.6
"Public transportation is available in my neighborhood."	238	59.5	172	71.4	66	41.5
"Crime is a big problem in my neighborhood."	110	27.5	83	34.4	27	17.0
"This is a good place to raise children."	308	77.0	167	69.3	141	88.7

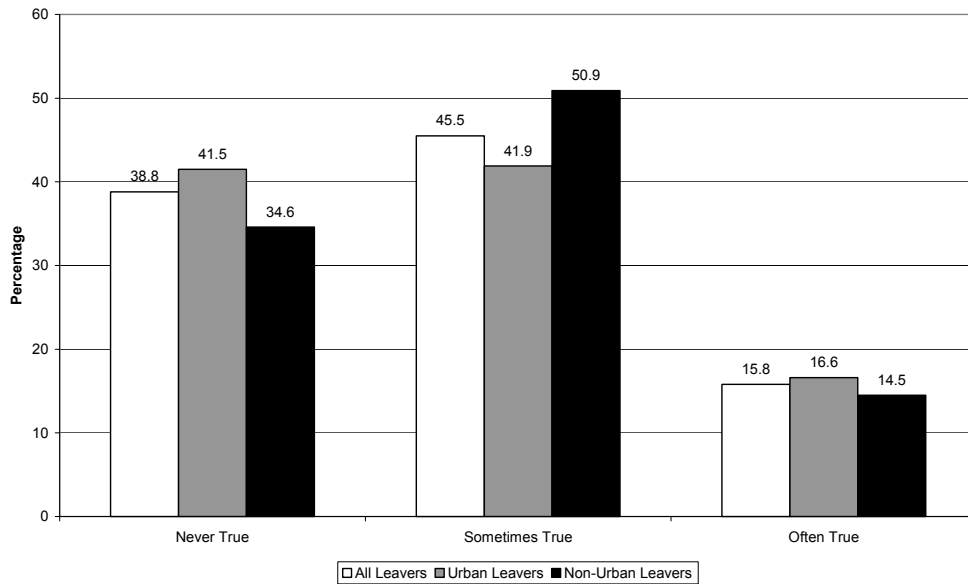
*Respondents were asked to "strongly agree," "agree," "disagree," or "strongly disagree" with each statement. To simplify reporting, frequencies and percentages reflect those who agreed or strongly agreed.

NUTRITION

Families First leavers were asked about food and family nutrition. About one half (43.5%) indicate that their ability to provide food is about the same now as when they were on Families First, whereas 30.3% report that it is better, and 26.3% report that it is worse. Findings are similar for both urban and non-urban counties.

Figures 5 and 6 reveal findings regarding food security (i.e., food endurance and food intake) for welfare leavers. As indicated in Figure 5, 15.8% of leavers say that often the food they buy does not last, and they have no money to buy more, while 45.5% say this is sometimes true. Non-urban leavers (65.4%) are more likely to report that their food does not last than urban leavers (58.5%); however, urban leavers are more likely to report that this is often true.

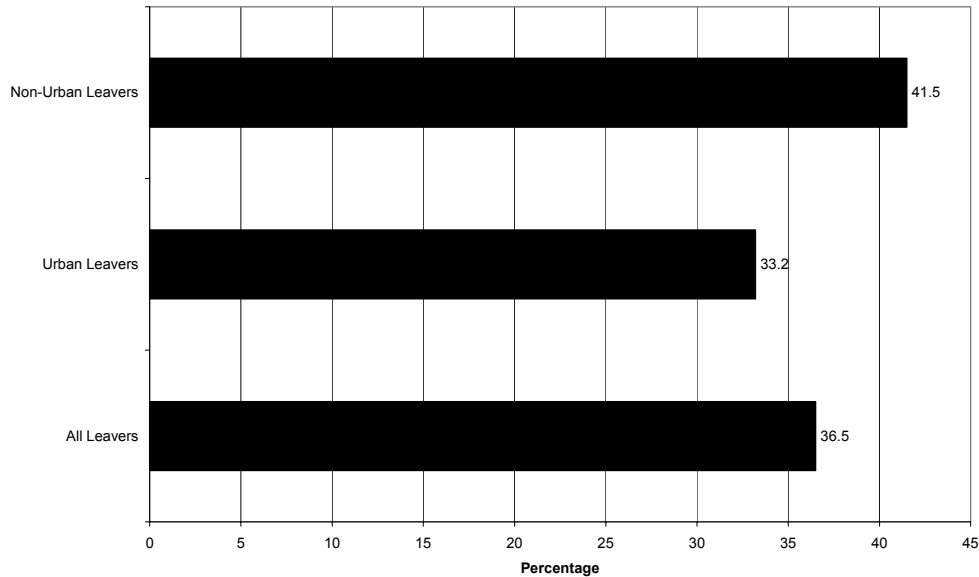
Figure 5. Food endurance: All leavers (N=400), urban leavers (N=241), and non-urban leavers (N=159)



Specifically addressing cutbacks in food, Figure 6 reveals that 36.5% of leavers indicate that they or their families have had to cut the size of meals or skip meals in the past months because there was not enough money for food. Findings reveal that leavers in non-urban counties experience more food cutbacks than their counterparts in urban counties. For instance, 41.5% of leavers from non-urban counties have skipped or cut meals in the past months compared to 33.2% in urban counties. Perhaps urban counties have greater access to private, nonprofit sources of food provision (e.g., food banks, food pantries, etc.) than non-urban counties.

Findings indicate that food deprivation is greater in non-urban counties and correspond with findings that show more leavers in non-urban counties (45.3%) receive Food Stamps than leavers who reside in urban counties (38.2), thereby suggesting that Food Stamps are not always sufficient to guard against food deprivation. Greater deprivation in non-urban counties may be due to limited access to emergency food sources, such as private, nonprofit sources of food provision (e.g., food banks, food pantries, etc.) However, findings are in sharp contradiction to the assumption that rural residents have access to sustainable nutrition (i.e., the ability to grow their own food).

Figure 6. Cutbacks in food intake: All leavers (N=400), urban leavers (N=241), and non-urban leavers (N=159)



HEALTH AND HEALTH CARE

The overwhelming majority of leavers report that they (92.5%) and their children (93.5%) currently have health insurance coverage. Most of the insured leavers (78.3%) and even more of their children (85.3%) are covered by TennCare or Medicaid. When they are in need of medical care, most leavers (71.0%) and their families visit the doctor's office, while another 20.5% report that they go to a clinic or health department. The majority of leavers (90.1%) report satisfaction with the quality of medical care they have received since leaving Families First, although leavers in non-urban counties are not as satisfied as leavers in urban counties.

Most leavers (64.0%) indicate that their overall health is about the same as when they were on Families First, whereas 19.8% report that their health is better, and 16.3% report that their health is worse. Leavers from non-urban counties are more likely to report that their health is worse since leaving Families First than leavers from urban counties (22.0% and 12.5%, respectively). When asked about their children's health, the majority of leavers report that their children have very good (35.3%) or excellent (45.0%) health. Most (81.5%) indicate that their children's health is about the same as when they were on Families First, whereas 15.0% indicate that their children's health is better, and 3.5% indicate it is worse. Leavers from non-urban counties are slightly more likely to report that their children's health is better than leavers from urban counties (17.0% and 13.7%, respectively).

Regardless of their county type, the majority of leavers' children are receiving preventative health care maintenance. Leavers report that 89.5% of their children have been to the doctor for annual check-ups, and 98.3% report that their children are up-to-date on their immunizations. Although not to the same degree, preventative

health care maintenance is also occurring for adults. For instance, 76.8% of female leavers report that they have had annual pap smears, and 65.3% have had annual breast exams since leaving Families First. Health care maintenance for female leavers varies by type of county, because those in urban counties are more likely to have annual breast exams and pap smears (67.2% and 81.3%) than their counterparts in non-urban counties (62.1% and 69.7%, respectively).

Findings from the study reveal that health care deprivation does exist for some welfare leavers in Tennessee. For instance, 19.0% of leavers or their children have not seen a doctor, and 24.8% have not purchased medication at some point since leaving Families First because they could not afford to do so. Moreover, 47.8% have not seen a dentist at some point because they could not afford the visit.

The literature indicates that health and health care vary by the type of medical coverage one has; those with private health insurance coverage are more likely to have greater prevention and less deprivation than those with Medicaid or no coverage. Table 8 illustrates the differences in health care status, health care prevention, and health care deprivation by the type of health care coverage leavers have. In terms of children's health care status, Table 8 reveals very little difference between those with Medicaid/TennCare and private coverage; these leavers most often rate their children's health as very good or excellent; however, those with no health insurance are much more likely to rate their children's health as good rather than very good or excellent.

Table 8. Health and health care for leavers and their children by type of insurance

	Medicaid/TennCare Coverage		Private Health Insurance Coverage		No Health Insurance Coverage*	
	f	%	f	%	f	%
Health Care Status						
<i>Children's Health</i>	N=341		N=33		N=19	
Excellent/Very Good	279	81.8	29	87.9	9	47.4
Good	44	12.9	4	12.1	10	52.6
Fair/Poor	18	5.3	0	0.0	0	0.0
Health Care Prevention**						
<i>Children</i>	N=341		N=33		N=19	
Well Check-up Visits	312	91.5	30	90.9	11	57.9
Immunizations	335	98.2	33	100.0	18	94.7
<i>Respondents</i>	N=297		N=56		N=26	
Annual Breast Exams	196	66.0	41	73.2	11	42.3
Annual Pap Smears	229	77.1	46	82.1	16	61.5
Health Care Deprivation						
<i>Respondent and/or Children</i>	N=299		N=28		N=8	
Could not afford to visit doctor	45	15.1	5	17.9	4	50.0
Could not afford to visit dentist	141	47.2	10	35.7	6	75.0
Could not afford to fill prescriptions	70	23.4	7	25.0	4	50.0

* Since the frequencies for those with no health insurance coverage are small when reporting health care status, health care prevention, and health care deprivation, results should be interpreted with caution.

**Note: Frequencies and percentages for health care prevention and health care deprivation reflect “yes” responses.

In terms of health care prevention for children, Table 8 reveals that leavers with Medicaid or TennCare or private health insurance are equally and overwhelmingly likely to have children who receive well check-up visits and are up-to-date on immunizations. Children who are not insured, however, are slightly less likely to have current immunizations and are much less likely to receive well check-up visits. Table 8 also reveals that when it comes to health care prevention for the female leaver, the type of health care coverage appears to make a difference. Female leavers who have private insurance are more likely to have annual breast exams and pap smears than those who have Medicaid or TennCare. Further, those who have Medicaid or TennCare are more likely than those with no insurance to have annual breast exams and pap smears.

Finally, Table 8 reveals differences among the groups in terms of deprivation. For instance, leavers who are privately insured are less likely to experience deprivation relating to dental care than leavers who are on Medicaid or TennCare probably

because TennCare does not cover adult dental care. On the other hand, leavers on Medicaid or TennCare are slightly less likely to experience deprivation relating to doctors and prescriptions. More importantly, leavers with no health insurance coverage are much more likely to experience all types of deprivation than those with some kind of insurance. At some point since leaving Families First, one half of those with no insurance did not visit the doctor; one half did not get the medicine they needed; and three quarters did not visit the dentist because they could not afford it.

CHILD CARE

The average leaver has 2 children under the age of 18 living in her/his home, and three quarters of these children are less than 13 years old. When asked about child care arrangements for their children, 47.4% report that someone in their extended family provides child care, whereas 12.7% stay in child care centers; 8.1% are cared for by parent(s); and 3.3% are cared for by older siblings. Another 14.1% of leavers report that they have no child care arrangements for children under 13 in their homes, although leavers in non-urban counties are about twice as likely to report this as leavers in urban counties.

Most leavers either pay for their own child care (48.3%) or have no charge for child care (38.4%). The prevalence of free child care is understandable given that more than one half of child care providers are relatives. Only 3.7% of leavers report that they receive low-income child care certificates.

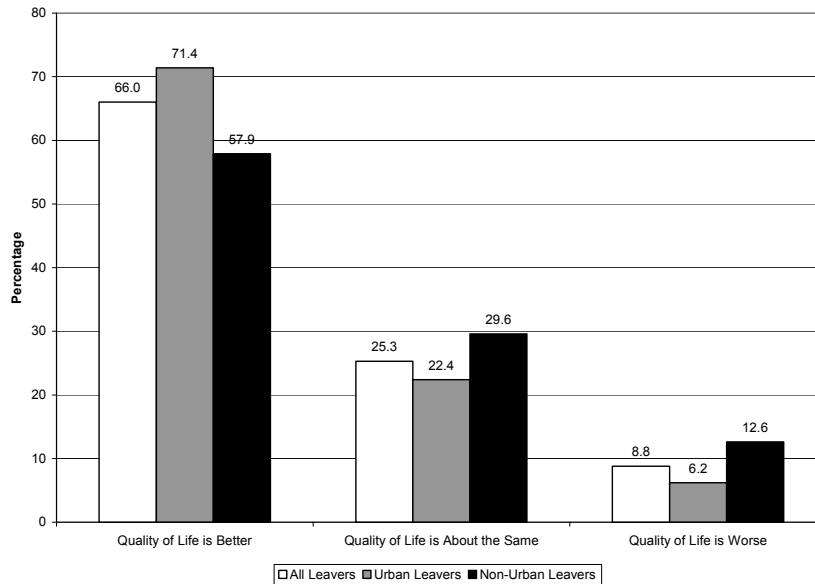
During the month prior to the survey, 56.0% of leavers report that their children were cared for by someone else 20 hours or less, whereas 43.9% indicate that this occurs more than 21 hours. During these hours, the majority of leavers (89.0%) were either working, looking for a job, or were in school.

Child care still presents a problem for many leavers who need to work, attend classes, or search for employment. For example, many indicate that there are times when they cannot afford child care (42.4%) or when child care is simply not available (35.4%). While the affordability issue is comparable in urban and non-urban counties, the availability issue is more prevalent among leavers in non-urban counties (41.7%) than leavers in urban counties (31.5%).

Perceptions of Life after Welfare and the Welfare System

The majority (66.0%) of welfare leavers in the sample believe that the quality of their lives is better now than when they were on Families First, whereas 25.3% think it is about the same, and 8.8% think it is worse (Figure 7). As revealed in Figure 7, leavers from urban counties are more likely to report that the quality of their lives is better now than leavers from non-urban counties, while leavers in non-urban counties are more likely to report that the quality of their lives is worse.

Figure 7. Change in quality of life since leaving Families First: All leavers (N=400), urban leavers (N=241), and non-urban leavers (N=159)



Multiple regression was performed to explain perceptions of life after welfare, and findings are presented in Table 9.¹⁹ Findings reveal that employment, poverty, and Families First case closure reasons are significant variables in explaining perceptions of life after welfare. Individuals who left the Families First program involuntarily, are unemployed, and fall within 200% of the poverty level have more negative perceptions of life after welfare. Conversely, leavers who are employed, above the poverty level, and voluntarily left the program tend to have more positive perceptions of life after welfare.

¹⁹ The life after welfare index is constructed from questions about quality of life, children’s health, personal health, housing, nutrition, employment, and income since leaving Families First. A composite score was created for each respondent by assigning a value to each relevant question; the values were then added together to arrive at a composite score. See Appendix D for more explanation of index construction.

Table 9. Regression analysis results: Life after welfare

Variable	Regression Coefficient	Standard Error	Standardized Beta Coefficients
Employment	3.112*	0.470	0.333
200% Poverty	-2.563*	0.810	-0.157
Time Off Families First	-0.026	0.024	-0.054
Closure Reason	-2.178*	0.783	-0.136
Age	0.049	0.035	0.091
Education	0.009	0.131	0.003
Race	-0.082	0.425	-0.011
Marital Status	0.106	0.151	0.040
Age of Youngest Child	-0.027	0.062	-0.026
Number of Changes in Family since Leaving Families First	-0.244	0.332	-0.038
County	0.580	0.508	0.064

R-Square=.2076

*p ≤ .05

Consistent with other studies presented in the literature section of this report, the current study attempts to assess leavers' perceptions of welfare. Leavers were specifically asked to rate their level of agreement with statements about welfare, marriage and family, and work. Interestingly, findings suggest that urban leavers have slightly more conservative views of welfare, and non-urban leavers hold slightly more conservative views of marriage and family. Following is a summary of key points:

- ◆ First, leavers were asked whether they think “welfare helps people get on their feet,” and findings reveal that 81.6% agree with the statement, while only 10.8% disagree. There is slightly more agreement with this statement in non-urban counties than in urban counties.
- ◆ Second, when asked whether “welfare makes people work less than they would if not on welfare,” there was mixed response: 48.5% agree, 37.6% disagree, and 14.0% neither agree nor disagree. There is quite a bit of variance between urban and non-urban counties, with urban leavers expressing much more agreement that welfare makes people work less.
- ◆ Third, the majority of leavers (61.3%) express disagreement that “welfare encourages young women to have babies before marriage,” whereas 26.3% agree, and 12.5% neither agree or disagree. Leavers in non-urban counties are a little more likely to disagree than leavers in urban counties.
- ◆ Fourth, when asked whether “a single mother can bring up a child as well as a couple,” the majority (72.3%) of leavers agree, although leavers in urban

counties are more likely to express agreement with this statement than non-urban leavers.

- ◆ Fifth, most leavers (65.5%), regardless of county, agree that “people who want children should get married.”
- ◆ Sixth, when asked to respond to the statement, “mothers should not work outside the home” when their children are young, there was mixed response: 31.3% agree that mothers should not work outside the home, whereas 52.6% disagree, and 16.3% neither agree nor disagree with this statement. Leavers in non-urban counties are more likely to agree that mothers should not work outside the home, while leavers from urban counties are more likely to disagree.

Data presented in Table 10 show that leavers who have been off Families First 3 or fewer years and who left voluntarily are more likely to agree that welfare helps people facing difficult situations. Table 10 also indicates that leavers who have been off Families First longer and who left involuntarily are more likely to agree that welfare makes people work less.²⁰

²⁰ Findings from Table 10 should be interpreted with caution due to the small number of cases in some categories.

Table 10. Leavers' attitudes toward welfare by Families First history*

	Welfare Helps People Facing Difficult Situations Get on Their Feet		Welfare Makes People Work Less Than They Would if They Were Not on Welfare		Welfare Encourages Young Women to Have Babies before Marriage		A Single Mother Can Bring Up a Child as Well as a Married Couple		People Who Want Children Should Get Married		When Children Are Young, Mothers Should Not Work Outside the Home	
	f	%	f	%	f	%	f	%	f	%	f	%
Time Off Families First												
1 up to 2 years (N=215)	182	84.7	105	48.8	52	24.2	148	68.8	142	66.1	65	30.2
2 up to 3 years (N=132)	106	80.3	57	43.2	36	27.3	103	78.0	89	67.4	46	34.9
3 up to 4 years (N=40)	29	72.5	24	60.0	13	32.5	28	70.0	23	57.5	7	17.5
4 up to 5 years (N=8)	6	75.0	4	50.0	3	37.5	5	62.5	5	62.5	4	50.0
5+ years (N=5)	3	60.0	4	80.0	1	20.0	5	100.0	3	60.0	3	60.0
Reasons for Leaving Families First												
Voluntary (N=347)	287	82.7	164	47.3	92	26.5	251	72.3	219	63.1	103	29.7
Involuntary (N=44)	31	70.5	26	59.1	10	22.7	32	72.7	35	79.6	17	38.6
Re-entry												
Yes (N=89)	71	79.8	45	50.6	25	28.1	67	75.3	59	66.3	35	39.3
No (N=311)	255	82.0	149	47.9	80	25.7	222	71.4	203	65.3	90	28.9

* Respondents were asked to “strongly agree,” “agree,” “disagree,” or “strongly disagree” with each statement. To simplify reporting, frequencies and percentages reflect those who agreed or strongly agreed.

As seen in Table 10, the majority of leavers, regardless of time off welfare, reason for leaving, and re-entry, believe that a single mother can raise a child as well as a married couple. In addition, leavers who have been off Families First 3 or fewer years, and those who left involuntarily are more likely to agree that people who want children should get married. Finally, leavers who have been off assistance 4 or more years, those who left Families First involuntarily, and those who have some history of re-entry are more likely to agree that people who want children should not work outside the home.

Discussion

In 1996, the state of Tennessee, in conjunction with national welfare reform policies, developed Families First, a program designed to prepare welfare recipients for entry/re-entry into the workplace. Many educational and employee training and development programs were created to help customers achieve self-sufficiency, the ultimate goal of Tennessee's Families First program.

From the time of the program's inception through April, 2001, 128,775 assistance groups have left Families First, and about two thirds of these leavers have remained off Families First (Bruce et al., 2001). This evaluation of Tennessee's welfare leavers, in line with other state and national studies, assesses the economic and social well-being of these individuals and their families. What do findings from the evaluation reveal? Is life after welfare better or worse?

According to more than one half of the welfare leavers surveyed, life is better now since they left Families First. After all the evidence is in, however, questions arise regarding how leavers arrived at this perception, given the hardships they have experienced since leaving Families First.

Economic Hardship

Despite the fact that most leavers are currently employed, and the majority of those are employed full-time, findings from this study reveal that many leavers are faced with economic hardship. Consistent with findings from other leaver studies (Acs, Loprest, & Roberts, 2001), findings from this study reveal that one half of all leavers meet federal poverty guidelines, and almost all fall within 200% of the federal poverty level, greatly exceeding Tennessee's overall poverty rate of 11.9% (U.S. Census Bureau, 2000).

Findings indicate that poverty (as defined by the federal government) is significantly related to education and employment. However, when the definition of poverty is

broadened to include those living within 200% of the poverty rate, education is the only significant explanation for poverty; employment is no longer a significant factor. Therefore, education is essential to the eradication of poverty among leavers.

Findings also indicate that many leavers in Tennessee are working in low-skilled, low-wage jobs. Average family earnings for leavers are less than \$14,000.00 per year. Since the poverty rate for a family of three is less than \$14,150.00 per year, findings indicate that earnings are insufficient to meet the required basic needs of many leavers. Increased wages, then, are essential to the elimination of economic hardship among leavers.

These findings are consistent with other studies in the literature that reveal economic hardships of welfare leavers. Perhaps as some studies suggest, the economic well-being of leavers surveyed in this study may improve the longer they have been off welfare, although findings from this study indicate that time off welfare was not significant in explaining poverty or perceptions of well-being. Further analysis of this same group of leavers would be required to determine changes over time; this study provides base-line data and enables comparisons with future waves of data.

Physical and Social Well-Being

Not surprisingly, this study demonstrates that poverty and employment are significant in explaining well-being. Findings indicate that leavers who are employed and rise above the poverty level are better off than those who are unemployed and impoverished.

One specific measure of well-being employed in this study is the ability to pay for housing and utility bills. Consistent with findings from other studies, many leavers in Tennessee experience hardship when it comes to paying bills; one third need help, pay what they can, or just cannot pay their bills at all. Consequently, close to 20% of leavers have had to leave their homes to move in with others, a figure that is about twice the reported national average.

Another measure of well-being used in this study is food security (i.e., food endurance and food intake). Findings indicate that almost one quarter of all leavers' food security has worsened since leaving Families First. Despite the fact that more than one half of leavers receive Food Stamps, over one half of all leavers report that sometimes their food does not last, and they do not have money to buy more. Moreover, one third have had to skip meals because there is not enough money for food. These findings regarding food security are consistent with findings from other studies. To further develop the research, future studies should examine the difference in food security for those who currently receive Food Stamps and those who do not.

Health care is another measure of well-being employed in this study. Fortunately, findings reveal that an overwhelming majority of leavers and their families have health insurance coverage, and most are covered under Medicaid or TennCare. Only 7.5% of leavers in Tennessee and 6.5% of their children are uninsured. These findings are in sharp contrast to findings from other state and national studies that reveal as many as one half of leavers and one third of their children are uninsured, a fact that has negative implications for health care prevention and health care deprivation. Therefore, Tennessee leavers are better off than the average leaver in terms of health care, presumably because of the availability of TennCare to poor, working families in the state.

Health care deprivation still exists, however. About 20% of leavers or their children (whether or not insured) have not seen a doctor when they needed to because they could not afford it. Likewise, almost one fourth have not had prescriptions filled, and about one half have not seen a dentist because they could not afford it. Findings reveal, then, that although leavers in Tennessee are doing better than leavers from other states in terms of health care coverage, deprivation still exists for some leavers, most likely those who are uninsured.

Finally, child care is used as another indicator of well-being. Findings reveal that some leavers experience hardship when it comes to child care. Almost one half of leavers report that there have been times when they could not afford child care, and more than one third indicate that there have been times when child care was simply not available.

Because of the economic deprivation and the resulting hardships, many leavers in Tennessee turn to friends and family when they need financial help. And many rely on extended family to provide child care (often free of charge) while they work or attend class. Additional research should explore further the issue of hardship and delve more deeply into informal social support structures (i.e., networks of friends and family) employed by welfare leavers as a mechanism for ameliorating hardship. This research could best be accomplished through qualitative techniques such as in-depth interviews and ethnography.

Urban and Non-Urban Differences

Findings from the present study indicate that in a few aspects of well-being, non-urban leavers appear better off than urban leavers. For instance, non-urban leavers more often report that their communities are good places to live and raise their children; however, in most aspects of well-being, leavers from non-urban counties are not faring as well as their urban counterparts, as the following indicates:

- ◆ Non-urban leavers are significantly less likely to be employed than urban leavers. And when they are employed, non-urban leavers are more likely to have lower earnings than their urban counterparts, which is probably due to

to greater employment opportunities and higher wages in Tennessee's urban counties.

- ◆ Non-urban leavers are more likely to experience food deprivation. They report more often than urban leavers that the food they buy does not last, and there is no money to buy more. Non-urban leavers are also more likely to report that they cut back on food intake or skip meals due to lack of money.
- ◆ Although leavers in non-urban counties are more likely than leavers in urban counties to report that their children's health is better now than when on Families First, non-urban leavers are more likely to report that their own health is worse. Also, non-urban female leavers are less likely to have preventative health care maintenance than urban leavers. In addition, leavers in non-urban counties are not as satisfied as leavers in urban counties with the quality of health care they have received since leaving Families First.
- ◆ Child care is more difficult for non-urban leavers; they report the lack of accessible child care with greater frequency than urban leavers.

As a result, non-urban leavers have more negative perceptions regarding their quality of life. Non-urban leavers are less likely than urban leavers to report that the quality of their lives has improved since Families First and are, instead, more likely to report a decline.

Few studies address comparisons of rural and urban welfare leavers, and future research should further develop this comparison as a contribution to the literature. Further rural/urban comparisons could also help to increase awareness regarding limited opportunities that are available to welfare leavers in rural counties in Tennessee and to inform dialogue regarding solutions.

Recommendations for Future Evaluation Activities

Specific recommendations for future evaluation activities are as follows:

- ◆ Since the present study relies solely on survey data, further research on leavers should include a variety of methods, because validity is increased when the findings of separate methods are consistent. For instance, qualitative research techniques, such as in-depth interviews and ethnographies, would be beneficial in exploring and understanding the hardships that leavers face and the role that informal social support structures play in ameliorating hardships.

- ◆ A longitudinal study of the same group of leavers surveyed in the present study would be useful in determining changes over time in employment, income, and well-being.
- ◆ Future research should address and explore more fully the impact of changes in the “business-cycle” (i.e., economic upswings and economic downturns) on changes in leavers’ economic and social well-being.
- ◆ Future research should continue to explore and understand differences between urban and non-urban Families First leavers. Research should also extend to include differences by other geographic distinctions (e.g., suburb, exurb, etc.)
- ◆ Future research should explore and explain differences that exist between the group of leavers that fare the worst in terms of well-being and other groups of leavers.
- ◆ Comparative research between current Families First recipients and leavers should be conducted to further explore differences in employment, economic security, and well-being.
- ◆ Future research should continue to explore findings from the present study, most notably,
 - the issue of no health care prevention and maintenance for insured leavers;
 - the lack of affordable child care and inadequate transportation;
 - the impact of receiving Food Stamps on food security (i.e., food intake and food endurance);
 - the issue of leavers with little or no visible means of support, and
 - other possible predictors associated with outcomes, such as employment, poverty, and well-being.

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Appendix A
Welfare Leavers Survey Instrument

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WELFARE LEAVERS TELEPHONE SURVEY

INTERVIEWER: READ THE FOLLOWING – “Hello, my name is [YOUR FIRST NAME] and I am a staff member at the University of Tennessee’s College of Social Work. May I speak with [RESPONDENT’S NAME]?”

1. RESPONDENT NOT AVAILABLE: [**PROBE:** “When would be a good time to call back to talk with [RESPONDENT’S NAME]?” **RECORD CALL BACK ON LOG SHEET**]

2. RESPONDENT AVAILABLE:

“A week ago we sent you a letter saying that we would be calling to talk with you about your experiences since you stopped receiving cash assistance from the Tennessee Department of Human Services. Do you remember receiving this letter?”

- 1 YES: [**READ INTRODUCTION B**]
- 2 NO: [**READ INTRODUCTION A**]
- 3 NOT SURE: [**READ INTRODUCTION A**]

INTRODUCTION A:

“The letter explained that we are doing a study with people across the state of Tennessee who used to receive *Families First* benefits. The Department of Human Services has given us your name as someone who used to receive *Families First* benefits. We’d like to ask you about how your life is different since you left the *Families First* program. The interview will last about 15 minutes. It is very important that we hear the views of previous customers so we can make better recommendations on how to improve services for future participants. Your answers will be confidential and your name will not be identified with any answers you give. After the interview is completed, we will send you a \$5 Wal-Mart gift certificate to thank you for your time.”

[INTERVIEWER: BEGIN SECTION I]

INTRODUCTION B:

“Good! As we mentioned in the letter, we’re doing a study of former *Families First* participants across Tennessee. The Department of Human Services has given us your name as someone who used to receive *Families First* benefits. We’d like to ask you about how your life is different since you left the *Families First* program. The interview will last about 15 minutes. It is very important that we hear the views of previous customers so we can make better recommendations on how to improve services for future participants. Your answers will be confidential and your name will not be identified with any answers you give. After the interview is completed, we will send you a \$5 Wal-Mart gift certificate to thank you for your time.”

[INTERVIEWER: BEGIN SECTION I]

SECTION I: Families First Participation

“First, I’d like to confirm that you are eligible to participate in our study.”

- 1 “How long has it been since you received Families First cash benefits from the Department of Human Services?”

Years _____

Months _____

[INTERVIEWER: IF LESS THAN 1 YEAR OR 12 MONTHS, POLITELY TERMINATE THE INTERVIEW BY SAYING:] “I apologize for bothering you this evening. For this study we are supposed to contact only former *Families First* customers who have not received cash benefits for at least one year.” [PLEASE NOTE “NOT ELIGIBLE” IN YOUR LOG.]

- 2 “Once your cash benefits ended, did you receive transitional benefits such as help with childcare and transportation from the Department of Human Services?”
 - 1 NO [SKIP TO QUESTION #4]
 - 2 YES

- 3 “How long has it been since you received transitional benefits from the Department of Human Services?

Years _____

Months _____

[**INTERVIEWER:** IF LESS THAN 3 MONTHS POLITELY TERMINATE THE INTERVIEW BY SAYING:] “I apologize for bothering you this evening. For this study we are supposed to contact only former *Families First* customers who have not received transitional benefits for at least 3 months.” [PLEASE NOTE “NOT ELIGIBLE” IN YOUR LOG]

- 4 “Great! You’re eligible to participate in the study. Now to begin, tell me why you stopped receiving *Families First*?” [**INTERVIEWER:** DO NOT READ CHOICES. SELECT ALL RESPONSES THAT APPLY AFTER HEARING RESPONDENT’S ANSWER.]
- 1 GOT A **JOB** AND NO LONGER NEEDED/QUALIFIED
 - 2 GOT A **RAISE** AND NO LONGER NEEDED/QUALIFIED
 - 3 GOT A **BETTER JOB** AND NO LONGER NEEDED/QUALIFIED
 - 4 I GOT **MARRIED** AND MY SPOUSE SUPPORTED ME
 - 5 I GOT **BACK WITH MY BOYFRIEND/GIRLFRIEND** WHO SUPPORTED ME
 - 6 MOVED IN WITH **FAMILY MEMBERS**
 - 7 **MOVED** TO ANOTHER COUNTY OR STATE
 - 8 DID NOT FOLLOW **PROGRAM RULES** [EXCEPT FAILURE TO KEEP APPOINTMENT]
 - 9 **FAILED TO KEEP APPOINTMENT**
 - 10 WAS **SANCTIONED**
 - 11 REACHED THE END OF MY **TIME LIMIT**
 - 12 WANTED TO **SAVE BENEFITS** FOR FUTURE USE DUE TO TIME LIMITS
 - 13 DID NOT LIKE THE PROGRAM REQUIREMENTS
 - 14 **LOST CUSTODY** OF MY CHILD/CHILDREN
 - 15 YOUNGEST **CHILD TURNED 18**
 - 16 OTHER

- 5 “Other than this most recent time you left *Families First*, were there other times when you stopped receiving *Families First* cash assistance or benefits for more than one month?” [INTERVIEWER PROBE: THIS DOES NOT INCLUDE THE LAST TIME YOU GOT OFF]
- 1 YES
 - 2 NO [SKIP TO QUESTION #7]
- 6 “What were the reasons your benefits stopped then?” [INTERVIEWER: DO NOT READ CHOICES. SELECT ALL RESPONSES THAT APPLY AFTER HEARING RESPONDENT’S ANSWER.]
- 1 GOT A **JOB** AND NO LONGER NEEDED/QUALIFIED
 - 2 GOT A **RAISE** AND NO LONGER NEEDED/QUALIFIED
 - 3 GOT A **BETTER JOB** AND NO LONGER NEEDED/QUALIFIED
 - 4 I GOT **MARRIED** AND MY SPOUSE SUPPORTED ME
 - 5 I GOT **BACK WITH MY BOYFRIEND/GIRLFRIEND** WHO SUPPORTED ME
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 - 9 **FAILED TO KEEP APPOINTMENT**
 - 10 WAS **SANCTIONED**
 - 11 REACHED THE END OF MY **TIME LIMIT**
 - 12 WANTED TO **SAVE BENEFITS** FOR FUTURE USE DUE TO TIME LIMITS
 - 13 DID NOT LIKE THE PROGRAM REQUIREMENTS
 - 14 **LOST CUSTODY** OF MY CHILD/CHILDREN
 - 15 YOUNGEST **CHILD TURNED 18**
 - 16 OTHER [SPECIFY] _____
- 7 “How do you feel about the quality of your life since leaving *Families First* compared to when you were on the program? Would you say your life is...” [READ CHOICES]
- 1 MUCH BETTER
 - 2 SOMEWHAT BETTER
 - 3 ABOUT THE SAME
 - 4 SOMEWHAT WORSE
 - 5 MUCH WORSE

SECTION II: Health Care

“Next, I’d like to ask you a few questions about your family’s health and healthcare situation.”

- 8 “Are you currently enrolled in Medicaid or TennCare?”
1 YES [SKIP TO QUESTION #10]
2 NO
9 DON’T KNOW
- 9 “Are you covered by another type of health insurance?”
1 YES [SPECIFY] _____
2 NO
9 DON’T KNOW
- 10 “Are your children currently enrolled in Medicaid or TennCare?”
1 YES [SKIP TO QUESTION #12]
2 NO
9 DON’T KNOW
- 11 “Are your children covered by another type of health insurance?”
1 YES [SPECIFY] _____
2 NO
9 DON’T KNOW
- 12 “Now I’d like to ask you some questions about your children’s health status. In general would you say your children’s health is:” [READ CHOICES]
1 EXCELLENT
2 VERY GOOD
3 GOOD
4 FAIR
5 POOR
- 13 “How is your children’s health in general compared to when you were on *Families First*? Would you say their health is:” [READ CHOICES]
1 MUCH BETTER
2 SOMEWHAT BETTER
3 ABOUT THE SAME
4 SOMEWHAT WORSE
5 MUCH WORSE
- 14 “Since you left *Families First*, have your children received yearly well-child checkups?” [INTERVIEWER PROBE: GONE TO THE DOCTOR EVEN WHEN THEY WERE NOT SICK JUST TO MAKE SURE THEY ARE IN GOOD HEALTH]
1 YES
2 NO

- 15 “Where do you and your children usually go when you are sick or need medical advice?” [INTERVIEWER: DO NOT READ CHOICES]
- 1 DOCTOR’S OFFICE
 - 2 HOSPITAL EMERGENCY ROOM
 - 3 HEALTH DEPARTMENT OR CLINIC
 - 4 HOSPITAL OUTPATIENT DEPARTMENT
 - 5 OTHER [SPECIFY] _____
- 16 “Are all your children up to date on their shots?”
- 1 YES
 - 2 NO
 - 9 DON’T KNOW
- 17 [INTERVIEWER: MARK THE RESPONDENT’S GENDER]
- 1 MALE [SKIP TO QUESTION #20]
 - 2 FEMALE
- 18 [ASK TO WOMEN ONLY] “Since you left *Families First*, have you received yearly breast exams at a doctor’s office or clinic?”
- 1 YES
 - 2 NO
- 19 [ASK TO WOMEN ONLY] “Since you left *Families First*, have you had yearly Pap smears at a doctor’s office or clinic?”
- 1 YES
 - 2 NO
- 20 “How is your health in general compared to when you were on *Families First*? Would you say your health is:” [READ CHOICES]
- 1 MUCH BETTER
 - 2 SOMEWHAT BETTER
 - 3 ABOUT THE SAME
 - 4 SOMEWHAT WORSE
 - 5 MUCH WORSE
- 21 “Since you left *Families First*, has there ever been a time when you or your children have not seen a doctor because you could not afford it?”
- 1 YES
 - 2 NO
- 22 “Since you left *Families First*, has there ever been a time when you or your children have not seen a dentist because you could not afford it?”
- 1 YES
 - 2 NO

- 23 “Since you left *Families First*, has there ever been a time when you and your children have not had a prescription filled or gotten medicine because you could not afford it?”
- 1 YES
 - 2 NO
- 24 “How satisfied are you with the quality of medical care you and your family have received from doctors and hospitals since you left *Families First*? Would you say you are?” [READ CHOICES]
- 1 VERY SATISFIED
 - 2 SOMEWHAT SATISFIED
 - 3 SOMEWHAT DISSATISFIED
 - 4 VERY DISSATISFIED
 - 5 DO NOT HAVE MEDICAL CARE [DO NOT READ]

SECTION III: Children and Child Wellbeing

“Now I’d like to ask you a few more questions about your children.”

- 25 “How many children under age 18 are currently **living with you**?”
[INTERVIEWER PROBE: Children may or may not be biological]

[IF NONE SKIP TO SECTION IV]

- 26 “What are the ages of all your children currently living with you?”
[INTERVIEWER: WRITE ALL RESPONSES]

- 27 “When your children are not with you or in school, who *usually* cares for them?”
[INTERVIEWER: DO NOT READ CHOICES. SELECT ALL THAT APPLY]
- 1 CHILD’S OTHER BIOLOGICAL PARENT
 - 2 OLDER BROTHER OR SISTER
 - 3 OTHER RELATIVE
 - 4 FRIEND
 - 5 THEY GO TO A CHILDCARE CENTER
 - 6 BABY SITTER IN YOUR HOME
 - 7 FAMILY HOME DAY CARE (SOMEONE TAKES CARE OF A FEW CHILDREN IN THEIR HOUSE)
 - 8 I HAVE SEVERAL CHILD CARE ARRANGEMENTS
 - 9 NO CHILD CARE ARRANGEMENTS [SKIP TO SECTION IV]
 - 10 CHILDREN ARE OLDER. DOES NOT APPLY [SKIP TO SECTION IV]

- 28 “In the last month, about how many hours per week were your children cared for by someone other than yourself?”
- 1 0 HOURS [SKIP TO QUESTION #30]
 - 2 1 - 10 HOURS
 - 3 11 – 20 HOURS
 - 4 21 – 30 HOURS
 - 5 31 – 40 HOURS
 - 6 MORE THAN 40 HOURS
- 29 “Were you working, looking for a job, in school or training during any of these hours?”
- 1 YES
 - 2 NO
- 30 “Who usually pays for your children’s childcare?” [INTERVIEWER: DO NOT READ CHOICES]
- 1 EMPLOYER
 - 2 ONE OF THE CHILDREN’S NON-CUSTODIAL PARENTS
 - 3 I PAY FOR MY CHILDREN’S CHILDCARE
 - 4 LOW INCOME CHILDCARE CERTIFICATES
 - 5 THERE IS NO CHARGE FOR CHILDCARE (RELATIVES OR FRIENDS KEEP CHILDREN FOR FREE)
 - 6 OTHER [SPECIFY]_____
- 31 “Is there a time when you simply cannot afford childcare, and you need to be at school, work, or out looking for a job?”
- 1 YES
 - 2 NO
- 32 “Is there a time when childcare is simply not available, and you need to be at school, work, or out looking for a job?”
- 1 YES
 - 2 NO

SECTION IV: Housing and Economic Hardship

“Next I’d like to ask you a few questions about your living arrangements.”

- 33 “What type of housing do you currently live in?”
- 1 HOUSE
 - 2 APARTMENT
 - 3 MOBILE HOME OR TRAILER
 - 4 EMERGENCY SHELTER
 - 5 SOMEWHERE ELSE [SPECIFY]_____

- 34 “Are you responsible for paying your housing costs?”
- 1 YES
 - 2 NO [SKIP TO QUESTION #36]
- 35 “Thinking about your housing costs, would you say most of the time you:”
[READ CHOICES]
- 1 ARE ABLE TO PAY FOR YOUR HOUSING
 - 2 ARE NOT ABLE TO PAY FOR YOUR HOUSING
 - 3 NEED HELP TO PAY YOUR HOUSING
 - 4 PAY ONLY WHAT YOU CAN ON YOUR HOUSING
- 36 “Are you responsible for paying utility bills?” [INTERVIEWER PROBE:
ELECTRICITY, WATER, GAS]
- 1 YES
 - 2 NO [SKIP TO QUESTION #38]
- 37 “Thinking about your utilities, would you say most of the time you:”
[READ CHOICES]
- 1 ARE ABLE TO PAY YOUR UTILITIES
 - 2 ARE NOT ABLE TO PAY YOUR UTILITIES
 - 3 NEED HELP TO PAY YOUR UTILITIES
 - 4 PAY ONLY WHAT YOU CAN ON YOUR UTILITIES
- 38 “During the last 12 months, did you or your children move in with other people even for a little while because you could not afford to pay your mortgage, rent, or utility bills?”
- 1 YES
 - 2 NO
- 39 “When compared with the time you were on *Families First*, do you feel that your current housing situation is:” [READ CHOICES]
- 1 MUCH BETTER
 - 2 SOMEWHAT BETTER
 - 3 ABOUT THE SAME
 - 4 SOMEWHAT WORSE
 - 5 MUCH WORSE
- “Now I’d like to ask how you feel about your neighborhood. Please tell me whether you strongly agree, agree, disagree, or strongly disagree with the following statements.”
- 40 “I usually feel safe on my neighborhood streets.” [READ CHOICES]
- 1 STRONGLY AGREE
 - 2 AGREE
 - 3 DISAGREE
 - 4 STRONGLY DISAGREE
 - 9 DON’T KNOW [DO NOT READ]

- 41 "I usually feel safe in my home." [READ CHOICES]
1 STRONGLY AGREE
2 AGREE
3 DISAGREE
4 STRONGLY DISAGREE
9 DON'T KNOW [DO NOT READ]
- 42 "Public transportation is available in my neighborhood." [READ CHOICES]
1 STRONGLY AGREE
2 AGREE
3 DISAGREE
4 STRONGLY DISAGREE
9 DON'T KNOW [DO NOT READ]
- 43 "Crime is a big problem in my neighborhood." [READ CHOICES]
1 STRONGLY AGREE
2 AGREE
3 DISAGREE
4 STRONGLY DISAGREE
9 DON'T KNOW [DO NOT READ]
- 44 "This is a good place to raise children." [READ CHOICES]
1 STRONGLY AGREE
2 AGREE
3 DISAGREE
4 STRONGLY DISAGREE
9 DON'T KNOW [DO NOT READ]
- 45 "Let's talk about food and groceries for a few minutes. First, I'm going to read you a statement, and I want you to think about how this statement applies to you and your family."

"The food that we bought just didn't last, and we didn't have money to get any more." Would you say that for you and your family this is:" [READ CHOICES]
1 NEVER TRUE
2 SOMETIMES TRUE
3 OFTEN TRUE
- 46 "Do you get food stamps?"
1 YES
2 NO
- 47 "In the last 12 months, did you or your family ever cut the size of your meals or skip meals because there wasn't enough money for food?"
1 YES
2 NO

- 48 “Compared with the time you were on *Families First*, is your ability to provide food for your family?” [READ CHOICES]
- 1 MUCH BETTER
 - 2 SOMEWHAT BETTER
 - 3 ABOUT THE SAME
 - 4 SOMEWHAT WORSE
 - 5 MUCH WORSE

SECTION V: Employment and Earnings

“Next I’d like to ask you some questions about your job situation.”

- 49 “Did you or any member of your household work for more than six months during the last year?”
- 1 YES
 - 2 NO

- 50 “Since leaving *Families First* would you say you’ve been employed:”
[READ CHOICES]
- 1 ALL OF THE TIME
 - 2 MOST OF THE TIME
 - 3 SOME OF THE TIME
 - 4 NONE OF THE TIME

- 51 “Compared with the time you were on *Families First*, do you feel that your job situation is:” [READ CHOICES]
- 1 MUCH BETTER
 - 2 SOMEWHAT BETTER
 - 3 ABOUT THE SAME
 - 4 SOMEWHAT WORSE
 - 5 MUCH WORSE

- 52 “Are you currently employed at a job or business?”
- 1 YES [SKIP TO QUESTION #56]
 - 2 NO

- 53 “Have you been actively looking for paid work?”
- 1 YES
 - 2 NO

- 54 "What are some reasons you are not working right now?"
[INTERVIEWER: DO NOT READ CHOICES. SELECT ALL THAT APPLY]
1 WE HAVE ENOUGH MONEY THAT I DON'T HAVE TO WORK
2 I DON'T WANT TO WORK
3 CAN'T FIND A JOB
4 PERSONAL/FAMILY ILLNESS OR DISABILITY
5 TROUBLE WITH HOUSING SITUATION
6 LACK OF ADEQUATE CHILDCARE
7 LACK OF ADEQUATE TRANSPORTATION
8 DOMESTIC VIOLENCE
9 SUBSTANCE ABUSE (DRUGS/ALCOHOL)
10 NEVER HAD A JOB
11 OTHER
[SPECIFY] _____
- 55 "How does your family make ends meet?"
[INTERVIEWER PROBE: DO YOU RECEIVE HELP FROM FAMILY, FRIENDS OR PROGRAMS] DO NOT READ CHOICES. SELECT ALL THAT APPLY]
1 MY SPOUSE/SIGNIFICANT OTHER MAKES ENOUGH MONEY TO SUPPORT US
2 OTHER HOUSEHOLD MEMBER(S) MAKES ENOUGH MONEY TO SUPPORT US
3 WE RELY ON HELP FROM FRIENDS/FAMILY
4 WE RELY ON HELP FROM PROGRAMS LIKE HUD, FOOD STAMPS, TENNCARE, ETC.
5 WE RELY ON HELP FROM OTHER COMMUNITY AGENCIES
6 WE DON'T HAVE ENOUGH MONEY TO MAKE ENDS MEET
7 OTHER
[SPECIFY] _____

[SKIP TO SECTION VI]

- 56 "What is your occupation (job)?" [INTERVIEWER: IF RESPONDENTS WORK MORE THAN ONE JOB, ASK THEM TO CONSIDER THEIR "MAIN JOB"].
[WRITE RESPONSE] _____
- 57 "How long have you been working for your current employer?"
[INTERVIEWER PROBE: THIS QUESTION IS ABOUT THEIR MAIN JOB]

Years _____ Months _____
- 58 "How many hours per week do you usually work on the main job that you have now? If you usually work overtime, count those hours too."
[WRITE RESPONSE] _____

- 59 "How much were you paid last month from your main job before taxes and deductions?"
\$ _____ [WRITE RESPONSE]
- 60 "Do you receive benefits from your employer(s)?"
1 YES [ANSWER 61 AND SKIP TO 63]
2 NO [SKIP TO QUESTION #62]
- 61 "Which benefits do you receive from your employer(s)? Do you receive:" [READ CHOICES AND SELECT ALL THAT APPLY]
1 PAID SICK LEAVE
2 PAID HOLIDAYS
3 RETIREMENT/PENSION
4 HEALTHCARE BENEFITS FOR YOU (NOT MEDICAID/TENNCARE)
5 HEALTHCARE BENEFITS FOR YOUR CHILDREN (NOT MEDICAID/TENNCARE)
6 LIFE INSURANCE
7 PAID MATERNITY LEAVE
8 PAID VACATION
- 62 "Why don't you receive benefits from your employer is it because?"
3 IT REQUIRES YOU TO SHARE THE COSTS
4 BENEFITS ARE NOT AVAILABLE
5 YOU DON'T WORK ENOUGH HOURS TO GET BENEFITS
6 YOU HAVE BENEFITS THROUGH OTHER SOURCES
7 OR SOME OTHER REASON
- 63 "Does your job(s) pay enough so that you can "make ends meet?"
1 YES [SKIP TO SECTION VI]
2 NO
- 64 "How *does* your family "make ends meet?"
[INTERVIEWER PROBE: DO YOU RECEIVE HELP FROM FAMILY, FRIENDS OR PROGRAMS DO NOT READ CHOICES. SELECT ALL THAT APPLY]
1 MY SPOUSE/SIGNIFICANT OTHER MAKES ENOUGH MONEY TO SUPPORT US
2 MY SPOUSE'S INCOME AND MINE COMBINED ARE ENOUGH TO SUPPORT US
3 WE RELY ON HELP FROM FRIENDS/FAMILY
4 WE RELY ON HELP FROM PROGRAMS LIKE HUD, FOOD STAMPS, TENNCARE, ETC.
5 WE RELY ON HELP FROM OTHER COMMUNITY AGENCIES
6 WE DON'T HAVE ENOUGH MONEY TO MAKE ENDS MEET

SECTION VI: Household Income

“Next, I have a few questions about your total household income.”

65 “What is the total monthly earned income for your household before taxes and deductions? Now this is for everyone in your household combined and includes income **only** from jobs.” THIS DOES NOT INCLUDE PARENTS, SIBLINGS, OR FRIENDS CURRENTLY LIVING AT THE SAME RESIDENCE
\$ _____ [WRITE RESPONSE]

66 “What is the total monthly **unearned income** for your household before taxes and deductions? Now this is for everyone in your household combined and includes income such as child support, Social Security, SSI, disability, or unemployment.” THIS DOES NOT INCLUDE PARENTS, SIBLINGS, OR FRIENDS CURRENTLY LIVING AT THE SAME RESIDENCE
\$ _____ [WRITE RESPONSE]

67 “In 2000, did anyone in your household receive Food Stamps?”
1 YES [SPECIFY AMOUNT PER MONTH] \$ _____
2 NO
9 DON’T KNOW

68 “In 2000, did anyone in your household receive financial assistance from friends or relatives not living in the household?”
1 YES [SPECIFY AMOUNT RECEIVED] \$ _____
2 NO
9 DON’T KNOW

69 “Does anyone in your household own a car or other vehicle?”
1 YES
2 NO

70 “When compared to the time you were on *Families First*, do you feel that your current household income is:” [READ CHOICES]
1 MUCH BETTER
2 SOMEWHAT BETTER
3 ABOUT THE SAME
4 SOMEWHAT WORSE
5 MUCH WORSE

SECTION VII: Opinions on Welfare, Work, and Children

“Here are some opinions that people have expressed about welfare, working, and raising children. For each of the statements, please tell me whether you: Strongly Agree, Agree, Neither Agree or Disagree, Disagree, or Strongly Disagree.”

- 71 “Welfare helps people get on their feet when facing difficult situations such as unemployment, divorce, or death in the family.”
- 1 STRONGLY AGREE
 - 2 AGREE
 - 3 NEITHER AGREE OR DISAGREE
 - 4 DISAGREE
 - 5 STRONGLY DISAGREE
- 72 “Welfare makes people work less than they would if they were not on welfare.”
- 1 STRONGLY AGREE
 - 2 AGREE
 - 3 NEITHER AGREE OR DISAGREE
 - 4 DISAGREE
 - 5 STRONGLY DISAGREE
- 73 “Welfare encourages young women to have babies before marriage.”
- 1 STRONGLY AGREE
 - 2 AGREE
 - 3 NEITHER AGREE OR DISAGREE
 - 4 DISAGREE
 - 5 STRONGLY DISAGREE
- 74 “A single mother can bring up a child as well as a married couple.”
- 1 STRONGLY AGREE
 - 2 AGREE
 - 3 NEITHER AGREE OR DISAGREE
 - 4 DISAGREE
 - 5 STRONGLY DISAGREE
- 75 “People who want children should get married.”
- 1 STRONGLY AGREE
 - 2 AGREE
 - 3 NEITHER AGREE OR DISAGREE
 - 4 DISAGREE
 - 5 STRONGLY DISAGREE
- 76 “When children are young, mothers should not work outside the home.”
- 1 STRONGLY AGREE
 - 2 AGREE
 - 3 NEITHER AGREE OR DISAGREE
 - 4 DISAGREE
 - 5 STRONGLY DISAGREE

SECTION VIII: Demographics

“Finally, I would like to ask you a few questions so we can compare your responses to other former *Families First* customers. Again, your answers will remain confidential and your name will not be identified with any answers that you give.”

77 “What year were you born?”

- 1 _____ [WRITE RESPONSE]
- 2 NO RESPONSE/DECLINE TO ANSWER

78 “What is the highest grade of school you have completed?”

- 1 LESS THAN HIGH SCHOOL
- 2 HIGH SCHOOL GRADUATE
- 3 GED
- 4 VOCATIONAL/TECHNICAL CERTIFICATE OR DIPLOMA
- 5 SOME COLLEGE
- 6 COLLEGE GRADUATE
- 7 SOME GRADUATE OR PROFESSIONAL SCHOOL

79 “What is your race or ethnicity?”

- 1 AFRICAN-AMERICAN
- 2 WHITE
- 3 HISPANIC/LATINO
- 4 ASIAN/PACIFIC ISLANDER
- 5 MULTI-RACIAL
- 6 NATIVE AMERICAN
- 7 OTHER [SPECIFY] _____
- 9 NO RESPONSE/DECLINE TO ANSWER

80 “What is your marital status?”

- 1 SINGLE, NEVER MARRIED
- 2 CURRENTLY ENGAGED, NEVER MARRIED
- 3 MARRIED
- 4 MARRIED, BUT SEPERATED
- 5 DIVORCED
- 6 WIDOW (FEMALE)
- 7 WIDOWER (MALE)
- 8 NONE OF THE ABOVE, LIVING WITH MATE
- 9 DON’T KNOW/NO RESPONSE

81 “Including yourself, your spouse, and your children, how many people are currently living in your household?” [**INTERVIEWER PROBE:** THIS DOES NOT INCLUDE PARENTS, SIBLINGS, OR FRIENDS CURRENTLY LIVING AT THE SAME RESIDENCE]

_____ [WRITE RESPONSE]

82 “Now, I would like to ask you about any changes in the makeup of your household since you left *Families First*? Have you...” [READ CHOICES AND SELECT ALL THAT APPLY]

- 1 GOTTEN MARRIED
- 2 GOTTEN A SEPARATION OR DIVORCE
- 3 BEEN WIDOWED
- 4 GIVEN BIRTH TO A CHILD
- 5 LOST A CHILD DUE TO DEATH
- 6 HAD A CHILD MOVE OUT OF YOUR HOUSE
- 7 OTHER [DO NOT READ]

[SPECIFY] _____

- 8 NONE

83 “What county do you live in?”
_____ [WRITE RESPONSE]

“Finally, please give me the address to mail you your Wal-Mart gift certificate.”
[INTERVIEWER: READ ADDRESS TO THE RESPONDENT TO VERIFY THAT IT HAS BEEN WRITTEN CORRECTLY]

“Thank you for sharing your thoughts with us! It’s been really helpful. We will put your gift certificate in the mail tomorrow!”

Interviewer Name _____ Date _____

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Appendix B

Sample Disposition

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Sample Disposition

Category	Total	Raw Percent (total)
A. Total Sample	686	100%
B. Completed Interviews	400	58.3%
C. Partially Completed Interviews	0	0%
D. Refused to Participate	52	7.6%
E. Unable to Participate	8	1.1%
F. Unable to Locate <ul style="list-style-type: none"> • No Known Address/Phone Number 	130	19%
G. Unresponsive Family (after repeated contact attempts) <ul style="list-style-type: none"> • Busy/No answer • Left Message (answering machine/with others in family) • Missed Callback 	96	14%

Response Rate: B/A **58.3%**
Cooperation Rate: B/(B+C+D+E) **87.0%**

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Appendix C

Poverty Calculations

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Poverty Calculations

For purposes of this study, when the following criteria are met, poverty is established:

- ◆ If family size = 1 and total family income is less than \$8350;
- ◆ If family size = 2 and total family income is less than \$11,250;
- ◆ If family size = 3 and total family income is less than \$14,150;
- ◆ If family size = 4 and total family income is less than \$17,050;
- ◆ If family size = 5 and total family income is less than \$19,950;
- ◆ If family size = 6 and total family income is less than \$22,850;
- ◆ If family size = 7 and total family income is less than \$25,750;
- ◆ If family size = 8 and total family income is less than \$28,650;
- ◆ If family size = 9 and total family income is less than \$31,550;
- ◆ If family size = 10 and total family income is less than \$34,450;
- ◆ If family size = 11 and total family income is less than \$37,350;
- ◆ If family size = 12 and total family income is less than \$40,250;
- ◆ If family size > 12 add \$2900 to \$40,250 for each additional person.

200% Poverty Calculations

For purposes of this study, when the following criteria are met, poverty within 200% of the federal guidelines is established:

- ◆ If family size = 1 and Total Family Income is less than \$16,700;
- ◆ If family size = 2 and Total Family Income is less than \$22,500;
- ◆ If family size = 3 and Total Family Income is less than \$28,300;
- ◆ If family size = 4 and Total Family Income is less than \$34,100;
- ◆ If family size = 5 and Total Family Income is less than \$39,900;
- ◆ If family size = 6 and Total Family Income is less than \$45,700;
- ◆ If family size = 7 and Total Family Income is less than \$51,500;
- ◆ If family size = 8 and Total Family Income is less than \$57,300;
- ◆ If family size = 9 and Total Family Income is less than \$63,100;

- ◆ If family size = 10 and Total Family Income is less than \$68,900;
- ◆ If family size = 11 and Total Family Income is less than \$74,700;
- ◆ If family size = 12 and Total Family Income is less than \$80,500;
- ◆ If family size > 12 determine the poverty level (see above) and multiply by 2.

Appendix D
Index Construction: Life after
Welfare and Well-Being

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The “*Life after Welfare*” Index is a composite score for each respondent derived from answers to the following survey questions:²¹

1. Quality of life (#7)
2. Children’s health (#13)
3. Personal health (#20)
4. Housing (#39)
5. Nutrition (#48)
6. Employment (#51)
7. Income (#70)

A value for each survey question is taken, and values for all 7 items are added to arrive at the composite score for each respondent. The following values are used in each of the survey questions to arrive at the total value per question:

- ◆ Much Better = 1
- ◆ Somewhat Better = 2
- ◆ About the Same = 3
- ◆ Somewhat Worse = 4
- ◆ Much Worse = 5

For example, if a respondent feels that life after welfare is about the same as when they were on Families First, the composite score would be 21. The index ranges from a minimum score of 7 (all “much better” responses) to the maximum score of 35 (all “much worse” responses). Lower scores reflect more positive perceptions of life after welfare.

The “*Well-Being*” Index is a composite score for each respondent based on answers to the following six survey questions:

1. Healthcare (questions #21 through #23)
2. Childcare (#31)
3. Housing and utilities (#38)
4. Nutrition (#47)

²¹ Exact wording of questions can be found in the Welfare Leavers Survey Instrument located in Appendix A of this report.

A value for each survey question is taken and total values for all 6 items are added to arrive at the composite score for each respondent. The following values are used in each of the survey questions to arrive at the total value per question:

- ◆ Yes = 1 → hardship experienced
- ◆ No = 2 → no hardship experienced

The index ranges from a minimum score of 6 (all “hardship” responses) to the maximum score of 12 (all “no hardship” responses). Lower scores reflect greater hardship or a lesser degree of well-being.

Appendix E Explication of Variables Used in Regression Models²²

²² See Appendix D for an explication of the indices “well-being” and “life after welfare.”

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- ◆ Employment is a dichotomous variable: Those who answered “yes” to current employment (code = 1); those who answered “no” to current employment (code = 2).
- ◆ Poverty is a dichotomous variable based on family income and family size: Those who are living at or below the federal poverty level (code = 1); those who are above the federal poverty level (code = 2).
- ◆ 200% of poverty is a dichotomous variable based on family income and family size: Those who are living within 200% of the federal poverty level (code = 1); those who are above 200% of poverty (code = 2).
- ◆ Closure reason is a dichotomous variable: Those who left Families First involuntarily (code = 1); those who left voluntarily (code = 2).²³
- ◆ Race is a categorical variable with the following response categories: African American (code = 1); White (code = 2); Hispanic/Latino (code = 3); Asian/Pacific Islander (code = 4); Multi-Racial (code = 5); Native American (code = 6); Other (code = 7). Response categories were not collapsed for analysis.
- ◆ Marital status is also a categorical variable with the following response categories: Single, never married (code = 1); married (code = 2); married but separated (code = 3); divorced (code = 4); widowed (code = 5); none of the above, living with mate (code = 6). Response categories were not collapsed for analysis.
- ◆ The remainder of the variables used in the regression equations (e.g., time off welfare, age, education, family size, age of youngest child, and number of changes in the family since leaving Families First) are continuous variables from least to greatest.

²³ “Voluntary leavers” are those who left Families First because of work/income reasons (e.g., got a job, got a raise, etc.) or non-work/income reasons (e.g., got married and spouse supports me). “Involuntary leavers” are those who left because of programmatic reasons (e.g., customer was sanctioned, failed to keep appointment, or did not like the program requirements) or demographic changes (e.g., youngest child turned 18, moved to another county/state, or lost custody of children). See limitations of the study on page 18 of this report for more information on variable construction.

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