



**University of Colorado at Denver**

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The Center for Public Private Sector Cooperation  
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# Families on Colorado Works: Employment Assets and Liabilities

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## **Chapter 1**

### **Introduction**

The Colorado Works program was initiated in 1997, in response to changes in federal law governing public assistance programs. With the passage of The Personal Responsibility and Work Opportunity Reconciliation Act of 1996, the AFDC program was replaced by a new Temporary Assistance to Needy Families Program (TANF). While the new law mandated many changes of major significance, most important from the perspective of this research are:

- the imposition of a 60 month lifetime limit on receipt of financial assistance by families;
- federal requirements that states engage increasing portions of their caseload in work activities;
- increased latitude to states in implementing welfare and related service programs.

These changes in law and program structure, coupled with a strong economy, led to dramatic drops in welfare caseloads in both Colorado and the nation. While some families have been forced off the rolls due to their inability to comply with requirements, studies have documented that many have left welfare for employment. But others remain dependent on TANF for extended periods and their TANF time clock is ticking. For these families, it is likely that they face barriers that extend beyond limited work experience. A better understanding of their circumstances, and the things that are keeping them from employment, is needed for states to develop effective strategies and services so as to avoid the hardships that arise when families reach their lifetime limits. The net must be cast broadly to assess a wide range of issues related to health, family circumstances, and other situational or logistical issues.

Furthermore, as the federal government and the states contemplate re-authorization of existing programs, they are considering calls to impose even greater work requirements. These requirements take two forms – increasing the percentage of the caseload engaged in work activities and increasing the number of hours individuals must be involved in work in order for their effort to be counted. Developing a better understanding of the characteristics and circumstances of all families on TANF becomes important given this policy context. How realistic are these heightened expectations given the problems families face? Can states effectively address the full range of issues that make it difficult for welfare recipients to function in the workplace if the emphasis is solely on immediate employment? Will clients have the time needed to participate in programs that address their problems?

This research provides an in-depth examination of the single-parent caseload receiving financial assistance through Colorado Works as of July 2002. Drawing on administrative records for the entire caseload and in-depth surveys with a representative sample of case heads, this report describes their welfare and employment experiences and details a wide range of both potential assets and barriers to employment.

This report focuses on Colorado's caseload. It is part of a broader national effort, financed by the U.S. Department of Health and Human Services, which joined six states in a collaborative

effort to produce comparable data that can inform national discussions of welfare policy.<sup>1</sup> The six states are working on different timetables, so the opportunities for comparing Colorado with the other states are limited at this time but will be available in the upcoming year. Since many of the measures in this survey have been used in other recent studies of the welfare caseload, some opportunities exist for placing Colorado's findings in a comparative perspective, albeit on a piecemeal basis. These comparisons are presented whenever possible.

## Research Questions

Three main questions guided the research. These and some of the sub-questions are summarized below.

**1. What are the welfare and employment experiences of TANF recipients?** What proportion of recipients have been dependent on public assistance over the long-term? How many are approaching time limits? What is the employment history and current employment status of the heads of these TANF cases? What are the characteristics of their current or more recent jobs? What are their sources of income?

**2. What characteristics and circumstances either strengthen or hinder efforts at self sufficiency?** What human capital in terms of education and work skills do TANF caseheads have? What kinds of physical or mental health problems make it difficult to obtain or hold jobs? What other personal or family challenges do they face? Do their children or other family members have health or other problems that demand their attention or place an emotional toll on the case head? Are they victims of domestic violence? What logistical or situational challenges to employment do case heads face?

**3. How do longer-term TANF recipients differ from shorter-term recipients with respect to assets and liabilities?**

## Methods and Data Sources

The study population consists of 5824 single parent cases who received financial assistance through the Colorado Works program in July 2002. Single-parent cases generally include a single adult, often unmarried, and children under the age of 18. These cases comprise about half of the total caseload, but they are of primary interest in studying barriers to employment since the adults in these cases are the ones who are subject to time limits and work requirements. The main group excluded are child-only cases, where children are living with relatives or care givers, who either are not defined as part of the family unit for purposes of determining eligibility or who for other reasons are not subject to work requirements.

The data for this study come primarily from a survey conducted with 521 TANF case heads from

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<sup>1</sup> The six states include California, Colorado, Maryland, Missouri, South Carolina and Washington D.C.

a sample of 786. The interviews lasted an average of 47 minutes and were conducted primarily by phone, with the remainder done in person at their home. The completed response rate is 66%.

The sample was drawn at the end of July, 2002. Interviewing started in the middle of August. Two-thirds of the interviews were conducted by the end of September, but field work continued into the first week of February 2003 due to difficulties encountered in locating sample members. While the data are intended to be a description of the TANF caseload, 18% indicated they were no longer receiving TANF at the time of our interview.

The initial sampling frame included two strata – individuals who had received TANF for 24 months or longer and those who had received TANF for shorter periods. Long-term recipients were over-sampled to ensure sufficient numbers to accurately describe their situation. To characterize the caseload as a whole, responses have been weighted to be representative of the entire population of single parent cases in Colorado.

As is the case with any study of this type, there are limitations to the data. A dilemma for all survey research is the problem of non-response. With a low-income population, in particular, it is difficult to locate sample members since many don't have phones and/or their phones are unlisted. Further, many face unstable housing situations. Some were never found. Others were located, but despite numerous attempts were never contacted. Once reached, relatively few (39 or 5% of the sample) declined to be interviewed. Even so, given our inability to complete interviews with one-third of the sample, some bias due to non-response may exist. The appendix compares respondents with non-respondents and the caseload and describes how responses were weighted to compensate for both our sampling strategy and non-response. In addition, there may be inaccuracies as respondents had difficulty recalling what had happened or placing events in the proper time frame (i.e. the last twelve months). On sensitive issues, respondents may have had selective recall. Interviewers reported that most respondents were cooperative and tried to respond as best they could to questions.

The study also draws on data from several administrative sources within the Colorado Department of Human Services.

- Colorado Works program administrative records – from the COIN case and person files in the Division of Colorado Works in the Office of Self Sufficiency. This was supplemented by a Medicaid spans file, which allowed us to compile a longer term perspective on welfare and Medicaid dependence.
- Colorado Works program records on participation in work and educational activities, from the CACTIS system used by the Division of Colorado Works.
- Child support enforcement records from the ACSES system used by the Division of Child Support Enforcement in the Office of Self Sufficiency.
- Child welfare records from the Trails system used by the Division of Child Welfare in the Office of Children, Youth and Families.

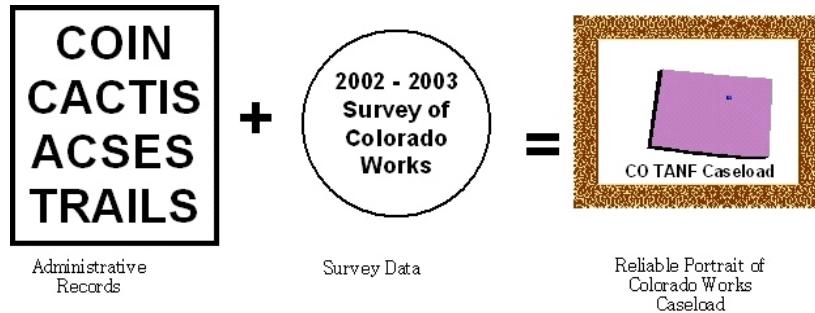
In each case, special extracts were prepared with data for all persons who were part of the



Colorado Works single parent caseload in July 2002.

## Report Overview

Chapter 2 describes the demographic characteristics of the Colorado Works caseload. It also



**Figure 1 Data Collection Strategy**

analyzes how long case heads have received welfare and their standing on the TANF time clock.

Chapter 3 focuses on education levels, employment experiences and income sources for Colorado Works families.

Chapter 4 examines health problems facing case heads, including physical health, mental health and alcohol or drug dependence.

Chapter 5 focuses on other personal, family and situational challenges including learning disabilities, limited English language proficiency, criminal history, family members needing care or attention, domestic violence, other victimization, transportation, housing instability, social support networks and neighborhood conditions.

Chapter 6 examines the cumulative experience of families and determines the degree to which case heads face multiple barriers to employment. It also examines the link between problems and current employment status.

Detailed appendix tables provide data on all measures for the entire single parent caseload and for long- and short-term TANF recipients. Appendix 1 includes tables developed using administrative data and reports on the entire single parent caseload. Appendix 2 includes tables developed using data from the survey. Appendix 3 includes a copy of the questionnaire. Appendix 4 includes a description of survey methodology and weighting.

## Chapter 2

### The Colorado Works Single-Parent Caseload: Characteristics and History of Welfare Receipt

The Personal Responsibility and Work Opportunity Reconciliation Act (PRWORA) gave the states considerable flexibility in designing their welfare programs. Colorado decided to pass much of this flexibility on to counties. This means that the programs encountered by recipients differ quite a bit in terms of approach, procedures, types of services provided, emphasis on work activities etc. The state chose to maintain a common set of rules governing eligibility and calculation of grant amounts, but county differences in the use of diversion programs and in work requirements may influence who receives financial assistance.

This chapter provides basic information on the demographics of the welfare caseload, describes how long cases have received public assistance and where they are with respect to the time clock that defines their lifetime limit under TANF. It draws on information included in administrative records.<sup>2</sup>

#### Characteristics of TANF Single-Parent Cases

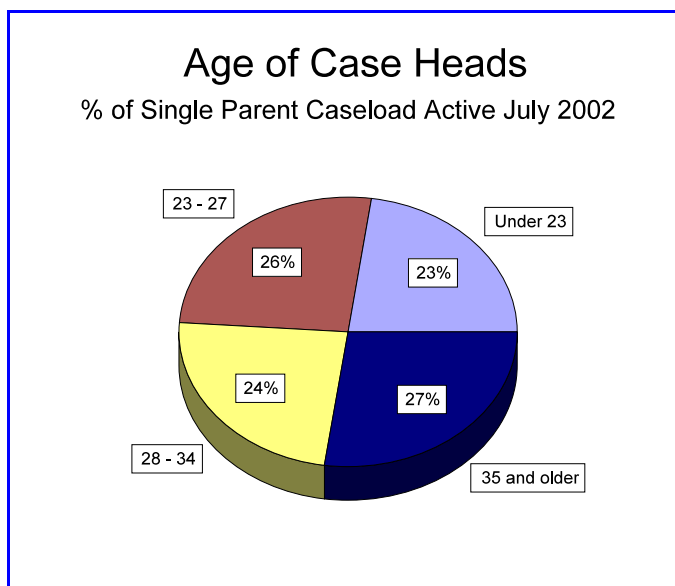
##### Gender

Case heads are overwhelmingly female, with all but 4% of the payees being women. Longer-term TANF recipients are significantly more likely to be women (98%) than shorter-term recipients (95%).

##### Age

The average age of the case head is 29.7 years. The caseload fairly evenly distributes among the following age categories: under 23, between 23 and 27, between 28 and 34, and 35 or older.

Longer-term TANF recipients tend to be older. Their average age is 32.2 years,



**Figure 2**

Source: CDHS Administrative Records

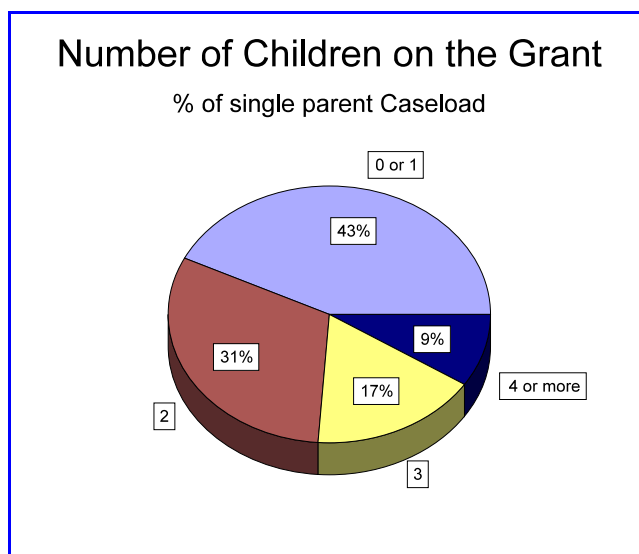
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<sup>2</sup>In some cases, similar information is presented in Appendix tables for survey respondents using data from the interviews. There will be some differences on some measures, due in some instances to measurement strategy and in others to sampling error.

compared to 28.8 for shorter-term recipients.

### Family Composition

On average, cases include 1.94 children. Almost half, however, have either just one child or are awaiting the birth of their first child. Nine percent of cases have four or more children on the grant. Longer-term TANF recipients have more children than shorter-term recipients: compare 2.4 with 1.8.



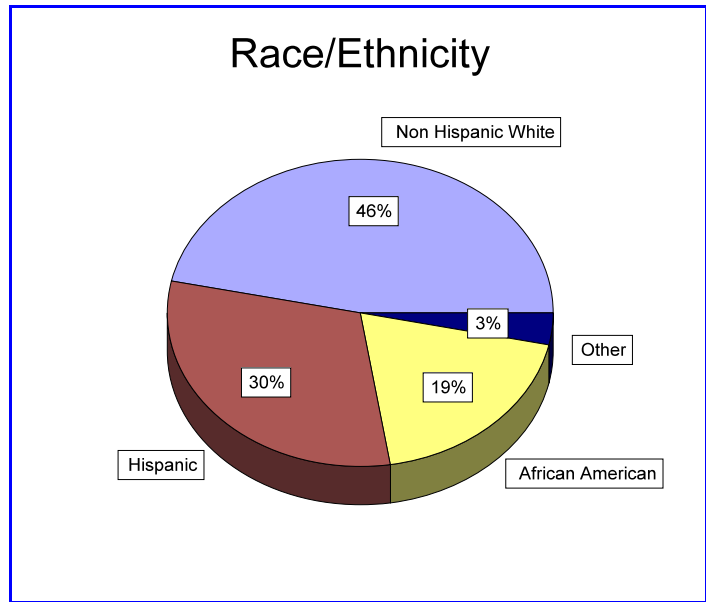
**Figure 3**

Source: CDHS Administrative Records

Administrative records include information on marital status. They show that 77% of case heads were never married. The remainder are married, separated, widowed or divorced. The survey focused on household composition and relationships. It shows that six out of ten cases involve a single parent living with children on their own. In the remaining cases, the case unit is living with some other adults. Seven percent of case heads are living with a spouse and 9% are living with a partner. In both instances, there also may be other adults living in the household. Almost one quarter are living with other adults other than a spouse or partner— often parents or siblings.

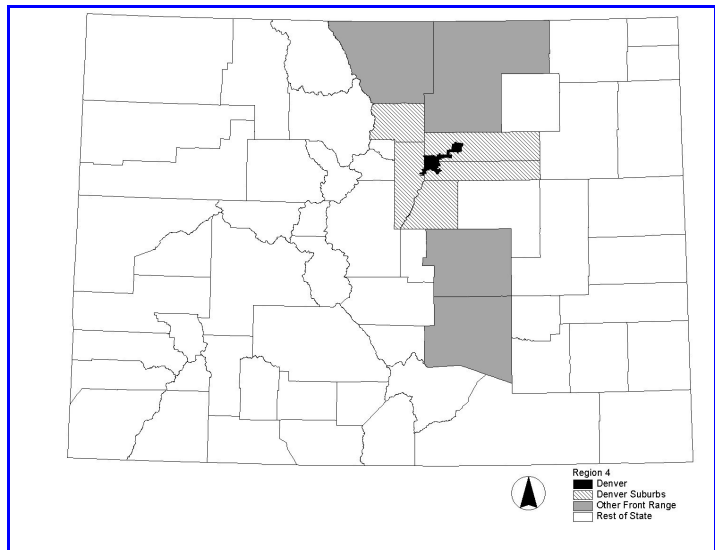
### Race/Ethnicity

Almost half the caseload is non-Hispanic white. About 30% are Hispanics. One in five are African American. Longer-term TANF recipients are somewhat less likely to be non-Hispanic white than are shorter-term recipients. Put another way, non-Hispanic whites on the caseload have been on TANF for a shorter period of time, 16.4 months on average, than either Hispanic (19.7 months) or African American case heads (20.5 months).

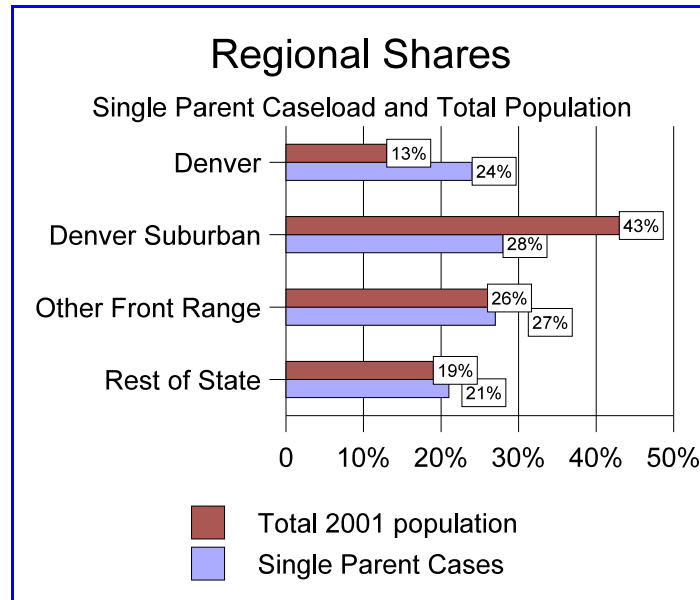


**Figure 4**  
Source: CDHS Administrative Records

**Region of Residence:** Almost one quarter of the cases live in Denver. This means the city’s share of the caseload is twice as large as its share of the overall state population. Other metro area counties account for 28% of cases, which is a smaller share than would be expected based on population. Twenty-seven percent live in other urbanized counties along the Front Range. One in five live in the more rural parts of the state, either on the eastern Plains, or to the west of the Front Range. These shares are more closely aligned with population shares. The assignment of counties to regions is shown in the figure below.



**Figure 5** Counties by Region



**Figure 6**

Source: CDHS Administrative Records and The U.S. Census

## Welfare Receipt

### Time on Colorado Works/TANF

As noted earlier, one of the key features of federal welfare reform was the imposition of a 5 year lifetime limit and a requirement that adults on welfare for more than 24 months be engaged in work activities. States have the option of setting shorter time limits and stricter work requirements. Colorado adopted the 5 year limit and gave counties the flexibility to set work requirements. Differences in approach as well as in local conditions likely have a major impact on welfare duration and the likelihood of individuals reaching the lifetime limit.

In July 2002, about-one quarter of the single parent caseload had been on TANF for 25 months or longer.<sup>3</sup> Relatively few were approaching their lifetime limit; only six percent had received TANF (in Colorado or elsewhere) for four years or more. These numbers reflect total time on TANF, not the length of the current spell on welfare.

Many more of Colorado's caseload are short-term recipients than long-term recipients. More than half have received TANF for one year or less. Indeed, 23% have received assistance for

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<sup>3</sup>It is important to note that clients may have spent more time on welfare during their lifetimes. The figures reported here only reflect receipt of public assistance since implementation of Colorado Works.

less than six months.

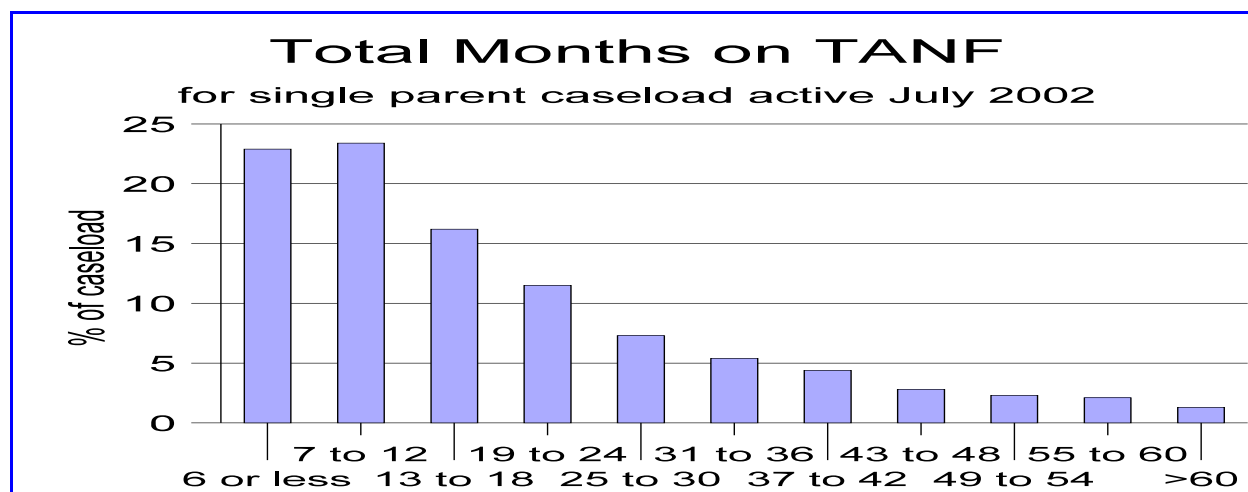
The amount of time on TANF varies by region. Statewide, the average duration is 18.2 months. Denver's cases have been on TANF for 22 months on average. The Front Range communities north and south of the metro area have the second highest average TANF duration – 19.2 months. In the Denver suburbs, the average is 16.1 months and in the rest of the state, it is 15.6 months.

Including counties with a caseload of 20 or more, those with a relatively high percentage of cases on TANF 25 months or longer include: Conejos (52%), Otero (37%), Denver (35%), Crowley (33%), Saguache (33%), El Paso (31%), Larimer (29%), Pueblo (27%), Rio Grande (25%), and Las Animas (25%). In addition, five additional rural counties with fewer than 20 cases had 25% or more of those cases on TANF for 25 months or longer.

### Total Time on Welfare

The clocking of time discussed above only considers receipt of public assistance since July, 1997, when the Colorado Works program began and the lifetime limit came into play. Some Colorado Works recipients, however, have been dependent on public assistance for considerably longer than is suggested by the TANF clock.

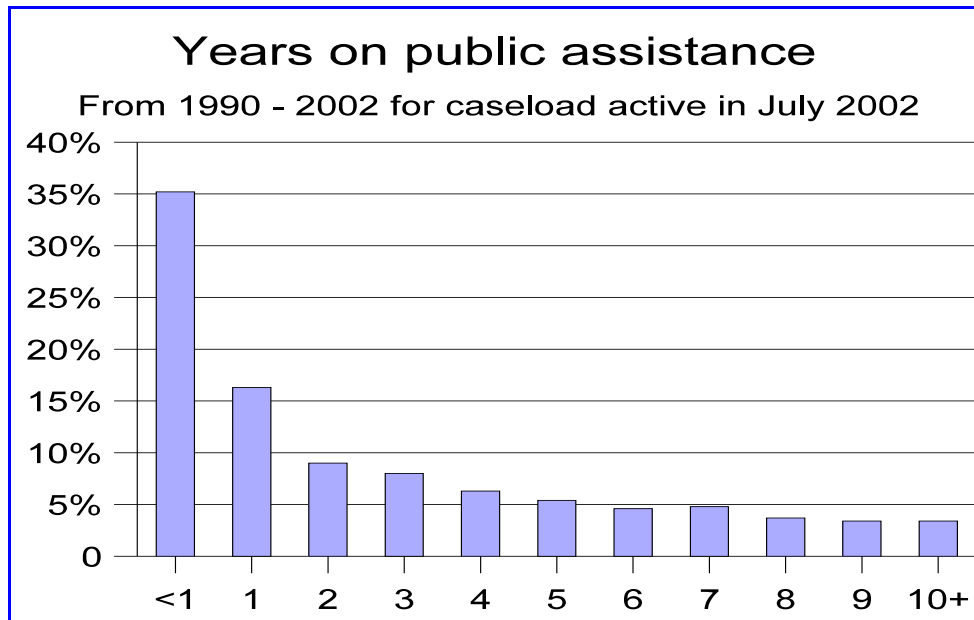
We have developed a broader picture of welfare receipt in Colorado based on an administrative record that includes spans beginning as long ago as 1990. The record is based on the experience of the individual, regardless of the public assistance case they may have been part of. This means that for some of the younger case heads, the record may reflect time on welfare as a dependent child rather than as a payee.



**Figure 7**

Source: CDHS Administrative Data - COIN.

Taking this broader perspective, the average total time spent on welfare over the last 12 years was 3.1 years. The distribution is highly skewed, with a relatively large proportion having spent only a small amount of time on welfare and a smaller proportion having spent a considerable amount of time.



**Figure 8**  
Source: CDHS administrative records

## Chapter 3

### Education, Employment Experiences, and Income Sources of Colorado Works Recipients

This chapter focuses on the education and employment experiences of Colorado Works recipients. Research has shown that those with higher levels of education and more job experience have an easier time obtaining jobs and getting off of welfare. It also describes the income sources families were relying upon at the time of our interview.

#### Education

##### Schooling

Almost three in ten of Colorado Works case heads have neither a high school diploma, GED, nor any additional vocational education. An additional 30% report having a high school diploma or GED, but no further education.

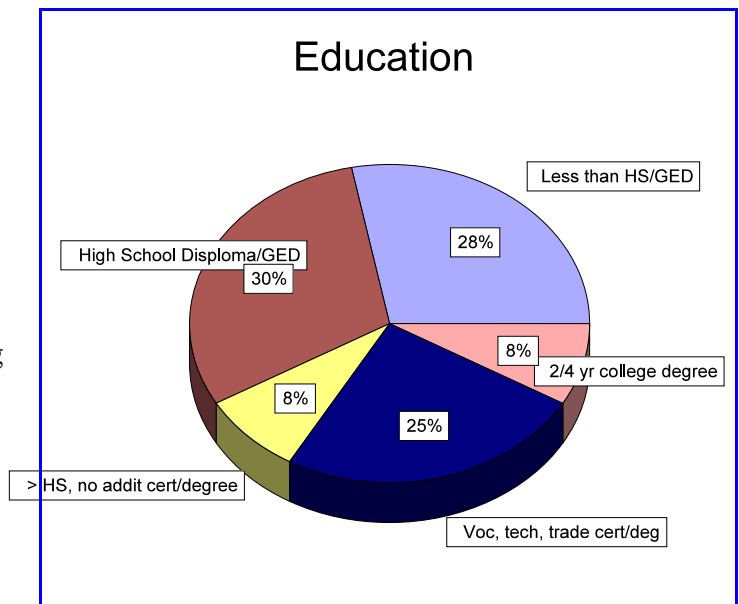
Eight percent of the total caseload have relatively high educational attainment, having completed a two or four year college degree.

In between, it is more difficult to characterize. One quarter report having a vocational, technical, or trade certification or degree, but the amount and level of course work associated with the degree or certification varies. Of those completing a vocational certificate or degree, most also have a high school diploma or GED, but some completed these vocational programs without that level of basic educational preparation. Another 8% reported course work beyond high school but have not yet completed any additional degree or certification.

There are few differences between longer and shorter-term recipients on the measure of education reported in Figure 8 and they are not statistically significant.

##### Self Assessed Reading Ability

About half believe their reading ability to be either excellent (29%) or very good (25%). At the other end of the spectrum, one in five say their ability to read is fair (17%) or poor (4%).



**Figure 9**

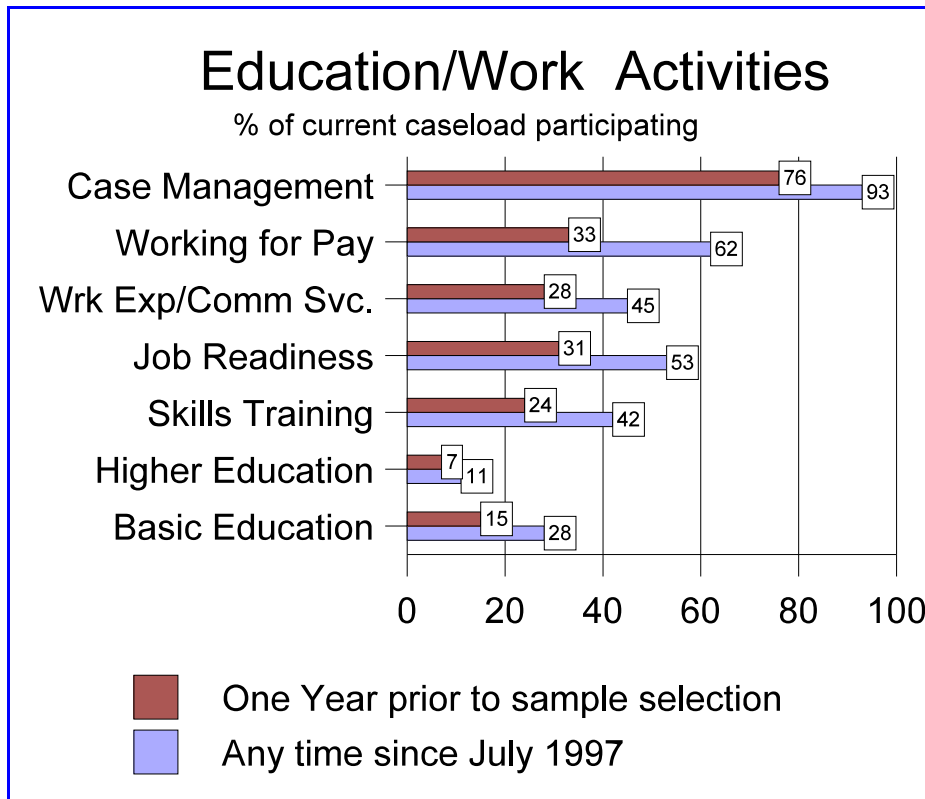
Source: 2002-2003 Survey of Colorado Works Case Head



## Efforts to Upgrade Education and Skills

The Colorado Works program helps recipients to upgrade education and skills and provides work experiences that will help them qualify for later employment. Administrative records indicate that in the one year prior to sample selection, three out of four welfare recipients received case management services.

In the year preceding selection into our study sample, case managers were less likely to refer recipients to education and training than to activities directly related to work. Three in ten participated in job readiness activities or job search. More than one-quarter participated in work experience or community service. In contrast, the three activities related to education and training have lower participation rates: 24% engaged in specialized job skills training; 15% percent were enrolled in basic education, ESL or GED training; and 7% percent were enrolled in college classes.



**Figure 10**  
Source: CDHS Administrative Records - CACTIS

If participation over the life of the Colorado Works program is taken into account, all of these

proportions increase substantially<sup>4</sup>. The emphasis on immediate work, as opposed to education and training, remains.

The likelihood that a recipient is enrolled in programs to upgrade education/skills varies greatly by county. For example, Adams and Pueblo counties enroll many more than the statewide average in basic education programs (30%+), while Jefferson county enrolls many fewer (4%). Mesa and Adams enroll many more than the statewide average in skills training (62%+), while Larimer and El Paso enroll far fewer (11% or fewer). Counties have significant latitude in Colorado to shape their own programs so these differences may reflect differences in philosophy as well as the differences in the needs of people on the caseload. Fuller data are shown in Appendix 1 Table 4.

Survey responses also show a majority of recipients participating in education or training programs, although the proportions differ to some extent from those shown in administrative records.<sup>5</sup> In general, they are somewhat higher than those shown in administrative data for a one year period. There are three explanations. First, survey respondents may be including activities that occurred longer than one year ago. Second, some may have pursued efforts to upgrade their education and skills on their own, independent of their involvement in the Colorado Works program. Third, survey respondents were reflecting on slightly different time periods, depending on the month in which they were interviewed.

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<sup>4</sup>For some of the Colorado recipients, the period tracked is actually slightly longer. So long as they participated in an activity since July of 1997, it was counted. In some instances, they started the activity prior to the creation of the Colorado Works program.

<sup>5</sup>See Appendix 2 Table C.1

## Employment Experiences

Since the enactment of the Personal Responsibility and Work Opportunity Reconciliation Act and Colorado Works, a great deal of emphasis has been placed on finding employment for welfare recipients. Given Colorado's relatively restrictive eligibility rules, few recipients who are employed full time will continue to receive financial assistance for very long. Depending on the administering county's approach, however, recipients may work part-time for an extended period, while they continue to receive financial assistance and other training or supportive services. This section examines the work experience of welfare recipients both at present and in the past.

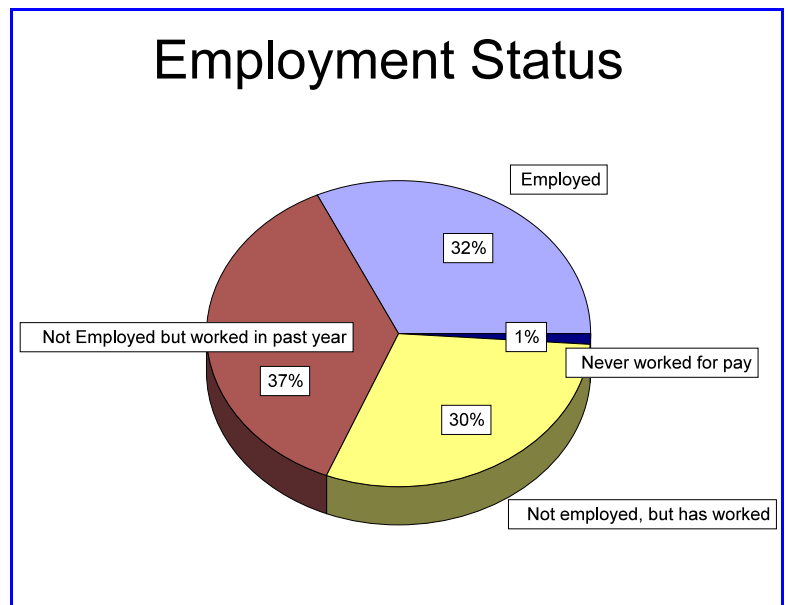
### Employment

About one third of respondents were employed at the time of our interview.<sup>6</sup> About two-thirds were not employed. More than half of this group had worked for pay during the prior twelve months.

Very few had continuous employment over the course of the year. Only 9% reported employment in all twelve months, and an additional 16% said they had been employed between seven and eleven months. It was much more common for recipients to have worked either one to three months (23%) or four to six months (21%).

### Reasons for Not Working

The 68% of recipients who were not working explained their reasons for not being employed. Forced to choose the most important factor, respondents cited physical, mental or substance abuse related health issues (25%), participation in education or training programs (16%), lack of available jobs or inadequate wages (13%), pregnancy or newborn care (10%) a need/desire to stay home to care for their children (8%) and child care problems (8%).



**Figure 11**

Source: 2002-2003 Survey of Colorado Works Case Heads.

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<sup>6</sup>While 32% were employed at the time of the interview, not all were still receiving welfare at that time. Twenty-eight percent of those saying they had received assistance during the month reported that they were also employed.

## Job Search

Seven out of ten welfare case heads had applied for at least one job at some time during the prior year. Not surprisingly, most of those who said they had worked during the past year said they had applied for a job during that period. Those who hadn't may have applied prior to the year or worked in a capacity that didn't require a job application, for example, doing child care at home. Among those who reported never having worked during the year, only 42% said they had applied for a job during the period.

## Perceived Discrimination in Job Search

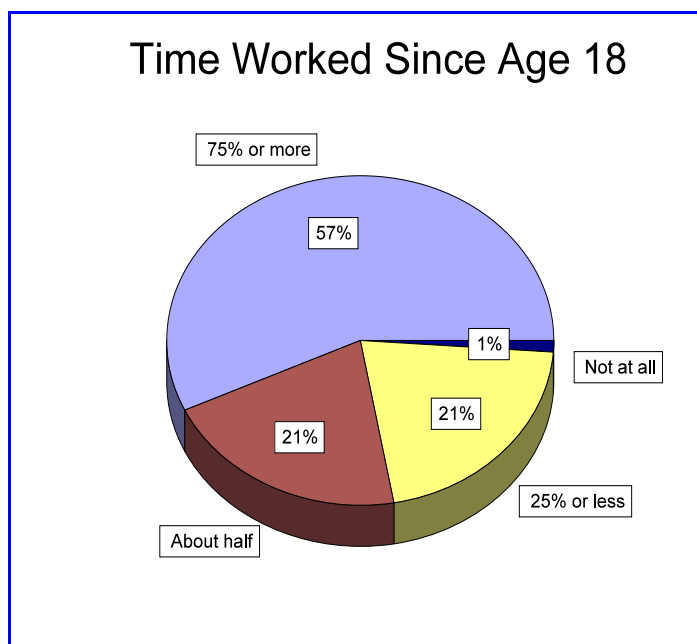
Three out of ten who had applied for a job perceived that they had been victims of discrimination. They believed that an employer had refused to hire or interview them for a job because of a personal attribute, unrelated to job skills or experience. Eleven percent believe employers had shied away simply because they had been on welfare. The next most common reasons for discrimination cited by respondents were race or ethnic origin (mentioned by 10% of those who had applied for a job), gender (9%) or something about their appearance apart from their weight or their teeth (9%).

Percent who had applied for a job during the prior year	72%
Percent of those who were unemployed for the whole year who had applied for a job	42%
Among those who had applied for a job, Proportion reporting discrimination based on:	
Race or ethnic origin	10%
Gender	9%
Welfare status	11%
Dental problem	4%
Weight	6%
Eyesight or hearing	1%
Other aspect of Appearance	9%
Physical disability	6%
Any of the Above	31%
Source: 2002 Survey of Colorado Works cases	

## Work Experience and Knowledge of Common Job Tasks

As noted earlier, almost all welfare recipients have some work experience. Indeed over three-quarters say they have worked at least half of the time since they turned age 18.

As a result of these work experiences, most welfare recipients have performed many of the job tasks required in entry level jobs, such as talking with customers, reading instructions, writing letters, working with computers or other machines, filling out forms, doing arithmetic, and supervising people. (See listing in the table below.) Indeed, over 80% have performed at least four of nine commonly required jobs tasks on a regular basis, i.e. regular or weekly, at some time. Fully 38% have performed at least eight job tasks on a regular basis. Long-term welfare recipients reported performing slightly fewer tasks than others, but the difference was not statistically significant.



**Figure 12**

Source: 2002-2003 Survey of Colorado Works Case Heads

Talk with customers face to face	87%
Talk with customers over the phone	69%
Read instructions or reports	62%
Write letters or memos	41%
Work with a computer	56%
Work with another electronic machine	81%
Do arithmetic	76%
Fill out forms	71%
Keep watch over gauges or instruments	40%
Supervise other people who report to you	46%
Performed at Least Four Job Tasks	84%
Performed at least eight job tasks	38%
Source: 2002-2003 Survey of Colorado Works Case Heads	

Perhaps even more important than these specific skills to success at the work place are general work habits and interpersonal skills. Rather than ask welfare recipients to assess their abilities in this regard, the survey sought to determine whether problems had arisen on the job. Specifically, everyone was asked to reflect on all the jobs they had ever held and to tell us whether they had ever left or been asked to leave a job due to any of nine problems.

<b>Table 3</b>	
<b>Incidence of Problems on the Job Related to Work Habits and Weak Interpersonal Skills</b>	
Question: Thinking about all the jobs you've ever held, did you ever leave or get asked to leave a job because:	
a. You were late for work	13%
b. You lost your temper with a customer or co-worker	6%
c. You took breaks for longer than was scheduled	2%
d. You failed to correct a problem that a supervisor pointed out	4%
e. You had problems getting along with your supervisor	15%
f. You left work early or missed work without permission	8%
g. You refused to do tasks that weren't part of your job description	4%
h. You couldn't satisfactorily do the tasks required for the job	11%
i. Your employer didn't like your appearance or dress	3%
Experienced None of the Above Problems	61%
Experienced Any One of the Above	23%
Experienced More than One of the Above	16%
Average Number of Problems Experienced*	
All Respondents	.65
Long Term Welfare Recipients	.85
Others	.58
*Sig at .01 Source: 2002 Survey of Colorado Works Case Heads	

Six out of ten recipients reported never experiencing any of the problems, suggesting they have the work habits and interpersonal skills needed for workforce participation. The most commonly reported problems were: getting along with a supervisor, reported by 15% or getting to work on

time, reported by 13%. Long-term welfare recipients, on average, reported more problems than did those who had been on welfare a shorter period of time. For both groups, however, the average works out to less than one problem ever experienced -- .85 for long-term TANF recipients and .58 for those who have received TANF for shorter periods.

The prevalence of experience and skills as reported by Colorado Works case heads suggests that many have the basic prerequisites for entry-level employment. Weaknesses seem to relate more to general work habits and interpersonal skills than to lack of experience or ability to perform specific job tasks.

### **Job Characteristics**

To better understand the job experiences typical of welfare recipients, we examined the primary current or most recent job held by welfare recipients. The great majority of the jobs described were held in the last year, but it should be noted that 30% of the jobs were held longer ago.

#### **Job Duration**

On average, the most recent job held by a welfare client lasted just less than one year (11.7 months).<sup>7</sup> The median duration, however, was only four months. This means that half of all jobs lasted less than four months. The difference in the two statistics occurs because a small number of respondents held a job for an extended period. The number doing so, however, is quite small. Only 12% of the jobs described were held for two years or longer.

People left their jobs for many reasons. Health problems are cited most often, listed as the primary reason for leaving their last job by 20% of respondents. Another 13% left due to pregnancy or maternity leave. Fifteen percent said they were fired or laid off. Ten percent indicated that a temporary or short term job assignment had ended. Nine percent said they left a job because they were unhappy with hours, benefits or salary and another 6% had left due to dissatisfaction with other aspects of the job (stress, conflicts with a boss etc.). Seven percent said they left because of family or personal problems.

#### **Hours Worked**

Six out of ten jobs described by welfare recipients were full-time. Fewer of the jobs currently held, however, are full-time. Only 42% of jobs held at the time of the interview provided 35 or more hours per week.

About three in ten jobs involved work outside of normal daytime hours. Evening, night or

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<sup>7</sup>Some of the jobs being included in this statistic are current jobs that are ongoing. Hence this statistic may understate job duration. The average duration of past jobs was 12.5 months, compared to 10.2 months for current jobs. The difference, however, is not statistically significant.

irregular hours often pose a problem for single parents needing to secure child care.

**Industrial and Occupational Patterns:**

Jobs were most often found in the following industry groups: business services/utilities (21%), hotels and restaurants (18%) and retail (17%). Another 15% provided social, educational or other non-profit or public services and 14% worked in the health industry.

About one-fifth of the jobs involved administrative support or clerical occupations. Seventeen percent were in retail sales occupations; 13% were food services workers.

<b>Table 4</b>	
<b>Duration and Hours of Recent or Current Jobs</b>	
Months on Job	
Average	11.7
Median	4.0
Job Described as Temporary or Seasonal	24%
Hours Worked Per Week	
Less than 20	11%
20 to 34	30%
35 or more	60%
Shift or Time of Day Worked	
Regular Day time shift	57%
Morning or Afternoon shift	14%
Evening or Night Shift	14%
Irregular, split or rotating shift	11%
Other	4%
Source: 2002 Survey of Colorado Works Recipients	



## Compensation

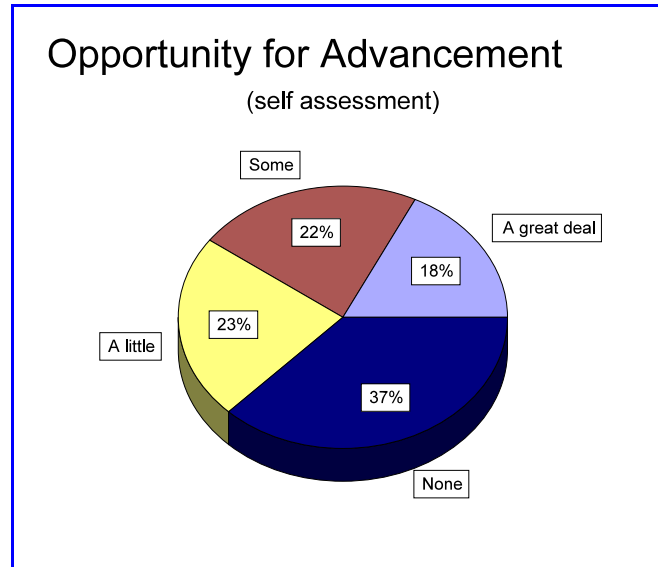
**Wages:** The average hourly wage earned by welfare recipients at their current or most recent job is \$7.95. About 15% report earning less than the minimum wage. Many of those reporting low earnings were doing child care in their homes or caring for a disabled person, activities that often involve long hours and payment unrelated to hours worked. On a more positive note, 18% reported hourly wages of \$10 or more.

**Benefits:** The majority of jobs described by welfare recipients did not provide benefits. The most common benefits are paid holidays, health insurance and paid vacation; roughly two out of five jobs provided each of these benefits. Less commonly offered were paid sick leave and retirement plans: about 30% of the jobs described provided these benefits. It is important to note that employees may not actually realize job related benefits if co-payments are required and participation is optional. It is not unusual for low wage workers to waive participation in health insurance and retirement plans when they cannot afford to pay their share of the cost.

<b>Table 5</b>	
<b>Compensation on Most Recent Job</b>	
Hourly Rate of Pay	
Less than \$5.15	15%
\$5.15 to \$6.00	12%
\$6.01 to \$7.00	18%
\$7.01 to \$8.00	15%
\$8.01 to \$9.00	10%
\$9.01 to \$10.00	11%
\$10.01 or higher	18%
Fringe Benefits Available	
Paid Sick Leave	30%
Paid Vacation	37%
Paid holidays	42%
Health Insurance	40%
Retirement Plan	28%
Source: 2002 Survey of Colorado Works Recipients	

## Perceived Opportunity for Advancement

Welfare recipients had mixed views regarding the opportunity for advancement offered by the jobs they held. Pessimists outnumbered optimists with 37% feeling there was no opportunity for advancement and 18% saying there was a great deal of opportunity.



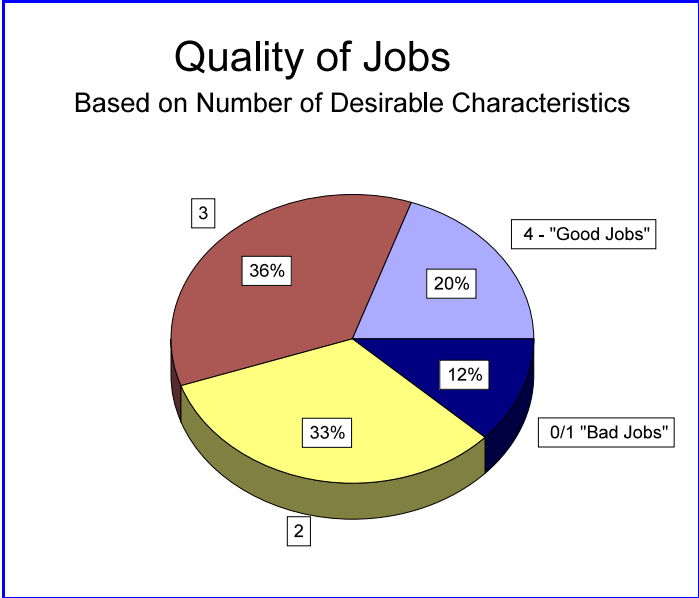
**Figure 13**  
Source: 2002-2003 Survey of Colorado Works Case Heads

## Job Quality

If welfare clients can obtain better jobs, they have a greater incentive to remain employed and a greater likelihood of successfully transitioning from welfare to work. What constitutes a good job is a matter of judgement. For purposes of this analysis, a good job is one that:

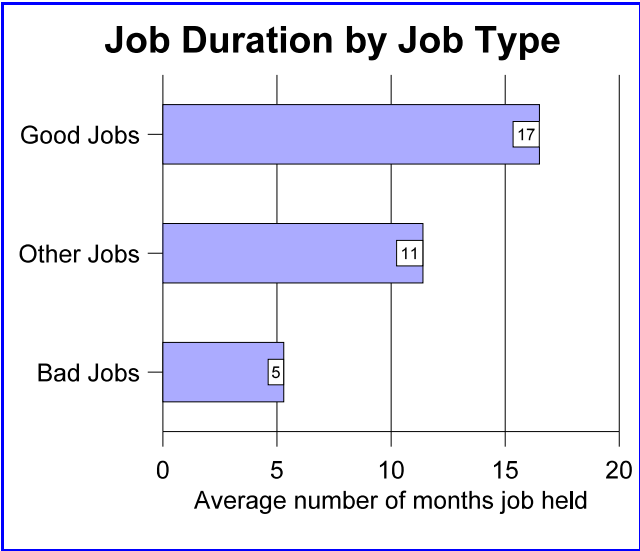
- pays more than \$8.00 per hour,
- involves work during day-time hours,
- is not temporary or seasonal, and
- that offers paid leave (sick or vacation) and health insurance.

One out of five jobs held by welfare recipients had all of these characteristics. These jobs with all four desired characteristics are depicted as “good jobs” in the graph. Jobs with either none of these characteristics or just one are categorized as “bad jobs.” Twelve percent meet those criteria. The remaining jobs have either two or three of the desired characteristics.



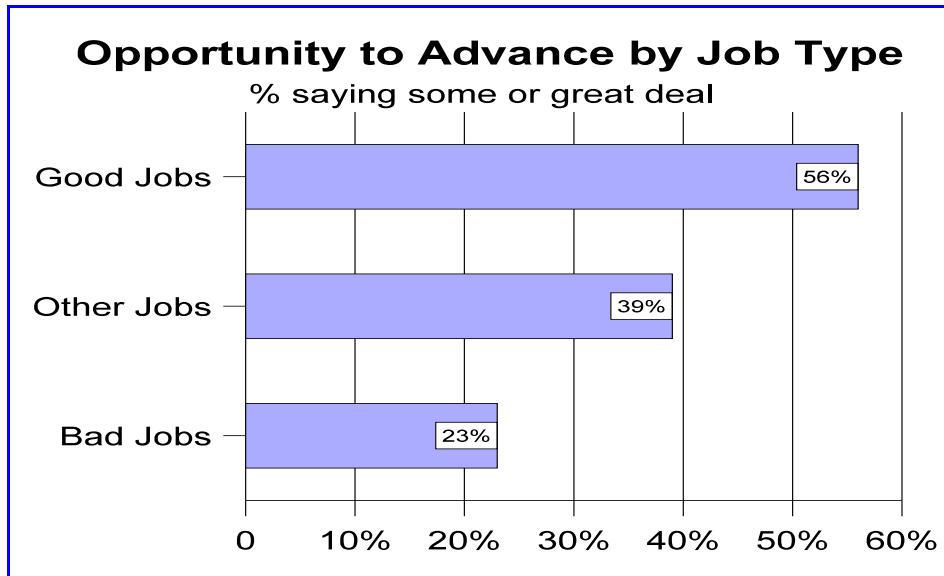
**Figure 14**  
 Source: 2003-2003 Survey of Colorado Works Case Heads

Welfare clients reported being employed longer when they held jobs that had all of these desirable characteristics. The average tenure in jobs with all four characteristics was 16.5 months. This compares with a tenure of 11.4 months in jobs with 2 or 3 of the desirable characteristics and 5.3 months in jobs that had just one or two of these characteristics.



**Figure 15**  
 Source: 2002-2003 Survey of Colorado Works Case Heads

Recipients holding high quality jobs were more likely to perceive they offered opportunities for advancement than individuals holding medium or low quality jobs. Fifty-six percent of those holding “good jobs” say the job offers either some or a great deal of opportunity for advancement. In contrast, only 23% of those holding “bad jobs” are similarly optimistic.



**Figure 16**

Source: 2002-2003 Survey of Colorado Works Case Heads.

## Household Income

### Earnings

A little more than 1 in 3 TANF case heads worked for pay in the month prior to the survey. For those employed, earnings were relatively low. On average, recipients earned \$644 per month. Median earnings are \$520, meaning that half earned less than this amount. Thirty-six percent report earning less than \$400. Only one in three TANF case heads had monthly earnings of \$800 or more.

Long-term recipients are significantly less likely to have worked for pay in the last month: compare 30% with 38%. Long-term recipients earned an average of \$574 compared to \$664 for others, but this difference is not statistically significant.

One-quarter report that at least one other adult in their household worked for pay in the month prior to the survey. Similar proportions of case heads who had earnings in the past month and who didn't have earnings lived in a household with another employed adult. On average, other employed adults earned \$1171 in the month prior to the survey. While nearly one-quarter earned less than \$400, more than four in ten earned \$1200 or more. It should be noted that about half of those with another employed adult in the household were unable to report that person's earnings. We therefore do not know how representative the reported earnings are of other adults' earnings, or the direction of bias if it exists.

Long-term recipients are only about half as likely as others to report that another adult in their household worked for pay in the past month: 16% versus 29%. Furthermore, the average income earned by other adults is lower in households of long-term recipients: compare \$985 with \$1198, but due to the small number reporting income for another adult, particularly among long-term recipients, this difference is not statistically significant.

Slightly more than half of recipient households have income from the earnings of an employed case head, another employed adult, or both. When earnings are calculated for all recipients, including those with neither the case head or another adult employed, the average income from earnings is only \$430. Given the relatively low average earnings across all recipients, most rely on other sources of income to provide for the needs of their household.

### Other Sources

Most households receive TANF (82%) and Food Stamps (86%). Twelve percent get income from SSI or disability insurance. On average, respondents with the benefit received \$327 in the past month from TANF and \$282 in Food Stamps. Those with disability income got an average of \$574 from this source in the month prior to the survey.

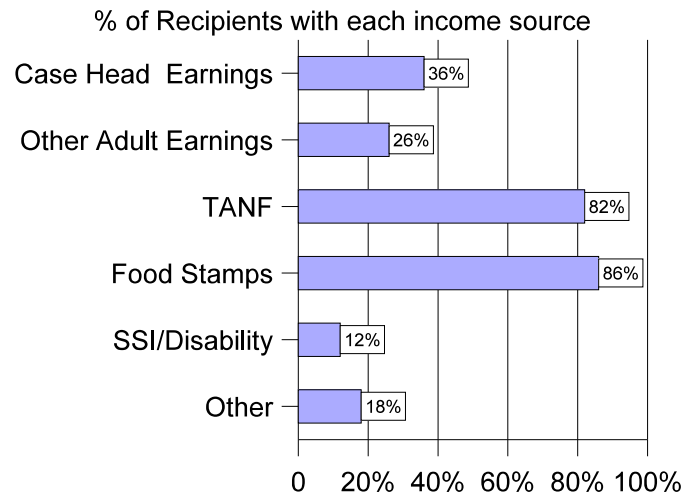
Few respondents receive regular income from child support. While 14% received child support over the past 12 months, less than half of this group (41.2%) received it regularly.

Nearly one-in-five respondents said they received income from other sources during the past month. This includes child support, unemployment benefits, alimony payments, or money from friends or relatives. Recipients with income from other sources received an average of \$339 during the month prior to the survey.

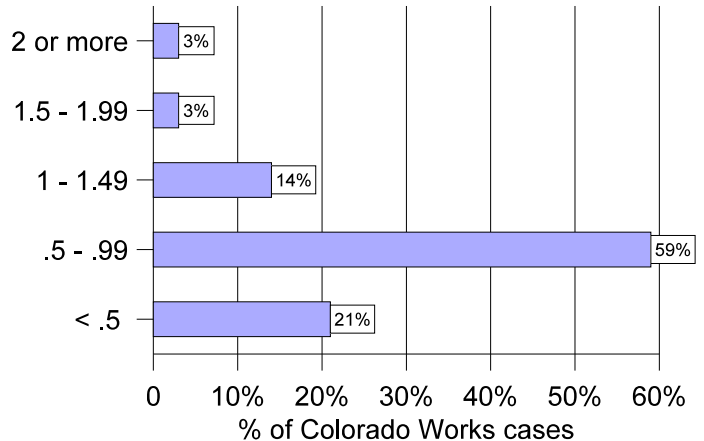
Overall, households averaged \$1076 in income from all the listed sources in the past month. These data underestimate total household income for two reasons. First, about half the households with at least one adult other than the case head working are excluded from the calculation of total income because they were unable to report the amount of income from earnings. Second, 17 households had earnings both from the case head and from another adult, but because they did not know the amount of earnings from the other adult, we used only the earnings of the employed case head to determine total household earnings.

For eight out of ten Colorado Works households, total household income falls below the poverty level. And for 21%, incomes are less than half the poverty standard. Many analysts believe that the official poverty standard is set at a level well below what is required for a family to be economically self-sufficient. For example, a recent study concluded that the federal poverty level for a household of three (\$14,630) is well below the \$39,924 required by a working single mother living in Denver to cover basic needs for herself, a preschooler and a school-aged child.<sup>8</sup>

## Sources of Income



## Household Income Relative to Poverty Level



**Figure 18**

Source: 2002 - 2003 Survey of Colorado Works Case Heads

<sup>8</sup>Diana Pearce, The Self Sufficiency Standard for Colorado: A Family Needs Budget (Colorado Fiscal Policy Institute, August 2001). <http://www.cde.state.co.us/cdeadult/download/pdf/COselfsuffreport.pdf>

## Child Support

While 14% of survey respondents indicate they received child support during the prior twelve months, this may not be a reliable indicator of the contribution being made by absent parents. Under current law in Colorado, families receiving TANF must assign any rights they have to child support to the state. The state collects that money and uses it to offset the amount they are providing to the family in welfare benefits. The family does not receive any of the payment and may even be unaware that the payment has been made.

To get a fuller understanding of the role that child support might play in families' efforts at self sufficiency, we sought additional data from the child support enforcement system. Any single parent seeking financial assistance from the state must cooperate with the child support enforcement system to establish paternity for each child (if that wasn't done at birth), to locate the absent parent and to obtain a court order mandating support payments. The state will then seek to enforce payments under the court order, through a variety of methods including garnishing wages. When a family leaves TANF, payments received under the court order will be re-directed from the state to the custodial parent.<sup>9</sup>

The Office of Child Support Enforcement provided an extract of all court orders and payment records between January 1997 and October 2002 associated with any of the single parent cases that were receiving TANF in July 2002.

Three out of ten Colorado Works cases (30%) received at least one payment during the first ten months of 2002. Looking only at the cases that received support in 2002, the total amount received averaged \$1330. Half of the cases received less than \$926 and half received more than that. One in five received payments on a very regular basis (in at least nine out of the ten months).<sup>10</sup> Seventy percent also received payments in prior years.

Of those that didn't receive payments in 2002, two-thirds have an open child support case. Of these, 14% have a court order in place on the case and some record of payments between 1997 and 2001. Twenty-eight percent have a court order but no payment history. Another 28% have paternity established but no court order. Twenty-seven percent are awaiting the establishment of paternity.<sup>11</sup>

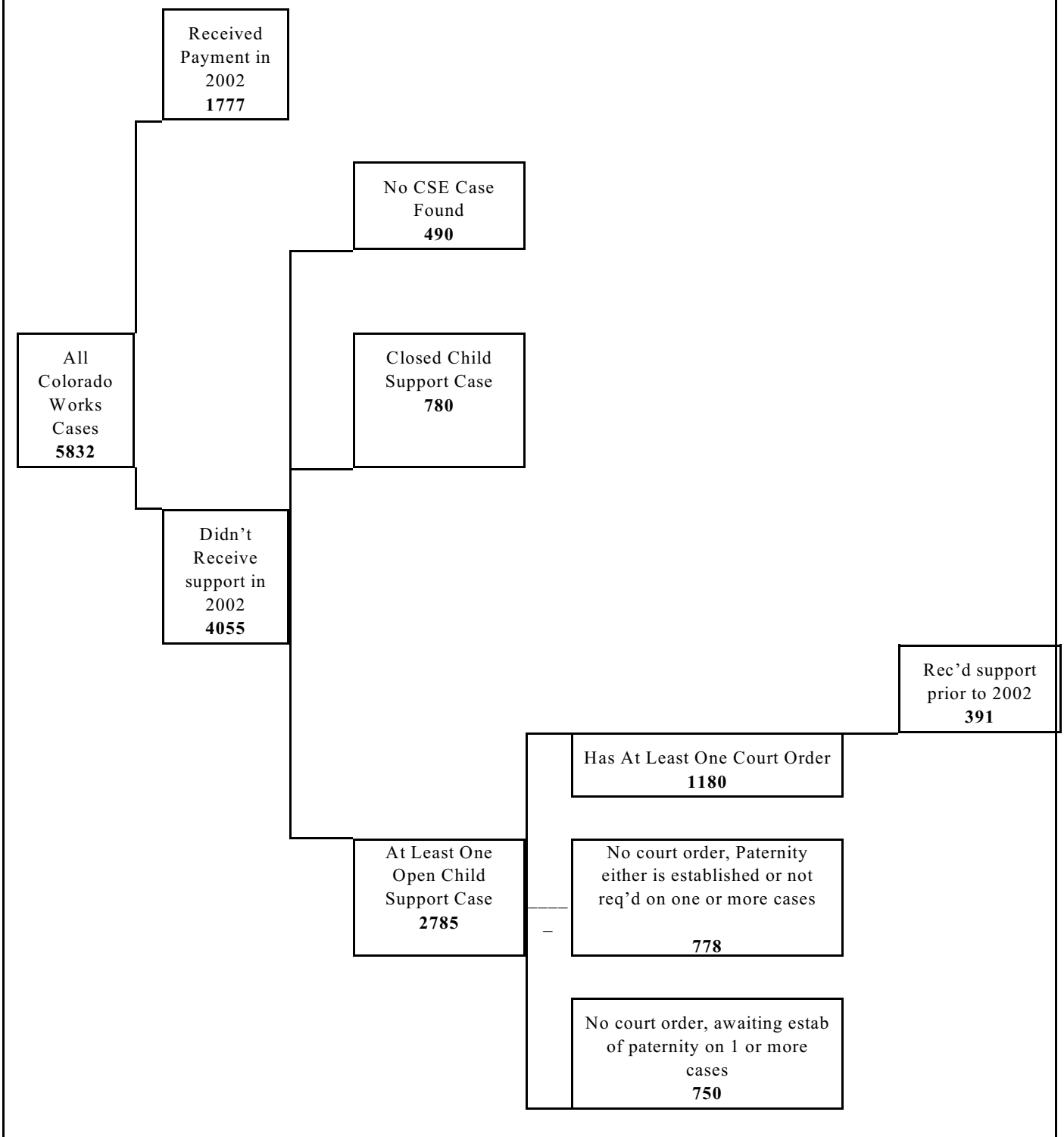
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<sup>9</sup>A recent report by the Office of the Inspector General of The Department of Health and Human Services indicates that based on a review of five state (including Colorado), eight percent of custodial parents experienced delays in receiving their payments after leaving TANF. See Center for Law and Social Policy, CLASP update, Volume 15, Number 3, March 2002.

<sup>10</sup> This is likely to be an understatement since some of the cases may not have been opened during the entire period.

<sup>11</sup> TANF Cases were assigned to one category based on the characteristic of the child support enforcement case that is most advanced in the enforcement process. In reality, TANF case may fall into multiple categories – having a court order in place for one child; awaiting a court order for another child where paternity has been established; and working to establish paternity for yet another child.

### Status of Colorado Works Cases in Child Support Enforcement System



**Figure 19**



## Chapter 4

### Health Problems Facing the Colorado Works Caseload

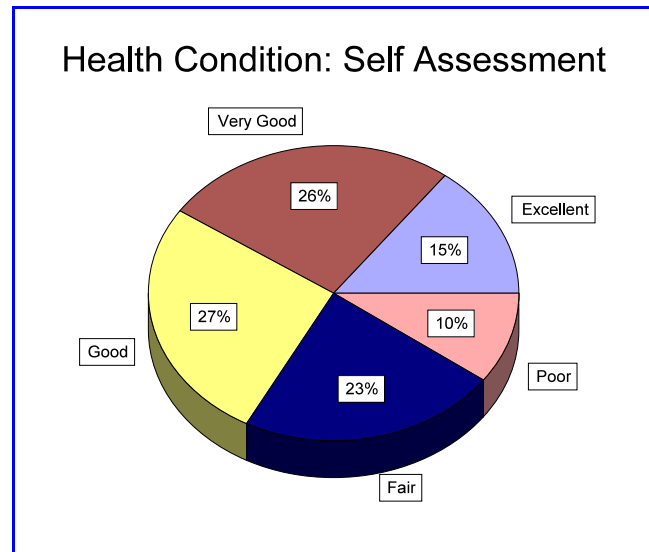
Over the years, a great deal of attention has been paid to the education and employment needs of welfare recipients. Somewhat less attention has been paid to other personal, family or situational problems that may interfere with an individual's ability to obtain and retain employment. This chapter focuses on health problems including those related to physical health, mental health and substance abuse.

### Physical Health

#### General Health Condition

Health problems exist for a significant minority of the Colorado Works population. Asked to assess their own health condition, one third say their health is either fair or poor.

Almost half indicate they suffer from a chronic health or medical condition. Back problems are most prevalent, suffered by 12%. Respiratory problems, particularly asthma and emphysema, are almost as common, afflicting 11% of TANF recipients. Joint problems such as arthritis, hip, knee or foot problems, were mentioned by almost 8%. Circulatory system problems including heart conditions, high blood pressure and/or blood disorders were cited by 7%. Mental health problems were mentioned by 5%.<sup>12</sup>



**Figure 20**

Source: 2002-2003 Survey of Colorado Works Case Heads

#### Health as a Limitation to Physical Functioning

An alternative approach to getting at health issues is to identify limitations on individuals' physical functioning; that is, whether health conditions interfere with the performance of everyday life activities. This approach clearly demonstrates that many in the caseload have physical health conditions that limit their employability.

- 54% say their health in some way limits vigorous activities such as running or lifting

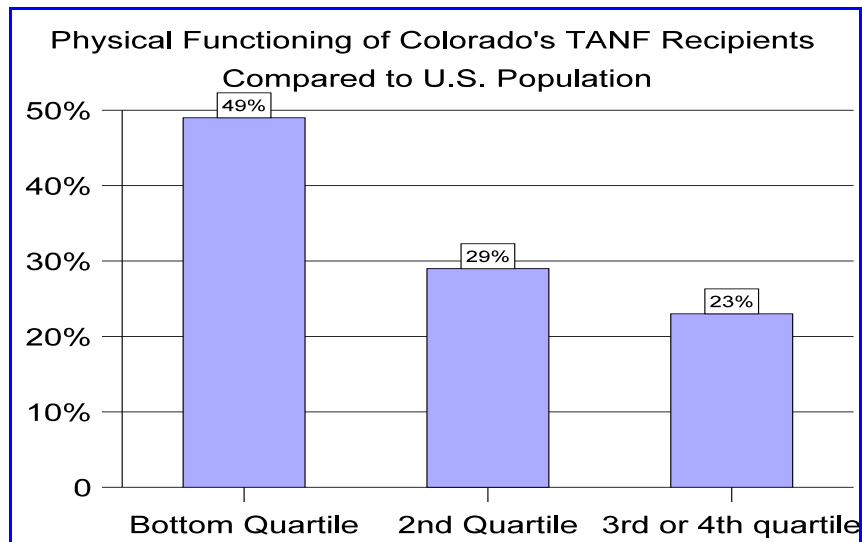
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<sup>12</sup>This response to an open-ended question differs from the more precise assessment of mental health, which follows later in this report.

heavy objects in some way; fully one-quarter say they are limited a lot. Over one-quarter say their health limits even moderate activities such as moving a table or pushing a vacuum.

- 34% say their health limits their ability to lift or carry groceries.
- 44% say they have some difficulty climbing stairs.
- 32% have some difficulty bending, kneeling or stooping.
- 37% have difficulty walking more than one mile; 30% would have trouble walking several blocks. Even one block would be a problem for about one-fifth of respondents.
- 12% say their health limits their ability for basic self care such as bathing or dressing.

Taking into account the response on all items, Colorado Works recipients face significantly more health limitations than is typical in the United States. The scale used to assess health limitations is widely used and has been normed for the U.S. population. Fully 49% of respondents have a score that would place them in the bottom quartile of physical functioning for their gender and age group. Only 23% have scores above the median.



**Figure 21**

Source: 2002-2003 Survey of Colorado Works Case Heads

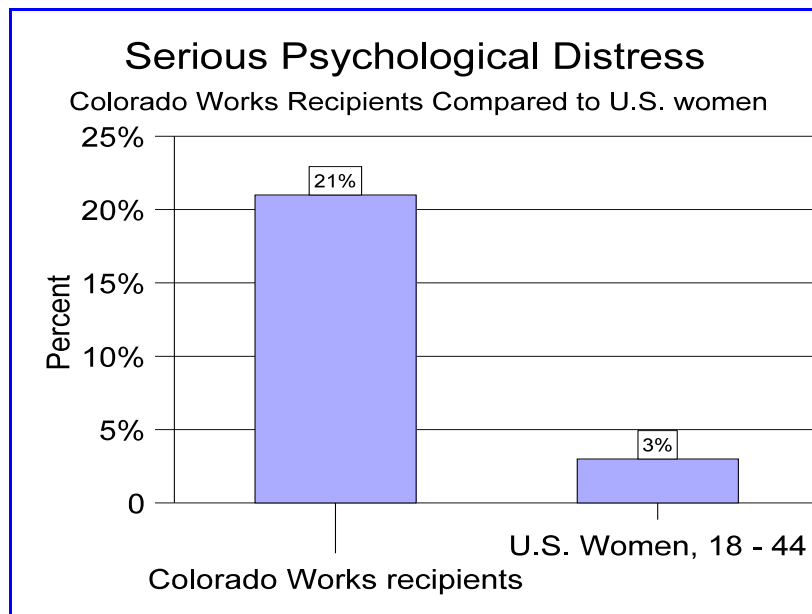
## Mental Health

To assess the mental health of Colorado WORKS recipients, two sets of measures were used. The first set measures non-specific psychological distress, while the second involves a series of diagnostic questions designed to screen for just one condition -- clinical depression.

### Psychological Distress

Psychological distress was measured using the same approach as the CDC's National Center for Health Statistics in their national monitoring project. Respondents were asked to respond to a series of questions to determine if they had experienced symptoms of psychological distress during the 30 days preceding the survey. Responses to six of the items are summed to yield a scale within the 0 to 24 range. Following the scoring rules used in the National Health Interview Survey, a value of 13 or more for this scale is used to define serious psychological distress.

More than one-fifth of Colorado Works recipients experienced serious psychological distress during the 30 day period prior to the interview. During the first six months of 2002, the incidence in the U.S. population as a whole was only 2.9%. For women aged 18 to 44, the most relevant comparison group for TANF recipients, the incidence was 3.3%.<sup>13</sup> It should be noted that survey-based estimates of the incidence of mental illness are higher if respondents are asked to reflect on symptoms during the one month during the past year when they were at their worst



**Figure 22**

Source: 2002-2003 Survey of Colorado Works Case Heads

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<sup>13</sup>National Center for Health Statistics, National Health Interview Survey, Early Release of Selected Estimates Based on Data from the January-June 2002 National Health Interview Survey (released 12/31/02).

emotionally. Taking this approach, the 2001 National Household Survey on Drug Abuse reports that 7.3% of adults aged 18 or older had a diagnosable mental, behavioral or emotional disorder.<sup>14</sup>

The specific symptoms and their incidence are:

- 15% of Colorado Works recipients said they were so depressed that nothing could cheer them up, all or most of the time.
- 15% said they felt hopeless all or most of the time.
- 23% said they were restless or fidgety all or most of the time.
- 25% said that everything felt like it was an effort all or most of the time.
- 14% said they felt worthless all or most of the time.
- 19% felt nervous all or most of the time.

Longer-term welfare recipients are substantially more likely to be seriously psychologically distressed than shorter-term welfare recipients. The incidence rate for those on TANF 24 months or longer is 30%, compared to 18% for shorter-term recipients.

### **Clinical Depression**

Major depressive disorder is defined by the American Psychiatric Association based on symptoms and their duration.

To be diagnosed with a major depressive episode, adults must exhibit five of the following symptoms: depressed mood; loss of interest or pleasure; significant weight loss or gain; psychomotor agitation or retardation; sleep disturbance, fatigue or loss of energy; feelings of worthlessness or inappropriate guilt, poor concentration or indecisiveness, and recurrent thoughts of death (not just fear of dying) or suicide. Each symptom must have been present most of the day, nearly every day, for the same two week period. At least one of the symptoms must be depressed mood or loss of interest or pleasure.<sup>15</sup>

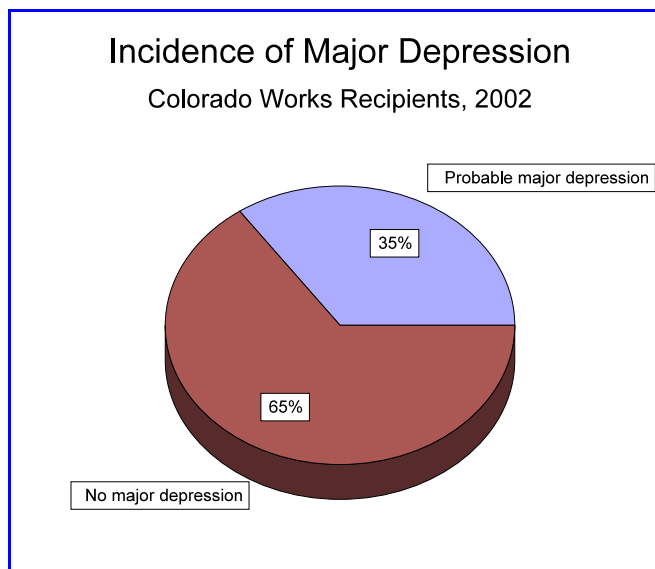
In this study, the probability of major depression was determined following the methodology of the Composite International Diagnostic Interview Short Form (CIDI-SF). This tool is widely used and allows people without psychiatric training to evaluate symptoms.

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<sup>14</sup>Substance Abuse and Mental Health Services Administration, 2001 National Household Survey on Drug Abuse, Ch.8 Prevalence and Treatment of Mental Health Problems.

<sup>15</sup> Mary Clare Lennon, Juliana Blome and Kevin English, Depression and Low Income Women, Report prepared for the Center for Mental Health Services, USHHS by the Research Forum on Children, Families and the New Federalism, (New York, NY: National Center for Children in Poverty) 2001; <http://www.researchforum.org>. Page 2.

A little over one-third of Colorado Works recipients (35%) appear to be suffering from major depression. This prevalence is much higher than is typical in general population studies in the United States. The National Co-Morbidity Survey, conducted in the early 1990s, estimated that



**Figure 23**

Source: 2002-2003 Survey of Colorado Works Case Heads

12.9% of women and 7.7% of men in the U.S. experienced major depression within the prior twelve months. While the incidence of depression is higher in lower socio-economic groups, the rate in the Colorado caseload appears relatively high. A literature review conducted by the National Center for Children in Poverty identified seven studies that used the CIDI to diagnose major depression in populations of welfare recipients. The incidence rate was below 20% in three studies, and between 20% and 25% in another three studies. Only one study, conducted in Stanislaus County, California reported an incidence rate – 36% – comparable to Colorado’s.<sup>16</sup>

### **Summary: Any Mental Health Problem**

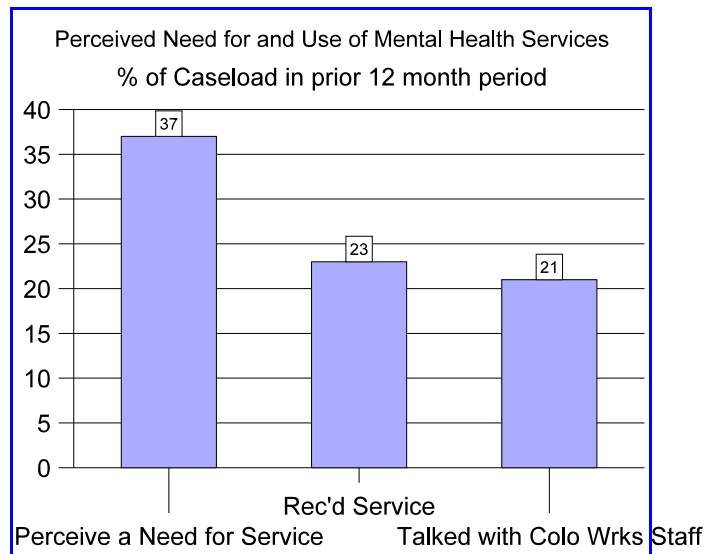
A summary measure has been developed that takes into account both of the measures discussed above – the psychological distress scale based on the CDC’s National Monitoring Project and the measure of major depressive disorder based on the CIDI. If, based on the symptoms reported in the interview, either measure indicated a mental health problem, they are scored on the summary measure as having a problem. Following this approach, four of every ten Colorado Works recipients (40%) has a mental health problem.

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<sup>16</sup>Ibid. p. 6

## Perceived Need for Mental Health Services

All respondents were asked if there was ever a time during the past twelve months when an emotional problem or mental health condition caused them to think that they might benefit from the services of a mental health professional. Thirty-seven percent of all respondents said yes. Of these, 57% said they had talked to their case manager in the Colorado Works program about this need. For three-quarters, this discussion resulted in a referral to a mental health provider. In total, 62% of all those who thought they might benefit from mental health services (equal to 23% of all Colorado Works recipients) actually received services at some point during the year.



**Figure 24**

Source: 2002-2003 Survey of Colorado Works Case Heads

## Mental Health as a Perceived Barrier to Employment

Only some of the people who have mental health or emotional problems say that it prevented them from taking or holding a job or limited their participation in education or training activities. About half of those with identified mental health problems felt mental health posed a barrier to employment or training activities.<sup>17</sup> This means that approximately one out of five Colorado Works recipients perceive that their mental health is a barrier to employment.

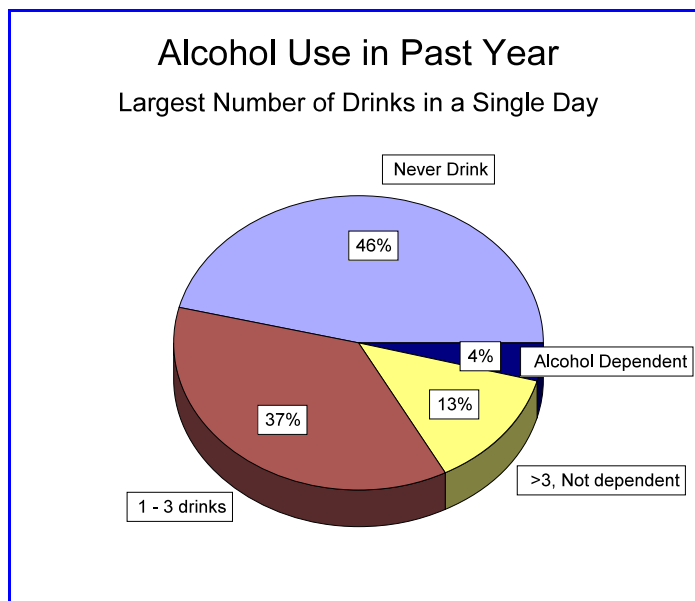
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<sup>17</sup> 51% of those with symptoms of psychological distress (K-6) identified mental health as a barrier; 49% of those with probable clinical depression (CIDI-SF) identified mental health as barrier; 48% of those who said they thought they might benefit from the services of a mental health professional identified mental health problems as a barrier.

## Chemical Dependence

### Alcohol

Almost half of welfare recipients (46%) report they never drank alcohol and an additional 37% said they had at most 3 drinks in a single day during the past year. The 17% of respondents who acknowledged drinking more than 3 drinks in a day were asked a number of additional questions about their drinking and its impacts on their lives to determine the likelihood of alcohol dependence. The questions come from the CIDI-SF which tests for symptoms that are evidence of illness as defined by the American Psychiatric Association.



**Figure 25**

Source: 2002-2003 Survey of Colorado Works Case Heads

Only 3.9% of the caseload report enough alcohol use or impacts from that use to warrant a probable diagnosis of alcohol dependence. All of the symptoms and the proportion of total respondents experiencing each are reported in the table below. Individuals must exhibit a minimum of three symptoms to meet the criteria for alcohol dependence established by medical professionals.

Among long term recipients of welfare in Colorado, there is a somewhat higher level of alcohol dependence – 6.2%. In contrast, 3.0% of short term recipients appear to have serious alcohol problems.

The rate of alcohol dependence among TANF recipients appears to be comparable to the rate reported for all women in the United States aged 15 to 54.<sup>18</sup>

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<sup>18</sup>1994 National Co-Morbidity Survey as reported in Danziger et. al., Barriers to the Employment of Welfare Recipients, University of Michigan: Poverty Research and Training Center, February 2000. p.32.

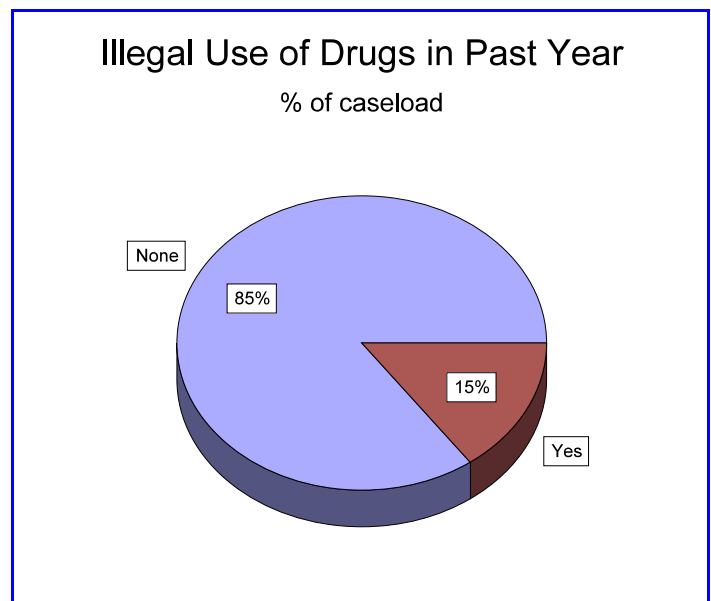
<b>Table 6</b> <b>Symptoms of Alcohol Abuse and Dependence</b> <b>As Reported by Colorado Works Recipients</b>	
Symptom	% of caseload
Drinking or hangover interfered with responsibilities	2.7
Under the influence of alcohol in a situation where they could get hurt	2.1
Emotional or psychological problems from using alcohol	4.5
Strong urge to drink they could not resist	3.4
Had a period of one month or more when they spent a great deal of time drinking or getting over its effects	3.4
Drank more or for longer than they intended	8.3
Had to drink more or longer to get desired effect	2.1
Probable Alcohol Dependence – Exhibits 3 or more symptoms	3.9

## Drugs

Fifteen percent of the welfare caseload acknowledged using one or more drugs illegally during the past year. Respondents were given a list of drugs, which included both illegal drugs and those available with prescription. They were asked if they had used each “on their own” meaning “either without a doctor’s prescription, in larger amounts than prescribed or for a longer period than prescribed.”

Among the drugs, marijuana is most common, used by 10% of respondents. Next most common were prescription painkillers and sedatives, misused by 5% and 3% respectively.

Anyone acknowledging that they use illegal drugs or misuse prescription drugs was asked a series of questions to determine patterns of use and impacts on daily living. Only small percentages report having any of the symptoms. The one most



**Figure 26**

Source: 2002-2003 Survey of Colorado Works Case Heads



commonly acknowledged -- by 4% -- involves emotional or psychological problems from using drugs. Responses are summarized in the table below.

<b>Table 7 Symptoms of Drug Abuse and Dependence</b>	
Symptom	% of caseload
Drugs interfered with responsibilities	2.2
Under the influence of drugs in a situation where they could get hurt	1.0
Emotional or psychological problems from using drugs	4.4
Strong urge to use drug they could not resist	2.3
Had a period of one month or more when they spent a great deal of time using drugs or getting over its effects	2.8
Use more or for longer than they intended	2.7
Had to use more or use drug longer to get desired effect	3.1
Probable Drug Dependence – Exhibits 3 or more symptoms	3.3
Source: 2002 Survey of Colorado Works Recipients	

About 3% of Colorado’s welfare caseload appear to be drug dependent. This assessment is based on affirmative responses to three or more questions from the CIDI-SF diagnostic tool and is consistent with criteria established by medical professionals for drug dependence. There is no statistically significant difference between long term recipients and those on TANF for shorter periods.

Colorado’s TANF caseload appears somewhat more likely to use drugs than women nationally. A 1994 study using comparable measures reports 1.9% of all women 15 to 54 were drug dependent, compared to 3.3% in this study. It is impossible to say whether the difference is due to the time, geography, or welfare status.<sup>19</sup>

**Perceived Need/Use of Treatment Services**

About five percent of respondents indicated there was a time during the year when they thought they might benefit from a drug or alcohol treatment program or support group. While the proportion is similar to that determined to be chemical dependent, the two groups are not necessarily the same. About half of those who thought they would benefit from treatment (54%) were judged based on the

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<sup>19</sup> Ibid.

diagnostic questions to be chemically dependent. Similarly, only about half of those who are chemically dependent acknowledged any need for treatment services.

Of those who thought they would benefit from services, about half said they discussed their need with a welfare case manager or someone else from the Colorado WORKS program, and three-quarters received a referral. All told, 47% of those who thought they would benefit from services actually received them. Those who spoke with their case manager were twice as likely to have received help than those who didn't – 60% vs. 30%.

### **Summary: Chemical Dependence**

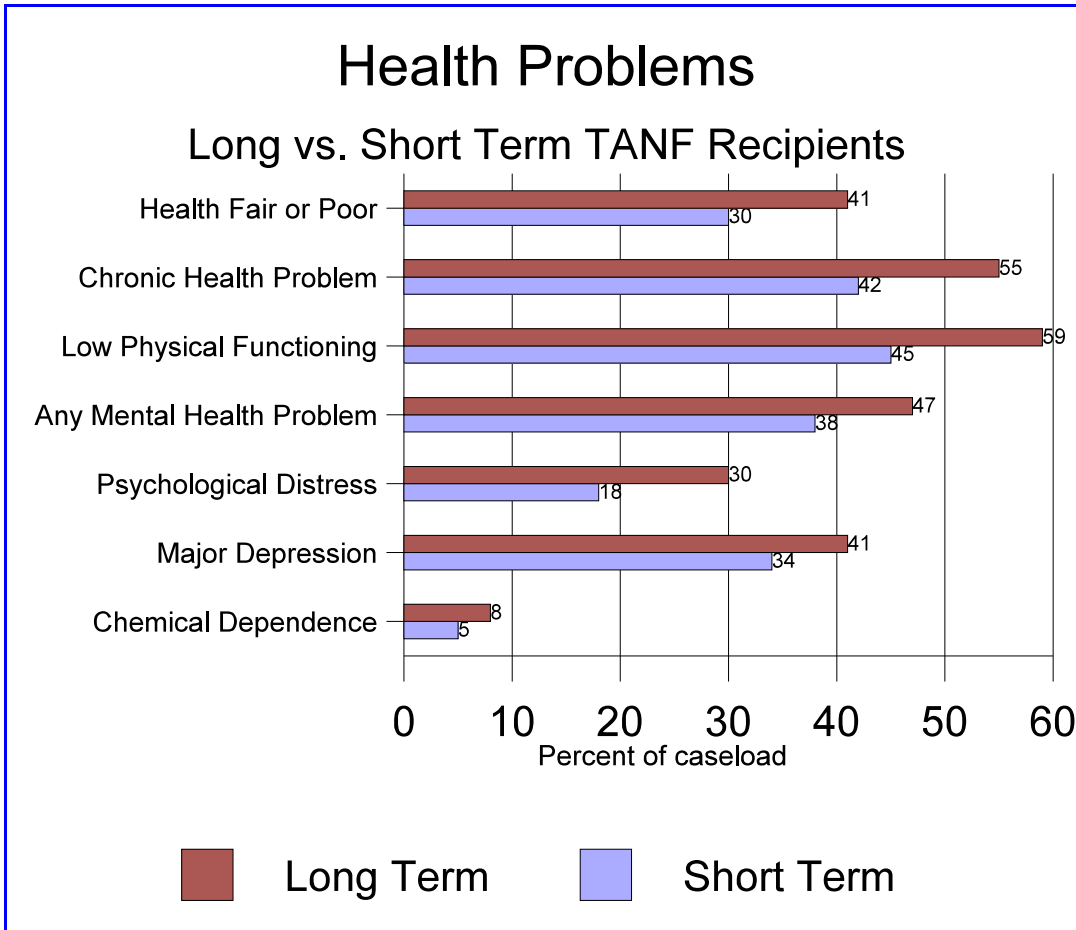
There is not very much overlap between the groups dependent on alcohol and dependent on drugs. All told, 5.9% of the caseload would be considered chemical dependent, misusing either drugs or alcohol.

### **Differences in Health Status Based on Length of Time on TANF**

Long-term recipients are markedly more likely to report health problems than those who have been less dependent on TANF. More than twice as many long-term recipients say their health is poor: compare 16% with 8% among those on TANF for less than 24 months. They are also more likely to have a chronic health condition (55% vs. 42%) and to have a score on the physical functioning scale that places them in the bottom quartile of the U.S. population (59% vs. 45%).

Long-term recipients are significantly more likely to suffer with mental health problems. Forty-seven percent of long-term TANF recipients suffer some kind of mental health problem – either psychological distress or probable clinical depression. The equivalent statistic for shorter-term recipients is 38%. The differences are large on the K6 measure of severe psychological distress, where 30% of those on TANF for two years or more have high scores on the index compared to 18% of shorter term recipients. The difference in the likelihood of being diagnosed as having major clinical depression is somewhat smaller, 41% vs. 34%, and not statistically significant.

For both long and shorter-term recipients, the incidence of chemical dependence is low and not statistically different.



**Figure 27**

Source: 2002-2003 Survey of Colorado Works Case Heads.

## Chapter 5

### Other Personal, Family and Situational Challenges

#### Personal Challenges

This chapter examines a range of other personal, family and situational challenges. Personal challenges include learning disabilities, limited English proficiency and having a criminal record. Family challenges include having a family member who requires extra support due to health and behavioral issues. Other family challenges arise from domestic violence. Finally, it details situational challenges such as transportation, housing instability or neighborhood conditions.

#### Learning Disabilities

As many as 18% of Colorado's single-parent caseload heads may be challenged by a learning disability. The Washington State Learning Needs Screening Tool was used to assess the possible presence of a learning disability. Survey respondents were asked to reflect on their time in school and their difficulty completing certain types of tasks. The responses are summed using a complex algorithm to determine the likelihood of a learning disability. The most commonly reported symptoms include: having been in a special education program while in school (reported by 33%); problems in learning in middle school (30%), family members with learning problems (29%) and difficulty spelling simple words (23%).

The proportion with a learning disability may be somewhat higher in Colorado than elsewhere. Recent studies using the same instrument found 12% of Illinois' caseload and 15% of Nebraska's showing signs of a learning disability.<sup>20</sup>

The probability of suffering with a learning disability is higher for long-term TANF recipients (23%) than for shorter-term recipients (16%).

#### Limited English Proficiency

Only a small proportion (4%) indicate they have difficulty with English because it is not their native language. This probably understates the problem slightly since there were some individuals in the survey sample who we could not interview due to language barriers.<sup>21</sup>

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<sup>20</sup>Gretchen Kirby, Thomas Fraker, LaDonna Pavetti, Martha Kovak, Families on TANF in Illinois: Employment Assets and Liabilities. (Washington D.C.: Mathematica Policy Research, June 2003); Michael Ponza, Alicia Mechstrath, Jennifer Faerber, "Employment Experiences and Challenges Among Urban and Rural Welfare Clients in Nebraska, (Washington D.C.: Mathematica Policy Research, August 2002).

<sup>21</sup>Interviews were completed in Spanish or Russian if needed. We did not have the capacity to complete interviews in other languages. Four interviews could not be completed as a result..

## Criminal Record

About one in every six TANF clients (17%) has acknowledged having a past criminal record. Longer term recipients (25%) were almost twice as likely to have been convicted of a crime as others (14%). Half of those with a record believed this was a problem that interfered with their attempts to work or participate in education programs during the past year.

## Family Members Needing Care or Attention

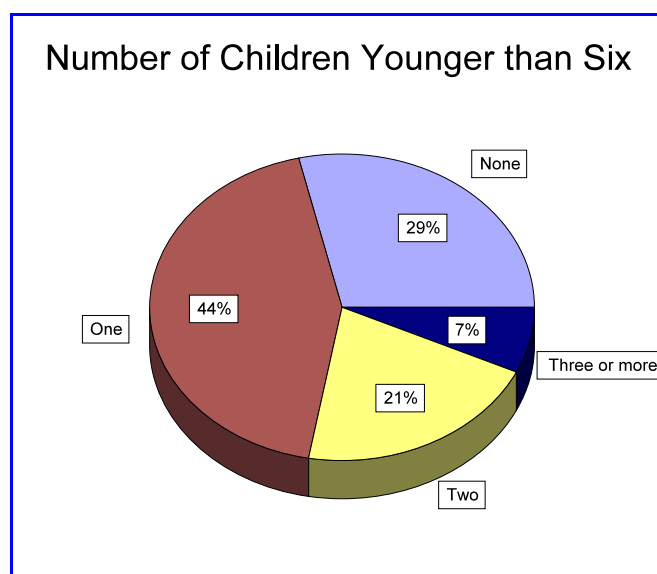
A defining feature of a TANF case head is that they are care givers. Indeed, public assistance programs were originally developed to allow single parents to stay at home to care for their dependent children. Over the years as more parents entered the workforce, support diminished for defining normal parenting responsibilities as a work barrier. Nevertheless, care giving responsibilities pose a challenge for most working parents and under some circumstances, it may be extremely difficult to juggle the demands of work and family. Some of these types of situations are discussed below.

## Parenting Very Young Children

Having children too young to attend elementary school makes parental employment more difficult since more extensive child care arrangements are required to free the parent for work. The difficulty and cost of arranging child care is harder when there are multiple children that must be cared for. According to survey data, seven out of ten Colorado Works recipients has at least one child under the age of six. Indeed, 27% have more than one young child.

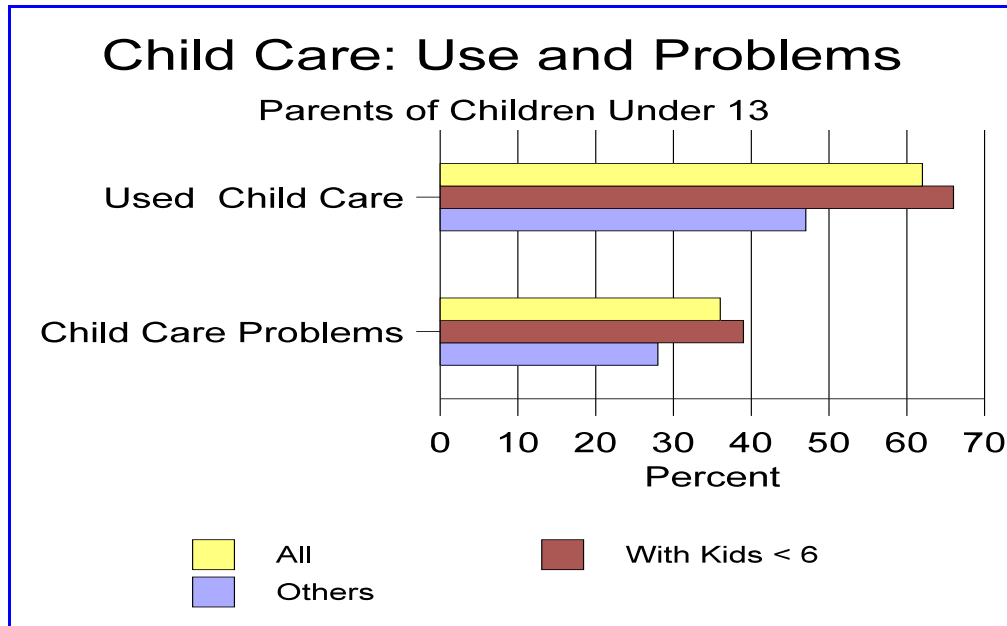
## Child Care Problems

Parents with young children generally need to assign care giving responsibilities to someone else when they are working or in school or training. Two-thirds of those with children under six and almost half of those with school-aged children reported using child care during the prior year. Seventy-one percent of those using child care said they received a subsidy to help them pay the costs.



**Figure 28**

Source: 2002-2003 Survey of Colorado Works Case Heads



**Figure 29**

Source: 2002-2003 Survey of Colorado Works Case heads.

Just over one-third of parents with children 13 or younger experienced child care problems that interfered with their efforts at self sufficiency. Problems were more often reported by parents with children under six (39%) than those with older children only (28%).

Among the problems these parents reported were:

- a general lack of child care available (mentioned by 33%);
- care not available during the hours they worked (27%);
- cost or lack of affordability (25%);
- concerns about safety or abuse (15%);
- inability to get care for a sick or disabled child (10%);
- the unreliability of their care giver (6%).

### Children with Health or Other Problems

About one-third of Colorado Works recipients have a child with a health, behavioral or special need. Their problems clearly ranged in severity but all added to the burdens of parenting.

Over half of those having a child with health, behavioral or special need said it interfered with their efforts to work or participate in education or training programs in the prior year. Long term recipients were markedly more likely to report they face this challenge than others: compare 46% vs. 30%.

Welfare recipients with older children were asked an additional set of questions about behaviors

which may be of concern to them. When children are having trouble at school, start hanging out with a less desirable group of friends, or start engaging in unhealthy or even criminal behaviors, it is not unusual for parents to have to devote extra time supervising their youth's activities. Sometimes, they may also have to engage in a range of activities with other systems, such as the school, the police, the courts or social services, to work out some of the behavioral issues.

To determine if welfare recipients faced these issues, those with children ten years of age or older were asked some additional questions about problems these children might be facing:

- one-third reported that their children were having difficulties with school, not attending, getting poor grades, or facing suspension or expulsion.
- only 2% said their child was currently engaged with gangs, drugs or criminal activity. A larger number -- 10%-- said their child was in the juvenile justice system, facing charges, in detention or on probation.

Four out of ten of those having older children with these behavioral problems said the problem prevented them from taking or keeping a job or attending education or training activities. This translates, however, into a relatively small proportion of the total caseload since only 13% of all case heads have an older child with these types of behavioral problems.

### **Other Care Giver Responsibilities**

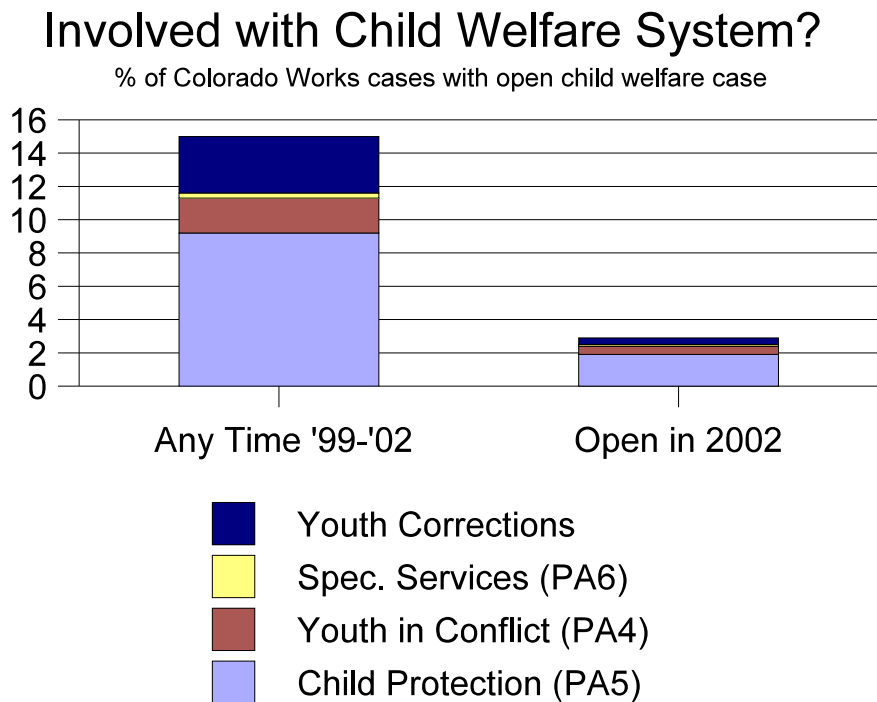
More than one out of every six Colorado Works recipients (16%) reports having care giving responsibilities for an elderly, disabled or sick family member or friend. About half of these say these responsibilities interfered with their self sufficiency efforts during the prior year. A higher percentage of long-term TANF recipients (21%) than short-term recipients (14%) report having care giving responsibilities for an elderly, disabled or sick family member or friend.

## Involvement with the Child Welfare System

Involvement with the child welfare system can pose a barrier to employment for two reasons. First, if a family is involved with the child protection or juvenile justice system, there are problems in the household that are stressful and that might make it difficult for a case head to obtain or retain employment. Second, once a family is involved, they are typically required to take part in certain activities that are part of their case service plan. The commitment of time to these activities and scheduling conflicts could make it difficult for a case head to hold a job.

To assess this set of issues, we rely on a special data extract from the TRAILS data system used by the CDHS Division of Child Welfare and the Division of Youth Corrections. The extract includes information on any child welfare cases open between 1999 and 2002 associated with children on the Colorado Works single parent caseload.

Only a small portion of Colorado Works cases – 2.5%-- had an open child welfare case during 2002. If the time frame is expanded to four years, 12% of Colorado Works cases had some type of involvement with the child welfare system.



**Figure 30**

Source: CDHS Administrative Data - TRAILS



About three-quarters of the cases involve child protection. These cases are open when there has been a report of child abuse and neglect or a family has requested services. About two-thirds of the child protection cases were open based on an investigation after abuse or neglect was reported. About one-third of the cases were opened at the request of the family so they could obtain services.

Most of the remaining cases either involve Youth Corrections or Youth in Conflict. The latter typically involve youth with behavior problems that cannot be handled by their parents, without assistance.

The child welfare data base also includes information on the type of services provided. Two percent of the Colorado Works caseload had a child placed outside the home at some time during 2002. About eight percent had a child with an out-of-home placement at some time during the prior four years.

Long-term TANF recipients are twice as likely as shorter-term recipients to have had an open child welfare case in 2002: compare 4.3% with 1.9%. Over a four year period, their rate of involvement in the child welfare system is also higher – 16.7% compared to 10.4%.<sup>22</sup>

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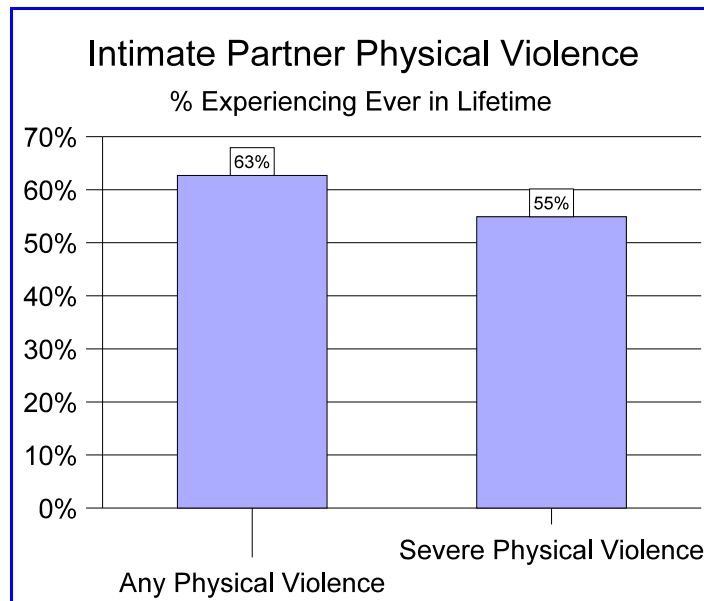
<sup>22</sup> Greater detail is provided in Appendix 1 reporting the results of our analysis of administrative data. See Table 6.

## Domestic Violence

Domestic violence is a serious problem for many of the women on welfare. By domestic violence we mean physical, sexual and psychological abuse by a current or former intimate partner, that is any husband, boyfriend, partner or anyone else with whom they had a romantic relationship. To measure the incidence of domestic violence, the survey included a version of the conflict tactics scale that was used in the University of Michigan's Women's Employment Study. Respondents were asked whether they had ever experienced each of sixteen different types of abuse. Those that had, were then asked if any incidents of this type of abuse had occurred in the twelve months prior to the survey.

### Physical Violence

Over half (55%) of female Colorado Works recipients have experienced serious physical violence in an intimate relationship. This includes being hit with a fist, hit with some other object, being beaten, choked, threatened with a weapon or forced into sexual activity. As shown in the table, no one type of violence predominates although being forced into sexual activity was less common than the other types of violence. The prevalence of moderate physical violence -- pushing, grabbing, shoving, slapping, kicking or biting -- is even higher, with 60% of the women on welfare reporting victimization. It is common for women to have experienced more than one type of violence so there is considerable overlap in the two groups of victims. All told, 63% of female case heads have experienced some type of physical violence in intimate relationships in their lifetime.

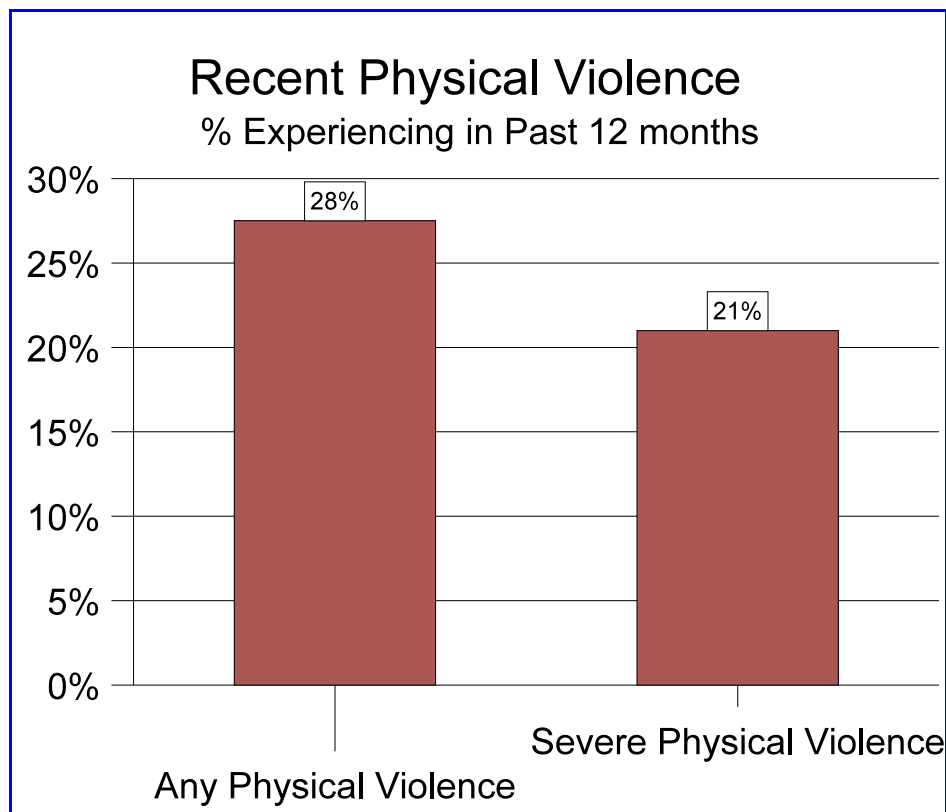


**Figure 31**

Source: 2002-2003 Survey of Colorado Works case heads

<b>Table 8</b>		
<b>Incidence of Different Types of Physical, Sexual or Psychological Abuse</b>		
	Ever	During Past 12 months
Any Physical Violence	62.7%	27.5%
Any Moderate Physical Violence	60.3%	25.2%
Pushed, grabbed, or shoved you	59.9%	23.3%
Slapped, kicked, or bit you	45.0%	15.4%
Any Severe Physical Violence	54.9%	19.7%
Hit you with a fist	38.8%	11.4%
Hit you with an object that could hurt you	31.2%	8.1%
Beaten you	35.7%	8.8%
Choked you	33.7%	10.1%
Threatened to or used a weapon	33.7%	8.8%
Forced you into any sexual activity against your will	19.0%	5.6%
Any Threat	61.5%	29.4%
Any Physical Threat	57.1%	20.0%
Threatened to hit you with a fist or anything that could hurt you	55.5%	18.3%
Thrown anything at you that could hurt you	40.2%	12.5%
Any Coercive Threat	51.3%	25.8%
Threatened to take your children away	34.2%	14.6%
Threatened to harm or harmed your family or friends	26.3%	9.4%
Made you do illegal things	7.1%	2.2%
threatened to turn you in to child protection or welfare if you didn't do what he or she wanted you to do	15.4%	6.4%
Harassed you at work training or school	20.6%	6.1%
Interfered with your attempts to go to work training or school	28.7%	9.5%
Source: 2002 Survey of Colorado Works Recipients		

It appears that the rate of domestic violence victimization among the Colorado caseload is much higher than for U.S. women in general and is in the upper range of estimates for studies of welfare or low income populations in other states. A recent review of the literature concluded that 22% of the general population have been victimized.<sup>23</sup> A 1997 review of studies of welfare or low income populations concluded prevalence rates ranged from 34 to 65%, with most studies reporting lifetime abuse rates in the 50%-60% range. Since that time, a study in Michigan of welfare recipients that used exactly the same measurement strategy as this study, found 63% had experienced some type of physical abuse (the same proportion as in Colorado) and 51% had experienced severe violence (4 percentage points lower than in Colorado).<sup>24</sup> Another comparable study reports lower prevalence



**Figure 32**  
Source: 2002-2003 Survey of Colorado Works Case Heads

<sup>23</sup>Sharmila Lawrence, Domestic Violence and Welfare Policy6: Research Findings that can inform policies on marriage and child well-being. New York: Columbia University, National Center for Children in Poverty, December 2002.

<sup>24</sup>Richard Tolman and Jody Raphael, A Review of Research on Welfare and Domestic Violence, [http://www.ssw.umich.edu/trapped/jsi\\_tolman\\_final.pdf](http://www.ssw.umich.edu/trapped/jsi_tolman_final.pdf) Also published in Journal of Social Issues, 56 (4) 2000. pp. 655-682.

in Illinois. There, 42% ever experienced physical violence from a partner and 34% experienced severe physical violence.<sup>25</sup>

Domestic violence can have negative impacts on peoples' lives for many years. But recent occurrences are more likely to pose a barrier to employment than those in the more distant past. If the focus is on violence that occurred within the past year, the victimization rate is somewhat lower. According to the survey, a little more than one-quarter of female welfare recipients in Colorado were victimized in the past year. Fully one out of five experienced one or more serious acts of physical violence in the 12 months prior to the survey. This one-year incidence rate of serious domestic violence is five percentage points higher than the 15% rate found among TANF recipients in Michigan and the 11% rate found in Illinois.<sup>26</sup>

### **Threats or Harassment**

Colorado Works recipients also report being subject to threats of physical violence and to various types of harassment and psychological abuse. Interestingly, however, when this broader range of actions is taken into account, the lifetime prevalence rate is similar to that for physical violence. Sixty-two percent (62%) report threats or harassment in their lifetimes and 29% say one or more incidents occurred in the past 12 months.

### **Perceived Impact of Partner Violence on Employability**

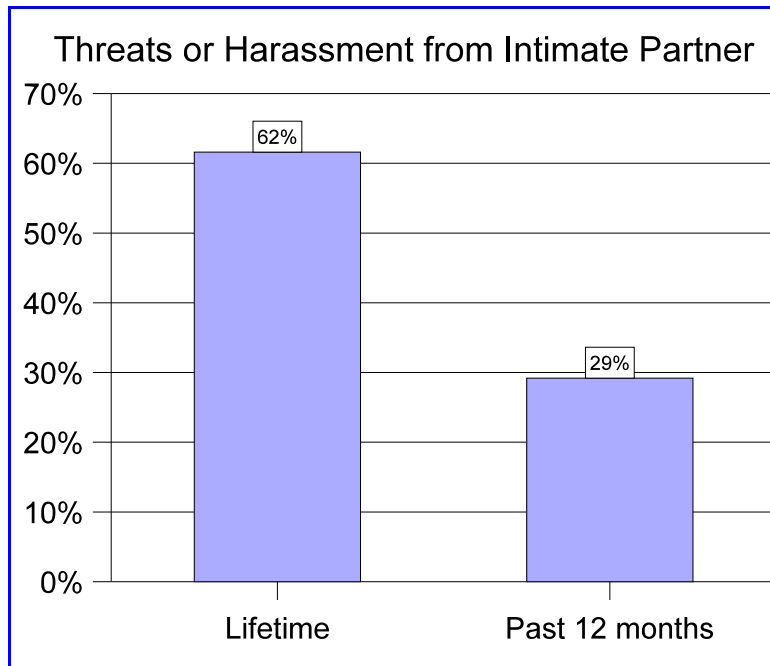
Not everyone who has been victimized by an intimate partner believes the experience has interfered with their ability to work or participate in education or training. Only half of those who experienced severe physical violence during the past year felt that the experience interfered with their self sufficiency efforts.

All told, 16% of the women on Colorado Works perceived domestic violence to be an employment barrier. Of these, two-thirds had experienced severe physical violence during the past twelve months.

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<sup>25</sup>Gretchen Kirby et al.; Families on TANF in Illinois: Employment Assets and Liabilities. (Mathematica Policy Research, June 10, 2003).

<sup>26</sup>Sandra Danziger et al, Barriers to the Employment of Welfare Recipients, Revised Version, Ann Arbor: University of Michigan, Poverty Research and Training Center, February 2000. Results for Illinois are found in Kirby et al 2003.

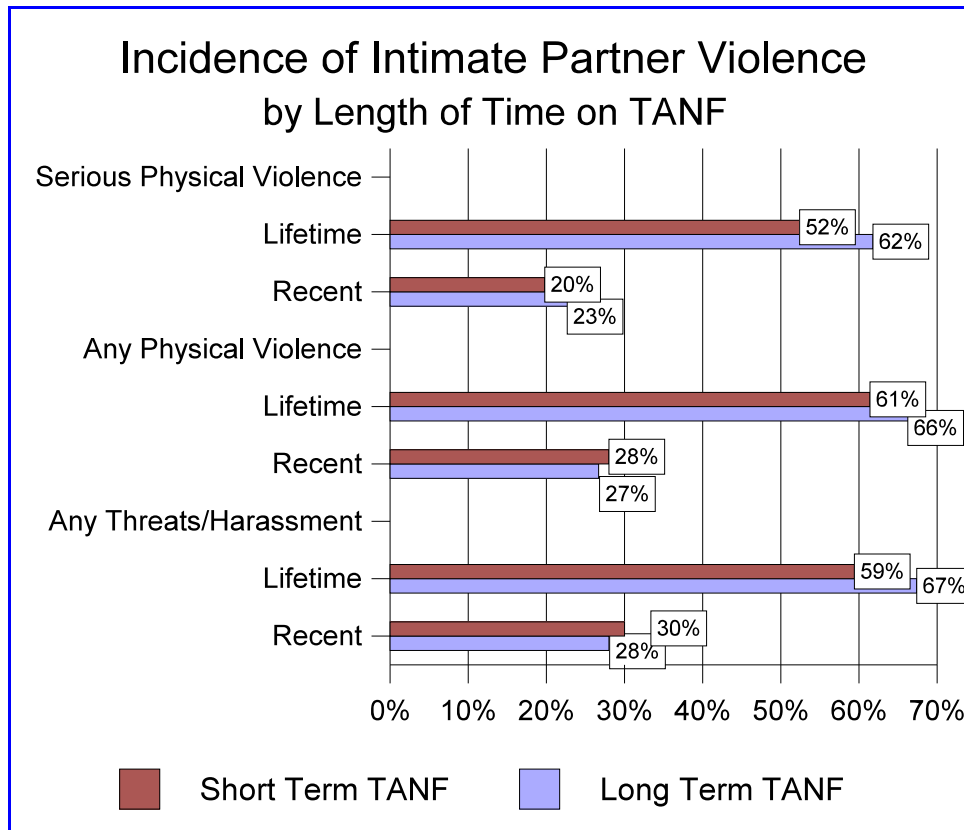


**Figure 33**

Source: 2002-2003 Survey of Colorado Works Case Heads

### **Differences in Incidence by Length of Time on TANF**

Long-term TANF recipients report higher levels of lifetime incidence of domestic violence than short-term recipients. There are virtually no differences, however, between the two groups in the likelihood of having been a current or recent victim. Similarly, no difference exists between long and short-term recipients in the proportion identifying domestic violence as an employment barrier.



**Figure 34**

Source: 2002-2003 Survey of Colorado Works Case Heads

### Other Victimization

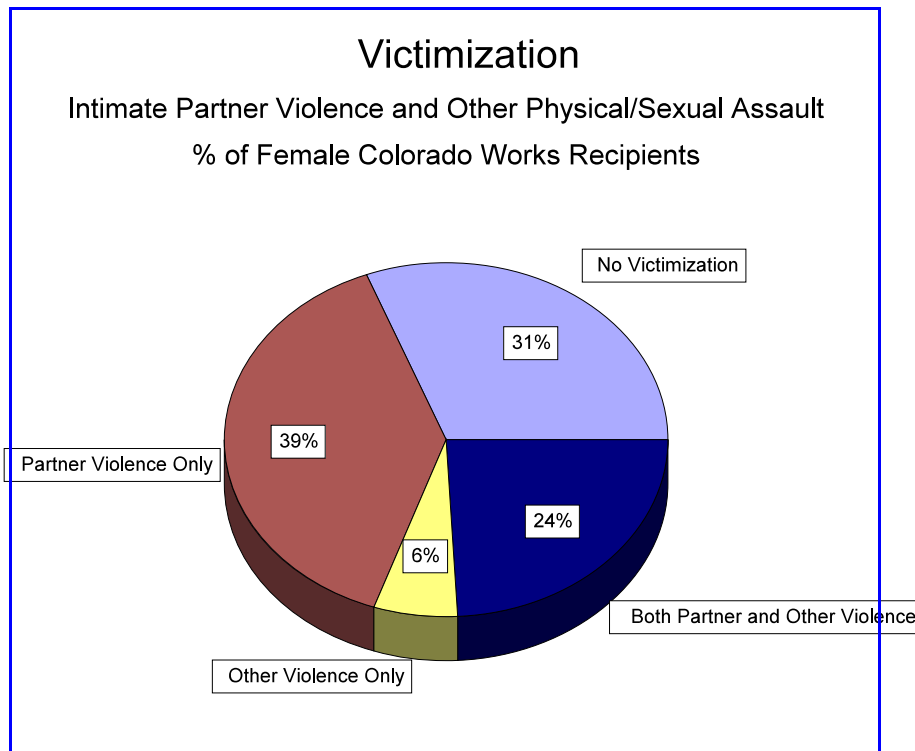
Not all violence takes place within the confines of an intimate partner relationship. Other types of physical or sexual assault are also a problem – whether committed by a stranger or by someone known, such as a parent, relative or friend. The survey included a couple of questions designed to get at the occurrence of these other types of violence.

Three out of ten women participating in the Colorado Works program have been the victim of a physical assault or sexual abuse by someone other than a spouse or partner. Most of these women (80%) are victims of partner violence as well. Looking at the total caseload of women, 31% have

never been victimized, 24% have been the victim of both partner violence and other violence, 39% have only experienced intimate partner violence, and 6% have only experienced other violence.

The perpetrator in these cases of non-partner assault was frequently someone known by the victim. Seventy-seven percent of the victims said they had been assaulted at least once by someone they knew. Thirty-nine percent were assaulted by a stranger.

Fourteen percent of the victims of non-partner violence (4% of the total caseload) reported that the assault had occurred in the past year. All of these victims said the assault or abuse interfered with



**Figure 35**

Source: 2002-2003 Survey of Colorado Works Case Heads

their ability to get or hold a job or participate in education and training activities.



## Other Challenges

### Transportation

Asked whether transportation was, at any time over the past year, such a problem that it prevented participating in work, education or training, 35% of welfare recipients surveyed responded affirmatively. About one third do not have a valid drivers' license and three in ten do not own or have access to a car.

Long-term welfare recipients are less likely to own or have access to a car and more often report transportation problems.<sup>27</sup>

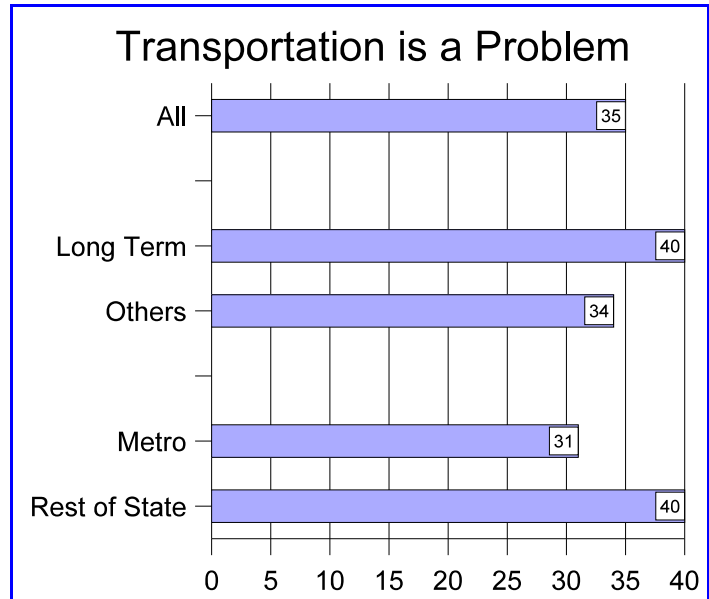
Welfare recipients outside of the Denver metro area are more likely to report transportation problems (40%) than those living in the metro area (31%). This is almost certainly due to the greater

availability of public transportation in the metro area. Over half of Denver's welfare recipients rely on bus or light rail. About one quarter of welfare recipients in other counties along the Front Range use public transportation but only 8% of those living elsewhere in the state find it to be an option.

### Housing Instability

Maintaining a stable housing situation is a challenge for families with limited incomes, particularly those facing other issues related to health, family relationships etc. The majority of welfare recipients moved one or more times during the year, with 29% moving more than once. More than one-third of those moving said they had to move because they were unable to pay rent. Seven percent of all case heads said they had been evicted and 13% indicated they had been homeless at some time during the prior twelve months.

We created a summary measure of housing instability that categorizes housing as unstable if any of

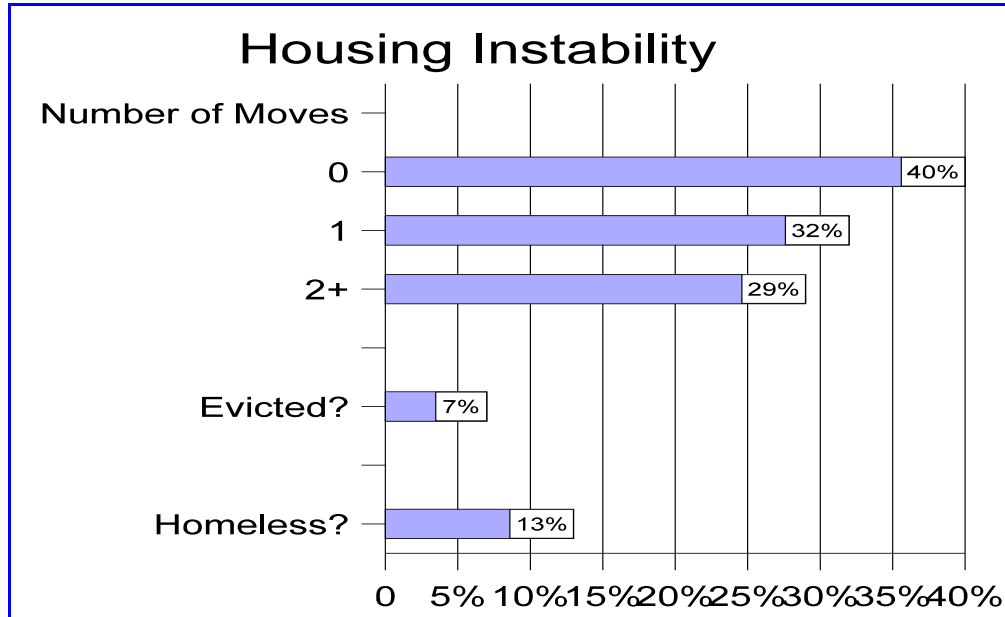


**Figure 36**

Source: 2002-2003 Survey of Colorado Works Case Heads

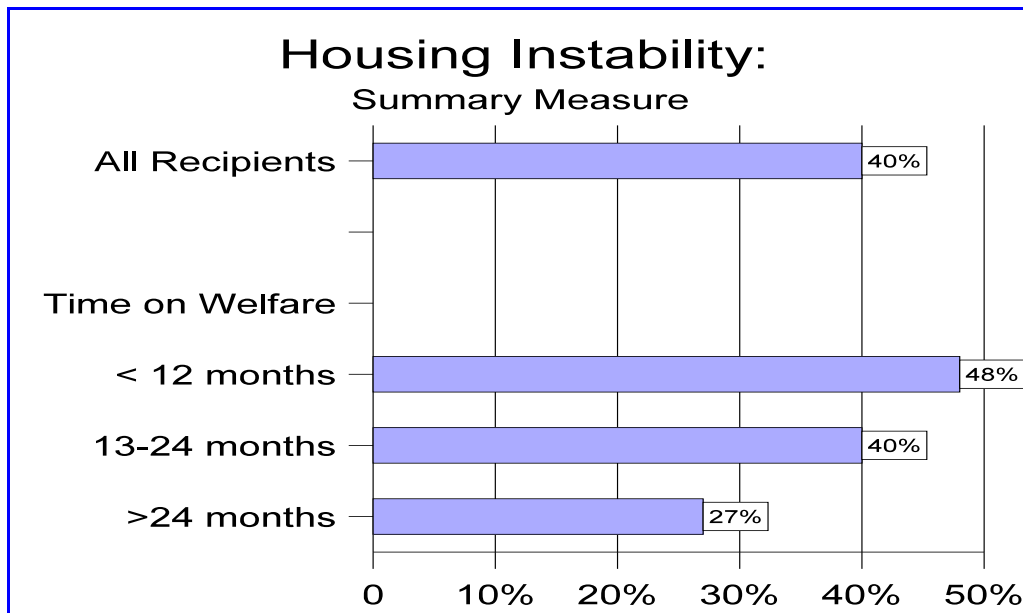
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<sup>27</sup>The difference is statistically significant on the car access variable but not on the self assessment of transportation problem.



**Figure 37**  
Source: 2002-2003 Survey of Colorado Works Case Heads

the following conditions were met: moved more than twice in the year, had to move due to inability to pay rent, was evicted, or was homeless during the past 12 months. Using this composite measure, 40% of households face some form of housing instability.



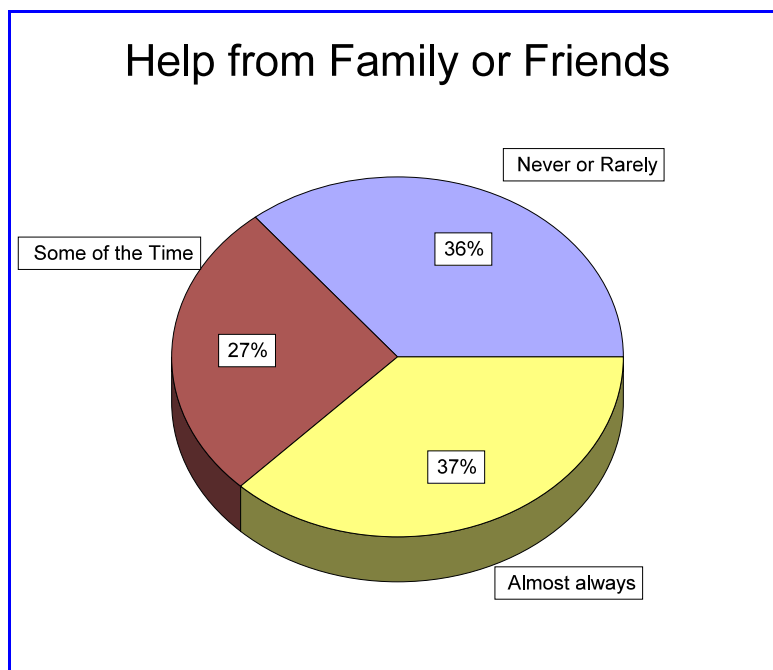
**Figure 38**  
Source: 2002-2003 Survey of Colorado Works Case Heads

Interestingly, housing instability is less of a problem for long-term welfare recipients than it is for those who have been receiving assistance for a shorter time. Almost half of those who have received TANF for less than one year faced an unstable housing situation during the year. In contrast, only a little more than one-quarter of long-term welfare recipients faced housing instability.

### Social Support and Community Connectedness

It has been suggested that individuals with better social support networks and community connections have resources to draw on when problems arise, and are better able to locate employment opportunities and other services. The survey included a couple of questions designed to get at the strength of ties with family and friends, and broader connections to the community.

The caseload is evenly divided between those who have strong support from family and friends and those who believe they are totally on their own, with no one they can count on for help. When asked how often they had received help or encouragement from family or friends when having problems with jobs, money or other things, about one third say never or rarely. An equivalent proportion said they could almost always count on help.

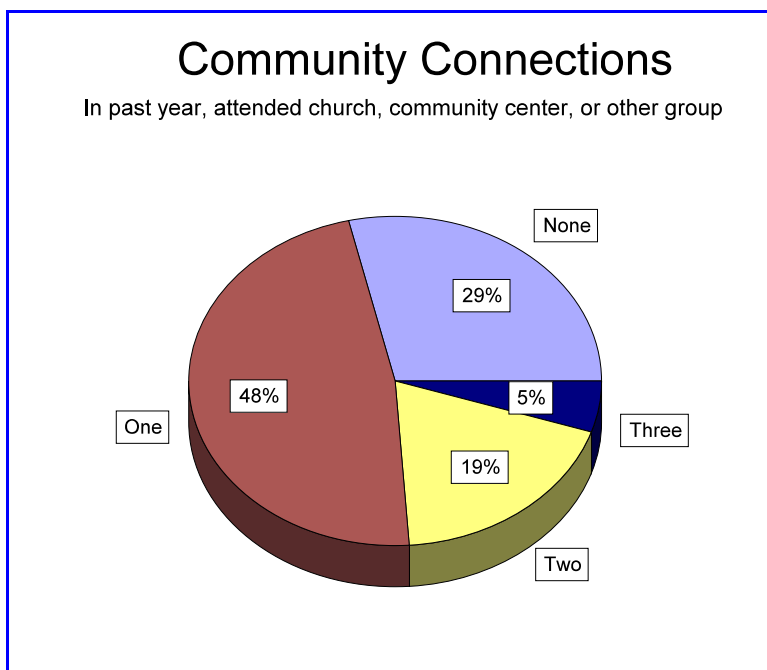


**Figure 39**  
2002-2003 Survey of Colorado Works Case Heads

Longer term respondents are less likely to have social support networks. Fully 44% said they rarely or never got help while 32% said they always got help. The balance shifts for shorter-term recipients.

Among that group 39% felt their families and friends could be counted on while 33% felt they rarely got help.

Churches or faith-based groups are the primary connection that welfare recipients have to groups within their community. Survey respondents were asked about their level of participation with different types of groups including churches, community centers or any other group or meeting. While two-thirds indicated at least some involvement with a church or faith based group, only 18% indicated that they had ever gone to a community center in the past year and 16% said they had gone to any other group or meeting. There are no significant differences between short and long term TANF recipients in the degree to which they are connected to community institutions or groups.

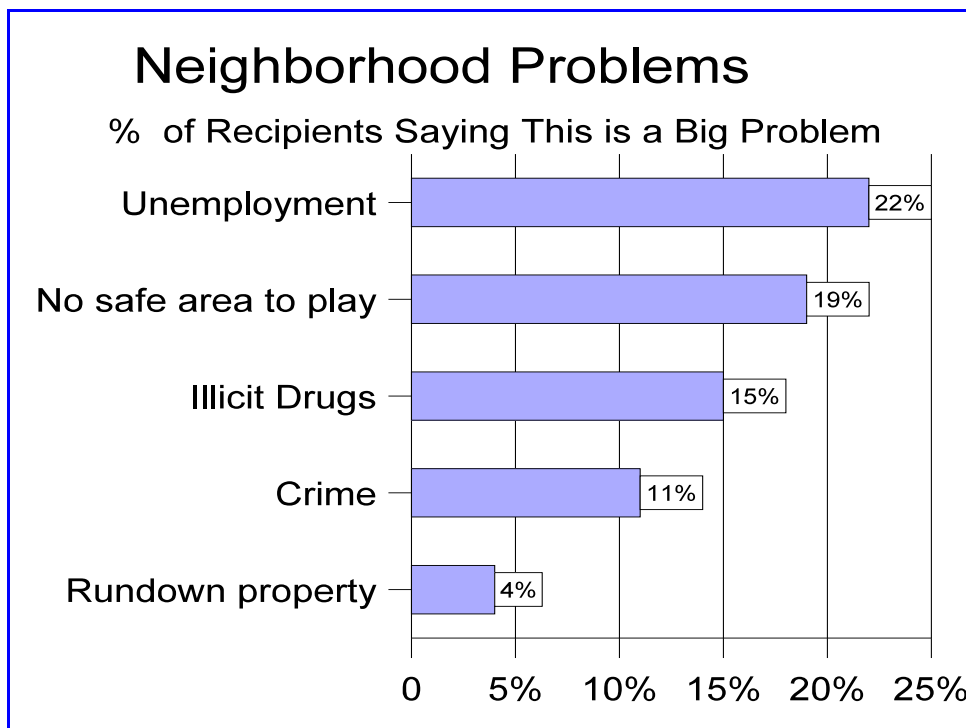


**Figure 40**  
2002-2003 Survey of Colorado Works Case Heads

### Neighborhood Conditions

Neighborhood conditions are not a major concern for the majority of welfare recipients, but long-term recipients are more likely to have concerns than others. Unemployment among neighborhood resident is most often the concern, cited as a big problem by 22% of survey respondents. Illicit drugs and crime are viewed as a serious problem by 15% and 11% respectively. Very few (4%) perceive

that rundown buildings or yards are a big problem in their neighborhoods. With respect to every problem, long term recipients are more likely to express concern than those who have been on welfare for shorter periods of time. Almost one fifth of recipients say there are no safe areas for children to play within the neighborhood. Again, this is more of a concern for long-term recipients (27%) than for those who have been on welfare less than two years (16%).



**Figure 41**  
Source: 2002-2003 Survey of Colorado Works Case Heads

## Chapter 6

### Multiple Barriers and Employment Linkages

This chapter summarizes how often each of the barriers or problems analyzed as part of this research is found among the TANF caseload. It also assesses the extent to which the barriers are found in combination, thereby compounding the challenge for TANF recipients to achieve self sufficiency. Finally it examines the linkages between the existence of barriers and current employment status.

#### Most Common Barriers

Of all the barriers facing welfare recipients examined in this research, three stand out in terms of their frequency of occurrence. In each case four out of ten TANF recipients are affected:

- mental health problems;
- extra care giving responsibilities due to a child, family member or friend with a health problem or other special need;
- housing instability.

Next most common, experienced by 30 - 40% of the caseload are:

- transportation problems;
- child care problems;
- limited educational attainment;
- living in a neighborhood with problems.

The frequency with which each barrier is found among the TANF caseload and long- and short-term recipients is summarized in the following table.

#### Differences Between Long- and Short-Term Recipients

Long-term recipients are more likely to face most of the barriers than short-term recipients. The gap between the two groups in the frequency of occurrence is especially large and statistically significant for the following barriers:

- child or family member with health or special need - gap of 16 percentage points.
- physical health problems - gap of 15 percentage points.
- criminal record - gap of 11 percentage points.
- mental health problems - gap of 9 percentage points.

Short-term recipients are much more likely than long-term recipients to have two problems:

- housing instability: Short term recipients more likely experienced multiple moves, with at least one due to inability to pay rent, or eviction or homelessness during the past year. Fully 45% of short-term recipients suffered some form of housing instability compared to 27% of long-term recipients. It may well be that the events that caused the housing instability also are responsible for the spell on welfare and that one of the benefits of being on welfare is the ability to stabilize one's housing situation.
- Pregnancy or child under one: A second barrier affecting short-term recipients more than long-term recipients is pregnancy and care giving responsibilities for a child under the age of one.

The most prevalent barriers among long term recipients are:

- Child, other family member or friend with health problems or special needs, experienced by 52%;
- mental health problems, experienced by 47%;
- transportation problems, experienced by 40%;
- physical health problems, experienced by 37%.

Among short term recipients, the most prevalent barriers to employment are:

- housing instability, experienced by 45%;
- mental health problems, experienced by 38%;
- child, other family member or friend with health problems or special needs, experienced by 36%;
- child care problems, experienced by 35%.

**Table 9**  
**Summary: Proportion of Colorado Case Load Facing Barrier**

	Total Caseload	Long Term Recipients <sup>a</sup>	Others	Stat. Sig.
<b>HUMAN CAPITAL DEFICITS</b>				
Limited Education	32.3%	34.8%	31.3%	n/s
Limited Work Experience <sup>b</sup>	22.1%	26.7%	20.5%	n/s
Limited Performance of Job Tasks	15.5%	17.0%	15.0%	n/s
Past Problems in the Work place <sup>c</sup>	16.3%	21.1%	14.6%	.083
<b>PERSONAL CHALLENGES</b>				
Physical Health Problem <sup>d</sup>	26.1%	37.0%	22.3%	.001
Mental Health Problem <sup>e</sup>	40.1%	47.0%	37.8%	.062
Chemical Dependence <sup>f</sup>	5.9%	7.5%	5.2%	n/s
Signs of a Learning Disability	17.6%	23.0%	15.8%	.067
Limited English Proficiency	3.8%	3.0%	4.1%	n/s
Criminal Record	16.5%	25.2%	13.5%	.002
<b>FAMILY AND SITUATIONAL CHALLENGES</b>				
Pregnant or child under one	26.7%	19.3%	29.5%	.02
Child Care Problem <sup>g</sup>	33.8%	29.6%	35.2%	n/s
Child or Family Member with Health Problem or Special Need <sup>h</sup>	40.1%	52.3%	35.8%	.001
Severe Physical Domestic Violence in Past Year	20.0%	22.6%	19.0%	n/s
Limited Social Support and Community Connections	10.5%	10.4%	10.6%	n/s
Transportation Problem <sup>g</sup>	35.3%	40.0%	33.6%	n/s
Housing Instability <sup>i</sup>	40.3%	26.7%	45.1%	.000
Neighborhood Problems <sup>j</sup>	30.2%	35.6%	28.2%	n/s

*Source:* Colorado WORKS survey 2002

*Notes:* The survey data have been weighted to be representative of all single-parent TANF recipients in July 2002. Survey item nonresponse may cause the sample sizes for specific variables to be smaller than those shown. Rounding may cause percentages to sum to something other than 100.

<sup>a</sup> Long-term recipients are defined as those who have been on TANF for 24 months or longer since July 1997.

<sup>b</sup> Worked for pay less than 50% of time since turning age 18.

<sup>c</sup> More than one workplace problem.

<sup>d</sup> Poor or fair overall health and physical functioning in the lowest quartile.

<sup>e</sup> High level of non-specific psychological distress or probable major depression.

<sup>f</sup> Probable alcohol or drug dependence.

<sup>g</sup> Self-reported problems that prevented case from participating in work, education, or training during the past year.

<sup>h</sup> Cases with a child with health, behavioral, or special need or those caring for an elderly, disabled, or sick family member or friend.

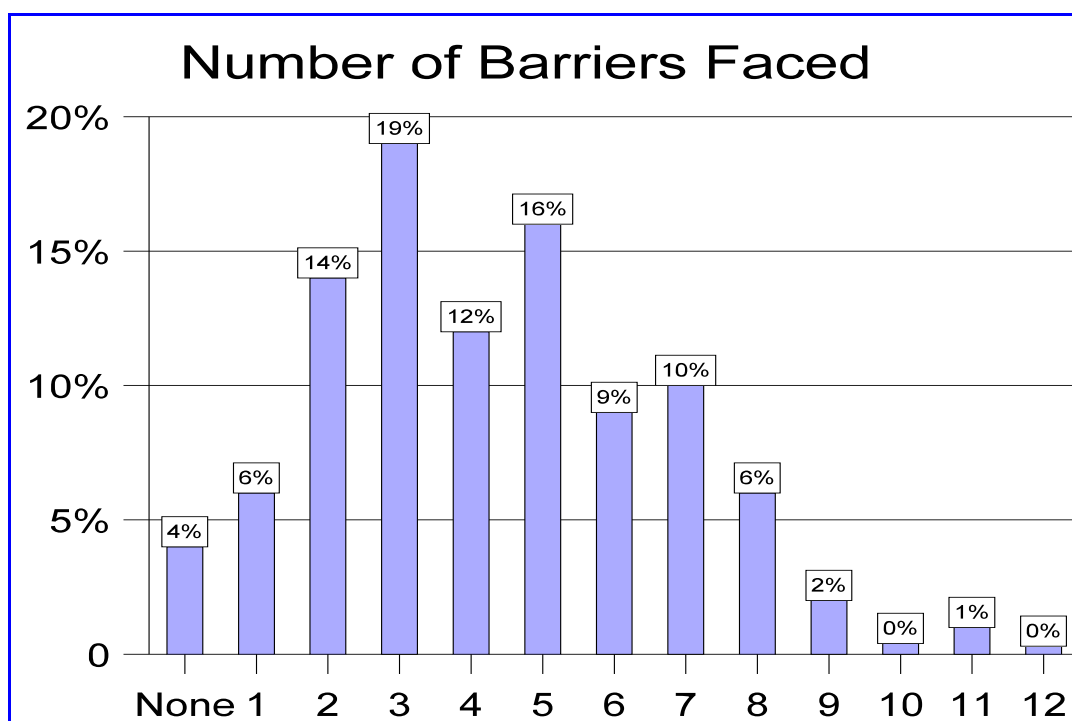
<sup>i</sup> Having been evicted, homeless, or moving two or more times in the past 12 months.

<sup>j</sup> At least one neighborhood characteristic is perceived by case head to be a big problem.



## Multiple Barriers

Not surprisingly given the high prevalence rates for individual barriers or problems, it is quite common for Colorado Works recipients to face multiple barriers. Indeed, on average TANF recipients face 4.32 out of the 18 challenges considered in this summary section. Only 4% face none of the challenges. Ten percent face eight or more challenges.



**Figure 42**

Source: 2002-2003 Survey of Colorado Works Case Heads

Long-term recipients face 4.79 barriers on average while short-term recipients face 4.16 barriers. Twenty-six percent of long-term recipients face seven or more barriers compared to 18% of short-term recipients facing that many barriers. This is shown in Appendix 2, Table Sum 4.

On average, long-term recipients face more human capital deficits and have more personal challenges than short-term recipients. Differences between the two groups in the number of family and situational problems are not significant.

TANF case heads face a similar number of challenges regardless of the region they live in. The only statistically significant difference by region is in the count of human capital deficits. Denver's case heads have the highest number of deficits -- 1.02 on average. Those living outside the metro area but along the Front Range have the lowest number -- .74. The average in the Denver suburbs and in the more rural parts of the state is .8.

The total number of challenges doesn't vary much by age group. There are differences in the number of human capital and personal challenges. The youngest recipients, i.e. those under 22, face the highest number of human capital deficits – 1.08 on average. In other age groupings, the average ranges from .64 to .90. The number of personal health and other challenges increases along with age, with those over 38 facing 1.6 challenges.

Non-hispanic whites and blacks face fewer human capital deficits than Hispanics or others. Differences in other types of challenges are statistically insignificant.

### **Links to Employment**

One way to begin to understand the link between the barriers identified and employment is to compare the employment experiences of those with or without the problem. A gap may either indicate that the problem poses a significant barrier to employment or, alternatively, that counties are encouraging people with that problem to address it before seeking employment.

In general, those with each of the problems are less likely to be employed than those who do not have the problems. The differences in levels of employment are large and statistically significant with respect to:

- **Limited English Proficiency:** Among those who are not proficient in English, only 10% are currently employed, compared to one third of those who are English proficient.
- **Limited Education:** Among those without a high school diploma or GED, only 19% are currently employed. In contrast, among those with more education, 39% are currently employed.
- **Limited Work Experience:** Among those who have worked less than half the time since turning 18, only 17% are currently employed. Among those with greater work experience, 37% are employed.
- **Chemical Dependence:** Among those who were likely alcohol or drug dependent at some time during the year, 17% are currently employed. This compares with 33% among those who didn't have the problem.

- Limited Performance of Job Tasks: Among those who have not performed four or more of the job tasks typically needed for entry level jobs, 22% are currently employed. Among others who have performed more of the job tasks, 34% are employed.
- Transportation: About one quarter of those with transportation problems are working, compared to 36% of those who don't have this problem.
- Child Care problems: Among those who report difficulties with child care, 27% are employed, compared to 35% of those who report no child care problems.

Appendix 2 Table Sum-5 reports the proportion employed for people with and without each of the problems analyzed in this report.

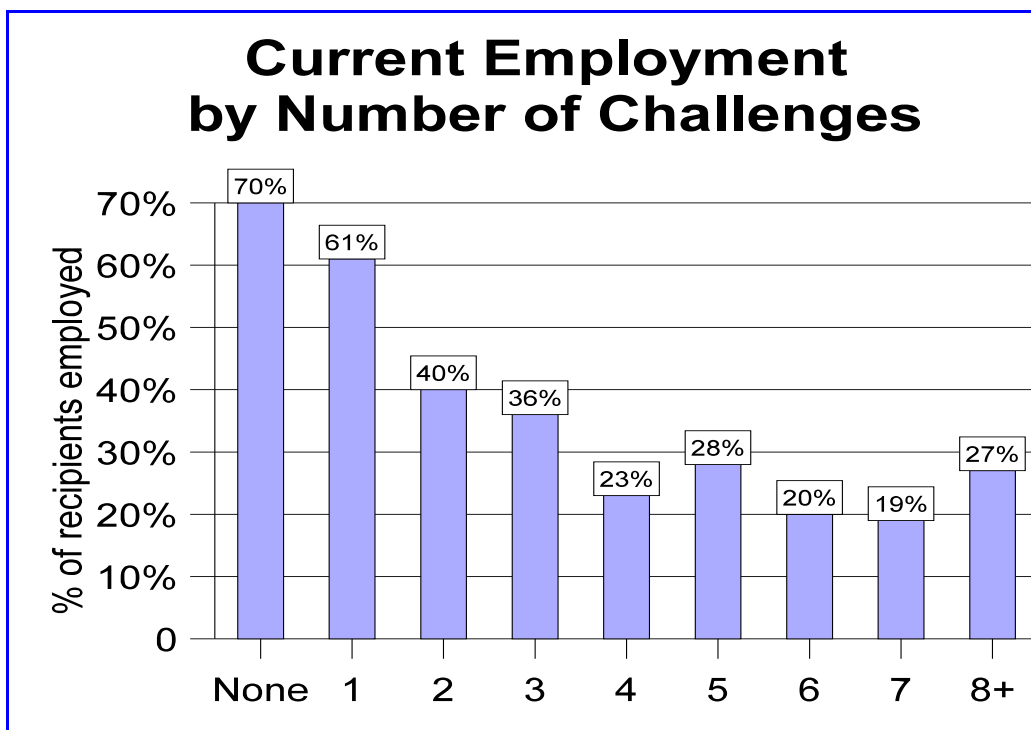
It is important to note that one of the problems hypothesized to be a barrier to self sufficiency turns out to have a negative relationship to current employment. Those who lack family and community supports are actually more likely to be employed than those with supports. Nearly half of those lacking family or community support are employed compared to 30% with support. Perhaps a supportive family allows individuals to take a slower approach to dealing with the problems they face rather than seek immediate employment.

Given the data available, it is impossible to say whether the observed patterns are due to the functioning of the job market or to policy choices being made at the county level. With the exception of chemical dependence, the barriers having the strongest relationship with employment of welfare recipients are those which have been the traditional focus of welfare to work programs.

If we look for differences in employment rates associated with the various problems within regions, we observe that there are differences in pattern. This is shown in Appendix 2, Table Sum 6. Within the metro area, in all but one instance, those with each of the identified problems are less likely to be employed than those without the problem. Eleven of the differences are statistically significant. Outside the metro area, however, the picture is quite different. Only four of the relationships are in the expected direction and statistically significant. Six are in the wrong direction and three of these are statistically significant. One way of interpreting this data is that metro area counties are more likely to have the capacity to both assess and provide services to people with a wider range of problems. Given this capacity, they may be willing to see recipients take the time to address these issues rather than seek immediate employment. In other areas of the state, there may be a greater commitment to work first and/or a lesser ability to identify and provide services to individuals with mental problems, housing instability or family members with special needs.

## Multiple Problems and Employment

The more problems a TANF recipient faces, the less likely they are to be employed. As shown in Figure 43, seven out of ten without any of the measured problems are employed. This proportion drops as additional problems are faced—sixty-one percent of recipients with one problem are employed, 41% of those with two problems, 36% of those with three problems and so on.



**Figure 43**

Source: 2002-2003 Survey of TANF Case Heads

## Chapter 7

### Conclusions

This chapter summarizes key findings, discusses relevance of findings to TANF policy and administration and makes suggestions regarding future research.

#### **What are welfare and employment experiences of Colorado works recipients?**

Most Colorado Works recipients have been on TANF for relatively short periods. More than half have received TANF for one year or less. About one quarter have received financial help for 25 months or longer.

A significant minority – about one third --are working while on welfare. However, they often are not working enough hours, earning sufficiently high wages or remaining in jobs long enough to get off welfare and harder yet, to achieve economic self sufficiency.

#### **What characteristics and circumstances either strengthen or hinder efforts at self sufficiency?**

With respect to human capital assets, Colorado Works recipients are relatively more advantaged than welfare clients in other states. Only 28% lack a high school diploma or GED and have no further vocational education or training. More than one-third have some kind of education beyond high school. Furthermore, more than half report efforts during the preceding year to upgrade their education level or job skills.

Most have had some real attachment to the labor market, with over three-quarters reporting that they had worked 50% or more of the time since turning 18. More than eight out of ten have performed at least four common job tasks such as talking with customers in person or by telephone, filling out forms, working with electronic machines or computers etc. A majority report never having had job problems related to poor work habits or weak interpersonal skills.

Colorado Works recipients appear to be more disadvantaged than is typical of welfare recipients nationally with respect to personal challenges<sup>28</sup>. Over one-quarter have a physical health problem and 40% have a mental health problem. These rates are high relative to other studies of similar populations. Lower, but still significant proportions, show signs of a learning disability (18%) or have a criminal record (17%). Relatively few appear to have serious alcohol or drug dependence problems (6%) or face a language barrier (4%).

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<sup>28</sup>Estimates of incidence are limited, but a useful summary of studies is found in: Amy Johnson and Alicia Meckstroth, Ancillary Services to Support Welfare to Work, June 22, 1998. ([Http://aspe.os.dhhs.gov/hsp/isp/ancillary/front.htm](http://aspe.os.dhhs.gov/hsp/isp/ancillary/front.htm). In particular see Appendix A, Estimation of Need Tables.

Colorado's caseload also face family and situational challenges. Four in ten have extra-ordinary care giving responsibilities, having either a child, or other family member with health or special needs. An equivalent proportion have dealt with serious housing instability, having been evicted, homeless, or moving two or more times in the last twelve months. More than three in ten report child care or transportation problems that interfere with employment or participation in education or training programs. Two in ten have had to deal with severe physical domestic violence in the preceding year.

Multiple liabilities are very common. Indeed only four percent have none of the challenges analyzed in this report and six percent face just one challenge. On average, case heads face 4.3 different challenges and 20% face seven or more challenges.

### **How do longer-term TANF recipients differ from shorter term recipients with respect to assets and liabilities?**

Longer-term recipients are more likely to face most of the barriers than shorter-term recipients. In particular, they are much more likely to have children or other family members with health or special needs, physical health and mental health problems and a criminal record. They are less likely to have had to deal with housing instability in the prior year. Since they are older, they are less often pregnant or caring for an infant.

Longer-term recipients are also more likely to face multiple challenges. Twenty-six percent of long term recipients face seven or more barriers compared to 18% of shorter-term recipients. On average, long-term recipients face more human capital deficits and personal challenges than shorter-term recipients but differences between the two groups in the number of family and situational problems are not significant.

### **Policy Relevance**

#### **Most Colorado Works recipients have strong ties to the labor market, but the jobs they get are not putting them on the path to self sufficiency.**

Many of the jobs described by welfare recipients haven't last for very long. Half lasted less than four months and only 12% were held for two years or longer. Only one out of five jobs held had four quality characteristics: pay of more than \$8 per hour, day-time work, permanency and offered benefits. Job duration improves when jobs have more of these desirable features.

If the goal is self sufficiency and ending the revolving door onto welfare, greater attention should be paid to preparing welfare recipients to obtain higher quality jobs. This may require building additional human capital. It may also require greater attention to providing supports once recipients have obtained employment.

**The more problems a Colorado Works recipient faces, the less likely they are to be employed.**

Seven out of ten without any of the measured problems are currently employed. This proportion drops as additional problems are faced with fewer than 30% of those with four or more problems working.

While this study does not test the effectiveness of interventions designed to address problems, it would appear that efforts to address the various challenges are warranted if employment is the goal. The correlation between employment on the one hand and educational shortfalls, language barriers, limited work experience, child care and transportation problems on the other, suggest that programs to overcome these barriers continue to be a priority of the Colorado Works program.

**The relatively high incidence of personal and family challenges such as mental health problems, learning disabilities, and domestic violence suggest a need for systematic efforts at screening, service provision and reporting.**

Screening tools exist, similar to those used in this survey, that can effectively be administered by staff who are not professionals in the specific fields associated with these challenges. There is at least some evidence in this report, that these problems are being overlooked when recipients are assessed and service plans are developed.

Currently, there is no provision for the systematic collection of data on county policies and practices. It is not known how many counties make any systematic effort to identify recipients facing these issues. Existing data systems do not record whether barriers are identified. Nor do they indicate whether services, other than education and work experience, are offered to or received by recipients.

Improvements in reporting would facilitate further analysis of the relationship between the existence of a problem and employability and the effectiveness of intervention strategies.

**More extensive work requirements, being considered as part of the re-authorization of welfare programs, could pose challenges for administrators and be detrimental to recipients facing multiple barriers to employment.**

Proposals have been made at the federal level to mandate that a higher percentage of recipients be involved in work activities, and that participation involve a greater number of hours per week. In addition, there have proposals to further limit the types of activities that count as a work activity. If these proposals are enacted, it will be harder for the state to address the needs of its most vulnerable families.

Given the severity and number of challenges faced by some case heads, it may not be realistic to

expect participation in any kind of work or even education program. A little time may be required for families to recover, to heal, and/or simply to adjust to the harsh realities facing them. Some of these families are facing crises that are beyond their control and expecting them to do more than raise their children may be neither realistic nor humane. They need a safety net at least for a limited period. Upping participation rates and the time commitments needed to comply with work requirements could well push some families, with very real needs, into non-compliance.

As important, in other circumstances, services are required in order for case heads and other family members to address and overcome challenges. To make use of services and more importantly, to benefit from them, requires time and scheduling flexibility. Indeed to be effective, the services may need to be the primary focus for the welfare recipient at a given moment in time. Getting them to also engage in other work activities may be counter productive in the long term. Giving states and counties the flexibility to include a wider range of services in IRCs and to have these activities count towards work participation requirements should be a priority in re-authorization deliberations.