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Study of Families Receiving Diversion Assistance Payments Under the TANF Program

Results of the Second Round of Follow-Up Surveys

January 2001

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The telephone surveys were conducted by the MAXIMUS Survey Research Center. The opinions expressed in this report are those of the MAXIMUS authors.

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EXECUTIVE SUMMARY

This report presents the results of a second round of follow-up surveys of families who received benefits under the North Carolina Work First Diversion Assistance program. Under this program, families who are eligible for Work First cash assistance can instead receive diversion assistance in the form of cash payments equal to as much as three months of Work First benefits. The major goal of the program is to provide assistance to families when they need short-term help to become or remain self-sufficient, as an alternative to going on welfare. The study was conducted as part of the ongoing evaluation of the North Carolina Work First program.

The report presents the results of telephone interviews conducted with 222 families who received assistance under the program in seven counties between May 1999 and August 1999. This timeframe was chosen because significant changes were made in the Diversion Assistance program early in 1999 in an effort to broaden participation in the program. The study was designed to examine how the program is operating under the new policies. The 222 families represent 70 percent of the 317 families who received Diversion Assistance in the seven counties during the time period. The seven counties are located in different regions of North Carolina, including a mix of urban and rural counties.

The initial round of surveys was conducted between October 1999 and January 2000. ¹ The second round of follow-surveys was conducted during the summer of 2000. Site visits were also conducted to each of these counties during 1999 to examine the operation of the overall Work First program, including the Diversion Assistance program.

After presenting the major findings from the new round of surveys, the Executive Summary includes a discussion of the findings.

A. MAJOR FINDINGS

The major findings from the second round of surveys are summarized below.

Welfare Status

• At the time of the Round 2 surveys, 87.4 percent of the respondents were still off welfare, while 12.6 percent were receiving welfare (Work First Family Assistance). At Round 1, none of the respondents was on welfare.

• The percentage of respondents who were on welfare at Round 2 varied by county, ranging from none in some counties to 21.6 percent in County B.

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¹ The results from the first round of surveys are contained in "Study of Families Receiving Diversion Assistance," May 2000, MAXIMUS.

- The percentage who were on welfare at Round 2 also varied by ethnicity. About 15 percent of non-whites were on welfare, compared to 6 percent of whites.
- High school drop-outs (12.8 percent) and persons who had attended college (16.1 percent) were more likely to be on welfare at Round 2 than persons who had completed high school without going to college (8.9 percent).
- The percentage of persons who were on welfare did not vary much by the prior employment history of the respondent. About 12 percent of those who had worked in the six months before diverting were on welfare at follow-up, compared to 13.5 percent of those who had not worked in the six months before diverting.
- About 14 percent of the respondents who had been on welfare at some time before they diverted were on welfare at follow-up, compared to only 10.5 percent of those who had not been on welfare before.

Employment and Welfare Status

- At Round 1, 76.3 percent of the respondents were working and off welfare, and 23.7 percent were not working but not on welfare.
- At Round 2, 69.4 percent of the respondents were still off welfare and working; 18 percent were still off welfare but not working; 6.3 percent were on welfare and working; and 6.3 percent were on welfare and not working.
- Of those who were still off welfare, 79.4 percent were working at follow-up.
- The percentage of respondents who were still off welfare and working at Round 2 was much lower in County A (52.9 percent) than the other counties.
- The percentage of respondents who were still off welfare and working at the second follow-up did not vary by ethnicity.
- The percentage of respondents who were still off welfare and working was lower among high school drop-outs (61.5 percent) than among respondents who had completed high school only (72.2 percent) or attended college (69.9 percent).
- Only 45 percent of respondents aged under 22 were still off welfare and working at the second follow-up.
- Respondents who had been working in the six months before diverting were more likely to be still off welfare and working at the second follow-up (72.2)

percent) than respondents who had not worked in the six months before diverting (54.1 percent).

Employment of Other Persons in the Household

- At Round 2, almost 47 percent of the respondents who were still off welfare were living with at least one other adult. About 30 percent of the respondents who were off still welfare were living with another adult who was employed.
- Of the respondents who were still off welfare at Round 2, 88.2 percent were either working themselves or living with an employed adult. This compares to 82.2 percent at Round 1.

Job Turnover among Employed Persons

• Of the respondents who were working and still off welfare at Round 2, 42 percent had held two or more jobs since diverting and 58 percent had held only one job.

Work Hours

- Of the respondents who were working and still off welfare at Round 2, 67.5 percent were working 40 or more hours per week, and 90 percent were working 30 or more hours per week. At Round 1, 61.7 percent of employed respondents had been working 40 or more hours per week.
- Among employed persons who were interviewed in both rounds and were not on welfare, the percentage who were working 40 or more hours increased from 60.4 percent to 67.2 percent.
- Among employed persons still off welfare at Round 2, 26.5 percent were working non-traditional daily schedules (evenings or nights), compared to 16 percent at Round 1.
- However, the percentage who were working weekends declined from 39 percent to 25 percent.

Types of Jobs

• About 34 percent of the employed Round 2 respondents who were still off welfare were working in office/clerical jobs, compared to only 25.7 percent of employed Round 1 respondents. The percentage of employed respondents working in retail and restaurant jobs declined.

Advancement and Job Satisfaction

- About 52 percent of the respondents who were working and still off welfare at Round 2 saw opportunities for advancement in their current jobs. This compares to 48 percent at Round 1.
- Of the respondents who were employed and still off welfare at Round 2, 77 percent were very satisfied or somewhat satisfied with their jobs. Among employed respondents who were interviewed at both rounds of surveys, the percentage who were very satisfied with their jobs increased from 34.3 percent to 40 percent.
- Of the respondents who were employed and still off welfare at Round 2, 81 percent said that they were likely to stay in their current jobs. This compares to 73 percent at Round 1.

Earnings Patterns

- Among respondents who were employed and still off welfare at Round 2, median earnings were \$1,515 per month. This compares to \$1,299 per month for employed persons at Round 1, an increase of almost 17 percent.
- Among employed persons who were surveyed at *both* rounds, median monthly earnings increased from \$1,294 to \$1,547, an increase of 19.6 percent.
- Among employed persons who were still off welfare at Round 2, median earnings were much lower for respondents who had not completed high school (\$1,299) than for respondents who had completed high school only (\$1,500) or who had attended college (\$1,609).
- At Round 2, median earnings among employed respondents who were still off welfare did not vary by ethnicity.
- Median earnings were lower among persons aged under 22 than among older respondents.
- About 85 percent of respondents who were employed and still off welfare at Round 2 were working at jobs that paid \$7 per hour or more.
- About 41 percent of the respondents who were employed and still off welfare at Round 2 reported that they had received a raise in their current job. Only 26 percent of high school drop-outs had received raises, compared to 47 percent of persons who had completed high school only, and 41 percent of those who had attended college.

Knowledge and Use of the Earned Income Tax Credit

• About 88 percent of the respondents who were still off welfare at Round 2 had heard of the Earned Income Tax Credit, and 72 percent had used the credit.

Unemployed Respondents

- Of the respondents who were off welfare but not working at Round 2, 30 percent identified child care problems as a reason why they were not working. About 25 percent cited physical health problems as a reason, and 20 percent mentioned pregnancy.
- Of the respondents who were not working but still off welfare, 75 percent had held a job since diverting from Work First.
- About 50 percent of the respondents who were not working but still off welfare reported that they were currently looking for work.

Receipt of Public Assistance

- Of the persons who were still off welfare at Round 2, 66 percent were receiving Medicaid for themselves or a family member. This compares to 80.5 percent of the respondents at Round 1.
- Among persons who responded to both rounds of surveys and who were still off welfare at Round 2, Medicaid participation declined from 79.3 percent at Round 1 to 67.9 percent at Round 2.
- Of the respondents still off welfare at Round 2, 32.5 percent were receiving Food Stamps. This compares to 56 percent of all respondents at Round 1.
- About 30 percent of the respondents who were still off welfare at Round 2 were participating in WIC, 13 percent were in Section 8 housing, 12 percent were getting help with utilities/fuel, 9 percent were in public housing, 7 percent were receiving SSI benefits, and 52 percent had their child(ren) in the school lunch/breakfast program.
- Among persons who responded to both rounds of surveys and who were still off welfare at Round 2, WIC participation declined from 39.7 percent at Round 1 to 30.2 percent at Round 2, but use of Section 8 housing increased from 8.7 percent to 13.6 percent. SSI receipt increased from 3.3 percent to 8 percent.
- Among persons still off welfare at Round 2, 50 percent of high school drop-outs were receiving Food Stamps, compared to 34 percent of those who had completed high school only and 23 percent of those who had attended college.

- Almost 36 percent of non-whites who were still off welfare at Round 2 were on Food Stamps, compared to 26 percent of whites. Medicaid participation was 69 percent for non-whites and 60 percent for whites.
- Of the respondents who were still off welfare at Round 2 but not receiving Food Stamps, 68 percent indicated that they had been told they were not eligible due to income or assets. Another 5 percent said that they no longer needed Food Stamps.
- Of the respondents who were still off welfare at Round 2, 55 percent believed that families could get Food Stamps even if they were not on welfare. Another 17 percent were unsure, and 28 percent thought that families could not get Food Stamps if not on welfare.

Health Care Coverage and Access

- Among respondents who were still off welfare at Round 2, 92 percent reported that their children were covered by health insurance. This was largely unchanged from Round 1.
- However, only 76 percent of the respondents in County B reported that they had coverage for their children.
- In addition, almost 20 percent of the respondents who were still off welfare at Round 2 reported that they did not have health care coverage for themselves.
- At Round 1, 91 percent of the respondents who had health coverage for their children identified Medicaid as the source of coverage. At Round 2, the type of health coverage had become more diversified. Of those who had coverage for their children, only 62 percent identified Medicaid as the source, while 20 percent cited Health Choice for Children, and 17 percent identified employer health coverage.
- Almost 61 percent of the Round 2 respondents who were still off welfare had heard of the Health Choice for Children program, while 39 percent had not heard of the program or were unsure.
- Of the respondents who were still off welfare at Round 2 and who were not receiving Medicaid for their children, 64 percent said that they had other health care coverage. About 9 percent said that they did not know they could get Medicaid coverage.
- Of the respondents who were employed and still off welfare at Round 2, 74 percent were working for an employer who offered health insurance. However,

- only 55.3 percent of the respondents who were working for an employer with health insurance were participating in the plan.
- Among persons who were employed and not on welfare, the percentage who were participating in an employer health plan if offered by the employer increased from 43.5 percent at Round 1 to 55.3 percent at Round 2.
- Overall, 41 percent of persons who were employed and not on welfare at Round 2 were participating in an employer health plan, compared to 33 percent at Round 1. However, the health plans did not necessarily cover all family members.

Child Care

- About 74 percent of respondents who were employed and still off welfare at Round 2 were using child care. Of these, 70 percent were using paid child care.
- Of those not using child care, the large majority indicated that they did not need child care because their children were school-age or were old enough to look after themselves. About 8 percent said that they could not afford child care.
- Of the employed respondents who were still off welfare and who were using paid child care, two-thirds were receiving assistance through the county. This compares to only 60 percent of employed respondents who were using paid child care at Round 1.
- Among respondents who were using paid child care at Round 2 but not getting help from the county, 28 percent said that they did not wish to deal with the county's requirements. Another 28 percent said that they had applied for help but did not qualify. About 12 percent did not know they could get help, and 8 percent were on a waiting list.
- Of the families who were employed and still off welfare at Round 2, 63 percent believed that families could get help with child care even if they were no longer on welfare. The percentage was lowest in the smaller counties. About 19 percent did not believe that families could get help with child care after leaving welfare, while 17 percent were unsure.
- Of the persons who were not working at Round 2 but who were still off welfare, 37 percent reported that child care would be a major problem if they had to start a job.

Transportation

- About 71 percent of the respondents who were still off welfare at Round 2 owned a vehicle. About 31 percent of the vehicles were more than 10 years old.
- Of the respondents who were not working but were still off welfare at Round 2, 20 percent said that transportation would be a major problem if they had to start a job.

Child Support

- Of the respondents who were still of welfare at Round 2, 27 percent were receiving child support, compared to 21.4 percent at Round 1.
- Of those who were receiving child support at Round 2, about 70 percent were receiving support on a regular basis.
- About 18 percent of the Round 2 respondents who were still off welfare thought that their local child support agency had been very helpful, and another 21.4 percent thought the agency had been fairly helpful. Almost 61 percent thought the agency had not been very helpful.

Adverse Events and Food Security

- Almost 48 percent of the respondents who were still off welfare at Round 2 reported that they had fallen behind in rent payments in the past year. By comparison, only 38 percent of Round 1 respondents reported having experienced this problem before diverting from welfare.
- About 12 percent of the respondents who were off welfare at Round 2 reported that there had been times in the past year when they had gone without heat, or electricity, or water. In contrast, only 5.4 percent of Round 1 respondents had experienced this problem before diverting.
- Only 1 percent of the respondents who were still off welfare at Round 2 reported having to stay in a homeless shelter since diverting, and only 0.5 percent had placed their child(ren) in foster care.
- About 24 percent of the respondents who were still off welfare at Round 2 reported that there had been occasions in the past year when they needed medical care for themselves or a family member but could not pay for it. This compares to 12.5 percent of Round 1 respondents who had experienced the problem before diverting.

- Of the respondents who reported problems with access to medical care in the past year, 38 percent reported that it had happened three or more times. In 55 percent of the cases, the medical situation involved one of the respondent's children.
- In 79 percent of the situations where the respondents could not pay for needed medical care, the respondent obtained care by paying in installments, by borrowing money, or by obtaining uncompensated care.
- About 31 percent of the respondents who were still off welfare at Round 2 reported that there had been times in the past year when they had to cut the size of meals or skip meals due to lack of money. By comparison, 26.3 percent of Round 1 respondents reported that there had been times before they diverted when they had no way to buy food.
- Of the Round 2 respondents who reported problems buying food since diverting, 79 percent dealt with the situation by getting food or money from family and friends. About 26 percent dealt with the situation by getting meals from church, while 15 percent got meals from a shelter or food pantry. Almost 10 percent went hungry, representing 2.7 percent of all Round 2 respondents who were still off welfare.

Problems in School

• About 8 percent of the Round 2 respondents who were still off welfare reported that there had been problems in the past year with their child(ren) not attending school. Almost 12 percent reported that there had been problems in the past year with their child(ren) getting along with classmates or teachers. Almost 19 percent reported that their child(ren) had experienced problems in the past year getting good grades, and almost 14 percent indicated that their child(ren) had to repeat a grade.

Overall Financial Situation

• About 56 percent of the respondents who were still off welfare at Round 2 felt that their family's income met their needs. This compares to 53 percent of Round 1 respondents. The percentage who thought that their family's income definitely did *not* meet their needs dropped from 19.7 percent at Round 1 to only 9.8 percent at Round 2.

Likelihood of Reapplying for Welfare

• Of the respondents who were still off welfare at Round 2, 10 percent thought that it was very likely they would reapply for welfare in the near future, and

- another 5.7 percent felt that it was somewhat likely. About 15 percent were unsure and 68.5 percent thought it unlikely they would reapply.
- Among persons who responded to both rounds of surveys and were still off welfare at Round 2, the percentage who thought it likely that they would reapply for welfare declined from 17.5 percent at Round 1 to 13 percent at Round 2.
- Among Round 2 respondents, almost 18 percent of high school drop-outs thought it very likely they would reapply, compared to 9.8 percent of those who had completed high school only, and 7.7 percent of those who had attended college.
- Among Round 2 respondents who thought it likely they would reapply, 61 percent cited job loss or lack of a job as the probable reason.

Satisfaction with the Diversion Decision.

- Among Round 2 respondents who were still off welfare, 60 percent were very satisfied with their decision to divert from welfare, and 31 percent were somewhat satisfied. Only 3.6 percent were dissatisfied, compared to 6.3 percent of Round 1 respondents.
- About 31 percent of the Round 2 respondents who were still off welfare considered themselves to be much better off than before they diverted, and another 34.5 percent considered themselves to be a little better off. Only 7.8 percent considered themselves to be worse off.
- Among persons who responded to both rounds of surveys, the percentage who thought they were much better off increased from 20 percent to 33 percent.

Respondents On Welfare At Round 2

- Of the 28 respondents who were on welfare at Round 2, 64 percent cited job loss or not being able to find a job as a reason why they went on welfare. About 39 percent cited being pregnant or having a new baby. Another 25 percent said that they had quit a job due to low earnings.
- Of the 28 respondents, 13 were working currently working in a paid job.

B. DISCUSSION OF THE FINDINGS

The second round of surveys show generally positive findings for families who were still off welfare. Of the respondents who were still off welfare at Round 2, 79.3 percent were working, compared to 76.3 percent who were working at Round 1. There was also an

increase in work hours between the two rounds of surveys. At Round 2, 67.5 percent of the employed respondents were working 40 or more hours per week, compared to 61.7 percent at Round 1. Earnings among employed respondents also increased significantly. At Round 2, employed respondents not on welfare had median earnings almost 17 percent higher than employed respondents at Round 1. Many respondents were working in higher-paying clerical/office jobs and fewer were working in lower-paying and less stable retail and service jobs. Job satisfaction and stability had also increased. Very few of the employed respondents were working in jobs paying less than \$6 per hour.

Of the persons who were still off welfare at Round 2 but who were not working, 75 percent had worked at some time since diverting. About 35 percent were living with an employed adult. Overall, only 12 percent of Round 2 respondents who were not on welfare were either unemployed or not living with an employed adult.

The findings are also generally positive in terms of health care coverage for children. About 92 percent of the Round 2 respondents who were still off welfare reported that their children were covered by health insurance – about the same as in Round 1. The data show that health care coverage was becoming more diversified as respondents were utilizing Health Choice or employer health plans more frequently over time.

Food Stamp participation among the respondents who were not on welfare did decline significantly to only 32.5 percent at Round 2. However, most of the respondents who were not getting Food Stamps had either been found ineligible due to income or felt that they did not need Food Stamps.

The surveys also show generally positive findings in terms of hardship indicators. Although many of the families had experienced various types of hardship in the year since diverting, very few had experienced the more severe types of hardship, such as going hungry, having to place their children elsewhere, or having to live in a homeless shelter.

Although most of the survey results are positive, there are some areas for concern in the findings. One area of concern is persons who had not completed high school. These persons were employed at a lower rate than persons who had graduated high school and/or attended college. Median earnings were also much lower among high school drop-outs than more educated respondents. High school drop-outs were also much less likely to have received raises in their current jobs and were much more likely to still be receiving Food Stamps.. They were also more likely to think that they would be reapplying for welfare. These findings confirm that persons without high school diplomas may need greater attention from the counties in terms of supportive services provided in conjunction with the Diversion Assistance program.

A second area of potential concern is health care access. About 24 percent of the respondents who were still of welfare at Round 2 reported experiencing problems with paying for needed health care for family members in the past year. Almost 20 percent of the respondents reported that they had no health care coverage for themselves.

A final area of concern is that a small but significant percentage of the respondents did not seem to know about the availability of different public assistance programs for low-income families who are not on welfare, including child care assistance, Food Stamps, and Health Choice. Greater efforts may be necessary in some counties to educate Diversion Assistance clients about the different benefit programs available to low-income families who are not on welfare.

CHAPTER I: INTRODUCTION

This report presents the results of a second round of follow-up surveys of families who received cash payments under the Work First Diversion Assistance program. The report presents findings for 222 families who received Diversion Assistance between May and August 1999. The interviews were conducted in the summer of 2000. The results of the first round of surveys were published in an earlier report entitled "Study of Families Receiving Diversion Assistance." (MAXIMUS, January 2000).

A. OVERVIEW OF THE DIVERSION ASSISTANCE PROGRAM

Work First Diversion Assistance is available to families in lieu of traditional cash assistance when they need short-term help to become or remain self-sufficient. According to North Carolina's most recent TANF State Plan, Diversion Assistance is intended to assist with parents' needs to help them stay employed or be self-sufficient through other income sources, get them through a temporary lay-off, pay household expenses until the first paycheck, or help two-parent families with three-months cash assistance before pay-for-performance requirements apply. Diversion Assistance is not designed just to assist with families' sporadic emergency needs such as a utility cut-off notice of eviction notice. In this sense, Diversion Assistance is not to be confused with Emergency Assistance.

To be eligible to receive Diversion Assistance, families must meet the same income and asset eligibility limits as families that qualify for Work First cash assistance. The family does not have to repay Diversion Assistance even if the family subsequently applies for Work First. Benefits may include a cash payment of up to three months of cash assistance, employment services, Medicaid, child care, and Food Stamps. Diversion Assistance can be received only once in a 12-month period and does not activate the two-year limit on Work First cash assistance or the federal 60-month lifetime limit.

B. POLICY CHANGES IN 1999

In the first half of 1999, North Carolina made changes to some of the key provisions of its Diversion Assistance policy in an effort to increase the number of persons participating. Prior to these changes, families had to repay the amounts received under the program if they subsequently went on Work First cash assistance within 36 months. In addition, families were eligible to receive Diversion Assistance only once per lifetime. Finally, under the prior policy, families who were being considered for Diversion Assistance usually had to show that they were likely to receive income from a job in the near future. Under the revised policy, potential income from other sources can also be considered in determining whether a family is appropriate for Diversion Assistance.

Chapter I: Introduction

C. OBJECTIVES OF THE FOLLOW-UP SURVEYS

To gather information on families who have received Diversion Assistance, MAXIMUS was asked to design and conduct two rounds of telephone follow-surveys of a sample of families who had received Diversion Assistance during 1999. The overall objective of the survey was to gather the following information on families who had received Diversion Assistance:

- welfare history prior to receiving Diversion Assistance;
- employment status prior to receiving Diversion Assistance;
- reasons for coming into the local Social Services office;
- employment and earnings at the time of the follow-up survey;
- receipt of other types of public assistance at the time of the survey;
- receipt of services such as job training since accepting Diversion Assistance;
- use of child care, including reasons for not using subsidized care;
- receipt of child support;
- "deprivation" indicators, such as food security and housing adequacy
- overall financial situation at the time of the surveys;
- likelihood of applying for welfare in the future;
- health care and health coverage;
- future needs for services; and
- satisfaction with the diversion decision.

In addition, information was gathered on the characteristics of the sample members through the surveys and from administrative databases. This included data on such items as education, age, ethnicity, household composition, and ages of children.

D. STUDY METHODOLOGY AND SAMPLE SIZES

The survey of families receiving Diversion Assistance is part of an overall evaluation that MAXIMUS is conducting of the Work First program. Under our evaluation design, eight (8) counties have been selected as the focus of follow-up surveys of persons who have received Work First assistance or Diversion Assistance. These include a mix of urban and rural counties in different regions of the state.

In selecting the sample of Diversion Assistance cases from these counties, it was decided that the sample would include *all* Diversion Assistance cases between May and August 1999. The reason for selecting May as the initial month was that the policy changes described above took effect in the early part of 1999. In view of these changes, we wanted to select a sample that would represent the new policy rather than the old policy.

Based on the overall sample design for the evaluation, it was determined that a sample size of approximately 300 Diversion Assistance cases would be appropriate for the study. During the May-August 1999 time frame, a total of 317 families received Diversion Assistance in the counties. It was decided that all of these cases would be included in the survey sample.

One of the counties did not have any diversion cases between May and August 1999, so the report presents findings only for the seven remaining counties.

The data for the study was collected through the use of a telephone survey. Listings of the names and addresses of all Diversion Assistance cases in the sample frame were obtained from the statewide Eligibility Information System (EIS). Because the telephone numbers of Work First families and Diversion Assistance families are not a mandatory entry on the EIS, MAXIMUS had to send the lists of names to each county and ask county staff to search through case records or local automated systems to obtain telephone contact information. In many cases, the telephone numbers available from the counties were no longer valid by the time that MAXIMUS began making calls.

New telephone numbers were obtained in many cases from Directory Assistance and through an arrangement with a commercial vendor who supplied credit bureau information and other publicly available information on the sample members. MAXIMUS also obtained contact information by talking with third parties, such as family members. In addition, we used mailouts offering sample members a financial incentive to call the toll-free number of our Survey Research Center in McLean, Virginia. The first round of surveys was conducted between October 1999 and January 2000. As indicated, the second round was conducted during the summer of 2000.

During the first round, surveys were completed with 242 of the 317 families, representing a response rate of 76.8 percent. In the second round, surveys were completed with 222 respondents, representing a response rate of 70 percent. The 222 respondents to the second survey include some persons who did not respond to the first survey.

The key findings in the report are presented by county as well as for the overall sample. Because of the small number of cases in three of the seven counties, the results for these three counties are grouped under "Other" in each of the data tables. The counties in the study are not identified in the report by name. Instead, code letters are used for each county.

E. FUTURE DATA ANALYSIS

As part of the evaluation design, MAXIMUS will be continue to track the cohort diverters through analyses of statewide administrative data on families who have participated in the Diversion Assistance program. The analysis of administrative data will focus on specific cohorts of families who have received Diversion Assistance and will include the following:

- analyses of employment and earnings before and after the receipt of Diversion Assistance, based on wage record data;
- analyses of welfare participation prior to the receipt of Diversion Assistance; and
- welfare participation and the receipt of Food Stamps after receiving Diversion Assistance.

F. SITE VISITS TO THE COUNTIES

As part of the overall evaluation of the Work First program, MAXIMUS conducted site visits during 1999 to each of the sample counties to examine the operation of the Work First program. During the site visits, staff in each county were asked about the operation of the Diversion Assistance program in their county.

CHAPTER II: REVIEW OF THE FINDINGS

This chapter presents the major findings from a second round of surveys of Diversion Assistance recipients in seven counties in North Carolina. The findings are organized under the following topic areas:

- welfare status:
- employment;
- employment characteristics;
- earnings;
- unemployed respondents not on welfare;
- public assistance and other sources of support;
- health care and health insurance;
- child care;
- transportation;
- child support;
- deprivation and overall financial situation;
- likelihood of reapplying for welfare;
- satisfaction with the diversion decision;
- life since diverting; and
- cases on welfare at the time of the Round 2 surveys.

Most of the analyses are presented by individual county. Because of the small number of cases in three of the counties, the cases for these counties are grouped together in the tables under "other."

Overall Approach to the Analysis

It should be noted that not all of the respondents who were interviewed in Round 1 could be located and re-interviewed in Round 2. In addition, some of the respondents who were interviewed in Round 2 were not interviewed in Round 1. Another complicating factor is that some of the respondents were on welfare at Round 2, while none was on welfare at Round 1. MAXIMUS has adopted an overall analytical approach to address these comparability issues. This approach includes the following components:

- In presenting findings on employment status and other key outcomes, we factor in the respondent's welfare status so that a complete picture of the person's overall situation is provided; and
- In addition to presenting comparative results for all of the Round 1 and Round 2 respondents, we provide comparative analyses for persons who responded to both rounds of surveys.

A. WELFARE STATUS AND EMPLOYMENT

Percent of Respondents on Welfare

- Exhibit II-1 indicates that, at the time of the second round surveys, 12.6 percent (n=28) of the respondents were receiving cash assistance. None of the respondents was receiving cash assistance at the time of the Round 1 surveys.
- The percentage of respondents who were on welfare at Round 2 was highest in County B (21.6 percent), followed by County D and County C.

EXHIBIT II-1 PERCENT OF RESPONDENTS ON WELFARE AT THE TIME OF ROUND 2 SURVEYS, BY COUNTY

Status	County A	County B	County C	County D	Other	Total
On welfare	5.9%	21.6%	10.8%	12.8%	0.0%	12.6%
Not on welfare	94.1%	78.4%	89.2%	87.2%	100.0%	87.4%
Total	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%

Overall Employment and Welfare Status

- Respondents were asked whether they were working for pay at the time of the interviews.
- Exhibits II-2 and II-3 show the welfare and employment status of respondents at Round 1 and Round 2. The data indicate that the percentage of respondents who were off welfare and working declined from 76.3 percent at Round 1 to 69.4 percent of the respondents in Round 1.
- However, among respondents who were *not* on welfare, the percentage who were working increased from 76.3 percent at Round 1 to 79.4 percent at Round 2 (not shown in the exhibits).
- The percentage of respondents who were *not on welfare* and *not working* declined from 23.7 percent in Round 1 to 18.0 percent in Round 2.
- The percentage of respondents who were working, whether on welfare or not, declined slightly from 76.3 percent to 75.7 percent.

- The percentage of persons who were working and off welfare was much lower in County A tan other counties in both rounds of surveys (63.2 percent in Round 1 and 52.9 percent in Round 2).
- Surprisingly, however, County A, also had a relatively low percentage of respondents who went on welfare after diverting. In County A, therefore, relatively few respondents had decided to reapply for welfare even though a large percentage were not working. As a result, County A had by far the highest percentage of respondents who were not working but not on welfare at Round 2 (41.2 percent). In addition, none of the persons in County A who had gone on welfare were working.

EXHIBIT II-2 EMPLOYMENT AND WELFARE STATUS AT THE TIME OF THE ROUND 1 SURVEYS, BY COUNTY

Status	County A	County B	County C	County D	Other	Total
Working and not on welfare	63.2%	79.5%	74.3%	77.5%	78.6%	76.3%
Not working and not on welfare	36.8%	20.5%	25.7%	22.5%	21.4%	23.7%
On welfare	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Total	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%

EXHIBIT II-3 EMPLOYMENT AND WELFARE STATUS AT THE TIME OF THE ROUND 2 SURVEYS, BY COUNTY

Status	County A	County B	County C	County D	Other	Total
Working and not on	52.9%	67.6%	70.3%	71.8%	71.4%	69.4%
welfare						
Not working and not	41.2%	10.8%	18.9%	15.4%	28.6%	18.0%
on welfare						
On welfare and	-	8.1%	8.1%	6.8%	-	6.3%
working						
On welfare and not	5.9%	13.5%	2.7%	6.0%	-	6.3%
working						
Total	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%

Overall Employment and Welfare Status of Persons Interviewed in Both Rounds

- Exhibit II-4 shows the overall employment and welfare status of the 184 individuals who responded to both rounds of surveys. Almost 79 percent of this group were working and off welfare at the time of the first interview. This compares to 69 percent who were working and off welfare at the time of the second interview.
- Overall, the percentage of respondents who were working, whether on welfare or not, was 73.9 percent in Round 2, compared to 78.8 percent in Round 1.

EXHIBIT II-4 EMPLOYMENT AND WELFARE STATUS OF PERSONS WHO RESPONDED TO BOTH ROUNDS OF SURVEYS

Status	Round 1	Round 2
Working and not on welfare	78.8%	69.0%
Not working and not on welfare	21.2%	19.0%
On welfare and working	0.0%	4.9%
On welfare and not working	0.0%	7.1%
Total	100.0%	100.0%

Employment and Welfare Status, by Reasons Respondents Came to the Welfare Office

- For persons who responded to both rounds of surveys, Exhibits II-5 and II-6 shows welfare and employment status by the reasons why the respondents came to the welfare office to seek assistance at the time when they entered the Diversion Assistance program.
- The data show that in both rounds, the employment rate was lowest among those who had been laid off from a job and those who were new to the area.
- Employment rates declined for all respondents except those who had sought assistance due to a new child or pregnancy.

EXHIBIT II-5 EMPLOYMENT AND WELFARE STATUS AT ROUND 1 FOLLOW-UP, BY MAIN REASON RESPONDENTS CAME TO THE WELFARE OFFICE AT TIME OF DIVERSION

(persons who responded to both rounds of surveys)

Status	Layoff from a job (N=36)	Went on maternity leave (N=34)	Lost job due to illness or incapacity (N=25)	New child or pregnancy (N=13)	New to area (N=16)
Working, not on welfare	77.8%	85.3%	96.0%	84.6%	75.0%
Not working, not on welfare	22.2%	14.7%	4.0%	15.4%	25.0%
Total	100.0%	100.0%	100.0%	100.0%	100.0%

^{*}Only reasons in which the number of responses was greater than 10 were included in this analysis.

EXHIBIT II-6 EMPLOYMENT AND WELFARE STATUS AT ROUND 1 FOLLOW-UP, BY MAIN REASON RESPONDENTS CAME TO THE WELFARE OFFICE AT TIME OF DIVERSION

(persons who responded to both rounds of surveys)

Status	Layoff from a job (N=36)	Went on maternity leave (N=34)	Lost job due to illness or incapacity (N=25)	New child or pregnancy (N=13)	New to area (N=16)
Working, not on welfare	63.9%	70.6%	76.0%	92.3%	62.5%
Not working, not on welfare	19.4%	14.7%	8.0%	-	31.3%
On welfare	16.7%	14.7%	16.0%	7.7%	6.3%
Total	100.0%	100.0%	100.0%	100.0%	100.0%

^{*}Only reasons in which the number of responses was greater than 10 were included in this analysis.

Employment and Welfare Status by Ethnicity

- Exhibit II-7 shows the employment and welfare status of respondents by ethnicity.
- The data for Round 1 show that non-whites were more likely to be working and off welfare than whites. Almost 81 percent of the non-whites were working and off welfare, compared to about 66 percent of the whites.
- At Round 2, however, there was little difference between whites and non-whites in the percentage who were working and off welfare. The percentage of non-whites who were working and off welfare declined from 80.7 percent to 69.2 percent. In contrast, the percentage of whites who were working and off welfare increased from 65.7 percent to 69.7 percent.

• The data also indicate that the percentage of respondents who had gone on welfare was much higher among non-whites than whites – 15.4 percent compared to only 6.1 percent.

EXHIBIT II-7
EMPLOYMENT AND WELFARE STATUS, BY ETHNICITY, ROUNDS 1 AND 2

Status	White	Non-White
Round 1		
Working, not on welfare	65.7%	80.7%
Not working, not on welfare	34.3%	19.3%
Total	100.0%	100.0%
Round 2		
Working, not on welfare	69.7%	69.2%
Not working, not on welfare	24.2%	15.4%
On welfare	6.1%	15.4%
Total	100.0%	100.0%

Employment and Welfare Status by Education

- Exhibit II-8 shows the welfare and employment status of respondents at followup, by education.
- In Round 1 and 2, persons who had completed high school and/or attended college were more likely to be working and off welfare than persons who did not complete a high school diploma or GED.
- The percentage who had gone on welfare, however, was highest among persons who had attended college 16.1 percent compared to 12.8 percent of high school drop-outs, and 8.9 percent of persons who had completed high school only.
- In Round 2, persons who completed high school or a GED without attending college were the most likely to be off welfare and working (72.2 percent).

EXHIBIT II-8
EMPLOYMENT AND WELFARE STATUS, BY EDUCATION, ROUNDS 1 AND 2

Status	Did not Complete High School or GED	Completed High School or GED Only	Attended College
Round 1			
Working, not on welfare	69.6%	76.9%	79.5%
Not working, not on welfare	30.4%	23.1%	20.5%
Total	100.0%	100.0%	100.0%
Round 2			
Working, not on welfare	61.5%	72.2%	69.9%
Not working, not on welfare	25.6%	18.9%	14.0%
On welfare	12.8%	8.9%	16.1%
Total	100.0%	100.0%	100.0%

Employment and Welfare Status by Age

- Exhibit II-9 shows the welfare and employment status of respondents by age. The data indicate that persons aged 26-30 were the most likely to be on welfare at Round 2, but that there was not a clear relationship between welfare status and age.
- Persons aged under 22 were the least likely to be working at Round 2 only 45.5 percent. These persons also showed the largest drop in employment between the two rounds of surveys.

EXHIBIT II-9
EMPLOYMENT AND WELFARE STATUS BY AGE, ROUNDS 1 AND 2

	Less					41 or
Status	than 22	22 to 25	26 to 30	31 to 35	36 to 40	older
Round 1*						
Working, not on welfare	85.0%	81.6%	76.8%	67.9%	85.7%	64.0%
Not working, not on welfare	15.0%	18.4%	23.2%	32.1%	14.3%	36.0%
Total	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
Round 2*						
Working. Not on welfare	45.5%	71.1%	72.0%	70.9%	73.0%	64.5%
Not working, not on welfare	45.5%	15.8%	4.0%	25.5%	16.2%	22.6%
On welfare	9.1%	13.2%	24.0%	3.6%	10.8%	12.9%
Total	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%

^{*}For Round 1 data, age was calculated as of 12/31/1999. For Round 2 data, age was calculated as of 12/31/2000.

Employment and Welfare Status by Number of Children

- Exhibit II-10 shows the welfare and employment status of respondents by the number of children in the family.
- The data indicate that, at Round 2, persons with two or more children were more somewhat more likely to be working and off welfare than persons with only one child.

EXHIBIT II-10 EMPLOYMENT AND WELFARE STATUS BY NUMBER OF CHILDREN IN THE CASE, ROUNDS 1 AND 2

Status	One	Two	Three	Four+
Round 1				
Working, not on welfare	72.0%	78.3%	80.0%	76.9%
Not working, not on welfare	28.0%	21.7%	20.0%	23.1%
Total	100.0%	100.0%	100.0%	100.0%
Round 2				
Working, not on welfare	60.8%	74.7%	69.0%	81.3%
Not working, not on welfare	23.0%	13.8%	16.7%	18.8%
On welfare	16.2%	11.5%	14.3%	-
Total	100.0%	100.0%	100.0%	100.0%

Employment and Welfare Status by Age of the Youngest Child

- Exhibit II-11 shows the welfare and employment status of respondents by the age of the youngest child. Data were collected only for persons not on welfare.
- Round 1 data show that families in which the youngest child was 5 or under were as likely to be working as families in which the youngest child was school-age.
- Round 2 data show that respondents with a child less than one year old were the least likely to be working. Sixty-three percent of this group were working, compared to between 80 and 85 percent of respondents whose youngest child was older than 1.

EXHIBIT II-11 PERCENT OF RESPONDENTS EMPLOYED, BY AGE OF THE YOUNGEST CHILD IN THE CASE

(Cases Not on Welfare)

Status	Under 1	1-2	3-5	6-8	Over 8
Round 1	77.9%	81.1%	78.3%	66.7%	76.2%
Round 2	63.3%	83.9%	80.0%	85.2%	81.4%

Employment and Welfare Status by Employment Status before Diverting

- Exhibit II-12 shows the employment and welfare status of individuals who responded to both surveys, by their employment status in the six months before diverting.
- The data show that in both rounds of surveys, those who worked for pay outside the home or were self employed prior to diverting were more likely to be working at follow-up than those who did not work for pay.
- Of those who had been working for pay outside the home prior to diverting, 84.7 percent were working at Round 1 and 72.2 percent were working at Round 2.
- Among persons who were *not* working for pay before diverting, 56.8 percent were working at Round 1 and 54.1 percent were working at Round 2.

EXHIBIT II-12 EMPLOYMENT AND WELFARE STATUS, BY EMPLOYMENT STATUS IN THE SIX MONTHS BEFORE DIVERSION (persons who responded to both rounds of surveys)

Status	Working for Pay Outside the Home	Self-Employed	Not Working for Pay
Round 1		Į J	
Working, not on welfare	84.7%	66.7%	56.8%
Not working, not on welfare	15.3%	33.3%	43.2%
Total	100.0%	100.0%	100.0%
Round 2			
Working, not on welfare	72.2%	100.0%	54.1%
Not working, not on welfare	16.0%	-	32.4%
On welfare	11.8%	-	13.5%
Total	100.0%	100.0%	100.0%

Employment and Welfare Status by Welfare Receipt before Diverting

- Exhibit II-13 shows the welfare and employment status of persons who responded to both surveys, by welfare receipt before diverting.
- Surprisingly, the data for Round 1 indicate that 85.9 percent of persons who had been on welfare before were working at follow-up, compared to 73.3 percent of persons who had not been on welfare.
- At Round 2, however, there was no difference in employment rates based on prior welfare history. About 69 percent of persons who had been on welfare before were working at follow-up about the same as persons who had **not** been on welfare before.
- The exhibit shows that those who had been on welfare before diverting were slightly more likely to be on welfare at Round 2 follow-up 14.1 percent compared to 10.5 percent of those who had not been on welfare before diverting.

EXHIBIT II-13 EMPLOYMENT AND WELFARE STATUS, BY WELFARE RECEIPT BEFORE DIVERSION

(persons who responded to both rounds of surveys)

Status	Received Welfare Before	Did Not Receive Welfare Before
Round 1		
Working, not on welfare	85.9%	73.3%
Not working, not on welfare	14.1%	26.7%
Total	100.0%	100.0%
Round 2		
Working, not on welfare	69.2%	68.6%
Not working, not on welfare	16.7%	21.0%
On welfare	14.1%	10.5%
Total	100.0%	100.0%

Number of Paid Jobs since Receiving Diversion Payment

• For persons who reported being employed and off welfare, Exhibit II-14 shows the number of jobs that individuals had held since receiving diversion assistance. The data apply to persons who responded to both rounds of surveys.

- At Round 1, 72 percent of the respondents reported having had only one job since diverting. At Round 2, 57.8 percent of this same group of respondents report having had only one job since diverting.
- The percentage reporting having two jobs did not change significantly. However, the percentage with three or more jobs increased from 3.8 percent in Round 1 to 14.3 percent in Round 2. In Round 2, 42.2 percent of respondents had two or more jobs in the past year. Therefore, job turnover among the respondents remains relatively high. This may reflect job instability or persons moving into higher-paying jobs.

EXHIBIT II-14 PERSONS CURRENTLY EMPLOYED AND OFF WELFARE -- NUMBER OF PAID JOBS SINCE RECEIVING DIVERSION PAYMENT (persons who responded to both rounds of surveys)

Number of Paid Jobs	Round 1	Round 2
One	72.0%	57.8%
Two	24.2%	27.9%
Three or more	3.8%	14.3%
Total	100.0%	100.0%

B. EMPLOYMENT CHARACTERISTICS

• For employed respondents not on welfare, this section presents findings on the types of jobs held by respondents, work hours, opportunities for advancement, job satisfaction, and likelihood of staying in the current job.

Types of Occupations

- Exhibit II-15 shows the occupations in which respondents were working at the time of the surveys.
- The most common occupation in both rounds was office/clerical work.
- The percentage of employed respondents who were working in office/clerical occupations increased from 25.7 percent at Round 1 to 34.4 percent at Round 2.
- This is a positive sign because office/clerical jobs are more likely to have employee benefits than jobs in the service and retail sectors.
- In addition, office jobs are generally more likely to involve regular work hours and advancement opportunities than retail and service jobs.

• The data indicate that there was a decline in the percentage of employed respondents working in retail occupations and restaurants.

EXHIBIT II-15 OCCUPATIONS OF PERSONS EMPLOYED AND NOT ON WELFARE

Occupation	Round 1	Round 2
Office/clerical work (secretary, administrative assistant, data entry, teller)	25.7%	34.4%
Factory work (assembly, production, machinist)	12.0%	13.2%
Retail store/grocery (cashier, checker, stocker, sales assistant)	12.6%	7.9%
Child care worker (child care facility, head start, school)	6.6%	6.6%
Bus driver (school, other delivery)	7.1%	6.0%
Nurse's aide home/ home health aide	4.9%	6.0%
House keeper/ maid /janitor /maintenance worker	6.6%	4.6%
Restaurant worker (waiter, kitchen help, cook, cashier)	8.2%	4.0%
Teacher's aide	1.6%	4.0%
Warehouse worker	-	4.0%
Barber/hairstylist/nails/cosmetology	2.2%	2.6%
Security guard	.5%	2.6%
Trade (carpentry, plumbing, construction)	2.2%	2.0%
Farm worker/helper	.5%	.7%
Nurse (RN/LPN)	.5%	.7%
Teacher (K-12/substitute)	.5%	.7%
Baby sitter	-	.7%

Number of Hours Worked Per Week

- For employed respondents not on welfare, Exhibit II-16 shows the number of hours that respondents were working per week in all of their jobs combined. The data show that almost 62 percent of employed respondents at Round 1 were working 40 hours or more per week, and that 88.5 percent were working 30 hours or more per week.
- At Round 2, the percentage of employed respondents working 40 or more hours per week had increased to 68 percent, and 90 percent were working 30 hours or more per week.
- Although average hours worked per week had only increased slightly, average hours worked per week remained high. In Round 2, respondents worked an average of 37.4 hours per week, compared to 37 hours per week at Round 1
- The data show that the percentage of employed respondents who were working 30 hours or more was highest in County B (94.3 percent in Round 1 and 100 percent in Round 2). At Round 1, the percentage was lowest in County C

(76.0 percent). At Round 2, the percentage was lowest in County A (77.8 percent).

• Exhibit II-18 presents comparable data for persons who responded to both rounds of surveys and who were still off welfare. The data are consistent with the findings presented in the previous two exhibits.

EXHIBIT II-16 TOTAL HOURS WORKED PER WEEK BY EMPLOYED PERSONS, ROUND 1

Hours Per Week	County A	County B	County C	County D	Other	Total
40 hours or more	58.3%	51.4%	64.0%	64.0%	72.7%	61.7%
30 to 39 hours	25.0%	42.9%	12.0%	26.0%	18.2%	26.8%
20 to 29 hours	16.7%	5.7%	24.0%	7.0%	9.1%	9.8%
Less than 20 hours	-	-	-	3.0%	-	1.6%
Total	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%

EXHIBIT II-17
TOTAL HOURS WORKED PER WEEK BY EMPLOYED PERSONS, ROUND 2
(Cases Still Off Welfare)

Hours Per Week	County A	County B	County C	County D	Other	Total
40 hours or more	55.6%	60.0%	57.7%	74.4%	66.7%	67.5%
30 to 39 hours	22.2%	40.0%	23.1%	17.1%	22.2%	22.5%
20 to 29 hours	11.1%	-	15.4%	7.3%	11.1%	7.9%
Less than 20 hours	11.1%	-	3.8%	1.2%	-	2.0%
Total	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%

EXHIBIT II-18 TOTAL HOURS WORKED PER WEEK, EMPLOYED PERSONS WHO RESPONDED TO BOTH ROUNDS OF SURVEYS (Cases Still Off Welfare)

Hours Per Week	Round 1	Round 2
40 hours or more	60.4%	67.2%
30 to 39 hours	27.1%	22.4%
20 to 29 hours	11.1%	8.0%
Less than 20 hours	1.4%	2.4%
Total	100.0%	100.0%

Non-Traditional Daily Work Schedules

- Exhibit II-19 shows the usual daily work hours of respondents who were employed at the time of the Round 1 survey. The data indicate that about 84 percent of respondents usually worked during regular business hours, and that only about 16 percent worked evenings or nights. However, the percentage working evenings or nights was relatively high in County A (33.3 percent) and County C (28.0 percent).
- Exhibit II-20 shows the usual daily work hours of respondents who were employed at the time of the Round 2 survey and were still off welfare. The data indicate that about 74 percent of respondents usually worked during regular business hours and about 26 percent worked evenings or nights. County C had the largest percentage of respondents (34.6 percent) stating they worked outside of regular business hours.
- Exhibit II-21 shows that for employed persons who responded to both rounds of surveys and who were still off welfare, the percentage working outside usual daily work hours increased from 15.4 percent in Round 1 to 25.6 percent in Round 2.

EXHIBIT II-19 USUAL DAILY WORK HOURS OF EMPLOYED PERSONS, ROUND 1

Work Hours	County A	County B	County C	County D	Other	Total
Outside of 6 a.m. to 6	33.3%	8.8%	28.0%	15.0%	-	15.9%
p.m.*						
Between 6 a.m. and 6 p.m.	66.7%	91.2%	72.0%	85.0%	100.0%	84.1%
Total	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%

^{*} Began work before 6 a.m. and/or ended after 6 p.m.

EXHIBIT II-20 USUAL DAILY WORK HOURS OF EMPLOYED PERSONS, ROUND 2 (Cases Still Off Welfare)

Work Hours	County A	County B	County C	County D	Other	Total
Outside of 6 a.m. to 6 p.m.	22.2%	16.0%	34.6%	29.3%	11.1%	26.5%
Between 6 a.m. and 6 p.m.	77.8%	84.0%	65.4%	70.7%	88.9%	73.5%
Total	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%

EXHIBIT II-21 USUAL DAILY WORK HOURS -- EMPLOYED PERSONS WHO RESPONDED TO BOTH ROUNDS OF SURVEYS (Cases Still Off Welfare)

Work Hours	Round 1	Round 2
Outside of 6 a.m. to 6 p.m.	15.4%	25.6%
Between 6 a.m. and 6 p.m.	84.6%	74.4%
Total	100.0%	100.0%

Working Weekends

- Exhibit II-22 shows the percentage of employed Round 1 respondents who worked on weekends. The data indicate that 39 percent of employed Round 1 respondents worked on weekends. The percentage was very high in County B (44.1 percent) and County D (43 percent) and relatively low in the three "other" counties combined (18.2 percent) and in County C (28 percent).
- Exhibit II-23 shows the percentage of employed Round 2 respondents who worked on weekends. The data indicate that only 25.2 percent of employed Round 2 respondents worked on weekends. There is a great deal of variation among counties. The percentage was very high in the three "other" counties combined (55.6 percent), and County C (42.3 percent). No one reported working weekends in County A.
- Exhibit II-24 presents data for employed persons who responded to both followup surveys and who were still off welfare. The data show that the percentage working on weekends decreased from 36.4 percent in Round 1 to 23.2 percent in Round 2.

EXHIBIT II-22 EMPLOYED PERSONS WORKING ON WEEKENDS, ROUND 1

Work on Weekends?	County A	County B	County C	County D	Other	Total
Working on weekends	33.3%	44.1%	28.0%	43.0%	18.2%	39.0%
Not working on weekends	66.7%	55.9%	72.0%	57.0%	81.8%	61.0%
Total	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%

EXHIBIT II-23 EMPLOYED PERSONS WORKING ON WEEKENDS, ROUND 2 (Cases Still Off Welfare)

Work on Weekends?	County A	County B	County C	County D	Other	Total
Working on weekends	-	24.0%	42.3%	19.5%	55.6%	25.2%
Not working on weekends	100.0%	76.0%	57.7%	80.5%	44.4%	74.8%
Total	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%

EXHIBIT II-24 WORKING ON WEEKENDS -- EMPLOYED PERSONS WHO RESPONDED TO BOTH ROUNDS OF SURVEYS (Cases Not On Welfare)

Work on Weekends?	Round 1	Round 2
Working on weekends	36.4%	23.2%
Not working on weekends	63.6%	76.8%
Total	100.0%	100.0%

Opportunities to Advance in Primary Job

- Exhibit II-25 shows the percentage of employed Round 1 respondents who believed that there were opportunities to advance in their current job. The data show that overall, 48.4 percent thought that there were advancement opportunities. The percentage was highest in County B (58.8 percent), County D (50 percent), and County C (48 percent), and lowest in the three "other" counties (18.2 percent) and County A (33.3 percent).
- Exhibit II-26 shows the percentage of employed Round 2 respondents who believed that there were opportunities to advance in their current job. The data show that overall, 52.3 percent thought that there were advancement opportunities. The percentage was highest in County B (64 percent), County C (61.5 percent), and County D (50 percent), and lowest in the three "other" counties (33.3 percent) and County A (33.3 percent).
- Exhibit II-27 presents data for employed respondents who responded to both rounds of surveys and who were still off welfare. The data show that there was an increase in the percentage who believed there were advancement opportunities in their job -- from 42 percent to 50.4 percent.

EXHIBIT II-25 PERCENT OF EMPLOYED PERSONS WHO SAW ADVANCEMENT OPPORTUNITIES IN THEIR PRIMARY JOB, BY COUNTY, ROUND 1

Advancement Opportunities?	County A	County B	County C	County D	Other	Total
Yes	33.3%	58.8%	48.0%	50.0%	18.2%	48.4%
No	66.7%	41.2%	52.0%	50.0%	81.8%	51.6%
Total	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%

EXHIBIT II-26 PERCENT OF EMPLOYED PERSONS WHO SAW ADVANCEMENT OPPORTUNITIES IN THEIR PRIMARY JOB, BY COUNTY, ROUND 2 (Cases Still Off Welfare)

Advancement Opportunities?	County A	County B	County C	County D	Other	Total
Yes	33.3%	64.0%	61.5%	50.0%	33.3%	52.3%
No	66.7%	36.0%	38.5%	50.0%	66.7%	47.7%
Total	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%

EXHIBIT II-27 PERCENT OF EMPLOYED PERSONS WHO SAW ADVANCEMENT OPPORTUNITIES IN THEIR PRIMARY JOB -- PERSONS WHO RESPONDED TO BOTH ROUNDS OF SURVEYS (Cases Not On Welfare)

Advancement Opportunities?	Round 1	Round 2
Yes	42.0%	50.4%
No	58.0%	49.6%
Total	100.0%	100.0%

Job Satisfaction

- Exhibit II-28 presents data on job satisfaction among employed Round 1 respondents. The data indicate that 79.1 percent were very satisfied or somewhat satisfied, 11.5 percent were somewhat or very dissatisfied, and 9.3 percent were neutral.
- The percentage of respondents who were very or somewhat satisfied was lowest in County B (70.6 percent) and highest in the three "other" counties (100 percent).

- Exhibit II-29 presents data on job satisfaction among employed respondents who were still off welfare at Round 2. The data indicate that 76.8 percent were very satisfied or somewhat satisfied, 19.2 percent were somewhat or very dissatisfied, and 4 percent were neutral.
- At Round 2, the percentage of satisfied respondents was highest in the "other" counties (88.9 percent). The percentage of satisfied respondents was lowest in County B (68 percent). However, the percentage of dissatisfied respondents was highest in County A.
- Exhibit II-30 presents data on job satisfaction among individuals who responded to both rounds of surveys and who were still off welfare. The data show that the percentage who were very or somewhat satisfied decreased slightly from 77.7 percent to 76 percent.

EXHIBIT II-28 SATISFACTION WITH PRIMARY JOB, ROUND 1

Response	County A	County B	County C	County D	Other	Total
Very satisfied	25.0%	32.4%	40.0%	35.0%	72.7%	36.8%
Somewhat satisfied	66.7%	38.2%	40.0%	43.0%	27.3%	42.3%
Neutral	-	14.7%	16.0%	8.0%	-	9.3%
Somewhat dissatisfied	8.3%	14.7%	4.0%	4.0%	-	6.0%
Very dissatisfied	-	-	-	10.0%	-	5.5%
Total	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%

EXHIBIT II-29 SATISFACTION WITH PRIMARY JOB, ROUND 2 (Cases Still Off Welfare)

Response	County A	County B	County C	County D	Other	Total
Very satisfied	-	40.0%	46.2%	42.7%	77.8%	42.4%
Somewhat satisfied	77.8%	28.0%	34.6%	34.1%	11.1%	34.4%
Neutral	-	12.0%	-	3.7%	-	4.0%
Somewhat dissatisfied	11.1%	12.0%	15.4%	13.4%	11.1%	13.2%
Very dissatisfied	11.1%	8.0%	3.8%	6.1%	-	6.0%
Total	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%

EXHIBIT II-30 SATISFACTION WITH PRIMARY JOB -- EMPLOYED PERSONS WHO RESPONDED TO BOTH ROUNDS OF SURVEYS (Cases Not On Welfare)

Response	Round 1	Round 2
Very satisfied	34.3%	40.0%
Somewhat satisfied	43.4%	36.0%
Neutral	9.8%	4.0%
Somewhat dissatisfied	7.0%	13.6%
Very dissatisfied	5.6%	6.4%
Total	100.0%	100.0%

Likelihood of Staying in Current Job

- Exhibit II-31 shows the likelihood of employed Round 1 respondents staying in their current jobs. Overall, almost half (48.4 percent) thought that they would very likely stay in their current jobs, and another 25.3 percent thought they would probably stay. Only 11 percent stated that they might not stay or very likely would not stay in the job.
- The percentage who thought that they would very likely or probably stay in their jobs in Round 1 was highest in County C (84.0 percent) and the three "other" counties (81.8 percent). No one in County A and the "other" counties thought that they would not stay in their jobs. However, these counties had relatively large percentages of individuals who were not sure what they would do.
- Exhibit II-32 shows the likelihood of staying in the current job among employed Round 2 respondents who were still off welfare. Overall, a little more than half (53 percent) thought that they would very likely stay in their current jobs and another 27.8 percent thought that they would probably stay. Almost 13 percent stated they might not stay or very likely would not stay in the job.
- The percentage who thought that they would very likely or probably stay in their jobs was highest in County C (88.5 percent) and County D (80.5 percent).
- Exhibit II-33 presents data for individuals who participated in both rounds of surveys and who were still off welfare. The data show that the percentage of respondents who were very or somewhat likely to stay in their current jobs increased from 71.4 percent to 81.6 percent between Round 1 and Round 2.

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EXHIBIT II-31 LIKELIHOOD OF STAYING IN PRIMARY JOB, ROUND 1

Likelihood of Staying	County A	County B	County C	County D	Other	Total
Very likely will stay	33.3%	38.2%	52.0%	52.0%	54.5%	48.4%
Probably will stay	33.3%	32.4%	32.0%	20.0%	27.3%	25.3%
Not sure	33.3%	14.7%	4.0%	16.0%	18.2%	15.4%
Might not stay	-	8.8%	12.0%	2.0%	-	4.4%
Very likely will not stay	-	5.9%	-	10.0%	-	6.6%
Total	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%

EXHIBIT II-32 LIKELIHOOD OF STAYING IN PRIMARY JOB, ROUND 2 (Cases Still Off Welfare)

Likelihood of Staying	County A	County B	County C	County D	Other	Total
Very likely will stay	22.2%	48.0%	57.7%	56.1%	55.6%	53.0%
Probably will stay	55.6%	28.0%	30.8%	24.4%	22.2%	27.8%
Not sure	22.2%	8.0%	3.8%	4.9%	11.1%	6.6%
Might not stay	-	8.0%	3.8%	11.0%	11.1%	8.6%
Very likely will not stay	-	8.0%	3.8%	3.7%	-	4.0%
Total	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%

EXHIBIT II-33 LIKELIHOOD OF STAYING IN PRIMARY JOB, EMPLOYED PERSONS WHO RESPONDED TO BOTH ROUNDS OF SURVEYS (Cases Not On Welfare)

Likelihood of Staying	Round 1	Round 2
Very likely will stay	43.4%	52.0%
Probably will stay	28.0%	29.6%
Not sure	16.8%	7.2%
Might not stay	4.9%	6.4%
Very likely will not stay	7.0%	4.8%
Total	100.0%	100.0%

Reasons for Not Staying in the Primary Job

• For Round 2 respondents who indicated that they might not stay or probably would not stay in their current jobs, Exhibit II-34 shows the reasons why they might not stay. The most common reason was low pay/not enough hours. This reason was given by about 62 percent of respondents who thought they might not stay in their current jobs.

EXHIBIT II-34 REASON WHY RESPONDENTS MIGHT NOT STAY IN THEIR PRIMARY JOB, ROUND 2 SURVEYS (Cases Still Off Welfare)

Reason	Percent*
Low pay/not enough hours	62.1%
Job not interesting/don't like job/poor working conditions	24.1%
Can't advance/ earn more money	17.2%
Work hours not convenient	17.2%
No health insurance/ health insurance too expensive	6.9%
Temporary/ seasonal job/ might get laid off	6.9%
Problem with child care	3.4%
Might move	3.4%
Other	3.4%

^{*}Percentages add to more than 100 percent since each person could report more than one reason.

C. EARNINGS PATTERNS

Monthly Wages

- Exhibit II-35 presents data on the monthly wages earned in the primary job by Round 1 respondents, by county. The data show that about 31 percent of the respondents were earning more than \$1,500 per month and that 76.9 percent were making more than \$1,000 per month. The percentage who were making more than \$1,000 per month was highest in County B (87.5 percent), County D (77.3 percent), and County C (76 percent). The median earnings were highest in County D (\$1,385.60), County B (\$1,355.94), and County C (\$1,316.32).
- Exhibit II-36 presents data on the monthly wages earned by Round 2 respondents who were still off welfare. The data show that 52.1 percent of the respondents were earning more than \$1,500 per month in their primary job and that 85.4 percent were making more than \$1,000 per month. Median earnings were highest in County C (\$1,580.45), County D (\$1,546.68), and County B (\$1,457.05).
- The data in the two exhibits show that median monthly earnings among all employed respondents increased from \$1,299 in Round 1 to \$1,515,50 in Round 2 an increase of 16.7 percent.
- Exhibit II-37 presents data for employed persons who responded to both followup surveys and who were still off welfare. The data show that the percentage earning \$1,500 or more per month in their primary job increased from 30.4 percent in Round 1 to 55 percent in Round 2. The percentage of employed

- persons earning \$1,000 or more per month increased from 74.6 percent in Round 1 to 85.8 percent in Round 2.
- Median earnings among employed persons who responded to both rounds of surveys increased from \$1,293.59 to \$1,546.68 between the two rounds of surveys an increase of 19.6 percent.

EXHIBIT II-35 MONTHLY EARNINGS IN PRIMARY JOB, ROUND 1

Monthly Earnings	County A	County B	County C	County D	Other	Total
Less than \$500	8.3%	3.1%	-	3.1%	ı	2.8%
\$500 to \$1,000	25.0%	9.4%	24.0%	19.6%	45.5%	20.3%
\$1,001 to \$1,500	41.7%	59.4%	44.0%	41.2%	54.5%	45.8%
More than \$1,500	25.0%	28.1%	32.0%	36.1%	-	31.1%
Total	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
Median Earnings	\$1,147.45	\$1,355.94	\$1,316.32	\$1,385.60	\$1,021.88	\$1,299.00

EXHIBIT II-36 MONTHLY EARNINGS IN PRIMARY JOB, ROUND 2 (Cases Still Off Welfare)

Monthly Earnings	County A	County B	County C	County D	Other	Total
Less than \$500	-	ı	-	1.3%	12.5%	1.4%
\$500 to \$1,000	12.5%	8.3%	23.1%	9.0%	37.5%	13.2%
\$1,001 to \$1,500	50.0%	45.8%	23.1%	30.8%	37.5%	33.3%
More than \$1,500	37.5%	45.8%	53.8%	59.0%	12.5%	52.1%
Total	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
Median Earnings	\$1,203.74	\$1,457.05	\$1,580.45	\$1,546.68	\$1,017.55	\$1,515.50

EXHIBIT II-37 MONTHLY EARNINGS AMONG EMPLOYED PERSONS WHO RESPONDED TO BOTH ROUNDS OF SURVEYS (Cases Still Off Welfare)

Monthly Earnings	Round 1	Round 2
Less than \$500	1.4%	1.7%
\$500 to \$1,000	23.9%	12.5%
\$1,001 to \$1,500	44.2%	30.8%
More than \$1,500	30.4%	55.0%
Total	100.0%	100.0%
Median Earnings	\$1,293.59	\$1,546.68

Monthly Earnings by Education

• For Round 2 respondents who were employed and still off welfare, Exhibit II-38 presents data on monthly wages in the primary job by education. As expected, persons with more education had higher wages. Among persons who had attended college, 60 percent were earning more than \$1,500 per month, and their median earnings were \$1,609.03. Among those who did not complete a high school diploma or GED, 33.3 percent were earning more than \$1,500 per month, and their median earnings were \$1,299.00. However, even among respondents who had not finished high school, 80.9 percent were making more than \$1,000 per month.

EXHIBIT II-38
MONTHLY EARNINGS IN PRIMARY JOB BY EDUCATION, ROUND 2
(Cases Still Off Welfare)

Monthly	Did not Complete High	Completed High	Attended	
Earnings	School or GED	School or GED Only	College	Total
Less than \$500	4.8%	1.6%	ı	1.4%
\$500 to \$1,000	14.3%	11.1%	15.0%	13.2%
\$1,001 to \$1,500	47.6%	36.5%	25.0%	33.3%
More than \$1,500	33.3%	50.8%	60.0%	52.1%
Total	100.0%	100.0%	100.0%	100.0%
Median Earnings	\$1,299.00	\$1,500.35	\$1,609.03	\$1,515.50

Monthly Earnings by Ethnicity

• Exhibit II-39 presents data on monthly earnings in the primary job by ethnicity for employed Round 2 respondents who were still off welfare. The data show no major differences between whites and non-whites. About 82 percent of whites were making more than \$1,000 per month, compared to 86.7 percent of non-whites. However, median earnings for whites were \$1,533.33, compared to \$1,500.00 for non-whites.

EXHIBIT II-39
MONTHLY EARNINGS IN PRIMARY JOB BY ETHNICITY, ROUND 2
(Cases Still Off Welfare)

Monthly Wages	White	Non-White	Total
Less than \$500	5.1%	-	1.4%
\$500 to \$1,000	12.8%	13.3%	13.2%
\$1,001 to \$1,500	25.6%	36.2%	33.3%
More than \$1,500	56.4%	50.5%	52.1%
Total	100.0%	100.0%	100.0%
Median Earnings	\$1,533.33	\$1,500.00	\$1,515.50

Monthly Wages by Age

• For employed Round 2 respondents who were still off welfare, Exhibit II-40 shows monthly earnings in the primary job by age. The data indicate that persons in the 31 to 35 age group had the highest median earnings (\$1,619.42), while respondents aged less than 22 had the lowest. Among persons aged 31 to 35, 70.3 percent reported earnings of more than \$1,500 per month.

EXHIBIT II-40 MONTHLY EARNINGS IN PRIMARY JOB BY AGE, ROUND 2 (Cases Still Off Welfare)

Monthly Wages	Less than 22	22 to 25	26 to 30	31 to 35	36 to 40	41 or older	Total
Less than \$500	-	-	2.8%	-	3.8%	-	1.4%
\$501 to \$1,000	20.0%	25.0%	11.1%	10.8%	7.7%	12.5%	13.2%
\$1,001 to \$1,500	80.0%	33.3%	27.8%	18.9%	34.6%	62.5%	33.3%
More than \$1,500	-	41.7%	58.3%	70.3%	53.8%	25.0%	52.1%
Total	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
Median Earnings	\$1,195.08	\$1,447.84	\$1,567.46	\$1,619.42	\$1,558.80	\$1,385.60	\$1,515.50

Hourly Wage Rates

- Exhibit II-41 presents data on the hourly wages received by employed Round 2 respondents who were still off welfare. The data show that 84.5 percent of the respondents were earning \$7 or more per hour, and 57 percent were earning \$9 or more per hour. The percentage earning \$7 or more per hour was lowest in the "other" counties (42.8 percent) and County A (62.5 percent).
- Overall, the median hourly wage was \$9.28. The lowest median hourly wages were in the "other" counties (\$6.08) and County A (\$7.00).

EXHIBIT II-41 HOURLY WAGES IN PRIMARY JOB, ROUND 2 (Cases Still Off Welfare)

Hourly Wages	County A	County B	County C	County D	Other	Total
\$5.15 to \$6.99	37.5%	8.4%	12.0%	12.8%	57.2%	15.5%
\$7.00 to \$7.99	25.0%	20.8%	8.0%	10.3%	-	12.0%
\$8.00 to \$8.99	-	12.5%	8.0%	19.2%	28.6%	15.5%
\$9.00 or more	37.5%	58.3%	72.0%	57.7%	14.3%	57.0%
Total	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
Median Hourly	\$7.00	\$9.05	\$9.75	\$9.50	\$6.08	\$9.28
Wage						

Hourly Wages by Occupation

• Exhibit II-42 shows the hourly wage rates by occupation among employed Round 2 respondents who were still off welfare. The data indicate that the highest paying occupations were nurse, barber/hairstylist, bus driver, office clerk, factory worker, trades worker, and warehouse worker, each of which averaged more than \$9 per hour. The lowest paying occupations were farm worker, child care/baby sitter, and restaurant worker, each of which averaged less than \$7 per hour.

EXHIBIT II-42 AVERAGE HOURLY WAGE IN PRIMARY JOB BY OCCUPATION, ROUND 2 (Cases Still Off Welfare)

Occupation	Mean	Count
Nurse (RN/LPN)	\$14.00	1
Barber/hairstylist/nails/cosmetology	\$11.35	4
Bus driver (school, other delivery)	\$10.96	9
Office/clerical work (secretary, administrative assistant, data entry)	\$10.44	52
Factory (assembly, production, machinist)	\$9.45	20
Trade (carpentry, plumbing, construction)	\$9.28	3
Warehouse worker	\$9.22	6
Nurse's aide/home health aide	\$8.56	9
Security guard	\$8.00	1
Teacher's aide	\$8.00	5
Retail store/grocery (cashier, checker, stocker, sales assistant)	\$7.82	12
House keeper/maid/janitor/maintenance worker	\$7.62	7
Restaurant worker (waitress, kitchen help, cook, cashier)	\$6.94	6
Child care worker (child care facility, head start, school)	\$6.68	10
Baby sitter	\$6.00	1
Farm worker/helper	\$6.00	1
Other	\$7.00	3
Total	\$9.28	151

Pay Raises in the Primary Job

- Exhibit II-43 presents data on the percentage of employed Round 2 respondents who had received a raise since starting their primary job, by county. The data indicate that 41.1 percent had received a raise. Since respondents may have returned to their old jobs after receiving diversion assistance, the reported raises may have occurred *before* they received the diversion payment.
- For those individuals who responded to both rounds of surveys and who were still off welfare, Exhibit II-44 shows that the percent who reported having received a raise in their primary job increased from 37.1 percent in Round 1 to 43.2 percent in Round 2.

EXHIBIT II-43 PERCENT OF EMPLOYED PERSONS WHO HAD RECEIVING A RAISE IN THEIR PRIMARY JOB, ROUND 2 (Cases Still Off Welfare)

Received a Raise?	County A	County B	County C	County D	Other	Total
Yes	66.7%	40.0%	42.3%	39.0%	33.3%	41.1%
No	33.3%	60.0%	57.7%	61.0%	66.7%	58.9%
Total	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%

EXHIBIT II-44 PERCENT OF EMPLOYED PERSONS WHO HAD RECEIVED A RAISE IN THEIR PRIMARY JOB – PERSONS WHO RESPONDED TO BOTH SURVEYS (Cases Not On Welfare)

Received a Raise?	Round 1	Round 2
Yes	37.1%	43.2%
No	62.9%	56.8%
Total	100.0%	100.0%

Raises in Primary Job by Education

• For employed Round 2 respondents who were still off welfare, Exhibit II-45 shows the percentage who had received a raise in their primary jobs, by education. Only 26.1 percent of persons without a high school diploma or GED had received raises, compared to 46.9 percent of persons who had completed high school only, and 40.6 percent of those who had attended college.

EXHIBIT II-45 PERCENT OF EMPLOYED PERSONS WHO HAD RECEIVED A RAISE IN THEIR PRIMARY JOB, BY EDUCATION, ROUND 2 SURVEYS (Cases Still Off Welfare)

	Did not Complete	Completed High	Attended	
Received a Raise?	High School or GED	School or GED Only	College	Total
Yes	26.1%	46.9%	40.6%	41.1%
No	73.9%	53.1%	59.4%	58.9%
Total	100.0%	100.0%	100.0%	100.0%

Knowledge and Use of the Earned Income Tax Credit

- Round 2 respondents were asked about their knowledge and use of the Earned Income Tax Credit (EITC). This is a negative income tax, which provides assistance to low-income wage earners.
- As indicated in Exhibit II-46, almost 88 percent said that they had heard of the tax credit, and 72 percent reported that they had used the tax credit.
- Separate analyses showed that knowledge and use of the EITC varied by education. About 73.5 percent of those without a high school diploma had heard of the tax credit, compared to 89 percent of those who had completed high school only, and 82.3 percent of those who had attended college.
- About 91 percent of whites had heard of the tax credit, compared to 85.6 percent of non-whites.

EXHIBIT II-46 KNOWLEDGE AND USE OF THE EARNED INCOME TAX CREDIT (EITC), ROUND 2 (Cases Still Off Welfare)

Response	County A	County B	County C	County D	Other	Total
Had received the EITC	75.0%	75.9%	78.8%	67.6%	78.6%	72.2%
Had heard of, but not received the EITC	12.5%	20.7%	9.1%	17.6%	7.1%	15.5%
Had not heard of the EITC	12.5%	3.4%	12.1%	14.7%	14.3%	12.4%
Total	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%

Chapter II: Review of the Major Findings

D. UNEMPLOYED RESPONDENTS NOT ON WELFARE

This section presents data on the 58 respondents (23.7 percent) in Round 1 and 40 respondents (18 percent) in Round 2 who were not working and not on welfare at follow-up. Topics discussed include means of support, reasons for not working, number of jobs held, number of weeks since working, reason no longer working in most recent job, and job search.

Means of Support

- Exhibit II-47 presents data on other sources of income received by respondents who were not employed in Round 2 but were still off welfare. The sources of income do not include benefits received under the Food Stamp program, housing subsidies, or other non-cash benefits.
- The data show that 40 percent (16) of those not employed did not report any other type of income. Another 40 percent were living with an employed adult. Five of the respondents were receiving SSI/SSDI.

EXHIBIT II-47
SOURCES OF INCOME AMONG UNEMPLOYED RESPONDENTS, ROUND 2
(Cases Still Off Welfare)

Source of Income	Count	Total
Receiving SSI/SSDI	3	7.5%
Other adult working	14	35.0%
Receiving SSI/SSDI and other adult	2	5.0%
working		
Unemployment benefits	2	5.0%
Other adult working and unemployment	1	2.5%
benefits		
Regular financial help from family/friends	2	5.0%
None	16	40.0%
Total	40	100.0%

Reasons for Not Working after Diverting

- Exhibit II-48 shows the reasons given by unemployed respondents in Round 1 for not working, while Exhibit II-49 presents the reasons given for not working among unemployed Round 2 respondents who were still off welfare.
- The data show that child care problems had become a more significant factor in unemployment in Round 2. In addition, there was an increase in the proportion

- of unemployed respondents who mentioned physical health problems as the reason for not working. Pregnancy and substance abuse problems were also more of a factor in Round 2 than in Round 1. In contrast, problems finding jobs were less important in Round 2 than in Round 1.
- In terms of specific numbers, 30 percent of unemployed Round 2 respondents reported that "arranging or paying for child care" was a reason for not working. "Physical health problems of the respondent" was the second most common reason in Round 2 -- 25 percent. Only 2.5 percent of respondents were not working due to the disability or illness of a child, but 22.5 percent were not working due to behavior problems of their children.

EXHIBIT II-48 UNEMPLOYED RESPONDENTS -- REASONS FOR NOT WORKING, ROUND 1

	Total
Reasons	(N=58)
Can't find job	27.6%
Child care problems	13.8%
Can't get job	13.8%
Disability/health problems of respondent	12.1%
Prefer to stay home with child	12.1%
Fired or laid off	10.3%
Transportation problems	8.6%
Disability/illness of child	5.2%
Currently in school	5.2%
Jobs don't pay enough	3.4%
Disability/illness of family member	1.7%
Pregnancy	1.7%
Work hours are not convenient	1.7%
Jobs are short term/seasonal	1.7%
No need to work, family member works	-
No jobs with health benefits	-
Not enough training/education	-
Other	10.3%

^{*}Percentages may add to more than 100 percent because each person was allowed to give more than one response.

EXHIBIT II-49 UNEMPLOYED RESPONDENTS -- REASONS FOR NOT WORKING, ROUND 2 (Cases Still Off Welfare)

	Total
Reasons	(N=40)
Arranging or paying for child care	30.0%
Disability/health problems of respondent	25.0%
Behavior problems of respondent's child(ren)	22.5%
Pregnancy	20.0%
Drug or alcohol problem	17.5%
Can't find jobs that pay enough	12.5%
Mental health problems of respondent	10.0%
No need to work, family member works	10.0%
Disability/illness of a family member besides child	7.5%
Can't find a job with health benefits	7.5%
Difficulty filling out job applications	7.5%
Currently in school or job training	7.5%
Disability/illness of a child	2.5%
Other	5.0%

^{*}Percentages add to more than 100 percent because each person was allowed to give more than one response.

Health-Related Barriers to Employment

• Unemployed respondents who said that they were not working due to a disability or illness (either their own or a family member's) were asked to identify the disability or illness. Exhibit II-50 shows that the most common condition identified by Round 2 respondents was injury or trauma.

EXHIBIT II-50 DISABILITIES OR ILLNESSES IDENTIFIED AS A REASON FOR NOT WORKING, ROUND 2 SURVEYS (Cases Still Off Welfare)

Condition*	Count (N=15)	Percent
Injury/trauma	3	20.0%
Arthritis	2	13.3%
Cancer	2	13.3%
Anxiety	1	6.7%
Depression	1	6.7%
Epilepsy/seizures	1	6.7%
High blood pressure	1	6.7%
Kidney disease/dialysis	1	6.7%
Other mental illness	1	6.7%
Pregnancy	1	6.7%
Respiratory problem	1	6.7%
Surgery	1	6.7%
Other	1	6.7%

^{*}Condition may be the respondent's, a child's, or other family member's.

- Round 2 respondents were then asked whether the condition was temporary or permanent. Almost 67 percent of the respondents believed that the condition was permanent.
- Since these respondents were not working and not on welfare, one might expect that they or a family member might be receiving a disability payment. However, as indicated in Exhibit II-52, 80 percent (12 out of 15) of the respondents who reported having a disability or illness, or who had a family member with a disability or illness, said that they were not receiving any type of disability payment.

EXHIBIT II-51 RESPONDENTS REPORTING DISABILITIES OR ILLNESSES AS A REASON FOR NOT WORKING -- TEMPORARY OR PERMANENT CONDITION, ROUND 2 (Cases Still Off Welfare)

	Total
Perceived Nature of the Condition	(N=15)
Temporary	26.7%
Permanent	66.7%
Not sure/do not know	6.7%
Total	100.0%

EXHIBIT II-52 RESPONDENTS REPORTING DISABILITIES OR ILLNESSES AS A REASON FOR NOT WORKING – PERCENT RECEIVING A DISABILITY PAYMENT, ROUND 2 (Cases Still Off Welfare)

Disability Payment?	Total (N=15)
Receiving SSI/SSDI	20.0%
Not receiving any disability payment	80.0%
Total	100.0%

Work History of Currently Unemployed Respondents Since Diversion, Round 2

• Exhibit II-53 shows the number of paid jobs held since diverting by persons who were *not* currently working at Round 2 but were still off welfare. The data show that 75 percent of the currently unemployed respondents in Round 2 had been working at some time since receiving diversion assistance. A small percentage of these respondents had three or more jobs since diverting (12.5 percent).

EXHIBIT II-53 CURRENTLY UNEMPLOYED PERSONS -- NUMBER OF PAID JOBS SINCE RECEIVING DIVERSION PAYMENT, ROUND 2 (Cases Still Off Welfare)

	Percent
Number of Paid Jobs	(n=40)
None	25.0%
One	45.0%
Two	17.5%
Three or more	12.5%
Total	100.0%

Currently Unemployed Respondents -- Number of Weeks Since Last Worked

• For those individuals who were not working at Round 2, but who had worked at some time since diverting, Exhibit II-54 shows the number of weeks since the respondent last worked. Almost 47 percent of respondents had not worked in 8 weeks or more.

EXHIBIT II-54 CURRENTLY UNEMPLOYED PERSONS WHO HAD WORKED SINCE DIVERTING -- NUMBER OF WEEKS SINCE LAST WORKED, ROUND 2 (Cases Still Off Welfare)

Number of Weeks	Total (N=30)
Less than 4	30.0%
4 to 8	23.3%
More than 8	46.7%
Total	100.0%

Reasons No Longer Working Most Recent Job, Round 2

- Round 2 unemployed respondents who had worked at some time since diverting were asked the reason they were no longer working in their most recent job. As shown in Exhibit II-55, about 53 percent of these respondents reporting quitting their most recent job (n=16). Almost 27 percent reported that the job was temporary or seasonal.
- For the 16 respondents who quit their last jobs, Exhibit II-56 shows that the most common reason for quitting was a health problem, disability, or illness (37.5 percent).

EXHIBIT II-55 CURRENTLY UNEMPLOYED PERSONS WHO HAD WORKED SINCE DIVERTING - REASON NO LONGER WORKING IN MOST RECENT JOB, ROUND 2 (Cases Still Off Welfare)

	Total
Reason	(N=30)
Quit	53.3%
Fired	3.3%
Laid off	16.7%
Temporary/seasonal job	26.7%
Total	100.0%

EXHIBIT II-56 CURRENTLY UNEMPLOYED PERSONS WHO HAD QUIT THEIR LAST JOB -REASON FOR QUITTING, ROUND 2 (Cases Still Off Welfare)

Reason for Quitting	Number	Percent*
Health problem/disability/illness	6	37.5%
Work hours not convenient	2	12.5%
Problem with child care	2	12.5%
Pregnancy problems	2	12.5%
Gave birth	2	12.5%
Low pay	1	6.3%
Not enough hours	1	6.3%
Transportation problem/long commute	1	6.3%
Other	1	6.3%
Total	16	100.0%

^{*}Percentages add to more than 100 percent because each person could give more than one reason.

Job Search by Currently Unemployed Respondents, Round 2

- As shown in Exhibit II-57, 50 percent of the respondents who were unemployed and not on welfare in Round 2 said that they were currently looking for work.
- The percentage of respondents not looking for work was highest in County A and County C (57.1 percent in each county) and lowest in the "other" counties (25 percent).

EXHIBIT II-57 PERCENT OF CURRENTLY UNEMPLOYED PERSONS LOOKING FOR WORK, ROUND 2 (Cases Still Off Welfare)

Status	County A	County B	County C	County D	Other	Total
Looking for work	42.9%	50.0%	42.9%	50.0%	75.0%	50.0%
Not looking for work	57.1%	50.0%	57.1%	50.0%	25.0%	50.0%
Total	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%

E. RECEIPT OF PUBLIC ASSISTANCE AND OTHER SUPPORT SINCE DIVERTING

Overall Findings

- Exhibit II-58 and Exhibit II-59 present data on public assistance being received by Round 1 and Round 2 respondents at the time of the surveys. The second round of surveys added three items to the list of benefits which respondents could identify school breakfast or lunch, unemployment benefits, and refugee assistance.
- The data show that Medicaid participation declined from 80.5 percent of respondents in Round 1 to 66 percent in Round 2, counting only persons who were not on welfare.
- Food Stamp participation fell from 56 percent in Round 1 to 32.5 percent in Round 2, again counting only persons not on welfare.
- WIC participation declined only slightly from 36.9 percent in Round 1 to 30.4 percent in Round 2.
- About 52 percent of the respondents at Round 2 had their child(ren) in the school breakfast or school lunch programs.
- In both rounds of surveys, County B had the lowest percentage of respondents receiving Medicaid (59.1 percent in Round 1 and 41.4 percent in Round 2). In Round 1, the percentage of respondents receiving Food Stamps was lowest in the three "other" counties (35.7 percent) and highest in County A (68.4 percent). In Round 2, the percentage of respondents receiving Food Stamps was lowest in County C (27.3 percent) and highest in the three "other" counties (50.0 percent).

EXHIBIT II-58 RECEIPT OF PUBLIC ASSISTANCE BY COUNTY, ROUND 1

Type of Assistance	County A	County B	County C	County D	Other	Total
Medicaid (self or child)	89.5%	59.1%	85.7%	84.5%	85.7%	80.5%
Food Stamps	68.4%	50.0%	57.1%	58.1%	35.7%	56.0%
WIC	42.1%	56.8%	40.0%	30.2%	21.4%	36.9%
Section 8 certificate	21.1%	6.8%	8.6%	7.0%	7.1%	8.3%
Public housing	26.3%	11.4%	2.9%	4.7%	7.1%	7.5%
SSI/SSDI (self or child)	5.3%	4.5%	-	3.9%	-	3.3%
Transportation assistance	5.3%	2.3%	2.9%	3.1%	-	2.9%
Fuel/utility assistance	26.3%	4.5%	-		-	2.9%
Other	-	4.5%	-	1.6%	-	1.7%

EXHIBIT II-59

RECEIPT OF PUBLIC ASSISTANCE BY COUNTY, ROUND 2 (Cases Still Off Welfare)

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Type of Assistance	County A	County B	County C	County D	Other	Total
Medicaid (self or child)	68.8%	41.4%	75.8%	67.6%	78.6%	66.0%
Food Stamps	31.3%	34.5%	27.3%	31.4%	50.0%	32.5%
WIC	43.8%	51.7%	27.3%	24.5%	21.4%	30.4%
Section 8 certificate	18.8%	10.3%	21.2%	8.8%	21.4%	12.9%
Public housing	38.5%	11.5%	3.8%	6.5%	-	8.9%
SSI/SSDI (self or child)	12.5%	6.9%	6.1%	7.8%	-	7.2%
Transportation assistance	-	-	6.1%	4.9%	7.1%	4.1%
Fuel/utility assistance	18.8%	13.8%	15.2%	10.8%	-	11.9%
Unemployment benefits	6.3%	3.4%	-	2.0%	-	2.1%
Refugee assistance	-	-	-	1.0%	-	.5%
School breakfast/lunch	37.5%	55.2%	63.6%	49.0%	57.1%	52.1%

- Exhibit II-60 presents data on the receipt of public assistance at the time of the surveys by those who responded to both rounds of surveys and who were not on welfare.
- The data show that the percentage of respondents receiving Medicaid, Food Stamps, WIC, and public housing decreased between the Round 1 and Round 2 surveys.
- The largest declines were in receipt of Medicaid and Food Stamps. The percentage of the respondents receiving Food Stamps decreased from 54.9 percent in Round 1 to 30.2 percent in Round 2, while the percentage of respondents receiving Medicaid decreased from 79.3 percent in Round 1 to 67.9 percent in Round 2.
- There was an increase in the percentage of respondents receiving Section 8 housing assistance, SSI or SSDI, fuel or utility assistance, and transportation assistance.

EXHIBIT II-60 RECEIPT OF PUBLIC ASSISTANCE, PERSONS WHO RESPONDED TO BOTH ROUNDS OF SURVEYS (Cases Not On Welfare)

Type of Assistance	Round 1	Round 2
Medicaid (self or child)	79.3%	67.9%
Food Stamps	54.9%	30.2%
WIC	39.7%	33.3%
Public housing	9.2%	8.6%
Section 8 certificate	8.7%	13.6%
SSI/SSDI (self or child)	3.3%	8.0%
Fuel/utility assistance	3.3%	13.0%
Transportation	2.2%	3.7%
Other	1.6%	-

Receipt of Public Assistance by Education

- Exhibit II-61 presents data on the receipt of public assistance by Round 2 respondents by education level. The percentage of respondents receiving Food Stamps was much higher among individuals who had not completed high school (50 percent) than among persons who had completed high school only (34.1 percent) or who had attended college (23.1 percent)
- Participation in Medicaid and in the school breakfast/lunch programs did not vary greatly by education.

EXHIBIT II-61 RECEIPT OF PUBLIC ASSISTANCE BY EDUCATION, ROUND 2 (Cases Still Off Welfare)

	Did not Complete	Completed High		
Type of Assistance	High School or GED	School or GED Only	Attended College	Total
Medicaid (self or child)	64.7%	69.5%	62.8%	66.0%
Food stamps	50.0%	34.1%	23.1%	32.5%
WIC	17.6%	40.2%	25.6%	30.4%
School breakfast/lunch	52.9%	46.3%	57.7%	52.1%
Section 8 certificate	11.8%	15.9%	10.3%	12.9%
Fuel/utility assistance	11.8%	11.0%	12.8%	11.9%
Public housing	6.7%	11.6%	7.1%	8.9%
SSI/SSDI (self or child)	11.8%	8.5%	3.8%	7.2%
Transportation	8.8%	4.9%	1.3%	4.1%
Unemployment benefits	-	2.4%	2.6%	2.1%
Refugee assistance	2.9%	-	-	.5%

Receipt of Public and Private Assistance by Ethnicity

• Exhibit II-62 presents data on the receipt of public assistance by Round 2 respondents by ethnicity. For all types of assistance except unemployment benefits, non-whites received benefits at higher rates than whites.

EXHIBIT II-62
RECEIPT OF PUBLIC ASSISTANCE BY ETHNICITY, ROUND 2
(Cases Still Off Welfare)

		Non-	
Type of Assistance	White	White	Total
Medicaid (self or child)	59.7%	68.9%	66.0%
Food Stamps	25.8%	35.6%	32.5%
WIC	22.6%	34.1%	30.4%
School breakfast/lunch	43.5%	56.1%	52.1%
Section 8 certificate	9.7%	14.4%	12.9%
Fuel/utility assistance	6.5%	14.4%	11.9%
Public housing	1.8%	12.4%	8.9%
SSI/SSDI (self or child)	4.8%	8.3%	7.2%
Transportation	-	6.1%	4.1%
Unemployment benefits	3.2%	1.5%	2.1%
Refugee assistance	-	.8%	.5%

Receipt of Public Assistance by Age

• Exhibit II-63 presents data on the receipt of public assistance by Round 2 respondents by age. Persons under 22 had higher rates of participation in Medicaid, Food Stamps, WIC, and public housing than other age groups.

EXHIBIT II-63
RECEIPT OF PUBLIC ASSISTANCE BY AGE, ROUND 2
(Cases Still Off Welfare)

	Less					41 or	
Type of Assistance	than 22	22 to 25	26 to 30	31 to 35	36 to 40	older	Total
Medicaid (self or child)	100.0%	66.7%	71.1%	64.2%	60.6%	55.6%	66.0%
Food Stamps	40.0%	30.3%	36.8%	34.0%	36.4%	18.5%	32.5%
WIC	90.0%	48.5%	34.2%	34.0%	9.1%	-	30.4%
School breakfast/lunch	20.0%	39.4%	39.5%	60.4%	66.7%	63.0%	52.1%
Section 8 certificate	20.0%	24.2%	10.5%	7.5%	15.2%	7.4%	12.9%
Fuel/utility assistance	-	15.4%	15.4%	14.6%	11.1%	4.0%	11.9%
Public housing	37.5%	12.0%	14.7%	-	7.1%	8.0%	8.9%
SSI/SSDI (self or child)	6.3%	2.6%	5.1%	6.3%	3.7%	24.0%	7.2%
Transportation	-	2.6%	2.6%	-	3.7%	20.0%	4.1%
Unemployment benefits	ı	-	2.6%	6.3%	ı	-	2.1%
Refugee assistance	ı	-	-	-	-	4.0%	.5%

Reasons for Not Receiving Food Stamps

• Round 2 respondents who were not receiving Food Stamps at the time of the survey were asked the reasons. As indicated in Exhibit II-64, almost 68 percent of these respondents stated that they had applied, but were found to be ineligible due to income and/or assets. The percentage who cited this reason was highest in County B (73.7 percent).

EXHIBIT II-64
REASONS FOR NOT RECEIVING FOOD STAMPS, ROUND 2
(Cases Still Off Welfare)

Reasons	County A	County B	County C	County D	Other	Total
Applied, but was ineligible due to	54.5%	73.7%	62.5%	70.0%	71.4%	67.9%
income/assets						
Did not think I would be eligible	18.2%	15.8%	20.8%	4.3%	-	9.9%
No longer needed Food Stamps	-	-	4.2%	7.1%	14.3%	5.3%
Was not worth the paperwork/effort	18.2%	-	-	1.4%	-	2.3%
Currently applying	9.1%	5.3%	-	7.1%	-	5.3%
Did not reapply	-	5.3%	12.5%	4.3%	14.3%	6.1%
Do not know why	-	-	-	4.3%	-	2.3%
Other	-	-	-	1.4%	-	.8%
Total	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%

Knowledge of Food Stamp Benefits After Welfare

• Round 2 respondents who were still off welfare were asked whether they thought people no longer on welfare could receive Food Stamps. Exhibit II-65 shows that 55 percent of the respondents stated they thought people not on welfare could receive Food Stamps, if they qualify. The percentage was highest in County B (63.2 percent) and lowest in the "other" counties (42.9 percent). Another 16.8 percent were not sure, and 28.2 percent thought that families cannot get Food Stamps after leaving welfare.

EXHIBIT II-65 KNOWLEDGE OF FOOD STAMP BENEFITS FOR PERSONS NO LONGER ON WELFARE, ROUND 2 (Cases Still Off Welfare)

Response	County A	County B	County C	County D	Other	Total
Yes, people not on welfare can	54.5%	63.2%	54.2%	54.3%	42.9%	55.0%
receive Food Stamps if they qualify						
No, people not on welfare cannot	36.4%	26.3%	25.0%	27.1%	42.9%	28.2%
receive Food Stamps						
Not sure	9.1%	10.5%	20.8%	18.6%	14.3%	16.8%
Total	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%

Receipt of Assistance from Private Sources

- In addition to public assistance, Round 2 respondents were asked about two other types of assistance—living rent free and receiving regular financial help from family and friends. Exhibit II-66 shows that these were important sources of assistance for respondents. Across all counties, 10.4 percent of respondents were living rent-free and 11.3 percent received regular financial assistance from family and friends.
- The "other" counties had the largest percentage of respondents living rent free (27.3 percent), and County A had the largest percentage of respondents receiving regular financial assistance (25.0 percent).

EXHIBIT II-66 RECEIPT OF PRIVATE ASSISTANCE BY COUNTY, ROUND 2 (Cases Still Off Welfare)

Type of Assistance	County A	County B	County C	County D	Other	Total
Living rent-free	=	13.0%	16.0%	6.9%	27.3%	10.4%
Financial help on a regular						
basis from family/friends	25.0%	6.9%	6.1%	10.8%	21.4%	11.3%

F. HEALTH CARE

Health Insurance Coverage for Children

• Exhibit II-67 and Exhibit II-68 show that for persons not on welfare, there was little change between the Round 1 and Round 2 surveys in the percentage reporting that their child(ren) were covered by health insurance. The percentage was 91.6 percent in Round 1 and 92.3 percent in Round 2.

- In both rounds of surveys, County B had the lowest percentage of children with health coverage less than 80 percent in each round.
- Exhibit II-69 presents comparable data for respondents who were interviewed in both rounds of surveys. Among these respondents, health coverage for children increased slightly from 91.2 percent to 92.6 percent.

EXHIBIT II-67 PERCENT OF RESPONDENTS WHO HAD HEALTH INSURANCE COVERAGE FOR THEIR CHILDREN, ROUND 1

Coverage	County A	County B	County C	County D	Other	Total
Yes, children are covered	100.0%	79.1%	94.3%	92.9%	100.0%	91.6%
No, children are not covered	-	20.9%	5.7%	7.1%	-	8.4%
Total	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%

EXHIBIT II-68 PERCENT OF RESPONDENTS WHO HAD HEALTH INSURANCE COVERAGE FOR THEIR CHILDREN, ROUND 2 (Cases Still Off Welfare)

Coverage	County A	County B	County C	County D	Other	Total
All children are covered	93.8%	75.9%	97.0%	95.1%	92.9%	92.3%
At least one child not covered	6.3%	24.1%	3.0%	4.9%	7.1%	7.7%
Total	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%

EXHIBIT II-69 PERCENT OF RESPONDENTS WHO HAD HEALTH INSURANCE COVERAGE FOR THEIR CHILDREN -- PERSONS WHO RESPONDED TO BOTH ROUNDS OF SURVEYS

(Cases Still Off Welfare)

Coverage	Round 1	Round 2
All children are covered	91.2%	92.6%
At least one child not covered	8.8%	7.4%
Total	100.0%	100.0%

Length of Time Children Had Been Without Health Insurance

• In Round 2 of the survey, respondents who reported that any of their children did not have health coverage were asked about the length of time that the children had been without coverage. As indicated in Exhibit II-70, about 27

percent of these respondents reported that the children had not been covered at any time in the past year.

EXHIBIT II-70 LENGTH OF TIME CHILDREN HAD BEEN WITHOUT HEALTH INSURANCE, ROUND 2 (Cases Still Off Welfare)

Length of Time	Total
1 to 3 months	40.0%
4 to 12 months	33.3%
More than 12 months	26.7%
Total	100.0%

Type of Health Insurance Coverage for Children

- Exhibit II-71 and Exhibit II-72 present data on the types of health insurance that respondents had for their children. Of the respondents who had health coverage for their children in Round 1, 91.3 percent were getting the coverage through Medicaid. At Round 2, 62.1 percent of the respondents with health coverage were using Medicaid for one or more of their children.
- In contrast, there was a major increase in the percentage of respondents who were getting coverage through Health Choice from only one case at Round 1 to 22.2 percent of all children with health coverage at Round 2.
- There was also an increase in the percentage of children covered through employer health plans. In Round 2, 17.1 percent of all covered children were receiving coverage through an employer health plan. At Round 1, only 8.7 percent of those who had any coverage were getting the coverage through an employer.
- Exhibit II-73 presents data for the individuals who responded to both rounds of surveys. The data are consistent with the findings in the earlier two exhibits.

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EXHIBIT II-71 TYPE OF HEALTH INSURANCE COVERAGE FOR CHILDREN, ROUND 1

Type of Coverage	County A	County B	County C	County D	Other	Total
Medicaid	89.5%	82.4%	93.9%	93.2%	92.9%	91.3%
Health insurance through employer	5.3%	11.8%	6.1%	9.3%	7.1%	8.7%
Health insurance from the other parent	5.3%	5.9%	6.1%	.8%	-	2.8%
Health Choice	-	2.9%	-	-	-	.5%

^{*}Percentages add to more than 100 percent because each person could give more than one response.

EXHIBIT II-72 TYPE OF HEALTH INSURANCE COVERAGE FOR CHILDREN, ROUND 2

(Cases Still Off Welfare)

Type of Coverage	County A	County B	County C	County D	Other	Total
Medicaid	66.7%	43.5%	66.7%	62.2%	76.9%	62.1%
Health insurance through employer	6.7%	17.4%	18.2%	18.4%	15.2%	17.1%
Health insurance from the other parent	6.7%	4.3%	3.0%	12.2%	-	8.2%
Health Choice	13.3%	34.8%	18.2%	18.4%	23.1%	20.3%

^{*}Percentages add to more than 100 percent because each person could give more than one response.

EXHIBIT II-73 TYPE OF HEALTH INSURANCE COVERAGE FOR CHILDREN, -- PERSONS WHO RESPONDED TO BOTH ROUNDS OF SURVEYS (Cases Still Off Welfare)

Type of Coverage	Round 1	Round 2
Medicaid	91.0%	74.2%
Health Choice	.6%	33.3%
Health insurance through employer	8.4%	17.0%
Health insurance through other parent	2.4%	8.0%

Multiple Types of Health Coverage Within the Family

- Exhibit II-74 shows the different combinations of health coverage for respondents who reported that they had some type of coverage for their children at Round 2. The different combinations are possible because different children in the same family may have different types of coverage. The exhibit also includes children who were not covered by any insurance.
- The data show that 51.5 percent of the respondents had only Medicaid coverage for their children, while another 6.7 percent had Medicaid in combination with

- other types of insurance. Overall, 58.2 percent of all children were covered by Medicaid, factoring in the children who did not have any health coverage.
- About 17.5 percent had only Health Choice while another 1.5 percent had Health Choice in combination with other insurance. Factoring in the children with no coverage, 19 percent of all children were covered by Health Choice.

EXHIBIT II-74 COMBINATIONS OF DIFFERENT TYPES OF HEALTH INSURANCE COVERAGE FOR CHILDREN, ROUND 2 (Cases Still Off Welfare)

Types of Coverage	County A	County B	County C	County D	Other	Total
Employer health plan only	6.3%	13.8%	12.1%	7.8%	-	8.8%
Medicaid only	62.5%	34.5%	60.6%	51.0%	57.1%	51.5%
Health Choice Only	12.5%	27.6%	15.2%	15.7%	21.4%	17.5%
Other health insurance only	6.3%	3.4%	=	4.9%	-	3.6%
Employer plan and Medicaid			6.1%	5.9%	14.3%	5.2%
Employer plan and other insurance			=	2.0%		1.0%
Medicaid and other insurance			=	2.0%		1.0%
Health Choice and other insurance			3.0%	1.0%		1.0%
Employer plan, Medicaid, and other			-	1.0%		.5%
insurance						
Employer plan, Health Choice, and			-	1.0%		.5%
other insurance						
Type not reported	6.3%	_	3.0%	3.9%		3.1%
None	6.3%	20.7%		3.9%	7.1%	6.2%
Total	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%

Knowledge of Health Choice

• Prior to asking whether their children were covered under the Health Choice program, the respondents in Round 2 were asked whether they had heard of the program. The data in Exhibit II-75 show that almost 61 percent of the respondents who were still off welfare had heard of the Health Choice program. The percentage was highest in County B (79.3 percent) and lowest in County A (50 percent).

EXHIBIT II-75 PERCENTAGE OF RESPONDENTS WHO HAD HEARD OF HEALTH CHOICE, ROUND 2 SURVEYS (Cases Still Off Welfare)

Heard of Health Choice?	County A	County B	County C	County D	Other	Total
Yes, I have heard of Health Choice	50.0%	79.3%	63.6%	54.9%	71.4%	60.8%
No, I have not heard of Health Choice	50.0%	17.2%	36.4%	42.2%	28.6%	37.1%
Not sure	-	3.4%	-	2.9%	-	2.1%
Total	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%

Reasons for Children Not Receiving Medicaid

- For Round 2 respondents who were still off welfare and who did not have Medicaid or Health Choice for their children, Exhibit II-76 presents data on the reasons why the children were not covered by Medicaid.
- The most common reason given by respondents was that the children were covered under another health plan (80.2 percent). The percentage was highest in County C (100 percent) and lowest in County B (63.2 percent). About 7 percent of the respondents reported that they had applied for Medicaid, but were found ineligible due to income and/or assets. The percentage was highest in County A (16.7 percent).

EXHIBIT II-76 REASONS FOR CHILDREN NOT RECEIVING MEDICAID, ROUND 2 (Cases Still Off Welfare)

Reasons	County A	County B	County C	County D	Other	Total
Children are covered under another	66.7%	63.2%	100.0%	85.4%	75.0%	80.2%
health plan						
Applied, but was ineligible due to	16.7%	10.5%	-	7.3%	-	7.4%
income/assets						
Did not think that I could get Medicaid	16.7%	10.5%	-	2.4%	-	4.9%
Currently applying	-	-	-	4.9%	25.0%	3.7%
Was not worth the effort/paperwork	-	5.3%	-	-	-	1.2%
Other	-	10.5%	-	-	-	2.5%
Total	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%

Children's Health Care—How Children Obtained Care Without Health Insurance

• For the 15 respondents who were still off welfare at Round 2 and who reported that they had no health coverage for their children, Exhibit II-77 shows how the

- respondents obtained health care, including check-ups, for their children when needed.
- Almost 47 percent of these respondents reported that they obtained medical care at a no-cost or low-cost clinic. A concern is that four out of the 15 respondents (26.7 percent) reported that they did not take their children in for check-ups but only for acute care.

EXHIBIT II-77 HOW RESPONDENTS WITHOUT INSURANCE OBTAINED MEDICAL CARE FOR THEIR CHILDREN, ROUND 2 (Cases Still Off Welfare)

	Total
How Obtain Care	(N=15)
Use no-cost or low cost clinic	46.7%
Pay out of pocket	20.0%
Do not take children for check-ups, only acute care	26.7%
Other	6.7%
Total	100.0%

Children's Health Care—Regular Place for Medical Care

• Exhibit II-78 and Exhibit II-79 present data on whether respondents had a regular place to take their children for medical care. Most respondents in both rounds of surveys reported having a regular place to take children for medical care.

EXHIBIT II-78 PERCENT OF RESPONDENTS WHO HAD A REGULAR PLACE TO TAKE CHILDREN FOR MEDICAL CARE, ROUND 1

Regular Place for Care?	County A	County B	County C	County D	Other	Total
Yes, I have a regular place	94.7%	100.0%	94.3%	85.2%	100.0%	90.8%
No, I do not have a regular place	5.3%	-	5.7%	14.8%	-	9.2%
Total	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%

EXHIBIT II-79 PERCENT OF RESPONDENTS WHO HAD A REGULAR PLACE TO TAKE CHILDREN FOR MEDICAL CARE, ROUND 2 (Cases Still Off Welfare)

Regular Place for Care?	County A	County B	County C	County D	Other	Total
Yes, I have a regular place for	93.8%	100.0%	100.0%	86.3%	100.0%	92.3%
non-emergency care						
No, I sometimes use the	6.3%	=	-	13.7%	-	7.7%
emergency room for routine care						
Total	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%

Health Insurance Covering the Parent

• For the Round 2 surveys, Exhibit II-80 presents data on the types of health insurance covering the respondent. About 49 percent of respondents had Medicaid alone or a combination of Medicaid and health insurance through their employer. Almost 34 percent had health insurance through their employer – either alone or in combination with Medicaid. About 20 percent of respondents reported that they had no health insurance.

EXHIBIT II-80 HEALTH INSURANCE COVERING THE RESPONDENT, ROUND 2 (Cases Still Off Welfare)

Type of Coverage	County A	County B	County C	County D	Other	Total
Medicaid only	64.3%	17.2%	54.8%	44.4%	38.5%	43.0%
Employer health insurance only	21.4%	31.0%	19.4%	30.3%	30.8%	28.0%
Employer health insurance and	-	6.9%	9.7%	6.1%	-	5.9%
Medicaid						
Other health insurance only	7.1%	3.4%	6.5%	2.0%	-	3.2%
No insurance	7.1%	41.4%	9.7%	17.2%	30.8%	19.9%
Total	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%

Employer Health Insurance for Respondents

• Exhibit II-81 presents data on the percentage of employed Round 1 respondents who were working for an employer that offered a health care plan. The data show that 77.1 percent were working for an employer with a health plan. However, the percentage was very low in County A (45.5 percent) compared to the other counties.

- Exhibit II-82 presents data on the percentage of employed Round 2 respondents who were working for an employer with a health care plan. The data show that 74 percent of the respondents who were still off welfare were working for an employer with a health plan. The percentage was lowest in the "other" counties (60 percent) and County A (66.7 percent).
- For those individuals who responded to both Round 1 and Round 2 of the survey, Exhibit II-83 shows that the percentage of respondents working for an employer that had a health plan had increased slightly from 73 percent to 74.8 percent.

EXHIBIT II-81 EMPLOYED PERSONS WORKING FOR AN EMPLOYER THAT OFFERED HEALTH INSURANCE, ROUND 1

Status	County A	County B	County C	County D	Other	Total
Employer offers health	45.5%	82.4%	79.2%	78.8%	72.7%	77.1%
insurance						
Employer does not offer	54.5%	17.6%	20.8%	21.2%	27.3%	22.9%
health insurance						
Total	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%

EXHIBIT II-82 EMPLOYED PERSONS WORKING FOR AN EMPLOYER THAT OFFERED HEALTH INSURANCE, ROUND 2 (Cases Still Off Welfare)

Status	County A	County B	County C	County D	Other	Total
Employer offers health	66.7%	72.0%	76.9%	76.2%	60.0%	74.0%
insurance						
Employer does not offer	33.3%	28.0%	23.1%	23.8%	40.0%	26.0%
health insurance						
Total	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%

EXHIBIT II-83 EMPLOYED PERSONS WHO RESPONDED TO BOTH SURVEYS – PERCENT WORKING FOR AN EMPLOYER THAT OFFERED HEALTH INSURANCE (Cases Still Off Welfare)

Status	Round 1	Round 2
Employer offers health	73.0%	74.8%
insurance		
Employer does not offer health	27.0%	25.2%
insurance		
Total	100.0%	100.0%

Participation in Employer Health Plans

- For Round 1 respondents who were working for an employer with a health plan, Exhibit II-84 shows the percentage of persons who were participating in the plan. The data show that only 43.5 percent were participating. The percentage was highest in County C (52.6 percent) and County D (46.2 percent), and lowest in the three "other" counties combined (25 percent) and County B (35.7 percent).
- For Round 2 respondents who were working for an employer with a health plan, Exhibit II-85 shows the percentage of persons who were participating in the plan. The data show that 55.3 percent were participating. The percentage was highest in the three "other" counties combined (66.7 percent), County B (61.1 percent), and County D (56.3 percent), and lowest in County C (45 percent).

EXHIBIT II-84 PERSONS WHOSE EMPLOYER OFFERED HEALTH INSURANCE – PERCENT WHO WERE PARTICIPATING, ROUND 1

Participation	County A	County B	County C	County D	Other	Total
Participating	40.0%	35.7%	52.6%	46.2%	25.0%	43.5%
Not participating	60.0%	64.3%	47.4%	53.8%	75.0%	56.5%
Total	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%

EXHIBIT II-85 PERSONS WHOSE EMPLOYER OFFERED HEALTH INSURANCE -- PERCENT WHO WERE PARTICIPATING, ROUND 2 (Cases Still Off Welfare)

Participation	County A	County B	County C	County D	Other	Total
Participating	50.0%	61.1%	45.0%	56.3%	66.7%	55.3%
Not participating	50.0%	38.9%	55.0%	43.8%	33.3%	44.7%
Total	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%

- Exhibit II-86 and II-87 combine data from the earlier exhibits to show the overall situation with employer health insurance. The data for Round 1 show that 33.4 percent of employed respondents had employer health coverage.
- The data for Round 2 show that 40.9 percent of employed respondents were receiving health coverage through their employer (55.3 percent of the 74 percent who were working for an employer with a health plan). The percentage was highest in County B, County D, and the three "other" counties combined, and lowest in County C and County A.

EXHIBIT II-86 OVERVIEW OF EMPLOYER HEALTH COVERAGE, ROUND 1

Participation	County A	County B	County C	County D	Other	Total
Employer has health insurance and	18.2%	29.4%	41.7%	36.0%	18.2%	33.4%
respondent participates						
Employer has health insurance and	27.3%	53.0%	37.5%	42.8%	54.5%	43.7%
respondent does not participate						
Employer does not offer health	54.5%	17.6%	20.8%	21.2%	27.3%	22.9%
insurance						
Total	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%

EXHIBIT II-87 OVERVIEW OF EMPLOYER HEALTH COVERAGE, ROUND 2 (Cases Still Off Welfare)

Participation	County A	County B	County C	County D	Other	Total
Employer has health insurance and	33.3%	44.0%	34.6%	42.9%	40.0%	40.9%
respondent participates						
Employer has health insurance and	33.3%	28.0%	42.3%	33.3%	20.0%	33.1%
respondent does not participate						
Employer does not offer health	33.3%	28.0%	23.1%	23.8%	40.0%	26.0%
insurance						
Total	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%

Reasons for Not Participating in Employer Health Plans

- For Round 2 respondents who reported that they were not participating in their employer's health plan (N=51), Exhibit II-88 shows the reasons given for not participating.
- As indicated, the data show that 31.4 percent of these respondents said that they could not enroll because they had not been at the on the job long enough.
- Another 13.7 percent said that they could not enroll because they were part-time employees.
- About 41 percent of the respondents reported that they could enroll if they wanted to but the cost of the premiums was too high. This number no doubt includes respondents who had other health care coverage.
- Almost 10 percent said that they had not enrolled because they had other coverage. The actual percentage of persons with other coverage was much higher.

EXHIBIT II-88 EMPLOYED PERSONS NOT PARTICIPATING IN EMPLOYER HEALTH PLANS WHEN AVAILABLE – REASONS FOR NOT PARTICIPATING, ROUND 2 (Cases Still Off Welfare)

Reasons	Percent		
Persons who could not be enrolled			
I haven't worked there long enough	31.4%		
I'm a part-time employee	13.7%		
Persons choosing not to be enrolled			
The cost of the premiums is too high	41.2%		
I have other health coverage	9.8%		
Other	3.9%		
Total	100.0%		

G. CHILD CARE

Use of Child Care

• Exhibit II-89 presents data on the use of child care (paid or unpaid) by employed respondents at Round 1. The data show that 78.1 percent of the respondents

- were using child care. The percentage was higher in County C (92.3 percent) and County B (79.4 percent) than in the other counties.
- Exhibit II-90 presents data on the use of child care (paid or unpaid) by employed respondents at Round 2. As indicated, 74.3 percent of the respondents were using child care. The percentage was higher in County B (87.5 percent) and County D (75.6 percent) than in the other counties.
- Exhibit II-91 presents data on the use of child care (paid or unpaid) by employed individuals who responded to both rounds of surveys. The data show that the percentage of the respondents using child care at follow-up remained relatively constant. The small change observed may be due to children becoming schoolaged.

EXHIBIT II-89 ROUND 1 EMPLOYED RESPONDENTS USING PAID OR UNPAID CHILD CARE, BY COUNTY

	County A	County B	County C	County D	Other	Total
Use child care	75.0%	79.4%	92.3%	77.0%	54.5%	78.1%
Do not use child care	25.0%	20.6%	7.7%	23.0%	45.5%	21.9%
Total	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%

EXHIBIT II-90 ROUND 2 EMPLOYED RESPONDENTS USING PAID OR UNPAID CHILD CARE, BY COUNTY (Cases Still Off Welfare)

	County A	County B	County C	County D	Other	Total
Use child care	62.5%	87.5%	68.0%	75.6%	55.6%	74.3%
Do not use child care	37.5%	12.5%	32.0%	24.4%	44.4%	25.7%
Total	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%

EXHIBIT II-91 USE OF PAID OR UNPAID CHILD CARE -- EMPLOYED PERSONS WHO RESPONDED TO BOTH ROUNDS OF SURVEYS (Cases Still Off Welfare)

Response	Round 1	Round 2
Use child care	77.8%	73.6%
Do not use child care	22.2%	26.4%
Total	100.0%	100.0%

Reasons for Not Using Child Care

- For Round 1 respondents who were *not* using child care, Exhibit II-92 shows the reasons given for not using child care. Overall, 72.5 percent of the respondents who were not using child care indicated that they did not need child care because their children were old enough to look after themselves. Only 7.5 percent cited problems with being able to afford child care as the reason for not using child care.
- For Round 2 respondents who were *not* using child care, Exhibit II-93 shows the reasons given for not using child care. Overall, 48.6 percent of employed respondents who were not using child care indicated that they did not need child care because their children were in school. Almost 46 percent stated that their children were old enough to look after themselves. Only 8.1 percent cited problems with being able to afford child care as the reason for not using child care.

EXHIBIT II-92 EMPLOYED PERSONS NOT USING CHILD CARE -- REASONS FOR NOT USING CHILD CARE, ROUND 1

Reason	County A	County B	County C	County D	Other	Total
My children are old enough to look	66.7%	57.1%	-	82.6%	80.0%	72.5%
after themselves						
I can't afford to pay for child care	33.3%	-	-	8.7%	-	7.5%
I'm on leave from work or	-	14.3%	50.0%	-	-	5.0%
attending school						
Other	-	28.6%	50.0%	13.0%	20.0%	17.5%

^{*}Percentages add to more than 100 percent because more than one reason was allowed.

EXHIBIT II-93 EMPLOYED PERSONS NOT USING CHILD CARE -- REASONS FOR NOT USING CHILD CARE, ROUND 2 (Cases Still Off Welfare)

Reason	County A	County B	County C	County D	Other	Total
My children are in school	66.7%	66.7%	50.0%	36.8%	75.0%	48.6%
My children are old enough to look	66.7%	66.7%	12.5%	52.6%	50.0%	45.9%
after themselves						
I can't afford to pay for child care	-	-	25.0%	5.3%	-	8.1%
My child comes to work with me	-	-	12.5%	5.3%	-	5.4%
Other	-	-	-	5.3%	-	2.7%

^{*}Percentages add to more than 100 percent because more than one reason was allowed.

Primary Type of Child Care Used

- Exhibit II-94 presents data on the types of child care used by employed Round 1 respondents. Overall, about 48.5 percent of persons who were using child care were using a child care center. The percentage using a child care center was relatively high in the three "other" counties combined and in County D, and relatively low in County A and County C. The next most common type of provider was "paid relative or friend not living in the home," accounting for about one-fifth of all providers. Another 8.5 percent were using a relative or friend who was not living in the home and who was not being paid.
- Exhibit II-95 presents data on the types of child care used by employed Round 2 respondents. Overall, about 49.5 percent of persons who were using child care were using a child care center. The percentage using a child care center was relatively high in County B and County C, and relatively low in County A and the three "other" counties. The next most common type of provider was "unpaid relative or friend not living in the home," accounting for 15.9 percent of all providers. Another 14.0 percent were using a relative or friend who was living in the home and who was not being paid.

EXHIBIT II-94 PRIMARY TYPE OF CHILD CARE PROVIDER FOR EMPLOYED PERSONS USING CHILD CARE BY COUNTY, ROUND 1

Type of Provider	County A	County B	County C	County D	Other	Total
Relative living in home – paid	-	8.0%	-	1.4%	-	2.3%
Relative living in home – unpaid	22.2%	4.0%	-	1.4%	-	3.1%
Relative or friend not living in home-paid	22.2%	28.0%	18.2%	18.8%	20.0%	20.8%
Relative or friend not living in home-unpaid	22.2%	-	13.6%	8.7%	-	8.5%
Day care center	22.2%	48.0%	31.8%	56.5%	60.0%	48.5%
School program (before/after school care)	11.1%	-	18.2%	4.3%	-	6.2%
Family child care home	-	12.0%	4.5%	7.2%	-	6.9%
Other	-	-	13.6%	1.4%	20.0%	3.8%
Total*	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%

^{*}Each respondent was allowed to identify only one kind of child care provider.

EXHIBIT II-95 TYPES OF CHILD CARE PROVIDER FOR EMPLOYED PERSONS USING CHILD CARE BY COUNTY, ROUND 2 (Cases Still Off Welfare)

Type of Provider	County A	County B	County C	County D	Other	Total
Relative living in home – paid	-	-	5.9%	1.7%	-	1.9%
Relative living in home – unpaid	20.0%	-	17.6%	16.9%	20.0%	14.0%
Relative or friend not living in home-paid	-	19.0%	-	15.3%	-	12.1%
Relative or friend not living in home-unpaid	40.0%	19.0%	11.8%	11.9%	40.0%	15.9%
Day care center	40.0%	57.1%	52.9%	47.5%	40.0%	49.5%
School program (before/after school care)	-	4.8%	11.8%	5.1%	-	5.6%
Family child care home	-	-	-	1.7%	-	.9%
Other	-	-	-	1.7%	-	.9%

^{*}Percentages may not add to 100 percent because each respondent was allowed to identify multiple kinds of child care providers.

Help from the County in Paying for Child Care

- For the 115 employed Round 1 respondents who reported that they were paying for child care, Exhibit II-96 shows the percentage who were receiving help from the county. The data indicate that 60 percent were receiving assistance from the county. The percentage did not differ substantially by county, but more respondents were receiving help in County D than in the other counties.
- For the 75 employed Round 2 respondents who reported that they were paying for child care and who were still off welfare, Exhibit II-97 shows the percentage who were receiving help from the county. The data indicate that 66.7 percent were receiving assistance from the county. The percentage did not differ substantially by county. Among the larger counties, County B had the highest percentage receiving help from the county to pay for child care.
- Exhibit II-98 presents data for individuals who responded to both rounds of surveys. The data show that the percentage receiving help from the county increased from 60.4 percent to 71.4 percent.

EXHIBIT II-96 RESPONDENTS USING PAID CHILD CARE – PERCENT RECEIVING HELP FROM THE COUNTY IN PAYING FOR CARE, ROUND 1

Status	County A	County B	County C	County D	Other	Total
Receive help from county	40.0%	54.2%	57.9%	64.5%	60.0%	60.0%
No help from county	60.0%	45.8%	42.1%	35.5%	40.0%	40.0%
Total	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%

EXHIBIT II-97 RESPONDENTS USING PAID CHILD CARE – PERCENT RECEIVING HELP FROM THE COUNTY IN PAYING FOR CARE, ROUND 2 (Cases Still Off Welfare)

Status	County A	County B	County C	County D	Other	Total
Receive help from county	100.0%	70.6%	66.7%	61.9%	100.0%	66.7%
No help from county	-	29.4%	33.3%	38.1%	-	33.3%
Total	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%

EXHIBIT II-98

RESPONDENTS USING PAID CHILD CARE – PERCENT RECEIVING HELP FROM THE COUNTY IN PAYING FOR CHILD CARE, EMPLOYED PERSONS WHO RESPONDED TO BOTH ROUNDS OF SURVEYS (Cases Still Off Welfare)

Status	Round 1	Round 2
Receive help from county	60.4%	71.4%
Do not receive help from county	39.6%	28.6%
Total	100.0%	100.0%

Reasons for Not Getting Help Paying for Child Care

• Exhibit II-99 indicates that, among those employed Round 1 respondents who were *not* receiving help from the county (n=46), 28.3 percent said that they did not know they could get help paying for child care. Six (13 percent) said that they had applied for assistance but been found ineligible; seven said that they did not want to deal with the county's requirements; and three said that the provider did not want to deal with the county's requirements. Six were on a waiting list and four were in the process of applying. Three thought that they made too much money to get help.

• Exhibits II-100 and II-101 indicate that, among those employed Round 2 respondents who were not receiving help from the county, there was a decline in the percentage who cited not knowing about child care assistance. Instead, a greater percentage cited not wanting to deal with the county's requirements.

EXHIBIT II-99
REASONS WHY RESPONDENTS WERE NOT RECEIVING HELP FROM THE
COUNTY TO PAY FOR CHILD CARE, ROUND 1

Reason	County A	County B	County C	County D	Other	Total
I did not know I could get help	33.3%	36.4%	37.5%	18.2%	50.0%	28.3%
I applied but I did not qualify	-	9.1%	=	22.7%	ı	13.0%
I did not want to deal with the	33.3%	9.1%	25.0%	9.1%	50.0%	15.2%
county's requirements						
Provider did not want to deal	-	9.1%	-	9.1%	-	6.5%
with the county's requirements						
On waiting list	33.3%	-	-	22.7%	-	13.0%
Currently applying	-	18.2%	12.5%	4.5%	ı	8.7%
Believe I make too much money	-	9.1%	=	9.1%	ı	6.5%
Other	-	9.1%	25.0%	4.5%	-	8.7%
Total	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%

EXHIBIT II-100 REASONS WHY RESPONDENTS WERE NOT RECEIVING HELP FROM THE COUNTY TO PAY FOR CHILD CARE, ROUND 2 (Cases Still Off Welfare)

Reason	County A	County B	County C	County D	Other	Total
I did not know I could get help	-	20.0%	-	12.5%	-	12.0%
I applied but I did not qualify	-	40.0%	25.0%	25.0%	-	28.0%
I did not want to deal with the	-	-	75.0%	25.0%	-	28.0%
county's requirements						
Provider did not want to deal	-	20.0%	-	12.5%	-	12.0%
with the county's requirements						
On waiting list	-	-	-	12.5%	-	8.0%
Currently applying						
Believe I make too much money						
Other	-	20.0%	-	12.5%	ı	12.0%
Total	-	100.0%	100.0%	100.0%	-	100.0%

EXHIBIT II-101 REASONS WHY RESPONDENTS WERE NOT RECEIVING HELP FROM THE COUNTY TO PAY FOR CHILD CARE -- EMPLOYED PERSONS WHO RESPONDED TO BOTH ROUNDS OF SURVEYS

(Cases Not On Welfare)

Reason	Round 1	Round 2
I did not know I could get help	30.6%	16.7%
I applied but I did not qualify	11.1%	22.2%
I did not want to deal with the county's	16.7%	38.9%
requirements		
Provider did not want to deal with the	2.8%	11.1%
county's requirements		
On waiting list	13.9%	5.6%
Currently applying	5.6%	-
Believe I make too much money	8.3%	=
Other	11.1%	5.6%
Total	100.0%	100.0%

Problems Getting to Work Because of Child Care

• Round 2 respondents were asked if they ever have problems getting to work because child care was not available or reliable. As indicated in Exhibit II-102, 91.5 percent of employed respondents reported that they rarely or never had problems. The percentage was lowest in County B (83.3 percent) and County D (88.5 percent).

EXHIBIT II-102 PERCENT OF EMPLOYED PERSONS WHO REPORTED PROBLEMS GETTING TO WORK BECAUSE OF CHILD CARE, ROUND 2 (Cases Still Off Welfare)

Response	County A	County B	County C	County D	Other	Total
Frequently have problems	-	8.3%	-	3.8%	-	3.2%
Occasionally have problems	-	8.3%	-	7.7%	-	5.3%
Rarely/never have problems	100.0%	83.3%	100.0%	88.5%	100.0	91.5%
Total	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%

Knowledge of Child Care Benefits

• Round 2 respondents were asked if they believed that families could get help paying for child care if they were not on welfare. Exhibit II-103 shows that 63.4 percent of respondents who were still off welfare believed that families

could get help paying for child care even if not on welfare. The percentage was lowest in the three "other" counties (35.7 percent) and County A (56.3 percent).

EXHIBIT II-103 PERCENT OF PERSONS WHO BELIEVED THAT FAMILIES CAN GET HELP PAYING FOR CHILD CARE EVEN IF NOT ON WELFARE, ROUND 2 (Cases Still Off Welfare)

Response	County A	County B	County C	County D	Other	Total
Yes, I believe families can get help if not on	56.3%	75.9%	63.6%	64.7%	35.7%	63.4%
welfare						
No, I do not believe families can get help if	18.8%	20.7%	21.2%	16.7%	28.6%	19.1%
not on welfare						
I am not sure	25.0%	3.4%	15.2%	18.6%	35.7%	17.5%
Total	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%

Unemployed Persons -- Problems Getting a Job Because of Child Care

• As indicated in Exhibit II-104, 37.5 percent of unemployed Round 2 respondents who were still off welfare stated that child care would be a major problem if they were to get a job.

EXHIBIT II-104 UNEMPLOYED PERSONS – PERCENT WHO WOULD HAVE PROBLEMS STARTING A JOB BECAUSE OF CHILD CARE, ROUND 2 (Cases Still Off Welfare)

Response	County A	County B	County C	County D	Other	Total
Would be a major problem	42.9%	25.0%	42.9%	38.9%	25.0%	37.5%
Would be somewhat of a problem	28.6%	-	-	16.7%	-	12.5%
Would not be a problem	28.6%	50.0%	57.1%	44.4%	50.0%	45.0%
Not sure	-	25.0%	-	-	25.0%	5.0%
Total	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%

H. TRANSPORTATION

Types of Transportation Used

• The Round 2 survey contained additional questions relating to transportation availability. Exhibit II-105 shows that 71.1 percent of Round 2 respondents who were still off welfare owned a vehicle.

- However, as shown in Exhibit II-106, about 31 percent of the vehicles were more than 10 years old.
- Exhibit II-107 shows that 65.5 percent of employed respondents used their own vehicles to get to work. The percentage was highest in County B (79.3 percent), County C (75.8 percent), and the three "other" counties (71.4 percent).

EXHIBIT II-105 PERCENT OF RESPONDENTS WHO OWNED A VEHICLE, ROUND 2 (Cases Still Off Welfare)

Status	County A	County B	County C	County D	Other	Total
Yes, I own a vehicle	75.0%	82.8%	81.8%	61.8%	85.7%	71.1%
No, I do not own a	25.0%	17.2%	18.2%	38.2%	14.3%	28.9%
vehicle						
Total	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%

EXHIBIT II-106 AGE OF VEHICLES OWNED, ROUND 2 (Cases Still Off Welfare)

Age of Vehicle	County A	County B	County C	County D	Other	Total
Less than 5 years	16.7%	33.3%	25.9%	28.6%	8.3%	26.1%
5 to 10 years	41.7%	33.3%	48.1%	49.2%	16.7%	42.8%
More than 10 years	41.7%	33.3%	25.9%	22.2%	75.0%	31.2%
Total	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%

EXHIBIT II-107 HOW EMPLOYED RESPONDENTS GOT TO WORK, ROUND 2 (Cases Still Off Welfare)

Response	County A	County B	County C	County D	Other	Total
Drive own vehicle	68.8%	79.3%	75.8%	56.9%	71.4%	65.5%
Get a ride from family	-	6.9%	3.0%	14.7%	7.1%	9.8%
member or friend						
Borrow vehicle from	6.3%	3.4%	3.0%	10.8%	-	7.2%
family member or friend						
Use bus or other public	12.5%	3.4%	9.1%	12.7%	-	9.8%
transportation						
Taxi	-	3.4%	-	ı	ı	.5%
Walk	6.3%	ı	3.0%	2.0%	ı	2.1%
Do not work	6.3%	3.4%	6.1%	2.0%	21.4%	4.6%
Work at home	-	-	-	1.0%	ı	.5%
Total	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%

Transportation Problems

- As shown in Exhibit II-108, about 19 percent of employed Round 2 respondents reported that they often or sometimes had a problem being late for work or missing work because of transportation problems. This percentage was highest in the three "other" counties (35.7 percent), and in County B and County D (20.6 percent in each).
- Persons unemployed at Round 2 were asked whether would they have a problem getting to a new job on time because of transportation problems. As indicated in Exhibit II-109, 20 percent stated that getting to work would be a problem. The percentage was highest in County A and County C (28.6 percent in each).

EXHIBIT II-108 PERCENT OF EMPLOYED RESPONDENTS REPORTING PROBLEMS GETTING TO WORK DUE TO TRANSPORTATION, ROUND 2 (Cases Still Off Welfare)

Response	County A	County B	County C	County D	Other	Total
I often have a problem	-	3.4%	3.0%	3.9%	7.1%	3.6%
I sometimes have a problem	6.3%	17.2%	9.1%	16.7%	28.6%	15.5%
I do not have a problem very often	18.8%	27.6%	33.3%	40.2%	31.4%	34.0%
I never have a problem	75.0%	51.7%	54.5%	39.2%	42.9%	46.9%
Total	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%

EXHIBIT II-109 UNEMPLOYED PERSONS – PERCENT WHO WOULD HAVE PROBLEMS STARTING A JOB BECAUSE OF TRANSPORTATION, ROUND 2 (Cases Still Off Welfare)

Response	County A	County B	County C	County D	Other	Total
Yes, it would be a problem	28.6%	ı	28.6%	22.2%	ı	20.0%
No, it would not be a problem	71.4%	75.0%	71.4%	66.7%	100.0%	72.5%
Not sure	-	25.0%	-	11.1%	-	7.5%
Total	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%

I. CHILD SUPPORT

• The data in this section are for respondents who were not living with a spouse and who had at least one child. Topics covered include child support ordered, child support received, regularity of child support payments, and helpfulness of the child support agency.

Child Support Ordered

• The Round 2 survey asked whether the father/mother of the respondent's child(ren) had been ordered to pay child support. As shown in Exhibit II-110, 55.6 percent of non-married Round 2 respondents who were still off welfare stated that child support had been ordered.

EXHIBIT II-110 PERCENT OF NON-MARRIED RESPONDENTS WHO HAD A CHILD SUPPORT ORDER FOR THEIR CHILD(REN), ROUND 2 (Cases Still Off Welfare)

Status	County A	County B	County C	County D	Other	Total
Child support ordered	41.7%	70.4%	59.3%	53.4%	53.4%	55.6%
Child support not ordered	58.3%	29.6%	40.7%	40.7%	46.6%	44.4%
Total	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%

Child Support Received

- Exhibit II-111 presents data on the percentage of non-married respondents who were actually receiving child support at the time of the Round 1 survey. As indicated, 21.4 percent were receiving child support and 78.6 percent were not. The percentage who were receiving child support did not vary substantially among the counties, except that a much higher percentage of respondents (33.3 percent) in the three "other" counties combined were receiving support.
- Exhibit II-112 presents data on the percentage of non-married respondents who were actually receiving child support at the time of the Round 2 survey. As indicated, 27 percent were receiving child support and 73 percent were not. As in Round 1, the percentage of respondents who were receiving child support did not vary substantially among the counties, except that a much lower percentage of respondents (8.3 percent) in County A were receiving support.
- Exhibit II-113 presents data on the percentage of respondents who were receiving child support among those who responded to both rounds of surveys. The data show that the percentage of respondents receiving child support increased from 20.1 percent at the time of the first round of surveys to 27.6 percent at the time of the second round of surveys.

EXHIBIT II-111 PERCENT OF NON-MARRIED RESPONDENTS RECEIVING CHILD SUPPORT, ROUND 1

Status	County A	County B	County C	County D	Other	Total
Child support received	23.1%	19.5%	17.9%	21.4%	33.3%	21.4%
Child support not received	76.9%	80.5%	82.1%	78.6%	66.7%	78.6%
Total	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%

EXHIBIT II-112 PERCENT OF NON-MARRIED RESPONDENTS RECEIVING CHILD SUPPORT, ROUND 2 (Cases Still Off Welfare)

Status	County A	County B	County C	County D	Other	Total
Child support received	8.3%	33.3%	25.9%	27.4%	33.3%	27.0%
Child support not received	91.7%	66.7%	74.1%	72.6%	66.7%	73.0%
Total	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%

EXHIBIT II-113 PERCENT OF NON-MARRIED RESPONDENTS RECEIVING CHILD SUPPORT, PERSONS WHO RESPONDED TO BOTH ROUNDS OF SURVEYS (Cases Still Off Welfare)

Status	Round 1	Round 2
Child support received	20.1%	27.6%
Child support not received	79.9%	72.4%
Total	100.0%	100.0%

Child Support Ordered, But Not Received

• For Round 2 respondents still off welfare, Exhibit II-114 shows the percent of cases in which child support was ordered, but not received. Across counties, 52.4 percent of respondents with a child support order reported that they were not actually receiving child support either regularly or occasionally.

EXHIBIT II-114 CHILD SUPPORT ORDERED BUT NOT RECEIVED, ROUND 2 (Cases Still Off Welfare)

Status	County A	County B	County C	County D	Other	Total
Ordered but not received	80.0%	52.6%	56.3%	48.7%	40.0%	52.4%
Ordered and received	20.0%	47.4%	43.8%	51.3%	60.0%	47.6%

Receipt of Child Support by Ethnicity

- Exhibit II-115 and Exhibit II-116 show the percentage of non-married respondents who were receiving child support, by ethnicity.
- The data show that in Round 1, whites received child support at a higher rate than non-whites. In Round 2, however, non-whites received child support at the higher rate. The results may be affected by the small number of cases involved. In Round 1, there were only 39 whites not living with a spouse. In Round 2, there were only 32.

EXHIBIT II-115 RECEIPT OF CHILD SUPPORT BY ETHNICITY, ROUND 1

Status	White	Non-White	Total
Receive child support	28.9%	19.5%	21.4%
Do not receive child support	71.1%	80.5%	78.6%
Total	100.0%	100.0%	100.0%

EXHIBIT II-116 RECEIPT OF CHILD SUPPORT BY ETHNICITY, ROUND 2 (Cases Still Off Welfare)

Status	White	Non-White	Total
Receive child support	19.4%	29.1%	27.0%
Do not receive child support	80.6%	70.9%	73.0%
Total	100.0%	100.0%	100.0%

Receiving Child Support by Education

• Exhibit II-117 shows the percentage of Round 1 respondents who were receiving child support, by education. The data indicate that persons who had not completed high school or its equivalent were half as likely to be receiving child support as persons who had completed high school.

• Exhibit II-118 shows that the same pattern existed at Round 2, but the gap had narrowed considerably.

EXHIBIT II-117 RECEIPT OF CHILD SUPPORT BY EDUCATION, ROUND 1

Status	Did not complete HS/GED	Completed HS/GED Only	Attended College	Total
Receive child support	12.1%	25.8%	21.7%	21.5%
Do not receive child support	87.9%	74.2%	78.3%	78.5%
Total	100.0%	100.0%	100.0%	100.0%

EXHIBIT II-118 RECEIPT OF CHILD SUPPORT BY EDUCATION, ROUND 2 (Cases Still Off Welfare)

Status	Did not complete HS/GED	Completed HS/GED Only	Attended College	Total
Receive child support	22.2%	27.3%	28.1%	27.0%
Do not receive child support	77.8%	72.7%	71.9%	73.0%
Total	100.0%	100.0%	100.0%	100.0%

Receipt of Child Support by Age

- Exhibit II-119 presents data on the percentage of Round 1 respondents who were receiving child support, by age. The data indicate that persons aged 41 and over were less likely to be receiving child support than younger respondents. Persons aged less than 22 were also somewhat less likely to be receiving child support than the average respondent.
- Exhibit II-120 presents data on the percentage of Round 2 respondents who were receiving child support, by age. The data indicate that none of the persons aged under 22 were receiving child support. There were nine individuals in this age group.

EXHIBIT II-119 RECEIPT OF CHILD SUPPORT BY AGE, ROUND 1

	Less than					41 and	
Status	22	22 to 25	26 to 30	31 to 35	36 to 40	over	Total
Receive child support	15.8%	25.6%	16.3%	25.6%	29.2%	7.1%	21.4%
Do not receive child support	84.2%	74.4%	83.7%	74.4%	70.8%	92.9%	78.6%
Total	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%

EXHIBIT II-120 RECEIPT OF CHILD SUPPORT BY AGE, ROUND 2 (Cases Still Off Welfare)

	Less than					41 and	
Status	22	22 to 25	26 to 30	31 to 35	36 to 40	over	Total
Receive child support	-	25.0%	33.3%	21.1%	33.3%	37.5%	27.0%
Do not receive child support	100.0%	75.0%	66.7%	78.9%	66.7%	62.5%	73.0%
Total	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%

Regularity of Child Support Payments Received

• Exhibit II-121 presents data on the regularity of child support payments for those Round 2 respondents who reported receiving any child support. The data indicate that overall, 70 percent of those who received any child support payments were receiving payments every month or almost every month.

EXHIBIT II-121 REGULARITY OF CHILD SUPPORT FOR RESPONDENTS WHO RECEIVED ANY CHILD SUPPORT, ROUND 2 (Cases Still Off Welfare)

Response	Total (N=40)
Receive payments every month or almost every month	70.0%
Receive payments some months but not most months	15.0%
Rarely receive payments	15.0%
Total	100.0%

Helpfulness of the Child Support Agency

• Exhibit II-122 presents data for Round 2 respondents on the perceived helpfulness of the local child support agency in getting them child support. Almost 61 percent of respondents felt that the local agency had not been very helpful. The percentage was highest in County D (69.5 percent) and County A (66.7 percent).

EXHIBIT II-122
PERCEIVED HELPFULNESS OF THE CHILD SUPPORT AGENCY, ROUND 2
(Cases Still Off Welfare)

Response	County A	County B	County C	County D	Other	Total
Very helpful	-	16.7%	9.5%	20.3%	42.9%	17.9%
Fairly helpful	33.3%	33.3%	38.1%	10.2%	14.3%	21.4%
Not very helpful	66.7%	50.0%	52.4%	69.5%	42.9%	60.7%
Total	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%

J. DEPRIVATION AND OVERALL FINANCIAL SITUATION

Respondents were asked a series of questions designed to assess their material and
financial well-being in the context of their decision to accept diversion assistance.

It should be noted that the time period before receiving diversion assistance is
open-ended, while the time period since receiving diversion assistance is
constrained by the timing of the surveys. The key findings are presented below.

Overall Deprivation—Life Events Prior to Diverting (Round 1)

- Exhibit II-123 presents data from the Round 1 survey on reported deprivation before diverting.
- About 26 percent reported that, before diverting, there were times when they had no way to buy food. About 12.5 percent reported that, before diverting, there had been occasions when they needed medical care for a family member but could not afford it.
- Almost 38 percent reported getting behind in paying their rent or mortgage before diverting. About 16.3 percent reported that, before diverting, there had been occasions when they needed child care but could not pay for it. Relatively small percentages reported other types of deprivation, such as having to move in

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with a relative, take in a boarder, stay in a homeless shelter, or go without utilities.

EXHIBIT II-123 RESPONDENTS REPORTING DIFFERENT EVENTS BEFORE DIVERTING, ROUND 1

Event	Total
Got behind in paying for rent or mortgage	37.9%
Moved because could not pay for housing	10.0%
Moved in with a friend or relative	17.5%
Took in a boarder or relative	0.8%
Went without heat, electricity, or water in home	5.4%
Stayed in a homeless shelter	3.3%
Placed children with someone else	4.2%
Placed children in foster care	0.4%
Needed routine child care but could not pay for it	16.3%
Needed medical care for a family member but could not pay	12.5%
Had times when had no way to buy food	26.3%

Comparing Events Before the Past Year and During the Past Year

- Round 2 respondents were asked whether they had experienced various types of deprivation since receiving diversion assistance. The Round 2 surveys included only 7 of the 11 questions from Round 1 in order to focus on the severest hardship indicators. Also, the question on food security was reworded to ask whether respondents had cut the size of meals or skipped meals.
- As indicated in Exhibit II-124, respondents reported a higher occurrence of most adverse events after diverting than before.
- The percentage of respondents who had fallen behind in rent or mortgage payments increased from 37.9 percent to 47.9 percent.
- There was a doubling in the percentage of respondents who had occasions when they needed medical care for a family member but could not afford it.
- About 12 percent of respondents had gone without heat, electricity, or water since diverting, compared to only 5 percent in the period before diverting.

EXHIBIT II-124 RESPONDENTS REPORTING DIFFERENT EVENTS BEFORE THE PAST YEAR (ROUND 1) AND DURING THE PAST YEAR (ROUND 2) (Cases Still Off Welfare)

Event	Before Diverting	After Diverting
Got behind in paying for rent or mortgage	37.9%	47.9%
Moved because could not pay for housing	10.0%	7.7%
Went without heat, electricity, or water in home	5.4%	12.4%
Stayed in a homeless shelter	3.3%	1.0%
Placed children in foster care	0.4%	0.5%
Needed medical care for a family member but could not pay	12.5%	24.2%
Had times when had no way to buy food/cut the size of meals	26.3%	31.4%

Adverse Events After Diverting (Round 2), by County

- Exhibit II-125 presents data on the percentage of respondents who reported various types of deprivation during the past year, by county. The data show no major differences among the counties for many of the deprivation indicators. However, persons in County A were much less likely to report having to cut the size of meals or skip meals than persons in other counties.
- Respondents in County C were less likely to report being unable to pay for medical care at some time and less likely to report having moved because they could not pay for housing. Respondents in County B were less likely to report going without heat, electricity, or water in the home but more likely to report getting behind in paying rent or mortgage payments.

EXHIBIT II-125 RESPONDENTS REPORTING DIFFERENT EVENTS IN THE PAST YEAR, BY COUNTY, ROUND 2 (Cases Still Off Welfare)

Event	County A	County B	County C	County D	Other	Total
Got behind in paying for rent or	37.5%	37.9%	54.5%	52.0%	35.7%	47.9%
mortgage						
Moved because could not pay for	-	6.9%	3.0%	7.8%	28.6%	7.7%
housing						
Went without heat, electricity, or	6.3%	3.4%	12.1%	16.7%	7.1%	12.4%
water in home						
Stayed in a homeless shelter	-	-	-	2.0%	-	1.0%
Placed children in foster care	-	-	-	1.0%	-	0.5%
Needed medical care for you or your	25.0%	34.5%	15.2%	23.5%	28.6%	24.2%
children but could not pay for it						
Cut the size of meals or skipped	12.5%	31.0%	30.3%	34.3%	35.7%	31.4%
meals						

Adverse Events after Diverting by Ethnicity

• Exhibit II-126 presents data on reported deprivation in the past year, by ethnicity. The data show that non-whites were more likely than whites to report moving because they could not pay for housing; going without heat, electricity or water in the home; and having times when they could not afford food.

EXHIBIT II-126 RESPONDENTS REPORTING DIFFERENT EVENTS IN THE PAST YEAR, BY ETHNICITY, ROUND 2 (Cases Still Off Welfare)

Event	White	Non-White	Total
Got behind in paying for rent or mortgage	45.2%	49.2%	47.9%
Moved because could not pay for housing	4.8%	9.1%	7.7%
Went without heat, electricity, or water in home	8.1%	14.4%	12.4%
Stayed in a homeless shelter	3.2%	-	1.0%
Placed children in foster care	ı	0.8%	0.5%
Needed medical care for you or your children but	27.4%	22.7%	24.2%
could not pay for it			
Cut the size of meals or skipped meals	25.8%	34.1%	31.4%

Problems in School after Diverting

- Round 2 respondents who were still off welfare were asked whether any of their children had been having problems in school. Exhibit II-127 shows that, overall, a relatively small percentage of respondents reporting that their children had been having problems in school.
- However, there were differences among counties. In County A, a high percentage of respondents (50 percent) reported that their children had been having problems getting good grades. In the three "other" counties, a high percentage of respondents (50 percent) reported that their children had been having problems getting along with classmates or teachers.

EXHIBIT II-127 PROBLEMS IN SCHOOL IN THE PAST YEAR, ROUND 2 (Cases Still Off Welfare)

Problem Area	County A	County B	County C	County D	Other	Total
Children not attending	16.7%	16.7%	4.8%	4.5%	16.7%	8.4%
school						
Problems getting along	-	11.1%	9.5%	9.1%	50.0%	11.6%
with classmates or teachers						
Problems getting good	50.0%	11.1%	14.3%	18.2%	33.3%	18.9%
grades						
Problems repeating a grade	16.7%	22.2%	14.3%	11.4%	-	13.7%
Other problems	-	-	-	2.3%	-	1.1%

Access to Medical Care – Frequency of Not Being Able to Pay for Needed Care

• Exhibit II-124 above showed that 24.2 percent of Round 2 respondents reported having had times after diverting when they needed medical care for themselves or a child, but could not afford to pay for it. Exhibit II-128 shows that when this problem occurred in a family, it occurred relatively frequently. Almost 47 percent of respondents who had experienced times when they could not afford medical care reported that it happened two or three times, and 38 percent reported that it happened more than three times.

EXHIBIT II-128 FAMILIES WHO HAD OCCASIONS WHEN THEY NEEDED MEDICAL CARE BUT COULD NOT PAY FOR IT -- NUMBER OF TIMES IN THE PAST YEAR THIS HAPPENED, ROUND 2 (Cases Still Off Welfare)

Number of Times	Total
Once	14.9%
Two or three times	46.8%
More than three times	38.3%
Total	100.0%

Who Needed Medical Care When the Family Could Not Afford It

• As indicated in Exhibit II-129, 55 percent of the respondents who reported that there had been times when they could not afford needed medical care in the past year stated that it was the child(ren) who needed the care.

EXHIBIT II-129 PERSONS WHO NEEDED MEDICAL CARE WHEN FAMILY COULD NOT AFFORD TO PAY FOR IT, ROUND 2 (Cases Still Off Welfare)

Who Needed Care?	Total
Respondent	44.7%
Child(ren)	27.7%
Both respondent and children	27.7%
Total	100.0%

Medical Conditions Involved

• Exhibit II-130 shows the medical conditions that existed when medical care was needed but there was no money to pay for it. Conditions included cold/flu (25.5 percent), stomach ache (14.9 percent), injury/trauma/accident (12.8 percent), and surgery (10.6 percent).

EXHIBIT II-130 TYPE OF CONDITION THAT NEEDED MEDICAL CARE WHEN FAMILY COULD NOT AFFORD TO PAY FOR IT, ROUND 2 (Cases Still Off Welfare)

Condition	Total
Cold/Flu	25.5%
Stomach ache	14.9%
Injury/trauma/accident	12.8%
Surgery	10.6%
Ear infection	8.5%
Asthma	8.5%
Back problems	6.4%
Dental	6.4%
Arthritis	4.3%
Eye problem/vision	4.3%
Heart disease/heart attack	4.3%
High blood pressure	4.3%
Kidney disease/dialysis	4.3%
Pregnancy	4.3%
Allergies	2.1%
Diabetes	2.1%
Epilepsy/seizures	2.1%
Other	8.5%

What Happened When the Family Could Not Pay for Care

• Exhibit II-131 shows that in 34 percent of the cases when the family could not afford to pay for medical care, the family got the care but did not pay for it. Another 29.8 percent paid for the care in installments. About 21 percent of the respondents reported that the condition went untreated.

EXHIBIT II-131 WHAT WAS DONE WHEN FAMILY COULD NOT AFFORD TO PAY FOR MEDICAL CARE, ROUND 2 (Cases Still Off Welfare)

Action Taken	Total
Got the care, but did not pay	34.0%
Paid for care in installments	29.8%
Condition went untreated	21.3%
Borrowed money	12.8%
Other	2.1%
Total	100.0%

Food Security

- Data in Exhibit II-125 above showed that 31.4 percent of Round 2 respondents reported that there had been times in the past 12 months when they had to cut the size of meals or skip meals.
- Exhibit II-132 shows that, of the respondents who had to cut the size of meals or skip meals in the past year, almost 30 percent reported that they had to do it on a regular basis (every month or almost every month).

EXHIBIT II-132 RESPONDENTS WHO HAD TO CUT SIZE OF MEALS OR SKIP MEALS IN THE PAST YEAR – HOW OFTEN, ROUND 2 (Cases Still Off Welfare)

How Often	Total
Every month or almost every month	29.5%
A few months, but not most months	37.7%
Only once or twice	32.8%
Total	100.0%

Reasons Why Families Could Not Buy Food

• Exhibit II-133 shows that the most common reasons that families did not have money for food were that they paid other bills and ran out of money for food (86.9 percent) and that they had a hard time budgeting (47.5 percent). About 16 percent of the respondents reported that Food Stamps was not enough.

EXHIBIT II-133 FAMILIES WHO DID NOT HAVE MONEY FOR FOOD IN THE PAST YEAR -REASONS NOT ABLE TO BUY FOOD, ROUND 2 SURVEYS (Cases Still Off Welfare)

Reason	Total
Paid other bills and ran out of money for food	86.9%
Had a hard time budgeting	47.5%
Food Stamps was not enough	16.4%
Lost job	9.8%
Had unexpected or emergency expenses	8.2%
Had more people to feed	1.6%
Other	1.6%

Actions Taken by Respondents When They Could Not Afford Food

- For those respondents who reported that there had been times in the past year when they had no way to buy food, Exhibit II-134 shows the actions taken to address the situation. The data show that the most common action taken was to ask friends or relatives for food or money. This action was taken by about 78.7 percent of respondents who had problems buying food.
- About 9.8 percent (n=6) reported that they went hungry (this represents 2.7 percent of all Round 2 respondents). About 15 percent reported that they obtained meals or food at a shelter, food kitchen, or food pantry.

EXHIBIT II-134 ACTIONS TAKEN BY RESPONDENTS IN THE PAST YEAR WHEN THEY DID NOT HAVE MONEY FOR FOOD, ROUND 2 (Cases Still Off Welfare)

	County A	County B	County C	County D	Other	Total
Action Taken	(N=2)	(N=9)	(N=10)	(N=35)	(N=5)	(N=61)
Were given food or money for	50.0%	88.0%	80.0%	77.1%	80.0%	78.7%
food by friends/relatives						
Got meals/food/money for food	-	22.2%	20.0%	31.4%	20.0%	26.2%
from church						
Got meals or food at	-	11.1%	10.0%	14.3%	40.0%	14.8%
shelter/food kitchen/food pantry						
Went hungry	50.0%	11.1%	10.0%	8.6%	-	9.8%
Other	-	-	-	5.7%	-	3.3%

^{*}Percentages add to more than 100 percent because each person was allowed to give more than one response.

Overall Financial Situation

- Respondents were asked how well their family's current income and benefits met their family's needs. Exhibit II-135 presents the Round 1 findings by county. As indicated, 19.2 percent felt that their income and benefits met their family's needs with some left over, and another 34.3 percent felt that their needs were being met with nothing left over. About 26.8 percent believed that their income and benefits almost met their needs, and 19.7 percent felt that their needs were definitely not being met.
- The percentage who felt that their needs were being met, with or without some left over, was about the same in County B, C, and D (50-52 percent), but was higher in County A (57.9 percent) and the three "other" counties (71.4 percent). The percentage who felt that their needs were clearly not being met was much

higher in County C (37.1 percent) than in the other counties. Overall, the percentage who believed that their needs were not being met (last two categories combined) was about the same in County B, C, and D (48-49 percent) and lower in the other counties.

EXHIBIT II-135 HOW WELL FAMILY'S INCOME AND BENEFITS MEET THE FAMILY'S NEEDS, ROUND 1

Response	County A	County B	County C	County D	Other	Total
Meet needs with some	26.3%	20.9%	17.1%	18.0%	21.4%	19.2%
left over						
Meet needs with	31.6%	30.2%	34.3%	34.4%	50.0%	34.3%
nothing left over						
Almost meet needs	21.1%	30.2%	11.4%	30.5%	28.6%	26.8%
Does not meet needs	21.1%	18.6%	37.1%	17.2%	-	19.7%
Total	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%

- Exhibit II-136 presents the Round 2 findings for respondents who were still off welfare. As indicated, 26.3 percent felt that their income and benefits met their family's needs with some left over, compared to only 19.2 percent in Round 1.
- Another 29.9 percent felt that their needs were being met with nothing left over.
- About 34 percent believed that their income and benefits almost met their needs, compared to 26.8 percent at Round 1.
- About 9.8 percent felt that their needs were definitely not being met, compared to 19.7 percent in Round 1.
- The percentage who felt that their needs were being met, with or without some left over, was about the same in County A, B, C, and D (56-62 percent), but lower in the three "other" counties (35.7 percent).
- The percentage who believed that their needs were not being met (last two categories combined) was about the same in County A, B, C, and D (39-44 percent) and higher in the group of three "other" counties (64.3 percent).

EXHIBIT II-136 HOW WELL FAMILY'S INCOME AND BENEFITS MEET THE FAMILY'S NEEDS, ROUND 2 (Cases Still Off Welfare)

Response	County A	County B	County C	County D	Other	Total
Meet needs with some left over	18.8%	34.5%	27.3%	27.5%	7.1%	26.3%
Meet needs with nothing left over	37.5%	27.6%	33.3%	28.4%	28.6%	29.9%
Almost meet needs	31.3%	27.6%	33.3%	35.3%	42.9%	34.0%
Does not meet needs	12.5%	10.3%	6.1%	8.8%	21.4%	9.8%
Total	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%

• Exhibit II-137 presents data for the individuals who responded to both rounds of surveys. The data show that the percentage of respondents who felt that their needs were definitely not being met declined from 18.6 percent in Round 1 to 9.3 percent in Round 2.

EXHIBIT II-137 HOW WELL FAMILY'S INCOME AND BENEFITS MEET THE FAMILY'S NEEDS -- PERSONS WHO RESPONDED TO BOTH ROUNDS OF SURVEYS (Cases Not On Welfare)

Response	Round 1	Round 2
Meet needs with some left over	19.1%	25.9%
Meet needs with nothing left over	33.3%	28.4%
Almost meet needs	29.0%	36.4%
Does not meet needs	18.6%	9.3%
Total	100.0%	100.0%

Other Household Income

- Many of the respondents reported that there were other adults in the household who had income. Exhibit II-138 (Round 1), Exhibit II-139 (Round 2), and Exhibit II-140 (both rounds) show that slightly less than one third of the households included another adult who was working for pay.
- Overall, about 46 percent of Round 1 respondents and 47 percent of Round 2 respondents were living with one or more other adults.

EXHIBIT II-138 PERCENTAGE OF HOUSEHOLDS IN WHICH THERE WAS ANOTHER ADULT WORKING FOR PAY, ROUND 1

Response	County A	County B	County C	County D	Other	Total
Other adult in home, working	36.8%	23.3%	25.7%	35.2%	35.7%	31.8%
Other adult in home, not working	26.3%	7.0%	11.4%	14.1%	14.1%	14.2%
No other adult in home	36.8%	69.8%	62.9%	50.8%	50.8%	54.0%
Total	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%

EXHIBIT II-139 PERCENTAGE OF HOUSEHOLDS IN WHICH THERE WAS ANOTHER ADULT WORKING FOR PAY, ROUND 2 (Cases Still Off Welfare)

Response	County A	County B	County C	County D	Other	Total
Other adult in home, working	25.0%	13.8%	24.2%	36.3%	42.9%	30.4%
Other adult in home, not working	18.8%	10.3%	18.2%	15.7%	28.6%	16.5%
No other adult in home	56.3%	75.9%	57.6%	48.0%	28.6%	53.1%
Total	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%

EXHIBIT II-140 PERCENTAGE OF HOUSEHOLDS IN WHICH THERE WAS ANOTHER ADULT WORKING FOR PAY -- PERSONS WHO RESPONDED TO BOTH SURVEYS (Cases Not On Welfare)

Response	Round 1	Round 2
Other adult in home, working	31.7%	30.9%
Other adult in home, not working	13.7%	16.7%
No other adult in home	54.6%	52.5%
Total	100.0%	100.0%

Combined Employment Status of the Respondents and Other Adults

- Exhibits II-141 to II-143 presents data on the combined employment status and of the respondents and other adults in the household for respondents who were not on welfare when surveyed.
- The data show that, at Round 1, 84.2 percent of the respondents were either working themselves or living with an employed adult.

- At Round 2, 88.2 percent of the respondents who were still off welfare were either employed themselves or living with an employed adult.
- For persons who responded to both rounds of surveys and who were not on welfare, the percentage who were either employed themselves or living with an employed adult increased from 85.3 percent at Round 1 to 87.0 percent (Exhibit II-143).
- The surveys asked about other family income besides earnings and benefits. Only two percent of the respondents in Round 1 or Round 2 reported that they had income besides earnings and public assistance benefits. This additional income included gifts of money from family and friends, as well as more formal types of income.

EXHIBIT II-141 PERCENT OF RESPONDENTS WORKING THEMSELVES OR LIVING WITH AN EMPLOYED ADULT, ROUND 1

(Cases Not On Welfare)

Response	County A	County B	County C	County D	Other	Total
Respondent working	63.2%	79.5%	74.3%	78.1%	78.6%	76.7%
Respondent not working, but	21.1%	4.5%	2.9%	8.6%	-	7.5%
living with employed adult						
Respondent not working and not	15.8%	15.9%	22.9%	13.3%	21.4%	15.8%
living with employed adult						
Total	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%

EXHIBIT II-142 PERCENT OF RESPONDENTS WORKING THEMSELVES OR LIVING WITH AN EMPLOYED ADULT, ROUND 2 (Cases Still Off Welfare)

Response	County A	County B	County C	County D	Other	Total
Respondent working	56.3%	86.2%	78.8%	82.4%	71.4%	79.4%
Respondent not working, but	12.5%	3.4%	9.1%	8.8%	14.3%	8.8%
living with employed adult						
Respondent not working and not	31.3%	10.3%	12.1%	8.8%	14.3%	11.9%
living with employed adult						
Total	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%

EXHIBIT II-143 PERCENT OF RESPONDENTS WORKING THEMSELVES OR LIVING WITH AN EMPLOYED ADULT -- PERSONS WHO RESPONDED TO BOTH ROUNDS OF SURVEYS (Cases Still Off Welfare)

Response	Round 1	Round 2
Respondent working	78.8%	78.4%
Respondent not working, but	6.5%	8.6%
living with employed adult		
Respondent not working and not	14.7%	13.0%
living with employed adult		
Total	100.0%	100.0%

K. LIKELIHOOD OF REAPPLYING FOR WELFARE

- Exhibit II-144 shows that 53.6 percent of Round 1 respondents felt they were unlikely to reapply for welfare, while 17.1 percent thought it very likely or somewhat likely that they would reapply. Respondents in County A and County C were the least likely to feel they would reapply.
- Exhibit II-145 shows that 68.5 percent of Round 2 respondents felt they were unlikely to reapply for welfare, while 15.8 percent felt that it was very likely or somewhat likely they would reapply. County D had the highest percentage of respondents who felt they were unlikely to reapply (74.5 percent).
- Exhibit II-146 presents data on the individuals who responded to both rounds of surveys. The data show that the percentage of respondents who felt that they were likely to reapply decreased from 17.5 percent to 13 percent.

EXHIBIT II-144 LIKELIHOOD OF REAPPLYING FOR WELFARE, ROUND 1

Response	County A	County B	County C	County D	Other	Total
Very likely	5.3%	14.0%	17.1%	11.7%	-	11.7%
Somewhat likely	10.5%	7.0%	-	4.7%	14.3%	5.4%
Not sure	21.1%	30.2%	25.7%	28.1%	35.7%	28.0%
Somewhat unlikely	15.8%	9.3%	11.4%	14.1%	14.3%	13.0%
Very unlikely	42.1%	39.5%	45.7%	39.8%	35.7%	40.6%
Already applied	5.3%	-	-	1.6%	-	1.3%
Total	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%

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EXHIBIT II-145 LIKELIHOOD OF REAPPLYING FOR WELFARE, ROUND 2 (Cases Still Off Welfare)

Response	County A	County B	County C	County D	Other	Total
Very likely	18.8%	6.9%	15.2%	6.9%	21.4%	10.3%
Somewhat likely	6.3%	-	9.1%	2.9%	28.6%	5.7%
Not sure	6.3%	27.6%	9.1%	15.7%	14.3%	15.5%
Somewhat unlikely	6.3%	24.1%	27.3%	21.6%	14.3%	21.1%
Very unlikely	62.5%	41.4%	39.4%	52.9%	21.4%	47.4%
Total	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%

EXHIBIT II-146 LIKELIHOOD OF REAPPLYING FOR WELFARE -- PERSONS RESPONDING TO BOTH ROUNDS OF SURVEYS (Cases Still Off Welfare)

Response	Round 1	Round 2
Very likely	12.0%	6.8%
Somewhat likely	5.5%	6.2%
Not sure	28.4%	15.4%
Somewhat unlikely	13.1%	22.8%
Very unlikely	41.0%	48.8%
Total	100.0%	100.0%

Likelihood of Reapplying for Welfare by Education

- Exhibit II-147 presents data for Round 1 respondents on the likelihood of reapplying for welfare, by education. The data indicate that 19.1 percent of persons who had *not* completed high school and 21.7 percent of those who had *only* completed high school thought it very likely or somewhat likely that they would reapply for welfare in the future. This compares to only 13.0 percent of persons who had attended college.
- Exhibit II-148 presents data on Round 2 respondents. The data indicate that those who had not completed a high school diploma or equivalent were more than twice as likely to feel they would reapply for welfare than those who had attended college.

EXHIBIT II-146 LIKELIHOOD OF REAPPLYING FOR WELFARE, BY EDUCATION, ROUND 1

Response	Did not complete HS/GED	Completed HS/GED Only	Attended College	Total
Very likely	8.5%	17.9%	8.7%	11.7%
Somewhat likely	10.6%	3.8%	4.3%	5.4%
Not sure	38.3%	21.8%	27.8%	27.9%
Somewhat unlikely	2.1%	16.7%	14.8%	12.9%
Very unlikely	38.3%	38.5%	43.5%	40.8%
Already applied	2.1%	1.3%	.9%	1.3%
Total	100.0%	100.0%	100.0%	100.0%

EXHIBIT II-147 LIKELIHOOD OF REAPPLYING FOR WELFARE, BY EDUCATION, ROUND 2 (Cases Still Off Welfare)

Response	Did not complete HS/GED	Completed HS/GED Only	Attended College	Total
Very likely	17.6%	9.8%	7.7%	10.3%
Somewhat likely	8.8%	6.1%	3.8%	5.7%
Not sure	17.6%	18.3%	11.5%	15.5%
Somewhat unlikely	14.7%	25.6%	19.2%	21.1%
Very unlikely	41.2%	40.2%	57.7%	47.4%
Total	100.0%	100.0%	100.0%	100.0%

Likelihood of Reapplying for Welfare by Ethnicity

- Exhibit II-148 presents data for Round 1 respondents on the likelihood of reapplying for welfare, by ethnicity. About 14 percent of non-whites thought that they were very likely to reapply, compared to only 5.8 percent of whites. However, the percentage who were *not* likely to reapply or who were not sure was not very different between the two groups.
- Exhibit II-149 presents data for Round 2 respondents. About 11.4 percent of non-whites thought that they were very likely to reapply, compared to only 8.1 percent of whites.

EXHIBIT II-148 LIKELIHOOD OF REAPPLYING FOR WELFARE, BY ETHNICITY, ROUND 1

Response	White	Non-White	Total
Very likely	5.8%	14.1%	11.7%
Somewhat likely	8.7%	4.1%	5.4%
Not sure	27.5%	28.2%	28.0%
Somewhat unlikely	14.5%	12.4%	13.0%
Very unlikely	42.0%	40.0%	40.6%
Already applied	1.4%	1.2%	1.3%
Total	100.0%	100.0%	100.0%

EXHIBIT II-149 LIKELIHOOD OF REAPPLYING FOR WELFARE, BY ETHNICITY, ROUND 2 (Cases Still Off Welfare)

Response	White	Non-White	Total
Very likely	8.1%	11.4%	10.3%
Somewhat likely	8.1%	4.5%	5.7%
Not sure	19.4%	13.6%	15.5%
Somewhat unlikely	16.1%	23.5%	21.1%
Very unlikely	48.4%	47.0%	47.4%
Total	100.0%	100.0%	100.0%

Likelihood of Reapplying for Welfare by Age

- Exhibit II-150 presents data for Round 1 respondents on the likelihood of reapplying for welfare, by age. The data do not show any clear pattern, except that persons in the 36 to 40 age group felt that they were less likely to reapply than the other age groups.
- Exhibit II-151 shows the data for Round 2. The data show that no respondents in the "under 22" age group thought they were likely to reapply. The data also show that persons in the "41 and over" age group felt they were more likely to reapply than the other age groups.

EXHIBIT II-150 LIKELIHOOD OF REAPPLYING FOR WELFARE, BY AGE, ROUND 1

	Less than					41 and	
Response	22	22 to 25	26 to 30	31 to 35	36 to 40	over	Total
Very likely	10.0%	12.2%	12.7%	14.3%	5.7%	12.5%	11.7%
Somewhat likely	10.0%	8.2%	3.6%	-	8.6%	8.3%	5.4%
Not sure	40.0%	32.7%	21.8%	25.0%	22.9%	37.5%	28.0%
Somewhat unlikely	-	10.2%	18.2%	19.6%	5.7%	12.5%	13.0%
Very unlikely	40.0%	34.7%	43.6%	37.5%	57.1%	29.2%	40.6%
Already applied	-	2.0%	-	3.6%	-	-	1.3%
Total	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%

EXHIBIT II-151 LIKELIHOOD OF REAPPLYING FOR WELFARE, BY AGE, ROUND 2 (Cases Still Off Welfare)

	Less than					41 and	
Response	22	22 to 25	26 to 30	31 to 35	36 to 40	over	Total
Very likely	-	12.1%	5.3%	9.4%	9.1%	22.2%	10.3%
Somewhat likely	-	9.1%	5.3%	7.5%	3.0%	3.7%	5.7%
Not sure	10.0%	21.2%	13.2%	15.1%	12.1%	18.5%	15.5%
Somewhat unlikely	20.0%	27.3%	21.1%	15.1%	30.3%	14.8%	21.1%
Very unlikely	70.0%	30.3%	55.3%	52.8%	45.5%	40.7%	47.4%
Total	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%

Likelihood of Reapplying for Welfare by Age of the Youngest Child

- Exhibit II-152 presents data for Round 1 respondents on the likelihood of reapplying for welfare, by the age of the youngest child. Welfare researchers have often found that persons with young children are more likely to go back on welfare than other former recipients. The data in the exhibit do not show any clear relationship between age of the youngest child and the perceived likelihood of reapplying for welfare. Persons whose youngest child was 3 to 5 were the least likely to think that they would reapply.
- Exhibit II-153 presents data on the Round 2 respondents. Again, the data do not show any clear relationship between age of the youngest child and the perceived likelihood of reapplying for welfare. Persons whose youngest child was 1 to 2 were the least likely to think that they would reapply, while respondents whose youngest child was 10 or older were the most likely to think they would reapply.

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EXHIBIT II-152 LIKELIHOOD OF REAPPLYING FOR WELFARE, BY AGE OF THE YOUNGEST CHILD, ROUND 1

Response	Less than one year	1 to 2 years	3 to 5 years	6 to 8 years	Over 9 years	Total
Very likely	10.4%	13.5%	6.5%	19.4%	11.9%	11.8%
Somewhat likely	6.5%	2.7%	4.3%	5.6%	7.1%	5.5%
Not sure	31.2%	27.0%	19.6%	33.3%	28.6%	28.2%
Somewhat unlikely	14.3%	16.2%	17.4%	5.6%	9.5%	13.0%
Very unlikely	36.4%	40.5%	50.0%	33.3%	42.9%	40.3%
Already applied	1.3%	-	2.2%	2.8%	-	1.3%
Total	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%

EXHIBIT II-153 LIKELIHOOD OF REAPPLYING FOR WELFARE, BY AGE OF THE YOUNGEST CHILD, ROUND 2 (Cases Still Off Welfare)

	Less than					
Response	one year	1 to 2 years	3 to 5 years	6 to 8 years	Over 9 years	Total
Very likely	6.7%	5.4%	14.3%	11.1%	14.0%	14.0%
Somewhat likely	6.7%	5.4%	2.9%	3.7%	9.3%	9.3%
Not sure	16.7%	17.9%	17.1%	18.5%	9.3%	9.3%
Somewhat unlikely	26.7%	23.2%	14.3%	11.1%	27.9%	27.9%
Very unlikely	43.3%	48.2%	51.4%	55.6%	39.5%	39.5%
Total	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%

Reasons for Possibly Reapplying

- Exhibit II-154 shows that, among Round 1 respondents who thought they were very likely or somewhat likely to reapply for welfare, 43.9 percent cited "loss of job or lack of a job" as the most likely reason. Another 7.3 percent mentioned a decrease in work hours or wages. About 14.6 percent cited housing problems. Only 7.3 percent mentioned child support problems and only 4.9 percent cited transportation problems.
- Exhibit II-155 shows that among Round 2 respondents who thought they were very likely or somewhat likely to reapply for welfare, 61.3 percent cited "loss of job or lack of a job" as the most likely reason. About 48 percent mentioned a decrease in work hours or wages.

EXHIBIT II-154 REASONS FOR POSSIBLY REAPPLYING FOR WELFARE, ROUND 1

Reasons	Total (N=41)
Loss or lack of job	43.9%
Decrease in hours worked	7.3%
Your illness/disability	7.3%
Housing problem	14.6%
Irregular child support	7.3%
Loss of transportation	4.9%
Other	41.5%

^{*}Percentages add to more than 100 percent because each person was allowed to give more than one answer.

EXHIBIT II-155 REASONS FOR POSSIBLY REAPPLYING FOR WELFARE, ROUND 2 (Cases Still Off Welfare)

Reasons	Total (N=31)
Divorce or separation	3.2%
Loss or lack of job	61.3%
Decrease in hours worked	48.4%
Loss of health insurance	12.9%
Your illness/disability	6.5%
Illness/disability of a family member	16.1%
Other	3.2%

^{*}Percentages add to more than 100 percent because each person was allowed to give more than one answer.

L. SATISFACTION WITH THE DIVERSION DECISION

- Respondents were asked how satisfied they were with the decision to accept diversion assistance.
- Exhibit II-156 shows that, in Round 1, two-thirds of all respondents were "very satisfied" with the diversion decision and that another 20 percent were somewhat satisfied. Only 6.3 percent were either dissatisfied or very dissatisfied.

- The percentage of respondents who were dissatisfied was highest in County A and County B. However, County A also had the highest percentage of respondents who were very satisfied with the decision.
- Exhibit II-157 shows that, in Round 2, 60.3 percent of the respondents who were still off welfare were "very satisfied" with the diversion decision and that another 31.4 percent were somewhat satisfied. Only 3.6 percent were either dissatisfied or very dissatisfied. The percentage who were dissatisfied was highest (7.1 percent) in the three "other" counties.
- For individuals who completed both surveys, Exhibit II-158 shows that the percentage who were "very satisfied" dropped slightly from 68.3 percent to 61.7 percent. However, the percentage who were either very satisfied or satisfied was about the same --. 88.0 percent in Round 1 and 91.9 percent in Round 2.

EXHIBIT II-156 SATISFACTION WITH THE DIVERSION DECISION, ROUND 1

Response	County A	County B	County C	County D	Other	Total
Very satisfied	84.2%	53.5%	74.3%	68.0%	57.1%	66.9%
Somewhat satisfied	5.3%	30.2%	11.4%	19.5%	28.6%	19.7%
Neutral/no opinion	-	7.0%	11.4%	6.3%	14.3%	7.1%
Somewhat dissatisfied	10.5%	7.0%	-	3.1%	-	3.8%
Very dissatisfied	-	2.3%	2.9%	3.1%	-	2.5%
Total	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%

EXHIBIT II-157 SATISFACTION WITH THE DIVERSION DECISION, ROUND 2 (Cases Still Off Welfare)

Response	County A	County B	County C	County D	Other	Total
Very satisfied	62.5%	51.7%	63.6%	61.8%	57.1%	60.3%
Somewhat satisfied	18.8%	37.9%	30.3%	31.4%	35.7%	31.4%
Neutral/no opinion	18.8%	6.9%	3.0%	2.9%	-	4.6%
Somewhat dissatisfied	-	-	3.0%	1.0%	-	1.0%
Very dissatisfied	-	3.4%	-	2.9%	7.1%	2.6%
Total	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%

EXHIBIT II-158 SATISFACTION WITH THE DIVERSION DECISION -PERSONS RESPONDING TO BOTH ROUNDS OF SURVEYS (Cases Not On Welfare)

Response	Round 1	Round 2
Very satisfied	68.3%	61.7%
Somewhat satisfied	19.7%	30.2%
Neutral/no opinion	5.5%	4.3%
Somewhat dissatisfied	3.8%	1.2%
Very dissatisfied	2.7%	2.5%
Total	100.0%	100.0%

M. RESPONDENTS' VIEWS OF THEIR OVERALL SITUATION

- Exhibit II-159 presents data for Round 1 on respondents' beliefs about whether they were better off at the time of the survey than before they received diversion assistance. The data show that about one quarter considered themselves much better off than before, and another 37.1 percent thought they were a little better off. Only 6.2 percent thought that they were worse off, including 10.1 percent of persons in County D. The percentage who thought that they were much better off or a little better off did not vary by county except that the percentages were higher in the three "other" counties combined.
- Exhibit II-160 presents the data for Round 2 respondents who were still off welfare. The data show that 31.4 percent considered themselves much better off than before and another 34.5 percent thought they were a little better off. Only 7.8 percent thought that they were worse off. The percentage who thought they were better off increased slightly from 62.3 percent at Round 1 to 65.9 percent at Round 2.
- The percentage who thought that they were much better off or a little better off was lowest in County C (51.5 percent) and highest in the three "other" counties combined (78.6 percent).
- Exhibit II-161 shows the data for individuals who responded to both rounds of surveys. The data show that the percentage of respondents who believed they were better off and the percentage of respondents who believed they were worse off both increased. The percentage who believed they were about the same decreased from 34.4 percent to 24.1 percent.

EXHIBIT II-159 RESPONDENTS' VIEWS OF THEIR OVERALL SITUATION SINCE DIVERTING, ROUND 1

Response	County A	County B	County C	County D	Other	Total
Much better off	26.3%	23.3%	28.6%	22.7%	42.9%	25.1%
A little better off	31.6%	34.9%	31.4%	39.8%	42.9%	37.2%
About the same	36.8%	39.5%	40.0%	27.3%	14.3%	31.4%
A little worse off	5.3%	2.3%	-	8.6%	-	5.4%
Much worse off	-	1	1	1.6%	1	.8%
Total	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%

EXHIBIT II-160 RESPONDENTS' VIEWS OF THEIR OVERALL SITUATION SINCE DIVERTING, ROUND 2 (Cases Still Off Welfare)

Response	County A	County B	County C	County D	Other	Total
Much better off	25.0%	24.1%	33.3%	32.4%	42.9%	31.4%
A little better off	43.8%	37.9%	18.2%	37.3%	35.7%	34.5%
About the same	18.8%	34.5%	39.4%	21.6%	21.4%	26.3%
A little worse off	6.3%	3.4%	9.1%	5.9%	-	5.7%
Much worse off	6.3%	-	-	2.9%	-	2.1%
Total	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%

EXHIBIT II-161 RESPONDENTS' VIEWS OF THEIR OVERALL SITUATION SINCE DIVERTING -- PERSONS RESPONDING TO BOTH ROUNDS OF SURVEYS (Cases Still Off Welfare)

Response	Round 1	Round 2
Much better off	20.2%	33.3%
A little better off	40.4%	35.8%
About the same	34.4%	24.1%
A little worse off	4.4%	5.6%
Much worse off	.5%	1.2%
Total	100.0%	100.0%

Respondents' Views of Their Overall Situation by Ethnicity

- For Round 1 respondents, Exhibit II-162 shows that non-whites were less likely than whites to think that they were much better off. However, not much difference existed between the two groups in the percentage who thought that they were either much better off or a little better off (68.1 percent for whites and 60.2 percent for non-whites). There was also not a major difference between the two groups in the percentage of persons who thought that they were worse off.
- Exhibit II-163 presents data for Round 2 respondents. The data show that there were no major differences between whites and non-whites.

EXHIBIT II-162
RESPONDENTS' VIEWS OF THEIR OVERALL SITUATION
SINCE DIVERTING, BY ETHNICITY, ROUND 1

	White	Non-White	Total
Much better off	33.3%	21.8%	25.1%
A little better off	34.8%	38.2%	37.2%
About the same	24.6%	34.1%	31.4%
A little worse off	7.2%	4.7%	5.4%
Much worse off	-	1.2%	.8%
Total	100.0%	100.0%	100.0%

EXHIBIT II-163 RESPONDENTS' VIEWS OF THEIR OVERALL SITUATION SINCE DIVERTING, BY ETHNICITY, ROUND 2 (Cases Still Off Welfare)

	White	Non-White	Total
Much better off	30.6%	31.8%	31.4%
A little better off	37.1%	33.3%	34.5%
About the same	24.2%	27.3%	26.3%
A little worse off	6.5%	5.3%	5.7%
Much worse off	1.6%	2.3%	2.1%
Total	100.0%	100.0%	100.0%

Respondents' Views of Their Overall Situation by Education

• For Round 1 respondents, Exhibit II-164 shows that respondents who had attended college were less likely to think they were much better off or a little

better off than other respondents. Those who did not complete high school or a GED were the most likely to think they were worse off, followed closely by those who attended college.

• Exhibit II-165 presents data for Round 2 respondents. The data show that there were no major differences based on education.

EXHIBIT II-164
RESPONDENTS' VIEWS OF THEIR OVERALL SITUATION
SINCE DIVERTING, BY EDUCATION, ROUND 1

Response	Did not complete HS/GED	Completed HS/GED Only	Attended college	Total
Much better off	23.9%	28.2%	23.2%	25.0%
A little better off	43.5%	39.7%	33.0%	37.3%
About the same	23.9%	29.5%	35.7%	31.4%
A little worse off	8.7%	2.6%	6.3%	5.5%
Much worse off	-	-	1.8%	.8%
Total	100.0%	100.0%	100.0%	100.0%

EXHIBIT II-165 RESPONDENTS' VIEWS OF THEIR OVERALL SITUATION SINCE DIVERTING, BY EDUCATION, ROUND 2 (Cases Still Off Welfare)

Response	Did not complete HS/GED	Completed HS/GED Only	Attended college	Total
Much better off	44.1%	20.7%	37.2%	31.4%
A little better off	23.5%	42.7%	30.8%	34.5%
About the same	23.5%	29.3%	24.4%	26.3%
A little worse off	2.9%	4.9%	7.7%	5.7%
Much worse off	5.9%	2.4%	-	2.1%
Total	100.0%	100.0%	100.0%	100.0%

N. RESPONDENTS ON WELFARE AT THE TIME OF THE ROUND 2 SURVEY

• A total of 28 individuals reported that they were on welfare at the time of the Round 2 surveys. This section presents selected data on these respondents.

Demographic Characteristics

• Exhibit II-166 presents data on the demographic characteristics of the respondents. Almost 86 percent were non-white. Almost 54 percent had attended college and 57.1 percent had two or more children.

EXHIBIT II-166 DEMOGRAPHIC PROFILE OF CASES ON WELFARE, ROUND 2

	Percent
Characteristics	(N=28)
Ethnicity	
White	14.3%
Non-white	85.7%
Education	
Did not complete high school or equivalent	17.9%
Completed high school or equivalent only	28.6%
Attended college	53.6%
Age	
Less than 22	3.6%
22 to 25	17.9%
26 to 30	42.9%
31 to 35	7.1%
36 to 40	14.3%
41 and over	14.3%
Number of Children	
One	42.9%
Two	35.7%
Three or more	21.4%

Reasons for Going on Welfare

• Exhibit II-167 shows the reasons given by the respondents for going on welfare. The most common reason (given by 64.3 percent of the respondents) was that the respondent lost a job or could not find a job.

EXHIBIT II-167 CASES ON WELFARE AT ROUND 2 – REASONS FOR GOING ON WELFARE

Reasons	Total
Lost job or could not find job	64.3%
Pregnant or had a newborn	39.3%
Had a job, but the pay was too low	25.0%
Medical insurance ended or needed medical insurance	21.4%
Child care coverage ended or needed child care	21.4%
Was sick or disabled or had a health problem	17.9%
Became separated from spouse/significant other	14.3%
Could not afford to take a job because of the cost of child care	14.3%
Child or family member was sick or disabled	10.7%
Child support from absent parent stopped or was reduced	10.7%
Were off welfare a month because did not keep an	3.6%
appointment/fill out a form	
Spouse/significant other lost his/her job	3.6%

^{*}Percentages add to more than 100 percent because respondents could give more than one answer.

Current Employment Situation

• Exhibit II-168 presents data on the employment situation of those on welfare at Round 2. The data show that a little over 46 percent of those on welfare had a paid job outside the home, and almost 4 percent were on leave from a job. Fifty percent were not working for pay at the time of the survey.

EXHIBIT II-168 EMPLOYMENT SITUATION OF CASES ON WELFARE, ROUND 2

Employment Situation	Total (N=28)
Have a paid job outside the home	46.4%
On maternity or medical leave from a paid job	3.6%
Not working for pay	50.0%
Total	100.0%

Employment Characteristics and Earnings

• Of the 28 individuals on welfare in Round 2, 22 were also interviewed in Round 1. Eighteen of the 22 individuals interviewed in Round 1 (almost 82 percent) had been working at the time of the Round 1 survey. Almost 56 percent of those working at the time of the Round 1 survey were earning more than \$1,000 per month.

- Almost 79 percent of the respondents with a regular paid job outside the home were working 30 hours per week or more.
- Of the 14 respondents who were not working, 12 reported having worked for pay in the past two years.

Other Findings

- Fifty percent of the respondents on welfare believed that families could still get Food Stamps after they leave welfare.
- Almost 79 percent of the respondents on welfare had heard of the Earned Income Tax Credit (EITC) and 53.6 percent had used the credit.

Chapter II: Review of the Major Findings