

**Tracking the Outcomes of Welfare Reform in Florida
For Three Groups of People**

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October, 2000

This research was supported by funds from the U.S. Department of Health and Human Services, ASPE, Grant # 306A. The administrative data were provided by the Florida Department of Children and Families and the Florida Department of Labor. The findings and interpretation of the results is that of the authors and may or may not reflect the opinion of these institutions.

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EXECUTIVE SUMMARY

Introduction

This project made use of information collected from two sources to track the outcomes of welfare reform in Florida for three groups of citizens: (1) a group that had participated in the state's TANF program but that left this program during the second calendar quarter of 1997. This group is called "leavers"; (2) a group that had begun the process of applying for cash assistance during this quarter but had not completed the process. This group is called "diverts"; and (3) a group that had been receiving Medicaid benefits during this period and was income eligible for cash assistance but did not apply for cash assistance. This group is named "opt-nots."

Using administrative data from the state's FLORIDA and WAGES information systems, from the state's Unemployment Insurance files and information gathered through telephone interviews with over 6,000 of the individuals involved, these three groups were tracked for the 21 months following the baseline period. A description of the data and the methodology used in gathering the data is provided in Appendices 1 and 2. These data were used to address a series of research questions.

Research Questions

1. What was the nature of employment and earnings among the three groups after the baseline quarter?
2. To what extent did the three groups avail themselves of social services provided by the state and federal governments after the base period?
3. To what extent did the three groups utilize cash assistance from the TANF program subsequent to the base quarter?
4. How were race/ethnicity, geography and facility with the English language related to the outcomes of the three groups?
5. How were problems related to transportation, childcare and personal health related to the employment outcomes of the three groups?
6. What were the perceptions of the three groups about their personal circumstances after the baseline quarter?
7. What specific economic hardships were endured by the three groups in the 21 months after the base quarter?
8. What were the health conditions among the three groups and what access to health care did they have?

Key Findings from the Administrative Data

Employment and Earnings.

Employment and earnings outcomes for the three groups were quite uniform. There were small differences between the groups in terms of the rates of their employment and in employment trends over a two-year period.

There were also small differences in the earnings for the three groups, with “diverts” slightly worse off and “leavers” slightly better off. Earnings increased over time for all groups.

Use of Government Services.

The pattern of use of governmental services among the three groups is somewhat mixed. The use of cash benefits is quite similar among the groups. However, adult “opt-nots” take greater advantage of Medicaid and Food Stamps than do the other groups and their children utilize Food Stamps more so than do the children of the other groups. The children of all three groups use Food Stamps and Medicaid to a greater extent than do their parents.

For all services, the trend of use over the 21 months after the baseline quarter is downward.

The level of service use at the end of the twenty-one months after the baseline is very similar among the groups.

Large percentages of people in all three groups dropped all contact with cash benefits, Food Stamps *and* Medicaid in the four quarters after the baseline.

On average, approximately fifty percent of those who received neither cash assistance, Medicaid nor Food Stamps in a quarter were also unemployed in that quarter.

Subgroup Differences.

Race and ethnicity matter to the outcomes of welfare reform in Florida. African-Americans from all three groups work more and utilize governmental services to a greater extent than do whites, Hispanics and people from other racial/ethnic groups. Furthermore, African-Americans who were employed in all four quarters after the baseline quarter earned less than other groups. There are also significant differences between other racial/ethnic groups on a variety of measures of employment and earnings.

Both geography and the ability to speak English are related to the outcomes of welfare reform for the “leavers” in our study. We were unable to examine this relationship for the “diverts” and the “opt-nots”.

English-speaking “leavers” work more, earn less and generally take greater advantage of the government services for which we have data than do non-English speakers.

People who left WAGES in Region 12 found more employment than did those in other regions, those who left in Region 23 and were employed earned more money than did others and “leavers” from Region 3 were the greatest users of the government services for which we have data.

Taken together, the differences among the three groups on the use of social services and the findings about the relationship between welfare reform outcomes and race/ethnicity, language facility, and geography reinforce the need to exercise caution when generalizing about “*the*” outcomes of welfare reform.

Key Findings from the Survey Data

Employment Outcomes.

There are few differences in the employment circumstances of respondents in the three groups.

1. More than 55% of each group was employed at the time of the interview.
2. More than 50% of all groups were working 40 or more hours per week.
3. Most jobs do not have benefits.
4. Jobs that provide health insurance for children are most rare.

Most respondents in all three groups found employment on their own.

The state’s welfare reform organization, WAGES, was seldom cited as a source of assistance in finding a job.

A minority of respondents, but a sizeable number, had their employment effected negatively by transportation and childcare problems.

1. “Leavers” are more affected by transportation problems than are “diverts” or “opt-nots”.
2. “Opt-Nots” have the fewest child care problems

Problems with health, and particularly with the health of children, affect negatively the employment circumstances of a sizeable number, but not a majority, of all groups.

Family Well-Being.

Very large percentages (70%+) of all groups express satisfaction with their overall

standard of living and with the quality of their food, clothing and household furniture.

Between 20% and 58% of the respondents in the three groups had encountered one or more specific economic hardship in the aftermath of welfare reform.

1. The most likely event was to have gotten behind on a utility bill.
2. The least likely event was to have had a vehicle taken for non-payment.
3. Between 35% and 44% of people in the three groups say that there had been a time when they could not afford to buy food.
4. Higher percentages of “leavers” experience six or seven of the hardships than do the other groups.

“Leavers” experienced more instability in their families after welfare reform than did “diverts” or “opt-nots”.

Conditions of Health.

Between 62% and 69% of all groups describe adult health as being either “good”, “very good”, or “excellent.”

The health of between 70% and 79% of children in each group is also described as “good” “very good” or “excellent.”

Nearly one half of all adults in each group have no health care coverage.

Between 65% and 70% of children in all groups *do* have health care coverage.

Nearly one half of adults and over 40% of all children in each group needed medical care at the time of the interview but were unable to get this care.

Use of Government Assistance.

All groups relied on a variety (up to 17) of government assistance programs for support after welfare reform.

The most commonly used programs, across all groups, are the Earned Income Tax Credit, Medicaid, Food Stamps and School Lunches.

“Leavers” were more likely to use all programs except the EITC than were the other groups.

Subgroup Differences.

There were substantial racial/ethnic differences with regard to many welfare reform

outcomes.

1. Larger percentages of African-Americans reported that they were working at the time of the survey than did the other two groups.
2. Hispanic respondents were less satisfied with their life conditions than were the other two groups.
3. White respondents were less likely than other respondents to use government assistance programs.

Substantial differences with regard to welfare reform outcomes were observed between English speaking and non-English speaking “leavers”. These differences occurred on almost all dimensions that were examined.

There were substantial welfare reform outcome differences between the four WAGES Regions, but no consistent pattern.

I. INTRODUCTION

This project was designed to describe and compare the nature and severity of the outcomes of welfare reform in Florida for three groups of poor people.

The three groups involved were (1) the primary adult of single-parent families who participated in and left TANF in the second calendar quarter of 1997, and who did not return for a period of at least two months. This group is referred to as “Leavers”; (2) individuals whose applications for TANF benefits were denied during the second calendar quarter of 1997 for failure to follow through with the application process. The reasons for failure to complete the process ranged from failure to verify the value of assets to failure to provide a social security number. The full list of reasons for not following through is shown in Appendix 1. These individuals are referred to in the report as “Diverts”; and (3) individuals who were eligible for Medicaid and who were income eligible for the TANF program during the time period (second calendar quarter of 1997) but who did not apply for cash benefits. This group is referred to as the “Opt Nots”. (Throughout the report we will refer to the second quarter of 1997 as the quarter of exit or as the baseline quarter.)

In theory, the three groups differ in ways that effect the outcomes that are described in the report. However, the extent to which such differences account for variations in these outcomes is not the focus of the research. Nevertheless, a brief description of some of these differences provides a context for interpreting the findings. Thus in Tables 53 through 65 in Appendix 2, we compare the groups on twelve characteristics. These tables show that there are differences among the three groups, but that they are not very large, nor are they consistent. These data show that “leavers” are more likely to be female than are the other groups, “opt-nots” are more likely to be married, the “diverts” are most likely to be educated at the high school level or above, and the “opt-nots” are more likely to be white and less likely to have a language other than English as their primary language. Finally, the “diverts” are more likely to be disabled than are the other groups.

The three groups were tracked over the course of the seven calendar quarters (21 months) after the second quarter of 1997, using data collected from two sources: (1) the administrative files of the Florida state government agencies responsible for implementation of welfare reform; and (2) telephone surveys with over 6,000 of the individuals involved.

The administrative data include information from Florida’s Medicaid, Food Stamp, TANF and Unemployment Insurance files. A description of these data is provided in Appendix 1.

The survey portion of the study utilized a single mode CATI system to interview 3,548 “leavers”, 1,238 “diverts” and 1,481 “opt-nots”. The interviews were conducted between May and December, 1999. The margins of error were plus or minus 3% and, given various types of cases (only individuals with telephones, only households with valid contact information, all elements in the sample, etc) and various groups, the response rates vary from 43.5% to 18.3%. (See tables 2-4 in Appendix 2). Logistic regressions with backwards reduction were used to

determine if the set of administrative data gathered were multivariately correlated with the survey data. The results suggested that the demographics were not correlated with the survey answers, but that the lengths of service measures were.

Needless to say, these findings did not generate great confidence in the estimates produced and prompted an extensive effort at adjustment. *The adjusted data are presented in the report.* For comparative purposes, the original survey data are provided in Tables 46-52 in Appendix 2.

The statistical method utilized to address the non-response issue was multiple imputation. This technique has two objectives. The first is to (a) “yield valid inferences that produce estimates that adjust for observed differences between respondents and nonrespondents and (b) produce standard errors that reflect the reduced sample size as well as the adjustment for the observed respondent-nonrespondent differences.” (Rubin, 1987, 11; See also Rubin, 1996.) The second is to allow end users of imputed data to employ standard complete-data methods in analysis.

Multiple imputation was developed originally in a collaborative effort between Harvard statistics professor Donald Rubin and the U.S. Social Security Administration to solve problems of nonresponse in the Current Population Survey. It is now the method of choice for addressing problems due to missing values and is widely used in the fields of medicine and social sciences and by the U.S. Census. Both statistical theory and empirical evidence support the validity of the method. *Thus we have great confidence that the imputed data we report in the survey section of the report are an accurate representation of the population we interviewed.* The details of the imputation procedures are outlined in pages 83-93 of Appendix 2. Other details about the data and methodology employed in the study are also contained in Appendices 1 & 2.

Findings from an analysis of the data are presented in two sections. In the first section, data from the administrative files are analyzed and in the second the results from the telephone survey are presented.

II. WELFARE REFORM OUTCOMES FOR THREE GROUPS IN FLORIDA: ADMINISTRATIVE DATA

Like all states, Florida maintains a variety of administrative records about the social services benefits it provides to qualified individuals. These records include those on Food Stamps, Medicaid benefits, unemployment insurance covered employment, cash payments and the specific services provided by the welfare reform program itself, WAGES. These data have been collected for the three groups of individuals described above and form the basis for the analysis in this first section. Three primary questions were addressed: (1) what was the nature of employment and earnings among the three groups after the second quarter of 1997; (2) to what extent did the three groups avail themselves of social services benefits offered by the state or the federal government after this period; and (3) to what extent did the three groups receive TANF cash benefits subsequent to this quarter?

1. Employment Outcomes

The Personal Responsibility and Work Opportunity Reconciliation Act of 1996 put work at the center of the activities required for receipt of TANF benefits and viewed employment as the primary mechanism leading to self-sufficiency. Thus, great attention has been focused on the extent to which individuals affected by this Act have gained employment and on the nature of that employment. Data from Florida's Unemployment Insurance Wage Data Files permit us to examine two aspects of the employment and earnings of persons affected by the Personal Responsibility Act (1) the extent to which they had been employed over the time period involved; and (2) the level of their earnings. Data addressing these questions are reported in Table 1. Additional data regarding these questions, using a format utilized by other researchers conducting similar analyses, are provided in Appendix 3. (The unemployment insurance wage database is a reasonably comprehensive record of employment and earnings, but does not capture other information about employment. Thus questions regarding employment were also asked in the telephone survey and responses to these questions are reported in that section of the report.)

Employment Rates

The unemployment insurance wage data suggest that slightly more than fifty percent (51.3%) of all people in the three groups had employment over the seven quarters after the second quarter of 1997. These data also show small differences in the average employment rate of the three groups over the twenty-one month time period. More than fifty percent (53.3%) of the individuals who left TANF were employed during the time period as compared to 49.8% for those diverted from TANF and 50.9% of those who were eligible for cash benefits during the second calendar quarter of 1997 but who did not apply for these benefits.

Table 1
EMPLOYMENT & EARNINGS OUTCOMES FOR THREE GROUPS IN FLORIDA

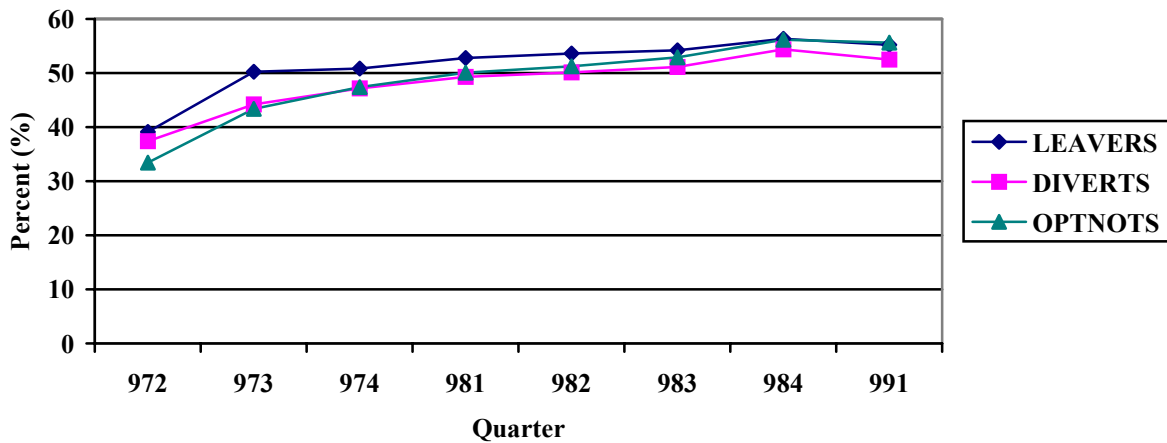
	LEAVERS (N=28,549)	DIVERTS (N=5407)	OPTNOTS (N=4349)
Average Quarterly Employment Rate July 1997 – March 1999	53.3	49.8	50.9
Percentage Ever Employed July 1997 – June 1998	70.4	67.9	66.8
Percentage Employed In All Four Quarters After Baseline	31.1	25.4	26.5
Average Annual Earnings, July 1997 – June 1998	\$ 6,893	\$ 6,027	\$ 6,290
Median Annual Earnings, Employed July 1997 – June 1999	\$ 5,445	\$ 4,277	\$ 4,901
% Never Employed July 1997 – March 1999	20.4	21.8	22.0
Average Annual Earnings Of People Employed In All Four Quarters After Baseline	\$ 11,155	\$ 10,658	\$ 10,453

There were also small differences among the three groups in the percentages that were ever employed in the first year after the base time period. Seventy percent (70.4%) of “leavers” were employed at some time during the year after the quarter of exit as compared to 66.8% of the “opt-nots” and 67.9% of the “diverts”.

Smaller percentages of all three groups were employed in all four quarters after the baseline period. Thirty one percent (31.1%) of “leavers”, 26.5% of “opt-nots” and 25.4% of “diverts” worked consistently during the first year after the second calendar quarter of 1997. Note that this statistic does not imply that individuals were continually employed or were employed in the same job. It simply means that they earned more than \$1.00 in each of the relevant quarters.

Employment rate trends were also examined for the seven quarters following the baseline of the study, the second calendar quarter of 1997. The data involved are displayed in Graph number 1. Similar patterns are observed among the three groups. Employment rates rose somewhat sharply in the first quarter after “exit” and then gradually over the next six quarters, with the “leavers” showing slightly higher rates than the “opt-nots” and the “diverts”.

**Graph 1
EMPLOYMENT RATE OVER TIME**



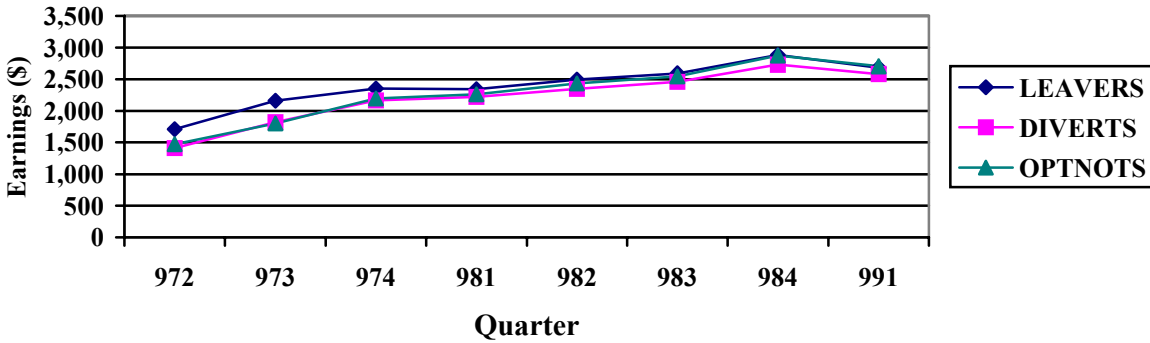
Earnings

All three groups earned between \$6,000 and \$7,000 dollars during the year following the second quarter of 1997. (See Table 1) There was a 12.5% difference between the highest average (\$6,893 for the “leavers”) and the lowest (\$6,027 for the “diverts”), a difference of approximately \$16.00 per week. The average earnings of the three groups were \$6,403. The median for the “leavers” was \$5,445, \$4,277 for the “diverts” and \$4,901 for the “opt-nots”.

Since some percentage of each group was not employed in all quarters, we also calculated the average wages of only those who were employed in all four quarters after the baseline quarter. These data also show small differences (6% - or \$13.50 per week - between the highest and the lowest) among the groups, with “leavers” earning an average of \$11,155, “diverts” \$10,658 and “opt-nots” \$10,453.

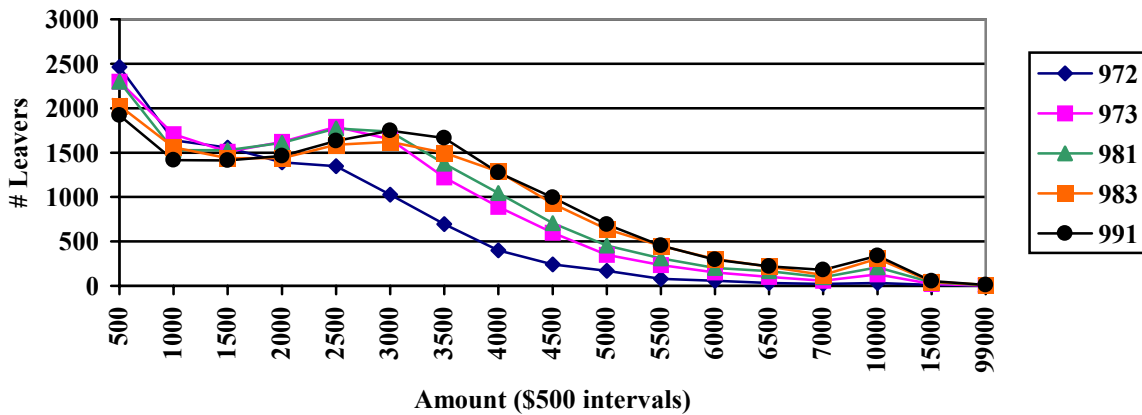
The mean earnings of the three groups over time are displayed in Graph number 2. The trend is similar to that of the employment rates; small, steady increases after a low point in the second calendar quarter of 1997 and a small decline in the first quarter of 1999. Note that the decline in this quarter could be due to lags in data entry from employers to the Department of Labor.

Graph 2
MEAN EARNING BY QUARTER (1997-1999)



Earnings over time are examined in a second manner and the results are displayed, for “leavers” only, in Graph number 3. This graph shows that people gaining employment after leaving TANF, regardless of the time period of employment, increase their earnings over time. Similar outcomes were found for both “diverts” and “opt-nots” but are not displayed.

Graph 3
LEAVERS EARNING UP TO AMOUNT, BY QUARTER



Summary

Employment and earnings outcomes for the three groups who are the subject of our research were quite uniform. There are very small differences between the groups in terms of the

rates of their employment and in employment trends over a two-year period. There are also small real differences in the earnings of the three groups, with “diverts” slightly worse off and “leavers” slightly better off. Earnings increase over time for all groups.

2. Use of TANF Cash Benefits

The Personal Responsibility Act and Florida’s WAGES program place limits on the period of time an individual can receive welfare cash benefits. Thus there is great interest in the extent to which individuals are utilizing their allotted time and in what happens to those who reach their time limit. We examine the issue of usage of cash assistance through an analysis of data regarding returns to cash assistance on the part of the “leavers” and use of this assistance after the base period by the other two groups. The data are shown in Table 2.

**Table 2
USE OF GOVERNMENT ASSISTANCE PROGRAMS BY THREE GROUPS
IN FLORIDA**

	LEAVERS	DIVERTS	OPTNOTS
Percent Ever Using Cash Assistance Within First 12 Months Of Baseline	26.1	33.4	24.3
Average Percent Receiving Cash Assistance In Each Month After Base	10.1	12.3	8.0
Average Percent Of Children Receiving Cash Assistance In Each Month After Base	11.9	16.3	9.4
Average Percent Receiving Medicaid In Each Month After Base	45.5	36.1	53.7
Average Percent Of Children Receiving Medicaid In Each Month After Base	52.2	43.8	60.2
Average Percent Receiving Food Stamps In Each Month After Base	35.8	34.9	39.3
Average Percent Of Children Receiving Food Stamps Each Month After Base	41.3	35.5	45.7

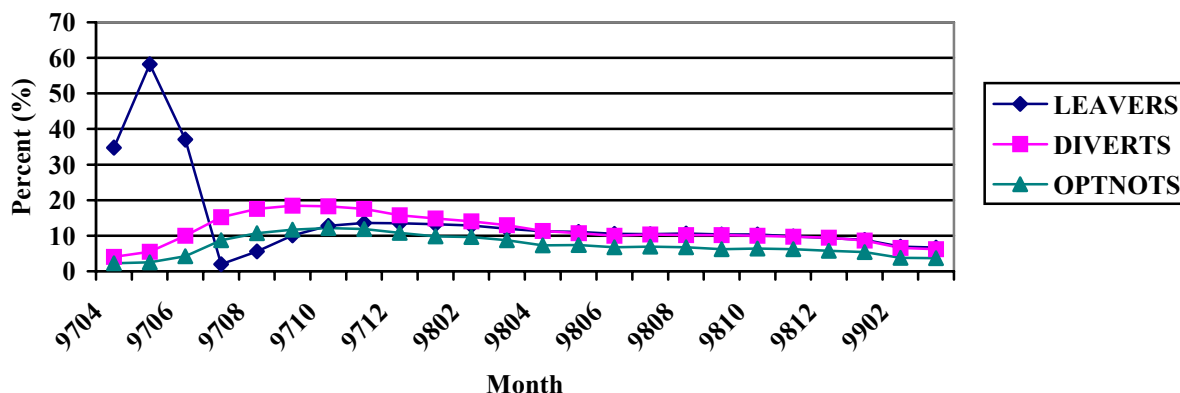
Twenty-six percent (26.1%) of those who left TANF in the second calendar quarter of 1997 returned to the program, by taking cash assistance, *in the first 12 months after the quarter of exit*. A larger percentage (33.4%) of those who were diverted from TANF at the base period received cash within the first 12 months after their “diversion”, but fewer than twenty-five percent (24.3%) of the people who “opted-not” in that quarter did so.

Use of cash benefits over a two-year time period is displayed in Graph number 4. This graph shows some differences among the three groups in the first months after the baseline period, but over time their patterns were quite similar. The difference in months 9704 – 9707 are due in part to differences in the definitions of the groups. “Leavers” were defined to be off TANF

for at least two months after their month of exit and therefore have few people on TANF in 9708 and 9709. (Notice that this graph portrays data in months, *beginning in the baseline quarter.*)

Few “leavers” (about 2%) accepted cash benefits, or recidivated, in the first month (June, 1997) after leaving WAGES, but the numbers began to rise in August of 1997, peaking at about

Graph 4
PERCENT RECEIVING TANF OVER TIME



13% in December of that year and declining to about 6% by March, 1999.

Individuals who were “diverted” from the WAGES program at the baseline began to seek cash assistance very soon in the months immediately following their “diversion”. In the first month after the baseline, use of cash benefits increased by 5% and then grew moderately to 18% in September of 1997, when they declined steadily to 6% in March 1999.

Very few individuals who opted out of the WAGES program at the baseline period subsequently sought cash benefits. In only five of the 24 months after the baseline period (from August 1997 to December 1997) did more than 10% of this group utilize cash benefits. In the months after a peak at 12% use in October of 1997, the percentages declined steadily to 3.6% in March of 1999.

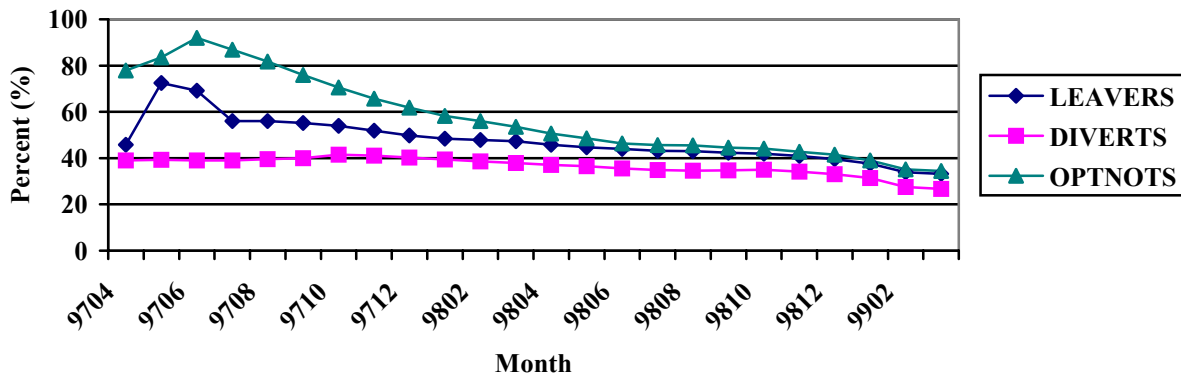
3. Utilization of Other Governmental Services

Individuals eligible for welfare cash benefits are also eligible for a variety of other governmental support services including Food Stamps, Medicaid, child care subsidies and others. Persons who no longer receive cash assistance remain eligible for these services, as do their children and both policymakers and advocates for the poor express concern about the impact that welfare reform may have on these utilization rates. We address this concern through an examination of data regarding Food Stamp and Medicaid utilization among the three groups in the twenty-one months following the baseline period. These data are also shown in Table 2.

Medicaid Coverage

In the average month over the 21 months after the second calendar quarter of 1997, forty-five percent (45.5%) of individuals who left WAGES received Title XIX medical assistance. Fewer people who were diverted from WAGES received this assistance over this time period (36.1%), but larger percentages of the “opt-nots” (53.7%) did so. (Note that opt-nots, by operational definition, have higher Medicaid use.) The percentages of all three groups who received Medicaid assistance declined over the time period. These data are shown in Graph number 5.

Graph 5
PERCENT RECEIVING MEDICAID OVER TIME



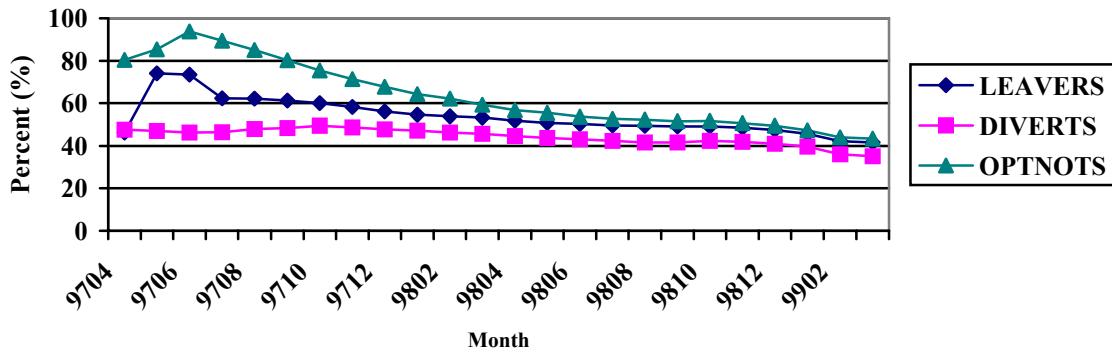
Medicaid Coverage for Children

The children of individuals in the three groups that are the focus of this study are also eligible for Medicaid benefits and great concern has been expressed about the extent to which welfare reform has affected coverage for these children. Data presented in Table 2 and in Graph number 6 shed light on this issue.

The Table shows between 6% and 7% higher usage of Medicaid among children than among adults. The *pattern* of usage among children is similar to that among adults. Larger numbers of the children of “opt-nots” (60.2%) are enrolled than are the children of either the “diverts” (43.8%) or the “leavers” (52.2%).

Graph number 6 shows a two-year decline in eligibility among children similar to that among adults.

Graph 6
PERCENT CHILDREN RECEIVING MEDICAID OVER TIME

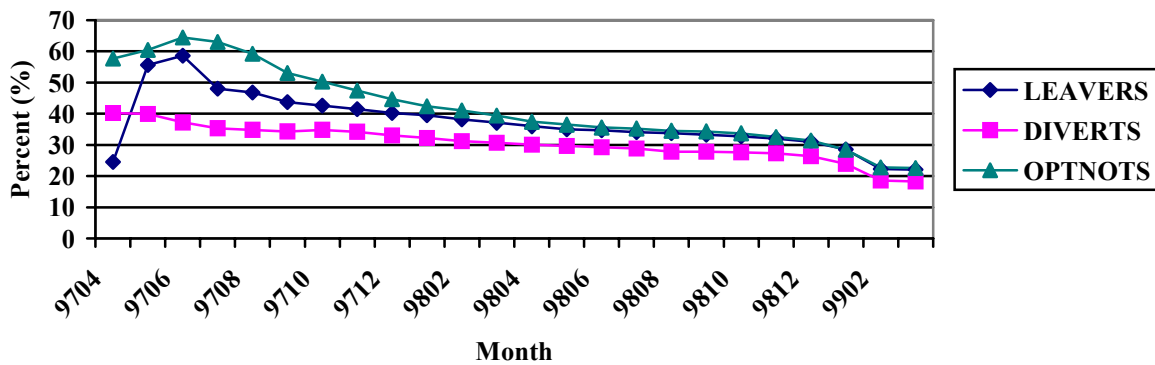


Food Stamp Usage

In the average month after the quarter of exit, thirty six percent (35.8%) of former TANF participants received Food Stamps. During this same time period, 39.3% of the “opt-nots” and 34.9% of those diverted from the TANF program took advantage of this benefit. (See Table 2)

Graph number 7 depicts Food Stamp usage among the three groups by month over the twenty-four months of the study period. As shown, the trend is similar for the three groups. All three groups show a fairly steady decline after the second calendar quarter of 1997. Leavers declined from a post-exit high of about 60% usage in June of 1997, to a low of 22.1% usage in March 1999. “Diverts” dropped steadily from 35.3% to 18.3% and the “opt-nots” declined from 63% to 22.6% over the same time period.

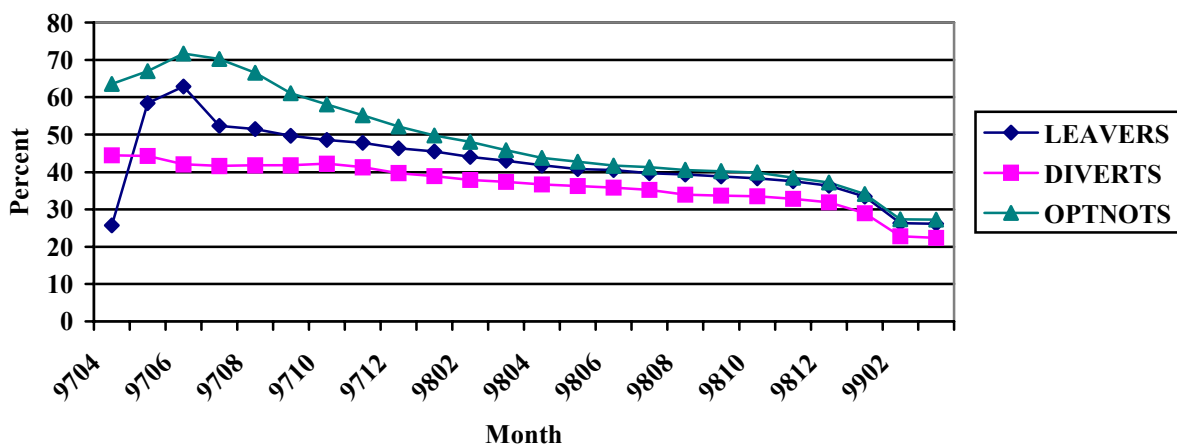
Graph 7
PERCENT RECEIVING FOOD STAMPS OVER TIME



Food Stamp Usage Among Children

An average of forty two percent (41.3%) of the children of TANF leavers received food stamps during the twenty-one months following the exit from TANF by their parents. This compares to 35.5% of the children of the “diverts” and 45.7% of the “opt-nots”. Food stamp receipt among children is higher than among adults in all groups.

Graph 8
PERCENT CHILDREN ON FOOD STAMPS OVER TIME



As is the case for the eligibility for Medicaid, usage of food stamps among children declined over the twenty-one months after the first calendar quarter of 1997. While each group of children began the period at different usage rates, by March of 1999, they were all within 5% of each other and “leavers” and the “diverts” were almost identical. Graph number 8 above shows the pattern.

Reliance on the Social Services System

One of the major goals of the welfare reform legislation passed in 1996 was to decrease overall reliance on the nation’s social services system. We examine the extent to which this goal was achieved in Florida by computing data on the numbers of people in our groups who avoided all contact with this system in the seven quarters after our baseline period; that is, people who utilized *neither* Food Stamps, Medicaid *nor* cash benefits. The data are shown in Table 3.

Table 3
RELIANCE ON THE SOCIAL SERVICES SYSTEM & EARNED INCOME AFTER
BASELINE

	LEAVERS	DIVERTS	OPTNOTS
Average Percentage Receiving <u>Neither</u> TANF, FS Nor Medicaid In Seven Quarters After Base	46.4	55.3	38.5
Average % Receiving <u>Neither</u> TANF, FS Nor Medicaid <u>And Not</u> Earning Income In Seven Quarters After Base	23.8	28.9	18.3

The welfare reform legislation also assumed that decreased reliance on the social welfare system would be accompanied by increased levels of employment and income. The hypothesis was that people would gradually decrease their reliance on the social services system as they increased the income they earned in employment. Critics pointed out that people could lose the support of the social services system *and* earn no income, thus placing themselves in a precarious situation. We examine this possibility by combining data on the numbers of persons in our groups who used none of the social services for which we have data *and* who earned no income in the seven quarters after the base. These data are also displayed in Table 3.

The State of Florida made substantial progress toward the goal of reducing reliance on its social services system in the seven months after the baseline period. Large percentages of all the people in our data set were off all aid in each of the seven quarters after the baseline period. Fifty five percent (55.3%) of the “diverts” and 46.4% of the “leavers” had no contact with these systems during the seven quarters involved, nor did 38.5% of the “opt-nots”.

Over time all groups show a decline in reliance on the social services system as we define it. By the last quarter of our study period, nearly 60% of each of the three groups and 65% of the “diverts” had dropped all usage of Food Stamps, Medicaid and cash assistance. (Data supporting these observations can be found in Appendix 3, Additional Administrative Data)

Progress toward the goal of reducing reliance on the social services system was accompanied by indications that people may have either left or not availed themselves of the support of the social services system without the accompanying rise in income that would make them self-sufficient. Nearly thirty percent (28.9%) of the “diverts”, twenty three percent of the “leavers” (23.8%) and eighteen percent of the “opt-nots” (18.3%) neither received Food Stamps, Medicaid or cash assistance *nor* reported earned income in the seven months after our base period. This suggests that, on average, approximately fifty percent of those without any aid in a quarter were also unemployed in that quarter. (See Table 3)

As was the case with regard to dropping contact with the social services system, the percentage of people in each group who used no social services *and* reported no earned income in

a quarter also rose over time. By the last quarter of our study period, more than twenty five percent of each group fell into this category. (See Appendix 3)

Summary

The pattern of use of governmental services in the months after the baseline period among the three groups is somewhat mixed. The use of cash benefits is quite similar among the three groups. However, there are differences in the use of Food Stamps and Medicaid. Adult “opt-nots” take greater advantage of Medicaid and Food Stamps than do the other groups and their children utilize Food Stamps more so than do the children of the other groups. The children of all three groups use Food Stamps and Medicaid to a greater extent than do their parents.

For all services, the use trend over the two year time period is downward; that is, following the second calendar quarter of 1997, people from all three groups use fewer services. The level of use at the end of the two years is very similar among the groups.

Large percentages of people in all three groups dropped all contact with the primary elements of Florida’s social services system (Food Stamps, Medicaid and cash benefits) in the seven quarters after the baseline period.

On average fifty percent (50%) of those who use none of the above types of aid in a quarter were also unemployed.

III. WELFARE REFORM OUTCOMES FOR RACIAL AND ETHNIC GROUPS: ADMINISTRATIVE DATA

The foregoing data suggest that the outcome of welfare reform in Florida was not completely uniform for the three groups who are the subject of our study. Our data also show variation across racial and ethnic groupings. Whether from the “leavers” the “diverts” or the “opt-nots”, race and ethnicity matter when considering the outcomes of welfare reform in Florida. Tables 4 and 5 provide the data upon which this statement is based.

1. Employment and Earnings

The most distinctive racial/ethnic group among the four examined is that composed of African-Americans. Black people *from each of the three groups* who are the subject of our research were employed at higher rates than were Hispanics, whites and individuals from other racial/ethnic groups and were more likely to be employed for all four quarters after the baseline period than were the other racial/ethnic groups. (See Table 4)

Table 4
EMPLOYMENT & EARNINGS, BY RACE & ETHNICITY
JULY 1997 - MARCH 1999

	LEAVERS				DIVERTS				OPTNOTS			
	B (N= 10901)	H (N= 5069)	O (N= 357)	W (N= 12222)	B (N= 2146)	H (N= 884)	O (N= 78)	W (N= 2299)	B (N= 1559)	H (N= 498)	O (N= 66)	W (N= 2226)
Average Quarterly Employ. Rate	59.7	47.9	42.8	45.9	53.4	39.4	45.5	46.9	58.3	46.6	41.2	42.7
Rate Ever Employed – 2 Years	78.2	65.5	56.3	65.9	72.4	56.2	64.1	68.4	76.9	61.0	56.0	61.3
% Employed All Four Qtrs. After Base	37.7	29.1	28.5	26.1	29.1	20.3	25.6	24.0	34.3	24.1	21.2	21.7
Avg. Annual Wage People Employed In All Four Qtrs. (\$)	10,854	12,198	12,651	11,010	10,446	11,398	10,162	10,675	10,308	11,246	9,600	10,442
Average Annual Earnings (\$)	7,037	7,732	8,236	6,361	6,179	6,423	5,619	5,765	6,656	6,912	6,745	5,817
% Earning Greater Than \$500 In Any Quarter In Year After Exit	70.9	60.1	52.1	57.9	63.7	49.3	51.2	58.8	70.1	55.8	51.5	52.9

African- Americans’ effort in the work force did not earn them first place in earnings. Their earnings, across all groups, were the third lowest - Hispanics were generally highest and whites lowest - and when earnings are calculated for those employed in all four quarters, African-American average wages were the lowest or second lowest among the groups. When compared to African – Americans and whites, Hispanic workers had the highest average earnings whether calculated using all workers or only those employed in all four quarters. (Table 4)

2. Use of Government Assistance Programs

African-Americans were equally distinctive with regard to use of governmental assistance programs as they were in terms of employment and earnings. Black people, from all three groups, took greater advantage of the governmental assistance programs for which we have data, Food Stamps, Medicaid, and cash assistance, than did people from any of the other racial/ethnic groupings. They had the highest percentage of Food Stamp use, of Medicaid use and of cash benefit usage across different measurements of this variable. (See Table 5)

Table 5
UTILIZATION OF GOVERNMENT SERVICES BY RACE & ETHNICITY,
JULY 1997 - MARCH 1999

	LEAVERS				DIVERTS				OPTNOTS			
	B (N= 10901)	H (N= 5069)	O (N= 357)	W (N= 12222)	B (N= 2146)	H (N= 884)	O (N= 78)	W (N= 2299)	B (N= 1559)	H (N= 498)	O (N= 66)	W (N= 2226)
% Ever Receiving Food Stamps In 12 Months After Baseline	73.2	55.3	50.4	62.6	61.8	39.7	41.3	53.3	81.0	60.6	46.9	69.0
% Ever Receiving Medicaid In 12 Months After Baseline	77.7	70.0	63.3	68.7	65.1	52.3	46.1	56.2	93.7	91.7	84.8	88.8
% Ever Receiving Cash In 12 Months After Baseline	32.1	22.3	15.9	22.4	40.1	29.1	24.3	29.0	31.7	23.4	16.6	19.9
Avg. % Receiving Cash In Each Quarter	13.2	9.2	5.8	7.7	16.2	11.5	7.6	9.2	10.9	8.0	7.0	6.0
Avg. % Receiving Food Stamps In Each Quarter	44.9	27.1	18.5	32.0	36.6	21.0	18.1	26.2	49.3	29.7	16.5	35.2
Avg. % Receiving Medicaid In Each Quarter	53.0	43.1	35.9	40.2	42.6	31.2	30.4	32.2	61.7	54.8	41.6	48.3

Summary

Race and ethnicity matter to the outcomes of welfare reform in Florida. African-Americans from the three groups in our study work more, generally make less and utilize governmental services to a greater extent than do whites, Hispanics, and people from other racial/ethnic groups. There are also significant differences between other racial/ethnic groups on a variety of our measures of employment and earnings.

IV. ENGLISH LANGUAGE FACILITY AND WELFARE REFORM OUTCOMES: ADMINISTRATIVE DATA

Some people in the three groups under examination in this project either speak no English or speak the language extremely poorly. Those concerned about the effects of welfare reform suggest that these people may have difficulty finding employment and adjusting to life under the new welfare system. While there were too few non-English speakers in each of the three groups to warrant a between group comparison of the outcomes of poor language facility, there were large enough numbers of these people in the “leavers” data set (1,887) to justify an analysis of the differences between them and the English speaking leavers.

1. *Employment and Earnings*

Non-English speaking “leavers” have lower employment than do English speakers regardless of the measure of employment used. They had lower rates of employment over the twenty-one months after the base, the rate at which they were *ever* employed was lower and the percentage of this group that was employed in all four quarters after the baseline was lower than that of English speakers. The data are shown in Table 6.

Table 6
ENGLISH LANGUAGE FACILITY AND EMPLOYMENT & EARNINGS
BY WAGES LEAVERS

	ENGLISH	NON-ENGLISH
Average Quarterly Employment Rate (%) After Leaving Wages	53.9	44.6
Rate Ever Employed (%) In First 12 Months After Leaving Wages	71.2	59.2
% Employed In All Four Quarters After Leaving Wages	31.4	26.2
Average Annual Earnings After Leaving Wages	\$ 6,858	\$ 7,489
Average Annual Wages Of People Employed In All Four Quarters After Leaving Wages	\$ 11, 117	\$ 11, 795
% Earning More Than \$500 In Any Quarter in the First Year After Leaving TANF	63.8	55.0

Despite lower levels of employment, non-English speaking leavers earned more money than did English speakers. This group had higher average annual earnings and the average wages of those employed in all four quarters after the baseline was higher than it was for the English-speaking group. The English-speaking group did have a larger percentage, about 8%, that earned more than \$500 in any quarter after the baseline than did the non-English speaking group. These data are also shown in Table 6.

2. Use of Governmental Assistance Programs

English speaking “leavers” make greater use of *all* of the government services for which we have data - Food Stamps, Medicaid and cash - than do the non-English speakers. The differences range from 18.9% regarding use of Food Stamps within 12 months of the baseline quarter to .4% regarding the percentage receiving cash assistance per month over the full time period after the second calendar quarter of 1997. The data are shown in Table 7.

Table 7
ENGLISH LANGUAGE FACILITY & USE OF GOVERNMENT SERVICES
BY WAGES LEAVERS

	ENGLISH	NON-ENGLISH
% Ever To Use Food Stamps Within 12 Months After Leaving Wages	66.5	47.6
Avg. Monthly % Receiving Food Stamps, April 1997 - March 1999	36.8	21.7
% Ever To Use Medicaid Within 12 Months After Leaving Wages	72.7	66.9
Avg. Monthly % Receiving Medicaid, April 1997 - March 1999	45.7	43.4
% Ever To Use Cash Benefits Within 12 Months After Leaving Wages	26.4	21.3
Avg. Monthly % Receiving Cash Benefits, April 1997 - March 1999	10.1	9.7

Summary

English speakers in our “leavers” data set work more, earn less and take greater advantage of the government services for which we have data than do non-English speakers.

V. GEOGRAPHY AND THE CONSEQUENCES OF WELFARE REFORM IN FLORIDA: ADMINISTRATIVE DATA

Florida is a large and diverse state and the people who have been most directly affected by the change in the state's welfare reform program have confronted varied labor market and social circumstances as they grappled with the requirements of the reform. In the following sections we examine the impact of geographical location on welfare reform outcomes. We use data from four of the 29 regional coalitions that comprise the delivery system of the State WAGES program. These were chosen to represent, in a rough way, urban and rural and north and south regions of the state. Region 23 covers Dade and Monroe counties, an urban area in the South of Florida that includes Miami. WAGES Region 12 (Central) includes Lake, Orange, Osceola, Seminole and Sumter counties, an urban area in the central part of the state that includes Orlando. Region 3 (Chipola) covers a rural part of North Florida that includes Calhoun, Holmes, Jackson, Liberty and Washington counties. And Region 19 (Heartland) is a rural area in south central Florida that includes Desoto, Hardee, and Highlands counties. The non-white population in each of these four regions for the three groups that are the focus of our research is: 39.6% (Region 12), 91.8% (Region 23), 24.7% (Region 3) and 47.3% (Region 19).

The numbers of people in each of the three groups who reside in each region varies substantially and are very small in many instances. For example, there were only 29 "diverts" in Region 3 and 51 "opt-nots" in Region 19. Given this problem, a systematic comparison among the three groups would be problematic. Instead, we focus on an analysis of the "leavers" group only.

1. Employment and Earnings, by Geographical Location.

Given the differences in the labor markets in the four regions for which we have data, we are not surprised to find variation in the employment and earnings of those who left the WAGES program in these regions.

People who left TANF in Region 12 were more likely to have been employed in the months after exit than were those in any other region, regardless of the manner in which we calculated employment. The data involved are shown in Table 8. Their average employment rate was more than 8% higher than the next region, Region 23, and more than 14% higher than that in Region 3. Further, both the percentages of "leavers" ever employed during the time after exit and the percentages employed in the first four quarters after exit were higher in Region 12 than in any other region. Persons leaving TANF in Region 23 were the second most likely to be employed, followed by those in Regions 19 and 3.

While "leavers" in Region 12 worked more often, "leavers" in Region 23 made more money, regardless of the measure of earnings. The average annual earnings in the aftermath of leaving TANF were nearly twenty five percent (23.3%) higher in Region 23 than in the next highest earning region, Region 12. The median annual earnings of "leavers" in Region 23 was also higher than those in the other regions, as was the average earnings of people employed in all

quarters after leaving TANF. Surprisingly, because it is a rural region, the second highest average earnings of people employed in all quarters after leaving TANF were earned in Region 3. In general, however, the highest earnings were amassed in the two urban regions (12 and 23).

Table 8
EMPLOYMENT AND EARNINGS FOR WELFARE LEAVERS,
BY GEOGRAPHICAL LOCATION

	Chipola 3	Central 12	Heartland 19	Dade Monroe 23
Average Quarterly Employment Rate (%), July 1997 – March 1999	43.5	57.9	44.1	49.3
Percentage Ever Employed, July 1997 – March 1999	64.5	75.7	62.4	63.4
Percentage Employed In First Four Quarters After Exit	20.3	34.8	25.1	29.6
Average Annual Earnings, July 1997 – March 1999	\$6,023	\$6,807	\$5,592	\$8,395
Median Annual Earnings, July 1997 – March 1999	\$4,456	\$5,339	\$4,224	\$7,192
Average Earnings Of People Employed In First Four Quarters After Baseline	\$12,035	\$10,710	\$9,999	\$12,949

2. Use of Governmental Assistance Programs, By Geographical Location

As was the case for earnings and employment, there was also regional variation with regard to the use of the governmental services for which we have data. The “leavers” from Region 3 were consistently the greatest consumers of the government services.

On five of the six measures of adult use of service, (excluding only average % receiving cash assistance) “leavers” from this Region were ranked the highest. This region also ranked highest on two of the three measures of child use of services. The data are shown in Table 9 below. There was no consistent second highest user of these services.

The differences in use of governmental services between “leavers” in Region 3 and those in other regions varied from substantial to minimal. There was, for example, a 24% difference between Region 3 and Region 23, which ranked lowest on this dimension, on the percentage of “leavers” who used Food Stamps within 12 months of exit from WAGES, but only a 5% difference between Region 3 and the lowest ranked region (Number 19) on the percentage who returned to cash assistance within the first 12 months.

Summary

As was the case for race/ethnicity and language facility, geography matters to the outcomes of welfare reform in Florida. (This finding should be interpreted in the context of the regional racial/ethnic makeup described above.) People who left WAGES in Region 12 found more employment than did those in other regions, those who left in Region 23 earned more money than did others and “leavers” from Region 3 were the greatest users of the government services for which we have data. That welfare reform does not have uniform consequences across all parts of the state should not come as a surprise.

Taken together, the findings about the relationship between welfare reform outcomes and race/ethnicity, language facility, and geography reinforce the need to exercise caution when generalizing about “the” outcomes of welfare reform.

Table 9
USE OF GOVERNMENT ASSISTANCE PROGRAMS BY WELFARE LEAVERS,
BY GEOGRAPHICAL REGION

	Chipola 3	Central 12	Heartland 19	Dade Monroe 23
Percent Of Leavers Ever Returning To Cash Assistance Within First 12 Months Of Leaving	28.6	26.2	23.3	26.4
Average Percent Of Leavers Receiving Cash Assistance In Each Month, July 1997 – March 1999	10.7	8.7	7.5	12.9
Average Percent Of Children Receiving Cash Assistance In Each Month, July 1997 – March 1999	11.2	10.7	8.7	14.4
Average Percent Of Leavers Eligible For Medicaid In Each Month, July 1997 – March 1999	56.4	44.9	44.6	44.2
Average Percent Of Children Eligible For Medicaid In Each Month, July 1997 – March 1999	62.2	51.7	49.0	50.1
Average Percent Of Leavers Receiving Food Stamps In Each Month, July 1997 – March 1999	47.1	36.1	38.7	28.5
Average Percent Of Children Receiving Food Stamps In Each Month, July 1997 – March 1999	49.8	41.1	39.6	39.1
Percent Eligible For Medicaid Within 12 Months Of Leaving	85.6	74.2	73.6	66.6
Percent Using Food Stamps Within 12 Months Of Leaving	77.2	66.7	69.0	53.6

VI. USING SURVEY DATA TO TRACK THE CONSEQUENCES OF WELFARE REFORM FOR THREE GROUPS

In addition to collecting the administrative data upon which the first section of this report was based, this project conducted telephone interviews with more than 6,000 individuals from the three groups that were the focus of the research. The survey was conducted between May and December of 1999. As discussed in the Introduction on pages 1 and 2, the telephone survey produced relatively low response rates and raised concerns about the reliability of the resulting estimates. A Bayesian multiple imputation technique was employed to adjust for the potential bias resulting from poor sample coverage. *The data reported below are the imputed estimates* and comparable original data are shown in Tables 46-52. Details about the survey and the imputation technique are provided in Appendix 2

Data from these interviews were used to address five general research questions. Some of these questions overlap those addressed through the use of administrative data, but provide more specificity. Other questions asked about items that could not be addressed with the use of the administrative data. The questions were (1) what was the nature of employment among the three groups? (2) which factors affected employment? (3) what was the nature of the respondent's economic circumstances at the time of the interview? (4) what was the condition of family health and well-being? (4) to what extent did the groups utilize assistance from governmental programs other than TANF; and (5) to what extent did they rely upon the assistance of family and friends.

1. Employment Outcomes

Data about employment from the administrative files addressed general employment rates and earnings. The questions in the telephone surveys sought information related to finding employment, hours of work, job benefits and getting to and from work.

The survey data, like the administrative data, show few differences in the employment circumstances of the three groups who are the subject of our research. More than 55% of each group was employed at the time the interview took place and more than 40% of each group was working 40 hours or more per week. Most of the jobs in which the respondents were employed *do not* have benefits such as sick leave, paid vacations, health insurance and training opportunities. Jobs that provided health insurance for the children of the respondents were most rare, with fewer than 30% of each group holding such jobs. Data supporting these findings are provided in Table 10.

Most individuals in all three groups found their employment on their own, that is through the use of want ads, tips from friends, or other informal mechanisms. Between 9% and 11% of each group used an employment agency.

Table 10
EMPLOYMENT OUTCOMES FOR THREE GROUPS

	LEAVERS	DIVERTS	OPTNOTS
Currently Working (% Yes)	56.7	55.3	58.2
Hours Work Per Week (%)			
Less Than 15	9.3	9.6	9.8
16 – 24	11.3	11.2	10.8
25 – 34	14.7	15.2	15.0
35 – 39	14.3	12.7	13.5
40 – 45	29.8	30.3	31.5
46+	20.2	20.7	19.6
Job Benefits (%Yes)			
Sick/Personal Days	39.2	39.6	39.1
Paid Vacation	44.4	45.2	43.8
Training/Tuition Reimbursement	40.8	42.7	43.1
Health Insurance	34.4	37.5	35.5
Children’s Health Insurance	28.8	29.1	28.1
Pension/Retirement	31.7	34.1	31.7

The state’s welfare reform program, WAGES, was the least likely source to be mentioned when respondents were asked “How did you find your current job?” Between 5.6% and 9.6% of respondents said that they were referred to employment by the WAGES program. Not surprisingly, the “leavers” relied most heavily on this program. The data are shown in Table 11.

Table 11
SOURCES FOR FINDING EMPLOYMENT
(RESPONDANT CURRENTLY WORKING)

	LEAVERS	DIVERTS	OPTNOTS
Formal (%)	20.9	16.5	15.5
Employment Agency	11.3	9.3	9.9
WAGES	9.6	7.2	5.6
Informal (%)	78.7	83.2	84.2
Want Ad	16.4	14.1	13.7
Walk-In	19.9	15.7	19.6
Sign In Window	9.4	8.0	6.5
Friend, Relative, Other Personal Contact	33.0	31.0	31.9
Other	0.0	14.4	12.5

2. Factors Effecting Employment

Much of the debate over the work requirements in the nation’s welfare reform legislation focused on factors that were likely to impede the movement of low-income people into the workforce. Three factors were of particular concern: childcare, conditions of health and transportation. To generate information on the extent to which these factors affect the work activities of the three groups that are the subject of our research, we asked a series of questions about these topics.

Work and Transportation

Arguing that the contemporary job market in the U.S. is very dispersed and that public transportation in the country, particularly in rural areas, is poorly developed, many people have suggested that transportation problems would keep large numbers of persons who were otherwise “ready, willing and able” to work from doing so. Our survey sought data to test this hypothesis by asking about how people got to work and by asking five questions about the relationship between transportation and employment. The questions were:

1. “Do you know of a better job you could get if you had better transportation?”
2. “Has there been a time in the last month when you had to miss a day of work because of a transportation problem?”
3. “Have transportation problems led you to change the hours you work?”
4. “Have transportation problems led you to change jobs?”
5. “Have transportation problems led you to take up a new line of work?”

Answers to the question about the ways in which respondents made their way to work, shown in Table 12, indicate that most respondents drive themselves to work, but that larger percentages of “opt-nots” use this means of getting to work than do the other groups. Leavers are less likely to drive themselves than are the other two groups.

Table 12
WORK AND TRANSPORTATION

	LEAVERS	DIVERTS	OPTNOTS
How Do You Get To Work?			
Drive Self	38.5	42.6	49.8
Someone Else Respondent Knows Drives	13.2	12.8	11.4
Bus	12.9	10.5	8.4
Walk	9.0	9.1	8.4
Other	26.4	25.0	22.0
Better Job If Better Transportation (% Yes)	40.5	33.4	30.5
Missed Day Of Work Because Of Transportation (% Yes)	33.7	31.9	26.1
Problem With Transportation Led To Change In Job (% Yes)	32.3	26.3	22.7
Problem With Transportation Led To Change In Hours Of Work (% Yes)	33.8	27.6	23.6
Problem With Transportation Led To New Line Of Work (% Yes)	28.5	23.6	19.4

The answers to the remaining questions (See table 12) show that a *minority* of respondents in all groups, *but still a sizeable number*, have their employment prospects negatively affected by transportation problems. With the exception of the “leavers” on one question, fewer than forty percent of any group claimed to have been stymied in their employment because of an issue related to transportation.

There are consistent differences between the three groups on this issue. Individuals in the “leavers” group say that they are more affected by transportation problems than do those in the other two groups. Between 7% and 10% more of the respondents in this group than in the others claimed that they could get a better job if they had better transportation. They also answered “yes” to more of the other questions asked than do the other groups. “Leavers” are also less likely to drive themselves to work than are “diverts” or the “opt-nots”. The “diverts” are between 2% and 7% less likely to have any of the transportation problems than are the “leavers”, and the “opt-nots” are about 10% less likely to have these problems than are the “leavers.” Furthermore, the “opt-nots” are consistently less likely than are the “diverts” to have these problems. In short, the “leavers” have the most transportation problems and the “opt-nots” have the least.

The findings reported above are summarized through the use of an index of transportation problem severity that allows us to see the extent to which some people have more severe problems than do others. Individuals who answer “yes” to the four questions about problems with transportation (designated as “items” in the table) that we asked were perceived to have more severe transportation problems than were those who answer “yes” to only two questions. If larger percentages of “leavers” have high numbers of transportation problems than do “opt-nots”, then we can assume that transportation problems are more severe for “leavers” than they are for other groups. The data involved are shown in Table 13.

Table 13
TRANSPORTATION SEVERITY INDEX
(% ANSWERING YES)

ITEM	LEAVERS	DIVERTS	OPTNOTS
0	31.1	46.0	55.0
1	31.3	27.7	25.1
2	23.0	16.4	13.3
3	11.4	7.6	4.9
4	3.0	2.1	1.5

The data confirm our impression that “leavers” have greater transportation problems than do “diverts” or “opt-nots”. Fourteen percent (14.4%) of “leavers” experienced either three or four of the transportation problems we asked about, while the comparable numbers for the “diverts” and the “opt-nots” were 9.7% and 6.4%. Further, many more “diverts” and “opt-nots” than

“leavers” say that they have either none of the problems or only one. For the “opt-nots” this number is 80.1%, for the “diverts” it is 73.7% and for the “leavers” it is 62.4%.

Work and Child Care

No issue in the debate over welfare reform generated more controversy than the discussion regarding the potential effects of the work requirement on the care of children. To gauge the potential severity of this problem in Florida, the survey asked the same questions about child care that were asked about transportation. The distribution of the responses is shown in Table 14.

**Table 14
WORK AND CHILD CARE
(% ANSWERING YES)**

	LEAVERS	DIVERTS	OPTNOTS
Better Job If Better Child Care	38.2	34.2	28.9
Missed Day Of Work Because Of Child Care	34.0	33.7	28.1
Problem With Child Care Led To Change In Job	32.2	30.9	26.8
Problem With Child Care Led To Change In Hours Of Work	40.5	42.7	35.7
Problem With Child Care Led To New Line Of Work	31.1	31.6	26.6

As was the case with regard to transportation, minorities of respondents in all groups are affected negatively by issues related to childcare. Nevertheless, between 26% and 43% of people in at least one group say that one of the problems we asked about has affected their ability to work.

As was the case with regard to transportation problems, the “opt-nots” have less severe childcare problems than do the “leavers” or the “diverts”. The Childcare Severity Index that is shown in Table 15 supports this observation. Seventy one percent of “opt-nots”, as compared to 58% of “leavers” and 62% of “diverts”, say that they have none or only one child care-related employment problem. Furthermore about 3% more of both the “leavers” and the “diverts” have three or four of these kinds of problems than do the “opt-nots”.

Table 15
CHILDCARE SEVERITY INDEX
(% ANSWERING YES)

ITEM	LEAVERS	DIVERTS	OPTNOTS
0	26.4	34.9	42.4
1	31.5	26.8	28.6
2	25.7	21.2	16.4
3	12.3	12.0	8.9
4	3.9	4.9	3.4

Work and Personal Health

Since the incidence of poor health is higher within low than within high income populations, some of the debate over welfare reform centered on its potential for negative effect on the work requirement of the new laws. Our survey sought information about the relationship between health and employment by asking two questions on health and employment:

1. “Has there been a time in the past month when you have missed a day of work because of a health problem?”
2. “Has there been a time in the past month when you have missed a day of work because of a problem with your children’s health?”

Between 39% and 44% of respondents in each of the three groups informed our interviewers that health problems had affected their work in the past month. And between 45% and 52% indicated that the health of their children had had an impact on their work. (See Table 16)

Table 16
WORK AND PERSONAL HEALTH
(% ANSWERING YES)

	LEAVERS	DIVERTS	OPTNOTS
Missed A Day Of Work Because Of Health	43.0	44.2	39.0
Missed Day Of Work Because Of Health Problem Of Child	52.1	47.5	45.0

The question “have you missed a day of work... because of a health problem” is a low threshold for evaluating the relationship between health and employment. However, the numbers of persons answering “yes” to this question suggests that problems with health, and particularly the health of children, is impacting the employability of our respondents.

As was the case with regard to transportation and childcare, there are some consistent differences between the groups on the issue of health. The “opt-nots” are the least likely group, by between 4% and 7%, to have missed work because of either a health problem of their own or of their children.

3. Family Well-Being

The welfare reform legislation enacted in 1996 required those receiving cash benefits to work in exchange for these benefits. These laws also put a time limit on the receipt of cash assistance from these programs. These features of the law stimulated concern about the extent to which low-income people would be faced with providing for their families without adequate resources and whether or not they would be faced with hardship and deprivation. A variety of questions in our survey were addressed to these concerns.

Overall Perceptions of Well-Being

To capture respondents' overall perceptions of their situation at the time of the interview, the survey asked several questions regarding satisfaction with various aspects of their lives. The results are shown in Table 17.

Table 17
PERCEPTIONS OF WELL-BEING
(% ANSWERING YES)

	LEAVERS	DIVERTS	OPTNOTS
Satisfaction With Overall Standard Of Living	71.9	72.5	75.5
Satisfied With Food In Household	79.4	81.2	86.0
Satisfied With Personal Clothing	72.9	74.7	76.2
Satisfied With Household Furniture	72.4	72.7	76.0
Satisfied With Clothing For Children	76.6	78.1	81.5

The results show, overwhelmingly, that respondents are satisfied with the conditions of their lives, however defined. At least 70% of all respondents answered “yes” to all questions on this issue.

There are small (2% to 5%) but consistent differences between the groups on these measures. “Leavers” are less satisfied, on all dimensions, than are “diverts” who are, in turn, less satisfied on all dimensions than are the “opt-nots.”

Specific Hardship

In order to determine the specifics of hardship that individuals in the three groups under study are facing, the survey asked whether or not they had experienced any of a set of discrete events that indicated financial difficulty. Table 18 displays the responses involved.

As might be expected of low-income people, relatively large numbers have experienced at least once some of the difficulties we asked about. For all groups, the most frequently cited events of hardship were getting behind on a utility bill (53% to 58%) and getting behind on rent (45% to 53%). Other frequently faced problems were having a telephone cut off (36% to 47%) and, somewhat distressingly, not being able at some time to afford to buy food (35% to 43%). This last item is puzzling given the positive response about food as was reported in Table 17.

Table 18
INCIDENCE OF ECONOMIC HARDSHIP
(% ANSWERING YES)

	LEAVERS	DIVERTS	OPTNOTS
Got Behind On Rent	52.6	50.0	45.4
Got Behind On Utility Bill	58.5	56.1	53.4
Electricity Cut Off	36.3	33.8	26.9
Water Cut Off	25.7	24.2	21.1
Phone Cut Off	47.9	44.4	36.8
Vehicle Taken For Non-Payment	24.6	23.5	20.3
Could Not Afford Food	44.0	37.0	34.5

The extent to which people experience the hardships we asked about varies systematically according to group. As shown in the hardship index in Table 19, higher percentages of “leavers” experience the economic hardships addressed here than do either of the other two groups and higher percentages of “diverts” experience the hardships than do the “opt-nots.” More “leavers” experience six and seven of the hardships than do either “diverts” or “opt-nots” and fewer “leavers” than “diverts” or “opt-nots” experience either none or one of the problems. In brief, “leavers” are more likely to experience economic hardship than are either “diverts” or “opt-nots” and the “opt-nots” are less likely than any of the groups to experience these hardships.

Table 19
ECONOMIC HARDSHIP INDEX
(% RESPONDANTS ANSWERING YES)

ITEM	LEAVERS	DIVERTS	OPTNOTS
0	8.2	8.6	13.7
1	13.0	15.9	18.8
2	20.3	23.3	23.6
3	23.3	22.6	20.5
4	18.3	16.1	13.1
5	11.4	8.5	6.9
6	4.3	3.7	2.5
7	1.0	0.0	0.6

Family Stability

One fear expressed about welfare reform by people concerned about the well-being of low-income people was that families affected by the reform would come under intense stress and would split up without the “safety net” previously provided by the AFDC program. To examine this possibility we asked whether any of three things had happened to our respondents:

1. “Did you ever have to move because you could not pay for housing?”
2. “Did your children ever have to live with someone else because you could not take care of them?”
3. “Have you ever had to go to a homeless shelter?”

Table 20
FAMILY STABILITY
(% ANSWERING YES)

	LEAVERS	DIVERTS	OPTNOTS
Had To Move Because Could Not Pay For Housing	31.7	30.1	22.5
Children Had To Live Someone Else Because Parent Could Not Care For Them	19.1	16.2	12.7
Had To Go To Homeless Shelter	17.4	16.9	13.6

Table 20 above provides the distribution of responses. While fewer than one-third of the respondents from either of the three groups had their families disrupted in the ways described above, there were differences on these dimensions across the groups. Consistently smaller percentages of “opt-nots” faced the kinds of family instability problems we asked about than did the other two groups. And consistently larger percentages of “leavers” faced these same problems than did either of the other groups.

4. Family Health

Low-income people in the United States have more health problems than do individuals with higher incomes and also have greater problems accessing America’s decentralized health care system. Individuals who receive public assistance may face particular problems with health care and those involved in reform of the nation’s welfare system have worked hard to ensure that individuals who leave the welfare rolls are not prevented from achieving self-sufficiency because of these problems. Several questions in the survey sought information regarding these issues.

General Conditions of Health

As shown in Table 21, large majorities in all groups describe their health in favorable terms, with the “opt-nots” claiming somewhat better health than the other two groups. Over forty percent of the respondents from all groups describe their health as either “excellent” or “very good” and another 26% to 28% say their health is “good”. Between ten and twelve percent of all groups see themselves as having “poor” health.

Table 21
GENERAL CONDITIONS OF HEALTH

	LEAVERS	DIVERTS	OPTNOTS
Adult’s Health (%)			
Excellent	20.8	20.7	23.3
Very Good	21.1	22.1	20.7
Good	26.6	27.0	28.7
Fair	19.0	17.4	17.6
Poor	12.3	12.5	9.5
Children’s Health (%)			
Excellent	31.5	30.7	35.8
Very Good	21.5	23.8	20.7
Good	25.3	26.3	25.1
Fair	12.4	11.3	10.8
Poor	9.2	8.3	7.4

The same questions asked about the health of children produced slightly “rosier” assessments of general conditions of health. Over 50% of respondents in all groups assessed the health of their children as either “excellent” or “very good” and fewer than 10% saw this health as “poor.”

As was the case with regard to other measures of well-being, “opt-nots” appear to be slightly better off than are the other two groups.

Access to Health Care

While many respondents see the condition of their health in favorable terms, their access to health care is problematic. (See Table 22) Between 45% and 49% of each group say that they have no health insurance, leaving nearly half of each group vulnerable if health care problems arose. These figures compare quite unfavorably to a sample of non-elderly, adult, low-income Florida families interviewed in 1999 by the Urban Institute (Urban Institute, 1999; 6) and to the general population of Florida. In the Urban Institute sample, 39% say they had no health insurance and only 18% of all Floridians claim to have no health care insurance (Florida Department of Health, 1999).

Table 22
ACCESS TO HEALTH CARE

	LEAVERS	DIVERTS	OPTNOTS
Access To Health Coverage (% Yes)	54.8	50.9	54.9
Why Not?			
Healthy - Don't Need	13.9	14.3	13.7
Applied & Denied	17.7	17.8	15.9
Cannot Afford	34.8	40.9	43.0
Employer Or Spouse Will Provide	15.2	15.1	15.4
Other	18.2	12.4	11.7
Need Medical Care Now & Cannot Get It (% Yes)	54.2	47.7	47.8
Children Have Health Coverage (% Yes)	66.7	64.6	69.5
Why Not?			
Healthy - Don't Need	15.1	16.3	16.3
Applied & Denied	18.6	18.7	18.4
Cannot Afford	30.6	33.3	35.0
Employer Or Spouse Will Provide	16.1	17.6	16.8
Other	19.4	13.4	13.3
Children Need Medical Care Now & Cannot Get It (% Yes)	51.2	42.0	41.5

The children of the people in the three groups who are the targets of our research may be less vulnerable if health problems arise than are the parents, since between 65% and 70% are said to be covered by health plans. Nevertheless, about 30% of the children of these low-income people have no health care coverage.

Furthermore, fairly large percentages of respondents said that both they and their children needed medical care at the time of the interview but could not afford it. More “leavers” appear to face this problem than do the other groups. Fifty four percent of “leavers” answered yes to this question about themselves and 51% answered yes for their children. For the “diverts” the numbers were 48% for adults and 42% for children and for the “opt-nots” the numbers were 48% and 41.5%.

The primary reason for the absence of health care coverage for both adults and children is lack of resources to purchase such coverage. Between 35% and 43% of respondents gave this as a reason for their own lack of health insurance and between 31% and 35% gave this reason for this absence among their children. Another 18% said that they had applied for health insurance for their children but were denied.

Reliance on Assistance from Others

In the absence of cash assistance from the TANF program, many governmental policymakers as well as persons concerned about low income people sought information of the extent to which pressure to help these people would increase on other governmental benefit programs, on private individuals and on non-profit organizations serving this population. Thus a series of questions on these topics were asked of respondents.

5. Use of Government Assistance Programs

The interviewers asked respondents to tell us whether or not they or someone in their home was currently using benefits from a number of governmental programs or had used these benefits in the previous six months. The data on this question is displayed in Table 23.

**Table 23
USE OF GOVERNMENT ASSISTANCE PROGRAMS
(% ANSWERING YES)**

	LEAVERS	DIVERTS	OPTNOTS
Medicaid	56.9	50.3	51.8
Food Stamps	48.1	39.1	39.1
Child Care Assistance	27.0	24.0	21.2
Social Security Benefits	25.4	22.0	21.7
WIC	33.5	35.0	33.5
School Lunch	53.9	47.0	50.8
Summer Feeding	20.0	17.6	14.9
UI	18.0	18.2	16.2
Fuel Assistance	17.0	15.1	13.0
Rent Subsidy	26.3	20.3	20.6
Child Support	34.6	30.1	37.7
EITC	60.4	61.3	66.0
Worker’s Compensation	17.0	16.6	14.6

The most commonly used governmental assistance programs, across all groups, were the Earned Income Tax Credit, Medicaid, School Lunch and Food Stamps. “Leavers” were more likely to use Medicaid, School Lunch and Food Stamps than were the other groups and less likely to use the Earned Income Tax Credit. This pattern of use continues across the remaining

governmental assistance programs that we asked about. “Leavers” were consistently more likely to take advantage of government assistance programs than were the other groups. The difference between the “leavers” and the “opt-nots” ranges between 2% and 7%.

Other Assistance

Since governmental programs are not the only source of assistance for low-income people in Florida, we also asked respondents to tell us where else they turned when they needed help. Table 24 shows the distribution of responses.

**Table 24
OTHER SOURCES OF ASSISTANCE
(% ANSWERING YES)**

	LEAVERS	DIVERTS	OPTNOTS
Free Housing From Relatives	25.0	24.5	21.0
Help With Bills From Family Or Friends Who Live With Respondent	30.7	28.9	25.8
Help With Bills From Family Or Friends Who Do Not Live With Respondent	33.4	31.5	28.4
Gifts Of Money From Family And Friends	38.1	40.2	35.1
Food Pantry	22.4	19.2	17.1
Food Kitchen	17.7	16.6	13.0

All groups show the same pattern when seeking assistance from “other” individuals and groups. Gifts of money from family or friends constitutes the primary form of assistance for all groups, followed by help from family or friends living with the respondent in paying bills, help from family or friends not living with respondent in paying bills, and free housing from relatives.

Although the differences are small, the “leavers” group is consistently more likely to rely upon the beneficence of others than are the “diverts” and the “opt-nots”.

Summary.

The data shown in this first section of the analysis of the survey results reinforce the primary finding from the analysis of the administrative data: *the outcome of welfare reform in Florida was not uniform across the three groups who were the target of our research.* “Leavers” are particularly distinct. They had more transportation problems than did the other groups, They were slightly less satisfied with their lives; higher percentages experienced economic hardships; their families were less stable; larger percentages needed medical care and could not get it; larger percentages of their children needed medical care and could not get it; they were more likely to take advantage of governmental assistance programs; and they were more likely to rely on assistance from others they knew. While the differences between the “leavers” and the other

groups on these dimensions (and between all the groups on other dimensions) were often small, the consistent finding is that welfare reform in Florida has had different consequences for different groups.

VII. RACE/ETHNICITY AND THE CONSEQUENCES OF WELFARE REFORM IN FLORIDA: SURVEY DATA

In the remainder of this report we examine the relationship between welfare reform outcomes and the three factors shown in the administrative data section to have been associated with variation in these outcomes: race/ethnicity, English language facility and geography. We begin by examining the consequences of race and ethnicity on welfare outcomes. Because of very small sample sizes, we do not report data for the “other” racial/ethnic category.

1. Employment Outcomes

The findings from the survey about levels of employment reinforce those from the administrative data. Table 25 shows that, at the time of the interview, larger percentages of African-American respondents in all three groups were working than were white respondents or Hispanic respondents, who followed in that order.

The table shows few consistent, substantial differences in hours worked per week or in job benefits across racial/ethnic groupings. One exception is that African-American workers from among the “leavers”, the “diverts” and the “opt-nots” are consistently more likely to be employed in positions that provide either training or tuition reimbursement as part of a benefits package than are the other groups.

Table 25
EMPLOYMENT OUTCOMES, BY RACE

	LEAVERS			DIVERTS			OPTNOTS		
	B	H	W	B	H	W	B	H	W
Currently Working	60.5	50.5	55.8	57.9	49.3	55.6	61.9	50.1	58.2
Hours Worked Per Week									
Less than 15	9.9	10.9	8.2	8.7	11.7	13.7	9.1	10.9	10.0
16 - 24	9.9	12.1	12.2	10.6	10.6	12.2	9.8	12.4	11.1
25 - 34	16.6	14.2	13.2	15.0	14.5	15.2	14.2	13.1	16.2
35 - 39	14.4	13.8	14.5	13.4	13.5	9.6	12.0	13.5	14.6
40 - 45	33.2	24.8	29.0	32.7	26.9	19.8	37.8	26.0	29.5
46+	16.0	24.3	22.9	19.6	22.9	29.4	17.0	24.1	18.9
Job Benefits									
Sick/Personal Days	39.8	39.8	38.0	44.4	37.0	36.6	45.8	39.3	34.4
Paid Vacation	45.5	43.1	43.6	48.2	44.3	43.1	47.8	45.9	40.6
Training/Tuition Reimbursement	44.0	39.8	37.6	46.8	40.7	40.0	49.0	40.1	40.0
Health Insurance	35.6	35.5	32.4	40.6	37.8	34.5	41.4	36.0	31.4
Children's Health Insurance	30.8	28.9	26.2	31.1	29.0	27.3	31.9	31.2	24.4
Pension/Retirement	34.0	31.5	29.2	36.0	35.9	31.5	37.4	30.1	28.1
Use of WAGES to Find Employ.	9.6	11.0	9.1	8.0	6.8	6.5	5.3	7.0	5.3

The data also show that white respondents across all three groups are consistently less likely to use the WAGES program to find employment than are the other groups and, with one exception, that Hispanics are most likely to do so. Not shown are data reinforcing the finding in Table 11 that all racial/ethnic groups rely most heavily on informal methods of finding employment and that the WAGES program is consistently the least likely source of help in finding a job. (See Appendix Tables 17, 18, 19 for these data.)

2. Factors Effecting Employment

In order to examine the possibility that racial/ethnic group employment is differentially effected by transportation, childcare and health problems, we provide data in Tables 26, 27 and 28 on these topics. Several differences emerge from this presentation.

Work and Transportation

White “leavers” and “opt-nots” are consistently more likely to drive themselves to work than are black and Hispanic respondents and are consistently less likely to answer “yes” to the five questions regarding the relationship between transportation and employment problems. (See Table 26)

Table 26
TRANSPORTATION FACTORS AFFECTING EMPLOYMENT, BY RACE
(RESPONDANTS CURRENTLY WORKING)

	LEAVERS			DIVERTS			OPTNOTS		
	B	H	W	B	H	W	B	H	W
How Do You Get To Work?									
Drive Self	36.7	30.3	44.0	38.3	32.4	21.5	49.4	35.9	55.0
Someone Respondent Knows Drives	15.5	12.9	11.1	15.3	13.3	17.9	12.8	14.3	9.8
Bus	16.4	13.8	9.5	13.9	11.9	10.4	9.3	11.4	6.8
Walk	8.3	10.9	8.9	8.8	9.9	11.7	8.5	11.5	7.5
Other	23.0	32.2	26.5	24.1	32.5	38.4	20.1	27.0	21.0
Better Job If Better Transportation									
(% answering yes)	46.9	44.8	32.6	38.1	36.8	27.8	36.0	37.7	24.6
Missed Day of Work Because of Transportation Problem	38.1	37.8	27.6	29.3	31.9	33.3	25.9	36.5	23.0
Problem With Transportation Led To Change in Job	31.5	39.2	29.7	26.9	33.9	22.4	22.0	34.3	19.3
Problem With Transportation Led To Change in Hours of Work	35.9	39.3	29.6	27.9	35.3	24.3	22.7	39.0	19.8
Problem With Transportation Led To New Line of Work	28.0	38.4	24.5	22.7	31.9	20.7	18.1	32.7	16.0

Hispanic respondents are substantially more likely to have to go into a completely new line of work because of transportation problems than are the other two groups.

Work and Childcare

Hispanic respondents differ consistently from white and African-American respondents on this issue. Among “leavers”, “diverts” and “opt-nots”, they are significantly more likely to answer “yes” to all the questions regarding the relationship between child care and employment. (See Table 27)

**Table 27
CHILDCARE PROBLEMS AFFECTING EMPLOYMENT, BY RACE**

	LEAVERS			DIVERTS			OPTNOTS		
	B	H	W	B	H	W	B	H	W
Better Job If Better Child Care	37.3	45.0	35.9	33.4	36.6	33.7	28.3	38.8	26.4
Missed Day of Work in Past Month Because of Child Care Problem	35.1	38.5	31.1	35.1	36.4	31.4	25.4	34.9	27.5
Problem With Child Care Led To Change in Job	29.3	38.4	32.2	27.1	37.6	31.3	22.2	36.5	26.7
Problem With Child Care Led To Change in Hours of Work	39.5	46.8	41.0	38.9	47.2	44.3	31.0	40.7	37.1
Problem With Child Care Led To New Line of Work	26.3	40.4	31.5	27.5	38.8	32.7	23.5	36.7	25.5

Work and Personal Health

Hispanic respondents are more likely to have had their employment effected by personal health problems than were either white or African-American respondents. This was particularly true for Hispanic “diverts” and “opt-nots”. (Table 28)

**Table 28
HEALTH ISSUES AFFECTING EMPLOYMENT, BY RACE
(% ANSWERING YES)**

	LEAVERS			DIVERTS			OPTNOTS		
	B	H	W	B	H	W	B	H	W
Missed Day of Work in Past Month With Health	40.9	45.1	44.4	38.5	53.2	46.1	37.5	47.3	37.4
Missed Day of Work in Past Month Because of Health Problem in Child	55.0	51.2	49.7	48.1	48.3	44.2	42.5	51.7	44.5

The relationship between the health of children and employment problems appears to be similar among the groups.

3. Family Well-Being

This section of the report examines the relationship between race/ethnicity and family well-being as operationalized in the survey. The data are shown in Tables 29, 30, and 31.

Overall Perceptions of Well-Being

The data in Table 29 supports the finding shown in Table 17 that substantial majorities of each racial/ethnic group within the “leavers”, the “diverts” and the “opt-nots” are generally satisfied with the condition of their lives. However, the table also shows variation across racial/ethnic groups on the extent of this satisfaction. Hispanic respondents, in particular, are consistently less likely to say that they are satisfied with the various aspects of their lives asked about in the interview than are the other two groups.

Table 29
OVERALL PERCEPTIONS OF WELL-BEING, BY RACE
(% ANSWERING YES)

	LEAVERS			DIVERTS			OPTNOTS		
	B	H	W	B	H	W	B	H	W
Satisfied With Overall Standard of Living	73.4	64.5	73.9	71.3	68.0	75.5	74.4	71.0	77.9
Satisfied With Food in Home	79.2	75.0	81.6	80.1	78.3	83.9	86.4	79.9	88.2
Satisfied With Personal Clothing	78.2	64.5	71.9	76.1	69.4	76.1	78.1	72.4	76.4
Satisfied With Household Furniture	76.0	63.9	73.0	73.9	66.6	74.5	76.8	70.5	77.4
Satisfied With Clothing for Children	80.2	68.1	77.2	80.8	70.2	79.6	83.1	76.1	82.6

Economic Hardship

While there are substantial (7-8%) differences between African-Americans, Hispanics and whites on several dimensions of economic hardship, no strong consistent racial/ethnic differences are shown. White respondents are slightly more likely than are Hispanic respondents to have experienced the difficulties that we asked about and African-American respondents are slightly less likely to have experienced these difficulties. (See Table 30 for data on this topic)

Table 30
ECONOMIC HARDSHIP, BY RACE
(% ANSWERING YES)

	LEAVERS			DIVERTS			OPTNOTS		
	B	H	W	B	H	W	B	H	W
Behind on Rent	49.0	50.8	56.9	44.3	51.8	53.8	43.1	42.7	47.5
Behind on Utility Bill	55.7	57.0	61.9	52.1	55.1	59.8	49.6	50.7	56.6
Electricity Cut Off	35.3	35.8	37.3	34.2	36.5	32.0	27.8	28.0	25.7
Water Cut Off	23.3	27.6	26.8	26.8	28.9	19.8	21.7	25.3	19.0
Phone Cut Off	49.4	41.6	49.0	49.4	39.8	42.3	41.8	35.3	33.9
Vehicle Taken for Non-Payment	24.9	27.1	22.7	25.0	24.3	21.8	18.1	23.3	20.4
Could Not Afford Food	41.3	48.0	44.9	34.3	42.5	36.9	32.3	39.7	34.1

Family Stability

Hispanic families have had more disruptions in the aftermath of welfare reform in Florida than have the families of either African-Americans or whites. Across “leavers,” “diverts,” and “opt-nots”, larger percentages of Hispanics than African-Americans or whites have had to move because they could not pay for housing, their children have had to live with someone else, and they have had to go to homeless shelters. (Table 31)

Table 31
FAMILY STABILITY, BY RACE
(% ANSWERING YES)

	LEAVERS			DIVERTS			OPTNOTS		
	B	H	W	B	H	W	B	H	W
Had To Move Because Could Not Pay for Housing	27.1	34.8	34.3	28.5	33.0	29.9	19.3	26.0	22.8
Children Had To Live With Someone Else	17.7	22.0	19.0	15.5	18.6	15.2	11.1	18.8	11.4
Had To Go To Homeless Shelter	15.7	21.7	16.5	17.9	19.9	14.1	13.0	20.9	11.2

4. Conditions of Health

Critics of welfare reform in the U.S. were quick to suggest that the shortcomings of the American health care system would manifest themselves in the aftermath of the reform and would be particularly onerous for poor minorities. We examine this proposition with the data in Table 32.

Table 32
HEALTH CONDITIONS, BY RACE

	LEAVERS			DIVERTS			OPTNOTS		
	B	H	W	B	H	W	B	H	W
Condition of Health									
Excellent	24.3	19.0	18.2	22.9	17.0	18.3	26.2	20.2	22.1
Very Good	20.3	15.8	23.9	23.8	16.0	22.0	19.1	17.6	22.5
Good	25.6	26.9	27.3	26.0	28.0	22.2	28.9	29.1	28.9
Fair	18.0	23.5	18.2	15.5	22.1	20.2	16.4	21.6	17.5
Poor	11.5	14.6	12.1	11.6	16.6	17.1	9.2	11.3	8.8
Condition of Children's Health									
Excellent	34.3	24.1	31.7	29.3	25.0	18.7	35.5	28.4	38.4
Very Good	19.9	18.3	24.3	24.6	20.1	23.3	19.6	18.4	22.0
Good	24.6	29.5	23.9	26.8	29.0	24.9	25.6	26.6	24.6
Fair	12.8	16.5	10.3	10.8	14.8	17.9	11.6	16.9	8.4
Poor	7.8	11.3	9.5	8.2	10.8	15.0	7.5	9.6	6.5
Have Health Coverage									
(% answering yes)	58.8	48.8	53.5	57.0	44.9	48.3	59.0	48.6	54.1
If No, Why									
Healthy, Don't Need	14.0	16.2	12.6	16.8	13.8	20.2	13.6	18.2	12.1
Applied for Insurance, Denied	19.0	19.7	15.7	17.0	23.9	17.0	16.0	20.9	14.0
Cannot Afford	32.1	29.2	39.9	35.2	34.9	26.8	42.8	29.9	48.2
Employer or Spouse	15.4	16.6	14.3	16.8	14.0	18.7	15.6	16.2	15.2
Other	19.3	18.1	17.2	13.9	13.1	17.6	11.7	14.6	10.4
Need Medical Care Now and Cannot Afford									
(% answering yes)	54.3	54.2	54.4	50.1	47.5	45.9	51.8	47.2	45.9
Children Have Health Coverage									
(% answering yes)	68.3	59.1	68.5	67.6	52.4	67.1	72.0	63.5	70.0
If No, Why									
Healthy, Don't Need	14.3	18.2	14.1	18.1	13.6	25.4	17.7	19.9	14.1
Applied for Insurance, Denied	19.7	17.8	18.1	17.4	25.6	19.8	18.0	23.3	16.8
Cannot Afford	29.0	29.6	32.7	31.1	30.9	17.1	34.8	23.5	39.7
Employer or Spouse	15.2	16.5	16.5	18.2	16.2	18.8	16.8	18.1	16.2
Other	21.6	17.7	18.4	14.6	13.5	18.7	12.5	14.9	12.9

A few consistent racial/ethnic differences appear in this Table. Larger percentages of Hispanic respondents across the “leavers”, the “diverts” and the “opt-nots” say that the condition of both their own and their children’s health is either “fair” or “poor” than do white or African-American respondents.

Furthermore, fewer Hispanic than white or African-American respondents have health care for either themselves or their children.

5. Reliance on Assistance from Others

The analysis presented in the administrative data section of this report showed racial/ethnic differences in the use of Food Stamps and Medicaid. In this section we examine the extent to which these differences appear in other governmental services and in reliance on the assistance of others.

Use of Government Assistance Programs

The data in Table 33 supports the finding reported in Table 5 that black respondents are more likely than are Hispanic or white respondents to utilize Food Stamps and Medicaid. Black respondents are not, however, consistently more likely to use the other forms of government assistance than are Hispanics. White respondents are generally the least likely to use these programs, with one exception. They are much more likely to take advantage of the Earned Income Tax Credit than are either blacks or Hispanics.

Table 33
USE OF GOVERNMENT ASSISTANCE, BY RACE
(% ANSWERING YES)

	LEAVERS			DIVERTS			OPTNOTS		
	B	H	W	B	H	W	B	H	W
Medicaid	62.2	56.9	52.2	52.6	48.5	49.3	54.1	58.2	48.7
Child Care	32.4	27.9	20.9	28.3	24.6	19.8	25.0	24.7	17.2
SSI	25.1	28.4	21.4	22.5	21.3	20.3	22.1	24.6	20.8
WIC	34.7	36.9	30.5	33.6	39.0	34.2	34.9	44.4	29.2
School Lunch	56.5	53.5	51.8	47.9	53.3	43.1	57.5	54.6	45.7
Summer Feeding	18.8	31.7	15.9	19.5	25.0	12.8	17.0	22.5	10.6
Workers Comp.	14.9	22.4	16.1	16.1	20.3	14.9	13.4	22.3	12.5
Unemployment Ins	18.8	24.7	16.1	17.3	24.6	15.7	17.0	25.9	12.4
Fuel Assistance	16.3	22.7	14.7	15.5	19.5	12.2	12.9	19.1	10.7
Rent Subsidies	34.4	28.6	17.2	27.1	21.8	13.8	30.7	21.3	13.5
Food Stamps	55.9	49.2	40.3	45.2	42.4	32.8	44.3	42.0	34.9
Child Support	37.0	38.6	30.4	31.5	28.8	29.2	42.3	31.7	36.3
EITC	57.2	55.7	65.5	66.5	46.0	63.5	65.5	54.6	69.9

Reliance on Others

The data in Table 34 show little relationship between race/ethnicity and the reliance on others for help in meeting needs in the aftermath of welfare reform. That is, neither the black, the Hispanic nor the white respondents were consistently more likely than the others to go to a specific source for assistance.

Table 34
RELIANCE ON OTHERS, BY RACE
(% ANSWERING YES)

	LEAVERS			DIVERTS			OPTNOTS		
	B	H	W	B	H	W	B	H	W
Free Housing From Relatives	21.5	29.6	25.6	23.6	23.2	25.1	18.5	21.6	21.6
Help With Bills From Someone Living With	27.3	31.2	33.1	28.3	28.1	29.2	26.2	27.6	24.4
Help With Bills From Someone Not Living	33.5	35.4	32.2	29.9	31.3	32.4	26.3	28.0	29.4
Gifts of Money From Family or Friends	40.4	35.0	36.7	42.5	34.0	40.6	34.8	29.0	36.6
Food Pantry	18.0	25.4	24.9	19.3	18.3	19.3	16.8	21.4	15.4
Food Kitchen	17.6	21.7	15.5	17.8	19.3	13.9	12.7	19.3	10.7

Summary

Data from the surveys show substantial and consistent racial/ethnic differences with regard to many welfare outcomes. Larger percentages of African-Americans reported that they were working than did the other two groups. Hispanic respondents were less satisfied with their life conditions than were the other two groups, and with some reason; their families were less stable, they viewed the condition of their own and their children’s health as less good and both they and their children were less likely to have health insurance. White respondents were consistently less likely than the other respondents to use government assistance programs.

VIII. ENGLISH LANGUAGE FACILITY AND WELFARE REFORM OUTCOMES: SURVEY DATA

This section of the report examines the relationship between the ability to speak English and welfare reform outcomes for “leavers” only. Following the format developed in previous sections, we divide the analysis into four sections: one focusing on employment outcomes, one on factors affecting employment, one on family well-being, and one on use of governmental and other types of assistance.

1. Employment Outcomes

Data in Table 35 show two differences between English and non-English speakers with regard to employment outcomes. English speaking respondents were about 8% more likely than were non-English speakers to report that they were working at the time of the interview and there were small differences in the mechanisms used to find employment. For example, non-English speakers were more likely to use an employment agency and WAGES as a source of employment than were English speakers and English speakers were more likely to find jobs through want ads or by walking into a potential source of employment and inquiring about work .

Table 35
EMPLOYMENT OUTCOMES FOR LEAVERS, BY LANGUAGE FACILITY

Currently Working (%)	57.2	49.3
Job Benefits		
Sick/Personal Days	39.1	40.7
Paid Vacation	44.6	41.8
Training/Tuition Reimbursement	40.9	38.7
Health Insurance	34.4	33.7
Children's Health Insurance	28.9	26.9
Pension/Retirement	31.8	31.0
How Did You Find Current Job?		
Want Ad	17.0	13.0
Walk-In	20.0	13.0
Sign in Window	9.0	11.0
Friend, Relative, Personal Contact	33.0	36.0
Referral Through WAGES	10.0	11.0
Employment Agency	11.0	14.0

2. Factors Effecting Employment

Larger percentages of non-English speakers replied affirmatively to all but one of the questions about the relationship between transportation and employment, childcare and

employment and health problems and employment than did English speakers. The differences range from 1.4% to 10.5%. (See Table 36). English speakers were slightly more likely than non-English speakers (1.5%) to report having to miss a day of work because of a health problem with a child.

Table 36
FACTORS AFFECTING EMPLOYMENT, BY LANGUAGE FACILITY
(% ANSWERING YES)

	ENGLISH	NON-ENGLISH
Better Job If Better Transportation	40.4	42.2
Missed Day of Work Because of Transportation Problem	33.5	36.9
Problem With Transportation Led To Change in Job	31.7	40.7
Problem With Transportation Led To Change in Hours Worked	33.4	38.8
Problem With Transportation Led To New Line of Work	27.8	38.3
Better Job If Better Child Care	37.9	42.1
Missed Day of Work in Past Month Because of Child Care Problem	33.7	39.0
Problem With Child Care Led To Change in Job	31.7	39.5
Problem With Child Care Led To Change in Hours Worked	41.1	47.2
Problem With Child Care Led to New Line of Work	30.4	41.8
Missed Day of Work With Health Problem	43.0	43.2
Missed Day of Work Because of Health Problem With Child	52.2	50.7

3. Family Well-Being

Differences regarding family well-being between English and non-English speaking respondents was examined with regard to general satisfaction with life circumstances, and with economic struggles. The data used in the analysis is shown in Table 37.

Table 37 shows significant differences between the two groups with regard to perceived satisfaction with life’s circumstances. The non-English speakers are consistently less satisfied than are the English speakers, and by substantial margins on four of the five “satisfaction” items asked about. The differences on these items range from 3% on “food satisfaction” to 13% on “personal clothing” satisfaction.

Despite differences in perception, the two groups exhibit small and inconsistent differences with regard to experience with specific incidents of economic hardship. Fewer non-English speakers have gotten behind on rent, had their electricity cut off, or had their phone cut off than have English speakers, but more non-English speakers had gotten behind on a utility bill, had their water cut off, had their vehicle repossessed and had experienced a time when they could not afford food.

Table 37
FAMILY WELL-BEING, BY LANGUAGE FACILITY
(% ANSWERING YES)

	ENGLISH	NON-ENGLISH
Satisfied With Overall Standard of Living	72.5	62.8
Satisfied With Food in House	79.6	76.7
Satisfied With Personal Clothing	73.8	60.8
Satisfied With Household Furniture	73.1	62.9
Satisfied With Clothing for Children	77.3	66.6
Behind on Rent	52.9	48.8
Electricity Cut Off	36.4	34.7
Phone Cut Off	48.4	40.0
Water Cut Off	25.6	26.4
Vehicle Taken for Non-Payment	24.6	26.7
Behind on Utility Bill	58.4	59.9
Could Not Afford Food	43.7	48.7

4. Family Stability

Table 38 suggests that the families of non-English speakers are slightly less stable than are those of English speakers. Slightly larger percentages of non-English speakers than English speakers (between 1.9% and 7.0%) had to move because they could not pay for housing, their children had to live with someone else because of economic conditions and they had to go to a homeless shelter.

Table 38
FAMILY STABILITY, BY LANGUAGE FACILITY
(% ANSWERING YES)

	ENGLISH	NON-ENGLISH
Had To Move Because Could Not Pay for Housing	31.4	35.7
Children Had To Live With Someone Else Because of Economic Problem	19.0	20.9
Had To Go To Homeless Shelter	17.0	22.1

5. Conditions of Health

Table 39 shows two important differences between English- and non-English speakers

with regard to conditions of health. First, between 7% and 9% more non-English speakers than English speakers saw the conditions of their own and their children’s health as being either “fair” or “poor”. Secondly, about 10% fewer non-English speakers than English speakers had health insurance for themselves or for their children. The primary reason given, by both groups, for not having health care coverage was “cannot afford it.” There were virtually no differences between the two groups in their need for medical care at the time of the interview.

Table 39
CONDITIONS OF HEALTH, BY LANGUAGE FACILITY

	ENGLISH	NON-ENGLISH
Condition of Health - Adults		
Excellent	21.0	18.7
Very Good	21.5	16.3
Good	26.5	27.6
Fair	18.7	23.1
Poor	12.2	13.9
Have Health Care Insurance	55.4	46.6
Need Medical Care Now and Cannot Afford	54.1	55.7
Condition of Health - Children		
Excellent	32.3	20.6
Very Good	21.7	18.1
Good	24.8	30.4
Fair	12.0	19.1
Poor	9.0	11.5
Have Health Care Insurance	67.3	57.6
Need Medical Care Now and Cannot Afford	51.2	51.4

6. Reliance on Government Assistance and on Others

Non-English speaking respondents were more likely to use governmental assistance programs than were English speakers, but in only four of 13 programs did the differences exceed 5%. English speakers were about 5% more likely than non-English speakers to take advantage of the Earned Income Tax Credit. (The data are shown in Table 40).

Differences between the two groups in the use of “other” sources of assistance were very small and inconsistent. Take our word for it or look at the data in Appendix Table 39.)

Table 40
RELIANCE ON GOVERNMENT ASSISTANCE, BY LANGUAGE FACILITY
(% ANSWERING YES)

	ENGLISH	NON-ENGLISH
Medicaid	57.0	56.0
Child Care	27.0	26.8
SSI	24.0	29.3
WIC	33.5	33.7
School Lunch	53.9	53.4
Summer Feeding	19.0	34.5
Workers Comp.	15.9	20.6
Unemployment Insurance	16.8	23.8
Fuel Assistance	16.7	22.3
Rent Subsidies	26.2	27.5
Food Stamps	48.0	48.5
Child Support	34.2	39.3
EITC	60.8	55.0

Summary

Substantial welfare reform outcome differences were observed between English speaking and non-English speaking “leavers”. These differences occurred on almost all dimensions that were examined: factors effecting employment, conditions of health, family stability, reliance on governmental assistance and family well-being.

IX. GEOGRAPHY AND WELFARE REFORM OUTCOMES: SURVEY DATA

Analysis of the administrative data revealed important regional differences among “leavers” in employment and earnings and in the use of government assistance. In this section of the report, we continue the regional analysis using survey data.

1. *Employment Outcomes*

The data from the survey support the findings from the administrative data concerning employment; larger percentages of individuals who left WAGES in Regions 12 and 23 were employed at the time of the survey than were “leavers” in Regions 3 and 19. (See Tables 41 & 8)

**Table 41
EMPLOYMENT OUTCOMES, BY REGION**

	REGION 3	REGION 12	REGION 19	REGION 23
Currently Working	52.2	57.8	50.9	53.9
Job Benefits				
Sick/Personal Days	35.2	35.3	38.8	39.7
Paid Vacation	41.1	43.9	43.1	44.6
Training/Tuition Reimbursement	31.8	40.9	38.0	40.3
Health Insurance	27.0	35.9	29.2	34.7
Children's Health Insurance	27.2	28.7	32.9	30.1
Pension/Retirement	29.6	30.4	26.2	33.4
Use of Wages to Find Employment	11.5	9.9	12.3	13.0

There were very small differences, and no consistent ones, in the job benefits provided by employers of those who left WAGES in the four regions. Higher percentages of jobs in Regions 12 and 23 provided health insurance for the “leaver”, but the largest percentage of jobs that provided health insurance for children was in Region 19.

The WAGES program in Regions 23 and 19 were more likely than those in Regions 12 and 3 to find a job for a “leaver”, but in no region was the WAGES program anything other than the *least* likely instrument for finding a job for a person leaving welfare. (See Appendix Table 46)

2. *Factors Effecting Employment*

The data in Table 42 suggest that the factors that we believe affect employment of “leavers” are rather random in their distribution across the four regions of our analysis. In short,

no systematic or significant regional differences emerge with regard to the relationship between transportation, childcare or health problems and welfare reform outcomes.

Table 42
FACTORS AFFECTING EMPLOYMENT, BY REGION
(% ANSWERING YES)

	REGION 3	REGION 12	REGION 19	REGION 23
Better Job If Better Transportation	41.7	41.5	46.9	43.1
Missed Day of Work Because of Transportation Problem	32.6	33.4	32.1	36.9
Problem With Transportation Led To Change in Job	33.7	30.9	34.9	34.8
Problem With Transportation Led To Change in Hours Worked	35.7	33.0	36.6	35.9
Problem With Transportation Led To New Line of Work	25.7	28.6	31.8	32.7
Better Job If Better Child Care	42.0	39.5	34.7	41.4
Missed Day of Work in Past Month Because of Child Care Problem	32.5	34.6	30.7	35.5
Problem With Child Care Led To Change in Job	37.2	31.3	32.0	33.9
Problem With Child Care Led To Change in Hours Worked	44.2	42.0	44.7	42.2
Problem With Child Care Led to New Line of Work	36.5	29.7	36.4	35.3
Missed Day of Work With Health Problem	41.1	45.3	44.4	42.1

3. Family Well-Being

Table 43
FAMILY WELL-BEING, BY REGION
(% ANSWERING YES)

	REGION 3	REGION 12	REGION 19	REGION 23
Satisfied With Overall Standard of Living	72.0	72.0	76.0	72.0
Satisfied With Food in House	77.0	79.0	76.0	77.0
Satisfied With Personal Clothing	70.0	75.0	67.0	70.0
Satisfied With Household Furniture	72.0	72.0	73.0	72.0
Satisfied With Clothing for Children	74.0	76.0	73.0	74.0
Behind on Rent	49.0	53.0	56.0	49.0
Electricity Cut Off	36.0	35.0	36.0	36.0
Phone Cut Off	51.0	47.0	44.0	51.0
Water Cut Off	20.0	26.0	29.0	20.0
Vehicle Taken for Non-Payment	22.0	25.0	27.0	22.0
Behind on Utility Bill	59.0	57.0	51.0	59.0
Could Not Afford Food	40.0	45.0	49.0	40.0

There are inconsistent differences among the four WAGES Regions with regard to the

well-being of the families of those who left the program in the second calendar quarter of 1997. Table 43 shows the data upon which this conclusion was based.

4. Family Stability

Families in Regions 12 and 19 appear *slightly* more stable in the aftermath of welfare reform than do those in Regions 3 and 23. Fewer children in 12 and 19 than in 3 and 23 had to live with someone other than their parents because of economic necessity and fewer “levers” in 12 and 19 than in 3 and 23 had to go to a homeless shelter. The percentages of individuals who had to move because of economic conditions were approximately equal in all regions. (See Table 44)

**Table 44
FAMILY STABILITY, BY REGION
(% ANSWERING YES)**

	REGION 3	REGION 12	REGION 19	REGION 23
Had To Move Because Could Not Pay for Housing	31.0	33.0	31.0	31.0
Children Had To Live With Someone Else Because of Economic Problem	23.0	19.0	16.0	23.0
Had To Go To Homeless Shelter	25.0	18.0	19.0	25.0

5. Conditions of Health

Perceptions of both adult and child conditions of health are very similar across the four Regions. Approximately 37% from all Regions except 19 classify their own health as “excellent” or “good” and about equal numbers of individuals from all regions say that their health is “fair” or “poor.” Between 48% and 51% of respondents from all Regions also say that the condition of their children’s health is “excellent” or “good”. (See Table 45.)

Between 54% and 58% of respondents from all Regions say that they have health insurance and between 67% and 69% of these respondents say that their children have health care coverage.

Finally, while more than half of the respondents say that they have a medical problem that they cannot address because of the absence of health coverage, the differences across Regions are very small. So too are the regional differences along this dimension for children.

Table 45
CONDITIONS OF HEALTH, BY REGION

	REGION 3	REGION 12	REGION 19	REGION 23
Condition of Health - Adults				
Excellent	16.0	18.0	13.0	16.0
Very Good	21.0	18.0	17.0	21.0
Good	30.0	23.0	20.0	30.0
Fair	18.0	19.0	22.0	18.0
Poor	15.0	11.0	12.0	15.0
Have Health Care Insurance	58.0	54.0	55.0	58.0
Need Medical Care Now and Cannot Afford	51.0	55.0	55.0	51.0
Condition of Health - Children				
Excellent	27.0	27.0	29.0	27.0
Very Good	24.0	18.0	19.0	24.0
Good	26.0	22.0	14.0	26.0
Fair	13.0	11.0	10.0	13.0
Poor	11.0	9.0	10.0	11.0
Have Health Care Insurance	69.0	54.0	68.0	69.0
Need Medical Care Now and Cannot Afford	47.0	52.0	53.0	47.0

6. Reliance on Governmental Assistance

Table 46
RELIANCE ON GOVERNMENT ASSISTANCE, BY REGION
(% ANSWERING YES)

	REGION 3	REGION 12	REGION 19	REGION 23
Medicaid	56.5	55.8	59.4	57.7
Child Care	32.5	28.1	30.5	27.9
SSI	23.2	23.4	25.8	27.7
WIC	33.5	36.4	32.8	34.3
School Lunch	57.5	51.7	56.6	53.5
Summer Feeding	25.2	19.4	18.4	27.7
Workers Comp.	22.2	18.6	16.6	19.1
Unemployment Insurance	25.0	19.7	17.1	22.1
Fuel Assistance	22.2	17.1	19.8	19.9
Rent Subsidies	26.2	23.7	23.4	29.7
Food Stamps	52.0	46.6	49.2	50.4
Child Support	34.7	35.8	36.0	36.1
EITC	60.5	62.9	60.5	54.7

The geographical pattern of reliance on governmental programs shown in Table 46 is similar to the overall pattern depicted in Table 23: that is, the most commonly used programs across all Regions are the Earned Income Tax Credit, Food Stamps, Medicaid and the School Lunch. While Region 3 is the highest user of six of the 13 programs, there is little if any regional pattern to this usage and only small regional differences. (The data are in Table 46.)

Summary

There are differences among the WAGES Regions with regard to the outcomes of welfare reform, some of which may be related to the racial/ethnic composition of the welfare-related population in the regions. However, these differences follow no consistent pattern.. More “leavers” were employed in Regions 12 and 23 than in 3 and 19, families were slightly more stable in Regions 12 and 9 than in the others and “leavers” in all Regions were most likely to use the EITC, Food Stamps, Medicaid and the School Lunch program than any of the other governmental assistance programs.