

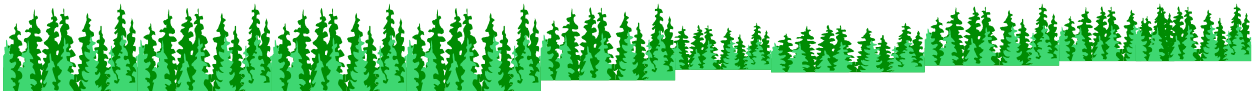
**A Study of Washington State
TANF Leavers and TANF Recipients**
Findings from the April-June 1999 Telephone Survey

Final Report

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EXECUTIVE SUMMARY

The primary purpose of this study is to determine what happens to families when they leave TANF. The findings in this report are drawn from a telephone survey of TANF Leavers¹ (N=708) who exited TANF in October 1998 and On-TANF clients² (N=527) who received TANF continuously between November 1998 and April 1999. The sample of On-TANF clients provides an important comparison base when assessing family circumstances. The survey was conducted between April and June of 1999, with an overall response rate of 73% (72% for TANF Leavers and 75% for On-TANF clients). The project was supported by funds from the U.S. Department of Health and Human Services Assistant Secretary for Planning and Evaluation.

Major findings:

- Most families left TANF due to increased earnings through employment (61%).
- A majority of TANF Leavers were employed at the time of the interview (59%) or had worked within the last 12 months (86%).
- A majority of working TANF Leavers (working at the time of the interview or in the previous year) were full-time (69%), and only 6% worked fewer than 20 hours per week.
- An overwhelming majority of working TANF Leavers (92%) earned an hourly wage above or equal to minimum wage.
- More than half of Leavers (58%) and the majority of those On-TANF (83%) reported monthly cash incomes that are below the federal poverty threshold.
- More than half of TANF Leavers (60%) believed they were better off after leaving welfare.
- There are few rural/urban differences in the employment rate, wages, and perceived family well-being among TANF Leavers.
- 26% of TANF Leavers self-reported that they did not have any health insurance coverage, compared to 7% of On-TANF clients.
- There were children in 13% of TANF Leaver families who did not have any health insurance coverage, while only 5% of On-TANF families had children who were reportedly without health insurance.
- Of the clients leaving TANF, 14% reported experiencing hunger compared to 10% of On-TANF clients.
- 19% of Leavers had returned to TANF at the time of the survey (six to eight months after exit) and another 15% considered themselves likely to return to TANF within six months.
- Compared to TANF Leavers, those remaining on TANF faced more potential barriers to employment.

¹ 19% of this sample had returned to TANF by the time of the survey. However, they are included in the analysis of the TANF Leaver group unless indicated otherwise.

² 14% of this sample had left TANF by the time of the survey. However, they are included in the analysis of the On-TANF group unless indicated otherwise.

The rest of the executive summary lays out some important comparisons between TANF Leavers and On-TANF clients.

- **Employment characteristics of those who worked within the last 12 months**

	<u>TANF LEAVERS</u>	<u>On-TANF</u>
Employed at the time of survey	59%	38%
Worked in the last 12 months	86%	55%
Median weeks worked last 12 months	36 weeks	22 weeks
Median hours worked per week	40 hours	30 hours
Working full-time (35+ hours/week)	69%	48%
Working fewer than 20 hours/week	6%	11%
Working primarily non-day schedule	37%	33%
Hourly wage – mean (median)	\$7.70 (\$7.00)	\$6.84 (\$6.25)
Making minimum wage or greater	92%	87%
With paid sick leave	28%	19%
With paid annual leave	31%	18%
With retirement benefits	21%	12%
Employer provides health benefits	36%	12%

Three major reasons for not having worked in the last 12 months

Chose to stay home to care for child	21%	26%
Health reasons	17%	33%
Laid off	12%	4%

Most frequent occupational concentrations

Retail and other sales	16%	16%
Food & beverage services	15%	14%
Admin.support/clerical/general office	15%	15%
General labor/construction, equipment operation	14%	10%

- **Used non-cash public or private resources in the last 6 months**

Medicaid coverage – all children [current]	77%	97%
Medicaid coverage – respondents [current]	53%	90%
Food stamps	50%	93%
Free or reduced price school meals for children	51%	63%
Food banks	35%	44%
Housing assistance	19%	35%
Energy assistance	16%	26%
Help from charitable organizations	15%	17%
Free room/board from family or friends	15%	7%
DSHS emergency assistance	5%	6%
Using DSHS childcare subsidies		
All families	20%	21%
Families with care arrangements	39%	57%

	<u>TANF LEAVERS</u>	<u>On-TANF</u>
• Reported family insecurities in the last 6 months		
No health insurance – adult	26%	7%
No health insurance – children of respondent	13%	4%
Cut meals sometimes or often	43%	39%
Skipped meals sometimes or often	27%	22%
Went without food at least one day	15%	11%
Did not have a place to live at least once	13%	11%
Utility was cut off at least once	12%	12%
Experienced family violence	9%	10%
Experienced home eviction at least once	7%	3%
Childcare was terminated due to inability to pay	3%	1%
Child spent time in foster care at least once	3%	2%
• Total family cash income (monthly)		
(includes TANF grant, if any)	<u>Mean (median)</u> \$1,208 (\$1000)	<u>Mean (median)</u> \$890 (\$646)
• Total family cash income as % of 1998 FPL for a family of three		
	<u>Mean (median)</u> 110% (91%)	<u>Mean (median)</u> 81% (59%)
• Family cash income is below 1998 FPL (adjusted for family size)		
	58%	83%
• Employed respondents whose family cash income is below 1998 FPL (adjusted for family size)		
	44%	73%
• Potential barriers to employment		
Perceived disability limiting work or activity	25%	41%
Non-white	30%	35%
Non-U.S. citizen	5%	9%
Primary language is not English	7%	11%
With child 1 year or younger	18%	27%
Average years of school completed	12 yrs	11 yrs
With less than high school/no GED	29%	34%
Has special needs child	17%	27%
• Self-reported total months on welfare – mean (median)		
	48 (30)	57 (41)

CHAPTER 1 : OVERVIEW

Background

In 1997 Washington State began its implementation of TANF, starting the 5-year time limit clock in August and WorkFirst program requirements in November. In the two years between July 1997 and June 1999, Washington's TANF caseload declined by 31% from 88,221 to 60,705.

Washington State began to monitor TANF Leavers' circumstances soon after welfare reform took effect. In 1998, two TANF leaver cohorts were surveyed and an integrated report was published in January 1999³. This study is Washington's third survey of TANF leavers.

With grant support from the U.S. Department of Health and Human Services Assistant Secretary for Planning and Evaluation, Washington State extended its monitoring efforts to include a more in-depth look at various well-being indicators of TANF Leavers and their families. Some of the topics that we investigate are employment outcomes, food insecurity, medical coverage, and childcare. Additional knowledge in these areas can improve our understanding of reasons for exiting TANF or for returning to assistance.

In addition to surveying clients who exited TANF in October 1998, we interviewed clients who continued on TANF for the subsequent six months. These On-TANF clients serve as a comparison group so that we may better evaluate the well-being of people who have left assistance.

Concurrent with the survey, we compiled administrative data on similarly defined groups of TANF Leavers and ongoing clients. That study compares TANF Leavers and ongoing TANF clients from the fourth quarters of 1996, 1997, and 1998. Findings from the administrative data are in a separate report, "A Study of Washington State TANF Leavers and TANF Recipients: Welfare Reform and Findings from Administrative Data". By using both a survey and an administrative data study, we can draw on the strengths of each to enhance the overall analysis of TANF leavers.

The major advantage of administrative data is that it is longitudinal, allowing analysis of clients over time. The use of administrative data avoids reporting bias or response bias that may appear in a survey (although there may be other systematic omissions or errors). Using administrative data has allowed us to strengthen the robustness of the results by examining the entire TANF population. In particular, the ability to compare the survey sample results to the entire population has allowed us to examine the strengths and weaknesses of the survey data and survey findings. Finally, using three cohorts broadens the analysis, allowing some inferences about changes in the welfare population over time. Although the administrative study does examine some measures of child well being, most data consist of adult earnings and assistance histories. Administrative data are limited in scope; it is impossible to get information beyond what is in the databases.

³ *Washington's TANF Single Parent Families After Welfare*, Management Reports and Data Analysis, DSHS, State of Washington, January 1999.

Washington's TANF Leaver survey, while encompassing only a sample of the TANF population, allows much more detailed analysis of client well being. The survey includes information on topics such as health, food security, client attitudes, use of public resources, as well as income and employment. Surveys face a potential problem in non-response bias. However our administrative data indicate respondents in the survey have characteristics generally similar to the non-respondents, due to the high response rate we achieved.

As mentioned above, survey and administrative data studies each have strengths and weaknesses. To get a more complete picture of TANF leavers in Washington, the reader is encouraged to consider both this report as well as the findings from the administrative data.

Research Questions

With the data collected during the course of this project, we seek to answer a number of questions related to client well-being and economic self-sufficiency. These questions include:

- What are the most important factors that cause clients to leave welfare?
- Are TANF Leavers working?
 - If so, what kind of jobs do they have? How much do they earn?
 - If not, why are they not working?
- How are TANF Leavers faring without welfare?
 - Are they better or worse off after leaving TANF?
 - What resources (public or private) do they utilize to provide for their families?
- Do families have access to health insurance? If so, from what sources?
- Who takes care of TANF children while their parents engage in work or work-related activities? To what extent do families use childcare subsidies?
- What is the overall well-being of children?
 - What is the incidence of children entering foster care?
 - Do they have access to health care?
 - What are the incidences of major behavioral problems such as dropping out of school?
- Family insecurities
 - What is the incidence of hunger?
 - Do families experience home eviction, homelessness, or having utilities turned off?
- What are the major causes of TANF recidivism?
- How are TANF Leavers faring compared to On-TANF clients?
- Are urban and rural Leavers faring differently?

Sample Definition and Response Rate

TANF Leaver sample: The TANF Leaver sampling frame is defined as all TANF single parent families (excluding child-only cases) meeting the following criteria: (1) received TANF benefits in September 1998, (2) left TANF in October 1998, and (3) did not receive TANF benefits in October or November 1998. Leavers returning to TANF between December 1998 and the time of the survey are included in the sample. From the total of 4109 leaver cases meeting the leaver definition, a stratified sample of 1000 Leavers was drawn in a two-step sampling process. The first step involved drawing a simple random sample of 700 families from the sample frame defined above. The second step involved identifying all the remaining “rural” cases from the sample frame and over-sampling another 300 “rural” cases. This two-step process was necessary in order to achieve an approximately equal number of urban and rural Leavers. Consequently, the results in this report are weighted to account for the stratified sample. Client numbers (indicating the number of respondents in each category or table) however, are unweighted.

TANF recipient sample: The On-TANF sample frame is defined as all those single parent family recipients (excluding child-only cases) who received TANF benefits continuously for six months between October 1998 and March of 1999. Cases that had gone off TANF by the time of the survey are also included in the sample. A simple random sample of 700 TANF single parent recipients was drawn from the total population of 25,715 cases.

Of the TANF Leavers sampled, 72% were interviewed (n=708). Of the On-TANF clients sampled, 75% were interviewed (n=527). The combined response rate for both samples is 73% (n=1235). The exact sample disposition and a description of the data collection process are in the appendix of this report.

CHAPTER 2 : DEMOGRAPHIC PROFILE OF SURVEY RESPONDENTS

This chapter provides a demographic profile of TANF Leavers compared to the profile of On-TANF families. As described in the first chapter, all families surveyed were single-parent families. The TANF Leaver group exited in October 1998 and the On-TANF comparison group continued on assistance for the next six months.

Table 1 provides demographic characteristics of TANF Leavers and those On-TANF. Differences displayed in tables were tested using appropriate statistical tests, primarily the chi-square test and t-tests. We have shaded lines in tables that show statistically significant differences ($p < .05$).

The racial composition of both groups is mostly white. The percentage of whites is not different statistically across the two surveyed groups; 67% of Leavers and 63% of On-TANF respondents were white. TANF Leavers were more likely to be Hispanic and less likely to be black, compared to the ongoing recipients. Also, a greater percentage of the On-TANF clients were Asian/Pacific Islanders (8% v. 3%). Native Americans made up 6% of both groups.

The average ages were similar, with the TANF Leavers on average somewhat younger than On-TANF (31 years old v. 32 years old). Both groups were headed almost exclusively by females (94%), which is expected given that they were drawn from single parent families.

On-TANF respondents were more likely to be in a home where English is not the primary language (11% v. 7%) and they were less likely to be citizens. However, average years lived in the U.S. and in Washington state were similar between the two groups.

The On-TANF families were larger on average than the Leavers' families (2.1 children v. 1.7 children). Among families with dependent children, the average age of the youngest child was slightly lower for On-TANF clients (5.2 years old v. 5.7 years old). On-TANF families were more likely to have a child younger than one in the family (16% v. 9%). Seven percent of TANF Leavers reported no children under 18 in the home⁴.

Although most heads of household in both groups were unmarried, the TANF Leavers were more than twice as likely to be married (15% v. 7%). Also, a greater percentage of unmarried TANF Leavers were living with a spouse-like partner (20% v. 14%).

TANF Leavers had a higher average number of years in school (12 years v. 11 years). Leavers spent, on average, less time on welfare (48 months v. 57 months). Relative to the On-TANF group, a smaller percentage of Leavers perceived themselves to have a disability that limited work or major life activities (25% v. 41%).

⁴ No child in the house could be a result of losing custody of a child or having the youngest child turn 18 since they were on the caseload.

Table 1: Demographics Profile of TANF Leavers and On-TANF clients

	TANF Leavers (N=708)	On-TANF (N=527)
<i>Race/Ethnicity:</i>		
White	70%	65%
Black	8%	14%
Native American	7%	6%
Asian/Pacific Islander	3%	8%
Other	13%	8%
<i>Hispanic</i>	13%	7%
<i>Non-U.S. citizen</i>	5%	9%
<i>Primary language is not English</i>	7%	11%
<i>Years in U.S.A : mean (median).</i>	29 years (29)	28 years (27)
<i>Years in Washington state: mean (median)</i>	17 years (18)	18 years (17)
<i>Gender:</i>		
Female	94%	94%
<i>Age:</i>		
16-19 years old	3%	4%
20-29 years old	46%	41%
30-39 years old	35%	33%
40-49 years old	14%	17%
50 years old and over	2%	4%
Average age	31 Years	32 Years
<i>With no child under 18</i>	7%	0%
<i>Average number of dependent children</i>	1.7 Children	2.1 Children
<i>With dependent children:</i>		
Youngest child less than 1	9%	16%
Average age of the youngest child	6 Years	5 Years
<i>Marital status:</i>		
Married	15%	7%
<i>Unmarried, with a spouse-like partner</i>	20%	14%
<i>Education:</i>		
Less than high school/no GED	29%	34%
GED only	13%	11%
High school diploma only	14%	16%
Vocational/technical certificate	11%	10%
Some college but no degree	24%	21%
Two year college degree	6%	6%
Four year college degree or higher	3%	2%
Average years of school completed	12 Years	11 Years
<i>Average time on welfare (median)</i>	48 months (30)	57 months (41)
<i>With perceived disability limiting work or major life activities</i>	25%	41%

Shaded areas indicate where the difference between the groups is statistically significant.

CHAPTER 3 : EMPLOYMENT AND EARNINGS

The goal of Washington State’s WorkFirst program is to help people gain self-sufficiency through work. Employment is an important and direct yardstick for measuring TANF Leavers’ well-being. In this chapter, we discuss employment rates, wages, employer-provided benefits, work schedule, and occupation.

Employment Rates

We measure employment status of survey respondents in two ways: employment at the time of the interview and employment during the 12 months prior to the interview. Chart 1 illustrates the two measurements for TANF Leavers and those On-TANF.

Eighty-six percent of Leavers and 55% of On-TANF clients worked at some point in the 12 months before the survey. The majority of TANF Leavers were currently working (59%), compared to 38% of those On-TANF. We can compare these results with administrative data for the entire population of 4th quarter 1998 TANF Leavers and On-TANF clients, as shown in Table 2. The percentages are similar for the Leavers, although the administrative data indicates a higher percentage of working On-TANF clients than was reported in the survey. This can be explained by definitions of employment: the administrative data indicates wages received at any time during the quarter while the survey asks only about current employment.

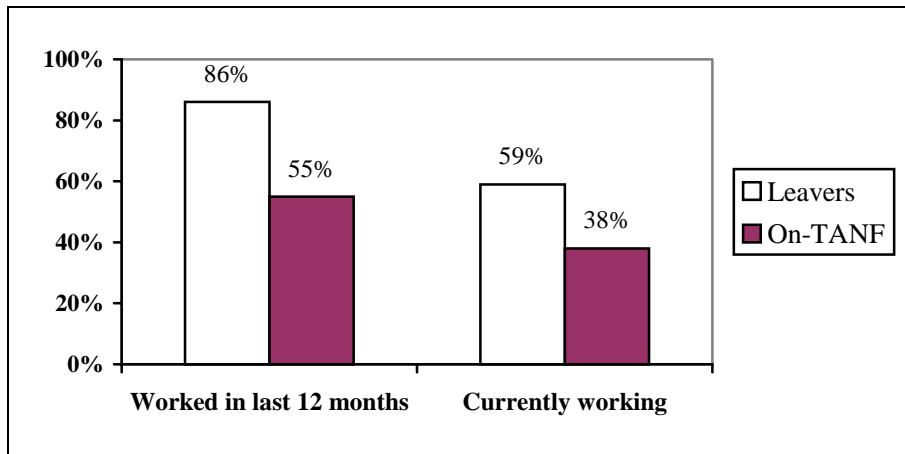


Chart 1: Employment Status of Survey Respondents

Table 2: Comparison of Employment for Surveyed Clients and Administrative Cohort

	Leavers	On-TANF
Surveyed clients (“currently working”)	59% (N=708)	38% (N=527)
Administrative data cohort (employment records from 2 nd Qtr 1999)	58% (N=16,109)	52% (N=54,607)

Main Reason for Not Working

Among TANF Leavers, the top three reasons for not working within the last 12 months were: 1) choosing to stay home and care for child/ren (21%), 2) poor health (17%), and 3) laid off (12%). In comparison, the On-TANF group cited most frequently 1) poor health (33%), 2) choosing to stay home and care for child/ren (26%) and 3) cannot find a job (8%).

A small portion of respondents reported inability to find childcare as the main reason for not working (5% of Leavers and 3% of On-TANF clients). A smaller portion (1% each) reported transportation problems as the main reason for not working. The On-TANF group were more likely not to have worked due to health reasons while the Leavers were more likely to have quit, been laid off, or fired.

Table 3: Reported Reason for Not Working

	Leavers (N=283)	On-TANF (N=329)
Chose to stay at home to care for own child(ren)	21%	26%
Health reasons	17%	33%
Laid off	12%	4%
In school	7%	5%
Cannot find any job	6%	8%
Quit job	6%	2%
Was fired	6%	1%
Cannot arrange childcare	3%	5%
Cannot arrange transportation	1%	1%
Cannot find the wanted job	0%	2%
Not looking for a job, not expecting to find one	0%	1%
Don't know	7%	4%
Other reasons	12%	9%

Shaded areas indicate where the difference between the groups is statistically significant.

Wages and Fringe Benefits

Table 4 shows the distribution of hourly wages for respondents who worked within the last 12 months. An overwhelming majority made hourly wages above the minimum wage. At the time of the survey, Washington's minimum wage was \$5.70 per hour. Wages for 92% of TANF Leavers and 87% of the On-TANF group met or exceeded the state's minimum wage.⁵ Ninety-seven percent of working Leavers reported wages at or above the federal minimum wage of \$5.15 while 94% of On-TANF workers did.

The average hourly wage for TANF Leavers was \$7.70, with a median of \$7.00 (Chart 2). The comparable numbers for the On-TANF recipient group are \$6.84 and \$6.25. The wage

⁵ On January 1, 1999, Washington minimum wage increased from \$4.90 to \$5.70. It is possible that some respondents are referring to jobs worked *before* the minimum wage change.

difference between these two groups is statistically significant. It should be noted that the TANF Leaver group includes 19% who had returned to TANF by the time of the survey and the On-TANF recipient group includes 14% who had left TANF by the time of the survey. If we exclude those Leavers who returned to TANF, the average hourly wage rises to \$7.84. If we exclude the members of the On-TANF group who had left TANF, the average hourly wage is slightly lower at \$6.72.

Additional information on wages, family income, and expenses can be found in Chapter 4 relating to childcare, Chapter 5 on family well-being, and Chapter 8 on urban and rural differences.

Table 4: Hourly Wages for Current and Former TANF Clients

	Leavers (N=589)	On-TANF (N=280)
Below minimum wage of \$5.70/hour	8%	13%
\$5.70-\$6.99/hour	36%	51%
\$7-\$8.99/hour	34%	25%
\$9-\$10.99/hour	14%	8%
\$11-\$12.5/hour	4%	1%
\$13 or more/hour	4%	2%

Includes those working within the last 12 months.

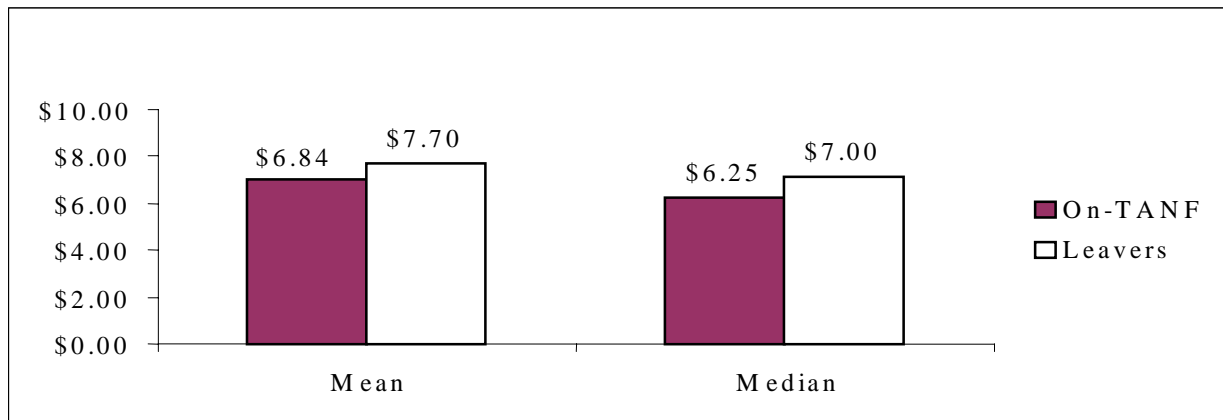


Chart 2: Average and Median Hourly Wages

More Leavers were receiving employer-provided benefits than the On-TANF group. Chart 3 illustrates the distribution of current and former clients receiving benefits from their jobs. Some of the survey respondents indicated they would receive benefits later, although they were not receiving benefits at the time of the survey. These percentages are shown in Chart 4.

Not all survey respondents used or were able to use employer-provided health care benefits. Of the Leavers who worked within the last 12 months, 36% worked where a health care plan was offered. However, only 52% of those respondents were actually *enrolled* in the plan and an even smaller group (29%) had their children enrolled. This indicates that only 9% of all TANF Leavers had employer-sponsored insurance for their children. Fewer members of the On-TANF clients had health care plans available (12%) and only 41% of those were enrolled. It is possible that fewer On-TANF clients were enrolled in health care plans because of continued Medicaid coverage.

Full-time workers were more likely to have employer provided benefits (see Chart 5). For example, 43% of Leavers working 35 hours or more had health care plans available while only 20% of part-time Leavers had plans available. Likewise, 38% of full-time Leavers had paid annual leave offered, while only 16% of part-time working Leavers had paid vacation.

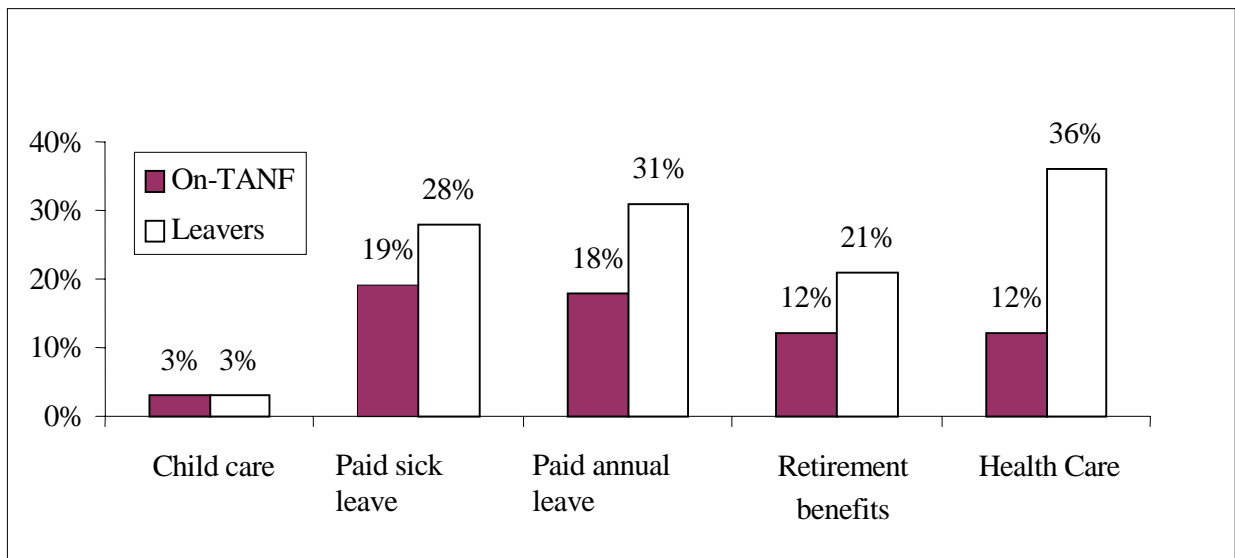


Chart 3: Employer Provided Benefits (of those who worked within the last 12 months)

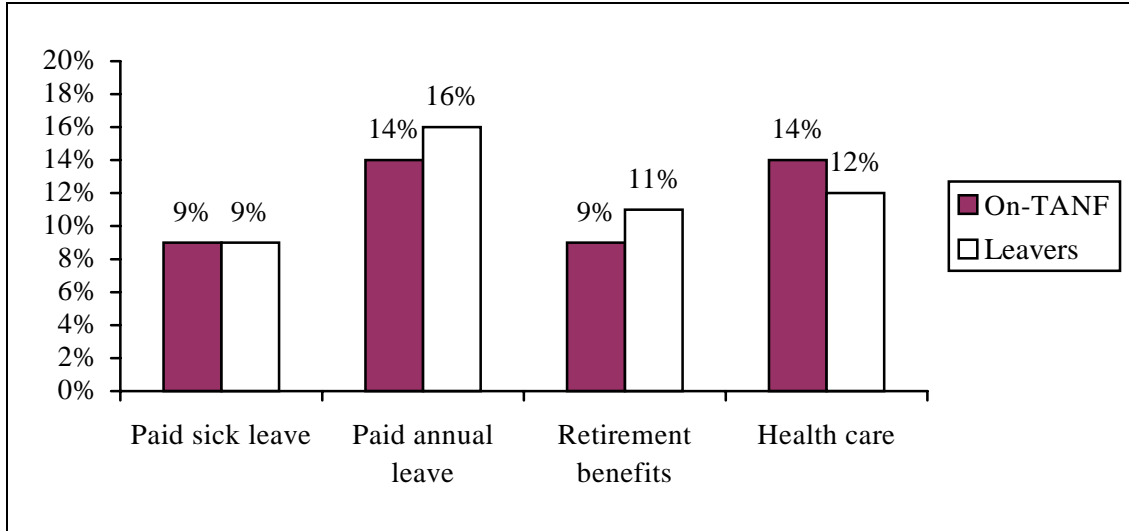


Chart 4 : Client will be Eligible for Employer Provided Benefits in the Future

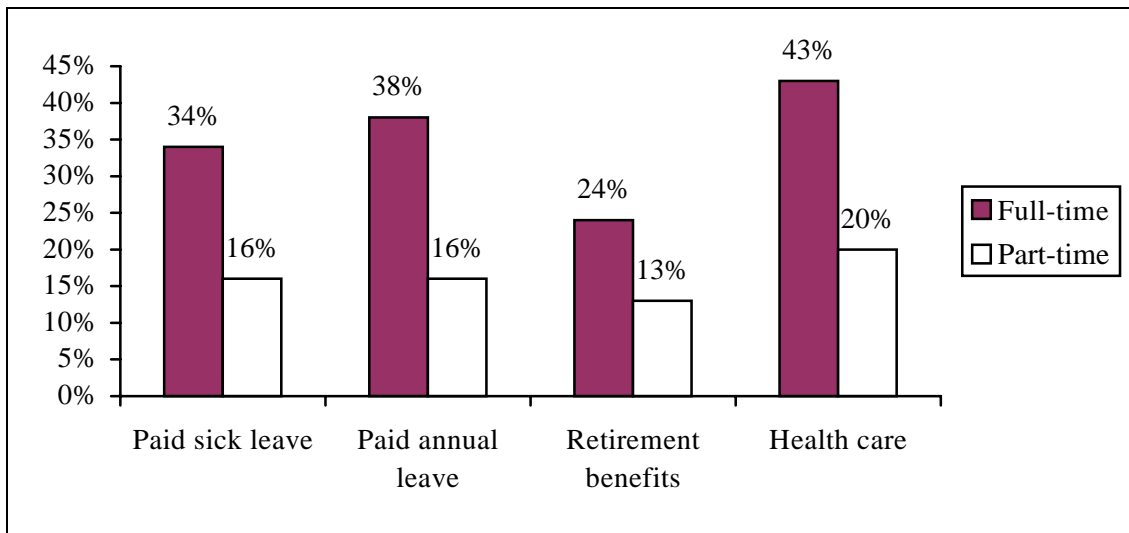


Chart 5: Employer Benefits for Full-time and Part-time Leavers

Table 5 shows other employment characteristics. There is a significant difference in the number of weeks worked in the last 12 months for current and former clients. As one might expect, TANF Leavers had worked more weeks than those On-TANF. In addition, Leavers generally worked more hours per week and had been at their jobs longer.

Regardless of On-TANF status, about 50% of working respondents worked outside the standard weekday schedule and about a third worked outside the standard daytime shift. For both groups, the predominant mode of transportation to and from work was by family car, while those still On-TANF tended to rely more on buses (18% v. 11%).

Table 5: Other Employment Characteristics

	Leavers (N=610)		On-TANF (N=294)	
<i>Self-employed at job</i>	5%		5%	
<i>Work Efforts</i>	Mean	Median	Mean	Median
Weeks worked in the last 12 months	34	36	25	22
Number of employers in last 12 months	1.7	1	1.5	1
Total months at current job	10	6	8	4
Total weeks looking for job before getting it	8.6	2	8	2
Hours worked per week	36	40	30	30
Working fewer than 20 hours/week	6%		11%	
Working 20-34 hours/week	24%		41%	
Working full-time (35 hrs+) / week	69%		48%	
<i>Work Schedule</i>				
Weekdays	47%		49%	
Weekends	1%		4%	
Weekdays and Weekends	52%		47%	
<i>Work Shift</i>				
Days (6am-6pm)	63%		67%	
Irregular	10%		11%	
Evenings (6pm-11pm)	11%		8%	
Split shifts	7%		8%	
Nights (11pm-6am)	4%		3%	
Rotation	5%		3%	
<i>Distance to Work and Mode of Transportation</i>	Mean	Median	Mean	Median
Miles from home to work (one way)	11	6	9	5
Family car	65%		57%	
Bus	11%		18%	
Walk	9%		10%	
Friend's car	8%		9%	
Carpool	3%		4%	
Other	4%		1%	

Shaded areas indicate where the difference between the groups is statistically significant.

Table 6 summarizes responses regarding the most important reason for not working full-time. For both TANF Leavers and those still On-TANF, the most common response was that they could not find a full-time job (31% and 28% respectively). The next most frequently cited reason was that their employer did not offer full-time work (19% v. 15%). Sixteen percent of Leavers deliberately chose not to work full-time so that they could stay home to care for children. A higher proportion of the On-TANF group could not work full-time because they were in school (21% v. 14%).

Table 6: Reasons for Not Working Full-Time

	Leavers (N=152)	On-TANF (N=193)
Cannot find full-time job	30%	28%
Employer does not offer full-time	19%	15%
Chose to stay at home to care for own child(ren)	16%	7%
In school	15%	21%
Health reason	8%	9%
Cannot find after-hour childcare	7%	6%
Cannot arrange transportation	2%	3%
Don't know	2%	2%
Other reasons	1%	9%

Occupation

Both TANF recipients and Leavers seem to be concentrated in low-wage jobs, such as clerical positions, retail, food service, and personal service job, as shown in Table 7. Overall there is no significant difference in the occupational distributions among the current and former TANF clients. However, TANF Leavers were more likely to be in construction-related work, while On-TANF clients were more likely to be childcare providers.

Table 7: Occupations of Those Currently Employed or Worked within Last 12 Months

Occupation	Leavers (N=609)	On-TANF (N=292)
Retail and other sales	16%	16%
Food and beverage services	15%	14%
Admin. support/ clerical/ general office	15%	15%
General labor/construction/equipment operation	14%	10%
Health care (non-professional)	9%	10%
Agricultural or fishing	6%	5%
Janitors/maids	6%	8%
Childcare/personal services	5%	9%
Teacher aids/educational services	2%	4%
Health care (professional)	3%	2%
Professional/technical	3%	3%
Managerial/administrative	2%	0%
Services (other than identified above)	4%	4%

CHAPTER 4 : CHILDREN AND CHILDCARE

Childcare is a critical factor affecting child development as well as parents' work. Parents make childcare decisions by considering many factors including age of the children, parents' work schedule, cost of care, location, and availability of childcare providers. In this chapter, we present a profile of the respondents' children. We assess how they are cared for, reasons for current childcare arrangements, the use of DSHS childcare subsidies, and childcare cost.

- TANF Leavers tended to have fewer children and the youngest child tended to be older than the youngest child of On-TANF respondents.
- Some parents reported that no one assists them in caring for their children, but many of these parents were not working. Of the working parents who did not have childcare arrangements, the majority had at least one child older than 12.
- DSHS was subsidizing childcare for approximately 20% of respondents. Many parents relied on other family members for childcare and thus did not need a subsidy. Respondents with DSHS childcare subsidies used more hours of care and their care costs were lower than those who did not use subsidies.

Profile of All Children

Most families had one or two children⁶ (see Chart 6). On average, TANF leaver families had 1.7 children while On-TANF families had 2.1 children.

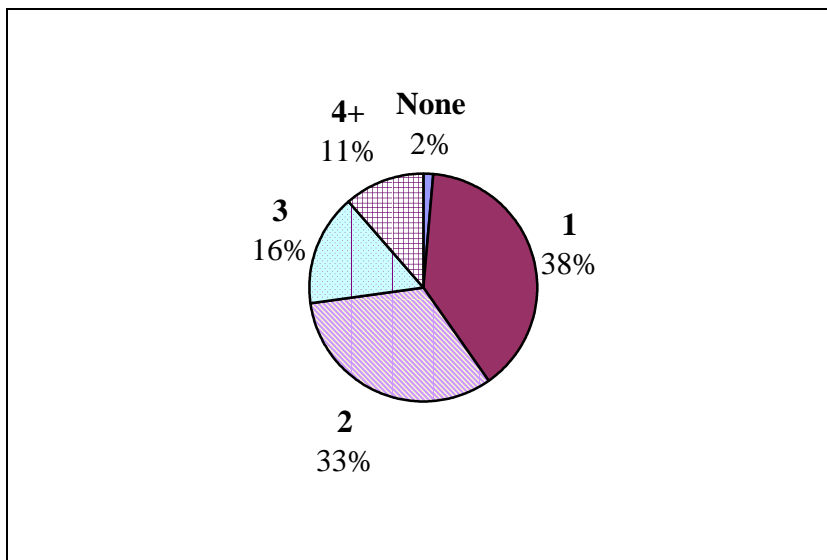


Chart 6: Number of Children (TANF Leavers and On-TANF clients)

⁶ A small percentage of respondents reported that they were not financially responsible for any children under 18; this may reflect custody changes or children reaching the age of 18.

Table 8 shows the age characteristics of the children of survey respondents. The average age of children in both groups was 7.2 years, with a median of 7 years. Age distributions are also similar for Leavers and those still On-TANF. On-TANF families are more likely to have at least one special needs child (27%) compared to Leaver families (17%). The percentage of all children with special needs in each group, however, is not statistically different (12% of Leaver children and 15% of On-TANF kids).

Table 8: Profile of All Children

Age	Leavers (N=1176)	On-TANF (N=1064)
<i>Average (median) number of children per family</i>	1.7 (2)	2.1 (2)
<i>Average (median) age in years</i>	7.2 (7)	7.2 (7)
<i>Age distribution:</i>		
0 –3 Months	2%	1%
4 to 12 Months	9%	12%
13 months to age 6	38%	36%
Ages 7 to 12	33%	32%
Ages 13 and over	17%	19%
<i>With special needs</i>	12%	15%

Shaded areas indicate where the difference between the groups is statistically significant.

Although the average age for all children was the same for TANF Leavers and On-TANF groups, the youngest child of TANF Leavers tended to be older than that of On-TANF clients (Table 9). The On-TANF group was more likely to have a youngest child under one year old compared to the TANF Leavers (17% v. 9%).

Table 9: Age Distribution of the Youngest Children

	Leavers (N=660)	On-TANF (N=523)
<i>Age distribution:</i>		
0 – 3 months	3%	3%
4 months to 1 year	15%	24%
13 months to 6 years	45%	41%
Ages 7 to 12 years	24%	22%
Ages 13 and over	12%	10%
<i>Average (median) age</i>	5.7 (5) yrs	5.2 (4) yrs

Shaded areas indicate where the difference between the groups is statistically significant.

Childcare Arrangements

Chart 7 illustrates the percent of parents who were not using someone else to take care of their children. The majority of On-TANF clients (59%) and 37% of Leavers reported that they themselves were caring for their children. However, among parents who were working, the percentages are much smaller. Of those working, only 18% of Leavers and 23% of those still On-TANF reported that they did not have childcare arrangements while they were working. Of these families, about 66% had at least one child who was 12 years or older, implying that care may not be needed. Among respondents who were working and did not have childcare arrangements, 77% of Leavers and 68% of On-TANF had a school-age youngest child.

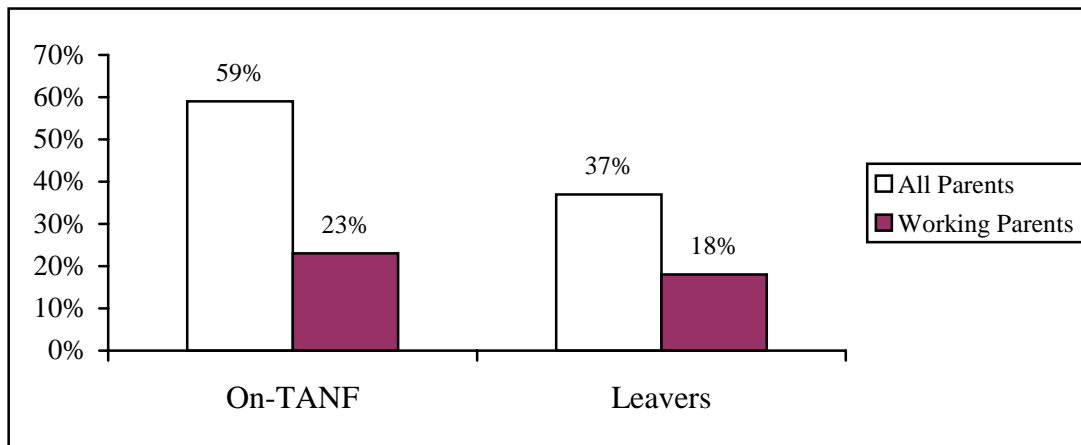


Chart 7: Parents without Childcare Arrangements

Among parents with an eligible child (children under age 13 or with a special need), 37% of Leavers and 59% of On-TANF respondents did not have childcare arrangements (see Table 10). For both groups, childcare centers and grandparents were the top two childcare arrangements. Relative to TANF recipients, TANF Leavers were more likely to use childcare and are more likely to use all types of care except daycare centers.

Within the Leavers group and within the On-TANF group, there are also significant differences in care arrangements for employed and unemployed respondents. For each of those groups, Table 11 illustrates the percentage of respondents who had care arrangements of each type, as well as the percentage without childcare. Compared to those who were not employed, employed respondents, within both the Leaver and On-TANF groups, are more likely to use childcare of all types except older sibling care.

Table 10: Childcare Arrangements

	Leavers (N=599)	On-TANF (N=486)
<i>No care arrangements</i>	37%	59%
Day-care center	13%	12%
Grandparents	12%	8%
Other relatives	12%	8%
Family day care facility	8%	4%
Older siblings	4%	2%
Other arrangements / multiple ⁷	14%	10%

Notes: (1) Includes respondents who had a child under 13 or a special needs child. (2) Percentage total may exceed 100% if the respondent has different primary arrangements for different children (the percentage indicates any child in this type of care). (3) Shaded areas indicate where the groups are statistically different.

Table 11: Childcare Arrangements by Employment Status

	Leavers		On-TANF	
	Employed (N=370)	Not Employed (N=229)	Employed (N=185)	Not Employed (N=301)
<i>No care arrangements</i>	18%	67%	23%	81%
Day-care center	19%	3%	22%	6%
Grandparents	14%	8%	14%	5%
Other relatives	15%	8%	15%	3%
Family day care facility	11%	4%	8%	1%
Older siblings	5%	2%	3%	1%
Other / multiple	20%	5%	18%	4%

Notes: (1) Includes respondents who had a child under 13 or a special needs child. (2) Within the Leavers group and within the On-TANF group, shaded areas indicate statistically significant differences between employed and not employed clients.

Use of DSHS Childcare Subsidies

Washington State Department of Social and Health Service provides assistance with childcare payments to low income working families through a consolidated childcare program, “Working Connections Childcare.” This program serves both TANF and non-TANF families with income below 175% of the federal poverty level.

Less than 25% of all families were using DSHS childcare subsidies (20% for TANF Leavers and 21% for On-TANF clients). Of those parents who had childcare arrangements, 39% of the Leavers were using DSHS childcare subsidies compared to 57% of the On-TANF group. It is

⁷ “Other” arrangements include multiple care arrangements (3-5%), child self care (1-2%), preschool/ HeadStart (1-2%), employer sponsored care (<1%), and unspecified care.

possible that more On-TANF clients were eligible for childcare subsidies relative to Leavers, providing some explanation for the difference in use of care subsidies. Among Leavers with subsidies, 86% were employed; those without jobs who use subsidies could be in school or training. Among Leavers who do not have DSHS childcare subsidies, only 24% are employed.

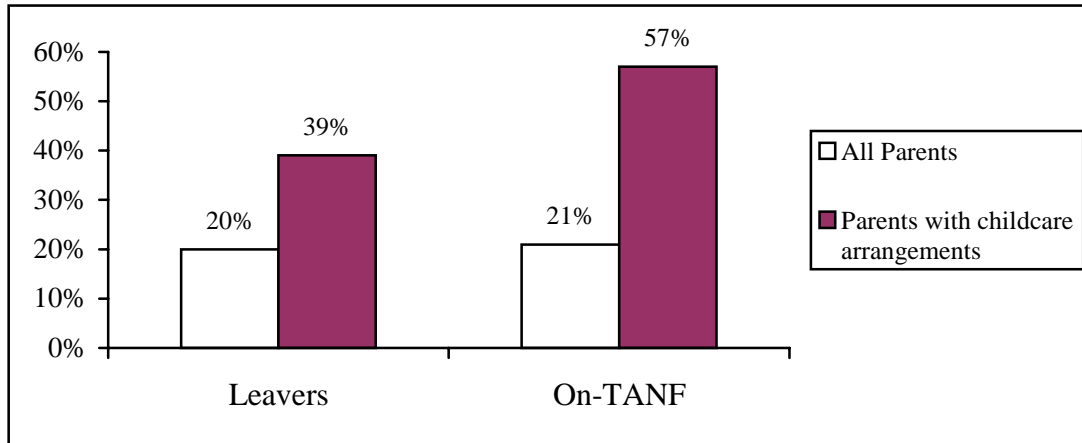


Chart 8: Use of DSHS Childcare Subsidies

For parents who did not use DSHS childcare subsidies, the major reason was “no need” (see Table 12); this may be because they receive free childcare. The next most commonly given reason was “too much trouble to apply.” About 21% of Leavers indicated they were “not eligible” (either perceived or as determined by DSHS). Most families were aware of DSHS childcare subsidies.

Table 12: Reason For Not Using DSHS Childcare Subsidies

	Leavers (N=231)	On-TANF (N=87)
No need for DSHS childcare subsidies	39%	49%
Too much trouble to apply for DSHS childcare subsidies	13%	13%
DSHS said that I am not eligible for childcare subsidies	11%	6%
Didn't think I'd qualify	10%	2%
DSHS wouldn't pay for my chosen provider	6%	2%
I tried to contact DSHS for assistance but got no response	4%	8%
Childcare subsidies application is in process	4%	7%
Not aware of DSHS childcare subsidies	3%	5%
Other reasons	9%	8%

Parents who said they did not need DSHS childcare subsidies depended heavily on grandparents, older siblings, or other parent or spouse-like partner to take care of their children (66% of Leavers and 72% of On-TANF clients). Eighty-two percent of Leavers and 86% of On-TANF clients who said they did not need DSHS subsidies were receiving free care from the care-givers.

Table 13 details the childcare arrangements made by parents who felt that they did not need DSHS subsidies for their childcare.

Among respondents who used childcare, those who received DSHS childcare subsidies were more likely to use daycare centers and family care facilities. These results are shown in Table 14. Parents without care subsidies were more likely to use other family members for childcare, including grandparents, older siblings, other parents, and other relatives.

Table 13: Care Arrangements of Parents Who Had Childcare Arrangements but Said They Did Not Need DSHS Childcare Subsidies

Childcare Arrangements	Leavers (N=94)	On-TANF (N=43)
Other parent / spouse-like partner	24%	33%
Grandparents	23%	23%
Other relatives	11%	5%
Family day care facility	3%	2%
Older siblings	19%	16%
Other / multiple	17%	18%
Day-care center	2%	2%

Arrangements summarized for youngest children only.

Table 14: Care Arrangements by Childcare Subsidy Status

	Leavers		On-TANF	
	Without Subsidies (N=232)	With Subsidies (N=145)	Without Subsidies (N=87)	With Subsidies (N=113)
Day-care center	8%	39%	6%	47%
Grandparents	22%	12%	31%	12%
Other relatives	27%	8%	31%	9%
Family day care facility	10%	18%	2%	14%
Older siblings	10%	0%	8%	1%
Other / multiple	22%	22%	22%	25%

Of those who had childcare arrangements. Within the Leavers group and within the On-TANF group, shaded areas indicate statistically significant differences between those with and without subsidies.

The overwhelming majority (92%-96%) of parents were satisfied with their current childcare arrangements (Table 15). The finding is consistent with the results from another study, *DSHS Subsidized Childcare*, published in January 1998 by DSHS in Washington. More than 73% of parents in this survey said that they are very satisfied with their care. A higher percentage of parents who were not using DSHS subsidies said that they were very satisfied compared to parents with DSHS subsidies. This difference is mostly made up in the “somewhat satisfied” category.

Table 15: Satisfaction with Youngest Child's Care Arrangement

	Leavers		On-TANF	
	Without Subsidies (N=227)	With Subsidies (N=145)	Without Subsidies (N=84)	With Subsidies (N=114)
Very satisfied	78%	75%	84%	73%
Somewhat satisfied	14%	21%	12%	20%
Somewhat dissatisfied	6%	3%	4%	5%
Very dissatisfied	2%	1%	0%	2%

Of those using childcare provided by others.

Childcare Cost

We also asked respondents about the amount of childcare payments and, using other information in the survey, we determined what proportion of total cash income was devoted to childcare payments.

Table 16 summarizes the responses on childcare costs. Total family income includes respondent's wages from the previous month plus any other sources of income. These other sources of income may include earnings from other family members, social security income, unemployment benefits, SSI, pensions, worker compensation, child support, state General Assistance grant, and any other income sources in the month before the survey was conducted.

It is apparent that clients *without* DSHS childcare subsidies paid a much higher proportion of their income toward childcare costs. Leavers with a subsidy spent an average of 4% of their income on childcare while Leavers without subsidies spent on average 14% of their income on childcare. For those On-TANF, the numbers are similar: approximately 14% of On-TANF clients' income was spent on childcare if a subsidy was not used.

Table 16: Hours and Cost of Childcare (Youngest Child)

	Leavers				On-TANF			
	Without Subsidies (n=231)		With Subsidies (n=142)		Without Subsidies (n=85)		With Subsidies (n=113)	
	Mean	Median	Mean	Median	Mean	Median	Mean	Median
Childcare hours/week	29	30	36	40	26	25	33	32
Childcare cost/co-pay *	\$195	\$160	\$53	\$20	\$169	\$150	\$21	\$10
Total family income	\$1414	\$1138	\$1432	\$1152	\$1213	\$900	\$957	\$896
Cost as % of total family income	14%	14%	4%	2%	14%	17%	2%	1%

*Excludes parents who used free childcare.

Factors Associated with the Use of Childcare Subsidies

In an effort to understand what factors are associated with whether families utilize DSHS childcare subsidies, we examine a series of family characteristics. Findings are summarized in Table 17. The youngest child of DSHS childcare subsidy users tended to be younger than in families without a DSHS childcare subsidy. Similarly, DSHS childcare subsidy users were more likely to be in families with pre-school children (age 5 or younger) than those without subsidies. Likewise, TANF Leavers with childcare subsidies were more likely to have a special needs child than Leavers without subsidies. Respondents using DSHS childcare subsidies were less likely to have another adult living in the home, relative to those not using DSHS subsidies. Use of DSHS childcare subsidies appears to be similar for families served by rural CSOs and families served by urban CSOs.⁸

Table 17: Characteristics Associated with the Use of DSHS Childcare Subsidies

Family Characteristics	Leavers		On-TANF	
	Without DSHS Subsidies	With DSHS Subsidies	Without DSHS Subsidies	With DSHS Subsidies
Work primarily non-day schedule	40%	29%	39%	32%
Average (median) age of youngest in years	4.8 (4)	3.6 (3)	4.5 (4)	3.1 (2)
Have child age 5 or under	62%	80%	63%	81%
With special needs child	13%	19%	25%	20%
With at least one other adult	57%	29%	58%	23%
Served by a rural CSO	31%	30%	30%	27%

Shaded areas indicate where the difference between the groups is statistically significant.

Comparison of Reported Subsidized Childcare and Administrative Data

For childcare subsidies, we compare survey responses with DSHS administrative data for the 1235 respondents. A comparison of findings is in Table 18. Note that the time frame is slightly different for the two sets of data: the administrative data covers a three month period while the survey question refers to current use of DSHS childcare subsidies. Although the administrative data indicate higher usage of childcare subsidies, it reflects a longer time span. Given that, the percentages appear to be comparable, with the administrative data 2% to 7% higher than the reported figures.

⁸ Chapter 8 contains additional comparisons of clients served by rural and urban CSOs.

Table 18: Comparison of Reported Subsidized Childcare and Administrative Records

	Leavers (N=708)		On-TANF (N=527)	
	<i>Survey</i> ⁹	<i>Admin Data</i> ¹⁰	<i>Survey</i>	<i>Admin Data</i>
% utilizing DSHS childcare subsidies (All families)	20%	24%	21%	28%
% using subsidies (of those who have someone else care for their kids)	39%	41%	57%	60%

⁹ Question asks “Is DSHS paying for any of your childcare?”, so refers to the time of the interview, which may have been in April, May, or June.

¹⁰ Covers April, May, or June 1999. Survey respondents were linked to administrative childcare data.

CHAPTER 5 : FAMILY WELL-BEING

Family well-being can be measured in many ways. This section reports our findings on the health of family members, including information on general health conditions, health care coverage for the family, children's health and behavioral problems. We also evaluate food and housing insecurities, financial hardships, and available resources. Finally we report Leavers' self-assessment of well-being after leaving welfare, their likelihood of returning to TANF and actual recidivism. For the On-TANF clients, we asked about their self-assessed likelihood of leaving welfare and what resources would be needed to do so.

Major findings for this chapter include:

- The average total cash income for Leaver families was about 10% above the federal poverty threshold for a family of three. However, only 42% of Leaver families had incomes above the FPL after adjusting for family size.
- On-TANF respondents (41%) were more likely to report health conditions that limit their daily activities compared to Leavers (25%).
- Leavers and their children were less likely to have health care coverage.
- Food insecurity was an issue for some TANF Leavers and On-TANF clients. Approximately 40% of respondents reported having to cut meal size in the last six months because there was not enough money for food.
- TANF Leavers were less likely to have recently used resources such as food banks, food stamps, energy assistance, or free school meals.
- More than half of TANF Leavers (60%) indicated they were better off since leaving welfare. In addition, 85% of Leavers thought it unlikely they would return to TANF in the next six months.
- For On-TANF respondents, affordable health care and affordable child care are perceived as important resources necessary to leave public assistance.

Cash Income

There are some significant differences in actual cash income sources for Leavers and the On-TANF group. In the month preceding the interview, TANF Leaver families were more likely to have earnings from the respondent, have earnings from other workers, receive unemployment insurance (UI) income, and receive child support. Some of these differences are dramatic: 60% of Leavers reported earnings of their own while only 35% of the On-TANF group had self-earnings, reflecting the employment rate. Only 8% of the On-TANF group had earnings from other workers while 21% of Leavers did.

The average total disposable cash income for TANF Leavers was \$1,208. Excluding those who had returned to TANF at the time of the survey, the mean income was \$1,286, with a median of \$1,100. This put them slightly above the 1998 federal poverty level for a family of three in the aggregate. However, adjusting for family size, fewer than half of TANF Leaver families had a cash income above the federal poverty level. Ten percent of the continuous leavers reported zero income.

Table 19: Detailed Actual Cash Income last Month

	Leavers		On-TANF	
	% with this income	Mean (median) *	% with this income	Mean (median) *
Earnings from work (self)	60%	\$958 (\$912)	35%	\$630 (\$597)
Earnings from other workers in family	21%	\$1,371 (\$1,200)	8%	\$1,099 (\$1,000)
Social security income	4%	\$486 (\$516)	2%	\$458 (\$458)
UI income	4%	\$386 (\$379)	1%	\$688 (\$692)
SSI income	4%	\$407 (\$500)	9%	\$544 (\$516)
General assistance income	3%	\$448 (\$339)	2%	\$567 (\$540)
Worker compensation	1%	\$859 (\$558)	1%	\$852 (\$709)
Paid child support	23%	\$291 (\$242)	4%	\$256 (\$264)
Other unspecified income	8%	\$1,367 (\$810)	5%	\$1,541 (\$638)
Total income ¹¹ (all)		\$1,208 (\$1000)		\$890 (\$646)
Total income (of continuous Leavers and On-TANF) ¹²		\$1,286 (\$1,100)		\$840 (\$642)
Total cash income as % of 1998 FPL ¹³ (all Leavers and On-TANF)		110% (91%)		81% (59%)
Total cash income as % of 1998 FPL ¹⁴ (of continuous Leavers and On-TANF)		118% (101%)		77% (59%)
Cash income above FPL (of continuous Leavers and On-TANF) – adjusted for family size		47%		14%
Cash income above FPL (all) – adjusted for family size		42%		17%

Shaded areas indicate where the difference between the groups is statistically significant.

* Of those with this income.

Chart 9 illustrates the distribution of total Leavers' incomes by source. Leavers' own earnings comprised over half of total income (55%) while On-TANF clients received only about 25% of income from their own earnings. Leavers also received a greater share of their income from other workers in the family (28% v. 10%) and from child support (7% v. 1%).

¹¹ Total income numbers are for all clients, including those whose cash income was reported to be zero.

¹² "Continuous" leavers are those who left TANF in October 1998 and had not returned by the time of the interview.

"Continuous" On-TANF clients are those who had not left TANF by the time of the interview.

¹³ Federal poverty threshold for a family size of three (one adult and two children).

¹⁴ Federal poverty threshold for a family size of three (one adult and two children).

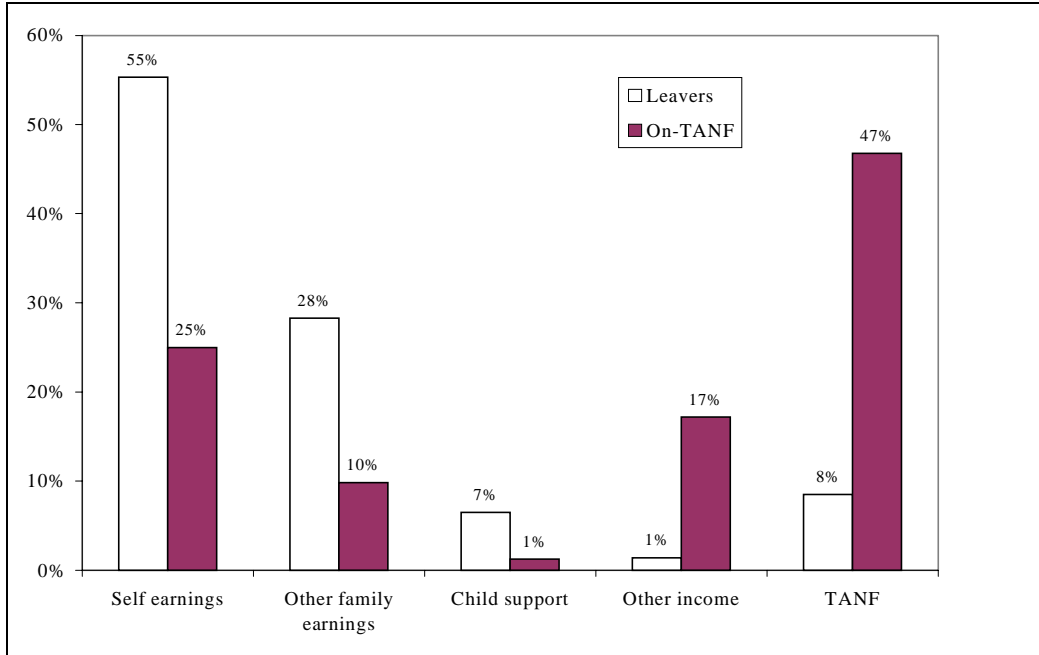


Chart 9: Distribution of Cash Income by Source

Health Conditions of the Respondents

A significantly higher percentage of those still On-TANF reported health conditions that limit their work or daily life activities (Table 20), relative to Leavers. Forty-one percent of On-TANF clients and 25% of Leavers said that they had at least one such limiting health condition. Similarly, of the clients who reported a limiting health condition, On-TANF recipients reported more limiting conditions (2.02) than Leavers (1.86) although the difference is not statistically significant. Chronic illnesses were the most frequently reported health barrier to employment, with 11% of Leavers and 20% of On-TANF recipients reporting such illnesses. These conditions include asthma, back problems, and migraine headaches. Inability to lift 10 pounds or more and mental health problems were the next most common conditions. On-TANF clients were more likely to report a number of limiting conditions or disabilities, compared to Leavers. These include chronic illness, difficulties in lifting 10 pounds, problems with fingers, wrists, or shoulders, and walking difficulties.

Table 20: Health Conditions Limiting Work or Daily Life Activities

Respondents' Health Conditions	Leavers (N=708)	On-TANF (N=527)
Have any physical or mental condition	25%	41%
<i>Chronic illness</i>	11%	20%
<i>Difficulties in lifting or carrying 10 pounds</i>	8%	17%
<i>Mental health problems</i>	8%	10%
<i>Difficulties in moving fingers, wrists, elbows, or shoulders</i>	6%	12%
<i>Learning disabilities</i>	3%	5%
<i>Difficulties in walking without assistance</i>	3%	8%
<i>Vision problems</i>	3%	3%
<i>Hearing problems</i>	1%	2%
<i>Speech problems</i>	0%	1%
<i>Other disabilities</i>	3%	4%

Shaded areas indicate where the difference between the groups is statistically significant.
One person may have reported multiple conditions.

Medical Coverage

We asked the respondents if they had any health care coverage, and if so, their particular health care plan. Clients who are eligible for TANF in Washington State are categorically eligible for Medicaid. In addition, clients leaving TANF due to increased earnings are eligible for extended medical coverage. Most Leavers (74%) reported having health coverage although the percentage is lower than that of On-TANF clients (93%). Of those with health coverage, 72% of Leavers (or 53% of all Leavers) and 97% of On-TANF respondents (or 90% of all TANF recipients) were covered by Medicaid. 17% of TANF Leavers with health coverage (or 13% of all Leavers) were covered by employer or union provided plans.

Table 21: Adult Health Care Coverage

	Leavers (N=708)	On-TANF (N=527)
Have any health care coverage	74%	93%
<i>Of those with health coverage, % with:</i>	(N=524)	(N=490)
Medicaid, Medical coupons, healthy options	72%	97%
Employer or union sponsored plan	17%	1%
Washington State Basic Health Plan	5%	1%
Spouse's employer or union sponsored plan	3%	0%
Indian Health Service	3%	1%
Self-paid private plan	1%	0%
Military health care plan	1%	0%
Medicare	0%	1%
Other health care plan	3%	0%

Shaded areas indicate where the difference between the groups is statistically significant.

We matched the survey replies on health coverage with respondents' administrative data (Table 22). There appears to be approximately a 8% net under-reporting of Medicaid coverage in the survey data. Eleven percent of Leavers said they did not have Medicaid yet administrative data indicated they did have Medicaid coverage. Also, 3% of Leavers reported they did have Medicaid, yet administrative data did not support their statements. Some of the reporting differences may be because the figure for administrative data spans three months, while the client reporting is for the month of the interview only. However, we suspect that under-reporting could result from some respondents being unaware of continued Medicaid coverage for TANF Leavers.

We asked whether respondents knew that most TANF families could continue Medicaid when exiting TANF. Results show that 22% of TANF Leavers and 32% of On-TANF clients did not know of the extension policy. Further analysis of data showed that of the 158 Leavers (22%) who were not aware of possible continued Medicaid, 61 were actually getting Medicaid.

Table 22: Comparison of Administrative Records and Self-Reported Medical Coverage (Adults)

	Leavers (N=708)	On-TANF (N=527)
Reported any health coverage	74%	93%
Reported Medicaid coverage	53%	90%
Admin. data showed Medicaid anytime April-June,99	61%	99%
Unaware of possible continued Medicaid when leaving TANF	22%	32%

Of the 26% of TANF Leavers and 7% of On-TANF clients who reported that they did not have any health coverage, the predominant reason was that their Medicaid coupons had been stopped (Table 23).

Table 23: Main reason for not having any health care coverage (Adults)

	Leavers (N=184)	On-TANF (N=37)
My Medical coupons were stopped	51%	72 %
I was denied Medicaid	10%	6%
I can't afford it and don't know if I qualify for medical assistance	10%	3%
My application is being processed	8%	8%
I rarely get sick	7%	0%
My employer plan too expensive	3%	0%
My (spouse's) employer will offer a plan later	2%	6%
Basic Health Plan is too expensive	2%	0%
Don't know	3%	0%
Other	6%	5%

Most children of the respondents had health care coverage. 87% of Leaver families have health care coverage for all of their children while 95% of the On-TANF group had coverage for all children.

Families with children's health coverage reported the type of coverage (Table 24). Seventy-seven percent of Leavers' children were reported to have Medicaid. The next most frequent type of coverage for the children of Leavers was employer or union sponsored plans. Nearly all children of the On-TANF clients were reported to be covered by Medicaid.

Table 24: Health Care Coverage for Children

Health Care Coverage	Leavers (N=1095)	On-TANF (N=836)
Medicaid, Medical coupons, health options	77%	97%
Employer or union sponsored plan	10%	1%
Coverage through absent parent	5%	0%
Washington State Basic Health Plan	2%	0%
Indian Health Service	2%	0%
Covered by other health care plan	2%	0%
Other	1%	2%

Of those children with any health care coverage.

For the small number of parents who reported no health coverage for their children, the most frequent reason was "children's medical coupons were stopped." Fifty-two percent of the Leavers and 42% of On-TANF respondents cited this reason. The next major reason for not having coverage for any of their children was that their applications for Medicaid was still being processed. Twelve percent of the Leavers also reported that they did not have health coverage for their children because their employer-provided plans were too expensive. It is not clear why

12% of the On-TANF group reported that their Medicaid application for children was denied¹⁵. Washington does not refuse Medicaid coverage for children unless family income exceeds 200% of the federal poverty level.

Table 25: Reasons for Not Having Children’s Health Care Coverage

	Leavers (N=89)	On-TANF (N=25)
My children’s medical coupons were stopped	52%	42%
Medicaid application for children is being processed	12%	19%
My employer plan too expensive	12%	4%
Medicaid application for children was denied	7%	12%
Child(ren) rarely get sick	5%	0%
Absent parent will cover later	2%	8%
Employer will cover later	2%	0%
Other	6%	4%
Don’t know	1%	8%

Reported Food Insecurity

To assess food insecurity, we adapted the questions used by the Census Bureau’s food security survey questions. In particular, we asked whether families cut their meal size, skipped meals, or went without food all day because there was not enough money for food. We also asked whether adults only were affected by the food cutbacks or whether adults and children were impacted. Table 26 below summarizes the results.

Around 40% of respondents cut their meal size sometimes or often because there wasn’t enough money for food. Across the three measures, a higher percentage of *adult* TANF Leavers reported experiencing food insecurity than On-TANF clients. Fourteen percent of Leaver families cut meal size, skipped meals, *and* went without food all day compared to only 10% of the On-TANF group. This difference is only marginally significant, however ($p = .0575$).

¹⁵ Due to the small sample size for this statistic (N=25) only 3 respondents listed Medicaid denial as a reason.

Table 26: Self-reported Food Insecurity in the Last 6 Months

	Leavers (N=708)	On-TANF (N=527)
<i>Cut meal size sometimes or often</i>	43%	39%
Adult (only) cut meal size	30%	23%
Both adult and child(ren) cut meal size	13%	16%
<i>Skipped meal sometimes or often</i>	27%	22%
Adult (only) skipped meal	23%	18%
Both adult and child(ren) skipped meal	4%	5%
<i>Went without food all day at least once</i>	15%	11%
Adults (only) went without food all day	14%	9%
Both adult and child(ren) went without food	1%	2%
<i>All three above (cut meal size, skip meal, no food all day)</i>	14%	10%

Shaded areas indicate where the difference between the groups is statistically significant.

Housing and Other Problems

More Leavers reported that they were without a place to live at least once in the past six months, as illustrated in Chart 10, compared to the On-TANF group. 13% of Leavers were without housing at least once compared to 10% of On-TANF clients, although the difference is not statistically significant. However, Leavers were statistically more likely to be without housing *more than once*: 4.5% of Leavers reported they were without a place to live “sometimes” or “often” while only 2.3% of the On-TANF group did.

The majority of those who did experience homelessness usually stayed with relatives or friends (see Chart 11). Only 10% to 15% stayed in a shelter.

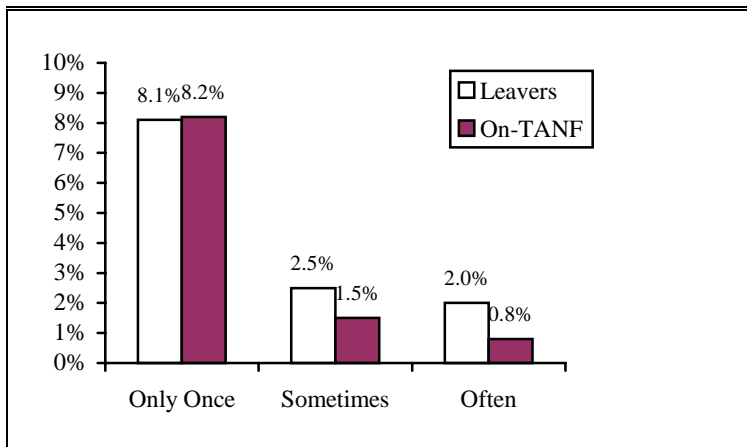


Chart 10 : Without a Place to Live in Last 6 Months

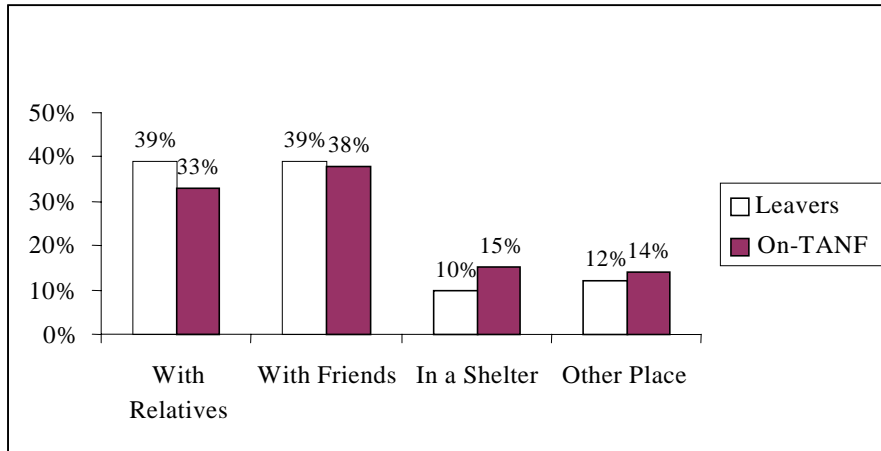


Chart 11: Where Respondents Stayed After Losing Place to Live

We asked a series of questions regarding other problems that may have disrupted normal family life in the last 6 months (Table 27). While there were no significant differences in many of the disruption indicators, TANF leaver families tended to be more likely to be evicted from their homes. On the other hand, the respondents in the On-TANF group were more likely to have encountered transportation difficulties.

In terms of health problems experienced by respondents, there are no significant differences among TANF Leavers and On-TANF clients except that more of the On-TANF group reported seeing a mental health professional.

Table 27: Disruption of Normal Family Life in Last 6 Months

Problem	Leavers (N=708)	On-TANF (N=527)
Gas or electricity was cut off for failure to make payments	12%	12%
Evicted from home for failure to make payments	7%	3%
Childcare was terminated due to inability to make payments	3%	1%
Not able to arrange transportation for essential family function	25%	33%
Family violence	9%	10%
Drug or alcohol problems	6%	5%
Working respondents taking extended leave for a health reason	15%	12%
Working respondents quitting job for health reasons	7%	7%
Respondent seeing mental health professional for help	13%	18%
Respondent hospitalized at least once	7%	9%

Shaded areas indicate where the difference between the groups is statistically significant.

Family Resources and the Use of Other Non-TANF Public Resources

With or without TANF cash assistance, poor families may use various non-cash resources, public or private, to make ends meet. Chart 12 shows non-cash resources that families used within the last 6 months. In almost all categories listed in the chart, On-TANF clients used these resources more often than Leavers. Relative to the Leavers, a significantly greater share of clients still On-TANF used food stamps, free school meals, food banks, and housing and energy assistance.

A comparison of other potential resources available to the families shows differences between TANF Leavers and those On-TANF (see Table 28). More Leavers tended to have at least one other person of working age in the family compared to the On-TANF group (50% v. 44%). Similarly, more Leaver families had at least two working adults (including the respondent) compared to On-TANF families (34% vs. 24%). Leavers were more likely to rely on in-kind assistance from friends or family (15% vs. 7%) and to receive free room and board (15% v. 7%). Finally, TANF Leavers were more likely to claim Earned Income Tax Credit (EITC) for tax year 1998 compared to On-TANF clients (65% vs. 31%).

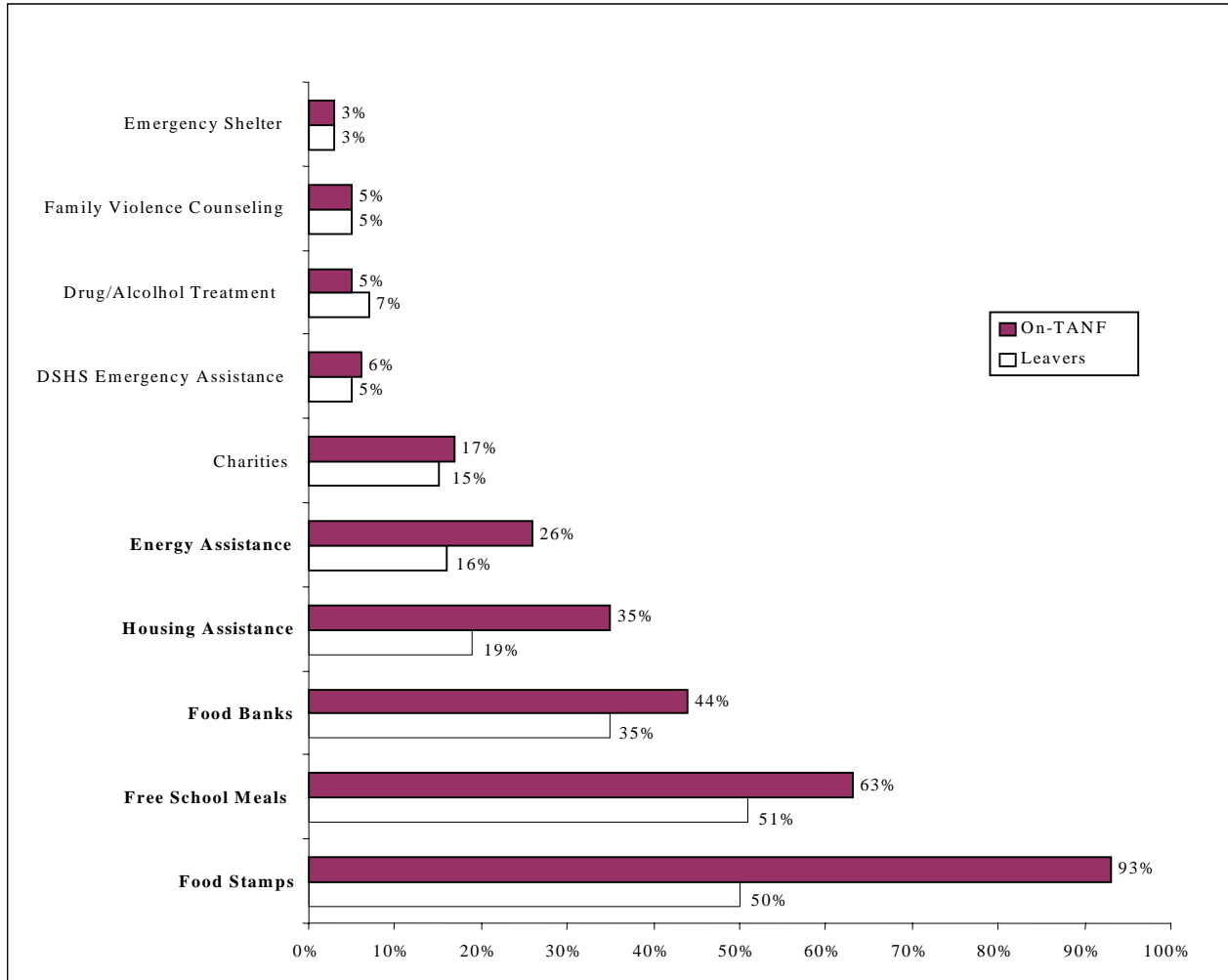


Chart 12: Services and Resources Used in Last 6 Months

Table 28: Other Potential Resources in the Last 6 Months

Resources Available to Family	Leavers (N=708)	On-TANF (N=527)
With more than one working age person in the family	50%	44%
With more than one working adults in the family	34%	24%
Free room and board from family or friends	15%	7%
Shared rent/utility with someone outside immediate family	19%	15%
With child support orders	44%	40%
Court ordered child support amount (of those with orders) – mean (median)	\$278(246)	\$287(247)
Current monthly rent or mortgage payment (of those paying rent) – mean (median)	\$393(375)	\$306(300)
Filed for Earned Income Tax Credit (EITC) for 1998	65%	31%

Shaded areas indicate where the difference between the groups is statistically significant.

Comparison of Reported Child Support and Administrative Data

For the respondents, we matched survey responses with administrative data obtained from the Division of Child Support. A comparison of findings is in Table 29. The percentage of clients reporting receipt of child support is similar to the percentage indicated in the administrative records. For both the Leavers group and the ongoing group, the difference between survey findings and administrative data is only 1%. Although the survey question refers to child support “last month” and the administrative data capture support in the month prior to the interview date, it is plausible that the difference is due to a time lag. Interestingly, for TANF Leavers, the average child support amount from the administrative data is significantly larger than the amount clients reported receiving.

In order to recoup costs, the State of Washington retains some or all of a child support payment while a client is on TANF. This explains in part why the percentage of On-TANF clients who were receiving child support is much lower than for Leavers. Note that there are some clients on TANF who receive child support because of special circumstances when they are eligible to receive payments, such as when the payment exceeds the cash benefit amount or if the payment is for an earlier period.

Table 29: Comparison of Reported Child Support and Administrative Records

	Leavers (N=708)		On-TANF (N=527)	
	<i>Survey</i>	<i>Admin Data</i>	<i>Survey</i>	<i>Admin Data</i>
% receiving child support	23%	22%	4%	3%
Mean amount	\$291	\$354	\$256	\$235
Median amount	\$242	\$247	\$264	\$221

Family Structural Change Within the Last 6 Months

Family well-being may be affected by changes in family structure, and vice versa. Overall, more TANF leaver families reported changes in family structure within the last six months (32% v. 25%). In particular, of those families who experienced family structural change, TANF Leavers experienced more separations between spouse or spouse-like partners (23% v. 13%) and were more likely to get married (11% v. 4%). On the other hand, more On-TANF families had a newborn child (22% v. 13%). Other changes, which are primarily composed of family members or boyfriends moving in or out, were experienced by 18% of Leavers and 11% on On-TANF clients.

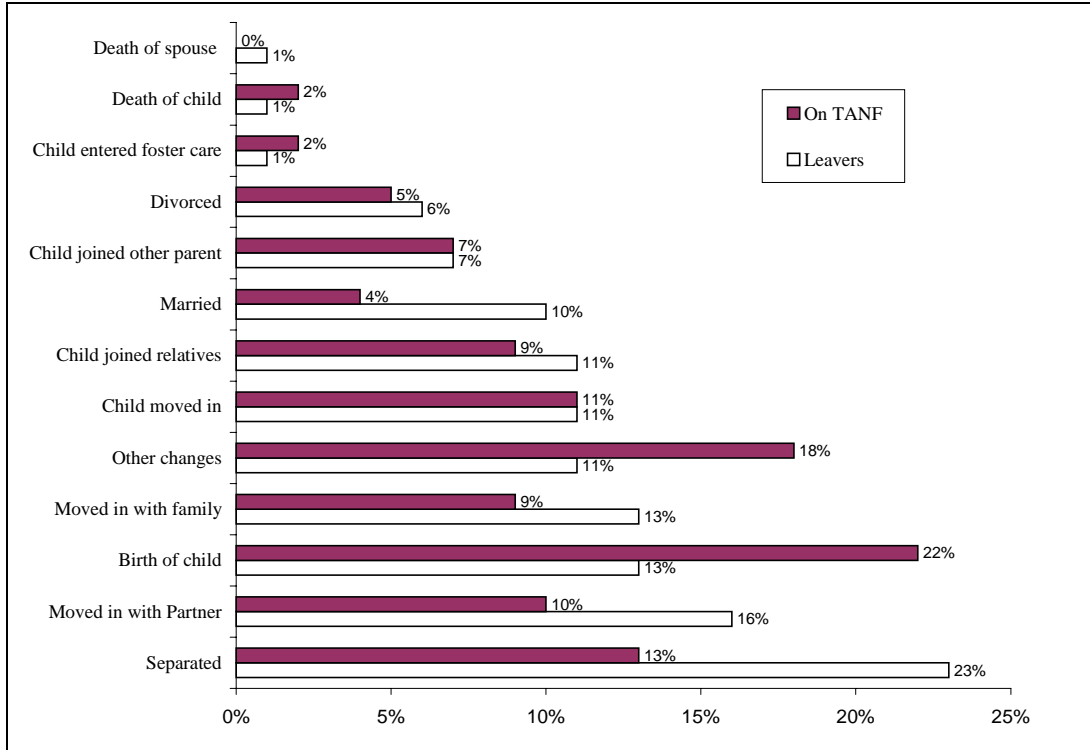


Chart 13: Recent Changes in Family Structure

Child well-being

Children’s well-being is a critical measure of the impact of welfare reform. Table 30 presents a series of indicators from the survey. Child well-being indicators do not reveal any significant differences between Leavers and those still On-TANF except that a significantly higher proportion of children of TANF Leavers did not have any health coverage. With respect to hospitalization, problems with school or the law, and foster care incidence, the children of TANF Leavers did not seem to be worse off than their counterparts who continued On-TANF.

Additional well-being findings are presented in the following chapter on family well-being characteristics.

Table 30: Problems Indicative of Child Well-being

	Leavers (N=708)	On- TANF (N=527)
Child without any health insurance	12%	4%
Child had to spend time in foster care at least once	3%	2%
Any child hospitalized at least once	6%	7%
Child was suspended from school (of those with child age 11 or over)	19%	24%
Child dropped out of school (of those with child age 11 or over)	6%	5%
Child ran away from home overnight at least once (of those with child age 11 or over)	6%	10%
Child was in trouble with the law (of those with child age 11 or over)	15%	15%

Shaded area indicates difference is statistically significant at 1% level.

Problems reported for the last six months.

Self-assessment of Overall Well-being

Among continuous Leavers in this survey, about 60% felt they were better off since leaving welfare; 19% felt their condition was about the same, and 21% felt worse off (Chart 14).

When asked about their likelihood of returning to TANF in the next 6 months, approximately 15% of Leavers said they were likely to do so (Chart 15). However, the vast majority of respondents (85%) felt it unlikely that they would return.

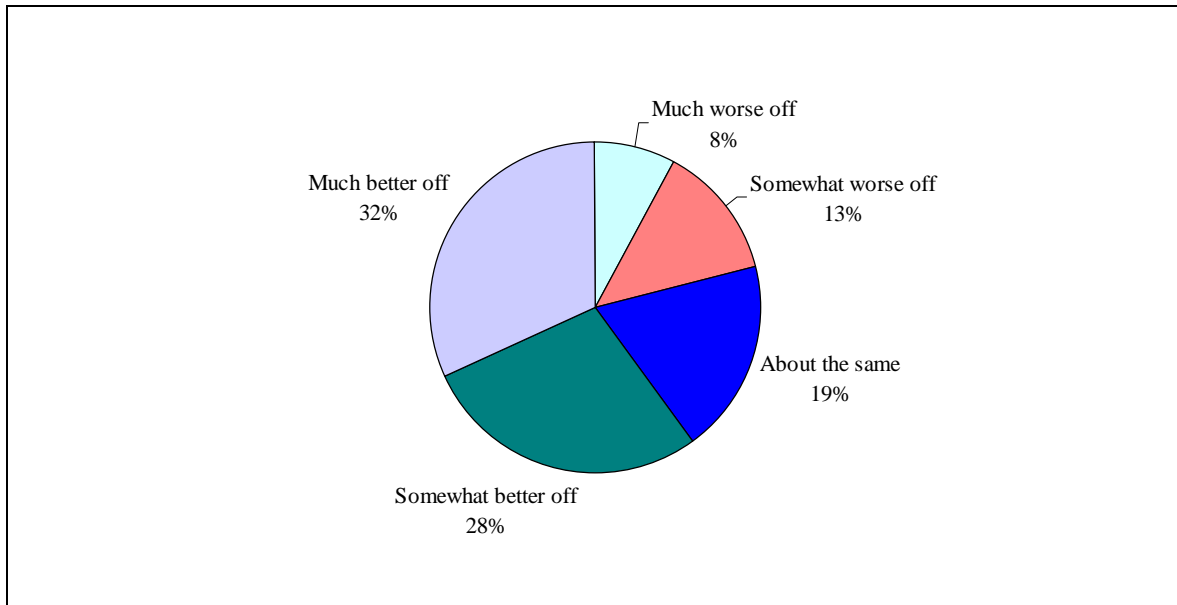


Chart 14: Self-assessed Well-Being Since Leaving TANF

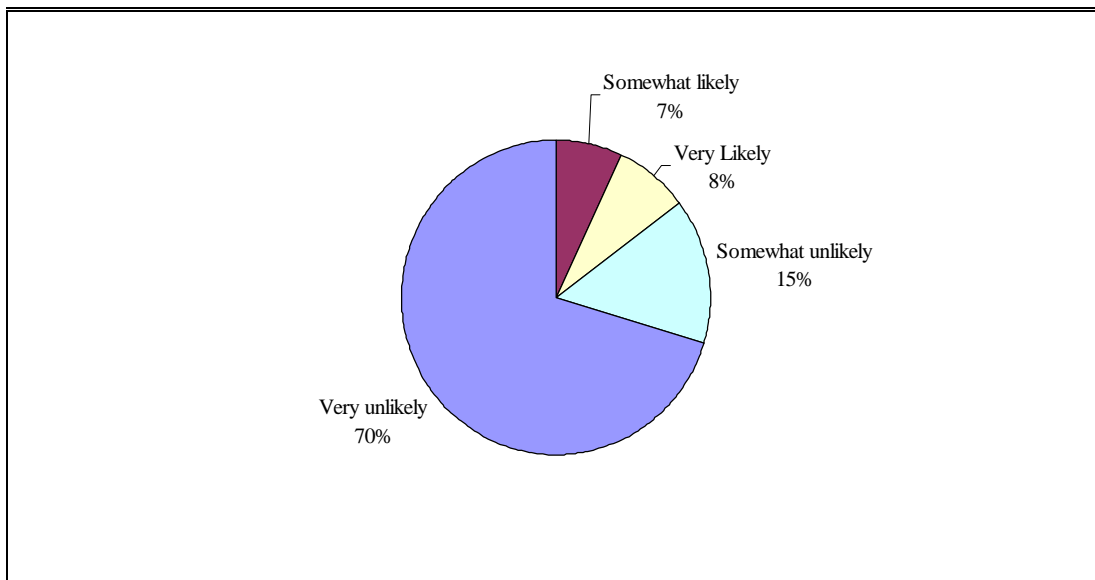


Chart 15: Self-assessed Likelihood of Returning

We asked the On-TANF group their opinion on the likelihood of leaving TANF in the next six months. The majority (59%) of those On-TANF believed that they were likely to leave. One-fifth, though felt they were very unlikely to leave welfare (Chart 16).

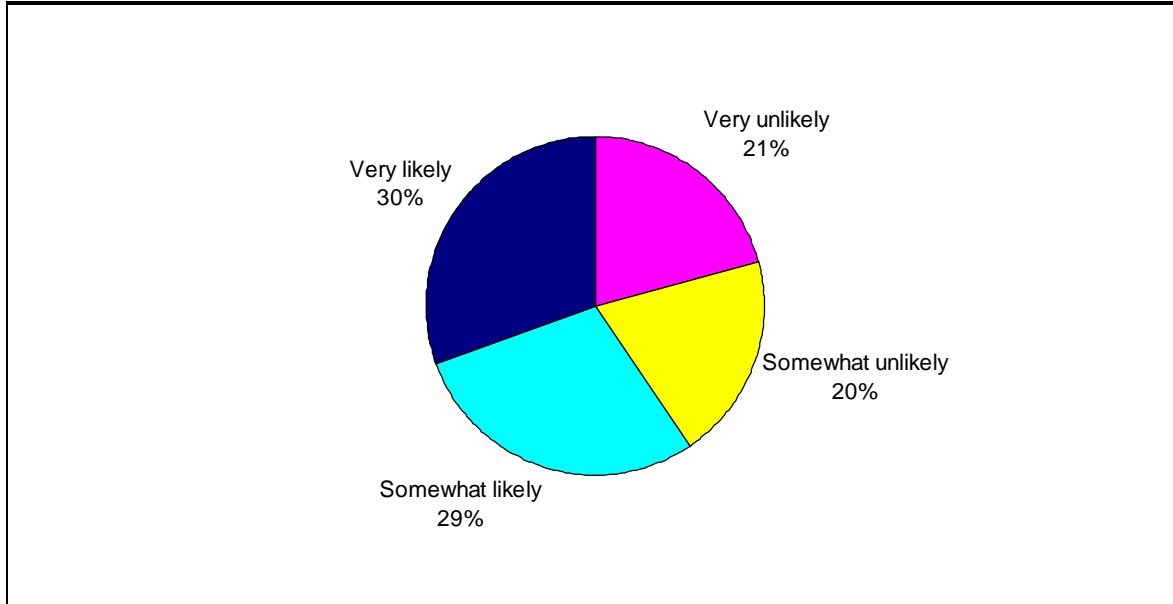


Chart 16: TANF Clients' Self-assessed Likelihood of Leaving Welfare in the next 6 months

This subgroup of 21% TANF clients who said they were very unlikely to leave welfare reported more health problems than the rest of the TANF recipients. Sixty-four percent of this subgroup reported limiting physical or mental conditions (Table 31) compared to 41% of all On-TANF clients (earlier in Table 20). A comparison of the specific conditions listed in the two tables shows that this subgroup had more health problems in each category. More of them sought a mental health professional for help (28%) than the On-TANF group as a whole (18% in Table 27). Similarly fewer of this group reported currently working (23%). It is possible that these recipients, who were least optimistic about leaving welfare, may represent at least part of the “harder-to-serve” population.

Table 31: Health of Clients Who Said They Were Very Unlikely to Leave Welfare in next 6 months

On-TANF* (N=94)	
Have any physical or mental condition	64%
Difficulties in lifting or carrying 10 pounds	28%
Difficulties in moving fingers, wrists, elbows, or shoulders	29%
Mental health problems	19%
Difficulties in walking without assistance	15%
Learning disabilities	11%
Vision problems	6%
Hearing problems	4%
Speech problems	2%
Chronic illness	27%
Other disabilities	8%
Receiving drug/alcohol treatment	3%
Seeing mental health professionals for help	28%

*percentages do not add up to 100, because a respondent can have multiple conditions.

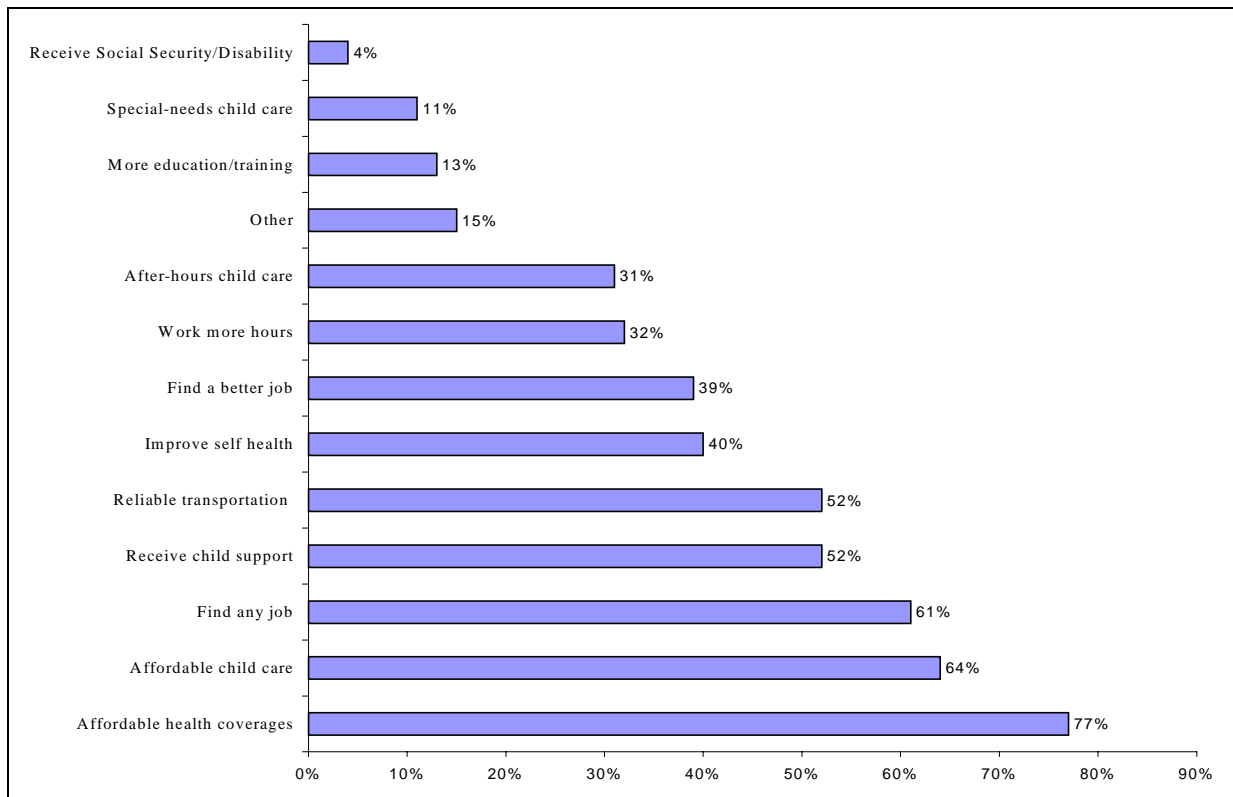


Chart 17: Resources Needed to Leave TANF as Perceived by Clients

We asked On-TANF respondents what resources they would need to be able to leave welfare (Chart 17). Seventy-seven percent of them cited affordable health coverage, 64% said affordable childcare, and about 60% said that they needed to find a job. About half of them said they needed child support or reliable transportation. About 40% needed a better job or improved health. One-third wanted to work more hours and increased availability of after-hours childcare.

Interestingly, although 77% of the On-TANF clients pointed to affordable health care coverage as a resource for leaving welfare, it was only the sixth most frequent response when clients were asked to name the single most important resource needed to leave TANF (Chart 18). Affordable childcare and finding a job appear to be the most critical factors for leaving welfare. They ranked first and second, and were mentioned as a resource by over 60% of the clients. Affordable health coverage seems to be the most widely needed resource but affordable childcare is the most important resource for leaving public assistance.

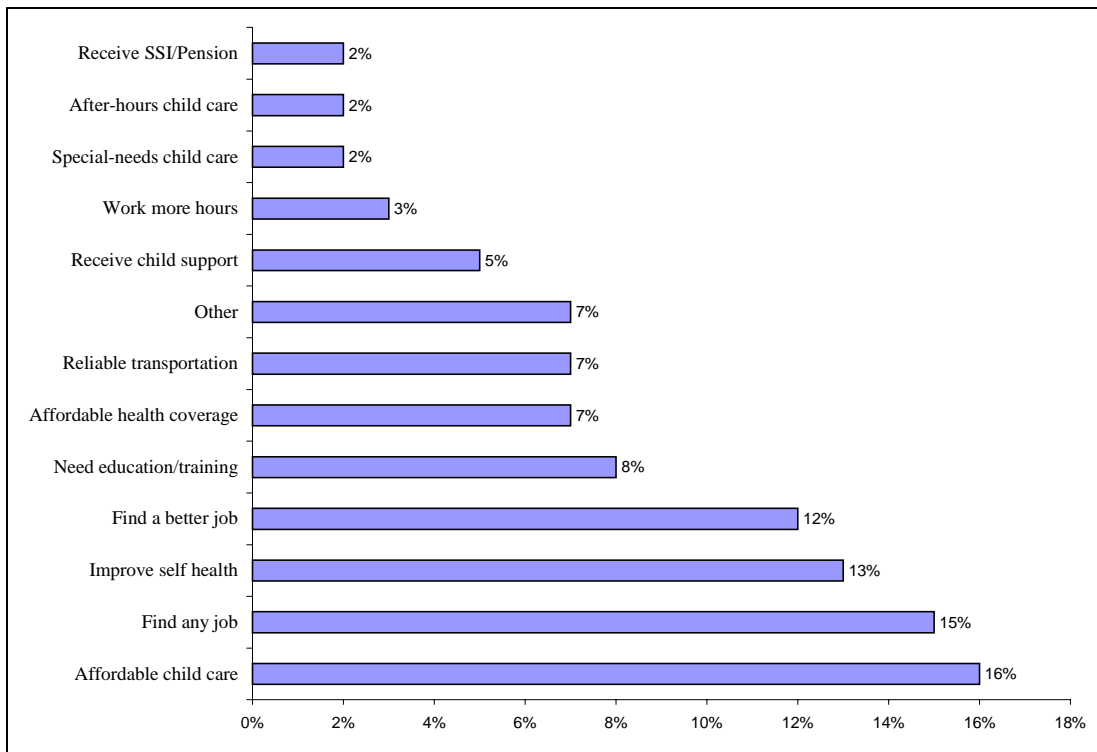


Chart 18: Most Important Resources Needed to Leave TANF

CHAPTER 6 : FAMILY CHARACTERISTICS AND WELL-BEING OF TANF LEAVERS

In the previous section, we described the overall well-being of families for both TANF Leavers and those On-TANF. In this section, we further examine the reasons for leaving TANF and assess the characteristics of Leavers grouped by their perceived well-being. The analyses include each group's demographic characteristics, their self-reported reasons for leaving TANF, their income and available non-TANF resources, and their use of such resources.

- 61% of Leavers cited increased income through employment as the primary reason for leaving assistance.
- Leavers who reported they were better off since leaving welfare were more likely to be employed and had higher average wages compared to Leavers who said they were about the same or worse off than when they were on welfare.
- Families that were worse off were more likely to have received food stamps, visited a food bank, stayed at an emergency shelter, and relied upon assistance from family or friends.
- 19% of Leavers had returned to TANF by the time of the survey. Of those who returned, 22% said they returned because they were laid off or fired. A marriage or partnership breakup was the second most common reason (11%).

Reason for Leaving Welfare

The survey found that the majority of families (61%) attributed their exit to increased earnings through employment. Another 7% cited marriage or reunification with spouse as an important reason. It is notable that 9% of the families left because of program requirements. The most important reasons, as grouped in the survey questionnaire, are listed in Table 32.

Table 32 also compares the client reported reason for exit with each respondent's TANF closure reason from our administrative database. The administrative data have as many as 29 codes for case-closure. Some of them are similar to the survey response options but are not quite the same. One example is DSHS sanction as a reason for case closure. Although the administrative data show 9% of cases closed due to sanction, it does not really mean that these clients left due to sanction. Sanction status causes a decrease in benefits rather than a case closure in Washington State. In other words, these cases were closed due to other reasons (such as losing contact) while clients were in sanction status. We fit administrative records into our survey codes as closely as possible. Administrative codes that do not match survey codes are put under "don't know" category in the table (9%). Despite the complications in matching the survey records and administrative data, the side-by-side comparison of reason leaving welfare still shows that the largest group of clients left TANF due to increased income through employment (61% by survey data and 41% by administrative data).

Table 32: Most Important Reason for Leaving Welfare

(N=708)	Survey	Administrative Records
Increased income through employment	61%	41%
Left because of program requirements	9%	13%
Marriage / reunification with spouse	7%	N/A
Increased income through other sources	7%	4%
Moved out of state	4%	2%
Eligible Child left/removed from home	4%	0.2%
Concerned about 60-month time limit	3%	N/A
Alternative income	2%	2%
Youngest child turned 18 years of age	1%	5%
Left because of a DSHS sanction	1%	9%
Don't Know	1%	9%
Other	2%	16%

Recall from Chapter 5 that 59% felt they were better off after leaving TANF, 19% felt the same, and 21% believed they were worse-off¹⁶. Is there a relationship between a family's reason for leaving TANF and their well-being after exit? Table 33 sheds some light on that question. Most of the "better-off" group (74%) left TANF because of increased income through employment. Of those who felt the same or worse-off, a higher percentage left due to conflicts with program requirements.

Table 33: Most Important Reason for Leaving Welfare

	Better off (N=338)	About Same (N=107)	Worse off (N=125)	All Leavers (N=708)
Increased income through employment	74%	54%	38%	61%
Marriage/Reunification with spouse	8%	8%	8%	7%
Left due to conflict with program requirements	6%	12%	17%	9%
Increased income through other sources	5%	10%	9%	7%
Moved out of state	2%	3%	5%	4%
Concerned about 60-month time limit	2%	3%	3%	3%
Youngest child turned 18 years of age	1%	3%	1%	1%
Eligible Child left/removed from home	1%	4%	4%	4%
Other	2%	4%	4%	4%

¹⁶ The question regarding perceived well-being was asked only of those who were still off TANF. Thus the better-off/ same/ worse-off groupings include only the continuous Leavers (81% of all Leavers).

Economic Factors in Perceived Well-being

Survey respondents' sense of family well-being is strongly associated with their current employment status. Among those who felt better-off, 77% were currently employed; among those who feel about the same, 62% were working. In contrast, among those who felt worse-off, only 32% were working. Not surprisingly, the better-off group on average had higher self-earnings and earnings from other adults in the family in the month prior to being interviewed.

Table 34: Employment, Earnings, and Child Support by Self-Reported Well-Being of Leavers

	Better off	About same	Worse off	All Leavers
Currently employed	77%	62%	32%	59%
Hourly wage in last 12 months (average)	\$8.22	\$7.16	\$7.29	\$7.70
Self earnings (average last month)	\$838	\$614	\$280	\$586
Other adult's earnings (average last month)	\$438	\$223	\$303	\$325
Child support entitled (average)	\$152	\$132	\$110	\$133
Actual child support received (last month)	\$92	\$63	\$71	\$68

*Averages include clients with \$0 earnings or child support.

A smaller percentage of families (both adults and children) in the worse-off group had medical coverage; 54% of worse-off adults had health care coverage while 75% of better-off adults were covered. The worse-off group also depended more heavily on food stamps (50%) and food banks (53%), an indication that the worse-off group may have experienced more food insecurity problems. This group relied on their family and friends more heavily than other groups, and also turned to charities more often. Also, the worse-off group reported more often that they had mental health problems.

Table 35: Use of Public or Private Resources by Well-being

	Better off (N=338)	About same (N=107)	Worse off (N=125)	All Leavers (N=708)
Family with any health coverage for children	86%	82%	79%	87%
Adult with any health care coverage	75%	66%	54%	74%
Adult with Medicaid	44%	47%	42%	53%
Food stamps	36%	45%	50%	50%
Free / reduced-price school meals	47%	53%	50%	51%
Child support entitled	51%	53%	45%	47%
Child support actually received	29%	30%	30%	25%
DSHS childcare subsidies	26%	15%	9%	20%
Food banks	24%	28%	53%	35%
Housing assistance	18%	20%	19%	19%
Assistance from family or friends	20%	16%	34%	22%
Energy assistance	12%	18%	20%	16%
Charities	9%	14%	21%	15%
Seeing mental health professional for help	8%	11%	20%	13%
Drug / alcohol treatment	4%	5%	10%	7%
Family violence counseling	4%	3%	5%	5%
Emergency shelter	0%	2%	4%	4%
DSHS Emergency Assistance (CEAP)	2%	6%	4%	5%

A much smaller proportion of worse-off families claimed Earned Income Tax Credit (EITC) for the tax year of 1998 (Chart 19). About twice as many families in the worse-off category did not qualify, or thought they did not qualify, for EITC (26% vs. 12%). Among all Leavers, 65% filed for EITC, 16% didn't qualify or thought they didn't qualify, 12% didn't file for other reasons, and 6% were unaware of EITC.

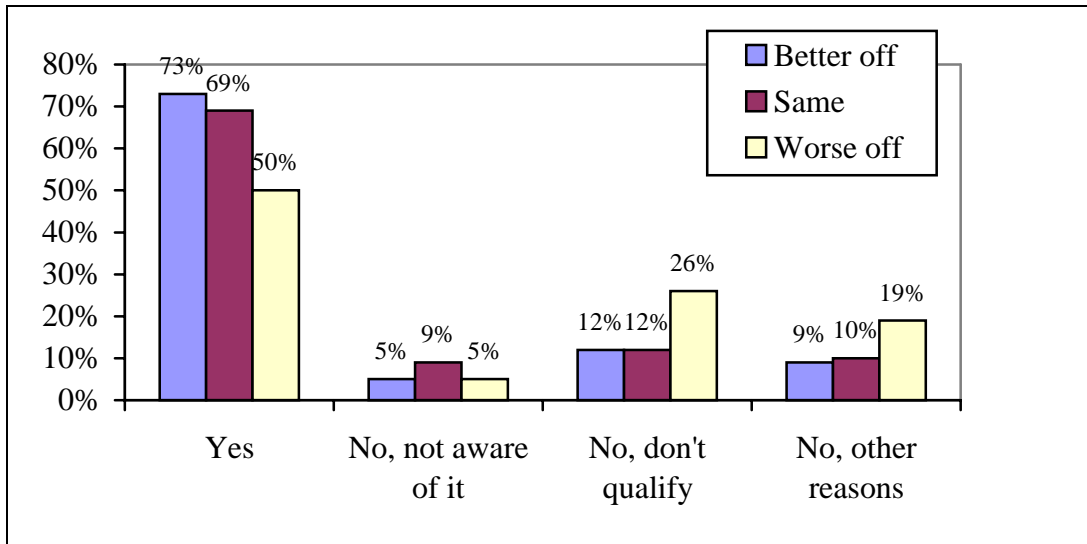


Chart 19: Claiming EITC for 1998

Returning to TANF

Of all TANF Leavers in October 1998, 19% had returned to TANF at the time of the survey, or within 6 to 8 months after exit. Asked what was the most important reason for their return to TANF, they most frequently said that they had been laid off or fired (22%). Eleven percent quit their jobs due either to health reasons, lack of transportation, or childcare problems. Another 11% attributed their recidivism to marriage or partnership breakup.

Table 36: Reason for Returning to TANF

	% of Leavers (N=136)
Laid off or fired	25%
Marriage/partnership breakup	13%
Lost work hours	10%
Quit job for health reasons	12%
Needed health care	6%
Returned to Washington	6%
Child returned to make family eligible for TANF again	5%
Now cooperating with WorkFirst	5%
Lost other income source (SSI, alimony, social security, General Assistance)	4%
Other	13%

* "Other" include: quit job due to lack of transportation (2%), loss of child support (2%), case closure by mistake (2%), quit job due to childcare problems (2%), quit job for other reasons (3%) and other (2%).

CHAPTER 7 : EMPLOYMENT CHARACTERISTICS OF TANF CLIENTS AND LEAVERS

We identified earlier in this report that employment is an important factor for families leaving welfare. This section further analyzes the characteristics of those who were employed at the time of the survey and those who were not.

Employment Status and Demographic Characteristics

Demographic and family characteristics are summarized by employment status in Table 37. Employed respondents, for both Leaver and On-TANF groups, had a higher average education level than their unemployed counterparts. Unemployed respondents, for both groups, were more likely to have seen a mental health professional in the last six months and were more likely to have a condition that limited daily activities. Working Leavers were more likely to have received child support in the month before the interview, compared to Leavers who were not employed.

Table 37: Demographic Characteristics and Employment Status

	Leavers		On-TANF	
	Currently Employed (N=425)	Not Employed (N=283)	Currently Employed (N=198)	Not Employed (N=329)
<i>Average years on welfare</i>	4	3.9	4.5	5
<i>Average years of education</i>	11.8	11.2	11.4	11
<i>Hispanic (all races)</i>	13%	12%	8%	7%
<i>Race</i>				
White	71%	68%	65%	65%
Other	12%	13%	7%	9%
Black	9%	6%	15%	13%
Native Americans	5%	10%	6%	6%
Asian/Pacific Islander	4%	2%	8%	8%
<i>Female</i>	94%	95%	95%	93%
<i>Marital Status</i>				
Never married	39%	39%	52%	43%
Divorced	30%	26%	30%	31%
Separated	16%	16%	11%	17%
Married	13%	18%	6%	8%
Widowed	1%	1%	1%	1%
<i>Living with a spouse-like partner</i>	18%	24%	14%	14%
<i>Non-US Citizen</i>	7%	6%	14%	13%
<i>Primary language is not English</i>	6%	9%	10%	12%
<i>Family with at least two adults</i>	47%	54%	39%	47%
<i>Family with at least two working adults</i>	34%	35%	22%	25%
<i>Limiting physical or mental condition (respondent)</i>	17%	37%	23%	52%

	Leavers		On-TANF	
	Currently Employed (N=425)	Not Employed (N=283)	Currently Employed (N=198)	Not Employed (N=329)
<i>Saw mental health profession for help</i>	9%	18%	9%	23%
<i>Drug / alcohol treatment</i>	7%	8%	6%	5%
<i>Number of children</i>	1.7	1.6	2.1	2.1
<i>Child support</i>	26%	20%	7%	3%
<i>Age of youngest child</i>	6 years	5.2 years	5.3 years	5.1 years
<i>Family with disabled child</i>	10%	14%	13%	16%

Within the Leavers group and within the On-TANF group, shaded areas indicate statistically significant differences between employed and not employed clients.

Employment and Use of Resources

We also summarize use of alternative resources by employment status. Leavers who were unemployed were more likely to use food stamps and food banks compared to Leavers who were working. In addition, they were more likely to have gotten assistance from family or friends, energy assistance, and charitable help. Almost 30% of working Leavers and 41% of working On-TANF clients used DSHS childcare subsidies. Compared to working Leavers, On-TANF respondents and unemployed Leavers were more likely to be food stamp recipients.

Table 38: Use of Public Resources by Employment Status

	Leavers		On-TANF	
	Currently Employed (N=425)	Not Employed (N=283)	Currently Employed (N=198)	Not Employed (N=329)
<i>Family with any children's health care</i>	85%	91%	94%	98%
Children with Medicaid	72%	83%	96%	96%
<i>Adult with any health care coverage</i>	75%	74%	89%	95%
Adult with Medicaid	48%	84%	86%	93%
<i>Food stamps</i>	44%	59%	94%	92%
<i>Free/reduced-price school meals</i>	54%	48%	67%	61%
<i>DSHS childcare subsidies (current)</i>	29%	9%	41%	9%
<i>Food banks</i>	31%	41%	38%	47%
<i>Housing assistance</i>	22%	14%	36%	35%
<i>Assistance from family of friends</i>	19%	26%	9%	12%
<i>Energy assistance</i>	13%	19%	20%	29%
<i>Charities</i>	13%	17%	12%	19%
<i>Family violence counseling</i>	5%	4%	4%	6%
<i>Emergency shelter</i>	2%	6%	2%	4%
<i>DSHS Emergency Assistance (CEAP)</i>	3%	7%	7%	6%

Resources used in the six months prior to the interview. Within the Leavers group and within the On-TANF group, shaded areas indicate statistically significant differences between employed and not employed clients.

CHAPTER 8 : COMPARISON BY URBAN/RURAL CSO

TANF Leavers in this survey exited in October 1998. In the year prior to that, the single parent caseload declined 24% in both rural and urban areas. Despite similar caseload declines, we sought to examine characteristics of both rural and urban Leavers and evaluate differences. Prior to conducting the Washington State TANF Survey, we consulted with field administrators to categorize Community Service Offices (CSO), the local offices which administer Washington's public assistance programs. CSOs were grouped according to whether they primarily served urban or rural recipients. This chapter presents findings for the Leaver and On-TANF groups, but the information is offered separately for rural and urban CSOs.

Approximately 29% of the sampling frame for TANF Leavers were served by rural CSOs. However, we stratified our sample of TANF Leavers so that an equal number of urban and rural households were included in the sample. Results presented in this report have been weighted accordingly. This over-sampling increases the reliability of findings for rural households.

- A greater percentage of rural respondents were white while urban respondents were more likely to be black. This is true for both Leavers and those still On-TANF.
- The experience of leaving welfare is similar for respondents in rural and urban areas. Over 60% of each group said they exited welfare due to increased income through employment.
- Indicators of family well-being, such as income and food and housing security are generally similar for rural and urban TANF Leavers. However, compared to their rural counterparts, urban On-TANF respondents were more likely to cut meal size and have their utilities turned off.
- On a percentage basis, more urban Leavers were working in clerical positions compared to rural Leavers. Fewer urban Leavers worked in agriculture, forestry or fishing.
- Urban respondents, in both the leaver and On-TANF groups, were more likely to have received housing assistance.

Urban / Rural Respondent Demographics

Table 39 compares demographic characteristics by rural and urban CSO for survey respondents that are TANF Leavers and those still On-TANF. The racial composition of both TANF Leavers and those still On-TANF varies markedly between urban and rural respondents. Among Leavers, respondents in rural areas were more likely to be white than their urban counterparts (74% v. 65%). Conversely, among urban respondents, there were more black (10% v. 1%) and Asian/Pacific Islander (4% v. 0%) headed households. For families still On-TANF, the pattern is similar, except rural respondents were more likely to be Native American.

Urban TANF Leavers had a greater percentage of whites (65%) than urban On-TANF clients (56%). By contrast rural clients in the On-TANF group had a greater percentage of whites (81%) than rural TANF Leavers (74%). This indicates that while among urban families more whites were leaving TANF, fewer white rural families were leaving TANF.

More rural TANF Leavers were married (18%) than urban TANF Leavers (14%), although the difference is not statistically significant. For rural and urban On-TANF clients, the same percentage were married (7%).

Urban clients in the still On-TANF group were on average older than the three other groups (33 years old v. 31 years old). Urban Leavers had on average slightly more years of education than the three other groups (12 years v. 11 years), but this difference is not statistically significant.

Table 39: Demographic Characteristics by Urban/Rural CSO

	TANF Leavers		On-TANF	
	Rural (N=355)	Urban (N=353)	Rural (N=140)	Urban (N=387)
<i>Race/Ethnicity:</i>				
White	74%	65%	81%	56%
Hispanic (all races)	15%	12%	7%	7%
Black	1%	10%	1%	18%
Native American	8%	5%	9%	4%
Asian/Pacific Islander	0%	4%	1%	10%
Other	2%	4%	0%	5%
<i>Married</i>	18%	14%	7%	7%
<i>Age mean (median)</i>	31 Years (31)	31 Years (30)	31 Years (30)	33 Years (32)
<i>Years of Education mean (median)</i>	11 Years (12)	12 Years (12)	11 Years (11)	11 Years (12)

Within the Leavers and within the On-TANF group, shaded areas indicate statistically significant differences between rural and urban.

Despite these urban-rural demographic differences, experiences after leaving welfare do not seem to differ. Table 40 shows responses to broad questions about the experience of leaving welfare. Rural and urban TANF Leavers both had a majority of families that left welfare because of employment (62% rural v. 61% urban). Similarly, the percentage of rural TANF Leavers that said their family is better off since leaving welfare (59%) is almost the same as for urban TANF Leavers (60%).

Table 40: Experience Leaving Welfare by Urban/Rural CSO

	TANF Leavers	
	Rural (N=355)	Urban (N=353)
<i>Reason for leaving welfare:</i>		
Increased income through employment	62%	61%
Increased income through other sources	5%	7%
Alternative income	2%	1%
Left because of program requirements	9%	9%
Concerned about 60-month time limit	3%	3%
Left because of a DSHS sanction	1%	1%
Marriage/Reunification with spouse	8%	7%
Moved out of state	5%	3%
Eligible Child left/removed from home	3%	4%
Youngest child turned 18 years of age	0%	1%
Other	2%	2%
<i>Family Well-being since welfare:</i>		
Better off	59%	60%
About the same	18%	20%
Worse off	23%	21%

Urban / Rural Comparison of Employment, Earnings, and Family Well-being

Employment and income were similar for urban and rural TANF Leavers. For both groups, 86% of respondents had worked in the last 12 months. Rural TANF Leavers had on average slightly more income in the month before being surveyed (\$1,296 v. \$1,132) and had more respondents who were employed when surveyed (62% v. 58%), but these differences are not statistically significant. Rural and urban On-TANF had much lower percentages of respondents who worked in the last 12 months (55% and 56%, respectively) and who were employed when surveyed (39% and 37%, respectively). Table 41 illustrates these results.

Some interesting contrasts emerge from the comparison of occupations. Rural respondents had higher percentages of workers in food and beverage services. The number of respondents in manufacturing and construction was more closely related to exit status than rural/urban location, with TANF Leavers having a higher percentage of workers in these skilled jobs. Among Leavers, urban clients were more likely to be clerical workers and less likely to be involved in agriculture or forestry jobs compared to their rural counterparts

Work schedule, hours, and wages had a strong relationship to exit status. However, for Leavers and On-TANF clients, rural respondents were more likely to work irregular hours (33% and 21%, respectively) than their urban counterparts (31% and 18%, respectively), to work on weekends (48% and 33%, respectively) than their urban counterparts (44% and 26%,

respectively), and on average earned lower wages (\$7.55/hr. and \$6.68/hr., respectively) than their urban counterparts (\$7.77/hr. and \$6.89/hr., respectively).

Table 41: Employment Characteristics by Urban/Rural CSO

	TANF Leavers		On-TANF	
	Rural (N=307)	Urban (N=302)	Rural (N=77)	Urban (N=215)
<i>Total family income last month, excluding TANF payments: mean (median)</i>	\$1,296 (\$1,000)	\$1,132 (\$1,000)	\$591 (\$238)	\$480 (\$296)
<i>Worked in the last 12 months</i>	86%	86%	55%	56%
<i>Employed at the time of survey</i>	62%	58%	39%	37%
<i>Occupation:</i>				
Food and beverage services	18%	13%	23%	10%
Manufacturing and construction	14%	14%	9%	9%
Sales	13%	18%	14%	17%
Health services (non-professional)	11%	7%	5%	12%
Clerical and administrative support	10%	18%	17%	15%
Agriculture, forestry, and fishing	9%	4%	6%	5%
Maids and janitors	7%	5%	10%	7%
Childcare	5%	5%	4%	11%
All other services	4%	5%	5%	4%
All other professional and technical	9%	12%	5%	10%
<i>Work primarily non-day schedules</i>	33%	31%	21%	18%
<i>Work weekends or a combination of weekends and weekdays</i>	48%	44%	33%	26%
<i>Hours worked per week: mean (median)</i>	36 (40)	36(40)	29 (30)	31 (35)
<i>Hourly wage mean (median)</i>	\$7.55 (\$7.00)	\$7.77 (\$7.10)	\$6.68 (\$6.09)	\$6.89 (\$6.26)

Reported for clients who worked within the last 12 months.

Shaded areas indicate statistically significant differences.

Table 42 presents indicators of family well-being by rural and urban CSO for families that are TANF Leavers and those On-TANF. It shows that, while TANF Leavers had higher incomes and were more likely to be employed, rural respondents in the On-TANF group were faring best across most other indicators.

For most indicators of food need and family security, rural still On-TANF families reported faring better than families in the other three groups. The rural still On-TANF group had fewest families that cut meal size (31% v. 42-43%), skipped meals (18% v. 24-28%), went without food for a day (9% v. 12-15%), were homeless (7% v. 12-14%), or had utilities cut off (7% v. 12-14%). Urban TANF Leavers had the greatest percentage of families that were evicted (8% v. 3-5%). TANF Leavers were more likely to have childcare terminated (3% v. 1%) in both rural and urban areas. Urban TANF Leavers had the lowest occurrence of transportation problems (25%), while urban still On-TANF had the most (33%).

Table 42: Indicators of Family Well-Being by Urban/Rural CSO

	TANF Leavers		On-TANF	
	Rural (N=355)	Urban (N=353)	Rural (N=140)	Urban (N=387)
<i>Food need:</i>				
Cutting meal size sometimes or often	43%	43%	31%	42%
Skipping meals sometimes or often	28%	26%	18%	24%
Going without food all day at least once	14%	15%	9%	12%
<i>Family Security:</i>				
Not having a place to live at least one night	14%	12%	7%	12%
Utility was cut off at least once	12%	12%	7%	14%
Home eviction at least once	5%	8%	4%	3%
Childcare terminated by provider at least once	3%	3%	1%	1%
Not able to arrange transportation for essential family functions	28%	25%	30%	33%

Shaded areas indicate statistically significant differences.

Table 43 details reported family problems. Although there are slight differences in the reported occurrence of problems, none of the differences between urban and rural clients (within the leaver and still on categories) are statistically significant. Urban TANF Leavers had the fewest families where a child ran away from home (1% v. 3-4%) and instances of reported family violence (8% v. 10-12%). Rural TANF Leavers had the greatest percentage of families reporting family violence (12%). Rural respondents who were still On-TANF had the fewest families reporting foster care (1% v. 2-3%) and urban ongoing clients had the fewest families reporting drug/alcohol dependency (4% v. 6-8%).

Table 43: Family Problems by Urban/Rural CSO

	TANF Leavers		On-TANF	
	Rural (N=355)	Urban (N=353)	Rural (N=140)	Urban (N=387)
Child ran away from home for at least one night	3%	1%	4%	4%
Child had to spend time in foster care	3%	3%	1%	2%
Family violence	12%	8%	10%	10%
Drug/alcohol dependency	8%	6%	8%	4%

Table 44 displays differences in the use of various public services. Among TANF Leavers, rural and urban families were similar regarding adult Medicaid receipt (52% v. 54%), children receiving Medicaid (64% v. 65%), and receipt of food stamps (51% v. 50%).

Fewer urban TANF Leavers reported using food banks than the other groups while urban On-TANF clients used food banks the most. Among the still On-TANF group, more urban than rural families received reduced price or free school meals.

Those who were On-TANF were more likely to receive housing assistance. Within each group, however, the urban respondents were more likely to report receiving housing assistance than their rural counterparts.

Table 44: Utilization of Public Services by Urban/Rural CSO

Public Services	TANF Leavers		On-TANF	
	Rural (N=355)	Urban (N=353)	Rural (N=140)	Urban (N=387)
<i>Receiving Medicaid (adult)</i>	52%	54%	91%	90%
<i>Receiving Medicaid (youngest child)</i>	64%	65%	91%	93%
<i>Within the last 6 months:</i>				
Received food stamps	51%	50%	89%	94%
Used food banks	40%	33%	39%	45%
Received free/reduced price school meals	52%	51%	59%	65%
Received housing assistance	14%	21%	29%	38%
Received energy assistance	16%	16%	26%	26%
Currently using DSHS childcare subsidies	21%	20%	22%	21%

Shaded areas indicate statistically significant differences.

CHAPTER 9 : SURVEY REPRESENTATIVENESS

The Washington State TANF Exit Survey achieved a 73% response rate, indicating that we were able to find and interview a large majority of clients drawn in our random samples. However, it is still important to determine whether our findings are representative of the base population (sampling frame) or whether particular groups are under-represented in the survey responses. By comparing certain characteristics, we find there are few differences between respondents and the base population for TANF Leavers and those still On-TANF. Respondents and non-respondents differ in some respects, but the respondents more closely resemble the base population as a whole.

Administrative data are available for all TANF clients from the Caseload Analysis and Reporting Database (CARD), a data warehouse for the Automated Client Eligibility System (ACES), which is Washington's payment and tracking system for most cash and food assistance programs. CARD contains detailed demographic and caseload information beginning in July 1997. CARD data are linked with the Unemployment Insurance Wage File, which provides employment data, and the Office of Financial Management Medical Eligibility File, which contains welfare history. These data are available for all TANF recipients, allowing us to compare survey respondents with non-respondents as well as with the entire sampling frame. This chapter is an assessment of survey representativeness for the three populations we randomly sampled: rural TANF Leavers, urban TANF Leavers, and On-TANF clients.

We compare respondents with non-respondents using a number of important socio-economic indicators. These characteristics include race, gender, citizenship, age, age of the youngest child, number of children, education, employment and welfare history¹⁷. By doing so we can assess whether a non-response bias is present. That is, is there an observed difference between clients who were interviewed and clients who did not respond or could not be located?

In addition to the respondent and non-respondent comparison, we evaluate characteristics of the respondents and the entire base population. Although the sample was randomly drawn from the defined population of TANF Leavers and ongoing clients, the possibility exists that the clients who responded are not representative of the entire population. If respondents have characteristics similar to the entire sampling frame, it is an indicator that the surveyed clients are representative of the base population.

We test whether differences between the respondent and non-respondent groups are statistically significant. Test results are represented by p-values in the tables below. These values are calculated using Student's t-test for continuous indicators and the chi-square test for discrete measures. We test separately for the rural and urban subgroups.

Urban TANF Leavers

Table 45 details characteristics for the entire population of urban Leavers, as well as for respondents and non-respondents within our random sample.

¹⁷ Characteristics reported in this chapter are from administrative data, and thus may differ from the survey self-reported characteristics earlier in this report.

The socio-economic characteristics of the respondents are generally very similar to the non-respondents. There are no statistically significant differences in the racial composition, with the exception of blacks. The respondent group has an under-representation of African-Americans; they compose only 12% of the respondent group, but are 20% of the non-respondents and 15% of the urban leaver population. Also a greater percentage of respondents were married (12%), relative to the non-respondents (5%). Non-respondents spent fewer months on welfare between 1989 and 1998 (with a mean of 40 months) compared to respondents (49 months). Non-respondents were also less likely to be receiving food stamps or Medicaid. The employment rate for non-respondents is lower than that of the respondents and the urban leaver population as a whole. This may reflect clients who have moved out of Washington state and for whom employment data are no longer available, making them appear to be unemployed.

There was little difference between urban TANF Leavers who were respondents and the sampling frame in terms of the head of household's age, citizenship, education, employment and welfare history. Also, the age of the youngest child and number of children in the assistance unit are similar for respondents and non-respondents.

Table 45: Survey Representativeness for Urban TANF Leavers

Characteristic	Response (N=353)	Non- response (N=148)	Population (N=2904)	p-value *
<i>Race/Ethnicity of Head of Household (HOH):</i>				
White	71%	68%	68%	0.509
Black	12%	20%	15%	0.025
Native American	5%	5%	4%	0.676
Asian/Pacific Islander	3%	1%	4%	0.204
Other	9%	5%	9%	0.168
<i>Hispanic</i>	5%	4%	7%	0.533
<i>Female HOH</i>	94%	91%	92%	0.160
<i>HOH is Married</i>	12%	5%	10%	0.011
<i>HOH is a U.S. Citizen</i>	94%	97%	94%	0.283
<i>Age of HOH (mean)</i>	30 years	31 years	30 years	0.698
<i>Age of Youngest Child (mean)</i>	6 years	5 years	5 years	0.626
<i>Children in Assistance Unit (mean)</i>	2 children	2 children	2 children	0.893
<i>HOH Years of Education (mean)</i>	12 years	12 years	12 years	0.482
<i>HOH was Employed: 4th Qtr. 1998</i>	63%	49%	62%	0.003
<i>HOH Wages: 4th Qtr. 1998 (mean)</i>	\$2,829	\$2,830	\$2,912	0.997
<i>HOH Months on Welfare: 1989- 1998 (mean)</i>	49 months	40 months	47 months	0.006
<i>Receiving food stamps (1/99 – 6/99)</i>	51%	32%	43%	0.000
<i>Medicaid receipt (4/99-6/99)</i>	63%	33%	52%	0.000

* Tests difference between respondents and non-respondents.

Rural TANF Leavers

Table 46 details characteristics for rural Leavers who responded to the survey compared to those who didn't respond and also to the entire rural leaver population. There are some differences between the respondents and the non-respondents. The respondents, however, seem to have characteristics like that of the rural leaver population as a whole. The percentage of respondents who are Hispanic (13%) is greater than non-respondents (8%), although the percentage of Hispanics in the rural leaver population is similar to the respondent rate (12%). Women tend to be over-represented; 94% of respondents are women, compared to 90% of non-respondents and 91% of the rural leaver population. There are other differences between respondents and non-respondents, but again response characteristics are close to the leaver population as a whole. Factors that are similar include: percentage married, age of the head of household, age of youngest child, U.S. citizenship, and racial composition. As with the urban Leaver population, non-respondents were less likely to be receiving food stamps or Medicaid.

Table 46: Survey Representativeness for Rural TANF Leavers

Characteristic	Response (N=355)	Non- response (N=144)	Population (N=1,205)	p-value*
<i>Race/Ethnicity of Head of Household (HOH):</i>				
White	78%	80%	79%	0.603
Black	2%	1%	1%	0.658
Native American	8%	8%	8%	0.784
Asian/Pacific Islander	0%	2%	1%	0.041
Other	12%	8%	11%	0.193
<i>Hispanic</i>	13%	8%	12%	0.077
<i>Female HOH</i>	94%	90%	91%	0.058
<i>HOH is Married</i>	12%	10%	12%	0.716
<i>HOH is a U.S. Citizen</i>	96%	95%	96%	0.536
<i>Age of HOH (mean)</i>	30 years	33 years	31 years	0.005
<i>Age of Youngest Child (mean)</i>	6 years	7 years	6 years	0.013
<i>Children in Assistance Unit (mean)</i>	2 children	2 children	2 children	0.844
<i>HOH Years of Education (mean)</i>	12 years	11 years	12 years	0.736
<i>HOH was Employed: 4th Qtr. 1998</i>	60%	43%	57%	0.001
<i>HOH Wages: 4th Qtr. 1998 (mean)</i>	\$2,670	\$2,724	\$2,738	0.847
<i>HOH Months on Welfare: 1989-1998 (mean)</i>	51 months	45 months	46 months	0.076
<i>Receiving food stamps (1/99 – 6/99)</i>	50%	31%	47%	0.000
<i>Medicaid receipt (4/99-6/99)</i>	58%	30%	49%	0.000

* Tests difference between respondents and non-respondents.

On-TANF Clients

Table 47 details characteristics for respondents and non-respondents in the still On-TANF group. These groups are also compared to the sampling frame for the still On-TANF group.

For clients still On-TANF, Hispanics are under-represented among survey respondents (4% compared to 9% of non-respondents). Conversely, whites are over-represented among survey respondents (69% v. 62%), although the difference is not statistically significant. However, these differences are reduced when the respondents are compared to the On-TANF population generally.

Married clients are under-represented among the still On-TANF respondents compared to the overall On-TANF sampling frame (9% v. 12%). Non-respondents averaged 11 years of education compared to 12 years for respondents, but the difference is not significant. Employment rates were similar for the three defined groups, ranging between 29% and 31%.

There is little difference between the On-TANF respondents and non-respondents in terms of the head of household's citizenship, age and welfare history. Also, the age of the youngest child and number of children in the assistance unit are similar for respondents and non-respondents.

Table 47: Survey Representativeness for On-TANF Group

Characteristic	Response (N=527)	Non- response (N=173)	Population (N=24,166)	p-value*
<i>Race/Ethnicity of Head of Household (HOH):</i>				
White	69%	62%	67%	0.106
Black	15%	17%	13%	0.493
Native American	4%	5%	5%	0.800
Asian/Pacific Islander	6%	5%	6%	0.738
Other	6%	11%	10%	0.040
Hispanic	4%	9%	8%	0.011
Female HOH	94%	88%	93%	0.022
HOH is Married	9%	14%	12%	0.038
HOH is a U.S. Citizen	90%	88%	90%	0.678
Age of HOH (mean)	31 years	31 years	31 years	0.896
Age of Youngest Child (mean)	5 years	5 years	5 years	0.133
Children in Assistance Unit (mean)	2 children	2 children	2 children	0.399
HOH Years of Education (mean)	12 years	11 years	11 years	0.300
HOH was Employed: 4th Qtr. 1998	29%	31%	30%	0.635
HOH Wages: 4th Qtr. 1998 (mean)	\$1,149	\$1,717	\$1,135	0.407
HOH Months on Welfare: 1989-1998 (mean)	60 months	57 months	59 months	0.359
Receiving food stamps (1/99 – 6/99)	93%	94%	93%	0.644
Medicaid receipt (4/99-6/99)	99%	97%	98%	0.021

* Tests difference between respondents and non-respondents.

Discussion

It is possible that Hispanics are under-represented within the On-TANF group. This potential bias highlights the difficulty involved in reaching subjects who have language barriers, although there doesn't appear to be a difference within the Leavers groups. Another racial difference appears in the urban Leavers group, where blacks are under-represented.

In the fourth quarter 1998, employment rates for both urban and rural Leaver non-respondents were significantly lower than for Leaver respondents. The lower employment rate for non-respondents is not observed in the On-TANF group. This pattern is also observed with respect to food stamp and medicaid receipt: non-respondents were less likely to receive food stamps or medicaid relative to respondents and the Leaver population as a whole. The lower rates of employment and assistance receipt among non-respondents may be explained in part by the lack of available data for Leavers who moved out of Washington State, though we do not know the portion of the difference that may be thus explained.

It is encouraging that, for the two TANF Leavers strata and for the On-TANF group, there are few differences between respondents and the overall sampling frame. While there are some statistically significant differences between the respondents and the non-respondents, the respondents more closely resemble the defined population as a whole. This suggests that the surveyed clients are a representative sample. As a result, we have greater confidence generalizing our conclusions to the overall population of TANF Leavers.

APPENDIX

Data Collection

Interviewer training was conducted on April 1 & 2, 1999. A questionnaire pre-test was conducted during the week of April 5 through April 9. Full-scale interviewing and data collection began on April 12, 1999 and ended on June 30, 1999. The data collection process included the following strategies:

- All of the sampled TANF Leavers and On-TANF clients were mailed a contact letter, a reply form, and a postage-paid return envelope prior to the data collection phase. For their participation, all respondents were offered a chance to win one of 50 \$100 grocery gift certificates in a drawing.
- All sampled cases were cross-matched with Washington's Telephone Assistance Plan (WTAP) records using client identifiers.
- Interviewers were available to receive survey respondent calls on a toll-free line during the weekday hours of 7 a.m. and 9 p.m. A voice messaging mailbox was set-up to receive calls when staff were unavailable. There were five full-time DSHS interviewers throughout data collection: all interviewers had special skills and experience locating clients, interviewing, and using administrative databases.
- Households without telephones were provided alternative ways of participating through home-visits or hardcopy mailings.
- To increase the response rate of non-English speaking respondents, state approved certified interpreters were hired to conduct interviews in Spanish, Russian, Vietnamese, Tigrina, Cambodian, Laotian, Samoan, and Somali.
- Directory assistance was called for new listings when only addresses were available. At least (2) follow-up letters were mailed to households unreachable by telephone.

Administrative databases were searched for current locate information on TANF Leavers and those still On-TANF.

