

Leaving Welfare

Post-TANF Experiences of New York State Families

June 2002

The Rockefeller Institute of Government

Acknowledgements

This study was supported by a grant from the Office of the Assistance Secretary for Planning and Evaluation (OASPE), U.S. Department of Health and Human Services (Grant #98ASPE308A). Much helpful assistance was provided by Julia Isaacs, Elizabeth Lower-Basch, and other staff at OASPE in all phases of the study including the design, implementation and reporting of the research described in this report. However, any findings and conclusions expressed in this report are solely the responsibility of the authors and should not be interpreted as representing the opinions or policy of any agency or individuals within the Federal government.

We would also like to acknowledge the generous assistance provided by the Manpower Demonstration and Research Corporation (MDRC). MDRC provided data that greatly assisted in the analysis of survey nonresponse issues found in Appendix C.

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Executive Summary

The last five years have seen a period of unprecedented change in welfare policies and programs in New York State. These historic changes embodied in State and federal welfare reform legislation, combined with a strengthened State economy, have produced substantial reductions in New York State's (TANF) caseload, formerly the Aid to Families with Dependent Children program.

New York State's welfare reform initiatives, started before the passage of the Personal Responsibility and Work Opportunity Reconciliation Act of 1996 (PRWORA) and codified in the New York State Welfare Reform Act of 1997, included the TANF time limit and work requirement provisions, as well as the following components:

- a work-first philosophy;
- strengthened enforcement of eligibility rules;
- development of application diversion programs;
- increased child support enforcement;
- an income disregard policy;
- increased commitment to providing transitional supports; and
- special programs to aid those with problems stemming from substance abuse and domestic violence.

In an effort to better understand outcomes for families affected by welfare reform in New York State, the Office of Temporary and Disability Assistance, in cooperation with the Rockefeller Institute of Government and the Department of Labor, developed a plan of evaluation that included conducting studies of families that have left or been diverted from TANF.

The current study, funded under a grant from the U.S. Department of Health and Human Services, sampled 1,409 families that left TANF in March and April of 1999. A wide variety of techniques were used to contact sampled families and request survey participation including phone, mail and in-home visits to the last known address (see Appendix B for details regarding the survey approach). Interviews were conducted between September of 2000 and April of 2001, i.e., from 18-24 months after leaving assistance. Over half (53%) of sampled families were interviewed. This response rate is about average for surveys of former recipients in states with the largest welfare populations.

The key findings summarized below are consistent with other studies of welfare leavers undertaken during the past five years. This study shows that a majority of people who left TANF in early 1999 were successfully making the transition to independent life. The results indicate patterns of low-level TANF recidivism, coupled with continued use of one or more government supports to aid in maintaining independence. The move toward self-sufficiency has also resulted in the perception among seven in ten respondents that they are better off than they were before leaving welfare. However, many of those leaving welfare are not aware of, or utilizing, the full range of support services and benefits available to those leaving assistance. Increased utilization of various types of assistance available might help to alleviate some of the economic hardships experienced by those leaving welfare.

Key Findings

- Sixty-one percent of respondents reported that employment was the main reason for leaving TANF.
- Sixty-three percent of respondents reported they were currently working for pay. Eighty-three percent had worked at some time since leaving TANF in early 1999.
- Thirteen percent of respondents had a partner who was working. When an employed spouse, partner, or other adult are included, 75% of all households had income from employment at the time of interview.
- Among respondents that were working at the time of interview, nearly three-quarters (73.8%) were working 35 hours per week or more. The mean monthly wage for those currently working was \$1,348.
- Approximately two-thirds of jobs offered paid holidays (71.2%), paid vacation (67.3%) and health insurance (62.9%).
- Ninety-seven percent of households received income from at least one type of government program or had earnings from the respondent, their partner/spouse, or other person in the household.
- Respondents who were employed reported average monthly household income from all sources of \$1,965. Average monthly household income for all respondents was \$1,590. Overall, about half of households (48.2%) were above the poverty level for their household size. These income estimates understate the total resources available to households because they do not include housing or child care subsidies and are likely to exclude income received through the Earned Income Tax Credit.

- Sixty-one percent of respondents knew about the Earned Income Tax Credit and almost half (45.3%) had claimed it sometime in the past.
- More than one-half (53.4%) of households that were not on TANF at the time of the survey had incomes above the poverty income level, while 13.4% of the households that were receiving TANF when surveyed had incomes above the poverty level.
- About 7 in 10 respondents (71.3%) considered themselves to be somewhat or significantly better off at the time of the interview than at the time they left TANF in 1999, mainly due to increased income, self-reliance, and self-esteem.
- Among those not working, the most frequently reported reasons were lack of job (20.1%), health problems (17.1%), pregnancy (14.3%), and child care (10.2%).
- Seventy-nine percent of respondents reported that they did not return to assistance during the 18-24 month follow-up period.
- Two-thirds of respondents (67.2%) currently possessed health insurance. Among these respondents, 47.2% had Medicaid, while 43.3% participated in their employer's health plan.
- Nine in ten children age 0-6 (90.0%) had health insurance. Among children aged 6-17, 91.6% were insured.
- Knowledge of assistance programs available to those who leave welfare was fairly low, with about half of respondents clearly aware of programs available and the relevant eligibility rules. Knowledge of Child Health Plus was greater, however, with about three-quarters of respondents aware of the program.
- There were no important differences between urban and rural respondents on the main employment, income and economic hardship outcomes examined.

A. Introduction and Methods

With the 1996 passage of the Personal Responsibility and Work Opportunities Reconciliation Act (PRWORA), Congress enacted sweeping changes in the nation's welfare system. PRWORA eliminated the Aid to Families with Dependent Children (AFDC) program, and along with it the entitlement to federal welfare assistance, and replaced it with the Temporary Assistance for Needy Families (TANF) program. Some of the chief components of TANF were the imposition of a lifetime 60-month time limit on the receipt of federal cash assistance and strict requirements regarding recipients' participation in work activities.

New York State's welfare reform initiatives, started before the passage of PRWORA and codified in the New York State Welfare Reform Act of 1997, included the TANF time limit and work requirement provisions, as well as many other components, including:

- a work-first philosophy;
- strengthened enforcement of eligibility rules;
- development of application diversion programs;
- increased child support enforcement;
- an income disregard policy;
- increased commitment to providing transitional supports; and
- special programs to aid those with problems stemming from substance abuse and domestic violence.

These policies, in conjunction with a strengthened State economy, have resulted in high percentages of the caseload engaged in work and work activities, and unprecedented reductions in the TANF caseload.

In order to provide a clearer picture of the experiences and well-being of former TANF recipients, the New York State Office of Temporary and Disability Assistance (OTDA) commissioned a survey of TANF case heads who left the TANF program in early 1999. This survey, conducted by the Rockefeller Institute of Government (RIG) and their survey subcontractor OCR Macro Inc. (Macro), was designed by OTDA, RIG and Macro with assistance from the New York State Departments of Labor (DOL) and Health (DOH).

The current study, funded under a grant from the U.S. Department of Health and Human Services, Office of the Assistant Secretary for Planning and Evaluation (ASPE), surveyed a sample of 1,409 families that left assistance in March or April of 1999. The survey was conducted between September 2000 and April 2001.

Survey Contents

The main purpose of the study was to examine family well-being and progress towards self-sufficiency. As such, the survey focused on employment and earnings, other household sources of income, availability and use of transitional and support services, employment barriers, economic hardship, and child-related issues. This report is intended to profile the characteristics and experiences of TANF leavers.¹

Population Studied

Families eligible for this study left the State's TANF program in March or April of 1999. Three types of families were removed from the sampling frame:

- *Families Receiving TANF Within Two Months of Case Closing.* New York conformed to the definition of leavers that was agreed to by states receiving funds for this research from ASPE. ASPE's goal in funding this research was to learn what happened to recipients after they left TANF. Recipients who have one-month interruptions of eligibility usually have not left TANF. There may be instances when benefits are delayed briefly while the recipient reschedules a mandatory recertification or other appointment that he or she has missed. It would be inappropriate to characterize such a recipient as a TANF leaver when benefits are discontinued for less than 60 days.
- *Families With No Adult in the Case.* Because the study focused on determining the employment experience of typical TANF cases subject to work rules and time limits on use of TANF, child-only cases were eliminated from the study.
- *Families With No Child in the Case.* Because of the focus on typical TANF cases and the interest in outcomes for children in such cases, a small number of cases without children at time of termination were eliminated.

In addition, the sampling frame was screened to eliminate a small number of cases with no postal zip code. This was necessary because zip codes were used to establish sample strata, as described below.

¹ The report consists of personal and family information reported by those who left TANF. Several of the questions asked on the survey are of a sensitive nature. Thus, there is a possibility that respondents will over or under report problems they may be experiencing, despite the fact that respondents are assured that their responses are anonymous and will not be individually identified. In this report, no attempt has been made to assess the accuracy of the responses to such questions.

Sampling Design

Initially, a stratified random sample of 1,436 households was drawn from those meeting the above criteria. To draw the sample, all zip codes in the State were classified into one of four strata based on the percent of households in the zip code that were rural households according to the Bureau of the Census. The four strata were:

- *New York City*: Cases residing in the 5 New York City (NYC) boroughs.
- *Upstate urban*: Cases residing in zip codes outside NYC where between 0 and 32% of the households were rural households.
- *Somewhat rural*: Cases residing in zip codes outside NYC where between 32% and 98% of the households were rural households.
- *Most rural*: Cases residing in zip codes outside NYC where between 98% and 100% of the households were rural households.

To facilitate separate analysis of outcomes for rural and urban leavers, cases were sampled disproportionately within strata. Cases leaving assistance from the two rural strata and the upstate metropolitan strata were sampled at a rate greater than their actual proportion in the sampling frame, while cases from NYC were sampled at a rate lower than their actual proportion in the sampling frame. To adjust for this disproportionate sampling within strata and for differential response rates across the strata, survey responses were weighted to reflect their actual proportion of the sample of leavers. Weighting ensures that statewide estimates reflect the actual distribution of cases by strata in the original statewide population of leavers. Appendix A shows the number of cases originally sampled from each strata, their proportion of the original universe of leavers, and the final weights applied after allowing for the actual response rate in each strata. Note that except for the analysis in section G (which compares outcomes across strata), all tables and analysis in the report reflect weighted survey responses.

The final sample for this study was 1,409 cases (1,436 in the original sample minus 27 cases that could not be interviewed).

Survey Administration and Response Rate

The survey began in September 2000 and continued through April 2001. The time since leaving assistance could therefore range from a low of 16 months at time of interview to a high of 26 months. The long time since leaving assistance provides a good basis for assessing well-being after leaving TANF, particularly progress toward self-sufficiency. However, it makes it more difficult to locate former recipients, particularly if they are pursuing job or other opportunities outside the State, producing a lower response rate than might otherwise occur.

A large number and variety of techniques were used to reach former recipients, which are detailed in Appendix B. During the course of the survey, 27 cases were eliminated from the analysis because the respondent could not be interviewed. Cases were eliminated for the following reasons:

- The respondent spoke a primary language other than Spanish or English (11 cases);
- The respondent died in the period between case close and the interview period (5 cases); or
- The respondent could not be interviewed due to a physical or mental incapacity (11 cases).

Despite the numerous efforts to locate sampled families, a large number of those sampled did not respond to the survey. A total of 750 surveys were completed by the end of April. At that time, it was determined that further efforts were not likely to yield a significant increase in response. The final response rate was 53.2% (750/1409). This rate is about average for states with the largest welfare populations.² In Appendix C, a large number of different methods and data sources are used to assess the representativeness of the respondent sample.

² States with the largest welfare populations include California, New York, Illinois, Texas, Pennsylvania, Ohio, Michigan, Florida, Tennessee, Georgia and New Jersey. State and local efforts to survey former recipients, including the states with the largest welfare populations, are reviewed in a number of studies including Acs and Loprest (2002); Congressional Research Service (2000); Tweedie, Jarchow and Wilkins (2001). Response rates listed in these sources for the largest states include: Georgia (52%); California (42%); Tennessee (51%); Florida (48%); Michigan (44%); Pennsylvania (47%); Texas (42%); Illinois (51%); New Jersey (45%). From our review of results in these and other states, a number of factors appear to affect the response rates attained. These include the time since former recipients left assistance, the prevalence of concentrated inner city poverty among cases originally sampled, and the amount of in-home survey effort possible (which in turn depends on how geographically dispersed the sampled cases are, and resources available per sampled case).

B. Sample Characteristics and Reasons for Leaving TANF

Respondent Characteristics

As shown in Table B.1, most respondents (93%) were female. The median age of respondents was 33.1, and ranged from 19 to 64 years. The distribution of ages shown in Table B.1 reveals that only 2% of respondents were under 21 years of age, and about a quarter (24%) were over 40 years old.³

Table B.1: Respondent Characteristics

Respondent Characteristics	All Respondents
Gender	
Female	93%
Male	7%
Age	
Under 21	2%
21 to 25	16%
26 to 30	21%
31 to 40	37%
41 to 55	20%
Over 55	4%
Median Age (years)	33.1
Marital Status	
Never Married	51%
Married and Living With Spouse	13%
Separated	17%
Divorced	15%
Widowed	4%
Race/Ethnicity	
Non-Hispanic Black	42%
Hispanic	23%
Non-Hispanic Whites	21%
Other	14%
Born Outside of United States	28%
Age at Birth of First Child	
Under 18	30%
Under 21	53%
Median Age at Birth of First Child (years)	20.0
Gave Birth Since Leaving TANF	13%

³ As noted in the section on methodology, except for analysis of differences across urban-rural sampling strata (Section G), all analyses appearing in this and subsequent sections utilize weighted responses. See Appendix A for information on sample weighting.

Over half of respondents (51%) had never married. Thirteen percent were married and living with their spouse at the time of the survey while 17 percent were married, but separated from their spouse. The remaining fifth were either divorced (15%) or widowed (4%).

The median respondent age at the birth of their first child was 20 years, with the earliest age of childbirth at 13 years and the oldest at 45 years. Thirty percent were under 18 years of age when they had their first child, and 53% were under 21. Thirteen percent of respondents reported that they have had a child since leaving TANF in the first quarter of 1999.

The racial/ethnic identification of respondents was as follows: Non-Hispanic blacks (42%); Hispanics (23%); Non-Hispanic whites (21%). The remaining 14% identified themselves as multi-racial, other, Native American, or Asian (in order of frequency).

Twenty-eight percent of respondents reported that they were born outside of the United States.⁴ However, these respondents had been residing in the country for an average of 20 years, and nearly 84% had been in the country for 10 years or longer.

About a third of respondents had less than a high school education (see Table B.2). Just over a half of respondents (53.1%) possessed a high school diploma, while an additional 13.1% had earned a GED. In addition, over a third (35.6%) of respondents reported having taken some college courses.

About a third of respondents (34.7%) reported that the language most often spoken in their home was a language other than English. In the vast majority of such cases, the language spoken at home was Spanish⁵. Of the respondents who reported that English was not the primary language spoken in the home, 22.6% (or 9.5% of all cases) reported that they had a problem reading written material in English.

Table B.2: Respondent Education

Education Level	Percent
8 th Grade or Less	5.3
9 th Grade	4.9
10 th Grade	7.1
11 th Grade	14.3
12 th Grade No HS/GED	2.0
Total less than HS/GED	33.8
Total HS Diploma or GED	66.2
H.S. Diploma	53.1
GED	13.1
Total Respondents With Some College	35.6

*Three respondents were unable to recall the last grade they completed.

⁴ The data on place of birth should be interpreted with caution, since it is unclear how persons born in the U.S. territories such as Puerto Rico would have responded to the specific wording of the question used on the survey: "Were you born in the United States?"

⁵ Note that the preponderance of Spanish (86.1% of those whose primary language was other than English) is partly a result of the fact that non-English speaking respondents speaking a language other than Spanish were screened out of the survey. This also means that the percent of respondents whose primary language was other English (34.7% above) may actually be somewhat higher.

Household Composition

The average number of persons in the respondent households was 3.6 (see Table B.3). Among households with children, the average number of children present was 1.8. Household size ranged up to ten, with most households having 3 or fewer members. Eighty-four percent of respondent households had at least one child under 18 in the household.⁶ Nearly two thirds (63%) of respondent households contained an adult (someone age 18 or older) besides the respondent.

Table B.3: Total Household Size, Number of Children, and Number of Other Adults

	Total Household Size	Number of Children in Household	Number of Other Adults in Household
0	NA	16%	37%
1	2%	36%	34%
2	18%	31%	20%
3	32%	12%	6%
4	24%	4%	2%
5	15%	1%	<1%
6 or more	8%	<1%	<1%
Mean	3.6	1.8*	1.7**

*Mean for all households with children present.

**Mean for all households with at least one adult.

The other adults usually did not include the spouse or partner of the respondent: only 22% of cases had a spouse or partner present. Approximately 20% of cases included a person other than the respondent who was the biological parent of at least one child in the household.

Almost 12% of cases had a child under one-year of age in the household. More than half of respondent households (51%) contained at least one child under six. Among all households with children, most respondent households (84%) had at least one child under 13, and thus had a potential child care need if they worked or went to school. In 3% of households, all the children were 16 or older.

⁶ The presence of respondents with children not in the household indicates that children either aged out since leaving TANF (reached the age of 18), were sent to live with others, or were in some other living setting after case closing, since the original sample of leavers included only respondents with children in the household.

Reasons for Leaving TANF

The survey asked respondents about their most important reason for leaving TANF. As indicated in Table B.4, the majority (60.8%) reported employment as the main reason for leaving, while 18.4% indicated difficulties with program rules. Smaller numbers of respondents identified other reasons for leaving, including presence of other support (9.2%), a decision to voluntarily leave TANF (4.5%), and household composition changes (3.1%).

Table B.4: Most Important Reason for Leaving TANF

Reason	Percent
Employment	60.8
Got a Job	57.7
Increase in Salary	1.6
Got a Better Job	1.5
Program/Regulations	18.4
Conflict with Program Requirements	10.7
Sanctions Imposed	7.5
Concerned About Using Up Time Limit	0.2
Other Support	9.2
Obtained Another Form of Assistance	4.4
Started Receiving Child Support	2.0
Increase in Partner Income	2.2
Help from Family, Friends, Others	0.6
No longer Wanted TANF	4.5
Moved Out of State	2.3
Marriage/Reunification	1.8
Marriage	1.0
Reunification With Partner	0.8
Child-Related Eligibility	1.3
Lost Custody of Child(ren)	0.5
Youngest Child Turned 18	0.8
Other	1.7

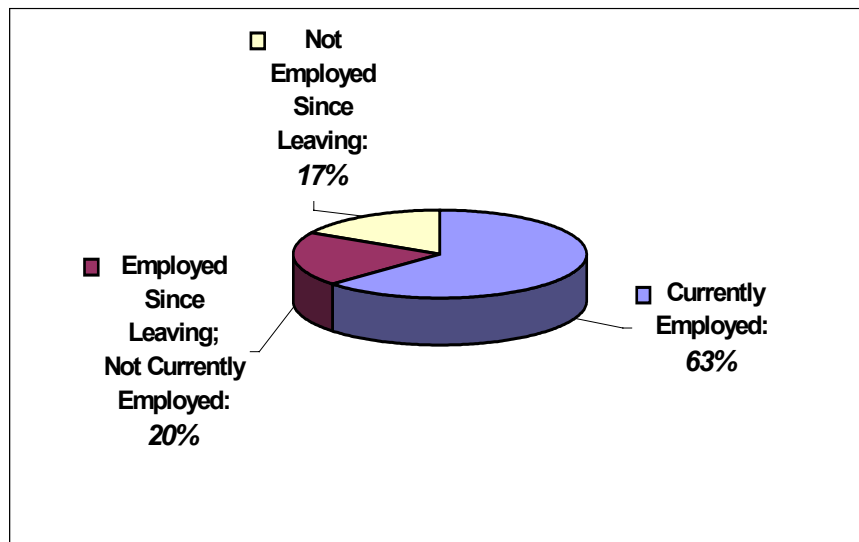
There were large differences in the reason for leaving between those who worked after leaving and those who didn't work. For example, those who were never employed after leaving were far more likely than those currently employed to have left because of partner income (11% vs. less than 1%), receipt of other assistance (15% vs. 2%), sanctions (14% vs. 5%), and conflict with program requirements (18% vs. 8%). This group was also somewhat more likely to leave assistance because their youngest child turned 18 (5% vs. less than 1%) or as a result of moving out of State (10% vs. 2%).

C. Work and Employment-Related Issues

Sixty-three percent of respondents reported they were working for pay at the time of the survey. A further 20% of respondents indicated that they had worked at some time since leaving TANF in the first quarter of 1999, while another 17% had not worked since case closing (see Figure C.1).

Table C.1 shows various characteristics of the jobs held. Respondents indicated that they had been working for a considerable period: the mean number of months respondents had been in their current job was 30.5, with a median of 25.0 months. Less than 1% had been in their current job three months or less, 1.3% had been working six months or less, and only 4.7% had been working a year or less.

Figure C.1: Employment Status at Time of Interview



Most respondents who were working at the time of their interview reported substantial levels of work effort. Nearly three-quarters (73.8%) were working 35 hours per week or more. About 19% reported working between 20 and 34 hours per week, and 7% were working less than 20 hours per week. Overall, the mean number of hours worked per week was 36.8, with a median of 40 hours. As shown in Table C.1, the mean monthly gross wage for those currently working was \$1,348, and the median monthly wage was \$1,203.

Currently employed respondents were most frequently working in clerical/administrative (21.8%), medical/health related (16.3%), sales and marketing (14.8%), professional (9.9%), food and beverage services (9.0%) or personal service (8.8%) jobs (see Table C.1).

Many jobs currently held by respondents included commonly provided benefits. Almost two-thirds of employers (62.9%) offered health insurance to the employee. Paid sick days

were offered in 60.6% of jobs, and paid vacation was offered in 67.3%. Retirement plans were offered by 47.0% of jobs.

Table C.1: Job Characteristics and Type of Work of Currently Employed Respondents

Characteristics of Current Job	Percent
Length of Time in Job:	
3 months or less	<1%
6 months or less	1.3%
1 year or less	4.7%
2 years or less	22.7%
More than 2 years	77.3%
Mean	30.5 mo.
Median	25.0 mo.
Hours Per Week Worked	
Less than part-time (< 20 hours per week)	7.1%
Part-time (20-34 hours per week)	19.1%
Full-time (35 or more hours per week)	73.8%
Mean	36.8 hrs.
Median	40.0 hrs.
Monthly Gross Wage	Mean = \$1,348 Median = \$1,203
Job Type	
Clerical/Administrative	21.8%
Sales and Marketing	14.8%
Medical/Health Related	16.3%
Food and Beverage Services	9.0%
Personal Services	8.8%
Professional	9.9%
Cleaning/Building Services	6.6%
Machine Operator/Assembler	3.4%
Protective Services	1.5%
Motor Vehicle Related Labor	2.1%
Other	5.8%
Benefits Offered	
Paid Holidays	71.2%
Paid Vacation	67.3%
Health Insurance	62.9%
Sick Days with Pay	60.6%
Retirement Plan	47.0%
Job Training/Tuition Reimbursement	35.4%
On-Site Child Care Facility	5.2%
Child Care Reimbursement/Subsidy	2.5%

Employment of Other Household Members

As reported above, 63% of respondents had earnings from employment at the time of their interview. In addition, some respondents also had partners, spouses, and/or older

children who were employed. In fact, 13% of all respondent households had an employed spouse or partner and 17% had an older child who was employed. In total, 75% of all respondent households had some income from employment.

Reasons for Not Working

Table C.2 shows the reasons for not working. Among those not working at the time of interview (37% of respondents), the most frequent reason given for not working was that a job was not available (20.1%). This was followed by respondent reported health problems (17.1%), pregnancy (14.3%), and child care problems (10.2%).

Table C.2: Reasons for Not Working

Reason	Percent
Job Availability	20.1
Lost Job	16.7
Full-time Job Not Available	3.4
Respondent Health Problems	17.1
Respondent Pregnancy	14.3
Child Care	10.2
Child Care Not Available	7.7
Child Care Not Affordable	2.5
Skills and Training	10.0
In School/Training	8.9
No Appropriate Skills/Training	1.1
Caring for Other Individual	9.6
Cares for child/adult with disability	4.9
Wants to Stay Home With Child	4.7
Other Income Source/Work Not Needed	3.1
Domestic Violence/Discord	1.6
Family Emergency	1.5
Job Conditions/Benefits:	6.1
Issues with Boss, Workers, Clients	2.0
Cost of Transportation	1.5
Transportation Not Available	0.8
Too Many Job Expenses	0.4
Inadequate Benefits	0.4
Jobs Does Not Pay Enough	0.4
Discrimination/Harassment	0.2
Available Work Not Interesting	0.1
Work Too Hard, Complex or Dangerous	0.1
Doesn't Want To lose Non-Cash Assistance	0.1
Hours Inconvenient	0.1
Drug/Alcohol Problem	3.5
Other	2.9

Work Related Issues

To better understand some of the more common issues affecting work, the survey asked detailed questions regarding health, transportation, and child care issues.

Health Problems and Ability to Work

All respondents were asked whether they had a health condition “that limits the kind or amount of work you can do.” One in five respondents (21.4%) said they had a health condition that affected their ability to work. Table C.3 lists the most frequently cited health conditions affecting a respondent’s ability to work, including allergies or asthma (19.0%), high blood pressure/hypertension (14.1%), auto-immune diseases (12.9%), depression (9.8%), pregnancy/OBGYN conditions (9.8%), and arthritis or joint disorders (9.8%). Twenty-nine percent of respondents who cited health conditions limiting their ability to work cited multiple health problems.

Table C.3: Types of Health Problems Among Respondents Reporting a Health Problem Limiting Ability to Work

Health Condition	Percent Of Those With Health Problems
Allergies/Asthma	19.0
High Blood Pressure/Hypertension	14.1
Auto-immune Disease	12.9
Depression	9.8
Arthritis/Joint Disease	9.8
Pregnancy/OBGYN Conditions	9.8
Nerve Disorders	8.5
Heart Problems/Heart Disease	8.0
Anxiety/Stress	7.4

Note: Total percent is greater than 100% because respondents could cite more than one condition.

Health Problems of Children

Twelve percent (12.2%) reported that at least one child in their household had a physical condition, learning disability or mental health condition that made it difficult to work or to attend work preparation activities. The most frequently cited health problem was learning disabilities/attention deficit disorder (30.4%), followed by allergies and asthma (16.3%), nerve disorders (8.7%), behavior problems (8.7%), and mental disorder or illness (7.6%).

Child Care

The survey examined a number of child care issues including the type of care used, out-of-pocket costs and receipt of subsidies, and the perceived quality of care.

Respondents were asked whether they used a “child care service or arrangement” during the previous month. Table C.4 shows the type of child care used by employed respondents with children less than 13 who said they used such child care services. As shown, the most frequent type of child care used was pre-school or day care centers, relatives other than the child’s other parent, non-related sitters, and before and after school-care arrangements.⁷

Table C.4: Type of Child Care Used by Employed Respondents

Type of Care	Percent
Relatives Other Than Second Parent	26.7
Preschool, Nursery, Day Care Center	28.6
Non-Related Sitter	19.3
Before or After School Care Arrangement	9.3
Family Day Care Provider	4.3
After School Program	2.5
Child’s Parent or Stepparent	3.1
Head Start	1.9
Community Center	1.2
Other	3.1

For those reporting use of child care in the previous month, average out of pocket cost was \$84 per week (median=\$60). A quarter (25.2%) of those using child care in the previous month said that they received assistance to pay for the services. In about three quarters of such cases (74.4%), the assistance was received from the welfare office. There was a high level of satisfaction with current child care arrangements. About three-quarters (76.3%) of those currently using child care reported that they were satisfied with present arrangements.

All respondents were asked about their knowledge of rules related to receipt of child care subsidies after leaving TANF. As noted in Table C.5 below, more than half of all leavers (57.1%) were aware that a family is eligible for a child care subsidy if they leave welfare

⁷ Some caution should be exercised in interpreting the data from the table and in interpreting other estimates regarding child care in this section. The data in this section is based on the 41.1% of working respondents with a child less than 13 (159 respondents) who indicated that they used a childcare service or arrangement during the previous month. This percentage is considerably lower than the percent of employed leavers in other states who say they used child care. From comparison of our results to similar studies of leavers in other states, it appears that many New York respondents did not consider regular care by siblings and other relatives to be a “child care service or arrangement.” For example, the percent of employed leavers using center-type care (see Table C.4) is far higher in New York than other states, while the percent who say they used relatives other than a parent is far lower (see Acs and Loprest, 2001 for a review of similar studies). Unfortunately, this apparent interpretation problem clearly affects the reliability of estimates of how many use child care as well as the estimates in Table C.4 of the type of care used. However, questions in this section regarding other aspects of the child care used seem to be less affected, (such as whether child care costs were subsidized), at least as measured by similarity to other states. Unfortunately, further research will be needed to provide accurate estimates regarding some of the child care issues in this section.

for work; about half (51.9%) knew that if a family left TANF without work, they would still be eligible for a child care subsidy if they obtained employment.

Table C.5: Knowledge of Child Care Subsidy Programs

Question/Response	No Return to TANF (n=593) (Percent)	Returned, Not Currently on TANF (n=60) (Percent)	Currently on TANF (n=97) (Percent)	All Respondents (Percent)
Q. If a person leaves welfare cash assistance for work, are they eligible to receive help paying for child care for at least a year?				
Yes	55.6	72.9	57.1	57.1
Sometimes, or for some people	19.5	11.9	19.4	18.9
No	9.8	1.7	17.3	10.1
Don't know or refused	15.2	13.6	6.1	13.9
Q. If a person leaves welfare cash assistance without a job but then finds a job, are they eligible for assistance from a government child care program?				
Yes	50.8	57.6	55.7	51.9
Sometimes, or for some people	6.2	11.9	13.4	7.6
No	11.5	11.9	13.4	11.7
Don't know or refused	31.6	18.6	17.5	28.8

Transportation

Almost half of all respondents (45%) had access to a car (23% of respondents had use of their own vehicle, and an additional 17% said they had access to a vehicle for their use). All but a small minority (93%) stated that they had access to public transportation. Overall, about a quarter (24.2%) of those interviewed stated that transportation problems had prevented work, job search, or school attendance at some point since leaving assistance.

Participation in Employment and Training Activities

Table C.6 summarizes respondents' reported participation in work-related activities other than unsubsidized employment. The vast majority (82%) indicated they had participated in one or more job support activities. Those currently on assistance reported the highest levels of participation in all categories of job readiness training with the exception of college courses, which were more frequently used by former TANF recipients. The most commonly reported activities were job readiness training (37.9%), college courses (34.5%), and vocational or jobs skills training (29.9%).

Table C.6 : Work Related Activities Other than Unsubsidized Employment

Work Activity	No return to TANF (Percent)	Returned to TANF, Not Currently on Assistance (Percent)	Currently on TANF Assistance (Percent)	Any Engagement (Percent)
Work Experience/Workfare	25.3	13.6	35.1	25.6
Supervised Job Search	20.9	15.5	24.7	21.0
Job Readiness Training	36.9	32.7	46.9	37.9
Vocational or Job Skills Training	27.1	32.2	45.4	29.9
Adult Basic Education, GED	27.3	31.0	37.1	28.9
College Courses	54.1	51.0	37.0	34.5
Other	9.4	6.8	18.6	10.5
Any Above Activity	81.6	87.9	81.6	82.0

D. Means of Support after Leaving Welfare

In addition to income from employment, families that leave welfare have access to a wide variety of government administered programs that provide income support. They also may seek support from friends or relatives. A major objective of the survey was to develop a comprehensive picture of the means of support used by families that left welfare, particularly for those not working. The survey probed each possible income source for the respondent and for adults 16 and older in the household (including a spouse or partner if any). In addition, the survey also asked about whether the respondent's children received SSI or Social Security Survivors income.

The following tables show the percent of respondents that in the previous month used each of the income supports listed. (In order to provide a clear window for income calculations and to aid respondents' recall, all income questions were worded to refer to the amount received in the month previous to the interview.) After presenting all sources used in the previous month and the cumulative totals, more detailed analyses of various sources of particular interest are presented. The more detailed discussion includes use of public assistance, Food Stamps, child support, and the Earned Income Tax Credit.

Types of Support Utilized

Income Support Programs

Table D.1 shows the percent of families receiving commonly available monthly income supplementation including Food Stamps, TANF, SSI or Social Security Disability Income, the Safety Net program (New York's General Assistance Program),⁸ VA/Military payments, and Social Security Survivors benefits. The most commonly received benefits were Food Stamps/WIC⁹, with 38% reporting that they received one of these benefits in the previous month. More than one in four (28%) reported living in public housing and 15% reported having a housing subsidy. Fifteen percent¹⁰ of respondents indicated that they received TANF in the previous month. Substantial proportions of respondents and other adults in the household received disability payments.

⁸ Although some TANF recipients -- mostly drug and alcohol abusers requiring treatment -- are technically in the Safety Net program, Safety Net is used here to refer to non-TANF public assistance recipients.

⁹ WIC refers to the Special Supplemental Program For Women, Infants, and Children. The survey asked respondents whether they received Food Stamps or assistance from WIC in the last month. It is therefore not possible to make separate estimates of the percent receiving assistance from each program.

¹⁰ 13% reported receipt of TANF at the time of interview.

Table D.1: Types of Income Support Received

Government Administered Monthly Income Support	Respondents (Percent)	Spouse/ Partners and Others 16+ (Percent)	Children Less Than 16 (Percent)
Food Stamps/WIC	38		
TANF	15	2	
SSI/SSDI	10	9	<1
VA/Military Payments/Social Security/Survivors Benefits	1	2	
Safety Net	<1		
Unemployment Insurance	4	1	
Worker's Compensation	1	1	
Home Energy Assistance Program (HEAP)	4		
Rent Subsidy	15		
Public Housing	28		
Child Care Subsidy	6		
Child Social Security Survivors	N/A	N/A	<1

In total, 97% of households had at least one type of income support in the previous month or earnings from the respondent, their partner/spouse, or someone 16+ in the household.

Other Types of Income Support

In addition to support from public agencies, households in need rely on friends, relatives or others to supplement their income. Table D.2 shows support received from child support payments, from friends or family, or from the employment of older children. In total, 45.8% of respondent households received at least one of the supports shown to help make ends meet in the previous month.

The median number of supports from government programs and other types of support (Tables D.1 and D.2) was three per household.

Table D.2: Other Types of Income Support

Type of Support	Respondents (Percent)	Spouse, Partners, and Others Over 16 (Percent)
Child Support Payments	15	3
Funds From Family and Friends	13	1
Child Employment (16 or older)		17
Other	6	
At least one of above: 45.8%		

Income from employment, government sources, and/or private support was identified for 98.7% of those respondents willing or able to answer income and employment-related questions (98.1% of the sample).

Supports Utilized by Those Not Working

Table D.3 shows the use of major monthly governmental income support programs and the presence of partner earnings in the previous month for those who are working and for two categories of those not working at the time of interview: those who were employed after closing but were not employed at the time of interview; and those who hadn't worked at all since closing.

Table D.3: Governmental Income Support and Partner Earnings by Employment Status of Respondent

Government Administered Monthly Income Support	Currently Employed (n=466) (Percent)	Employed After Closing, Not Currently Employed (n=150) (Percent)	No Post-Closing Employment (n=119) (Percent)
Food Stamps/WIC	26.8	58.3	52.1
TANF	8.4	28.5	23.5
SSI/SSDI	8.2	14.7	30.5
VA/Survivors Benefits	1.1	0.7	8.4
Safety Net	0	0.0	2.5
Partner Earnings	11.8	18.7	13.4
Unemployment Insurance ¹¹	3.0	10.7	3.4
Worker's Compensation	1.3	4.0	1.7
HEAP	2.6	6.0	6.0
Rent Subsidy	15.7	10.0	10.9
Public Housing	23.4	34.7	37.0
Child Care Subsidy	8.7	4.7	0
TOTAL (With at least one governmental support, respondent earnings, or partner earnings.)	100.0	90.0	89.9

Note: 15 respondents did not know or refused to answer the questions regarding employment status.

As shown in the table, those not working at the time of interview were far more likely to be back on TANF and to receive assistance from the Food Stamps or WIC program. Also note that partner earnings are more frequent for those not working. Finally, those who never worked make frequent use of disability and pension programs, such as SSI and SSDI, to support themselves. With partner earnings included, 90% of those not working had at least one source of income noted in the table.

¹¹Households where respondents are currently employed or where the respondent never worked can have income from unemployment insurance if a partner or other individual age 16 or older in the household is collecting unemployment insurance.

Regarding private support, substantial differences among the groups occurred in the case of receipt of funds from family and friends (see Table D.4). This source was used primarily by households who had been employed in the past, but were currently unemployed, perhaps as a stop-gap measure until employment could be found. There was also some difference in child employment, with children of those who never worked since leaving welfare more than others.

Table D.4: Other Income Support by Employment Status

Private Support	Currently Employed (n=466) (Percent)	Employed After TANF Closing, Not Currently Employed (n=150) (Percent)	No Post-TANF Employment (n=119) (Percent)
Child Support Payments	16.6	14.0	11.8
Funds From Family and Friends	10.5	25.3	9.2
Child Employment (16 or older)	16.5	15.3	23.5
Other	5.2	6.7	10.1
TOTAL (at least one above)	43.3	50.0	50.8
TOTAL (With at least one governmental support, respondent earnings, partner earnings, or other income support.)	100.0	96.7	95.0

NOTE: 15 respondents did not know or refused to answer the questions regarding employment status.

Analysis of Selected Support Programs

The following sections provide more detailed analysis of use of Food Stamps/WIC, TANF, child support and the Earned Income Tax Credit.

Use of Federal Food Stamp Program

As noted above (see Table D.1), 38% of respondents indicated they were participating in the Food Stamp or WIC Program in the month before their interview. About 7% of survey respondents had received such aid continuously since leaving welfare.

Approximately 82% of respondents reported that they had been enrolled in the Food Stamp program before their TANF case closed in the 1st Quarter of 1999. Among the individuals whose food stamp case closed at that time, 35% subsequently reapplied for Food Stamps. Among individuals who did not reapply for assistance, the most common reasons given were that Food Stamps were no longer needed (37%); they did not feel they were eligible (35%); that it was too much trouble to reapply (21%); or that they were not aware that they could receive this benefit when not enrolled in TANF (5%).

All respondents were asked questions concerning their understanding of the rules regarding receipt of various forms of government assistance after welfare. As noted in

Table D.5, a large portion of respondents were unaware that they could receive food stamps if their family income was slightly above the eligibility cutoff for welfare. When asked about eligibility under such circumstances, only about half (53%) answered “yes;” the remainder believed it would depend on circumstances, or believed they could not get food stamps or responded that they did not know. A separate question asked of those whose food stamp case closed when they left welfare (not shown in table) was whether they understood at that time the requirements that would make them eligible again for food stamps. Less than half (43%) said that they did understand the eligibility rules at that time.

Table D.5: Knowledge of Food Stamps Eligibility

Question/Response	No Return to TANF (Percent)	Returned, Not Currently on TANF (Percent)	Currently on TANF (Percent)	All Respondents (Percent)
Q. If a person makes just enough money to be ineligible for TANF assistance, can that person still receive Food Stamps?				
Yes	53.7	62.7	66.0	53.0
Sometimes, or for some people	12.8	6.8	3.1	11.1
No	18.7	13.6	24.7	19.1
Don't know or refused	14.8	16.9	19.1	16.8

TANF Use

Thirteen percent of respondents reported being on assistance at the time of interview. One in five respondents (21%) reported returning to TANF at least once since leaving assistance.

In response to questions about the reason they returned to welfare (Table D.6), respondents noted a wide range of issues, including: job availability problems (17.0%); caring for another individual (12.4%); benefit problems, (11.9%); job condition/benefits (11.4%); and health conditions (11.1%).

Table D.6: Reason for Returning to TANF

Reason	Percent
Job Availability	17.0
Lost Job	16.9
Full-time Job Not Available	0.1
Caring for Other Individual	12.4
Cares for Child/Adult with Disability	5.8
Wants to Stay Home with Child	3.8
Doesn't Want to Leave Child Alone	2.8
Other Benefit Issues:	11.9
No Other Help Available	3.1
Child Support Not Received	0.2
Reapplied After Sanction	8.5
Moved and Returned to NYS	0.1
Job Conditions/Benefits	11.4
Cost of Transportation	2.8
Inadequate Benefits	0.8
Job Does Not Pay Enough	6.5
Discrimination/Harassment	1.3
Respondent Health Problems	11.1
Skills and Training	8.6
In School/Training	5.8
No Appropriate Skills/Training	2.8
Child Care	7.2
Child Care Not Available	4.2
Child care not affordable	3.0
Housing Problem	6.5
Pregnancy	6.3
Drug/Alcohol Problem	0.7
Domestic Violence/Discord	0.3
Other	5.6

Child Support

As shown above, 15% of respondents (see Table D.2) reported receiving child support payments during the month prior to their interview, or 20.4% of those with a parent living outside the home. Among those who reported receiving child support in the previous month, the mean amount of child support received during the month was \$269 and the median amount received was \$200.

The frequency of child support payments is much higher for those with child support orders. Among respondents with children in the household who reported that the other

parent lived outside the home, 37% had a child support order for one or more of their children. Of these individuals with child support orders, 43% reported receiving their payment most or all of the time it was due. About half (53%) of those who received payments usually received the full amount covered by the order.

About half of respondents (53.4%) were aware that they could receive help in obtaining child support payments, i.e., responded “yes” to the question noted in Table D.7. The level of knowledge about child support was highest among people who had returned to TANF, but subsequently left again.

Table D.7: Knowledge of Child Support Assistance

Question/Response	No Return to TANF (Percent)	Returned, Not Currently on TANF (Percent)	Currently on TANF (Percent)	All Respondents (Percent)
Q. Can you continue to get help in obtaining Child Support Assistance after you leave TANF?				
Yes	52.4	64.4	52.6	53.4
Sometimes, or for some people	5.9	1.7	6.2	5.6
No	14.3	18.6	18.6	15.2
Don't know or refused	27.3	15.3	22.7	25.8

Earned Income Tax Credit

The federal and State Earned Income Tax Credit, or EITC, is a wage subsidy available to low-income individuals in the form of a tax credit. Two questions were asked on the survey regarding knowledge of the credit and use of the credit at any time in the past. As indicated in Table D.8, knowledge and subsequent use of the EITC was fairly high and was related to work status.

Table D.8: Knowledge and Use of Earned Income Tax Credit

Work Status	Knowledge of EITC (Percent)	Ever Claimed EITC (Percent)
Currently employed (n=452)	64.6	48.6
Worked since case close, not currently employed (n=182)	62.7	45.7
No work since TANF case close (n=106)	46.2	30.3
Total (n=740)	61.5	45.3

E. Total Household Income

In addition to identifying the types of household income and support they received, respondents were asked to estimate their total household income from each source. The total household income reported below is based on all income and support except for child care and housing subsidies. The totals include income reported for the respondent, the respondent's children, a spouse or partner, and other individuals 16 years or older in the household.

As mentioned above, respondents were not asked to estimate the value of their housing or child care subsidies. This results in an underestimate of total household income, particularly for the large percentage of respondents indicating that they were receiving public or subsidized housing. In addition, the value of the federal and State Earned Income Tax Credit is likely to be missing for most cases. Only if the EITC was provided through the paycheck, and therefore reported as part of gross income in the previous month, is it likely to be included. Since most receive the EITC as a lump sum tax refund, and the survey did not ask whether the respondent expected to apply for the federal or State Earned Income Tax Credit at tax time, we suspect it is missing from our estimates. Table E.1 identifies the mean and median monthly incomes of all respondent households by employment status.

Table E.1: Total Monthly Household Income by Employment Status

Employment Status	Mean Total Income	Median Total Income	Percent Above Poverty ¹²
All respondents	\$1,601	\$1,343	49.6
Currently employed	\$1,965	\$1,376	63.4
Worked post-TANF, not currently working	\$985	\$743	14.7
No work since TANF	\$954	\$600	17.8

Note: 15 respondents did not know or refused to answer questions regarding employment status.

As indicated in the table, the respondents who were employed at the time of interview had much higher household income than those not working. They reported an average monthly total household income of \$1,965. At current income levels, this would translate to an average yearly total household income of \$23,580. Both groups not currently working had incomes about half of those who were working.

¹² For 2000 poverty thresholds see: www.census.gov/hhes/poverty/threshld/thresh00.htm

To better judge economic well-being, total household income was compared to the poverty level for that household size. Table E.1 shows that 63.4% of employed former TANF recipients were above the poverty level. In contrast, only 17.8% of people with no post-TANF employment, and 14.7% of people who had employment after being on TANF, but who were not currently employed achieved this status. Despite the numerous sources of income previously identified in Section D for the non-working groups, it is clear that income from employment is the main factor in increasing overall family income and lifting families above the poverty line.

Total monthly household income and poverty status was also measured for those reporting they were on or off TANF. As demonstrated in Table E.2, there was a large difference in household income between current TANF recipients (who reported a mean of \$952 per month), and those not on TANF, whose mean monthly total household income averaged \$1,686.¹³

Table E.2: Total Monthly Household Income by TANF Status

TANF Status	Mean Total Income	Median Total Income	Percent Above Poverty
All respondents	\$1,590	\$1,366	48.2
Currently on TANF	\$952	\$800	13.4
Not currently on TANF	\$1,686	\$1,366	53.4

Note: 5 respondents did not know or refused to answer the question.

Respondents not currently on TANF reported average monthly earnings above the poverty level in 53.4% of cases, while only 13.4% of current TANF recipients were above the poverty level.

Finally, a comparison of mean household income by both employment and TANF status (Table E.3) showed that employed people not on TANF had the highest mean monthly household income (\$1,987 per month annualized to \$23,845), while TANF recipients without work were the poorest (e.g., those who hadn't worked since leaving had an average income of \$746 per month, annualized to \$8,950). Note that among both groups not working, those not on TANF had substantially more income than those on TANF.

It is also worth noting that the small group who were working while back on assistance were doing far better than those off assistance but not working, showing again that work (along with high earning disregards) is a determining factor in economic well being.

¹³ The differences between the figures in Table E.1 and E.2 on mean monthly total income for all respondents is due to small differences in the levels of non-response on the TANF and employment questions.

Table E.3: Mean Household Income by TANF and Employment Status

TANF Status	Currently Employed	Employed Since TANF, Not Currently Working	No Work Since Leaving TANF
Currently on TANF			
<i>Mean Income</i>	\$1,587	\$757	\$746
%	3.3%	5.4%	4.1%
(<i>n</i>)	(24)	(40)	(30)
Not currently on TANF			
<i>Mean Income</i>	\$1,987	\$1,066	\$1,026
%	60.1%	15.2%	12.1%
(<i>n</i>)	(442)	(110)	(89)

Note: 15 respondents did not know or refused to answer questions regarding total income, PA status, or employment status.

We investigated whether those off assistance appeared to have higher household incomes than they might have had if they remained on assistance. To do this, we assumed that those off of assistance would have had income roughly comparable to those in the survey who were on assistance at the time of interview.¹⁴ We then identified all those not on TANF that had total household incomes less than the average total household income reported by those who returned to assistance. Among those leavers not on TANF at the time of interview, about three in four (72.6%) had household income above the average of all those who had returned to assistance while the remainder were living below the average. Although this method can only provide a rough guide, it appears that the vast majority of TANF leavers who remain off of TANF have higher total household income than they would likely have had if they had remained on assistance.

Table E.4 examines a number of possible factors that distinguish respondents that were not on TANF when interviewed but living at income levels below those of respondents on TANF, from respondents not on TANF but living at income levels above those on TANF. Not surprisingly, there are very large differences in work rates between those not on TANF and living below or above the mean total income level of those on TANF. Moreover, those living above the mean income level of those on TANF were far more likely to be living with a partner, and less likely to have a health or transportation problem affecting work, or to live in a household where the primary language spoken was a language other than English.

¹⁴ Since those returning to assistance are likely to differ in characteristics and circumstances from those who stay off of assistance, the income of those returning is only “roughly” comparable to what the income of continuous leavers would have been if they had remained on assistance.

Table E.4: Comparison of Respondents with Total Household Income Above and Below TANF Mean

Characteristic/Condition	Not on TANF, Total Income Above TANF Mean (n=448) (Percent)	Not on TANF, Total Income Below TANF Mean (n=205) (Percent)
Currently employed	81.7	37.1
Employed since TANF, not currently employed	10.7	30.7
No work since TANF	6.9	28.3
Partner in household	29.8	12.6
Transportation problems affecting work	20.3	31.7
Heard of EITC	66.9	48.8
Health condition affecting work	14.3	29.9
Non-English primarily spoken at home	32.2	42.2
Child care problems affecting work	24.3	26.0
Child health affecting work	12.0	15.9
Born in United States	71.9	71.3

F. Indicators of Family Well-Being

In an effort to assess various aspects of family well-being, the survey contained many questions not directly related to income. The question topics ranged from health insurance, food insecurity, housing problems, use of emergency supports, and child health. The survey also questioned respondents on whether they and their children were better or worse off after leaving TANF.

Respondent Health Insurance

About two-thirds (67.2%) of respondents reported that they currently possessed health insurance. Among these respondents, 47.2% had Medicaid, while 43.3% participated in their employer's health plan. The rest had insurance through other arrangements, such as participation in a spouse's plan.

Among currently employed respondents whose employers offered insurance (n=291), half 44.3% had employers who paid for part of the cost of health insurance, 29.2% were employed at a site where all costs were paid, and 14.1% had a plan where the respondent was responsible for all costs; the remainder (12.4%) did not know the financing requirements for their employer's health plan.

Approximately a third (30.6%) of employed respondents whose employer offered health insurance did not participate in the plan. The main reasons given for not participating in the employer plan was that the respondents couldn't afford the premium or co-pay (33.3%), or that the participant was currently in a waiting period for eligibility (28.9%). A further 11.1% stated they had Medicaid and did not need the coverage, and 8.9% noted that they were ineligible due to part-time status (the remainder cited a variety of other reasons).

Child Health Insurance

To examine health insurance coverage among children, a child between the ages of 0 and 5 was randomly chosen in each household with such children (n =379). We found that almost all such children -- 90.0% -- were insured. About half (49.3%) of all such insured children were receiving Medicaid and 18.8% were receiving Child Health Plus (CHPlus). Among the 10% of children without insurance, 44.7% had submitted applications for Medicaid during the current month. Respondents reported that about a third of children (35.1%) were without insurance at some point after leaving assistance, a period spanning 18-24 months depending on the time of the interview.

The procedure of random selection was also carried out with children aged 6-17 (n=561). Of these, 91.6% were insured. About half (51.2%) of all such insured children were receiving Medicaid and 12.6% were receiving CHPlus. Medicaid applications were in

process for 34.0% of those without insurance. Among youth aged 6-17, 34.6% did not have insurance at some time since case closing.

Medicaid Use

In addition to examining Medicaid coverage for survey respondents and children, a number of questions were asked about other Medicaid issues, including continuing Medicaid coverage programs, reapplication for Medicaid, and knowledge of leavers regarding Medicaid eligibility rules.

Continuous Medicaid Coverage Programs

About half of all households (47.3%) reported that they received continuing Medicaid coverage when they left TANF in early 1999. Of these individuals, 38.9% reported receiving Transitional Medicaid Assistance (TMA), though the percentage may be higher since 36.6% of those who said they received continuing coverage could not identify the type of program that provided continuing benefits.¹⁵

Among people who said they received continuing coverage, 57.4% received benefits for themselves and all their children, 31.8% received child-only assistance, 5.7% received Medicaid for themselves and some children, and 4.8% received Medicaid only for themselves.

Medicaid Re-Application

In total, about half of all those who responded to the survey (51.6%) applied for Medicaid at some point after leaving the TANF rolls. Of these, 11.3% had been denied at first application, 10.2% had applications pending, and the rest were approved for some or all members of their family.

¹⁵ Data regarding rates of participation in continuing coverage program and the specific type of program require validation with administrative data. Although all survey responses reported in this study are self-report and therefore subject to a number of different types of response errors, questions regarding participation in continuing Medicaid programs are particularly hard for respondents to answer accurately. To identify participation in one of the continuous coverage programs, respondents were asked: "Did you or anyone in your welfare case continue to receive Medicaid after your case closed on ___." Those who answered "yes" were then asked why they continued to receive coverage and for whom such coverage was provided. Although notices are sent to all leavers regarding the type of Medicaid coverage for which they continue to qualify or they are informed of the specific program at redetermination interviews, survey respondents may not have recalled the type of continuous coverage program they received after leaving TANF. Moreover, in answering the question about whether they received continuing coverage, they may not have been able to distinguish the automatic Medicaid extension allowed to enable a redetermination from participation in the more extensive continuing coverage programs of interest here. To accurately estimate rates of continuing coverage and the specific type of coverage, administrative data would need to be examined for the months following case closing for each member of the closing TANF case.

The survey asked all those who did not reapply for Medicaid since leaving why they never applied. As shown in Table F.1, about a third (31.1%) stated that they did not want or need Medicaid and about a quarter (25.8%) said that other insurance was available; 14.6% said that they received continuous coverage throughout the period after leaving and therefore never needed to reapply.

Table F.1: Reasons for Not Reapplying For Medicaid

Reason	Percent
Didn't Want/Need Assistance	31.1
Other Insurance Available	25.8
Received Medicaid Continuously, No Application Required	14.6
Did Not Think Eligible	12.1
Time/Access Problems	2.8
Application in Progress	1.9
Other	3.6
Did not know/refused	8.3

Knowledge of Medicaid Eligibility Rules

Tables F.2 and F.3 examine respondent knowledge of Medicaid and CHPlus eligibility rules.

Over half of respondents were aware that children can often receive Medicaid after the family leaves assistance even if the adults don't qualify for such benefits (i.e., they responded yes or sometimes to the first question in Table F.2); similar levels of awareness were shown concerning the extension of Medicaid benefits when parents leave assistance for work. Respondents were more likely to know that work was not required for Medicaid, although one-third (34.8%) still thought work was required or might be required.

As shown in Table F.3, there was a high level of knowledge regarding CHPlus rules. About three out of four respondents (75.4%) recognized that if the household left TANF and their income was too high for Medicaid, their children might still qualify for CHPlus. It appears that former recipients are better informed about CHPlus than other types of support programs.

Table F.2: Knowledge of Medicaid Eligibility

Question and Responses	No Return to TANF (Percent)	Returned, Not Currently on TANF (Percent)	Currently on TANF (Percent)	All Respondents (Percent)
Q. If a family leaves TANF, are the children still eligible to receive Medicaid even if the adults in the family have too much income or resources to get Medicaid for themselves?				
Yes	44.4	44.1	35.1	43.1
Sometimes, or for some people	13.8	8.5	13.4	13.3
No	23.5	30.5	43.3	26.6
Don't know or refused	19.0	17.0	8.3	18.0
Q. When a person's welfare cash assistance case closes because their earnings are too high to get welfare, are Medicaid benefits for everyone in the welfare case usually extended for six months no matter how much they make?				
Yes	41.4	40.7	55.1	43.1
Sometimes, or for some people	7.9	10.2	12.2	8.7
No	22.2	32.2	25.5	23.4
Don't know or refused	28.5	16.9	7.1	24.8
Q. If one or more people in the family receive Medicaid after a family stops receiving welfare, is the parent required by the Medicaid program to work or participate in work-related activities?				
Yes	35.6	30.0	33.0	34.8
Sometimes, or for some people	2.5	3.3	0	2.3
No	23.6	45.0	38.1	27.2
Don't know or refused	38.3	21.7	28.9	35.7

Table F.3: Knowledge of Child Health Plus

Question/Response	No Return to TANF (Percent)	Returned, Not Currently on TANF (Percent)	Currently on TANF (Percent)	All Respondents (Percent)
Q. If a family has too much income for the children to qualify for Medicaid, are the children eligible for CHP?				
Yes	72.1	74.1	62.2	70.9
Sometimes, or for some people	4.2	0	9.2	4.5
No	6.1	8.6	15.3	7.5
Don't know or refused	17.7	17.2	13.3	17.1

Child Health

Among respondents with children age five and under, 60% rated their child's health as excellent, 28% as good, 11% as fair, and less than 1% as poor. Among families with children aged 6 through 17, 42% rated child health as excellent, 20% as very good, 27% as good, 9% as fair, and 2% as poor.

When asked to assess the health of their children relative to one year before the interview, 35% of respondents with children aged 0-5 said their health was somewhat or much better, 61% said it was the same, and 4% felt their young child's health was somewhat or much worse. Among respondents with older children, 28% reported better health than a year ago, 69% said their child's health was the same, and 3% said their older child's health was somewhat or much worse than previously.

About 10% of respondents with children 0 to 5 years of age reported a physical, learning or mental health condition that limited their child's participation in age-appropriate activities. Approximately 12% of respondents with children 6 to 17 reported a similar level of impairment for older children.

Economic Hardships

The survey examined a large number of problems that affect low income families including food and housing insecurity.

To measure food insecurity, we used a scale developed by the United States Department of Agriculture.¹⁶ Most surveys designed to examine TANF outcomes, including other leaver surveys, have used this scale to assess food insecurity. We found that about a third of leavers (32.9%) were food insecure according to the USDA classification system, while 17.5% had experienced food insecurity with hunger.

Respondents were also asked whether they had experienced a number of difficulties paying for utilities and housing after leaving TANF. Table F.4 presents the results of these questions, broken out by TANF status after case closing.

¹⁶ See *Guide to Measuring Household Food Security*, USDA (chapter 3 and appendix B) found at [www.ers.usda.gov/briefing/food security](http://www.ers.usda.gov/briefing/food%20security).

Table F.4: Utility and Housing Problems by TANF Status

Housing or Utility Problems in Past Year/or Since Leaving TANF	No Return to TANF (Percent)	Returned, Not Currently on TANF (Percent)	Currently on TANF (Percent)	All Respondents (Percent)
Telephone Disconnected	30.9	36.2	58.1	34.8
Gas/electric Disconnected	12.6	25.4	22.7	15.0
Lived With Others, Needed Place to Live	10.3	23.7	19.6	12.6
Asked to Leave Others Home	7.1	6.8	10.3	7.5
Others Moved in to Help Pay Bills	4.9	19.0	0.0	5.4
Evicted	6.1	8.5	10.3	6.8
Threatened with eviction	11.7	22.4	35.1	15.5
Homeless	6.2	17.2	13.4	8.0
Couldn't Pay Utilities	31.6	44.1	51.5	35.2
Got Help Paying Utilities	14.0	30.5	30.9	17.5

In general, problems were more frequent among those who had returned to assistance at some time after leaving. Being evicted or being threatened with eviction was common for those currently on assistance.

Other surveys of welfare leavers (as well as surveys of low-income populations generally) have confirmed that such groups experience substantial levels of food and housing insecurity. And as noted in the sections above as well as the section on emergency services below, large proportions of leavers don't know about or don't utilize the various supports that might help alleviate some of these problems.

Use of Emergency Type Services

As shown in Table F.5, use of emergency service is not prevalent. The most frequently accessed services were a food bank or food shelf (11%), followed by assistance from a charitable organization such as a church or the Salvation Army (8%). About 1 in 20 respondent households reported using a homeless shelter. Less than one in four (23%) households used one or more emergency services during the twelve months before the interview.

Table F.5: Households Using Emergency Services

Support Type	Percent
Food Bank/Shelf	11
Homeless Shelter	5
Domestic Violence Shelter	4
Charitable Assistance	8
Personal Loan	5
At least One Service Above	23

Welfare leavers experiencing economic difficulties have access to emergency assistance payments under the State’s TANF program. Respondents were asked if they knew about the availability of emergency assistance payments after leaving TANF. About half of respondents knew about this option (see Table F.6).

Table F.6: Respondents with Knowledge of Emergency Assistance Eligibility

Question/Response	No Return to TANF (Percent)	Returned, Not Currently on TANF (Percent)	Currently on TANF (Percent)	All Respondents (Percent)
Q. After a person leaves welfare cash assistance, if they have an emergency can they get cash assistance from the welfare agency for a limited period of time without having to receive a monthly check?				
Yes	46.9	50.8	54.6	48.2
Sometimes, or For Some People	7.6	5.1	6.2	7.2
No	14.0	16.9	16.5	14.6
Don't Know or Refused	31.6	27.1	22.7	30.0

Perception of Well-Being After Leaving TANF

Respondents were asked whether they and their children were better off after leaving TANF. Generally, the families who left TANF considered themselves better off. As shown in Table F.7, more than 7 in 10 respondents (71.3%) considered themselves to be somewhat or significantly better off since leaving TANF. Approximately 15.3% considered their situation to be equivalent, and 13.4% considered themselves to be somewhat or significantly worse off. Of those who felt better off, 80% felt that more

income and increased self-reliance made them better off. Additionally, 64.2% thought that their children were somewhat or significantly better off since leaving TANF.

Table F.7: Perception of Life after TANF

Perception of Life After TANF	All Respondents (Percent)
Much Better Off	47.9
Somewhat Better Off	23.4
About the Same	15.3
Somewhat Worse Off	7.2
Much Worse Off	6.2

Note: 8 respondents did not know or refused to answer the question.

To provide further insight into respondent’s perceptions and related outcomes, we classified cases into four groups according to the following indicators:

- Current public assistance status.
- Respondent perceptions of life since leaving the welfare roles in 1999
- Total monthly household income above and below the public assistance recipient mean of \$952 per month ¹⁷.

The four groups chosen were as follows:

- **Better Off:** These respondents stated that they were somewhat or much better off since leaving public assistance in the first quarter of 1999, had mean household incomes greater than the income of the average public assistance recipient, and were not currently on the public assistance rolls. This group accounted for **49.8%** of the sample.
- **Positive Perception:** Although this group had a total household income below the public assistance mean, they felt their lives were much or somewhat better since leaving the welfare rolls in 1999, and were not currently on public assistance. This group accounted for **16.2%** of the sample.
- **Status Quo:** Members of this group (representing **24.3%** of the sample) were on public assistance at the time of interview, or indicated that they felt their lives were about the same since leaving welfare in early 1999

¹⁷ Other income/employment related variables that could have been used were status relative to the poverty level, and employment status. Correlation analysis among these and the variable chosen indicated the variable chosen had the highest degree of correlation with both poverty level and employment status. The mean correlation was .985.

- **Negative Perception:** This group indicated their lives were somewhat or much worse off since leaving public assistance in 1999, although they were not currently back on the public assistance rolls. This group represented **9.6%** of the sample.

The four groups possessed different respondent and household characteristics (Table F.8). Better off households had the highest level of education, fewer children, and their children tended to be older. Although they were far more likely than other groups to have a partner in the household, they had the fewest persons living in the household.

Table F.8: Respondent and Household Characteristics By Outcome Classification

	Better Off	Positive Perception	Status Quo	Negative Perception
Ave. total years of education	12.1	11.3	11.2	11.9
Ave. age of youngest child (if child in household)	5.1	5.4	4.2	4.7
Ave. number of children in household (if child in household)	1.7	1.8	2.0	2.2
Partner in household (%)	31.4	15.7	12.8	7.1
Ave. total adults in household	2.0	2.3	2.1	1.9
Ave. total household number	3.4	3.9	3.8	4.0

In contrast, respondents who had negative perceptions of life since leaving the welfare rolls had the largest number of children and the fewest number of adults in the household, including the fewest partners living.

In many respects, respondents who were better off or who had a positive perception about life since leaving the welfare rolls in 1999 had similar work-related characteristics, as indicated in Table F.9. They were more likely than the other two groups to have been employed since leaving public assistance, and were less likely to have a child care or child health condition that affected their work capacity. In addition, they were less likely than the status quo or negative perception groups to have health or transportation problems affecting their ability to work. Those in the status quo group had the highest level of health problems while those in the negative perception group were the most likely to have child care or child health problems affecting work.

Table F.9: Work and Work-Related Characteristics By Outcome Classification

	Better Off	Positive Perception	Status Quo	Negative Perception
Currently employed	84.9%	47.1%	33.3%	44.4%
Work since public assistance	94.6%	85.5%	66.1%	68.2%
Ave. number training types received	1.8	1.7	1.9	1.4
Transportation problems affected work	14.4%	29.8%	38.9%	38.9%
Child care problem affected work	20.0%	23.1%	36.7%	46.5%
Child health condition affected work capacity	7.0%	11.6%	19.4%	35.7%
Respondent health limited work	10.0%	22.2%	41.1%	34.7%

As shown in Table F.10, family income and income support patterns varied among the groups in several respects. Better off families had significantly higher levels of income and current household work experience than the other three groups, as well as the lowest level of public assistance and SSI/SSDI use during the previous month.

Table F.10: Household Income Supports By Outcome Classification

	Better Off	Positive Perception	Status quo	Negative Perception
Use of unemployment insurance in household in previous month	4.1%	5.0%	3.9%	9.7%
Use of Public Assistance in household in previous month	2.7%	5.8%	48.3%	15.3%
Use of SSI/SSDI in household in previous month	9.5%	16.5%	16.0%	14.1%
Use of support from family or friends in HH during previous month	9.5%	9.9%	17.7%	25.4%
Use of Food Stamps in household in previous month	20.6%	45.5%	63.9%	45.8%
Use of HEAP in household in previous month	1.9%	1.7%	7.3%	8.3%
Use of Section 8 housing assistance in previous month	13.8%	13.1%	12.8%	40.3%
Use of child care assistance in household in previous month	7.8%	0.8%	6.7%	2.4%
No respondent return to public assistance	93.0%	93.4%	38.9%	84.5%
Some work in household	97.0%	52.5%	47.5%	64.8%
Ave. total monthly income	\$2,352	\$532	\$994	\$918

Respondents with negative perceptions about life off welfare were far more likely than the other groups to have a household member currently receiving unemployment insurance, and were more likely to have received support from family and friends during the prior month, both indicative of possible job loss. They also had higher than average access to SSI/SSDI, consistent with their report of fairly high personal health problems and child health problems shown in Table F.9.

Table F.11 shows several indicators of family well-being during the follow-up period. The group with negative perceptions toward life since leaving the welfare rolls was the group mostly likely to have required fuel and charitable assistance and to have reported food insecurity. They were also the group most likely to have received family counseling and, along with the status quo group, to have used a domestic violence or shelter program during the period.

Table F.11: Indicators of Family Well-being By Outcome Classification

	Better Off	Positive Perception	Status quo	Negative Perception
Used food bank/food shelf, previous year	7.3%	16.1%	13.9%	13.5%
Used energy/fuel assistance, previous year	7.3%	7.6%	13.6%	16.7%
Used domestic violence shelter/program, previous year	1.9%	0.8%	6.7%	7.0%
Used homeless shelter, previous year	3.0%	2.5%	10.6%	8.5%
Used charitable assistance, previous year	4.1%	9.2%	8.9%	19.7%
Used family counseling, previous year	3.2%	8.4%	12.8%	15.3%
Used drug/alcohol counseling, previous year	1.4%	5.0%	6.7%	4.2%
Used personal loan, previous year	3.2%	2.5%	7.8%	12.5%
Food secure	78.1%	71.1%	55.0%	32.4%
Food insecure without hunger	11.6%	15.7%	18.3%	26.8%
Food insecure with hunger	10.3%	13.2%	26.7%	40.8%

In contrast, individuals with positive perceptions of post-welfare life experience had, along with the better off group, higher levels of food security and were the least likely to have used a homeless shelter. They also reported the lowest use of domestic violence services and personal loans.

In summary, the four groups identified using both subjective and objective measures show different patterns of household composition, employment experience, family income support, and household well-being. In particular, individuals in the negative perception group faced more problems (e.g. more child care problems, transportation problems, and food insecurity) and made heavier use of post-welfare charitable and emergency type services than either the better off or positive perception groups.

G. Urban Rural Differences

During the early phases of this study, a number of issues were raised regarding whether rural recipients faced special problems in transitioning to self-sufficiency under welfare reform. To address this issue, rural communities were over-sampled to allow for analysis of urban and rural differences in outcomes after leaving TANF, and factors related to achieving the goals of welfare reform. Tables G.1 and G.2 provide the results of that analysis.¹⁸

Analysis indicates that few important differences exist between the groups with respect to the main outcome variables, including recidivism, perception of life off TANF, current total family income, and food insecurity (see Table G.1). Mean and median salaries tended to be higher in urban areas, but mean household income was similar across areas.

In the area of employment, interesting differences exist among the strata. While current employment was higher in urban areas, the total percentage of people who have had jobs since case closing is highest in the most rural areas. This suggests that jobs in rural areas were more episodic.

While overall the results show that rural and urban leavers had similar outcomes, analysis of other variables did show various differences, particularly between NYC and the most rural areas (see Table G.2). The statistics in Table G.2 indicate differences between rural and urban respondents with respect to: marriage and the presence of partners in the household, transportation barriers, employer health plan participation, child support receipt, access to public housing and rent subsidies, use of Food Stamps and WIC, and use of charitable assistance.

¹⁸ Note that, unlike the previous analysis, the analysis in this section uses the unweighted sample (i.e., n indicated for each strata show the actual number of interviews conducted in that strata). Also note that response rates vary across the strata as noted in Appendix A.

Table G.1: Key Outcomes by Rural and Urban Strata

Outcome	Most Rural (n=170)	Somewhat Rural (n=156)	Upstate Urban (n=210)	NYC (n=214)
% Recidivism	22.7	22.7	23.1	20.1
% Respondents Who Thought Life Was Somewhat or Significantly Better Off TANF	65.2	73.9	74.6	69.7
% Family with Food Insecurity w/ Hunger	14.3	13.0	14.9	18.2
% Family with Food Insecurity and No Hunger	14.3	13.0	14.9	15.4
Current Mean Salary of Respondent	\$1,014	\$1,146	\$1,236	\$1,395
Current Median Salary of Respondent	\$919	\$1,060	\$1,092	\$1,260
Mean Total Household Income	\$1,664	\$1,628	\$1,540	\$1,590
Median Total Household Income	\$1,499	\$1,442	\$1,301	\$1,338
Percent Currently Employed	59.1	56.5	64.2	62.3
Percent Worked After Case Closing	90.9	82.6	85.0	79.9
Percent With Partner Working	36.4	30.4	16.4	10.7

**Table G.2: Characteristics of Rural and Urban Respondents
(Percent)**

Characteristic	Most Rural (n=170)	Somewhat Rural (n=156)	Upstate Urban (n=210)	NYC (n=214)
<u>Demographics</u>				
GED Diploma	18.2	17.4	14.9	12.1
Ever Married	63.6	65.2	49.6	48.2
Married, Living with Spouse	27.3	26.1	14.2	12.1
<u>Case Closing</u>				
Worked on public assistance before case closing	59.1	59.1	64.2	62.7
<u>Employment Barriers</u>				
Health Problem Limiting Work	27.3	26.1	23.5	21.1
Transportation Affected Work	36.4	30.4	25.6	24.2
<u>Supports</u>				
Employees Participating in Employer Health Plan	13.6	13.0	20.1	29.4
Child Support Received	27.3	22.7	20.3	12.7
Parental Support Other Than Child Support	9.1	13.6	15.7	19.6
In Public Housing	4.5	18.2	17.9	31.3
Government Subsidized Rent	9.1	13.6	15.7	14.5
Own or Lease Vehicle	68.2	63.6	46.6	14.0
Have Access to Other Vehicle	18.2	18.2	21.6	15.4
Have Access to Public Transportation	38.1	63.6	89.6	97.2
Food stamps/WIC	45.5	47.8	44.0	35.6
Used Charitable Assistance	13.6	17.4	14.9	5.1

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Appendix A: Sample Design and Strata Weights

		Universe	Sample	Non- Respondents	Respondents	Response Rate
Stratum 1: Most Rural	<i>Count</i>	373	252	82	170	67.5%
	<i>Proportion</i>	0.02935	0.17885	0.124431	0.226667	
	<i>Adj. Weight</i>		0.164106	0.235877	0.129487	
Stratum 2: Somewhat Rural	<i>Count</i>	387	249	93	156	62.7%
	<i>Proportion</i>	0.030393	0.176721	0.141123	0.208	
	<i>Adj. Weight</i>		0.171983	0.215365	0.14612	
Stratum 3: Upstate Urban	<i>Count</i>	2273	412	202	210	51.0%
	<i>Proportion</i>	0.178669	0.292406	0.306525	0.28	
	<i>Adj. Weight</i>		0.61103	0.582885	0.638103	
Stratum 4: NYC	<i>Count</i>	9497	496	282	214	43.1%
	<i>Proportion</i>	0.761588	0.352023	0.427921	0.285333	
	<i>Adj. Weight</i>		2.163462	1.779739	2.669116	
Total	<i>Count</i>	12530	1409	659	750	

Appendix B: Survey Methods

The following describes the steps in administering the survey:

- *Tracking survey*: A tracking survey was conducted starting 8-9 months after recipients left assistance. The survey was designed to keep contact with the former recipients and to provide information on some basic outcomes until the full survey was conducted. Given the limited objectives, only mail and limited phone methods were utilized.
- *Initial Mailing*: A letter was mailed to the last known address of the case head 2-3 weeks before the survey began informing them that the survey firm would be calling them. The letter also provided an 800 number to use to call into the interview center, as well as a post card the former recipient could use to send in information on how and when the sample member could be contacted.
- *Incentives*: The initial mailing offered a \$20 dollar incentive. In order to help the response rate, all mailings after December 2000 offered \$40.
- *Phone calls*: Using the last known phone number for the recipient (either the number on the Welfare Management System files or the numbers derived from the tracking efforts by Macro), the survey administrator attempted to reach the sample member. Various phone and address databases were used to ascertain correct numbers if attempts to reach the family were unsuccessful. Reverse directories were used to inquire with neighbors about the location of the family.
- *Continued mailings*: Mailings to those who had not responded in any way continued every three weeks throughout the study. Letters were sent either to the last known address or any new address found through the U.S. Postal Service or various data base searches.
- *Fedex verifications*: If three mailings were made without any response, letters were sent via Fedex. Because someone in the household had to sign for the mailing, Fedex frequently provided information that either verified the address, or indicated that the person had moved.
- *Business and customer search services*: Credit bureau, bank and other data bases were used to provide the last address associated with the social security number of an individual. This included verifying the validity of social security numbers, providing names and phone numbers of neighbors of the individual, and providing the date the last address was recorded in the database.
- *Walk-in centers*: Three walk-in centers were developed in NYC in response to response rate problems identified early in the survey. Starting in December 2000,

sample members in the boroughs of Brooklyn, the Bronx and Manhattan were invited by mail to come into special locations to be interviewed.

- *File matches and look-ups on the Welfare Management System:* Throughout the survey, sampled cases were matched to TANF, Food Stamp, Medicaid and child support files to determine if there was any new phone or address information available. In addition, all cases not responding by February 2001 were looked up individually on the on-line inquiry system of WMS to try to develop new phone and address leads for either the case head, her children, or any other adults in the sampled case. The inquiry system for NYC covered the major TANF programs (PA, FS and Medicaid) while the upstate system also covered HEAP and SSI.
- *Home visits:* Home visits to verify addresses were made in NYC as well as the central region of the state. At least three visits were made to such households unless there was evidence that the family did not live there. If sample members were not at home, a packet of information was left.

Appendix C: Sample Representativeness

Non-response occurs when individuals in the sample cannot be located, are repeatedly away from home, or decline to respond to numerous mail and telephone messages. Sample members may also refuse to be interviewed once direct contact is made. However, such overt refusals are quite rare. High levels of non-response are typical of welfare research, particularly research on former recipients. In fact, the maximum response rates that have been obtained in research on former recipients are about 75% (a 25% non-response rate).

Non-response by some members of the sample can affect the generalizability of key findings if the non-respondents differ from respondents on the main measures of interest. As a result, studies of welfare recipients must consider the possible impacts non-response might have on survey estimates. In the analysis below, we use a variety of common methods to assess the likelihood that non-respondents differ from respondents on key outcomes. In section A, we assess the extent to which non-response might cause the current survey estimates to differ from what would be found if a higher response rate were attained. To do this, we analyze changes in estimates as response rates increased in our survey and in other surveys of former recipients. In section B, we present administrative data that compares characteristics of respondents and non-respondents on both basic demographic characteristics and key work and public assistance outcomes.

Change in Estimates as Response Rates Rise

New York State Survey

In New York State's leaver survey, response rates for the two rural strata were above 60% and one strata was near 70%. This provides the opportunity to see how our survey estimates change as they approach maximum levels for this type of research. This also allows us to see how the more difficult to locate and interview (those found only towards the end of the survey period) differed from those who were easier to locate and interview. Table 1 shows the results in the two rural strata for key survey measures including employment, income, and quality of life indicators.

The overall pattern of results shows that there is little substantive difference in measured characteristics as response rates rise. The exception is the decline in the employment rate in the "somewhat rural" strata, and the corresponding rise in that strata of the public assistance rate.

Surveys in Other States

Although the results are instructive, the analysis is limited by the small number of respondents in the rural strata. For example, in the somewhat rural strata, the work rate when the response rate is 63% includes only 32 more cases than when the response rate is 50%. Assessing change based on such a small number of cases

could misrepresent the true change in such measures as response rates rise, including the measures of employment rates in Table 2. In addition, the analysis is limited to only rural areas of New York State where relatively high response rates were attained. To overcome this weakness, the section below examines surveys from urban jurisdictions outside the State that had higher response levels, to see if there is evidence that estimates from surveys of former recipients change as response rates rise beyond 50%.

Table 1: Main Outcomes by Strata and Response Rate

Measure	Most Rural (n=170)				Somewhat Rural (n=156)			
	40%	50%	60%	67%	40%	50%	60%	63%
Employment Rate	59.4	61.7	61.4	62.9	64.8	64.5	57	55.8
TANF Use	10.9	11.9	12.6	11.8	8	12	11.4	11.4
Mean Salary	942	957	968	1014	1248	1197	1158	1146
Median Salary	850	851	876	904	1113	1008	1008	1008
Perception of Life Off Welfare (much or somewhat better off)	66.7	67.7	67.6	67.7	76	74.4	73.8	73.5
Mean Total Income	1631	1582	1624	1611	1639	1578	1562	1555
Median Total Income	1439	1400	1400	1400	1462	1345	1355	1340
Food Secure	74.3	71.4	70.2	70	73	72	72.5	72.4

The surveys of former recipients in Los Angeles and Cuyahoga County (which includes Cleveland) are particularly useful for this analysis. The populations are highly urban like the New York population and the surveys were conducted in similar fashion (mixed mode phone and in-home, with initial release of the complete sample). The surveys were funded under the same ASPE grant announcement and therefore followed the same guidelines regarding sample definition and outcome measures. The surveys were restricted to single urban jurisdictions and had a smaller overall sample size than the New York survey, but the sample size was far higher than the rural strata represented above. The Manpower Demonstration Research Corporation (MDRC) conducted the surveys and provided the data on changes in key sample characteristics and outcomes as the number of respondents increased. (See tables 2 and 3)¹⁹

As shown in the Tables 2 and 3, estimates of key outcomes when the response rates in those jurisdictions was 50% did not differ in any substantial way from the estimates obtained when the response rates were at their maximum (65% in LA and

¹⁹ We would like to thank MDRC for providing the data. Interpretation of the data reflects the opinion of the authors and not necessarily that of MDRC.

79% in Cuyahoga County). For these surveys, the differences between 50% and the maximum rate are based on over 100 cases making the results a fairly reliable guide to differences in survey estimates as higher response rates are attained.

It should also be pointed out that the only previous analysis of this issue – by Mathematica Policy Research for their leaver survey in Iowa – also found no differences in main outcomes between results obtained when 50% of the sample had responded and results when 75% of the sample responded.²⁰ Finally, in a forthcoming paper for the National Academy of Sciences, Acs and Loprest (2002), compare findings for leaver studies with varying response rates. They show (see Table 12.8 of their paper) that the results of leaver studies with response rates of 50% or more tend to cluster together, while those with response rates substantially lower result in “outliers,” i.e., uncommon results. The analysis of Acs and Loprest uses results *across* studies rather than *within* studies (as we do), and tends to confirm the *within* study results presented here.

In summary, the above data on changes in outcomes as response rates rise lead us to believe that the findings of New York’s survey would likely be the same if response rates near the maximum for such surveys were attained.

²⁰ Mathematica Policy Research, Presented at the Twenty-first Annual Conference of the Association For Policy Analysis and Management, Washington D.C., 1999.

Table 2: Outcomes and Sample Characteristics for Los Angeles Leavers Study by Marginal and Cumulative Response Rates

	Marginal Response Samples						Cumulative Response Samples					
Response Rate	20%	30%	40%	50%	60%	65%	By 20%	By 30%	By 40%	By50%	By 60%	By 65%
<i>Sampled Cases in Response Rate Interval</i>	145.0	69.0	69.0	71.0	70.0	32.0	145.0	214.0	282.0	354.0	424.0	456.0
Working at interview (%)	66.7	70.7	56.5	55.9	55.9	63.3	66.7	67.9	65.1	63.2	61.9	62.0
Worked since benefit termination (%)	84.8%	88.4%	79.4%	70.4%	81.4%	84.4%	84.8%	86.0%	84.4%	81.6%	81.6%	81.8%
Has Health condition that limits educ/work (%)	12.4	24.6	23.2	14.1	18.6	9.4	12.4	16.4	18.0	17.2	17.5	16.9
Child has health condition that limits educ/work (%)	11.5	12.3	15.5	16.4	11.1	18.5	11.5	11.7	12.7	13.4	13.0	13.4
Total household income at survey	1410	1685	1238	1262	1213	1493	1410	1492	1431	1395	1364	1373
Food Insecure with hunger (%)	30.8	25.8	20.3	17.1	25.7	34.4	30.8	29.2	27.0	25.0	25.1	25.8
Came back on welfare after exit (%)	31.0	17.4	42.0	40.8	40.0	37.5	31.0	26.6	30.4	32.5	33.7	34.0
Receives housing assistance	51.7	52.2	53.6	49.3	62.9	59.4	51.7	51.9	52.3	51.7	53.5	53.9
Homeless, evicted, or in shelter	8.3	7.2	13.0	15.5	17.1	0.0	8.3	7.9	9.2	10.5	11.6	10.7
Number of qtrs employed year prior to	1.8	2.4	1.4	1.7	1.6	1.7	1.8	2.0	1.8	1.8	1.8	1.8
Number of qtrs employed year post exit	2.2	2.5	2.1	1.8	1.8	1.9	2.2	2.3	2.3	2.2	2.1	2.1
Earnings in year before exit (\$)	1421	1825	1061	1197	1303	1162	1421	1551	1432	1385	1371	1356
Earnings in year after exit (\$)	2195	2596	1751	1826	1913	2221	2195	2324	2184	2113	2080	2090
Employed in year after exit (UI) %	67.6	75.4	65.2	63.4	57.1	62.5	67.6	70.1	68.9	67.8	66.0	65.8
Number of months of FS received, year before exit	9.6	9.3	9.6	9.9	9.9	10.5	9.6	9.5	9.5	9.6	9.7	9.7
Number of months of FS received, year after exit	3.3	2.5	5.8	6.4	4.7	4.8	3.3	3.0	3.7	4.2	4.3	4.4
Number of months of Medicaid received, year before exit	11.6	11.7	11.6	11.7	11.6	11.8	11.6	11.6	11.6	11.6	11.6	11.6
Number of months of Medicaid received, year after exit	11.2	11.6	11.3	11.4	11.5	11.3	11.2	11.4	11.3	11.3	11.4	11.4
Number of months of AFDC received, year before exit	10.2	10.4	9.8	9.9	9.9	10.5	10.2	10.3	10.2	10.1	10.1	10.1

Table 2 continued

Response Rate	Marginal Response Samples						Cumulative Response Samples					
	20%	30%	40%	50%	60%	65%	By 20%	By 30%	By 40%	By50%	By 60%	By 65%
<i>Sampled Cases in Response Rate Interval</i>	145.0	69.0	69.0	71.0	70.0	32.0	145.0	214.0	282.0	354.0	424.0	456.0
Number of months of AFDC received, year after exit	1.3	1.0	2.2	2.1	2.2	2.6	1.3	1.2	1.4	1.6	1.7	1.7
Black (%)	37.9	36.2	37.7	42.3	55.7	46.9	37.9	37.4	37.5	38.4	41.3	41.7
White (%)	16.6	13.0	17.4	18.3	5.7	15.6	16.6	15.4	15.9	16.4	14.6	14.7
Hispanic (%)	44.1	49.3	43.5	36.6	35.7	37.5	44.1	45.8	45.2	43.5	42.2	41.9
Other ethnicity (%)	1.4	1.4	1.4	2.8	2.9	0.0	1.4	1.4	1.4	1.7	1.9	1.8
Age at interview	35.6	34.3	32.4	31.6	33.1	35.0	35.6	35.2	34.5	33.9	33.8	33.9
HS Graduate (%)	42.8	58.0	43.5	35.2	47.1	46.9	42.8	47.7	46.6	44.4	44.8	45.0
Married, living with spouse (%)	11.0	10.1	2.9	5.6	8.6	6.3	11.0	10.7	8.8	8.2	8.3	8.1
Divorced Separated or Widowed (%)	44.1	30.4	37.7	33.8	28.6	34.4	44.1	39.7	39.2	38.1	36.6	36.4
Never Married (%)	44.8	59.4	59.4	60.6	62.9	59.4	44.8	49.5	51.9	53.7	55.2	55.5
Household size, including respondent	3.9	4.0	4.1	3.6	3.7	3.5	3.9	3.9	4.0	3.9	3.9	3.8
Lives alone (%)	2.8	4.3	5.8	1.4	4.3	6.3	2.8	3.3	3.9	3.4	3.5	3.7
Lives with adults only (%)	9.7	13.0	7.2	9.9	4.3	6.3	9.7	10.7	9.9	9.9	9.0	8.8
Lives with children only (%)	40.7	39.1	37.7	49.3	48.6	46.9	40.7	40.2	39.6	41.5	42.7	43.0
Lives with children and spouse (%)	12.4	15.9	8.7	11.3	14.3	6.3	12.4	13.6	12.4	12.1	12.5	12.1
Lives with adults and children, but not (%)	34.5	27.5	40.6	28.2	28.6	34.4	34.5	32.2	34.3	33.1	32.3	32.5

**Table 3: Outcomes and Sample Characteristics For Cuyahoga Leavers Study
by Marginal and Cumulative Response Rates**

	Marginal Samples						Cumulative Samples					
Response Rate	30%	40%	50%	60%	70%	79%	By 30%	By 40%	By 50%	By 60%	By 70%	By 79%
<i>Sampled Cases in Response Rate Bracket</i>	117	38	39	37	39	36	117	155	194	231	270	306
Working at interview (%)	68.2	57.1	75.8	54.3	81.3	73.1	68.2	65.5	67.4	65.3	67.3	67.9
Worked since benefit termination (%)	94.0%	89.2%	89.7%	94.6%	87.2%	91.7%	94.0%	92.9%	92.2%	92.6%	91.8%	91.8%
Homeless, evicted, or in shelter	4.3%	13.2%	7.7%	2.7%	2.6%	19.4%	4.3%	6.5%	6.7%	6.1%	5.6%	7.2%
Has Health condition that limits educ/work (%)	22.2	26.3	20.5	10.8	12.8	11.1	22.2	23.2	22.7	20.8	19.6	18.6
Child has health condition that limits educ/work (%)	19.6	24.2	17.6	8.8	0.0	12.5	19.6	20.7	20.1	18.3	15.8	15.4
Total household income at survey	1142	1054	1248	900	1227	1312	1142	1121	1144	1104	1120	1139
Food Secure (%)	49.1	40.5	41.0	56.8	53.8	47.2	49.1	47.1	45.8	47.6	48.5	48.4
Food Insecure without hunger(%)	21.6	29.7	20.5	24.3	28.2	25.0	21.6	23.5	22.9	23.1	23.9	24.0
Food Insecure with Hunger (%)	29.3	29.7	38.5	18.9	17.9	27.8	29.3	29.4	31.3	29.3	27.6	27.6
Came back on welfare after exit (%)	44.4%	31.6%	46.2%	40.5%	23.1%	41.7%	44.4%	41.3%	42.3%	42.0%	39.3%	39.5%
Employed in quarter of exit (%)	74.4%	71.1%	64.1%	81.1%	66.7%	61.1%	74.4%	73.5%	71.6%	73.2%	72.2%	70.9%
Number of months of AFDC before exit	19.0	18.0	16.7	18.2	18.8	16.8	19.0	18.8	18.3	18.3	18.4	18.2
Number of months of FS before exit	18.8	18.3	16.9	17.8	18.3	17.1	18.8	18.7	18.3	18.2	18.2	18.1
Number of months Medicaid eligible before exit	21.1	20.4	19.0	20.2	21.5	19.4	21.1	20.9	20.5	20.5	20.6	20.5
Number of months of AFDC after exit	5.1	3.9	5.2	4.1	2.6	4.2	5.1	4.8	4.9	4.7	4.4	4.4
Number of months of FS after exit	9.2	8.2	9.4	7.9	6.5	7.4	9.2	9.0	9.1	8.9	8.5	8.4
Number of months Medicaid eligible after exit	10.2	9.4	10.0	9.3	7.0	7.7	10.2	10.0	10.0	9.9	9.5	9.3
Sum of post exit earnings	8053	8012	6756	8687	7313	7662	8053	8043	7784	7929	7840	7819
Worked post exit (UI) %	85.5	78.9	74.4	89.2	76.9	80.6	85.5	83.9	82.0	83.1	82.2	82.0
Number of children in AG	1.9	1.7	1.7	1.8	2.1	1.6	1.9	1.8	1.8	1.8	1.8	1.8
Black (%)	82.1	86.1	86.1	89.2	78.9	72.2	82.1	83.0	83.6	84.5	83.7	82.3
White (%)	12.8	13.9	5.6	5.4	15.8	25.0	12.8	13.1	11.6	10.6	11.4	13.0
Hispanic (%)	2.6	0.0	5.6	5.4	2.6	2.8	2.6	2.0	2.6	3.1	3.0	3.0
Less than HS Degree (%)	37.6	36.8	35.9	37.8	43.6	38.9	37.6	37.4	37.1	37.2	38.1	38.2
GED (%)	17.9	10.5	7.7	10.8	17.9	25.0	17.9	16.1	14.4	13.9	14.4	15.7

Table 3 continued

Response Rate	Marginal Samples						Cumulative Samples					
	30%	40%	50%	60%	70%	79%	By 30%	By 40%	By 50%	By 60%	By 70%	By 79%
<i>Sampled Cases in Response Rate Bracket</i>	117	38	39	37	39	36	117	155	194	231	270	306
HS Graduate (%)	35.9	47.4	51.3	51.4	28.2	33.3	35.9	38.7	41.2	42.9	40.7	39.9
Married, living with Spouse (%)	4.3	5.4	2.6	8.1	2.6	8.3	4.3	4.5	4.2	4.8	4.5	4.9
Divorced Separated or Widowed (%)	28.2	24.3	31.6	18.9	30.8	25.0	28.2	27.3	28.1	26.6	27.2	27.0
Never Married (%)	67.5	70.3	65.8	73.0	66.7	66.7	67.5	68.2	67.7	68.6	68.3	68.1
Household size, including respondent	3.7	3.6	3.5	3.5	4.4	3.5	3.7	3.7	3.6	3.6	3.7	3.7
Lives alone (%)	0.9	7.9	5.1	2.7	2.6	0.0	0.9	2.6	3.1	3.0	3.0	2.6
Lives with adults only (%)	7.7	5.3	7.7	5.4	2.6	11.1	7.7	7.1	7.2	6.9	6.3	6.9
Lives with children only (%)	44.4	47.4	56.4	35.1	46.2	38.9	44.4	45.2	47.4	45.5	45.6	44.8
Lives with children and spouse (%)	9.4	7.9	2.6	16.2	5.1	8.3	9.4	9.0	7.7	9.1	8.5	8.5
Lives with adults and children, but not (%)	37.6	31.6	28.2	40.5	43.6	41.7	37.6	36.1	34.5	35.5	36.7	37.3
Age at interview	36.2	36.8	33.5	29.6	34.9	33.3	36.2	36.4	35.8	34.8	34.8	34.6

Comparison of Respondents and Non-respondents Using Administrative Data

Although the evidence indicates that our results would likely be the same if rates near 75% were obtained, non-response bias may still exist. If so, it is likely to result from the approximately 25% of former recipients that appear to never respond to such surveys. To assess the possibility of remaining non-response bias, Tables 4 and 5 compare respondents and non-respondents using measures available for both groups from administrative database.

Table 4: Characteristics of Respondents and Non-Respondents

Characteristic	Respondent	Non-respondent
Female Case Head	93.1%	91.5%
Average Age	33.1	32.5
Marital Status		
Single	61.9%	63.9%
Married	9.5%	12.1%
Separated	11.2%	9.4%
Divorced	3.2%	4.7%
Ethnicity		
Black	44.8%	41.2%
White	18.4%	19.0%
Hispanic	29.9%	33.4%
Average Number of Adults	1.5	1.5
Average Number of Children	1.9	2.0
Child Less Than 13	81.2%	91.7%
Child Less Than 6	55.8%	61.1%

Table 5: Reasons For Closing, Work and Government Benefits by Respondent and Non-Respondent

Characteristics	Respondent	Non-Respondent
Reason for closing		
Increased earnings	18.4%	9.3%
Increased income	12.7%	8.2%
Client request	10.4%	11.1%
Failure to comply with recerification and other procedures	48.5%	54.3%
Failure to access benefits	0.7%	2.7%
Moved	2.3%	1.8%
Whereabouts unknown	2.3%	3.2%
Benefit change to emergency assistance	1.1%	2.1%
Needs met, no longer eligible	1.1%	1.8%
Other	2.5%	5.3%
Earned income in case at closing	30.1%	23.7%
Wage reporting income at closing (Quarter 2, 1999.)	56.3%	46.4%
Wage reporting income at follow-up:		
Quarter 2, 2000	55.2%	44.0%
Quarter 3, 2000	53.9%	47.3%
Quarter 4, 2000	50.7%	41.7%
Average WRS income if working		
Quarter 2, 2000	\$3854	\$4062
Quarter 3, 2000	\$3695	\$3973
Quarter 4, 2000	\$4270	\$4336
Receiving family assistance		
April 2000	19.2%	13.4%
April 2001	18.0%	12.4%
Receiving food stamps		
April 2000	35.7	22.0
April 2001	36.3	20.9
Receiving Medicaid		
April 2000	37.9	27.6
April 2001	40.1	26.7

As shown in these tables, non-respondents are less likely to have left assistance because of increased earnings and more likely to have left because of failure to comply with procedures. They are also less likely to be working after leaving welfare according to the State's Wage Reporting System. However, when working, they show somewhat greater earnings. Despite working less than respondents, non-respondents are also less likely to be receiving welfare, food stamps or Medicaid.

The pattern of differences is consistent with a number of different possible explanations. First, non-respondents may be more likely to have moved out of State or to have off-the-books employment. In such cases, they would not show up as working on New York's Wage Reporting System, explaining their somewhat lower work rate. They would also be less likely to be using public assistance programs because they were out of state, or were unwilling to comply with work requirements that conflicted with off the books employment. Such cases would likely be among the large numbers whose official reason for leaving in Table 4 is a failure to recertify or meet other program requirements.

The lower rate of assistance for non-respondents after leaving might also be explained by the increased ability of survey firms to locate those who are on assistance within the State (since recent contact information is available). This could cause respondents to have a higher rate of assistance than non-respondents, but would not explain the lower work rates for non-respondents.

In addition, some fraction of non-respondents could be in prison, hospitalized, or even deceased, reducing both the work rates and rates of public assistance for such non-respondents.

Finally, some non-respondents may be living with others, making them difficult to locate, particularly after much time has passed since leaving assistance. Such non-respondents are likely to be doubled up because they can't find work.

There are many possible explanations but most likely a combination of these factors explain the differences between respondents and non-respondents in work and public assistance use. For example, some of the many leavers who fail to recertify have moved, some are working off the books, some leavers are institutionalized and unknown to the system, and some are without work living with others. It is therefore unclear to what extent the differences found in welfare system administrative data and state UI records correspond to real differences in work and earnings.

Conclusions

The evidence indicates that for key survey outcome measures, leaver survey results differ little in the range of a 50% to 75% response rate.²¹ We therefore

²¹ Note that this finding is not necessarily generalizable to all leaver surveys regardless of mode of administration (phone, in-home, etc.) or the precise steps used in administering the survey. For example, there is no assurance from these results that a "phone only" survey approach that reached 50%

concluded that reaching a higher proportion of the leaver sample in New York -- perhaps by earlier contact after leaving welfare or by drawing smaller samples with larger spending per sampled case -- would likely result in little difference in estimated outcomes. However, using the State's Wage Reporting System, we did find evidence that some non-response bias may exist in survey estimates of work and public assistance use rates. Such lower rates of work for non-respondents on state UI systems is a common finding of leaver studies in other states. Unfortunately, because of the many possible explanations for such differences, we cannot determine the extent to which differences found in WRS correspond to real differences in work rates or other measures of well-being.

of the sample would have results similar to what a phone and in-home survey would achieve with 75% response rate. The former survey would probably result in disproportionately reaching those reachable by telephone, i.e., those living on their own with working phone service.