

Families on TANF in Missouri: Employment Assets and Liabilities

Final Report

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Executive Summary

While there were substantial caseload declines in the years since the implementation of TANF, caseloads have stabilized and there are concerns that remaining members of the caseload may be more difficult to move into employment. The study presented in this report was designed to address this issue.

The data used in this report come from two sources—administrative records and a survey of a random sample of single-parent TANF recipients whose case was active on November 30, 2002. The survey was conducted throughout 2003, with a response rate of 57%. Sample members in active cases were more likely to respond to the survey than those whose cases had become inactive. Therefore, the results may overstate the work effort of TANF recipients and understate the incidence of barriers to employment.

Demographic and Household Characteristics

- Nearly all case heads were female (95%).
- Most (79%) were younger than 35.
- The majority of case heads were non-Hispanic African American (58%), but 41% were non-Hispanic white.
- More than half of the case heads had never been married (56%).
- Half (48%) of the households consisted solely of the single parent and her children.
- The other half of the households contained adults in addition to the case head.
- About three-quarters of the households had at least one child under the age of six.
- Nearly all single-parent case heads (93%) lived in housing units with 2 or more bedrooms.
- About 40% received some form of rental assistance, either through a rent subsidy (21%) or by living in public housing (17%).
- One-quarter (27%) of the respondents had unstable housing (moving 2+ times in the last 12 months).

Employment Experiences and Earnings

- Many single-parent TANF case heads had substantial work experience. Over half (57%) said they had been employed more than three-quarters of the time since age 18 and 67% had worked within the past year.
- When single parents work, they usually work 30 or more hours per week. The median number of hours worked was 38.
- Many jobs were of short duration. While some respondents had held their jobs for several years, the median number of months worked on the current or last job

- About half of the respondents worked regular daytime shifts, a quarter worked evening or night shifts, and others worked split shifts or other irregular schedules.
- The five most common jobs held by TANF recipients were food services, health aides, office clerks, sales clerks, and cleaning jobs.
- Higher percentages of respondents said they had experience with a variety of common job tasks. Over 60% said they regularly talked with customers face-to-face, worked with electronic equipment other than a computer (e.g., cash register), and did arithmetic.
- Respondents who had worked in the past, but were not working at the time of the interview, reported their principal reason for not working. The most commonly cited reasons were child care problems; transportation problems; or a physical, mental health, or substance abuse problem.
- The most commonly cited reasons respondents gave for leaving prior employment were pregnancy or own health problems.

Education and Training

- Two-thirds (68%) of respondents had been in education, training, job preparation, or work experience programs in the past year.
- Nearly half (46%) of TANF recipients had been in GED classes, college classes, or specialized training programs in the past year.

Wage Rates and Benefits

- The median wage rate for working TANF recipients was \$7.00 per hour.
- Less than half of the respondents received each of the common job benefits—paid sick leave, paid vacation, paid holidays, or health insurance.
- Two-thirds of the respondents said their jobs had little or no opportunities for advancement.

Earnings and Household Income

- Median monthly earnings for respondents who worked in the month prior to the interview were \$700.
- TANF recipients get income from a variety of sources, including TANF cash payments and their own earnings. One-quarter of respondents said there were other adults in their household who worked for pay.
- Median household income, from all sources, was \$826, far less than the poverty threshold for a family of three (\$1,213).

Poverty

- Over 80% of the respondents were living in households with incomes below the poverty level.
- The median income to poverty ratio was 60%. That is, the typical respondent household had a monthly income that was 40% below the poverty threshold.

Barriers to Employment

- Single-parent TANF case heads can have personal, family, and community barriers to employment. This study examined 19 barriers to employment.
- The most common barriers were:
 - 49% said their neighborhood had at least one big problem: drugs, crime, deteriorating buildings, or unemployment
 - 40% did not have a high school diploma or GED
 - 37% had experienced child care problems in the past year
 - 35% had a mental health problem
 - 33% had a transportation problem
 - 27% had unstable housing in the past year
 - 20% had a physical health problem
 - 16-20% had experienced physical violence or threats from their spouse or partner in the past year.
- Most respondents faced multiple barriers to employment. On average, respondents had 3.55 barriers, one in each of the barrier categories.
 - Just 7% had no barriers.

Barriers and Service Use

- Respondents who acknowledged having a barrier to employment were asked about their use of services to remediate the barrier.
- More respondents sought services on their own than were referred to them by caseworkers.
- Most respondents who participated in a service completed the prescribed course.
- Among respondents who said they wanted services but didn't receive them, the chief reason was that they didn't know where to get services.

Effect of Barriers on Economic Outcomes

All of the factors examined in this study have been shown to be related to employment outcomes. However, most studies have not examined the barriers all at one time and many of them are correlated. A multivariate approach isolates the barriers with the most significant effects. Further, some barriers influence some economic outcomes and not others. In general, lack of job experience, having caretaking responsibilities for an ill family member or friend, or having a physical health problem were shown to be barriers for several economic outcomes.

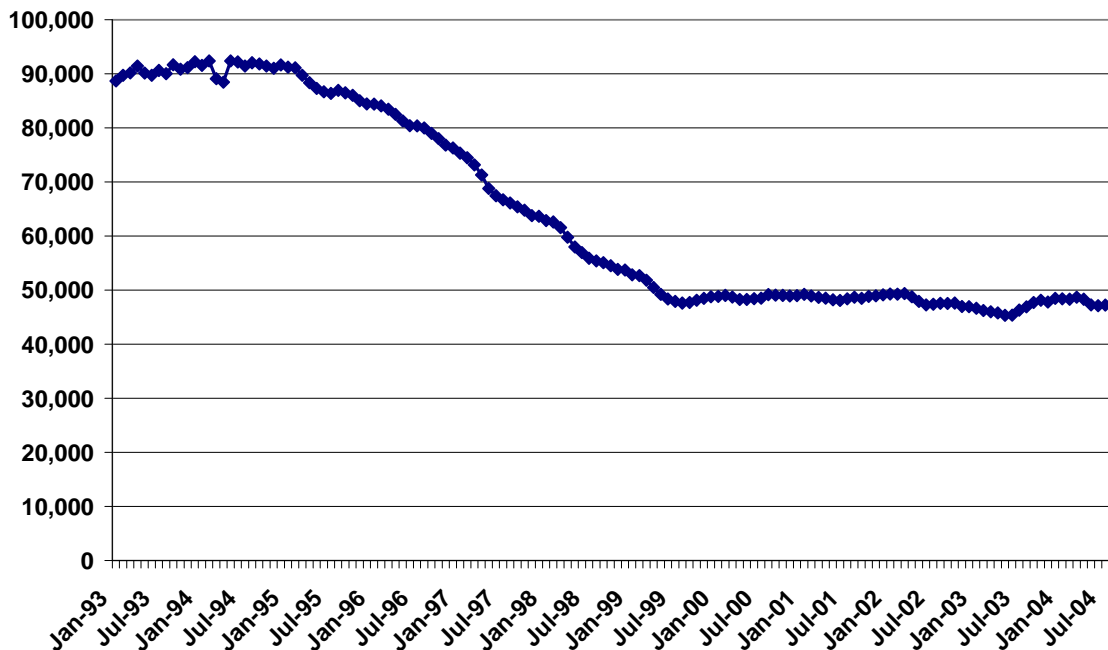
- The barriers leading to more months of TANF receipt were: having fewer than 4 common job skills, having a learning disability, having an infant, living in unstable housing, having to care for an ill family member or friend, and having a transportation barrier.
- The barriers associated with working in fewer months were: being employed less than 25% of the time since age 18, having to care for an ill family member or friend, and having a physical health problem.
- Having lower hourly wage rates were associated with having fewer than four common job skills.
- Having lower monthly earnings were related to working less than 25% of the time since age 18.
- Having lower household income was related to having a physical health problem.
- Respondents were more likely to be poor if they lived in neighborhoods where they considered crime to be a big problem.

1.1 History of Research on Welfare Reform

The nation's research community has conducted a number of studies on the consequences of the Temporary Assistance to Needy Families (TANF) program, enacted in 1996, which placed a 60-month lifetime limit on the receipt of assistance and instituted a work requirement for recipients. While there were substantial caseload declines in the ensuing years (Figure 1.1), a substantial portion of that decline has been attributed to a job growth in a prosperous economy. Caseloads have stabilized and there are now programmatic concerns that remaining members of the caseload may be more difficult to move into employment.

Figure 1.1 shows that the Missouri caseload declined from a high of 92,256 cases in December 1993 to 47,622 in August of 1999—a decline of 48%. The caseload was fairly stable after that and stood at 47,647 cases in August of 2004.

Figure 1.1 Missouri Caseload Trend



Since the implementation of TANF, the federal government and the State of Missouri have had an active research agenda on the consequences of welfare reform. Missouri has conducted two previous studies. The first examined the economic status of persons who left cash assistance and found that:

- Former recipients exhibited a high level of work effort: 90% had worked in the 2½ years since leaving, 53% had worked at least 80% of the months since leaving, and 56% of those working at the time of the interview were working full time.
- Nonetheless, most (58%) of those who had left assistance were living in poverty and nearly all (90%) were living under 180% of the poverty threshold and were, therefore, still eligible for many kinds of government assistance.

The second study examined the economic status of persons who had left TANF and not returned (continuous leavers), persons who had left TANF and then returned to the caseload (cyclers), and long term recipients (stayers). This study also examined the barriers to employment among the three groups. The study found that:

- Continuous leavers were better off than cyclers or stayers. They had greater attachment to the labor force, higher median wage rates, higher household incomes, and lower poverty rates.
- On average, continuous leavers had fewer barriers to employment (3.8 out of 13 potential barriers), than cyclers (4.3), or stayers (5.7).
- Not having a high school education or GED and poor physical health were the two barriers that had the greatest negative effect on employment.

This is the third study of welfare reform in Missouri. It focuses on barriers to employment for single-parent families on the TANF caseload.

1.2 Research Objectives

The current study was guided by 5 main research objectives.

1. What were the employment and economic outcomes of current, single-parent TANF recipients? What was their work history and total household income? Did they live with other workers? How many income sources did they have?
2. What was the prevalence of personal, family, and community barriers to employment among TANF recipients? What was the constellation of employment barriers for each recipient?
3. What was the relationship between type, number, and severity of barriers and the level of participation in work or job readiness activities?
4. What was the percentage of recipients engaged in services targeted toward the remediation of employment barriers? Did service use modify the relationship between barriers and self sufficiency?
5. What reasons did recipients give for not engaging in remedial services?

1.3 Methodology and Data Sources

The analyses presented in this report come from two data sources—administrative records and a survey of a random sample of single-parent TANF

recipients. Data from these two sources were merged, on the basis of Department of Social Services (DSS) case numbers (DCNs), prior to analysis.

Administrative data were obtained from the DSS income maintenance system and from the Missouri Department of Labor Unemployment Insurance benefit system. The administrative data file contained information on: case DCN identifier, months on TANF, length of current spell, whether the case had been continuously active for the past 24 months, age and gender of case head, and wage data for the eight calendar quarters prior to June 20, 2003—the midpoint of the survey data collection period.

Survey data were obtained from a telephone survey of a sample of Missouri single-parent TANF case heads using a common core questionnaire developed by ASPE for use in all six states conducting caseload studies. Each state added questions to the common core. The Missouri questions focused on the use of services that could remediate barriers to employment and a psychological attachment scale designed to measure four ways in which respondents relate to others: secure, fearful, preoccupied, and dismissing. On average, interviews lasted 45 minutes. The questionnaire is provided in Appendix A.

Following ASPE guidelines, the survey was limited to single-parent case heads, whose case was in active status on November 30, 2002. While APSE also was interested in surveying child only cases, Missouri was not able to identify those cases from their administrative records. Two parent cases were not eligible for the survey. There were 46,248 eligible cases in Missouri, from which a statewide random sample of 571 single-parent cases was selected (sampling fraction = 1.23%).

DSS provided information on sample members' addresses and telephone numbers from its income maintenance files. Sample members were mailed a recruitment letter, which provided a toll free number that respondents could use to call the survey center at their convenience. All sample members received a \$1 incentive payment in the recruitment letter and respondents received a \$19 incentive payment when they completed the interview. Survey field workers took cell phones to sample members' houses, so that they could complete the survey if they didn't have a telephone. Data collection began on January 7, 2003 and ended 49 weeks later, on December 13, 2003. The response rate for the survey was 57%. Due to the long data collection period, approximately one-third of the survey respondents had left the caseload by the time they were interviewed (Table 1.1).

**Table 1.1
Sample Disposition**

	Number	Percent
Completed Interview	323	57
Partial Interview	8	1
Institutionalized	1	0
Deceased	2	0
Language Barrier	5	1
Refusal	26	5
Located, No Contact	8	1
Not Located	198	35
Total	571	100%

The response rate was lower than anticipated, despite a variety of tracking and recruitment activities. Sample members received six reminder mailings. Call center staff used a variety of tracking methods to locate sample members, including telephone directory assistance for the areas around all known sample member addresses in the income maintenance files, Internet searches, and guaranteed postage for the contact letters to acquire forwarding addresses from the U.S. Postal Service. Field workers in Kansas City and St. Louis went to the last known address of sample members and to any new locations identified by friends and neighbors. DSS provided periodic updates to contact information from its income maintenance files.

1.4 Non-Response Analysis

With a response rate of 57%, there was the potential that the data might be affected by non-response bias. Using the information available from income maintenance records, we assessed the sample for non-response bias (Table 1.2). Administrative data was obtained for respondents at the time of the interview. Data for non-respondents referred to the mid-point of the interview period—June 20, 2003. There was a single significant difference, at the .05-significance level, between respondents and non-respondents: respondents were more likely to be in an active case than non-respondents. Since income maintenance files were used in respondent locating activities, this outcome is not unexpected. At the .10-significance level, there were two significant differences. Respondents were somewhat more likely to be female than non-respondents and respondents were more likely to live in rural locations than non-respondents. The rural-urban difference may have been a result of the fact that most of the field operations to locate sample members were conducted in urban areas.

**Table 1.2
Non-Response Analysis**

	Respondents	Non-Respondents	Chi-Square Probability
Case Active At time of interview or 6/30/03	67%	55%	0.003
On TANF Continuously for past 24 months At time of interview of 6/30/03	26%	28%	0.589
Race/Ethnicity			0.122
Non-Hispanic White	41%	50%	
Non-Hispanic Black	57%	47%	
Hispanic	2%	1%	
Other	0%	1%	
Gender			0.066
Female	95%	92%	
Male	5%	8%	
Location			0.081
Rural	37%	44%	
Urban	64%	56%	
			T-test Probability
Number of Months on TANF	32%	31%	0.613
Number of Children	1.95	2.02	0.401

Source: Missouri Department of Social Service Income Maintenance Records

Because the major difference between respondents and non-respondents was whether or not they were in an active case, we examined the differences in key variables from the survey data between respondents who were in active and inactive cases. The characteristics of active cases differed significantly from inactive cases in three ways (Table 1.3). Persons in active cases:

- Were less likely to be employed at the time of the interview
- Worked in fewer months during the past year
- Were more likely to be living as a parent with children in a household containing other adults who were not spouses or partners

In conclusion, sample members who participated in the survey were disproportionately comprised of heads of active cases. Further, active case heads were less likely to be working at the time of the interview and worked in fewer months during the year prior to the interview. **Thus, the results reported in the following chapters will under-estimate the employment of the single-parent caseload.**

**Table 1.3
Characteristics of Active and Inactive Case Heads**

	Active (%)	Inactive (%)	Chi-Square Probability
Employment Status			0.001
Currently employed	28	51	
Not currently employed, employed in last year	34	26	
Not currently employed, Employed > 1 year ago	36	22	
Never employed	2	1	
Education			0.143
< High School	44	33	
High School Diploma or GED	25	26	
Schooling beyond High School	31	41	
Household Composition			0.011
Adults only	2	4	
Single parent with children	45	52	
Single parent, other adults & children	36	20	
Unmarried partners with children	11	10	
Married with children	6	14	
Had child care problem interfere with work	29	29	0.941
Had learning disability	14	14	0.925
Self-reported health status			
Excellent	20	22	0.468
Very good	26	26	
Good	24	28	
Fair	20	20	
Poor	9	4	
Had mental health problem	34	37	0.607
Had experienced domestic violence			0.412
Never	57	62	
Yes, but not in past year	27	20	
In past year	16	18	
Had transportation barrier	33	32	0.906
	Mean	Mean	T-test probability
Months worked	1.44	2.00	0.003
Hours worked	32	33	0.548
Hourly wage rate	\$14.92	\$7.27	0.306
Household size	3.9	4.0	0.837
Number of work barriers	3.6	3.5	0.902

Source: Survey of Missouri TANF Caseload

1.5 Characteristics of TANF Recipients

The demographic characteristics of single-parent TANF case heads in Missouri are presented in Table 1.4. Nearly all case heads were female (95%) and most (79%) were younger than 35. The median age of a single-parent case head was 28.6 years. The majority of case heads were non-Hispanic African American (58%), but 41% were non-Hispanic white. Only 3% of the case heads were Hispanic. More than half of the case heads had never been married (56%) and 18% were separated, divorced or widowed. One-quarter of the case heads were married or living with a partner.¹ Approximately 60% of the case heads had a high school diploma, GED, or some higher education, while 40% did not have a diploma.

¹ The study sampled single parent case heads, but some of those single parents may have gotten married by the time of the interview.

Table 1.4
Characteristics of the Heads of Single-Parent
TANF Cases in Missouri

	Percentage Unless Stated Otherwise
Gender	
Female	95
Male	5
Age	
Younger than 25 years	36
25 to 34 years	43
35 years or older	21
Average age (years)	28.6
Median age (years)	27.0
Race/Ethnicity^a	
White, Non-Hispanic	41
African American, Non-Hispanic	58
Native American, Non-Hispanic ^b	3
Other Non-Hispanic	2
Hispanic	3
Marital Status	
Never married	56
Married or living with partner	26
Separated, divorced, or widowed	18
Highest Education Completed	
Less than high school diploma/GED	40
High school diploma/GED	25
More than high-school diploma/GED	34
Sample Size 323	

Source: 2003 survey of families on TANF in Missouri.

Notes: Survey data represent a random sample of all single-parent TANF recipients in Missouri. Survey item non-response may cause the sample sizes for specific variables to be smaller than those shown. Rounding may cause percentages to sum to something other than 100.

^aSome cases may have identified more than one race category and, therefore, the categories shown are not mutually exclusive.

^bIncludes American Indians and Alaskan Natives.

Table 1.5 presents information on the household characteristics of the respondents. Half (48%) of the households consisted solely of the single parent and her children. The other half of the households contained adults in addition to the case head. In 20% of the households the additional adults were spouses or partners, while in 30% the other adults might have been adult children, other relatives, or non-relatives. On average, there were two children in the respondent households. About three-quarters of the households had at least one child under the age of six. One in ten of these households had a child under the age of 18 living outside the household.

**Table 1.5
Household Composition of Single-Parent
TANF Cases in Missouri**

	Percentage Unless Stated Otherwise
Household Composition	
Single parent, children	48
Two married adults, children ^a	9
Single parent, partner, children ^a	11
Single parent, other adults, children ^b	30
Adults only, no children	3
Average number of persons in HH	3.9
Median number of persons in HH	4.0
Number of Children Less than Age 18 in Household	
0	2
1	33
2	37
3	16
4	7
5 or more	6
Average number of children < 18 in HH	2.1
Median number of children < 18 in HH	2.0
Number of Children <6 in HH	
0	26
1	44
2	25
3 or more	5
Average number of children <6 in HH	1.1
Median number of children <6 in HH	1.0
Age of Youngest Child	
Not applicable (no child on case)	2
Less than 1 year	19
1 to 5 years	55
6 to 14 years	24
15 years or older	2
Average age of youngest child	3.9
Median age of youngest child	2.0
Have Own Children Less than Age 18 Living Outside Household	10
Sample Size 323	

Source: 2003 survey of families on TANF in Missouri.

Notes: Survey data represent a random sample of all single-parent TANF recipients in Missouri. Survey item non-response may cause the sample sizes for specific variables to be smaller than those shown. Rounding may cause percentages to sum to something other than 100.

^aOther adults may also have been present in the household.

^bOther adults is exclusive of a spouse or partner.

Nearly all single-parent case heads (93%) lived in housing units with two or more bedrooms (Table 1.6). Most families lived in two or three bedroom units. Four in ten respondents received some form of rental assistance, either through a rent subsidy (21%) or by living in public housing (17%). Nonetheless, one-quarter (27%) of respondents had unstable housing (moving two+ times in the last 12 months).

**Table 1.6
Housing Characteristics**

	Percentage Unless Stated Otherwise
Number of Bedrooms	
1	7
2	41
3	38
4 or more	14
Housing Assistance	
Live in public housing	17
Receive rent subsidy	21
None	61
Number of Moves in Past 12 Months	
0	49
1	25
2	15
3 or more	11
Evicted During Past 12 Months	4
Unstable Housing ^a	27
Sample Size 323	

Source: 2003 survey of families on TANF in Missouri.

Notes: Survey data represent a random sample of all single-parent TANF recipients in Missouri. Survey item non-response may cause the sample sizes for specific variables to be smaller than those shown. Rounding may cause percentages to sum to something other than 100.

^aDefined as having been evicted or moving two or more times in the past 12 months.

1.6 Structure of Report

The remainder of the report is organized into four topical chapters and five technical appendices. Chapter 2 presents information on the welfare and work experiences of respondents. Chapter 3 describes respondents' employment assets and liabilities. Chapter 4 examines the degree to which personal, family, and community barriers to employment affect respondents' work and economic well-being.

Chapter 2 Employment Experiences and Earnings

Respondents were asked about their employment experiences and earnings. Approximately two-thirds of respondents said that they had been employed in the past year. Two-thirds also reported participating in education and job preparation programs. Recall that the response bias in the sample indicated that these figures are probably low, relative to all single-parent TANF case heads.

2.1 Employment

Nearly all (98%) single-parent TANF case heads had work experience (Table 2.1). Over half of the respondents (57%) said they had been employed more than 75 percent of the time since age 18. One-third of the respondents were employed at the time of the interview and another third were not employed, but had worked for pay in the past year. Respondents who had been employed in the past year had worked an average of six months and had been in two jobs. One-third of the respondents were not employed at the time of the interview and had last worked for pay more than a year prior to the interview.

Table 2.1
Employment Experiences of TANF Case Heads

	Percentage Unless Stated Otherwise
Current Employment Status	
Employed	36
Not employed; worked for pay during the past year	31
Not employed; worked for pay more than a year ago	31
Not employed; never worked for pay	2
Number of Months Worked for Pay During the Past Year	
0	35
1 to 3	17
4 to 6	20
7 to 9	13
10 to 11	6
12	8
Number of Months Worked If Employed in Past Year	
Average	6
Median	6
Number of Jobs Held During Past Year	
0	34
1	36
2	18
3 or more	12
Number of Jobs Held If Employed in Past Year	
Average	2
Median	1
Proportion of Time Employed Since Age 18	
About 75 percent or more	57
About 50 percent	20
About 25 percent or less	20
Not at all	3
Sample Size 323	

Source: 2003 survey of families on TANF in Missouri.

Notes: Survey data represent a random sample of all single-parent TANF recipients in Missouri. Survey item non-response may cause the sample sizes for specific variables to be smaller than those shown. Rounding may cause percentages to sum to something other than 100.

Respondents were asked about the characteristics of their current or most recent job. The average number of months on that job was 19.5 (Table 2.2), but the median was only 5.0 months. This indicates a highly skewed distribution, with some respondents having long tenure on their jobs and many others having very short tenure. One-quarter of the respondents said they were in temporary or seasonal jobs. While the job tenure of many respondents may be short, many are working full time. Over half (55%) of the respondents said that they worked 35 hours per week in their current or most recent job. Half worked a regular day shift, one-quarter worked an evening or night shift, and the remaining quarter worked on other schedules. The most common occupations were

food service, health aides, or clerks. Half of all respondents worked in one of those three occupations.

Table 2.2
Characteristics of Current or Most Recent Job
Held by TANF Case Heads Who Were Ever Employed

	Percentage Unless Stated Otherwise
Length of Employment on Job	
Average number of months	19.5
Median number of months	5.0
Hours Worked per Week	
Less than 20	14
20 to 34	30
35 or more	55
Average hours worked per week	32.7
Median hours worked per week	38.0
Temporary or Seasonal Job	27
Shift or Time of Day Worked	
Regular day time shift	50
Morning or afternoon shift	7
Evening or night shift	24
Irregular, split, or rotating shift	14
Other	5
Occupation	
Food services	20
Health Aide	16
Clerk	15
Sales	11
Cleaner	11
Child Care	6
Factory	5
Laborer	5
Driver	2
Beauty	1
Other	7
Sample Size 323	

Source: 2003 survey of families on TANF in Missouri.

Notes: Survey data represent a random sample of all single-parent TANF recipients in Missouri. Survey item non-response may cause the sample sizes for specific variables to be smaller than those shown. Rounding may cause percentages to sum to something other than 100.

Given their work experience, it is not surprising that high percentages of respondents reported that they “regularly” performed a series of common job tasks (Table 2.3). More than half of the respondents who had ever worked for pay said that they had:

- Talked with customers face to face or over the telephone
- Worked with an electronic machine other than a computer
- Did arithmetic
- Filled out forms
- Read instructions or reports

Three-quarters of the respondents said that they had regular experience with at least four of these job tasks.

Table 2.3
Performance of Common Job Tasks By TANF Cases Heads
Who Have Ever Worked for Pay
(Percentages)

	Regularly ^a	Monthly	Ever
Job Tasks Performed in Past Year			
Talk with customers face to face	82	4	86
Talk with customers over the phone	58	4	62
Read instructions or reports	61	6	67
Write letters or memos	32	11	43
Work with a computer	42	5	47
Work with another electronic machine	70	3	72
Do arithmetic	69	3	71
Fill out forms	62	5	68
Keep watch over gauges or instruments	41	6	47
Performed at Least Four Job Tasks	75	2	80
Sample Size 323			

Source: 2003 survey of families on TANF in Missouri.

Notes: Survey data represent a random sample of all single-parent TANF recipients in Missouri. Survey item non-response may cause the sample sizes for specific variables to be smaller than those shown. Rounding may cause percentages to sum to something other than 100.

^aRegularly is defined as having performed the job skill daily or weekly.

Respondents who were not working at the time of the interview, but had worked in the past, were asked why they were not working (Table 2.4). The most commonly-cited reasons were: (1) child care problem; (2) transportation problem; and (3) physical, mental health, or substance abuse problem. Respondents also were asked why they had left their most recent job and gave similar reasons: (1) own health problem; (2) pregnancy; and (3) child care or transportation problem.

Table 2.4
Principal Reasons for Not Working and for Leaving Most Recent Job for
Cases with Heads Not Currently Employed^a

	Percentage
Principal Reason Currently Not Working for Pay	
Physical, mental health or substance abuse problem	13
Pregnancy or newborn care	9
Prefer/need to stay at home with children	6
Other family responsibilities	2
Child care problem	17
Transportation problem	13
In school/training	9
Lack education/work experience	12
No jobs available/wages too low	12
Other	6
Principal Reason for Leaving Most Recent Job	
Not satisfied with hours/benefits/salary	12
Problems on the job (with boss or too stressful)	4
Pregnancy/maternity leave	14
Own health problems	14
Family or personal problems	5
Child care or transportation problems	13
Improved opportunities (school or another job)	6
Temporary or short term assignment ended	7
Fired or laid off	12
Other	13
Sample Size 323	

Source: 2003 survey of families on TANF in Missouri.

Notes: Survey data represent a random sample of all single-parent TANF recipients in Missouri. Survey item non-response may cause the sample sizes for specific variables to be smaller than those shown. Rounding may cause percentages to sum to something other than 100.

^aTabulated for cases on which the case head was not currently employed but had been employed in the past.

Respondents also were asked about their participation in education and job preparation programs in the previous year (Table 2.5). Two-thirds (68%) said they had participated in at least one type of program. Nearly half (46%) said that they had participated in at least one such program. Approximately one-fifth said that they had participated in GED classes or training for a GED exam. One-fifth said that they had taken college classes in the last year. Additionally, one-fifth said that they had participated in specialized training programs.² Nearly half of the respondents said they had participated in a job preparation program—job readiness, job search or job club. Just 12% said they had participated in a work experience program.

² As participation in these three types of programs was not mutually exclusive, it is clear that approximately 15% participated in at least two types of program.

Table 2.5
Participation in Education, Training, and Job Preparation Programs
Among TANF Cases During the Past Year

	Percentage
Education or Training Programs	46
GED classes or training for GED exam	20
Specialized training program	19
College classes	19
Job Preparation Programs	48
Job readiness training	25
Job search program or job club	43
Work Experience Program	12
Any of the Above	68
Sample Size 323	

Source: 2003 survey of families on TANF in Missouri.

Notes: Survey data represent a random sample of all single-parent TANF recipients in Missouri. Survey item non-response may cause the sample sizes for specific variables to be smaller than those shown. Rounding may cause percentages to sum to something other than 100.

Most of the jobs held by TANF case heads did not offer many benefits (Table 2.6). Fewer than half provided access to health insurance, paid vacation, or paid holidays. Just a third offered paid sick leave and one-quarter offered a retirement plan. Respondents were asked how much opportunity for advancement their jobs held: 18% said a “great deal,” 15% said “some,” and 64% said “little” or “none”.

Table 2.6
Compensation on Current or Most Recent Job
Held by TANF Case heads Who Were Ever Employed

	Percentage Unless Stated Otherwise
Hourly Wage ^a	
Less than \$5.15	10
\$5.15 to 6.00	17
\$6.01 to 7.00	26
\$7.01 to 8.00	16
\$8.01 to 9.00	11
\$9.01 to 10.00	10
More than \$10.00	12
Average hourly wage	\$7.69
Median hourly wage	\$7.00
Fringe Benefits Available	
Paid sick leave	35
Paid vacation	45
Paid holidays	48
Health insurance	46
Retirement plan	27
Opportunity for Advancement (Self-assessment)	
Great deal	18
Some	15
A little	25
None	39
Sample Size 323	

Source: 2003 survey of families on TANF in Missouri.

Notes: Survey data represent a random sample of all single-parent TANF recipients in Missouri. Survey item non-response may cause the sample sizes for specific variables to be smaller than those shown. Rounding may cause percentages to sum to something other than 100.

^aThis estimate includes both case heads who are paid on an hourly basis and those who are paid a salary where the hourly wage was calculated.

2.2 Earnings and Poverty

The median hourly wage rate for respondent's current or last job was \$7.00 per hour (Table 2.6). Someone working year round, full time at this wage rate would earn \$14,560 per year, slightly below the federal poverty threshold for one adult and two children.³ Most TANF case heads did not work year round. Among the 38% of the case heads who worked for pay in the last month, the median monthly earnings were \$700 (Table 2.7). One-quarter of the households contained other adults who were working.

³ The federal poverty threshold for a family of one adult and two children in 2003, the year of data collection, was \$14,824.

Table 2.7
Earnings of TANF Cases

	Percentage Unless Otherwise Stated
Case Head Worked for Pay in Last Month	38
Monthly Earnings of Case Head ^a	
Less than \$400	30
\$400 to \$799	25
\$800 to \$1,199	28
\$1,200 or more	17
Average monthly earnings	\$788.28
Median monthly earnings	\$700.00
Other Adults in the Household Worked for Pay Last Month	27
Sample Size 323	

Source: 2003 survey of families on TANF in Missouri.

Notes: Survey data represent a random sample of all single-parent TANF recipients in Missouri. Survey item non-response may cause the sample sizes for specific variables to be smaller than those shown. Rounding may cause percentages to sum to something other than 100.

^aTabulated for cases who reported earnings for the month prior to the survey (n= 124).

TANF households received income from a variety of sources (Table 2.8). Overall, the average monthly household income was \$1,109, which when annualized was less than the poverty threshold. Somewhat fewer than half of the households (46%) had income from earnings and, with average total monthly earnings of \$1,065, those households were significantly better off than households without earnings. Some of these households were comprised of persons who had left TANF after sample selection. Two-thirds of the households received cash assistance from TANF at the time of the interview and their average monthly benefit was \$269. Households receiving SSI received an average of \$571 from that source.

Table 2.8
Income Sources and Income Amounts Among TANF Households^a

	Percentage With Income From Source ^b	Income in Last Month ^b	
		Cases with Income from Selected Source	All Cases ^c
Earnings by All Household Members	46	\$1,065	\$540
Public Assistance			
TANF benefits	67	\$269	\$180
Food stamp benefits	85	\$291	\$249
SSI or disability insurance	13	\$571	\$77
Child Support Over Past 12 Months			
Received any	10	N/A	N/A
Received regularly ^d	50	N/A	N/A
Other Sources ^e	21	\$220	\$49
All Sources			\$1,109
Sample Size 323			

Source: 2003 survey of families on TANF in Missouri.

Notes: Survey data represent a random sample of all single-parent TANF recipients in Missouri. Survey item non-response may cause the sample sizes for specific variables to be smaller than those shown. Rounding may cause percentages to sum to something other than 100.

^aIncome sources and amounts refer to the month prior to the survey.

^bCategories include income received by any member of the household.

^cFigures for "all cases" include cases that received or did not receive the income source in the last month. Cases that did not receive the income source had values of \$0 in the calculation of the average.

^dTabulated only for cases that received child support in the past 12 months (n=32).

^eOther income includes child support, unemployment benefits, alimony payments, or money from friends or relatives. Separate figures for monthly child support payments were not gathered in the survey.

Over 80% of the surveyed households had incomes that left them below the poverty line (Table 2.9). Another 10% had incomes between 100%-149% of the federal poverty level, making them income-eligible for a variety of assistance programs. Just 4% of the sample had incomes above 200% of the poverty threshold. Fully 85% of the respondents were receiving Food Stamps at the time of the interview (Table 2.8).

Table 2.9
Monthly Household Income of TANF Cases
And Income Relative to Poverty Levels

	Percentage Unless Stated Otherwise
Total Monthly Household Income ^a	
Less than \$500	19
\$500 to 999	42
\$1,000 to 1,499	21
\$1,500 to 1,999	9
\$2,000 or more	9
Average Income	\$1108.82
Median Income	\$826.50
Total Monthly Household Income Relative to Poverty Level ^b	
Less than 0.50	30
0.50 to 0.99	51
1.00 to 1.49	10
1.50 to 1.99	5
2.00 or more	4
Average Income to Poverty level	.79
Median Income to Poverty Level	.60
Sample Size 323	

Source: 2003 survey of families on TANF in Missouri.

Notes: Survey data represent a random sample of all single-parent TANF recipients in Missouri. Survey item non-response may cause the sample sizes for specific variables to be smaller than those shown. Rounding may cause percentages to sum to something other than 100.

^aBased on reported household income for month prior to the survey.

^bPoverty threshold level as established by the U.S. Bureau of the Census.

2.3 Summary of Employment and Earnings

In summary, while about half of the respondents had worked most of the time since they were 18, and in their current or most recent job worked full time, the jobs they held didn't pay enough to raise the family above the poverty line, provided few benefits, and offered little opportunity for advancement. About half of the jobs were on shifts during which it could be difficult to find child care, and a quarter of the jobs were seasonal or temporary.

TANF recipients have a number of barriers to employment.⁴ These barriers have been categorized into individual, family and community barriers. Some of the barriers in each category are amenable to remediation through programmatic interventions.

The survey asked single-parent TANF case heads about 19 barriers to employment and about their use of services to address barriers.

Individual barriers

1. Education
2. Training and job experience
3. Employment experience
4. Physical health
5. Mental health
6. Fearful, preoccupied, or dismissing attachment style
7. Chemical dependence
8. Learning disability
9. Arrests and convictions
10. Difficulty with English

Family barriers

11. Domestic violence
12. Care taking responsibilities—another adult in household
13. Care taking responsibilities—child with special needs
14. Pregnant or caring for small child
15. Unstable housing

Community barriers

16. Child care problems
17. Transportation problems
18. Employment discrimination
19. Distressed neighborhood

This chapter presents information on the prevalence of employment barriers among the TANF caseload, as well as the prevalence of multiple barriers.

3.1 Individual Barriers—Education, Training and Employment Experience

Human capital is an economic concept encompassing the employment assets that individuals bring to employers: education, training or special skills, and experience. As described in Chapters 1 and 2, the human capital profile of TANF single-parent case heads was mixed.

- Over half (60%) had a high school diploma or GED and 40% did not.
- Nearly half (46%) said they had participated in an education or training program in the past year.

⁴ Each personal, family, or community characteristic may be considered to be a barrier or an asset, depending on its value. For example, having a college education would be an employment asset, while not having a high school diploma would be a barrier.

- Three-quarters of those who had ever worked had experience with four or more common job tasks.
- Approximately half of the respondents (57%) said they had been employed more than 75% of the time since age 18.
- One-third (35%) had not worked for pay in the past year and an additional third (37%) said they had worked six months or less.
- Over half of those who had worked in the past year (55%) had worked full time.

In summary, only half of the respondents had educational levels that are commonly required by employers for entry level jobs. About two-thirds had recent job experience; another asset that employers look for when hiring. Finally, when respondents worked, they usually worked full time, but not for many months in a row. Thus, a substantial portion of TANF single parents lacked the education and experience that would assist them in acquiring jobs, particularly jobs that might pay above the minimum wage.

3.2 Individual Barriers—Physical Health

Health problems have long been associated with difficulties in obtaining or maintaining employment. Survey respondents were asked to assess the level of their overall health, answer questions from a subset of the SF-36 on physical functioning, and report on chronic health or medical conditions. Overall, the physical health of Missouri’s single-parent TANF recipients was much worse than the health status of the U.S. population.

Just one-fifth of this general young group described their overall health as “excellent” and one-quarter said it was “very good” (Table 3.1). Nearly half of the respondents’ (46%) physical functioning status was in the bottom quartile of the relevant age and gender component of U.S. population. This means that a substantial portion of the single parents said they had difficulty with common tasks, such as walking several blocks or climbing a flight of stairs. Overall, 37% of the TANF single parents were below the U.S. average.

While it might be expected that some of these health conditions arose from pregnancy, just 7% of the respondents were pregnant. The most commonly cited medical condition was asthma/emphysema (11%). Arthritis (5%) and back problems (5%) were also mentioned relatively frequently. Some of these conditions are episodically acute and could contribute to the pattern of short employment episodes found in the employment patterns described above.

Overall, 20% of the TANF single parents could be said to have a physical health problem, as evidenced by their saying their overall health was fair or poor and their physical functioning status was in the lowest U.S. quartile. The poor health status of many TANF recipients could make it difficult for them to obtain or maintain employment. Indeed, the employment consequences of their health status could have led them to be on the TANF caseload.

**Table 3.1
Physical Health**

	Percentage Unless Stated Otherwise
Overall Health (Self-Assessment)	
Excellent	21
Very good	26
Good	25
Fair	20
Poor	7
Pregnant ^a	7
Younger than 25 years	14
25 to 34 years	3
35 years or older	2
Presence of Chronic Health or Medical Condition	34
Arthritis	5
Asthma/Emphysema	11
Back problem	5
High blood pressure	3
Nerves/Anxiety/Stress	3
Physical Functioning ^b	
First quartile of the U.S. Population (Low)	46
Second quartile of the U.S. Population	16
Third or fourth quartile of the U.S. Population	38
Below average for the U.S. Population	37
Physical Health Problem ^c	20
Sample Size 323	

Source: 2003 survey of families on TANF in Missouri.

Notes: Survey data represent a random sample of all single-parent TANF recipients in Missouri. Survey item non-response may cause the sample sizes for specific variables to be smaller than those shown. Rounding may cause percentages to sum to something other than 100.

^aTabulated only for cases with female heads (n=308).

^bPhysical functioning was determined following the methodology of the Physical Functioning Scale of the SF-36 Health Survey, incorporating norms based on age and gender.

^cFollowing the methodology of the University of Michigan's Women's Employment Study, a case head was defined to have a physical health problem if overall health was poor or fair and physical functioning was in the lowest quartile.

3.3 Individual Barriers—Mental Health

Mental health conditions also may make it difficult to obtain or maintain employment. No causal relationship was assumed. Poor mental health could precipitate a loss of economic resources, and thus TANF reciprocity or living in poverty could precipitate psychological problems. For this study, the mental health status of TANF single-parent case heads was assessed through two widely validated scales: the K6 Psychological Distress scale and the Composite International Diagnostic Interview Short Form (CIDI-SF).

According to these measures, one-third (35%) of the TANF respondents had a mental health problem (Table 3.2). From the K6, one-fifth of the respondents were found to have serious psychological distress. Through the CIDI-SF, nearly a third (31%) were determined to have probable major depression, some cases of which would have been identified through the K6 as well. These conditions might be viewed as undesirable by employers and might also make it more difficult for TANF case heads to engage in job search and job retention. The rates of mental health problems among the respondents were much higher than in the general population, but were consistent with those found in other studies of welfare recipients.

**Table 3.2
Mental Health**

	Percentage Unless Stated Otherwise
Nonspecific Psychological Distress ^a	
Not serious	81
Serious	19
Major Depression ^b	
No major depression	69
Probable major depression	31
Mental health problem ^c	35
Sample Size 323	

Source: 2003 survey of families on TANF in Missouri.

Notes: Survey data represent a random sample of all single-parent TANF recipients in Missouri. Survey item non-response may cause the sample sizes for specific variables to be smaller than those shown. Rounding may cause percentages to sum to something other than 100.

^aCategories of nonspecific psychological distress were assigned on the basis of the K6 psychological distress scale, with a range of 0 to 24. Subjects with a score ≥ 13 are considered to have serious psychological distress.

^bThe probability of major depression was determined following the methodology of the Composite International Diagnostic Interview Short Form (CIDI-SF). Under this methodology, individuals with three or more of seven symptoms of major depression are classified as being at probable risk of major depression. Individuals who volunteer that they are on medication or antidepressants also are classified as being at probable risk of major depression.

^cDefined as having a K6 score above 13 or probable major depression.

3.4 Individual Barriers—Attachment Style

Some directors of women’s employment programs in Missouri have said that they believe that the reason some women do not complete employment readiness programs or had difficulty retaining employment was that TANF recipients had difficulty connecting with other people in the training or workplace settings—that the recipients did not see other people they considered to be their peers and tended to retreat from the situation. Based on this feedback from the field, the Missouri survey asked respondents a series of questions on attachment style. This scale has been used for decades in the study of romantic partnering. More recently it has been used by psychologists studying treatment program retention rates for youth who had been arrested or who had attempted suicide.

The hypothesis is that individuals with fearful or dismissing attachment styles would have lower employment rates than individuals with preoccupied or secure attachment styles. Each individual received a score on each subscale. The test of this hypothesis is presented in Chapter 4. Overall, 67% of the respondents had a fearful or dismissive attachment style.

3.5 Individual Barriers—Chemical Dependence

Problems with alcohol and other drugs are a clear barrier to obtaining and retaining employment. Survey respondents were asked a series of questions about their use of alcohol and a series of questions about the use of legal and illegal drugs.⁵ Very low percentages of respondents reported behavior indicating probable drug or alcohol dependence (Table 3.3). Because drug and alcohol abuse is not socially desirable behavior, it is likely that these figures under-represent the actual situation.

⁵ The drug and alcohol questions were part of ASPE’s core questionnaire, for use in all six study states. However, the University of Kansas Medical Center’s institutional review board did not allow Missouri respondents to be asked questions on the use of marijuana, cocaine, or heroin. Therefore, the figures reported here may be lower than those that would have obtained if this were not the case, and lower than those found in other states.

**Table 3.3
Chemical Dependence**

	Percentage
Alcohol Dependence ^a	
No alcohol dependence	97
Probable alcohol dependence	3
Drug Dependence ^b	
No drug dependence	98
Probable drug dependence	2
Any Chemical Dependence ^c	4
Sample Size 323	

Source: 2003 survey of families on TANF in Missouri.

Notes: Survey data represent a random sample of all single-parent TANF recipients in Missouri. Survey item non-response may cause the sample sizes for specific variables to be smaller than those shown. Rounding may cause percentages to sum to something other than 100.

^aThe probability of alcohol dependence was determined following the methodology of the Composite International Diagnostic Interview Short Form (CIDI-SF). Under this methodology, individuals with three or more of seven symptoms of alcohol dependence are classified as being at probable risk of alcohol dependence.

^bThe probability of drug dependence was determined following the methodology of the Composite International Diagnostic Interview Short Form (CIDI-SF). Under this methodology, individuals with three or more of seven symptoms of drug dependence are classified as being at probable risk of drug dependence.

^cProbable alcohol or drug dependence.

3.6 Other Individual Barriers

The survey collected data on three additional individual characteristics that could pose barriers to employment. One in seven respondents had a potential learning disability, as determined by reporting they had been told by someone that they had a learning disability or by attending classes for children with learning disabilities or special needs while in school (Table 3.4). Approximately one in seven respondents had been arrested or convicted of a misdemeanor or felony crime. Finally, one percent of the respondents reported having difficulty with English because it was not their native language.⁶

⁶ The figure is probably lower than the prevalence of difficulty with English in the TANF population, as interviews were not conducted with persons who could not speak English (5% of the sample).

Table 3.4
Other Personal and Family Issues That
May Be Barriers to Employment

	Percentage
Possible Presence of a Learning Disability ^a	14
Caring for an Elderly, Sick or Disabled Family Member or Friend	14
Difficulty with English Because it is Not Native Language	1
Criminal Record	13
Sample Size 323	

Source: 2003 survey of families on TANF in Missouri.

Notes: Survey data represent a random sample of all single-parent TANF recipients in Missouri. Survey item non-response may cause the sample sizes for specific variables to be smaller than those shown. Rounding may cause percentages to sum to something other than 100.

^aThe possible presence of a learning disability was determined following the methodology of the Washington State Learning Needs Screening Tool.

3.7 Family Barriers—Domestic Violence

Respondent reports of incidents of domestic violence were common. Like chemical dependency, there is a stigma attached to domestic violence that may result in being under-reported. However, the tendency not to disclose this situation may be lessened as it is something that occurs to the respondent, rather than something the respondent does.

Domestic violence may inhibit the ability of a TANF case head to obtain or retain employment because of its physiological or psychological consequences. In some instances, the abusive partner may directly and explicitly attempt to restrict the respondent from employment. While prior studies have not shown a strong relationship between domestic violence and employment, this study examined the question afresh.

Overall, half (50%) of the respondents reported that they had, at some time in their lives, experienced violence or threats of violence or coercion from their partners (Table 3.5). In the year prior to the interview, 16% of the respondents had experienced physical violence---12% experienced severe physical violence. During the past year, 20% of respondents had experienced threats—15% threats of physical violence and 13% coercive threats.

**Table 3.5
Domestic Violence^a**

	Percentage
Experienced Physical Violence from Partner	
Moderate Physical Violence ^b	
In past year	16
In lifetime, but not past year	22
Never	62
Severe Physical Violence ^c	
In past year ^d	12
In lifetime, but not past year	22
Never	66
Any Physical Violence	
In past year	16
In lifetime, but not past year	25
Never	59
Received Threats from Partner	
Physical Threats ^e	
In past year	15
In lifetime, but not past year	26
Never	59
Coercive Threats ^f	
In past year	13
In lifetime, but not past year	16
Never	70
Any Threats	
In past year	20
In lifetime, but not past year	26
Never	54
Ever Experienced Violence/Threats from Partner	50
Sample Size 323	

Source: 2003 survey of families on TANF in Missouri.

Notes: Survey data represent a random sample of all single-parent TANF recipients in Missouri. Survey item non-response may cause the sample sizes for specific variables to be smaller than those shown. Rounding may cause percentages to sum to something other than 100.

^aTabulated only for cases with female heads, based on a modified version of the Conflict Tactics Scale used in the University of Michigan Women's Employment Study.

^bModerate physical violence: pushing, grabbing, shoving, kicking or biting.

^cSevere physical violence: hitting, beating, choking, using or threatening use of a weapon, or forcing sexual activity.

^dAny severe physical violence in the past year was used to signify a barrier to employment in the Women's Employment Study of the University of Michigan. Severe physical violence includes hitting, beating, choking, using or threatening use of a weapon, or forcing sexual activity.

^ePhysical threats: threatening to hit with a fist or object, or throwing anything that could harm.

^fCoercive threats: threatening to take children away, to harm individuals or friends, to turn into child protective services or welfare agency, harassing at work or school, or coercing into doing illegal things.

3.8 Family Barriers—Care Responsibilities

Many respondents reported having caretaking responsibilities—14% said they were responsible for caring for an elderly, sick or disabled family member or friend (Table 3.4). It is difficult to locate paid or volunteer care for these needs and care that is available is frequently costly. Such responsibilities may interfere with a TANF recipient's ability to seek, obtain, or maintain employment.

3.9 Family Barriers—Unstable Housing

Unstable housing may interfere with employment. A lack of a permanent address may impede job search communications. A move may disrupt arrangements for transportation to work. Frequent moving also may signal the presence of other personal and family barriers. Moving requires time, attention and effort that may interfere with ongoing employment or job search. One-quarter (27%) of the respondents reported having been evicted or moved two or more times in the 12 months prior to the interview (Table 1.6).

3.10 Community Barriers—Child Care

Available, accessible, and affordable child care is necessary for TANF recipients, especially those with young children, to obtain and maintain employment. In the year prior to the interview, 40% of the survey respondents said they had used child care (Table 3.6). Parents with children under age six were more likely to have used child care (48%) than parents with children between the ages of six and 12 (17%). Nearly three-quarters (72%) of the parents of young children who used child care received a child care subsidy, compared with 40% of the parents of school-aged children.

Respondents were asked to report on child care problems that had interfered with work, or training. Over a third (37%) of the respondents said they had experienced child care problems. The three most common problems were: (1) cost (41%), (2) that care wasn't available when it was needed (39%), and (3) that they couldn't find a provider or that their provider was unreliable (34%).

Table 3.6
Child Care Use and Problems^a
(Percentages)

	Cases with Child Under Age 6	Cases with Child Between Ages 6 and 12	Cases with Child Under Age 13
Used Child Care During Past Year ^a	48	17	40
Received Child Care Subsidy ^b	72	40	69
Child-Care Problems Interfered w/Work/School/Training	38	30	37
Specific child care problems for cases with problems ^c			
Cost	41	33	41
Not available when needed	39	33	39
Too far from home or work	0	0	0
Provider unavailable or unreliable	34	33	34
Worry about child neglect or abuse	17	0	16
Sick or disabled child	10	0	9
Subsidy late, so lost provider	2	0	2
Other	10	0	9
Sample Size 323			

Source: 2003 survey of families on TANF in Missouri.

Notes: Survey data represent a random sample of all single-parent TANF recipients in Missouri. Survey item non-response may cause the sample sizes for specific variables to be smaller than those shown. Rounding may cause percentages to sum to something other than 100.

^aThe measure of child care use does not include care provided by a child's parent.

^bReported as a percent of those who use child care.

^cTabulated only for cases that used child care other than that provided by a parent and experienced problems with the care that interfered with work, school, or training (n=120). Percentages sum to more than 100 because some cases experienced multiple problems.

Respondents were asked if they ever received a child care subsidy. If they said “no”, they were asked why not. If they said “yes”, they were asked why they were no longer receiving the subsidy. Respondents could cite multiple reasons. The most commonly cited reason for not applying for a subsidy was that they didn't want to ask for help (Table 3.7). The most common reason for not continuing to use a subsidy was that the child no longer required care. Respondents volunteered that one of the reasons they no longer received a subsidy was that their provider had lost certification.

Table 3.7
Reasons for Not Having a Child Care Subsidy
(Percent)

Reason for Never Having Subsidy	Percent	Reason for Stopping Subsidy	Percent
Don't know where to apply	21	Lost job	23
Agency hours not suitable	0	Made too much money	23
Transportation problem	7	Too many job changes	0
Don't want to ask for help	14	In & out of eligibility	0
Subsidy too small to bother	7	Child care no longer needed	31
Don't pay for child care	4	Difficulty with recertification	0
Make too much money	14	Wasn't enough money	0
Was turned down	7	Other	31
Other	14		

Source: 2003 survey of families on TANF in Missouri.

3.11 Community Barriers—Transportation

Transportation is essential for TANF recipients to obtain and maintain employment. One-third of TANF recipients reported that they considered transportation problems to be a barrier to employment (Table 3.8). Over a third (36%) reported that they did not own or have access to a car and a third (33%) reported that they did not have a valid driver's license.

Among respondents who worked or participated in a work-related activity, one-half drove themselves to work and one-quarter used public transportation. About one in six got a ride with someone else. The average length of time it took to get to work was 24 minutes.

**Table 3.8
Transportation Use and Problems**

	Percentage
Primary Mode of Transportation to Work or Work-Related Activity ^a	
Drives self	51
Gets a ride	17
Bus or public transportation	24
Walks	4
Other	4
Length of Commute to Work or Work-Related Activity (in Minutes) ^a	
Average	24
Median	20
Does Not Have a Valid Driver's License	33
Does Not Own or Have Access to a Car	36
Self-Reported Transportation Problem ^b	33
Sample Size 323	

Source: 2003 survey of families on TANF in Missouri.

Notes: Survey data represent a random sample of all single-parent TANF recipients in Missouri. Survey item non-response may cause the sample sizes for specific variables to be smaller than those shown. Rounding may cause percentages to sum to something other than 100.

^aTabulated only for cases on which the head worked or attended a work-related activity and reported their commute time (n=299).

^bCase head indicated that a transportation problem prevented him/her from participating in work, education or training during the past year.

3.12 Community Barriers—Neighborhood Characteristics

Many neighborhood features may be barriers to obtaining and retaining employment. In many poor areas, few jobs are available. Residents may believe their neighborhoods to be unsafe due to the presence of crime, drug users, loitering, or run down buildings. These neighborhood features are frequently found in poor areas of cities and towns. Residents in these distressed areas may be reluctant to leave their homes or to not be at home when their children return from school. Half (49%) of the survey respondents said that their neighborhood had at least one characteristic they viewed as a big problem (Table 3.9). Three-quarters of the respondents (75%) said there was no safe area in their neighborhood in which their children could play.

One-third of respondents (31%) thought that unemployment among neighborhood residents was a big problem and another 26% considered it to be somewhat of a problem. Thirty-seven percent didn't consider it to be a problem.

One-quarter (25%) of the respondents considered drug users or pushers to be a big problem in their neighborhoods and 19% thought that it was somewhat of a problem. Thus, only half of the respondents didn't consider it to be a problem.

One in six respondents thought that crime, assaults, or burglaries were a big problem in their neighborhoods and 21% considered crime to be somewhat of a problem. Just over 60% thought that it was not a problem.

Fifteen percent of the respondents thought that run-down buildings and yards in their neighborhoods were a big problem and 12% considered them to be somewhat of a problem. Three-quarters of the respondents did not consider run-down buildings to be a problem.

**Table 3.9
Neighborhood Characteristics**

	Percentage
Unemployment Among Neighborhood Residents	
Not a problem	37
Somewhat of a problem	26
Big problem	31
Drug Users or Pushers in Neighborhood	
Not a problem	50
Somewhat of a problem	19
Big problem	25
Crime, Assaults, or Burglaries in Neighborhood	
Not a problem	61
Somewhat of a problem	21
Big problem	16
Run-down Buildings and Yards in Neighborhood	
Not a problem	72
Somewhat of a problem	12
Big problem	15
At Least One Neighborhood Characteristic is Perceived to Be a Big Problem	49
No Safe Area for Children to Play in Neighborhood	75
Sample Size 323	

Source: 2003 survey of families on TANF in Missouri.

Notes: Survey data represent a random sample of all single-parent TANF recipients in Missouri. Survey item non-response may cause the sample sizes for specific variables to be smaller than those shown. Rounding may cause percentages to sum to something other than 100.

^aStatistics in this table are analyzed from the self-assessments of TANF case heads. The case head was asked how much of a problem, if any, each category posed in their neighborhood.

3.13 Barriers and Service Use

Respondents reported on whether selected characteristics had provided a barrier to work. There was a screening question for two of these barriers. Many respondents did not say they had a barrier; therefore, the same size for these questions varied and was generally low. After saying yes, they had a barrier, respondents were then asked whether a specific barrier had caused them to not look for a job, turn down a job, be late to a job, be absent from a job, or be fired or have to quit a job (Table 3.10).

Overall, substantial fractions of respondents said that three factors posed barriers to work: caring for an ill, elderly or disabled family member; having a personal health problem; and having a transportation problem. For these three problems, 30% to 40% of respondents did not even look for a job. About 20% to 40% had been turned down for a job, had been late, or had been absent because of the barrier. Among those with caretaking or health problems, 20% had been fired because of the barrier. Clearly, effective services to address these barriers would have improved the work effort of TANF parents.

Table 3.10
Work Consequences of Selected Barriers
(Percentages with Number of Respondents Answering Question in Parentheses)

	Not look for work/go to school	Turn down job	Late for work or school	Absent from Work or school	Quit or fired
Care for ill, elderly, or disabled family member or friend	38 (75)	20 (75)	19 (74)	37 (74)	19 (74)
Health Problem	43 (108)	23 (107)	24 (107)	33 (107)	20 (108)
Mental Health Problem	15 (321)	6 (321)	14 (322)	14 (322)	9 (322)
Chemical Dependency	2 (323)	1 (323)	1 (323)	2 (323)	1 (323)
Chemically Dependent Family Member	1 (323)	0 (322)	2 (322)	1 (322)	1 (323)
Domestic Violence	4 (293)	2 (293)	6 (294)	5 (294)	3 (294)
Transportation Problem	32 (323)	21 (322)	25 (322)	21 (320)	12 (322)

Source: 2003 survey of families on TANF in Missouri.

Respondents who had a specific barrier were asked if they had been referred for services by their caseworker, and if so, if they had participated in the service and completed the recommended treatment. They were also asked if they had sought services on their own, and if so, if they had participated in a service and completed the recommended treatment. Many respondents did not say they had a barrier; therefore, the sample size for these questions varied and was generally low.

For each barrier, more respondents sought services on their own than were referred by caseworkers (Table 3.11). Once the service was located, high percentages of respondents both participated in the service and completed it. Participation, although not completion, rates were higher for services sought on their own than for services obtained through a caseworker referral. Among respondents who wanted services but didn't receive them, the most frequent reason for not getting services was that they didn't know where to go.

Table 3.11
Service Activities of Respondents Who Admitted Having a Barrier
And Barriers to Services
(Percentage, unless otherwise noted)

	Health Problem	Mental Health Problem	Chemical Dependency	Domestic Violence	Transportation
Number Referred by Caseworker	8	17	5	6	50
▪ Participated in Referred Service	50.0	52.2	44.4	33.3	n.a.
▪ Completed Service	n.a.	75.0	66.7	33.3	n.a.
Number Who Sought Service on Own	72	60	8	13	n.a.
▪ Participated in Service	91.5	79.7	54.6	86.7	n.a.
▪ Completed Service	n.a.	77.4	71.4	92.9	n.a.
Number Who Wanted Service, but Didn't Get It	25	42	2	16	n.a.
▪ Cost	22.2	37.5	0.0	6.8	n.a.
▪ Transportation	18.5	26.2	0.0	4.6	n.a.
▪ Child Care	14.8	11.9	0.0	2.3	n.a.
▪ Didn't Know Where to Go	22.2	38.1	0.0	19.2	n.a.
▪ Told Didn't Need Service	3.7	7.1	0.0	2.3	n.a.
▪ Other Reason	29.6	23.8	50.0	11.4	n.a.

Source: 2003 survey of families on TANF in Missouri.

3.14 Barriers Summary

This study assessed the number of barriers to employment faced by single-parent TANF case heads. All together 19 barriers were examined. Respondents had an average of three barriers. The number of barriers per person ranged from none to 15.

In summary, many single-parent TANF case heads had some assets with which to obtain and maintain employment. Sixty percent (Table 3.12) had a high school diploma or GED, 77% had worked at least 50% of the time since turning 18, and 80% had performed four or more common job tasks.

However, many TANF case heads also had employment barriers or liabilities: 20% had physical health problems, 37% had a family member or friend with a health problem, 35% had a mental health problem, 33% had a transportation problem, 28% had a child care problem, 27% had unstable housing, and 49% perceived serious problems in their neighborhoods.

The survey asked the TANF parents if they believed that the various barriers had prevented them from participating in work, education, or training during the previous year (Table 3.13). Nearly three-quarters (71%) said that at least one of the barriers had prevented them from working. The most frequently cited barriers were transportation (33%), child care (30%), and physical health problems (23%).

Most TANF parents faced multiple barriers to employment. On average (median), each had three barriers to employment (Table 3.14). Just 7% had no barriers and 9% had seven or more. Their barriers were spread across the different domains. The median number of human capital deficits was one, the median number of personal and family challenges was one, and the median number of community (logistical and situational) challenges was one.

The next chapter examines which of these deficits or barriers had significant associations with work effort and earnings.

**Table 3.12
Summary of Potential Assets and Liabilities for Employment**

	Percentage
Potential Assets for Employment	
More than High School/GED	60
Work Experience ^a	77
Performed four or more common job tasks	80
Potential Liabilities for Employment	
Personal and Family Challenges	
Physical health problem ^b	20
Child or other family member or friend with a health problem or special need ^c	37
Pregnant	7
Mental health problem ^d	35
Chemical dependence ^e	4
Severe physical domestic violence in past year	10
Possible presence of a learning disability	14
Criminal record	13
Difficulty with English	1
Logistical and Situational Challenges	
Transportation ^f	33
Child care ^f	28
Unstable housing ^g	27
Perceived problem neighborhood characteristics ^h	49
Sample Size 323	

Source: 2003 survey of families on TANF in Missouri.

Notes: Survey data represent a random sample of all single-parent TANF recipients in Missouri. Survey item non-response may cause the sample sizes for specific variables to be smaller than those shown. Rounding may cause percentages to sum to something other than 100.

^aWorked for pay 50 percent or more of the time since turning 18.

^bPoor or fair overall health and physical functioning in the lowest quartile.

^cCases with a child with health, behavioral, or special need or those caring for an elderly, disabled, or sick family member or friend.

^dHigh level of nonspecific psychological distress or probable major depression.

^eProbable alcohol or drug dependence.

^fSelf-reported problems that prevented case head from participating in work, education, or training during the past year.

^gHaving been evicted or moving two or more times in the past 12 months.

^hAt least one neighborhood characteristic is perceived by case head to be a big problem.

Table 3.13
Self-Reported Problems That Prevented Case Heads from Participating in
Work, Education, or Training During Past Year

	Percentage
Child's Health, Behavioral or Special Need	11
Physical Health Problem	23
Mental Health Problem	13
Alcohol or Drug Problem	2
Problem in Relationship with Spouse or Partner ^a	8
Transportation Problem	33
Child Care Problem ^b	30
Housing Problem	11
Other Problem ^c	11
Any of the Above Problems	71
Sample Size 323	

Source: 2003 survey of families on TANF in Missouri.

Notes: Survey data represent a random sample of all single-parent TANF recipients in Missouri. Survey item non-response may cause the sample sizes for specific variables to be smaller than those shown. Rounding may cause percentages to sum to something other than 100.

^aTabulated only for cases with female heads (n=293).

^bTabulated only for cases with children under the age of 15 (n=305).

^cCaring for an elderly, disabled, or sick family member or friend; difficulty with English because it is not native language; criminal record.

Table 3.14
Number of Potential Liabilities for Employment

	Percentage
Number of Human Capital Deficits	
0	47
1	32
2	14
3	7
Average	0.81
Median	1.00
Number of Personal and Family Challenges	
0	30
1	32
2	19
3	12
4	4
5 or more	3
Average	1.39
Median	1.00
Number of Logistical and Situational Challenges	
0	24
1	36
2	23
3	14
4	3
Average	1.36
Median	1.00
Number of Potential Liabilities for Employment	
0	7
1	13
2	15
3	20
4	14
5	12
6	10
7 or more	9
Average	3.55
Median	3.00
Sample Size 323	

Source: 2003 survey of families on TANF in Missouri.

Notes: Survey data represent a random sample of all single-parent TANF recipients in Missouri. Survey item non-response may cause the sample sizes for specific variables to be smaller than those shown. Rounding may cause percentages to sum to something other than 100.

Chapter 4
Determinants of Labor Market Success or Failure

The preceding chapters describe the economic position of single TANF parents and their personal, family, and community characteristics that could be barriers to employment. This chapter examines the relationship between barriers to employment and other economic outcomes. Both bivariate and multivariate analyses were conducted. Many of the analyses are in accord on the importance of various characteristics in inhibiting or promoting labor market success.

4.1 Chi-Square Tests

Sixteen characteristics were dichotomized to indicate whether a respondent had a barrier or not. These were tabulated against four economic outcomes that were categorized into two or more levels:

- Number of hours worked in the respondent's current or most recent job
- Number of months a respondent worked in the most recent year
- Current wage rate
- Poverty status

The probability level of the chi-square statistic is reported in Tables 4.1 through 4.4. Probabilities at or below .05 indicate that there was a significant relationship between the barrier and the economic outcome.

Table 4.1
Chi-Square Tests of Relationship Between
Number of Hours Worked in Current or Most Recent Job
And Employment Barriers

Employment Barrier	Chi Square Probability
No High School Diploma or GED	.6543
Worked < 50% of the Time Since Turning 18	.4023
<4 Common Job Skills	.0583
Physical Health Problem	.4662
Family Member/Friend with a Health Problem	.2823
Pregnant	.7712
Mental Health Problem	.6961
Chemical Dependency	.4180
Severe Domestic Violence in Last Year	.8100
Learning Disability	.6074
Criminal Record	.6476
Difficulty with English	.4512
Transportation Problem Interfered with Work	.2559
Child Care Problem Interfered with Work	.7579
Unstable Housing	.3121
Distressed Neighborhood	.3908

Source: 2003 survey of families on TANF in Missouri.

Note: Bold figures are significant at the .10 level.

The number of hours worked by respondents in their current or last jobs were categorized into: (1) not working at the time of the interview, (2) working under 30 hours per week, and (3) working 30 or more hours per week. Chi-square tests showed little relationship between current employment status and the employment barriers (Table 4.1). There was a modest relationship between work status and experience with four or more job skills. The directionality of this relationship was not clear. Respondents working more hours may have acquired more job skills or those with more job skills may have had the opportunity to work more hours.

Another indicator of work effort is the number of months worked during the year. The number of months worked by respondents during the past year were categorized into: (1) under three months, (2) three to six months, and (3) more than six months. Over half (52%) of the respondents either had not worked in the past year or had worked under three months. Twenty percent had worked three to six months, and 28% had worked in more than six months (Table 4.2). The chi-square tests showed significant relationships between months worked and the human capital variables (no high school diploma, working less than half the time since turning 18, and having fewer than four common jobs skills) and having poor health status.

Table 4.2
Chi-Square Tests of Relationship Between
Number of Months Worked if Employed in the Past Year
and Employment Barriers

Employment Barrier	Chi Square Probability
No High School Diploma or GED	.0020
Worked < 50% of the Time Since Turning 18	.0000
<4 Common Job Skills	.0088
Physical Health Problem	.0561
Family Member/Friend with a Health Problem	.7882
Pregnant	.7637
Mental Health Problem	.8867
Chemical Dependency	.3754
Severe Domestic Violence in Last Year	.3116
Learning Disability	.5410
Criminal Record	.4012
Difficulty with English	.3183
Transportation Problem Interfered with Work	.9475
Child Care Problem Interfered with Work	.9785
Unstable Housing	.5439
Distressed Neighborhood	.8825

Source: 2003 survey of families on TANF in Missouri.

Note: Bold figures are significant at the .10 level.

Respondent wage rates were divided into three categories (<\$7.00/hour, \$7.01-\$11.00/hour, and >\$12.00/hour) and cross-classified by respondent barriers to employment. Chi-square tests were conducted to test for a relationship between wage rates and barriers. Four barriers showed a significant relationship to wage rates (Table 4.3). While only 6% of the respondents made over \$12.00 per hour, those who did were significantly more likely to have a high school diploma or GED, have work experience

since age 18, and have experience with four or more job skills. Further, respondents with stable housing were more likely to earn over \$12.00 per hour than those with unstable housing.

Table 4.3
Chi-Square Tests of Relationship Between
Current Wage Rate and Employment Barriers

Employment Barrier	Chi Square Probability
No High School Diploma or GED	.0002
Worked < 50% of the Time Since Turning 18	.0004
<4 Common Job Skills	.0032
Physical Health Problem	.6143
Family Member/Friend with a Health Problem	.9259
Pregnant	.5699
Mental Health Problem	.1378
Chemical Dependency	.5226
Severe Domestic Violence in Last Year	.8121
Learning Disability	.3450
Criminal Record	.4339
Difficulty with English	.3774
Transportation Problem Interfered with Work	.3291
Child Care Problem Interfered with Work	.6294
Unstable Housing	.0996
Distressed Neighborhood	.7966

Source: 2003 survey of families on TANF in Missouri.

Note: Bold figures are significant at the .10 level.

Respondents were determined to be living either in households that were at or below the federal poverty line or in households above the poverty line. Poverty status was cross classified with the employment barriers. The only significant relationship with poverty was with having poor physical health (Table 4.4). Respondents who did not have health problems were more likely to be living above the poverty line.

Table 4.4
Chi-Square Tests of Relationship Between
Being Below the Poverty Line and Employment Barriers

Employment Barrier	Chi Square Probability
No High School Diploma or GED	.1820
Worked < 50% of the Time Since Turning 18	.1702
<4 Common Job Skills	.2255
Physical Health Problem	.0931
Family Member/Friend with a Health Problem	.1563
Pregnant	.1481
Mental Health Problem	.8001
Chemical Dependency	.2623
Severe Domestic Violence in Last Year	.1171
Learning Disability	.8685
Criminal Record	.6657
Difficulty with English	.1116
Transportation Problem Interfered with Work	.1730
Child Care Problem Interfered with Work	.3500
Unstable Housing	.4395
Distressed Neighborhood	.2721

Source: 2003 survey of families on TANF in Missouri.

Note: Bold figures are significant at the .10 level.

4.2 Correlations Between Barrier and Economic Outcomes

Tables 4.5, 4.6, and 4.7 present the correlations between respondent demographics and personal, family, and community barriers and 11 economic outcomes. Significant correlations are presented in bold typeface and most of these were modest in size.

Table 4.5 shows the correlations between respondent characteristics and the use of TANF: (1) whether the respondent had received TANF continuously for the last 24 months, (2) the total number of months of TANF receipt, and (3) whether the case was active at the time of the interview. Six characteristics were significant for both continuous TANF receipt and total months of receipt:

- Being of non-white race
- Never having been married
- Having a child under the age of 18 in the household
- Having experience with fewer than four common job skills
- Believing that the number of run-down buildings and unkempt yards in her neighborhood was a big problem
- Mean number of human capital barriers

Being nonwhite, never married, having a child under 18, having few job skills, living in a run-down neighborhood, and having more human capital deficits were all associated with longer and continuous TANF receipt.

Being employed in fewer than 25% of the months since turning 18 also was associated with being on TANF continuously for the past 24 months.

An additional six variables were associated with more total months of TANF receipt:

- Age
- Not having a high school diploma or GED
- Having a child under the age of one
- Having a child, family member, or friend who needs care
- Having a transportation problem
- Mean number of community barriers

Being older, not having finished high school, not having an infant in the household, having a family member or friend in need of care, having a transportation barrier, or living in a neighborhood with more deficits were associated with more total months of TANF receipt. Not having an infant in the household is probably associated with being older and both are coincident with having more time to have been on TANF.

Only three factors were associated with being on a case that was active at the time of the interview, and all three were neighborhood characteristics—considering crime and run-down buildings to be big problems and having a higher mean number of neighborhood barriers.

None of the TANF outcomes had a significant correlation with the total number of barriers faced by a respondent.

Table 4.6. shows the correlations between respondent characteristics and work effort: hours worked per week, number of months worked in the past year, number of quarters worked in the past two years, and percent of months employed since turning 18. Apart from the respondent being employed in fewer than 25% of the months since turning 18 (a tautological association), only two variables were consistently correlated with the work effort indicators. First, having fewer than four job skills was associated with lower work effort. The second characteristic was mean number of human capital deficits—the more deficits, the lower the level of work effort.

No other characteristics were associated with hours worked per week.

Not having a high school diploma or GED was associated with working fewer months, working fewer quarters out of the last two years, and with being employed in a lower percentage of months since turning 18.

Two additional indicators were associated with working in fewer quarters during the past two years—having a health problem and having a child under the age of 18 in the household.

The total number of barriers faced by a respondent was correlated only with the percentage of months worked since age 18.

Table 4.7 presents the correlations between respondent characteristics and wage rates, earnings, household earnings, and living below the poverty line. The total number of barriers was significantly correlated with each economic outcome. No one characteristic was associated with all four of these economic indicators, although having

more human capital barriers was associated with lower wage rates, lower monthly earnings, and living in poverty.

In addition to the number of human capital deficits, hourly wage rates were also associated with race, percent of months worked since turning 18, and having fewer than four job skills. Being nonwhite was associated with higher hourly wage rates. Having worked in less than 25% of the months since turning 18 and having fewer than four job skills were associated with lower hourly wage rates.

The only characteristic associated with average monthly earnings, other than human capital deficits, was percent of months worked since turning 18. Having worked less than 25% of the time was associated with lower monthly earnings.

Household earnings were associated with age, physical health problems, believing that neighborhood unemployment was a big problem and mean number of community barriers. Older respondents tended to have lower household earnings. Respondents with a physical health barrier had lower household earnings, as did those who were concerned about neighborhood problems, particularly unemployment.

Respondents were more likely to be living in poverty if they had a child under the age of 18 in the household, had a transportation barrier, believed neighborhood unemployment was a big problem, cited more community problems, and had more human capital deficits.

Table 4.5
Association Between Respondent Characteristics and TANF Status
Pearson Correlation Coefficients

Barrier	Continuous Receipt for 24 Months	Number of Months Active	Case Active at Interview
Age	.054	.203	-.088
Non-White Race	.182	.300	-.055
Never Married	.112	.167	-.031
Child <18	.245	.324	-.022
No High School	.048	.113	.101
Employed < 25% Months since age 18	.151	.092	-.047
< 4 Job Skills	.135	.177	.046
Physical Health	.076	.100	.051
Mental Health	-.055	-.005	-.025
Chemical Dependency	-.079	-.065	.068
Learning Disability	-.080	-.099	.016
Difficulty with English	-.041	.071	-.041
Criminal Record	.061	-.058	.003
Fearful/Dismissive Attachment Style	.066	.069	.063
Child Under 1	-.066	-.111	.013
Unstable Housing	-.043	-.090	.054
Family Member or Friend Needs Care	.074	.186	-.016
Physical Domestic Violence in Past Year	-.090	-.060	-.022
Domestic Threats in Past Year	-.090	-.068	-.039
Transportation Problem	.020	.151	.013
Child Care Problem	.076	.091	.004
Neighborhood Unemployment-Big Problem	-.005	.015	.046
Neighborhood Drug-Big Problem	.018	.017	.097
Neighborhood Crime-Big Problem	.072	.075	.159
Neighborhood Run Down Buildings-Big Problem	.142	.122	.113
Mean Number of Human Capital Barriers	.153	.178	.052
Mean Number of Personal Barriers	-.014	.010	.043
Mean Number of Family Barriers	-.071	-.038	-.001
Mean Number of Community Barriers	.085	.134	.115
Total Number of Barriers	.049	.103	.084

Source: 2003 survey of families on TANF in Missouri.

Bold correlations are significant at the 0.05 level

Table 4.6
Association Between Respondent Characteristics and Work Effort
Pearson Correlation Coefficients

Barrier	Hours Worked per Week	# Months Worked in Past Year	# Quarters Worked in Past 2 Years	% Months Employed Since Age 18
Age	-.018	-.081	-.021	.087
Non-White Race	.051	-.028	.096	-.042
Never Married	-.062	.001	.099	.003
Child <18	.025	-.018	-.111	-.062
No High School	-.055	-.188	-.119	-.244
Employed < 25% Months since age 18	-.137	-.249	-.190	-.882
< 4 Job Skills	-.100	-.165	-.111	-.252
Physical Health	-.062	-.099	-.152	-.099
Mental Health	.033	.089	.072	.004
Chemical Dependency	-.021	.075	.097	-.032
Learning Disability	.039	-.013	-.026	-.018
Difficulty with English	.038	-.040	-.096	-.070
Criminal Record	.066	-.067	.072	-.003
Fearful/Dismissive Attachment Style	-.051	.058	-.054	-.006
Child Under 1	-.012	-.034	.032	-.059
Unstable Housing	-.047	-.043	.035	-.078
Family Member or Friend Needs Care	-.031	.108	-.024	-.027
Physical Domestic Violence in Past Year	-.089	.025	.049	-.048
Domestic Threats in Past Year	-.086	.056	.066	.003
Transportation Problem	-.095	-.063	.016	-.059
Child Care Problem	-.023	-.052	-.073	-.035
Neighborhood Unemployment-Big Problem	-.004	.015	.016	.053
Neighborhood Drug-Big Problem	.009	.014	.036	.102
Neighborhood Crime-Big Problem	.083	-.020	.049	.098
Neighborhood Run Down Buildings-Big Problem	-.050	-.031	.009	.057
Mean Number of Human Capital Barriers	-.137	-.289	-.198	-.641
Mean Number of Personal Barriers	.002	.014	-.079	-.049
Mean Number of Family Barriers	-.098	.047	.055	-.080
Mean Number of Community Barriers	-.028	-.039	.013	.055
Total Number of Barriers	-.102	-.0712	-.0614	-.220

Source: 2003 survey of families on TANF in Missouri.

Bold correlations are significant at the 0.05 level.

Table 4.7
Association Between Respondent Characteristics and Wages, Earnings & Poverty
Pearson Correlation Coefficients

Barrier	Hourly Wage Rate	Monthly Earnings	Household Earnings	Poverty Ratio
Age	.072	.015	-.120	-.086
Non-White Race	.112	.149	.055	.046
Never Married	-.006	-.062	-.062	-.042
Child <18	.039	-.050	-.063	-.161
No High School	-.096	-.096	-.081	-.109
Employed < 25% Months since age 18	-.141	-.213	-.022	-.037
< 4 Job Skills	-.174	-.129	-.111	-.100
Physical Health	-.036	-.123	-.127	-.108
Mental Health	-.074	-.042	.003	-.024
Chemical Dependency	-.096	.000	-.009	-.047
Learning Disability	-.012	-.030	-.028	-.051
Difficulty with English	-.054	-.029	-.026	-.058
Criminal Record	-.042	.018	.105	.106
Fearful/Dismissive Attachment Style	-.011	-.030	-.028	-.051
Child Under 1	-.018	-.104	.034	-.011
Unstable Housing	-.084	-.057	-.022	-.046
Family Member or Friend Needs Care	.008	.037	.002	-.047
Physical Domestic Violence in Past Year	-.049	-.146	-.021	-.040
Domestic Threats in Past Year	-.073	-.136	-.014	-.028
Transportation Problem	-.026	-.082	-.083	-.153
Child Care Problem	-.035	-.080	.018	-.022
Neighborhood Unemployment-Big Problem	-.003	-.038	-.135	-.126
Neighborhood Drug-Big Problem	.060	-.119	-.091	-.086
Neighborhood Crime-Big Problem	.058	.096	-.041	-.041
Neighborhood Run Down Buildings-Big Problem	.074	-.046	-.050	-.054
Mean Number of Human Capital Barriers	-.194	-.199	-.102	-.119
Mean Number of Personal Barriers	-.076	-.114	-.048	-.063
Mean Number of Family Barriers	-.081	-.149	-.008	-.067
Mean Number of Community Barriers	.032	-.086	-.116	-.143
Total Number of Barriers	-.114	-.228	-.116	-.166

Source: 2003 survey of families on TANF in Missouri.

Bold correlations are significant at the 0.05 level.

4.3 Regressions of Barriers on Economic Outcomes

In order to determine which barriers had significant effects on economic outcomes, taking all barriers into account at the same time, regressions of all barriers on 11 economic outcomes were performed. The regressions also included demographic characteristics, such as age, race, and marital status.

Table 4.8 summarizes the results of the regressions for the use of TANF. The low adjusted R²s indicate that respondent barriers and demographics explained very little about the months of TANF receipt. Different barriers were significant for each dependent variable.

- Being on TANF continuously for the last 24 months was related to not having worked much since age 18 and living in a neighborhood with run-down buildings.
- The total number of months on TANF was related to six barriers, including: having fewer than four job skills; having a learning disability; having an infant; living in unstable housing; having responsibility to care for ill, elderly or disabled family members or friends; or having a transportation barrier.
- Being in a case that was active at the time of the interview was related to a single barrier—not having a high school diploma or GED.

Table 4.8
Regressions of Barriers on TANF Status

	Continuous Receipt for 24 Months	Number of Months Active	Case Active at Interview
Significant Variables	<ul style="list-style-type: none"> ▪ Employed <25% time since age 18 ▪ Neighborhood: run down buildings 	<ul style="list-style-type: none"> ▪ <4 Job skills ▪ Learning disability ▪ Child <1 ▪ Unstable housing ▪ Care for family or friends ▪ Transportation barrier 	<ul style="list-style-type: none"> ▪ No high school diploma/GED
Adj. R-Sq	.0525	.1150	.000

Source: 2003 survey of families on TANF in Missouri.

Significant at the 0.05 level.

The regressions for respondent demographics and barriers on the work effort indicators are presented in Table 4.9. Again the R²s were quite low, indicating that the independent variables did not explain much about work effort. Having worked less than 24% of the time since turning 18 was related to both number of months worked in the past year and number of quarters worked in the past two years. Other relationships were as follows:

- The only barrier related to number of hours worked per week was living in a neighborhood where crime was a concern.

- In addition to a minimal employment history, the only other variable related to the number of months worked in the past year was the need to care for ill, elderly or disabled family members or friends.
- Number of quarters in which the respondent had worked during the past two years was related to having a minimal employment history and having a physical health barrier.

Table 4.9
Regressions of Barriers on Work Effort

	Hours Worked per Week	# Months Worked in Past Year	# Quarters Worked in Past 2 Years
Significant Variables	<ul style="list-style-type: none"> ▪ Neighborhood Crime 	<ul style="list-style-type: none"> ▪ Employed <25% time since 18 ▪ Care for family or friends 	<ul style="list-style-type: none"> ▪ Employed <25% time since 18 ▪ Physical health problem
Adj. R-Sq	.0134	.0621	.0505

Source: 2003 survey of families on TANF in Missouri.

Significant at the 0.05 level.

Table 4.10 presents the results of the regression of respondent demographics and barriers on wages, earnings, and poverty status. These four outcomes are related but independent concepts. Having higher hourly wage rates will result in higher monthly earnings, higher household earnings, and lower poverty rates. However, monthly earnings are also dependent on the number of hours worked per month. Household earnings are related to how many individuals in the household are employed. The poverty ratio (household income divided by the poverty threshold appropriate to the size of the household) depends on the number of people in the household, as well as earnings and other sources of income. Respondent demographic and barriers explained little of the variance in economic outcomes.

- Concern about neighborhood crime was related to three of the four economic indicators: respondent's monthly earnings, earnings from all household members, and the poverty ratio.
- Physical health problems were related to respondents' monthly earnings and household earnings.
- Having lower hourly wage rates was related to having fewer than four job skills.
- In addition to physical health and neighborhood crime, monthly earnings were related to having a minimal work history and concern over drugs in the neighborhood.

Table 4.10
Regressions of Barriers on Wages, Earnings and Poverty

	Hourly Wage Rate	Monthly Earnings	Household Earnings	Poverty Ratio
Significant Variables	<ul style="list-style-type: none"> ▪ <4 Job skills 	<ul style="list-style-type: none"> ▪ Employed <25% since age 18 ▪ Physical health problem ▪ Neighborhood drugs ▪ Neighborhood crime 	<ul style="list-style-type: none"> ▪ Physical health problem ▪ Neighborhood crime 	<ul style="list-style-type: none"> ▪ Neighborhood crime
Adj. R-Sq	.0166	.0542	.0097	.0069

Source: 2003 survey of families on TANF in Missouri.

Significant at the 0.05 level.

4.4 Odds Ratios from Logistic Regressions

Logistic regression was used to examine the likelihood of respondents being referred to or seeking services for four barriers: health, mental health, chemical dependency, and domestic violence. The results are presented in Table 4.11.⁷

Respondents were more likely to seek services on their own than be referred to them. The only barrier for which respondents were likely to participate in services based on a referral was mental health services.

Respondents with mental health problems were more likely to seek and participate in services than those with physical health problems. Respondents with either health or mental health problems were more likely to seek and participate in services than those with chemical dependency or domestic violence problems. Respondents who sought and participated in mental health services were more likely to complete those services than those who sought and participated in chemical dependency or domestic violence services. Completion of services for physical health issues was not ascertained.

⁷ Additional logistic regressions, not presented in this report, examined the question of whether attachment style mediated the relationship between barrier and service use. Attachment style had no effect on service use.

Table 4.11
Odds Ratios & Wald Statistics
From Logistic Regressions of Barriers on Service Activities

	Referred & Participated	Referred, Participated & Completed	Sought Services on Own	Sought & Participated	Sought, Participated & Completed
Odds Ratios					
Health	4.197	n.d.	7.241	6.127	n.d.
Mental Health	9.401	6.087	19.592	23.000	25.419
Chemical Dependency	1.954	1.945	14.408	10.095	8.000
Domestic Violence	n.d.	n.d.	4.656	4.656	6.238
Wald Statistics					
Health	2.995	n.a.	41.439	34.628	n.a.
Mental Health	8.024	4.790	58.018	46.995	35.357
Chemical Dependency	0.442	0.220	6.150	4.403	3.421
Domestic Violence	n.a.	n.a.	6.296	6.296	7.299

Source: 2003 survey of families on TANF in Missouri.

Note: Odds Ratios that were significant at the .05 level from a chi-square test are in bold typeface

4.5 Summary

This chapter examined the relationship of respondent barriers and TANF receipt, work effort, and economic outcomes using a variety of methods. The results show that knowing a great deal about respondent demographics and barriers tells you very little about their outcomes. The relationships were weak. However, several barriers were consistent in having effects across multiple outcomes. Some of the important barriers are well known by program officials and service providers, while others have received little attention.

- Having four or more common job skills and having worked more than 25% of the time since turning 18 were related to better economic outcomes. Having four or more job skills is a respondent asset that comes with increased labor market experience.
- Poor physical health and the need to care for ill or disabled family members were related to having poorer economic outcomes.
- Transportation problems constituted a barrier to better economic outcomes.
- Living in a distressed neighborhood—run-down housing, crime, unemployment—were related to poor economic outcomes.

Obviously, there is a great deal more that can be known about how TANF recipients make a successful transition toward self-sufficiency. However, the results of this study provide policy makers and program planners with new information to use in serving this vulnerable population.