

Family Employment Program (FEP) Study of Utah

A Snapshot In Time - 2008: Wave 3



January 2009

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Family Employment Program (FEP) Study of Utah Taking Another Look - 2008: Wave 3

EXECUTIVE SUMMARY

In Fall 2005, the Social Research Institute (SRI) of the University of Utah's College of Social Work partnered with Utah's Department of Workforce Services (DWS) to conduct a longitudinal study of new FEP participants beginning their experience with cash assistance. The purpose would be to 1) provide information regarding basic demographics, attitudes, employment supports and barriers, and experiences with DWS; 2) investigate differences between the general FEP population and other groups such as the long term recipients; and 3) monitor outcomes for this group over time. This research endeavor was unique in both the population under study (new TANF recipients), and because the study would capture the first impacts of the newly implemented Deficit Reduction Act of 2005.

In wave 1 of the New FEP Study, 1144 cash assistance recipients new to FEP were interviewed between January and September 2006. Basic demographic profiles, family background and current family composition, respondent characteristics and attitudes toward employment and parenting, access to and use of employment supports, experiences with DWS personnel and services, employment history and current work experience were all covered in the survey.

It was discovered that just over half (56.6%) of those new to cash assistance had either been a dependent child on another case or had their own cash assistance under AFDC. The public assistance history was found to be strongly associated with the presence of many personal and family barriers such as lower education levels, weaker work history, and higher levels of family violence. The complete findings from wave 1 of the FEP Study can be found at: <http://www.socwk.utah.edu/pdf/fepstudyofutahwave1.pdf>

The 1144 original participants were contacted one year following their wave 1 interview. Of this original group 923 chose to participate in wave 2, an 81% response rate. Of the 923 respondents, nearly half (47.9%) received 3 months or less and nearly 70% received 6 months or less of cash assistance in the year following their wave 1 interview. They were referred to as the short-term group. The fact that a majority of FEP recipients receive cash assistance for a very short time and are off of cash assistance has significant policy and practice implications.

The short term group was divided into three subgroups according to the most recent reason for closure of the cash assistance case. Differences between respondents in each of these groups were important predictors of reasons for cash assistance closure. The remaining 270 (30.4%) respondents received 7 months or more in the year between waves 1 and 2 of the study and were identified as the long-term group. Characteristics of the long-term group were not those typically associated with long-term welfare recipients. The characteristics associated with long-term welfare receipt were more reflective of aspects of DWS policy than of the number of employment barriers identified among the FEP recipients. The complete findings of wave 2 of the FEP Study can be found at: <http://www.socwk.utah.edu/pdf/fepstudyofutahwave2.pdf>

Wave 3 reflects interviews with 813 of the 923 wave 2 respondents, an 88.0% response rate. Of wave 3 respondents who had lived in Utah all 12 months, nearly three-quarters (73.1%) had received no months of cash assistance between waves 2 and 3 of the study and another 17.7% had received 6 months or less during that same time. This dramatic drop in the use of cash assistance benefits extended, to a lesser degree, to other DWS services as nearly one-third (30.2%) of the sample no longer had any contact with DWS for either public benefits or work related supports.

Most wave 3 respondents (82.4%) had been employed at some time during the past year and 68.8% were employed at the time of the interview. Those who had been employed identified the types of supports provided through employers which were important to job retention. For many respondents, especially those who are single parents, flexibility in work schedules, personal support and adequate training in the work place all support long term employment. Supervisors and co-workers who are understanding and encouraging are also very important. While encouragement and support were important, 31.4% of those who were employed had no health insurance. Given the significantly high rates of physical and mental health issues in this group not having health insurance can be a barrier to long term job retention.

Education continues to be a priority for many FEP Study respondents. In the past year 28.7% of wave 3 respondents had been involved in education and training programs and nearly half this group was still in school. Whether or not these programs were supported by DWS, most respondents knew instinctively that education was their pathway not just out of welfare but the way to a better life for them and their children.

While a high percentage of the wave 3 respondents were employed, in school, and otherwise actively working to improve their lives and the lives of their children, many still struggled to make ends meet every month. More than half indicated they regularly cut back on necessities and must go to family and friends for help. Wages among wave 3 respondents are generally not at a level which would move their families out of poverty. Yet, small increases in income triggered loss of access to means tested programs such as food stamps and medicaid. At times educational opportunities must be put aside simply to provide the basics today.

Another group representing about 20% of the sample are “disconnected” from cash assistance, employment and a marriage partner. This group survives by living with family or friends rent free, relying on child support (which does not always arrive), disability payments and other short term resources. The characteristics of this group are more consistent with those formally know as the hard-to-employ or long-term welfare recipients.

Wave 3 provides a snap-shot of new FEP recipients two years after their first application for cash assistance. These findings suggest that long held stereotypes of welfare recipients are today nothing more than stereotypes. The wave 3 data indicate most recipients received cash assistance for a very short period after an initial incident led to the need to seek help. Once the initial problem was resolved a return to self-sufficiency soon followed. This information has significant policy and programmatic implications as DWS continues to seek ways to best serve its customers and the people of Utah.

KEY FINDINGS

1. Cash assistance use between wave 2 and 3 dropped significantly. Of respondents who had lived in Utah the entire year (N = 755), nearly three-quarters of the sample (73.1%) used no months of cash assistance. Only 74 (9.8%) individuals used more than 6 months of cash assistance during this same time period. The drop in usage of DWS services extended to all other DWS programs and services as 30.2% of respondents were not receiving any DWS services at the wave 3 interview, 13.0% higher than found at wave 2.
2. Extensive research with both AFDC and TANF populations has consistently reported an association between the number of challenges facing an individual and length of time it takes to move off welfare (Ellwood, 1986, Taylor et al. 2000, 2002: WES, 1999). At wave 2 of this study this relationship was no longer significant. The lack of correlation between number of months on cash assistance and the number of employment barriers continued at wave 3.
3. A preliminary evaluation of the Transitional Cash Assistance program indicates that most customers find this financial support in moving from welfare to work a critical element of their success. Of the 83 respondents who had received this benefit, 52 (62.7%) had received all three months of benefit, an indication they were able to both retain employment at the required level and continue providing needed verifications.
4. Employers can improve turnover rates among single parent employees by providing supports in areas which improve worker satisfaction and ability to retain employment. These include increased flexibility in work schedules, more work-from-home opportunities, and onsite child care options. Employee mentoring for displaced homemakers returning to the workforce and new workers encountering the work world for the first time provides confidence as well as soft skill development inherent in a quality workforce.
5. Lack of health care coverage was a significant issue for study respondents. More than half (56.1%) had gone without coverage at some point in the past year and 32.0% had no coverage at the wave 3 interview, a level similar to that found at wave 2. Wave 3 results indicate 29.2% of those with fair to poor mental health and 27.6% of those with fair to poor physical health have no health insurance. Of the 1371 children evaluated in this study 151 (11.0%) have no health insurance, a result again similar to that found at wave 2.
6. The impact of the DRA on the scope of services offered to DWS customers and the appropriateness of employment plan activities has been significant. The pressure of needing to meet the 50% participation rate is wide reaching, even impacting the customer/worker relationship. A select group of customers are well served by engaging in the activities which “count.” Many more are finding the activities are a barrier to moving toward self-sufficiency and reaching their goal of leaving cash assistance permanently.

RECOMMENDATIONS

1. Review process for managing customers who enter cash assistance with strong work skills and employment history. Design pathways which engage work ready customers in activities promoting quick re-entry into the job market. Matching a customer level of employment readiness to the employment services provided leads to more successful employment outcomes and greater satisfaction with DWS services.

2. Evaluate the use of diversions as a means of assisting customers through short term crisis situations. A majority of DWS customers enter cash assistance at a time of crisis and leave after only a few months. This suggests the extensive resources channeled into case management services and verification collection and tracking might, in many cases, be put to better use by simply supporting the customers' return to self-sufficiency through their own efforts.

3. Increase the use of employment based training to introduce customers who are appropriate to growing segments of the labor market. Many entering the workforce for the first time or reentering after a long absence are intimidated and unsure of how to navigate the world of work. Engaging employers in the process of enculturating new employees into the work place will continue to enhance Utah's workforce and potentially move customers into a career path, not just a job.

4. Continue supporting educational attainment at all levels. Increase opportunities for customers to suspend required participation activities to engage exclusively in obtaining education and training skills to enhance employability.

5. Conduct a more extensive evaluation of the Transitional Cash Assistance (TCA) program. The preliminary information gathered through Wave 3 of this study suggests TCA is a valuable program which should be continued. However, some elements of the program appeared to need attention. Further evaluation could be used for determining areas for improvement and more effective implementation and retention of this benefit.

6. Begin the process of integrating what had been learned from the FEP Study of Utah into recommendations for TANF reauthorization discussions. The severe lack of information regarding the broad TANF population (as opposed to long term recipients, cyclers, point in time cohorts) puts Utah in a position to help educate policy makers as to the broader needs and assets of the TANF population.

TABLE OF CONTENTS

EXECUTIVE SUMMARY	i
Key Findings.....	iii
Recommendations.....	iv
 INTRODUCTION TO THE STUDY	
The Ongoing Reform of Welfare.....	1
The Family Employment Program (FEP) Study of Utah.....	2
 METHOD	3
 FINDINGS	3
Study Sample.....	3
Non-Respondents.....	4
Out-Of-State Respondents.....	4
Use of Cash Assistance Between Wave 2 and Wave 3.....	4
 Demographic Characteristics of Wave 3	
Sample Profile.....	5
Children and Family Formation.....	6
Children as Individuals.....	7
 Respondent Characteristics	
Education.....	8
A Broader look at Education.....	9
Physical Health Issues.....	10
Mental Health Issues.....	11
Mental Health Overall.....	12
Mental Health Screens.....	12
Domestic Violence.....	12
Criminal Record and Incarceration.....	13
 Making Ends Meet: A Profile of Financial and Community Resources, and Social Supports	
Financial Profile.....	13
Community Resources.....	14
Family and Other Social Supports.....	15
Self-sufficiency Efforts.....	18

Employment Supports	
Child Care.....	20
Housing.....	21
Respondent Health Care Coverage.....	23
Transportation and Telephone Supports.....	24
Employment	
Recently or Currently Employed.....	28
Employment Support.....	29
Job Search Activities.....	32
Unemployment.....	33
Extended Unemployment	35
Self-Reported Employment Barriers.....	36
Employment Barriers in Combination.....	38
Experience with DWS	
Making the Transition Off Cash Assistance.....	39
Transitional Cash Assistance (TCA).....	40
Returners to Cash Assistance.....	43
Current DWS Connections.....	44
Interaction with DWS Employees.....	45
Employment Plan Experiences.....	46
Employment Related DWS Experiences.....	47
Additional Gains From DWS.....	51
The Disconnected Former Customer.....	52
DISCUSSION.....	53
Study Respondents at Wave 3: Settling into New Realities.....	53
An Employment Focus and the FEP Customer.....	54
Exploring the Bottom: The Disconnect and the Working Poor.....	55
Impact of the DRA.....	57
Wave 3 Data and Program and Policy Development.....	58
CONCLUSION.....	60
Next Steps for Moving Forward.....	60
REFERENCES.....	61
APPENDIX.....	63

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INTRODUCTION TO THE STUDY

The Ongoing Reform of Welfare

As the initial Temporary Assistance to Needy Families (TANF) legislation expired in the fall of 2002, few would have predicted that the final rules guiding the reauthorized TANF legislation as part of the Deficit Reduction Act (DRA) would not go into effect until October 2008. The reauthorization process was long and extremely contentious as opinions over the definition of welfare success and the primary goals of welfare programs varied widely.

In June 2006, the Department of Health and Human Services (HHS) provided the interim final rule which implemented the mandates of the DRA legislation. These regulations redefined the measurement of the caseload reduction credit to be based on the 2005 caseload (Tweedie, 2006). This change reduced the credit significantly. Program participants now needed to engage in a federally defined and strictly limited list of activities which counted toward the participation rate, regardless of whether this activity was most appropriate for moving the person toward self-sufficiency.

The parameters of the interim final rule further limited the educational programs, mental health, alcohol and other drug treatment services which counted toward participation requirements (Lower-Basch, 8 January, 2007). Millions of dollars in federal funding were in jeopardy if participation rates were not met (Tweedie, 2006). Another new, very costly element of the new regulations was the extensive verification processes now required. Many state leaders spoke out strongly against these requirements as a waste of energy which could be more effectively channeled into creative and successful programs already in place (Friedman, 2006). However, HHS greatly feared states would attempt to claim credit for unauthorized activities or combinations of activities and thus required each state to submit a “work verification plan,” approval of which was necessary to access funds (Lower-Basch, 18 March 2008).

As states tried to implement the interim final rule frustrations arose as some aspects of the rule were ambiguous and other elements excessively burdensome. Many state leaders and numerous organizations submitted concerns to HHS regarding aspects of the interim final rule (Lower-Basch, 18 March 2008). Some of the concerns have been addressed in the final rule implementing the changes to TANF which was officially made public on February 5, 2008 and go into effect at the beginning of the new fiscal year, October 1, 2008 (Lower-Basch, 1 February, 2008).

While the changes in the final rule represent small victories for state flexibility and the slight reduction of verifications needed in some areas, the shift of TANF from primarily a state designed to a federally proscribed program continues. Welfare policy has fully entered a new era.

The Family Employment Program (FEP) Study of Utah

Changes in the focus of new welfare legislation made it even more critical that states understand their welfare populations. Although welfare recipients have been studied extensively at both the national and state levels, little work has been done which follows a cohort of TANF recipients over time. Utah's Department of Workforce Services (DWS) expanded its research agenda to include an extended exploration of the general Family Employment Program (FEP) population over time. In the Fall of 2005, DWS contracted with researchers at the University of Utah's Social Research Institute (SRI) to coordinate such a study.

This longitudinal study originally focused on FEP customers beginning their experience with the cash assistance program. Data collection coincided with full implementation of new DRA policy requirements as outlined in the interim final rule and was scheduled to follow the experiences of these FEP recipients over the course of two years, regardless of their status with DWS. The goal of this type of study was to move beyond point-in-time data and learn about the experiences of FEP customers and track their experiences, especially relative to self-sufficiency activities, through a variety of outcomes.

The key questions of this study were conceptualized and developed through a partnership of DWS management, front-line workers and SRI researchers. Through this collaborative process, it was determined that the purpose of this longitudinal study would be to:

- 1) provide information regarding customer demographics, attitudes, employment supports and barriers and DWS experiences of the general FEP population;
- 2) investigate differences between the general FEP population and other groups such as the long-term recipients (time limit sample - TL) and those closed due to non-participation; and
- 3) monitor employment, FEP use, and other personal and family life events for the randomly selected group of FEP participants over time.

The report that follows presents data from wave 3 of the New FEP Study of Utah and takes the next step in answering the questions posed above.

METHOD

Wave 3 of the FEP Study of Utah was conducted using protocol identical to waves 1 and 2 and all previous FEP studies completed by the SRI for the DWS since 1997. A complete description of the methodology and data collection process was presented in the wave 1 report and will not be repeated here. (See: <http://www.socwk.utah.edu/pdf/fepstudyofutahwave1.pdf>.) The only exception was the addition of a recorded qualitative portion at the end of each interview. Data from these recorded sessions will be evaluated in the future except for the portion of the interviews regarding the use of Transitional Cash Assistance (TCA). These data have been extracted from the appropriate transcripts and included in this report. The recorded data remain on file for future use, however, to date no consent has been obtained to use the actual recorded voice. Respondents will need to be contacted for consent purposes if there is interest in using the recorded voice at a future date.

As was the case in the wave 2 sample, respondents who had moved to another state or country were interviewed by phone. Respondents were contacted and the phone interview scheduled at the respondent's convenience. Interviewers took extensive notes to complete the qualitative portion of the interview and these phone conversations were not recorded.

FINDINGS

Study Sample

The 923 respondents in wave 2 of the New FEP study were eligible for participation in wave 3. There were 39 (4.2%) respondents no longer interested in participating in the study and 49 (5.3%) who did not respond to the invitation. Only 20 (2.1%) respondents were unable to be located. A total of 813 wave 2 respondents agreed to participate in and completed wave 3 of the New FEP study, an 88.0% response rate.

The statewide distribution of the sample changed only slightly between waves 2 and 3 (See Table 1). There were 66 (8.1%) respondents who had either moved to another region (37) or out of state (29). There were also 6 respondents who have been living out-of-state at wave 2 and returned to Utah for wave 3.

Table 1: Regional Distribution

	Central	Northern	Mntnland	Eastern	Western	Out of state	Total
Wave 1	545 (47.6%)	351 (30.7%)	128 (11.2%)	50 (4.4%)	70 (6.1%)		1144
Wave 2	412 (44.6%)	279 (30.2%)	98 (10.6%)	41 (4.4%)	59 (6.4%)	34 (3.7%)	923
Wave 3	341 (41.9%)	245 (30.1%)	82 (10.1%)	38 (4.7%)	55 (6.8%)	52 (6.4%)	813

Non-Respondents

There were 110 wave 2 respondents who did not participate in wave 3. Of the non-respondents 70 (6%) were not interested in continuing, 121 (11%) could not be located, 28 (2%) were known to have moved out of state and could not be located and 3 were deceased. When available, non-respondent data were gathered and compared to respondents in wave 2 (Attachment 1: Table A1). No significant differences were discovered.

Out-of-State Respondents

In wave 3 of the study 52 (6.8%) respondents were interviewed over the phone as they lived outside the state or country. Of this group, 23 had lived out-of-state at wave 2 as well. Most (75.5%) respondents living out-of-state at wave 3 had received public assistance of some kind since leaving Utah. A large majority (89.2%) had used food stamps while 86.5% had received Medicaid benefits. Only 12 (32.4%) respondents had used cash assistance for some period of time and 16.2% had received help with child care.

Those living out-of-state were asked to describe the circumstances surrounding the move out of Utah. Nearly half (24) of out-of-state respondents indicated they had moved to be closer to family, either to be of help to a family member or to receive support for themselves and their children. Approximately one-quarter of respondents indicated a desire to get away from something such as an abusive boyfriend or just the State of Utah in general. Another quarter of respondents indicated they were following a spouse or partner to another state due to a job change or assignment for military service. Two respondents indicated leaving Utah due to lack of employment opportunities.

Use of Cash Assistance Between Wave 2 and Wave 3

Utah's DWS administrative data were reviewed to determine the number of months each respondent received cash assistance in the 12 months following the wave 2 interview. Of the 813 wave 3 respondents, 58 were living out-of-state either at the time of the wave 2, wave 3 or both interviews. Because administrative data from other states were not available to researchers, these 58 respondents were removed from any analysis of subgroups based on the number of months of cash assistance received. The remaining sample of 755 respondents for whom months of cash assistance could be verified will be used for analysis related to month of cash assistance. (See Attachment 1: Table A2).

Since all respondents were receiving cash assistance at wave 1, it is clear from Table 2 that usage rates dropped dramatically both at wave 2 and wave 3. Nearly three-quarters (73.1%) of respondents received no months of cash assistance between wave 2 and wave 3 of the study. Results of wave 3 were split into two groups just as results from wave 2 had been divided. Those who received between one-half and one full year of cash assistance were referenced as the *long-term group*. Those who received cash assistance for half a year or less were known as the *short-term group*. The most extreme groups include those who were in the long-term group at both waves 2 and 3, and those who have had no months of cash assistance at anytime after their wave 1 interview. In this report, comparisons between groups will be made where applicable. More analysis of this type will be conducted in the final FEP Study of Utah report.

Table 2: Cash Assistance Usage Over Time

Cash assistance usage level	Wave 3 (N = 755)	Wave 2 (N = 889)	Cash usage level occurred at both wave 2 and wave 3 (N = 755)
Long term > 6 months	74 (9.8%)	270 (30.4%)	50 (6.6%)
Short term ≤6 months	739 (90.8%)	619 (69.6%)	499 (66.1%)
Returners	94 (12.5%)	62 (7.0%)	11 (1.5%)
Zero months of cash	552 (73.1%)	129 (14.5%)	96 (12.7%)

Demographic Characteristics of Wave 3

Sample Profile

Descriptive characteristics of the FEP Study sample at all three waves, and the time limit (TL) sample is presented in Table 3. Analysis of the FEP Study samples reveal no significant differences between the groups in regards to age, gender and race. Comparisons between the FEP Study sample and the TL sample reveal significant differences for both age and race. There was a significant increase (15%) in the percentage of two adult households between wave 1 and wave 3. This increase is reflected both in the proportion of married respondents and respondents living in a domestic partnership. There were 89 (11.0%) respondents who added a new baby to the family between wave 2 and wave 3.

Table 3: Respondent Demographics

Personal Characteristics	Wave 3 N=813	Wave 2 N = 923	Wave 1 N = 1144	TL Sample N = 1053
Age	30.66 years range 19-62	29.5 years range 18 - 61	28.5 years range: 17 - 60	32.6 years range: 20 - 68
Gender	Female Male	94% 6%	94% 6%	94% 6%
Race/Ethnicity:				
Hispanic	102 (12.5%)	126 (13.7%)	161 (14.1%)	243 (23.1%)
White (non-Hispanic)	587 (72.2%)	656 (71.1%)	810 (70.8%)	652 (62.0%)
Black (non-Hispanic)	36 (4.4%)	39 (4.2%)	46 (4.0%)	42 (4.0%)
Native American	31 (3.8%)	37 (4.0%)	47 (4.1%)	42 (4.0%)
Asian - Pacific Islander	17 (2.1%)	24 (2.6%)	34 (3.0%)	10 (0.9%)
Other	2 (.2%)	3 (0.3%)	2 (0.2%)	7 (0.7%)
Mixed Race	38 (4.7%)	38 (4.1%)	41 (3.6%)	56 (5.3%)

Personal Characteristics (Con't)	Wave 3 N=813	Wave 2 N = 923	Wave 1 N = 1144	TL Sample N = 1053
Marital Status				
Married	150 (18.5%)	125 (13.5%)	101 (8.8%)	
Separated	104 (12.8%)	140 (15.2%)	287 (25.1%)	
Divide "separated" group:				
Still working on it -	16 (15.4%)	27 (19.3%)	43 (15.1%)	
Permanent Separation -	88 (84.6%)	113 (80.7%)	242 (84.9%)	
Divorced	252 (31.0%)	292 (31.6%)	267 (23.3%)	
Widowed	9 (1.1%)	8 (0.9%)	8 (0.7%)	
Single - never married	298 (36.7%)	358 (38.8%)	480 (42.0%)	
Other	-0-	- 0 -	1 (0.1%)	
Relationship Status - single vs. couples				
Single Adult Household	493 (60.6%)	616 (66.6%)	867 (75.8%)	787 (74.7%)
Two Adult Household	320 (39.4%)	307 (33.3%)	277 (24.2%)	266 (25.3%)
Married	150 (18.5%)	125 (13.5%)	101 (8%)	97 (9.2%)
Separated - working on it	16 (2.0%)	27 (2.9%)	43 (3.8%)	34 (3.2%)
Domestic Partnership	154 (18.9%)	155 (16.8%)	133 (11.6%)	135 (12.8%)
Education Level				
Has HSD/GED	75.8%	73.5%	70.0%	62.0%
Does not have HSD/GED	24.2%	26.5%	30.0%	38.0%

Children and Family Formation

Because of FEP eligibility requirements, by definition, 100% of FEP Study participants had at least one child living in the home (or were in their third trimester of pregnancy) at wave 1. At wave 2 this number dropped to 92.8% and to 89.7% at wave 3. At wave 2 just over one tenth of all families included a child who had a disability which had caused the parent to not work, quit work, or drop out of school in the previous year. This employment barrier was reduced by almost half by wave 3.

As noted in Table 4, 117 respondents (representing 176 (12.8%) of the children) reported that one or more child younger than 18 had left the home in the past year. Of the children who left the home, 55 (31.3%) went to live elsewhere because the customer could not afford to care for the child or to provide a healthier environment. There were 30 children (17.0%) who were removed by the state. Another 17 (9.7%) children left to establish their own household while 10 (5.7%) children went to live with their other parent. "Other" reasons were given for 49 (27.8%) children leaving home. There were nine respondents whose children moved when the parent became incarcerated. In seven cases the children were taken by another family member who refused to return the child/ren. In five families a child left to go to college.

Table 4: Family Experiences with Children

Variable	Total: W2 to W3 N = 813	Total: W1 to W2 N = 923
Added baby to family in the past year	89 (11.0%)	121 (13.1%)
Currently pregnant	57 (7.0%)	77 (8.4%)
Child under age 6 in home	N = 724 525 (72.5%)	N = 855 653 (76.4%)
Child has serious issue preventing parents ability to work or attend school	48 (6.6%)	97 (11.3%)
Had child go live somewhere else since last interview	117 (16.2%)	132 (15.4%)

Children as Individuals

Of the 813 households, 724 (89.1%) reported one or more child under age 18 living in the home. This resulted in the collection of data related to a total of 1371 children. Only 34 of the children were grandchildren, adopted or under legal guardianship of the respondent, the remainder were the respondents' own child/ren. As shown in Table 5, the percentage of children living with both biological parents remained about the same between wave 2 and wave 3. This is true even though the number of respondents living in a two adult household increased during this time. The percentage of children who had contact with the non-resident biological parents was slightly lower than at wave 2. The percentage of children receiving Medicaid at wave 3 dropped by 11%. A few of the children started receiving CHIP but most leaving Medicaid moved onto private insurance. The portion of children without any health insurance remained stable.

Of the 1371 children, 151 (11.0%) did not have health insurance. The most common reason respondents did not have Medicaid for their children was due to earned income (33). Often this problem was combined with being unable to afford the insurance premiums at work (25) or no insurance being offered through the job (22). There was another set of respondents (26) who experienced problems working with DWS or understanding the process of applying or Medicaid or CHIP. The majority of these respondents cited paperwork problems, inability to meet policy requirements, or just too much hassle going through the process. As one person said, "I had problems with the caseworker, my case closed and then I decided not to reopen it until I could get a new caseworker." Another person indicated, "Medicaid requires knowing the paternity of my son and I don't know it." There were 12 respondents who had lost insurance in the past and were in the process of reapplying. Of the 55 children who had health problems so severe the respondent was unable to work or go to school, 6 had no health insurance.

Table 5: Individual Children in Samples

Total Number of children in sample	Wave 3 N=1371	Wave 2 N = 1535	Wave 1 N = 1938
Child has health, mental health, learning, behavior or other special needs that limit their regular activities	178 (12.9%)	221 (14.3%)	307 (15.8%)
Child has problems so severe it effect's parents ability to secure and retain employment or go to school	55 (4.0%)	114 (7.4%)	145 (7.5%)
“Other parent” of the child living in the home	229 (16.7%)	241 (16.1%)	179 (9.0%)
Of children where other parent <i>does not</i> live in the home: Child has contact with other parent	660 (57.8%)	780 (62.0%)	1081 (55.8%)
Primary form of health insurance for children			
Government/Medicaid	892 (65.1%)	1175 (76.5%)	1740 (90%)
CHIP	26 (1.8%)	6 (0.4%)	18 (0.9%)
Private	302 (22.0%)	189 (12.3%)	141 (7.3%)
None	151 (11.0%)	173 (11.2%)	27 (1.4%)

Respondent Characteristics

As noted in wave 2, human capital assets, that is the personal resources a person brings to efforts to gain employment, schooling or training, have been repeatedly linked to successful outcomes in moving toward employment (Becker, 1999; Moffitt, et al., 2002; Parisi, et al. 2006; Seefeldt & Orzol, 2005). For this study the particular characteristics reviewed included education, physical health, mental health issues, experiences of domestic violence, and the presence and effects of a criminal record.

Education

Education continues to be an area of interest to respondents. There were 234 (28.7%) wave 3 respondents engaged in a variety of education or training programs in the past year and more than half (53.0%) were still in school. Of the remaining 124 customers who had been in school, 82 (66.1%) had completed their educational program. Table 6 shows that study participants were more successful in completing their educational goals at wave 3. Lower success rates at wave 2 could be related to the degree of disruption which occurred while the cash assistance was opening and immediately afterward, the period measured at wave 2. Attaining basic resources and gaining stability was more important when initially applying for assistance. As these issues were resolved, more time and energy became available for attention to education and training.

Those who participated in the various educational activities between waves 2 and 3 but dropped out during the year were asked to describe what happened that they were unable to complete their studies. Lack of finances (11) and lack of time due to multiple demands and life stresses (11) were the most common responses. There were 10 respondents who experienced

physical/mental health or pregnancy problems, while 7 missed too much school and dropped the program due to issues with attendance. Moving to another area caused 6 people to drop out while lack of child care was a problem for 5 others.

Table 6: Educational Experience Between waves

Education outcomes wave over past year	Wave 3 N = 813	Wave 2 N = 923
HSD/GED:		
Completed a HSD/GED	13	28
Had been in classes but had dropped out	9	34
Were still in HSD/GED classes	28 (3.4%)	27 (2.9%)
Certificate program:		
Completed certificate program	34	59
Had been in classes but had dropped out	16	21
Were still in certificate program	22 (2.7%)	40 (4.3%)
Training:		
Completed training course	18	27
Had been in classes but had dropped out	4	20
Were still in training course	12 (1.5%)	9 (1.0%)
Associates:		
Completed an associates degree	7	3
Had been in classes but had dropped out	9	21
Were still in classes for associates degree	22 (2.7%)	34 (3.7%)
Bachelors:		
Completed bachelors degree	10	3
Had been in classes but had dropped out	4	15
Still in classes for bachelors degree	26 (3.2%)	34 (3.7%)

A Broader Look at Education

In Utah, approximately 11% of females between 18 and 34 do not have a high school diploma or GED (U.S. Census, 2007) . By wave 3, only 197 (24.2%) respondents still had no high school diploma or GED. This figure is down significantly from the 30% lacking this level of education at wave 1 (Table 3). Reviewing these figures by level of interest in education is telling.

At wave 1, 30.1% of those who *were not* interested in going to school did not have a HSD/GED, by wave 3 only 1 (1%) additional respondent in this group had graduated. However, of those with no HSD/GED at wave 1 who *were* interested in going to school 29 (27.6%) respondents had graduated. It is clear that *wanting* to go to school makes a significant difference in ones ability to succeed, but still it is not all about desire. Life circumstances can and do arise, making pursuing education difficult. This does not necessarily mean it might not happen in the future. Results from the current HSD/GED pilot study will shed more light on this issue in the near future.

Physical Health Issues

Physical health issues have long been associated with long-term welfare receipt. Under both initial TANF rule and even DRA guidelines, a significant physical health problem (documented and verified) has consistently been recognized as an employment barrier which could exempt a customer from full participation in work focused activities. Those with physical health problems have traditionally received cash assistance longer and thus comprised a larger segment of the hard-to-employ population.

Physical health problems can be short-term (recovery from an accident or surgery) or long-term (being diagnosed with MS or cancer). Illnesses can also be situational and cyclical such as weather or stress induced problems or diseases such as diabetes. The percentage of respondents reporting fair to poor physical health (27%) has remained relatively stable throughout the study. (Table 7). However, it should be noted that a 2006 Utah Department of Public Health report indicates only 6.5% of women 18-34 in Utah reported fair to poor physical health (Utah Department, 2006). Clearly study respondents deal with more physical health problems than are found within a similar demographic group statewide. While the health status levels remained stable, more respondents were finding ways to go to work or attend school. At wave 3, only one-quarter of respondents reported physical health having been an employment barrier in the past year. This was less than half of the 55.0% who reported a physical health barrier at wave 1.

Sometimes it is difficult to know when to begin the process for applying for social security disability. In the past year DWS has made a concerted effort to assist customers with this process. Between waves 2 and 3 the percentage of respondents receiving social security disability increased from 2.1%(19 people) to 4.7% (38 people). At wave 3, 48 respondents (5.9%) were still in the process of applying for assistance. Only about one third of those still applying for SSI were receiving cash assistance. No one was receiving both disability and cash assistance.

Table 7: Physical Health

	Wave 3 N=813	Wave 2 N = 923	Wave 1 N = 1144	TL N = 1053
Overall health in general:				
Excellent	68 (8.4%)	96 (10.4%)	137 (12.0%)	66 (6.3%)
Very Good	154 (18.9%)	179 (19.4%)	200 (17.5%)	150 (14.2%)
Good	370 (45.5%)	402 (43.6%)	498 (43.5%)	384 (36.5%)
Fair	145 (17.8%)	159 (17.2%)	197 (17.2%)	274 (26.0%)
Poor	76 (9.3%)	87 (9.4%)	112 (9.8%)	179 (17.0%)
Physical health problem: couldn't take a job, go to school, etc.:				
In past year	199 (24.5%)	297 (32.2%)	629 (55.0%)	
Of these, has it been true in the past month	110 (55.3%)	136 (45.8%)	317 (50.4%)	

Of the 86 respondents who had either recently started receiving social security or were still in the application process, about one-third indicated they had received help from DWS in this process. Help with knowing how to apply and assistance in completing paperwork were most often listed as the types of resources provided. Respondents often commented how much they appreciated this extra help from DWS as the SSI application process was often overwhelming.

Mental Health Issues

In conjunction with physical health, mental health issues are often associated with long-term welfare receipt. Mental health encompasses many facets of a person’s life and can be measured in a variety of ways. In this section overall mental health, specific diagnoses including depression and anxiety, alcohol and other drug use, and domestic abuse issues will be addressed.

Table 8: Mental Health Issues

	Wave 3 N=813	Wave 2 N = 923	Wave 1 N = 1144	TL N = 1053
Mental health overall				
Excellent	116 (14.3%)	151(16.4%)	189 (16.5%)	91 (8.6%)
Very Good	187 (23.0%)	202 (21.9%)	239 (20.9%)	189 (17.9%)
Good	332 (40.8%)	67 (39.8%)	390 (34.1%)	360 (34.2%)
Fair	135 (16.6%)	136 (14.7%)	214 (18.7%)	269 (25.5%)
Poor	43 (5.3%)	67 (7.3%)	111 (9.7%)	143 (13.6%)
Was ever diagnosed with mental health issue			569 (49.7%)	
Newly diagnosed mental health issue in past year:		46 (5.0%)		
Has chronic (ongoing) mental health issue	303 (37.3%)			
Currently receives mental health treatment:	246 (30.3%)	286 (31.0%)	387 (56.0%)	257 (24.4%)
Counseling	139 (56.5%)	174 (60.8%)	274 (70.8%)	
Medication	198 (80.5%)	226 (79.0%)	296 (76.5%)	
Not receiving now but believe I need treatment now	N=567 119 (21.0%)	N = 639 127 (19.9%)	N = 755 150 (19.9%)	N = 796 179 (22.5%)
Mental health a problem: could not take a job, had to stop working or could not go to education / training:				
In past year	135 (16.6%)	209 (22.6%)	337 (29.5%)	
In past month	70 (8.6%)	103 (11.2%)	180 (15.7%)	

Mental Health Overall: As with physical health, The General Health Index question was used to evaluate mental health status on a five point scale. As seen in Table 8, more than a third (37%) of wave 3 respondents reported having a chronic (ongoing) mental health issue and slightly fewer, 30.3%, were receiving some form of mental health treatment. There was only a slight reduction those reporting fair to poor mental health between waves 2 and 3. However, as with physical health, at wave 3 fewer respondents reported mental health as a barrier to employment in the past year.

Mental Health Screens: As in the previous two waves, question sets developed by the World Health Organization were used to screen for depression, anxiety, alcohol and other drug use were administered. These screens have been used in multiple studies of this population and found to be valid and reliable (CIDI - 12 month SF). The prevalence rates of depression, anxiety, alcohol dependency and other drug dependency showed almost no change between wave 3 and wave 2. Only drug dependency was significantly lower at wave 3. Interestingly, those who screened positive for alcohol dependence were less likely to self-report alcohol use as a barrier to employment. More of those who screened positive for drug use recognized the problem as an employment barrier. This more common denial of alcohol use (abuse) as a “problem” is consistent with results found in substance abuse treatment.

Table 9: Mental Health Diagnosis and Alcohol and Other Drug Use

	Wave 3 N=813	Wave 2 N = 923	Wave 1 N = 1144
Depression	302 (37.1%)	336 (36.4%)	541 (47.3%)
Anxiety	161 (19.8%)	182 (19.7%)	307 (26.8%)
Alcohol dependence indicated positive by screen	40 (4.9%)	40 (4.3%)	63 (5.5%)
Use of alcohol self-reported as barrier in past year	8 (1.0%)	11 (1.2%)	21 (1.9%)
Drug dependence indicated positive by screen	37 (4.6%)	62 (6.7%)	96 (8.4%)
Use of drugs self-reported as barrier in past year	23 (2.8%)	36 (3.9%)	51 (4.6%)

Domestic Violence: In a pattern similar to the mental health diagnoses, levels of domestic violence, measured using a portion of the Conflict Tactic Scale (Strauss, 1979), were very similar at wave 2 and wave 3 (Table 10). As opposed to many other areas, the similarities extend to the TL group. Results of current and past year violence for this group also mirror waves 2 and 3.

Notice the sample sizes for the domestic violence questions are lower than the full sample. In cases where the spouse or partner was sitting with the respondent or close enough to hear, the questions were not asked in case it might cause a safety issue for the respondent. In reflecting on each study completed, interviewers periodically noted the controlling behavior that was sometimes displayed by the spouse or partner. Even scheduling interviews was sometimes difficult due to a partner who would not pass on a message or did not respect the confidential nature of the interview.

Table 10: Domestic Violence

	Wave 3 N=778	Wave 2 N = 873	Wave 1 N = 1104	TL N = 999
Severe domestic violence - ever			676 (59.1%)	720 (72.0%)
Severe domestic violence - in past year	99 (12.2%)	116 (12.6%)	293 (25.6%)	143 (14.3%)
Severe domestic violence - current issue	23 (2.8%)	26 (2.8%)	21 (1.8%)	30 (3.0%)
In past year, relationship with current or past romantic partner <i>was</i> such a problem couldn't take job, job search, go to school...	48 (5.9%)	91 (10.1%)	234 (21.2%)	

Criminal Record and Incarceration: As in wave 2, incarceration or a criminal record continued to affect welfare recipients and their ability to obtain or maintain employment. When respondents were asked about the impact of having a criminal record (a record including a felony) 117 (14.4%) indicated their criminal record had been an employment barrier, however, only 27 (3.3%) indicated this was their *main* barrier to employment.

Ten respondents were interviewed while in jail or prison. Three of the ten had been incarcerated continuously between waves 2 and 3, making employment (excluding jail positions) impossible. Fourteen respondents made reference to having been incarcerated in the past year for some period of time. Even short stays in jail can result in significant problems for respondents who reported job loss, loss of child custody and other substantial difficulties due to incarceration.

Making Ends Meet: A Profile of Financial and Community Resources, and Social Supports

At wave 1, most respondents reported some sort of disruption in their primary source of financial support as the main reason for seeking cash assistance. Over time the composition of sources of support (financial, community and social supports) has shifted and become more defined and stable.

Financial Profile

The sources of income, as displayed in Table 11, reflect subtle changes in the lives of study participants. In wave 1 of the study, 66% of respondents indicated they had worked three-quarters of their adult life or more but only 28.1% were employed at that time. At both waves 2 and 3 just over 61% of respondents were again employed and at wave 3, 620 (82.4%) had been employed at some point in the past year. While wave 3 participants were working at a level similar to that found in wave 2, more were also receiving help from a spouse or partner. More respondents were also receiving child support and disability. Given increasing sources of support, it is understandable that fewer would be receiving food stamps and child care assistance.

Table 11: The Financial Picture

	Wave 3 N=813	Wave 2 N = 923	Wave 1 N = 1144	TL N = 1053
Earned Income	503 (61.9%)	544 (61.2%)	322 (28.1%)	398 (37.8%)
Spouse/partner Income	279 (34.3%)	232 (26.1%)	144 (28.5%)	204 (19.4%)
Child support	232 (28.5%)	225 (25.3%)	44 (3.8%)	296 (28.1%)
Housing Assistance - Total	169 (20.8%)	195 (21.9%)	197 (17.2%)	410 (38.9%)
Public Housing	47(27.8%)	90 (45.7%)	83 (42.1%)	
Section 8	99 (58.6%)	95 (48.2%)	90 (45.7%)	
Transitional	5 (3.0%)	4 (2.1%)	5 (2.5%)	
Other	18 (2.7%)	8 (4.1%)	19 (9.6%)	
Utility Allowance	31 (3.8%)	33 (3.7%)	82 (7.2%)	
Unemployment compensation	13 (1.6%)	5 (0.6%)	3 (0.3%)	15 (1.4%)
SSI/SSDI	82 (10.1%)	62 (7.0%)	43 (3.8%)	120 (11.4%)
Cash Assistance	95 (11.7%)	174 (19.6%)	1139 (99.6%)	
Educational assistance (per semester)	53 (6.5%)	64 (7.2%)	178 (15.6%)	44 (4.2%)
Food stamps	466 (57.3%)	575 (64.7%)	1044 (91.3%)	894 (84.9%)
Child care assistance	150 (18.5%)	220 (24.7%)	236 (20.6%)	92 (8.7%)
Tribal dividends	4 (.5%)	7 (0.8%)	8 (0.7%)	9 (0.9%)
Other	108 (13.3%)	84 (9.4%)	79 (6.9%)	81 (7.7%)

Only 95 (11.7%) respondents were receiving public cash assistance at the wave 3 interview. A few respondents were receiving other types of income. Examples of other types of public assistance included specified relative grants (11), transitional cash assistance (6) and general assistance (4). However, most respondents with “other” income received monthly help from family (children, parents, grandparents etc.), in paying regular bills such as rent, car payments, and other bills.

Community Resources

Usage levels of community resources remained nearly the same between waves 2 and 3. Assistance levels from food pantries and thrift stores remained higher than at wave 1. Usage of mental health services declined slightly. Respondents also indicated receiving assistance from community groups such as the Red Cross, Sub-for-Santa and other Christmas programs, Community Action and the Family Support Center for crises child care.

As in the past, about one quarter (25.5%) of respondents indicated an unmet need for assistance from a community resource. The most common needs for which respondents could not receive help were similar to those found at wave 2. These included housing assistance (61), H.E.A.T. (45), and legal aid (27).

Table 12: Additional Community Resources

	Wave 3 N=813	Wave 2 N = 923	Wave 1 N = 1144	TL N = 1053
WIC - (asked of families with a child under 5 or respondent was pregnant)	N=502 267 (53.2%)	N = 675 418 (61.9%)	N = 831 508 (61.1%)	N = 504 261 (51.8%)
Free/reduced cost school meals - (For families with school age children)	N=407 324 (79.6%)	N = 406 342 (84.2%)	N = 484 386 (79.8%)	
Food bank/food pantry	241 (29.6%)	280 (30.3%)	268 (23.4%)	420 (39.9%)
Thrift store	365 (44.9%)	423 (45.8%)	455 (39.8%)	498 (47.3%)
Homeless shelter	21 (2.6%)	22 (2.4%)	27 (2.4%)	32 (3.0%)
Help from a church or religious organization	203 (25.0%)	224 (24.3%)	277 (24.2%)	282 (26.8%)
Drug or alcohol treatment	70 (8.6%)	95 (10.3%)	77 (6.7%)	90 (8.5%)
Mental health services (self or dependent child)	215 (26.4%)	292 (31.6%)	340 (29.7%)	332 (31.5%)

Family and Other Social Supports

As shown in Table 13, respondents in wave 3 continued to express high levels of satisfaction with the support received from family and friends. In order to better understand what contributed to these feelings of support, what constitutes support or lack of support from their perspective, respondents were asked to describe what it was about the support they received or did not receive that led to their level of satisfaction.

Table 13: Social Supports

	Wave 3 N=813	Wave 2 N = 923	Wave 1 N = 1144
Rate satisfaction: Overall level of support:			
Very satisfied	361(44.4%)	350 (39.4%)	420 (36.7%)
Satisfied	383 (47.1%)	449 (50.5%)	587 (51.4%)
Unsatisfied	55 (6.8%)	68 (7.6%)	110 (9.6%)
Very unsatisfied	14 (1.7%)	22 (2.5%)	26 (2.3%)

Respondents who felt satisfied or very satisfied with the support they have received provided important insights into the types of support most often needed and appreciated by people in the study. Some respondents identified support in the form of help with buying actual things they needed or having a place to live. For example, some respondents indicated:

- ▶ *My neighbors are a lot of single moms. We all struggle to make ends meet, but we help each other out. Even today a neighbor gave us a roll of toilet paper!*
- ▶ *Dad gave me a gas card with \$50 for helping him at work. He tries to find ways to help me out financially.*
- ▶ *When we moved here we didn't have anything. The neighbors and members in the ward (church group) brought us all the furniture and even a computer.*
- ▶ *My parents will give me loans if I can't afford something. I have 5 sisters and they help me out. One year for Christmas they got together and got me things I need for my house like paper towels, soap, stuff like that.*
- ▶ *My parents allow me to live here on limited rent. It is a better environment for my children than subsidized housing.*

People also exchange goods. As one person said, *"I barter a lot of resources with friends and neighbors so we can all make it. It's a great help and I like working things out like that with others."* Physical resources were certainly appreciated, however, other resources (especially child care) which require a commitment of time were often mentioned. Some examples include:

- ▶ *Some friends will come and take my kids for the day when I have medical issues so I can recuperate. My family is there for me, without them I couldn't cope.*
- ▶ *Usually parents kick you out when you have a kid but I get so much help. They really help and do all my child care. My mom, dad, and siblings. My parents let me live here and help with everything.*
- ▶ *My family watches the kids while I go to school. My mom takes the kids for the weekend so I can study. They support my school efforts a lot.*
- ▶ *My former partner, father of my kids, helps me out a lot with child care. On my brothers days off he takes me to apply for apartments.*
- ▶ *My friend takes me to work every day so I can keep my job. He takes me anywhere I need to go. I would not have my job if weren't for him.*

Recall, nearly one half of those who moved out of state indicated they did so to be closer to family who could provide these types of supports in person.

While meeting material needs and providing child care and transportation assistance were important, by far the most often cited sources of support were the words of encouragement and the listening ear provided by family, friends and even DWS personnel. Respondents noted:

- ▶ *My friends are supportive by not letting me be in "poor me" mode. My parents encourage me, like "we're here for you." They let me live here and do child care.*
- ▶ *I belong to a single moms group who are all in school. We provide child care for each other and really give each other encouragement.*
- ▶ *My school counselor is a pusher on me—helps me keep going. My DWS worker explains everything to me.*

- ▶ *My family and friends truly love and care about me and have been supportive with my disability and inability to hold a full-time job. They listen and make helpful suggestions.*
- ▶ *My family gives me compliments, tell me to keep on going on. They know where I have been, with lots of abuse and stuff, so they know I am doing so good now.*
- ▶ *My friends look up to me because I do school, work and so much. It makes me feel good, a lot of emotional support.*
- ▶ *My DWS support team is phenomenal, so is my valley mental health team! With friends and family I don't have much support but from my DWS and valley mental health teams I have support.*
- ▶ *We all support each other in a lot of ways-friend and family- we give each other pep talks and a lot of encouragement, and mainly through prayer.*
- ▶ *My daughter gives me encouraging words. "Mom you are doing a good job."*
- ▶ *My family has confidence in me. My mom is proud of me for being on my own, back into a management position, and back in school and doing it on my own.*

The appreciation of hearing expressions of encouragement and confidence does not diminish with age. A 33 year old single mom getting her associates degree said, *"My mom puts my tests on the fridge if I get 100%. My parents will take my daughter anytime so I can work and go to school."*

Several respondents indicated they were "satisfied" with getting no support. Some people are ashamed to need help, others wanted independence and to show they could stand on their own.

- ▶ *I haven't told a lot of people about my situation because it seems to me that people think it's a weakness if I am financially in need, so I don't tell them. So I'm satisfied with just "Hi, how are you doing?" and that's all. So I don't really have close friends or family support and I am OK with that.*
- ▶ *My family listens and understands my domestic violence situation and the break-up. They are always offering to help me but I tell them I can handle it.*
- ▶ *No one does anything for me and I like it that way. I can't depend on anything from anyone so I don't and I am not disappointed. This is how I want it.*

Respondents who were unsatisfied or very unsatisfied with the amount of support they received often felt alone and misunderstood. Some did receive some types of supports but lacked others (such as emotional support) they greatly needed. For example:

- ▶ *I don't have a good relationship with my friends anymore. My family helps with money but that's it.*
- ▶ *People don't believe I have a disability and don't understand why I cannot work to support myself. People don't understand PTSD and disassociative disorder.*
- ▶ *M.S. is a long term illness, people are getting tired of helping me. I have to explain what is going on with me over and over again, and even I have a hard time understanding all my symptoms.*
- ▶ *My family and friends are not there for me to help me through my problems. I wish they would listen to me and actually care about me, I need their help.*
- ▶ *The only support I get is financial (from my family). I get bogged down, I have no emotional support from anyone.*

For most respondents the supports provided by family and friends were key to survival. These supports, from providing a place to live to simply a listening ear, are essential factors which make moving forward in life possible.

Self-Sufficiency Efforts

Many factors contributed to the resource package customers were able to put together to “make ends meet.” Table 14 reflects how customers combined a variety of resources over the past six months. Changes in resources often reflect additional factors such as marriage or finishing

Table 14: Efforts to Make Ends Meet in Past Six Months

	Wave 3 N = 813	Wave 2 N = 923	Wave 1 N = 1144
Had a job	616 (75.8%)	692 (75.0%)	702 (61.4%)
Cut back on necessities	437 (53.8%)	538 (58.3%)	893 (78.1%)
Money from families/friends	467 (57.4%)	524 (56.8%)	727 (63.6%)
Money from spouse or partner	357 (43.9%)	338 (36.6%)	400 (35.0%)
Cut back on extras	704 (86.6%)	802 (86.9%)	962 (84.2%)
Child support from other parent	288 (35.4%)	266 (28.8%)	165 (14.4%)
Delayed or stopped paying bills	485 (59.7%)	550 (59.6%)	722 (63.1%)
Cash assistance	151 (18.6%)	330 (35.8%)	1140 (99.6%)
Food stamps	534 (65.7%)	703 (76.2%)	1044 (91.3%)
Medicaid	564 (69.4%)	771 (83.5%)	1087 (95.0%)
Got help from charity	172 (21.2%)	175 (19.0%)	222 (19.4%)
Got cheaper housing/moved in w/others	200 (24.6%)	239 (25.9%)	481 (42.1%)
Put child in someone else’s care	27 (3.3%)	68 (7.4%)	102 (8.9%)
Spent down savings	299 (36.8%)	285 (30.9%)	395 (34.6%)
Sold Food stamps	25 (3.1%)	24 (2.6%)	32 (2.8%)
Sold plasma	49 (6.0%)	58 (6.3%)	19 (1.7%)
Pawned things	156 (19.2%)	181 (19.6%)	75 (6.6%)
Participate in illegal activity	9 (1.1%)	21 (2.3%)	33 (2.9%)
Odd jobs	51 (6.2%)	54 (5.9%)	29 (2.5%)
Other	98 (12.1%)	64 (6.9%)	47 (4.1%)

school. Differences in the composition of financial resources were more visible between waves 1 and 2 than between waves 2 and 3. At wave 3, more resources were available through a spouse or partner and child support. Use of all government assistance programs declined significantly over the years. Many respondents were still relying on family to make ends meet while delaying paying some bills, and cutting back on both necessities (such as shampoo and laundry soap) and extras (such as movies and dining out).

As customers were or were not able to piece together the resources needed to support their families, their attitudes toward their overall situation reveal respondents' level of comfort with what they have been able to achieve. Although customers felt better about their financial situation overall between wave 1 and wave 2, for most customers these feelings did not last. As displayed in Table 15, a smaller portion of the sample perceived themselves and their families to be in a better position financially than the year before. At both waves only about two-thirds of respondents felt they could afford to buy the things needed to support their families. And most, while confident about managing finances and resources, would like to learn more about developing this skill.

Table 15: Overall Financial Situation

Variable: Level of agreement with following statements:	Wave 3 N = 813	Wave 2 N = 923
Overall, my financial situation is better than it was at the last interview.	512 (63.0%)	603 (65.4%)
I worry about having enough money.	669 (82.3%)	782 (84.8%)
These days I can generally afford to buy the things we need.	497 (61.1%)	579 (62.7%)
There never seems to be enough money to buy something, or go somewhere just for fun.	547 (67.3%)	676 (73.2%)
I feel confident that I can manage my own finances and resources.	651 (80.1%)	720 (78.1%)
If offered at a good time, I would be interested going to a class to learn about managing finances	534 (71.8%)	654 (70.9%)

Employment Supports

When TANF replaced AFDC, providing employment supports was considered a key to the success of the new work focused public assistance program. The presence or absence of employment supports including child care, housing, availability of health care and access to transportation and a telephone often has a direct impact on a persons ability to secure and retain employment. Here, the impact of several such resources will be discussed.

Child Care

Accessing quality, affordable child care is often a challenge. Lack of child care can derail employment, especially for workers in low-wage, service industry positions. At wave 3, 662 (81.4%) families had at least one child under age 13 and thus eligible for child care assistance. Data regarding the respondents' child care needs and challenges are summarized in Table 16. Of respondents with at least one child being cared for regularly by someone other than a parent, 151 (43.1%) were receiving child care assistance. Most (74.7%) of those receiving child care assistance were working at least 15 hours a week, qualifying them for employment support child care, and not receiving FEP. Of those not receiving child care assistance 76 (38.2%) reported "no need" for such assistance. Typically these respondents had a family

Table 16: Current and Recent Child Care

	Wave 3 N=662	Wave 2 N = 788	Wave 1 N = 1041
Current child care - current			
Families with child in child care on regular basis:	350 (52.9%)	475 (51.5%)	496 (47.6%)
Families currently receiving child care assistance	151 (43.1%)	220 (46.2%)	241 (48.5%)
Primary reason not receiving assistance:			
No Need	76 (38.2%)	80 (31.4%)	90 (35.2%)
Did not know assistance was available	2 (1.0%)	10 (3.9%)	23 (9.0%)
Was told I was not eligible	29 (14.6%)	41 (16.1%)	38 (14.8%)
Person I want to do it is not eligible	18 (9.0%)	19 (7.5%)	18 (7.0%)
In process of applying - not received yet	8 (4.0%)	21 (8.2%)	39 (15.3%)
Income too high	38 (18.6%)	35 (13.7%)	
Not working or not working enough hours	15 (7.5%)	18 (8.2%)	
Problems with paperwork or DWS office hours	14 (7.0%)		
Other	14 (7.0%)	39 (15.3%)	48 (18.8%)
Child care - In past year			
Child in child care in past year (but not currently)	127 (15.6%)	148 (16.0%)	212 (20.4%)
Received child care assistance	60 (47.2%)	64 (43.5%)	85 (39.9%)
Why no child care assistance:			
No Need	32 (47.8%)	46 (55.4%)	56 (44.1%)
Did not know assistance was available	3 (4.5%)	3 (3.6%)	14 (11.0%)
Was told I was not eligible	16 (23.9%)	15 (18.1%)	22 (17.3%)
Person I want to do it is not eligible	6 (9.0%)	7 (8.4%)	15 (11.8%)
Other	9 (13.4%)	12 (14.5%)	20 (15.7%)

member whom they trusted and provided care. Other reasons for not receiving child care assistance included being over the income limit, wanting a provider ineligible for payment and lack of employment or enough hours to receive assistance. Some respondents expressed frustration that going to school or doing job search activities did not qualify them for child care assistance.

The percentage of respondents who had severe problems with child care (resulting in job loss or dropping out of school) actually went down significantly at wave 3 (Table 17). Only 27% of the sample reported this degree of difficulty. The cost of child care was again the greatest problem. As one respondent said, *“Everything I was earning when I worked before was just going to child care, so I just figured it wasn’t worth it and I might as well stay home.”* Others complained that child care costs during periods of job search were not covered. As was noted, *“During the job hunt DWS wouldn’t pay child care. It was hard too look for a job when I had nobody to watch my son. They said to leave him with family while I job searched. If I had family to help I wouldn’t need child care!”* The inability to receive child care assistance while going to school was also a frustration. As one mom said, *“I can’t afford to pay the extra for daycare and my kids are a handful—no one will watch them out of generosity. I want to go to school, but DWS will only pay child care for the time I’m working.”*

New employees often do not have a choice of work shifts. Some respondents were frustrated due to lack of child care available for off hours (evenings and weekends) required at a new job. One person noted, *“I was offered a great job at UTA but where am I going to leave my son when I have to be at work at 3 am?”* Proximity of care was also an issue. It was not simply needing closer child care, but more the struggles of transporting children on a bus. For some families children are split between two different child care providers. There are also extra challenges taking small infants and toddlers out in cold winter weather to wait for a bus.

Parents of children with special needs find child care resources particularly scarce. As much as a parent may want (and need) to work, options can be very limited. One respondent said, *“Just finding a daycare that’s not afraid to care for my son since he has a seizure disorder. My grandma can help but she’s old and can’t keep up with him.”* As the degree of necessary medical care needed increased, the challenge to finding appropriate child care also increased.

As noted in both previous reports, there are still many respondents very reluctant to put children in child care settings which they perceive as dangerous. Fears regarding the use of daycare centers are often fueled by personal experience. When the state determines the person the respondent wants to use as a provider is unacceptable the respondent may still use this provider but try to pay for the services on their own when possible. This can create problems within the family. If a family member is providing child care but isn’t getting paid regularly they sometimes feel less responsible to be reliable thus causing problems for the respondent.

Respondents were asked to describe their view of the best solutions to their child care problems. Some ideas included changes in DWS policies such as expanded child care coverage for periods of job search and while in substance abuse treatment or school. As one person said, *“If DWS would help people who are willing to go back to school with daycare then I could get a GED and get a better paying job.”* Others wanted DWS to support child care options that are

closer to home, especially friends and family the person knows and trusts. Several respondents suggested the need to train more providers to serve the needs of medically fragile children.

Some respondents were attempting to solve their child care problems by rearranging their work and/or family life. Some were attempting to find employment with hours opposite their partner so someone would always be home with the children. Others wanted to find a job that provides child care, lets you bring your kids to school or a job where you work from home. Some thought working only hours when their children were in school would be best. For some this means waiting a couple of years until their children are in school before returning to work.

Table 17: Child Care Problems

	Wave 3 N=662	Wave 2 N = 788	Wave 1 N = 1036
Past 12 months child care or lack of child care was such a problem respondent lost job, couldn't take job or go to school or training	180 (27.2%)	331 (42.0%)	446 (43.1%)
Respondents who indicated this as primary problem:			
Costs too much	52 (28.9%)	162 (48.9%)	181 (40.6%)
Couldn't find care for times needed	31 (17.2%)	85 (25.7%)	151 (33.6%)
Care too far from work or home	18 (10.0%)	33 (10.0%)	38 (8.5%)
Caregiver unavailable or unreliable	30 (16.7%)	82 (25.1%)	110 (24.7%)
Worry about child abuse	33 (18.3%)	62 (18.7%)	45 (10.1%)
Worry about unsafe location/environment of facility		68 (20.5%)	67 (15.0%)
Child disabled - no qualified caregiver available	14 (7.8%)	16 (4.8%)	20 (4.5%)
No infant care available	4 (2.2%)	13 (3.9%)	25 (5.6%)
No after school care or care for school age kids		2 (0.6%)	2 (0.4%)
Poor quality - Kids or client are unhappy with place	2 (1.1%)	23 (6.9%)	14 (3.1%)
Child sick too often and caregiver will not take sick	2 (1.1%)	16 (4.8%)	16 (3.6%)
Child's behavior makes keeping care difficult	4 (2.2%)	14 (4.2%)	16 (3.6%)
Child care not authorized soon enough	7 (3.9%)	2 (0.6%)	9 (2.0%)
Payment late and lost provider	3 (1.7%)	2 (0.6%)	1 (0.2%)
Other problems with child care process at DWS		36 (10.9%)	39 (8.7%)
Place wanted kids to go was full	5 (2.8%)	14 (4.2%)	4 (0.9%)
Previous over payment made help not possible	2 (1.1%)	- 0 -	1 (0.2%)
Other	5 (2.8%)	42 (12.7%)	51 (11.4%)

Housing

Securing stable, adequate housing is a basic need which generally proceeds being able to work, especially for a family with children. As reported in Table 18, between waves 1 and 3 more respondents in general were living in housing of their own (purchasing or rented) rather than with family. Only 84 (10.3%) respondents indicated a housing problem had kept them out of work or school at some point in the past year. However, having a “roof over my children’s head” is such a basic need that when housing becomes a problem employment can become a secondary concern as finding a place to live takes precedence.

Table 18: Housing

Living Situation	Wave 3 N=813	Wave 2 N = 923	Wave 1 N = 1144	TL Study N = 1053
Current living situation:				
Rent	489 (60.1%)	564 (61.1%)	608 (53%)	801 (76.1%)
Own	72 (8.9%)	59 (6.4%)	77 (6.7%)	44 (4.2%)
Living with friends	17 (2.1%)	31 (3.4%)	38 (3.3%)	38 (3.6%)
Living with extended family - rent free	127 (15.6%)	129 (14.0%)	165 (14.4%)	150 (14.2%)
Living with extended family - pay rent	87 (10.7%)	125 (13.5%)	222 (19.4%)	***
Live in shelter	7 (0.9%)	2 (0.2%)	7 (0.6%)	6 (0.6%)
Other	14 (1.7%)	13 (1.4%)	27 (2.4%)	14 (1.3%)
Housing situation: problem in past year for getting or keeping job or attending education or training	84 (10.3%)	125 (13.5%)	187 (16.3%)	

*** - In TL study no distinction was made between renting own place or paying rent to family member

Respondent Health Care Coverage

Access to affordable health insurance continues to be a challenge for many respondents. Slight increases in wages can affect access to Medicaid while paying the premiums for employer sponsored health insurance (when available) is not possible. As reflected in Table 19, more than half the sample (56.1%) went without health insurance at some point in the past year.

At wave 3, less than half the sample (46.1%) was receiving Medicaid while private insurance increased significantly to 21.9%. Still, nearly one-third of the sample (32.0%) was uninsured. Those who were employed were more likely have private insurance (33.2%), yet 31.4% of those who were currently employed had no health insurance. Lack of insurance among the employed was often a combination of making too much to qualify for Medicaid but not making enough to afford premiums for employer sponsored insurance. In addition, 265 (40.2%) employed respondents reported no health insurance was offered, even at cost, at their current or most recent job. Another 330 (50.0%) said insurance was available only after a waiting period which they had not yet reached. However, many of those for whom insurance would soon be available indicated they would not be able to afford the premiums once they became eligible.

The proportion of uninsured respondents is especially troubling given the high frequency of physical and mental health issues reported. In the wave 3 sample, 29.8% of those screening positive for clinical depression, 28.0% screening positive for generalized anxiety disorder, 29.2% of those reporting fair to poor mental health, 27.6% for those reporting fair to poor physical health, and 21.1% of those who were pregnant did not have health coverage. Given the higher than average prevalence of physical and mental health needs in the study sample, greater access to health care is certainly a major concern.

Table 19: Health Care Coverage

	Wave 3 N=813	Wave 2 N = 923	Wave 1 N = 1144
Anytime in past year not covered by health insurance	456 (56.1%)	462 (50.1%)	651 (57.8%)
Past year needed medical care but couldn't get it because couldn't afford it	377 (46.4%)	360 (39.0%)	518 (45.3%)
Currently applying for social security	48 (5.9%)	71 (7.7%)	101 (8.8%)
Primary form of health insurance right now:			
Medicaid	375 (46.1%)	514 (55.7%)	1022 (89.3%)
Private	178 (21.9%)	119 (12.9%)	62 (5.4%)
None	260 (32.0%)	290 (31.4%)	60 (5.2%)
Coverage meets health care needs	na	454 (49.2%)	845 (78.3%)
Had difficulty in past year accessing health care	na	75 (8.1%)	126 (11.6%)
Main reason for having no insurance:	N=260	N = 290	(N = 60)
Lost medicaid or medical assistance eligibility	88 (33.8%)	147 (50.7%)	36 (60.0%)
Could not afford to pay the premiums	67 (25.8%)	53 (18.3%)	5 (8.3%)
Current employer doesn't offer health plans	27 (10.4%)	25 (8.6%)	2 (3.3%)
Not eligible for health plan at work place	27 (10.4%)	31 (10.7%)	2 (3.3%)
Healthy, don't need health coverage	5 (1.9%)	1 (0.3%)	2 (3.3%)
Other (specify)	27 (10.4%)	25 (8.6%)	13 (21.7%)

Transportation and Telephone Supports

Transportation is an employment factor which impacts each individual differently depending on where a person lives and the proximity to resources such as public transportation and, as mentioned previously, child care providers. Findings from wave 3, as viewed in Table 20, reflect a slight increase in access to and use of a personal vehicle. Fewer respondents found transportation to be a barrier to employment in the past year, however, nearly one-quarter (23.0%) did indicate they had lost a job or been unable to take a job or go to school due to transportation issues. Transportation is a work support which, when missing, can lead to rapid unemployment if the individual is unable to solve the issue and there are no outside supporters who can provide assistance.

Telephone access has become much less of a problem over time. Only 62 (7.6%) of respondents indicated that access to a telephone had been an employment barrier at any time in the past year and only 16 people had this problem in the past month.

Table 20: Transportation

	Wave 3 N=813	Wave 2 N = 923	Wave 1 N = 1144	TL N = 1053
Has current driver's license	602 (74.0%)	666 (72.2%)	796 (69.6%)	669 (63.5%)
Has regular use of a car	574 (70.7%)	629 (68.1%)	741 (64.8%)	613 (58.2%)
Condition of current vehicle	N=574	N = 629	N = 741	N = 613
Excellent	146 (25.4%)	148 (23.5%)	163 (22.0%)	82 (13.4%)
Good	252 (43.9%)	259 (41.2%)	289 (39.0%)	235 (38.3%)
Fair	134 (23.3%)	161 (25.6%)	202 (27.3%)	196 (31.9%)
Poor	42 (7.3%)	61 (9.7%)	87 (11.7%)	101 (16.4%)
Main source of transportation				
Own car	549(67.6%)	601 (65.1%)	647 (56.6%)	522 (49.6%)
Spouse/significant other	30 (3.7%)	20 (2.2%)	23 (2.0%)	30 (2.8%)
Family	91 (11.2%)	118 (12.8%)	198 (17.3%)	148 (14.1%)
Friends	21 (2.6%)	33 (3.6%)	52 (4.5%)	51 (4.8%)
Public transportation	89 (11.0%)	101 (10.9%)	168 (14.7%)	227 (21.6%)
On foot	26 (3.2%)	36 (3.9%)	44 (3.8%)	60 (5.7%)
Other	4 (0.5%)	11 (1.2%)	10 (0.9%)	7 (0.7%)
No source	2 (0.2%)	3 (0.3%)	2 (0.2%)	8 (0.8%)
Transportation such a problem couldn't take a job, job search etc.:				
In past year	187 (23.0%)	298 (32.3%)	484 (42.3%)	
In past month	62 (33.2%)	105 (35.1%)	230 (47.5%)	
Access to a telephone such a problem couldn't take a job, job search etc.:				
In past year	62 (7.6%)	96 (10.4%)	163 (14.2%)	
In past month	16 (25.8%)	33 (34.4%)	52 (31.9%)	

Employment

High levels of employment continued at wave 3. As found in wave 2, a majority of wave 3 respondents (82.4%) were employed at some time during the past year. Yet, as shown in Table 21, the portion of the year respondents spent working increased dramatically. A majority of respondents (57.2%) worked more than three-quarters of the past year and 37.3% worked all twelve months. Similar to wave 2, lack of employment in the past year was most often attributed to physical health problems (34.3%). Recall, 38 respondents are already receiving SSI due to a physical and/or mental health disability. There was an increase in the number of respondents able to make the choice to stay home with children (25.9%) and not work. The increase in the percentage of two parent families contributed to this change.

Table 21: Employment History: Past 12 Months

	Wave 3 N=813	Wave 2 N = 923
Employed at all since last interview:		
Yes	670 (82.4%)	748 (81.0%)
No:	143 (17.6%)	175 (19.0%)
Portion of time employed in past year:	N=670	N = 748
Less than 1/4 of the year	53 (7.9%)	259 (28.1%)
1/4 - less than 1/2 of the year	88 (13.1%)	164 (17.8%)
1/2 - less than 3/4 of the year	146 (21.8%)	190 (20.6%)
3/4 or more of the year	383 (57.2%)	310 (33.6%)
Number of months worked in past year:		
One month or less	20 (3.0%)	42 (5.6%)
12 months	250 (37.3%)	132 (17.6%)
For those not employed in past year main reasons:	N = 143	N = 175
Physical health issues	49 (34.3%)	54 (30.9%)
Choose to stay home with children	37 (25.9%)	33 (18.9%)
Mental health issues	13 (9.1%)	22 (12.6%)
In school or other training	13 (9.1%)	18 (10.3%)
Other	7 (4.9%)	11 (6.3%)
Other family responsibilities	9 (6.3%)	9 (5.1%)
Child care issues	5 (3.5%)	7 (4.0%)
Transportation problems	1 (0.7%)	6 (3.4%)
Alcohol or other drug issues	2 (1.4%)	5 (2.9%)
Criminal record	1 (0.7%)	3 (1.7%)

Recently or Currently Employed

For those who had been employed since the last interview, 461 (68.8%) were currently employed. The remaining 209 (31.2%) were employed in the past year but were not currently employed. This ratio of employment was nearly identical to that found at wave 2. Table 22 presents data related to these two employment experiences.

Table 22 reveals an important trend in employment over the three waves of the study. Some aspects of employment have remained consistent over time. For example, the most common method for learning about a job is through a friend or relative. The degree of opportunity for advancement to a higher position that pays more has remained about the same over time. On the other hand, some aspects of employment have changed significantly.

Those employed at wave 3 are working more hours, have higher hourly wages and are in more stable places of employment. Fewer wave 3 respondents are relying on family or friends for rides to work and now have their own car for transportation. The benefits (paid sick days,

Table 22: Employment Comparisons - Currently and Recently Employed

Employment	Currently Employed - W3 N=461	Recently Employed - W3 N=209	Currently Employed - W2 N = 511	Recently Employed - W2 N = 237	Currently Employed - W1 N =333
Average hours worked per week: (median)	36	35	38.0	38.0	30.0
Hours per week breakdown:					
10 hours a week or less	12 (2.6%)	5 (2.4%)	26 (5.1%)	5 (2.1%)	31 (9.3%)
11 - 20 hours	53 (11.5%)	30 (14.4%)	51 (10.0%)	38 (16.0%)	77 (23.1%)
21 - 30	70 (15.2%)	33 (15.8%)	96 (18.8%)	44 (18.6%)	85 (25.5%)
31 - 40	229 (49.7%)	105 (50.2%)	261 (51.1%)	121 (51.1%)	121 (36.6%)
more than 40	97 (21.0%)	36 (17.2%)	77 (15.1%)	29 (12.2%)	17 (5.1%)
Length of time at job: (median)	11.5	6.4	5.0	3.0	1.5 months
Less than 3 months	131 (28.4%)	59 (28.2%)	145 (28.4%)	83 (35.2%)	197 (59.3%)
3 - 6 months	74 (16.1%)	94 (45.0%)	176 (34.4%)	107 (45.3%)	74 (22.3%)
7 - 12 months	115 (25.0%)	35 (16.7%)	136 (26.6%)	37 (15.7%)	24 (7.2%)
12 - 36 months	131 (28.4%)	18 (8.6%)	33 (6.5%)	6 (2.5%)	37 (11.1%)
More than 36 months	10 (2.2%)	3 (1.4%)	21 (4.1%)	3 (1.3%)	- 0 -
Average hourly income					
Median	\$10.57	\$9.02	\$9.00	\$8.25	\$8.15
Range	\$0.29-\$42.00	\$1.92-\$25.00	\$0.40-\$150.00	\$1.25 - \$40.00	\$0 .60 - \$50
Weekly income:					
Mean	\$364.29	\$323.80	\$328.28	\$308.36	\$218.82
Median	\$360.00	\$324.00	\$320.00	\$290.00	\$195.75
Range	\$6.09 - \$1120	\$20 - \$1090	\$1.60 - \$1240	\$25 - \$1303	\$12.50-\$1250
Job is/was temporary or seasonal	51 (11.1%)	59 (28.2%)	90 (17.6%)	78 (32.9%)	71 (21.3%)
Main source work transportation					
Own car	348 (75.5%)	111 (53.1%)	354 (65.0%)	132 (55.7%)	213 (64.0%)
Family or friends	40 (8.77%)	38 (18.2%)	53 (10.4%)	55 (23.2%)	54 (16.2%)
Public transportation	29 (6.3%)	35 (16.7%)	32 (6.3%)	20 (8.4%)	22 (6.6%)
On foot	15 (3.3%)	14 (6.7%)	27 (5.3%)	17 (7.2%)	14 (4.2%)
Work from home	17 (3.7%)	5 (2.4%)	26 (5.1%)	3 (1.3%)	19 (5.7%)
Travel time to work:	23 min.	24 min.	20 min.	20 min.	20 min
Working from home:	17 (3.7%)	5 (2.4%)	26 (5.1%)	2 (0.8%)	22 (6.6%)
10 minutes or less:	113 (24.5%)	69 (33.0%)	132 (25.0%)	84 (35.6%)	87 (26.2%)
Degree of opportunity for advancement to a higher position that pays more:					
A great deal of opportunity	133 (28.9%)	43 (20.6%)	158 (30.9%)	39 (16.5%)	86 (25.8%)
Some opportunity	133 (28.9%)	57 (27.3%)	148 (29.0%)	62 (26.3%)	88 (26.4%)
A little opportunity	92 (20.0%)	49 (23.4%)	104 (20.4%)	55 (23.3%)	68 (20.45)
No opportunity	103 (22.3%)	60 (28.7%)	101 (19.8%)	80 (33.9%)	88 (26.4%)

Employment (Con't)	Current Employment - W3 N=461	Recently Employed - W3 N=209	Current Employment - W2 N = 511	Recently Employed - W2 N = 237	Currently Employed - W1 N = 333
How client found out about job:					
A friend /A relative	161 (34.9%)	71 (34.0%)	174 (34.1%)	85 (35.9%)	126 (37.8%)
“Help wanted” in paper/window	54 (11.7%)	34 (16.3%)	60 (11.7%)	34 (14.3%)	37 (11.1%)
DWS or other govrmnt. agency	35 (7.6%)	9 (4.3%)	68 (13.3%)	26 (11.0%)	46 (13.8%)
Job placement/career counseling in school	15 (3.3%)	4 (1.9%)	16 (3.1%)	2 (0.8%)	4 (1.2%)
Inside contact at the job site	50 (10.8%)	22 (10.5%)	59 (11.5%)	16 (6.8%)	30 (9.0%)
Walk in to job to submit applica.	61 (13.2%)	27 (17.7%)	60 (11.7%)	35 (14.8%)	51 (15.3%)
Staffing agency (Temp. Service)	23 (5.0%)	17 (8.1%)	39 (7.6%)	33 (13.9%)	18 (5.4%)
Online listing	28 (6.1%)	3 (1.4%)	13 (2.5%)	1 (0.4%)	not asked
Other:	34 (7.4%)	12 (5.7%)	22 (4.3%)	5 (2.1%)	23 (6.9%)
Availability of health insurance through employer:					
Immediately	51 (11.1%)	15 (7.2%)	32 (6.3%)	9 (3.8%)	
After a waiting period	224 (48.6%)	108 (51.7%)	262 (51.3%)	108 (45.6%)	
Not at all	186 (40.3%)	84 (40.2%)	214 (41.9%)	117 (49.4%)	
Benefits received at job site:					
Paid sick days	158 (34.3%)	29 (13.9%)	102 (20.0%)	10 (4.2%)	103 (30.9%)
Paid vacation	181 (39.3%)	33 (15.8%)	127 (25.0%)	15 (6.3%)	131 (39.3%)
Health insurance	134 (29.1%)	38 (18.2%)	94 (18.4%)	17 (7.2%)	157 (47.1%)
Retirement program	118 (25.6%)	23 (11.0%)	81 (16.2%)	8 (3.4%)	100 (30.0%)

vacation, health insurance and retirement) are being received by significantly more respondents. This could be due, in part, to having been at the job for longer periods of time as more than one-quarter (30.6%) had been at their current job for at least one year.

Table 23: Attitude Toward Current or Recent Employment

Description of current/most recent job:	Currently Employed N =461	Recently employed N = 209
Exactly what I want to be doing	152 (33.0%)	44 (21.1%)
Short term temporary job while going to school	30 (6.5%)	6 (2.9%)
Short term temporary job while waiting for something to open up	42 (9.1%)	33 (15.8%)
Stepping stone job; a way to get experience to get a better job	148 (32.1%)	40 (19.1%)
Not what I want to be doing, but it's a job	81 (17.6%)	66 (31.6%)
A dead end job	8 (1.7%)	19 (9.1%)

Attitudes toward employment can sometimes predict whether or not a person will remain in a particular position. Respondents were asked to describe their current or most recent employment relative to their long term employment goals. Table 23 above shows that those who were currently employed were more likely to feel that their employment was exactly what they wanted to be doing right now or it was a “stepping stone” to a better job in the future. Only 8 (1.9%) respondents described their current employment as a “dead end” job while nearly 10% of those not currently employed described their most recent job in this way. Another factor which can play an enormous role in job retention is the amount of support received from a work supervisor, co-workers and ones spouse or partner.

Employment Support

As shown in Table 24, most respondents generally experience very high levels of support from supervisors and co-workers. These levels of support have been consistent throughout the study. To better understand what constitutes “support” that leads to higher levels of job satisfaction and employee retention, respondents were asked to describe what types of support they receive from supervisors, co-workers or a partner and what that support means to them relative to retaining employment.

Table 24: Employment Support

	Currently Employed - W3 N=461	Recently Employed - W3 N=209	Currently Employed - W2 N = 511	Recently Employed - W2 N = 237
Feel/felt supported by supervisor:				
A lot	334 (72.5%)	105 (50.2%)	383 (75.0%)	100 (42.2%)
A little	96 (20.8%)	68 (32.5%)	98 (19.2%)	91 (38.4%)
Not at All	19 (4.1%)	34 (16.3%)	14 (2.7%)	46 (19.4%)
No such person	12 (2.6%)	2 (1.0%)	16 (3.1%)	- 0 -
Feel/felt supported by coworkers:				
A lot	297 (64.4%)	115 (55.0%)	352 (68.9%)	128 (54.0%)
A little	96 (20.8%)	72 (34.4%)	111 (21.7%)	71 (30.0%)
Not at All	18 (3.9%)	13 (6.2%)	9 (1.8%)	24 (10.1%)
No such person	50 (10.8%)	9 (4.3%)	39 (7.6%)	14 (5.9%)
Feel/felt supported by partner:				
A lot	215 (46.6%)	96 (45.9%)	98 (41.4%)	216 (42.3%)
A little	15 (3.3%)	21 (10.0%)	23 (9.7%)	24 (4.7%)
Not at All	5 (1.1%)	9 (4.3%)	13 (5.5%)	13 (2.5%)
No such person	226 (49.0%)	83 (39.7%)	103 (43.5%)	258 (50.5%)

Supervisor Support: Most respondents experienced high levels of support from their supervisors. In describing “support” the most often mention element involved a supervisor being available to answer questions, provide training, teach skills and provide help when needed. One

respondent said, *“My supervisor is always great about answering questions and explaining things and I feel really comfortable going to her.”* Another commented, *“When I first started I asked a million questions and they never got annoyed with me and always answered my questions. My supervisor is really awesome. Even though she’s way busy, she always takes time to help me.”*

Being available to employees also involved being willing to pitch in and help when things got behind and help was needed. One person said, *“My supervisor was a neat lady. She treated me as an equal. She always helped at the job. We worked on everything together.”* A supervisor’s availability and creating a positive atmosphere for teamwork serves as an important model and teaches skills needed to advance in the company or in work settings in general. One person commented, *“My supervisor shows me what I can do better at my job, and I strive to do better for her.”*

Another very important and supportive quality included a supervisors flexibility with scheduling and understanding issues such as missing work due to children’s health problems and child care glitches. One respondent said, *“My bosses work with me and my schedule, with my treatment and my kids - they’re really supportive.”* Several others said that their supervisors were flexible with their schedules and let them set their own hours or take time off when needed, and that they were understanding when emergencies or health problems arose. This flexibility was key to many who spoke of the challenges of being a single parent and the only one available to fill parental roles.

Some respondents described supervisor support as a showing of care and concern, being understanding, being a friend, and going above and beyond the duties of a boss in helping out. Examples of support included pay advances to help cover bills, understanding mental health conditions, helping with transportation, allowing a child to come with them to work or finding ways to help with child care problems, treating employees like more than just a number, and helping with food, clothes and housing. One respondent said, *“My supervisor knew that I was homeless. One time I was supposed to show up at a job site and I didn’t go. I didn’t call for like 5 days and he was nice about it, just listened and tried to find a more convenient place for me to work close by where I was wandering around.”* Another said, *“My job gave me personal days when I got sick with depression. Instead of letting me go they gave me the time I needed for depression.”*

Another important aspect of supervisor support was providing encouragement and praise and boosting self-esteem and confidence. Comments such as, *“They tell me I do a good job,”* *“They praise me or compliment me,”* and *“My supervisor gives me encouragement”* express the importance of this support. Even simply asking about family and showing interest in the respondent as a person was reported as an important employment support. One person noted, *“My opinion is valued - they ask my advice and give me additional responsibilities.”* Several respondents said, *“My supervisor trusts me.”* This recognition, being valued, is very important.

The few negative experiences with work supervisors, those qualities which were perceived as unsupportive, were generally the opposite of the qualities outlined above. Workers did not feel supported when a supervisor did not provide adequate training, was unwilling to help or answer questions, or did not help solve problems. One said, *“My supervisor doesn’t inform me*

on proper information I need to do my job. I didn't really get trained that well and then my supervisor is too busy to help me." Being available was important, both for initial training and for ongoing support. As one person said, *"My supervisor just pushed me to work and did not really care about anything else."*

Supervisors who were not available or attentive to worker questions or needs often also lacked understanding and were inflexible with work schedules when needed. One person said, *"She knows she can go hire lots of other people, why care about me?"* Some respondents also indicated problems with racism, sexual harassment, favoritism and questionable ethics on the part of a supervisor. These experiences often made the work environment very uncomfortable and not conducive to long-term employment. As one person said, *"I have a hard time working for someone who is dishonest."*

Co-worker Support: The role of "support" from co-workers was slightly different from that of supervisors. Support from co-workers greatly influenced work attitudes and job retention. The most frequently reported positive aspect of co-worker support involved an atmosphere of teamwork, a willingness to share job responsibilities, answer questions, provide training. As one person said, *"We are all just a team and always helping each other in some way or another with ideas for assignments or how we can improve."* Being part of something bigger than oneself was very important and contributes to a work environment which is enjoyable and inviting. These feelings were reinforced when co-workers offered encouragement and showed personal interest.

New workers and those who have not been in the work force recently were especially appreciative of the positive reinforcement offered by co-workers. Some indicated that this helped their self-esteem and gave them confidence. One respondent noted, *"My co-workers give me praise and tell me I'm doing good even though I just started."* This emotional support led to feelings of being understood, listened to, and cared about as an individual. As one respondent said, *"Some jobs you don't want to go to, but I love my job. The girls I work with are great. We are all friends so it makes the day go fast. It's a good environment."* This positive feeling often a motivating factor when considering staying home from work. One said, *"Without co-workers that support me I wouldn't be at this job anymore. They encourage me to stay."*

The expressions of teamwork and support were also reflected in tangible ways as respondents spoke of co-workers who were willing to cover hours or fill in shifts when needed. Having co-workers help to make their schedule more flexible was important. Many said that co-workers would fill in for them if they needed to leave early, or would fill in or trade shifts when needed. Some respondents had co-workers who showed support by providing transportation so they could get to work each day.

Again, negative comments about co-workers tended to be opposite of the positive aspects of support. Several respondents indicated they did not get along with their co-workers, that their co-workers gossip or backbite. One person said, *"Co-workers didn't make me feel comfortable and welcome at the job so that made me feel not supported, who wants to come to work for that."* Some work environments are not conducive to co-worker interaction and some respondents found this difficult. One respondent noted, *"There was like no communication. So everyone would just go and sit in their cubicle and get on the phone. I just felt isolated and so no contact with anyone to help me keep the job. I don't feel comfortable that way."*

Spouse/Partner Support: Just over half of those currently employed had a spouse or partner at the time of the wave 3 interview. Respondents listed many practical supports which partners provided to make employment retention possible. Help with child care was the most frequently named work support. Whether it was providing child care themselves, taking kids to school or day care, or getting the kids up and ready in the morning, partners provided support in child care in many ways. Even if the child care was not regular, having a partner to watch the kids when needed was a critical work support.

Other areas of tangible support, offered by partners, were also mentioned. As one person said, *“My boyfriend does a lot - he cooks dinner and cleans the house and helps pay bills and helps with the kids.”* Some respondents are able to rely on a partner for transportation. Partners give rides, provide a vehicle, help to repair vehicles, or help with gas money. Other partners *“pick up the financial slack”* when the respondent was not making enough, thus relieving the stress of needing to work more hours to make ends meet.

Partners were also an important source of encouragement, praise, compliments and emotional support. One respondent talked about her partner providing this type of support, *“It’s been really good because if I don’t have him saying ‘you can do it’ I would probably give up and go home. That support keeps me going.”* Several respondents indicated their partner *“encourages me to go to work,”* *“says he’s proud of me,”* or *“keeps me motivated to go to work.”* Several respondents indicated that their partner simply listening and allowing them to vent at the end of a day and/or offering suggestions was very helpful. This encouragement was especially helpful when a respondent was trying to go to school, work and care for children. However, it was also important to respondents that partners give them freedom to make their own decisions about work and support of this decision.

There were very few comments regarding unsupportive partners. The most common complaint was that a partner did not agree with the respondent’s decision to go to work. In these circumstances the partner often would not provide the physical and emotional supports listed above, making employment more difficult and more challenging to continue.

Job Search Activities

More than half (56.9%) of those currently unemployed and just over one quarter (26.75) of the currently employed were actively engaged in job search activities. As reported in Table 25, both groups used similar tactics for seeking employment. “Skimming” the want ads in the newspaper was still the most common method of job search. However, many respondents spoke of using the computer to look for jobs. Several methods mentioned involved using the computer. Internet access was important for using resources such as the DWS website, going to a company website to apply for a job or posting a resume on web sites such as Careerbuilder.com, Monster.com, Yahoojobs.com or Snagjobs.com. Those without computer skills or confidence in performing online applications or job search queries are now at a significant disadvantage in the job search process.

Table 25: Methods of Job Search

	Wave 3		Wave 2	
	Currently Employed N=461	Currently Unemployed N = 352	Currently Employed N = 511	Currently Unemployed N = 412
Those in each group who HAVE job searched in the past month:	123 (26.7%)	157 (44.6%)	155(30.3%)	202 (49.0%)
Most common method used by those:				
Applied for jobs online	41 (33.3%)	55 (35.0%)	38 (24.5%)	61 (30.25)
Go to places with “Help Wanted” sign	23 (18.7%)	40 (25.5%)	41 (26.5%)	73 (36.1%)
Ask around to family and friends	41 (33.3%)	38 (24.2%)	48 (31.0%)	53 (26.2%)
Use job referrals from DWS	35 (28.5%)	56 (35.7%)	45 (29.0%)	66 (32.7%)
Find jobs online and go to place to apply	45 (36.6%)	54 (34.4%)	37 (23.9%)	39 (19.3%)
Want ads in newspaper	58 (47.2%)	80 (51.0%)	66 (42.6%)	87 (43.1%)
Temporary Job Service Agency	3 (2.4%)	28 (17.8%)	8 (5.2%)	22 (10.9%)
Just walk in/call places to see if hiring	34 (27.6%)	56 (35.7%)		

Unemployment

There are many reasons people leave employment. Those who were unemployed at the time of the wave 3 interview were asked to describe what happened that they left their most recent job. The reason, as outlined in Table 26, were diverse. A problem with child care was mentioned more often at wave 2 than at wave 3. Being laid off was more common at wave 3 than wave 2. Physical and mental health problems and problems with the boss were common at both waves. When asked to give the *most important* factor that led to job loss, physical health problems was the most often cited reason. However, getting fired was the next most common reason. When each respondent was asked why they were fired, the most common reasons were problems with the boss, and lack of understanding about the physical/mental health problems effecting their work.

All who had been employed in the past year, but were not currently employed (N=209), were asked to explain why they were not currently working. Again, as shown in Table 27, the reasons for no current employment were similar to those discovered at wave 2. Physical and mental health issues, child care problems, transportation issues and other family responsibilities continue to be the primary factors keeping people from employment. Fewer respondents were in school at wave 3. There were a higher percentage at wave 3 (21.5%) who were simply choosing to stay home with their children. Some of the “other” responses also indicated that some respondents no longer needed to work as a spouse or partner was now providing for the family. This finding is consistent with the higher marriage and co-habitation rates at wave 3. As at wave 2, there were some respondents who had been employed until very recently and were literally just ‘between jobs’ at the time of the interview.

Table 26: Reasons For Leaving Most Recent Job

Why did you leave your most recent job:	Wave 3 Recently Unemployed N = 209	Wave 2 Recently Unemployed N = 237
Did not like schedule/shift	3 (1.4%)	10 (4.2%)
Wanted to work more hours	9 (4.3%)	3 (1.3%)
Wanted to work fewer hours	4 (1.9%)	2 (0.8%)
Did not like work/working - too stressful	13 (6.2%)	19 (8.0%)
Benefits not good enough	0	5 (2.1%)
Salary not good enough	5 (2.4%)	18 (7.6%)
Problems with co-workers	14 (6.7%)	8 (3.4%)
Problems with boss	26 (12.4%)	25 (10.5%)
Maternity leave or pregnancy	13 (6.2%)	13 (5.5%)
Respondent injured on the job	4 (1.9%)	not asked
Respondent's other health/mental problems	37 (17.7%)	40 (16.9%)
Poor health due to pregnancy/high risk pregnancy	11 (5.3%)	not asked
Other family member's health problem	10 (4.8%)	16 (6.8%)
Other family or personal problems	13 (6.2%)	10 (4.2%)
Child care problem or couldn't afford care	20 (9.6%)	36 (15.2%)
Wanted to spend more time with children	16 (7.7%)	19 (8.0%)
Transportation problem	16 (7.7%)	16 (6.8%)
Wanted to work closer to home	2 (1%)	6 (2.5%)
Respondent moved	15 (7.2%)	15 (6.3%)
Another opportunity took another job	1 (.5%)	5 (2.1%)
Returned to school or training	4 (1.9%)	14 (5.9%)
Did not need to work	5 (2.4%)	3 (1.3%)
Temporary/short-term assignment ended	18 (8.6%)	21 (8.9%)
Fired	27 (12.9%)	33 (13.9%)
Laid off	23 (11.0%)	18 (6.7%)
Fleeing DV situation	-0-	2 (0.8%)
Other (specify)	29 (13.9%)	28 (11.8%)
Single MOST IMPORTANT reason left most recent job:		
Fired	27 (12.9%)	33 (13.5%)
Respondent's physical health issues	33 (15.8%)	25 (10.5%)
Child care problems	15 (7.2%)	25 (10.5%)
Temporary/short term job ended	14 (6.7%)	19 (8.0%)
Laid Off	22 (10.5%)	17 (8.2%)
Moved	11 (5.3%)	12 (5.1%)
Return to school or training	4 (1.9%)	10 (4.2%)
Problems with boss	12 (5.7%)	na

Table 27: Unemployed: Why Not Currently Employed

Recently Unemployed	Wave 3 N = 209	Wave 2 N = 237
Reason why not currently working:		
Need more education	13 (6.2%)	7 (3.0%)
Need more work experience	7 (3.3%)	3 (1.3%)
No jobs available	25 (12.0%)	3 (1.3%)
Criminal record	11 (5.3%)	5 (2.1%)
Transportation problems	24 (11.5%)	35 (14.8%)
Paying for or finding child care	45 (21.5%)	52 (21.9%)
Prefer/need to stay home with children	45 (21.5%)	31 (13.1%)
Pregnancy	13 (6.2%)	16 (6.8%)
Own ill health; disability	37 (17.7%)	41 (17.3%)
Depressed/overwhelmed, mental health	23 (11.0%)	27 (11.4%)
Own drinking/other drug problem	2 (1.0%)	2 (0.8%)
Other family responsibilities	24 (11.5%)	27 (11.4%)
In school or other training	17 (8.1%)	29 (12.2%)
Wages too low	4 (1.9%)	4 (1.7%)
Jobs don't offer benefits	- na -	3 (1.2%)
Between jobs	15 (7.2%)	32 (13.5%)
Physically ill due to pregnancy/high risk pregnancy	11 (5.3%)	- na -
Housing situation/recent move	13 (6.2%)	13 (5.5%)
Other (Specify):	35 (16.7%)	39 (16.5%)
MOST IMPORTANT reason for not currently working or never working:		
Paying for or finding child care	24 (11.5%)	38 (16.0%)
In school or training	10 (4.8%)	27 (11.4%)
Personal health/disability	22 (10.6%)	26 (11.0%)
Just between jobs	15 (7.2%)	26 (11.0%)
Prefer to stay home with children	24 (11.5%)	24 (10.1%)
Other family responsibilities	11 (5.3%)	16 (6.8%)
Transportation problems	10 (4.8%)	16 (6.8%)
Overwhelmed/depressed/mental health	15 (7.2%)	13 (5.5%)

Extended Unemployment

A group of respondents (143 - 17.6%) had not been employed for any time in the past year. Of this group, 34.3% were either actually receiving disability for themselves or in the process of applying. Those who had not worked in the past year were also more likely to be married. These data help explain the primary reasons given for the extended lack of employment. As presented in Table 28, more than half (61.6%) of this group had not worked due to physical or mental health issues. Another large segment (38.5%) preferred to stay home and care for their children. While respondents could list several reasons for not working, these issues were most often noted as the primary reason for extended unemployment.

Table 28: Unemployed - Why Not Currently Employed?

Unemployed the entire past year	N = 143
Reason why not worked at all in past year:	
Need more education	7 (4.9%)
Need more work experience	5 (3.5%)
No jobs available	5 (3.5%)
Criminal record	3 (2.1%)
Transportation problems	17 (11.9%)
Paying for or finding child care	24 (16.8%)
Prefer/need to stay home with children	55 (38.5%)
Own ill health; disability	61 (42.7%)
Depressed/overwhelmed, mental health	27 (18.9%)
Own drinking/other drug problem	4 (2.8%)
Other family responsibilities	21 (14.7%)
In school or other training	19 (13.3%)
Wages too low	1 (0.7%)
Husband/Partner objected	3 (2.1%)
Other (Specify):	21 (14.7%)
MOST IMPORTANT reason for not currently working or never working:	
Own ill health/disability	49 (34.3%)
Prefer/need to stay home with children]	37 (25.9%)
Depressed/overwhelmed/mental health issues	13 (9.1%)
In school or other training	13 (9.1%)

Self-Reported Employment Barriers

While employment barriers can be identified and measured using standardized scales, a customer’s perception of a life circumstance as an employment barrier is often more predictive of whether the problem will or will not become a barrier to employment. At the end of each interview respondents were asked one final question: “Thinking back over all we have discussed, in the past year, what has been your *greatest* challenge to finding and keeping a job or being able to earn enough to support your family?” Respondents, especially at wave 1, experienced many challenges. This question asked the person to identify the *greatest* issue, the *biggest* challenge to employment or being able to earn enough to support the family.

At wave 1 personal issues such as physical and mental health, domestic violence, lack of child care and going to school were the most commonly cited employment barriers. Recall, wave 1 respondents were new to cash and these barriers often reflected the primary reasons for entering the cash assistance program. Only 5 (0.4%) respondents indicated they had no employment barriers at wave 1. By wave 2, physical health and domestic violence issues were significantly lower and more respondents were able to choose to stay home and not work. At wave 2 the percentage of those who reported no employment barriers rose to 4.2%.

Table 29: Self - Report Barriers

	Wave 3 N = 813	Wave 2 N = 923	Wave 1 N = 1144
Needs of a dependent child	19 (2.3%)	33 (3.6%)	55 (4.8%)
Need of dependent family members	14 (1.7%)	16 (1.7%)	15 (1.3%)
Lack of child care	73 (9.0%)	117 (12.7%)	114 (10.0%)
Lack of education/training	42 (5.2%)	48 (5.2%)	61 (5.3%)
Alcohol or other drug issues	11 (1.4%)	14 (1.5%)	23 (2.0%)
Physical health issues	91 (11.2%)	121 (13.1%)	249 (21.8%)
Poor health due to pregnancy	6 (0.07%)		
Mental health issues	47 (5.8%)	76 (8.2%)	102 (8.9%)
Transportation problems	34 (4.2%)	72 (7.8%)	85 (7.4%)
Language barrier	3 (0.4%)	4 (0.4%)	5 (0.4%)
Undocumented - can't legally work	1 (0.1%)	2 (0.2%)	1 (0.1%)
Lack of good jobs available	54 (6.6%)	31 (3.4%)	17 (1.5%)
Lack of job skills	17 (2.1%)	26 (2.8%)	25 (2.2%)
Housing problems	9 (1.1%)	12 (1.3%)	19 (1.7%)
Problems reading or writing	5 (0.6%)	3 (0.3%)	3 (0.3%)
Criminal record	24 (3.0%)	27 (2.9%)	32 (2.8%)
Spouse or partner objects to me working	4 (0.5%)	10 (1.1%)	25 (2.2%)
Wages too low	36 (4.4%)	48 (5.2%)	12 (1.0%)
Caring for an infant	1 (0.1%)	3 (0.3%)	43 (3.8%)
Going to school	35 (4.3%)	68 (7.4%)	94 (8.2%)
Domestic violence/fleeing threats	6 (0.7%)	4 (0.4%)	19 (16.6%)
Incarceration	4 (0.5%)	1 (0.1%)	4 (0.3%)
In-patient drug and/or alcohol treatment	2 (0.2%)	2 (0.2%)	7 (0.6%)
Choose to stay home / care for children	62 (7.6%)	95 (10.3%)	62 (5.4%)
No barriers	188 (23.1%)	39 (4.2%)	5 (0.4%)
Other:	25 (3.0%)	51 (5.5%)	67 (5.9%)

At wave 3, nearly one quarter of the sample (23.1%) indicated they had experienced no barrier to employment since their last interview. Reporting “No barriers” did not imply that gaining and retaining employment was easy, only that throughout the year the respondent had been able to manage their barriers and challenges enough to keep working and/or attending school. At wave 3 respondents found more challenges in gaining adequate wages and finding “good” jobs which meet the family’s needs.

There are some barriers which by the nature of the barrier prohibits employment. Examples include long term incarceration and attending in-patient alcohol and/or other drug treatment. Other barriers depend on the respondent’s perception of their ability to manage life challenges and employment. In a wave 3 interview, one 22 year old woman indicated that domestic violence was her greatest barrier. She said, *“It’s hard to go to work when you have bruises on your arms and face. People wonder and ask questions. I just makes it hard to go.”* She had been employed for 6 months in the past year.

One single father of three was fearful of “earning enough to support his family.” He said, *“My son has health problems that I need Medicaid to pay for. I can work construction and make a lot of money, but if I earn too much I won’t get Medicaid and won’t be able to pay for my son’s medical bills.”* Although this respondent had worked full-time for the past 12 months he kept his earnings low enough so he could provide medical care for his son.

A 24 year old single mother of a 3 year old was given custody of her three nephews (ages 7, 5, 4) by the state. When asked her greatest barrier to working she said, *“My family got bigger unexpectedly. I gained custody of my nephews and had three more kids who needed food, shelter, clothes, and insurance. I had to cut my hours at work by more than half so I could care for the kids.”* This respondent had also worked all 12 months in the past year, but was now only averaging 15 hours a week making \$9.00/hour. As much as she does not want to do this, she is contemplating returning the children to the state so she can provide adequately for her own child.

Employment Barriers in Combination

Research conducted during both the AFDC and early TANF eras (Taylor et al. 2000, 2002; WES, 1999) reported a positive relationship between the number of challenges facing an individual and the length of time it takes to move off cash assistance. The more barriers faced the more likely the person was to work less and become a long-term recipient. To determine if this relationship continued to exist in the FEP population after the implementation of DRA, wave 2 data were evaluated by comparing months of assistance to the presence of a possible 22 personal and structural employment barriers. (See Appendix 1: Table A3)

Analysis of the correlation between the number of structural/resource barriers and personal/family barriers and the number of months on assistance was not significant for the wave 2 sample as a whole. This result challenged previous findings and suggested that length of time on assistance was no longer significantly influenced by the number of barriers to employment experienced by a welfare recipient. Given the plethora of data which supported the correlation between barriers and months of cash assistance, it was important to test these findings again at wave 3.

Using data from wave 3 and the same methodology, the sixteen items related to the individual and their family, and six items related to social economic structures and resources were reassessed. All barriers included in this analysis were based on the respondents perception and self report of the issue as a barrier. Once again, no relationship between the number of months of cash assistance and the number of employment barriers could be found. There was concern that the large number of wave 3 respondents who had received no months of cash assistance between wave 2 and wave 3 would skew the results. Even after removing those who had received no months of cash assistance between wave 2 and wave 3, no relationship could be determined.

Experiences with DWS

Experiences with DWS between wave 2 and wave 3 were evaluated based on the use of cash assistance, both the number of months and returns to assistance, during that time. Respondents interviewed out-of-state at either wave 2 or 3 were eliminated from this analysis as their cash assistance history could not be evaluated in the same way. The remaining sample included 755 respondents. Table 30 shows that the greatest majority of respondents (80.1%) received 6 months or less of cash assistance between waves 2 and 3. And recall, as stated previously, 73.1% received no months of cash assistance between waves 2 and 3. In addition, only 94 (12.5%) respondents returned to cash assistance after a break of two months or more. Long-term recipients were those receiving more than six months of cash assistance during that time. Respondents in each group were asked questions related to their specific experiences with DWS.

Table 30: Divisions for Type of Exposure to DWS Between Waves 2 and 3

Group	Description	N = 755
Short term	Six months or less of assistance and no return	605 (80.1%)
Returner	Returned to DWS after case closure of more than two months	94 (12.5%)
Long term	More than six months of assistance	56 (7.4%)

Making the Transition Off Cash Assistance

Returners and some short term recipients were asked to describe their financial situation when their cash assistance closed, including any problems they might have experienced in the transition. About half of those who exited cash assistance at some point during the year indicated their financial situation was only fair to poor and that they had experienced financial problems as their cash closed. A majority of those who reported leaving cash assistance due to work or other benefits (such as disability or child support) reported better financial situations when the cash closed. Those whose case closed due to paperwork issues, non-participation, and even the return

of a partner generally reported poorer financial outcomes. Respondents described the difficulties experienced during the transition off of cash assistance.

Difficulties experienced after case closure were similar to those reported at wave 2. Respondents whose cash closed due to something other than employment spoke of losing their housing, struggling to provide basic necessities for their children and seeking assistance through other agencies. As one person reported, *“Trying to find a job was hard with having 2 kids. My mom kicked me out of her house and I was left homeless. I couldn’t take care of my kids financially so they lived with my mom until I got a job. One of my sons is still living with my mom because I can’t afford to care for him currently.”* Another who closed due to paper work issues said, *“It was like hitting a brick wall, just not having money to even go look for a job. No money for gas or insurance.”*

The 624 respondents who were not open for cash assistance and had not returned in the past year were asked whether they had contacted DWS about reapplying for this benefit. Of this group, 124 (19.9%) had contacted DWS and 102 (16.3%) actually submitted an application. Most who did not apply were told up front their income was too high. However, there were also 18 respondents who were in the process of applying for cash assistance.

Of the 117 respondents who closed due to their own employment or increased income, approximately 40% continued to experience difficulties financially after their cash closed. The Transitional Cash Assistance (TCA) program was designed to assist customers in shifting from receiving cash assistance to relying primarily on their own earned income. To better understand the experiences of early participants, respondents whose cash assistance closed due to employment were asked about their experience with the new program.

Transitional Cash Assistance (TCA)

The TCA program was designed to assist customers as they moved from the cash assistance into full time (hopefully permanent or at least extended) employment. TCA was introduced in the late Spring of 2006, thus all customers who moved into employment from cash assistance between waves 2 and 3 of the study (and met program criteria) were eligible to receive this benefit.

According to DWS records, 83 of the wave 3 respondents have received TCA benefits. Among these TCA recipients 12 (14.5%) received one month of assistance, 19 (22.9%) received two months and 52 (62.7%) received three months. Only 64 (77.1%) of the 83 TCA recipients self-reported cash closure due to employment or income, the remaining 19 respondents reported cash closure for another reason. A simple initial evaluation of the TCA program was conducted by asking TCA recipients to share some of their experiences with the program. Inquiry was made into recipients’ knowledge of the program, perceived benefits, and experiences of producing verifications.

When asking about experiences with TCA, interviewers often had to describe the program in detail as many respondents did not know the program by name. Respondents were often unclear about program guidelines and eligibility. Some recipients were unaware that they

had received TCA and referred to a “reward” or “bonus” they had received for working. The majority of those who didn’t receive TCA for the full 3 months didn’t know why. When asked why they received less than the three months of benefit some respondents said:

- ▶ *“I have no idea why I didn’t get three months of TCA. I don’t know how it was supposed to work. I was just like, thanks for the one month of extra money!”*
- ▶ *“I have no idea. I didn’t lose my job or move, I know that I worked for two companies for short times, maybe that was what it was. I don’t really remember.”*
- ▶ *“I think it was my hours, they told me to keep it at 30. I told my supervisor to give me 30 hours but at certain times he would ask me if I could work this and that and I would be like okay. It kind of went over like 31, 32 but than went back to 30, kind of went up and down. It must have been because I went over 30.”*

The primary purpose of providing the TCA benefit was to help bridge the gap in financial resources between losing cash assistance and receiving employment income. Respondents were asked to describe what difference it made financially to have the TCA benefits available. Nearly all respondents who could identify the benefit found it to be very helpful in exactly the ways program designers had hoped. Respondents describing the benefits of the TCA program noted:

- ▶ *“It was helpful because starting a new job you don’t get paid usually for the first 3 weeks and so you don’t have money, then just so having the transitional money helps a lot, and then got some extra bills, ya know bills paid up a little bit... so that helped out a lot, yeah it was pretty neat.”*
- ▶ *“My rent was very high and I had to move. I lost all the other DWS benefits because I made too much. TCA was great any extra income is important. It helped with everything because I was behind on everything.”*
- ▶ *A lot. Because for one thing, because of the way the school district paid, once the cash assistance was gone, if I hadn’t had the other, I would have gone a whole month with nothing. Because of the way it paid. So, I think it helped a lot just to float me and it helped me feel a little more secure. Like, ‘Ok. I can do this.’”*
- ▶ *“When you find employment your rent co-pay goes up, your amount of food stamps goes down. The TCA was very helpful. I wouldn’t have been able to make it until I got my first paycheck.”*
- ▶ *“It helped. I got current on my bills, like my phone, electric and gas. It helped me to be able to get insurance on my car. So, it was helpful to me to have a check and TCA to do that with.”*

While responses to the TCA program were positive, the degree of customer success was more directly linked to the stability and wages of the employment. A few recipients reported that the job they started wasn’t stable enough, thus making it difficult for them to stay on TCA, or transition off TCA when the benefit ran out. Some noted:

- ▶ *“The job I had wasn’t all that great and the boss wasn’t very reliable and would take time off and not give me notice. I didn’t have a stable income so when the TCA stopped I still needed it.”*
- ▶ *“It made it so I had to get two jobs. I was OK when I had the TCA, I could make ends meet but after the TCA closed it was awful, three months was not enough.”*

- ▶ *“I was playing catch up from everything I got behind on before. I was really worried about how I was going to go from having that assistance to not having it at all. The TCA helped, but it was still scary when the TCA ended until I got promoted and was making more. Now it’s okay.”*

Those who are piecing together resources from employment, public benefits and other community resources are well aware of how increases in one resource can decrease benefits in another area. As one respondent noted:

“Getting TCA didn’t really mean anything because when they gave me that extra cash, they took my food stamps away. They said I made too much money now...If I had a choice I would have told them ‘keep TCA, I’ll just keep my food stamps,’ cause that extra money went straight to food. All of it. It didn’t make any difference. I didn’t get to use it like, ‘oh I get to do this now. I get to do that.’ Nope, it all went straight to food. Which is ok, but at the same time they’re like, ‘Oh you’re going to have a little extra cash to do this and do that.’ But it doesn’t work out that way.”

There are clearly many areas of TCA which need to be explained more clearly to customers. Discussing the ripple effects in other services is an important piece.

Respondents were asked to discuss the challenges in continuing to supply verifications to retain the TCA benefit. The majority felt providing ongoing verifications was not a problem. However, those who had difficulties cited reasons similar to those typically given for supplying verifications in general. Some were embarrassed to have supervisors complete paperwork. Others said that their work hours were now the same as DWS office hours, making it difficult to bring in documentation. Many reported that they simply forget or found completing the verifications disruptive. Some examples include:

- ▶ *“The part that was difficult was just when they said ‘no we didn’t receive it’...I kept the files and confirmations but it was costly in gas and time off work to re-do something and then you lose the cost of the fax and the disruption of the day.”*
- ▶ *“The only thing I had problems with was getting my employment verification. Just because I had to fax that to Denver to have the corporate office fax it back. So it was hard to get that.”*
- ▶ *“I turned them in once a month, every paycheck that I got. Or, I wouldn’t even turn them in until I got a review cause then they asked for them all again anyways. And then I just turned them all in at once. I just keep them stashed away.”*
- ▶ *“It was embarrassing, exploiting, What I mean, probably at first, just them knowing I was receiving assistance and then it just depended on who was on the receiving end of it. So one could say don’t worry about it we do this all the time, there’s just a stigma. There’s a definite stigma.”*

Overall, those who were aware of the TCA benefit spoke very highly of the program. Areas of possible improvement include better explanations of TCA benefits and requirements, increased attention to the stability of the employment initiating TCA, and a brief evaluation of the impact of TCA benefits on other resources. While some lessons were learned from this sample of

TCA recipients, a more in-depth evaluation of the TCA program would provide additional information regarding this benefit.

Returners to Cash Assistance

As reported above, 94 respondents left cash assistance only to return (after two months or more) at some point between wave 2 and wave 3. Respondents were asked to describe the circumstances surrounding the return to cash assistance. These stories often involved a sudden change in their financial situation and multiple factors which lead to the decision to return to FEP. Respondents are aware of cash assistance as a resource available in a crises and turn to DWS for help through a short term difficulty.

As Table 31 shows, most respondents had been working just prior to reapplying for cash assistance. Some lost their jobs due to general physical health issues, problem pregnancies, health needs of a family member or the desire to return to school. Some respondents were actually still employed but not making enough to cover their needs. There were also a group of people who had been helped by a source outside themselves (partner, family member, child support) who had stopped providing support. Some examples of these unexpected situations include:

- ▶ *“I was getting child support and it stopped and I couldn’t make it without it because I wasn’t working due to my mental health. I had to be hospitalized. I needed the money for medical bills for my kids and me”*
- ▶ *“I had a job as a CNA but was told I couldn’t work due to a misdemeanor on my record”*
- ▶ *“My car blew up in one month and I was doing home health so I couldn’t keep my job and I had to apply until I could get my next job. It was only 6 weeks of help.”*
- ▶ *“Lost my job due to physical health issues. I pulled a muscle in my back and couldn’t move or lift anything. I had to lift boxes as part of my job. So they fired me. I went back on assistance just until I could find work.”*
- ▶ *“I went to jail for fines that I could not pay and lost my job because of it. So when I got out of jail I didn’t have a job and needed help quickly to feed me and my daughter.”*

Table 31: Reasons for Return to FEP

	N = 94
Lost job / left job	49 (52.1%)
Person providing support left or stopped helping	25 (27.2%)
Physical health problems caused job loss and inability to work	21 (22.8%)
Left job and got help before starting new job	14 (15.2%)
Employed but not able to make ends meet	9 (9.8%)
Moved to another place - needed to become reestablished	7 (7.6%)

There were also a few, generally those who wanted to return to school, who intentionally reapplied for assistance so they could combine part time employment, cash assistance and going to school. Also, respondents without outside supports sometimes turn to cash assistance to cover a period of time when they will be unable to work, for example, a few weeks following surgery or the birth of a baby. As in past studies, only a very small portion (11.1%) of those who returned to cash assistance indicated DWS could have helped them avoid returning to FEP. These respondents typically wished for more help with school, training, and more information about resources that were available for employment.

Current DWS Connections

Respondents who had returned to assistance or continued as long term recipients (N = 160) identified the scope of DWS services being received at the time of the wave 3 interview. Table 32 indicates that those who had returned to cash assistance during the past year or those who had received more than 6 months of assistance in the year were significantly more likely to be using all of the DWS services at the time of the interview. While only half this group was receiving cash assistance, nearly all (90.6%) were still receiving Medicaid for either themselves or a child. Only a small portion (7.6%) of these respondents were no longer receiving any DWS services. “Other” benefits were mentioned by 18 (11.5%) respondents. These benefits included 6 persons on TCA, 6 in mental health counseling, and 2 with specified relative grants.

Table 32: Current DWS Resources

	WAVE 3 n = 160	Wave 3 N = 601	Wave 3 N = 761
Food Stamps	126 (80.0%)	309 (51.4%)	435 (57.2%)
Medicaid (adult and/or child)	142 (90.6%)	313 (52.1%)	455 (59.8%)
Child Care	56 (35.0%)	86 (14.3%)	122 (16.0%)
Help with transportation	8 (5.0%)	7 (1.2%)	15 (2.0%)
Job training/ Skill building	5 (3.1%)	1 (0.2%)	6 (0.8%)
Job referrals	12 (7.5%)	21 (3.5%)	33 (4.3%)
Schooling assistance	16 (10.0%)	7 (1.2%)	23 (3.0%)
Cash assistance	77 (49.4%)	- 0 -	77 (10.1%)
Not receiving any DWS services	12 (7.5%)	218 (36.1%)	230 (30.2%)

For those who had received less than 6 months of assistance in the past year more than one-third (36.1%) were not receiving any DWS services. Of those who were short-term cash recipients only about half were still receiving food stamps or Medicaid and very few were accessing any other DWS services.

Interaction with DWS Employees

Respondents who had received employment counselor services within the past six months were asked to discuss their experiences with both their employment counselor and their eligibility worker. Table 34 reflects the experiences of the respondents over the three FEP study interviews. At wave 3, all respondents could identify their employment counselor, and more could identify their eligibility worker(s) than at previous waves. When asked to rate their relationship with the employment counselor, wave 3 respondents were more polarized in their opinions than in previous waves. Respondents continue to have more positive relationships with their employment counselors than eligibility workers.

Table 34: Interaction with DWS Employees

Rating Relationships	Excellent	Very Good	Good	Fair	Poor
Employment Counselor					
Wave 1 - with employment counselor (unknown: 8 - 0.7%)	410 (35.8%)	232 (20.3%)	261 (22.8%)	134 (11.7%)	99 (8.7%)
Wave 2 - with employment counselor (unknown: 4 - 1.2%)	118 (36.6%)	52 (16.1%)	61 (18.9%)	41 (12.7%)	46 (14.3%)
Wave 3 - with employment counselor (unknown:-0-) N = 156	66 (42.3%)	19 (12.2%)	33 (21.2%)	13 (8.3%)	25 (16.0%)
Eligibility Worker					
Wave 1- with eligibility worker (unknown: 162 - 14.2%)	150 (13.1%)	121 (10.6%)	314 (27.4%)	208 (18.2%)	189 (16.5%)
Wave 2- with eligibility worker (unknown: 59 - 18.3%)	42 (13.0%)	22 (6.8%)	76 (23.6%)	64 (19.9%)	59 (18.3%)
Wave 3 - with eligibility worker (unknown: 18 - 11.5%)	16 (10.3%)	11 (7.1%)	50 (32.1%)	35 (22.4%)	26 (16.7%)

While the general relationship question reveals something about worker - customer relations at DWS, Table 35 presents data which explore elements of this relationship which could contribute to the overall experience. Data reflect the generally positive interaction with no clear trends between the years. However, differences between experiences with employment counselors and eligibility workers continue to be reflected in these responses. As in previous years questions regarding eligibility workers often elicited comments of frustration over lost paperwork and the entire process for submitting documentation for imaging and to verify information. Responses regarding customers' relationships to eligibility workers are clearly influenced by frustration with the process and may not always specifically reflect the eligibility workers' relationship skills.

Table 35: Specific Aspects of Relationships with DWS Employees

Generally AGREE with following statements:	Wave 3 N=156	Wave 2 N = 321	Wave 1 N = 1144
Employment Counselor			
..treats me with dignity and respect.	132 (84.7%)	274 (86.1%)	1007 (88.7%)
..takes the time to explain program rules.	136 (87.2%)	268 (84.3%)	1001 (87.5%)
..only cares about getting the forms filled out.	45 (28.9%)	98 (30.9%)	298 (26.1%)
..asks too many personal questions that are none of his/her business.	29 (18.6%)	55 (17.3%)	173 (15.2%)
..only wants what’s good for me and my kids	121 (77.6%)	260 (82.0%)	936 (81.8%)
...overwhelms me with so many things to do I am likely to fail.	47 (30.2%)	109 (34.4%)	317 (27.7%)
...acts more like an ally (friend) than an enemy.	123 (78.9%)	245 (77.8%)	897 (78.4%)
..did not give me a chance to explain what brought me here and what I need.	31 (19.9%)	73 (23.1%)	240 (20.0%)
Eligibility Worker			
..treats me with dignity and respect.	110 (79.7%)	200 (76.3%)	774 (78.8%)
..takes the time to explain program rules.	85 (61.6%)	172 (65.6%)	674 (68.7%)
..only cares about getting the forms filled out.	64 (46.4%)	128 (49.0%)	441 (45.0%)
..asks too many personal questions that are none of his/her business.	13 (9.4%)	32 (12.2%)	120 (12.3%)
..overwhelms me with so many things to do I am likely to fail.	32 (23.2%)	73 (27.7%)	213 (21.7%)

Employment Plan Experiences

The customers’ experiences of DWS relative to the employment plan have changed little over the course of the study. At wave 3, as at the other waves, a majority of respondents knew what was required of them. As reflected in Table 36, nearly three-quarters (73.1%) of wave 3 respondents felt like they worked with the employment counselor in creating the plan and slightly more (74.2%) could discuss employment barriers with their worker. Unfortunately, significantly fewer respondents (60.9%) felt their views relative to employment plan development really made a difference. As noted in wave 2, findings regarding respondents’ experiences with the employment plan are consistent with the type of programmatic changes which have been introduced in response to the DRA. These findings suggest that customer buy-in, an important part to producing a successful, effective employment plan continues to be weaker than in the past when DWS had more input into defining the scope of potential employment plan activities.

Table 36: Experience with Employment Plan

	Wave 3 N=156	Wave 2 N = 321	Wave 1 N = 1144
Knew what was on current or most recent employment plan.	148 (94.9%)	309 (96.0%)	1032 (90.2%)
Worked together with employment counselor to create plan.	114 (73.1%)	232 (72.3%)	834 (73.4%)
Was mostly or completely able to discuss barriers to working with employment counselor.	121 (74.2%)	211 (66.3%)	911 (77.6%)
Felt like their views were mostly or completely taken into consideration in making the employment plan.	95 (60.9%)	199 (62.0%)	759 (67.0%)

Employment Related DWS Activities

Wave 3 respondents were asked to think back over their entire time working with DWS and describe the most important *employment focused* or *job oriented* resources or activities DWS had provided. Responses to this very open ended question, as summarized in Table 37, show that “help with a resume” was the most often cited resource customers mentioned. “Access to computers,” the “DWS website/job board,” “job referrals,” and “schooling to get ready for a job,” were all mentioned by at least 10% of respondents. Only 76 (9.3%) respondents indicated they had received no help with employment related activities. There were also 40 (4.9%) customers who indicated they were never able to work from the start of their time with DWS thus no work activities were appropriate. Respondents from Mountainland and Eastern regions had higher proportions of customers who spoke of schooling assistance. Customers from North region had more help with computers while job search assistance was higher in Eastern, Western and Mountainland regions. Physical and mental health referrals were proportionally higher in Central and Eastern regions.

The respondents full comments regarding DWS employment services often provided an important context for their responses. Customers come to DWS with a wide range of skills, experiences, needs, goals and personalities. DWS employees also have varying degrees of experience, knowledge of resources, personal preferences, abilities and are limited by department policies and procedures. Customer comments indicate that the unique combination of customer needs, employment counselor guidance, and available resources was most predictive of the types of services received and the degree of success obtained.

There are a set of customers who come to DWS with very little work or adult living experience. Respondents with this background (and an interest in improving themselves) typically spoke highly of the basic workshops, skill building exercises and access to employment skill building through worksites. Comments about DWS employment related activities reflective of this group included:

- ▶ “DWS workshops taught me a lot like money management, how to approach

- ▶ *your fellow employees, and how to get a point across without being offensive, time management and interpersonal skills.”*
- ▶ *“I like how they teach you to make a resume, and get you some job experiences, and train you. They make you ready for a job. I think the best is training, that’s how we reform people, training in etiquette-it’s all beneficial.”*
- ▶ *“They had me do the courses (videos) on resumes and getting skills about conducting myself professionally at a work place. The work site taught me some computer and secretarial skills.”*
- ▶ *“The job search was helpful. I used DWS website to search for jobs. DWS taught me how to make a resume, make a cover letter for a resume, thank you letter for after interviews and interviewing skills. I used this when interviewing.”*
- ▶ *“I can’t remember what they were called but they were self-esteem building workshops. With resume writing and interviewing skills days. I kept the binder still. I learned to refocus and put options back on the table when I thought I had no more choices in life.”*
- ▶ *“I couldn’t find a job because I was 8 months pregnant. DWS got me into their internship program - it was really good. I got to be supportive and help others who were needing help from DWS. I learned some good skills in the internship.”*
- ▶ *“Their classes they make you do were most helpful. It teaches you about interviewing, how you present yourself. It is helpful.”*

Not all who were new into the workforce were young. There were those who have moved from their parents’ home into homemaking for themselves. Customers in this situation often felt fearful of appearing out of touch with the world of work. As one respondent said:

“My employment counselor helped me with my resume and I talked to him about job interviews. It was helpful to get some support and feedback from him. The internship I did with DWS got me back into the workforce and how to interact with adults in the workplace because before I just was a nanny working with kids for a long time and before that I was just a stay at home parent for awhile.”

Many customers who come to DWS have extensive work experience and clearly defined employment goals. When these talents and personal abilities are not recognized, these customers are often disappointed by the lack of appropriate resources they are offered. These feelings of frustration were often clear in their comments regarding DWS employment resources.

- ▶ *“I don’t feel that DWS has helped me. My employment counselor didn’t help me get my job. They placed me at worksites at stupid places, life Savers. The places they place interns at are too low-paying and not for companies that will hire interns. They did help me and let me use the computers for job search, but that’s it really.”*
- ▶ *“They didn’t do anything about work. They didn’t help at all. They would rather keep someone poor by forcing them into low wage jobs than support schooling for a few years.”*
- ▶ *“I didn’t like the way they did job search. Job logs don’t look good when you go into an employer—it is like you are a kid.”*

- ▶ *They helped me look for a job, but the classes were a joke—their material was over 10 years outdated, the teachers are not that knowledgeable and they didn't really care.”“*
- ▶ *“I wanted to finish my nursing degree before and they wouldn't support me in that, so I didn't feel like they were very helpful. I only had about one semester left to finish my degree, but they told me that since I was capable of working and could get a job at McDonald's that I needed to just go work.”*

The best experiences seemed to occur when the customer's employment plan activities matched their personal goals or practical needs. More comments of this nature referenced the role of the employment counselor and how that particular individual had gone out of their way to make the process work for the customer. Comments from customers included:

- ▶ *“They helped me with anything I needed. They had workshops to prepare me for interviewing. They helped me with job search. My employment counselor helped me by directing me to jobs she knew I could do and could apply for.”*
- ▶ *“DWS gave me information on job websites where I could search for jobs and job materials - books on interviewing and resumes. They helped me get help from a therapist for a learning disability I have. This helped me so I could get into school and get better jobs.”*
- ▶ *“My employment counselor was very motivational. While on assistance I did continuing ed. to prepare for the right job. It helped to get me out and be around people, touch up on my skills. DWS has a lot of resources to give. Employment counselor would sit one on one and help you build strategy to get a job.”*
- ▶ *“The training they give me for specific jobs, like the Road Master program I went through to work towards my CDL. This helps people better their lives so they don't have to be on assistance forever. I couldn't have done the training without DWS because it was \$6000 tuition. I was impressed with DWS and the promptness with which they got me through a program so I could support myself and my family.”*
- ▶ *“DWS website to look up jobs. It makes it super easy to look up the jobs and find the contact for the employer. You can use the website anywhere and you don't have to take your kids all around to find a job. Also, DWS helped me set up a resume online so when I look for jobs it just shows the jobs that I have the right education or experience for on the DWS website.”*
- ▶ *“The unpaid internship and on the job training (OJT) gave my employer incentive to hire me. It made it easier to transition into a position at the company I was at by getting my foot in the door.”*
- ▶ *“Worksites - because then I'd get to work for them and if they liked me I could get hired on. I liked it because I was actually working for my financial assistance. The computers were helpful to look for jobs and also I liked that they sent me to a place that helped me figure out what I'm good at.”*

Table 37: Helpful DWS Employment Focused Activities

Employment related assistance received:	Wave 3 N = 813
Help with resume	146 (18.0%)
Access to computers	118 (14.5%)
DWS website/job board	110 (13.5%)
Job referrals	96 (11.8%)
Schooling to get ready for a job	83 (10.2%)
Nothing they did was helpful	76 (9.3%)
Workshops	74 (9.1%)
No help needed - I could do it on my own	49 (6.0%)
Specific resources needed and did not receive	53 (6.5%)
Worksite	47 (5.8%)
Just having a good employment counselor was the best	41 (5.0%)
Interviewing skills	41 (5.0%)
Was seeking disability, never focused on work	40 (4.9%)
Work supports child care/gas/clothes	36 (4.4%)
Job search activities	30 (3.7%)
Tests to see my interests	28 (3.4%)
Got me the mental/physical help I needed	21 (2.6%)
Job fairs	16 (2.0%)
Access to phones/fax/copiers	16 (2.0%)
Help with using the computer	14 (1.7%)
Connection to vocational rehabilitation.	12 (1.5%)
Typing skills	8 (1.0%)
I had no computer skills & they didn't help me learn	5 (0.6%)

When tasks had no meaning to the customer or did not match the customer's goals, the openness to learn and gain the benefits of the program were greatly reduced. As two customers noted:

- ▶ *“I don’t think DWS helps find jobs at all. They never helped me. They make you go to these stupid computer classes, but I don’t want a desk job. I want them to help me find a job I would enjoy doing or that I have experience in—like waitressing, driving truck, or manual labor.”*
- ▶ *“They had me pushing in chairs, literally, as a worksite task at DWS. It was suggested by my DWS therapist that I not work after my daughter was born. I was just forced to be at DWS for no reason doing meaningless tasks for my employment plan.”*

Additional Gains From DWS

Not all respondents in wave 3 had recent experiences with DWS. The 157 who returned to DWS or were open at the time of the wave 3 study were, as in previous studies asked, “In addition to the food stamps, medicaid and cash assistance type benefits, *what else* do you feel you have *gained* from being connected to DWS?”

As in previous waves, there was a segment (28%) of respondents who reported gaining nothing except access to the basic program resources. At wave 3, only about 4% (similar to wave 2) reported only gaining negative experiences (stress, shame, frustration, etc.) from being connected to DWS. The remainder reported positive gains similar to those expressed in past years. These comments were sometimes framed in comparison to past experiences which were not as positive. Those who have been in the system longer or who have left and returned can compare various periods within DWS.

More than one quarter (26.8%) of respondents reported help with employment related activities such as resume writing, training at a work site and help with job referrals. As some respondents said:

- ▶ *“They gave me good leads and tips on good jobs.”*
- ▶ *“My employment counselor is all about training. None of my other employment counselors have been like that. They just throw you into a crappy job so you end up on assistance the rest of your life.”*
- ▶ *“The job fair was the best, they posted my resume online.”*
- ▶ *“I was an intern at DWS and learned how to use the computer, how to fax and clerical type responsibilities.”*

Of course the personal care shown by DWS workers continues to serve as a key to success and positive gains for some customers. In this group 30.1% of respondents spoke directly to the input of the specific employment counselor in enhancing their experience and boosting their confidence and self-esteem. Respondents noted:

- ▶ *“DWS gives me hope that everything will be okay. They are the back bone, my fall-back. They give me that ‘umph!’”*
- ▶ *“I have a really good team on my side. I am not a number I am a person, they are good people.”*

- ▶ *“They’ve supported me in my job and schooling. They’ve never said an ill word about my situation. I’ve had some workers in other states that have acted like they’re helping me out of their own pocket.”*
- ▶ *“support so I could get into work, they motivated me to get back to work.”*
- ▶ *“I’ve gained self confidence. They expect you to support yourself and they have pushed me to do that.”*
- ▶ *“I have a more supportive employment counselor. I think she is more aware of my personal situation. So she can make a better plan. She listens.”*

Another 16.0% of respondents in this group spoke of the help they received with schooling and how important this was for success. Again, connecting customers with additional resources, even outside DWS, was always important to a customer who was struggling to piece together what was needed to support a family.

The Disconnected Former Customer

There is a segment of former FEP customers who no longer receive cash assistance and are not connected with the job market. A newly emerging area of welfare research involves a group referred to as the “disconnected.” This group is typically defined by their status as single, unemployed, parents who are no longer receiving cash assistance (Blank & Kovak, 2008).

In this study, 155 (19.1%) respondents fit the description above. To further clarify the population in this study, “single” was defined as anyone who was not married, separated or had not been in a domestic partnership for more than 1 year. Analysis of characteristics of this group provide some insight as to current situations of those who are disconnected (See Attachment 1: Table A4).

Consistent with other research with this population (Blank and Kovak, 2008), those who were disconnected had significantly more personal barriers to employment including lower levels of education, more learning disabilities and problems with reading and writing, and higher levels of overall mental health problems including both screens for depression and anxiety. Also, there were more reports of physical health problems leading to unemployment, more frequent welfare histories, fewer job skills, more need for additional education and more needs of dependent family members.

Disconnected respondents also experienced lower levels of satisfaction with social supports, however, they were significantly more likely to report living with family or friends rent free and to receive assistance from family or friends in the past 6 months to make ends meet. Structural employment barriers were also more frequently present in this group. The disconnected respondents reported more problems with transportation, telephone access, child care, and housing.

While the number of barriers effecting an individual no longer predicts remaining on cash assistance, the presence of multiple barriers does predict employment status. The disconnected have more barriers and are not able to work due to these barriers. Understandably, these same barriers also contribute to a person’s inability to retain their cash assistance as well.

DISCUSSION

The FEP Study of Utah started in 2006, just as the changes legislated by the DRA went into effect. The first wave produced an initial snapshot of composition of an entire eight month cohort of FEP recipients. This was the first time DWS could view the profile of all new recipients of cash assistance without the saturation effect realized in point-in-time, leaver or long-term study data.

At wave 2 patterns of welfare use began to emerge as only about half of the study respondents had received more than 6 months of assistance after the wave 1 interview. Those who left cash assistance due to employment were very different from those who had received more months of assistance or those who had been sanctioned or cut from the roles due to other problem situations. Those closing due to problem situations (sanctioning, paperwork problems, and lack of DWS support) looked very much like respondents who had traditionally remained on cash assistance and had become long-term recipients, the hard-to-employ. A new profile of long-term recipients began to emerge. This group had no more barriers to employment than others in the sample, however, their severe physical or mental health needs, or the fact that they were in an approved educational program led to the extended stay. TANF policy (as modified under DRA), rather than level of need, became the primary predictor of long-term welfare receipt.

Wave 3 data provided an opportunity to test assumptions developed at wave 2 by reflecting on how study respondents were fairing at wave 3. This discussion will focus on the current state of affairs for wave 3 participants, the significance of employment and work supports, the unique realities for the disconnected and the working poor, the implications of study findings on policy and program development, and the impact of the DRA. The next steps for this study and others based on these findings will be briefly explored.

Study Respondents at Wave 3: Settling into New Realities

While life continues to have ups and downs, wave 3 represents a period of settling into new life situations for many wave 3 respondents. Prior to this study, few would have imagined that at wave 3, 73.1% of study respondents would have received no months of cash assistance between waves 2 and 3 of the study, or that only 12.5% would return to reopen the cash assistance portion of their case. Few even attempted to reopen a cash assistance case. This lack of ongoing usage of cash assistance is inconsistent with common assumptions and stereotypes regarding patterns of welfare use and the recipients themselves.

Wave 3 data reflected a dramatic shift in the realities of study respondents two years after they first participated in the FEP Study. As noted at wave 1, many respondents initially opened a cash assistance case due to a crises in resources. Now, most were returning to the level of self-sufficiency experienced prior to entry into cash assistance. Physical and mental health issues diminished, while the period without public cash assistance and the duration of current employment continued to grow. This general upward trajectory for a majority of respondents reflected steady improvement that came with being stable in enough areas of life to be able to look toward improvement verses mere survival.

In general, those identified as long-term recipients between waves 1 and 2 also moved away from cash assistance. Those who had received extended benefits due to physical or mental health issues typically either improved or were granted disability. Those who had been in school finished their programs and moved into work. Only 6.6% of the sample remained as long-term recipients after two years.

A unique contribution of this study is the perspective it provides for better understanding the broader FEP population. For too long stereotypical views of welfare recipients have been reinforced by studies of long-term recipients or leavers. By following a cohort of recipients over time it is clear that the stereotypical young, unmarried woman lacking in education and work experience does not describe the “typical” welfare recipient. Wave 1 first identified this reality.

In contrast to the stereotypical view, wave 1 introduced the “average” FEP recipient as a white, 28 year old single mother (likely divorced) of two with a high school diploma and a relatively strong work history. She came to seek welfare assistance after losing her own job or separating from another who was helping make ends meet. It was only in the absence of family and other personal supports or when these resources were no longer available that she turned to DWS. The typical recipient felt humiliated when seeking help and was very anxious to move off assistance. She looked to DWS for short term help to get back into work or to help her engage in activities (such as education or certification) which would help move her forward in the long run. Wave 3 data confirmed the initial findings and show that, on average, most study respondents used cash assistance for a very short time (average six months) and moved off assistance.

Some find it difficult to believe that the profile just presented is a true picture of the typical welfare recipient. Certainly the FEP population is as diverse as any identified segment of our society. There are those who fit the traditional stereotypical welfare recipient to some degree. Yet, the data provide a strikingly consistent portrait of DWS customers over time, challenging the beliefs upon which many programs and policies were based. Given the focus of public assistance as a work program, further exploration of attitudes toward employment is important.

An Employment Focus and the FEP Customer

At wave 3, only 17.6% of study respondents had not been employed at all in the previous year. Of the 143 respondents who had not worked, 38 (4.7%) were already receiving disability and 48 (5.9%) were still in the application process. There were also 13 (1.6%) respondents attending school full time and 37 (4.6%) who were able to stay home and care for children as a partner was providing for all material needs. The majority of respondents (82.4%) had been employed for some period of time in the previous year. Over half of this group (57.2%) had been employed at least 10 of the past 12 months. Employment, for former (and some current) welfare recipients, was clearly the norm.

Findings from this study and others indicated that most cash assistance recipients would prefer to work over receiving welfare assistance (Edin & Lein, 1996; Kalil, Born, Kunz, & Caudill, 2001) and more than half first turn to welfare due to the loss of their own employment (Edelhoch & Liu, 2003). While attempting to return to work, a newly unemployed parent may turn initially to family, friends and the local church community to piece together basic needs. This support was critical to success as respondents received material supports, and, even more

important, verbal encouragement and confidence in the abilities of the respondent to be successful, to literally say, “I know you can do it!” Those who did not have adequate social supports or who needed help reattaching to employment turned, often as a last resort, to DWS.

Respondents appreciated the material supports and encouraging words they received from DWS, but many also expected help in moving back into employment. The options for participation have become extremely limited. For a small group of respondents (typically the very young with little or no job history or those who had been out of the job market for many years) the resources provided by DWS were helpful. That is, for the small group of respondents who fit the stereotypical image of welfare recipients (an image upon which federal policies were developed) it worked. While many expressed gratitude for the help received from DWS in a crisis and programs such as Transitional Cash Assistance (TCA), there was a great deal of frustration regarding the limited scope and content of services; they wanted and needed more.

Many customers came seeking help in moving back into employment yet the focus of their participation activities did not help them in moving toward this goal. Few respondents were assisted in important employment supports such as resume writing, basic computer literacy or assistance with choosing a career path. Customers were highly aware that simply obtaining a GED or high school diploma would not move them and their children out of poverty. These participants sought help with additional education to permanently move into self-sufficiency. When FEP participants did not experience DWS programs as supportive of employment or self-improvement opportunities they generally exit the system saying, “I was overqualified to be on welfare, they didn’t know what to do with me.”

Study respondents also had clear ideas of what they needed in an employer. Aware that their employment options had to exist within their role as parent (often single parent), flexibility in scheduling and understanding when children were sick was important. In addition, respondents appreciated good training, working with a team and expressions of confidence. People want to be “good” employees and retain stable employment, often overcoming significant physical and mental health barriers and managing child care and transportation problems. Employers sometimes lacked understanding of this segment of the job force. Job development and mediation activities are no longer available to assist in matching employers and potential employees.

Over the past ten years, the successful movement of many former welfare recipients into work shows that employment is the desired goal of most welfare recipients. However, general desire does not always mean universal ability to engage in employment activities. Some people just need more help along the way (Blank & Kovak, 2007). In many ways, this group remains at the bottom of the success ladder. Work has not translated into wages adequate to attain self-sufficiency. A majority continue to make so little that they qualify for food stamps and must rely on this and other community and family supports to provide for their families. This is the reality of the disconnected and the working poor.

Exploring the Bottom: The Disconnect and the Working Poor

With so many people exiting cash assistance the question becomes, how are they faring? Certainly the picture is bright for some who, having started in the middle class, weathered a very temporary crisis and returned to this lifestyle. However, there are those who started in the lower

class, among the working poor. After weathering the crisis which landed them on cash assistance their options only lead them back into a minimum wage job with few options for advancement. The DWS dream of first job, better job, career path has not come to fruition for these people. In fact, nearly half those employed at wave 3 were living at or below the poverty line.

The wage gains noted between wave 1 and wave 3 reflect an attempt to improve the plight of the working poor through increases in the minimum wage. The increase which was passed and initially implemented in 2006 certainly influenced the increase in wage rates of study respondents over the past 2 years. It is this group which often gets caught in-between eligibility categories, making too much to receive Medicaid but not nearly able to afford employer based insurance, even when it is available.

Post FEP recipients who are still living below the poverty line would benefit greatly from any non-TANF services available. This group is the most likely to need to return to assistance if one small part of their safety nets breaks. Help with education and training to provide employment options, and employment supports to assist as they orchestrate a patchwork of resources to keep the family from falling below a subsistence level, are both important avenues of support.

As noted earlier, the disconnected are single, unemployed and no longer receiving cash assistance. Many left cash assistance through being sanctioned, a process once thought to be the answer for improving participation in work activities has been found by some to lead to leaving welfare without employment as the same barriers which hinder employment also hinder participation (Wu, 2008). The rate of sanctioning in Utah continues to grow as federal policies require rapid movement into work activities.

When describing this group many wonder “how do they make it.” A few are going to school and living off student loans. Others live with family and provide in home care to parents in return for a place to live. Most are living day-to-day relatively invisible, relying on the goodness of others to meet almost all their needs. Reviewing the personal history, personal strengths and structural and personal barriers of these respondents it is clear that this group best reflects a group previously known as the long-term recipient. Long-term recipients often entered cash assistance far from “work ready.” Their barriers tend to be substantial and long lasting. This group has also been referred to as the “hard-to-employ.”

Most studies of welfare recipients recognize that there will always be a small segment of the population (usually identified as 10% - 20% of those in need) for whom some level of assistance will always be required. Too well for disability, but unable to retain steady, full-time employment this group moves repeatedly from work, to welfare, to dependence on others. It is not that members of this group cannot be helped only that they will need intensive levels of services to become work ready, a process which has been given little, if any, place in the current welfare structures. The structure of current welfare policy has in this case, and in several cases above, become the primary force driving program and policy development within DWS. Before venturing to explore the implication of wave 3 data on DWS program and policy development a short review of the impact of the DRA is in order.

Impact of the DRA

The change from AFDC to TANF (from check management to case management) substantially altered the face of welfare in the United States (Ovwigbo, Saunders & Born, 2008). The additional changes introduced under the DRA are just now being measured and documented as states adjust up-front work requirements, make use of lump sum payments, initiate solely state funded programs, and increase sanctions in order to meet participation requirements.

In a study produced for the Administration for children and families Office of Planning, Research and Evaluation, the TANF policies in five states were examined to identify changes (both local and statewide) related to DRA (The Lewin Group, 2008). Several significant changes which could be directly linked to implementation of DRA policies were noted:

- ▶ Large amounts of money had gone into changing software to accommodate tracking and verification processes required by DRA;
- ▶ Extensive training of caseworkers was required to teach verification processes and shift focus to participation rates;
- ▶ Expanded use of diversion of new cases to reduce the “welfare mindset” and reduce number in the denominator;
- ▶ Cases such as disability seekers were removed from TANF and put on state programs outside MOE programs with specialized workers to help with the SSI process and not have them count against the state;
- ▶ Creation of teams whose sole purpose is to track verifications;
- ▶ Streamlining of sanctioning policies coupled with an immediate engagement policy to acquire participation more quickly;
- ▶ Working more actively to engage the “hard-to-employ” customers.

States in the study noted that the changes introduced by the DRA were not nearly as significant as those initiated by PRWORA. However, the shift in policy continued to move many away from the core values which had underlain states efforts to help customers move into self-sufficiency. States are now less able to meet goals of service and addressing the needs of their clients. The increased pressure for reaching the participation rate has left less room in the caseload for those who need help becoming work ready, or to allow those who wish to fully engage in school to do so. Regardless of intent of local policy makers to continue to serve the best interest of the client, intense pressure to manage cases within DRA participation activities drives the process.

These early findings confirm initial critiques of the DRA as introducing a policy shift which ignored the wide variety of programs proven successful during the first ten years of welfare reform, focusing solely on work and work activities in return for benefits (Lower-Basch, 18 May 2007; Tweedie, 2006). This DRA shift has also reduced the flexibility available to states (like Utah) to creatively develop welfare to work programs that really meet the needs of the diverse population of assistance seekers.

Evidence of the impact of DRA on Utah’s management and delivery of TANF services reflects many of the findings above. The focus on reaching the 50% participation rate has, by fiscal necessity, become a core message to front-line workers. Agency leaders attempt to balance this message with the effort to develop plans which serve the best interest of the customer, but this

is very difficult as workers know they are being measured, individually (personal performance measures), as an office and as a region on meeting this rate. Some workers speak of the future of DWS resting on their shoulders. The pressure is so great that even when given permission to exclude customers from participation for participation in a pilot program they have a hard time not demanding more hours.

The adversarial relationship which results from the often conflicting goals of DWS customers and the employment counselor severely undermines the helping relationship which DWS has, in years past, used as a model of case management. DWS case workers were trained to challenge customers, but also listen to their goals and work to create plans which were realistic, starting where the customer was at and working with them toward self-sufficiency. While these principles are still valued by DWS, the reality of the DRA and federal participation rates has severely strained the case worker / customer relationship.

An unintentional consequence of efforts to increase TANF work participation rates has been an increase in the use of TANF sanctions to motivate compliance. There is even a fear that the number of sanctions imposed each month will exceed the number of those leaving welfare for work. Program administrators are exploring alternative ways to encourage compliance (Kauff, Derr, Pavetti & Martin, 2007). However, as long as participation rates are the primary force driving DWS, customers will reject activities they do not believe to be in their best interest.

Not all customers are harmed by the shift introduced by DRA. As noted earlier, there is a small portion of FEP recipients who match the stereotypical profile. DRA policy is based on this narrow view of the welfare population. However, this stereotype has been strongly challenged by the results of this FEP study. The diverse population seeking assistance from DWS cannot be served by the limited options provided by the DRA. It is really impossible to appropriately serve the needs of FEP recipients and reach the 50% participation rate as defined by the DRA. It becomes a choice, a very difficult choice, of where to place the priority.

There is a general lament among some DWS personnel at many levels that efforts to design programs and policies focused on the best interests of the customer are often thwarted by the fact that such actions would hurt the participation rate. This frustration, over time, can reduce creativity and minimizes efforts to move outside the familiar pathways of what “counts.” In its worst form, FEP becomes a “take it or leave it” program, void of the customer driven, personal responsibility oriented, innovative, self-sufficiency focused structure for which Utah’s programs in the past have been known.

Given the current priority of DRA policies in Utah, the question becomes, should DWS attempt to make adjustments to programs and policies based on the typical short duration of cash assistance usage and the newly understood, expanded demographic profile of the customer base? Here are a few ideas for those interested in exploring this question further.

Wave 3 Data and Program and Policy Development

DWS has already taken an important step in providing a solid foundation for future decisions since effective case management and program administration requires good data, a sound knowledge of the customer base and the variety of people being served (Ovwhigo,

Saunders, & Born, 2008). DWS has been proactive in seeking a better understanding of the FEP population through a commitment to ongoing research and study. Because of this commitment, important data are available for making educated decisions regarding setting the agency's agenda for the future.

It is now well documented that most FEP customer's come for help in a time of short term crisis. Few are work ready, especially the first time they seek assistance. If they were able to work they would be doing so. They need help to make it through the crisis period and seek help in regaining employment, as working is their norm. Most will stay a short time (no more than six months) and move off cash assistance but will remain eligible for other services due to low levels of income. Customers want help with budgeting and child care during job search. They need a safety net for crises and no more. They do not want to get caught up in long term cash assistance. The new information provided by the FEP study suggests, within DRA guidelines, several areas of future development.

The limited duration of cash assistance usage suggests that many customers would benefit from an expanded use of diversions, for example, to cover unpaid maternity leave, recover from surgery or reestablish employment after a lay off from long-term employment. The temporary setbacks which led to seeking assistance are often managed within a three month time frame and it is likely that a good portion of the caseload would never need to open a cash assistance case and require the full spectrum of case management services.

The short duration of cash assistance along with the high rate of ongoing food stamp and Medicaid suggests that many customers could benefit from non-TANF services which extend beyond the period of cash assistance. Perceptions of DWS as a "welfare agency" sometimes limit ideas of how customers could be served post TANF. DWS (and DRA) priority activities serve a small portion of FEP customers. Expansion of the usage of work supports (resume writing, job search, skill building, career development) would serve well customers who enter assistance with strong work and even education histories. Opportunities for on-the-job training and assistance with job placement may be especially helpful to new workers and to those who have had to change employment paths.

Individual workers may be better suited to work with customers with particular sets of needs and abilities. The scope of available resources suggests the need for case workers who are experts with particular groups and can provide more directed services. Data from this study shows that customers who were served by workers familiar with services for particular segments of the population (SSI applicants, job seekers, TCA recipients, those seeking education and training) fared better.

The new lens provided by FEP study data have the potential of changing the way all future DWS programs and services are viewed. The substantial shift suggested by the findings of this study will take time to incorporate into the culture of the agency, however, the benefits of providing more appropriate services for DWS customers will be experienced by all.

CONCLUSION

Next Steps for Moving Forward

Wave 3 of the FEP study of Utah has provided another layer of understanding of Utah's FEP population. Gathered during the initial implementation of the policies instituted by the DRA, these data serve Utah and beyond in better understanding the role of cash assistance services at this point in history.

In a final step to understand the dynamics of welfare usage another year of administrative data will be gathered to complete a full 36 month reporting period for the study group. The downturn in the economy could play a significant role in the outcomes for this next year and will need to be accounted for in study findings. Economic challenges will not only affect current and former FEP recipients directly but also their families and communities who often provide pieces of the safety net.

It is also in this next year that discussions regarding reauthorization of TANF will take place. Utah will have an even more significant contribution to add to the discussion as increased knowledge of cash assistance recipients and patterns of usage can be shared with others. Utah's commitment to designing programs which are responsive to the needs of the customer while actively engaging customers in moving toward self-sufficiency continues.

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APPENDIX 1: ADDITIONAL TABLES

Table A1: Non-Respondent Comparisons

Variable	Wave 1 Participants N = 1144	Wave 1 Non- Respondents N = 622	Wave 2 Participants N = 923	Wave 2 Non- Respondents N = 221	Wave 3 Participants N = 813	Wave 3 Non- Respondents N = 110
Age	28.5	29.5	29.5	29.7	30.6	29.2
Gender						
Female	94.2%	92.0%	94.0%	94.6%	93.7%	97.3%
Male	5.8%	8.0%	6.0%	5.4%	6.3%	2.7%
Marital Status						
Single never married	42.0%	43.9%	38.9%		36.7%	
Other	58.0%	56.1%	60.2%		63.3%	
Number of children avg.	1.7	1.8				
Age oldest child: avg.	5.8	6.9				
Age youngest child: ave.	3.8	4.4				
Education						
High School diploma/GED	70.0%	65.6%	73.5%		75.8%	
No HSD/GED	30.0%	34.4%	26.5%		24.2%	
Physical health						
Good to excellent	73.0%	71.5%				
Fair to poor	27.0%	28.5%				
Transportation						
Access to a car	64.8%	68.5%	68.1%		70.6%	
No access to a car	35.2%	31.5%	31.9%		29.4%	
Region						
Central	46.9%	51.8%	44.6%		41.9%	
North	30.9%	26.8%	30.2%		30.1%	
Mountainland	11.4%	10.3%	10.6%		10.1%	
Eastern	4.6%	2.7%	4.4%		4.7%	
Western	6.3%	8.4%	6.4%		6.8%	
Out of State	n/a	n/a	3.7%		6.4%	

* - Data from 2006 file as non-respondent data was not available in these areas

**Table A2: Distribution of Welfare Months Received by Wave 3 Respondents
Living in Utah**

Total Months	Between Wave 1 and Wave 2 N = 889		Between Wave 2 and Wave 3 (N = 755)	
	Frequency (Percent)	Cumulative Percent	Frequency (Percent)	Cumulative Percent
0	129 (14.5%)	14.5%	552 (73.1%)	73.1%
1	102 (11.5%)	26.0%	16 (2.1%)	75.2%
2	107 (12.0%)	38.0%	18 (2.4%)	76.6%
3	88 (9.9%)	47.9%	29 (3.8%)	81.5%
4	71 (8.0%)	55.9%	27 (3.6%)	85.0%
5	71 (8.0%)	63.9%	16 (2.1%)	87.2%
6	51 (5.7%)	69.6%	23 (3.0%)	90.2%
7	45 (5.1%)	74.7%	7 (0.9%)	91.1%
8	44 (4.9%)	79.6%	14 (1.9%)	93.0%
9	33 (3.7%)	83.4%	8 (1.1%)	94.0%
10	29 (3.3%)	86.4%	11 (1.5%)	95.5%
11	29 (3.3%)	89.7%	7 (0.9%)	96.4%
12	90 (10.1%)	100.0%	27 (3.6%)	100%

Table A3: Barriers to Self-Sufficiency: Personal and Structural

Barriers: Personal/Family	
Caring for a special needs child	Severe domestic violence - past year
Has a welfare history	Partner / ex-partner interferes with working
Lack of High School Diploma or GED	Dissatisfied with social supports
Has a learning disability or problems reading/writing	Caring for special needs of a dependent family member (other than child)
Attending school or training	Lacks job skills
Has a criminal record (felony)	Has a limited work history
Physical health: fair to poor	Screens positive for alcohol abuse
Mental health: fair to poor	Screens positive for other drug abuse
Barriers: Structural/Resource access	
Housing problems	Lack of transportation
Child care problems	Lack of telephone access
Wages too low	Lack of good jobs available

Table A4: Significant Characteristics of Disconnected Respondents

	Non- disconnected N = 658	Disconnected N = 155
Worked for pay between wave 2 and 3***	569 (86.5%)	101 (65.2%)
Spouses income part of support in past 6 months***	250 (38.0%)	29 (18.7%)
Currently receiving SSI**	56 (8.5%)	26 (16.8%)
Currently receiving Food Stamps*	364 (55.3%)	102 (65.8%)
Currently receiving child care assistance***	143 (21.7%)	7 (4.5%)
Currently in school in past year*	82 (12.5%)	31 (20.0%)
No child in the home**	62 (9.4%)	27 (17.4%)
Has NO HSD or GED***	144 (21.9%)	53 (34.2%)
Can afford to buy what family needs***	431 (65.5%)	66 (42.6%)
Financial situation better than last year***	448 (68.1%)	64 (41.3%)
Ways of making ends meet: past six months		
Had a job***	536 (81.5%)	80 (51.6%)
Got money from a spouse or partner***	310 (47.1%)	47 (30.3%)
Got money from family or friends**	361 (54.9%)	106 (68.4%)
Got child support*	222 (33.7%)	66 (42.6%)
Food stamps*	420 (63.8%)	114 (73.5%)
Cheaper housing or moved in with others*	152 (23.1%)	48 (31.0%)
No employment barriers in past year	186 (28.3%)	2 (1.3%)
Employment Barriers		
Lack as a child care has prevented work or school***	129 (23.7%)	51 (43.6%)
Respondent has no drivers license***	148 (22.5%)	63 (40.6%)
Respondent has regular use of a car***	494 (75.1%)	75 (51.6%)

(Table 4 - Con't)	Non- disconnected N = 658	Disconnected N = 155
Lack of transportation has prevented work or school In the past year** In the past month*	139 (21.1%) 40 (28.8%)	48 (31.0%) 22 (45.8%)
Lack of telephone has prevented work or school In the past year* In the past month**	43 (6.5%) 7 (16.3%)	19 (12.3%) 9 (47.4%)
Physical health issues have prevented work or school**	148 (22.5%)	51 (32.9%)
Mental health issues have prevented work or school**	98 (14.9%)	37 (23.9%)
Primary form of health insurance for respondent*** Medicaid Private None	285 (43.3%) 170 (25.8%) 203 (30.9%)	90 (58.1%) 9 (5.2%) 57 (36.8%)
Lack of job skills*	148 (22.5%)	48 (31.0%)
Lacks education or training**	213 (32.4%)	70 (45.2%)
Problems reading or writing or a learning disability***	56 (8.5%)	27 (17.4%)
Criminal Record**	84 (12.8%)	34 (21.9%)
Going to school (current or past year)**	61 (9.3%)	26 (16.8%)
Chooses to stay home and care for children**	183 (27.8%)	63 (40.6%)
Screens positive for clinical depression**	229 (34.8%)	73 (47.1%)
Lack of housing prevented work or school*	61 (9.3%)	23 (14.8%)
Needs of dependent family member work/school bar.*	28 (4.3%)	13 (8.4%)