

# Transitional Cash Assistance: Bridging Welfare-to-Work



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**TRANSITIONAL CASH ASSISTANCE:  
BRIDGING WELFARE-TO-WORK**

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# TRANSITIONAL CASH ASSISTANCE: BRIDGING WELFARE-TO-WORK EXECUTIVE SUMMARY

## Introduction

Transitioning recipients of TANF cash assistance from welfare-to-work has become the focus of state welfare programs. Successful transitional assistance programs incorporate pre-employment and post-employment services to increase job retention and advancement to avoid welfare returns.

In the late fall of 2008, The Social Research Institute (SRI) was contracted by Utah's Department of Workforce Services (DWS) to complete an evaluation of the Transitional Cash Assistance Program (TCA). The purpose of the evaluation was to determine how well TCA is bridging the financial gap often experienced by those moving from welfare-to-work. Administrative data were reviewed to evaluate program documentation and the extent to which TCA is being implemented and designed.

Focus groups with front line staff who have administered TCA, targeted workers' hands-on experiences implementing TCA. Research questions focusing on DWS personnel included: 1) How do you perceive the impact of the TCA program in general? 2) How has the budgeting booklet tool and discussion of budgeting with TCA customers been incorporated into your work? 3) What suggestions, questions or concerns would you like addressed in re-evaluating the TCA program for the future?

Telephone interviews with TCA recipients explored several research questions including: 1) How did TCA recipients experience the program as a helpful resource in transitioning from welfare-to-work? 2) How confident did respondents feel about their financial situation as they moved from welfare-to-work? 3) How did the TCA program impact their ability to maintain employment?

## Study Findings

**Administrative data:** Between March 2007 and June 2009, 3082 customers received TCA benefits. A majority (67.3%) received all three months. Those who did not receive all three months were more likely to go from TCA directly back onto FEP. There is a higher percentage of males and refugees accessing TCA now than when the program started. Appropriate closure codes are being used in most cases with approximately a 15% error rate.

**DWS Worker Focus Groups:** Across the 17 focus groups (approximately 150 workers) there was near unanimous support for TCA from DWS workers. It is viewed as an incentive to encourage customers to work. Challenges center on policy and pathway issues. On the other hand there was little consensus on issues such as:

- What are the primary ways customers are to learn about the program?
- Who initiates TCA - What is the pathway - especially in light of the new eligibility structure?
- What, if any, is the role of the customer in initiating the benefit - is consent required?
- What benefits go with TCA? How many months of case management? What other DWS benefits continue and for how long?
- What criteria should be used when deciding whether or not give a diversion?

There was also concern about policy issues such as the 24 month waiting period between TCA episodes, the effect of TCA benefits on other programs such as food stamps, the 30 hour requirement, and the impact of losing a job through "no fault of their own." These concerns were often related to specific individuals with unique circumstances. DWS had very limited experience

with the tool (The Personal Financial Education Guide) designed to guide discussions about budgeting. Lack of books, time, customer interest, and complexity of content were all mentioned as factors contributing to not using this tool.

The drive for meeting participation requirements was often alluded to as a primary factor influencing decisions to choose TCA over diversions and transition customers into employment even if it will not likely last long term.

DWS workers provided many suggestions for TCA improvements, especially in regards to program pathways and activities. It was suggested that customers engage in a formal conversation about TCA and actually sign an agreement indicating their choice to participate and that they understand program requirements, limits and benefits. This agreement would require eligibility to communicate with the employment counselor when a case is ready to close and qualifies for TCA benefits. They also suggested initiating budgeting workshops so that others who are more well trained and can provide this service to customers.

**TCA Customer Interviews:** Customers who received TCA benefits between January and June 2009 were contacted for a short telephone interview. A total of 258 responded and provided feedback on their experiences with TCA. Eleven of the respondents were from the refugee community. TCA recipients were more educated and had stronger work histories than those entering FEP. These characteristics alone suggest this group would have been more likely to gain employment.

Like DWS workers, most respondents viewed TCA as a wonderful benefit. However, knowledge of TCA benefits, requirements and limitations varied widely. There were 21 (8%) respondents who needed extensive explanation to recall TCA at all. Nearly one-third did not think the program worked the way they had been told it would. There were 169 (69.0%) respondents who received all three months of TCA however there was only a slight correlation between those who knew about TCA and those who received three months of benefit.

TCA was crucial for helping customers get caught up on past bills, pay current rent and generally make ends meet while waiting for their paycheck. However, only about one-quarter (24.4%) of respondents recalled having a discussion about budgeting. Most who participated in this found it helpful and those who did not have a discussion were interested in doing so. Having such a discussion was associated with receiving all months of TCA, the customer feeling “completely” able to manage their financial needs, and not returning to FEP within six months after leaving.

Employment rates were high for this TCA sample as 69.4% were employed at the time of the interview and a majority were still at the job which closed them for TCA. Job satisfaction was associated with job retention. Overall satisfaction with TCA was rooted in the customers experiences with their employment counselor. This relationship was key to not only customer satisfaction but knowledge of the TCA process, access to other work supports, and retention of TCA for three months.

## **Discussion and Next Steps**

TCA is a critical resource for customers transitioning from Welfare-to-work. This study has revealed many gaps in policies and procedures which can be addressed relatively easily through program updating and training. However, TCA is only a part of a necessary larger process of assisting customers in navigating this transition.

As the FEP redesign process moves forward, more attention to pre and post-employment activities will be key to supporting customer job retention and advancement as larger goals beyond simply meeting participation hours and moving customers off the caseload. Employment focused assessments and quality customer relations with employment counselors are important to connect the pieces of the employment puzzle in a way that best serves DWS and customers.

## KEY FINDINGS

- 1) The majority of TCA recipients (67.3%) who received TCA between March 2007 and June 2009 received all three months of TCA benefits.** The reception of all three TCA payments was strongly correlated with not returning to FEP within 6 months of closing TCA. The demographic composition of the TCA sample has changed over time with more males and refugees receiving this benefit than in recent years.
- 2) Less than half of those who lost TCA before the end of three months lost it due to a job ending.** Of the 80 (31.0%) customers who only received one or two months of TCA, 34 said TCA closed due to losing a job. Half of this group reported they chose to quit their job. This may be surprising to many DWS workers, many of whom thought a high percentage of TCA recipients did not receive three months of TCA due to choosing to quit.
- 3) Those who engaged in budget activities had significantly different outcomes than those who did not.** Those who had conversations regarding budgeting were more likely to receive three months of TCA, were the least likely to return to cash assistance after their TCA closed, and were most likely to report being “completely” ready to make it on their own financially after TCA ended.
- 4) Current practices for introducing TCA to customers vary in the method used, the time frame and the person responsible for the task.** Both DWS focus groups and customer interviews provided extensive evidence of gaps in policies and procedures guiding the implementation of TCA. Lack of consistency in implementation of TCA has increased confusion for some customers and DWS workers and has resulted in some customers not receiving this benefit or losing TCA prematurely.
- 5) TCA has not been well integrated into the employment process but remains somewhat isolated as a “perk” for working 30 hours or more at a given job for 3 months or more.** Few DWS workers spoke of TCA as part of a larger goal of assisting customers transition from welfare-to-work. Discussions focused on using TCA as an incentive to “get people to work” more so than a transition tool. Some workers valued the case management and work supports they could provide through TCA. A larger portion did not feel they had time for pre and post employment related activities.
- 6) Meeting participation requirements was a strong driving force behind many decisions related to the use of TCA and other DWS programs including diversions, education and training, job search and other pre and post employment activities.** Many workers perceive meeting the participation rate as the primary and at times exclusive factor to consider when working with customers in designing employment plans. Customer activities or worker involvement, such as providing work supports or follow-up case management, lack priority as these activities do not directly increase the participation rate.
- 7) Employment counselors and customers were often not acting as partners in the process leading up to, during and after receipt of TCA.** The goals of DWS workers and customers often appeared to be different and at times conflicting. Customers place a high value on being respected as partners in making decisions about their future and are more likely to follow through on activities which they believe are right for themselves and their families. Employment counselors who are able to partner with customers so that both are working toward the same outcomes generally achieve better results.

## RECOMMENDATIONS

- 1) Answer specific questions and concerns identified by workers and customers related to TCA policies, pathways and procedures. (Sample of specific issues - Appendix 4.) This is needed to allow TCA to be implemented more uniformly around the state and more consistently over time.
- 2) Evaluate the financial impact of TCA on the benefits customers receive from other programs. Discuss this financial impact with customers as part of deciding if TCA is appropriate for each one personally.
- 3) Provide budgeting workshops to assist customers in money management, especially during the time leading up to transitioning from welfare-to-work.
- 4) Provide written information to customers to increase knowledge and use of services which are available to them during and after receiving TCA.
- 5) Provide local DWS workers with a specific contact to whom they can go when questions regarding TCA arise.
- 6) Require customer approval, based on adequate education regarding program requirements and limitations, in order to initiate TCA benefits. This approval could be incorporated into a "TCA Agreement" which would need to be negotiated prior to TCA approval.
- 7) In light of specific unique cases which have been identified by workers, review TCA policy regarding 30 hour requirement, income requirements, and 24 month waiting period.
- 8) As a part of the FEP redesign, expand the discussion of TCA to include pre and post employment activities (employment retention and advancement) as key components in achieving the goals of TCA.
- 9) Establish a small committee specifically for working through the many details which need to be addressed. This group would consider implications for staff members, customers, data systems and policy. A proposal for implementation of the proposed changes would be presented for approval as needed.

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# TRANSITIONAL CASH ASSISTANCE: BRIDGING WELFARE TO WORK

## INTRODUCTION

### Transitional Work Programs: Lessons Through the Years

In the years prior to the official reform of the national welfare system in 1996, many states attempted to assist recipients in transitioning from welfare-to-work. Central to this philosophy was the notion that providing support meant more than locating a job, but included providing support services to help clients manage issues which tend to derail employment. Results from the many studies of transitional programs provide helpful insights for consideration.

Replacing welfare supports with comprehensive work supports generally depends on individuals moving into stable and family sustaining employment. This includes opportunities for increasing retention and advancement in the future (Campbell, Maniha, & Rolston, 2002). “Retention” is broader than just keeping a particular job, but maintaining a consistent employment history, even if this includes changing jobs. “Advancement” implies an increase in wages but also suggests access to benefits, better hours or even employment in a field better suited to the interest of the client (Campbell, Maniha, & Rolston, 2002). Opportunities for advancement make a difference both in a client’s performance and job retention (Holzer & Wissoker, 2003). Health benefits, opportunities for promotion, and onsite services such as child care, all create incentives for workers to value their employment (Holzer, 2005). This highlights the value of careful initial job placement and the need to address challenges to both retention and advancement as basic components of transitional programs. Evaluating the needs of the local labor market is a component of job placement not to be overlooked (Holzer & Wissoker, 2003). Both workers and clients play a role in achieving success.

Over the years, programmatic recommendations have been made to assist newly employed welfare recipients in achieving success. These include: increased awareness and availability of transitional child care and Medicaid benefits; increased access to child care providers; enhanced life skills and knowledge of appropriate workplace behaviors for those with little work experience; increased access to re-employment services; improved communication among those involved in issuing transitional benefits, and on-going and emergency assistance to help workers in successfully managing challenges which could potentially undermine employment (Rangarajan, 1996).

Challenges to transitional and work retention programs include staff turnover, funding shortages, and management issues. Assisting those moving into employment is time consuming and sometimes all consuming as eligibility issues and client personal crises must be managed. There is some evidence that more attention to pre-employment services and quality job placements does increase retention rates and earning among workers (Strawn & Martinson, 2000). Yet with limited case management time, focusing more on the client during the pre-employment stage can lead to lack of attention in the long run. It is easy to be relieved when a client gets a job and put them to the side. Difficult economic times amplify these challenges as job retention and advancement can be effected by so many other factors beyond the control of the state worker or the client (Molin, Wan-Lae and Hendra (2008).

Identifying the individual worker’s relationship to the job market provides critical information regarding future prospects. Those who have a solid work history and are temporarily out of the workforce generally succeed when returning. Those who struggle with the “soft skills” of employment an benefit from opportunities to improve in these areas. Additional supports might also be needed. A program in Oregon produced positive outcomes in stable employment and earnings growth by both maintaining a focus on rapid employment and allowing participation in short term training

programs. Participants were encouraged to use the training to pursue employment opportunities which paid more than minimum wage and offered benefits (Campbell, Maniha, & Rolston, 2002).

A final group has significant issues with employment and needs more than simple retooling or learning soft skills - this group is often known as the hard to employ (Holzer & Wissoker, 2003). There is a valid fear on the part of those initiating transitional benefit programs that “windfall” beneficiaries (those who would have obtained work without an incentive) will drain program resources. However, most who can easily obtain employment are not seeking long term state assistance. This problem is limited by requiring persons to have received one year of cash benefits prior to eligibility for a transitional benefit (Blank, Card & Robins, 1999). This screens out those from the first group who will typically return to the workplace on their own.

The success of transitional programs involves a complex mixture of appropriate pre-employment activities, job retention and advancement strategies, good communication of employment supports and the resources needed for case workers to provide adequate follow-up in bringing all the pieces together.

### **The Development of Transitional Cash Assistance (TCA) in Utah**

The old saying “you have to spend money to make money” is typically associated with the cost of marketing one’s product or service to the world. However, this phrase also applies to the reality that searching for a job and then going to work each day costs money. Clothes, child care and transportation can all add up to a significant up-front financial investment that may be difficult for those moving from welfare to work to absorb.

In late 2005 the Social Research Institute (SRI) presented a report to Utah’s Department of Workforce Services entitled: Building A Foundation for Success: What does it take? (Harris & Vogel-Ferguson, 2005) This report focused on those whose cash assistance closed due to household income exceeding the eligibility limit and then re-opening within 2-12 months. These “returners” to cash assistance were asked how the transition from welfare-to-work might have been made easier. Nearly one third said the benefits should be tapered off so as to avoid the “cliff effect” of losing cash assistance prior to receiving ones first paycheck. There was also great interest in assistance with budgeting and work supports (child care, transportation, work cloths, etc.) to help with job retention.

Ultimately, when asked if DWS could have done anything to make it possible for the respondent to avoid returning to cash assistance, 77% responded “no.” Lay-offs, seasonal work, and health/mental health problems were all recognized as beyond the control of DWS and the client. Respondents clearly distinguished between the help needed to ease the transition from welfare-to-work and the reality of events beyond personal or DWS control. Policy makers with DWS had long theorized about the resource gap between welfare and work. The results of this Returner Survey confirmed the hypothesis that the drop in resources during the transition from welfare-to-work was real, and did contribute to some customers returning to cash assistance.

The Transitional Cash Assistance (TCA) program was designed to reduce the “cliff effect” and help financially bridge people from welfare-to-work. Starting in March 2007, TCA participants could receive up to two and one half months of transitional cash assistance for working at least 30 hours a week when their FEP assistance was set to close due to earned income. TCA months do not count against the federal time limit, however, recipients are required to submit pay stubs, continued employment and hours worked. Recipients also remain eligible for work supports such as transportation, child care and work clothing. Case management services continue for three months past the end of the cash benefit.

In the late fall of 2008, SRI was contracted to complete a program evaluation of TCA. The purpose of the evaluation was primarily to determine whether TCA is effectively bridging the

welfare-to-work gap. The evaluation was designed to gather data from both TCA participants and front line workers who administer TCA. Discussions with TCA recipients were designed to explore several research questions including:

- 1) How did TCA recipients experience the program as a helpful resource in transitioning from welfare to work?
- 2) How confident did respondents feel about respondent's financial situation as they moved from welfare-to-work?
- 3) How did the TCA program impact their ability to maintain employment?

Discussions with front line staff administering TCA focused on workers experiences explaining and administering TCA. Research questions focusing on DWS personnel included:

- 1) How do you perceive the impact of the TCA program in general?
- 2) How has the budgeting booklet tool and discussion of budgeting with TCA customers been incorporated into your work?
- 3) What suggestions, questions or concerns would you like addressed in re-evaluating the TCA program for the future?

## **METHOD**

For this evaluation of the TCA program, specific components were evaluated using a variety of methods. This evaluation included a review of administrative data, focus groups with DWS personnel and interviews with program participants. Each of these processes is described below.

### **Administrative Data**

In the Spring of 2009 Management Information Services (MIS) manager Rick Little provided initial data for customers who received TCA benefits through 2008. This initial data were expanded and updated to include all TCA recipients through June of 2009. This additional data created an opportunity to evaluate TCA usage from the period shortly before the economic downturn through approximately one year of serious statewide economic challenges.

DWS policy makers were interested in not only understanding the scope of TCA usage but also the frequency of case closures which *seemed* TCA appropriate (the case closed net income - NI or gross income - GI) but did not have a TCA closure code. To evaluate this question, additional data was received with a list of all 2008 cases in which the customer's case had closed NI or GI.

### **DWS Personnel Focus Groups**

In the early Spring of 2009, DWS Program Managers assisted in scheduling focus groups in every region. Because there were differences in how TCA was being administered in each office, a representative from each office was invited to attend a focus group. A total of 17 focus groups were held from April 14 - July 28, 2009. At least one representative from 28 DWS employment centers participated in a focus group session.

**Data Collection:** Using a general outline of questions designed by DWS policy makers (See Appendix 1), each group discussed various aspects of TCA including, customer education, program initiation, budgeting and the use of the Personal Financial Education Guide, and suggestions for the future. Sessions were held in the meeting rooms of individual employment centers around the state and lasted between 30 and 75 minutes. In addition to facilitator notes, each focus group was

recorded and transcribed. Content analysis and thematic coding was used to analyze focus group transcripts. Three researchers engaged in the analysis and coding of all data. Findings were then shared and differences discussed resulting in one set of conclusions.

### **TCA Customer Interviews**

From the inception of TCA (March 2007) through June 2009, 3082 DWS customers received benefits through TCA. During data collection for Wave 3 of the longitudinal FEP Study it became clear that many customers could not remember the details of the TCA program when asked to reflect back more than a year. Since the purpose of this study was to learn about customer perceptions of TCA, it was decided that the study sample should consist of customer's who recently received TCA.

The qualification criteria for the study population was simply limited to all customers who had their first month of TCA anytime between January 1, 2009 - June 30, 2009. A total of 392 DWS customers met the inclusion criteria. Of this group, 66 (17%) did not respond to the request to participate, 35 (9%) were not interested in participating, and 33 (8.5%) could not be located. In the end, 258 people chose to participate in the study resulting in a 66% response rate.

**Data Collection:** Upon approval from the University of Utah Institutional Review Board, all qualified participants were contacted by mail and informed about the study. Potential participants could either call in or wait for a researcher to contact them regarding possible participation in the short telephone interview. Four trained researchers conducted phone interviews lasting between 8 and 40 minutes (mean = 16 minutes). All surveys were completed between mid-September and early December 2009. Respondents received a \$10 compensation and could refuse to answer any question, although this rarely happened. The names of study participants remain strictly confidential.

An exception to the protocol above involved customers whose primary language was not English. Five Spanish speakers were part of the original sample. One of the trained interviewers was able to communicate in Spanish and thus two interviews were completed in Spanish, the others declined participation. Another 14 customers, all identified as refugees, were also part of the sample. To provide an equal opportunity for study participation to these customers a local resettlement agency was contacted and agreed to assist researchers in contacting these customers and providing translation services as needed. Of the 14, eleven customers chose to complete the interview. Of the 11 interviews with refugees, seven were done over the phone and four were done in person. Interpreters who assisted in completing the interview were also paid \$10 for their time.

## **FINDINGS**

The findings from each data source are presented here, including findings from analysis of the administrative data, DWS worker focus groups and interviews with TCA recipients.

### **Administrative Data**

#### **General TCA Population**

The first set of administrative data included a list of 3082 customers who had started TCA between March 2007 and June 2009. TCA usage was evaluated through August 2009 to capture the potential 3 months of those who started in June 2009. Regional distributions of TCA cases were consistent with the distribution of cases for the general FEP population.

**Table 1: General Characteristics of TCA Customers**

Characteristics	TCA Population N = 3082
Age (Median) at first TCA receipt	28.0 years (range: 17 - 64)
Gender	Female: 93 % Male: 7%
Customer noted as LEP	3.6 %
Refugee status indicated	2.3 %
Family Type	95.8% regular FEP 2.8% Two-parent 1.3% FEP incapacitated (Spouse or CC)
Average number of FEP months used prior to TCA	11 months (Range 1 - 84 months)

**TCA Usage**

The majority (67.3%) of TCA recipients received all three months of TCA benefits. Of the customers who received their last month of the TCA benefit more than six months ago, just over 60% have not reopened for FEP benefits. Of those who did not reopen FEP six months post receiving TCA, 76% received all three months of assistance. The reception of all three TCA payments was strongly correlated with not returning to FEP within 6 months of closing TCA.

**Table 2: TCA Usage Over Time**

	TCA Total N = 3082	Total TCA divided by year		
		TCA 2007 N = 1416	TCA 2008 N = 1261	TCA 2009 N = 405
Average number of TCA cases/month	110	142	105	67.5
Family case type				
FEP incapacitated	1.3%	1.5%	1.3%	0.9%
Two Parent	2.8%	2.3%	3.0%	4.0%
FEP single parent	95.8%	96.2%	95.7%	95.1%
Gender of PI				
Male	7.0%	5.4%	7.6%	10.9%
Female	93.0%	94.6%	92.4%	89.1%
PI noted to be Refugee	2.3%	1.5%	2.9%	3.5%
Number of TCA months received				
1 month	19.7%	20.6%	18.0%	22.0%
2 months	13.0%	13.3%	13.2%	11.6%
3 months	67.3%	66.2%	68.8%	66.4%

**Usage Over time:** The administrative data used for this evaluation spans 28 months, from the inception of TCA in March 2007 through June 2009. The economic crisis which occurred during this time period suggests that the data should be evaluated incrementally. A brief review of the data (Table 2 on page 5) shows that some aspects of TCA changed during the various time periods, while others remained the same. Percentages are reported as the data available for each year do not reflect the same length of time (2007 = 10 months; 2008 = 12 months; 2009 = 6 months). The “total” column summarizes TCA usage for the entire period. The prevalence of males receiving TCA increased significantly during this time. While still small, the percentage of refugee families receiving TCA has more than doubled from 1.5% to 3.4%. As would be expected the percentage of non-English speakers receiving TCA also more than doubled (2.3% to 4.9%) between 2007 and 2009.

## **FEP Closure Codes**

**TCA Closures:** The accurate use of FEP closure codes relative to TCA has been a concern. Of the customers who received all three months of TCA, most (86.2%) received the appropriate “ET” closure. Only 3.3% of TCA cases receiving the full benefit reverted to open and thus had no closure code. The results were very different for those whose TCA benefits closed after one or two months. Nearly one third of TCA cases that closed after the 1<sup>st</sup> or 2<sup>nd</sup> month of benefit reverted to open. The most frequent closure code used was T1. Other most frequently used closure codes for these customers were EC, GI, IV, RC, T2 and ZZ. (See Appendix 2 for a full listing of closure codes).

**NI/GI Closures:** A second data base of FEP customers was reviewed relative to net income (NI) and gross income (GI) closures. The question posed to researchers was “why are these cases closing NI/GI and not with a TCA closure code?” A total of 1137 cases closed between January 2008 and May 2009 with either an NI/GI closure code. Each case which had TCA months and approximately one third of the cases with no TCA months (selected at random) were reviewed. There were 638 cases reviewed. This included reading through UWORKS notes and PACMIS narrations to determine what happened that the case closed NI/GI and not TCA.

There are many reasons why a case might close NI/GI and not TCA (See Appendix 3). The most common reason (44.8%) was due to previous receipt of TCA. There were an additional 9.5% of cases where the case was mis-coded and an NI/GI closure should have been ET. NI/GI was also the code used when a case closed for unearned income such as disability, unemployment insurance or child support. There were 58(9.2%) cases identified as “problematic,” meaning there was evidence of problems regarding TCA policies or lack of reference to TCA in cases which seemed TCA appropriate. Additional review of these cases may prove beneficial for informing changes to policy in the future.

## **DWS Personnel - Focus Groups**

To gain insight into how TCA is being managed on the front line, 17 focus groups were held statewide with representatives from 28 employment centers. Participants were primarily employment counselors however in some locations supervisors and some eligibility workers also attended. Approximately 150 DWS staff participated in the focus groups. All focus groups were recorded digitally and transcribed verbatim. Independent content analysis and coding of the transcripts was conducted by three researchers. Peer debriefing was used to determine inter-rater reliability of the findings. As a result of this process overall themes regarding current practices, policies and attitudes toward TCA in general were identified. In addition, workers often gave suggestions for how to improve various aspects of the program. Specific recommendations are included in each area.

## Customer Introduction to TCA

When asked how customers *first* learn about TCA, several different responses were given. There is clearly no uniform procedure for introducing the TCA program to customers. Answers varied between regions, offices and even between individual employment counselors within an office.

**Current Practices:** Current practices for *introducing* TCA to customers vary in the method used, the time frame and the person responsible for the task. Several offices reported that customers learn about the TCA program during orientation in the FEP slide show. *“It is part of the slide show, a lot of them come in and ask for TCA after that.”* Others reported that TCA is introduced and discussed during intake. *“I tell them about all the programs at intake. It is a lot of information, but it prepares them.”* Some employment counselors said that TCA is introduced at the very beginning and used as an incentive to transition off of cash assistance. *“I make sure they understand right up front, so I push it as a real incentive for finding a job.”* Others felt it’s better to wait to introduce TCA until a customer has a job. *“It depends, if they are job ready then we definitely talk about TCA right up front, if not, we wait.”* One worker said a FEP pamphlet is the first place customers learn about the TCA program. *“I highlight it in the pamphlet so that they know it is available.”* However, most employment counselors had never heard of or seen such a pamphlet. Others referenced the TCA section of the FEP pamphlet as a wonderful way to introduce customers to the program. *“I let them look at it and ask them if there is anything they don’t understand, and then they can take it home.”* Other employment counselors reported that eligibility introduces and explains TCA to a customer when the case closes.

The plethora of TCA program introduction practices can result in an inconsistent and sometimes overlooked presentation of the TCA program. Employment counselors expressed general confusion about the *intended* pathway for introducing customers to the TCA program and have generally done what made sense to them personally. One employment counselor summarized the issue saying, *“They hear about it in orientation, but I don’t think they really remember it until they meet with the employment counselor and start talking about what it means for them. But there are times when we don’t get to go over it again with them.”*

**Suggestions for Future Improvement:** To ensure that all customers learn about the requirements, benefits, and restrictions of the TCA program, employment counselors suggested a specific TCA pamphlet. One employment counselor proposed, *“I think we need to make sure that every employment counselor is giving the customer the same information. Maybe something we could read. I don’t think all of the customers are getting the same information and sometimes I think we forget.”* A pamphlet that outlines the requirements, benefits, and restrictions of the TCA program (maybe in bullet form for simplicity) could be an effective way to resolve confusion among employment counselors, eligibility workers, and customers. Updating and expanding the information in the FEP slide show or even a separate TCA orientation and slide show was also suggested. It was suggested that 2-3 teaching methods should be used in order to adapt to the needs of the customer. However, these methods should be clearly outlined so each employment counselor knows when and how to deliver the information to each customer. Finally, it was recommended that, *..”a special FEP closure letter be sent to those who were opening TCA so customers understand that one program is ending and another beginning, rather than just the FEP closure letter. That scares them when it doesn’t also mention TCA.”*

## TCA Authorization and Initiation

Employment counselors were asked to describe the process of authorizing and initiating TCA. This question created much dialogue and strong feelings of frustration in nearly all the focus groups. Workers described a number of different perceptions of the pathway to authorize and initiate TCA. Employment counselors spoke in detail about what is happening now and gaps they have

recognized in the system. Many raised important questions about the process and gave examples of how the lack of consistent procedures had harmed a customer and provided specific suggestions for designing a clear and comprehensive future pathway for TCA authorization.

**Current Procedures and Perceptions:** Many employment counselors believe that once a customer is determined over income, it is the employment counselor's responsibility to authorize TCA. Some employment counselors noted that TCA can be authorized by eligibility and they are told via email or IM after authorization is complete. In this case, the eligibility worker may or may not have had a conversation with the customer about TCA. Some examples provided by employment counselors illustrate the variety of methods used for TCA authorization:

- \* *"Eligibility asks me before they open TCA or they read my narrations that the customer is interested when they get employment. Either eligibility catches it and opens it or I do."*
- \* *"When eligibility closes a case they are supposed to call the employment counselor and then we determine the hours and talk to the customer about their job to see whether or not it will work for TCA, because ultimately, it should be the customer's decision."*
- \* *"The customer is automatically closed when they go over income, then they bring eligibility the 630 and eligibility opens them for TCA before we have a chance to talk to the customer and make sure it is going to work."*
- \* *"The employment counselor has to verify the hours and eligibility has to determine that they are over income and then they will close them, so we have to communicate with eligibility to authorize TCA."*
- \* *Eligibility contacts the customer and tells them they are over income and there is a program called TCA and they may be eligible for 2.5 months and extended benefits. If they are interested, eligibility authorizes the first month and they have to contact their employment counselor before any further benefits can be issued."*
- \* *"Eligibility authorizes TCA based off the 630 and they project what the income will be based off the 630."*

The lack of a prevailing pathway for TCA authorization can result in confusion and frustration for employment counselors, eligibility workers, and customers.

It seems this pathway question has always been an issue. Many offices (especially in the rural areas) developed their own patterns and workers communicated directly, sometimes even across the desk, about each individual case. For those who had developed this pathway, recent changes in eligibility ended this internal communication and significantly increased confusion. The general consensus is that more customers are now being authorized for TCA by eligibility rather than employment counselors. For employment counselors who believed it was their responsibility to manage the TCA process, this has been difficult. As one employment counselor said, *"If eligibility opens them before we can verify the hours and talk to the customer, and the hours are wrong and TCA is opened, they lose out on TCA for 2 years."* Another said, *"With the amount of cases and so few employment workers we are one to two weeks out for intake appointments. Sometimes eligibility opens a customer's TCA and then they don't meet with us for a few weeks. When we first came up with this model we were hoping they would meet with the employment counselor right after eligibility."*

A lack of communication between eligibility and employment counselors was voiced as a considerable concern, especially when TCA is initiated without the employment counselor's knowledge. Employment counselors noted that they seldom receive word that TCA has been authorized. One employment counselor said, *"They are supposed to email us to see if the customer is interested in TCA. You really have to be on it and send them the email first. I feel like I am sending my email into oblivion, sometimes they acknowledge it and sometimes they don't."* Many employment

counselors reported concern for customers, as little follow-through and case management is possible without clear communication and notification that a customer has been authorized for TCA.

The lack of communication extends to the customer. When asked about the role of the customer in initiating TCA, one employment counselor said, *"It is important to talk to the customer about the length of the job, the quality of the job, whether they plan on keeping the job, and the consequences of tapping into the TCA program. Once they understand, they can make up their own mind."* On the other hand, a few employment counselors reported they *"just do it"* [open TCA] because *"who would say no!"* However, most believe that education about what TCA participation means specifically for individual customers is an important discussion. *"I have had conversations with a few customers who chose to get their child support because it was higher than the TCA amount."* Another commented, *"I actually had one who knew that they were only gonna be at the job for a short period of time and decided not to use TCA until he found a more stable job."* Yet in general employment counselors reported that the numerous authorization pathways seldom allow for this level of discussion with the customer.

**Suggestions for Future Improvement:** The overall frustration regarding TCA authorization generated several suggestions for improving a future pathway. Many employment counselors agreed that communication between employment counselors and eligibility needs to improve. *"There is a communication problem because employment counselors assume that eligibility has explained everything to the customer and eligibility assumes that the employment counselor has talked to the customer."* Several of the focus groups agreed that if all offices learned and followed the same pathway and could reference one location for answers to questions about authorization procedures, communication would improve. This is especially important since eligibility has been centralized.

The customer's place in the pathway also needs clarification. If the goal is to assist customers in moving from welfare-to-work, it is important to identify the customer's role in the TCA decision. A meeting with the customer could be held to determine: whether the type of employment gained meets TCA requirements; if the job facilitates the customer's employment plan and transitional goals; and if the customer intends on keeping the job for an extended period of time. The customer could also be informed of the program requirements and supports available. It was suggested that a "TCA Agreement" should be required prior to authorizing the benefit. As one person proposed, *"There needs to be something written so that every employment counselor is telling customers the same thing about the transitional benefits. Maybe if it was a written agreement."* A written agreement would outline the requirements, benefits, and restrictions of the TCA program and could be an effective way to resolve confusion among employment counselors, eligibility workers, and customers. As was suggested, *"The agreement would cover all of the benefits and criteria and explain that they can only get it once every two years. Then they sign it stating they want TCA and then we would open it."*

## **Budgeting**

The initial model of TCA included a focus on budgeting as part of transitioning from welfare-to-work. The primary tool provided was the "Personal Financial Education Guide." The following discussion addresses: the Personal Financial Education Guide, other budgeting education opportunities, and suggestions for improving future procedures for budgeting education.

**The Personal Financial Education Guide:** The "Personal Financial Education Guide" was introduced as part of the TCA program in response to customer requests for assistance with budgeting. The budgeting portion of the focus groups discussions started by asking DWS workers about their experience using the guide. In many cases the initial response was silence. No one reported using the guide with TCA (or any) customers on a regular basis. A couple of individual employment counselors spoke of having the book sent to all TCA customers. A few indicated they go

over a page or two with customers who ask about budgeting or show the customer the website. Some newer workers had never seen the book. In general, the guide is not being used.

Reasons for non-use included: limited availability of the book, complexity of the content, a perception that customers are not interested and a general lack of time. One employment counselor said, *"To be quite honest, I don't have the time to sit down and go through it with my customers. I'll offer it to them, but not many of them want it."* When discussing the complexity of the book, one employment counselor said, *"Honestly, I think if someone were to look at that book they would just get automatically overwhelmed. They are worried about other things like starting their job, getting transportation to their job, and childcare. It needs to be something simple that they can really read."* These concerns make it very difficult to evaluate the effectiveness of the guide as no one actually reported consistently utilizing it to educate customers or engage in a discussion about budgeting.

**Other Budgeting Education Opportunities:** Employment counselors reported alternate methods of discussing budgeting with customers. The UWORKS financial screen was referenced as a, *"helpful tool to go over a customer's budget with them and look at where their money is going and what needs to be reprioritized."* The visual, hands on nature of the screen is helpful. Sitting down with customers and having a one-on-one conversation about budgeting seemed to be the preferred model for such discussions. However, many employment counselors reported they do not have time to effectively do this with every customer and are often limited to a few minutes to discuss a customer's budget.

Many employment counselors were uncomfortable discussing budgeting at all. One stated, *"When you don't have money to pay your bills, what are you budgeting? These people don't have money to budget, they have \$400 a month from cash assistance and their bills come to \$700. How are we supposed to help them budget that? I don't think it is really helpful to our customers when they don't have enough money to budget anything."* Clearly, connecting budgeting with TCA is not happening.

**Suggestions for Future Improvement:** Several suggestions were offered in response to confusion and concern about budgeting education procedures and the Personal Financial Education Guide. Most focus group participants agreed that some education about budgeting is an important part of successfully transitioning from cash assistance to financial independence. Most felt addressing issues that are relevant and specific to the customer is most effective. As such, all focus groups suggested a budgeting workshop as a more time-sensitive way to provide relevant budgeting education and offer more personalized budgeting information to individual customers. Some suggested that personalized budgeting worksheets be included as a part of the workshop. *"The worksheet would help people to actually work hands-on and see where they are at and what they need."* While all agreed that a workshop would be most helpful, there was little consensus on exact content, length, time and whether or not it should be mandatory for TCA recipients.

Additionally, several employment counselors suggested creating a short, simple pamphlet that outlines important and relevant budgeting information in a concise and approachable format. Some actually thought they could find time to go over such a tool with customers who might benefit from such a discussion. A key seemed to be providing something the customer could walk away with and use in actually making future financial decisions.

## **Case Management**

Although focus group participants were not asked any questions about case management, the issue came up quite frequently throughout the discussions. There seems to be a great deal of confusion surrounding the actual extent of case management included in the TCA program. For instance, one employment counselor said, *"I don't know how many customers know that they have 2 years of supportive services once they get off TCA."* Another said, *"They get the 3 months of daycare while they are on TCA and another 6 after TCA and then I think they get a year of healthcare too."*

Employment counselors also reported a range of opinions about the value of TCA case management in general. Several participants felt that TCA customers are uninterested in receiving extended case management. "When they finish TCA it is like graduation. They are like, I don't want to come back I'm done." "My TCA people 9 times out of 10 are so wrapped up in their new job and their new life and everything that they really don't want that contact. They are doing their thing." Other employment counselors see great value in extended case management. For some, the extended case management is a critical component of the program as it helps keep customers employed and on track. One person said, "Just because they have a job doesn't mean that they don't have hurdles that we can help them with. I think they really like knowing that they don't have to come in, but I am here if they need something."

Caseload size plays a significant role in attitudes toward continuing case management after TCA. Several of the focus groups spoke about the time limitations involved in extended case management. One employment counselor reported, "I am going to be really honest here. We sometimes, more times than not, do not have the luxury of really helping them once they finish TCA. Because of the caseloads and the work, it is just too much. It is the expectation, but I don't have the time to do it." Another said, "It is impossible with the amount of cases, I send the letters that I am required to send and make phone calls to check up on them if I can, but it is hard to keep track." There is clearly a need for further review and clarification of the expectations for extended case management and all services associated with receiving TCA.

## **Diversions**

Early in the focus group discussions, employment counselors talked about struggling to determine whether directing customers toward a diversion or TCA was better. Questions regarding interactions between these two programs were added to learn about common practices in other offices. These questions initiated very interesting conversation, often requiring some risk taking by focus group participants.

Some employment counselors reported substantial confusion surrounding diversions regarding if and when they can be used. Other employment counselors admitted they rarely recommend diversions rather than TCA, as TCA counts toward participation. For example:

- "I'll speak for myself, I don't know how to do a diversion; every time it comes up they are like just try to get them on TCA because diversions don't count on participation but TCA does."
- "Not since TCA, I haven't used a diversion for like 2 years."
- "We don't like diversions in this office."

Some employment counselors reported that they use diversions rather than TCA for customers who are pregnant or temporarily on leave for work due to health issues. In addition, diversions were reported as a way to help more self-sufficient customers without required extended case management. As one person noted, "With the economy the way it is, when a person walks in with a solid work history I don't want to case manage him for six months just to get participation. I already have 40 other customers on my case load. If he can get a solid job, I give the diversion."

Sometimes the effect on participation was the primary consideration. For example, "I had a customer yesterday who is working at a motel 24-25 hour per week so I gave her a diversion. She was under hours so that made sense for her, but if she was working 30 hours a week she'd be on TCA." Another person noted, "If I see that there is no way a person is going to be able to participate I just give them a diversion to keep them from counting against me." Other times the employment counselor is able to focus on the customer's needs, "It is hard because sometimes I don't want to give them the diversion because we need the participation hours. I want them to do TCA, but you have to do what is

best for the customer.” Diversions were less of an issue in Central region as FEP opens so quickly there is little opportunity for using diversions.

## **General TCA Program Structure**

When asked to share general thoughts about TCA, the overall response in all groups was extremely positive. Initial responses to the above question included affirming comments about TCA, such as, *“It gives them an incentive when they come in and find out you get 2.5 months of extra financial when you get a job. I think it’s a great incentive for them!”* That being said, specific elements of the TCA program were identified as in need of adjustment.

Structural issues ranged from specific concerns that only affect certain populations to more general concerns that affect most TCA participants. The general concerns include: TCA’s impact on other government assistance programs; the 24 month wait period; and the income and hour requirements for eligibility. Suggestions for future improvement in these areas will be presented.

**TCA’s Effect On Other Programs:** There was general agreement that the TCA benefit is often negated by substantial reductions in food stamps. Customers use TCA money to buy food to make up for the loss of food stamps thus, *“It is not really a benefit if your food stamps go down and TCA is only enough to make up for that.”* Another said, *“The only set back I see is that TCA decreases food stamps. If they got TCA in addition to food stamps that would work.”* While workers were aware of the impact on food stamps, there was confusion over the potential impact of TCA dollars on housing assistance, child care benefits, and other programs. As noted earlier, there was little agreement on the relationship between TCA and Medicaid, child care and case management services.

**TCA 24 Month Eligibility Restriction:** Some employment counselors expressed frustration that the 24 month ban on receiving TCA occurs even when TCA is opened by mistake or the job is lost due to lay offs, unexpected hour reductions, or personal and family health issues beyond the customer’s control. For example, a TCA customer in a 6 week job training program who is not hired loses TCA and TCA eligibility for 24 months. This also happens when a customer is opened for TCA based on a 630 for a job that does not start until after the first of the month. If TCA is received and the job falls through the current TCA and 24 months of eligibility for TCA is lost. One person noted, *“A lot of them are hired at 30 hours or more a week but then a month goes by and the employer reduces the hours and then they are no longer eligible for TCA. They cant get it again for 24 months after using one month of it.”*

One employment counselor said, *“Eligibility opened my customer and I didn’t know and the job was a temporary job and now she can’t get TCA again for 24 months.”* Another shared, *“I get frustrated because if they get on TCA for one month that takes them out for 24 months. I have two customers that touched TCA and shortly after their job ended and they went back on FEP. Now they are ineligible when they do get a job.”* There was much discussion around whether there should be times when the 24 month wait period could be waived.

**TCA 30 Hour Work and Income Closure Requirements:** Employment counselors were not opposed to the hour and income requirements in general, however there were specific examples of cases in which the requirements did not seem to make sense. The economy has certainly come into play as one employment counselor said, *“I think the employers will promise them 30 hours and then reality hits and they have to cut them back. Then the customer is struggling to find something else to do to maintain the 30 hours to keep the TCA.”* Another employment counselor said, *“They have to have 30 hours, so they can’t be sick and their kids can’t be sick. They have to average 30 hours a week and so they may not be eligible if something happens. Or if the boss sends them home, they can’t control that, but they still lose TCA.”*

Another unique problem arises for TCA participants with larger families. Those with large families and low wages find it difficult to earn enough to close their cash assistance and thus be eligible for TCA. One employment counselor reported, *"I had a customer whose case was closing due to time limit and she was working like 50 hours a week, but because of the number of children she had she wasn't over the income limit and didn't qualify for TCA."* Another spoke of a customer with four children and said, *"It is like she is being punished. She is working the hours and she needs the TCA amount, but she isn't over income so she just gets the \$44 monthly grant."* The customer continues to waste months receiving only a small amount of FEP when they could get TCA and by then maybe be making a little more.

The two-parent participation requirement has been particularly problematic for the refugee population. Both parents are required to meet the TCA program requirements, forcing them to pay for more daycare rather than allowing one parent to stay at home with the children and the other to work and participate in TCA.

There were additional situations which employment counselors felt needed to be addressed. For example, *"One problem is that a person can close due to income but not be working enough hours to be eligible for TCA, so they are penalized for having a good job that pays more but doesn't offer more hours...I don't understand why they can't get TCA if they are making a good wage working 20 hours a week at \$20 per hour. Why can't they get TCA?"*

**Suggestions for Future Improvement:** The scenarios listed above are all real cases in which the principles of the program did not seem to match with the customer's experience. Employment counselors were not asking for a change in the overall policy as much as requesting some flexibility in making exceptions which better serve their customer's unique needs. There were several suggestions to allow customers to receive their full amount of food stamps while on TCA in order to ensure a more effective transitional period. Many employment counselors suggested that there should be a process in place to allow exceptions to the 30 hour work requirement when it is clearly not the customer's fault that they failed to meet this requirement. Others suggested that determining fault would be subjective and too difficult and that the hour requirement should be reduced to alleviate current TCA closures due to unexpected hour reduction and health issues. Of course, "exceptions" would need to be very limited, however, some provisions would allow TCA to work the way it was intended in these exceptional cases.

## TCA Customer Interviews

All FEP customers receiving their first month of TCA between January and June 2009 were invited to participate in this study and interviewed between September and December 2009 to increase the likelihood that customers would remember the program. As noted above, the economic crises has affected the job market significantly. All respondents in this portion of the study experienced a similar economic environment while receiving TCA.

### Description of Study Participants

Table 3 presents demographic characteristics comparing the TCA sample (March 2007 - June 2009) to the whole TCA population and comparing the sample respondents and non-respondents.

**Table 3: Demographic Characteristics of TCA Population and Study Sample**

Characteristics	TCA Population N = 2817	TCA Study Sample N = 392	Non- Respondents N = 134	Respondents N = 258
Age	29.5 years	30.2 years	30.5 years	30.1 years
Gender				
Female	2626 ( 93.2 % )	350 ( 89.3 % )	113 (84.3%)	237 (91.9%)
Male	191 ( 6.8 % )	42 ( 10.7 % )	21 (15.7%)	21 (8.1%)
LEP status noted	98 ( 3.5 % )	19 ( 4.8 % )	6 (4.5%)	13 (5.0%)
Refugee status noted	62 ( 2.2 % )	13 (3.3%)	2 (1.5%)	11 (4.3%)
Family case type				
FEP incapacitated	40 (1.7%)	3 (0.8%)	1 (0.7%)	2 (0.8%)
Two Parent	74 (2.6%)	16 (4.1%)	5 (3.7%)	11 (4.3%)
FEP single parent	2703 (96.0%)	373 (95.2%)	128 (95.5%)	245 (95.0%)
Avg. Number of month of FEP before receiving TCA	14.6	12.3	12.1	12.4

This is important to determine sample bias. Because the study sample came exclusively from 2009, males are more prevalent ( $p > .01$ ). In comparing respondents and non-respondents in the study sample, differences in the portion of males ( $p > .05$ ) and refugees (ns) were found. A review of the data shows that more refugees are participating in TCA. This group is different in that about half of the refugee customers receiving TCA were FEP-TP not the more traditional single parent FEP cases.

### **Employment History and TCA**

In an effort to gain a better understanding of each respondent's employment history, several questions were asked about past employment and general attitudes toward work. Table 4 highlights customer employment history. The majority of respondents (46.5%) reported they have worked "most of the time" since age 18. Another 78 (30.2%) have worked 3/4 of their adult life. This level of employment is significantly higher than the average FEP recipient entering cash assistance. This result was consistent with the finding that TCA recipients were more likely to prefer being employed outside the home than being a stay at home parent.

### **Education and TCA**

As education is often related to employment, customers who participated in the interview were asked about their educational history. Table 5 shows the education history of the TCA customers compared to incoming 2006 FEP participants. The majority of TCA respondents (83.3%) reported having a high school diploma or GED, significantly higher than incoming FEP participants overall. In fact, overall TCA recipients had significantly higher education levels. While TCA respondents had higher levels of education, education level was not correlated to how many months of TCA a customer received. Like the general FEP sample, a portion of the TCA sample was currently attending school, attempting to balance school, employment and family duties.

**Table 4: Customer Employment History**

	<b>N =258</b>	<b>N = 1144</b>
Amount of time employed at a paying job since age 18:		
Almost never employed	2 (.8%)	82 (7.2%)
About 1/4 of the time	26 (10.1%)	118 (10.3%)
About 1/2 the time	34 (13.2%)	196 (17.1%)
About 3/4 of the time	78 (30.2%)	188 (16.4%)
Most of the time	120 (46.5%)	541 (47.3%)
Description of past employment:		
Long periods of employment	129 (50.0%)	
Off and on for short periods	80 (31.0%)	
Both long periods and some off and on period	47 (18.2%)	
Would you rather be employed or a stay at home parent:		
Employed	94 (52.5%)	452 (39.5%)
Stay at home parent	44 (24.6%)	480 (42.0%)
Balance of job and stay at home parent	41 (22.9%)	212 (18.5%)

**Table 5 : Customer Education History**

	<b>TCA Sample N = 258</b>	<b>FEP Study 2006 N = 1144</b>
Highest grade completed through high school:		
Eight grade or less	14 (5.4%)	38 (3.3%)
Ninth - 11 <sup>th</sup> grade completed	76 (29.5%)	491 (42.9%)
12 <sup>th</sup> grade	168 (65.1%)	615 (53.8%)
Educational breakdown by activities completed:		
No diplomas, certificates or degrees of any type	36 (14.0%)	311 (27.2%)
No High school diploma or GED	43 (16.7%)	343 (30.0%)
<b>Has High school diploma and/or GED</b>	<b>215 (83.3%)</b>	<b>801 (70.0%)</b>
Vocational/trade/school diploma or certificate	75 (29.1%)	276 (24.1%)
Some College but no degree	68 (26.4%)	288 (25.2%)
Associates Degree	29 (11.2%)	58 (5.1%)
Four year college degree	13 (5.0%)	26 (2.3%)
Currently in school	48 (18.6%)	298 (26.0%)
Part time	19 (39.6%)	120 (40.4%)
Full time	29 (60.4%)	177 (59.6%)
Of those in school, percent of each studying:	<b>N = 48</b>	<b>N = 298</b>
HSD/GED	9 (18.8%)	97 (32.6%)
Certificate	15 (31.3%)	95 (31.9%)
Associate Degree	12 (25.0%)	61 (20.5%)
Bachelor Degree	11 (22.9%)	35 (11.7%)
Other	1(2.1%)	10 (3.4%)

## Customer Knowledge and Experience of TCA

**Initiating TCA:** In order to help respondents understand the context of the survey they were first asked about their own receipt of TCA benefits. Nearly 80% knew what was meant by TCA right from the start, some (12%) needed more explanation. About 8% had a very difficult time understanding what was being discussed, even with extensive explanations. There were 8 respondent who were never able to distinguish TCA from regular FEP. While 15 respondents spoke limited to no English, interpreters were used to obtain a similar level of understanding as other participates. Almost all respondents (96.5%) agreed with the number of months of TCA benefit that DWS records showed they received.

Once respondents were oriented to the content of the study, they were asked how they first learned about TCA. Although responses varied, and some respondents reported more than one source, 221( 85.6%) indicated they first learned about TCA from their employment counselor. There were 15 respondents who said they initiated the conversation about TCA with their employment counselor when their cash was closing, 10 who received written information about TCA (some through the mail) and nine respondents who never received any verbal or written information about the TCA program.

**Table 6: Initiation of TCA Benefit**

	<b>N = 258</b>
Was TCA implemented as expected:	
Worked as expected	178 (69.0%)
Did not work as expected	80 (31.0%)
Aspects of program that were unexpected:	<b>N = 80</b>
My case worker could help with employment supports	18 (22.5%)
That I had to keep working 30 hours a week	18 (22.5%)
That I was getting this benefit at all	13 (16.3%)
That I had to keep bringing in pay stubs	9 (11.3%)
Third month was half of a full grant	8 (10.0%)
That the program only lasted three months	7 (8.8%)
That working too many hours or earning too much closes TCA	6(7.5%)
That there were paperwork requirements	6 (7.5%)
That the grant was so high after lower FEP amount	6 (7.5%)
Other	25 (31.3%)
Did you discuss whether or not you wanted to start receiving TCA at the time that you did with a DWS worker?	<b>N = 258</b>
No	93 (36.0%)
Yes	159 (61.6%)
I don't remember	6 (2.3%)
Do you remember actually having a say in whether or not you received the TCA benefit?	
No	87 (33.7%)
Yes	162 (62.8%)
I don't remember	9 (3.5%)

Respondents were then asked if TCA was implemented as expected. Table 6 above outlines customer understanding of the program and elements of confusion. A majority of respondents (69%) reported that the program worked just as expected. Most of the “surprises” reported by customers reflect a lack of understanding of basic elements of TCA: hours needed, employment supports, paper work, and the grant amount. TCA hour requirements (including a perception that one can be closed for working too many hours) were a surprise to 6 respondents. There were four respondents who said their TCA was closed because they were making too much or working too many hours. As one person said, *“I didn’t know that you could only make so much money or you would lose TCA.”* One respondent’s surprise was, *“I didn’t know vacation or personal hours couldn’t count toward the 30 hours per week to be eligible for TCA.”* Another said, *“It was all a shock! I didn’t even know the money was on my card. It kind of made me mad. I didn’t plan to keep that job and now I can’t get TCA for a long time.”*

Respondents were asked if they had a conversation with their employment counselor about whether or not the customer wanted to receive this benefit. Nearly two-thirds (61.6%) of respondents said that they did have this discussion with their employment counselor about whether this was a good time to receive TCA. A similar percentage (62.87%) said they personally had a say in whether or not they received TCA. Three respondents indicated specifically that they asked *not* to receive TCA and yet still received the benefit.

**Retaining TCA:** While not extensive, there are requirements for retaining TCA. Table 7 illustrates respondents’ experiences with TCA in areas of verifications, employment counselor supports for job retention, factors associated with the pre-mature loss of TCA and the total number of TCA months received by customers in the study sample.

Customers participating in the TCA program are required to turn in verifications indicating they have worked at least 30 hours per week during the TCA period. Of the respondents 222 (86.0%) were able to meet verification requirements. Of the 35 (13.6%) respondents who reported problems with submitting verifications, ten reported that DWS workers had lost paperwork. The hours of operation at DWS were a problem for 3 people and made it hard to submit paperwork. Three respondents said that they had trouble turning in verifications due to uncooperative employers. Two people reported that they never fully understood what verifications were required. These experiences are similar to others who have had difficulties with submitting paperwork to DWS.

- *“They kept losing it at the SLC office. The fax would say it went through and I would call later to check on it and I wouldn’t find out for 2 weeks that it was lost.”*
- *“DWS was only open when I was working and I would have to take time off work to run the paperwork to my employment counselor.”*
- *“I had to submit my paperwork in a bin at DWS, they didn’t verify drop off or give me anything to say that they received my paperwork.”*

Most (74.3%) of the 35 respondents who had paperwork issues were able to discuss the problems with their employment counselors. Nine of these respondents reported receiving help in setting up a system for submitting documents, however most were told simply to find their own solution to the problem. One customer noted, *“She understood and helped me figure out how to do it. I worked graveyards and was sleeping during the day.”* Another respondent said, *“They kept saying I was not cooperating, but I was working a lot and the hoops were just too much. I had been in prison for 7 years and just got out. It was all just so much.”*

Respondents were asked about additional employment supports they received during the TCA benefit period including child care, transportation, and resources for work clothes or supplies or

other supports. As shown in Table 7, many respondents reported help in at least one of these areas. Yet in addition, nearly 30.4% reported the need for an employment support they did not receive. Many customers were unaware they could go to their employment counselor

**Table 7: TCA Retention**

	<b>N = 258</b>
Did you have any problems continuing to turn in check stubs and other verifications:	
No	222 (86.0%)
Yes	35 (13.6%)
I don't remember	1 (.4%)
Did you discuss these problems with your employment counselor:	<b>N = 35</b>
No	9 (25.7%)
Yes	26 (74.3%)
Employment supports received:	
Childcare assistance	146 (56.6%)
Transportation - repairs, gas money, bus passes	77 (29.8%)
Money for work clothes or work tools/supplies	49 (19.0%)
Were there employment supports needed that you did not receive?	
Yes	79 (30.4%)
No	179 (69.4%)
Total number of months of TCA received:	
1	51 (19.8%)
2	29 (11.2%)
3	178 (69.0%)

for help if they lacked employment supports needed to remain employed. There were 38 respondents who needed transportation assistance, 22 needed help with specific work clothes or supplies, and 19 had an unmet need for child care assistance.

Those who did not retain their TCA for the full three months lost the benefit for a variety of reasons. Table 8 shows that less than half of those who lost TCA before the end of three months lost it due to a job ending. Others had their hours reduced, struggled with paperwork or did not know why the TCA closed. Most respondents who experienced a job loss during the TCA period did not feel DWS could have done anything to help them avoid losing their job, however, many expressed frustration over losing TCA when the job loss or reduction in hours was due to the economic issues of the employer not the customers lack of willingness to work.

Some of the "other" reasons given for loss of TCA reflected either the customer or employment counselor's lack of understanding of the TCA program. One respondent noted, "I made too much money;" another said "My hours were increased at work and my employment counselor told me they would have to take TCA away;" another said "My employment counselor told me to terminate the program because I switched jobs. She told me to reapply after I started my new job." A

few customers chose to have their TCA closed early (especially after month 2) because their child support was higher than the TCA grant or the impact on food stamps was too great.

**Table 8: TCA Benefits of Less Than Three Months**

<b>Respondents receiving 1 or 2 months TCA</b>	<b>N = 80</b>
Reasons for loss of TCA:	
Lost job	34 (42.5%)
Hours were reduced	14 (17.7%)
Don't know why it closed	13 (16.5%)
Did not continue to bring needed paperwork	7 (8.9%)
Didn't do other things	1 (1.3%)
Other	10 (12.7%)
Reason for loss of job:	<b>N = 34</b>
Chose to leave	17 (50.0%)
Employer let you go	17 (50.0%)
Was there anything DWS could have done to help you avoid losing your job:	
Yes	3 (8.8%)
No	27 (79.4%)
Unsure	4 (11.8%)

### **Budgeting Process**

TCA was designed with a budgeting component for assisting customers as they transition from welfare-to-work. Inclusion of budgeting materials and activities was based on years of input from customers expressing a desire for this type of information and support. TCA recipients were asked if they had any interactions with their employment counselor about budgeting including such activities as a conversation, reviewing a book or looking at a web site.

As shown in Table 9, most respondents (71.3%) did not recall engaging in any conversation or activities related to budgeting. Of those who did not recall these services 140 (71.8%) indicated they would have been interested in receiving such supports. When asked specifically what would have been most helpful, 50 (35.7%) respondents preferred a budgeting workshop, 47 (33.6%) wanted a one-on-one conversation tailored to their personal budgeting needs and 38 (27.1%) indicated that a booklet they could read on their own would be best. A number of customers expressed frustration as they perceived from the questions that they had “missed out” on an opportunity to receive help in this critical area.

The 63 respondents who *did* recall a budgeting conversation or booklet were asked about this experience. Of the customers who reported an activity around budgeting, 25 (39.7%) said that their counselor discussed budgeting with them using the book and/ or website. Another 25 (39.7%) did not see the budgeting book or website, but had a conversation about budgeting. An additional 11 (17.5%) said they received a book or were directed to the website, but there was no conversation about budgeting. Those who had a conversation (with or without the book/website) were most likely to find the experience helpful.

There were a wide range of responses in regard to how the budgeting book/website or conversation was specifically helpful. Many people spoke generally about their experience,

reporting that it was good or informational. Eighteen respondents said that learning ways to organize, save, and make their money last longer was most helpful along with several who indicated having something written to take home was good. As some respondents said:

- *"I had a booklet that helped me split my monthly payments and pay for things at different times of the month. That was a new idea for me and it really helped."*
- *"It showed me where I put my money so I could see where it went. I could look at my expenses and my costs. I see how I am not making good money decisions. I let my money all go to things that weren't worth much."*
- *"Just that I could see everything written down that I needed to pay for. The whole month written out and that was really helpful. He even helped me plan goofy/fun money for me."*

**Table 9: Budgeting Book/Conversation**

	<b>N = 258</b>
Do you remember you and your employment counselor ever having a discussion about budgeting:	
Yes	63 (24.4%)
No	184 (71.3%)
I don't remember	11 (4.3%)
For those who did not or do not remember discussing budgeting.....	
Would you have been interested in having something available to help with budgeting:	<b>N = 195</b>
Yes	140 (71.8%)
No	55 (28.2%)
Of those who were interested: what would you have found most helpful?	<b>N = 140</b>
Budgeting workshop	50 (35.7%)
One-on-one conversation to discuss your budget	47 (33.6%)
A booklet you could read on your own	38 (27.1%)
For those who did discuss budgeting.....	
Did it include a budget book / website / a conversation?	<b>N = 63</b>
Just gave me a book or showed me a website	11 (17.5%)
Discussion using the budgeting book and/or website	25 (39.7%)
Just a conversation	25 (39.7%)
Did you find the book/website or conversation helpful?	
Yes	42 (66.7%)
No	21 (33.3%)

Those who participated in a budgeting activity but did not find it particularly helpful (21) were asked what they would have found more helpful. Most said they already knew about budgeting. One person said, *"I am a finance major, so I didn't need the training but I listened to the worker."* Others wanted something on paper. As one person said, *"I am not sure, probably including another meeting with the employment counselor and having her help me write my budget up."*

A significant positive relationship is found between those who did engage in a budget activity and several outcome variables. Those who engaged in budget activities were significantly more likely to have received all three months of TCA benefit. They were also the least likely to have returned to cash assistance after their TCA closed.

## **Financial Aspects of TCA**

The goal of TCA was to assist customers in making it over the “financial cliff” that can occur when a person moves into employment. Thus respondents were asked to describe what it meant to them financially to have that extra cash available during the TCA period. Across the board, respondents were very positive about receiving the TCA benefit. The majority reported that the extra money was very helpful and allowed them to get back on their feet and better provide for their families. Commonalities among the respondents emerged. In general, respondents said they felt more positive about themselves and less stressed about finances.

Over half the respondents (53%), used the TCA benefit to get caught up on past due bills and pay current bills. Just over one quarter (26%) specifically noted that they used the TCA money to pay rent. It was important to many respondents (16%) to use some of the money to get their children much needed clothes, diapers, and school supplies. Others (15.5%) reported using the money for gas, transportation, or car repairs. TCA was also used to buy work clothes and supplies, other personal expenses, and even food. Seven respondents excitedly reported that they were able to put some of the money away in savings. Here are some of their comments:

- *“It was great because when they cut me off before I couldn’t buy gas for the car or anything. It lets you get caught up on the bills and survive until the first check comes. It’s an awesome idea it kept me from flying into the wall.”*
- *“It was like a great help because I had to wait three weeks before I got paid. By the time I got paid, without it, I would have had nothing.”*
- *“It helped out a lot cause when you first start working the hours change a lot and you have to wait for the first pay check. It takes time to get into work.”*
- *“It took the mental stress off and provided stability. It helped when things came up like the kid’s school photos. It made my family a regular family. Even just a little bit helps.”*
- *“It was an extra reassurance, when you start a job and you’re not sure it’s going to work out it is great. It helped with gas for work and food. It definitely helped me keep my job.”*

While nearly everyone reported ways that TCA was helpful there were those who pointed out that TCA income does affect other benefits and negates the entire benefit as a result. The impact on food stamps and on those living in low-income housing was most significant. As some noted:

- *“Rent went higher due to being in low income housing. It was sort of helpful but wasn’t enough. Due to higher income I had to pay more rent. I liked the idea, but the money went back to the system.”*
- *“It replaced my food stamps so the TCA paid for food. It was really just a trade off. It seemed like every time something started something was taken away.”*
- *“It helped me to pay my car loan and my past due rent. However, my house payment increased with the TCA income, so I ended up paying more towards that bill. The TCA actually was less money to get by on.”*
- *“When it was the full amount it helped out. It didn’t help when it went down. They were taking my child support which was more money than the TCA was the last month and so that wasn’t helpful at all.”*

While the aim of TCA is to provide a temporary monetary bridge into employment, only 22.1% of respondents felt “completely” ready to make it on their own financially when TCA ended. Of the remainder, 43.8% reported feeling “somewhat” ready and 34.1% said they felt “not at all” ready to make it on their own financially. Those who indicated they were only “somewhat” or “not at all ready” to make it financially were asked why this was the case. The greatest difficulty mentioned was simply being able to keep up on the bills. One group of responses focused on issues directly related to some aspect of their employment. Reductions in hours due to the poor economy, getting laid off, and the simple reality of minimum wage jobs not paying the bills were all issues. As respondents said:

- *“I live off of tips and those are down these days. I had to work overtime to make ends meet. It’s funny I lost it [TCA] because my hours went down they didn’t have the hours for me even though I wanted to work, so I needed more help but lost what I had.”*
- *“I was not making enough at my job to pay my full rent. Full time at minimum wage is not a lot to support family.”*
- *“My hours were cut at work so I didn’t have enough income to support my needs. I lost TCA and work hours at the same time.”*

In addition to problems with the job, some respondents indicated other life events which effected their ability to work. Many in this group had lost their TCA early. As some noted:

- *“My son’s dad doesn’t keep a job. I had cancelled financial for child support and then he lost his job so I didn’t have FEP, TCA, or child support.”*
- *“Right after it ended, I found out my son is autistic and it is very expensive to get him the care he needs and I can’t work as much. So I am struggling.”*
- *“I had a bunch of problems during the TCA time with family and my kid’s father was abusive. He got out of jail and came back. I had to go to the hospital and missed a lot of work.”*

Most customers did not received assistance with budgeting from their employment counselor. Interestingly, those who did not receive this type of help were significantly more likely to report being “not at all ready” to make it financially ( $p < .024$ ).

The budgeting conversation seems to have played an important role in assisting customers in making the transition. In some cases it included discussions about spending habits, in other cases it was about how to prepare for after TCA is gone. There were also customers who did not seem to understand TCA in general and were simply unprepared for the benefit to end.

- *“Without extra money it really hard because I am making so little. The ½ grant on the last month made it really hard because I was expecting a full grant.”*
- *“It hurt me financially to lose TCA because that money helped with bills and care for my son. I didn’t know it would stop.”*
- *“When you don’t make enough money you have to choose what bill to pay first. It is like you dig yourself into a hole and it takes 9 months to get out of it.”*

## **EMPLOYMENT**

Respondents were asked many questions about their current (if working) or most recent (if not working) employment. The findings from the employment questions are divided into three sets. First, is a summary of data specifically related to the jobs which led to customers closing with TCA benefits. Second, a summary of data related to overall current or most recent employment regardless of whether it was the specific job related to TCA benefits. Lastly, information regarding those who were unemployment is explored.

## TCA Employment

Employment is the trigger which initiates TCA. Respondents were asked about the specific job which qualified them from TCA. Table 10 shows that the majority of customers (88.7%) started working at the job qualifying them for TCA between zero and three months prior to receiving TCA. “Zero” months prior indicates that TCA was initiated when a completed 630 had been submitted on a prospective job that was starting shortly.

**Table 10: Qualities of the Job Which Qualified Respondent for TCA**

	<b>N = 258</b>
<p>How many months were there between the month you started working and the month you first received TCA:</p> <p style="text-align: right;">0 months                    33 (12.8%)                                              1 month                    94 (36.4%)                                              2 months                   86 (33.3%)                                              3 months                    16 (6.2%)                                              4-7 months before        18 (7.0%)                                              10-20 months before      5 (1.9%)                                              21-35 months before      3 (1.2%)                                              More than 35 months before 3 (1.2%)</p>	
<p>What best describes the job that qualified you for TCA:</p> <p style="text-align: right;">Not what I want to be doing, but it’s a job                    99 (38.4%)                                              Exactly what I want to be doing                                    61 (34.1%)                                              Stepping stone job, a way to gain experience                    37 (14.3%)                                              Temporary job while waiting for something else                    31 (12.0%)                                              Temporary job while going to school or training                    18 ( 7.0%)                                              Not what I wanted to be doing but DWS pushed me into it                    5 (1.9%)</p>	
<p>How did you find out about the job that qualified you for TCA:</p> <p style="text-align: right;">A friend /A relative                    79 (30.6%)                                              DWS website or DWS referral                    44 (17.1%)                                              Inside contact at the job site                    24 (9.3%)                                              Walk in to job site to submit application                    22 (8.5%)                                              Help wanted notice in paper or in window                    19 (7.4%)                                              Online job search site                    18 (7.0%)                                              Staffing agency (Temp. Service)                    16 (6.2%)                                              Job placement/career counseling through school                    14 (5.4%)                                              Online at company’s website                    8 (3.1%)                                              Other:                    14 (5.4%)</p>	

When asked to choose a description that best explains the job that qualified them for TCA, 99 (38.4%) respondents chose the description, “Not what I want to be doing, but it’s a job.” and 61 (34.1%) chose, “Exactly what I want to be doing” to best describe their TCA job. As might be expected, those moving into a job that was exactly what they wanted were more than twice as likely to receive all three months of TCA.

When asked how they learned about the job that qualified them for TCA, 79 (30.6%) respondents said a friend or relative told them about the job. Another 44 (17.1%) said they found their job through the DWS website or a DWS referral. There was no relationship between the source of information regarding the job and the number of months on assistance.

Because the TCA interviews occurred between 3 and 9 months after the benefit started, some customers were still employed at the job which qualified them for TCA, while others were not. Table 11 compares those who were still working at the job which qualified them for TCA and those who had left their TCA qualifying job and had not worked since. The differences between the groups help to identify qualities that are associated with the jobs customers are moving into when receiving TCA. Those who were still working at the job associated with receiving TCA had slightly higher wages and saw more opportunities for career advancement. Another important difference was health insurance. While nearly half of both groups had no health insurance available through

**Table 11: Currently and Recently Employed at TCA Job**

	<b>Currently Employed TCA job N = 116</b>	<b>Unemployed TCA job N = 60</b>
Hours per week breakdown:		
Less than 30	13 (11.3%)	7 (11.7%)
30 - 39	37 (31.9%)	22 (36.7%)
40 or more	66 (56.9%)	31 (51.7%)
Average months at job:	9.5	5.4
Average hourly income	\$ 10.27	\$ 9.61
Job is temporary or seasonal:		
Yes	20 (17.2%)	15 (25.0%)
No	96 (82.8%)	45 (75.0%)
Health insurance available at job:		
Immediately	8 (6.9%)	2 (3.3%)
After a waiting period	52 (44.8%)	30 (50.0%)
Not at all	56 (48.3%)	28 (46.7%)
Do/did you receive health insurance from your employer:	<b>N = 60</b>	<b>N = 32</b>
Yes	29 (48.3%)	10 (30.3%)
No	24 (40.0%)	21 (66.7%)
I will/would have after a waiting period	7 (11.7%)	1(3.0%)
Degree of opportunity for advancement to a higher position that pays more:		
A great deal of opportunity	19 (16.4%)	10 (16.7%)
Some opportunity	25 (21.6%)	6 (10.0%)
A little opportunity	31 (26.7%)	16 (26.7%)
No opportunity	41 (35.3%)	28 (46.7%)

the employer, more of those who retained their positions had insurance. Those who had access but did not receive insurance often spoke of the high cost of the employer sponsored insurance relative

to their low wages a the main reason they were unable to use this benefit. Health insurance benefits is one factor that certainly contributes to job retention and satisfaction. Interestingly, 18 (15.5%) respondents are still employed at the job related to receiving TCA however they did not receive all three months of TCA benefit.

**Current or Most Recent Job**

A majority of respondents (179 - 69.4%) were employed at the time of the interview. Those who were employed were asked to provide information about their current job. Those who were not employed were asked to discuss their most recent job. When asked whether DWS had helped them in any way to get their current or most recent job only 44 (17.1%) respondents indicated they had received any DWS assistance. Just over half (25) of those who did receive help said they had used a job referral from DWS. Another 11 indicated DWS had provided them training or schooling to qualify for the job. Help with preparing a resume and worksites turning into employment were also mentioned.

Table 12 compares the employment data of those currently working and those recently employed. These comparisons are important in further understanding the differences of TCA customers who have been able to maintain longer-term employment and those who have not. Those who reported that they were currently working at the time of the interview had been at their job for an average of 9.5 months. Recently employed respondents stayed at their most recent job for an average of 5.4 months. It is widely understood that incentives like pay and benefits like health insurance increase job retention. This was the case here as wages and benefits were both better for those who had retained employment. Further, just 29.1% of those currently working reported that there is no opportunity for advancement at work compared to 49.4% of recently working respondents.

Perhaps most telling is the customer reports when asked to describe their current or most recent job. Only 29.6% of currently employed respondents described their current job as, “not what I want to be doing, but it’s a job” while 43.0% of recently employed respondents described their most recent job in this way. Although these findings are not surprising, these comparisons suggest that jobs that pay more, offer benefits, provide an opportunity for advancement, and align with the customers interests are more likely to provide longer-term employment and stability.

**Table 12: Current and Recent Customer Employment**

		<b>Currently Employed N = 179</b>	<b>Recently Employed N = 79</b>
Hours per week breakdown:			
	Less than 30	26 (14.5%)	11 (13.9%)
	30 - 39	52 (29.1%)	28 (35.4%)
	40 or more	101 (56.4%)	40 (50.6%)
Average months at job:		9.5	5.4
Average hourly income		\$10.18	\$ 9.56
Job is temporary or seasonal:			
	Yes	32 (17.9%)	20 (25.3%)
	No	147(82.1%)	59 (74.7%)

(Con't)	Currently Employed N = 179	Recently Employed N = 79
Health insurance available at job:		
Immediately	14 (7.8%)	2 (2.5%)
After a waiting period	85 (47.5%)	39 (49.4%)
Not at all	80 (44.7%)	38 (48.1%)
Do/did you get health insurance from employer:		
Yes	39 (39.8%)	10 (23.8%)
No	39 (39.8%)	31 (73.8%)
I will/would have after a waiting period	20 (20.4%)	1 (2.4%)
How job was found:		
A friend / relative	53 (29.6%)	26 (32.9%)
Help wanted notice in paper or in window	15 (8.4%)	8 (10.1%)
DWS website or DWS referral Placement/career counseling through school	17 (9.5%)	11 (13.9%)
Inside contact at the job site	9 (5.0%)	3 (3.8%)
Walk in to job site to submit application	21 (11.7%)	7 (8.9%)
Staffing agency (Temp. Service)	22 (12.3%)	12 (15.2%)
Online at company's website	10 (5.6%)	4 (5.1%)
Online job search site	9 (5.0%)	-0-
Online job search site	16 (8.9%)	4 (5.1%)
Degree of opportunity for advancement:		
A great deal of opportunity	40 (22.3%)	13 (16.5%)
Some opportunity	41 (22.9%)	7 (8.9%)
A little opportunity	46 (25.7%)	20 (25.3%)
No opportunity	52 (29.1%)	39 (49.4%)
Describe current/most recent job....		
Temporary job while going to school/training	17 (9.5%)	3 (3.8%)
Temporary job while waiting for something else	10 (5.6%)	12 (15.2%)
Stepping stone job, a way to gain experience	38 (21.2%)	11 (13.9%)
Not what I want to be doing, but it's a job	53 (29.6%)	34 (43.0%)
Exactly what I want to be doing	61 (34.1%)	19 (24.1%)

### Unemployed Respondents

Recall that only 79 (30.6%) respondents were unemployed at the time of the interview. Table 13 shows the reasons that these respondents cited for losing/leaving their most recent job. Each respondent was given an opportunity to cite all of the reasons that contributed to their unemployment and then asked to pick the single most important reason. Of the 79 recently employed individuals, just over one fifth (20.3%) were laid off. An additional 12.7% reported being fired from their jobs for a variety of reasons. Health and mental health problems were reported as the most important reason for unemployment by 10.2% of respondents.

Respondents were asked to describe more specifically the most important reason they weren't currently working. As shown in Table 15, the most common response (21.5%) was simply that "there are no jobs." Recall that the interviews took place between September 2009 and December 2009 which was undeniably a tough economic time in Utah when unemployment numbers were on the rise. Problems with child care and participating in school or other training programs were the next most common (10.1%) issues inhibiting working. While respondents indicated many reasons,

often the discussion returned to the economy and the lack of jobs. Employers were more interested in workers that didn't have child care problems, who had more education, access to their own transportation, etc.

**Table 13: Reasons For Leaving Most Recent Job**

	<b>N = 79</b>
<b>MOST IMPORTANT</b> reason left most recent job:	
Laid off	16 (20.3%)
Fired	10 (12.7%)
Respondent's health/mental problems	8 (10.2%)
Returned to school or training	6 (7.6%)
Temporary/short-term assignment ended	5 (6.3%)
Respondent moved	5 (6.3%)
Did not like schedule/shift	4 (5.1%)
Work was too stressful	4 (5.1%)
Problems with boss/coworkers	4 (5.1%)
Maternity leave or pregnancy	5 (6.4%)
Other family member's health	3 (3.8%)
Child care problem or couldn't afford care	2 (2.5%)
Wanted to work closer to home	2 (2.5%)
Other	4 (5.2%)

**Table 14: Most Important Reasons Respondents Were Unemployed**

<b>Currently Unemployed</b>	<b>N = 79</b>
Which of the above is <b>the most important reason</b> you're not currently working:	
No jobs	17 (21.5%)
Paying for or finding child care	8 (10.1%)
In school or other training	8 (10.1%)
Need more work experience/history	6 (7.6%)
Prefer/need to stay at home with children	5 (6.3%)
Depressed/or mental health issues	5 (6.3%)
Pregnant/maternity leave	4 (5.1%)
Physically ill due to high risk pregnancy	4 (5.1%)
Need more education	3 (3.8%)
Criminal record	3 (3.8%)
Own ill health or disability	3 (3.8%)
Other family responsibilities	2 (2.5%)
Transportation problems	1 (1.3%)
Other	10 (12.7%)

## Final Thoughts

All 258 respondents were asked to describe the greatest challenge in finding and keeping a job or being able to earn enough to support their family over the past year. Table 15 outlines customer responses. Clearly the timing of the interviews impacted the results. Economic turbulence was named as a concern for many respondents. Throughout the interviews customers reported that bad economic times have made it hard to find good jobs and maintain the hours needed to support their families. When asked to choose the *single* greatest challenge, 97 (37.5%) reported that lack of good jobs with decent wages was the main challenge. Lack of education or job skills was often referenced as the job market has become smaller and more competitive. While there were many challenges, 26 (10.0%) respondents said that they have not experienced any barriers to employment in the past year.

**Table 15: Greatest Barriers to Finding/Maintaining Employment**

	<b>N = 258</b>
Past year, what has been the greatest challenge to finding/keeping a job:	
Lack of good jobs available/ low wages	97 (37.5%)
Lack of education or job skills	32 (12.4%)
No barriers	26 (10.0%)
Lack of child care	24 (9.3%)
Transportation problems	15 (5.8%)
Physical/ mental health issues	13 (5.0%)
Needs of a dependent child	11 (4.2%)
Caring for an infant	8 (3.1%)
Can't find work schedule to match children's schedule	8 (3.1%)
Housing problems	4 (1.5%)
Language barrier	3 (1.2%)
Alcohol or other drug issues	2 (.8%)
Choose to stay home & care for children	2 (.8%)
Undocumented - can't legally work	1 (.4%)
Criminal record	1 (.4%)
Going to school	1 (.4%)
Poor health due to pregnancy/ high risk	1 (.4%)

At the end of the interview, all respondents were given an opportunity to express any additional thoughts or feelings about the TCA program and DWS in general. Although the survey had covered many areas, 196 respondents added additional thoughts and 109 (55.6%) were very positive. Most of the comments reiterated thoughts expressed earlier in the survey addressing challenges with communication, lack of information, lack of knowledge of the program and the impact on other government benefits.

While many of the comments were general in nature, nearly half focused specifically on the employment counselor (or in a few cases other DWS workers) and the important role people play in making it a good or bad experience. There were 32 comments expressing positive feelings about a DWS employee. As one person said, *"I learned so much from my DWS experience. I think that the way my counselor kept checking in on my kept me motivated to keep going on to get more education and job training. DWS made a huge difference in my life."* There were also 53 comments which expressed frustration and even anger over the treatment received from a DWS worker. As another person

said, *“I have worked all my life and still really struggle. They [DWS] make you feel worse. My E.C. kept trying to make me feel like I am lazy and not trying. They added so much stress. The E.C.’s should be more involved with helping people find a job, not just turn in papers.”* As has been noted so often in the past, the quality of the interaction with the DWS caseworkers is highly predictive of success in navigating the DWS system.

## DISCUSSION

From all perspectives, the overwhelming sentiment regarding TCA is that it is a positive and beneficial program for nearly all customers. A majority of TCA recipients received all three months of benefit. Most TCA recipients did not return to cash assistance within 6 months. Most who received TCA are still employed. These accomplishments reflect the fact that in general TCA is accomplishing what it was designed to do.

The challenges which have been noted throughout this report are echoed in the administrative data, the customer surveys and the DWS worker focus groups. This consistent pattern suggests that future adjustments made to the program could improve the experience for all involved - another good outcome. Improvements to TCA have been suggested in the areas of TCA policy and TCA pathways. The specific issues will likely be addressed by those charged with developing a plan for updating TCA for the future. (See Appendix 4 for a initial list of related questions.) However, in order for customers to successfully transition off of cash assistance, the bigger picture must be considered.

The original impetus behind TCA was the recognition of the gap in finances which can occur between the last month of cash assistance and the first paycheck. The goal was to help people transition off assistance permanently, not simply on having a customer keep a job for 3 months. For many reasons (bad economy, pressure for participation, lack of worker training, larger caseloads, etc.) this shift to a short-term view of TCA as a “motivator to leave assistance,” “a perk for working 30 hours a week,” and “a guarantee that they will count” has become prevalent. While such motivations are not inherently wrong, they do reflect only part of a much larger process.

### TCA in Context

The gap between the last welfare check and the first paycheck is only one link in a much larger process of assisting customers in transitioning from welfare-to-work. Focusing on this one link severely limits the programs’ potential for supporting lasting change. Pre-employment assessment and activities and post-employment planning and resources provide the framework for TCA success.

Many of the transitional programs referenced earlier begin focusing on job retention and advancement in the pre-employment phase (Holoer & Wissoker, 2003; Molina, et al., 2008; Rahnstjnsn, 1996). Certainly customers seeking cash assistance come with a wide range of work, education and personal life experiences. Determining appropriate pre-employment activities depends on individual customer needs.

While customers with extensive workplace experience will have already mastered the soft skills needed in the workforce, they may be facing new challenges due to health problems, problems with children or becoming a single parent for the first time. These customers may need assistance in learning to navigate these new realities. Customers new to the work force may need training in the basics of acceptable workplace behaviors and awareness of workplace culture and requirements. Customers transitioning into employment with these skills have a better chance of retaining their position. Such activities also help customers begin to think beyond the current crisis and plants the

seed of the necessity to plan for the future. The first job may not be “exactly what I want to be doing” but if it is part of a bigger picture, a stepping stone, it can be more acceptable as a means to an end.

The data showed that customers who had received TCA benefits had stronger work histories and more education than the typical new FEP recipient. This group was referred to as the “windfall” beneficiaries, suggesting that these customers were by nature the most likely to have closed FEP due to earned income regardless of the TCA incentive. If TCA primarily benefits those who would have been successful anyway then little is gained. Pre-employment activities are especially important for those who have not gained entry level skills.

This principle of pre-employment preparation fits well into the redesign of FEP which is currently under discussion at DWS. Employment focused activities designed to enhance the connection to the workforce provide a more stable starting point for moving forward and being able to move successfully through the period supported by TCA. However, it can not stop there.

Post-employment activities are also important links in the employment chain. Again, successful transition programs note the importance of providing post-employment resources and supports through the transition process and this needs to include more than the extra financial assistance. Even a well prepared customer can face challenges which could easily derail employment if not managed well. Customers need to be aware of how to access these employment supports so that a minor incident does not undermine months of effort. Yet post-employment support can be much broader than money for clothes or help fixing a flat tire.

If the current job is part of a long term plan, post-employment activities might include accessing short-term training or schooling as a step to the “better job.” Increasing a customers’ skill base may provide opportunities for advancement beyond entry level employment and beyond the need for assistance. This outcome (so much more than “did they get all three months”) is a true reflection of success for the TCA recipient.

## **Enhancing Communication and Rapport**

If every customer arrived ready to transition into employment in a position offering benefits and incentives for advancement there might be little reason to work on rapport building skills. However, customers generally arrive because they have not been successful in their attempts to be self-sufficient and they need help. This process requires establishing good rapport and better communication between customers and employment counselors.

Customers and DWS focus group participants expressed the need for a more structured conversation that would provide customers with specific and detailed information about DWS programs, employment options and steps for long-term planning. More consistent communication and follow through between employment counselors and customers is key. When customers and employment counselors are connected at each step of the process there is more opportunity to provide guidance and for questions to be addressed before they become problems. This includes specific and comprehensive budgeting education.

Study data clearly present a positive relationship between customers receiving budgeting education and successful outcomes. However, it would be a stretch to suggest that it was the actual education about budgeting which led to success. Given the lack of budgeting education in general, those employment counselors who engaged in such activities were different. They took the time and effort to engage with their customers in this important area. Might the success of the customer also be related to the amount of direct assistance and personal attention they received from their employment counselor? Yes, the specific information regarding budgeting is important, but perhaps

more important is the fact that these employment counselors found the time to provide personal assistance to customers in this important area.

Open communication and positive rapport between employment counselors and customers has consistently been identified as key to success. Those involved in the FEPre-design might consider how opportunities for enhancing the worker-customer relationship might be built into the process. Regular communication helps ensure that customers understand the program requirements and benefits but also provides opportunities for employment counselors to better understand individual customers and their strengths, needs and goals. Such communication opens up the opportunity for honest discussions, making plans and for both sides to work toward the same goals.

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## Appendix 1: TCA Focus Group Discussion Questions

- General experiences administering TCA
  - Perceptions of how customers understand TCA
  - How and when does TCA get introduced to the customer?
    - Is it more at the first when they start receiving FEP (so they can know about the benefit and work toward it and tell you if they want it when they get a job?)
    - or more when they are close to getting a job?
  - Any issues with not being able to discuss TCA with customers before eligibility closes the FEP case and starts TCA benefits, to make sure the customer wants to use that benefit at that time?
  - Where does the discussion about budgeting and the offer of financial planning resources fit into the picture? If at all?
    - What feedback have you received regarding the budgeting book and to what degree it has helped customers?
  - What are the kinds of situations when you feel it is appropriate to introduce TCA?
    - When is it not appropriate? Or in what kinds of situations have you seen it not work?
- For customers who are receiving TCA - how much do you encourage customers to contact you during their TCA months (and up to 24 months after FEP closure) for help such as Y funds or problem solving discussions so they can maintain their employment?
- Do they contact you?
  - Experiences with customers returning after using TCA - frequency, possible reasons why
  - Any other areas of confusion or concern with the program?
  - Suggestions for improving TCA?

**Appendix 2: Closure Codes - January 2008 through August 2009**

Closure Code	TCA Closure Months			Total N = 3082
	1 month N = 607	2 months N = 400	3 months N = 2075	
No code (FEP reverted to open)	181 (29.8%)	123 (30.8%)	69 (3.3%)	373 (12.1%)
DX - Discontinue Extension	1 (.2%)	4 (1.0%)	5 (.2%)	10(.3%)
EC- No Eligible Child	17 (2.8%)	19 (4.8%)	2 (.1%)	38 (1.2%)
ET- Transitional Benefits Expired	0(.0%)	5 (1.3%)	1789 (86.2%)	1794 (58.2%)
GI- Gross Income Exceeds Limits	21 (3.5%)	4 (1.0%)	53 (2.6%)	78 (2.5%)
IC- Incomplete Chain	1 (.2%)	4 (1.0%)	7(.3%)	12 (.4%)
IV- Information Not Given/Verified	26 (4.3%)	13 (3.3%)	9 (.4%)	48 (1.6%)
MI- More Income Than Issuance Level	4 (.7%)	8 (2.0%)	3 (.1%)	15 (.5%)
MV- Moved Out of State	8 (1.3%)	6 (1.5%)	7 (.3%)	21 (.7%)
NI- Net Income Exceeds Limit	9 (1.5%)	6 (1.5%)	39 (1.9%)	54 (1.8%)
NP- Not Participating	16 (2.6%)	12 (3.0%)	12 (.6%)	40 (1.3%)
RC- Requested By Customer	30 (4.9%)	33 (8.3%)	12 (.6%)	75 (2.4%)
RV- Review Not Complete	14 (2.3%)	8 (2.0%)	5 (.2%)	27 (.9%)
RX- Transitional Closure of Extension	2 (.3%)	1 (.3%)	14 (.7%)	17 (.6%)
T1- TCA- Customers Avg. Work Hours < 30 Hours/Week	143 (23.6%)	81 (20.3%)	9 (.4%)	233 (7.6%)
T2- For AFWP Case Closure Prior to Opening TCA	18 (3.0%)	25 (6.3%)	3 (.1%)	46 (1.5%)
TI- Teen- Deemed Parent's Income Too High	46 (7.6%)	5 (1.3%)	0 (.0%)	51 (1.7%)
TL-Financial Assistance Time Expired	4(.7%)	7 (1.8%)	8 (.4%)	19 (.6%)
ZZ- Miscellaneous Closure	53 (8.7%)	27 (6.8%)	23 (1.1%)	103 (3.3%)
OTHER	13 (2.1%)	9 (2.3%)	6 (.3%)	28 (.9%)

### Appendix 3: Reasons for NI/GI Closures

<b>NUMBER OF MONTHS OF TCA</b>		
<b>Three months TCA</b>		<b>N = 193</b>
Previously received 3 months TCA - new closure		121 (19.1%)
Mis-coded - should have been ET		60 (9.5%)
FEP closed NI/GI one month opened TCA next month		8 (1.3%)
Outcome too unclear to determine		3 (0.5%)*
Initially chose not to receive TCA - later received 3 months		1 (0.2%)
<b>One or Two months TCA - Had TCA prior to NI/GI Closure - TCA closed due to...</b>		<b>N = 162</b>
<b>Job Loss</b>		
Employer laid off / business closed		19 (3.0%)
Lost job due to issue with customer		50 (7.9%)
Lost job - reason unknown		22 (3.6%)
Employer dropped hours - still employed		26 (4.1%)
Employment verification problems		18 (2.8%)
TCA policy misapplied and TCA closed		7 (1.1%)*
Customer requested TCA closed prior to 3 months		4 (0.6%)
TCA approved on prospective eligibility and job fell through - (1 month only)		4 (0.6%)*
Job switch during TCA but due to lapse in hours TCA closed		4 (0.6%)
Started receiving UI (UI prior to TCA)		2 (0.3%)
Closed due to pregnancy with due date within six weeks of TCA start		2 (0.3%)*
Spouse returned to home		2 (0.3%)*
Outcome too unclear to determine		2 (0.3%)*
<b>No Months TCA - NI/GI Closure</b>		<b>N = 277</b>
TCA closed due to income but under hours		72 (11.4%)
NI/GI income was Unemployment Insurance		42 (6.8%)
NI/GI was other unearned income		35 (5.5%)

<b>NI/GI income was Social Security Disability</b>	<b>34 (5.4%)</b>
<b>Income verifications not provided</b>	<b>28 (4.4%)</b>
<b>No reference to TCA - all indications are it should have been</b>	<b>23 (3.6%)*</b>
<b>Customer declined TCA due to job type</b>	<b>12 (1.9%)</b>
<b>Spouse returned to home</b>	<b>7 (1.15%)*</b>
<b>TCA policy misapplied</b>	<b>5 (0.8%)*</b>
<b>NI/GI closure was based on mix of income un/earned</b>	<b>5 (0.8%)</b>
<b>Other (unique situations)</b>	<b>11 (1.7%)</b>
<b>Outcome too unclear to determine</b>	<b>3 (0.5%)*</b>

**\*\*\* - Closures with NI/GI problematic relative to TCA**

## APPENDIX 4: Policies and Pathways for Future Review

### TCA Policies

The current TCA study was conducted in an economic period which many would call unique. The lack of available jobs and hours at those jobs has impacted perceptions of TCA. However, some important questions have been raised regarding the parameters for eligibility which were likely not on the minds of policy makers when TCA was designed. For example:

- Should a mother of one child whose cash assistance closes due to income before she reaches 30 hours be denied TCA?
- Should a family with several children be denied TCA because, even though the parent is working more than full time, the income is not high enough to close the FEP due to income?
- If a customer receiving TCA is sick but has paid sick leave from their employer, should these hours be deducted from the total for the week?
- If TCA is opened based on a 630 for a job that starts in the future should the benefit be counted against the 24 months if the job never starts?
- Can and should the program be adjusted based on the economic realities for the state or a particular area in economic hardship?
- What should happen when a TCA recipient has a partner move in during the TCA period?
- What can be done to address the impact of the TCA dollars on other programs, especially food stamps, so that the benefit can be actualized?
- How might the program be adjusted to meet the needs of two parent families (most of whom are refugees) to make requirements more realistic for the family as a whole?
- Should customers be required to more formally “enroll” in TCA so that they can be made aware of the benefits and requirements of the program and can make an informed choice regarding participation?

Reflecting on the core purposes of the TCA program could help inform some of these policy decisions. It was also suggested that once policies (old and new) have been clarified, it would be helpful to provide workers a single source, a TCA guru (or specialist), who could answer all questions regarding TCA. If such a process was implemented, this person would likely become aware of common questions and concerns. These could be addressed in a timely fashion through ongoing improvements of the program.

## TCA Pathways

By this point in the discussion it is very clear that much needs to be done to clarify pathways for many aspects of the TCA process. While the status quo has worked well for many, there are clearly customers who have fallen through the cracks. Now that these “cracks” have been identified, clarifying best practices for the TCA pathway is an important next step.

As with the discussion of TCA policies, a simple list may be perhaps the best way to summarize what have been identified as the major gaps in the current understanding of the TCA pathways.

These gaps include:

- How can customers receive complete and consistent information regarding the benefits and requirements of TCA?
- What is the most effective process for engaging the customer in the decision making process regarding initiating TCA once they are eligible? Whatever the process the discussion needs to address questions such as:
  - Is this job going to last more than a couple of months?
  - Are the hours going to stay above 30 per week? (In some areas the EC's know which employers promise hours but often fall short)
  - Is the customer's child support more than the TCA grant?
  - What will the impact be on the customer's other benefits and resources?
  - Will it be possible to keep up with turning in the required verifications?
- What are the unique roles of the employment counselor and eligibility workers in this process?
- What is the step-by-step process which should take place when a customer is deemed eligible for TCA?
- What case management services accompany receipt of TCA? At what point are these explained clearly to the customer so that they can both know what is available and access the resources as needed?
- How can budgeting be incorporated into the TCA process in a way that supports the transition from welfare to work?