

Building A Foundation for Success:

What does it take?



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BUILDING A FOUNDATION FOR SUCCESS: WHAT DOES IT TAKE?

Introduction

The vision of reformed welfare policy was always that of a one way street. Participants were to move from welfare dependency to a level of self-sufficiency, thus making receipt of welfare benefits no longer necessary. Passage of the Personal Responsibility and Work Opportunity Reconciliation Act of 1996 (PRWORA) addressed the fear that AFDC promoted long term dependency by reducing the recipient's ability to view themselves as self-sufficient (Sandefur & Cook, 1998).

The Temporary Assistance to Needy Families (TANF) portion of the PRWORA was designed, in part, to "end the dependence of needy parents on government benefits by promoting job preparation, work, and marriage (PRWORA - Section 401 a(2))." This "end" of dependency was reinforced by setting limits on the number of months one could receive cash assistance. While there were provisions for a small segment of the population to receive extended benefits, it was assumed most, when given the opportunity, would make the shift into permanent employment and not return to the welfare rolls. Unfortunately, for many welfare recipients this life script has not been played out as conceived.

The advent of welfare reform has produced a plethora of research evaluating various aspects of the new policies. It is still uncertain whether patterns of welfare use have changed with TANF and time limits (Born, Ovwigho, & Cordero, 2002). Prior to the 1996 reforms, approximately 42% of women return to welfare within 24 months after leaving (Harris, 1996, Sandefur & Cook, 1998). Post 1996 research has not revealed significant variation. Recent research has focused on the *dynamics* of use of public assistance, including factors leading to use and the reality for welfare leavers. In general this research treats total time on welfare as one unit, not recognizing time off and returns (Born et. al, 2002).

The neglect of research regarding returners could reflect a systemic denial of reality. Welfare reform focused on *getting women off of welfare* but not necessarily *keeping them off welfare* (Harris, 1996). Part of the problem is defining what constitutes a true "exit." Various research studies define an exit as between 30 and 90 days off assistance. Any less than the defined period is considered "administrative churning" or short periods without assistance. This churning does not reflect a *real* change in the situation and thus not considered a true exit, but it is an important reality (Born, et. al., 2002; Harris, 1996). Churning is expensive to the welfare agency in terms of the personnel and paperwork involved for repeated opening and closing of a case. It is also costly to the family, both in emotional insecurity relative to income and the loss of partial months of assistance as any benefit amount counts as one month toward the time limit.

There is also some disagreement as to whether factors, such as race, are significant factors in welfare recidivism. Some believe the race factor is clearly significant relative to whom *enters* welfare but loses influence in the return rate (Bane & Ellwood, 1983; Harris, 1996). Yet in the study by Urban Institute (2002) African Americans were significantly more likely to return than White welfare leavers.

Given these limitations, important data have been gathered regarding who does and does not return to welfare. In research conducted with the general returner population, several studies (Harris, 1993; Pavetti, 1993; Hoyes, 1996; Sanderful & Cook, 1998; Born et. al., 2002; Urban

Institute, 2002; MDRC, 2004) suggest work qualifications, marital status and childbearing are significant influences on whether someone returns to welfare. Leavers who received other types of government benefits in the first three months post closure were less likely to return to TANF (Urban Institute, 2003). One study found a surprising number of recipients, both employed and unemployed, who were unaware of work incentives and support services for which they were eligible (Anderson, 2002). This lack of awareness leads to underutilization of benefits, which may prevent welfare return.

Some have attempted to focus on recidivism variations relative to *exit route*. Harris, 1996 proposes that how someone leaves welfare affects how long they remain off the rolls. Work exits are highly suspect of creating returns because jobs tend to be low paying, without benefits, and unstable regarding long term employment. Women who for some reason are unable to retain their attachment to the work force (even through changing employers) are more likely to end up returning. This creates feelings of frustration and disillusionment among returners who “bought” the idea that the new welfare system was suppose to make work more desirable than welfare. This was not their experience as their low wage job did not lead to a better job (Anderson, et. al., 2004; Edin, 1995). Work did not “pay.”

Focus group participants in a returner study in Chicago had all left welfare due to work or had worked while off assistance. Reasons for return often had to do with the inability to maintain employment in a job that paid a living wage. Sometimes job loss had to do with personal issues such as health problems, performance issues, and a lack of support services but often the main problem had to do with the temporary or seasonal nature of the jobs (Anderson, et. al., 2004). Those trying to be self reliant (relying on low wage income alone) often return to welfare when in financial crises due to a loss of hours (during which time they supplement extremely low income with cash assistance) or loss of employment (moving into full reliance on cash assistance (Cheng, 2003).

In one of the few studies that specifically reviewed the long term outcomes for those who closed for work, it was determined that common characteristics of those who leave due to work and who remain off the rolls include: maintaining their wage rate, continued employment, and obtaining additional education (Harris, 1996). These three elements reflect the woman’s ability to retain and strengthen her attachment to the work force. Programmatic elements which reduce worker returns include work supports, post-employment services, and a job retention focus (MDRC, 2004).

The purpose of this research study is to add to these findings regarding the needs and experiences of welfare returners, specifically returners who left due to increased income due primarily to employment. In the Fall of 2003 Utah’s Department of Workforce Services (DWS) contracted with the Social Research Institute (SRI) of the University of Utah’s College of Social Work to explore the following questions:

- 1) What are the primary reasons those who left welfare with positive closures (defined as closure due to increased income through employment or another source) needed to return for further cash assistance?
- 2) How confident about their financial stability and future did welfare recipients feel as they transitioned from cash assistance to self-sufficiency?
- 3) What, if anything, could DWS have done to support the move off cash assistance so that a return to assistance would not have been necessary?

Method

Data for this study was collected as part of an ongoing research collaboration effort between SRI and Utah's DWS. The protocol for this study was modeled after previous and ongoing studies with former program participants, allowing for comparison between study samples.

Study Criteria and Population

As was discussed above, the term "returner" has not been defined consistently in the research literature. The qualification criteria for this study included:

- 1) a currently open cash assistance case;
- 2) the current episode of cash assistance was at least 2 months (avoiding the issue of churning - [Urban Institute, 2002]);
- 3) the last time the case was closed, it was closed for a "positive" reason including: FO, GI, NI and TR, all codes indicating closure due to household income exceeding the eligibility limit;
- 4) the length of the "positive" closure was between 2 and 12 months.

All Utah Family Employment Program (FEP) participants receiving cash assistance between May 2004 and May 2005 were evaluated for meeting the study criteria.¹ A total of 270 potential participants met the inclusion criteria during the eligibility period. Of this group 43 (16%) indicated they were not interested and 32 (12%) did not respond to the invitation to participate. In the end, 176 people chose to participate in the study resulting in a 65% response rate. Most participants were interviewed within 30 days of becoming eligible for the study.

Data Collection

Between August 2004 and July 2005, potential respondents were contacted by mail 2 months after their cash assistance reopened. If a person had not responded to the letter within a week, three attempts were made to contact them by phone. If no contact was made, three home visits were conducted, each time a card was left, inviting the person to contact us if interested in participating. Participants who expressed a desire not to participate were immediately removed from the contact list.

Data collection methods for all data referenced in this report were identical. A standard method of data collection has been retained to increase the validity when making cross study comparisons. The common methods include in-person interviews, generally conducted in the respondents' home and lasting an average of 67 minutes. Study participants received \$20 each in

¹Data for this evaluation were obtained through Fred Janzen, PhD. Dr. Janzen is a colleague in SRI, also under contract with DWS to provide data regarding the FEP population.

appreciation for their time. Respondents could refuse to answer any question, although this seldom occurred. All names of study participants remain strictly confidential.

Findings

As the data for this study is part of a larger, more extensive research study, data not directly related to this set of research questions were also gathered. The findings presented in the body of this report are directly related to the research questions for this study. Additional comparisons can and will be made, where appropriate, with previously gathered data pertinent to current questions.

Description of Study Participants

Before reviewing the experiences and attitudes of study participants, it is important to take a brief look at the composition of the group. Data for this study were gathered statewide. The distribution of the sample reflects, within 2%, the actual distribution of FEP cases in each DWS region of the state.

The participants in this study averaged 29 years of age and had received an average of 16 months of cash assistance. The current period of cash assistance was only the 2nd or 3rd episode for 90% of respondents. Appendix 1: Table A of this report presents additional demographic information. A subset of persons closed time limit (TL) is presented for comparison. This information is useful as it identifies characteristics which differentiate recipients who are likely to close for work and those more likely to reach the time limit.

From Table A it is clear that returners are more likely than those closed TL to be white and to have a higher level of education. They were also more likely to be in school at the time of the interview. Returners are an average of 3 years younger than those closed TL and have an average of one less child. Returners are also significantly less likely to have a partner or to have ever been married.

Tables B, C and D of Appendix 1 presents data regarding family stability, barriers to employment, and resources . Differences between the TL group and those closed due to income are similar to differences reported in the report produced by SRI in 2002, “The Dynamics of Leaving Welfare” (<http://www.socwk.utah.edu/pdf/dynamics.pdf>). Overall, those closing due to increased income (as did the Returners in this study) possess greater skills and fewer barriers to employment. This group is overall more likely to be successful in efforts to attain self-sufficiency as the core elements needed for success are present to a greater degree than with the TL group.

The profile for participants in the Returner study reflects a set of characteristics which are, in general, more predictive of success. Yet all in this study have needed to return to cash assistance after a period of movement away from assistance and toward self-sufficiency. The pressing question becomes - why?

Returning to Assistance

As noted in the literature, the circumstances surrounding entrance and exit from cash assistance can play a role in understanding the reasons for returning to cash assistance. Table 1 presents the most common reasons for entering and exiting cash assistance for both the first and the most recent episode of assistance. For almost a third (32%) of the respondents, entrance into the welfare system the very first time related to a change in relationship with a significant other.

For nearly a quarter (22%), entering the welfare system followed the loss of a job or decreased income. In general, these two categories represent respondents who had experienced a certain degree of financial stability but needed help when a significant life event altered that stability.

Table 1: Reasons for Closing and Opening Cash Assistance

Reasons for Closing and Opening Cash Assistance	Returner Study N = 176
Age at first request for cash assistance	24 years
First Cash assistance episode: Primary reason applied the <i>first</i> time: Change in relationship (divorce, separated, etc.): Respondent lost job: Moved out on own: Pregnancy (wanted to be at home):	56 (32%) 39 (22%) 21 (12%) 15 (9%)
Primary reason able to close cash assistance the <i>first</i> time: Got a job or hours/earnings increased: Income/support from partner:	136 (77%) 20 (11%)
Most <i>recent</i> closure: Primary reason able to close cash assistance: Got a job or hours/earnings increased:	141 (80%)
Primary reason <i>reopened</i> cash assistance <i>most recently</i> : Less hours/reduced income for respondent: Respondent lost job due to: Lack of child care: Job ended: Poor mental/physical health: Needs of a dependent: Transportation Issues: Laid off/seasonal work: ² Other job loss reasons (Question 5a - pg. 27): Total reopening of cash due to job loss: Person provided support lost job: Change in relationship (divorce etc.): Poor health due to pregnancy: Had new baby and wanted to be at home: Physical/mental health problem: Alcohol or other drug issue: Needs of a dependent: Other (Question 5b. - pg):	26 (15%) 6 (3%) 13 (7%) 22 (13%) 5 (3%) 2 (1%) 31 (18%) <u>11 (6%)</u> 90 (51%) 9 (5%) 8 (5%) 8 (5%) 2 (1%) 18 (10%) 1 (.6%) 2 (1%) 11 (6%)

² Here and throughout the report, “**Question X**” indicates there are a list of verbatim responses to this particular question that can be found at the end of this report on the page indicated. Referring to these additional responses adds depth to the understanding of the questions.

The first episode of cash assistance was most often closed (77%) due to the respondents own employment and income. Only 20 (11%) respondents said it was closed due to a partner's income support. This pattern of case closure due to the respondent's earned income was repeated and strengthened in the most recent closure. (This would have been the closure which resulted in the FO, NI, GI or TR closure code; that is, the "successful" closure which qualified the respondent for this study.) In this most recent closure, 141 (80%) closures were due to an increase in the respondent's earned income. This leads to our core question - what happened that this group needed to reapply for assistance?

As might seem obvious, respondents came back to cash assistance because the income with which they were supporting their family, was either not available or had been reduced to the degree they were no longer able to make ends meet. This occurred for a variety of reasons. For a majority of respondents (66%), this reduction was related to the lowering or elimination of earned income. (See Table 1). For others the financial loss was due to reduced child support, unemployment benefits, a partner's support, or the inability to remain in or rejoin the work force due to poor health.

In addition to stating a "reason" for reopening the cash assistance, respondents were asked to describe more about the situation leading to re-application. A review of these stories reveals four themes: workplace instability, child care issues, health/mental health issues, and conflicting priorities (Question 6 - pg. 27).

Workplace instability: As noted in the chart above, 44 (25%) respondents reported job loss due to being laid off or a job ending. One could add to this group those whose hours were reduced. Some respondents had worked long enough to collect unemployment insurance but this benefit had run out before they were able to start working again. Employment opportunities for this group are particularly vulnerable to fluctuations in tourism periods, economic trends and the available workforce. The type of employment secured by many respondents does not lend itself to security or long term employment.

Child care issues: Only 23 (13%) respondents were married or in a domestic partnership, thus, the remaining 152 (77%) are single parents. Disruptions in child care cause immediate difficulties for many workers. These disruptions include lack of affordable, accessible, and adequate child care. Comments from respondents express their frustration:

- "I got laid off my job because my son was too young and no one would watch him"
- "I was fired because I lost my day care - day care closed at 4:00pm...I couldn't get to the daycare center on time to pick up my kids because I worked until 5:00pm. Day care called me at work all the time to come get the kids, my boss got tired of it so he fired me".
- "I lost my child care (through DWS) and had to leave my job. They closed my child care because they said I have an overpayment, I can't afford child care on my own so I had to go back on cash"

Respondents spoke of losing jobs when they were unable to take weekend or evening shifts, times when day care was not available. This was especially true in rural areas.

Health/Mental health issues: Many health and mental health issues experienced by respondents are cyclical in nature. Respondents were able to secure employment in a "good" time but lost it when the issue flared up again. Employers were not generally sympathetic to these periods. This group was also particularly vulnerable to losing health insurance. As one respondent who struggles with depression said, "I lost medicaid, so I couldn't buy medication. Without medication I couldn't function." Employment which requires low education but physical

labor is difficult for those with health problems. “It’s just my back problems. I used to drive a bus but I can’t sit that long anymore. I can’t keep a job because of discomfort of sitting or standing too long.” Now she can’t find a job that will work with her and her limitations.

A common health issue which limited employment was pregnancy. A few respondents indicated that high risk pregnancies limited their ability to work, but more felt it was the employers who were “prejudiced” against a pregnant woman. One respondent working as a CNA noted, “I became pregnant, they wouldn’t put me on light duty, they said it was special treatment and so I quit rather than risk miscarrying my baby.” Several women lost their job and returned to assistance when they got ready to deliver a baby as the job did not have a family leave provision. Most planned to return to work once they recovered if the job was still available.

Conflicting Priorities: There was an overriding theme of conflict between different parts of the respondent’s life. The requirements for retaining full time employment did not always match participants’ priorities and sense of balance in life. There were conflicts with the needs of children or other dependents. There were also conflicts between employment and some respondents’ desire to improve themselves through education. These conflicts were expressed well by the situations shared by several respondents:

- “I was working too many hours and felt I was neglecting my kids. I quit my job and found a new one, I am happier now that I can spend more time with my kids”
- “I was going back to school and I can’t get bad grades; if I am working my grades went down. My schooling is important to me, had to cut back at job.” (Now working part-time)
- Had to quit job because son was diagnosed with leukemia. Car broke down too. (Client lives an hour and a half from the hospital where son gets his treatments at least a couple times each week, her job would not be flexible with this so she had to quit. Social Worker at the hospital suggested she not work and take care of her son right now, currently not looking for a new job).
- My hours at work were cut and I was going to school full-time (Client states it was difficult to do what DWS wanted and go to school, she also had to do an internship with no pay and so she didn’t have time to work a job).

Many of the stories reflect clearly thought out choices respondents made to attain their own goals of self-improvement through education, spending adequate time with their children, and caring for the needs of dependents. Full time employment was not generally compatible with these activities yet there was a clear effort to mix work, school and family time. The resulting job loss or a reduction in hours led to reapplying for cash assistance.

Experiencing the Transition

The second question for this study focuses on the respondents’ experience during the transition from receiving cash assistance to self-sufficiency. “Self-sufficiency” was defined as the period immediately following the closing of their cash. During this period the customer would, in theory, replace FEP cash assistance with their own earned income (or other income source) to provide for family needs. When asked about how prepared they felt to make this transition from relying on cash assistance to their own income, more than half (52%) felt “mostly” to “completely” prepared (See Table 2 below). Those who felt prepared for the transition were also those most likely *not* to experience financial problems associated with the transition. The 81 (46%) respondents who did experience difficulties in the transition, provided a variety of reasons

Table 2: Experience with Transition off Cash Assistance

Transition Question	N = 176
<p>How prepared did you feel to make the transition from cash assistance to self-sufficiency (that is, making it on your own income)?</p> <p style="text-align: right;">Completely: 62 (35%) Mostly: 30 (17%) Somewhat: 45 (26%) Not at all: 39 (22%)</p>	
<p>Did you experience any problems making the transition from cash assistance to self-sufficiency? (Question 10 - pg. 39)</p> <p style="text-align: right;">Yes: 81 (46%) No: 95 (54%)</p>	
<p>As you transitioned off of cash assistance, how would you describe your financial situation? (Question 11 - pg. 41)</p> <p style="text-align: right;">Excellent: 6 (3%) Very Good: 18 (10%) Good: 61 (35%) Fair: 48 (27%) Poor: 43 (24%)</p>	

for the financial struggles.

The primary issue for respondents who experienced financial difficulty in the transition from cash assistance to self-sufficiency was the loss in overall income. While their paycheck might have been slightly higher than cash assistance, the reduction in food stamps, housing allowance and other benefits resulted in lower overall income. Respondents reflected on this loss of income by saying: (Comment - Question 10 pg. 39)

- “I always get in the hole because I get cut off right away. I never can get ahead, it’s hard,”
- “I didn’t have enough to pay for childcare and transportation. It was easier when I wasn’t working,”
- “I had to wait three weeks for my first paycheck and so I got behind on some of my bills.”

Another area of difficulty was in learning how to budget resources differently when the income source changed. As one person said, “The hardest part was buying food. I wasn’t getting any food stamps at all. There was not enough to cover it all.” A respondent with mental health issues said, “I didn’t work enough to keep medicaid, which made it impossible to get my medications. My mental health made it hard to keep going.” As noted previously in the report on two parent families, the shift from budgeting on monthly verses bimonthly income can be challenging: “I didn’t budget my money very well. I was used to receiving the lump sums, couldn’t go to twice a month.”

Some never felt a sense of security in knowing they were able to cover all their expenses. As one person explained, “They don’t really warn you. They just send you a letter saying you are cut off. I didn’t get paid for three weeks and got behind.” There were also those who had their case close prior to actually becoming settled in employment. When the job fell through or the hours promised were not attained, the plan for self-sufficiency fell apart.

Respondents were also asked to describe their financial situation around the time of the cash closure. Just over half (51%) described the financial situation as “fair” to “poor.” (See Table 2) When asked to describe what made it this way, respondents again focused on the reduction in available resources and the gap between the loss of assistance and first pay check. (Question 11 - pg. 41)

- “I didn’t have enough money, even when I was working. The more you make the more you pay out.”
- “Gap between cash and pay check. It was just a minimum wage job and the bills were stacking up. I have accrued a lot of past debt. I have to pay off those bills.”
- “Basically I took the first job which only paid about \$100 more than cash assistance so I could get back to work.”

These comments regarding the transition from cash assistance to self-sufficiency reflect the respondent’s perception of the experience. One challenge of self-report data is finding ways to compare perceptions with other more concrete measures. Respondents were asked to list all sources of quantifiable income. These data were collected for both the time period just after the closing of the cash assistance, and the time of the interview. These measures still rely on self-report data, but reflect specific numbers as opposed to personal perceptions.

Respondents were asked about income from the following specific sources: personal earned income, a partner’s regular contribution to the household, child support, housing assistance (or equivalent if in public housing), Social Security benefits, workers compensation, unemployment insurance, child care assistance, cash assistance, food stamps and any other *regular* sources of income. These income sources were totaled for each time period. (Those who never actually had earned income [the job fell through etc.] after the cash closed were not included in these calculations.)

For those who had earned income during the cash closure period (N = 98), the total income from the period following cash closure was compared to the total income at the time of the interview.

Forty percent of respondents with income during the period their cash assistance was closed, experienced an *increase* in available income when they returned to cash assistance. This finding supports the perceptions of some clients that the resources available during the closed period was less than while receiving cash assistance even through they were working or receiving other substantial income.

These same income sources as listed above were used to calculate differences relative to the federal poverty line. This report uses the Federal Poverty Threshold for 2003, by size of family and number of related children under 18 yrs. For a single parent family of three the threshold was \$14,824 per year or \$1235 per month. For a single parent family of four it was \$18,725 per year or \$1560 per month.

The Federal Poverty Threshold is calculated using earnings, unemployment compensation, workers’ compensation, Social Security, Supplemental Security Income, public assistance, veteran’s payments, survivor benefits, pension or retirement income, interest,

dividends, rents, royalties, income from estates, trusts, educational assistance, alimony, child support, assistance from outside the household, and other miscellaneous sources (U.S. Census).

In computing the household income of the returner sample, it was decided that other forms of cash assistance would be added to the family’s total earned income as these are often a major source of financial support. Respondents were asked to indicate all other forms of monthly assistance including housing benefits, food stamps, Social Security benefits, state child care assistance, child support and any other forms of regular cash assistance they received. Income from a partner was included when the respondent indicated they were married or living in a domestic partnership. By combining all sources of income it was hoped that the most accurate estimate of the respondents actual household income would be presented.

Table 3 reflects household incomes during the period of cash closure and at the time of the interview. During the period of cash closure, 44% of respondents were living below the poverty line. This was true for 46% at the time of the interview. For this group, the overall financial resources available to these respondents did not shift significantly.

Table 3: Household income relative to poverty level

Income level -	During period of cash closure N = 98	Current level N = 98
Below 50% of poverty	8%	4%
Between 50% and 100% of poverty	36%	42%
Between 100% and 150% of poverty	27%	33%
Between 150% and 200% of poverty	20%	15%
Above 200% of poverty	9%	7%

DWS Support in the Transition

Facilitating the transition from cash assistance into work (or self-sufficiency) has been an important aspect of DWS policy. Respondents were asked to respond to the question, “When your cash was closed, what type of preparation or assistance did you receive from DWS to help you transition off of cash assistance? This question often produced frustration as 102 (58%) respondents said DWS did not provide any assistance in making the transition. As some respondents noted, “None. They cut me off due to income. They just cut it off all of a sudden. It was quite a shock!” “I didn’t get any, it just closed because I was working” “Nothing was done, they just said income is too high so you are off.” (Question 8 - pg 36)

For those who did recall some assistance in the transition, many referred to receiving benefits from other DWS programs such as Medicaid, food stamps and child care. (See Appendix 1: Table D) These resources enhanced employment stability. There were also 20 (13%) who reported ongoing support specifically directed at work activities and gaining stability. For example:

- “My counselor gave me work clothes...”
- “Help finding a job, before I left and put me in employment training program.”

- “They made sure I had enough hours at my job by doing follow-ups with my counselor.”
- “My employment counselor made sure I was employed and making good wages- that I was financially stable.”

Respondents were also asked, “What more do you feel could have been done to ease your transition from cash assistance to self-sufficiency? For 59 (34%) respondents, “nothing” was the common response, but the meaning of “nothing” varied widely. Several respondents expanded on this response:

- “Nothing more, I felt pretty ready. I’ve worked off and on pretty much since I was 18 so I know what I need to do.”
- “Nothing more could have been done by DWS because I just don’t want to do what I am supposed to. This is not DWS’s fault.”
- “Nothing more. We discussed making sure that the cash and working income overlap.”

There were an additional 55 (31%) respondents who offered concrete suggestions of how DWS could ease the transition through a slower tapering off of benefits and budgeting. There was a general desire to become more financially stable before losing the benefits. As some respondents said, “Wean me off. Give me time to prepare and slowly decrease the money.” “Start reducing the cash in small amounts at first and more notice. I found out the day before my cash closed.” “Extending assistance a few weeks after getting a job instead of just cutting you off would help a lot.”

In the area of budgeting, respondents sought assistance in managing income that changed both in amount and manner it was distributed to and received by the family. When asked what else could have been done respondents noted:

- “A financial plan would have helped. It’s scary going from having money on the 1st to relying on a paycheck.”
- “I think they should do what they do in Nevada, when you get a job they give you two months free. Two months don’t count against your time limit and it helps you catch up on things.”
- “Maybe they could help people to create a savings plan with their last few months of cash assistance so they have something saved up. Maybe match funds in the account.”

The simultaneous loss of other benefits was also noted as a area of difficulty. Some respondents felt that the transition could have been eased had they retained more work supports until the employment income stabilized. Child care, transportation and food stamps were particularly important. Also, assistance moving into better paying, permanent, benefitted positions would have been helpful. (Question 9 - pg 37)

Avoiding a Return to Assistance

Comments to this point have provided information regarding the experience of transitioning between cash assistance and self-sufficiency. These form the foundation of our final question regarding DWS’s potential role in assisting respondent’s from not needing to return to assistance.

Table 4: DWS’s role in returning to Cash Assistance

Question	N = 176
Do you feel like DWS could have done anything to make it possible for you to avoid returning to cash assistance? If yes, please explain: (Question 12 - pg. 43)	Yes - 40 (23%) No - 136 (77%)

As is clear from Table 4, more than three quarters of the respondents did not believe DWS could have done anything to help them avoid returning to cash assistance. This number seems appropriate as one reads the specific stories connected with the loss of employment. Many reasons such as jobs ending, seasonal work, health/mental health problems were clearly beyond the control of DWS in that moment. Still, it is possible that better preparation and additional assistance by DWS *prior* to closure, might have prevented the person from reaching this end.

Only about a quarter of the respondents felt DWS could have assisted them in avoiding a return to cash assistance. The type of help respondents felt DWS could have given was quite varied, including: more training and/or schooling, more stable employment, retention of work supports, and additional time on cash assistance to become more financially secure. These responses did contain one general theme. Most respondents felt DWS should have taken a long term view regarding employment and helped them become better prepared through education, job skills and provision of work supports to retain employment. Sample comments: (Question 12 - pg. 43)

- “They could have helped me with my mental health issues before pushing me to get a job. I think I would have done better if I had been stabilized on my medications before working.”
- “Vocational training would have helped. I wish that they could continue helping me with medical I’m supposed to be on medications.”
- “They should help you further your education. I won’t be able to get off cash assistance without more education.”
- “Help me get on my feet permanently. Support me through school so I can take care of my children, help pay for my medication so I can be stable and not have a mental breakdown.”
- “Letting me know more about the programs that they have so I wouldn’t have taken the first job I found.”
- “Help me figure out my finances, like how much money goes towards your bills.”
- “If I could have been on it longer till I got on my feet, I wouldn’t have to go back on it.”

Current Situation

Respondents were asked about their current situation as they tried, once again, to move toward self-sufficiency. Appendix 1: Table E contains the responses to several questions about the participants experience with their *current* employment counselor. For a majority of respondents, this is a good to excellent relationship. Most feel they can trust their counselor and be open with their concerns. Those who were not open with their counselor spoke of feeling that the person was not interested in their situation or helping with their needs.

There were similar results relative to the respondents’ experiences with their employment

plan. One quarter of the respondents (See Appendix 1: Table F) felt the employment counselor had created the current employment plan on their own. (Question 7 - pg.44) A slightly smaller group (18%) felt they *would not* be able to complete the activities on their employment plan. A much larger group (69%) reported that they developed the plan *with* the employment counselor. This was certainly the preferred experience as reflected in one person's comment. "She is an awesome employment counselor! She told me about the guidelines and let me tell her what I wanted to do within these guidelines." (Question 7 - pg. 44)

Comparative analysis of these two questions show a direct correlation between the relationship with the employment counselor and both participation in creating the plan and confidence in completing plan activities. Those who have a better relationship with their employment counselor and those who participate in the creation of their plan, report higher levels of confidence in being able to complete the plan activities. These results were confirmed by respondents who spoke of how important it was for the employment counselor to know about and understand what was happening in the respondent's life. (Questions 21 & 22 - pg. 45 & 48)

An overview of some of the issues facing respondents is found in Appendix 1: Table C. This information reveals the prevalence of the barriers well known to affect a person's ability to engage in employment. These barriers are most likely to interfere with or prohibit a person from retaining employment. Since each of these respondents has, by definition, had difficulty maintaining self-sufficiency, it seems that addressing some of these barriers should be an important part of the current employment plans. Respondents were also able to list "other" barriers which were interfering with their ability to work. Many respondents who were currently in school listed this as an additional barrier to full time employment. (Question 24 - pg. 49)

Respondents were asked to list the current activities on their employment plans. These activities are outlined in Appendix 1: Table G. (Question 6 - pg. 44) It is clear that many of the employment plans do indeed address issues which are most commonly associated with job loss, including physical/mental health issues, lack of education or adequate training, and lack of skill in retaining employment. For example, 43 respondents reported having no high school diploma or GED. Currently, 27 respondents have this activity on their plan. It seems that, in general, employment counselors are attempting to address the cause of the return to cash assistance, better preparing the customer to move into self-sufficiency permanently.

As can be seen in Appendix 1: Table D, many respondents continue to receive benefits from other programs. Medicaid was being received by 93% of respondents (96% of children), while there was a 97% food stamp participation rate. Interestingly, only 41% of those employed part time and 57% of those employed full time were receiving child care assistance. Lack of child care was listed as a reason for return to assistance, thus better understanding the under utilization of this resource would be an important area of future research.

Finally, respondents were asked if life in general was "better" "the same" or "worse" since the reopening of their cash. For 100 (57%) returners, life was pretty much the same before and after cash reopening. Yet, for 25 (14%) it was worse, and for 51 (29%) it was better. In this group 47 (62%) attributed the change in well-being to returning to cash assistance. (Question 27 - pg.49)

Discussion

As a group, returners have a history of important accomplishments that deserve recognition. Returners have a higher level of education than those who have reached their time limit. Most have also experienced success through at least one period of case closure due to increased income, typically their own employment. The high number of returners who left due to

their own earnings reveals the groups' experience with self-sufficiency as gained through employment. Overall, this study best reflects the experiences and attitudes of welfare recipients who have some personal employment experience.

While education and work history are strengths of this group, there is also a relatively high usage rate of community resources such as food stamps, Medicaid, housing, WIC, and mental health services. Returners typically attain self-sufficiency through utilizing a patch work of services which may or may not be consistently available. This dependency on outside resources makes the group especially vulnerable to the shift in resources that happens when earned income enters the mix. Sometimes, the simple shift from receiving the bulk of one's financial resources at the beginning of the month, to receiving paychecks weekly or twice a month can upset the entire financial picture. In a family and financial situation already stretched thin, one seemingly minor crisis can be all it takes and the patch work of support falls apart.

Why do Returners Return?

Given the generally negative view of welfare recipients held by much of society it seems unlikely a person to return to welfare once they were able to become employed. One report noted that returning to welfare was often made more difficult because of internal welfare stigma and heightened stigma perpetuated by case workers who make derogatory and unsupportive statements. Returning was an unpleasant necessity based on desperation not desire (Anderson, et al., 2004). This sentiment was echoed by respondents from this study. As one person said, "You lose a little dignity every time you have to be on assistance. I've also lost time and resources doing what they wanted me to do and it hasn't been helpful." So why would 86% of respondents say that life was the same or better since returning to cash assistance?

While returning to welfare was not the desired outcome, there was a level of security and stability which respondents experience while receiving cash assistance which was not present while working or relying on income such as child support. Respondents experienced less financial stress, worry and instability when they could rely on the monthly welfare check. The findings reported above show that for a significant portion of the group, family financial resources actually went down when they moved into employment. This experience goes against one of the basic principles of welfare reform stated earlier - "make work pay!" Some respondents returned to assistance frustrated and feeling betrayed by a system which had not provided what was necessary to assist them in not only gaining, but *retaining* employment.

After reviewing all the findings, three primary reasons for returning to cash assistance surfaced in this study. First, there were a group of respondents who just did not believe they were doing what was best for themselves and their families. Most welfare recipients, like most adult persons, make choices for their lives based on a set of prioritized values. Many respondents clearly articulated priorities such as going to school or spending time with children which were more important to them than remaining employed full time. This was especially true when the person was receiving very low wages. Some wanted to put their full energy into school, realizing that earning a family sustaining wage was only possible with more education. The lack of support, especially for those attempting to balance school, part time work and family, was especially frustrating. As one person said, "They just said sorry, they don't do the transition thing. They don't help you with that. You need to be completely poor and not working or working with no help at all. They'd be better off helping people when they're trying." This group was generally very motivated toward a goal, but it was not always a goal which could be supported by DWS.

Second, welfare returns happen when life events, often beyond anyone's control, just happen. Problems in areas such as health, mental health, relationships, and children's needs can surface very unexpectedly. The effects of such events are magnified by weak or non-existent support systems. What some might view as a small crisis, such as a chronically ill child or the onset of carpal tunnel syndrome, can quickly lead to unemployment if there is no where else to turn for support. The workplaces of many former welfare recipients often do not provide affordable health insurance benefits or provide family medical leave to cover such issues.

Lastly, welfare returns happen when movement into employment happens too quickly and without the structural supports needed to endure the inevitable crises life brings. People moving from welfare to work are often juggling many responsibilities and barely making ends meet. There is a certain level of instability in many areas of life. This reality is amplified by the lack of family and community supports needed to manage the minor difficulties everyone faces. So, when the daycare provider is "unavailable" at the last minute, or the car won't start, or a child is sick, many returners were unable to muster the resources to solve the problem in a way other than missing work.

Employers can easily turn to the large pool of candidates able to fill the types of jobs often secured by welfare recipients, and hire someone else. There is, unfortunately, often little which makes someone only capable of securing a cashier job stand out and garner the loyalty of an employer. Those who feel "pushed" into the workforce, unprepared and under supported are the most likely to fail and return to the system.

Building A Foundation for Success

Welfare reform was based on the premise that, given the opportunity, welfare recipients would choose employment over cash assistance. It is this pathway that most returners to welfare have tried but not found successful. As has been said, certain types of welfare returns are unavoidable. Some returners recognized that DWS services (or lack of services) had little to do with the return to welfare. Other survey respondents provided valuable insights into what could help reduce welfare returns.

For this group of respondents, entering a relationship or marrying *was not* viewed as a method for reducing welfare returns. "Self-sufficiency" was not made stronger by depending on a spouse. While not rejecting the idea of marriage, respondents felt it more important to improve themselves and their own skills rather than becoming dependent on another person. This attitude was verified in a study of returners who left for work and for marriage. In this study, those who left due to work were more likely to return between 2 and 6 months post closure. Those closed due to marriage/cohabitation typically remained off for the first 6 months but, as they were followed over time, a higher percentage returned. These results indicate that those who close due to marriage are less likely to remain self-sufficient than those who close for work (Harris, 1996).

Building a foundation for success begins with recognizing predictors of return among recipients. Recipients with multiple barriers to employment, especially barriers such as chronic health/mental health problems (Urban Institute, 2002), often struggle to maintain employment. It is important to create plans which consider these issues and build in contingencies to deal with the barrier when it becomes an issue. Welfare recipients with chronic issues may cycle between welfare and employment for years. In the past, the welfare system could function as the safety net which was always there when a barrier surfaced. In an age of time limits, it is important to find more permanent solutions.

Use of support services in building a successful foundation is vital. "Government benefits

can provide a cushion of support that enables families to weather difficult economic times and remain off TANF (Urban Institute, 2002).” But this is not possible if customers are not aware of what is available or are not encouraged to use the services. Work can be the problem rather than the solution (Harris, 1996) when it is not accompanied by the supports needed to make it through the crisis times (such as health issues) and experience improvement in one’s earnings and work stability over time. An employment counselor may not feel an urgency to make sure a child care provider is paid on time. In reality, this may be the triggering event of someone’s return to assistance when the child care provider gets tired of waiting and refuses to provide care.

Support services also reduce the “cliff effect” referred to by many respondents. This term describes the respondent’s financial experience in moving from reliance on cash assistance to earned income. For too many recipients there is a gap between these events, where the cash actually closes before the first pay check arrives and the financial situation is highly unstable. Retaining high return risk clients in case management services during a defined transition period (Urban Institute, 2002) may be one way to lessen the impact of the bridge period. The “cliff effect” not only refers to the transition from cash assistance to earned income but the level of income available to the family. Employment should indeed “pay” and not result in a lower standard of living for the family. There will always be the potential for major life crises which would require someone to return to assistance, but providing a substantial transitional period and vital support services creates enough stability that a new worker can weather the minor crises of life without falling apart.

Some welfare recipients need help developing cognitive skills which support a move into employment. Those who have lived in a mode of day-to-day survival often struggle with trying to think long term or develop plans. When preparing to move into employment, some customers may need help thinking through “what if” scenarios. *What if* my child is sick on a work day? *What if* my car breaks down? These are not unrealistic situations. Customers who have thought through potential issues and developed alternative plans are less likely to be derailed when problems arise. This type of scenario building also helps employment counselors better understand the personal resources and limitations of each customer. This is important information in working together toward long term success.

This attention to more than just moving customers into “a job” can be part of the culture of the agency. A serious evaluation of the staff culture, allocation, and workload relative to client outcomes (Born, et. al., 2002) would help in determining what systemic factors may be related to customer returns. Sometimes workers also need to be trained (and supported) in taking a long term view with customers. Encouraging customers to think long term and then pushing them into the first available job is not modeling the desired behavior and in the long run will not achieve the desired outcomes.

Focusing on long term solutions was not built into the fabric of welfare reform but it clearly deserves some attention. Research and common sense support the idea that education makes a difference in earning potential. Supporting welfare recipients who demonstrate the commitment and capacity to pursue educational goals would benefit society in the long run. The number of recipients seeking higher education is relatively small and other government benefits could supplement their support. While this may not be realistic in an era of increasing participation rates, supporting this small group is an important value - even if they don’t count.

A final aspect of building success involves evaluating the return experience and learning from it. Failure is sometimes a necessary part of eventual success. A customer and employment counselor can talk about “why” the person returned. Lessons learned can be applied to the next employment attempt and perhaps move the person forward another step. Every time a person

returns they are at a different place in the learning curve. Using this knowledge to make progress can be an encouraging and supportive process.

Conclusion

There are many areas to consider when attempting to build a foundation for successful, permanent departure from welfare assistance. Time limits make moving into stable and secure employment even more important. Most returners have demonstrated their willingness to engage in employment. This willingness is an important first step.

Success in moving toward permanent self-sufficiency will depend on developing partnerships between customers and employment counselors which give attention to employment barriers, transitional supports and focusing on long term solutions.

Summary of Key Findings

1. For most returners, income from their own paid employment has been their primary source of income during significant portions of their adult lives. Seventy seven percent of returners closed their cash assistance the *first time* it was open because of their own earned income. For 80% of respondents, the most recent cash closure was also due to their own earned income.
2. The four main reasons respondents returned to cash assistance included:
 - health/mental health issues: flare up of ongoing conditions and/or work induced injury
 - conflicting priorities: desire to go to school, spend more time with children, improve skills
 - child care issues: disruption in service, loss of benefits, unavailable during work hours
 - workplace instability: jobs ending, seasonal work, lay offs, temporary positions
3. One quarter of study respondents felt DWS could have helped them avoid returning to cash assistance. These respondents felt DWS should have taken a more long term view regarding employment and helped them become better prepared through education, job skills and provision of work supports to retain employment once off assistance.
4. The quality of the type of employment gained by welfare recipients plays a significant role in the reasons people return. Most jobs are better suited to those in transitional periods of life (high school students etc.) rather than providing a career ladder for advancement.
5. The primary issue for respondents who experienced financial difficulty in the transition off assistance was the loss in overall income. Forty percent of respondents with income during the period their cash assistance was closed (N = 98), experienced an *increase* in available income when they returned to cash assistance. For this group, work did not pay.
6. Over half the respondents (58%) said DWS did not provide any assistance in making the transition from cash assistance to self-sufficiency. Those who did receive supports during the transition commented on how important these resources were to their progress.
7. Nearly a third of respondents asked for budgeting classes and financial planning assistance to help stabilize their financial situation before leaving assistance. This would have helped ease the transition off assistance and possibly reduced the need to return to assistance.

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APPENDIX 1: ADDITIONAL TABLES

Table A: Respondent Demographics

Personal Characteristics and Current Situation	Returner Study N = 176	Time Limit N = 500
Age (average)	29.0 years range: 19 - 54	32.8 years
Gender	94% female 6% male	97% female 3% male
Place of birth:	Utah Other state Other country	278 (56%) 173 (35%) 49 (10%)
Race/Ethnicity:	Hispanic White (non-Hispanic) Black (non-Hispanic) Native American Asian - Pacific Islander Other Mixed Race	134 (27%) 288 (58%) 24 (5%) 23 (5%) 9 (2%) 3 (.5%) 19 (4%)
Marital Status	Married Separated Divorced Domestic Partnership Single - never married Widowed	39 (8%) 77 (15%) 147 (29%) 71 (14%) 160 (32%) 6 (1%)
Average # of children total	2.2	3.2
Average # of children on case assistance case	1.8	2.4
Education	High school diploma GED No high school diploma or GED	237 (47%) 79 (16%) 184 (37%)
Average number of years of schooling completed	11.8 years	11.4 years
Currently in school	42 (24%)	61 (12%)
Of this, percent of each studying:	HS/GED Certificate Associate Degree Bachelor Degree	19 (31%) 19 (31%) 12 (20%) 11 (18%)

Table B: Factors Contributing to family stability

Family Stability	Returner Study N = 176	Time Limit N = 500
Current living situation:		
Rent	146 (83%)	384 (77%)
Own	2 (1%)	20 (4%)
Living with friends	4 (2%)	12 (2%)
Living with extended family	22 (13%)	71 (14%)
Live in shelter	1 (.6%)	2 (.4%)
Other	1 (.6%)	11 (2%)
Average number of times moved in past 2 years	2.2	1.7
Average length of time at current residence	16 months	23 months
Current employment:		
Part-time	39 (22%)	88 (18%)
Full-time	28 (16%)	94 (19%)
Unemployed	109 (62%)	318 (64%)
Food Security		
Food Secure	97 (55%)	168 (34%)
Food Insecure without hunger	44 (25%)	161 (32%)
Food insecure with hunger (moderate)	29 (17%)	130 (26%)
Food insecure with hunger (severe)	6 (3%)	41 (8%)
Resources result in income below the poverty level:		
Calculated using all sources of income:	61 (46%)	---
Calculated using earned income only:	141 (80%)	---

Table C: Barriers

BARRIERS	Returner Study N = 176	Time Limit N = 500
Mental Health		
“fair” or “poor” indicating a mental health problem	47 (27%)	218 (44%)
Has been diagnosed with mental health issue	131 (45%)	273 (55%)
CES_D - Depression indicated	81 (46%)	333 (67%)
Screen positive for PTSD	12 (7%)	—
Screen positive for anxiety disorder	20 (11%)	---
Self report - current mental health diagnosis:		
Depression:	57 (32%)	----
Anxiety:	27 (15%)	----
Bipolar:	12 (7%)	----
Panic Attacks:	8 (5%)	----
Physical Health		
“fair” or “poor” health indicating a health problem	58 (33%)	243 (49%)
Poor work history: (less than 6 months as any one job in past 5 years)	11 (6%)	92 (18%)
Has no high school diploma or GED	43 (24%)	184 (37%)
Has been diagnosed with a learning disability	30 (17%)	106 (21%)
Has trouble reading or writing	24 (14%)	89 (18%)
Client has considered cutting down on alcohol in past year	15 (9%)	67 (13%)
Client has considered cutting down on drug use in past year	8 (5%)	57 (11%)
Has child with behavior or severe health issues	47 (27%)	228 (46%)
Criminal Record	45 (27%)	156 (31%)
Of those with a record, record includes:		
Felony	12 (27%)	60 (39%)
Misdemeanor	39 (87%)	106 (71%)
Severe domestic violence indicated:		
In the past year	12 (7%)	74 (15%)
Ever in lifetime	90 (51%)	368 (74%)
Lack of transportation	48 (27%)	238 (48%)
Lack of telephone access	7 (4%)	75 (15%)
Referral to Intervention Specialist	13 (7%)	94 (19%)

Table D: Resources

RESOURCES USED:During period cash assistance was closed: Returner Study N = 176After cash assistance reopened Returner Study N = 176	Time Limit N = 500
Public Housing	48 (27%)	62 (35%)	207 (41%)
Unemployment Compensation	16 (9%)	- 0 -	8 (2%)
Workers compensation	4 (2%)	- 0 -	- 0 -
SSI	5 (3%)	6 (3%)	54 (11%)
Educational assistance	-----	20 (11%)	19 (4%)
Food Stamps	137 (78%)	171 (97%)	413 (83%)
Health Coverage for children	-----	239 (82%)	421 (84%)
Child care assistance	72 (41%)	43 (24%)	38 (8%)
Cash Assistance	-----	\$386/month	-----
RESOURCES - used <i>since</i> cash closure reopened			
WIC	53 (30%)	54 (31%)	138 (28%)
Food Pantry	40 (23%)	38 (22%)	222 (44%)
Thrift Store	50 (28%)	59 (34%)	238 (48%)
Homeless shelter	2 (1%)	5 (3%)	19 (4%)
Help from Church or religious org.	18 (10%)	23 (13%)	142 (28%)
Drug / alcohol treatment	3 (2%)	6 (3%)	46 (9%)
Mental health services	30 (17%)	46 (26%)	161 (32%)

Table E: Interaction With Employment Counselor

EMPLOYMENT COUNSELOR	N = 173			
	Excellent/ Very Good	Good	Fair	Poor
Rate the relationship with current employment counselor:	100 (58%)	31 (18%)	26 (15%)	16 (9%)
	Completely	Mostly	Somewhat	Not at all
To what degree were you able to trust your employment counselor?	93 (54%)	33 (19%)	32 (19%)	15 (9%)
To what degree were you able to be honest with your employment counselor?	121 (70%)	27 (16%)	19 (11%)	6 (4%)
To what degree were you able to discuss your barriers to working with your employment counselor?	101 (58%)	30 (17%)	37 (21%)	5 (3%)
	Very	Somewhat	Not Very	Not at all
For those who were able to discuss their barriers to employment with employ. couns. How helpful has your employment counselor been in assisting you in resolving barriers to employment? N = 162	82 (51%)	47 (29%)	26 (16%)	7 (4%)

Table F: Experience with Employment Plan

EMPLOYMENT PLAN	N = 170			
	Self Only	Employ. couns. only	Both together	Don't remember
Overall, who created the employment plan?	7 (4%)	44 (25%)	117 (69%)	2 (1%)
	Completely	Mostly	Somewhat	Not at all
To what degree were your views taken into consideration in making the employment plan?	84 (50%)	30 (18%)	42 (25%)	13 (8%)
To what degree were the activities you wanted included in the employment plan?	83 (49%)	32 (19%)	39 (23%)	15 (9%)
To what degree do you understand your employment plan?	136 (81%)	17 (10%)	14 (8%)	2 (1%)
To what degree do you feel confident you can accomplish the tasks on your plan?	96 (57%)	39 (23%)	28 (17%)	6 (4%)
Do you think you will be able to complete all the activities on your plan?	Yes: 137 (81%) No: 23 (14%) Don't know: 9 (5%)			

Table G: Current Employment Plan activities: Self Report

Objectives	Service/Activities	N = 173
Assessment	Skills assessment	8 (5%)
Basic Ed.	GED/HS Diploma	27 (15%)
Employment Related Education	CNA, CDL etc. training	24 (14%)
	Associates degree/ College level education	18 (10%)
Life skills	Help with SSI, transportation, child care	9 (5%)
Intensive Employment Services	Job coach/Choose to Work	2 (1%)
Job Search Assistance	Individual Job Search	89 (51%)
	Pre-Employment Skills Training Workshop	33 (19%)
Supportive Services	Child Care, Transportation	9 (5%)
Treatment	Physical Treatment	31 (18%)
	Mental Health Treatment	30 (17%)
	Substance Abuse Treatment	5 (3%)
	Family Violence Counseling	4 (2%)
Worksite Learning	On-the-Job Training/Internships/WEAT	4 (2%)
Partner Programs	Vocational Rehabilitation	9 (5%)

APPENDIX 2 - Qualitative Responses

5. The most recent time when you needed to reopen your cash, why did you need to reopen the cash assistance?

5a. Respondent lost job due to: Other

- 9501 Client's job was requiring her to work too much overtime, she wanted to raise her own kids and be with them.
- 9512 Client went to jail.
- 9520 Fired because she was pregnant.
- 9573 Doesn't know why she lost her job.
- 9600 Problems with management.
- 9604 Moved.
- 9636 Problems with boss' sexual harassment.

5b. Other reason needed to reopen cash:

Unemployment checks ran out-(4)

- 9514 Husband went to jail.
- 9566 She goes to school in the fall and opens cash when she does, works a seasonal job.
- 9586 Going to school full-time.
- 9599 Ex-partner quit his job. Needs a job she can do with one arm. And went back to school.
- 9607 I worked in customer services and my numbers were not good enough.
- 9620 Moved to Ephraim and couldn't find a job when she got there.
- 9635 DWS error was resolved.
- 9659 Moved to Richfield from St. George, couldn't find job once got here.
- 9673 Didn't keep up with paperwork.

6. Describe more about situation around cash assistance reopening?

Other circumstances, events, or problems that were happening at the same time?

- 9501 I was working too many hours and felt I was neglecting my kids. I quit my job before I found a new one. I found jobs that were part-time but offered no benefits. Finally I found a full-time job but still I have no benefits (Ct. happier now that she can spend more time with her kids).
- 9502 I didn't have work for three months. I was depressed. I had received help from the LDS church in paying my rent and other bills, but I needed something more constant (Ct. works seasonal jobs, because she lacks job skills and speaks very little English client along with her depression and anxiety attacks she has difficulty finding steady employment).
- 9504 Daughter was sick and had to miss too much work(Client missed work while caring for sick daughter lost job because she was caring for her daughter).
- 9505 I was working and got fired because I lost my day care. Day care closed at 4:00pm out here and I couldn't get to the day care center on time to pick up my kids because I worked until 5:00pm. Day care called me at work all the time to come get the kids and my boss got tired of it (so he fired me, client requested help from DWS to assist her in finding a daycare that would be open during her work hours).
- 9506 Client had problems with housing, bad neighbors and housing wouldn't do anything to change the situation. Client moved back home in a basement apartment and client was sick due to pregnancy. Client's un-employment checks stopped coming and she had to reopen assistance (Too sick to work because of pregnancy, when the checks stopped coming client had to get financial assistance).
- 9507 I work seasonal. I work at the local arena during basketball season. I work 8 months on 4 months off. Until I get child support, I use cash assistance during my off time (Other parent just got out of prison, client is hoping child support will be coming soon before his 36 months are over. Client doesn't want to find a new full-time job because he likes only working 8 months so he can spend more time with his son).
- 9508 I gave birth to my son 4 months ago. I had to leave my job, I was going to have a baby so I

reapplied (client worked up until one month before her baby was born. After the baby was born she did return to work but they had given her hours to other employees to cover her absence and now she isn't working enough hours. Client just went to court over child support and is thinking when she starts receiving child support she will be able to go off of cash, she thinks this will happen soon. Client also looking into going to school and acquiring more specialized training).

9509 I lost my job and got unemployment. Then unemployment ended so I reapplied. I don't have a lot of job experience. (Client feels she lost her job because of her lack of transportation, she was late a lot because she didn't understand the bus system. Employer stated he fired her due to a cut-back in the company. Employer gave her one month of unemployment pay and when that ended client applied for cash assistance. Client is not looking for work because she is in school to earn her CNA certificate. She plans on staying on cash assistance until she has her CNA and can make a more stable living for her family).

9510 No problems or different circumstances, the work just ended because it was seasonal (Client works for the IRS for 9 months of the year and has three off, during this time she needed to go on cash assistance. She did mention she had an opportunity for a year round full-time job, she called her employment counselor to get a bus token to go for the interview but her counselor was sick and not available. All the other DWS workers were unwilling to give her the token so she missed her second interview and feels that DWS is at fault and they are the reason she is back on cash assistance).

9511 Client is going to school and working. Her hours at work decreased from 30 to 15 (Employer reduced her hours due to a company cut-back, client wasn't able to make enough money and had to go back on assistance. She is almost done with school to be a nurse, client waiting to finish and then she will find a better job as a nurse).

9512 Traffic violations were not paid, judge ordered 5 day sentence. Lost job due to being in jail (Client is pregnant and on bed rest, doctor's orders so she is unable to find work. She felt bad that she lost her management job due to being in jail).

9513 Partner was laid off and was previously providing income (Client is dependent on partner providing income because of her physical and mental illnesses. Client has a bad back and neck and has to change positions every 10 minutes. Her cash closed the last time because partner was working more hours but when he lost his job she had to reapply. Client is still looking for a job but it is hard to find work that will accommodate her physical needs).

9514 Husband went to jail, my financial support was gone (Client can't work full-time because she can't afford child support, currently working part-time as a demonstrator at Costco. Income isn't enough without partners so she has to be on cash assistance).

9515 Client had to quit job because lady providing childcare wouldn't open her door, lost childcare provider (Client had a good job that she liked, she had a daycare provider that was good and then one morning her daycare lady refused to open her door. Client lost her job because she had to stay home with her one year old. She had to reapply for cash while looking for a new job, now she found out she is pregnant and is not interested in working. She would rather stay home with her kids then work, she plans to live on her cash assistance for as long as possible).

9516 Client was struggling with depression, and after she lost her job, food was tight. "I lost medicaid, so I couldn't buy medication. Without medication I couldn't function"(Client has multiple mental illnesses that make it difficult to work. She asked for a referral to the Social Worker when her cashed reopened because she felt she needed more support. Because the social worker is good things are getting better between her and DWS. "They could help with mental health issues before pushing me to get a job". Client is hoping to go back to work when her mental health is more stable).

9517 Client's unemployment ended, was enrolled in school and moving to a new house (Client is enrolled in a nursing program. As a part of the program he is working in a paid practicum position, because he is paid he lost his unemployment. Client is too busy to get another job but practicum is not enough income to support his family. He had to go back on cash to have enough money. After he is done with school he intends to find a job as a nurse).

9518 She was working for a medical supplies place as a temporary job and it ended (Client just got a new job and cash would be closing soon. The job is full-time but not what she wants to do, if she had her choice she would go back to school and earn her CNA).

9519 She had surgery on 2 knees for arthritis and also surgery to remove a tumor on her uterus (Client had three surgeries in a matter of months. She lost her job because of her poor health, she is unable to work

for more than 2 hours at a time; making it difficult to find work she can do) .

9520 Client was fired because she was pregnant, she sued the company for firing her and won the lawsuit, nothing more happening at this time (Client just had baby 4 months ago, currently not job searching and is not interested in working. Client wants to stay home with her baby).

9521 My boyfriend was my babysitter and when I kicked him out I lost my childcare, then I lost my job (Client is anxious to find a new job, feels better when she is working, currently looking).

9522 Workers decided I qualified as specified relative and no longer getting child support, so I reapplied (Client has no children of her own, husband left her and his two children a couple of years ago. She is working on adoption process and legal issues to adopt the children. She receives some support from their father occasionally but when she isn't receiving child support, she goes back on cash. She is currently recovering from ankle surgery and will go back to work in 8 weeks).

9523 Knee surgery so she couldn't work (Client lost job because of her poor health, had knee surgery and in the mean time her car was repossessed because she couldn't make the payment. She is recovering but her main source of transportation is walking and she is limited on how far she can go because of her knees and the recovery time).

9524 Her 2 year old child has medical problems, they affected her work schedule. He has seizures, he needs physical speech and occupational therapy twice a week. Client's employer would not work around her schedule (It is very difficult to find a daycare facility that will accept children like her son who has seizures).

9525 Lost job, fired, just went to reopen case for assistance (No info as to why she was fired, husband doesn't make much and only contributes \$200 a month, he is very involved in drugs and not allowed to live in her home, making her the primary provider for her two children).

9526 Wife lost job (Client is unable to work due to health problems and dyslexia. He didn't want to discuss his health problems in depth. His wife is currently looking for a new job).

9527 I wasn't going to therapy or on my medication, my Bi-polar condition got out of control. Started closeting myself at home and making excuses not to go to work (Because client wasn't showing up for work she was fired, she blames this on her mental illness and not being able to control it. DWS doesn't think she is mentally ill and don't accept the diagnosis so they are very unwilling to assist her with resources).

9528 Going through the process of divorce (Client was married and spouse was providing financial support, they separated and divorced, she lost the financial assistance from spouse and had to apply for cash assistance, she got a part-time job one week ago).

9529 I had been receiving \$300 with child support and he suddenly quit paying. I also wasn't working (Client was depending on child support when it quit coming and she wasn't working she had to go on cash until she found a job).

9530 I was laid off from work earlier in the year and my unemployment was ending (Client was selective of what jobs she would interview for so it took longer to find a job, just started one today).

9531 Put on bed rest for high risk pregnancy and lost job (couldn't find another job that would work with my physical limitations).

9532 I was having medical problems and unable to work. I had a bacteria attacking my intestinal system and got that treated. Then had to go through lots of testing. Then had to get my gall bladder removed and an artery worked on in my heart (Client lost his job due to his physical and mental health issues, he currently just started seeing a therapist about his mental health issues).

9533 Hurt back and couldn't work for a few months (Client hurt her back, has 7 kids to provide for and was unable to work had to reopen her cash assistance. She is now just getting established in a new job and will close cash as soon as possible).

9535 Her work was too much stress on neck. She was doing clothing production. She had to quit her job due to her prior broken neck (Client also has panic attacks, severe depression and suicidal thoughts).

9536 Had a stroke about 2 years ago. This was from medication and a hole in my heart. This was when my cash was reopened (Client lost her secretarial job because of her stroke and has been rehabilitating since then. Client receives SS I disability and hoping to get a job soon).

9537 Just no money to pay bills and for things. Wife going through mental health problems. Husband got injured on the job, back problems (Neither husband or wife can work because of physical and mental health problems. Wife is suppose to start receiving SSDI anytime now and then they will go off of cash

assistance).

9538 Lost job because of lower back problems. You can't be a nurse with back pain (Client also admits an addiction to Loritab and is working with her doctor now learning different pain coping techniques. Client has also suffered from manic depression for years and has made 2 suicidal attempts however she feels she could work now as long as she could find a desk job that required little physical strength).

9539 My temporary job ended and I didn't have any other income (Had to move in with family and open cash assistance case. Found a job and will be closing her case at the end of the month. She is currently pregnant).

9540 I am having a problems with my leg, I had to quit my job - doctors orders to get off my leg (Client went through a divorce and found herself needing to work for more income. Every time she works her leg acts up and she has to quit. She never wanted to work, she didn't want the divorce and she just wants to stay home and be a mom like she has always done. She wishes DWS would understand her point of view and let her stay home and support her in this).

9541 I went back to school and I worked good hours, but when the owners daughter would come back to work he would give her my hours she came and went a few times (When the client's hours were cut, she would fall back onto cash assistance to help her get by until her hours were increased again).

9542 Company was down sizing and I lost my job (Client is worried it will be hard to find a new job because she is pregnant).

9543 I was working, then went on bed rest for my pregnancy (Client stated that DWS said she could have 4 weeks off and then would have to return to work or her cash would close, even if she had a doctor's note. Client is planning to go back to the job she had to leave because of pregnancy).

9544 Husband needed back surgery and received it, he had to quit his job for the surgery and recovering time (Client is working part-time to help support the family, she wishes she could work more but her husband is not suppose to lift anything as he is recovering, he can't tend the kids and she can't afford daycare so she works nights after they go to bed. Client says husband will be fully recovered in four more months, until then they will be on cash assistance).

9545 I lost my job due to mental health problems, I couldn't go to work. My employer wouldn't work with me, he let me go (Client wasn't specific but her mental illness makes it so she can't be around people, she feels threatened by people. Is currently getting treatment, unable to work).

9546 Husband moved out and was not financially supporting us any longer (Client is very pregnant and has a little girl, she can't afford daycare, had to go on assistance until she will be able to get a job).

9547 It's just my back problems. I used to drive a bus but I can't sit that long anymore. I can't keep a job because of discomfort of sitting or standing too long (Client had to quit her job as a bus driver because of her physical health. Can't find a job that will work with her and her limitations. Doesn't have transportation either).

9548 My daughter was sick and I had to stay home with her and take care of her. Then I got sick with bronchitis and pneumonia (Client lost job because she was caring for her daughter).

9549 The place I was working closed, they went out of business (Client had to go on cash to get by until she could find a new job. Her spouse is in prison; there is no other income to support the family).

9550 I got less hours at work and needed some extra help (Client is also attending school).

9551 Laid off from work and needed help with my bills (Client didn't say why she had been laid off but feels DWS would better serve people by finding them permanent work to start with instead of temporary jobs).

9552 Job went out of business, client was looking for work, client was also planning to go to school.

9553 She has a mental disability. Depression, anxiety, possible bipolar. Her employer couldn't keep her while she was dealing with this (Client lost her job due to poor mental health, can't work until she gets things under control).

9554 Client was sick for 3 weeks when her cash closed, so she wasn't able to work many hours at her job. They eventually fired her.

9555 Client started school again at that time, so had to work less hours (Over the summer her cash was closed because she worked full-time. When the school year started again she had to cut back on hours at work and so her cash was reopened).

9556 I was diagnosed with lupus and the Dr. said I had to quit work and apply for SSI.

9557 I went to the DWS office four weeks before baby was due to get assistance while on maternity

leave (Client will go back to same job once her baby is cleared by doctor to go to day care, only went on cash while recovering and on maternity leave).

9558 Resigned from position because of disagreement with employers. "They're crazy" So I needed help while finding another job.

9559 Client was pregnant and had poor health. Also she feels she was discriminated against when looking for work because she was pregnant. She finally got a job, but lost it when she couldn't come in due to problems with pregnancy (Client is not working because recently had the baby, doesn't want to work she wants to finish school. Client's cash will close time limit at the end of the month, hoping to get an extension).

9560 Hours had gone down, less money and couldn't make it. I was still working but when a CNA's hours go down it is impossible to make it (Initially went back on cash because she was pregnant and unable to do a CNA's responsibilities, when she went back to work she just wasn't getting the hours she previously had before the baby).

9561 High risk pregnancy, doctor told me not to work

9562 I was pregnant and sick and my job laid me off because I was absent so much. I have a doctors note now (Client has always worked and already has a job lined up for after she has the baby, just using cash while she is pregnant).

9563 I lost child care and had to leave my job. They closed my child care because they said I had an overpayment (I don't make enough money to support my kids so I had to go back to cash assistance).

9564 I was with somebody at the time so I wasn't working, he just left (Person providing support left and client had to try to support daughter, client feels she isn't educated enough to get a good job).

9565 The job ended, the company went out of business.

9566 She returned to school in the fall and reopened cash, she does this every year and this makes it so she can finish her schooling (Client's husband is unable to work because he is disabled).

9567 Laid off from a plant that assembles DNA tapes. Had been working 7 months but work got so slow that they started lay offs.

9568 Laid off for insubordination, they were looking for an excuse to fire me (Client was laid off and had to find a new job, went back on cash).

9569 Fired from job and didn't have any cash (Client is working on her education and so she is not looking for a job, using cash assistance to support her and her family until she is done with school).

9570 Has degenerative knee disease and had to have knee surgery. Put on medical leave from work and they didn't pay anything but they filled her position so she couldn't go back.

9571 I was going back to school and I can't get bad grades; if I am working my grades went down. My schooling is important to me, had to cut back at my job (still working part-time).

9572 No explanation from employer of why she was laid off, client also had car problems at the time (Client has bad health that limits what she can do, she is worried she won't find stable employment before her cash runs out)..

9573 I was working, lost my job and had to re-apply. I don't know why I lost my job (Roommate also moved out leaving client to pay for all the utilities and rent on her own).

9574 I was working and pregnant and doctor put me on bed rest (Client is also attending school, doesn't feel she can work more then part-time while in school).

9575 I went from an hourly job with a steady wage to waiting tables with a wage that varies (Client not making enough at job to pay all bills).

9576 Partner was fired from job (Client doesn't currently know where her partner is, she is low-functioning and unable to work, she receives SSDI).

9577 While working at job had baby, I wasn't at my job long enough to receive maternity benefits so I lost my job (Having difficulty finding a job that doesn't require her to work weekends, she doesn't have childcare on the weekends and so she can't take a lot of jobs she finds).

9578 Working on an assembly line, I hurt my back moving heavy parts. I had to quit my job (Vehicle is currently broken, limited transportation to look for a job).

9579 Was having medical problems, lack of child support from dad, paying off and on. Income decreased because of less child support.

9580 Same time we got evicted from our place I lost my job. I was having mental problems, my car got wrecked and I couldn't afford to fix it (Client is currently trying to become mentally stable so she can work

again. LCT at DWS office says she is not ready to work yet, wants her to become more stable. She is unable to drive now and so limited by transportation).

9581 I was working and got laid off. Then went back in and reapplied. I have a job now, part-time and I'm still getting assistance.

9582 Had a job lined up, did some work, employer never paid me (Client applied for and received unemployment until her cash opened again, she is in school and working part-time. Her father provides child care for her).

9583 My job ended (business closed) I was able to start another job but started having frequent anxiety attacks and needed to quit (Client plans to go back to work after she learns how to better cope with her anxiety attacks).

9584 I lost my job and decided to go back to school instead of finding another job right now.

9585 She was laid off from her job when she had to leave for foot surgery. Other supports had been reduced so much she couldn't make it without going back on cash.

9586 Moved to this area to be able to go to school here and is going to school full-time.

9587 Husband's income was significantly reduced, less hours (Client receiving help from EC to find a job to support the family).

9588 Job ended. Was living in Idaho, Grandpa passed away so moved back to Utah, didn't have money (No other info provided).

9589 I became pregnant, they wouldn't put me on light duty, they said it was special treatment and so I quit rather than risk miscarrying my baby (Client's doctor told her not to lift, as a CNA she asked to be put on light duty, they wouldn't, she quit and now can't find a job. Client feels that people are unwilling to hire a pregnant woman because they think she is going to quit when she has the baby).

9590 Still in bankruptcy, other daughter came back home making them eligible. Oldest daughter was pregnant (Client had to file bankruptcy, he didn't qualify for cash because his oldest daughter was living in the home and making too much money even though he didn't get any of it. When his other daughter moved in he became eligible. Client is unable to work due to physical disabilities).

9591 Laid off from job after I did a work site workshop for a month (Client hadn't received payment from her work site and nothing from cash assistance. Was hoping to meet with DWS the next day and figure things out).

9592 Attorney fees needed to be paid and lost job at the end of the summer as usual (seasonal work, couldn't find childcare he is a chef and works early morning or late nights, no facilities to provide care during these hours).

9593 Husband was laid off from job and he was only able to do job search (Client unable to work due to physical and mental health limitations).

9594 Moved in with mom. Client had gone on sick leave from work for three months (Her job ended when she went on sick leave, feeling very depressed lately, also dealing with health issues).

9595 Wal-Mart opened up and the store I was working at lost 18% in sales. I was working at a Smith's nearby and they laid me off.

9596 We both lost our jobs and had to move to the shelter. They told us to reapply at the shelter (Client is bipolar, and has depression. She has very poor eyesight and may go blind, employment counselor is currently trying to help her get SSI).

9597 Unemployment ended after two months and I needed to go back on to cash (Client is also attending school).

9598 I got burned out doing telemarketing and it was affecting me at home. So I had to quit. Then I couldn't find any other jobs. I started pawning my stuff. Then I gave up and went back on cash (Client doesn't have access to a car, had transportation issues with work too).

9599 Ex-partner quit his job intentionally so I would not have any support. It would have worked had he kept paying. I had to stop wearing a brace for my arm to get hired and then lost job because I couldn't do it (Client needs one armed jobs which are hard to find, she is also attending school full-time and doesn't feel she can work a full-time job. Client had to request assistance when her unemployment ran out and she needed more income).

9600 Client had been working eight months as a second shift supervisor. The overall supervisor and client didn't get along and client got mad and walked out (Client got into an argument and left job. She feels she is unmotivated because she is "extremely overweight" and struggles with depression).

9601 Had reduction of force for a small business and had to let several people go; I had received extensive training and enjoyed the job (Client wants a stable job, not anything like her past short-term jobs. She also struggles with back pain and headaches from an accident).

9602 Had to quit job because son was diagnosed with leukemia in November. Car broke down too (Client lives an hour and a half from the hospital where son gets his treatments at least a couple times each week, her job would not be flexible with this so she had to quit. Social Worker at the hospital suggested she not work and take care of her son right now, currently not looking for a new job).

9603 I had too many absences from work at the call center. I had 2 miscarriages and used some absent days. Then I got arrested and used the rest of my absences, so I got fired.

9604 I moved in with a roommate I was dating then and now I am not dating him. I lost my job because I had to move (Client is on cash until she can find work in her new area).

9605 Nothing more. Just seasonal work. She works only nine months at a time, is laid off for 3 months, then goes back to work again at the same job (Client is not interested in finding a new job, she enjoys her work even though she can't work year round. Client admits she fakes job searching so she can keep her current job).

9606 I lost my job because my son had to have surgery and I missed too many days of work while I was taking care of him (Son has since recovered and client is currently looking for a new job).

9607 I was working a customer service job and I was not able to produce the kinds of sales numbers they wanted from me in order to keep the job.

9608 I missed too many days at work because of my pregnancy, so they laid me off (Client was sick due to pregnancy and so called in a lot, will look for a job in one month after the baby is born, she is placing the baby for adoption).

9609 I just gave a child up for adoption, and I had to move out of my apartment, the adoption agency stopped giving me the money (\$100 per week). I was able to get into a supportive housing program, where I reopened my cash. When my cash closed I couldn't afford rent and was homeless for a while (Client is currently attending school so she can get a better job and will look for employment after she graduates until then she will remain on cash assistance).

9610 Moved back in with husband who was father of kids and working (Client doesn't have to currently look for a job because her baby was born premature and has not been released to go to day care yet. Client admits not following through on her employment plan and going to get her GED. She knows her cash will be closing really soon).

9611 Client had been working at Wal-Mart and her husband was not working. Because Wal-Mart hired too many people, client quit. Client also had health problems that began while working, but worsened soon after client quit (Client wasn't getting many hours at work because so many people were hired. Client was diagnosed with cancer after she quit and now she is unable to work because of treatment she is doing).

9612 Client injured back on the job and had to quit because the doctor said she was unable to work. She is still fighting for Workers' Compensation (Client is currently looking for a job but is having difficulty finding a day care that she feels she can trust).

9613 Nothing more was happening when my cash was reopening. I just lost my job and so I had to go back on (Client refused to go into detail about why she lost her job).

9614 I hurt my back really bad in a car accident and was unable to continue working (Now that client is recovered she does have a job and her cash recently closed).

9615 I lost my job and didn't really have any other resources at that time (No information given of why client lost her job).

9616 Unemployment insurance had ended. At that time I also decided to go back to school (Client was injured on the job doing production work. She was unable to do this type of work anymore and this is all she had ever done. She was prepared to get any other kind of work and felt she had to go back to school and get some education, she earned a dental assistant certificate).

9617 I worked for a loan company that gave a guy a loan and when he couldn't pay he committed suicide. I am having a very hard time dealing with this and so I had to quit my job (Currently working through issues with her a counselor).

9618 Client was working at a tanning salon and was doing well when she found out she was pregnant. She got fired because the owner worried she would miss too much work with the pregnancy (Currently looking for a job but she is pregnant and it is hard to get a job when they know you will need time off soon).

She wants to go to cosmetology school and is hoping to find funding soon).

9619 I didn't have a babysitter on the weekends and kept missing work. My boss was also harassing me and I complained so I got fired (Also has depression, missed her final to receive CNA certificate, currently trying to work things out to get this).

9620 Had moved to Ephraim, didn't have money at the time, was unable to find a job right away (Client states that living in a rural area is very challenging because good jobs are difficult to find, would also like to go to school part-time so she can get a better job).

9621 When cash reopened client had to quit work because she needed a partial hysterectomy.

9622 Wife had a high risk pregnancy and was on bed rest for at least 4 months. Husband lost his job (Client is unable to work and husband is currently looking for a job, Client wants to work but feels it is pointless when you make less then they give you when on assistance and they decrease your other benefits as well).

9623 I was fired from my job because of issues I was having with my mental health, (Client has depression) and not mentally able to look for another job.

9624 I needed surgery so my husband had to quit his job to take care of me because there was no one else that could help me at the time.

9625 I stopped selling drugs, which was a form of cash that I was getting and then needed assistance (Client had to quit job because she was pregnant and having complications, after which she sold drugs and then recently quit doing that and went on cash).

9626 I was working from closure to re-open, but with more health problems with this pregnancy I couldn't work anymore. I worked for the first 2 months but that was real bad (Client had baby and baby is on a heart monitor. Client plans to go back to work after her baby is off of the monitor child is only 3 weeks old and mother is still recovering from the delivery).

9627 My partner moved in and out a lot. He had a good job and since we were together, the cash closed. He left and came back and I had some child support for a while. Then when he left again, it reopened (Currently partner moved back in but is unable to work because of a broken arm, still Client is worried her cash will be closed because he is back. She can't rely on partner for any stable income).

9628 My cash closed right before Christmas. I have anxiety, which made it hard as well (Client has back problems so she can't stand long periods of time. She is currently pregnant and the position of the baby has exacerbated her back pain to where she can't work).

9629 I was 42 when it reopened, I had to get medical treatment and was unable to work. I had worker's compensation for a while, but when that ran out I had to go back on cash because my medical problems were still present (Client had been a truck driver and that is all she is trained in, she was making a lot more money then what she gets being on cash, she is very frustrated about this).

9630 I had been fired from my job. Now I am in school. When I was fired, I was unable to find another job. When the cash reopened, I went back to school (No information on why Client was fired, also has depression).

9631 I got laid off my job because my son was just born and he was too young, so no one would watch him (Client states her main barrier to working is child care, she just can't afford it).

9632 I lost my job (no reason it just ended). So I decided to move to Salt Lake City and I got assistance while looking for a job (Client stated in write-up that her former husband was abusive and she moved here to get away from him).

9633 I was going to school and needed some help getting through. Counseling services were provided for me and the extension helped me deal with issues in my life.

9634 I was working at a job and was on probation for being tardy. I showed up one day late following the probation and was fired.

9635 The client wasn't working, her son (21) was having problems (changes in behavior and health, later found out he had a brain tumor) and had to check into the hospital. This created a strain on her income as well (DWS closed her cash because they thought her income had increased, after proving it had not and resolving the concern they reopened it the most recent time).

9636 Was working at a good job but the boss was making sexual advances and she quit and moved to another town to get away from it. He threatened to sue her if she pressed charges (Client is currently focusing on getting her children to their counseling appointments because they witnessed the domestic violence and have aggression issues. Client intends to go back to work once they are settled in their new

home).

9637 Was working at job that wouldn't cover her to have a baby. Went on a 2 month leave of absence and needed to reopen cash after delivery complications. She is back to work now and cash will be closing soon.

9638 Got pregnant, unemployed, but employment counselor said she couldn't get a good job so she should use the time that she was pregnant to get her GED (Client currently goes to school 15 hours a week and volunteers 15 hours a week).

9639 Going to therapy and completing my associate's degree (Client going to therapy for panic attacks and depression. Has a degree but can't get a good job so is planning to go back to school in the fall to get more education).

9640 Car wouldn't start and I did not have a way to get to work and was late several times, so I was let go (Client feels stressed about finding a job currently because CPS and DWS expect so much of her. Her kids have several appts. For counseling every week).

9641 She mainly wanted to go to school, so she quit job to go to school. Money she was making was just fine but wanted to get an education (Client plans to close cash when she graduates and gets a job).

9642 I went into a homeless shelter while I was undergoing drug and alcohol treatment, so I needed help paying bills and getting food (Client currently working on her GED and hopes to get a higher paying job when she finishes with her schooling).

9643 I had to stop working due to migraines and panic attacks, I couldn't leave the house; therefore, I couldn't leave to get a job.

9644 I had no money and no job that would support me and my family. No one would hire me. I couldn't find work and the temp. jobs didn't last. I couldn't find a job that would work because I had no child care, so my availability hours were so that no one would hire me.

9645 There was no work for her husband so she had to go back on assistance. Her husband hurt his hand and couldn't work at the time (Client is unable to work because of severe back problems).

9646 I hurt my back on the job and they lowered the amount of hours I was working. Not making enough money then so I quit (Client decided not to work so she could focus on her education).

9647 My job was only seasonal, so I got laid off. I also had no child care right away when I had no job, so I couldn't look for a new job (Client lives with and takes care of her sick mother, would need child care for daughter and also someone to care for her mother for her to go back to work).

9648 My husband has Parkinson's disease, COPD, Cerebral atrophy, and had a stroke in March. I had to quit my job and now I am his full-time caregiver (Being caregiver is much more strenuous than a job outside of the home, but client doesn't have an option, she has to do this for him).

9649 My hours at work were cut and I was going to school full-time (Client states it was difficult to do what DWS wanted and go to school, she also had to do an internship with no pay and so she didn't have time to work a job).

9650 I got pregnant and the pills that I was taking for my depression didn't seem to be working

9651 I was at a temp job and it ended in January, and I was trying to go to school at the same time and I couldn't make it on my own.

9652 I had been laid off and didn't have transportation. I had to use the bus (to job search) which made the situation more difficult.

9653 My job was really slow so they started laying off and I lost my job too (Client's husband was deported, the apartment she was in was condemned and she had to move).

9654 I couldn't work because I was pregnant and my work didn't want me to be around sex offenders at the group home I worked at. They gave me leave until I am ready to return. I also fell right before I had my baby and bruised my pelvic bone (Client just on leave from work, is planning to return after baby is born).

9655 Would not allow me to come back to work without a doctor's note because of dizziness, so decided to go to school and get a certificate (Client wanted to get a better paying job and decided to go to school and get an education instead of working).

9656 Downsized the company, I went with a different temp agency that laid everyone off and I lost my job.

9657 I have a hard time participating and doing what is on my plan. I had gotten a job with a friend but there was not much work at the time so I had to go back on cash assistance (Client states it is just not in her

personality to get a job and work, she is not motivated to do this).

9658 I didn't like my job and didn't want to get behind on bills, so I applied again for assistance, and I was also pregnant at the time.

9659 When I moved here, I couldn't find employment. I had found out that my x-husband had run me into about \$10,000 debt. The job market in this town is poor (Client quit job because she was moving, she moved to a rural area where there weren't many jobs available).

9660 I developed skin cancer on my lip and I was working in a dusty environment outside. I had to quit my job because it was bad for my heart (Client is also caring for her son and her aging mother, this makes finding a job difficult but she is trying very hard).

9661 I was getting a divorce, separated for the final time from my partner.

9662 Client had to go on insulin and her hours had to be cut down at work - she wanted to work a split shift so she could put her feet up for ½ hour and go back to work, but her boss wouldn't let her do that so now she has less hours and needs cash to make ends meet.

9663 They had gotten married and she was not working anymore. Her partner was making good money. They had some marital problems and he moved out. She needed help for several months until she could find a job and then they got back together. This time she has kept her job just in case.

9664 I didn't have enough money because I needed tonsillectomy and sinus surgery. I had been working two jobs and when I got ill I had to quit one of them and re-open my cash because what I was making wasn't enough (Client had a seizure, this is what caused her to quit one job, since then she has had three brain surgeries and is scheduled for one more, she also is going through chemotherapy).

9665 Son broke leg and I couldn't work because I have to take care of him. Day care would not accept him with his broken leg (Client is currently pregnant and only had one hand, she states that it is difficult to find a job with only one hand).

9666 Had to quit job because the job was mentally draining, so needed to come back on assistance (Client felt too much pressure to produce at the telemarketing job she was at, she also doesn't trust anyone to care for her daughter).

9667 Father of the kids left and she had lost job a few months before. He had been supporting them all but once he left (he was deported) they didn't have anything.

9668 Was working in a factory making pretty good money, back problems started getting so bad she couldn't go to work any more due to severe pain.

9669 My job was temporary with Kara chocolates and it ended.

9670 I had just moved into a new place and needed more money to help with my bills. The job I was at gave me fewer hours so I couldn't afford my bills, I had to quit.

9671 The boss at Lowe's didn't like me so he had the goal to fire me.

9672 Client had to go on bed rest and doctor said she couldn't work, also struggling with depression at the time.

9673 Postpartum, father's weren't paying me any money, I lost my job.

9674 Had a job, lost it and needed help. Started taking care of son (Client has custody of his son and no day care so he stays home to care for him).

9675 I got pregnant and I can't work that many hours because of school. I have backaches and headaches.

9676 I needed to go to school, so I began working part-time.

8. When your cash closed, what type of preparation or assistance did you receive from DWS to help you transition off of cash assistance?

Nothing- 102

Receiving DWS services such as medicaid, food stamps, daycare or cash assistance - 48

Employment help; finding a job, interviewing skills, resume writing etc. - 20

9507 Child care, DWS told me to find day care that worked for me. They paid for it and gave me bus passes.

9516 My counselor gave me work clothes, but she didn't explain that I had to work in order to keep my medicaid. I wish I had, had more preparation.

- 9520 They talked to me about budgeting.
- 9570 Actually nothing, as soon as I reported I got a job they dropped it they did leave me with food stamps, medicaid and child care.
- 9576 DWS helped him get a better job.
- 9579 No transitional help, three days, it would've been much more helpful to have more notice.
- 9585 Not any at all, they took away all the other supports so suddenly, I did get a medical card, I have horrible health.
- 9586 I didn't get really any, they helped me find a job, the caseworker in Ogden was awful, it was all phone service no in person appointments.
- 9605 They provided child care assistance and motivated me to look for jobs, but I wasn't really looking because I knew I would be going back to my seasonal job in a few months.
- 9613 I was offered papers for State Child Care assistance, even though I didn't use this help.
- 9616 Employment counselor sat down to help make plans for future, talked about school, etc.
- 9617 DWS worker made sure benefits continued until job started paying.
- 9622 They gave me medical, but there was nothing. They only gave me one day notice.
- 9625 My employment counselor helped me put together an unemployment plan.
- 9648 My employment counselor made sure that I was financially stable.
- 9659 They helped me with child care assistance so I didn't have to worry about that, and continued with my food stamps. They also helped me buy professional clothing for work.
- 9660 They made sure I had a job so I could be okay financially. I felt really prepared..
- 9669 They sent me to learn English. ESL
- 9670 They made sure I had enough hours at my job by doing followup's with my counselor.
- 9673 Nothing more than \$20

9. What more do you feel could have been done to ease your transition from cash assistance to self-sufficiency?

- Nothing more - 59 [removed from list below]
- Tapering cash off, financial planning, budgeting - 55
- More help from Employment Counselor - 11
- Providing child care - 9

- 9502 English classes, job training, onsite training
- 9503 Utility assistance, I got very behind and I am still catching up.
- 9504 A little bit longer on cash to catch up. They take it away so fast and you are so behind.
- 9505 They could've helped me with day care, figured out my over payment. Helped me find a day care out here that is open the hours I work. I don't think I have an overpayment but they won't clear it up so I can't get day care paid for.
- 9507 I don't know this city that well. They could've helped me find evening day care.
- 9509 Help with transportation, I had to use the bus and had a hard time getting to work on time.
- 9510 They could have helped me with transportation, like bus tokens, for the first little while till I got a paycheck from working.
- 9513 Maybe they could help people to create a savings plan with their last few months of cash assistance so they have something saved up. Maybe match funds in the account.
- 9516 She could have referred me to a social worker, or helped me with my depression. I felt like I couldn't talk to her during this time.
- 9517 My employment counselor could have been more understanding and told me not to end my financial assistance until I was receiving my unemployment. I had no money for one month.
- 9521 If they would've been more supportive of me having a job, that would've helped. Helped me out until I got more hours at work. Give me a few more months of assistance.
- 9522 Wean me off. Give me time to prepare and slowly decrease the money.
- 9524 A financial plan would have helped. It's scary going from having money on the 1st to relying on a paycheck.
- 9528 Taper the money off more slowly to help me adjust

9529 Just knowing people to contact or agencies to contact in case of emergency

9530 They need to stay consistent with child care. Anytime I get a raise my child care goes down. I can never get a head.

9531 I didn't even know it was ending. So just telling me would have been better.

9532 The state could have helped a couple more months to help get caught up

9537 They could have looked at bills and rent payment and helped us to save up money for when we no longer have cash.

9540 Not cut my food stamps, I had to spend so much money on food

9543 Pay for my day care

9544 Could have given us some counseling or closed it more slowly

9545 I could have had an extra month because my paycheck didn't come fast enough

9548 Given me more time to get on my feet before completely cutting me off.

9549 A few months of cash while working to get ahead.

9551 Slowly take me off assistance not just cut me off of everything.

9554 Help me find a more reliable job.

9555 They could have waited to cut my assistance until I got my first check from work.

9556 Give me more time to get on my feet and pay my bills. Keep food stamps open and give me financial for 2 months.

9558 They should have budgeting classes to help you. A month lee-way would be great because you don't get first paycheck for like three weeks.

9559 They could have given me financial help to get through school. I could have been able to get a better job.

9560 Given me more time to be with my newborn.

9561 Daycare for my daughter faster would have been helpful.

9563 Not close my child care. I would still be working if I had child care.

9567 They closed it right after I got stable but then lost the job two weeks later. They should keep you on both longer.

9571 They should give you more time, at least until you get first pay check. If they helped people get on their feet for good not for a little while. That's why people keep going back.

9573 Eased up on all the paperwork which causes stress.

9575 Better job preparation would have been helpful.

9578 More support from my case worker.

9580 Helped me with a little more cash, food and checking in with you to make sure things are going good for you.

9581 Job services to help get a job. Have jobs lined up for people. Better job coaches.

9585 I just think when you make that change they shouldn't take everything away, they need to give you time to budget and prepare for the change. It all goes away too fast.

9586 Cut it off so quickly when I started working, they need a grace period because it takes 2 weeks to get the first check.

9592 Help me get child care that meets schedule needs for early morning or late night work.

9595 They should tell you a little further a head of time the cash was closing , so I could have budgeted different. I had late fees because I couldn't pay them all on time.

9597 Extending assistance a few weeks after getting a job instead of cutting you off would help.

9598 They could have helped with other things. I have gotten my food stamps closed twice for no reason. Then I have to spend money that I wasn't expecting to.

9599 Not penalize you so much for getting a job. Give partial cash assistance for two extra months to help transition off. It would help you build up to the reality of the financial situation.

9608 Not dropped me so rapidly, transition me so I'm not so far behind with everything.

9609 They should let people know the monetary limits to receive assistance so you can plan for the cutoff. They could have given me some warning.

9611 More food stamps would have helped. Maybe wait a month to cut back on food stamps.

9612 They should have given me one more month after they tell you it is going to close. It made things difficult for about one month because I didn't have the money saved.

9614 Cut it off slower- half my balance at a time instead of it all at once.

- 9615 If I had been able to find a job that paid better. The money from my job was pretty much the same as when I was on cash.
- 9618 As soon as you get a job they take everything away, they need to give a little more time or something with the assistance.
- 9620 Giving a grace period when you have a job, they just cut you off, they should help more for a month to help transition.
- 9622 Start reducing the cash in small amounts at first and more notice. I found out the day before my cash closed.
- 9628 They could have given me more time to make sure all was going well. Plus, when you start a new job, you don't get paid for 3 weeks.
- 9630 They should recommend their budgeting classes, encourage people to do more, and don't cut off abruptly, taper off from cash with food stamps.
- 9632 Just more time. The way it works as soon as you get a job it closes.
- 9634 Provide half of cash assistance check for a month to help with the bills until my first paycheck comes.
- 9642 Be slowly weaned off the cash. They should have taught me how to budget and handle bills so I would have an easier time dealing with having no cash.
- 9644 They could have waited till I was caught up on my bills before they cut me off.
- 9645 They should make the services available that they tell us about.
- 9647 Kept my family on medical insurance. The cash wasn't so much a problem.
- 9649 Making sure that I was making enough to support my family, but they really don't care.
- 9650 Training on budgeting money.
- 9654 Take you off slowly, make sure you are stable before cutting you off. Especially the food stamps, they cut them down a lot.
- 9655 Could have taken an average of the hours I worked instead of taking the highest amount of hours I worked, I did not work that amount of hours that often..
- 9662 Look at the net income not the gross - what I bring home is so much less and we can't make it on this.
- 9663 They need people with a little more empathy. They need to care more about people other than themselves.
- 9664 The only thing that would have helped would have been if they had offered me budgeting classes and stuff like that.
- 9676 Help me with education or find a good job for me.

10. Did you experience any problems in making the transition from cash assistance to self-sufficiency? If yes, please explain:

Lack of money - 40

Decrease in food/food stamps - 10

No job/less hours - 6

Lack of notice - 5

- 9503 Utilities and food assistance was reduced when cash was closed. It was hard to lose it all.
- 9505 Paying utilities and car insurance was expensive and day care. If I could've had some help for just a few months more I might have been okay.
- 9506 Client had to get money from her parents because she wasn't making it on her own.
- 9508 Adjusting to less money, I only got paid part time for a while.
- 9509 I had a hard time with transportation. Figuring out the bus schedule to get to work on time.
- 9516 I didn't work enough to keep medicaid, which made it impossible to get my medications. My mental health made it hard to keep going.
- 9517 I closed my cash too early and didn't receive my unemployment for a month. I was broke.
- 9518 I paid my main bills first but that didn't leave me anything for the kids.
- 9522 Bills piled up and had to file bankruptcy, and lost my home, moved in with dad.

9524 I didn't budget my money very well. I was used to receiving the lump sums, couldn't go to twice a month.

9527 My rent was late, I have to pay late fees and my power was shut off.

9532 I just couldn't get caught up on my bills. I can't seem to ever get above poverty level.

9537 Not having enough money, couldn't pay bills, heat shut off

9539 It was hard at first to make ends meet and buy food

9543 My rent increased and that was hard. I didn't have day care, that was expensive..

9549 Pay period too far spread out, so I was broke for a while when I got a new job.

9551 They don't really warn you. They just send you a letter saying you are cut off. I didn't get paid for 3 weeks and got behind on my bills.

9553 Rent was a lot of money, I had to move in with my mom and sleep on the floor to make it.

9554 I was struggling to make my car payment. I had to ask my brother for help.

9555 I didn't have enough money, and I had to fight with them about child care.

9556 I couldn't get caught up with our bills, I couldn't get in a better situation.

9559 I wasn't finishing my school for medical assisting because I had to work.

9562 I couldn't pay my rent on time. Cash closed, and pay day was three weeks later.

9564 I usually was dependent on it, it was hard to make up the money.

9565 I didn't have enough for childcare and transportation. It was easier when I wasn't working.

9567 I was trying to make it on my own, but things change all of a sudden.

9571 My car broke down and I had no transportation. I had no money, no food stamps, no cash and no medicaid.

9584 Just not enough money with my job to pay for everything.

9585 It took them forever to work my case and re-figure food stamps, etc. Their mistakes put me way behind on all my bills, family saved me as much as they could.

9590 I got behind on my rent, and I can't work because I'm disabled.

9591 Right now I am working for free. DWS said I would be paid while interning and I haven't gotten any money.

9595 It was kind of difficult. I was used to getting my money on the first. I had to call and change the dates I would pay my bills as the check came at different times.

9596 I can't find employment and my relationship is unstable, it is hard to make it on my own.

9597 I always get in the hole because I get cut off right away. I never can get a head, it's hard.

9599 Not enough money for food. Utilities and phone got shut off. We had to cut back.

9606 I had to wait 3 weeks for my first paycheck and so I got behind on some of my bills. It would have been helpful to have the lump sum.

9608 Everything was dropped so fast that I had no time to get ahead in payments.

9609 I couldn't pay for childcare. They didn't let me know that they weren't paying for child care anymore until after one month so now I have an overpayment.

9618 Food stamps closed way to quick and I couldn't afford food. With everything closing so quick I got further behind.

9620 I just didn't have enough money, no savings, they give you so little for cash anyway that you can't even pay rent.

9622 I couldn't pay my rent because they closed it the day before.

9623 The pay I was receiving from my job was not enough for all my bills and the necessities.

9624 We did not have any income at the time the cash was closed.

9628 They cut everything off at once, so it was hard to get food and pay the bills. Rent went up when I got a job, so it was nearly impossible to pay for it all.

9631 I had no one to watch my son while I looked for a job, so I never got a job.

9635 I didn't have any money and the bills still needed to be paid.

9636 The hardest part was buying food. I wasn't getting any food stamps at all. There was not enough to cover it all.

9639 I didn't receive enough notice. They just cut me off.

9640 My pay is less and I couldn't make all the bill payments.

9643 I couldn't pay my bills or co-pays for my daughter's medical needs.

9644 No one gave me any preparation. It was like no one cared about me and my problems.

- 9648 At first it was hard, because there wasn't extra funds and with my husband not being able to work I was supporting the three of us.
- 9649 The struggles of trying to work, go to school, and support my family, was very difficult.
- 9650 Just budgeting my money. I would run out of money too quickly.
- 9652 I can't take a job unless it offers overtime. The job I took was only \$7.00 an hour.
- 9654 The food situation was difficult ,couldn't afford to feed my children.
- 9655 Because I was not getting enough money from my job.
- 9662 I got way behind on the bills and I am in debt up to my ears.

11. As you transitioned off cash assistance, how would you describe your financial situation?

11a. If "fair" or "poor" please describe what made it that way?

Lack of money - 27

Gap between cash assistance and 1st paycheck - 8

Wages too low - 6

- 9503 I could have used a little assistance until I got my first pay check.
- 9504 Behind on bills to start with when the cash ended.
- 9505 I didn't make enough to pay all my bills. They don't give you a chance to get on your feet.
- 9506 Client only had a little income from unemployment and was pregnant. Client had to ask for money from parents.
- 9507 My rent went up, it was harder to pay, then food stamps dropped to almost nothing.
- 9510 I had a lot of financial catching up to do so continued to struggle with the lack of money
- 9516 I had an employer that wasn't paying me all the hours I had worked.
- 9518 Food stamps helped but we struggled with everything else.
- 9521 My rent went up and food stamps went down. I only made about \$5.00 an hour plus tips. I just couldn't make it.
- 9522 Started a new job and started getting child support. All was okay until I stopped getting child support
- 9523 I had enough money to scrape by but I didn't have enough to save or pay the bills.
- 9524 No budget, got a big check but didn't use it well.
- 9526 She got paid twice a month, we were still struggling , she just didn't make enough.
- 9528 It's hard to raise kids on my own, I can't make enough money to support all of us.
- 9531 I didn't have a job
- 9532 I had bills and things going on, I could never catch up on everything.
- 9533 New job only paid \$11.00 an hour, not enough to support kids
- 9534 I was living off of unemployment insurance, it wasn't enough to do what I needed to do it was enough to just live
- 9536 When I had my stroke I lost everything.
- 9539 I only made \$9.00 an hour, I lost my food stamps, I couldn't afford food and rent
- 9546 Just hard to make it on my own for a few months.
- 9548 Because it was three weeks before I got my first paycheck.
- 9549 I got a new job and was taken off of assistance. I didn't have any money and at least 3 weeks until pay day.
- 9550 I was not making enough to take care of my kids, my food stamps decreased and I had to use my money for food
- 9553 I didn't have enough money. I was only making \$6.00 an hour.
- 9555 They don't give you enough money to live for a month, so I was broke before my work paycheck could come.
- 9556 Horrible, they closed my cash assistance too soon and I lost food stamps and medicaid.
- 9558 Wasn't making much at new job only making \$8.00.
- 9560 Just barely transition to a new job but I still wasn't earning enough to make it, if it wasn't for my family I wouldn't have made it.
- 9562 I was cut off from cash assistance and didn't have a pay check for three weeks for my rent.

9565 Everything changes; my rent was higher, all the bills increased, and they wanted me to be able to pay for it all.

9567 The cash gave only a time cushion to pay next months rent then there was nothing.

9568 Because I wasn't making enough to suffice for a family.

9571 My car broke down and I had no food stamps, no cash and no medicaid—nothing.

9575 I wasn't expecting it to close, I hadn't anticipated it, so my finances weren't prepared.

9579 No child support coming in.

9580 I still felt I wasn't making the amount where I could completely have the necessities, I had to pay for rent, utilities, and just couldn't provide everything.

9585 They put me so far behind by the paperwork delays

9586 Gap between cash and pay check. It was just a minimum wage job and the bills were stacking up. I have accrued a lot of past dept. I have to pay off those bills.

9589 Because it took three weeks to get my first paycheck from my new job.

9590 I hadn't been working, I have disabilities, so we didn't have any money

9595 I had to take my first pay check to pay bills and it left us nothing. I wasn't used to doing it that way.

9599 We couldn't even afford the Deseret Industries clothes. We didn't have money for food and the utilities were shut off. We had to cut back on everything.

9604 Roommate I had took all my money.

9605 The wages were not that good. I couldn't catch up with bills, it was difficult but I made it.

9606 Because I didn't have any money for 3 weeks.

9608 It all happened so fast, and they dropped everything and I just couldn't live off my income.

9609 I was receiving some help from another agency, but not enough to get by. I got kicked out of my housing because I couldn't pay rent.

9611 I had to catch up on utilities at that time.

9613 Right when I got off cash I had a job, but I hadn't received a paycheck for weeks.

9614 I wasn't making a lot of money and I had nothing else.

9615 I didn't have any money at that time in savings to help pay bills.

9616 I went to unemployment, it wasn't enough to pay bills.

9620 I didn't have enough money, the costs of living isn't included in the amount they pay.

9621 I didn't have the money, even when I was working. The more you make the more you pay.

9622 I couldn't even pay rent, I had no saving, and I had just gotten a job.

9623 I had a lot of bills and I was not making the amount of money needed to pay the bills. I was working a lot of hours and not getting paid enough money to meet my needs.

9624 My husband was unemployed and we had no income.

9627 We didn't have a plan to live right at that time. We had just moved back to Utah and he got a job and the cash just closed before we were settled.

9628 I was working, but I also had more things to pay for, child care, food and rent.

9630 My job didn't pay very well and I didn't have health insurance.

9631 I had to buy things for the baby and pay rent, so there wasn't money for necessities.

9633 I didn't have any savings and no job when my cash ended

9634 I needed a job and any money is good. My situation was not bad but it wasn't good either.

9635 I didn't have a job, I wasn't getting child support, I had to sell my car and other things to get by, I was ashamed.

9636 It was just not enough income from the job to cover everything . The income was so low that I had to borrow a lot of money.

9641 It was the holidays and needed money for gifts and needed to buy clothes to go to work.

9642 I had insurance, car payments, and utilities. I'm a single mom. It's hard paying all the bills alone.

9643 I had more money in bills to pay than I had money coming in, and I hated my job.

9644 I was backed up on bills and collection agencies are after me.

9647 It was Christmas time so I had to buy gifts and I was left with no money for anything.

9649 The fact that I was working at a job that didn't pay as well, and trying to still go to school, plus I had to do an internship for 40 hours a week with no pay.

9656 Wasn't making enough money off of cash assistance. It was about the same amount from

assistance and when I was working.

9662 I didn't lose my housing but lots else. I had to give up a lot to care for my daughter.

9665 Basically took first job which only paid about \$100 more than assistance so I could get back to work.

9669 Fair because as I was working, I started to have to pay for rent also.

9675 I was working my hours I could at least pay for bills, but I couldn't pay my bills.

9676 I didn't have money to give my children what they wanted.

12. Do you feel like DWS could have done anything to make it possible for you to avoid returning to cash assistance? If yes, please explain:

9505 Helped me find a job and day care to match.

9510 I had the opportunity to get a year round job right before my cash stopped but my employment counselor was out on vacation so I couldn't get the bus tokens I needed to go for the interview. They (DWS) could have had another employment counselor available for me so I could have gotten that job. Then I wouldn't have had to return to a seasonal job and cash assistance.

9513 Helping my partner with training (job skills) on the job training can be more inspiring. It's hard for people to go to school and not get income.

9516 They could have helped me with my mental health issues before pushing me to get a job. I think I would have done better if I had been stabilized on my medications before working.

9521 They could've been honest. They told me if I asked to have cash closed, to save months, they would close everything.

9534 They could have helped me find a job after 10 years of looking for work. I have never found a job through them

9535 Vocational training would have helped. I wish that they could continue helping me with medical I'm supposed to be on medications.

9542 They should help you further your education. I won't be able to get off cash assistance without more education.

9548 Help me find a better job in the first place.

9551 Place me in a permanent job, not just temporary placements.

9559 They could have supported me through school.

9563 Keep my child care open.

9571 Help me get on my feet permanently. Support me through school so I can take care of my children, help pay for my medication so I can be stable and not have a mental breakdown.

9575 Better job preparation

9580 Keep in contact more with people (me), beneficial to help people more as they are struggling.

9590 They could have not closed my case until I really was able to make it on my own.

9591 Help me get a bachelors degree and better help with child care.

9592 Helped me with day care to meet the time frame needs for the type of work I do.

9595 If they could help me find a better job to begin with and not just a grocery store cashier.

9597 I didn't have any child care and my medical got cut so I had to pay my doctor \$200.00.

9607 They could have let me go to school the first time I was on cash assistance.

9608 Told me sooner my cash would end and helped me transition on my own slower. Maybe paid more for child care so I could work more.

9615 Letting me know more about their programs, I wouldn't have taken the first job I found.

9620 They need to offer more in their financial plan, like going to a 4 year school. More options.

9622 They never seem to give you enough help to help you get out of the situation or debt.

9628 Had me work instead of just going to therapy I also had to go to physical therapy for 18 months. All that time counted against me and I couldn't be out looking for a job.

9630 Transition people financially, not cutting everything off all at once.

9635 They could have looked at my case better before closing my cash. If they weren't so biased, they would have seen that I didn't have a way to support my family.

9636 They could have believed me about the harassment. The workers told me I could not "refuse" a

job, no matter how bad, and still qualify for benefits. They wanted me to “put up with” the sexual harassment in order to keep the benefits but I refused.

9638 I need more job opportunities even though I am pregnant.

9639 Given me more resources to look for employment.

9642 Help me figure out my finances, like how much money goes towards your bills.

9643 If I could have been on it longer till I got on my feet, I wouldn't have to go back on it.

9644 Help me go to school to get a better education to get a better job.

9676 They should have given me education and found me a good job.

6. Employment Plans: Other Plan Activity:

Cooperate with ORS - 6

Maintain current job - 9

Increased hours at job - 9

Apply for SSI - 2

9507 Return to work.

9521 Cooperate with DWS.

9528 Write a resume and master application.

9550 Find permanent full time work

9566 Fifteen hours a week at paid employment.

9580 Community service hours.

9586 Has to be willing to relocate and keep grades above average.

9593 Driver's license.

9599 Had to keep grades up as part of education and training program.

9602 Requested to turn in doctor's notes of how son is doing and take him to appointments.

9605 Job logs.

9610 Note from doctor saying preemie baby can go to day care.

9614 Keep my job, get a better job.

9617 Legal problems sorted out.

9628 Find suitable child care

9637 Get driver's license and keep my job.

9638 Volunteering.

9648 Apply for SSI for husband and take care of him.

9649 Meeting monthly with employment counselor.

9650 Go to work during scheduled hours.

9653 Stay where I'm at, keep house and keep job.

9655 Request a form from counseling that she only goes to school and not work

9659 Maintain 30 hours at job.

7. Overall, who created this employment plan?

7a. Comments regarding creation of employment plan:

9507 Job search with a child is hard to do.

9516 The social worker was recommending these services.

9517 The hardest part about it is my employment counselor used to be a nurse and she said, “I went to school, I worked full-time, I raised kids and if I can do it you can do it”, she blamed the federal government for my being unable to get cash.

9525 The employment counselor has resources client's don't know about, good suggestions.

9527 The employment counselor says this is how it needs to be done and gave it to me to sign.

9532 She told me what I had to do or else forget it.

9534 I just dreaded what I was going to do, they only help with hard cold services. Are you eligible?

They don't help you find a job, I told her what I would do.

9535 I was just going along with her even though we talked about it..

9546 Mostly her completing my plan.

9553 This time we decided together.

9554 She did it all (the worker).

9570 We negotiated it together.

9582 I thought of what I wanted to do and told her.

9583 The social worker also helped with the plan.

9588 Told her I wanted my GED before I started working.

9604 Both together, but she came up with all the ideas.

9607 She was really good. She really helped me out a lot.

9608 She works with me well. Our personalities meshed really well, she was easy to work with.

9611 The employment counselor is very concerned for my health, they have been very nice and understanding about my health. They have worked well.

9612 She pretty much told me what I had to do.

9615 Both of us talked about what we thought should be on it and came up with an actual plan.

9616 She is very helpful. She didn't pressure me into doing something I didn't want to do.

9620 She is an awesome employment counselor. She told me about the guidelines and let me tell her what I wanted to do within these guidelines.

9621 Usually she will just tell me what options I have and I will pick one.

9625 I felt they don't really care what I wanted to do as far as going back to school and getting a degree to find a better job.

9627 She has been a bitch to me. She would tell me what I had to do.

9628 You don't even create your employment plan. They do it for you.

9630 She asked what my problems were and what I wanted to do and helped to guide me in the direction I wanted to go.

9633 We talked and set up ideas for what I needed.

9634 She'd ask if what she was writing was okay with me, maybe ask for some ideas, but it was pretty much her putting it together.

9639 She writes them up and sends them to me. I have no choice.

9641 Employment counselors intentions are sincere.

9649 We put a plan together that helped to build my resume and prepare me for other jobs.

9650 He told me what to do and I agreed with him.

9652 It was really quick, we just decided I would job search 20 hours a week.

9653 She asked me if I had an employment plan and then gave me suggestions.

9659 We discussed short and long term goals, and from there decided that employment was all I could work on at that time.

9661 She was really understanding of what I wanted to do and we were able to go from there.

9664 I want to have a career to make more money, and she agrees this is the best time to do it.

9668 She decides everything. She tells you what you are going to do.

9669 We talked and he asked me what my plans were and how we could make things better.

9670 We just tried to figure out what to do to get a better job.

9671 Just from looking at my previous plan and the things I had on it.

9672 I told her my goals and we created it together.

9673 He just looked at what I needed to do and told me.

9675 She mainly did it herself just told me what I need to do.

9676 It was my idea because when I was in Africa I was doing nursing and I wanted to do nursing here too.

21. What more do you feel the employment counselor can do to assist you in resolving your barriers to employment?

9503 Just listen more and try to understand things.

9505 Gave me more information on service agencies, and programs that DWS has.

9507 She could've called and told me about day cares in my area. Mailed out job notices.

9506 Employment counselor is doing all that she can do and all that I need her to do.

9508 Help me go to school!

9510 Assist me in schooling for myself

9513 I wish they'd work with you more to understand that you are a human being with a lot going on in your life. They could listen to the Dr's recommendations.

9515 She told me what to do to go to work. She didn't understand my physical limitations because I got a Dr's note for back problems now and I am going to take it into DWS. I am not suppose to work at all anymore.

9516 I wish she would see me as a person. She could have referred me to a social worker to help me with my mental health treatments, instead of me having to find out about the social worker from someone else and beg her for a referral.

9517 She knows my barriers but doesn't care. She realizes how hard it is to raise kids and work but constantly compares me to her situation. I think she should have an "S" on her chest.. Superwoman!!

9521 Fix my car, walk in my shoes, listen to me!!

9523 Help with transportation and child care, give me resources. Support me in education goals.

9524 She could have helped me find someone to take my child who has seizures.

9526 I think that my wife's counselor should increase contact with her, work with her, talk to her, encourage her actively looking for jobs.

9530 More understanding of situations. Need to be more specific to individuals situations.

9532 She never follows up on things that she says she will look into. Just follow up!

9534 Give me actual help in finding a job, in the small town you need pull to get a job.

9535 She could help me with vocational training, evaluated for mental health concerns, medical coverage needs and housing program.

9542 Helped me with my education. I only need one year to get my graphic design certificate.

9543 Ask me what she could do to help me.

9544 None according to their guide lines we don't fit to receive any other assistance.

9545 She could answer her phone. Her workload is too big; takes too long for her to get back to me.

9546 If she could help me get my medical assisting certificate I could make more money. I can't do CNA work any longer because of physical limitations.

9548 Not be so pushy, more understanding about my sickness.

9550 She is very helpful. She gives me time to turn in papers she couldn't do any more

9551 Communicate better, break it down into more reasonable time frames. (Break down the tasks on my employment plan into reasonable time frames)

9554 Be more friendly with me.

9555 It's not the employment counselor that makes it difficult, it's the whole system.

9556 I haven't met with her and she demands the doctor to send information about me without a release. Now I have a new employment counselor. We're meeting this month.

9558 Return phone calls! Have to leave like 15 messages to get anywhere.

9560 Not to be so nosy, don't tell me what to do with my personal life, she gave me advise like on who to marry and not marry.

9564 She could have put more time into helping me, she kind of rushed things.

9565 He could help me. I'm tired of them saying "it's over my head, I can't do anything" he could have helped me with child care issues.

9566 More help organizing everything so I felt I could deal with it.

9568 He could have been more understanding and attentive to my needs.

9569 He is just helping me finish school, nothing more he could do.

9571 There are policies, they need to be changed so employment counselors can do more.

9573 With all the state regulations there is nothing more she can do.

9575 Be more understanding.

9578 She doesn't listen to me.

9581 Spend time finding work for me. Give me job leads.

9582 More follow through.

9583 I have no idea what she could do, I just barely changed employment counselors because I moved.

She isn't very sympathetic.

9584 I just need a few months more but they are closing it because they don't understand.

9588 Not her personally, but system should provide daycare for job search. It's hard for single moms

9590 He could be more sensitive to my needs and not make me come down to the office so often, since that's hard with my disability.

9591 She's nice, but there always seems to be barriers that she can't help me with.

9592 Change laws on day care so that I can leave him.

9593 She could return our phone calls and not wait 3 or 4 days.

9598 She could have helped me more with day care. I missed so many interviews because I couldn't get daycare.

9601 She could have filled out the forms and turned them in within the appropriate time frame.

9604 I don't think they are telling me about all available programs, I need help getting a car.

9606 Employment counselor could have been more understanding. For example, I had a job opportunity in Arizona but I had to go there for 2 weeks to go through training and orientation. She wasn't supportive and said if I went I would lose my cash.

9607 Given me a little more time to complete things- but she did everything. She is the best one I've ever seen. She was great.

9609 I'm not sure, maybe just support what I'm already doing instead of having me do more.

9610 She could have worked with me and helped me out more. Called to set up school and stuff like that for me. They didn't give me any contact information so I would know who to call.

9612 She just doesn't listen to me. It makes me upset. She just says, "If you want our help, you have to abide by these things or we aren't going to help you."

9617 She could have tried to understand my mental health issues which are barriers to employment for me.

9618 She could meet with me so that we could talk about everything. She's been my employment counselor for over a month.

9619 Just help me get an extension to go back to school, I was almost done when I had to drop out.

9620 Nothing more unless she can create more jobs in Emphraim, I don't have any job options.

9621 She has done everything, she's fixed my car three times!

9624 They could have helped with getting resources about housing so I could know what to do.

9625 Having more time to talk with me and understood what I really wanted to do with my plan.

9628 He could have let me work instead of going to therapy. He needs to know more about the programs. He told me I was eligible for programs and then I wasn't.

9629 She could be more understanding of me and be less condescending.

9633 Help me to stay in school and not pressuring me so much to get a job. I wish they had been more understanding of my needs.

9634 She did not understand when I was unable to meet the 85% attendance requirement and just cut me off.

9639 She needs to do her job. They lose my paperwork. She needs to try and communicate with me. She never talks to me.

9641 Be more on top of returning my phone calls.

9644 She loses my paperwork. She needs to be more responsible, could help me go to school.

9645 Made it easier for transportation so I can get to the doctors and get an appointment with neurosurgeon. She could help get me a bus pass so I can get to this doctor.

9649 Be less demanding of time when I have so much else going on.

9656 Find out information from other employment counselor about me attending chef school. The first counselor said I could go and get the training and the employment counselor stated that it can't take place.

9657 She can not do anything at all. I just do not want to participate.

9660 Nothing more. She has been helpful. She told me she will come to job interviews I have. She could have done nothing more.

9661 She gets so busy that she goes faster than is comfortable to me. When we meet I feel kind of rushed when I meet with her.

9663 Be more understanding of my situation. She just thinks all people on assistance are lazy. I was working 2 part time jobs but it was not enough for her.

- 9665 Wished she would have pushed me more to follow through.
9667 Don't yell at me on the phone.
9668 Try listening and caring about what I need. Stop whining to me about the requirements she has to fulfill now with her new rules.
9672 It almost seemed she was pushing me to just get a job. Not necessarily in the area I was interested in.
9676 If he can get me educated and then a good job.

22. Comments on employment counselor:

- 9513 Sometimes they schedule appointments when I already have medical treatment scheduled. They say you're not participating because you had other appointments already scheduled.
9516 She didn't help me to resolve my issues. She used scare tactics to get me to work. I had to talk her into sending me to a social worker. I had to bring in my rights before she did anything (after reopening)
9517 She doesn't communicate. I left four messages in the last week and she never calls back. Then I get a letter that says I need to meet her at this time and on this day and it conflicts with my work and school and I have to call and reschedule. How many times do I have to go through this before they call me to work around my schedule?
9523 My employment counselor hasn't given me any support in the decisions I have made. Client wanted to go to school for medical assisting but employment counselor wanted her to work in child care. Client has enrolled in the program already, her worker told her it can't count as part of her plan, because she didn't ask permission before signing up for school.
9525 She, Kathy, deserves an award. She's a wealth of information.
9527 She helped me organize a system for me to pay my bills on time.
9528 You get a job and boom they take you off of it, I think they should taper you off or work you off of it. 9529 I had an excellent employment counselor. He made things easy.
9532 She is not helpful at all. Nobody at DWS is, it is a heartless place.
9534 She just put me down saying people wouldn't hire me because my name was in the paper as a felon.
9544 She knows about my child care issues but doesn't understand the situation. My husband is not suppose to do anything including tending the children while he recovers from back surgery.
9546 I felt like I was running around for six months and she didn't know what to do or say or how to help me. She always needs a doctor's release but it never does any good. Always over emphasizes that I am running out of time but doesn't do anything to help me.
9549 She was always willing to help whenever a problem came up. She was really nice.
9552 Client says relationship is poor because her case was lost when he transferred to another office after moving. Her worker before moving was good.
9554 I don't like my employment counselor. She talks down to me and is rude and snobby. I've heard a lot of bad things about her.
9565 When my cash was closed a year ago, all I did was tell my employment counselor I had accepted an offer, but I didn't know how much I would make an hour or anything. My employment counselor told them I was working, and two days later I got a notice saying my cash was closed.
9571 She gave me money for gas once, she is wonderful.
9579 "She's awesome. When she made a mistake she let me know and apologized. That was neat."
9580 She is more understanding now that my mental health therapist spoke to her about what I can do. Employment counselor was making her job search until the social worker at the DWS office told her that the client wasn't mentally capable of holding a job, the employment counselor then changed her plan.
9590 My old employment counselor was really good. The new employment counselor isn't very helpful. He expects too much of me. I never get to talk to the same person twice.
9598 She lied to me, right to my face, so many times. She was horrible and didn't care. All she was going was filling her hour.
9599 So much better than the first one who made me feel so inferior, she wanted me to go back to my abusive husband. My employment counselor now helps me all the time. In times of desperation I can always rely on her. She really cares about me.

- 9639 Things are OK until I ask her for anything I need. Then she gets mad.
- 9643 Drew and Bob Wilson in Layton are awesome. Allan Holbrook in Bountiful should be fired. He is horrible. He made everything difficult.
- 9648 I think he is wonderful, very helpful. Brandon Fenwick - Woods Cross office.
- 9660 She has been so helpful and really patient with me.
- 9667 She yelled at me and I was scared of her. They had me go for a meeting and I had to explain the Piute way to her.
- 9668 She just blows me off all the time. She is extremely demanding and rude. I think she is burned out on her job and doesn't want to help anymore.
- 9673 I just want another counselor because feel that I'm judged by him and he shouldn't be like that because he works for the state.

24. SELF REPORTED BARRIERS: Other barriers:

- 9506 In school working on her CNA certificate and Pre-requisite classes for her RN.
- 9509 Lack of good work history.
- 9511 Not enough time to be with son, trying to balance school, work, family. Time management.
- 9521 Lack of self-esteem.
- 9533 Self motivation.
- 9552 Times jobs are available conflict with child care.
- 9555 Going to school.
- 9566 Finding time to spend with my kids.
- 9569 In school.
- 9571 Schooling schedule.
- 9573 Lack of adequate resume to sell my skills to someone.
- 9574 Choose to go to school.
- 9575 Lack of available resources, computer to type resume.
- 9580 Not having a permanent home, living in a motel, I feel so unstable.
- 9584 In school right now.
- 9586 Full-time school.
- 9587 Dealing with daycare and working is hard to coordinate especially when kids are sick.
- 9591 DWS hasn't paid me for on site training, makes me want to quit.
- 9599 In school full time until 3 more months.
- 9600 Motivation- I got in my own way with my attitude.
- 9609 Schooling.
- 9610 Baby is premie and can't go into day care until he is older and more able to have potential illnesses.
- 9615 Missing kids while at work and coordinating schedules with daycare.
- 9630 Lack of support of family members in the area.
- 9652 Trying to keep myself healthy; I keep getting injuries from car accidents.
- 9666 Lack of trust in people to leave my child with.
- 9671 I only want to work mornings so I can watch my daughter.
- 9673 In jail.

27. In general, do you think your life is better, the same or worse since your cash assistance reopened? If Better or Worse, is it related to the reopening of cash assistance: explain:

- 9503 W- I just don't have as good of a job as before.
- 9506 B- More money to pay for the things that we need.
- 9510 W- The cash assistance is much less then I received when I was working. We're not getting enough income to support ourselves
- 9515 B- Because I can stay home with my son.
- 9516 B- I have a lot less stress. I can pay rent. Having Medicaid has made life easier. Being sent to the social worker has helped a great deal. Since then my employment counselor has been more understanding

as well.

9519 W- It's hard to make ends meet. Plus, my health is poor, which makes things difficult.

9520 B- Because I got the education I wanted, have a baby I take care of and spend more time with my kids.

9522 B- Extra money for bills and kids.

9524 B- I always have rent money.

9527 W- I'm not working getting less money. They are making things difficult I feel they are trying to get me off cash assistance because of my mental conditions.

9528 B- Just because I have been able to make it a little better

9538 W- Financial problems have a big impact on my depression

9540 B- I can be home with my kids

9547 W- Because not enough money.

9548 B- Just because I can afford to do things

9553 B- I can pay my bills, live in a house etc.

9555 W- I don't have enough money. I can't work full-time and still get assistance.

9560 B- Wanting to stay home with kids so much.

9567 B- It pays for what we need, it does help, it goes all to my rent.

9569 B- Able to get things done without worry about money.

9585 B- When I went back they helped me find the good job I have now

9588 B- More money to work with.

9589 B- Because I can't get a job with doctors orders to be on light duty, if I didn't have cash I wouldn't have any money.

9591 W- I had a job before and was laid off. When cash reopened I started on-site training but haven't received any money.

9592 W- They hold you back from making money by getting you off if you make any at all.

9593 B- I have money to pay rent and bills and get food.

9594 B- I worry less because I have more money.

9596 B- I don't have to depend on other people or the food bank, it is nice not to.

9599 B- I know that every month the food, medical needs and the basics are covered.

9601 W- No money to cover expenses.

9602 B- I don't have to beg people for money or rides to the doctor's.

9607 W- Life is just harder. There is always something you need and it's tougher to get.

9608 B- Now I am not stressed about paying rent every month.

9610 B- I have got more money now to go back and forth to appointments & get diapers and all.

9612 B- I am able to pay my bills and take care of my kids now.

9618 B- If I didn't have that I wouldn't have anything.

9619 W- Don't get enough with the cash assistance.

9628 W- You lose a little dignity every time you have to be on assistance. I've also lost time and resources doing what they wanted me to do and it hasn't been helpful.

9635 B- I can pay for more of my expenses, and I can get around easier now.

9640 B- Less stress now.

9642 B- I have money to save and now I have money for emergencies.

9647 B- Financial help is helpful to have extra money to buy things. The medical insurance for my daughter has also helped.

9648 B- Because I can afford to pay my bills.

9656 B- More money now.

9660 B- Help is really nice. It's good to be able to pay rent.

9661 B- I finally have an opportunity to make something of my life.

9664 B- Because now I have more finances available to pay my bills and provide for my child so it's not as worrisome.

9669 W- It was better while the assistance was opened, but now it's closed since yesterday so I've been really worried