
CHAPTER V: INDICATORS OF FAMILY WELL-BEING AMONG FAMILIES NO LONGER ON WELFARE

This chapter presents findings on various indicators of family well-being since leaving welfare among those families who were still off Work First at the time of the survey. Results are presented for the following key indicators:

- adverse events,
- access to food,
- access to health care,
- adequacy of housing,
- children's school performance and attendance,
- likelihood of returning to welfare, and
- overall comparisons to life on welfare.

A. ADVERSE EVENTS REPORTED BY RESPONDENTS

This section presents findings on negative or adverse events that happened to respondents while on welfare or after leaving to determine whether incidents of hardship had increased after leaving. The major findings in this section are as follows:

- As shown in Exhibit V-1, respondents reported that a number of adverse events had happened more frequently after leaving welfare.
- The percentage of respondents reporting that there were times when they had no way to buy food increased from 16.4 percent while on Work First to 33.3 percent since leaving Work First.
- The percentage of respondents reporting that there had been times when they needed medical care for a family member but could not afford it increased from 9.2 percent to 24.4 percent.
- The percentage reporting that there had fallen behind in paying rent increased from 20.6 percent to 31.4 percent.
- Most of the more serious types of adverse events did not happen very frequently either while respondents were on welfare or after they left welfare. Less than 1 percent reported placing their children in foster care in either time period. Very few had stayed in a homeless shelter (less than 2 percent since leaving Work First). There was a slight increase in the percentage who had placed their children with someone else but this percentage was only 4.1 percent in the period after leaving welfare.

- There was a slight increase in the percentage of respondents who reported having problems paying for child care. Also, the percentage who reported going without heat, electricity, or water increased slightly but remained below 9 percent.

**EXHIBIT V-1
ADVERSE EVENTS THAT HAD HAPPENED TO RESPONDENTS
DUE TO LACK OF MONEY**

Adverse Event	Happened While on Work First	Happened After Leaving Work First
Had times when there was no way to buy food	16.4%	33.3%
Got behind in paying for rent or mortgage	20.6%	31.4%
Needed medical care for a family member but could not afford it	9.2%	24.4%
Needed routine child care but could not afford it	15.0%	21.8%
Moved in with a friend or relative	14.5%	16.2%
Moved because could not pay for housing	8.9%	9.1%
Went without heat, electricity, or water	5.9%	8.3%
Took in a boarder or relative	1.5%	4.1%
Placed child(ren) with someone else	2.1%	4.1%
Stayed in a homeless shelter	2.2%	1.6%
Placed child(ren) in foster care	0.4%	0.4%

B. ACCESS TO FOOD

This section presents more detailed information on the food situation of respondents who were still off welfare at the time of the surveys.

Food Access by County

- The percentage of respondents who reported problems buying food since leaving Work First varied by county. Data in Exhibit V-2 show that the percentage was highest in County F (42.3 percent), County B (36.6 percent), County D (34.4 percent), and lowest in County C (29.3 percent).

**EXHIBIT V-2
PERCENTAGE REPORTING OCCASIONS WHEN THEY
DID NOT HAVE MONEY TO BUY FOOD
AFTER LEAVING WELFARE**

County A	County B	County C	County D	County E	County F	Total
33.5%	36.6%	29.3%	34.4%	30.4%	42.3%	33.3%

Food Access by Among Major Sub-Groups

- As indicated in Exhibit V-3, the percentage of respondents who reported having problems buying food since leaving welfare varied among sub-groups.
- Somewhat surprisingly, about 31 percent of those who were currently working reported having had problems buying food. This was not much lower than the percentage for those not currently working.
- This finding suggests that problems buying food may partly be related to lack of experience in budgeting in the period after families leave welfare for work. It is also possible that currently employed respondents who reported having had problems buying food were referring largely to a time period when they were not employed.
- Another somewhat surprising finding is that there was not a significant difference between those currently receiving Food Stamps and those not receiving Food Stamps in terms of problems buying food.
- The percentage of respondents reporting problems buying food did not vary between blacks and whites or between different educational groups. Nor did it vary depending on whether the respondent lived with another adult.
- Respondents aged 40 and over were more likely to report having had problems buying food since leaving Work First.
- The percentage of respondents reporting problems buying food was lowest among those who had left welfare to take a job or return to a job.
- Among employed respondents, persons with higher incomes were just as likely to report problems buying food as families with lower incomes. These somewhat surprising results would suggest that budgeting practices as well as the ability to afford food must be considered.

EXHIBIT V-3
PERCENTAGE REPORTING OCCASIONS WHEN THEY DID NOT
HAVE MONEY TO BUY FOOD AFTER LEAVING WORK FIRST,

BY SELECTED CHARACTERISTICS

Characteristics	Percent
<i>Employment Status</i>	
Currently working	30.8%
Not working	38.9%
<i>Food Stamp Receipt</i>	
Currently receiving Food Stamps	30.3%
Not receiving Food Stamps	35.7%
<i>Education</i>	
Did not complete high school or GED	32.6%
Completed high school or GED only	34.1%
Attended college	33.5%
<i>Ethnicity</i>	
Black	33.8%
White	33.8%
Other	23.0%
<i>Age</i>	
18-24	29.4%
25-29	32.3%
30-34	37.5%
35-39	31.0%
40+	39.6%
<i>Monthly Earnings</i>	
\$1-\$400	27.3%
\$401-\$800	31.3%
\$801-\$1,200	30.5%
\$1,201-\$1,600	32.7%
\$1,601+	31.0%
<i>Presence of Other Adults</i>	
No other adults	32.6%
One or more other adults	35.0%
<i>Reason Left Welfare</i>	
Found job/returned to work	29.2%
Got a higher paying job/more hours	37.1%
Other	39.3%

Actions Taken by Respondents

- Exhibit V-4 shows that the most common action taken by respondents who did not have money to buy food was to get money or food from friends or relatives (72.6 percent while on welfare and 75.4 percent after leaving welfare). The next most common action was to get food or meals from faith-based organizations (33.2 percent while on welfare and 22.8 percent after leaving).
- The percentage of respondents who obtained food or meals at a shelter or food kitchen declined after respondents left Work First (19.5 percent while on welfare and 12.3 percent after leaving welfare).
- About 4.4 percent of respondents who had times when they could not buy food since leaving welfare reported going hungry. Applying the 4.4 percent to the 33.3

percent who reported problems buying food after leaving welfare, we find that 1.4 percent of all respondents reported going hungry after leaving Work First

- Exhibit V-5 shows that variations existed among counties in terms of the actions taken by respondents when they could not buy food after leaving welfare. Data are not shown for County F because of small numbers. A relatively large percentage of respondents in County C (36.9 percent) reported getting food or meals from church.

**EXHIBIT V-4
ACTIONS TAKEN BY RESPONDENTS WHO DID NOT HAVE MONEY
FOR FOOD, BEFORE AND AFTER LEAVING WORK FIRST**

Action Taken	Before Leaving Work First*	After Leaving Work First*
Was given food or money by friends or relatives	72.6%	75.4%
Got food/meals from church	33.2%	22.8%
Got food/meals at shelter or food kitchen	19.5%	12.3%
Went hungry	3.3%	4.4%

*Percentages do not add to 100% because more than one answer was allowed.

**EXHIBIT V-5
ACTIONS TAKEN BY RESPONDENTS WHO DID NOT HAVE MONEY
FOR FOOD AFTER LEAVING WORK FIRST, BY COUNTY**

Action Taken	County A	County B	County C	County D	County E
Was given food or money by friends or relatives	80.9%	74.6%	67.9%	74.7%	75.0%
Got food/meals from church	17.0%	19.3%	36.9%	23.3%	20.5%
Got food/meals at shelter or food kitchen	8.5%	10.5%	14.3%	14.0%	14.8%
Went hungry	4.3%	7.9%	4.8%	2.3%	0.0%

Additional Questions in the Next Round of Surveys

One of the limitations of the current survey was that we did not have more specific questions asking exactly how often families experienced problems buying food or precisely when these problems were experienced. Some of the families reporting problems, therefore, may have experienced one-time problems during period immediately after leaving Work First as they adjusted to life without welfare. Other respondents may have experienced more chronic problems buying food.

For the second round of surveys, planned for the summer of 2000, MAXIMUS has included additional questions designed to determine who often families experienced problems buying food and the exact reasons why families did not have enough money at the time. These findings will be reported in the next report due in September 2000.

C. ACCESS TO HEALTH CARE

This section provides more detailed information on respondents who reported occasions when they had been unable to afford medical care for a family member since leaving Work First. The section also presents survey findings on health care coverage among respondents and health care utilization patterns.

Problems Paying for Medical Care

- As reported previously, 24.4 percent of all respondents stated there were times when they could not afford medical care for a family member after leaving Work First. Data in Exhibit V-6 show that the percentage was highest in County A (28.8 percent), County F (28.2 percent), County D (26.3 percent), and County B (26.2 percent), and was relatively low in County C.

**EXHIBIT V-6
RESPONDENTS REPORTING OCCASIONS WHEN THEY NEEDED
MEDICAL CARE FOR A FAMILY MEMBER BUT COULD NOT AFFORD
IT (SINCE LEAVING WORK FIRST), BY COUNTY**

County A	County B	County C	County D	County E	County F	Total
28.8%	26.2%	18.2%	26.3%	21.7%	28.2%	24.4%

- Exhibit V-7 shows that the percentage of respondents who had times when they could not afford medical care was much higher among those not currently enrolled in Medicaid (35.6 percent) compared to those currently enrolled (18.8 percent).
- The percentage who had times when they could not afford medical care was slightly higher than average among those not currently working, among whites, among persons aged 40 and older, and among persons living with one or more other adults.

- The higher percentage among persons aged 40 and older may have reflected the more frequent occurrence of health problems among this group. The higher percentage among persons living with other adults may have reflected the fact that the question asked about any family member, not only the respondent and her/his children.
- Among employed persons, the percentage who reported occasions when they could not afford medical care for a family member did not vary by earnings level.
- Respondents who left Work First for employment were less likely to report having had occasions when they could not afford medical care, compared to respondents who left welfare for “other reasons.”
- Education did not seem to have an impact on the percentage who reported problems affording medical care for their families.

For the second round of surveys, MAXIMUS has added questions designed to determine how frequently respondents experienced problems paying for care, the types of health care problems involved, and how the situation was resolved.

EXHIBIT V-7
RESPONDENTS REPORTING OCCASIONS WHEN THEY NEEDED
MEDICAL CARE FOR A FAMILY MEMBER BUT COULD NOT AFFORD
IT (SINCE LEAVING WORK FIRST),
BY SELECTED CHARACTERISTICS

Characteristics	Percent
<i>Employment Status</i>	
Currently working	22.9%
Not working	27.9%
<i>Medicaid Status</i>	
Receiving Medicaid benefits	18.8%
Not receiving Medicaid	35.6%
<i>Education</i>	

Did not complete high school or GED	25.5%
Completed high school or GED only	22.5%
Attended college	25.6%
<i>Ethnicity</i>	
Black	22.6%
White	28.6%
Other	19.7%
<i>Age</i>	
18-24	18.3%
25-29	22.2%
30-34	24.2%
35-39	29.1%
40+	36.8%
<i>Monthly Earnings</i>	
\$1-\$400	21.2%
\$401-\$800	21.5%
\$801-\$1,200	19.9%
\$1,201-\$1,600	27.2%
\$1,601+	22.4%
<i>Presence of Other Adults</i>	
No other adults	20.2%
One or more other adults	30.0%
<i>Reason Left Welfare</i>	
Found job/returned to work	21.1%
Got a higher paying job/more hours	19.4%
Other	30.2%

Health Insurance Coverage

- As indicated in Exhibit V-8, 19.4 percent of respondents reported that they did not have health care coverage for their children.
- The percentage without health coverage for their children was highest in County A (27.2 percent), County B (23.1 percent) and County F (21.4 percent).
- Almost 71 percent of respondents reported that their children were covered by Medicaid or Health Choice. The percentage of respondents whose children were covered by Medicaid or Health Choice was lowest in County A (64.7 percent) and County B (66.3 percent).
- About 5.8 percent of respondents reported that their children were covered by their employer's insurance plan. The percentage was lowest in County F (1.4

percent) and County C (4.0 percent), and highest in County E (7.6 percent) and County D (7.4 percent).

Health Insurance Among Those Reporting Problems Paying for Health Care

- Exhibit V-9 presents data on health care coverage among those respondents who reported having had occasions when they could not afford to pay for needed medical care for a family member. As indicated, almost 37 percent of these respondents did not have medical coverage for their children at the time of the survey. This compares to 19.4 percent of all respondents.
- Only 53.8 percent of these respondents had coverage through Medicaid or Health Choice, compared to 70.8 percent of all respondents.
- It is important to note that the data in Exhibit V-9 refer to health care coverage for children, not all family members. Therefore, some of the respondents who had health care coverage for their children may not have had coverage for themselves or an adult family member living with them.

Regular Place for Medical Care

- Almost all (94.5 percent) of the respondents stated they had a regular place to take their children for medical care (Exhibit V-10). However, 12.1 percent of respondents in County B reported that they did not have a regular source of medical care for their children, and 3.0 percent identified the emergency room as their regular source of care.
- The most common source of medical care was a clinic (50.0 percent) or a private physician (34.8 percent). The use of clinics was most common in County A (70.5 percent) and County F (60.6 percent), while the use of private physicians was most common in County C (56.3 percent) and County E (42.6 percent).

**EXHIBIT V-8
HEALTH INSURANCE COVERAGE FOR CHILDREN**

	County A	County B	County C	County D	County E	County F	Total
No coverage	27.2%	23.1%	14.4%	15.3%	16.0%	21.4%	19.4%
Medicaid/Health Choice	64.7%	66.3%	77.0%	71.5%	73.8%	74.3%	70.8%
Employer insurance	5.9%	5.3%	4.0%	7.4%	7.6%	1.4%	5.8%
Other parent's insurance	0.7%	4.0%	5.4%	6.6%	3.6%	4.3%	4.0%
Other	2.2%	3.6%	2.2%	4.1%	2.5%	2.9%	2.9%

**EXHIBIT V-9
HEALTH COVERAGE FOR CHILDREN AMONG RESPONDENTS**

**REPORTING PROBLEMS WITH HEALTH CARE ACCESS
AFTER LEAVING WELFARE**

Health Coverage for Children	Percent*
No coverage	36.8%
Medicaid/Health Choice	53.8%
Employer insurance	2.5%
Other parent's insurance	5.4%
Other	2.3%

*Respondents could identify more than one type of health insurance.

**EXHIBIT V-10
USUAL SOURCE OF HEALTH CARE FOR CHILDREN**

	County A	County B	County C	County D	County E	County F	Total
No regular source of care	4.7%	12.1%	3.2%	4.1%	3.9%	0.0%	5.5%
Clinic	70.5%	44.9%	33.6%	53.3%	46.1%	60.6%	50.0%
Private physician	14.2%	23.9%	56.3%	39.8%	42.6%	29.6%	34.8%
HMO	7.3%	13.1%	0.4%	1.2%	3.5%	2.8%	5.2%
Health Department	0.4%	1.0%	4.0%	0.4%	2.5%	2.8%	1.7%
Emergency room	0.4%	3.0%	0.0%	0.0%	0.4%	0.0%	.8%
Other	2.5%	2.0%	2.5%	1.2%	1.1%	4.2%	2.0%
Total with regular source	95.3%	87.9%	96.8%	95.9%	96.1%	100.0%	94.5%
Total	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%

D. HOUSING ADEQUACY

This section describes another measure of family well-being -- the adequacy (space and condition) of housing. The findings in this section are as follows:

- As shown in Exhibit V-11, about 90 percent of respondents still off welfare lived in housing that would not be considered overcrowded by the U.S. Department of Housing and Urban Development (HUD). The standard is that there should be at least one room, other than a bathroom, for each member of the housing unit.
- Housing overcrowding was most common in County F (14.0 percent), County B (12.6 percent), and County A (12.0 percent).
- HUD also has standards for the condition of housing. Exhibit V-12 shows the percentage of respondents who reported specific housing problems. As indicated, the most common problems were open cracks or holes in the interior of the house, and water leakage/plumbing problems.

- Exhibit V-13 shows that 32.5 percent of respondents reported at least one housing deficiency. The percentage was fairly consistent across counties, except in County A, where it was particularly high (40.6 percent).

**EXHIBIT V-11
PERCENTAGE OF HOMES WITH AN ADEQUATE NUMBER OF
ROOMS PER HOUSEHOLD MEMBER, BY COUNTY**

	County A	County B	County C	County D	County E	County F	Total
Not crowded	88.0%	87.4%	93.5%	89.9%	90.9%	86.0%	89.6%
Crowded	12.0%	12.6%	6.5%	10.1%	9.1%	14.0%	10.4%
Total	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%

**EXHIBIT V-12
PERCENT OF RESPONDENTS REPORTING
SPECIFIC HOUSING DEFECTS**

Housing Defect	Percent
Open cracks or holes	13.5%
Water leakage	11.3%
Broken or missing windows	8.4%
Heating or air conditioning problems	8.4%
Security problem	7.3%
Broken plaster	5.6%
Electrical problems	5.6%
A portable room heater	5.4%

**EXHIBIT V-13
NUMBER OF REPORTED HOUSING DEFECTS, BY COUNTY**

Defects	County A	County B	County C	County D	County E	County F	Total
None	59.4%	68.3%	72.5%	67.6%	68.2%	73.2%	67.5%

1-2	29.5%	18.8%	22.5%	23.1%	24.8%	18.3%	23.4%
3-4	7.9%	11.0%	3.9%	7.3%	4.9%	8.5%	7.1%
5+	3.2%	1.9%	1.1%	2.0%	2.1%	0.0%	2.0%
Total	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%

E. CHILDREN’S SCHOOL PERFORMANCE AND ATTENDANCE

This section describes another measure of well-being -- how children were doing in school. Respondents with children in school were asked about school performance and behavior problems among their children during two time periods – “the past year” and “the one year period before the past year.” The major findings are as follows:

School-Related Problems

- As shown in Exhibit V-14, respondents reported a higher incidence of school-related problems in the past year compared to the time period before the past year.
- About 25.4 percent of respondents with children in school reported that their children had problems getting along with other classmates or teachers, compared to 18.0 percent in the time period before the last 12 months.
- About 20 percent of respondents with children in school reported that their children had had problems getting good grades in the past year, compared to 14.3 percent in the prior time period.
- About 15 percent of respondents with children in school reported that their children had to repeat a grade in the past year, compared to 10.4 percent on the prior time period.
- About 10.5 percent of respondents with children in school reported a problem with school attendance in the past year, compared to 8.7 percent in the prior period.
- For each county, Exhibit V-15 shows the percentage of respondents who reported specific problems in the past year, based on respondents with children in school.
- Respondents in County B were least likely to report that their child had to repeat a grade but more likely to report problems with children maintaining good grades.
- School attendance problems were reported more frequently by respondents in County D, County C, and County B than in other counties.

**EXHIBIT V-14
RESPONDENTS WITH CHILDREN IN SCHOOL – PERCENT WHO
REPORTED SCHOOL-RELATED PROBLEMS**

Problem Area	In the Past Year	Before Past Year
Getting along with classmates or teachers	25.4%	18.0%
Problems getting good grades	20.5%	14.3%
Repeating a grade	15.0%	10.4%
Attending school regularly	10.5%	8.7%
Other	4.7%	2.8%

**EXHIBIT V-15
RESPONDENTS WITH CHILDREN IN SCHOOL – PERCENT WHO
REPORTED SCHOOL-RELATED PROBLEMS IN THE PAST YEAR,
BY COUNTY**

Problem Area	County A	County B	County C	County D	County E	County F*
Getting along with classmates/teachers	25.9%	26.1%	22.6%	32.1%	23.6%	16.3%
Getting good grades	14.5%	25.2%	15.8%	24.4%	22.2%	20.4%
Repeating a grade	20.7%	9.1%	14.7%	18.6%	12.3%	20.4%
Attendance problems	9.3%	11.3%	13.0%	15.4%	5.4%	8.2%
Other	4.1%	5.7%	5.1%	3.2%	4.9%	4.1%

*Based on the responses of 49 respondents.

Parental Involvement

- For parents who reported school-related problems among their children, Exhibit V-16 presents data on the number of contacts that the parent had with teachers and school counselors in the past year and before the past year.
- About 91 percent of respondents who reported school-related problems among their children said that they had visited or telephoned their child’s teacher or counselor at least once during the past year.
- The median number of contacts was four. This was somewhat lower than the number of contacts in the period before the last year.
- Exhibit V-17 shows that contacts with teachers or counselors were most frequent in County A and County B (median 5.0) and least frequent in County C (median 3.0). Data are not provided for County F because of the small number of cases.

**EXHIBIT V-16
COMMUNICATION WITH TEACHERS AND COUNSELORS --
RESPONDENTS WHO REPORTED SCHOOL-RELATED PROBLEMS**

Number of Contacts	Past Year	Before Past Year
0	8.9%	10.9%
1-10	70.9%	66.6%
11-20	10.0%	11.6%
21 +	10.2%	10.9%
TOTAL	100.0%	100.0%
Median contacts	4.0	5.0

**EXHIBIT V-17
COMMUNICATION WITH TEACHERS AND COUNSELORS
PAST YEAR, BY COUNTY – RESPONDENTS WHO REPORTED
SCHOOL-RELATED PROBLEMS**

Number of Contacts	County A	County B	County C	County D	County E
0	7.2%	12.5%	9.6%	2.6%	9.6%
1-10	67.5%	61.5%	72.6%	79.2%	75.9%
11-20	8.4%	14.4%	12.3%	10.4%	6.0%
21+	16.8%	11.6%	5.5%	7.8%	8.4%
TOTAL	100.0%	100.0%	100.0%	100.0%	100.0%
MEDIAN	5.0	5.0	3.0	4.0	4.0

E. LIKELIHOOD OF RETURNING TO WELFARE

For respondents still off welfare when surveyed, this section presents findings on the perceived likelihood of reapplying for welfare in the near future. The key findings in this section are as follows:

- As shown in Exhibit V-18, about 8.8 percent of all respondents considered it very likely that they would reapply for welfare in the next six months. Another 5.0 percent considered it somewhat likely. About 65 percent considered it very unlikely or somewhat unlikely.
- As indicated in Exhibit V-19, the percentage of respondents who thought it very likely or somewhat likely that they would return to welfare was highest in County B (20.2 percent), County F (15.5 percent) and County A (15.2 percent).

**EXHIBIT V-18
LIKELIHOOD OF REAPPLYING FOR
WELFARE IN THE NEXT SIX MONTHS**

Likelihood	Total
Very likely	8.8%
Somewhat likely	5.0%
Not sure	21.4%
Somewhat unlikely	9.0%

Very unlikely	55.8%
Total	100.0%

**EXHIBIT V-19
LIKELIHOOD OF REAPPLYING FOR WELFARE
IN THE NEXT SIX MONTHS, BY COUNTY**

	County A	County B	County C	County D	County E	County F
Very likely	11.2%	12.4%	5.8%	7.8%	5.9%	11.3%
Somewhat likely	4.0%	7.8%	2.9%	6.1%	4.2%	4.2%
Not sure	23.6%	22.5%	17.3%	24.5%	19.9%	19.7%
Somewhat unlikely	6.9%	8.8%	9.7%	6.5%	12.6%	9.9%
Very unlikely	54.3%	48.5%	64.4%	55.1%	57.3%	54.9%
Total	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%

Likelihood of Reapplying among Sub-Groups

- Exhibit V-20 shows that certain sub-groups of respondents were more likely than others to think that they would reapply for Work First. These groups included the following:
 - respondents who were not working (25.4 percent);
 - males (17.0 percent);
 - members of “other” ethnic groups (16.7 percent),
 - persons without a high school diploma or GED (17.3 percent);
 - those living with other adults (15.6 percent);
 - persons with two or more children (17.4 percent);
 - those with children under six years old (15.2 percent); and
 - persons who left welfare for reasons other than employment (18.7 percent).

Reasons for Reapplying

- For respondents who thought that they were likely or somewhat likely to reapply for welfare, Exhibit V-21 shows the reasons why they thought they might reapply.

- The most common reason across counties and in each county was lack of a job or loss of a job (53.0 percent), followed by respondent disability or illness (12.4 percent), decrease in hours or wages (10.9 percent), housing problems (7.9 percent), and being pregnant or having a baby (6.4 percent).

EXHIBIT V-20
PERCENT OF RESPONDENTS VERY LIKELY OR SOMEWHAT LIKELY TO REAPPY FOR WELFARE IN THE NEXT SIX MONTHS, BY SELECTED CHARACTERISTICS

Characteristic	Percent
<i>Employment Status</i>	
Working for pay outside home	8.8%
Self-employed	3.0%
Not working for pay	25.4%
<i>Gender</i>	
Female	13.7%
Male	17.0%
<i>Ethnicity</i>	
Black	14.6%
White	12.0%
Other	16.7%
<i>Age</i>	
18-24	15.5%
25-29	12.0%
30-34	15.0%
35-39	14.4%
40 +	12.2%
<i>Education</i>	
Did not complete high school or GED	17.3%
Completed high school or GED only	13.7%
Attended college	10.5%
<i>Presence of Other Adults</i>	
No other adults	12.6%
One or more other adults	15.6%
<i>Number of Children</i>	

0-1	11.7%
2+	17.4%
Age of Youngest Child	
0-5	15.2%
6-12	11.5%
13+	11.8%
Year First Received Welfare	
Pre-1990	12.7%
1990-1992	12.8%
1993-1995	15.3%
1996-1999	14.3%
Reason Left Welfare	
Found a job or returned to a job	11.3%
Got a higher paying job or more hours	4.8%
Other	18.7%

**EXHIBIT V-21
REASONS WHY RESPONDENTS MIGHT REAPPLY FOR WELFARE***

Reason	County A	County B	County C	County D	County E	County F**	Total
Loss or lack of job	61.9%	45.2%	41.7%	44.1%	65.5%	81.8%	53.0%
Disability/illness of respondent	16.7%	12.9%	16.7%	11.8%	6.9%	0.0%	12.4%
Decrease in hours worked or wages earned	7.1%	17.7%	4.2%	11.8%	6.9%	9.1%	10.9%
Housing problems	7.1%	9.7%	8.3%	8.8%	6.9%	0.0%	7.9%
Pregnancy/having a baby	7.1%	3.2%	16.7%	8.8%	3.4%	0.0%	6.4%
Disability/illness of household member	2.4%	4.8%	8.3%	11.8%	6.9%	0.0%	5.9%
Irregular child support payments	2.4%	3.2%	12.5%	2.9%	6.9%	18.2%	5.4%
Divorce/separation	2.4%	4.8%	12.5%	2.9%	3.4%	9.1%	5.0%
Loss of health insurance	4.8%	6.5%	12.5%	2.9%	0.0%	0.0%	5.0%
Loss of transportation	4.8%	1.6%	8.3%	11.8%	3.4%	0.0%	5.0%
Loss of financial support from relatives	4.8%	6.5%	0.0%	2.9%	3.4%	0.0%	4.0%
Child care problems	2.4%	3.2%	4.2%	2.9%	6.9%	0.0%	3.5%
Working a job that doesn't pay enough	2.4%	3.2%	4.2%	2.9%	3.4%	9.1%	3.5%
Going to school	0.0%	3.2%	0.0%	2.9%	6.9%	0.0%	2.5%
Need additional services/assistance/benefits	0.0%	3.2%	4.2%	0.0%	6.9%	0.0%	2.5%
Treatment for a drug/alcohol problem	0.0%	0.0%	4.2%	0.0%	0.0%	0.0%	.5%
Spouse/partner does not want respondent to work	0.0%	1.6%	0.0%	0.0%	0.0%	0.0%	.5%

Percents add to more than 100% because more than one answer was allowed.

*Based on the responses of 11 respondents.

F. OVERALL COMPARISONS TO LIFE ON WELFARE

This section presents findings on respondents’ overall assessment of their current situation in comparison to life on Work First. Specifically, respondents were asked the following question: Overall, do you think that you and your family are better off now than when you were on Work First? The findings in this section are as follows:

- As shown in Exhibits V-22 and V-23, about 61.8 percent of all respondents felt they were better off now than when they were on welfare. The percentage was highest in County B (69.0 percent) and lowest in County F (52.1 percent), County D (57.4 percent), and County A (58.5 percent).
- The data indicate that 4.8 percent of all respondents felt they were much worse off than when they were on welfare. The percentage was highest in County A (8.0 percent) and County F (7.0 percent).

EXHIBIT V-22

**DO YOU THINK THAT YOU AND YOUR FAMILY ARE BETTER OFF NOW THAN WHEN YOU WERE ON WORK FIRST?
--DETAILED BY COUNTY**

	County A	County B	County C	County D	County E	County F	Total
Much better off	27.6%	30.1%	33.1%	33.6%	29.3%	29.6%	30.6%
A little better off	30.9%	38.9%	31.7%	23.8%	31.4%	22.5%	31.2%
About the same	24.0%	19.6%	21.6%	27.0%	28.3%	22.5%	23.9%
A little worse off	9.5%	7.8%	10.4%	11.5%	6.4%	18.3%	9.5%
Much worse off	8.0%	3.6%	3.2%	4.1%	4.6%	7.0%	4.8%
TOTAL	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%

EXHIBIT V-23

**DO YOU THINK THAT YOU AND YOUR FAMILY ARE BETTER OFF NOW THAN WHEN YOU WERE ON WORK FIRST?
--SUMMARIZED BY COUNTY**

	County A	County B	County C	County D	County E	County F	Total
Better off	58.5%	69.0%	64.8%	57.4%	60.7%	52.1%	61.8%
About the same	24.4%	19.6%	21.6%	27.0%	28.3%	22.5%	24.0%
Worse off	17.1%	11.4%	13.6%	15.6%	11.0%	25.3%	14.2%
TOTAL	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%

Perceptions by Respondent Characteristics

- As indicated in Exhibit V-24, respondents who had attended college were more likely than less educated respondents to feel better off since leaving Work First.

- Blacks (62.5 percent) were slightly more likely than whites to think that they were better off.
- As expected, persons working for pay (72.4 percent) were more likely than unemployed persons to feel better off.
- Persons who left welfare for a job were much more likely than other respondents to feel better off than when on Work First.

**EXHIBIT V-24
PERCENT OF RESPONDENTS WHO THOUGHT THAT THEY
WERE BETTER OFF THAN WHEN ON WORK FIRST,
BY SELECTED CHARACTERISTICS***

Characteristics	Percent
<i>Education</i>	
Did not complete high school or GED	55.7%
Completed high school or GED only	62.3%
Attended college	67.7%
<i>Ethnicity</i>	
Black	62.5%
White	59.0%
Other	59.0%
<i>Age</i>	
18-24	57.7%
25-29	67.2%
30-34	59.9%
35-39	60.3%
40+	58.2%
<i>Employment Status</i>	
Working for pay	72.4%
Not working for pay	36.1%
<i>Monthly Earnings</i>	
\$1-\$400	51.5%
\$401-\$800	56.9%
\$801-\$1,200	69.9%
\$1,201-\$1,600	78.8%
\$1,601+	87.4%
<i>Presence of Other Adults</i>	
No other adults	64.3%
One or more other adults	58.0%
<i>Reason Left Welfare</i>	
Found a job or returned to a job	70.7%
Got a higher paying job or more hours	62.9%
Other	45.9%

* Much better off or a little better off

