

**HOW ARE THEY DOING?**

**A LONGITUDINAL STUDY  
TRACKING HOUSEHOLDS LEAVING WELFARE  
UNDER MASSACHUSETTS' REFORM**

*Massachusetts Department of Transitional Assistance  
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## **EXECUTIVE SUMMARY**

In November 1995, Massachusetts reformed its welfare system, now known as the Transitional Aid to Families with Dependent Children (TAFDC) program, with a primary objective of assisting recipients make the transition from welfare to work. The reforms include financial work incentives and strict work requirements. A two-year time limit for certain able-bodied recipients went into effect in December 1996, with the first group of recipients having reached their time limit in December 1998.

To help former TAFDC recipients become more financially secure, the Commonwealth provides health and employment-related income supports such as MassHealth coverage (Massachusetts' Medicaid program), child care and transportation subsidies. Child support, food stamps, rent subsidies, and similar types of assistance can also help families achieve greater income security.

In light of these many changes, the Department is interested in how former recipients are doing after leaving assistance and is undertaking a long range evaluation of the post-welfare experiences of TAFDC cases. These findings are from the first stage of the evaluation process.

The findings presented here are based on 341 completed interviews from 647 randomly selected cases that left TAFDC during the first half of 1997. These interviews took place approximately three months after the households' TAFDC case closed. We attempted to survey sample members every three months for up to a year, and, in total, Department staff conducted more than 1,000 interviews over twelve months. The results of the fourth round of interviews, which took place one year after sampled households left TAFDC, are also reported. (We do not report on the six and nine month interviews at this time.) We paid \$25 for the first interview and \$10 for each subsequent interview.

### **Major Survey Findings**

We collected comprehensive data on employment, income, income supports, food security, children's medical coverage, child-care arrangements, and household composition. Since some cases who participated in round 1 interviews did not participate in round 4, the two sets of findings are not directly comparable. Rather, our primary goal is to describe as completely as possible the post-welfare experiences of the households

participating in the study. Details of respondent household's circumstances are provided at three and twelve months. In addition, to assess the changes over time, we analyzed the same 210 respondent households who participated in both rounds 1 and 4.

Eighteen percent (18.2%) of respondent households in round 1 had returned to TAFDC before being interviewed, as did 20.9% of respondent households in round 4. When not specified, cases that had reopened are combined with cases that were still closed. Some analyses, however, include only one group or the other, and are so noted.

These findings reflect respondent's own views of their circumstances. We have made no attempt to verify the information provided by respondents except in limited instances as noted in the report.

The findings are generally encouraging, but they also reveal potential problems that require a closer look.

**EMPLOYMENT AND EARNINGS** – Employment levels of households were quite high. Approximately three months after leaving, 75.0% of round 1 households whose TAFDC case was still closed reported that someone was working, generally the former recipient. A year after leaving TAFDC, 71.2% of households that remained closed included someone who was working.

The average weekly earnings for respondents working full time was \$305 during the first round of interviews, and \$323 during the fourth round. More than one-sixth (17.3%) of households participating in both rounds of interviews included a working spouse/significant other. The average weekly earnings for spouses or significant others working full time was \$355 during the first round of interviews, and \$362 during the fourth round.

**EMPLOYMENT BENEFITS** – Nearly half (44.2%) of those who were working at the first interview had health insurance available through their employer. More than half (57.8%) of the working round 4 households had health insurance available through their employer.

Employer-based pensions were less common, with only 26.6% of those working at the time of the first interview, and 40.4% of those working at the fourth interview having this benefit. We did not ask specifically about Social Security coverage.

**OVERALL INCOME AND DEBT** – Round 4 households who remained closed were financially better off than round 1 households. (Only cases that remained closed are reported on for overall family income.) Nearly two-thirds (63.3%) of round 4 households that remained closed had total income of more than \$250 per week (\$12,980 per year). In round 1, 56.2% reported that amount of income. Among the higher income levels, in round 4, 17.8% of respondents reported income above \$500 per week (\$26,081 annually), compared to 11.7% for round 1. Similarly, 14.2% of round 4 respondents reported income below \$150 weekly, compared to 22.3% in round 1.

Round 4 households had somewhat higher debt levels than round 1 households. Twenty-one percent (20.5%) of round 4 cases reported total debt of \$10,000 or more (17.2% for round 1 cases). Conversely, 45.8% of round 4 cases reported total debt of \$2,000 or less (57.3% for round 1 cases). We did not ask whether the debt was accumulated before or after leaving TAFDC.

**INCOME SUPPORTS** – Virtually all households had MassHealth coverage for their children, and child-care subsidies were helping many of these households cover the cost of child care.

Other income supports, especially food stamps, were used infrequently. Less than one of five households (17.9%) whose TAFDC case was still closed at the time of the first interview was receiving food stamps, and only 6.5% of cases still closed were receiving food stamps at the time of the fourth interview.

Few households reported receiving child support. Only 14.7% of households participating in the first interview, and 18.6% of households participating in the fourth interview were receiving child support. Households whose TAFDC case was still closed were more likely to be receiving child support than were those who had returned to TAFDC. Sixteen percent (15.8%) of cases still closed at the first interview were receiving child support, compared to 9.7% of cases that had returned to TAFDC. By the time of the fourth interview, 21.8% of the cases still closed and 6.7% of cases that had returned to TAFDC were receiving child support.

Because we could not identify whether legally liable fathers were present in the household, these percentages may understate actual child support. (The figures cited above assume

no legally liable fathers were present.) Better information is expected after completing the forthcoming administrative records review (see page vii).

**FOOD SECURITY** – One particularly disturbing finding was that a small number of households, mainly in the first round of interviews, reported going without food for one or more days during the previous month. While some of these families’ food problems developed after leaving TAFDC, in most instances the families were experiencing food insecurity even before their TAFDC case was closed.<sup>1</sup> Food security of households participating in the fourth interview was considerably improved. Of the twenty-six households reporting going without food during the first interview, fourteen participated in the fourth interview. None of these fourteen households reported going without food at the fourth interview, approximately nine months after the first. Unfortunately, twelve cases that reported having insufficient food at the first interview did not complete the round 4 interview, so we were unable to determine whether the circumstances had changed.

**HOUSEHOLD COMPOSITION** – Survey data indicated that respondents’ households were often more complex than simply a single mother and her child(ren). Twenty-four percent (23.8%) of households participating in the fourth interview included a spouse/significant other, and 31.6% included another individual<sup>2</sup>. According to survey data, the average size of households participating in the survey was 3.8 individuals in round 1 and 3.9 individuals in round 4. In comparison, the average household size according to departmental records at the time of closing was 2.9 individuals.

**CHILDREN’S MEDICAL COVERAGE** – The number of children with health coverage after their families left TAFDC was very high. In both the first and fourth rounds of interviews, nine of ten children had MassHealth.

**CHILD-CARE ARRANGEMENTS** – The most common providers of child care were the custodial parent’s mother, father, or grandparent, a baby-sitter or family day care, a school or after-school program, and child-care centers. The largest number of children in households participating in the fourth round of interviews fell into the category of “not needing” child care.

<sup>1</sup> Only cases that were still closed at the time of the interview were asked about food security. In the first round of interviews, we asked households to compare their food situation after leaving TAFDC with what it was like during the last three months that the family was on TAFDC.

**CHILD-CARE COSTS** – The state was paying the costs of child care for forty percent of cases at the first interview and for half of the cases at the fourth interview.

**FAMILY WELL BEING** – In both the first and fourth rounds of interviews, the majority of respondents whose TAFDC case was still closed rated their financial and general well-being after leaving TAFDC as better than when they were on TAFDC. In the first interview, 74.1% of cases still closed said that their family was financially the same or better since leaving TAFDC, and 79.5% said that their family, in general, was the same or better off. In the fourth interview, 85.9% of cases still closed rated their financial situation as the same or better, and as many (85.9%) said that, in general, they were the same or better than when on TAFDC. At both times, the majority rated their situation as improved.

#### **PROFILE OF RESPONDENT HOUSEHOLDS**

Overall, respondents' households were leaving TAFDC by combining employment, MassHealth coverage and child-care subsidies. The fact that so many respondents reported that their financial and general well being remained the same or improved after leaving TAFDC was encouraging. At the same time, the fact that some households reported experiencing food insecurity is a concern.

#### **CHANGES OVER TIME**

We analyzed the 210 households who participated in both the round 1 and round 4 interviews. Those households, on average, experienced a discernible improvement in their living conditions between the first and fourth interviews. More than three times as many households (49.2%) whose TAFDC case remained closed increased their family income than experienced a loss in income (15.4%). Twice as many households upgraded their food status (30.8%) than downgraded their status (16.5%). And twice as many working households had employment-based health insurance available (24.8%) than lost its availability (13.6%).

While the households we followed improved over time, because 131 households from round 1 did not participate in round 4, we cannot rule out the possibility that those who participated in both rounds were experiencing more positive outcomes than those who did not. We will be in a better position to measure the differences between respondents and

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<sup>2</sup> Statistics on spouse/significant other and other individuals are not available for round 1.

non-respondents when we conduct the second stage of this evaluation: a review of administrative records on employment, earnings, food stamps receipt, and child support for all closings during the sample period.

### **Survey Sample and Response Bias**

Our findings are based on comprehensive interviews with former welfare recipients completed shortly after they left assistance (round 1) and a year later (round 4). Of 647 randomly selected cases that met the criteria for the study, we interviewed 341 households during the first round of surveys for a response rate of 52.7%. In round 4 we interviewed 215 households, a 19.5% attrition rate from round 1.

Because our response rate was less than hoped for, we cannot definitively conclude that the survey findings for round 1 and round 4 are representative of all households who left assistance at the time we pulled the sample. We know, for example, that Hispanics were moderately underrepresented in the respondent population for both rounds of interviews.

Respondents were not markedly different from all closings in terms of educational background, although a slightly higher proportion of respondents had some college than closings as a whole. Respondents were somewhat more likely to live in public or subsidized housing than all closings. While the proportions of cases subject to the time limit are similar for respondents and all closings, the percentage subject to both the time limit and work requirement is higher in the respondent population. Respondents were more likely to have had their TAFDC cases closed for earnings than were all closings.

Because the sample size was larger, our findings for round 1 have a smaller margin of error for the full sample ( $\pm 5.3\%$ ) than do the round 4 findings ( $\pm 6.7\%$ ). While we found no statistically significant difference between the round 4 and the round 1 samples on selected variables, we cannot rule out the likelihood that the round 4 group was better off on traits that we were unable to measure, such as interpersonal skills and social supports.

The findings, however, remain important. Perhaps their real strength comes within the limitations of the sample. If respondent households were more advantaged than the universe of closings, these findings alert us to their problems and concerns after leaving assistance. They also serve as a foundation for examining the post-welfare experiences of time limited closings, a group that may have higher proportions of households in less favorable circumstances.

**Future Tracking Activity**

This is the first of a four-part tracking study of closed TAFDC cases. The next part will consist of a review of all closings from January to June 1997 (N=20,000) using Departmental administrative records, augmented by income and child support data from the Department of Revenue's Longitudinal Database (LDB).

For the third part of the study, the Center for Survey Research at the University of Massachusetts - Boston will conduct a survey of a random sample of 600 closings from the December 1998 to February 1999 period, many of which will have been the first to reach the state's two year time limit. Special emphasis will be placed on getting a survey response rate of 75% or higher.

Finally, we will be conducting a review of all closings for the December 1998 to February 1999 time period using the same administrative records described above for the January to June 1997 review. Parts three and four of this study will be conducted with funding from the Assistant Secretary for Planning and Evaluation (ASPE) of the US Department of Health and Human Services (HHS).

Through these various evaluations we hope to comprehensively document the post-welfare experience of households leaving assistance under welfare reform, one of the major social policy changes of our time.

# **HOW ARE THEY DOING? A LONGITUDINAL STUDY TRACKING HOUSEHOLDS LEAVING WELFARE UNDER MASSACHUSETTS' REFORM**

## **1. INTRODUCTION**

Spurred by a robust economy and major welfare reforms, the number of cases receiving AFDC in Massachusetts declined from 102,993 cases in February 1995, when welfare reform legislation was signed, to 55,129 cases in February 1999, a 46.5% drop. As the state's caseload has fallen to levels not seen in decades, interest has increasingly focused on documenting the lives of those leaving the rolls as a result of welfare reform.

Broad-based changes to the Massachusetts welfare system, aimed at making it a transitional support system, went into effect in November 1995 including work requirements, financial work incentives, teen parent requirements relating to education and living arrangement, a family cap, and school attendance for children under fourteen. A two-year time limit for certain able-bodied recipients was added in December 1996 with the first group of recipients having reached their 24-month time limit in December 1998. The welfare program is now known as the Transitional Aid to Families with Dependent Children (TAFDC) program and the Department of Public Welfare was renamed the Department of Transitional Assistance (DTA).

The single largest concern about these reforms is how former recipients are doing after TAFDC. To what extent has reform helped recipients replace the welfare check with a paycheck? How has their standard of living changed after leaving TAFDC? How are the children doing after TAFDC? What impact have TAFDC caseload declines had on other publicly supported programs such as food stamps, MassHealth (Massachusetts' Medicaid program), and housing subsidies?

The Department embarked on a long-range evaluation of cases leaving TAFDC that includes surveys of individual households and analysis of state administrative data. While surveys are the best way to get a comprehensive understanding of how families are coping with life after welfare, they are costly. Consequently, the number of cases that can be surveyed is low. Administrative data on the other hand are relatively inexpensive to use but lack the depth of survey data. To build upon the strengths of both data sources, the Department's long-range strategy involves a comprehensive survey of a random sample of closed cases covering two distinct study periods, combined with an analysis of the universe of closings for the same two periods using administrative data.

The first study period spans the months from January to June 1997 and is the focus of this report. The second study will include December 1998, January 1999, and February 1999. While cases from the current study left assistance prior to time limited closings going into effect, many of the closings that we will track during the second study period will be the first

that reached the state's two-year time limit. A complete description of the state's closed cases tracking strategy is given in Attachment A.

The Department believes this tracking strategy will enable us to document a broad range of experiences of families after they have left assistance. These findings will in turn be used to refine and improve the way we operate and to identify needed changes in other public policy areas. This report begins the process.

As noted above, this report focuses on the period from January to June 1997. We present findings from 341 completed interviews from 647 randomly selected households whom we refer to throughout the report as round 1 respondents because they participated in the first round of interviews approximately three months after their TAFDC case was closed. The Department attempted to re-contact survey sample members every three months for up to one year after they left assistance. Because it is always more difficult to track cases as time goes on, we were able to interview only 215 of these households by the time of the fourth interview approximately one year after their TAFDC case had been closed. We completed 223 cases in round 2 and 237 cases in round 3. Overall, therefore, we completed 1,016 questionnaires.

Section 2 of this report compares the 341 households participating in the first round of interviews to the universe of closings for the same time period.

Section 3 presents findings from round 1 of the survey, approximately three months after respondents left TAFDC.

Section 4 presents the major findings from the fourth round of interviews, approximately one year after their TAFDC case closed.

Section 5 compares the status of households participating in the first interview to their status at the fourth interview.

Section 6 presents concluding remarks and plans for future analyses.

These findings reflect respondents' own views of their circumstances. We have made no attempt to verify the information provided by respondents except in very limited cases as noted in the report.

## **2. DESCRIPTION OF SURVEY RESPONDENTS**

### **2.1 SAMPLING METHODOLOGY**

Three hundred forty-one (341) members of a randomly selected sample of 729 cases participated in the first round of surveys. Fifty-seven cases were inappropriately sampled in that their case had closed for less than 30 days. Twenty-five cases were known to have moved out of state and no contact was attempted. Of the 647 cases that met the criteria for the study, we completed interviews with 341 respondents in the first round for a response rate of 52.7%<sup>3</sup>.

Sampled cases left TAFDC between December 15, 1996, and June 14, 1997, so their first months without benefits were January through June 1997. Sixty-two (62) of the 341 respondents (18.2%) had had their TAFDC case reopened by the time of the first interview (but had been closed for at least 30 days; cases that reopened within 30 days were eliminated from the sample). First interviews took place approximately three months after the case no longer received assistance. For example, cases that did not receive assistance in January 1997 were scheduled for first interviews in April 1997; February 1997 closings were scheduled for first interviews in May 1997. Our goal was to track sample members quarterly for up to one year after their TAFDC case had closed.

We attempted to contact sampled cases by letter, by telephone (both during days and evenings), and by home visits. Departmental staff conducted 263 interviews by phone (77.1% of total), 50 interviews face to face (14.7% of total), 25 interviews by mail (7.3% of the total); and 3 interviews using a combination (0.9% of total). Sampled cases that did not participate in round 1 but agreed to cooperate later were interviewed with the round 1 questionnaire because it examined their experiences in greater detail than did follow-up questionnaires. For analysis purposes, they are reported with round 1 results. We paid \$25 for the first interview and \$10 for each subsequent interview.

Our response rate is less than we had hoped. However, because of the extensive scope and depth of the interviews, these findings shed considerable light on how this group of families is coping after leaving TAFDC. It should also be noted that this is the first in what we plan to be a series of reports that will document the full range of post-welfare experiences.

### **2.2 COMPARATIVE DATA ON ROUND 1 RESPONDENTS**

To determine how representative our sample is of all closings during the January to June 1997 months, we compared administrative data on respondents with the universe of closings on several key demographic and programmatic variables.

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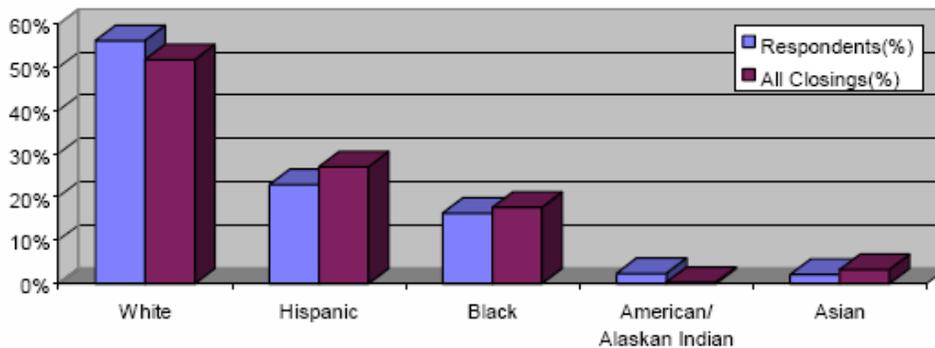
<sup>3</sup> From other studies we know that approximately 12% of cases close because they moved out-of-state. Using that proportion increases the response rate to 58%.

### 2.2.1 Socio-Demographic Traits

We compared survey respondents to the universe of closings on race, language, educational level, marital status and housing status.

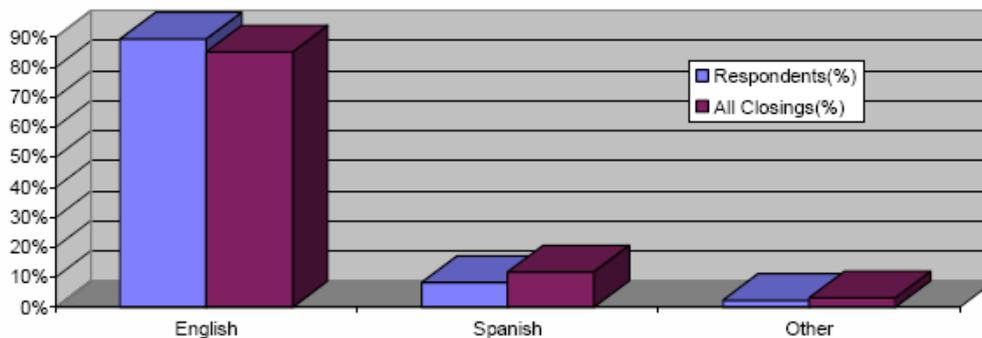
**Race.** Most survey respondents were White, as was the majority of all closings. Whites, however, represented a higher proportion of respondents (56.3%) than was the case for all closings (51.8%). In contrast, 22.9% of respondents were Hispanic while Hispanics comprised 27.0% of all closings. The percentage of Blacks among respondents was very close to the percentage in the universe of closings (16.4% of respondents compared to 17.6% of all closings). Two percent (2.3%) of survey respondents were American/Alaskan Indian compared to 0.3% of all closings, and 2.1% of respondents were Asian/Pacific Islanders compared to 3.2% of all closings.

Figure 1: Race



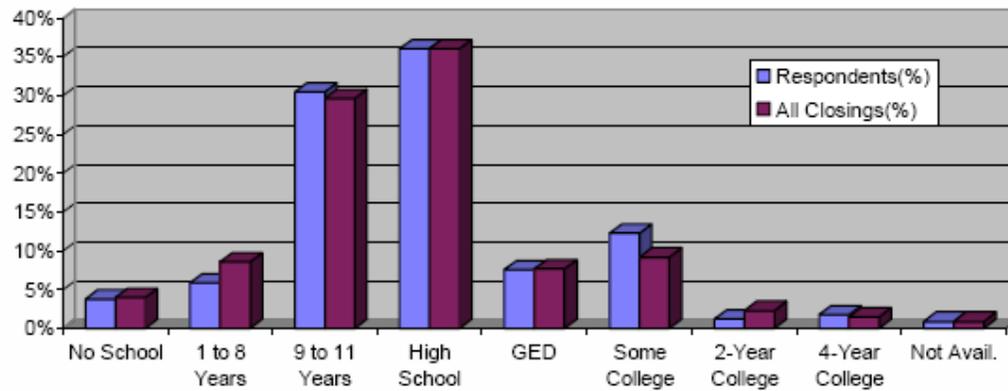
**Language.** Respondents were more likely to speak English as their primary language and less likely to speak Spanish than the universe of closings. Eighty-nine percent (89.4%) of respondents spoke English as their primary language compared to 85.1% of all cases closed during the study period. Likewise, 8.2% of respondents spoke Spanish compared to 11.8% of all closings. The remaining respondents, 2.4%, spoke another language compared to 3.1% of all closings.

Figure 2: Language



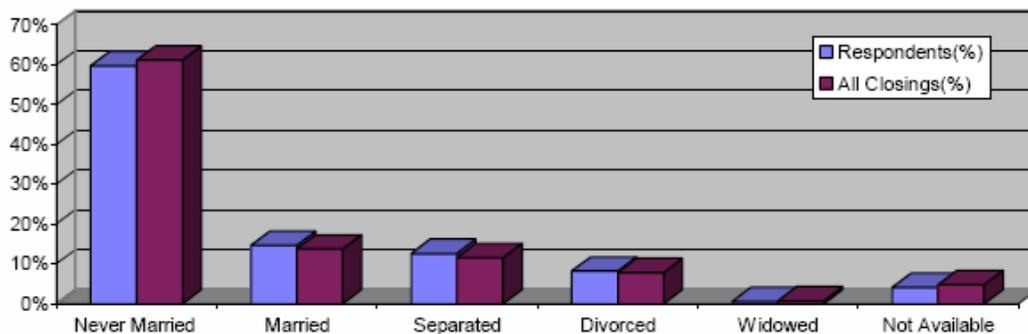
**Education.** Forty percent of respondents (40.2%) did not have a high school diploma or GED. A similar percentage of all closings, 42.3%, lacked a high school diploma or GED. The proportion of cases with a high school diploma was the same for respondents and all closings (36.1%). A slightly higher proportion of respondents had some college or completed a 2 or 4-year college than was the case for the universe of closings (15.3% of respondents compared to 13.0% of all closings). DTA’s information on educational achievement, however, is generally not updated after intake, so these data from DTA's Masterfile may understate the educational level of both respondents and all closings.

**Figure 3: Education**



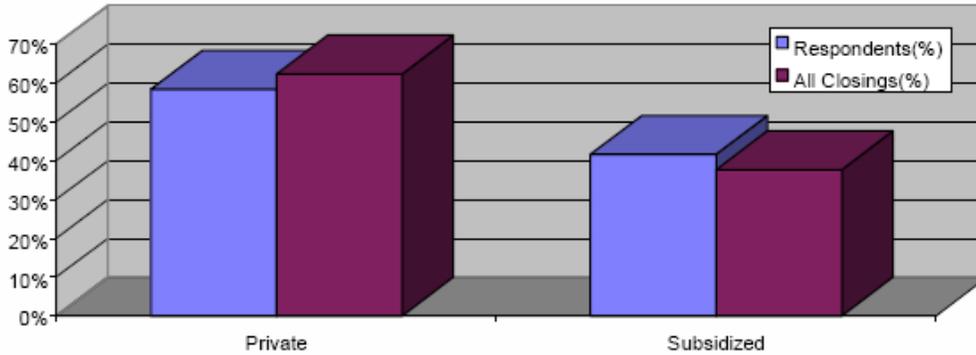
**Marital Status.** The vast majority of both respondents and all closings had never been married: sixty percent (59.8%) of respondents compared to 61.2% of all closings. Both respondents and all closings were comparable in the other marital categories.

**Figure 4: Marital Status**



**Housing.** Individuals living in public or subsidized housing were more likely to respond to the survey than would be expected based on their numbers in the universe of closings. Forty-two percent (41.6%) of respondents were living in public or subsidized housing compared to 37.7% of all closings.

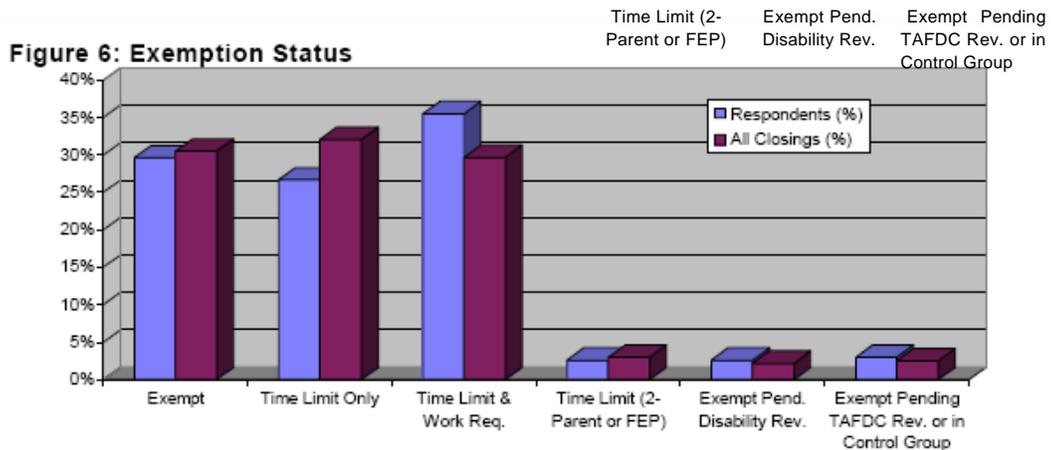
**Figure 5: Housing Status**



**2.2.2 Programmatic Variables**

In addition to socio-demographic traits, we examined three important programmatic variables: time limit status, work requirement status and reason for closing.

**Time Limits And Work Requirements.** The proportion of respondents who were subject to the time limit was the same as that for the universe of closings: 64.8%. However, survey respondents included a higher proportion of time limit cases that were also subject to the work requirement because the youngest child was school age (35.5%) than was the case for all closings (29.7%). The percentage of cases exempt from the time limit was essentially the same for respondents (29.6%) and all closings (30.5%).

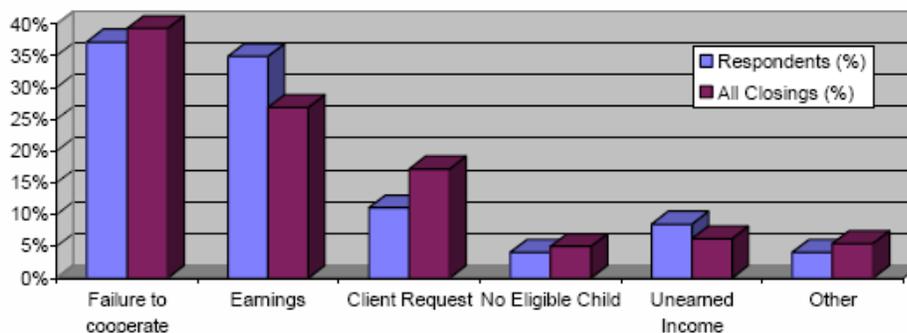


**Reason For Closing.** We collapsed the Department’s lengthy list of closing action reasons into six categories to simplify analysis. (See Appendix B for details.) Closing action reasons are an administrative tool to notify recipients why we are closing their case and to allow them to correct the circumstance that caused the closing if they choose. By themselves they do not give an accurate representation of why cases close. Cases that close for failing to redetermine have many different reasons for leaving TAFDC, including becoming employed. Others have married, or otherwise changed their living arrangement, but we have no consistent, reliable way to know the actual circumstances. As Figure 7 shows, the most common reason for closing, for both respondents and all closings, was failure to cooperate with an eligibility requirement, a category that is of particular interest for tracking purposes because of its ambiguity. Thirty-seven percent (37.2%) of respondents closed because the recipient failed to cooperate with an eligibility requirement, compared to 39.3% of all closings.

The second most common reason for case closings among round 1 respondents was increased earnings. Thirty-five percent (34.9%) of respondents closed because of earnings compared to 26.9% of all closings.

Finally, the third most common reason for closings among round 1 respondents was the recipient’s request. Only 11.1% of respondents, however, closed for this reason compared to 17.2% of all closings.

**Figure 7: Reason for Closing**



### 2.2.3 Other Findings on Respondents

According to Departmental records, 30 households participating in the survey (8.8%) had a spouse/significant other present. The educational level of the spouse/significant other was comparatively low with half lacking a high school diploma or GED.

Some additional information on respondents comes from the survey itself. (Except where noted, all the data reported above are taken from Departmental records.) Question A2 of the survey questionnaire asked respondents to estimate the total amount of time, in years, they had been on assistance. The responses show a diverse group in terms of length of stay:

- Thirty-one percent (31.1%) of respondents reported being on (T)AFDC for 2 years or less.
- Thirty percent (29.6%) of respondents reported being on (T)AFDC for three to five years.
- Sixteen percent (16.4%) of respondents reported being on (T)AFDC from six to eight years.
- Twenty-three percent (22.9%) of respondents reported being on (T)AFDC for more than eight years.

At the two ends of the spectrum, five cases (1.5%) reported 20 years or more of (T)AFDC receipt, and five cases reported being on for less than one year. Approximately one-third of the respondents (32.2%) reported being on assistance as a child.

### **2.3 SUMMARY: RESPONDENTS PROFILE**

In summary, survey respondents were a diverse group that is not easily portrayed. They were more likely to be White and less likely to be Hispanic, more likely to speak English and less likely to speak Spanish than all closings. Respondents were more likely to live in public or subsidized housing than were all closings.

Respondents' educational backgrounds were not markedly different from all closings, although a slightly higher proportion of respondents had some college than closings as a whole.

While the proportions of cases subject to the time limit are similar for respondents and all closings, the percentage subject to both the time limit and work requirement is higher in the respondent population. In addition, survey respondents were more likely to have had their TAFDC cases closed for earnings than were all closings. Most frequently, cases left TAFDC because of failure to cooperate with an eligibility requirement, especially a scheduled redetermination. Similar proportions were found between respondents and all closings.

While these comparative data suggest a certain bias within the respondent population, they also describe a group of cases of special interest on the three programmatic variables examined: time limit status, work requirement status, and reason for closing.

### **3. SURVEY FINDINGS -- ROUND 1**

We tracked TAFDC cases that closed between January and June 1997 at three-month intervals (four separate rounds of surveys) for one year. In this section we present survey findings from round 1. They will provide a picture of how participating households were doing shortly after leaving TAFDC (that is, approximately three months after their TAFDC case was closed).

We completed comprehensive questionnaires on 341 closed cases during round 1. (See Appendix C for a copy of the questionnaire.) The parenthetical portion of certain section titles below refers to the specific sections of the survey questionnaire that are discussed.

#### **3.1 FAMILY WELL-BEING AFTER TAFDC (SECTION A OF QUESTIONNAIRE)**

In large numbers respondents reported that they were better off after leaving assistance. Specifically, we asked respondents for their perceptions of their financial and general well being after leaving TAFDC. For both questions respondents could choose from five possible choices ranging from much better to much worse. These two questions on financial and general well being were asked only if the case was still closed (n=279).

**Three-quarters (74.1%) of respondents reported that their families were the same or better off financially since leaving TAFDC. Nearly 60% of survey respondents thought they were either much better or a little better off financially since leaving TAFDC.**

Responses were distributed among the five options presented as follows:

- 25.8% reported that the family was much better financially since leaving TAFDC.
- 32.7% reported that the family was a little better financially since leaving TAFDC.
- 15.6% reported that their financial situation was the same.
- 13.8% reported that the family's financial situation was a little worse.
- 12.0% reported that the family's financial situation was much worse.

**Eighty percent (79.5%) of respondents felt that their families were the same or better off in general since they had left TAFDC.** When the same individuals were asked how things were for the family in general since leaving TAFDC, the responses were:

- 33.0% reported being much better off.
- 34.8% reported being a little better off.
- 11.7% reported being the same.
- 11.7% reported being a little worse off.
- 8.6% reported being much worse off.

These findings provide a fitting context within which to view more specific details about families after leaving assistance. The next set of findings provides extensive information on the actual circumstances of their lives.

### 3.2 EMPLOYMENT/EARNINGS/BENEFITS (QUESTIONS B1 TO B26 OF QUESTIONNAIRE)

Section B of the survey questionnaire explored the employment experiences of various individuals within the household. We began by asking all respondents if anyone in the household had worked since leaving TAFDC.

**Work levels among households participating in the survey were high. Eighty percent (79.5%) of respondents reported that at least one person in the household had worked at some time since leaving TAFDC.**

In addition, among cases that were still closed, three quarters of the households were working at the time of the first interview. Likewise, among all households two thirds (66.6%) had a respondent or spouse/significant other working.

#### 3.2.1 Employment: Households Currently Working

As Table 1 shows, 125 respondents (36.7%) reported that they were working full time (30 or more hours per week) at the time of the first interview and 71 respondents (20.8%) reported working part-time, for a total of 196 working respondents.

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**Table 1.**  
**Respondents and Spouse/Significant Others Working at Time of First Interview**

Work Level (Currently Working)	Respondents		Spouse/Significant Other	
	Number	% of 341	Number	% of 341
Full-Time (30 or more hours)	125	36.7	48	14.7
Part-Time (less than 30 hours)	71	20.8	11	3.2
<b>Total</b>	<b>196</b>	<b>57.5</b>	<b>59</b>	<b>17.3</b>

---

In addition, in forty-eight cases the respondent reported that a spouse/significant other was working full time at the time of the interview. In eleven cases a spouse/significant other was working part-time, for a total of 59 other adults who were working at the time of the interview, representing 17.3% of the respondent households.

**In two-thirds (66.6%) of all surveyed households, the respondent and/or spouse/significant other was working at the time of the interview.** The employment status of these households is shown in Table 2.

**Table 2.**  
**All Households With A Working Member:**  
**Work Status**

	Spouses/ Significant Others		
	Full Time	Part Time	Not Present or Not Working
<b>Full Time</b>	<b>9 cases (2.6%)</b>	<b>2 cases (0.6%)</b>	<b>114 cases (33.4%)</b>
<b>Part Time</b>	<b>11 cases (3.2%)</b>	<b>6 cases (1.8%)</b>	<b>54 cases (15.8%)</b>
<b>Not Working</b>	<b>28 cases (8.2%)</b>	<b>3 cases (0.9%)</b>	<b>114 cases (33.4%)</b>

**Of those cases that were still closed at the time of the interview (n=279), three quarters (75.0%) had a respondent or spouse/significant other (or both) currently working.** The employment status of these households is shown in Table 3.

**Table 3.**  
**Cases Still Closed With A Working Member:**  
**Work Status**

	Spouses/ Significant Others		
	Full Time	Part Time	Not Present or Not Working
<b>Full Time</b>	<b>9 cases (3.2%)</b>	<b>2 cases (0.7%)</b>	<b>109 cases (39.1%)</b>
<b>Part Time</b>	<b>11 cases (3.9%)</b>	<b>6 cases (2.2%)</b>	<b>43 cases (15.4%)</b>
<b>Not Working</b>	<b>26 cases (9.3%)</b>	<b>3 cases (1.1%)</b>	<b>70 cases (25.0%)</b>

We also collected employment data on other individuals (generally children or parents) in the household. In two cases, dependents were working full-time and in five cases dependents were working part-time. In seven cases, the respondents' parents (living in the household) were working full time. In four cases, an adult dependent was working full time. (These individuals are not included in the above employment statistics.)

### **3.2.2 Earnings: Households Currently Working**

If anyone in the household was currently working, we asked the amount of their earnings. We made no attempt to verify reported earnings.

For analytical purposes, we aggregated the individual-level earnings data for respondents and spouses/significant others into salary ranges. The following tables present earnings broken into four categories:

- Respondents working full-time<sup>4</sup> (Table 4).
- Respondents working part-time (Table 5).
- Spouse/significant other working full-time (Table 6).
- Spouse/significant other working part-time (Table 7).

### 3.2.2.1 RESPONDENTS WORKING FULL TIME

One hundred twenty five respondents were working full time when first interviewed. As Table 4 shows, sixteen percent (15.7%) were making less than \$200 weekly (\$10,360 annually). The majority of cases (58.7%) were making between \$201 and \$350 weekly (\$10,361 to \$15,600 annually). One-quarter was making more than \$350 weekly (\$18,221 or more annually).

The average (mean) gross weekly pay for respondents working full-time was \$305 (\$15,860 annually). At the low end of the scale, one case reported earnings of only \$25, while, at the high end, three cases reported earnings of more than \$500 a week (specifically, \$725, \$962, and \$1100). If these four extreme values are omitted, the range of reported weekly earnings for respondents working full-time was \$135 to \$500.

**Table 4.**  
**Earnings of Respondents Working Full-Time**

<b>Salary Range</b>	<b>Frequency</b>	<b>Percent</b>	<b>Cumulative Percent<sup>5</sup></b>
<b>\$1 to \$150</b>	<b>5</b>	<b>4.0</b>	<b>4.1</b>
<b>\$151 to \$200</b>	<b>14</b>	<b>11.2</b>	<b>15.7</b>
<b>\$201 to \$250</b>	<b>25</b>	<b>20.0</b>	<b>36.4</b>
<b>\$251 to \$300</b>	<b>26</b>	<b>20.8</b>	<b>57.9</b>
<b>\$301 to \$350</b>	<b>20</b>	<b>16.0</b>	<b>74.4</b>
<b>\$351 to \$400</b>	<b>17</b>	<b>13.6</b>	<b>88.4</b>
<b>\$401 to \$450</b>	<b>8</b>	<b>6.4</b>	<b>95.0</b>
<b>\$451 to \$500</b>	<b>3</b>	<b>2.4</b>	<b>97.5</b>
<b>\$501 to \$9999</b>	<b>3</b>	<b>2.4</b>	<b>100.0</b>
<b>Total</b>	<b>121</b>	<b>96.8</b>	
<b>Did not respond</b>	<b>4</b>	<b>3.2</b>	
<b>Total</b>	<b>125</b>	<b>100.0</b>	

<sup>4</sup> Full time work was 30 or more hours per week.

<sup>5</sup> In this and following tables the cumulative percent column excludes those households who did not respond to the question.

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**Summary Statistics on Earnings of Respondents Working Full-Time**

Mean	Median	Minimum	Maximum	Quartiles		
				25	50	75
\$305	\$280	\$25	\$1,100	\$228	\$280	\$358

**3.2.2.2 RESPONDENTS WORKING PART TIME**

Sixty-nine of the seventy-one respondents working part-time (less than 30 hours per week) at the time of the first interview reported earnings. More than half of respondents working part-time (58.0%) were making less than \$150 weekly (\$7,740 annually). (See Table 5.) An additional 21.7% were making between \$151 and \$200 weekly (\$7,741 to \$10,360 annually).

The average weekly earnings of \$148 from part-time work is half of that for full-time work (\$305). Two cases in the part-time group reported income of only \$8 weekly and six other cases reported weekly earnings of \$50 or less (\$2600 annually). At the other end of the scale, two cases reported earnings of \$300 weekly, and one case each reported earnings of \$347, \$350 and \$400. The majority of cases (56) reported weekly earnings ranging from \$60 to \$280.

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**Table 5.  
Earnings of Respondents Working Part-Time**

Salary Range	Frequency	Percent	Cumulative Percent
\$1 to \$150	40	56.3	58.0
\$151 to \$200	15	21.1	79.7
\$201 to \$250	7	9.9	89.9
\$251 to \$300	4	5.6	95.7
\$301 to \$350	2	2.8	98.6
\$351 to \$400	1	1.4	100.0
<b>Total</b>	<b>69</b>	<b>97.2</b>	
<b>Did not respond</b>	<b>2</b>	<b>2.8</b>	
<b>Total</b>	<b>71</b>	<b>100.0</b>	

**Summary Statistics on Earnings of Respondents Working Part-Time**

Mean	Median	Minimum	Maximum	Quartiles		
				25	50	75
\$148	\$140	\$8	\$400	\$98	\$140	\$180

### 3.2.2.3 SPOUSES/SIGNIFICANT OTHERS WORKING FULL TIME

Forty-four (44) of 48 cases reported earnings data for spouses/significant others who were working full-time (Table 6). Fifty-seven percent (56.8%) of earnings for spouses/ significant others fell between \$201 and \$350 weekly (\$10,361 to \$18,220 annually), which is comparable to earnings for respondents working full-time (58.7%). Eleven percent (11.4%) of spouses/significant others had weekly earnings of \$200 or less (\$10,360). Approximately one-third of spouses/significant others was making \$250 or less weekly (\$12,980 annually). For comparison purposes, 36.4% of respondents working full time had weekly earnings of \$250 or less.

Interestingly, a considerably higher percentage of spouses/significant others had weekly earnings at the high end of the scale than did respondents. Twenty-seven percent (27.3%) of spouses/significant others were making more than \$400 weekly (\$20,800 or more annually) compared to only 11.6% of respondents. That is, the average earnings of spouses/significant others working full-time, who presumably are predominantly male, is higher than that of respondents working full-time, who are predominantly female. Spouses/significant others working full-time had average weekly earnings of \$355 compared to average weekly earnings of \$305 for respondents working full-time.

**Table 6.**  
**Earnings of Spouses/Significant Others Working Full-Time**

Salary Range	Frequency	Percent	Cumulative Percent
\$1 to \$150	3	6.3	6.8
\$151 to \$200	2	4.2	11.4
\$201 to \$250	9	18.8	31.8
\$251 to \$300	8	16.7	50.0
\$301 to \$350	8	16.7	68.2
\$351 to \$400	2	4.2	72.7
\$401 to \$450	2	4.2	77.3
\$451 to \$500	6	12.5	90.9
\$501 to \$1,000	4	8.3	100.0
<b>Total</b>	<b>44</b>	<b>91.7</b>	
<b>Did not respond</b>	<b>4</b>	<b>8.3</b>	
<b>Total</b>	<b>48</b>	<b>100.0</b>	

**Summary Statistics on Earnings of Spouses/Significant Others Working Full-Time**

Mean	Median	Minimum	Maximum	Quartiles		
				25	50	75
\$355	\$301	\$100	\$1,000	\$250	\$301	\$443

### 3.2.2.4 SPOUSES/SIGNIFICANT OTHERS WORKING PART-TIME

Eleven spouses/significant others were working part-time (Table 7). Seventy percent (seven of the ten cases who reported earnings) were making \$200 or less weekly (\$10,360 or less annually). Forty percent (4 cases) were making \$150 or less weekly (\$7,740 or less annually).

**Table 7.**  
**Earnings of Spouses/Significant Others Working Part-Time**

Salary Range	Frequency	Percent	Cumulative Percent
\$1 to \$150	4	36.4	40.0
\$151 to \$200	3	27.3	70.0
\$251 to \$300	1	9.1	80.0
\$301 to \$350	1	9.1	90.0
\$451 to \$500	1	9.1	100.0
<b>Total</b>	<b>10</b>	<b>90.9</b>	
<b>Did not respond</b>	<b>1</b>	<b>9.1</b>	
<b>Total</b>	<b>11</b>	<b>100.0</b>	

### Summary Statistics on Earnings of Spouses/Significant Others Working Part-Time

Mean	Median	Minimum	Maximum	25	50	75
\$211	\$177	\$100	\$500	\$117	\$177	\$284

### 3.2.2.5 TOTAL HOUSEHOLD EARNINGS

The tables above examined earnings of individuals. In twenty-eight cases, however, both the respondent and a spouse/significant other were working. To get a comprehensive picture of household earnings, we calculated total earnings based on the number of workers. Table 8 below includes the average earnings of households with only a respondent or spouse/significant other working, as well as the average earnings of households with two adults working. (In computing the average annual earnings data in Table 8, we assumed 52 weeks of work a year. Existing research, however, suggests that job retention is highly fluid among former welfare recipients so this assumption may be overly optimistic. Conversely, we have not taken into account the effect of the earned income tax credit on earned income.)

The earnings data on households with two working adults (Table 8) underscore the importance of a second source of income in assisting single-parent households to attain financial self-sufficiency.

- Financially, the best possible scenario is when two adults are working full-time. Their average weekly earnings was \$617 or \$32,084 annually. However, only nine cases (2.6%) fell into this category (and only eight respondents reported earnings).
- The next best scenario is when one adult is working full-time and the other part-time. The average weekly earnings for households with the respondent working full-time and the spouse/significant other working part-time was \$464 or \$24,128 annually. For

households with the spouse/significant other working full-time and the respondent working part-time, average weekly earnings were even higher, \$537 or \$27,924 annually. Again, the number of cases is very small, a total of 11 cases, with earnings data reported by 10 cases.

The most common situation was a household with only the respondent working full-time and averaging \$310 weekly (\$16,120 annually).

<b>Table 8.</b>				
<b>Average Earnings</b>				
<b>Working Level</b>	<b>Cases Reporting Earnings</b>		<b>Average Weekly Earnings</b>	<b>Average Annual Earnings</b>
	<b>(Number of Cases)</b>			
<i>Respondents Only Working</i>				
<b>Full-time</b>	<b>110 of 114</b>		<b>\$310</b>	<b>\$16,120</b>
<b>Part-time</b>	<b>53 of 54</b>		<b>\$151</b>	<b>\$7,852</b>
<i>Spouses/Significant Others Only Working</i>				
<b>Full-time</b>	<b>26 of 28</b>		<b>\$325</b>	<b>\$16,900</b>
<b>Part-time</b>	<b>3 of 3</b>		<b>\$208</b>	<b>\$10,816</b>
<i>Both Respondent and Spouse/Significant Other Working</i>				
<b>Full-time - respondent and spouse/significant other</b>	<b>8 of 9</b>		<b>\$617</b>	<b>\$32,084</b>
<b>Full-time - respondent, Part-time - spouse/significant other</b>	<b>2 of 2</b>		<b>\$464</b>	<b>\$24,128</b>
<b>Full-time - spouse/significant other, Part-time - respondent</b>	<b>10 of 11</b>		<b>\$537</b>	<b>\$27,924</b>
<b>Part-time - respondent and spouse/significant other</b>	<b>5 of 6</b>		<b>\$351</b>	<b>\$18,252</b>

### 3.2.3 Employment-Related Data

In addition to employment and earnings data on households currently working, we compiled information on such employment-related issues as job search activity, earned income tax credit and employment benefits. The survey questionnaire has three separate sections on employment-related issues: one for those currently working; one for those who had worked since leaving TAFDC but had stopped by the time of the interview; and one for those who had not worked since leaving TAFDC. The distribution of the 341 households surveyed was as follows:

- In 231 cases (68.5%), someone was currently working (Currently Working Group).<sup>6</sup>
- In 44 cases (13.1%) someone had worked but stopped (Worked But Stopped Group).
- In 62 cases (18.4%) no one in the household had worked after leaving TAFDC (Never Worked Group).<sup>7</sup> (Four cases did not respond.)

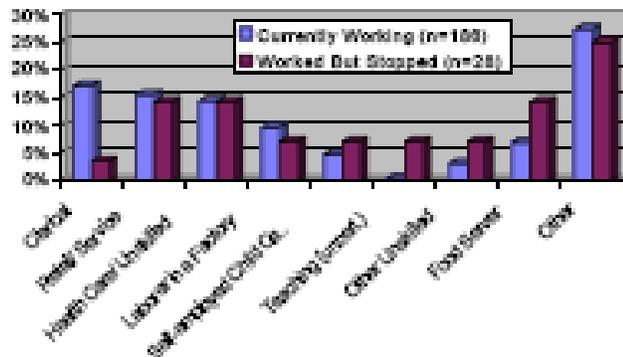
### 3.2.3.1 CURRENTLY WORKING GROUP (N=231) AND WORKED BUT STOPPED GROUP (N=44)

For households with someone currently working or with someone who had worked but stopped we asked:

- What kind of job do (did) you have?
- How did you find the job?
- Do you know about the earned income tax credit?
- Did you claim an earned income tax credit for 1996?
- Does (or did) your employer offer you health insurance?
- Does (or did) your employer offer you a pension plan?

**Type of Job.** More than three quarters of these two groups (214 of 275, 186 currently working and 28 who worked but stopped) told us about their type of job, with slight differences between those working at the time and those that had worked but stopped. Those who continued working were more likely to be in a clerical job and less likely to be a child-care provider. Those who had stopped working were more likely to have worked serving food or as an uncertified teacher. Other differences were slight. (See Figure 8 below.)

**Figure 8: Job Type**



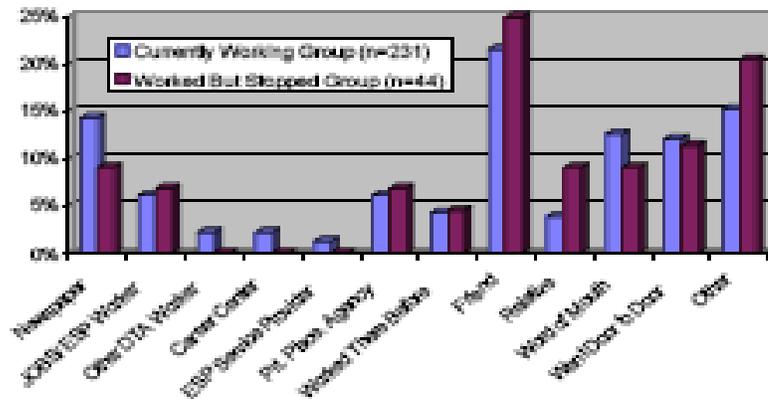
<sup>6</sup> This is slightly higher than the percentage cited above in Section 3.2.1 because it includes more household members. The calculations in Section 3.2.1 were based on the employment status of respondents and spouse/significant others.

<sup>7</sup> In Section 3.2 we had reported that 80% of households had worked at some time since leaving TAFDC, leaving 20% who did not. The small number of non-responses contributes to the discrepancy between the 18.4% cited here and the 20.5% cited in Section 3.2.

**Job Source.** For respondents with some type of work experience after leaving cash assistance, friends and newspapers were the most common sources of their jobs. State job sources (JOBS/ESP worker, other DTA worker, Career Center, or ESP provider) were cited by only 11.8% of the currently working group and by 6.8% of the worked but stopped group<sup>8</sup>.

Figure 9 summarizes data on how these two groups found their jobs. (More than one source could apply.) The most common job source for both groups was a friend. Also important were: newspapers, door to door, and word of mouth.

**Figure 9: Job Source**



**Earned Income Tax Credit / Benefits / Pensions**

Sixty-one percent (60.6%) of the currently working group knew about the earned income tax credit (EITC) and 45.0% reported that they had claimed the EITC. In comparison, 70.5% of the worked but stopped group reported that they knew about the EITC and fifty-two percent (52.3%) reported that they had claimed the EITC.

Respondents who were currently working had more jobs that included health insurance than respondents who had worked but stopped (44.2% compared to 31.9%). Thirty percent (30.3%) of the working group reported that their employers offered health insurance from the start and 13.9% reported that their employers offered health insurance later. In comparison fewer of the worked but stopped group reported that their employers offered health insurance from the start (20.5%), and 11.4% reported that their employers offered health insurance later on. **Less than half of both the currently working group and the worked but stopped group had health benefits available through their jobs three months after leaving**

<sup>8</sup> These job source data are inconsistent with data from other sources. Historically, Department records indicate that approximately one-third of all recipients entering employment received services from a state agency in obtaining employment. This discrepancy is likely due to the wording of the survey question.

**assistance. As we will see below, however, more than 90% of the children in respondent's households had MassHealth coverage at the time of the interview.**

Only a quarter (26.6%) of the currently working group and seven percent (7.0%) of the worked but stopped group had a pension plan available through their jobs. We did not ask about Social Security separately, however, so the extent to which they were covered is unknown.

### 3.2.3.2 NON-WORKING STATUS: WORKED BUT STOPPED GROUP (N=44)

For the worked but stopped group, the reasons they stopped working were (more than one could apply):

- Child care (29.5% or 13 cases)
- Respondent was laid off, including seasonal employment (27.3%, 12 cases)
- Respondent was ill (13.6% or 6 cases)
- Fired (11.4% or 5 cases)
- Illness/other than respondent (9.1% or 4 cases)
- Quit (9.1% or 4 cases)
- Transportation problems (6.8% or 3 cases)
- Didn't like job (4.5% or 2 cases)
- Other (6.8%)

Fifty-three percent (23 of the 44 cases) of cases who had stopped working reported that they had looked for employment for 1-32 hours per week. Only 18.2% (8 cases) reported using an employment service.

When asked why they were not working at the time of the interview, forty-one respondents indicated:

- Illness/self (26.8% or 11 cases)
- Cannot find any job (14.6% or 6 cases)
- Child care (12.2% or 5 cases)
- Transportation problems (7.3% or 3 cases)
- Illness/other (4.9% or 2 cases)
- Waiting for a seasonal job (4.5% or 2 cases)
- Do not have the right skills (2.4% or 1 case)
- Does not pay enough (2.4% or 1 case)
- Other reason (24.3% or 10 cases).

### 3.2.3.3 NON-WORKING STATUS: NEVER WORKED GROUP (N=62)

Of the 62 cases who did not work after leaving TAFDC, 22 (35.5%) reported they had looked for work for anywhere from 1 to 25 hours a week. Only 8.1% reported using an employment service. The most commonly cited reasons for not working were: illness/self (25.8%), child care (22.6%), other (19.4%), and cannot find any job (16.1%). Other reasons cited were: illness of another (4.8%), transportation (3.2%) and not having the right skills (3.2%).

## 3.3 OVERALL FINANCIAL STATUS (QUESTIONS B27, B28, B30, AND SECTION C OF QUESTIONNAIRE)

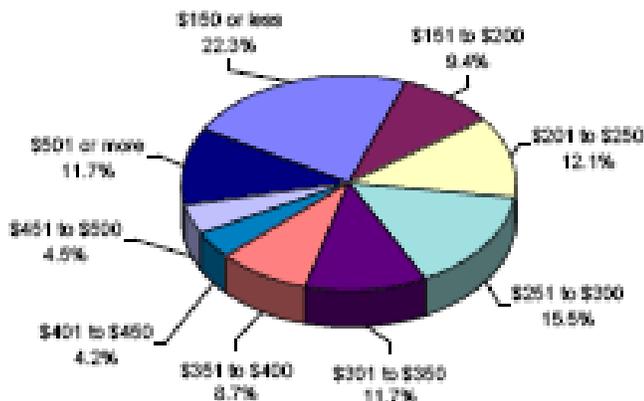
In addition to earnings income, respondents reported on their overall financial status, including other sources of income, debt incurred by the family, as well as any publicly funded or charitable income supports that the family received.

### 3.3.1 Total Family Income

We asked respondents whose TAFDC case remained closed to estimate their total family income including wages, pensions, social security and all other income sources for everyone living with the respondent. Nearly all, 265 of the 279 households who remained closed, answered the question on total family income.

Twenty-two percent (22.3%) of these cases reported total family income of \$150 or less weekly (\$7,800 or less annually). At the high end, 20.4% reported weekly income of \$401 or more (\$20,852). Nearly forty percent (39.3%) had family income between \$201 and \$350 weekly (\$10,452 to \$18,200 annually). (See Figure 10.)

Figure 10: Weekly Family Income



### 3.3.2 Household Debt

We asked respondents to add up all their debt, excluding mortgages. While the data reported just above, on total family income (Section 3.3.1), covered only respondents whose TAFDC case was still closed at the first interview, the debt data presented here include all respondents. For comparison purposes, debt data on only the cases that remain closed are provided in parentheses. Two hundred sixty-seven (267) households answered the debt question (78.3% of all households participating in the round 1 survey). We did not ask respondents about how much debt was accumulated while on assistance.

- The majority of households (57.3%) reported total debt of \$2000 or less (56.7% of cases still closed).
- Twenty percent (20.0%) of cases reported debt of between \$2001 and \$7000 (18.9% of cases still closed).
- Six percent of cases (5.6%) reported debt between \$7001 and \$9999 (6.4% of cases still closed).
- Seventeen percent of cases (17.2% of respondent) reported total debt of \$10,000 or more (18.0% of cases still closed)<sup>9</sup>.

The major sources of debt (more than one could apply) for respondents who answered the question were: electric company (32.0%); credit cards (27.3%), rent/mortgage (26.1%), oil/gas company (23.5%), car loans (11.7%), student loans (10.9%), and personal loans (7.0%). Twenty-five percent (24.9%) of cases cited “other” sources. The sources were similar for only those cases that remained closed.

### 3.3.3 Other Income Supports

Earlier we presented data on households’ earnings and other sources of income. In addition, households receive other income supports, mainly publicly funded and charitable. We asked respondents about other income supports they were receiving.

#### **Receipt of public and charitable income supports by respondents was low.**

Food stamps were the most commonly used income support, but even their use was low with only 91 cases (26.7% of respondent households) reporting that they were receiving food stamps at the time of the first survey. An additional 23 cases (6.7%) reported previous use of food stamps. Households whose TAFDC case had reopened were much more likely to be

<sup>9</sup> Sixteen (16) cases reported debt of \$20,000 or more. (One case each reported debt of \$20,000 and \$24,000. Two cases reported debt of \$25,000. Six cases reported debt of \$30,000, and two cases each reported debt of \$40,000, \$50,000 and \$80,000.)

Some of these debt figures, however, appear problematic. Five “high debt” cases owned their own home. These five cases reported debt of \$13,000, \$19,000, \$30,000, \$40,000 and \$50,000. One case that reported being homeless also reported debt of \$18,000. One case reporting debt of \$80,000 said that their major source of debt was a 401-K plan. This case also reported her spouse’s earnings of \$464 a week. The other case that reported debt of \$80,000 said the major sources of debt were the oil or gas company, rent, and the electric company. This case reported gross weekly income of \$400 from full-time employment of both the respondent and spouse/significant other.

receiving food stamps (66.1%) than were households whose TAFDC case was still closed (17.9%).

**Receipt of child support by respondents was very low.** Only 14.7% of respondents were receiving child support. A considerably higher proportion of cases still closed was receiving child support (15.8%) than were reopened cases (9.7%). Because we could not identify legally liable fathers in the household, these figures may understate actual child support. The figures cited above assume no legally liable fathers were present.

The nutritional program for women, infants, and children (WIC) was being received by 12.3% of all respondents (11.8% of cases still closed and 14.5% of reopened cases).

**Rent Subsidies.** When asked about rent subsidies as an income support, only 16.1% of round 1 respondents reported having their rent subsidized. However, later in the interview we asked, “If renting, is unit in public housing (i.e., owned by a local housing authority) or otherwise publicly subsidized (i.e., does a public agency pay some of your rent?)”. Forty-one percent (41.0%) or 134 households declared rent subsidies on the second question. This is consistent with Departmental records that indicate 41.7% of respondent households were living in public or subsidized housing when they closed.

The most likely explanation for the discrepant data on rent subsidies is the wording and placement of the two questions on rent subsidies. The first question merely asked if the respondent was receiving a rent subsidy as an income support, while the second question more specifically defined a rent subsidy.

Less than two percent reported using food kitchens. Two percent (1.8%) reported currently using a food bank, and an additional 3.5% reported that they had used food banks but had stopped, for a total of 5.3% of all respondents reporting food bank use after leaving TAFDC. In the next section we look at food security for cases still closed at the time of the interview. As will be seen in Table 11 below, when the question was asked somewhat differently, 12.2% of households still closed (10.0% of all respondents) reported using food banks after leaving TAFDC. Consequently, almost twice as many reported using food banks in the next section as here. (Reported use of food kitchens was consistent in both sections.)

**Table 9.**  
**Receipt of Other Income Supports at First Interview**

<b>Income Support</b>	<b>Closed Cases (n=279)</b>		<b>Reopened Cases (n=62)</b>		<b>All Respondents (n=341)</b>	
	<b>Number</b>	<b>Percent</b>	<b>Number</b>	<b>Percent</b>	<b>Number</b>	<b>Percent</b>
<b>Food Stamps</b>	<b>50</b>	<b>17.9</b>	<b>41</b>	<b>66.1</b>	<b>91</b>	<b>26.7</b>
<b>EAEDC</b>	<b>3</b>	<b>1.1</b>	<b>6</b>	<b>9.7</b>	<b>9</b>	<b>2.6</b>
<b>Child Support</b>	<b>44</b>	<b>15.8</b>	<b>6</b>	<b>9.7</b>	<b>50</b>	<b>14.7</b>
<b>Social Security Supplemental Security Income</b>	<b>24</b>	<b>8.6</b>	<b>2</b>	<b>3.2</b>	<b>26</b>	<b>7.6</b>
<b>Worker’s Compensation</b>	<b>15</b>	<b>5.4</b>	<b>3</b>	<b>4.8</b>	<b>18</b>	<b>5.3</b>
<b>WIC</b>	<b>1</b>	<b>0.4</b>	<b>1</b>	<b>1.6</b>	<b>2</b>	<b>0.6</b>
<b>Foster Care Payments</b>	<b>33</b>	<b>11.8</b>	<b>9</b>	<b>14.5</b>	<b>42</b>	<b>12.3</b>
<b>Food Kitchen</b>	<b>2</b>	<b>0.7</b>	<b>0</b>	<b>0</b>	<b>2</b>	<b>0.6</b>
<b>Food Banks</b>	<b>4</b>	<b>1.4</b>	<b>1</b>	<b>1.6</b>	<b>5</b>	<b>1.5</b>
<b>Friends/Relatives (regular basis)</b>	<b>6</b>	<b>2.2</b>	<b>0</b>	<b>0</b>	<b>6</b>	<b>1.8</b>
<b>Rent Subsidy</b>	<b>9</b>	<b>3.2</b>	<b>3</b>	<b>4.8</b>	<b>12</b>	<b>3.5</b>
<b>Fuel Assistance</b>	<b>40</b>	<b>14.3</b>	<b>15</b>	<b>24.2</b>	<b>55</b>	<b>16.1</b>
<b>Other</b>	<b>19</b>	<b>6.8</b>	<b>4</b>	<b>6.5</b>	<b>23</b>	<b>6.7</b>
	<b>3</b>	<b>1.1</b>	<b>2</b>	<b>3.2</b>	<b>5</b>	<b>1.5</b>

### **3.4 FOOD SECURITY (SECTION G OF QUESTIONNAIRE)**

We now take an in-depth look at the food status of cases still closed at the time of the first interview.

#### **3.4.1 Food Sufficiency**

To evaluate possible impacts of leaving TAFDC on a family’s food security, we asked cases that were still closed as of the date of the interview (n=279) about the adequacy of their food both before and after leaving assistance. Specifically, we asked:

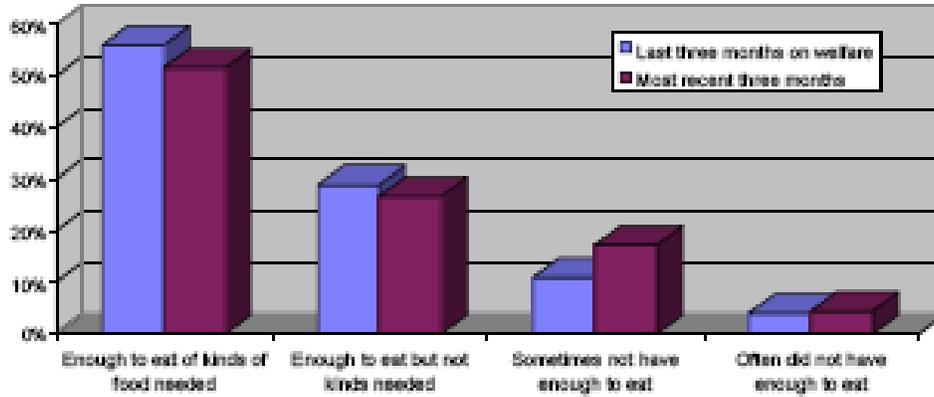
‘In the last 3 months you were on welfare, which of these statements best describes the food eaten in your household?

1. We had enough to eat of the kinds of food we needed.
2. We had enough to eat but not always the kinds of food we needed.
3. Sometimes we didn’t have enough to eat.
4. Often we didn’t have enough to eat.’

We also asked this question for the most recent three months.

Overall, there was some decrease in the perceived amount and adequacy of respondents’ food. Cases reporting adequate food dropped from when they were on assistance to when they were off. Likewise, the number of cases reporting that they did not have enough to eat, either sometimes or often, increased by 18 cases (6.4%).

**Figure 11: Food Sufficiency On and After Assistance**



### 3.4.2 Days Without Food

We asked respondents who remained closed how often they went a whole day without food in a month. As above, we first asked the question for the last three months on welfare, then for the three most recent months. Two hundred fifty five respondents answered both questions. (See Table 10.)

**Table 10.  
Households Reporting Days Without Food**

	After TAFDC		
	Yes	No	Total
<b>Yes</b>	<b>5.9%</b> <b>15 cases</b>	<b>4.0%</b> <b>10 cases</b>	<b>9.9%</b> <b>25 cases</b>
<b>No</b>	<b>4.0%</b> <b>10 cases</b>	<b>86.3%</b> <b>220 cases</b>	<b>90.3%</b> <b>230 cases</b>
<b>Total</b>	<b>9.9%</b> <b>25 cases</b>	<b>90.3%</b> <b>230 cases</b>	<b>100.2%</b> <b>255 cases</b>

The vast majority of respondents had not gone without food. Two hundred twenty (220, 86.3%) never went without food either during their last three months on TAFDC or during the three most recent months when they were off TAFDC. Fifteen (15) cases reported going without food both while on and off TAFDC. Ten cases reported going without food while on TAFDC but not after. Likewise, ten cases reported going without food after leaving TAFDC but not during the last three months they were on TAFDC.

For the last three months on welfare:<sup>10</sup>

- Twenty-two (22) cases reported going without food for 1 to 7 days;
- One (1) case reported 8 days without food;
- Two (2) cases reported 10 days without food; and
- One (1) case reported 14 days without food.

For the most recent three months:

- Eighteen (18) cases reported going without food for 1 to 7 days;
- One (1) case reported 8 days without food;
- Four (4) cases reported 10 days without food; and
- Three (3) cases reported going without food for 12 days or more days.

While the same number of individuals (but not always the same individuals) reported going without food before and after leaving TAFDC (26), the degree of insecurity worsened for some individuals after leaving TAFDC in the sense that the number of days they went without food increased.

#### 3.4.2.1 FOOD INSECURITY: A CLOSER LOOK

We looked more closely at the circumstances of the 15 individuals who reported food insecurity both on and off TAFDC. These 15 cases included:

- Two cases without food for one day per month.
- Five cases without food for 2 days per month.
- One case without food for 4 days per month.
- Two cases without food for 5 days per month.
- Five cases reporting being without food for seven or more days per month.

According to Departmental records, all fifteen cases had been receiving food stamps at the time of their closing. However, twelve of these fifteen cases reported no food stamp use after TAFDC. One (1) case reported that the family had received food stamps but stopped, and the other two cases reported receiving food stamps at the time of the interview.

Nine of these fifteen cases reported the same number of days without food while on TAFDC and after leaving. For example, one respondent who reported going without food for one day during the last three months on TAFDC also reported going without food for one day during the most recent three months. The other six cases reported the following:

- One case reported 2 days without food per month while on TAFDC and 3 days since leaving TAFDC.
- Two cases reported 2 days without food per month while on TAFDC and 4 days since leaving TAFDC.

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<sup>10</sup> Table 10 shows 25 households reporting days without food while on TAFDC and 25 households reporting days without food after TAFDC. The actual number in each instance was 26 households. However, one household reported days without food while on TAFDC, but did not respond for the time since leaving. Conversely, one case reported about the time since leaving, but not for the period on TAFDC.

- One case reported 5 days without food per month while on TAFDC and 6 days since leaving TAFDC.
- One case reported 7 days without food per month while on TAFDC and 3 days since leaving TAFDC.
- One case reported 8 days without food per month while on TAFDC and 15 days since leaving TAFDC.

#### 3.4.2.2 FOOD INSECURITY AFTER LEAVING TAFDC

We also looked more closely at the 10 cases that reported going without food after leaving TAFDC but not while on TAFDC.

- Two cases reported 1 day without food per month.
- One case each reported 2, 3, 5, 6, and 8 days without food per month.
- Two cases reported 10 days without food per month.
- One case reported 12 days without food per month.

Five of the 10 cases had been receiving food stamps at the time of closing. However, six of the ten cases did not report receiving food stamps after TAFDC; one case reported receiving food stamps but stopped; and 3 cases were receiving food stamps at the time of the interview.

#### 3.4.2.3 FOOD INSECURITY WHILE ON TAFDC

Similarly we looked more closely at the 10 cases that reported food insecurity while on TAFDC but not after leaving.

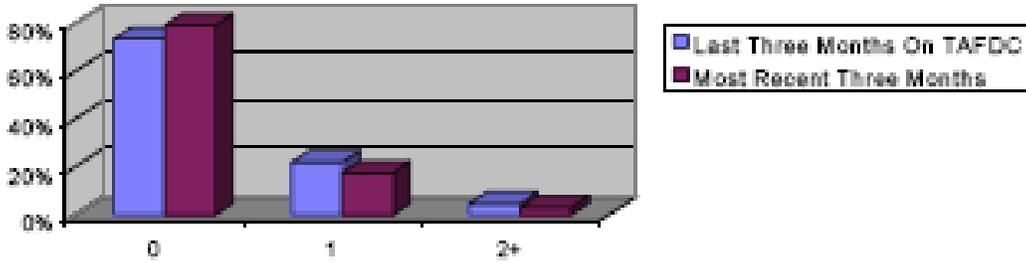
- Four of these cases reported going without food for one day per month;
- Three cases reported going without food for 2 days per month;
- One case each went without food for 3, 4 and 5 days per month.

Eight of the 10 cases had been receiving food stamps at the time of closing but none of the 10 reported using food stamps at the time of the interview. (One case reported that she had received food stamps after leaving TAFDC but had stopped.)

### 3.4.2.4 USE OF FOOD SUPPORT SERVICES

**Use of food supports was low.** We asked all cases that were still closed at the time of the interview (n=279) if they had received free food in their last three months on TAFDC or in the three most recent months. Options included food banks, food from a church, prepared meals at a shelter, prepared meals at a food kitchen, and other sources. Figure 12 summarizes the number of times respondents received free food from one of these sources.

Figure 12: Number of Sources of Free Food



Respondents were also asked if they had received money from others for food while on and off TAFDC. Interviewers specifically asked about six sources of money for food: parents, relatives, friends, church, charity and other. Figure 13 summarizes the number of sources used.

Figure 13: Number of Sources of Money for Food

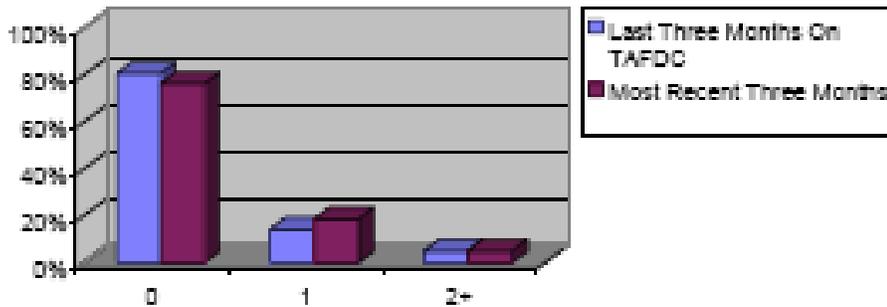
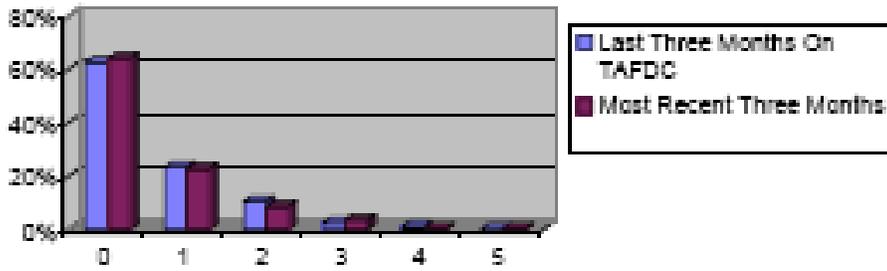


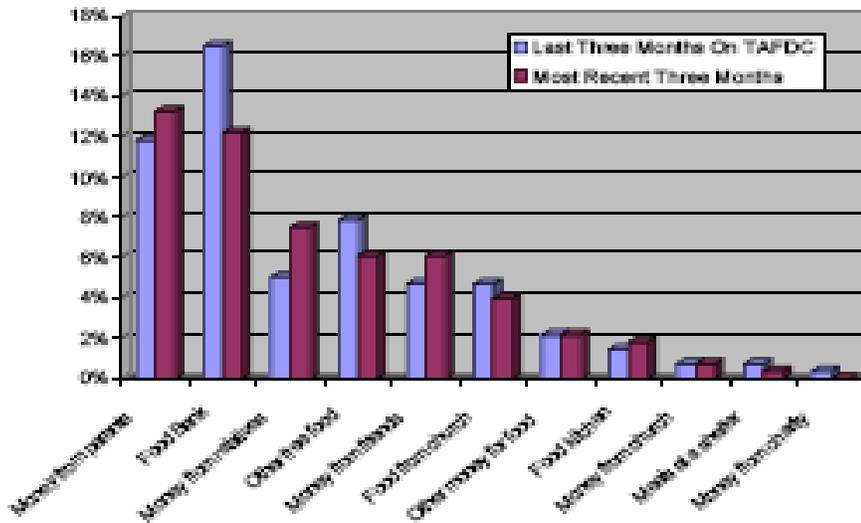
Figure 14 presents combined data on the degree to which these households were using free food or getting money for food from others, both while on TAFDC and after leaving assistance. Based on these two sources of support, we unduplicated the receipt of food or money for food. For example, 62.7% of cases did not receive any free food or money for food in the last three months on TAFDC. Likewise, 64.2% did not receive any such support in the three most recent months.

**Figure 14: Number of Sources of Free Food or Money for Food**



The most frequently used sources of food assistance are reported in Figure 15. Money from parents and food banks were the most common, although food bank use went down after leaving assistance.

**Figure 15: Food Support Sources**



Taken together, the findings in this section show that a number of families are vulnerable to food insecurity after leaving TAFDC. These data also reveal that many of these same families were experiencing problems while on TAFDC.

### 3.5 CHILDREN’S MEDICAL COVERAGE (QUESTIONS H1 TO H5 OF QUESTIONNAIRE)

Only respondents whose TAFDC case was still closed at the time of the interview (n=279) were asked questions on children’s medical coverage because reopened TAFDC cases were automatically enrolled in the MassHealth program.

Ninety five percent (95.0%), or 438 of 461 reported children were covered by MassHealth. Two hundred forty one (241) of 279 households (not children), or 86.4%, reported MassHealth coverage for at least one child in the family. We checked our administrative records for households who did not report MassHealth coverage. We discovered that 23 of the 38 cases actually had MassHealth coverage. Adding these cases increases the MassHealth coverage to 264 households (94.6%).

In contrast, 59 children (12.8%) had private insurance or an HMO, and seven children (1.5%) had some other type of insurance.

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**Table 11.**  
**Types of Children’s Medical Coverage**

	<b>Children</b>
<b>MassHealth / Transitional Medicaid (TMA)</b>	<b>438</b>
<b>Private Insurance/ HMO</b>	<b>59</b>
<b>Other</b>	<b>7</b>
<b>Total</b>	<b>504</b>
<b>Unduplicated Count of Children with Medical Coverage*</b>	<b>461</b>

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\* More than one type of coverage could apply to each child. This row presents the unduplicated number of children with some type of medical coverage.

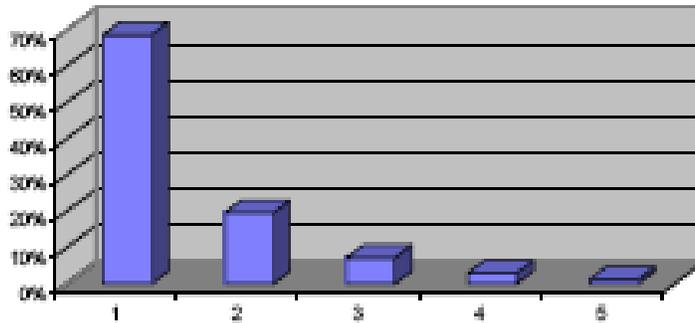
### 3.6 CHILD-CARE ARRANGEMENTS (SECTION I)

We asked respondents about their current child-care arrangements for children in the household who were under the age of 14. We specifically sought out child care information on up to four children in the household.

#### 3.6.1 Number of Child-care Providers

While the majority of children used only one child-care provider, nearly one-third (31.2%) of the children reported on were being cared for by more than one provider.

Figure 16: Number of Child Care Providers



### 3.6.2 Type of Child-care Providers

There was considerable diversity among child-care providers (See Table 12.). The most commonly used providers were:

- the custodial parent’s mother/father (17.9%)<sup>11</sup>
- baby-sitter/family day care (11.0%)
- custodial parent’s grandparent (8.7%)
- school/after school program (8.1%)
- neighbor/friend (7.8%)
- child-care center (7.5%).

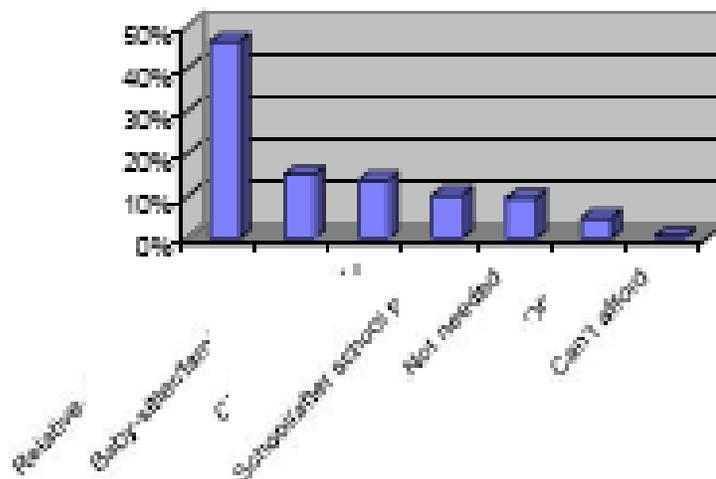
Table 12.  
Child-care Providers Used by  
Respondent’s Children

Provider	Children	
	Number	Percent
<i>Respondent’s</i>		
Significant Other	13	3.8
Mother/Father	62	17.9
Brother/Sister	22	6.3
Grandparent	30	8.7
Other Relative	15	4.3
Neighbor/Friend	27	7.8
<i>Child’s</i>		
Other Parent	18	5.2
Grandparent (Other Parent)	11	3.2
Sibling	13	3.8
Other Relative	9	2.6

<sup>11</sup> Percents in parentheses were calculated by dividing the number of children using a particular type of child-care provider by the total number of providers used (n=347). As seen above, nearly one third used more than one provider (Table 27).

<i>Other Provider</i>		
School/After School	28	8.1
Baby-sitter/family day care	38	11.0
Child cares for self	3	0.9
Child-care Center	26	7.5
No one. Can't afford/find	2	0.6
Not needed	17	4.9
Other	13	3.8
<b>Total</b>	<b>347</b>	<b>100.4</b>

Figure 17: Child Care Providers

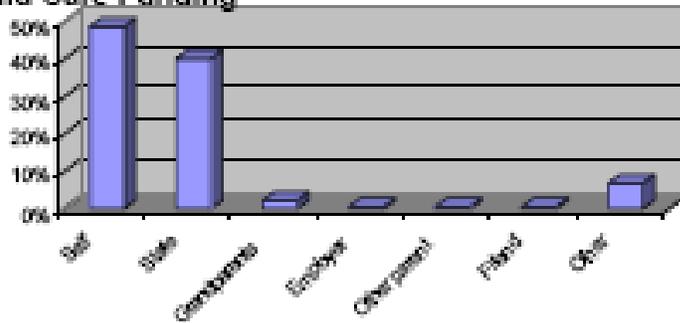


We also examined the child-care providers used by **households** (not children) and combined relative, friend and neighbor child care into one category. Nearly half (46.3%) of households were using either a relative, neighbor or friend as their child-care provider.

### 3.6.3 Paying For Child Care

The vast majority of child-care costs were paid either by the respondent (48.9%) or the state (40.2%).

Figure 18: Child Care Funding



Sixty-two percent (61.5%), or 123 of 200 cases responding, reported that they were aware that the Department of Transitional Assistance would pay for child care for one year after leaving welfare for work. Sixty-two (62) of 195 households responding (31.8%) said they were using or had used transitional child-care benefits.

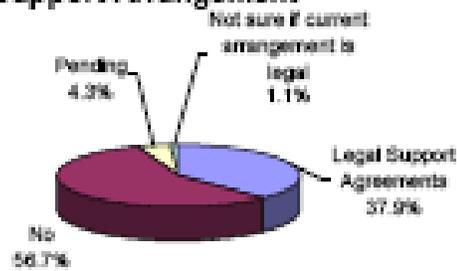
Ninety-eight (98) of 192 households responding (51.0%) reported that they were aware of the state’s income eligible child-care program.

### 3.7 CHILD SUPPORT AGREEMENT/CONTACT WITH ABSENT PARENT (SECTION J OF QUESTIONNAIRE)

If the child’s parent was absent from the household, we asked respondents if there was a legal agreement for the absent parent to provide financial support. Respondents reported that they did not have a legal support agreement for the majority of their children (56.7%). (See Figure 19.)

It is not clear from the data to what extent those who reported a legal agreement were actually receiving anything. Only 14.7% of respondents reported receiving child support payments in Section 3.3.3 of this report, but respondents reported that 37.9% of their children were covered by a legal support agreement.

**Figure 19: Child Support Arrangement**



### **3.8 CHILD WELL BEING (QUESTIONS H6 TO H13 OF QUESTIONNAIRE)**

We collected additional information (aside from medical coverage reported above) on children of school age who were present in the household. While there are limitations with the data, we believe they are still noteworthy because so little research is available on children’s well being. These survey data are an initial attempt to fill the research gap.

We asked eight specific questions related to the children’s well being:

- Did [child] transfer to a different school?
- Did [child] attend special classes for gifted students or do advanced work in any subjects in school?
- Did [child] attend special education classes for a learning or developmental disability in school?
- Had respondent been told by a school or health professional that [child] had an emotional or behavioral problem?
- Had [child] been suspended or expelled from school?
- Was [child] on a sports team?
- Had [child] taken after-school lessons such as music, dance, language, or computers?
- Had [child] participated in a club or organization such as Scouts, YMCA, religious group, school newspaper?

For each question, we asked respondents to compare how things were during the last three months on TAFDC to the most recent three months when most were off TAFDC, as shown in the table.

**Table 13.**  
**Indicators of Children’s Well-Being**

<b>Activity</b>	<b>Number of Children</b>	
	<b>Last Three Months On TAFDC</b>	<b>Most Recent Three Months</b>
<b>School Transfer</b>	<b>17</b>	<b>14</b>
<b>Gifted Classes/Advanced Work</b>	<b>0</b>	<b>1</b>
<b>Special Education</b>	<b>27</b>	<b>18</b>
<b>Behavioral/emotional problem</b>	<b>27</b>	<b>23</b>
<b>School suspension/expulsion</b>	<b>18</b>	<b>11</b>
<b>Sports team</b>	<b>50</b>	<b>42</b>
<b>After School Programs (music, dance, language, computers...)</b>	<b>35</b>	<b>26</b>
<b>Club Activity (Scouts, YMCA...)</b>	<b>34</b>	<b>33</b>

It is impossible to draw any conclusions from these data because of the absence of comparative data and because we do not have a reliable count of the total number of school age children in respondents’ households. The best that can be said at this stage is that these findings show considerable positive activities alongside some more problematic behaviors. For example, 42 school-aged children were involved in sports, 26 in various after-school programs such as dance or computer courses, and 33 in club activities such as scouts or the YMCA. In contrast, 23 children had behavioral or emotional problems, and 11 children had been suspended or expelled from school. (These statistics are for the most recent three months.)

As we explained at the start, this is the first part of long range evaluation of closed cases. Future surveys and administrative studies will continue to focus attention on developing and compiling reliable data on children’s well being.

### **3.9 HOUSEHOLD COMPOSITION (SECTION D OF THE QUESTIONNAIRE)**

We asked respondents for the number of individuals living in the household both at the time they left TAFDC and at the time of the interview. We specifically asked them to include spouses, significant others, children and other individuals regardless of whether they were eligible for assistance or not.

When compared to Department records on household size at the time of closing, survey data, as of the time of the closing, show:

- fewer household members in 2.1% of cases (7 households)
- the same number of household members in 47.5% of cases (162 households)
- more household members in 50.4% cases (172 households)

As of the time of the interview, survey data show:

- fewer household members in 3.0% of cases (10 households)
- the same number of household members in 42.6% cases (143 households)
- more household members in 54.5% of cases (183 households)

The average household size is considerably higher using survey data than using administrative records. According to survey data, the average size of households participating in the survey was 3.8 individuals, approximately one person (0.9) more than Department records show as of the case closing.

The most likely explanation for the difference between the two data sources is that the survey data include individuals who would not be eligible for TAFDC and, therefore, were not part of the Department's TAFDC records. For example, as reported under Section 2.2.3 of this report, Department records show that 30 of the round 1 households had a spouse/significant other present, while 59 respondents reported that a live-in spouse/significant other was working at the time of the interview. Likewise, forty-five respondents reported six or more people in their household at the time of their closing, while Department records only indicated ten such households. This alone accounts for 0.7 of the 0.9 difference.

### **3.9.1 Housing Statistics. (Section D of the Questionnaire)**

The vast majority of respondents (85.3%) were renters. Five percent (5.0%) owned their own home; six percent (5.9%) shared housing; one percent (1.2% or four cases) reported being homeless; and three percent (2.7%) reported "other" arrangements. Twenty-two percent (21.7%) of respondents (74 cases) reported moving since leaving TAFDC.

One hundred thirty-four (134) cases reported receiving some type of housing assistance either by living in public housing or having some public agency pay part of their rent. The 134 cases reporting a rent subsidy represent 41.0% of the 327 cases responding to this question and coincides with Departmental records that show that 41.7% of respondent households were living in public or subsidized housing.

Three hundred-two (302) cases reported paying rent or mortgage ranging from \$0 in four cases to \$1200 in one case with an average of \$349 and a median of \$350.

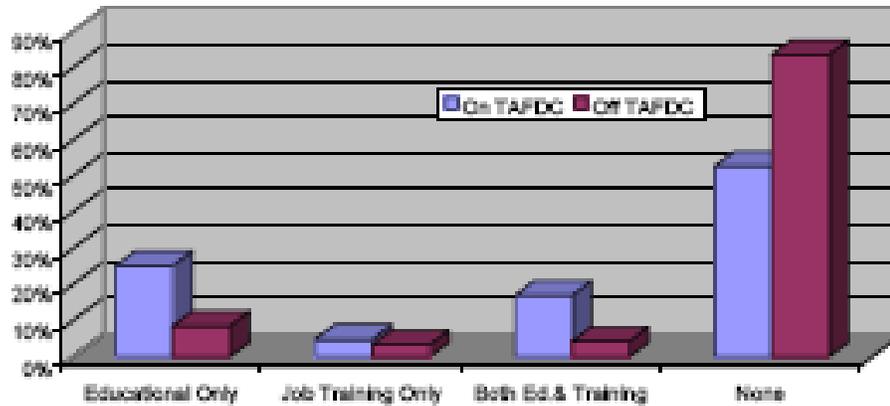
Two hundred forty-four (244) cases reported paying utility bills ranging from \$0 to \$400, with a mean of \$123, and a median of \$100. Seventeen percent (16.8%), or 57 cases, reported receiving energy assistance ranging from \$100 to \$1,092 (time period covered unclear). Twenty-two percent (22.0%) reported that they share the costs of rent or utilities with someone else.

### **3.10 EMPLOYMENT AND TRAINING (SECTION F OF THE QUESTIONNAIRE)**

We asked respondents about educational or job training programs they or another adult in the household were involved with while on TAFDC and since leaving TAFDC. Nearly half

(47.3%) of all respondents had participated in an educational or job training program while on TAFDC. (Figure 20.)

**Figure 20: Participation in Education or Training**



As of the first interview, very few cases (16.4%) had participated in educational and training programs after leaving TAFDC. When we asked about the major problems with getting more education or training since leaving, respondents reported (more than one problem could apply):

- 98 cases (28.7%) cited child care
- 84 cases (24.6%) cited lack of time
- 82 cases (24.0%) cited cost
- 60 cases (17.6%) cited transportation
- 31 cases (9.1%) cited health
- 7 cases (2.1%) cited a full program or waiting list
- 48 cases (14.1%) cited another problem.

Two hundred eleven (211) cases (73.8% of the 286 cases responding to this section) said that more education or training would have been helpful while on assistance.

### **3.11 TRANSPORTATION (SECTION E)**

We were interested in identifying any special transportation problems of households leaving TAFDC. One hundred eighty four (184) cases (56.4% of 326 cases responding to this question) reported that they owned a car. The 142 respondents who did not own a car were asked about how they got around.

One hundred twenty-three (123) cases responded to questions on the availability of public transportation as follows:

- 70.7% or 87 cases reported that they had to walk less than ½ mile to public transportation.

- 6.5% or 8 cases reported that they had to walk ½ mile to 1 mile to public transportation.
- 7.3% or 9 cases reported that they had more than a mile walk to public transportation.
- 8.9% or 11 cases reported using cabs.
- 6.5% or 8 cases said that no public transportation was available.

Consequently, of the 326 respondents who answered this section, 83.1% either owned a car or lived within ½ mile of public transportation.

We also asked respondents who did not own a car how they got their children to a doctor’s appointment and how they got to the grocery store. Table 14 presents the findings. (More than one mode of transportation could apply.)

**Table 14.**  
**Transportation to Doctor’s Appointment and Grocery Store**  
**For Respondents Without a Car (n=142)**

Mode of Transportation	To Doctor’s Appointment		To Grocery Store	
	Number of Cases	Percent	Number of Cases	Percent
Public Transportation	65	45.8%	57	40.1%
Cab	26	18.3%	39	27.5%
Walk	7	4.9%	48	33.8%
Respondent’s Parent	21	14.8%	13	9.2%
Friend/Neighbor	26	18.3%	29	20.4%
Borrow a car	17	12.0%	20	14.1%
Other	19	13.4%	13	9.2%
Non-custodial Parent	1	0.7%	0	0

Clearly, the most common form of transportation to a doctor’s appointment and to the grocery store was public transportation, which was less than ½ mile away for the majority of respondents without a car. But most other modes of transportation were being used to some degree, except for transportation provided by the non-custodial parent, which was virtually nonexistent.

### **3.12 SUMMARY - ROUND 1 SURVEY FINDINGS**

At the first interview, approximately three months after their TAFDC case had closed, the majority of respondents reported that their families were better off since they left TAFDC. Employment levels were high, with two-thirds of households reporting that someone was currently working. Of households whose TAFDC case was still closed, three-quarters reported that someone was currently working. Average weekly earnings for respondents working full time was \$305. Nearly one-fifth (17.3%) of participating households included a working spouse/significant other who averaged weekly earnings of \$355.

The support most widely used by respondents was MassHealth coverage for their children, with 95.0% of respondent's children covered. Eighty-six percent (86.4%) of round 1 households (not children) whose TAFDC case was still closed reported MassHealth coverage for at least one child in the family. Department records show an additional 23 cases with MassHealth coverage that was not reported by respondents, for a total of 94.6% of households with MassHealth coverage.

In contrast, less than one-fifth (17.9%) of respondent's households whose case was still closed was receiving food stamps. Less than two percent of all respondents was using a food kitchen, and 12.2% of cases still closed reported using a food bank after leaving TAFDC. This was four percent lower than the number reporting use during the last three months on TAFDC (16.5%).

Only 14.7% of all respondents was receiving child support. Households whose TAFDC case was still closed were more likely to be receiving child support than households who had returned to TAFDC.

The three most common providers of child care were: the custodial parent's mother or father; a baby-sitter/family day care provider; and the custodial parent's grandparents. Nearly half of child-care costs were paid by the respondent, and two-fifths of child-care costs were paid by the state. Most were aware of transitional child care, but it was not universal.

A disturbing finding was that a number of households reported going without food for one or more days. While some of these families' food problems developed after leaving TAFDC, in the majority of cases the families were experiencing food insecurity even before their TAFDC case was closed.

A second concern was the lack of employment-based benefits such as health insurance and pensions. While respondents children were overwhelmingly covered by MassHealth, less than half of those who had work experience since leaving TAFDC had health benefits available through their employer. The availability of pensions was even less common with employer-based pensions available to only 26.6% of those currently working. We did not ask specifically about Social Security coverage.

These are some of the more engaging findings from the first round of interviews with a sample of former TAFDC recipients. These early experiences are particularly important because they form the foundation upon which later events build. In the next section, we will look at many of these same cases one year after closing from TAFDC.

## 4. SURVEY FINDINGS -- ROUND 4

Approximately a year after their TAFDC case closed, we were able to interview 210 of the original 341 households who participated in the first round of interviews (61.6%), plus five additional households whose first interview was done later in the survey cycle<sup>12</sup>. Consequently, we have data on 215 households collected approximately twelve months after they left TAFDC, a 19.5% attrition rate from round 1.

Because of this attrition, the two sets of data are not directly comparable. Rather, our primary goal in this chapter is to describe, as completely as possible, the post-welfare experiences of these households one year after leaving assistance. For the reader's convenience we reference findings from round 1. In section 5 we will examine only those households who participated in both rounds of interviews to measure the amount of change between the first and fourth interviews.

Before presenting the survey results of the fourth round of interviews, we analyze the differences at the time of closing between the round 4 and round 1 respondents.

### 4.1 COMPARISON OF ROUND 4 AND ROUND 1 RESPONDENTS

Because this study is longitudinal, households participating in the fourth round of interviews are a subset of the round 1 respondents (except for the five cases explained above). For the reader's convenience we only present summary findings in this chapter, with supporting tables in Appendix D.

#### **Differences Between Round 4 and Round 1 Respondents**

We compared round 4 and round 1 respondents in terms of race, language, education, marital status, housing, reason for closing, and program exemption status. In no instance was there a statistically significant difference. (See Tables D1 to D7.) However, we cannot rule out the likelihood that the round 4 households were better off on traits that we were unable to measure, such as interpersonal skills and social supports.

We also compared round 1 and round 4 respondents on key administrative variables, including TAFDC status, food stamp status at closing, the presence of a spouse or significant other at the time of closing. We did not conduct statistical tests on these variables.

**TAFDC Status.** A slightly higher percentage of the round 4 households (20.9%) had returned to TAFDC compared to 18.2% of round 1 households.

**Food Stamps at Closing** A higher percentage of round 4 cases (93.0%) had been receiving food stamps when their TAFDC cases closed than round 1 participants (85.0%).

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<sup>12</sup> These five households are not included in the round 1 analysis presented in Section 3 nor are they part of the analysis in Section 5 which tracks households that participated in both the first and fourth interviews.

**Spouse/Significant Other.** According to Department records, a higher percentage of round 4 households, 12.1% (26 cases), had a spouse/significant other present at the time their TAFDC case was closed than round 1 households (8.8%, 30 cases).

Forty-two percent (42.3%) of the spouses/significant others in round 4 households lacked a high school diploma or GED compared to 50.0% of spouses/significant others in round 1 households.

#### **4.2 FAMILY WELL BEING AFTER TAFDC (SECTION A OF QUESTIONNAIRE)**

Among the cases still closed, a larger percentage of round 4 households reported that they were better off, or the same, than did round 1 households.

**Among cases that were still closed, the vast majority of round 4 respondents (85.9%) reported that their families were the same or better off financially since leaving TAFDC. For round 1 the comparable rate was 74.1%. Sixty-three percent (62.9%) of round 4 respondents thought they were either much better or a little better off financially since leaving TAFDC compared to 58.5% of round 1 households.** Responses for round 4 were:

- 36.5% reported that the family was much better financially since leaving TAFDC. (25.8% for round 1)
- 26.5% reported that the family was a little better financially since leaving TAFDC. (32.7% for round 1)
- 22.9% reported that their financial situation was the same. (15.6% for round 1)
- 9.4% reported that the family’s financial situation was a little worse. (13.8% for round 1)
- 4.7% reported that the family’s financial situation was much worse. (12.0% for round 1).

**The vast majority of round 4 respondents felt the same or better off (85.9%) in general since they left TAFDC.** The responses were distributed as follows:

- 40.0% percent reported being much better. (33.0% for round 1)
- 24.7% reported being a little better. (34.8% for round 1)
- 21.2% reported being the same. (11.7% for round 1)
- 7.1% reported being a little worse. (11.7% for round 1)
- 5.3% reported being much worse . (8.6% for round 1) (Three cases (1.8%) did not respond.)

A year after leaving TAFDC, less than 15% of round 4 respondents thought that their financial or general well being had deteriorated.

#### **4.3 EMPLOYMENT/EARNINGS/BENEFITS (QUESTIONS B1 TO B24 OF QUESTIONNAIRE)**

Eighty-four percent (84.1%) of households whose TAFDC case was still closed reported that someone had worked within the last three months, compared to only 24.4% of households

that had returned to TAFDC.<sup>13</sup> Work levels were somewhat lower for the round 4 respondents than for round 1 respondents. Compared to 79.5% of round 1 respondents, 71.6% of round 4 respondents had worked sometime during the three months prior to the interview.<sup>14</sup>

#### 4.3.1 Employment: Households Currently Working (Table D8)

Seventy-four (74) respondents (34.4%) reported that they were working full time at the time of the survey, and 40 respondents (18.6%) reported working part-time, for a total of 114 respondents working (53.0%) at the time of the fourth interview compared to 57.5% of round 1 respondents.

An additional 33 cases reported that a spouse/significant other was working full time at the time of the interview, and five cases reported a spouse/significant other was working part-time, for a total of 38 other adults working at the time of the fourth interview (17.7% of the respondent households in round 4). For the first interview, 17.3% of households included a working spouse/significant other.

**Table 15.**  
**All Households, Round 4:**  
**Respondents and Spouses/Significant Others Work Status**

	Spouses/ Significant Others		
	Full Time	Part Time	Not Present or Not Working
<b>Full Time</b>	<b>12 cases (5.6%)</b>	<b>1 cases (0.5%)</b>	<b>61 cases (28.4%)</b>
<b>Part Time</b>	<b>8 cases (3.7%)</b>	<b>2 cases (0.9%)</b>	<b>30 cases (14.0%)</b>
<b>Not Working</b>	<b>13 cases (6.0%)</b>	<b>2 cases (0.9%)</b>	<b>86 cases (40.0%)</b>

Sixty percent (60.0%) of all round 4 households had a respondent and/or spouse/significant other working at the time of the interview (66.6% of round 1 households). Of those cases that were still closed at the time of the fourth interview (n=170), 71.2% of households had a respondent or spouse/significant other (or both) currently working. (74.9% of households in round 1.)

<sup>13</sup> Of the reopened cases (n=45), two respondents reported working full-time and three reported working part-time; one spouse/significant other was working full-time and two were working part-time; and one dependent was working part-time. Of the cases still closed (n=170), 72 respondents were working full-time, 37 respondents were working part-time; 32 spouses/significant others were working full-time and 3 spouses/significant others were working part-time; 3 dependents were working part-time; and 1 adult dependent was working full-time and 2 were working part-time.

<sup>14</sup> There were no non-responses in round 1 while four round 4 cases did not respond. If the cases that did not respond are omitted, the work rate increases to 73.0% in round 4.

**Table 16.**  
**Households Still Closed, Round 4**  
**Respondents and Spouses/Significant Others Work Status**

	Spouses/ Significant Others		
	Full Time	Part Time	Not Present or Not Working
<b>Full Time</b>	<b>12 cases</b> <b>(7.1%)</b>	<b>1 cases</b> <b>(0.6%)</b>	<b>59 cases</b> <b>(34.7%)</b>
<b>Part Time</b>	<b>8 cases</b> <b>(4.7%)</b>	<b>2 cases</b> <b>(1.2%)</b>	<b>27 cases</b> <b>(15.9%)</b>
<b>Not Working</b>	<b>12 cases</b> <b>(7.1%)</b>	<b>0 cases</b>	<b>49 cases</b> <b>(28.8%)</b>

### 4.3.2 Earnings: Households Currently Working

As with round 1, we collected detailed information on earnings of household members who were currently working. Once again, we made no attempt to verify reported earnings. Earnings are reported for respondents working full time (Section 4.3.2.1), respondents working part time (Section 4.3.2.2), spouses/significant others working full time (Section 4.3.2.3), and spouses/significant others working part time (Section 4.3.2.4). Finally, household earnings data are presented in Section 4.3.2.5.

#### 4.3.2.1 RESPONDENTS WORKING FULL TIME (TABLE D9)

Of the seventy-four respondents working full time at the time of the fourth interview, 71 reported earnings amounts. Similar to round 1 cases, sixteen percent (15.5%) of round 4 cases were making \$200 or less weekly (\$10,360 or less annually). However, unlike round 1 cases, a greater proportion of round 4 cases had higher earnings. Forty percent (39.4%) of respondents working full time at the fourth interview were making more than \$350 weekly (\$18,221 or more annually), compared to only one-quarter of round 1 respondents working full-time.

The average gross weekly pay for round 4 respondents working full-time was \$323. (Round 1 respondents averaged \$305.) Gross weekly income ranged from a low of \$80 to a high of \$800 a week.

#### 4.3.2.2 RESPONDENTS WORKING PART TIME (TABLE D10)

Thirty-nine of forty respondents working part-time at the time of the fourth interview provided earnings data. Nearly half (48.7%) of round 4 respondents working part-time were making \$150 or less each week (\$7,740 annually) (57.1% for round 1 cases). An additional 18.0% of round 4 respondents who worked part-time were making between \$151 and \$200 weekly (\$7,741 to \$10,360 annually). (Round 1 had 21.5%.) One-third (33.3%) was making over \$200 a week.

The average weekly earnings of \$172 from part-time work was \$24 higher than that for round 1 cases (\$148). Gross weekly earnings ranged from a low of \$25 to a high of \$350.

#### 4.3.2.3 SPOUSES/SIGNIFICANT OTHERS WORKING FULL TIME (TABLE D11)

Thirty-one (31) of 33 cases reported earnings data for spouses/significant others who were working full-time. Fifty-five percent (54.8%) of earnings for round 4 spouses/significant others fell between \$201 and \$350 weekly (\$10,361 and \$18,220 annually), essentially the same as round 1 cases (54.4%). Only 6.5% of round 4 spouses/significant others who were working full time had weekly earnings of less than \$200 (less than \$10,360 annually) compared to fifteen percent (15.2%) of spouses/significant others in round 1.

While one-quarter of spouses/significant others in round 1 were making more than \$400 weekly (\$20,800 or more annually), only 19.4% of comparable round 4 spouses/significant others had weekly earnings that high. Conversely, 18.2% of round 4 spouses/significant others had weekly earnings between \$351 and \$400 compared to 4.2% for round 1 spouses/significant others.

Spouses/significant others working full-time had average weekly earnings of \$362 compared to average weekly earnings of \$323 for respondents working full-time. (Average weekly earnings for spouses/significant others working full-time in round 1 were \$355.) Earnings ranged from a low of \$200 weekly to a high of \$900 weekly.

#### 4.3.2.4 SPOUSES/SIGNIFICANT OTHERS WORKING PART TIME (TABLE D12)

Earnings data were reported for four of five spouses/significant others working part-time at the time of the fourth interview. Three-quarters (three of the four cases who reported earnings) were making between \$151 and \$200 weekly (\$7741 to \$10,360 annually). The remaining case reported weekly earnings of \$451 to \$500.

The average weekly earnings for round 4 spouses/significant others who were working part-time was \$265 (\$211 in round 1).

#### 4.3.2.5 HOUSEHOLD EARNINGS (TABLE D13)

As with round 1 results, we estimated the average earnings of households with two working adults, assuming 52 weeks of work a year, and compared them to average earnings of households with just one worker. The estimates do not take into account the effect of the earned income tax credit on earned income.

The findings for round 4 follow essentially the same pattern as those reported for round 1. The most common situation was a respondent working full-time and averaging \$324 weekly or \$16,848 annually (\$310 weekly or \$16,120 annually for comparable round 1 cases).

Overall, households with two working adults continued to be substantially better off:

- The average weekly earnings for two adults working full-time was \$704 or \$36,608 annually (\$617 weekly or \$32,084 annually for comparable round 1 cases). However, only twelve cases among the round 4 respondents (eleven of whom provided earnings data) fell into this group, an increase over the nine such cases in round 1.
- The weekly earnings for the household with the respondent working full-time and the spouse/significant other working part-time was \$400 or \$20,800 annually (\$464 weekly or \$24,128 annually for comparable round 1 cases). There was only one case of this type in round 4.
- For households with the spouse/significant other working full-time and the respondent working part-time, average weekly earnings were even higher, \$552 or \$28,704 annually (\$537 weekly or \$27,924 annually for comparable round 1 cases). Only eight round 4 cases fell into this category, seven of whom provided data.

### 4.3.3 Employment-Related Data

We collected data on job type, job sources, and employment-based benefits for those with work experience.

**Job Type.** Working round 4 respondents (n=148)<sup>15</sup> typically had the same types of jobs as did working round 1 respondents. Four of the most common types of jobs were:

- Retail/service (13.2%)
- Clerical (12.5%)
- Unskilled Health Care (11.8%)
- Laborer/factory (8.1%)

**Job Source.** Round 4 respondents who were working generally found their jobs through essentially the same sources as did those in round 1:

- Newspaper (20.9%)
- Friend (18.2%)
- Word of mouth (14.9%)

State employment resources (JOBS/ESP worker, DTA worker, Career Center, and ESP service provider) were only cited by 11.6% of working respondents in round 4, essentially the same as round 1 (11.8%)<sup>16</sup>.

**Benefits.** A considerably higher percentage (57.8%) of working round 4 respondents could get health insurance through their employer than was the case for the round 1 working group (44.2%). Forty-four percent (43.5%) of working round 4 households reported that they could get health coverage right away, and 14.3% reported that they had to wait.

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<sup>15</sup> Table 15 shows fewer working households (129). Apparently some respondents were more willing to provide information on their type of job and how they got it than on their earnings.

<sup>16</sup> As noted previously, these findings understate the extent to which job development activities provided by other state agencies helped respondents gain employment.

Likewise, a significantly higher percentage of working round 4 households had a pension plan available through their employer than comparable round 1 households (40.4% compared to 26.6%). Twenty-one percent (20.5%) of working round 4 respondents said that they could take advantage of the pension plan right away, and 19.9% said they had to wait. As with round 1, we did not ask specifically about Social Security.

**Reason For Leaving Job: Worked But Stopped Group.** Twenty-two respondents had left their jobs within three months of the fourth interview. Reasons for doing so included (not all of the cases gave a reason):

- Seven cases cited illness of someone other than the respondent.
- Three cases said they quit.
- One case each cited transportation problems, child-care problems, did not like the job, and being fired.

In contrast, child-care problems and illness of the respondent were the most common reasons for the round 1 group who left their jobs.

Forty one percent (40.9% or nine cases) said that they had looked for work since leaving their job, for anywhere from 8 to 30 hours per week. Only three cases reported using an employment service.

**Reasons For Not Currently Working: Worked But Stopped Group.** Illness was the reason most commonly specified by respondents who had worked but who were not working at the time of the interview (cited by six cases, 27.3%). This was also the most common reason given by comparable round 1 respondents (25.0%). Two cases said they could not find a job, and one case each cited: transportation problems, child-care problems, not having the right skills, inadequate pay, and illness of another.

**Reasons For Not Working: Never Worked Group.** Forty-three households reported that no one worked in the three months prior to the fourth interview. The most common reason specified for not working was the illness of the respondent (25.6%). This was also true for comparable round 1 respondents. Other reasons cited were: cannot find any job (18.6%), illness of someone other than respondent (7.0%), child care (7.0%), not having the right skills, and the job not paying enough (4.7% each).

Of the 43 respondents who did not work in the last three months, 16 (37.2%) reported they had looked for work for anywhere from 2 to 30 hours a week. Only 18.6% reported using an employment service.

#### **4.4 OVERALL FINANCIAL STATUS (SECTION C OF QUESTIONNAIRE)**

In this section we present data on the financial status of round 4 households.

##### **4.4.1 Total Family Income (Table D14)**

Family income is reported only for those households whose TAFDC case was still closed at the time they were interviewed (n=170 for round 4 and n=279 for round 1). Two-thirds

(63.3%) of the round 4 cases that were still closed reported total family income of more than \$250 weekly (\$12,980 annually) (56.2% of round 1 cases).

Eighteen percent (17.8%) of round 4 households reported total family income of more than \$500 a week (\$26,081 or more annually) (11.7% for round 1 households).

Only 14.2% of round 4 households reported income of \$150 or less each week (\$7,740 or less annually) (22.3% for round 1).

**Clearly, households participating in the round 4 interviews who remained closed were, in percentage terms, financially better off than round 1 households, supporting respondents' higher rating on financial well being reported in Section 4.2.**

#### **4.4.2 Household Debt**

Round 4 households had somewhat higher debt levels than round 1 households. Twenty-one percent (20.5%) of round 4 cases reported total debt of \$10,000 or more (17.2% for round 1 cases). Conversely, 45.8% of round 4 cases reported total debt of \$2,000 or less (57.3% for round 1 cases). Similarly, 28.3% of round 4 cases reported debt of between \$2,001 and \$7,000 (20.0% of round 1 cases).

Of 142 households who answered the debt question for both rounds of interviews:

- 12.0% (17 cases) reported less debt in round 4
- 64.8% (92 cases) reported the same level of debt
- 23.2% (33 cases) reported a higher level of debt

**Sources of Debt.** The major sources of debt were very similar for round 1 and round 4 households. The primary differences were more credit card debt, and more personal loans for round 4 households, as well as less rent/mortgage and 'other' debt for round 4 households.

#### **4.4.3 Other Income Supports (Table D15)**

Round 4 households whose TAFDC case was still closed were much less likely to be receiving food stamps than were reopened cases. Seven percent (6.5%) of cases still closed was receiving food stamps, compared to nearly two-thirds (64.4%) of reopened cases.

**Less than one-fifth (18.6%) of round 4 respondents was receiving child support.**

Twenty-two percent (21.8%) of cases still closed were receiving child support compared to only 6.7% of reopened cases. (As noted earlier, the percentage of households receiving child support may be understated because we can not exclude households with fathers present from the calculation.)

Other income supports such as Supplemental Security Income (SSI), the Women, Infants and Children (WIC) nutrition program, and fuel assistance were being received by less than 10% of round 4 respondents.

While only 20.0% of respondents reported receiving rent subsidies here, later in the interview 39.1% reported having their rent subsidized (See Section 4.10.1). We had the same finding in round 1 and believe the discrepancy is due to the fact that the second question was clearer on the meaning of a rent subsidy. Consequently, we believe 39.1% is more accurate.

No reopened cases reported using a food kitchen or food bank. Two percent (1.8%) of cases still closed reported using food kitchens. Two percent (2.4%) of cases still closed reported currently using food banks, and one percent (1.2%) reported past use of food banks, for a total of four percent (3.6%). In the next section of the questionnaire, eight percent (8.2%) of cases still closed reported using food banks. (See Section 4.5.3.) This is approximately double the use reported in the section of the questionnaire on income supports. (Reported use of food kitchens was consistent between the two sections.)

**Overall, receipt of public and charitable income supports by round 4 respondents was very low. The pattern of use was quite different for cases still closed and those that reopened. Those who were still closed were less likely to receive food stamps, rent subsidies, and were more likely to receive child support.**

## **4.5 FOOD SECURITY**

### **4.5.1 Food Sufficiency (Table D16)**

**Round 4 cases reported more food security than round 1 cases (on a percentage basis).** Nearly sixty percent (58.8%) of round 4 households reported that they had enough of the right kinds of food (51.6% for round 1). One third (33.5%) reported that they had enough to eat, but not always the kind of food needed (26.7% for round 1 cases). Only 6.6% of round 4 respondents reported not having enough food (21.6% for round 1). (1.2% did not respond.)

### **4.5.2 Days Without Food**

Less than two percent (3 cases, 1.8%) of round 4 households whose TAFDC case was still closed reported going without food for a day or more during the month. One reported going without food for 3 days, one for 4 days, and one for 6 days. None of the three had reported food shortages at the first interview.

**Food Stamp Status.** All three cases were receiving food stamps at the time their TAFDC case was closed, but only one case was receiving food stamps at the first interview, and none was receiving food stamps at the fourth interview.

**Round 4 Status of Cases Reporting Food Shortages in Round 1** Twenty-six (26) households in round 1 reported going without food for a day or more per month, of whom eight said that they went without food for more than one week during the month. Of these eight, one case reported eight days without food; four cases reported 10 days without food; and one case each reported 12, 14, and 15 days without food.

Fourteen of the 26 cases in round 1 that reported going without food also participated in the fourth interview. None of the 14 cases who reported food shortages at the first interview reported a shortage at the fourth interview. Four of these 14 cases were among the eight that previously reported going without food for more than a week.

**Food Stamp Status.** Twelve of the fourteen cases were receiving food stamps at the time their TAFDC case closed. Three of the fourteen cases were receiving food stamps at the first interview, of which one was still using food stamps at the fourth interview. Conversely, four of the fourteen cases were receiving food stamps at the time of the fourth interview, of which three had not been receiving food stamps at the first.

While it is encouraging to see that fourteen households experienced significant improvement in food security from the first to the fourth interview, we are concerned about the twelve cases reporting a food shortage in the first interview that did not participate in the fourth interview, and about the three cases who experienced increased food insecurity from the first interview to the fourth.

#### **4.5.3 Other Food Assistance**

Among households that were still closed (n=170), very few reported receiving free food, or money from others for food, in the three months prior to the fourth interview:

- 14.1% reported using one source of free food.
- 1.2% reported using two sources of free food.
- 84.7% did not use free food.
  
- 7.1% reported getting money from one other source for food.
- 2.9% reported getting money from two other sources for food.
- 90.0% did not get money from others for food.

The degree to which these households received free food or got money from others for food was:

- 12.4% (21 cases) used one form of food assistance
- 7.6% (13 cases) used two forms of food assistance
- 0.6% (1 case) used three forms of food assistance
- 79.4% (135 cases) used no food assistance

The types of food assistance used were:

- 8.2% (14 cases) reported using a food bank.
- 1.2% (2 cases) reported using food kitchens.
- 3.5% (6 cases) reported using free food from a church.
- 3.5% (6 cases) reported getting free food from some other source.
- 4.7% (8 cases) reported receiving money for food from their parents.
- 4.7% (8 cases) reported receiving money for food from relatives.
- 2.4% (4 cases) reported getting money for food from friends.
- 0.6% (1 case each) reported receiving money for food from the church or from another source.

**Overall the level of food security with round 4 respondents appeared to be quite high, even though their use of food stamps was low. This was not true for round 1 respondents.**

#### **4.6 CHILDREN'S MEDICAL COVERAGE (TABLE D17)**

Only respondents whose TAFDC case was still closed at the time of the interview (n=170) were asked questions about their children's medical coverage because reopened TAFDC cases were automatically enrolled in the MassHealth program.

Among households (not individual children), the vast majority reported having MassHealth (85.9%) coverage. When we checked households not reporting MassHealth coverage against our database, we found that an additional 6.5% of households had MassHealth coverage for a total of 92.4% of respondents' households covered. By comparison, 17 households (10%) reported private insurance coverage, and 14 households (8.2%) reported HMO coverage. Finally, three households (1.8%) reported some other type of coverage<sup>17</sup>.

#### **4.7 CHILD-CARE ARRANGEMENTS**

##### **4.7.1 Number of Child-care Providers (Table D18)**

A higher percentage of children among the round 4 respondents (80.3%) used only one child-care provider than did round 1 children (68.8%). Only 4.5% of round 4 children used more than two compared to 11.6% of round 1 children.

##### **4.7.2 Type of Child-care Providers (Table D19)**

There was considerable diversity among households in types of child-care arrangements. The most common response, however, was that the child did not need care (n=56). In contrast, only 17 children in round 1 did not need care.

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<sup>17</sup> Twelve households reported both MassHealth and private insurance coverage. Nine households reported both MassHealth and HMO coverage.

The most common types of child-care providers for round 4 households using child care were:

- the custodial parent’s mother or father (48 cases)
- custodial parent’s grandparent (17 cases)
- school/after school program (17 cases)
- child-care center (16 cases)

These were also commonly used child-care providers for round 1 cases.

If relative, friend and neighbor are combined into one category, the types of child-care arrangements used by respondents were:

- 42% used a relative, friend or neighbor
- 26% reported none was needed
- 13% used a child-care center
- 10% used a school/after school program
- 5% used a baby-sitter or family day care
- 3% used some other arrangement
- 1% said they couldn’t afford child care.

#### **4.7.3 Paying for Child-care (Table D20)**

State funded child care was somewhat more prevalent with round 4 cases than with round 1 cases, 48.3% for round 4 compared to only 40.2% for round 1. The incidence of self-pay care was essentially the same for both groups, 50.0% for round 4 compared to 48.9% for round 1.<sup>18</sup>

Only 12.6% of the round 4 respondents (27 cases) indicated that they had or were using transitional child care in the last three months. However, 26.0% of the cases did not respond.

#### **4.8 CHILD SUPPORT AGREEMENT/CONTACT WITH ABSENT PARENT (TABLE D21)**

The majority of round 4 respondents (57.1%) reported not having a legal child support agreement. It is not clear from the data to what extent the 40.9% of children who were covered by a legal arrangement were actually receiving anything. Only 18.6% of round 4 respondents reported receiving child support payments when we asked about other income supports in Section 4.4.3.

#### **4.9 CHILDREN’S WELL BEING**

We simplified the questions on children’s well being for the fourth round of interviews, and asked households only about four types of events that might have applied to children in the family during the three months prior to the interview.<sup>19</sup>

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<sup>18</sup> The number of children in round 4 for which we have a child-care funding source is quite small, only 60 children, compared to 174 children in round 1. Presumably, this is due to the lower number of round 4 respondents and the higher percentage of children not needing care in round 4.

<sup>19</sup> Seventeen cases (7.9%) did not respond to any of the four questions.

Eleven respondents (5.1%) said a child had transferred to a different school.

Twenty-eight respondents (13.0%) said a child had attended special classes in one or more subjects in school.

Eight respondents (3.7%) had a child who was suspended or expelled from school.

Fifty-eight respondents (27.0%) had a child participate on a sports team, after-school activity (such as music, dance, language, or computers) or club (such as Scouts, YMCA, religious group, school newspaper).

As we explained in Section 3, it is difficult to interpret these data on children's well-being because of the absence of comparative data. We plan to continue to focus attention on developing and compiling reliable data on children's well being.

#### **4.10 HOUSEHOLD COMPOSITION/ HOUSING (TABLES D22, D23)**

We have more complete survey data on household composition for the round 4 cases than for the round 1 cases. We collected data on the number of spouses/significant others, children, and other individuals living in round 4 households.

- 10 households (4.7%) included spouses/significant others who were not the father of any of the children.
- 41 households (19.1%) included spouses/significant others who were the father of at least one of the children.
- 68 households (31.7%) included individuals other than a dependent child or spouse/significant other.

The distribution of children in round 4 households is given in Table D22, along with administrative data on the number of children in these households when their TAFDC case was closed.

The major difference between survey and administrative data on the number of children in round 4 households is that the latter show a greater percentage of households with only one or two children (76.7%) than did the survey data (67.9%). Conversely, survey data show a greater percentage of households with three or more children (29.3%) compared to administrative records (23.3%). Because of the difference in time frame between the two sets of data, they are not directly comparable, but they are helpful in explaining the difference in average household size between survey data and administrative data.

The average household size of round 4 households according to survey data was 3.9 individuals, compared to the average household size of 2.9 individuals according to administrative data. (See last row of Table D23.) We had the same finding for round 1 cases where survey data showed an average household size of 3.8 individuals.

Some of the difference is attributable to a larger number of children included in the survey data, but other individuals are also more prominent than expected. A substantial number of

round 4 households included spouses/significant others (51 cases or 23.8% of round 4 cases), while administrative records showed only 26 round 4 households (12.1%) with a spouse/significant other present. In addition, nearly one-third of round 4 households (68 cases) reported the presence of some other individual. The major conclusion to be drawn is that many of the respondent households are composed of more complex family structures than simply a single mother and her children.

#### **4.10.1 Housing Statistics**

The vast majority (83.7%) of round 4 respondents were renters (85.3% in round 1). Six percent (6.0%) owned their own home (5.0% in round 1); five percent (5.1%) shared housing (5.9% in round 1); one per cent (two cases, 0.9%) reported being homeless (1.2% or four cases in round 1); and three percent (2.8%) reported another arrangement (2.7% in round 1).

Eight percent (8.4%) of cases reported moving in the last three months (21.7% of cases in round 1).

Eighty-four households (39.1%) reported receiving some type of housing assistance either by living in public housing or having some public agency pay part of the rent (41.0% in round 1).

One hundred ninety-five (195) households (90.7%) reported paying rent or mortgage ranging from \$17 to \$975, with an average of \$364.

One hundred sixty-two (162) households (75.3%) reported paying utility bills ranging from \$20 to \$800, with an average of \$162.

Twenty-four households (11.2%) reported receiving energy assistance ranging from \$100 to \$1000 (time period covered unclear) with an average amount of \$305.

Fifteen percent (14.9%) of households reported that they share the costs of rent or utilities with someone else.

#### **4.11 EMPLOYMENT AND TRAINING (TABLE D24)**

Eleven percent (11.2%) or 24 cases said that they had been involved in an educational or job training program in the three months prior to the interview. Sixteen (16) of the 24 cases were still closed and the other eight cases had reopened their TAFDC case.

The major problems with getting more education or training were (more than one problem could apply):

- 70 cases (32.6%) cited lack of time (24.6% in round 1).
- 56 cases (26.0%) cited cost (24.0% in round 1).
- 30 cases (14.0%) cited child care (28.7% in round 1).
- 18 cases (8.4%) cited transportation (17.6% in round 1).
- 20 cases (9.3%) cited health (9.1% in round 1).
- 8 cases (3.7%) cited full program/waiting list (2.1% in round 1).

- 28 cases (13.0%) cited other (14.1% in round 1).

The major reason for not getting more education or training differed between reopened cases and cases still closed as shown in Table D24. Thirty-seven percent (36.5%) of closed cases cited lack of time, while 31.1% of reopened cases cited costs. Costs were the second most common reason for not pursuing additional education and training for cases still closed, while the second most common reason for reopened cases was health.

Of one hundred thirty-two (132) respondents (61.4% of the round 4 respondents) who answered, 84 (63.6%) said that more education or more training while on assistance would have been helpful. Reopened cases were even more likely than closed cases to say this (71.1% of reopened cases compared to 56.5% of cases still closed).

#### **4.12 TRANSPORTATION (TABLE D25)**

The same percentage of round 4 cases as round 1 (56.3% for round 4 and 56.4% for round 1) reported owning a car. The ninety-four round 4 respondents who did not own a car were asked about how they got around.

Eighty-four (84) cases reported on the availability of public transportation as follows:

- 72.6% (61 cases) reported that they had to walk less than ½ mile to public transportation.
- 9.5% (8 cases) reported that they had to walk ½ mile to 1 mile to public transportation.
- 6.0% (5 cases) reported that they had more than a mile walk to public transportation.
- 8.3% (7 cases) reported using cabs.
- 3.6% (3 cases) said that no public transportation was available.

We also asked respondents who did not own a car how they got their children to a doctor's appointment or grocery store. The most common form of transportation to a doctor's appointment or grocery store for round 4 respondents was public transportation, as was the case for round 1 respondents.

#### **4.13 SUMMARY -- ROUND 4 FINDINGS**

Round 4 respondents, as a subset of round 1 respondents, were better off in virtually every area we examined. The majority of round 4 respondents felt that they were better off, both financially and in general, than when they were on welfare. While employment levels were down somewhat compared to the round 1 respondents, the average earnings of round 4 respondents were higher than for round 1 respondents.

While round 4 respondents were employed in similar fields as round 1 (retail/service, clerical, unskilled health care, and factory laborer), a higher percentage had health insurance and pensions available through their employer.

As noted above, MassHealth was by far the most common type of health insurance for respondent's children, with 92.4% of round 4 households reporting MassHealth coverage. Use of other public and charitable income supports was very low. Only seven percent (6.5%) of respondents whose TAFDC case was still closed was receiving food stamps. Overall, food security was high with only 6.5% of households who were still closed reporting that they did not have enough to eat at times.

Receipt of child support was also very low, but was much higher for cases that remained closed (21.8%) than for cases that had reopened (6.7%).

The most common types of child-care providers were the custodial parent's mother, father or grandparent, a school/after school program, and a child-care center. But the largest number of children were reported as not needing child care.

Round 4 households were generally more complex than simply a single mother and her children. Twenty-four percent included a spouse/significant other and 31.7% included some other individual.

As a group, round 4 respondents were better off than round 1 households, particularly in the area of earnings, employment-based benefits, family income, and food security. Because 131 households who participated in the first interview did not participate in the fourth interview, the improvement noted for the round 4 sample might be a function of losing contact with more disadvantaged sample members over time. As we noted at the start of the chapter, however, we found no statistically significant differences between the round 1 and round 4 respondents on such variables as race, education, reason for closing and program exemption status. We cannot rule out that the round 4 sample as a group was different from the round 1 sample in traits that we were unable to measure such as interpersonal skills and social supports. We will be in a better position to measure how representative the round 4 sample is when we complete the review of all case closings for the January to June 1997 period using administrative records.

At the same time, it should be noted that the experiences and coping strategies of households who have been able to stay off assistance for a year are of interest in and of themselves, regardless of the extent to which they represent other households leaving TAFDC. The findings presented in this chapter offer a better understanding of those households who appear to be making a successful transition from welfare to work.

## 5. CHANGES OVER TIME

To measure changes between household's circumstances three months after they close and twelve months after closing, we compared the same households for both rounds of interviews. In the next section we examine only those households who participated in both the first and fourth interviews (n=210).

Round 4 respondents were better off in virtually every area we examined. Did these households improve over time? Did they start out at a higher level and maintain that level?

We used bivariate analysis to track changes in households from the time they were first interviewed approximately three months after leaving TAFDC to the time of their fourth interview, approximately nine months later. Two hundred and ten (210) of the 215 round 4 households participated in both the first and fourth interview, and are included in this analysis.<sup>20</sup>

### 5.1 STATUS CHANGES

We compared respondents' status at the first interview to their status at the fourth interview with respect to twenty survey variables. Table 17 presents the results. In interpreting them it is important to keep in mind that we are reporting on changes in circumstances, and not on the frequency of a particular condition. For example, in row 1, the 61.2% reported under the category of "same" means that 61.2% of households gave their financial status the same rating at the fourth interview as they did at the first interview. It does not mean that they rated their financial status as the same as when they were on TAFDC. In fact, many of these cases had reported that they were better off, or, to a lesser extent, worse off during both interviews. By analyzing changes on the same cases from round 1 to round 4 we can assess the extent to which respondent household's circumstances improved or worsened in that time.

### 5.2 MOST ACTIVE VARIABLES

On eight survey items more than 20% of households reported a change in their circumstances. In the case of total family income more than 60% changed. The eight were:

*Total Family Income* -- 49.2% of households that remained closed increased their income; 15.4% of such households experienced a loss in income; and 37.8% reported no change in income.

*Food Security* -- 30.8% of households upgraded their food status; 16.5% of households downgraded their food status; and 52.7% reported no change in food status.

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<sup>20</sup> In Section 4 we analyzed 215 round 4 cases, but five of these cases had their first interview done during the second or third round of interviews, and, therefore, are excluded from this analysis.

*Financial Status* -- 22.0% of households upgraded their financial rating; 16.7% of households downgraded their financial rating; and 61.2% reported no change.<sup>21</sup>

*Employment-Based Health Insurance* - 24.8% of households reported an increase in availability of employment-based health insurance. One eighth (13.6%) reported an apparent loss of such benefits, and 61.5% reported no change.

*Household Size* -- 20.8% of households experienced an increase in household size; 18.3% of households experienced a decrease in household size; and 61.2% reported no change.

*General Well Being* -- 17.3% of households upgraded their well-being rating; 15.8% of households downgraded their well-being rating; and 67.2% reported no change.

*Respondent Working Full Time* -- 12.4% who were not working full-time at the first interview were working full-time by the fourth interview; the same percentage (12.4%) had been working full-time at the time of the first interview but had stopped by the fourth interview; and 75.2% reported no change in work status.

*Food Stamps Receipt* -- 9.1% who were not receiving food stamps at the first interview were receiving food stamps by the fourth interview; 14.8% who had been receiving food stamps at the first interview were not receiving them by the fourth interview; and 76.2% reported no change.

Table 17.  
Changes From Round 1 to Round 4

Financial Status	Better 22.0%	Same 61.2%	Worse 16.7%	Total* 150 cases
General Well Being	Better 17.3%	Same 67.2%	Worse 15.8%	Total 146 cases
TAFDC Status	Closed 7.6%	Same 81.4%	Reopened 11.0%	Total 210 cases
Worked Last Three Months	No to Yes 3.9%	Same 85.4%	Yes to No 10.7%	Total 206 cases

<sup>21</sup> For both financial status and general well being, we combined the five optional answers into three: better off (including much better off and a little better off), same, and worse off (including much worse off and a little worse off.) We then calculated the number of households who moved from one rating to another.

\* A number of variables, namely, financial status, general well-being, total family income, and food security, show a total number of cases as 150 or less rather than 210. This is because these particular variables applied only to households whose TAFDC case was still closed at the time of the interview. In the instance of employment-based health insurance, it applied only to those who were working.

Respondent Working Full Time	No to Yes 12.4%	Same 75.2%	Yes to No 12.4%	Total 210 cases
Respondent Working Part Time	No to Yes 7.1%	Same 81.0%	Yes to No 11.9%	Total 210 cases
Spouse/Significant Other Working Full Time	No to Yes 4.8%	Same 89.5%	Yes to No 5.7%	Total 210 cases
Spouse/Significant Other Working Part Time	No to Yes 0.0%	Same 98.6%	Yes to No 1.4%	Total 210 cases
Total Family Income (Closed Cases Only)	Better 49.2%	Same 37.8%	Worse 15.4%	Total 143 cases
Food Security	Better 30.8%	Same 52.7%	Worse 16.5%	Total 146 cases
Food Stamps Receipt	No to Yes 9.1%	Same 76.2%	Yes to No 14.8%	Total 210 cases
Employment-Based Health Insurance Availability	Better 24.8%	Same 61.5%	Worse 13.6%	Total 117 cases
EAEDC Receipt	Yes to No 1.9%	Same 96.7%	No to Yes 1.5%	Total 210 cases
Child Support Receipt	No to Yes 9.0%	Same 83.9%	Yes to No 7.2 %	Total 210 cases
Social Security Receipt	No to Yes 2.9%	Same 96.2%	Yes to No 1.0 %	Total 210 cases
Supplemental Security Income Receipt	No to Yes 2.9%	Same 95.3%	Yes to No 1.9%	Total 210 cases
WIC Receipt	No to Yes 4.3%	Same 90.1%	Yes to No 5.7%	Total 210 cases
Food Kitchen Use	No to Yes 1.4%	Same 97.2%	Yes to No 1.4%	Total 210 cases
Fuel Subsidy Receipt	No to Yes 3.8%	Same 90.9%	Yes to No 5.2%	Total 210 cases

	Increase	Same	Decrease	Total
Household Size	20.8%	61.2%	18.3%	204 cases

On average, the various changes in circumstance described above resulted in an improvement in respondent's lives. Family income was up. Food stamp receipt was down at the same time that ratings on food security were up. Ratings of financial well being, and to a lesser extent, general well being, were up. Employment-based health insurance was more often available. Two areas where there was no clear direction was in the full-time working status of respondents and in household size. Over a year's time, the same percent of respondents stopped working as started working full time. Interestingly, the changes identified in household size show that there was considerable movement of individuals in and out of households over the follow up period.

### 5.2.1 Moderately Active Variables

Six variables showed moderate activity (10% to 20% of households reported some change in their circumstances).

*Respondent Working Part Time* -- 7.1% of respondents who had not been working part-time at the first interview were working part-time by the fourth interview; 11.9% who had been working part-time at the first interview were not working part-time at the fourth interview; and 81.0% reported no change.

*TAFDC Status* -- 7.6% of cases that had returned to TAFDC by the first interview had closed by the fourth interview; 11.0% of cases that had been closed at the first interview had returned to TAFDC by the fourth interview; and 81.4% of cases experienced no change in their TAFDC status.

*Child Support* -- 9.0% of respondents who were not receiving child support at the first interview were getting a child support payment at the fourth interview; 7.2% of respondents who had been getting child support at the first interview were no longer receiving child support at the fourth interview; and 83.9% reported no change.

*Worked Last Three Months* -- 3.9% of households who had not worked within the three months prior to the first interview had been working prior to the fourth interview; 10.7% who had been working prior to the first interview had not worked prior to the fourth interview; and 85.4% reported no change.

*Spouse/Significant Other Working Full Time* -- 4.8% of spouses/significant others who had not been working full time at the first interview were working full time at the fourth interview; 5.7% who had been working full time at the first interview were no long working full time at the fourth interview; and 89.5% reported no change in working status.

*WIC Receipt* -- 5.7% reported that they had been receiving WIC nutritional services at the first interview but had stopped by the fourth interview; 4.3% reported that they had not been

using WIC services at the first interview but were by the fourth interview; and 90% of respondents reported no change

Three of these six moderately active variables were employment-related and generally reflect a slight decline in employment levels as we described in Section 4 of this report. Similarly, changes identified in the variable on TAFDC status are in accord with the earlier finding that a slightly higher percentage of round 4 cases had returned to TAFDC than round 1 cases.

### **5.2.2 Inactive Variables**

Very few changes occurred in respondents use of income supports such as food kitchens, social security payments, Supplemental Security Income payments (SSI), and EAEDC payments. Ninety-five percent or more of respondents reported no change in their circumstances on these variables.

There was practically no activity with respect to spouses/significant others who were working part-time. Virtually everyone (98.5%) in this very small group reported no change.

### **5.2.3 Conclusions – Changes Over Time**

These findings demonstrate that round 4 households, on average, experienced a discernible improvement in their living conditions during the year. More than three times as many households (49.2%) whose TAFDC case remained closed increased their family income than experienced a loss in income (15.4%). Twice as many round 4 households upgraded their food status (30.8%) than downgraded their status (16.5%). Twice as many working round 4 households had employment-based health insurance available (24.8%) than lost its availability (13.6%).

However, because 131 households from round 1 did not participate in round 4, we cannot rule out the possibility that those who participated in both rounds were experiencing more positive outcomes than those who did not. We will be in a better position to measure the differences between respondents and non-respondents when we conduct the second stage of this evaluation, which will involve a review of administrative records on employment, earnings, food stamps receipt, and child support for all closings during the sample period.

## **6. CONCLUSIONS**

Taken together, the evaluation findings presented here are encouraging. Employment levels of respondent households were high. Approximately three months after leaving TAFDC, three-quarters of respondent households whose TAFDC case was still closed included someone who was working. Similarly, approximately nine months later, 71.0% of households that remained closed who participated in the fourth interview included someone who was working.

Average weekly earnings for survey respondents working full time was \$305 during the first round of interviews and \$323 during the fourth round of interviews. Nearly one-fifth of households participating in both rounds of interviews included a working spouse/ significant other. The average weekly earnings for spouses/significant others was \$355 during the first round of interviews, and \$362 during the fourth round of interviews.

Earnings were being supplemented by MassHealth coverage of the children in the vast majority of households, and child-care subsidies were helping many households cover the cost of child care.

Receipt of other income supports, especially food stamps, was considerably lower than expected. Less than one-fifth (17.9%) of households whose TAFDC case was still closed at the first interview were receiving food stamps, and only 6.5% of comparable households were receiving food stamps at the fourth interview.

The number of households receiving child support was low. While households whose TAFDC case was still closed were more likely to be receiving child support than households who had returned to TAFDC, the numbers were low, with only 15.8% of cases still closed getting child support at the first interview, and 21.8% getting support at the fourth interview.

Survey data revealed that respondent households were generally more complex than simply a single mother and her children. Twenty-four percent of households participating in the fourth interview included a spouse/significant other, and 31.6% included another individual.

In general, respondents' households were living without welfare through a combination of employment, MassHealth, and child-care subsidies. Use of other income subsidies was minimal.

### **6.1 AREAS OF CONCERN**

One disturbing finding was that several households, mainly in the first round of interviews, reported going without food for more than one day during the month. While some of these families' food problems developed after leaving TAFDC, in the majority of cases the families were experiencing food insecurity even before their TAFDC case closed. Food security of households participating in the fourth interview was considerably better. Of the 26

households reporting going without food in the three months after closing, 14 households (53.9%) were among the round 4 respondents. None of these 14 households reported going without food twelve months after closing. Unfortunately, we were unable to follow 12 cases, and three new cases reported food shortages in round 4.

The low rate of child support payments is particularly worrisome because it places single mother households at greater financial risks.

A third concern arising from the survey findings was the general unavailability of employment-based health insurance and pensions. In the first interview, less than half (44.2%) of those who were working had health benefits available through their employer. A considerably higher percentage of households participating in the fourth interview had health insurance available through their employer (57.8%).

The availability of employer-based pensions was even less common, with only 26.6% of those working at the time of the first interview, and 40.4% of those working at the fourth interview having this benefit. We did not specifically ask about the availability of Social Security coverage, however.

## **6.2 RESPONDENTS SELF-ASSESSMENT OF POST-WELFARE EXPERIENCE**

Perhaps the best way to sum up these different survey results is through the assessment of the survey respondents themselves. In both the first and fourth rounds of interviews, the vast majority of respondents rated their financial and general well-being after leaving TAFDC as the same or better than when they were on TAFDC.

## **6.3 REPRESENTATIVENESS OF FINDINGS**

Because our survey response rate was under 70%, these findings cannot be assumed representative of all closings for the January to June 1997 time period. In particular, we know that Hispanics were underrepresented in the respondent population for both rounds of interviews. Consequently, the findings reported here are likely to be better representative of the more advantaged TAFDC recipient leaving assistance. The findings, however, remain important. Perhaps their real strength comes within the limitations of the sample. If respondent households were more advantaged than the universe of closings, these findings alert us to their problems and concerns after leaving assistance. They also serve as a foundation for examining the post-welfare experiences of time limited closings, a group that may have higher proportions of households in less favorable circumstances.

## **6.4 FUTURE TRACKING ACTIVITY**

This is the first of a four part tracking study of closed TAFDC cases. The next stage will consist of a review of all closings from January to June 1997 (approximately 20,000) using Departmental administrative records, augmented by income and child support data from the Department of Revenue's Longitudinal Database (LDB). Tracking the outcomes of non-respondents will be one of the early analyses using the LDB. We will also be able to measure

the degree to which respondent's reported data on income, food stamp receipt, and child support matches DOR records.

For the third part of the study, the Center for Survey Research at the University of Massachusetts - Boston will conduct a survey of a random sample of closings from the December 1998 to February 1999 period. Many of these closings will be the first to reach the state's two-year time limit. Special emphasis will be placed on getting a high survey response rate. Closings studied here were primarily voluntary, and approximately 20% of respondent households had returned to TAFDC. For time limited closings that will not be possible for three more years, except for exempt cases and cases receiving extensions of the time limit.

Finally, we will be conducting a review of all closings for the December 1998 to February 1999 time period using the same administrative records described above for the January to June 1997 review.

Through these evaluations we hope to more comprehensively document the post-welfare experience of households leaving assistance under reform.

**ATTACHMENT A**

**LONG RANGE STRATEGY**  
**FOR**  
**TRACKING CASES LEAVING THE TRANSITIONAL AID TO DEPENDENT**  
**CHILDREN (TAFDC) PROGRAM**

## **TRACKING CASES LEAVING THE TRANSITIONAL AID TO DEPENDENT CHILDREN (TAFDC) PROGRAM**

### **Massachusetts Department of Transitional Assistance**

The Massachusetts long-term tracking study of households leaving the Transitional Aid to Dependent Children (TAFDC) program has two survey components, and two review components based on administrative records.

#### **Cohort 1 Survey**

For January to June 1997 closings, Departmental staff<sup>22</sup> have conducted a longitudinal study of a random sample of closings whereby former recipients were interviewed every three months for up to one year after leaving TAFDC. Respondents were paid \$25 for the first interview and \$10 for each subsequent interview. This report presents the findings from the first round of interviews with 341 households that took place approximately three months after they left TAFDC, and findings from the fourth round of interviews that took place approximately nine months later (twelve months after closing) with 215 of these same households. Overall, more than 1,000 surveys were completed as part of the Cohort 1 survey.

#### **Cohort 2 Survey**

For the December 1998 to February 1999 closings, the Department has contracted with the Center for Survey Research at the University of Massachusetts-Boston to complete interviews of a minimum of 600 closed cases with an over-sampling of time limit closings (approximately 400). These cases will be interviewed approximately six months after they leave the program. We have received funding from the U.S. Department of Health and Human Services for this survey.

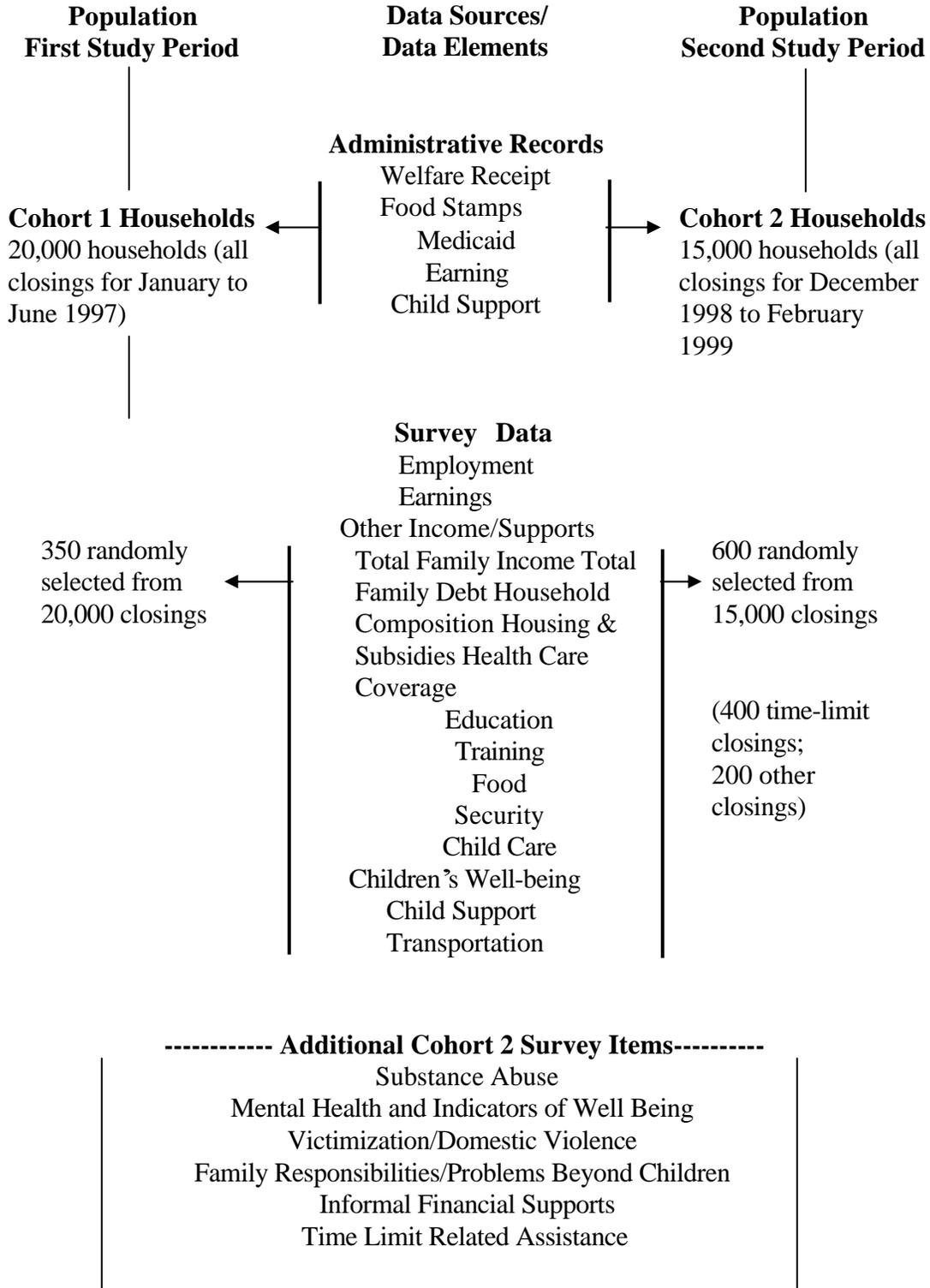
#### **Administrative Records Review**

In addition to conducting two surveys, the Department will review all cases that closed during the two study periods using Departmental administrative records, augmented by child support and wage reporting data from the Department of Revenue's Longitudinal Database (LDB). For the January to June 1997 period, the universe of closings totaled 19,956 cases; for the December 1998 to February 1999 time period, we estimate the universe of closings to be approximately 15,000 cases.

The chart on the next page graphically presents the major features of the Department's multifaceted evaluation strategy.

<sup>22</sup> Staff who conducted the survey were volunteers from Quality Control units located throughout the state.

**Evaluation Design**



**ATTACHMENT B**

**Re-coded Closing Action Reasons**

<b>Action Reason</b>	<b>Description</b>	<b>Re-coded Category</b>
23	Required to be in another assistance unit	Misc.
24	Eligible for Unemployment Comp/Excess child support	Unearned Income
25	Receipt of SSI	Unearned Income
26	Failure to Prepare for scheduled transition review	Failure to Cooperate
28	Non-cooperation with DRU	Misc.
30	Excess unearned income	Unearned Income
31	Excess assets	Misc.
32	Dependent over age or out of home	No Elig. Child
33	Eligibility for, or receipt of, other assistance	Unearned Income
34	Refusal to Apply for other potential benefits	Misc.
35	Both parents in home and no deprivation factor	Misc.
36	Child in foster care	No Elig. Child
37	No longer incapacitated	Misc.
38	Client's Request	Recipient Request
39	Failure to provide income/asset verification	Failure to Cooperate
40	Failure to provide verifications	Failure to Cooperate
41	Failure to keep redetermination appointment	Failure to Cooperate
43	No eligible adult in the home	No Elig. Child
44	Ineligible alien	No Elig. Child
45	DRU determines not disabled	No Elig. Child
46	PAFS closed-required to get in another FS case	Misc.
47	No eligible dependents in home	No Elig. Child
48	No longer Massachusetts resident	Misc.
49	Death	Misc.
50	Whereabouts unknown - no mail returned	Failure to Cooperate
51	Failed to complete family cap review	Misc.
53	Case closed due to striker	Misc.
54	Whereabouts unknown - mail returned	Failure to Cooperate
55	Not enrolled in school/GED and not meeting teen living reqs.	Misc.
56	AR03 case denied - excess income, assets, hours	Income/Earnings
57	DRU found not incapacitated	Misc.
58	Failure to cooperate w/ QC	Misc.
59	Incomplete MR	Failure to Cooperate
60	Earnings 30 and/or 1/3	Income/Earnings
61	Earnings	Income/Earnings
62	Child over 19	No Elig. Child
63	No longer pregnant	Misc.

64	Failure to verify SSN	Misc.
65	Earnings and child support	Income/Earnings
66	Failure to cooperate w/ CSEU	Misc.
67	Failure to return MR	Failure to Cooperate
71	Failure to correct inadequate MR	Failure to Cooperate
72	Lump sum income	Unearned Income
73	Failure to comply with EDP	Failure to Cooperate
74	Failure to cooperate with direct deposit	Failure to Cooperate
76	Client's request to stop cash only	Recipient Request
77	Bank match reporting excess assets	Misc.
79	Depen./teen no longer meeting school req	No Elig. Child
81	Failure to participate in ESP (2nd time)	Failure to Cooperate
83	Receiving assistance in another state	Misc.
86	Failure to schedule a recertification	Failure to Cooperate
87	Teen failed to live in accepted situation	Misc.
90	Excess income of children and parents	Income/Earnings
91	Disqualification period over	Misc.
92	Income of parents of minor parents	Unearned Income
94	Institutionalization (incl. incarceration)	Misc.
95	Learnfare	Misc.
96	Fleeing Felon	Misc.
98	BSI fraudulent case	Misc.
99	Change facsimile number to new SSN	Misc.

---

**ATTACHMENT C**

**Questionnaire for Cases Still Closed**

# Quality Control Review of Closed TAFDC Cases Cases Still Closed

Review # -

**For all cases now active on EA or Cats 4 or 9, please read the following:**

Participation in this study is strictly voluntary. However, you should be aware that, although the information is intended for this study, any information that is different than that known by your worker will be communicated to your worker.

## Previous Assistance

*This first section is about your experience with AFDC and the new program TAFDC, as an adult and earlier.*

A1. How many times have you been on AFDC as an adult? # times

A2. Please estimate the total amount of time, in years, you have been on assistance as an adult?  # years

A3. While you were a child, did your family receive assistance?   
Yes = 1      No = 2

A4. Have you been back on assistance or reapplied since you left in [Month of Closing]?

1. No [skip to Q A6.]
2. Will apply
3. Applied
4. Waiting to hear (everything in, no decision)
5. Denied
6. Receiving again
7. Received, off now.

A5. If YES: What program(s) have you applied for?

- AFDC
- EAEDC
- SSI
- Emergency Assist. (EA)
- Food stamps
- Other

**A6. Is your family better off FINANCIALLY now than when you were on welfare?**

- 1. Much better
- 2. Little better
- 3. Same
- 4. Little worse
- 5. Much worse

**Why?**

**A7. In general, do you think things are better for your family now than when you were on welfare?**

- 1. Much better
- 2. Little better
- 3. Same
- 4. Little worse
- 5. Much worse

**B. Employment/Earnings/Benefits**

*Next, I'd like to ask about jobs you may have had in the last few months.*

**B1. Have you or anyone in the household worked at any time since leaving TAFDC?**

Yes  No

**B2. Is anyone in your household working now, including teenagers?**

(Check all that apply.)

	Full time (30+hours)	Part time (less than 30 hours)	Avg. Hours per Week	Avg. Gross Weekly Income
Respondent	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/> <input type="checkbox"/>	<input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/>
Spouse/Significant other	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/> <input type="checkbox"/>	<input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/>
Dependent	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/> <input type="checkbox"/>	<input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/>
Parent of respondent	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/> <input type="checkbox"/>	<input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/>
Adult dependent	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/> <input type="checkbox"/>	<input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/>

*For respondents/employed adults CURRENTLY WORKING continue with Q B3 (next page).*

*For respondents/employed adults who WORKED, but HAVE STOPPED go to Q B9 (page 4).*

*For those respondents/employed adults who HAVE NOT WORKED go to Q B22 (page 6).*

*For those who are currently working. If both adults are working, answer for the primary wage earner.*

**B3. What kind of job do you have?**   (See Code sheet for codes.)

**B4. How did you find this job?** (Check all that apply.)

- Newspaper
- JOBS/ESP worker
- Other DTA worker
- Career Center
- ESP Service Provider
- Private placement agency
- Worked there before
- Friend
- Relative
- Word of mouth
- Went door to door
- Other: \_\_\_\_\_

**B5. Do you know about the earned income tax credit?** (This is an item on the federal income tax form that gives extra money to low-income heads of households.)

Yes  No

**B6. Did you claim an earned income tax credit for 1996?**

Yes  No

**B7. Does your employer offer you health insurance?**

Yes  No  Yes, but later

**B8. Does your employer offer you a pension plan?**

Yes  No  Yes, but later

\*\*\*\*\*

*If one adult in the household worked since leaving assistance but has stopped, continue with Q B9 (next page).*

*If one adult in the household never worked since leaving assistance, go to Q B22 (page 6).*

*Otherwise, Go to Q B27 (Page 7)*

\*\*\*\*\*

*For those who worked since leaving assistance, but have stopped. If both adults worked since leaving but stopped working, answer for the primary wage earner.*

**B9. What kind of job did you have?**   (See Code sheet for codes.)

**B10. How did you find that job?** (Check all that apply.)

- Newspaper
- JOBS/ESP worker
- Other DTA worker
- Career Center
- ESP Service Provider
- Private placement agency
- Worked there before
- Friend
- Relative
- Word of mouth
- Went door to door
- Other: \_\_\_\_\_

**B11. Do you know about the earned income tax credit?** This is an item on the federal income tax form that gives extra money to low-income heads of households.

Yes  No

**B12. Did you claim an earned income tax credit for 1996?**

Yes  No

**B13. Did your employer offer you health insurance?**

Yes  No  Yes, but later

**B14. Did your employer offer you a pension plan?**

Yes  No  Yes, but later

**B15. Why did you stop working?** (Check all that apply.)

- Transportation
- Child care
- I don't have the right skills
- Job didn't pay enough
- Illness (self)
- Illness (other)
- Didn't like the job
- Fired
- Quit
- Other: \_\_\_\_\_

**B16. How long ago did you stop working?**  months ago

**B17. Have you looked for work since your job ended?**

Yes  No

**B18. If YES, how much time do you spend each week, on average, looking for work since your job ended?**

# hours

**B19. Have you used an employment service, such as a career center or DET to find a job?**

Yes  No

**B 20. If No, why not?** \_\_\_\_\_

**B21. What is the main reason you are not working now?**

1. Transportation
2. Can't find any job
3. Child care
4. Don't have the right skills
5. Doesn't pay enough
6. Illness (self)
7. Illness (other)
8. Other: \_\_\_\_\_

\*\*\*\*\*  
\*

*If one adult in the household never worked since leaving assistance, continue with Q B22 (next page).*

*Otherwise, Go to Q B27 (Page 7).*

\*\*\*\*\*  
\*

*For those who had DID NOT WORK in the last 3 months. If both adults did not work, answer for the primary wage earner.*

**B22. Have you looked for work since leaving TAFDC?**

Yes  No

**B23. How much time do you spend each week, on average, looking for work since leaving TAFDC?**

# hours

**B24. Have you used an employment service, such as a career center or DET to find a job?**

Yes  No

**B 25. If No, why not?** \_\_\_\_\_

**B26. What is the main reason you are not working now?**

- |                       |                                |                    |
|-----------------------|--------------------------------|--------------------|
| 1. Transportation     | 4. Don't have the right skills | 7. Illness (other) |
| 2. Can't find any job | 5. Don't pay enough            | 8. Other: _____    |
| 3. Child care         | 6. Illness (self)              |                    |

*For all respondents*

**B27. Please estimate your TOTAL FAMILY INCOME including wages, pensions, social security, and all other sources. Please include everyone in your family who lives with you.**

<b>ANNUAL</b>	<b>OR</b>	<b>MONTHLY</b>	<b>OR</b>	<b>WEEKLY</b>	
\$7,740 or less		\$645 or less		\$150 or less	1. <input type="checkbox"/>
\$7,741 to \$10,360		\$646 to \$863		\$151 to \$200	2. <input type="checkbox"/>
\$10,361 to \$12,980		\$864 to \$1081		\$201 to \$250	3. <input type="checkbox"/>
\$12,981 to \$15,600		\$1082 to \$1300		\$251 to \$300	4. <input type="checkbox"/>
\$15,601 to \$18,220		\$1301 to \$1518		\$301 to \$350	5. <input type="checkbox"/>
\$18,221 to \$20,800		\$1519 to \$1736		\$351 to \$400	6. <input type="checkbox"/>
\$20,801 to \$23,460		\$1737 to \$1955		\$401 to \$450	7. <input type="checkbox"/>
\$23,461 to \$26,080		\$1956 to \$2173		\$451 to \$500	8. <input type="checkbox"/>
\$26,081 or more		\$2174 or more		\$501 or more	9. <input type="checkbox"/>

**B28. If you were to add up all your debt (excluding mortgages) how much would you owe?**

\$   ,

**B30. What are your major sources of debt? (Check all that apply.)**

Credit cards

Student loans

Oil/gas company

Rent/Mortgage

Car loan

Personal loan(s)

Electric company

Other: \_\_\_\_\_

**C. Other Income and Supports**

*Next I'd like to ask you about other sources of income you might have received lately.*

**C1. What other income/income supports are you receiving (or have you received) since leaving TAFDC?**

Refused to answer	<input type="checkbox"/>			(If monthly amounts differ, use most recent.)
	<u>Rec'd</u>	<u>Rec'ing</u>	<u># Months</u>	<u>Amount Rec'd Monthly</u>
Food Stamps	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	\$ <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/>
EAEDC	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	\$ <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/>
Child Support	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	\$ <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/>
Social Security	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	\$ <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/>
SSI	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	\$ <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/>
Worker's Comp	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	\$ <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/>
WIC	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
Foster Care Payments	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	\$ <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/>
Food Kitchen	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
Food Banks	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
Friends or Relatives (on a regular basis)	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	\$ <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/>
Rent subsidy	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	\$ <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/>
Fuel Assistance	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	\$ <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/>
Other	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	\$ <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/>

**D. Household Composition / Housing**

*Now I'd like to ask about who lives with you and about the place where you live.*

**D1. When you left assistance who was living in your household?**

- Spouse/ Significant Other (not father of any child)
- Spouse/ Significant Other (father of one or more children)
- # of Children
- # of Others on assistance
- # of Others not on assistance

**D2. How many people live there now?**

- Spouse/ Significant Other (not father of any child)
- Spouse/ Significant Other (father of one or more children)
- # of Children
- # of Others on assistance
- # of Others not on assistance

**D3. Do you own or rent the place you live in now?**

- 1. Rent
- 2. Own
- 3. Share
- 4. Homeless
- 5. Other:

**D4. Have you moved since leaving TAFDC?**

Yes  No

**D5. If yes, why?** \_\_\_\_\_

**D6. Do you share the costs of rent or utilities with anyone?**

Yes  No

**D7. If renting, is unit in public housing (i.e., owned by a local housing authority) or otherwise publicly subsidized (i.e., does a public agency pay some of your rent?)**

Yes  No

**D8. How much do you pay for rent and utilities? \$** **rent, \$** **utilities?**

**D9. Do you receive any energy assistance?**

Yes  No

**D10. If Yes, how much?**

\$

**E. Transportation**

*Now I'd like to ask about how you get around.*

**E1. Do you or anyone in the household own a car, van, truck, or motorcycle?**

Yes  No

\*\*\*\*\*

*If Yes, skip to Section F (page 10).*

\*\*\*\*\*

**E2. If NO, How available is public transportation?**

- 1. Walk less than 1/2 mile (15 minutes or less)
- 2. Walk 1/2 to 1 mile (16-30 minutes)
- 3. Walk more than a mile (more than 30 minutes)
- 4. Cabs
- 5. None at all

**E3. How do you get your children to a doctor’s appointment?** (Check all that apply.)

- Cab
- Parent (not in household)
- Friend/Neighbor
- Child’s other parent
- Public transportation
- Borrow a car
- Other: \_\_\_\_\_

**E4. How do you get to the grocery store?** (Check all that apply.)

- Cab
- Parent (not in household)
- Friend/Neighbor
- Child’s other parent
- Public transportation
- Walk
- Borrow a car
- Other: \_\_\_\_\_

**E5. Have you sold a car, van, or truck, since going off TAFDC?**

Yes                       No

**E6. Are you looking to buy a car, van, or truck?**

Yes                       No

**F. Educational and Employment Training**

*Next, I would like to ask about education or training programs you (or the other adult) may have been in either when on assistance or since then.*

*The next few questions will ask you to compare how things were when you were on TAFDC to how things have been since you left TAFDC.*

*Please listen carefully to each question.*

**F1. While you were on TAFDC did you (or the other adult) participate in an educational program?**

Yes                       No   
If Yes, what kind?                      If No, why not?

**F2. While you were on TAFDC did you (or the other adult) participate in a job training program?**

Yes                       No   
If Yes, what kind?                      If No, why not?

**F3. Since you left TAFDC, did you (or the other adult) participate in an educational program?**

Yes                       No   
If Yes, what kind?                      If No, why not?

**F4. Since you left TAFDC, did you (or the other adult) participate in a job training program?**

Yes                       No   
If Yes, what kind?                      If No, why not?

*If respondent (or the other adult) has participated in any program since leaving assistance, continue. If not, skip to Q F9 (below).*

**F5. What type of program was it? [Get ESP program types.]**

**F6. Which of the following was this (most recent) training designed to accomplish?**

1. Teach basic job skills such as reading or math
2. Teach job skills such as office automation, software or effective work habits
3. Teach technical skills to use equipment or machinery
4. Upgrade skills or knowledge on a topic already known
5. Prepare for another job
6. Other:

**F7. How did you (or the other adult) pay for the program?**

1. Out of pocket
2. No cost
3. Subsidized
4. Credit card
5. Someone else paid (relative, friend)
6. Still owe
7. Other

**F8. Did this program help you (or the other adult) get a job, or do you expect that it will help you (or the other adult) get a job when completed?**

Yes                       No

**F9. Do you feel that more education would have been helpful while you (or the other adult) were on assistance?**

Yes                       No

**F10. Do you feel that more training would have been helpful TO YOU (or the other adult) while you were on assistance?**

Yes                       No

**F11. What are the major problems with your getting more training or education since you went (or the other adult) off assistance? (Check all that apply.)**

- Transportation
- Child care
- Health
- Cost
- Program full / waiting list
- Not enough time
- Other

### **G. Food Security**

*The next few questions ask about your food and eating since you left assistance. The questions will again ask you to compare how things were during the last three months you were on TAFDC to how things have been since you left TAFDC. Please listen carefully to each question.*

**G1. In the last 3 months you were on welfare, which of these statements best describes the food eaten in your household?**

1. We had enough to eat of the kinds of food we needed.
2. We had enough to eat but not always the kinds of food we needed.
3. Sometimes we didn't have enough to eat.
4. Often we didn't have enough to eat.

**G2. Would you answer the same question for the most recent three months. In the last three months, which of these statements best describes the food eaten in your household?**

1. We have enough to eat of the kinds of food we need.
2. We have enough to eat but not always the kinds of food we need.
3. Sometimes we don't have enough to eat.
4. Often we don't have enough to eat.

**G3. In the final three months on welfare, how many times per month did you go a whole day with no food?**

times

**G4. In the last three months, how many times per month have you gone a whole day with no food?**

times

**G5. In the last three months you were on TAFDC, did you use any of the following for free food?**

(Check all that apply.)

- Food bank
- Prepared meals at a shelter
- Prepared meals at a food kitchen
- Church
- Other:

**G6. In the last three months, did you ever go somewhere to get free food?** (Check all that apply.)

- Food bank
- Prepared meals at a shelter
- Prepared meals at a food kitchen
- Church
- Other:

**G7. During your last three months on welfare, did you get money for food from anyone?** (Check all that apply.)

- Parents
- Relatives
- Friends
- Church
- Charity
- Other:

**G8. Since you went off welfare, did you get money for food from anyone?**

- Parents
- Relatives
- Friends
- Church
- Charity
- Other:

**H. Children's Well-Being**

*The next few questions ask about how your kids are getting along.*

**Complete for each child.**

Name: \_\_\_\_\_

Child 1

Child 2

Child 3

Child 4

**H1. Does [Name] have any medical coverage?**





Yes=1

No=2

\*\*\*\*\*

*If No, go to Section I on page 16.*

\*\*\*\*\*

**H2. If Yes: What kind of coverage? (Check all that apply.)**

Medicaid

1.





Transitional Medicaid (TMA)

2.





Private insurance

3.





HMO

4.





Other:

5.





**H3. Who provides the coverage? (Check all that apply.)**

DTA / DMA

1.





DSS

2.





Other state agency

3.





Employer's insurance

4.





Other parent's insurance

5.





Other:

6.





**H4. Who carries the coverage? (Check all that apply.)**

Respondent

1.





Respondent's significant other

2.





Child's other parent

3.





Respondent's parent(s)

4.





**H5. How is it being used? (Check all that apply.)**

Emergencies only

1.





Regular medical treatment

2.





Other:

3.

*For the next few questions, please compare things as they have been for the past 3 months with the last three months you were on assistance:*

Complete for each child. Name: \_\_\_\_\_

**Child 1**                      **Child 2**                      **Child 3**                      **Child 4**

On    Since    On    Since    On    Since    On    Since

H6. [Name] had to transfer to a         different school.                      times    times    times    times    times    times    times    times

H7. [Name] attended special classes for gifted students or did advanced work in        any subjects in school.                      times    times    times    times    times    times    times    times

H8. [Name] attended special education classes for a learning or developmental disability in school.

H9. I was told by a school or health professional that [Name] had an emotional or behavioral problem.

H10. [Name] was suspended or expelled from school.

H11. [Name] was on a sports team.

H12. [Name] took after-school lessons such as music, dance, language, or computers.

H13. [Name] participated in a club or organizations such as Scouts, YMCA, religious group, school newspaper.

**I. Child Care Utilization**

*The next few questions ask about your children under 14 and who cares for them.*

\*\*\*\*\*  
**NOTE: ASK THIS QUESTION SEPARATELY FOR EACH CHILD IN THE HOUSE.**  
 \*\*\*\*\*

Name:

Child 1

Child 2

Child 3

Child 4

**11. Does [Child 1] currently receive child care, either paid or not?**





Yes=1

No=2

\*\*\*\*\*

*If No, skip to Q 18.(next page)*

\*\*\*\*\*

**Please tell me which of these you use for [Child's name]'s care on a regular basis. By regular basis, I mean at least once a week during the PAST MONTH.**

Name: \_\_\_\_\_

Child 1

Child 2

Child 3

Child 4

**Grantee's**

01 Significant Other





02 Mother/Father





03 Brother/Sister





04 Grandparent





05 Neighbor/Friend





06 Other Relative





**Child's**

07 Other parent





08 Grandparent (on other parent's side)





09 Sibling





10 Other Relative





**Other**

11 School/After School





12 Baby-sitter/ family day care





13 Child cares for self





14 Child Care Center





15 No one. Can't afford/find





16 Not needed





17 Other

**I3. How long is [Name] with all care provider(s) on average each week?**

hours	hours	hours	hours
<input type="text"/> <input type="text"/>			

**I4. Who pays for [Name's] care?**

State funded / subsidized	1.	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
Child's grandparents	2.	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
Parent's Employer	3.	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
Child's other parent	4.	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
Friend	5.	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
Other:	6.	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>

**I5. Do you know that the Department of Transitional Assistance will pay for child care for one year after you leave welfare for work?**

Yes  No

**I6. Have you ever used or are you now using transitional child care benefits?**

Yes  No  If No, why not?

**I7. Are you aware of income eligible child care?**

Yes  No

\*\*\*\*\*  
 Go to Section J (page 19)  
 \*\*\*\*\*

**I8. If NOT currently using child care, did you use one of the following on a regular basis within the past 3 months?**

Name: \_\_\_\_\_

	Child 1	Child 2	Child 3	Child 4
<b>Grantee's</b>				
01 Significant Other	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
02 Mother/Father	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
03 Brother/Sister	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
04 Grandparent	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
05 Neighbor/Friend	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
06 Other Relative	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
<b>Child's</b>				
07 Other parent	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
08 Grandparent (on other parent's side)	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
09 Sibling	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
10 Other Relative	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

**Other**

- 11 School/After School
- 12 Baby-sitter/ family day care
- 13 Child cares for self
- 14 Child Care Center
- 15 No one. Can't afford/find
- 16 Not needed
- 17 Other

<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

\*\*\*\*\*

*If no care used, skip to Q I12 below.*

\*\*\*\*\*

**I9. Why did you use the care? (Check all that apply.)**

- Working
- School
- Job training
- Other training
- Other: \_\_\_\_\_

**I10. Were you on AFDC/TAFDC when you used the care?**

Yes                       No

**I11. Do you know that the Department of Transitional Assistance will pay for child care for one year after you leave welfare for work?**

Yes                       No

**I12. Did you apply for and receive these transitional child care benefits after leaving welfare?**

Yes                       No   
 If Yes, for how many months?                      If No, why not?

**J. Child Support Agreement/Contact with Absent Parent**

*Finally, I would like to ask a few questions about the children's absent parent.  
Ask only if parent is still absent.*

**J1. Is there any kind of legal arrangement that says that [Name's] (father/mother) should provide any kind of financial support for (him/her)?**

Name: \_\_\_\_\_  
                    **Child 1**                    **Child 2**                    **Child 3**                    **Child 4**

- 1. Yes
- 2. No
- 3. Legal arrangement pending
- 4. There is an arrangement but respondent doesn't know if it is legal

\*\*\*\*\*

**If Not Yes:**

\*\*\*\*\*

**J2. Has there ever been any other kind of agreement or understanding that says that (name's) (father/mother) should help support (him/her)?**

Name: \_\_\_\_\_  
                    **Child 1**                    **Child 2**                    **Child 3**                    **Child 4**

- 1. Yes
- 2. No

\*\*\*\*\*

That is the end of the survey. Is there anything else you think we should know about getting off TAFDC?

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Thank you. We'll use this survey to better understand how families are doing under TAFDC and to improve the program.

Finally, please confirm that we have the correct information for your payment:

Grantee's Name: (Correct/Changed)

Telephone: (Correct/Changed)

Address: (Correct/Changed)

**ATTACHMENT D**  
**Round 4 Tables**

## SURVEY FINDINGS -- ROUND 4

### Section 4.1

#### Comparison Of Round 4 And Round 1 Respondents

Table D1.

Race	Round 1 Respondents	Round 4 Respondents
White	56.3%	58.6%
Hispanic	22.9%	17.7%
Black	16.4%	18.1%
American/Alaskan Indian	2.3%	2.8%
Asian/ Pacific Islander	2.1%	2.8%
$X^2 = 2.44$		

Table D2.

Language	Round 1 Respondents	Round 4 Respondents
English	89.4%	90.7%
Spanish	8.2%	6.5%
Other	2.4%	2.8%
$X^2 = 0.10$		

Table D3.

Education	Round 1 Respondents	Round 4 Respondents
No Schooling	3.8%	2.3%
1 to 8 Years	5.9%	5.6%
9 to 11 Years	30.5%	27.9%
High School	36.1%	35.8%
GED	7.6%	8.4%
Some College	12.3%	15.3%
2-Year College	1.2%	1.4%
4-Year College	1.8%	2.3%
Did not respond	0.9%	0.9%
$X^2 = 2.01$		

Table D4.

Marital Status	Round 1 Respondents	Round 4 Respondents
Never Married	59.8%	55.3%
Married	14.7%	18.6%
Separated	12.6%	14.4%
Divorced	8.2%	8.4%
Widowed	0.6%	0.5%
Did not respond	4.1%	2.8%

$X^2 = 0.14$

Table D5.

Housing Status	Round 1 Respondents	Round 4 Respondents
Private	58.0%	59.5%
Public	11.0%	8.8%
Subsidized	31.0%	31.6%

$X^2 = 0.01$

Table D6.

Reason for Closing	Round 1 Respondents	Round 4 Respondents
Failure to cooperate	37.2%	38.1%
Earnings	34.9%	36.7%
Client Request	11.1%	7.9%
No eligible child	4.1%	4.2%
Unearned Income	8.5%	9.3%
Other	4.1%	3.7%

$X^2 = 1.70$

Table D7.

Time Limit And Work Requirement Status	Round 1 Respondents	Round 4 Respondents
Exempt	29.6%	25.1%
Subject to time limit only (Youngest child age 2 to school age)	26.7%	27.9%
Subject to time limit and work requirement (Youngest child school age)	35.5%	39.5%
Subject to Time Limit (2-Parent or FEP case)	2.6%	2.8%
Exempt pending disability review	2.6%	2.8%
Exempt pending TAFDC review or in control group	3.0%	1.9%

$X^2 = 1.71$

### Section 4.3 Employment/Earnings/Benefits

#### Section 4.3.1 Employment: Households Currently Working

Table D8.

Respondents and Spouse/Significant Others Working at Time of First Interview

Work Level (Currently Working)	Respondents		Spouse/Significant Other	
	Number	% of 215	Number	% of 215
Full-Time (14.7)	74	34.4 (36.7)*	33	15.3
Part-Time	40	18.6 (21.1)	5	2.3 (3.5)
Unduplicated**	114	53.0 (57.5)	38	17.7 (17.3)

\* Numbers in parenthesis are comparable statistics for round 1 participants.

**Section 4.3.2.1 Respondents Working Full Time**

Table D9.

Weekly Earnings of Respondents Working Full-Time

Salary Range	Frequency	Percent	Cumulative Percent*
\$1 to \$150	5	6.8	7.0 (4.1)
\$151 to \$200	6	8.1	15.5 (15.7)
\$201 to \$250	13	17.6	33.8 (36.4)
\$251 to \$300	10	13.5	47.9 (57.9)
\$301 to \$350	9	12.2	60.6 (74.4)
\$351 to \$400	15	20.3	81.7 (88.4)
\$401 to \$450	5	6.8	88.7 (95.0)
\$451 to \$500	4	5.4	94.4 (97.5)
\$501 to \$1,000	4	5.4	100.0
Total	71	95.9	
Did not respond	3	4.1	
Total	74	100	

Summary Statistics on Earnings of Respondents Working Full-Time

Mean	Median	Minimum	Maximum	Quartiles		
				25	50	75
\$323	\$310	\$80	\$800	\$225	\$310	\$400
(\$305)	(\$280)	(\$25)	(\$1,100)	(\$228)	(\$280)	(\$358)

\* Numbers in parenthesis are same statistic for round 1.

**Section 4.3.2.2**  
**Respondents Working Part Time**

Table D10.  
 Weekly Earnings of Respondents Working Part-Time

Salary Range	Frequency	Percent	Cumulative Percent*
\$1 to \$150	19	47.5	48.7 (57.1)
\$151 to \$200	7	17.5	66.7 (78.6)
\$201 to \$250	7	17.5	84.6 (88.6)
\$251 to \$300	4	10.0	94.9 (95.7)
\$301 to \$350	2	5.0	100.0 (98.6)
Total	39	97.5	
Did not respond	1	2.5	
Total	40	100.0	

Summary Statistics on Earnings of Respondents Working Part-Time

Mean	Median	Minimum	Maximum	25	Quartiles	
					50	75
\$172	\$160	\$25	\$350	\$108	\$160	\$230
(\$148)	(\$140)	(\$8)	(\$400)	(\$98)	(\$140)	(\$180)

\* Numbers in parenthesis are comparable statistic for round 1.

**Section 4.3.2.3**  
**Spouses/Significant Others Working Full Time**

Table D11.  
 Weekly Earnings of Spouses/Significant Others Working Full Time

Salary Range	Frequency	Percent	Cumulative Percent*
\$151 to \$200	2	6.1	6.5 (15.2)
\$201 to \$250	3	9.1	16.1 (34.8)
\$251 to \$300	7	21.2	38.7 (52.2)
\$301 to \$350	7	21.2	61.3 (69.6)
\$351 to \$400	6	18.2	80.6 (73.9)
\$401 to \$450	2	6.1	87.1 (78.3)
\$451 to \$500	1	3.0	90.3 (91.3)
\$501 to \$9999	3	9.1	100.0
Total	31	93.9	
Did not respond	2	6.1	
Total	33	100.0	

Summary Statistics on Earnings of Spouses/Significant Others Working Full-Time

Mean	Median	Minimum	Maximum	25	Quartiles 50	75
\$362	\$325	\$200	\$900	\$280	\$325	\$400
(\$355)	(\$301)	(\$100)	(\$1,000)	(\$250)	(\$301)	(\$443)

\*Numbers in parenthesis are comparable statistic for round 1.

**Section 4.3.2.4**  
**Spouses/Significant Others Working Part Time**

Table D12.  
 Weekly Earnings of Spouses/Significant Others Working Part Time

Salary Range	Frequency	Percent	Cumulative Percent*
\$151 to \$200	3	60.0	75.0 (72.7)
\$451 to \$500	1	20.0	100.0
Total	4	80.0	
Did not respond	1	20.0	
Total	5	100.0	

Summary Statistics on Earnings of Spouses/Significant Others Working Part Time

Mean	Median	Minimum	Maximum	25	Quartiles 50	75
\$265 (\$211)	\$200 (\$177)	\$160 (\$100)	\$500 (\$500)	\$170 (\$117)	\$200 (\$177)	\$425 (\$284)

\* Numbers in parenthesis are comparable statistic for round 1.

**Section 4.3.2.5**  
**Household Earnings**

Table D13.

Average Weekly Earnings

Working Level	Cases Reporting Earnings of All Cases	Average Weekly Earnings (Round 1)	Average Annual Earnings (Round 1)
<i>Respondents Working</i>			
Full-time	59 of 61	\$324 (\$310)*	\$16,848 (16,120)
Part-time	30 of 30	\$176 (\$151)	\$9,152 (\$7,852)
<i>Spouses/Significant Others Working</i>			
Full-time	12 of 13	\$340 (\$325)	\$17,680 (\$16,900)
Part-time	0 of 2	(\$208)	(\$10,816)
<i>Households</i>			
Full-time - respondent and spouse/significant other	11 of 12	\$704 (\$617)	\$36,608 (\$32,084)
Full-time - respondent Part-time - spouse/significant other	1 of 1	\$400 (\$464)	\$20,800 (\$24,128)
Full-time - spouse/significant other Part-time - respondent	7 of 8	\$552 (\$537)	\$28,704 (\$27,924)
Part-time - respondent and spouse/significant other	1 of 2	\$285 (\$351)	\$14,820 (\$18,252)

\* Numbers in parenthesis are comparable statistic from round 1.

**Section 4.4**  
**Overall Financial Status**

Table D14.  
 Total Weekly Family Income

Family Income	Frequency	Percent	Cumulative Percent*
\$150 or less	24	14.1 (20.1)	14.2 (22.3)
\$151 to \$200	16	9.4 (9.0)	23.7 (31.7)
\$201 to \$250	22	12.9 (11.5)	36.7(43.8)
\$251 to \$300	19	11.2 (14.7)	47.9 (59.2)
\$301 to \$350	21	12.4 (11.1)	60.4 (70.9)
\$351 to \$400	19	11.2 (8.2)	71.6 (79.6)
\$401 to \$450	9	5.3 (3.9)	76.9 (83.8)
\$451 to \$500	9	5.3 (4.3)	82.2 (88.3)
\$501 or more	30	17.6 (11.1)	100.0
Total	169	99.4	
Did not respond	1	0.6 (5.0)	
Total	170	100.0	

\* Numbers in parenthesis are comparable statistics for round 1.

**Section 4.4.3**  
**Other Income Supports**

Table D15.  
 Receipt of Other Income Supports at Round 4 Interview

Income Support	TAFDC Case Still Closed (n=170)		TAFDC Case Reopened (n=45)		All Respondents (n=215)	
	Number	Percent	Number	Percent	Number	Percent
Food Stamps	11	6.5	29	64.4	40	18.6
EAEDC	3	1.8	5	11.1	8	3.7
Child Support	37	21.8	3	6.7	40	18.6
Social Security	17	10.0	0	0	17	7.9
Supplemental Security Income	10	5.9	5	11.1	15	7.0
Worker's Compensation	1	0.6	0	0	1	0.5
WIC	12	7.1	3	6.7	15	7.0
Foster Care Payments	1	0.6	1	2.2	2	0.9
Food Kitchen	3	1.8	0	0	3	1.4
Food Banks	4	2.4	0	0	4	1.9
Friends/Relatives (regular basis)	2	1.2	1	2.2	3	1.4
Rent Subsidy	32	18.8	11	24.4	43	20.0
Fuel Assistance	8	4.7	4	8.9	12	5.6
Other	2	1.2	2	4.4	4	1.9

**Section 4.5 Food Security**  
**Section 4.5.1 Food Sufficiency**

Table D16.  
 Food Security For Cases Still Closed

Survey Response	For three months before round 4 interview (n=170)	For three months before round 1 interview (n=279)
Enough to eat of kinds of food needed	58.8%	50.5%
Enough to eat but not always the kinds of food needed	33.5%	26.2%
Sometimes did not have enough to eat	5.9%	16.8%
Often did not have enough to eat	0.6%	4.3%
Total	98.8%	97.8%
Did not respond	1.2%	2.2%

**Section 4.6**  
**Children’s Medical Coverage**

Table D17.  
 Types of Children’s Medical Coverage

Type of Medical Coverage	Number of Children
MassHealth/TMA	282
Private Insurance	36
HMO	22
Other	5
Total	345
Unduplicated Count*	314

\* More than one type of coverage could apply to each child. This row presents the unduplicated number of children with some type of medical coverage.

## Section 4.7 Child-care Arrangements

### Section 4.7.1 Number of Child-care Providers

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Table D18.

Child-care Providers

Number of Child-care Providers	Children	
	Frequency	Percent
1	143	80.3
2	27	15.2
3	4	2.3
4	1	0.6
5	3	1.7
Total	178	100.1

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### Section 4.7.2

#### Type of Child-care Providers

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Table D19.

Current Child-care Providers

Provider	Children
<i>Respondent's</i>	
Significant Other	2
Mother/Father	48
Brother/Sister	13
Grandparent	17
Other Relative	12
Neighbor/Friend	14
<i>Child's</i>	
Other Parent	11
Grandparent (Other Parent)	2
Sibling	4
Other Relative	2
<i>Other Provider</i>	
School/After School	17
Baby-sitter/family day care	6
Child-care Center	16
Child cares for self	1
No one. Can't afford/find	2
Not needed	56
Other	4

---

**Section 4.7.2 Paying for Child Care**

Table D20.

Current Child-care Funding

Child-care Funder	Children	
	Frequency	Percent
Self	30	50.0
State	29	48.3
Employer	1	1.6
Total	60	99.9

**Child Support Agreement/Contact With Absent Parent**

Table D21.

Legal Child Support Agreements

Legal Agreement?	Children	
	Frequency	Percent
Yes	139	40.9
No	194	57.1
Pending	4	1.2
Not sure if current arrangement is legal	3	0.9
Total	340	100.1

**Household Composition/ Housing**

Table D22.

Number of Children

Round 4 Survey Data

Administrative Data (as of time of TAFDC closing)

	Round 4 Survey Data		Administrative Data (as of time of TAFDC closing)	
	Number of Households	Percent of Households	Number of Households	Percent of Households
1	71	33.0	85	39.5
2	75	34.9	80	37.2
3	43	20.0	35	16.3
4	13	6.0	12	5.6
5	6	2.8	3	1.4
6	1	0.5	0	0
Total	209	97.2	215	100.0
Did not respond	6	2.8		
Total	215	100.0	215	100.0

Table D23.

Household Size: Round 4 Survey Data Versus Administrative Data (as of time of closing)

Number of Persons in Household	Department Records		Survey Data: One Year After Leaving TAFDC	
	Number of cases	Percent	Number of cases	Percent
1	11	5.1		
2	79	36.7	35	16.3
3	74	34.4	60	27.9
4	32	14.9	54	25.1
5	12	5.6	36	16.7
6	5	2.3	13	6.0
7	2	0.9	9	4.2
8			3	1.4
12			1	0.5
Total	215	99.9	211	98.1
Did not respond			4	1.9
			215	100.0
Mean	2.9		3.9	

## EMPLOYMENT AND TRAINING

Table D24.

Reasons for Not Getting More Education / Training

Reason	Reopened	
	Cases	Closed Cases
Transportation	17.8%	5.9%
Child Care	17.8%	12.9%
Health	22.2%	5.9%
Costs	31.1%	24.7%
Full Program	8.9%	2.4%
No time	17.8%	36.5%
Other	20.0%	11.2%

## **Transportation**

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Table D25. Transportation to Doctor's Appointment or Grocery Store for Those Without a Car(n=94)

<u>Mode of Transportation</u>	<u>To Doctor's or Grocery Store</u>
Cab	28 cases (29.8%)
Respondent's Parent	6 cases (6.4%)
Friend/Neighbor	17 cases (18.1%)
Non-custodial Parent	4 cases (4.3%)
Public Transportation	59 cases (62.8%)
Borrow a car	12 cases (12.8%)
Other	9 cases (9.6%)

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