

**EXAMINING CIRCUMSTANCES OF INDIVIDUALS
AND FAMILIES WHO LEAVE TANF: ASSESSING THE
VALIDITY OF ADMINISTRATIVE DATA**

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12-MONTH REPORT

December 22, 2000

Anne Moses
David C. Mancuso
Charles J. Lieberman
The SPHERE Institute



Submitted to:

U.S. Department of Health and Human Services
Assistant Secretary for Planning and Evaluation
Office of Human Services Policy, Room 404E
Hubert H. Humphrey Building
200 Independence Ave., SW
Washington, DC 20201

Project Officer:

Matthew Lyon

Submitted by:

County of San Mateo
Human Services Agency
400 Harbor Boulevard
Belmont, CA 94002

Principal Investigator:

Anne Moses

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The research reported herein was performed pursuant to a cooperative agreement from the U.S. Department of Health and Human Services and the County of San Mateo Human Services Agency. The opinions and conclusions expressed herein are solely those of the authors and should not be construed as representing the opinions or policy of any agency of the Federal Government or the Counties of San Mateo, Santa Clara, and Santa Cruz, California.

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EXECUTIVE SUMMARY

Today, more than four years after the passage of the Personal Responsibility and Work Opportunity Reconciliation Act of 1996 (PRWORA), states and counties are continuing to redesign and revise their welfare programs to better serve low-income families and to improve the health and well being of these families and their communities. As the outlines of new welfare programs take shape, it is vital that we understand the results of these innovations. To date, however, we have limited information about the circumstances and well being of families affected by the replacement of Aid to Families with Dependent Children (AFDC) with Temporary Assistance to Needy Families (TANF).

To add to our knowledge in this area, this report examines the circumstances of three groups of families in three California counties, San Mateo, Santa Clara, and Santa Cruz.

These three groups are:

- **Welfare Leavers** – families leaving CalWORKs in the fourth quarter of 1998, and remaining off aid at least two consecutive months;
- **Informally Diverted** – families denied cash aid¹ for one of a specific set of non-financial reasons² in the fourth quarter of 1998, and not receiving cash aid for at least two consecutive months following denial; and
- **Recipients of Housing Assistance** – families receiving housing assistance in January 1999.³ (This group may include welfare leavers, informally diverted families, and current cash aid recipients.)

We report outcomes for these families using county and state administrative data and the first round of interviews, which occurred approximately six to twelve months after exit or

¹ Throughout this report we will use the term “cash aid” to refer to CalWORKs.

² This population primarily consists of families who were recorded in the county administrative systems as being denied aid because they did not comply with the requirements of the application process, they formally withdrew their application, or they did not complete their application. Because of difficulties obtaining information on the reason for denial of cash aid in Santa Cruz County, our study population of informally diverted applicants is limited to San Mateo and Santa Clara counties.

³ Because of difficulties obtaining housing program administrative data for Santa Cruz County, our study population of the informally diverted and housing assistance recipients is limited to San Mateo and Santa Clara counties.

diversion from aid. In the final report, we will examine data from subsequent rounds of interviews to assess changes in circumstances for these families over the 18 months following exit or diversion from CalWORKs. We will also focus on assessing the validity and usefulness of administrative data in examining the circumstances of these families – including the potential use of administrative data in identifying families at risk of poor post-exit outcomes – in the final project report.

Findings for Leavers and Informally Diverted Families

Reasons for Exit or Diversion from Aid. We compared the county welfare department’s recorded reason for exit from aid with the respondent’s self-reported reason. In doing so, it appeared that many clients who are categorized by the county as exiting by “client request,” or for failing to provide information, are working and may have been earning more than the CalWORKs eligibility threshold. Thus, administrative data probably underestimate employment as the reason for exit.

We also found that among the informally diverted, 35 percent listed earnings from employment as the reason they did not receive aid. Twenty-two percent said they were denied aid because they believed, or were told, they were ineligible. Only about 8 percent of the informally diverted persons cited the administrative burdens of applying for aid as the reason they did not receive aid. Thus, it appears that, overall, the respondents did not have a general perception that they had been denied aid due to unfair bureaucratic actions.

The pattern of earned income immediately before and after application for aid suggests that many of the informally diverted applicants may have suffered brief spells of joblessness – events that could have led to the submission, and subsequent withdrawal, of an application for aid. Nevertheless, our analysis of earned income in the quarter of diversion

suggests that many of the diverted applicants might have been eligible for CalWORKs if they had completed their applications. We note, however, that using earnings over the diversion quarter (that is, average monthly earnings over a period of three months) may mask a drop of income in the month of diversion and therefore probably leads to an overestimation of the proportion of diverted families eligible for CalWORKs. Furthermore, earned income is not the sole criterion for eligibility. Thus, further investigation of this issue is needed before drawing any firm conclusions.

Circumstances at First Interview. In order to get an overall view of the relative circumstances of our study groups approximately six to twelve months after exit, we prepared tables comparing their circumstances on key outcome measures. Exhibit S-1 compares the circumstances of one-parent and two-parent leavers, while Exhibit S-2 reports the relative standing of leavers and the informally diverted.

As Exhibit S-1 shows, two-parent leavers generally appear to be better off than one-parent leavers at this stage. Although the average household in each group has income at the poverty line, and 90 percent of children in both groups have health insurance, two-parent leavers are less likely to have returned to cash aid and less likely to report food insecurity, an uninsured respondent, substandard housing, children engaging in risk behaviors, domestic violence, and barriers to full-time employment. One-parent leavers fare better only in the areas of crowded housing and excessive rent.

Exhibit S-2 shows that the comparison between leavers and the informally diverted is more mixed, with leavers being better off in terms of health insurance coverage, excessive rent, crowded housing conditions, and domestic violence, while the informally diverted are better off in the areas of food insecurity, stability of child care, child supervision, and child

**Exhibit S-1
How Were One-Parent Families Doing at the First Interview, Relative to Two-Parent Families?**

Measure	One-Parent Better Off	Two-Parent Better Off	About the Same
Returns to cash aid		✓	
Household earnings		✓	
Barriers to employment		✓	
Household income		✓	
Income relative to poverty			✓
Food insecurity		✓	
Health insurance – child			✓
Health insurance – respondent		✓	
Substandard housing		✓	
Crowded housing	✓		
Excessive rent	✓		
Child care expenses		✓	
Stability of child care		✓	
Child risk behaviors		✓	
Child unsupervised		✓	
Substance abuse			✓
Domestic violence		✓	

risk behaviors. The two groups have comparable outcomes in terms of income relative to poverty, and the likelihood of going on cash aid.

About 20 percent of the leavers had returned to CalWORKs by the time of the first interview. As expected, leavers with low earnings and low levels of education were more likely to return to aid. We also found that one- and two-parent leavers who returned to aid were more likely to report that finding child care and transportation were big problems compared to their counterparts who had not returned to aid. Surprisingly, leavers who had been on aid for long periods of time were *less likely* to return to CalWORKs than those who

Exhibit S-2			
How Were Leavers Doing at the First Interview, Relative to the Informally Diverted?			
Measure	Leavers Better Off	Informally Diverted Better Off	About the Same
Returns to cash aid	✓		
Household earnings	✓		
Barriers to employment		✓	
Household income			✓
Income relative to poverty			✓
Food insecurity		✓	
Health insurance – child	✓		
Health insurance – respondent	✓		
Substandard housing			✓
Crowded housing	✓		
Excessive rent	✓		
Child care expenses			✓
Stability of child care		✓	
Child risk behaviors		✓	
Child unsupervised		✓	
Substance abuse			✓
Domestic violence	✓		

were short-term aid recipients. We also found that over half of the leavers who had *not* returned to aid by the first interview had incomes that were below the CalWORKs eligibility threshold. It is also interesting to note that many informally diverted applicants wound up on aid within a short period of time – for example, 20 percent were receiving CalWORKs about four months after diversion.

We found that about half of the leavers had never heard of the Earned Income Tax Credit (EITC), and that over half of those who appeared to be eligible for the credit had never

used it. As was the case for leavers, about half of the diverted respondents had never heard of the EITC, and about three-fourths of those who appeared to be eligible for the credit had never used it. Clearly, more attention needs to be given at the county level towards the provision of information and assistance in taking advantage of this important source of income.

Many of the respondents indicated in the interviews that they had experienced food insecurity. In exploring this further, we found evidence that a significant percentage of these families had not accessed Food Stamps benefits even though they appeared to be eligible. This is an area that warrants further investigation as to the reasons for the low take-up rates for this benefit. We note, however, that while this aspect of the analysis points to a significant underutilization of Food Stamps by families leaving CalWORKs in 1998Q4, when we compare Food Stamps usage by this cohort of leavers with usage by families leaving cash aid in the fourth quarter of 1996, we find a significantly higher rate of Food Stamps receipt by the 1998Q4 cohort.

About half of the one-parent leavers and the informally diverted respondents indicated that obtaining child care was a barrier to full-time employment. In this respect, we note that relatively few leavers reported receiving assistance at exit from CalWORKs in finding, or paying for, child care.

Recipients of Housing Assistance

We stratified the welfare leavers group into those families receiving housing assistance in January 1999 (housing leavers) and families not receiving such assistance (non-housing leavers, and then compared the circumstances of these two groups at first interview. We found that, although non-housing leavers had higher levels of income relative to poverty,

housing leavers were better off with respect to food insecurity, housing quality, and crowding, which may be related to the provision of housing assistance.⁴ Our final report will examine changes in the circumstances of housing and non-housing leavers between the first and subsequent interviews, to assess whether it may be efficient for county welfare departments to use information regarding receipt of housing assistance in targeting services.

Comparison of Outcomes for 1996Q4 and 1998Q4 Leavers

We compared earnings and post-exit aid use for leavers who exited aid in 1998Q4 and 1996Q4 in the three study counties, to assess whether the more recent cohort of leavers is faring better or worse than families who left aid prior to the implementation of welfare reform in California. In terms of earnings outcomes and cash aid recidivism, the two leavers cohorts exhibited almost identical outcomes. However, the more recent cohort of leavers was much more likely to use Non-Assistance Food Stamps and Non-Assistance Medi-Cal than the earlier cohort.

Policy Implications

Based on a review of our findings, we suggest consideration of the following policy changes, most of which could be implemented administratively at the county level:

- *Adopt policies to ensure that leavers and diverted applicants are aware of the Earned Income Tax Credit.* We found that a substantial number of leavers and diverted applicants were not aware of this tax credit, and many who appeared to be eligible had never used it.
- *Adopt policies to ensure that leavers are aware of Non-Assistance Food Stamps eligibility rules.* While 1998 leavers were more likely to be receiving food stamps after exit from CalWORKs than were 1996 leavers, we still found that many families in the 1998 group had not accessed these benefits even though they appeared to be eligible.

⁴ The value of housing assistance is not counted in total household income, and therefore the comparison of household income relative to poverty may understate the relative circumstances of housing leavers.

- *Adopt policies to ensure that leavers are aware of all available resources for assistance in finding and paying for child care after exit from CalWORKs.* We found that relatively few leavers reported receiving such assistance upon exit from aid.
- *Provide information on the availability of post-CalWORKs benefits at an earlier stage, prior to exit from CalWORKs.* A significant number of leavers simply drop off the welfare rolls by not submitting their continuing eligibility forms. Therefore, it may be particularly difficult to provide these families with information on the availability of post-CalWORKs benefits after they leave aid.
- *Use targeting strategies so as to maximize available resources in providing certain services.* For example, based on our finding that individuals with low levels of earnings and education were the most likely to return to CalWORKs, it may be cost-effective to target post-employment services to leavers with these characteristics. Targeting strategies can also be used in ongoing case management activities, including the provision of information on post-CalWORKs benefits. (In our final report, we will examine in more detail the characteristics of leavers so as to facilitate the development of policies based on targeting.)
- *Review county intake policies and practices, focusing attention on applicants whose eligibility appears to be below or close to the CalWORKs threshold.* While we found that, overall, the informally diverted applicants did not perceive they had been denied aid due to unfair bureaucratic actions, it appeared that many such applicants may have been eligible for aid if they had completed their applications.
- *Expand the concept of diversion programs to encompass the provision of employment and support services and information on non-assistance benefits, to be available to low-income families regardless of their eligibility for CalWORKs.* We found that many informally diverted applicants wound up on CalWORKs within a relatively short period of time after diversion, suggesting the need for earlier intervention. We note that under federal regulations adopted in 1999, federal TANF funds (as well as state funds countable towards the TANF maintenance of effort requirements) may be used to provide services to families whose incomes exceed the limit for TANF (CalWORKs) grant eligibility. The Legislative Analyst's Office in the California Legislature recently identified several options for using this added flexibility, including (1) allocating federal TANF block grant funds and/or state funds to provide services – such as job training, transportation, and mental health and substance abuse treatment – for working poor families not eligible for CalWORKs grants and (2) allowing the counties to spend their performance incentive payments (funds allocated to the counties for performance in the CalWORKs Program) to provide services to working poor

families.⁵ In response, the Legislature enacted legislation to permit the counties to spend up to 25 percent of their fiscal incentive payments on services to families with incomes up to 200 percent of the federal poverty level.

⁵ Legislative Analyst's Office, California State Legislature, *Analysis of the 2000-01 Budget Bill*, p. C-157.

1 INTRODUCTION

Today, more than four years after the passage of the Personal Responsibility and Work Opportunity Reconciliation Act of 1996 (PRWORA), states and counties are continuing to redesign and revise their welfare programs to better serve low-income families and to improve the health and well being of these families and their communities. As these improvements of welfare reform programs take shape, it is vital that we understand the results of these innovations. Welfare reform will be judged a success if families who were previously dependent on welfare become more economically self-sufficient without harming their children's well being. Identifying the best strategies for helping families achieve self-sufficiency depends on an accurate understanding of the circumstances of these families.

Prior to the recent efforts of the U.S. Department of Health and Human Services Assistant Secretary for Planning and Evaluation, we had limited information about the economic circumstances and well being of families affected by the replacement of Aid to Families with Dependent Children (AFDC) with Temporary Assistance to Needy Families (TANF). TANF is not designed to serve as the same kind of safety net as AFDC, which offered indefinite and unqualified support for poor families with children. Instead, TANF's principal goal is to provide cash assistance for only a limited time period, with families encouraged – required in some cases – to support themselves through work. Therefore, to fully assess the accomplishments of TANF reforms it is essential that we learn more about the circumstances faced by TANF-candidate families who are not currently on the rolls. Specifically, more information is needed about the economic circumstances and well being of families in the initial months after they stop receiving cash assistance, as well as the

circumstances of families who apply for cash aid but are either formally diverted or fail to receive a payment for other reasons.

To this end, the counties of San Mateo, Santa Clara, and Santa Cruz, California, with funding from the U.S. Department of Health and Human Services, Office of the Assistant Secretary for Planning and Evaluation (ASPE), initiated a study to provide a reliable depiction of the circumstances of families leaving or diverted from the California Work Opportunities and Responsibility to Kids program (CalWORKs), California's version of TANF. The purpose of the study is twofold: to examine the circumstances of families who stopped receiving cash aid for two consecutive months and families who applied for but did not receive cash aid for a specific set of non-financial reasons within two months of their application date; and, to assess the validity and usefulness of administrative data in examining the circumstances of these "welfare leavers" and "informally diverted" applicants by comparing administrative data with data collected through a mixed-mode survey data collection effort. In conjunction with a number of other ASPE-funded projects, this study will improve our understanding of the circumstances of low-income families who are potential, current, or former welfare recipients.

This report focuses on the first of these two goals, reporting on the circumstances of leavers and the informally diverted as measured in administrative data and the first round of interviews conducted approximately six to twelve months after exit. (We will include data from subsequent rounds of interviews in the final report.) Further, this report examines outcomes for the subset of leavers who were receiving housing assistance at exit, relative to non-housing welfare leavers and a sample of families receiving housing assistance at the end of 1998. Finally, we compare earnings and post-exit aid use outcomes for families leaving

cash aid in the fourth quarter of 1998 with outcomes for families leaving aid two years earlier, to assess whether the more recent cohort of leavers is faring better or worse than families who left aid prior to the implementation of CalWORKs in California. In the final project report we will analyze additional survey data and assess the validity and usefulness of administrative data in examining the circumstances of these families – including the potential use of administrative data in identifying families at risk of poor post-exit outcomes.

1.1 METHODOLOGY

Study Populations. This study is focused on three groups of families in San Mateo, Santa Clara, and Santa Cruz counties:

- **Leavers** – families leaving CalWORKs in the fourth quarter of 1998, and remaining off aid at least two consecutive months;
- **Informally Diverted** – families denied cash aid⁶ for one of a specific set of non-financial reasons⁷ in the fourth quarter of 1998, and not receiving cash aid for at least two consecutive months following denial; and
- **Housing** – families receiving housing assistance in January 1999.⁸

In Chapter 3 we will further divide leavers into one-parent and two-parent families, and in Chapter 4 we will examine outcomes separately for leavers who were and were not receiving housing assistance at the time they left aid.

Administrative Data Sources. This study makes use of county and state administrative data. County administrative data was used to identify the study populations. We also used county data to identify family demographic characteristics such as ethnicity

⁶ Throughout this report we will use the term “cash aid” to refer to CalWORKs.

⁷ This population primarily consists of families who were recorded in the county administrative systems as being denied aid because they did not comply with the requirements of the application process, they formally withdrew their application, or they did not complete their application. Because of difficulties obtaining information on the reason for denial of cash aid in Santa Cruz County, our study population of informally diverted applicants is limited to San Mateo and Santa Clara counties.

⁸ Because of difficulties obtaining housing program administrative data for Santa Cruz County, our study population of housing assistance recipients is limited to San Mateo and Santa Clara counties.

and primary language, and, in the case of leavers and the informally diverted, to identify the administrative reason for exit from or denial of cash aid. The statewide Medi-Cal Eligibility Data System (MEDS) was used to track receipt of CalWORKs (TANF), Food Stamps, Medi-Cal (Medicaid), SSI/SSP, and Foster Care. The statewide Unemployment Insurance Base Wage File (UIBWF) was used to track employment and earnings. In addition to information on post-exit aid use, employment, and earnings, MEDS and the UIBWF provide historical information on these outcomes that were used, along with other measures of family characteristics, to construct weights to adjust survey data for non-response.

Survey Data. A central component of our study design is the implementation of a survey of a random sample of families in our study populations. Exhibit 1-1 describes the size of each of our study populations, the number sampled for the purposes of our survey, and the number of first interviews completed in time for analysis in this report. Our survey, included in Appendix A, contained topical modules with questions covering household composition, child well being, child care, education and training, employment, income, food security, health insurance coverage, family well being, and welfare experiences.

Outline of Report. The remainder of this report is organized as follows. To provide a context in which to interpret the outcomes presented in subsequent sections, Chapter 2 briefly describes the major features of welfare reform in San Mateo, Santa Clara, and Santa Cruz, and then examines recent trends in economic conditions, welfare caseload dynamics, and caseload demographics in the three counties. Chapter 3 reports outcomes for one-parent leavers, two-parent leavers, and informally diverted applicants. We examine the circumstances of these groups in the fourth quarter of 1998 when they left or were denied cash aid, and at the time of the first survey interview approximately six to twelve months

Exhibit 1-1			
Population, Sample, and Survey Response Counts			
Population	Population Size	Sample Size	Completed First Interview
San Mateo			
1-parent Leaver	302	156	108
2-parent Leaver	34	34	19
Informally Diverted	134	50	26
Housing	1297	85	57
Santa Clara			
1-parent Leaver	1505	155	102
2-parent Leaver	276	120	75
Informally Diverted	383	55	35
Housing	5178	90	54
Santa Cruz			
1-parent leaver	206	150	100
2-parent leaver	48	45	34

after exit. As noted above, in the final report we will present data on changes in circumstances from the first to the second interview for these families. Chapter 4 examines two groups of recipients of housing assistance – those families in our population of CalWORKs leavers who were receiving housing assistance when they left aid in the fourth quarter of 1998, and the population of all families receiving housing assistance in January 1999. For purposes of comparison, we present outcomes for the group of leavers who were not receiving housing assistance at exit. In Chapter 5, we compare cohorts of leavers who exited aid in 1998 with corresponding cohorts who exited aid in 1996, using administrative data on earnings and post-exit use of aid. Chapter 6 contains concluding comments.

2 WELFARE REFORM IN THE THREE COUNTIES

In order to provide some context for the outcomes described in the following chapters, here we briefly describe the major features of welfare reform in San Mateo, Santa Clara, and Santa Cruz, and then examine recent trends in economic conditions, welfare caseload dynamics, and caseload demographics in the three counties.

CalWORKs Implementation. The CalWORKs Program – California’s welfare reform program – was enacted in 1997 in response to federal welfare reform legislation. Prior to that time, the state provided funds for basic education and employment services for AFDC recipients under the Greater Avenues to Independence (GAIN) Program (California’s JOBS program), but – unlike CalWORKs – the program was never fully funded to include all recipients. The main features of CalWORKs are a relatively generous earned income disregard for purposes of calculating the grant; “up-front” job search; welfare-to-work activities that can include education, training, and support services; a maximum partial-grant sanction (removal of the adult from the assistance unit) for failure to comply with program requirements; community service employment after two years on aid; and a grant reduction (removal of the adult from the assistance unit) after five years on aid.

San Mateo County, however, began to reform its welfare program three years prior to the enactment of CalWORKs, changing its basic philosophy from “work-force development” to “labor-force attachment,” similar to the work-first approach that generally characterizes the mode of most counties under CalWORKs. In 1997, San Mateo made further changes under its Shared Undertaking to Change the Community to Enable Self-Sufficiency (SUCCESS) Program, operated as a demonstration program under a waiver from the state Department of Social Services. Generally, the program included the principal elements of

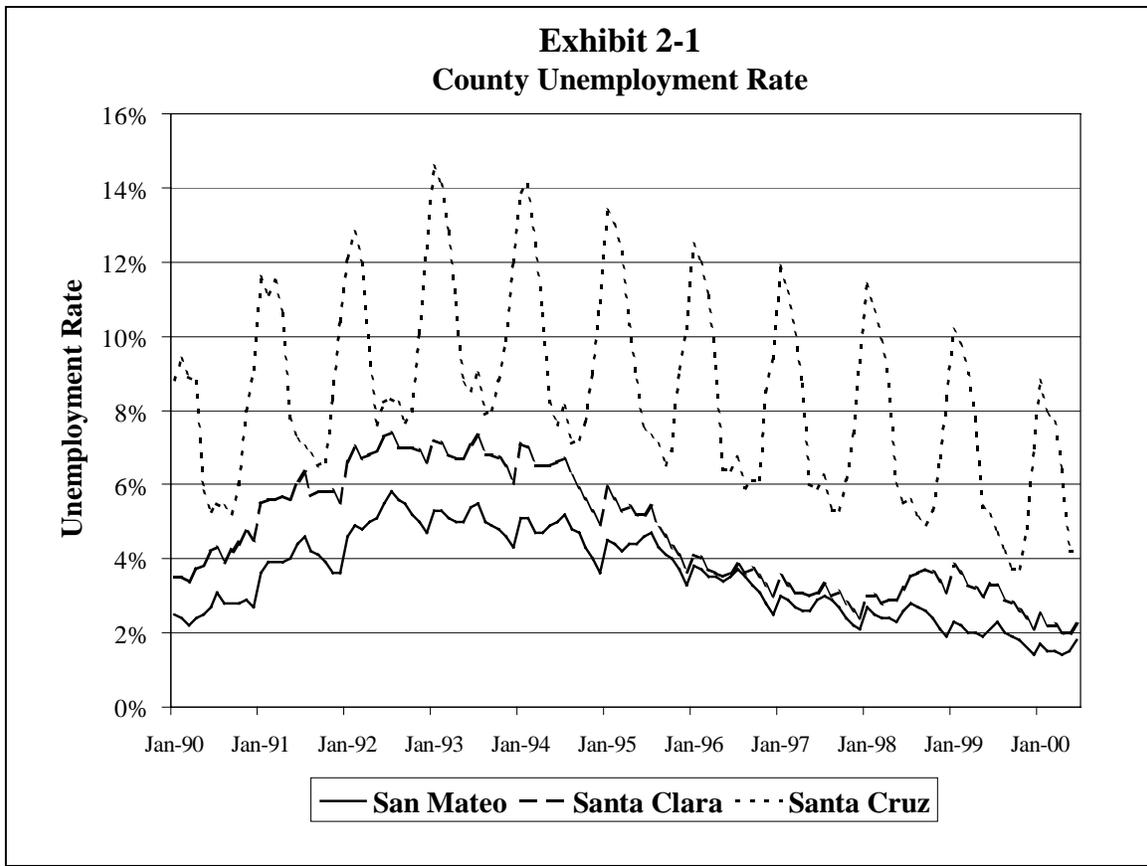
CalWORKs, including comprehensive case management and support services, but with the potential for full-grant sanctions for non-cooperation. In August 1999, as the consequence of a lawsuit challenging the legality of the state waiver authorizing the SUCCESS demonstration project, San Mateo County began to change its SUCCESS program to comply with regular CalWORKs requirements.

In organizing their CalWORKs programs, all three counties co-located their eligibility workers and case management staff in the same building or complex. San Mateo County combined the functions of eligibility determination and case management. Santa Cruz County focused on interagency coordination – for example, using interagency teams for case management. Both Santa Cruz and San Mateo co-located welfare department staff with mental health and/or substance abuse staff. Santa Cruz and San Mateo provided post-employment services directly by its own staff, whereas Santa Clara County referred clients to community providers.⁹

County expenditure reports help to provide an indication of the rate at which the counties “geared up” for CalWORKs. Santa Clara, for example, spent only 58 percent of its basic “single” allocation of funds for employment services in 1998-99 (including unspent funds carried over from the prior year). While San Mateo implemented programmatic reform changes earlier than most other counties, its spending rate in 1998-99 was also relatively low – 62 percent of the single allocation. Santa Cruz County, on the other hand, spent 84 percent of its allocation.

Economic Conditions. The recession in the early 1990s lingered longer in California than in most other states, and the three counties were no exception. Exhibit 2-1 shows that unemployment rates peaked in late 1992 or early 1993, with Santa Cruz exhibiting the

⁹ This material was drawn from the RAND statewide evaluation of CalWORKs (implementation report).



highest unemployment rates among the counties (peaking at over 14 percent) and San Mateo the lowest (peaking at just under 6 percent). Employment in Santa Cruz County shows a high degree of cyclical variation due to the seasonal nature of the agricultural employment in the county. The strong Bay Area economy has dropped unemployment to historic lows in each of our three counties, with rates of about 2 percent in San Mateo and Santa Clara and 4 percent in Santa Cruz in June 2000.

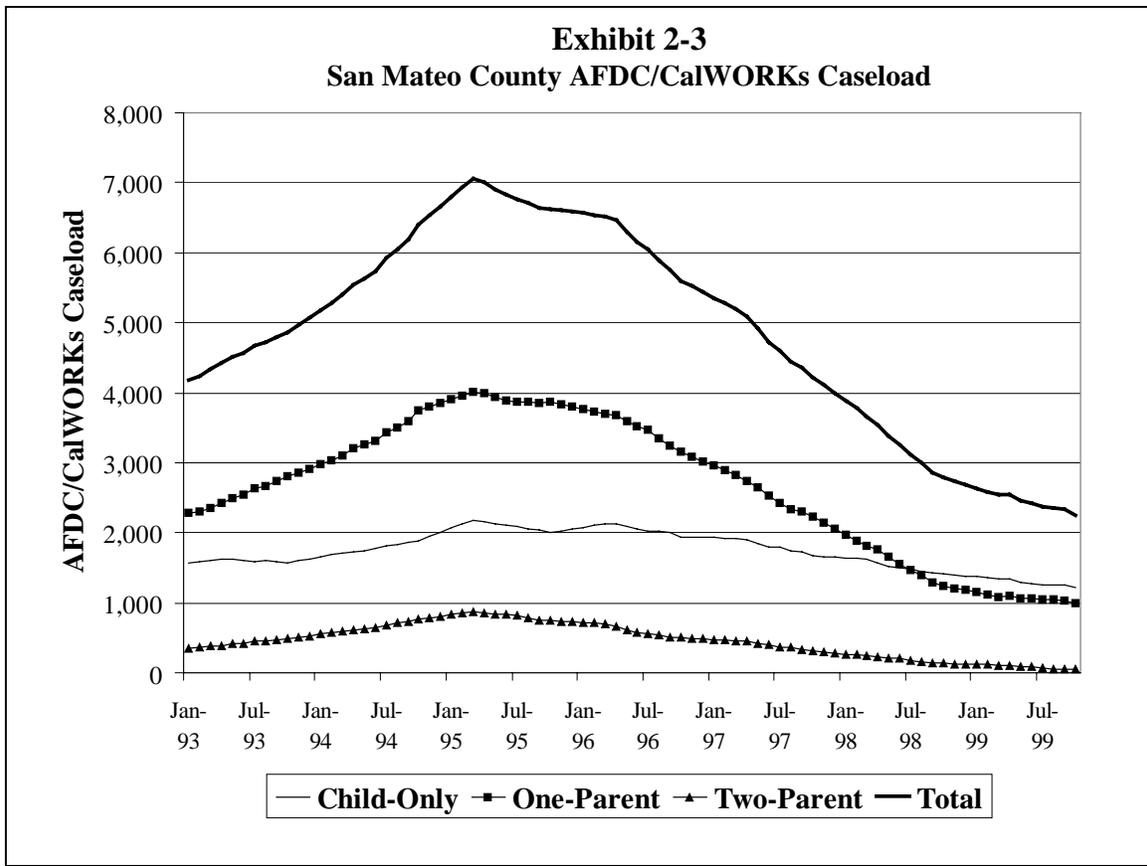
Caseload Demographics. Exhibit 2-2 shows that, although each county had a relatively high proportion of minority families on their caseload during the 1993 – 1999 period, they differed in certain respects.¹⁰ Santa Clara and San Mateo had the largest proportions of non-White cases – about 80 and 70 percent, respectively. All three counties

¹⁰ The caseload demographics reported here pertain to non child-only cases.

Exhibit 2-2
AFDC/CalWORKs Caseload Demographic Characteristics

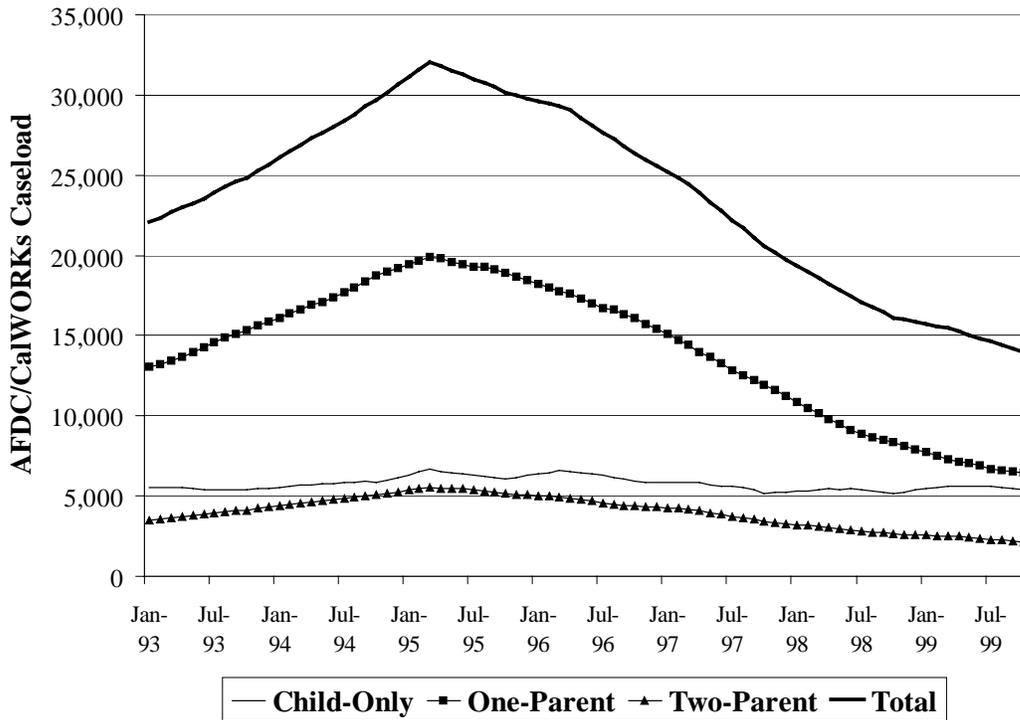
	San Mateo		Santa Clara		Santa Cruz	
	July 1993	July 1999	July 1993	July 1999	July 1993	July 1999
Ethnicity						
• White	30%	31%	22%	17%	54%	50%
• Hispanic	27	27	37	36	40	44
• Black	31	29	8	7	3	3
• Other	12	12	33	40	3	3
Language						
• English	85%	81%	63%	54%	81%	78%
• Spanish	12	12	6	6	19	20
• Other	3	7	31	40	0	2
Number of Children						
• 1	49%	43%	43%	42%	50%	49%
• 2	29	29	29	30	29	28
• 3+	22	28	28	28	21	23
Age of Youngest Child						
• 0-2	40%	37%	42%	32%	39%	33%
• 3-5	26	21	24	21	26	24
• 6-11	25	29	24	28	26	27
• 12+	9	13	10	19	9	16
Age of Case Head						
• 16-25	34%	34%	32%	29%	31%	27%
• 26-35	43	31	38	28	40	35
• 36-45	19	27	23	27	23	28
• 46+	4	8	6	16	5	10

had large Latino caseloads; San Mateo also had a large African-American caseload; and Santa Clara had a high proportion of cases reported in the “other” category – which was primarily Vietnamese. This is associated with the relatively high proportion of non-English speaking persons in Santa Clara’s caseload – 46 percent in July 1999. There were no large variations among the three counties with respect to the distribution of cases according to the number of children and the age of the youngest child in the assistance unit. It is interesting to note that in all three counties, we observe the “aging” of the caseload (for both children and adults) between 1993 and 1999, possibly reflecting a higher proportion of long-term cases in the caseload as the total number of cases declined during this period.



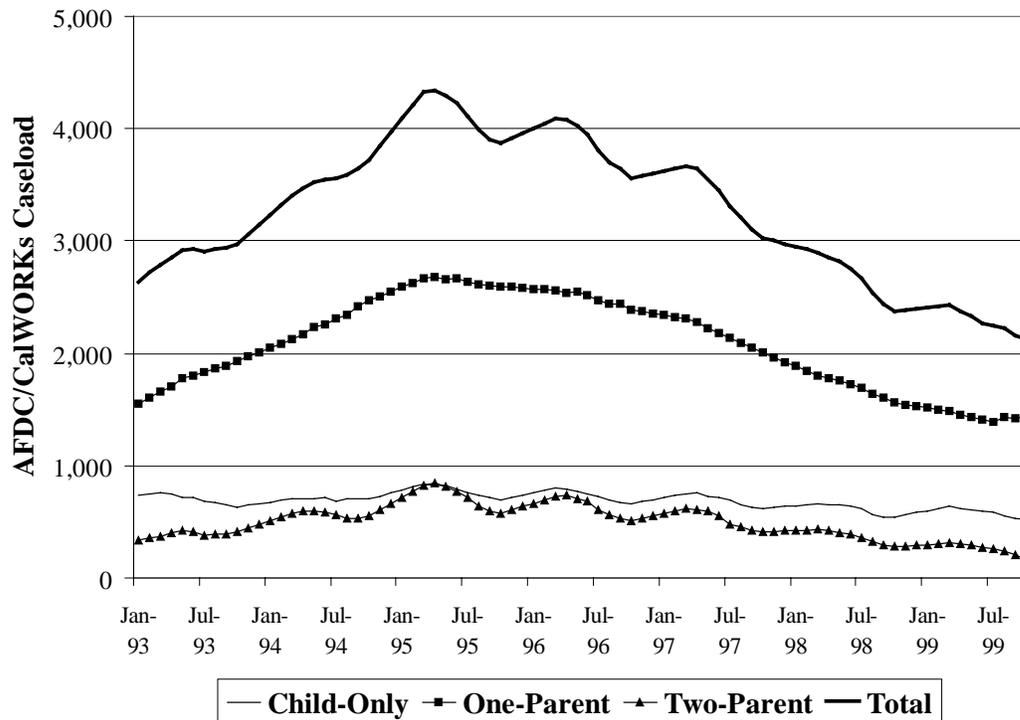
Caseload Trends. Exhibits 2-3, 2-4, and 2-5 show that welfare caseload trends in the three counties generally lagged the economy, as caseloads continued to increase for more than two years after unemployment peaked. Caseloads peaked in early 1995 and – with the exception of a relatively stable trend in child-only cases – declined significantly until the fall of 1998 and more gradually through the fall of 1999. The caseload decline was particularly large in San Mateo County, which experienced a 70 percent decline from March 1995 to November 1999 (compared to 53 percent in Santa Cruz and 58 percent in Santa Clara). It is possible that this was due, in part, to San Mateo’s earlier implementation of welfare reform, as discussed above. We also note that caseload reductions have been accompanied by a higher concentration of long-term recipients in the remaining caseload in all three counties.

Exhibit 2-4
Santa Clara County AFDC/CalWORKs Caseload



— Child-Only -■- One-Parent -▲- Two-Parent — Total

Exhibit 2-5
Santa Cruz County AFDC/CalWORKs Caseload



— Child-Only -■- One-Parent -▲- Two-Parent — Total

The relatively high unemployment rate in Santa Cruz County, and its cyclical nature, appeared to affect the pattern of welfare utilization in the county. As a percentage of its adult population, caseloads in Santa Cruz were the highest among the three counties; and two-parent and child-only cases tended to fluctuate on a seasonal basis in a manner consistent with the unemployment rate. Note that the Santa Cruz leaver cohort is drawn from the trough of the seasonal cycle, and therefore is less likely to be composed of families leaving aid due to seasonal employment than a leaver cohort drawn at other times in the year.

Conclusion. The findings presented in this chapter imply that the families leaving aid in the fourth quarter of 1998 include many who remained on aid through a prolonged period of caseload decline. These families tend to be older and longer-term recipients compared to cases leaving in earlier periods. We will refer to some of these findings later in this report, particularly in Chapter 5, where we draw some comparisons between CalWORKs recipients who went off aid in 1998 with the cohort who left aid in 1996.

3 OUTCOMES FOR LEAVERS AND THE INFORMALLY DIVERTED

In this chapter we examine outcomes for one-parent and two-parent leavers and informally diverted applicants. We begin in Section 3.1 by examining the circumstances of these groups in the fourth quarter of 1998, when they left CalWORKs or applied for CalWORKs but did not receive cash assistance. In Section 3.2 we report the circumstances of leavers and the informally diverted at the time of the first survey interview approximately six to twelve months after exit.¹¹

3.1 CIRCUMSTANCES AT EXIT

In this section we examine the demographic characteristics of leavers and informally diverted families; compare self-reported and administrative reasons for exit from, or denial of, cash assistance; report the types of assistance received by leavers at exit, and examine trends in employment and earnings leading up to the time of exit.¹²

3.1.1 Demographic Characteristics

Differences Between Leavers and Ongoing Cases. Exhibit 3-1 describes the demographic characteristics of leavers and the informally diverted as measured in administrative data available at the time of exit. The exhibit includes as a reference the characteristics of the ongoing CalWORKs caseload in the study counties in the fourth quarter of 1998, and indicates the following differences between families leaving and continuing on aid:

- Leavers are more likely to speak English. This difference is most striking for two-parent cases, with only 27 percent of ongoing cases headed¹³ by an English-speaking person, compared to 48 percent of leavers. Vietnamese

¹¹ For informally diverted applicants, we will refer to the quarter of denial of cash aid as the “exit” quarter.

¹² Supplementary tables describing the size of the universe, the weighted count of respondents with missing values, and the outcome values underlying the exhibits in this chapter are contained in Appendix B.

¹³ The typical case head is the mother or female caretaker of the children active in the assistance unit in the month prior to exit.

**Exhibit 3-1
Demographic Characteristics**

	1-Parent Leavers	2-Parent Leavers	All Leavers	Informally Diverted	Ongoing 1-Parent Cases	Ongoing 2-Parent Cases
Number in Population	2013	358	2371	517	NA	NA
Ethnicity						
• White	28%	23%	27%	19%	28%	15%
• Hispanic	44	36	43	50	40	22
• Black	12	2	10	10	10	2
• Vietnamese	9	28	12	7	14	51
• Other	7	11	8	14	8	10
Language						
• English	82%	48%	76%	70%	73%	27%
• Spanish	8	14	9	20	9	10
• Vietnamese	8	27	11	6	13	51
• Other	2	11	4	4	5	12
Months on Aid						
• 0	0%	0%	0%	45%	0%	0%
• 1-12	14	22	15	12	11	13
• 13-36	24	22	23	21	19	16
• 37-60	62	56	62	22	70	71
Number of Children						
• 1	49%	29%	46%	42%	47%	26%
• 2	30	32	30	33	29	31
• 3+	21	39	24	25	24	43
Age of Youngest Child						
• 0-2	35%	37%	35%	59%	35%	30%
• 3-5	26	21	25	16	23	21
• 6-11	24	23	24	14	27	29
• 12+	15	19	16	11	15	20
Age of Case Head						
• 16-21	14%	11%	13%	23%	27%	11%
• 22-29	33	17	31	31	35	26
• 30-39	35	37	35	31	27	40
• 40+	18	35	21	15	11	23

families are particularly underrepresented among two-parent leavers, as they represent half of ongoing cases and only a quarter of leavers.

- Although average time on aid is higher for ongoing cases, there are many long-term aid recipients among the leavers group. About 70 percent of all ongoing cash aid cases have been on aid at least three of the previous five years, compared to 60 percent of leavers. As suggested by the continuing caseload declines discussed in Chapter 2, these three counties have been successful in moving some long-term recipients off aid.
- Families leaving aid tend to be headed by older adults than families remaining on aid. For example, 14 percent of one-parent leavers are age 21 or less, compared to 27 percent of ongoing one-parent cases.

These comparisons suggest that leavers are less disadvantaged than families continuing on CalWORKs, having spent less time on cash aid in the previous five years (despite being older), and being more likely to speak English.

Differences Between One-parent and Two-parent Leavers. In addition to the basic demographic characteristics presented in Exhibit 3-1, Exhibit 3-2 describes the household and family structures of the leaver and informally diverted groups, and Exhibit 3-3 describes respondent education levels, as reported at the first interview. Below we summarize the main differences between one-parent and two-parent leavers. We note that to a large degree, these differences reflect differences between one-parent and two-parent families on the ongoing caseload.

- Two-parent leavers, of course, are more likely to include two adults in a marriage or partnership. Ninety percent of two-parent leaver respondents are in a marriage or partnership at first interview, compared to 18 percent of one-parent leaver respondents.¹⁴
- Two-parent leavers are less likely to speak English as a primary language. Forty-eight percent of two-parent leaver families are headed by a person who

¹⁴ There are two reasons why family structure does not correspond exactly to the one-parent or two-parent leaver case type. First, the administrative data used to determine one-parent or two-parent case type may not have accurately reflected family structure at exit for some leavers. Second, the family structure variable is constructed from information at the first interview, and in some cases family structure may have changed after exit.

Exhibit 3-2				
Household and Family Structure at First Interview				
	Percentage of:			
	1-Parent Leavers	2-Parent Leavers	All Leavers	Informally Diverted
Family Structure				
Marriage	10	86	21	31
Partnership	8	4	7	7
Single Parent	82	10	72	62
Household Structure				
Not Living with Kids	4	9	5	0
Single Parent	42	5	37	27
Two Parents	11	50	17	31
Extended Family	33	32	32	32
Multiple Family	10	4	9	10

Exhibit 3-3				
Education Levels at First Interview				
	Percentage of:			
	1-Parent Leavers	2-Parent Leavers	All Leavers	Informally Diverted
Highest Grade Completed				
0-8	11	26	13	17
9-11	37	29	36	37
12	26	19	25	30
13+	26	26	26	16
HS Diploma or GED?				
Yes	65	45	64	50
No	35	55	36	50

speaks English as a primary language, compared to 82 percent of one-parent leaver families.

- Two-parent leavers are more likely to be Vietnamese, and less likely to be African-American, than one-parent leavers.
- Two-parent leavers tend to have more children. For example, 39 percent of exiting two-parent families have three or more children, compared to only 21 percent of one-parent families.

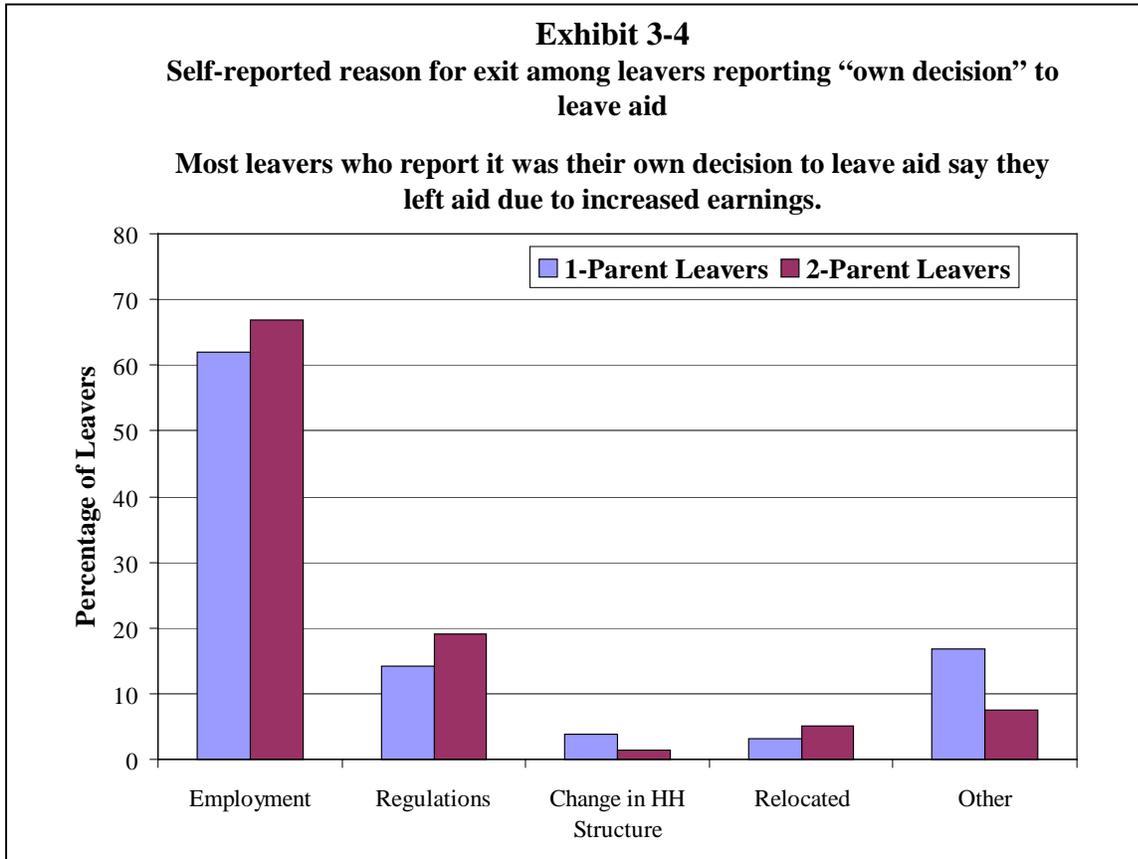
- Two-parent leaver families tend to be headed by older adults. Thirty-five percent of two-parent leavers are headed by an adult aged 40 or above, compared to only 18 percent of one-parent leavers.
- Two-parent case heads tend to have lower education levels. Less than half of two-parent case heads have a high school diploma or GED, compared to about two thirds of case heads in exiting one-parent families.

These comparisons indicate that two-parent leaver case heads are older, less educated, and less likely to speak English than one-parent leaver case heads. Two-parent leaver families also tend to have more children than one-parent families leaving cash aid.

Differences Between Leavers and the Informally Diverted. Because the population of informally diverted applicants includes both one- and two-parent families, it is most useful to compare the characteristics of the informally diverted with the pooled characteristics of both leavers groups, presented in the “All Leavers” columns of Exhibits 3-1, 3-2, and 3-3.

The key demographic differences between the leavers and the informally diverted include the following:

- The informally diverted are somewhat more likely to include married parents. Almost one third of diverted respondents report being married at first interview, compared to one in five leaver respondents.
- The informally diverted are twice as likely to speak Spanish as a primary language. Twenty percent of informally diverted case heads speak Spanish, compared to only nine percent of leavers.
- Informally diverted applicants have spent less time on AFDC/CalWORKs. Specifically, 45 percent of the informally diverted have not received cash aid in the previous five years. By comparison, almost two-thirds of the leavers *have* been on aid at least three of the previous five years.
- Informally diverted case heads tend to be younger, and are much more likely to have young children than case heads of families leaving aid. For example, 23 percent of informally diverted case heads are age 21 or less, compared to 13 percent of leavers. More strikingly, 59 percent of informally diverted case heads have a child aged less than 0-2 years, compared to only 35 percent of leavers.

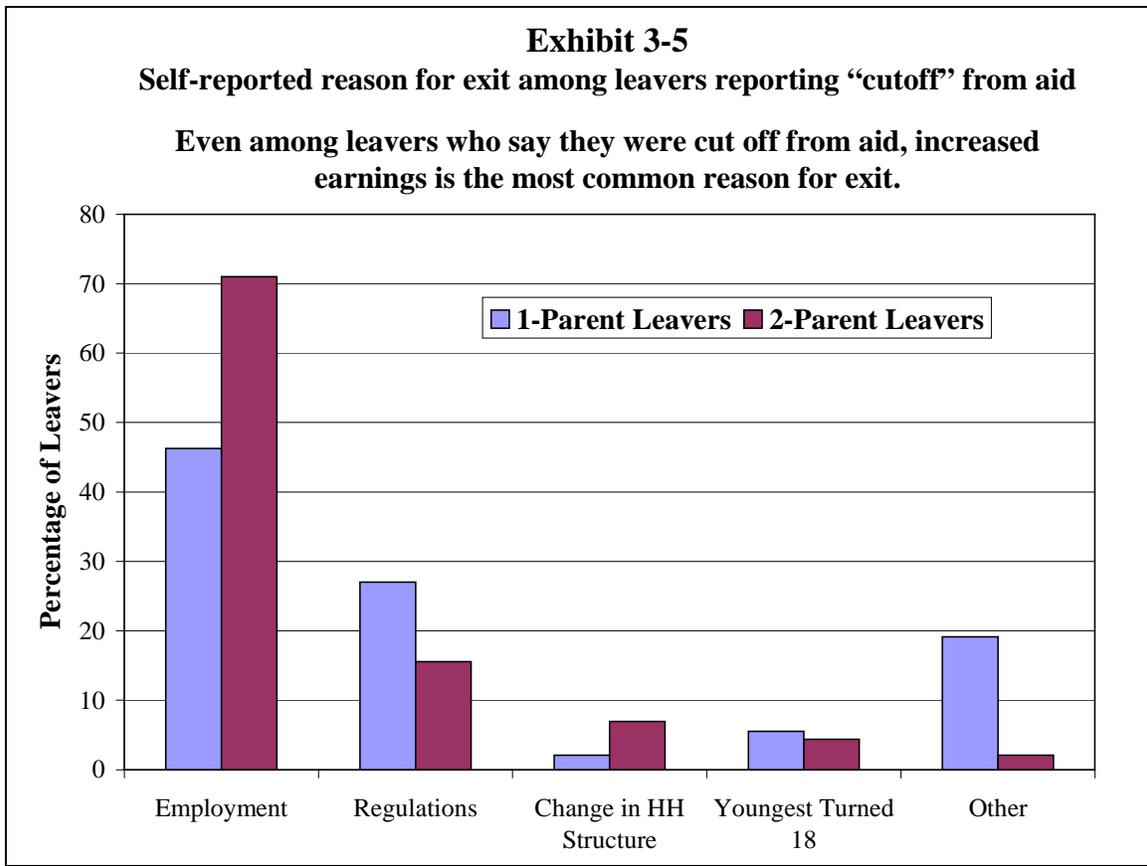


- Informally diverted respondents have lower education levels than leavers. Only half have a high school diploma or GED, compared to almost two-thirds of leavers.

In summary, the informally diverted are younger, less educated, more likely to be married, and more likely to speak Spanish than cash aid leavers.

3.1.2 Reasons for Exit or Diversion from Aid

Leavers. When asked whether it was their own decision to leave aid or whether the welfare department stopped their grant, slightly more than half of one-parent and two-parent respondents indicated that it was their own decision. *Of those who felt it was their own decision to leave cash aid*, Exhibit 3-4 indicates that about two-thirds of both leavers groups identified employment as the biggest reason that they went off of aid, while about one-sixth cited program regulations. Exhibit 3-5 shows that this was also the case for two-parent



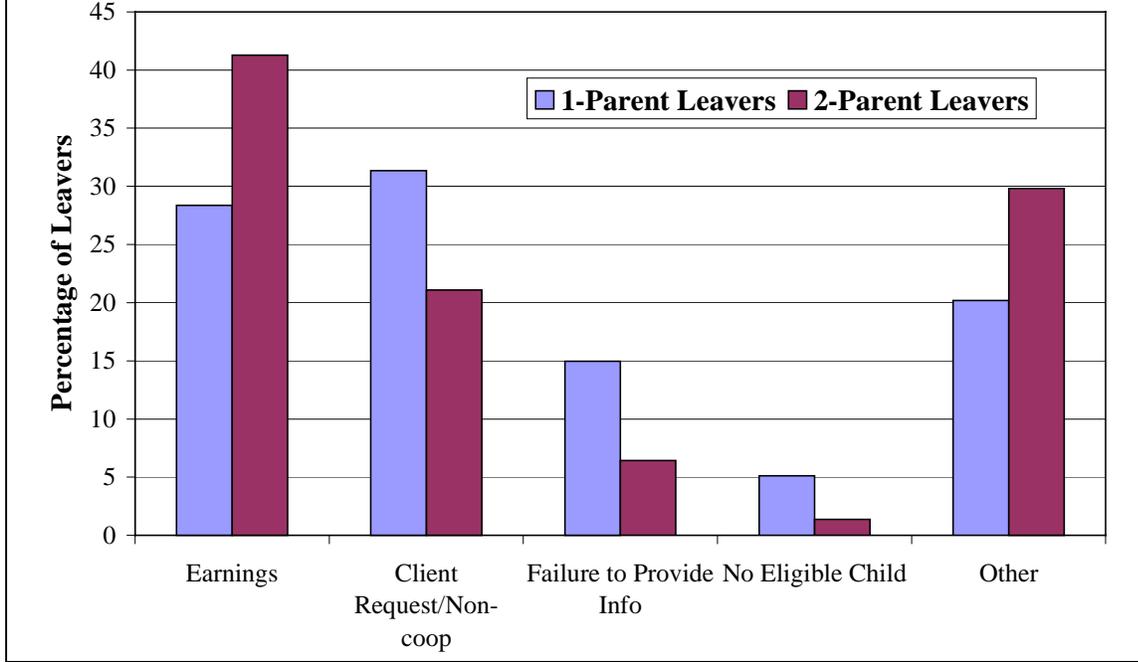
leavers who felt they were *cut off* from aid. However, for one-parent leavers in this category, a smaller proportion (46 percent) cited employment and a larger proportion (28 percent) identified program regulations as the reason they were cut off.

While these questions require some subjective interpretation, they can help to discern the respondent’s general attitude toward the discontinuation of aid. For example, a large number of respondents who left aid due to an increase in earnings fell into both categories – those who felt it was their own decision to leave aid and those who felt they were cut off. In other words, while the reason for termination of aid may have been the same, they viewed it from different perspectives.

Figure 3-6 shows the county welfare department’s reported reason for exit from cash aid, as recorded in the county administrative data systems. Two-parent leavers were more

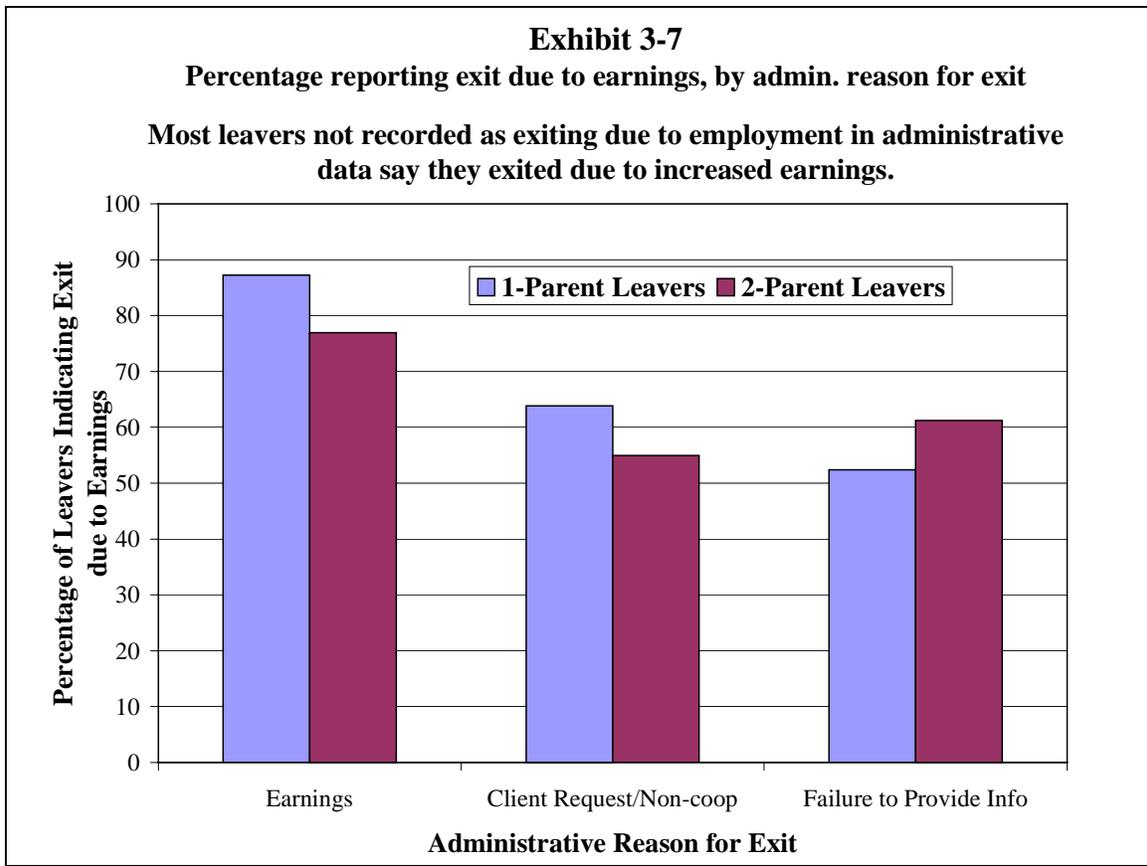
**Exhibit 3-6
Administrative reason for exit**

Counties report earnings and client request/non-cooperation as main reasons for exit.



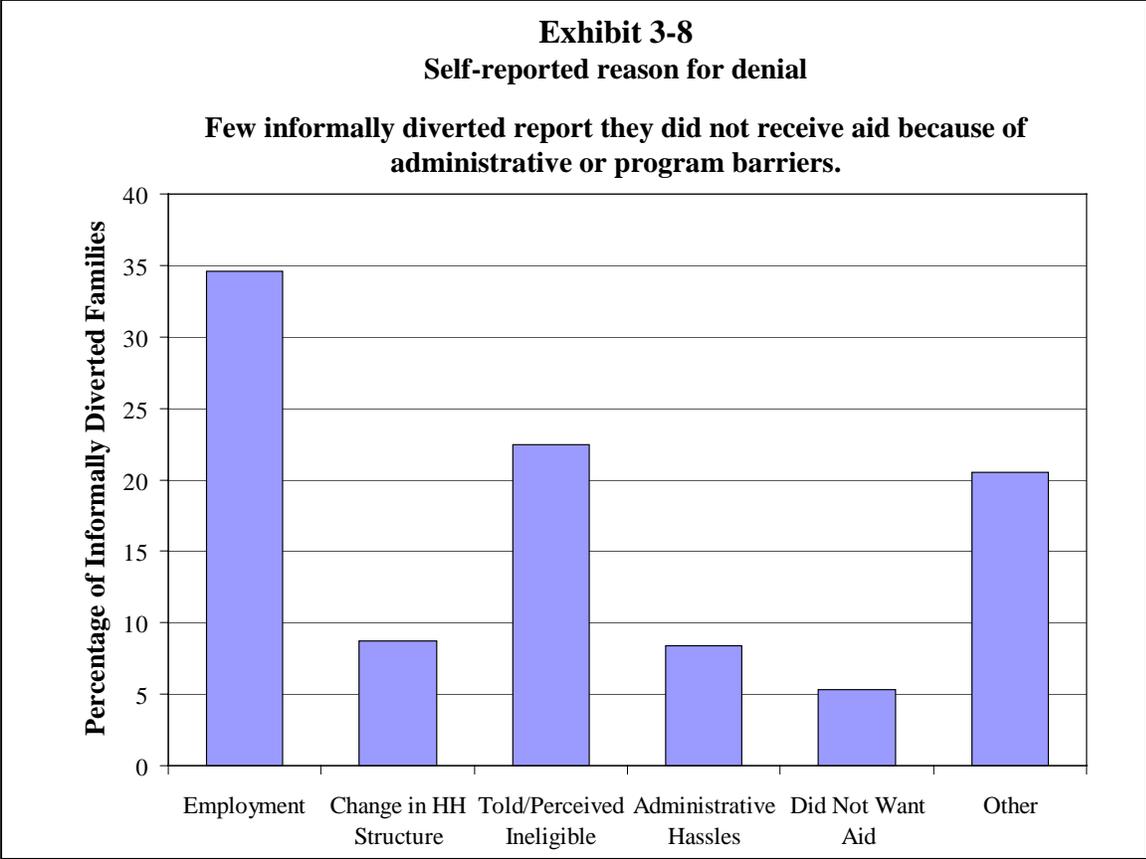
likely to be recorded as exiting due to employment than one-parent leavers (42 versus 28 percent), while one-parent leavers were more likely to be discontinued from aid by client request or due to non-cooperation (32 versus 21 percent). One-parent leavers were also more likely to be discontinued due to failure to provide information (15 versus 6 percent).

However, when we compare administrative information with the reason for exit reported by the survey respondents in Exhibit 3-7, we see that most leavers in each of the major administrative categories reported that they exited cash aid because of higher earnings. Although leavers recorded as exiting due to employment were most likely to self-report exiting due to employment, more than half of respondents recorded in administrative data as exiting by client request, non-cooperation, or failure to provide information reported that they



left due to earnings. It appears likely that many clients who are categorized as exiting by “client request” or for failing to provide information are working, and may have been earning more than the CalWORKs eligibility threshold. Thus, administrative data probably underestimates employment as the reason for exit.

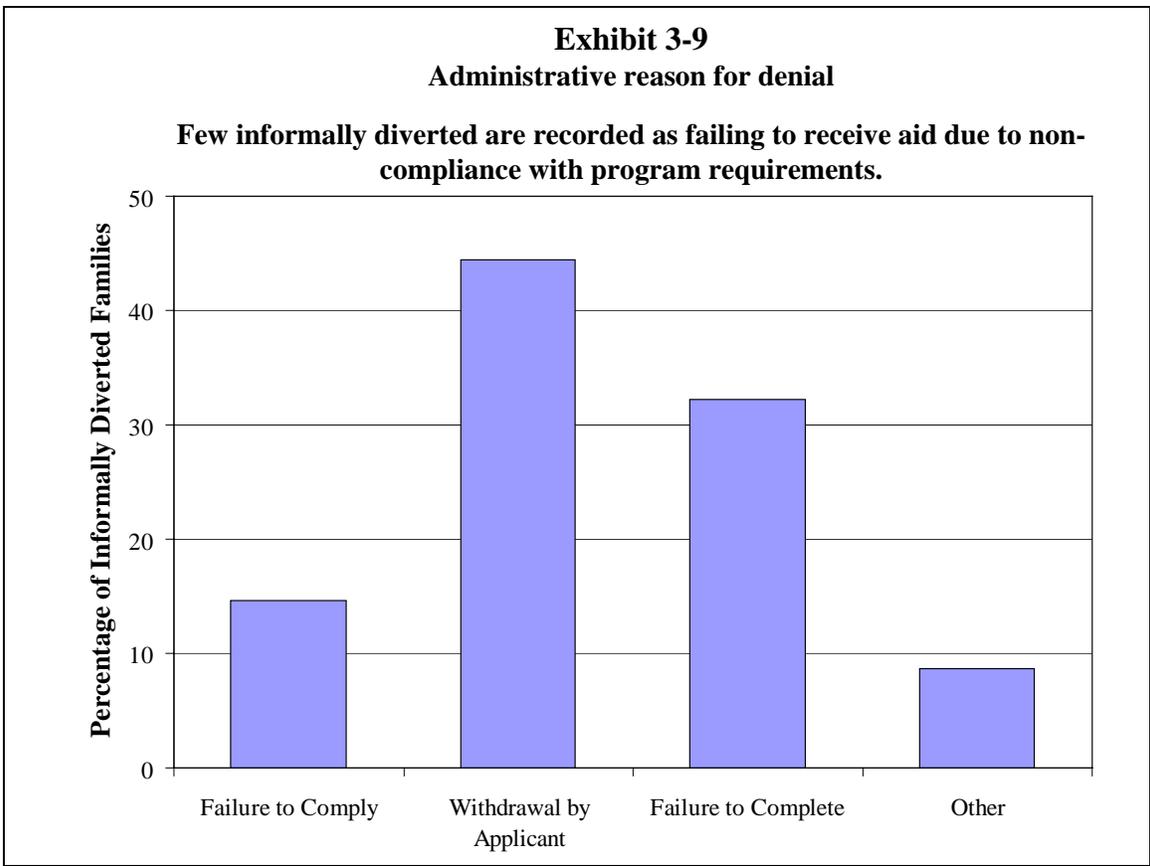
Informally Diverted. Among the survey respondents who were informally diverted from aid, Exhibit 3-8 shows that 35 percent listed earnings from employment as the reason they were denied or diverted from aid. Twenty-two percent of this group said they were denied aid because they believed, or were told, they were ineligible. It is interesting to note that only about 8 percent of the informally diverted persons cited the administrative burdens of applying for aid as the reason they did not receive aid.



We identified the population of informally diverted applicants by the reason for denial of the cash aid application recorded in county administrative data. Using the administrative reason for denial, we can further categorize the informally diverted into groups who:

1. failed to comply with procedural requirements,
2. withdrew their application,
3. failed to complete the application process, or
4. were denied for other non-financial reasons.

Exhibit 3-9 shows that almost half of our population of informally diverted applicants withdrew their application, while a third failed to complete the application process. Only 15 percent were formally denied assistance due to failure to comply with procedural requirements.



When we compare administrative and self-reported reasons for denial of cash aid, we find that applicants who were formally denied for non-compliance were much more likely to cite the administrative burdens of applying for aid as the reason they did not receive aid. Respondents reporting employment as the reason they did not leave aid were most likely to be recorded in administrative data as having withdrawn their application, and least likely to be recorded as failing to comply with procedural requirements.

We next categorize diverted households into three groups on the basis of family earnings in the exit quarter, as measured in the statewide Unemployment Insurance Program earnings data, to see how self-reported and administrative reasons for denial of aid vary with earnings in the exit quarter. We identified families with (1) no recorded earnings, (2) earnings below the median among families with recorded earnings, and (3) earnings greater

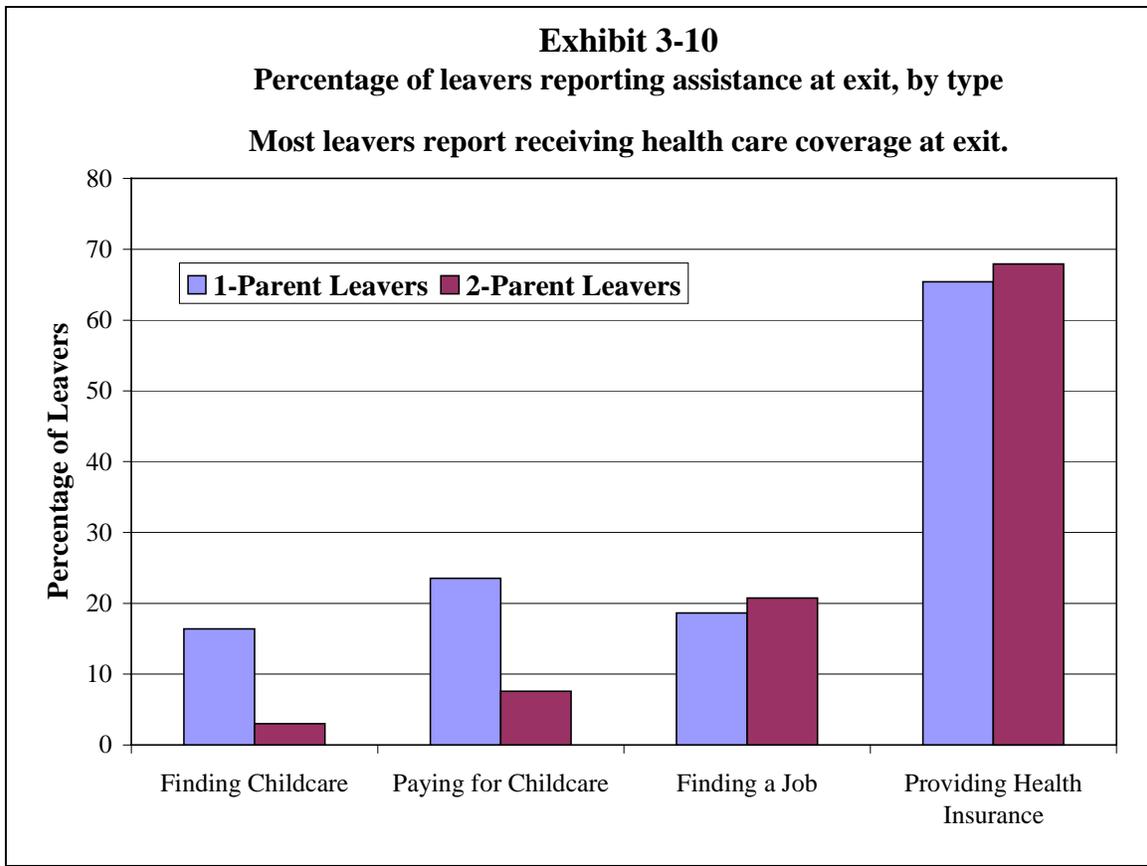
than or equal to the median among families with recorded earnings.¹⁵ We will refer to these groups as having zero earnings, low earnings, and high earnings, respectively.

With respect to the relationship between family earnings and *self-reported* reason for denial, we found that *all* informally diverted respondents citing the administrative burdens of applying for aid had either no earnings or low earnings. About 60 percent of respondents reporting employment as the reason they did not receive aid were in the low/zero earnings group, and about 50 percent of respondents reporting that they thought or were told that they were ineligible were in the low/zero earnings group. These findings suggest that (1) many respondents citing administrative hassles would have been eligible for CalWORKs if they had completed the application process, and (2) while many respondents reporting that they thought or were told that they were ineligible may have been ineligible for CalWORKs because of excessive earnings, a significant proportion may have been eligible for aid.

With respect to the relationship between *administrative* reason for exit and earnings, we found that *all* families recorded as failing to comply with procedural requirements had no earnings or low earnings in the exit quarter, while half who withdrew their application and 70 percent of applicants who failed to complete their application were in the low/zero earnings group. Again, these findings suggest that many applicants who were diverted may have been eligible for CalWORKs if they had completed the application process.

It is important to bear in mind that earned income represents only one aspect of eligibility determination. Many families who may appear to be eligible for CalWORKs on the basis of earnings may be ineligible for other reasons (e.g., excessive unearned income or assets). In addition, we will show in Section 3.1.4 that there is a sharp rise in earned income for the informally diverted in the first post-diversion quarter. Therefore, using earnings for

¹⁵ Median quarterly family earnings for the informally diverted were \$2,829 in 1998Q4.



the diversion quarter to estimate eligibility probably leads to overestimation of the proportion of informally diverted families eligible for CalWORKs.

3.1.3 Receipt of Government Assistance at Exit

Exhibit 3-10 reports that about two-thirds of both leavers groups indicated that they received government assistance in the form of continuing public health insurance coverage when they went off of aid. Relatively few leavers – about 20 percent of both groups – reported receiving assistance in finding a job as they were leaving cash aid. We also note that few leavers reported receiving assistance in finding or paying for child care, with particularly low rates of assistance for two-parent leavers. This finding probably reflects differences in the demand for child care between the two groups, arising due to differences in family structure.

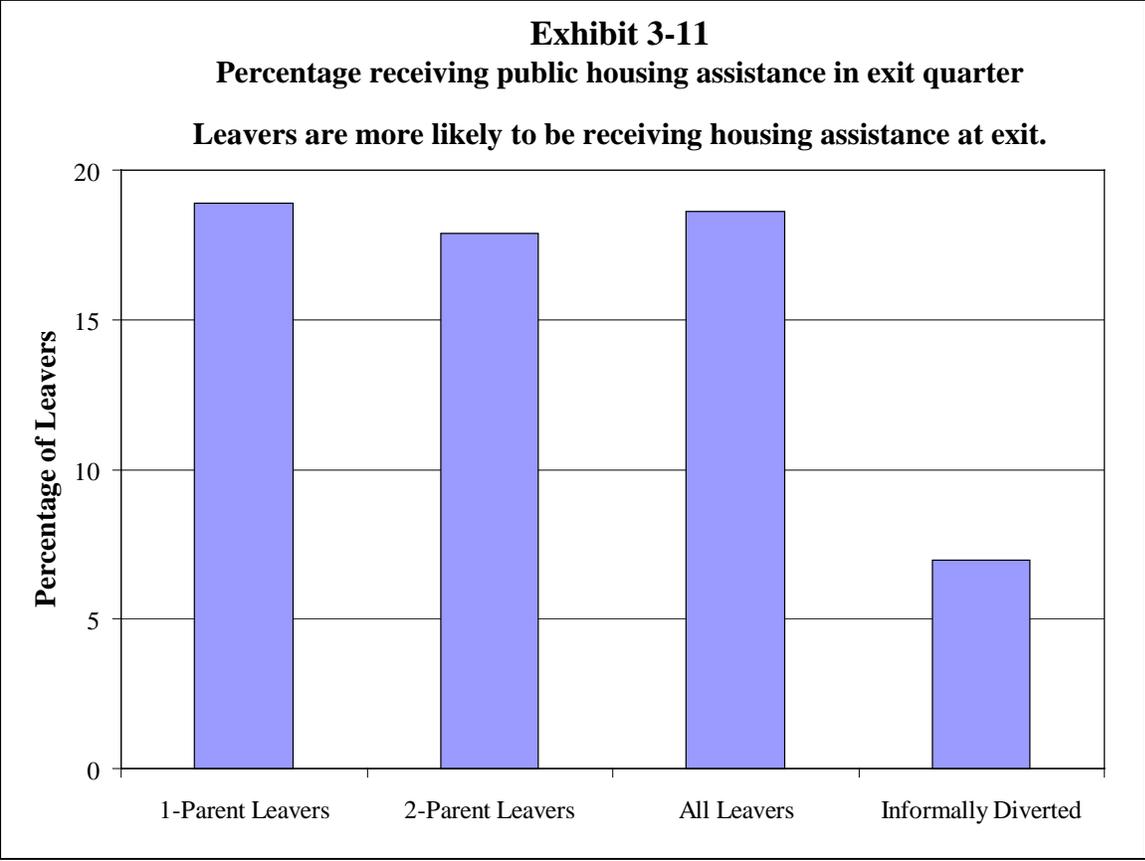
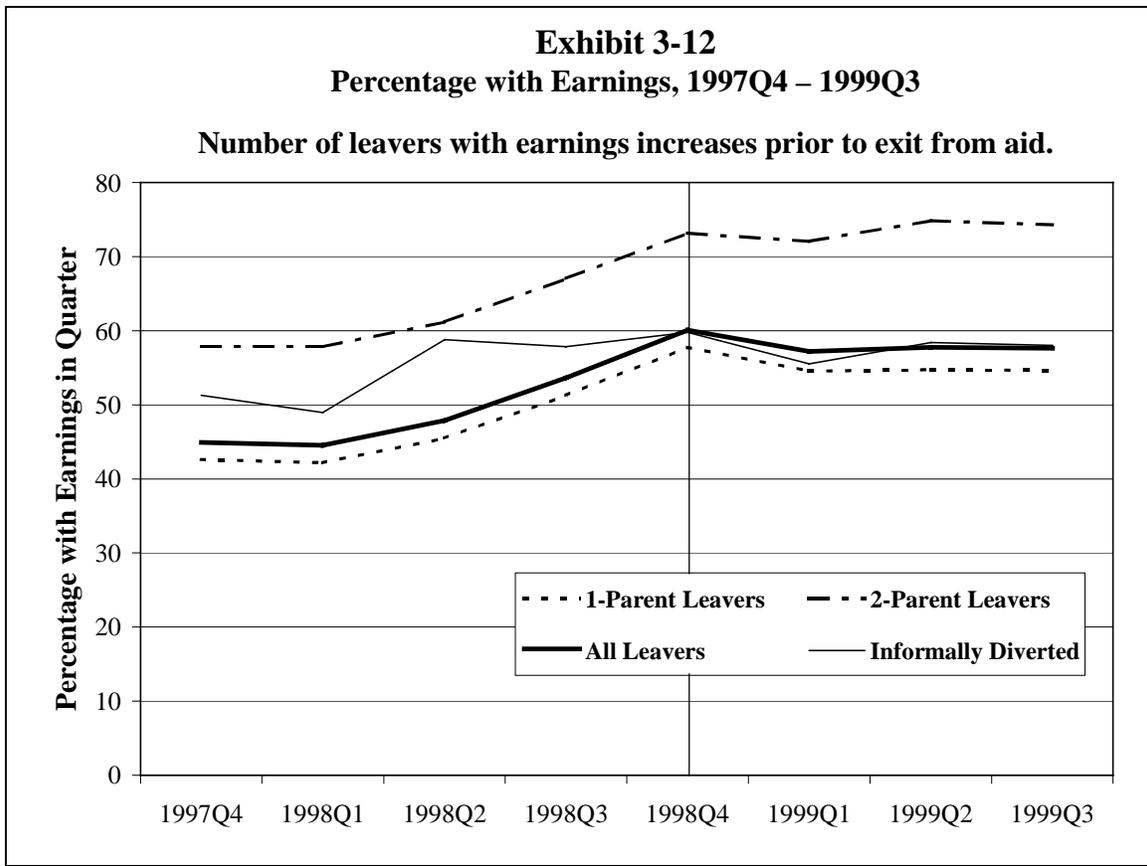


Exhibit 3-11 reports the proportion of leavers and informally diverted applicants receiving housing assistance (for example, Section 8 vouchers) in the exit quarter, as measured in housing program administrative data. Just under 20 percent of both leaver groups were receiving housing assistance in the exit quarter, compared to only 7 percent of the informally diverted. We will examine the relationship between receipt of housing assistance and other outcomes for leavers in more detail in Chapter 4.

3.1.4 Employment and Earnings at Exit

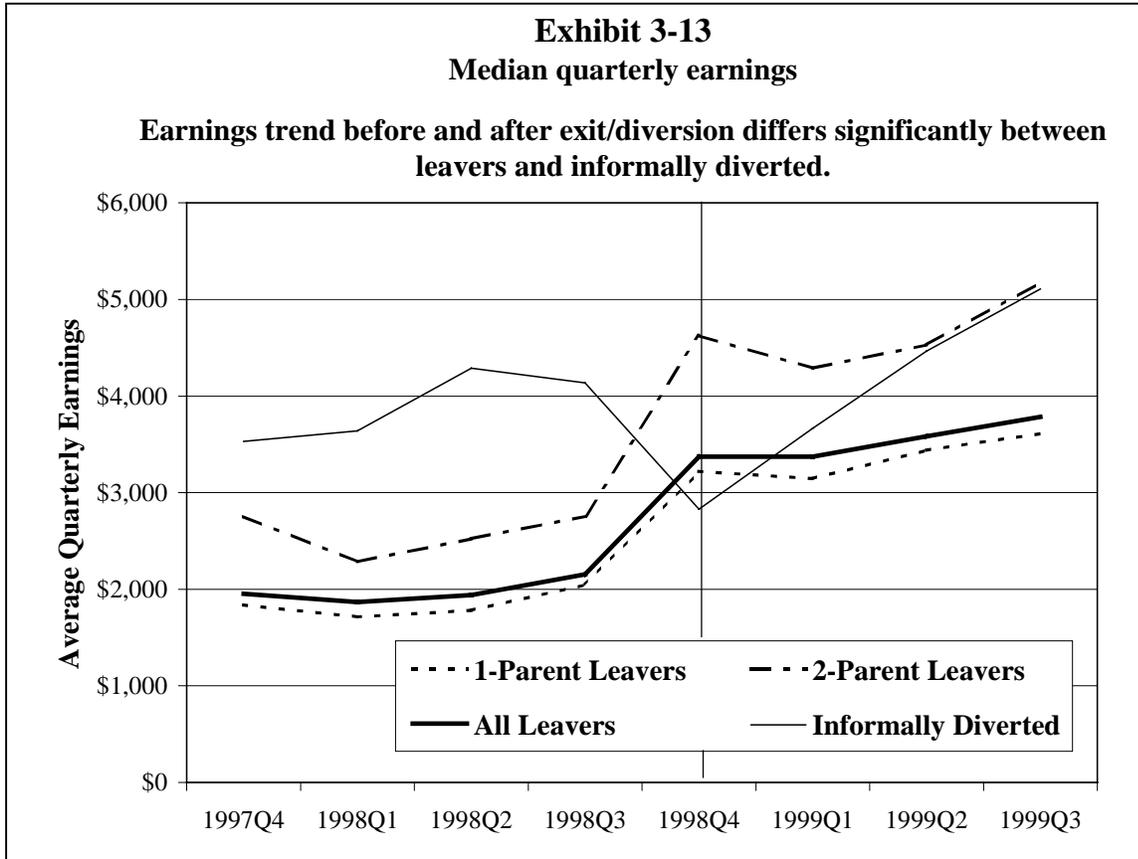
We next use statewide Unemployment Insurance (UI) earnings data to examine employment and earnings for leavers and informally diverted applicants at exit. Exhibit 3-12 reports the proportion of each group with earnings in the calendar quarter from 1997Q4 through 1999Q3, while Exhibit 3-13 reports median quarterly family earnings *among those*



with earnings in the quarter over the same two-year period.¹⁶ This time period encompasses one year prior to exit and nine months following exit. In this section of the report we focus on earnings patterns leading up to and including the exit quarter. We will discuss post-exit earnings in more detail in Section 3.2.

Exhibit 3-12 shows that the proportion of 1998Q4 leavers with earnings rose steadily over the three previous quarters for both groups of leavers. The proportion of one-parent leavers with earnings rose from 42 percent in 1998Q1 to 58 percent in 1998Q4, while the proportion of two-parent leavers rose from 58 percent to 74 percent over the same period.

¹⁶ To calculate quarterly employment proportions and median earnings levels, we aggregated the earnings of all adults in the exiting or denied assistance unit. Many other studies of families leaving welfare simply report *individual* earnings for the individual leaving welfare.



By contrast, the proportion of informally diverted applicants with earnings remained stable at about 60 percent over the last three quarters of 1998.

Exhibit 3-13 shows that both leaver groups experienced sharp increases in earned income in the exit quarter, a result that is not surprising given that most leavers reported increased earnings as the reason they left aid. For one-parent leavers, median quarterly earnings increased from \$2,000 in 1998Q3 to \$3,200 in 1998Q4, while median quarterly earnings increased from \$2,800 to \$4,700 for two-parent leavers over the same period.

It is also not surprising that we observe a sharp earnings decline for informally diverted applicants in the quarter in which they apply for aid, with earnings falling from \$4,100 in 1998Q3 to \$2,800 in 1998Q4 (Exhibit 3-13). However, average earnings levels recover rapidly in the subsequent three quarters. The brief drop in quarterly earnings levels

for informally diverted applicants in 1998Q4, coupled with the stability of quarterly earnings *proportions* in Exhibit 3-12, suggests that the quarterly observation of earnings in state UI wage data masks short spells of joblessness for many diverted applicants in the fourth quarter of 1998. Consistent with the information on self-reported reason for denial of cash aid, it appears that many of the informally diverted applied for aid after they lost their job, but did not receive aid because they subsequently found employment.

3.1.5 Summary of Circumstances at Exit

Below we summarize the main findings with regard to circumstances at exit.

Demographic Characteristics

- Leavers are more likely to speak English and tend to have spent less time on cash aid than ongoing cash aid cases.
- Compared to one-parent leavers, case heads in exiting two-parent families are older, more likely to be married, less likely to speak English as a primary language, and less likely to be a high school graduate. Two-parent leavers also tend to have more children.
- More than half of the informally diverted had received cash aid at some point prior to diversion. Compared to all leavers, case heads in informally diverted families are younger, more likely to have a child under 3, more likely to speak Spanish as a primary language, and less likely to have a high school diploma or GED.

Reasons for Exit/Diversion

- Just over half of leavers reported that they left aid through their own decision, rather than being cut off by the welfare office.
- Increased earnings is the most common self-reported reason for exit among both those who said they were cut off aid and those who said it was their own decision.
- Administrative data appears to understate the percentage of families exiting CalWORKs due to increased earnings. Most leavers who are recorded as exiting due to client request, non-cooperation, or failure to provide information self-report exiting due to increased earnings.

- The majority of informally diverted applicants reported that they did not receive aid because of earnings or because they thought or were told that they were ineligible for cash aid.
- Few informally diverted applicants report that they did not receive cash aid because of the administrative burdens of applying for aid. Based on administrative data on earnings in the exit quarter, it appears that many of these applicants would have been eligible for CalWORKs if they had completed the application process.

Receipt of government assistance at exit

- Few leavers report receiving assistance at exit in finding child care, paying for child care, or finding a job. However, two-thirds of leavers say they were provided with continuing health insurance coverage.

Employment and earnings at exit/diversion

- The proportion of leavers with earnings rises sharply in the three quarters leading up to the exit quarter. Average quarterly earnings jump sharply in the exit quarter rising from \$2,000 to \$3,200 for one-parent leavers and \$2,800 to \$4,700 for two-parent leavers from 1998Q3 to 1998Q4.
- Earnings dip sharply for the informally diverted in the quarter in which they apply for cash aid, falling from \$4,100 in 1998Q3 to \$2,800 in 1998Q4 – but recover quickly in subsequent quarters.

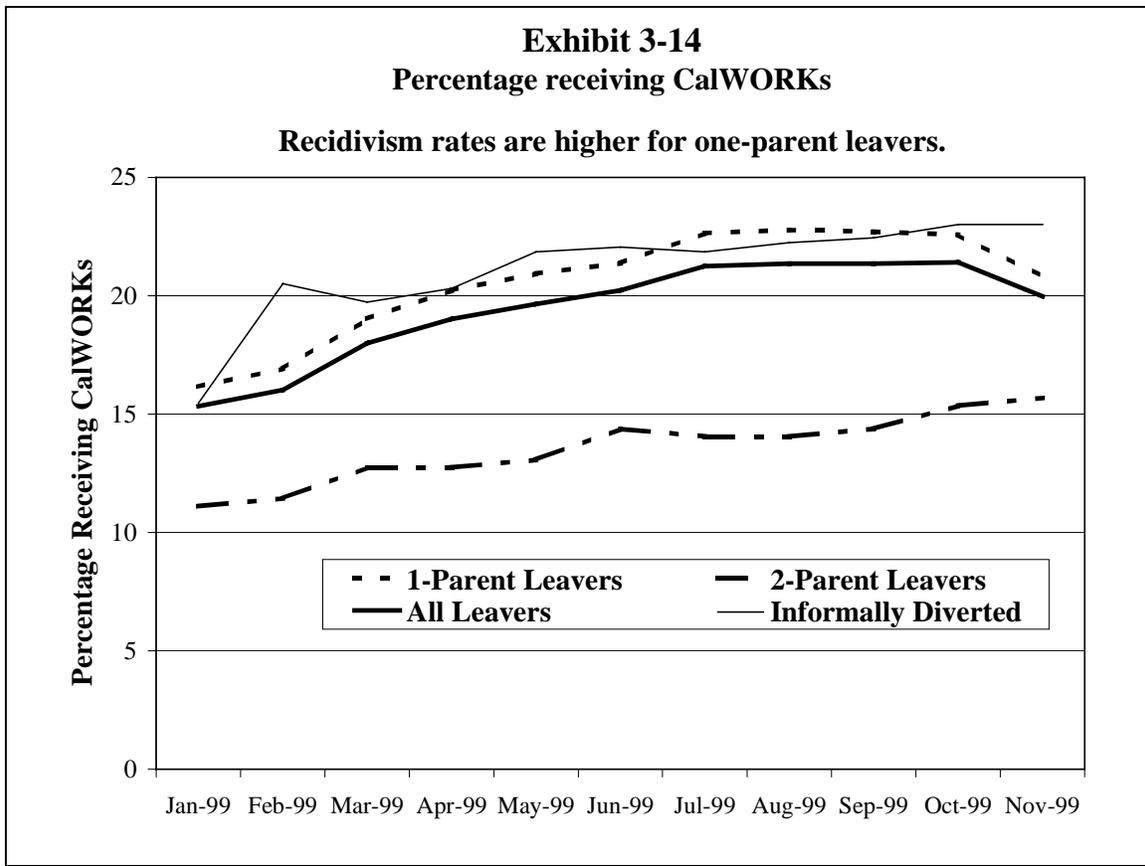
3.2 CIRCUMSTANCES AT FIRST INTERVIEW

In this section we examine a range of post-exit outcomes for leavers and the informally diverted, focusing primarily on the circumstances of these families as measured in the first round of survey interviews conducted approximately six to twelve months after exit. When we examine receipt of public assistance and employment and earnings, we will also report outcomes measured in statewide administrative data.

3.2.1 Use of Public Assistance

In this section we examine receipt of CalWORKs, Food Stamps, Medi-Cal, SSI/SSP, and foster care using statewide administrative data on participation in these programs.

Exhibits 3-14 through 3-16 report the proportion of leavers and informally diverted



applicants receiving CalWORKs, Non-Assistance Food Stamps, and Medi-Cal¹⁷ by calendar month in 1999.

CalWORKs. Exhibit 3-14 shows that recidivism rates are lower for two-parent leavers. In most months in 1999, fewer than 15 percent of two-parent leavers have a family member receiving CalWORKs, compared to more than 20 percent of one-parent leavers. The informally diverted are slightly more likely than leavers to receive CalWORKs after exit/denial. It is interesting to note that many informally diverted applicants wound up on aid within a short period of time – for example, 20 percent were receiving CalWORKs about four months after diversion.

¹⁷ We identified all members of the exiting or informally diverted assistance unit in defining our original study populations. If any member of the original assistance unit receives cash aid (or the other types of public assistance described in this section) subsequent to exit/diversion, then the entire household is identified as receiving cash aid in that month.

Although we will perform a more rigorous analysis of the comparability of survey and administrative data in the 18-month report, we note that rates of cash aid use recorded in administrative data are quite comparable to the overall rates of cash aid receipt reported for each subgroup in the survey data.

We did observe some systematic relationships between the circumstances of families at exit and the likelihood of returning to cash aid. As expected, we found that families with high earnings levels at exit/diversion were much less likely to return to cash aid than families with low or no recorded earnings. For example, 38 percent of one-parent leavers with no earnings recorded in the state UI wage database in the exit quarter returned to cash aid within 6 months, compared to 17 percent of all families with earnings in the exit quarter, and 9 percent of families with high earnings (that is, earnings above the median for families with recorded earnings) in the exit quarter. A similar pattern was observed for two-parent leavers and informally diverted applicants.

For all three groups, better educated respondents were less likely to return to cash aid. For example, half of the one-parent leavers with 8 or fewer years of schooling returned to cash aid within 6 months, compared to only 18 percent of the one-parent leavers with 12 or more years of schooling.

We also found that one- and two-parent leavers who returned to aid were more likely to report that finding child care and transportation were big problems than were their counterparts who had not returned to aid.

Surprisingly, for both one-parent and two-parent leavers we found an inverse relationship between previous time on aid and the likelihood of recidivism. For example, 38 percent of one-parent leavers with light aid use histories (on aid 1-12 months of the 60

months prior to exit) returned to cash aid within 6 months of exit, compared to 20 percent of one-parent leavers on aid at least 3 of the previous 5 years.

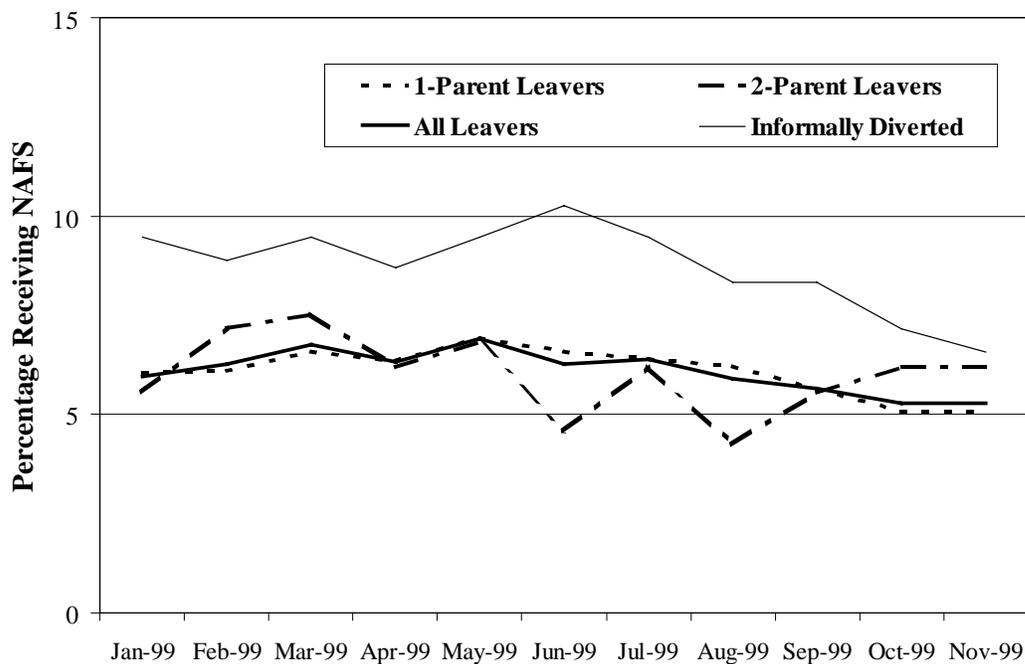
A slightly different relationship between time on aid and recidivism holds for the informally diverted. Only 12 percent of the informally diverted who *had never* been on cash aid prior to diversion went on aid within 6 months of diversion, compared to 35 percent of the informally diverted who *had* been on cash aid prior to diversion. However, among the informally diverted who had previously received cash aid, we observe the same inverse relationship between previous time on aid and the likelihood of recidivism that was found for leavers. For example, 52 percent with light aid use histories (on aid 1-12 months of the 60 months prior to diversion) received cash aid within 6 months, compared to 24 percent of the informally diverted who were on aid at least 3 of the previous 5 years.

Finally, we used survey information on household income to estimate the proportion of households eligible for CalWORKs at first interview, in order to compare these proportions to self-reported cash aid receipt. For all subgroups, we found that most households that were *not receiving* CalWORKs at first interview had total household income below the threshold for ongoing CalWORKs eligibility. Specifically, 52 percent of one-parent leavers, 63 percent of two-parent leavers, and 73 percent of the informally diverted who were not receiving CalWORKs at first interview had total household income below the CalWORKs ongoing eligibility threshold.

Non-Assistance Food Stamps (NAFS). Exhibit 3-15 shows that few leavers and diverted applicants receive NAFS in the year after exit/denial. In each month in 1999, 7-10 percent of the informally diverted and 5-7 percent of leavers received NAFS. Including households who receive Food Stamps while on CalWORKs, 27 percent of one-parent

Exhibit 3-15
Percentage receiving Non-Assistance Food Stamps

Few leavers and informally diverted receive Non-Assistance Food Stamps.

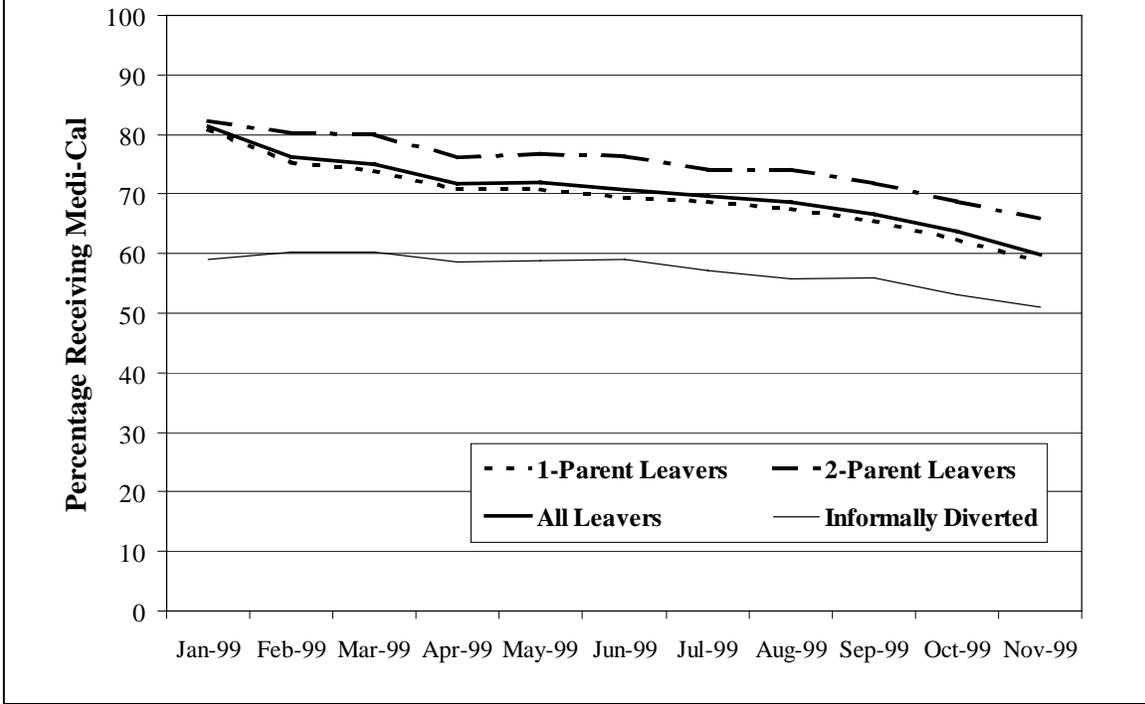


leavers, 20 percent of two-parent leavers, and 30 percent of the informally diverted were on Food Stamps in the typical month in calendar 1999. These rates of Food Stamps receipt imply relatively low benefit take-up rates. Similar to our finding with regard to CalWORKs eligibility and use, we estimate that 55 percent of one-parent leavers, 66 percent of two-parent leavers, and 75 percent of diverted applicants who were not receiving Food Stamps were eligible for Food Stamps at the time of the first interview.

Medi-Cal. Exhibit 3-16 reports the proportion of leavers and diverted applicants with at least one household member covered by Medi-Cal throughout 1999. It is important to note that this figure includes “Edwards” coverage as a valid Medi-Cal eligibility category. In California, individuals leaving cash aid are placed in a temporary category of Medi-Cal eligibility, known as Edwards coverage, pending a formal determination of eligibility for

**Exhibit 3-16
Percentage receiving Medi-Cal**

Medi-Cal receipt declines over time.



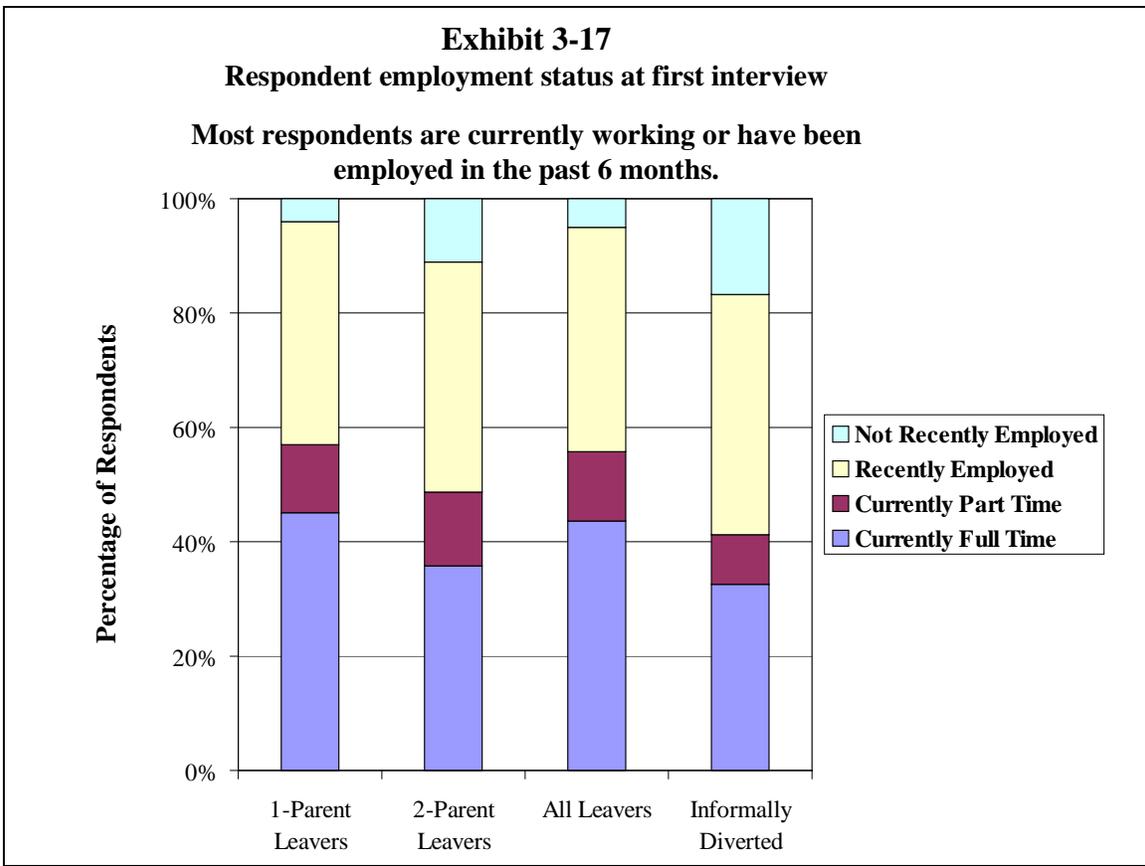
Medi-Cal (e.g., Transitional Medi-Cal or Section 1931(b) coverage). In other words, these former CalWORKs recipients automatically retain Medi-Cal eligibility until the county reviews their case for eligibility. Following this eligibility determination, individuals should leave the Edwards category and be placed in a different eligibility category, or have their Medi-Cal coverage terminated. However, in part because of delays in implementing programming changes to accommodate the new 1931(b) category, many individuals continued to be eligible for Medi-Cal in the Edwards category for several months after exit from cash aid. If we excluded the Edwards category (as we did in an earlier report), we would report substantially lower rates of receipt of Medi-Cal, in particular for the leaver groups. We note that including Edwards coverage brings the level of Medi-Cal coverage recorded in administrative data closer in line with self-reported coverage rates.

Exhibit 3-16 shows that a majority of leavers and informally diverted applicants had at least one household member covered by Medi-Cal in each month of 1999. Rates of coverage were highest for two-parent leavers, and lowest for informally diverted applicants. For all groups, rates of Medi-Cal coverage declined throughout the year, falling from 80 percent for both leaver groups in January to 67 percent for two-parent leavers and 59 percent for one-parent leavers in November 1999. Coverage for the informally diverted declined from 60 percent to 51 percent over the same period.

Participation in other programs. We note that rates of SSI/SSP receipt were quite low throughout 1999, with 3 percent of informally diverted households and 1 percent of leaver households having a member receiving this type of aid in a typical month. We also note that few children in these families were in foster care after exit. About 4 percent of one-parent leavers, 1 percent of two-parent leavers, and 2 percent of the informally diverted had a child in the original assistance unit who received a foster care grant at any time in the year after exit.

3.2.2 Employment and Earnings

We used survey information to identify whether respondents were (1) currently employed full time, (2) currently employed part time, (3) not currently employed but employed in the past six months, and (4) not employed in the last six months. Exhibit 3-17 reports the distribution of the respondent's employment status at first interview among these categories, and shows that one-parent leaver respondents are slightly more likely to be in full-time employment, to be currently employed, and to have been employed in the last six months than two-parent leaver respondents. The exhibit also indicates that leaver respondents were more likely than respondents in informally diverted families to be in full-



time employment, to be currently employed, and to have been employed in the last six months.

These “baseline” differences in respondent employment behavior are likely to be related to differences in family structure among the leaver and informally diverted applicant groups. This is because we systematically targeted interviews to female respondents in two-parent households, and two-parent leavers are much more likely to include two adults in a marriage or partnership than one-parent leavers. We have also seen that the informally diverted are somewhat more likely to include married adults than the pooled leaver group. Therefore, the observed differences in *respondent* employment levels across our subgroups may be largely a reflection of a phenomenon observed in the general population: controlling



for other factors, single female household heads have higher levels of labor market activity than married women.

Exhibit 3-18 reports the average hourly wage for employed respondents in each subgroup.¹⁸ Average wages are slightly higher for one-parent leaver respondents than for respondents in two-parent leaver or informally diverted households (\$9 per hour versus \$8 per hour).

Although the last two exhibits showed relatively low employment rates and earnings levels for two-parent leaver respondents, Exhibits 3-19 and 3-20 show that the greater likelihood of a second wage earner in two-parent *households* pushes average monthly

¹⁸ “Employed respondents” include respondents who are currently employed or were employed in the last six months.

Exhibit 3-19
Percentage of households with earnings at first interview

Two-parent leavers are most likely to have earnings.

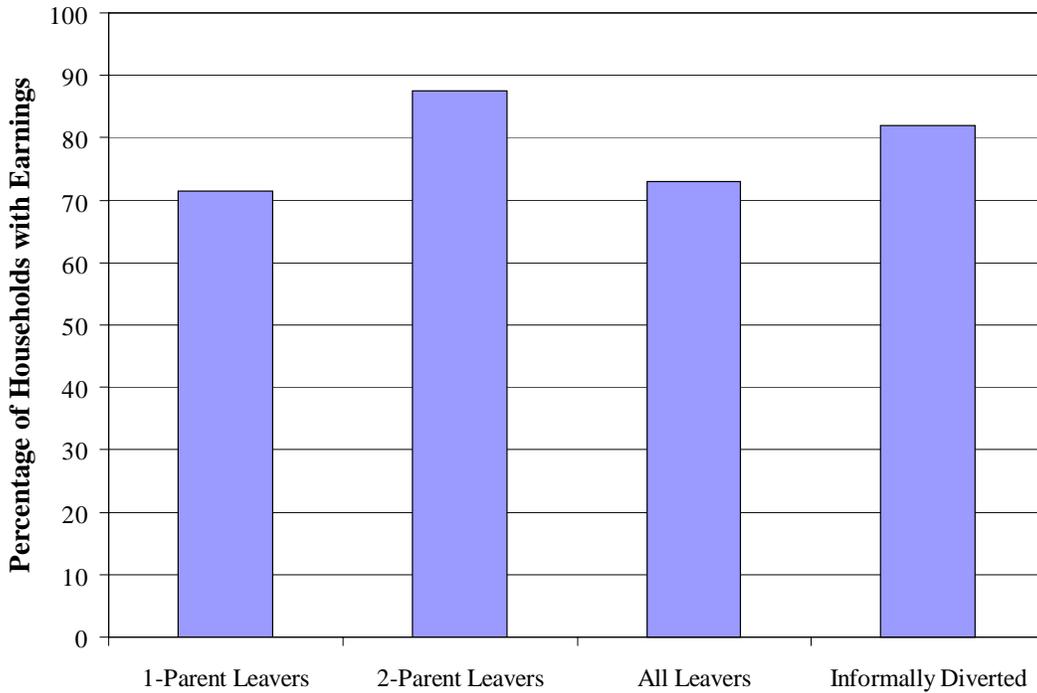
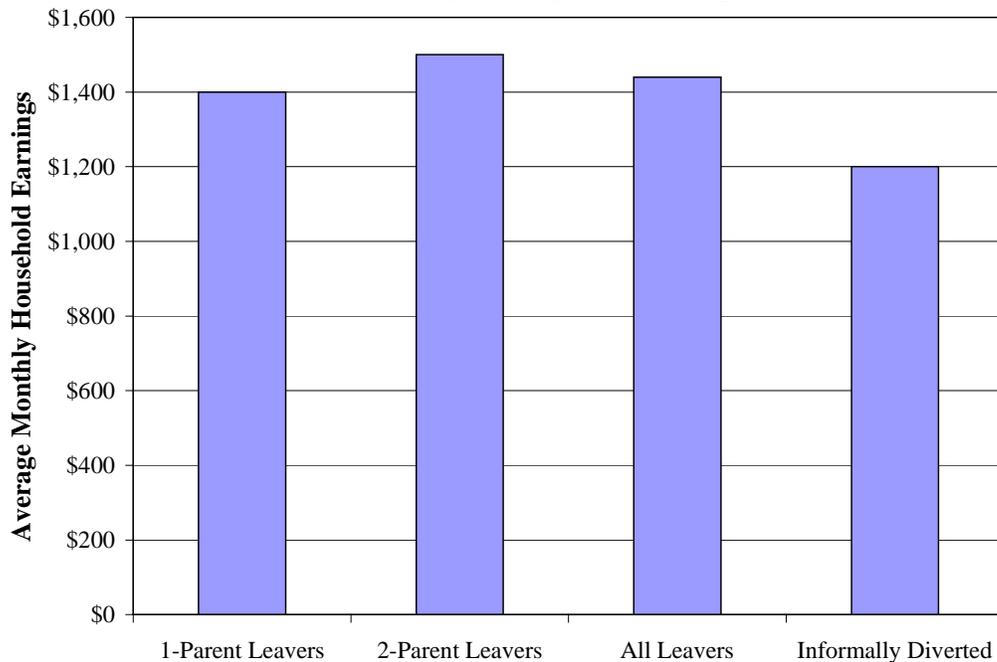


Exhibit 3-20
Median monthly household earnings at first interview, among households with earnings

Household earnings are highest for two-parent leavers.



household earnings for two-parent leavers above the level observed for the other groups. For example, 87 percent of two-parent leaver households have earned income, compared to 71 percent of one-parent leavers. Informally diverted households are more likely to have earnings than leavers, with 82 percent reporting earnings compared to 73 percent of the pooled leavers group. Among those households with earnings, median monthly earnings are \$1,500 for two-parent leavers, compared to \$1,400 for one-parent leavers and \$1,200 for the informally diverted.

We next return to the employment and earnings trends obtained from state UI wage data and reported in Exhibits 3-12 and 3-13. Focusing on the 1999Q1-1999Q3 post-exit period, we note that the administrative data tells a similar story to the survey data with regard to the relative proportions of each subgroup with earnings. Exhibit 3-12 shows two-parent leavers are more likely to have earnings than one-parent leavers, and that the informally diverted are about as likely to have earnings as the pooled leavers group.

With respect to earnings levels (Exhibit 3-13), the administrative data indicate that employed two-parent leavers have higher average earnings levels than employed one-parent leavers, which is also consistent with the survey results.¹⁹ However, the informally diverted fare better in the administrative data, where they have earnings levels comparable to two-parent leavers, than in the survey data where they report lower earnings levels than either leaver group.

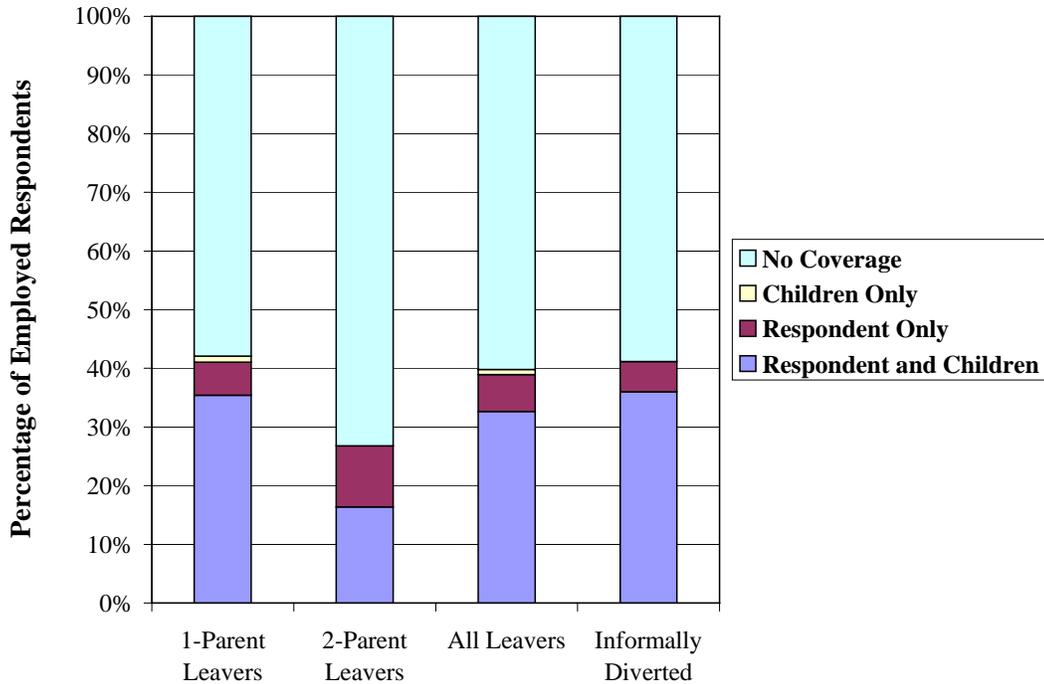
We next use survey data to assess the prevalence of employer-provided health insurance *among respondents who were employed at the first interview*. Exhibit 3-21 reports the proportion of employed respondents in each subgroup who were offered health insurance coverage by their employer for themselves or their children. About 40 percent of one-parent

¹⁹ As noted previously, earnings are aggregated across all adults in the exiting or denied assistance units.

Exhibit 3-21

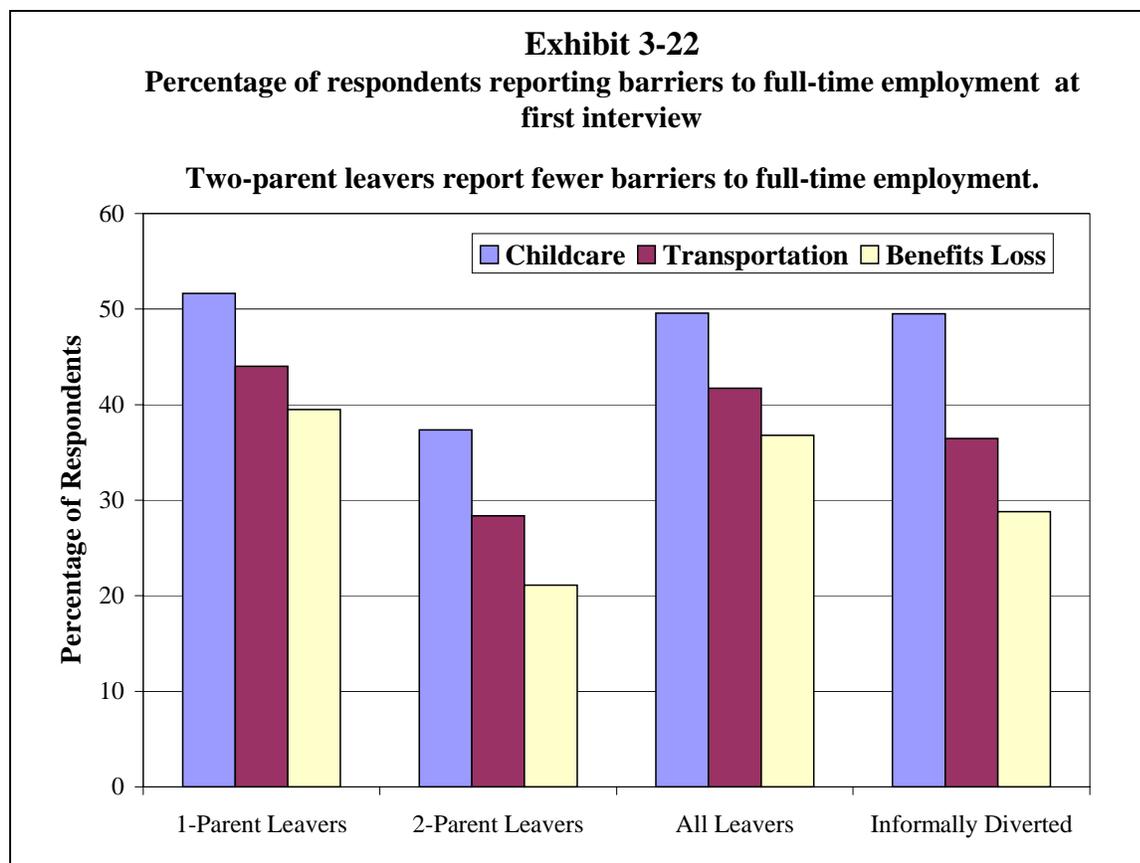
Job offers insurance at first interview, by degree of coverage

Most employed respondents do not have jobs offering insurance.



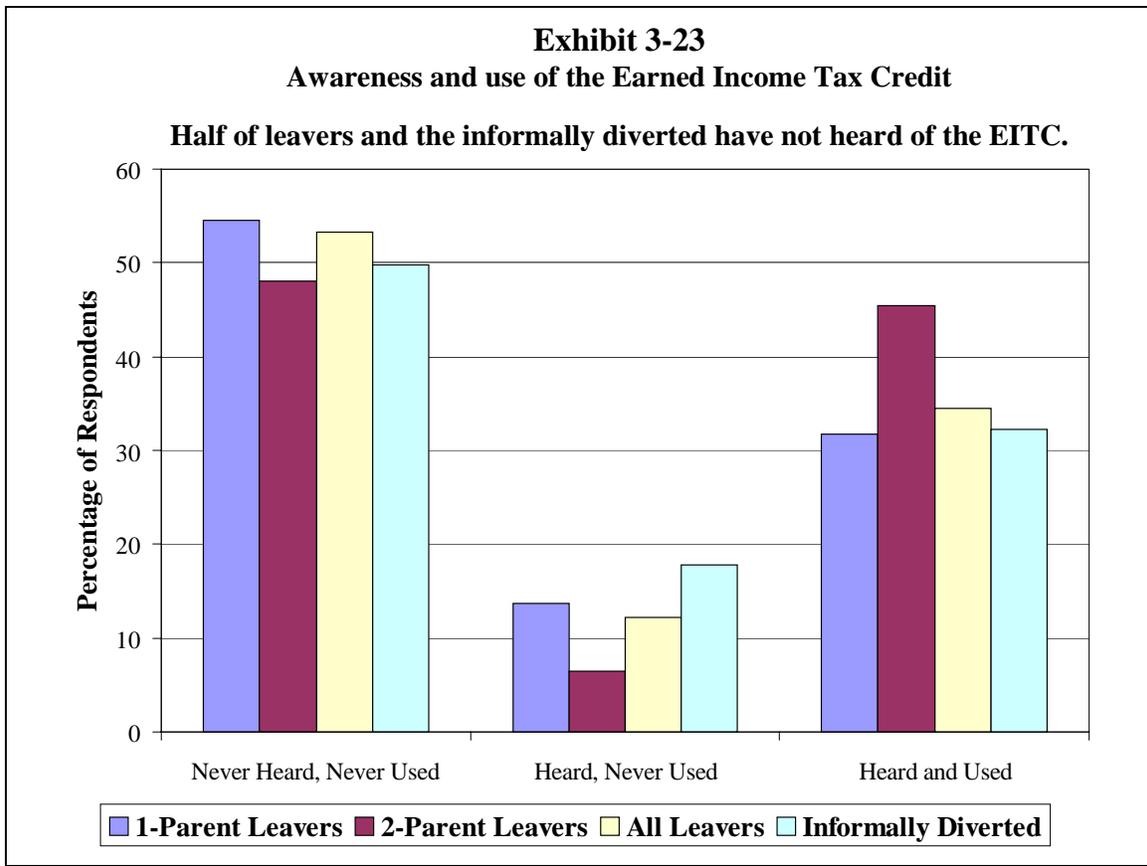
leaver and informally diverted respondents and 27 percent of two-parent respondents were offered health insurance coverage through their employer.

We next examine the extent to which child care, transportation, and loss of benefits are reported by respondents to be barriers to full-time employment. Exhibit 3-22 shows that one-parent leavers were more likely to identify these issues as barriers than two-parent leavers. For example, about 50 percent of one-parent leaver respondents reported that child care would present a problem if they were employed full time, compared to 37 percent of two-parent leaver respondents. This finding may reflect the greater availability of a second adult to provide child care and transportation in two-parent families.



Informally diverted applicants were as likely as all leavers to report that child care represented a barrier to full-time employment (50 percent), but were somewhat less likely to report that transportation and loss of benefits would be a problem.

Exhibit 3-23 reports respondent *awareness* and *use* of the Earned Income Tax Credit (EITC). About half of respondents in each group report that they have never heard of the EITC. Most of those who have heard of the credit have used it. Two-parent leavers were the most likely to use the EITC, with 90 percent usage by those who were aware of the credit. When we examined *eligibility* and *use* of the EITC, we found a pattern similar to the one observed with respect to CalWORKs and Food Stamps: 51 percent of one-parent leavers, 65 percent of two-parent leavers, and 76 percent of diverted applicants estimated to be eligible for the EITC had never used the tax credit.



3.2.3 Income, Economic Security, and Housing Conditions

Exhibit 3-24 reports average monthly household income from all sources for each subgroup. Median monthly household income is higher for two-parent leavers than one-parent leavers (\$1,600 versus \$1,400), and slightly higher for informally diverted applicants than for all leavers (\$1,450 versus \$1,425). When we measure income relative to the federal poverty threshold, Exhibit 3-25 shows that median household income relative to poverty lies between 95 and 100 percent for all groups.²⁰

²⁰ The figure also reports median household income relative to the Lower Living Standard Income Level, a measure of self-sufficiency in the local labor market.

Exhibit 3-24
Median monthly household income at first interview

Household income is comparable for leavers and informally diverted applicants.

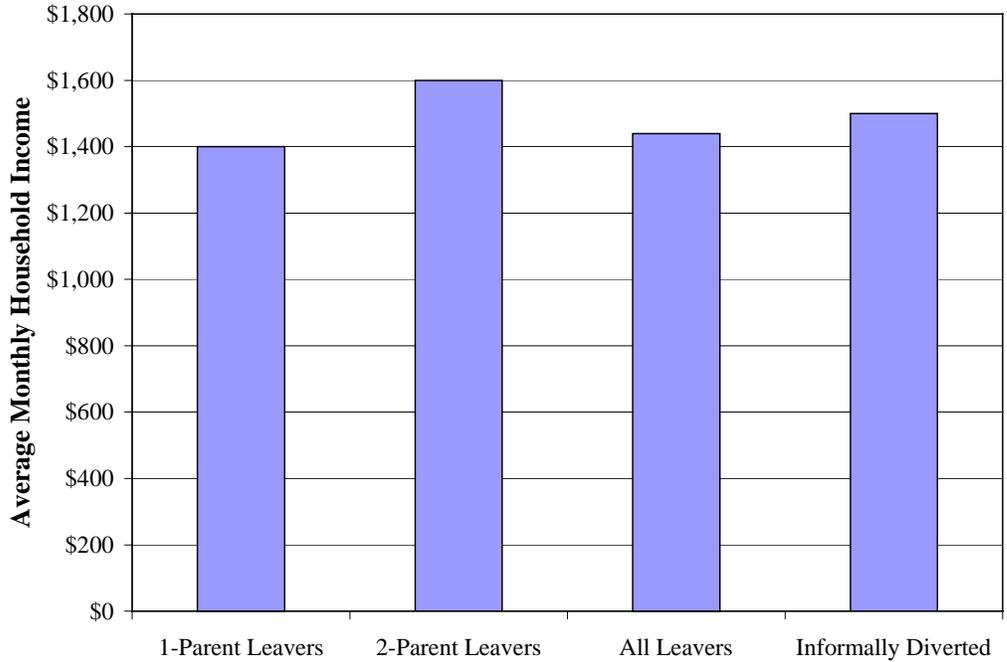
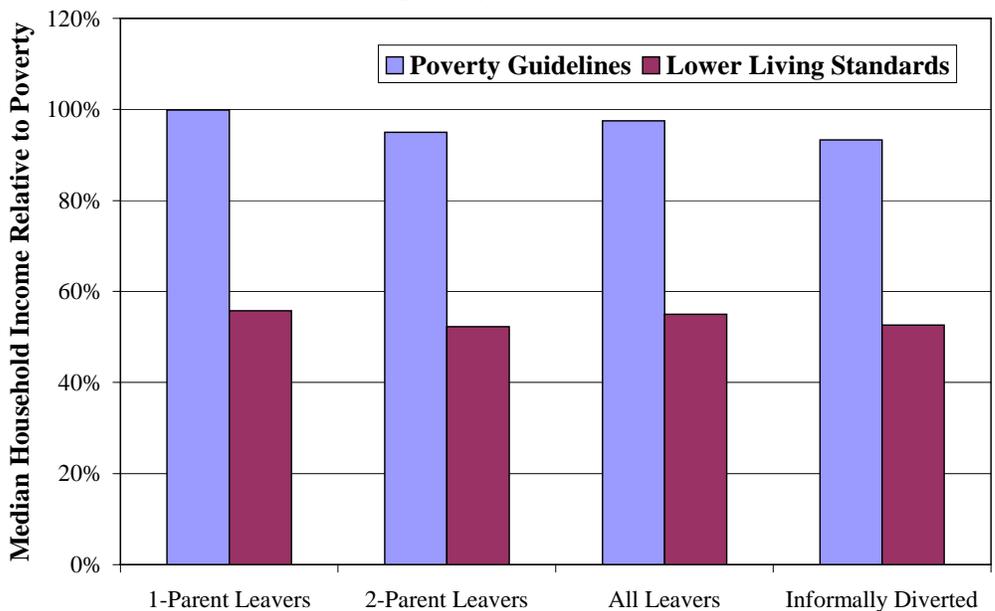


Exhibit 3-25

Median household income relative to poverty guidelines and lower living standards at first interview

On average, leaver and informally diverted households have income near the poverty threshold.



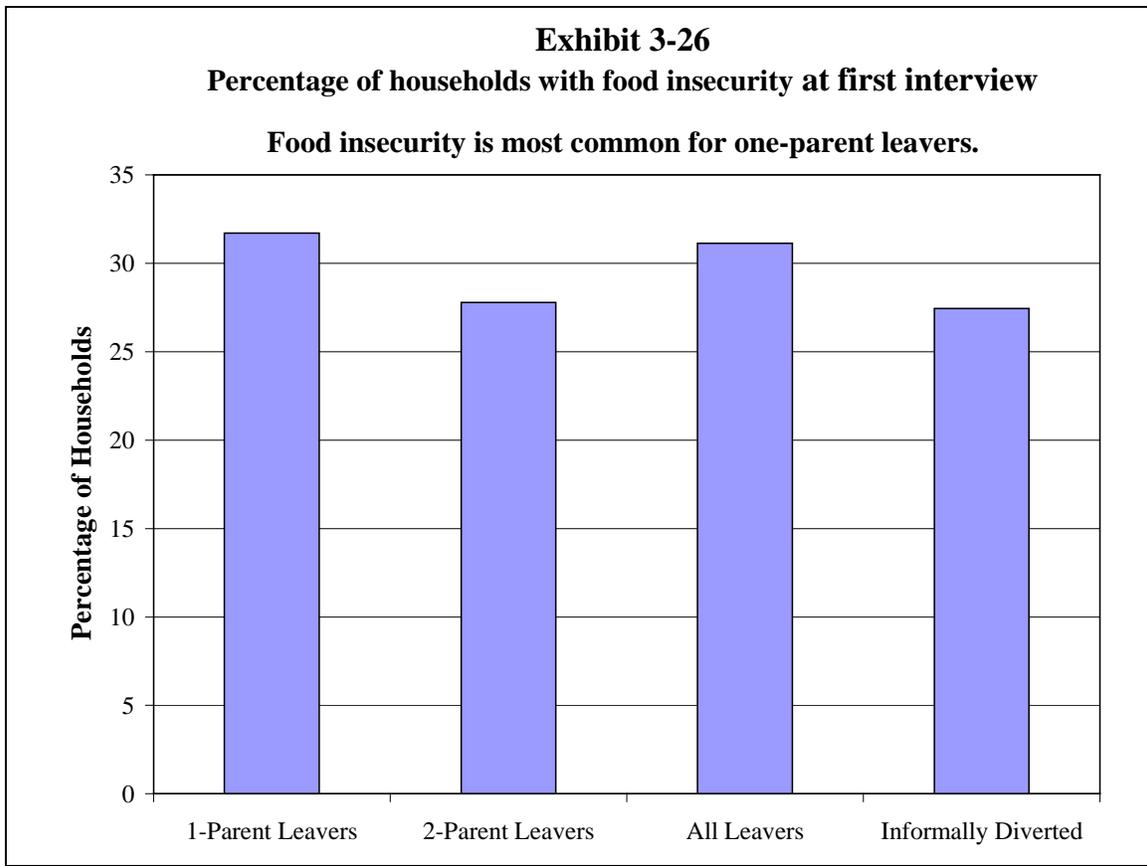


Exhibit 3-26 presents the proportion of respondents reporting that there is sometimes or often not enough food to eat in their household. About 30 percent of respondents in each subgroup report the presence of food insecurity by this measure.

We next combine information on family income, Food Stamps receipt, and food insecurity to measure the proportion of households reporting food insecurity that appeared to eligible for but were not participating in the Food Stamps Program. Exhibit 3-27 reveals that about a third of all leavers *and almost three-quarters of informally diverted households* reporting food insecurity appear to eligible but are not receiving Food Stamps benefits.

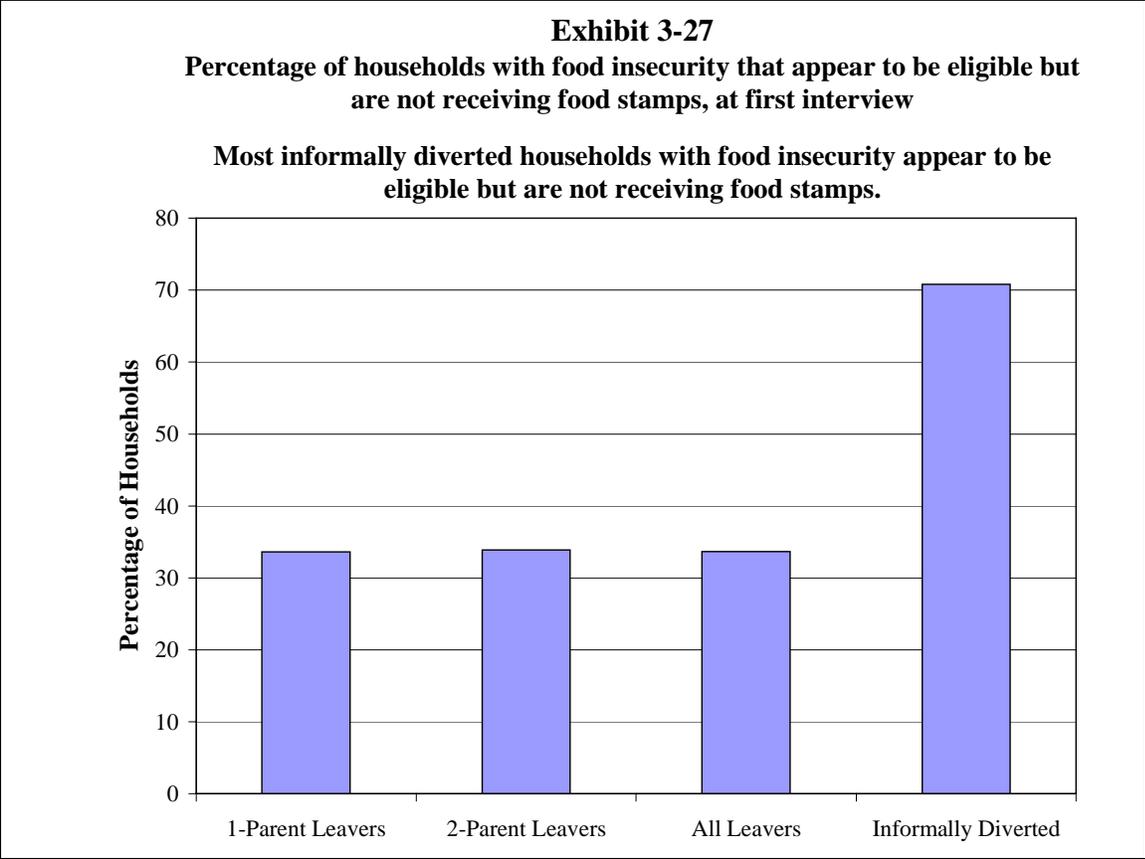


Exhibit 3-28 compares leavers and the informally diverted in terms of receipt of housing assistance, housing quality²¹, excessive rent burden²², and crowded housing conditions.²³ About a quarter of leavers reported receiving housing assistance at first interview, compared to one in seven of the informally diverted. In housing program administrative data (not reported in an exhibit), we note that about 20 percent of each leaver group and 8 percent of the informally diverted were identified as receiving housing assistance in the second half of 1999.

²¹ A respondent's housing conditions are determined to be sub-standard if she reports one or more of the following conditions: (1) a leaky roof or ceiling; (2) a toilet, hot water heater, or other plumbing that does not work; or (3) rats, mice, roaches, or other insects.

²² Excessive rent burden is defined to be rent greater than 50 percent of total household income.

²³ Crowding is identified if the ratio of household members to rooms (excluding bathrooms) is greater than two.

**Exhibit 3-28
Housing Outcomes at First Interview**

Percentage Reporting:	One-Parent Leavers	Two-Parent Leavers	All Leavers	Informally Diverted
Receipt of Housing Assistance	24	26	24	14
Sub-Standard Housing	23	20	23	23
Excessive Rent Burden	22	38	24	37
Crowded Housing Conditions	32	52	35	41

Less than a quarter in each group reported sub-standard housing at the first interview. However, large differences between groups are apparent in other housing outcomes. Specifically, 38 percent of two-parent leavers face an excessive rent burden, compared to 22 percent of one-parent leavers, and half of two-parent leavers reported crowded housing conditions, compared to a third of one-parent leavers. The informally diverted were more likely to report excessive rent burden and crowded housing conditions, and less likely to be receiving housing assistance than the pooled leavers group.

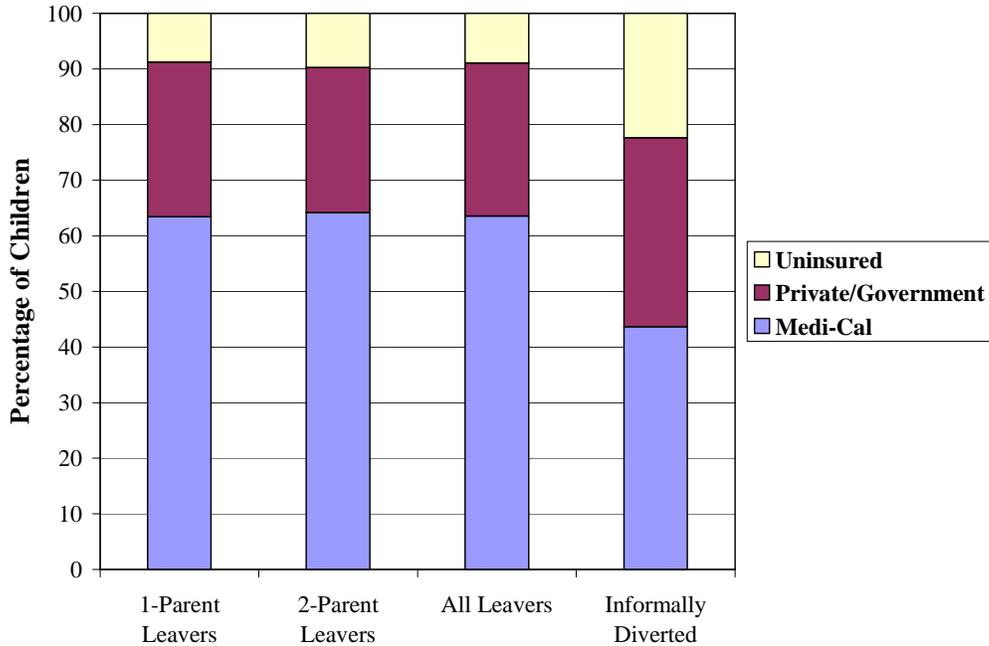
3.2.4 Health Insurance Coverage

Exhibit 3-29 reports the proportion of *children* covered by Medi-Cal (Medicaid), covered by private or other government insurance²⁴, or uninsured. Coverage rates are almost identical for one-parent and two-parent leavers, with about two-thirds of children covered by Medi-Cal and about one-fourth covered by private or other government insurance. One in 10 children in each leaver group is uninsured. By contrast, although children in informally diverted households are as likely to be covered through private insurance as leaver children, they are much less likely to be covered by Medi-Cal. Consequently, a much higher

²⁴ This category includes Healthy Families coverage (California’s Child Health Insurance Program). The vast majority of children in this category are covered by private insurance.

Exhibit 3-29
Percentage of children with health insurance coverage at first interview,
by source

Children in informally diverted households are more likely to be uninsured.

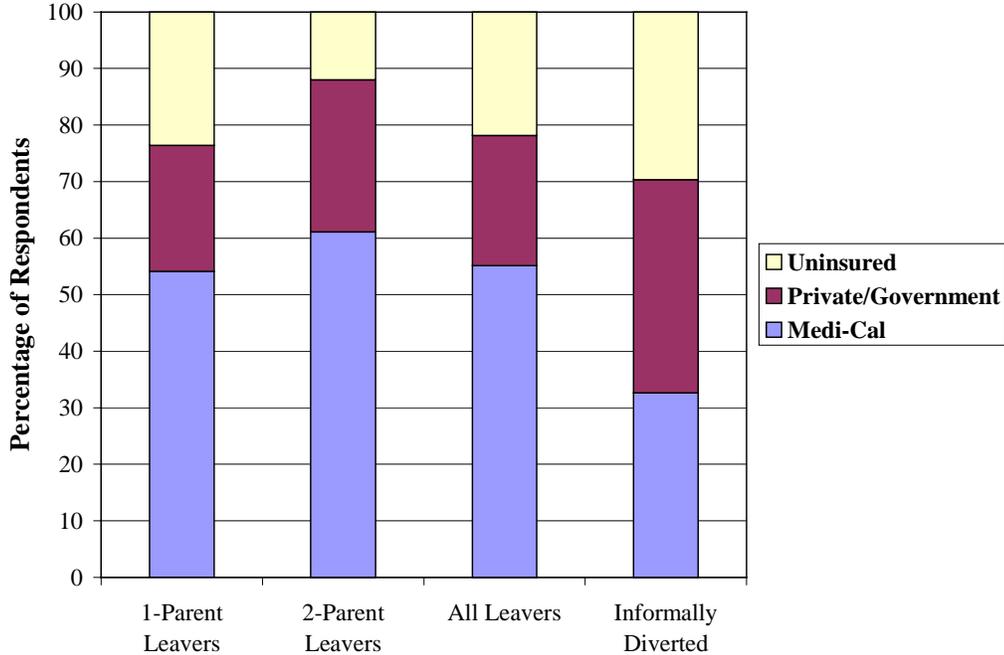


proportion of children in informally diverted households – almost one in four – are uninsured.

Exhibit 3-30 reports the *respondent's* health insurance coverage status at first interview. Respondents in two-parent leaver households are more likely to have health insurance coverage both through Medi-Cal and private sources than one-parent leaver respondents. Informally diverted respondents are more likely to have private insurance coverage than the pooled leaver group, but less likely to be covered by Medi-Cal, and on balance are more likely to be uninsured than leavers.

Exhibit 3-30
Percentage of respondents with health insurance coverage at first interview,
by source

Informally diverted respondents are more likely to be uninsured.



3.2.5 Child Care and Child and Family Well-Being

Exhibit 3-31 shows the types of child care arrangements used by leavers and the informally diverted, and the proportion reporting monthly out-of-pocket child care expenses and changes in child-care arrangements over the previous six months. The questions regarding the respondent’s primary child care arrangement and changes in child care arrangements were asked about a randomly selected focal child when the focal child was under 14. The distribution of types of child care arrangements and the proportion of respondents changing their primary child care arrangement were calculated among respondents reporting use of non-parental child care. The proportion of respondents

**Exhibit 3-31
Child Care Outcomes at First Interview**

	Percentage of:			
	One-Parent Leavers	Two-Parent Leavers	All Leavers	Informally Diverted
Primary Child Care Arrangement:				
Head Start	3	1	3	3
Formal Daycare	21	13	20	11
Extended Daycare	9	9	9	2
Adult Relative	47	49	47	56
Family Daycare/Babysitter	13	18	13	27
Non-Adult Relative	7	10	8	1
Out-of-Pocket Expenses?				
Yes	23	14	22	23
No	77	86	78	77
Recently Changed Child Care?				
Yes	20	11	20	15
No	80	89	80	85

reporting out-of-pocket child care expenses was calculated among all respondents, independent of the age of children in the household.²⁵

Adult relatives are the most common source of child care, providing the primary child care arrangement for about half of each group. One-parent leavers are somewhat more likely than two-parent leavers to use formal daycare, and less likely to use family daycare, a babysitter, or a non-adult relative. The informally diverted are more likely than leavers to use family daycare or a babysitter, and less likely to use formal daycare or a non-adult relative.

One-parent leavers and informally diverted applicants are more likely than two-parent leavers to have out-of-pocket child care expenses (23 percent versus 14 percent), a result that is not surprising given the differences in family structure across these groups. Two-parent leavers also tend to have more stable child care, with only 11 percent reporting changes in

²⁵ Eighty-five to 90 percent of each subgroup had at least one child under age 13 at first interview.

Exhibit 3-32				
Child and Family Well-Being at First Interview				
	Percentage of:			
	One-Parent Leavers	Two-Parent Leavers	All Leavers	Informally Diverted
Child Engages in Risk Behavior				
No	88	95	90	95
Yes	12	5	10	5
Child Age 5-13 Unsupervised				
0 Hours	92	94	92	100
1-19 Hours	7	4	7	0
20+ Hours	1	2	1	0
Substance Abuse				
Missing	77	76	77	75
No	17	18	17	18
Yes	6	6	6	7
Domestic Violence				
No	89	92	90	83
Yes	11	8	10	17

arrangements in the previous six months, compared to 15 percent of the informally diverted and 20 percent of one-parent leavers.

Exhibit 3-32 presents four measures related to child and family well-being. The exhibit shows that children in one-parent leaver households are more likely to engage in risk behaviors than children in two-parent leaver or informally diverted households (11 percent versus 5 percent).²⁶ One-parent leavers are also somewhat more likely than two-parent leavers to report leaving their children unsupervised at home (eight percent versus six

²⁶ Risk behaviors include being suspended, expelled, or dropping out of school, getting in trouble with the police, having a problem with drugs or alcohol, doing something illegal to get money, or getting pregnant or getting someone else pregnant.

percent), although most of these children were unsupervised for less than 20 hours per month. No informally diverted respondents reported leaving children unsupervised.

With regard to substance abuse, respondents were asked (1) if people complained about their use of alcohol or drugs, or they were having problems because of their alcohol or drug use, and (2) if any other adult in the household had a problem with alcohol or drugs. We treated an answer of “yes” to either of these questions as an indication of substance abuse within the household. About three-quarters of all respondents did not answer at least one of these two questions. Of those who did respond, about a quarter of each group indicated the presence of substance abuse in the household.

In light of the low response rates for questions related to substance abuse, it is surprising that there were almost no refusals to answer questions related to domestic violence.²⁷ Exhibit 3-32 reports the proportion of respondents indicating the presence of domestic violence in the household, and shows that domestic violence is more prevalent among one-parent than two-parent leavers (11 percent versus 8 percent), and is more prevalent among the informally diverted than among the pooled leaver group (16 percent versus 10 percent).

Finally, we explored the relationship between household income and several of our measures of well being. Surprisingly, we found that households with income above the median level for their subgroup were as likely as lower income households to report substandard housing, domestic violence, and children engaging in risk behaviors. However,

²⁷ Respondents were asked:

1. Has someone you are close to hit, slapped, kicked, or physically harmed you in some other way in the past 6 months?
2. Has someone close to you threatened you with physical harm in the past 6 months?
3. Has someone abused you physically, emotionally, or sexually in the past 6 months?

We considered an affirmative response to one or more of these questions to be an indication of domestic violence.

we did find that high-income households were somewhat less likely than low-income households to report food insecurity and substance abuse.

3.2.6 Summary of Circumstances at First Interview

For an overall view of the relative circumstances of our study groups six to twelve months after exit, we prepared tables comparing their circumstances on key outcome measures. Exhibit 3-33 compares one-parent and two-parent leavers, while Exhibit 3-34 summarizes the relative standing of leavers and the informally diverted.

As Exhibit 3-33 shows, two-parent leavers generally appear to be better off than one-parent leavers at this stage. Although the average household in each group has income at the poverty line, and 90 percent of children in both groups have health insurance, two-parent leavers are less likely to have returned to cash aid and less likely to report food insecurity, an uninsured respondent, substandard housing, children engaging in risk behaviors, domestic violence, and barriers to full-time employment. One-parent leavers fare better only in the areas of crowded housing and excessive rent.

Exhibit 3-34 shows that the comparison between leavers and the informally diverted is more mixed, with leavers being better off in terms of health insurance coverage, excessive rent, crowded housing conditions, and domestic violence, while the informally diverted are better off in the areas of food insecurity, stability of child care, child supervision, and child risk behaviors. The two groups have comparable outcomes in terms of income relative to poverty, and the likelihood of going on cash aid.

Exhibit 3-33
How Were One-Parent Families Doing at the First Interview, Relative to Two-Parent Families?

Measure	One-Parent Better Off	Two-Parent Better Off	About the Same
Returns to cash aid		✓	
Household earnings		✓	
Barriers to employment		✓	
Household Income		✓	
Income relative to poverty			✓
Food insecurity		✓	
Health insurance – child			✓
Health insurance – respondent		✓	
Substandard housing		✓	
Crowded housing	✓		
Excessive rent	✓		
Child care expenses		✓	
Stability of child care		✓	
Child risk behaviors		✓	
Child unsupervised		✓	
Substance abuse			✓
Domestic violence		✓	

Exhibit 3-34
How Were Leavers Doing at the First Interview, Relative to the Informally Diverted?

Measure	Leavers Better Off	Informally Diverted Better Off	Unchanged
Returns to cash aid	✓		
Household earnings	✓		
Barriers to employment		✓	
Household Income			✓
Income relative to poverty			✓
Food insecurity		✓	
Health insurance – child	✓		
Health insurance – respondent	✓		
Substandard housing			✓
Crowded housing	✓		
Excessive rent	✓		
Child care expenses			✓
Stability of child care		✓	
Child risk behaviors		✓	
Child unsupervised		✓	
Substance abuse			✓
Domestic violence	✓		

4 RECEIPT OF HOUSING ASSISTANCE

In this chapter, we examine two groups of recipients of housing assistance – those families in our population of CalWORKs leavers who were receiving housing assistance in January 1999, and the population of *families with children* receiving housing assistance in January 1999.²⁸ We will refer to these two groups as housing leavers and the housing population, respectively. We also present outcomes for the group of leavers who were not receiving housing assistance when they left cash aid (non-housing leavers). One of the primary objectives of this component of the project is to determine whether it may be efficient for county welfare departments to use information on receipt of housing assistance in the targeting of services to welfare leavers. The completion of this task depends on an assessment of the changes in circumstances over time for housing and non-housing leavers using data from the second and third rounds of interviews, which will be presented in the final project report.

4.1 DEMOGRAPHIC CHARACTERISTICS

Of the 2,371 families in our leaver population, 444 families (19 percent) were receiving housing assistance when they left CalWORKs. Exhibit 4-1 shows the principal demographic characteristics of the housing leavers, the non-housing leavers, and the housing population (which includes a mixture of families on CalWORKs, formerly on CalWORKs, and never on CalWORKs).

When drawing comparisons *between the housing and non-housing leavers*, the key demographic differences are the following:

- Housing leavers are more likely to be in single-parent families. Half of the housing leavers have a single parent household structure, compared to just a third of the non-housing leavers.

²⁸ Note that the housing assistance population includes families receiving CalWORKs.

**Exhibit 4-1
Demographic Characteristics**

	Housing Leavers	Non-Housing Leavers	Housing Population
Number of Families in Population	444	1927	6475
Family Structure			
• Marriage	19%	21%	26%
• Partnership	4	9	2
• Single Parent	77	70	72
Household Structure			
• Not Living with Kids	8%	4%	13%
• Single Parent	50	33	43
• Two Parents	15	17	23
• Extended Family	27	34	21
• Multiple Family	0	12	0
Ethnicity			
• White	18%	29%	13%
• Hispanic	46	42	38
• Black	17	9	19
• Vietnamese	14	12	N/A
• Other	5	8	30 ¹
Language			
• English	76%	77%	62%
• Spanish	8	9	5
• Vietnamese	14	10	12
• Other	2	4	21
Months on Aid			
• 0	0%	0%	19%
• 1-12	6	17	6
• 13-36	13	26	17
• 37-60	81	57	58
Number of Children			
• 1	38%	48%	43%
• 2	30	30	25
• 3+	32	22	32
Age of Youngest Child			
• 0-2	26%	37%	18%
• 3-5	21	27	19
• 6-11	32	22	36
• 12+	21	14	27
Age of Case Head			
• 16-21	9%	14%	1%
• 22-29	20	33	10
• 30-39	39	34	41
• 40+	32	19	48
Highest Grade Completed			
• 0-8	12%	13%	24%
• 9-11	39	35	37
• 12	29	24	27
• 13+	20	28	12

¹ Includes Vietnamese.

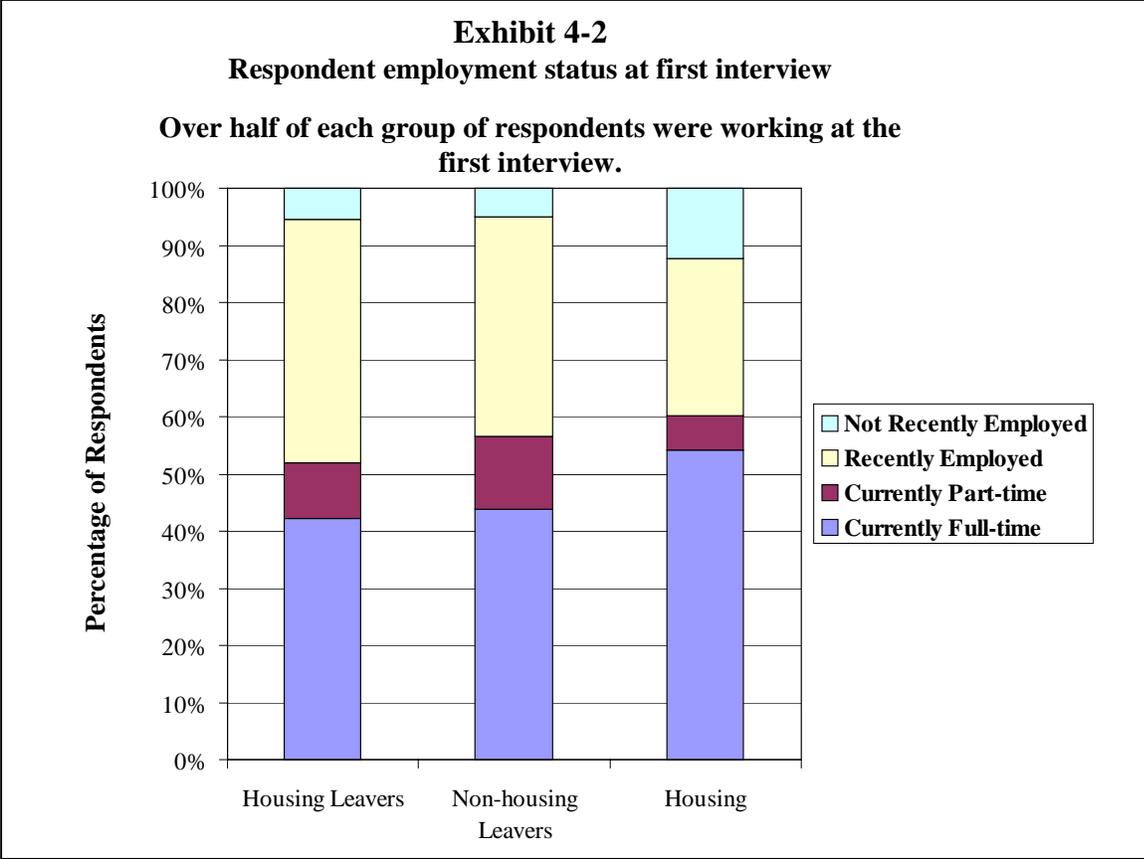
- Housing leavers are less likely to be living in extended or multi-family housing arrangements. Almost half of the non-housing leavers are living in extended or multi-family households, compared to about one quarter of the housing leavers.
- Housing leavers are more likely to belong to a minority ethnic group. However, members of the two leaver groups are equally likely to speak English.
- Housing leavers tend to have more extensive histories of aid use. Eight in ten housing leavers had been on aid at least three of the previous five years, compared to about six in ten non-housing leavers.
- Housing leavers tend to have more children in the assistance unit. Housing leavers also tend to be older, and to have older children in the assistance unit.
- Housing and non-housing leavers have comparable levels of educational attainment.

On balance, the housing leavers appear to be more disadvantaged in terms of their demographic characteristics than the non-housing leaver group.

Relative to the two leaver groups, the housing population is characterized by fewer families living in extended or multi-family households, a larger proportion of families where the respondent does not speak English primarily, older household heads, and lower levels of education. While this group includes families that have never been on CalWORKs, it also includes a large number of families that have been long-term recipients of welfare.

4.2 CIRCUMSTANCES AT FIRST INTERVIEW

Exhibit 4-2 presents the current employment status of respondents in each subgroup. Respondents in the leaver groups reported similar current employment experiences, with just over 40 percent currently working full time, and 5 percent with no recent employment



experience.²⁹ By contrast, respondents from the housing population were both more likely to be currently working full time and (at the other end of the spectrum) more likely to have no recent employment experience, compared to members of the leavers groups.

In terms of *household* earnings, about 75 percent of non-housing leavers report household earned income, compared to 66 percent of housing leavers (data not presented in an exhibit). The greater likelihood of earnings in non-housing leaver households is related to the finding that these households are more likely to contain extended or multiple families. That is, non-housing leavers are more likely to have other adults in the household who may provide earned income.

²⁹ Supplementary tables describing the size of the universe, the weighted count of respondents with missing values, and the outcome values underlying the exhibits in this section are contained in Appendix B.

Exhibit 4-3 reports median monthly household earnings at first interview *among households with earnings*. Median monthly household earnings are substantially lower for housing leavers (\$1,250) than for non-housing leavers (\$1,440) or the housing population (\$1,500).

The pattern for total monthly household income is similar to the one observed for earned income. Exhibit 4-4 compares median monthly household income among all families in each subgroup, and shows that non-housing leavers have higher average levels of total household income than housing leavers (\$1,500 versus \$1,384), although the total income gap between the two groups is not as large as was the gap observed in earned income alone. At \$1,600 per month, the housing population has the highest average level of total household income.

Exhibit 4-5 compares median household income relative to the federal poverty threshold.³⁰ Non-housing leavers have substantially higher average income relative to poverty than the housing leavers (101 percent versus 87 percent). The gap between housing and non-housing leavers in income relative to poverty is proportionally larger than the gap observed in income *levels*, because housing leavers tend to have somewhat larger households than non-housing leavers.³¹

Household income relative to poverty is highest for the housing population (113 percent of the federal poverty threshold). It is noteworthy that the housing population was

³⁰ The figure also reports median household income relative to the Lower Living Standard Income Level, a measure of economic self-sufficiency in the local labor market.

³¹ Recall that Exhibit 4-1 shows that housing leavers tend to have more children, but are less likely to be living in extended or multiple family households than non-housing leavers. These differences in household composition have offsetting effects on relative household size between the two leaver groups. On balance, however, average household size is greater for the housing leaver group.

Exhibit 4-3
Median monthly household earnings at first interview

Earnings lower for housing leavers.

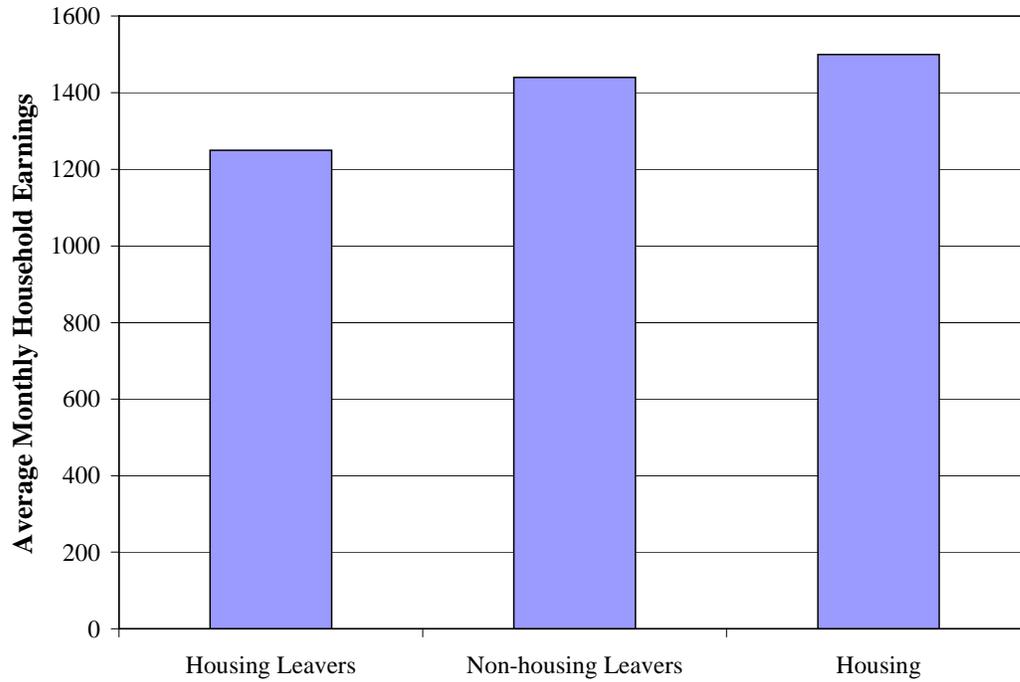
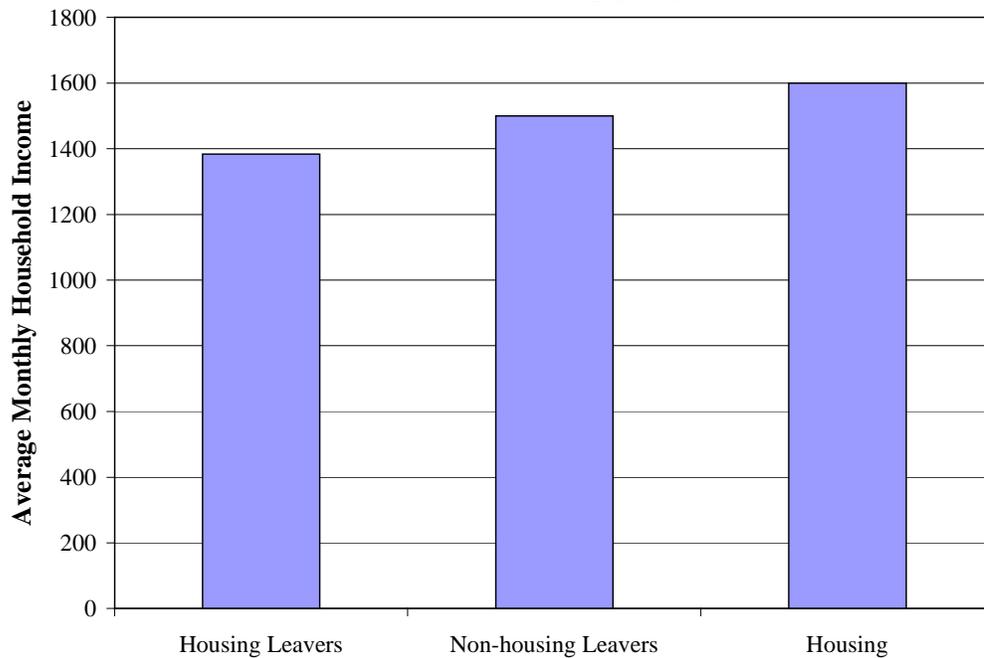
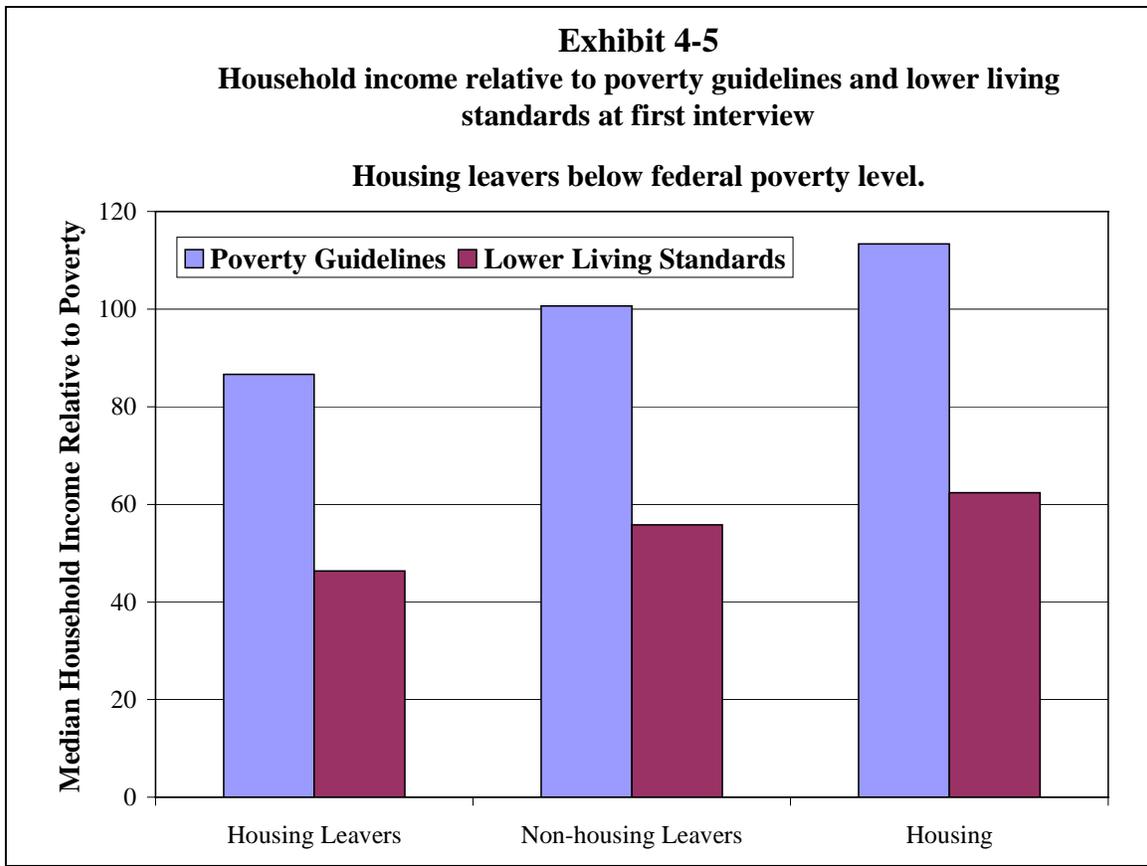


Exhibit 4-4
Median total monthly household income at first interview

Total household income lowest for housing leavers, but highest for non-leavers housing group.





far better than the non-housing leavers, given the relatively more disadvantaged demographic characteristics of the housing group.

Exhibit 4-6 shows that a significantly smaller percentage of housing recipients indicated that they sometimes or often did not have enough food to eat, when compared to the non-housing leavers (22 percent versus 34 percent). This may reflect the fact that housing assistance supplements income. Thus, the housing groups are somewhat better off than what is reflected in the chart on total household income, which does not show large differences between the housing groups and the non-housing leavers.

Of those who indicated food insecurity, we estimate that a significant proportion were probably eligible for, but not receiving, Food Stamps (see Exhibit 4-7). This was more evident among the housing assistance recipients, particularly among the housing leaver

Exhibit 4-6
Households with food insecurity at first interview

Non-housing leavers reported highest level of food insecurity.

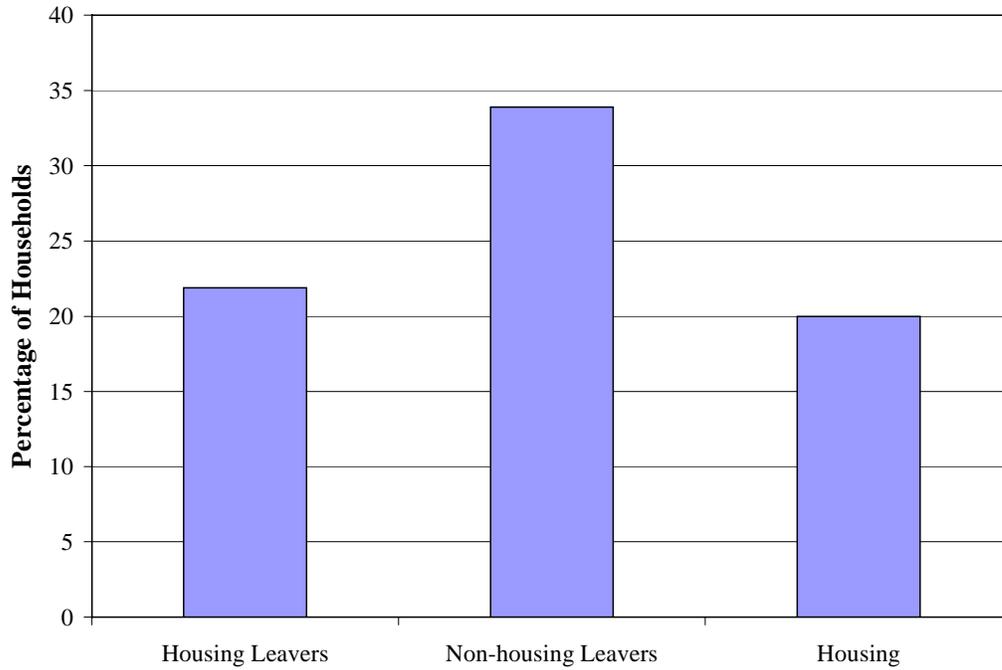
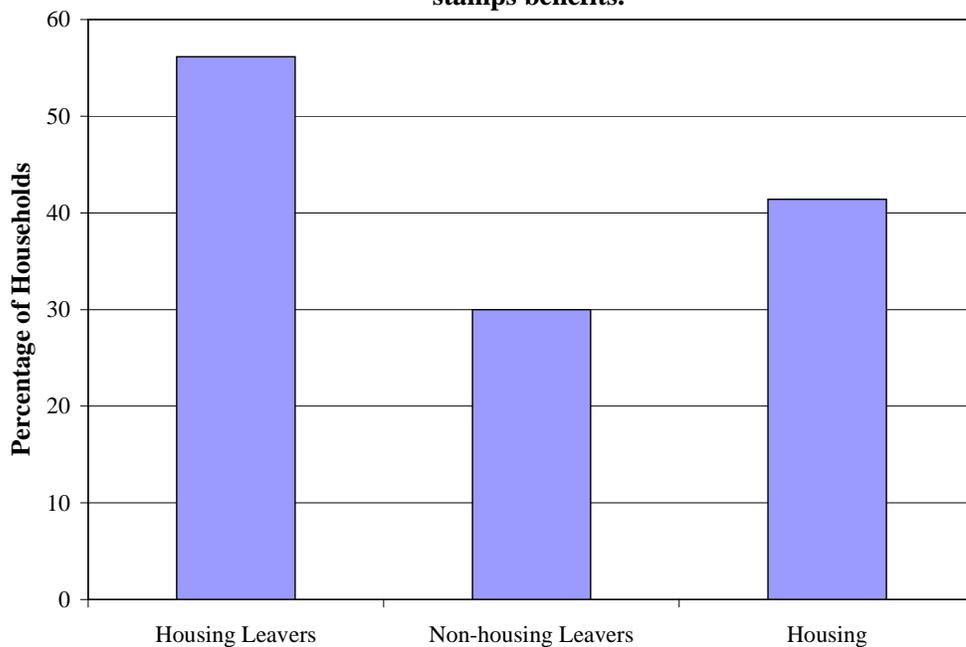


Exhibit 4-7
Households with food insecurity, likely eligible but not receiving food stamps at first interview

Over half of housing leavers with food insecurity are not accessing food stamps benefits.



group, of which we estimate that 57 percent of households were likely to be eligible for Food Stamps but were not receiving benefits.

We next examine the relative prevalence of sub-standard housing conditions at first interview. Respondents were asked whether they were experiencing the following conditions: (1) a leaky roof or ceiling; (2) a toilet, hot water heater, or other plumbing that does not work; or (3) rats, mice, roaches, or other insects. If the respondent reported one or more of these conditions, then her housing was considered sub-standard. Exhibit 4-8 shows that a somewhat lower percentage of housing recipients believed that their housing was sub-standard, when compared to the non-housing leavers.

As expected, housing leavers were far more likely than non-housing leavers to be receiving housing assistance at first interview (81 percent versus 7 percent in self-reported survey data, not presented in an exhibit). Exhibit 4-9 shows that housing leavers were more likely than non-housing leavers to report an excessive rent burden (defined as more than 50 percent of total household income) at first interview – 30 percent versus 23 percent. This may be related to our finding that more families in the non-housing group were living in multi-family housing arrangements, whereby a particular family would be able to reduce its rent payment by sharing the rent with another family. After reviewing the survey questionnaire, however, we note that it is not clear whether the housing respondents netted out the housing subsidies from their rents in answering this question.

Finally, Exhibit 4-10 compares the proportion of each group reporting crowded housing conditions. Housing conditions are defined to be crowded if the ratio of household members to rooms (excluding bathrooms) is greater than two. The figure shows that a relatively high percentage of the non-housing leavers indicated that they were living in

Exhibit 4-8
Households with sub-standard housing at first interview
Housing groups better off than non-housing leavers, regarding
substandard housing.

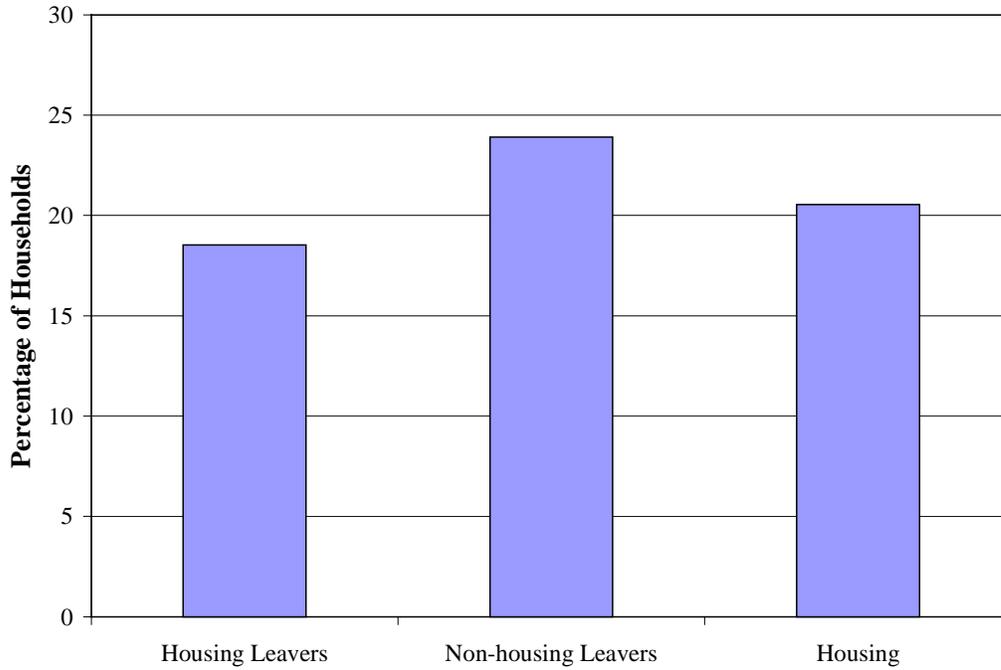
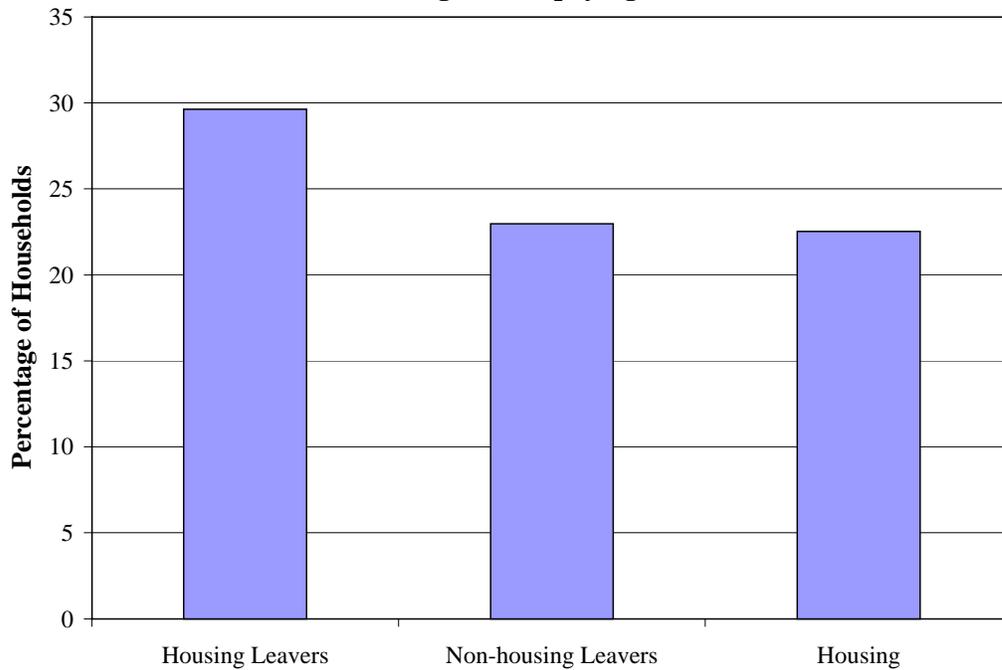
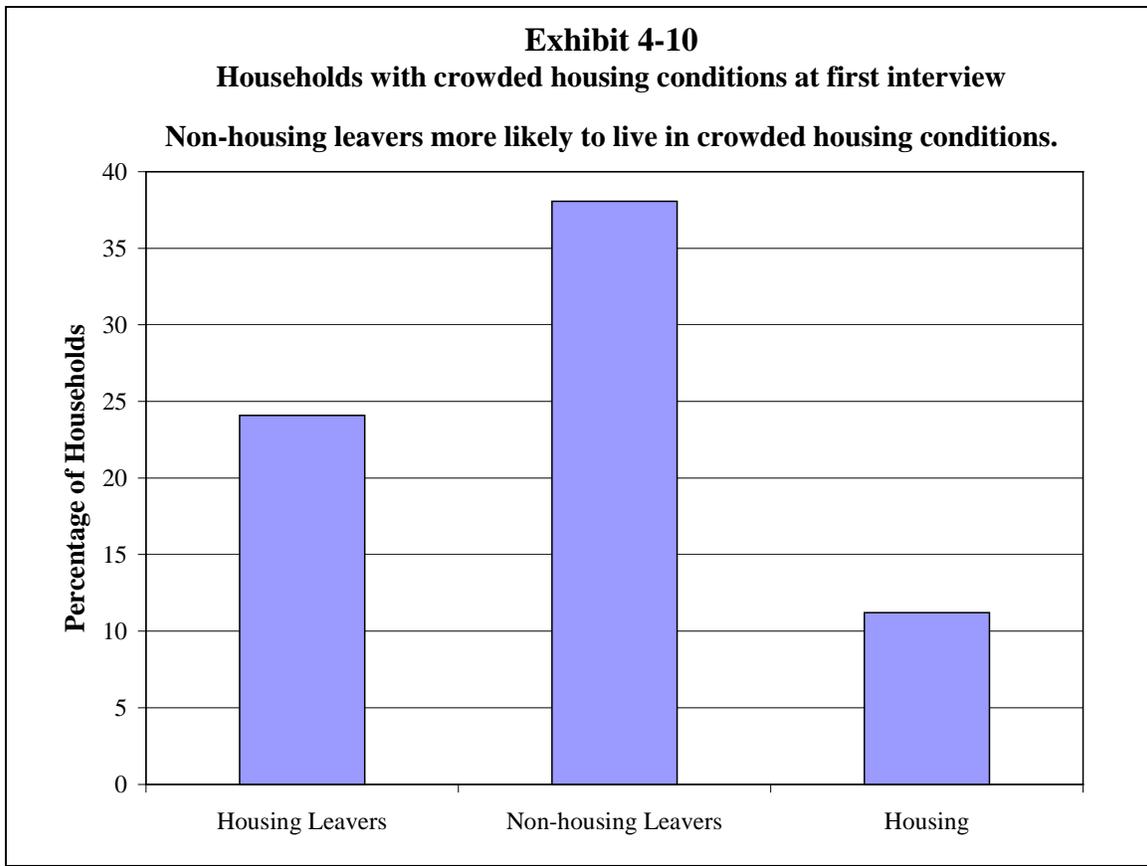


Exhibit 4-9
Households with excessive rent burden at first interview
More housing leavers paying excessive rent.





crowded housing conditions. Again, this is probably related, in large part, to the finding that almost half of the non-housing leavers were living in extended or multi-family housing arrangements.

In summary, relative to housing leavers, non-housing leavers had higher levels of income relative to poverty. However, housing leavers were better off with respect to food insecurity and certain measures of housing conditions, which could be related to the provision of housing assistance. Early results measuring changes in circumstances between the first and second rounds of interviews suggest that housing leavers are faring substantially better than non-housing leavers at the time of the second interview. These results will be presented in the final project report, when more data will be available.

5 COMPARING 1998 LEAVERS WITH 1996 LEAVERS

In this chapter, we compare cohorts of leavers who exited aid in the fourth quarter of 1998 with corresponding cohorts who exited aid in the fourth quarter of 1996 in the three study counties, using administrative data on earnings and post-exit use of aid.³² The purpose of the comparison is to assess whether more recent cohorts of leavers are faring better or worse than families who left aid prior to the implementation of welfare reform in California. However, it is important to bear in mind that, in addition to the major welfare policy changes between the two periods, other factors likely to affect earnings and aid use changed as well. In particular, as discussed in Chapter 2, there were substantial improvements in local economic conditions, and rapid welfare caseload declines over this period. We will consider the potential interplay of these factors as we discuss the outcomes presented below.

5.1 EARNINGS

For each set of figures below we first present the proportion of families with earnings, and then calculate median quarterly family earnings *among those families with positive earnings in the quarter*. Total family earnings are the sum of the earnings of parents and needy relatives who are active on the case in the exit quarter. Earnings have been adjusted to June 2000 dollars using the Consumer Price Index (all items) for the San Francisco metropolitan area. The exhibits presented in this section compare earnings outcomes for

³² Note that the 1998Q4 population of leavers examined in this chapter is somewhat different than the population examined elsewhere in this report. Recall that we originally identified our 1998Q4 leaver population using data from county administrative information systems. However, those data were not available for Santa Cruz and Santa Clara Counties for the period required to identify 1996Q4 leavers. We therefore used MEDS data to construct the 1996Q4 leaver cohort. For the purposes of the cohort comparison conducted in this chapter, we felt that it was more appropriate to compare the 1996Q4 leavers population derived from MEDS data with a cohort of 1998Q4 leavers derived from the same data source, rather than from the county administrative systems. Therefore, the composition of the 1998Q4 leavers cohort used in this chapter is somewhat different than the cohort examined elsewhere in this report. We also note that in this chapter earnings amounts have been adjusted to June 2000 dollars, whereas earnings amounts presented elsewhere in this report were not adjusted for inflation.

1996Q4 and 1998Q4 leavers in the year before and after exit from cash aid. For example, quarter -4 is the fourth quarter *prior to* exit (e.g., 1997Q4 for the 1998Q4 leavers), and quarter 4 is the fourth quarter *after* exit (e.g., 1999Q4 for the 1998Q4 leavers). Quarter 0 is the exit quarter.

Exhibits 5-1 and 5-2 present outcomes for both cohorts of *one-parent leavers*. Exhibit 5-1 compares the percentage of one-parent leavers with earnings over the two-year window around the exit quarter. Not surprisingly, both cohorts experience substantial increases in earnings probabilities in the quarters leading up to exit, although the proportion with earnings is somewhat higher for 1998Q4 leavers. For example, 47 percent of 1998Q4 leavers have earnings in the third quarter prior to exit, increasing to 69 percent in the exit quarter, while the comparable percentages for the 1996Q4 cohort are 41 and 64 percent, respectively. However, earnings proportions for the two cohorts are comparable in the four post-exit quarters (averaging about 62 percent) because of a slight decline in the proportion of 1998Q4 leavers with earnings after exit.

Exhibit 5-2 compares the median quarterly family earnings of the two cohorts of one-parent leavers, and reveals an identical pattern of real earnings growth across the two cohorts. Median earnings (among families with earnings) jump from about \$2,400 in the quarter prior to exit to about \$4,000 in the exit quarter, decline slightly in the first post-exit quarter, and then rise gradually over the next three quarters to about \$4,500 in the fourth post-exit quarter.

Exhibits 5-3 and 5-4 report analogous outcomes for *two-parent leavers*. In both cohorts of two-parent leavers we observe a gradual run up in the percentage of families with earnings in the quarters leading up to exit, and a particularly sharp increase in earnings *levels* in the exit quarter. Taken together, Exhibits 5-3 and 5-4 suggest that the earlier cohort of

Exhibit 5-1

1-Parent Leavers: Percentage of Families with Earnings, by Quarter Relative to Exit

Although 1998Q4 1-parent leavers have higher earnings probabilities prior to exit, post-exit earnings probabilities are comparable.

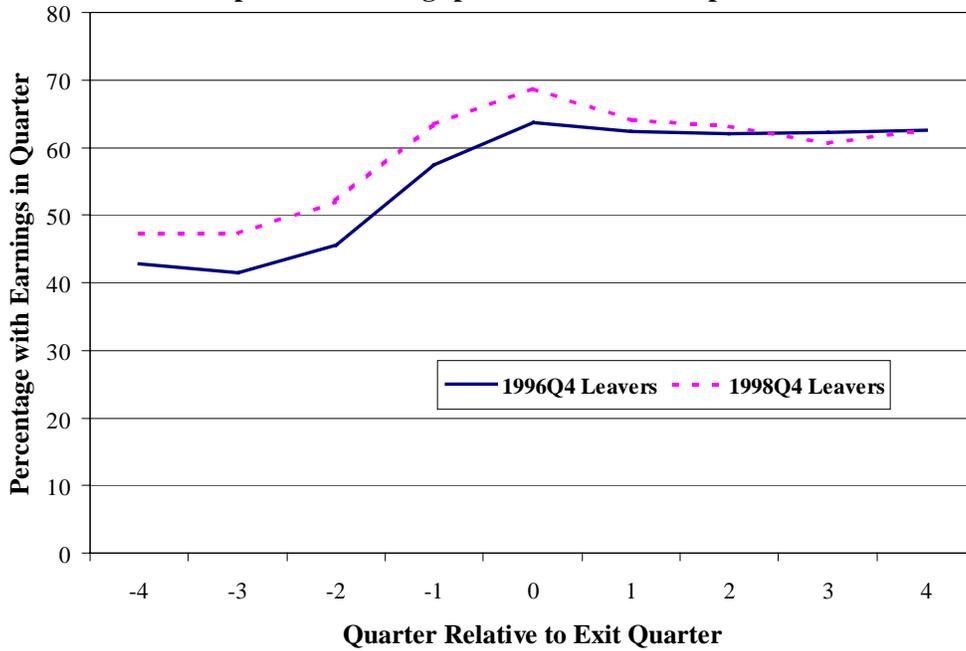


Exhibit 5-2

2-Parent Leavers: Percentage of Families with Earnings, by Quarter Relative to Exit

1996Q4 parent leavers have slightly higher post-exit earnings probabilities.

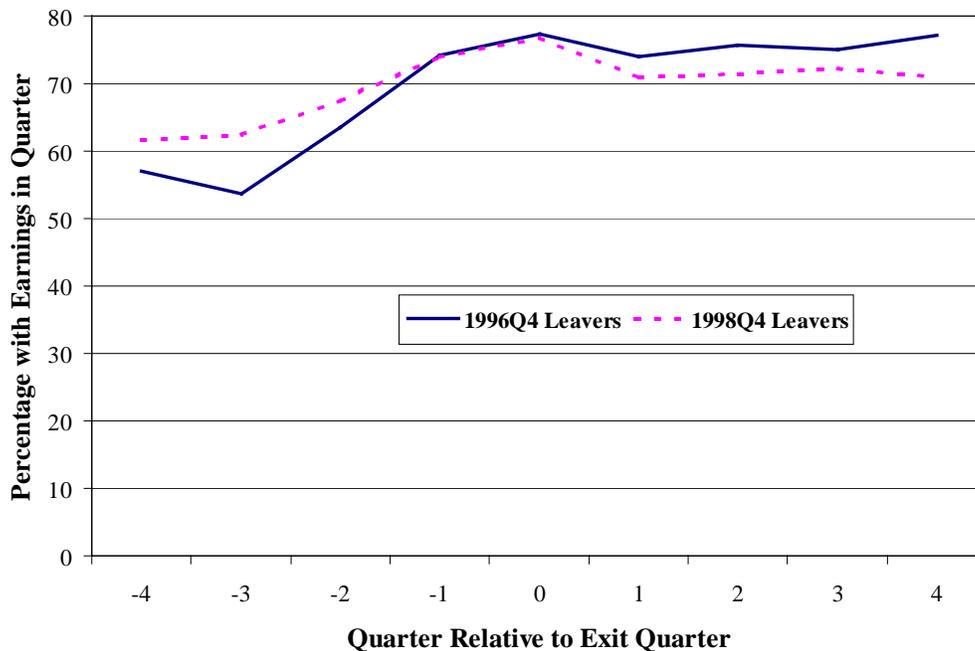


Exhibit 5-3

1-Parent Leavers: Median Quarterly Family Earnings, by Quarter Relative to Exit

1996Q4 and 1998Q4 1-parent leavers have similar earnings levels around the time of exit.

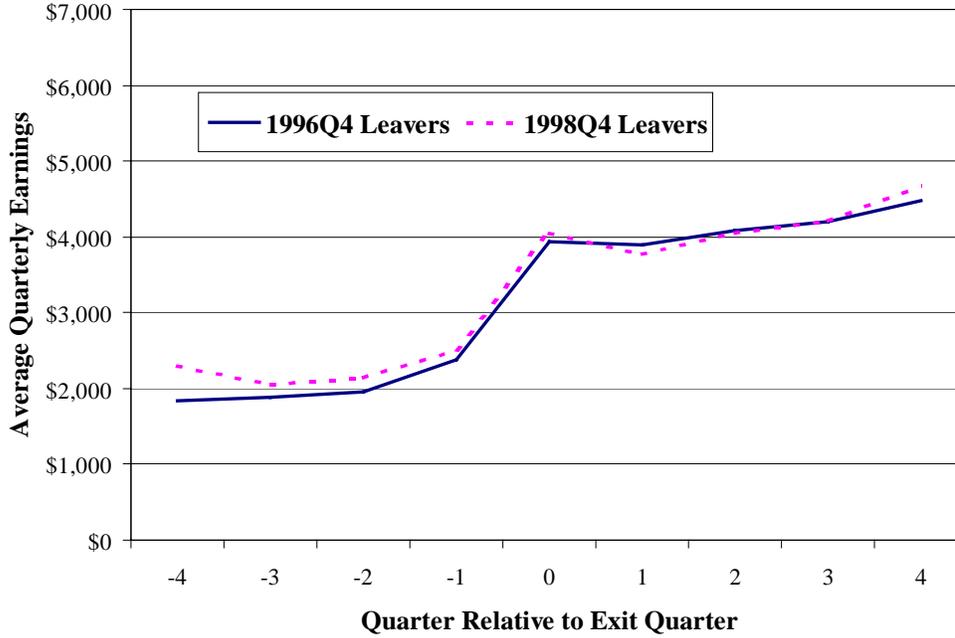
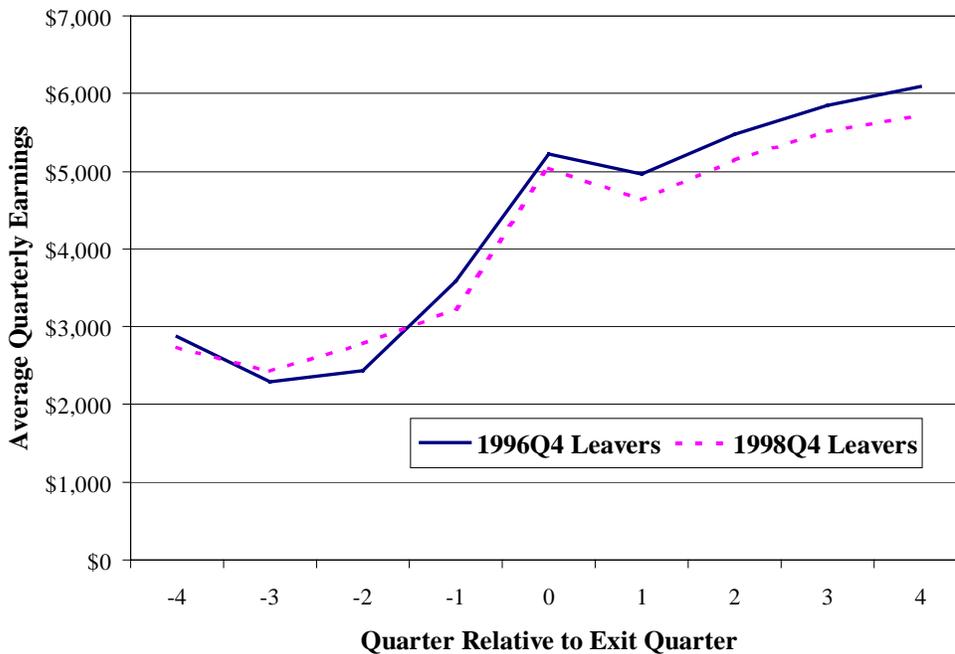


Exhibit 5-4

2-Parent Leavers: Median Quarterly Family Earnings, by Quarter Relative to Exit

1996Q4 2-parent leavers have slightly higher post-exit earnings levels.



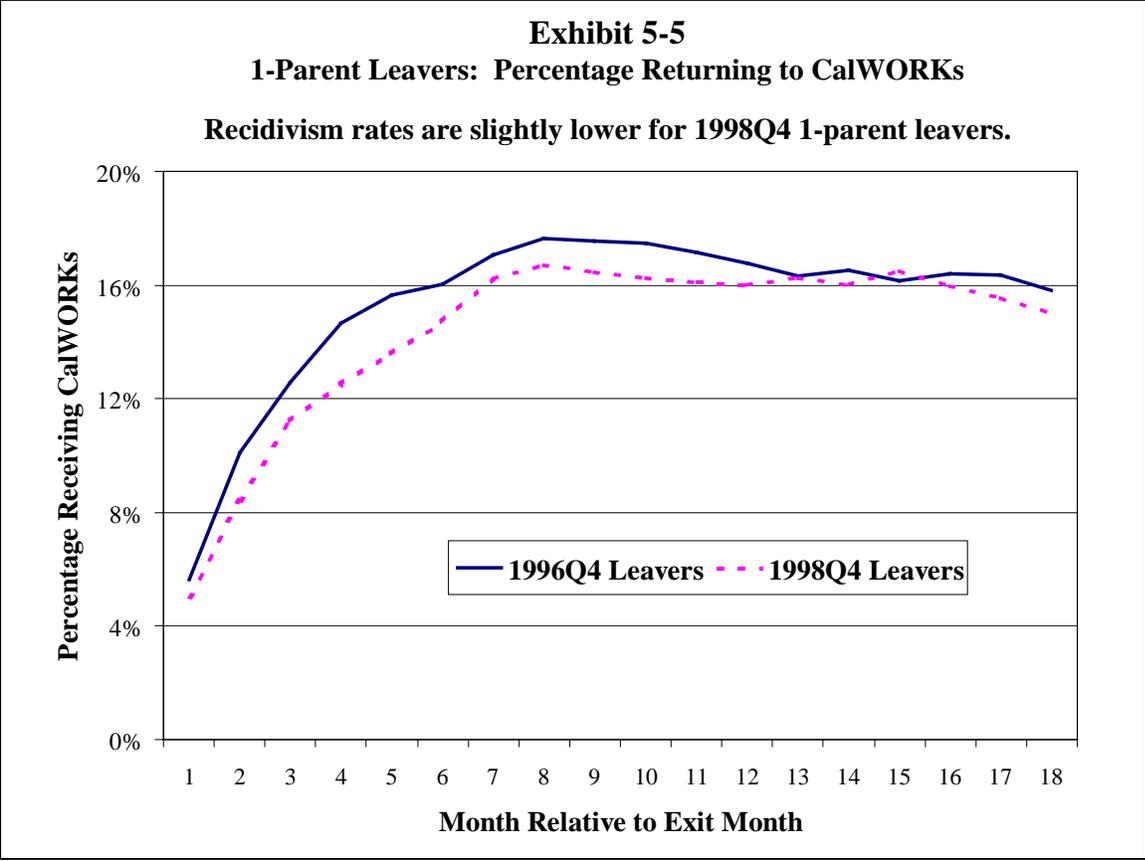
two-parent leavers was doing somewhat better after exit, as they exhibited slightly higher earnings probabilities and earnings levels.

One might expect that the earnings of the 1998Q4 cohort would have been higher than the 1996Q4 cohort, due to the improvement in local economic conditions discussed in Chapter 2. To explore this in more detail, we hypothesized that this didn't occur because of a countervailing factor – a change in the composition of the caseload during this period, also noted in Chapter 2. Specifically, leavers in 1998 are represented more heavily by long-term users of aid (which reflects the changing composition of the program caseload during a period of caseload declines), who might have a more difficult time getting and retaining jobs, particularly higher-paying jobs. To test this hypothesis, we controlled for length of time on aid, looking separately at earnings trends for families with long and short histories of aid use (data not presented in a separate exhibit). However, we found that the shift in the composition of leavers towards families with long histories of aid use did not affect earnings patterns.

5.2 RECIDIVISM

In this section we examine cohort differences in the proportion of leavers returning to cash aid in the 18 months after exit. A family is determined to have returned to cash aid if *any member* of the exiting assistance unit receives such assistance. In the exhibits that follow, month 1 is defined to be the first month after the exit month, month 2 is the second month after the exit month, and so on.

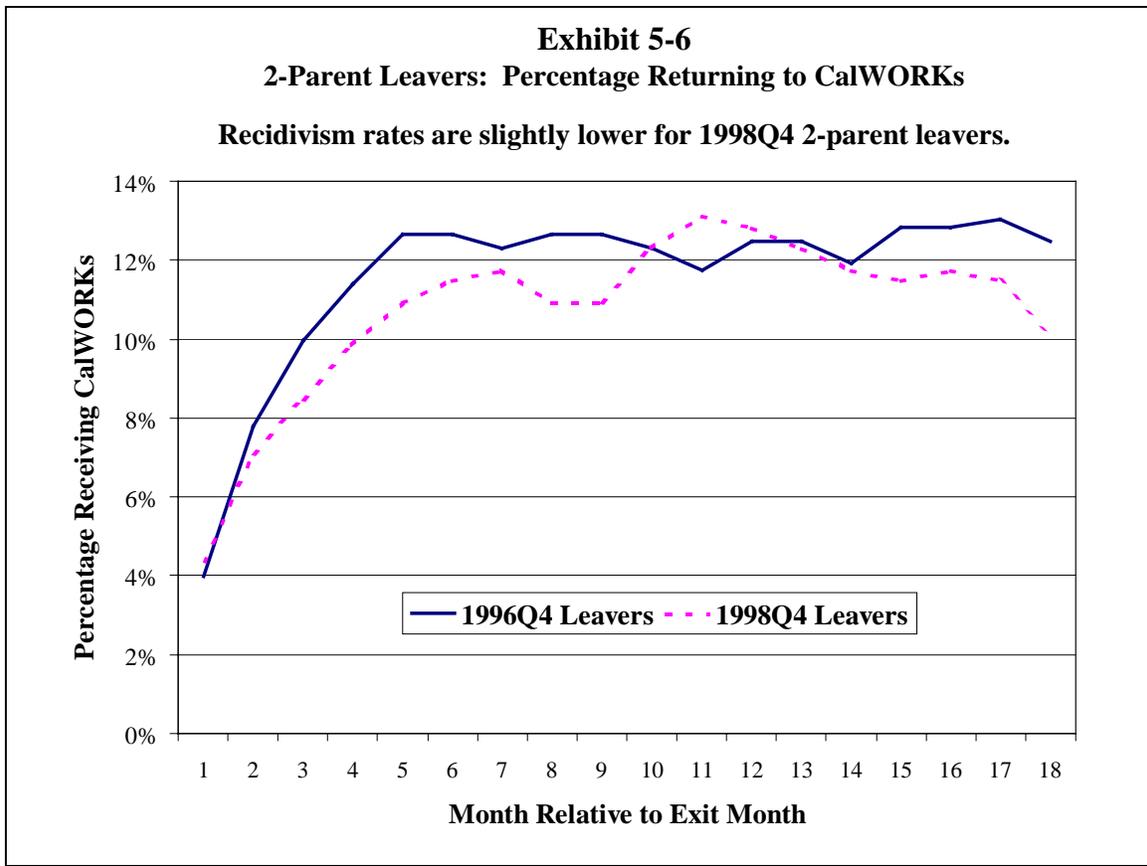
Exhibit 5-5 shows the proportion of one-parent leavers returning to cash aid. We observe a similar pattern of recidivism in each cohort, with rates rising to about 17 percent of one-parent leavers in the eighth month after exit, and remaining at that level over the next 10



months.³³ We note that recidivism rates are somewhat lower for the 1998Q4 leavers in the first six months after exit.

Exhibit 5-6 reveals a similar pattern of recidivism for two-parent leavers. 1998Q4 leavers have slightly lower recidivism rates in the first six months after exit, but rates are fairly comparable across the two groups over the next 12 months. We note that in general, recidivism rates are substantially lower for two-parent families than one-parent families.

³³ The attentive reader may recall that we defined leavers to be off aid for two consecutive months (the exit month and the first month after the exit month), and may wonder why, therefore, the recidivism rate in month 1 is not zero by this definition. However, our leaver populations were defined at the county level, while we are measuring post-exit aid use across all counties in the state. The leavers identified as receiving aid in month 1 are receiving aid in a county different than the “exit” county.



5.3 POST-EXIT USE OF OTHER FORMS OF AID

Earlier in this report, we indicated that the use of Food Stamps among the 1998Q4 leavers was relatively low. We also estimated that a large number of families who were not receiving Food Stamps probably were eligible for this benefit. However, Exhibits 5-7 and 5-8 show that a substantially higher percentage of the 1998Q4 leavers were receiving Non-Assistance Food Stamps (NAFS) after they left CalWORKs, compared to the 1996Q4 cohorts.³⁴ The increase in receipt of NAFS is particularly striking in the period 7-18 months after exit. For example, among 1998Q4 one-parent leavers (Exhibit 5-7), the rate of receipt of NAFS increases from 6 percent to 11 percent over this period, while the rate for the

³⁴ A family is determined to be receiving Non-Assistance Food Stamps if at least one member of the exiting assistance unit receives such assistance.

Exhibit 5-7

1-Parent Leavers: Percentage Receiving Non-Assistance Food Stamps

1998Q4 1-parent leavers are more likely to use NA Food Stamps.

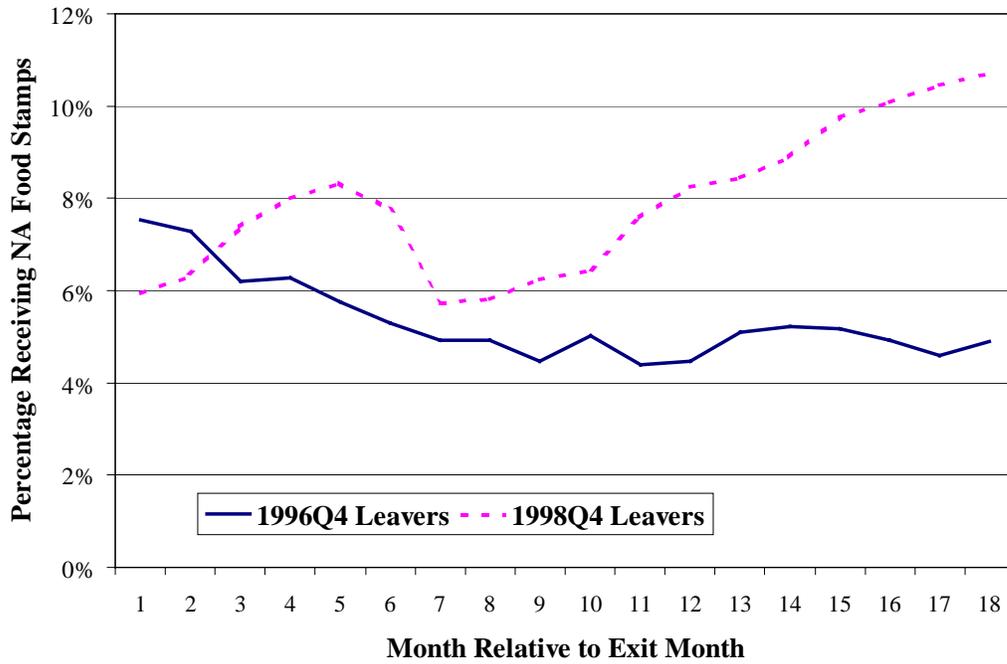
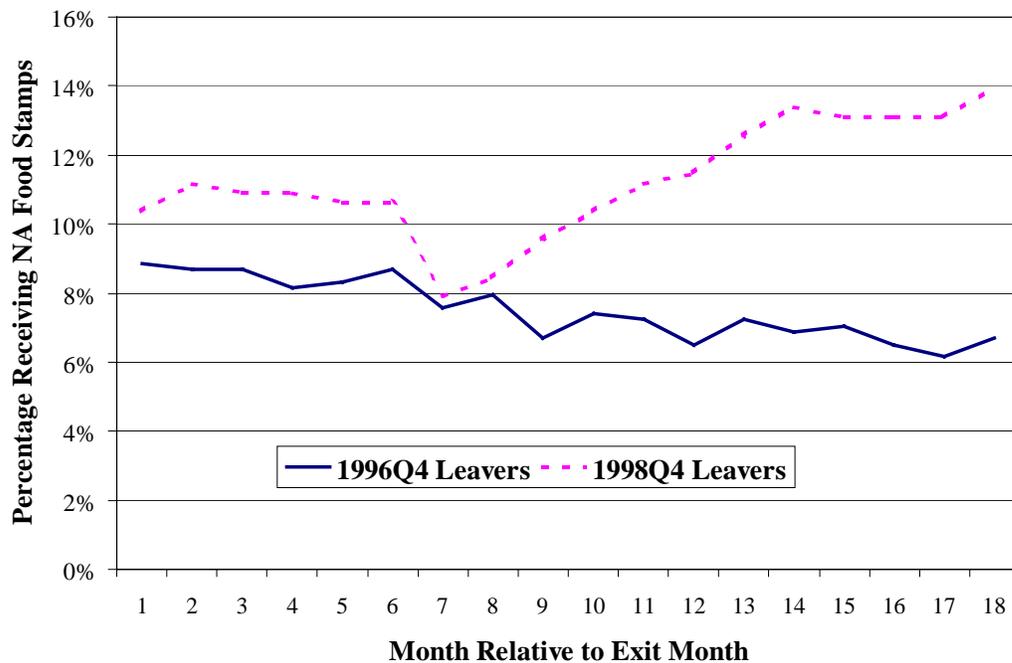


Exhibit 5-8

2-Parent Leavers: Percentage Receiving Non-Assistance Food Stamps

1998Q4 2-parent leavers are more likely to use NA Food Stamps.



1996Q4 cohort remains about 5 percent. Similarly, for the 1998Q4 two-parent leavers (Exhibit 5-8), the rate of receipt of NAFS increases from 8 percent to 14 percent from the seventh to the eighteenth month after exit, while the rate from the 1996Q4 cohort remains between 6 and 8 percent.

It is important to note that the increase in receipt of NAFS occurs at the same time that we observe no substantial differences in earnings outcomes or cash aid recidivism between the two cohorts of leavers. Therefore, it is likely that the increase in NAFS receipt reflects an increased rate of take-up of these benefits, rather than an increase in eligibility. Thus, while our analysis in Chapter 3 pointed to significant underutilization of Food Stamps by the 1998Q4 cohort, the comparison to the 1996Q4 group suggests that the trend, at least, is in the direction of higher utilization of Food Stamps benefits.

We also found that Non-Assistance Medi-Cal (NAMC) coverage was more prevalent following exit among the 1998Q4 cohorts, including the “Edwards-Hold” cases (those cases that were automatically deemed eligible but were awaiting re-determination of their Medi-Cal eligibility after exiting from aid). Exhibit 5-9 reports the proportion of one-parent leavers in each cohort with at least one family member receiving NAMC. For the 1996Q4 cohort, the proportion of families receiving Medi-Cal declines from just over 50 percent in the first month after exit to 20 percent 12 months after exit, and remains at that level over the next six months. By contrast, 70 percent of one-parent leavers in the 1998Q4 cohort receive NAMC in the first month after exit, declining gradually to 27 percent 18 months after exit. The pattern is similar for two-parent leavers (Exhibit 5-10).

In our analysis, we also looked at post-exit receipt of SSI, and receipt of Foster Care by children in the exiting assistance unit (not presented in separate exhibits). For both of

Exhibit 5-9
1-Parent Leavers: Percentage Receiving Medi-Cal

1998Q4 1-parent leavers are more likely to use NA Medi-Cal.

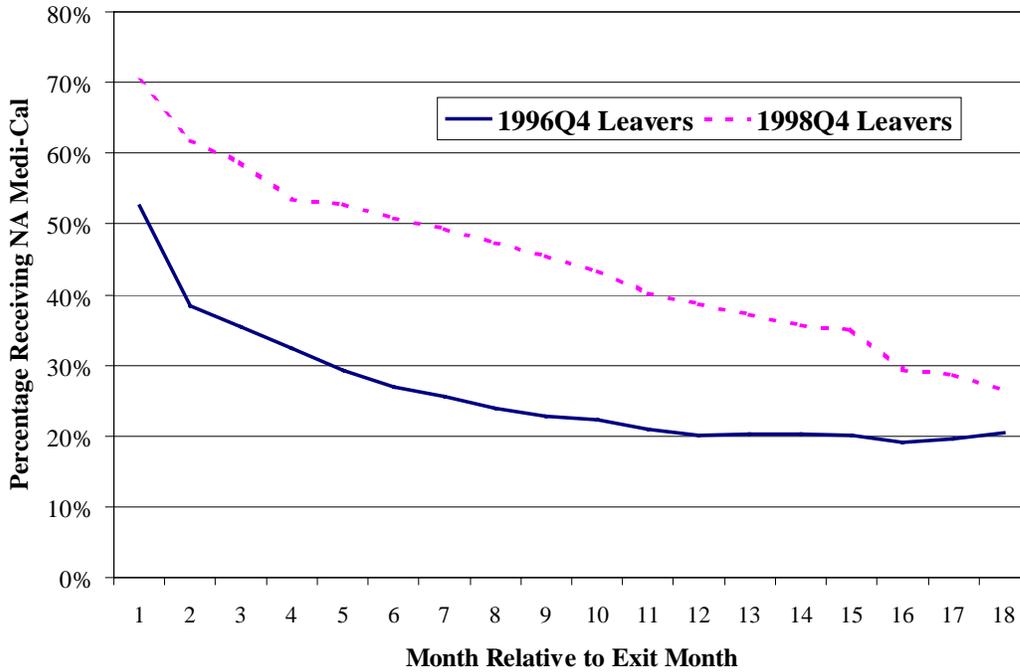
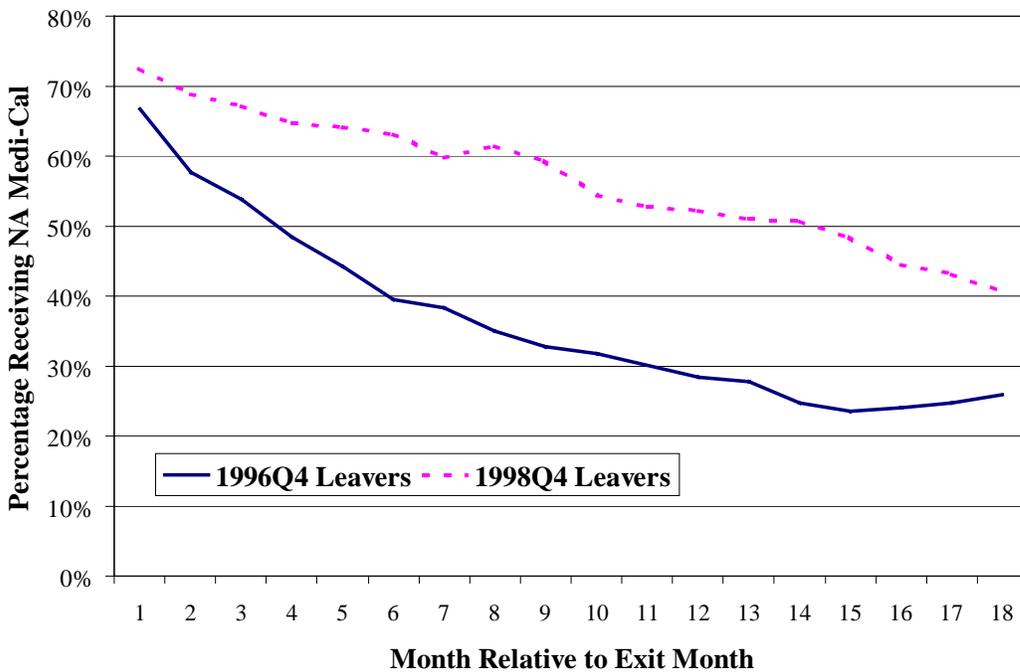


Exhibit 5-10
2-Parent Leavers: Percentage Receiving Medi-Cal

1998Q4 2-parent leavers are more likely to use NA Medi-Cal.



these types of aid receipt, we did not find significant differences between the 1996Q4 and 1998Q4 cohorts. With respect to SSI, we observed a very small percentage of all leavers groups (less than 2 percent) receiving such assistance in each of the first 18 months after exit from CalWORKs. With respect to Foster Care, about 2 percent of one-parent leavers and less than 1 percent of two-parent leavers in each cohort had a child receiving Foster Care over the first 18 months after exit.

We also examined receipt of SSI among families transitioning from cases with adults and children receiving cash assistance to cases with only children receiving such assistance (not presented in a separate exhibit). Because California counties have a strong fiscal incentive under CalWORKs' block grant structure to shift eligible adults from CalWORKs to SSI, we were interested in determining whether cases transitioning to child-only status under CalWORKs were more likely to involve adults switching to SSI receipt than in the pre-CalWORKs period. However, we found that cases transitioning to child-only status in 1998Q4 were only slightly more likely to involve an adult switching to receipt of SSI (4 percent of such transitions in 1998Q4, as opposed to 3 percent of transitions to child only status occurring in 1996Q4).

5.4 SUMMARY

In summary, in terms of earnings outcomes and cash aid recidivism, the two leavers cohorts exhibit almost identical outcomes. However, 1998Q4 leavers are more likely to receive NAFS and NAMC benefits after exit from cash aid. We found comparably low levels of receipt of SSI and Foster Care benefits across the two cohorts.

6 SUMMARY AND CONCLUSIONS

It is clear from our findings that a substantial number of families who left CalWORKs, and families who were informally diverted from the program, continued to find themselves in a financially marginal condition. As such, it is not surprising that many of the respondents report problems related to the well being of their families. Below, we summarize, and comment on, some of the key findings.

6.1 LEAVERS

Demographic Characteristics. As expected, leavers tend to be less disadvantaged, from a demographic perspective, than CalWORKs recipients who remain on aid. Nevertheless, a surprisingly large proportion of leavers were long-term recipients of aid.

Recidivism. About 20 percent of the leavers had returned to CalWORKs by the time of the first interview. As expected, leavers with low earnings and low levels of education were more likely to return to aid. We also found that one- and two-parent leavers who returned to aid were more likely to report that finding child care and transportation were big problems than were their counterparts who had not returned to aid. Surprisingly, leavers who had been on aid for long periods of time were *less likely* to return to CalWORKs than those who were short-term aid recipients. Finally, we found that over half of the leavers who had *not* returned to aid by the first interview had incomes that were below the CalWORKs eligibility threshold.

Family Well Being. At the first interview, household income relative to the poverty level was about the same for one-parent and two-parent leaver families. On most of the other measures of well being, the two-parent leavers were better off.

The findings that about half of the leavers had never heard of the EITC, and that over half of those who appeared to be eligible for the credit had never used it, are important from a policy perspective. Clearly, more attention needs to be given at the county level towards the provision of information and assistance in taking advantage of this source of income.

Comparisons With the 1996 Leavers. In spite of moderate improvements in economic conditions, we found no significant differences between the 1996Q4 and 1998Q4 cohorts of one-parent or two-parent leavers in the pattern of earnings in the year preceding and following exit from CalWORKs. We also found that the two cohorts returned to cash aid at similar rates. However, the 1998Q4 cohort received Non-Assistance Food Stamps and Medi-Cal coverage at a much higher rate than families leaving cash aid two years earlier.

6.2 INFORMALLY DIVERTED

Demographic Characteristics. As might be expected, the informally diverted applicants had spent less time on aid than had the leavers, but it is interesting to note that more than half had previously been on CalWORKs/AFDC. Also, in some respects the informally diverted persons were more disadvantaged than the leavers – for example, they had lower levels of education, on average.

Reasons for Diversion. According to county administrative data, about 75 percent of the informally diverted applicants were denied aid because they withdrew their application or did not complete the application process. In our surveys, about one-third of this group reported employment as the reason they were denied aid. Similarly, one-third of all the informally diverted respondents cited employment as the reason for their diversion, and an additional 22 percent said it was because they believed, or were told, they were ineligible. Only about 8 percent cited the administrative burdens of applying for aid. Thus, it appears

that, overall, the respondents did not have a general perception that they had been denied aid due to unfair administrative actions.

The pattern of earned income immediately before and after application for aid suggests that many of the informally diverted applicants may have suffered brief spells of joblessness – events that could have led to the submission, and subsequent withdrawal, of an application for aid. Nevertheless, our analysis of earned income in the quarter of diversion suggests that many of the diverted applicants might have been eligible for CalWORKs if they had completed their applications. Because earned income is not the sole criterion for eligibility, however, further investigation of this issue is needed before drawing any firm conclusions.

Family Well Being. By the time of the first interview, about 20 percent of the informally diverted applicants had subsequently applied for, and gone on, CalWORKs. Our findings, however, indicate that a significant proportion of those who were *not* on CalWORKs had incomes below the CalWORKs eligibility threshold.

At the first interview, the household incomes of the informally diverted families were, on average, about the same as the leavers – just below the federally poverty level. In reviewing how well the informally diverted families were doing in comparison with the leavers (based on our measures of well being), there were no clear distinctions overall.

As was the case for leavers, about half of the diverted respondents had never heard of the EITC, and about three-fourths of those who appeared to be eligible for the credit had never used it. This suggests that county eligibility workers could play a greater role in providing information about the EITC to applicants who are diverted from assistance.

6.3 OTHER KEY FINDINGS ON MEASURES OF WELL BEING

Food Insecurity. Many of the respondents indicated in the interviews that they had experienced food insecurity. In exploring this further, we found evidence that a significant percentage of these families had not accessed Food Stamps benefits even though they appeared to be eligible. This is an area that warrants further investigation as to the reasons for the low take-up rates for this benefit. On a more positive note, in comparison to families leaving aid two years earlier, 1998Q4 leavers were much more likely to be receiving Food Stamps after leaving cash aid.

Child Care. About half of the one-parent leavers and the informally diverted respondents indicated that obtaining child care was a barrier to full-time employment. In this respect, we note that relatively few leavers reported receiving assistance at exit from CalWORKs in finding, or paying for, child care.

Income and Well Being. At the time of the first interview, both groups – leavers and the informally diverted – had household incomes that, on average, were close to the federal poverty level. As might be expected given the relatively low incomes among many of these families, significant numbers of respondents reported problems in the measures of well being included in our surveys. Surprisingly, we did not find a particularly strong relationship between income levels and our primary measures of well being.

6.4 RECIPIENTS OF HOUSING ASSISTANCE

Demographic Characteristics. In general, the leavers who received housing assistance appeared to be more disadvantaged, from a demographic perspective, than leavers who did not receive such assistance.

Family Well Being. We found that, although non-housing leavers had higher levels of income relative to poverty, housing leavers were better off with respect to food insecurity and housing quality and crowding, which may be related to the provision of housing assistance.

6.5 POLICY IMPLICATIONS

Based on a review of our findings, we suggest consideration of the following policy changes, most of which could be implemented administratively at the county level:

- *Adopt policies to ensure that leavers and diverted applicants are aware of the Earned Income Tax Credit.* We found that a substantial number of leavers and diverted applicants were not aware of this tax credit, and many who appeared to be eligible had never used it.
- *Adopt policies to ensure that leavers are aware of Non-Assistance Food Stamps eligibility rules.* While 1998 leavers were more likely to be receiving food stamps after exit from CalWORKs than were 1996 leavers, we still found that many families in the 1998 group had not accessed these benefits even though they appeared to be eligible.
- *Adopt policies to ensure that leavers are aware of all available resources for assistance in finding and paying for child care after exit from CalWORKs.* We found that relatively few leavers reported receiving such assistance upon exit from aid.
- *Provide information on the availability of post-CalWORKs benefits at an earlier stage, prior to exit from CalWORKs.* A significant number of leavers simply drop off the welfare rolls by not submitting their continuing eligibility forms. Therefore, it may be particularly difficult to provide these families with information on the availability of post-CalWORKs benefits after they leave aid.
- *Use targeting strategies so as to maximize available resources in providing certain services.* For example, based on our finding that individuals with low levels of earnings and education were the most likely to return to CalWORKs, it may be cost-effective to target post-employment services to leavers with these characteristics. Targeting strategies can also be used in ongoing case management activities, including the provision of information on post-CalWORKs benefits. (In our final report, we will examine in more detail the characteristics of leavers so as to facilitate the development of policies based on targeting.)

- *Review county intake policies and practices, focusing attention on applicants whose eligibility appears to be below or close to the CalWORKs threshold.* While we found that, overall, the informally diverted applicants did not perceive they had been denied aid due to unfair bureaucratic actions, it appeared that many such applicants may have been eligible for aid if they had completed their applications.
- *Expand the concept of diversion programs to encompass the provision of employment and support services and information on non-assistance benefits, to be available to low-income families regardless of their eligibility for CalWORKs.* We found that many informally diverted applicants wound up on CalWORKs within a relatively short period of time after diversion, suggesting the need for earlier intervention. We note that under federal regulations adopted in 1999, federal TANF funds (as well as state funds countable towards the TANF maintenance of effort requirements) may be used to provide services to families whose incomes exceed the limit for TANF (CalWORKs) grant eligibility. The Legislative Analyst's Office in the California Legislature recently identified several options for using this added flexibility, including (1) allocating federal TANF block grant funds and/or state funds to provide services – such as job training, transportation, and mental health and substance abuse treatment – for working poor families not eligible for CalWORKs grants and (2) allowing the counties to spend their performance incentive payments (funds allocated to the counties for performance in the CalWORKs Program) to provide services to working poor families.³⁵ In response, the Legislature enacted legislation to permit the counties to spend up to 25 percent of their fiscal incentive payments on services to families with incomes up to 200 percent of the federal poverty level.

³⁵ Legislative Analyst's Office, California State Legislature, *Analysis of the 2000-01 Budget Bill*, p. C-157.

Appendix A

Survey Instrument

CASE ID#: | | - | | - | | | | | | - | |
(INTERNATIONAL TIME) START TIME: | | | | | |
(INTERNATIONAL TIME) END TIME: | | | | | |
INTERVIEWER ID#: | | | | | |
DATE: | | | - | | | - | | |

The Bay Area Family Well-Being Survey

**A Study of Welfare Leavers and Housing Assistance Recipients
in San Mateo, Santa Clara and Santa Cruz Counties**

Prepared by:
Battelle Memorial Institute
Centers for Public Health Research and Evaluation

Prepared for:
The SPHERE INSTITUTE

BOOKMARK 1

I. NAME:

ADULT NO:

2. RELATIONSHIP
TO R:

3. AGE:

1	2	3	4	5	6	7	8

II. NUMBER OF OTHER ADULTS IN R's
HOUSEHOLD:

BOOKMARK 2

I.

NAME:

CHILD NO:

/ / / / / / / /							
1	2	3	4	5	6	7	8

Hello... my name is _____. I represent Battelle, a survey research company, and I am calling to ask you to take part in a very important survey that will help policy makers learn how to improve economic opportunities for people like yourself. Recently we sent you a letter explaining this study. Did you receive it?

(As you may remember,) the letter explained that this study is being conducted to learn more about the circumstances of people like yourself and the well-being of their families. As part of the study, we are conducting a 40-minute interview with people who (stopped receiving Temporary Assistance for Needy Families or CalWORKs/applied for Temporary Assistance for Needy Families or CalWORKs/are receiving public housing assistance). The survey is being conducted to better understand how you and your family are doing in important areas of your lives. After we finish the interview, we will mail you a \$15 money order.

All the information you provide will be kept strictly confidential and nothing will be reported to (the {NAME OF COUNTY WELFARE OFFICE}, any social services agency or welfare department or the (housing authority/{COUNTY} Housing Authority). This means that anything you tell me will not affect your eligibility for any type of public assistance or the benefits that you receive. You can refuse to answer any questions that you do not want to answer.

I. HOUSEHOLD ROSTER

The first few questions are about you to make sure we are speaking to the correct person.

- | | | |
|----|---|---|
| 1. | First, I would like to make sure I have your name recorded correctly. According to our records, your name is {NAME ON FACE SHEET}. Is that correct? SPELL NAME IF NECESSARY. | YES .. (SKIP TO Q3) 1
NO 2 |
| 2. | What is your correct name?

_____ | |
| 3. | I have your date of birth as {DATE OF BIRTH}. Is that correct? | YES .. (SKIP TO Q5) 1
NO 2 |
| 4. | What is your date of birth? | _ _ _ _ _ _ |
| 5. | And, our records show your social security number as {SSN}. Is that correct? | YES .. (SKIP TO Q7) 1
NO 2 |
| 6. | What is your correct social security number? | _ _ _ _ _ _ _ _ _ _ |

7. **INTERVIEWER: IS THIS RESPONDENT THE CORRECT SAMPLE MEMBER?** YES .. (SKIP TO Q9) 1
NO2

8. I am sorry, but we can only interview people who are selected for this study. Do you have any information about how I could find {NAME OF SAMPLE MEMBER} born on {DOB}? Thank you for your time.

INTERVIEWER: RECORD SITUATION AND ANY ACQUIRED INFORMATION ABOUT SAMPLE MEMBER ON FACE SHEET. TERMINATE INTERVIEW.

9. Including yourself, how many people usually live in your household ? Please include any babies, small children, foster children, and anyone who is temporarily away, such as someone in school, traveling, in the hospital, in a correctional facility or other institution? NUMBER OF PEOPLE LIVING IN HOUSEHOLD:

IF ONLY ONE PERSON, SKIP TO SECTION II

Now I have a few questions about any other adults who usually live in your household.

10. Besides yourself, are any of the people you just counted, 18 years of age or older? **PROBE:** Please include anyone who is temporarily away, such as someone who is working at a job out of town, traveling, in a hospital, in a correctional facility or other institution? YES 1
NO (SKIP TO SECTION II)2
11. Please tell me the first names of the adults who live here, so we can refer to them as we talk. Let's begin with the oldest? **ENTER NAMES OF ALL ADULT HOUSEHOLD MEMBERS ON BOOKMARK #1. PROBE:** Are there any other adults who usually live here? **FINAL PROBE:** Have we listed all the adults?

12. Now I would like to find out a little more about the adults who live here. What is {NAME}'s relationship to you? **RECORD ON BOOKMARK, #1, LINE 2.**

ADULT RELATIONSHIP CODES:	
00. RESPONDENT 01. HUSBAND 02. WIFE 03. PARTNER 04. MOTHER (INCLUDING STEP- AND ADOPTIVE) 05. FATHER (INCLUDING STEP- AND ADOPTIVE) 06. SISTER (INCLUDING HALF, STEP, ADOPTIVE, AND FOSTER) 07. BROTHER (INCLUDING HALF, STEP, ADOPTIVE, AND FOSTER) 08. GRANDMOTHER (INCLUDING BIOLOGICAL AND SOCIAL AS WELL AS GREAT) 09. GRANDFATHER (INCLUDING BIOLOGICAL AND SOCIAL AS WELL AS GREAT)	10. DAUGHTER (INCLUDING BIOLOGICAL, STEP, ADOPTIVE AND FOSTER) 11. SON (INCLUDING BIOLOGICAL, STEP, ADOPTIVE AND FOSTER) 12. MOTHER IN-LAW 13. FATHER IN-LAW 14. SISTER IN-LAW 15. BROTHER IN-LAW 16. DAUGHTER IN-LAW 17. SON IN-LAW 18. DAUGHTER OF PARTNER 19. SON OF PARTNER 20. OTHER FEMALE RELATIVE 21. OTHER MALE RELATIVE 22. OTHER UNRELATED FEMALE 23. OTHER UNRELATED MALE

13. How old was {NAME} on his/her last birthday? **ASK FOR EACH ADULT. RECORD ON BOOKMARK #1. LINE 3.**

II. CHILDREN

Now I have a few questions about children.

14. Are there any babies or other children under 18 years of age who are living or staying in your household? YES 1
 Only include the children for whom you are responsible. NO...(SKIP TO Q42, PAGE 11).....2
15. Please tell me the first names of the children so we can refer to them as we talk. Let's begin with the oldest. **RECORD NAMES ON BOOKMARK #2 FROM OLDEST TO YOUNGEST.**

FINAL PROBE: Have we listed all the children? **ADD ANY ADDITIONAL CHILDREN TO BOOKMARK #2.**

-
16. Now please tell me how ({CHILD}/each child) is related to you. → →
(ENTER RELATIONSHIP CODE UNDER CHILD'S NUMBER.)
-
- 16a. And how old was {CHILD} on (his/her) last birthday? → → →
(ENTER AGE UNDER CHILD'S NUMBER.)
-
17. Now, just a couple of questions about (your child's/each child's) medical insurance and health. (Are any of your children/ Is {CHILD}) currently covered by a plan that helps pay for (their/his/her) medical care, such as Medi-Cal or Medicaid, Healthy Families, which is also called "Medi-Cal for Kids", a private insurance plan, such as a plan provided by an employer or one you pay for yourself, or some other government health plan, such as CHAMPUS or Medicare? **IF NONE COVERED, SKIP TO Q18. IF COVERAGE ASK Q17a.** → → →
-
- 17a. What type of medical insurance plan is {CHILD} currently covered by? Is it
- a. Medi-Cal or Medicaid, → → → → →
 - b. Healthy Families, which is also called "Medi-Cal for Kids," → → →
 - c. a private insurance plan such as a plan provided by an employer or one you pay or yourself, → → → → →
 - d. some other government health plan, such as CHAMPUS or Medicare? → →
-
18. (Does your child/do any of your children) have an illness or disability that demands a lot of your attention and that makes it hard for you to work or go to school? **IF NONE, SKIP TO Q19. IF ILLNESS/DISABILITY, ASK: Which child?** → → →

Section II Children

FOR Q. 16: CHILD RELATIONSHIP CODES	
MALE CHILDREN IN HOUSEHOLD	FEMALE CHILDREN IN HOUSEHOLD
01. SON	02. DAUGHTER
03. SPOUSE/PARTNER'S SON	04. SPOUSE/PARTNER'S DAUGHTER
05. GRANDSON	06. GRANDDAUGHTER
07. NEPHEW	08. NIECE
09. BROTHER	10. SISTER
11. MALE FOSTER CHILD	12. FEMALE FOSTER CHILD
13. OTHER MALE RELATIVE	14. OTHER FEMALE RELATIVE
15. OTHER MALE NON-RELATIVE	16. OTHER FEMALE NON-RELATIVE

CHILD NUMBER								
Relationship?	_____	_____	_____	_____	_____	_____	_____	_____
Age?	_____	_____	_____	_____	_____	_____	_____	_____
Has Insurance?	1	2	3	4	5	6	7	8
Medi-Cal	1	1	1	1	1	1	1	1
Healthy Families	2	2	2	2	2	2	2	2
Private	3	3	3	3	3	3	3	3
Gov't Plan	4	4	4	4	4	4	4	4
Which Child?	1	2	3	4	5	6	7	8

INTERVIEWER: USE THE RANDOM NUMBER TABLE TO SELECT A FOCAL CHILD, IF FOCAL CHILD IS LESS THAN 5 YEARS OLD SKIP TO QUESTION 24.

19. I would like to ask a few more questions about {NAME OF FOCAL CHILD}'s education. (Is (he/she) currently enrolled in kindergarten or a higher grade in school. **IF CURRENTLY ON SCHOOL BREAK, COUNT AS ENROLLED IF IN SCHOOL DURING LAST TERM.**)
- YES..... 1
 NO ... (SKIP TO Q22) 2
20. This school year, have you gotten to speak with any of {NAME OF FOCAL CHILD}'s teachers about (his/her) progress or behavior in school?
- YES..... 1
 NO 2
21. At any time in the last 6 months, that is, since {MONTH/YEAR}, (has {NAME OF FOCAL CHILD})
- | | YES | NO |
|--|-----|----|
| a. Been in a school program for gifted or talented students?..... | 1 | 2 |
| b. Received special education because of a physical, emotional, behavioral, or other problem? | 1 | 2 |
| c. Been on the honor roll or received other <u>academic</u> awards at school? | 1 | 2 |
| d. Received any <u>other</u> awards at school, such as for sports or attendance? .. | 1 | 2 |
| e. Received poor grades at school?..... | 1 | 2 |
| f. Taken part in school-sponsored activities outside of regular classes, such as clubs, sports, after-school tutoring, or an "extended-day" program at school? | 1 | 2 |
22. In the last 6 months, has {NAME OF FOCAL CHILD}. . .
- | | YES | NO |
|---|-----|----|
| a. Taken part in activities <u>outside</u> of school with an <u>adult supervising</u> . Some examples are (READ SLOWLY) sports teams; athletic, music, or dance lessons; or activities at a recreation or community center or youth organization?..... | 1 | 2 |
| b. Done anything to earn money, such as babysitting, washing cars, collecting cans and bottles, or doing any other kind of work for pay? | 1 | 2 |

23. Raising children can be difficult these days. In the last 6 months, Have there been any of the following problems with {NAME OF FOCAL CHILD}.

	YES	NO
a. Being suspended, excluded, or expelled from school?	1	2
b. Getting into trouble with the police?.....	1	2
c. Having a problem with alcohol or drugs?	1	2
d. Doing something illegal to get money?	1	2

INTERVIEWER: IF FOCAL CHILD IS UNDER 11 YEARS OLD, SKIP TO Q24.

e. Dropping out of school before graduating?	1	2
f. Getting pregnant or getting someone else pregnant?	1	2

INTERVIEWER: IF CHILD IS 14 YEARS OR OLDER SKIP TO Q30.

24. These next questions are about child care arrangements you may have made for {FOCAL CHILD} in the last month. I am going to read a list of different kinds of arrangements people may make for the care of their children when the children are not with them. Please tell me if you used any of these arrangements for {NAME OF FOCAL CHILD} during the last month.

Was he/she cared for . . .

25. In the last month, how many hours was he/she cared for in this arrangement during a typical week?

	YES	NO	Hours per week
a. {IF CHILD IS UNDER 6 YEARS OLD} In a Head Start program?	1	2	_ _
b. In a day group care center, pre-school, a nursery school, a pre-kindergarten, or other formal program other than Head Start?	1	2	_ _
c. {IF CHILD IS ENROLLED IN SCHOOL} In an extended day program, that is, before- or after-school care program at his/her regular school?	1	2	_ _
d. By an adult relative other than your spouse/partner or the child's father?	1	2	_ _
e. In a family day care home or by a babysitter not related to (him/her)?	1	2	_ _
f. By an older brother, sister or other relative under age 18?.....	1	2	_ _

INTERVIEWER: HOW MANY ARRANGEMENTS ARE USED?
IF NONE USED, SKIP TO Q 30.
IF ONLY ONE ARRANGEMENT SKIP TO Q 27.
IF MORE THAN ONE CONTINUE TO Q. 26.

26. Of all the child care arrangements you are currently using for {NAME OF FOCAL CHILD}, you've told me that he/she spends the most time being cared for (in/by) {primary arrangement}. Do you consider this the primary child care arrangement for {NAME OF FOCAL CHILD}?
- YES SKIP TO Q 27 1
 NO 2
- 26. a** Which arrangement do you consider his/her primary arrangement?
- (Valid range for arrangement codes are a – f from question 24.)*
27. Did you receive assistance from the county welfare office or social services agency in finding or arranging for this (primary) childcare arrangement?
- YES..... 1
 NO 2
28. During the last 6 months, how many times has the primary childcare arrangement changed for {NAME OF THE FOCAL CHILD}? This includes different babysitters who cared for (him/her) or different places or programs he/she attended.
- Number of times changed arrangements:

INTERVIEWER: IF Q28 IS ZERO, SKIP TO Q30.

29. The last time you changed the primary child care arrangement for {NAME OF THE FOCAL CHILD}, what was the main reason for the change? **CIRCLE ONLY ONE.** [PROBE: What was the main reason for the change?]
- A. BEGINNING/ENDING/CHANGES IN CHILD'S SCHOOL ENROLLMENT 1
 B. BEGINNING/ENDING/CHANGES IN RESPONDENT'S JOB OR SCHOOL ENROLLMENT 2
 C. COST 3
 D. AVAILABILITY OR HOURS OF CARE PROVIDER 4
 E. RELIABILITY OF CARE PROVIDER 5
 F. QUALITY OF CARE PROVIDED 6
 G. LOCATION OR ACCESSIBILITY OF PROVIDER 7
 H. FOUND BETTER/LESS EXPENSIVE/MORE CONVENIENT PROVIDER 8
 I. NEVER HAD ANY REGULAR ARRANGEMENT 9
 J. CHILD OUTGREW ARRANGEMENT 10
 K. NO LONGER ELIGIBLE FOR ASSISTANCE 11
 L. ARRANGEMENT NO LONGER AVAILABLE 12
 M. OTHER (SPECIFY) _____ 13
30. Sometimes it is difficult to make arrangements to look after children all of the time, such as before or after school. In the last month, has {NAME OF THE FOCAL CHILD} stayed by (himself/herself) on a regular basis even for a small amount of time?
- YES 1
 NO ... (SKIP TO Q33) 2
 DK, REFUSED (SKIP TO Q33) 9

Section II Children

31. In the last month, how many hours did **{NAME OF THE FOCAL CHILD}** stay by (himself/herself)? HOURS LAST MONTH:

32. In the last month, did **{NAME OF THE FOCAL CHILD}** usually stay by (himself/herself) in your home, some other home, or someplace else?

Child's home 1
 Other home..... 2
 Someplace else 3
 DK, REFUSED 9

33. Thinking about all of the child care arrangements you used regularly in the last month for (your child/all of your children) while you were working, in school, in an employment program or looking for work, how much altogether did you pay for child care out of your own pocket? Please count all arrangements you may have used for all of your children but don't include money that you paid but got paid back by someone else.

Out of pocket child care expenses last month: \$.

34. IF DON'T KNOW OR REFUSED PROMPT:

Less than \$100.....1
 \$100 to \$1992
 \$200 to \$2993
 \$300 to \$3994
 \$400 or more5

INTERVIEWER: IF Q33 IS ZERO, SKIP TO Q36. IF ONLY HAS 1 CHILD SKIP TO Q36.

35. How many of your children are cared for in the arrangements that you paid for out of your own pocket last month? NUMBER OF CHILDREN:

36. During the last 6 months has anyone else paid for part or all of the cost of childcare for any of your children while you were working, in school, in an employment program or looking for work? That is, did a government agency, an employer, a relative or friend, or someone else pay for all or part of your childcare?

YES 1
 NO ...(GO TO Q40) 2
 DK, REFUSED 9

37. Who or what agency helped pay for your childcare? **MARK ALL THAT APPLY.**

a. Government (Federal, State, or local government agency or welfare office) 1
 b. Child's other parent (parent doesn't live with child) 2
 c. Employer 3
 d. Other (SPECIFY)_____ 4

**INTERVIEWER: IF Q37 IS “a” SKIP TO Q40.
IF R IS NOT IN WELFARE LEAVER SAMPLE SKIP TO Q40.**

38. Are you aware of any government benefits that help parents who leave welfare or try to stay off welfare pay for childcare? YES 1
NO(SKIP TO Q40)..... 2
39. Did you apply or try to get government benefits to help pay for childcare?
a. Yes, applied but were denied benefits because income was too high..... 1
b. Yes, applied but were denied benefits for other reasons..... 2
c. Yes, applied but never received benefits 3
d. No, never applied or tried to get benefits..... 4
40. In the last six months, did you (or your spouse) lose any time from work because you couldn't find a child care provider or your usual provider was unavailable to care for your child/children? YES 1
NO 2
41. In the last six months, did you (or your spouse) lose any time from work because your child/children was/were sick and couldn't go to your usual provider? YES 1
NO 2

III. EDUCATION & TRAINING PROGRAMS

42. These days some adults are taking classes to improve their skills or help in getting a job. In the last 6 months, that is, since {MONTH, YEAR} have you taken any (**READ SLOWLY**): vocational training, high school or college courses, classes to prepare for the GED test, adult basic education classes, or classes to learn English? (**EXCLUDE RECREATIONAL CLASSES LIKE EXERCISE OR HOBBIES, ON-THE-JOB TRAINING, AND UNPAID WORK EXPERIENCE**)

YES..... 1
NO 2

43. At any time in the last 6 months, have you attended classes or gotten regular assistance that lasted for a few weeks on preparing resumes and job applications, or calling employers? This activity is sometimes called “job club” or “job search.” (**IF YES TO Q42: Please do not include a job club that was part of a vocational education program.**)

YES..... 1
NO 2

44. Which, if any, of the following certificates, degrees, or diplomas do you hold: (**INCLUDE EVEN IF OBTAINED IN FOREIGN COUNTRY.**)

	YES	NO
a. A GED certificate?.....	1	2
b. (IF 44a = “YES”, SKIP TO 44c.) A regular high school diploma?	1	2
c. A trade license or training certificate?.....	1	2
d. (IF 44a AND 44b BOTH = “NO”, SKIP TO Q45) An associate’s degree from a two-year college?.....	1	2
e. A degree from a four-year college?.....	1	2

45. And what is the highest grade or year in school that you have completed? HIGHEST GRADE.....

--	--	--

IV. EMPLOYMENT

Now let's talk about jobs people may hold and other things they may do to earn money.

<p>46.</p> <p>QUESTIONS FLOW ACROSS.</p>	<p style="text-align: center;">NO YES</p>	<p>47. On average, how many hours per week do you <u>usually</u> work at each (full-time job you have/part-time job you have/ type of paid work that you do on your own)?</p> <p>(IF MORE THAN ONE IN A CATEGORY, RECORD HOURS FOR EACH.)</p>
<p>People may do a variety of things to make ends meet...</p> <p>Are you currently employed for pay at a full-time job, that is, a job in which you <u>usually</u> work 30 hours a week or more?</p>	<p>46a.</p> <p style="text-align: center;">2 1</p> <p>[Q 48a, OPPOSITE PAGE] [Q 47a, THIS PAGE]</p>	<p>47a.</p> <p style="text-align: center;"> _ _ _ HOURS/WEEK</p> <p style="text-align: center;"> _ _ _ HOURS/WEEK</p> <p style="text-align: center;"> _ _ _ HOURS/WEEK</p> <p style="text-align: right;">} [Q46b, THIS PAGE]</p>
<p>Are you currently (also) employed for pay at one or more <u>part-time</u> jobs, that is, jobs in which you usually work <u>less than</u> 30 hours per week?</p>	<p>46b.</p> <p style="text-align: center;">2 1</p> <p>[Q 48b, OPPOSITE PAGE] [Q 47b, THIS PAGE]</p>	<p>47b.</p> <p style="text-align: center;"> _ _ _ HOURS/WEEK</p> <p style="text-align: center;"> _ _ _ HOURS/WEEK</p> <p style="text-align: center;"> _ _ _ HOURS/WEEK</p> <p style="text-align: right;">} [Q46c, THIS PAGE]</p>
<p>These days people may (also) do small jobs or paid work at home or in other people's homes. Some examples are (READ SLOWLY): babysitting, home repairs, housecleaning, cooking and catering, sewing, doing nails or hair, picking up odd jobs, or doing other paid work on their own.</p> <p>In the last month or so, have <u>you</u> been doing anything like this to help make ends meet?</p>	<p>46c.</p> <p style="text-align: center;">2 1</p> <p>[Q 48c, OPPOSITE PAGE] [Q 47c, THIS PAGE]</p>	<p>47c.</p> <p style="text-align: center;"> _ _ _ HOURS/WEEK</p> <p style="text-align: center;"> _ _ _ HOURS/WEEK</p> <p style="text-align: center;"> _ _ _ HOURS/WEEK</p> <p style="text-align: right;">} [INT. CHKPT. 1, THIS PAGE]</p>

INTERVIEWER CHECKPOINT 1	
SEE Q's 46-47. IS R <u>CURRENTLY</u> DOING PAID WORK...	
YES.....	1
NOT AT ALL?... (SKIP TO INTERVIEWER CHECKPOINT 2, OPPOSITE PAGE)	2

INTERVIEWER: IN Q47, SELECT CURRENT "REFERENCE POSITION" BY CIRCLING GREATEST NUMBER OF HOURS ENTERED. IF A TIE, CIRCLE ENTRY HIGHEST ON THE LIST. THEN SKIP TO INTERVIEWER CHECKPOINT 3 (TOP OF PAGE 15).

→ → → → → → →

<p>48. Have you <u>ever</u> worked for pay (at a full-time job/ at a part-time job/doing odd jobs or working on your own)?</p> <p>NO YES</p>	<p>49. And how about in the last 6 months, that is, since {MONTH/YEAR}?</p> <p>NO YES</p>	<p>50. On average, how many hours per week did you <u>usually</u> work at the (full-time job you had/part-time job you had/type of paid work you did on your own) most recently?</p> <p>(IF MORE THAN ONE IN A CATEGORY, RECORD HOURS FOR EACH.)</p>
<p>48a.</p> <p>2 1</p> <p>[Q46b, OPPOSITE PAGE] [Q49a, THIS PAGE]</p>	<p>49a.</p> <p>2 1</p> <p>[Q46b, OPPOSITE PAGE] [Q50a, THIS PAGE]</p>	<p>50a.</p> <p>_____ HOURS/WEEK</p> <p>_____ HOURS/WEEK</p> <p>_____ HOURS/WEEK</p> <p>} [Q46b, OPPOSITE PAGE]</p>
<p>48b.</p> <p>2 1</p> <p>[Q46c, OPPOSITE PAGE] [Q49b, THIS PAGE]</p>	<p>49b.</p> <p>2 1</p> <p>[Q46c, OPPOSITE PAGE] [Q50b, THIS PAGE]</p>	<p>50b.</p> <p>_____ HOURS/WEEK</p> <p>_____ HOURS/WEEK</p> <p>_____ HOURS/WEEK</p> <p>} [Q46c, OPPOSITE PAGE]</p>
<p>48c.</p> <p>2 1</p> <p>[INT. CHKPT. 1, OPPOSITE PAGE] [Q49c, THIS PAGE]</p>	<p>49c.</p> <p>2 1</p> <p>[INT. CHKPT. 1, OPPOSITE PAGE] [Q50c, THIS PAGE]</p>	<p>50c.</p> <p>_____ HOURS/WEEK</p> <p>_____ HOURS/WEEK</p> <p>_____ HOURS/WEEK</p> <p>} [INT. CHKPT. 1, OPPOSITE PAGE]</p>

<h2>INTERVIEWER CHECKPOINT 2</h2>	
<p>A.</p>	<p>HAS R WORKED FOR PAY IN THE LAST 6 MONTHS (ANY YES IN Q49)? YES 1 NO...(SKIP TO Q 59, PAGE 17)... 2</p>
<p>B.</p>	<p>IN Q50, SELECT RECENT "REFERENCE POSITION" BY CIRCLING GREATEST NUMBER OF HOURS ENTERED. (IF A TIE, CIRCLE ENTRY HIGHEST ON THE LIST.) THEN CONTINUE TO INTERVIEWER CHECKPOINT 3 (TOP OF NEXT PAGE).</p>

INTERVIEWER CHECKPOINT 3	
SUMMARIZE “REFERENCE POSITION” IN A, B, AND C:	
A. CURRENT, OR	1
RECENT (LAST 6 MONTHS)	2
B. FULL-TIME JOB,	1
PART-TIME JOB, OR	2
ODD JOBS OR “WORK ON OWN”	3
C. NUMBER OF HOURS/WEEK	_ _

Now I'd like to ask you about your work. That would be your (current/recent) (full-time job/part-time job/odd jobs or work on your own) at which you (work/worked) about {NUMBER OF HOURS} hours per week. **(IF A TIE WITHIN THE REFERENCE POSITION'S CATEGORY:** Let's discuss the one of these at which you worked the longest.)

INTERVIEWER: IF REFERENCE POSITION IS WORK “ON OWN” (FROM 46c OR 50c), SKIP TO Q52.

	YES	NO
51. COUNT IF BENEFIT IS OFFERED WHETHER RECEIVED OR NOT (Currently/Just before you left), (does/did) this job provide <u>you</u> with:		
a. Sick days with full pay?	1	2
b. Paid vacation?	1	2
c. A health plan or medical insurance for yourself?	1	2
d. A health plan or medical insurance that covers children?	1	2

52. In what kind of business or industry (are/were) you working? For example, what do they make or do? **(PROBE FOR COMPLETE DESCRIPTION. IF R CAN'T ANSWER BECAUSE S/HE WORKS “ON OWN”:** Well, how would you describe a business that makes or does the things you (do/did)?

--	--	--	--

Section IV Employment

53. What kind of work (do/did) you do, that is, what is the job or type of work called and what (are/were) your usual activities or duties? (**PROBE FOR COMPLETE DESCRIPTION. IF NEEDED:** What is the name for that type of work?)

POSITION NAME: _____

USUAL DUTIES: _____

54. How long (have you been/were you) (in this job/doing this work on your own)?

WEEKS.....|_|_|

OR

MONTHS|_|_|

OR

YEARS.....|_|_|

55. What (is/was) your (current/most recent) base hourly wage for this work before taxes and other deductions? (**IF "WORK ON OWN":** Please deduct the cost of any supplies you (pay/paid) for yourself.) (**IF PIECEWORK OR OTHER WORK PAID BY THE JOB, PROBE FOR USUAL GROSS EARNINGS.**)

BASE HOURLY WAGE . \$|_|_| . |_|_|

OR

AMOUNT\$|_|_|_|_|_| . |_|_|

PER UNIT TIME

DAY 1

WEEK 2

MONTH..... 3

YEAR..... 4

56. (Do/Did) you regularly receive any (other) compensation such as overtime pay, tips, bonuses, or commissions?

YES..... 1

NO...(SKIP TO Q58) 2

57. What type of extra compensation (do/did) you receive? (**MARK ALL THAT APPLY.**)

OVERTIME PAY 1

TIPS..... 2

BONUSES 3

COMMISSIONS..... 4

63.	Some people encounter various problems when they go to work full-time while others don't. How big a problem (does/would) full-time work create for <u>you</u> with each of the following: no problem, a small problem, a pretty big problem, or a very big problem?				
		NO PROBLEM	A SMALL PROBLEM	A PRETTY BIG PROBLEM	A VERY BIG PROBLEM
a.	(IF ANY CHILDREN IN HOUSEHOLD [BOOKMARK #2]) Making sure your children are okay while you're at work?	1	2	3	4
b.	Traveling to and from work?	1	2	3	4
c.	Losing any benefits you may have been receiving because you make too much money?	1	2	3	4
64.	Do you have access to a car you (can/could) use to get to work?				
		YES..... 1			
		NO 2			
		NOT SURE 9			
65.	The government has a rule called the Earned Income Tax Credit that allows low-income workers to pay lower income taxes or receive payments from the government. Have you heard of it?				
		YES..... 1			
		NO...(SKIP TO SECTION V)..... 2			
		DON'T KNOW...(SKIP TO SECTION V)... 9			
66.	In the last year, have you used it on a federal or state tax return?				
		YES..... 1			
		NO 2			
		DON'T KNOW 9			

V. MATERIAL WELL-BEING AND INCOME

Now I have a few questions about getting by these days. I'd like to ask you about some of the kinds of income people might rely on. That is, the income you or your family/household may have received in **{PRIOR MONTH}**. Again, I want to assure you that none of your answers will be discussed with anyone.

67. In the last month, did you or anyone else in your family receive income from ...

67a. Working at a job including all regular, temporary and odd jobs

YES 1

NO ... SKIP TO 67b..... 2

68a. How much did you and your family earn in total during **{PRIOR MONTH}**?

\$|_|_|_|_|_|_|_| . |_|_|_|_|

68a_1. Is this amount before or after taxes and other deductions?

Before 1

After 2

No taxes/deductions 3

69a. **IF DK:** Was it closer to ...

\$100..... 1

\$200..... 2

\$400..... 3

\$600..... 4

\$800..... 5

\$1000..... 6

\$1500..... 7

\$2000..... 8

\$2500 or more 9

67b. Cash aid from welfare such as CalWORKs/TANF/AFDC or general assistance, not counting any child support money or childcare payments received from the welfare department?

YES 1

NO ... SKIP TO 67c..... 2

68b. How much did you and your family receive in total during **{PRIOR MONTH}**?

\$|_|_|_|_|_|_|_| . |_|_|_|_|

69b. **IF DK:** Was it closer to ...

\$100..... 1

\$200..... 2

\$400..... 3

\$600..... 4

\$800..... 5

\$1000..... 6

\$1500..... 7

\$2000..... 8

\$2500 or more 9

67c. Food Stamps

YES 1

NO ... SKIP TO 67d..... 2

68c. How much did you and your family receive in total during **{PRIOR MONTH}**?

\$|_|_|_|_|_|_|_| . |_|_|_|_|

69c. **IF DK:** Was it closer to ...

\$100..... 1

\$200..... 2

\$400..... 3

\$600..... 4

\$800..... 5

\$1000..... 6

\$1500..... 7

\$2000..... 8

\$2500 or more 9

Section V Material Well-Being and Income

67d. WIC, that is, Women, Infants, and Children Nutrition Program?

- YES 1
- NO ... SKIP TO 67e..... 2

68d. How much did you and your family receive in total during **{PRIOR MONTH}**?

\$|_|_|_|_|_| . |_|_|_|

69d. **IF DK:** Was it closer to ...

- \$100.....1
- \$200.....2
- \$400.....3
- \$600.....4
- \$800.....5
- \$1000.....6
- \$1500.....7
- \$2000.....8
- \$2500 or more9

67e. Refugee assistance?

- YES 1
- NO ... SKIP TO 67f..... 2

68e. How much did you and your family receive in total during **{PRIOR MONTH}**?

\$|_|_|_|_|_| . |_|_|_|

69e. **IF DK:** Was it closer to ...

- \$100.....1
- \$200.....2
- \$400.....3
- \$600.....4
- \$800.....5
- \$1000.....6
- \$1500.....7
- \$2000.....8
- \$2500 or more9

67f. SSI, that is, Supplemental Security Income for the disabled?

- YES 1
- NO ... SKIP TO 67g..... 2

68f. How much did you and your family receive in total during **{PRIOR MONTH}**?

\$|_|_|_|_|_| . |_|_|_|

69f. **IF DK:** Was it closer to ...

- \$100.....1
- \$200.....2
- \$400.....3
- \$600.....4
- \$800.....5
- \$1000.....6
- \$1500.....7
- \$2000.....8
- \$2500 or more9

67g. Social Security retirement benefits?

- YES 1
- NO ... SKIP TO 67h..... 2

68g. How much did you and your family receive in total during **{PRIOR MONTH}**?

\$|_|_|_|_|_| . |_|_|_|

69g. **IF DK:** Was it closer to ...

- \$100.....1
- \$200.....2
- \$400.....3
- \$600.....4
- \$800.....5
- \$1000.....6
- \$1500.....7
- \$2000.....8
- \$2500 or more9

Section V Material Well-Being and Income

outside your household?	receive in total during {PRIOR MONTH} ?	closer to ...
YES 1	\$ _ _ _ _ _ _ _ _ _ _	\$100.....1
NO ... SKIP TO 67m..... 2		\$200.....2
		\$400.....3
		\$600.....4
		\$800.....5
		\$1000.....6
		\$1500.....7
		\$2000.....8
		\$2500 or more9

67m. Money from any other sources?	68m. How much did you and your family receive in total during {PRIOR MONTH} ?	69m. IF DK: Was it closer to ...
YES 1	\$ _ _ _ _ _ _ _ _ _ _	\$100.....1
NO 2		\$200.....2
		\$400.....3
		\$600.....4
		\$800.....5
		\$1000.....6
		\$1500.....7
		\$2000.....8
		\$2500 or more9

70. Now I'd like to ask you some questions about your housing. Do you (**READ UNTIL "YES"**)

	YES	NO
a. Own your own home	1	2
b. Rent your own home/apartment?	1	2
c. Live with other people and contribute part of the rent?.....	1	2
d. Live with other people and not pay rent?	1	2
e. Live in public housing where you pay no rent?.....	1	2
f. Stay at different places with relatives or friends?.....	1	2
g. Stay at one or more shelters?.....	1	2
h. Live on the streets?.....	1	2
i. Live in some other housing arrangement?.....	1	2

71. How long have you (lived here/lived there/stayed at different places/lived in a shelter/been homeless)?

WEEKS.....|_|_|

OR

MONTHS.....|_|_|

OR

YEARS.....|_|_|

INTERVIEWER CHECK: IF Q70 IS "f," "g," "h," OR "i" SKIP TO Q80

72. How many rooms altogether are there in your home (that is, in the space occupied by everyone staying in your household)? Count all of the rooms, including

number of rooms|_|_|

Section V Material Well-Being and Income

the kitchen but don't count bathrooms or hallways.

73. How many of these rooms are bedrooms? number of bedrooms|_|_|

INTERVIEWER CHECK: IF Q70 IS "d" OR "e" SKIP TO Q78

74. Altogether, (how much rent did you pay/how much was your house payment) last month? \$|_|_|_|_|_|. |_|_|

75. Altogether, how much did you pay in utilities last month? \$|_|_|_|_|_|. |_|_|

INTERVIEWER: IF Q 70 IS "a" SKIP TO Q78.

76. Are you or your household paying lower rent because the federal, state, or local government is paying part of the rent, such as in Section 8 housing? YES..... 1
NO 2

77. Is this house in a public housing project, that is, owned by a local housing authority or other public agency? YES..... 1
NO 2

78. During the last 6 months, did you or your children move in with other people, even for a little while, because you did not have a place to live? YES..... 1
NO 2

79. Now I am going to read some housing conditions that sometimes cause people difficulty. In the place where you live now, do you have . . .

		YES	NO
a.	A leaky roof or ceiling	1	2
b.	A toilet, hot water heater or other plumbing that doesn't work.....	1	2
c.	Rats, mice, roaches or other insects.....	1	2

80. The next few questions are about the food in your household. Which of these statements best describes the food eaten in your household over the last 6 months:

Always enough food to eat 1
 Sometimes not enough food to eat (SKIP TO Q83) 2
 Often not enough to eat (SKIP TO Q.83) .. 3
 DK or R (SKIP TO Q83) 4

81. Do you have enough of the kinds of food you want to eat, or do you have enough but not always the kinds of food you want to eat? Enough of the kinds of food you want (SKIP TO SECTION VI) 1
 Enough but not always the kinds of foods you want 2
82. Here are some reasons why people don't always have the kinds of food they want or need. For each one, please tell me if that is a reason why you don't always have the kinds of foods you want or need.
- | | YES | NO |
|---|-----|----|
| a. There is not enough money for food | 1 | 2 |
| b. It's too hard to get to the store..... | 1 | 2 |
| c. You are on a diet | 1 | 2 |
| d. The kinds of food you want are not available | 1 | 2 |
| e. Good quality food is not available | 1 | 2 |

INTERVIEWER: SKIP TO SECTION VI

83. Here are some reasons why people don't always have enough to eat. For each one, please tell me if that is a reason why you don't always have enough to eat.
- | | YES | NO |
|---|-----|----|
| a. There is not enough money for food | 1 | 2 |
| b. It's too hard to get to the store..... | 1 | 2 |
| c. You are on a diet | 1 | 2 |
| d. There is no working stove or refrigerator available..... | 1 | 2 |
| e. You aren't able to cook because of health problems..... | 1 | 2 |
84. In the last month, were there days when your household had no food, or money or food stamps to buy food? YES..... 1
 NO 2
85. In the last month, did anyone skip any meals because there wasn't enough food, or money or food stamps to buy food? YES..... 1
 NO 2

VI. PHYSICAL HEALTH AND PSYCHOSOCIAL WELL-BEING

Now I'd like to ask you a few questions about medical insurance and health.

86. Are you yourself currently covered by any sort of plan that helps pay for your medical care, such as Medicaid or private health insurance? **(COUNT ONLY IF HAS COVERAGE.)**

YES..... 1
NO(SKIP TO Q87)..... 2

86a. What type of medical insurance plan are you currently covered by? Is it Medi-Cal or Medicaid, Medicare, a private insurance plan, such as a plan provided by an employer or one you pay for yourself, or some other government health plan, such as CHAMPUS or military health? **(CIRCLE ONLY ONE.)**

Medi-Cal, Medicaid 1
Medicare 2
Private Insurance..... 3
Other government health plan 4

87. Now I am going to read some statements that describe ways you may have felt in the last week. As I read each one, please tell me how many days in the past week you felt that way: less than one day, one or two days, three or four days, or five to seven days.

		<1 DAY	1-2 DAYS	3-4 DAYS	5-7 DAYS
a.	I felt sad.....	1	2	3	4
b.	I felt that I could not shake off the blues even with help from family or friends.....	1	2	3	4
c.	I felt lonely.....	1	2	3	4
d.	I felt depressed.....	1	2	3	4

Many people use alcohol or drugs in one form or another to relax or enjoy time with friends.

88. During the past 6 months, have you drunk any alcohol, including beer, wine, wine coolers or liquor, or used marijuana or other drugs?

YES..... 1
NO 2

89. Here is a list of problems people sometimes have. Please just tell me “yes” or “no” for each one. **(IF R IS HESITANT TO ANSWER:** Remember, your answers will not be discussed with anyone.)

	YES	NO
a. (IF “YES” TO Q88:) Do you find people complaining about your use of alcohol or drugs, or have you been having any problems because of it?	1	2
b. Are you having serious problems with a current or former (boyfriend/ girlfriend), partner, or (husband/wife)?.....	1	2
c. Has someone you are close to hit, slapped, kicked, or physically harmed you in some other way in the past 6 months?	1	2
d. Has someone you are close to <u>threatened</u> you with physical harm in the past 6 months?.....	1	2
e. Has someone abused you physically, emotionally, or sexually in the past 6 months?	1	2
f. IF ANY OTHER ADULTS IN HOUSEHOLD (BOOKMARK # 1). Does another adult in your household have a problem with alcohol or drugs?.....	1	2
g. Does someone (else) you are close to have a problem with alcohol or drugs?.....	1	2
h. Do you have neighbors who are giving you (or the children) a pretty hard time?.....	1	2

90. In the past 6 months, how many times have the police had to come to your home due to a disturbance involving someone living or staying in your household: Was it...	Never,	1
	Once or twice,.....	2
	Three to five times, or.....	3
	More than five times?	4

91. Have you ever been convicted of a crime?	YES.....	1
	NO	2

VII. WELFARE EXPERIENCES

Finally, I have a few questions about your experiences with welfare programs.

**IF RESPONDENT IS IN HOUSING SAMPLE, SKIP TO Q 97.
IF RESPONDENT IS IN DIVERTED SAMPLE, SKIP TO Q 96.**

92. When you stopped receiving CalWORKs/TANF benefits in {EXIT MONTH}, was it your decision to leave welfare or did the welfare department stop your cash grant?
- Own decision 1
Cut off by welfare dept.. (SKIP TO Q94) ... 2
93. Why did you decide to stop receiving cash aid? **CODE MOST IMPORTANT REASON. IF MORE THAN ONE REASON GIVEN ASK: “What was the main reason you decided to stop receiving cash aid?”**
- A. GOT A JOB 1
 - B. GOT A DIFFERENT OR BETTER JOB 2
 - C. WORKED MORE HOURS OR GOT A RAISE OR GOT MORE EARNINGS..... 3
 - D. MARRIED/REARRIED 4
 - E. MOVED IN WITH PARTNER WHO HELPED SUPPORT FAMILY 5
 - F. MOVED IN WITH FAMILY 6
 - G. MOVED TO ANOTHER COUNTY OR STATE 7
 - H. WANTED TO SAVE UP SOME MONTHS ON THE TIME CLOCK 8
 - I. WANTED TO AVOID THE WORK OR OTHER PARTICIPATION REQUIREMENTS..... 9
 - J. COULDN'T STAND THE HASSLES..... 10
 - K. OTHER, SPECIFY _____ 11

INTERVIEWER: SKIP TO Q 95.

94. Why did the welfare office stop or cut off your cash aid? (**ASK OPEN-ENDED AND CODE ALL THAT APPLY AS APPROPRIATE.**) **PROBE:** Were there any other reasons you were cut off from aid by the welfare department?

- A. EARNINGS INCREASED AND MADE FAMILY INELIGIBLE 1
- B. ASSETS WERE TOO HIGH 2
- C. YOUNGEST CHILD TURNED 18..... 3
- D. REACHED END OF WELFARE TIME LIMIT 4
- E. DID NOT FOLLOW PROGRAM RULES AND WAS SANCTIONED 5
- F. MARRIED/REARRIED/MOVED IN WITH PARTNER 6
- G. MOVED IN WITH FAMILY 7
- H. MOVED TO ANOTHER COUNTY OR STATE 8
- I. NOT A U.S. CITIZEN..... 9
- J. OTHER, SPECIFY _____ 10

95. When you stopped receiving cash aid in {EXIT MONTH}, did the county welfare agency or another government agency

		YES	NO
a.	Help you find childcare.....	1	2
b.	Help you pay for childcare.....	1	2
c.	Help you find a job.....	1	2
d.	Continue to provide you with health insurance.....	1	2

INTERVIEWER: SKIP TO SECTION VIII.

96. We understand that you applied for welfare in {EXIT MONTH} but had not received any payments by {FOLLOWING MONTH}. Can you please tell me the reasons you applied but did not receive benefits at that time? (MARK ALL THAT APPLY.) PROBE: Were there any other reasons?
- A. FOUND A JOB..... 1
 - B. GOT MARRIED/STARTED LIVING WITH A PARTNER.....2
 - C. CHILDREN NO LONGER IN HOUSEHOLD..... 3
 - D. COUNTY WELFARE OFFICE TOLD ME I WAS NOT ELIGIBLE.....4
 - E. I THOUGHT THAT I WAS NOT ELIGIBLE.....5
 - F. TOO MANY HASSLES OR REQUIREMENTS/REQUIRED TOO MUCH OF MY TIME/BENEFITS NOT WORTH THE TROUBLE6
 - G. COULDN'T MEET PARTICIPATION/WORK REQUIREMENTS DUE TO LACK OF CHILDCARE 7
 - H. COULDN'T MEET PARTICIPATION/WORK REQUIREMENTS DUE TO OWN OR FAMILY HEALTH PROBLEMS8
 - I. TRANSPORTATION PROBLEMS GETTING BACK TO WELFARE OFFICE.....9
 - J. MOVED OUT OF COUNTY 10
 - K. DIDN'T UNDERSTAND PROGRAM REQUIREMENTS 11
 - L. APPLICATION PROCESS WAS TOO CONFUSING 12
 - M. OTHER, SPECIFY _____ 13

INTERVIEWER: SKIP TO NEXT SECTION.

97. Since {MONTH/YEAR}, have you applied for CalWORKs or cash aid benefits? YES..... 1
NO ... (SKIP TO SECTION VIII)..... 2
98. Since {MONTH/YEAR} have you received any CalWORKs benefits or cash aid? YES..... 1
NO 2

VII. WELFARE EXPERIENCES

Finally, I have a few questions about your experiences with welfare programs.

**IF RESPONDENT IS IN HOUSING SAMPLE, SKIP TO Q 97.
IF RESPONDENT IS IN DIVERTED SAMPLE, SKIP TO Q 96.**

92. When you stopped receiving CalWORKs/TANF benefits in {EXIT MONTH}, was it your decision to leave welfare or did the welfare department stop your cash grant?
- | | |
|--|---|
| | Own decision 1 |
| | Cut off by welfare dept.. (SKIP TO Q94) ... 2 |
-
93. Why did you decide to stop receiving cash aid? **CODE MOST IMPORTANT REASON. IF MORE THAN ONE REASON GIVEN ASK: “What was the main reason you decided to stop receiving cash aid?”**
- | | | |
|----|---|----|
| A. | GOT A JOB | 1 |
| B. | GOT A DIFFERENT OR BETTER JOB | 2 |
| C. | WORKED MORE HOURS OR GOT A RAISE OR GOT MORE EARNINGS..... | 3 |
| D. | MARRIED/REARRIED | 4 |
| E. | MOVED IN WITH PARTNER WHO HELPED SUPPORT FAMILY | 5 |
| F. | MOVED IN WITH FAMILY | 6 |
| G. | MOVED TO ANOTHER COUNTY OR STATE | 7 |
| H. | WANTED TO SAVE UP SOME MONTHS ON THE TIME CLOCK..... | 8 |
| I. | WANTED TO AVOID THE WORK OR OTHER PARTICIPATION REQUIREMENTS..... | 9 |
| J. | COULDN'T STAND THE HASSLES..... | 10 |
| K. | OTHER, SPECIFY _____ | 11 |

INTERVIEWER: SKIP TO Q 95.

94. Why did the welfare office stop or cut off your cash aid? (**ASK OPEN-ENDED AND CODE ALL THAT APPLY AS APPROPRIATE.**) **PROBE:** Were there any other reasons you were cut off from aid by the welfare department?

- A. EARNINGS INCREASED AND MADE FAMILY INELIGIBLE 1
- B. ASSETS WERE TOO HIGH 2
- C. YOUNGEST CHILD TURNED 18..... 3
- D. REACHED END OF WELFARE TIME LIMIT 4
- E. DID NOT FOLLOW PROGRAM RULES AND WAS SANCTIONED 5
- F. MARRIED/REARRIED/MOVED IN WITH PARTNER 6
- G. MOVED IN WITH FAMILY 7
- H. MOVED TO ANOTHER COUNTY OR STATE 8
- I. NOT A U.S. CITIZEN..... 9
- J. OTHER, SPECIFY _____ 10

95. When you stopped receiving cash aid in {EXIT MONTH}, did the county welfare agency or another government agency

		YES	NO
a.	Help you find childcare.....	1	2
b.	Help you pay for childcare.....	1	2
c.	Help you find a job.....	1	2
d.	Continue to provide you with health insurance.....	1	2

INTERVIEWER: SKIP TO SECTION VIII.

96. We understand that you applied for welfare in {EXIT MONTH} but had not received any payments by {FOLLOWING MONTH}. Can you please tell me the reasons you applied but did not receive benefits at that time? (MARK ALL THAT APPLY.) PROBE: Were there any other reasons?
- A. FOUND A JOB..... 1
 - B. GOT MARRIED/STARTED LIVING WITH A PARTNER.....2
 - C. CHILDREN NO LONGER IN HOUSEHOLD..... 3
 - D. COUNTY WELFARE OFFICE TOLD ME I WAS NOT ELIGIBLE.....4
 - E. I THOUGHT THAT I WAS NOT ELIGIBLE.....5
 - F. TOO MANY HASSLES OR REQUIREMENTS/REQUIRED TOO MUCH OF MY TIME/BENEFITS NOT WORTH THE TROUBLE6
 - I. COULDN'T MEET PARTICIPATION/WORK REQUIREMENTS DUE TO LACK OF CHILDCARE 7
 - J. COULDN'T MEET PARTICIPATION/WORK REQUIREMENTS DUE TO OWN OR FAMILY HEALTH PROBLEMS8
 - I. TRANSPORTATION PROBLEMS GETTING BACK TO WELFARE OFFICE.....9
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 - K. DIDN'T UNDERSTAND PROGRAM REQUIREMENTS 11
 - L. APPLICATION PROCESS WAS TOO CONFUSING 12
 - M. OTHER, SPECIFY _____ 13

INTERVIEWER: SKIP TO NEXT SECTION.

97. Since {MONTH/YEAR}, have you applied for CalWORKs or cash aid benefits? YES..... 1
NO ... (SKIP TO SECTION VIII)..... 2
98. Since {MONTH/YEAR} have you received any CalWORKs benefits or cash aid? YES..... 1
NO 2

CASE ID#: - - -

VIII. LOCATING INFORMATION

99. So that we can mail you a \$15.00 money order to thank you for doing the interview, let me (confirm/get) your current mailing address.

ADDRESS		
CITY	STATE	ZIP

Your help with this study has been very valuable. Because we may want to contact you again in about 6 months to see how things are going for you then, I'd like to get some information that will help us locate you in case you move.

100. Let me (confirm/get) your home phone number (if you have one). () -

OR NONE...(SKIP TO Q101)1

a. Is that number billed or listed in your name or someone else's? R's NAME...(SKIP TO Q101).....1
SOMEONE ELSE'S...(ASK b-c).....2

b. In whose name is it billed or listed?

FIRST	M.I.	LAST
-------	------	------

c. And what is this person's relationship to you? _____

101. Do you have a work telephone number? YES...(ASK a).....1
NO...(SKIP TO Q102).....2

a. What is that number?.....() -

Section VIII Locating Information

102. Is there a telephone number (other than your own) where someone can leave a message for you? YES...(ASK a-c) 1
 NO...(SKIP TO Q103) 2

a. What is that number? (| | | |) | | | | - | | | | |

b. In whose name is that telephone number billed or listed?

FIRST M.I. LAST

c. What is this person's relationship to you? _____

103. Do you have any nicknames? YES...(SPECIFY) 1
 NO 2

SPECIFY: _____

104. At any time in your life, have you ever been known by a different last name? YES...(SPECIFY) 1
 NO 2

SPECIFY: _____

105. Do you have a driver's license? YES...(ASK a-b) 1
 NO...(SKIP TO Q106) 2

a. In what state? STATE _____

b. And what is your driver's license number?

LICENSE #

106. Do you think you'll move in the next 6 months? YES..... 1
 PROBABLY 2
 PROBABLY NOT...(SKIP TO Q108) 3
 NO...(SKIP TO Q108) 4

Section VIII Locating Information

107. If you move do you think you'll... Stay in {CITY}, or..... 1
Go somewhere else?... (SPECIFY) 2

SPECIFY: _____
CITY STATE OR COUNTRY

108. Do you belong to any organized group, such as a church or club, that may be helpful in locating you if you move? YES...(ASK a) 1
NO...(SKIP TO Q109) 2

a. Please give me the full name, address and telephone number of that group.

NAME: _____

STREET ADDRESS: _____

CITY/STATE/ZIP: _____

TELEPHONE NUMBER (| | | |) | | | | - | | | | |

109. Now I'd like to get the names, addresses, and telephone numbers of two people who do not live with you now but who would know how to reach you if you move. Anyone we contact would be asked only if they know how to reach you. They won't be asked anything else, and they won't be given any information about you. Please try to include at least one close relative who lives in the U.S. but does not live with you.

a. Contact #1

FULL NAME: _____

PERSON'S RELATIONSHIP TO YOU: _____

PRESENT ADDRESS: _____

CITY/STATE/ZIP: _____

IF MARRIED, SPOUSE'S FULL NAME: _____

HOME TELEPHONE NUMBER (| | | |) | | | | - | | | | |

WORK TELEPHONE NUMBER (| | | |) | | | | - | | | | |

b. Contact #2

FULL NAME: _____

PERSON'S RELATIONSHIP TO YOU:

PRESENT ADDRESS:

CITY/STATE/ZIP:

IF MARRIED, SPOUSE'S FULL NAME:

HOME TELEPHONE NUMBER (| | | |) | | | | - | | | | |

WORK TELEPHONE NUMBER (| | | |) | | | | - | | | | |

This is the end of the interview. Thank you very much for taking the time to answer these questions. We really appreciate your help with the survey!

IX. INTERVIEWER OBSERVATIONS

110. How well did the respondent appear to understand the questions asked?

VERY WELL 1
FAIRLY WELL 2
NOT VERY WELL 3
NOT AT ALL WELL 4

111. How cooperative was the respondent in answering the questions?

VERY COOPERATIVE 1
FAIRLY COOPERATIVE 2
NOT VERY COOPERATIVE 3
NOT AT ALL COOPERATIVE 4

112. Did the respondent ask or express concerns or doubts about the privacy or confidentiality of his/her answers, use of the data, or consequences of participating?

MORE THAN ONCE 1
ONCE 2
NOT AT ALL 3

113. Please note anything else you feel is helpful or important for understanding the interview.

Appendix B

Supplementary Data Tables

Table 3-2
Household and Family Structure at First Interview

	1-Parent Leavers	2-Parent Leavers	All Leavers	Informally Diverted
Family Structure				
Population	2013	358	2371	517
Not in Universe	0	0	0	0
Missing	0	0	0	0
Universe	2013	358	2371	517
Marriage	9.6%	85.9%	21.1%	31.1%
Partnership	7.9	3.9	7.3	7.3
Single Parent	82.5	10.2	71.6	61.6
Household Structure				
Population	2013	358	2371	517
Not in Universe	0	0	0	0
Missing	0	0	0	0
Universe	2013	358	2371	517
Not Living with Kids	4.3%	8.9%	4.9%	0%
Single Parent	42.3	5.7	36.6	27.3
Two Parents	10.7	49.9	16.7	31.1
Extended Family	32.4	21.6	32.3	32.1
Multiple Family	10.3	4.0	9.4	9.5

Table 3-3				
Education Levels at First Interview				
	1-Parent Leavers	2-Parent Leavers	All Leavers	Informally Diverted
Highest Grade Completed				
Population	2013	358	2371	517
Not in Universe	0	0	0	0
Missing	0	0	0	0
Universe	2013	358	2371	517
0-8	10.9%	26.0%	13.2%	17.3%
9-11	36.9	29.1	35.7	36.9
12	26.2	18.9	25.2	29.5
13+	25.9	26.0	25.9	16.4
HS Diploma or GED?				
Population	2013	358	2371	517
Not in Universe	0	0	0	0
Missing	0	12	12	22
Universe	2013	346	2359	495
Yes	65.2%	55.4%	63.8%	50.1%

Table 3-4		
Self-Reported Reason for Exit Among Leavers Reporting "Own Decision" to Leave		
	1-Parent Leavers	2-Parent Leavers
Reason Left Aid		
Population	2013	358
Not in Universe	896	157
Missing	157	15
Universe	960	186
Employment	62.1%	66.8%
Regulations	14.2	19.0
Change in HH Structure	3.9	1.4
Relocated	3.2	5.2
Other	16.8	7.6

Table 3-5		
Self-Reported Reason for Exit Among Leavers Reporting “Cut Off” from Aid		
	1-Parent Leavers	2-Parent Leavers
Reason Left Aid		
Population	2013	358
Not in Universe	960	186
Missing	157	15
Universe	896	157
Employment	46.3%	71.0%
Regulations	27.0	15.6
Change in HH Structure	2.1	4.4
Youngest Turned 18	5.5	6.9
Other	19.2	2.1

Table 3-8	
Self-Reported Reason for Denial	
	Informally Diverted
Reason Denied	
Population	517
Not in Universe	0
Missing	40
Universe	477
Employment	34.6%
Change in HH Structure	8.7
Told or Though Ineligible	22.5
Administrative Hassles	8.4
Did Not Want Aid	5.4
Other	20.5

**Table 3-10
Leavers Reporting Assistance at Exit, by Type**

Type of Assistance:	1-Parent Leavers	2-Parent Leavers
Finding Childcare		
Population	2013	358
Not in Universe	0	0
Missing	216	20
Universe	1797	338
Received Help Finding Childcare	16.4%	3.0%
Paying for Childcare		
Population	2013	358
Not in Universe	0	0
Missing	219	20
Universe	1794	338
Received Subsidized Childcare	23.5%	7.6%
Finding a Job		
Population	2013	358
Not in Universe	0	0
Missing	216	20
Universe	1797	338
Received Help Finding a Job	18.7%	20.8%
Providing Health Insurance		
Population	2013	358
Not in Universe	0	0
Missing	220	5
Universe	1793	353
Insurance Provided	65.4%	67.9%

Table 3-11				
Leavers Receiving Public Housing Assistance at Exit				
	1-Parent Leavers	2-Parent Leavers	All Leavers	Informally Diverted
Public Housing Assistance				
Population	2013	358	2371	517
Not in Universe	0	0	0	0
Missing	5	13	18	10
Universe	2008	345	2353	507
Assistance	24.1%	26.4%	24.5%	13.5%

Table 3-12				
Percentage with Earnings in Quarter				
	1-Parent Leavers	2-Parent Leavers	All Leavers	Informally Diverted
Population	2013	358	2371	517
1997Q4	42.6%	57.8%	44.9%	51.3%
1998Q1	42.2	57.8	44.5	48.9
1998Q2	45.5	61.2	47.9	58.8
1998Q3	51.3	67.0	53.7	57.8
1998Q4	57.8	73.2	60.1	59.8
1999Q1	54.6	72.1	57.2	55.5
1999Q2	54.7	74.9	57.8	58.4
1999Q3	54.6	74.3	57.6	58.0

Table 3-13				
Median Quarterly Family Earnings, Among Families with Earnings				
	1-Parent Leavers	2-Parent Leavers	All Leavers	Informally Diverted
1997Q4	\$1,836	\$2,752	\$1,953	\$3,531
1998Q1	1,713	2,284	1,868	3,640
1998Q2	1,781	2,522	1,938	4,289
1998Q3	2,046	2,755	2,153	4,136
1998Q4	3,220	4,625	3,372	2,829
1999Q1	3,144	4,287	3,373	3,666
1999Q2	3,439	4,530	3,584	4,465
1999Q3	3,612	5,180	3,785	5,108

Table 3-14				
Percentage Receiving CalWORKS				
	1-Parent Leavers	2-Parent Leavers	All Leavers	Informally Diverted
Population	2013	358	2371	517
January 1999	16.2%	11.1%	15.3%	15.5%
February 1999	16.9	11.4	16.0	20.5
March 1999	19.0	12.7	17.9	19.7
April 1999	20.2	12.7	19.0	20.3
May 1999	20.9	13.1	19.6	21.9
June 1999	21.4	14.4	20.2	22.1
July 1999	22.6	14.1	21.2	21.9
August 1999	22.8	14.1	21.4	22.2
September 1999	22.7	14.4	21.4	22.4
October 1999	22.6	15.4	21.4	23.0
November 1999	20.8	15.7	19.9	23.0

Table 3-15				
Percentage Receiving Non-Assistance Food Stamps				
	1-Parent Leavers	2-Parent Leavers	All Leavers	Informally Diverted
Population	2013	358	2371	517
January 1999	6.0%	5.6%	5.9%	9.6%
February 1999	6.1	7.2	6.3	8.9
March 1999	6.6	7.5	6.8	9.5
April 1999	6.4	6.2	6.3	8.7
May 1999	6.9	6.9	6.9	9.5
June 1999	6.6	4.6	6.3	10.3
July 1999	6.4	6.2	6.4	9.5
August 1999	6.2	4.2	5.9	8.3
September 1999	5.7	5.6	5.6	8.3
October 1999	5.1	6.2	5.3	7.2
November 1999	5.1	6.2	5.3	6.6

Table 3-16				
Percentage Receiving Medi-Cal				
	1-Parent Leavers	2-Parent Leavers	All Leavers	Informally Diverted
Population	2013	358	2371	517
January 1999	81.0%	82.4%	81.3%	58.9%
February 1999	75.5	80.4	76.3	60.3
March 1999	74.0	80.1	75.0	60.2
April 1999	70.9	76.1	71.8	58.6
May 1999	70.9	76.8	71.8	58.8
June 1999	69.5	76.5	70.6	58.9
July 1999	68.8	74.2	69.7	57.3
August 1999	67.7	74.2	68.7	55.7
September 1999	65.5	71.9	66.6	55.9
October 1999	62.6	68.9	63.6	52.9
November 1999	58.7	66.0	59.9	51.1

Table 3-17				
Respondent Employment Status at First Interview				
	1-Parent Leavers	2-Parent Leavers	All Leavers	Informally Diverted
Employment Status				
Population	2013	358	2371	517
Not in Universe	0	0	0	0
Missing	0	0	0	0
Universe	2013	358	2371	517
Never Worked	4.0%	11.2%	5.1%	16.8%
Not in Last 6 Months	39.1	40.1	39.2	41.9
Currently Full-time	11.8	12.9	11.9	8.9
Currently Part-time	45.1	35.8	43.7	32.4

Table 3-18				
Median Hourly Wage at First Interview, Among Respondents with Earnings				
	1-Parent Leavers	2-Parent Leavers	All Leavers	Informally Diverted
Hourly Wage				
Population	2013	358	2371	517
Not in Universe	689	122	811	53
Missing	0	0	0	0
Universe	1324	236	1560	464
Median Wage	\$9.00	\$8.00	\$8.80	\$8.00

Table 3-19				
Households with Earnings at First Interview				
	1-Parent Leavers	2-Parent Leavers	All Leavers	Informally Diverted
Monthly Earnings				
Population	2013	358	2371	517
Not in Universe	0	0	0	0
Missing	0	0	0	0
Universe	2013	358	2371	517
Have Earnings	71.5%	87.6%	73.0%	81.9%

	1-Parent Leavers	2-Parent Leavers	All Leavers	Informally Diverted
Monthly Earnings				
Population	2013	358	2371	517
Not in Universe	574	44	618	94
Missing	0	0	0	0
Universe	1439	314	1753	423
Median Earnings	\$1,400	\$1,500	\$1,440	\$1,200

	1-Parent Leavers	2-Parent Leavers	All Leavers	Informally Diverted
Job Offers Insurance				
Population	2013	358	2371	517
Not in Universe	782	165	947	271
Missing	102	14	116	6
Universe	1129	179	1308	240
No Coverage	57.9%	73.2%	60.0%	58.9%
Children Only	1.1	0.0	0.9	0.0
Respondent Only	5.6	10.4	6.3	5.1
Respondent and Children	35.5	16.4	32.5	36.0

Table 3-22
Respondents Reporting Barriers to Full-Time Employment at First Interview

	1-Parent Leavers	2-Parent Leavers	All Leavers	Informally Diverted
Barriers to Employment:				
Childcare				
Population	2013	358	2371	517
Not in Universe	87	29	116	0
Missing	0	4	4	2
Universe	1926	325	2251	515
Childcare a Barrier	51.7%	37.4%	49.6%	49.5%
Transportation				
Population	2013	358	2371	517
Not in Universe	0	0	0	0
Missing	0	3	3	2
Universe	2013	355	2368	515
Transportation a Barrier	44.0%	28.4%	41.7%	36.5%
Benefits Loss				
Population	2013	358	2371	517
Not in Universe	0	0	0	0
Missing	0	11	11	12
Universe	2013	347	2360	505
Benefits Loss a Barrier	39.5%	21.1%	36.8%	28.8%

Table 3-23				
Awareness and Use of the Earned Income Tax Credit				
	1-Parent Leavers	2-Parent Leavers	All Leavers	Informally Diverted
EITC				
Population	2013	358	2371	517
Not in Universe	0	0	0	0
Missing	15	11	26	14
Universe	1998	347	2345	503
Never Heard, Never Used	15.5%	48.1%	53.2%	49.9%
Heard, Never Used	13.7	6.5	12.3	17.9
Heard and Used	31.8	45.4	34.5	32.3

Table 3-24				
Median Monthly Income at First Interview				
	1-Parent Leavers	2-Parent Leavers	All Leavers	Informally Diverted
Monthly Income				
Population	2013	358	2371	517
Not in Universe	0	0	0	0
Missing	0	0	0	0
Universe	2013	358	2371	517
Median Income	\$1,400	\$1,600	\$1,440	\$1,500

Table 3-25				
Median Household Income Relative to Poverty Guidelines and Lower Living Standards at First Interview				
	1-Parent Leavers	2-Parent Leavers	All Leavers	Informally Diverted
Poverty Guidelines				
Population	2013	358	2371	517
Not in Universe	0	0	0	0
Missing	0	0	0	0
Universe	2013	358	2371	517
Median Ratio	99.9%	95.0%	97.5%	93.2%
Lower Living Standards				
Population	2013	358	2371	517
Not in Universe	0	0	0	0
Missing	0	0	0	0
Universe	2013	358	2371	517
Median Ratio	55.7%	52.3%	55.0%	52.6%

Table 3-26				
Households with Food Insecurity at First Interview				
	1-Parent Leavers	2-Parent Leavers	All Leavers	Informally Diverted
Food Insecurity				
Population	2013	358	2371	517
Not in Universe	0	0	0	0
Missing	15	0	15	0
Universe	1998	358	2356	517
Insecurity	31.7%	27.8%	31.1%	27.5%

Table 3-27
Households with Food Insecurity that Appear to be Eligible
but Are Not Receiving Food Stamps

	1-Parent Leavers	2-Parent Leavers	All Leavers	Informally Diverted
Receipt of Food Stamps				
Population	2013	358	2371	517
Not in Universe	1361	258	1619	375
Missing	15	0	15	0
Universe	637	100	737	142
Not Receiving	33.6%	33.9%	33.7%	70.8%

**Table 3-28
Housing Outcomes at First Interview**

	1-Parent Leavers	2-Parent Leavers	All Leavers	Informally Diverted
Housing Outcome:				
Housing Assistance				
Population	2013	358	2371	517
Not in Universe	0	0	0	0
Missing	94	45	139	51
Universe	1919	313	2232	466
Receives Assistance	24.1%	26.4%	24.5%	13.5%
Housing Quality				
Population	2013	358	2371	517
Not in Universe	0	0	0	0
Missing	34	0	34	19
Universe	1979	358	2337	498
Substandard Housing	23.4%	19.7%	22.8%	22.7%
Rent Burden				
Population	2013	358	2371	517
Not in Universe	46	5	51	21
Missing	29	16	45	171
Universe	1938	337	2275	325
Excessive Rent	21.9%	37.7%	24.3%	36.6%
Housing Conditions				
Population	2013	358	2371	517
Not in Universe	0	0	0	0
Missing	44	0	44	19
Universe	1969	358	2327	498
Crowded Housing	31.9%	51.6%	34.9%	40.9%

Table 3-30				
Respondents with Health Insurance Coverage at First Interview, by Source				
	1-Parent Leavers	2-Parent Leavers	All Leavers	Informally Diverted
Health Insurance				
Population	2013	358	2371	517
Not in Universe	0	0	0	0
Missing	17	1	18	0
Universe	1996	357	2353	517
Uninsured	8.8%	9.7%	8.9%	22.4%
Private/Government	27.8	26.1	27.5	34.0
Medi-Cal	63.5	64.2	63.6	43.6

**Table 3-31
Child Care Outcomes at First Interview**

	1-Parent Leavers	2-Parent Leavers	All Leavers	Informally Diverted
Child Care Outcomes:				
Primary Child Care Arrangement				
Population	2013	358	2371	517
Not in Universe	739	253	992	261
Missing	0	0	0	0
Universe	1274	105	1379	256
Head Start	3.0%	1.5%	2.9%	3.0%
Formal Daycare	20.5	13.0	20.0	11.1
Extended Daycare	9.3	8.0	9.1	1.8
Adult Relative	47.3	50.4	47.6	55.9
Family Daycare/Babysitter	12.9	17.0	13.1	27.1
Non-adult Relative	7.1	10.0	7.3	1.1
Out-of-Pocket Expenses?				
Population	2013	358	2371	517
Not in Universe	41	20	61	0
Missing	49	10	59	0
Universe	1923	320	2243	517
Has Out-of-Pocket Expenses	23.7%	14.5%	22.4%	23.5%
Recently Changed Child Care?				
Population	2013	358	2371	517
Not in Universe	606	199	805	162
Missing	166	67	233	99
Universe	1241	92	1333	256
Has Changed Child Care	20.3%	11.1%	19.7%	14.7%

**Table 3-32
Child and Family Well-Being at First Interview**

	1-Parent Leavers	2-Parent Leavers	All Leavers	Informally Diverted
Child and Family Outcomes:				
Risk Behavior				
Population	2013	358	2371	517
Not in Universe	816	121	937	288
Missing	0	4	4	0
Universe	1197	233	1430	229
Child at Risk	11.5%	4.9%	10.4%	5.3%
Child Age 5-13 Unsupervised				
Population	2013	358	2371	517
Not in Universe	247	78	325	69
Missing	105	29	134	0
Universe	1661	251	2237	448
1-19 Hours	7.1%	3.9%	6.7%	0.0%
20+ Hours	1.2%	1.9%	1.3%	0.0%
Substance Abuse				
Population	2013	358	2371	517
Not in Universe	0	0	0	0
Missing	NA	NA	NA	NA
Universe	2013	358	2371	517
Missing	77%	76%	77%	75%
No Substance Abuse	17	18	17	18
Substance Abuse	6	6	6	7
Domestic Violence				
Population	2013	358	2371	517
Not in Universe	0	0	0	0
Missing	11	3	14	0
Universe	2002	355	2357	517
Violence Occurs	10.8%	7.7%	10.3%	16.6%

Table 4-2			
Respondent Employment Status at First Interview			
	Housing Leavers	Non-housing Leavers	Housing Population
Employment Status			
Population	519	1852	6455
Not in Universe	0	0	0
Missing	0	0	0
Universe	519	1852	6455
Never Worked	28.6%	5.04%	12.3%
Not in the Last 6 Months	42.6	38.4	27.5
Currently Part-time	9.6	12.7	6.0
Currently Full-time	42.3	43.9	54.2

Table 4-3			
Median Monthly Household Earnings at First Interview			
	Housing Leavers	Non-housing Leavers	Housing Population
Monthly Household Earnings			
Population	519	1852	6455
Not in Universe	0	0	0
Missing	0	0	0
Universe	519	1852	6455
Median	1250	1440	1500

Table 4-4			
Median Monthly Household Income at First Interview			
	Housing Leavers	Non-housing Leavers	Housing Population
Monthly Household Income			
Population	519	1852	6455
Not in Universe	0	0	0
Missing	0	0	0
Universe	519	1852	6455
Median	1384	1500	1600

Table 4-5			
Household Income Relative to Poverty Guidelines and Lower Living Standards			
	Housing Leavers	Non-housing Leavers	Housing Population
Poverty Guidelines			
Population	519	1852	6455
Not in Universe	0	0	0
Missing	0	0	0
Universe	504	1852	6455
Median Ratio	86.7%	100.7%	113.4%
Lower Living Standards			
Population	519	1852	6455
Not in Universe	0	0	0
Missing	0	0	0
Universe	504	1852	6455
Median Ratio	46.3%	55.8%	62.4%

Table 4-6			
Households with Food Insecurity at First Interview			
	Housing Leavers	Non-housing Leavers	Housing Population
Food Insecurity			
Population	519	1852	6455
Not in Universe	0	0	0
Missing	15	0	0
Universe	504	1852	6455
Insecurity	21.3%	33.9%	19.9%

Table 4-7			
Households with Food Insecurity that Appear to be Eligible but Are Not Receiving Food Stamps			
	Housing Leavers	Non-housing Leavers	Housing Population
Receipt of Food Stamps			
Population	519	1852	6455
Not in Universe	397	1224	5170
Missing	15	0	0
Universe	107	628	1285
Not Receiving	56.1%	29.9%	41.4%

Table 4-8			
Households with Sub-Standard Housing at First Interview			
	Housing Leavers	Non-housing Leavers	Housing Population
Housing Quality			
Population	519	1852	6455
Not in Universe	0	0	0
Missing	2	0	0
Universe	517	1852	6455
Sub-Standard Housing	18.5%	23.5%	20.6%

Table 4-9			
Households with Excessive Rent Burden at First Interview			
	Housing Leavers	Non-housing Leavers	Housing Population
Rent Burden			
Population	519	1852	6455
Not in Universe	5	45	19
Missing	16	29	111
Universe	498	1778	6325
Excessive Rent	28.4%	22.1%	22.1%

Table 4-10
Households with Crowded Housing Conditions at First Interview

Housing Conditions	Housing Leavers	Non-housing Leavers	Housing Population
Population	519	1852	6455
Not in Universe	0	0	0
Missing	2	42	0
Universe	517	1810	6455
Crowded Housing	23.9%	37.2%	11.2%