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**Iowa Families That Left
TANF: How Are They
Faring Two Years Later?**

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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.

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EXECUTIVE SUMMARY

Iowa's Temporary Assistance for Needy Families (TANF) program, the Family Investment Program (FIP), relies on a comprehensive package of incentives, services, and consequences for failing to meet program requirements to encourage participants to work toward self-sufficiency and eventually move off of welfare. Two of FIP's most important policies are: (1) making work pay through a program eligibility and benefit structure that offers financial advantages for becoming employed; and (2) making individuals more responsible for their economic status by requiring all able-bodied adult FIP recipients to participate in Iowa's employment and training program and terminating the cash assistance of those who do not participate. In addition, FIP imposes a 60-month lifetime limit on the receipt of cash assistance.

In Iowa and across the nation there has been great interest in better understanding what happens to families that leave TANF and whether, in fact, TANF is helping them to become self sufficient. There has also been concern over whether TANF policies are resulting in families leaving cash assistance under adverse circumstances and before they are truly ready. To begin addressing these issues, the Iowa Department of Human Services and the Office of the Assistant Secretary for Planning and Evaluation at the U.S. Department of Health and Human Services provided funding to Mathematica Policy Research, Inc. (MPR) to conduct a study of Iowa families that left FIP in the spring of 1999. The goals of that study were to determine why families leave FIP and to describe their financial circumstances and well-being 8 to 12 months after leaving. The study, which was completed in February 2001, provided important and useful information on the short-term status of families that left FIP, but it could not address how families fare over the longer-term. This prompted the same two agencies to provide funding to MPR for a follow-up study of the same families. Through analysis of administrative data on all 958 single-parent families that received FIP benefits in April, May, and June 1999 but not in July or August 1999, and analysis of survey data for 397 of those families, the follow-up study describes the circumstances and well-being of families approximately two years after exit from FIP in each of four key areas:

- Employment and earnings
- Assistance from government and community-based supports
- Income and standard of living
- Family and child well-being

KEY STUDY FINDINGS

The objectives of the follow-up study of TANF leavers in Iowa were to describe the circumstances and well-being of families approximately two years after exit from FIP and to describe how outcomes for these families have changed with the passage of time following exit. On average, families are finding ways to make ends meet without cash assistance and are faring about as well, or even slightly better, two years after leaving FIP than they were approximately one year after leaving FIP. Yet, notwithstanding the aggregate outcomes, some individual

families were still experiencing hardships at the two-year mark and many have experienced changes in their circumstances between the first and second years after leaving FIP. Key findings from the study follow below:

Employment and Earnings

Most heads of families that left FIP in the spring of 1999 were employed at jobs paying substantially more than minimum wage two years later. However, unstable employment was common for this group.

- Just over 60 percent of the heads of families that left FIP in the spring of 1999 were employed at a job for pay two years later.
- On average, those who were employed worked 34 hours per week at a wage rate of \$8.16 per hour and earned \$1,115 per month at their primary job.
- Among those employed both one and two years after leaving FIP, hourly wage rates were about the same or better in year two for 79 percent of families, and total earnings were about the same or better for 69 percent.
- The most common reason for not working two years after leaving FIP was a personal physical or mental health problem, followed by inability to find a job and child care problems.
- About one-third of family heads who responded to both the initial and follow-up surveys of TANF leavers in Iowa were employed at only one of those points in time, suggesting that there is considerable job instability among TANF leavers in Iowa.

Assistance From Government and Community-Based Supports

Although few of the families in this study had resumed their dependence on cash assistance through FIP, many were still relying on Medicaid for health care. Most were also receiving material support from community organizations and informal networks of friends and relatives.

- Two years after leaving the program, one in five families was once again receiving cash assistance from FIP; more commonly, families were relying on government programs for food assistance and health care.
- Medicaid participation rates in the second year after exit from FIP were similar to those observed in the first year, hovering between 54 and 57 percent; Food Stamp Program participation rates, however, declined from the upper 30s in the first year after exit to the lower 30s in the second year.
- Actual or perceived ineligibility for Medicaid and food stamps was the main reason why more families were not receiving these forms of assistance two years after leaving FIP and may not have even applied for them. However, some of the families that did apply were denied for administrative reasons, such as incomplete paperwork, despite their apparent income and resource eligibility for assistance.

- In addition to receiving assistance from government programs, half of the families that left FIP in the spring of 1999 had received assistance from community organizations and almost four-fifths had received assistance from informal private support networks—such as family, friends and neighbors—during their second year after exit.

Income and Standard of Living

The financial circumstances of families that left FIP in the spring of 1999 have improved over time. Nevertheless, two years after leaving, more than half had income below or barely above the poverty line.

- On average, families had \$1,690 in monthly income two years after leaving FIP. About 43 percent of this income was from earnings of the family head; 36 percent was from income from other household members; 10 percent was from government cash assistance; 6 percent was from other income of the family head; and 5 percent was from the financial contributions of noncustodial parents. If the value of food stamps were included, it would boost average monthly income to \$1,798.
- The financial circumstances of many families that left FIP in the spring of 1999 appear to be improving over time; more than half of the families had higher income two years after leaving FIP than they did one year after leaving.
- Still, more than half of the families that left FIP in the spring of 1999 were poor or near poor two years later; 37 percent of families had income below the U.S. Census Bureau’s 2000 poverty threshold and another 17 percent had income between 101 and 130 percent of the threshold.

Family and Child Well-Being

Lack of health insurance, food insecurity, and loss of utilities were not infrequent among Iowa families during their second year after leaving FIP. Homelessness was less common, but too frequent to be considered a rare event. Despite these stressful experiences, most parents in these families reported that the physical, emotional, and social well-being of their children was good two years after leaving FIP.

- Just over one-third of family heads did not have health insurance two years after leaving FIP. However, children were more likely to be covered by health insurance; in the vast majority of families (87 percent) at least some of the children were covered.
- More than one-third of families were food insecure—that is, uncertain of having or unable to acquire sufficient food to meet basic needs at all times due to inadequate household resources for food—during the second year after leaving FIP.
- About 8 percent of families had been homeless—either living on the street or in an emergency shelter—at some time during their second year after leaving FIP, but many more families (19 percent) had “doubled up”—either moved in with others or

took others into their households—to help cover housing costs. In addition, more than one-third went without utilities because they could not afford to pay the bills.

- On the whole, children did not appear to have problems with their health, their behavior and performance in school, or their social and emotional well-being two years after leaving FIP, though the extent to which the hardships described above have affected them in other ways is unclear.

IMPLICATIONS OF FINDINGS

The findings from the follow-up study of TANF leavers in Iowa highlight two key issues facing policymakers in the current environment: (1) the need to assist families that have been able to obtain employment to maintain their jobs and advance in the workplace, and (2) the need to provide additional support for the minority of families that have been unable to remain off of TANF or to secure employment and, consequently, have languished at the bottom of the income distribution.

This study also highlights the need for more research, using a variety of methodologies, on the well-being of families leaving the welfare rolls over time, as a more comprehensive understanding of the variability in families' lives and their successes and failures is critical in formulating effective policies directed toward them. Moreover, both the initial and follow-up studies of TANF leavers in Iowa were conducted during periods in which the economy was very strong. As Iowa and the nation cope with the recession that began in March 2001, it is even more important to continue studying families that have left the TANF rolls. This study has shown that these families have only a tenuous grasp on a modest level of economic success. The recession could easily loosen that grasp.

I. INTRODUCTION

Iowa's Temporary Assistance for Needy Families (TANF) program, the Family Investment Program (FIP), relies on a comprehensive package of incentives, services, and consequences for failing to meet program requirements to encourage participants to work toward self-sufficiency and eventually move off of welfare. Two of FIP's most important policies are: (1) making work pay through a program eligibility and benefit structure that offers financial advantages for becoming employed; and (2) making individuals more responsible for their economic status by requiring all able-bodied adult FIP recipients to participate in Iowa's employment and training program and terminating the cash assistance of those who do not participate. In addition, FIP imposes a 60-month lifetime limit on the receipt of cash assistance.

In Iowa and across the nation there has been great interest in better understanding what happens to people who leave TANF and whether, in fact, TANF is helping families to become self sufficient. There has also been concern over whether TANF policies are resulting in families leaving cash assistance under adverse circumstances and in families leaving assistance before they are truly ready. To begin addressing these issues, under contract to Iowa's Department of Human Services (DHS) and with funding from DHS and the Office of the Assistant Secretary for Planning and Evaluation (ASPE) at the U.S. Department of Health and Human Services, Mathematica Policy Research, Inc. (MPR) recently conducted a study of Iowa families that left TANF in the spring of 1999.¹ The two primary goals of this initial study of TANF leavers were to determine why Iowa families leave TANF and to describe their financial circumstances and well-being 8 to 12 months after leaving. To achieve these goals, the study relied on collection and analysis of survey data and state administrative data.

While the initial study provided important and useful information on the short-term status of families that have left TANF, there are some pressing questions that the study could not address. Most notably, it could not address how families that have left TANF fare over the longer-term. Specifically, what are the circumstances of and outcomes for families two years after leaving TANF? Are they returning to cash assistance or are they succeeding in the labor market? How does reliance on other government programs and other sources of support evolve over time? What, if any, additional or continued services might help families attain and maintain long-term self-sufficiency? These unanswered questions prompted DHS to seek and ASPE to provide funding for a follow-up study of Iowa families that left TANF in the spring of 1999. In September 2000, DHS contracted with MPR to design and carry out this study.

¹ See Kauff, Jacqueline, Lisa Fowler, Thomas Fraker, and Julita Milliner-Waddell. "Iowa Families That Left TANF: Why Did They Leave and How Are They Faring?" Washington, DC: Mathematica Policy Research, Inc., February 2001.

RESEARCH OBJECTIVES

The broad objectives of the follow-up study of TANF leavers in Iowa are to describe the circumstances and well-being of families approximately two years after exit from TANF and to describe how outcomes for these families change with the passage of time following exit. In order to achieve these broad objectives, the follow-up study addresses a number of policy questions in the following four issue areas:

1. ***Employment and Earnings.*** To what extent are former FIP recipients employed during the second year after leaving FIP? How many worked extensively in both years after leaving and how stable are the jobs that former recipients are able to find? What are the characteristics of former recipients' current or most recent jobs? Has there been progression in former recipients' wages, earnings, and job status over time?
2. ***Assistance from Government and Community-Based Supports.*** To what extent do former recipients return to FIP? Do trends in FIP recidivism observed in the first year after FIP case closure change in the second year? To what extent do former recipients participate in the Food Stamp Program, Medicaid, and other programs? Are participation rates different from when families were receiving FIP, and how have rates changed since the first year after exit? Has use of community supports, such as food banks and homeless shelters, changed over time? Has reliance on family, friends, and neighbors for support changed over time?
3. ***Income and Standard of Living.*** Two years after leaving FIP, how much money do families have at their disposal? How many families have escaped poverty and how many families remain in poverty? What are families' primary sources of income two years after leaving FIP, and has their reliance on various sources of income shifted over time? What is the nature of changes in family income and financial well-being? How do families perceive their standard of living and well-being two years after leaving FIP?
4. ***Family and Child Well-Being.*** How are families faring two years after leaving cash assistance? Have their levels of food security, their health status, and their housing stability changed over time? Have there been changes in household composition and relationships over time? How are children faring two years after leaving FIP in terms of their health status, behavior and performance in school, and social and emotional well-being?

METHODOLOGY AND DATA SOURCES

To address the research questions, DHS and MPR conducted an in-depth follow-up study of 958 families that left FIP in the spring of 1999, the same families that were included in the initial study of TANF leavers in Iowa. These families were included in the study on the basis of their FIP benefits and their FIP case-type in the spring and summer of 1999:

- ***FIP Benefits.*** Families were included in the study only if, according to state administrative records, they received a positive FIP benefit in April, May, and June 1999 and no FIP benefit in July and August 1999. The purpose of using these benefit

criteria—that is, requiring three months on and two months off FIP—was to exclude from the study families that leave FIP due to very temporary “administrative churning” and families that leave FIP after a very temporary attachment to the program. The criteria do not apply to the receipt of benefits after August 1999—families in the study may have remained off FIP or may have returned to FIP any time after August.

- ***FIP Case-Type.*** Families were included in the study only if they were coded as single-parent cases in state administrative records in June 1999. Cases coded as two-parent or child-only/caretaker² cases were excluded mainly because they made up a small portion of the FIP caseload (8 and 7 percent, respectively) in June 1999.

Data for the follow-up study of TANF leavers in Iowa came from two sources: (1) state administrative records and (2) a telephone survey of the heads of families that left FIP.³ Administrative data from three systems provided information for all 958 families on employment and earnings and participation in public assistance programs over time. Survey data provided information for a subset of the 958 families on economic status and family well-being two years after leaving FIP.

The survey sample consisted of all 405 respondents to the survey that was part of the initial study of TANF leavers in Iowa, and a random 60 percent, or 78, of the 130 nonrespondents to that initial survey. Interviews were conducted over a 20-week period from March through July 2001, 20 to 24 months after families left FIP, with 397, or 82 percent, of the 483 sample members. Throughout the report, survey data exploring families’ status two years after leaving TANF are weighted to reflect the random sampling of the 130 nonrespondents to the initial survey. In addition, comparisons of survey data from the initial study of TANF leavers in Iowa and from this follow-up study are presented for the 343 sample members who responded to both surveys in order to explore changes in outcomes over time. These data are not weighted.

CHARACTERISTICS OF FAMILIES IN THIS STUDY

Before reviewing the findings of the follow-up study of TANF leavers in Iowa, it is important to get a feel for the basic demographic characteristics of the families included in the study. Typically, families included in the study are headed by white women (see Exhibit 1.1). Those who reside in the state of Iowa are almost evenly divided between urban and rural counties, though almost 17 percent currently reside outside of Iowa—that is, they have relocated

² Child-only/caretaker cases are those in which (1) the children are cared for by someone other than a parent, and (2) the caretaker receives FIP on the children’s behalf, but not on his or her own behalf. Cases in which the caretaker is someone other than a parent and both the caretaker and the children receive FIP are included in the study.

³ A more detailed description of each data source is provided in Appendix A.

to and remained in other states since leaving cash assistance in the spring of 1999.⁴ On average, the heads of families included in the study are 31 years old and live with three other people—usually two children and one other adult. Often the second adult is a spouse or partner—18 percent of family heads are currently married and living with their spouse, and another 23 percent are living with an unmarried partner. More than two-thirds of the family heads have at least the equivalent of a high school degree while less than one-third have less than a high school degree.⁵

Exhibit 1.1
Characteristics of Families Included in the Study

	Average or Percentage
Female	95%
White	80%
Less than high school degree	29%
Married and Living with Spouse	18%
Unmarried, Cohabiting with Partner	23%
Residing in Urban County in Iowa	40%
Residing in Rural County in Iowa	43%
Residing Outside the State of Iowa	17%
Average Household Size	4 persons
Average Age of Family Head	31 years
Average Age of Youngest Child in Family	5 years

Source: Wave-2 survey of Iowa families that left FIP in spring 1999
Sample: Due to item nonresponse, sample sizes range from 395 to 397 family heads

THE STRUCTURE OF THIS REPORT

This report is organized into six chapters. The four chapters following this introductory chapter, Chapters II through V, each address the research questions in one of the study’s four issue areas, and Chapter VI discusses the key lessons and policy implications of the study.

⁴ Rural counties are those located outside of metropolitan statistical areas in the state. All survey respondents were asked the same survey questions, regardless of their state of residence at the time of the survey.

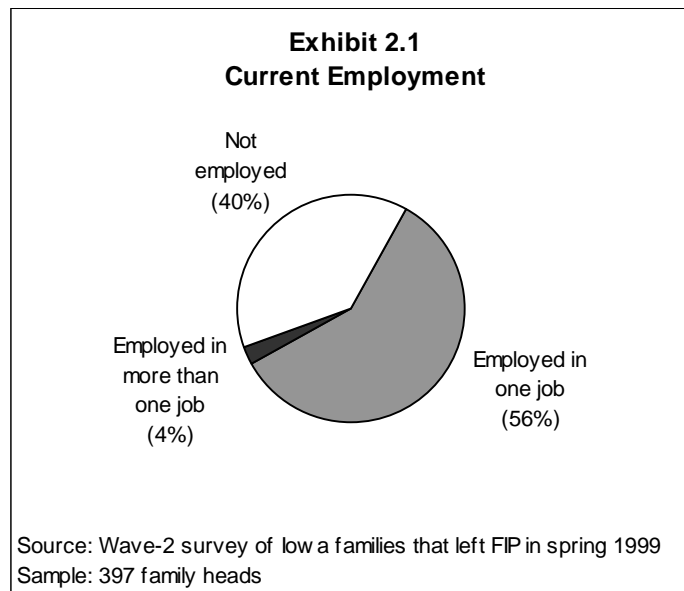
⁵ Data supporting all findings and statistics referenced in the report may be found in the tables in Appendix B and Appendix C, regardless of whether the findings and statistics are presented in exhibits throughout the body of the report. Some of the tables in the appendices present more results than are discussed in the body of the report.

II. EMPLOYMENT AND EARNINGS

One of the most common measures of success of FIP and other TANF programs across the country is the extent to which former recipients are leaving welfare for work. In the initial study of TANF leavers in Iowa, MPR found that the majority of family heads were working around the time they left FIP, and that the majority were working one year after leaving FIP. However, most were not earning enough to substantially improve their overall economic well-being relative to when they were on FIP through employment alone, and most were not able to maintain employment consistently. This chapter explores the employment experiences of families two years after leaving FIP and whether their ability to achieve self-sufficiency through work has improved over time.

CURRENT EMPLOYMENT

About two years after exit from FIP, just over 60 percent of family heads were working at a job for pay (see Exhibit 2.1). Almost all family heads who were working held only one job at that time. Most worked either in the service sector (most often in health or business services) or in retail trade, the most common employment sectors among the general population in Iowa as well. The three most common occupations were service provider, administrative support worker, and sales associate.



Work appears to be a central part of the lives of family heads who are employed two years after leaving FIP. On average, these individuals work close to full time—34 hours per week—at their primary job (that is, the job at which they worked the most hours for those with multiple jobs) and earn 58 percent more than the minimum wage—\$8.16 compared with \$5.15 per hour (see Exhibit 2.2). By working these hours at this rate of pay, employed family heads were generally earning slightly more than the maximum amount that a family of three with no other income can earn and still receive FIP benefits (\$1,065 per month). Two years after leaving FIP,

average monthly earnings at their primary jobs were \$1,115. About 40 percent of family heads were earning \$1,000 or less, 35 percent were earning between \$1,001 and \$1,500, and the remainder were earning more than \$1,500 per month.

**Exhibit 2.2
Characteristics of Primary Job**

	Average or Percentage
Average Weekly Hours	34
Usual Weekly Hours (%)	
Less than 20	8
20 - 29	14
30 - 39	30
40	36
More than 40	12
Average Hourly Pay	\$8.16
Hourly Pay (%)	
\$5.15 or less	7
\$5.16 - \$6.99	21
\$7.00 - \$8.99	40
\$9.00 or more	32
Average Monthly Earnings	\$1,115.00
Earnings (%)	
\$1,000 or less	40
\$1,001-\$1,500	35
More than \$1,500	24

Source: Wave-2 survey of Iowa families that left FIP in spring 1999
Sample: 244 family heads who were employed in month prior to survey

While many jobs held by family heads who have left FIP offer health benefits, the proportion of individuals who have taken advantage of those benefits is low. For instance, 65 percent of family heads working two years after exit from FIP report that their primary employer offered health insurance at some point over the course of their employment (see Exhibit 2.3). However, only slightly more than half of these individuals have enrolled in their employer's health plan. Most have not enrolled for two main reasons: (1) they believe the plan is too costly, or (2) they are not eligible to enroll because they have not worked long enough on that job. Indeed, more than half of employed family heads have been working at their primary job for just six months or less; just over one-third have been working at their primary job for three months or less.

**Exhibit 2.3
Benefits at Primary Job**

	Percentage
Offered Health Insurance	65
Enrolled in Health Insurance Plan	35
Offered Paid Sick Days	43
Offered Paid Vacation	64

Source: Wave-2 survey of Iowa families that left FIP in spring 1999
Sample: 244 family heads who were employed in month prior to survey

While it is encouraging that many heads of families that left FIP are working two years after exit, there is still a substantial minority who are not working and have not worked for quite some time. On average, family heads who are not working two years after leaving FIP were last employed over a year and a half ago. Moreover, 15 percent of those who were working in the month prior to the follow-up survey interview were no longer working at the time of the interview. The most common reason for not working in the month prior to the survey interview was a personal physical or mental health problem, followed by the inability to find a job and child care problems (see Exhibit 2.4).¹ Similarly, a personal health issue is the most common reason why those who are not working two years after leaving FIP, but have worked at some time in the past, left their last job.

Exhibit 2.4	
Most Common Main Reasons for Not Working	
	Percentage
Own physical or mental health problem	20
Unable to find job or decent job/looking for a job	14
Child care problems	12
Health problem of other household member	9
Transportation problem	7

Source: Wave-2 survey of Iowa families that left FIP in spring 1999
Sample: 153 family heads who were not working in month prior to survey

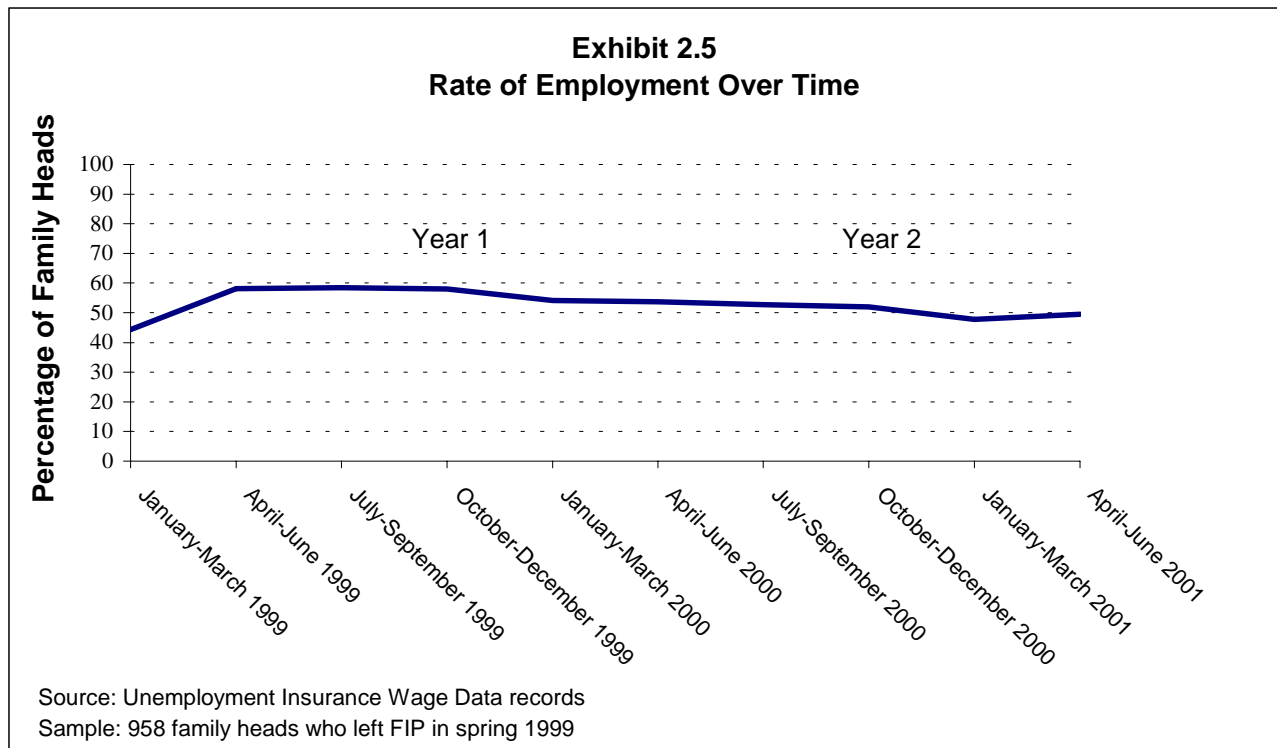
EMPLOYMENT PATTERNS OVER TIME

The employment rate among families that left FIP in the spring of 1999 is fairly stable during the second year after exit, hovering between 48 and 53 percent (see Exhibit 2.5).²

¹ Among those who were not working because of a health problem, more than 80 percent were covered by health insurance. However, among those who were not working because of a child care problem, only one was receiving Child Care Assistance from the state.

² Statistics in this section are based on data from Iowa’s Unemployment Insurance system. Typically, Unemployment Insurance data are updated over a 6-month period or longer; data collected for a particular quarter may not be accurate until at least an additional two quarters have passed. Thus, it is likely that the percentages shown here for January – June 2001 will increase slightly over time as Unemployment Insurance data for those most recent quarters are updated. In addition, Iowa’s Unemployment Insurance system does not contain information on employment and earnings for individuals who are self-employed, who are employed outside the state of Iowa, who are working under-the-table, or who are employed in jobs that employers are not required to report to Iowa’s Unemployment Insurance system. Thus, it is likely that data from this system understate the employment rate and earnings among heads of families who left FIP the in spring of 1999, and that the survey data presented in the previous section—that is, data provided by the heads of families themselves—offer a more accurate description of employment

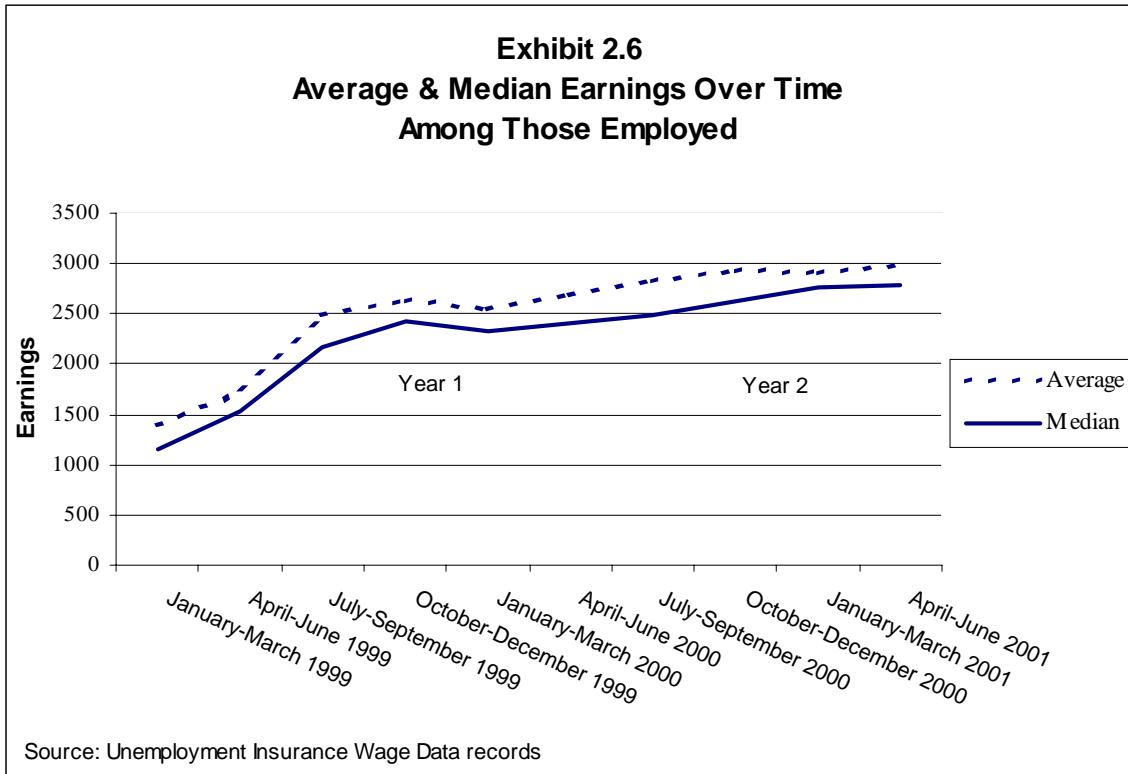
However, rates in the second year after exit do continue a pattern that was observed in the initial study: a slow, steady decline in the employment rate since the first quarter after exit from FIP (July–September 1999) when it was at a high of 59 percent.



While the employment rate has decreased over time, average and median quarterly earnings among those employed have increased steadily (see Exhibit 2.6). Average earnings in the first quarter after exit from FIP were just under \$2,500. By the eighth quarter after exit from FIP, they were just under \$3,000. Median earnings were lower than average earnings, but followed a similar pattern. These increases in earnings may be due to increases in hourly wage rates over time, increases in hours worked, or some combination of those factors. They may also reflect the fact that the characteristics of those who are employed may be changing—that is, that those who are employed during later periods are more highly skilled than those who were employed during earlier periods.

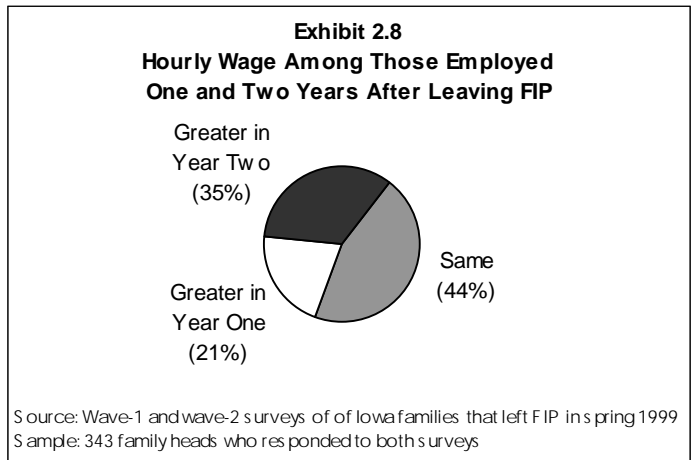
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and earnings around the time of the survey interview (January–June 2001). The trend in the Unemployment Insurance data among those survey respondents who resided in the state of Iowa at the time of the follow-up survey was very similar to the trend among all families that left FIP in the spring of 1999, though employment rates for the former were between 5 and 12 percentage points higher than for the latter.

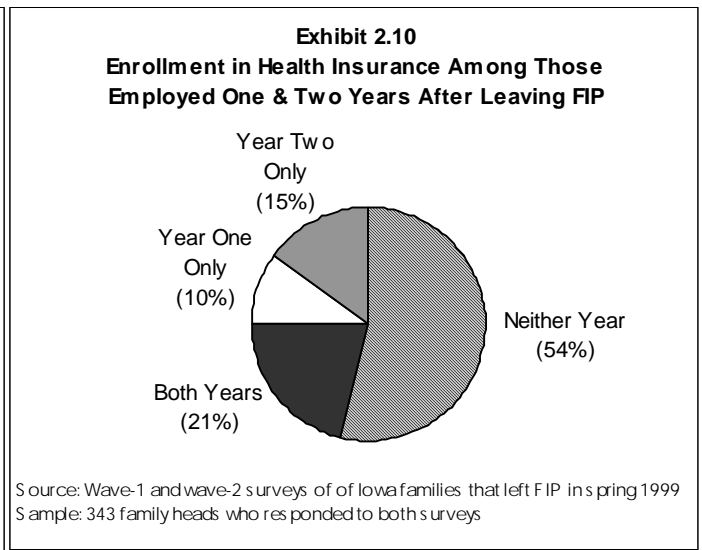
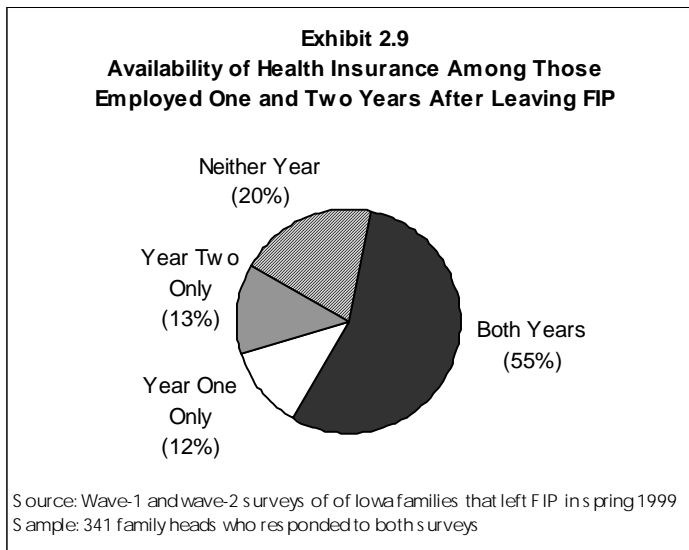


COMPARISONS BETWEEN FIRST AND SECOND YEARS AFTER LEAVING FIP

The rates of employment observed in the initial and follow-up surveys of TANF leavers in Iowa were extremely consistent, at just over 60 percent. A comparison of respondents to each survey, however, reveals that many individuals moved into or out of employment between those two points in time, suggesting that there is a fair amount of job instability among TANF leavers in Iowa. About one-third of those family heads who responded to both surveys was employed at only one of those points in time (see Exhibit 2.7). Another one-fifth was employed at neither point in time, though it is unclear whether they worked for some time in between. The remainder—almost 47 percent—was employed at both points in time, though again, it is unclear whether those family heads were employed continually throughout the second year after leaving FIP or whether they, too, moved in and out of jobs over the course of the year. Among those who were employed both one and two years after leaving FIP, hourly wage rates largely remained the same or increased over time (see Exhibit 2.8).



The availability of employer-sponsored health insurance, however, did not improve over time. For more than half of those employed both one and two years after leaving FIP, employer-sponsored health insurance was available at both points in time, but for one-fifth health insurance was available at neither point in time (see Exhibit 2.9). For the remainder of those who were working at both points in time, about half gained access to health insurance between the first and second years after exit and about half lost access. Far fewer of those who were employed both one and two years after leaving FIP were ever enrolled in an employer-sponsored health insurance plan. More than half were never enrolled in such a plan, one-quarter were enrolled at only one point in time, and just over one-fifth were enrolled at both points in time (see Exhibit 2.10).³



SUMMARY

Overall, measures of employment based on reports from families two years after they left TANF are largely the same as they were approximately one year after families left TANF. At each point in time, just over 60 percent of family heads were employed, mostly at one job and mostly in the service sector or in retail trade. Average hours worked remained consistent at 34 hours per week, but the average hourly rate of pay and therefore average earnings increased between the first and the second years after exit. While one year after leaving TANF families were earning less on average than what families of three or more would need to work their way off cash assistance, by the second year after leaving TANF they were earning slightly more. However, there is still a substantial minority who were not working at either point in time or who were employed at only one point in time, suggesting that there is a fair amount of unemployment and job instability among TANF leavers in Iowa.

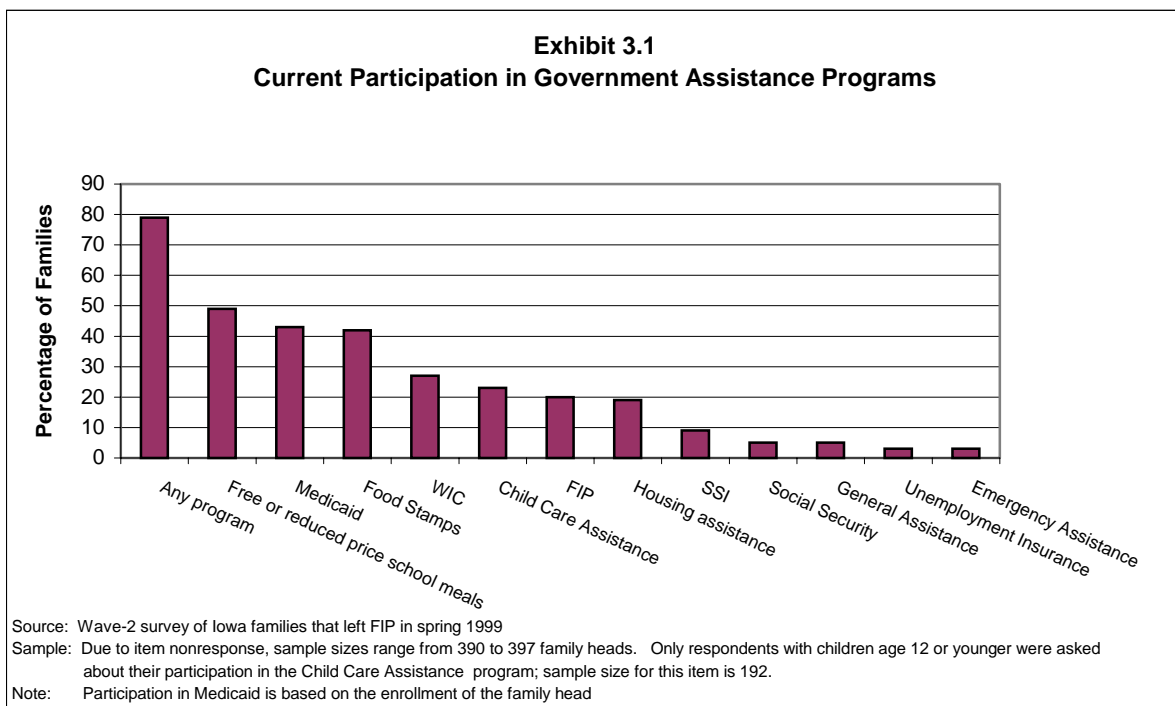
³ The sample size in Exhibit 2.10 is 343 instead of 341 as in Exhibit 2.9 because two family heads were not enrolled in an employer-sponsored health insurance plan, but did not know whether such a plan was available at their primary job.

III. ASSISTANCE FROM GOVERNMENT AND COMMUNITY-BASED SUPPORTS

The Medicaid, Food Stamp, and Child Care Assistance programs as well as other government assistance programs can be critical sources of support for families transitioning off of cash assistance. Yet, in Iowa and elsewhere, many seemingly eligible families do not participate in them. In the initial study of TANF leavers in Iowa, MPR found that rates of participation in these programs dropped immediately after families left FIP and remained at relatively low levels throughout the following year. This chapter explores the kind of government programs on which families leaving FIP rely in the longer-term and examines whether declining trends in participation in the first year after exit continue through the second year after exit. In addition, the chapter describes the kind and amount of assistance families are receiving from community-based supports two years after leaving FIP, as such supports can help struggling families avoid true hardships during and after their transition off of cash assistance.

CURRENT ASSISTANCE FROM GOVERNMENT PROGRAMS

Two years after leaving FIP, the vast majority of families are still relying on assistance from at least one government program (see Exhibit 3.1). Most commonly, families are relying on government programs for food assistance and health care; the highest rates of participation are in the school feeding programs, Medicaid, the Food Stamp Program, and the Women, Infants, and Children (WIC) program. One in five families is receiving cash assistance from FIP, but far fewer are receiving cash assistance from other programs such as Supplemental Security Income, Social Security, General Assistance, Emergency Assistance, and Unemployment Insurance. No more than half of the families are participating in any one program, but those that are participating in particular programs are receiving fairly generous benefits from them, ranging from an average of \$240 per month for food stamps and \$573 per month for child care.



Given the recent push government agencies have made to ensure that families leaving TANF retain access to other critical supports such as Medicaid, food stamps, and child care assistance, it may be surprising that more families are not participating in these programs. By the end of their second year after leaving FIP, however, many families are no longer eligible to participate in them. For instance, almost 40 percent of family heads who were not covered by any type of health insurance two years after leaving FIP reported that they had applied for Medicaid and had been denied—half because of income and half because of other reasons (see Exhibit 3.2). The latter group, however, may be indicative of systemic problems that inhibit families from accessing this important benefit rather than of actual family circumstances. For instance, some in this group may have been denied Medicaid for administrative reasons—such as incomplete paperwork—though they otherwise would have been income and resource eligible. Perhaps the application procedures themselves or lack of information about what is required in the application process are barriers to access for this group.

Exhibit 3.2
Most Common Reasons for Nonparticipation in the Medicaid and Food Stamp Programs

	Medicaid (%)	Food Stamp Program (%)
Did not apply/did not think eligible	22	38
Applied, but denied because of income	20	23
Applied, but denied for other reasons	20	0
Was terminated	8	3
Too much hassle	6	2
Did not need it	5	16

Source: Wave-2 survey of Iowa families that left FIP in spring 1999
Sample: 149 family heads with no health insurance; 227 family heads not receiving food stamps

Also potentially troubling are the 22 percent of family heads who did not apply for Medicaid because they thought they were ineligible. Again, it may be that many among this group are, in fact, eligible, but misunderstanding of or lack of information about the eligibility rules is their primary or only barrier to access. Indeed, almost half of those who did not apply because they thought they were ineligible had income below 133 percent of poverty. Similar problems may be occurring in the Food Stamp Program—38 percent of families did not apply because they thought they were ineligible and at least one-third of them had incomes below 130 percent of poverty. Another 23 percent of families did apply for food stamps, but were denied because of income.

While issues of eligibility were also common reasons why many families were not receiving child care assistance, they were not as prevalent as with Medicaid and food stamps. About 8 percent of families applied for child care assistance but were denied because of income, 5 percent were denied because of other reasons, and 18 percent did not apply because of their perceptions about their eligibility. More commonly, family heads simply did not want or need this type of assistance, often because they had accessible and affordable child care arrangements through family and friends or because they were available themselves to care for the children.

CURRENT ASSISTANCE FROM COMMUNITY-BASED SUPPORTS

In addition to receiving assistance from government agencies, half of the families that left FIP in the spring of 1999 had received assistance from community organizations during their second year after exit (see Exhibit 3.3). Most commonly, families received assistance from food pantries followed by thrift shops. Many families, though, had received assistance from multiple organizations. Others may not have been receiving assistance from community organizations at all because such organizations do not exist in the areas in which they live or because families are not aware of their presence. More than one-quarter of families were not aware of a food pantry in their area; more than two-thirds were not aware of a soup kitchen; half were not aware of a crisis center; and one-fifth were not aware of a thrift shop.

	Percentage
Any Community Organization	51
Food Pantry	33
Thrift Shop	24
Crisis Center	6
Soup Kitchen	4
Other	12

Source: Wave-2 survey of Iowa families that left FIP in spring 1999
Sample: 397 family heads

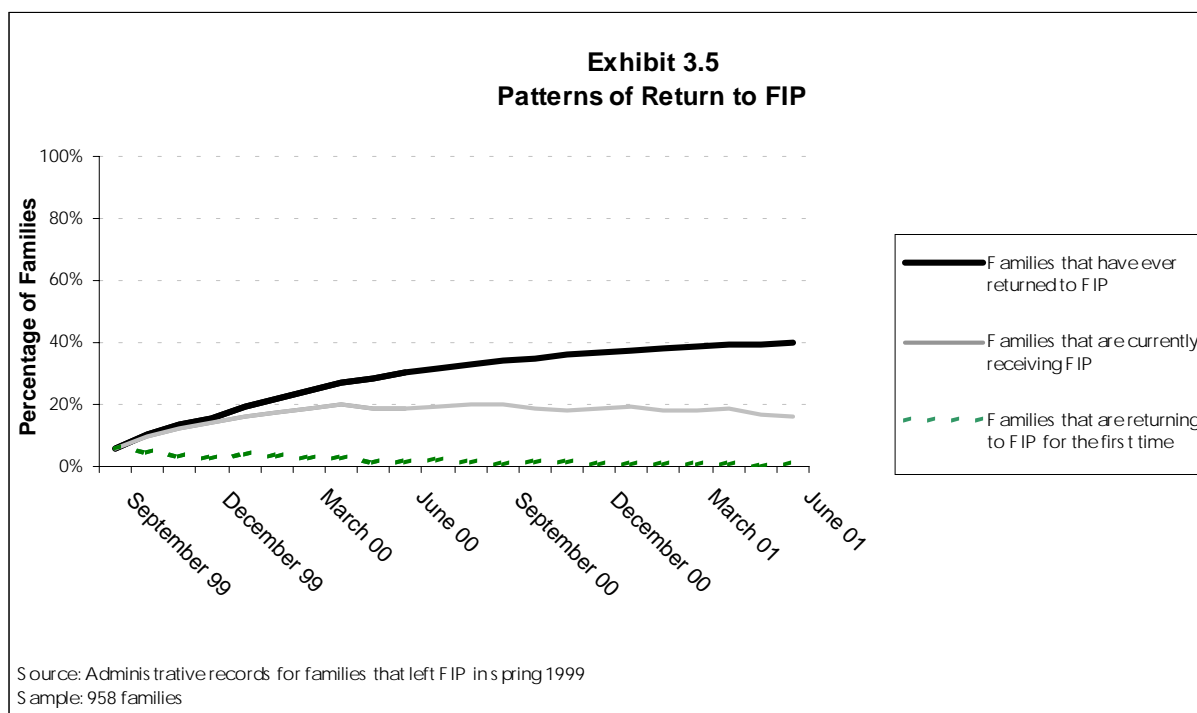
Another reason more families are not tapping into community resources may be that they are receiving help from more informal private support networks such as family, friends, and neighbors. Almost 79 percent received some type of help from these networks during their second year after leaving FIP (see Exhibit 3.4). More families relied on support networks for child care than for any other type of assistance. Almost three-quarters of families with children age 12 or younger rely on others for child care while they are working, actively looking for work, or in school or training, and among them, grand-parents or great-grandparents are the most common providers of care. Many families receive support from private networks for other needs as well, such as transportation, telephone access, children's things, or food and meals. The breadth and incidence of support from private networks indicates that this type of support is key to the well-being of many families that leave TANF.

	Percentage
Any Support	79
Child Care	51
Transportation	41
Telephone Access	37
Children's Things	35
Food or Meals	30
Loans/Financial Help	24
A Place to Stay	24
Job Referral	22
Electric/Utility Bill	15

Source: Wave-2 survey of Iowa families that left FIP in spring 1999
Sample: Due to item nonresponse, sample sizes range from 396 to 397 family heads

TRENDS IN RECEIPT OF ASSISTANCE OVER TIME

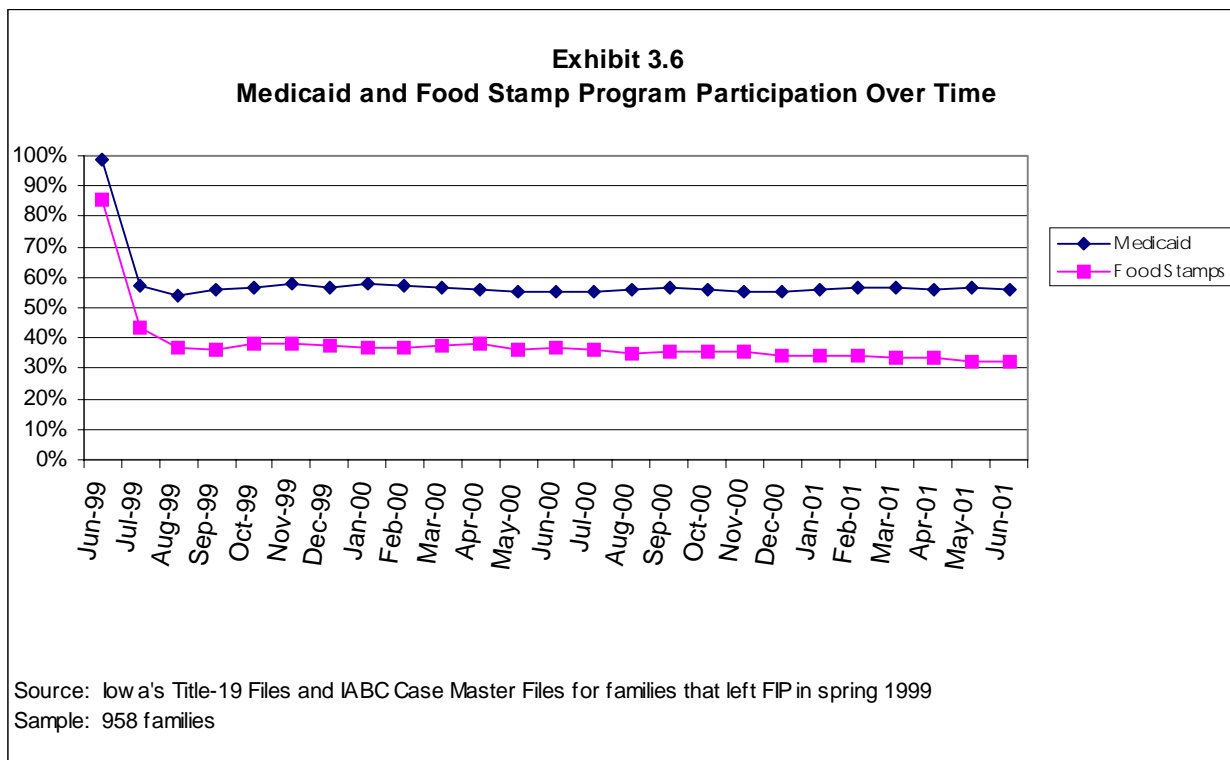
Most families that left FIP in the spring of 1999 have remained off cash assistance, and those who returned largely did so shortly after leaving. By the end of the first year after exit, about 30 percent of families had returned to FIP at some point (see Exhibit 3.5). Between the first and the second year after leaving, however, only an additional 10 percent had returned. The percentage returning each month was highest in the first few months after exit, at around 5 percent. By the end of the second year after exit, the percentage returning each month had declined to less than 1 percent. However, many of those who come back onto the rolls remain there for substantial periods of time. Almost 30 percent of those who returned to FIP at some point over the full two-year follow-up period remained on the rolls for one year or more. Close to an additional 30 percent remained on for 7 to 12 months.¹



¹ The administrative data files that were used for the analyses of trends in FIP, Medicaid, and Food Stamp Program participation over time capture participation only among those families that reside in the state of Iowa. The trends in administrative data among those survey respondents who resided in the state of Iowa at the time of the follow-up survey are very similar to the trends among all families that left FIP in the spring of 1999, though rates of program participation for the former are somewhat higher than for the latter. In addition, because the follow-up period lasted two years only, the estimates presented here likely understate actual length of stay among families that returned to FIP, particularly for those that returned toward the end of the follow-up period.

Patterns of participation in Medicaid are similar in the second year after exit from FIP to those observed in the first year (see Exhibit 3.6). Participation in Medicaid (that is, enrollment of at least one family member in Medicaid) dropped by slightly less than one-half—from 99 percent to 57 percent—in the first month after exit from FIP and then hovered around the same level throughout the remainder of the first year after exit and throughout the second year after exit. It may be that some families that were eligible for and enrolled in Medicaid in the first year after leaving FIP lost eligibility in the second year, while other families that were not enrolled in Medicaid in the first year re-enrolled in the second year.

Initially, trends in Food Stamp Program participation are somewhat similar to the trends in Medicaid participation. Rates dropped by about half—from 85 percent to 43 percent—in the first month after exit from FIP and then hovered in the upper 30s throughout the remainder of the first year after exit. However, during the second year after exit, the participation rate gradually declined to the lower 30s, with participation in the 24th month after exit reaching a low of 32 percent. As in the first year after exit, at all times during the second year after exit, participation in the Food Stamp Program was substantially lower than participation in Medicaid.



COMPARISONS BETWEEN FIRST AND SECOND YEARS AFTER LEAVING FIP

A comparison between the first and second year after exit from FIP reveals that, overall, use of government assistance programs has decreased slightly over time. Consistently, slightly more families that left FIP in the spring of 1999 were participating in FIP, the Food Stamp Program, Medicaid, and the Child Care Assistance program one year after exit than two years after exit (see Exhibit 3.7). It is unclear, however, whether this represents a positive trend from the

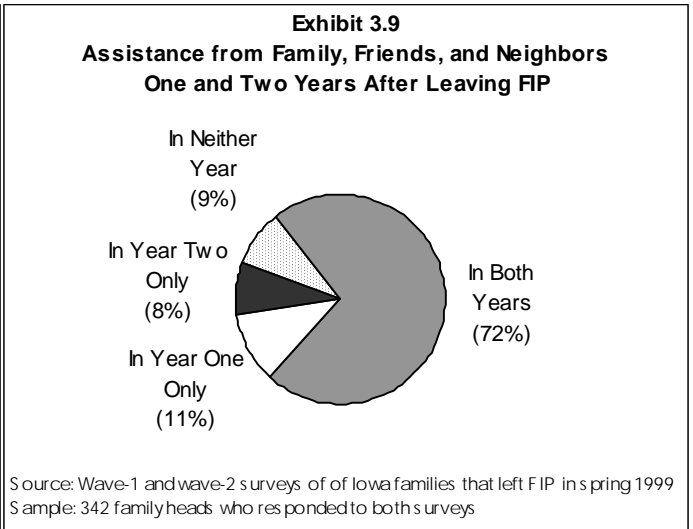
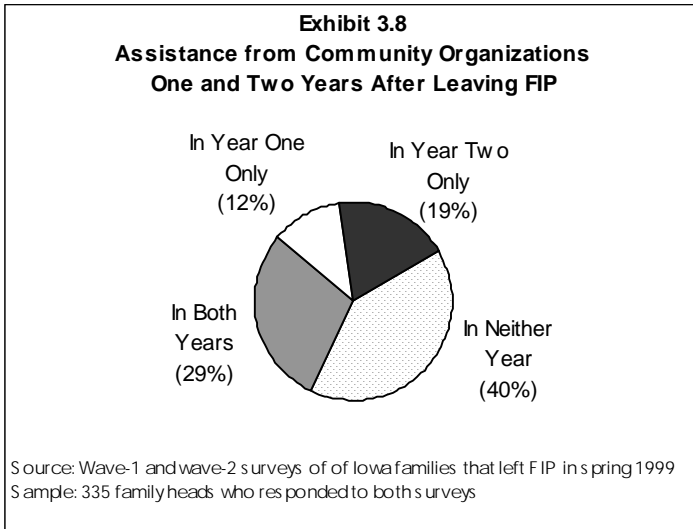
perspective of the families; a comparison of income and poverty status one and two years after exit should shed light on whether the declines in participation suggest that families are less in need of assistance over time or whether families are dropping off the rolls despite continued need for assistance (see Chapter IV for comparisons of income and poverty status). Even if the declines in participation suggest a general improvement in families' financial circumstances over time, it is worth noting that for each of these programs, a small percentage of families (between 10 and 14 percent) were not participating one year after exit, but were participating two years after exit suggesting that their financial circumstances deteriorated sufficiently during year two to necessitate their resumption of participation in government assistance programs.

Exhibit 3.7
Participation In Government Programs
One and Two Years After Leaving FIP

	FIP	Food Stamps	Medicaid	Child Care Assistance
Both years	9	28	30	17
Year one only	12	15	17	12
Year two only	11	13	14	10
Neither year	68	43	39	61

Source: Wave-1 and wave-2 surveys of of Iowa families that left FIP in spring 1999
Sample: Due to item nonresponse, sample sizes range from 339 to 340. Only respondents with children age 12 or younger were asked about their participation in the Child Care Assistance program; sample size for this item is 137.

The trend in receipt of assistance from community-based supports is not as clear as the trend in receipt of assistance from government programs. While about the same percentage of families received help from community organizations and from family, friends, and neighbors during the first year after exit only, slightly more received help from community organizations and slightly fewer received help from family, friends, and neighbors during the second year only (see Exhibits 3.8 and 3.9). Although there seems to be a shift away from seeking help from informal networks and toward seeking help from established organizations, still informal networks remained a much more common source of support, with 80 percent of families receiving support from this source during year two compared to 48 percent receiving support from organizations.



SUMMARY

Two years after leaving TANF, many families are still receiving support from the government for their health care and nutritional needs, though fewer families are participating in Medicaid and the Food Stamp Program than one year after exit. In addition, one in five families is again receiving direct cash assistance, though the rate at which families returned to TANF for the first time since leaving slowed during the second year after exit compared with the first, falling to less than one percent. Some of those not receiving support from these programs are ineligible due to income or other family circumstances, but others are perhaps being denied for administrative reasons—such as incomplete paperwork—despite their eligibility otherwise. Regardless of the reasons for nonparticipation, perhaps to make up for what they no longer receive from the government, most families rely on support from their local communities to help make ends meet. Receipt of assistance from formal community organizations is less prevalent than receipt of assistance from informal networks of family, friends, and neighbors, though the former appears to be on the rise.

IV. INCOME AND STANDARD OF LIVING

The long-term goal of FIP is to help families achieve self-sufficiency. Perhaps the best indicator of how well families are progressing toward self-sufficiency is total family income, particularly total family income relative to the poverty threshold. The initial study of TANF leavers in Iowa found that almost half of the families that left FIP in the spring of 1999 had total family incomes at or below the poverty threshold for their family size one year later, suggesting that many families that leave FIP are failing to improve their financial well-being and progress toward long-term self-sufficiency. Moreover, one-third experienced no change in their standard of living one year after leaving FIP, and one-fifth experienced a decline. This chapter explores how families are faring financially two years after leaving FIP and whether sources and amounts of income, poverty rates, and families' perceptions of their standard of living have changed since the initial study.

CURRENT SOURCES AND AMOUNTS OF INCOME

Two years after leaving FIP, families had an average monthly income of \$1,690 (see Exhibit 4.1). The sources of income included in this average are: (1) earnings of the head of the family (which were discussed in Chapter II); (2) cash assistance from the government, such as FIP, Supplemental Security Income, Social Security, Unemployment Insurance, General Assistance, and Emergency Assistance (which was discussed in Chapter III); (3) child support; (4) other income the family head received personally, such as educational loans or lottery winnings; and (5) income from other household members. The value of food stamps is not included, as it is not considered a cash transfer. However, if the value of food stamps were included, it would boost average monthly income by \$108 to \$1,798. Also not included is the value of any earned income tax credits families may have been eligible to receive. The follow-up survey of families that left FIP in the spring of 1999 was not able to measure the value of such credits to those who received them.

	Average Monthly Amount (including zeros)	Percent of Total
Earnings	\$728	43%
Government Assistance	\$169	10%
Child Support	\$85	5%
Other Personal Income	\$95	6%
Other Household Income	\$614	36%
Total Income	\$1,690	100%

Source: Wave-2 survey of Iowa families that left FIP in spring 1999
Sample: 334 family heads who reported zero or positive income
from each of the five sources in month prior to survey

Income from other household members accounts for a substantial portion, 36 percent, of total monthly income, second only to the earnings of the family head, which accounts for 43 percent. In 42 percent of the families that left FIP in the spring of 1999, other household members were bringing in some income two years later (see Exhibit 4.2). Among these families, the average amount of that income was \$1,482 per month. Most of this was earned income from jobs and most came from the family head's spouse, fiancé, or partner. Relationships with these other earners, however, may be less stable for some family heads than for others. About one-third of family heads had been married or cohabiting with their spouses, fiancés, or partners for one year or less, just under one-third had been married or cohabiting for one to four years, and the remainder had been married or cohabiting for longer than four years.

Exhibit 4.2		
Financial Contributions from Other Household Members		
	Percentage of Family Heads With Income From Other Household Members	Average Monthly Amount Among Family Heads With Income from Other Household Members
Any Income	42%	\$1,482
Earned Income	37%	\$1,502
Unearned Income	9%	\$690

Source: Wave-2 survey of Iowa families that left FIP in spring 1999
Sample: Due to item nonresponse, sample sizes range from 391 to 392 family heads

In contrast, child support makes up the smallest fraction, only 5 percent, of total monthly income. Most of the heads of families that left FIP—and, indeed, most current and former welfare recipients—are single parents whose children have noncustodial parents. About 86 percent of family heads who left FIP in the spring of 1999 and who currently live with their children have at least one child with a noncustodial parent. However, only 35 percent of them are currently receiving any formal financial support—that is, financial assistance from the noncustodial parent through a court-order or the state collection and enforcement system (see Exhibit 4.3).¹ Among those receiving formal support, the average amount they received was \$273 per month. Other income the family head received personally, such as educational loans or lottery winnings, made up the second smallest portion of total monthly income—5.6 percent.

¹ In addition, 7 percent were receiving in-kind support—such as food, clothing, diapers, toys, household furnishings, or other children's necessities—and 3 percent were receiving informal financial support directly from noncustodial parents in the absence of a legal agreement.

Exhibit 4.3
Child Support Among Families In Which At Least
One Child Has a Noncustodial Parent

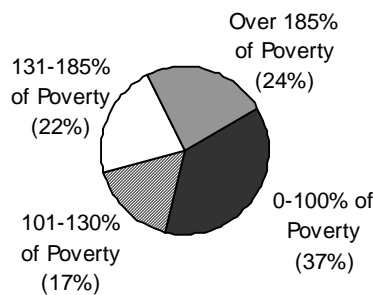
	Average or Percentage
Receiving Support (%)	
Formal monetary support	35%
In-kind items	7%
Informal monetary support	3%
Amount of Monthly Support Among Those Receiving	
Formal monetary support	\$273
Informal monetary support	\$161
Total monetary support	\$269

Source: Wave-2 survey of Iowa families that left FIP in spring 1999
Sample: 388 family heads who have at least one child with a noncustodial parent
and who reported zero or positive income from child support

CURRENT POVERTY STATUS AND STANDARD OF LIVING

Despite additional income from other household members, child support, and other personal income, more than half of the families that left FIP in the spring of 1999 are poor or near poor two years later. Currently, 37 percent of families have incomes below the U.S. Census Bureau's 2000 poverty threshold and another 17 percent have incomes between 101 and 130 percent of the poverty threshold (see Exhibit 4.4). About 46 percent have incomes above 130 percent of the poverty threshold.²

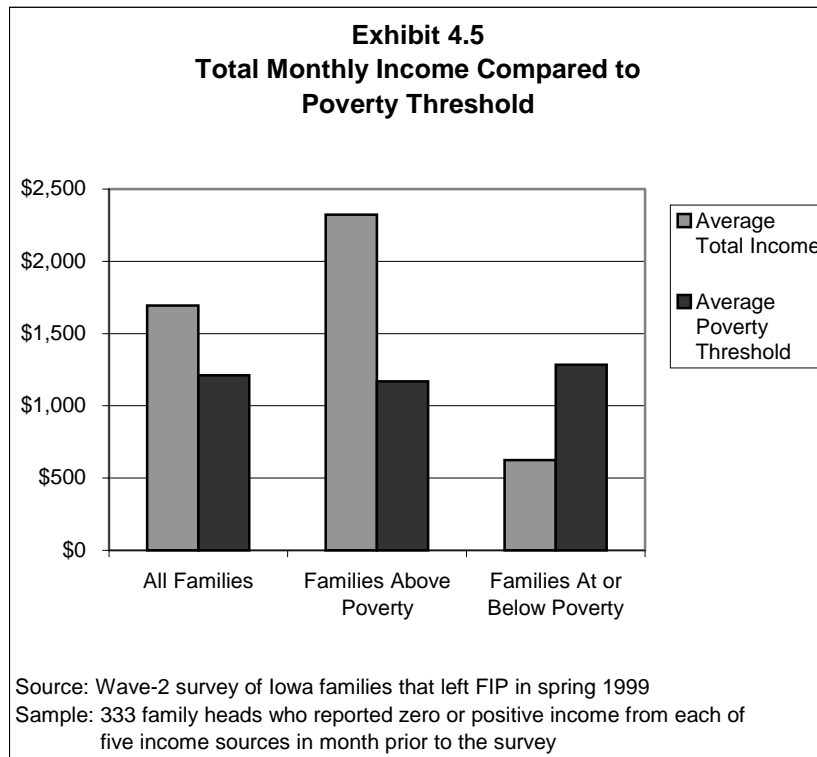
Exhibit 4.4
Total Income as Percentage of Poverty



Source: Wave-2 survey of Iowa families that left FIP in spring 1999
Sample: 333 family heads who reported zero or positive income from
each of five income sources in month prior to the survey

² The value of food stamps is not included in the U.S. Census Bureau's poverty threshold and therefore a comparison of total income including food stamps to the poverty threshold is not fully consistent with the Census Bureau's methodology for measuring the incidence of poverty.

Families with incomes above poverty are doing relatively well financially. On average, they are bringing in almost double the poverty threshold (see Exhibit 4.5). However, families with incomes at or below poverty are struggling. On average, they are bringing in less than half of the poverty threshold. In fact, about 58 percent of those families have income that is less than half of the poverty threshold. Among all families that left FIP in the spring of 1999, 1 in 5 currently lives in extreme poverty (below 50 percent of poverty), and at least 1 in 3 has lived in extreme poverty at some time since leaving FIP.

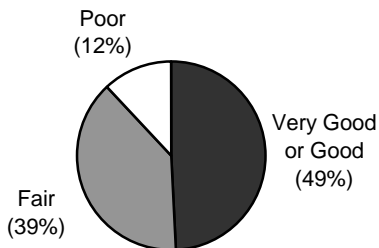


Despite the high incidence of poverty, few families consider their standard of living to be poor or very poor. In fact, almost half consider their standard of living to be good or very good and more than half feel that their standard of living improved over the course of their second year after leaving FIP (see Exhibits 4.6 and 4.7). However, there are still some families that are struggling and feel that their financial circumstances deteriorated during the second year following their exit from FIP.

(continued)

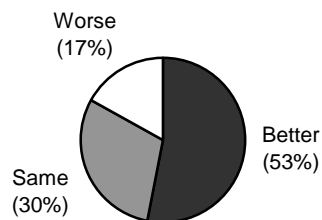
However, if the value of food stamps were added to our measure of total income, slightly fewer families—34 percent as opposed to 37 percent—would appear to be in poverty.

Exhibit 4.6
Family Perceptions of
Standard of Living



Source: Wave-2 survey of Iowa families that left FIP in spring 1999
 Sample: 394 family heads

Exhibit 4.7
Family Perceptions of Standard of Living
Relative to Spring 2000

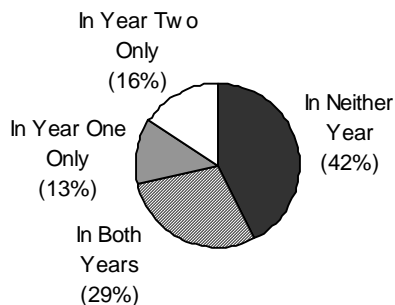


Source: Wave-2 survey of Iowa families that left FIP in spring 1999
 Sample: 394 family heads

COMPARISONS BETWEEN FIRST AND SECOND YEARS AFTER LEAVING FIP

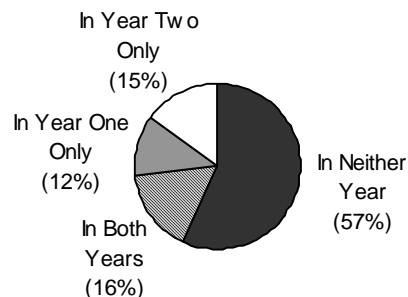
For many low-income families, income is likely to fluctuate from month to month. The head of the family may move in and out of the labor market, families may cycle on and off government assistance programs, other earners may move in and out of the household, and child support may be inconsistent. Indeed, comparisons of receipt of income from other household members and child support one year and two years after families left FIP suggest that there is some variability in receipt of these income sources. Half of the family heads who received income from other household members received it either one year after leaving FIP or two years after leaving, but not at both points in time (see Exhibit 4.8). The variability in receipt of child support is even more pronounced. Nearly two-thirds of family heads who received child support received it either one year after leaving FIP or two years after leaving, but not at both points (see Exhibit 4.9). Families were slightly more likely to receive income from these two sources two years after leaving FIP than one year after leaving.

Exhibit 4.8
Receipt of Income from Other Household
Members One & Two Years After Leaving FIP



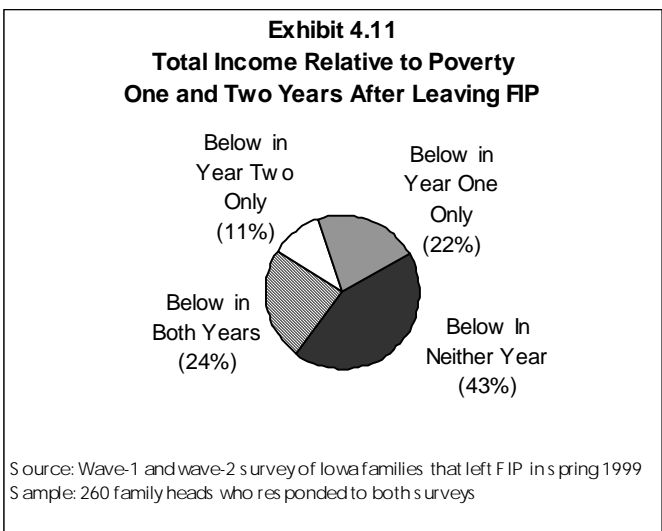
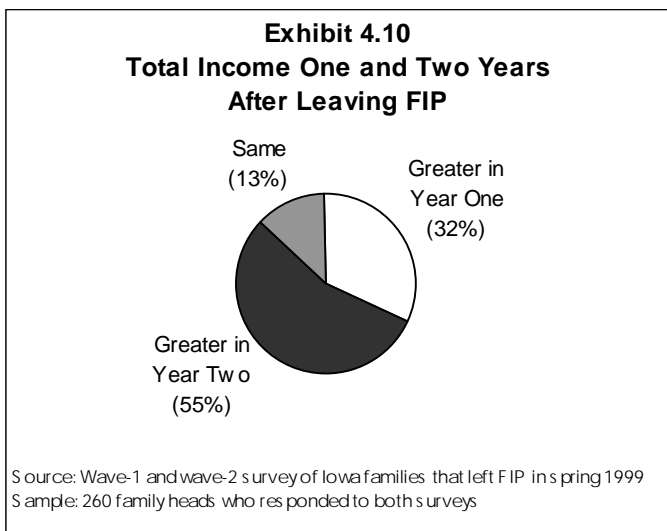
Source: Wave-1 and wave-2 survey of Iowa families that left FIP in spring 1999
 Sample: 335 family heads who responded to both surveys

Exhibit 4.9
Receipt of Child Support One & Two Years
After Leaving FIP



Source: Wave-1 and wave-2 survey of Iowa families that left FIP in spring 1999
 Sample: 335 family heads who responded to both surveys

Despite variability in receipt of various income sources, many families are seeing improvements in their financial situations over time. More than half of the families had higher income two years after leaving FIP than they did one year after leaving (see Exhibit 4.10).³ Moreover, among those families whose income was below the poverty threshold at only one of those points in time, half as many had income below poverty two years after leaving FIP than one year after leaving FIP (see Exhibit 4.11). However, there are clearly some families that continue to struggle over the long-term. About 13 percent experienced no growth in their income between the first and second year after exit from FIP, 32 percent experienced a decline, and 24 percent had income below the poverty threshold in both years.



SUMMARY

Overall, the financial circumstances of many families that left FIP in the spring of 1999 appear to be improving over time. Largely, this is due to increases in earnings among the heads of these families (as discussed in Chapter II) and substantial financial contributions from other household members, particularly spouses, fiancés, or romantic partners. However, there is a fair amount of variability in the amount and availability of various income sources that makes the financial situations of many families quite tenuous. Moreover, slightly more than half of the families remain poor or near poor with incomes at or below 130 percent of poverty two years after leaving TANF.

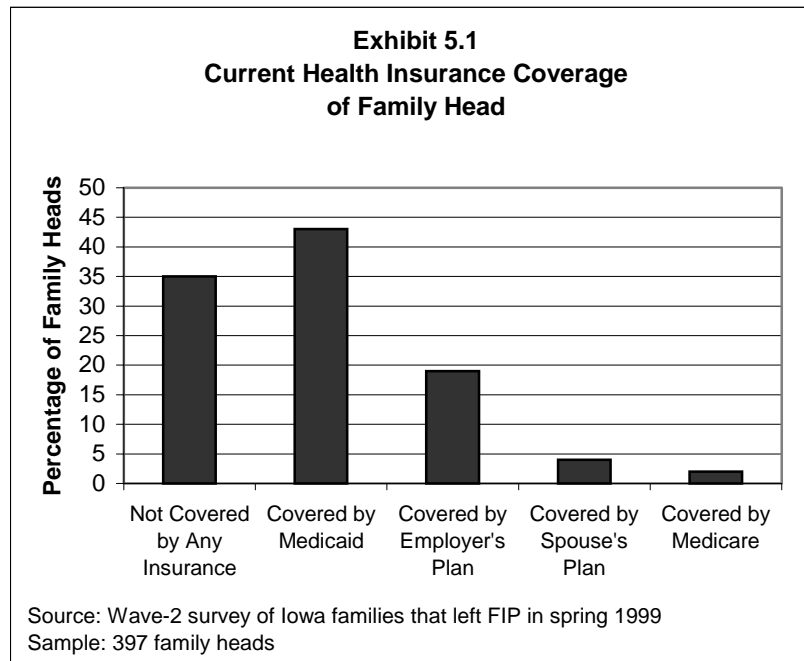
³ Sample sizes in Exhibits 4.10 and 4.11 are substantially smaller than in other exhibits presenting comparisons between the first and second years after leaving FIP because only those who reported zero or positive income from each of five sources in the month prior to the survey and who responded to both the initial and follow-up surveys are included in the analysis.

V. FAMILY AND CHILD WELL-BEING

In attempting to answer questions about how families are faring after leaving TANF, it is important to look beyond financial measures alone and to assess other aspects of family well-being, such as health status, food security, housing security, and child outcomes. In recent years, there has been concern that TANF's strict work requirements, time limits, and penalties for failing to comply with program requirements may directly or indirectly result in families suffering in these areas. The initial study of TANF leavers in Iowa found that, overwhelmingly, families do not appear to have any more problems maintaining their health, feeding their families, or meeting their housing needs after leaving FIP than they had before. Similarly, the study found that concerns about children's well-being deteriorating after families leave FIP are not borne out, though some families and children do experience poor outcomes across various measures of well-being, regardless of their welfare status. This chapter explores nonfinancial measures of family well-being two years after families left TANF and whether well-being has improved, declined, or remained the same since the initial study.

HEALTH STATUS

Obtaining and maintaining health insurance coverage is a high priority for most families, yet many heads of families that have left FIP lack coverage for themselves. Just over one-third of family heads did not have health insurance two years after leaving FIP, and just under two-thirds had gone without insurance for at least some time during the second year (see Exhibit 5.1). Among those who are covered by health insurance, most are covered by Medicaid and a smaller, but considerable, percentage are covered by an employer sponsored medical plan. While a substantial portion of family heads are not covered by any health insurance, the cost of health care prevented only 14 percent from seeking medical attention when they needed it.



Despite gaps in health insurance coverage, three-quarters of all family heads, as well as three-quarters of family heads with no health insurance coverage, rate their health status two years after leaving FIP as good to excellent. Still, one-quarter in each group rate their health as only fair or poor and about the same percentage feel that their health condition limits their participation in work, school, or training activities. Most of these family heads are limited by a physical condition, but more than one-third are limited by an emotional or mental health problem, more than one-fifth are limited by a learning disability, and a small percentage are limited by a drug or alcohol problem (see Exhibit 5.2).

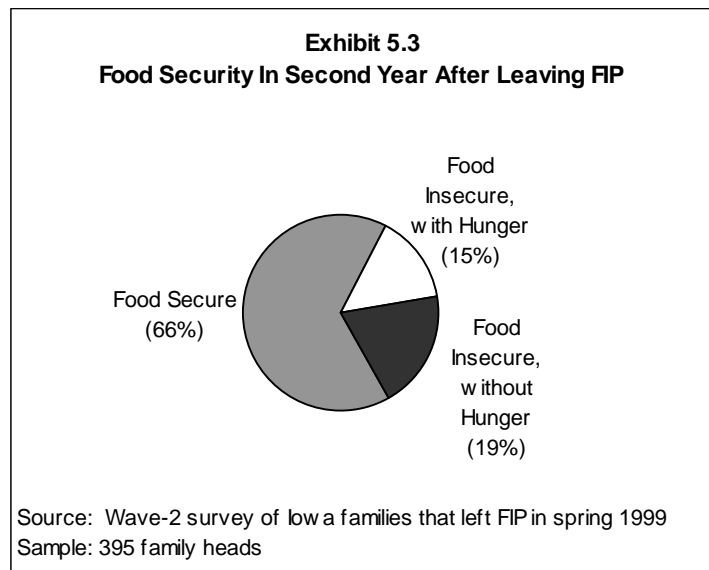
Exhibit 5.2 Health Problems	
	Percentage
Has an activity-limiting health problem	23
Types of problems among those with a problem	
Physical disability or illness	78
Emotional or mental health problem	34
Learning disability	22
Drug or alcohol problem	2

Source: Wave-2 survey of Iowa families that left FIP in spring 1999
Sample: 397 family heads

FOOD AND HOUSING SECURITY

Food and shelter are two of the most basic human needs and important indicators of family well-being. Two years after leaving FIP, however, some families are still struggling to meet these basic needs. More than one-third of families were food insecure—that is, were uncertain of having or unable to acquire sufficient food to meet basic needs at all times due to inadequate household resources for food—in their second year after leaving FIP (see Exhibit 5.3).¹ Slightly less than half of these families experienced hunger—the most severe form of food insecurity—during that year.

¹ For more description of the concept of food security and more discussion on how food security was measured in the initial and follow-up surveys of TANF leavers in Iowa, see Kauff, Jacqueline, Lisa Fowler, Thomas Fraker, and Julita Milliner-Waddell. “Iowa Families That Left TANF: Why Did They Leave and How Are They Faring?” Final report submitted to the Iowa Department of Human Services. Washington, DC: Mathematica Policy Research, Inc., February 2001.



Similarly, some families had trouble meeting their basic need for housing. Eight percent had been homeless—either living on the street or in an emergency shelter—at some time during their second year after leaving FIP in the spring of 1999 (see Exhibit 5.4). This rate of homelessness is higher than what the National Alliance to End Homelessness believes was the national rate of homelessness in 2000—5.9 percent among people with income below poverty.² A number of other measures are suggestive of less acute forms of housing insecurity. Many families—about 43 percent—had moved over the course of the year and some had “doubled up”—either moved in with others or took others into their households—to help cover the cost of rent or mortgage. This is of particular concern as moving and sharing housing can be precursors to homelessness. In addition, more than one-third of families went without basic utilities, such as heat, electricity or phone service, for some time because they could not afford to pay the bills.

CHILD WELL-BEING

Transitions on and off welfare can also have long-term effects on the well-being of children. This section focuses exclusively on outcomes for children in families that left FIP in the spring of 1999. Most data in the section pertain to one selected child in each family between the ages of

² Because the homeless population is difficult to contact and thus count, the national rate is an estimate obtained by taking the estimated number of homeless in a given year—about 2 million people—and comparing it with the 2000 Census count of people with income below the poverty threshold—about 34.1 million people. In this estimate, homelessness is defined as living on the street, in a shelter, in a car, or in a campground. For more information on the estimated number of homeless, see the National Alliance to End Homelessness Web site (www.endhomelessness.org); for more information on the census count of people with income below poverty, see the U.S. Census Bureau Web site (www.census.gov).

Exhibit 5.4
Housing Security In Second Year After Leaving FIP

	Percentage
Ever without phone service because of cost	33
Ever unable to cover rent/mortgage	24
Ever doubled up to help cover rent/mortgage	19
Ever homeless	8
Ever without heat because of cost	6
Ever without electricity because of cost	6

Source: Wave-2 survey of Iowa families that left FIP in spring 1999

Sample: Due to item nonresponse, sample sizes range from 374 to 397 family heads

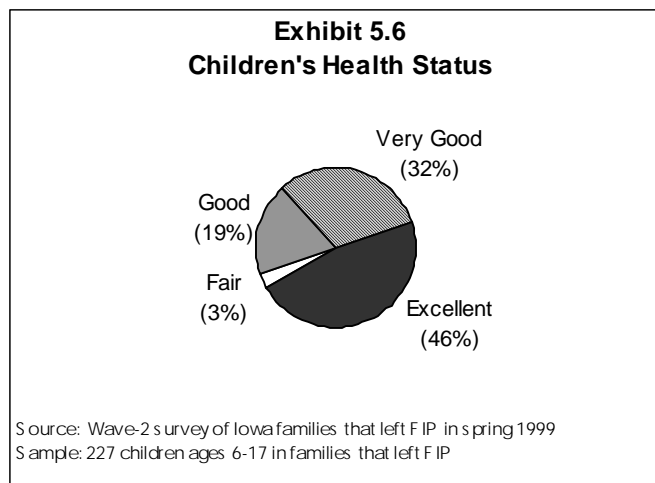
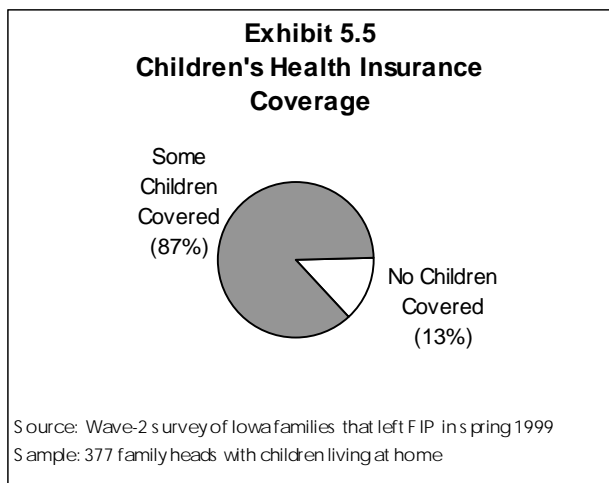
6 and 17, though data on health insurance coverage and child welfare services are for all children in families that left FIP in the spring of 1999.³

Most children in families that left FIP in the spring of 1999 do not appear to be facing critical problems in health insurance coverage or health status two years later. In the vast majority of families with children living at home, at least some of the children were covered by public or private health insurance, and overwhelmingly, parents rated their children’s health—according to a five point scale ranging from poor to excellent—as good to excellent (see Exhibits 5.5 and 5.6). The most common source of health insurance coverage was Medicaid. Very few children (only 4 percent) were enrolled in the state’s Child Health Insurance Program, known as Healthy and Well Kids in Iowa (hawk-i).⁴ Largely this is because parents continue to lack

³ The follow-up survey of families that left FIP in the spring of 1999 included a set of questions about one of the family head’s children in particular. This child was selected randomly from among all of the family head’s residential children between the ages of 6 and 17. Focal children were selected without regard to whether the family head responded to the initial survey of families that left FIP in spring 1999; thus, for families that responded to both surveys, the child selected in the follow-up survey may or may not be the same as the child selected in the initial survey. As in the initial survey, findings for selected children in the follow-up survey should be applicable to all 6- to 17-year old children in families that left FIP in spring 1999.

⁴ Children between the ages of 1 and 19 are eligible for Medicaid if the family’s income is less than or equal to 133 percent of the poverty threshold (infants are eligible up to 185 percent of the threshold), whereas children between the ages of 1 and 19 are eligible for hawk-i if the family’s income is between 133 and 185 percent of the poverty threshold. Application procedures for the two programs are coordinated such that applications for hawk-i are first assessed for Medicaid eligibility and applications for Medicaid that are denied are subsequently assessed for hawk-i eligibility. In essence, families need only complete one application to be considered for each program. However, it is likely that many families with income above 133 percent of poverty do not submit applications for hawk-i because they are unaware of or unfamiliar with the program and the application procedures.

awareness of or familiarity with the program, despite recent steps the state has taken to market and promote hawk-i.



Most children in families that left FIP in the spring of 1999 also do not appear to have educational or socio-emotional problems two years later, as measured in the follow-up survey. Relatively few are not appropriately engaged in school or are performing below average in school, and an extremely small percentage has high levels of behavioral or emotional problems (see Exhibit 5.7).⁵ Moreover, very few parents report that their children's behavior and performance in school and their children's social and emotional well-being were worse than during the previous year.

Another indicator of children's well-being is the extent to which the state child welfare system has had to intervene to protect the children and support families through crises that could be harmful to the children. Fourteen percent of families reported in the follow-up survey that they had received some type of child welfare services during their second year after leaving FIP. Among them, almost three-quarters reported having an open child welfare case at the time of the

⁵ School engagement was measured according to a scale developed by the Institute for Research and Reform in Education in California. This scale is based on parents' responses to four questions about children's attitudes toward school and approaches to schoolwork. For more information on this scale, see Ehrle, J. and Moore, K., "No. 6: Benchmarking Child and Family Well-Being Measures in the NSAF," March 1999, which can be found on the National Survey of America's Families Web site at <http://newfederalism.urban.org/nsaf/methodology1997.html>. School performance was measured by asking parents to rate the quality of their children's schoolwork on a scale of excellent, above average, average, below average, or failing. Levels of behavioral and emotional problems were measured according to a scale used in the NSAF and developed for the National Health Interview Survey. Questions included in the scale come from the Child Behavior Checklist, a standardized questionnaire used to obtain parents' ratings of their children's problems and competencies. They pertain to children's relationships with other children and family members as well as children's feelings of self-worth.

follow-up survey (see Exhibit 5.8). These families received a broad range of child welfare services, with general family therapy or counseling being the most common.

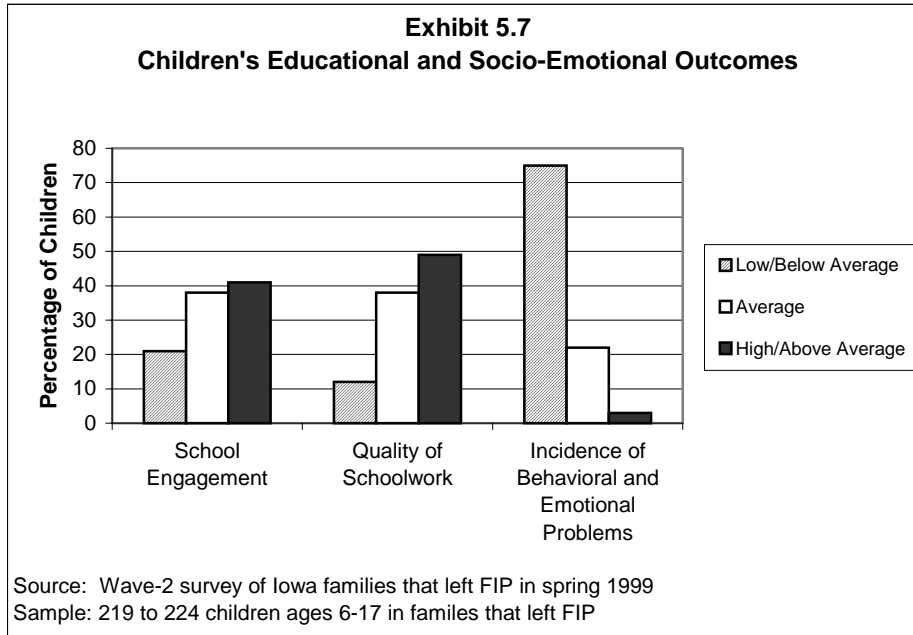


Exhibit 5.8
Child Welfare Services

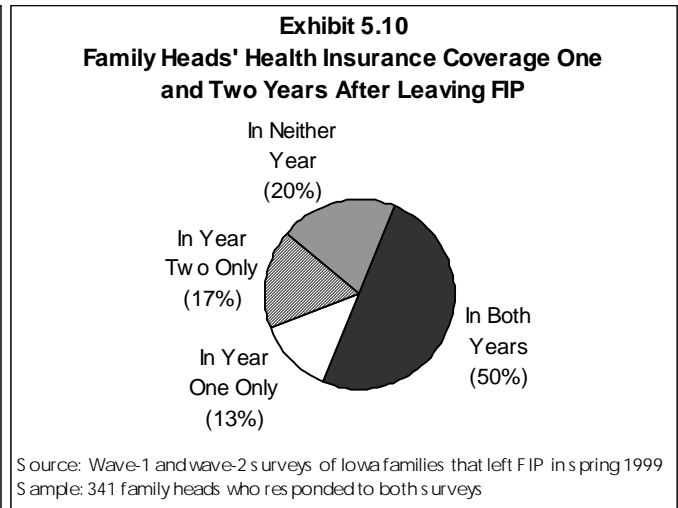
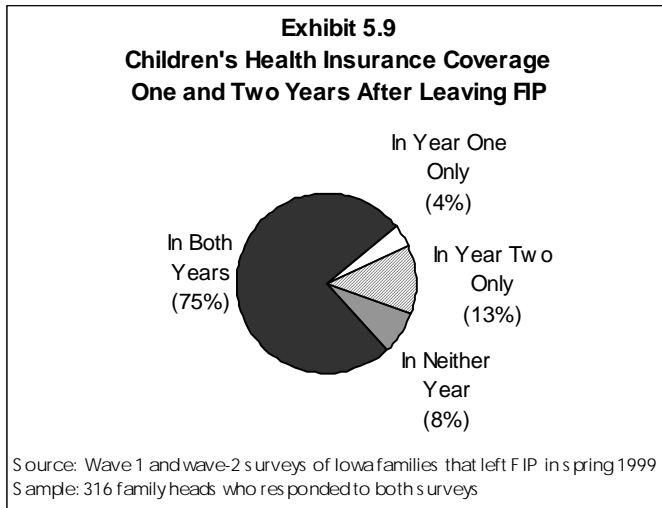
	Percentage
Received some child welfare services	14
Type of services among those who received services	
Family therapy/counseling	32
Medical or child care issues	19
Parenting skills	10
Foster care issues	8
Abuse issues	5
Mental health issues	3

Source: Wave-2 survey of Iowa families that left FIP in spring 1999
Sample: 393 family heads

COMPARISONS BETWEEN FIRST AND SECOND YEARS AFTER LEAVING FIP

Though there are some families that continue to experience hardships two years after leaving FIP, generally, family well-being appears to be improving slightly over time. That is, according to most measures, family well-being is slightly better during the second year after families left FIP than it was during the first. For example, among families with children at home, about 79 percent had at least one child who was covered by health insurance during the first year, while 88

percent had at least one child who was covered during the second year (see Exhibit 5.9). Similarly, 63 percent of family heads were covered by health insurance during the first year, while 67 percent were covered during the second year (see Exhibit 5.10). In addition, slightly fewer family heads had health problems that limited their ability to work or participate in school or training activities during the second year after leaving FIP.



Housing stability also improved over time. For instance, 26 percent of families lived doubled up for some time during the first year after leaving FIP, while only 18 percent lived doubled up for some time during the second year after leaving FIP (see Exhibit 5.11). Similarly, more families could not afford utilities or could not afford to pay rent or mortgage for some time during the first year after leaving FIP than during the second year.⁶

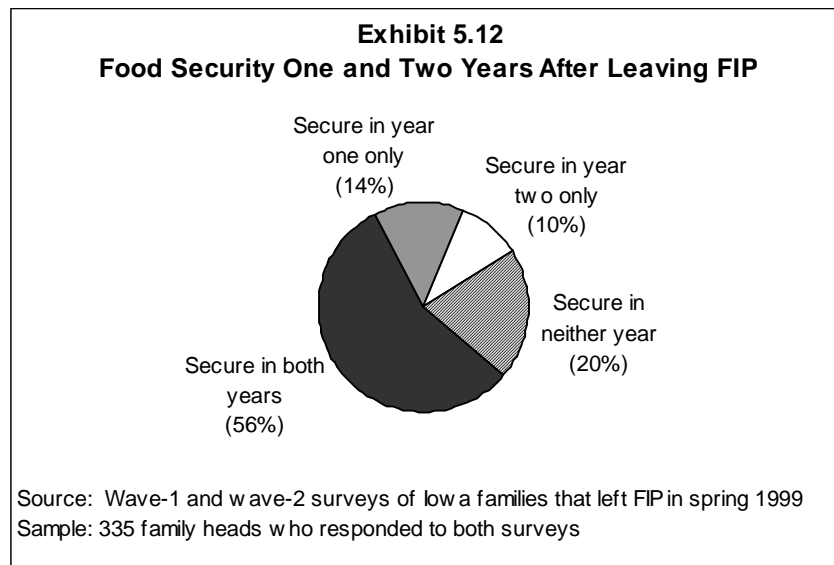
Exhibit 5.11
Housing Security One and Two Years
After Leaving FIP

	Lived Doubled-Up	Could Not Afford Utilities	Could Not Afford Rent/Mortgage
In both years (%)	8	19	10
In year one only (%)	18	18	15
In year two only (%)	10	15	12
In neither year (%)	64	49	63

Source: Wave 1 and wave-2 surveys of Iowa families that left FIP in spring 1999
Sample: 323 to 343 family heads who responded to both surveys

⁶ Potential bias may result if more sample members who MPR was not able to locate or contact in each survey had problems with housing stability.

Food security is the only measure that appears to have worsened during the second year after exit from FIP. The percentage of families that were food insecure during the second year after leaving FIP was 4 points higher than the percentage that were food insecure during the first year (see Exhibit 5.12). Moreover, 20 percent of families were food insecure during both years after leaving FIP. Among those that were food insecure during the second year after leaving FIP, 40 percent were receiving food stamps at the time of the follow-up survey—about the same percentage among all families that left FIP in the spring of 1999. While 81 percent were aware of a food pantry in their area, only 49 percent had received assistance from a food pantry some time over the course of the second year after exit.



SUMMARY

With the exception of families' food security, family well-being appears to have improved slightly between the first and second years after exit from TANF. Nonetheless, two years after leaving, some family heads are still struggling to maintain their health and health insurance coverage, feed their families, and meet their basic housing needs. During their second year after leaving TANF, about one-quarter of family heads considered themselves to be in poor health, one-third were food insecure, one-third had gone without basic utilities because of cost, one-quarter were unable to afford rent or mortgage for some time, and one-fifth had doubled up to save money. The good news is that, on the whole, children do not appear to have problems with their health, their behavior and performance in school, or their social and emotional well-being two years after leaving FIP, though the extent to which the hardships described above affect them in other ways is unclear.

VI. SUMMARY AND POLICY IMPLICATIONS

In the wake of welfare reform, many states have conducted studies of families that have left cash assistance to examine why families are leaving and to describe their experiences and well-being after leaving. The state of Iowa conducted such a study in 2000 to examine families' circumstances approximately one year after leaving TANF. While this study provided important and useful information on the short-term status of families that have left TANF, it was not able to address questions about how families that leave the rolls fare in the longer term. Are they returning to cash assistance or are they succeeding in the labor market? How does reliance on other government programs and other sources of support evolve over time? What, if any, additional or continued services might help families attain and maintain long-term self-sufficiency? This follow-up study, conducted in 2001, addresses these questions through the collection and analysis of survey and administrative data for families two years after they left Iowa's TANF program, FIP, in the spring of 1999.

SUMMARY OF FINDINGS

The objectives of the follow-up study of TANF leavers in Iowa were to describe the circumstances and well-being of families approximately two years after exit from FIP and to describe how outcomes for these families change with the passage of time following exit. On average, families are finding ways to make ends meet without cash assistance and are faring about as well, or even slightly better, two years after leaving FIP than they were approximately one year after leaving FIP. Yet, notwithstanding the aggregate outcomes, some individual families are still experiencing hardships at the two-year mark and many have experienced changes in their circumstances between the first and second years after leaving FIP. For instance, while just over 60 percent of family heads were employed at each point in time, many of the family heads who were employed one year after leaving FIP were no longer employed two years after leaving, while others who had not been employed one year after leaving had subsequently gained employment. The remainder of this section summarizes in somewhat more detail the main findings from the study. The findings are organized into the study's four central issue areas:

1. ***Employment and Earnings.*** Two years after leaving FIP, work continues to be the primary source of income for the majority of families. On average, family heads who are employed two years after leaving FIP work close to full time for substantially more than the minimum wage and earn enough to render their families ineligible for FIP. However, there is a fair amount of job instability among those who have left FIP. About one-third of family heads were working one year or two years after leaving FIP, but not both, and one-fifth were working at neither of those points in time. Family heads cycle in and out of jobs for a variety of reasons, but the most common reason is a personal health problem.
2. ***Assistance from Government and Community-Based Supports.*** Two years after leaving FIP, most families are not receiving cash assistance, but many do receive assistance from other government support programs. Most commonly, families are receiving support for

their health care and nutritional needs through programs such as Medicaid, food stamps, school feeding programs, and WIC. Some of those not receiving support from these programs are ineligible due to income or other family circumstances, but it could be that others are being denied for administrative reasons—such as incomplete paperwork—despite their eligibility otherwise. Perhaps to make up for assistance that they no longer receive from the government, most families that left FIP two years ago rely on support from local community-based organizations and private networks to help make ends meet.

3. ***Income and Standard of Living.*** Two years after leaving FIP, families had an average monthly income of \$1,690 excluding the value of food stamps and any earned income tax credits they might receive. This represents a 59 percent increase over the maximum FIP grant for a family of three, and a 17 percent increase over the average monthly income families received one year after leaving FIP. Most of the income came from the earnings of the family head or from financial contributions by other household members, most commonly the family head's spouse, fiancé, or partner. Still, more than half of the families that left FIP in the spring of 1999 were poor or near-poor two years later; their incomes were at or below 130 percent of the poverty threshold. Moreover, more than one third of the families had experienced extreme poverty at some time after leaving FIP with income at or below 50 percent of poverty.
4. ***Family and Child Well-Being.*** Some families are still struggling to meet their basic needs two years after leaving FIP; they are having trouble feeding their families, live doubled up or move frequently, or have gone without utilities such as heat, electricity, or telephone service. The good news, however, is that according to many measures, family well-being improves slightly with the passage of time following exit from FIP. Fewer families experienced these hardships two years after FIP than one year after FIP. Moreover, the vast majority of children in these families do not appear to be facing critical problems in terms of their health, education, or socio-emotional well-being.

IMPLICATIONS OF FINDINGS

The findings from the follow-up study of TANF leavers in Iowa highlight two key issues facing policymakers in the current environment: (1) the need to assist families that have been able to obtain employment to maintain their jobs and advance in the workplace, and (2) the need to provide additional support for less fortunate families that have been unable to remain off of TANF or unable to secure employment and that have languished at the bottom of the income distribution. Federal policymakers should give careful attention to these issues in the upcoming debate on the reauthorization of TANF. In the meantime, Iowa policy makers should consider how FIP and related government assistance programs might be modified within existing policy parameters to address these issues.

This study is one many state-sponsored studies of TANF leavers that have documented the importance of the first of these two policy issues. These studies have consistently found that many family heads who leave welfare for work do not maintain employment for long. Rather, they cycle in and out of jobs for a variety of reasons. Yet, if the family heads in Iowa who were working one year after leaving FIP had been able to remain employed over the course of the

following year, close to 80 percent would have been working two years after leaving FIP. It is critical that Iowa and other states implement or expand job retention programs—programs that help participants hold their jobs longer or find new jobs quickly—so that this illustration can become reality. And as they think about programs to improve job retention, state policy makers might also consider the need to promote career advancement among current and former welfare recipients. While little is known currently about successful strategies to improve employment retention and promote career advancement, ongoing evaluations of state and local experiments have great potential to inform these issues.

The second of these policy issues is more discouraging. Roughly one-fifth of Iowa families were not employed in either year after leaving TANF and continue to live in extreme poverty, despite welfare requirements that were intended to help them succeed and the government supports that should be available to them regardless of their welfare status. This group is among those that scholars at the Brookings Institution have referred to as “floundering families.”¹ They have not responded well to welfare reforms, their financial situations have stagnated or deteriorated over time, and they likely face multiple barriers to employment and self-sufficiency. States should consider implementing strategies for identifying this population so that they can devote increased attention and resources to helping them succeed in the labor market and achieve greater financial stability and security.

In addition to these policy issues, the follow-up study of TANF leavers in Iowa has also highlighted the need for more longitudinal and qualitative research on families leaving the welfare rolls. It found that the financial situations and other circumstances of these families are very tenuous and unstable over time. While aggregate outcomes are unchanged or marginally improved in the second year after leaving FIP relative to the first year, many individual families experienced changes over these two points in time—some for the better and some for the worse. Point-in-time studies based on conventional survey data are unlikely to capture this phenomenon and the rich details of families’ lives. Yet, understanding the nature and extent of the variability in families’ lives is important for formulating meaningful policy directed toward them. Moreover, both the initial and follow-up studies of TANF leavers in Iowa were conducted during a period in which the economy was very strong. As the nation moves closer to recession, it will be important to continue tracking families that have left the rolls with both quantitative and qualitative data in order to explore how a weaker economy will affect families that have made consistent progress since leaving and those that have been teetering on the edge.

¹ Haskins, Ron, Isabel Sawhill, and Kent Weaver. “Welfare Reform Reauthorization: An Overview of Problems and Issues.” Policy Brief No. 2 from *Welfare Reform and Beyond*. Washington, DC: The Brookings Institution, January 2001.

APPENDIX A

DATA SOURCES AND METHODOLOGY

APPENDIX A—DATA SOURCES AND METHODOLOGY

This appendix describes the three sources of administrative data used in the follow-up study of TANF leavers in Iowa and the methodology for the telephone survey of heads of families that left FIP, Iowa's TANF program. In addition, this appendix evaluates potential sources of bias related to the survey design and examines the representativeness of the survey sample.

ADMINISTRATIVE DATA

A total of 958 single-parent families left FIP in the spring of 1999—that is, received FIP benefits in April, May and June 1999 but not in July or August 1999. Administrative data were collected for all 958 families from three sources:

1. ***The Iowa Automated Benefit Calculation (IABC) System.*** The Division of Economic Assistance within Iowa DHS maintains this system, which contains a distinct file called the Case Master file. The Case Master file is a monthly data file that includes current and historical benefit information for each family that has participated in or applied for FIP or food stamps within the previous two years. The June 1999, September 1999, December 1999, March 2000, June 2000, and June 2001 Case Master files provided information on receipt of FIP and food stamps from three months before through 24 months after exit from FIP.
2. ***The Medicaid Information System.*** The Division of Medical Services within Iowa DHS maintains this system, which is used to issue Medicaid cards to families that qualify for Medicaid benefits. The system is updated on a daily basis and contains 24 months of information on each individual that was enrolled in Medicaid for at least one month during that time period. Two extracts from this system provided the Medicaid enrollment status for the family head and for each child in all 958 families for each month between June 1999 and June 2001. Data were aggregated across children and family heads to create family-level records.
3. ***The Unemployment Insurance (UI) System.*** Iowa Workforce Development maintains this system and provides data to Iowa DHS through an interagency agreement. The system contains quarterly information on employment and earnings as reported by employers participating in Iowa's Unemployment Insurance system. Therefore, it does not include information on individuals who are self-employed, who are employed outside the state of Iowa, who are paid under the table, or who are employed in jobs that are not required to be reported to the UI system. The UI system provided data for the heads of the 958 families on number of jobs and total earnings in the quarter before through the eighth quarter after families left FIP.

SURVEY METHODOLOGY

A follow-up survey of Iowa families that left FIP in the spring of 1999 was conducted by MPR during the spring of 2001, exactly one year after the initial survey of Iowa families that left FIP. The sample for the follow-up survey consisted only of families that were included in the sample for the initial survey. However, two distinct methodologies were used in the follow-up effort to interview respondents to the initial survey and nonrespondents to the initial survey. Efforts to interview respondents to the initial survey were made via telephone and mail contact only, and efforts to interview nonrespondents to the initial survey were made via telephone, mail, and in-person contact. These methodologies are described in more detail in this section. An assessment of how the survey results can be generalized to the target population is also presented.

Sample Design

The sampling frame for the follow-up survey of Iowa families that left FIP was comprised of 483 of the 535 families selected to participate in the initial survey—all 405 respondents to the initial survey plus 78 (or 60 percent) of the 130 nonrespondents. The remaining 52 nonrespondents to the initial survey were excluded from the sampling frame due to time and budget constraints and the need to achieve a relatively high response rate among this difficult group to interview.

Selection of the initial survey nonrespondents for inclusion in the follow-up sample was random. All initial survey nonrespondents were randomly divided into 10 groups of 13 sample members each so that MPR could include in the follow-up survey sample only as many groups as was feasible given time and budget constraints. Ultimately, six groups, or 78 initial survey nonrespondents, were included in the follow-up sample. Throughout the report, survey data exploring families' status two years after leaving TANF are weighted to reflect the random sampling of the 130 nonrespondents to the initial survey. All initial survey respondents received a weight of 1, and all initial survey nonrespondents received a weight of 130/78.

Survey Instrument and Pretest

The instrument used for the follow-up survey was based largely on the initial survey instrument developed by MPR in consultation with Iowa DHS. In many cases, the same question wording was used to update the results on outcomes for families at the time of the initial survey. As in the initial survey, the instrument was designed for paper-and-pencil administration over the telephone.¹ The average length of time required to complete the survey was 37 minutes.

Although many questions were identical or very similar to those included in the initial survey instrument, MPR conducted a full pretest of the follow-up survey instrument in February

¹ The same instrument was used to interview initial survey respondents and initial survey nonrespondents. Initial survey nonrespondents who were located through in-person efforts (see below for a more detailed description of locating efforts) either called in to MPR's toll-free number to complete an interview over the telephone or completed an interview that was administered by a field interviewer in person.

2001 with 11 families. Pretest sample members were selected from among the respondents and nonrespondents to the pretest from the initial survey (these families left FIP in spring 1999, but were not included in the initial survey sample of 535 families). Pretests were necessary to ensure the proper skip patterns were in place, adjust the length of the survey, improve the flow and sequencing of the questions, clarify question wording for sample members, and clarify instructions for interviewers.

Main study procedures, such as sending advance letters and offering incentives, were modeled during the survey pretest as well. This type of procedural testing was important to obtain the best information possible regarding locating sample members, willingness to participate, and survey comprehension among both respondents and interviewers. Modifications to the survey instrument were made based on information obtained through monitoring by MPR staff and debriefings with interviewers.

Another important aspect of the pretest was providing training to interviewers on administration of the survey in general and use of the Kish method for selecting a focal child for survey questions regarding child well-being in particular. To select the focal child, interviewers were trained to identify the number of the respondents' children between ages 6 and 17 living in the household, list them in chronological order (from oldest to youngest), and select the one whose placement on the list corresponded to the random number listed in a table for family size. Five distinct lists of random numbers were used for this survey.

Survey Data Collection

Data collection for the follow-up survey of families that left FIP began in early March 2001 and ran approximately 20 weeks through mid-July. In preparation for the data collection effort and in anticipation of increased difficulty locating sample members created by the passage of time, envelopes containing holiday cards were sent to the full sample of families in December 2000. The envelopes were mailed using the "return service requested" designation, which provides forwarding information from the postal service. A self-addressed, postage-paid return postcard requesting updated address and telephone information from sample members was enclosed with the holiday greeting card. The holiday mailing yielded information for about one-third (34 percent) of the sample members. However, only 18 postcards were returned by sample members. In addition, 164 envelopes were returned by the postal service—forwarding addresses were provided for 86 sample members and 78 envelopes were returned as undeliverable without forwarding information.

Exhibit A.1 shows the distribution of holiday card returns by survey status in the initial data collection period. As the exhibit shows, 116, or approximately two-thirds (64%), of the returns were for sample members who completed surveys in the initial data collection period. Nearly all of these initial survey respondents had moved since the initial survey, suggesting a high incidence of mobility for this population.

EXHIBIT A.1

DISTRIBUTION OF HOLIDAY CARD RETURNS

Final Status, Initial Survey	Returned Postcards	Returned Envelopes With Address Updates	Returned Envelopes Without Updates	Total
Complete	18 ^a	68	30	116
Refused	0	5	2	7
Incomplete	0	2	1	3
Unlocatable	0	10	43	53
Unavailable	0	0	1	1
Barrier	0	0	1	1
Hospitalized	0	1	0	1
Total	18	86	78	182

^aHalf (9) of the returned postcards contained updated address information.

About one week prior to the start of the follow-up fielding period, a letter explaining the study, encouraging participation, and offering a \$35 incentive for completing an interview was sent to each sample member before any contact attempts by telephone.² The letter explained that participation was voluntary and that the identities and responses of all participants would be kept confidential. It also provided sample members with a toll-free number that they could call to complete the interview. Ultimately, one-third of the completed interviews were the result of sample member calls to MPR's toll-free number; 62 percent were from calls to sample members initiated by MPR telephone center staff, and the remainder resulted from in-person locating efforts.

MPR called sample members using phone numbers collected from respondents during the initial survey effort or, in the case of nonrespondents, using telephone numbers obtained from DHS. If telephone numbers were incorrect or unavailable, MPR's locating department used a variety of techniques to find valid contact information. Locating efforts ranged from calling directory assistance to more extensive methods such as tapping into reverse directories and searching through the Lexis-Nexis national database. A special version of Lexis-Nexis containing information on state motor vehicle records was used for some sample members who were the hardest to locate. Local community action agencies in Iowa were also contacted for assistance in locating sample members. Seventy-three percent of the initial survey nonrespondents and 63 percent of the initial survey respondents required locating efforts.

For the initial survey nonrespondents, in-person locating strategies were also employed. Cases for which telephone and mail locating efforts proved unsuccessful were assigned to field interviewers residing in the sample member's last known state of residence. Fourteen field interviewers were hired and trained to locate and expedite the completion of interviews for this group. These interviewers were located in nine states where initial survey nonrespondents were

² The \$35 incentive represented a \$10 increase over the initial incentive offer in the initial survey.

believed to be residing--Arkansas, Illinois, Iowa, Kansas, Louisiana, Minnesota, Mississippi, Ohio, and Texas. The number of cases assigned to field interviewers ranged from 1 to 15. Overall, 40 cases were assigned to field interviewers, and 21 interviews were completed as a result of field locating efforts. Four of these cases were completed by field interviewer administration; the remaining 17 were completed using cell phones, which field interviewers loaned to sample members to call in to MPR's toll-free number.

In addition to the advance letter explaining the study, several additional mailings were sent to sample members to encourage their participation. Specialized letters, fliers, and postcards were sent to all sample members who had not completed an interview at the time of the mailing.³ In some cases, letters were sent to all addresses associated with the sample member, including secondary contacts identified during the initial data collection effort. Some letters were sent using priority mail service. Letters offered increased incentive amounts as the data collection period progressed.

Special incentives were offered to select groups such as those living outside the state of Iowa. Western Union accounts were set up for sample members believed to be residing outside the state of Iowa. Priority mail flyers alerting them that their incentive payments could be picked up locally immediately following survey completion were sent to these sample members. Initial survey nonrespondents residing outside of Iowa were offered \$75 in Western Union accounts and initial survey respondents residing outside of Iowa were offered \$50.⁴ Differential incentive offers were determined according to budget constraints and MPR's judgment that initial survey nonrespondents would require more to complete interviews.

Special incentives were offered to those who originally refused to participate in the follow-up survey as well. Initial survey respondents who originally refused to complete a follow-up interview were sent a second letter about eight weeks after the survey began, which encouraged them to change their minds and participate in the survey. These refusal conversion letters were tailored to address the specific concern or issue voiced by the sample member and offered an increased incentive payment. Initial survey respondents who originally refused to participate in the follow-up survey were offered \$50 in the refusal conversion letter for completing an interview. Eleven of the 12 who originally refused to participate ultimately completed interviews.

Initial survey nonrespondents who originally refused to complete a follow-up interview were sent letters that explained that a field interviewer would try to contact them in person if they did not call in to MPR's toll-free number by a specific date. The letter offered \$75 for completing an interview, the same amount that was offered to initial survey nonrespondents residing outside the state of Iowa. Seven of eight initial survey nonrespondents who originally refused to participate in the follow-up survey were assigned to field interviewers along with all other non-completed initial survey nonrespondent cases; one was not assigned to field interviewers due to the nature

³ Current interview status and address information was tracked using an Access database.

⁴ In addition, initial survey nonrespondents with whom we had made some contact but had not been able to complete an interview were sent a special mailing which included either Wal Mart or McDonalds gift certificates valued at \$15 and offered \$60 for completing the survey.

of the refusal. Field cases were all offered \$100 to complete the survey. Field interviewers had checks payable to each sample member for distribution at the time of completion. Six of those who originally refused to participate and who were assigned to field interviewers eventually completed surveys; one continued to refuse participation. Overall, only three sample members—initial survey respondents and initial survey nonrespondents—refused to participate in the follow-up survey.

Survey Data Preparation

As each interview was completed, it was reviewed for completeness, consistency, and accuracy of focal child selection. Based on guidelines developed by MPR, interviewers called back respondents to obtain missing information or clarify contradictory answers. Reviewers back-coded “other-specify” responses to prelisted choices where appropriate, or assigned new codes if responses were common enough to warrant the additions. They also assigned numeric codes to open-ended questions.

After completed interviews were reviewed and coded, they were sent through the data entry process. The data entry program was written to restrict entries to allowable ranges as well as to adhere to skip patterns in the survey instrument. The data were entered twice by different data entry operators to verify the accuracy of the entries. After data entry was verified, a file of initial frequencies was produced and reviewed for inconsistencies and out-of-range data. Inconsistent data were reconciled based on review of the source data and, in some cases, callbacks to sample members. Following this process, a final data file was produced for analysis.

Survey Response Rates

Interviews were completed with 397 (82 percent) of the 483 sample members; 343 interviews were completed with initial survey respondents for an 85 percent response rate among this group, and 54 interviews were completed with initial survey nonrespondents for a 69 percent response rate among this group.

The majority of sample members who did not complete surveys could not be located during the fielding period. Sixty-four sample members, or 13 percent, fell into this category. Another 10 sample members were located, but could not be contacted during the field period. Interviewers were unable to reach 5 sample members due to chronic answering machine messages or no answers, and 3 each were deceased or refused to participate. These results are presented in Exhibit A.2.

EXHIBIT A.2

FINAL FOLLOW-UP SURVEY SAMPLE DISPOSITION

	Full Follow-up Sample		Initial Survey Respondents		Initial Survey Nonrespondents	
	Number	Percent	Number	Percent	Number	Percent
Completed Interview	397	82.2%	343	84.7%	54	69.2%
Did Not Complete						
Not located	64	13.3	46	11.4	18	23.1
Located/cannot contact	10	2.1	14	3.5	1	1.3
Chronic no answer	5	1.0	0	0.0	0	0.0
Refused	3	0.6	1	0.2	2	2.6
Deceased	3	0.6	1	0.2	2	2.6
Unavailable during fielding	1	0.2	0	0.0	1	1.3
Total Sample	483	100.0	405	100.0	78	100.0

Representativeness of the Survey Sample

The estimates presented in this report are based on a sample of individuals who received FIP benefits in Iowa during the spring of 1999 but not in the summer of 1999. It is possible that estimates for the sample differ from estimates for the entire population of individuals who meet these criteria and that some error may result from using a sample rather than the full population. It is important to examine potential sources of error to help estimate the accuracy and precision of the survey results. Errors may be encountered due to coverage, response, processing, and nonresponse problems. These types of errors and their applicability in reviewing the estimates derived from this survey are explained below.

Coverage Errors. Coverage errors occur when some members of a target population are not identified and therefore do not have an opportunity to be included in the sample. Coverage errors are unlikely to occur in this survey. The sampling frame for this study came from the administrative system that is used to issue FIP benefit checks. Therefore, it includes all families that received FIP in Iowa. Because a random sample was drawn from all families in the data that met the benefit criteria (positive FIP benefits in April, May, and June 1999 and zero FIP benefits in July and August 1999), all members in the target population had an equal opportunity to be selected.

Response Errors. Response errors can occur in several ways: for example, if the wrong person is interviewed, if the selected sample member cannot accurately recall events in question, if responses are deliberately false, or if questions are so poorly worded that they are inherently biased and/or leave room for several interpretations. Response errors are likely to be minimal in this survey. Before beginning the interview, date of birth was collected from all respondents and matched to the information obtained from state administrative records. In cases where the date

of birth given differed from the date of birth in administrative records, the last four digits of the Social Security number were requested and matched against administrative data. If neither the date of birth nor Social Security number provided matched the administrative data, the interview was not conducted. In addition, pretest interviews helped to fine-tune the instrument and to test the wording and comprehension among persons selected from the same sampling frame.

Recall is one area of potential response error. For many questions, sample members in this survey were asked to remember their circumstances and events that took place in the spring of 2000. Some respondents may have had difficulty thinking back in time. However, only a subset of survey questions asked respondents to think back to this period; most questions referenced current circumstances or circumstances in the month immediately before the interview.

Processing Errors. Processing errors can occur when data are not edited, coded or entered accurately. Because of the stringent quality control and data entry verification processes employed, processing errors in this survey are likely to be minimal.

Nonresponse Errors. Nonresponse errors can occur when survey data are not collected for the entire sample. Bias can result if respondents are not representative of the entire sample or if they are different in some way from the nonrespondents. To determine the extent of nonresponse error in this survey, administrative data were used to compare follow-up survey respondents and nonrespondents across various characteristics. Significant differences between the two populations would suggest that estimates based on respondents alone might be different than estimates based on the entire population. The data suggest that there are, indeed, a number of significant differences between respondents and nonrespondents with respect to select demographic characteristics, receipt of government assistance (particularly food stamp receipt after exit from FIP), and employment and earnings after exit from FIP (see Exhibit A.3). An analysis conducted for a related project suggests that using standard methodology to weight the follow-up survey data to adjust for nonresponse bias, however, would not have had much effect on the survey findings. A broader discussion of nonresponse bias and alternative approaches to addressing nonresponse both in the initial and follow-up surveys of TANF leavers in Iowa, in particular, and in surveys of low income populations, in general, is presented in detail in a forthcoming report based on that analysis (check MPR's Web site in spring 2002 for the report).

EXHIBIT A.3

COMPARISON OF CHARACTERISTICS FOR SURVEY RESPONDENTS AND NONRESPONDENTS

	Follow-up Sample	Follow-up Respondents	Follow-up Non-Respondents	Difference	p-value	
Exit From FIP						
Demographic Characteristics						
Female	92.5	94.2	84.9	9.3	0.00	***
Racial/ethnic minority	15.7	15.1	18.6	-3.5	0.42	
Married	19.3	18.4	23.3	-4.9	0.30	
Living in urban county	50.5	49.1	57.0	-7.9	0.19	
Age	29.6	29.2	31.4	-2.1	0.07	**
Experiences with FIP and Food Stamps						
Received food stamps (June 99)	85.7	86.6	81.4	5.3	0.21	
Number of children in FIP case	2.1	2.0	2.2	-0.1	0.38	
Number of persons in FIP case	4.2	4.2	4.4	-0.2	0.48	
Reasons for leaving FIP						
Increased income	20.3	21.9	12.8	9.1	0.06	**
Non-compliance	50.9	48.6	61.6	-13.0	0.03	**
- Assigned to LBP	16.8	16.4	18.6	-2.2	0.62	
- Other non-compliance	34.2	32.2	43.0	-10.8	0.06	**
Ineligible for other reasons	9.7	9.1	12.8	-3.7	0.29	
No longer wanted/needed	12.8	14.4	5.8	8.5	0.03	**
Missing reason for leaving FIP	6.2	6.0	7.0	-0.9	0.75	
Labor Market Experiences						
Employed (April 99 - June 99)	56.7	58.4	48.8	9.6	0.10	*
Earnings (April 99 - June 99)	975	1014	796	-217.3	0.15	
Two Years After Exit from FIP						
Received FIP (April 01)	17.4	18.1	14.0	4.2	0.35	
Received food stamps (April 01)	30.8	33.5	18.6	14.9	0.01	**
Employed (April 01 – June 01)	48.2	51.6	32.6	19.1	0.00	***
Earnings (April 01 – June 01)	1479	1589	973	-615.5	0.02	**
Sample size	483	397	86	--	--	

Source: IABC Case Master File; IABC Individual Master File; Iowa's Unemployment Insurance system

Note: P-values are based on chi-square tests for dichotomous variables and two-sample t-tests for continuous variables.

APPENDIX B

TABLES OF STUDY RESULTS: OUTCOMES TWO YEARS AFTER EXIT FROM TANF

APPENDIX B—TABLES OF STUDY RESULTS

The tables in this appendix were used to develop the analyses and exhibits throughout the body of the report that pertain to outcomes two years after families left TANF. The results come from administrative data and from the wave-2 survey of Iowa families that left FIP in the spring of 1999. Some of the tables present more results than were discussed in the report. The table numbers are keyed to the chapter to which each table pertains. For instance, Tables B.1-1 through B.1-3 pertain to Chapter 1 and Tables B.2-1 through B.2-7 pertain to Chapter 2.

TABLE B.1-1

SELF-REPORTED DEMOGRAPHIC CHARACTERISTICS FOR SURVEY RESPONDENTS
AT THE TIME OF THE SURVEY INTERVIEW

	Average or Percentage
Sex	
Male	5.2
Female	94.8
Age in years	
15-20	3.1
21-25	29.5
26-30	25.5
31-35	16.5
36-40	12.9
41+	12.6
Average age	30.6
Race ^a	
White	80.3
Black	12.2
Other	7.6
Latino or of Spanish descent ^b	4.3
Educational status	
Less than high school degree	29.3
High school degree or GED	60.1
Two or four year college degree	10.6
Marital status	
Married	17.5
Separated	10.7
Divorced	23.6
Widowed	2.5
Engaged to be married	0.9
Never married	45.0
Cohabiting with unmarried partner	22.9
Born in United States ^c	
Yes	95.5
No	4.6
State of residence	
Iowa	83.5
Other	16.5
If resides in Iowa, county of residence	
Urban	40.2
Rural	59.8
Sample Size	397

SOURCE: Wave-2 survey of Iowa families that left FIP in spring 1999

^a Data are missing for 2 respondents.

^b Data are missing for 3 respondents.

^c Data are missing for 1 respondent.

TABLE B.1-2

SELF-REPORTED HOUSEHOLD CHARACTERISTICS FOR SURVEY RESPONDENTS AT THE TIME OF THE SURVEY INTERVIEW

	Average or Percentage
Average number of persons in household	
Adults	1.8
Children	1.9
Total	3.7
Presence of children (%)	
Children present in household	92.5
Respondent's own children present in household ^a	90.9
Other children present in household ^a	8.4
Total number of own children in household (%) ^a	
0	9.1
1	35.0
2	35.2
3+	20.7
If respondent's own children present in household, average age of respondents' youngest child in years	5.4
If respondent's own children present in household, age of respondent's youngest child (%)	
Under 1 year old	11.2
1 to 2 years old	22.7
3 to 5 years old	28.2
6-11 years old	25.8
Older than 11 years	12.2
Sample Size	394

SOURCE: Wave-2 survey of Iowa families that left FIP in spring 1999

^a Data are missing for 1 respondent.

TABLE B.1-3
NON-CUSTODIAL CHILDREN

RESPONDENTS	Percentage of Respondents with Non-Custodial Children (N=69)
Number of non-custodial children	
1	45.5
2	29.9
3 or more	24.7
At least one non-custodial child was living with respondent in spring 1999	32.5
NON-CUSTODIAL CHILDREN	Percentage of Total Non-Custodial Children (N=128)
Age of non-custodial children ^a	
0 to 2 years	9.7
3 to 5 years	17.5
6 to 11 years	41.5
Over 11 years	31.3
Living arrangements of non-custodial children	
Father/mother of child	51.8
Grandparents of child	16.1
Adoptive parents	10.8
Foster care	6.9
Aunt/uncle of child	6.5
Other relative of child	3.2
School/group home/jail/treatment facility	2.1
Living on his/her own	1.2
Don't know	1.4
Reason why child is not living with respondent ^a	
Other parent has primary custody	33.1
Court or agency removed child from home	18.4
Mother cannot care for child	11.0
Lives with relatives in better area	8.8
Mother in residential program	5.4
Child has been adopted	3.7
Child is visiting relatives	2.2
Child is institutionalized or in treatment facility	1.5
Other	15.9

SOURCE: Wave-2 survey of Iowa families that left FIP in spring 1999

^a Data are missing for 8 noncustodial children.

TABLE B.2-1
EMPLOYMENT STATUS

	Percentage
Employed in month prior to survey interview	
Yes	59.9
No	40.1
If employed, still employed at time of survey interview	
Yes	84.7
No	15.3
If employed, number of jobs held in month prior to survey interview	
One	93.3
Two or more	6.7
If not employed, main reason why	
Own physical or mental health problem	20.0
Unable to find job or decent job/looking for a job	14.3
Child care problems	11.6
Health problem of other household member	8.7
Transportation problems	7.2
Personal reasons	6.4
In school or training	6.2
Own pregnancy	4.5
Does not need to work	3.9
Fired/laid off	2.3
In jail/treatment facility	3.1
Does not want to work	2.1
Other	9.7
If not employed because of own physical or mental health problem, covered by any health insurance	
Yes	80.6
No	19.4
If not employed, ever employed ^a	
Yes	96.1
No	3.9
If not employed, ever worked since leaving FIP ^a	
Yes	70.8
No	27.1
Do not know	2.1
Sample Size	397

SOURCE: Wave-2 survey of Iowa families that left FIP in spring 1999

^a Data are missing for 2 respondents.

TABLE B.2-2

INDUSTRY AND OCCUPATION AT PRIMARY JOB AMONG RESPONDENTS
EMPLOYED IN MONTH PRIOR TO SURVEY INTERVIEW

	Percentage
INDUSTRY^a	
Services	49.4
Health	19.2
Business	10.9
Social	5.8
Personal/private households	3.9
Hotel	3.9
Recreational	3.0
Social	2.7
Educational	
Retail Trade	27.8
General merchandise/food store	13.3
Eating and drinking place	10.5
Auto dealer	4.01
Manufacturing	11.0
Finance, Insurance, and Real Estate	5.4
Transportation and Public Utilities	4.1
Wholesale Trade	2.2
Other	1.0
OCCUPATION	
Service provider	40.9
In private household	2.2
Not in private household (protective, food and beverage, health, cleaning, building, personal services)	38.7
Administrative support worker	21.0
Sales associate	17.0
Production worker/machine operator/assembler	6.2
Transportation worker	5.7
Health technician	2.7
Mechanic/construction worker/logger	2.5
Other	4.3
Sample Size	244

SOURCE: Wave-2 survey of Iowa families that left FIP in spring 1999

^a Data are missing for 1 respondent.

TABLE B.2-3

CHARACTERISTICS OF PRIMARY JOB AMONG RESPONDENTS
EMPLOYED IN MONTH PRIOR TO SURVEY INTERVIEW

	Percentage or Average
Began this job ^a	
Before exit from FIP	23.3
After exit from FIP	76.7
Number of months at this job ^a	
3 or less	37.0
4 to 6	18.5
7 to 12	28.0
More than 12	16.5
Average number of months at this job ^b	14.4
Hourly pay	
\$5.15 or less	7.3
\$5.16 to \$6.99	20.9
\$7.00 to \$8.99	40.0
\$9.00 to \$10.99	23.1
\$11.00 or more	8.8
Average hourly pay	\$8.16
Number of weeks worked ^a	
Less than 4	18.8
4 or more	81.2
Average usual weeks worked ^a	3.9
Usual weekly hours	
Less than 20	8.2
20 to 29	14.0
30 to 39	30.0
40	36.0
More than 40	11.8
Average usual weekly hours	34.3
Monthly earnings at this job	
\$1 - 250	9.4
\$251 - 500	9.3
\$501 - 750	10.8
\$751 - 1,000	10.9
\$1,001 - 1,250	16.1
\$1,251 - 1,500	19.1
\$1,501 - 1,750	12.1
\$1,751 - 2,000	5.0
\$2,001 or more	7.3
Average monthly earnings at this job	\$1,114.83
Ever promoted	14.0
Ever received a raise	39.7
Seasonal or temporary job	17.6
Still working at primary job at the time of the survey interview	84.7
Sample Size	244

SOURCE: Wave-2 survey of Iowa families that left FIP in spring 1999

^a Data are missing for 1 respondent.

^b Data are missing for 2 respondents.

TABLE B.2-4

BENEFITS AT PRIMARY JOB AMONG RESPONDENTS EMPLOYED
IN MONTH PRIOR TO SURVEY

	Percentage
Benefits Available	
Health insurance	64.5
Paid vacation	64.3
Paid sick leave	43.4
If health insurance available, participates in insurance plan	
Yes	54.0
No	46.0
If does not participate in health insurance plan, main reason why ^a	
Too expensive	39.9
Did not work at employer long enough	21.5
Covered by Medicaid or other insurance plan	18.0
Did not work enough hours (not available for part-time work)	7.9
Did not want it	1.3
Other	11.4
Sample Size	244

SOURCE: Wave-2 survey of Iowa families that left FIP in spring 1999

^a Data are missing for 1 respondent.

TABLE B.2-5

CHARACTERISTICS OF MOST RECENT JOB AMONG RESPONDENTS
NOT EMPLOYED IN MONTH PRIOR TO SURVEY INTERVIEW

	Percentage or Average
Average number of months since last worked ^a	19.9
Average monthly earnings at last job ^b	\$931.16
Reasons for leaving last job	
Pregnancy/maternity leave or own health problem	25.8
Fired/laid off	18.4
Job dissatisfaction	18.0
Children/child care problems	17.4
Other family health problems/personal problems	10.6
Respondent/family moved	6.1
Transportation problems	6.1
Temporary/short term assignment ended	5.5
Returned to school/training	2.2
Injured on job	3.1
Other	6.3
Sample Size	150

SOURCE: Wave-2 survey of Iowa families that left FIP in spring 1999

^a Data are missing for 10 respondents.

^b Data are missing for 12 respondents.

TABLE B.2-6

EMPLOYMENT AND EARNINGS AMONG FAMILY HEADS OVER TIME

	Percentage Employed	Average Earnings Among Those Employed	Median Earnings Among Those Employed
January – March 1999	44.3	\$1,398	\$1,149
April – June 1999	58.1	\$1,726	\$1,523
July – September 1999	58.5	\$2,479	\$2,174
October – December 1999	58.0	\$2,621	\$2,423
January – March 2000	54.1	\$2,549	\$2,322
April – June 2000	53.7	\$2,676	\$2,402
July – September 2000	52.8	\$2,825	\$2,493
October – December 2000	52.0	\$2,916	\$2,618
January – March 2001	47.8	\$2,908	\$2,764
April – June 2001	49.5	\$2,984	\$2,782
July 1999 – June 2001	77.8	\$14,992.57	\$11,134.53
Sample Size	958	--	--

SOURCE: Administrative records from Iowa's Unemployment Insurance system

NOTE: Typically, Unemployment Insurance data are updated over a 6-month period or longer; thus, data collected for a particular quarter may not be accurate until at least an additional two quarters have passed. The percentages reported in this table are higher than the percentages reported in the original study of TANF leavers in Iowa for January–June 2000 because Unemployment Insurance system data were updated since they were collected for the original study. It is likely that the percentages reported here for January–June 2001 will increase over time as Unemployment Insurance data for those most recent quarters are updated.

TABLE B.2-7

NUMBER OF EMPLOYERS AMONG EMPLOYED FAMILY HEADS

	Percentage
January – March 1999	78.8
1	17.9
2	3.2
3 or more	
April – June 1999	71.5
1	23.3
2	5.2
3 or more	
July – September 1999	71.1
1	22.0
2	7.0
3 or more	
October – December 1999	76.4
1	18.3
2	5.2
3 or more	
January – March 2000	79.3
1	16.2
2	4.5
3 or more	
April – June 2000	81.7
1	13.8
2	4.5
3	
July – September 2000	77.7
1	17.4
2	5.0
3 or more	
October – December 2000	77.5
1	18.1
2	4.4
3 or more	
January – March 2001	82.5
1	15.7
2	1.7
3 or more	
April – June 2001	81.9
1	15.0
2	3.1
3	
Sample Size	958

SOURCE: Administrative records from Iowa's Unemployment Insurance system

TABLE B.3-1

PARTICIPATION IN GOVERNMENT ASSISTANCE PROGRAMS
IN MONTH PRIOR TO SURVEY INTERVIEW

	Percentage
Free or reduced price school breakfasts or lunches ^a	48.9
Medicaid ^b	42.7
Food Stamp Program ^c	42.4
Women, Infants, and Children ^d	27.4
Child Care Assistance ^e	23.2
FIP ^d	20.0
Housing assistance programs	19.1
Supplemental Security Income ^f	8.9
Social Security ^f	4.9
General Assistance ^d	4.6
Emergency Assistance ^d	2.9
Unemployment Insurance ^d	2.7
Other ^c	6.4
Any government program	78.9
Sample Size	397

SOURCE: Wave-2 survey of Iowa families that left FIP in spring 1999

^a Data are missing for 7 respondents.

^b Percentage is reported for the respondent only (i.e., percentage does not include families in which only the children are enrolled in Medicaid).

^c Data are missing for 3 respondents.

^d Data are missing for 4 respondents.

^e Only respondents who (1) had children age 12 or younger, (2) were working, attending school, job training, or actively looking for work, and (3) relied on others for child care were asked about their participation in the Child Care Assistance program. Data are missing for 1 respondent.

^f Data are missing for 5 respondents.

TABLE B.3-2

AVERAGE BENEFITS IN THE MONTH PRIOR TO SURVEY INTERVIEW

	Respondents Participating in the Program	All Respondents
Social Security	\$505.83	\$23.82
Supplemental Security Income	\$478.16	\$42.59
Unemployment Insurance	\$521.66	\$14.26
Emergency Assistance	\$503.61	\$12.22
FIP	\$323.24	\$68.20
General Assistance	\$317.47	\$12.79
Food Stamp Program	\$240.12	\$100.79
Child Care Assistance	\$572.77	\$69.59

SOURCE: Wave-2 survey of Iowa families that left FIP in spring 1999

TABLE B.3-3

MAIN REASON FOR NONPARTICIPATION IN MEDICAID AND IN
THE FOOD STAMP PROGRAM IN MONTH PRIOR TO SURVEY INTERVIEW

	Medicaid ^a	Food Stamp Program ^b
Did not apply/did not think eligible	22.2	37.8
Applied, but denied because of income	20.1	22.6
Applied, but denied for other reason	19.8	0.4
Was terminated/DHS canceled (administrative reason)	8.3	2.9
Too much hassle/too costly	6.5	2.4
Did not need it	4.9	15.6
Did not want it	3.8	3.5
Working/waiting on employer's insurance	3.8	0.0
Incarcerated	3.1	1.9
Applied, waiting for approval	2.7	0.4
Income or other household member's income	2.0	3.5
No kids under 18 in household or live with parents	0.0	3.3
Documentation issues	0.0	3.4
Other	2.7	2.3
Sample Size	149	228

SOURCE: Wave-2 survey of Iowa families that left FIP in spring 1999

^a Reasons for nonparticipation in Medicaid are for respondents who are not enrolled in the program.

^b Data are missing for 1 respondent.

TABLE B.3-4

REASONS FOR NONPARTICIPATION IN THE CHILD CARE ASSISTANCE PROGRAM
IN MONTH PRIOR TO SURVEY INTERVIEW

	Percentage ^a
Did not need it	30.5
Did not think I was eligible/did not apply	18.3
Did not want to apply	17.9
Family member/friend provides care at no cost or little cost	13.6
Applied, but denied because of income	8.4
Was not working/in school/in training	7.3
Applied, waiting for approval	6.5
Applied, but denied because of other reason	4.5
Did not know about it	3.7
Too much hassle	1.9
Provider won't take subsidy/do paperwork	1.3
On waiting list	1.3
Provider not eligible	0.7
Other	3.9
Sample Size	145

SOURCE: Wave-2 survey of Iowa families that left FIP in spring 1999

^a Percentages may sum to more than 100 because multiple responses are possible.

TABLE B.3-5

HELP RECEIVED FROM COMMUNITY RESOURCES

	Percentage
Received help from any community resource in past year ^a	50.6
Food Pantry	
Knew about a food pantry in the community	74.2
If knew about a food pantry, used a food pantry in past year ^b	44.5
Soup Kitchen	
Knew about a soup kitchen in the community	29.6
If knew about a soup kitchen, used a soup kitchen in past year	12.0
Crisis Center	
Knew about a crisis center in the community	51.8
If knew about a crisis center, used a crisis center in past year	12.2
Thrift Shop	
Knew about a thrift shop in the community	81.8
If knew about a thrift shop, used a thrift shop in past year ^a	29.5
Other Resource	
Used other resource in past year	11.9
Sample Size	397

SOURCE: Wave-2 survey of Iowa families that left FIP in spring 1999

^a Data are missing for 2 respondents.

^b Data are missing for 1 respondent.

TABLE B.3-6

HELP RECEIVED FROM FAMILY, FRIENDS, AND NEIGHBORS SINCE EXIT FROM FIP

	Percentage
Any type of help from family, friends, and neighbors since exit from FIP	78.8
Child care	
Frequently	19.6
Sometimes	31.8
Never	48.6
Transportation ^a	
Frequently	15.4
Sometimes	25.5
Never	59.0
Job referral ^a	
Frequently	4.3
Sometimes	17.3
Never	78.4
Telephone access ^a	
Frequently	19.4
Sometimes	17.9
Never	62.7
Electric or utility bills	
Frequently	6.3
Sometimes	8.6
Never	85.1
Loans or financial help	
Frequently	3.4
Sometimes	20.1
Never	76.5
A place to stay	
Frequently	11.5
Sometimes	12.9
Never	75.6
Food or meals	
Frequently	6.6
Sometimes	23.3
Never	70.1
Children's things (clothes/toys/diapers)	
Frequently	7.8
Sometimes	27.1
Never	65.1
Sample Size	397

SOURCE: Wave-2 survey of Iowa families that left FIP in spring 1999

^aData are missing for 1 respondent.

TABLE B.3-7

CHILD CARE AMONG RESPONDENTS WHO WERE EMPLOYED, IN SCHOOL/TRAINING, OR
ACTIVELY LOOKING FOR A JOB IN MONTH PRIOR TO SURVEY INTERVIEW AND WHO HAD
CHILDREN AGE 12 OR YOUNGER

	Percent
Relied on others for child care	73.6
Proportion of children in care ^a	
All children in care	87.8
Some, but not all children in care	12.2
If relied on others for child care, sources of care ^b	
Child's grandparent or great-grandparent	32.4
Family daycare/nonrelative care	20.3
Other relative of child	12.8
Day care center/nursery school	19.5
Child's other parent/stepparent/finance	12.9
Babysitter or nonrelative in home	7.2
Friend/neighbor	1.5
Child's sibling or half-sibling	1.5
Preschool/before or after-school program	2.9
Head Start	1.5
Other	1.0
Child care, paid out-of-pocket for care ^c	
Yes	56.6
No	43.4
If paid out-of-pocket, average cost of child care per week ^d	\$66.74
Satisfaction with the quality of child care	
Very satisfied	85.0
Somewhat satisfied	11.9
Not too satisfied	1.3
Not at all satisfied	1.8
Satisfaction with the flexibility of child care	
Very satisfied	83.7
Somewhat satisfied	12.1
Not too satisfied	2.0
Not at all satisfied	2.3
Satisfaction with the reliability of child care	
Very satisfied	84.8
Somewhat satisfied	11.9
Not too satisfied	1.5
Not at all satisfied	1.8
Sample Size	261

SOURCE: Wave-2 survey of Iowa families that left FIP in spring 1999

^a Data are missing for 5 respondents.

^b Data are missing for 1 respondent. Percentages may sum to more than 100 because multiple responses are possible.

^c Data are missing for 8 respondents.

^d Data are missing for 6 respondents.

TABLE B.3-8

PARTICIPATION IN FIP OVER TIME

	Percentage Receiving FIP	Average Monthly FIP Grant Among Those Receiving FIP
April 1999	100.0	\$323.24
May 1999	100.0	\$333.19
June 1999	100.0	\$310.92
July 1999	0.0	--
August 1999	0.0	--
September 1999	5.5	\$219.88
October 1999	9.8	\$288.46
November 1999	12.5	\$302.33
December 1999	14.2	\$325.31
January 2000	16.3	\$314.86
February 2000	17.4	\$308.19
March 2000	19.0	\$316.33
April 2000	20.1	\$332.77
May 2000	18.8	\$341.09
June 2000	18.8	\$353.73
July 2000	19.5	\$331.25
August 2000	19.8	\$349.70
September 2000	20.3	\$351.66
October 2000	18.8	\$347.56
November 2000	18.1	\$336.91
December 2000	18.8	\$350.17
January 2001	19.3	\$339.83
February 2001	18.3	\$341.07
March 2001	17.8	\$350.80
April 2001	18.5	\$337.54
May 2001	16.9	\$331.35
June 2001	16.3	\$332.84
Ever After Exit	40.1	--
Sample Size	958	--

SOURCE: IABC Case Master Files

TABLE B.3-9

RETURNS TO FIP OVER TIME

	Families Returning to FIP For the First Time		Families That Have Ever Returned to FIP	
	Number	Percentage	Number	Percentage
September 1999	53	5.5	53	5.5
October 1999	43	4.5	96	10.0
November 1999	31	3.2	127	13.3
December 1999	23	2.4	150	15.7
January 2000	34	3.5	184	19.2
February 2000	28	2.9	212	22.1
March 2000	24	2.5	236	24.6
April 2000	23	2.4	259	27.0
May 2000	15	1.6	274	28.6
June 2000	14	1.5	288	30.1
July 2000	18	1.9	306	31.9
August 2000	12	1.3	318	33.2
September 2000	7	0.7	325	33.9
October 2000	10	1.0	335	35.0
November 2000	12	1.3	347	36.2
December 2000	6	0.6	353	36.8
January 2001	6	0.6	359	37.5
February 2001	7	0.7	366	38.2
March 2001	4	0.4	370	38.6
April 2001	5	0.5	375	39.2
May 2001	1	0.1	376	39.2
June 2001	8	0.8	384	40.1
Sample Size	958	--	958	--

SOURCE: IABC Case Master Files

TABLE B.3-10

MONTHS OF FIP RECEIPT AMONG FAMILIES RETURNING TO FIP

	Percentage
1 – 3 months	19.5
4 – 6 months	22.4
7 – 9 months	14.8
10 – 12 months	14.1
13 – 15 months	10.7
16 – 18 months	9.1
19 – 22 months	9.4
Sample Size	384

SOURCE: IABC Case Master Files

TABLE B.3-11

PARTICIPATION IN MEDICAID OVER TIME

	Family Head	Any Member of Family
June 1999	92.3	99.0
July 1999	47.7	57.1
August 1999	42.6	53.9
September 1999	43.0	55.8
October 1999	44.5	56.7
November 1999	44.7	57.8
December 1999	43.4	56.8
January 2000	44.4	58.2
February 2000	42.3	57.0
March 2000	42.4	56.9
April 2000	41.8	56.1
May 2000	41.3	55.1
June 2000	41.1	55.3
July 2000	41.4	55.0
August 2000	40.0	56.0
September 2000	39.9	56.3
October 2000	39.5	55.9
November 2000	39.1	55.4
December 2000	39.8	55.5
January 2001	39.3	55.6
February 2001	38.1	56.4
March 2001	37.8	56.3
April 2001	36.2	55.9
May 2001	37.0	56.3
June 2001	35.7	56.1
Ever After Exit from FIP	74.7	83.2
Sample Size	958	--

SOURCE: Iowa's Medicaid Information System

TABLE B.3-12

PARTICIPATION IN THE FOOD STAMP PROGRAM OVER TIME

	Percentage Receiving Food Stamps	Average Monthly Benefit Among Those Receiving Food Stamps
April 1999	88.2	\$236.95
May 1999	87.9	\$237.95
June 1999	85.2	\$231.37
July 1999	43.2	\$235.58
August 1999	37.1	\$224.78
September 1999	36.1	\$211.35
October 1999	38.2	\$222.22
November 1999	38.2	\$228.80
December 1999	37.2	\$223.80
January 2000	37.0	\$224.32
February 2000	36.7	\$215.55
March 2000	37.6	\$230.87
April 2000	38.2	\$243.30
May 2000	36.8	\$234.28
June 2000	37.1	\$238.99
July 2000	36.3	\$230.70
August 2000	34.9	\$236.28
September 2000	35.5	\$233.04
October 2000	35.5	\$236.63
November 2000	35.4	\$237.48
December 2000	34.1	\$243.80
January 2001	34.1	\$248.23
February 2001	34.1	\$232.64
March 2001	33.4	\$238.11
April 2001	33.3	\$243.42
May 2001	32.4	\$239.79
June 2001	32.2	\$247.01
Ever After Exit from FIP	72.0	--
Sample Size	958	--

SOURCE: IABC Case Master Files

TABLE B.3-13

USE OF EMERGENCY ASSISTANCE

	Percentage
Received emergency cash assistance at any time since exit from FIP	11.7
If received emergency cash assistance since exit from FIP, uses for assistance ^a	
Security deposit/rent	45.8
Heating/utility payments	44.4
Food	5.6
Overdue bills	4.1
Clothing	3.5
Home or car repairs	2.1
Purchase car	2.1
Other	6.3
Sample Size	393

SOURCE: Wave-2 survey of Iowa families that left FIP in spring 1999

^aData are missing for 1 respondent. Percentages may sum to more than 100 because multiple responses are possible.

TABLE B.4-1

TOTAL HOUSEHOLD INCOME IN MONTH PRIOR TO SURVEY INTERVIEW

	Average	Percentage of Total Income
Excluding Food Stamps		
Earnings	\$728.06	43.1
Government Assistance		
FIP	\$71.17	4.2
Supplemental Security Income	\$40.23	2.4
Social Security	\$20.67	1.2
Emergency Cash Assistance	\$13.49	0.8
Unemployment Insurance	\$12.15	0.7
General Assistance	\$10.85	0.6
Subtotal	\$168.55	10.0
Child Support		
Formal support	\$80.05	4.7
Informal support	\$5.04	0.3
Subtotal	\$85.09	5.0
Other Personal Income	\$94.56	5.6
Other Household Income		
Earnings of other household members	\$570.23	33.7
Other	\$43.77	2.6
Subtotal	\$614.00	36.3
Total Income	\$1,690.26	100.0
Including Food Stamps^a		
Earnings	\$727.94	40.5
Government Assistance		
Food Stamps	\$104.73	5.8
FIP	\$70.40	3.9
Supplemental Security Income	\$40.45	2.2
Social Security	\$20.78	1.2
Unemployment Insurance	\$12.22	0.7
General Assistance	\$10.91	0.6
Emergency Cash Assistance	\$12.84	0.7
Subtotal	\$272.32	15.1
Child Support		
Formal support	\$80.24	4.5
Informal support	\$5.07	0.3
Subtotal	\$85.31	4.7
Other Personal Income	\$95.08	5.3
Other Household Income		
Earnings of other household members	\$573.39	31.9
Other	\$44.02	2.4
Subtotal	\$617.41	34.3
Total Income	\$1,798.06	100.0
Sample Size	334	--

SOURCE: Wave-2 survey of Iowa families that left FIP in spring 1999

^a Data are missing for 2 respondents.

TABLE B.4-2

INCOME FROM OTHER HOUSEHOLD MEMBERS

	Average or Percentage
Any Income	
Percentage ^a	42.1
Average Amount Among Those With Income from Other Household Members	\$1,482.17
Average Amount Among Those With and Without Income from Other Household Members	\$585.07
Earned Income	
Percentage	36.8
Average Amount Among Those With Income from Other Household Members	\$1,501.51
Average Amount Among Those With and Without Income from Other Household Members	\$523.95
Number of Other Household Members With Earned Income	
1	81.7
2	12.1
3 or more	6.2
Relationship of Other Household Members to Family Head ^b	
Spouse/fiancé/partner	63.1
Parent/grandparent	16.6
Non-relative	12.1
Brother/sister	10.2
Biological/step/adoptive child	10.0
Other relative	3.2
Unearned Income	
Percentage	9.2
Average Amount Among Those With Income from Other Household Members	\$689.97
Average Amount Among Those With and Without Income from Other Household Members	\$54.56
Number of Other Household Members With Unearned Income	
1	94.9
2	5.1
Relationship of Other Household Members to Family Head ^b	
Spouse/fiancé/partner	41.5
Parent/grandparent	20.3
Non-relative	13.6
Biological/step/adoptive child	10.2
Brother/sister	9.3
Other relative	7.6
Sample Size	392

SOURCE: Wave-2 survey of Iowa families that left FIP in spring 1999

^aData are missing for 1 respondent.

^bPercentages may sum to more than 100 because multiple responses are possible.

TABLE B.4-3
CHILD SUPPORT

	Percentage or Average
At least one child in family has a noncustodial parent (%)	85.6
If at least one child has a noncustodial parent, types of child support received (%)	
Formal, court-ordered monetary support	35.3
In-kind items	6.5
Informal monetary support	3.4
If receiving monetary support, average monthly amount received	
Formal, court-ordered monetary support ^a	\$272.53
Informal monetary support	\$161.47
Total monetary support	\$268.96
Sample Size	388

SOURCE: Wave-2 survey of Iowa families that left FIP in spring 1999

^a Data are missing for 1 respondent.

TABLE B.4-4

TOTAL HOUSEHOLD INCOME AS A PERCENTAGE OF THE POVERTY THRESHOLD
IN MONTH PRIOR TO THE SURVEY INTERVIEW

	Excluding Food Stamps	Including Food Stamps
0 – 50% of poverty	21.3%	11.4%
50.1 – 100% of poverty	15.6	22.3
100.1 – 130% of poverty	17.5	17.0
130.1 – 185% of poverty	21.5	25.2
185.1 – 200% of poverty	3.1	2.8
200.1% + of poverty	21.0	21.4
Sample Size	333	331

SOURCE: Wave-2 survey of Iowa families that left FIP in spring 1999.

TABLE B.4-5
TOTAL HOUSEHOLD INCOME COMPARED TO THE POVERTY THRESHOLD
IN MONTH PRIOR TO SURVEY INTERVIEW

	Percentage or Average
Excluding Food Stamps	
All Survey Respondents	
Above the poverty threshold	63.1%
At or below the poverty threshold	36.9%
All Survey Respondents	
Average poverty threshold	\$1,212.86
Average total income	\$1,694.87
Average poverty gap (total income-poverty threshold)	\$482.00
Total income as a percentage of the poverty threshold	139.7%
Of the 61.0% Above Poverty	
Average poverty threshold	\$1,170.64
Average total income	\$2,322.78
Average poverty gap (total income-poverty threshold)	\$1,152.13
Total income as a percentage of the poverty threshold	198.4%
Of the 39.0% at or Below Poverty	
Average poverty threshold	\$1,284.96
Average total income	\$622.71
Average poverty gap (total income-poverty threshold)	-\$662.25
Total income as a percentage of the poverty threshold	48.5%
Including Food Stamps^a	
All Survey Respondents	
Above the poverty threshold	66.3%
At or below the poverty threshold	33.7%
All Survey Respondents	
Average poverty threshold	\$1,213.18
Average total income	\$1,802.55
Average poverty gap (total income-poverty threshold)	\$589.37
Total income as a percentage of the poverty threshold	148.6%
Of the 64.2% Above Poverty	
Average poverty threshold	\$1,176.51
Average total income	\$2,334.14
Average poverty gap (total income-poverty threshold)	\$1,157.63
Total income as a percentage of the poverty threshold	198.4%
Of the 35.8% at or Below Poverty	
Average poverty threshold	\$1,285.31
Average total income	\$756.94
Average poverty gap (total income-poverty threshold)	-\$528.37
Total income as a percentage of the poverty threshold	58.9%
Sample Size	333

SOURCE: Wave-2 survey of Iowa families that left FIP in spring 1999

NOTE: The percentage of respondents above and below the poverty threshold is determined by taking each respondent's total household income and comparing it to the Census Bureau's 2000 poverty threshold for the respondent's family size. The respondent, the respondent's spouse, and the respondent's own children present in the household are included in the determination of family size. Average poverty threshold is the mean across each respondent's threshold based on each respondent's family size.

^a Data are missing for 2 respondents.

TABLE B.4-6

SELF-REPORTED STANDARD OF LIVING

	Percentage
Rating of standard of living in month prior to survey interview	
Very good	12.8
Good	36.0
Fair	38.7
Poor	9.0
Very poor	3.4
Rating of standard of living in month prior to survey interview, relative to spring 2000	
Much better off	26.4
Somewhat better off	26.4
The same	29.9
Somewhat worse off	11.7
Much worse off	5.4
Sample Size	394

SOURCE: Wave-2 survey of Iowa families that left FIP in spring 1999

TABLE B.5-1

RESPONDENT'S OWN HEALTH INSURANCE

	Percentage
Covered by any health insurance in month prior to survey interview	
Yes	64.8
No	35.2
If covered in month prior to survey interview, type of insurance ^a	
Medicaid	65.8
Employer's medical plan	29.6
Spouse's medical plan	5.6
Medicare	2.7
Insurance purchased privately	2.0
Other	2.0
Ever not covered by health insurance in past year ^b	
Yes	64.2
No	35.6
Do not know	0.2
Ever did not get medical attention because of cost in past year	
Yes	13.6
No	86.1
Do not know	0.2
Sample Size	397

SOURCE: Wave-2 survey of Iowa families that left FIP in spring 1999

^a Percentages may sum to more than 100 because multiple responses are possible. For Medicare, data are missing for 1 respondent.

^b Data are missing for 10 respondents.

TABLE B.5-2

RESPONDENT'S PHYSICAL HEALTH AND WELL-BEING

	Percentage
Self-rated quality of health in month prior to survey interview among all family heads	
Excellent	14.6
Very good	27.5
Good	33.1
Fair	17.9
Poor	7.0
Self-rated quality of health in month prior to survey interview among those with no health insurance	
Excellent	10.7
Very good	33.0
Good	28.7
Fair	23.0
Poor	4.6
Own health <i>prevents</i> participation in work, school, or training	
Yes	11.6
No	87.9
Do not know	0.5
Own health <i>limits</i> participation in work, school, or training	
Yes	23.3
No	76.7
If own health limits participation in work, school, or training, type of health problem ^a	
Physical disability or illness	78.4
Emotional problem or mental health problem	34.3
Learning disability	21.6
Drug or alcohol problem	2.0
Sample Size	397

SOURCE: Wave-2 survey of Iowa families that left FIP in spring 1999

^a Data are missing for 2 respondents. Percentages may sum to more than 100 because multiple responses are possible.

TABLE B.5-3

RESPONDENTS' EMOTIONAL HEALTH AND WELL-BEING

	Percentage
Frequency of feeling downhearted and blue ^a	
All of the time	2.9
Most of the time	11.4
Some of the time	50.4
None of the time	35.2
Do not know	0.2
Frequency of feeling a lot of stress	
All of the time	21.6
Most of the time	17.7
Some of the time	50.9
None of the time	9.8
Self-reported rating of self-esteem ^a	
Very high	22.0
Somewhat high	52.4
Somewhat low	20.3
Very low	5.1
Do not know	0.2
Self-reported rating of parenting skills ^a	
Very good parent	43.9
Better than average parent	22.8
Average parent	30.6
Person who has some trouble being a parent	2.0
Not very good at being a parent	0.6
Sample Size	394

SOURCE: Wave-2 survey of Iowa families that left FIP in spring 1999

^a Data are missing for 1 respondent.

TABLE B.5-4
HOUSING AND FOOD SECURITY

	Percentage
Homelessness in past year	
Ever lived on the street ^a	3.9
Ever lived in an emergency/domestic violence shelter ^a	4.3
Ever lived on the street <i>or</i> in an emergency/domestic violence shelter	7.7
Moves in past year	
Lived in more than 1 home ^a	42.5
Lived in more than 2 homes ^a	12.2
Moved in with others to lower housing costs ^a	15.0
Took others into household to lower housing costs ^a	4.9
Ever moved in with others <i>or</i> took others in to lower housing costs	18.7
Ability to cover utilities in past year	
Ever without phone service since exit from FIP because of cost ^b	33.0
Ever without heat since exit from FIP because of cost ^a	6.3
Ever without electricity since exit from FIP because of cost ^a	5.9
Ever without phone service, heat, or electricity in past year because of cost	35.0
Ever unable to cover rent or mortgage in past year ^c	23.5
Never went without heat or electricity, never unable to cover rent or mortgage, and never doubled up in past year ^d	62.7
Never went without heat or electricity, never went without phone service, never unable to cover rent or mortgage, and never doubled up in past year ^d	46.6
Level of food security in past year ^b	
Food secure	65.6
Food insecure without hunger	19.0
Food insecure with hunger	15.4
Sample Size	397

SOURCE: Wave-2 survey of Iowa families that left FIP in spring 1999

^a Data are missing for 1 respondent.

^b Data are missing for 4 respondents.

^c Data are missing for 23 respondents.

^d Data are missing for 24 respondents.

TABLE B.5-5

CHILDREN'S HEALTH INSURANCE AMONG RESPONDENTS WITH OWN CHILDREN PRESENT IN THE HOUSEHOLD

	Percentage
Percentage of respondents with focal child between ages 6 and 17 selected	57.9
If has focal child, focal child covered by any health insurance in month prior to survey interview ^a	
Yes	84.0
No	15.6
Don't know	0.4
If focal child covered in month prior to survey interview, type of insurance ^b	
Medicaid	74.2
Spouse's medical plan	19.3
Employer's medical plan	17.3
hawk-i	3.7
Insurance purchased privately	1.9
Any children covered by health insurance in month prior to survey interview ^c	
Yes	87.4
No	12.6
If no children covered by health insurance, main reason why children are not covered by Medicaid	
Did not think children were eligible	39.7
Applied, denied because of income	16.0
Applied, but denied for other reason	10.9
Did not want it	7.1
Did not need it	7.1
Was terminated	3.9
Too much hassle	3.9
Applied/waiting for approval	3.9
Did not know it was available	1.9
Other	5.8
If no children covered by health insurance, main reason why children are not covered by hawk-i	
Did not know it was available/not familiar with hawk-i	41.7
Did not think children were eligible	25.6
Applied, denied for other reason	7.1
Applied, waiting for approval	5.8
Applied, but denied because of income	3.2
Did not want it	1.9
Did not need it	1.9
Other	10.9
Do not know	1.9
Sample Size	397

SOURCE: Wave-2 survey of Iowa families that left FIP in spring 1999

^a Data are missing for 3 respondents.

^b Percentages may sum to more than 100 because multiple responses are possible.

^c Data are missing for 20 respondents.

TABLE B.5-6

HEALTH STATUS OF FOCAL CHILDREN

	Percentage
Child's health status	
Excellent	46.8
Very good	31.7
Good	18.7
Fair	2.8
Poor	0.0
Child's health status compared to spring 2000	
Much better	17.3
Somewhat better	10.9
About the same	69.5
Somewhat worse	2.3
Much worse	0.0
Sample Size	227

SOURCE: Wave-2 survey of Iowa families that left FIP in spring 1999

NOTE: Figures presented are for focal children ages 6 to 17 years old.

TABLE B.5-7

EDUCATIONAL AND SOCIO-EMOTIONAL OUTCOMES AMONG FOCAL CHILDREN

	Percentage
Suspended or expelled from school in 2000-2001 school year ^a	
No	90.9
Yes	9.1
Level of school engagement ^a	
Low	21.2
Average	38.0
High	40.8
Quality of schoolwork ^b	
Excellent	23.5
Above average	25.7
Average	38.1
Below average	10.7
Failing	1.6
Don't know	0.4
Behavior and performance in school this school year, relative to spring 2000 ^c	
Better	50.5
Worse	9.2
About the same	40.3
Level of behavioral and emotional problems ^d	
Low	74.7
Average	22.0
High	3.2
Social and emotional well-being, relative to spring 2000	
Better	52.8
Worse	5.1
About the same	42.2
Sample size	227

SOURCE: Wave-2 survey of Iowa families that left FIP in spring 1999

NOTE: Figures presented are for focal children ages 6 to 17 years old.

^a Data are missing for 5 respondents.

^b Data are missing for 3 respondents.

^c Data are missing for 8 respondents.

^d Data are missing for 1 respondent.

TABLE B.5-8

INVOLVEMENT IN THE CHILD WELFARE SYSTEM

	Percentage
Received any child welfare services in past year	14.2
If received services, type of services received	
Family therapy/counseling	32.4
Issues associated with medical care or child care	19.2
Parenting skills	9.9
Foster care issues	8.2
Abuse issues	5.0
Mental health issues	3.3
Other	19.2
Don't know	2.8
If received services in past year, currently has open child welfare case	
Yes	73.8
No	52.3
Don't know	10.8
If received services in past year, had open child welfare case in spring 2000	
Yes	6.0
No	4.0
Sample Size	393

Source: Wave-2 survey of Iowa families that left FIP in spring 1999

APPENDIX C

TABLES OF STUDY RESULTS: COMPARISONS BETWEEN FIRST AND SECOND YEARS AFTER LEAVING TANF

APPENDIX C—TABLES OF STUDY RESULTS

The tables in this appendix present results of comparisons of outcomes one and two years after families left TANF. Only families that responded to both the original, wave-1, and follow-up, wave-2, surveys of families that left FIP in the spring of 1999 were included in these analyses. Some of the tables present more results than were discussed in the report. The table numbers are keyed to the chapter to which each table pertains. For instance, Table C.1 pertains to Chapter 1 and Table C.2 pertains to Chapter 2.

TABLE C.1
COMPARATIVE ANALYSES—DEMOGRAPHIC AND HOUSEHOLD CHARACTERISTICS

	Percentage
Residence in Iowa	
In both waves	82.2
In wave-1 only	4.1
In wave-2 only	2.3
In neither wave	11.4
Education ^a	
Less than high school to high school or more	2.9
High school or less to more than high school	5.0
Received a vocational/technical/ trade school certificate or diploma	10.3
Married and living with spouse ^b	
In both waves	12.9
In wave-1 only	2.6
In wave-2 only	7.2
In neither wave	77.5
Number of people in household ^c	
Same in both waves	51.3
Greater in wave-1	17.5
Greater in wave-2	31.2
Number of adults in household ^d	
Same in both waves	58.6
Greater in wave-1	15.2
Greater in wave-2	26.2
Number of children in household ^c	
Same in both waves	70.6
Greater in wave-1	11.9
Greater in wave-2	17.5
Number of own children in household ^c	
Same in both waves	75.7
Greater in wave-1	9.2
Greater in wave-2	15.1
Existence of noncustodial children ^d	
In both waves	12.8
In wave-1 only	4.5
In wave-2 only	3.6
In neither wave	79.2
Number of noncustodial children ^d	
Same in both waves	87.2
Greater in wave-1	6.9
Greater in wave-2	6.0
Sample Size	343

SOURCE: Wave-1 and wave-2 surveys of Iowa families that left FIP in spring 1999

^a Data are missing for 3 respondents.

^b Data are missing for 1 respondent.

^c Data are missing for 6 respondents.

^d Data are missing for 7 respondents.

TABLE C.2
COMPARATIVE ANALYSES—EMPLOYMENT AND EARNINGS

	Percentage
Employed	
In both waves	46.4
In wave-1 only	14.3
In wave-2 only	18.1
In neither wave	21.3
Total earnings ^a	
Same in both waves	32.3
Greater in wave-1	31.8
Greater in wave-2	35.9
If employed in both waves, hourly wage ^b	
Same in both waves	44.0
Greater in wave-1	21.0
Greater in wave-2	35.0
If employed in both waves, availability of health insurance plan ^b	
In both waves	54.8
In wave-1 only	11.5
In wave-2 only	13.4
In neither wave	20.4
If employed in both waves, enrollment in health insurance plan	
In both waves	21.4
In wave-1 only	10.1
In wave-2 only	15.1
In neither wave	53.5
Sample Size	343

SOURCE: Wave-1 and wave-2 surveys of Iowa families that left FIP in spring 1999

^a Data are missing for 6 respondents.

^b Data are missing for 2 respondents.

TABLE C.3
COMPARATIVE ANALYSES—ASSISTANCE FROM GOVERNMENT
AND COMMUNITY-BASED SUPPORTS

	Percentage
Number of Government Assistance Programs	
Same in both waves	37.0
Greater in wave-1	36.2
Greater in wave-2	26.8
Receipt of FIP ^a	
In both waves	9.1
In wave-1 only	12.4
In wave-2 only	10.6
In neither wave	67.9
Receipt of Food Stamps ^b	
In both waves	28.2
In wave-1 only	15.0
In wave-2 only	12.9
In neither wave	43.8
Receipt of Medicaid ^d	
In both waves	30.1
In wave-1 only	17.1
In wave-2 only	13.6
In neither wave	39.2
Receipt of Child Care Assistance ^c	
In both waves	16.8
In wave-1 only	12.4
In wave-2 only	9.5
In neither wave	61.3
Assistance from Community Organizations ^d	
In both waves	29.0
In wave-1 only	11.6
In wave-2 only	18.5
In neither wave	40.9
Assistance from Family, Friends, and Neighbors ^e	
In both waves	72.8
In wave-1 only	11.1
In wave-2 only	7.6
In neither wave	8.5
Sample Size	343

SOURCE: Wave-1 and wave-2 surveys of Iowa families that left FIP in spring 1999

^a Data are missing for 4 respondents.

^b Data are missing for 3 respondents.

^c Data are based on the 137 respondents who had children under 12 years of age and who relied on others for child care while they were working, in school, in training, or actively looking for work in both waves.

^d Data are missing for 8 respondents.

^e Data are missing for 1 respondent.

TABLE C.4
COMPARATIVE ANALYSES—INCOME AND STANDARD OF LIVING

	Percentage
Receipt of income from other household members ^a	
In both waves	28.7
In wave-1 only	12.8
In wave-2 only	15.8
In neither wave	42.7
Receipt of formal or informal child support ^a	
In both waves	15.8
In wave-1 only	12.2
In wave-2 only	14.6
In neither wave	57.3
Total income (excluding Food Stamps) ^b	
Same in both waves	12.7
Greater in wave-1	31.9
Greater in wave-2	55.4
Total income below poverty threshold (excluding Food Stamps) ^b	
In both waves	23.5
In wave-1 only	21.9
In wave-2 only	11.2
In neither wave	43.5
Total income below 50% of poverty threshold (excluding Food Stamps) ^b	
In both waves	4.6
In wave-1 only	17.7
In wave-2 only	13.1
In neither wave	64.6
Total income (including Food Stamps) ^c	
Same in both waves	13.2
Greater in wave-1	32.7
Greater in wave-2	54.1
Total income below poverty threshold (including Food Stamps) ^c	
In both waves	19.1
In wave-1 only	21.8
In wave-2 only	13.2
In neither wave	45.9
Standard of living good or very good ^d	
In both waves	30.8
In wave-1 only	19.2
In wave-2 only	19.8
In neither wave	30.2
Sample Size	343

SOURCE: Wave-1 and wave-2 surveys of Iowa families that left FIP in spring 1999

^a Data are missing for 8 respondents.

^b Data are missing for 83 respondents. Total income is considered to be the same if income in wave-2 is within 10 percent of income in wave-1.

^c Data are missing for 86 respondents.

^d Data are missing for 5 respondent.

TABLE C.5
COMPARATIVE ANALYSES—FAMILY AND CHILD WELL-BEING

	Percentage
Child covered by health insurance ^a	
In both waves	75.6
In wave-1 only	4.0
In wave-2 only	12.5
In neither wave	7.9
Respondent covered by health insurance ^b	
In both waves	50.2
In wave-1 only	12.9
In wave-2 only	16.7
In neither wave	20.2
Respondent had health problems that limit work, training, or school ^c	
In both waves	16.7
In wave-1 only	8.2
In wave-2 only	5.6
In neither wave	69.6
Food secure ^d	
In both waves	56.4
In wave-1 only	14.0
In wave-2 only	9.6
In neither wave	20.0
Homeless	
In both waves	1.2
In wave-1 only	5.3
In wave-2 only	4.7
In neither wave	88.9
Lived doubled-up	
In both waves	7.9
In wave-1 only	18.4
In wave-2 only	9.9
In neither wave	63.9
Could not afford utilities in past year	
In both waves	18.7
In wave-1 only	17.8
In wave-2 only	14.9
In neither wave	48.7
Could not afford rent or mortgage in past year ^e	
In both waves	10.2
In wave-1 only	14.6
In wave-2 only	12.1
In neither wave	63.2
Sample Size	343

SOURCE: Wave-1 and wave-2 surveys of Iowa families that left FIP in spring 1999

^a Data are missing for 27 respondents.

^b Data are missing for 2 respondents.

^c Data are missing for 1 respondent.

^d Data are missing for 8 respondents.

^e Data are missing for 20 respondents.