

Chapter 1—Employment and Earnings of Former AFDC Recipients in Missouri

**For The Missouri Department of Social Services
Through the Local Investment Commission**

MRI Project No. 1033-01

January 19, 2000

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**For The Missouri Department of Social Services
Broadway State Office Building
P. O. Box 1527
Jefferson City, Missouri 65102**

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Preface

Midwest Research Institute (MRI) is pleased to deliver this report to the Missouri Department of Social Services (DSS), through the Local Investment Commission (LINC) on the work effort and earnings of persons who left Aid to Families with Dependent Children (AFDC) in the last quarter of 1996. The purpose of this study is to assess the movement of these families toward economic self sufficiency, two years after exit.

MRI wishes to thank staff members of DSS and LINC for providing the administrative data included in this report and for their input into the design of the questionnaire used in the survey. In particular, the assistance of Dr. Richard Koon, Dr. Tracy Dranginis, and Mr. John Shively was invaluable. We would also like to thank Dr. Sharon Ryan, University of Missouri, for her assistance in providing merged records from state administrative data bases.

This project was performed under the direction of Nancy Dunton, with the assistance of Dr. Jane Mosley, Ms. Lola Butcher, and Ms. Wanda Brandenburg. Survey data for this study were collected under subcontract with Macro International. We deeply appreciate the dedication and insight of their staff, particularly Ms. Tammy Ouellette.

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Executive Summary

This report is the first in a series describing the current economic well being of individuals who left welfare in Missouri in the fourth quarter of 1996. It focuses exclusively on the employment status and earnings of former recipients.

Employment

Overall, respondents had high rates of employment, both at the time of the interview as well as since leaving assistance. Two-thirds were working at the time of the survey and just over 90% had worked at some point since exiting welfare two and one-half years earlier. Additionally, at the time of the survey, 80% of households contained at least one earner, be it the respondent or another household member.

The majority of workers were full-time with many exceeding a 40-hour workweek. Seventy-five percent of workers were employed 32 hours a week or more.

Not only were high numbers of respondents working, most have exerted a substantial work effort since leaving welfare. The median number of months worked since leaving was 25 (out of a possible time span of 31 months, on average).

The overall number of jobs held by individuals since leaving welfare was low; 81% have worked at three jobs or less. The average number of jobs held since exiting welfare is 2.

The most common reasons for not working were (1) taking care of home or family and (2) ill or disabled. These reasons do, however, vary by work patterns. Respondents who had never worked noted family or disability more often than those with intermittent work. Conversely, those who had some work experience responded that lack of jobs or transportation had been barriers more often than those with no work experience.

Those respondents who had never worked had lower levels of education, were more likely to have a spouse or partner, were more likely to receive SSI, and were slightly older than respondents with some work effort. Respondents who had worked intermittently were more likely to experience barriers in the area of transportation and child care than other respondents. Additionally, residents of Kansas City were less likely to be working at the time of the survey than were other leavers. Surprisingly, there were few differences among the groups on past AFDC use.

We also estimated multivariate models to examine what factors were associated with work status. Net of demographic controls, those who were not working at the time of the survey were more likely to be from the Kansas City area, to have more children in the household, and to have reported problems with child care or transportation.

When we examined any employment since leaving there were no geographic differences; that is, Kansas Citians were just as likely to have ever worked as were other

respondents. It is only when we assess employment at a particular point in time that differences emerge.

Job Characteristics

Following are the most common occupations for workers:

- Medical field (18%)
- Food service (15%)
- Support jobs, such as stock clerk and janitors (12%)
- Sales (10%)

Workers overwhelmingly were employed by the private sector. Almost three-quarters of respondents worked for private companies; government jobs were a distant second employing 13% of our sample.

More than half of workers were offered health care at their jobs; a similar amount received some paid vacation. These were the most common benefits offered. We also asked about sick days, dental insurance, tuition reimbursement/job training, and child-care assistance. Thirty-seven percent of workers received none of the aforementioned benefits.

Earnings

While the high rates of employment were encouraging, earnings were still relatively low. The median monthly earnings for workers hovered around \$1,100, which is less than the poverty threshold for a family of three. The median monthly earnings for all respondents (including those not working at the time of the survey) was only \$600. The median wage at the first job since leaving welfare was \$5.75. The median starting wage at the respondent's *current* job was slightly higher, \$6.00.

We were particularly interested in factors that differentiated high earners, those earning \$1,200 or more in the last calendar month, from other respondents. These individuals were more likely to have a spouse or partner, to have worked more hours and months since exit, and to have been in their current job for a longer period of time than other respondents.

In multivariate models, high earners had been employed more months since exiting and to have at least a high school degree or GED. Additionally, occupation and place of employment also were factors. Relative to those in the food service industry, those in customer service, support and medical jobs, construction, transportation, and professional or technical jobs were more likely to be high earners. Compared to those in the private sector, workers at non-profit institutions were more likely to have earnings above \$1,200.

In many cases, training had a positive association with earnings. Specifically, the more total classes one took, the more likely to be a high earner. For each additional class

one took for a specific skill, such as word processing or vocational skills, the odds of being a high earner almost doubled. Training courses taken prior to 1996 were also positively associated with higher earnings. This could be because the type of training offered prior to the Personal Responsibility and Work Opportunity Reconciliation Act of 1996 (PWORWA) was of a different substantive nature or that any results of training take awhile to be seen.

Section 1.

Introduction and Background

The Personal Responsibility and Work Opportunity Reconciliation Act of 1996 (PRWORA) brought about an unprecedented change in the system of governmental supports for needy families. PRWORA ended the entitlement of needy families with children to cash assistance and, under general guidelines, gave each state the responsibility for developing its own programs. The goals of welfare reform were to help former welfare recipients move toward economic self-sufficiency and to reduce dependency on governmental assistance. The two key hallmarks of this reform were a lifetime limit on the number of months of assistance and a work requirement. PRWORA also de-emphasized the role of training in cash assistance programs and moved the programmatic emphasis to “work first.” As with any major change in a social institution, there are legitimate concerns about whether the effects of the change will match the intention of the reform. Thus, it is critical to assess how individuals are faring under the new system.

This study assesses the well-being of persons in Missouri who left Aid to Families with Dependent Children (AFDC) in the fourth quarter of 1996. The well being of this cohort is assessed approximately two years after exit from cash assistance. This design is primarily descriptive and does not attempt to attribute cohort differences to PRWORA changes. Observed difference also could be related to changes in the labor market, inflation, maturation, or other factors.

Assessing the well-being of former cash assistance recipients is a difficult task because there is no ready way to locate many of them. In order to maximize the amount of information available on the transitions of former recipients toward self-sufficiency, two approaches were used. The first was to search for former recipients in state administrative records to determine, for example, if they were receiving any kind of social services; if they had wages reported through the Missouri Department of Labor; or if they were in the care or custody of the state. The second approach was to conduct a survey of a sample of former recipients, collecting exactly the needed information. The survey was designed to examine how persons fared after leaving the welfare system, in terms of workforce attachment, income, household composition, and other factors.¹

This report is based on the survey results for those who left AFDC in 1996. Because of the richness of the survey data, it would be nearly impossible to report all the relevant information in one report; thus MRI will issue a series of “chapters” dealing with key outcomes. This report, the first in the series, focuses on two critical measures of economic well-being: employment status and earnings. Others chapters will include:

¹ A report examining only administrative data for the state of Missouri has been released (Ryan and Koon, 1999). Thus, our results are based primarily on survey data, although we use administrative data to augment that information.

- Total household income and poverty status
- Continuing use of public assistance (TANF, Food Stamps, WIC) and private assistance (community food pantries, soup kitchens, shelters)
- Child care use, food insecurity, and health insurance coverage
- A detailed methodology, describing survey procedures and assessments of reliability
- A cross-chapter summary of findings

These reports will be issued throughout the first half of 2000. We will also be issuing a companion report on a cohort who left Temporary Assistance to Needy Families (TANF) in the fourth quarter of 1997. These reports will be issued during the second half of 2000.

Section 2.

Methodological Overview

This report describes findings from the first of two surveys of former Missouri cash assistance recipients, specifically, individuals who left AFDC in the fourth quarter of 1996. The sampling frame, obtained from the Missouri Department of Social Services (DSS), included 12,508 adults who left the AFDC rolls during the fourth quarter of 1996. Recipients were counted as “leaving” the rolls if they remained off the caseload for at least two consecutive months. Persons who subsequently returned to welfare were included in the survey.² There was no minimum time that a former recipient had to have been on the rolls to be included in the survey. Child-only cases were excluded.

Approximately 10 percent of the former recipients, or 1,200 individuals, were selected into the sample. The following three sub-areas of the state, each with 400 sample members, were selected for analyses:

- St. Louis City and St. Louis County
- Jackson County
- Rest of state

Interviews were conducted over a 26-week period, between March 15, 1999, and August 31, 1999, approximately two and one-half years after individuals left welfare. Interviews were completed with 878 respondents, for a response rate of 74.5 percent.³ Based on comparisons with administrative data, we found no appreciable sources of bias among nonrespondents.

MRI subcontracted with Macro International, Inc., of Burlington, Vermont, to administer the survey. To assist in locating respondents, DSS provided information on the leavers’ Social Security numbers, counties of residence, last known addresses, and, if available, telephone numbers. Interviews were conducted primarily during weekday evenings and weekends, lasting on average 38 minutes.

The questionnaire for this survey collected information about respondents’ lives two years after they had left the AFDC program. It included 151 items, covering 10 topical areas:

- Work effort
- Earnings and other income

² Roughly one-third of the sample, however had returned to TANF after exiting in the fourth quarter of 1996.

³ Former recipients who were deceased, incapacitated, or otherwise unable to be interviewed were excluded in the calculation of the response rate.

- Welfare reciprocity status
- Use of supports, including food stamps, emergency assistance, and WIC
- Training
- Education
- Health insurance coverage
- Childcare
- Housing and residential mobility
- Household composition

The descriptive statistics presented in this report are based on data that were weighted to represent the entire leaver cohort. Figures reflecting sample sizes are unweighted.

Section 3. Findings

The central question of this study is how former cash assistance recipients fare after leaving the rolls. Although there are various ways of evaluating well-being, this report focuses on two key measures of economic well-being: work effort and earnings.

3.1 Respondent Work Effort

Consistent with other state leaver studies, there are fairly high levels of labor force attachment among former Missouri AFDC recipients. At the time of the survey, 65 percent of the respondents were working. Another 25 percent, who were not working, had worked at some time since leaving AFDC; thus approximately 90 percent of the respondents had worked since leaving welfare two and one-half years earlier. Conversely, fewer than 10 percent had never been employed since exiting.

There were striking geographic differences in current work status, with respondents from the Kansas City area being much less likely to be currently employed (Table 1).⁴ The highest rates of employment at the time of the survey were for areas in the state besides Kansas City and St. Louis. However, there were virtually no geographic differences in the rates of ever being employed. That is, for each of the three areas, roughly 90 % of respondents had worked at some time since leaving welfare, although the rates were slightly higher for areas outside of the two largest metropolitan areas.

**Table 1. Work Status by Geographic Region of Exit
Former Missouri AFDC Recipients^a**

	Work status		
	Currently	Formerly	Never
State total	65%	25%	10%
Kansas City area	57	32	10
St. Louis area	64	26	9
Rest of state	70	22	8

^a Percentages may not sum to 100% due to rounding.

Source: Missouri Leavers Survey

In an attempt to understand or account for this regional difference, the percentage of former AFDC recipients who were currently working was explored through a series of multivariate models. The difference could not be attributed to differences in education, months worked, presence of a spouse or partner, past AFDC use, or returns to TANF.

⁴ Kansas City area refers to respondents from Jackson, Clay and Platte counties. St. Louis area includes respondents from St. Louis City and St. Louis County. There were no respondents from other neighboring counties that border the City of St. Louis.

Although we cannot fully determine the reason that Kansas City leavers were less likely to be currently employed, several factors are suggestive.

- Kansas Citians were more likely to take training after exit than leavers from other parts of the state; however, we were not able to ascertain if respondents were taking training classes at the time of the survey.
- Kansas Citians were more likely as other state residents, especially those in St. Louis, to report that problems with transportation were the reason they were not working.
- Kansas Citians were more likely to say they were not working because they were taking care of home or family than leavers from other parts of the state.

Over three-quarters of the respondents were working full-time, with a quarter of them working more than a 40-hour workweek (Table 2). The distribution of hours was fairly similar for those currently and formerly employed.⁵ A slightly larger percentage of formerly employed than currently employed respondents (31% vs. 20%) worked 30 hours a week or less. Part-time workers may have more sporadic or intermittent labor force participation.

More Kansas City leavers were working 31 hours a week or more (76%) than those from St. Louis (64%), or the rest of the state (69%).

**Table 2. Hours Worked by Employment History
Former Missouri AFDC Recipient^a**

Hours	All respondents	Employed at time of survey	Some employment since exit, not at time of survey
1-20	11%	11%	11%
21-30	12	9	20
31-40	51	53	47
41+	26	27	22
Median	40 hours	40 hours	36 hours
Mean	34	39	40
N	877	532	251

^a Percentages may not sum to 100% due to rounding.

Source: Missouri Leavers Survey

Not only were many former AFDC recipients employed at full-time jobs that they had held for more than a year, but the majority had been employed fairly regularly since exiting welfare, roughly 31 months earlier (Table 3).⁶ Looking at all respondents,

⁵ For workers not employed at the time of the survey, this number refers to the weekly hours worked at the last job they held.

⁶ The number of months since exit varies for each individual respondent depending on when they exited welfare (October, November or December of 1996) and when they were interviewed for the survey (March to August 1999). Thus the shortest time between exit and interview was 26 months while the longest was 34 months.

60 percent worked more than 21 months.⁷ However, a subset of the respondents (23%) had worked fewer than ten months, or only one third of the time since exit. Those employed at the time of the survey had worked more months since exit (median of 28 months) than respondents who were formerly, but not currently, employed (median of 18 months).

Table 3. Number of Months Worked Since Exiting Welfare Former Missouri AFDC Recipients^a

Months worked	All respondents	Employed at time of survey	Some employment since exit, not at time of survey
0-10	23%	8%	31%
11-20	18	14	26
21-30	48	60	40
31+	12	17	2
Median	25 months	28 months	18 months
Mean	20	24	16
N=	878	532	251

^a Percentages may not sum to 100% due to rounding.
Source: Missouri Leavers Survey

Many respondents had been in their current (or last) jobs for a considerable period of time. Among those currently working, the mean tenure in their current job was 19 months and the median was 14 months. Among those not currently, but formerly, working, the mean tenure of their last job was eight months and the median was four months. Additionally, a nontrivial portion (13%) had been in their jobs since before exiting. That is, they combined work and welfare prior to their exit in the fourth quarter of 1996 and continued in those jobs after leaving.⁸ Moreover, 65 percent of the respondents reported that they had left AFDC because they got a job.

Although the differences were small, respondents from Kansas City had worked fewer months since leaving AFDC (median of 24), than those from St. Louis (26) or the rest of the state (25).

In addition to having been employed the majority of the time since leaving AFDC, most respondents had been in a small number of jobs, which is evidence of a fairly high level of job retention. It seems that few former AFDC recipients are bouncing among jobs. During the 31-month post-exit period, 80 percent of workers held three or fewer jobs. The mean number of jobs was 2.2, and the median was 2 jobs. It is important to note that survey respondents defined for themselves what constituted a job change. It is not clear whether they counted job changes within the same organization or a job change that entailed changing organizations. Thus a more accurate interpretation of these

⁷ This percentage includes respondents who had not worked since exit.

⁸ N=113 for this group.

numbers might be that greater than 80 percent of respondents had worked at three or fewer places of employment since exiting welfare.

It is difficult to conclude whether this level of job stability was “good” or “bad” for former welfare recipients. On the positive side, it demonstrates a significant level of job retention. On the other hand, the low number of changes could have a negative impact on wage progression.⁹

In summary, the majority of former AFDC recipients demonstrated a significant attachment to the labor force. Many had been employed at full-time jobs for most of the time since leaving assistance. They had remained in those jobs for extended periods of time. Yet there was a small, but nontrivial, portion of the leavers who demonstrated a much less significant attachment to the work force.

3.1.1 Reasons for Not Working

Those respondents not working at the time of the survey were asked the primary reason why they were not working in the last month (Table 4). By far, the two most common reasons were taking care of home/family (31%) and ill/disabled (26%).¹⁰ In one third of those households responding “ill/disabled” for the reason that they were “not working,” someone in the household was receiving SSI. The third most common reason was “couldn’t find work,” indicating a potential continuing need for assistance with the job search.

Overall, over 40 percent of those not working indicated that they were doing something else (e.g., taking care of home/family, going to school). Nearly a quarter cited a barrier to work (couldn’t find a job, no transportation, no child care). Transportation posed a somewhat larger barrier to former AFDC recipients than child care. Just 6 percent said they did not want to work or were retired.

**Table 4. Reasons for Not Working
Former Missouri AFDC Recipients^a**

Reason	Percent	Reason	Percent
Taking care of home/family	31	Did not want to work	4
Ill/disabled	26	No child care	4
Couldn't find work	14	Doing something else	3
Going to school	9	Retired	2
No transportation	6		

^a Percentages may not sum to 100% due to rounding.

Source: Missouri Leavers Survey

⁹ In multivariate models we test whether number of jobs is associated with being a high earner.

¹⁰ Although “taking care of home or family” is a standard question on labor force surveys, it is an ambiguous category. The questionnaire for the 1997 cohort breaks this category down into several specific items that should prove more informative.

The reasons for not working differed substantially by employment experience (Figure 1). Those who had never worked were much more likely to cite illness or disability (36%) than former workers (23%).¹¹ Additionally, caring for home and family were more often cited by those who had never worked than by those who had. Finally, former workers stated in much higher percentages that they had been unable to find work and that they were in school than those who had never worked.

3.1.2 Factors Associated with Work Effort

Next we examine differences among the three work subgroups (currently employed, employed since exit but not currently, and those not employed since exit) according to employment barriers and demographic characteristics.

Barriers seemed to be most relevant to respondents who had formerly worked (Table 5). They reported the highest rates of both transportation barriers (58%) and child-care barriers (44%). It is important to note, however, that these barriers were a problem for more than one-third of the overall sample.

Several demographic factors are associated with work status. Because of the policy concern over leavers with no work experience, the following list identifies the ways in which that group differed from those who were currently working and those who had some post-exit work experience. These respondents were less equipped for the labor market in terms of education, and they lived in households that could have supported other strategies for obtaining income. Overall, former AFDC recipients who had not worked since leaving cash assistance were:

- Less likely to have completed high school.
- Older, and had older children.
- More likely to be married or have a partner, even though they were also more likely to have experienced a divorce since leaving AFDC.
- Much more likely to live in a household in which someone received SSI.

By comparison, respondents who had worked since leaving AFDC, but who were not currently working, seemed better equipped for the labor market in terms of education than those who had not worked, although less well equipped than those who were currently working

¹¹ It is worth noting that roughly one quarter of this group reported elsewhere in the survey that someone in their household had received Supplemental Security Income (SSI) in the last month.

Table 5. Employment Barriers and Demographic Differentials in Work Status Former Missouri AFDC Recipients^a

	All respondents	Work Status		
		Current	Former	Never
Employment barriers				
% saying transportation was a barrier	36%	27%	58%	40%
% saying child care was a barrier	33%	30%	44%	24%
Age of youngest child	7.6	7.4	7.0	10.9
% having any receipt of SSI	12%	10%	14%	25%
Education				
% with Less than HS	32%	28%	38%	51%
% with HS or GED	60%	63%	55%	46%
% with Some college	9%	9%	6%	2%
Age				
Respondent age	33	32	32	39
Household composition				
Household size	3.7	3.7	3.7	4.0
Number of adults	1.6	1.7	1.6	1.9
% with spouse or partner	32%	30%	32%	43%
Household change				
% with recent marriage	16%	16%	14%	16%
% with recent divorce	16%	16%	12%	23%
Household work effort				
Number of employed adults	1.1	1.4	0.4	0.5
Number of adults employed besides respondent	0.4	0.4	0.4	0.5

^a Percentages may not sum to 100% due to rounding.

Source: Missouri Leavers Survey

In many labor force studies, lack of recent experience has posed a barrier to employment; thus extended periods of AFDC receipt could present a barrier to former recipients. We examined the impact of AFDC reciprocity on work status by merging the survey data with Missouri income assistance records. From these records, we determined the total number of months an individual received AFDC/TANF from January 1992 through September 1996, a 57-month period (Table 6). Unfortunately, we were not able to assess patterns of past use, that is, it was not possible to separate the cases into such groups as short-term recipients, long-term recipients, and cyclers. Instead, we had access to information on how many months they had received assistance over the past five and one-half years.

Overall, leavers had received AFDC for slightly more than two years (28 months). Surprisingly, there were only small differences in amount of prior AFDC receipt among those who were working at the time of the survey; those who were not, but had prior work experience; and those who had not worked since leaving.

**Table 6. Months of AFDC Receipt Prior to Exit in Fourth Quarter 1996
By Work Status
Former Missouri AFDC Recipients**

	Mean months of welfare receipt January 1992- September 1996
Working at the time of the survey	29
Formerly working, but not at the time of the survey	27
No work since exit	30
Overall	28

Source: Missouri Leavers Survey

We also investigated the use of public assistance *after* the exit in the fourth quarter of 1996. That is, some of the “leavers” will turn to public assistance again.¹² Not surprisingly use of public assistance after exit does differ by work status, but not entirely in the way one might expect.

Respondents who were working at the time of the survey were less likely to have received public assistance since exiting and to have received fewer months than the other two groups (Table 7). However, those mostly likely to have returned to public assistance were those who had worked, but were not employed at the time of the survey. Fully 60% of this group had received some public assistance from January 1997 to December 1998. The number of months of public assistance received was also the highest for this group. From this table, one might infer that the never employed group is not necessarily the most disadvantaged group, if receipt of AFDC/TANF is considered a sign of economic vulnerability. However, it is important to recall that, those who have never worked were more likely to report receiving SSI (at the time of the survey) and receipt of SSI would, in most cases, disqualify one from receiving AFDC.

Table 7. Use of Public Assistance after Exit by Work Status

Work status	Percent receiving any public assistance since exit	Average number of months used from Jan 1997-Dec 1998
Currently working	35%	3.38
Formerly working	60	6.86
Never worked	47	5.22
Full sample	43	4.43

Source: Missouri Leavers Study

¹² Our administrative data from income maintenance goes through the 4th quarter of 1998 while the survey was conducted from March 1999 to August 1999. Thus there is roughly a 3-6 month gap where we lack administrative records on these individuals.

3.1.3 Multivariate Models of Work Status

Multivariable models are the only way to assess the relative influence of the various factors that have been related to work effort; therefore, we estimated a series of logistic regression models.¹³ These models control for a number of factors including:

Respondent's age	Having a spouse/partner
Number of children	Reason for leaving AFDC
Age of youngest child	Dummy variable for child care problem
Geographic region	Dummy variable for transportation problem ¹⁴

Many variables that prior research has shown to be related to labor force participation were not associated with current work status among former AFDC recipients.¹⁵ These included age of respondent, age of youngest child, education level (a dummy variable measuring high school degree or greater), and presence of a spouse or partner. However, the following variables had a significant relationship to current work status:

- Respondents who left welfare because they had a job or increase in income were more likely to be working at the time of the survey, net of other factors. In the regression, the omitted category was those who left because of a job or income increase. Relative to this group, other respondents were only about half as likely to be working.
- The more children in the household, the less likely a leaver was to have been working at the time of the survey.
- Difficulties with transportation and child-care were related to work status, net of all other factors. Those without child care problems were 75 percent more likely to have been employed than those with such problems. Those without transportation problems were almost two and one-half times more likely to have been working than those without such problems.
- There was a strong association between geographic location and current work status. Even after controlling for all the variables listed above, residents from elsewhere in the state were 70 percent more likely to have been employed at the time of the survey than Kansas City residents.

An important policy issue is the impact that training courses have on work status. The survey collected a large amount of information on training, including the number of

¹³ Because of the complex sampling design of our survey, all multivariate models were estimated in Sudaan in order to produce correct standard errors.

¹⁴ In our early models, we also included a dummy variable noting whether anyone in the household received SSI in the last month. However, this variable was not significant in any of the models we estimated and was dropped from subsequent analyses.

¹⁵ Odds ratios for all significant variables were listed in the Appendix.

courses taken, the types of courses, and when courses were taken (before, during, or after AFDC). An examination of the training information will be addressed more fully in a later chapter. In multivariate models, we tested the association between training and work status.

- Surprisingly, the total number of training classes taken was negatively associated with current work status. The more classes a respondent had taken, the *less* likely she was to be working when the survey was conducted. Each additional class taken decreased the odds of being employed at the time of the survey by 10 percent.
- The timing of training—before, during, or after AFDC receipt—was not associated with current work status.
- We examined whether the type of course mattered by including dummy variables indicating whether the respondent had ever taken a course of this type. The five types of courses were life skills, specific skills,¹⁶ education, case management, and other non-specified training. Only case management was associated with current work status, and the relationship was negative. Those respondents who had never used case management services were *more* likely to be employed at the time of the survey, net of all other factors. This finding could indicate a selection effect. That is, individuals attempting to postpone work would seek out case management or that case managers would seek out those delaying entry into the labor market.
- Next we included variables for the number of classes in three areas: education, life skills, and specific skill training.¹⁷ Only the variable measuring the number of life skills classes was significant and, again, the relationship was negative. For each additional life skills class taken, the odds of being employed decreased by roughly one-third.

Thus, overall, training was negatively related to employment at the time of the survey.

The next set of models estimated the effects of factors that might be related to whether the respondent had any employment since exit, whether or not they were working at the time of the survey.

- Those who stated that they left AFDC for reasons other than a job had significantly lower employment rates.
- The more children in the household, the less likely a respondent was to have worked since exit.

¹⁶ Specific skill classes included unpaid job training, on the job training, “vocational or skill training for a specific occupation,” and “short not-for-credit courses that provide specific training.”

¹⁷ Number of classes could not be determined for the case management and other training categories.

- No other demographic variables were significant at the .05 level, although education level and presence of a spouse or partner were marginally significant and in the expected direction.
- No geographic differences existed when examining employment at any time since leaving welfare.
- No mattered how training was measured (number of courses, type of course, or timing), no relationship existed with ever being employed since exit.

3.1.4 Work Effort of Other Household Members

Obviously, households in which respondents had sporadic or no work effort have other strategies for securing income.¹⁸ Often, in these instances, other household members were the primary or auxiliary earners. Overall, 80 percent of the households of former AFDC recipients had at least one person employed at the time of the survey (Table 8). Over half (54%) percent of the former AFDC recipients households contained at least one additional person age 16 or over who could have been working. In those households containing two or more adults, 86 percent had at least one person employed.

Table 8. Employment Status of Former Missouri AFDC Recipients and Other Household Members^a in Households with 2+ Adults

Respondent employed	Additional household members employed		
	Yes	No	Total
Yes	42%	22%	66%
No	22	14	35
Total	64	36	100

^a Percentages may not sum to 100% due to rounding.
Source: Missouri Leavers Survey

In two thirds of households where other adults were present, at least one additional adult was employed. Over 40 percent of the households were dual-earner households. No adults worked in only 13 percent of the households.¹⁹ Only occasionally did other adults substitute employment for the former recipient; this occurred in 21 percent of the multi-adult households. Rather it is the case that the number of adults in the household drives household employment rates. In short, two-thirds of adults work, whether they are the single head of a household or another household member.

¹⁸ A complete examination of household income will be presented in a subsequent report.

¹⁹ These household may have been back on TANF or had members on SSI. This issue will be explored in the subsequent chapter on income.

3.1.5 Job Characteristics of Former AFDC Recipients

With the goal of moving cash assistance recipients toward economic self-sufficiency, the kinds of jobs held by former AFDC recipients are of interest in terms of their opportunities for advancement, earnings, and other benefits. Identifying the occupational profiles of former recipients who are making the best transitions can provide important lessons. Jobs have been characterized by occupation, class of worker, earnings, and benefits.

As shown in Table 9, the occupations most commonly held by former AFDC recipients were in the medical field, food service, and “support” jobs (e.g., stock clerks or janitors).²⁰

Table 9. Current or Last Job Held by Former Missouri AFDC Recipients^a

Occupation	Percent	Occupation	Percent
Medical	18	Managerial or Supervisory	3
Food service	15	Construction	2
Support jobs:			
Stock clerk, janitor	12	Professional	2
Sales	10	Technical	2
Factory work	8	Housekeeping	1
Clerical	7	Education	1
Child care	7	Driver	1
Customer service	6	All Other	3

^a Percentages may not sum to 100% due to rounding.

Source: Missouri Leavers Survey

By far, private companies employ the majority of working AFDC recipients (Table 10). Government jobs were a distant second, followed somewhat surprisingly by self-employment. Self-employed respondents tended to be concentrated in child-care/day-care jobs. Almost 60 percent reported this category best described their job. Just fewer than 10 percent of the self-employed reported they worked in “support jobs,” such as janitors; a similar percent worked in construction. A very small percentage of the self-employed, approximately five percent, worked in “professional” jobs.

Table 10. Place of Work of Former Missouri AFDC Recipient^a

Class of worker	Percent ^a
Private company	71
Government	13
Self-employed	8
Non-profit organization	5
Family business	2

^a Percentages may not sum to 100% due to rounding.

Source: Missouri Leavers Survey

²⁰ Occupation refers to current or last occupation held by the respondent.

There were major differences among occupations in the amount of time respondents had spent in their current or last jobs. Workers were divided into two groups, those who had been in their current position for ten months or less and those who had been in that position for more than ten months.²¹ Among the least stable occupations were sales, factory work, and construction. This could be because construction is seasonal and people may be laid off for several months, although we cannot tell this from the survey. Among the more stable jobs were clerical and food service positions. It is not clear whether this means that some occupations were more “stable” than others or that more “stable” workers seek out certain occupations. Nevertheless, the differences were striking.

Job tenure also varied by place of employment. Workers who had been in the same job for more than 10 months were more highly concentrated in government positions and less so in private industry, relative to other workers. So either government jobs were more stable or people who were more stable workers sought out government jobs.

3.1.6 Job Benefits

There has been a great deal of concern that cash assistance recipients may be reluctant to leave the rolls due to a lack of benefits in entry-level jobs. There has also been concern that those who do leave may no longer have access to certain benefits, such as health insurance for themselves and their children or continued training.

The survey asked former AFDC recipients about their job benefits. Respondents were asked to indicate whether they had been offered each of the benefits listed in Table 10. Of those who had ever worked, just over half worked at companies where health insurance was offered.²² This was the most common fringe benefit, followed closely by paid vacation days. Continued support for education or training was offered to a third of the former recipients who had worked. Paid support for child care was extremely rare.

Overall, approximately one third of the respondents who had ever worked (36%) were offered none of the benefits in Table 11, while 20 percent were offered four or more.

²¹ Ten months was chosen because it was the median length of time spent in current/last job.

²² This does not mean, however, that half of all respondents used employer health care, only that it was a possibility. In a later report, we will examine health coverage of respondents and their families in more depth.

**Table 11. Job Benefits Offered Former Missouri AFDC Recipients
Who had Ever Worked**

Benefit	Percent offered
Health insurance	53
Paid vacation days	52
Dental	43
Paid sick days	40
Job training or tuition reimbursement	32
Paid child care	4

Source: Missouri Leavers Survey

Workers who were employed at the time of the survey were offered higher levels of fringe benefits than those formerly working had been offered at their previous jobs (Figure 2). Whether this means that people were more likely to remain in jobs with greater benefits or that more stable workers were in jobs with greater benefits is, of course, not clear.

3.2 Earnings

Despite the fact that many former AFDC recipients have demonstrated significant and persistent levels of work, the majority had relatively low earnings. Many former recipients had other income strategies; for example, some lived in households with other adults who worked. Clearly, respondents' earnings are dependent on hours worked and hourly wage rate, but earnings also vary with type of job and respondent characteristics. This report concludes with a multivariate assessment of the factors that have the biggest influence on earnings, particularly those that are associated with high earnings.

Note that this report focuses on earnings only, not income from other sources or total household income. While many families have income from non-earnings sources, that topic will be addressed in a subsequent report on household income.

3.2.1 Respondent and Household Earnings

Overall, the median earnings for all respondents, including those not working at the time of the survey, were \$600 a month, with a mean of \$741. Seventy-five percent earned \$1,200 or less in the calendar month before being interviewed. This equates to an income figure that is slightly above the poverty level for a family of three. We present the figures for all respondents, regardless of work status, because non-earners are an important part of the population of interest. From the survey, we know that roughly two thirds of former AFDC recipients were working at a given point in time; thus one third of the sample had \$0 earnings. This is an important outcome.

Median earnings for the two thirds of the respondents who were working at the time of the survey were \$1,079 and the mean was \$1,000. Seventy-five percent of respondents

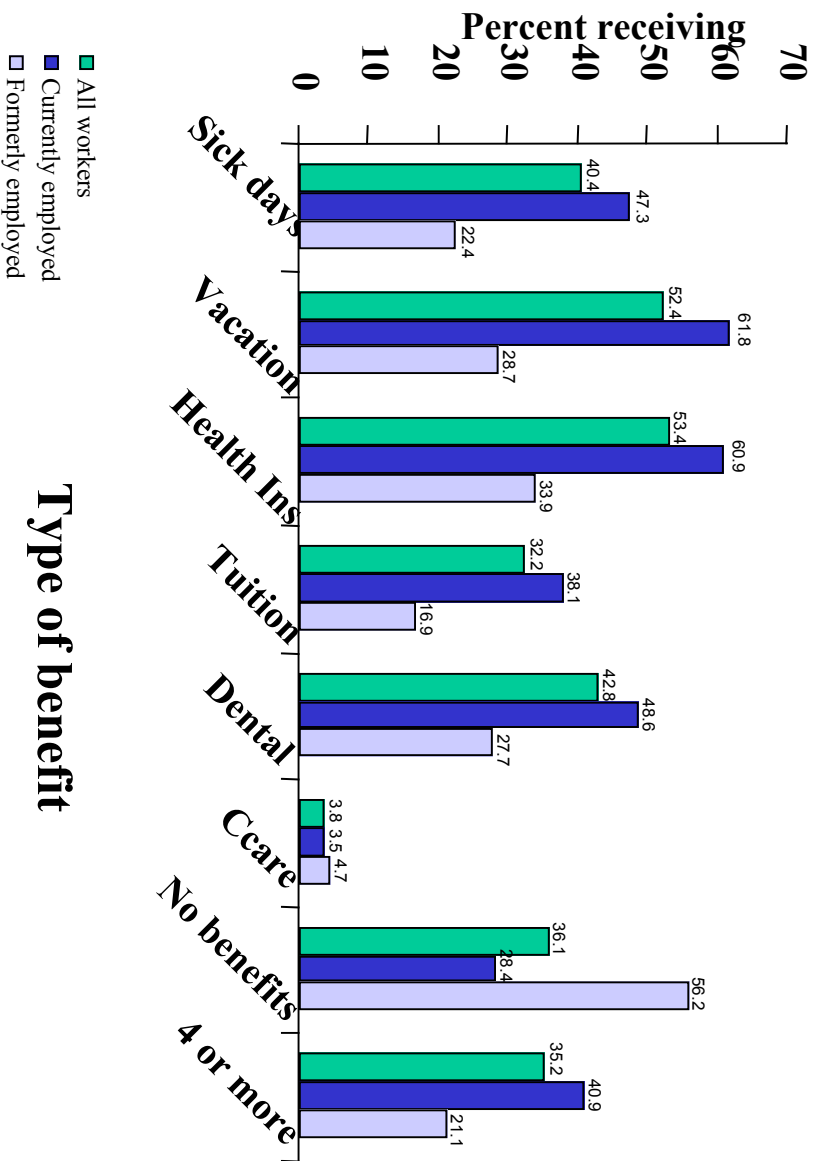


Figure 2. Fringe Benefits by Work History

earned \$1,300 or less in the previous calendar month. Although these figures were much higher than when we looked all respondents, \$1,300 still places a family of three just above the poverty threshold for 1999.²³

Because the survey asked about sources of income from all household members, we also have a reliable measure of total household earnings. First, looking at all respondents, regardless of work effort, the median monthly total household earnings were \$900, with a mean of \$1,100. Twenty-five percent of households earned \$1,500 or more a month. However, 25 percent earned \$90 or less, an astonishingly low amount. If we look only at households where earnings were greater than \$0, the figures obviously increase. For households with earners, median household earnings were \$1,200; however, one quarter earned \$660 or less per month. This equates to just 57 percent of the poverty level for a family of three.

Table 12 presents median earnings by the employment status of the respondent and other adult household members. Not surprisingly, households with more workers had higher earnings. Indeed, households with two or more earners had median incomes considerably above the poverty threshold for a family of three. Notably, median earnings were virtually identical for households where the respondent was the only worker and households where the respondent was not employed but other household members were. This could signify an income strategy that substitutes the work effort of other adults for that of the former AFDC recipient. These other adults could be spouses, partners, or adult children. The household composition of former AFDC recipients will be explored in more detail in a subsequent report.

**Table 12. Median Household Earnings by Number of Workers
Former Missouri AFDC Recipients**

Respondent employed	Additional household members employed	
	Yes	No
Yes	\$2,100	\$960
No	900	0

Source: Missouri Leavers Study

3.2.2 Wage Rates

Respondents' earnings are dependent upon work effort, described above, and wage rates. From the survey, we were able to construct a starting hourly wage rate for the first job after leaving welfare and the starting hourly wage for respondent's current (or last) job.²⁴

²³ \$1,300 a month translates into \$15,600 in annual income. The poverty guideline for a family of 3 in 1999 was \$13,880.

²⁴ Unfortunately, because of a discrepancy in the survey instrument, we were not able to construct a comparable current hourly wage rate, and thus cannot examine such issues as wage progression within a job. This problem will be corrected for the survey of 1997 leavers.

Ninety percent of respondents had worked since leaving AFDC. The median starting wage rate for their first job after leaving assistance was \$5.75 per hour. Three quarters of these respondents started work at \$7.00 an hour or less. The median starting wage rate was higher for those employed at the time of the survey (\$6.00 per hour) than for those who were not employed at the time of the survey (\$5.00 per hour).

The typical leaver had had two or more jobs since leaving AFDC. We also looked at the starting wage rates for their current or last jobs. Overall, the median starting wage for the current job was \$6.00 per hour. This wage rate was the same for those currently employed and those formerly employed. While \$6.00 is slightly above the minimum wage, annualized, it translates into only \$12,000 a year, which would leave a family of three below the poverty line. Three quarters earned \$7.05 an hour or less, although 10 percent earned \$10 an hour or more.

3.2.3 Factors Related to Earnings

Obviously, those working at the time of the survey had higher earnings than those not working (Table 13).²⁵ Given the work effort of other household members described above, these differences in total household earnings appear striking. However, recall that just over half of households had another member 16 or older; of those, two-thirds had an additional worker. Thus, just under a third of all households where the respondent is not working have an additional worker, which fact explains the average low earnings for households in which the respondent is not employed.

Foreshadowing results to be presented in the next report, we find that work group differences in total household income, from all sources, are less pronounced. Those employed at the time of the survey had household incomes that were nearly double the size of the other two groups. However, the difference in median incomes between former workers and non-workers was small, only \$30. We had expected the group comprised of non-workers to be faring much worse economically than those who had some work effort and yet there was almost no difference. Clearly, nonworkers were getting their income from other places, the most likely sources being spousal earnings and SSI.

²⁵ It is possible for this amount to be greater than \$0 because work status is measured at the time of the survey while earnings were asked about for the last month. Clearly, some individuals had been employed in the weeks prior to the survey, but not at the time of the survey, and thus had some earnings for the last month.

**Table 13. Work Study and Earnings
Former Missouri AFDC Recipients**

	Respondent work status			All respondents
	Current	Former	Never	
Respondent earnings				
Median	\$1,000	\$0	\$0	\$598
Mean	1,101	116	0	740
Total Household Earnings				
Median	1,200	0	0	900
Mean	1,508	424	336	1,123
Total Household Income				
Median	1,300	742	710	1,118
Mean	1,707	515	875	1,385

Source: Missouri Leavers Study

Next, we compared earning levels, both for the respondent and their household, for respondents with different demographic and personal characteristics (Table 14). There was essentially no regional difference in respondents' earnings. This lack of difference is surprising, given that Kansas Citians had lower rates of employment at the time of the survey. When individuals from Kansas City worked, they earned more than other Missourians. Additionally, total household earnings were highest in Kansas City.

Those respondents who cited employment barriers had very low earnings, relative to those who did not experience such barriers. This was particularly true for those with transportation barriers and was present for respondent earnings as well as household earnings.

We see the expected education gradient in earnings, with those having higher educational attainments having higher earnings.

As for factors that might reflect other sources of income in the household, the presence of a spouse/partner had no effect on respondent earnings, but doubled the median household earnings. The presence in the household of someone receiving SSI was associated with lower respondent and household earnings.

Place of employment had a bearing on respondents', but not household, earnings. Median earnings for self-employed respondents were notably lower than for other types of employment, below \$500 per month.²⁶ However, when we examine their total household earnings, the median value was \$1,000 or comparable to the sample as a whole. Perhaps these respondents were more likely to have had other earners in the household, which allowed them to work at jobs that often provide less pay but greater flexibility. Respondents working for government or nonprofits had the highest earnings.²⁷

²⁶ The median for all workers was \$1,079.

²⁷ The figure for non-profit workers may be unreliable, since they represented less than 5 percent of the sample.

**Table 14. Earning Levels
of Former Missouri AFDC Recipients**

	Median respondent earnings	Median total household earnings
Region		
Kansas City	\$595	\$1,100
St. Louis	600	800
Rest of state	550	900
Transportation was a barrier		
Transportation was a barrier	150	600
No transportation barrier	888	1,055
Childcare Barrier		
Childcare Barrier	450	900
No Childcare Barrier	700	950
Education level		
Less than high school	240	500
High school degree/GED	800	1,100
Some college	975	975
Spouse/partner in household		
Spouse/partner in household	600	1,350
No spouse or partner	600	618
SSI Receipt in household		
SSI Receipt in household	250	600
No SSI Receipt	600	900
New marriage since exit		
New marriage since exit	470	1,400
No new marriage	600	1,850
Divorce since exit		
Divorce since exit	599	800
No divorce since exit	590	700
Place of employment		
Government	950	950
Private industry	700	1,100
Non-profit	950	1,100
Self-employed	470	1,000
Family business	900	1,500

Source: Missouri Leavers Study

3.2.4 Factors Related to Higher Earnings

Since there is a significant policy interest in identifying factors predictive of respondents with higher earnings, we examined the characteristics and experiences of those respondents in the top 25 percent of the earnings distribution (Table 15). To be in that category, respondents had to have earned \$1,200 or more in the last month. annualized, that level of earnings would place a family of three approximately \$1,000 above the poverty threshold.

**Table 15. Place of Employment by Earnings Level
Current and Former Workers**

Place of employment	Percent of workers	
	High earner	Other
Government	16%	11%
Private industry	68	73
Non-profit	7	4
Self-employed	7	9
Family business	3	2

Source: Missouri Leavers Survey

The differences among places of employment were not large, although high earners were somewhat more likely to work for the government and less likely to work in private industry. Differences among the other three groups were quite minimal; however, there were striking differences among occupations (Table 16). High earners were more likely than other earners to be in customer service, the medical field, factory, and professional jobs. Conversely, those who were not high earners were more likely to be employed in food service jobs, sales, and support positions.

**Table 16. Percent of High Earners in Select Occupations
Current and Former Workers
Former Missouri AFDC Recipients**

Occupation	Earnings level	
	High earner	Other
Sales	4%	13%
Customer service	8	4
Food service	8	19
Support	7	16
Child care	5	7
Medical	23	17
Clerical	10	6
Factory	13	7
Professional	5	1

Source: Missouri Leavers Survey

High earners were more likely to live in the Kansas City area than elsewhere in Missouri (Table 17). This may reflect differences in prevailing wage rates across the state.

**Table 17. Higher Earners by Geographic Location
Former Missouri AFDC Recipients**

	Percent Higher Earners
Overall	25%
Kansas City Area	31
St. Louis Area	26
Rest of State	28

Source: Missouri Leavers Study

There were other interesting demographic characteristics that differentiated high earners from others (Table 18). Compared to other earners, high earners were more likely to:

- have a spouse/partner
- have started working prior to exit
- have worked more since leaving welfare (on average 10 more months)
- have spent more months in current/last job (on average 8 months longer)
- work more hours per week (almost 12 more)

Table 18. Employment Barriers and Demographic Differentials by Higher Earner Status Former Missouri AFDC Recipients

	Overall	Earnings status	
		High	Other
Education			
Less than HS	33%	15%	39%
HS/GED	60%	76%	54%
Some college	7%	7%	9%
Spouse or partner	32%	36%	30%
Respondent age	33%	31%	34%
Age of youngest child	8 years	6 years	8 years
Any transportation barriers	37%	19%	43%
Any child care barriers	33%	35%	28%
Worked prior to exit	13%	16%	12%
Months worked since exit	20 months	28 months	18 months
Tenure in current/last job	16 months	22 months	14 months
Hours worked per week	35 hours	45 hours	31 hours

Source: Missouri Leavers Study

We estimated logistic regression models to examine what factors were significantly associated with being a high earner, that is earning more than \$1,200 in the last month. Unless otherwise noted, the models discussed here included the following variables:

- age of respondent
- number of children,
- age of youngest child
- presence of a spouse or partner
- educational attainment
- geographic region of exit
- reason for leaving welfare
- type of occupation,
- place of employment
- weekly hours worked

- number of months worked since exiting
- number of jobs held since exiting welfare

The first series of models focused on demographic characteristics and information regarding type and place of employment. We find that several variables were significantly associated with being a high earner:

- Relative to those workers without a high school degree, respondents with at least a high school degree or GED were 3.5 times as likely to be high earners.
- Those without a spouse or partner were only 60 percent as likely to be a high earner compared to married and cohabiting respondents.
- Workers in certain types of occupations were likely to have high earnings. Compared to food service workers, those in customer service, technical fields, factories, or construction and transportation were all significantly more likely to have high earnings.
- Workers in non-profit organizations were significantly more likely to be high earners than those in private (for profit) companies. Workers in family businesses also earned more, although we were reluctant to elaborate on this finding since the sample size for this group was quite small.
- Experiencing child-care or transportation barriers were both negatively associated with being a high earner.
- In the descriptive statistics, residents of Kansas City were more likely to be high earners than those who lived in other parts of Missouri. In the multivariate models, this relationship disappears.
- Age of the respondent and age of the oldest child both were associated with being a high earner.
- Weekly hours worked and months worked were positively associated with being a higher earner. In fact, for each additional month worked since exit, the odds of being a high earner increased by roughly 20 percent.

We also examined the relationship between training and high earnings and found a strong positive relationship.

- The total number of training classes taken was positively associated with being a high earner; that is, for each additional class taken, the odds of being a high earner increased by roughly 20 percent.
- The type of class taken was also influential. We separated training into three areas: life skills, specific skills, and education. For each additional skill class, the odds of being a high earner almost doubled.
- Finally, the timing of training was related to earnings. The more courses a respondent took after leaving welfare, the more likely she was to be a high earner, net of the other variables. It could be that the types of training available during their time on AFDC were of a different nature than those taken after exit. For example, post-exit training could have focused more heavily on specific

skill or education classes.²⁸ On the other hand, it could also be that the effect of training takes a relatively long time to show up and that over the short term, no results were seen.

²⁸ We will describe training taken by respondents in further detail in a later report.

Section 4. Discussion

This report has demonstrated that former AFDC recipients take a variety of paths after exiting from the program. A large percentage has a substantial and persistent attachment to the labor force. Even for these respondents, however, earnings do not raise their families significantly above the poverty line and many do not receive a full package of job benefits. A second group of former recipients has intermittent attachment to the labor force. This is the group for which unreliable transportation or problems with child care pose significant impediments to employment. They are the group most likely to return to cash assistance. The third group are those who have never worked in the two years since they left assistance. This group is more likely to have someone in the household receiving SSI. Thus, former respondents employ a variety of income generation strategies as they attempt to move toward self-sufficiency.

In later reports, we will explore in more detail several issues that were raised in this report. By looking at the total household income packages of former AFDC recipients, we will acquire a more complete understanding of the strategies respondents with different personal characteristics use to meet their living expenses. Household composition will be related to the adequacy of income and the income strategies employed. In particular, we will profile former recipients who are doing well and those who are doing poorly. This information may help policy makers design new programs that work with those who are having difficulty making a successful transition. Other reports will explore the continuing use of government assistance programs, such as food stamps, and the use of community-based emergency assistance by former AFDC recipients. This report will also address levels of food and housing insecurity, as well as medical insurance coverage, among former recipients. We will explore the efficacy of particular types of training for individuals of different backgrounds. We will also address the types and costs of child-care arrangements used by former recipients.

Appendix A

Logistic Regression Models Predicting Current Work Status^a

	Odds ratios for significant variables				
	Model 1	Model 2	Model 3	Model 4	Model 5
Number of children	0.9	0.91	0.91	0.91	0.9
Region (Outside of Kansas City)	1.71	1.67	1.66	1.59	1.69
Reason for leaving welfare (Left for reasons other than job)	0.51	0.5	0.47	0.48	0.49
Age of respondent	NS				
Age of youngest child	NS				
Education level (No high school degree)	NS				
Spouse or partner present	NS				
Child care barriers (Barriers)	1.51	1.48	1.61	1.55	1.51
Transportation barriers (Barriers)	2.88	2.73	2.77	2.74	2.72
Number of training classes		0.91			
Any case management (Yes)			1.87		
Any education classes (Yes)					
Any life skills classes (Yes)					
Any specific skill classes (Yes)					
Any other training (Yes)					
Number of skill classes					
Number of educ classes					
Number of life skill classes				0.67	
Number of classes prior to AFDC					
Number of classes while on AFDC					
Number of classes post exit					

^a Omitted categories in parentheses

Odds ratios listed for variables significant at p <.05 level.

Source: Missouri Leavers Study

Appendix B

Logistic Regression Models Predicting Higher Earnings^a

	Odds ratios for high earnings					
	Model 1	Model 2	Model 3	Model 4	Model 5	Model 6
Number of children	NS					
Region (Kansas City area)	NS					
Reason for leaving welfare (left for reasons other than job)	NS					
Education level (No high school degree or GED)	4.8	4	3.7	3.3	3.2	3.3
Number of jobs held	1.21	NS	NS	NS	NS	NS
Age of respondent	NS	NS	0.96	0.95	0.93	0.95
Age of youngest child	0.94	NS	0.93	0.92	0.93	0.92
Presence of spouse of partner (Yes)	NS	0.48	0.39	0.41	0.33	0.42
Child care barriers (Barriers)	1.65	1.6	1.5	1.6	1.78	1.72
Transportation barriers (Barriers)	4.02	6.2	4.5	4.8	4.8	4.9
Months worked since exit			1.2	1.21	1.22	1.21
Weekly hours worked			1.03	1.04	1.04	NS
Place of employment (Private industry)						
Non-profit			2.5	2.5	2.4	2.3
Family business			6.1	6.8	5.9	6
Occupation (Food service)						
Customer service		5	10.9	10.9	11	10.5
Support jobs				2.6	2.6	2.5
Medical field		2.7	3.5	3.5	3.5	3.2
Technical, manager, professional		5.6	9.2	8.9	9	8.6
Factory or construction		6.4	6.7	7	7.6	6.6
Transportation		7.6	12	13.8	15	14.7
Number of training classes				1.22		
Number of skill classes					1.9	
Number of educ classes					NS	
Number of life skill classes					NS	
Number of classes prior to AFDC						1.25
Number of classes while on AFDC						NS
Number of classes post exit						NS

^a Omitted categories in parentheses.

Odds ratios listed for variables significant at p<.05 level.

Source: Missouri Leavers Survey. All results are weighted.