

After WAGES

Results of the Florida Study

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Executive Summary

I. Introduction

This report was prepared to provide information to the State WAGES Board about the living circumstances of people who had received cash benefits from the WAGES program during the period 1996 through 1998, but had subsequently left the program. It examines the circumstances of their lives in several areas: employment and earnings, family stability, health, and general conditions of well being. It also describes the extent to which individuals who have left WAGES are relying upon the assistance provided by other government programs.

The data upon which the report is based was gathered through telephone interviews with over 4,500 individuals who left WAGES during the time period between October, 1996 and September, 1998. One thousand of those interviewed were chosen randomly from a list of all persons in the State of Florida who left WAGES during this time period. The remaining respondents came from four random samples chosen from those who had left WAGES in each of four WAGES Coalition Regions throughout the state: regions 12 (Central Florida), 3 (Chipola), 23 (Dade, Monroe), and 19 (Hardee, DeSoto, Highlands). The nature of the samples and their size provides a high level of confidence in the results. Details of the survey methodology are provided in the Appendix.

II. Reasons For Leaving WAGES

Since individuals may leave WAGES for a variety of reasons and those reasons may affect their subsequent condition, the survey began by asking respondents why they stopped receiving Temporary Assistance to Needy Families (TANF). (Table 1)

56-60% got a job or earned too much money to remain eligible for cash assistance

Between 7% and 10% didn't want to be on welfare

Between 7.5% and 12% were in non-compliance with program requirements

An average of about 4% left because of the time-limit

2.3% got married

Of those who left for non-employment reasons, 52.1% indicated they subsequently found a job. Thus nearly 75% of those who left WAGES have found employment

III. Employment and Earnings

Over 60% of leavers have held only one job since leaving WAGES. (Table 2)

Over half of leavers (an average of 55%) from all regions are working 40 hours a week or more. (Table 3)

The most common hourly wage earned by a person who left WAGES was between \$6.00 and \$6.99 per hour. (Table 4)

Nearly 60% earn between \$5.16 and \$7.99 per hour
Only 4% & 8% earn an hourly wage of \$10.00+.

Except in Region 12, most of the jobs secured by WAGES leavers do *not* have benefits. (Table 5)

IV. Factors Effecting Employment

A minority of WAGES leavers has experienced transportation problems that negatively affect their employment. (Table 6)

Over 60% percent of respondents report that they have their own transportation and drive themselves to work

Less than one third of respondents in any sample except Region 23 answered “yes” to any of five questions about the impact of transportation on work

A minority of WAGES leavers has experienced childcare problems that have negatively affected their employment. (Table 8)

Fewer than 25% of respondents answered “yes” to any of four questions about the impact of childcare on work and about one-third (33.1%) answered “yes” to one other question

Respondents in Region 3 answered “yes” to these questions in smaller numbers than respondents from other regions, suggesting that the relationship between child care problems and work is less problematic in this region than in others

A minority of WAGES leavers has experienced health care problems that have negatively affected their employment.

About one third of respondents reported that they had missed a day of work in the past month because of a health problem of their own or of their children

V. Family Well-being

The federal Personal Responsibility and Work Opportunity Act and the Florida WAGES Act require individuals receiving TANF cash assistance to work in exchange for benefits. They also limit the amount of time people can receive benefits. These features raise the possibility that some people might leave welfare without the resources to provide for their families, ultimately creating hardship and deprivation among low-income citizens. Consequently, the Florida WAGES Board

and other following welfare reform have sought information on the living conditions of those who have left the program.

Most former WAGES participants say that they are either much better off after leaving the program or a little better off. (Table 11)

Additionally, large majorities of respondents (except in Region 23) say that they would not choose to go back in the WAGES program. (Table 12)

Sizeable numbers of respondents have suffered specific events that suggest financial difficulty. (Table 13)

More than 50% say they have gotten behind on a utility bill

More than 50% say they have gotten behind on rent

More than one-third say they have had a telephone cut off

More than forty percent (42.6%) say they have not, at some point, been able to buy food

Most families who have left WAGES are remaining stable. (Table 10)

Most leavers describe both their own health and the health of their children in favorable terms, but not in as large numbers as do all citizens of Florida. (Table 16)

Health care coverage among former WAGES participants is low compared to all citizens in Florida. (Table 16)

VI. Reliance on Others

While respondents no longer collect cash benefits from WAGES, many are dependent upon other governmental assistance programs. (Table 17)

Between 60% and 70% receive Medicaid benefits

Between 50% and 60% receive food stamps

The children of nearly sixty- percent (57.9%) of leavers receive free or reduced cost school lunches

About one third of respondents utilize the services of the WIC program

Over 60% of respondents receive benefits from 3 or more governmental assistance programs. (Table 18)

Many leavers are also relying upon help from family and friends. (Table 19)

This assistance comes in the form of free housing, help with bills, gifts of money, and child support.

VII. Transition from WAGES

Many leavers are unaware of the benefits available to ease the transition from welfare to work, and respondents from Region 23 are less aware than are respondents from either the statewide or the other regional samples. (Table 20)

Between 30% and 57% are unaware that they can get food stamps
Between 30% and 49% are unaware that their children can get Medicaid
Between 50% and 67% are unaware that they can get child care assistance

I. Introduction

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The data upon which the report is based was gathered through telephone interviews with over 4,500 individuals who left WAGES during the time period between October, 1996 and September, 1998. One thousand of those interviewed were chosen randomly from a list of all persons in the State of Florida who left WAGES during this time period. The remaining respondents came from four random samples chosen from those who had left WAGES in each of four WAGES Coalition Regions throughout the state: regions 12, 3, 23, and 19. The nature of the samples and their size provides a high level of confidence in the results. Details of the survey methodology are provided in the Appendix.

II. Reasons for Leaving WAGES

Since individuals may leave the WAGES program for many reasons and because their subsequent condition may be affected by these reasons, the survey began by asking respondents to indicate why they stopped receiving assistance from the program of Temporary Assistance to Needy Families. Table 1 provides insight about this process.

As has been the case throughout the nation, most people left WAGES for employment-related reasons; they either got a job (over 50% in the statewide and all four regional samples) or they earned too much money in a current job - between 4 and 7 percent.

The second most common reason for leaving the program (except for Region 23) was unwillingness to accept welfare. Whether out of shame or pride or because the process was too burdensome, between 9 and 12% of respondents left WAGES either for reasons associated with the

negative connotations of “welfare” or because they didn’t want to go through the process involved in the TANF program. Between 6 and 9% of respondents told the interviewers that they “didn’t want to be on welfare.” Approximately another three percent of respondents said it was “too much hassle” for them.

The third most common reason given, in all samples except Region 23, for leaving WAGES was “non-compliance”. Twelve percent of respondents in Region 23 and between 8 and 10 percent of respondents in all other regions either refused employment, quit their job, missed appointments, did not want to give information to WAGES employees, were late in supplying information or had other “sanctionable” reasons for not participating in the program.

III. Employment and Earnings

The WAGES Act puts work at the center of the activities required for receipt of the program’s benefits and sees employment as the primary route to self-sufficiency for participants. Thus the Board is particularly interested in the employment and earnings of persons who leave the WAGES program. We address these concerns with a series of questions about the type of work that persons who left WAGES found, the number of jobs they have held since leaving the program, the amount of work they engage in and their wage and salary structure.¹

Most people who left the WAGES program found work after leaving. As shown in Table 1 above, over 50% of respondents left WAGES because they found employment. And of those who left for other reasons, 52.1% said that they had subsequently found a job. Thus, nearly 75% of those who left WAGES during the time period October 1996, to September 1998, report that they found employment. Furthermore, most of those were still working at the time of the survey. In answer to the question “Are you still working?” 76.5% of the statewide sample and over 70% of all the regional samples say “yes”.

Most of the people who left WAGES have found *stable* employment. In answer to the question, “Is this the only job you’ve had since you went off WAGES?” over 60% of respondents in all regions answered “yes”. Of those who answered ‘no’ to this question, over 40% gave “one” as the answer to the follow up question “How many other jobs have you held?” (See Table 2)

¹ Estimating the income of any group of citizens is difficult because people are paid in different ways. Some are paid an hourly wage, some a salary, some work on commission, some are paid by the miles they travel and some by the number of persons they serve. We began our efforts to determine the income levels of individuals who had left WAGES by asking for the number of hours each person worked per week. We then asked for an hourly wage expressed in a range such as \$5.00 - \$5.99. Two thirds of respondents provided this information and another small percentage gave us information in a form that permitted us to calculate an hourly wage rate. Nevertheless, a high percentage of the remaining respondents gave us information in forms that prohibit transformation into hourly wages (\$3.00 per person, “in exchange for rent”, \$6.00-7.50 per hour plus commission, etc) To increase reliability, the analysis of income provided below is based strictly upon the data provided in hourly wage format by the respondents.

Large numbers of persons who left WAGES are also working full time. Between fifty-three and fifty seven percent of all respondents say that they are working forty hours per week or more. Table 3 shows the distribution involved, by region.

Except in Region 3, the most likely wage earned by a person who left WAGES was between \$6.00 and \$6.99 per hour. In Region 3, the most likely salary was lower; between \$5.16 and \$5.99. Statewide, sixty percent of respondents (59.5%) earn between \$5.16 and \$7.99 per hour. Only 4 to 8 percent of respondents earn \$10.00 per hour or more

Most of the jobs secured by people who left WAGES *do not* have benefits. Fifty four per cent (53.9%) of respondents in the statewide sample answered “no” to the question “Does this job have any benefits, like medical insurance or a retirement plan?” Region 12 is the only region in which a majority of respondents report having jobs with benefits. Fifty five percent (54.7%) of respondents from this district answered “yes” to the question. (See Table 5)

The period of time at which a person left the WAGES program appears to have little effect on the amount of earnings involved. There are very low correlations between the quarter in which a person left WAGES and his/her wage level and the correlations are not statistically significant.

Research on employment in the U.S. indicates that most people in the U.S. find jobs through their own efforts. The survey confirms this in Florida since the WAGES program appears to be of limited usefulness in helping WAGES leavers find employment. Only an average of 12% of respondents answered “yes” to the question “Did the WAGES program help you to get a job?” No other organization is more helpful in finding employment for respondents than they are. When asked whether another organization helped find a job, only about 5% responded “yes”.

IV. Factors Effecting Employment

A large part of the debate over the work requirement element of welfare reform focused on factors that were likely to impede the movement of low-income people into the workforce. Three factors were of particular concern: childcare, health, and transportation. To develop information on the extent, to which these factors effect the work activities of WAGES participants, the survey asked a series of questions on these topics.

Work and Transportation.

Arguing that the contemporary job market is very dispersed and that public transportation in the United States, particularly in rural areas, is poorly developed, critics of the work requirement suggested that transportation problems would keep large numbers of persons who were otherwise “ready, willing and able” to work from doing so. The survey investigated this hypothesis by asking six questions about the relationship between transportation and employment. Five of these questions

were converted into a transportation problems index.

Answers to the first question, “How do you get to work?” shows that the large majority of respondents either drive themselves to work or ride with someone else they know. Over sixty percent (62.8%) of the statewide and all the regional samples except Region 23 (56.5%) drive themselves and another 11% to 14% ride with someone else they know. As might be suspected, more people use busses in urban than in rural areas. The use of car pools is very limited, regardless of the geographical location.

If we assume that those who drive themselves to work are free from all but the “normal” transportation problems, then it can be said that transportation to work problems affect a minority of individuals who left WAGES during the time of our study. Nevertheless, five additional questions were asked of those who did not drive themselves in order to probe in more detail the relationship between transportation and their work. After examining the responses to these questions individually, they were converted into an index of transportation problem severity. Individuals who answer “yes” to four questions are perceived to have more severe transportation problems than those who answer “yes” to only two questions. Further, if large percentages of individuals have high numbers of transportation problems, or if large percentages in a particular Region have high numbers of transportation problems, then we can assume that transportation is a substantial problem for welfare leavers and/or that a particular Region has a more serious transportation problem. The questions were:

- “Do you know of a better job you could get if you had better transportation?”
- “Has there been a time in the last month when you had to miss a day of work because of a transportation problem?”
- “Have problems with transportation led you to change jobs?”
- “Have problems with transportation led you to change the hours you worked?”
- “Have problems with transportation led you to take up a new line of work?”

Answers to these questions support the finding reported above: transportation problems have a negative effect on a minority of respondents. Fewer than one third of the respondents in any sample except that of Region 23 answered yes to *any* of the five questions. (See Table 6 for the distribution of answers to these questions.)

Further, when these answers are combined into an index, we find that nearly one half (47.9%) answer “yes” to *none* of the questions. About 3% of respondents in all samples answered “yes” to all five questions. This last group is, of course, composed of the people with the most severe transportation problems. Table 7 presents data on the percentage of persons who fall into the various categories of the index.

Work and Health Problems.

Since the incidence of poor health is higher within low than high income populations, some

of the debate over welfare reform centered on its potential for negative effect on the work requirement of the new law. Our survey sought information on this issue by asking two questions about the relationship between conditions of health and work:

“Has there been a time in the past month when you have missed a day of work because of a health problem?”

“Has there been a time in the past month when you have missed a day of work because of a problem with your children’s health?” Twenty eight percent (27.8%) of respondents from the statewide survey reported that they had indeed missed a day of work because of a health problem. There is some variation on this question across regions. Thirty three percent (33.1%) of respondents in Region 12 answered “yes” to the question and 21.8% answered “yes” in Region 23.

A slightly larger percentage of respondents (an average of 30.6%) reported that they had missed a day of work in the past month because of a problem with the health of a child. Once again, there was some spread across the regions, with 34.7% of respondents in Region 12 answering “yes” compared to 23.3% of respondents in Region 3.

Work and Childcare.

No issue in the debate over welfare reform generated more controversy than the discussion regarding the potential effects of the work requirement on the care of children. To gauge the severity of this problem, the survey asked a set of five questions about childcare and work. These questions are similar to those asked regarding transportation and work.

“Do you know of a better job you could get if you had better child care?”

“Have problems with child care led you to change jobs?”

“Have problems with child care led you to change the hours you work?”

“Have problems with child care led you to take up a new line of work?”

“Has there been a time in the last month when you had to miss a day of work because of a child care problem?”

Most respondents answered “no” to all these questions. Fewer than 25% of respondents answered “yes” to any of the questions in this set, with one exception. The exception is question three, “have problems with child care led you to change the hours you work?” About one third (33.1%) of the respondents answered “yes” to this question.² There is some variation across regions, with Region 3 respondents answering “yes” to virtually all the questions in smaller numbers than those in other regions. In at least two instances, the differences exceed 10 percentage points. (See Table 8)

² These responses are remarkably similar to those produced in a 1986 survey of mothers of children living in the three county Detroit metropolitan area. Twenty six percent of these mothers answered “yes” to similar child care and work questions. (Mason and Kuhlthau, 1992)

Table 9 shows the distribution of answers on the index of childcare and work problems. Forty eight percent of respondents answered “yes” to none of the questions and 5.2% answered “yes” to all five. Nearly 70% (68.9) of respondents answer “yes” to one or fewer of the questions. Thus only a minority of individuals who left WAGES have had their ability to work affected in these ways by childcare problems.

V. Family Well-being

The Personal Responsibility and Work Opportunity Act requires those receiving benefits from TANF to work in exchange for these benefits. It also puts a time limit on the receipt of assistance from the program. These features raise the possibility that some individuals might have to leave the program without the resources to provide for their families and ultimately create hardship and deprivation among low-income citizens. Thus, the WAGES Board, and others interested in the topic of welfare reform, seeks information on the conditions of life in which those who leave the program find themselves. Several questions in the survey were addressed to this concern.

Well-being

Many people involved in the debate over welfare reform have been concerned that persons who no longer receive support from TANF will fall into conditions of hardship and deprivation. The survey asked several questions designed to determine respondent’s perceptions of their current situation and about the frequency of events that suggest financial difficulty and hardship. Responses are displayed in Tables 11 through 13.

Overall Perceptions of Well-being.

To capture respondents’ overall perceptions of their current situation, the survey asked “Since leaving WAGES, would you say you are better or worse off?” and “If you could go back on WAGES today, would you do so?” Tables 11 and 12 display the responses.

Nearly 50% of respondents from the statewide and all the regional samples reported that they were either much better off or a little better off after leaving WAGES and another 25% say that they are about the same. With the exception of Region 23, between 10% and 13% say that they are either a little worse off or much worse off and between 2% and 5% don’t know. (See Table 11)

Further, large percentages of respondents from both the state as a whole and all regions except Region 23 said “no” when asked whether they would go back into the WAGES program. Region 23 respondents were quite different from the rest of the state on this question, with nearly 50% suggesting that they would, indeed, return to WAGES if it were possible. These data are shown in Table 12.

Specific Hardship.

In order to determine the specifics of hardship that persons who left WAGES are facing, the interviewers asked whether or not they had experienced any of a set of discrete events that indicated financial difficulty. Table 13 displays the responses involved.

The most frequently cited events were getting behind on a utility bill (59.2%) and getting behind in rent (49.2%). Many respondents (42.6%) also answered “yes” to the question “Was there ever a time when you could not afford to buy food?” Very few people (about 3%) say that they have had to resort to homeless shelters as a result of leaving WAGES.

In general, “yes” answers to these questions are higher in Florida than in two other states (Wisconsin and South Carolina) where similar surveys have been conducted and the response to the question about ability to get food, “Was there ever a time when you could not afford to buy food?” is discomfoting. While this response could be explained in several ways (lack of budgeting skills, lack of money to buy specific kinds of food, or simply not enough money for food), we believe it requires follow-up. We have checked the survey responses for a relationship between a “yes” on this question and a “yes” to whether or not a person receives food stamps, and find no relationship. That is, people who say that they get food stamps are just as likely to say that they have experienced a time when they could not buy food as are those who do not get these stamps. Therefore, we recommend a follow-up on this question that would include a comparison of the administrative records of those responding differently to this question.

To determine the extent to which respondents may have experienced more than one of the events identified in Table 13, we combined them into a “Hardship Index” and display in Table 14 the percentages of people who have had to cope with multiples of these events. On average, about one quarter of the respondents have experienced *none* of the events described above (Region 3 is a little high on this dimension) and about 50% have experienced two events or fewer. Between 10% and 13% of respondents have experienced more than five of the events. These individuals are, obviously, those about whom the WAGES program should be concerned.

Family Stability.

One scenario suggested by critics of welfare reform was that families would come under intense strain and would split up without the presence of the “safety net” provided by the AFDC program. To ascertain the extent to which this scenario has played out in Florida we asked six questions about things that had occurred to respondent families after leaving WAGES.

“Have you moved into the house of another adult or family?”

“Has another adult or family moved into your house?”

“Has a teen in your household become pregnant?”

“Has a child moved out of your household?”

“Have you had additional children?”

“Has a teen in your household had children?”

Fewer than one-fourth of respondents in the statewide sample answered “yes” to any of these questions and fewer than 11% answered “yes” to all but one of the questions. The most likely event affecting family stability was for the respondent to move into the house of another person. This occurred in slightly over 20 percent of the statewide and the regional samples. The next most likely event (another person moving into the respondent’s home) occurred in 10.9% of the statewide sample and approximately that percentage in the regions. These results, and the data presented in Table 10, suggest that most families who leave the WAGES program are remaining stable, when stability is defined in the terms identified above.

Health and Health Care.

Low-income people in the United States have more health problems than do individuals with higher incomes and greater problems accessing America’s disjointed health care system. Individuals who receive public assistance may face particular problems with health care and those involved in reform of the welfare system have worked hard to ensure that individuals who leave the public assistance rolls are not prevented from achieving self sufficiency because of these problems. Several questions in the survey probed the extent to which respondents had health related problems.

General Conditions of Health.

To develop clarity about the condition of health within the population of persons who have left WAGES, respondents were asked to describe that condition. Since this same question is routinely asked in the “Behavioral Risk Factor Surveillance System Survey” conducted by the Florida Department of Health and the U.S. Centers for Disease Control, comparable data is available for the entire population of Florida. Table 15 displays the outcome of the two surveys.

Most respondents describe their health in favorable terms, although their self-assessed health is as not as good as that described by the entire population in Florida. Thirty seven to forty percent of the respondents from the statewide sample and from all regions describe their health as either “excellent” or “very good”, another approximately 30% say their health is “good”, and about 25%-30% describe their condition as either “fair” or “poor”. The comparable figures for Florida’s 1997 population as a whole are 56.4% “excellent” or “very good”, 26.9% “good”, and 16.3% “fair” or “poor”.

The same question asked about the health of children produced even “rosier” assessments of general conditions of health. Over 55% of respondents assessed their children’s health as either “excellent” or “very good”, and another 30+% said child health was “good”. Fewer than 10% of respondents reported “fair” or “poor” health on the part of their children.

Access to Health Care.

While many respondents see the condition of their health in favorable terms, access to health care is problematic. More than half of the respondents in the statewide sample (51.4%) and in two of the regional samples say that they have no health care coverage, leaving approximately half of those who left WAGES vulnerable if health care problems arise. These figures compare unfavorably to the responses to the same question asked of non-elderly, adult, low-income (non-WAGES) Florida families by the Urban Institute. Forty percent (39.5%) of these respondents say that they have no health care coverage. (Urban Institute, 1999, 6) Further, these figures are low by comparison to the general population of Florida. For example, 18% of Floridians say that they have no health coverage. (Florida Behavioral Risk Factor Questionnaire). Thus, if individuals who have left WAGES require medical care, most have to pay for it themselves.

The children of people who left WAGES may be less vulnerable in the case of health problems than are their parents since about 70% are said to be covered by health plans. Nevertheless, about 30% of the children of WAGES “leavers” also have no health care coverage.

Furthermore, between 38% and 50% of the respondents who have no health care say that both they and their children “need medical care at the present time and cannot obtain it.” Data supporting these observations about health care are shown in Table 16. This compares to 12.4% of Floridians who answered “yes” to a slightly different question in 1997: “was there a time during the last 12 months when you needed to see a doctor but could not because of the cost?” (Florida Behavioral Risk Factor Questionnaire)

VI. Reliance on Assistance from Others.

In the absence of cash assistance from the TANF program, many governmental policymakers as well as persons concerned about low income people, sought information on the extent to which pressure to help these people would increase on other governmental benefit programs, on private individuals and on non-profit organizations serving this population. Thus, a series of questions on these topics were asked of respondents.

Governmental Assistance Programs.

The interviewers asked respondents to tell us whether or not they were receiving benefits from a number of governmental assistance programs. The data on this question is displayed in Table 17.

The three most utilized governmental assistance programs, statewide and in all regions, are Medicaid, Food Stamps and the School Lunch program. Over 50% of respondents take advantage of these benefits. Another 30% (approximately) of respondents utilize the WIC program.

To determine the extent to which individuals took advantage of multiples of these programs, we compiled an Index of Governmental Assistance. People who “load high” on this index, that is, those who take advantage of many of these programs may be the persons most in need of additional

assistance from the WAGES program. Furthermore, a situation in which large percentages of people take advantage of many of the programs is quite different from a situation in which only a few take advantage of small numbers of programs. Table 18 displays the data.

In general they show that nearly 40% of respondents in all samples draw upon four or more of these programs.

Other Assistance.

Since governmental programs are not the only source of help for people who left the WAGES Program, we also asked respondents to tell us where else they turned for assistance. Table 19 shows the response.

The two primary sources of assistance are gifts of money from family and friends and money for child support. About 25% of all respondents receive help of this kind.

VII. Transition from WAGES

Individuals who leave WAGES are eligible for a variety of services to assist them in their transition to the workplace. We asked respondents to tell us about their level of knowledge of four of these benefits. We were also interested in what respondent's thought was the most important thing for them to be doing after they left WAGES and asked about this too. Tables 20 and 21 display the distribution of the answers to these questions.

Transitional Benefits

There is more variation among the various samples on this question than on any other asked in the survey. Respondents in Region 23 are generally less well informed about the availability of support after WAGES than are respondents from other regions. And respondents in Region 3 appear to be better informed about these programs than are those in other regions.

Except in Region 23, between 55% and 75% of respondents know of the availability of food stamps and know that their children can get Medicaid. This leaves relatively large numbers of respondents uninformed about these two programs. Further, except in Region 3, fewer than half of respondents know that they can get child care assistance. Nevertheless, even fewer respondents avail themselves of childcare assistance. (See Table 17) The data are shown in table 20.

Most Important Thing to Do Now

The question asked here was "Which of the following things is the most important for you to be doing right now?" It was designed to provide insight into the thinking of people who have stopped receiving cash assistance from the government and who now face the challenges of becoming self sufficient.

Respondents appear torn between working or looking for work and caring for their children, with care for children taking precedence. This dilemma was anticipated during the debate over the Personal Responsibility and Work Opportunity Act and has been the source of disagreement about the appropriate strategies to pursue in achieving welfare reform in the U.S. The data are shown in Table 21.

VIII. Variations Across Racial/Ethnic Boundaries

In order to determine whether or the extent to which responses to the questions posed above were driven by the racial/ethnic characteristics of the respondents, we checked for differences according to whether the response came from an African-American, a Hispanic or a white, non-Spanish respondent.

In general, we found no consistent pattern of substantial differences among the responses from these three groups. While there were small percentage points of difference on many questions, almost none were substantial and no patterns emerged. We did, however, find that Hispanic respondents had less information about the existence of transitional benefits than did the other two groups and that they were more likely to say that they were willing to go back into the WAGES program.

Similar findings emerged from previous surveys completed for the State WAGES Board. In both the Child Care Survey (Crew & Eyerman, 1998) and the Sanctions Survey (Crew & Eyerman, 1998), we found that Hispanic respondents were different from other respondents on two dimensions: (1) knowledge of program opportunities and rights and (2) willingness to utilize the services of the WAGES program.

Perhaps there is a link between knowledge about the WAGES program and the willingness of people to leave it. For example, if people do not know that they can get transitional benefits, then they may think that they have no option other than to come back into WAGES. If this is the case, communication strategies may ameliorate the problem.

Table 1
WHY DID YOU LEAVE WAGES?

	State (N=941)	Region 12 (N=948)	Region 3 (N=721)	Region 23 (N=952)	Region19 (N=741)
Employment Related	59.8	63.3	60.6	58.7	57.9
Got A Job	52.3	54.4	52.0	52.7	50.5
Earned Too Much	4.3	5.9	6.9	4.8	5.5
Do Not Need	3.2	3.0	1.7	1.2	1.9
Didn't Want To Be On Welfare	10.7	8.3	10.1	7.1	7.5
Didn't Want Wages	8.5	7.2	9.4	6.8	5.8
Too Much Hassle	2.2	1.1	0.7	0.3	1.7
Non-Compliance	8.2	9.8	7.6	12.1	11.5
Other	21.3	18.6	21.7	22.1	22.1
Time-Limit	4.1	3.2	3.6	6.3	1.8
Marriage	2.4	1.4	3.3	1.7	2.8
Transportation	0.2	0.1	0.3	x	0.7
Disabled	1.3	2.4	2.9	1.5	1.6
Miscellaneous	13.3	11.5	11.6	12.6	15.2

Table 2
EMPLOYMENT STABILITY

	State (N=572)	Region 12 (N=602)	Region 3 (N=379)	Region 23 (N=520)	Region 19 (N=347)
Only Job Held Since Leaving WAGES? (Percentage Answering Yes)	68.4	62.6	65.2	67.7	65.8
If No, How Many Other Jobs?					
1	45.4	43.9	48.1	45.1	41.1
2	28.7	34.4	36.4	37.0	34.8
3	14.9	9.0	10.9	11.1	14.9
4	6.9	7.7	2.3	1.9	6.4
More	4.0	1.4	2.4	4.9	2.8

Table 3**HOW MANY HOURS DO YOU USUALLY WORK EVERY WEEK?**

	State (N=573)	Region 12 (N=603)	Region 3 (N=379)	Region 23 (N=521)	Region 19 (N=344)
Less Than 15	4.5	2.5	3.4	6.7	5.9
16 - 24	9.4	8.1	9.2	6.7	7.8
26 - 34	16.2	16.6	16.9	18.4	15.9
35 - 39	13.8	18.6	10.8	9.8	14.2
40 - 45	44.7	45.4	44.6	49.9	48.3
46 - 50	4.4	3.6	5.3	3.1	4.4
More Than 51	4.5	4.1	7.4	3.1	3.4
Don't Know	2.5	1.0	1.2	1.7	1.2

Table 4
HOURLY WAGES

	State (N=533)	Region 12 (N=556)	Region 3 (N=340)	Region 23 (N=462)	Region 19 (N=374)
<5.15	3.0	2.5	4.7	4.3	3.2
5.15	7.3	3.4	18.2	10.6	13.9
5.15 + Tips	1.3	3.6	3.5	3.0	1.3
5.16 - 5.99	16.7	19.4	22.1	18.2	28.9
6.00 - 6.99	27.2	27.3	18.2	22.9	21.9
7.00 - 7.99	15.6	17.6	11.8	11.9	14.2
8.00 - 8.99	9.8	9.7	5.6	10.2	5.9
9.00 - 9.99	3.9	2.7	3.5	4.1	2.7
10.00 - 14.99	6.0	6.7	5.9	8.0	4.0
15.00>	0.8	1.1	1.2	1.5	0.8

Table 5
DOES THIS JOB HAVE BENEFITS?

	State (N=573)	Region 12 (N=603)	Region 3 (N=379)	Region 23 (N=521)	Region 19 (N=417)
Yes	46.1	54.7	47.0	42.8	49.2
No	53.9	45.3	53.0	57.2	50.8

Table 6
TRANSPORTATION & WORK PROBLEMS
(Percent Answering Yes)

	State (N=572)	Region 12 (N=603)	Region 3 (N=379)	Region 23 (N=521)	Region 19 (N=417)
Know of A Better Job You Could Get If You Had Better Transportation?	26.9	28.0	25.1	35.1	25.4
Last Month Missed Work Because of A Transportation Problem?	21.1	22.7	17.9	24.0	19.7
Transportation Problem Led to Job Change?	22.4	27.5	17.4	13.6	17.7
Transportation Problem Led to Change in Hours Worked?	22.6	30.2	19.0	20.7	20.9
Transportation Problem Led to New Line of Work?	14.7	18.2	12.1	11.9	10.8

Table 7
TRANSPORTATION SEVERITY INDEX

Items	State (N=572)	Region 12 (N=600)	Region 3 (N=379)	Region 23 (N=521)	Region 19 (N=417)
0	47.9	46	54.1	45.1	54.0
1	24.5	18.7	19.5	29.6	20.4
2	10	12.2	15	11.5	12.5
3	9.8	13	5.3	6.1	6.2
4	4.9	6.7	4.2	4.0	4.3
5	3	3.5	1.8	3.6	2.6

Table 8
CHILD CARE AND WORK PROBLEMS
(Percent Answering Yes)

	State (N=935)	Region 12 (N=927)	Region 3 (N=680)	Region 23 (N=967)	Region 19 (N=712)
Know of Better Job You Could Get If You Had Better Child Care?	25.8	29.3	17.8	25.7	21.9
Last Month Missed Work Because Of Childcare Problem?	22.3	27.7	14.6	18.4	19.9
Childcare Problem Led to Job Change?	21.8	26.6	16.6	17.9	17.4
Childcare Problem Led to Change in Hours Worked?	33.1	38.3	25.7	26.4	28.3
Childcare Problem Led to New Line of Work?	17.0	21.9	13.3	14.2	16.0

Table 9
CHILD CARE AND WORK SEVERITY INDEX

Items	State (N=906)	Region 12 (N=903)	Region 3 (N=667)	Region 23 (N=950)	Region 19 (N=701)
0	48.6	43.5	59.8	52.4	52.6
1	20.3	18.6	18.3	21.8	17.8
2	10.9	10.7	7.6	9.6	13.4
3	9.3	11.4	7.5	6.5	8.1
4	5.7	9.4	3.9	6.1	5.1
5	5.2	6.3	2.8	3.6	2.9

Table 10
FAMILY STABILITY
(Percent Answering Yes)

	State (N=1007)	Region 12 (N=986)	Region 3 (N=748)	Region 23 (N=1022)	Region 19 (N=762)
Another Person Moved Into Your Home	10.9	11.9	9.8	10.1	11.5
Teen In Home Became Pregnant	2.8	3.4	2.8	1.6	2.9
Child Moved Out of Home	7.3	8.3	8.7	9.7	9.4
Had Additional Children	10.1	9.1	7.9	6.8	12.1
Teen in Home Had Child	3.2	3.7	2.4	3.2	3.8
You Moved Into House of Another Person	22.7	26.4	21.1	21.4	27.0

Table 11
SINCE LEAVING WAGES, HOW ARE YOU?

	State (N=1007)	Region 12 (N=988)	Region 3 (N=748)	Region 23 (N=1024)	Region 19 (N=733)
Much Better Off	26.1	27.4	28.7	20.9	28.0
A Little Better Off	24.7	28.0	29.0	28.1	28.5
About the Same	24.3	24.1	25.0	26.2	25.2
A Little Worse	10.3	9.8	9.4	17.6	9.6
Much Worse	6.9	7.3	4.8	7.2	5.0
Don't Know	4.6	1.8	2.1	4.4	2.5
Refused	2.4	1.4	0.9	2.1	1.2

Table 12
WOULD YOU GO BACK ON WAGES IF YOU COULD?
(Percent Answering Yes)

State (N=1007)	Region 12 (N=988)	Region 3 (N=748)	Region 23 (N=954)	Region 19 (N=754)
32.4	34.3	28.3	49.9	32.5

Table 13
HARDSHIP
(Percent Answering Yes)

	State (N=1007)	Region 12 (N=988)	Region 3 (N=748)	Region 23 (N=1023)	Region 19 (N=759)
Get Behind On Utility Bill	59.2	58.6	50.1	52.9	55.2
Get Behind On Rent	49.5	55.4	42.4	47.2	53.6
Telephone Cut Off	38.3	42.1	36.7	33.8	40.6
Electricity Cut Off	26.8	26.4	15.5	25.6	23.5
Water Cut Off	14.1	13.0	9.0	12.7	14.1
Vehicle Taken	11.6	12.5	14.5	6.5	15.0
Move Because of Lack of Money	20.2	20.8	17.8	22.1	24.2
No Way to Buy Food	42.6	43.7	28.2	42.4	34.4
Had to Go to Homeless Shelter	3.1	2.7	1.2	3.7	2.1

Table 14
HARDSHIP INDEX

Items	State (N=856)	Region 12 (N=842)	Region 3 (N=676)	Region 23 (N=856)	Region 19 (N=699)
0	24.2	22.4	29.1	25.1	23.9
1	13.3	12.5	16.9	16.2	13.6
2	14.6	15.2	16.0	14.8	14.9
3	13.0	12.8	13.3	14.0	14.6
4	12.9	13.5	9.0	10.0	11.3
5	8.2	8.7	7.5	7.7	8.9
6	7.4	7.5	5.3	6.4	7.2
7	4.8	4.6	2.4	4.0	3.3
8	1.4	2.6	0.4	1.5	2.1
9	0.4	0.1	x	0.1	0.3

Table 15
CONDITION OF HEALTH

	All Floridians (N=2945)	State (N=995)	Region 12 (N=977)	Region 3 (N=748)	Region 23 (N=1024)	Region 19 (N=757)
Your Health Is:						
Excellent	26.4	19.5	22.1	20.2	22.2	17.7
Very Good	30	18.5	18.1	19.6	14.2	15.5
Good	26.9	31.7	32.0	33.1	33.6	38.6
Fair	11.4	21.5	18.5	17.7	19.7	18.6
Poor	4.9	8.8	9.3	9.4	10.2	9.6
Your Children's Health Is:						
Excellent		37.3	41.0	38.5	34.2	34.6
Very Good		19.3	18.9	21.5	18.2	18.3
Good		31.8	30.8	32.6	33.6	35.2
Fair		8.4	7.3	5.1	11.7	9.4
Poor		1.6	1.5	1.2	2.4	2.5

Table 16
HEALTH CARE
(Percent Answering Yes)

	All Floridians	State	Region 12	Region 3	Region 23	Region 19
Do You Have Health Care Coverage?	82.1 (N=2945)	48.6 (N=1000)	51.8 (N=986)	53.4 (N=747)	47.9 (N=1024)	43.8 (N=761)
Do Your Children Have Health Care Coverage?		69.7 (N=997)	69.3 (N=981)	75.0 (N=741)	69.9 (N=1020)	65.5 (N=759)
For those With No Health Care:						
Do You Need Medical Care and Can Not Obtain It?		44.3 (N=512)	52.7 (N=484)	38.1 (N=349)	53.3 (N=533)	39.9 (N=426)
Do Your Children Need Medical Care and Can Not Obtain It?		42.5 (N=299)	52.8 (N=159)	38.0 (N=179)	51.1 (N=713)	38.3 (N=261)

Table 17
USE OF OTHER GOVERNMENT ASSISTANCE PROGRAMS
(Percent Answering Yes)

	State (N=997)	Region 12 (N=988)	Region 3 (N=748)	Region 23 (N=1024)	Region 19 (N=761)
Medicaid	67.7	60.3	71.4	66.3	68.3
Child Care Assistance	17.8	18.9	15.4	16.3	15.2
Social Security	14.1	12.9	15.9	17.3	14.7
Supplemental Security Income	14.4	14.3	17.6	12.6	15.9
WIC	28.9	30.7	32.9	24.3	38.5
School Lunch	55.1	54.4	58.3	58.7	63.3
Summer Feeding Program	7.4	2.5	3.2	16.7	7.9
Veteran's Medical Benefits	1.5	1.8	2.7	0.8	1.3
Worker's Comp	2.3	1.4	2	1.5	2.6
Unemployment Insurance	3.9	3.5	4.1	3.4	4.3
Fuel Assistance	3.1	3.4	7.6	1.9	3.7
Rent Subsidy	14.2	12.2	13.8	15.2	7.0
Food Stamps	56.6	51.3	57.8	54.9	53.6

Table 18
GOVERNMENT ASSISTANCE INDEX
(Percent Answering Yes)

Number of Programs Utilized	State (N=995)	Region 12 (N=977)	Region 3 (N=748)	Region 23 (N=1024)	Region 19 (N=761)
0	10.9	10.8	9.1	10.5	8.0
1	12.0	17.0	11.6	14.0	14.1
2	15.7	15.0	13.6	16.4	15.6
3	22.9	22.2	23.9	20.7	22.2
4	20.2	16.3	22.3	19.0	19.7
5	11.2	11.5	11.0	10.7	10.9
6	5.3	5.6	5.9	6.2	6.2
7	1.1	1.3	1.7	1.7	2.8
8	0.6	0.2	0.4	0.4	0.4
9	0.2	x	0.3	0.3	0.1

Table 19
"OTHER" ASSISTANCE
(Percent Answering Yes)

	State (N=988)	Region 12 (N=988)	Region 3 (N=748)	Region 23 (N=1024)	Region 19 (N=761)
Free Housing From Relatives	9.6	10.9	12.7	6.0	10.5
Help With Bills From Live-in Family or Friends	16.1	20.2	14.7	12.1	16.4
Help With Bills From Non-Live-In Family or Friends	19.8	18.7	18.9	13.5	17.2
Receive Money Gifts From Family or Friends	25.8	22.7	23.4	23.6	22.2
Child Support	21.4	23.6	26.9	23.1	27.5
Food Pantry/ Kitchen	9.4	14.3	8.3	5.1	12.6

Table 20
KNOWLEDGE OF AVAILABILITY OF OTHER BENEFITS
(Percent Answering Yes)

	State (N=1007)	Region 12 (N=988)	Region 3 (N=747)	Region 23 (N=1022)	Region 19 (N=762)
Know You Can Get Food Stamps	56.2	58.0	70.2	43.6	60.9
Know Your Children Can Get Medicaid	61.2	65.5	76.7	51.9	70.0
Know That Adults Can Get Medicaid	43.9	48.4	62.2	34.0	52.9
Know That You Can Get Child Care Assistance	43.0	49.0	53.7	33.3	43.3

Table 21
MOST IMPORTANT THING TO DO NOW

	State (N=1007)	Region 12 (N=988)	Region 3 (N=729)	Region 23 (N=1011)	Region 19 (N=762)
Being With Children Full Time	33.9	39.6	46.9	37.1	42.8
Pursuing Education	18.6	19.2	16.7	15.5	15.4
Getting Specific Job Training	7.3	8.1	5.8	7.5	5.1
Working on Looking for Work	34.6	28.8	28.0	34.1	30.4
Other	5.1	4.2	2.6	5.8	6.3

Appendix

I. Survey Method

A common survey instrument was administered to over 4,500 former participants of the Florida WAGES program. Program participants were eligible to be included in the sample if they left the WAGES program after October 1, 1996 and before October 1, 1998. The *Florida Department of Children and Families* provided the list of eligible participants.

The full list contained participants with listed phone numbers (85.7%) and those without listed numbers (14.3%). The participants without phone numbers were excluded from the study because the research designed called for a phone survey. A detailed discussion of the potential bias associated with this procedure is presented in the next section.

The list was stratified into five samples. The first sample was a random draw from the full population of eligible participants for the time period for the entire state of Florida (277,810). Four regional samples were drawn from the population of eligible participants in each of four WAGES regions (Regions 3, 12, 19, 23). See Appendix Table 1.

The survey instrument was administered using a CATI system that allows for scripted interviewing techniques and computer assisted data entry. Surveys were conducted during peak evening hours and on weekends. Some surveys were conducted during weekday hours in order to contact program participants who were out of contact during standard call hours.

The ratio of *completed surveys to population* yields a per question standard error of approximately +/- 3%, with a 95% confidence interval. This means that the responses from the

sample are expected to fall within +/- 3 percentage points of the true population values with a 95% probability.

II. Coverage Issues

The population of WAGES participants has some unique characteristics that must be considered when drawing a sample and evaluating the results of a survey. The standard strata used to identify various demographic groups do not apply to the WAGES population. Most notable is income. In general, it is expected that the income level of respondents will affect their responses to questions. However, all the WAGES participants are expected to have roughly the same income levels. This introduces desired stability in the sample, but because the income level is expected to be low it also introduces a potential bias for phone surveys.

Low-income respondents are less likely to have phones in their households than other people are. This introduces bias when comparing low income to other types of respondents. However, the saturation of phones in this country is generally considered high enough to discount this threat of bias (Lavrakas 1993). The WAGES population does not reflect the national phone saturation. A large share of the WAGES population (14.3%) did not have phone numbers recorded in the records of the Department of Children and Families. This may introduce bias **if** there is a systematic reason for WAGES respondents to not have phones.

Appendix Tables 2 and 3 provide a brief evaluation of this potential threat of bias. There is no a priori reason to expect the phone saturation to vary across the population of WAGES. Therefore, the standard demographic variables are used: age (grouped in quartiles), race, and region.

Appendix Table 2 examines the characteristics of all survey respondents in the State of Florida

(4,529) for all five samples. Appendix Table 3 contains similar information for the random sample drawn for the State of Florida (1,007). Each table contains a series of cross-tabulations that allow for comparisons between the WAGES participants who have listed phone numbers and those who do not. In addition, the tables allow for comparison among the population, the sample, and the participants who completed the survey.

Appendix Tables 2 and 3 demonstrate little difference between the WAGES participants who did have listed phone numbers and those who did not. The distribution across age, race, and region strata is similar in all cases. In addition, comparisons among the distribution of population, sample and completed surveys is very similar across the strata.

These results suggest that the threat of excluded variable bias stemming from poor phone coverage is relatively small. However, the analyses represented by Appendix Tables 2 and 3 do not reflect the most obvious potential problem. It is possible the absence of a phone number in the files reflect a low income.

Appendix Table 5 addresses the threat of low-income bias. It contains a comparison of the mean income of households with phones listed and those without for the entire State of Florida, each WAGES region, and on a general region measure.² In each case the mean income for households without phones was close to that of those with phones. Where the difference was the greatest (Region 3 and Region 19) the mean income for the households without phones was greater than that for those with phones. The difference between the two means was not statistically significant in any

² DCA was unable to provide measures of income for the WAGES participants who left during the study period. However, they were able to provide measures of income for all participants in December 1998. It is expected that the participants in 1998 had similar characteristics as those in the past.

comparisons.

Appendix Tables 2, 3, and 5 show little difference between households that have listed phone numbers and those that do not. This suggests that the coverage bias resulting from excluding households without phones **does not** systematically exclude low-income households. In fact, it suggests that the characteristic of *have a listed phone* number does not help generalize about that household's additional demographics. That is, listed phone numbers have no relationship to the generalizability of surveys conducted with the WAGES population.

**Appendix Table 1
Summary Characteristics of the WAGES Leavers Surveys**

	Start Date	End Date	Total Completed	Response Rate	Population Size	Precision
All Florida	October 13, 1998	November 7, 1998	1,007	51.47%	277,810	+/- 3.15%
WAGES Region 23 (Dade and Monroe)	January 6, 1999	January 27, 1999	1,024	40.20%	70,867	+/- 3.10%
WAGES Region 12 (Lake, Orange, Osceola, Seminole, Sumter)	October 12, 1998	November 7, 1998	988	40.95%	33,635	+/- 3.13%
WAGES Region 3 (Calhoun, Holmes, Jackson, Liberty, Washington)	November 19, 1998	January 15, 1999	748	67.00%	3,325	+/- 3.22%
WAGES Region 19 (Desoto, Hardee, Highlands)	January 3, 1999	February 16, 1999	762	54.53%	3,915	+/- 3.25%

[1] Response rates calculated using equation #3 from the *Standard Definitions* handbook, *American Association of Public Opinion Research*.

[2] Population size is defined as the number WAGES participants from each region who left the program between October 1996 and October 1998, except for Region 3 and Region 19, which include November and December of 1998. Participants must have had phone numbers listed in order to be included in the population.

Appendix Table 2
Distribution Across Demographic Strata
Full Population of WAGES Participants Leaving Program between 10/96 11/98

AGE	Phone Available			Included In Sample			Completed Survey			Totals			Difference			
	No	Yes	Change	No	Yes	Change	No	Yes	Change	Population	Sample	Complete	Population to	Sample to		
													Sample	Complete	Complete	
0-25	12,014	75,313		82,056	5,271		86,187	1,140		87,327	5,271	1,140				
	25.8%	27.1%	1.2%	26.9%	26.6%	-0.4%	26.9%	25.2%	-1.7%	26.9%	26.6%	25.2%	-0.3%	-1.7%	-1.3%	
25-31	11,759	71,851		78,543	5,067		82,518	1,092		83,610	5,067	1,092				
	25.3%	25.8%	0.5%	25.8%	25.5%	-0.2%	25.8%	24.2%	-1.6%	25.7%	25.5%	24.2%	-0.2%	-1.6%	-1.3%	
32-37	10,560	61,211		67,442	4,329		70,747	1,024		71,771	4,329	1,024				
	22.7%	22.0%	-0.7%	22.1%	21.8%	-0.3%	22.1%	22.7%	0.6%	22.1%	21.8%	22.7%	-0.3%	0.6%	0.9%	
38+	12,189	69,854		76,857	5,186		80,782	1,261		82,043	5,186	1,261				
	26.2%	25.1%	-1.1%	25.2%	26.1%	0.9%	25.2%	27.9%	2.7%	25.3%	26.1%	27.9%	0.9%	2.7%	1.8%	
TOTAL	46,522	278,229		304,898	19,853		320,234	4,517		324,751	19,853	4,517				
	100.0%	100.0%	324,751	100.0%	100.0%	324,751	100.0%	100.0%	324,751	100.0%	100.0%	100.0%				
	14.3%	85.7%	100.0%	93.9%	6.1%	100.0%	98.6%	1.4%	100.0%							
RACE	Phone Available			Included In Sample			Completed Survey			Totals			Population to			Sample to
	No	Yes	Change	No	Yes	Change	No	Yes	Change	Population	Sample	Complete	Sample	Complete	Complete	
Black	17,359	108,861		119,323	6,897		124,724	1,496		126,220	6,897	1,496				
	37.3%	39.1%	1.8%	39.1%	34.7%	-4.4%	38.9%	33.1%	-5.8%	38.9%	34.7%	33.1%	-4.1%	-5.7%	-1.6%	
Hispanic	12,017	57,221		63,926	5,312		68,039	1,199		69,238	5,312	1,199				
	25.8%	20.6%	-5.3%	21.0%	26.8%	5.8%	21.2%	26.5%	5.3%	21.3%	26.8%	26.5%	5.4%	5.2%	-0.2%	
White	16,543	108,123		117,267	7,399		122,884	1,782		124,666	7,399	1,782				
	35.6%	38.9%	3.3%	38.5%	37.3%	-1.2%	38.4%	39.5%	1.1%	38.4%	37.3%	39.5%	-1.1%	1.1%	2.2%	
Other	603	4,024		4,382	245		4,587	40		4,627	245	40				
	1.3%	1.4%	0.2%	1.4%	1.2%	-0.2%	1.4%	0.9%	-0.5%	1.4%	1.2%	0.9%	-0.2%	-0.5%	-0.3%	
TOTAL	46,522	278,229		304,898	19,853		320,234	4,517		324,751	19,853	4,517				
	100.0%	100.0%	324,751	100.0%	100.0%	324,751	100.0%	100.0%	324,751	100.0%	100.0%	100.0%				
	14.3%	85.7%	100.0%	93.9%	6.1%	100.0%	98.6%	1.4%	100.0%							
REGION	Phone Available			Included In Sample			Completed Survey			Totals			Population to			Sample to
	No	Yes	Change	No	Yes	Change	No	Yes	Change	Population	Sample	Complete	Sample	Complete	Complete	
South	15,299	93,793		102,706	6,386		107,723	1,369		109,092	6,386	1,369				
	32.9%	33.7%	0.8%	33.7%	32.2%	-1.5%	33.6%	30.3%	-3.3%	33.6%	32.2%	30.3%	-1.4%	-3.3%	-1.9%	
Central	21,589	117,705		130,459	8,835		137,336	1,958		139,294	8,835	1,958				
	46.4%	42.3%	-4.1%	42.8%	44.5%	1.7%	42.9%	43.3%	0.5%	42.9%	44.5%	43.3%	1.6%	0.5%	-1.2%	
North	9,634	66,731		71,733	4,632		75,175	1,190		76,365	4,632	1,190				
	20.7%	24.0%	3.3%	23.5%	23.3%	-0.2%	23.5%	26.3%	2.9%	23.5%	23.3%	26.3%	-0.2%	2.8%	3.0%	
TOTAL	46,522	278,229		304,898	19,853		320,234	4,517		324,751	19,853	4,517				
	100.0%	100.0%	324,751	100.0%	100.0%	324,751	100.0%	100.0%	324,751	100.0%	100.0%	100.0%				
	14.3%	85.7%	100.0%	93.9%	6.1%	100.0%	98.6%	1.4%	100.0%							

[1] The period for WAGES Regions 19 and 3 was extended to include November and December of 1998 in order to increase the sample size.

[2] One sample was drawn for the state and one for each of the four focus regions (19,3,12,23). Geographic distribution of race caused the overall sample to be weighted towards whites.

[3] One sample was drawn for the state and one for each of the four focus regions (19,3,12,23). Geographic distribution of regions caused the overall sample to be weighted towards Central and away from North

**Appendix Table 3
Distribution Across Demographic Strata
All Florida Sample of WAGES Participants Leaving Program between 10/96 11/98**

AGE	Phone Available			Completed Survey			Totals			Difference			
	No	Yes	Change	No	Yes	Change	Population	Sample	Complete	Population to	Sample to	Complete	
										Sample	Complete	Complete	
0-25	186 26.1%	1,130 26.4%	0.3%	1,063 26.7%	253 24.8%	-2.0%	87,327 26.9%	1,316 26.3%	253 24.8%	-0.6%	-2.1%	-1.6%	
25-31	164 23.0%	1,066 24.9%	1.9%	972 24.4%	258 25.2%	0.8%	83,610 25.7%	1,230 24.6%	258 25.2%	-1.2%	-0.5%	0.6%	
32-37	187 26.2%	955 22.3%	-3.9%	928 23.3%	214 20.9%	-2.4%	71,771 21.7%	1,142 22.8%	214 20.9%	1.1%	-0.8%	-1.9%	
38+	177 24.8%	1,136 26.5%	1.7%	1,016 25.5%	297 29.1%	3.5%	82,043 25.3%	1,313 26.3%	297 29.1%	1.0%	3.8%	2.8%	
TOTAL	714 100.0%	4,287 100.0%	5,001 100.0%	3,979 100.0%	1,022 100.0%	5,001 100.0%	324,751 99.6%	5,001 100.0%	1,022 100.0%				
RACE	Phone Available			Completed Survey			Totals			Population to			Sample to
	No	Yes	Change	No	Yes	Change	Population	Sample	Complete	Sample	Complete	Complete	
Black	248 34.7%	1,720 40.1%	5.4%	1,590 40.0%	378 37.0%	-3.0%	126,220 38.9%	1,968 39.4%	378 37.0%	0.5%	-1.9%	-2.4%	
Hispanic	186 26.1%	885 20.6%	-5.4%	825 20.7%	246 24.1%	3.3%	69,238 21.3%	1,071 21.4%	246 24.1%	0.1%	2.8%	2.7%	
White	275 38.5%	1,611 37.6%	-0.9%	1,498 37.6%	388 38.0%	0.3%	124,666 38.4%	1,886 37.7%	388 38.0%	-0.7%	-0.4%	0.3%	
Other	5 0.7%	71 1.7%	1.0%	66 1.7%	10 1.0%	-0.7%	4,627 1.4%	76 1.5%	10 1.0%	0.1%	-0.4%	-0.5%	
TOTAL	714 100.0%	4,287 100.0%	5,001 100.0%	3,979 100.0%	1,022 100.0%	5,001 100.0%	324,751 100.0%	5,001 100.0%	1,022 100.0%				
REGION	Phone Available			Completed Survey			Totals			Population to			Sample to
	No	Yes	Change	No	Yes	Change	Population	Sample	Complete	Sample	Complete	Complete	
South	227 31.8%	1,451 33.8%	2.1%	1,323 33.2%	355 34.7%	1.5%	109,092 33.6%	1,678 33.6%	355 34.7%	0.0%	1.1%	1.2%	
Central	339 47.5%	1,776 41.4%	-6.1%	1,708 42.9%	407 39.8%	-3.1%	139,294 42.9%	2,115 42.3%	407 39.8%	-0.6%	-3.1%	-2.5%	
North	148 20.7%	1,060 24.7%	4.0%	948 23.8%	260 25.4%	1.6%	76,365 23.5%	1,208 24.2%	260 25.4%	0.6%	1.9%	1.3%	
TOTAL	714 100.0%	4,287 100.0%	5,001 100.0%	3,979 100.0%	1,022 100.0%	5,001 100.0%	324,751 100.0%	5,001 100.0%	1,022 100.0%	0.0%	0.0%	0.0%	

[1] The period for WAGES Regions 19 and 3 was extended to include November and December of 1998 in order to increase the sample size.

**Appendix Table 4
Counties Contained in
Region**

South	Central	North
MONROE	COLLIER	LAKE
DADE	HENDRY	SUMTER
BROWARD	LEE	MARION
PALM BEACH	GLADES	FLAGLER
	CHARLOTTE	LEVI
	SARASOTA	DIXIE
	DE SOTO	GILCHRIST
	MARTIN	ALACHUA
	MANATEE	BRADFORD
	HARDEE	PUTNAM
	HIGHLANDS	TAYLOR
	OKEECHOBEE	LAFAYETTE
	SAINT LUCIE	UNION
	PINELLAS	CLAY
	HILLSBOROUGH	SAINT JOHN
	POLK	DUVAL
	INDIAN RIVER	NASSAU
	OSCEOLA	BAKER
	PASCO	COLUMBIA
	ORANGE	SUWANNEE
	SEMINOLE	HAMILTON
	BREVARD	MADISON
	HERNANDO	JEFFERSON
	CITRUS	LEON
	VOLUSIA	WAKULLA
		FRANKLIN
		GADSDEN
		LIBERTY
		GULF
		CALHOUN
		JACKSON
		WASHINGTON
		BAY
		HOLMES
		WALTON
		OKALOOSA
		SANTA ROSA
		ESCAMBIA

**Appendix Table 5
Counties Contained in Each WAGES Region**

Region 23	Region 12	Region 3	Region 19
DADE MONROE	LAKE ORANGE OSCEOLA SEMINOLE SUMTER	CALHOUN HOLMES JACKSON LIBERTY WASHINGTON	DESOTO HARDEE HIGHLANDS

Appendix Table 6
Average Household Income Split between Household With Phones on File and Without
For all TANF Families Receiving Benefits in December 1998

		Mean	Standard Deviation	Frequency	Difference of Means	2 Tailed Significance
All Florida	Phone	\$ 343.99	\$ 200.95	52,341	\$ (0.92)	0.70
	No Phone	\$ 344.91	\$ 189.38	7,706		
WAGES Region 23 (Dade and Monroe)	Phone	\$ 344.12	\$ 197.39	20,258	\$ 4.26	0.27
	No Phone	\$ 339.86	\$ 172.05	2,888		
WAGES Region 12 (Lake, Orange, Osceola, Seminole, Sumter)	Phone	\$ 352.51	\$ 214.95	4,025	\$ 5.38	0.55
	No Phone	\$ 347.13	\$ 188.87	660		
WAGES Region 3 (Calhoun, Holmes, Jackson, Liberty, Washington)	Phone	\$ 336.54	\$ 209.69	345	\$ (12.32)	0.65
	No Phone	\$ 348.86	\$ 194.32	70		
WAGES Region 19 (Desoto, Hardee, Highlands)	Phone	\$ 356.51	\$ 214.56	345	\$ (12.02)	0.68
	No Phone	\$ 368.53	\$ 232.15	66		
South	Phone	\$ 345.65	\$ 202.36	25,000	\$ 4.28	0.23
	No Phone	\$ 341.37	\$ 178.93	3,672		
North	Phone	\$ 344.45	\$ 202.95	17,242	\$ (4.25)	0.31
	No Phone	\$ 348.70	\$ 198.85	2,767		
Central	Phone	\$ 339.07	\$ 193.86	10,099	\$ (7.84)	0.18
	No Phone	\$ 346.91	\$ 197.41	1,267		

[1] Income measures for the study period were unavailable due data collection routines.

[2] Income = Earned + Unearned + WAGES benefits.

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