

## **Chapter 5 Getting and Keeping a Job: Supports and Barriers**

Study respondents cycling off TANF or Food Stamps had, on the whole, considerable experience in getting jobs. In addition, a high proportion already had jobs when they left these programs, as we showed in Chapter 2. The most common reason for their exits was that their incomes became too high to meet the income criteria for program participation. Although leaving these programs, TANF or Food Stamp leavers might remain eligible for other forms of aid, such as the Oregon Health Plan, that could help them in the transition process. While TANF leavers or TANF diverted might get further help from Adult and Family services in getting and keeping a job, those who only received Food Stamps, and have children in the home are usually not required to work nor are they offered help in finding work. Therefore, when we discuss below the agency role in helping clients in the job market, we analyze only the experiences of former TANF clients.

Other factors, such as education, marital status, numbers of children, one-parent vs. two-parent families, or region of residence, influence getting and keeping a job. In addition, many barriers, such as poor health or difficulties in finding child care, have an impact on the success of employment efforts. We discuss the impact of these characteristics of individuals and communities below.

Moving from a low-paid job into a better paid, more secure job often depends on increasing knowledge and skills. A high proportion of respondents recognize this and want to have more education. Respondent's prospects for enhancing their skills and moving up the job ladder are not numerous, but exist for some.

### **Transitional Benefits or a Safety Net?**

TANF leavers might receive a range of benefits to help them transition off TANF and into the paid work force as part of the agency's program to support self-sufficiency through employment. Those diverted from TANF were in somewhat different situations: at the time of diversion they were in the process of applying for TANF because of some sort of income crisis for their families. They were entering or were about to enter the Assessment program in which they would make an intensive job search for 30 to 45 days before they would receive TANF. During that period of job search they might receive the Oregon Health Plan, Employment Related Day Care subsidies, Food Stamps, money for immediate needs, and other job and family problem related services. Diversion occurred as they left before or during this process.

Former clients did not always see their benefits as transitional. Rather, they sometimes saw them as a safety net to be returned to as needed, or as a permanent supplement to their low incomes that allowed them to stay in a low-wage job. These differing interpretations were particularly clear in our face-to-face interviews.

## Use of Benefits by TANF Leavers and TANF Diverted

Former TANF (leavers and diverted) clients continued to use or return to AFS programs. Administrative Record Data show that over 90 percent of former TANF clients (leavers or diverted) used the Food Stamp program. Eighty-seven percent used the Oregon Health Plan and about one quarter used the Employment Related Day Care program over the 21 months after leaving or being diverted from TANF. (See Tables 5.10, 5.11, 5.12 for data on returns to TANF.)

**Table 5.1 Months of Usage of Safety Net or Transitional Programs by Former TANF Leavers and TANF Diverted. February 1998-October 1999.**

	<u>Medical Benefits(OHP):</u>	<u>Employment Related Day Care (ERDC)</u>	<u>Food Stamps</u>
Never used benefits	48 (12%)	219 (58%)	35 (9%)
Used benefits	326 (87%)	155 (42%)	339 (91%)
1-3 (months)	53 (14%)	29 (8%)	51 (14%)
4-6	43 (11%)	34 (9%)	41 (11%)
7-9	45 (12%)	14 (4%)	37 (10%)
10-12	33 ( 9%)	16 (4%)	32 (9%)
13-15	49 (13%)	22 (6%)	39 (10%)
16-18	33 ( 9%)	17 (5%)	25 (7%)
19-21	70 (19%)	23 (6%)	114 (30%)
<b>Total</b>	<b>374 (100%)</b>	<b>374 (100%)</b>	<b>374 (100%)</b>

Source: Administrative Record Data, Adult and Family Services, State of Oregon, February 1998-October 1999.

Former clients cycle on and off transitional or safety net programs based on their family's needs. Going off assistance is not a linear progression from "on assistance" to "off assistance" even in the case of transitional benefit programs. (Table 5.2)

**Table 5.2 Number of Times On & Off Safety Net or Transitional Programs by Former TANF Leavers and TANF Diverted. February 1998-October 1999.**

	<u>Medical Benefits (OHP)</u>	<u>Employment Related Day Care (ERDC)</u>	<u>Food Stamps</u>
Never Used Benefits	48 (12%)	219 (58%)	35 (9%)
Used Benefits	326 (87%)	155 (42%)	339 (91%)
Once	202 ( 54%)	114 (31%)	217(58%)
Twice	99 ( 26%)	25 (7%)	95 (26%)
Three	22 ( 5%)	15 (4%)	22 (6%)
Four	11 ( 3%)	1 (.3%)	5 (1%)
Five	1 (0.3%)	0 (0%)	0 (0%)
<b>Total</b>	<b>374 (100%)</b>	<b>374 (100%)</b>	<b>374 (100%)</b>

Source: Administrative Record Data, Adult and Family Services, State of Oregon, February 1999-October 1999.

Administrative Record Data above shows the total usage of safety-net or transitional programs over the period of the study. Interview data, on the other hand, shows changes in usage from the first survey to the second survey. While use of safety net programs declined in the second year, over one-quarter of respondents remained eligible for and received Food Stamps and/or OHP and/or ERDC. (Table 5.3)

**Table 5.3 Percentage of TANF Leavers & TANF Diverted Receiving or Applying for AFS Programs, Respondents to Both Surveys**

	<b>First survey (374)</b>	<b>Second survey (374)</b>
Food Stamps	52% (193)	29% (109)
Oregon Health Plan	40% (149)	27% (101)
Employment-Related Day Care	21% (77)	8% (29)
TANF	16% (59)	8% (31)

Source: First and Second Surveys of Welfare and Food Stamp Leaver and Diverted Study

### **Use of Benefits by Food Stamp Leavers**

Food Stamp leavers also continued to rely on public assistance programs after leaving in the first quarter of 1998. Administrative Record Data show that 85% of Food Stamp leavers returned to the program for at least a few months. Seventy-six percent used the Oregon Health Plan, while 34 percent used Employment Related Day Care. (Table 5.4)

**Table 5.4 Months of Usage of Safety Net or Transitional Programs by Food Stamp Leavers, February 1998-October 1999.**

	<b><u>Medical Benefits(OHP)</u></b>	<b><u>Employment Related Day Care (ERDC)</u></b>	<b><u>Food Stamps</u></b>
<b>Never used benefits</b>	<b>93 (24%)</b>	<b>251 (66%)</b>	<b>57 (15%)</b>
<b>Used benefits</b>	<b>289 (76%)</b>	<b>131 (34%)</b>	<b>325 (85%)</b>
1-3 (months)	29 (8%)	29 (7%)	151(39%)
4-6	30 (8%)	27 (7%)	60(16%)
7-9	29 (8%)	21 (5%)	36 ( 9%)
10-12	24 (6%)	18 (5%)	26 ( 7%)
13-15	32 (8%)	13 (4%)	26 ( 7%)
16-18	34 (9%)	6 (2%)	17 ( 5%)
19-21	111 (29%)	17 (4%)	9 ( 2%)
<b>Total</b>	<b>382 (100%)</b>	<b>382 (100%)</b>	<b>382 (100%)</b>

Source: Administrative Record Data, Adult and Family Services, State of Oregon, February 1998-October 1999.

Over half of these Food Stamp returnees cycled on and off Food Stamps only once. Over 90 percent cycled on and off no more than twice. Food Stamps for these respondents seem to constitute a safety net. (Table5.5)

**Table 5.5 Number of Times On & Off Safety Net or Transitional Programs by Food Stamp Leavers. April 1998 – October 1999.**

	<u>Medical Benefits</u> <u>(OHP)</u>	<u>Employment Related</u> <u>Day Care (ERDC)</u>	<u>Food Stamps</u>
<b>Never Used Benefits</b>	<b>93 (24%)</b>	<b>251 (66%)</b>	<b>57 (15%)</b>
<b>Used Benefits</b>	<b>289 (76%)</b>	<b>131 (34%)</b>	<b>325 (85%)</b>
Once	242 (64%)	104 (27%)	179 (47%)
Twice	43 (11%)	20 (5%)	86 (22%)
Three	4 ( 1%)	7 ( 2%)	49 (13%)
Four	0 ( 0%)	0 (0%)	10 ( 3%)
Five	0 ( 0%)	0 (0%)	1 (<1%)
<b>Total</b>	<b>382 (100%)</b>	<b>382 (100%)</b>	<b>382 (100%)</b>

Source: Administrative Record Data, Adult and Family Services, State of Oregon, February 1998-October 1999.

The importance of the Oregon Health Plan as a safety net benefit is underlined by the statistics on medical coverage for our study sample. Almost 30 percent of respondents in our study had no health insurance coverage. Almost 40 percent relied on the Oregon Health Plan for medical care. The remaining 32 percent had some other type of health insurance. (Table 5.6)

**Table 5.6 Type of Health Insurance Coverage: TANF Leavers, TANF Diverted, and Food Stamp Leavers at Second Survey**

	OHP/Medicare	Other	None	Don't know	Total
TANF leaver	96 (46%)	59 (28%)	55 (26%)	-	210 (100%)
TANF diverted	68 (42%)	50 (30%)	45 (27%)	1 (1%)	164 (100%)
Food Stamp leaver	128 (34%)	131 (34%)	118 (31%)	5 (1%)	382 (100%)
Total	292 (38%)	240 (32%)	218 (29%)	6 (1%)	756 (100%)

Source: Second Survey of Welfare and Food Stamp Leaver and Diverted Study

### **Case Management Services**

Case managers provided services and one-time cash payments to assist clients in transition to work. Here we present data on this assistance, answering questions about the types of help and how many received it. Transitional benefits, including money to assist with basic living and work-related expenses, were needed by a majority, of respondents after leaving assistance. Respondents most often needed assistance with rent, utility bills and transportation. Food Stamp leavers did not, on the whole, receive case management services. (Table 5.7)

**Table 5.7 TANF Leavers & TANF Diverted Receiving or Applying for AFS Money Benefits at First Survey: Respondents to Both Surveys**

<b>No money benefits</b>	<b>146 (39%)</b>
<b>Received money benefits</b>	<b>228 (61%)</b>
<b>Total</b>	<b>374 (100%)</b>
<b>Type of benefit received:</b>	<b>% of total (374)</b>
Money for rent	21% (77)
Money for utilities	16% (59)
Money for transportation	14% (54)
Money for clothing	8% (29)
Money for car	7% (25)
Money for car insurance	6% (21)
Money for incidentals	4.5% (17)
Money for other	3% (12)

Source: First Survey of Welfare and Food Stamp Leaver and Diverted Study

The service most often applied for or received was help with job hunting, including help with resume writing and job referral. Twenty percent of former clients applied for or received job hunting help. (Table 5.8)

**Table 5.8 TANF Leavers & TANF Diverted Receiving or Applying for AFS Services at First Survey: Respondents to Both Surveys**

<b>No services</b>	<b>146 (39%)</b>
<b>Received services</b>	<b>228 (61%)</b>
<b>Total</b>	<b>374 (100%)</b>
<b>Type of service:</b>	<b>% of total (374)</b>
Help with job hunting	20% (76)
Help with education	11% (40)
Help with new jobs	9% (35)
Help with child support	9% (33)
Help with counseling	7% (26)
Help with domestic violence	3% (10)
Help with drugs/alcohol	2% (9)
Help with other	2% (9)
Help with learning English	1% (3)

Source: First Survey of Welfare and Food Stamp Leaver and Diverted Study

By the second survey interview, TANF leavers and TANF diverted still often received safety net benefits, but were seeking less case management help from AFS. The percentage of

respondents who said they applied for or received help, in the last six months, with extra money for household needs, job hunting, counseling, child support or other help ranged from 1 percent to 6 percent. (Table 5.9)

**Table 5.9 TANF Leavers & TANF Diverted Receiving or Applying for AFS Transitional Benefits and Services in the Last Six Months at Second Survey**

<b>No transitional benefits</b>	<b>232 (62%)</b>
<b>Received transitional benefits</b>	<b>142 (38%)</b>
<b>Totals</b>	<b>374 (100%)</b>
<b>Type of benefit received *:</b>	<b>% of total (374)</b>
Extra money	6% (22)
Job hunting	4.5 % (17)
Getting child support	4.5% (17)
Something else	2% (8)
Counseling	1% (5)

Source: Second Survey of Welfare and Food Stamp Leaver and Diverted Study

Further analysis of differences between TANF leavers and TANF diverted clients shows that respondents in the two groups received or asked for different amounts of assistance from AFS in job hunting or with finding a better or better paying job at either the first or second telephone survey. Only 12 percent of TANF leavers at the first telephone contact received help in job hunting from AFS. Even fewer said they got help in finding a better or better paying job. A higher percentage (31 percent) of the TANF diverted said they got help with job hunting at 12 to 15 months and 13 percent said they got help looking for a better or better paying job. For both groups the numbers reporting this kind of help at 18 to 21 months after leaving were much smaller. Only a few Food Stamp leavers got this kind of help. This is consistent with Food Stamp program policies which do not include employment assistance.

While the actual numbers are small, it is interesting to note that a much higher percent of the employed TANF leavers or TANF diverted said they received help with transportation, clothes, child care, job seeking skills or other related help from AFS while they were looking for work than is reported by those not employed.

Although AFS offers help with domestic violence, drug and alcohol treatment, and other problems, very small percentages of the TANF leavers or TANF diverted or Food Stamp leavers said they were using these types of services. The respondents to the in-depth interviews talked about such issues more frequently, leading us to speculate that many respondents were reluctant to talk about these personal issues in a telephone interview. (Table 5.10)

**Table 5.10 Help Received for Domestic Violence, Drugs & Alcohol Treatment and Counseling by Group**

	Received help with domestic violence	Received help with drugs/alcohol	Received help with counseling
TANF leavers & diverted (374)	3% (10)	2% (9)	7% (26)
Food Stamp leavers (382)	1% (5)	<1% (2)	3% (10)
<b>Totals (756)</b>	4% (15)	2.5% (11)	10% (36)

Source: First Survey of Welfare and Food Stamp Leaver and Diverted Study

In general, the declining numbers over time of former clients seeking help can contribute to the conclusion that these respondents are becoming more self-sufficient. Yet the in-depth interviews also suggest that some no longer seek help because they do not want to deal with the agency or believe they no longer qualify.

**Returns to TANF**

In spite of transition or safety net benefits and case management services, some TANF leavers and TANF diverted returned to TANF. Administrative records show that 131 respondents, or 35 percent of those who left or were diverted from TANF received TANF in the subsequent 19 months, up to October 1999. (Table 5.11) In addition, 55 or 14 percent of Food Stamp leavers received TANF after leaving the Food Stamp program.

**Table 5.11 Number of Months Former TANF Respondents Went Back on TANF in the 19 Months After Leaving**

	Number of TANF leavers and TANF diverted
<b>Never used benefits</b>	<b>249 (67%)</b>
<b>Used benefits</b>	<b>125 (33%)</b>
1-3 months	49 (13%)
4-6 months	21 (6%)
7-9 months	16 (4%)
10-12 months	14 (4%)
13-15 months	13 (3%)
16-19 months	12 (3%)
<b>Total</b>	<b>374 (100%)</b>

Source: Administrative Record Data, Adult and Family Services, State of Oregon, April 1998-September 1999

A small group (25) of these clients were on TANF for an extended period of more than 12 months, suggesting that the issues with which they were dealing were particularly difficult. Two-thirds of respondents cycled on and off once. Fifteen cycled on and off twice and two cycled on and off three times (Table 5.12)

**Table 5.12 Number of Times On and Off TANF in the 19 Months Since Leaving for TANF Leavers & TANF Diverted**

Once	89 (24%)
Twice	28 ( 7%)
Three	8 ( 2%)
<b>Total</b>	<b>125 (33%)</b>

Source: Administrative Record Data, Adult and Family Services, State of Oregon, April 1998-October 1999.

**Table 5.13 TANF Diverted Returning to TANF, Months of Usage**

<b>Never used benefits</b>	<b>89 (54%)</b>
<b>Used benefits</b>	<b>75 (46%)</b>
1-3 months	34 (21%)
4-6 months	11 ( 7%)
7-9 months	9 ( 6%)
10-12 months	7 ( 4%)
13-15 months	7 ( 4%)
16-18 months	0 ( 0%)
all 19 months	7 ( 4%)
<b>Total</b>	<b>164 (100%)</b>

Source: Administrative Record Data, Adult and Family Services, State of Oregon, April 1998-October 1999

TANF diverted respondents were more likely than other respondents to indicate that they had received or tried to go on TANF in the 19 months of the tracking period. Administrative record data from AFS indicate that 75 clients or 46% of TANF diverted received TANF during the tracking period (Table 5.13), Survey data show a similar number of clients classified as TANF diverted saying that they had “gone back on TANF or tried to go back on” (30 respondents or 24 percent in the first survey and 49 respondents or 30 percent at the second survey). These data suggest that many people applying for TANF but not completing the application continued to be in need and that the temporary assistance they received while in the assessment program was not sufficient to help them over a period of financial crisis.

**Table 5.14 Reasons TANF Diverted Respondents Tried to Go On Cash Assistance at Second Survey \***

<b>Number seeking TANF</b>	<b>49 (100%)</b>
<b>Reasons</b>	
Income too low to support family	29 (59%)
Lost a job	18 (37%)
Own or other’s medical problems	11 (22%)
Got pregnant or had a baby	6 (12%)
Got separated or divorced	6 (12%)
Domestic violence	4 ( 8%)
Other reasons	3 ( 6%)

Source: Second survey of Welfare and Food Stamp Leavers and Diverted

\* Percentages do not sum to 100% because respondents could choose more than one reason.

The primary reasons why respondents who had been diverted from TANF in the first quarter of 1998 subsequently tried to or did go on TANF involved job loss or having an income too low to support their family. One-third reported either their own or a family

member’s health problem or pregnancy or having had a baby as the primary reasons for seeking cash assistance. (Table 5.14)

TANF leavers had similar reasons for trying to return. The most common reasons former TANF clients returned to TANF were loss of a job, income too low to support a family, health problems and/or pregnancy or having an infant under three months.

It is important to distinguish between a respondent’s perceived need for assistance and receipt of such assistance. Over one-fourth of respondents replied that they needed help they did not receive. This could be because they were no longer eligible for programs that they felt they continued to need (i.e. they may have gone over income for Food Stamps or OHP), because co-payments were too high to make program participation worth it (especially ERDC), or because case managers did not provide them with assistance from discretionary programs such as the Welfare-to-Work transitional benefits. The percentage of those saying they needed help but did not get it rose from 22 percent to 27 percent by the second survey. (Table 5.15)

**Table 5.15 TANF Leavers & TANF Diverted Needing Help But Not Receiving It at First and Second Surveys: Respondents to Both Surveys**

	<b>Any help you needed but didn't receive?</b>	
	<b>At first survey</b>	<b>At second survey</b>
<b>Yes</b>	22% (84)	27% (101)
<b>No</b>	78% (290)	73% (273)
<b>Total</b>	100% (374)	100% (374)

Source: First and Second Surveys of Welfare and Food Stamp Leaver and Diverted Study

### **Respondents’ Assessment of Safety-Net or Transitional Benefits**

The in-depth interviews help us to understand how respondents perceived the value of different kinds of help. A majority of the TANF leavers and the TANF diverted respondents who made up the in-depth sample reported returning to AFS for additional support. Responses to both the telephone surveys and the in-depth interviews show that the most important kinds of help families received were Oregon Health Plan, Food Stamps, Employment Related Day Care, and in a smaller number of cases, a return to TANF. Although some respondents also received some money (Assessment or JOBS money) to help with household or employment-related expenses and with job hunting, and sometimes received additional services, families depended on safety net programs to supplement their relatively low incomes from earnings. The TANF leavers and TANF diverted sample groups indicated similar patterns of safety net program use over the course of the study. Both groups relied heavily on OHP and Food Stamps, and, to a lesser degree, on ERDC. TANF leavers appear to have accessed services in the greatest numbers. (Table 5.16, Table 5.17, and Table 5.18)