All client names used in this report are pseudonyms.

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OREGON FAMILIES WHO LEFT TEMPORARY ASSISTANCE TO NEEDY FAMILIES (TANF) OR FOOD STAMPS: A STUDY OF ECONOMIC AND FAMILY WELL-BEING, 1998 TO 2000.

EXECUTIVE SUMMARY: FINDINGS AND RECOMMENDATIONS

CENTER FOR THE STUDY OF WOMEN IN SOCIETY
WELFARE RESEARCH TEAM – UNIVERSITY OF OREGON

January 2001

What happens to families that leave or are diverted from cash assistance or Food Stamps in Oregon? Dramatic reductions in public assistance caseloads after welfare reform have raised public concern about poor families. Our study indicates that the effects of welfare-to-work policies are neither simple nor uniform. The experiences of families suggest that it is unwise to paint a picture of welfare reform without attending to the diversity of families’ experiences and needs.

Two years after leaving or being diverted from Temporary Assistance to Needy Families (TANF) or Food Stamps, a substantial proportion of respondents are employed. However, their earnings are low and families struggle mightily to make ends meet. Our sample was nearly evenly divided between those with household incomes above and below the federal poverty level. Safety net programs such as Food Stamps, the Oregon Health Plan, housing and child-care assistance and federal and state earned income tax credits are critical for family well-being. These essential resources often disappear before a family’s need for them diminishes because of income eligibility limits and unaffordable co-payments associated with the programs. Non-employed respondents often live in communities without sufficient good jobs, have chronic health problems or they need job training or education. The state of Oregon, and these families, would be well served by intensified efforts to reduce poverty, sustain and improve safety net programs and foster more living wage jobs across the state.

Employment and Economic Status

- Two-thirds of respondents were employed at the time they responded to telephone interviews at 12-15 months and 18-21 months after program exit.

- 80 percent of respondents were employed at some point during the two-year period.

- The average take home earnings of the employed was $1,016 per month at the second telephone interview. This represents a modest increase of $26.06 over the six-month period between telephone interviews.
• Oregon Employment Department wage data (third quarter 1999) show that the median quarterly earnings of second telephone survey respondents were $3,406.44 (for three months). These data indicate that 49 percent of the sample experienced an earnings increase over the 21 month tracking period. On the other hand, 24 percent saw their earnings decrease and 27 percent had so little employment (0-6 months) that an earnings trajectory could not be accurately determined.

• Most worked in the low wage sector of the labor force. Less than 14 percent of jobs held by respondents had the following combined characteristics: wages at or above $1200/month, predictable and full time hours, employer-provider health insurance, and sick leave and vacation leave.

• At 18-21 months after exit 45 percent of TANF leavers and 55 percent of both TANF diverted and Food Stamp leavers had incomes above the federal poverty level.

• Non-employed respondents most frequently cited lack of good job availability in their communities, poor health or family responsibilities as reasons for not being currently employed.

• Perceived problems with the availability and quality of jobs, childcare and child-care costs, and health problems were among the most important barriers identified to employment or job retention.

**Family Well-Being and Continuing Need for Assistance**

• About half of respondents rated their family well-being as good or excellent (45 percent at the first telephone interview, 54 percent at the second); half rated their family well being as fair or poor (55 percent at the first and 45 percent at the second).

• AFS administrative data show that a high proportion of former clients continued to need public assistance. At some point during the two years:
  - 90 percent of TANF leavers/diverted used Food Stamps
  - 87 percent of TANF leavers/diverted used OHP (Oregon Health Plan)
  - 85 percent of Food Stamp leavers returned to the Food Stamp program
  - 42 percent of TANF leavers/diverted used the ERDC (Employment Related Day Care) program
  - 35 percent of TANF leavers/diverted returned to/used TANF
• Just over a quarter of the respondents had no health insurance when they were interviewed by telephone at two points in time, at about one year and at about eighteen months after program exit.

• Many families experienced economic hardship during the first tracking period 12-15 months after leaving or being diverted from TANF
  - 80% paid bills late
  - 50 percent depended on money or gifts from family or friends to get by
  - 47 percent had eaten at a food kitchen or received a food box
  - 25 percent had skipped meals because of lack of money.

• Some families continued to experience these hardships during the 6 months between the first and second telephone interviews. At 18 to 21 months after leaving or being diverted from TANF
  - 80% paid bills late
  - 40% depended on money or gifts from family or friends to get by
  - 30% had eaten at a food kitchen or received a food box
  - 20% had skipped meals because of lack of money

• Many families that reported doing well received substantial help from family or friends, lived in 2-parent families or had a housing subsidy or lived rent-free.

• Higher levels of education were associated both with higher rates of employment and lower rates of poverty.

Client Assessment of Program and Recommended Changes

• Many appreciated the help they received from AFS and thought they had been treated well. Others believed they had not been treated well by agency staff or needed services or resources they did not receive.

• The most frequently recommended changes by respondents included: improving staff/client relationships and communication; increasing the eligibility limits for Food Stamps, OHP and ERDC; a more gradual phase in of increased co-payments so modest income gains are not offset by benefit reductions or overall family resources reduced; increasing access to higher education or job training; and changing the policy that requires the parent of a child three months of age to seek and accept employment to allow the parent to care for the baby at home until the child is one year old.
• 86 percent of respondents desired more education or job training.

CSWS Welfare Research Team Recommendations

• Intensify AFS and other state agency efforts to reduce poverty.
  ➢ Focus services and resources toward helping clients find living wage jobs that lift families out of poverty.
  ➢ Institute measures to develop more living wage jobs in public and private sectors.
  ➢ Ensure that workers under contract with state agencies (e.g., day care and health care providers) receive living wages and health insurance.
  ➢ Further encourage clients to complete high school or obtain or complete a GED.
  ➢ Provide more options and support for higher education and “hard skills” job training.
  ➢ Allow education to count as a work activity.
  ➢ Make the state Earned Income Tax Credit (EITC) and the Child Care Tax Credit refundable so that families whose incomes are so low they do not reach the threshold to pay income tax receive tax benefits comparable to those with higher incomes.
  ➢ Raise the minimum wage and institute automatic cost-of-living adjustments to the minimum wage.

• To support a return to employment and alleviate poverty during the process:
  ➢ Increase outreach and information about Food Stamps, OHP, ERDC, EITC and housing and other forms of public assistance.
  ➢ Adjust income eligibility for safety net programs to ensure that more poor Oregonians can access programs their families need.
  ➢ Lower co-payment amounts for OHP and ERDC so that more families can afford to use these programs.
  ➢ Adjust the TANF grant to better meet the subsistence needs of households.
  ➢ Reduce the sensitivity of safety net programs to small, temporary changes in client incomes.
  ➢ Expand safety net program support for those pursuing higher education, including greater access to Food Stamps and ERDC (e.g., modifying work requirement so that employment does not erode family well-being or discourage academic success) and to the Student Block Grant program.
To assist clients during crisis periods

- Carefully monitor family well-being during the up-front job search to ensure that basic family needs are met.
- Increase flexibility to provide financial assistance during crises without requiring intensive work search.
- Provide enhanced credit, family budget and debt-management services.
- Given the prevalence of domestic violence in many client’s life histories, maintain strong support services for clients facing this issue.

To enhance family well-being

- Change the policy requiring the parent of a baby over three months of age to seek and accept employment to allow a parent to care for the baby at home until the child reaches first birthday. Consider using resources other than TANF (e.g., Unemployment Insurance) to provide paid family leave for low-wage employees.
- Ensure that the parent of a chronically ill child or child with special needs receives special consideration in the JOBS program.
- When voluntary child support arrangements are working to the satisfaction of the custodial parent these cases should not be referred to Child Support Enforcement.
- Encourage employers to develop family-friendly work policies.
- Develop more affordable housing for low-income families.
- Ease eligibility rules for SSI so individuals with legitimate disabilities and serious chronic illness can access benefits.

To enhance high quality case management services

- Reduce caseloads so case managers have adequate time to work closely with clients and to monitor the well-being of families on their caseload.
- AFS training should encompass information on family well-being, poverty reduction strategies and racial and gender discrimination to assist case managers in helping all clients get better jobs and balance work and family responsibilities.
- Amplify agency expectations about the importance of fostering supportive and respectful approaches to all clients.

This study was carried out by the Center for the Study of Women in Society (CSWS) at the University of Oregon. Findings are based on two telephone interviews with a random sample of families who left or were diverted from TANF or left Food Stamps in the first quarter of 1998 (970 families at 12-15 months after leaving, 756 families at 18-21 months; in-depth, in-person interviews with 78 families at 15-18 months after leaving and 65 families at 21-24 months; and administrative data from Adult and Family Services and the Oregon Employment Department.)
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## Glossary

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<tr>
<td>AFDC</td>
<td>Aid to Families with Dependent Children (AFDC) is a program for which states receive matching federal funds to administer assistance programs for low-income families who meet certain eligibility criteria. It was replaced in August 1996 by TANF.</td>
</tr>
<tr>
<td>Assessment</td>
<td>The Assessment Program provides initial assessment, case management and in some cases cash assistance to families applying for the Temporary Assistance for Needy Families (TANF) program. Under Oregon Options, clients who apply for TANF must go through a 45-day job search before being eligible for cash assistance (unless they are survivors of domestic violence or have another compelling reason to be exempt from job search.) During this period they may receive financial assistance and/or other services from AFS to meet urgent family needs or assist in their search for a job.</td>
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<tr>
<td>Child Support</td>
<td>Money paid by the absent parent to the custodial parent, usually as a result of a court order.</td>
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<td>Earned Income Tax Credit (EITC)</td>
<td>A tax program for low-income families that may be received in one of two ways: As an advance in the employee's paycheck or as one annual payment refunded after filing a tax return.</td>
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<tr>
<td>Emergency Assistance (EA)</td>
<td>The Emergency Assistance (EA) program is intended to provide temporary financial assistance and supportive services to eligible families during crisis or emergent situations when other resources are not immediately available.</td>
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<td>Employment Development Plan (EDP)</td>
<td>EDP’s are used as an agreement between the client and the division for actions the client will take and support the division will provide the clients.</td>
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<td>Employment Related Day Care (ERDC)</td>
<td>ERDC assists low-income working parents with day care costs. Parents in this program pay a share of the childcare cost called the co-pay. The amount of the co-pay is based on a sliding fee scale.</td>
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<tr>
<td>Food Stamps (FS)</td>
<td>The Food Stamp (FS) program assists low-income individuals and groups of people by providing them a means to meet their nutritional needs.</td>
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<tr>
<td>Housing Stabilization</td>
<td>The Housing Stabilization Program (HSP) is designed to promote the economic independence of families who are homeless or at-risk of homelessness by helping them access and maintain safe, stable, and affordable housing.</td>
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<td>JOBS</td>
<td>Job Opportunity and Basic Skills. An employment program for TANF clients.</td>
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<td>Jobs Plus</td>
<td>A program that provides subsidized jobs rather than TANF, FS or Unemployment Insurance.</td>
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<td>Job Search</td>
<td>TANF eligible adults who are employable or who could benefit from the labor market test to assess their employability must place a certain number of job applications.</td>
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<td>OHP</td>
<td>Oregon Health Plan (OHP) program provides medical assistance to low-income individuals and families.</td>
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<td>Personal Responsibility and Work Opportunity Reconciliation Act (PRWORA)</td>
<td>In 1996, President Clinton signed the PRWORA Act into law. The enactment created a block grant placing ADC, Emergency Assistance and JOBS into a single capped entitlement to States under Title I.</td>
</tr>
<tr>
<td>Public Assistance</td>
<td>Any publicly funded government program designed to provide a benefit that is based on a means test to determine eligibility such as: WIC, HUD housing, AFDC or TANF, Food Stamps, medical assistance, etc.</td>
</tr>
<tr>
<td>Safety Net</td>
<td>Public and community resources and services which assist individuals and families to meet their basic needs, including (but not limited to): Food Stamps, TANF, ERDC, OHP, EITC, WIC, housing subsidies, fuel assistance programs, etc.</td>
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<tr>
<td>TANF</td>
<td>After 1996 the Temporary Assistance for Needy Families program replaced AFDC and was developed to provide case management and cash assistance to low-income families with minor children.</td>
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<td>Welfare</td>
<td>Generally refers to TANF or AFDC.</td>
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<td>WIC</td>
<td>Women, Infant &amp; Children is a nutritional supplement program aimed at pregnant and nursing mothers and children under age 5.</td>
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<td>Work Attachment Model</td>
<td>Employment focused programs, with first assignments made to job search, basic education, or short term vocational skills training and institutes a high level of participation with the case manager. The Oregon model also assesses and ensures that basic family or household needs are met. This replaced a human investment model that prioritized hard skills job training or education.</td>
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<tr>
<td>Work Experience</td>
<td>A program that enhances employability through unpaid, short-term experience at a job site. Clients receive TANF rather than wages while in Work Experience.</td>
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