BOOM OR BUST: ANALYZING THE IMPACT OF ECONOMIC CLIMATE ON

WELFARE REFORM IN GEORGIA

by

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(Under the Direction of Edwin A. Risler)

ABSTRACT

Legislative justification for nation-wide welfare reform efforts is channeled through the

Personal Responsibility and Work Opportunity Reconciliation Act (PRWORA), which was

passed by the Clinton Administration in 1996. The late 1990s was a period of sizzling economic

growth throughout America, so it is not surprising that welfare reform resulted in a historically

unprecedented drop in the welfare rolls. For the last two years the American economy has

slumped, however, and several states, including Georgia, are reporting increases in their welfare

caseloads. In 2003, staff from the Georgia Welfare Reform Research Project conducted the third

wave of data collection for this longitudinal panel study. In this dissertation, utilizing Wave III

data as well as relevant secondary data, the author constructed a logistic regression model to

determine the extent to which economic climate, operationalized through county unemployment

rates, impacted the employment status of a stratified random sample of Georgia's TANF

population. Included in the logistic regression model were other independent variables such as

the participants' health status, transportation status, and level of education. Statistical tests were

conducted on the entire sample as well as on subsamples of participants divided by the particular

geographic region, or strata, within which they resided. The study's findings indicated that

ownership of an operational vehicle was a significant predictor of employment for the state's rural residents, while unemployment rates and the other tested variables played a negligible role. Following a consideration of the policy implications emanating from the study's findings, recommendations for future studies were also provided, including determining what factors may affect the likelihood that former welfare recipients participating in the formal economy can exit poverty.

INDEX WORDS: Welfare Reform, Economic Climate, Strata, Transportation, Employment, Social Work

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CHAPTER 1

INTRODUCTION

Purpose of the Study

The purpose of this study is to develop a more comprehensive understanding of how macroeconomic conditions impact the employment status of former and current recipients of the *Temporary Assistance to Needy Families* (TANF) program, often referred to as welfare reform. The drop in caseloads that accompanied welfare reform was stunning, as the peak of 5.1 million families in receipt of public assistance in March 1994 steadily declined to 2.1 million families by March 2001 (Hotz, Mullin, & Scholz, 2002). This remarkable drop in caseloads prompted a frenzy of evaluative studies, and there is a general consensus among welfare researchers that the decline in the rolls can be primarily attributed to both the largest economic expansion in U.S. history that occurred during the mid to late 1990s as well as the transformative policy shift that emanated from welfare reform (Ziliak, 2002).

The American economy has been in a downturn since 2001, however, particularly following the tragic events of September 11th (Chernick & Reschovsky, 2002), and several states are reporting increases in their welfare caseloads. For example, between December 2000 and December 2001, Montana's and Indiana's caseload increased by 21 percent, and Nevada's skyrocketed by 44 percent (Besharov, 2002). During the same time frame, the welfare rolls rose from 36,555 to 38, 585 in the District of Columbia and its surrounding suburbs in Virginia and Maryland, (Otto, 2003). While these increases suggest that the contracting American economy has made securing employment more difficult for TANF recipients, at least in some areas of the

county, and that policymakers at federal, state, and local levels should adjust their welfare-to-work programs accordingly (Albert & King, 2001; Ziliak, 2002), it is this author's opinion that empirical inquiry is necessary to determine the extent, if any, to which the economic downturn is impeding labor force attachment among former and current welfare recipients. It is this necessity for empirical inquiry that forms the basis of this study.

Policy Overview

Legislative justification for nation-wide welfare reform efforts is channeled through the *Personal Responsibility and Work Opportunity Reconciliation Act* (PRWORA; P.L. 104-93), passed by the Clinton Administration in August 1996 (DiNitto, 2003; Eitzen & Zinn, 2000). This monumental event ended the four years of intense discussion, confrontation, and debate that occurred following Bill Clinton's 1992 presidential election campaign promise to "end welfare as we know it" (Schorr, 2001, p. 5).

Clinton's goal of radically altering the means by which welfare programs are delivered was indeed a lofty one, for public assistance in America is steeped within a provocative and lengthy historical tradition; a tradition that has been profoundly influenced by various economic developments and the socio-political responses to these developments. For instance, the roots of American social welfare policy can be traced to the *Elizabethan Poor Laws* of 1601, which were passed in Britain as it began the transition from an agrarian to an industrialized society, and which had a profound influence on the attitudes and responses of the early American colonists toward poverty (Jannson, 2001; Korr & Brieland, 2000).

DiNitto (2003) notes that the Poor Law distinction between the so-called 'deserving' and 'nondeserving' poor was readily adopted by American colonists, in which the deserving poor consisted of individuals such as orphaned children and adults who were disabled, blind, or

unemployed through no fault of their own. On the other hand, those considered to be the nondeserving poor were vagrants and alcoholics, often viewed as lazy and unwilling to work. The deserving poor were usually provided either *outdoor relief*, in which they received assistance in their homes, or *indoor relief*, whereby they received assistance in institutions, or almshouses. As for the nondeserving poor, the bulk of them were sent to workhouses where they were forced to do menial work in exchange for minimal assistance.

Driven by hopes of attaining economic prosperity, approximately 19 million people immigrated to America during the first two decades of the 20th century. Concomitantly, the country underwent a period of remarkably rapid industrialization and urbanization which brought with it the accumulation of tremendous wealth for the elite but which also sparked an emergence of various social ills, including rampant poverty. Much of the assistance to impoverished persons was by private groups such as churches, the *Charity Organization Societies* (COS), and settlement houses, which offered services such as job placement assistance, education, and child care. Any government funding for social welfare programs was provided at the state and/or local levels (Day, 2003; DiNitto, 2003; Ginsberg, 2000).

During this era, the economy was essentially predicated upon *laissez-faire* capitalism, in which fiscal and monetary policies were very favorable to the business elite and government regulation of the marketplace was kept to a minimum. This eventually resulted into an epidemic of insufficient consumer demand, however, which sparked the Great Depression of 1930s. The Depression was a horrific crisis in the capitalist system, in which a quarter of the American workforce suddenly found themselves unemployed (Baradat, 1999; Ginsberg, 2000).

Consequently, President Franklin Delano Roosevelt initiated the *New Deal* as a means of stabilizing the vicissitudes inherent to a market economy and to boost economic growth and

employment. Thus, for the first time in history, the American federal government introduced a series of Keynesian, demand-side interventions such as price supports for agriculture, federal guarantees for housing loans, and government insurance for savings deposits (Baradat, 1999; Karger & Stoez, 2002; Tucker, Garvin & Sarri, 1997).

Another central component to the *New Deal* was the passage of the *Social Security Act* (SSA) in 1935. This historic event marked the birth of the American welfare state, as the SSA contained provisions for a variety of programs, including public assistance, social insurance, and health and social services (Adams, 1994; Eitzen & Zinn, 2000; Ginsberg, 2000; Johnson & Schwarz, 1997).

Blank & Blum (1997) report that the major public assistance program that stemmed from the SSA was *Aid to Dependent Children* (ADC), which later became known as 'welfare.' ADC targeted families where the father, who almost always assumed the role of the primary wage-earner, was either deceased, absent, or unable to secure employment. The program was designed to give assistance to recipient children, who fell under the rubric of the *deserving poor*, that was at least "enough to provide….a reasonable subsistence compatible with decency and health" (p. 30).

Ginsberg (2000) notes that since welfare payments were granted to children and mothers deemed ineligible to receive the *Old Age and Survivors' Insurance* (OASI) (another program initiated by the SSA), ADC was perceived by many in the policy community to be a temporary program. It was believed that once the federal and state governments worked out the complexities and nuances of their funding agreements, all vulnerable children and families would be covered by OASI, and there would be no more need for public assistance programs, including ADC.

As explained by Ginsberg (2000), however, these policy projections regarding welfare in

America were false, as

> …the ADC program did not wither away. It is likely that those who
> planned and monitored Social Security and the needs associated with
> it were not aware of the demographics of the total American population
> and its development. Although they may have believed that almost
> all families had fathers to support them and whose Social Security payments
> would protect those families with insurance, it became clear that many
> families had no wage-earners at all who were part of the Social Security
> system. Clearly, the dependent children for whom the 1935 welfare
> program was directed were not orphans but were the offspring of deserted
> and divorced mothers and divorced and deserting fathers. That population
> continued to grow….(p. 2).

Blank and Blum (1997) explain that shortly after the ADC's inception, concerns began to

mount regarding whether the program inadvertently encouraged unwed motherhood. These

concerns were augmented by the addition of Survivors Benefits to the mainstream Social

Security Program in 1939. These benefits were targeted toward widows who were considered

the most 'deserving' of mothers, while the ADC program was left to serve ostensibly less

'deserving' single mothers who were not widowed. Consequently, by 1942 the proportion of

ADC families in which the mother was unmarried, separated, or divorced, was roughly equal to

those headed by widows.

Blank and Blum (1997) note that "[l]arge numbers of U.S. mothers began to enter the paid

workforce during World War II, and many placed their children in child care programs" (p. 30).

This development prompted a trend, which continued to escalate throughout the 1950s and

1960s, of women securing paid employment outside of the home. As discussed below, this trend

proved to be a significant influence on welfare policy.

Following the end of World War II, the economies of industrialized nations, including

America's, expanded rapidly, and the immense poverty and unemployment that characterized the

Depression era became a fading memory.   Despite this post-war boom, however, structural

shifts in the economy left a segment of Americans in a precarious state (Iatridis, 2000; Patti,

Abramovitz, Burghardt, Fabricant, Haffey, Dane, & Starr, 1987).

For instance, Patti et al. (1987), as well as Schiele (2000) and Schorr (2001) note that

during the late 1940s and early 1950s, the bulk of farms in the Southern states industrialized, and

the demand for labor in this region greatly diminished. Consequently, millions of former farm

workers, many of whom were African-American, vacated the South in hopes of finding

employment in the country's northern regions. Concomitantly, there was a downturn in the

manufacturing sector, particularly in the urban regions of the large Northern cities to which

many of the African-Americans from the South had migrated. Hence, these Southern migrants

were faced with limited opportunities for economic independence, and, not surprisingly, the

welfare rolls began to climb during the early 1950s.

Along with these structural shifts in the economy that impacted the welfare caseloads, the

proportion of out-of-wedlock births also began to increase (Patti et al., 1987). Thus, by the end

of the 1950s, policymakers began to realize that the ADC program was not going to become

extinct but was instead providing benefits to a growing number of the so-called 'undeserving'

recipients, that is, single, never-married women with young children (Popple & Leighninger,

2001).

American social welfare policy has historically been predicated on the notion that single

women should not be expected to simultaneously raise a family and work outside of the home

(Larrison, Nackerud, & Risler, 2001). However, when one considers the mid-century

phenomena of increasing number of out-of-wedlock births and so-called 'undeserving'

recipients, as well as the growing trend of labor market attachment among women (Blank &

Blum, 1997; Patti et al., 1987), it is not surprising that "calls for welfare reform," in which

recipients were expected to become gainfully employed, began to resound throughout the policy

community (Popple & Leighninger, 2001, p. 149).

Popple and Leighninger (2001) outline two major strategies that have been used to reform

welfare. The first is attempting to limit the number of people who are eligible for the program.

The second is the effort to move people off of welfare and into self-sufficiency through a variety

of programmatic intervention intended to culminate into labor market participation.

As for the first strategy, Day (2003) and DiNitto (2003) report that efforts to limit

eligibility for welfare include the 'man in the house' rule that was commonly enforced during the

1950s and 1960s. This rule stemmed from the belief that children of welfare recipients would be

negatively affected if their mother was having sexual relations with a man in their home that was

not their father, and that these so-called 'substitute fathers' should not be benefiting from a

welfare check. In order to enforce the 'man in the house rule,' midnight raids to recipients'

homes were frequently conducted by welfare staff as a means of finding of evidence of a man

inhabiting in the home. Evidence could include finding men's shoes under the bed or clothes in

the closet. If it appeared that a man other than the children's father did reside in the home, the

family could lose its welfare benefit. The controversial 'man in the house rule' was eventually

struck down by the Supreme Court in 1968 in *King v. King*.

DiNitto (2003) explains that ADC regulations also forbade welfare receipt in families

where an able-bodied father resided in the home. While in some cases unemployed fathers may

have qualified for assistance under other programs such as *Unemployment Compensation*,

Workers' Compensation, *Social Security Disability Insurance*, or *Aid to the Permanently and*

Totally Disabled, "it was quite likely that the father did not qualify for any of these programs or

had exhausted his benefits" (p. 169). Consequently, the only way a family under such

circumstances could qualify for ADC was if the father deserted the home, which at times did

occur. This led to criticisms that ADC was contributing to the dissolution of the family unit.

In response to these criticisms, a new component was added to federal welfare policy in

1961 that allowed for families to receive assistance in cases where the father was incapacitated

or unemployed. This new program was dubbed *Aid to Families with Dependent Children-*

Unemployed Parent (AFDC-UP). In 1962, ADC was changed to AFDC to reflect this new

emphasis on the family unit (Karger & Stoesz, 2002).

Along with changes in eligibility requirements, the 1960s federal welfare policy landscape

was also characterized by the second welfare reform strategy noted above; programmatic

interventions. For instance, 1962 amendments to the SSA allowed for an expanded role for

social workers to provide services to the poor. These services, often referred to as income

maintenance services, included interventions such as counseling, child management training,

family planning services, and legal services, all aimed at assisting AFDC recipients in

overcoming psychological and social issues considered to be barriers to self-sufficiency.

Proponents of these programs/services promised that they would result in smaller caseloads and

reduced spending on cash assistance (Johnson & Schwarz, 1997; Morris, 2000).

Morris (2000) explains that this marriage between social workers and income maintenance

was largely unsuccessful and quickly unraveled, however, as there were not

> enough M.S.W.'s in the nation, let alone recruitable for public welfare,
> to fill the jobs, and turnover of less skilled workers was very high. Less than
> 4 percent of the public staff consisted of trained workers. The costs to the states
> in salaries and transitional income support was higher than most states were
> willing to invest. After five years of the trial… The project was terminated
> (p. 56).

During the 1960s, the *New Frontier* and the *Great Society* programs of the Kennedy and Johnson administrations comprised the infamous *War on Poverty*, in which America's social policy landscape made a marked shift to the Left. Sparked by a growing concern among policymakers regarding poverty and the fact that not all Americans were enjoying the fruits of the country's steady economic expansion, the *War on Poverty* resulted in a surge of federal funding for a variety of programs targeting society's most vulnerable members, including Food Stamps, Medicare, Medicaid, and Head Start (Austin, 2000; Rodgers, 2000).

Indicative of this growing concern toward poverty and heightened commitment by the state to intervene within the economy, welfare caseloads increased 43 percent from 1960 to 1965, and 119 percent from 1965 to 1970 (Patti et al., 1987). This explosion in caseloads also sparked a renewed interest among the more conservative sector in society to reform welfare, however, so as to lessen dependency on cash assistance and to encourage self-sufficiency through employment. Consequently, in 1967 Congress passed the *Work Incentive Program* (WIN) (Blank & Blum, 1997; Rodgers, 2000; Walker, Greenberg, Ashworth, & Cebulla, 2003).

WIN required states to establish employment and training programs for welfare recipients, or welfare-to-work programs. These programs provided a variety of services that focused on human capital development through education and job training (Blank & Blum, 1997; Rodgers, 2000; Walker, Greenberg, Ashworth, & Cebulla, 2003).

Brooks, Nackerud and Risler (2001) report that, during the 1970s Nathan Azrin became the pioneer of what has become a key component of welfare-to-work programs: job-finding clubs. Predicated upon the principles of behavior modification, Azrinian job-finding clubs were characterized by a variety of strategies, including full-time job searches, role playing, and group

support. Given the intensive nature of these programs, it is hardly surprising that several evaluative studies suggested their effectiveness in helping recipients secure employment.

Just as the economic crisis of the 1930s, known as the Great Depression, resulted in sweeping changes to the American policy landscape, an economic crisis during the mid-1970s dramatically affected the nature of social welfare programs in the United States, including AFDC. This crisis, which engulfed the American economy as well as impacting the economies of the world's other industrialized nations, was precipitated by a five-fold increase in oil prices imposed by the *Organization of Petroleum Exporting Countries* (OPEC) in 1973, as well as the breakdown of the international monetary exchange system, the mounting costs of the Vietnam War, and the Watergate scandal. Consequently, *stagflation* infected the American economy, as inflation rates rose in conjunction with skyrocketing levels of unemployment (Mullaly, 1997; Pierson, 1998).

Unlike the case of the Great Depression, however, which sparked the New Deal and the expansion of social programs, the OPEC oil crisis resulted in a contraction of social programs, as the Reagan administration implemented the key tenets of *monetarism.* Monetarism, whose theoretical origins can be traced to the work of the American economist, Milton Friedman, was often referred to as *Reaganomics* when it was first introduced to America's policy landscape. Monetarism aims to reduce inflation and revitalize the economy through a variety of supply-side strategies, including a reduction in taxes for the wealthy and the corporate sector, the deregulation of interest rates, and the reduction of government social spending. The shift toward monetarist fiscal policy also resulted in a more interdependent, or globalized economy, which in America translated into a substantial loss of jobs in the industrial and manufacturing sectors and the decline of real wages for low and middle-income earners. Moreover, due to the decreasing

opportunities in manufacturing and industry, a larger proportion of low-skill and semi-skilled

workers sought employment in the service sector (Adams,1994; Coulton & Chow, 1995; Morris,

2000; Prigoff, 2000).

Reflecting its emphasis on reduced government spending, the Reagan administration

passed several pieces of legislation that resulted in decreased social welfare expenditures. These

included the *Omnibus Budget Reconciliation Act* (OBRA) of 1981, the *Tax Equity and Fiscal*

Responsibility Act of 1982, the *Agriculture and Food Act of 1982*, and the *Deficit Reduction Act*

of 1984 (Day, 2003).

Day (2003) notes that of all the cutbacks to programs imposed by the Reagan

administration, it was programs designed for poor children and families, such as AFDC, that

suffered the most:

> Approximately 400,000 to 500,000 families whose adult members worked
> were put off AFDC, losing extra benefits such as food stamps and Medicaid
> in the process, another 300,000 families suffered severe cuts in benefits.
> States were no longer required to give cost-of-living increases for SSI. Almost
> half of all people with disabilities lost Old Age, Survivors, and Disability
> Insurance (OASDI) because of presumed "malingering."….Of all programs
> devestated by Reaganomics, children's programs were hit hardest. The
> average number of children on AFDC per 100 children in poverty dropped
> dramatically from 71.8 percent in 1979 to only 52.5 percent in 1982, despite
> the increase of about 1 million children in poverty. Low birth weight, prenatal
> death, and prematurity increased, especially among children of color… (p. 378).

In accord with this new era of fiscal conservatism, federal funding for WIN was reduced

by 41% between 1979 and 1986. Moreover, the OBRA delegated more authority to the states to

reshape their WIN programs. For instance, states were allowed to use a welfare recipient's grant

funds to subsidize on-the-job training with a public or private employer. Under these new rules,

the numbers of hours participants were required to work and/or engage in job training was

calculated by dividing the welfare grant amount by the minimum wage, in an attempt to establish

a closer link between cash assistance and the work obligation (Blank & Blum, 1997).

Although there was an increased interest in welfare-to-work programs among policy

observers, welfare reform was not a major topic on the American policy agenda. This changed

in 1986, however, when President Reagan's State of the Union address called for intensive study

on how the welfare system could be changed. This prompted the emergence of influential

welfare policy task forces at the *American Public Welfare Association* and the *National

Governors' Association*, which sparked a wave of debate and discussions that eventually

culminated in the *Family Support Act* (FSA) of 1988 (Blank & Blum, 1997 DiNitto, 2003;

Walker, et al., 2003).

The FSA legislation reflected both the intent to engage more welfare recipients in welfare-

to-work programs as well as an interest in expanding support services that would assist in their

stable attachment to the labor market. The engagement component of the FSA was embodied

through the *Job Opportunities and Basic Skills* (JOBS) *Training Programs*. Essentially a

successor to WIN, JOBS contained a variety of welfare-to-work initiatives. These included: basic

education, job skills and readiness training, on-the-job training, and community work experience.

The supportive element of the FSA can be detected in its provisions for child care services. For

example, in order to help offset parents' child care costs, Congress agreed to match state

contributions for child care, which resulted in an increase of child care subsidies. The FSA also

allowed for the continuation of Medicaid subsidies for one year following a recipients' transition

from welfare to work (Blank & Blum, 1997; DiNitto, 2003).

Seipel (2000) reports that the success of the JOBS program in facilitating stable labor

market attachment among the participants was mixed:

> States with innovative programs and administrative commitment to the
> JOBS program saw success, whereas others with significant constraints
> did not. On the whole, people who had limited child care services,
> health care provisions, and educational opportunities did not achieve the
> overall goals of the JOBS program (p. 65).

Moreover, the anticipated caseload decline following the implementation of the FSA and

JOBS did not occur. In fact, the reverse was true, as AFDC caseloads actually increased by 2.1

million from 1990 to 1992 (Karger & Stoesz, 2002). Consequently, JOBS was overshadowed in

many states by new strategies aimed at increasing employment rates among recipients and

decreasing the number of out-of-wedlock births. For instance, states began requesting waivers

from the federal government to deny increased benefits to recipients who bore additional

children or to introduce work incentives by increasing earnings disregards for employed

recipients (Blank & Blum, 1997). The use of waivers under the FSA proved to be very popular,

as evinced by the fact that 43 states had incorporated this strategy into their welfare policy

regimes by the mid-1990s (Risler, Nackerud, & Robinson, 2000). Karger and Stoesz (2003)

opine that the widespread use of waivers had tremendous policy implications, as it opened "the

door for the radical welfare reforms that emerged in 1996" (p. 279).

President Clinton signing of the PRWORA in August 1996 was a time, as noted above, of

unprecedented economic expansion, and it resulted in the most comprehensive changes to the

American welfare state since the *New Deal*. The PRWORA mandated reform in 10 policy

domains, including child support, child protection, child care, food stamps, and benefits to legal

immigrants. However, its most noteworthy impact upon the American policy landscape was its

termination of the controversial and highly criticized AFDC program as well as JOBS and

Emergency Assistance to Families (EA). These programs were supplanted by *Temporary*

Assistance to Needy Families (TANF), the program associated with welfare reform (DiNitto, 2003; Morris & Orthner, 2000; Risler et al., 2000).

The four main goals of TANF are ambitious, and they reflect the program's colossal impact on the nature and structure of the American social safety net. They are as follows: a) provide assistance to low-income families so that children may be cared for in their own homes or in the homes of relatives; b) end the dependence of impoverished families on government benefits by promoting job preparation, employment, and marriage; c) prevent and reduce the incidence of out-of-wedlock pregnancies, and d) encourage the formation and maintenance of two-parent families (Corbett, 2002; Swartz, 2002).

TANF eliminated cash assistance as an individual entitlement, and placed a 60- month lifetime limit on the receipt of federal benefits; a limit that states may shorten at their own discretion. It also mandated that states require recipients to be gainfully employed or engaged in work-related activities within two years of receiving benefits. These activities include but are not limited to the following: unsubsidized or subsidized employment within the public or private sector, community service, on-the-job training, job search and job readiness programs, vocational education, caring for children of TANF parents who are doing community service, and working on a high school diploma or GED (Corbett, 2002; DiNitto, 2003; Nackerud, Risler, & Brooks, 1998).

Along with time limits on eligibility for cash assistance and stricter work requirements, the funding structure for TANF was substantially different from the pre-PRWORA era. While AFDC funding was provided as a matching grant, in which the federal government matched state spending, TANF is funded through block grants that provide the states with a fixed amount of funds as long as they maintain their own funding for services to low-income families at 75-80

percent of their historical spending on AFDC. The PRWORA provided for a total of $16.38 billion to be allocated to the states in the form of block grants (Albert & King, 1999; Albert & Catlin, 2002; Swartz, 2002; Neuberger, Parrott, & Primus, 2002).

Unlike the AFDC program, which set strict rules and regulations that states were required to adhere to, much of the authority for administering programs has devolved to the state and territorial level under welfare reform, with the understanding that the programs adhere to the four overriding goals of TANF noted above (Daly & Burkhauser, 2003; Schneider, 1999; Swartz, 2002). Robinson and Nackerud (2000) note that, in some cases, the devolutionary nature of welfare reform extends beyond the state and territorial level, as programs targeted for needy families may be administered at the county or city level, as well as by Native-American tribes.

Corbett (2002) notes that when TANF was implemented, some welfare observers hailed it as a delightfully innovative policy stance that would decrease welfare dependency and eventually lead to a higher quality of life for America's low-income families. Others perceived it as being overly punitive and predicted that it would increase poverty, homelessness, and food insecurity, however. In fact, when President Clinton signed the PRWORA into law, three members of his administration resigned in protest. This is the only policy decision of his administration that triggered such a response.

Despite the displeasure and concerns expressed by some members of the policy community following the promulgation of the PRWORA, there is a body of evidence that suggests welfare reform has boosted the quality of life for poor families. For instance, the number of families receiving cash assistance from AFDC or TANF fell by 57 percent from January 1994 to 2001, and in conjunction with this decrease in caseloads, various measures of poverty also moved in a favorable direction. For example, the poverty rate for female-headed

families declined from 36.5 percent in 1996 to 30.4 percent in 1999, and child poverty decreased

from over 20 percent to less than 17 percent during those same years. Also, the proportion of

children living in deep poverty, that is, those living in families whose incomes are less than half

of the federal poverty threshold, fell from approximately 9 percent in 1996 to less than 7 percent

in 1999. Moreover, the teen birth rate declined from 62.1 births per 1,000 in 1991 to 48.7 per

1,000 in 2000 (Corbett, 2000).

      Due to the rapid economic expansion that occurred in conjunction with the introduction of

TANF, these encouraging findings regarding welfare reform should be scrutinized closely,

however. Morris and Orthner (2000) note that between January 1994 and January 1997, the

nation's unemployment rate plummeted from 7.1% to 4.8%, and at the same time nearly one

million welfare recipients exited the rolls, which suggests that the strong economy played a

significant role in the favorable outcomes associated with welfare reform. This observation is

buttressed by a host of welfare policy analysts, many of whose findings will be delineated in the

next chapter, who purport that the booming economy of the mid to late 1990s was a major factor

in the startling decline in caseloads that coincided with the implementation of the PRWORA.

<div align="center">Statement of the Problem</div>

      The economic climate of 2003 was not nearly as favorable as it was during the late 1990s

and the inception of welfare reform. The American economy officially fell into a recession in

March 2001, and nearly 3 million were lost during the following two years. Although there were

some signs of an economic recovery (e.g., government reports outlining the country's economic

situation indicated an increase in business inventories as well as retail sales for the summer of

2003), the overall economic scenario was bleak. For instance, in June 2003 the official

unemployment rate was 6.4%, the highest since April 1994, and the economy was not expected

to grow strongly enough to generate a continuous stream of new jobs until the end of 2003 or in early 2004 (Armour, 2003; Keen, 2003).

As noted above, there is a substantial body of evidence that suggests that the boom economy of the mid to late 1990s played a key role in the astonishing caseload decline that occurred prior to and following the introduction of the PRWORA, but there is only preliminary evidence, which will be outlined in chapter 2, regarding the impact of the subsequent economic downturn on welfare reform.

Since World War II, welfare caseloads in America have been countercyclical to the economy, that is, they rise when the economy contracts and vice versa. Historical trends regarding this countercyclical relationship suggest that a 2 to 4 percentage point increase in the unemployment rate could trigger a 5 to 10 percent increase in TANF caseloads during the first year of a recession. These estimates are based on pre-PRWORA trends, however, when welfare was an entitlement-based program (Ziliak, 2002). The paucity of knowledge regarding how the current economic downturn impacts welfare reform, specifically the capacity of TANF recipients to secure employment, provides the rationale for this study.

Significance of the Study

The basis for this study is predicated upon the following research question: How significant a factor is the economic climate in predicting employment among former and current TANF recipients in Georgia? This question will be answered by comparing the impact of Georgia's economic climate on recipients' employment status with three other factors that previous research findings suggest influence the employment status of TANF recipients: physical health status, access to transportation, and education, (Danziger, Kalil, & Anderson, 2000; Horowitz & Kerker, 2001; Sullivan, 2001). Geographic comparisons will also be made as

the study's participants are sampled from four distinct strata: urban, suburban, rural growth, and rural decline (Risler, Nackerud, Larrison, Rdesinski, Glover, & Lane-Crea, 1999).

The results of this study could be of value to federal, state, and local policymakers as they ponder the future direction of welfare reform. If it is found that the current economic downturn impedes the capacity of TANF recipients to secure employment, then certain policy and programmatic adjustments may be suitable during times of economic decline, such as a temporary extension in benefits, the introduction of state-subsidized employment, and enhanced job training opportunities.

<div align="center">Conceptual Definition of Variables</div>

The following is a description of the independent and dependent variables to be used in this study. Following this description, these variables are operationalized in the 'Definition of Terms' section outlined below.

Economic climate:

An economic system is an organizational mechanism designed to utilize the scarce amount of human and property resources available to produce the goods and services that human beings need and desire. There are several indicators that are used to measure how effectively an economic system is functioning, or its *climate*. These include inflation rates, the magnitude of a budget deficit, level of poverty, inequality, and unemployment rates. Whenever an economic system contracts, the unemployment rates rises. When the system recovers and output rises, however, the unemployment rate declines (Dow & Hendon, 1991; McConnell & Pope, 1987).

Physical health status:

Physical health is the optimal functioning of the body and its organ systems, and status refers to the extent to which an individual is currently functioning at this optimal level (Goal One Technical Planning Group, 1993, cited in Brooks, 2000).

Transportation status:

Various modes of transportation include driving one's own car, getting a ride with a co-worker or friend, using the public transportation system (e.g., bus or subway), riding a bicycle, or walking. One's transportation status refers to the usual mode of transportation an individual utilizes to perform the important tasks outlined above (Blumenberg, 2000).

Educational level:

Educational level is a distinct status based on the amount of formal education an individual has completed. These statuses include high school graduate, college graduate, and Ph.D. (Stark, 1989).

Employment status:

Employment status pertains to whether or not an individual is employed for a wage or salary, or self-employed for personal gain (McConnell & Pope, 1987).

<div align="center">Operational Definition of Terms</div>

Economic climate (IV)	The unemployment rate for the particular county in which a participant resides.
Health status (IV)	The self-reported rating of one's current level of physical health, be it *excellent*, *good*, *fair*, or *poor*.
Transportation status (IV)	The ownership of a car or truck that is operational.

Education level (IV)   The attainment of a high school diploma or GED, or

           lack thereof.

Employment status (DV) The number of hours per week a participants works at

           her/his job.

Strata   Georgia county of residence, defined as urban, suburban,

           rural growth and rural decline.

Overview of the Proceeding Chapters

Chapter 2 provides a literature review pertaining to the independent variables outlined above as well as an explanation of the gap in the literature that provides the rationale for this dissertation study. This author's primary and secondary research questions and hypotheses are described in chapter 3, as are the design, sampling methods, measures, and data analysis procedures employed in this study. Chapter 4 is the results section and chapter 5, which is the concluding chapter, discusses the policy implications emanating from the study's results. The study's strengths and limitations are also considered, and recommendations for future studies are also proposed.

CHAPTER 2

LITERATURE REVIEW

Given the employment-based nature of TANF, it is not surprising that welfare reform has been characterized by a majority of states emphasizing welfare-to-work programs designed to swiftly usher recipients into gainful employment. While the astonishing caseload decline that has coincided with welfare reform can be at least partially attributed to this 'work-first' strategy, states are not typically assessing the extent to which other factors, including education and basic work skills, transportation problems, physical health problems, mental and emotional disorders, substance abuse, and domestic violence limit recipients' capacity to participate in the labor market (Danziger, Corcoran, Danziger, Heflin, Kalil, Levine, Rosen, Seefeldt, Siefert, & Tolman, 2000).

Thus, along with considering the impact of economic climate on welfare reform, it is important to explore how other factors may bolster or impede labor market attachment, as results from such studies can inform policy makers as to how to significantly increase the likelihood that TANF recipients will secure employment. Hence, after a review of studies that consider the relationship between macroeconomic conditions and welfare receipt, this chapter outlines key research findings regarding the impact of three separate variables on the employment status of welfare recipients, that is, physical health, access to transportation, and education level.

Economic Climate

It is no exaggeration to state that when the PRWORA was introduced in 1996, the American economy was booming. Between 1993 and 1998, nearly 18 million new jobs were

created, and employers of low-wage workers were facing the tightest labor market they had seen

in several decades, as the unemployment rate for those lacking a high school diploma was

approximately 7 percent (Figlio & Ziliak, 1999; Wallace & Blank, 1999).

This period of growth was unique for two reasons. First, the nation enjoyed the

simultaneous benefits of low unemployment and low inflation, a phenomenon that had not

occurred since the late 1960s. Moreover, economic expansion was experienced across virtually

all of the United States. Unlike the previous expansionary period of the late 1980s, in which a

bust in the oil industry led to recessions in Texas and some of the Rocky Mountain states, the

1990s boom was essentially devoid of regional downturns (Ziliak, 2002). The lone exception to

this was Hawaii, whose economy spiraled downward following the devaluation of the Thai *baht*

and the consequent East Asian economic crisis of the1990s (Brewbaker, 1997).

Ziliak (2002) explains that this period of resounding economic vitality was at least partially

responsible for the historic drop in welfare rolls that accompanied the promulgation of the

PRWORA, although other factors were not overlooked:

> Researchers generally agree that the bulk of the caseload decline
> can be attributed to both the longest economic expansion in U.S.
> history and radical changes in social policy. Among the policy
> changes two stand out: expansions in the Earned Income Tax
>
> Credit (EITC), which made work more attractive, and welfare
> reform, implemented through state-level waivers from federal
> rules in the early 1990s and through federal legislation in 1996 (pp. 28-29).

Despite this agreement among welfare observers that a favorable economic climate did

play a role in the decline in caseloads, there is not a consensus on the *extent* to which this decline

can be attributed to the expansive economy. As noted by Kaushal and Kaestner (2001), the

"evidence on the relative importance of welfare reform vis-à-vis economic expansion is mixed"

(p. 700). This will become more evident following the summary of studies outlined below that focus on how economic climate has impacted welfare reform.

As stated in chapter 1, the majority of states utilized waivers during the pre-PRWORA era, and this coincided with a substantial decline in welfare caseloads. In 1997, the *Council of Economic Advisers* (CEA), using nationwide data on which to conduct their analyses, estimated that these waivers accounted for 31 percent of the decline in AFDC caseloads that occurred from 1993-1996, while economic growth accounted for 44 percent of the decline (Figlio & Ziliak, 1999).

One state-level welfare-to-work program that attracted national interest prior to the implementation of the PRWORA was California's *Greater Avenue for Independence* (GAIN) program. GAIN required participants to obtain basic education or engage in job search or training activities designed to result into employment and economic self-sufficiency. As a means of evaluating GAIN, Albert and King (1999) constructed a model to analyze and predict AFDC terminations (closed cases) from January 1982 to August 1993. Utilizing time-series analysis the researchers found that, after controlling for a variety of programmatic factors, if unemployment increased in California by 10,000 people in a month, the number of AFDC-FG terminations would decrease by about 26 per month. This suggests that the unemployment rate had a significant ($p<.01$) effect on welfare case closures.

Hoynes (1996) utilized several methods to measure how economic conditions influenced the duration of AFDC 'spells,' or duration of receipt, in an analysis of California's 1987 – 1992 welfare caseload. These methods included unemployment rates, employment to population ratios, and average earnings (including average earnings of the service sector, which employs a disproportionately high number of welfare recipients).

Using regression analysis to simulate changes in labor market dynamics, Hoynes (1996) reported several findings that suggest economic conditions do influence the duration of welfare receipt. For instance, a 3 percentage point decrease in a county's unemployment rate would lead to a 10 percent increase in the likelihood that a spell will last 6 months or less, and a 3.5 percentage point increase in the employment to population ratio would lead to an 8 percent reduction in the welfare caseload. Moreover, a 5 percent increase in average earnings across all sectors would translate into a 7.8 percent reduction in the number of AFDC recipients, while a 5 percent increase in service sector earnings would lead to a 5 percent reduction in the welfare rolls.

Albert (2000) constructed an aggregate time-series model for analyzing California's single parent welfare caseload from 1983 to 1998. It should be noted that included within this time period was the policy change that resulted from waivers and the introduction of the *California Work Opportunity and Responsibility to Kids* (CalWORKs) program, which replaced California's AFDC program following the promulgation of the PRWORA. Moreover, within the time frame noted above California underwent a severe recession as well as a subsequent vigorous recovery which, from a research perspective, created an "excellent domain for teasing apart the effect of policy shifts from the economy in reducing the caseload" (p. 197).

The dependent variable in Albert's (2000) study was the rate of reduction in the welfare caseload rate (CR). The state's economic climate was measured with two variables: monthly gross earnings from full-time minimum wage employment and the civilian employment rate. California's economy slumped into a recession from June 1990 to January 1994, and then recovered vigorously shortly thereafter until 1998, and there is evidence that both of these contrasting economic climates impacted the state's CR. For instance, the falling employment

rate during the recession accounted for 52 percent of the total increase in the CR. When California's economy rebounded, however, rising employment rates accounted for approximately 30 percent of the decrease in the CR. Both of these findings were significant at the p<.05 level.

In their assessment of the effects of California's economic climate on welfare reform, Albert and King (2001) used the same data set and considered the same time frame as did Albert (2000), but used the rate of welfare caseload accessions (CA) instead of the rate of caseload reductions (CR). Another difference for Albert and King (2001) was that one of their measures for economic climate was unemployment rate as opposed to civilian employment rate.

Despite these methodological adjustments, Albert's and King's (2001) findings were similar to Albert's (2000), in that economic climate did have a significant impact on welfare caseloads. For instance, during January 1990 to January 1993, the minimum wage, after controlling for inflation, decreased by $2.80 per month and this decrease was found to have a significantly inverse relationship with the CA rate at the .06 level. The relationship between unemployment rate and the CA rate was also significant (p<.005), as the model estimated that an increase of 20,400 in the number of unemployed persons would result in 165 more cases added to the welfare rolls each month. During the economic recovery, the model estimated that the lowered unemployment rate was associated with about a 6 percent decrease in the number of families entering welfare per month, leaving the authors to state that "this study's findings…have highlighted the importance of considering how the economy effects the behaviors of families that turn to TANF" (p. 23).

Kaushal and Kaestner (2001) explain that in 1999 the CEA published another report on economic conditions and welfare caseloads and reported that about a third of the post-1996

decline in welfare caseloads was due to welfare reform policy and programmatic interventions and that the favorable economy accounted for only 8 to 10 percent of the decline. This was gainsaid by Schoeni and Blank (2000, cited in Kaushal & Kaestner, 2001), however, who proposed that the PRWORA had little impact on work behavior and that the bulk of employment growth among recipients was due to a buoyant economy.

Morris and Orthner (2000) notes that research by Georgetown University Public Policy Professor Harry J. Holzer during the late 1990s indicates that economic growth and the tightness of the labor market played a substantial role in the post-PRWORA decline in welfare caseloads. For example, results from a survey of 900 employers in Michigan indicate that the booming economy and tightness of the labor market enhanced the willingness of employers to hire TANF recipients, as well as to provide supports such as transportation and child care.

Using nationally representative data from the 1998 annual demographic file of the Current Population Survey, Kim (2000) constructed a logistic regression model to predict the probability of employment for a TANF recipient. Several factors were incorporated into the model, including education, number of children, disability, and state unemployment rate. The unemployment rate of a state had a significantly negative effect on a recipient's probability of being employed, as the model estimated that a one percentage point increase in the unemployment rate would decrease the probability of employment by 3.8 percentage points.

In their analyses of the characteristics differentiating mother-headed families who left AFDC and mother-headed families who remained on AFDC in Wisconsin between 1995 and 1997, Cancian, Haveman, Kaplan, and Wolfe (1999) included factors such as education, age and number of children, previous work experience, whether they had been previously sanctioned, and economic climate. The authors' operationalized economic climate with county unemployment

rates, and they found a significantly negative association between unemployment rates and employment status. In other words, an increase in the unemployment rate of their county of residence decreased the likelihood of the participants' labor market attachment.

It is apparent from the above summary of studies that there is considerable evidence that the economic expansion of the mid to late 1990s significantly contributed to the astonishing drop in the rolls that accompanied welfare reform. In March 2001, the American economy fell into an eight-month recession, however, which was exacerbated several months later by the devastating terrorist attacks on September 11th, 2001. Two years later the American economy had still not rebounded from this downturn, as evinced by the fact that by the summer of 2003, nearly three million jobs were lost since the start of the recession and approximately nine million Americans were out of work. The unemployment rate was 6.4%; the highest it had been since April 1994, and although some economic indicators provided signals (e.g., an increase in retail sales and business inventories) that the sluggish economy would improve in the near future, economic growth adequate to generate a continuous stream of new jobs was not anticipated until late 2003 and early 2004 (Armour, 2003; Keen, 2003). Thus, given the employment-based nature of welfare reform, scholarly inquires into how this economic slowdown impacted the employment status of TANF recipients, or those who had received TANF in the past, are certainly warranted.

Using data from the *National Survey of America's Families* (NSAF), Loprest (2003) found that employment levels fell among recent welfare leavers from 50% in 1999 to 42% in 2002. Also, 25.5 % of recent leavers in 2002 had returned to welfare at the time of their NSAF interview, in comparison to 20.4% of the leavers in 1999. Furthermore, 9% of the welfare leavers in 1999 reported having no income, while 14% of the welfare leavers in 2002 reported

the same. All of these differences between the 1999 and 2002 leavers were significant at the p<.10 level, suggesting that the economic downturn has impeded the welfare-to-work process.

It should be noted that these findings cannot be generalized to the state level, however, as each state has its own unique characteristics and conditions that influence the outcomes of its TANF recipients. As noted by Albert (2000), state variation in regards to changes in welfare caseloads, welfare benefits, and economic conditions creates a situation in which in-depth analyses of how economic conditions impact welfare reform efforts needs to be done "one state at a time" (p. 201). This need for state-level analysis provides the rationale for this author's study.

<u>Health</u>

As explained in chapter 1, there were noteworthy changes to American welfare policy prior to the introduction of the PRWORA in 1996, and as a means of gaining specific knowledge about the impact of the OBRA of 1981, Wodarski, Parham, Lindsey, and Blackburn (1986) surveyed 207 *employed* AFDC recipients, all living in Georgia, whose benefits were reduced or terminated as a result of this federal policy change. These recipients were not typical of the entire AFDC caseload at the time, however, in which 86 percent of recipient families consisted of a primary adult caretaker who was unemployed. The authors noted that out of their sample of employed recipients, the "data yielded a good profile on…health status…among those surveyed" (pp. 276-277), which suggests that good health is associated with employment.

In their review of the literature that considers the relationship between women's health and welfare reform, O'Campo and Rojas-Smith (1998) report that the evidence suggests that a failure to take health barriers into account when ascertaining the impact of welfare-to-work programs may overestimate the effects of these programs by as much as 50%. Moreover, the authors note

that a "recent study found that nearly 30% of families receiving AFDC include either a disabled mother or child. Moreover, of those mothers who were disabled, more than half had a serious disability" (p. 431).

As a means of examining the relationship between socio-economic status (SES) and health for men and women in and out of the paid labor force, Ostrove and Adler (1998) surveyed 1511 residents of California between the ages of 25 and 65 years. Along with questions regarding their income, education, occupation, and participation in the labor force, participants were asked to rate their overall health on a 5-point scale ranging from excellent to poor. Income was positively correlated to health for both men and women, and while low-income participants of both genders scored higher on the health ratings if they were participating in the labor force, this was especially evident among the female participants. The researchers' findings did not provide evidence as to whether superior health ratings were an outcome or causal factor among the employed participants, but they did suggest that health status is associated with employment, which has important implications when considering the relationship of health to employability among TANF recipients.

In their analysis of data from the *Women's Employment Survey* (WES), which consists of a study of women drawn from the welfare rolls in the post-PRWORA era, Danziger, Kalil and Anderson (2000) assessed the extent to which physical and mental health status, as well as level of human capital (defined as education level and job skills), impacted the capacity of low-income women to secure employment. Employing multivariate analysis, the authors found that physical health on its own was a significant predictor of employment at the $p < .10$ level. Physical health problems occurred in combination with other problems in the majority of participants, however,

and women with deficits in three areas; human capital, physical health, and mental health, all had significantly longer welfare histories than women with none or only one of these barriers.

In February 1997, Danziger et al. (2000) analyzed the impact of fourteen barriers to employment on 728 participants all in receipt of cash assistance in an urban Michigan county. These barriers were grouped into five categories, which consisted of human capital barriers, perceived discrimination, transportation problems, physical health problems, and domestic violence. When the respondents were interviewed some time between September 1997 and December 1997, 72% of the respondents were still receiving cash welfare benefits. Of the 28% who were not receiving benefits, approximately three-quarters were working at least twenty hours per week, and about half were working at least thirty-five hours per week. Danziger et al. (2000) found that as the number of barriers a respondent faced increased, the likelihood of her being employed for twenty or more hours per week markedly decreased and physical health problems *alone* was found to be a statistically significant barrier to employment. Nearly twenty percent of the sampled women had physical health problems and, after controlling for all of the other barriers, the probability of being employed was 12 % higher for those participants without a physical health than for those with one.

In their study on job stability and wage progression patterns among TANF leavers, Anderson, Halter, Julnes and Schuldt (2000) found that employment patterns were sporadic among a sample (N=213) from Illinois who had exited the TANF rolls in December 1997 and were later interviewed sometime between October and November 1998. For instance, only 51.6 percent of the study's leavers were employed both when they left TANF and when they were later interviewed, and only 38% of those leavers who were working at exit still had the same position when they were interviewed. Approximately 19 percent of leavers were employed when

they left the rolls but unemployed when they were interviewed, and 13 percent were unemployed at exit but were employed when they were interviewed.

Anderson et al. (2000) made comparisons between those who were employed when interviewed with those who were unemployed and found there was a significant difference between the two in terms of their health status. Forty-one percent of the unemployed respondents indicated that they had health problems, while only 13 percent of employed respondents reported any health problems, which suggests that poor health is a substantial barrier to employment.

Horwitz and Kerker (2001) report that between January 1996 and January 1997, over 6,000 individuals deemed eligible for cash assistance were randomly assigned to a control group that received a pre-welfare reform AFDC job-search program or an experimental group subject to income support governed by the rules of the new program, *Jobs First*. In May 1998, a random sample of 1,018 single parents with children was selected for a 50 minute follow-up interview.

Horwitz and Kerker (2001) found no significant differences in employment between the treatment and control groups, but the multivariate model they constructed indicated three variables that significantly predicted whether respondents were currently working. These variables were frequency of help from family and friends, educational status, and physical health status.

In a study that highlights the demographic diversity as well as the health problems among TANF recipients, Larrison et al., (2001) outlined four distinct groups among a representative sample of families living in Georgia and in receipt of cash assistance. Group I consisted of young, single women who became pregnant before 18 and had low levels of work experience and education. Group II consisted of adults in their late twenties to late forties who were caring

for school-aged children. Group III primarily consisted of middle-aged adults, 78 percent of whom reported health problems that obstructed their ability to work. These health problems included chronic heart problems, seizure disorders, and cancer, as well as mental health disorders and mental retardation. Despite the high proportion of health problems reported by this group, nearly 50 percent of this group were subjected to the work and time requirements that characterize welfare reform. Finally, the group IV cohort consisted of primarily child only cases in which a grandparent (usually a grandmother) was looking after a child whose parents were unable or unwilling to care for. In child only cases, it is the child who is in receipt of TANF, and there are no time limits or work requirements, as the child is eligible for the TANF benefit until he/she is 18. The average age of the adults in Group IV was 57.5 years, and 59.2 percent of adults in this group reported leaving their last job due to either a personal health problem or a family member's health problem.

Oggins and Fleming (2001) explain that some individuals that exit the rolls do not necessarily secure employment, and their loss of TANF benefits may result from being penalized, or *sanctioned* for noncompliance with welfare rules. In their investigation into 44 sanctioned former recipients living in upstate New York, the researchers reported specific reasons for their predicament, such as not working (43%), missing job appointments or leaving substance use treatment early (18%), and not reporting income or not complying with job search regulations (39%).

It appears that health status played a role in being sanctioned, since 58% of the respondents sanctioned for not working reported doing do because of their own poor health or caring for an ill relative. After being sanctioned, respondents stated their lives were more difficult, citing greater difficulties in paying for health care coverage, bills, and rent, as well as being less likely

to own a phone; conditions that could even further reduce the likelihood that they would secure employment (Oggins & Fleming, 2001).

In another inquiry into sanctioning and the health of TANF recipients, Cherlin, Bogen, Quane, and Burton (2002) report on a 1999 survey of over 1200 low-income families living in Boston, Chicago, and San Antonio who said they had received TANF at some point during the previous 2 years. The researchers found that 13 percent of the sample reported being partially sanctioned, or losing some benefits, and another 4 percent reported being completely sanctioned. The two most frequently reported reasons given for being sanctioned were missing appointments and not filing paperwork with the relevant welfare office.

By using the survey data and employing logistic regression techniques, Cherlin et al. (2002) constructed a model to predict the likelihood a recipient would have their TANF benefits reduced or eliminated due to the types of noncompliance noted above. The predictor variables included domestic violence, drug use, levels of anxiety and depression, and poor physical health. Several of the coefficients were statistically significant predictors for being partially or fully sanctioned, including not completing high school or obtaining a GED, not owning a car and suffering from poor health.

Transportation

According to Garnett (2001), the social scientific and policy communities have long been aware that inadequate transportation contributes toward poverty throughout America. For instance, during the late 1960s California Governor Edmund C. Brown established the *McCone Commission* to investigate the factors that led to the highly-publicized Watts riots of 1965 in Los Angeles. One of the commission's main findings dealt with transportation:

> Our investigation has brought into clear focus the fact that the
> inadequate and costly public transportation currently existing

> throughout the Los Angeles area seriously restricts the residents
> of the disadvantaged areas such as south central Los Angeles. This
> lack of adequate transportation handicaps them in seeking and holding
> jobs, attending schools, shopping, and in fulfilling other needs. It has
> had a major influence in creating a sense of isolation, with its resultant
> frustration, among the residents of south central Los Angeles (p. 177).

Echoing the discussion in chapter 1 regarding the loss of manufacturing jobs in America's northern cities during the 1950s and 60s, Vartanian (1999) notes that this trend continued into the 1970s, and cites the case of Chicago as one example. For instance, the 'Windy City' lost nearly 119,000 blue collar jobs from 1970 to 1980, while its surrounding suburban region gained almost 238,000 blue collar jobs during the same time period. The bulk of these jobs were assembly-line, production oriented positions that provided stable and decent employment for low and semi-skilled workers. This phenomenon did not only occur in Chicago, however, as a growing number of vulnerable, low-income families emerged throughout America's urban centers, as evinced by the 26% increase in poverty rates from 1969 to 1989 in America's 50 largest cities, and the over 60% increase in the number of poor, female-headed families.

Vartanian (1999) notes that these two flows, that is, one of increasing concentrations of impoverished persons living in large cities and the other of a decreasing number of available jobs for which they are qualified, has created a 'spatial mismatch' phenomenon in which people with low levels of education and job skills are forced to search far from their homes for employment. This suggests that welfare recipients residing in urban areas will "encounter difficulty in finding employment due to a mismatch between where jobs are located and where they reside. Recipients who do not have access to an automobile or public transportation will be especially vulnerable to this mismatch" (p. 609).

In a study on employer willingness to hire welfare recipients, Holzer (2002) administered a series of telephone surveys to approximately 3,000 employers in four large metropolitan areas:

Chicago, Cleveland, Los Angeles, and Milwaukee. While suburban employers reported more interest than their central-city counterparts in hiring welfare recipients, which reflects their higher job vacancy rates, in reality they hired fewer of them. Holzer (2002) opines that this suggests that recipients living in the inner city had problems securing transportation to and from suburban job sites.

In a nationwide analysis of contemporary labor market conditions, Garnett (2001) found that 70% of all jobs in manufacturing, retailing, and wholesaling, all sectors that employ persons with low levels of formal education, are located in the suburbs, and states that while "most suburban jobs are readily accessible by car, only a small percentage are accessible by public transit" (p. 182). Given this incongruity between the location and accessibility of jobs for inner-city residents, it is not surprising that Garnett (2001) found that in the nation's one hundred largest central cities, approximately one in seven census tracts is at least 40% poor, and that nearly 50% of all welfare recipients live in urban areas. It would be fallacious to suggest that transportation issues are a problem only for the urban poor, however. For instance, Sullivan (2001) explains that findings from the *National Personal Transportation Survey* indicate that approximately 90% of all commutes outside of urban areas are made with personal automobiles, and that 80% of all non-metropolitan counties have no public transportation. Thus, it is safe to assume that most rural Americans rely on private automobiles as their primary form of transportation but, as noted by Fletcher and Jensen (2000), nearly 57 percent of the rural poor do not own a car. Moreover, Miller (1997, cited in Fletcher and Jensen, 2000) asserts that over 96% of public assistance recipients do not own a personal automobile.

Thus, access to affordable and effective (in that it provides access to areas where an ample amount of jobs are available) transportation is a problem facing welfare recipients and

impoverished persons throughout America. This is buttressed by former U.S. Department of Transportation Secretary Rodney Slater, who stated that affordable, reliable transportation "provides the 'to' in welfare to work" (Fletcher & Jensen, 2000, p. 31). Furthermore, in a 1997 survey conducted by the United States Conference of Mayors of their member cities, eighty-four percent of the respondents stated that transportation problems was a serious obstacle for welfare recipients seeking employment.

In a 1996 job-readiness survey for welfare recipients conducted by the California Department of Social Services, 24% of the participants who had difficulty securing employment ranked transportation problems as the fifth (out of a choice of 15) most serious barrier to employment (Blumenberg, 2000), and a survey of county welfare administrators conducted in 1997 highlighted transportation as the second most common barrier to employment for welfare recipients (Sullivan, 2001).

Furthermore, Risler et al. (2000) report from their survey of 200 *Department of Family and Children's Services* (DFCS) county directors, as well as members of various social service and advocacy agencies located throughout the state of Georgia, that 42% of respondents believed that transportation was the most common barrier to employment for TANF recipients, and 29% ranked it as the number two barrier. There was some geographic variation in this, as urban respondents perceived difficulties with child care to be the number one barrier, followed by transportation, while rural respondents cited transportation as the number one barrier.

Using a nationally representative data base from the *National Survey of America's Families* (NSAF), Loprest (1999) examined the economic status of families who left welfare, often referred to as 'leavers.' Of these leavers, more than a third of them were not employed.

When asked why they were not working, 12% reported transportation problems or the lack of child care as the primary reason.

In their evaluation of job-finding clubs for welfare recipients, in which pretest and posttest data were gleaned from four 2-week programs sponsored by a welfare agency located in a Georgia suburb, Brooks et al. (2001) provided participants with a list of 15 barriers to employment and asked them to indicate and rank, from most to least difficult, the barriers they faced. Furthermore, these 15 barriers were listed in another instrument that contained three forced-choice responses for each item, that is, *no barrier, weak barrier,* or *strong barrier*. These items were then added up to obtain a total *barriers to employment* (BTE) Likert score.

Brooks et al. (2001) found that a lack of transportation was the only barrier consistently mentioned by the participants, and one-third reported that transportation was their number one barrier to employment. When pretest barriers to employment were compared between participants who found employment with those who had not, the researchers discovered that 54% of unsuccessful job seekers cited transportation as their primary obstacle to employment, while only 23% of those who had secured employment stated likewise. Chi-square tests indicate this difference bordered on statistical significance, as p<.055, with an effect size of .305, as indicated by Cramer's V. Seventy-one percent of those unsuccessful job-seekers who cited transportation as their number one barrier on the pretest elicited an identical response on the posttest, which suggests that transportation problems is a recalcitrant barrier for TANF recipients.

Hagen (1999) notes there are no provisions within the PRWORA that explicitly address transportation. Garnett (2001) reports that states are, however, generally free to spend a portion of the approximately $16.5 billion the federal government disperses annually through the TANF block grant on support services, including transportation, as long as their expenditures directly

target welfare recipients and do not supplement existing services that are geared toward the general public.

Garnett (2001) states that in 1998, Congress also initiated the *Job Access and Reverse Commute Grant Program* as a means of assisting TANF recipients in securing employment in areas not accessible by public transportation. Through this program, which is administered by the *Department of Transportation* (DOT), Congress authorized spending $150 million per year to assist state and local governments in developing transportation services specifically designed to link welfare recipients and other low-income persons to jobs and employment-related services. Consequently, many state and local governments introduced policies to make public transportation available to recipients either free of charge or at reduced rates for a limited time period. Furthermore, some jurisdictions have initiated efforts to make automobiles more accessible to TANF recipients, such as providing opportunities for them to purchase cars with low-interest or interest-free loans.

Efforts to assist TANF recipients acquire and/or maintain reliable vehicles could be a key factor in boosting their likelihood to secure employment. For instance, Blumenberg (2000) notes that in Los Angeles, residents who live near the downtown core have access to four times as many jobs within a 30-minute commute by car than if they rely on public transportation. In a similar vein, Cervero, Sandoval, and Landis (2000, cited in Blumenberg, 2000), as well as Ong (1996, cited in Blumenberg, 2000), found that welfare recipients with access to reliable automobiles have higher employment rates and earnings than do recipients who rely on other modes of transportation.

<u>Education</u>

The notion of educational attainment heightening one's chances for stable and rewarding attachment to the labor market is not a novel concept to policy observers, including those focusing on welfare policy. For instance, Harris (1993) refers to Becker (1964), Mincer (1974), and Presser and Baldwin (1980) and their development of the *human capital* model, which predicts that welfare recipients with greater investments in human capital, such as education and job skills, are more likely to obtain employment and exit welfare than those with less human capital.

Indicative of the differing opinions that permeates the scholarly community, however, Cooke (1998) opines that structural changes to the American economy during the previous twenty years has resulted in the diminished importance of education for those seeking to move from welfare to work, particularly those seeking lower-skilled positions. For instance, phenomena such as downsizing, outsourcing, plant relocation and the use of contract labor and temporary employees has resulted in a downward pressure on wages and a bifurcated labor market throughout the country, in which educational level, at least the completion of a high school diploma and/or GED, means little to employers seeking to fill openings in the burgeoning service industries.

As a means of empirically testing the human capital model, Harris (1993) obtained data from the *Panel Study of Income Dynamics* (PSID) for the years 1984 to 1986, with the intent of tracing the process through which single mothers worked, or failed to work, their way off of cash assistance. The results from this analysis indicated that the majority of women worked even while still collecting welfare, but that their educational level significantly affected the likelihood of whether their employment income would exceed the 'break-even' level, that is, the amount of

income that left one no longer eligible for welfare receipt. In fact, the chance of obtaining a job that immediately translated into an exit from cash assistance was increased by 2 ½ times for those women who had graduated from high school, which suggests that promoting human capital is a wise investment for architects of welfare policy.

In an another analysis of PSID data, this time dating from 1983 to 1988, Harris (1996) sought to determine those factors that distinguish single mothers who permanently exit the welfare rolls from those that leave but then later return to welfare. The author determined that the factors involved in decreasing the likelihood of a return to AFDC include having fewer children (one or two children as opposed to three or more), living in a non-urban area, and education. The impact of high school education was found to be considerable, as high school graduates "have a 39 percent lower chance of returning to welfare…[and] that education is more important in maintaining welfare exits than is contact with the labor force prior to entering welfare" (p. 416).

Utilizing data from the *National Longitudinal Survey of Youth* (NLSY) for the time period of 1979 to 1992, Meyer and Cancian (1996) tracked the subsequent welfare receipt, poverty status, and primary sources of income of women in their 20s during the first five years following their initial exit from AFDC. Out of a sample of 637, the authors reported that the 144 of these women who were poor throughout the observation period (i.e., their incomes never rose beyond the poverty line) were less likely to be employed than non-poor women, and were more likely to derive their income from sources such as AFDC, Food Stamps, and SSI. Moreover, the notion of education as an effective anti-poverty strategy gained credence from this study, as the poor women were much less likely to have completed high school than were the non-poor women (36.3% to 50.5%, respectively).

In a longitudinal study on teenage mothers and welfare dependency, Harris (1991) gleaned data from the Baltimore study. This study tracked 288 women living in Baltimore who had their first child when they were 18 or younger during the late 1960s, and then were observed for 17 years thereafter. Data on the participants were collected at five points: Time 1, during pregnancy; Time 2, 1 year following delivery; Time 3, 3 years after delivery; Time 4, 5 years after delivery; and Time 5, which was 17 years after delivery.

 Following her analysis, Harris (1991) found that the sample could be categorized into three groups: those who found employment and were no longer in receipt of welfare; those who found employment and were still in receipt of welfare, and those that did not find employment and were in receipt of welfare. It should be noted that being employed was a common occurrence for this sample, even for long-term welfare recipients. For instance, 91% of women who experienced 9 or more years of AFDC receipt over the observation period supplemented their income with labor market earnings.

Using multinomial logit regression to estimate the probability that a woman fell into one of the groups of welfare mothers in contrast to the other two, Harris (1991) found that graduating from high school was a significant factor when comparing those who were employed and exited welfare with those who were not employed and who did not exit welfare, and with those who were employed but who did not exit welfare. In both comparisons, graduating from high school was found to be significantly associated with obtaining employment and exiting AFDC.

These findings led Harris (1991) to conclude that "teenage mothers who rely on welfare while they finish their high school education are choosing a more efficient route to self-sufficiency than are teens who drop out of school and prematurely enter the labor market" (p.

510), and that welfare recipients will benefit most from welfare-to-work programs that invest in both education and job training rather than job training alone.

In another study on the relationship between education level and earned income among welfare recipients, Cheng (2002), following a secondary data analysis of participants in the *National Longitudinal Survey of Youth 1979* (NLSY79), which yielded the labor force experience of over 12,000 national representative people from 1979 to 1998, proposed there are four distinct modes of adapting to welfare receipt. These are: dependency, supplementation, self-reliance, and autonomy.

Dependency refers to being unemployed and totally dependent on welfare and other forms of assistance to meet financial needs. Some welfare recipients engage in *supplementation*, however, in which they combine earned income with welfare benefits and perhaps in-kind assistance to meet their financial needs. *Self-reliance* refers to those individuals who no longer receive AFDC/TANF but, despite being employed, do not escape poverty. These individuals are often referred to as the 'working poor'. Finally, *autonomy* describes persons who escape both welfare receipt and poverty, primarily through their employment income (Cheng, 2002).

Given that the outcome variable (mode of adaptation) comprised four categories, Cheng (2002) employed multinomial logistic regression to analyze the data. Educational level was measured by the numbers of years of school completed, and it was found that greater educational attainment did significantly increase the likelihood that participants would exit dependency and enter the supplementation mode of adaptation, but it did not yield statistical significance when considering those factors associated with become self-reliant or autonomous.

In a study on the transition from welfare-to-work among women with histories of substance abuse, Metsch, McCoy, Miller, McAnany and Pereyra (1999) administered a

structured questionnaire to 100 low-income women following their discharge from the Village

Residential Drug Treatment Programs in Miami, Florida. The questionnaire included questions

on demographics, work status, and perceived barriers/facilitators to stable labor market

attachment. Following the administration of the questionnaire, bivariate analyses by the authors

indicated that high school graduates were significantly more likely to be employed than non-

graduates (p=0.007), and results from the multivariate analyses indicated that women with a high

school education were five times more likely to be employed than those who did not graduate.

Despite the relatively small size of this sample and its lack of representativeness (i.e., the typical

welfare recipient does not attend an intensive, inpatient drug treatment program), the authors'

findings do support the notion that human capital investments such as a high school degree

and/or GED can facilitate gainful employment among the welfare population.

In an attempt to develop a better understanding of those factors that facilitate the welfare-

to-work process, Brooks and Buckner (1996) sampled 436 low-income women from Worcester,

Massachusetts, and included in their analyses a comparison between those who were employed

(*n*=76) and those who were unemployed (*n*=128). While over 90% of the participants in both

groups were in receipt of AFDC, 68.4% of the employed group were high school graduates or

had completed the GED, while only 29.7% of the non-employed group had done the same. This

difference was statistically significant, as p<.0001, and after developing a multivariate logistic

regression model that simultaneously considered those factors that boosted and impaired the

participants' likelihood of labor market participation, the authors found that graduating from

high school or completing the GED boosted a participant's likelihood for employment by over 2

and ½ times.

Gaps in the Literature

On January 1st, 1997, the state of Georgia officially implemented its TANF plan. Included in the plan's provisions were work requirements for adult TANF recipients with no children less than one year of age, the use of personal responsibility agreements that recipients were required to comply with or face sanctions, and a stronger family cap protocol. Moreover, great emphasis was placed on recipients exiting the rolls and actively participating in the labor market in a swift fashion, rather than engaging in prolonged educational and job training programs. This employment-oriented approach, whose origins are found in the waiver period that was initiated statewide in Georgia in January 1996, was aptly entitled *Work First*. This decisive policy shift resulted in an unprecedented reduction in the state's welfare caseload. For instance, in 1994 the number of Georgian families on the welfare rolls totaled 140,365, but by August 1998 there were 84,513 (Risler et al., 2000).

As noted by Risler et al. (2000), Georgia, like most of the other states, was in the midst of an dynamic economic boom when it initiated welfare reform, although there was a great deal of variation in unemployment rates across the state, ranging from a low of 2% in urban areas to nearly 15% in some of the rural regions. This variation in economic climate is reflected in the findings from a 1998 survey of DFCS supervisors and other welfare reform stakeholders in Georgia. When asked whether they thought, on a statewide level, if the labor market would be able to absorb the flock of job-seeking TANF recipients, 20.5% believed there were plenty of jobs, 22.9% believed there were more than enough jobs, and 8.8% believed there were just enough jobs. In areas of rural decline, however (note: rural decline and the other geographic strata that constitute the state of Georgia are described in chapter 3), 86.3% of the respondents opined there was either a serious shortage of jobs, or not enough jobs available for those seeking

to exit the rolls. Clearly, these respondents believed that economic conditions play an important role in Georgia's welfare reform efforts.

Georgia's economy has expanded and contracted in conjunction with the nation's recent economic cycles. For instance, Boatright and Bachtel (1998, cited in Risler et al., 2000) report that following the introduction of the PROWRA, Georgia's unemployment rate was 4.5%, which was below the national average of 4.9%. Kanell (2003) notes that as of July 2003, however, Georgia's unemployment rate was reported to be 5.4%, which is indicative of the so-called 'jobless recovery' that has plagued the American economy since the recession officially ended in late 2001.

Noticeably absent from the literature is how this recent economic downturn in Georgia has affected the state's welfare reform efforts, however. The decline in Georgia's welfare caseloads noted above continued steadily until 2001, when the average monthly number of families receiving cash assistance was 50,904. This eight-year decline reversed direction in 2002, however, as the average monthly number of families in receipt of TANF increased to 54,682 (Georgia Department of Human Resources, 2002).

Thus, while there appears to be a relationship between the rise in TANF caseloads in Georgia and its souring economy, it is necessary to engage in empirically-based research to determine to what extent, if any, the economic climate has had on the employment status of the state's former and current TANF recipients. It is this necessity that provides the rationale for this dissertation study, whose methodological components are described in the following chapter.

CHAPTER 3

METHODOLOGY

When analyzing the impact of economic climate on welfare reform, it is crucial that one considers the employment status of former and current welfare recipients, and not just fluctuations in welfare caseloads. This is made glaringly evident when one considers that of the 7 million welfare recipients across America that exited the rolls sometime between 1996 and 2002, only 60 percent of them secured employment in the formal economy (Hays, 2003). Hence, an analysis based on monitoring fluctuations in welfare caseloads results in an inaccurate means of determining the extent to which economic climate influences the welfare-to-work process.

Along with economic climate, this author chose three other variables that the literature suggests influences the employment status of welfare recipients: health status, transportation status, and level of education. This was done so as to create a basis of comparison, that is, to determine the extent to which economic climate impacts the employment status of welfare recipients relative to other variables found in the literature to be significant predictors of employment.

Research Question

This study is predicated primarily upon the following research question: How significant a factor is economic climate in predicting employment among former and current TANF recipients in Georgia? In conjunction with answering this primary research question, this author also seeks to ascertain the extent to which perceived health status, ownership of an operational vehicle, and

completion of a high school degree or GED can predict employment among the same population group.

Hypotheses

In this study, this author tests the following hypotheses:

1. Variation in a county's unemployment rate is a significant predictor of employment among the participants, that is, higher unemployment rates will decrease the likelihood of their being employed, and lower unemployment rates will increase the likelihood of their being employed.

2. Ratings one's health status as 'good' or 'excellent' is a significant predictor of employment among the participants.

3. Owning an operational vehicle is a significant predictor of employment among the participants.

4. Completion of a high school degree or GED is a significant predictor of employment among the participants.

Design

This study utilized a correlational design, as the variables were assigned rather than manipulated. Data was obtained through the third wave of data collection for the Georgia Welfare Reform Research Project. This project has evolved into a longitudinal panel study, as its participants were equivalent to the original participants that were sampled in the first wave of data collection for the Georgia Welfare Reform Research Project, and who were again sampled in the second wave. The first wave occurred between August and mid-November 1999 while the second wave transpired between the fall of 2000 and early 2001 (Risler et al., 1999; Sullivan, 2001).

The data collection instrument in this study was the *TANF Recipient Survey,* which was designed by the Georgia Welfare Reform Research Project staff prior to the first wave of data collection. This survey was developed following a thorough review of the literature and interviews with DFCS county directors, Family Connection directors, and other professional organizations cognizant of issues facing TANF recipients. It was then pilot tested on approximately 60 Georgian TANF recipients residing in four different counties (Risler et al., 1999).

The *TANF Recipient Survey* used in Wave I and Wave II was a 185 item instrument, consisting of 8 sections and 3 subsections, that elicited quantitative and qualitative data in regards to the following variables: personal history and family relationships, living arrangements, health care, education, employment and work history, welfare experience, child issues (which contained three sub-sections on day care, school, and overall child well-being), family income and resources. While there are not any known reliability levels for these variables, the survey did boast a substantial level of face validity. This is due to the fact that informing its construction was the use of the rigorous, scientifically-based, principles outlined above (Sullivan, 2001).

The *TANF Recipient Survey* also contains seven standardized measures that measure various components associated with psychological well-being. These scales are as follows: *Perceived Control Scale,* the *Deragotis Depression Scale,* the *Rosenberg Self-Esteem Scale,* the *Happiness Scale,* the *Optimism Scale,* the *Life Satisfaction Scale,* and the *Self-Efficacy Scale.* With the exception of the *Happiness Scale,* which is a single-item measure, all of the scales have yielded impressive psychometric properties, with reliability and validity levels ranging from adequate to excellent (Sullivan, 2001).

For instance, Wallston (1990, cited in Sullivan, 2001) reports that the *Perceived Control Scale* has an alpha reliability estimate of .85, and that in addition to high face validity, it has a construct validity of .64 and .67. Derogatis, Lipman, and Covi (1973, cited in Sullivan, 2001) note that the reliability coefficient of the *Derogatis Depression Scale* is .86, and Derogatis, Lipman, Rickels, Uhlenhuth, and Covi (1974, cited in Sullivan, 2001) state that the scale contains both criterion and construct validity. As for the *Rosenberg Self-Esteem Scale*, Corcoran and Fischer (1987, cited in Sullivan, 2001) report that it has a Guttman-scale coefficient of reproducibility of .92, and Rosenberg (1979, cited in Sullivan, 2001) explains that it has correlated significantly with other self-esteem instruments such as the *Coopersmith Self-Esteem Inventory*. Snyder, Harris, Anderson, Holleran, Irving, Sigmon, Yoshinobu, Gibb, Langelle, and Harney (1991, cited in Sullivan, 2001) explain that the *Optimism Scale* has reliability coefficients ranging from .74 to .84, and that it exhibited convergent validity scores of .55 and .54 when compared to other optimism measures. As for the *Life Satisfaction Scale,* Pavot, Diener, Colvin, and Sandvik (1991, cited in Sullivan, 2001) note that it has a reliability coefficient of .87, and that its concurrent validity was established by using two college-aged samples. Finally, Pearling and Schooler (1978, cited in Sullivan, 2001) state that their *Self-Efficacy Scale,* developed and normed on a cluster sample of approximately 2300 adults aged 18 to 65 living in Chicago, boasted a reliability coefficient of .69. They did not report validity, although they partially assessed construct validity through factor analysis, as factor loading was done on all of the scale's items and elicited a range from .47 through .76.

The *TANF Recipient Survey* was also used in Wave III, but following the spring 2003 approval from the University of Georgia's *Institutional Review Board/Human Subjects Office*, project researchers added several items to the survey. This author added seven items to the child

well-being section which focused specifically on adolescent well-being, another doctoral student added nine items to the living arrangement section that dealt with social capital, while another doctoral student added one item to the health care section that asked participants if they were ever hospitalized for a self-harm attempt.

<div align="center">Sample</div>

According to UGA demographer Dr. Doug Bachtel, the 159 counties that comprise the state of Georgia can be classified into four distinct regions, or strata. They are: urban (strata 1), suburban (strata 2), rural growth (strata 3), and rural decline (strata 4) (Risler et al., 1999).

Urban counties include Georgia's core metropolitan urban centers, and consist of a large population of highly-educated individuals with ample resources. There is, however, a substantial segment of the urban population that has limited formal education and lives at or below the federal poverty level. The *suburban* counties, which consist primarily of a highly-educated and affluent population, are essentially metropolitan areas since a large segment of their residents are employed in the state's urban areas. Counties classified as areas of *rural growth* are found throughout Georgia, but tend to cluster in the state's northern regions. They usually contain a vibrant tourism sector and are situated nearby a regional growth center that contributes to the counties' economic development. Finally, counties classified as areas of *rural decline* have a paucity of employment opportunities and supportive services for their residents, who typically have low levels of education and job-related skills (Risler et al., 1999).

In July 1999, Georgia's TANF caseload consisted of 56,260 individuals. Prior to commencing with Wave I, staff from the Georgia Welfare Reform Research Project stratified the July caseload population, in accordance with one of the four strata outlined above. Employing a stratified random sampling procedure, in which the number of participants randomly selected

from one of the four strata was in proportion to the total number of recipients residing in it, the researchers arrived at a sample size of 201, which allowed for a confidence interval of 92.5%. The number of participants living in each strata was as follows: urban 77, suburban 45, rural growth 53, and rural decline 26 (Risler et al., 1999).

After attempting to determine current addresses on all of the participants through various methods (e.g., Internet searches and mailing out postcards), this author and other project staff mailed copies of the *TANF Recipient Survey to* all 201 of the original Wave I participants in spring 2003. As was the case in Waves I and II, the participants were promised $25.00 following their completion of the survey. Included with each mailed out survey was a prepaid, postmarked envelope with which participants could return their completed surveys. It should be noted that one participant passed away either prior to or right at the beginning of the data collection phase, thus diminishing the possible size of the sample to 200.

In September 2003, the UGA *Institutional Review Board/Human Subjects Office* approved a request from project staff to increase the reimbursement rate to $50.00 as a means of boosting participants' willingness to complete the survey, and when the data collection phase of this project officially ended in mid-December 2003, a total of 103 completed surveys were amassed. Fifty surveys were returned through the mail, and the rest were completed by telephone or in-home interviews by project staff. The in-home interviews, which required that this author and other project staff drive throughout the state of a Georgia, was an extremely time and labor-intensive process which included, but was certainly not limited to, two overnight trips devoted to locating and interviewing participants. One overnight trip occurred in July 2003 and it was to Albany, Georgia and the surrounding area while the other overnight trip, which occurred in November 2003, was to Savannah, Georgia and the surrounding area.

It should also be noted that all of the participants were respectfully requested to provide the name and address of a close friend or relative. This was done so that if the participant moved in the future, project staff could contact this referral so that they could find out the new address of the participant. This should greatly assist project staff during the next wave of data collection for the Georgia Welfare Reform Research Project.

<div align="center">Measures</div>

All of the measures used in this study, with the exception of unemployment rate which, as noted above, was used to measure economic climate, are found in the *TANF Recipient Survey*.

Unemployment rate

To measure unemployment, Georgia's non-seasonally adjusted monthly unemployment rates was used on a county-by-county basis, which are available on-line through the *Georgia Department of Labor, Workforce Information and Analysis* section. The listed rates are rounded off to one decimal place (e.g. 5.5). Along with unemployment rates, figures are given for the number of people employed, the number of people that constitute the labor force (both employed and unemployed), as well as the difference between the two. The unemployment rate, which is already listed, can be verified by dividing the number of people unemployed by the total number of people that constitute the labor force, and multiplying this by 100. It should be noted that two of this study's participants no longer lived in Georgia at the time they completed the survey; one was living in Virginia and the other was living North Carolina. Hence, non-seasonally adjusted monthly unemployment rates were also obtained on-line from the *Virginia Employment Commission Website* and the *North Carolina Department of Labor*.

As noted in chapter 1, the latest economic recession officially started in March 2001, and this date was used as the starting date for collecting county unemployment rates. November

2003, which was the last full month of the data collection period for this study, was the end date, and an average county unemployment rate for the months of March 2001 to November 2003 was then calculated for each participant included in this study. The only exception to this was the two out-of-state participants noted above, in which the starting point for the monthly unemployment rate of the relevant county or city (one participant lived in Petersburg, Virginia, which does not belong to a county) was the month in which they moved to this area.

Physical Health

Physical health was measured by giving respondents four Likert scale options with which they rate their own health. These options are 'Excellent,' 'Good,' 'Fair' and 'Poor.'

Transportation

The respondents elicited either a 'yes' or a 'no' response to the transportation status question, as they were asked if they owned a car or truck that was operational. These responses were coded as follows: 'No'= 0 and 'Yes'= 1

Education

The respondents elicited either a 'yes' or 'no' response to the education question, as they were asked if they graduated from high school or obtained a GED. These responses were coded as follows: 'No' = O and 'Yes' = 1

Employment status

The dependent variable was ascertained through the participants' response to a question that asked them how many hours per week they worked. This continuous variable was recoded with dummy variables that allowed for a dichotomous dependent variable. The participants responses were coded as follows: zero hours per week was coded as 'No' = 0 and one or more hours per week was coded as 'Yes' = 1.

Data Analysis Procedures

The data analysis procedure used in this study was *logistic regression*, a multivariate

statistical technique that, given a set of predictor or independent variables, predicts group

membership in a dichotomous dependent variable. Logistic regression has characteristics that

make it distinct from other statistical procedures, such as multiple regression. For instance,

multiple regression assumes a normal distribution of the dependent variable and a linear

relationship between the independent and dependent variables, but this is not the case when

building a logistic regression model. Moreover, while the dependent variable in logistic

regression is always dichotomous, the independent variables can be nominal with three or more

levels, as well as ordinal or continuous. Furthermore, the researcher may use any combination of

these types of explanatory variables (Allison, 1999; George & Mallery, 2001; Quinn, Rycraft, &

Schoech, 2002; Stokes, Davis, & Koch, 2000).

In this study, this author built the following logistic regression model:

$Y = B_o + B_{1(unemp)} + B_{2(health)} + B_{3(trans)} + B_{4(edu)} + u$, in which B_1 was the regression coefficient for

the county unemployment rate in which participants resided, B_2 was the regression coefficient for

the physical health status of the participants, B_3 was the regression coefficient for the

transportation status of the participants, B_4 was the level of the participants' education, and u was

random error. The dependent variable [Y] was the odds that the participants were employed

(George & Mallery, 2001).

CHAPTER 4

DATA ANALYSIS

As discussed in chapter 3, welfare reform's much heralded time limits and work requirements are not applicable to child only cases, and given the employment-based nature of this study, it would be clearly inappropriate to include child only cases in the analysis. Hence, although Wave III of the Georgia Welfare Reform Research Project consisted of 103 participants, only the sample's family cases were selected for this study. Included as family cases were all of those families where both the parent and the child(ren) were currently in receipt of TANF, or had been in receipt of AFDC/TANF in the past. Also included as family cases were families in which only the child(ren) was/were currently in receipt of TANF, but in which the parent had custody of the child(ren) and both the parent and the child(ren) had received welfare in the past.

The total number of family cases in Wave III was 76 and the mean age of the participants was 33.6 (SD=7.8). Approximately 97% of the participants were female, and approximately 83% were African-American and 17% were Caucasian. The average number of children under 18 living in the household was 2.2 (SD=1.2). All but one of the participants reported their marital status, and approximately 9% were separated, about 11% were married, approximately 17% were divorced, and nearly 63% had never married. See Table 1 for the demographic characteristics of the family cases.

Table 1.

Demographic Characteristics for the Family Cases (*n* =76)

Demographic Characteristic	Proportion
Gender	
Female	97.4%
Male	2.6%
Ethnicity	
African-American	82.9%
Caucasian	17.1%
Marital Status	
Never Married	62.7%
Divorced	17.3%
Married	10.7%
Separated	9.3%

Cross-Strata Demographic Characteristics

Of the 76 family cases, 31 belonged to strata 1 (urban), 10 to strata 2 (suburban), 18 to

strata 3 (rural growth), and 15 to strata 4 (rural decline). The two remaining cases were

classified as 'other,' or strata O, since they no longer lived in the state of Georgia. One of these

participants lived in Petersburg, Virginia while the other lived in Rocky Mount, North Carolina.

The mean age of the strata 0 participants was 24 (*SD*=1.4), for strata 1 participants it was 32

(*SD*=7.1), for strata 2 participants it was 38.3 (*SD*=7.8), for strata 3 participants it was 35.4

(*SD*=8.2), and for strata 4 participants it was 32.7 (*SD*=7.6). In terms of gender and ethnicity,

both of the strata 0 participants were female and one was African-American and the other was

Caucasian. Approximately 97% of the strata 1 participants were female, and about 90% were

African-American and 10% were Caucasian. Ninety percent of strata 2 participants were

African-American and 10% were Caucasian and all of them were female. As for strata 3

participants, approximately 94% were female, with approximately 72% being African-American

and 28% being Caucasian. One hundred percent of the strata 4 participants were female; 80%

African-American and 20% Caucasian. The mean number of children living in the household of

the strata 0 participants was 2.0 (SD=0), for strata 1 participants it was 2.2 (SD=1.3), for strata 2

participants it was 2.0 (SD=1.2), for strata 3 participants it was 2.2 (SD=1.2), and for strata 4

participants it was 2.5 (SD=.83). Refer to Table 2 for a cross-strata comparison of the

participants' demographic characteristics.

Table 2.

Cross-strata Comparison of Demographic Characteristics (n =76)

Strata	Gender	Ethnicity	* Marital Status	
0	100% Female	50% African-American 50% Caucasian	Never Married Married	50% 50%
1	96.8% Female	90.3% African-American 9.7% Caucasian	Never Married Divorced Married Separated	71% 16.1% 6.5% 6.5%
2	100% Female	90% African-American 10% Caucasian	Never Married Divorced Separated	60% 10% 30%
3	94.4% Female 5.6% Male	72.2% African-American 27.8% Caucasian	Never Married Divorced Married	55.6% 22.2% 22.2%
4	100% Female	80% African-American 20% Caucasian	Never Married Divorced Married Separated	57.1% 21.4% 7.1% 14.3%

*For strata 4, there is one missing value in the marital status section.

In terms of the employment status of the participants, which is the dependent variable in this study, 48.7% ($n = 37$) reported they were gainfully employed at the time they completed the survey, while 51.3% ($n = 39$) reported they were not. As for the employment status of participants per strata, 50% ($n =1$) of the strata O participants reported being gainfully employed. As for strata 1, 54.8% ($n = 17$) reported they were gainfully employed, as did 30% ($n = 3$) of strata 2 participants, 44.4% ($n = 8$) of strata 3 participants, and 46.7% ($n = 8$) of strata 4 participants. Tables 3 and 4 depict the employment status of the participants.

Table 3.

Employment Status of Family Cases ($n = 76$)

Gainfully employed	Proportion
Yes	48.7%
No	51.3%

Table 4.

Cross-strata Comparison of Employment Status ($n = 76$)

Strata	Gainfully employed	Proportion
0	Yes	50.0%
	No	50.0%
1	Yes	54.8%
	No	45.2%
2	Yes	30.0%
	No	70.0%
3	Yes	44.4%
	No	55.6%
4	Yes	53.3%
	No	46.7%

It should be noted that not all of the unemployed participants were actively seeking employment at the time they completed the survey. For instance, when asked what they were currently doing (question 5.1), 14 (35.9%) of the unemployed participants reported they were looking for work, 13 (33.3%) reported they were disabled, 5 (12.8%) reported they were housekeeping or caring for children at home, 3 (7.7%) reported they were students, 2 (5.1%) reported they were attending a DFCS work program, 1 (2.6%) participant reported she was temporarily laid off due to being pregnant, and one other participant (2.6%) reported 'other'.

Given that the focus of this study was determining the extent to which economic climate and the other selected variables predicted employment among TANF recipients or persons previously in receipt of TANF, it is reasonable to assume that the impact of these variables could best be assessed when considering only those participants who were employed or seeking employment. This is because it seems irrelevant to evaluate the extent to which economic climate influences employment among, for example, disabled participants, since their disability would most likely substantially reduce their capacity to participate in the labor market regardless of the state of the economy. Hence, *only* those participants who reported they were employed (*n* = 37) *or* were seeking employment (*n* = 14) were included in the following data analysis. Refer to table 5 for the sample's demographic characteristics.

Recalling that the independent variables in this study were county-level unemployment rates, physical health status, transportation, and education, comparisons were made between the two groups, that is, those who were employed and those who were seeking employment, to see if they differed on any of the independent variables.

Table 5. <u>Demographic Characteristics of the Sample ($n = 51$)</u>

Variable		Employed N(%)	Unemployed N(%)
Age	Mean(SD)	31.4(5.9)	31.4(8.9)
Gender	Female	37(100)	14(100)
Ethnicity	A.A.	31(84)	14(100)
	Cauc.	8(18)	
Mar. Status	Married	4(11)	
	Divorced	5(14)	1(7)
	Separated	3(8)	1(7)
	Never Married	24(65)	12(86)
	Missing	1(3)	

In terms of the county-level unemployment rates, there was little difference between the employed group ($M = 5.8$, $SD = 1.5$) from those seeking employment ($M = 6.1$, $SD = 1.9$). As for cross-strata comparisons, the county-level unemployment rate for the employed participant in strata 0 was 8.9%, whereas for the unemployed participant it was 10.3%. For strata 1, the mean county-level unemployment rate for employed participants was 5.4 ($SD = .74$), while for those seeking employment it was 5.3 ($SD = 1.0$); for strata 2 it was 4.4 ($SD = 2.2$) and 3.7 ($SD = 0$); for strata 3 it was 5.3 ($SD = 1.1$) and 5.6 ($SD = 1.0$), and for strata 4 it was 7.1 ($SD = 1.5$), and 7.6 ($SD = 2.0$), respectively.

Next, separate bivariate cross tabulations and the appropriate measure of association were conducted for each of the other independent variables, that is, health status, transportation, educational level, and the dependent variable, employment status, both for the sample as a whole

and then by strata. It should be noted that the variable measuring the participants' health ratings

was recoded from ordinal level to nominal level data, as responses 'excellent' and 'good' were

recoded as 'positive' and responses 'fair' and 'poor' were recoded as 'negative.' This was done

so that all the analyses of association would be between variables at the same level of

measurement (nominal), which results in more accurate findings (Babbie, Halley, & Zaino,

2003).

As shown in table 6, there was very little difference in the employment status between

those who rated their health positively (72.2% were employed versus 27.8% who were looking

for work) and those who rated their health negatively (73.3% were employed versus 26.7% who

were looking for work). This minuscule difference is reflected in the chi-square based measure

of association, Cramer's *V,* which was .011.

Table 6.

Health and Employment Status (*n* = 51)

			Are you currently employed?		Total
			No	Yes	
Self-Rating of Health	Positive	Count	10	26	36
		% within Self-Rating of Health	27.8%	72.2%	100.0%
	Negative	Count	4	11	15
		% within Self-Rating of Health	26.7%	73.3%	100.0%
Total		Count	14	37	51
		% within Self-Rating of Health	27.5%	72.5%	100.0%

In order to assess any relationship between health status and employment status within

the particular strata, bivariate cross tabulations and the test for Cramer's *V* was then conducted

on each strata. For strata 0, Cramer's *V* was 1.0, but given the small number of participants in

this strata (2), this should be interpreted with extreme caution, whereas for strata 1, Cramer's *V*

was .038, for strata 2 it was .333, for strata 3 it was .058, and for strata 4 it was .039. Refer to

table 7 for the results of this bivariate cross tabulation within each strata.

Table 7.

Cross-strata Comparison of Health and Employment Status (*n* = 51)

strata				Are you currently employed?		Total
				No	Yes	
Other	Self-Rating of Health	Positive	Count	0	1	1
			% within Self-Rating of Health	.0%	100.0%	100.0%
		Negative	Count	1	0	1
			% within Self-Rating of Health	100.0%	.0%	100.0%
	Total		Count	1	1	2
			% within Self-Rating of Health	50.0%	50.0%	100.0%
urban	Self-Rating of Health	Positive	Count	3	12	15
			% within Self-Rating of Health	20.0%	80.0%	100.0%
		Negative	Count	1	5	6
			% within Self-Rating of Health	16.7%	83.3%	100.0%
	Total		Count	4	17	21
			% within Self-Rating of Health	19.0%	81.0%	100.0%
suburban	Self-Rating of Health	Positive	Count	1	2	3
			% within Self-Rating of Health	33.3%	66.7%	100.0%
		Negative	Count	0	1	1
			% within Self-Rating of Health	.0%	100.0%	100.0%
	Total		Count	1	3	4
			% within Self-Rating of Health	25.0%	75.0%	100.0%
rural growth	Self-Rating of Health	Positive	Count	4	6	10
			% within Self-Rating of Health	40.0%	60.0%	100.0%
		Negative	Count	1	2	3
			% within Self-Rating of Health	33.3%	66.7%	100.0%
	Total		Count	5	8	13
			% within Self-Rating of Health	38.5%	61.5%	100.0%
rural decline	Self-Rating of Health	Positive	Count	2	5	7
			% within Self-Rating of Health	28.6%	71.4%	100.0%
		Negative	Count	1	3	4
			% within Self-Rating of Health	25.0%	75.0%	100.0%
	Total		Count	3	8	11
			% within Self-Rating of Health	27.3%	72.7%	100.0%

Next, bivariate cross tabulations and the test for Cramer's *V* were conducted to determine the relationship between transportation and employment status. For the sample as a whole, the value for Cramer's *V* was .29, and the cross-strata comparison yielded some interesting results. For strata 0 and 2, no value for Cramer's *V* could be established, since all of the participants in these strata owned a reliable vehicle. For strata 1, Cramer's *V* was .220, for strata 3 it was .73, which exhibits a strong association (Babbie et al., 2003) and for strata 4 it was .083. Refer to table 8 below and table 9 on the following page for the results of the bivariate cross tabulation between transportation and employment status.

Table 8.

Transportation and Employment Status (*n* = 51)

| | | | Are you currently employed? | | Total |
			No	Yes	
Do you own a car that is operational?	no	Count	9	12	21
		% within Do you own a car that is operational?	42.9%	57.1%	100.0%
	yes	Count	5	25	30
		% within Do you own a car that is operational?	16.7%	83.3%	100.0%
Total		Count	14	37	51
		% within Do you own a car that is operational?	27.5%	72.5%	100.0%

Finally, the relationship between education and employment status was assessed through bivariate cross tabulations and tests for Cramer's *V*. There was little proportional difference between the employed participants and the participants seeking employment in terms of attaining a high school degree or a GED. For instance, out of the employed participants (*n* = 37), 23 (62.2%) had completed high school or the GED, while 14 (37.8%) had not. As for the

Table 9.

Cross-strata Comparison of Transportation and Employment Status ($n = 51$)

Strata				Are you currently employed?		
				No	Yes	Total
Other	Do you own a car that is operational?	yes	Count	1	1	2
			% within Do you own a car that is operational?	50.0%	50.0%	100.0%
	Total		Count	1	1	2
			% within Do you own a car that is operational?	50.0%	50.0%	100.0%
urban	Do you own a car that is operational?	no	Count	3	8	11
			% within Do you own a car that is operational?	27.3%	72.7%	100.0%
		yes	Count	1	9	10
			% within Do you own a car that is operational?	10.0%	90.0%	100.0%
	Total		Count	4	17	21
			% within Do you own a car that is operational?	19.0%	81.0%	100.0%
suburban	Do you own a car that is operational?	yes	Count	1	3	4
			% within Do you own a car that is operational?	25.0%	75.0%	100.0%
	Total		Count	1	3	4
			% within Do you own a car that is operational?	25.0%	75.0%	100.0%
rural growth	Do you own a car that is operational?	no	Count	5	2	7
			% within Do you own a car that is operational?	71.4%	28.6%	100.0%
		yes	Count	0	6	6
			% within Do you own a car that is operational?	.0%	100.0%	100.0%
	Total		Count	5	8	13
			% within Do you own a car that is operational?	38.5%	61.5%	100.0%
rural decline	Do you own a car that is operational?	no	Count	1	2	3
			% within Do you own a car that is operational?	33.3%	66.7%	100.0%
		yes	Count	2	6	8
			% within Do you own a car that is operational?	25.0%	75.0%	100.0%
	Total		Count	3	8	11

participants seeking employment ($n = 14$), 8 (57.7%) had completed high school or the GED versus 6 (42.9%) who had not. The appropriate measure of association yielded a weak relationship between education level and employment status, as Cramer's $V = .046$. As was the case with the other independent variables, bivariate cross tabulations were conducted within each strata to assess the relationship between education and employment status. Refer to table 10 on the following page for the results of these cross tabulations.

The test for Cramer's V was also conducted to measure the association between education and employment status within each strata. Cramer's V could not be detected in strata 0 since both participants had a high school diploma and/or GED, but for the other strata it was the following: strata 1, .13; strata 2, 1.0; strata 3, .22, and strata 4, .15. While the suburban (strata 2) participants exhibited a very strong association between education and employment status, this should be interpreted with extreme caution since there were only four participants measured in this strata.

In order to test the four hypotheses outlined in chapter 3 that form the rationale of this study, logistic regression analyses were then conducted in order to determine the extent to which the four independent variables in this study, that is, economic climate, health status, transportation status, and level of education predicted the employment status of the study's participants.

As is the case with multiple regression, multicollinearity, or the correlation between the independent variables, can occur in logistic regression and can cause problems when interpreting results. For instance, high levels of multicollinearity, such as an R_2 of .80 or more between at least two of the independent variables, can result in regression coefficients that, despite their large size, do not yield significant effects (Menard, 1995).

Table 10.

Cross-strata Comparison of Education and Employment Status ($n = 51$)

Strata		Are you currently employed?		
		No	Yes	Total
Other				
High School Diploma or GED?	Yes	1(50%)	1(50%)	2(100%)
Urban				
High School Diploma or GED?	No	1(12.5%)	7(87.5%)	8(100%)
	Yes	3(23.1%)	10(76.9%)	13(100%)
Suburban				
High School Diploma or GED?				
	No	1(100%)	0(0%)	1(100%)
	Yes	0(0%)	3(100%)	3(100%)
Rural Growth				
High School Diploma or GED?				
	No	3(50%)	3(50%)	6(100%)
	Yes	2(28.6%)	5(71.4%)	7(100%)
Rural Decline				
High School Diploma or GED?				
	No	1(20%)	4(80%)	5(100%)
	Yes	2(33.3%)	4(66.7%)	6(100%)

As noted by George and Mallery (2001), one way to detect multicollinearity is the construction of the correlation matrix, which allows the researcher to assess the extent to which the independent variables correlate, as indicated by their Pearson's *r* values, with one another. Refer to table 11 for the correlation matrix and to table 12 for the results of the logistic regression analysis.

Table 11.

Correlation Matrix: The Predictor Variables (*n* = 51)

		Constant	UNEMPRT	HC3.9	FIR8.8.1(1)	EDU4.2(1)
Step 1	Constant	1.000	-.771	-.765	-.287	-.120
	UNEMPRT	-.771	1.000	.250	.186	.038
	HC3.9	-.765	.250	1.000	.051	-.004
	FIR8.8.1	-.287	.186	.051	1.000	-.135
	EDU4.2	-.120	.038	-.004	-.135	1.000

Table 12.

Coefficents and Significance: Predictors of Employment (*n* = 51)

		B	S.E.	Wald	df	Sig.	Exp(B)
Step 1(a)	UNEMPR	-.213	.222	.920	1	.337	.808
	HC3.9	-.005	.502	.000	1	.993	.995
	FIR8.8.1	*-1.400	.685	4.179	1	.041	.247
	EDU4.2	-.043	.679	.004	1	.949	.958
	Constant	2.951	2.306	1.637	1	.201	19.120

*p<.05

The results from the correlation matrix gave no evidence of multicollinearity between the independent variables, which, as noted above, allows for a more accurate interpretation of the regression coefficients and their level of significance.

Hypothesis #1: Higher county-level unemployment rates will significantly decrease the likelihood that participants living in these counties will be employed. The results from this logistic regression analysis did not support this hypothesis.

Hypothesis #2: Participants who rate their health status more favorably will be significantly more likely to be employed than those who rate their health status less favorably. The results from this logistic regression analysis did not support this hypothesis.

Hypothesis #3: Participants who own an operational vehicle will be significantly more likely to be employed than those who do not own an operational vehicle. The results from this logistic regression analysis supported this hypothesis.

The odds ratio, or the odds of seeking employment rather than the being employed, is presented under Exp(B). The odds ratio of .25 for this variable indicates that, when holding the other independent variables in this study constant, owning an operational vehicle decreased a participant's odds of seeking employment rather than being employed by 75% (Menard, 1995; Morrow-Hall & Proctor, 1992).

As noted by Whitehead (2004), another way to interpret the odds ratio is by utilizing the formula 1/Exp(B), in which the calculated value indicates in this case how many more times a participant is likely to be employed if she/he owned an operational vehicle rather than not owning an operational vehicle. Given that $1/.247 = 4.05$, it can be concluded that when holding the other independent variables in this study constant, participants who owned an operational vehicle were approximately four times more likely to be employed than those participants who did not own an operational vehicle.

Hypothesis #4: Participants who have attained a high school diploma or GED will be significantly more likely to be employed than those participants who have not. The results from this logistic regression analysis did not support this hypothesis.

Logistic regression analysis also involves the construction of a classification table, which reports the accuracy of the regression model in predicting outcomes by comparing the predicted values for the dependent variable, based on the regression model, with the actual observed values in the data. Furthermore, logistic regression analysis produces a statistic known as *Nagelkerke R square*, which indicates what proportion of the variance in the dependent variable can be explained by the regression model (George & Mallory, 2001).

In this study, the regression model had an overall predictive accuracy of nearly 71%, and it accounted for 14% of the variance within the dependent variable (that is, whether or not the participants were working). Refer to table 13 below for the classification table and the Nagelkerke R square statistic.

Table 13. <u>Classification Table ($n = 51$)</u>.

		Predicted		
		Looking for work	Working	% Correct
Observed	Looking for work	1	13	7.1
	Working	2	35	94.6
Overall % Correct				70.6
Nagelkerke R2 = .140				

In order to determine the extent to which the independent variables predicted participants' employment status, based on the strata that the county of their residence belonged to, cross-strata

logistic regression analyses were then conducted. Given that it is necessary in logistic regression

analysis to have a sample size at least as large as the number of parameters being estimated

(personal conversation, Z.Zhang, March 4th, 2004), and that strata 0 only contained two

participants and strata 2 only contained four, strata 1 and 2 were combined to form subsample 1

($n = 25$), and strata 3 and 4 were combined to form subsample 2 ($n = 24$). The two participants in

strata 0 were not included in the cross-strata logistic regression analyses. Refer to tables 14 for

the correlation matrix for the independent variables of subsample 1 and table 15 for the results of

the logistic regression analysis.

Table 14.

Correlation Matrix: The Predictor Variables ($n = 25$)

		Constant	UNEMPRT	HC3.9	FIR8.8.1(1)	EDU4.2(1)
Step 1	Constant	1.000	-.588	-.626	-.133	.005
	UNEMPRT	-.588	1.000	-.213	-.293	.153
	HC3.9	-.626	-.213	1.000	.279	-.248
	FIR8.8.1	-.133	-.293	.279	1.000	-.378
	EDU4.2	.005	.153	-.248	-.378	1.000

Table 15.

Coefficients and Significance: Predictors of Employment ($n = 25$)

		B	S.E.	Wald	df	Sig.	Exp(B)
Step 1(a)	UNEMPRT	.444	.510	.756	1	.384	1.559
	HC3.9	-.504	.841	.360	1	.549	.604
	FIR8.8.1	-1.206	1.181	1.043	1	.307	.299
	EDU4.2	.337	1.158	.085	1	.771	1.401
	Constant	1.089	3.246	.112	1	.737	2.970

.

For subsample 1, there was no evidence of multicollinearity between the independent

variables, and none of hypotheses #1 through #4 were supported from the results of this logistic

regression analysis. Refer to table 16 for the model's predictive accuracy with subsample 1 as well as its Nagelkerke R square statistic.

Table 16.

Classification Table (n = 25)

		Predicted		
		Looking for work	Working	%Correct
Observed	Looking for work	0	5	0
	Working	0	20	100
Overall % Correct				80

Nagelkerke R2 = .098

Refer to tables 17 and 18 below for the correlation matrix of the independent variables in subsample 2 and for the results of the logistic regression analysis.

Table 17.

Correlation Matrix: The Predictor Variables (n = 24)

		Constant	UNEMPRT	HC3.9	FIR8.8.1(1)	EDU4.2(1)
Step 1	Constant	1.000	-.829	-.800	-.228	-.171
	UNEMPRT	-.829	1.000	.420	.113	-.027
	HC3.9	-.800	.420	1.000	-.039	.049
	FIR8.8.1	-.228	.113	-.039	1.000	.225
	EDU4.2	-.171	-.027	.049	.225	1.000

Table 18.

Coefficients and Significance: Predictors of Employment ($n = 24$)

		B	S.E.	Wald	df	Sig.	Exp(B)
Step 1(a)	UNEMPRT	-.142	.361	.154	1	.695	.868
	HC3.9	-.030	.798	.001	1	.970	.970
	FIR8.8.1	*-2.343	1.053	4.952	1	.026	.096
	EDU4.2	-.585	1.032	.321	1	.571	.557
	Constant	3.113	3.918	.631	1	.427	22.498

*p<.05

As was the case with subsample 1, there was no evidence of multicollinearity between the independent variables for subsample 2, but the results of this logistic regression analysis did support hypothesis #3. In other words, for the subsample 2 participants, owning an operational vehicle significantly increased the likelihood of their being employed. The odds ratio of .10 indicates that, when holding all of the other independent variables at a constant, owning an operational vehicle decreased the odds of a participant seeking employment rather than being employed by 90%. Or, given that 1/.096 = 10.42, participants who owned an operational vehicle were approximately ten times more likely to be employed than those who did not, after controlling for all of the other independent variables. Refer to table 19 below for the model's predictive accuracy with subsample 2, as well as its Nagelkerke R square statistic.

Table 19.

Classification Table (*n* = 24)

		Predicted		
		Looking for work	Working	% Correct
Observed	Looking for work	5	3	62.5
	Working	3	13	81.3
Overall % Correct				75.0

Nagelkerke R2 = .314

CHAPTER 5

DISCUSSION

Overview of Study

The results from this study suggest that owning an operational vehicle is a significant predictor of employment for former and current TANF recipients in Georgia. After controlling for the other independent variables included in the regression model that was employed in this study, that is, economic climate, health status, and level of education, participants who owned an operational vehicle were approximately four times more likely to be employed than those who did not own a vehicle. Furthermore, the model explained 14% of the variance in the participants' employment status.

The study also included cross-strata comparisons as separate analyses were conducted on participants who resided in particular geographic regions, or strata, within the state of Georgia. For the 25 participants who resided in urban and suburban regions, none of the independent variables used in the model were found to significantly predict their employment, and the model explained only about 10% of the variance within the dependent variable.

The model was considerably more robust for the study's 24 rural participants, however. After controlling for all of the model's other independent variables, it was found that participants who owned an operational vehicle were approximately ten times more likely to be employed than those who did not own one. Moreover, the model accounted for 31% of the variance within the particpants' employment status.

Findings

The basis for this study was predicted upon the following research question: How significant a factor is the economic climate in predicting employment among former and current TANF recipients in Georgia? This question was answered by comparing the impact of Georgia's economic climate, operationalized through county unemployment rates, on the participants' employment status with three other factors found in the literature to influence the transition from welfare to work. These factors were physical health status, access to transportation, and education. This author tested four hypotheses in this study, which were as follows:

1. Variation in a county's unemployment rate is a significant predictor of employment among the participants, that is, higher unemployment rates will decrease the likelihood of their being employed, and lower unemployment rates will increase the likelihood of their being employed.

2. Ratings one's health status as 'good' or 'excellent' is a significant predictor of employment among the participants.

3. Owning an operational vehicle is a significant predictor of employment among the participants.

4. Completion of a high school degree or GED is a significant predictor of employment among the participants.

These hypotheses were tested by this author's construction of a logistic regression model, in which county unemployment rates, participants' rating of their health status, ownership of an operational vehicle, and completion of a high school degree or GED were the independent variables and employment status, based on participation, or lack thereof, within the formal economy, as being the dependent variable.

Of the four tested hypotheses, only #3 was supported, both for the sample as a whole and for subsample #2, which consisted of participants residing in Georgia's rural areas. In this chapter, the implications of the findings that economic climate did not impact the participants' employment status are considered. Moreover, there is also a discussion regarding the implications emanating from the findings of the tests for hypotheses #2, #3, and #4, as are the strengths and limitations of this study. Recommendations for areas of further research are also made.

<div align="center">Implications</div>

As outlined in chapter 2, there are several studies in which welfare scholars utilize unemployment rates, both at the state or county-level, to assess the impact of economic conditions on welfare reform.   It was this use of unemployment rates by other scholars that provided the rationale for this author to incorporate county-level unemployment rates in this study.

Despite this use of unemployment rates, other measures of economic climate may also be found in the welfare literature. For instance, Chapman and Bernstein (2003) utilize unemployment rates of low-income single mothers in their analysis of the state of the economy and its implications for welfare reform. Despite the positive correlation between overall unemployment rates and the unemployment rates of low-income single mothers, there are substantial differences in their absolute values. For example, on a nationwide basis, the overall unemployment rate decreased from 5.4% in 1996 to 4.0% in 2000, but the unemployment rate of low-income single mothers was 13.6% in 1996 and then decreased to 9.8% by 2000.

In their assessment of welfare reform as a means to alleviate persistent poverty in the Southern United States, Henry and Lewis (2001) propose that it is difficult to accurately gauge a

particular county's economic prosperity, or lack thereof, by relying solely on its unemployment rate. They maintain that other components of the labor market must be assessed as well, such as

> employment growth rates and some industry mix variables….Specifically, are jobs growing in the local labor markets that most directly….provide opportunities for those leaving welfare in the South? and has recent job growth in the South been in the kinds of jobs-low skill-needed to absorb former welfare recipients (p. 61)?

The utility in measuring the economic fertility of sectors most likely to hire welfare recipients becomes more apparent when one considers that during the economic boom between 1996 and 2000, which was accompanied by the unprecedented reduction in the welfare rolls, over three-fifths (7.7 million) of the 12.2 millions jobs added to the economy were in two industries most likely to hire former TANF recipients; retail trade and services (Chapman & Bernstein, 2003).

In a similar vein, Bartik and Eberts (1999) argue that the unemployment rate is an "incomplete" (p. 120) measure for capturing all of the economic conditions that may affect the variation in welfare caseloads. They propose that, when assessing the impact of economic climate on welfare reform, other "industrial-mix measures" (p. 121) that have some logical relationship to issues relevant to the welfare-to-work process should be utilized. They suggest measuring the likelihood a region's industries will hire only those applicants with high school degrees (determined by the percentage of a particular industry's employees with a high school degree) and measuring the likelihood that a particular industry will hire welfare recipients (determined by the percentage of the industry's employees who received welfare the year previous to the year economic climate is being measured).

Along with the apparent incompleteness of unemployment rate as a measure of economic climate, there are also concerns within the scholarly community regarding its reliability. For

instance, Krugman (2004) points out that decreases in the unemployment rate are not necessarily indicative of a growing economy, since people who drop out of the labor force and quit searching for work in the formal economy are not considered unemployed. Thus, a decrease in the unemployment rate can be a result of the attrition of job-seekers rather than the creation of new jobs. This is particularly relevant when considering the impact of the current economic downturn, since 40% of the unemployed have been out of work for more than 15 weeks, thus heightening the chances that they will eventually withdraw from the job search process altogether.

Furthermore, Hoynes (1996) explains that county-level unemployment rates are estimated using an imputation procedure dubbed the "handbook method" (p. 12), in which different data sources are used to construct these rates, including the Current Population Survey and UI data on insured unemployment. Due to this reliance on multiple data sets, unemployment rates may be subject to significant measurement error, a risk particularly troublesome in a study such as this when cross-county unemployment rates were incorporated.

Given the limitations of unemployment rate as a measure of economic climate, it is more reasonable to conclude from the findings of this study that fluctuation in county-level unemployment rates did not significantly impact the employment status of the participants, rather than economic climate *per se*. This still begs the question, however, why did fluctuation in county-level unemployment rates not impact the employment status of TANF recipients in *Georgia*, whereas fluctuation in the unemployment rate was found to be a significant predictor of employment in some other studies considering other regions of the country, such as California (see chapter 2)?

One reason for this could be the nature and structure of a particular region's economy. In her study that found economic conditions did impact welfare caseloads, Albert (2000) explains that the effect of the economy on welfare reform efforts may be particularly pronounced in California because compared with some other states, job opportunities in the service industry, a sector which, as noted above, welfare recipients are likely to find work in, declined more substantially during the recession in the early 1990s and increased sharply during the state's subsequent recovery. Although Albert (2000) did not use unemployment rate as a measure of economic conditions, other studies cited in chapter 2, such as Kim (2000) and Cancien et al., (1999) did use unemployment rate as a measure and found that it significantly impacted the employment status of TANF recipients. It could be the case that in these studies, regional differences in economic structure resulted in the unemployment rate more accurately assessing the climate of sectors specific to welfare-to-work efforts than it does in Georgia. More research in this area is definitely warranted.

The fact that the second hypothesis that was not supported in this study, that is, variation in participants' perception of their health status would affect their employment status, could possibly be due to the way in which this variable was ambiguously measured, rather than health status *per se*. As noted in chapter 2, Danziger et al. (2000) found that physical health status did impact labor market attachment among welfare recipients. As was the case in this author's study, in which participants were asked to self-report their level of health in the *TANF Recipient Survey*, the participants in the study by Danziger et al. (2000) self-reported their level of health by rating it either poor, fair, good, very good, or excellent.

Along with this, however, they were asked to report any physical limitations they had in activities that could affect their employment status. This included activities such as walking,

climbing, lifting and carrying (Danziger et al., 2000). It could have been the case that in this

author's study, some participants had physical limitations that impeded their capacity to

participate in the labor market, but they nonetheless rated their health in a favorable fashion.

Conversely, there could have been other participants who rated their health in a negative fashion

but were not limited in any way to find employment. Thus, the use of a more comprehensive and

refined measure of health status could have substantially altered the findings in this study.

The third and final hypothesis in this study that was not supported was that variance in

level of education, specifically the completion of a high school degree or GED, would influence

the participants' employment status. In the study by Danziger et al. (2000) noted above, a lack

of human capital, which included having less than a high school degree or GED, was found to

impede the likelihood of employment at the p<.01 level.

It should be noted, however, that a lack of human capital was measured by Danziger et al.

(2000) not only through the absence of a high school degree/GED, but through two other

characteristics as well. These characteristics were being employed for less than 20% of the years

since a respondent turned 18, and experience with fewer than four out of the nine considered job

skills. These job skills included whether a respondent had used reading, writing, and/or

mathematical/computational skills, and/or had used computers or electronic instruments in the

formal workplace. A participant who had at least two of these three characteristics was

considered as having a lack of human capital.

Danziger et al. (2000) noted that having extensive work experience or skills can

compensate for a lack of education in the hiring process. In this author's study, however,

education level *alone* was considered, not in conjunction with work experience and/or level of

job skills. Perhaps the use of a more comprehensive human capital measure, in which education level was one of several indicators of human capital, would have rendered different results.

The one hypothesis that was supported in this study, that is, ownership of an operational vehicle would significantly boost the likelihood of a participant being employed, has important policy implications. For instance, assisting TANF recipients in the purchase and maintenance of a reliable vehicle could enable them to both secure and maintain gainful employment.

Unfortunately, however, policymakers in many states are not recognizing the importance of owning a reliable vehicle in regards to welfare reform and, in fact, are moving in the opposite direction.   For instance, Ong (2002) explains that in about half of all the states, restrictive TANF eligibility rules prevent a recipient from having a car worth more than $4650, and this limit also applies to food stamp and eligibility for Medicaid when a recipient leaves welfare. This punitive measure is reminiscent of the 'principle of less eligibility' policy stance that originated in Britain with the 1834 *Poor Law Amendment Act*, in which it was stipulated that a person on 'relief' should be less financially secure than the lowest-paid participant in the labor market (Bloy, n.d.).

In the case of vehicle ownership, however, the findings from this study strongly suggest that owning an operational vehicle (and an operational vehicle may very well be worth over $4650) is an important factor for people moving from welfare to work. Thus, any policy that stipulates a limit on the worth of a vehicle owned by a person applying for or in the receipt of TANF should be seriously re-considered, since it is the ownership of an operational vehicle that may make the difference between an individual being employed or unemployed.

Ong (2002) notes that there are some positive policy developments regarding the promotion of labor market attachment through the facilitation of vehicle ownership, however. For instance, the state of California has experimented with the *Lifeline Insurance Program* in

which insurance companies are required to offer reduced vehicle insurance rates to persons who earn less than 150 percent of the official poverty line. While this policy is a move in the right direction, more can be done to help remove the barrier between transportation and work for poor families.

Michael Sherraden of the *Center for Social Development* at Washington University in St. Louis has pioneered the anti-poverty strategy of *Individual Development Accounts* (IDAs), in which funding bodies such as governments, corporations, and foundations assist low-income families in the acquisition of assets. This is done by matching their savings at a 1 to 1 ratio or higher (Rank, 2001; Schreiner, Clancy & Sherraden, 2002).

IDAs could be established in Georgia to assist current and former TANF participants in purchasing, among other things, an operational and reliable vehicle. These accounts could be kept open following the purchase of the vehicle to assist with additional costs such as maintenance, insurance premiums, etc.

Given that there is a greater distance between jobs and a scarcity of public transportation (Fletcher & Jensen, 2000) in rural areas, it is not surprising that the findings from this study indicated that vehicle ownership was a significant predictor of employment among participants living in rural areas. Hence, when establishing IDAs for the purposes of assisting TANF recipients in purchasing vehicles, policymakers should place particular emphasis on rural Georgia.

Strengths and Limitations

Perhaps the most unique feature of the Georgia Welfare Reform Research Project, and which greatly strengthened the relevance this study has for the formulation of public policy, was the cross-strata comparisons. The four strata differ considerably not only in terms of absolute

population size, but also in terms of economic opportunities, the number of supportive services, and the age, ethnicity, and educational levels of the inhabitants (Nackerud et al., 1998).

As shown in this study, the barriers facing TANF recipients living in rural areas are different than those living in the suburban and urban areas of Georgia. Thus, appropriate policy interventions differ by what strata they are intended for but this cannot be known without engaging in the rigorous, cross-strata research that was indicative of this study.

Another strength of this study, and one that should continue to expand during subsequent waves of the Georgia Welfare Reform Research Project, was the rapport between the participants and project staff. Sullivan (2001) notes that one possible limitation with this project is that the response of participants may not always be accurate due to a desire to appear socially acceptable. While this was also a concern in Wave III, it is this author's opinion that this risk for participants' response bias diminished due to the mutual goodwill between the participants and project interviewers. This rapport has been facilitated by the in-home interviews with participants during all three waves of data collection. During the Wave III data collection phase, it was this author's experience on several occasions that when participants were located in their respective homes, they reminisced fondly about previous interviews with project staff, and this author always acknowledged the staff's indebtedness for their participation in the study. While this general goodwill between the participants and project staff did not altogether eliminate the risk of participants' response bias, it did, in this author's opinion, diminish it, since participants were more likely to respond openly and accurately to someone with whom they were comfortable and trusted.

It should also be noted that great effort was made to protect the confidentiality of the participants throughout the study. For example, on the postcards that were sent to the

participants prior to the data collection stage, no mention was made about the Georgia Welfare Reform Research Project. Rather, the postcards stated that the UGA School of Social Work was again sending out questionnaires pertaining to the issues facing Georgian families, and notified the participants how they could contact this author if they had any questions.

Another strength of this study was the response rate of the participants. As noted in chapter 4, there were a total of 103 participants in Wave III of the Georgia Welfare Reform Project, which resulted in a response rate of 51%. According to Royse, Thyer, Padgett, and Logan (2000), a response rate of 50% or more greatly increases a study's credibility.

In terms of the study's limitations, the small sample size must be considered. According to the esteemed statistician, Dr. Billard of UGA, 32 strata 1 participants, 19 strata 2 participants, and 1 participant each for stratum 3 and 4 are required to infer, at a 92.5% confidence interval, the study's findings regarding the dependent variable, which was item 5.3 in the *TANF Recipient Survey*, 'How many hours a week do you now work?' (personal conversation, July 28th, 2003)

In this author's study, however, there were 21 strata 1 participants, 4 strata 2 participants, 13 strata 3 participants, and 11 strata 4 participants. Thus, a 90% confidence interval was attained in strata 1, and a 92.5% confidence interval (or higher) was attained in stratum 3 and 4, but in strata 2, a confidence interval of less than 90% was attained. In terms of the sample as a whole ($n =51$), a confidence interval of 90% was attained (personal communication, Lynne Billard, July 28th, 2003). Hence, any generalizations made from this study, particularly in regards to the urban and suburban regions of Georgia, should be made with extreme caution. As for the findings pertaining to strata 3 and 4, however, they can be generalized with an adequate level of certainty (Royse et al., 2000).

Recommendations for Future Studies

Given the employment-based nature of welfare reform, it is evident that studies need to continue regarding the impact economic climate has on welfare reform efforts, particularly at the state and localized levels. This is due to the fact that, as shown in this study, the findings from studies on welfare reform efforts in one state, or even in a region within a state, cannot necessarily be generalized to other states or regions. The need for more evaluative studies at the state and localized levels becomes even further amplified when one considers that, along with tremendous variation across the nation in terms of economic, demographic, and political factors, the devolutionary nature of welfare reform means that states and localized regions will differ greatly in terms of their respective welfare policies (Albert & Catlin, 2002).

It is crucial that studies exploring the relationship between economic climate and welfare reform don't focus solely on participants' employment status or the number of welfare caseloads, but also concentrate on how economic climate impacts the *types* of jobs that former and current TANF recipients obtain when they do secure employment. The type of job includes such factors as stability, that is, permanent full-time employment versus temporary and/or part-time employment, as well as wages and the provision of benefits (e.g., health care), both of which, if in sufficient quantity, can propel employees and their families out of poverty.

Poverty is a social problem that should be of grave concern to the policy community, since there is a growing body of evidence that poverty in America undermines the physiological, psychological, and emotional well-being of the nation's poor children and families (Rank, 2001; Seccombe, 2000; Seccombe, 2002). As noted in chapter 1, poverty rates declined from 1996 to 1999, and some social welfare observers at least partially attributed this to the decline in welfare caseloads that occurred following the promulgation of the PRWORA. Since 2000 rates of

poverty and food scarcity in America have begun to climb, however (Catholic Campaign for Human Development, 2004), which indicates that the labor market, to which millions of former welfare recipients were propelled into, is not adequately providing for everyone's needs.

When former president Bill Clinton promised in his 1992 presidential campaign to revamp welfare policy across the nation, he intended to transform the American welfare state into a 'work-based safety net.' In other words, he aspired to terminate the open-ended cash assistance indicative of AFDC and place time limits on welfare receipt, but he also aspired to significantly reduce the poverty rates of those moving from welfare to work by introducing a plethora of progressive policy measures such as national health insurance, an increase of both the *Earned Income Tax Credit* (EITC) and the minimum wage, and an expansion of child care programs. While Clinton succeeded in becoming President, his ambitions to transform the social safety net were thwarted by a fiscally conservative Congress who passed their own welfare reform bills. After vetoing two Congressional bills for which he saw as being overly punitive, Clinton finally settled on a compromise and signed the PRWORA in 1996 (Films for the Humanities and Sciences, 1998).

The development and implementation of social policy is often rife with conflict between rivaling faction and groups, and it apparent that welfare reform is no exception to this (Collins, 1985; Howe, 1987; Williams, 1989). For instance, when the PRWORA came up for reauthorization in 2002 it did not pass Congress. Instead, a stalemate occurred between Democrats, who sought increased federal funding for child care programs, and Republicans, who wanted to increase the work requirements by putting 70 per cent of adult recipients to work for 40 hours per week. Consequently, instead of reauthorizing the PRWORA, Congress has extended it several times, and it appears that reauthorization will not occur until after the

presidential election in November 2004 (Besharov, 2004). Hence, an opportunity for another transformative shift in American welfare policy is on the horizon.

Given the disturbing continuance of poverty in America, including poverty among the working poor (Ehrenreich, 2001; Shipler, 2004), and the employment-based nature of welfare reform, it is imperative that sound research efforts continue so as to better understand what factors, including economic climate, boost the likelihood of TANF recipients securing not only employment, but a means of escaping poverty. It is important to note that research findings alone will not decrease poverty, however. It is only when the policy community makes a concerted effort to implement relevant research findings by spearheading the development of a comprehensive and responsive welfare state will the well-being of America's poor families truly be enhanced.

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APPENDIX A

GEORGIA WELFARE REFORM RESEARCH PROJECT

TANF RECIPIENT SURVEY

Code # _____**Gender** _____   **Race/Ethnicity**_____
County#_____   **Age** _____   **Child Only**_____

Address_____

City _____**County** _____   **Zip Code**_____

We are very interested in how individuals and families who are currently on TANF are getting along. The State of Georgia knows that welfare reform has cut the number of folks on welfare, but no one is really sure how the folks still on TANF are doing. Because of this, we'd like to ask you a few questions about the ways in which your life has gotten better or worse as a result of the changes in the welfare laws. We would also like some basic information about your income and financial resources as well as your employment and education. Since we will be comparing folks on TANF around the state, your individual responses are very important
in helping us develop a clear picture of the impact of welfare reform. Please know that your privacy is important to us and that your responses will be confidential.

<u>Section 1</u>   <u>Personal History and Family Relationships</u>

1.1   Are you currently residing in the county where you were born?

    1. Yes
    2. No

1.2   What is your current marital status, are you married, widowed, divorced, separated, or never been married?

    1. Married
    2. Widowed (go to 1.2.1)
    3. Divorced (go to 1.2.1)
    4. Separated (go to 1.2.1)
    5. Never been married (go to 1.2.1)

1.2.1   Are you living as a couple with a boyfriend/girlfriend or partner?

        1. Yes, living as a couple
        2. No

1.3   Do any of your children under the age of 18 currently live somewhere other than your household? (CHECK ALL THAT APPLY)

        1. Yes (go to 1.4)
        2. No (go to 1.5)

1.4.   Where are they living?

        1. Foster care (go to 1.4.1)
        2. Living with other parent
        3. Living with other relative
        4. Living with a friend
        5. Living in a group home or behavioral correction facility
        6. Has independent child under 18

        1.4.1   How many months has your child been in that location?

                _____ (insert #)

        1.4.2   Is that child receiving TANF benefits?

1.5   How many adults over 18 are now living in your household _____(insert#)

1.6   How many children, UNDER 18 are now living in your household. Please include the child's age, gender, and your relationship with them **(circle focal child)**.

_____(number of children)

	Name	Age	Gender	Relationship
Child # 1	_____	_____	_____	_____
Child # 2	_____	_____	_____	_____
Child # 3	_____	_____	_____	_____
Child # 4	_____	_____	_____	_____

1.7   How old were you when your first child was born?

_____(insert age)

END SECTION 1

Section 2   **Living Arrangements**

2.1   As a place to raise your children, how would you rate your neighborhood?

1. Excellent
2. Very good
3. Good
4. Not too good
5. Awful

2.2   Do you currently own your own home, rent, live with family, live in a group shelter, are homeless, or have some other housing arrangement?

1. Own your home
2. Rent your home/apartment/room
3. Live with family
4. Live in a group shelter
5. Homeless
6. Live in some other housing arrangement
7. Other _____

2.2.1   How much do you pay each month for rent/mortgage?

_____(insert amount)

2.3   Approximately how many times have you moved in the last year?

_____(insert #)

2.4   Thinking of your last move, what was the main reason you moved?

1. Took another job
2. Got married
3. To live closer to work
4. Could afford a better place / better neighborhood
5. Bought a home
6. Could not afford the rent or house payment
7. Conflict with spouse or partner.
8. Was homeless
9. Other _____

2.5   How many groups or organizations do you belong to and attend regularly (e.g., church, sports team, social club, etc.)? _____

2.6   How often do you attend religious services?

1. Not at all
2. Once or less per month
3. 2-3 times per month
4. Once per week
5. 2-3 times per week

2.7   Have you attended a local community event in the past 6 months?

1. Yes
2. No

2.8   How likely is it that you would ask your neighbors to take care of your children for a few hours?

1. Very unlikely
2. Unlikely
3. Neither unlikely nor likely
4. Likely
5. Very likely
6.

2.9   How much do you trust most of your neighbors?

1. Very much
2. Quite a bit
3. Somewhat
4. Not much
5. Not at all

2.10   How well do people in your neighborhood get along with each other?

1. They don't get along at all
2. They don't get along that well
3. They get along okay
4. They get along quite well
5. They get along very well

2.11   How helpful are the social service agencies in your community in solving your family's problems?

1. Not at all
2. Rarely helpful
3. Occasionally helpful
4. Helpful
5. Very helpful

2.12   How much do you feel you can trust your local government service providers?

1. Very little
2. A little bit
3. Somewhat
4. Quite a bit
5.   A lot

END SECTION 2

Section 3   Health Care

3.1   Do you currently have health insurance for yourself, including medicaid?

1. Yes (go to 3.1.1)
2. No, uninsured (go to 3.2)

3.1.1 What type of health insurance do you have for yourself?

1. Medicaid
2. Medicare
3. Employer provided insurance
4. Insurance you have purchased on your own

3.2   Does your child have health insurance?

1. Yes (go to 3.2.1)

2. No, uninsured (go to 3.3)

3.2.1 What type of health insurance do they have?

    1. Medicaid
    2. Employer provided insurance
    3. Insurance you have purchased on your own
    4. PeachCare for Kids
    5. Different plans for different children

3.3   How often is your child sick?

1. All the time
2. 4 times a month
3. 2 - 3 times a month
4. Once a month
5. Less than once a month

3.3.1 Does your child have a health problem?

    1. Yes
    2. No

3.3.2 What kind of health problem is it?
    _____

3.4   Where do you go when your child is sick?

1. Nowhere, care for child at home
2. Family member / friend
3. County Health Dept.
4. Hospital emergency room
5. Private doctor

3.5   How much time does it usually take for you to travel to get help for your sick child?

Amount of time in minutes _____

3.6   Is your child currently on medication prescribed by a doctor?

1. Yes (go to 3.6.1)
2. No (go to 3.7)

3.6.1 Name of medication_____ What for _____

3.7   Have you ever lost a job because you had to care for a sick child of your own?

    1. Yes
    2. No

3.8   Please rate your child's health.

    1. Excellent
    2. Good
    3. Fair
    4. Poor

3.9   Please rate your own health.

    1. Excellent
    2. Good
    3. Fair
    4. Poor

3.10   Do you have any health problems?

    1. Yes (go to 3.10.1)
    2. No (go to 3.11)

    3.10.1 What kind of health problem do you have?

        _____ (open ended)

     3.10.2 How much does this problem limit your ability to work?

        1. Cannot work at all
        2. Can do some light work
        3. Does not interfere with my ability to work
        4. N/A, Retired / Grandparent

3.11   When was the last time you saw a doctor?

    1. Less than 1 month ago
    2. 1 month to 6 months ago
    3. More than 6 months to 12 months ago
    4. More than a year ago

3.12   Do you or your child have a disability?

    1. Yes (go to 3.12.1)
    2. No (go to Section 4)

3.12.1 What is the type of disability?

_____ (Circle Child / Adult)

3.12.2 What type of benefits or payments does the person with the disability receive?

    1. Federal Disability Insurance (OASDI) (circle C / A)
    2. Federal Disability (Work-mans comp., Veterans disability, Black Lung) (circle C / A)
    3. Permanently Disabled Aid (SS, APDT, Title XIV) (circle C / A)
    4. Aged, Blind and Disabled Aid (SS, AABD, Title XIV) (circle C /A)
    5. Supplemental Security Income (SSI, Title XIV) (circle C / A)
    6. None

3.13 Have you ever been in counseling for an emotional or mental illness?

1. Yes (go to 3.13.1)
2. No (go to 3.14)

3.13.1 What emotional or mental illness did you receive counseling for? _____

3.14 Have you ever been hospitalized for an emotional or mental illness?

1. Yes
2. No

3.15 Have any of your children ever been in counseling for an emotional or mental illness?

1. Yes
2. No

3.16 Have any of your children ever been hospitalized for an emotional or mental illness?

1. Yes
2. No

3.16.1 Do any of your children use alcohol or drugs?

1. Yes
2. No

3.17   Have you ever been in treatment (inpatient/outpatient) for a substance abuse problem?

    1. Yes, inpatient only
    2. Yes, outpatient only
    3. Yes, both inpatient or outpatient
    4. No

    3.17.1 Have any of your children been in treatment (inpatient/outpatient) for a substance abuse problem?

        1. Yes, inpatient only
        2. Yes, outpatient only
        3. Yes, both inpatient or outpatient
        4. No

3.18   Do you drink alcohol?

    1. Yes (go to 3.18.1)
    2. No (go to 3.18.3)

    3.18.1 Do you feel like you are a normal drinker?

        1. Yes
        2. No

    3.18.2 How much do you typically drink in a week?

        _____(include volume and type)

    3.18.3 Have you ever gotten into trouble at work, because of your drinking?

        1. Yes
        2. No

    3.18.4 Have you ever lost your job, because of your drinking?

        1. Yes
        2. No

3.18.5 Have you ever experienced a blackout from drinking?

    1. Yes
    2. No

3.18.6 Do members of your family or your friends think you have a drinking problem?

    1. Yes
    2. No

3.18.7 Have you ever been in trouble with the law for using drugs or alcohol?

    1. Yes, drugs only
    2. Yes, alcohol only
    3. Yes, both drugs and alcohol
    4. No

 3.19 Have you ever been hospitalized for a self-harm attempt?
    1. Yes
    2. No

END SECTION 3

Section 4 Education

4.1   Are you currently attending school?

1. Yes (go to 4.1.1)
2. No (go to 4.2)

    4.1.1   What type of school are you attending?

       1. Tech school
       2. Adult Ed. / GED
       3. College / University

4.2   Did you graduate from high school or get a GED?

1. Yes (go to 4.2.1)
2. No (go to 4.2.2)

4.2.1   Which did you earn?

    1. HS degree
    2. GED

4.2.2   What was the highest grade you completed in school?

    _____ (insert grade)

4.2.3   What was the main reason you dropped out of school?

    _____

 4.2.4   Were you ever placed in special ed. classes when you were in school?

    1. Yes
    2. No

4.3   Did you attend college?

1. Yes (go to 4.3.1)
2. No (go to 4.4)

4.3.1.   Did you receive a college degree?

    1. Yes
    2. No

4.4   Did you receive any other degree or certificate through a vocational school, a training school or an apprenticeship program?

1. Yes (go to 4.4.1)
2. No (go to Section 5)

4.4.1   What type of educational program did you attend?

    1. Nursing
    2. Vocational
    3. Office administration
    4. Adult Ed. / GED
    5. Other_____

END SECTION 4

Section 5   Employment and Work History

5.1   We would like to know what you do - are you working now, looking for work, retired, keeping house, or a student?

1. Working now
2. DFCS work program
3. Temporarily laid off (sick leave, maternity leave, etc)
4. Looking for work / unemployed
5. Retired
6. Disabled permanently / temporarily
7. Keeping house / caring for child
8. Student
9. Other _____

5.1.1   What kind of job do you have?

1. Food service
2. Office services (secretarial / clerical)
3. Housekeeping / janitorial
4. Manufacturing / production
5. Retail
6. Technical / vocational
7. Child care
8. Medical
9. Military / government
10. Professional / management
11. Other _____

5.2   How many jobs do you have where you earn money?

_____(insert #)

5.3   How many hours a week do you now work?

_____(insert #)

5.3.1   Which shifts do you normally work?

1. Days (9-5)
2. Evenings (3 to midnight)
3. Third shift (Midnight - morning)
4. Weekends
5. Rotating (Cycle days)

5.3.2 How easy has it been for you to find child care for the hours that you work?

1. No problem
2. Somewhat a problem
3. A major problem

5.4 How much is the take home pay from your job?

_____(insert amount)

5.5 Is this hourly, weekly, biweekly, monthly, or annually?

1. Hourly
2. Weekly
3. Biweekly
4. Monthly
5. Annually

5.6 How long have you had this job?

1. 1 month or less
2. 2 to 6 months
3. 7 to 11 months
4. 1 to 2 years
5. More than 2 years

5.6.1 How satisfied are you with the job you have?

1. Very Satisfied
2. Somewhat Satisfied
3. Neither Satisfied or Dissatisfied
4. Somewhat Dissatisfied
5. Very Dissatisfied

5.6.2 How long do you think you will keep this job?

1. 1 month
2. 2 to 6 months
3. 7 to 11 months
4. More than 1 year

5.6.3   Overall, how interesting or boring do you find your job:

1. Very interesting
2. Somewhat interesting
3. Neither interesting or boring
4. Somewhat boring
5. Very boring

5.6.4   What do you dislike most about your job?

1. Work responsibilities
2. Difficulties with co-workers or managers
3. Low pay / not enough hours
4. Physical discomfort
5. Lack of transportation / location

5.6.5   Would it be enough reason to quit?

1. Yes
2. No

5.7   What do you like most about your job?

1. Relationships with co-workers and managers
2. Positive work environment
3. Good pay / hours
4. Location

5.8   If you are not working now, when did you last work?

1. 1 month ago
2. 2 to 6 months ago
3. 7 to 11 months ago
4. More than 1 year ago

5.9   How long have you been looking for work?

1. Not looking for work
2. Less than 1 month
3. 1 month to 6 months
4. More than 6 months to 12 months
5. More than a year

5.10   What have you been doing to find a job ?

      1. Filling out applications
      2. Visiting employment / labor office
      3. Interviewing
      4. Talking with friends / contacts
      5. N/A (I am retired, a grandparent, or a student)
      6. Other _____

      5.10.1 How many hours a week are you actively looking for a job?

            1. 1 to 5 hours
            2. 6 to 10 hours
            3. 11 to 20 hours
            4. More than 20 hours

      5.10.2 Using the job options listed in question 5.1.1, what type(s) of jobs are you applying for? _____

5.11   Why are you no longer at your last job?

      1. Personal health problem
      2. Family health problem
      3. Pregnant / new born child
      4. Laid off / fired
      5. Business closed
      6. Retired
      7. Moved
      8. Other _____

5.12   What did you like the most about your last job?

      1. Relationships with co-workers and managers
      2. Positive work environment
      3. Good pay / hours
      4. Location

5.13   Thinking of you last job, what kind of job was it?

      1. Food service
      2. Office services (secretarial / clerical)
      3. Housekeeping / janitorial
      4. Manufacturing / production
      5. Retail

6. Technical / vocational
7. Child care
8. Medical
9. Military / government
10. Professional / management
11. Other _____

5.13.1   How many hours a week did you work on your last job?

    1. Less than 10 hours
    2. 10 to 20 hours
    3. 21 to 30 hours
    4. 31 to 40 hours
    5. 41 to 50 hours
    6. More than 50 hours

5.13.2   How much did you earn each week on your last job?

    1. Less than $100
    2. $100 to $200
    3. $201 to $300
    4. $301 to $400
    5. $401 to $500
    6. More than $500

5.14   How old were you when you had your first job?

    1. 12 and under
    2. 13 to 16
    3. 17 to 20
    4. 21 to 30
    5. Over 30
    6. Never had a job

END SECTION 5

Section 6   Welfare Experience

6.1   Who in your family is currently receiving TANF?

1. Parent and child
2. Only child / Parent custody
3. Only child / Grandparent or relative custody

6.1.1   Have you received AFDC/TANF in the past?

1. Yes, for myself and my child
2. Yes, but only for my children
3. No

6.1.2   Of the following options, which BEST describes why you stopped receiving benefits?

1. Got a job
2. Got married
3. Moved
4. Had to do too much, too many rules
5. No child in household
6. Denied benefits (sanctioned)
7. Exceeded asset limit
8. Graduated
9. Approved for SSI disability
10. Other _____

6.2   How much money from benefits do you receive each month?

1. Less than $50
2. $50 to $100
3. $101 to $200
4. $201 to $300
5. $301 to $400
6. $401 and over

6.3   While on TANF has your benefit payment ever been reduced because of a DFCS requirement?

1. Yes (go to 6.3.1)
2. No (go to 6.4)

6.3.1   What was the main reason your benefit payment was reduced? (Check the main reason) INTERVIEWER: PLEASE READ LIST)

1. Work requirement
2. Personal responsibility plan
3. Establishment of paternity of child
4. Child did not attend school
5. Children were not immunized
6. Other _____

6.4   When you were a child did your family receive welfare?

1. Yes (go to 6.4.1)
2. No (go to 6.5)

6.4.1   Who else in your family received welfare benefits?

1. Grandparents
2. Grandparents and parents
3. Parents
4. Parents and Siblings
5. Siblings

6.5   How old were you when you first had your own case number?

1. 10 to 15
2. 16 to 19
3. 20 to 24
4. 25 to 30
5. 31 to 40
6. 41 and older

6.6   How many months have you received welfare benefits?

1. Less than 6 months
2. 6 months to less than 12 months
3. 12 months to less than 2 years
4. 2 years to 4 years
5. More than 4 years

6.6.1   How long have you been receiving benefits under the new law? (Since
        January, 1997)

1. Less than 6 months
2. 6 months to 12 months
3. 13 months to 24 months
4. More than 24 months

6.7   How many times have you gone off welfare and had to return?

1. Once
2. Twice
3. Three times
4. Four times
5. More than 5 times
6. Never have gone off welfare

6.8   How confident are you that you will get off of welfare in the next two years?

1. Extremely
2. Somewhat
3. Not so confident
4. Not at all
5. N/A, Child only case

6.9   What do you need most to increase your chances of getting and staying off welfare?

1. Education and training
2. Job opportunities
3. Child care
4. Transportation
5. Good wages and salary
6. SSI Approval
7. Extra time / extension
8. Other _____

6.10   How satisfied are you with the help your caseworker has given you in preparing you to leave welfare?

1. Very satisfied
2. Satisfied
3. Neither satisfied nor dissatisfied
4. Dissatisfied
5. Very dissatisfied
6. N/A, Child only case

6.11   How satisfied are you with the amount of help your case worker has given you with job training information, helping you to find childcare, and/or helping you with transportation obstacles?

1. Very satisfied
2. Satisfied
3. Neither satisfied nor dissatisfied
4. Dissatisfied
5. Very dissatisfied
6. N/A, Child only case

6.12   How many hours of job training/experience have been provided for you while on TANF?

1. 0-5 hrs / week
2. 6-10 hrs / week

3. 11-15 hrs / week
4. 16-20 hrs / week
5. N/A, Child only case

6.13   What type of job training have you received while on TANF?

_____

6.14   What is the lifetime limit that you can receive TANF benefits in Georgia?

1. 2 years
2. 4 years
3. 6 years
4. 8 years
5. Don't know

6.15   If a woman who has been on TANF for a year in Georgia has a baby, her welfare payments will increase.

1. True
2. False

6.16   If a person leaves TANF, his/her Medicaid benefits will end.

1. True
2. False

6.17   Teenagers, who are mothers, are not required to stay in school to receive TANF benefits.

1. True
2. False

6.18   If you are currently involved with a husband/ boyfriend/partner, how supportive is he/she toward you returning to work or finding a job?

1. Very supportive
2. Somewhat supportive
3. Indifferent
4. Somewhat unsupportive
5. Very unsupportive
6. Currently not in a relationship

6.19   If you are currently involved with a husband/ boyfriend/partner, how supportive is he/she toward you returning to school?

1. Very supportive
2. Somewhat supportive
3. Indifferent
4. Somewhat unsupportive
5. Very unsupportive
6. Currently not in a relationship

6.20   Have you been a victim of domestic violence since January 1997?

1. Yes
2. No

6.21   Have you been a victim of domestic violence prior to January 1997?

1. Yes
2. No

END SECTION 6

Section 7   Child Issues

Section A: (A7.1 - A7.17) Complete section if **focal child** currently in day care.
Section B: (B7.1 - B7.11) Complete section if **focal child** currently attending school.
General section (G7.16 - G7.45) Complete all items about child well being.

Sub - Section A: Focal Child in Day Care

A7.1   What type of day care is your child attending?

1. Child care center, nursery school, preschool
2. Head Start
3. Family day care (in the home of a non-relative)
4. Relative care (in your home)
5. Relative care (in a relative's home)

A7.2   How many days a week is your child in this childcare arrangement?

1. 1 to 2 days a week
2. 3 to 4 days a week
3. 5 days a week
4. More than 5 days a week

A7.3   How many hours a day is your child in this childcare arrangement?

1. 1 to 3 hours
2. 4 to 6 hours
3. 7 to 9 hours
4. More than 9 hours

A7.4   How long has your child been in this childcare arrangement?

1. 1 month
2. 2 to 6 months
3. 7 to 11 months
4. More than 1 year

A7.5   How much do you pay for this child's care each week?

_____(insert amount)

A7.6   Do you receive money from anyone to help you pay your day care costs?

1. Yes (go to 7.6.1)
2. No (go to 7.7)

A7.6.1 Who helps you with your child care costs?

1. The government (subsidy program through DFCS)
2. Child's father
3. Other relative
4. Friend or someone else

A7.7   How have your child care costs effected your overall financial situation?
(Check all that apply)

1. No impact on financial situation
2. Used up savings
3. Gone into debt
4. Sold assets (car, home)
5. Dropped health insurance

6. Lost or quit job
7. Went on TANF
8. Borrowed money from family and friends
9. Had to move because could not afford rent
10. Other _____

A7.8   How many children are in your child's group (room) at day care?

        _____ (insert number)

A7.9   How many child care workers are there for this group/room?

        _____ (insert number)

A7.10 (for coding purposes only, child/worker ratio) _____

A7.11 Is this child care facility licensed by the state of Georgia?

    1. Yes
    2. No

A7.12 In your opinion, how well trained are the worker(s) who care for your child?

    1. Very well trained
    2. Adequately trained
    3. Not well trained
    4. Very poorly trained

A7.13 How many different child care placements has your child been in over the past year?

       _____ (insert number)

A7.14 Would you like to change your child's care facility?

    1. Yes
    2. No

Thinking again about (**focal child's**) current primary care arrangement, I am going to ask you some questions about (**focal child's)** and your experience with the care she/he is receiving. Please look at **card B.** For each of the following statements, please let me know which answer best describes your child care experience.

	Never	times	Often	Always
A7.15 (**focal child**) feels safe and secure in (primary child care)	1	2	3	4
A7.16(**focal child**) gets lots of individual attention in (primary child care)	1	2	3	4
A7.17(**focal child's**) child care provider is open to new information and learning.......................	1	2	3	4
A7.18(**focal child's**) child care provider plans Activities for the children………………………	1	2	3	4

Sub- Section B: **Focal Child Attending School**

B7.1   What is your child's current school grade?

_____ Grade

B7.2   Has your child ever been assigned to special ed. classes?

1. Yes
2. No

B7.3   For this school year, how many days has your child missed more than half of the day from school because of illness?

_____(insert number of days)

B7.4   Does your child eat breakfast at school under the Federal School free breakfast Program?

1. Yes
2. No

B7.5   Does your child eat free or reduced price lunches at school under the Federal School Lunch Program?

1. Yes
2. No

B7.6   Do you attend PTA / PTO meetings at your child school?

     1. Yes
     2. No

B7.7   For this school year, how many times have you visited your child's classroom?

     _____(insert # of times)

B7.8   For this school year, how often have you spoken with your child's teacher?

     _____(insert # of times)

B7.9   What does your child do on a regular basis after school?

     1. After school program
     2. Stays with parents/ relatives
     3. Stays with neighbors or friends
     4. Stays by him or herself

B7.9.1   If anything, how much does this cost you?

     _____(insert amount)

Sub- Section G   General Issues About Child Well Being

G7.17 How often do you or someone else in your home read to your child?

     1. Never
     2. Rarely
     3. Occasionally
     4. Often
     5. Very often

G7.18 Approximately how many hours a week do you take your child with you on activities outside of the home?

     1. 1 to 2 hours
     2. 3 to 5 hours
     3. 6 to 10 hours
     4. More than 10 hours a week

G7.19 How many books does your child have?

_____(insert #)

G7.20 How often do you talk to your child while you are working around the house?

1. Always
2. Often
3. Occasionally
4. Rarely
5. Never

G7.21 Have you ever been called to go to the school or day care center to discuss your child's behavior?

1. Yes
2. No

G7.22 Is the child's non-custodial biological parent still living?

1. Yes
2. No

G7.23   Does the child's non-custodial biological parent live in the household?

1. Yes
2. No

G7.24 In the past 12 months how often has your child seen his/her non-custodial biological parent?

1. Every day
2. Around three times a week
3. About once a week
4. 1 - 3 times a month
5. 2 - 11 times in the past 12 months
6. Once in the past 12 months
7. Child has not seen his/her non-custodial biological parent in more than a year
8. Child has never seen his/her non-custodial biological parent

G7.25 How satisfied are you with the amount of love and caring the child's non-custodial biological parent has shown for him/her?

    1. Very satisfied
    2. Somewhat satisfied
    3. Neither satisfied or dissatisfied
    4. Somewhat dissatisfied
    5. Very dissatisfied

G7.26 How satisfied are you with the amount of money and help the child's non-custodial biological parent has shown in the past?

    1. Very satisfied
    2. Somewhat satisfied
    3. Neither satisfied or dissatisfied
    4. Somewhat dissatisfied
    5. Very dissatisfied

G7.27 Has your child ever been in trouble with the police and had to go to court?

    1. Yes (go to G7.27.1)
    2. No (go to G7.28)

    G7.27.1   What did your child go to court for?

    _____(name offense)

G7.27.2   What happened when your child went to court?

        1. Case dismissed
        2. Informal probation
        3. Probation
        4. Committed to the state

G7.28 Aside from missing school due to illness, do you have concerns about your child's school attendance?

    1. Yes (go to G7.28.1)
    2. No (go to G7.29)

    G7.28.1 How many unexplained absences has your child averaged per month during this school year?

        1. 10 or more
        2. 7-9
        3. 4-6
        4. 2-3
        5. 1 or less

G7.29 Using your child's report cards as an indicator, rate his/her current level of school performance.

    1. Excellent
    2. Good
    3. Fair
    4. Poor

G7.30 Did your child drop out of high school?

    1. Yes (go to G7.30.1)
    2. No (go to G7.31)

    G7.30.1 How old was the child when he/she dropped out and when did he/she drop out (please provide year and month)? _____

G7.31 Did your child graduate from high school?

    1. Yes (go to G7.31.1)
    2. No (go to G7.32)
    3. Not applicable – child not old enough to graduate (go to G7.32)

G7.31.1 When did he/she graduate? _____
What is he/she doing now?

    1. Employed
    2. Attends college/university
    3. Attends a vocational/technical college
    4. Neither employed nor attending school
    5. Other _____

G7.32 Has your child ever been expelled from school?

    1. Yes (go to G7.32.1)
    2. No (go to G7.33 0

G7.32.1 What was your child expelled for?_____ How many time has
your child been expelled? _____ When was he/she
expelled (please provide year and month)? _____

G7.33 Does your child ever get into physical fights with other children?

    1. Yes (go to G7.33.1)
    2. No (go to G7.34)

G7.33.1 How many fights has your child had per month during this past
School year?

    1. 5 or more
    2. 3-4
    3. 1-2
    4. less than 1

G7.34 Does your child smoke cigarettes?

    1. Yes
    2. No

G7.35 During this past school year, has your child been caught cheating on exam?

    1. Yes (go to G7.35.1)
    2. No (go to G7.36)

G7.35.1 How many times has your child been caught cheating? _____

G7.36 Do you have a working computer in your home?

    1. Yes
    2. No

END SECTION 7

Section 8   Family Income and Resources

8.1   COUNTING ALL SOURCES, how much money was brought into the home in the past month?

_____ Respondent income from work

_____ TANF Benefit

_____ Food stamps

_____ Child support

_____ SSI

_____ Other income or support

_____ **Total**

8.2   Does anyone else in your household have a job?

1. Yes (go to 8.2.1)
2. No (go to 8.3)

8.2.1 How much did s/he contribute to the household expenses last month?

_____(insert amount)

8.3   Has your application for SSI ever been denied?

1. Yes
2. No

8.4   Besides a job, what else do you do to earn money?

_____(Open-ended, e.g., do hair, yard work ect.)

8.4.1 From this, how much extra income is brought in monthly?

_____(insert amount)

8.5   What was your total income for the 2002 tax year?

_____(insert amount)

8.6   Did you file an income tax return last year?

1. Yes
2. No

8.6.1   Did you receive an earned income tax credit when you completed your tax return?

1 Yes
2. No

8.7   All things considered, your financial security today compared to 3 years ago is:

1. Greatly improved (go to 8.7.1)
2. Slightly improved (go to 8.7.1)
3. Not changed
4. Slightly worse (go to 8.7.2)
5. Much worse (go to 8.7.2)

8.7.1. The primary reason for the improvement is:

1. TANF benefit
2. Increased income / more hours
3. Relocation
4. SSI approval
5. Better money management
6. Personal issue resolved
7. Additional relative help
8. Other _____

8.7.2 The primary reason my finances are worse is:

1. Reduction in TANF benefits
2. Loss / reduction of income
3. Family crisis
4. New addition to family (e.g. new baby, step-child, etc...)
5. Increased expenses

8.8   How do you <u>usually</u> get to work (if unemployed ask about most recent job)? Do you drive, walk, get a ride with someone, use public trans. , or some other way?

        1. Drive (go to 8.8.1)
        2. Walk
        3. Ride with someone
        4. Public transportation
        5. Some other way
        6. N/A, Work at home

        8.8.1   Do you own a car or truck that is operational?

                1. Yes
                2. No

        8.8.2   What is the make and year of your vehicle?

                Year_____

8.9   How many minutes does it take you to travel, one way, from your home to your place of work? (if unemployed ask about most recent job). Please include the additional time it may take to drop your children off at school or child care.

        _____(insert how many minutes)

8.10   Over the past 12 months, have you and your children had enough food to eat?

        1. We have had enough to eat and the kinds of food we wanted.
        2. We have had enough to eat, but not always the kinds of foods we wanted
        3. Sometimes we don't have enough food to eat
        4. Often we don't have enough food to eat

8.11   If you did not have food to eat, what would you and your family do?

        1. Would go hungry
        2. Got meals or food at shelter / food kitchen
        3. Got meals/food/money from Church
        4. Were given food or money for food by friends / relatives
        5. Other_____

8.12   Do you believe the lifetime limit is fair?

        1. Yes
        2. No

8.13   Do you believe the lifetime limit should apply to you?

      1. Yes
      2. No

8.14   Should anyone be exempt from the lifetime limit? If so, who?

_____

_____

8.15   If your TANF benefits ran out tomorrow, what would you do?

_____

_____

8.15   What are your plans for the future with regards to childcare, employment, and/or education and training?

_____

_____

_____

8.16   Is there anything else that you would like to share about how the new welfare laws have impacted your quality of life?

_____

_____

_____

END SECTION 8

END OF INTERVIEW GUIDE

APPENDIX B

WELL-BEING MEASURES

Perceived Control

Q. 38 Please choose the answer that most closely describes how you feel. CIRCLE ONLY ONE RESPONSE. Please leave no questions unanswered.

	STRONGLY AGREE	MODERATELY AGREE	SLIGHTLY AGREE	SLIGHTLY DISAGREE	MODERATELY DISAGREE	STRONGLY DISAGREE
1. I handle myself well in whatever situation I'm in.	1	2	3	4	5	6
2. I find my efforts to change situations I don't like are ineffective.	1	2	3	4	5	6
3. I succeed in the projects I undertake.	1	2	3	4	5	6
4. No matter how hard I try, things just don't turn out the way I would like.	1	2	3	4	5	6
5. I'm generally able to accomplish my goals.	1	2	3	4	5	6
6. Typically my plans don't work out well.	1	2	3	4	5	6
7. It is difficult for me to find effective solutions to the problems that come my way.	1	2	3	4	5	6
8. I am able to do things as well as most other people.	1	2	3	4	5	6

Deragotis Depression Scale

Q32. These questions are designed to measure how you feel about yourself. It is not a test, so there
are no right or wrong answers. Below is a list of complaints that people often have. Answer each item as
carefully and accurately as you can by placing a number beside each question that best describes
HOW MUCH THAT PROBLEM HAS BOTHERED OR DISTRESSED YOU DURING THE PAST WEEK
INCLUDING TODAY.

1 NOT AT ALL 2 A LITTLE BIT 3 MODERATELY 4 QUITE A BIT   5 EXTREMELY

HOW MUCH WERE YOU BOTHERED BY:

_____ Loss of sexual interest or pleasure.

_____ Feeling low in energy or slowed down.

_____ Thoughts of ending your life.

_____ Crying easily.

_____ Feeling of being trapped or caught.

_____ Blaming yourself for things.

_____ Feeling lonely.

_____ Feeling blue.

_____ Worrying too much about things.

_____ Feeling no interest in things.

_____ Feeling hopeless about the future.

_____ Feeling everything is an effort.

_____ Feelings of worthlessness.

Self-Esteem Scale

Q12. Please place the appropriate number in the space provided, depending upon whether you strongly agree, somewhat agree, somewhat disagree, or strongly disagree.

1   STRONGLY AGREE   2   SOMEWHAT AGREE   3   SOMEWHAT DISAGREE

4   STRONGLY DISAGREE

1.___ On the whole, I am satisfied with myself.

2.___ At times, I think I am no good at all.

3.___ I feel that I have a number of good qualities.

4.___ I am able to do things as well as most people.

5.___ I feel I do not have much to be proud of.

6.___ I certainly feel useless at times.

7.___ I feel that I am a person of worth, at least on equal plane with others.

8.___ I wish I could have more respect for myself.

9.___ All in all, I am inclined to feel that I am a failure.

10.__ I take a positive attitude toward myself.

Optimism Scale and Happiness Question

Q13. All things considered these days, would you say you are:

1 Extremely Happy   2 Very Happy   3 Somewhat Happy   4 Neutral   5 Somewhat Unhappy   6 Very Unhappy   7 Extremely Unhappy

Q14. Using the scale below, please circle the number that best describes YOU. This is not a test, there are no right or wrong answers.

	Definitely False	Mostly False	Mostly True	Definitely True
1. I can think of many ways to get out of a jam.	1	2	3	4
2. I energetically pursue my goals.	1	2	3	4
3. I feel tired most of the time.	1	2	3	4
4. There are lots of ways around any problem.	1	2	3	4
5. I am easily downed in an argument.	1	2	3	4
6. I can think of many ways to get the things in life that are most important to me.	1	2	3	4
7. I worry about my health.	1	2	3	4
8. Even when others get discouraged, I know I can find a way to solve the problem.	1	2	3	4
9. My past experiences have prepared my well for my future.	1	2	3	4
10. I've been pretty successful in life.	1	2	3	4
11. I usually find myself worrying about something.	1	2	3	4
12. I meet the goals that I set for myself.	1	2	3	4

Life Satisfaction

Q9. Below are five statements with which you may agree or disagree. Using the scale below, indicate your agreement with each item by placing the appropriate number in the blank provided.

1 STRONGLY AGREE   2 AGREE   3 SLIGHTLY AGREE   4 NEITHER AGREE NOR DISAGREE   5 SLIGHTLY AGREE   6 DISAGREE   7 STRONGLY DISAGREE

1._____ In most ways my life is close to my ideal.

2._____ The conditions of my life are excellent.

3._____ I am satisfied with my life.

4._____ So far I have gotten the important things I want in life.

5._____ If I could live my life over, I would change almost nothing.

(Self-efficacy)
Now I will read you a list of statements and you tell me how strongly you agree or disagree with each statement on a scale of 1 to 4, where 1 is strongly agree and 4 is strongly disagree.

10. There is really no way I can solve some of the problems I have.

    1. Strongly agree
    2. Agree
    3. Disagree
    4. Strongly disagree

    8. Don't know
    9. No Answer

11. Sometimes I feel that I'm being pushed around in life.

    1. Strongly agree
    2. Agree
    3. Disagree
    4. Strongly disagree

    8. Don't know
    9. No Answer

12. I have little control over the things that happen to me.

    1. Strongly agree
    2. Agree
    3. Disagree
    4. Strongly disagree

    8. Don't know
    9. No Answer

13. I can do just about anything I really set my mind to.

    1. Strongly agree
    2. Agree
    3. Disagree
    4. Strongly disagree

    8. Don't know
    9. No Answer

14. I often feel helpless in dealing with the problems of life.

    1. Strongly agree
    2. Agree
    3. Disagree
    4. Strongly disagree

    8. Don't know
    9. No Answer

15. What happens to me in the future mostly depends on me.

    1. Strongly agree
    2. Agree
    3. Disagree
    4. Strongly disagree

    8. Don't know
    9. No Answer

16. There is little I can do to change many of the important things in my life.

    1. Strongly agree
    2. Agree
    3. Disagree
    4. Strongly disagree

    8. Don't know
    9. No Answer