FAMILIES ON TANF IN SOUTH CAROLINA: EMPLOYMENT ASSETS AND LIABILITIES

FINAL REPORT

October 2004

Marilyn Edelhoch
Qiduan Liu
SC Department of Social Services

Philip Richardson
Susan LaFever
Gregg Schoenfeld
MAXIMUS, Inc.

Submitted to:
Department of Health and Human Services
Office of the Assistant Secretary for Planning and Evaluation
Hubert H. Humphrey Building
200 Independence Avenue, SW
Washington, DC 20201

Submitted by:
SC Department of Social Services
P.O. Box 1520
Columbia, SC 29202
Tel: (803) 898-7324
Fax: (803) 898-7875

Project Officer:
Susan Hauan

Project Director:
Marilyn Edelhoch

TABLE OF CONTENTS

ACKNOWLEDGMENTS

First and foremost, we would like to thank the US Department of Health and Human Services (USDHHS) Office of the Assistant Secretary for Planning and Evaluation (ASPE) for supporting South Carolina's participation in this important research initiative. In particular, our Project Officer, Susan Hauan, has been extremely helpful and has provided excellent direction throughout the entirety of the grant. Thanks, also, to Julia Isaacs and Sarah Douglas of DHHS ASPE for their review of report drafts and valuable guidance.

We have been very fortunate to work with the project team at Mathematica Policy Research that drafted the survey instruments and worked with the participating states on design and implementation issues. Specifically, we thank Project Director Martha Kovac and also Donna Pavetti, Tom Fraker and Gretchen Kirby.

Thanks to Donald Klos of the Public Services Research Laboratory who selected the sample of cases and developed the weighting protocol for the study. And finally, we would like to recognize and thank our outstanding support team at the South Carolina Budget and Control Board Office of Research and Statistics, Pete Bailey, Diana Tester, David Patterson and Ellen Rodillo, without whom work of this breadth and caliber in South Carolina would not be possible.

We acknowledge with gratitude the South Carolinians in our sample who granted interviews to the MAXIMUS research team. We can only hope that sharing their situations and challenges in this research project will translate to better support and better tailoring of programs to their needs, and to those of their families.

Marilyn Edelhoch and Qiduan Liu, SCDSS
Phil Richardson, MAXIMUS, Inc.
October 2004

TABLES

FIGURES

EXECUTIVE SUMMARY

Since enactment of the 1996 welfare reform law, researchers have conducted numerous studies of families who have left welfare in order to assess their employment status and overall well-being. In contrast, relatively little research has been conducted on ***families currently on welfare*** to learn about their characteristics and barriers to self-sufficiency.

The federal 1996 PRWORA legislation created the Temporary Assistance to Needy Families (TANF) Program to replace the AFDC (Aid to Families with Dependent Children) Program. As welfare rolls declined dramatically through the late '90's, policy makers became increasingly interested in developing effective policies and services for the "residual caseload" of families who remain on welfare.

This report presents findings on the characteristics and employment barriers of families receiving TANF benefits in South Carolina's Family Independence (FI) Program. The study included in-depth telephone interviews with 1,120 case heads of families receiving TANF benefits in South Carolina during June 2002, in a research design stratified to include recipients who had received exemptions from work requirements and recipients who had been granted extensions of the time limits, as well as recipients "mandatory to work" without an exemption or time-limit extension. Administrative records data were also compiled from the TANF and food stamp histories of the families in the sample. Finally, to examine health barriers, information was gathered on hospital emergency department visits and hospitalizations among TANF families.

This study was conducted as part of a research grant program involving South Carolina, four other states and the District of Columbia (DC), sponsored by the Office of the Assistant Secretary for Planning and Evaluation (ASPE) of the U.S. Department of Health and Human Services. The five grantee states and DC used a common interview instrument, developed by Mathematica Policy Research (MPR), in order to generate comparable, high-quality information. (Appendix C to the full report provides the data tables common to the five states and the District of Columbia).

MAJOR OBJECTIVES OF THE STUDY

The study of TANF recipients in South Carolina was designed to address a number of key policy issues, as follows:

- **How common are different types of employment barriers in the TANF caseload?**

Understanding the nature and extent of the different types of barriers among the TANF caseload can help inform decisions about resource allocation and program planning for "hard-to-serve" recipients.

- **Which barriers are the most important in terms of employability?**

The relative importance of different barriers as factors in the employability of TANF recipients is assessed. Certain barriers are more difficult for case managers to recognize and may require more intensive or specialized interventions to help people become and stay employed.

- **Are some sub-groups of TANF recipients especially "at risk" for certain barriers to employment?**

Previous research has shown that some welfare recipients are on welfare for short periods of time due to job loss and/or personal crises, some are "long-termers," and others cycle on and off welfare. Less is known, however, about whether common employment barriers, such as physical and mental health problems, are more prevalent among some sub-groups of welfare recipients than others. Information on "high risk" groups can be very valuable to case managers in identifying barriers that may not be readily apparent during an assessment interview.

FINDINGS ON THE PREVALENCE OF SPECIFIC BARRIERS

- **Health problems and educational deficits were common among respondents.**

Approximately one-third of respondents could be categorized as having a mental health problem, and nearly a quarter reported a physical health problem (Table ES-1). In addition, one in seven reported that they were caring for a child or other family member who had a health problem or other special need.

Reviews of administrative data showed that the TANF caseload had much higher rates of hospital emergency department use and hospitalization than the general population across a wide range of physical and mental health conditions. This finding suggests that many TANF recipients may face special health challenges.

In terms of educational deficits and related issues, almost 40% of the respondents had not completed high school or a GED, and 24% had limited job skills. In addition, one in eight had signs of a possible learning disability.

Regarding other personal barriers, one in seven of the respondents had experienced severe physical domestic violence in the past year, and 11% had a criminal record. Only 1% of the respondents could be classified as having a chemical dependence problem, but this finding must be treated with caution because it is based on self-reported behavior. Also, it was anticipated that estimates of "dependency" would be low in this survey because measures of dependency are narrower than measures of alcohol and drug use, or even abuse.

- **Many of the TANF recipients also had situational or logistical problems that were potential barriers to employment.**

Approximately one-third of the survey respondents reported that transportation problems were a barrier to employment, education, or job training in the past year (Table ES-1), and a quarter reported that child care had been a barrier. Almost half of the respondents reported one or more neighborhood problems, such as high unemployment, crime, and/or drug use, and over 20% reported unstable housing in the past year.

Table ES-1
Employment Liabilities Among the Survey Respondents[†]

Personal Challenges	*Percent*
Physical health problem	22
Mental health problem	32
Child or other family member with health problem or need	14
Severe physical domestic violence in the past year	15
Signs of a possible learning disability	12
Criminal record	11
Chemical dependence	1
Human Capital Liabilities	***Percent***
Did not complete high school or GED	38
Experience with fewer than four common job tasks	24
Logistical and Situational Challenges	***Percent***
Transportation barrier in past year	31
Child care barrier in past year	25
Unstable housing in past year	22
One or more neighborhood problems	49

[†] For definitions of these liabilities, see Chapter IV of the report
Source: Telephone surveys of 1,120 TANF recipients in South Carolina

FINDINGS ON THE RELATIVE IMPORTANCE OF SPECIFIC BARRIERS

- **Personal barriers were generally found to be more important than situational barriers in terms of current employment status.**

To discern the relative importance of different barriers for the employability of TANF recipients, we examined two indicators of employment: (1) whether the respondent was currently employed, and (2) whether the respondent had worked in the past year. The first of these indicators provided a "snapshot" of the respondent's employment status at interview, while the second provided a broader picture of the respondent's recent work history. Overall, almost one-third of the respondents were working at the time of interview, and 62% had worked in the past year.

Table ES-2 summarizes the effects of different barriers on the probability that the respondent was employed at the time of the survey. The results were based on a multiple regression analysis, which examined the role of each barrier while controlling for other barriers and for demographic characteristics.

Table ES-2
Effect of Different Barriers on the Likelihood that a TANF Recipient Was Currently Employed

Barriers That Had a Significant Negative Effect (Rank Order)

Signs of a possible learning disability
Child or other family member with health problem or need
Physical health problem
Mental health problem
Experience with fewer than four common job tasks
Did not complete high school or GED

Barriers That Did Not Have a Significant Negative Effect

Criminal record
Domestic violence in the past year
Transportation barriers in the past year
Child care barriers in the past year
Unstable housing in the past year
Neighborhood problems

Source: Telephone surveys of 1,120 TANF recipients in South Carolina

- **Personal barriers were also the most important in terms of the recent work history of the survey respondents.**

Table ES-3 summarizes the effects of different barriers on the probability that the respondent had worked in the past year, the most significant of which was physical health problems.

- **Situational or logistical barriers did not have a significant negative effect upon current employment status or recent work history.**

As shown in Tables ES-2 and ES-3, logistical and situational problems, such as transportation, child care, housing, or neighborhood conditions, did not have a significant negative effect on the likelihood that respondents were currently working or had worked in the past year, once controlling for other factors. Although these barriers did not show a negative effect on employment, this does not mean that they were not barriers. Rather, clients may have had less difficulty resolving or circumventing logistical barriers than personal barriers through support from family, friends, and/or from community agencies.

In addition, as discussed in Chapter VI, clients with exemptions from the work requirements of the TANF Program may have had less need for child care and transportation, and these logistical barriers showed up as less of a problem.

Table ES-3
Effect of Different Barriers on the Likelihood that a TANF Recipient Had Worked in the Past Year

Barriers That Had a Significant Negative Effect (Rank Order)

Physical health problem
Child or other family member with health problem or need
Experience with fewer than four common job tasks
Signs of a possible learning disability
Mental health problem

Barriers That Did Not Have a Significant Negative Effect

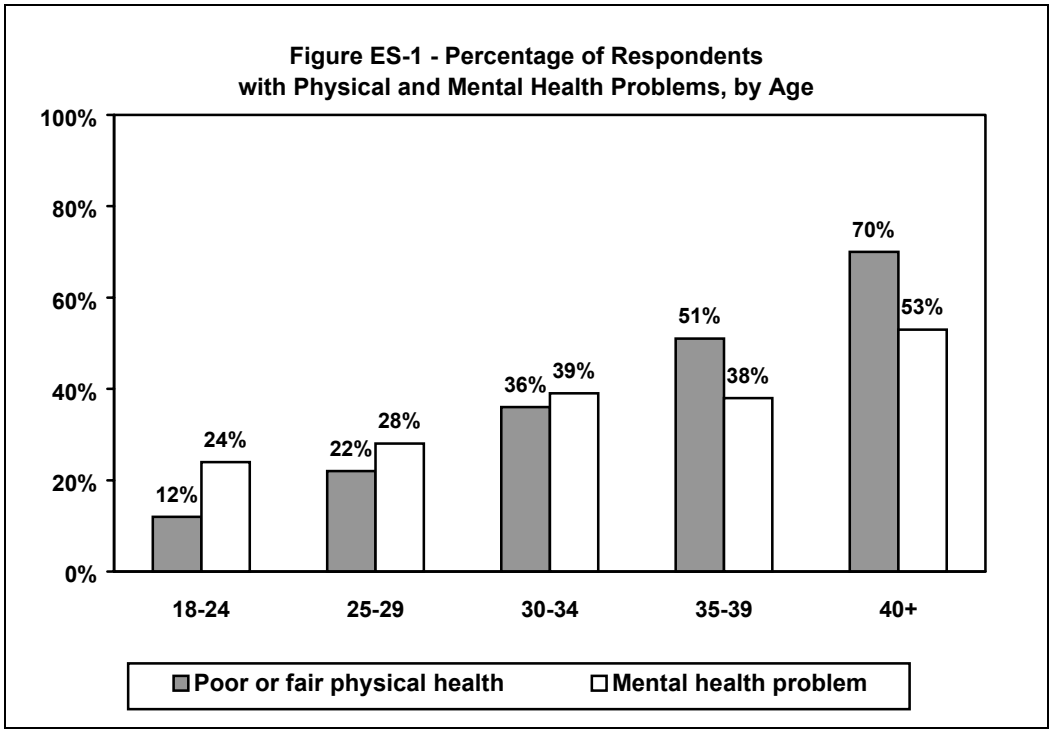
Criminal record
Domestic violence in the past year
Transportation barriers in past year
Child care barriers in past year
Unstable housing in past year
Neighborhood problems
Did not complete high school or GED

Source: Telephone surveys of 1,120 TANF recipients in South Carolina

FINDINGS ON "HIGH RISK" SUB-GROUPS

- **Health problems were more common among older than younger respondents.**

Seventy percent of respondents aged 40 and older rated their overall health as poor or fair, compared to 12% of the respondents under 25 years of age (Figure ES-1). Older respondents were more likely to have chronic health conditions and mental health problems than younger respondents. Over half of respondents aged 40 and older could be classified as having a mental health problem, compared to about a quarter of respondents aged under 25 (Figure ES-1). Older respondents were also more likely to score high on the Psychological Distress Scale, and to have experienced major depression in the past year.



Source: Telephone surveys of 1,120 TANF recipients in South Carolina.
*The differences between 18-24 year olds and 40+ year olds were statistically significant at the 95% confidence level

- **Older respondents who were not employed were much more likely than younger respondents to cite health-related reasons for not working.**

Over 60% of the respondents aged 35 and older cited health as a major reason for not working, compared to 6% of non-employed respondents aged under 30. Younger respondents were more likely to cite lack of jobs, pregnancy, being in school, and child care as the main reasons for not working.

- **Health problems were also more common among divorced and separated respondents.**

Divorced or separated respondents were much more likely than never married respondents to rate their overall health as poor or fair and to have chronic health conditions, as well as a higher prevalence of mental health problems than never married respondents.[1] Some of this effect may be due to the fact that divorced or separated respondents tend to be older than never married respondents.

- **White respondents reported more health problems than blacks.**

Thirty-seven percent of white respondents rated their overall health as poor or fair compared to a quarter of black respondents, and whites (48%) were significantly more likely than blacks (31%) to report that they had a chronic health or medical condition. Mental health problems were also more common

[1] The differences were statistically significant at the 95% confidence level.

among white respondents; 47% of white respondents could be classified as having a mental health problem compared to 28% of black respondents.[2]

Based on administrative records data, white TANF recipients had higher rates of hospital emergency department use and hospitalization than black TANF recipients. The differences between whites and blacks were found in a range of diagnostic categories, including both physical and mental health problems.

OTHER KEY FINDINGS

- **High school dropouts fared significantly worse in the job market.**

Respondents who had not completed high school were less likely to be working at interview (25%) than respondents who were educated beyond high school (42%). In addition, employed high school dropouts earned 27% less than respondents who were educated beyond high school ($527 compared to $699 a month). Not surprisingly, 18% of high school dropouts showed evidence of a possible learning disability, more than three times the rate of respondents educated beyond high school.

- **Type of occupation was very important in terms of earnings, benefits, work hours, and perceptions of advancement potential.**

In general, recipients who worked in office jobs had better pay, benefits, and perceived prospects for advancement than recipients working in retail/sales jobs, restaurant jobs, or housekeeping jobs. In addition, office jobs typically involved standard work hours, while jobs in retail/sales and restaurants usually involved irregular shifts, evening or night shifts, and weekend work. Non-standard work hours create child care and transportation challenges for families and tend to undermine job satisfaction and stability.

The study found that only one in seven employed respondents was working in an office job. Most of the respondents who had worked in the last year lacked computer experience – a major potential barrier to obtaining an office job. Few respondents had experience with other common tasks required by office jobs, such as preparing memos or letters. High school dropouts were particularly lacking in office-related skills. Office jobs are available in the more urban areas of the state to a greater extent than in rural areas. Jobs with higher pay and benefits in rural areas are more likely to be in nursing homes or hospitals in positions such as nurse's aides. Case managers should focus their efforts on training for higher paying jobs with benefits, to the extent possible (with the caveat that some welfare recipients will be functionally limited to lesser-skilled jobs).

- **Respondents with exemptions had higher rates of health problems.**

The survey sample was stratified to include recipients who had received exemptions from work requirements, recipients who had been granted extensions of the time limits, and recipients with neither, who were mandated to work. The major reasons for granting work exemptions in South Carolina are health problems and caring for a sick or disabled family member. Exempted clients were older than other clients (nearly half were over 35, compared to 15% of those without exemptions or extensions), and in worse health. Over half of those with exemptions who were not working reported health problems and more of the exempted clients had mental health problems than other clients.

[2] The differences between blacks and whites were statistically significant at the 95% confidence level.

- **Respondents with time-limit extensions cited lack of jobs as the main reason for needing more time on TANF.**

Time-limit extensions were usually granted for either lack of jobs, and/or lack of the support services necessary to work. Demographically, respondents with time limit extensions were more likely to be black (89% compared to 74% of those without exemptions or extensions) and to have three or more children (47% compared to 29%, respectively). The major factors cited by those with time limit extensions for not working were lack of jobs and enrollment in post-secondary education.

- **Better assessments may be needed to identify recipients who should have received an exemption or extension.**

We did find that a certain percentage of the respondents who had ***not*** been granted a work exemption or a time limit extension appeared to have barriers that might potentially qualify them for an exemption or extension. For example, 31% of the non-employed respondents without exemptions cited lack of jobs as the most important reason for not working. Another 16% cited health problems as the main reason for not working. In addition, 28% of the respondents without exemptions reported that they had a chronic health condition, and 20% rated their health as fair or poor. Also, 23% of these respondents without exemptions could be classified as having a mental health problem, and 11% were caring for a sick, disabled, or elderly family member.

Without knowing more about each case, we can't know whether these respondents' barriers were of lower intensity than the barriers of respondents who *had* been granted work exemptions or time limit extensions. This research suggests that some TANF recipients who have not been granted work exemptions or time limit extensions may have barriers that need to be more closely assessed.

POLICY IMPLICATIONS AND RESEARCH NEEDS

The study results have a number of implications for policy makers in designing and implementing more effective services for TANF recipients with the most important barriers to employment and long-term self-sufficiency. Based on the report's findings, the key barriers to employment are physical and mental health problems, educational deficits, learning disabilities, lack of job skills, and having to care for a sick or disabled family member. Specialized assistance targeted to welfare recipients with these problems would clearly be helpful. Basic employment-related services such as job search, child care, and transportation are unlikely to address the needs of these recipients sufficiently.

- **Need for in-depth assessment procedures and responsive programs**

Some of the most important barriers to employment – especially mental health problems and learning disabilities – may not be recognized by an intake worker or case manager and, in many cases, not by the recipients themselves. Depression may be misconstrued as "lack of motivation" by caseworkers, as well as by employers. Problems that recipients with learning disabilities experience in finding or keeping a job may be misdiagnosed as more general employability problems, while the underlying barrier is not addressed.

Although they qualify for Medicaid, TANF recipients may not have been properly diagnosed and treated. Access to quality health care and/or transportation may be limited, especially in rural areas. In addition, the possibility that their health impairment(s) may qualify them for SSI may not have been

adequately investigated. This study showed that many recipients with physical health problems also have mental health problems. The links between persistent and/or chronic health impairments, chronic pain and depression are well documented[3]. As discussed, some respondents with health problems have been granted exemptions while others have not.

For recipients with depression, anxiety, and related mental health problems, case managers should be trained in using good assessment instruments, in recognizing symptoms of mental illness, and in coordinating care with the local mental health community for appropriate referrals and treatment. Monitoring clients in treatment, providing support services for the client and family, and making appropriate job referrals when the client is ready are important case management functions. In addition, when recipients with health problems are able to work, caseworkers should ensure that job responsibilities are reasonable given health limitations. Closer coordination with vocational rehabilitation agencies may also be helpful. Many older TANF recipients were shown to have physical health conditions that impair their ability to work.

The findings indicate that high school dropouts often have learning problems as well as difficulties with math, reading, and overall functional literacy. High school dropouts may be referred to GED programs or basic education programs on the assumption that their major employment barrier is the lack of a high school diploma. However, referring clients with undiagnosed learning problems to the same type of educational program in which they initially (or repeatedly) failed is unlikely to remediate underlying problems. More specialized assessments and programs would help recipients with learning problems and functional deficits find and retain more appropriate employment. Again, closer coordination with vocational rehabilitation programs, such as sheltered workshops, may be fruitful.

- **Need to recognize that the most important barriers to employment are especially common among certain sub-groups of welfare recipients**

State and local program managers should pay special attention to the possible presence of mental health problems and physical health limitations among older welfare recipients and among divorced or separated recipients. Re-assessment of older recipients in the caseload to ensure proper diagnosis and treatment for health problems should be considered, as should more intensive screenings for new TANF entrants over a certain age. Special attention should be focused on identifying, assessing, and serving TANF recipients with multiple barriers.

- **Importance of additional research**

Additional research should focus on the dynamics of multiple barriers as they affect employment and self-sufficiency. These barriers include the specific types of physical and mental health impairments faced by TANF recipients, especially by older recipients, and other life circumstances such as histories of abuse and/or neglect and stress from impoverished and/or dangerous living conditions. Additional research should also be conducted on the nature and extent of learning disabilities among high school dropouts, and on the issue of low functionality in the TANF caseload. In combination, this research would be valuable for developing more specific intervention strategies to help TANF recipients with the most important employment barriers.

[3] A thorough literature review and discussion of the relationship between chronic pain, anxiety and depression can be found at Michael Clark, MD, "Chronic Pain, Depression and Antidepressants: Issues and Relationships" John Hopkins University Division of Rheumatology website.

CHAPTER I:

INTRODUCTION

The federal 1996 PRWORA legislation created the Temporary Assistance to Needy Families (TANF) program to replace AFDC (Aid to Families with Dependent Children). This "welfare reform" legislation introduced major new provisions affecting welfare families. Among these new provisions were time limits on the receipt of welfare, mandatory work requirements for welfare recipients, and the end of welfare as an entitlement. Since the welfare reform law was enacted, researchers have conducted numerous studies of families who have left welfare. The major goal of these studies has been to examine the employment status and overall well-being of families who have left the welfare rolls.

In contrast, relatively little research has been conducted on families currently on welfare to examine their characteristics and barriers to self-sufficiency. With the dramatic drop in the welfare rolls since 1996, federal and state policy makers have become increasingly interested in developing effective policies and services for families who remain on welfare.

This report presents findings on the characteristics and employment barriers of TANF recipients in South Carolina. The study included in-depth telephone interviews with 1,120 families receiving welfare benefits in South Carolina's Family Independence (FI) Program during June 2002. In addition, administrative records data were compiled on the TANF and food stamp history of the sample. Finally, to examine health barriers among TANF families, information was gathered on emergency room visits and hospitalizations among TANF families.

This study was conducted as part of a national research grant program sponsored by the Office of the Assistant Secretary for Planning and Evaluation (ASPE) of the U.S. Department of Health and Human Services. The five grantee states and the District of Columbia used a common interview instrument, developed by Mathematica Policy Research (MPR), in order to generate comparable, high-quality information. The surveys in South Carolina were conducted between August and November 2002.

OBJECTIVES OF THE TELEPHONE SURVEY INTERVIEWS

The primary goal of the telephone interviews was to examine the characteristics and employment barriers of welfare families in South Carolina. A major objective of the interviews was to identify personal barriers that are often difficult to observe, including mental and physical health problems, substance dependence, domestic violence, learning disabilities, and educational deficits. The interviews also examined family and community-level barriers that recipients may face, as well as characteristics and skills that might provide opportunities for employment and future self-sufficiency. Finally, the surveys examined "logistical or situational barriers" such as child care, transportation, unstable housing, and neighborhood problems.

SAMPLE DESIGN FOR THE SURVEYS

The sample of TANF recipients consisted of 1,493 families who were on TANF in South Carolina in June 2002.[1] Only "mandatory" cases that were subject to work requirements and time limits under South Carolina's TANF Program, Family Independence (FI), were included. South Carolina limits TANF benefits to 24 months in ten years, and five years in a lifetime. Cases that were excluded from the sample included those headed by "child only" relative caretakers and by disabled parents on SSI.

The sample was stratified to include three types of cases, as shown in Table I-1. Cases in the second and third strata were over-sampled to ensure large enough samples for analysis, and sample weights were applied to the data in generating report results, (see Appendix A).

Table I-1
Sample Design for the Surveys of TANF Recipients

Sample Strata	Universe	Sample Size	Completed Surveys	Response Rate
Time-limited recipients with fewer than 24 months on welfare	8,293	622	468	75.2%
Recipients with temporary exemptions from work requirements	2,438	645	488	75.7%
Recipients with extensions of the state's 24-month time limit	197	197	143	72.6%
Unknown status[†]		29	21	72.4%
Total	10,928	1,493	1,120	75.0%

[†]Status could not be determined from the available administrative data

SURVEY METHODS, COMPLETIONS AND RESPONSE RATES

The surveys were conducted by telephone from the MAXIMUS Survey Research Center in Reston, Virginia, using computer-assisted telephone interviewing (CATI). Contact information on the 1,493 families was obtained from the automated systems of the South Carolina Department of Social Services and was loaded onto the CATI system.

[1] The sample consisted of cases receiving TANF benefits of $10 or more in June 2002, and which had been receiving benefits for at least one month.

In addition, an on-site MAXIMUS staff member at one of the SCDSS county offices searched the SCDSS databases for contact information on sample members who were still receiving any type of public assistance. Toward the end of the survey, field-based survey efforts were conducted to locate sample members in their neighborhoods and to encourage them to complete the survey.

The objective of the study was to complete telephone interviews with 1,120 families, representing 75% of the total sample. The survey process was terminated when this objective was achieved, and the response rates did not vary greatly among the three sampling strata, as shown in Table I-1.

The SCDSS also compiled administrative records data on the welfare and food stamp histories of the families in the survey sample. The information included the number of months that recipients had received benefits in the past ten years and the number of spells of benefit receipt.

HOSPITAL EMERGENCY DEPARTMENT VISITS AND HOSPITALIZATIONS AMONG TANF FAMILIES

To examine health barriers among TANF families, SCDSS and the Office of Research and Statistics (ORS) in the SC Budget and Control Board compiled data on hospital emergency department visits and hospital discharges among TANF families. For families active on TANF in June 2002, data matches were conducted against hospital emergency department records and hospital discharge records for the period from May 2001 to March 2002. Data were compiled on specific diagnostic categories for cases where a match was found. In addition, analyses were conducted comparing rates of emergency department use and hospitalizations for TANF recipients and for the general population of South Carolina.

ORGANIZATION OF THE REPORT

The remainder of the report presents the key findings from the study. Chapter II examines the demographic characteristics of the TANF recipients who responded to the survey, as well as findings on mother-father relationships. Chapter III examines the welfare and employment history and experiences of the survey respondents, including survey findings and administrative records data. Chapter IV presents the findings on potential employment assets and liabilities among the survey respondents.

Chapter V presents an analysis of the relative importance of different employment liabilities among TANF recipients as barriers to employment. Chapter VI presents a profile of survey respondents who had been granted work exemptions or time limit extensions in South Carolina.

Chapter VII of the report presents an analysis of hospital emergency department visits and hospital discharges among TANF recipients in South Carolina compared to the general population. Chapter VIII provides a review and discussion of the policy implications of the findings from the study, including a review of future research needs.

Appendices to this report provide the data tables common to the five states and the District of Columbia participating in this ASPE-sponsored research program, (Appendix C) as well as additional data tables (Appendix D) and figures (Appendix E) from analyses of the South Carolina surveys.

CHAPTER II

DEMOGRAPHIC PROFILE, HOUSEHOLD COMPOSITION, AND MOTHER-FATHER RELATIONSHIPS

This chapter presents findings on demographic characteristics and household composition for the TANF recipients who responded to the survey. Findings are also presented on the nature of the relationships between mothers and fathers at the time of birth of their youngest child and at the time of survey. Recent research on "fragile families" and family formation has shown that many low-income unmarried parents face considerable barriers in forming stable relationships over time and that, in many cases, the father does not stay involved in the child's life.

BASIC DEMOGRAPHIC CHARACTERISTICS

Table II-1 presents a basic demographic profile of the TANF recipients who responded to the survey. Nearly two-thirds of the respondents were under the age of 30, almost all were female, and nearly three-fourths were black. The median age was only 26 years, which may be due to South Carolina's 24-month time limit on the receipt of TANF assistance in ten years.

- ***Many of the respondents (especially younger respondents) had educational deficits.***

Nearly 40% of the respondents had not completed high school or a GED, while about a quarter had education beyond high school or a GED. A key finding was that younger respondents (aged 18-24) were more likely to be high school dropouts than older respondents – 46% of younger respondents had not completed high school or a GED compared to 31% of respondents 35 years old and older (data not shown).

- ***Few of the respondents were currently married or living with a partner, and 75% of black respondents had never been married.***

Very few of the respondents (8%) were currently married or living with a partner who might have been a source of support in times of joblessness. Another 27% were divorced or separated, and 65% had never been married. Blacks (75%) were much more likely than whites (35%) to have never married.

Table II-1 – Basic Demographic Characteristics of the Survey Respondents

Characteristics	*Percent*
Education	
Did not complete high school/GED	38
Completed high school/GED only	38
Education beyond high school or GED	24
Marital Status	
Married or living with partner	8
Separated/divorced/ widowed	27
Never married	65
Age Group	
18-24	41
25-29	22
30-34	14
35-39	9
40+ years old	13
(Median age in years)	(26 years)
Ethnicity	
White	24
Black/African American	73
Hispanic	2
Other	1
Gender	
Female	98
Male	2

Source: Telephone survey of 1,120 TANF recipients in South Carolina

PRESENCE OF OTHER ADULTS IN THE HOUSEHOLD

Table II-2 presents findings on the presence of other adults in the households of TANF recipients who responded to the survey. Other adults in the home might provide helpful support for respondents in income, sharing expenses, and/or as an informal child care resource.

Table II-2 –Household Composition of the Survey Respondents

Composition	*Percent*
Presence of Other Adults	
No other adults present	55
One other adult present	27
Two or more other adults present	18
Household Structure	
Single parent, no other adults present	55
Single parent, other adults but no partner	38
Single parent with partner	5
Two married adults	2
Presence of Recipient's Family Members	
Mother	22
Brother/sister	9
Father	8
Recipient's adult children	8
Other relatives	7

Source: Telephone survey of 1,120 TANF recipients in South Carolina

- ***Nearly half of the respondents were living with at least one other adult.***

Although few of the survey respondents were married or living with a partner, nearly half (45%) were living with at least one other adult. This finding suggests that some respondents were adjusting to their limited resources by sharing living costs with family or friends, or by living rent-free with family. High school dropouts were more likely than respondents educated beyond high school to be living with another adult. Specifically, 52% of high school dropouts were living with another adult, compared to 38% of respondents educated beyond high school. As shown in Chapter IV, high school dropouts had lower rates of employment and lower average earnings than more educated respondents.

- ***Many respondents were living with other family members.***

At the time of the survey, 2% of the respondents were married and living with their spouse, 5% were living with a non-marital partner, and 38% were living with another adult other than a spouse or partner (Table II-2). In addition, 22% of the respondents were living with their mothers, and 8% were living with their father. Nine percent were living with a sibling, 8% were living with their own adult children, and 7% were living with other relatives. The findings indicate that many of the respondents had direct access to family support networks.

NUMBER AND AGES OF CHILDREN

The number and ages of the children in respondents' households have important implications for the child care needs of TANF recipients in going to work, or to a job training or education program.

- ***Almost one third of the survey respondents had three or more children in the home, and another third had two children; more than three-quarters had pre-school children.***

Most survey respondents (92%) had a child aged 12 or under. Seventy-seven percent had children under six, and 23% had children under one. Therefore, most respondents had a potential need for child care for their pre-school children in order to go to work or to participate in job training or education. Similarly, 43% of the respondents had children aged 6-12, with a probable need for before- and/or after-school child care. Blacks had more children in the home than whites; 32% had three or more children, compared to 23% of whites.

- ***Divorced and separated respondents were more likely to have older children, and less likely to have pre-school children.***

Nearly 60% of divorced or separated respondents had pre-school children, and over 40% had children over 12, compared to never-married respondents, 84% of whom had pre-school children and 20% of whom had older children. Thus, never-married respondents have the greatest potential need for child care assistance. However, as noted above, many of the never-married respondents were living with other adults who might assist with informal child care.

RELATIONSHIPS BETWEEN MOTHERS AND FATHERS

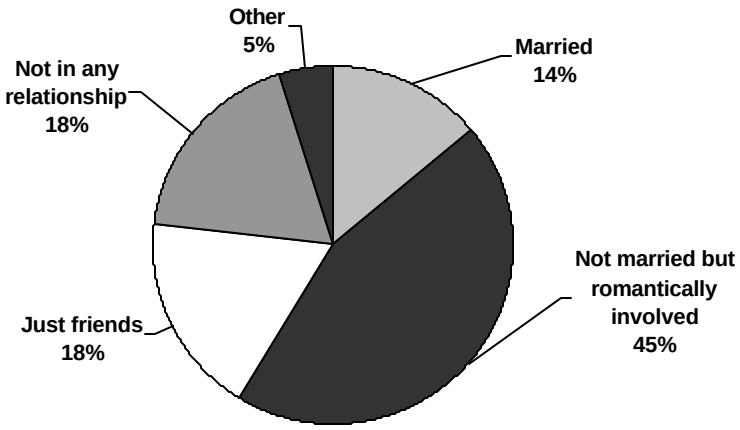
- ***One-quarter of the respondents were either married to or living with the father of their youngest child at the birth of the child.***

While 14% of the respondents were married to the father of their youngest child at the time of the child's birth (Figure II-1), another 11% of the mothers reported that they were living with the father of their youngest child when the child was born, even though they were not married (data not shown). About 36% of the respondents stated they were not in any relationship with the father or were "just friends" at the time of the child's birth, while the rest stated that they were romantically involved in some way with the father.

- ***White respondents were more likely than black respondents to have been married to the father of their youngest child at the time of birth.***

One-third of white female respondents said that they were married to the father of their youngest child at the time of the child's birth, compared to 7% of black female respondents (Appendix D Table II-a). However, nearly half of black female respondents said that they were cohabiting or otherwise romantically involved with the father, compared to just over one third of white females. Almost 40% of black females said that they were just friends or not in any type of relationship with the father, compared to one quarter of white females.

Figure II-1 -Relationship Between the Mother and the Father of Her Youngest Child When the Child Was Born

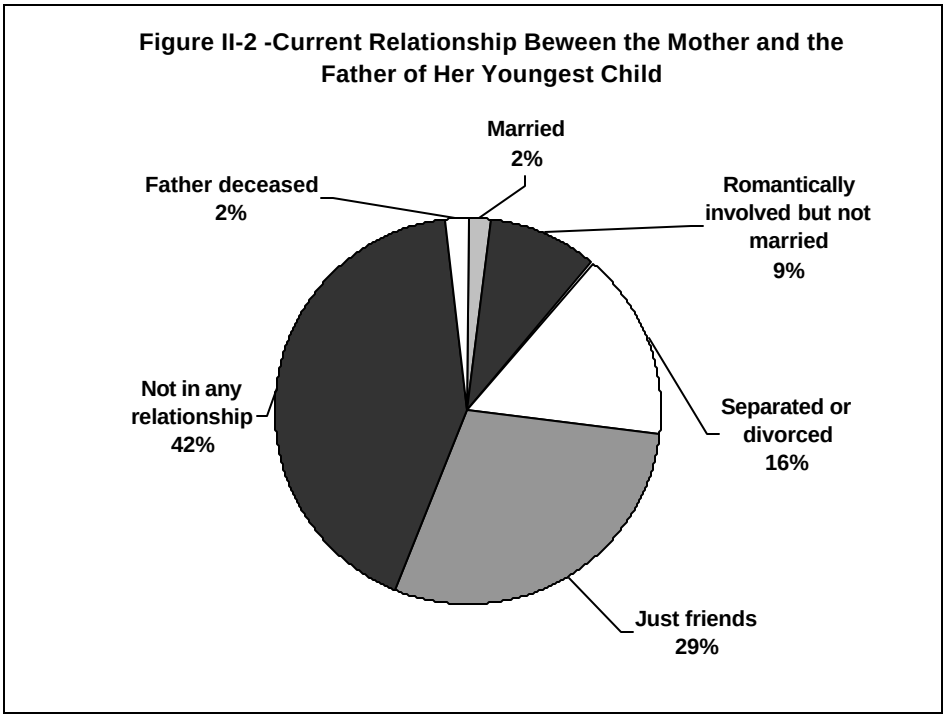


Source: Telephone survey of 1,120 TANF recipients in South Carolina

CURRENT RELATIONSHIP WITH THE FATHER

- ***Only 11% of female respondents were currently married to or romantically involved with the father of their youngest child at interview.***

Female respondents were asked about their current relationship with the father of their youngest child. The percent of respondents who were married to the father of their youngest child went down from 14% at the time of birth to 2% at the time of interview (Figure II-2). The percent still romantically involved dropped from 45% to 9%, and the percent of respondents not in any relationship increased from 18% to 42%. Of the respondents who were romantically involved with the father but not married, most (nearly three quarters) said that there was a very good chance that they would marry the father in the future.



Source: Telephone survey of 1,120 TANF recipients in South Carolina

REASONS WHY RELATIONSHIPS ENDED

- ***Most of the respondents who were never married to the father of their youngest child cited "relationship reasons" as the reason they did not marry the father.***

For respondents who had never married the father of their youngest child, almost 73% of these respondents mentioned "relationship reasons" such as not getting along with the father, being too young, not in love, not mature enough, and too different. The next most common reasons reported for why the relationship ended were financial reasons, and incarceration, violence or abusiveness of the father. Almost one-third of the respondents who were divorced or separated from the father of their youngest child cited an abusive or violent relationship (Appendix D Table II-b).

SUMMARY AND CONCLUSIONS

The findings in this chapter showed that the characteristics and potential employment barriers of TANF recipients vary widely. For example, while 38% of the survey respondents had not completed high school or a GED, 24% had completed college courses or technical courses in addition to graduating from high school. Lack of education or jobs may be a significant hindrance to some, while the problems that bring others to TANF may have much more to do with physical and/or mental health problems, family and/or personal crises, or other difficulties.

The findings also suggest that divorced or separated recipients differ in important ways from recipients who never married. Never-married recipients may be more likely to face child care barriers because they have younger children on average. They are also more likely to be younger, to have dropped out of high school and to be African-American as compared to divorced or separated recipients.

Divorced or separated recipients have had more personal difficulties with an abusive partner or a partner with substance abuse problems than those who never married. Different interventions, such as counseling for post-traumatic stress syndrome for example, may be needed.

The findings also suggest that while many TANF recipients in South Carolina face potential employment barriers such as lack of education and child care difficulties, a large percentage have other adults in the household who may provide support to the recipient and otherwise act as a resource for the recipient. A recently completed study of families which had left TANF in South Carolina concluded that, while many of the welfare leavers were non-employed or had sporadic employment patterns, the level of hardships such as food insecurity and housing insecurity was only slightly higher among the non-employed than among the employed.[2] In addition, most non-employed leavers did not report experiencing severe hardships in the absence of welfare benefits. The study highlighted the importance of family support networks and shared living arrangements.[3]

Finally, the results presented in this chapter are consistent with current research findings from "fragile families" studies. These studies have shown that a majority of low-income unmarried mothers are involved in some type of romantic relationship with the father of their child at the time of the child's birth, but that most of these romantic relationships end within a few years after the birth.[4] The break-up of these relationships often contributes to women coming on welfare.[5] In the current study, it was found that only 9% of the mothers who were never married to the father of their youngest child were still romantically involved with the father when interviewed. However, 36% reported that they were still friends with the father. This finding suggests that there may be opportunities to help support the father's involvement in the life of the child even if the parents do not get married.

[2] Three-Year Follow-Up Study of Welfare Leavers in South Carolina, MAXIMUS, December 2002
[3] Case Studies of Welfare Leavers and Diverters in South Carolina, MAXIMUS, October 2001
[4] Marcia Carlson, Sara McLanahan, and Paula England, "Union Formation and Dissolution in Fragile Families," FFCWB Research Paper, May 2003.
[5] Edelhoch and Liu, (September 2003) "Who is Coming on Welfare Now, and Why?" *Policy and Practice of Public Human Services, The Journal of the American Public Human Services Association.*

CHAPTER III

WELFARE HISTORY, EMPLOYMENT, AND SOURCES OF HOUSEHOLD INCOME

This chapter presents findings on the welfare and employment history of TANF recipients who responded to the telephone survey. Previous research has shown that welfare recipients tend to fall into three major categories in terms of welfare participation. Some recipients stay on welfare for brief periods of time, often due to short-term emergencies or crisis situations, while others stay on for long periods of time with few interruptions in their welfare participation. Even in states such as South Carolina with relatively short time limits, some recipients may stay on assistance longer because they obtain work exemptions or time limit extensions. A third group consists of "welfare cyclers" who move on and off welfare frequently as they attempt to make the transition to employment and self-sufficiency. These three types of welfare recipients may need different types of services and interventions to become and stay employed.

Employment patterns among TANF recipients are of interest because they show the extent to which recipients have a work history that may help them transition to self-sufficiency. The work histories of different sub-groups of welfare recipients, such as high school dropouts, are useful in providing a better understanding of their special challenges to employability. Another area of interest involves the reasons why non-employed recipients are not currently working, in terms of targeting intervention strategies.

Information on the occupations in which welfare recipients are working is important for understanding potential barriers to employment stability, job advancement, and earnings growth. When the occupations in which welfare recipients are employed involve weekend work or evening and night shifts, special problems for child care and transportation arise. The types of employers for whom recipients are working have implications for job benefits and retention.

Finally, information on the sources and amounts of household income among TANF recipients is important because it shows the extent to which recipients can rely on alternatives to cash assistance, such as child support, financial help from family members, and on other adults in the household for support.

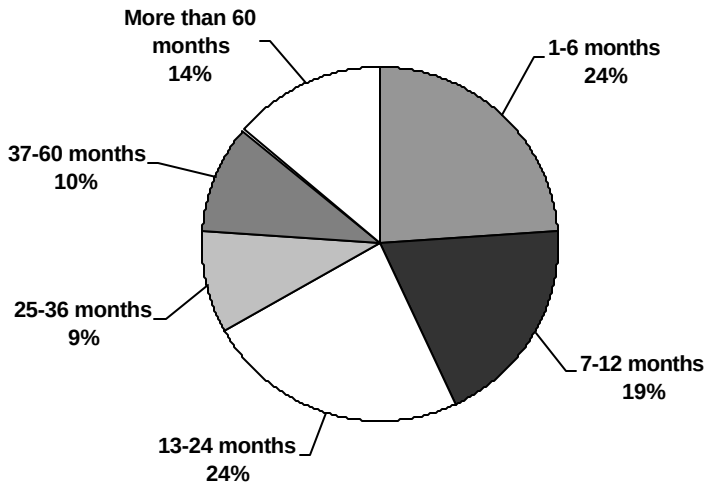
WELFARE HISTORY OF THE SURVEY RESPONDENTS

- ***Most respondents had been on welfare for less than two years, but one in seven had been on welfare for more than five years.***

Consistent with other studies, we found that the welfare clients in South Carolina included a mix of short-term recipients and long-term recipients. Two-thirds of the respondents had received welfare for two years or less in the past ten years, and more than 40% had received welfare for only one year

(Figure III-1). However, 14% had received welfare for more than five years. The large number of relatively short-term welfare recipients is partly a reflection of South Carolina's two-year time limit on TANF assistance (although the policy does allow for extensions and exemptions). Administrative data on the entire welfare caseload in South Carolina showed a similar pattern.

Figure III-1 - Number of Months Spent on Welfare by Survey Respondents in the Past 10 Years



Source: SCDSS administrative records data on the 1,120 survey respondents

- ***Most of the survey respondents had had only one or two welfare spells in the past 10 years, but 30% could be considered "cyclers".***

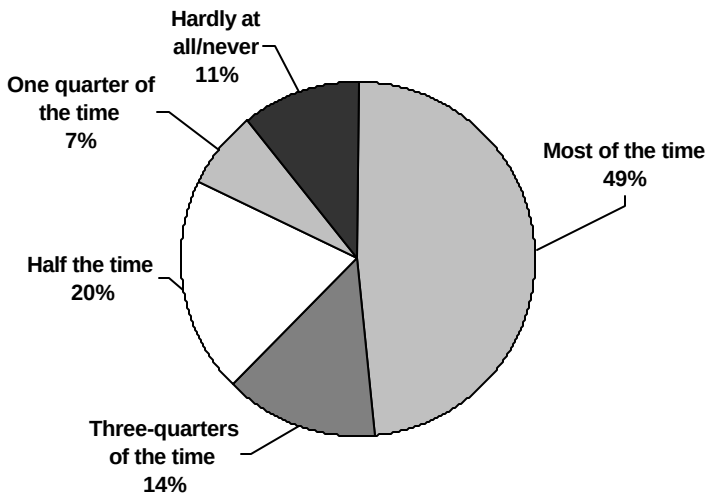
An analysis of welfare spells using administrative records data showed that the majority of survey respondents had not cycled on and off welfare in the past 10 years. Seven in ten of the respondents had only one or two welfare spells in the past 10 years, and half had only one spell (Appendix D Table III-a). However, almost 30% might be considered "cyclers" - with three or more welfare spells in the past 10 years. These cyclers were evidently having trouble leaving welfare and staying off the welfare rolls over the long term. A similar pattern was found using administrative records data for the entire TANF caseload in June 2002.

These findings are to be expected in view of South Carolina's relatively short (24 months in ten years) time limit on TANF assistance. Many of the families who might normally cycle on and off welfare may not able to do so because they have used their 24 months. In addition, many families who still have some months left on their "time clocks" may be reluctant to go back on welfare and use additional months if they are able to find some type of employment (and/or support). Finally, the two-year time limit may have the effect of encouraging TANF recipients not to view welfare as a long-term option.

WORK HISTORY AND CURRENT EMPLOYMENT STATUS

As noted above, the lack of a stable employment history may be a major barrier for persons trying to leave welfare and enter the workforce. While about half of the recipients did have a more extensive work history in that they had worked almost all of the time, almost 40% of the TANF recipients in South Carolina said that they had worked for pay only half the time or less since they turned 18 (Figure III-2). Nearly 70% were not working at the time of interview (Appendix E Figure III-a), and 40% had not worked in the past year (Appendix E Figure III-b).

Figure III-2 - Since Turning 18, How Much of the Time Have You Been Employed?



Source: Telephone surveys of 1,120 TANF recipients in South Carolina

- ***Most of the currently employed respondents had not worked continuously in the past year.***

While one third of the TANF recipients were currently employed, most had not had stable employment in the last year. Less than a third of the employed respondents had worked most of the time (10 or more months) in the past year (Appendix E Figure III-b). In combination, slightly less than half of currently employed respondents had worked at least half the time in the past year.

- ***Younger and better educated recipients were more likely to be working.***

Among non-employed recipients, older persons were much less likely to have a recent work history, suggesting that they may have more employment barriers. Slightly more than half of the ***non-employed*** respondents aged under 30 had worked in the past year, compared to only about a quarter of non-employed respondents aged 40 and older. Current employment status varied greatly by education, suggesting that less educated TANF recipients face special challenges when it comes to employment. Only 25% of the high school dropouts were currently working, compared to more than 40% of the respondents educated beyond high school.

REASONS FOR NOT WORKING

Respondents who were not working for pay but who had worked for pay in the past were asked a series of questions about their reasons for not currently working. Respondents who cited more than one reason were asked to identify the most important reason.

- ***Lack of jobs and health problems were the most common reasons given for not working, while few recipients cited child care or transportation.***

One-quarter of the non-employed respondents stated that there were "no jobs", and another quarter mentioned an illness or disability that prevented them from working (Appendix D Table III-b). In contrast, "logistical" barriers such as child care or transportation problems were cited by a relatively small percentage of non-employed recipients.

The finding on "no jobs" suggests that services to non-employed TANF recipients in South Carolina should be focused on helping recipients locate available jobs and on referring the recipients to jobs through job development activities. It appears that many of the non-employed recipients are not able to find jobs through their own self-directed job search efforts. With regard to health problems, the findings indicate that local welfare agencies in South Carolina need to do more to identify recipients with health barriers and refer them to appropriate rehabilitation services.

- ***Older respondents were much more likely than younger respondents to cite health-related reasons for not working.***

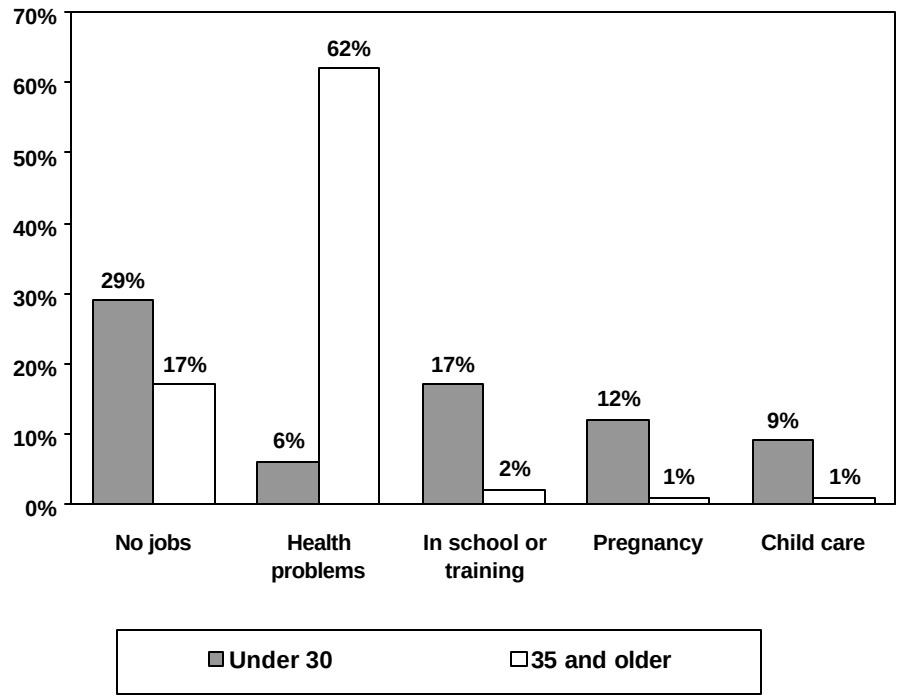
Of the non-employed respondents younger than 30, very few cited health as a major reason for not working (Figure III-3). In contrast, more than two-thirds of respondents aged 40 and older cited health problems as the main reason for not working.

Conversely, we found that almost a third of respondents under 30 cited lack of jobs as the main reason for not working, compared to about half as many of the respondents aged 35 and older (Figure III-3). Not surprisingly, younger respondents were also much more likely than older respondents to mention being in school or training, pregnancy and child care problems.

- ***One-third of the non-employed respondents who had worked in the past year mentioned health or pregnancy as the main reason for leaving their last job.***

The study shows that health problems are not only an important factor in the current employment status of TANF recipients in South Carolina but were also a major reason why TANF recipients left their most recent jobs. Respondents who were non-employed but who had worked in the past 12 months were asked the reasons why they left their most recent job (data not shown). About 18% of these respondents mentioned health problems as the most important reason. Another 14% mentioned maternity leave or pregnancy.

Figure III-3 - Most Important Reason for Not Working, by Age Group (n = 762)



Source: Telephone surveys of 1,120 TANF recipients in South Carolina

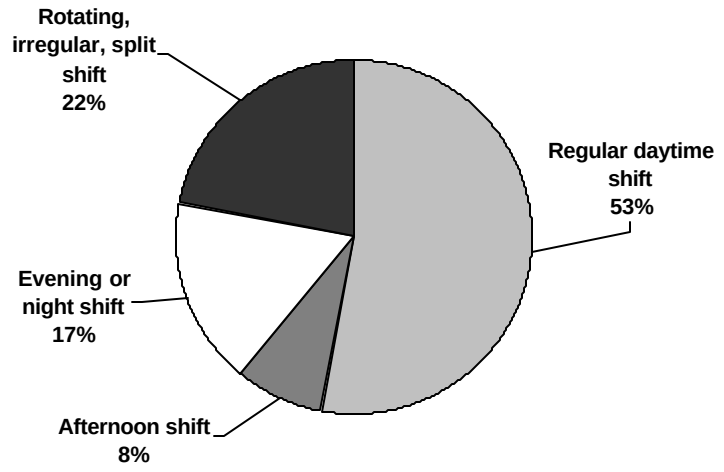
JOB CHARACTERISTICS

This section presents findings on characteristics of jobs held by respondents who were currently employed or who had been employed in the last year. Although a majority (about six in ten) of respondents had worked in the past year, only half of these had worked full-time (Figure III-4).

- ***Many of the currently and recently employed respondents worked evenings, nights, or irregular schedules.***

Only half of currently or recently employed respondents worked full-time. Of the respondents who were currently employed or who had worked in the past 12 months, almost 40% worked evenings, nights, split shifts, or an irregular schedule (Figure III-4). Since TANF recipients often work in low-skilled occupations with non-standard work hours, problems may result in arranging reliable child care and transportation to work. In addition, working non-standard hours can lower job satisfaction, subsequently impairing job retention among persons attempting to leave TANF.

Figure III-4 - Work Schedule of Currently and Recently Employed Respondents (n=703)



Source: Telephone surveys of 1,120 TANF recipients in South Carolina
*There was not a statistically significant difference between currently and recently employed recipients, in terms of average weekly work hours.

- ***The percentage of respondents working regular hours varied greatly by occupation and was highest for office workers.***

For the three most commonly reported occupations, respondents employed in office/clerical occupations were much more likely to be working a regular day shift (70%) than respondents employed in restaurant work (47%) or in retail/sales (43%). Clearly, office jobs are generally preferable in terms of arranging child care and transportation schedules.

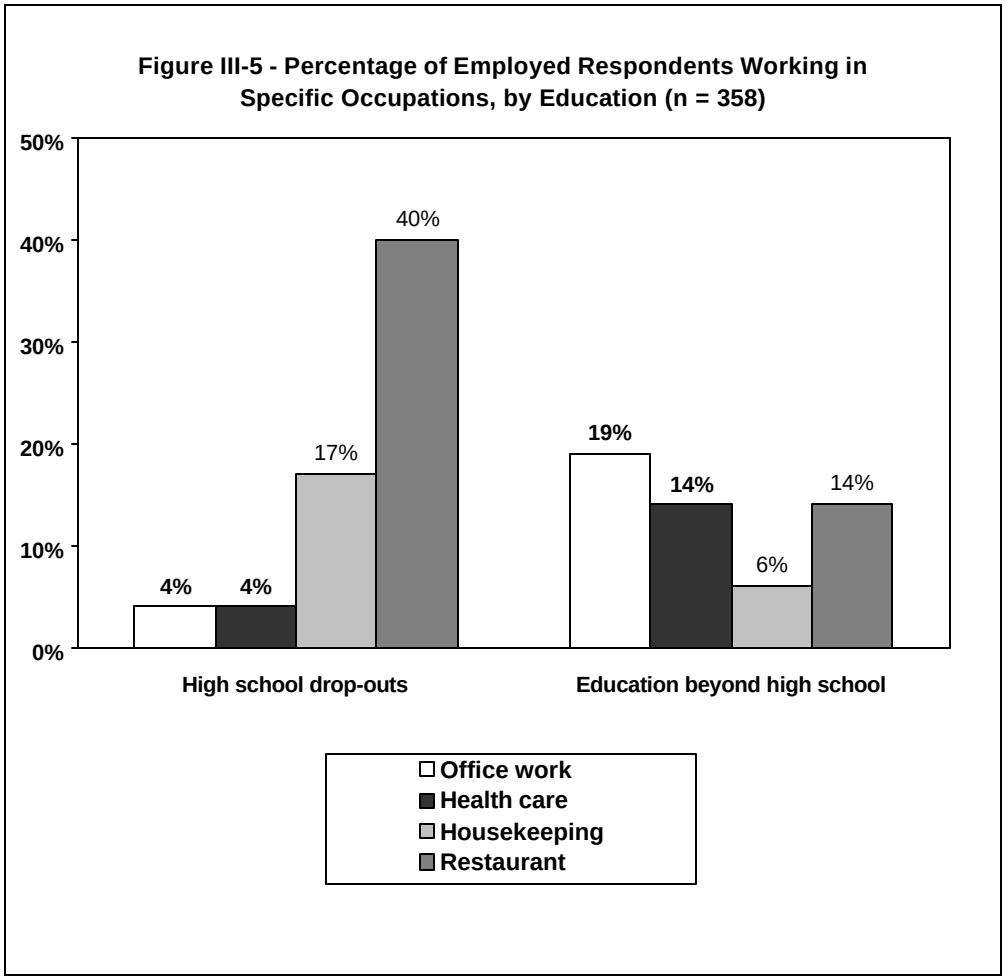
Of the respondents who were currently employed or who had worked in the past 12 months, less than one in seven were working in office jobs (Appendix D Table III-d). In addition, relatively few of the respondents worked in other occupations that might require more specialized skills, such as health care, production work, and teaching. About a quarter of employed respondents were restaurant or food service workers, and another one in five were in retail/sales occupations. In terms of employers, more than four in ten of the employed respondents worked for restaurants or retail establishments.

- ***The occupations in which respondents were working, and the pay they received, varied considerably by educational attainment.***

Few of the employed high school dropouts were working in office/clerical jobs (4%) or in health care (4%) compared to 19% and 14% of the employed recipients educated beyond high school, respectively (Figure III-5). High school dropouts more often worked in restaurants or in housekeeper/janitor jobs compared to those educated beyond high school.

Among respondents who were currently employed or who had worked in the past 12 months, average hourly earnings were highest for respondents working in office/clerical jobs, health services, and factory/production work, and lowest for persons employed in restaurant jobs and housekeeping

(Appendix E Figure III-d). The study shows that program managers need to pay special attention to the occupations in which recipients are placed.



Source: Telephone surveys of 1,120 TANF recipients in South Carolina

- ***Hourly earnings varied considerably by education.***

Although all of the employed respondents had relatively low-income jobs, there was a wide range of hourly wage rates - from $6 per hour or less to more than $8 per hour (Appendix E Figure III-d and Appendix D Table III-e). Average hourly wages of those educated beyond high school ($7.91) were significantly higher (at the 95% confidence level) than the earnings of high school graduates with no college ($6.83), who in turn had significantly higher earnings than high school dropouts ($6.20) (data not shown).

- ***A majority of the employed respondents did not get fringe benefits.***

Among respondents who were currently employed, 50% received no benefits, and only 30% were working for employers who offered paid sick leave (Appendix D Table III-f). Slightly more than 40% were working for employers who offered paid holidays, paid vacation, or health benefits. In addition,

non-employed respondents who had worked in the past year were much less likely to have had employer benefits than currently employed respondents, suggesting the importance of benefits to job retention.

- ***The availability of employer benefits increased with education.***

Among currently employed respondents, more than half (54%) of those who had not completed high school were working for employers who did not offer benefits, compared to only one-third of respondents educated beyond high school (data not shown). In addition, more than half (54%) of the respondents educated beyond high school were working for an employer who offered health insurance, compared to less than a third of employed high school dropouts. Finally, almost half of the respondents educated beyond high school were working for an employer with a retirement program, compared to only about 20% of high school dropouts. In regard to occupation, respondents who were working in restaurants were much less likely to have access to employer benefits than respondents working in retail/sales or office/clerical jobs.

- ***Almost half of currently employed respondents saw opportunity for advancement in their jobs.***

One of the key concerns with the "work first" approach to welfare reform is whether welfare recipients are able to move into better jobs or positions after initially taking a low-skilled job. Overall, a quarter of currently employed respondents stated that there was a great deal of opportunity for advancement in their current jobs (Appendix D Table III-g). While another quarter saw some opportunity for advancement, the rest saw little or no opportunity.

Non-employed respondents who had worked in the past year were much less likely to have seen opportunity for advancement than currently employed respondents (Appendix Table III-g). Obviously, advancement opportunities are important in job retention.

- ***Perceived opportunities for job advancement also increased with education.***

The study shows that education is important not only for employment rates and earnings but also for advancement opportunities. Among currently employed respondents, one-third of those educated beyond high school saw a great deal of opportunity for advancement in their current jobs, compared to only one in six of the high school dropouts (data not shown). More than twice as many respondents in office jobs saw opportunities for advancement than in restaurant work.

In terms of the "work first" model, these findings suggest that welfare recipients with little education may find it more difficult to attain upward job mobility and move into higher-skilled jobs with better pay, benefits, and work hours. In addition, local program managers should be aware that recipients who are placed in low-skilled restaurant jobs or similar occupations may show little job advancement over the long-term.

MONTHLY EARNINGS AND SOURCES OF HOUSEHOLD INCOME

- ***Of the respondents who had worked for pay in the month before the survey, more than a third had earnings less than $5,000 per year.***

Of the respondents who had earnings in the month before the survey, many had very low earnings. For example, more than a third had earnings of less than $400 during the month (Appendix D Table III-h). The median monthly earnings for all employed respondents were only $500.

- ***Respondents educated beyond high school earned 33% more than others.***

Respondents educated beyond high school had higher average monthly earnings ($699) than other respondents (~$520). About a quarter of the respondents educated beyond high school earned $1,000 or more in the month before the survey, compared to 6% of high school dropouts and 10% of persons who had graduated from high school without going to college (data not shown).

- ***One in five respondents reported that another adult in the household was employed in the month before the survey.***

The presence of other employed adults in the household can improve a TANF recipient's ability to meet family needs once they leave welfare. Overall, about one in five (21%) of the respondents said that there was another adult in the household who was employed in the month before the survey (data not shown). Almost half (45 %) of the respondents who were married or living with a partner had another adult in the household who was employed in the month before the survey. In contrast, less than one in seven of divorced or separated respondents had another adult in the household who was employed in the month before the survey.

In addition, almost half of the respondents reported that someone in their household had received income from a job in the month before the survey (Table III-1). The average amount received was a little more than $900. As noted in the table, 87% of the respondents reported that their households received food stamps in the month before the survey, and 70% were still on cash assistance.

Table III-1
Percentage of Households With Income from Various Sources in the Month Before the Survey (n=1,120)

Income Source	Percent of Households	Average Amount
Money from jobs	49	$909
Food Stamps	87	$283
SSI/disability insurance	14	$535
Child support	21	$189
Unemployment benefits	4	$360
Money from friends/family	13	$116
Any other	2	$535

Source: Telephone surveys of 1,120 TANF recipients in South Carolina

- ***Relatively few respondents reported that their household had received income other than through earnings, food stamps, or cash welfare.***

One of the key issues for policymakers is whether TANF recipients can rely on other sources of income besides earnings if they leave cash assistance. Generally we found that relatively few of the respondents could expect to rely upon unearned income. About one-fifth of the respondents reported that someone in their household had received child support in the month before the survey; the average

amount received was $189[6] (Table III-1). Few recipients received support from other sources, such as SSI or other disability payments, unemployment insurance benefits, or financial help from friends or family in the month before the survey.

SUMMARY AND CONCLUSIONS

The findings in this chapter show that, while many of the TANF recipients were either currently working or had worked in the last year, a significant percentage had very limited and sporadic work histories. Thirty-eight percent had worked less than half the time since turning 18, and another 38% had not worked at all in the past year. Many of the respondents who were currently working had not worked continuously in the last 12 months.

The findings also show the importance of educational attainment in employment and earnings. High school dropouts had lower rates of employment, had lower average earnings, and were more likely to be working in restaurants, housekeeping, and other jobs with limited advancement potential and low wages. Many of the employed respondents were working in jobs that required non-standard work schedules, which often result in problems arranging satisfactory child care and in lowered job satisfaction.

With regard to sources of household income, the findings indicate that few TANF recipients can expect to rely on child support or other unearned income when they leave welfare. Few respondents reported any other type of unearned income. Clearly, job placement and job retention are very important in helping TANF recipients achieve self-sufficiency.

Regarding respondents who were not working, older recipients were more likely to cite health barriers to employment, while younger recipients were more likely to cite lack of jobs and child care barriers. Thus, different interventions may be needed to help different groups of TANF recipients. This issue is explored further in the next chapter where we examine the prevalence of specific barriers among the survey respondents.

[6] Twelve percent of all respondents stated that they had received child support on a regular basis in the past year, and another 16% reported that they had received occasional child support payments in the past year.

CHAPTER IV

EMPLOYMENT ASSETS AND LIABILITIES

This chapter presents findings on employment assets and liabilities among the 1,120 survey respondents. In terms of assets, the chapter presents findings on the skills that respondents used in their current or previous jobs, such as using computers, supervising other people, and communicating with people in person or by telephone. In addition, information is presented on respondent involvement in job training, education, and employment programs. Employment liabilities discussed in this chapter include health problems and caring for sick or disabled family members, learning disabilities, substance dependence, domestic violence, criminal records, and problems with child care, transportation, housing and neighborhoods. (Two potential human capital liabilities, low work experience and low levels of education, were both discussed previously, in Chapter III).

Importance of Sub-Group Analyses

In this chapter, we examine the prevalence of employment barriers among different demographic sub-groups, including analyses by age group, marital status, ethnicity, and education. We found that several of the major barriers were much more prevalent among certain sub-groups than others. For example, physical and mental health problems are more prevalent among older, divorced, white recipients. In this chapter, we briefly examine why these differences in prevalence rates may exist.

In terms of policy, it is not expected that local welfare program managers will develop policies and programs based on demographic differences. However, it is important for local case managers to know which sub-groups of welfare recipients are at risk of physical and mental health problems and other personal barriers. Some of these barriers, such as mental health problems, learning disabilities, or domestic violence, may not be apparent to the case manager in an assessment interview or in subsequent meetings with the client. Clients at high risk of such personal barriers to employment may require more specialized interventions and may not be responsive to a traditional mix of services involving job search assistance, job clubs, job placement, or work readiness, without the needed treatments or interventions.

JOB SKILLS

In Chapter II of this report, we presented data showing that more than 60% of the survey respondents were either currently working or had worked in the past year and had worked at least three-quarters of the time since they turned 18. Although most of the respondents had a work history, the important question is whether TANF recipients have job skills sufficient for them to earn "living wages." To examine this issue, the respondents were asked whether they had used specific skills in their current or most recent jobs.

- ***Over 80% of the respondents reported experience with four or more of the job skills assessed in the survey.***

While most respondents had experience with a variety of job skills, less than half had worked with computers; of the respondents who were currently employed or who had worked in the last year, a third used a computer on a daily basis and 40% used a computer at least weekly in their job. About a quarter reported that they wrote letters or memos at least weekly, and slightly more than a third had supervised other people (Table IV-1).

Table IV-1
Skills Used at Least Weekly in
Current or Most Recent Job (n=703)†

Skill	*Percent*
Talked with customers face to face	88
Used electronic machine other than a computer	79
Did arithmetic	75
Filled out forms	60
Talked with customers over the phone	55
Read instructions or reports	57
Monitored gauges or instruments	38
Worked with a computer	41
Supervised other people	36
Wrote letters or memos	27
Performed at least 4 of the above tasks	82

† Includes respondents who were currently employed or who had worked in the last year
Source: Telephone surveys of 1,120 TANF recipients in South Carolina

- ***The jobs held by high school dropouts involved fewer skills than the jobs held by more educated respondents.***

As discussed in Chapter III, jobs involving office/clerical skills had more advancement potential than most of the other occupations in which respondents were employed. Those educated beyond high school were more likely than high school dropouts to have performed certain skilled tasks (Appendix D Table IV-a). For example, 50% of those educated beyond high school had used a computer on a regular basis in their job and 33% had written letters or memos, compared to 26% and 16%, respectively, of high school dropouts.

PARTICIPATION IN EDUCATION, JOB TRAINING, AND EMPLOYMENT PROGRAMS

In Chapter II of this report, we showed that 38% of the survey respondents had not completed high school or a GED, and another 38% had completed high school or a GED but had no education beyond high school. In addition to being asked about their regular education, respondents were asked about their participation in job training, work readiness, job search assistance classes, work experience programs, and remedial education programs during the past 12 months.

- ***Relatively few respondents had received help with job training or basic education.***

While job search assistance is a prescribed activity of the FI Program for those without exemptions, only half said that they had received such assistance. In addition, over a quarter of these respondents indicated that they had not taken part in any program involving job training, education, skills, readiness or search (Table IV-2). While over a third of all respondents had less than a high school education, only 16% had been involved in GED preparation or basic skills or math programs (data not shown). Less than a third (31%) of high school dropouts had taken part in GED preparation, basic skills, or remedial education programs in the past year.

Table IV-2
Percentage of Respondents Who Had Taken Part in Education, Training, or Employment Programs in the Past Year, by Strata

Program	Respondents without Exemptions or Extensions	Time Limited with Temporary Work Exemptions	Time Limited with Extensions Granted
	Percent	*Percent*	*Percent*
GED/basic education	17	13	23
Job readiness program	25	19	46
Job search assistance	50	29	66
Job skills training	24	17	43
Work experience program	15	8	25
Any program	73	45	90

Source: Telephone surveys of 1,120 TANF recipients in South Carolina

PHYSICAL HEALTH PROBLEMS

Several questions were used to measure physical health problems among the survey respondents. First, the survey respondents were asked to rate their overall health. Second, they were asked about the presence of chronic health conditions. Finally, they were asked a series of questions about physical functioning.[7]

- ***The physical functioning level of nearly half (46%) of the survey respondents was equal to that of the bottom quarter of the general population.***

More than a quarter (28%) of the respondents reported that their overall health was poor or fair. In addition, using the elements that make up the SF-36 Health Survey, we found that 46% of the respondents fell within the first quartile on the physical functioning scale -- the least functioning quartile. In terms of specific limitations, one in four respondents reported that their health greatly limited vigorous activity such as climbing stairs or walking more than a mile (data not shown).

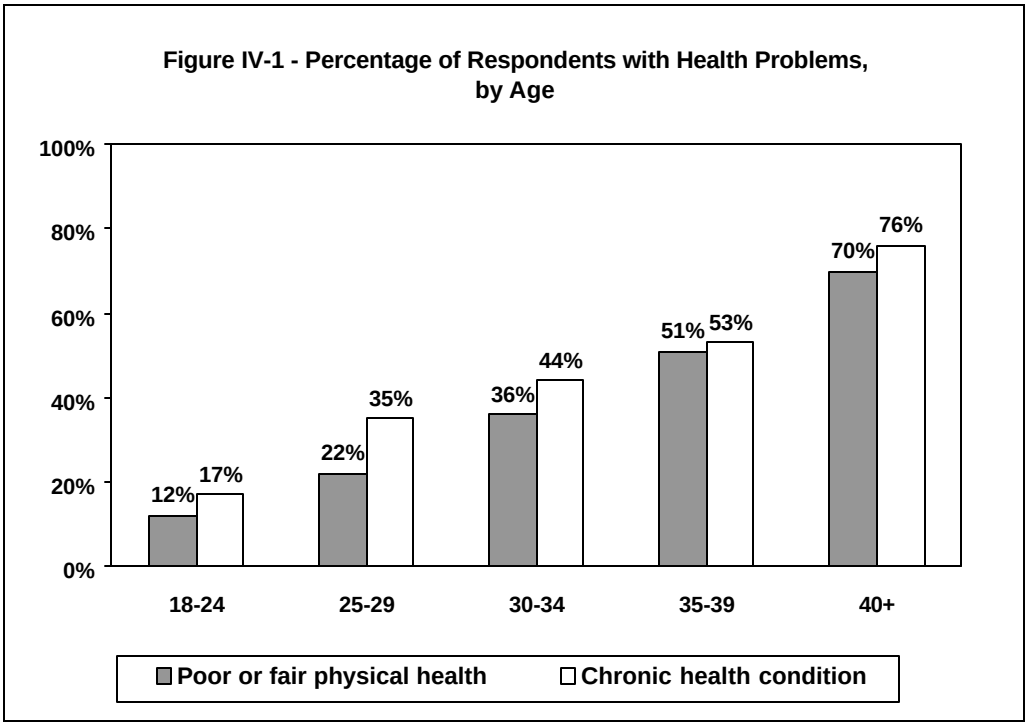
- ***More than a third (36%) of the respondents reported that they had a chronic health or medical condition.***

Among respondents who reported that they had a chronic health or medical condition, 21% cited high blood pressure, 18% mentioned asthma/emphysema, and 18% cited back problems. About 16% cited nerves, anxiety, or stress (data not shown).

- ***Physical health problems were much more common among older respondents than younger respondents.***

The prevalence of physical health problems and chronic health conditions among the respondents was highly correlated with age (Figure IV-1). About three-quarters (76%) of respondents aged 40 and older and 61% of respondents aged 35 to 39 were below the national average in physical functioning. Older respondents were also much more likely than younger respondents to report that their health greatly limited their daily activities. Almost three in five (59%) of respondents aged 40 and older but only 12% of respondents aged 18-24 stated that their health greatly limited their ability to perform vigorous activities (data not shown).

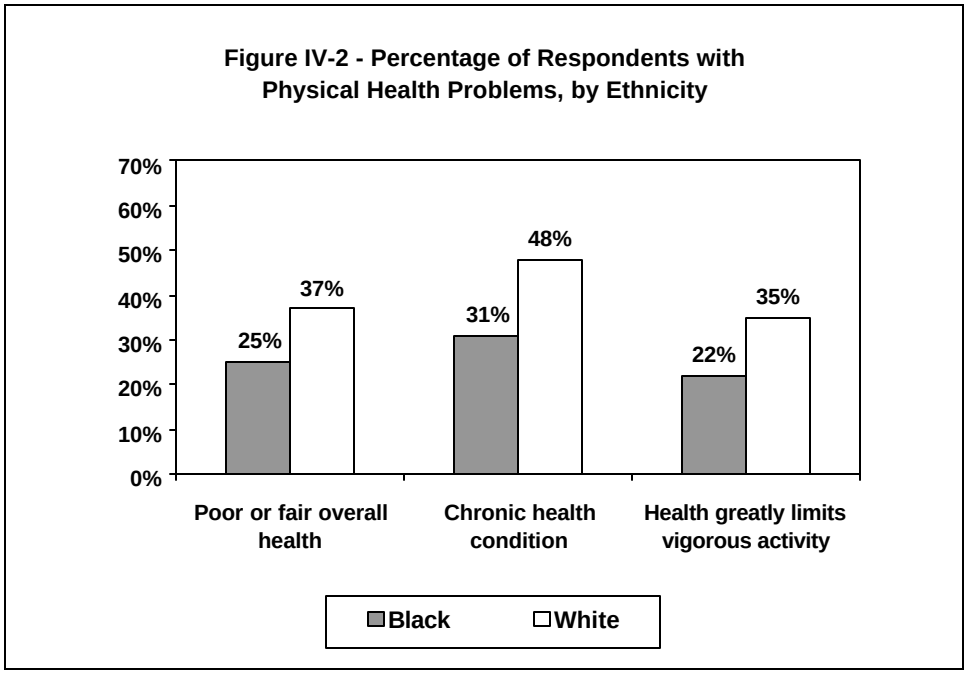
[7] The questions used to assess the physical functioning of respondents followed the methodology of the Physical Functioning Scale of the SF-36 Health Survey. Using the methodology of the University of Michigan's Women's Employment Study, a respondent was defined as having a physical health problem if overall health was poor or fair, and physical functioning was in the lowest quartile.



Source: Telephone surveys of 1,120 TANF recipients in South Carolina *The differences between 18-24 year olds and 40+ year olds were statistically significant at the 95% confidence level

- ***Physical health problems were more common among white respondents and divorced respondents.***

Physical health problems varied in prevalence by ethnicity and marital status across the TANF caseload. As indicated in Figure IV-2, whites were much more likely than blacks to rate their overall health as poor or fair. In addition, whites were significantly more likely than blacks to report that the had a chronic health or medical condition, and to indicate that their health greatly limited their daily activities. Among respondents with chronic health conditions, whites were more likely than blacks to cite back problems and nerves, while blacks were more likely to cite high blood pressure and asthma/ emphysema. Specific chronic health conditions varied by age as well. Older respondents were much more likely than younger respondents to cite high blood pressure, back problems, nerves, diabetes, and heart conditions, while younger respondents were more likely to cite asthma (data not shown).



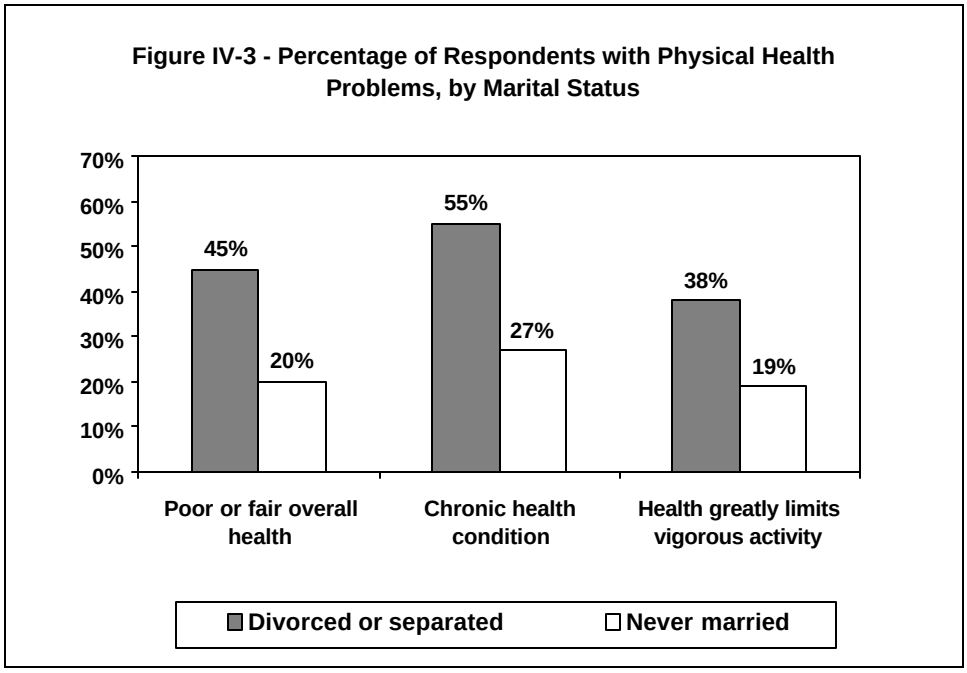
Source: Telephone surveys of 1,120 TANF recipients in South Carolina
*All of the differences between blacks and whites were statistically significant at the .01 level

Physical health problems were also more common among divorced or separated respondents than among never-married respondents. Figure IV-3 shows that divorced or separated respondents were much more likely than never-married respondents to rate their overall health as poor or fair, to report that they had a chronic health or medical condition, and to indicate that their health greatly limited their daily activities.

- ***Almost 30% of the respondents reported that their physical health was such a problem that they did not take a job, stopped working, or could not attend education or training activities in the last year.***

About two-thirds of the respondents aged 40 and older, and more than 40% of respondents aged 30 to 39, reported that their physical health had been a barrier to employment, education, or training in the last year (data not shown). About 40% of whites, but only 26% of blacks, said that their health had been a barrier to employment, education, or training. Separated or divorced respondents (50%) were significantly more likely to report that their health had been a barrier than respondents who had never been married (22%)[8].

[8] Data not shown; these differences were all statistically significant at the 95% confidence level.



Source: Telephone surveys of 1,120 TANF recipients in South Carolina
*All of the differences were statistically significant at the .05 level

MENTAL HEALTH PROBLEMS

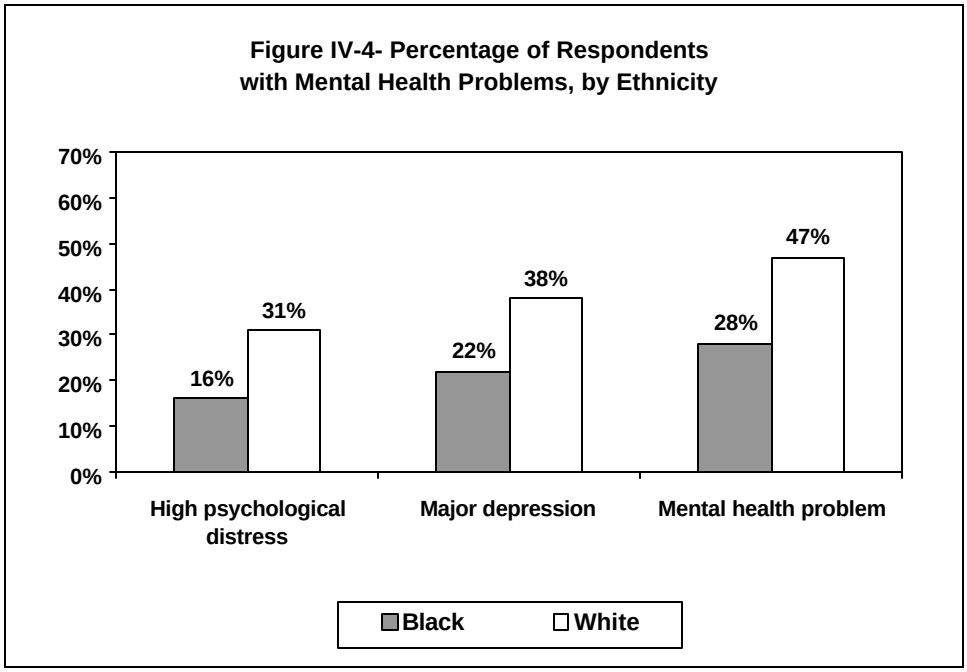
- ***Mental health problems, which affected one-third of the survey respondents[9], varied by age, ethnicity, and marital status.***

Almost 20% of the respondents scored high on the Psychological Distress Symptom Scale, indicating that they were at high risk for anxiety or a depressive disorder (data not shown). In addition, a quarter of the survey respondents were classified as having major depression using the CIDI-SF.[10] The prevalence of mental health problems[11] increased proportionately with age. Slightly less than a quarter of respondents aged under 25 could be classified as having a mental health problem, compared to 53% of respondents aged 40 and older, and 38% of respondents aged 35-39.[12]

Mental health problems were much more common among white respondents than among black respondents. Almost a third (31%) of whites scored high on the psychological distress scale, compared to one in six (16%) black respondents (Figure IV-4). In addition, divorced and separated respondents had a higher prevalence of mental health problems than never-married respondents in that 34% of

[9] To measure mental health problems among the survey respondents, validated scales were incorporated into the survey. First, serious psychological distress within the past 30 days was measured with the K6 Psychological Distress Symptom Scale, which incorporates respondents' answers on a series of questions about feelings of depression, worthlessness, nervousness, and hopelessness. In addition, the probability of major depression was measured using the methodology of the Composite International Diagnostic Interview Short Form (CIDI-SF).
[10] See footnote 2 above.
[11] Respondents were classified as having a mental health problem if they had a high level of nonspecific psychological distress (K10 psychological distress scale) in the past 30 days or probable major depression (CIDI-SF) in the past year.
[12] These differences were statistically significant at the 95% confidence level.

divorced or separated respondents scored high on the psychological distress scale, compared to 13% of never-married respondents (Figure IV-5).[13]

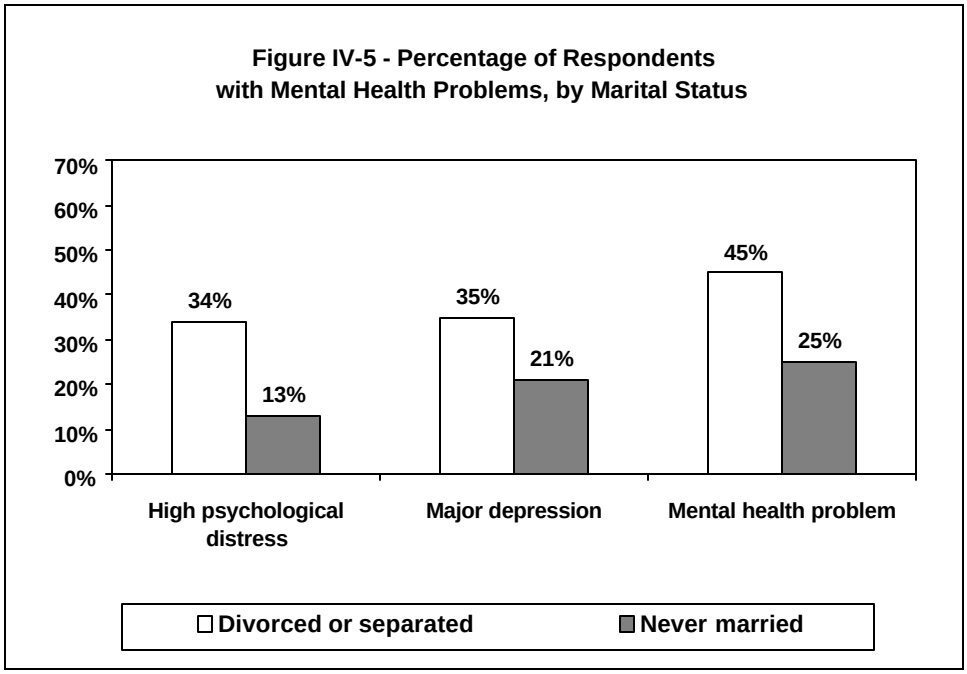


Source: Telephone surveys of 1,120 TANF recipients in South Carolina
*Differences between blacks and whites were statistically significant at the .05 or .01 level

- ***Mental health problems as employment barriers were much more common among older, white, and previously married respondents.***

Almost 15% of all survey respondents reported that a mental health problem had prevented them from taking a job, holding a job, or attending education, or training activities in the past year. About 30% of respondents aged 40 and older had a mental health problem that had been a barrier, compared to only 5% of 18-24 year olds (data not shown). Almost twice as many whites (23%) as blacks (12%) had a mental health problem that had interfered with employment, education, or training in the last year. Never-married respondents (10%) were significantly less likely to have a mental health problem that had been a barrier than respondents who were separated or divorced (24%).

[13] These differences were statistically significant at the 99% confidence level.



Source: Telephone surveys of 1,120 TANF recipients in South Carolina
*Differences between divorced and never-married respondents statistically significant at the .05 or .01 level

CHEMICAL DEPENDENCE

The survey respondents were asked a series of questions about their use of alcohol or drugs, including questions about any negative consequences from alcohol or drug dependence.

- ***Very few respondents reported signs of chemical dependence.***

Only 1% of the respondents had a probable dependence on either alcohol or drugs.[14] About 5% reported that they had consumed four or more drinks on a single day in the past year, and 6% reported having used various drugs during the past 12 months. Few of these respondents said that their alcohol or drug use in the past year had interfered with employment or training activities, or that they had experienced emotional or psychological problems in the past year from using alcohol or drugs.[15]

LEARNING DISABILITIES

Overall, 12% of the respondents showed evidence of a possible learning disability (data not shown).[16] Specifically, about 20% reported that they had problems spelling simple words, 15% had

[14] It was anticipated that estimates of "dependence" would be low in this survey because measures of dependence are narrower than measures of alcohol and drug use, or even abuse.
[15] These findings should be treated with some caution because they are based on self-reports.
[16] The possible presence of a learning disability among the respondents was measured using the Washington State Learning Needs Screening Tool's 13-item scale. The 13 items in the scale produced a raw score ranging from 0 to 30. A respondent with a score of 12 or more is considered to have a heightened possibility of having a learning disability.

been in special education programs or were given extra help in school, 13% had problems with basic math, and 12% had difficulty memorizing numbers.

- ***Evidence of a possible learning disability was greater among high school dropouts and among divorced or separated respondents.***

High school dropouts were over three times more likely to show evidence of a learning disability as respondents educated beyond high school (Appendix E Figure IV-a). In addition, high school dropouts were almost twice as likely to show evidence of a possible learning disability as respondents who had completed only high school.[17] Almost 20% of high school dropouts had been in special education programs or had received extra help in school.

Twenty percent of separated or divorced respondents showed evidence of a learning disability, compared to 10% of never-married respondents and 3% of married respondents (data not shown).[18]

- ***Whites were more likely than blacks to report that they had problems learning in middle school or junior high school.***

With regard to ethnicity, there was not a statistically significant difference overall between blacks and whites for possible learning disabilities. However, almost 24% of whites reported that they had problems learning in middle school or junior high, compared to 9% of blacks (data not shown).[19]

DOMESTIC VIOLENCE

Female survey respondents were asked a series of questions about whether they had experienced physical abuse or threats in their romantic relationships.[20]

- ***Nearly half of female respondents had experienced physical domestic violence in their lifetimes.***

Combining both severe and moderate physical domestic violence, 47% of the female respondents had experienced ***any physical domestic violence*** in their lifetimes, including 20% in the last year.

- 38% of female respondents had experienced ***severe*** physical domestic violence[21] in their lifetimes, including 15% in the past year.
- 45% of female respondents had experienced ***moderate*** physical domestic violence[22] in their lifetimes, including 19% in the past year.

[17] These differences were statistically significant at the 95% confidence level.
[18] This difference was statistically significant at the 95% confidence level.
[19] This difference was statistically significant at the 99% confidence level.
[20] Overall, 1,082 or 98.4% of the female respondents agreed to answer this series of questions. The respondents were asked whether, in their current or past relationships, a husband, boyfriend, partner, or anyone with whom they had been in a romantic relationship had ever engaged in various types of violence or threats. The specific questions were based on a modified version of the Conflict Tactics Scale used in the University of Michigan's Women's Employment Study.
[21] **Severe physical violence** was defined as having been hit, beaten, choked, threatened with a weapon, or forced into sexual activity.
[22] **Moderate physical violence** was defined as having been pushed, grabbed, shoved, slapped, kicked or bitten.

Overall, 43% of the respondents had experienced physical threats in a romantic relationship in their lifetimes, including 15% in the past year.[23] About 30% of the female respondents had received coercive threats in a romantic relationship in their lifetimes, including 14% in the last year.[24]

- ***Divorced or separated respondents were significantly more likely than never-married respondents to have experienced domestic violence.***

About twice as many divorced or separated respondents had experienced severe physical domestic violence in their lifetimes, as had never-married respondents (61% v. 29%).[25] In addition, 20% of divorced or separated respondents had experienced severe physical violence in the past year, compared to 13% of never-married respondents.

The most likely explanation for this pattern is that, for many divorced or separated respondents, domestic violence was a major factor in the termination of the relationship. Also, divorced or separated respondents were on average older than never-married respondents and therefore had more years in which domestic violence could occur. The surveys show, in fact, that 47% of the respondents aged 40 and older had experienced severe physical domestic violence in their lifetimes, compared to 28% of 18-24 year- olds.

- ***One in seven of the divorced or separated respondents said that their romantic relationships had been a barrier to employment or training in the past year.***

Female respondents were asked the question: "During the past 12 months, was your relationship with a current or past husband, boyfriend, or partner ever such a problem that you could not take a job or had to stop working, or could not attend education or training activities?" Almost 9% answered yes to this question (data not shown). However, 14% of separated or divorced respondents answered yes, compared to only 7% of those never married.[26]

OTHER PERSONAL BARRIERS

The survey respondents were asked about other personal barriers to employment, including whether they were caring for a sick or disabled person, whether they had a criminal record, and whether they had problems with English. Fourteen percent of survey respondents reported that they were caring for an elderly, disabled, or sick family member or friend. Respondents who had not worked in the past year were much more likely than employed respondents to be caring for an elderly, disabled, or sick family member or friend (21% v. 7%).[27] A small fraction (1.5%) of the respondents reported difficulty speaking, reading, or writing English, and 10% reported that they had a criminal record. Five percent of the respondents were pregnant at the time of the survey.

[23] **Physical threats** were defined as threatening to hit with a fist or object, or throwing anything that could harm.
[24] **Coercive threats** were defined as threatening to take children away, threatening to harm the individual or friends, threatening to turn the mother into child protective services or the welfare agency, harassing at work or school, or coercing into doing illegal things.
[25] This difference was statistically significant at the 95% confidence level.
[26] This difference was statistically significant at the 95% confidence level.
[27] This difference was statistically significant at the 95% confidence level.

CHILD CARE BARRIERS

Survey respondents with children under 15 were asked about their use of child care, whether they had experienced problems finding good quality and affordable child care, and whether child care had been a barrier to employment, or education, or training in the past year.

- ***More than a quarter of the respondents with children under 15 said that child care had been a barrier to employment, education, or training in the past year.***

Respondents who stated that child care had been a barrier were asked to describe their specific problems, which are presented below in Table IV-3. The most common problem, cited by 52%, was the need for child care at times that it was unavailable, reflecting the prevalence of nontraditional work schedules among welfare clients entering the job market, or going back to work.

Table IV-3
Child Care Use and Barriers Among
Respondents with Children Under 15 (n = 1,054)

Status	***Percent***
Used child care regularly in the past year	45
Child care was a barrier to employment, training, or education in past year	27
Problems identified by those who said child care was a barrier:	
Couldn't find child care for the times needed	52
Cost too much	41
Caregiver unavailable/not reliable	26
Child sick/disabled	12
Worry about child abuse/unsafe environment	11
Too far from home/work	10
Subsidy payment late, so lost provider	4
Other	3
Received subsidy to help pay for child care	66

Source: Telephone surveys of 1,120 TANF recipients in South Carolina

TRANSPORTATION BARRIERS

Survey respondents were asked about transportation barriers to their employment, including whether they had a driver's license, whether they owned a vehicle or had access to a vehicle, and how they got to work.

- ***Fewer than half of the high school dropouts had a drivers' license.***

Two-thirds of all respondents had a driver's license at the time of the survey (data not shown). The least educated respondents have the greatest transportation barriers, as judged by ability to drive, as shown in Appendix E Figure IV-b.[28]

- ***Vehicle ownership and access varied by education and employment status.***

One-third of the respondents owned a car or other vehicle, and again, the likelihood of owning a vehicle increased with education (Appendix E Figure IV-b).[29] Overall, 60% of the survey respondents either owned a vehicle or had access to a vehicle, and the likelihood of owning or having access to a vehicle increased with education (data not shown). Thus, lack of access to vehicles is probably a barrier for some non-employed recipients who would like to work.

Vehicle ownership also varied by employment status. Forty-six percent of the respondents who were working at the time of the survey owned a vehicle, compared to slightly more than a quarter of non-working respondents (data not shown).[30]

- ***Almost a third of the respondents reported that transportation had been a barrier to employment, education, or training in the past year.***

Respondents who were currently employed or attending school or training were asked how they got to their job or school. Almost half of these respondents drove to their job or school activities, while a third got rides (Appendix E Figure IV-c). Only 7% used buses or other public transportation, reflecting the fact that many areas of South Carolina have limited public transportation.

HOUSING SITUATION AND STABILITY

Survey respondents were asked about their current housing situation, whether they had moved or been evicted in the past year, and whether housing was a barrier to employment, education, or job training.

- ***Almost four in ten of the respondents were living in public housing or subsidized housing.***

Overall, 21% of the respondents were living in public housing, and 19% were living in subsidized housing (data not shown). Blacks were significantly more likely than whites (25% v 7%) to be living in public housing and to be living in subsidized housing (22% v 10%).[31]

[28] Differences were statistically significant at the 99% confidence level.
[29] Differences were statistically significant at the 99% confidence level.
[30] Difference was statistically significant at the 95% confidence level.
[31] Differences were statistically significant at the 99% confidence level.

- ***Slightly more than one in five respondents could be classified as having unstable housing.***

Twenty-two percent of the respondents had "unstable housing", in that they had moved two or more times or were evicted in the past year (data not shown). About 8% of the respondents who were not receiving a rent subsidy or living in public housing had been evicted in the past year, compared to only 2% of the respondents who received rent subsidies.[32] About 11% of whites but less than 5% of blacks had been evicted during the last year. Thirty-one percent of whites but only 18% of blacks had experienced unstable housing in the past year.[33]

- ***Housing was a greater barrier for respondents who were divorced or separated than for those who were never married.***

Ten percent of survey respondents stated that their housing situation had been a barrier to employment, education, or training activities during the past year (data not shown). Thirteen percent of divorced or separated respondents reported that their housing situation had been a barrier compared to 6% of married respondents, perhaps reflecting changes in respondent's housing due to the marital separation.

NEIGHBORHOOD PROBLEMS

The survey respondents were asked about problems that existed in their neighborhood, such as unemployment, drugs, crime, and run-down buildings, and whether these problems were a barrier to employment.

- ***Nearly 60% of respondents cited unemployment as a problem.***

More than a third (36%) of all respondents cited unemployment as a major problem in their neighborhoods, and another 23% saw it as something of a problem. More black respondents than white respondents saw unemployment as a major problem (38% v. 29%).[34] Lack of employment opportunities close to home can be a significant barrier to employment for persons with limited transportation. Commuting to jobs in other areas of the city or in suburban or resort areas may pose difficulties with the increased time away from home, child care arrangements, and/or the cost of public transportation. These problems are usually exacerbated in rural areas where there are fewer support services and distances are greater.

- ***More than 40% said that drug users or pushers were a neighborhood problem.***

Twenty-one percent of the respondents said that drug users or drug pushers were a major neighborhood problem, and an additional 22% saw drug users or pushers as somewhat of a problem (data not shown). Blacks were more likely than whites to cite drug users or pushers as a neighborhood problem (23% v. 13%).[35] In addition, almost one in seven of the respondents said that crimes such as assault or burglary were a major neighborhood problem. Finally, almost a quarter (24%) of all respondents felt that there was not a safe area in their neighborhood where children could play.

[32] This difference was statistically significant at the 95% confidence level.
[33] Both of these differences were statistically significant at the 99% confidence level.
[34] This was a statistically significant difference at the 99% confidence level.
[35] This difference was statistically significant at the 99% confidence level.

SUMMARY AND CONCLUSIONS

The findings show that many TANF recipients have physical and mental health barriers to employment. Twenty-two percent of the respondents could be classified as having a physical health problem, and 30% reported that their physical health had been a major barrier to employment or education in the past year. About one-third of the respondents could be classified as having a mental health problem, and 15% said that mental health problems had been a major barrier to employment or school in the past year.

Physical and mental health problems tend to be concentrated among older recipients, whites, and divorced or separated recipients. In addition, individuals in these same groups are also more likely to be caring for a sick or disabled family member. Thus, different sub-groups of the TANF population have different barriers to employment, and different reasons for going on and staying on TANF. For younger and never-married recipients, factors such as lack of jobs or education are important. For older and divorced/separated respondents, physical and mental health barriers or having to look after a sick or disabled family member are more significant.

These results also emphasize the link between educational deficits and possible learning disabilities among the TANF population. High school dropouts were three times as likely as other respondents to show evidence of a possible learning disability. They are likely to require more intensive services than referral to a GED program or high school completion program.

The findings on job skills indicate that many of the TANF recipients (and in particular, high school dropouts) had little or no computer experience and little experience writing letters or performing similar clerical functions. Lack of exposure to computers or other clerical tasks may be an important barrier for TANF recipients, in terms of gaining higher earnings and opportunities for job advancement, benefits, and regular work hours.

Many of the respondents who reported problems with child care cited the high cost of child care and the difficulty of finding child care providers for the times needed. SCDSS should continue helping eligible TANF recipients receive child care assistance and identifying good quality child care that fits client work schedules.

CHAPTER V

RELATIONSHIP BETWEEN EMPLOYMENT LIABILITIES AND EMPLOYMENT STATUS

A major issue for policy makers is the relative importance of the different types of liabilities as barriers to future employment in terms of designing effective programs and services to ameliorate such employment barriers among the TANF caseload. This chapter examines the relationship between employment liabilities among the survey respondents and their current and recent employment status.

The analysis examines the correlation between each of the major employment barriers and two specific indicators of employability. The first of these measures - whether the respondent was employed at the time of the survey - provides a snapshot of the respondents' employment situation when the surveys were conducted. The second measure – whether the respondent had worked in the past year - provides information on employability. This chapter also presents the results of multiple regression analyses of the relationship between employment status, recipient barriers, and demographics. The employment problems certain sub-groups of TANF recipients experience due to multiple barriers are discussed as well.

RELATIONSHIP BETWEEN EMPLOYMENT LIABILITIES AND EMPLOYMENT SITUATION

- ***Personal barriers were more important than situational barriers in terms of current employment status.***

The personal liabilities of respondents who were working at the time of interview looked quite different from respondents who were not working, as shown in Table V-1. Mental health and physical health problems, family members with health problems, possible learning disabilities, and lack of a high school diploma or GED were all more common among respondents not working at the time of interview than among those who were working.[36]

The logistical barriers we studied were found at an approximately similar incidence among those working and not working, except that more respondents who were not working reported transportation problems than those who were working. In this case, transportation could be an important reason those respondents were having difficulty becoming employed.

[36] Differences were statistically significant at the 99% confidence level.

Table V-1
Percentage of Respondents with Employment Liabilities, by Current Employme nt Status (n = 1,120)

Employment Liabilities	Currently Working	Not Currently Working
Personal Liabilities	***Percent***	***Percent***
Physical health problem	11	27 **
Mental health problem	22	37 **
Child/family member with health problem	7	17 **
Severe physical domestic violence in past year	17	13
Possible learning disability	3	16 **
No high school diploma or GED	30	42 **
Difficulty with English	2	1
Criminal conviction	9	11
Logistical or Situational Liabilities	***Percent***	***Percent***
Child care problem in past year	26	27
Transportation problem in past year	27	33 *
Unstable housing in past year	22	22
Perceived problem in neighborhood	46	50

Source: Telephone Surveys of 1,120 TANF recipients in South Carolina
* Significant difference between employed and non-employed respondents at the 95% confidence level.
** Significant difference between employed and non-employed respondents at the 99% confidence level.

No relationship was found between current employment status and the other "personal" barriers including severe physical domestic violence in the past year, problems with English, and prior criminal record. In terms of logistical barriers, no relationship was found between current employment status and child care problems, housing instability, and neighborhood problems.

- ***Personal barriers were also more important than situational barriers in terms of recent work history.***

To understand the relationship between employment barriers and the longer-term employment situation of the respondents, we compared respondents who were working or who had worked in the past year to respondents who had not worked in the past year. We found that personal barriers were more significant than logistical barriers for both short-term and longer-term employability. Thus, ameliorating personal barriers may require longer-term and more complex solutions than addressing logistical barriers.

The specific findings are presented in Table V-2. In terms of personal barriers, there was a strong relationship between recent work history and physical health problems, mental health problems, learning disabilities, and lack of education.

Table V-2
Percentage of Respondents with Employment Liabilities, by Recent Work History (n = 1,120)

Employment Liabilities	Currently Employed or Worked in Last Year	Did Not Work in Last Year
Personal Liabilities	***Percent***	***Percent***
Physical health problem	13	36 **
Mental health problem	27	41 **
Child/family member with health problem	29	39 **
Severe physical domestic violence in past year	17	11 **
Possible learning disability	6	21 **
No high school diploma or GED	35	43 **
Difficulty with English	1	2
Criminal conviction	11	9
Logistical or Situational Liabilities	***Percent***	***Percent***
Child care problem in past year	30	23 *
Transportation problem in past year	32	30
Unstable housing in past year	26	16
Perceived problem in neighborhood	48	50

* Significant difference at the 95% confidence level.
** Significant difference at the 99% confidence level.
Source: Telephone Surveys of 1,120 TANF recipients in South Carolina

There was also a relationship between recent work history and domestic violence but the relationship was not in the expected direction. Specifically, 17% of the respondents who had worked in the past year had experienced severe physical domestic violence compared to 11% of the respondents who had not worked in the past year.

The relationship between child care problems and recent work history was not in the expected direction in that 30% of the respondents who had worked in the past year reported that they had child care problems compared to only 23% of the respondents who had not worked in the past year. Some of

the respondents who had not worked in the past year may not have been looking for work and therefore did not have problems arranging or paying for child care (or for transportation, for that matter).

- ***The importance of personal barriers in current employment status was also apparent when controlling for other barriers and demographics.***

Multiple regression analyses were conducted to examine the statistical significance of each employment barrier while controlling for the effects of other barriers and for the demographic characteristics of the respondents.[37] The demographic variables in the analysis included age, ethnicity, and marital status.[38]

Table V-3 shows the results of the analysis of the relationship between the different independent variables and the current employment status of the respondents. As indicated, the variables that had the most negative impact on current employment status included (in order of importance, at the 95% confidence level):

- signs of a possible learning disability;
- child or other family member with a health problem or special need;
- physical health problem;
- mental health problem;
- did not complete high school or GED; and
- performed fewer than four common job skills.

As shown in Table V-3, severe physical domestic violence in the past year was significantly related to current employment status but not in the expected direction. That is, persons who had experienced domestic violence were more likely to be employed at the time of the survey than other respondents. The presence of a criminal record did not show a significant relationship with current employment status.

None of the logistical or situational barriers showed a significant relationship with current employment status (including transportation barriers, child care barriers, unstable housing, or neighborhood problems). In addition, none of the three demographic variables – age, ethnicity, or marital status – showed a significant relationship with current employment status.

[37] Variables such as limited English and chemical dependency were not included because very few respondents reported any problems in these areas.

[38] Binary logistic regression was used for the regression analysis. Binary logistic regression is similar to a linear regression model but is suited to models where the dependent (outcome) variable is dichotomous. The predictor variables (independent variables) can be either categorical or interval scale. If the predictor is categorical, a set of dummy variables is created for use in the analysis. The predictor variables are analyzed and assigned a coefficient that can be used to estimate odds ratios for each predictor in the model.

Table V-3
Effects of Specific Variables on the Probability that a TANF Case Head Was Employed at the Time of the Survey

Independent Variable	Coefficient	Significance Value
Demographics		
30 years old or older	-0.012	0.943
Black	-0.024	0.886
Never married	0.098	0.553
Human Capital Liabilities		
Did not complete high school or GED	-0.355	0.016 *
Performed fewer than four common job tasks	-0.429	0.015 *
Personal Challenges		
Physical health problem	-0.604	0.004 **
Mental health problem	-0.462	0.005 **
Child/other family member with health problem/need	-0.753	0.002 **
Physical domestic violence in the past year	0.428	0.013 *
Signs of learning disability	-1.247	0.000 **
Criminal record	-0.032	0.888
Logistical and Situational Challenges		
Transportation barrier	-0.213	0.174
Child care barrier	-0.022	0.897
Unstable housing	-0.060	0.721
One or more neighborhood problems	-0.066	0.631

* Coefficient is statistically significant at the 95% confidence interval.
** Coefficient is statistically significant at the 99% confidence interval.
Source: Telephone Surveys of 1,120 TANF recipients in South Carolina

PRESENCE OF MULTIPLE POTENTIAL BARRIERS TO EMPLOYMENT

This section examines the prevalence of multiple potential employment barriers among TANF recipients and how multiple barriers are related to employment status and work history. Appendix D Table V-a shows that about 62% of the survey respondents had three or more employment liabilities (including 18% who had three, 15% who had four, and 29% who had five or more). Following are the employment barriers we studied:

- ***human capital deficits:*** 21% had two or more, including no high school diploma or GED, worked for pay less than 50% of the time since turning 18, and performed fewer than four common job skills.

- ***personal or family challenges***: 39% had two or more, including physical health problems, family health problems, pregnancy, mental health problems, chemical dependency, severe physical domestic violence in the past year, presence of a possible learning disability, a criminal record, and English language problems.

- ***situational or logistical challenges***: 41% had two or more, including transportation problems, child care problems, or unstable housing in the past year, and one or more "major" neighborhood problems.

RELATIONSHIP BETWEEN MULTIPLE BARRIERS AND EMPLOYMENT STATUS

- ***Multiple human capital deficits and personal barriers were more important than multiple logistical barriers in determining current employment status.***

The presence of multiple human capital deficits and personal barriers was a major factor in the employment status of the survey respondents. One-quarter of the currently non-employed respondents had two or more "human capital deficits," compared to 13% of employed respondents (Appendix D Table V-b). In addition, 44% of currently non-employed respondents had two or more personal or family challenges compared to 27% of employed respondents.[39] It should be noted, however, that not all of the personal or family challenges were individually correlated with employment status (see previous analysis).

In contrast, the presence of multiple logistical challenges was a less important factor in current employment status. Forty-three percent of non-employed respondents had two or more logistical barriers, but this was not significantly different than the 37% found for employed respondents (Appendix D Table V-b). Sixteen percent of non-employed respondents had three or more logistical barriers compared to 11% of employed respondents.[40]

SUMMARY AND CONCLUSIONS

The findings presented in this chapter have a number of implications for the design and delivery of services to address potential employment barriers among TANF recipients.

- ***Identifying and addressing personal barriers and human capital deficits among TANF recipients are very important.***

Personal barriers and human capital deficits appear to be more important than situational barriers in terms of the long-term employability issues faced by TANF recipients. Of particular importance are physical and mental health problems, signs of a possible learning disability, and caring for a sick or disabled family member. Limited job skills and the lack of a high school diploma or GED are also key barriers to employment. More attention and resources should be paid to assessing and ameliorating

[39] These differences were statistically significant at the 99% confidence level.
[40] This difference was statistically significant at the 95% confidence level.

these types of barriers, especially for those not readily apparent, such as mental health problems and learning disabilities.

- ***Certain sets of barriers are more common among sub-groups of the TANF population.***

In general, the results indicate that many TANF recipients – especially older recipients – face multiple personal barriers involving physical health problems, chronic health conditions, and mental health problems. Physical health problems, particularly those involving chronic pain and disability, can often be important contributors to mental health problems. Child care and transportation problems are most common among younger clients. Also, this research substantiates what we know about poorer employment outcomes for clients with educational deficits, indications of learning disabilities, and lack of job skills.

- ***The relationships among employment barriers are often complex, requiring good assessments and in-depth understanding of individual circumstances.***

In interpreting the findings in this chapter, the results must be treated with some caution. Although barriers such as child care problems and transportation problems did not show a significant relationship with current employment status or recent work history, this does not mean that child care or transportation were not potential employment barriers. Respondents who had child care problems in the past year may have been actively looking for work or actually working much of the time, compared to those who were out of the workforce due to other barriers, with less need for child care. This might help explain why the respondents who reported child care problems had employment rates that were no worse than other respondents. Likewise, respondents who were out of the workforce for reasons unrelated to child care (such as physical health problems) may have had fewer child care barriers (and other logistical problems such as transportation) because they were able to care for their children at home.

Unstable housing provides another example of the potentially complex relationship between employment barriers and current employment status. A key element in unstable housing is the number of times that the respondent moved in the past year. Persons who move frequently may have problems paying rent, searching for a job, and finding employment. In addition, a move might be precipitated by a personal crisis such as a separation from a spouse or partner, or disruption of another important relationship. Mobility, however, may not necessarily be a negative indicator in that persons may move to access better jobs, housing and neighborhoods.

The relationship between mental health problems and employment is also not straightforward. Although mental health impairments may cause problems getting and keeping jobs, it is also the case that chronic unemployment often gives rise to depression and anxiety. As discussed, a client suffering from depression might be seen by both case workers and employers as demonstrating a poor attitude and/or lack of motivation. In addition, physical health problems may play a role in causing mental health problems. For example, depression may be precipitated by chronic pain from an injury or illness. Clients may not have been diagnosed by appropriate medical practitioners, may not know or understand the symptoms of clinical depression and/or the relationship between chronic pain and depression and, as a result, may not be able to advocate effectively for themselves.

CHAPTER VI

CHARACTERISTICS OF RESPONDENTS WITH WORK EXEMPTIONS AND TIME LIMIT EXTENSIONS

The characteristics and employment barriers of recipients who had been granted work exemptions or time limit extensions are described in this chapter based on the results of the telephone surveys. As presented in Chapter I, the survey sample was stratified to include recipients who had received exemptions from work requirements and recipients who had been granted extensions of the time limits.

Under the South Carolina Family Independence Program, TANF recipients can receive temporary exemptions from work requirements. Such exemptions can be granted to recipients who are at least six months pregnant and/or have a child under one[41], if they are temporarily disabled, or if they are caring for a disabled family member.

TANF recipients can also be granted extensions to the state's two-year time limit on cash assistance in cases where the recipient is participating in an approved training or education program that will not be completed by the 24th month.[42] Time limit extensions can also be granted if it can be shown that no available employment reasonably exists and no other means of support are available to the family. In addition, recipients can be granted either an exemption or an extension if it can be shown that child care or transportation is not reasonably available to allow them to work.

DEMOGRAPHIC CHARACTERISTICS

This section provides demographic comparisons between survey respondents who were granted work exemptions or time limit extensions and respondents without exemptions or extensions (Table VI-1).

Nearly half of the respondents with work exemptions were over age 35 - as we have seen, older respondents were more likely to have physical health problems. The percentage of whites is highest in the temporary exemption stratum compared to the other two strata, and as shown in Chapter III, whites were much more likely than blacks to have physical health problems.

While whites were more likely to have work exemptions, black respondents were more likely to have time limit extensions (Table VI-1). Nearly half of the clients with time limit extensions had three or more children, compared to less than a third of the other two study strata. The difficulties of managing entry to the workforce, such as coordinating child care providers, schedules and transportation to providers and to work, may lead recipients with more children to need a time limit extension. We have seen that many recipients (39%) end up in jobs with evening and weekend hours, which may not be feasible for mothers with three or more children.

[41] However, these recipients must comply with educational requirements if they are under 25 and have not completed high school.

[42] In these cases, an extension can be granted for up to 6 months when the program has a fixed beginning date and ending date and a specific vocational goal. If the program has not been completed by the 30th month but satisfactory progress is being made toward completion, month-to-month extensions can be granted for as long as is necessary for the recipient to complete the program and secure employment.

Table VI-1
Characteristics of Clients, by Status

Characteristics	Clients without exemptions or extensions	Clients Temporarily Exempted	Clients with Extended Time Limits
	Percent	*Percent*	*Percent*
Over age 35	15	48	22
Percent black	74	68	89
Educated beyond high school	23	25	38
Three or more children	29	32	47
Usually worked since age 18	64	57	68

Source: Telephone surveys of 1,120 TANF recipients in South Carolina

It also the case that time limit extensions enabled clients to participate in education or training. Of the respondents who had been granted extensions to time limits, 38% had taken college courses or vocational courses or were currently enrolled in these programs compared to approximately a quarter of all other clients.

WORK HISTORY AND EMPLOYMENT STATUS

This section examines the work history and employment status of the survey respondents with work exemptions or time limit extensions. In terms of current employment status, 16% of the respondents with work exemptions were employed at the time of the survey compared to 36% of the clients with no exemptions or extensions and 41% of the respondents who had been given a time limit extension.

Of the respondents who had been granted work exemptions, 57% had worked most of the time since they turned 18 (Table VI-1). This was not much lower than the percentage of respondents who had ***not*** been granted work exemptions. This finding suggests that in many cases the reason for the work exemption may have been a temporary health condition or other short-term situation.

- ***Most non-employed respondents with work exemptions cited health problems as the main reason for not working.***

Among non-employed respondents, 57% with work exemptions cited health conditions as the most important reason why they were not working (Table VI-2), and 13% cited the health problems of a family member. The work history of the respondents since turning 18 did not vary greatly by their current work exemption status.

- ***Most non-employed respondents with time limit extensions cited lack of jobs and being in school or training as the reason for not working.***

Of the non-employed respondents with time limit extensions, 34% said that lack of jobs was the main reason for not working (Table VI-2), and another 27% cited school or training. In contrast, very few of the respondents with work exemptions mentioned these reasons; rather, health problems were most often the problem in this stratum.

Table VI-2
Non-employed Respondents –
Most Important Reason for Not Currently Working

Reason	No Exemptions or Extensions	Exempted from Work	Time Limit Extended
	Percent	*Percent*	*Percent*
Own ill health, disability	13	57	11
Other family responsibilities, sick child	3	13	4
No jobs	31	8	34
In school or other training	14	5	27
Other	39	17	24

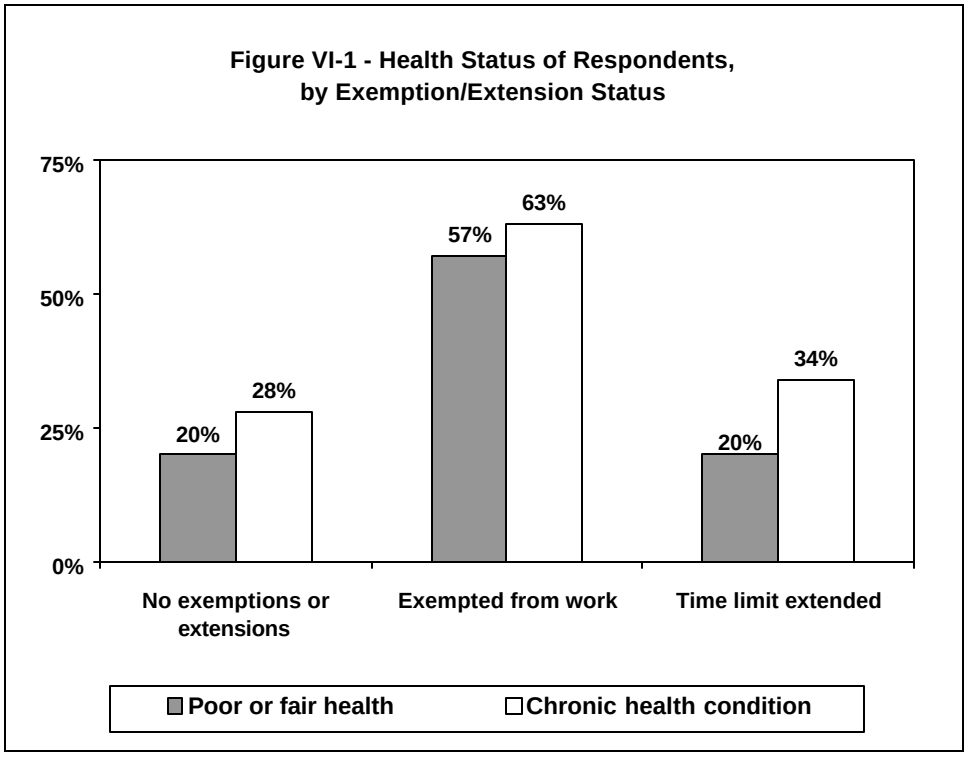
Source: Telephone surveys of 1,120 TANF recipients in South Carolina

EMPLOYMENT LIABILITIES

This section examines the prevalence of specific employment liabilities among the survey respondents who had been granted work exemptions or time limit extensions.

- ***About three-fifths of the respondents with work exemptions reported health problems.***

Of the respondents who had been granted a work exemption, 57% rated their health as fair or poor, and 63% had a chronic health condition (Figure VI-1). These percentages were much higher than for other respondents. Persons with a time limit extension were no more likely than persons without an extension to be in poor or fair health. In terms of specific chronic health conditions, respondents with work exemptions were most likely to mention high blood pressure, followed by arthritis, back problems, nerves/anxiety, asthma, and diabetes. Of the respondents with work exemptions, 24% stated that they were caring for an elderly, sick, or disabled family member or friend compared to 10-11% of other respondents.



Source: Telephone surveys of 1,120 TANF recipients in South Carolina

- ***Respondents with work exemptions were much more likely than other respondents to have a mental health problem and/or a learning disability.***

Forty-four percent of the respondents who had been granted a work exemption could be classified as having a mental health problem compared to 29% of the respondents without an exemption or extension and 24% of respondents with a time limit extension (Appendix E Figure VI-a). In addition, 36% of the respondents with work exemptions were at risk for major depression compared to less than a quarter of other respondents. Twenty percent of the respondents who had been granted a work exemption showed signs of a possible learning disability compared to about 10% of other respondents.

- ***Logistical barriers, housing, and domestic violence were not major factors in the granting of work exemptions or time limit extensions.***

Of the respondents with a work exemption, only 17% reported that child care problems had been a barrier to employment, education, or job training in the past year (Appendix E Figure VI-b). This compares to 30% of the respondents without a work exemption or time limit extension and 20% of those with a time limit extension. A similar overall pattern was found in the percentage of respondents who reported transportation problems that had been a barrier to employment, education, or training in the past year. This may be due to the fact that they were exempted from seeking work, and therefore had less need for support services.

Appendix E Figure VI-c shows that more respondents mandated to work had neighborhood problems than clients in the other two strata. Respondents with work exemptions were no more likely

than other respondents to have been recent victims of domestic violence[43], suggesting that domestic violence was not related to the granting of work exemptions to TANF recipients in South Carolina.

EMPLOYMENT LIABILITIES FOR RESPONDENTS NOT EXEMPT FROM WORK REQUIREMENTS

A special analysis was conducted to examine the relationship between the employment liabilities and employment situation of respondents who were not exempt from work requirements. In conducting the analysis, we used the same approach that was used in Chapter V for the entire sample.

- ***As was the case for the entire sample, personal barriers were more important than situational barriers for respondents mandated to work.***

Table VI-3 shows that the patterns for respondents mandated to work are similar to those for the entire sample. For example, the personal liabilities of those not currently working were significantly greater than for those who were working. As was the case in the overall sample, no relationship was found between current employment status and the other "personal" barriers such as domestic violence, problems with English, and prior criminal record. In terms of logistical barriers, no relationship was found between current employment status and child care problems, unstable housing, and neighborhood problems.

- ***For respondents who were not exempt from work requirements, the importance of personal barriers was also apparent when controlling for other barriers and demographics.***

As in Chapter V, multiple regression analyses were conducted to examine the statistical significance of each employment barrier while controlling for the effects of other barriers and for the demographic characteristics of the non-exempt respondents. Results of the analysis of the relationship between the different independent variables and the current employment status of the respondents are shown in Appendix D Table VI-a. As indicated, the variables that had the most negative impact on current employment status included (in order of importance):

- signs of a possible learning disability;
- child or other family member with a health problem or special need;
- mental health problem; and
- not having a high school diploma or GED.

None of the "situational or logistical" barriers showed a significant relationship with current employment status. In addition, none of the three demographic variables – age, ethnicity, and marital status – showed a significant relationship with current employment status.

It should be noted that physical health problems did not show a statistically significant relationship with current employment status. A possible explanation is that a high percentage of older recipients were exempt from work requirements, and therefore were not included in this analysis.

[43] Twelve percent of the respondents with work exemptions had been the victims of physical domestic violence in the past year, compared to 23% of the respondents who had ***not*** been granted work exemptions or time limit extensions, and 19% of the respondents with a time limit extension (data not shown).

Table VI-3
Respondents Not Exempt from Work –
Employment Liabilities by Current Employment Status (n = 870)

Employment Liabilities	Currently Working	Not Currently Working
Personal Liabilities	***Percent***	***Percent***
Physical health problem	10	17 **
Mental health problem	22	33 **
Child/family member with health problem	6	13 **
Severe physical domestic violence in past year	19	16
Possible learning disability	2	13 **
No high school diploma or GED	29	42 **
Difficulty with English	2	1
Criminal conviction	9	12
Logistical or Situational Liabilities	***Percent***	***Percent***
Child care problem in past year	26	30
Transportation problem in past year	28	37 *
Unstable housing in past year	22	25
Perceived problem in neighborhood	47	51

* Significant difference between employed and non-employed respondents at the 95% confidence level.
** Significant difference between employed and non-employed respondents at the 99% confidence level.
Source: Telephone Surveys of TANF recipients in South Carolina

SUMMARY AND CONCLUSIONS

The major reasons for granting work exemptions in South Carolina are health problems and caring for a sick or disabled family member, while the major factors in granting time limit extensions are lack of jobs and enrollment in post-secondary education. (The logistical barriers of child care and transportation do not show up as factors in either.)

A certain percentage of the respondents who were *not* granted a work exemption or time limit extension (i.e. who were mandated to work) appear to have barriers that might potentially have qualified them for an exemption or extension. For example, 31% of the non-employed respondents without exemptions cited lack of jobs as the most important reason for not working. Another 16% cited health problems as the main reason for not working. In addition, 28% of the respondents without exemptions reported that they had a chronic health condition, and 20% rated their health as fair or poor. Also, 23% of these respondents without exemptions could be classified as having a mental health problem, and 11% were caring for a sick, disabled, or elderly family member.

Without knowing more about each case, we can't know whether these respondents' barriers were of lower intensity than the barriers of respondents who *had* been granted work exemptions or time limit extensions. However, it certainly appears that some TANF recipients who were not granted work exemptions or time limit extensions may have barriers that need to be more closely assessed.

CHAPTER VII

HOSPITAL EMERGENCY DEPARTMENT USE AND HOSPITALIZATION AMONG TANF RECIPIENTS

In Chapters IV and V of the report, we concluded that physical and mental health problems were a major employment barrier among TANF recipients, and that these problems are most prevalent among certain sub-groups of TANF recipients, specifically those who are older, divorced or separated, and white. In this chapter, we supplement the health findings from the surveys with data on hospital emergency department (ED) visits and hospital discharges. We compare the rates of emergency department visits and hospitalizations of the TANF caseload in South Carolina to the overall population, both in general and for specific health conditions. We also examine whether the data on emergency department visits and hospitalizations are consistent with our survey findings in terms of the sub-groups of TANF recipients most likely to have health problems.

Since 1994, the South Carolina Budget and Control Board's Office of Research and Statistics (ORS) has partnered with the South Carolina Department of Social Services (SCDSS) in a variety of data management activities as well as in building a statistical "data warehouse". South Carolina state agencies and private healthcare providers submit data on a regular basis to ORS, which has linked service and eligibility records over time to create an extensive database. Access to aggregate data for research purposes is provided through permission from the individual contributing agencies. SCDSS and ORS have further enhanced the capabilities of the state data warehouse by linking hospital in-patient and emergency department records to TANF records as part of this study.

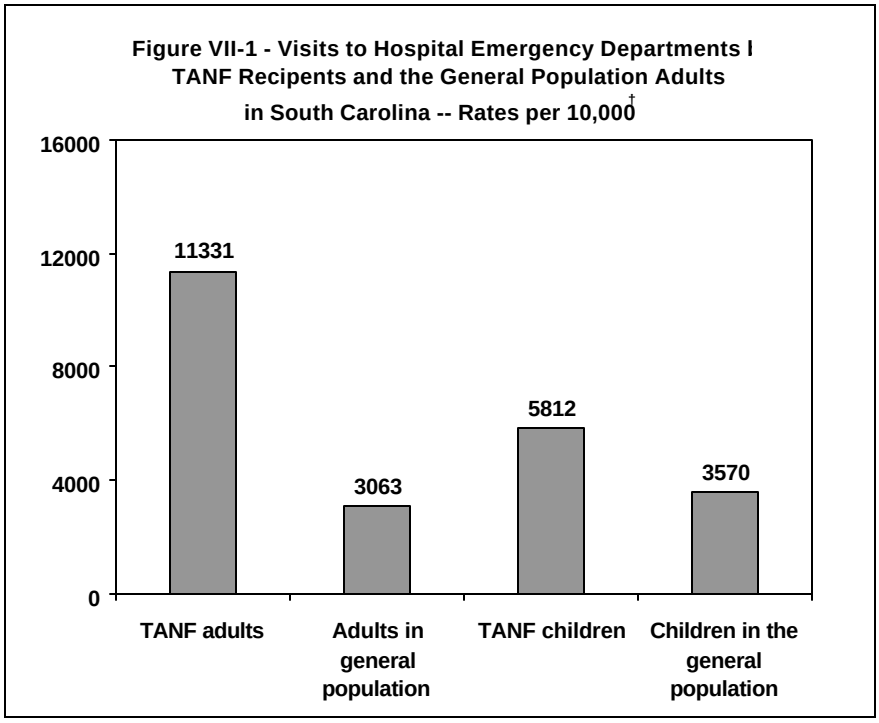
To compile the data on TANF recipients, ORS conducted a match of open TANF cases in June 2002 against automated hospital in-patient and emergency department billing records. This match included hospital emergency department visits and hospital discharges for all persons in the TANF benefit group for the 11-month period between May 2001 and March 2002. Information was obtained on specific diagnostic categories from the emergency department admissions data and from the in-patient hospital discharge data.

FINDINGS ON HOSPITAL EMERGENCY DEPARTMENT (ED) VISITS

- ***TANF recipients had much higher rates of emergency department use than the general population.***

During the study period, emergency department use was 3.7 times greater among TANF adults than among adults in the general population (Figure VII-1).[44] Emergency department visits were also more common among TANF children than among children in the general population – the rate was about 1.6 times higher during the 11-month study period.

[44] For TANF recipients, rates of emergency department use were computed per 10,000 TANF cases. Rates of use for the general population were computed per 10,000 persons in the overall population. Separate analyses were conducted for adults aged 18-64 and for children aged 1-17.



†Rates per 10,000 TANF cases and per 10,000 South Carolina population. Data for adults aged 18-64 and children aged 1-17 visiting between May 2001 and March 2002.

- ***The higher rate of emergency department use among both TANF adults and children was common across many diagnostic categories.***

Appendix E Figure VII-a compares TANF adults with adults in the general population for the eight most common health problems in emergency department visits, and shows that TANF adults had much higher rates of emergency department use for these diagnostic categories. Appendix E Figure VII-b shows that the rates of emergency department use by TANF children for the seven most common health problems exceeded the rates for children in the general population.

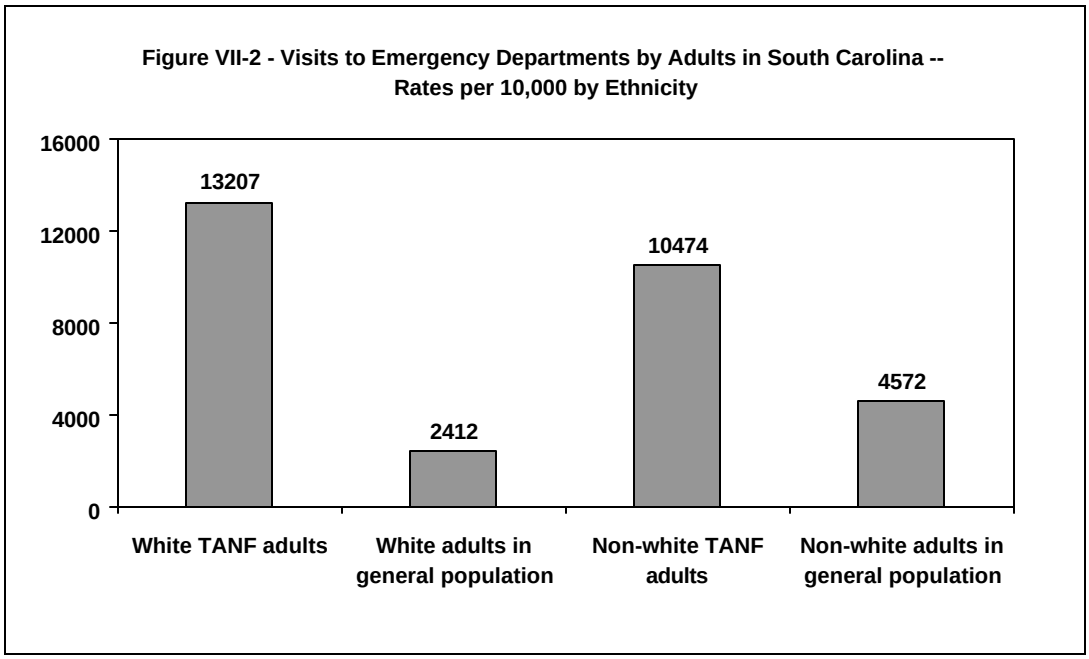
- ***The higher rates of emergency department use among TANF recipients may reflect problems with health care access.***

Use of emergency departments for routine health care is greater when families lack health care coverage or do not have access to a primary care physician. In addition, lack of a "medical home" may result in people waiting until their health problems worsen before seeking help from emergency room personnel. Although most TANF recipients in this study were enrolled in Medicaid (and all would qualify, since TANF clients are "categorically eligible"), they may have used the emergency department for routine health care in cases where access to a health care provider who accepted Medicaid clients was a problem.

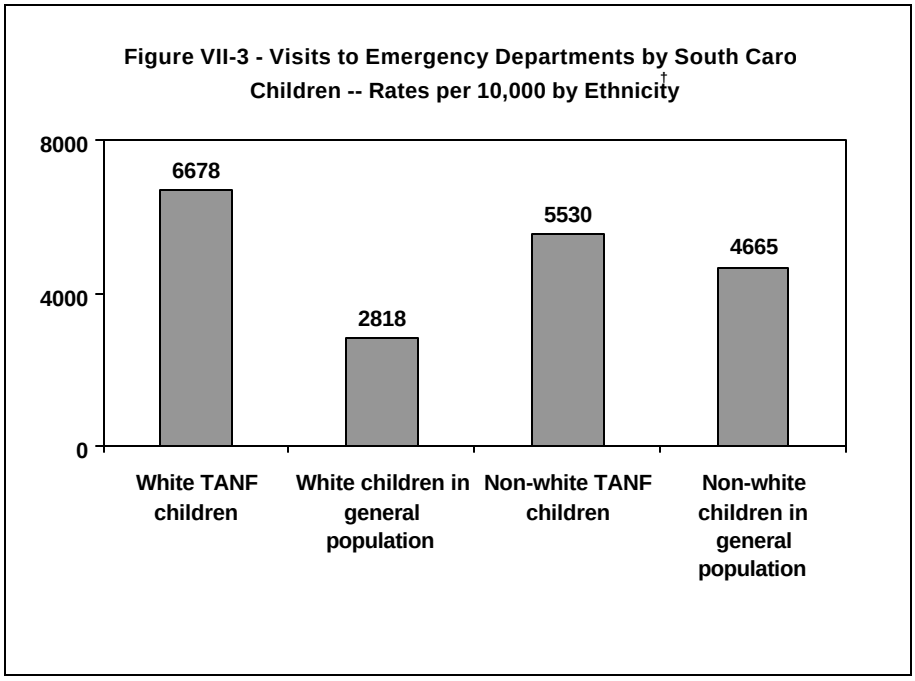
- ***White TANF adults had the highest rates of emergency department (ED) use.***

The ED use rate for white TANF adults was 5.5 times greater than for white adults in the general population (as reflected in Figure VII-2). Among non-whites, the ratio for TANF adults to persons in the general population was almost 2.3 to 1.

A similar overall pattern was found for white and non-white children. As indicated in Figure VII-3, the rate of ED use among white TANF children was almost 2.4 times higher than the rate among white children in the general population, and the rate for non-white children was about 1.2 times higher than for non-white children in the general population.



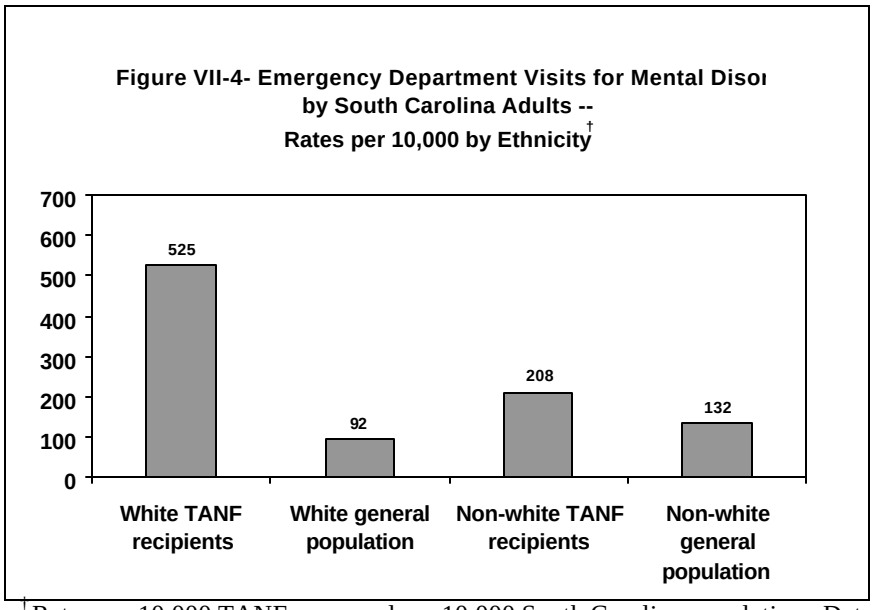
*Rates per 10,000 TANF cases and per 10,000 South Carolina population.



†Rates per 10,000 TANF cases and per 10,000 South Carolina population. Data for children aged 1-17 visiting the ED between May 2001 and March 2002

- ***The higher rate of emergency department use among white TANF recipients was particularly evident in visits for mental disorders.***

Figure VII-4 compares rates of emergency department visits for mental disorders for white and non-white adults. The rate for white TANF recipients was 5.7 times greater than for white adults in the general population, while the rate for non-white TANF recipients was only 1.6 times greater than for non-whites in the general population.



†Rates per 10,000 TANF cases and per 10,000 South Carolina population. Data for adults aged 18-64 visiting the ED between May 2001 and March 2002.

- ***The findings on emergency department use provide further evidence that white TANF recipients may have different barriers than non-white recipients.***

In Chapter IV of the report, it was shown that white TANF recipients in the survey sample had significantly higher rates of physical health problems and mental health problems than black recipients. White recipients were also much more likely to be caring for a sick or disabled child or other family member. The findings on emergency department use are consistent with this overall pattern. In combination, the findings suggest that health-related problems are a more significant reason why whites enroll in TANF than non-whites. The findings also lend support to the more general conclusion that employment barriers among the TANF population may vary significantly among different sub-groups.

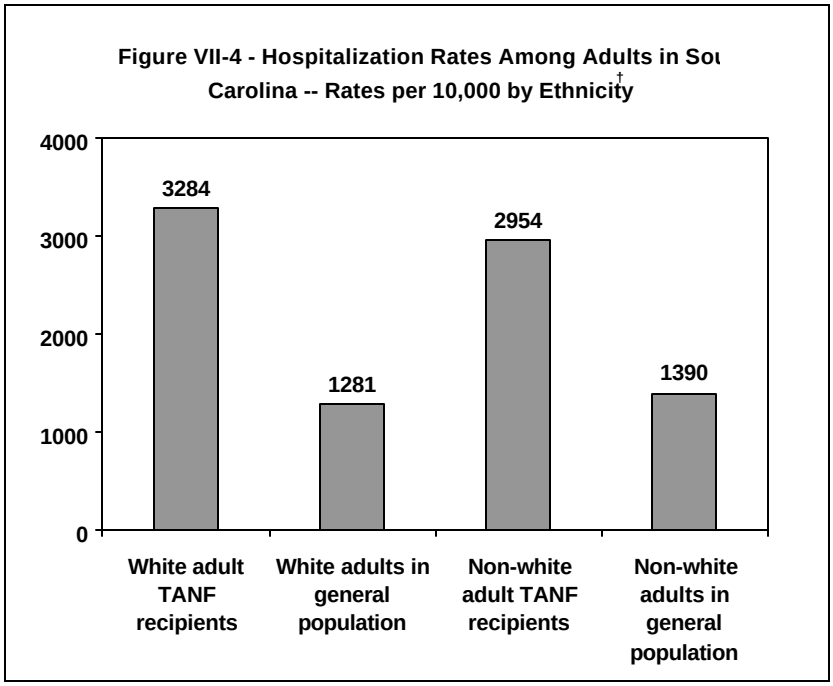
FINDINGS ON HOSPITALIZATION

- ***Adult TANF recipients had over twice the hospitalization rate of the general population.***

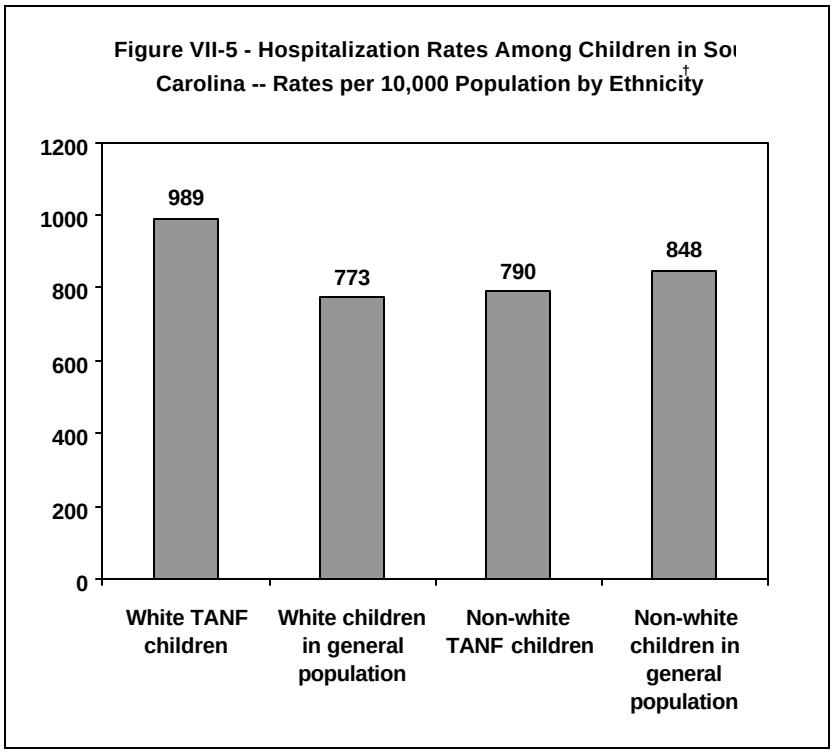
Figure VII-4 shows that the rate for white TANF adults was almost 2.6 times greater than the rate for the general white adult population. The rate for non-white TANF adults was 2.2 times greater than the rate for the overall non-white population. Much of the difference was due to birth complications – the rate of hospitalization for birth complications was 11 times higher for adult TANF recipients than for adults in the general population. Pregnancy and birth complications may cause unemployment and other financial problems, bringing clients to the TANF program. In addition, the rate of hospitalization for genitourinary diseases for adult TANF recipients was nearly twice that of the rate for adults in the general population.

Hospitalization rates for TANF children were much more similar to non-TANF children than were the rates for adults. Figure VII-5 shows that the differences among subgroups of children are much less than for adult hospitalizations. While the rate for white TANF children was 25% higher than the rate for non-white TANF children, the rate for non-white TANF children was actually lower than the rate for non-white children in the general population.

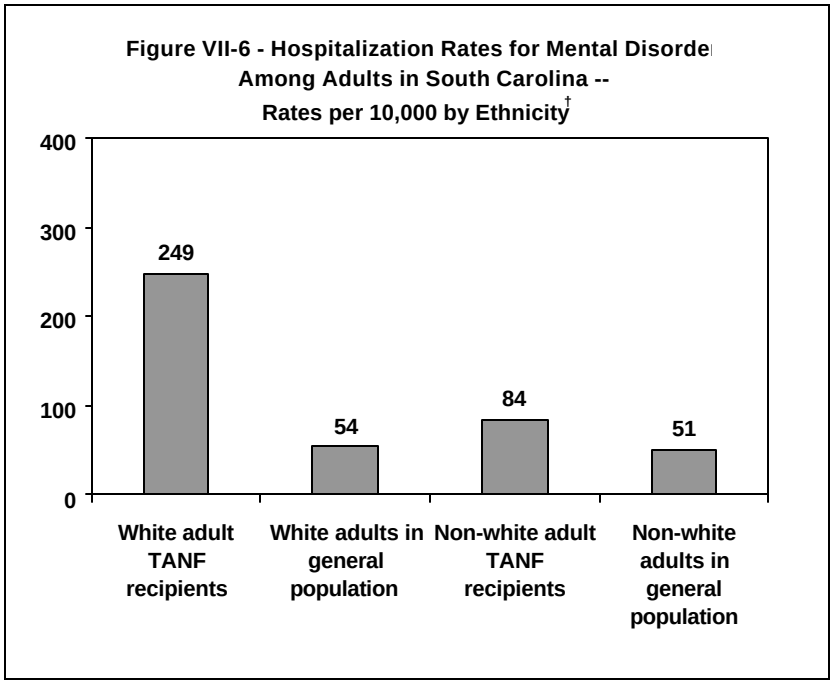
Compared to the other three subgroups shown in Figure VII-6, white TANF adults had a much higher rate of hospitalization for mental disorders. Whites and blacks in the general population had approximately the same rate, which was about one-fifth that of white TANF adults. The rate of hospitalization for black TANF adults was about one-third that of white TANF adults. These findings are consistent with the survey results presented in Chapter IV of the report, showing that white TANF recipients were much more likely than black TANF recipients to report mental health problems.



†Rates per 10,000 TANF cases and per 10,000 South Carolina population. Data for adults aged 18-64 discharged from hospitals between May 2001 and March 2002.



†Rates per 10,000 TANF cases and per 10,000 South Carolina population. Data for children aged 1-17 discharged from hospitals between May 2001 and March 2002.



†Rates per 10,000 TANF cases and per 10,000 South Carolina population. Data for adults aged 18-64 between May 2001 and March 2002.

SUMMARY AND CONCLUSIONS

The findings in this chapter suggest that many TANF recipients face special health challenges, in that they experience physical and mental health problems at higher rates than the general population, and may also experience higher rates of health emergencies. The higher rate of health problems among TANF recipients appears to involve a wide range of physical and mental health conditions and is not limited to problems associated with childbirth.

The findings also suggest that white TANF recipients have higher rates of physical and mental health problems than non-whites. In addition, white TANF recipients appear to experience health problems at much higher rates than the white population in general. Non-white TANF adults also appear to experience higher rates of health problems than the overall non-white population but the difference is not nearly as great as among whites.

In combination, these findings suggest that special attention needs to be paid to physical and mental health problems among the TANF caseload, particularly among white TANF adults and children. It is possible that many white adults are on TANF primarily because of physical and mental health barriers – either their own or their children's. Programs and services aimed at ameliorating barriers among TANF recipients should provide appropriate assessment and interventions.

CHAPTER VIII

POLICY IMPLICATIONS AND FUTURE RESEARCH

This chapter presents a brief discussion of the policy implications of the study's major findings. In particular, we examine the implications of the findings for the design and delivery of employment-related services to TANF recipients by state and local welfare agencies. In addition, key questions emanating from this research and issues that may warrant further study are presented.

POLICY IMPLICATIONS OF THE FINDINGS

The results of the study have a number of implications for designing and targeting more effective services to help TANF recipients with the most serious barriers to self-sufficiency.

NEED TO RECOGNIZE THE RELATIVE IMPORTANCE OF DIFFERENT BARRIERS

The findings indicate that the most important barriers to long-term employability are physical and mental health problems, educational deficits, learning disabilities, and having to care for a sick or disabled family member. Other barriers seem to have less of an impact on employment, such as child care, transportation, housing stability, and neighborhood characteristics, although support services should continue to be provided by TANF agencies, to the extent possible.

In terms of policy implications, the findings suggest that state and local policy makers may need to focus special attention on welfare recipients with physical and mental health problems and possible learning disabilities. Basic employment services such as job search, child care, and transportation assistance are likely to be insufficient to address the needs of recipients with more serious barriers to long-term, stable employment.

NEED FOR IN-DEPTH ASSESSMENT PROCEDURES

In the course of an assessment interview, an intake worker or case manager may not recognize some of the most serious potential barriers to employment – especially mental health problems and learning disabilities. Recipients themselves may not recognize or acknowledge that they have a barrier. In the current study, for example, nearly half of the respondents who had recently experienced symptoms of depression had not seen a doctor about the problem. Not only may depressed respondents not show obvious signs of depression, but also depression may be incorrectly interpreted as "attitude" or lack of motivation by case managers and job placement counselors, as well as by employers.

Correct assessment of learning disabilities and/or other educational deficits may be difficult for case managers. Again, the problems that these recipients may experience in finding or keeping a job may be misdiagnosed as more general employability problems (such as attitude or motivation), while the underlying barrier is not recognized or addressed.

NEED FOR ADEQUATE PROGRAMS AND RESOURCES

We have found that the most serious barriers to employment are health-related problems, learning problems, and lack of education. In the area of physical health barriers, case workers should first ensure that the client has received appropriate and thorough medical attention and diagnostic procedures, and that the client is engaged and able to access prescribed treatments, including medications. When employment is possible, job responsibilities must be reasonable in terms of the client's physical health limitations. Closer coordination with state departments of vocational rehabilitation may be advantageous.

Regarding mental health problems, adequate programs and referrals are needed to diagnose, treat, and monitor recipients with depression, anxiety, and related problems. This will typically require the development of close linkages with the local mental health community, as well as training for case managers in recognizing the symptoms of mental illness.

The findings suggest that many high school dropouts have learning problems causing, or in conjunction with, difficulties with math, reading, and overall functional literacy. Referring high school dropouts to GED programs or basic skills programs on the assumption that their major employment barrier is the lack of a high school diploma may not be a useful exercise. State policy and local programs should ensure that adequate testing procedures are in place to accurately assess high school dropouts for learning barriers. In addition, more intensive attention and follow-up may be necessary to help recipients with learning problems find and retain appropriate employment.

NEED TO ADDRESS BARRIERS AMONG SUB-GROUPS OF WELFARE RECIPIENTS

Physical and mental health problems were found to be more prevalent among older recipients, divorced or separated recipients, and white recipients. In contrast, younger and never-married black respondents showed less evidence of physical and mental health problems. Similarly, indications of learning disabilities were found to be more prevalent among high school dropouts but relatively infrequent among more educated respondents.

State and local program managers need to pay special attention to the possibility of mental health problems and physical health limitations among older welfare recipients and among divorced or separated recipients. One option would be to reassess older recipients to ensure that physical and mental health issues have been properly identified and diagnosed, based on the finding that older recipients are an "at risk" population for these problems.

The surveys also show that TANF recipients who had not completed high school fared significantly worse than other recipients on a variety of employment indicators. To some extent, employment barriers faced by high school dropouts may reflect job requirements for a diploma or GED. However, as indicated above, many high school dropouts appear to have learning problems, as well as more general problems functioning in a learning environment.

IMPORTANCE OF OCCUPATION IN JOB PLACEMENT AND JOB DEVELOPMENT STRATEGIES

The surveys show that most of the TANF recipients were either working or had worked in the recent past, but that job stability and retention may be problematic. A major factor in this situation may be the types of occupations in which many TANF recipients find work. For example, the study found that only one in seven employed respondents was working in an office job.

High school dropouts were particularly lacking in office-related skills and most of the respondents who had worked in the last year lacked computer experience. Learning problems, educational deficits, functional literacy issues and lack of "soft skills" make it difficult to place some TANF recipients in office environments.

The surveys confirmed that recipients who work in office jobs usually had better pay, benefits, and prospects for advancement than recipients working in retail/sales jobs, restaurant jobs, or housekeeping jobs. Such job characteristics are important for allowing families to achieve self-sufficiency and to stay off TANF over the long-term. While office jobs are not typically available to TANF clients in rural areas, jobs in health care and in construction may afford similar benefits (although work schedules in these fields tend to be variable). In terms of policy and program design, these findings suggest that job training, placement and development strategies should be focused on placing TANF recipients in occupations with better potential for job stability and higher wages.

FRAGILE FAMILY ISSUES

Recent research on "fragile families" has examined the long-term stability of relationships between low-income unmarried mothers and fathers. This research has shown that many low-income, never-married parents face considerable barriers to forming stable relationships over time and that, in many cases, the father does not stay involved in the child's life.

The current study showed that about half of the never-married mothers had some type of romantic relationship with the father of their youngest child when the child was born. At the time of the surveys, however, four out of five of these romantic relationships had ended. The findings suggest that it may be possible to build upon the relationships that exist between mothers and fathers at the birth of their child, either to promote family formation or to help strengthen the father's involvement in the life of the child.

- **Findings Consistent with Other Recent State Studies.**

The findings in this area are supported by other recent research studies. A recently completed study of long-term TANF recipients in New Mexico employed the same set of questions as the current study to examine physical and mental health problems among the recipients.[45] Appendix E Figure VIII-a shows that the prevalence of physical and mental health problems among the long-term recipients increased substantially with age.[46]

Similar results were found in a study of 1,750 TANF recipients in North Carolina.[47] As indicated in Appendix E Figure VIII-b, the percentage of TANF recipients who had experienced two or more weeks of depression in the past year increased steadily with age. The correlation between age and depression was even greater when the study looked at the percentage of TANF recipients who were being treated for depression. Similar results were found in a study of TANF recipients in San Bernardino County, California.[48]

The studies in New Mexico and North Carolina also found a correlation between mental and physical health problems and marital status, consistent with the results of the current study. For

[45] New Mexico TANF Longitudinal Study: Barriers and Safety Net Study. MAXIMUS, March 2003.
[46] The survey respondents consisted of 709 persons who had been on TANF for 30 or more months.
[47] Characteristics and Barriers of TANF Recipients in North Carolina, MAXIMUS, January 2001
[48] Depression and Other Mental Health Barriers Among Welfare Recipients – Results from Three States, MAXIMUS, 2002

example, in the study of long-term TANF recipients in New Mexico, 50% of divorced or separated respondents had a mental health problem, compared to 30% of never-married respondents. In the same study, 52% of divorced or separated respondents rated their overall health as fair or poor compared to 32% of never-married respondents.

In the North Carolina study, 21% of the divorced or separated respondents were being treated for depression, compared to 6% of never-married respondents. In San Bernardino County, 15% of divorced or separated respondents were under treatment for depression, compared to 7% of never-married respondents. In both North Carolina and San Bernardino County, divorced or separated respondents were also more likely than never-married respondents to have physical health problems.

Finally, the three studies were consistent with the current study in showing a much higher prevalence of physical and mental health problems among white recipients. For example, in the study of long-term TANF recipients in New Mexico, 54% of white recipients had a mental health problem, compared to 36% of Hispanics. In the North Carolina study, 22% of white respondents were being treated for depression, compared to 7% of black respondents. In both states, white respondents were also more likely than non-whites to have physical health barriers.

FUTURE RESEARCH NEEDS

Additional research on the dynamics of multiple barriers as they affect employment and self-sufficiency would be useful. These barriers include the specific types of physical and mental health impairments faced by TANF recipients, especially by older recipients, and other life circumstances such as histories of abuse and/or neglect and stress from impoverished and/or dangerous living conditions.

The nature and extent of learning disabilities among high school dropouts and low functionality in the TANF caseload are important research issues. The current study showed that learning disabilities were a major barrier to employment for some TANF recipients, in that almost 20% of the high school dropouts showed evidence of a possible learning disability. Additional research would be helpful in determining how such individuals may best be assisted in ameliorating their disabilities and in gaining steady employment. Learning more about how case managers can best recognize physical and mental health problems among TANF recipients would be helpful as would research on improving the employability of clients with health problems. In combination, this research would be valuable for developing more specific intervention strategies to help TANF recipients with the most serious employment barriers.

APPENDIX A

SAMPLE WEIGHTING

The sample for the study consisted of 1,493 families who were on TANF in South Carolina in June 2002 and who were "mandatory" for work participation. The sample was stratified to include three groups of families, as follows:

- clients who had not been given a temporary work exemption or an extension of their 24 month-time limit and had fewer than 24 months of welfare history (Stratum 1);

- clients who were mandatory for work but who had been granted a temporary exemption from work requirements (Stratum 2); and

- clients who were mandatory for work but who had been granted extensions of the state's 24-month time limit (Stratum 3).

The sample of 1,493 cases was selected from a statewide caseload of 11,002 cases in which clients were mandatory for work participation in May 2002. When the sample was selected, there were 290 cases (among the caseload of 11,002 cases) for which it was not possible to classify into a stratum, based upon administrative records information. After the survey was completed, however, the status of all but 74 of the 290 cases was determined.

Exhibit 1 shows the sample sizes and sample weights. For cases in Stratum 1, we initially selected 579 cases from the known caseload of 8,108 cases in this stratum. For cases in Stratum 2, we initially selected 639 cases from the known caseload of 2,407 cases. For cases in Stratum 3, we initially selected all 197 cases in the caseload. From the 290 cases where we could not initially determine the case's stratum, we selected 78 for the sample.

After the surveys were completed, we found that 185 of the 290 cases whose status was initially unknown were, in fact, Stratum 1 cases. Of these 185 cases, 43 had been selected for the sample. In addition, we found that 31 of the 290 cases whose status was initially unknown were, in fact, Stratum 2 cases. Of these 31 cases, we had selected 6 for the sample.

None of the 290 cases whose status was initially known were later found to be Stratum 3 cases. Finally, in 74 of the 290 cases whose status was initially unknown, we still could not determine the stratum to which they should be assigned. Of these 74 cases, 29 had been selected for the sample.

For analyses involving the whole sample, it was necessary to develop six sample weights, as shown in Section A of Exhibit 1. These weights were used to adjust for the fact that the six types of cases had a different probability of being selected for the sample. In addition, we had to develop special sets of weights for analyses in which we looked only at individual strata, as illustrated in Sections B, C, and D of Exhibit 1.

Exhibit 1
Sample Weights Used in the Data Analysis

Sample Strata	Stratum Known When Sample Selected?	Population Size	Included in Sample	Weight Applied
A. Analyses of the Whole Sample				
Stratum 1	Yes	8,108	579	1.9003
	No	185	43	0.5838
Stratum 2	Yes	2,407	639	0.5112
	No	31	6	0.7011
Stratum 3	Yes	197	197	0.1357
	No	0	0	N/a
Stratum unknown	No	74	29	0.3463
Total		11,002	1,493	
B. Analyses of Stratum 1 Cases Only	Yes	8,108	579	1.0503
	No	185	43	0.3227
C. Analyses of Stratum 2 Cases Only	Yes	2,407	639	0.9966
	No	31	6	1.3669
D. Analyses of Stratum 3 Cases Only	Yes	197	197	1.000
	No	0	0	-

APPENDIX B

COMPARISON OF RESPONDENTS AND NON-RESPONDENTS

Because we depend upon survey statistics to describe attributes of the current caseload, it is important that the sample we use is a good representation of the population. Using data from our administrative database, we compared survey respondents and non-respondents on selected demographic characteristics and used Chi-square tests to test the significance level of the differences.

Case Characteristics	Respondents (n=1,120)	Non-Respondents (n=373)	c2	P value
Geographic Area	*Percent*	*Percent*		
Rural	34.5	29.9	2.7	0.258
Urban	38.0	40.2		
Mixed	27.5	29.9		
Education of Case Head				
0-8 years	4.2	4.3	4.9	0.295
9-11 years	31.9	32.7		
12 years	47.8	49.6		
13+ years	16.2	13.1		
Ethnicity of Case Head				
Black	73.1	67.8	5.8	0.054
White	25.9	30.0		
Other	1.0	2.1%		
Age of Case Head				
20 or Under	12.6	11.5	2.9	0.413
21-30	45.6	41.8		
31-40	26.4	30.3		
41+	15.4	16.4		
Number of Children				
1	46.0	47.1	0.14	0.930
2	33.5	32.8		
3+	20.5	20.1		
Months on AFDC/TANF in the Past 10 Years				
1-12	33.3	37.2	2.03	0.566
13-24	19.6	17.9		
25-36	15.8	14.2		
37+	31.3	30.5		
Have UI Wages April-June 2002				
Yes	28.8	31.4	0.92	0.337
No	71.2	68.6		

We found that the respondents and non-respondents are similar in the type of geographical area in which they resided, their years of education, age, number of children in the case, past use of AFDC/TANF, and UI wages earnings during the quarter which included the sample month (June 2002).

The non-respondents were more likely to be white (or non-black minorities including Hispanics, American Indians and Asians) and less likely to be blacks. Statistically, the difference in race composition of respondents and non-respondents is not significant. Therefore, we conclude that non-response bias is not a problem in this study, and that the sampled cases that completed the survey adequately represent the study population.

APPENDIX C

COMMON TABLES

TABLE B.1
EMPLOYMENT EXPERIENCES OF TANF CASE HEADS

	Percentage Unless Stated Otherwise			
	Time Limited with No Exemptions/ Extensions	**Time Limited with Temporary Work Exemptions**	**Time Limited with Extensions Granted**	**Total**
Current Employment Status				
Employed	36.2%	15.8%	41.3%	32.0%
Not employed; worked for pay during the past year	33.6%	21.5%	31.5%	30.8%
Not employed; worked for pay more than a year ago	28.4%	57.8%	25.9%	34.8%
Not employed; never worked for pay	1.8%	4.9%	1.4%	2.5%
Total	100.0%	100.0%	100.0%	100.0%
Number of Months Worked for Pay During the Past Year				
0	30.2%	62.7%	27.3%	37.2%
1 to 3	18.6%	14.0%	23.1%	17.6%
4 to 6	23.5%	11.1%	23.1%	20.6%
7 to 9	13.3%	5.7%	11.2%	11.8%
10 to 11	3.0%	2.7%	3.5%	3.0%
12	11.4%	3.9%	11.9%	9.8%
Total	100.0%	100.0%	100.0%	100.0%
Number of Months Worked If Employed in Past Year				
Average	6.1	5.5	5.9	6.1
Median	6.0	5.0	5.0	6.0
Number of Jobs Held During Past Year				
0	30.2%	62.7%	27.3%	37.2%
1	38.2%	25.6%	45.5%	35.5%
2	23.2%	8.8%	24.5%	20.2%
3 or more	8.4%	2.9%	2.8%	7.0%
Total	100.0%	100.0%	100.0%	100.0%

	Percentage Unless Stated Otherwise			
	Time Limited with No Exemptions/ Extensions	**Time Limited with Temporary Work Exemptions**	**Time Limited with Extensions Granted**	**Total**
Number of Jobs Held if Employed During Past Year				
Average	1.6	1.4	1.4	1.6
Median	1.0	1.0	1.0	1.0
Proportion of Time Employed Since Age 18				
About 75 percent or more	64.2%	57.5%	62.9%	62.8%
About 50 percent	19.8%	20.2%	18.2%	19.8%
About 25 percent of less	14.3%	17.4%	17.5%	15.0%
Not at all	1.8%	4.9%	1.4%	2.5%
Total	100.0%	100.0%	100.0%	100.0%
Sample Size	466	487	143	1,120

TABLE B.2
CHARACTERISTICS OF CURRENT OR MOST RECENT JOB
HELD BY TANF CASE HEADS WHO WERE EVER EMPLOYED

	Percentage Unless Stated Otherwise			
	Time Limited with No Exemptions/ Extensions	**Time Limited with Temporary Work Exemptions**	**Time Limited with Extensions Granted**	**Total**
Length of Employment on Job				
Average number of months	9.9	22.8	9.5	12.7
Median number of months	5.0	7.0	5.0	5.0
Hours Worked Per Week				
Less than 20	8.3%	8.4%	12.8%	8.4%
20 to 34	34.8%	29.2%	38.3%	33.7%
35 or more	56.8%	62.4%	48.9%	57.9%
Total	100.0%	100.0%	100.0%	100.0%
Temporary or Seasonal Job				
Shift or Time of Day Worked				
Regular day times shift	55.0%	56.0%	57.1%	55.1%
Morning or afternoon shift	7.5%	6.9%	7.1%	7.4%
Evening or night shift	15.8%	18.3%	14.3%	16.3%
Irregular, split or rotating shift	20.0%	15.7%	19.3%	19.1%
Other	1.7%	3.0%	2.1%	2.0%
Total	100.0%	100.0%	100.0%	100.0%
Industry				
Restaurant	21.2%	19.8%	19.9%	20.9%
Factory/manufacturing	10.6%	15.7%	14.9%	11.8%
Professional services	6.2%	5.5%	5.7%	6.0%
Retail	22.6%	12.8%	13.5%	20.3%
Hotel/motel	6.9%	6.0%	7.1%	6.7%
Government	0.7%	2.4%	2.8%	1.1%
School/college	5.6%	4.5%	10.6%	5.4%
Health care	8.7%	12.8%	11.3%	9.7%
Other services	11.4%	13.1%	8.5%	11.7%
Child care	2.7%	1.9%	2.1%	2.6%
Other	3.3%	5.6%	3.5%	3.8%
Total	100.0%	100.0%	100.0%	100.0%
Occupation				
Office/clerical	15.4%	9.5%	14.2%	14.1%
Factory/assembly/production/ machinist	9.1%	17.0%	16.3%	11.0%
Retail/sales	18.4%	11.9%	12.8%	16.9%
Restaurant worker	25.2%	21.8%	21.3%	24.4%
Housekeeper/janitor	12.9%	12.0%	13.5%	12.7%
Health services	6.1%	10.0%	9.2%	7.1%
Other services	4.6%	4.7%	0.0%	4.5%
Driver	0.7%	2.6%	0.0%	1.1%
Child care/babysitter	3.5%	2.8%	5.7%	3.4%
Teacher/teacher's assistant	2.3%	2.6%	4.3%	2.4%
Protective services/security	0.5%	1.3%	0.7%	0.6%
Trades/construction	0.8%	1.9%	0.7%	1.0%
Other	0.5%	1.9%	1.4%	0.8%
Total	100.0%	100.0%	100.0%	100.0%
Sample Size	466	487	143	1,120

TABLE B.3
COMPENSATION ON CURRENT OR MOST RECENT JOB
HELD BY TANF CASE HEADS WHO WERE EVER EMPLOYED

	Percentage Unless Stated Otherwise			
	Time Limited with No Exemptions/ Extensions	**Time Limited with Temporary Work Exemptions**	**Time Limited with Extensions Granted**	**Total**
Hourly Wage				
Less than $5.15	5.8%	15.2%	11.4%	8.0%
$5.15 to 6.00	36.8%	30.3%	42.1%	35.4%
$6.01 to 7.00	25.8%	21.6%	24.3%	25.0%
$7.01 to 8.00	15.4%	12.3%	12.9%	14.7%
$8.01 to 9.00	8.1%	7.0%	5.0%	7.8%
$9.01 to 10.00	2.9%	5.3%	2.1%	3.4%
More than $10.00	5.2%	8.3%	2.1%	5.8%
Total	100.0%	100.0%	100.0%	100.0%
Average hourly wage	$6.97	$6.96	$6.12	$6.95
Median hourly wage	$6.50	$6.25	$6.00	$6.50
Fringe Benefits				
Paid sick leave	28.5%	28.1%	27.0%	28.4%
Paid vacation	39.2%	37.5%	35.5%	38.7%
Paid holidays	36.9%	37.5%	33.3%	37.0%
Health insurance	40.9%	39.2%	39.0%	40.6%
Retirement plan	27.4%	28.1%	33.3%	27.7%
Opportunity for Advancement (Self-assessment)				
Great deal	18.6%	19.7%	15.6%	18.7%
Some	22.9%	22.4%	26.2%	23.0%
A little	19.8%	18.2%	17.7%	19.4%
None	38.8%	39.7%	40.4%	38.9%
Total	100.0%	100.0%	100.0%	100.0%
Sample Size	466	487	143	1,120

TABLE B.4
PRINCIPAL REASONS FOR NOT WORKING AND FOR LEAVING MOST RECENT JOB FOR CASES WITH HEADS NOT CURRENTLY EMPLOYED

	Percentage Unless Stated Otherwise			
	Time Limited with No Exemptions/ Extensions	**Time Limited with Temporary Work Exemptions**	**Time Limited with Extensions Granted**	**Total**
Principal Reason Currently Not Working for Pay				
Physical, mental health or substance abuse problem	5.2%	26.0%	9.5%	8.8%
Pregnancy or newborn care	1.3%	0.0%	0.0%	1.1%
Prefer/need to stay home with children	6.5%	8.1%	9.5%	6.8%
Other family responsibilities	2.6%	14.7%	4.8%	4.7%
Child care problem	13.0%	3.3%	23.8%	11.5%
Transportation problem	17.7%	20.2%	9.5%	18.0%
In school/training	10.8%	4.9%	14.3%	10.0%
Lack education/work experience	13.0%	1.6%	0.0%	10.8%
No jobs available/wages too low/no health benefits	29.9%	19.5%	28.6%	28.0%
Other	0.0%	1.6%	0.0%	0.3%
Total	100.0%	100.0%	100.0%	100.0%
Principal Reason for Leaving Most Recent Job				
Not satisfied with hours/benefits/salary	16.9%	14.6%	16.6%	16.0%
Problems with the job (with boss or too stressful)	5.5%	2.4%	16.7%	5.2%
Pregnancy/maternity leave	16.9%	9.8%	16.7%	15.1%
Own health problems	8.5%	39.1%	0.0%	17.6%
Family or personal problems	4.2%	14.6%	8.3%	7.4%
Child care or transportation problems	16.9%	7.3%	8.3%	13.6%
Improved opportunity (school or another job)	12.7%	2.4%	25.0%	9.7%
Temporary or short term assignment ended	4.2%	0.0%	0.0%	2.8%
Fired or laid off	9.8%	4.9%	8.3%	8.2%
Other	4.2%	4.9%	0.0%	4.3%
Total	100.0%	100.0%	100.0%	100.0%
Sample Size	466	487	143	1,120

TABLE B.5
PERFORMANCE OF JOBS TASKS AMONG TANF CASES
WHO HAVE EVER WORKED FOR PAY

	Percentage Unless Stated Otherwise			
	Time Limited with No Exemptions/ Extensions	**Time Limited with Temporary Work Exemptions**	**Time Limited with Extensions Granted**	**Total**
Job Tasks Performed in Past Year				
Talk with customers face to face				
Regularly (daily/weekly)	84.5%	83.3%	81.6%	84.3%
Monthly	2.3%	3.1%	2.1%	2.4%
Never	13.2%	13.4%	16.3%	13.3%
Talk with customers over the phone				
Regularly (daily/weekly)	51.6%	44.4%	43.9%	50.1%
Monthly	5.7%	4.2%	4.3%	5.3%
Never	42.6%	51.0%	51.8%	44.5%
Read instructions or report				
Regularly (daily/weekly)	54.9%	56.0%	49.7%	55.1%
Monthly	6.9%	6.1%	7.1%	6.7%
Never	38.2%	37.7%	43.3%	38.1%
Write letters or memos				
Regularly (daily/weekly)	26.6%	31.1%	27.7%	27.8%
Monthly	7.5%	5.5%	5.7%	7.0%
Never	65.8%	63.0%	66.7%	65.1%
Work with a computer				
Regularly (daily/weekly)	41.1%	31.1%	40.5%	39.0%
Monthly	4.5%	4.2%	2.8%	4.4%
Never	54.4%	64.3%	56.7%	56.5%
Work with another electronic machine				
Regularly (daily/weekly)	77.5%	64.0%	67.3%	74.5%
Monthly	3.1%	3.1%	2.8%	3.1%
Never	19.3%	32.2%	29.8%	22.3%
Do arithmetic				
Regularly (daily/weekly)	71.8%	63.7%	67.3%	70.0%
Monthly	3.1%	2.6%	0.0%	2.9%
Never	25.1%	33.1%	32.6%	27.0%
Fill out forms				
Regularly (daily/weekly)	58.7%	51.4%	49.6%	57.0%
Monthly	7.6%	5.2%	7.1%	7.0%
Never	33.6%	43.0%	43.3%	35.8%
Keep watch over gauges or instruments				
Regularly (daily/weekly)	45.0%	43.4%	41.9%	44.5%
Monthly	3.7%	2.4%	2.1%	3.5%
Never	51.2%	53.4%	56.0%	51.8%
Supervise other people				
Regularly (daily/weekly)	34.9%	37.6%	28.4%	35.4%
Monthly	6.8%	4.3%	5.0%	6.2%
Never	58.3%	57.4%	66.7%	58.3%
Performed at Least Four Job Tasks	78.0%	67.3%	67.8%	75.5%

TABLE C.1
PARTICIPATION IN EDUCATION, TRAINING AND JOB PREPARATION PROGRAMS AMONG TANF CASES DURING THE PAST YEAR

	Percentage Unless Stated Otherwise			
	Time Limited with No Exemptions/ Extensions	**Time Limited with Temporary Work Exemptions**	**Time Limited with Extensions Granted**	**Total**
Education or Training Programs				
GED classes or training for GED exam	17.0%	12.7%	23.1%	16.1%
Specialized training program	24.2%	17.4%	42.7%	23.1%
College classes	20.2%	7.0%	46.2%	17.7%
Job Preparation Programs				
Job readiness training	25.3%	19.2%	46.2%	24.3%
Job search program or job club	49.9%	29.4%	66.4%	45.5%
Work Experience Program	14.7%	8.2%	24.5%	13.3%
Any of the Above	73.3%	45.2%	90.2%	67.3%
Sample Size	466	487	143	1,120

TABLE D.1
CHARACTERISTICS OF THE HEADS OF SINGLE-PARENT TANF CASES IN SOUTH CAROLINA

	Percentage Unless Stated Otherwise			
	Time Limited with No Exemptions/ Extensions	**Time Limited with Temporary Work Exemptions**	**Time Limited with Extensions Granted**	**Total**
Gender				
Female	98.4%	97.1%	98.6%	98.1%
Male	1.6%	2.9%	1.4%	1.9%
Total	100.0%	100.0%	100.0%	100.0%
Age				
Younger than 25 years	47.8%	21.1%	30.8%	41.4%
25 to 34 years	37.6%	30.4%	46.2%	36.2%
35 years or older	14.6%	48.5%	23.1%	22.4%
Total	100.0%	100.0%	100.0%	100.0%
Average age (years)	27.0	33.9	29.3	28.6
Median age (years)	25.0	34.0	27.0	26.0
Race/Ethnicity[a]				
White, Non-Hispanic	22.9%	29.6%	9.1%	24.3%
African American, Non-Hispanic	74.4%	68.1%	89.5%	73.2%
Native American, Non-Hispanic[b]	1.1%	2.7%	0.7%	1.4%
Other Non-Hispanic	0.2%	0.2%	0.0%	0.2%
Hispanic	2.2%	1.0%	0.7%	1.9%
Marital Status				
Never married, not living with partner	69.4%	51.4%	67.8%	65.1%
Married or living with partner	8.3%	7.6%	8.4%	8.1%
Separated, divorced or widowed, not living with partner	22.4%	41.1%	23.8%	26.8%
Total	100.0%	100.0%	100.0%	100.0%
Highest Education Completed				
Less than high school diploma/GED	37.4%	40.7%	32.2%	37.9%
High school diploma/GED	39.5%	34.4%	29.4%	38.2%
More than high school diploma/GED	23.1%	24.9%	38.5%	23.9%
Total	100.0%	100.0%	100.0%	100.0%
Sample Size	466	487	143	1,120

a. One case may have identified more than one race category and, therefore, the categories shown are not mutually exclusive.
b. Includes American Indians and Alaskan Natives.

TABLE D.2
HOUSEHOLD COMPOSITION OF SINGLE-PARENT TANF CASES IN SOUTH CAROLINA

	Percentage Unless Stated Otherwise			
	Time Limited with No Exemptions/ Extensions	**Time Limited with Temporary Work Exemptions**	**Time Limited with Extensions Granted**	**Total**
Household Composition				
Single parent, children	54.3%	50.5%	64.3%	53.8%
Two married adults, children[a]	2.8%	2.2%	0.7%	2.6%
Single parent, partner, children[a]	5.2%	4.9%	7.7%	5.1%
Single parent, other adults, children[b]	36.6%	40.1%	27.3%	37.1%
Adults only, no children	1.2%	2.2%	0.0%	1.4%
Total	100.0%	100.0%	100.0%	100.0%
Average number of person in HH	3.8	3.8	4.0	3.8
Median number of persons in HH	4.0	4.0	4.0	4.0
Number of Children Less than Age 18 in Household				
0	1.2%	2.2%	0.0%	1.4%
1	34.5%	31.9%	20.3%	33.7%
2	35.4%	34.0%	32.9%	35.1%
3	20.6%	19.9%	28.7%	20.4%
4	4.3%	8.7%	12.6%	5.4%
5 or more	4.0%	3.2%	5.6%	3.9%
Total	100.0%	100.0%	100.0%	100.0%
Average number of children <18 in HH	2.1	2.1	2.6	2.1
Median number of children <18 in HH	2.0	2.0	2.0	2.0
Number of Children Less than Age 6 in Household				
0	16.2%	47.1%	25.9%	23.3%
1	47.6%	30.6%	32.2%	43.6%
2	28.3%	17.8%	30.8%	25.9%
3 or more	7.9%	4.5%	11.2%	7.3%
Total	100.0%	100.0%	100.0%	100.0%
Average number of children <6 in HH	1.3	0.8	1.3	1.2
Median number of children <6 in HH	1.0	1.0	1.0	1.0

a. Other adults may also have been present in household.
b. Other adults are exclusive of a spouse or partner.

	Percentage Unless Stated Otherwise			
	Time Limited with No Exemptions/ Extensions	**Time Limited with Temporary Work Exemptions**	**Time Limited with Extensions Granted**	**Total**
Age of Youngest Child				
Not applicable (no child on case)	1.2%	2.2%	0.0%	1.4%
Less than 1 year	24.8%	18.7%	16.1%	23.2%
1 to 5 years	59.0%	34.3%	58.0%	53.5%
6 to 14 years	13.9%	36.6%	23.1%	19.2%
15 years or older	1.1%	8.2%	2.8%	2.7%
Total	100.0%	100.0%	100.0%	100.0%
Average age of youngest child	2.9	5.9	4.4	3.6
Median age of youngest child	2.0	4.0	3.0	2.0
Have own Children Less than Age 18 Living Outside Household	6.8%	8.6%	8.4%	7.2%

Sample Size	466	487	143	1,120

TABLE D.3
HOUSING CHARACTERISTICS

	Percentage Unless Stated Otherwise			
	Time Limited with No Exemptions/ Extensions	**Time Limited with Temporary Work Exemptions**	**Time Limited with Extensions Granted**	**Total**
Number of Bedrooms				
0	0.2%	0.2%	0.0%	0.2%
1	2.2%	1.6%	0.7%	2.0%
2	40.3%	30.6%	37.1%	38.2%
3	45.5%	52.7%	47.6%	47.1%
4 or more	11.8%	3.1%	14.7%	12.5%
Total	100.0%	100.0%	100.0%	100.0%
Housing Assistance				
Live in public housing	21.2%	17.4%	39.9%	20.7%
Receive rent subsidy	19.6%	17.4%	16.8%	19.0%
None	59.2%	65.1%	43.4%	60.3%
Total	100.0%	100.0%	100.0%	100.0%
Number of Moves in Past 12 Months				
0	43.8%	59.1%	62.2%	47.6%
1	35.1%	26.8%	21.7%	32.9%
2	13.4%	7.6%	11.9%	12.1%
3 or more	7.8%	6.3%	4.2%	7.3%
Total	100.0%	100.0%	100.0%	100.0%
Evicted During Past 12 Months	6.6%	4.6%	4.9%	6.2%
Unstable Housing[a]	23.8%	16.0%	19.6%	22.0%
Sample Size	466	487	143	1,120

a. Defined as having been evicted or moving two or more times in the past 12 months.

TABLE E.1
EARNINGS OF TANF CASES

	Percentage Unless Stated Otherwise			
	Time Limited with No Exemptions/ Extensions	**Time Limited with Temporary Work Exemptions**	**Time Limited with Extensions Granted**	**Total**
Case Head Worked in the Last Month	39.4%	16.4%	44.8%	34.5%
Monthly Earnings of Case Head[a]				
Less than $400	37.4%	37.8%	34.4%	37.2%
$400 to $799	35.7%	36.1%	43.8%	35.7%
$800 to $1199	19.6%	12.4%	17.2%	19.1%
$1200 or more	7.3%	13.7%	4.7%	8.0%
Total	100.0%	100.0%	100.0%	100.0%
Average monthly earnings	$565.99	$577.27	$517.07	$568.42
Median monthly earnings	$500.00	$500.00	$500.00	$500.00
Other Adults in the Household Worked for Pay in Last Month	22.4%	17.6%	16.1%	21.1%
Sample Size	466	487	143	1,120

a. Tabulated for cases who reported earnings for the month prior to the survey (n= 387).

TABLE E.2
INCOME SOURCES AND AMOUNTS AMONG TANF HOUSEHOLDS[a]

	Percentage Unless Stated Otherwise			
	Time Limited with No Exemptions/ Extensions	**Time Limited with Temporary Work Exemptions**	**Time Limited with Extensions Granted**	**Total**
Earnings by All Household Members[b]	52.6%	30.5%	49.7%	47.7%
Average earnings[c]	$453.82	$234.54	$374.57	$404.21
Cases with earnings (average)	$909.96	$897.79	$765.43	$903.10
Public Assistance				
TANF benefits[b]	66.4%	84.7%	56.6%	69.9%
Average TANF benefits[c]	$114.93	$155.60	$95.73	$122.95
Cases with TANF benefits (average)	$173.22	$183.96	$169.91	$176.05
Food Stamp benefits[b]	85.5%	92.8%	96.5%	87.2%
Average Food Stamp benefits[c]	$241.84	$259.68	$305.43	$246.46
Cases with Food Stamp benefits (average)	$282.93	$279.72	$316.49	$282.58
SSI or disability insurance[b]	10.1%	26.6%	8.4%	13.8%
Average SSI or disability[c]	$45.02	$159.15	$37.38	$70.48
Cases with SSI or disability (average)	$459.62	$599.26	$445.50	$521.15
Child Support Over Past 12 Months				
Received any	27.0%	30.9%	37.8%	28.2%
Received regularly[d]	39.5%	58.4%	44.4%	44.4%
Other sources[b,e]	36.8%	37.9%	39.2%	37.2%
Average from other sources[c]	$80.41	$74.51	$137.53	$80.85
Cases with other sources (average)	$218.40	$196.74	$351.20	$217.36
All sources[b]	99.1%	99.4%	100.0%	99.2%
Average all sources[c]	$916.57	$868.58	$944.73	$906.62
Cases with income (average)	$924.97	$873.93	$944.73	$914.11

Sample Size	466	487	143	1,120

a. Income sources and amounts refer to the month prior to the survey.
b. Categories include income received by any member of the household.
c. Figures for "all cases" include cases that received or did not receive the income source last month. Cases that did not receive the income source had values of $0 in the calculation of the average.
d. Tabulated only for cases that received child support in the past 12 months (n=316).
e. Other income includes child support, unemployment benefits, alimony payments, or money from friends or relatives. Separate figures for monthly child support payments were not gathered in the survey.

TABLE E.3
MONTHLY HOUSEHOLD INCOME OF TANF CASES
AND INCOME RELATIVE TO POVERTY LEVELS

	Percentage Unless Stated Otherwise			
	Time Limited with No Exemptions/ Extensions	**Time Limited with Temporary Work Exemptions**	**Time Limited with Extensions Granted**	**Total**
Total Monthly Household Income[a]				
Less $500	26.0%	23.3%	17.3%	25.2%
$500 to 999	43.1%	51.8%	54.7%	45.2%
$1,000 to 1,499	16.5%	14.8%	14.4%	16.3%
$1,500 to 1,999	7.5%	5.4%	5.8%	7.0%
$2,000 or more	6.9%	4.7%	7.9%	6.4%
Total	100.0%	100.0%	100.0%	100.0%
Average income	$931.63	$875.40	$956.65	$919.61
Median income	$723.82	$724.37	$750.00	$729.23
Total Monthly Household Income Relative to Poverty Level[b]				
Less than 0.50	45.0%	48.9%	47.5%	45.7%
0.50 to 0.99	42.5%	40.0%	43.9%	42.1%
1.00 to 1.49	8.5%	7.3%	2.9%	8.2%
1.50 to 1.99	2.0%	2.5%	3.6%	2.1%
2.00 or more	2.1%	1.3%	2.2%	1.9%
Total	100.0%	100.0%	100.0%	100.0%
Average income to poverty level	0.65	0.61	0.66	0.64
Median income to poverty level	0.53	0.50	0.52	0.53
Sample Size	466	487	143	1,120

a. Based on reported household income for month prior to the survey.
b. Poverty threshold level as established by the U.S. Bureau of the Census.

TABLE F.1
CHILD CARE USE AND PROBLEMS[a]

	Percentage Unless Stated Otherwise			
	Time Limited with No Exemptions/ Extensions	**Time Limited with Temporary Work Exemptions**	**Time Limited with Extensions Granted**	**Total**
Used Child Care During the Past Year				
Cases with Children Under Age 6	55.4%	37.6%	67.6%	52.9%
Cases with Children Between Ages 6 and 12	44.9%	22.0%	50.0%	39.5%
Cases with Children Under Age 13	51.8%	28.8%	57.0%	47.5%
Receive Child Care Subsidy				
Cases with Children Under Age 6	67.6%	69.1%	88.4%	68.2%
Cases with Children Between Ages 6 and 12	62.5%	48.8%	82.9%	61.3%
Cases with Children Under Age 13	66.9%	64.5%	87.7%	67.0%
Child Care Problems Interfered with Work/School/Training				
Cases with Children Under Age 6	31.3%	20.1%	24.5%	29.4%
Cases with Children Between Ages 6 and 12	30.3%	18.2%	20.7%	26.9%
Cases with Children Under Age 13	30.6%	18.1%	21.1%	27.9%
Specific Child Care Problems for Cases with Problem- Children Under Age 6[b]				
Cost	45.9%	36.0%	16.0%	44.6%
Not available when needed	52.7%	46.0%	60.0%	52.0%
Too far from home or work	9.2%	12.0%	0.0%	9.4%
Provider unavailable or unreliable	24.2%	32.0%	24.0%	25.1%
Worry about child neglect or abuse	11.0%	12.0%	12.0%	11.0%
Sick or disabled child	9.2%	24.0%	8.0%	10.7%
Subsidy late so lost provider	5.3%	2.0%	12.0%	5.1%
Other	2.9%	2.0%	4.0%	2.8%

a. The measure of child care use does not include care provided by a child's parent.
b. Tabulated only for cases that used child care other than that provided by a parent and experienced problems with the care that interfered with work, school or training (n=240). Percentages sum too more than 100 because some cases experienced multiple problems.

Specific Child Care Problems for Cases with Problem-Children Between Ages 6 and 12[b]				
Cost	48.8%	33.3%	17.6%	45.5%
Not available when needed	42.5%	45.2%	52.9%	43.2%
Too far from home or work	10.1%	9.5%	0.0%	10.0%
Provider unavailable or unreliable	29.1%	42.9%	23.5%	31.5%
Worry about child neglect or abuse	11.4%	16.7%	11.8%	12.3%
Sick or disabled child	15.8%	31.0%	11.8%	18.3%
Subsidy late so lost provider	1.9%	4.8%	17.6%	2.7%
Other	3.8%	2.4%	5.9%	3.6%
Specific Child Care Problems for Cases with Problem- Children Under Age 13[b]				
Cost	43.9%	31.9%	18.5%	42.1%
Not available when needed	52.4%	49.3%	63.0%	52.0%
Too far from home or work	9.1%	10.1%	0.0%	9.2%
Provider unavailable or unreliable	25.1%	34.8%	22.2%	26.4%
Worry about child neglect or abuse	10.7%	13.0%	11.1%	10.9%
Sick or disabled child	9.9%	26.1%	11.1%	11.9%
Subsidy late so lost provider	4.8%	2.9%	11.1%	4.6%
Other	2.7%	2.9%	3.7%	2.7%

TABLE F.2
OTHER PERSONAL AND FAMILY ISSUES THAT MAY BE BARRIERS TO EMPLOYMENT

	Percentage Unless Stated Otherwise			
	Time Limited with No Exemptions/ Extensions	**Time Limited with Temporary Work Exemptions**	**Time Limited with Extensions Granted**	**Total**
Possible Presence of a Learning Disability	8.9%	21.5%	9.8%	11.7%
Child or other family member with a health problem or special need	10.7%	24.1%	9.8%	13.6%
Difficulty with English because it is not native language	1.5%	1.4%	1.4%	1.5%
Criminal record	10.9%	9.3%	9.8%	10.5%
Sample Size	466	487	143	1,120

TABLE G.1
PHYSICAL HEALTH

	Percentage Unless Stated Otherwise			
	Time Limited with No Exemptions/ Extensions	**Time Limited with Temporary Work Exemptions**	**Time Limited with Extensions Granted**	**Total**
Overall Health (Self-Assessment)				
Excellent	24.7%	9.3%	26.6%	21.3%
Very good	21.0%	16.3%	25.9%	20.1%
Good	34.5%	17.6%	27.3%	30.5%
Fair	14.5%	23.5%	14.7%	16.5%
Poor	5.3%	33.3%	5.6%	11.6%
Total	100.0%	100.0%	100.0%	100.0%
Pregnant[a]				
Younger than 25 years	7.9%	4.8%	4.5%	7.4%
25 to 34 years	4.9%	7.7%	1.5%	5.4%
35 years or older	1.6%	0.0%	0.0%	0.8%
Presence of Chronic Health or Medical Condition	28.0%	63.1%	34.3%	36.0%
Arthritis	6.7%	20.4%	12.2%	12.2%
Asthma/Emphysema	18.0%	17.2%	24.5%	17.7%
Back problems	17.1%	20.1%	12.2%	18.2%
High blood pressure	16.9%	26.5%	14.3%	20.7%
Nerves/anxiety/stress	13.9%	19.1%	10.2%	15.8%
Physical Functioning[b]				
First quartile of the U.S. population	40.6%	66.3%	36.6%	46.0%
Second quartile of the U.S. population	13.3%	10.2%	16.2%	12.7%
Third or fourth quartile of the U.S. population	46.0%	23.5%	47.2%	41.3%
Below average for the U.S. population	41.0%	68.1%	37.1%	46.9%
Physical Health Problem[c]	14.2%	47.6%	13.3%	21.6%
Sample Size	466	487	143	1,120

a. Tabulated for cases with female heads (n=1,099).
b. Physical functioning was determined following the methodology of the Physical Functioning Scale of the SF-36 Health Survey, incorporating norms based on age and gender.
c. Following the methodology of the University of Michigan's Women's Employment Study, a case head was defined to have a physical health problem if overall health was poor or fair and physical functioning was in the lowest quartile.

TABLE G.2
MENTAL HEALTH

	Percentage Unless Stated Otherwise			
	Time Limited with No Exemptions/ Extensions	**Time Limited with Temporary Work Exemptions**	**Time Limited with Extensions Granted**	**Total**
Nonspecific Psychological Distress[a]				
Low	41.4%	27.1%	42.7%	38.3%
Medium	42.3%	40.4%	44.8%	41.9%
High	16.3%	32.5%	12.6%	19.8%
Total	100.0%	100.0%	100.0%	100.0%
Major Depression[b]				
No major depression	76.5%	64.0%	79.7%	73.8%
Probable major depression	23.5%	36.0%	20.3%	26.2%
Total	100.0%	100.0%	100.0%	100.0%
Mental Health Problem[c]	28.9%	43.7%	23.8%	32.1%
Sample Size	466	487	143	1,120

a. Categories of nonspecific psychological distress were assigned on the basis of the K10 psychological distress scale, with a range of 10 to 50, and on normative data from the Australian Survey of Mental Health and Well-being. The lowest category of distress corresponds to a score under 16, the medium category to a score from 16 to 29, and the high category to a score of 30 or more.
b. The probability of major depression was determined following the methodology of the Composite International Diagnostic Interview Short Form (CIDI-SF). Under this methodology, individuals with three or more of seven symptoms of major depression are classified as being at probable risk of major depression. Individuals who volunteer that they are on medication or ant-depressants also are classified as being at probable risk of major depression.
c. Defined as having a high level of nonspecific psychological distress of probable major depression.

TABLE H.1
CHEMICAL DEPENDENCE

	Percentage Unless Stated Otherwise			
	Time Limited with No Exemptions/ Extensions	**Time Limited with Temporary Work Exemptions**	**Time Limited with Extensions Granted**	**Total**
Alcohol Dependence[a]				
No alcohol dependence	99.3%	99.8%	100.0%	99.4%
Probable alcohol dependence	0.7%	0.2%	0.0%	0.6%
Total	100.0%	100.0%	100.0%	100.0%
Drug Dependence[b]				
No drug dependence	99.3%	98.8%	99.3%	99.2%
Probable drug dependence	0.7%	1.2%	0.7%	0.8%
Total	100.0%	100.0%	100.0%	100.0%
Any Chemical Dependence[c]	1.1%	1.2%	0.7%	1.1%
Sample Size	466	487	143	1,120

a. The probability of alcohol dependence was determined following the methodology of the Composite International Diagnostic Interview Short Form (CIDI-SF). Under this methodology, individuals with three or more of seven symptoms of alcohol dependence are classified as being at probable risk of alcohol dependence.
b. The probability of drug dependence was determined following the methodology of the Composite International Diagnostic Interview Short Form (CIDI-SF). Under this methodology, individuals with three or more of seven symptoms of drug dependence are classified as being at probable risk of drug dependence.
c. Probable alcohol or drug dependence.

TABLE H.2
DOMESTIC VIOLENCE[a]

	Percentage Unless Stated Otherwise			
	Time Limited with No Exemptions/ Extensions	**Time Limited with Temporary Work Exemptions**	**Time Limited with Extensions Granted**	**Total**
Experienced Physical Violence from Partner				
Moderate Physical Violence[b]				
In past year	21.3%	10.3%	18.4%	18.9%
In lifetime, but not past year	24.8%	30.3%	25.0%	25.8%
Never	53.9%	59.4%	56.6%	55.3%
Severe Physical Violence[c]				
In past year	16.2%	9.2%	13.2%	14.7%
In lifetime, but not past year	22.1%	29.2%	20.6%	23.5%
Never	61.7%	61.6%	66.2%	61.8%
Any Physical Violence				
In past year	22.7%	12.0%	19.1%	20.3%
In lifetime, but not past year	25.7%	32.5%	24.3%	27.0%
Never	51.6%	55.5%	56.6%	52.6%
Received Threats from Partner				
Physical Threats[e]				
In past year	16.3%	10.0%	11.8%	14.9%
In lifetime, but not past year	25.4%	36.0%	28.7%	27.8%
Never	58.3%	54.0%	59.6%	57.4%
Coercive Threats[f]				
In past year	15.5%	8.1%	8.1%	13.8%
In lifetime, but not past year	14.6%	19.6%	9.6%	15.6%
Never	69.8%	72.3%	82.4%	70.6%
Any Threats				
In past year	22.6%	14.0%	14.0%	20.6%
In lifetime, but not past year	24.2%	34.7%	27.9%	26.5%
Never	53.2%	51.4%	58.1%	52.9%
Ever Experience Violence/Threats from Partner	53.7%	52.6%	48.5%	53.4%

Sample Size	459	474	141	1099

a. Tabulated only for cases with female heads, based on modified version of the Conflict Tactics Scale used in the University of Michigan's Women's Employment Study.
b. Moderate physical violence: pushing, grabbing, shoving, slapping, kicking or biting.
c. Severe physical violence: hitting, beating, choking, using or threatening use of a weapon, or forcing sexual activity.
d. Any severe physical violence in the past ever was used to signify a barrier to employment in the Women's Employment Study of the University of Michigan. Severe physical violence includes hitting, beating, choking, using or threatening use of a weapon, or forcing sexual activity.
e. Physical threats: threatening to hit with a fist or object, or throwing anything that could harm.
f. Coercive threats: threatening to take children away, to harm individual or friends, to turn into child protective services or welfare agency, harassing at work or school, or coercing into doing illegal things.

TABLE I.1
TRANSPORTATION USE AND PROBLEMS

	Percentage Unless Stated Otherwise			
	Time Limited with No Exemptions/ Extensions	**Time Limited with Temporary Work Exemptions**	**Time Limited with Extensions Granted**	**Total**
Primary Mode of Transportation to Work or Work-Related Activity[a]				
Drives self	49.9%	43.5%	43.9%	48.7%
Gets a ride	31.6%	38.7%	28.1%	32.9%
Bus or public transportation	6.9%	9.1%	14.9%	7.5%
Walks	4.9%	3.7%	7.9%	4.7%
Other	6.6%	4.9%	5.3%	6.2%
Total	100.0%	100.0%	100.0%	100.0%
Length of Commute to Work or Work-Related Activity (in Minutes)[a]				
Average	23.6	19.2	24.0	22.8
Median	15.0	15.0	20.0	15.0
Does Not Have a Valid Driver's License	34.2%	36.8%	38.5%	34.8%
Does Not Own or Have Access to a Car	37.9%	46.1%	41.3%	39.6%
Self-Reported Transportation Problem[b]	33.7%	23.9%	30.1%	31.4%
Sample Size	466	487	143	1,120

a. Tabulated only for cases in which the head worked or attended a work-related activity (n = 815).
b. Case head indicated that a transportation problem prevented him/her from participating in work, education or training during the past year.

TABLE I.2
NEIGHBORHOOD CHARACTERISTICS[a]

	Percentage Unless Stated Otherwise			
	Time Limited with No Exemptions/ Extensions	**Time Limited with Temporary Work Exemptions**	**Time Limited with Extensions Granted**	**Total**
Unemployment Among Neighborhood Residents				
Not a problem	38.2%	37.6%	27.0%	37.8%
Somewhat a problem	23.7%	26.2%	26.2%	24.3%
Big problem	38.2%	36.2%	46.8%	37.9%
Total	100.0%	100.0%	100.0%	100.0%
Drug Users or Pushers in Neighborhood				
Not a problem	56.1%	55.7%	53.9%	55.9%
Somewhat a problem	24.0%	18.6%	21.3%	22.7%
Big problem	19.9%	25.7%	24.8%	21.3%
Total	100.0%	100.0%	100.0%	100.0%
Crime, Assaults or Burglaries in Neighborhood				
Not a problem	68.2%	60.1%	59.9%	66.2%
Somewhat a problem	19.1%	24.7%	26.1%	20.5%
Big problem	12.7%	15.2%	14.1%	13.3%
Total	100.0%	100.0%	100.0%	100.0%
Run-down Buildings and Yards in Neighborhood				
Not a problem	75.4%	75.7%	72.0%	75.4%
Somewhat a problem	16.7%	14.8%	18.2%	16.3%
Big problem	7.8%	9.5%	9.8%	8.2%
Total	100.0%	100.0%	100.0%	100.0%
At Least One Neighborhood Characteristic is Perceived to be a Big Problem	49.0%	48.3%	55.2%	49.0%
No Safe Area for Children to Play in Neighborhood	24.0%	24.7%	23.2%	24.1%
Sample Size	466	487	143	1,120

a. Statistics in this table are analyzed from the self-assessments of TANF case heads. The case heads were asked how much of a problem, if any, each category posed in their neighborhood.

TABLE SUM.1
SUMMARY OF POTENTIAL ASSETS AND LIABILITIES FOR EMPLOYMENT

	Percentage Unless Stated Otherwise			
	Time Limited with No Exemptions/ Extensions	**Time Limited with Temporary Work Exemptions**	**Time Limited with Extensions Granted**	**Total**
Potential Assets for Employment				
More than High School/GED	23.1%	24.9%	38.5%	23.9%
Work experience[a]	84.0%	77.7%	81.1%	82.6%
Performed four or more common tasks	78.0%	67.3%	67.8%	75.5%
Potential Liabilities for Employment				
Personal and Family Challenges				
Physical health problem[b]	14.2%	47.6%	13.3%	21.6%
Child or other family member or friend with a health problem or special need[c]	10.7%	24.1%	9.8%	13.6%
Pregnant	5.9%	3.4%	2.1%	5.3%
Mental health problem[d]	28.9%	43.7%	23.8%	32.1%
Chemical dependence[e]	1.1%	1.2%	0.7%	1.1%
Severe physical violence in past year	16.2%	9.2%	13.2%	14.7%
Possible presence of learning disability	8.9%	21.5%	9.8%	11.7%
Criminal record	10.9%	9.3%	9.8%	10.5%
Difficulty with English	1.5%	1.4%	1.4%	1.5%
Logistical and Situational Challenges				
Transportation[f]	33.7%	23.9%	30.1%	31.4%
Child care[f]	30.1%	16.8%	19.7%	27.0%
Unstable housing[g]	23.8%	16.0%	19.6%	22.0%
Perceived problem neighborhood characteristics[h]	49.0%	48.3%	55.2%	49.0%
Sample Size	466	487	143	1,120

a. Worked for pay 50 percent or more of time since turning 18.
b. Poor or fair overall health and physical functioning in the lowest quartile.
c. Cases with a child with health, behavioral, or special need or those caring for an elderly, disabled, or sick family member or friend.
d. High level of nonspecific psychological distress or probable major depression.
e. Probable alcohol or drug dependence.
f. Self reported problems that prevented case head from participat ing in work, education or training during the past year.
g. Having been evicted or moving two or more times in the past 12 months.
h. At least one neighborhood characteristic is perceived by case head to be a big problem.

TABLE SUM.2
NUMBER OF POTENTIAL LIABILITIES FOR EMPLOYMENT

	Percentage Unless Stated Otherwise			
	Time Limited with No Exemptions/ Extensions	**Time Limited with Temporary Work Exemptions**	**Time Limited with Extensions Granted**	**Total**
Number of Human Capital Deficits				
0	48.2%	39.9%	42.7%	46.4%
1	31.8%	34.3%	36.4%	32.4%
2	16.4%	15.89%	16.1%	16.2%
3	3.6%	9.8%	4.9%	5.0%
Total	100.0%	100.0%	100.0%	100.0%
Average	0.8	1.0	0.8	0.8
Median	1.0	1.0	1.0	1.0
Number of Personal and Family Challenges				
0	36.4%	17.6%	41.3%	32.4%
1	30.4%	26.4%	28.7%	29.3%
2	20.7%	25.5%	18.9%	21.7%
3	7.7%	18.8%	7.0%	10.2%
4	3.9%	8.8%	4.2%	5.0%
5 or more	0.9%	2.9%	0.0%	1.3%
Total	100.0%	100.0%	100.0%	100.0%
Average	1.2	1.8	1.0	1.3
Median	1.0	2.0	1.0	1.0
Number of Logistical and Situational Challenges				
0	22.3%	33.2%	21.0%	24.7%
1	33.9%	36.4%	43.4%	34.5%
2	28.0%	20.2%	23.8%	26.2%
3	12.7%	8.8%	9.8%	11.8%
4	3.2%	1.4%	2.1%	2.8%
Total	100.0%	100.0%	100.0%	100.0%
Average	1.4	1.1	1.3	1.3
Median	1.0	1.0	1.0	1.0
Number of Potential Liabilities for Employment				
0	5.8%	2.2%	4.9%	5.0%
1	12.6%	9.7%	13.3%	12.0%
2	22.2%	13.4%	24.5%	20.2%
3	17.6%	20.9%	18.9%	18.4%
4	14.5%	18.7%	17.5%	15.5%
5	10.3%	14.1%	10.5%	11.1%
6	10.7%	10.4%	4.2%	10.5%
7 or more	6.3%	10.6%	6.3%	7.3%
Total	100.0%	100.0%	100.0%	100.0%
Average	3.3	3.9	3.2	3.4
Median	3.0	4.0	3.0	3.0

Sample Size	466	487	143	1,120

TABLE SUM.3
SELF-REPORTED PROBLEMS THAT PREVENTED CASE HEADS FROM PARTICIPATING IN WORK, EDUCATION OR TRAINING DURING PAST YEAR

	Percentage Unless Stated Otherwise			
	Time Limited with No Exemptions/ Extensions	**Time Limited with Temporary Work Exemptions**	**Time Limited with Extensions Granted**	**Total**
Child's Health, Behavioral or Special Need	10.8%	18.9%	11.9%	12.6%
Physical Health Problem	23.2%	53.7%	18.9%	29.9%
Mental Health Problem	11.4%	26.4%	4.9%	14.7%
Alcohol or Drug Problem	0.9%	0.2%	1.4%	0.7%
Problem in Relationship with Spouse or Partner[a]	9.9%	4.8%	4.3%	8.7%
Transportation Problem	33.7%	23.9%	30.1%	31.4%
Child Care Problem[b]	30.1%	16.8%	19.7%	27.0%
Housing Problem	9.9%	9.8%	8.4%	9.8%
Other Problem[c]	6.3%	14.7%	6.3%	8.1%
Any of the Above Problems	63.8%	78.5%	58.0%	67.0%
Sample Size	466	487	143	1,120

a. Tabulated only for cases with female heads (n=1,099).
b. Tabulated only for cases with children under age 15 (n= 1,059).
c. Caring for an elderly, disabled, or sick family or friend; difficulty with English because it is not native language; criminal record.

APPENDIX D

ADDITIONAL TABLES

Appendix D Table II-a
Mother's Relationship with the Father of Her Youngest Child at the Time of the Child's Birth – by Ethnicity

	Percent	
Relationship	**Black**	**White**
Married	7	33
Not married but cohabiting	9	6
Not cohabiting but romantically involved	39	29
Just friends	21	9
Not in any relationship	19	16
Other	5	7

Source: Telephone survey of 1,120 TANF recipients in South Carolina

Appendix D Table II-b
Reasons Why the Relationship with the Father Ended

	Relationship with Father	
Reason	**Never married**	**Divorced or Separated**
	Percent	**Percent**
Relationship reasons	74	64
Financial reasons	9	8
Father's incarceration	8	3
Violent or abusive situation	7	32
Drug or alcohol problem	4	16
Other	5	3

Source: Telephone survey of 1,120 TANF recipients in South Carolina

Appendix D Table III-b
What Is the Most Important Reason Why You Are Not Currently Employed? (n=762)

Response	Percent
No jobs	25
Own ill health, disability	25
In school or other training	12
Pregnant/maternity leave	8
Transportation problems	8
Paying or finding child care	7
Other family responsibilities, sick child	6
Prefer/need to stay home with children	5
Need more education	3
Other	3

Source: Telephone survey of 1,120 TANF recipients in South Carolina

Appendix D Table III-c
Work Hours in Current or Most Recent Job (n=703)†

Work Hours	Percent/Value
Hours worked per week	
35+ hours (full-time)	51
20-34 hours	39
1-19 hours	10
Mean hours	31.1
Median hours	32.0

† Includes respondents who were currently employed or who had worked in the last year
Source: Telephone surveys of 1,120 TANF recipients in South Carolina

Appendix D Table III-d
Occupations and Employers of Currently and Recently Employed Respondents (n = 703)†

Occupation	Percent	Employer Type	Percent
Restaurant/food service	26	Retail/sales	22
Retail/sales	19	Restaurant	22
Office/clerical	13	Health care	10
Housekeeper/janitor	13	Other services	11
Health services	7	Hotel/motel	7
Factory/production	8	Factory/manufacturer	8
Other services	4	Professional services	6
Child care/babysitting	4	School/college	6
Teacher/teacher's assistant	3	Child care	3
Driver	1	Government	1
Other	2	Other	5

†Includes respondents who were currently employed or who had worked in the last year
Source: Telephone surveys of 1,120 TANF recipients in South Carolina

Appendix D Table III-e
Hourly Rate of Pay in Current or Most Recent Job (n = 703)†

Hourly Rate	Percent/Value
Less than $5.15	7
$5.15 to $6.00	37
$6.01 to $7.00	27
$7.01 to $8.00	15
More than $8.00	15
Mean hourly rate	$6.89
Median hourly rate	$6.35

† Includes respondents who were currently employed or who had worked in the last year
Source: Telephone surveys of 1,120 TANF recipients in South Carolina

Appendix D Table III-f
Percentage of Employed Respondents Whose Employers Offered Fringe Benefits (n=703)†

Benefit	Currently Employed	Non-Employed But Worked in Last Year	Total
	Percent	Percent	Percent
Paid sick days	30	23	27
Paid vacation	45	27	36
Paid holidays	41	28	35
Health plan/medical insurance	42	33	38
Retirement program	31	21	26
Percent with no benefits	42	59	50

† Includes respondents who were currently employed or who had worked in the last year
Source: Telephone surveys of 1,120 TANF recipients in South Carolina

Appendix D Table III-g
Percentage of Respondents Who Saw Advancement Opportunities in Their Job (n=703)†

Opportunity for Advancement?	Currently Employed	Non-Employed But Worked in Last Year	Total
	Percent	Percent	Percent
A great deal	26	16	21
Some	26	23	24
A little	18	18	18
No opportunity	31	43	37

† Includes respondents who were currently employed or who had worked in the last year
Source: Telephone surveys of 1,120 TANF recipients in South Carolina

Appendix D Table III-h
Monthly Earnings of Respondents
Employed in the Month Before the Survey
(n=386)

Earnings	Percent/Value
Less than $400	36
$400 to $799	36
$800 to $1,199	19
$1,200 or more	8
Average	$575
Median	$500

Source: Telephone surveys of 1,120 TANF recipients in South Carolina

Appendix D Table IV-a
Skills Used at Least Weekly in Current or
Most Recent Job, by Education (n=703)[†]

Skill	High School Drop-Out (percent)	Education Beyond High School (percent)
Talked with customers face to face	89	87
Used electronic machine other than a computer	75	81
Did arithmetic	74	76
Filled out forms	47	67
Talked with customers over the phone	47	59
Read instructions or reports	42	66
Monitored gauges or instruments	39	48
Worked with a computer	26	50
Supervised other people	27	40
Wrote letters or memos	16	33
Performed at least 4 of the above tasks	73	87

[†] Includes respondents who were currently employed or who had worked in the last year
Source: Telephone surveys of 1,120 TANF recipients in South Carolina

Appendix D Table V-a
Presence of Multiple Employment Barriers

Number of Employment Liabilities	Percent of Respondents
Number of Human Capital Deficits	
0	46
1	32
2	16
3 or more	5
Number of Personal and Family Challenges	
0	32
1	29
2	22
3 or more	17
Number of Logistical or Situational Liabilities	
0	25
1	34
2	26
3 or more	15
Total Number of Potential Liabilities for Employment	
0	5
1	12
2	20
3	18
4	15
5 or more	29

Source: Telephone Surveys of 1,120 TANF recipients in South Carolina

Appendix D Table V-b
Percentage of Respondents with Multiple Employment Barriers, by Current Employment Status

Number of Employment Liabilities	Currently Employed Respondents	Respondents not Currently Employed
Number of Human Capital Deficits	***percent***	***percent***
2 or more	13	25 **
Number of Personal and Family Challenges	***percent***	***percent***
2 or more	27	44 **
3 or more	8	21 **
Number of Logistical or Situational Liabilities	***percent***	***percent***
2 or more	37	43
3 or more	11	16 *
Total Number of Potential Liabilities for Employment	***percent***	***percent***
2 or more	71	89 **
3 or more	56	71 **
4 or more	31	51 **
5 or more	21	33 **

* Significant difference between employed and non-employed respondents at the 95 % confidence level.
** Significant difference between employed and non-employed respondents at the 99 % confidence level.
Source: Telephone Surveys of 1,120 TANF recipients in South Carolina

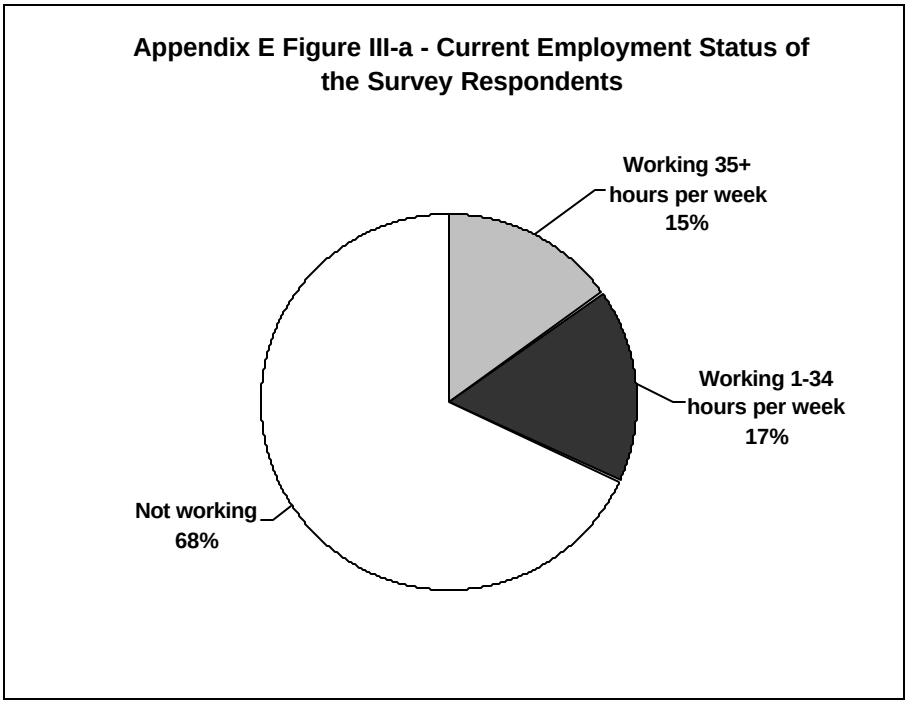
Appendix D Table VI-a
Respondents Not Exempt from Work –Effects of Specific Variables on the Probability that a TANF Case Head Was Employed at the Time of the Survey (n = 870)

Independent Variable	Coefficient	Significance Value
Demographics		
30 years old or older	0.328	0.072
Black	-0.069	0.710
Never married	0.071	0.695
Human Capital Liabilities		
Did not complete high school or GED	-0.360	0.025 *
Performed fewer than four common job tasks	-0.372	0.056
Personal Challenges		
Physical health problem	-0.217	0.381
Mental health problem	-0.368	0.041 *
Child/other family member with health problem/need	-0.645	0.023 *
Physical domestic violence in the past year	0.394	0.030 *
Signs of learning disability	-1.630	0.000 **
Criminal record	-0.173	0.489
Logistical and Situational Challenges		
Transportation barrier	-0.296	0.078
Child care barrier	-0.055	0.754
Unstable housing	-0.162	0.371
One or more neighborhood problems	-0.060	0.689

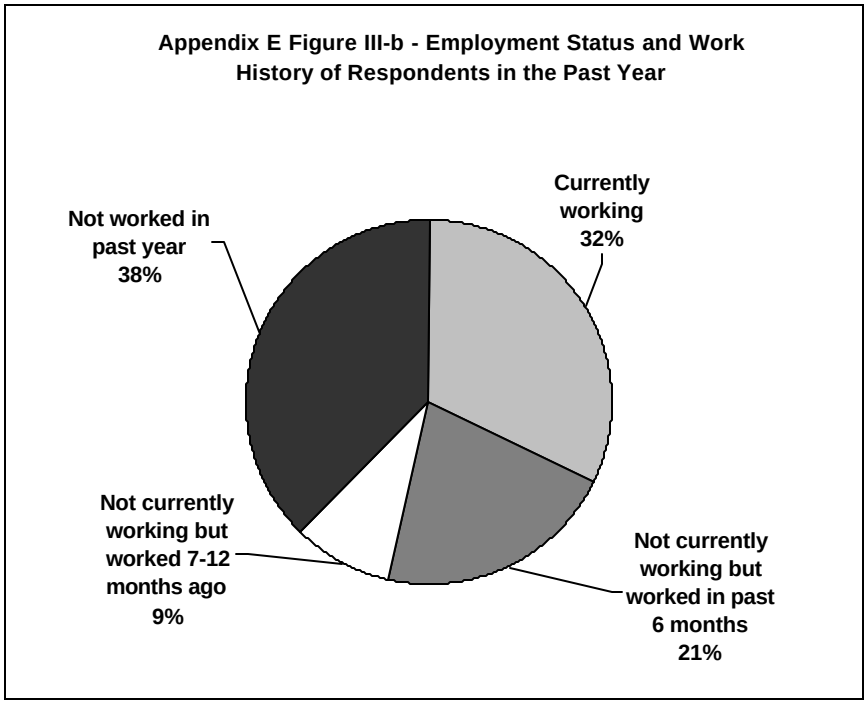
* Coefficient is statistically significant at the 95 % confidence interval.
** Coefficient is statistically significant at the 99 % confidence interval.
Source: Telephone Surveys of TANF recipients in South Carolina

APPENDIX E

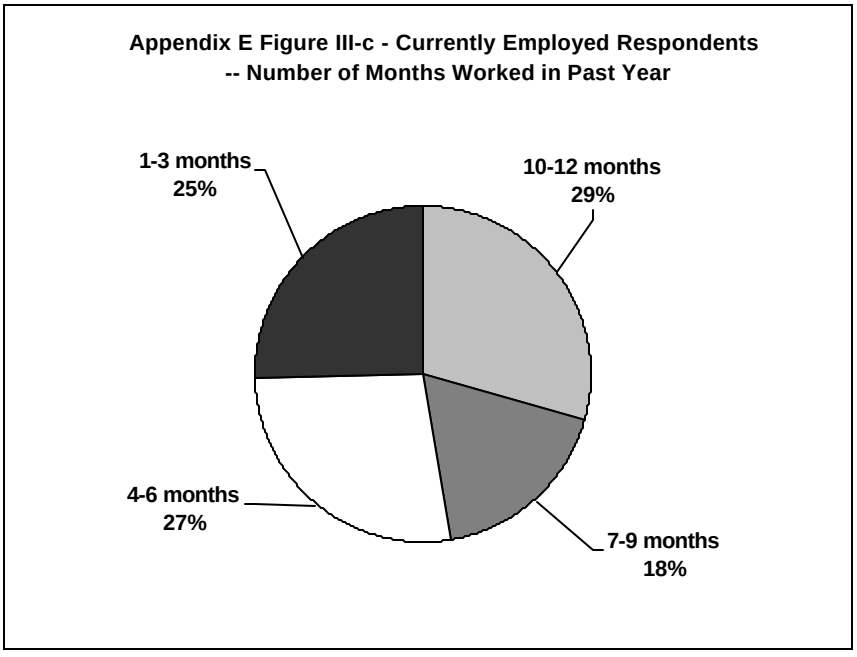
ADDITIONAL FIGURES



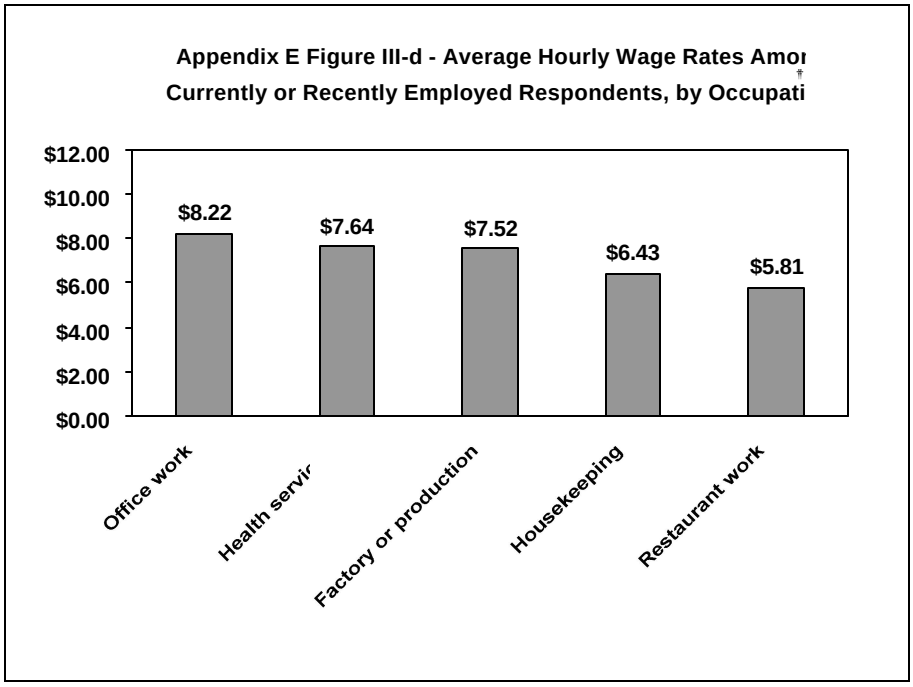
Source: Telephone surveys of 1,120 TANF recipients in South Carolina



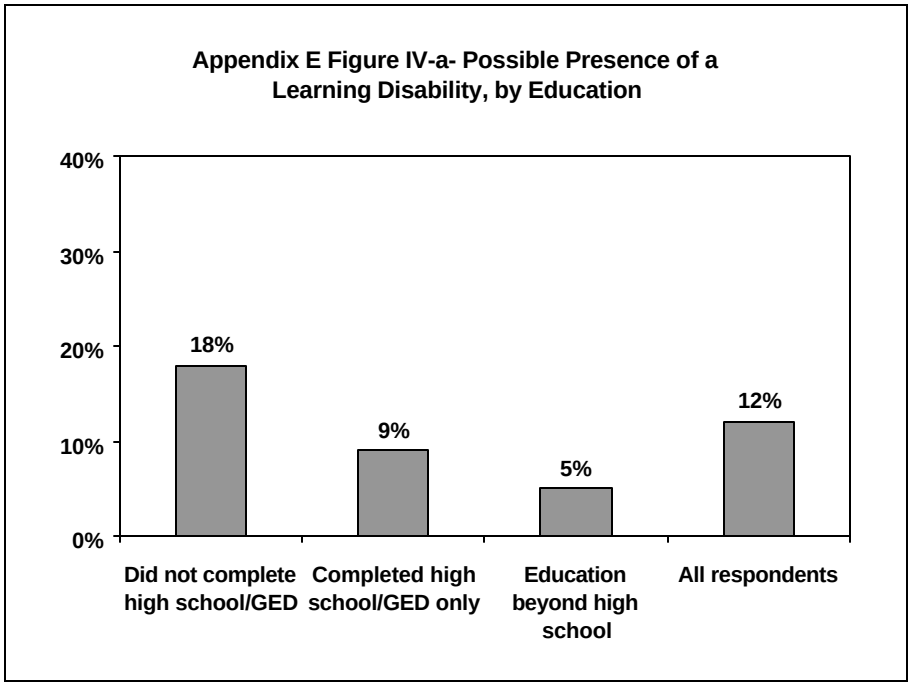
Source: Telephone surveys of 1,120 TANF recipients in South Carolina



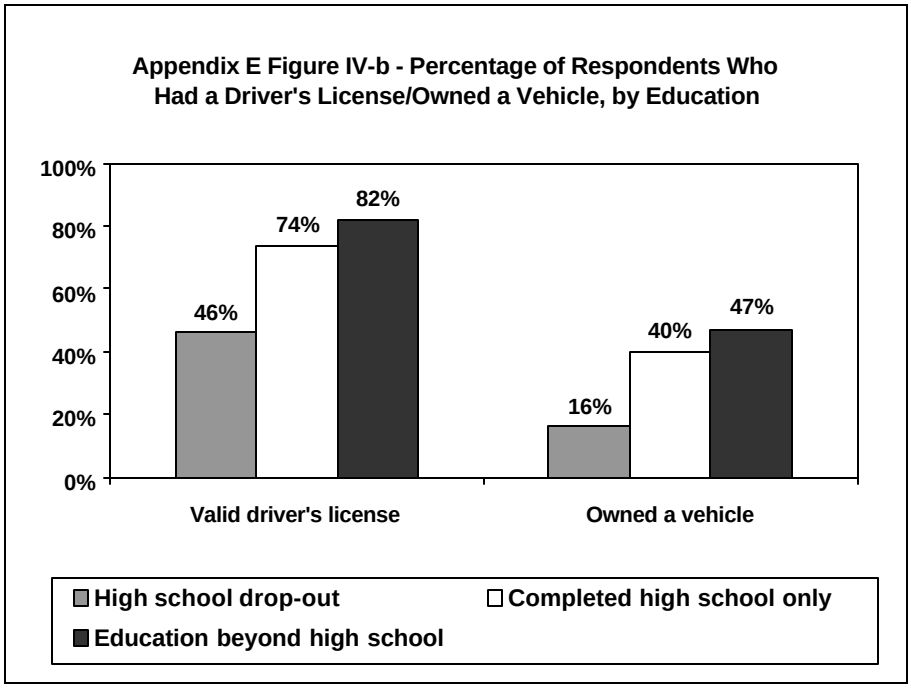
Source: Telephone surveys of 1,120 TANF recipients in South Carolina (n for chart=358)



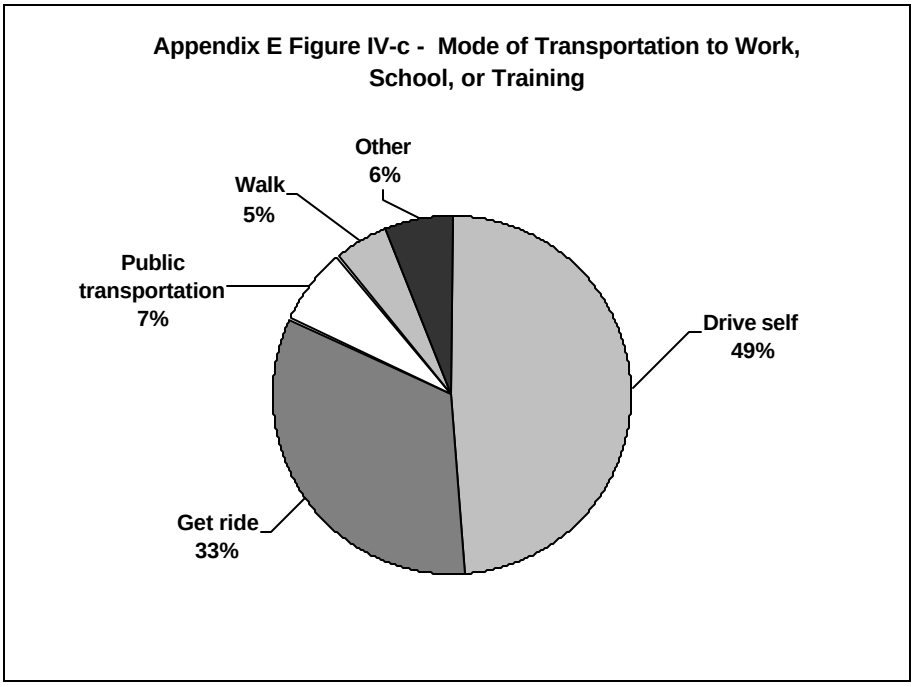
† Respondents who were currently employed (n = 358)
Source: Telephone surveys of 1,120 TANF recipients in South Carolina



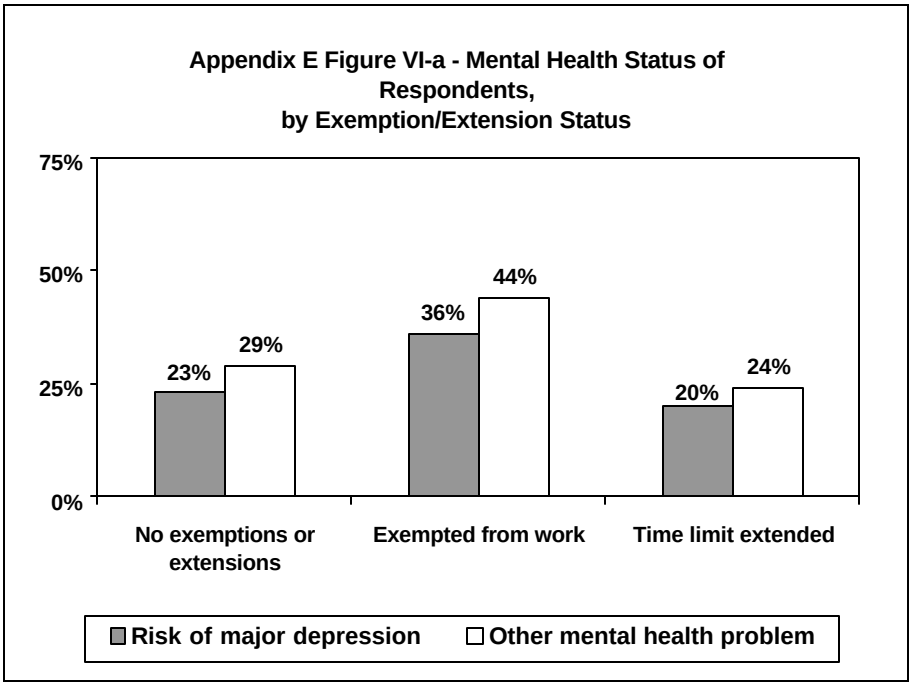
Source: Telephone surveys of 1,120 TANF recipients in South Carolina



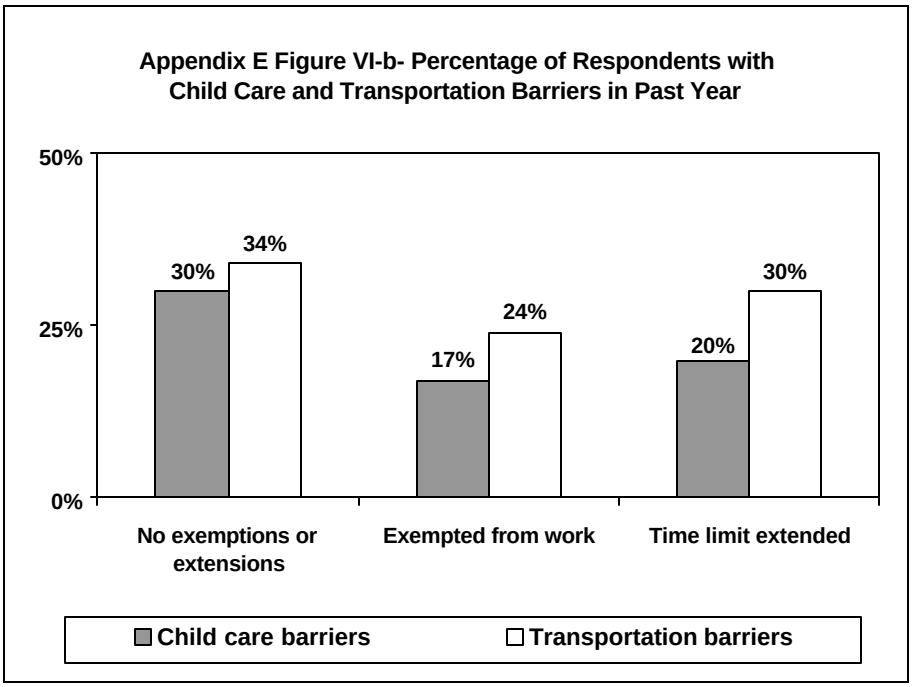
Source: Telephone surveys of 1,120 TANF recipients in South Carolina



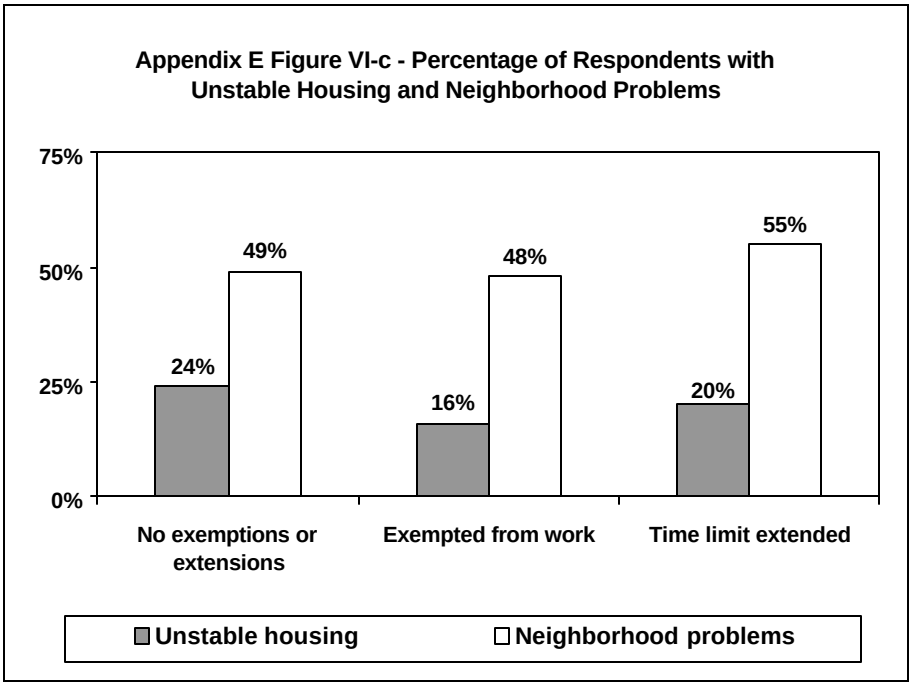
[†] As a percentage of respondents who were working, in school, or in training (n = 814)
Source: Telephone surveys of 1,120 TANF recipients in South Carolina



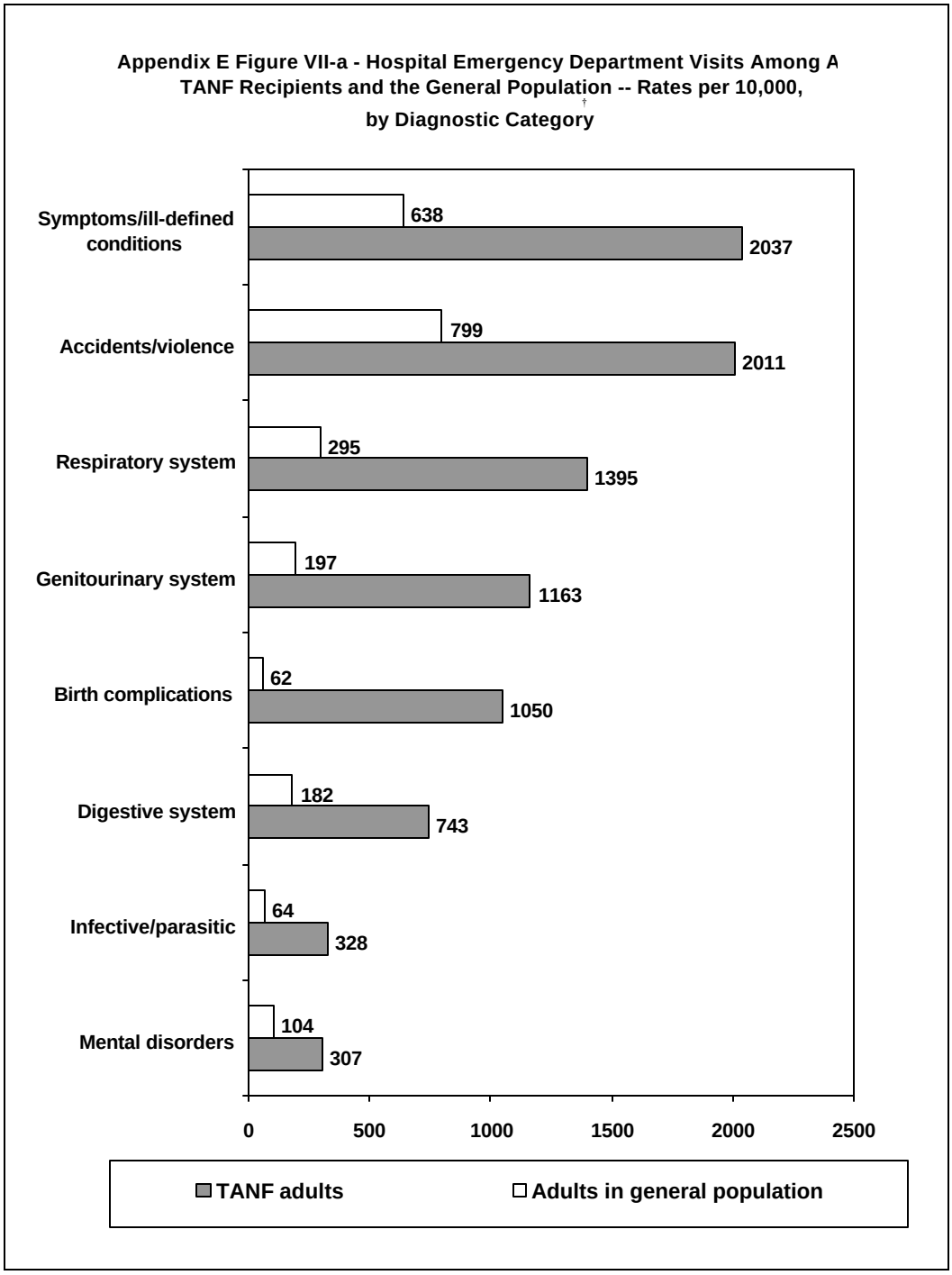
Source: Telephone surveys of 1,120 TANF recipients in South Carolina



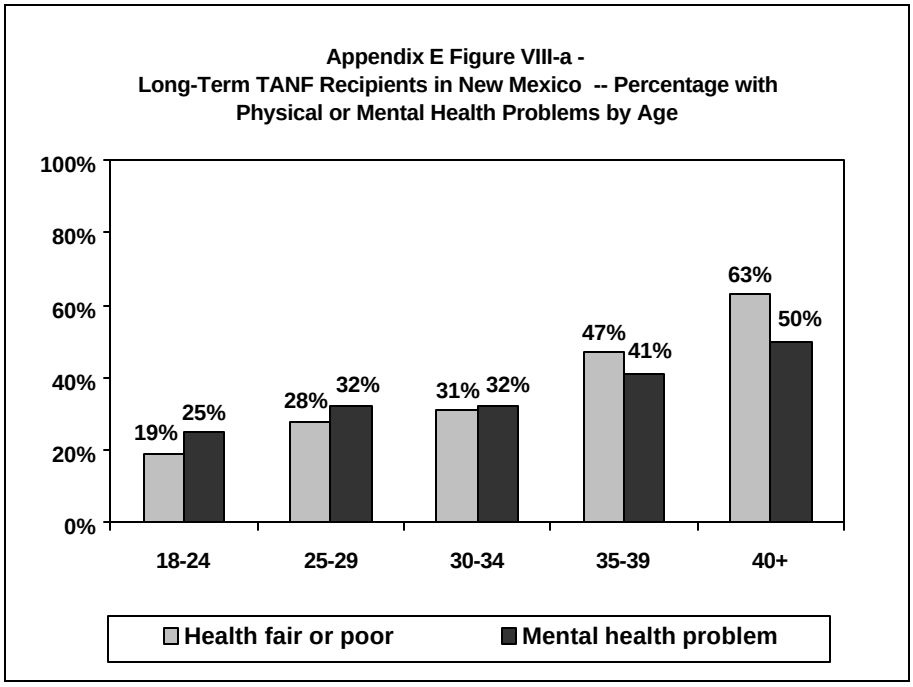
Source: Telephone surveys of 1,120 TANF recipients in South Carolina



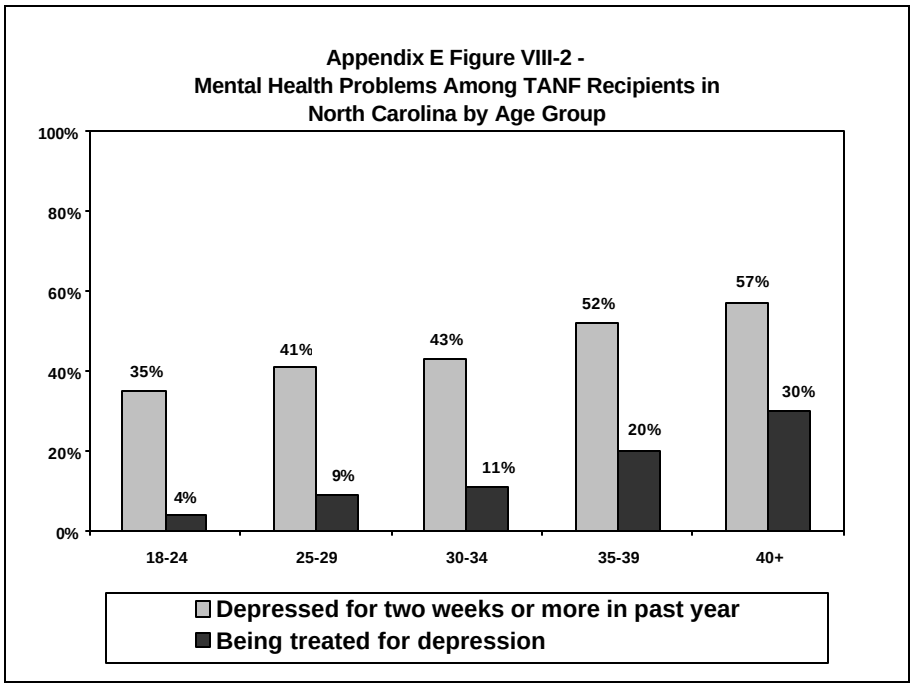
Source: Telephone surveys of 1,120 TANF recipients in South Carolina



†Rates per 10,000 TANF cases and per 10,000 South Carolina population. Data for adults aged 18-64 visiting between May 2001 and March 2002. Data are for the eight leading diagnostic categories.



Source: Telephone surveys of 709 long-term TANF recipients in New Mexico, MAXIMUS, 2002



Source: Telephone surveys of 1,750 TANF recipients in North Carolina, MAXIMUS, 2001