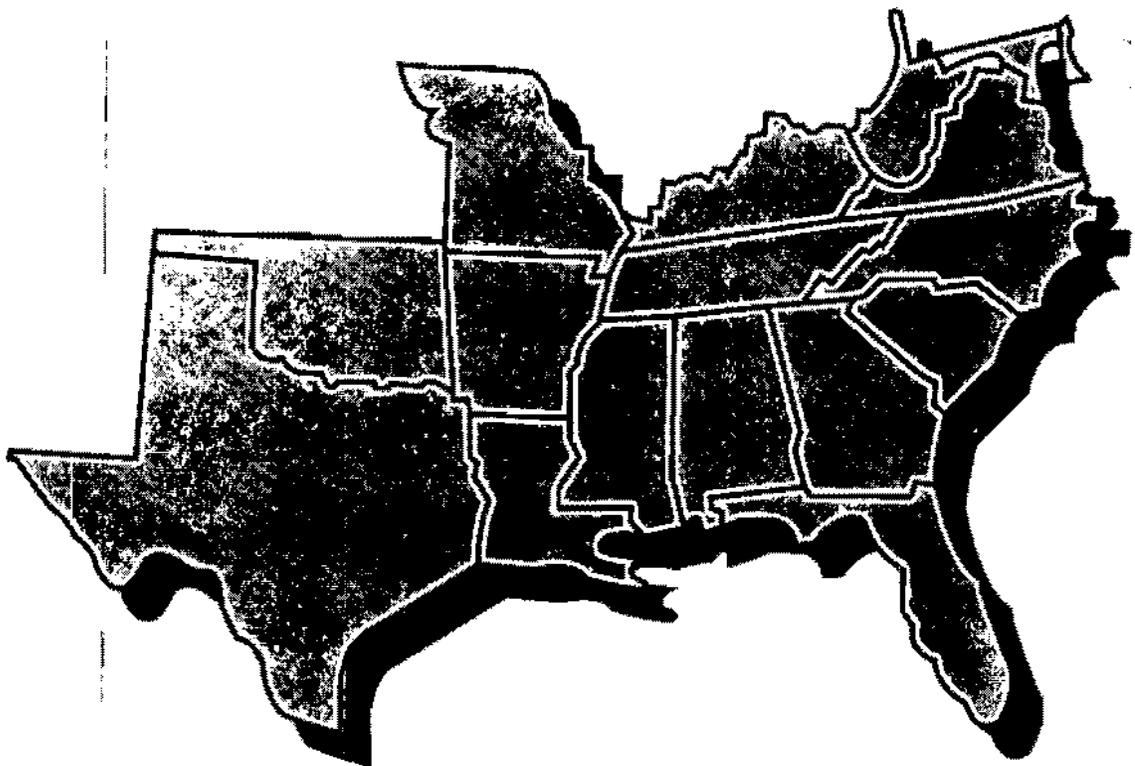

**INFORMATION OUTREACH
TO REDUCE WELFARE DEPENDENCY**

A North Carolina Welfare Reform Initiative

Phase I Report



The Southern Institute on Children and Families

May 1995

**INFORMATION OUTREACH
TO REDUCE WELFARE DEPENDENCY
*A NORTH CAROLINA WELFARE REFORM INITIATIVE***

PHASE I REPORT

Prepared for the

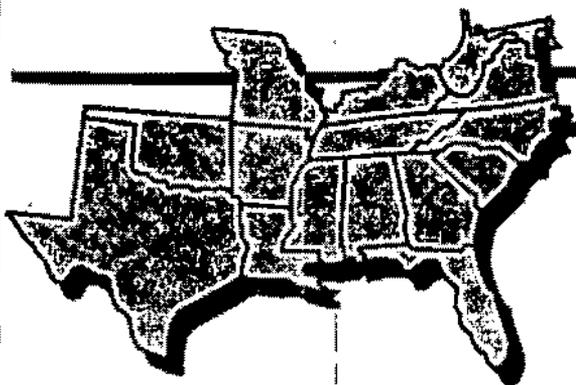
**DEPARTMENT OF HUMAN RESOURCES
STATE OF NORTH CAROLINA**

by

**Sarah C. Shuptrine
Genny G. McKenzie**

**SOUTHERN INSTITUTE ON CHILDREN AND FAMILIES
P. O. Box 5345
Columbia, SC 29250**

May 1995



The Southern Institute on Children and Families

620 Sims Avenue
Columbia, South Carolina 29205
(803) 779-2607

May 25, 1995

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Honorable C. Robin Britt, Sr.
Secretary
North Carolina Department of Human Resources
PO Box 29526
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Dear Secretary Britt:

It is my pleasure to transmit to you the enclosed report of Phase I of the Information Outreach to Reduce Welfare Dependency project. There are a number of decisions which must be made by DHR before we can begin Phase II in June 1995. These decisions are outlined in Chapter Three which contains the dissemination plan for Phase II and beyond.

I would like to take this opportunity to express the appreciation of the Southern Institute on Children and Families for the willingness of the North Carolina Department of Human Resources to provide the support for this timely and important initiative. This project would not have been possible without your leadership, the commitment of Kevin FitzGerald and Mary Deyampert and the cooperation of the six county DSS offices where site visits were conducted. I would also like to express appreciation for the valuable contribution of the DHR Staff Work Group composed of representatives of the Division of Social Services and the Division of Medical Assistance. The membership is listed in Appendix A.

Sincerely,

Sarah C. Shuptrine

SCS:ths

Enclosure

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EXECUTIVE SUMMARY

In September 1994, the North Carolina Department of Human Resources (DHR) and the Southern Institute on Children and Families entered into a collaborative project to design and implement information outreach to reduce welfare dependency. The project is the result of findings contained in a March 1994 report by the Southern Institute on Children and Families which provided evidence that misconceptions about Medicaid eligibility are a factor in welfare dependency.¹

The Information Outreach to Reduce Welfare Dependency Project is designed to assure that recipients and public/private sector organizations which come into contact with recipients have a basic understanding of benefits for low income working families and especially changes in benefits which occur when parents make the transition from welfare to work. Specifically, the project is to provide DHR with the following:

1. Documentation of the level of understanding of recipients, community organizations, providers and employers as to changes in certain benefits when a parent makes the transition from welfare to work.
2. Educational materials on the relationship of work and benefits that have been tested with recipients, community organizations, providers and employers.
3. Development of a plan for the short term and long term dissemination of information on work and benefits to recipients, community organizations and providers, with a special initiative targeted to employers.
4. Implementation of an educational program for community organizations, providers and employers in 10 communities across the state and recommendations on DHR implementation of an educational program for recipients statewide.

The project is being conducted in two phases. Phase I is focused on development of educational brochures for recipients, community organizations, providers and employers. The brochures explain Medicaid, the Earned Income

¹Sarah C. Shuptrine, Vicki C. Grant and Genny G. McKenzie, A Study of the Relationship of Health Coverage to Welfare Dependency (Columbia, SC: Southern Institute on Children and Families, March 1994).

Tax Credit (EITC), Food Stamps and child care for families making the transition from welfare to work and for low income families in general. Focus group sessions for recipients, community organizations, providers and employers were held to test and receive feedback on the brochures.

Phase II activities will begin in June 1995. Utilizing the brochures and the dissemination strategies developed during Phase I, a statewide campaign will be initiated to educate recipients, community organizations, providers and employers. Project staff will also conduct training sessions for statewide trainers.

This report outlines the activities, findings and recommendations resulting from Phase I of the project, as follows:

- Chapter 1 describes the intent of the project and previous research.
- Chapter 2 describes the focus group process and presents pretest and post test results. It also provides evaluations of the focus group sessions and presents dissemination strategies suggested by participants.
- Chapter 3 sets forth a dissemination plan for Phase II and beyond.
- Chapter 4 discusses policy issues identified during the focus group discussions.

Focus Group Findings

During Phase I of the Information Outreach to Reduce Welfare Dependency Project, the Southern Institute on Children and Families conducted 18 focus groups at six sites in the following counties in North Carolina:

- Buncombe County (Asheville)
- Guilford County (Greensboro)
- Haywood County (Waynesville)
- Hertford County (Ahoskie)
- Onslow County (Jacksonville)
- Robeson County (Lumberton)

A total of 46 recipients, 61 representatives of community organizations and providers and 37 employers attended the focus group sessions.

Pretest and post test questions were administered to measure the knowledge of focus group participants related to general eligibility rules for the Medicaid program for children, transitional Medicaid, the EITC and child care.

The pretest results indicate the existence of misconceptions which are counterproductive to the goals of welfare reform. There are misconceptions regarding benefits for families who leave welfare for work, as well as benefits for low income families in general. Pretest results on some key questions are presented below:

Recipients

- 39% of the recipients did not understand that if parents get off welfare because of work, their children would be able to get Medicaid benefits.
- 63% of the recipients did not understand that if parents get off welfare because of work, they can still get doctor visits, medicine and hospital care paid for by Medicaid for at least one year.
- 82% of the recipients did not understand that the EITC money makes up for most of the loss of the AFDC cash.
- 72% of the recipients did not understand that the EITC does not count against Medicaid, AFDC, Food Stamps, SSI or housing benefits.
- 52% of the recipients did not understand that if parents get off welfare because of work, they can get help with child care expenses for up to one year.

Community Organizations and Providers

- 46% of the community organizations and providers did not understand that if parents get off welfare because of work, they can still get doctor visits, medicine and hospital care paid for by Medicaid for at least one year.
- 75% of the community organizations and providers did not understand that the EITC money makes up for most of the loss of the AFDC cash.
- 33% of the community organizations and providers did not understand that if parents get off welfare because of work, they can get help with child care expenses for up to one year.

Employers

- 65% of the employers did not understand that if parents leave welfare for work, they can still get Medicaid for up to one year.
- 38% of the employers did not understand that children do not have to be on welfare to be eligible for Medicaid coverage.

- 56% of the employers did not understand that if parents get off welfare because of work, they can get help with child care expenses for up to one year.
- 65% of the employers did not know that there are programs that will supplement the wages of a welfare recipient at no cost to the employer.
- 79% of the employers did not understand that employers can add the EITC to the employee's paycheck each pay period.

The effectiveness of the educational brochures was significant. Post test results showed the following:

- The knowledge level for recipients substantially increased after reading the brochure. On average, recipients correctly answered five out of 12 pretest questions and 11 out of 12 post test questions.
- Representatives of community organizations (excluding DSS staff), on average, correctly answered 8 out of 12 questions on the pretest and providers correctly answered seven out of 12 questions. On average, both community organizations and providers answered all questions correctly on the post test. DSS staff correctly answered nine out of 12 questions on the pretest and all questions on the post test.
- The knowledge level for employers substantially increased after reading the brochure. On average, employers correctly answered four out of eight pretest questions and all questions on the post test.

Participants in the focus group sessions were asked to evaluate their session. Sixty percent (60%) of the recipients, 33% of the community organizations and providers and 76% of the employers indicated that they "know a lot more" about benefits for low income families as a result of the information shared at the focus group sessions.

Recipients, community organizations and providers were asked if the brochure will help people to know that they can be better off if they leave welfare for work. Ninety percent (90%) of the recipients and 89% of the community organizations and providers responded that they believed the brochure will communicate that message.

CHAPTER 1 INTRODUCTION

Misconceptions about eligibility rules lead to poor decision making when families are contemplating a move from welfare to work. A study conducted in Nashville and Charlotte by the Southern Institute on Children and Families provided evidence that misconceptions about Medicaid eligibility are a factor in welfare dependency. The March 1994 report, entitled *A Study of the Relationship of Health Coverage to Welfare Dependency*, provided the results of personal interviews with 69 recipients of Aid to Families with Dependent Children (AFDC) and Transitional Medicaid benefits.¹

Recipients were asked questions to determine their knowledge level regarding changes in AFDC, Medicaid, Food Stamps, child care and housing which occur when a family leaves welfare for work. The program which raised the most concern regarding recipient understanding was Medicaid. The following describes the misconceptions of recipients residing in Charlotte:

- 40% of AFDC recipients and 23% of Transitional Medicaid recipients did not understand that it is possible for a parent to work full time and receive Medicaid for her children.
- 70% of AFDC recipients and 46% of Transitional Medicaid recipients did not know that children could be eligible for Medicaid if they live in an intact family.

In addition to outlining the results of recipient interviews, the report also provided the results of community discussion sessions on the relationship of health benefits to welfare dependency. During the sessions, staff from JOBS, JTPA, Urban League, the local housing authority, advocacy groups, as well as private sector employers, displayed a lack of understanding regarding how Medicaid rules affect parents who leave welfare for the workplace. The report stated the following:

¹Sarah C. Shuptrine, Vicki C. Grant and Genny G. McKenzie, *A Study of the Relationship of Health Coverage to Welfare Dependency* (Columbia, SC: Southern Institute on Children and Families, March 1994).

A disturbing finding of this study is that far too many study recipients and organizations which worked with them did not have an adequate understanding of Medicaid and AFDC eligibility rules related to working parents. If staff and advocates lack an understanding of how Medicaid and AFDC benefits are affected when a parent begins working, they are unable to help recipients with decisions regarding work.

Recipients who do not have adequate information or, even worse, who have wrong information, are unable to correctly weigh the cost benefit of going to work. It is especially troublesome that parents of young children are unaware that their children can be eligible for Medicaid, even if the parent's salary is well above the minimum wage.²

The report recommended that state social service officials take action to assure that recipients and organizations that work with recipients have an adequate understanding of basic eligibility rules affecting families during and after the transition from welfare to work. It specifically recommended the following: 1) User friendly information materials should be provided to *all* AFDC, Transitional Medicaid and Food Stamp recipients explaining how eligibility rules apply to low income working parents; and 2) Employers should be a special target group for information outreach to alert them to available benefits.

To address the findings of the study, the North Carolina Department of Human Resources (DHR) entered into a collaborative project with the Southern Institute on Children and Families. The project is designed to assure that recipients and public/private sector organizations which come in contact with recipients have a basic understanding of benefits for low income working families and especially the changes in benefits which occur when parents make the transition from welfare to work. The project was initiated in September 1994 and is designed to provide DHR with the following:

1. Documentation of the level of understanding of recipients, community organizations, providers and employers as to changes in certain benefits when a parent makes the transition from welfare to work.
2. Educational materials on the relationship of work and benefits that have been tested with recipients, community organizations, providers and employers.

²A Study of the Relationship of Health Coverage to Welfare Dependency, 39.

3. Development of a plan for the short term and long term dissemination of information on work and benefits to recipients, community organizations and providers, with a special initiative targeted to employers.
4. Implementation of an educational program for community organizations, providers and employers in 10 communities across the state and recommendations on DHR implementation of an educational program for recipients statewide.

A state level interagency Staff Work Group provides assistance and guidance to the project staff. The members of the Staff Work Group are listed in Appendix A.

The North Carolina Information Outreach to Reduce Welfare Dependency Project is being conducted in two phases. Phase I is focused on development of educational brochures for recipients, community organizations, providers and employers. The brochures explain Medicaid, the Earned Income Tax Credit (EITC), Food Stamps and child care for families making the transition from welfare to work and for low income families in general.

Phase II will begin in June 1995. Utilizing the brochures and dissemination strategies developed during Phase I, a statewide campaign will be initiated to educate recipients, community organizations, providers and employers. In December 1995, project staff will conduct training sessions for statewide trainers on how to conduct local information outreach activities on a continuing basis.

This report outlines the activities, findings and recommendations resulting from Phase I of the project. Chapter Two outlines findings from focus group sessions. Chapter Three sets forth a dissemination plan for Phase II and beyond. Chapter Four discusses policy issues identified during the focus group discussions.

CHAPTER 2 FOCUS GROUP RESULTS

During Phase I of the Information Outreach to Reduce Welfare Dependency Project, the Southern Institute on Children and Families conducted 18 focus groups at six sites in the following urban and rural counties in North Carolina:

- Buncombe County (Asheville)
- Guilford County (Greensboro)
- Haywood County (Waynesville)
- Hertford County (Ahoskie)
- Onslow County (Jacksonville)
- Robeson County (Lumberton)

In each county, the Department of Social Services (DSS) Director designated a staff contact to work in cooperation with the project staff in planning for the site visit. Staff from the county DSS and a representative from the Internal Revenue Service attended the focus group sessions to assist in providing responses to questions related to AFDC, Medicaid, child care, Food Stamps and the EITC. Appendix B provides the names of the local DSS Directors and the staff contacts for the project counties.

The purpose of the six site visits was to test and receive feedback on two brochures designed to communicate specific messages about benefits for low income working families, with a special focus on benefits for families who leave welfare for work.

The first brochure, referred to as the recipient brochure, was designed for recipients, community organizations and providers. It was determined early in the development process that this brochure should be at a low readability level, that it be eye-catching and that it should convey the following basic messages:

- There are transitional Medicaid and transitional child care benefits for families who leave welfare for work; and
- There are benefits in addition to transitional Medicaid and child care benefits which can help families make a permanent transition from welfare to work.

The recipient brochure is contained in Appendix C.

The second brochure, referred to as the employer brochure, was designed for employers to do the following:

- Demonstrate the favorable impact of available health, cash and other benefits which effectively supplement earnings of low income employees at no additional cost to the employer.
- Explain actions which can be taken by small and large employers to support efforts by families to secure available benefits.

The employer brochure provides more detail on income criteria and eligibility rules than the recipient brochure. In addition, it includes suggestions for employers on what they can do to increase awareness of their employees about benefits for low income working families. The employer brochure is contained in Appendix D.

Focus Group Sessions

On each site visit, three separate focus group sessions were held with the following groups:

- Recipients of AFDC, Transitional Medicaid and Transitional Child Care, Medicaid Pregnant Women, Infants and Children and Food Stamps.
- Community organizations and providers which come in contact with recipients, e.g., county DSS (AFDC, Medicaid, Food Stamps and JOBS), JTPA, local housing authority, local government, hospitals, health departments, child care centers, shelters and advocacy groups.
- Employers.

A total of 46 recipients, 61 representatives of community organizations and providers and 37 employers attended the focus group sessions.

At each focus group session, a pretest was conducted to test the level of knowledge regarding benefits for low income working families and transitional benefits for families who move from welfare to work. Following the pretest, participants were asked to read the brochure. After the participants read the brochure, a post test was conducted to test the level of knowledge gained from simply reading the brochure. Since the brochure needed to be as understandable as possible without the necessity for oral explanations, it was necessary to test its effectiveness prior to discussion of the brochure.

The post test was followed by a full discussion of how the brochure could be improved. Focus group participants were also asked to suggest ways to disseminate the brochure. A list of community organizations, providers and employers who participated in the focus groups is included in Appendix E.

Pretest and Post Test Results

Pretest and post test questions were administered to measure the knowledge level of focus group participants related to general eligibility rules for the Medicaid for children, transitional Medicaid, the EITC and child care. The questions were simply worded and were designed to obtain the perceptions of participants regarding eligibility for specific benefits under these three programs.

The following discussion summarizes the results of the pretest and the post test for all six sites. The results are presented in cumulative *average* pretest and post test results for recipients, community organizations/providers and employers. As stated above, the pretest was given to participants before any information was shared and the post test was given after participants simply read the brochure and before any presentation was made. The responses to pretest and post test questions are contained in Appendix F.

Statistical tests were computed to determine if the differences in the results between the pretest and the post test were significant. The statistical tests showed that the improvements in the accuracy of the responses were statistically significant on 31 out of the 32 questions.³

The pretest results indicate the existence of misconceptions which are counterproductive to the goals of welfare reform. There are misconceptions regarding benefits for families who leave welfare for work, as well as benefits for low income families in general. Pretest results on some key questions are presented below:

Recipients

- 39% of the recipients did not understand that if parents get off welfare because of work, their children would be able to get Medicaid benefits.

³Chi-Square and Fisher's Exact tests were computed to determine if the changes in test results were statistically significant. See Appendix F for test results of each question.

- 63% of the recipients did not understand that if parents get off welfare because of work, they can still get doctor visits, medicine and hospital care paid for by Medicaid for at least one year.
- 82% of the recipients did not understand that the EITC money makes up for most of the loss of the AFDC cash.
- 72% of the recipients did not understand that the EITC does not count against Medicaid, AFDC, Food Stamps, SSI or housing benefits.
- 52% of the recipients did not understand that if parents get off welfare because of work, they can get help with child care expenses for up to one year.

Community Organizations and Providers

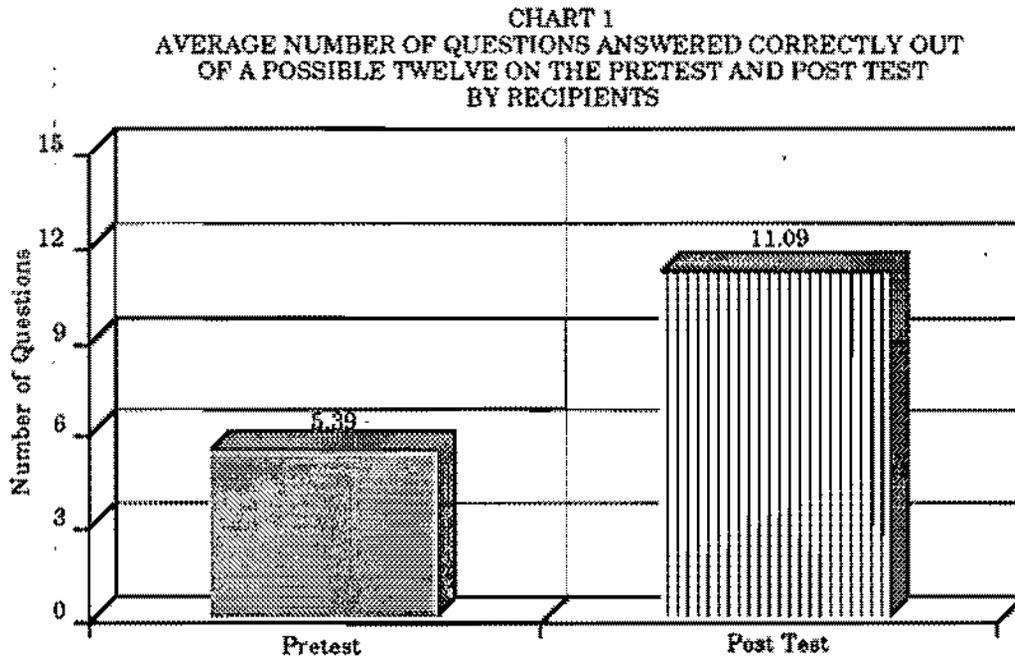
- 46% of the community organizations and providers did not understand that if parents get off welfare because of work, they can still get doctor visits, medicine and hospital care paid for by Medicaid for at least one year.
- 75% of the community organizations and providers did not understand that the EITC money makes up for most of the loss of the AFDC cash.
- 33% of the community organizations and providers did not understand that if parents get off welfare because of work, they can get help with child care expenses for up to one year.

Employers

- 65% of the employers did not understand that if parents leave welfare for work, they can still get Medicaid for up to one year.
- 38% of the employers did not understand that children do not have to be on welfare to be eligible for Medicaid coverage.
- 56% of the employers did not understand that if parents get off welfare because of work, they can get help with child care expenses for up to one year.
- 65% of the employers did not know that there are programs that will supplement the wages of a welfare recipient at no cost to the employer.
- 79% of the employers did not understand that employers can add the EITC to the employee's paycheck each pay period.

Recipients

As shown in Chart 1 below, the knowledge level for recipients substantially increased after reading the brochure. On average, recipients correctly answered five out of 12 pretest questions and 11 out of 12 post test questions.



Source: Southern Institute on Children and Families, 1995

Table 1 shows the percentage of recipients who responded correctly to the pretest and post test questions related to the EITC, Medicaid and child care.

TABLE 1 PERCENTAGE OF CORRECT ANSWERS BY RECIPIENTS ON THE PRETEST AND POST TEST		
PROGRAM	PRETEST	POST TEST
Earned Income Tax Credit	38%	91%
Medicaid	45%	93%
Child Care	54%	91%

Source: Southern Institute on Children and Families, 1995

Community Organizations and Providers

Representatives of community organizations included service organizations, advocates and local agencies such as DSS and the housing authority. Results of the focus group pretest and post test for community organizations were examined with and without the DSS staff responses. The results are discussed below.

As shown in Chart 2, representatives of community organizations (excluding DSS staff), on average, correctly answered 8 out of 12 questions on the pretest and providers correctly answered seven out of 12 questions. On average, both community organizations and providers answered all questions correctly on the post test. DSS staff correctly answered nine out of 12 questions on the pretest and all questions on the post test.

CHART 2
AVERAGE NUMBER OF QUESTIONS ANSWERED CORRECTLY OUT OF A POSSIBLE TWELVE ON THE PRETEST AND POST TEST BY GROUP

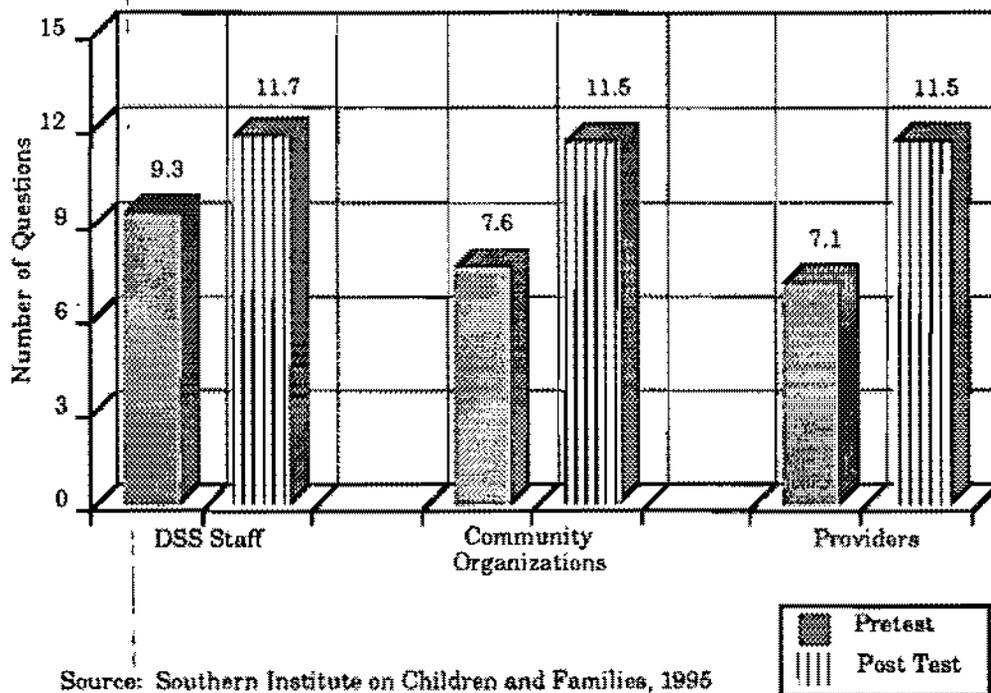


Table 2 shows the percentage of community organizations and providers, including DSS staff, who correctly answered the pretest and post test questions related to the EITC, Medicaid and child care.

**TABLE 2
PERCENTAGE OF CORRECT ANSWERS BY COMMUNITY ORGANIZATIONS,
PROVIDERS AND DSS STAFF ON THE PRETEST AND POST TEST**

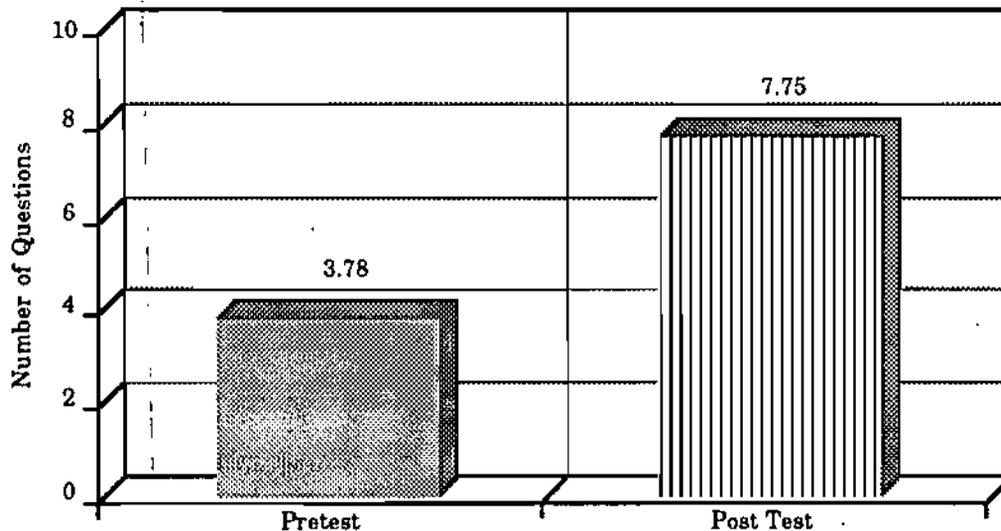
PROGRAM	PRETEST	POST TEST
Earned Income Tax Credit	61%	96%
Medicaid	69%	97%
Child Care	73%	96%

Source: Southern Institute on Children and Families, 1995

Employers

As shown in Chart 3 below, the knowledge level for employers substantially increased after reading the brochure. On average, employers correctly answered four out of eight pretest questions and all questions on the post test.

**CHART 3
AVERAGE NUMBER OF QUESTIONS ANSWERED CORRECTLY
OUT OF A POSSIBLE EIGHT ON THE PRETEST AND POST TEST
BY EMPLOYERS**



Source: Southern Institute on Children and Families, 1995

Table 3 shows the percentage of employers who responded correctly to the pretest and post test questions related to the EITC, Medicaid and child care.

TABLE 3 PERCENTAGE OF CORRECT ANSWERS BY EMPLOYERS ON THE PRETEST AND POST TEST		
PROGRAM	PRETEST	POST TEST
Earned Income Tax Credit	39%	97%
Child Care	43%	100%
Medicaid	59%	96%

Source: Southern Institute on Children and Families, 1995

Participant Evaluations

Participants in the focus group sessions were asked to evaluate their session. As shown in Table 4 below, 60% of the recipients, 33% of the community organizations and providers and 76% of the employers indicated that they “know a lot more” about benefits for low income families as a result of the information shared at the focus group sessions.

TABLE 4 HOW HAS THIS MEETING CHANGED WHAT YOU KNOW ABOUT BENEFITS FOR LOW INCOME FAMILIES?			
GROUP	KNOW A LOT MORE	KNOW A LITTLE MORE	KNOW ABOUT THE SAME
RECIPIENTS	60%	29%	10%
COMMUNITY ORGANIZATIONS AND PROVIDERS	33%	51%	16%
EMPLOYERS	76%	24%	0%

Source: Southern Institute On Children And Families, 1995

Many participants expressed their appreciation at being invited to attend the focus group sessions. Consistently, the recipients expressed appreciation for the information and they frequently made the point that they learned a lot. Community organizations and providers were very positive about the development of the brochures and many employers expressed appreciation at being invited to the focus group session.

Recipients, community organizations and providers were asked if the brochure will help people to know that they can be better off if they leave welfare for work. As shown in Table 5 below, 90% of the recipients and 89% of the community organizations and providers responded that they believed the brochure will communicate that message.

<p style="text-align: center;">TABLE 5 DO YOU THINK THE PRINTED MATERIALS WILL HELP PEOPLE KNOW THAT THEY CAN BE BETTER OFF BY LEAVING WELFARE FOR WORK?</p>			
GROUP	YES	NO	NOT SURE
RECIPIENTS	90%	4%	6%
COMMUNITY ORGANIZATIONS AND PROVIDERS	89%	0%	11%

Source: Southern Institute on Children and Families, 1995

Dissemination Strategies Suggested by Focus Group Participants

Participants at the focus group sessions provided numerous suggestions as to how the brochures should be disseminated. The following discussion outlines the dissemination ideas suggested by recipients, community organizations and providers regarding distribution of the recipient brochure. Also outlined are the dissemination ideas suggested by employers for the "employer" brochure.

Recipients, Community Organizations and Providers

Recipients expressed a sense of urgency about the need to get the brochure in the hands of every recipient as well as to make it available throughout the community. Many expressed frustration that no one has provided them with information on available benefits in a holistic manner as explained in the recipient brochure.

Table 6 presents the many ideas suggested by recipients, community organizations and providers for dissemination of the recipient brochure.

TABLE 6 DISSEMINATION SUGGESTIONS FOR RECIPIENT BROCHURE BY GROUP		
SUGGESTIONS	RECIPIENTS	COMMUNITY ORGANIZATIONS AND PROVIDERS
Adult education sites		✓
AFDC flyers/stuffers	✓	
AFDC redeterminations	✓	
Banks	✓	
Check cashing stores		✓
Churches	✓	✓
Community action agencies	✓	✓
Community colleges		✓
Convenience stores		✓
Courthouses	✓	✓
Day care providers	✓	✓
Doctors' offices	✓	✓
Door-to-door	✓	
DSS /mailout to recipients	✓	
DSS waiting areas	✓	✓
Employment Security Commission	✓	✓
"Flyers" on cars	✓	
Grocery stores	✓	✓
Health Clinics	✓	✓
Health Departments	✓	✓
Hospitals	✓	✓
Housing Authority		✓
Public housing projects	✓	✓
Job Service	✓	✓
JTPA		✓
Laundromats		✓
Legal Aid Services		✓
Mental Health Department	✓	✓
Post Office	✓	✓
PTA meetings	✓	
Public schools (with free lunch info)	✓	✓
Recreational centers	✓	
Salvation Army	✓	
School libraries	✓	✓
Shelters	✓	✓
Shopping centers	✓	
Social Security offices		✓
Teenage pregnancy programs		✓
Thrift stores		✓
Urban Ministry	✓	
Walmart		✓
Workplace	✓	

Source: Southern Institute on Children and Families, 1995

The most often cited dissemination suggestions by all recipients were grocery stores, DSS offices, day care centers, doctors' offices and schools. Recipients also suggested that the brochure be included in AFDC flyers/stuffers, AFDC redeterminations and a special DSS mailout to recipients.

Other suggestions for dissemination of the information contained in the recipient brochure included making a video for waiting rooms, displaying the information on billboards and presenting the information in the newspaper. Some recipients mentioned that the current videos on programs did not pull the information together like the brochure.

Employers

Employers present a special challenge when it comes to dissemination of information such as that contained in the employer brochure. The employers who participated in the focus group sessions were enthusiastic about the need to make the brochure widely available, but they were very frank about the difficulty in getting the employer to read such information.

Employers repeatedly said that the message that will grab the attention of employers is that the benefits described in the brochure are available to families *at no additional cost to the employer*. This message is now prominently displayed at the beginning of the employer brochure.

There was considerable discussion about how best to place the brochure in the hands of employers. It was the unanimous opinion of focus group participants that if it is mailed, it should have a cover letter explaining its relevance to the employer from someone who has some credibility. Most participants indicated that the letter should come from a high ranking state official such as the DHR Secretary. Other suggestions included a cover letter from the county DSS Director or from a local business or trade group. Participants stated that it is important to have a name for follow up and many were receptive to the suggestion on the last page of the brochure that a representative of the county DSS office visit their place of business.

During the discussions with employers, it was suggested that employers needed an employee brochure to hand out which covered the same subjects explained in the employer brochure. In discussing whether the recipient brochure would be appropriate, it was determined that its focus was too narrow for an employee brochure. It was suggested that the proposed employee

brochure be designed along the same lines as the employer brochure with the focus on benefits for low income working families, but with mention of transitional benefits for parents who leave welfare for work.

Other dissemination ideas suggested by employers included making the brochure available as part of a presentation to local business and citizen groups, presenting the information to meetings of similar businesses in the community such as retail stores and grocery stores and presenting the information at state meetings of business and professional groups. An organization mentioned by employers in several counties as one which would be particularly interested in having information presented was the regional North Carolina Personnel Association. Also, a number of employers mentioned that accounting firms would be very interested in receiving information on the brochures in order to make it available to their clients.

The availability of the employer brochure provides an excellent opportunity for the DSS County Director to open doors in the business community for recipients who want to work. It also represents an opportunity for the county DSS office to promote a proactive image in the community regarding the goal of helping recipients to get off and stay off welfare.

**CHAPTER 3
DISSEMINATION PLAN: PHASE II
AND BEYOND**

Short term and long term plans for dissemination of the recipient brochure and the employer brochure are presented below. Suggestions made by focus group participants were considered in the development of actions needed to achieve wide distribution of the brochures.

During Phase II, dissemination of the brochures to recipients will be the responsibility of DHR working primarily through State DSS and county DSS offices. The Southern Institute on Children and Families remains involved in dissemination activities until January 1996. The following summary sets out responsibilities for dissemination during Phase II of the project.

Southern Institute on Children and Families

- 1) As soon as final decisions are made regarding the income eligibility levels for the Medicaid only children program, project staff will finalize the recipient and employer brochures for DHR reproduction in quantities sufficient for statewide distribution as outlined below. The Southern Institute on Children and Families will produce sufficient quantities to use during its presentations to state groups and community organizations, providers and employers in the 10 communities selected by DHR as described below. It is anticipated that the Medicaid eligibility levels will be decided by July 1995.
- 2) Project staff will conduct presentation and discussion sessions for the following groups on the final recipient and employer brochures and dissemination plans:
 - DHR officials, including DSS staff responsible for supporting county DSS efforts to disseminate the brochures.
 - Executive Board of State DSS Directors (during a regularly scheduled meeting).
 - Public and private organizations.
 - Business organizations.

State DSS staff are responsible for logistical arrangements and invitations for these sessions. Organizations attending the sessions will be asked to

include information on the brochures in their newsletters. Public agencies attending the sessions will be asked to include the brochures in ongoing training for staff who come in contact with recipients and other poor and low income families. The timing for these sessions depends on the timing of the eligibility decisions required to finalize the brochure. Current plans are to begin these sessions in July 1995.

- 3) Project staff will arrange for and conduct presentations on the brochures to community organizations, providers and employers in 10 communities selected by State DSS in consultation with DSS County Directors. These sessions will take place from September through November 1995. The community sessions will be designed to inform and motivate attendees and to establish a beginning point for the county DSS offices in the 10 locations to assume the lead responsibility beyond the point of the site visits.
- 4) Project staff will conduct training sessions for DSS statewide trainers to assist them in preparing county DSS staff to assume the lead responsibility for community presentations on the brochures.

Department of Human Resources

- 1) DHR should allocate resources to assure effective follow up to calls from recipients, community organizations, providers and employers reading the brochure. The CARELINE can serve as the point of contact or a special 1-800 number could be established for listing on the recipient and employer brochures. If the CARELINE is chosen to play this important role, additional resources will be required in order to address the problem of frequent busy signals. Additionally, appropriate training must be provided to enable persons handling 1-800 calls to respond to basic questions on the programs outlined in the brochures (Medicaid, EITC, child care and Food Stamps) and to refer to the JOBS contact at the county DSS office for further information. (Note: JOBS workers should play the role of single point of contact for persons who call as a result of reading the brochure, as they did in the six project sites.)
- 2) To assure that both applicants and recipients are informed regarding benefits available to low income families who are *not* on welfare, State DSS should do the following:
 - a. State policy should be amended to include a requirement that the recipient brochure be given to and reviewed with all parents or caretakers who apply for AFDC, Medicaid and Food Stamps.
 - b. State policy should be amended to include a requirement that the recipient brochure be given to and reviewed with all recipients of AFDC, Food Stamps and Medicaid for children at face to face redeterminations.

- 3) State DSS should arrange for the recipient brochure to be included in DSS training to assure that all staff from receptionists to supervisors understand the basic messages contained in the brochure.
- 4) State DSS should take the lead to encourage other state agencies to include training on the recipient and employer brochures for public employees who come in contact with recipients and other poor and low income families, e.g., Job Service, JTPA, housing authorities, health departments, mental health centers, alcohol and other substance abuse centers, teenage pregnancy programs and helpline staff.
- 5) State DSS should designate staff to make presentations on the brochures to statewide organizations which have local networking capacities. Establishing a presentation capacity will enable broad dissemination of the brochures to public and private organizations which have an interest in helping welfare recipients to make a successful transition into full time employment.
- 6) The Department of Medical Assistance should make both the recipient and employer brochures available to Medicaid providers.
- 7) To carry out DHR's responsibilities for statewide information outreach during Phase II of the project and to continue efforts beyond completion of Phase II, State DSS should create a small special information outreach project staff. The special project staff would be responsible for the following:
 - Fulfilling DHR responsibilities under the information outreach project during Phase II as described above.
 - Maintaining the momentum beyond the project.
 - Updating the brochures to reflect changes in state policies and/or eligibility levels.
 - Arranging for printing and dissemination of adequate copies of the brochures to county DSS offices and other groups included in the information outreach initiative.
 - Developing additional methods to disseminate the messages included in the brochures, including but not limited to videos and billboards.
 - Otherwise assisting county DSS offices in their continued information outreach leadership role at the community level.

County Departments of Social Services

- 1) County DSS offices should take the lead in disseminating the recipient brochure throughout the community, using the list provided in Table 6 as a guide for distribution.
- 2) DSS County Directors should see that appropriate employers in their communities receive a copy of the employer brochure in the mail with a cover letter from the County Director, the Director of State DSS or the DHR Secretary stating a willingness to arrange a personal visit to the employer, if desired, to review the programs outlined in the brochure. The letter should specify a local JOBS worker as the contact for further information and follow up regarding a personal visit.
- 3) DSS County Directors should initiate discussions with local business and civic groups to gain their support for presentations at regularly scheduled meetings. They should also host special meetings of employers in their communities. The DSS County Director should make the presentations personally when possible in order to contribute stature to the effort.
(Note: As outlined above, the Southern Institute on Children and Families will be working with county DSS offices regarding presentations to community organizations, providers and employers in 10 communities throughout North Carolina during the fall 1995.)
- 4) To carry out each county's responsibilities for information outreach during Phase II of the project and to continue efforts beyond completion of Phase II, DSS County Directors should designate staff responsibility for the information outreach initiative to the JOBS unit.

CHAPTER 4 POLICY ISSUES IDENTIFIED

Several policy issues surfaced during the focus group discussions with recipients, community organizations and providers. These issues are discussed below.

ISSUE #1

Recipients can lose the opportunity to receive transitional Medicaid and transitional child care benefits if they do not report a change of income within five days.

During the site visit in Robeson County, it was learned that AFDC recipients who do not report a change in their income within five days can lose the opportunity to receive transitional Medicaid and transitional child care benefits. This situation results from an AFDC rule on timely reporting of income changes, the imposition of which affects transitional benefits.

In North Carolina, an AFDC recipient is given five days to report a change in income to the caseworker. If the recipient fails to notify the caseworker within five days without good cause, the recipient is penalized by loss of the income disregard and dependent care disregard. This means that the disregards are not used in the calculation for AFDC eligibility. If the loss of these disregards causes the case to be closed because of reporting reasons rather than income reasons, the recipient is not eligible for transitional benefits.

AFDC recipients receive information on notice requirements along with information on many other requirements at the time of application. However, it appears that they may not understand what will occur if they do not report within the five day period. For recipients who would otherwise be eligible for transitional Medicaid and transitional child care benefits, their first indication of how failure to comply with the reporting rule affects them could be when their case is closed and they are ineligible for transitional benefits without recourse. This action could clearly affect their ability to remain in the workforce.

This problem is an example of how the federal policies for one program (AFDC) have a negative impact on the goals of another program (JOBS) and

policymakers have failed to connect the impact. It is understandable for the AFDC program to want the change of income notice period to be short for the purposes of avoiding payment errors. It has serious consequences, however, for the goal of helping families to make the transition from welfare to work when the failure to file a change in income within a specified time results in a penalty which appears excessive—the loss of ability to receive transitional benefits.

In the absence of federal statutory revisions, there are actions which North Carolina could consider in order to reduce the number of cases where recipients lose the opportunity to receive transitional benefits. One action would be to make DSS notices more explicit regarding the impact of not reporting within the five day period. Another action would be to give the recipient a longer period of time to report a change of income. While lengthening the time for reporting would be of assistance to some recipients, it does not address the concern regarding the magnitude of the penalty. At a minimum, allowing the recipient 10 days rather than five days in which to report a change in income would allow more time for reporting and would make the AFDC reporting requirement consistent with the Food Stamp reporting requirement. Almost half of the states have reporting requirements at 10 days or more.⁴

ISSUE #2

The requirement that recipients must request transitional child care benefits in order to receive such benefits has resulted in a lack of recipient knowledge that child care assistance is available for recipients who leave welfare for work.

In the report published by the Southern Institute on Children and Families in March 1994, half of the recipients interviewed stated that child care assistance was the benefit they needed most in order to accept a full time job. Additionally, one third of the recipients interviewed during that study provided incorrect responses to questions on child care benefits.⁵

The pretests during the current project indicated that over half of the recipients were not aware of the availability of transitional child care benefits for up to one year for parents who leave AFDC for work. During the discussion

⁴Department of Health and Human Services, Administration for Children and Families, Characteristics of State Plans for Aid to Families with Dependent Children (Washington, D.C.: U.S. Department of Health and Human Services, Administration for Children and Families, 1990-1991), 441

⁵A Study of the Relationship of Health Coverage to Welfare Dependency, pp 21 and 29.

sessions, some of the recipients were quite vocal in expressing their frustration that they had to *request* a benefit for which they were unaware instead of DSS advising them of the availability of the assistance.

The requirement that recipients must request transitional child care benefits is a federal statutory requirement. The procedure for obtaining transitional child care benefits differs from transitional Medicaid in that the latter is provided automatically for AFDC recipients leaving welfare for work. The wisdom of the federal requirement that recipients must request transitional child care benefits is highly questionable given the cost of child care and a recipient's ability to pay for child care.

Given the importance of child care to a recipient's ability to work, North Carolina should determine what actions are needed to assure that recipients are aware of child care benefits available to help them leave welfare for work. The recipient brochure contained in Appendix C recognizes the need to inform recipients on child care benefits and thus advises recipients that they must request transitional child care assistance in order to receive it.

ISSUE #3

In some counties, continued assistance with child care beyond one year is not available to families who have received transitional child care benefits for the first year.

Counties in North Carolina have the option to give priority for child care assistance to transitional child care recipients once the one year transitional period has elapsed. The following information outlines child care policies in the counties visited as they relate to giving priority to transitional child care recipients. Where available, the number of all children on the waiting list for child care is provided:

- **Buncombe County.** Recipients of transitional child care are prioritized for child care assistance after expiration of the first year based on income eligibility. The waiting list in April 1995 in Buncombe County was 1,289 children.
- **Guilford County.** Recipients of transitional child care are prioritized for child care assistance after expiration of the first year based on income eligibility. The waiting list in March 1995 in Guilford County was 638 children.

- **Haywood County.** Through Smart Start funding, Haywood County has made the decision to provide an additional six months child care benefits beyond the transitional period of one year. Additionally, former recipients of transitional child care are prioritized for child care assistance after expiration of the 18 month period based on income eligibility. The waiting list in April 1995 in Haywood County was 162 children.
- **Hertford County.** Hertford County is a Smart Start County and currently there is no waiting list for child care. County DSS officials state that if a waiting list become necessary, transitional child care recipients would be prioritized.
- **Onslow County.** Transitional child care recipients are not prioritized. The waiting list in Onslow County in April 1995 was approximately 220 families.
- **Robeson County.** Transitional child care recipients are not prioritized. In April 1995, there were approximately 50 families on the waiting list in Robeson County.

A related issue is that the eligibility levels for the State Day Care Program restrict its ability to help transitional recipients after the one year transitional period who may have income above the eligibility levels but are still unable to work without child care assistance. For example, a transitional recipient with two children and an annual income of \$14,500 would be ineligible for any assistance through the State Day Care Program even though she could conservatively be paying over 30% of her income for child care (\$4,500 for two children).

The Southern Institute on Children and Families recommended in its March 1994 report that state and federal policymakers enact policies to extend child care assistance to parents based on a sliding scale once transitional benefits expire.⁶ Such assistance would keep these families from suffering budgetary shock which could place them at risk of returning to welfare.

Current developments which address the issues discussed above are as follows:

- The Division of Child Development is reviewing the policy regarding the option to give priority to transitional child care recipients once the year of transitional child care benefits has expired. The Division is exploring the possibility of making this a policy requirement and expects to make a decision in the coming months.

⁶A Study of the Relationship of Health Coverage to Welfare Dependency, 42.

- Two bills have been introduced during the 1995 legislative session which impact income eligibility criteria for subsidized child day care services. One of the bills proposes to expand the income eligibility criteria up to 75% of the state median for families who are already receiving services. The other bill proposes to expand the income eligibility criteria "one notch" above the current income scale for new families (those who are not currently receiving services).
- North Carolina is also considering seeking a federal waiver to extend the period for receipt of transitional benefits from 12 months to 18 months.

ISSUE #4

The availability of child care providers who will provide services for transitional child care recipients may be hampered by a county's decision to make payments for transitional child care directly to the recipient rather than the provider.

At the Buncombe County site visit, it was reported that providers did not always get paid for their services when the payment is sent to the recipient and that this has resulted in an unwillingness on the part of some providers to serve transitional child care recipients.

In examining this issue, it was found that state policy allows counties the option to pay the recipient or the provider for child care services rendered. The North Carolina AFDC manual states in Section 2920 under the discussion of advantages and disadvantages of the direct payment to the recipient that there are no apparent disadvantages to the recipient. It appears that the Buncombe County experience indicates that the direct payment may discourage some child care providers from serving transitional child care recipients.

State DSS officials are currently modifying the Eligibility Information System (EIS) to allow both the provider and the recipient's name to be printed on child care checks that are sent to the recipient. This action will assure that payments for child care services will be remitted directly to the providers.

**APPENDIX A
DHR STAFF WORK GROUP**

**INFORMATION OUTREACH TO REDUCE WELFARE DEPENDENCY
DHR STAFF WORK GROUP**

Barbara Brooks
Medicaid Eligibility Section
Division of Medical Assistance

Deborah Landry
Public Assistance Section
Division of Social Services

Victor Carr
Public Assistance Section
Division of Social Services

Rosemary Long
Medicaid Eligibility Section
Division of Medical Assistance

Kay Fields
Public Assistance Section
Division of Social Services

David Prince
Public Assistance Section
Division of Social Services

Hank Graden
Employment Programs Section
Division of Social Services

Quentin Uppercue
Planning and Info. Section
Division of Social Services

Nancy Guy
Division of Child Development

**APPENDIX B
DSS COUNTY DIRECTORS AND
STAFF CONTACTS**

**DSS COUNTY DIRECTORS AND
STAFF CONTACTS**

Buncombe County

Calvin Underwood - DSS Director
Dale McKinney - Staff Contact

Guilford County

Louis Bechtel - DSS Director
James McAbee - Staff Contact

Haywood County

Tony Beaman - DSS Director
Caron Smith - Staff Contact

Hertford County

Jerome Brown - DSS Director
Marilyn Powell - Staff Contact

Onslow County

William McDonnell - DSS Director
Gen Scott - Staff Contact

Robeson County

Russell Sessoms - DSS Director
Rosa Kinlaw - Staff Contact

**APPENDIX C
RECIPIENT BROCHURE**

NOTE: The brochure will be in multiple colors.

**APPENDIX D
EMPLOYER BROCHURE**

NOTE: The brochure will be in multiple colors.

Facts For Employers

EMPLOYERS CONNECTING EMPLOYEES TO BENEFITS FOR LOW INCOME WORKING FAMILIES

Did you know you can help your low income workers make more money, get help with family health coverage and child care at no additional cost to you?

✓ Check out these benefits that can help you hire and retain low income workers.

Children do not have to be on welfare to be eligible for Medicaid coverage. For example, both parents can work full time at minimum wage and their children under age six can qualify for Medicaid. A single parent with two children under age six can have income at twice the minimum wage and the children are eligible for Medicaid. If the children are over age six, they may still be eligible for Medicaid depending on total family income.

Most parents who leave welfare for work can receive Medicaid for up to one year - children too! After one year, depending on the family's income, the children may still be eligible for Medicaid coverage.

Most parents who leave welfare for work can receive help with child care expenses for at least one year. After one year, depending on a family's income and the availability of funding, the family may still qualify for assistance with child care expenses.

Low income families can qualify for Food Stamps while working full time. For example, a family of three with income at one and a half times the minimum wage may qualify for assistance through the Food Stamp program.

Low income working families can get more take home pay in their paycheck through the Earned Income Tax Credit (EITC). A portion of the cash can be received monthly and the remainder when they file their federal tax return, regardless of whether or not they owe taxes.

It's good business to be informed about benefits for low income working families.

Read on!

NORTH CAROLINA MEDICAID PROGRAM FOR CHILDREN

Medicaid Benefits



- Hospital Care
- Visits to the doctor
- Preventive Care



- Medicine
- Dental Care



- Immunizations
- Eyeglasses

- ✓ Eligibility is based only on income
- ✓ No test for assets or resources
- ✓ Available for children with limited health insurance
- ✓ Available for children in single and two parent families

To obtain Medicaid coverage for children, an application must be filed providing information such as the family's income and social security numbers for the parent(s) and children. A family can apply at their local Department of Social Services and, in some counties, they can apply at a regional hospital, a health department or a rural health clinic.

EXAMPLE

In calculating Medicaid eligibility, certain deductions from income are allowed. For example, a two parent working family with children ages three and five and gross monthly income of \$2,167 can take standard deductions for work (\$90 each parent) and child care (up to \$175 for each child). These standard deductions bring their monthly countable income to \$1,637, making the children eligible for Medicaid.

MEDICAID ELIGIBILITY WORKSHEET	
Combined Gross Income (Both parents)	\$2,167
Minus Standard Work Deduction (\$90 for each parent)	-180
Minus Standard Child Care Deduction (\$175 for each child)	-350
Countable Monthly Income	\$1,637

The following table provides 1995 monthly Medicaid income guidelines by income and age of children. As illustrated on the worksheet above, families with gross incomes greater than the amount displayed may still qualify for Medicaid due to standard deductions.

MONTHLY INCOME GUIDELINES FOR MEDICAID ELIGIBILITY FOR CHILDREN (1995)			
Family Size	Infants up to age 1	Children Ages 1 through 5	Children Ages 6 through 18
1	\$1,152	\$828	\$623
2	\$1,547	\$1,112	\$836
3	\$1,941	\$1,396	\$1,050
4	\$2,336	\$1,680	\$1,263
NOTE: Income levels are adjusted annually to reflect increases in the poverty level.			

EARNED INCOME TAX CREDIT

Low income working families can qualify to get more take home pay through the Earned Income Tax Credit (EITC). The amount of EITC a family can receive depends on their income and the number of children in the household. For example, in 1995, a family with two or more children can earn up to \$26,673 a year and qualify for the EITC.

How can a family get the EITC?

✓ A family can receive some portion of the EITC in advance with each paycheck and the rest when they file their tax return. Employers should have employees complete W-5 forms. (Call 1-800-829-3676 for free W-5 forms.) The employer adds a portion of the credit to the paycheck. The amount of the credit is then subtracted from the federal withholding deposit.

OR

✓ A family can get all the EITC when they file their tax return.

EXAMPLE

In 1995, a family earning \$10,000 per year with two children can qualify to receive \$3,110 in extra cash. The family can elect to receive \$3,110 in one refund payment when they file their federal tax return OR the family can elect to receive \$104 a month in advance with each paycheck and the remaining \$1,862 when they file their federal tax return.

To receive the EITC, a family must file a federal tax return. Free help is available in filing tax returns for families applying for the EITC.

Promoting the EITC is smart business. It will increase the amount of a family's take home pay at no additional cost to the business. For more information call the IRS at 1-800-829-1040.

CHILD CARE

Assistance with child care is available based on income. Due to limited funding, the family may be placed on a waiting list.

Eligible providers include:

- Child care centers
- Family child care in a home setting
- Child care provided by a relative

A family can get information on child care assistance at their local Department of Social Services.

TRANSITIONAL BENEFITS FOR FAMILIES LEAVING WELFARE FOR WORK

Families who are on welfare for three of the preceding six months and who leave welfare for work are eligible for the following transitional benefits:

Medicaid for parent and children for up to one year

Child care assistance for up to one year

It makes good business sense to help families move from welfare to work.

WHAT CAN EMPLOYERS DO TO ENSURE THAT THEIR EMPLOYEES ARE AWARE OF PROGRAMS THAT BENEFIT LOW INCOME FAMILIES?

Obtain brochures on Medicaid, the EITC, Food Stamps and available child care assistance.

Post information on Medicaid, the EITC, Food Stamps and available child care assistance in employee break rooms, rest rooms and on bulletin boards.

Provide verification of an employee's wages and income promptly when requested.

Have W-5 forms on hand for employees who wish to receive advance payment of the EITC.

Have representatives from Medicaid, child care, Food Stamps and the EITC visit your company to present information on their programs.

If you or an employee would like more information on Medicaid, the Earned Income Tax Credit, Food Stamps or child care assistance,

1-800-

**APPENDIX E
LIST OF FOCUS GROUP PARTICIPANTS
COMMUNITY ORGANIZATIONS, PROVIDERS
AND EMPLOYERS**

**FOCUS GROUP SESSIONS
LIST OF PARTICIPANTS**

Buncombe County

**Community Organizations and
Providers**

Barbara Bucy
St. Joseph's Hospital

Renee Roberts
Helpmate, Inc.

Ed Cotler
DSS, JOBS Program

Rev. Scott Rogers
Asheville-Buncombe Community
Christian Ministry

Debra Kovacs
DSS, JOBS Program

Dr. James Tenney
Health Department

Alice McClure
Child Development Program

Curtis Venable
Pisgah Legal Services

Dale Naylor
Blue Ridge Mental Health Center

Alberta Williams
Housing Authority

Lisa Nesbitt
DSS, AFDC Program

Employers

Lisa Bogott-Sizemore
Clyde Savings Bank

Carolyn Parker
Mills Manufacturing Company

Nancy Hensley
MILKCO

Alice Schweitzer
Biltmore Company

Katherine Lassiter
Wachovia Bank & Trust Co.

Karen Temple
Best Western Central

Guilford County

Community Organizations and Providers

Laura Altizer
Project Uplift, Inc.

Michelle Lewis
Moses H. Cone Hospital

Ben Barnwell
Employment Security
Commission

Keith Lipscomb
Training and Employment
Services/JTPA

Darlene Bechtel
Health Serve Medical Center

Sam Parker
Family and Children's Services
of Greater Greensboro, Inc.

Jennie Bracken
DSS, AFDC Program

Charmaine Purdom
Coalition on Infant Mortality

Tish Carver
Greensboro Urban Ministry

Peggy Riggs
DSS, Child Care Program

Joyce Fairley
Child Development Program

Vanessa Smith
DSS, JOBS Program

Kathy Harrellson
NC Council For Women

Valerie Thompson-Horton
Training and Employment
Services/JTPA

Employers

Barbara Coburn
AT&T

Patty James
Wesley Long Hospital

Denise Demers
AT&T

Robin Smith
Holiday Inn

Jack Hibbits
Tekton, Inc.

Deborah Torain
Greensboro Area Chamber of
Commerce

Haywood County

Community Organizations and Providers

Darlene Davis
Mountain Projects

Joan Robb
Mountain Projects

Carole Edwards
DSS, AFDC, Medicaid and Food
Stamp Programs

Valerie Sutton
DSS, Transportation Program

Teresa Hollifield
DSS, JOBS Program

Jamie Towe
Health Department

Carolyn Morris
Mountain Projects

Employers

Don Leveanworth
Asheville Citizen-Times

Lesa Jordan
BiLo

Janice Davis
Champion International Co.

Becky Reel
Days Inn

Delores Dudley
Massie Furniture Company

Hertford County

Community Organizations and Providers

Joy Bundy
JTPA

Belinda Harris
Local Housing Authority

Lee Chavis
Child Care Provider

Laurie Holland
DSS, JOBS Program

Joey Davis
Job Service

Audrey Nicholson
DSS, AFDC Program

Karen Gilbert
DSS, JOBS Program

Barbara Woodard
DSS, Medicaid Program

Employers

Barbara Earley
Roanoke Chowan Hospital

Patricia Patrick
Wal-Mart

Brownie Herbin
Ramada Inn

Doris Vinson
Murfreesboro Chamber of
Commerce

Retta Holland
North Carolina Power

Onslow County

Community Organizations and Providers

Tony Amos
DSS, JOBS Program

Laura Payne
Coastal Carolina Community
College

Sandra Corvin
Brynn Marr Hospital

Margot Thomas
NC Employment Security
Commission

Dan Jones
Mental Health Department

Bob Vroom
Public Schools

Peggy Murphy
Youth Services

Employers

Velda Bynum
Vision Cable

Randy Kellum
Piggly Wiggly

Eileen Casey
Bruno's Restaurant

Glenn Spradling
Flowers on the Move

Robeson County

Community Organizations and Providers

Sandra Buie
Housing Authority

Alice McLean-Melvin
Lumbee River Legal Services

Tonja Chavis
Housing Authority

Becky Morrow
DSS, JOBS Program

Jean Claude Martin
Public Schools

Ottis Murray
JTPA

Nicole Daniels
Southeastern Violence Center

Amy Phelps
Southeastern Violence Center

Jennifer Hunt
Housing Authority

Sandy Smith
Fairmont Housing Authority

Allyson Martin
DSS, AFDC Program

William Smith
Health Department

Employers

Ellen Babson
Rocco Turkey

Linda King
Southeastern Regional Medical
Center

Jan Benson
Benson Construction, Inc.

Gary Locklear
LOF Glass

Bill Dry
Dyeing and Printing of Lumberton

Audrey Rozier
Southeastern Regional Medical
Center

T.Y. Hester
Robeson County

Durham White
Southeastern Regional Medical
Center

[Employers Continued Next Page]

Robeson County - Employers
Continued

Rose Jacobs
Clayson Knitting Co., Inc.

Erick Wowra
House of Raeford

Bandeep Kaul
Holiday Inn

**APPENDIX F
PRETEST AND POST TEST RESULTS FOR RECIPIENTS,
COMMUNITY ORGANIZATIONS, PROVIDERS
AND EMPLOYERS**

**RESULTS ON THE PRETEST AND
POST TEST FOR RECIPIENTS**

1. If parents get off welfare because of work, their children will not be able to get Medicaid benefits.		
	PRETEST	POST TEST
True	11	3
False	28	43
Don't Know	7	0
Total	46	46
The Chi Square value of 14.74 is significant at probability level .001. The Fisher's Exact is significant at probability level .000303.		

2. If parents get a job that has health insurance, the children still might qualify for Medicaid.		
	PRETEST	POST TEST
True	24	43
False	7	1
Don't Know	15	2
Total	46	46
The Chi Square value of 19.83 is significant at probability level .000. The Fisher's Exact is significant at probability level .0000147.		

3. If both parents live together and both work, their children cannot qualify for Medicaid.		
	PRETEST	POST TEST
True	17	3
False	13	41
Don't Know	16	2
Total	46	46
The Chi Square value of 35.21 is significant at probability level .000. The Fisher's Exact is significant at probability level .00000000409.		

4. If parents get off welfare because of work, they can still get doctor visits, medicine and hospital care paid for by Medicaid for at least one year.

	PRETEST	POST TEST
True	17	45
False	9	1
Don't Know	20	0
Total	46	46

The Chi Square value of 39.05 is significant at probability level .000. The Fisher's Exact is significant at probability level .0000000000373.

5. If parents get a job, they might qualify to get more take home pay from the Earned Income Tax Credit (EITC).

	Before	After
True	25	46
False	2	0
Don't Know	19	0
Total	46	46

The Chi Square value of 27.21 is significant at probability level .000. The Fisher's Exact is significant at probability level .0000000485.

6. The extra Earned Income Tax Credit (EITC) money makes up for most of the loss of the AFDC cash.

	PRETEST	POST TEST
True	8	39
False	8	4
Don't Know	30	3
Total	46	46

The Chi Square value of 43.87 is significant at probability level .000. The Fisher's Exact is significant at probability level .0000000000146.

7. A family can call a 1-800 number to get free help with filing their tax return.

	PRETEST	POST TEST
True	24	44
False	1	0
Don't Know	21	2
Total	46	46

The Chi Square value of 22.58 is significant at probability level .000. The Fisher's Exact is significant at probability level .00000212.

8. The money a working parent gets from the Earned Income Tax Credit (EITC) counts against Medicaid, AFDC, Food Stamps, SSI or housing benefits.

	PRETEST	POST TEST
True	6	3
False	13	39
Don't Know	27	4
Total	46	46

The Chi Square value of 31.07 is significant at probability level .000. The Fisher's Exact is significant at probability level .0000000416.

9. A parent who gets off welfare because of work can get help with child care expenses for up to one year.

	PRETEST	POST TEST
True	22	46
False	2	0
Don't Know	22	0
Total	46	46

The Chi Square value of 32.47 is significant at probability level .000. The Fisher's Exact is significant at probability level .00000000195.

10. If parents get Transitional Child Care benefits to help pay for child care while they work, they cannot pay a family member to care for their child.

	PRETEST	POST TEST
True	5	8
False	13	33
Don't Know	27	5
Total	45	46

The Chi Square value of 24.51 is significant at probability level .000. The Fisher's Exact is significant at probability level .00000145.

11. In order to get help with child care expenses, a parent must ask for help.

	PRETEST	POST TEST
True	40	46
False	1	0
Don't Know	5	0
Total	46	46

The Chi Square value of 6.42 is significant at probability level .040. The Fisher's Exact is significant at probability level .026.

12. There is a telephone number you can call to get more information about leaving welfare for work.

	PRETEST	POST TEST
True	18	45
False	3	0
Don't Know	25	1
Total	46	46

The Chi Square value of 36.73 is significant at probability level .000. The Fisher's Exact is significant at probability level .00000000526.

**RESULTS ON THE PRETEST AND POST TEST
FOR COMMUNITY ORGANIZATIONS AND PROVIDERS**

1. If parents get off welfare because of work, their children will not be able to get Medicaid benefits.

	PRETEST	POST TEST
True	4	2
False	51	59
Don't Know	6	0
Total	61	61

The Chi Square value of 7.25 is significant at probability level .027. The Fisher's Exact is significant at probability level .022.

2. If parents get a job that has health insurance, the children still might qualify for Medicaid.

	PRETEST	POST TEST
True	43	60
False	6	1
Don't Know	11	0
Total	60	61

The Chi Square value of 17.37 is significant at probability level .000. The Fisher's Exact is significant at probability level .0000166.

3. If both parents live together and both work, their children cannot qualify for Medicaid.

	PRETEST	POST TEST
True	10	1
False	42	60
Don't Know	9	0
Total	61	61

The Chi Square value of 19.54 is significant at probability level .000. The Fisher's Exact is significant at probability level .0000109

4. If parents get off welfare because of work, they can still get doctor visits, medicine and hospital care paid for by Medicaid for at least one year.

	PRETEST	POST TEST
True	33	58
False	3	1
Don't Know	25	1
Total	61	60

The Chi Square value of 30.02 is significant at probability level .000. The Fisher's Exact is significant at probability level .00000000986.

5. If parents get a job, they might qualify to get more take home pay from the Earned Income Tax Credit (EITC).

	PRETEST	POST TEST
True	50	61
False	3	0
Don't Know	8	0
Total	61	61

The Chi Square value of 12.09 is significant at probability level .002. The Fisher's Exact is significant at probability level .0000596.

6. The extra Earned Income Tax Credit (EITC) money makes up for most of the loss of the AFDC cash.

	PRETEST	POST TEST
True	15	53
False	13	5
Don't Know	33	3
Total	61	61

The Chi Square value of 49.79 is significant at probability level .000. The Fisher's Exact is significant at probability level .00000000000732.

7. A family can call a 1-800 number to get free help with filing their tax return.

	PRETEST	POST TEST
True	54	61
False	0	0
Don't Know	7	0
Total	61	61

The Chi Square value of 7.43 is significant at probability level .006. The Fisher's Exact is significant at probability level .013.

8. The money a working parent gets from the Earned Income Tax Credit (EITC) counts against Medicaid, AFDC, Food Stamps, SSI or housing benefits.

	PRETEST	POST TEST
True	6	1
False	31	59
Don't Know	24	1
Total	61	61

The Chi Square value of 33.44 is significant at probability level .000. The Fisher's Exact is significant at probability level .00000000394.

9. A parent who gets off welfare because of work can get help with child care expenses for up to one year.

	PRETEST	POST TEST
True	41	60
False	2	1
Don't Know	18	0
Total	61	61

The Chi Square value of 21.91 is significant at probability level .000. The Fisher's Exact is significant at probability level .000000995.

10. If parents get Transitional Child Care benefits to help pay for child care while they work, they cannot pay a family member to care for their child.

	PRETEST	POST TEST
True	7	5
False	43	55
Don't Know	11	1
Total	61	61

The Chi Square value of 10.14 is significant at probability level .006. The Fisher's Exact is significant at probability level .00419.

11. In order to get help with child care expenses, a parent must ask for help.

	PRETEST	POST TEST
True	50	60
False	6	0
Don't Know	3	1
Total	59	61

The Chi Square value of 8.07 is significant at probability level .02. The Fisher's Exact is significant at probability level .003.

12. There is a telephone number you can call to get more information about leaving welfare for work.

	PRETEST	POST TEST
True	34	60
False	2	0
Don't Know	25	1
Total	61	61

The Chi Square value of 31.35 is significant at probability level .000. The Fisher's Exact is significant at probability level .0000000699.

**RESULTS ON THE PRETEST AND
POST TEST FOR EMPLOYERS**

1. If a parent leaves welfare for work, she can still get Medicaid for up to one year.

	PRETEST	POST TEST
True	13	37
False	4	0
Don't Know	20	0
Total	37	37

The Chi Square value of 35.52 is significant at probability level .000. The Fisher's Exact is significant at probability level .000000000406.

2. Children have to be on welfare to be eligible for Medicaid coverage.

	PRETEST	POST TEST
True	9	2
False	23	35
Don't Know	5	0
Total	37	37

The Chi Square value of 11.94 is significant at probability level .003. The Fisher's Exact is significant at probability level .00192.

3. Children have to live in single-parent families to be eligible for Medicaid coverage.

	PRETEST	POST TEST
True	2	1
False	30	35
Don't Know	5	1
Total	37	37

The Chi Square value of 3.39 is not significant.

4. Parents who leave welfare for work may receive help with child care expenses for up to one year.

	PRETEST	POST TEST
True	16	37
False	2	0
Don't Know	19	0
Total	37	37

The Chi Square value of 29.32 is significant at probability level .000. The Fisher's Exact is significant at probability level .0000000170.

5. There are programs that will supplement the wages of a welfare recipient at no cost to the employer.

	PRETEST	POST TEST
True	13	36
False	0	1
Don't Know	24	0
Total	37	37

The Chi Square value of 35.80 is significant at probability level .000. The Fisher's Exact is significant at probability level .000000000406.

6. Low income working families can get money in addition to their paycheck through the Earned Income Tax Credit (EITC), regardless of whether or not they owe taxes.

	PRETEST	POST TEST
True	20	36
False	1	1
Don't Know	16	0
Total	37	37

The Chi Square value of 20.57 is significant at probability level .000. The Fisher's Exact is significant at probability level .00000383.

7. An employer cannot add the Earned Income Tax Credit (EITC) to the employee's paycheck each pay period.

	PRETEST	POST TEST
True	8	3
False	8	34
Don't Know	21	0
Total	37	37

The Chi Square value of 39.38 is significant at probability level .000. The Fisher's Exact is significant at probability level .001.

8. Employers can assist employees who take part in the Earned Income Tax Credit (EITC) program by having W-5 forms on hand and available to them.

	PRETEST	POST TEST
True	17	37
False	0	0
Don't Know	20	0
Total	37	37

The Chi Square value of 27.41 is significant at probability level .000. The Fisher's Exact is significant at probability level .0000000540.

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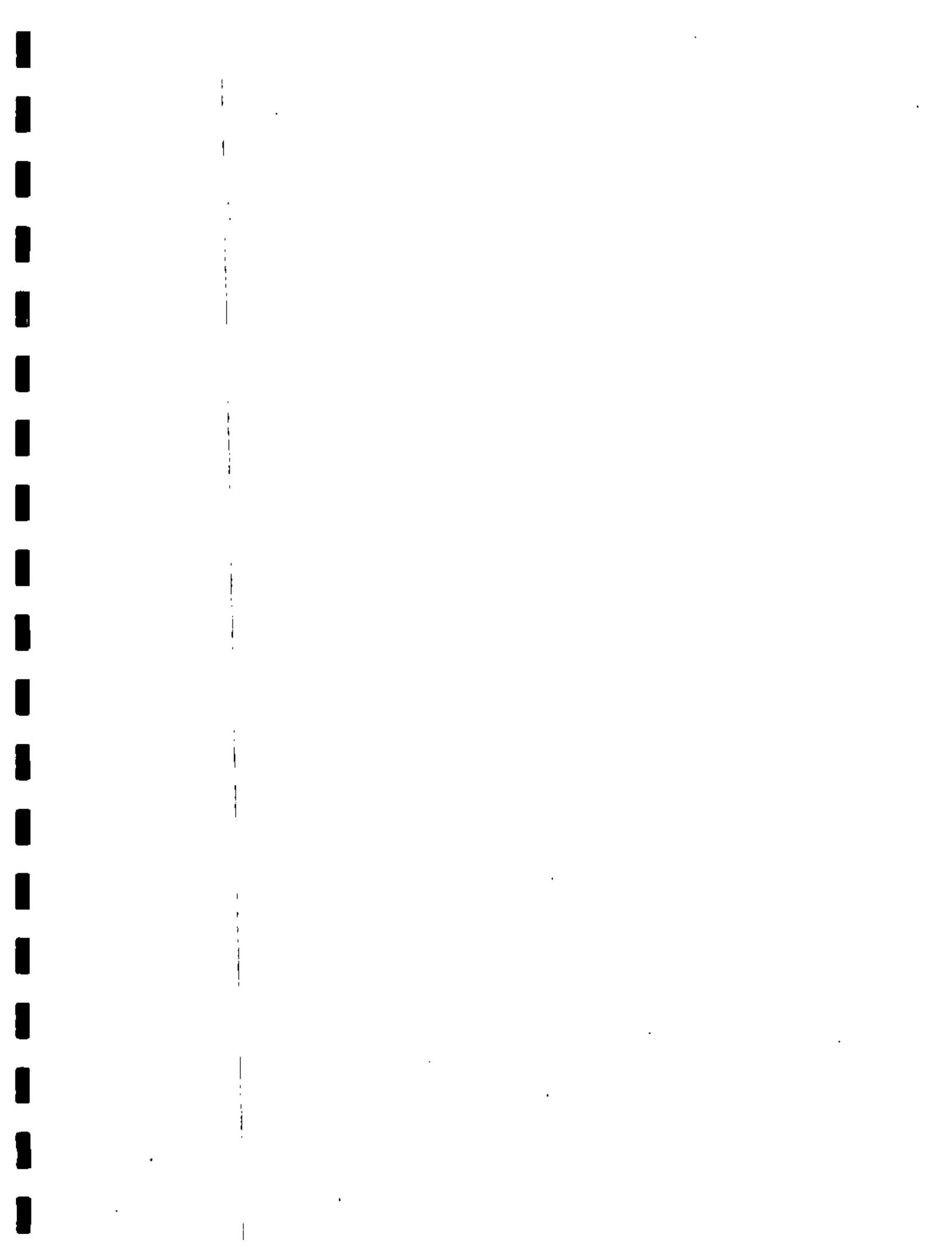
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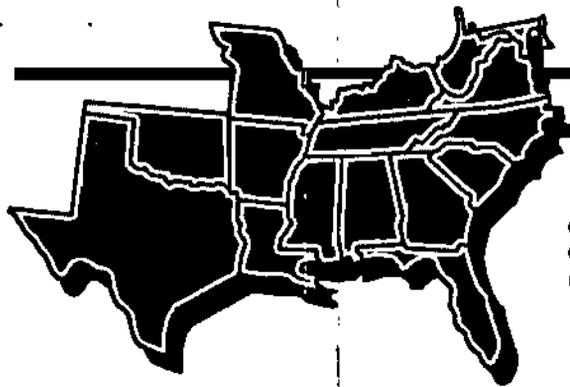
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The Southern Institute on Children and Families is an independent nonprofit public policy organization. It endeavors to improve opportunities for children and families in the South with a focus on disadvantaged children. Through special projects and surveys, the Southern Institute on Children and Families spotlights health, social, education and economic issues of regional significance. It works to encourage public/private sector collaboration on behalf of children and families and seeks to remove bureaucratic and other barriers that restrict access to needed services. The Southern Institute on Children and Families is funded through grants and contributions.





Bruce }
Jeremy } OCT 2 1995
Pass around File
Kearney }

The Southern Institute on Children and Families

620 Sims Avenue
Columbia, South Carolina 29205
(803) 779-2607

Return to Rasco

803-254-6301

September 29, 1995

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Carol Rasco
The White House
Washington, DC 20500

Dear Carol:

When we last met, I briefed you on the information outreach project in North Carolina designed to take an aggressive approach to informing recipients, community organizations and employers about benefits that help families to make a successful transition from welfare to work. Enclosed is the Phase I Report on the North Carolina Information Outreach to Reduce Welfare Dependency Project.

As you may recall, our findings in the previous North Carolina/Tennessee study showed that a substantial percentage of recipients are not aware of the benefits which are available to them if they leave welfare for work. Additionally, community organizations and employers in Charlotte and Nashville did not understand available benefits.

You may also recall that 68% of the recipients we interviewed said that the most important action that could be taken would be to gradually reduce benefits to give them a chance to get on their feet. They told us it was "scary" to think about leaving welfare because their perception was that they "lose everything."

The study results send an important message to policymakers. If we want welfare families to make a successful transition from welfare to work, it is incredibly important that we make sure they are aware of benefits available to them outside of welfare — benefits which basically subsidize low wages. Robin Britt, DHR Secretary in North Carolina, heard that message loud and clear.

Carol Rasco
September 29, 1995
Page 2

The follow-up project in North Carolina began in September 1994. The purpose is to do the following: 1) Measure the knowledge level of recipients, community organizations, providers and employers regarding benefits available to families who leave welfare for work; 2) Develop easy to read, attractive information which explains benefits available to families who leave welfare for work; and 3) Develop and begin implementation of statewide dissemination strategies.

The enclosed May 1995 report to the North Carolina Department of Human Resources includes an Executive Summary which I hope you can read through. It summarizes the results of the developmental phase of the project where we held 18 focus group sessions in six counties, attended by 150 individuals. The pretest and post test given to the focus group participants tested the effectiveness of the two brochures — one brochure for recipients and community organizations and the other for employers. The pretest was conducted prior to any information being shared and the post test was conducted after the focus group participants simply read the brochure.

The pretest results showed the existence of misconceptions that are extremely counterproductive to welfare reform. I think the likelihood is high that you would find the same results almost anywhere you conducted this type of testing. It simply is no one's job to explain the complicated array of benefits in a comprehensive, consumer friendly manner to recipients, community organizations or employers.

The final brochures are enclosed. As you can see, they are not your usual bureaucratic information piece. And we know from the post test results that they are extremely effective in communicating the message they are intended to convey. The post test results are outlined in the Executive Summary.

The recipients in the six county focus group sessions were so grateful to have this information and, in many instances, they were resentful that it had not been explained to them in this manner by anyone previously. The community organizations were excited about their increased knowledge and they clearly felt that they were now much better equipped to help families who want to leave welfare, as well as low income families in general. The employers were very appreciative of the information and indicated they planned to put it to good use.

We are now in the dissemination phase of the North Carolina project. By the end of this fall, the Southern Institute will have conducted two briefing sessions on these brochures in 10 North Carolina communities — one for community organizations and employers and the other for employers. These sessions are hosted by the county DSS Director in each county and are designed to be the kick off for the local DSS campaign to assure that community organizations, providers and employers are knowledgeable of benefits available to families who leave welfare.

Carol Rasco
September 29, 1995
Page 3

Additionally, to assure that applicants and recipients are informed, the North Carolina Division of Social Services has agreed to our recommendation that the recipient brochure be given to and reviewed with every applicant for AFDC, Medicaid for children and Food Stamps and that it also be reviewed at every eligibility redetermination interview.

Of course, if Congress turns the programs into block grants, the decisions on what benefits are available will be made at the state level. It is interesting to note, however, that most of the state waivers ask for HHS permission to extend transitional benefits, increase resource limits and otherwise implement some progressive policies in these areas. I believe with good information, states can be expected to make some rational decisions on how to begin to successfully move families from welfare to work. A strong case can be made that extended child care and Medicaid transitional benefits and the EITC are critical to the success of state welfare reform efforts.

The Southern Institute is currently holding discussions with several other southern states about conducting projects modeled after the North Carolina information outreach project. Although the research component would be included, the emphasis would be placed on using the North Carolina brochures as the model for state specific brochures and helping states develop and implement effective dissemination strategies.

I didn't mean for this letter to get so long, but I really felt you would want to know about this information outreach initiative. This kind of outreach is needed in every state. The timing is such that most states would be hesitant about initiating such efforts until they find out what they are going to be left with after the smoke clears in Washington. But, once that is decided, information outreach should be an integral piece of their welfare reform efforts.

Please pass on to President Clinton my genuine appreciation for his strong stance on the need for child care and Medicaid benefits for families who want to leave welfare for work. These benefits and the EITC are essential to the ability of these families to meet basic needs on low wages.

Warmest regards,



Sarah C. Shuptrine

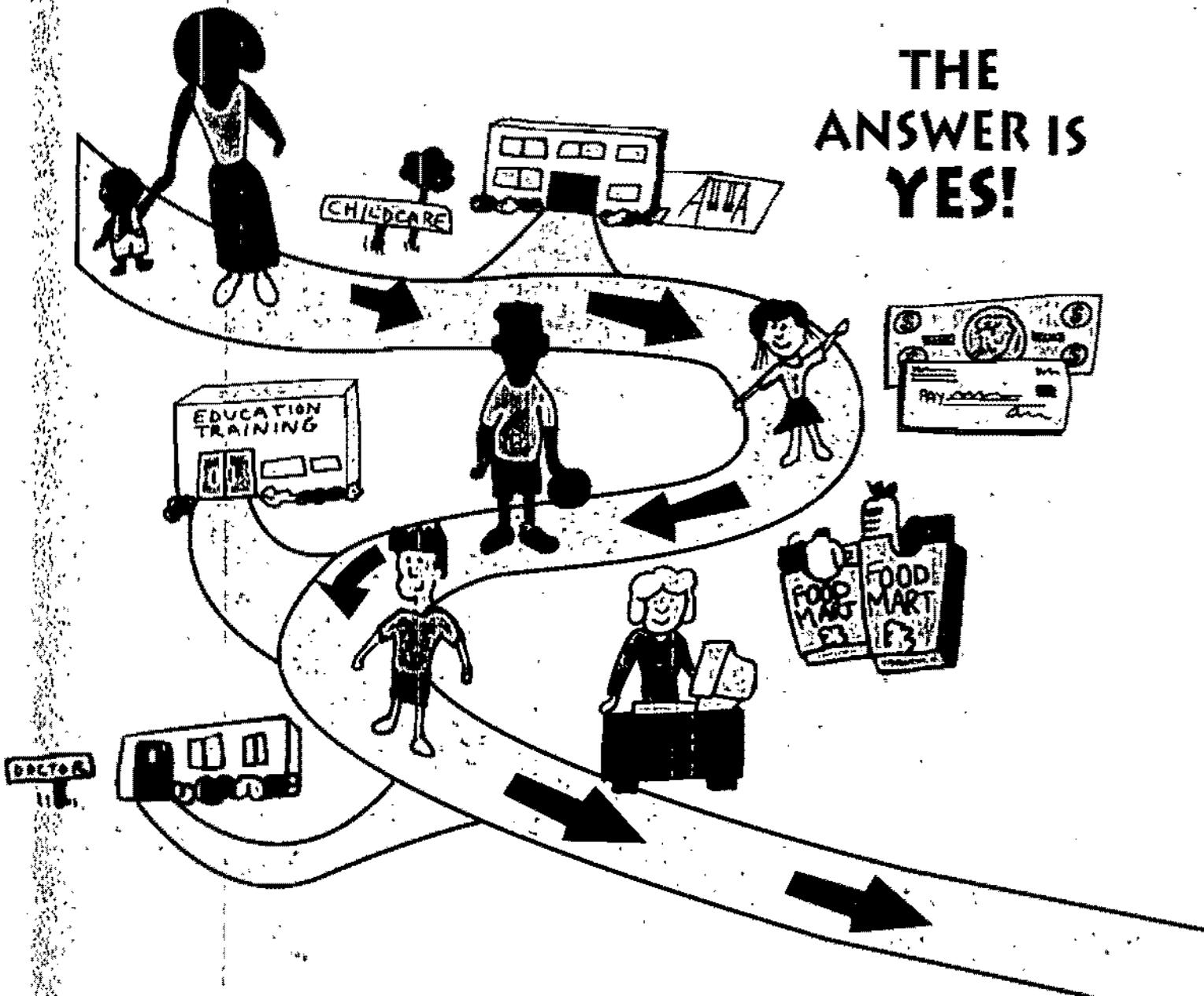
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Enclosures

LEAVING WELFARE FOR WORK ISN'T AS SCARY AS IT SEEMS

DID YOU KNOW YOU COULD WORK FULL TIME
AND STILL RECEIVE SOME BENEFITS?

THE
ANSWER IS
YES!



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Facts For Employers

EMPLOYERS CONNECTING EMPLOYEES TO BENEFITS FOR LOW INCOME WORKING FAMILIES

Did you know you can help your low income workers make more money, get help with family health coverage and child care at no additional cost to you?

✓ Check out these benefits that can help you hire and retain low income workers.

Children do not have to be on welfare to be eligible for Medicaid coverage. For example, both parents can work full time at minimum wage and their children under age six can qualify for Medicaid. A single parent with two children under age six can have income at twice the minimum wage and the children are eligible for Medicaid. If the children are over age six, they may still be eligible for Medicaid depending on total family income.

Most parents who leave welfare for work can receive Medicaid for up to one year - children too! After one year, depending on the family's income, the children may still be eligible for Medicaid coverage.

Most parents who leave welfare for work can receive help with child care expenses for at least one year. After one year, depending on a family's income and the availability of funding, the family may still qualify for assistance with child care expenses.

Low income families can qualify for Food Stamps while working full time. For example, a family of three with income at one and a half times the minimum wage may qualify for assistance through the Food Stamp program.

Low income working families can get more take home pay in their paycheck through the Earned Income Tax Credit (EITC). A portion of the cash can be received monthly and the remainder when they file their federal tax return, regardless of whether or not they owe taxes.

It's good business to be informed about benefits for low income working families.
Read on!

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