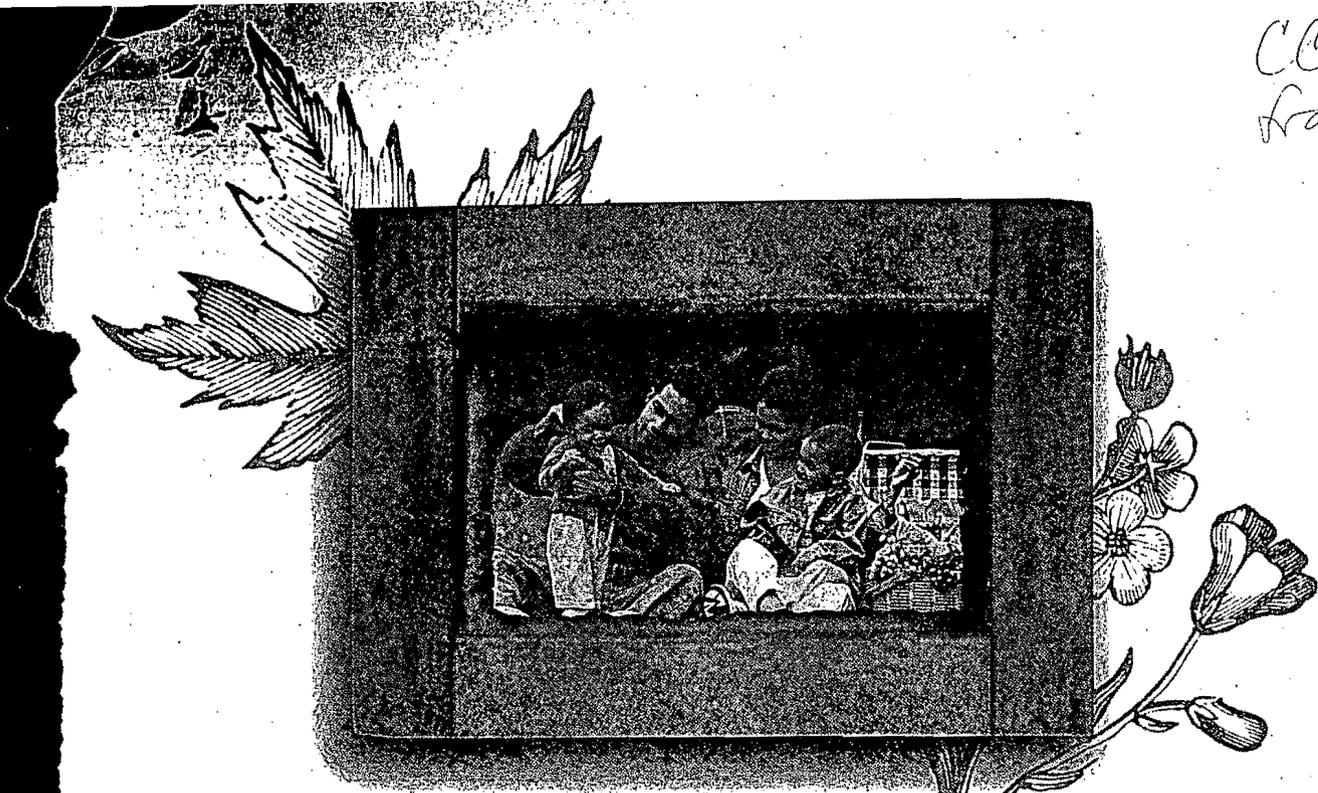


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What Policymakers Need to Know About **FATHERS**

By Tamara Halle, Kristin Moore, Angela Greene, and Suzanne M. LeMenestrel

Fathers have captured the nation's attention, and for good reason. High rates of divorce and out-of-wedlock childbearing have contributed to a substantial decline in the proportion of children living with their fathers. The public, policymakers, and the media express concern generally about the "breakdown" of the American family and specifically about the absence of appropriate male role models in the lives of many young people. Indeed, research fuels these concerns: Studies show that children who do not live with their biological fathers are at a higher risk for poverty, drug abuse, school drop out, incarceration, and teen pregnancy.

Consequently, public interest has grown for finding both direct and indirect ways to promote "responsible fatherhood." Both in everyday discussions and practical policy applications, this responsibility tends to be defined narrowly as financial responsibility. Regardless of whether a father actually lives with his child or interacts positively with his child, most policy initiatives related to fatherhood are designed to ensure that a father makes an economic contribution to his child's well-being.

Children clearly benefit when such basic needs as food, safe housing, and health care are regularly and adequately met. But a father's contribu-

tion to his child's well-being doesn't begin or end with his wallet. Americans also place great value on fathers as protectors, caregivers, role models, and loving parents who encourage their children's development in big and small ways every day. Increasingly, policymakers and practitioners are seeking and finding ways to promote this broader notion of father involvement—from initiatives promoting marriage in communities with high levels of single parenthood, to programs providing counseling and support to existing marriages, to workplace policies that release employed fathers and mothers to attend school meetings or take children to the doctor (Ooms, 1998). These newer efforts combine with longer-standing child support policies and job training programs to form a broad array of pro-fatherhood initiatives.

But these newer efforts are generally small and scattered, and evidence of their success is as yet limited. Many American children, especially those with limited contact with their fathers,

ment, such as a general scarcity of jobs in a community. Certain individual characteristics may also influence how involved a father is with his child. For example, research indicates that a father's level of involvement with his child is associated with his employment status, educational level, and the age at which he became a father.

To design policy initiatives that are effective promoting father involvement in children's lives it is valuable to consider all the variations in fathers' life circumstances which may affect the ability or willingness to be involved with their children. We begin our discussion with father involvement.

WHAT IS FATHER INVOLVEMENT?

There are several ways to think about father involvement. One way is to consider whether a father has contact with his child. Researchers use the term *accessibility* to refer to this form of father involvement (Lamb, Pleck, Charnov & Levine, 1987).

According to this definition of involvement, a large proportion of America's children currently have fathers who are limited in their involvement. In 1993, 26.5 percent of American children lived with only one parent, and an additional 2.4 percent lived with neither parent. Of those children living in single-parent households in 1993, only 2.1 percent

Involvement can also refer more specifically to the types of interactions that take place between a father and child, or the roles a father plays with regard to his child.

continue to lack sufficient financial, caregiving, and emotional support from their fathers. Some research and programmatic experience suggest that many "absent" fathers would like to be a strong, sustained, and essential presence in their children's lives (Federal Interagency Forum on Child and Family Statistics, 1998). Yet several factors can make this kind of relationship difficult to maintain. Nonresident fathers may have limited contact with their children because of strict custody agreements, the distance they live from their children, or the nature of their relationship with their children's mothers (Arendell, 1992; Dudley, 1991; Ray & Hans, 1997). There are also structural constraints to father involve-

lived with their biological father (NICHD Family and Child Research Network, 1997).

Involvement can also refer more specifically to the types of interactions that take place between a father and child, or the roles a father plays with regard to his child. Researchers call this form of involvement *engagement* (Lamb et al., 1987). For example, fathers may engage in positive, warm, and nurturing activities with their children. Or they may serve as a role model, teacher, and disciplinarian to their children. Fathers may also serve as protectors, moral guides, or special playmates to their children. These are roles fathers can and do assume whether they live with or apart from their chil-

children, whether they provide financial support, and how much support they provide.

Researchers agree that both the quality of father-child interactions and the quantity of interactions are important to children's development. Researchers who study fathers contend that warm, supportive interactions with an engaged father or father-figure can benefit children both intellectually and socially, even if the interactions are not frequent or the father does not live with the child (Pleck, 1997).

Responsibility is the third way researchers characterize father involvement (Lamb et al., 1987). Researchers think of responsible parenting as being involved in many forms of support and care of children, including and beyond financial support. Many low-income, nonresident fathers who do not provide financial support through the formal child support enforcement system still contribute "in kind" support such as food, clothing, or toys for their children (Achatz & MacAllum, 1994). A recent national study found that married fathers are the single most common caregivers of preschool-aged children who have working mothers (Casper, 1997). Other examples of responsible, involved fathering include providing tuition and health insurance, or taking a child for medical care or attending school meetings.

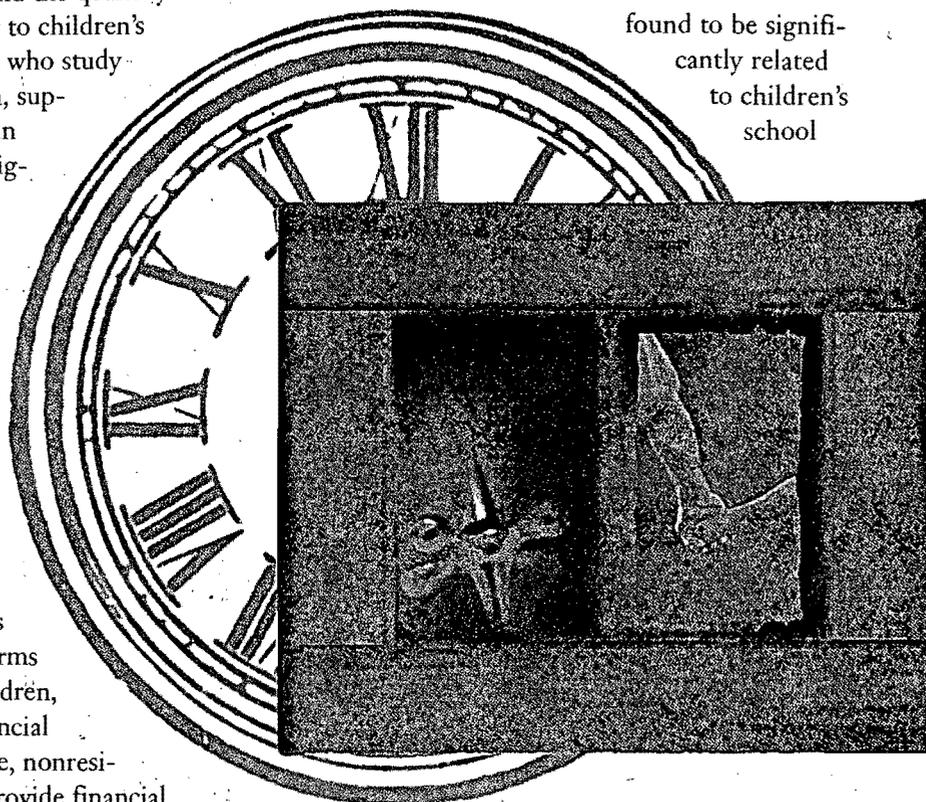
Not all fathers who live apart from their children are uninvolved in their children's lives. But some are, either because they choose to be or believe they have no alternative. The factors that contribute to father absence need to be examined further so that fathers and children can be accurately targeted for policies and programs that promote many forms of father involvement—financial, physical, and emotional.

DOES FATHER INVOLVEMENT MATTER FOR CHILDREN?

Although the amount of research concerning fathers and children is dwarfed by the amount of research on mothers and children, the exist-

ing data show that father-child interactions are important for children's development. For instance, father involvement both at home and at school has been

found to be significantly related to children's school



success—even after accounting for mother involvement (Mosely & Thomson, 1995; Nörd, Brimhall & West, 1997). Observational studies have shown that paternal praise (as opposed to harsh criticism or indifference) is associated with higher school achievement, higher educational goals, and better classroom behavior (Feldman & Wentzel, 1990; Radin, 1986; Smith, 1989; Wentzel & Feldman, 1993).

Based on available research, the negative effect of father absence on children's well-being is better documented than the positive effects of father involvement. Children who have infrequent or inconsistent contact with their fathers are at higher risk for a host of negative outcomes. One major disadvantage is poverty. Over the last 30 years, the median income of female-headed households has been consistently less than 35 percent of the median income of two-parent households (U.S. Department of Health and Human Services, 1998). Furthermore, children growing up in families headed by a single mother are five times more likely than children in two-parent families to be poor. Other studies indicate that children from divorced families or

out-of-wedlock unions are somewhat more likely than children from two-parent families to use alcohol and drugs, become teen parents, and drop out of school (Amato, 1993; Amato & Booth, 1997). In addition, boys with absentee fathers are twice as likely as boys in two-parent families to be incarcerated, regardless of variations in background characteristics such as parents' educational level, race/ethnicity, and income (Harper & McLanahan, 1998). Thus, father involvement can be beneficial to children's development by supporting positive outcomes and buffering children from negative outcomes.

ness of this link between family structure and family income by explicitly promoting marriage and discouraging nonmarital childbearing.

Increasingly, researchers are looking closely at the implications of various family configurations for children's well-being. Here, we briefly review findings about father involvement in family configurations that policymakers tend to focus on the most: two-parent households and father-absent households. We also review research on cohabiting households (or households in which parents live together but are not married) since recent Census data indicate that a significant



DOES IT MATTER IF CHILDREN LIVE WITH THEIR FATHERS?

High rates of out-of-wedlock childbearing, divorce, and remarriage mean that a larger percentage of American children live apart from their biological fathers today than in generations past. Does this matter to children's well-being? Data on family income, as previously mentioned, as well as data on welfare status, suggest that it does. The vast majority of families receiving welfare are headed by a never-married, divorced, or separated mother. Indeed, the 1996 welfare reform law reflects policymakers' aware-

portion of births to unmarried women are births to women who are in cohabiting relationships (Lugaila, 1998). (A limited number of studies, not discussed here, have also looked at father involvement in stepfamilies and single-father households.)

Two-parent Households Children who live with both of their biological parents in a low-conflict household fare better than children in

other family configurations. These children enjoy more contact with their fathers and they are better off financially than children in single-parent families. In addition, they also appear to have more optimal development. Even after controlling for family socioeconomic status, race/ethnicity, and other background characteristics, children from divorced families have been found to be less likely to complete high school and more likely, as adults, to be in low-wage jobs than children from intact families (Amato, 1993; Amato & Booth, 1997). Furthermore, children growing up in two-parent families are more likely to get better grades and to have fewer behavior problems than children from single-parent families (McLanahan & Sandefur, 1994). Still, findings should be kept in perspective. The differences between children with one parent and children with two biological parents are moderate to small (Zill, Morrison & Coiro, 1993). Growing up in a single-parent household increases a child's risks, but it does not pronounce a life sentence of failure.

Nonresident Fathers Most studies to date have not distinguished among divorced, separated, and never-married fathers. Combining all these types of nonresident fathers, researchers find them generally less involved with their children than resident fathers, and to become less involved over time (National Commission on

Children, 1991; Nord et al., 1997). One longitudinal study of 400 children of African American teen mothers found that over time, previously married fathers (i.e., divorced and separated fathers) were much more likely than never-married fathers to continue supporting their children (Furstenberg & Harris, 1993).

Two national studies of unwed fathers show that, although the vast majority of fathers remain in close contact with their children in the first two years of life, their contact decreases rapidly once children leave early childhood, with only 20 percent of unwed fathers visiting their school-age children at least once a year (McLanahan, Garfinkel, Brooks-Gunn & Zhao, 1998; Lerman, 1993). Results of studies are generally mixed as to whether nonresident father-child contact has a positive, negative, or null effect on child well-being (Furstenberg, Morgan & Allison, 1987; King, 1994; Peterson

& Zill, 1986). The discrepancies in findings may be due in part to inadequate measures of father-child contact, particularly with regard to distinguishing between positive and negative interactions.

Regardless of current marital status, noncustodial fathers historically have been less than forthcoming in their financial responsibilities to their children. Nonresident fathers who have visitation rights or joint custody, however, are more likely than those with neither visitation nor custody rights to pay some or all of their child support (Knitzer & Bernard, 1997). Although a clear causal association has not been established, this information suggests that fathers who are able to maintain emotional connections with their children will remain involved in other ways as well, including fulfilling their financial responsibilities to their children. Studies find that nonresident fathers' financial contributions are related to better emotional, academic, and behavioral outcomes for children (Furstenberg, Morgan & Allison, 1987; King, 1994; Knox & Bane, 1994).

Cohabiting Couples Nearly one-third of all births occur to unmarried women, but not all of these women are raising their children alone. Forty percent of nonmarital births occur to cohabiting couples (Bumpass & Lu, 1998). Research on cohabiting couples is limited, and rarer still is research that looks at the effects of this family configuration on child well-being. We know from research that children living within cohabiting households will fare better economically if the cohabiting partner is contributing financially to the household, but these children still do not approach the economic security of children living in married-couple households (Manning & Lichter, 1996). These results do not specify, however, whether the biological father is residing in the household. We also know that cohabiting relationships in the United States are considerably less stable than legal marriages, and marriages that follow cohabitation are less likely to last than marriages not preceded by cohabitation (Lillard, Brien & Waite, 1995; Axinn & Thornton, 1992). This suggests that children of cohabiting couples may experience disruption in their social and economic environments over time.

ARE DIFFERENCES IN FATHER INVOLVEMENT RELATED TO RACIAL OR ETHNIC BACKGROUND?

More similarities than differences are found across racial/ethnic groups with regard to fathers' attitudes and behaviors toward their children. When variations do occur, they occur more between fathers who differ in socioeconomic status than in racial/ethnic background. For example, researchers have found that middle-income Mexican American fathers are similar to middle-income white fathers in their emphasis on the "provider" role of the father, and middle-income African American fathers are similar to middle-income white fathers in their attitudes toward childrearing and their level of involvement with their children (Mejia, 1975). Low-income fathers from African American, white, and Mexican backgrounds have been found to express similar concerns for their children's welfare and to care for their children in similar ways (Bartz & Levine, 1978).

One study that documented differences looked at racial/ethnic variations in father behavior. Nonresident African American fathers in this national sample were more likely to visit their children and to participate in childrearing decisions than nonresident white or Hispanic fathers (King, 1994; Lerman, 1993; Mott, 1990; Seltzer, 1991).

In general, there is cross-cultural consensus on the importance of the fathering roles of provider, protector, caregiver, and teacher (Joe, 1996). Nevertheless, the emphasis placed on each of these fathering roles sometimes varies depending on the cultural background of the father. For instance, Native American fathers have been found to identify more strongly with the roles of protector and disciplinarian rather than economic provider, perhaps in response to very high levels of unemployment in many Native American communities (Keltner, 1996). Similarly, low-income African American fathers have been found to see themselves more as a source of emotional support to their children, rather than economic support (Ray & Hans, 1997). In these cases, bleak economic conditions rather than cultural background per se may be leading fathers to seek out alternative fathering roles.

WHAT KEEPS MEN FROM BEING INVOLVED FATHERS?

A father's ability or willingness to be a responsible and involved father is influenced by many factors, including (but not limited to): the man's level of education or income, whether he lives with or

apart from his children, his cultural background, and his own family background, whether he was married when the child was conceived or born, and his current relationship with the child's mother. Until recently, many of these constraints have not been widely recognized.

We review some of the barriers to father involvement and some of the individual characteristics of fathers which are associated with (and may therefore influence) father involvement. Two cautions apply. First, this is in no way an exhaustive list. Second, any discussion of individual father characteristics needs to be qualified by the realization that there are sometimes complex relationships among these background characteristics. For example, it is widely acknowledged that recent immigrants and ethnic minorities are disproportionately represented among the low-income population. Although it is often hard to disentangle the effects of, say, socioeconomic status from race/ethnicity, we review what is known about each of these factors' influences on fathering behavior separately, noting variations among and within groups whenever possible.

Socioeconomic and Work-Related Factors Due in part to the emphasis on the father's role as "economic provider," unemployment often negatively affects the relationship between a father and his children. If they are married, unemployed fathers are more likely to leave or to limit their involvement with their families. If they are unmarried, they are less likely to marry or assume responsibility for children born outside of marriage (Elder & Caspi, 1988; Hawkins, 1992; Wilson, 1987). Underemployment and unstable employment have similar effects (Sullivan, 1993). Conversely, when fathers are able to contribute financially to their families, they are more likely to marry or to remain invested in their marital or partner relationship and to remain involved with their children (McAdoo, 1986). Even among families on public assistance, fathers who worked sometime during the year were more likely than their unemployed counterparts to engage in childrearing activities and to maintain quality relationships with their young children (Danziger & Radin, 1990).

Likewise, low-income fathers who work or are seeking work may be more likely to support their children financially. Preliminary results from the Parents' Fair Share demonstration, the

(Continued on page 28)

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largest national demonstration program for unemployed noncustodial parents of children on welfare, suggests that noncustodial fathers can be encouraged to contribute child support payments if certain supports are in place. For example, Parents' Fair Share provided fathers with employment and training services, peer support groups, temporary reductions in child support orders (until employment was secured), and the offer of mediation services between custodial and noncustodial parents (Doolittle, Knox, Miller & Rowser, 1998). Additional services, such as job retention services, may also be useful to fathers who are prone to irregular, low-paying jobs (Doolittle et al., 1998).

Of course, having a job, even a high-paying job, does not guarantee a strong father-child relationship. The type of employment that fathers have, the quality of the work environment, and the work schedules that fathers hold may all affect fathers' interactions with their children. Fathers in highly stressful occupations are more likely to withdraw from their wives and children, and are more likely to be angry and impatient with their children; they are also less likely to provide childrearing support to their wives (Repetti, 1989, 1994). Work schedules can also affect father-child interaction and child well-being in several ways. For example, flexible work schedules may afford fathers more opportunities to interact with their children and help with child care, while jobs that require frequent travel often preclude opportunities for father-child contact. Likewise, fathers who work long hours may be able to provide adequate financial support for their families, but at the cost of reduced time to interact with their children (Zick, 1997).

Educational Factors Educational status also affects father-child interactions. Data gathered by the National Center for Education Statistics indicate that highly educated fathers are more likely to be involved in their children's schooling than fathers who have not completed high school (Nord et al., 1997). But only half of the fathers (52 percent) of children below age 18 in the United States have achieved more than a high school diploma (Knitzer & Bernard, 1997), which has implications not only for fathers' school involvement, but also for fathers' ability to support their children financially.

A longitudinal, national study conducted between 1980 and 1995 shows that parental education level is positively associated with many indicators of long-term well-being for children including high rates of adolescent self-esteem, life satisfaction, and social integration, and the child's own eventual educational attainment, marital quality, and marital stability (Amato & Booth, 1997). These effects were strong, even after taking account of socioeconomic background. In sum, children of highly educated parents are generally better off in the long run than children of poorly educated parents.

Geographic and Transportation Factors The distance that a nonresident father lives from his child can be a major determinant of the frequency of visitation. Research shows that fathers who live far away from their children are less likely to remain involved in their children's lives, especially as children get older. Furthermore, many low-income fathers lack the ability to get to their children easily, even if they live fairly nearby. Transportation problems also figure prominently in low-income fathers' ability to secure maintain employment, which can also affect father involvement.

Timing of Parenthood The age at which a man becomes a father can have a profound effect on his involvement with his child. Research shows that there are distinct differences in father behavior depending on whether a man becomes a father in his teens or 20s or later on in life.

Due to low rates of marriage and high rates of divorce among teenage parents, adolescent fathers have less contact with their children than do older fathers. Teenage fathers are often unprepared for the financial and emotional responsibilities of parenthood, which in turn may contribute to low levels of involvement with their children (Furstenberg, Brooks-Gunn, & Chase-Lansdale, 1989). Teen fathers are also less likely to live with their children, and therefore will have fewer opportunities for interacting with them. Being young or unmarried, however, does not automatically mean a father will be uninvolved in his child's life. A recent national study shows that nearly half of young unwed fathers reported visiting their infants at least once a week (Mott, 1990). But, as mentioned before, these fathers are likely to reduce their visitation and other support as children get older.

On the other hand, fathers who delay child-bearing are more likely to be involved in their children's lives. One reason is that older men are more established in their educational and career paths and in their marriages. They may be better able to balance the demands of family and career, and they generally have more financial resources to support their children.

Children born to older couples are more likely to be planned and wanted (Brown & Eisenberg, 1995). Older fathers (i.e., men who become fathers in their late 30s or more) have been found to be more responsive and affectionate to their young children, more helpful with housework and child maintenance, and more satisfied in the parenting role than are younger fathers (Coltrane & Ishii-Kuntz, 1992; Cooney, Pederson, Indelicato & Palkovitz, 1993; Volling & Belsky, 1991).

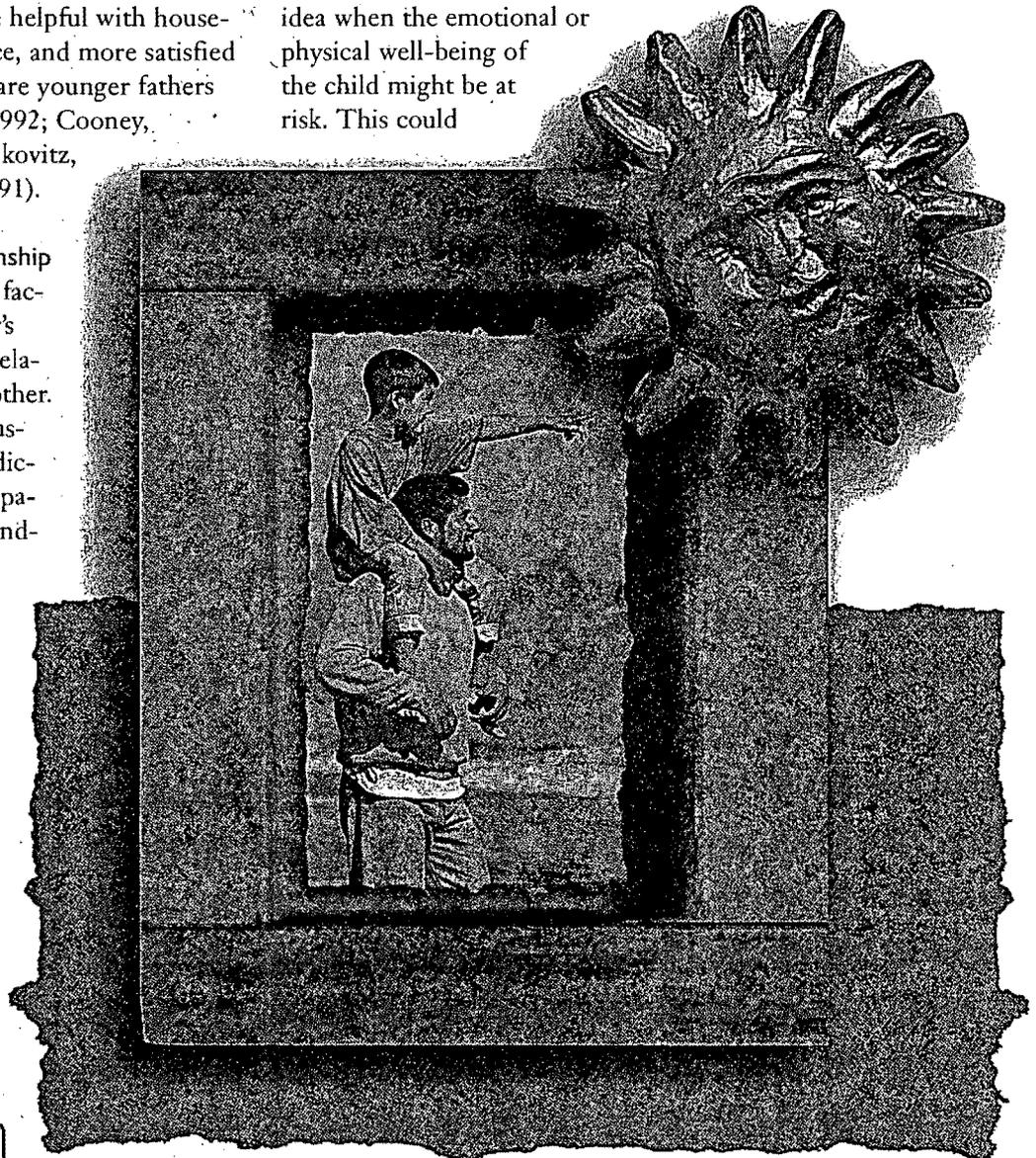
The Mother-Father Relationship

One of the most important factors in determining a father's level of involvement is his relationship with the child's mother. Within a marriage, good husband-wife relations are predictive of greater father participation in child care. Similar findings are reported for cohabiting couples. On the other hand, a high level of marital/household conflict can have detrimental effects on the child (Cherlin et al., 1991). When the mother and father are not married, and are not living together (as is the case with divorced or never-married couples), the mother may serve as a "gatekeeper" and regulate contact between the father and child, using financial or other criteria to determine access. For example, one study of low-income single mothers found that mothers allowed contact between child and father if they viewed the father as having some potential to be a financial provider (Ray & Han's, 1997). Furthermore, there is an increased likelihood of

father-child contact if child support payments are made regularly. And studies of divorced couples find that provision of child support is more likely if child support agreements are reached amicably (Argys, Peters, Brooks-Gunn & Smith, 1996). Taken together, the research shows that harmonious relations between mothers and fathers benefit children regardless of whether the family lives under one roof.

WHEN IS FATHER INVOLVEMENT NOT A GOOD IDEA?

Father involvement is not a good idea when the emotional or physical well-being of the child might be at risk. This could



occur if fathers are physically or emotionally abusive to their children or their mothers. For instance, a small case-control study of low-income women and children revealed that both fathers' substance abuse and fathers' physical

abuse of their children were associated with adverse behavioral outcomes for children (Perloff & Buckner, 1996). Under such circumstances, children would be better off if their contact with their fathers is limited or carefully monitored.

IMPLICATIONS FOR POLICY

The research reviewed above confirms that fathers are important to children not only for the money they can provide, but also for supporting a child's emotional and intellectual development. But not all fathers are involved in their children's lives. Some, especially nonresident fathers, make little or no effort to be involved with their children in a meaningful way; others choose or allow themselves to

Help Men to Increase Their Earning Capacity

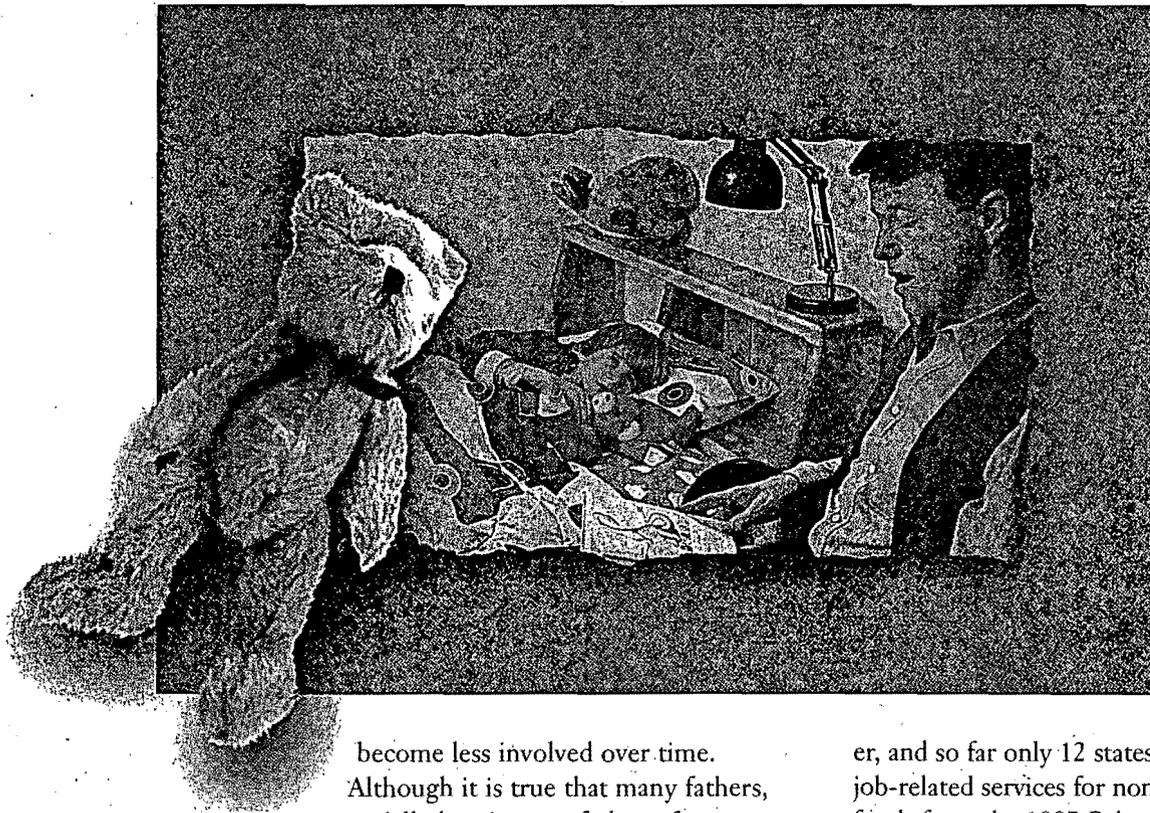
A review of the research suggests that the higher a father's educational or income level, the more likely he is to support his child financially and to be involved in his child's life. This is true regardless of whether the father is young or old, or living with or apart from his children. One policy implication of these findings is that the quantity and the quality of father-child interactions may be promoted by investing in the educational and vocational training of fathers. Increasing men's earning capacity will make them better able to support their children financially, and may also make it more likely that mothers will allow nonresident fathers to be involved in the children's lives in other important ways.

The new welfare reform legislation addresses

this issue. The Temporary Assistance for Needy Families (TANF) program gives states the flexibility to include nonresident fathers as part of a TANF-eligible family, thus making them eligible for job training formerly reserved for custodial parents (Bernard, 1998).

States are not required to include fatherhood-related programs in their welfare reform programs, however,

and so far only 12 states plan to implement job-related services for noncustodial fathers using funds from the 1997 Balanced Budget Act (Knitzer & Page, 1998).¹ The extent to which states are actually reaching out to nonresident fathers in this way, and the effect such programs have on low-income fathers and children, needs to be studied further.



become less involved over time.

Although it is true that many fathers, especially low-income fathers, face constraints on their full involvement with their children, this reality cannot become an excuse for or an acceptance of uninvolved fathers. The research literature can help policymakers find ways to encourage or enable fathers to become actively and positively involved parents in their children's lives.

¹ Nine of these 12 states plan to supplement with state funding. An additional 17 states intend to use state funding to support job-training for noncustodial parents; 22 states have no plans to implement such an effort.

Encourage Men to Wait Before They

Father Children Another policy implication drawn from the research is that men should be encouraged to delay childbearing until they are able to support their children financially, emotionally, and practically. A broad array of public and private programs exists to discourage teen childbearing, but many focus solely on girls. To the extent that these programs focus on males, they typically target adolescent males. But it is not only teens who could benefit from programs that encourage contraceptive use or abstinence. A man of any age who fathers a child without intending to is less likely to embrace the parenting role than a man who intends to become a father. Family planning and other services designed to delay unintended pregnancy may therefore want to consider extending their services to include outreach to men of all ages. Indeed, most nonmarital births are unintended (Brown & Eisenberg, 1995). Planned pregnancies within a low-conflict marriage generally represent the optimal environment for childrearing (Amato & Booth, 1997; Brown & Eisenberg, 1995; Cherlin et al., 1991; McLanahan & Sandefur, 1994).

Look for Ways to Strengthen Existing Families

Child well-being is not guaranteed even within a two-parent household. Multiple stressors, including financial burdens and parental conflict, can negatively affect a child's development (Amato & Booth, 1997; Cherlin et al., 1991). As noted previously, many low-income fathers limit their involvement with their children because they feel that if they cannot economically provide for their children, they cannot be involved in other ways. This suggests that economically disadvantaged fathers may be more likely to stay connected to their children if they develop broader notions of what it means to be an involved, responsible father. The importance of being physically and emotionally supportive of children needs to be stressed with fathers of all economic backgrounds. Also, fathers may need basic information on child development to better understand their children's needs at different developmental stages. Nurse home visiting programs which help educate parents about child development and parenting behavior prior to and after the birth of a child can greatly reduce the incidence of abuse (Olds, 1997). Vermont's program to visit all

A man of any age who fathers a child without intending to is less likely to embrace the parenting role than a man who intends to become a father.

families with newborns and provide other services to families is linked with a decline over time in child abuse (Hogan, 1998).

Another way to strengthen families is to help married mothers and fathers get along better with each other. The research shows that high levels of conflict are detrimental, not only to the marriage relationship, but also to the child's well-being. Policymakers may want to consider the costs and benefits of including marriage or couples counseling or family therapy under medical benefits. Revising the tax code to reduce the marriage penalty may also encourage marriage among cohabiting couples.

Help Nonresident Fathers to Be Involved in More Ways than One Another important conclusion that is drawn from the research is that men who do not live with their children are less likely to have ongoing relationships with their children as the children get older. Not only do nonresident fathers reduce their emotional and physical availability to their children over time, but they also often avoid their financial responsibilities as well.

Policies which affect nonresident fathers tend to focus on financial responsibility and, thus, reinforce the view that a father is only useful for his monetary contributions to his children. But fathers make other contributions to children's well-being. Nonresident fathers especially need to be encouraged to express other forms of

parental involvement, including accessibility and engagement. Even outside of marriage, the relationship with the mother is critical to the amount and type of relationship that a father can establish with his child. As stated earlier, mothers often act as gatekeepers to the children. Policies which help mediate or facilitate communication and cooperation between parents can promote better outcomes for children. Courts need to appreciate this when dealing with custody and visitation issues. They should focus on helping men be the best fathers they can be, rather than solely "making men pay."

In sum, policies which help sustain or build strong marriages or which help absent fathers maintain active and positive roles in their children's lives may serve to promote children's positive development or prevent negative outcomes for children.

Guard Against Involvement That May Be Harmful to the Child Although most of the existing research evidence indicates that father involvement is good for children, we also have evidence that father involvement can sometimes be harmful to children. If there is excessive conflict in the home, or physical or emotional abuse, a child's well-being may be in serious jeopardy.

Encourage More Research on Fathers There is much we still do not know about fathers and their influence on children's development.

Unfortunately, existing national surveys of families miss many fathers. Nonresident fathers, in particular, are rarely included in national studies, partly due to the difficulty and expense in locating them. Fathers who are incarcerated or who live in military facilities are not included in household samples. Most studies obtain only minimal information about fathers, and they usually ask mothers to report on fathers rather than talk to fathers directly. Collecting information on fathers from mothers is problematic because the information could be biased or incomplete, especially if the father does not live in the household.

Much of the current data on father involvement that is available from smaller-scale studies is on white, middle-class fathers who live with their children, or low-income African American fathers who do not live with their children. Fathers who remain understudied at this time include Native Americans, Hispanics, Asians,

and recent immigrants. Since nearly one in five current births occur to mothers born outside of the United States, and the immigrant population is continuing to grow, understanding the behavior of foreign-born fathers will become increasingly important in the years to come. Other understudied groups include low-income whites, middle-income African Americans, and working-class fathers of all racial/ethnic backgrounds. Young, never-married fathers are also understudied. Both researchers and policymakers need to understand more fully fathers from various ethnic and socioeconomic backgrounds to assess the effectiveness of current social policies and to better serve all U.S. families. Three new and emerging large-scale surveys (the Early Childhood Longitudinal Study - Birth Cohort 2000, the Early Head Start Father Studies, and the Fragile Families and Child Well-Being Project) will potentially provide much needed data to address existing gaps in our current understanding of the diversity of fathers and their relationships with their young children.

Variations in the background characteristics and life circumstances of fathers affect fathers' roles and level of involvement with their children. Policies which aim to help fathers increase their involvement in their children's lives should be sensitive to the barriers many men face in being as involved as they would like to be. While it is important to have uniform policies which benefit all fathers and families, policies should also reflect the socioeconomic circumstances of fathers residing within communities. This requires at least some flexibility within a policy initiative. In particular, family policies should look beyond the monetary contributions that fathers should make and help support fathers' full involvement in their children's lives. In the end, fostering positive father-child relationships may contribute to greater financial support as well. ●

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being viewed primarily as a poverty issue, welfare really stands at the center of a broader social conflagration even more profound than the vital issue of economic self-reliance: the demise of marriage and the increasing disappearance of fathers from families. Our children do need working parents, but they need their fathers even more.

Rather than simply helping single-parent households figure out a way to generate earnings in the absence of a father, state reforms must find ways to bring more fathers back into (or into for the first time) the lives of their children. In this article, we lay out strategies for how states can make fatherhood and marriage explicit and integral parts of welfare reform.

Don't forget fatherhood

Families are the primary institutions through which we protect and nurture our children, and upon which free societies depend for establishing social order and promoting individual liberty and fulfillment. However, over the past several decades the United States has been experiencing a dramatic decline in the institution of marriage and family. Children are increasingly raised outside of two-parent families. More precisely, there has been a decline of fatherhood, for when marriages fail, or when children are born out of wedlock and a two-parent family never forms, it is almost always fathers who are absent. The absence of fathers has, in turn, severely increased the life risks faced by their children.

As state officials launch new welfare reforms, they must not lose sight of the larger issues of fatherhood and marriage. At the least, this requires addressing the ability of fathers to financially support their children. But fathers are important to the well-being of children for far greater reasons than merely the economic. Their involvement as nurturers, disciplinarians, teachers, coaches, and moral instructors is also critically important to the healthy development and maturation of children.

Given the importance of the father's role, welfare reform must advance policies that make marriages more secure and out-of-wedlock childbearing and single parenting less frequent. This is not to say that all fathers are good for their children and that all marriages should be saved. Separations, and even

Fathers and welfare reform

WADE F. HORN & ANDREW BUSH

AMERICA is embarking upon a dramatic new course in the way it provides assistance to our nation's poorest families and their children. Recently enacted federal welfare reforms have altered both the purpose and the form of the nation's principal cash-assistance program, Aid to Families with Dependent Children (AFDC). Re-titled Temporary Assistance for Needy Families (TANF), the program is no longer to serve as a long-term replacement for parents' earnings. Rather, aid is now to be used to promote long-term self-sufficiency. The new law also gives states the responsibility for determining virtually all the standards and requirements for their TANF programs. Although in most states dramatic changes have not yet happened, the opportunity for revolutionary reform has never been greater.

To date, reforms have focused almost exclusively upon welfare-to-work strategies. But if America is to succeed at this grand new experiment, only part of what needs to be done involves promoting work among welfare recipients. Despite

divorce, are sometimes necessary. But despite this, the widespread trend toward fatherlessness must be reversed, and welfare reform is an important place to start reversing it.

The problem is that strategies for promoting fatherhood and marriage are, to a very large extent, in conflict with those that seek to help single mothers achieve self-sufficiency through work. Indeed, a welfare system that helps single mothers become employed, but ignores the need to promote fatherhood and marriage, may only lead to more single parenting by mothers. Yet, despite increasing public concern about the problems of illegitimacy and fatherlessness, most welfare-reform efforts currently focus almost exclusively on moving unwed mothers into the paid labor force.

In part, the reason for the current focus on welfare-to-work strategies is that we know much more about promoting work than we do about making families form or keeping them together. But marriage is also something about which Americans today are considerably ambivalent. Because fatherhood and marriage frequently touch upon difficult, painful, and highly personal decisions for many Americans, we as a nation have been reluctant to address such matters through public-policy reforms. There is also the awful specter of domestic violence which leads some to believe that marriage is a "trap" for women. As a consequence, attempts at welfare reform have rarely involved explicit policies to promote marriage. Instead, most efforts at welfare reform have proceeded with what many proponents concede is ultimately a secondary, but at least attainable, strategy: improving the way we help single-parents confront their struggle for self-sufficiency.

This apparent conflict can be resolved by understanding that efforts to increase workforce attachment, increase marriage rates, decrease out-of-wedlock childbearing, and increase father involvement are not goals in and of themselves but, rather, means for achieving welfare's historic and, we believe, most important goal—improving the well-being of children. Each of these strategies is vitally important if we are to fundamentally reform a system that has trapped too many families and children in long-term dependency.

Of course, welfare reform cannot, by itself, solve the problems of fatherlessness and divorce any more than it alone will

ever, by itself, solve the problem of poverty. So much depends upon both individual choices and broad societal and cultural influences. Yet, welfare policy can have a substantial impact on the decisions many people make and how they think about life choices.

A reconstruction of public aid

All available evidence suggests that the most effective pathway to involved, committed, and responsible fatherhood is marriage. Research has consistently found that unmarried fathers, whether through divorce or out-of-wedlock fathering, tend over time to become disconnected, both financially and psychologically, from their children. About 40 percent of children in father-absent homes have not seen their father in at least a year. Of the remaining 60 percent, only one in five sleeps even one night per month in the father's home.

Unwed fathers are particularly unlikely to stay connected to their children over time. Whereas 57 percent of unwed fathers visit their child at least once per week during the first two years of their child's life, by the time their child reaches seven and one-half years of age, visits by the father drop to less than 25 percent. Approximately 75 percent of men who are not living with their children at the time of their birth never subsequently live with them. Even when unwed fathers are cohabitating with the mother at the time of their children's birth, they are very unlikely to stay involved in their lives over the long term. Although a quarter of nonmarital births are to cohabitating couples, six out of 10 cohabitating couples never go on to marry, and those that do are more likely eventually to divorce than those couples who bear children within the marriage bond. Remarriage—or, in cases of an unwed father, marriage to someone other than the child's mother—makes it especially unlikely that a non-custodial father will remain in contact with his children.

The inescapable conclusion is this: If we want to increase the proportion of children growing up with involved and committed fathers, we will have to increase the number of children living with their married fathers. Unmarried men, and especially unwed fathers, are simply unlikely to stay in contact with their children over the long term.

Of course, all marriages are not ideal. Domestic violence and irreconcilable differences will, at times, necessitate single-parent families. It is not, therefore, our view that either the ideal divorce rate or the ideal out-of-wedlock birth ratio ought to be zero. But neither should the divorce rate be 50 percent or the out-of-wedlock birth ratio be nearly 33 percent; both should be much closer to zero than they currently are, particularly given the connection between welfare dependency and the absence of a father in the home.

Thus, while acknowledging the inevitability of divorce and even out-of-wedlock childbearing in some circumstances, states must pursue a pro-marriage welfare-reform strategy. As pointed out by no less a liberal family advocate than Hillary Clinton, society requires a critical mass of married, two-parent families, both to raise their own children well and to serve as models for those who are being reared outside of the "conventional" family. The great tragedy today is that there are communities—especially low-income communities—where we have already lost that critical mass. Welfare must be transformed from a system that systematically discriminates against fathers and marriage to one that promotes responsible fatherhood and marriage. The question is how.

We recommend that states pursue five general strategies, all of which should be built into a comprehensive reconstruction of public aid which aims to strengthen two-parent families and to make single parenting less frequent. At the new system's core, assistance should establish a clear preference for marriage; it should help both current and potential fathers succeed at work so that they are more able and likely to commit themselves to marriage and responsible fatherhood; and it should establish clear disincentives for men who father children out of wedlock. Beyond this, though, states should also promote adoption when children are born out of wedlock and greater father involvement when adoption is rejected.

I: Privileging marriage

Various welfare rules have, over the years, functioned to discourage marriage and even father involvement in the lives of children. In particular, AFDC generally has had a variety of eligibility rules that are more restrictive for two-parent, as

compared to single-parent, households, creating disincentives for marriage. States can begin to make welfare more father and marriage friendly by eliminating systemic preferences that give advantages to single-parent families over two-parent, married families.

But simply making welfare neutral when it comes to marriage is insufficient. Rather, to reinstate marriage as an ideal in low-income communities, states will need to construct explicit preferences for marriage. Of course, certain benefits must remain universally available, especially nutrition, immunization, and health-care programs. "Limited-supply" welfare benefits, on the other hand, can be distributed in support of two-parent, married households.

Examples of limited-supply benefits include enrollment slots in Head Start, public-housing units, financial aid for education expenditures, and job training. In the case of limited-supply benefits, a rule must be used to determine who actually receives the benefit. Heretofore, the rule has been either "first come, first serve" or "the most in need," which often translates into single-parent households. If we are serious about encouraging marriage, and by extension fatherhood, we should make these limited-supply benefits available *first* to married, two-parent families.

Some will argue that this is unfair, that single-parent households are, in fact, the most in need. But this argument ignores the fact that, until the late 1960s, welfare benefits frequently did privilege marriage—many public-housing projects, for example, gave preference to low-income married couples over single heads of households. And the disappearance of marriage in low-income neighborhoods corresponds with the dismantling of this preference for the married poor. Thus, if we want to revitalize marriage in low-income neighborhoods, we will have to alter the current preference for single-parent households in favor of married couples.

We do not believe that by privileging marriage in welfare policy, every potentially welfare-eligible couple will consider the size of their welfare benefit in the "heat of passion"—although this might happen more often than many think. What we do believe is that public policy, including welfare policy, can increase the degree to which our culture respects and

values marriage. Government programs do not fix (or foul) every problem they touch, but policy surely has its influence upon how citizens view the decisions they make. Whether intentionally or not, welfare policies convey messages about what society thinks is right and wrong and about the moral responsibilities society expects its citizens to fulfill. This is not to say that we should be intolerant or fail to come to the aid of those who do not or cannot meet those standards. But welfare policy should convey an unambiguous message about what is important to the well-being of children. One very important ingredient for the well-being of children is growing up in a stable, two-parent household. Most often, this will require that parents be married.

II: Enhancing men's marriageability

Increasing the workforce attachment of parents on welfare is an important part of an overall welfare strategy. Work, even at low-wage levels, increases the amount of earned income available to their families relative to welfare and sets an example of work for children. Successful workforce attachment also requires parents to assume and maintain a serious responsibility, and, as they begin to exercise the responsibility of supporting themselves, they are more likely to exercise a greater commitment to their children.

However, increasing the workforce attachment of single mothers also has a downside. There is evidence that women, and especially women living in low-income communities, are reluctant to marry males whom they consider to have lower economic prospects than themselves. Hence, by increasing the earnings of single mothers, especially in communities with high rates of male unemployment, one may be inadvertently decreasing the probability of their marrying.

Of course, few would argue that the answer is to decrease the economic prospects of single women. But, at the same time, one must take into account the reality that women do not like to "marry down." Thus, in order to reinstitute marriage in low-income, welfare-dependent communities, states will need to take several steps.

First, states should expand participation in welfare-to-work employment programs to include the broader population of

low-income males—not only as a means to increase their own life prospects but also as a means to increase their marriage prospects. In doing so, states should not finance training that is not well-connected to employment. Rather, states should use money formerly spent on benefits, education, and training to finance services that help low-income males get jobs and remain employed—including, when feasible, employment subsidies and community-service jobs for those who truly cannot find unsubsidized work.

An example of this is Wisconsin's recently enacted plan to end AFDC. The Wisconsin Works (W-2) program ends unconditional benefit payments and, instead, offers employment opportunities to able-bodied low-income parents. Eligibility is based upon income and resources, with no special benefit given to single parents. Public assistance under W-2 is intended to be *family* assistance, oriented to include fathers as much as possible and to help stabilize families.

Second, in expanding welfare-to-work employment programs to low-income males, states should distinguish between married fathers and unwed fathers. Providing employment opportunities primarily to low-income, unwed fathers could encourage men to father children out of wedlock, in much the same way that the current system provides perverse incentives for women to bear children out of wedlock. The cultural and public-policy message must be: We stand ready to assist low-income males who play by the rules and wait to have children until after they are married.

III: Sanctioning men who have children out of wedlock

The two most frequent pathways to welfare are divorce and out-of-wedlock childbearing. Although the immediate result is the same (the formation of a single-parent family), the sequelae of divorce and out-of-wedlock childbearing are quite different. First, divorced mothers are far more likely to receive formal child-support payments from the fathers than is the case for never-married mothers. Second, divorced mothers spend substantially less time on welfare than never-married mothers, primarily because they are more likely to remarry than women who bear children out of wedlock. Unfortunately, the percentage of AFDC-recipient children of non-married

parents has risen steadily (from 27.9 percent in 1969, to 44.3 percent in 1983, to 55.7 percent in 1994), while the percentage of AFDC-recipient children of divorced parents has been steadily declining (from 43.3 percent in 1969, to 38.5 percent in 1979, to only 26.5 percent in 1994).

The most effective strategy for fighting long-term welfare dependency is to reduce the number of births to never-married women. While divorce certainly can have terrible consequences for children, reducing illegitimacy is far more important when it comes to reducing long-term welfare dependency. To date, most sanctions for out-of-wedlock childbearing have focused on single mothers. But to maximize the effectiveness of such efforts, states should also take steps to increase the opportunity costs for men who father children out of wedlock.

First, through the use of public education campaigns and the "bully pulpit," states should take a principled stand against the fathering of children out of wedlock. Second, states should vigorously enforce the child-support obligations of unwed fathers as a disincentive for fathering children out of wedlock. Third, states should restrict the ability of male teenagers who father a child out of wedlock to participate in extracurricular activities (especially sports). Fourth, given the fact that two-thirds of all births to unwed, teenage mothers are fathered by men 20 years of age or older, states should more aggressively enforce statutory rape laws.

IV: Promoting adoption

On most measures, children growing up in two-parent, adoptive families do as well as children growing up in two-parent, biological families, and significantly better than children growing up in single-parent or stepparent families. This needs to be reinforced: Adopted children are better off than children raised in single-parent households. Furthermore, opinion surveys consistently find that the general public supports adoption as a more attractive option in the case of an out-of-wedlock pregnancy than either abortion or single parenting. Yet, only 3 percent of white women and 1 percent of African-American women who conceive a child out of wedlock choose adoption.

One reason that adoption is chosen so infrequently today is that adoption is far too often seen as a failure of the "sys-

tem"—a last resort that should be chosen only when all other options have been exhausted. But, if improving the well-being of children is the goal, states ought to operate under the principle that adoption is the first and best option, rather than the last, when confronted with an out-of-wedlock birth.

Effective adoption promotion will require a number of state actions, including retraining caseworkers to ensure they present adoption as a loving alternative to single parenting; aggressively publicizing the advantages of adoption; using welfare block-grant funds to increase the number of maternity homes available to unwed mothers who choose adoption; and speeding the adoption of abandoned infants and chronically abused children.

V: Making fathers responsible

In cases where adoption is rejected, the goal ought to be to ensure that the children have the benefit of growing up with the love and commitment of both their mother and their father. To date, most states have concentrated their efforts toward unwed fathers on the establishment of paternity and the enforcement of child-support obligations. But, if the goal is for every child to have an engaged, responsible, and committed father, states should take steps to encourage more involved fathering.

First, states should alter priorities within the child-support-enforcement programs to promote not only financial responsibility but also father involvement. One of the most effective programs for getting unwed fathers to establish paternity and to support their children economically is that run by the National Center for Responsible Fathering and Child Development in Cleveland, Ohio. The strength of this program is that it enhances father-child ties first, and paternity establishment and child support second. Experience from this program suggests that, as the father increases his attachment to the child, his desire to claim the child as his own and care for him also increases, including an increased desire to provide economic support.

Second, states should require custodial mothers to cooperate with visitation enforcement as a condition of welfare receipt. For far too long, the child-support-enforcement system

has viewed children as being "owned" by the mother, with involvement of the father largely dependent upon the mother's good will. By making welfare benefits dependent on cooperation with visitation rights, states can encourage the view that this is not "her" child, but "their" child.

Third, states should pass on all child-support payments directly to the custodial parent, with none assigned to the state. Under AFDC rules, only the first \$50 of any monthly child-support payment went directly to the mother; the rest went to the state to reimburse it for the costs of AFDC. When such a small amount of child support goes directly to the mother, there is an incentive for the mother to keep the identity of the father secret if the father is providing more than \$50 a month in financial support under the table. Under TANF, states now have the authority to change these rules and allow all or most of the child-support payments to be paid directly to the custodial parents.

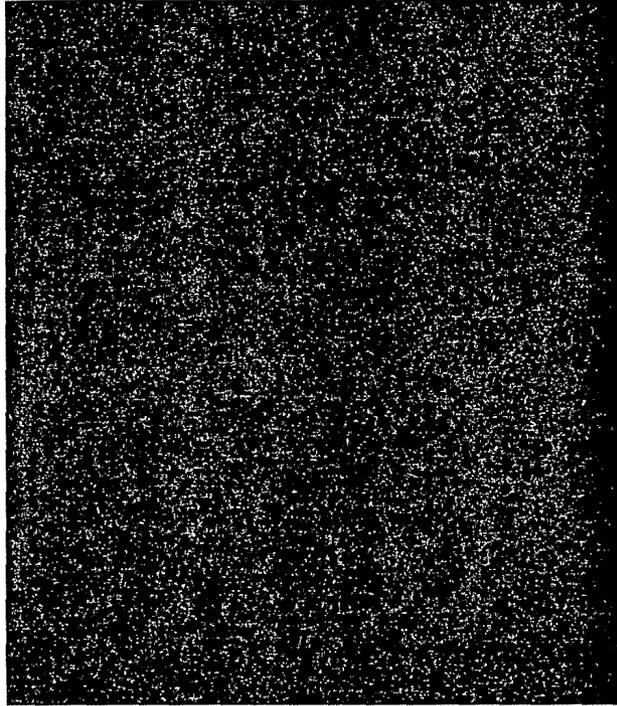
Experience in Wisconsin suggests that welfare recipients who are made aware of how much child support may be available to them, and who understand it will not be taken away if they work, are more inclined to find their way off welfare. In particular, when all child support was passed through in a demonstration project in Fond du Lac county, recipients began to see that much of the support they were receiving did not depend upon their being on welfare and that, by increasing their earnings, they could leave welfare altogether. Program administrators believe this led many recipients to increase their work effort so they could escape welfare dependency.

Finally, states should allow, or even require, unwed fathers to satisfy the welfare-reform work requirement while mothers care for the children as an alternative to child-support enforcement. A father who owes child support, but is unable to pay, could be offered the opportunity to work in a community-service position, or helped to find a job, as an alternative to jail. This is already being done in a number of states. This would have the advantage of increasing the earnings of the fathers, with which they can help support their child financially, while also fostering a sense of interdependence between the mother and the father.

Promise keepers

There exists today no greater single threat to the long-term well-being of children, our communities, or our nation, than the increasing number of children being raised without a committed, responsible, and loving father. This problem will not be easily cured, and certainly not by changes in public policy alone. But welfare policy can have a significant effect upon how potential parents view marriage and their responsibilities. Welfare policy in recent decades has systematically subsidized single parenthood, serving to discourage many fathers from meeting their responsibilities. Yet the new federal welfare law has given states the opportunity to make considerable changes to their systems of public aid.

Success will depend on the clarity of our collective vision. If we focus too exclusively on measures that move single mothers into the paid labor force, we will have missed the most important purpose of any legitimate welfare system—to enhance the well-being of children. Simply put: Children need their fathers, and men need marriage to be good fathers. Effective welfare reform means encouraging more work, better fathering, and more marriages.



**Survey of Those Leaving AFDC or W-2
January to March 1998
Preliminary Report**



State of Wisconsin
Department of Workforce Development
Issue Date: January 13, 1999

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January to March 1998
Preliminary Report**

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Executive Summary

The purpose of this survey is to find out what happened to families who left Wisconsin's family welfare program — either AFDC or Wisconsin works (W-2) — between January and March 1998 and did not return during the next six to nine months. Leavers were defined as AFDC or W-2 cases that ended participation in the first quarter of 1998 and who had not returned to W-2 at any point prior to the time of their interviews. Key findings include:

83 percent of the Leavers had been employed since leaving welfare. Specifically:

- 62 percent were employed at the time of the interview.
- 21 percent were not employed then, but had been in the workforce at some time since leaving welfare.
- 17 percent had never been employed since leaving welfare.

For working Leavers, work levels ran high. Of Leavers with current or prior jobs:

- 12 percent worked at least two jobs, and 4 percent had three or more.
- 57 percent worked 40 or more hours per week; 23 percent worked 30-39 hours, 10 percent 20-29 hours, and 9 percent 20 or fewer hours.
- The average wage was \$7.42 and the median (the middle or most typical wage) was \$7.00.
- Many of the Leavers had been combining work and welfare for some time. They were working an average of 61 weeks in their current jobs and a median of 34 weeks.

38 percent of the Leavers were not employed when interviewed. Of nonworking Leavers, the reasons given for their not working were (each Leaver could give more than one):

- 33 percent responded that they couldn't find a job, or a job that paid enough, or they didn't have the skills or experience necessary to get a job.
- 32 percent had an illness or injury, or they had to care for someone else who was unwell.
- 21 percent had child care problems.
- 21 percent wanted to stay with children, or they were recently or currently pregnant.
- 16 percent had been laid off, quit, or were fired, or they couldn't get to work on time or couldn't get along with coworkers.
- 12 percent had transportation problems.
- 7 percent were in full- or part-time education or job training.

94 percent of nonworking Leavers receive other family support:

- 18 percent lived with a working spouse/co-parent.
- 53 percent received some type of cash benefit, such as Social Security, but did not live with a working spouse/co-parent.
- 23 percent received non-cash benefits but did not live with a working spouse/co-parent or receive cash benefits.

About welfare, the Leavers had these reactions:

- 68 percent said that getting a job was easier than living on welfare.
- 60 percent said they would probably not need welfare again.
- 29 percent thought life was better when receiving welfare.

Executive Summary

Leavers described their financial condition as follows:

- 68 percent said they were just barely making it.
- 48 percent said they had more money off welfare than on.
- 24 percent hardly worried about money anymore.

The main reasons they gave for not being on welfare when interviewed were as follows:

- 54 percent said they left welfare for employment related reasons.
- 34 percent said they did not want to be on welfare.
- 16 said they left because they did not want to or could not participate in welfare program requirements.
- 11 percent said they were disabled and unable to work.
- No respondent mentioned sanctioning as a reason for not being on welfare.

Many Leavers receive outside support. These percentages of Leavers mentioned receiving the following benefits or supports:

- 71 percent — Medicaid, including Healthy Start.
- 49 percent — Food Stamps.
- 47 percent — School lunch program.
- 38 percent — WIC Supplemental Nutrition.
- 27 percent — Child support.
- 25 percent — rent subsidy or public housing.

87 percent of Leavers had health insurance coverage from some source, usually Medicaid or private insurance.

Children in child care:

- 66 percent of preschool children were in child care. The most frequent providers were:
 - 34 percent — Relatives.
 - 22 percent — Child care centers.
 - 19 percent — Friends.
- 30 percent of school age children had pre- or after-school care. The most frequent providers were:
 - 47 percent — Relatives.
 - 25 percent — Child care centers.
 - 16 percent — Friends.

This Survey and Wisconsin Works (W-2)

This report is a first description of the circumstances of people who left Wisconsin's welfare system at a critical juncture — immediately following the beginning of full implementation of Wisconsin Works. Wisconsin Works (W-2) is the state's work-based replacement for "welfare as we knew it;" Aid to Families with Dependent Children.

The report is based on interviews conducted between August 21 and November 6, 1998 with people who left welfare during the first quarter of the year. The Department of Workforce Development plans three additional surveys in 1999 to cover people leaving during the remaining three quarters of 1998.

Over the past year and over the past decade Wisconsin's caseload decline has exceeded that of all other urban states. This research is part of the state's effort to better understand the effects of welfare reform on helping people obtain and retain employment. This knowledge will, in turn, assist in planning and implementing further improvements in W-2.

All states, as well as many other countries, are currently involved in welfare reform. W-2's basic idea that welfare should be about *work* is widely appreciated and these survey results will receive national and international attention. However, because states employ differing procedures and definitions and because W-2 itself has several unique features, it is problematic to compare these survey results to similar studies done elsewhere. Unique or uncommon W-2 features include an immediate work requirement for aid, a level of cash assistance that does not vary with family size, and the full pass-through of child support payments to those on cash assistance. While these features will remain in place for the next three planned surveys, the Department is working with other states and the federal government to formulate a set of common procedures and definitions for future studies.

This first survey is very important because the period it covers, early 1998, includes part of the transition from the old AFDC system to W-2. W-2 was implemented in September 1997. From that point on, all new applicants for family assistance in Wisconsin went into W-2. During the next seven months, from September 1997 through March 1998, continuing recipients were terminated from AFDC and invited to apply for W-2. Some chose not to apply. As a result some of the people leaving assistance during the period covered by this study left AFDC, and some, those who moved from AFDC to W-2 or came directly into the new program, left W-2. The respondents to future surveys will all be W-2 Leavers.

Because W-2 is work-based, not everyone previously receiving AFDC was appropriately served by the new program. Single parents receiving Supplemental Security Income (SSI, a federal program for adults with disabilities) or adults caring for the children of relatives are not subject to W-2 work requirements. Such cases were transferred to new state programs called, respectively, Caretaker's Supplement and Kinship Care. Since these programs focus solely on children's well-being and *family* well-being through employment, the Wisconsin Department of Health and Family Services operates them. Also ineligible for W-2 cash assistance are pregnant women without other children,

This Survey and Wisconsin Works (W-2)

the children of illegal aliens, and those adults with children who have substantial earnings or income from sources other than employment. Pregnant women continue to be eligible for case management services.

Alongside these important program changes, the administration of welfare also changed radically. AFDC was operated by Wisconsin's 72 county governments. In most cases the same county agencies operate W-2, but in some places proprietary and nonprofit organizations deliver W-2 under contract with the Department of Workforce Development. In Milwaukee County, the location of over two-thirds of the state's AFDC population prior to the changeover, DWD contracted with five private organizations to provide W-2 services in six county subregions. Throughout the state, counties continue to handle eligibility for Food Stamps, Medicaid, and the expanded child care system.

Complex changes have also occurred in the state's computerized recipient records and claims payment system, known as CARES. CARES continues to support eligibility determination and payments provision for cases receiving Food Stamps, Medicaid, and child care subsidies. With some difficulty, the program has been modified to support W-2 operations as well.

In sum, the change from AFDC to W-2 involved everything from recipients to agencies to computer systems support. The intention of the state in accomplishing these changes is to construct a system that better serves the needs of the poor and is more responsive to the interests and concerns of taxpayers. The purpose of this survey, as well as those that follow and the other evaluation activities conducted by the Department, is to find ways to speed attainment of W-2 objectives and benefits.

Methodology

This study was funded by the Wisconsin Department of Workforce Development (DWD) and was conducted jointly by DWD and the University of Wisconsin's Survey Research Laboratory (WSRL). The core of the study is a survey based on an interview instrument developed in 1996 by Dr. Donald Klos for similar studies in South Carolina. The Department made minor changes to South Carolina's instrument to adapt it to Wisconsin's W-2 program.

Wisconsin AFDC/W-2 Leavers

For the purposes of this report, Leavers were defined as AFDC or W-2 cases that ended participation in the first quarter of 1998 and who had not returned to W-2 at any point prior to the time of their interviews. Leavers included anyone who ended participation in AFDC or W-2. For W-2, "participation" means utilization of any W-2 service, and some Leavers may never have actually received cash. The study does not include adults who were receiving Supplemental Security Income or who were caring only for children of relatives.

A total of 3,564 Wisconsin AFDC or W-2 cases were identified as having closed during the first quarter of 1998. From this, a random sample of 654 were pulled. Fifty of these were randomly selected as pretest cases. A subset of cases in the sample were subsequently found to have returned to W-2, and a few cases erroneously identified as W-2 were found. These cases were removed from the original sample of 604 for a final sample of 547.

A total of 375 telephone and in-person interviews were completed over an eleven week period, between August 21 to November 6, 1998, for a 69 percent response rate. WSRL completed 197 interviews; DWD Quality Assurance (OQA) staff completed 175 interviews; and Refugee Services staff completed 3 interviews. WSRL initially attempted to complete telephone interviews with the sample of Leavers. The average WSRL

telephone interview was 22 minutes. Cases that could not be located by WSRL were assigned to OQA or Refugee Services staff to locate and interview by telephone or in-person.

Representativeness of Sample

Data on Leavers' demographic characteristics are from the CARES database. There were no statistically significant differences in age, gender, ethnicity, education, and county of residence (Milwaukee vs. rest of state) between the universe of Leavers (3,564) and the sample (547).

There were no statistically significant differences in age or gender between those who responded and those who did not respond to the survey. There were statistically significant differences in ethnicity and area of residence. The tabulations in this preliminary report have not been re-weighted to adjust for the differences between non-responders and responders.

Following are some sample comparisons. The average age of Leavers was 31 and the median age was 29 in both the sample and survey groups.

Age of First Quarter Leavers*

	<i>Non-Respondents</i>	<i>Respondents</i>
Less than 19	1 %	1 %
19 to 25	33 %	34 %
26 to 35	41 %	36 %
36 or older	25 %	29 %
Total	100 % (172)	100 % (375)

*Chi-square not significant.

Females accounted for all but 4 percent of the individuals interviewed, similar to the distribution of heads of households in the sample.

Gender of First Quarter Leavers*

	<i>Non-Respondents</i>	<i>Respondents</i>
Female	94 %	96 %
Male	6 %	4 %
Total	100 % (172)	100 % (375)

*Chi-square not significant.

Methodology

By ethnicity, most of the W-2/AFDC Leavers that responded to the survey were White or African American. It was more likely that Asians, African Americans and Hispanics were non-respondents than respondents to the survey.

Ethnicity of First Quarter Leavers*

	Non-Respondents	Respondents
Asian**	5 %	2 %
Black/Afr. Am.	40 %	37 %
Hispanic	16 %	10 %
Nat. Am.**	2 %	3 %
White	29 %	40 %
Unknown	8 %	8 %
Total	100 % (172)	100 % (375)

*Chi-square significant at 0.005.

**"Asian" includes Asian, Pacific Islander and Southeast Asian;
 "Native American" includes American Indian and Eskimo.

As many survey respondents lived in Milwaukee as lived in the rest of the state. However, Milwaukee residents were less likely to respond to the survey than those living outside Milwaukee.

County of Residence of First Quarter Leavers*

	Non-Respondents	Respondents
Milwaukee	61 %	50 %
Other	39 %	50 %
Total	100 % (172)	100 % (375)

*Chi-square significant at 0.025.

Aspects of the Data

The definition of Leaver used in this survey required that the AFDC or W-2 case had ended participation in the first quarter of 1998, had not returned to W-2 after ending participation, and

was not receiving W-2 services *at the time of the interview*. Interviews were conducted from six to nine months after Leavers ended participation.

Those interviewed are a heterogeneous group who have been on welfare (either AFDC or W-2) for varying numbers of months or years. The results of the survey are based on what the interviewees said, not on any administrative data from CARES or other automated systems.

The remainder of this report summarizes and briefly analyses findings of the 375 interviews held with Wisconsin AFDC or W-2 Leavers.

Presentation of Data in this Report

Leavers responses to survey questions are summarized graphically in two different forms in this report.

Tables show 1) possible responses to survey questions, at times broken down into appropriate categories; 2) the number of Leavers that gave these responses; and 3) in general, what percentage of respondents gave what responses. When multiple responses were allowed, related responses add up to more than 100 percent.

Bar charts show percentages of all responses to questions, including those with multiple choices allowed. The percentages are generally calculated as a proportion of all 375 Leavers. Deviations from this are noted on the chart. Percentages in bar charts add up to more than 100 percent.

For more details on the process of the first quarter 1998 survey, see the Wisconsin Department of Workforce Development's "Preliminary Process Report."

Reasons for No Longer Being on Welfare

Leavers were asked to give, in their own words, the reasons why they no longer received welfare. The interviewer then selected and checked off their response(s) from a list of possible responses. If not included on the list, the Leavers reasons were entered as "other."

Leavers gave from one to six reasons with an average of 1.6 responses. The bar chart below groups related responses while the table on the next page lists the specific reasons given.

The number and variety of responses indicate there is no one reason for leaving welfare. However, reasons relating to employment (54 percent or 202) and not wanting to be on welfare (34 percent or 129) were most frequently cited. These responses are consistent with the current perception of Leavers that "Getting a job was easier than staying on welfare" (68 percent or 256) on page 12 in Overall Family Well-Being.

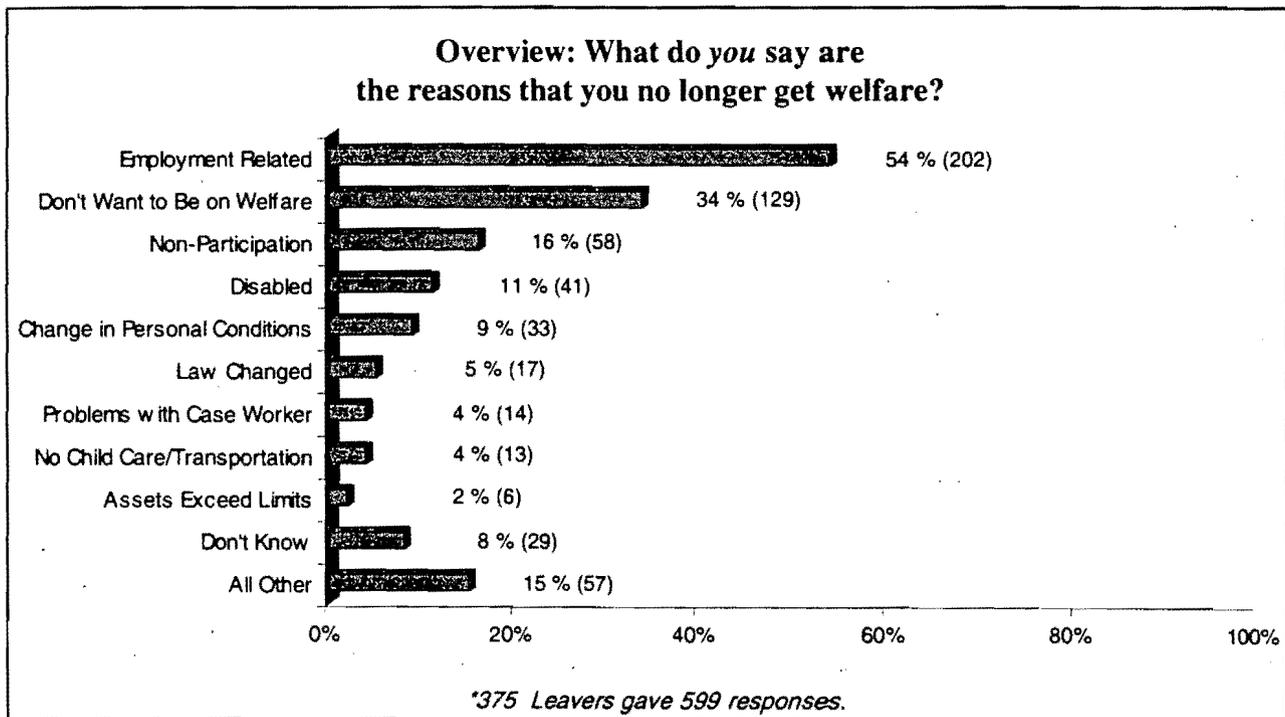
The table below shows that a specific reason for not wanting to be on welfare was that "requirements [were] too much hassle" (14 percent or 51).

Leaving welfare due to Non-Participation (16 percent or 58) generally makes an individual ineligible for AFDC or W-2. Reasons cited such as "not willing to do work requirements" (7 percent or 26) illustrate why some Leavers thought requirements were a hassle.

The responses grouped as Disabled (11 percent or 41) are similar in number to the reasons given for Not Working for Pay on page 9. There were 38 Leavers who indicated physical or mental illness as reasons for having never worked since welfare (14) or for no longer working (24).

The Law Changed reasons (4 percent or 17) include those leaving AFDC who were ineligible for W-2 due to earnings above 115 percent of Federal Poverty Level or to being illegal aliens.

Problems with the caseworker (or in W-2 language the FEP - Financial and Employment Planner), no child care/transportation, and assets exceeding limits were mentioned infrequently. Having no child care or no transportation does not make a family ineligible for AFDC or W-2.



Reasons for No Longer Being on Welfare

What do you say are the reasons that you no longer get welfare?

	Number of Responses*	Percent of All Leavers
<i>Employment Related</i>		
Got A Job	113	30 %
Earned Too Much.	54	14 %
Not Enough Money.	12	3 %
Had Enough Education/Experience to Find Work.	11	3 %
Looking for Job.	7	2 %
More Money Working	5	1 %
<i>Didn't Want to Be on Welfare</i>		
Didn't Want AFDC/W-2.	70	19 %
Requirements Too Much Hassle.	51	14 %
Don't Like Welfare.	12	3 %
<i>Non-Participation</i>		
Not Willing to Do Work Requirements.	26	7 %
Missed Appointments.	12	3 %
Late in Supplying Information.	8	2 %
Quit Job or Refused Employment	4	1 %
Didn't Want to Give Information	4	1 %
Could Not Complete Work Requirements	4	1 %
<i>Disabled</i>		
Got or Trying to Get SSI.	19	5 %
Considers Self Unable to Work	15	4 %
Disabled	7	2 %
<i>Change in Personal Conditions</i>		
Going to School	12	3 %
Change in Household Members, Lost Eligibility	9	2 %
No Longer Pregnant	9	2 %
Got Married/Living with Partner	3	1 %
<i>Law Changed</i>	17	4 %
<i>Problems with Case Worker</i>		
Didn't Tell Leaver What Needed to be Done	9	2 %
Not Helpful	3	1 %
<i>No Child Care/Transportation</i>		
No Child Care, Could Not Meet W-2 Rqrmts.	7	2 %
No Transportation, Could Not Meet W-2 Rqrmts.	6	2 %
<i>Assets/Child Support Exceed Limits</i>	6	2 %
<i>Don't Know.</i>	29	8 %
<i>All Other.</i>	57	15 %

* There were a total of 599 responses given by the 375 Leavers. A Leaver may have given more than one response in any of the above groupings.

Employment and Earnings

Leavers were asked questions about earnings and employment, starting with whether or not they were working at the time of the survey.

Of the 375 Leavers interviewed, 62 percent (233) said 'YES' they were working. Of those working, 9 percent (22) said they were working two jobs and 2 percent (4) said they were working three jobs. An additional 21 percent (79) had worked but were not currently working. The remaining 62 (17 percent), said they had never worked since leaving welfare.

Leavers were asked the number of weeks they had worked in their best job (current best or prior best), their pay, and the number of hours they worked a week. Many had best jobs that may have begun before they left welfare.

The mean employment tenure for "best jobs" varies between the two groups as shown below.

How long have you worked/did you work at your best job?

	<i>Now Working (Respondents)</i>	<i>Were Working (Respondents)</i>
Few days to 3 months	31 % (71)	45 % (35)
4 to 6 months	15 % (34)	22 % (17)
7 to 9 months	10 % (23)	12 % (9)
10 to 12 months	20 % (46)	14 % (11)
More than one year	25 % (57)	8 % (6)
Total	100%* (231)	100%*(78)

*Percentages do not add to 100% due to rounding.

As shown below, Leavers currently working reported slightly higher average weekly hours than the average weekly hours of those no longer employed. Those currently working also reported higher average wages and a longer average employment tenure.

How many hours a week do you/did you work at your best job?

	<i>Now Working (Respondents)</i>	<i>Were Working (Respondents)</i>
Less than 20 hrs	9 % (20)	10 % (8)
20 to 29 hrs	10 % (24)	16 % (12)
30 to 39 hrs	23 % (54)	23 % (18)
40 hrs	45 % (103)	42 % (32)
More than 40 hrs	13 % (29)	9 % (7)
Total	100 % (230)	100 % (77)

Seventy-eight (21 percent) of the Leavers were living with a spouse or co-parent of at least one of their children. Of the 39 nonworking Leavers who were living with a spouse or co-parent, 67 percent (26) had spouses or co-parents who were working. As shown in the table below, the spouses or co-parents of these nonworking Leavers earned higher pay and worked more hours per week than the Leavers who were currently working or who had worked since leaving welfare.

Description of Leaver's or Leaver's Partner's Best Current or Best Previous Job

	<i>Now Working (Respondents)</i>	<i>Were Working (Respondents)</i>	<i>Working Spouse/Co-Parent of Nonworking Leavers (Respondents)</i>
Mean hours per week	36 hrs/wk. (230)	33 hrs/wk. (77)	40 hrs/wk. (25)
Median hours per week	40 hrs/wk. (230)	40 hrs/wk. (77)	40 hrs/wk. (25)
Mean hourly wage	\$ 7.42 (219)	\$ 6.86 (73)	\$ 9.66 (22)
Median hourly wage	\$ 7.00 (219)	\$ 6.37 (73)	\$ 7.50 (22)
Mean number of weeks	61 weeks (231)	33 weeks (78)	57 weeks (25)
Median number of weeks	34 weeks (231)	17 weeks (78)	17 weeks (25)

Employment and Earnings

Industry of Leaver's Best Jobs

Of the 312 Leavers who are currently working or who had worked since leaving welfare, the largest proportion reported that they worked in the service industry. Combining all services in the table below, 48 percent (149) of all best jobs were in services.

The Leavers working in Health Services and Business Services earned a higher average wage than those in other services. Those working in Educational Services were mostly in day care settings, with relatively low hourly wages and low weekly earnings.

Fifteen percent (46) of the Leavers worked in manufacturing, with relatively high average wages and weekly earnings. The only Leavers earning more on average reported working in government, but only 1 percent (4) of Leavers had these jobs.

Industry of Best Employment for those Employed Since Leaving Welfare

<i>Industry</i>	<i>Number Employed</i>	<i>Average Hourly Wage</i>	<i>Average Weekly Earnings</i>
Misc. Services (personal services, hotels, social services, recreational services, private household & repair)	23 % (72)	\$6.96	\$242
Manufacturing	15 % (46)	\$7.85	\$306
Retail - Eating and Drinking	13 % (39)	\$6.24	\$210
Retail - Excluding Eating and Drinking	12 % (38)	\$6.24	\$223
Health Services	12 % (37)	\$8.20	\$303
Educational Services (including day care service)	8 % (25)	\$6.82	\$250
Business Services	5 % (15)	\$8.72	\$305
Transportation & Utilities	4 % (13)	\$8.46	\$282
Finance, Insurance & Real Estate	3 % (8)	\$7.22	\$282
Construction	2 % (6)	\$7.88	\$298
Wholesale	2 % (5)	\$6.35	\$267
Government, Public Administration	1 % (4)	\$8.96	\$349
Industry Not Reported	1 % (4)	\$9.50	\$285
Total	100 %*	\$7.28	\$262

**Percentages do not add to 100% due to rounding.*

Employment and Earnings

Reasons for Not Working for Pay

The 142 Leavers not working at the time of the interview were asked what stopped them from working for pay. They were asked to report as many reasons as they had. The following answers were provided. The most often mentioned reason by both groups was their own physical or mental illness. Of the 79 Leavers who had worked since leaving welfare, 18 percent (14) indicated this reason. Of the 62 Leavers who never worked, 46 percent (24) mentioned this reason. (One Leaver chose not to respond to this question).

What stops you from working for pay?

	<i>Of 79 that Were Working* (Responses)</i>	<i>Of 62 that Never Worked** (Responses)</i>	<i>Of 142 Total Not Working*** (Responses)</i>	<i>Total Resp. as % of All Leavers (Responses)</i>
<i>Trouble Finding a Job</i>				
Can't find a job	10 % (8)	23 % (12)	14 % (20)	5 %
Don't have skills/experience	10 % (8)	10 % (5)	9 % (13)	3 %
Can't find job that pays enough	8 % (6)	15 % (8)	10 % (14)	4 %
<i>Physical or Mental Illness</i>				
Physical/Mental illness (self)	18 % (14)	46 % (24)	27 % (38)	10 %
Physical/Mental illness (other)	4 % (3)	8 % (4)	5 % (7)	2 %
<i>Child Care Problems</i>				
No child care	15 % (12)	8 % (4)	11 % (16)	4 %
Can't afford child care	9 % (7)	10 % (5)	8 % (12)	<1 %
Don't like available child care	3 % (2)	-	1 % (2)	3 %
<i>Child Needs</i>				
Want to stay home with child	14 % (11)	12 % (6)	12 % (17)	5 %
Currently/recently pregnant	12 % (9)	8 % (4)	9 % (13)	3 %
<i>Loss of Job</i>				
Laid off from job	9 % (7)	-	5 % (7)	2 %
Quit job	9 % (7)	-	5 % (7)	2 %
Fired from job	6 % (5)	-	4 % (5)	1 %
Can't get to job on time	4 % (3)	-	2 % (3)	1 %
Can't get along with coworkers	1 % (1)	-	< 1 % (1)	<1 %
No transportation	13 % (10)	14 % (7)	12 % (17)	5 %
<i>In Training or School</i>				
Enrolled in full/part-time education	4 % (3)	10 % (5)	6 % (8)	2 %
In job training	3 % (2)	-	1 % (2)	<1 %
Too old to work	-	2 % (1)	< 1 % (1)	<1 %
Other	14 % (11)	10 % (5)	11 % (16)	4 %

*"Were Working" refers to the 79 Leavers who had worked since leaving welfare, but were not working when interviewed.

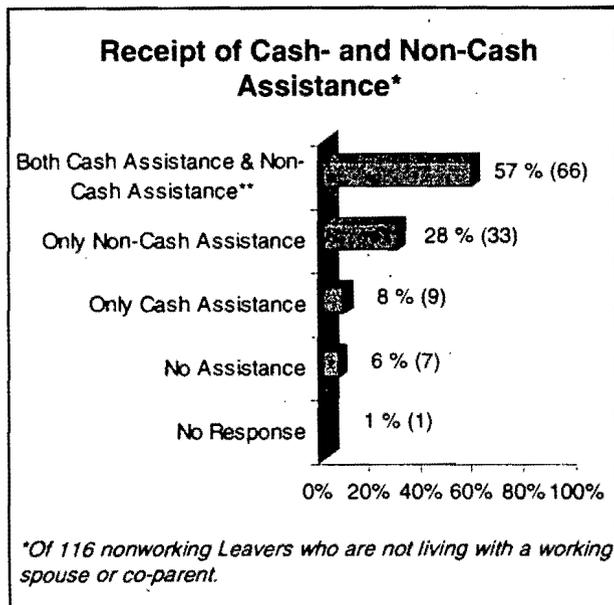
**"Never Worked" refers to the 62 Leavers who had not worked since leaving welfare.

***"Total, Not Working" refers to the 142 Leavers who were not working when interviewed.

Other Support for Nonworking Leavers

Thirty-eight percent (142) of those interviewed said they were not currently working. To determine if these Leavers had other forms of support, a review was done of how many had a co-parent or spouse who was working and what benefits and services listed in the survey were received by Leavers or their family members. However, since the survey did not directly ask how Leavers were covering their basic living expenses, the following information is an incomplete picture.

Of the 142 Leavers not currently working, 18 percent (26) were living with spouses or co-parents who were working.

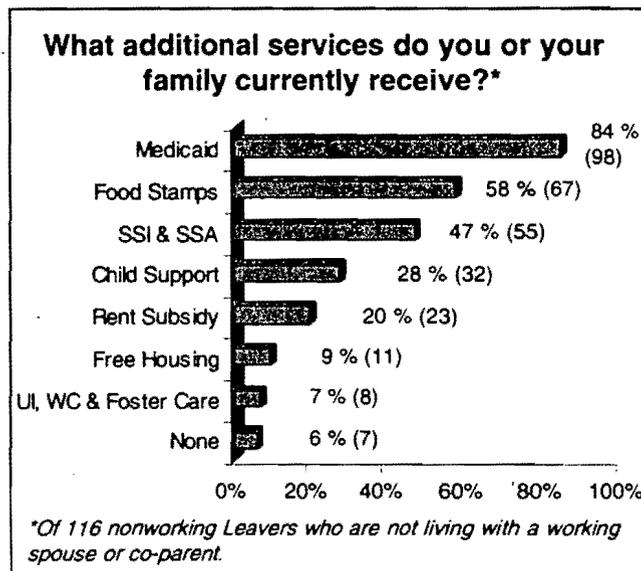


As shown in the above chart, of the 116 nonworking Leavers who did not have additional earned income from a spouse or co-parent, 65 percent (75) of their families were receiving cash income from benefits — Social Security (SS), Supplemental Security Income (SSI), Worker's Compensation, Unemployment Insurance, Child Support, or Foster Care. This represents 53 percent of all nonworking Leavers.

Forty-seven percent (55) of nonworking Leavers with no working spouse or co-parent received SS, SSI payments or both. Leavers receiving

cash income from other benefits represent 34 percent (40) of these Leavers

The following chart illustrates the various benefits and services receiving by nonworking Leavers with no working spouses or co-parents.



Twenty-eight percent (33) of these Leavers were not receiving cash benefits, but were receiving non-cash benefits — free housing, rent subsidies, Medicaid and/or Food Stamps. The remaining 6 percent (7) indicated that they did not receive additional benefits. This represents 23 percent and 5 percent of all nonworking Leavers. One person chose not to respond to these questions.

In relation to all nonworking Leavers, these 40 Leavers not receiving cash benefits more frequently cited quitting their job (15 percent of nonworking Leavers not living with a working spouse/co-parent vs. 5 percent of all nonworking Leavers) and not having child care (22 percent vs. 11 percent) as reasons for not working. Cited less frequently was having a physical/mental illness (15 percent vs. 27 percent). Nineteen of the 40 Leavers not receiving cash benefits lived with another adult who may have contributed to household income. The survey did not collect employment information on those adults.

Perceptions of Welfare

Leavers were asked their perceptions of being on welfare including how they were treated by their caseworkers (under W-2 these are called Financial and Employment Planners – FEPs).

Two things emerge about the welfare system from their responses. The first is that most do not like the welfare system. However, for the most part they thought their caseworkers treated them with fairness.

Sixty percent (225) of the Leavers agreed or strongly agreed with the statement that “welfare is more about rules and red tape than helping.” Only a minority (37 percent or 138) believed that getting welfare was practically no hassle.

Sixty-seven percent (251) felt they were treated with “perfect fairness” by their caseworkers – a very high standard. Twenty-seven percent (100) went so far as to agree or strongly agree with the statement that they felt the caseworker was part of their family!

What are your perceptions of welfare? (Of all 375 Leavers)

	<i>Strongly Agree</i>	<i>Agree</i>	<i>Disagree</i>	<i>Strongly Disagree</i>	<i>Don't Know</i>
<i>Welfare more about rules & red tape than helping</i>	23 % (88)	37 % (137)	34 % (127)	4 % (14)	2 % (9)
<i>Welfare wants to get rid of people, not help</i>	19 % (70)	30 % (114)	39 % (145)	7 % (26)	5 % (20)
<i>Welfare money more trouble than it's worth</i>	17 % (63)	28 % (106)	45 % (169)	8 % (28)	2 % (9)
<i>Treated with perfect fairness by case worker</i>	17 % (62)	50 % (189)	20 % (74)	12 % (43)	2 % (7)
<i>Felt like case worker was part of family</i>	5 % (20)	21 % (80)	49 % (182)	24 % (90)	1 % (3)
<i>Getting welfare was practically no hassle</i>	5 % (17)	32 % (121)	42 % (156)	21 % (78)	1 % (3)

Overall Family Well-Being

Questions to Leavers asked about their perceptions of their current situation and about the frequency of certain events that suggest financial difficulty.

When asked about their current situations, 48 percent (179) said that they have more money now than when on welfare, 43 percent (163) reported being able to buy little extras without worrying and 29 percent (109) believed that life was better when they were getting welfare. However, only 24 percent (89) agreed that they hardly worried about money anymore.

In general, Leavers cited fewer events suggesting financial difficulties after welfare than while on welfare, as shown in the table on the following page. The most frequent event cited both on and after welfare was getting behind on a utility bill (49 percent on and 47 percent after). The three significant events occurring more frequently after welfare than while on welfare were that Leavers: couldn't afford child care when they needed it to work (22 percent on to 33 percent after), had no way to buy food (22 percent on to 32 percent after), and got behind in rent or house payments (30 percent on to 37 percent after).

Responses to events are difficult to interpret. The chances of any named event happening before or after welfare would increase or decrease based on the corresponding period of time the Leavers spent on or off welfare. However, the pattern of events both on and after welfare were very similar.

It is important to keep in mind that the Leavers who worked while on or after welfare are likely to be eligible for the Federal and State Earned Income Tax Credits for their 1998 taxes. These credits may increase effective income by 20 percent or more which would contribute significantly to the financial well-being of the Leavers who were or are working.

What are your perceptions of your current situation? (Of all 375 Leavers)

	<i>Strongly Agree</i>	<i>Agree</i>	<i>Disagree</i>	<i>Strongly Disagree</i>	<i>Don't Know</i>
<i>Just barely making it from day to day</i>	26 % (96)	43 % (160)	26 % (97)	5 % (19)	1 % (3)
<i>Getting a job was easier than staying on welfare</i>	23 % (87)	45 % (169)	23 % (87)	6 % (22)	2 % (10)
<i>Pretty sure will not need to be on welfare again.</i>	20 % (75)	40 % (148)	29 % (110)	8 % (30)	3 % (12)
<i>Have more money now than when on welfare.</i>	16 % (61)	31 % (118)	31 % (116)	19 % (73)	2 % (7)
<i>Can buy little extras for family without worrying</i>	9 % (32)	35 % (131)	34 % (127)	22 % (83)	1 % (2)
<i>Life was better when getting welfare .</i>	8 % (30)	21 % (79)	45 % (168)	24 % (88)	3 % (11)
<i>Hardly worry about money anymore .</i>	6 % (21)	18 % (68)	41 % (155)	35 % (130)	-

Overall Family Well-Being

Has this event ever happened to you? When?

	<i>Those Who Said Yes*</i>	<i>On** Welfare</i>	<i>After** Welfare</i>
Household Mobility			
Moved in with someone to share expenses	35 % (130)	21 % (80)	17 % (64)
Someone moved in to share expenses	25 % (93)	14 % (52)	13 % (49)
Children live elsewhere, Leaver couldn't care for them	9 % (33)	4 % (16)	5 % (19)
Housing			
Got behind on rent or house payments	55 % (206)	30 % (112)	37 % (138)
Moved because couldn't pay for housing	27 % (100)	15 % (55)	12 % (46)
Went to homeless shelter	8 % (31)	5 % (20)	3 % (10)
Utilities			
Got behind on a utility bill	76 % (286)	49 % (185)	47 % (177)
Had telephone cut off	57 % (213)	38 % (141)	27 % (103)
Went without electricity	21 % (78)	12 % (45)	10 % (39)
Went without heat	19 % (71)	12 % (46)	9 % (32)
Had water cut off	3 % (13)	2 % (8)	1 % (4)
Child Care			
Couldn't afford child care when needed in order to work	48 % (179)	22 % (81)	33 % (125)
Couldn't find child care when needed in order to work	38 % (141)	28 % (104)	25 % (95)
Food			
Time when Leaver had no way to buy food	45 % (169)	22 % (83)	32 % (121)
Adult/Medical Care			
Somebody in Leaver's home went without medical care	17 % (63)	8 % (30)	11 % (41)
Needed care for elderly parent	5 % (19)	3 % (12)	3 % (11)
Transportation			
Vehicle taken away, Leaver couldn't keep up payments	7 % (26)	4 % (14)	2 % (9)

*375 Leavers gave 1851 responses citing events that have happened to them.

**Leavers were asked to specify in which time period the event occurred: "only before welfare", "only after welfare", or "both on and after welfare". In the above chart, the frequency of "both" answers was added to the "only before" and the "only after" categories for the total number of those who faced the problem either while on or after welfare.

Receipt of Additional Services or Benefits

Leavers were asked to indicate if, at the time of the interview, they or their family were receiving services, benefits, or income other than AFDC or W-2. Family in this case included children, spouses, or parents of at least one of the Leaver's children. Leavers cited as many services and benefits as applied.

As the following table shows, nearly three-quarters (267) reported receiving Medicaid, and half (185) reported receiving Food Stamps at the time of the interview. The receipt of Medicaid and Food Stamps will be discussed later in this report.

The number of Leavers reporting receiving aid in the form of benefits or services after leaving AFDC or W-2 suggests that a substantial number have found safety nets, whether through formal or informal aid, to ease their transition off AFDC or W-2.

Is anyone in your family currently getting this benefit program or type of support?

	Number Responses	Percent of All Leavers
Medicaid	267	71 %
Food Stamps	185	49 %
School lunch program.	176	47 %
WIC Supplemental Nutrition Benefits	142	38 %
Child Support from a child's parent	102	27 %
Rent subsidy or public housing.	92	25 %
Child Care Assistance	62	17 %
SSI, Supplemental Security Income.	62	17 %
Help w/ bills from family/friends <i>not</i> living w/ Leaver	56	15 %
Gifts of money from family or friends	55	15 %
Charitable food (meal program/food pantry)	50	13 %
Help w/ bills from family/friends living w/ Leaver	44	12 %
Fuel assistance	43	11 %
Social Security	25	7 %
Free housing from parent, other relative	24	7 %
Mental Health Services	21	6 %
Summer feeding program for children	17	5 %
All other	73	19 %

**375 Leavers gave 1496 responses describing benefits received by them and/or their family.*

Slightly more Leavers (75 percent or 282) reported that they were insured through Medicaid (including Title 19 and Medical Assistance) or Healthy Start than reported they were currently receiving Medicaid (71 percent or 267). The narrower wording of "currently receiving Medicaid" may explain the difference.

Transportation

Leavers were asked questions about what types of transportation they used. A slight majority at 54 percent (204) indicated they had access to a car, truck or motorcycle. Eighty-one

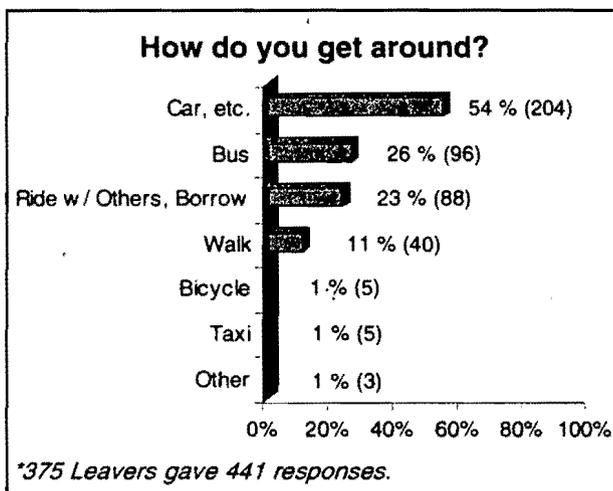
asked about other forms of transportation. They indicated "all that apply." Leavers without access to vehicles reported using a bus and ride sharing most frequently.

Travel by Car, Truck or Motorcycle

	<i>Responses</i>	<i>Category</i>	<i>All Leavers</i>
Travel by Car, Truck or Motorcycle . . .	204	-	54 %
Owned by Leaver	166	81 % (204)	44 %
Not Owned by Leaver	37	18 % (204)	10 %
Owner Lives w/ Leaver	11	30 % (37)	3 %
Owner Does Not Live w/ Leaver	26	70 % (37)	7 %

percent (166) of those with access to cars, trucks or motorcycles owned those vehicles. However, they represented only 44 percent of all Leavers. Those who did not have their own vehicles were

"How much would you guess that you spend per week on transportation per week?" was asked of all those who paid gas/upkeep expenses on a vehicle owned by someone who lived with them, who borrowed a vehicle, who rode with friends or relatives, or who used public transportation.



The table at the bottom of the page shows that most Leavers who used buses or taxis paid the lowest average weekly costs. The median cost was the same as borrowing a vehicle or riding with friends, neighbors and relatives.

Leavers spent the most money paying for gas and upkeep on vehicles that were not their own. Information on the weekly costs of Leavers with their own vehicles was not collected.

Leavers without own vehicles:

How much would you guess that you spend for transportation per week?

<i>Transportation Type</i>	<i>Leavers Responses*</i>			<i>Cost per Week**</i>		
	<i>No. Resp.</i>	<i>No. Gas/Upkeep Paid</i>	<i>% Paid</i>	<i>Average</i>	<i>Median</i>	<i>Range</i>
Bus/taxi	101	94	93%**	\$7.94	\$10	\$1-\$60
Ride w/ friends/neighbors/ relatives or borrow vehicle	88	45	51%**	\$15.07	\$10	\$1-\$125
Vehicle not owned by Leaver	37	32	86%**	\$24.42	\$15	\$5-\$100

* 220 responses from 171 Leavers without their own vehicles.

**Some knew they paid but did not know how much they spent.

Child Care

The survey collected data on the child care use and choices of families. Ninety-six percent (361) of Leavers have children in their homes. Leavers that are parents of school age children have an average 1.8 school age children. Leavers that are parents of preschool children have an average of 1.4 preschool aged children.

Twenty-three percent (96) of the Leavers had only preschool age children, 31 percent (111) had both preschool and school age children, and 43 percent (154) had only school age children.

Survey data on child care were collected on 265 school-age and 287 preschool children providing a profile of the child care arrangements used by parents who reported needing child care, whether or not they paid for it. Leavers were asked to identify *all* types of child care used. Leavers with more than one child may have used multiple

types of child care. They may also have used more than one child care arrangement per child.

Of the Leavers who said that they had preschool children, 66 percent (136) answered that they needed child care for them. Of the Leavers who said that they had school age children, 30 percent (77) said that had some kind of extended or after-school care.

There are several reasons why not all Leavers with children used or needed child care. First, not all Leavers were working. Second, of those surveyed, 20 percent (78) reported that a spouse or the parent of the child/ren lived in the home. In these situations, one parent may have stayed home with the preschoolers. Twelve percent (17) of Leavers who were not working reported that the reason for not working was that they wanted to stay home with their children.

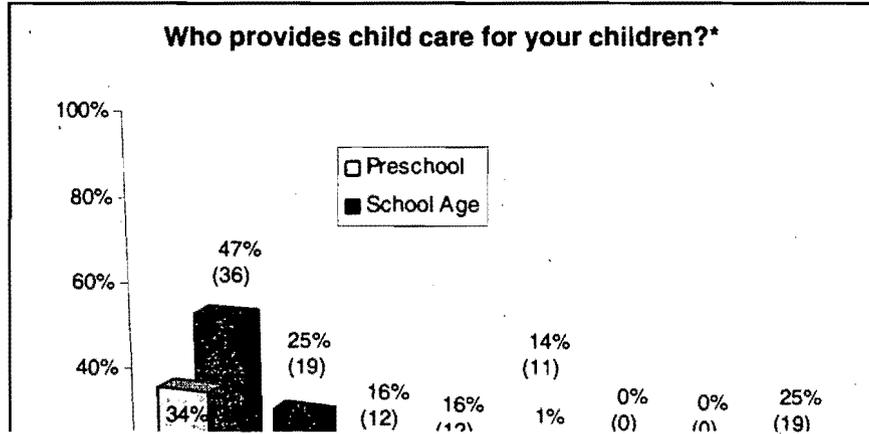
Who provides child care for your children? Do you pay money for this care?

	<i>Preschool</i>		<i>School-Age</i>	
	<i>Rely on this care?*</i> (Responses)	<i>Pay for this care?***</i> (Responses)	<i>Rely on this care?*</i> (Responses)	<i>Pay for this care?***</i> (Responses)
Relative	34 % (46)	50 % (23)	47 % (36)	28 % (10)
Child Care Center	22 % (30)	70 % (21)	25 % (19)	63 % (12)
Family Day Care Home	18 % (25)	76 % (19)	16 % (12)	83 % (10)
Friend	19 % (26)	46 % (12)	16 % (12)	50 % (6)
Head Start	1 % (2)	-	-	-
School	1 % (2)	50 % (1)	14 % (11)	82 % (9)
Church	1 % (1)	-	-	-
Other	12 % (16)	38 % (6)	25 % (19)	53 % (10)

**of 136 preschool children
needing care.
**of children receiving
type of care.*

**of 77 school-age children
needing care.
**of children receiving
type of care.*

Child Care



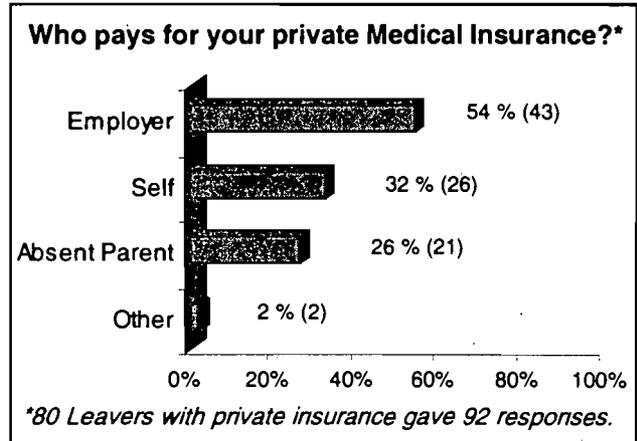
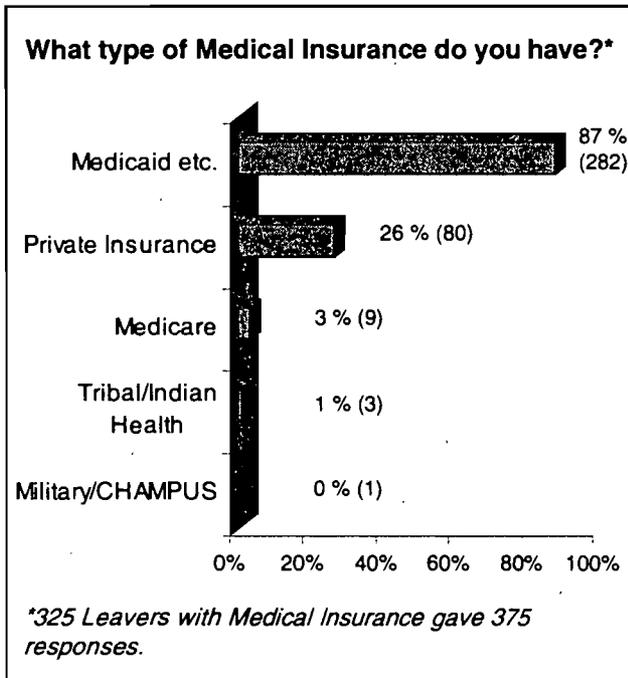
Medical Insurance

Leavers were asked if they or those with whom they lived with had some sort of health insurance — including Medicaid — that paid all or some of the medical bills. Eighty-seven percent (325) indicated that they did.

When those that had medical insurance were asked what type of insurance they or those they lived with had, 87 percent (282) had Medicaid or Healthy Start. One-quarter (80) indicated that they had private insurance.

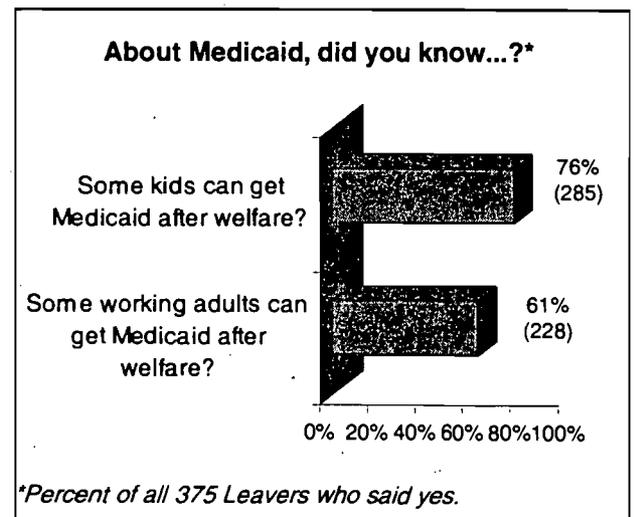
Some Leavers indicated that they or those they lived with had more than one type of health insurance.

Leavers who indicated that they had private medical insurance were asked who paid for all or part of that coverage. As the table below indicates, most indicated that the employer paid, although again, some indicated that costs were paid by more than one party.



A total of 13 percent (48) indicated that they had no medical coverage of any kind. It is likely that many of these Leavers were eligible for Medicaid, based on their responses to questions about their Medicaid eligibility knowledge.

About 61 percent (228) knew that working adults could qualify for Medicaid after welfare. However, 15 percent more (76 percent total or 285) knew that children could qualify for Medicaid post-welfare.



Food-Related Services

The survey included two sets of questions about food-related issues. The first focused on problems Leavers may have had buying food. They responded to all options applying to them.

About 55 percent (206) of Leavers never found that buying food was a problem. Of all Leavers, 22 percent (83) had problems buying food on welfare and 32 percent (121) had problems after. Of the Leavers who have been unable to buy food, 49 percent (83) said it happened while they were on welfare. More (72 percent or 121) said it happened after welfare.

During periods when they could not buy it, Leavers went a variety of places for food. Of the 169 Leavers that could not buy food, 76 percent (128) reported going to an organization — either a church, food pantry, food kitchen, or shelter — at some point on or after welfare. About 65 percent (110) went to their friends and relatives while 6 percent (10) said they went hungry. Eight percent (14) reported going to a place other than the ones listed in the survey.

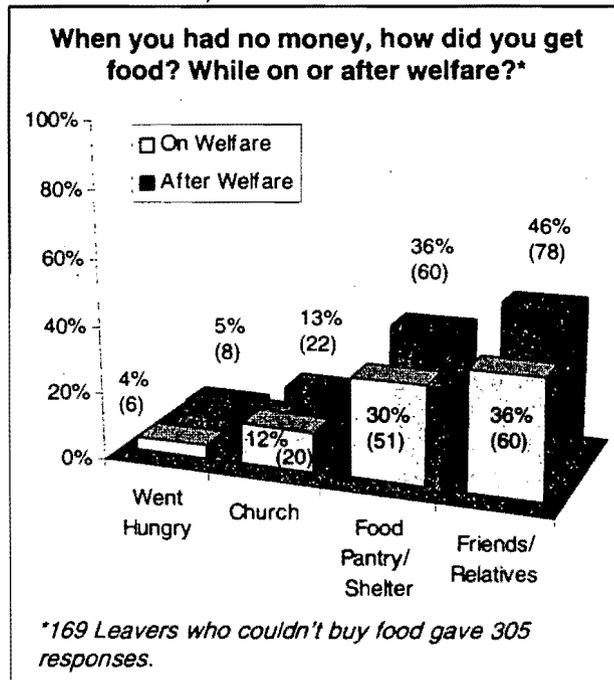
The second set of questions asked Leavers what food-related assistance they were receiving.

Was there ever a time when you had no way to buy food? When?

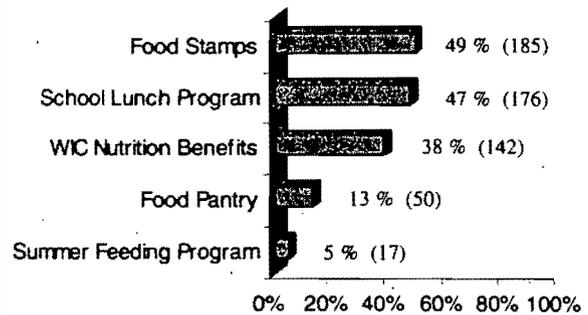
	Responses	% of All Leavers
No	206	55 %
Yes	169	45 %
AFTER welfare*	121	32 %
ON welfare*	83	22 %

* "On" and "After" values include responses of those who answered "Both" for on and after welfare.

Four government food programs were used by a number of Leavers: 49 percent (185) were receiving Food Stamps, 47 percent (176) had children in the School Lunch Program, 38 percent (142) got WIC nutrition supplements, and 13 percent (50) used food pantries.



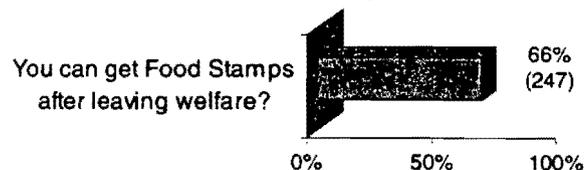
Is anyone in your family currently getting...*



*375 Leavers gave 570 responses.

When asked if they knew they might qualify to receive Food Stamps after leaving welfare, 66 percent (247) of the Leavers said that they did.

About Food Stamps, did you know...?*



*Percent of all 375 Leavers who said yes.

Household Mobility

Leavers were asked two sets of questions about the composition of their households *after* leaving welfare. The first set asked if anyone who lived with them while they were on welfare no longer lived with them. The second set asked about people who had moved into the Leaver's household since leaving welfare.

This data shows that 69 percent (151) of those who left the households prior to the Leaver's interview were relatives. On average, close to the same percentage of relatives moved into the households (72 percent or 76). However, in absolute terms, only half as many individuals moved in, suggesting a reduction in average household size after welfare.

A total of 247 (67 percent) of the Leavers indicated that there had been no changes in their households since they left welfare. However, 123 (33 percent of all Leavers) indicated that a total of 220 people had since moved out of their respective households. Or, an average of 1.8 people moved out of 123 Leavers' households after welfare.

When comparing the information from this set of questions with questions asked earlier in the survey (reported on Page 13 as part of Overall Family Well-Being), the trends appear similar. That is, there were larger households or more combined households when the Leavers were on welfare than after welfare.

A total of 65 (18 percent of all Leavers) indicated that 106 new people had entered their household. Or, an average of 1.6 people moved into 65 Leavers' households after welfare.

The table below summarizes data about individuals moving into or out of the households of Leavers after welfare.

Did this event ever happen to you? When?
(Of all 375 Leavers)

	<i>On/Both</i>	<i>Both/After</i>
To share household expenses:		
Moved in with someone	21 % (80)	17 % (64)
Someone moved in	14 % (52)	13 % (49)

Descriptions of People Moving OUT of or IN to Leaver's Households

	<i>Number Moving Out</i>	<i>Percent of 220 Moving Out</i>	<i>Number Moving In</i>	<i>Percent of 106 Moving In</i>
<i>Relation to Individual:</i>				
Relative	151	69 %	76	72 %
Spouse/Partner	18	8 %	19	18 %
Friend/Roommate	33	15 %	11	10 %
<i>Gender:</i>				
Male	69	31 %	52	49 %
Female	97	44 %	43	41 %
Unspecified	39	18 %	14	13 %
<i>Age:</i>				
0-4 yrs	15	7 %	19	19 %
5-17 yrs	35	16 %	14	14 %
18-29 yrs	99	46 %	33	33 %
30-39 yrs	34	16 %	17	17 %
40-49 yrs	18	8 %	10	10 %
50-65 yrs	10	5 %	8	8 %
66+ yrs	6	3 %	0	0 %