

**Work, Welfare, and Well-Being:
An independent look at
welfare reform in Illinois**

Illinois Families Study

**Project Description and
First-Year Report**

November 2000

The University Consortium on Welfare Reform

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November 8, 2000

Linda Reneé Baker
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Dear Secretary Baker,

On behalf of the University Consortium on Welfare Reform and in accordance with the requirements of the Welfare Reform Research and Accountability Act (P.A. 90-74), it is my great pleasure to forward to you, for transmittal to the Illinois General Assembly, our report on the first year of the Illinois Families Study. The report, titled *Work, Welfare, and Well-being: An independent look at welfare reform in Illinois*, has both an executive summary and a complete technical report. The transmission of the report to you completes our responsibilities in the first phase of the project as required by law.

I want to make it clear to you and other members of the Governor's cabinet that my colleagues and I are available to assist in interpreting the results and facilitating further analysis. I also want to compliment the Illinois Department of Human Services for the cooperation we have experienced in preparing this document. Your staff provided us with invaluable assistance over the last two years as the Consortium and the Department developed a very productive working arrangement. I believe that this partnership will be a model for other states that seek an objective understanding of the impact of welfare reform, an understanding that will assist policymakers in improving service delivery. Illinois has taken a leadership position in working with the Consortium to form a partnership that uses university resources to support knowledge-driven policy design and analysis.

Next year and the years to come will bring new reports and further analysis of Illinois' efforts to improve the lives of poor families. We stand ready to assist the General Assembly and the executive branch of the Illinois government in the challenges ahead.

Sincerely,

Dan. A. Lewis, Professor of Education and Social Policy, and
Principal Investigator, University Consortium on Welfare Reform

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Most important, we thank the 1,362 respondents who completed the interviews for this study.

The IFS was coordinated in the first and second years by Kristen Shook, who remains a consultant on the project, and in the second year by Amy Bush Stevens.

The Principal Investigators of the IFS include Dan A. Lewis (Northwestern University), Paul Kleppner (Northern Illinois University), James Lewis (Roosevelt University), and Stephanie Riger (University of Illinois at Chicago).

This report does not necessarily reflect the opinions of those who provided assistance to the investigators and project staff in its development.

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TABLE OF CONTENTS

Executive Summary	xiv
Introduction	1
The University Consortium on Welfare Reform	2
Organizational Structure and Funding	2
Collaborative Partners	3
The Illinois Families Study: Purpose and Methods	4
Objectives	4
Research Design.....	5
IFS Year One Results	13
Respondent Characteristics.....	14
Work Status and Welfare Use	16
Experiences with Welfare.....	19
Workforce Participation	31
Training, Education, and Support Services.....	38
Housing and Neighborhood Context.....	42
Family Health and Well-Being	45
Material Hardship and Financial Resources	52
Group Differences by Welfare and Work Status	56
Discussion	70
Future Reporting from the Illinois Families Study	71
Appendices	74
Appendix A: Provisions of the Illinois TANF Program.....	74
Appendix B: IFS Research Team, Advisory Groups, and Collaborative Partners.....	77
Appendix C: IFS Supplemental Studies	80
Appendix D: IFS Study Regions	82

FIGURES

Figure 1. Work and Welfare Status.....	xv
Figure 2. Work and Welfare Status, by region.....	xvi
Figure 3. Percent of Children in Poverty by Study County, 1995	83
Figure 4. Percent Change in TANF Grantees by Study County, 1996-1999.....	84

TABLES

Table 1.	Population estimates and welfare caseloads of study sites	8
Table 2.	1998 Welfare caseload characteristics of study sites.....	9
Table 3.	Comparison of respondents and non-respondents: demographics.....	11
Table 4.	Comparison of respondents and non-respondents: welfare and work.....	12
Table 5.	Demographic characteristics of respondents at first interview, by study region.....	15
Table 6.	Household composition	16
Table 7.	Work status of respondents at first interview, by study region.....	17
Table 8.	Welfare status of respondents at first interview, by study region	18
Table 9.	Work and welfare status of respondents, by region.....	19
Table 10.	“What was the main reason you went off welfare or TANF [the most recent time you and your children went off welfare or lost your benefits]?”	21
Table 11.	“What rules did the welfare office say you were not following [when they took away your welfare benefits]?”	22
Table 12.	Food stamp and Medicaid losses during past 12 months, by study region.....	23
Table 13.	Knowledge of welfare rules.....	24
Table 14.	Among those aware of time limit: “How long is the time limit?”	24
Table 15.	Knowledge of Food Stamp and Medicaid eligibility	25
Table 16.	Awareness of transitional benefits: percent answering “no” or “don’t know,” by study region.....	25
Table 17.	Satisfaction with current welfare worker: percent who “strongly agree”	26

Table 18.	Attitudes about welfare reform	27
Table 19.	Expectations about future work and welfare use.....	27
Table 20.	“If you could pick one thing, what would you say is most important to your family’s well-being?”	28
Table 21:	“What is your plan for getting off welfare?”	28
Table 22.	“What is the most important thing the TANF program could do to change the welfare system for the better?”	29
Table 23.	Occupations of currently employed respondents	33
Table 24.	Distance to current job, by study region.....	34
Table 25.	Wages and earnings of employed respondents, by study region.....	34
Table 26.	Job search strategies.....	37
Table 27.	Job readiness/training program participation in past 12 months	38
Table 28.	Work experience placement in past 12 months	39
Table 29.	Education program participation in past 12 months.....	40
Table 30.	Satisfaction with Job Search/ Job Training Programs: percent responding “pretty much” or “a lot,” by study region.....	41
Table 31.	Selected housing problems and characteristics, by study region.....	44
Table 32.	Neighborhood satisfaction: percent “somewhat” or “very” satisfied, by study region.....	45
Table 33.	Respondent ratings of overall health.....	46
Table 34.	Child care characteristics, by study region.....	49
Table 35.	Child support, by study region.....	50
Table 36.	Selected major life events	51
Table 37.	Social support.....	52
Table 38.	Perceived financial situation, by study region.....	53

Table 39.	Material hardships in past 12 months	54
Table 40.	Food instability in past 12 months	54
Table 41.	1998 Employment, tax refund, and EITC receipt, by study region....	55
Table 42.	Respondent Characteristics by welfare and work status	63
Table 43.	Experiences with welfare.....	64
Table 44.	Workforce participation.....	65
Table 45.	Training, education, and support services.....	66
Table 46.	Housing and neighborhood context	67
Table 47.	Family health and well-being	68
Table 48.	Material hardship and financial resources.....	69
Table 49.	Number of TANF grantees by study county, 1996 and 1999	84
Table 50:	Race by study county, 1990	85
Table 51:	Hispanic origin by study county, 1990	85

Executive Summary

Purpose of this study

In 1997 the Illinois state legislature mandated that the Illinois Department of Human Services (IDHS) seek out university researchers to design and conduct a six-year panel study of welfare reform. The Illinois Families Study (IFS) is being conducted by a consortium of researchers from four Illinois universities in response to that legislative mandate.

The goal of the study is to inform policymakers about how Illinois families have been faring since the implementation of Temporary Assistance to Needy Families (TANF) and other welfare reform policies. This report to the state legislature describes findings from interviews conducted during the first phase of the study.

Methods

The Illinois Families Study is longitudinal and tracks the same families over a six-year period. The study has two primary components:

- Annual in-person surveys of a random sample of adults who were primary TANF grantees in the fall of 1998, a little more than a year after TANF was first implemented
- Administrative data from several Illinois state agencies about the same sample of families

IDHS administrative data were used to select a random sample of TANF recipients from nine counties, stratified along two geographic regions:

- Cook County
- Selected “downstate” counties (St. Clair, Peoria, Tazewell, Fulton, Knox, Marshall, Woodford, and Stark)

Together, these nine counties represent 75% of the state TANF caseload. They also represent cities and towns of varying sizes and demographic makeup, affording important comparisons across subgroups of recipients. The six counties surrounding Peoria are grouped together under the heading “rural counties” in this report.

A total of 1,362 phase 1 interviews were conducted between November 1999 and September 2000. The overall response rate was 72%.

Results

Respondent characteristics

The vast majority of respondents were female (97%) and their average age was 31.6. Nearly two-thirds had never been married (65%) and only 59% had a high school diploma at the time of the baseline interview. Respondents had an average of 2.5 children. The majority of respondents were African American (80%) and 12% were Hispanic, Latino, or Chicano.

Work status and welfare use

Half of the respondents were working; half were still on TANF. Many were combining work and welfare. About half of those surveyed (53%) were employed at the time of the first baseline interview, including 38% of the entire sample who were working full time (30+ hours per week). Similarly, half of the respondents (55%) were still receiving TANF, including 42% who had been continuously receiving TANF over the past 12 months.

Among those who were no longer receiving TANF, 65% were working, while 43% of those still on TANF were working (see Figure 1). Overall, 23% of the total sample were combining work with TANF. Figure 2 displays regional differences in two of the key goals of welfare reform—work and leaving TANF. Peoria County had the highest proportion of employed respondents (73%), while the rural counties had the largest proportion of respondents who were no longer receiving TANF (61%).

Figure 1. Work and Welfare Status

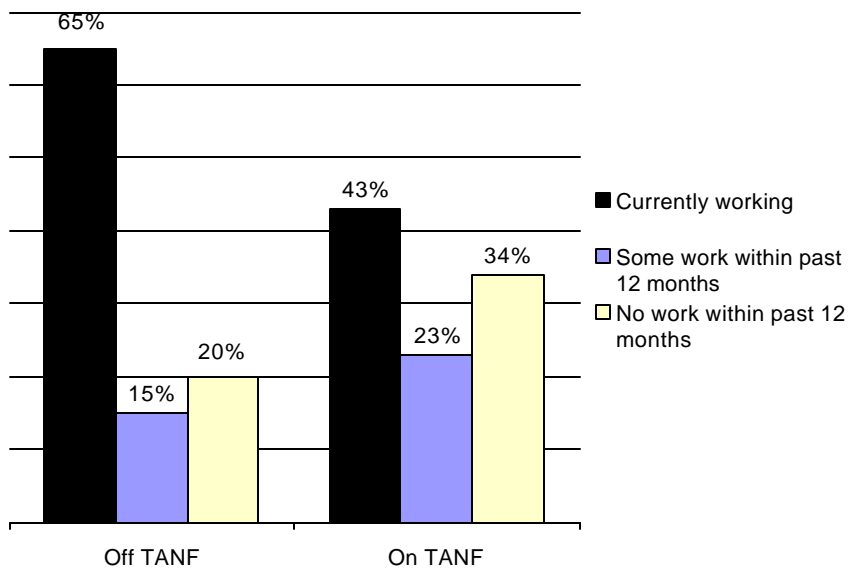
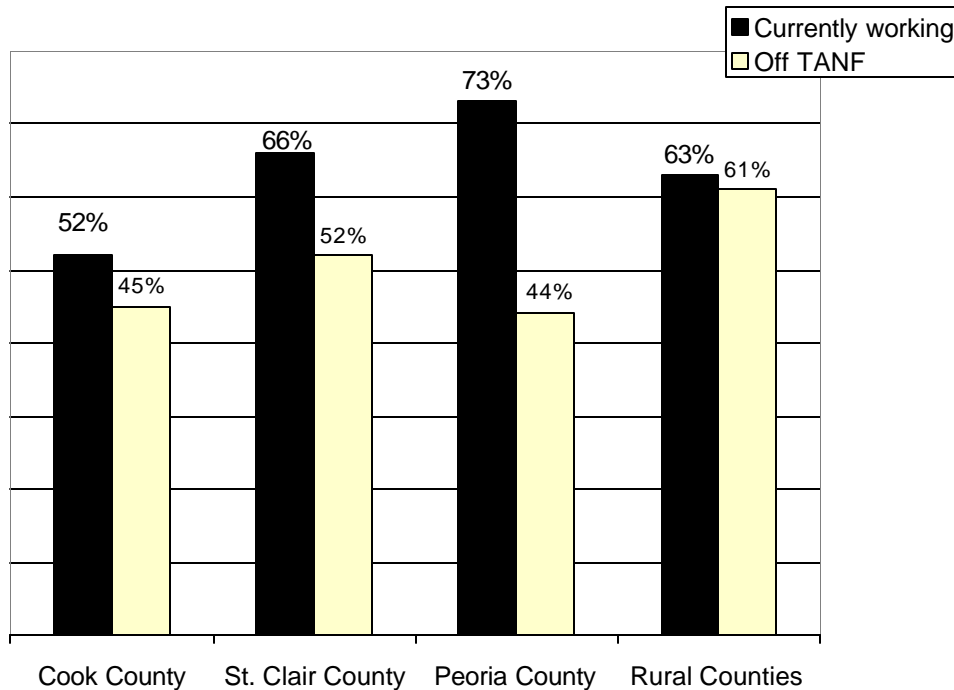


Figure 2. Work and Welfare Status, by region



Experiences with welfare

Less than half of respondents (42%) attributed leaving TANF to getting a job or earning more money. The remaining respondents said they lost TANF because they missed an appointment or did not file necessary paperwork (27%), failed to meet work requirements (8%), reached a time limit (2%), or because of caseworker error (3%) or other reasons (18%).

Forty-one percent of respondents reported that they had lost their Food Stamps and/or Medicaid coverage at some point during the previous year. Fifteen percent reported losing only Food Stamps, while 8% reported losing only Medicaid and 18% reported losing both benefits.

An estimated 28% of respondents reported losing TANF cash benefits due to a rule violation. This group includes respondents who experienced a partial grant reduction resulting from a self-reported rule violation, as well as respondents who lost all benefits because they missed appointments, did not file paperwork, did not participate in required work activities, or failed to cooperate with child support enforcement.

Questions designed to assess knowledge of the welfare rules revealed some confusion about income disregards and time limits among recipients:

- More than one-third (39%) mistakenly believed people cannot keep any cash assistance if they are working.

- About one-quarter of respondents (29%) did not know there were time limits on TANF benefits (22% did not know if there was a time limit and 7% said there was no time limit).

There also was some confusion about eligibility for Medicaid and Food Stamps:

- 27% of respondents did not know it was possible to continue getting Food Stamps while working.
- 23% did not know it was possible to continue getting Medicaid while working.

Respondents were largely positive about the Illinois TANF program. Most described positive interactions with caseworkers, although a significant minority were not satisfied with the service they received:

- 73% reported that their most recent welfare worker treated them with dignity and respect.
- 68% said their worker took time to explain the program rules.
- 31%, however, “strongly agreed” that their worker “only cares about getting forms filled out,” and 20% “strongly disagreed” that their worker treated them with dignity and respect.

Respondents generally were optimistic about the future and supportive of work requirements:

- 93% expect to be working one year from now and 79% do not expect to be receiving welfare benefits at that time.
- 88% of respondents “somewhat” or “strongly” agreed that it is a good idea to require people on welfare to work.
- 60% said they “somewhat” or “strongly” agreed that it is a good idea to limit the amount of time people can stay on welfare.
- If money and medical coverage were the same, 95% said they would prefer to work rather than receive welfare.
- 36% of working respondents reported being “very satisfied” with their current main job, and another 44% reported being “somewhat satisfied.”

Medicaid or free health coverage was identified by half of all respondents (49%) as the benefit most important to their family’s well-being. Housing assistance (20%), Food Stamps (14%), and cash assistance (12%) were also cited as important supports for many families. Child care assistance (4%) and transportation assistance (1%) were critical to fewer respondents.

Respondents offered their suggestions for improving the TANF program. The following areas were cited most frequently by respondents as those in greatest need of improvement:

- Improve TANF service delivery (more respectful caseworkers, more convenient office hours, explain rules better, consider individual differences and needs, etc.) (37%)
- Revise the rules (end time limits and sanctions, simplify paperwork, improve child support enforcement, etc.) (20%)
- Provide better access to training and education (18%)
- Provide more help with job searches/ improve employment services (13%)
- Change the system (more monitoring, fewer requirements, etc.) (9%)
- Provide more help with child care (7%)
- Make income disregards more generous and gradual (7%)

Workforce participation

As mentioned earlier, 53% of the IFS sample were working at the time of their interview. Employed respondents worked an average of 33 hours per week, and 57% said they preferred to work more hours if their employer would allow it. Most workers were in regular positions (86%), as opposed to temporary (12%) or seasonal (2%) jobs.

The median hourly wage for working respondents was \$7.00. The median monthly earnings for working respondents were \$960.

Nearly all respondents (94%) reported that they had worked for pay at some point in their life. Forty-five percent had more than three years of full-time work experience.

Fifteen percent of respondents were receiving health insurance through their employer, although 45% said medical coverage was available through their job immediately (11%) or after a waiting period (34%). Paid sick days were the most common employer benefit respondents received, although only 25% were getting this benefit. Very few respondents were participating in a retirement program (13%) or receiving dental insurance for their children (13%) through their employer.

One-third of respondents (33%) said it takes them one hour or more to get to work, including the time it takes to drop off children at child care. Nearly one-fourth (21%) said their workplace was located more than 20 miles from their home.

Among those who were not working at the time of the interview, 41% reported that they had held at least one job in the past 12 months; 46% said they had looked for a job but could not find one; and 12% did not look for employment during this time period.

Informal networks (45%) and self-initiated contacts (31%) were by far the most common way respondents found their current jobs. Fourteen percent said they learned of their job through the welfare office, WorkFirst, or some other job program.

Training, education, and support services

About one third of all respondents (35%) participated in a job search/job readiness, job skills training, and/or self-employment training or technical assistance program within the past 12 months. This includes 50% of those who reported that they asked their welfare worker for more help with job skills and training. Excluding respondents who had been off TANF continuously for the past 12 months, 38% of Cook County residents had participated in these activities, followed by St. Clair County (32%), Peoria County (20%), and the rural counties (17%).

About half of the participants in these job search/ job readiness and training programs (52%) said someone from the program had explained the EITC (Earned Income Tax Credit) to them; 58% said the Work Pays program was explained to them; and 38% were advised about budgeting and paying bills.

These job programs received mixed reviews from respondents. About half said the program had taught them skills to be successful in a job (45%) or gave them more confidence to succeed (51%) “pretty much” or “a lot.” Twenty-eight percent, however, felt their participation in the program was “pretty much” or “very much” a waste of their time.

Ten percent of the sample had participated in an educational program within the past 12 months, and 43% of these respondents said someone from the welfare office helped them enroll in classes. This included 17% of those who had told someone from the welfare office that they needed more education.

Only 20 respondents (less than 2%) reported that they asked the welfare office for help with mental health, substance abuse, or domestic violence. Few findings about these services can be reported at this time.

Housing and neighborhood context

Twenty-seven percent of respondents said they were receiving a government housing subsidy or living in public housing. The average monthly rent for the sample was \$316. One third of respondents (33%) reported housing problems within the past year (e.g., presence of rodents or insects, faulty plumbing, leaky roof or ceiling). Eighteen percent of the sample were living in crowded conditions at the time of the baseline interview (more than two persons per bedroom).

Overall, respondents had relatively stable housing conditions:

- Three-quarters of those interviewed reported living in the same residence over the past 12 months. Half of the respondents had lived in their current residence for less than 1.5 years.
- Overall, 7% of the sample had experienced homelessness or precarious housing within the past year. Three percent said they had to stay in a homeless shelter, car,

or abandoned building, or on the streets during the past 12 months. Six percent said they had “doubled up” with a friend or relative for less than two weeks.

Most respondents were fairly satisfied with their neighborhood. Sixty-eight percent were “somewhat” or “very” satisfied that their neighborhood was a good place to live and raise children. Residents of Peoria County and the surrounding rural counties were more likely than Cook County residents to describe their neighborhoods as safe and cohesive.

Family health and well-being

Most families had health insurance, although significant gaps remain and employer-sponsored coverage is rare:

- 83% of respondents said they had health insurance at the time of the baseline interview. Most were covered by Medicaid (75%), and 7% received employer-sponsored coverage. One quarter (26%) reported that they had gone uninsured for one or more months at some point over the past year.
- 88% of respondents reported that their children had health coverage when interviewed. Most had children who were covered by Medicaid or KidCare (84%), or an employer-sponsored plan (5%). Twenty-one percent of interviewees had at least one child who was uninsured for one or more months over the past year.

One fifth of respondents rated their overall health as “fair” or “poor.” Twenty-four percent said they had a chronic health condition and 16% reported one or more symptoms of depression in the past week. Nearly one quarter (22%) said they had been physically abused by a spouse or partner at some point during their lives. Just under 5% reported physical abuse by a current or former spouse or partner within the past 12 months.

Approximately one-third of respondents stated they often felt they had too little time for themselves (33%), or that they were worn out or exhausted from raising their family (36%).

Overall, nearly half of respondents were relying on some form of informal child care arrangement (e.g., relative, friend, or other home-based care) for one or more children (47%), and 10% were relying on some type of formal child care arrangement (e.g., day care center, Head Start program). Thirty-two percent of respondents had one or more child care concerns during the previous year. The most common complaints were concern over the quality of available child care (18%), the cost of care (18%), and difficulty finding child care during work hours (16%). Less than half (42%) of those who either needed or were receiving child care were getting help from the welfare office to pay for that care.

One quarter of respondents (24%) had at least one child covered by a child support order. More than half of these families (55%) actually received this support each month. Overall, 41% of all respondents said they receive some form of informal support from

one or more of their children's fathers in lieu of or in addition to the formal child support they receive.

Material hardship

Families were optimistic about their financial situations, although most still worry a lot about money:

- 52% said their financial situation was better than it had been in a long time
- 72% "somewhat" or "strongly" agreed that they worry about having enough money in the future

Fifty-nine percent of respondents had experienced some type of material hardship within the past 12 months, including:

- 41% had their phone service disconnected for one or more months
- 23% could not pay their full rent or mortgage
- 15% had a family member who needed to see a dentist but could not afford to go
- 13% had their gas or electricity shut off
- 12% needed to fill a prescription for a family member but could not afford it

Overall, families who took advantage of income disregards and transitional supports by combining work and welfare had fewer hardships.

Most respondents were able to feed their families, although 10% said they had to cut the size of their children's meals because they did not have enough money for food. Twelve percent said they were "sometimes" or "often" unable to feed children a balanced meal due to lack of money.

Conclusions

- Many current and former TANF recipients are finding work, but their earnings in general are very low and many do not receive employer-sponsored benefits. The majority of respondents (more than two-thirds) had worked within the past year, although only half were employed at the time of the interview. These findings indicate that merely getting a job cannot be equated with self-sufficiency.
- Many respondents approve of the changes brought by welfare reform, particularly the implementation of work requirements and improved work supports. Confusion about welfare rules, problems with TANF service delivery, gaps in training and education programs, and limited access to health insurance, however, remain as major stumbling blocks for some Illinois families.

- Existing training and education programs may not be meeting the needs of some recipients. Many who said they requested this kind of help did not receive it, and those who did participate in job search and job training programs gave them mixed reviews.
- Some families experienced instability and hardship over the past year, such as temporary loss of health insurance or phone service. There was little evidence, however, of major ongoing threats to the health and well-being of most people interviewed for this study. Employment alone does not appear to make families immune from material hardship; those who combined work and welfare were least affected by these problems.
- Future reports from the Illinois Families Study will draw upon state administrative data, follow-up surveys, and in-depth qualitative interviews to provide more detailed evidence on workforce attachment, service use, child well-being, and the relationships between these and other aspects of welfare reform.

Future reporting from the Illinois Families Study

This first-year report sets the stage for future reports that will be made available to policymakers over the next six years. While this report draws exclusively upon survey data gathered in 1999 and 2000, future reporting will integrate information from a rich combination of sources. Most important, future research will link survey data with the following state administrative records:

- The Illinois Department of Human Services client database will provide monthly reports on TANF, Food Stamps, and Medicaid use.
- The Illinois Department of Employment Security will provide quarterly reports on Unemployment Insurance use and wages.
- The Illinois Department of Children and Family Services will provide monthly information on child abuse and neglect reports and child welfare intervention.

The Illinois Families Study also has been implementing a variety of supplemental studies that will provide a deeper understanding of welfare reform in Illinois:

- The Child Well-Being Supplement uses additional survey data and medical records to examine the relationships between child neglect and employment, income, and health care coverage.
- The Qualitative Component draws upon in-depth interviews and participant observation to better understand the processes families undergo as they move toward self-sufficiency.
- Additional analyses will examine topics such as access to higher education for parents, academic outcomes for children, gaps in service delivery, and interactions between the TANF and child protection systems.

In summary, the ongoing surveys with the same group of families over six years, combined with administrative records and supplementary studies of special topics, will allow the Illinois Families Study to answer many key policy questions in coming years, including:

- What factors are associated with successful workforce attachment and self-sufficiency?
- What services and work supports are most needed to help people get off welfare? What supports are most valuable in the long-run? Who needs more help?
- What state services are most effective for different populations?
- What are the service needs of families who are exempt from TANF work requirements?
- What happens to families when they reach the five-year time limit?
- How do employment and well-being outcomes differ for respondents who take advantage of income disregards and transitional Food Stamps and Medicaid, compared to those who leave welfare more abruptly?
- How do changes in parental welfare use and employment affect children's outcomes over time?
- What is the impact of local economic conditions on labor market participation among current and former welfare recipients?
- What are the intended and unintended consequences of state programs on family health and well-being?

Introduction

When Congress passed the Personal Responsibility and Work Opportunity Reconciliation Act of 1996 (PRWORA), it ended the federal entitlement program for low-income families with children known as Aid to Families with Dependent Children (AFDC). Signaling a profound shift from federal to state responsibility, PRWORA established Temporary Assistance to Needy Families (TANF) block grants, which allow states a great deal of control over the design and implementation of their welfare programs. According to the legislation, TANF aims to:

- Promote job readiness, work, and family stability, thus reducing the need for government services; and
- Encourage the formation and maintenance of two-parent families and reduce out-of-wedlock births.

Time limits on assistance, work mandates, and employment services are key provisions of TANF specified by the federal legislation. State legislatures, however, were responsible for selecting a variety of options within the federal parameters.

The Illinois General Assembly crafted the state's TANF plan during its 1997 session and the Illinois Department of Human Services (IDHS) began implementing the program in July 1997. The Illinois plan incorporated major features of the state's earlier experiments with welfare reform, including Earnfare, Get a Job, WorkFirst employment programs, a "family cap," and the Work Pays income disregard program. Key features of the Illinois TANF program include:

- **Time limits:** 60-month lifetime limit on TANF cash assistance, although clock stops for single-parent families who work at least 30 hours per week and still qualify for assistance (35 hours per week for two-parent families); 24-month lifetime limit for those whose youngest child is age 13-18 (unless participating in a work activity);
- **Sanctions:** three-step sanction process ending in full-grant sanction after three occurrences of noncompliance;
- **Family cap:** no additional cash benefits for children born nine months or more after initial enrollment;
- **Child care subsidies:** for families at or below 50% of 1997 state median income;
- **Transitional Medicaid:** for 6-12 months after leaving TANF (depending on income);
- **Income disregards:** two-thirds of earned income is disregarded when determining benefit levels (a family of three in Cook County, for example, must exit TANF when gross monthly earnings exceed approximately \$1,130);
- **Work requirements:** 30-35 hours per week; broad definition of work-related activities, including community service, substance abuse treatment, domestic violence counseling, foster parenting, and postsecondary education;

- Cash benefits: maximum monthly cash benefit of \$377 for a family of three (unchanged from AFDC).

See Appendix A for more detail on the Illinois TANF Program.

Although PRWORA did not require states to evaluate their new TANF plans, the Illinois General Assembly passed the Welfare Reform Research and Accountability Act (P.A. 90-74) in 1997. Sponsored by Senator Barack Obama, this measure required IDHS to seek out university researchers to design and conduct a six-year panel study of the implementation of the TANF program and related welfare reforms. The Illinois Families Study (IFS) described here was developed in consultation with IDHS and is a response to that legislative mandate. IFS access to state administrative data, as specified in the Obama legislation, provides researchers with a rare opportunity to link administrative welfare records with survey data. The use of a longitudinal panel design (i.e., follow-up with the same group of families over a six-year period), coupled with the use of multiple data sources, makes the IFS one of the most comprehensive follow-up studies of state welfare reform programs. No existing sources of data are available to provide information on such a broad range of indicators of family well-being over the TANF implementation period in Illinois.

The Illinois Families Study presents a unique opportunity for informing welfare policy in the state of Illinois. This study will shed light on who benefits most, from which combination of services, at what point in time. It will provide extensive information that can help identify the individual and family circumstances most conducive to particular types of interventions at various stages of the transition from welfare to self-sufficiency. This information will help both public and private agencies serving the poor to target their resources in the most efficient and effective manner possible. It will also help to pinpoint service gaps that exist in the short term and in the years to come, as families receiving TANF hit time limits on their assistance. This information is critical to assure that the social welfare policies in this state are responsive to the needs of children and families living in poverty.

The University Consortium on Welfare Reform

Organizational structure and funding

Northwestern University is responsible for the overall administration of the Illinois Families Study. The project is housed in the Institute for Policy Research (IPR). The study's principal investigators represent four Illinois universities: Northwestern University, Northern Illinois University, University of Illinois at Chicago, and Roosevelt University. Funding for the first two years of the study was provided by The Joyce Foundation, The John D. and Catherine T. MacArthur Foundation, and The Woods Fund of Chicago. The National Institute of Child Health and Human Development, The Polk Bros. Foundation, The Annie E. Casey Foundation, The Searle Fund, and the Children and Family Research Center of the University of Illinois School of Social Work also provided funding for specific aspects of the Illinois Families Study.

The study receives guidance from several advisory groups:

- Steering Committee (academic experts on welfare policy and research design);
- Legislative Advisory Committee (state senators and representatives);
- Illinois Department of Human Services (IDHS) advisors.

These groups advised the researchers on the study design and development of the survey questionnaire, and will provide feedback on the interpretation of findings on an ongoing basis.

The Steering Committee provided extensive feedback on the sampling design and survey development, and will continue to advise on conceptual and analytical issues as they arise.

The Legislative Advisory Committee gave input about the type of information that would be most useful for the Illinois General Assembly, and the most effective modes of presenting and disseminating this information. This committee will continue to advise the IFS research team as future analyses are conducted.

Northwestern University has a “nonfinancial” agreement with IDHS to conduct the IFS, which authorizes access to all IDHS-controlled administrative data related to the IFS sample. The IFS research team also consulted with IDHS during the implementation of the study to ensure that the information used to make all key methodological decisions was correctly interpreted by the researchers. The IFS team will continue to consult with IDHS during the dissemination phase of the study, as well as with the study’s advisory groups and other community-based advocates, to ensure that the information provided by the IFS is comprehensive and useful to a broad audience of policymakers, state administrators, social service agencies, and other advocates.

Representatives from several local child and family advocacy organizations were also asked to suggest topics to be addressed in the survey. (Please see Appendix B for more information about the advisory groups.)

Collaborative partners

The Metro Chicago Information Center (MCIC), and the Chapin Hall Center for Children at the University of Chicago are key partners in the IFS.

Northwestern University subcontracted with MCIC to conduct the annual surveys of the IFS sample. MCIC is a nonprofit research consulting firm founded more than eight years ago by area foundations and the United Way of Chicago.

The Chapin Hall Center for Children at the University of Chicago (Chapin Hall) is an independent research organization that specializes, among other things, in research involving state administrative data. IFS researchers worked with Chapin Hall to select a random sample of 1998 TANF recipients for the IFS from the TANF populations in nine Illinois counties. Chapin Hall staff also will link IFS survey data with individual-level administrative data from multiple state departments, including the Illinois Department of Human Services (TANF, Medicaid, and Food Stamp data), the Illinois Department of Employment Security (Unemployment Insurance data), and the Illinois Department of Children and Family Services (child protection data).

The Illinois Families Study: Purpose and Methods

Objectives

The primary goal of this study is to inform policymakers, state program administrators, social service agencies, and other advocates about the experiences of families and children in the state's TANF Program. To do so, the study will follow a representative sample of families from nine Illinois counties over six years to document how those families respond to the changes brought about by TANF.

More specifically, the Illinois Families Study aims to inform policymakers by fulfilling three major objectives:

- 1) Broaden the scope of state welfare reform research to include key indicators of well-being (e.g., health, life events, hardships), in addition to employment outcomes and welfare-use patterns.
- 2) Describe the impact of and need for government-funded support services.
- 3) Describe changes in workforce attachment, economic status, and family well-being over an extended period of time.

Although the study encompasses many different topics, the following general domains are emphasized:

- Family background and characteristics
- Welfare status, knowledge, and experiences
- Workforce attachment
- Training, education, and support services
- Housing and neighborhood context
- Family health and well-being
- Material hardship and financial resources

This study will conduct analyses of these and other domains to explain the factors associated with successful transitions from welfare to work, as well as the barriers and difficulties associated with less successful transitions.

With the tremendous decline in state welfare rolls over the past several years, the nature of state interventions with families in poverty may need to shift. The unique design of the IFS will permit it to explore this policy issue. It is important to stress that without such a study, it would be very difficult to determine how to interpret declines in welfare receipt in Illinois. In addition to tracking a family's welfare status over time, it is also crucial to have information about their employment patterns, economic status, and well-being over time, so that families with different welfare-use patterns can be compared across a wide range of outcomes. Comprehensive information of this nature is not available in state administrative data systems.

The IFS will collect detailed information from sample members on service needs, service receipt, and satisfaction with these programs. As sample members move off welfare and/or into employment, their service needs are likely to change. Assessing the timing and type of service delivery and its relation to the stated needs of study participants should help inform strategies for government and social service interventions in the future. By linking comprehensive survey data with administrative data from multiple service systems, we will learn how different types of support services and risk and protective factors combine to influence individual and family functioning. This kind of information can be used to refine TANF policies and service programs, target them more efficiently, and create new interventions for unforeseen service needs.

Finally, the IFS will document changes in various welfare, work, and well-being "outcomes" among participating families. Tracking recipients for multiple years, as some reach time limits on assistance or as employment opportunities rise or fall in response to a changing economic climate, will provide a better understanding of the process of moving from welfare to *permanent* situations of self-sufficiency and well-being.

Several supplemental studies related to the IFS also have been funded, including a qualitative component and an examination of child well-being. This report centers on the core longitudinal study and includes findings from the first wave of interviews. (Please see Appendix C for descriptions of the supplemental studies.)

Research Design

Data Sources

The core of the IFS is a longitudinal panel study, or "follow-up" study, that tracks the same group of families over six years. The study has two primary components: 1) annual surveys with a sample of 1998 welfare recipients; and, 2) administrative data from several Illinois state agencies related to the same sample of families.

All families participating in the IFS reside in one of nine Illinois counties, which comprise over three-quarters of the state's welfare population, and include large, mid-size, and small urban areas, as well as rural areas. Annual interviews began in the fall of 1999 and will be repeated once a year for five years.

The survey instrument was designed for face-to-face interviews with current and former welfare "grantees," usually the mother. Most of the questions in the first survey (Year One) were drawn from existing surveys that have been used in other major welfare reform studies. The questions were initially pilot-tested with 15 Illinois welfare recipients.

Trained interview staff conducted all surveys under the supervision of MCIC management. Most of the Year One interviews (94%) were conducted in person, nearly always in the respondent's home. Surveys were conducted by phone when respondents were unable to participate in person or strongly preferred telephone interviews. Interviews took approximately 70 minutes to complete. All interviews were conducted in English or Spanish. Respondents received a \$30 money order that was mailed to their home shortly after the interview.

Administrative data from multiple Illinois state agencies will be linked to the interview data. This will allow researchers to construct a longitudinal service history for each family in the sample. These sources include:

- Monthly information on TANF grants, Food Stamps, and Medicaid from the Illinois Department of Human Services' TANF client database
- Quarterly administrative data from the Illinois Department of Employment Security's Unemployment Insurance database
- Monthly information on child abuse and neglect reporting and child welfare intervention from the Illinois Department of Children and Family Services.

IFS researchers will use these administrative data to track survey respondents over time, and to complement information gathered in annual surveys.² These data also will be used to track members of the original IFS sample who did not participate in the initial interview, and who do not participate in subsequent annual interviews, so the survey findings can be appropriately qualified in terms of how accurately they reflect the TANF population from which the sample was drawn.

This report focuses primarily on data collected during the initial survey. The administrative data will be incorporated in subsequent reports. These data will greatly enhance the scope of future analyses by: 1) enabling the research team to corroborate

² Chapin Hall staff will link survey and administrative data using a probabilistic matching algorithm. Probabilistic record-matching is based on the assumption that no single match between variables common to the source databases will identify a person with complete reliability. Instead, probabilistic record-matching calculates the probability that two records belong to the same person, using multiple pieces of identifying information such as name, birth date, gender, race/ethnicity, county of residence, and social security numbers.

self-report information on employment, welfare use, and service receipt with administrative indicators of this information; 2) affording more precise estimates of the stability of employment, welfare, and service-related outcomes; and 3) enabling the construction of monthly (or quarterly) indicators of employment, welfare use, and service receipt, which will enhance the estimation of outcomes as a function of the timing and duration of these circumstances.

This unique combination of extensive survey and administrative data on a probability sample of TANF recipients, together with the longitudinal research design, will yield important contributions to the debate over the effects of the 1996 welfare reforms on children and families.

Sample Selection

Nine Illinois counties were selected for the study: Cook (Chicago and suburbs), St. Clair (East St. Louis and suburbs), Peoria, Fulton, Knox, Marshall, Woodford, Tazewell, and Stark. Combined, these nine counties represent nearly 80% of the Illinois TANF caseload. Cook and St. Clair counties were selected because they represent the counties with the largest shares of TANF recipients in Illinois.

Peoria County was selected because it represents the third largest share of TANF recipients in the state and it encompasses smaller urban areas than in Cook and St. Clair counties. Peoria is not intended to be representative of other counties in Illinois with small and mid-size cities. Demographic and TANF caseload characteristics vary widely among other Illinois counties with similar population density. However, the selection of a different county would not have improved the ability to make generalizations about other similar size counties. Still, inclusion of a mid-size county such as Peoria is important because of the hypothesized differences in the existence, access, and quality of services and supports for recipients transitioning from welfare to work (e.g., transportation, health care, job search and training programs) between large urban areas such as Chicago and smaller urban areas such as Peoria.

Most Illinois counties (85%) have populations less than 100,000. Though all these smaller counties combined represent less than one-quarter of the state's TANF population, it is equally important to capture the experiences of families receiving TANF who reside in rural areas. For this reason, the study includes the six counties surrounding Peoria county: Fulton, Knox, Marshall, Woodford, Tazewell, and Stark. Combined, these six counties represent approximately 2% of the state's entire welfare caseload. For the Illinois Families Study, sample members from these rural counties, Peoria County, and St. Clair County were oversampled to ensure that sufficient numbers of survey respondents from the different regions could be compared.

Table 1 displays the 1998 population estimates for these counties, and the percentage of the total Illinois welfare caseload represented by each county in June 1998.

Table 1. Population estimates and welfare caseloads of study sites

County	1998 population estimate*	June 1998 TANF caseload**	Percent of state welfare caseload
Cook	5,189,689	82,742	67.4%
St. Clair	261,941	5,223	4.3%
Peoria	181,609	2,537	2.1%
Tazewell	127,958	549	0.4%
Knox	55,526	422	0.3%
Fulton	38,746	253	0.2%
Woodford	35,212	78	0.1%
Marshall	12,882	63	0.1%
Stark	6,290	26	<0.1%
All other Illinois counties	6,135,473	30,827	25.1%
State Total	12,045,326	122,720	100%

*Source: U.S. Census Bureau

**Source: Chapin Hall Center for Children; includes "available to work" TANF cases as of June 1998

Table 2 presents selected welfare caseload characteristics of all nine counties. When the six rural counties are compared (as a group) to all other counties with populations less than 100,000 in the state, there are minimal differences in caseload characteristics, with the exception of racial composition. Other small counties in Illinois are more than twice as likely to have African-American welfare recipients than the rural counties. However, such areas are not likely to be qualitatively different from the smaller counties surrounding Peoria County in other welfare caseload characteristics. Also, given the close proximity to Peoria County itself, which has a substantial African-American TANF population (with some African-American TANF recipients who reside in the smaller cities within Peoria County), this imbalance is somewhat offset. This can be seen by comparing the characteristics of the combined study regions to the state total characteristics. There is only a 10 percentage-point difference in the percentage of African Americans in the study counties and the state as a whole. (Please see Appendix D for further descriptions of the study regions.)

Table 2. 1998 Welfare caseload characteristics of study sites*

Region	Received welfare > 4 years	Had previous work experience	Had earned income	< 35 years of age	Never married	African American
Cook County	28.4%	66.1%	23.9%	68.9%	77.2%	76.9%
St. Clair County	29.8%	71.6%	36.4%	74.2%	72.1%	79.2%
Peoria County	25.7%	82.2%	43.3%	78.2%	68.7%	62.4%
Rural counties	18.3%	90.2%	52.0%	71.8%	46.5%	7.0%
Study counties combined	28.3%	67.2%	25.6%	69.6%	75.4%	77.3%
Other counties with populations < 100,000	15.4%	86.6%	46.5%	67.2%	40.7%	16.9%
State total	25.3%	71.9%	30.2%	71.0%	71.0%	67.2%

*Source: Chapin Hall Center for Children

The sample was drawn using a stratified random sampling design. The stratification was based on two geographic areas: Cook County and the remainder of the state. Approximately 950 TANF grantees were randomly selected per stratum (for a total of 1,899 eligible TANF grantees). Within each stratum, a systematic sample with a random start was selected from the grantee populations. To achieve greater precision in the sample results, the grantees were sorted by various demographic and service variables (including race/ethnicity, marital status, age, and duration of TANF receipt) before sampling from each stratum to achieve “implicit” stratification of the sample.

Other panel studies of welfare reform have not been able to make comparisons between urban and non-urban areas within a single state. This sampling strategy ensures sufficient sample sizes within smaller counties, enabling comparisons between a larger metropolitan area and less populated regions with different labor market characteristics and different community supports. This design will provide important information about differential regional impacts of welfare reform.

Additionally, since it is not uncommon for recipients to lose their cash welfare benefits for one month only to have their benefits reinstated in the following month, selecting sample members from a single month would result in a slight under-representation of families that temporarily have their benefits suspended. Since it is important to understand how a loss or reduction in benefits relates to various outcomes, a “rolling” sample strategy was used to correct for this potential bias. A total of 625 sample members were randomly selected from three consecutive months (September, October, or November 1998) of the state’s TANF caseload. This strategy overcomes any bias in representation stemming from “administrative churning” of the welfare caseload. The sample was drawn from 1998 caseloads in order to ensure sufficient numbers of study

participants who had left TANF rolls and who had not yet reached the time limits on assistance as of the fall of 1999 (when the Year One IFS field period began).

Response Rate

MCIC began conducting interviews in November 1999. The first wave of data collection was completed in September 2000. A total of 1,362 interviews were completed out of 1,882 eligible cases,³ resulting in a 72.4% overall response rate. Regional response rates varied: 71.1%, Cook County; 71.0%, St. Clair County; 77.8%, Peoria County; and 68.0% in the rural counties surrounding Peoria County.

These response rates are equivalent to and even higher than the majority of response rates yielded by other major welfare reform studies across the country. Low-income populations are notoriously difficult to locate and track in survey research. It can be argued that the “non-respondents” possess certain characteristics that make them different from the respondent group, leading to potential bias in the survey findings. Other characteristics of the study, however, help to ameliorate these limitations. First, given that the IFS response rate is equally high or higher than many other welfare reform studies of this time period, the findings from the IFS survey data capture a larger proportion of the non-respondents who are traditionally ignored in earlier as well as in contemporaneous survey research with populations receiving welfare. In other words, the findings from the IFS surveys are likely to be less biased by “non-response” than the findings offered by most other welfare studies. Secondly, given the unprecedented access of the IFS research team to multiple administrative data systems, the researchers have extensive knowledge about the non-respondent group at hand, enabling them to qualify findings appropriately.

Statistical comparisons of the respondent and non-respondent groups were conducted using IDHS and Unemployment Insurance administrative data to assess the extent of bias introduced by non-response to the survey. Tables 3 and 4 provide the results of this comparative analysis. It should be noted that these comparisons were made using “unweighted” data, or data that does not adjust for the oversampling of sample members who reside outside of Cook County. For this reason, the statistics reported in Tables 3 and 4 are not consistent with the weighted (or adjusted) demographic statistics reported throughout the remainder of the report.

³ 17 cases were eliminated from the original sample of 1,899 because of the death or incapacitation of a grantee (n=7), a language barrier (n=6), or incarceration of a sample member (n=4).

Table 3. Comparison* of respondents and non-respondents: demographics

	Total sample (N=1,899)	Respondents (N=1,362)	Non-respondents (N=537)	p-value**
County:				NS
Cook	49.9%	49.4%	51.0%	
St. Clair	28.7%	28.3%	29.4%	
Peoria	13.7%	14.9%	10.8%	
Fulton	0.9%	0.7%	1.5%	
Knox	2.5%	2.4%	2.8%	
Marshall	0.4%	0.3%	0.7%	
Tazewell	3.4%	3.4%	3.4%	
Stark	0.1%	0.1%	0.2%	
Woodford	0.5%	0.6%	0.2%	
Race/ethnicity:				NS
Non-Hispanic black	72.3%	73.3%	69.7%	
Non-Hispanic white	21.2%	20.2%	23.8%	
Hispanic	5.7%	5.8%	5.6%	
Other	0.8%	0.7%	0.9%	
Age of grantee as of November 1998:				NS
Under 20	6.0%	6.1%	5.8%	
20-24	25.0%	24.7%	25.7%	
25-29	23.2%	23.3%	23.1%	
30-34	18.3%	18.0%	19.2%	
35-39	14.9%	15.1%	14.3%	
40 and over	12.6%	12.9%	11.9%	
Marital status of grantee as of 1998:				NS
Married	20.6%	20.6%	20.5%	
Divorced/Widowed	7.2%	7.1%	7.6%	
Never married	72.2%	72.4%	71.9%	
Children (as of 1998):				0.015
Average number	2.1	2.1	2.0	NS
Age of youngest child				
Under 1 year	10.7%	10.6%	11.2%	
1-3 years	34.7%	34.5%	35.2%	
4-6 years	27.1%	27.5%	26.1%	
7-9 years	12.0%	12.1%	11.6%	
10-12 years	6.9%	7.0%	6.7%	
13 and older	8.6%	8.4%	9.3%	

*These statistics are not weighted to adjust for the oversampling of downstate sample members.

**P-values are determined by Chi-square tests (for multicategory items), or t-tests (for two-category items); values less than .05 indicate statistically significant differences between respondent and non-respondent groups; non-significant differences are denoted by "NS."

Table 4. Comparison of respondents and non-respondents: welfare and work

	Total sample (N=1,899)	Respondents (N=1,337)	Non-respondents (N=562)	p-value**
Welfare status as of December 1999:				
Receiving cash assistance	48.0%*	51.5%	39.1%	0.000
Receiving Food Stamps	66.4%	71.6%	53.3%	0.001
Receiving Medicaid	77.6%	81.8%	67.0%	0.001
Welfare use September 1998 through December 1999:				
Average # of months w/ cash assistance	11.2	11.7	10.2	0.001
Average # of months with Food Stamps	12.0	12.5	10.7	0.001
Average # of months with Medicaid	13.7	14.2	12.6	0.001
Median # of months with cash assistance	13.0	14.0	10.0	N/A
Median # of months with Food Stamps	14.0	14.0	12.0	N/A
Median # of months with Medicaid	16.0	16.0	15.0	N/A
Continuous cash assistance	39.6%	43.0%	31.1%	0.000
Continuous Food Stamps	44.5%	48.9%	33.3%	0.001
Continuous Medicaid	62.4%	67.3%	50.1%	0.000
Formal Employment October 1998 through September 1999:				
Average number of quarters worked	2.0	2.1	1.8	0.002
Continuous work	31.2%	33.0%	26.6%	0.007
No formal work	31.1%	29.2%	35.9%	0.004
Average quarterly wages	\$991.10	\$1,041.20	\$864.20	0.008
Formal Employment October 1993 through September 1998:				
Average number of quarters worked	6.2	6.3	5.9	NS
Continuous work	1.7%	1.5%	2.1%	NS
No formal work	20.5%	19.8%	22.4%	NS
Average quarterly wages	\$448.40	\$453.70	\$434.90	NS

*These statistics are not weighted to adjust for the oversampling of downstate sample members.

**P-values are determined by t-tests; values less than .05 indicate statistically significant differences between respondent and non-respondent groups; non-significant differences are denoted by "NS."

There are few differences between the respondent and non-respondent groups in terms of demographic characteristics, including race and ethnicity, age of the grantee, ages of children, and marital status. Differences in family size were statistically significant; non-respondents have, on average, a larger family size, though this difference is small (2.0 vs. 2.1 children).

There are some significant differences in welfare benefit status as of December 1999, the number of months of assistance since September 1998 (through December 1999), and formal work activity from September 1998 through December 1999. The respondent group was slightly more likely to have received Food Stamps and Medicaid during the 16-month period from September 1998 through December 1999. Among respondents, the average number of months receiving Food Stamps during this period was 12.5 compared to 10.7 among non-respondents; the average number of months receiving

Medicaid was 14.2 and 12.6, respectively. Respondents were also more likely to receive cash assistance longer, but this difference is even smaller (i.e., the average number of months was 11.7 and 10.2 for respondents and non-respondents, respectively). Likewise, the respondent group was more likely to be receiving each of these benefits as of December 1999. The greatest difference between respondents and non-respondents in this respect was for Food Stamps: 71.6% of respondents and 53.3% of non-respondents were receiving Food Stamps as of this date.

Respondents were also more likely than non-respondents to have worked in formal employment (i.e., work reported by employers to the Illinois Department of Employment Security or IDES), and consequently have higher average earnings as reported by IDES. There were no substantial differences in these two groups with respect to formal work activity prior to September 1998.

Since the respondent group is more attached to the workforce and more likely to receive cash welfare assistance and “transitional” welfare benefits (i.e., Food Stamps and health care coverage), it represents a distinct group of welfare recipients. These differences introduce some level of bias into the results reported, in terms of how well they represent the welfare population from which the sample was selected. Still, it should be emphasized that the differences observed are not so egregious that they prohibit conclusions or generalizations from being made about the welfare population as a whole. Overall, the findings reported here seem to be *most* representative of 1998 TANF recipients who have retained one or more of their welfare benefits, and *slightly less* representative of those who have left all forms of assistance altogether.

In subsequent reports, additional weights to adjust for the characteristic differences between respondents and non-respondents, as observed in these administrative data, will be incorporated into the statistical analyses. This ongoing effort will ensure that the respondent sample approximates to the greatest extent possible the population from which it was originally drawn.

IFS Year One Results

Because the IFS sample was disproportionately drawn from eight “downstate” counties to ensure sufficient numbers of respondents in smaller urban and rural areas, the statistical profiles that follow are adjusted to reflect the correct proportions of TANF recipients in the combined regions. Sample weights are used to calculate the statistics for the sample as a whole. These weights adjust the statistics slightly so they reflect the actual distribution of the counties represented in the study (i.e., so the aggregate statistics do not give more weight to “downstate” characteristics and effects). For selected items, statistics are presented broken out by county region. When statistics are presented by region, this adjustment is not made, and statistics should be interpreted as reflecting the actual characteristics of each separate county.

Additionally, statistics are calculated using data on the total number of respondents who answered a given question (i.e., for whom there is no missing information). For this

reason, the denominator or sample size for each statistic may vary slightly from 1,362 (or from the total for a relevant subgroup). When information is missing on more than 5% of the sample for whom a given question is relevant, this is noted in the text or table. Percentages for characteristics with multiple categories do not always sum to 100% due to rounding.

IFS respondents constitute a representative sample of September, October, and November 1998 TANF recipients from the nine study counties. However, because the response rate on the Year One survey was 72%, the final respondent sample does not entirely reflect the population from which the overall sample was drawn, as discussed above. The following analyses are based on information obtained from the initial survey and therefore focus only on the IFS respondents (N=1,362).

Respondent Characteristics

SUMMARY POINTS:

- The average IFS respondent is unmarried, African American, female, and has 2.5 children.
- The majority of respondents were raising children without the help of another adult in the home.

Demographic characteristics

Table 5 presents the basic demographic characteristics of the 1,362 respondents from the initial IFS interview for the sample as a whole and for each region represented in the study: Cook County, St. Clair County, Peoria County, and the rural counties surrounding Peoria. On average, an IFS respondent is female (96.7%), African American (79.5%),⁴ and 31.6 years of age. Twelve percent (11.5%) of the total sample indicated that they are of Latino, Chicano, or Hispanic origin. The average respondent had 2.5 minor age children at the time of the interview, with a youngest child 5 years of age and an oldest child 9.5 years of age. More than half (58.6%) the respondents had completed at least 12 years of education, 65% had never been married, 11.1% were divorced, 16.2% were married but separated, 6.4% were married and still living with their spouse, and 1.3% were single due to the death of a spouse. Forty-four percent of the respondents gave birth as a teenager to their oldest child.

⁴ The percentage of TANF recipients who are African American is slightly higher in the respondent sample than the percentage of African-American TANF recipients in the state as a whole (see Table 2). The percentages are 79.5% in the IFS sample vs. 67.2% in the statewide TANF population.

Table 5. Demographic characteristics of respondents at first interview, by study region

	Region				
	All (n=1,362)	Cook County (n= 673)	St. Clair County (n= 386)	Peoria County (n= 203)	Rural Counties (n= 100)
Mean age	31.6	31.7	30.9	29.9	30.1
Mean number of children	2.5	2.5	2.6	2.7	2.1
Mean age:					
Youngest child	5.2	5.1	5.7	5.3	5.2
Oldest child	9.5	9.5	9.9	9.8	8.7
Gave birth as a teenager	43.5%	43.0%	47.8%	53.4%	40.8%
Female	96.7%	96.6%	97.9%	98.0%	96%
Marital status:					
Never married	65.0%	67.3%	39.0%	56.5%	31.3%
Divorced	11.1%	10.6%	12.3%	14.5%	35.4%
Separated	16.2%	15.0%	39.0%	14.5%	11.1%
Married	6.4%	5.7%	9.2%	14.0%	20.2%
Widowed	1.3%	1.4%	0.5%	0.5%	2.0%
High school graduate	58.6%	58.3%	60.2%	64.0%	86.6%
Race:					
African American	79.5%	80.8%	82.3%	70.9%	5.0%
White	10.3%	8.0%	16.9%	28.1%	91.0%
Other	10.2%	11.2%	0.8%	1.0%	4.0%
Hispanic, Latino, Chicano	11.5%	12.6%	1.0%	1.5%	2.0%

Note: Sample sizes may vary due to missing data; percentages do not always sum to 100% due to errors in rounding.

There were very few differences in demographic characteristics across study regions. Respondents were very close in age, predominantly female, with roughly the same number of children who were similar in age. There were several exceptions, however. A much larger percentage of respondents in Cook and Peoria Counties were never married (67.3% and 56.5%, respectively), compared to St. Clair and the rural counties (39.0% and 31.3%, respectively). What seems to drive these differences are the percentage of married but separated respondents in St. Clair (39.0%) and the percentage of divorced respondents in the rural counties (35.4%). The rural counties also had a much higher percentage of high school graduates (86.6%) compared to the Cook (58.3%), St. Clair (60.2%), and Peoria County (64.0%) respondents; and the lowest percentage of respondents who were teen parents at the time they gave birth to (or

fathered) their first child. Peoria County respondents were most likely to have had their first child as a teenager.

The most striking difference, though, is in the racial composition of the rural counties compared to the other study regions. While 71% to 82% of the respondents in Cook, St. Clair, and Peoria Counties are African American, only 5% of the respondents from the rural counties are African American. Cook County also has a larger representation of Latino, Chicano, or Hispanic respondents (12.6%), compared to 2% or fewer of the respondents in the other counties.

Household composition

The average household size at the time of the first interview was 3.8, with 88.2% of the respondents representing the sole adult in the household. Approximately 6% reported living with a partner or spouse; and 8.6% (regardless of cohabitation status) lived with another adult (e.g., mother, sister). Excluding the respondents, 4.1% of the respondents had at least one other adult in the household working part-time or full-time. Eight percent (7.6%) of the IFS households included children other than the respondents', such as nieces or nephews.

Table 6. Household composition (n=1,362)

	Mean or Percent
Mean household size	3.8
Respondent is only adult in household	88.2%
Respondent lives with partner	6.0%
Respondent lives with other adult (e.g., mother, sibling, roommate)	8.6%
Respondent lives with other adult working part-time or full-time	4.1%
Children other than respondent's present in household	7.6%

Work status and welfare use

SUMMARY POINTS:

- About half of the respondents were employed at the time of the interview (1-2 years after being selected from the 1998 TANF rolls for the study); more than one-third were employed in full-time jobs.
- Approximately half were still receiving TANF, and more than 40% had received TANF continuously over the past 12 months.
- A significant portion of respondents were working, but not receiving welfare (29.6%); 23.4% were working and receiving welfare; 30.8% were relying only on welfare; and 16.1% were not working or receiving welfare.

Table 7 displays the employment status categories separately for the sample as a whole and for each study region. The percentages of respondents working and not working as of the first interview are displayed in bold. These bolded categories are further broken down to capture stability or instability in employment during the previous 12 months.

Table 7. Work status of respondents at first interview, by study region

	Region				
	All (n= 1,345)	Cook County (n= 662)	St. Clair County (n= 381)	Peoria County (n= 202)	Rural counties (n= 100)
Working	53.1%	51.5%	65.6%	73.3%	63.0%
Part-time	15.3%	15.1%	16.5%	16.8%	20.0%
Full-time	37.8%	36.4%	49.1%	56.4%	43.0%
Not working	46.9%	48.5%	34.4%	26.7%	37.0%
Worked at some point in past year	19.4%	19.3%	21.3%	16.8%	23.0%
No work/ <i>has</i> looked for work	21.7%	23.1%	10.5%	7.9%	6.0%
No work/ <i>has not</i> looked for work	5.8%	6.0%	2.6%	2.0%	8.0%

Note: Sample sizes may vary due to missing data; percentages do not always sum to 100% due to rounding.

“Downstate” respondents were much more likely to be working as of the Year One interview. While just over half of the Cook County respondents were employed at this time, approximately two-thirds of the St. Clair and rural county respondents were working, and nearly three-quarters of the Peoria County respondents were employed. Downstate respondents were also more likely to be employed in full-time jobs as opposed to part-time jobs.

A similar percentage of respondents across regions reported no current work, but some work in the previous 12 months, with a high of 23% in the rural counties and a low of 16.8% in Peoria County. When the currently and recently employed groups are combined, 90.1% of Peoria County respondents worked at some point in the past 12 months, as did 86.9% of the St. Clair County respondents, 86% of the rural county respondents, and 70.8% of the Cook County respondents.

Table 8. Welfare status of respondents at first interview, by study region

	Region				
	All (n= 1,362)	Cook County (n= 673)	St. Clair County (n= 386)	Peoria County (n= 203)	Rural counties (n= 100)
Off TANF	45.2%	44.6%	51.6%	44.3%	61.0%
Off TANF continuously over past 12 months	12.7%	12.2%	16.3%	17.7%	22.0%
Off TANF, but on at some point over past 12 months	32.5%	32.4%	35.2%	26.6%	39.0%
On TANF	54.8%	55.4%	48.5%	55.7%	39.0%
On TANF, but off at some point over past 12 months	12.4%	12.8%	9.6%	7.9%	9.0%
On TANF, continuously over past 12 months	42.4%	42.6%	38.9%	47.8%	30.0%

Note: Sample sizes may vary due to missing data; percentages do not always sum to 100% due to rounding.

In Table 8, the percentages of respondents on and off TANF (i.e., cash benefits vs. no cash benefits) as of the interview are displayed in bold. Each of these categories is further broken down to determine the level or stability of each status.

Peoria respondents were most likely to be receiving TANF cash benefits at the time of the interview (55.7%), followed by Cook County respondents (55.4%), St. Clair County respondents (48.5%), and rural respondents (39.0%). Cook County had the highest percentage of respondents who were currently receiving welfare benefits, but had lost or gone off TANF cash benefits at some point in the past 12 months (12.8%). The remaining counties had fewer than 10% of their respondents represented in this category. The percentage of continuous TANF cash benefit receivers over the past year ranged from a low of 30% in the rural counties to a high of 47.8% in Peoria County.

The percentage of respondents currently receiving cash welfare benefits (54.8% as of the Year One interview) is greater than the percentage of respondents receiving TANF cash assistance as of December 1999 (51.5% according to the administrative data presented in

Table 4).⁵ It should be noted, however, that these two statistics are not entirely equivalent, since the administrative data in Table 4 depict the distribution of welfare use at a common point in time (December, 1999), and the survey data provides the distribution of welfare use as of the initial interview (which occurred at an earlier point over a 10-month period).

A significant portion of respondents were working, but not receiving welfare (29.6%) at the time of the interview; 23.4% were working and receiving welfare; 30.8% were relying only on welfare; and 16.1% were not working or receiving welfare. These characteristics varied by county as well. Table 9 below illustrates that it is more common to rely on both work and welfare in St. Clair and Peoria Counties (32.6% and 40.6%, respectively) compared to Cook County and the rural counties (22.3% and 22.0%, respectively). It was more common in Cook County to find respondents receiving welfare, but not working, than in other county regions, and more common in the rural counties to be relying only on employment. Also, it was more common in the rural, St. Clair, and Cook counties to be unemployed and off TANF compared to Peoria County.

Table 9. Work and welfare status of respondents, by region

	Region				
	All (n= 1,345)	Cook County (n= 662)	St. Clair County (n= 381)	Peoria County (n= 202)	Rural counties (n= 100)
Currently working and not receiving welfare	29.6%	29.2%	33.1%	32.7%	41.0%
Currently working and receiving welfare	23.4%	22.3%	32.6%	40.6%	22.0%
Not working, but receiving welfare	30.8%	32.5%	15.5%	15.4%	17.0%
Not working or receiving welfare	16.1%	16.0%	18.8%	11.3%	20.0%

Note: Sample sizes may vary due to missing data; percentages do not always sum to 100% due to rounding.

Experiences with Welfare

SUMMARY POINTS:

- Slightly less than one-third of respondents reported losing full or partial TANF cash benefits due to a rule violation within the past 12 months.

⁵ Additionally, the administrative data in Table 4 are not weighted to adjust for the undersampling of Cook County respondents. When this adjustment is made, the percentage of respondents with cash assistance (respondents and non-respondents combined) as of December 1999 is actually 53%, slightly higher than the percentage reflected in Table 4. Since respondents were, in fact, more likely than non-respondents to be receiving cash assistance as of the survey interview, the higher percentage for this indicator, reflected in Table 8, is expected.

- There was some confusion among respondents about TANF rules and eligibility for transitional Medicaid and Food Stamps. About one-quarter of respondents did not know there were time limits on TANF benefits and many did not realize they could continue receiving cash benefits while working. A greater percentage were aware that they could keep their Medicaid and Food Stamps if they were working.
- Respondents were largely positive about the Illinois TANF program. Most described positive interactions with caseworkers, although a significant minority were not satisfied with the service they received.
- Respondents were generally optimistic about the future and supportive of work requirements. The majority thought it was a good idea to require people on welfare to work and nearly all thought they would be working one year from now.
- Medicaid or free health coverage was identified by half of the families as the most important benefit, indicating that health insurance is a vital work support for families transitioning off welfare.

Current welfare use

When the IFS sample was drawn in the fall of 1999 from the 1998 TANF caseload, the administrative data indicated that some TANF recipients in the sample had already left welfare, Food Stamps, and/or Medicaid. In fact, 21.0% were not receiving any of these benefits. Another 53.0% were receiving all three benefits in 1999; 6.1% were receiving only TANF and Medicaid; 8.1% were receiving only Food Stamps and Medicaid; 0.9% were receiving Food Stamps only; and 10.4% were receiving Medicaid benefits only.

This initial report focuses on cash welfare benefits only.⁶ At the point of the first IFS interview (between November 1, 1999 and August 31, 2000), 45.2% (n=608) of respondents reported that they were not currently receiving cash welfare benefits; 12.4% (n=167) said they were currently receiving cash benefits, but had not received them for one or more of the past 12 months; and 42.4% (n=570) had received cash benefits continuously in the past 12 months (see Table 8).⁷

Thirteen percent (12.7%) of the full sample had not received cash benefits at all within the 12 months prior to their interview. This percentage varied by region, with the highest percentage of respondents in this category from the rural counties (22.0%), followed by Peoria County (17.7%), St. Clair County (16.3%), and Cook County (12.2%).

Including those respondents who were not receiving cash benefits at the time of the interview, 42.2% (n=565) of the respondent sample lost their welfare cash benefits for some months during the year prior to their interview. For 65.8% of this group, cash

⁶ The administrative data linking is currently in progress. Subsequent reports will contain analyses of the administrative data related to the IFS respondents, including more detailed information on families' transitions off cash benefits, Food Stamps, and Medicaid.

⁷ These percentages reflect both those who lost their benefits because their income may have exceeded eligibility requirements, as well as those who may have erroneously lost their benefits. Later in the analysis section, these statistics will be presented according to work and welfare status.

benefits were terminated once (for one or more months), and 34.2% lost their benefits on two or more separate occasions during the past year.

When asked to consider the most recent time (within the past 12 months) that cash benefits were terminated, 28.6% of those whose benefits were terminated attributed this loss to getting a job (see Table 10). Another 27.3% attributed this loss to missing an appointment or to not filing required paperwork; 13.2% said it was because their earnings were too high; an additional 8.2% lost their cash assistance for not showing up for work or school or refusing to take a job. The remaining reasons for losing full benefits each represented less than 5% of this group of respondents, and included caseworker error (3%), reaching a time limit (2.2%), receiving benefits from another program (1.9%), having a youngest child turn 18 (< 1%), moving (< 1%), not cooperating with child support enforcement policies (< 1%), and other miscellaneous reasons (children stopped living with respondent, unreported earnings discovered, or requested termination of benefits).

Table 10. “What was the main reason you went off welfare or TANF [the most recent time you and your children went off welfare or lost your benefits]?”
(n= 565 TANF leavers)

Most frequent responses	Percent
Got a job	28.6%
Missed appointment/did not file paperwork	27.3%
Earnings too high	13.2%
Not showing up for work or school/refused job	8.2%
Caseworker error	3.0%
Reached time limit	2.2%
Started receiving benefits from other program	1.9%
Other (e.g., no children in home, unreported earnings)	15.6%

Of those who lost full TANF cash benefits for one or more months, 17.3% started following the rules again in an attempt to reinstate their TANF benefits; another 17.3% appealed the loss of benefits; and 20.1% used alternate strategies to try to get their benefits back (the most commonly cited strategies were reapplication and “talking to a caseworker”). Forty-four percent did not attempt to get their benefits reinstated; however 38.9% of respondents who lost full cash benefits within the past 12 months ultimately had them reinstated.

Loss of benefits due to “rule violations”

Some respondents (24.7%) said they lost a portion of their cash benefits (i.e., as opposed to their entire grant) because they were told they were not following the rules. The most common reported rule violations included missing appointments (27.5%), not filing paperwork (25.5%), not attending work, a required program, school, or refusing to take a job (21.0%), and not cooperating with child support enforcement policies (4.7%). The remaining 21% reported “other” rule violations related to partial benefit reductions (e.g.,

not reporting earnings or employment, not securing work), caseworker error, or reduction in the number of children in the home (see Table 11).⁸

Table 11. “What rules did the welfare office say you were not following [when they took away your welfare benefits]?” (n=335 respondents with grant reductions)

Most frequent responses	Percent
Missed appointment	27.5%
Did not file paperwork	25.5%
Did not attend school, work, a required program, or refused job	21.0%
Did not cooperate with child support enforcement/ establishing paternity	4.7%
Other (e.g., unreported earnings, not finding work, caseworker error)	21.3%

To identify the full group of respondents who lost some or all of their cash assistance due to a rule violation, the group who reported rule violations that resulted in a *partial* grant reduction (24.7%) were combined with those additional respondents who lost *full* benefits for the following reasons: missing appointments, not filing paperwork, not showing up for work or school, not cooperating with child support enforcement, or refusing to take a job. Altogether, 28.2% of all IFS respondents, and 31.1% of those in the sample who received TANF cash assistance during the past year, lost some or all of their TANF cash benefits due to rule violations over the past 12 months.

Among those not on TANF continuously during the past year, a group of IFS respondents (n=490; 36.6%) reported going to a welfare office in the past 12 months to talk about applying for cash assistance. Among this group, 8.2% did not end up pursuing the application, most often because it was “too much hassle” or they disagreed with the work requirements. Among those who did reapply, more than three-fourths (76.6%) had their benefits reinstated.

At the point of the reapplication, 61.9% were informed that they must first look for work before they could receive benefits; 53.6% were told they had to look for a job or do community service to receive TANF benefits; and 21.7% were given assistance by a welfare caseworker to devise a self-sufficiency plan. Seventeen percent (16.8%) of the respondents who reapplied for assistance were told to apply to another program for assistance, and 39.1% were provided with temporary assistance to pay for some immediate need.

Twelve percent (11.8%) of the IFS respondents reported that in the past 12 months, the welfare office told them they were exempt from the work requirements or they did not have to follow the work requirement rules. The reasons the “exempted” group were given for their status included having young children (17.0%), being pregnant (20.8%),

⁸ This category should not be confused with administrative sanctions. This information is self-reported, and reflects what respondents view as a “rule violation.” Future analyses will corroborate these self-reports of “rule violations” with administrative data indicators related to sanctions.

poor health (24.9%), caretaking responsibilities for a sick or disabled person (15.5%), and current active work status (10.1%).⁹

Three-fifths (60.9%) of the respondent sample were told by someone from the welfare office during the past year that they were required to work, look for a job, go back to school, or go to a job search or job training class. Other requirements that were presented to respondents included showing proof that a child had been immunized (32.4%), and pursuing child support from the father of one or more children (54.2%).

Other types of benefit losses include Food Stamps and Medicaid coverage. In the overall sample, 41.1% of respondents reported that they lost their Food Stamps and/or their Medicaid coverage at some point during the previous year. Approximately 15.3% reported losing only Food Stamps for one or more months; 7.5% reported losing only Medicaid coverage for one or more months; and 18.3% reported losing both types of benefits (not necessarily simultaneously, however). Table 12 depicts the percentage of respondents who lost their Food Stamps for one or more months, and the percentage who lost their Medicaid coverage for one or more months, by county region.¹⁰

Table 12. Food Stamp and Medicaid losses during past 12 months, by study region

	Region				
	All (n= 1,351)	Cook County (n= 668)	St. Clair County (n= 380)	Peoria County (n= 203)	Rural counties (n= 100)
Lost Food Stamps only	15.3%	15.4%	15.8%	7.9%	20.0%
Lost Medicaid only	7.5%	7.5%	8.2%	8.9%	5.0%
Lost Food Stamps and Medicaid	18.3%	18.9%	14.7%	9.4%	16.0%
Lost either Food Stamps or Medicaid	41.1%	41.8%	38.7%	26.2%	41.0%

Note: Sample sizes may vary due to missing data; percentages do not always sum to 100% due to rounding.

The majority of respondents in all four regions retained both their Food Stamps and Medicaid coverage during the entire past year. This was particularly true in Peoria County, where close to three-quarters of respondents retained both benefits. Respondents in Peoria were less likely to lose only their Food Stamp benefits than in other regions,

⁹ This “exempt” category does not necessarily reflect the administrative definitions of exempt status. For this reason, some respondents stated they were “exempt” from work requirements because they were already working.

¹⁰ These statistics do not distinguish between decreases in need and loss of benefits use due to error, changes in eligibility, and other factors.

while in the rural counties, respondents were most likely to lose only their Food Stamps compared to the remaining regions. The opposite finding exists for Medicaid coverage: Whereas respondents in Peoria were most likely to lose only their Medicaid coverage, respondents in the rural counties were least likely to lose only their Medicaid.

Knowledge of welfare rules

When respondents were asked about their knowledge of the welfare rules, slightly less than half (43.3%) said that a recipient of TANF benefits is eligible to keep receiving cash benefits while working; 5.5% said it depends on such factors as the number of hours one is employed or their earnings; 12.1% said they did not know; and 39.1% stated that people cannot keep any of their cash assistance while working (see Table 13). When asked if there was a time limit on TANF cash benefits, 69.7% said “yes,” 1.6% said “it depends” (e.g., on one’s income, work status, duration on welfare), 21.7% said they “don’t know,” and 7.0% said “no.” Among those who had some knowledge of a time limit, 16.0% said this limit was less than two years, 10.8% said it was equal to two years, 8.0% said it was three or four years, 64.2% said it was five years, and 0.9% said it was more than five years (see Table 14). Among this same group, 29.5% said that parents who go over the time limit and off TANF can come back on; 44.7% said this was not the case; and 24.7% said they did not know.

Table 13. Knowledge of welfare rules

“To the best of your knowledge.....”	Yes	No	It depends	Don’t know
Do you get to keep any of your cash [welfare or TANF] benefits if you are working? (n= 1,355)	43.3%	39.1%	5.5%	12.1%
Is there a limit on the amount of time that most parents can stay on [welfare or TANF]? (n= 1,355)	69.7%	7.0%	1.6%	21.7%
Suppose a parent reaches the time limit and goes off [welfare or TANF]. Can she/he ever go back on [welfare or TANF]? (n=946)	29.5%	44.7%	1.2%	24.7%

Table 14. Among those aware of time limit: “How long is the time limit?” (n=946)

	Percent
0-1 years	16.0%
2 years	10.8%
3-4 years	8.0%
5 years	64.2%
6 or more years	0.9%

Respondents who were aware of a time limit were also asked if they knew how much time they had left before their own family reached it. Twenty-one percent (20.9%) reported that they had less than one year before reaching the time limit; 38.3% said they had one to two years left; 33.2% said they had three to four years to go; and 7.4% said they had five years remaining.

Among all respondents, two-thirds (63.5%) were aware that they could still be eligible to receive Food Stamps if they got a job, and 72.5% said they could still be eligible to receive Medicaid while working (see Table 15). Approximately 10.4% said that the continuation of Food Stamps depended on certain factors (e.g., on one’s earnings) and 5.4% said the continuation of Medicaid depended on certain factors (e.g., on one’s earnings). Respectively, 13.1% and 12.7% did not know if they could continue to receive Food Stamps or Medicaid.

Table 15. Knowledge of Food Stamp and Medicaid eligibility

	Yes	No	It depends	Don't know
If you get a job, do you get to keep receiving Food Stamps? (n= 1,352)	63.5%	13.1%	10.4%	13.1%
If you get a job, do you get to keep receiving Medicaid? (n= 1,351)	72.5%	9.4%	5.4%	12.7%

Table 16 displays the percentage of respondents in each region who answered “no” or “don’t know” to whether cash benefits, Food Stamps, and Medicaid can be continued when employment is secured, and to whether a time limit on cash assistance exists.

Table 16. Awareness of transitional benefits: percent answering “no” or “don’t know,” by study region

Can these benefits be continued if you get a job?	Region				
	All (n= 1,352)	Cook County (n= 668)	St. Clair County (n= 381)	Peoria County (n= 203)	Rural counties (n= 100)
TANF cash assistance	51.2%	50.9%	57.2%	50.2%	68.0%
Food Stamps	26.5%	27.4%	20.5%	12.3%	22.0%
Medicaid	22.6%	23.3%	16.3%	14.5%	15.0%
Is there a time limit?	28.6%	28.8%	34.2%	24.2%	25.0%

Note: Sample sizes may vary due to missing data; percentages do not always sum to 100% due to rounding.

There was some confusion over the welfare rules among respondents in all regions. At least half the respondents in all four areas reported that it is not possible to continue receiving any cash benefits when employment is found, or that they do not know if it is possible. More than two-thirds (68.0%) of the respondents in the rural counties responded in this manner, followed by St. Clair (57.2%), Cook (50.9%), and Peoria (50.2%). Cook County respondents were least likely to be aware that it was possible to continue receiving Food Stamps or Medicaid once employed, while St. Clair County respondents were least aware of a time limit on cash assistance.

Satisfaction with TANF case workers

Another set of questions asked about respondents' views of the welfare workers they have encountered (see Table 17). Three-quarters of the respondents "somewhat" or "strongly" agreed with the statement that their most recent welfare worker treated them with dignity and respect. Less than 20% "strongly" disagreed with this statement. Roughly the same percentages agreed that their worker took the time to explain the program rules to them. When asked if they believed that their workers only cared about getting the forms filled out, 50.7% "strongly" or "somewhat" agreed with this statement; 30.2% "strongly" disagreed with this statement.

There were only slight differences across regions among those who "strongly agreed" with these statements. Nearly half of the St. Clair County respondents strongly agreed that their worker treated them with dignity and respect, while closer to 40% of respondents from the remaining areas felt this strongly. Cook, St. Clair, and Peoria County respondents had roughly equivalent rates (41% to 42%) of strong agreement that their worker takes the time to explain rules, while closer to one-third of the rural county respondents felt this way. Slightly more than one-third of the Peoria County respondents felt strongly that their worker "only cares about filling out the forms," while slightly less than one-third of the respondents in other areas strongly agreed with this sentiment (see Table 17).

Table 17. Satisfaction with current welfare worker: percent who "strongly agree" (n=1,352)

	Region				
	All (n= 1,352)	Cook County (n= 669)	St. Clair County (n= 381)	Peoria County (n= 202)	Rural counties (n= 100)
Treated me with dignity and respect	41.1%	40.5%	49.6%	43.6%	42.0%
Takes the time to explain program rules	40.9%	41.0%	42.3%	41.1%	34.0%
Only cares about getting the forms filled out	31.1%	31.0%	29.8%	34.8%	30.0%

Note: Sample sizes may vary due to missing data; percentages do not always sum to 100% due to rounding.

Beliefs and attitudes about welfare, work, and work supports

Respondents were asked for their views about welfare benefits and working, and their plans to leave the welfare system (see Tables 18 and 19). First, respondents were asked whether they “strongly disagreed,” “somewhat disagreed,” “somewhat agreed,” or “strongly agreed” with a series of statements. Sixty percent of all respondents “somewhat” or “strongly” agreed that it is a good idea to limit the amount of time people can stay on welfare; 87.5% said it is a good idea to require people on welfare to find a job and work; 93.0% believe they will be working one year from now; and 79.3% did not expect to be receiving welfare benefits one year from now.

Table 18. Attitudes about welfare reform (n=1,351)

It is a good idea to....	Strongly agree	Somewhat agree	Somewhat disagree	Strongly disagree
Limit the amount of time people can stay on [welfare or TANF].	27.6%	32.8%	13.0%	26.5%
Require people on [welfare or TANF] to find a job and work.	48.8%	38.7%	4.2%	8.3%

Table 19. Expectations about future work and welfare use (n=1,351)

A year from now...	Strongly agree	Somewhat agree	Somewhat disagree	Strongly disagree
I expect to be working at a job.	79.4%	13.6%	2.7%	4.4%
I expect to be receiving welfare.	6.4%	14.3%	22.6%	56.7%

If money and medical coverage were the same, 94.6% of respondents would prefer to work rather than receive welfare. As Table 20 shows, when asked if they could only pick one type of benefit from among cash assistance, Medicaid or free health coverage, Food Stamps, housing assistance, child care assistance, or transportation assistance, just under half of the respondents (49.1%) stated that Medicaid or free health coverage was most important to their family’s well-being. Housing assistance was second, with 19.6% selecting this option; Food Stamps was third with 13.9%, followed by cash assistance (11.7%); child care assistance (4.4%); and transportation assistance (1.3%).

Table 20. “If you could pick one thing, what would you say is most important to your family’s well-being?” (n=1,352)

	Percent
Medicaid or free health care coverage	49.1%
Housing assistance	19.6%
Food Stamps	13.9%
Cash assistance	11.7%
Child care assistance	4.4%
Transportation assistance	1.3%

Plans for getting off welfare

The study participants were, in general, optimistic about their future. More than two-thirds (68.2%) stated that they felt they were meeting the goals they set for themselves, and 94.7% had confidence in their ability to meet their goals.

Among those still receiving welfare at the time of the first IFS interview (n= 944), 89.7% claimed they had a plan for getting off welfare (see Table 21). This group of respondents saw work, training, and education as the primary means of achieving this. In contrast, very few respondents cited marriage (<1.0%), receiving child support (<1.0%), or getting SSI (1.0%) as their strategy for leaving welfare.

Table 21: “What is your plan for getting off welfare?”
(n=847 respondents who said they had a plan)

Most frequent responses to open-ended question	Percent
Work (get a job, get a better job, continue in current job, etc.)	42.4%
Get more training and education/ go back to school or finish school/ get certificate or license for specific occupation	24.1%
Get higher wages/ find a job that pays enough to live on	6.2%
Get employer-sponsored benefits/ find a job with better benefits (e.g., health insurance)	5.1%
Start a business/ become self-employed	1.8%
Wait until my children are older or in school/ wait until off maternity leave	1.2%
Career advancement/ get a promotion	1.1%
Make things better for my children/ improve home environment for children/ “better myself and my family”	0.9%
Work more hours/ go from part time to full time/ work two or more jobs	0.6%
Get SSI/ go on disability	0.7%

Suggestions for improving TANF

All respondents were asked for their suggestions for improving the TANF Program (see Table 22). Four percent (3.9%) said there was no need to change the program. The remaining respondents called for improved service delivery (37.1%), rule changes (19.6%), better access to job training and education programs (17.6%), improved employment services (13.2%), general systems change (9.1%), more help with child care (7.0%), and more generous and gradual income disregards (6.8%).

Table 22. “What is the most important thing the TANF program could do to change the welfare system for the better?” (n =1,288)

Responses to open-ended question	Percent of respondents
Improve TANF service delivery (more respectful caseworkers, explain rules better, consider individual differences and needs, etc.)	37.1%
Revise the rules (end time limits and/or sanctions, simplify paperwork, enforce child support laws, etc.)	19.6%
Provide better access to training and education	17.6%
Provide more help with job searches/ improve employment services	13.2%
Change the system (more monitoring, fewer requirements, etc.)	9.1%
Provide more help with child care	7.0%
Make income disregards more generous and gradual	6.8%
Provide access to better jobs/ living wage jobs	6.7%
Provide more help with transportation, housing, and other work supports	6.4%
Provide better access to health insurance/ don't cut off Medicaid	5.3%
No need for change/ everything is OK as is	3.9%
Provide more food stamps/ don't cut off Food Stamps	3.2%
Don't know	3.7%
No suggestions	0.9%
Other	0.8%

Note: These responses do not represent mutually exclusive categories.

Below are selected respondent suggestions on how to improve the welfare system:

Social workers should treat people better and not judge everyone as shiftless and lazy.

... Offer more training programs, better referrals and good references to go with referrals, plus explain the rules and regulations better. Provide transportation and child care faster. Also spend more time with clients to better recognize their faces and not as a number.

[They should] better educate their employees. To be up front, let one know the terms and conditions to prepare the individuals to come off welfare, like a step-by-step program.

[They should] eliminate some of the paperwork. Stop trying to sanction clients for every little thing. Re-do welfare so that those of us who work won't have it so bad.

Give recipients six months to work a job and get situated with their lives before reducing their income.

If they tried to help more instead of punishing, more people would want to work and...be off assistance. I don't think stopping welfare completely will help. It will only make it worse.

Have more job fairs where the employers are ready to hire and be more helpful in letting you know about jobs, especially those with good benefits and good pay.

Try to find a way to get more jobs out there, so people can get off public aid.

Help people get back in school and better their job training programs for the clients.

Make sure clients are ready for workforce. Make sure they have the necessary training.

It's very hard because I was cut off instantly when I reported that I found a job. It took a month for me to get paid and I had no income or food. I also had to pay for child care and transportation to work. There needs to be a gradual process when a person is deleted from the public aid program. People need time to adjust and prepare.

... People think it is easier because you work, but it gets harder. We still need a little help, because it gets harder before it gets better.

With the job I have, if they were to take away public aid, I would have a difficult time trying to take care of my kids. The medical card helps a lot.... With my job and the money I make I could not buy groceries without Food Stamps.

They punish people who are working by giving them less benefits and they give more benefits to those who do not work. I've been trying to get a medical card but I got the wrong paperwork filled out. Now I have a delay in getting my medical benefits.

Workforce Participation

SUMMARY POINTS:

- Most respondents had some attachment to the workforce. Three-quarters of respondents had worked at least one year in full-time employment in their lives; 53.1% were currently working at the time of the first interview (most of whom were working in full-time positions); and 19.4% were not currently working, but had worked at some point in the past year.
- Half of the respondents found jobs in the service sector, with an additional 20% working in retail trade. Jobs in the retail trade industry were more likely to characterize those who had lost jobs in the past year.
- The median hourly wage for working respondents was \$7.00 and their median monthly earnings from employment were \$960.
- Respondents generally had jobs that did not provide many benefits. Fifteen percent were receiving health insurance from their employer, and less than half (45%) of employed respondents held jobs that offered health insurance. Other benefits received by working IFS respondents include dental coverage (19.3%), life insurance (15.4%), disability benefits (10.7%), a retirement program (12.6%), paid sick days (25.3%), and unpaid sick days or personal leave days (21.2%).
- One-quarter (26.4%) of all work shifts began earlier than 8 a.m. and 13.1% began later than 5 p.m. Seventeen percent of working respondents ended their shifts between midnight and 8 a.m. and about 12.7% left their jobs between 7 p.m. and midnight.
- Thirty-six percent of the working group reported being very satisfied with their current main job, and another 43.6% reported being somewhat satisfied with their job.
- Unemployed respondents who held jobs in the past 12 months reported that their most recent jobs were more likely to be temporary positions, offered fewer benefits, had shifts that began earlier and ended later, and led to lower levels of job satisfaction. The main reason given for losing the most recent job was quitting or resigning (48.3%); 14.4% said they lost their job because it was a temporary position; 13.4% reported they were fired; and 23.8% reported they were laid off.
- When asked how they learned about their current main job, nearly one-half (45.2%) reported that a family member, friend, or neighbor had informed them of the opportunity.
- The majority (83.5%) of respondents stated a desire to pursue additional job skills training or an educational goal.

Work experience and skills

Although the sampling process for the IFS included recipients who were likely to be exempt from TANF work rules (12% said they were informed they were exempt from work rules), a substantial proportion of respondents had at least minimal exposure to employment. Nearly all of the respondents (94.1%) had worked for pay at some point in their life, and of this group (n=1,282), 80.2% had more than one year of full-time

employment experience and 45.1% had more than three years. Half of all respondents reported that they got their first job when they were under 17 years of age.

To assess the types of jobs respondents have held in the past, interviewers asked a series of questions of those who had ever worked for pay about whether they had performed specific job activities. These activities, from most to least common, included talking to customers face-to-face (81.4%), filling out forms (64.6%), talking with customers over the phone (63.1%), reading instructions or reports (62.1%), working with electronic machines (62.0%), doing arithmetic or making change (61.6%), providing hospitality services (45.2%), working with a computer (42.1%), writing letters or memos (41.0%), working with light equipment/machinery (39.1%), providing childcare to children other than one's own (32.5%), watching over gauges/dials/instruments (31.8%), supervising others (30.8%), providing physical/nursing care (30.5%), heavy lifting or construction work (28.3%), working with heavy equipment or machinery (25.0%), styling hair/providing manicures/applying cosmetics (15.7%), and fixing cars/equipment/plumbing (6.2%).

Ninety-four percent (93.7%) of respondents reported English as their primary language, while 4.1% said Spanish was their primary language. Approximately 6.5% of the sample reported some difficulty reading or understanding most things that they read in English; 18.6% of those for whom Spanish is the primary language reported some difficulty reading in Spanish. Five percent stated that they had been diagnosed with a learning disability.

Current work status

As reflected in Table 7, half (53.1%) of all sample members were working at the time of the Year One interview, 15.3% part-time (10-29 hours per week) and 37.8% full-time (30 or more hours per week). Among those not currently working (n=628), 41.4% reported that they had held at least one job in the past 12 months; 46.3% said they had looked for work in the past 12 months, but never found a job; and 12.3% did not look for employment in this time period.

Among those who were currently working at the time of the interview (n=712; 53.1%), 81.1% worked for a private employer, 13.9% worked in a government job, and 5.0% were self-employed in their main job. The majority of these workers were in regular positions (85.7%), as opposed to temporary (12.1%) or seasonal jobs (2.2%). Over half (56.7%) of the currently employed respondents reported working in a service industry, most commonly in health services, followed by social services, business services, educational services, and hotel/lodging services. The second most common industry represented among employed respondents was retail trade (20.9%), followed by transportation, communications, and public utilities industries (9.1%), and manufacturing (6.0%).

The most common occupations of employed respondents are depicted in Table 23. Personal care services (e.g., child care worker, cosmetologist, housekeeper) were most

prevalent, followed by office and administrative support services, and sales-related occupations.

Table 23. Occupations of currently employed respondents (n =712)

Type of occupation*	Percent of respondents
Personal care services	18.3%
Office, administrative support	15.6%
Sales-related occupations	15.6%
Food preparation and serving	9.7%
Health care support	9.6%
Building/grounds cleaning/maintenance	7.1%
Production	7.1%
Education, training, library services	4.1%
Transportation and material relocation	3.9%
Community and social services	2.4%
Other (e.g., protective services, construction, installation/repair)	6.6%

* Standard Occupation Classification System, U.S. Department of Labor

Among current workers, approximately half (46.4%) had started their present job within the past year. Another 29.8% began working at their current job from one to two years ago. Only 5.2% had started their current position prior to 1996, when the federal welfare reform legislation was passed.

Taking all the IFS respondents who have ever worked for pay (n=1,282), 23.5% had worked 12 or more months from September 1998 through the month of their interview; 36.6% did not work at all or worked for less than one month; and 39.9% reported employment lasting 1 to 11 months during the past 12 months. For the majority of respondents who worked during this time (59.7%), 62.3% worked in only one job, 26.8% worked in two jobs, and an additional 10.8% worked in three or more jobs.

Hours worked and transportation to and from work

The median number of hours worked during the previous week among those employed (i.e., the value that splits the working group in half in terms of the number of hours worked) was 35, and 56.8% of these workers would prefer to work more hours if their employer would allow it. One quarter (26.4%) of all work shifts begin earlier than 8 a.m. and 13.1% begin later than 5 p.m. Seventeen percent of working respondents end their shifts between midnight and 8 a.m. and about 12.7% leave their jobs between 7 p.m. and midnight. Over one-half (58.0%) of working respondents were employed within 10 miles of their home, and one-fifth (21.4%) of the workers were employed over 20 miles from their home at the time of the interview. Cook County residents were more likely than other respondents to live more than 20 miles from their workplace (see Table 24).

Table 24. Distance to current job, by study region

	Region				
	All (n=723)*	Cook County (n=328)	St. Clair County (n=247)	Peoria County (n=142)	Rural counties (n=62)
Less than 1 mile	15.7%	15.8%	12.1%	19.7%	12.9%
1-10 miles	42.3%	40.2%	53.8%	62.7%	54.8%
11-20 miles	20.6%	20.7%	22.3%	13.4%	22.6%
Over 20 miles	21.4%	23.3%	11.8%	4.2%	9.7%

Note: Sample sizes may vary due to missing data; percentages do not always sum to 100% due to errors in rounding.

*The total number of current workers is a weighted estimate, based on the full sample. Regional numbers of workers do not sum to 723 because the weighted estimate of work status is particularly sensitive to regional differences.

Although half (48.1%) of the working respondents reported that they rely on a bus or train system for transportation to and from work, 66.8% said it takes less than one hour to get to work, including the time it takes to drop off children at day care; fewer than 4% travel more than two hours to get to work. Five percent of the working group received assistance from the welfare office or another program for transportation expenses.

Wages and benefits

The average wage per hour among working IFS respondents was \$7.47 (see Table 25), ranging from \$6.63 in Peoria to \$7.57 in Cook County; the median wage per hour among this group was \$7.00 overall as well as in both Cook and St. Clair counties, and \$6.00 in Peoria and the rural counties. The total mean earnings per month were \$1,049, with a low of \$908 in the rural counties and a high of \$1,063 in Cook County. The median total earnings were \$960, and ranged from \$916 in the rural counties to \$980 in Chicago and its suburbs.

Table 25. Wages and earnings of employed respondents, by study region

	Region				
	All (n= 723)*	Cook County (n= 316)	St. Clair County (n= 241)	Peoria County (n= 140)	Rural counties (n= 61)
Mean hourly wage	\$7.47	\$7.57	\$6.84	\$6.63	\$6.99
Median hourly wage	\$7.00	\$7.00	\$7.00	\$6.00	\$6.00
Mean monthly earnings	\$1,049	\$1,063	\$977	\$930	\$908
Median monthly earnings	\$960	\$980	\$960	\$960	\$916

Note: Sample sizes may vary due to missing data.

Fifty-five percent (54.8%) of all working respondents reported that they could not receive health insurance through their current employer; 11% reported that it was immediately available for those who wanted it; and 34.2% said it was available after a waiting period. Fifteen percent of working respondents were receiving health care coverage through their employer.

Other benefits received by working IFS respondents include dental coverage (19.3%), life insurance (15.4%), disability benefits (10.7%), a retirement program (12.6%), paid sick days (25.3%), and unpaid sick days or personal leave days (21.2%). One-fifth (21.2%) of the working respondents also reported that they were members of a union or a collective bargaining agreement.

One-third (33.1%) of the working IFS sample respondents said they had received a promotion or pay raise within the past 12 months.

Job satisfaction

Thirty-six percent of the working group reported being very satisfied with their current main job, and another 43.6% reported being somewhat satisfied with their job.

Unemployment, job loss, and job characteristics of the recently employed

In addition to the IFS respondents who were working at the point of the interview, 261 (19.4%) currently unemployed respondents said they had worked at some point during the past 12 months. Among this group, the characteristics of the jobs differed in terms of the permanent nature of the job, the time of the shift, wages and earnings, availability of health insurance and other benefits, and whether there was upward mobility.

Forty percent (37.8%) of the currently unemployed respondents who had recently worked held jobs in the retail trade industry, followed by the service industry (36.3%). The most common types of jobs they recently held included sales occupations (29.8% of those with recent employment), followed by office/administrative support (16.7%), building/grounds cleaning or maintenance (10.4%), production (10.3%), and food preparation/serving (9.7%).

More than one-quarter (27.8%) of those with recent employment had been employed at a temporary or seasonal job. Twenty-two percent worked more than 20 miles from their home, and 42.4% said it took more than one hour to get to their recent job.

One-third of this group (31.4%) began their shift before 8:00 in the morning at their recent job, and 8% began their shift after 5 p.m. Eighteen percent ended their shift before 8 a.m., and 21.1% ended their shift between 7 p.m. and midnight. The mean hourly wage in recent jobs was \$6.83, and the median was \$7.00. The mean monthly earnings were \$934 and the median monthly earnings were \$960.

Two-thirds of those recently employed had worked at jobs with no available health insurance; only 9.5% received health insurance through their recent job. Relatively few got other benefits: dental insurance (7.1%), life insurance (4.8%), disability insurance

(2.5%), retirement benefits (2.6%), paid sick days (10.0%), and unpaid sick or personal leave days (10.0%). Twelve percent had been part of a union or collective bargaining agreement in their recent job.

Eighteen percent of the recently employed respondents had received a promotion or pay raise at their job. Thirty-seven percent reported that they were somewhat or very satisfied with their job.

The main reason respondents gave for losing their most recent job was quitting or resigning (48.3%); 14.4% said they lost their job because it was a temporary position; 13.4% said they were fired; and 23.8% reported they were laid off. The most common reasons offered by those who quit or resigned included illness or disability, pregnancy, child care problems, insufficient wages, sick family member, conflict with boss or co-worker, and job difficulty. The main reasons for getting fired included failure to comply with requirements of the job (e.g., fighting, poor work performance, refusing a physical examination, failing a criminal records check, arriving late, or not showing up for work) and personal problems (e.g., illness, child with poor health, pregnancy).

Slightly more than 5% of the IFS sample reported that they had neither worked nor looked for work in the past 12 months. When asked why these activities were not pursued, the most commonly cited reason was that the respondent was ill or disabled (19.1%). This was followed by the belief that there are “no good wages” available (12.5%); child care problems (7.8%); the need to care for a sick or disabled household member (6.6%); and pregnancy (2.5%).

Job search strategies

When currently employed respondents were asked how they learned about their current main job, nearly one-half (45.4%) reported that a family member, friend, or neighbor had informed them of the opportunity. The second most common method involved self-initiated strategies (30.6%), such as impromptu self-inquiries, checking classified advertisements, responding to help-wanted signs, etc.; followed by the welfare office, a job search program, or WorkFirst (14.9%); other formal sources (7.5%), such as an unemployment office or employment agency or school placement officers; and other miscellaneous sources (2.2%) (e.g., church, job fair, volunteer opportunity).

Job search activity was common among the IFS respondent sample as a whole, irrespective of current work status. Within the 12 months prior to their interview, 58.3% of the sample had searched for employment; 52.2% of the currently employed group, 75.6% of the recently employed group, and 61.5% of the group that remained continuously unemployed over the past year. Among job searchers from all three groups, half (49.9%) made six or more employer contacts over the past year and only 3.2% made no employer contacts at all. Eighty percent (79.6%) of the job search group had at least one job interview over the past year, although 20.4% had no interviews in this time period.

When asked about the job search methods typically employed by respondents (see Table 26), 87.5% said they (“sometimes” or “often”) checked the classified ads; 81.9% responded to classified ads; 49.2% sent out resumes; 30.3% met with a job counselor; 42.7% checked with a state or county unemployment office; 34.5% used a private employment agency; 89.8% inquired about job openings among friends and relatives; 27.8% participated in a job club; and 81.8% “walked in” to ask employers directly about job openings.

Table 26. Job search strategies (n=1,352)

“How often have you done each of these things (sometimes or often) in the past 12 months?”	Percent
Inquired about job openings from friends/relatives	89.8%
Checked classified ads	87.5%
Responded to classified ads	81.9%
Sent out resumes	49.2%
Walked in to ask employers about openings	81.8%
Checked with a state or county unemployment office	42.7%
Used a private employment agency	34.5%
Met with a job counselor	30.3%
Participated in a job club	27.8%

Fifteen percent of the job searchers reported that they had turned down at least one job offer in the past 12 months; 16.1% of the currently working group, 14.3% of the recently working group; and 12.4% of the continuously unemployed group had done this. The main reasons they gave for turning down job offers were insufficient wages (22.3%), transportation problems (19.6%), inconvenient or not enough hours (17.3%), accepted another job (11.7%), child care problems (8.8%), and job tasks too difficult (5.2%).

Taking all IFS respondents together, the lowest hourly wage that IFS respondents said they were willing to accept ranged from \$3 per hour to \$45 per hour, with half willing to accept a job that pays under \$7 per hour, and 75% willing to accept a job that pays less than \$10 per hour.

The vast majority (83.5%) of respondents also report that even if it were completely up to them (i.e., if the welfare office were uninvolved in their lives), they would like to pursue additional job skills training or an educational goal. The type of skills training or education they said they would first pursue include classes toward a bachelor’s degree (21.7%), classes for a General Equivalency Diploma (GED) (18.4%), job skill training (12.4%), vocational education (12.2%), classes toward an associate’s degree (10.5%), trade certification (6.3%), a high school degree (2.3%), and adult basic education (1.4%).

Training, Education, and Support Services

SUMMARY POINTS:

- Slightly more than one-third of the respondents had participated in a job search or readiness program, a job skills training program, or a self-employment training or technical assistance program in the past year. Half of the respondents who said they requested more help with job skills actually participated in a job search/job readiness or job skills training program during that period.
- Participants in these programs gave them mixed reviews. From one-third to one-half of the respondents thought the programs would help with finding a job or better job, taught useful skills, or made them more confident, while one-quarter thought they were a waste of time.
- 6% reported that they had participated in a work experience program, or held a community service job, or a WorkFirst position (job program in which their welfare assistance is earned through an employer).
- 10% of respondents participated in an educational program within the past 12 months. Most of the respondents who said they needed more education did not participate in an education program.
- Only 2.4% of the respondents participated in mental health counseling, substance abuse treatment, or services for domestic violence victimization in the past 12 months.

Participation in job training, work experience, and education programs

Another goal of the IFS is to determine the extent of, need for, and participation in other work-related activities among current and former welfare recipients. Altogether, 34.5% of the respondent sample (and 38.4% of those who were on TANF at some point during the past year) participated in either a job search/job readiness program, a job skills training program, and/or a self-employment training or technical assistance program during the past 12 months. Twenty percent (19.8%) of the IFS respondents stated that they told their welfare worker they needed more job skills training. Half of those who said they had requested additional skills training (49.8%) participated in one of these programs.

Table 27. Job readiness/training program participation in past 12 months (n=1,362)

Participated in.....	Percent
Job search/job readiness program	26.7%
Job skills training	12.8%
Self-employment training or technical assistance	3.4%
Vocational training or trade school	4.6%
Any of the above job training programs	34.5%

Note: These percentages do not sum to 34.5% because some respondents participated in more than one type of activity.

The most common activity in this category was a job search/job readiness program (77.1%), followed by job skills training (37.0%). Most (85.2%) of these participants were assigned to their program by the welfare office; the rest signed up on their own or with someone else’s help. Participants spent a median of 15 hours per week in these programs.

In addition to job search and training activities, a small proportion of the IFS respondents (6.4%) reported that they had been placed in a work experience program, a community service job, or a WorkFirst position (see Table 28). Among this group, the median number of hours worked per week was 23. Two-thirds (68.7%) of this group received help with transportation to and from the job, 33.5% were given help with finding a child care arrangement, and 26.4% were given financial assistance with child care. Half of this group (47.3%) had the Earned Income Tax Credit (EITC) program explained to them by someone from the welfare office, 47.4% had the Work Pays program explained, and 33.7% got advice on budgeting.

Table 28. Work experience placement in past 12 months (n=1,362)

	Percent
Work program to earn cash assistance	4.2%
Work experience (no paycheck)	1.8%
Community service job	1.2%
Any of the above work experience programs	6.4%

Note: These percentages do not sum to 6.4% because some respondents participated in more than one type of activity.

Ten percent (9.5%) of the IFS respondents participated in an educational program within the past 12 months, and 42.5% of this group reported that someone from the welfare office helped them enroll in classes. Half (49.8%) of those who participated in classes also reported that they had the help of another (or an additional) person to enroll in classes. Within the IFS respondent sample, 22.2% said they told someone from the welfare office, during the previous 12 months, that they needed more education or schooling. Included among those who participated in an education program were 17.1% of those who had told someone from the welfare office in the past year that they needed more education.

Table 29. Education program participation in past 12 months (n=1,362)

	Percent
Adult Basic Education classes	0.9%
Basic education for high school equivalency (GED)	5.3%
High school classes for high school degree	1.3%
Classes toward a postsecondary degree	3.1%
Any of the above education programs	9.5%

Note: These percentages do not sum to 9.5% because some respondents participated in more than one type of activity.

The median number of hours spent in classes among this group was 15 per week. Slightly less than half (42.8%) of this group received help with transportation from the welfare office, 38.7% were assisted with finding child care arrangements, and roughly the same proportion (39.7%) said they received financial assistance with child care while they attended classes.

Satisfaction with and perceived impact of job training, work experience, and educational programs

Respondents who participated in each type of activity were asked whether they learned new skills or received certain resources. Eighty-one percent (80.5%) said they learned about proper work attire, behavior, and attendance; three-quarters (78.2%) of the job search/training participants reported that they learned how to put together a resume and job application; 75.0% said they got encouragement and support from staff; 67.8% received help with transportation from the program; 71.2% said they received names of employers and job leads from program staff; 38.4% were advised about budgeting money to pay bills; 36.6% received financial help with child care; 35.3% were given assistance with finding child care; and 22.0% were helped with other expenses related to finding a job. Over half (52.2%) said someone from the program explained the EITC program to them; and 57.6% said the Work Pays program was explained to them.

When asked how much the program helped them to get a job, a better job, or a raise, 15.3% responded “a lot,” 15.1% answered “pretty much,” 19.5% said “somewhat,” and 50.1% said “not at all.” When this question was repeated in relation to future employment, the distribution of answers was 28.4% (“a lot”), 16.5% (“pretty much”), 26.6% (“somewhat”), and 28.4% (“not at all”). When asked to what extent the program taught them skills to be successful in a job, 45.4% answered either “a lot” or “pretty much.” More than half (51.3%) of these participants thought their programs gave them more confidence (i.e., “pretty much” or “a lot”) about their ability to succeed in a job. One-quarter (28.2%) felt their participation was “pretty much” or “very much” a waste of their time.

Table 30. Satisfaction with job search/ job training programs: percent responding “pretty much” or “a lot,” by study region

How much has this program.....	Region				
	All (n= 397)	Cook County (n=241)	St. Clair County (n=108)	Peoria County (n=35)	Rural counties (n=13)
Helped you get a job/better job/raise (pretty much or a lot)?	30.2%	30.2%	29.7%	35.5%	33.4%
Taught you skills?	45.4%	45.2%	47.5%	51.7%	41.7%
Made you frustrated?	28.0%	28.0%	23.8%	32.3%	50.0%
Made you more confident?	51.3%	51.2%	55.5%	54.8%	33.3%
How much do you think it will help you get a job/better job/raise in future?	44.6%	44.5%	44.0%	48.4%	33.3%

Note: Sample sizes may vary due to missing data.

The regions differed more in the extent to which respondents participated in one of these activities than in the perceived value of the programs. Excluding respondents who were off TANF continuously for the past 12 months, 38.4% of Cook County respondents participated in job search/job training activities, followed by St. Clair respondents (31.9%), Peoria respondents (20.4%), and the rural county respondents (16.7%).

When asked to evaluate their work experience programs, one-quarter (23.6%) of these participants thought their placements helped them get a (permanent) job, a better job, or a raise (i.e., “a lot” or “pretty much”); 40.2% felt their work experience will help get a future job; one-third (35.5%) felt their placements had taught them skills to be successful in a job; 44.3% said their placements gave them more confidence about their ability to succeed at work; and 39.9% thought their experience was frustrating or a waste of time.

Among educational program participants, the majority (72.3%) felt their classes did not help them find a job, a better job, or get a pay raise, but 68.9% thought their educational participation would help them get a job in the future. Half (48.4%) believed their participation in classes yielded skills to be successful in a job (i.e., “a lot” or “pretty much”), 63.8% thought their participation increased their confidence to succeed at work, and 20.5% felt their program was frustrating or a waste of time.

Other services

The final category of service receipt addressed in the IFS survey included mental health counseling, substance abuse treatment, and services for domestic violence victimization. Only 2.4% of the respondents participated in one or more of these services during the past year. Twenty-three percent (n=8) of those who participated in mental health,

substance abuse, or mental health services said that someone from the welfare office helped to link them with the appropriate services; another 63.8% (n=21) said someone else (or an additional person) helped them enroll.

Only 20 respondents (1.5%) stated they had informed someone from the welfare office about a need for such services. Forty-one percent of this subgroup also reported receiving services within the past 12 months.

Twenty-one percent of those who used these other services received help from the welfare office with transportation to and from services, and 7.9% were given assistance with arranging child care. Nine percent of these service recipients received financial assistance with child care. One-quarter (26.2%) of the service recipients reported that their participation in services made them feel more capable of holding a full-time job. Twenty-one percent said the services were at least “pretty much” a waste of time; 50.7% felt their participation made them more confident about their ability to succeed at work and 40.7% thought the services were likely to help them get a job, a better job, or a pay raise in the future.

More than half (53.2%) of the IFS respondents did not participate in any of the activities described above (i.e., job search/training, work experience, education, or mental health services). More than half of this subgroup said that they did not participate because they were employed. Other common reasons for nonparticipation included pregnancy, illness, and problems with child care.

Housing and Neighborhood Context

SUMMARY POINTS:

- The average personal rent cost for respondents was \$316 per month. One-quarter were living in public housing or receiving a rent subsidy.
- One-quarter lived in more than one residence in the past year; an additional 7% experienced extreme housing instability or homelessness.
- Roughly one-third of the respondents had experienced one or more housing problems (e.g., plumbing, heating, rodent/insects).
- The majority gave positive assessments of their current neighborhood as a place to live and raise children, as a place where people help each other out, and as a safe place at night.

Housing costs and characteristics

Ninety-five percent of the sample members lived in a rented apartment or home;¹¹ three-quarters of whom were the designated lessee of their unit. Slightly more than one-quarter (26.7%) were paying a lower rent because they received a government subsidy (15.4%)

¹¹ One percent of the respondents reported living in a homeless shelter, halfway house, hotel, or single room occupancy unit at the time of the first interview.

and/or lived in public housing (14.0%). The average rent for the sample was \$316 per month.

Approximately half (52.3%) of those interviewed lived in homes with fewer than three bedrooms, and 13% lived in homes with only one bedroom. To assess housing “crowdedness,” a ratio of household members to the number of bedrooms in the home was calculated. The crowdedness index for the respondent sample was calculated by dividing the number of household members by the number of bedrooms in the home; 17.8% of the sample had a crowdedness ratio above 2.0 (or greater than 2 persons per bedroom).

The most commonly reported housing problems were the presence of rats, mice, roaches or other insects (22.5%); followed by nonworking plumbing, toilet, or water heater (12.7%); a leaky roof, ceiling, or walls (11.3%); broken windows (9.6%); broken heating system (8.1%); exposed wires or electrical problems (5.6%); and a stove or refrigerator that does not work well (4.6%)(see Table 31). One-third of the sample experienced at least one of these problems during the past 12 months; 10.9% experienced three or more of these housing problems.

Housing stability

Three-quarters (74.8%) of those interviewed had lived in only one residence during the past 12 months (i.e., their current home).¹² Another 21.2% had lived in two residences, and 3.1% had lived in three or more places (excluding periods of homelessness) during this time frame. The median number of years spent in the current home was 1.5 (i.e., half of the respondents had lived in their current residence for 1.5 years or less, and half for more than 1.5 years).

A small portion of the respondents (3.1%) had to stay in a homeless shelter, a car, an abandoned building, or on the streets during the past 12 months. A slightly larger group (5.5%) said they had to stay with at least one friend or relative for less than two weeks (reflecting an unstable housing situation). Nearly 7% experienced one of these situations during the previous year.

¹² This number does not include stays in homeless shelters or short stays with friends or family.

Table 31. Selected housing problems and characteristics, by study region

In the past 12 months...	Region				
	All (n=1,362)	Cook County (n=673)	St. Clair County (n=386)	Peoria County (n=203)	Rural counties (n=100)
0 housing problems	65.8%	65.7%	63.3%	73.3%	71.0%
1-2 housing problems	23.2%	23.1%	25.3%	21.7%	24.0%
3+ housing problems	10.9%	11.2%	11.4%	5.0%	5.0%
Rodent/insect problem	22.5%	23.0%	22.9%	12.9%	13.0%
Plumbing problems	12.7%	12.8%	14.1%	7.9%	9.0%
Heating system problems	8.1%	8.5%	6.0%	1.5%	5.0%
Homelessness	3.1%	3.3%	1.8%	1.0%	2.0%
Has lived in current residence					
< 1 year	25.2%	25.2%	21.2%	31.0%	31.6%
< 2 years	40.3%	40.1%	36.8%	54.0%	20.4%

The study regions differ in the stability and quality of respondents' housing. Respondents from the Peoria and rural regions reported fewer housing problems. Additionally, Peoria and rural county respondents were more likely than respondents from other regions to have lived in their current residence for less than one year, and respondents from Peoria County were more likely than respondents from other counties to have lived in their current residence for less than two years (54.0% of Peoria respondents had moved within the past two years, compared to 40.1% in Cook, 36.8% in St. Clair, and 20.4% in the rural areas). Peoria County respondents were, however, least likely to have experienced homelessness within the past 12 months.

Satisfaction with neighborhood

The majority of respondents (68.2%) were either somewhat or very satisfied with their current neighborhood as a place to live and raise children (see Table 32). About half (52.6%) said their neighborhood is the kind of neighborhood where people help each other out rather than go their own way, and over half (59.7%) characterized their current community as "somewhat" or "very" safe at night.

Table 32. Neighborhood satisfaction: percent “somewhat” or “very” satisfied, by study region

	Region				
	All (n=1,356)	Cook County (n=670)	St. Clair County (n=384)	Peoria County (n=202)	Rural counties (n=100)
My neighborhood is a good place to live and raise children.	68.2%	68.0%	64.3%	70.7%	86.0%
My neighbors help each other out rather than go their own way.	52.6%	52.8%	44.3%	54.5%	65.6%
My neighborhood is safe at night when alone outside.	59.7%	58.4%	66.2%	75.3%	86.0%

Note: Sample sizes may vary due to missing data.

In general, the rural areas were perceived by respondents as better neighborhoods to live in and raise children compared to the larger and mid-size urban areas. These differences may, in part, result from perceptions of social cohesion or safety. The rural county respondents agreed more strongly that their neighbors help each other out rather than go their own way, and that their neighborhood is safe at night when one is alone outside.

Transportation access

Nearly all of respondents (96.9%) stated that public transportation was available nearby; however, only 62.6% of the rural respondents reported having public transportation access. Half (47.9%) of the respondents had a current valid driver’s license, and 61.2% of this group had regular access to a car. In the combined rural counties, 90% of the respondents had a valid driver’s license and 93.3% had regular access to a car.

Family Health and Well-Being

SUMMARY POINTS:

- The majority of respondents and their children were currently covered by health insurance at the time of their interview, predominantly through the Medicaid program.
- One-quarter were without health care coverage for one or more months in the past year.
- One-quarter of respondents reported a chronic health condition.
- 16.5% reported that they had at least one child who receives special education because of a learning, health, or mental health problem.

- 31.8% of the sample respondents had one or more child care concerns during the previous year. The most common complaints were concern over the quality of available child care (18%), the cost of child care (18%), and difficulty finding child care during work hours (16%).

Adult health insurance coverage

The majority of IFS respondents (83.1%) reported that they were currently covered by health insurance. Seventy-five percent (75.1%) had Medicaid, 7.1% had employer-sponsored coverage, 0.9% were covered by a spouse or partner’s plan, and 1.6% reported some other form of coverage.¹³ One quarter (26.3%) of all respondents reported that there were one or more months during the past year when they were without health care coverage, and half (49.4%) of this group were without coverage for more than three months in this time frame.

Adult health and mental health status

Nearly one-quarter of all respondents (23.8%) said they have a chronic health condition that prevents them from attending work, affects their work performance, or that limits their regular activities. The most commonly cited conditions were asthma or emphysema, back problems, arthritis, headaches, and high blood pressure. Almost one-quarter (22.3%) rated their overall health as “fair” or “poor.”

Table 33. Respondent ratings of overall health (n=1,348)

	Percent
Poor	5.3%
Fair	17.0%
Good	23.3%
Very good	21.0%
Excellent	33.4%

In the year prior to the interview, 6.9% of respondents reported that they needed treatment for a mental health problem. Forty-three percent of the group who stated a need for mental health services received this help in the past year; however only 8.4% of this group relayed this need to someone from the welfare office. Approximately 16.2% of all respondents reported one or more symptoms of depression in the past week.

Very few respondents (3%) reported problematic substance use (e.g., missing work because of a hangover, caring for children while under the effects of alcohol or drugs, or other self-reported problem with alcohol or drug use). Less than 2% (n=26) of

¹³ The sub-categories of insurance type do not sum to 83% because a small number of respondents were covered by more than one insurance plan.

respondents said they tried to get help during the past year for a substance use problem, and 79.8% (n=21) of this group said they received this treatment. Approximately 2.5% of all respondents reported that they had been convicted of a drug-related felony at some point in their lives.

Childbearing

The average number of children an IFS respondent gave birth to (or fathered) is 3.1,¹⁴ and 65.5% have borne three or fewer children (45.1% gave birth to one or two children). Just 4.1% reported they were pregnant as of the interview date. Eleven percent (11.3%) of the respondents gave birth in the past year.

Children's health and health insurance coverage

In the past 12 months, one-fifth (21.1%) of the respondents had a child who was not covered by health insurance for one or more months, and 11.6% had at least one child who was not currently covered. About 8.3% of interviewees had a child who was not covered by health insurance for more than 3 of the past 12 months. Most respondents had children who were covered by health insurance (88.2%), although nearly 12% had no coverage at the time of the interview. The insured children were covered primarily by Medicaid or KidCare (84%), by an employer-sponsored plan (4.5%), a spouse or partner's medical insurance (2.6%), or some other form of coverage (1.5%).¹⁵

Children's school success

Three-quarters (73.6%) of the sample respondents had school-age children (six years or older). Seventeen percent (16.5%) reported that they had at least one child who receives special education because of a learning, health, or mental health problem. One-quarter of respondents (23.7%) had at least one child who received mostly Cs and Ds or Ds and Fs on their most recent report card, and 88.1% had one or more children with all As and Bs or Bs and Cs on their last report card. Less than 1% of the respondents had school-age children who changed schools at least twice within the past year.

Parenting stress

About one-third (32.8%) of the respondents stated that they "often" or "very often" felt as if they had too little time for themselves, and 35.9% said they were worn out or exhausted from raising their family. Ninety percent felt they were doing everything they could to give their children a good life, and at least the same number said they often laughed with their children or did something special with them.

¹⁴ This average is higher than the average number of children reported in Table 5, because it includes children who are older than 18, children not currently living with the respondent who were not represented on the TANF grant during the sampling frame month (1998), and children who have died.

¹⁵ These percentages do not sum to 100% because some respondents had children in the same family who were covered by different health insurance programs.

Child care

Thirty percent (31.8%) of the respondents had one or more child care concerns during the previous year. The most common complaints were concern over the quality of available child care (18%), the cost of child care (18%), and difficulty finding child care during work hours (16%), followed by an inability to find a regular child care arrangement for a child (15%), unavailable emergency child care arrangements (15%), concern that a child would be harmed in care (14%), unreliable arrangements (14%), and not having child care options close to home.

Of the respondents who had child care concerns in the past year, 40.6% told someone from the welfare office that they needed help with a child care problem; and 39.4% of those who did so received help from a welfare worker to address their concerns.

At the time of the IFS Year One interview, 45.8% of the respondents reported that they had one or more children who either needed or were receiving child care. Of this group, 42.3% were currently receiving help from the welfare office to pay for child care expenses for all of their children who needed child care; 8.9% were receiving help for some of their children who needed child care; and 48.7% were not receiving this assistance. Of this last group, 50.4% were still receiving TANF cash assistance and 55.5% were currently employed.

Among all respondents, 46.5% were relying on some form of “informal” child care arrangement for one or more children, and 9.6% were relying on some type of formal child care arrangement for one or more children (day care center, Head Start program)¹⁶ (see Table 34). The average cost of child care for respondents using child care was \$50 per month for each child in care, and \$109 per month total.¹⁷ About three-quarters of the children in care (79.3%) had only one placement within the previous 12 months.

¹⁶ Informal care includes home-based care with a relative or a non-relative (including unlicensed as well as licensed caregivers); formal child care refers to center-based care.

¹⁷ This amount refers only to the out-of-pocket expense of the respondent, and does not account for any subsidies or cost-sharing by the IDHS.

Table 34. Child care characteristics, by study region

	Region				
	All (n=1,319)	Cook County (n=654)	St. Clair County (n=374)	Peoria County (n=199)	Rural counties (n=92)
Number of child care concerns:					
None	68.2%	67.0%	80.7%	80.4%	73.9%
1-2	10.5%	10.9%	7.4%	6.0%	10.8%
3+	21.3%	21.0%	11.9%	13.6%	15.3%
1+ child(ren) in formal child care setting	9.6%	9.3%	11.1%	13.9%	14.1%
1+ child(ren) in informal child care setting	46.5%	45.8%	55.6%	50.5%	47.5%

Note: Samples sizes may vary due to missing data; percentages may not sum to 100% due to rounding.

On average, respondents in the largest urban area (Cook County) and the rural counties had more child care concerns. More than three-quarters of St. Clair and Peoria County respondents reported no child care concerns in the past year (80.7% and 80.4%, respectively). Respondents in Peoria and its rural counties were slightly more likely to rely on formal child care arrangements for one or more children compared to respondents from the larger urban areas.

Father (or other parent) involvement

Father (or “other parent”) involvement was also assessed. Twenty-eight percent of the survey respondents’ children had no contact at all with their biological fathers (or non-custodial mothers) during the past 12 months; and an additional 3.6% had fathers (or mothers) who were deceased. Of those children who had seen their fathers during the past 12 months, 58.3% saw their father once per week or more frequently.

Taking all the respondents together, 49.9% have established the legal paternity status of at least one child’s father, and 24.3% have at least one child covered by a child support order (see Table 35). Among those respondents with children covered by child support, 55.2% receive this support every month. Forty-one percent of all respondents receive some form of informal support from one or more of their children’s fathers in lieu of or in addition to the formal child support they receive. Altogether, 46.6% of respondents receive some form of financial assistance at least once every other month from the father or fathers of their children.

Table 35. Child support, by study region

	Region				
	All (n=1,343)	Cook County (n=664)	St. Clair County (n=378)	Peoria County (n=202)	Rural counties (n=99)
Child support order established on					
0 children	75.7%	77.4%	58.7%	66.3%	50.5%
1 child	10.7%	9.8%	19.0%	14.9%	29.3%
2 children	6.7%	6.3%	8.7%	9.9%	15.2%
3+ children	6.9%	6.5%	13.6%	8.9%	5.0%
Receive child support every month for 1+ child(ren)	14.2%	13.7%	17.5%	16.8%	25.3%
Receive informal financial help for 1+ child(ren) every other month or more	41.0%	40.5%	45.8%	40.6%	25.3%

Note: Samples sizes may vary due to missing data; percentages may not sum to 100% due to rounding.

Levels of child support from absent fathers varied by region. While the majority of respondents reported that they lacked a child support order for all of their children, this was more common in Cook County than in other areas. The rural counties had the highest proportion of child support orders, and the highest percentage of regular, monthly child support receipt. However, it was more common in Cook, St. Clair, and Peoria counties to receive informal cash assistance from absent fathers than in the rural areas.

Major life events

IFS participants experienced a number of life events and family changes during the year prior to their interviews (see Table 36). One percent of the respondents got married and an additional 3.8% began living with a partner during this time. Three percent (3.2%) separated or divorced, and an additional 3.5% stopped living with a partner. Eleven percent (11.3%) of respondents gave birth (or fathered a child) during the previous year.

Focusing on the respondents' children (ages 0-17), 9.3% had at least one child repeat a grade in school; 10.5% had one or more children expelled from school; and 2.2% had a teenage daughter who gave birth in this time period. Two percent (1.8%) had a teenage son who fathered a child in the previous year.

During the past 12 months, 17% had a close friend or family member who died; 12.9% had a family member who "got very sick and required more care than normal"; 11.3% gave birth (or fathered a child); 10.5% had one or more children expelled from school; 8.3% had a family member who suffered a serious accident or injury requiring a visit to a doctor; 7.3% had a family member who was arrested or placed in a juvenile facility; and

3.4% of the respondents had a family member (i.e., self, partner, or child) who was the victim of an attack or robbery. Just under 3% of respondents had at least one minor age child who moved out of the house without them, mainly to live with another parent or family member.

Table 36. Selected major life events (n=1,362)

In past 12 months.....	Percent
Respondent's close friend or family member died	17.0%
Family member got seriously ill	12.9%
Respondent gave birth	11.3%
One or more children expelled from school	10.5%
Family member suffered serious accident	8.3%
Respondent began living with a partner	3.8%
Respondent stopped living with a partner	3.5%
Respondent got separated or divorced	3.2%
Respondent got married	1.0%

Domestic violence

Nearly one-quarter (22.3%) of the IFS respondents reported that at some point in their lives a current or former spouse or partner hit, slapped, or kicked them; threw them or shoved them against a wall or down stairs; or hurt them badly enough that they went to a doctor. Seventeen percent had to take legal action against a partner at some point in their lives (e.g., called police, got a restraining order). Approximately 4.3% of the sample reported any of these experiences within the past 12 months. Four percent (3.6%) of the respondents reported that in the past year, a current or former spouse or partner made them think they might get hurt. Approximately 3% reported that they had been harassed at home by a current or former partner, and less than one percent reported such harassment at work, school, or job training.

Civic participation and social support

Nearly forty percent (37.9%) of the sample reported attending a church on a weekly or bi-weekly basis. Fourteen percent (13.9%) stated that they belonged to one or more voluntary groups, organizations, or clubs, and 86.1% of this group said they were fairly or very active in these organizations.

As depicted in Table 37, IFS respondents reported that, on average, they had enough people they could count on to listen to them when they are feeling low (69.8%), to help when they need small favors (63.5%); to lend them money in an emergency (51.8%); and to encourage them in meeting their goals (66.3%). Conversely, one-third (34.5%) of the respondents reported that there were too many people in their lives who request their help with small favors (34.5%), or who ask for monetary loans in an emergency (31.7%).

Table 37. Social support (n=1,362)

Respondent feels s/he.....	Percent
Has enough people to count on to listen	69.8%
Has enough people to help with small favors	63.5%
Has enough people to borrow money from in an emergency	51.8%
Has too many people who ask for small favors	34.5%
Has too many people who ask for monetary loans	31.7%

Material hardship and financial resources

SUMMARY POINTS:

- Most families worried a great deal about their financial situation. Seventy percent (71.5%) of respondents “somewhat” or “strongly” agreed that they worry a lot about having enough money in the future.
- However, over half (51.7%) stated that their financial situation was better than it has been in a long time.
- 59.1% of the sample experienced one or more of material hardships; 33% experienced two or more hardships.

Material hardship

Most families worried a great deal about their financial situation (see Table 38). Seventy percent (71.5%) of respondents somewhat or strongly agreed that they worry a lot about having enough money in the future; however, over half (51.7%) stated that their financial situation is better than it has been in a long time.

Table 38. Perceived financial situation, by study region

Respondent “somewhat” or “strongly” agrees that s/he.....	Region				
	All (n=1,359)	Cook County (n=671)	St. Clair County (n=385)	Peoria County (n=203)	Rural counties (n=100)
Worries a lot about having enough money in the future	71.5%	83.1%	78.4%	67.0%	73.0%
Feels that financial situation is better than it has been in a long time	51.7%	50.9%	54.0%	66.0%	58.0%

Note: Sample sizes may vary due to missing data.

Worry over the family’s financial situation was more common in Cook and St. Clair Counties than in the Peoria region, although the majority of respondents in every area reported this type of stress. Respondents from the Peoria region were most likely to state that their financial situation is better than it has been in a long time. More than half of the respondents from each area agreed with this assessment as well, with the least agreement among Cook County respondents.

Respondents were asked about a variety of specific hardships during the prior 12 months (see Table 39). From the most to least commonly cited, 41.0% had their phone service turned off or lost their service (for one or more months); 23.3% could not pay the full amount of their rent or mortgage; 15.3% had a family member who needed to see a dentist but could not afford to go; 12.9% had their gas or electricity turned off because they could not pay the bill; 11.5% needed to fill a prescription for a family member but could not afford it; 11.3% had a family member who needed to see a doctor but could not afford to go; 8.8% had to move in with someone else to reduce expenses; 3.9% were evicted from their home or apartment; and 3.6% had a family member or friend move in with them to reduce expenses. More than half (59.1%) of the sample experienced one or more of these hardships; 33% experienced two or more.

Table 39. Material hardships in past 12 months (n=1,362)

	Percent
Phone service turned off	41.0%
Could not pay full rent/mortgage	23.3%
Family member needed dentist but could not afford to go	15.3%
Gas/electricity turned off	12.9%
Needed to fill prescription but could not afford to	11.5%
Family member needed doctor but could not afford to go	11.3%
Moved in with others to reduce expenses	8.8%
Evicted from home	3.9%
Respondent had a family member/friend move in to reduce expenses	3.6%

Respondents were also asked about food instability (see Table 40). Ten percent (9.5%) said their family sometimes or often did not have enough of the kinds of food they wanted to eat; 12.4% said they sometimes or often were unable to feed their children a balanced meal because there was not enough money for food; and 9.8% said they sometimes or often had to cut the size of their children's meals because there was not enough money for food. Twelve percent worried sometimes or often that their children were not eating enough because there was not enough money to buy more food.

Table 40. Food instability in past 12 months (n=1,362)

	Percent
Family "sometimes" or "often" did not have enough of the kinds of food they wanted to eat	9.5%
Respondent was "sometimes" or "often" unable to feed children a balanced meal because there was not enough money for food	12.4%
Respondent worried "sometimes" or "often" that children were not eating enough because there was not enough money for food	12.0%
Respondent "sometimes" or "often" had to cut the size of children's meals because there was not enough money for food	9.8%

Financial resources

Questions about personal and household income during calendar year 1998 were asked to assess respondents' baseline income sources (see Table 41). Sixty percent (62.2%) of the sample said they worked for pay in 1998. Of this group, 73.1% said they received a tax refund; 61.2% said they received an Earned Income Tax Credit for 1998.

Table 41. 1998 Employment, tax refund, and EITC receipt, by study region

	Region				
	All (n=1,355)	Cook County (n=670)	St. Clair County (n=383)	Peoria County (n=203)	Rural counties (n=99)
Worked for pay in 1998	62.2%	60.1%	79.1%	87.2%	79.8%
Received tax refund (of those who worked for pay in 1998)	73.1%	71.2%	82.5%	89.3%	89.9%
Received Earned Income Tax Credit (of those who worked for pay in 1998)	61.2%	59.1%	70.0%	84.2%	81.0%

Note: Sample sizes may vary due to missing data.

It was most common to have worked for pay in 1998 in Peoria County (87.2%), and least likely in Cook County (60.1%) among the IFS respondents. While the majority of those who worked in each county received a tax refund (from 71.2% in Cook County to 89.9% in the rural areas), it was much more common to have received an Earned Income Tax Credit in Peoria and the rural counties than in St. Clair or Cook Counties.

Among those who reported working for pay in 1998, one-third (36.6%) earned less than \$2,500 from work activities in that year, and half (56.1%) earned less than \$5,000. Fewer than 10% earned \$15,000 or more in 1998. When considering all sources of household income in 1998 (i.e., work and other sources for all household members combined), the income distribution is only slightly higher than the respondent earnings distribution for 1998, with 24.9% earning less than \$2,500; 46.9% earning less than \$5,000; and 12.7% earning \$15,000 or more from all household income sources combined.¹⁸

Employment income in the 12 months prior to the interview was presented in an earlier section of this report. To review, 53.1% of the respondents reported working for pay currently, and an additional 19.4% reported working for pay at some point within the past 12 months. For the most part, these jobs were “formal” work activity, in which the respondent worked for an employer and received a paycheck. To ensure that information on “informal” or even illegitimate income-generating activity was also captured, additional income questions were asked. Forty percent (39.6%) of the respondents reported engaging in one or more of these informal activities in the past year, including babysitting (12.1%), styling hair or doing nails (11.3%), doing housekeeping for other people (9.8%), pawning or selling personal possessions (7%), doing odd jobs like sewing

¹⁸ Eight percent of the total sample did not provide 1998 income information, either because they refused or did not know their income in that year. The percentages reported above exclude this group from the denominators.

or laundry (5.8%), selling crafts, food, or cosmetics out of the house (3%), and selling Food Stamps (1.1%). Additional activities, each representing less than 1% of respondents, included selling blood or plasma, taking items from stores without paying, searching in trash cans for things to use or sell, asking for spare change, selling medications or the use of a medical card, and engaging in an illegal activity for money.

Group Differences by Welfare and Work Status

SUMMARY POINTS:

- The group of respondents who were working and off welfare as of the Year One interview were slightly older, more likely to have been married at some point, tended to have older children on average, were less likely to have been a teenage parent and more likely to have a high school diploma or a degree from a professional or trade school. Those unstably attached to the workforce (i.e., unemployed but had worked in the past year) were, on average, younger, with younger children.
- Current and recently employed respondents with no welfare benefits had received welfare (cumulatively) for shorter periods of time, were less knowledgeable about income disregards and time limits on assistance, more favorable of the notion of time limits on assistance, and least likely to expect they would be on welfare one year from their interview. Current workers receiving welfare viewed their caseworkers more favorably than any other group, and were most likely to think they would still be receiving welfare one year from their interview.
- Respondents already off welfare and currently employed were much more likely to have a job with benefits (over half had available health insurance and close to one-third had paid sick days), and had the highest job satisfaction.
- The no welfare/no recent work group had the highest proportion of respondents who reported difficulty reading and understanding things in English, and were most likely to have participated in substance abuse, mental health, or domestic violence services in the past year.
- Respondents selected Medicaid as the most valuable benefit for the family's well-being across all welfare/work groups. Housing assistance was particularly important to those still receiving TANF, and Food Stamps were particularly important to those without welfare or work.
- Government-subsidized housing was more common among the current TANF recipients, and average rent costs were higher among those currently employed. Those relying only on welfare benefits had less stable and more crowded housing, and those without recent work (irrespective of TANF status) had a greater number of housing problems (e.g., plumbing, heating, rats/roaches, etc.).
- Lack of health insurance coverage was more common among respondents off welfare, with one-fifth to one-third of respondents or children lacking coverage at the time of the interview.
- Informal supports and resources were common among respondents, including emotional support, perceived access to monetary loans from family and friends, and informal work.

- Respondents who experienced the fewest material hardships were those who combined welfare and work.

The tables included at the end of this section display the characteristics of respondents by the following categories:

- Off TANF/currently working
- Off TANF/some work in past year
- Off TANF/no work in past year
- On TANF/currently working
- On TANF/some work in past year
- On TANF/no work in past year

These six mutually exclusive categories were selected because they may indicate how welfare use interacts with stable and unstable employment, as well as prolonged periods of unemployment. Given the goals of the 1996 welfare reform legislation, it is important to capture the full range of employment experiences of welfare recipients if the welfare-to-work transition is to be fully understood.

For each of these categories, a select set of characteristics from the Year One survey are portrayed according to the seven general topic areas addressed in this report (i.e., respondent characteristics; experiences with welfare; workforce participation; training, education, and support services; housing and neighborhood context; family health and well-being; and material hardship). The discussion below highlights the main differences across the various combinations of welfare and work.

Respondent characteristics (see Table 42, p. 63)

The average age of the IFS respondents was 31.6. Those currently unemployed who had lost a job in the past 12 months tended to be younger. Those currently working and off welfare tended to be older (although this was also true of the no-recent-work groups). The differences are slight, however, with the average ages ranging from 28.9 years in the no-welfare/recent-work-group to 33 years in the no-welfare/no-recent-work group.

Respondents who have never married are most prevalent among the current TANF recipients, regardless of work status, and least prevalent among those off welfare. The percentage never married ranged from 54.4% among the no-welfare/no-recent-work group to 73.5% among the welfare/recent-work group.

The TANF recipient groups had more children, on average, and the average age of children was slightly higher among the currently working groups. More of the TANF recipients gave birth to their first child as a teenager (close to half) compared to those no longer receiving TANF (36% to 46%).

The group with the largest share of high school graduates is the no-welfare/currently working group (61.1% have a high school degree). The group with the smallest representation of high school graduates is the welfare/no-recent-work group (only 36.7% of respondents in this category completed high school). A similar trend exists for obtaining a General Equivalency Diploma (GED).

A significant portion of the IFS respondents have a degree from a professional or trade school. The group with the largest share is the no-welfare/currently working group (26.6%), and the group with the smallest share is the welfare/no-recent-work-group (12.2%).

African Americans were slightly more likely to be currently receiving TANF as of the Year One interview; Whites and Hispanics were slightly more likely to be off TANF at this point.

Respondents without work or welfare were more likely to indicate that they lived with a spouse or partner (i.e., 10.1%) compared to the other respondents (i.e., 6% to 7%). Sharing a residence with another adult (e.g., mother, sister, roommate) was particularly common among those off TANF, and among the TANF recipients with recent employment.

Experiences with welfare (see Table 43, p. 64)

Respondents currently receiving TANF tended to be longer-term users of welfare assistance compared to those no longer receiving TANF. The group with the highest proportion of long-term welfare recipients was the group receiving TANF and currently working (58.9%), followed by the welfare/no-recent-work group (54.5%), the no-welfare/no-recent-work group (45.7%), the welfare/recent-work group (40.0%), the no-welfare/recent-work group (35.5%), and the no-welfare/currently working group (34.0%).

Respondents who remained on TANF as of the first interview were more knowledgeable about income disregards and the time limit on welfare assistance than those who had left TANF. As expected, the no-welfare/no-recent-work group reported more full and partial grant loss than those still receiving cash assistance or those off TANF with recent or current employment. Also, respondents on TANF were less likely to have lost Medicaid or Food Stamp coverage in the past 12 months than other respondents.

More respondents from the no-recent-work groups, regardless of TANF status, had been told they were exempt from the welfare work requirements compared to the currently working and recently employed respondents.

Those still receiving assistance were more likely to say their caseworker treated them with dignity and respect (close to three-quarters of these groups did so), compared to those with no current cash assistance. This response was most common among the TANF recipients who were currently working. Over half of the respondents in all six welfare/work groups felt it was a good idea to limit time on TANF; however, those

without current TANF benefits with current or recent employment were slightly more amenable to this idea.

Nearly everyone felt they would be working one year from their interview date, but this expectation was lower among the no-recent-work groups, with and without TANF (e.g., 88.4% and 78.7%, respectively). One-quarter of those receiving TANF believed they would be receiving TANF one year from their interview (with the highest agreement among the working TANF recipients), as did one-fifth of the no-welfare/no-recent-work group. The no-welfare groups with current and recent employment were less likely to foresee future welfare use (11.8% and 12.4%, respectively).

Workforce participation (see Table 44, p. 65)

The currently and recently employed respondents who were not receiving TANF as of the Year One interview had more extensive work histories (i.e., more years of full-time employment) than other groups. Approximately half of these two groups had worked for four or more years in full-time employment.

There were noticeable differences in job characteristics between the currently employed and those who had lost a job in the past year. The former were more likely to have traveled less than one hour to get to work, held jobs with health insurance benefits and paid sick days, had greater job satisfaction, and were less likely to have held temporary or seasonal jobs. The wage per hour was highest among the respondents who were not currently receiving TANF—the median hourly wage was highest for the no-welfare/currently working group (\$7.86), followed by the no-welfare/recently working group (\$6.50), the welfare/currently working group (\$5.86), and the welfare/recently working group (\$5.50).

Those off welfare with current employment were much more likely to have a job with benefits (over half had available health insurance and close to one-third had paid sick days), and the highest job satisfaction.

The groups most likely to have searched for a job in the past year were the no-welfare/recent-employment (77.8%) and the welfare/recent-employment (74.5%) groups. These two groups also made the greatest number of employer contacts in the past year.

Training, education, and support services (see Table 45, p. 66)

As expected, participation in a job search/training program within the past year was most common among current welfare recipients, particularly those not currently working. Former recipients who recently worked were the most likely group to have had a work experience placement. Current TANF recipients were significantly more likely to have participated in an educational program. The no-recent-work groups were most likely to have received substance abuse treatment, mental health counseling, or services for domestic violence victimization, although those off welfare without recent work were nearly three times more likely than the on-welfare/no-recent-work group to have participated in these services.

The group most likely to indicate difficulty reading and understanding things in English was the off-TANF/no-recent-work group (8.8% indicated reading difficulty), followed by the welfare/currently working group (7.9%), the no-welfare/recently working group (7.2%), the no-welfare/currently working group (5.6%), the welfare/no-recent-work group (5.5%), and the welfare/recently working group (3.6%).

All welfare/work groups identified Medicaid or free health care coverage as the most valuable benefit to respondents' families. Medicaid was chosen more often by the no-welfare/currently working group (57.9%), and was more important overall to those off TANF. Among the TANF recipients, housing assistance placed second, with roughly a quarter selecting this benefit as their second most valued resource. Among the no-welfare groups, housing assistance came in second for the current workers, and Food Stamps came in second for the non-working groups. Food Stamps were particularly valued among the no-welfare/no-recent-work group. Cash assistance was in fourth place for those with current or recent employment regardless of welfare status; and third place for those with no employment.

Housing and neighborhood context (see Table 46, p. 67)

Public housing and rent subsidies were more common among the current TANF recipients than the non-recipients. The average personal housing costs were highest among those off welfare and currently working, followed by those on welfare and currently working. The remaining groups had similar housing costs (i.e., ranging from \$253 to \$276).

Housing problems were most common among those without any recent employment (roughly 40% of these groups had more than one major housing problem). Those on TANF with no recent work had lived in their current residence for the shortest period of time—one-third had lived there for less than one year, and one-half had lived there for less than two years. The same group had the largest number of household members and were more likely to live in crowded conditions (i.e., more than two people per bedroom).

Respondents across welfare/work groups were largely positive about their current neighborhood as a place to live and raise children. This was less true, however, of those without work or welfare.

Family health and well-being (see Table 47, p. 68)

One of the most important indicators to monitor as parents move from welfare to work is continued access to stable health insurance coverage. It is clear from Table 47 that the respondents currently receiving TANF cash assistance were nearly all covered by health insurance at the point of the Year One interview, as were their children. Twenty-eight to 40% of the "off-TANF" respondents were not covered by health insurance, and 15% to 30% of the respondents had children who were not covered at this time. Periods without insurance coverage were also more common among the no-welfare groups.

On average, about 20% of the respondents had a chronic health condition that limits their ability to work, and a similar percentage had at least one child with a health problem that

limits regular activity. Respondents without work or welfare had the highest percentage of reported health problems (42.2%), and respondents not currently working were more likely to have a child with a health problem (from 24% to 32%).

The no-welfare/currently employed group had the lowest proportion of respondents who reported one or more symptoms of depression. Still, nearly 12% of this group had one or more depressive symptoms. The group most likely to have symptoms of depression was the welfare/recently working group. The no-welfare/recent work and the no-welfare/no-recent-work groups were most likely to say that they felt a need for mental health treatment in the past year (11.4% and 12.2%, respectively). The no-welfare/no-work group was also most likely to have been diagnosed with a learning disability at some point in their lives.

The respondents most likely to have had child care concerns in the past year were those off welfare, who had lost a job recently. Forty percent (39.6%) of this group had more than one child care concern in the past 12 months, compared to 20% to 30% of the remaining groups. Informal child care arrangements (home-based care vs. center- or school-based care) were the most common form of child care across all welfare and work groups. Nearly two-thirds of both currently working groups were relying on informal child care arrangements for one or more children. These groups were also most likely to be using any form of child care as of the Year One interview, and the group least likely to have experienced a serious illness or injury in their family.

From sixty percent to three-fourths of the respondents in every group felt they had “enough people to listen to them” when they needed to talk, indicating relatively high rates of emotional support. Informal financial support varied somewhat across groups. While more than 60.4% of the no-welfare/currently working group had “enough people to borrow money from in an emergency,” less than 40% of the no-welfare/recently employed group had this resource. The group off welfare and working was also most likely to be receiving formal child support payments for one or more children on a monthly basis.

The groups with the most respondents who were either pregnant at the time of the interview, or had given birth in the past year were those on welfare who were not working, and those off welfare with only recent work. Currently working respondents and respondents with no work or welfare were least likely to be pregnant or to have given birth recently.

Material hardship and financial resources (see Table 48, p. 69)

Respondents not receiving TANF were more likely to have had a number of financial hardships in the year prior to their interview. Indeed, the respondents with the fewest hardships were those combining work and welfare. This group and the no-welfare/currently working group were most positive about their financial situation (i.e., approximately 70% of these groups felt they were financially better off now than they had been in a long time). Those who were off TANF appeared to experience more

hardship than those still on TANF. Fifty-eight percent of the no-welfare/currently working group, for example, experienced at least one material hardship over the past year. For those receiving welfare who lost a job, similar levels of hardship were not experienced.

Welfare and work groups varied in their 1998 household income. Those off TANF and currently employed had a greater percentage of household incomes above \$15,000 compared to all other groups. This group was least likely, however, to have engaged in informal work activities during the past year, indicating that some of the unemployed respondents (in some groups nearly half) supplement benefits or replace lost benefits, in part, with informal resources.

Table 42. Respondent characteristics by welfare and work status (n=1339)

Variables	Sample size	Off TANF			On TANF		
		Currently working	Some work in past 12 months	No work in past 12 months	Currently working	Some work in past 12 months	No work in past 12 months
		N=397	N=91	N=123	N=314	N=169	N=245
Age		32.4	28.9	33.0	31.1	30.0	32.0
Never married		57.1%	63.0%	54.4%	70.1%	73.5%	69.6%
Average number of children		2.3	2.1	2.5	2.7	2.6	2.7
Average age of children		7.8	6.2	7.4	7.9	6.6	7.0
Percent under five years of age		50.8%	56.9%	45.7%	47.7%	54.1%	57.4%
Gave birth to first child as a teenager		36.2%	46.4%	43.4%	47.1%	50.6%	45.0%
High school graduate		61.1%	49.1%	43.5%	50.3%	51.7%	36.7%
Received General Equivalency Diploma (GED)		11.4%	9.4%	8.7%	8.1%	8.0%	6.9%
License/degree from professional or trade school		26.6%	18.1%	20.9%	14.9%	13.1%	12.2%
<i>Race:</i>							
African American		77.0%	72.9%	74.6%	79.8%	82.9%	81.5%
White		11.7%	13.0%	17.8%	9.6%	9.5%	10.7%
Other		11.3%	14.1%	7.6%	10.6%	7.6%	7.7%
Hispanic origin		14.1%	13.9%	12.1%	12.0%	7.7%	9.0%
<i>Household composition:</i>							
Lives with spouse or partner		6.6%	6.5%	10.1%	5.8%	5.9%	5.7%
Lives with other adult (e.g., mother, sister, roommate)		9.5%	9.4%	11.1%	4.4%	14.0%	7.2%
Lives with other working adult		4.8%	3.2%	4.7%	2.3%	6.0%	3.5%
<i>Household size:</i>							
Average number of household members [including respondent (R)]		3.6	3.3	3.9	3.9	3.9	4.1

Note: Samples sizes may vary due to missing data; percentages may not sum to 100% due to rounding.

Table 43. Experiences with welfare (n=1339)

	Off TANF			On TANF		
	Currently working	Some work in past 12 months	No work in past 12 months	Currently working	Some work in past 12 months	No work in past 12 months
Sample size	N=397	N=91	N=123	N=314	N=169	N=245
<i>Welfare history:</i>						
Has received welfare less than 1 year in lifetime	7.5%	5.0%	10.7%	2.0%	5.9%	1.5%
Has received welfare 1-2 years in lifetime	19.9%	19.6%	1.8%	4.6%	12.9%	15.2%
Has received welfare more than 5 years in lifetime	34.0%	35.5%	45.7%	58.9%	40.0%	54.5%
<i>Knowledge of rules:</i>						
Can keep benefits if working? (yes/depends)	30.4%	23.0%	38.3%	82.0%	56.6%	44.6%
Is there a time limit? (yes/depends)	89.7%	81.7%	91.8%	92.7%	92.8%	92.0%
<i>Loss of benefits:</i>						
Lost all cash benefits 1+ months in past year	57.1%	76.5%	69.1%	21.7%	28.1%	21.2%
Lost portion of cash benefits in past year	16.7%	31.0%	50.5%	24.4%	26.1%	24.1%
Report full or partial grant losses for not following rules	19.0%	41.3%	52.6%	26.7%	30.5%	27.9%
R or children lost Medicaid 1+ months in past year	35.7%	47.5%	35.0%	14.8%	20.8%	16.0%
Lost Food Stamps 1+ months in past year	52.5%	58.9%	38.6%	20.6%	25.1%	17.0%
<i>Requirements:</i>						
Welfare office required R to work or go to school in past year	45.7%	53.7%	54.5%	68.0%	78.2%	72.9%
Welfare office excused R from work requirements in past year	5.7%	8.6%	21.2%	4.4%	12.4%	25.6%
<i>Satisfaction with workers:</i>						
Worker treated R with respect (somewhat/strongly agree)	70.1%	63.8%	54.7%	80.7%	73.2%	77.8%
<i>Views on welfare reform:</i>						
Good idea to limit time on TANF (somewhat/strongly agree)	67.0%	63.8%	55.9%	58.1%	56.2%	59.4%
<i>Welfare and work expectations:</i>						
Expect to be working 1 year from now (somewhat/strongly agree)	98.1%	97.8%	78.7%	98.8%	91.9%	88.4%
Expect to be receiving welfare 1 year from now (somewhat/strongly agree)	11.8%	12.4%	21.3%	28.5%	23.3%	22.6%

Note: Samples sizes may vary due to missing data; percentages may not sum to 100% due to rounding.

Table 44. Workforce participation (n=1339)

	Off TANF			On TANF		
	Currently working	Some work in past 12 months	No work in past 12 months	Currently working	Some work in past 12 months	No work in past 12 months
Sample size	N=397	N=91	N=123	N=314	N=169	N=245
Variables						
Work history (4+ years of full-time work experience)	56.2%	48.4%	35.0%	41.0%	46.3%	32.3%
<i>Characteristics of current or most recent job:</i>						
Hours worked last week						
1-20	15.7%	8.7%	N/A	16.2%	14.5%	N/A
21-30	16.1%	22.8%		32.6%	22.1%	
31-40	54.2%	64.8%		44.9%	56.2%	
40+	14.0%	3.7%		6.3%	7.2%	
Time takes to get to work > 1 hour	30.8%	39.5%	N/A	36.4%	44.0%	N/A
Median wage per hour	\$7.86	\$6.50	N/A	\$5.86	\$5.50	N/A
<i>Benefits:</i>						
Health insurance available	51.7%	35.1%	N/A	34.1%	32.2%	N/A
Paid sick days available	31.3%	13.0%		16.3%	8.4%	
Job satisfaction (somewhat/very satisfied)	81.2%	69.5%	N/A	77.6%	73.6%	N/A
Job type (temporary or seasonal)	14.7%	24.4%	N/A	13.8%	29.7%	N/A
<i>Job search activity:</i>						
Searched for job in past 12 months	44.8%	77.8%	60.0%	61.5%	74.5%	62.3%
Number of employer contacts > 5 (among searchers)	41.1%	60.3%	53.9%	45.5%	55.0%	49.6%

Note: Samples sizes may vary due to missing data; percentages may not sum to 100% due to rounding.

Table 45. Training, education, and support services (n=1339)

	Off TANF			On TANF		
	Currently working	Some work in past 12 months	No work in past 12 months	Currently working	Some work in past 12 months	No work in past 12 months
Sample size	N=397	N=91	N=123	N=314	N=169	N=245
Variables						
Job readiness/training/self-employment training/technical assistance program participation in past 12 months	21.2%	31.0%	39.9%	38.6%	45.4%	42.9%
Work experience placement in past 12 months	2.7%	11.6%	8.0%	7.8%	4.7%	9.6%
Educational program participation in past 12 months	5.3%	5.2%	6.5%	10.1%	6.9%	21.4%
Substance abuse treatment, domestic violence victimization, or mental health counseling program participation in past 12 months	0.9%	3.0%	9.8%	0.4%	2.6%	3.5%
Literacy (has some to a lot of difficulty reading in English)	5.6%	7.2%	8.8%	7.9%	3.6%	5.5%
<i>Most valued welfare benefit:</i>						
Medicaid	57.9%	52.7%	48.8%	47.8%	41.5%	41.0%
Housing assistance	16.2%	8.7%	12.4%	22.3%	28.7%	24.4%
Food Stamps	11.9%	12.5%	22.4%	14.2%	15.6%	11.4%
Cash assistance	7.2%	11.8%	14.5%	10.5%	10.6%	18.6%
Child care subsidies	4.6%	12.2%	1.5%	3.7%	2.4%	4.6%
Transportation subsidies	2.1%	2.2%	0.3%	1.5%	1.3%	0.1%

Note: Samples sizes may vary due to missing data; percentages may not sum to 100% due to rounding.

Table 46. Housing and neighborhood context (n=1339)

Variables	Sample size	Off TANF			On TANF		
		Currently working	Some work in past 12 months	No work in past 12 months	Currently working	Some work in past 12 months	No work in past 12 months
		N=397	N=91	N=123	N=314	N=169	N=245
<i>Subsidized housing:</i>							
Lives in public housing		12.3%	11.0%	14.3%	16.6%	11.8%	16.2%
Receives rent voucher		15.3%	12.2%	15.9%	15.4%	17.7%	15.3%
Average personal housing cost		\$386	\$274	\$276	\$316	\$273	\$253
Number of major housing problems > 1		30.7%	31.6%	40.6%	33.8%	20.2%	39.5%
<i>Housing stability:</i>							
Has lived in current residence < 1 year		21.9%	32.4%	24.7%	23.2%	20.7%	33.0%
Has lived in current residence < 2 years		36.4%	39.1%	39.0%	40.7%	37.3%	49.0%
Housing “crowdedness” (>2 people per bedroom)		13.5%	7.2%	20.1%	17.2%	20.1%	25.3%
Sees neighborhood as a good place to live and raise children (somewhat or very satisfied)		70.3%	72.8%	58.5%	69.3%	69.3%	63.8%

Note: Samples sizes may vary due to missing data; percentages may not sum to 100% due to rounding.

Table 47. Family health and well-being (n=1339)

	Off TANF			On TANF		
	Currently working	Some work in past 12 months	No work in past 12 months	Currently working	Some work in past 12 months	No work in past 12 months
Sample size	N=397	N=91	N=123	N=314	N=169	N=245
<i>Variables</i>						
<i>Health insurance coverage:</i>						
R currently covered	72.0%	60.5%	64.7%	93.3%	95.2%	95.8%
R lost coverage 1+ months in past year	35.9%	48.0%	41.9%	14.6%	14.3%	19.1%
Children currently covered	80.2%	68.8%	84.7%	95.4%	97.5%	94.6%
Child(ren) lost coverage 1+ months in past year	29.5%	38.1%	26.5%	14.4%	13.9%	11.6%
<i>Childbearing:</i>						
Pregnant at Wave 1 interview	2.8%	7.1%	3.2%	2.2%	7.8%	6.1%
Gave birth in past year	6.6%	11.0%	6.6%	7.6%	15.3%	21.2%
<i>Health:</i>						
R has health condition that limits work	18.8%	22.1%	42.2%	19.2%	24.5%	28.2%
1+ child has a chronic health condition	18.7%	31.9%	28.9%	20.2%	30.3%	24.4%
R has one or more symptoms of depression	11.7%	19.3%	25.7%	14.1%	27.6%	22.5%
R has felt a need for mental health treatment in past 12 months	2.7%	11.4%	12.2%	6.2%	9.8%	8.0%
R has been told s/he has a learning disability by a professional	2.9%	5.2%	10.5%	3.3%	7.7%	6.3%
R was physical abuse victim in past year	2.1%	5.6%	4.6%	4.1%	6.2%	6.4%
<i>Family health events:</i>						
Someone seriously ill	9.2%	22.2%	23.1%	9.6%	17.5%	12.5%
Someone had accident/injury requiring hospital visit	8.2%	11.8%	8.2%	6.7%	12.7%	7.0%
<i>Child care:</i>						
Number of child care concerns > 1 in past year	21.4%	39.6%	23.7%	21.5%	26.1%	29.3%
1+ children in formal child care arrangement	13.9%	3.4%	0.3%	14.3%	3.6%	8.3%
1+ children in informal child care arrangement	62.5%	41.5%	29.0%	62.5%	31.1%	23.8%
<i>Social support:</i>						
Have enough people to listen to them	75.1%	60.4%	64.0%	71.3%	73.2%	65.2%
Have enough people to borrow money from	60.4%	38.2%	48.8%	48.5%	52.7%	48.0%
Receive child support for 1+ children every month	20.8%	10.1%	15.7%	10.7%	13.2%	8.1%

Note: Samples sizes may vary due to missing data; percentages may not sum to 100% due to rounding.

Table 48. Material hardship and financial resources (n=1339)

	Off TANF			On TANF		
	Currently working	Some work in past 12 months	No work in past 12 months	Currently working	Some work in past 12 months	No work in past 12 months
Sample size	N=397	N=91	N=123	N=314	N=169	N=245
<i>Material hardships:</i>						
Number of material hardships > 1	58.2%	51.0%	49.0%	25.6%	33.0%	33.2%
Could not pay full rent/mortgage 1+ months in past year	21.2%	46.1%	26.4%	18.0%	23.9%	23.5%
Gas/electric service turned off 1+ times in past year	11.0%	7.9%	12.6%	13.0%	15.1%	14.7%
Had to move in with someone to reduce expenses	6.4%	13.4%	13.6%	6.8%	6.1%	13.8%
Had a family member who needed a doctor but could not afford to go	16.0%	24.7%	19.1%	6.1%	3.8%	7.0%
Sometimes or often unable to feed children a balanced meal because not enough money	8.3%	20.6%	9.9%	13.0%	9.3%	17.8%
Financially better off now than in a long time (somewhat or strongly agree)	70.2%	30.1%	29.5%	67.0%	30.1%	37.2%
<i>Income sources:</i>						
Informal work activity in past year	22.9%	49.4%	47.0%	34.6%	45.0%	42.8%
1998 household income > \$5,000	64.0%	49.2%	47.4%	53.5%	47.6%	41.8%
1998 household income > \$10,000	38.6%	18.7%	19.5%	21.1%	25.2%	11.4%
1998 household income > \$15,000	25.6%	7.9%	5.7%	9.2%	14.3%	2.5%

Note: Samples sizes may vary due to missing data; percentages may not sum to 100% due to rounding.

Discussion

Benefit and work stability

The majority of respondents (more than two-thirds) have worked in the past year. However, only half were employed at the time of the interview, which suggests that merely attaining a job is not a sufficient indicator of “success” under welfare reform. Similarly, a fair proportion of respondents experienced sanctions and other grant reductions, as well as instability in health care and Food Stamp coverage. It may be that for some respondents, such reductions reflect a reduced need. However, given that the proportion of respondents and children lacking health care coverage and experiencing food-related hardships are not insignificant, it also is possible that benefit instability is independent of need, leading to hardships for a minority of families.

Health insurance

One of the clearest findings from this initial survey is that health insurance is an extremely important resource for both current and former TANF recipients. It is more highly valued than any other benefit potentially available to welfare recipients, and it is associated with positive employment outcomes. However, most of the respondents whose jobs offer health insurance still opt for coverage under the Medicaid program. The reasons for this and other aspects of health insurance can be explored in more detail in future analyses.

Job characteristics and informal supports

The respondents who had left welfare and were working received more child support payments, greater employment benefits, and higher wages than those currently employed and on TANF, and those recently employed. It is reasonable to infer that these characteristics are more supportive of stable employment, although more analyses need to be conducted to discern whether there are particular characteristics that lead this group of respondents to be hired into these jobs in the first place. For instance, this group had received welfare for shorter periods of time, were more likely to have a high school degree, and had higher 1998 household incomes. With data from subsequent survey waves, statistical techniques can sort out the effects of human capital and job characteristics on employment stability.

Those who had left welfare and were currently employed enjoyed the benefits of greater emotional and financial support from family and friends. It cannot be known from only one cross-sectional survey whether these resources facilitated or resulted from employment, but future waves will be able to address this issue more fully.

A significant number of respondents indicated that they had engaged in “informal” work during the past year. Another portion of respondents reported that they received regular “informal” contributions from current and previous partners to help out with expenses.

The exact role of these resources is not yet understood, although it is apparent that simply tracking formal employment, child support, and welfare use is not sufficient to fully understand the long-term outcomes of recipients.

Knowledge of welfare rules

Although knowledge of time limits on assistance is extensive, a fair number of respondents are unaware that they may keep part of their cash grant and/or their Medicaid or Food Stamps if they are working. When those who were aware of income disregards were asked to explain how they worked, some gave a specific cash amount, others stated that benefits were determined based on a percentage of earned income, several explained that it depends on income or “how much you make,” and others did not know. A substantial portion of respondents also did not know how long they could keep receiving Medicaid or Food Stamps once they began working.

Optimism and perceptions of welfare reform

The majority of respondents were optimistic about the future. They projected that one year from their interviews they would be off welfare and working, and the majority felt they were capable of achieving their goals. Respondents also largely agreed with the major components of welfare reform—time-limited assistance and work requirements. Among those currently employed, job satisfaction was relatively high, although this was less true among those who had lost a job in the past year. With data from subsequent waves, an assessment can be made of the extent to which respondents’ projections were accurate, and whether particular respondent or job characteristics can help explain the differences between those who achieved their goals and those who did not.

Minimal hardships

Although the level of hardship experienced by respondents is perhaps lower than some may have expected, there is relative stability in welfare receipt at this point, few families have reached time limits on assistance, and the majority of families are still receiving welfare. Employment does not make families immune to such hardships, although respondents taking advantage of income disregards (i.e., combining work and welfare) appear to be least affected by a wide range of hardships. With data from subsequent survey waves, an exploration of whether more gradual exits from welfare lead to more positive outcomes for respondents will be possible.

Future Reporting from the Illinois Families Study

This Year One Report describes the characteristics and circumstances associated with Illinois TANF recipients under welfare reform. Future analyses will provide a better understanding of the complex nature of these initial findings.

Given the regional variation that exists in this unique sample, extensive analyses of the regional characteristics associated with various employment and welfare outcomes can be conducted as the Illinois Families Study continues. The IFS researchers plan to “geocode” respondents’ addresses at each survey wave, and link characteristics of neighborhoods and census tracts, as well as county characteristics, to the longitudinal

survey data. They also will assess regional variation in service availability and type and factor it into future analyses. Examples of questions that can be addressed include:

- How do the characteristics of the local economy and employment sector contribute to the attainment and stability of employment among respondents?
- How do the service characteristics of the neighborhood influence welfare, work, and well-being outcomes among families?
- To what extent are respondents' needs for training and skills-building addressed in various job training and educational programs across regions?
- To what extent does child care availability and quality differ across regions in ways that affect employment and welfare outcomes?

Future research will explore group differences in various welfare, work, and well-being outcomes. Such information will help identify groups who respond more (or less) positively to different supportive services and programs. This information also will help shed light on the special needs of sub-populations, particularly those needs that are not being adequately addressed in different communities. Examples of questions that can be pursued are:

- How do the service needs differ for respondents with more or younger children?
- To what extent does the educational level of the respondent interact with job search and training programs to influence employment outcomes?

This report raises many questions that need to be addressed in future analyses. One question pertains to former recipients who leave TANF without the benefit of an employment income. Analyses will be continued to develop "resource profiles" of sample members (e.g., taking stock of different income sources, such as SSI, emergency assistance, charitable gifts, etc.), so that associations between welfare use and well-being outcomes are not overstated or understated. Examples of questions that will be explored include:

- How do respondents without work or welfare manage to make ends meet?
- To what extent are employment and well-being outcomes different for respondents who take advantage of income disregards and transitional Medicaid and Food Stamps, compared to those who leave welfare more abruptly?

An extensive number of questions are asked about service needs and service receipt, as well as the role of welfare workers and others in helping to secure services. Respondents also are asked to evaluate the services in which they participate. Understanding the routes to services and the match between service needs and receipt can be explored in more detail as the Illinois Families Study continues. Questions that can be answered include:

- Are the stated needs of respondents met, and are there differences in employment outcomes for those whose service needs are not met?

- Does access to services differ for those who remain on TANF compared to those who leave?
- How do employment and well-being outcomes differ for respondents who evaluate services and programs more favorably compared to those who find services frustrating or a “waste of time”?

One of the most promising features of the IFS is its longitudinal nature. As stated earlier, this design affords an assessment of the stability and permanence of various outcomes of interest, including employment. It also enables the researchers to determine whether changes in welfare, employment, and human capital are associated with greater “successes” under welfare reform. Future waves of the IFS need to be completed before this aspect of the analysis can be addressed. Examples of questions that will be analyzed include:

- What combination of characteristics and services are associated with stable employment and well-being?
- How do changes in parental welfare use and employment affect children’s outcomes over time?
- To what extent do exits from TANF indicate positive changes for families?
- How do families who reach time limits on assistance fare after the loss of benefits?

Another prominent feature of the IFS is the access to several administrative data systems. The IFS researchers are working with Chapin Hall to construct links between these data systems and the survey data. Once completed, extensive analyses will be conducted to determine the extent to which self-reported information corresponds with administrative records, and what particular administrative indicators actually reflect in terms of positive and negative outcomes. This information will allow for interpretation of administrative data in future trend studies conducted on the Illinois welfare population. The use of these administrative data in future analyses also broadens the scope of indicators that can be monitored over time, and lends more precision to the timing of various events and circumstances (e.g., sanctions, benefit reductions, child protection intervention, periods of formal employment, etc.).

As illustrated above, there is enormous potential for the information generated by the Illinois Families Study. As the IFS prepares for its Year Two survey, efforts continue to seek input from legislators, service providers, advocates, and the Illinois Department of Human Services. This study will remain a valuable resource as the need arises to generate answers to particular questions or provide information on “special topics.” The IFS research team is dedicated to continuing work that yields useful and timely information to such groups, to inform future decisions about the TANF Program in Illinois, and to contribute to the national discussion of the Personal Responsibility and Work Opportunity Reconciliation Act.

Appendix A: Provisions of the Illinois TANF Program

Eligibility	<p>A family must include:</p> <ul style="list-style-type: none"> ▪ a child under age 18; ▪ a child age 18 who is a full-time student in secondary school; or ▪ a woman with no other children who documents that she is pregnant regardless of month of pregnancy. <p>Amount of monthly gross earnings above which an applicant cannot qualify for cash assistance:</p> <ul style="list-style-type: none"> ▪ Family of 1*: \$302 ▪ Family of 2: \$368 ▪ Family of 3: \$467 ▪ Family of 4: \$504 <p>\$90 of applicant's earnings disregarded in determining eligibility.</p> <p>Asset Limits:</p> <ul style="list-style-type: none"> ▪ Family of 1*: \$2000 ▪ Family of 2: \$3000 ▪ \$50 addition for each additional family member <p>All two-parent families are eligible using the same criteria as single parent families.</p>
Income disregards	<p>Family exits program when gross monthly earnings minus up to \$50 of child support income exceeds:</p> <ul style="list-style-type: none"> ▪ Family of 1*: \$670 ▪ Family of 2: \$903 ▪ Family of 3: \$1136 ▪ Family of 4: \$1370
Maximum Benefit Levels ¹⁹	<p>All Families (Excluding Child-Only Assistance Units):</p> <ul style="list-style-type: none"> ▪ Family of 1*: \$212 ▪ Family of 2: \$278 ▪ Family of 3: \$377 ▪ Family of 4: \$414 <p>Child-Only Assistance Units:</p> <ul style="list-style-type: none"> ▪ 1 Recipient: \$102 ▪ 2 Recipients: \$201 ▪ 3 Recipients: \$249 ▪ 4 Recipients: \$319
Benefit Calculation	<p>A recipient's benefit is the difference between his/her countable income and the maximum benefit. The countable income is his/her gross monthly income less 67% of earnings.</p>

* Family of One = Pregnant Woman

¹⁹ Maximum benefit levels for the counties with the highest cash benefits and the most recipients in Illinois (Boone, Champaign, Cook, DeKalb, DuPage, Kane, Kankakee, Kendall, Lake, McHenry, Ogle, Whiteside, Winnebago, Woodford).

Family Cap	<p>Assistance payments to families will not increase when a child is born unless:</p> <ul style="list-style-type: none"> ▪ The baby is born within nine months after application is filed. ▪ If conception occurs during a month when family received TANF and family did not receive TANF for a period of nine consecutive months any time following conception ▪ The baby is the first child of a child in the assistance unit ▪ Conception was result of documented incest or rape
Work Requirements/ Work Activities	<p>The recipient must find paid work or participate in one of the following activities:</p> <ul style="list-style-type: none"> ▪ Job search ▪ Work experience ▪ Self-employment ▪ Work First (state employment and training program) ▪ Community service ▪ Basic education ▪ Vocational training ▪ Education beyond high school ▪ Foster parenting ▪ Other self-sufficiency activities such as: <ul style="list-style-type: none"> - alcohol or substance abuse treatment, - mental health treatment and - domestic violence counseling
Time limits	<p>Families with no child under 13 are limited to 24 months of cash assistance without employment or participation in Work First Program.</p> <p>Lifetime time limit of 60 months:</p> <ul style="list-style-type: none"> ▪ No extensions (unless working or attending school; see exemptions below) ▪ Does not apply to teen parents under 18 who have their own grant (months start counting toward limit when parent turns 18)
Exemptions	<p>Work Exemptions:</p> <ul style="list-style-type: none"> ▪ Recipients whose youngest child is less than one year old ▪ Recipients age 60 or older ▪ An adult in a family with a child-only assistance unit <p>Time Limit Exemptions:</p> <ul style="list-style-type: none"> ▪ Adult is employed at least 30 hours per week (one-parent family) or 35 hours a week (two-parent family); if two-parent family receives federally funded child care assistance, the second parent must also work at least 20 hours a week. ▪ Adult from one-parent family is attending a postsecondary degree program full time and maintains at least a 2.5 GPA.
Sanctions	<p>The sanctions for failure to participate in work or child support enforcement activities are as follows:</p> <ul style="list-style-type: none"> ▪ 1st Instance: 50% reduction of cash assistance until family complies with requirements or three months have passed; if still no cooperation after three months, all cash assistance is terminated. ▪ 2nd Instance: 50% reduction of cash assistance for a minimum of three months; if still no cooperation after three months, all cash assistance is terminated. ▪ 3rd Instance: Cash assistance is discontinued for a minimum of three months; cash assistance will not be reinstated until family has complied with requirements <p>Recipients who are not engaged in work activities within 24 months will have their cash assistance terminated unless agreed upon support services were not provided.</p>

Participation of legal residents who are not citizens of the U.S.	Same as citizens
Child Care Benefits	<p>All families with income below 50% of state median income (\$1818 per month for family of three), or 157% of federal poverty level, are eligible regardless of prior TANF status.</p> <p>A two-parent family may receive assistance only if the second parent is unavailable or unable to care for children.</p> <p>The following families may receive subsidies:</p> <ul style="list-style-type: none"> ▪ If adult from eligible family (see above) is working ▪ If TANF recipient is participating in any work-related activity ▪ If adult from eligible family attends a two- or four-year college degree program; S/he must either work 10 hours per week or be involved in a combination of work and educationally required, work-like activities (i.e. student teaching) for a total of 20 hours per week. ▪ If adult from eligible family attends adult basic education, English as a Second Language, GED (general education development) classes, or a non-degree vocational training program <ul style="list-style-type: none"> - No work requirement - Two-year time limit on eligibility
Medicaid Benefits	<p>All TANF recipients are entitled to coverage.</p> <p>Families that are no longer eligible for TANF due to earnings:</p> <ul style="list-style-type: none"> ▪ retain coverage for six months ▪ can retain coverage for an additional six months if family income is below 185% of federal poverty level

Appendix B: IFS Research Team, Advisory Groups, and Collaborative Partners

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Representative Barbara Flynn Currie

Senator Miguel del Valle

Representative Rosemary Mulligan

Senator Steven Rauschenberger

Senator David Syverson

Steering Committee

P. Lindsay Chase-Lansdale (Northwestern University)

Greg Duncan (Northwestern University)

Christopher Jencks (Harvard University)

Appendix C: IFS Supplemental Studies

Qualitative Component

Northwestern University received funding from The Searle Fund to conduct a qualitative supplement to the Illinois Families Study. The purpose of the qualitative component is to gain a deeper understanding of the process families undergo as they move toward self-sufficiency. In-depth interviews and participant observation will help researchers gain insight into the daily achievements and struggles of the families affected by welfare reform. This research seeks to explore the “building blocks of independence” as experienced by parents and their children. Specific areas of inquiry include work, identity, relationships, education, and child well-being.

Research assistants began conducting the in-person qualitative interviews during the summer of 2000. The sample includes approximately 150 Chicago-area participants randomly selected from the Illinois Families Study.

Child Well-Being Supplement

Northwestern University received funding from the National Institutes of Health to conduct a supplemental study of child well-being. Jane Holl of the Institute for Health Services Research and Policy Studies at Northwestern University serves as the lead investigator on this study and works in collaboration with the other IFS researchers.

This supplemental study focuses on the etiology of two specific forms of child neglect: physical neglect and supervisory neglect. Welfare reform requires parents to spend more time in formal employment, subjects them to time limits and sanctions on the receipt of income assistance, and may result in unstable health care coverage for their families. Assessing whether such changes result in a differential rate of child maltreatment in general, and different types of child neglect in particular, is the focus of this study.

The specific aims of the project are to assess the relationships between child neglect and (1) employment, (2) income, and (3) health care coverage, with a particular focus on how changes in these predictors relate to the incidence or onset of neglect. The project will identify the factors that mediate or moderate such relationships and expand the knowledge about causal pathways leading to specific forms of child neglect. It will also include baseline assessments of child development so that future studies may assess the developmental impacts of these forms of child neglect.

This study will involve a subsample of children in the IFS (500 children less than three years old at the first interview). A parent will be interviewed in person beginning in the second wave of the IFS interview and then annually for a total of five years. The interview will focus on child development and temperament, parenting beliefs, household accident risks, adequacy of basic needs, and health care. Medical chart reviews will be conducted to assess adequacy of health care and to identify additional risks for neglect. Quarterly administrative data from the Illinois Department of Employment Security’s

Unemployment Insurance database, the New Hire registry, and all social service agency registries (Food Stamps, Medicaid, Child Abuse) will be linked for each subject. Data from a continuously integrated database of children's services in Illinois (maintained by Chapin Hall) that depicts a full network of relationships linking individual children and public services (e.g., child protection, juvenile justice, Medicaid, special education, and mental health services) also will be linked.

Appendix D: IFS Study Regions

Rationale for studying these counties

TANF families who live in the following counties have been selected for this study: Cook, St. Clair, Peoria, Fulton, Knox, Marshall, Woodford, Tazewell, and Stark. These nine counties represent 75% of the Illinois TANF caseload.

Cook and St. Clair counties were selected because they are the counties with the largest shares of TANF recipients in Illinois. Cook County alone represented approximately 67% of the 1998 TANF caseload, and St. Clair County makes up 4% of the TANF caseload.

Peoria County was selected for several reasons: 1) it represents the third largest share of TANF recipients in the state (2%); 2) it includes a mid-size city rather than a larger urban area (as is true of both Cook and St. Clair counties); and 3) researchers felt it was important to represent central Illinois in the study sample. Peoria is not intended to be a “representative” mid-size county, as the wide variation in demographic and TANF caseload characteristics among other mid-size Illinois counties means there is no “typical” mid-size county. Two important characteristics should be noted, however, that distinguish Peoria County from other similar size counties. It has a slightly higher poverty rate and a greater proportion of African-American residents than other mid-size counties.

The great majority of Illinois counties (approximately 85%) have populations less than 100,000. Given this fact, researchers felt it was important to include a number of smaller counties in the sample. Although a random sample of smaller counties would have been ideal, budget constraints did not allow such a design. Instead, we included the ring of six counties that surrounds Peoria County: Fulton (1998 population 38,788), Knox (56,070), Marshall (12,791), Woodford (34,576), Tazewell (127,602), and Stark (6,396). When these rural counties are compared (as a group) to all other counties with populations less than 100,000 in the state, there are minimal differences across a number of welfare caseload characteristics. The only exception is that the rural counties are less likely to include African-American residents than other small Illinois counties (7% versus 16%, respectively). Given the larger representation of African-American TANF recipients in Peoria, along with the efficiency gained by selecting counties in close proximity to one of our other selected sites, this difference was not determined to be sufficient cause for revising the sampling plan.

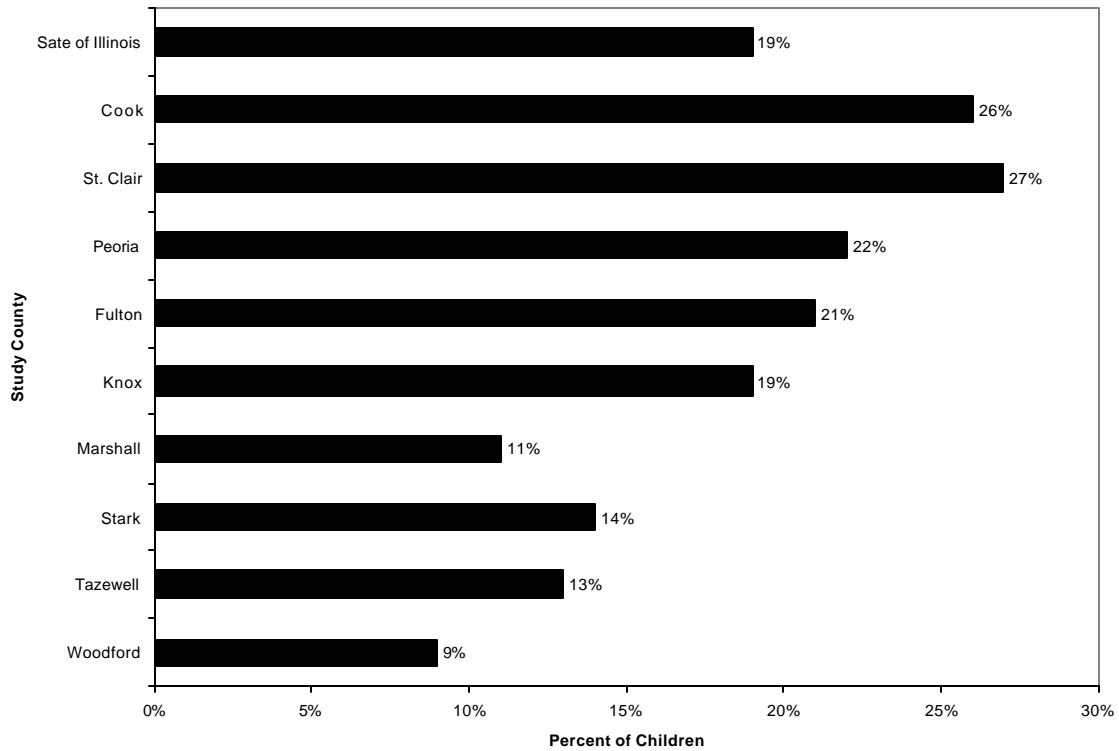
Demographic characteristics

Child poverty and TANF caseloads

The child poverty rate varies widely by study county. Nineteen percent of Illinois children were living in poverty in 1995. Four of the study counties (Cook, St. Clair, Peoria, and Fulton) had child poverty rates that exceeded the overall state rate, while the remaining five study counties—all of them rural—had rates at or below the state level.

St. Clair (27%) and Cook (26%) counties had particularly large proportions of children living in poverty (see Figure 3).

Figure 3. Percent of children in poverty by study county, 1995



Source: *Illinois Kids Count 1999-2000*, Voices for Illinois Children, 1999.

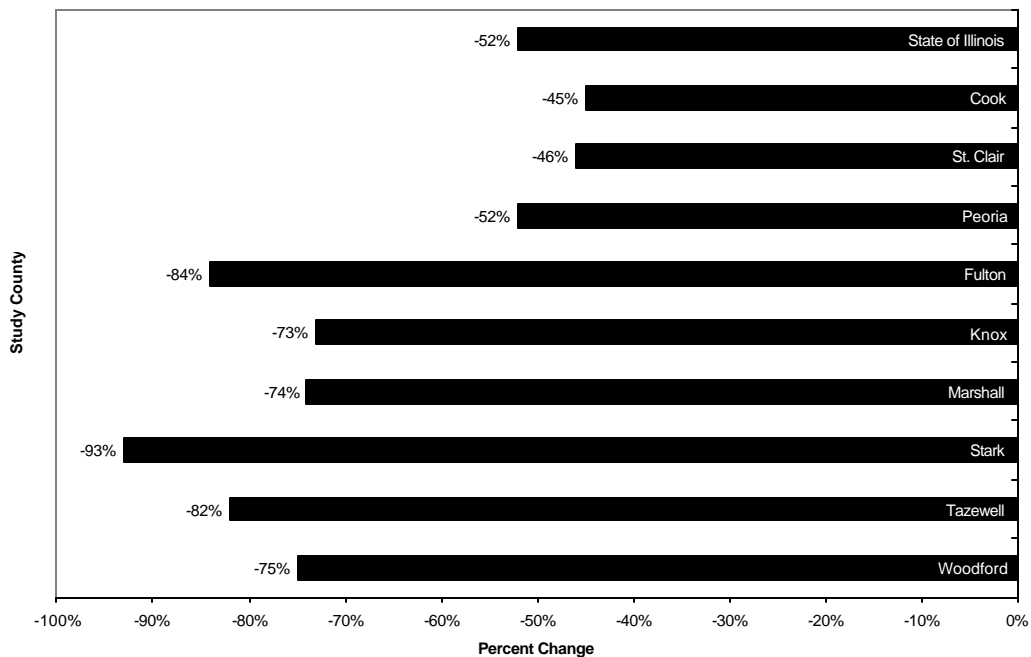
Variations in TANF caseloads mirror differences in the child poverty rate and overall population size. Cook County, for example, had a total of 61,149 TANF grantees in 1999, compared to only three grantees in Stark County (see Table 49). The state of Illinois and all study counties experienced steep declines in TANF caseloads between 1996 and 1999 (see Figure 4). The three most urban counties (Cook, St. Clair, and Peoria) experienced caseload declines from 1996 to 1999 that were the same as or slower than that of the state overall (-52%). The rural counties saw their caseloads diminish at an astonishing rate, including a 93% decline in Stark County and an 84% decline in Fulton County (see Figure 4).

Table 49. Number of TANF grantees by study county, 1996 and 1999

	1996	1999
State of Illinois	169,869	82,057
Cook	110,856	61,149
St. Clair	6,619	3,594
Peoria	3,259	1,559
Fulton	457	74
Knox	650	176
Marshall	98	26
Stark	42	3
Tazewell	1,003	177
Woodford	157	40

Source: *Illinois Kids Count 1999-2000*, Voices for Illinois Children, 1999.

Figure 4. Percent change in TANF grantees by study county, 1996-1999



Source: *Illinois Kids Count 1999-2000*, Voices for Illinois Children, 1999.

Race and ethnicity

As mentioned above, the rural counties are predominantly white, while the more urban counties (Cook, St. Clair, and Peoria) have significant African-American populations (see Table 50). Cook County had the largest proportion of persons of Hispanic ethnic origin, at 13.6% in 1990 (see Table 51).

Table 50: Race by study county, 1990*

	Black	White	Other race
State of Illinois (n=11,430,602)	14.8%	78.3%	6.9%
Cook (n=5,105,067)	25.8%	62.8%	11.4%
St. Clair (n=262,852)	27.1%	71.5%	1.4%
Peoria (n=182,827)	13.6%	84.4%	2.0%
Fulton (n=38,080)	1.8%	97.5%	0.8%
Knox (n=56,393)	5.1%	92.9%	2.0%
Marshall (n=12,846)	0.1%	99.3%	0.6%
Stark (n=6,534)	0.1%	99.4%	0.5%
Tazewell (n=123,692)	0.2%	99.2%	0.7%
Woodford (n=32,653)	0.2%	99.2%	0.6%

*Percents do not add up to 100% due to rounding.

Source: U.S. Census Bureau, 1990.

Table 51: Hispanic origin by study county, 1990*

	Hispanic Origin
State of Illinois (n=11,430,602)	7.9%
Cook (n=5,105,067)	13.6%
St. Clair (n=262,846)	1.5%
Peoria (n=182,827)	1.4%
Fulton (n=38,080)	0.6%
Knox (n=56,393)	2.5%
Marshall (n=12,846)	0.6%
Stark (n=6,534)	0.5%
Tazewell (n=123,692)	0.7%
Woodford (n=32,653)	0.7%

*Percents do not add up to 100% due to rounding.

Source: U.S. Census Bureau, 1990.