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# Georgia's TANF Leavers 2009-15: How Are They Faring?

*Final Report from the  
Interview Portion of the Study*

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## Acronyms and Terminology

Acronyms used in the report

- CAPS, Child Care and Parent Services (subsidizes child care expenses for low-income parents)
- DFCS, Georgia Department of Family and Children Services
- GRA, Graduate Research Assistant
- PI, Principal Investigator
- SSI, Supplemental Security Income (Social Security)
- SSDI, Social Security Disability Insurance
- SNAP, Supplemental Nutrition Assistance Program (used to be called Food Stamps)
- TANF, Temporary Assistance for Needy Families
- WIC, Women, Infants and Children (food subsidies for very young children)

### TERMINOLOGY

- Participants and Respondents. These terms are used interchangeably to refer to the adult TANF leavers who we interviewed.
- All proper names in the report are pseudonyms created to preserve confidentiality. Several other changes were made in some case examples to protect confidentiality. The changes made did not affect analysis or interpretation of the data.

# Executive Summary

## INTRODUCTION

This summary covers highlights and major findings from 87 face-to-face interviews the Georgia State University School of Social Work research team conducted between February and July 2016 with people who left the Temporary Assistance for Needy Families (TANF) program. A companion report by Carolyn Bourdeaux and Lakshmi Pandey (2017) presents the findings from the Center for State and Local Finance of the Andrew Young School of Policy Studies analysis of statewide administrative data on TANF leavers. Both studies examined the lives of ex-recipients who left TANF between 2009 and 2015. This part of the study involved personal interviews, typically conducted in participants' homes, to assess aspects of people's lives that are not easily captured with administrative records data from the Georgia Department of Child and Family Services (DFCS). Accordingly, we asked participants multiple quantitative and qualitative questions about the following areas: their experience of the TANF program, current employment, income (cash and in-kind benefits), housing, child well-being, participant health and well-being, food security, transportation and levels of debt. After briefly describing the demographic characteristics of the sample, this executive summary presents major findings from the personal interview portion of the study.

## SAMPLE DEMOGRAPHICS

Sixty-three participants lived in metro Atlanta, while 24 participants were from other parts of the state, primarily Clarke County-Athens and Bibb County-Macon. The sample was 98 percent female, with only two males interviewed. Eighty-seven percent of respondents are African American, 7 percent are white, and 3 percent identified as Latina. Seventy-four percent of respondents were single-never married, 8 percent were married and 16 percent were divorced or separated. Eighty-nine percent of the sample had a high school diploma/GED or more education. Only 11 percent of the sample had less than a high school diploma. While only 8 percent of the sample had a college or graduate degree, 24 percent had a technical school degree or two years of college. A plurality of 32 percent had completed some college or technical school without obtaining a degree. The mean age of respondents at the time of the interview was 33 years old; the average respondent had left TANF two years and nine months earlier. Half of the sample collected a TANF check for eight months or less.

## TANF EXPERIENCE

**While participants appreciated receiving a TANF check, child care appeared to be the most helpful assistance obtained from the TANF program.** Seventy-four percent of participants received subsidies from the Childcare and Parent Services (CAPS) program, and 89 percent of the recipients rated it as very helpful. Thirty-one percent ( $n = 27$ ) of participants were still receiving CAPS at the time of the interview. Even though CAPS was helpful and popular, 48 percent stated that "finding convenient and affordable child care" had been a major barrier to employment since leaving TANF. Job training and learning new skills were the second most liked parts of the program, while cash assistance was the third most often mentioned helpful aspect of the program.

**Significant portions of the sample obtained other types of benefits through the TANF program.** Additional benefits accessed through the TANF program included the following: Supplemental Nutrition Assistance Program (SNAP, also referred to as Food Stamps) (55 percent of respondents), health insurance for children (52 percent), transportation assistance (56 percent), job readiness/training/education (52 percent) and health insurance for the participant (36 percent).

**A majority of respondents (57 percent) used a positive word when asked to describe the TANF program using only one word.** One-word descriptions included the following: helpful, good, great, efficient, useful, effective, opportunity and relief. Thirty-nine percent of respondents (n = 28) used a negatively charged word to describe the TANF program. Negative descriptions included difficult, biased, crazy, stressful, terrifying, inconvenient and under construction.

**A majority of respondents (68 percent) used a negative word when asked to describe their life while on TANF.** One-word descriptions of participants' lives while on TANF included the following: struggle, stressful, hard, difficult, helpless, confusing and depressing. Twenty-four percent of respondents selected a positive word to describe their life on TANF using only one word. Some of these responses included thankful, good, helpful, comfort and easier.

**Participants had mixed reviews of caseworkers and the experience of being on TANF.** Thirty-three percent of respondents rated their caseworker's attitude as "positive/supportive" compared to 29 percent as "negative/unsupportive." A plurality of 38 percent felt their caseworker's attitude was "neutral/matter of fact." In response to the open-ended question "Describe what it was like to collect TANF," 23 percent of respondents gave positive-oriented answers such as "helpful" or "grateful." Thirty-nine percent of participants used negative terms such as "belittled" or "degrading" to describe their TANF experience.

**The most commonly suggested changes participants would make to improve the TANF program were related to caseworkers and the TANF application bureaucracy.** Suggestions for caseworker improvement included the following: be nicer and more understanding, be more compassionate, considerate, empowering, patient and less judgmental. A common response was that caseworkers needed more training and improved communication skills. Suggestions to improve the application bureaucracy included "speed up the process," especially in the areas of obtaining child care and the first TANF check. Other suggested changes to improve the application process were to require less paperwork, spend less time in orientation, allow for online applications and allow for faxing and emailing of documents and paperwork. The next most popular suggestions for improving TANF were to increase the size of the monthly check and to place more emphasis on education.

**A strong majority (77 percent) of participants used a positive word when asked to describe their life since leaving TANF.** The most common one-word descriptions of life since leaving TANF were better, good, great, successful, improvement and awesome. Other positive words included progressive, amazing, comfortable, calm and determined. Only 15 percent (n = 13) of the sample chose a negative word to describe their life since leaving TANF. These descriptions included hectic, unstable, difficult, bored and struggling.

## EMPLOYMENT

**Sixty percent (n = 52) of respondents were employed in some fashion at the time of the interview.** The exact breakdown was 41 percent (n = 36) employed full time in the formal economy, 8 percent employed part time in formal economy, 8 percent self-employed, while 3 percent with other types of informal employment. Those reporting full-time formal employment averaged 40 hours of work per week with mean hourly wages of \$12.18. Forty percent (n = 35) of respondents were unemployed at the time of the interview. Fifty-one percent of unemployed participants held a job for at least part of the previous 12 months.

**The most common employment sectors for the participants were food services (18 percent), retail sales (13 percent), transportation or warehouse work (13 percent), child care (8 percent), health care (8 percent), custodial services (7 percent), customer service/call center/administrative support services (7 percent) and manufacturing (5 percent).**

**Mean hourly wages earned were generally higher in sectors where fewer participants were employed.**

Mean hourly wages were highest for respondents employed in the following sectors: real estate/finance (\$18.20), public administration/research (\$16.50), education (\$13.73), manufacturing (\$13.75) and health care (\$13.21).

**Mean hourly wages trended lower in sectors where more participants were employed.** The average hourly wage earned in food services was \$8.34, in child care was \$7.30, and in retail was \$9.41.

**While it was not precisely clear how many participants were members of labor unions, participants who thought they were members of unions earned higher wages compared to those who stated they were not members of unions.** Mean hourly wages for participants who stated they were in a union were \$13.31 compared to \$10.27 for participants who stated they were not represented by a labor union. A majority (64 percent) of participants who were employed in the formal economy felt there was a need for a union at their place of employment.

**If participants could move into a different sector for employment, more participants would move to the medical field compared to other areas.** Other sectors for preferred employment were office work/administration, computers/technology, social work/counseling and education. Respondents thought they needed more education to pursue their ideal jobs.

**Twenty percent of respondents (7 of 35) stated that they had lost at least one job due to having to stay home from work to care for a sick child.** This question was added to the questionnaire mid-study after hearing respondents describe losing jobs because they had to stay home with ill children. This issue needs further exploration in future studies with this constituency.

## INCOME

**Mean employment income for 2015 for the 63 participants who worked at least part of the year was estimated at \$17,814.** This included all categories of employed participants: formal and informal work, full- or part-time work, and those employed for only part of the year or the entire year.

**When all types of cash and in-kind income was estimated for 2015, mean total household income increased to \$27,176 for the entire sample of 87.** Participants reported income, both cash and in-kind benefits, from numerous other sources including the following: tax refunds; Supplemental Security Income (SSI) or Social Security Disability Insurance (SSDI) (for participants or children); child support; the Women, Infants and Children (WIC) program; housing subsidies (Section 8, public, sliding scale); SNAP; and the contributions of spouses or partners, or relatives or friends to household expenses.

**The percentage of families living above the federal poverty rate increased significantly when in-kind benefits and cash from all sources were included in calculations.** When calculated using only respondents' employment and tax return income, only 48 percent of families were living above poverty. When all types of in-kind benefits and cash were added to the equation, 64 percent of families were living above poverty.

**Fifteen percent (n = 13) of participants were living on less than \$2 per day in cash income at the time of the interview.** While the literature suggests people living with little cash income sometimes resort to illicit or illegal behaviors to obtain cash, only four participants in our sample stated that they had ever sold Food Stamps for cash. No respondent stated that he or she had traded sex or sexual favors in return for cash.

**Seventy percent (n = 60) of the sample stated they were able to pay their monthly bills with their current level of income.** Fifty-five percent of those reporting they could pay their monthly bills with their income also reported that others (relatives or friends) contributed to monthly household expenses. Only 31 percent (n = 27) of the entire sample reported they could pay their monthly bills without anyone else contributing to household expenses.

**Thirty percent of the sample (n = 26) were unable to pay their monthly bills based on their current income.** Seventy-seven percent of these respondents reported receiving help from relatives or friends for monthly household expenses. Only 7 percent of the entire sample (n = 6) reported that they were unable to pay their bills and they did not receive help from anyone with monthly expenses. Participants who could not pay their bills based on their income estimated they needed an additional \$781 per month in income to pay their bills. For the entire sample that received help from others to pay their bills, the estimated monthly assistance was \$581.

**On average, participants thought the minimum wage should be \$10.56 per hour and estimated a living wage for them personally would be \$16.00 per hour.**

## DEBT

**The mean level of debt across the whole sample was \$18,709.** The largest category of debt was student loan debt (n = 44, 51 percent of the sample), followed by medical (n = 33), credit card (n = 24) and utility (n = 24) debt. The mean amount of student loan debt for those reporting it was \$23,276. Seven



participants had student loan debt of \$50,000 or more; one person borrowed \$110,000 for her education. The average amount of medical debt was \$4,179 for the 33 participants reporting that type of debt. Very few participants were making monthly payments on these debts. Two respondents were making monthly payments toward medical debts, and seven respondents were making monthly payments on student loans. Many respondents stated that their student loan debt was currently in deferment.

## FOOD SECURITY

Forty-two percent (n = 37) of respondents reported some degree of food insecurity over the previous 12 months. While 58 percent of the sample were food secure over the previous year, 22 percent reported low food security, and 20 percent (n = 18) reported very low food security.

## HOUSING

**While 84 percent of participants rated their current housing situation as stable, one in four participants (n = 22) had experienced at least one period of homelessness since leaving TANF.** Sixty-seven percent of respondents did not receive any type of housing assistance. The most popular types of housing assistance were Section 8 vouchers (n = 12) and public housing (n = 8). The mean value of housing assistance was \$761 per month.

**While none of the 63 metro-Atlanta participants were living in public housing, 33 percent of the non-metro participants were living in public housing.** All interviews with public housing participants (n = 8) were in Clarke and Bibb counties. Suggestions to improve access to affordable housing included the following: more sliding-scale income-based housing, no waiting list for Section 8 vouchers and no credit checks to obtain rental housing.

## CHILDREN

**A strong majority (62 percent) of participants indicated that the overall well-being of their children was better at the time of the interview compared to when they were on TANF.** Overwhelmingly, the most prominent reason that respondents said their children's lives had improved was due to better economic circumstances (n=27). Because they were making more money, many of the mothers mentioned that they were able to pay for extracurricular activities such as ballet, gymnastics, soccer, field trips and other school activities. Other respondents stated that today they could spend more time with their children. Several respondents felt their children were doing better because the respondent herself was doing better since leaving TANF.

**Thirty-six percent (n = 31) of the sample stated they had a child with a health or disability issue.** The most common issues described were asthma and Attention Deficit Hyperactivity Disorder (ADHD) or Attention Deficit Disorder (ADD). Some had multiple health issues. Other health problems mentioned included herniated disc, epilepsy, pulmonary hypertension and angioedema.

**Fifteen percent of respondents stated they had a child with mental health or substance abuse issues.** The majority of these were mental health or behavioral health issues such as ADD, ADHD, depression or tantrums.

**Eleven respondents (13 percent of the sample) stated that their child's health or mental health issues affected their ability to work.** Six respondents reported having to leave work fairly often to go to a child's school due to misbehavior at school.

**Ninety-six percent of children had some type of health insurance.** Seventy-one percent were covered by Medicaid, 9 percent by PeachCare for Kids and 9 percent were on a parent's employer-sponsored plan.

## **PARTICIPANT HEALTH AND MENTAL HEALTH**

**While 96 percent of children had health insurance, only 71 percent of respondents stated they were covered by health insurance.** Forty-nine percent of respondents were on Medicaid or Medicare, while another 12 percent were on an employer-sponsored plan. While 59 percent of respondents self-reported their overall health as good or excellent, 10 respondents (12 percent) rated their health as poor.

**Forty-four percent (n = 38) of participants stated they had a chronic health issue.** The most common chronic health problems reported were pain (n = 11), asthma (n = 7) and diabetes (n = 7). Other chronic health issues included heart disease, anxiety, sickle cell disease and allergies. Non-metro respondents were almost twice as likely as metro respondents to report a chronic health issue (67 percent compared to 35 percent, respectively). Seventy-two percent of participants with a chronic health issue were receiving treatment for it. Six of the 11 respondents who were not receiving treatment stated they needed health insurance in order to receive treatment.

**A majority of participants (57 percent) indicated that their overall health at the time of the interview was about the same as when they were on TANF.** Twenty-three percent of respondents stated their health was better today, while 20 percent stated their health was worse today compared to when they were on TANF. Half the participants who stated their health was better today (10 of 19) said it was better due to less stress, anxiety or depression that they related to being on TANF.

**A plurality of respondents (47 percent) stated their mental health was better today compared to when they were on TANF.** Another 43 percent indicated that their mental health was about the same, and 10 percent stated that their mental health was worse today compared to when they were on TANF. Reasons respondents gave for improved mental health included less stress, more financial stability, stable relationships and better mental health care.

**Ninety-one percent of respondents denied any history of alcohol or substance abuse.** Eight respondents reported a history of abuse of either alcohol ( $n = 3$ ), drugs ( $n = 4$ ) or both ( $n = 1$ ). Three participants were currently attending Alcoholics Anonymous (AA) or Narcotics Anonymous (NA) meetings to help maintain sobriety.

## SUMMARY

While a strong majority of TANF leavers interviewed felt their families were doing significantly better since leaving TANF, few families were self-sufficient based on employment income alone. Safety net income, broadly defined, contributed substantially to the economic well-being of the average family in the study. The results from this study lend empirical support to Edin and Shaefer's (2015) findings that the economy alone is not enough to eliminate or significantly diminish poverty among single-parent families. Unless large swaths of the service sector economy, in which the majority of our sample was employed, are radically transformed and workers' wages substantially increase, safety net supports such as SNAP, housing assistance and CAPS will remain vital for keeping these families from falling below the poverty line or becoming homeless.

While most respondents recalled their time on TANF as difficult and stressful, a majority used a positive expression to describe the TANF program with one word. A majority of participants obtained substantive benefits from TANF that remain instrumental forms of support to their families several years after leaving the program. No one interviewed expressed an interest in returning to TANF.

# Section 1: Methodology

## RESEARCH OBJECTIVE

The objective of this project was to interview participants who left TANF between 2009 and 2015 and assess their well-being in the following areas: jobs and income, receipt of in-kind benefits, housing, children's health and overall well-being, participant's health and mental health, transportation, food security, and use of credit and debt. In addition, respondents were asked to reflect on what their TANF experience was like, including strengths, weaknesses and suggestions for improvements.

## DESIGN

This study was designed to be cross-sectional and descriptive. The study examines TANF leavers at one point in time; participants were interviewed in 2016 and had left TANF from one to six years earlier. If TANF is considered an intervention (or independent variable), another way to describe this research design is post-test only.

## SAMPLING AND RECRUITMENT

The inclusion criterion for the sample was TANF leavers (cases where both the adult and children were on TANF) from July 1, 2009, to June 30, 2015. Because the interviews were conducted in 2016, the research team knew it was going to be challenging to get in touch with potential respondents whose last contact information was one to seven years old. Our contact information came from the last telephone number in

DFCS administrative records for TANF leavers. One goal was to complete 60 interviews in metro Atlanta, which was defined as TANF leavers from the following counties: Fulton, DeKalb, Cobb, Gwinnett, Clayton and Douglas. In addition, we aimed to complete 40 interviews in disparate parts of the state; this included doing 10 interviews each in the following counties: White (far north), Clarke (East), Bibb (Central) and Lowndes (far South).

Because most people in metro Atlanta are familiar with Georgia State University, our strategy was to contact people by telephone, explain the research protocol (including a \$50 cash incentive) and schedule them for an interview. All calls were made from randomly drawn samples of people who left TANF during the catchment time frame. Our initial metro-Atlanta sample of 195 TANF leavers resulted in just 11 completed interviews. The vast majority of contact phone numbers were invalid (disconnected, no longer in service, old number given to a new person, etc.). Sometimes a research assistant would make 30-40 calls over a two-hour shift and not get anyone on the phone. Because we got off to late start (mid-February compared to our original plan of December) and our first two weeks of calls resulted in only 11 interviews, we were skeptical of whether this method would allow us to reach our goal of 60 interviews by May 1, 2016. We thus decided to draw a sample of TANF leavers who were still on SNAP and use the current SNAP phone number to contact potential respondents. While we knew this would skew the sample toward people still on some form of public assistance, the most recent TANF leaver study showed that 60-70 percent of TANF leavers continued to receive SNAP for several years after exit (Sisson 2007). This new sample proved to be more efficient, with 94 phone calls to ex-TANF recipients producing 25 interviews over the next few weeks. Because it was by then mid-semester and our goal of 60 interviews seemed attainable, we decided to go back to another random sample of TANF leavers and continue making phone calls. From this new sample, we made 447 phone calls resulting in another 27 interviews. Table 1.1 shows the breakdown of calls to completed interviews.

**Table 1.1. Calls Made and Interviews Scheduled in Metro Atlanta by Sample**

SAMPLE	CALLS MADE	BAD NUMBERS	NO ANSWER	CONTACTED	NO	YES	INTERVIEWS COMPLETED
TANF I	195	100	73	22	11	11	11
Still on SNAP	94	30	25	39	14	25	25
TANF II	447	242	152	53	23	30	27
Totals	736	372	250	114	48	66	63

Note: "No answer" includes messages left on voice mail.

It is difficult to say how representative the 63 interviews were of the 736 (8.5 percent response rate for the sampling frame) metro-Atlanta TANF leavers we attempted to contact. Although the 8.5 percent participation rate is very low, it is impossible to know if this skewed the sample either in the direction of high- or low-income participants. Because extremely low-income people are probably less likely to maintain the same cell phone number for multiple years, the large numbers of bad phone numbers might have biased the sample in the direction of more affluent TANF leavers. Alternatively, more affluent TANF

leavers might have found a \$50 cash incentive not worth the effort of a one-hour interview that pried into a difficult period in a person's past. (The principal investigator found in one phone call with a potential interviewee that she seemed securely employed and the \$50 incentive was not compelling enough to schedule an interview.) If this was the case with many of the TANF leavers we were unable to contact, our sample might have been skewed toward more moderate income, less affluent TANF leavers.

### RECRUITMENT FOR INTERVIEWEES OUTSIDE OF METRO ATLANTA

Because we thought cold calls from Georgia State University (GSU) research assistants might not have much influence with people living in White, Bibb, Clarke and Lowndes counties, we decided to introduce the research to prospective participants with a letter on GSU School of Social Work letterhead (see copy of letter in the appendix). After an initial mailing, we followed up with direct phone calls to everyone we mailed a letter to the previous week. Table 1.2 shows the number of letters mailed, letters returned, phone calls made and interviews scheduled and completed in these four counties.

**Table 1.2. Letters, Phone Calls and Interviews Completed for Interviews Outside of Metro Atlanta**

SAMPLE	LETTERS MAILED	LETTERS RETURNED	CALLS MADE	BAD NUM./ NO ANSWER	CONTACTED	NO	YES	INT
Clarke	50	14	80	66	14	5	9	9
Lowndes	50	19	41	38	3	1	2	1
Bibb	50	21	62	30	32	7	15	13
White	50	23	65	59	6	2	4	1
Totals	200	77	210	159	55	15	30	24

Note: The number of calls exceeds letters mailed because calls to letter recipients did not yield 10 interviews.

Recruiting TANF leavers in White and Lowndes counties was quite challenging. Between returned letters, bad phone numbers and little response to telephone calls, we were able to complete only one interview in each county with a TANF leaver who met the inclusion criteria for the study. For unexplained reasons, the sampling frame for these counties also included quite a few child-only cases. We completed a total of 12 interviews with adults who were involved in child-only cases. This happened for two reasons: 1) During the recruitment call, it was not clear this was a child-only case, and 2) in both White and Lowndes counties, it was difficult to find cases that included both adults and children. If an adult involved in a child-only case wanted to be interviewed (many of them seemed to want or need the \$50 incentive), we went ahead and scheduled them for an interview. We include a separate brief analysis of the child-only cases.

### QUESTIONNAIRE AND MEASUREMENT

The objective was to interview participants who left TANF between 2009 and 2015 and assess their well-being in the following areas: jobs and income, housing, children's health and overall well-being, participant's health and mental health, transportation, food security, and use of credit and debt. In addition, respondents were asked to reflect on what their TANF experience was like, including strengths, weaknesses and suggestions for improvements. Dr. Brooks, the principal investigator (PI), created a draft

questionnaire based on research objectives, prior TANF leaver study instruments and recent literature on poverty (e.g., Edin and Shaefer 2015). After Dr. Brooks had a draft instrument, he met with DFCS officials to ensure that the questionnaire captured areas DFCS considered important. The appendix contains a copy of the full questionnaire instrument. The questionnaire contains a wide variety of questions: multiple-choice, yes or no, Likert-scaled response questions and numerous open-ended qualitative questions. To measure food security, we used the U.S. Department of Agriculture (USDA) Food Security Module: Six-Item Short Form (USDA 2012). This measure has demonstrated “reasonably high specificity and sensitivity and minimal bias” in measuring food security (USDA 2012, p. 1).

Different parts of the questionnaire were reviewed by Ph.D.-level research colleagues who had expertise in those specific areas. Questions were revised and edited in response to their feedback. For example, the 14 questions on child well-being were reviewed by an expert on child welfare research. We followed the same procedure for questions about the use of credit and participants’ levels of debt.

## **DATA COLLECTION PROCEDURES**

Interviews with respondents were typically confirmed by telephone both the day before the interview and one to two hours before the interview. When participants agreed to be interviewed, they were given a choice of three locations for the interview: 1) They could come down to Georgia State University to a private office or conference room, 2) we could come to their house, or 3) we could meet them at a restaurant of their choice that was convenient to them. Most respondents preferred to be interviewed in the comfort of their own home, but approximately one-fourth of the interviews were conducted in restaurants, and a few respondents preferred to come down to Georgia State.

Interviews were conducted by the PI and five graduate research assistants (GRAs) from the School of Social Work at GSU. The PI conducted 19 interviews. All of the GRAs were trained to conduct interviews. They began by role playing with each other during staff meetings, and then everyone got to observe the PI interview a participant. The PI also observed at least one interview conducted by each GRA and gave them feedback on interviewing techniques.

Interviews typically took around one hour to complete. Interviews began with introductions. Participants read the informed consent form and could ask any questions about the research. The interviewer answered these questions and then began asking questions guided by the questionnaire. Although the initial plan was to audio record and transcribe the interviews, we decided to take notes and then write summaries of the interviews within 24 hours. This decision was driven by two factors. First, data collection started almost two months late, and to complete 60 interviews before May 1, 2016, we needed to make sure the GRAs could schedule, complete and write up at least one interview a week. It typically took six to eight hours to complete and write up one interview. It simply was not feasible to include the time-consuming audio taping and transcribing in addition to everything else. Second, although the questionnaire had many open-ended questions, many of these were designed to elicit a short answer with concrete and objective responses rather than an expansive narrative. We quickly discovered that good note taking could adequately capture respondents’ answers. The GRAs wrote up interview

summaries within 24 hours, before conducting other interviews. This procedure enhances recall and description of interview content. Interviews concluded with recipients receiving \$50 cash.

## **DATA ANALYSIS**

Data were analyzed congruent with the type of measurement associated with different variables. An SPSS data base was created to analyze all quantitative questions; the data base housed 190 different variables, even before any variables had been recoded and transformed. Statistical procedures used to analyze these variables included frequencies, cross tabulations and analysis of variance (ANOVA) appropriate to the level of measurement and research question being considered.

Qualitative, open-ended responses were analyzed using the simplest form of open coding. Researchers examined all responses associated with a particular question and looked for similarities and differences, themes and patterns. For example, researchers examined all of the responses to the question “What did you like most about the TANF program?,” which resulted in the following categories: help paying for child care (CAPS), job training and job search skills, and “the cash.” Of these responses, the most frequent was CAPS. We report the percentage of respondents who mentioned each of the above categories. This same procedure was followed for all open-ended questions.

## **LIMITATIONS AND STRENGTHS OF RESEARCH DESIGN AND SAMPLING**

Cross-sectional, post-test-only research designs are unable to assert causality between independent and dependent variables. Therefore, with the current research design, we are not able to say that TANF “caused” someone to become employed (or anything else measured). The only research design that can assert causality is a true experimental design.

Even though our research design cannot assert causality between TANF receipt and current conditions, we can capture how participants are doing in many areas and ask them to consider retrospectively how and whether the TANF program helped them in various areas. We can also ask them what they believed were the most and least helpful aspects of the TANF program. Even though these data are not causal, this perspective and information is valid, useful and important.

Through our research design, we attempted to improve on previous studies of TANF leavers in Georgia in one major way — by conducting one-on-one, face-to-face interviews. Prior studies have analyzed only administrative data (Sisson 2007) or telephone interviews (Foster and Rickman 2001). Face-to-face interviews (especially in participants’ homes) allow researchers to capture richer, more detailed and comprehensive data than telephone interviews and administrative data. It allows the researcher to build rapport and trust with interviewees. Simply observing the neighborhood and home where a participant lives reveals important data. The case examples described later in this report demonstrate the quality of the data captured in these face-to-face interviews.

## **DEMOGRAPHICS AND COMPARISONS BETWEEN SAMPLES**

This section presents demographic variables of the entire sample and compares the TANF and SNAP samples, and the metro-Atlanta and the non-metro samples.

**Entire Sample (N=87)**

The sample was 98 percent female; only two males were interviewed. Eighty-seven percent of respondents are African American, 7 percent are white, and 3 percent identified as Latina. Seventy-four percent of respondents were single-never married; 8 percent were married; and 16 percent were divorced or separated. Figure 1.1 shows the level of education of sample respondents.

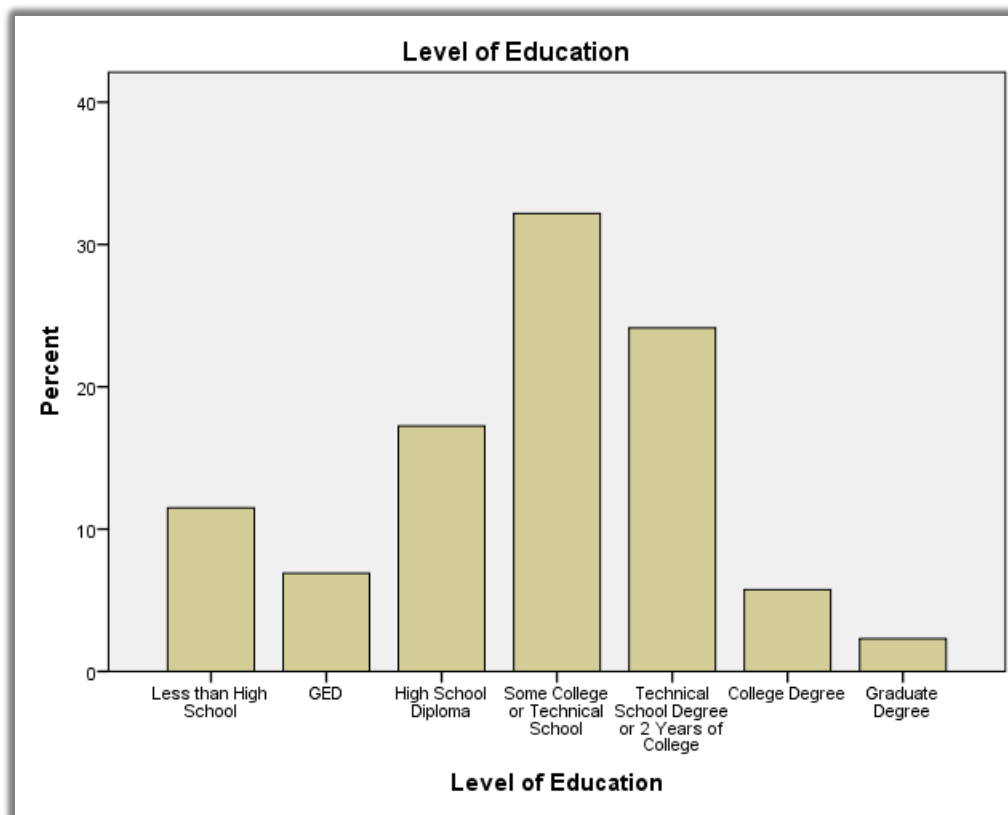
Eighty-nine percent of the sample had a high school diploma or GED or more education. Only 11 percent of the sample had less than a high school diploma. While only 8 percent of the sample had a college or graduate degree, 24 percent stated they had a technical school degree or two years of college. About one-third (32 percent) had completed some college or technical school without obtaining a degree.

The mean age of respondents at the time of the interview was 33; the average respondent left TANF two years and nine months before the interview, and collected TANF for 24 months. The median respondent collected TANF for eight months (i.e., half the sample was on TANF for less than eight months). This median suggests that a few respondents who were on TANF for a very long time skewed the mean response in a high direction. A closer look at the sample revealed that one person indicated that she had received TANF for 30 years straight and another for 20 years. These outliers clearly skewed the mean time on TANF in a high direction.

The mean TANF check collected was \$230 per month. The mean number of children on a TANF case was two, while the mean number of children a respondent had at the time of the interview was 2.56.



**Figure 1.1. Level of Education for the Full Sample**



### ***Comparisons Between TANF and SNAP Samples***

Recall that 27 respondents in our final sample of 87 did not come from the sampling frame of all TANF leavers but rather came from the easier-to-contact sample of TANF leavers who were still on SNAP. Thus, it is important to compare these samples for all demographic and many other variables. The first thing to note is that 77 percent (46 out of 60) of the participants from the TANF-leavers sampling frame were receiving SNAP at the time of the interview. Obviously, 100 percent of the SNAP sample were receiving SNAP at the time of the interview. The similarity between the two samples in regard to SNAP receipt might suggest that few differences would emerge between the two samples in regard to other variables. Comparing the statistic of 77 percent of respondents from the TANF sampling frame to Bourdeaux and Pandey's (2017) statewide study of all TANF leavers in Georgia from 2009 to 2015, suggests that our interview sample of TANF leavers is potentially representative (at least for the variable of SNAP receipt) of all TANF leavers. Bourdeaux and Pandey (2017) found that 71-74 percent of all cohorts of TANF leavers from 2009 to 2015 were still receiving SNAP two years after exiting TANF.

We compared the two samples for differences in the following variables: age, race, gender, education, marital status, participant health, health insurance, employment status, 2015 income, hourly wage,

months off TANF, months collected TANF, number of children, driver's license, car ownership and total debts. The two samples were very similar for all demographic variables and all but two of the outcome variables. The only statistically significant differences between the two samples were for two variables: number of months since leaving TANF (TANF sample, 39 months; SNAP sample, 20 months) and food security. The food security finding was unexpected, especially the direction of the result: 37 percent of the SNAP sample reported very low food security compared to only 13 percent of the TANF sample. These results are shown in Table 1.3.

**Table 1.3. Cross Tabulation of Sample by Food Security**

		FOOD SECURITY			TOTAL
		FOOD SECURE	LOW FOOD SECURITY	VERY LOW FOOD SECURITY	
TANF	Count	38	14	8	60
	Percent within Sample	63.3%	23.3%	13.3%	100.0%
SNAP	Count	12	5	10	27
	Percent within Sample	44.4%	18.5%	37.0%	100.0%
	Count	50	19	18	87
	Percent within Sample Recoded	57.5%	21.8%	20.7%	100.0%

Note:  $\chi^2$  (2, N= 87) = 6.41,  $p$  = .04

While this statistically significant difference for food security was unexpected, another comparison that did not reach the level of statistical significance might have informed the difference in food security. TANF sample recipients reported a mean 2015 income of \$18,510, compared to \$12,480 for the SNAP recipient sample. The  $p$  value for this  $t$ -test was .079, which, while technically not significant at the .05 level, suggests a trend in that direction. The TANF sample recipients appeared to earn on average \$500 per month more than SNAP sample recipients; while not statistically significant, this might be a clinically (i.e., practically) significant difference.

### ***Comparisons Between the Metro-Atlanta and Non-Metro-Atlanta Samples***

Because only one interview was conducted in each of White and Lowndes counties, we decided to combine all of the non-metro-Atlanta interviews into a subsample; this included nine interviews from Athens-Clarke County and 13 interviews from Macon-Bibb County. We compared the metro and non-metro samples on the following demographic variables: age, race, gender, marital status, level of education, years since leaving TANF, months collected TANF, number of children on TANF and number of children today. We also compared the two samples for differences in numerous outcome variables. No significant differences were found between the two samples for race, gender, level of education, number of children on TANF or number of children currently. The samples were different for average age of participant, number of months collected TANF and number of months since the participant left TANF. The mean age of a metro-Atlanta participant was 32; non-metro participants averaged 37 years old ( $t$  = -2.09,  $df$  = 31,  $p$  = .05). On average, non-metro participants collected TANF much longer than metro

participants, 55 months versus 12 months ( $t = -2.3$ ,  $df = 23$ ,  $p = .03$ ). Non-metro participants had left TANF an average of 45 months prior to the interview compared to 28 months for the metro participants ( $t = -2.4$ ,  $df = 79$ ,  $p = .02$ ). To sum up, the participants in the non-metro sample were, on average, five years older, had collected TANF 3.5 years longer and had been off TANF approximately a year and a half longer than their counterparts in metro Atlanta.

### **Similarities and Differences between Metro-Atlanta and Non-Metro Participants for Outcome Variables**

We found no significant differences between metro and non-metro participants for the following outcome variables: 2015 income (for those who reported income), hourly wages, child care as a barrier to employment, amount of monthly SNAP benefits, food security, medical debts, student loan debts, overall debts, participant health insurance, participant self-rating of health and mental health, health today compared to when the participant was on TANF, having a child with a health or mental health issue, having a valid driver's license and owning a car.

Significant differences were found between the two groups for the following variables: current employment status, government housing assistance, participant having a chronic health issue, perception of children doing worse since leaving TANF, amount of money needed to pay monthly bills (for those who stated they could not pay their monthly bills based on their incomes), what participants felt a living wage was for them and what participants thought the minimum wage should be. Tables 1.4-1.7 show the statistical tests for these variables.

**Table 1.4. Employment Status by Sample Cross Tabulation**

SAMPLE		EMPLOYMENT STATUS		
		EMPLOYED	UNEMPLOYED	TOTAL
Metro Atlanta	Count	43	20	63
	Percent within Sample Metro and Outside Metro Atlanta	68.3%	31.7%	100.0%
Outside Metro Atlanta	Count	9	15	24
	Percent within Sample Metro and Outside Metro Atlanta	37.5%	62.5%	100.0%
	Count	52	35	87
	Percent within Sample Metro and Outside Metro Atlanta	59.8%	40.2%	100.0%

Note:  $\chi^2 (1, N = 87) = 6.83$ ,  $p = .01$

Table 1.4 shows an almost inverse relationship between the two samples for current employment. While 68 percent of the metro sample was currently employed, only 38 percent of the non-metro sample was currently employed at the time of the interview.

While there was no significant difference between samples for the percentages of participants who stated they could not pay their bills on their current income, the two samples were different for the

amount of additional money participants stated they needed each month in order to pay bills. Metro-Atlanta participants stated they needed an average of \$958 more each month; non-metro participants stated they needed an additional \$309 per month to pay their bills ( $t = 3.10$ ,  $df = 17$ ,  $p = .006$ ). In a similar fashion, metro-Atlantans stated that a living wage (defined as the hourly wage needed to live modestly and pay your bills without government supports) for them would be \$16.81 per hour. Non-metro participants thought a living wage for them was \$13.86 per hour ( $t = 2.49$ ,  $df = 76$ ,  $p = .015$ ). Metro-Atlanta participants thought the minimum wage should be \$10.82 per hour, while non-metro participants thought the minimum wage should be \$9.85 per hour ( $t = 2.21$ ,  $df = 49$ ,  $p = .03$ ).

Table 1.5 shows the differences between the two samples for receipt of government housing assistance.

**Table 1.5. Housing Assistance by Sample Cross Tabulation**

		RECEIPT OF GOVT. HOUSING ASSISTANCE			
		NO GOVT. ASSISTANCE	SECTION 8/ SLIDING SCALE	PUBLIC HOUSING	TOTAL
Metro Atlanta	Count	47	16	0	63
	Percent within Sample Metro and Outside Metro Atlanta	74.6%	25.4%	0.0%	100.0%
Outside Metro Atlanta	Count	10	4	8	22
	Percent within Sample Metro and Outside Metro Atlanta	45.5%	18.2%	36.4%	100.0%
Total	Count	57	20	8	85
	Percent within Sample Metro and Outside Metro Atlanta	67.1%	23.5%	9.4%	100.0%

Note:  $\chi^2$  (2, N = 85) = 25.3,  $p = .000$

Table 1.5 shows stark differences between metro and non-metro participants for the receipt of government housing benefits. This variable was recoded to make for a valid cross-tabulation statistic. The original variable had separate categories for sliding-scale rental assistance and nonprofit housing assistance (only two Atlanta residents received this type of help). Therefore, we combined receipt of Section 8 benefits with sliding-scale benefits and nonprofit assistance. The starkest contrasts were in the areas of public housing and no assistance at all. More than a third (36 percent) of the non-metro participants were living in public housing, compared to 0 percent in the Atlanta sample. Many of these residents paid no rent at all, and some included utility payments as well. While only 25 percent of Atlanta participants received housing assistance of any kind, 55 percent of the non-metro sample received some type of government housing assistance. Because government housing assistance was more prevalent in the non-metro sample, we ran a cross tabulation to see if homelessness was correlated with this finding.

While the percentage difference did not reach the .05 level of confidence ( $p = .09$  for this test) to assert a significant difference, the raw data showed that only 13 percent of the non-metro participants had experienced homelessness since leaving TANF compared to 30 percent of the metro sample.

Table 1.6 shows the differences between samples in regard to the participant having a chronic health issue.

**Table 1.6. Sample by Chronic Health Issue Cross Tabulation**

SAMPLE		DOES PARTICIPANT HAVE CHRONIC HEALTH ISSUE?		TOTAL
		YES	NO	
Metro Atlanta	Count	22	41	63
	Percent within Sample Metro and Outside Metro Atlanta	34.9%	65.1%	100.0%
Outside Metro Atlanta	Count	16	8	24
	Percent within Sample Metro and Outside Metro Atlanta	66.7%	33.3%	100.0%
Total	Count	38	49	87
	Percent within Sample Metro and Outside Metro Atlanta	43.7%	56.3%	100.0%

Note:  $\chi^2 (1, N = 87) = 7.12, p = .008$

Table 1.6 shows an inverse relationship between metro and non-metro participants for having a chronic health issue. While only 35 percent of Atlanta participants reported a chronic health issue, 67 percent of the non-metro residents stated they had chronic health issues. Because there were significant differences between samples for chronic health issues, we ran another comparison between the two samples in response to the question “Does the chronic health issue limit your ability to work?” While 48 percent of metro-Atlanta respondents answered yes, 80 percent of the non-metro respondents stated that their health issue limited their ability to work. These differences were statistically significant:  $\chi^2 (1, N = 87) = 7.12, p = .008$ . There were no significant differences between the two groups for receiving treatment for chronic health problem; 74 percent of Atlanta residents compared to 69 percent of non-metro residents stated they were receiving treatment for their chronic health problem. Receipt of health insurance probably does not explain the difference in chronic health problems; both samples had an identical 29 percent of recipients without any type of health insurance.

Table 1.7 shows the distribution of answers respondents gave comparing their children’s overall well-being today compared to when they were receiving TANF.

**Table 1.7. Sample by Comparison of Child Well-Being Cross Tabulation**

		HOW ARE YOUR CHILDREN TODAY COMPARED TO WHEN YOU WERE ON TANF?			TOTAL
		ABOUT THE SAME	BETTER TODAY	WORSE TODAY	
Metro Atlanta	Count	19	43	1	63
	Percent within Sample Metro and Outside Metro Atlanta	30.2%	68.3%	1.6%	100.0%
Outside Metro Atlanta	Count	7	13	4	24
	Percent within Sample Metro and Outside Metro Atlanta	29.2%	54.2%	16.7%	100.0%
Total	Count	26	56	5	87
	Percent within Sample Metro and Outside Metro Atlanta	29.9%	64.4%	5.7%	100.0%

Note:  $\chi^2$  (2, N= 87) = 7.42,  $p$  = .025

While virtually the same percentage from each sample thought their children were doing about the same, 68 percent of metro-Atlanta residents felt their children were doing better today compared to only 54 percent of non-metro residents. Also, 16.7 percent of non-metro residents perceived their children doing worse today compared to only 2 percent of metro-Atlanta participants.

To sum up, compared to metro-Atlanta respondents, non-metro participants were more likely to be unemployed, live in public housing, have a chronic health issue and perceive their children as doing worse today than when they were on TANF.

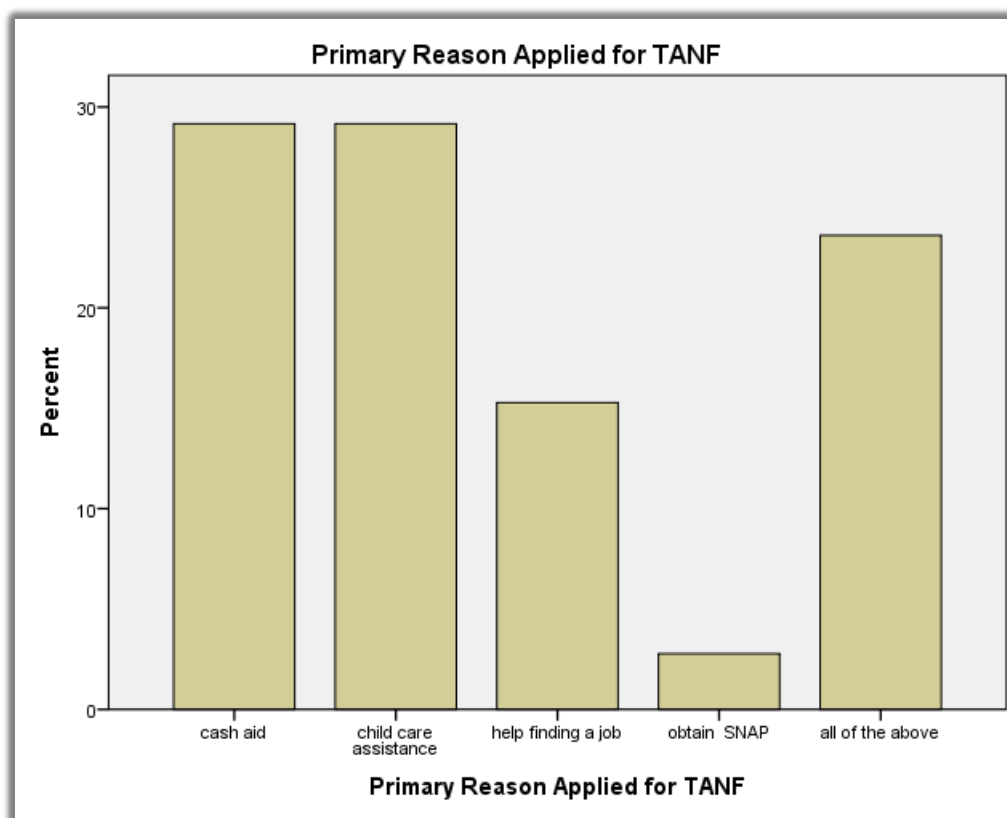
## Section 2: TANF Experience

Respondents answered 28 questions about their experience with the TANF program. These questions covered a variety of topics ranging from how long they collected TANF to what they considered most and least helpful about the program, to what types of changes they would make if they were in charge of the TANF program. This section presents the findings from both quantitative and qualitative questions about the participants' TANF experiences.

### APPLYING FOR TANF

Figure 2.1 shows the responses to the question: "Which of the following is the primary reason you applied for TANF?" (n = 72).

**Figure 2.1. Primary Reason Participants Applied for TANF**



The two most common responses were cash aid (29 percent) and child care assistance (29 percent). Twenty-four percent of the sample responded that all of the options were equally important.

### **LIFE SITUATION THAT LED TO APPLYING FOR TANF**

Participants were asked an open-ended question about their life situation that led them to apply for TANF. A follow-up question regarding any other reason that led the participant to apply for TANF was also asked. The responses were analyzed with respect to location of the participant—metro Atlanta or outside of metro Atlanta, which includes Macon, Athens, Valdosta and White County—and secondly by the SNAP and TANF samples.

Across all samples, the most common response was that a lack of employment (34 percent,  $n = 30$ ) led the respondent to apply for TANF. Eleven participants responded that a disability or medical issues caused them to not be able to work. Nineteen respondents expressed that they needed help finding a job or had a desire to learn job skills in the classes provided by TANF programs.

Thirty-three percent of respondents ( $n=29$ ) stated that child care and access to the CAPS program led them to apply for TANF. Twenty-five participants stated that being a single mother or a young mother ( $n=8$  of these 25 mothers) contributed to the life situation that led them to apply. One mother described

her life situation as “young, uneducated and unsure.” Fifteen respondents indicated that they were not receiving child support from their children’s fathers.

Twenty-four participants (28 percent) expressed needing assistance and applying for TANF to receive cash assistance (n=24). Seven other participants explained that they were living with family and felt a need to contribute to the household. One of these said that the desire to not “burden [her] mother” led her to apply for TANF. Eight participants expressed a need for general help that influenced their decision to seek TANF assistance. One participant stated that she “needed help to get on [her] feet,” and another said that she was “trying to get a better life.”

A possible difference was found within the TANF sample between the responses from the metro-Atlanta group and the outside-of-Atlanta group with regard to lack of child care and single motherhood being life situations that led to TANF application. Twelve of the 32 respondents (37 percent) from the metro-Atlanta TANF sample indicated that the need for child care was paramount, while only three of the 20 respondents (15 percent) from the sample outside of metro-Atlanta said that a need for child care was the reason for applying to TANF.

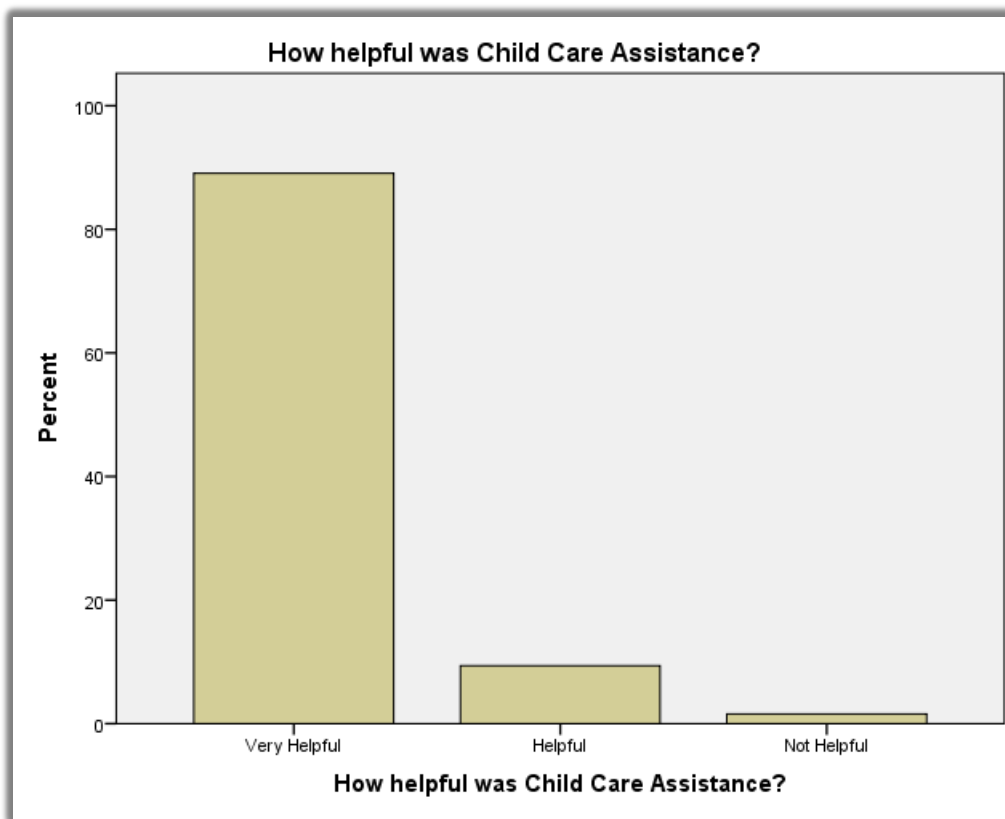
Another difference between the TANF and SNAP samples is related to a desire to participate in classes to develop job skills or to help find a job. Forty-six percent (12 of 26) of the SNAP sample respondents, compared to 13 percent of the TANF sample respondents (7 of 52), indicated that a desire to participate in classes or the need for help finding a job were factors that led them to apply for TANF.

### **CHILD CARE ASSISTANCE**

Three in every four respondents (74 percent, n=64) received subsidies to help pay for child care (CAPS). Eighty-nine percent of those receiving CAPS found it very helpful. Figure 2.2 reports the percentages that found CAPS helpful. The CAPS program was the most popular response (n=26) to the open-ended question about what respondents liked best about the TANF program. Thirty-one percent (n=27) of the sample was still receiving help paying for child care at the time of the interview.



**Figure 2.2. Participants' Perception of the Helpfulness of Child Care Assistance**



Even though respondents found CAPS very helpful to them, since leaving TANF, child care continued to be an issue for some leavers. The interviewers asked, "To what degree has finding convenient and affordable child care been a barrier to employment for you?" Forty-eight percent of respondents stated that it was a major barrier, 5 percent said it was a minor barrier, and 46 percent indicated that finding convenient and affordable child care had not been a barrier to employment. Note that this question did not specify a time frame, so it is possible that respondents were looking at the entire time period (or a more recent one) since they left TANF and not just when they were collecting TANF. Because 74 percent of the sample received CAPS and 89 percent of those receiving CAPS found it very helpful, this finding about child care being a barrier to employment is surprising.

## OTHER FORMS OF SUPPORT FROM THE TANF PROGRAM

We asked participants if the TANF program helped them in ways other than by providing cash assistance. Table 2.1 shows the percentage of respondents who said that TANF helped them obtain other types of benefits or supports.

**Table 2.1. Percentage of Respondents Reporting Other Types of Support Obtained Through the TANF Program**

TYPE OF SUPPORT	YES PERCENT	N
Obtain SNAP	55	48
Obtain Health Insurance for Children	52	45
Obtain Health Insurance for Self	36	31
Obtain Job Training/Education	52	45
Help with Transportation MARTA/Gas Card	56	64
Obtain Clothing	31	27
Buy Tools/Supplies for Work	17	15
Obtain Medical/Dental Services	16	14
Help Pay Occupational Licensing Fees	3	3

Table 2.1 demonstrates that substantial percentages of the sample derived other benefits from the TANF program besides cash assistance. In addition to the overwhelmingly popular CAPS program (previously discussed), more than half of the sample obtained help with transportation (56 percent), SNAP (55 percent), Medicaid for a child (52 percent), and job training or education (52 percent). In addition, nontrivial percentages of the sample obtained health insurance for themselves (36 percent), clothing (31 percent), tools or supplies for work (17 percent), and medical or dental services (16 percent). While the study was unable to measure the importance or dollar value of all of these additional benefits derived from the TANF program, we did measure the mean SNAP benefit for the 72 families in the study who received SNAP. The mean monthly SNAP benefit was \$411 per month.

The following sources of support were each mentioned by one respondent: help with car maintenance costs, child care fees, dialysis certification, gave advice on interviewing and improved self-esteem.

## EXPERIENCE OF TANF

We asked the following open-ended question: “Describe what it was like to collect TANF?”

In response, 20 of the 86 respondents (23 percent) reported having a positive experience when receiving TANF. Fifteen participants described TANF as “helpful.” Child care assistance and classes were two of the most common answers. TANF helped 74 percent of our sample pay for child care, which allowed them to go on job interviews and work, and this alleviated stress involved in securing and paying for their own child care.

“Motivational” and “grateful” were words used to describe the job-training classes they attended. One respondent found the “dress for success” and resume-building classes especially helpful in her job search class. In addition, the act of searching for a job was helpful to many.

Other responses to how the program was helpful were cash assistance and that it was a “simple” and “straightforward” program. Cash assistance was helpful because many felt that it was guaranteed money during a financially stressful time. Several participants said that the process to receive TANF was simple and easy to follow if you had the required documents and were willing to go to class.

Thirty-four of the 86 respondents (39 percent) reported having a negative experience when receiving TANF. Complaints about caseworkers and a lengthy, bureaucratic process were some of the reasons for negative experiences. Having an unpleasant experience with a caseworker was one of the most popular reasons given. Three expressed that the caseworkers “acted like the money came out of their pockets.” “Belittled,” “degrading,” and “not compassionate” were words used to describe interacting with their caseworkers. One of the respondents felt that her caseworker intentionally made mistakes such as giving her the wrong amount of money.

“Hassle” “too many hurdles” and “headache” were used to describe the process required to receive TANF benefits. Several respondents said that the process was too long and that there were too many documents to bring. Others said that there was a lot of waiting in the process before they could receive their check or child care assistance. One participant voluntarily left the program because the volunteer hours were not worth the amount she would receive in cash assistance.

Twenty-nine of the 86 respondents (32 percent) had a neutral response to the question. Many who answered neutrally responded by simply describing the process of receiving TANF. No emotion was conveyed in these responses, simply a description of the process. Almost all of these responses had similar descriptions of going to class, filling out paperwork, looking for jobs and filling out the job search form.

### **ONE-WORD DESCRIPTIONS OF THE TANF PROGRAM**

Participants were asked several questions regarding their experience with the TANF program. The word cloud in Figure 2.3 represents the participants’ responses to the question: “If you were to use one word to describe the TANF program, what one word would you use?”

**Figure 2.3. One-Word Descriptions of the TANF Program Word Cloud**



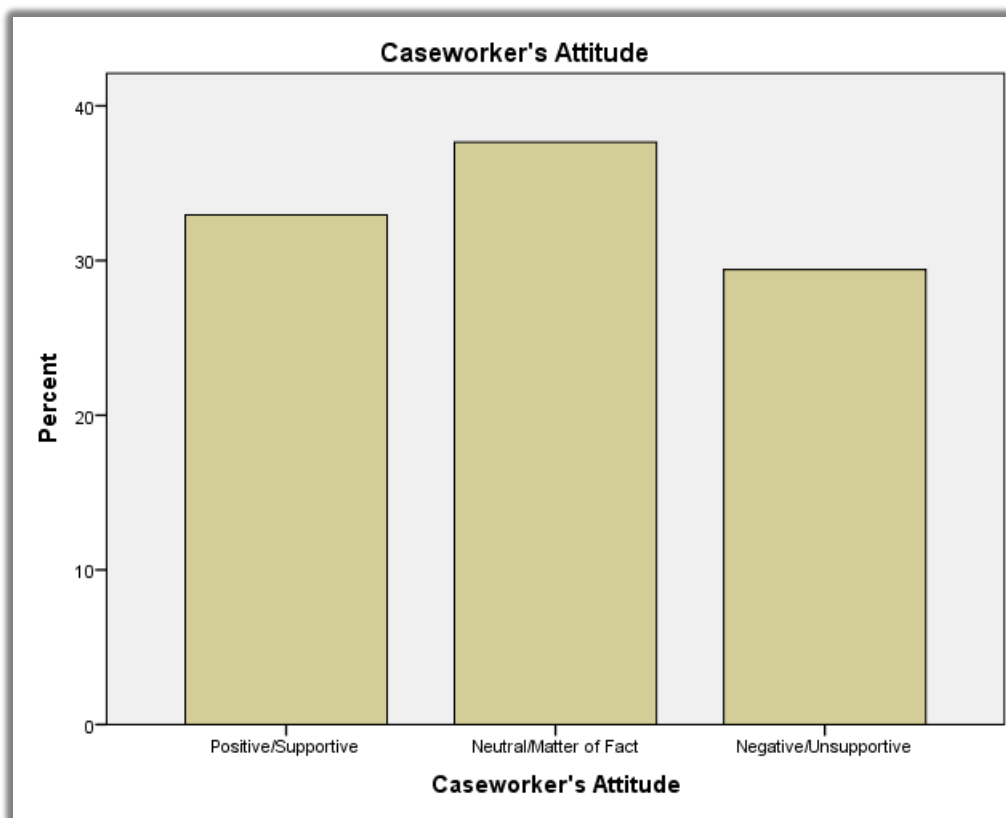
The one-word responses were coded as either positive, negative or neutral if the word could not be considered either positive or negative. Of the one-word responses that described the TANF program, 57 percent (n=48) were coded as positive. “Helpful” was the most commonly used word to describe the program (n=28). Participants also described the program as “good” and “beneficial.” Thirty-nine percent of participants (n=33) gave a one-word response that reflected negatively on the TANF program. These words included “difficult,” “unfair” and “stressful.” Five participants gave responses that were coded as neutral, meaning that it was unclear if the response was a positive or negative reflection on the program; these responses included “interesting,” “okay” and “bridge.”

When the one-word responses are analyzed based on sample, 50 percent of the SNAP sample gave positive responses and 50 percent gave a negative response. While 60 percent (n=35) of the TANF gave a positive one-word response, 34 percent (n=20) gave a negative response, and 7 percent (n=4) gave a neutral one-word response.

## CASEWORKERS' ATTITUDES

Figure 2.4 shows responses to the question “Which of the following best describes your caseworker’s attitude?”

**Figure 2.4. Participants' Perceptions of Their Caseworker's Attitude**



While 38 percent rated their caseworker's attitude as neutral/matter of fact, 33 percent found her or him to be positive or supportive, and 29 percent perceived a negative or unsupportive attitude from their caseworker.

### **MOST HELPFUL ASPECT OF THE TANF PROGRAM**

Participants were asked what they liked best about TANF. Many respondents offered two or three aspects of TANF that they liked the most. The most popular answers included child care, job training or learning new skills, searching for a job and cash assistance.

Child care was by far the most popular response; 26 people (30 percent) said that it was what they liked best about the program. Many liked the benefits that having access to child care provided. For one participant, child care meant that they were able to go to school and earn a degree without having to watch their children all day. Other participants liked the access to child care because it allowed them to go to work and earn an income. TANF afforded them the opportunity to provide for their children in a way they would not be able to without it.

Job training or learning new skills was the second most popular answer, with 14 responses. Many of these respondents said that learning how to write a resume, dress for success, and successfully interview was

important to them. Learning these new skills aided their job searches. Twelve respondents said that job searches or help with applying for jobs was something they liked best because it helped them attain work.

Twelve participants said that they liked the cash assistance. They said that it aided their household income and helped them pay their bills. However, many also noted the size of the check and commented on the fact that the amount was not a large sum.

Other responses were given such as access to other government supports such as SNAP or Medicaid. Being on TANF gave several respondents access to MARTA cards or the public transportation in their region. Others responded in a way that spoke to their feelings of self-improvement. For example, one participant said that it made her “[feel] more self-confident,” and another said that it made her “be a better person.”

### **LEAST HELPFUL ASPECTS OF THE TANF PROGRAM**

Participants were asked what they liked least about TANF. This question was preceded by being asked what they liked best about TANF. Many respondents gave two to three answers about what they liked least. The most common answers were caseworkers or TANF staff, the process required to receive TANF, the amount of money and the class time.

Caseworkers or TANF staff was the aspect of the program liked least by the most participants (n=17). Many of the respondents said that they felt demeaned by their caseworkers or that they felt they were inconveniencing their caseworker. Many commented that their caseworker had a “negative” attitude; one even said that her caseworker’s attitude was “disgusting.” One participant from Athens said that not all caseworkers are understanding, and her first caseworker called her “slow” and looked down on her.

For many (n=17), the bureaucratic process required to receive TANF was their least favorite part of the program. Four people described it as “jumping through hoops.” One participant described the initial intake process as “nosy” because you had to share your whole life with the intake caseworker. Others said that it took a long time to get benefits, indicating that it took a long time to get their first check or that they did not have access to child care for the first two weeks. A common word to describe the process was “hassle.”

Ten respondents said that the amount of the check was their least favorite part of TANF. Many said that it was too small to live on. One respondent said that if she had not been living with a family member it would not have been enough with which to survive. Others said that the cash amount was not worth the amount of effort that she put into it. For example, the initial process was long, and she was required to complete community service. She said that it was not enough money for the effort she put into it.

The amount of time spent in class or the class itself was liked least by 10 participants. Five of these respondents came from the random TANF sample from metro Atlanta. Some said that they did not like having to be there at 8:00 in the morning because they are not morning people. Others responded that they could have spent that time looking for jobs instead of sitting in class. Many said that the six to eight hours spent in class were not a good way to spend time and could have been better spent doing

something else. Two respondents specifically said that they did not enjoy the East Point location and staff. One of these two said that it was an inconvenient location for her. The other said the job trainers at East Point were her least favorite part, and she said that a move to Decatur was a better fit.

Seven participants said that it was more difficult to find a job than they had first thought. One respondent said that she thought TANF would have more job leads available than program personnel did. It is possible that many of the participants were enrolled during the Great Recession, when it truly was hard to find a job.

Other common answers were the other participants in the program and having to contact their child's father for child support. Intriguingly, it is interesting that four respondents said that their least favorite part about TANF was the other participants. Several said that the TANF program needed to screen the program more thoroughly or do drug testing before letting certain applicants in. Two respondents specifically mentioned that they did not want to get in contact with their child's father for child support and that they did not want to get involved with the men again. Positively, a handful of participants said that "nothing" was their least favorite thing. One participant said that everything ran "smoothly."

### **CHANGES PARTICIPANTS WOULD MAKE TO THE PROGRAM**

We asked participants the following open-ended question: "If you were in charge of the TANF program, what specific changes would you make to the program?" This question was asked right after participants were asked what they liked most and least about the TANF program. It was not surprising that many of the suggested changes were related to what participants found least helpful about the program. These responses were initially analyzed by location (metro Atlanta, Macon, Athens) and by the TANF and SNAP samples. There were no discernable differences in responses based on location or sample.

The most commonly suggested changes to the program were related to caseworkers (n=20) and the TANF application bureaucracy (n=14). Suggestions for caseworker improvement included the following: "be nicer and more understanding, be more compassionate, considerate, empowering, patient, and less judgmental." Several respondents felt caseworkers should give clients more individual attention and more individualized case plans. One respondent thought caseworkers could "do a better job of meeting people where they are at." Others suggested that caseworkers needed more training and better communication skills. Note that we used the word "caseworker" in the questionnaire, and it was not always clear that the respondent knew precisely who their caseworker was. In some cases, these responses might have been about the person leading orientation or the job-finding club.

Respondents had a variety of suggestions for improving what they considered a slow and inefficient bureaucracy in terms of applying and receiving benefits in a timely manner. A common response was to "speed up the process." This applied to two things in particular: child care and the time to receive the first TANF check. Many respondents stated they had to wait two weeks to receive child care assistance, and without it, they found it difficult to attend the first two weeks of orientation and look for work. One respondent stated that she had to stay home with a sick child and was sanctioned out of the program before she ever received a TANF check. Several respondents stated they had to wait 45 days to receive a

TANF check. Other suggestions to improve the bureaucracy included “less paperwork,” “too much time spent in orientation,” “allow for online applications” and “allow faxing and emailing paperwork.”

Eleven respondents stated that if they were in charge of TANF they would increase the size of the monthly check. Five respondents suggested that TANF should “emphasize education” more. One person who had been on TANF in Oklahoma felt like the Oklahoma system did a better job than Georgia in supporting a recipient in pursuing education and a technical degree. Another participant said she felt that TANF was oriented too much to low-skill jobs and was not helpful in supporting training or education for highly skilled, higher paying jobs.

Contrary to these suggestions, four respondents thought the program needed to be stricter. A few respondents thought that other recipients were not diligently pursuing work and were trying to receive a check for doing nothing. Two respondents stated that TANF “needs a time limit so people don’t abuse the system.” One commented that it was “good that they are doing drug testing.”

While the following suggestion was only made by one respondent, it seems important, especially considering her current job is leading TANF orientation for a DFCS contractor. This respondent stated that she would raise the income limits in terms of how much you can earn working and still get some help, especially for child care. She currently earns \$10 an hour and according to DFCS rules she said she makes too much money to receive CAPS. She was having to pay out-of-pocket for both before- and afterschool care for her son, and the child care expenses made it very challenging for her to live on her income. She felt that those who are working the program and trying to improve themselves should continue to get financial support to help them get ahead.

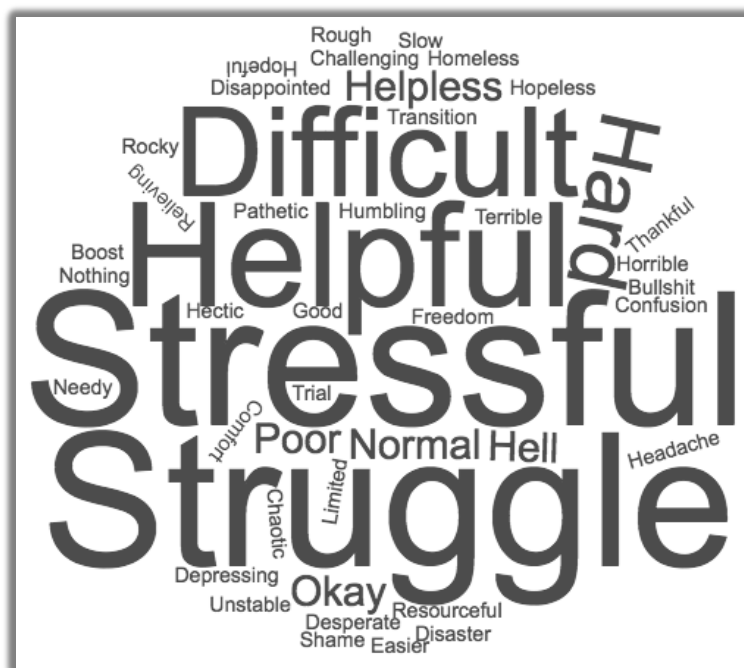
Two respondents thought the family cap was unfair. One woman stated she “got a divorce and really needed help with my second child.”

## **LIFE ON TANF**

The word cloud in Figure 2.5 represents the one-word responses from the participants when asked, “Thinking back to your life when you were receiving TANF, if you were to use one word to describe your life while you were collecting TANF, what one word would you use?”



**Figure 2.5. One-Word Descriptions of Life While on TANF**



The one-word responses from participants describing their life while on TANF were overwhelmingly negative. Sixty-eight percent of participants (n=58) used a negative word to describe their life while receiving TANF benefits. The most popular responses were “difficult,” “stressful” and “struggling.” Twenty-four percent of participants (n=20) gave positive responses, such as “helpful,” “thankful” and “good,” and 8 percent of participants (n=7) gave responses that were coded as neutral, such as “normal,” “transition” and “okay.” Of the 10 participants from Athens, six gave a positive response to describe their life while on TANF. Only three participants (30 percent) from this sample gave a negative response, and one responded with a neutral word.

### **LIFE SINCE LEAVING TANF**

Participants’ quality of life since leaving TANF was measured in a variety of ways. In addition to questions about employment status, income, transportation, food security, housing and debts (these findings follow this section), respondents were asked, “If you were to use one word to describe your life since leaving TANF what word would you use?” The word cloud in Figure 2.6 represents the participants’ one-word responses.

**Figure 2.6. One-Word Descriptions of Quality of Life Since Leaving TANF**



A majority of respondents, 77 percent ( $n = 67$ ) used words coded as positive to describe their lives after TANF. The most common words participants used to describe their life experience since leaving TANF were “better,” “good,” “great” and “improvement.” Fifteen percent of the sample ( $n=13$ ) gave negative responses, using words such as “unstable,” “helpless” and “hard.” Six of these 13 negative responses came from the sample population outside of metro Atlanta. Seven participants (9 percent) used words coded as neutral to describe their lives since leaving the TANF program. Two participants used the words “neutral” to describe their experience, and others used words such as “fine,” “alright” and “okay.”

## CONCLUSION

Over half of the participants, 57 percent or  $n=48$ , described the TANF program using a positive word. Sixty-eight percent of participants ( $n=58$ ) used a negative word to describe their life while receiving TANF benefits. These proportions changed dramatically when respondents were asked to use one word to describe their overall quality of life since leaving TANF. Seventy-seven percent ( $n = 67$ ) of participants used positive words to describe their lives after leaving TANF. Many one-word descriptions were strongly positive such as “great,” “awesome,” “blessed” and “amazing.”

## Section 3: Employment, Income, Food Security and Debt

Participants answered 30 questions related to income and employment. These questions covered multiple aspects of both issues. Employment questions included the following: hours worked, whether hours vary, how people found their job, job description, how long people would like to continue in the job, opportunities for advancement, and if people could move into another line of work, what they would

choose. Income questions covered 2015 earnings, hourly wages, receipt of a 2015 tax refund, ability to pay monthly bills, whether others in the household helped pay living expenses, other income streams from in-kind benefits such as SNAP or Section 8 vouchers, what respondents thought the minimum wage should be, and what would be a living wage for them.

Figure 3.1 shows the percentages with various employment statuses at the time of the interview. Sixty percent (n = 52) of the sample reported currently working in some fashion. The exact breakdown was 41 percent (n = 36) employed full time in the formal economy, 8 percent employed part time in the formal economy, another 8 percent being self-employed, and another 3 percent having other types of informal employment. Forty percent (n = 35) of respondents were unemployed at the time of the interview. Those reporting full-time formal employment (n= 36, 41 percent of sample) averaged 40 hours of work per week with mean hourly wage of \$12.18 (translates to \$25,334 if they worked full-time for 52 weeks in 2016). Part-time workers reported working an average of 27 hours per week with mean wages of \$7.55 per hour. The eight respondents who were self-employed averaged 35 hours per week and reported a mean hourly wage of \$10.82. Forty-three percent of employed respondents stated that their hours did not vary from week to week, and 57 percent indicated that their hours varied. Eighty-seven percent of employed respondents held one job, 12 percent held two jobs, and one person held three jobs.

Those who were not working at the time of the interview reported being unemployed for an average of 22 months since they last worked. The median respondent was unemployed for six months, suggesting half of the unemployed respondents (n =14) had been unemployed only six months or less. The wide discrepancy between the mean and median for months unemployed suggests a few participants who had not worked for 20 or more years skewed the statistic. Unemployed respondents were asked the same questions about their jobs and wages for their most recent job. The average wage earned at their previous job for the 29 unemployed respondents was \$9.68 per hour. The mean hourly wage earned for the entire sample (current or most recent job) was \$10.64.

**Figure 3.1. Current Employment Status**

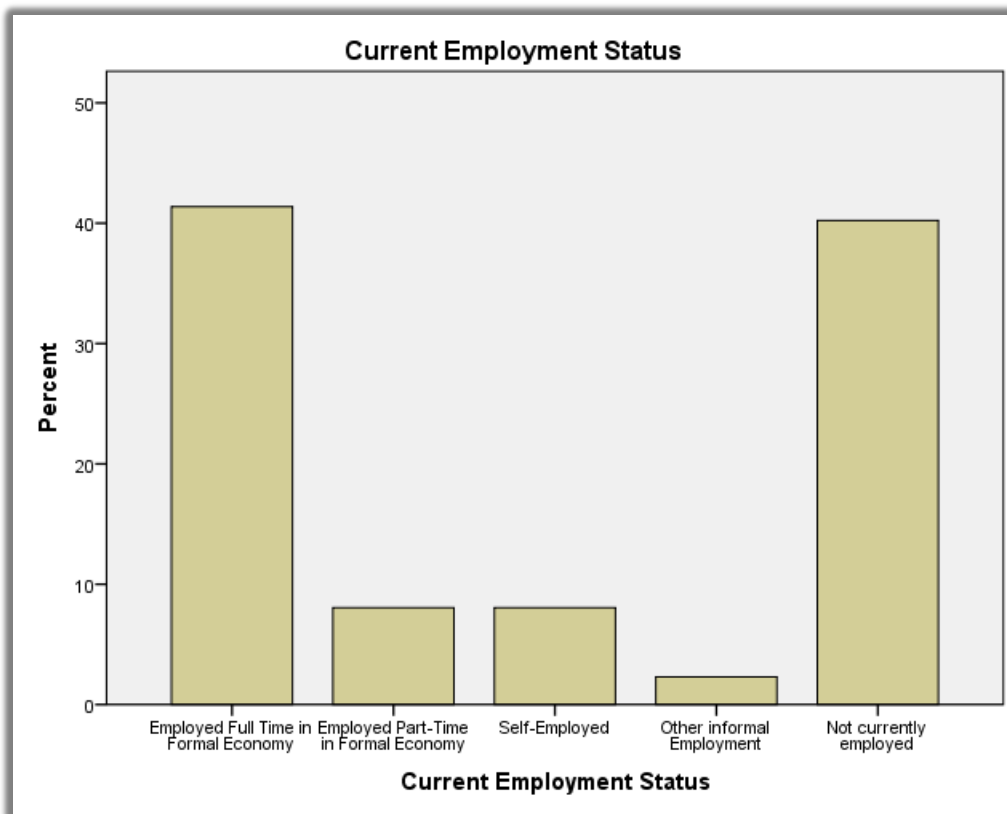


Figure 3.2 shows the reasons unemployed respondents gave for leaving their last jobs. Voluntarily leaving was the most common reason given (32 percent), followed by other reasons (29 percent). Twenty-three percent of unemployed respondents were fired/terminated, while 16 percent were laid off due to lack of work or the business closing. The most popular responses for the category of “other” were medical issues ( $n = 5$ ) and disability ( $n = 2$ ). One person left for mental health reasons, one left because of child birth and one stated that she quit before being fired/sanctioned. She said that if she had not quit, she would have lost her SNAP and Medicaid benefits.

**Figure 3.2. Reason Given for Leaving Last Job**

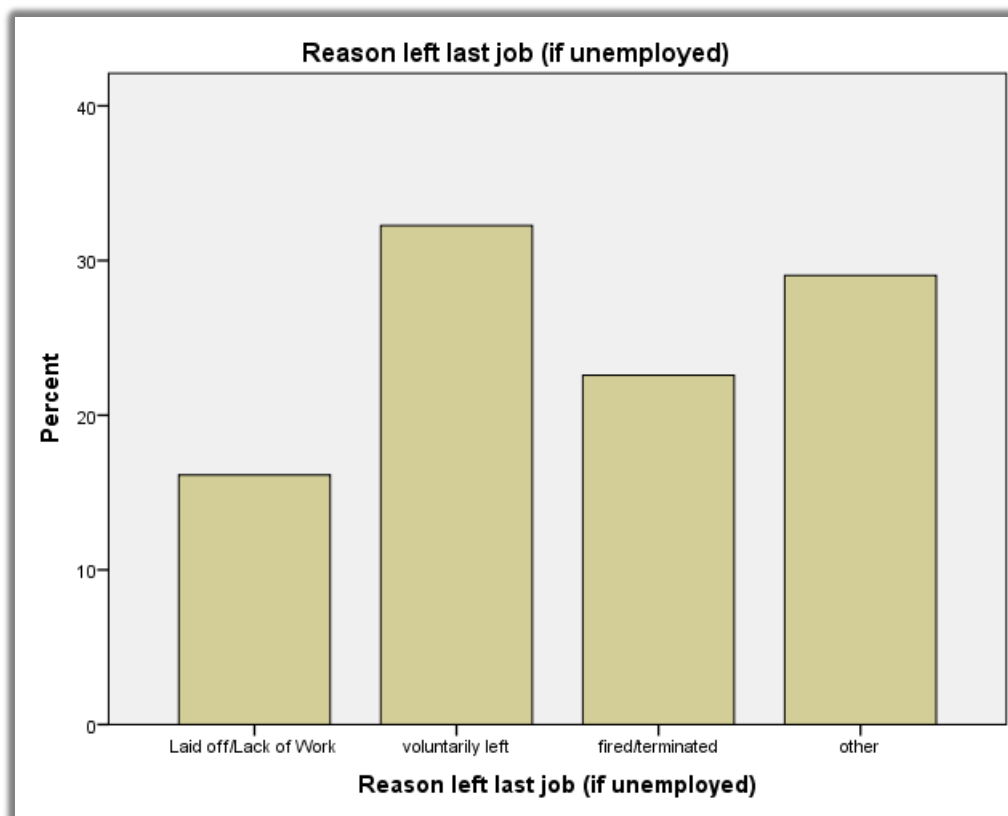


Figure 3.3 shows the types of businesses and industries where participants worked. (This reflects the current job for employed respondents and the most recent job for the 29 unemployed respondents.) The most common employment sectors were food services (18 percent), retail sales (13 percent), transportation or warehouse work (13 percent), child care (8 percent), health care (8 percent), custodial services (7 percent), customer service/call center/administrative support services (7 percent) and manufacturing (5 percent).

**Figure 3.3. Types of Businesses and Industries Where Participants Worked**

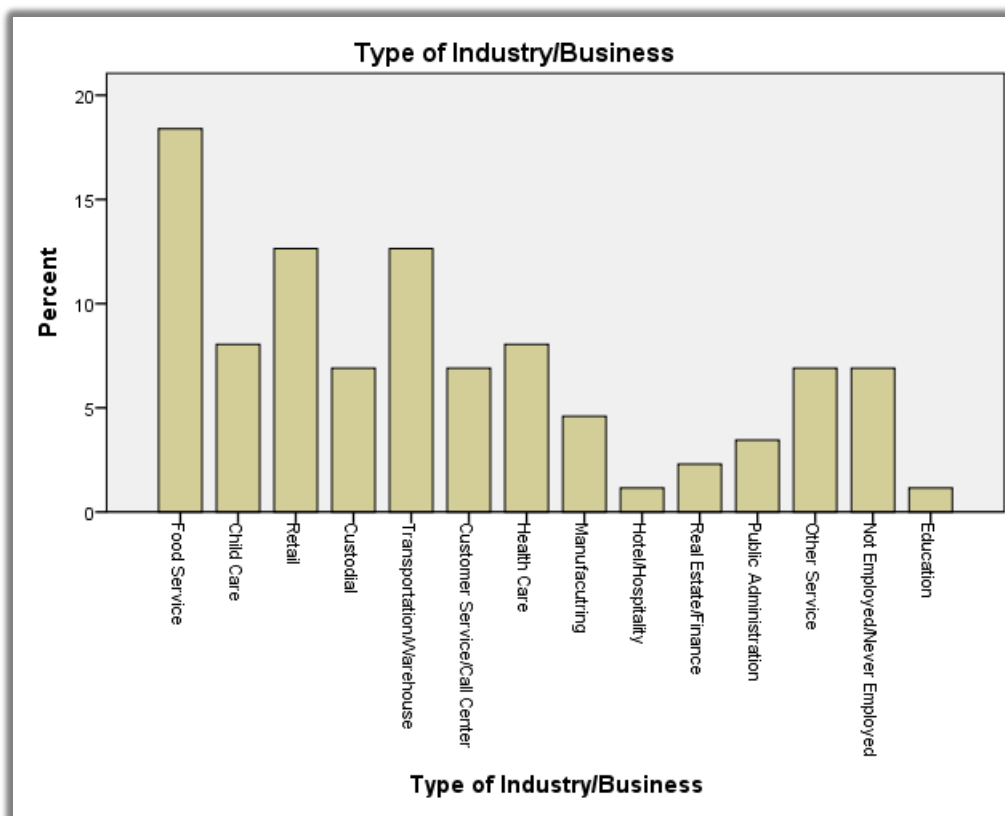


Table 3.1 shows hourly wages earned by the type of business or industry in which a respondent was employed.

**Table 3.1. Wages Earned and Number Employed by Type of Industry**

TYPE OF BUSINESS/INDUSTRY	N	HOURLY WAGE
Food Service	16	\$8.34
Child Care	7	\$7.30
Retail	11	\$9.41
Custodial	6	\$10.78
Transportation	11	\$11.82
Customer Service/Call Center	6	\$12.04
Health Care	7	\$13.21
Manufacturing	4	\$13.75
Hotel	1	\$14.00
Real Estate/Finance	2	\$18.20
Public Administration/Research	3	\$16.50
Education	1	\$13.73
Other Service	6	\$8.59
Total	81	\$10.64

Employed participants were asked if they were represented by a labor union at their place of work. Thirteen percent of the entire sample stated they were members of a union at either their current or most recent job (for unemployed participants). Note that the interviewers did not define union before asking this question, and many participants seemed unfamiliar with the concept. We defined a union before the next question, which asked participants if there was a need for a union at their current/most recent job. A union was defined as “an organization of employees that bands together and negotiates with the employer for better pay, benefits and working conditions.” The 13 percent of participants stating they were members of a labor union might be inflated due to unfamiliarity with the concept and because the U.S. Bureau of Labor Statistics (2016) estimates that only 4 percent of Georgia’s workforce were members of labor unions in 2015. Nonetheless, there was a statistically significant difference in hourly wages between participants stating they were represented by a union and those who were not in a union. Members of unions earned mean hourly wages of \$13.31 compared to \$10.27 for participants who were not represented by unions:  $F(2, n=78) = 3.34, p = .041$ . A majority of participants, 64 percent, who were currently employed in the formal economy stated they felt there was a need for a union at their place of employment.

### PREFERRED EMPLOYMENT

We asked respondents if they could move into another line of work over the next few years, what it would be. The most popular response (31 of the 87, or 36 percent) was a desire to move into the medical field; responses included nurse, anesthesiologist and respiratory therapist.

Another 14 percent expressed that they would like to have an office job, such as administrative assistant or computer work. Nine participants (10 percent) expressed an interest in moving to a career in social

work or counseling. Seven respondents stated they would like to work in a school or a child care facility. Other respondents stated that they would move to a wide variety of jobs, such as owning their own business (n=3) or working at an airline (n=4), and one person stated she would like to be a boxer.

We asked respondents, “If you could do anything in the world for a living, what would it be—your ultimate dream job?” Twenty-four percent of participants reported that their dream job would be in the medical field. Dream jobs within the medical field included pediatrician, infectious disease researcher, nurse and surgical technician.

Twenty percent of the respondents expressed that their dream job would be to own their own business. These self-owned businesses included clothing stores, a “life style company” that plans parties and installs entertainment centers, restaurants or food trucks, and hair or nail salons.

The next most common response from the participants was a career in social work or working for a nonprofit organization. Thirteen of the 87 respondents (15 percent) answered that they would like to be a social worker or work in a nonprofit if they could do anything in the world.

Five of the 87 respondents reported that they would like to be chefs or cooks, and two respondents would like to be fashion designers. One respondent expressed that she enjoyed shooting guns and would like to work for the gun manufacturer Glock.

Participants were asked what they would need to pursue their dream job. Many of the respondents listed multiple barriers, so the numbers cited refer to that number of instances that a barrier was mentioned, not the total number of participants. Of the 103 responses, 37 related to the need for more education or training. Twenty-nine responses related to a need for money, a business loan or a grant in order to pursue the dream job. Less common responses referred to a need to network, find a building to start the dream job or just needing “help” to get started. Four participants explained that they would need therapy or clearance from their doctor to be able to work, as they were disabled and physically not able to work. One participant expressed that her dream job of owning her own nail salon was “only a dream” that she would never be able to realize due to a felony conviction.

## INCOME

Table 3.2 shows income from various sources for the year 2015. The mean values are calculated only for the number of participants that reported that type of income. Sixty-three respondents reported some employment income for 2015; this included all categories of employed participants: formal and informal, full and part time, and participants who were employed for only part of the year and the entire year.



**Table 3.2. 2015 Income and Benefit Streams from Various Sources**

INCOME STREAM	N	MEAN
Employment Income for All of 2015	63	\$17,814
Amount of Tax Refund	46	\$4,273
SSI or SSDI for 2015	15	\$9,621
SNAP Benefit for All of 2015	71	\$5,007
Yearly Child Support Income	24	\$2,749
WIC Income 2015	13	\$803
Plasma 2015	1	\$840
Recycling 2015	2	\$690
Housing Subsidy for All of 2015	16	\$9,130
Cash Income for 2015 All Participant Sources	87	\$17,602
Cash Income + Benefits 2015	87	\$23,487
Combined Income All Sources 2015	87	\$27,176

Note: Cash income for 2015 All Participant Sources = employment + tax refund + Social Security + child support + selling blood plasma + recycling income streams. Cash Income + Benefits 2015 = Cash Income from all sources + SNAP income, WIC income + housing subsidy. Combined Income All Sources 2015 = all cash and benefit income plus contributions from partners or spouses, other relatives and unrelated others to household expenses.

Sixty-three participants reported a mean employment income of \$17,813 in 2015. It may appear odd that the mean income for all sources of cash is \$212 less than employment income (\$17,602 compared to \$17,814). The reason for this is that 24 people who were not employed during 2015 received cash income of some type. Fifteen participants received either SSI or SSDI; 24 participants received child support payments (some of these were employed and some were not); two people had income from recycling; and one person sold blood plasma. Thus, even though mean cash income for employed respondents went well above \$17,000 when tax returns and child support payments were added in, quite a few participants had very low cash incomes, which brought the mean down for the entire sample of 87 respondents.

Even though 24 respondents reported they were supposed to receive regular child support checks and knew the amount they were supposed to receive, about half of these 24 participants stated that child support checks came sporadically and were not something they could count on consistently. As Table 3.2 shows, the most popular and consistent form of other income was SNAP benefits.

Forty-six of these respondents reported receiving a tax refund; the mean tax return (Earned Income Tax Credit plus Child Tax Credit) participants reported was \$4,273. Participants were asked how they spent their tax refunds. The two most common categories for use of tax refunds were “catching up on bills or rent” (n = 25, or 54 percent) and spending it on items for children (n=24, or 52 percent). Many of those that spent it on their children bought clothes, diapers or bedroom sets, or paid for child care. Seventeen respondents used their tax refund to either make car payments, buy a car or make investments in their existing car.

There were some less popular ways that respondents used their refunds. Two placed theirs into savings. Two used theirs to build up their businesses. Two had their refunds stolen. One was stolen through identity theft and was only able to receive \$10, and the other respondent's refund was stolen by her daughter. Two used theirs to take a vacation.

The only line in Table 3.2 that includes income streams from spouses or partners, parents or others that contributed to household expenses is the very last line "Combined Income from All Sources." Forty-six respondents stated that others contributed to paying bills and household expenses. The mean monthly contribution from others was estimated at \$582. If they contributed that amount for all months of 2015, it would raise the income of the average participant in the entire sample by \$3,689 (from \$23,487 to \$27,176).

### COMPARING INCOME TO POVERTY LEVELS

For each family in the study, we used the official U.S. Federal Poverty Guideline for 2015 to determine the poverty level for family size. We calculated a family's income compared to the poverty rate using the standard measure of dividing the family's income by the poverty rate for the family's size. A ratio below 0.5 means the family earned less than 50 percent of the poverty rate. A ratio higher than 1.00 means the family earned more than the federal poverty rate. A ratio of 2.00 or higher means the family earned more than twice the poverty rate. Below we show two different calculations of income-to-poverty ratios. Table 3.3 shows income-to-poverty ratios using only participants' employment and tax return income. This table excludes other types of cash income, in-kind benefits and contributions from others who might live in the household. Table 3.4 shows the income-to-poverty ratio combining all forms of cash income, benefit income plus estimates of amounts others (typically parents or spouses or partners) contribute to the household.

**Table 3.3. Employment and Tax Return Income-to-Poverty Ratio**

		FREQUENCY	PERCENT	VALID PERCENT	CUMULATIVE PERCENT
	< .5	10	11.5	23.8	23.8
	.5 to .99	12	13.8	28.6	52.4
Valid	1.00 to 1.99	16	18.4	38.1	90.5
	2.00 or Higher	4	4.6	9.5	100.0
	Total	42	48.3	100.0	
Missing	System	45	51.7		
Total		87	100.0		

Note: Excludes other cash income, benefit income and other people's contributions to household expenses

Based on employment and tax return income alone, 53 percent of respondents were living below the poverty line, and 24 percent were considered extremely poor (less than 50 percent of poverty) at the time of the interview. These figures change dramatically when all forms of cash, benefits and others' contributions to household expenses are compared to poverty ratios. Table 3.4 shows those distributions.

The percentage of the sample in extreme poverty drops from 24 percent to 6 percent. The percentage of sample families living above the poverty line moves from 48 percent to 64 percent.

**Table 3.4. Income-to-Poverty Ratios Counting All Forms of Income and Benefits**

	FREQUENCY	PERCENT	VALID PERCENT	CUMULATIVE PERCENT
	< .5	5	5.7	5.7
	.5 to .99	26	29.9	35.6
Valid	1.00 to 1.99	41	47.1	82.8
	2.00 or Higher	15	17.2	100.0
Total	87	100.0	100.0	

Note: Income includes all types of cash, benefit and estimations of other people's contributions to household expenses.

Another way of demonstrating the impact of different streams of cash and benefit income is to compare the average ratio of income-to-poverty level across all respondents for the same two groups as above. The mean income-to-poverty ratio for the 42 respondents reporting cash and tax return income was 0.92, suggesting the average person's combined income and tax return was 92 percent of the poverty level for family size. The average income-to-poverty ratio, taking all forms of income and benefits into account, rises to 1.39 for the entire sample of 87. This suggests the average family was living at 139 percent of the poverty level when all cash and in-kind benefits were considered. This is a 51 percent increase.

### ABILITY TO PAY MONTHLY BILLS

Seventy percent (n = 60) of the sample stated they were able to pay their monthly bills with their current level of income. Fifty-five percent of those reporting they could pay their monthly bills with their income also reported that others (relatives or friends) contributed to paying monthly household expenses. Only 31 percent (n = 27) of the entire sample reported they could pay their monthly bills without anyone else contributing to household expenses. It should be noted that many people who stated in interviews that they could pay their monthly bills with their current income quickly followed that response with an emphatic expression such as "barely" or "hardly." If self-sufficiency is defined as being able to pay monthly bills without any financial help from others, only 31 percent of the sample would meet this definition.

Thirty percent of respondents (n = 26) were unable to pay their monthly bills based on their current income. It is probably not surprising that 77 percent of these respondents reported receiving help from relatives or friends for monthly household expenses. Only 7 percent of the entire sample (n = 6) reported that they were unable to pay their bills and that they did not receive help from anyone with monthly expenses.

Sixty-two percent (n = 54) of the entire sample stated that other people contributed to paying monthly household expenses. Figure 3.4 shows that participants' parents most frequently helped out with household expenses, followed by partners or spouses. Other relatives and unrelated roommates helped

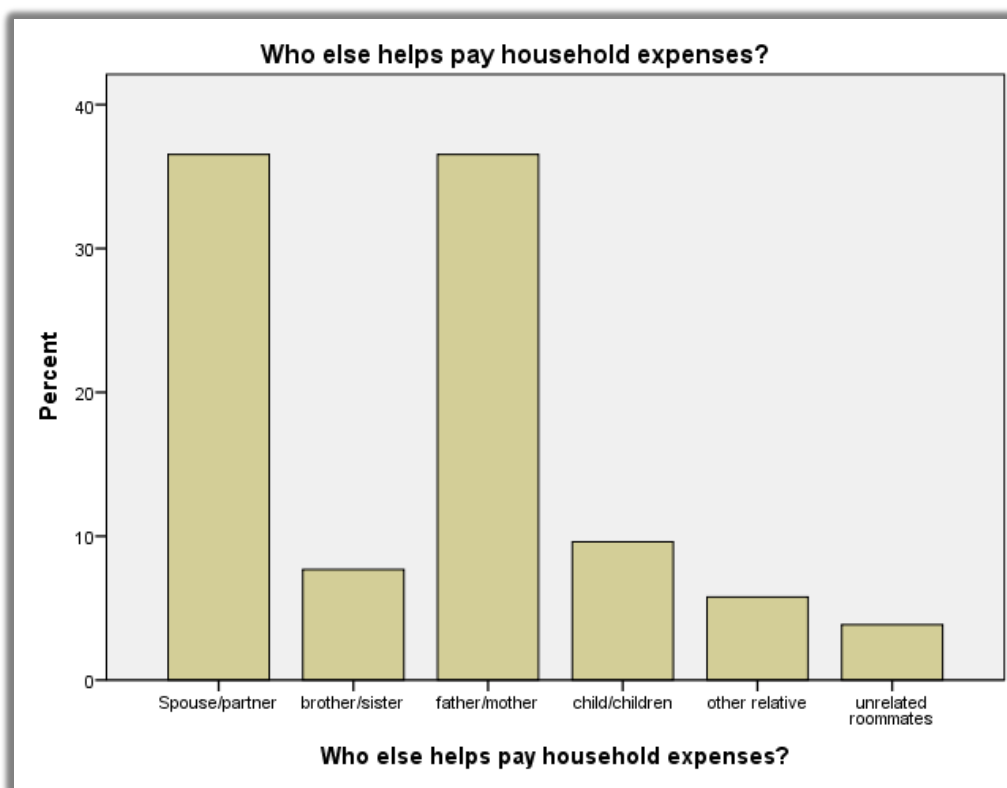
pay household expenses less frequently. Participants estimated that the average monthly financial contribution from others toward monthly living expenses was \$581.

Participants who were unable to pay their monthly bills ( $n = 26$ ) were asked how much more money they would need each month to pay their bills. The average monthly shortfall reported was \$781.

Participants were asked what they thought the minimum wage should be and what a living wage (able to pay your bills and not rely on government supports) would be for them. Respondents, on average, felt the minimum wage should be \$10.56 per hour and a living wage would be \$16.05 per hour.

The literature suggests people living with little cash income sometimes resort to illicit activities to get cash (Edin and Shaefer 2015). Two common forms of illicit behaviors reported in the literature are selling SNAP benefits or trading sex or sexual favors for cash. Only 4.6 percent ( $n = 4$ ) of the sample reported ever selling SNAP for cash, and no respondent reported selling sex for cash. Two respondents who reported selling SNAP for cash were employed and two were unemployed, so there was no pattern for this based on employment status.

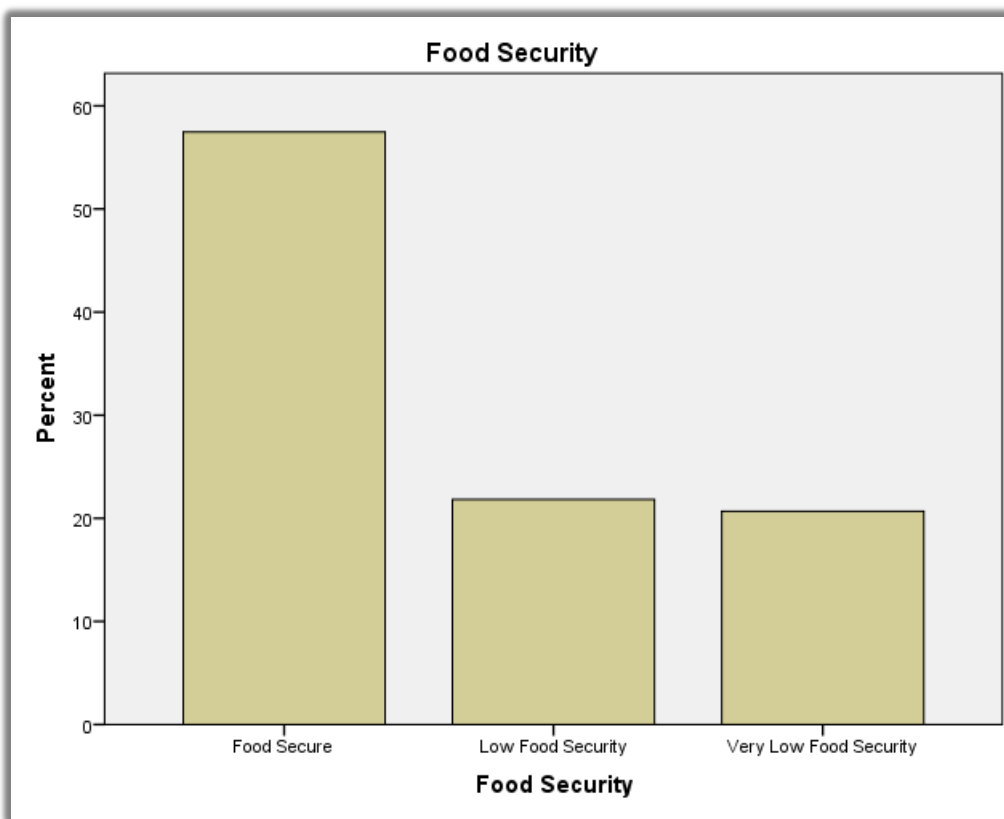
**Figure 3.4. Contributions to Household Expenses from Others**



## FOOD SECURITY

Figure 3.5 shows the results of the entire sample on the USDA Food Security Questionnaire short form (USDA 2012).

**Figure 3.5. Food Security Ratings for the Whole Sample, N = 87**



While 58 percent of respondents ( $n = 50$ ) were food secure during the previous 12 months, 42 percent of the sample ( $n = 37$ ) reported some degree of food insecurity, 22 percent reported low food security ( $n = 19$ ), and 20 percent reported very low food insecurity ( $n = 18$ ).

## DEBTS

Table 3.5 shows the numbers and mean amounts of different types of debts respondents reported having at the time of the interview.

**Table 3.5. Mean Debt Amounts for Different Types of Debt**

TYPE OF DEBT	N	MINIMUM	MAXIMUM	MEAN	STD. DEVIATION
Medical	33	\$100	\$20,000	\$4,179	\$5,622.048
Credit Card	24	210	8,900	\$2,098	2,365.309
Utility Bills	24	30	6,500	710	1,350.730
Student Loans	44	\$0	\$110,000	\$23,276	\$26,464.858
Child Support	1	418	418	\$418	.
Mortgage	9	850	160,000	\$27,528	53,375.937
Car Loan	19	1,000	26,000	\$10,511	6,479.617
Bank or Credit Union	4	0	2000	\$700	886.942
Personal Loans	8	150	10,000	\$1,694	3,369.022
Car Title Loans	9	50	2000	\$918	721.016
Loan Company Loans	4	250	22,000	\$5,816	10,791.377
Court Fines Owed	12	50	4,000	\$1,032	1,217.642
Other Debts	1	163	163	\$163	.
Total Debt	86	\$0	\$110,000	\$18,709	\$25,303.730

Note: Total debt does not include mortgage debt. Also excluded was one person who claimed to owe more than \$1 million in medical debts.

The mean level of debt across the whole sample was \$18,709. The largest category of debt was student loan debt (n = 44, 51 percent of the sample), followed by medical (n = 33), credit card (n = 24) and utility debt (n = 24). The mean amount of student loan debt for those reporting it was \$23,276. Seven participants had student loan debt of \$50,000 or more, and one person borrowed \$110,000 for her education. The average amount of medical debt was \$4,179 for the 33 participants reporting that type of debt. Very few participants were making monthly payments on these debts. Two respondents were making monthly payments toward medical debts, and seven respondents were making monthly payments on student loans. Many respondents stated that their student loan debt was currently in deferment.

## Section 4: Housing and Transportation

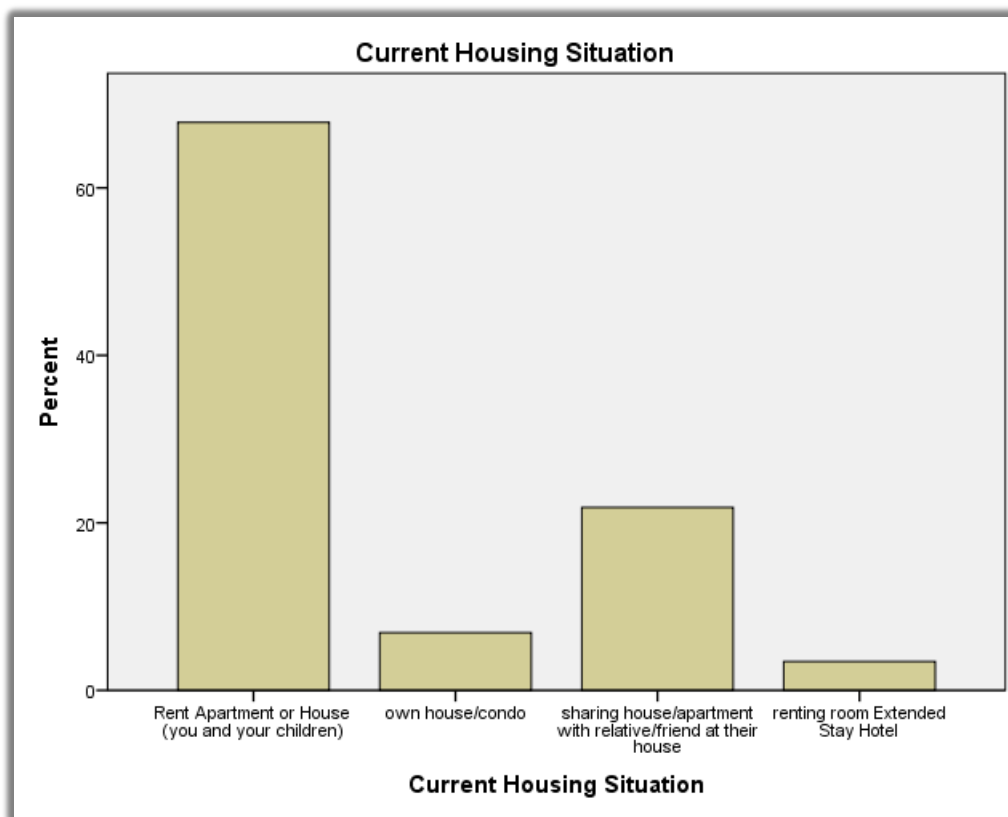
### HOUSING

Participants were asked 13 questions related to housing. These questions focused on the stability of their current living situation, their experience with government housing assistance and instances of homelessness. This section contains data from both quantitative and qualitative questions about the participants' housing situation.

Eighty-seven participants were asked about their current housing. Figure 4.1 shows the results. More than two-thirds (68 percent) of participants were renting an apartment or house; 22 percent were sharing housing with family or friends; three respondents were renting a room in an extended-stay hotel; and 7 percent stated they were purchasing a home. Some of these were so-called rent to own, and it was not clear how many home purchases were with conventional fixed-rate mortgages compared to subprime or “rent to own” arrangements. The mean number of months participants had lived in their current home was 33 months.

Stable housing was defined as being able to live in one’s current home for as long as one desired. Eighty-four percent of participants reported that their current housing situation was stable. Significant differences emerged between the TANF and SNAP samples in terms of the stability of housing, as shown in Table 4.1.

**Figure 4.1. Current Housing**



Almost all (93 percent) of the participants in the TANF sample reported that their current housing situation was stable. Only 63 percent of the SNAP sample considered their housing stable; 37 percent reported that their current housing situation was not stable. Three of these participants explained that the landlord would not make needed repairs in the home; two others were living with their families in hotels. Other responses included that the participant would be moving soon, expected her mother to “put [her] out soon,” and that housing was not stable because she did not own the property.

**Table 4.1. Housing Stability by Sample Cross Tabulation**

SAMPLE		IS YOUR CURRENT HOUSING SITUATION STABLE?		TOTAL
		STABLE	NOT STABLE	
TANF	Count	56	4	60
	Percent	93.3%	6.7%	100.0%
SNAP	Count	17	10	27
	Percent	63.0%	37.0%	100.0%
Total	Count	73	14	87
	Percent	83.9%	16.1%	100.0%

Note:  $\chi^2 (1, N = 87) = 12.72, p = .000$

Participants were asked if they received government assistance for their current residence. Of the 87 participants, 67 percent reported that they were not receiving government assistance for housing (see Figure 4.2). Almost 10 percent of respondents reported that they lived in public housing; all of these participants lived outside of metro Atlanta. On average, participants receiving government housing assistance reported receiving a benefit worth \$761 a month. Eighty-nine percent of these participants reported that this government assistance was very helpful, and the other 11 percent found it to be helpful. No participant found the assistance to be unhelpful or very unhelpful.

Participants who reported that they were not currently receiving housing assistance were asked if they had ever applied for housing or rent assistance. A majority (59 percent) of these participants stated that they had applied, and 53 percent of those that had applied reported that they were currently on a waiting list.



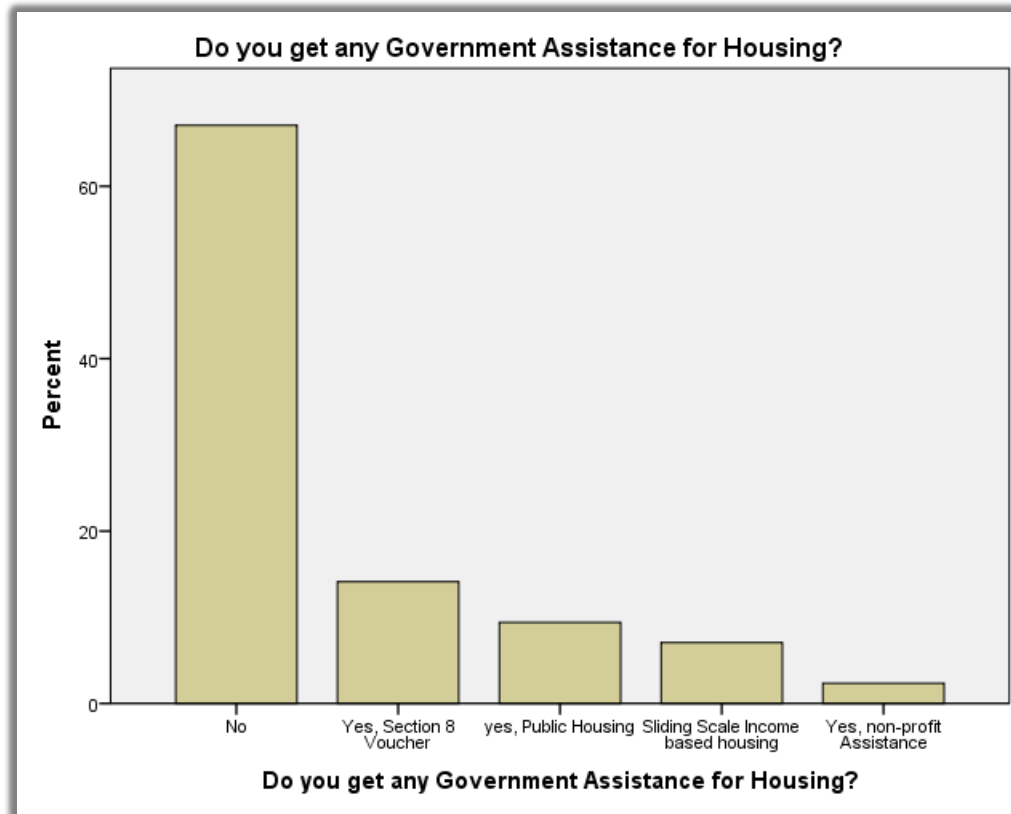
**Figure 4.2. Housing Assistance**

Table 4.2 shows the mean amounts participants were paying for housing based on receipt of housing assistance. Those not receiving any type of assistance were paying approximately \$500 more each month out-of-pocket for housing. The mean scores reflect how much the respondent was currently paying out-of-pocket each month for their housing.

**Table 4.2. Mean Monthly Out-of-Pocket Housing Costs by Type of Assistance**

TYPE OF HOUSING BENEFIT	N	MEAN
None	56	\$628.25
Section 8 Voucher	12	\$125.75
Public Housing	8	\$117.00
Sliding-Scale Income-based Housing	6	\$179.83
Nonprofit Assistance	2	\$100.00
Total	84	\$463.17

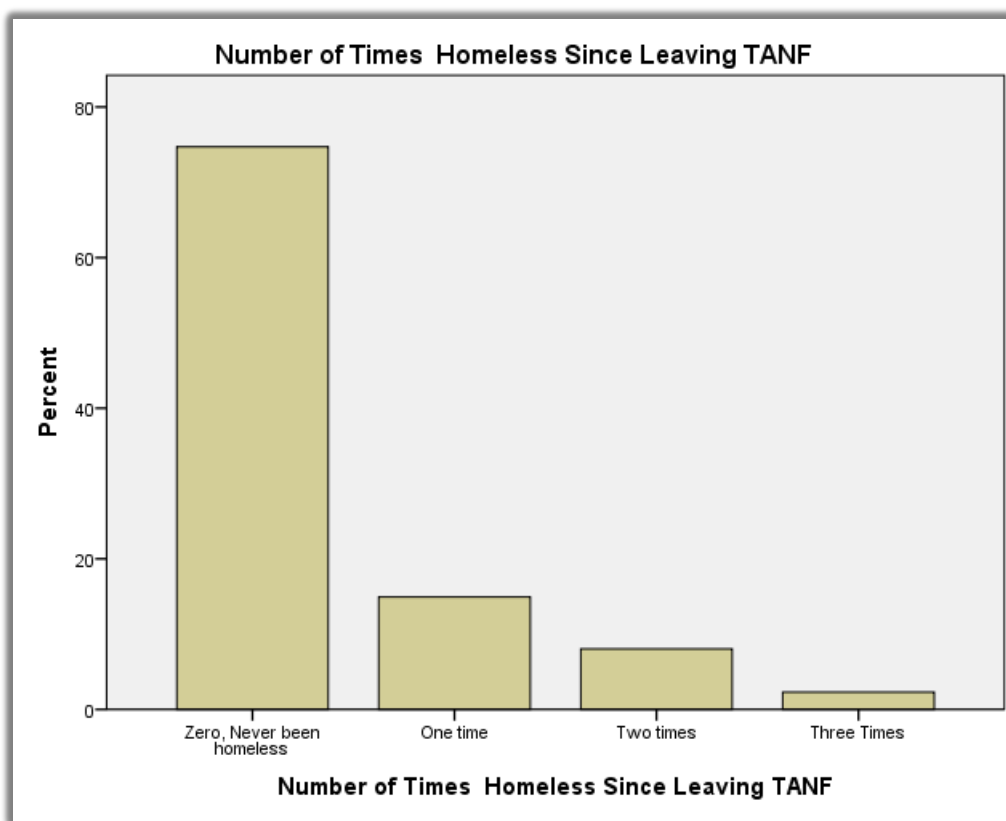
## HOMELESSNESS

This study used the official U.S. Department of Housing and Urban Development (HUD) definition of homelessness, which is defined as:

An individual or family who lacks a fixed, regular, and adequate nighttime residence, which includes a primary nighttime residence of: 1) a place not designed for or ordinarily used as a regular sleeping accommodation (including car, park, abandoned building, bus/train station, airport, or campground), 2) Publicly or privately operated shelter or transitional housing, including a hotel or motel paid for by government or charitable organizations (National Health Care for the Homeless Council n.d.).

Figure 4.3 shows the percentages of participants reporting one or more periods of homelessness since leaving TANF.

**Figure 4.3. Number of Times Respondent Experienced Homelessness Since Leaving TANF**



Twenty-five percent ( $n = 22$ ) of study participants reported a period of homelessness at least once since leaving TANF. Of those who reported a period of homelessness, 16 percent reported that they had lived out of their car.

#### **OTHER COMMENTS ABOUT HOUSING SINCE LEAVING TANF**

Participants were asked if they had anything else that they would like to share about their housing situation since leaving TANF. Few participants from the TANF sample commented. One participant expressed that she used the resources provided to her through the TANF program, and since she had left TANF she “has not slept outside.” Three other respondents indicated that Section 8 housing was helpful.

Eleven of the 28 respondents (39 percent) from the SNAP sample shared experiences about their housing since leaving TANF. Four participants explained that they were not homeless because they were able to stay with family, another participant expressed that TANF should help with housing, and another said that Section 8 housing was “hard to get.”

#### **CHANGES PARTICIPANTS WOULD MAKE IN THE PROGRAM**

Participants were also asked what kind of program they would create to help people like themselves find affordable housing if they were in charge of creating a housing program. Twenty-nine percent of

participants expressed that they would create a program that would increase the stock of income-based or affordable housing available. Several participants further expressed that their programs would have no waiting lists, so housing would be available immediately and require no credit checks. Twelve of the respondents (14 percent) would create programs to help mothers and their children find housing. Ten of the participants (10 percent) said that their programs would only be for “qualified participants,” people who are working or looking for a job, and these programs would have time limits, so people would not “take advantage of the system.” Several participants (n=7) expressed that their programs would include an educational portion to teach people how to invest money, budget and maintain a stable household.

## TRANSPORTATION

Eighty-two percent (n = 71) of the sample had a valid driver’s license; 16 percent (n = 14) never had a driver’s license. Two participants currently had their licenses suspended due to lack of payment for traffic or parking tickets. Seventy-two percent (n = 63) of participants owned a reliable car, while 28 percent (n = 24) did not own a vehicle. In response to the question “What is your primary mode of transportation?” 70 percent stated their own car, 10 percent used a relative or friend’s car, and 18 percent of respondents relied on public transportation. Respondents were asked to what degree transportation had been a barrier to employment. While 63 percent of the sample stated transportation had not been a barrier to employment, 27 percent stated transportation had been a major barrier and 10 percent said transportation had been a minor barrier to employment since leaving TANF.

If respondents considered transportation to be a barrier to employment, they were asked what type of program or assistance would eliminate this issue. Thirteen responded that they would like to see public transportation improved. Eleven were from the metro-Atlanta area and their responses revolved around MARTA expansion and accessibility. Five respondents would like to see more access to MARTA cards through TANF or nonprofits. One participant was from Lithonia and reported that MARTA did not come out to her area, and another said that she would like to see MARTA travel farther than it does. One respondent said that she had lost jobs because of MARTA and its schedules. Her recommendation was to improve the way it runs. Two of the 13 respondents were from Athens and suggested more access to city bus passes.

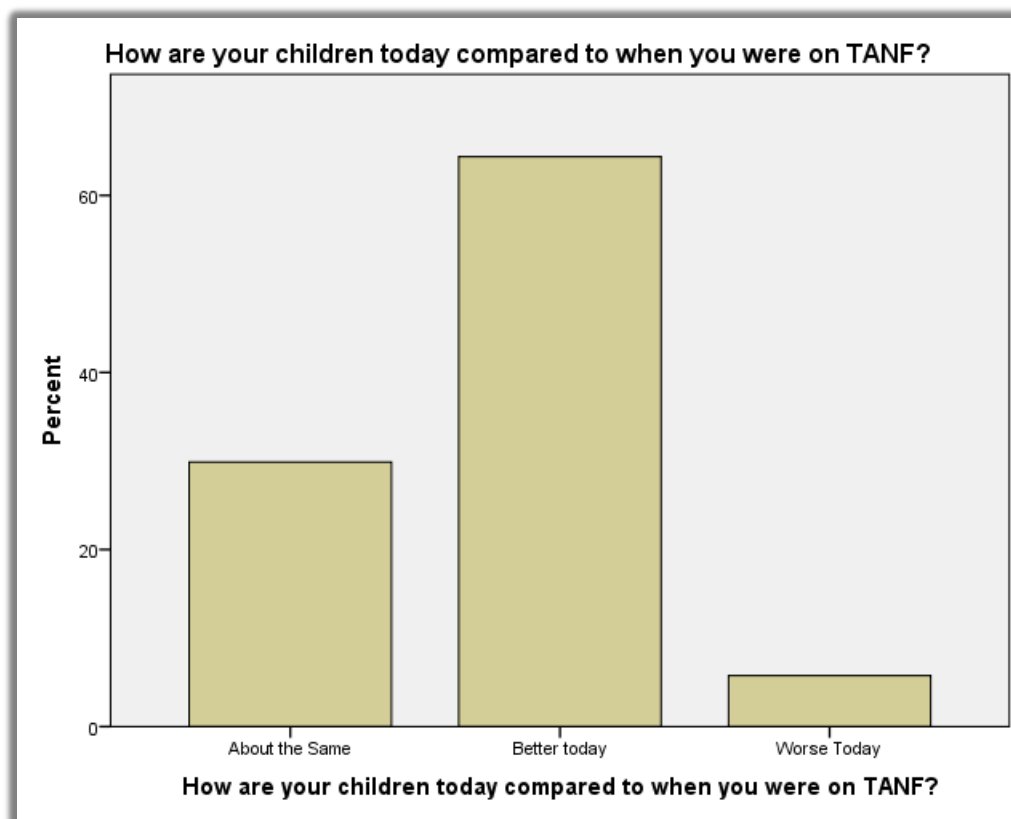
Four participants suggested Uber or taxi vouchers. One of these participants suggested that Uber or taxi money be taken out of TANF participants’ Food Stamps or TANF accounts. Four suggested a shuttle service. One respondent suggested having a shuttle service in order to get to interviews while on TANF. Four responded that they would like help either buying a car or with paying for car maintenance. Credit retrieval in order to buy a car was suggested by one respondent. Two respondents suggested more access to gas cards. One respondent from Macon had an innovative idea to have women network to carpool to work and cover child care, though it was not clear if she meant care for each other’s children or transport the children. Four said that they currently did not have any trouble with transportation but did previously. Their troubles involved car maintenance or not having a car. Their problems had been resolved, and they reported that transportation was no longer a barrier.

## Section 5: Child Well-Being

Survey participants were asked 14 questions about their children. These questions asked about their children's health, their ability to care for their children and their children's involvement with the Department of Juvenile Justice. The results of the qualitative and quantitative questions are discussed below.

Participants were asked if their children's lives had improved, stayed about the same or worsened since leaving TANF. Respondents were asked to consider "the overall well-being of your children in the areas of physical, mental and behavioral health and school performance." Figure 5.1 shows that 62 percent (n = 53) of respondents said that their children's lives had become better. Twenty-eight or 32.5 percent said that their children's lives stayed about the same. Five (6 percent) said that their children's lives had worsened.

**Figure 5.1. Comparative Perception of Child Well-Being**



Overwhelmingly, the most prominent reason that respondents said their children's lives had improved was due to better economic circumstances (n=27). Because they were making more money, many of the mothers mentioned that they were able to pay for extracurricular activities such as ballet, gymnastics or soccer. In addition, the mothers were able to pay for field trips and other school activities. One respondent said that she was able to pay for diapers throughout the entire month after leaving TANF.

Eight respondents said that their children being older was a reason why their children's lives had improved. For some respondents this meant that their children were now grown, out of the house and making their own money. The other respondents said that their children were older and in school, thus they were now more mature and independent. In both cases, they needed less attention and were less dependent as they had been in the prior developmental stage.

There were other answers that did not receive as many responses. Four respondents said that they were able to spend more time with their children and do more activities with them because they had more free time. Four said that their children were doing better because the child's attitude had improved. For example, one respondent said that the child was no longer stressed, and another said that her child was happier. Three respondents said that their children were doing better because the respondent herself was doing better after leaving TANF. One said that because she was doing better, it was better for her daughter, who was thriving and doing well academically.

Twenty-eight said that their children's lives had stayed about the same. Not every respondent gave an answer as to why their lives stayed the same. The answers to this question varied, and there were not many recurring answers that follow a particular trend. Some answers were negative, such as the family was still just making ends meet or that the children were no longer in the respondent's custody. One answer was particularly positive in that the respondent said that her son was very successful while they were on TANF, and he was still successful.

Five said their children's lives had worsened. One respondent said that her child has autism and ADHD and had become harder to control as she has aged. Others said that they were doing worse economically since leaving TANF.

Respondents were asked if they had a child with any health or disability issues, and to describe the type of health or disability. Fifty-six (64 percent) said that their children did not have any general health or disabilities to report. Thirty-one (36 percent) said they had a child with a health issue or disability. Some children had multiple health issues. Eleven said that their children had asthma. Seven said that their children had ADHD, and two reported that their children had ADD. Following this question, the respondents were asked about their children's mental health. ADD and ADHD were mentioned in both categories and was a prevailing theme throughout for those describing general health and mental issues. There were 22 other specific types of health problems that ranged from a herniated disc to epilepsy, pulmonary hypertension and angioedema.

**Table 5.1. Any Children with Health or Disability Issues?**

		FREQUENCY	PERCENT	VALID PERCENT	CUMULATIVE PERCENT
Valid	Yes	31	35.6	35.6	35.6
	No	56	64.4	64.4	100.0
	Total	87	100.0	100.0	

Respondents were asked about their children’s mental health issues. Table 5.2 shows that 84 percent (n = 73) said that their children did not have any mental health issues, and 13 reported that their children had mental health problems. Some respondents had multiple answers. Five reported that their children had depression. Four reported that their children had ADHD. Three said that their children had anxiety. One reported that their child had bipolar disorder. Another said that their child has ADD. Another stated her child had a chemical addiction.

**Table 5.2. Any Children with Mental Health or Substance Abuse Issues?**

		FREQUENCY	PERCENT	VALID PERCENT	CUMULATIVE PERCENT
Valid	Yes	13	14.9	15.1	15.1
	No	73	83.9	84.9	100.0
	Total	86	98.9	100.0	
Missing	System	1	1.1		
Total		87	100.0		

After discussing their children’s general health and mental health, respondents were asked if their children’s health affected their employment or employability. Seventy-five or 86 percent said that their children’s health did not affect their lives or chose not to answer the question. Eleven or 13 percent said that it did affect their lives.

For those stating their child’s health affected their lives, work was the primary thing they said it affected. Six of them reported having to miss work either to go to their child’s school due to behavioral issues or to take their child to doctor’s appointments. Two reported that they were fired from jobs because they missed work so much. One respondent said that it was easy to care for her son when she was with him, but it was difficult to leave him with a babysitter because of his behavioral issues. Two respondents said that their children’s health problems used to affect their lives but did not any longer.

A new question regarding number of jobs lost due to caring for a sick child was introduced in the middle of the interviewing process. After hearing several respondents say that caring for sick children had affected their lives since leaving TANF, the question was added. Only 35 survey respondents were asked this question, and seven of these (20 percent) said that they had lost either one or two jobs due to caring for sick children. Figure 5.2 shows the distribution for the 35 responses to the question about the number of jobs lost due to having to care for a sick child.

**Figure 5.2. Number of Jobs Lost Due to Having to Miss Work to Care for a Sick Child**

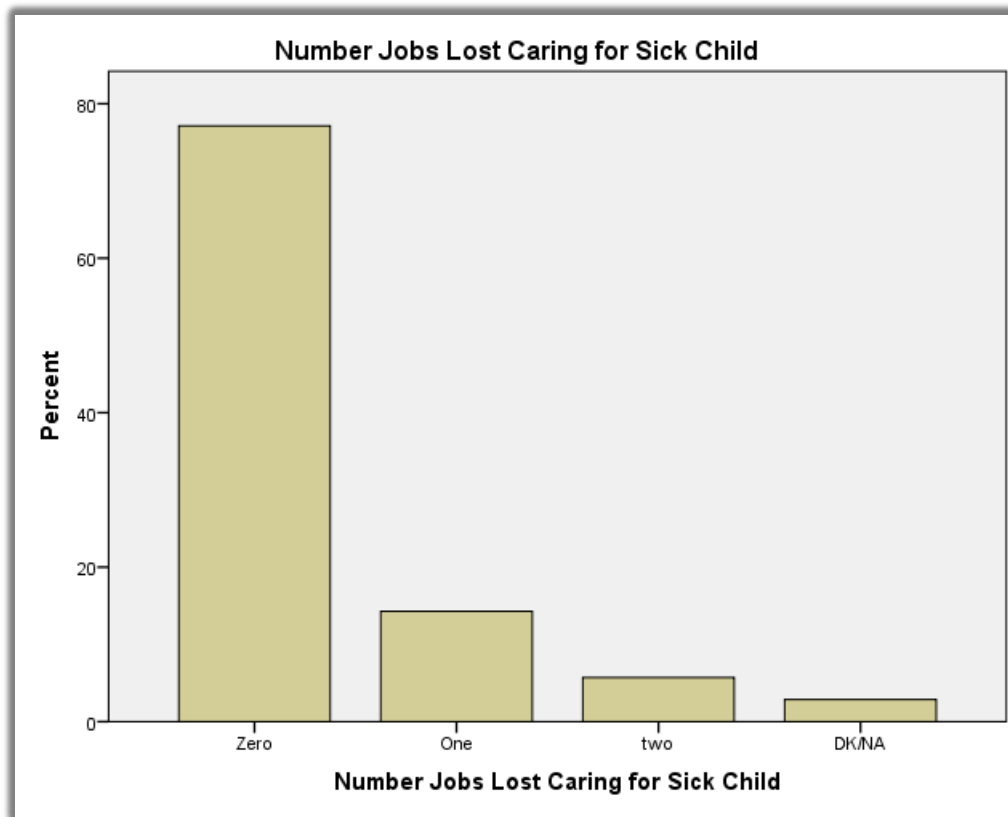
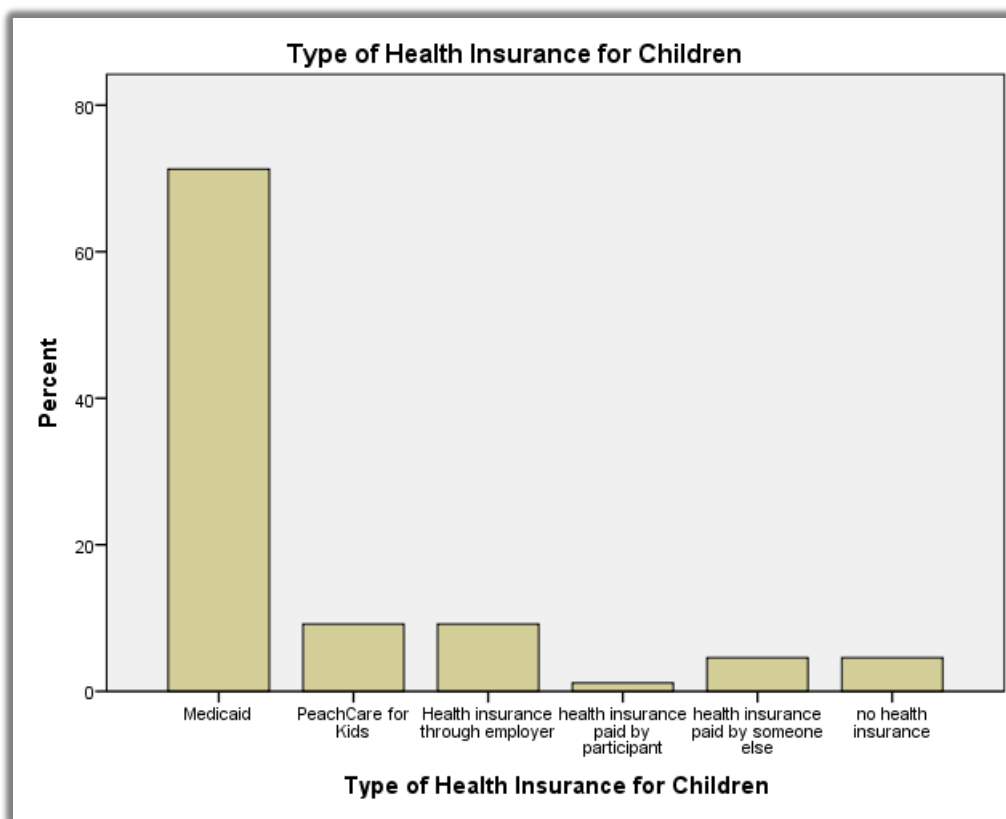


Figure 5.3 shows the types of health insurance that respondents' children were on at the time of the interview. Seventy-one percent used Medicaid, 9 percent had PeachCare for Kids, 9 percent had health insurance through an employer, and 4 percent did not have any health insurance. Even though 40 percent of the sample were employed in the formal economy, only 9 percent of participants' children were on employer-sponsored health plans.



**Figure 5.3. Children’s Health Insurance**



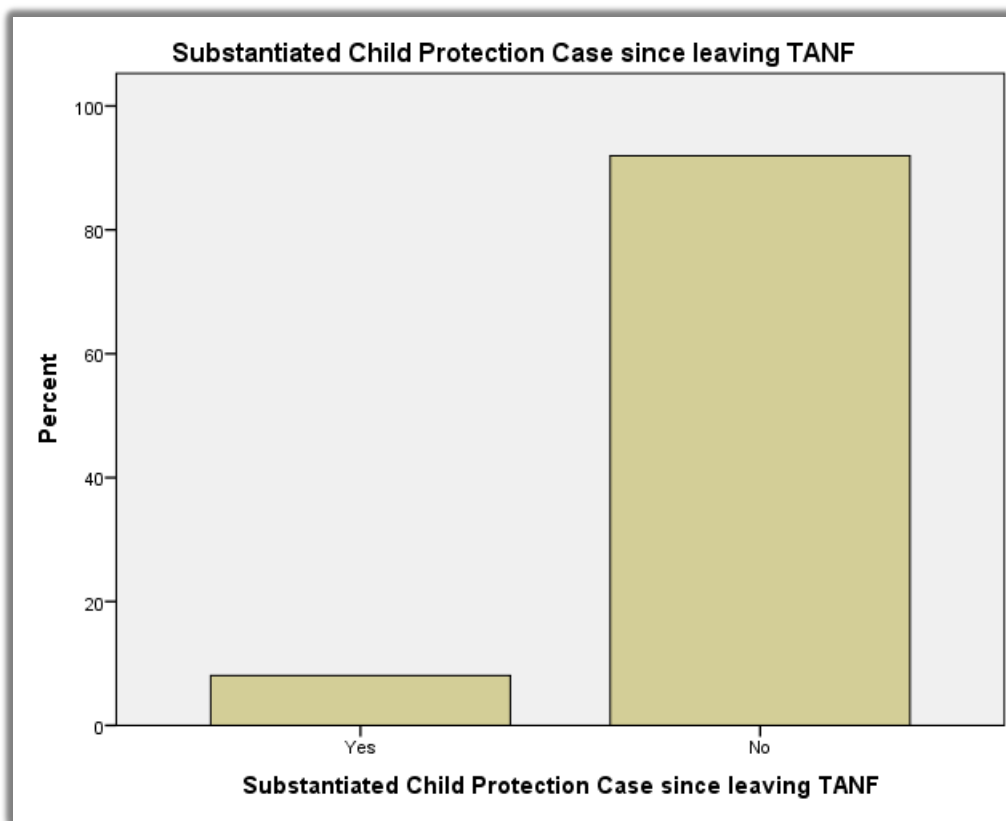
### INVOLVEMENT WITH THE DEPARTMENT OF JUVENILE JUSTICE

Survey participants were asked if their children had been involved with the Department of Juvenile Justice (DJJ). Only five (6 percent) respondents reported that their children had been involved with DJJ, and 80 reported that their children had not had any involvement with the department. Participants were asked about their children’s current status with DJJ. All said that their cases were no longer active.

Participants were asked if their children’s involvement with DJJ affected the family. Three people responded to the question. Two reported having had a bad experience. One participant stated that her family’s experience with DJJ was “very bad, going to courthouse ... paying \$30.00 a month in probation fees,” and another respondent stated that she had to kick her son out of her house. A third participant reported having a positive experience, stating that the experience made her daughter strong; now that she is an adult, she does “what’s right.”

Participants were asked if their family had any substantiated Child Protective Services (CPS) cases since leaving TANF. They were able to answer either “yes” or “no.” Seven respondents reported that they had substantiated cases. Eighty reported that they have not had any substantiated CPS cases since leaving TANF.

**Figure 5.4. Involvement with Child Protective Services**



### ANYTHING ELSE

Participants were asked if they would like to share anything else about how being off TANF had affected the health and well-being of their children or their access to care. Thirteen of the 85 participants shared further comments.

Four of the 13 respondents stated that finding or paying for child care without TANF was difficult. Two other participants stated that their children had lost Medicaid and could not receive proper medical treatment since leaving TANF.

Other participant responses included the following:

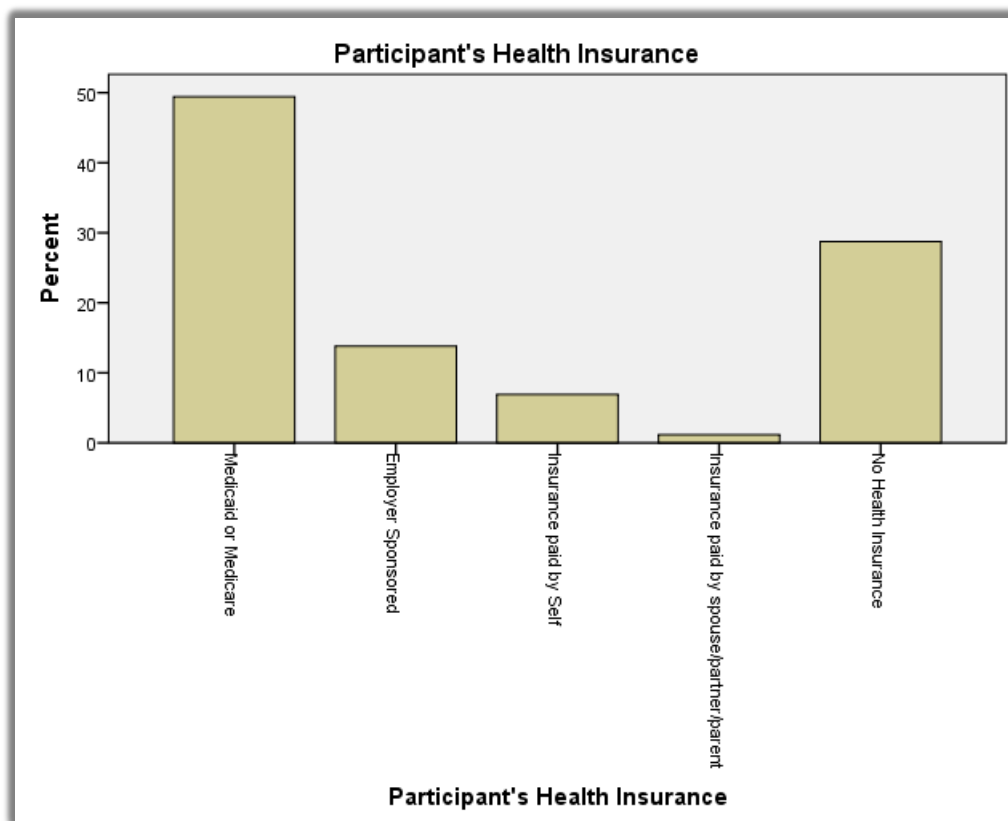
- “[TANF] made me not want to go back. I don’t want to do that again.”
- “Once we were able to get off [TANF], we were able to be a family again” (referring to the rules and requirements of the program).
- Leaving TANF was a “traumatic” experience because no one helped her find assistance.
- TANF was stressful and caused stress and frustration in the household. This participant felt that her children needed an “outlet” such as a recreational activity but that money was only used for “surviving.”
- “They [TANF caseworkers] need to be not judgmental.”

## Section 6: Participant's Well-Being

Participants were asked 17 questions regarding their own physical and mental health. Questions addressed health topics including health insurance, general and chronic health issues, how illness affected employment, changes in health since leaving TANF and mental health. This section presents the findings from both quantitative and qualitative questions about participants' TANF experience.

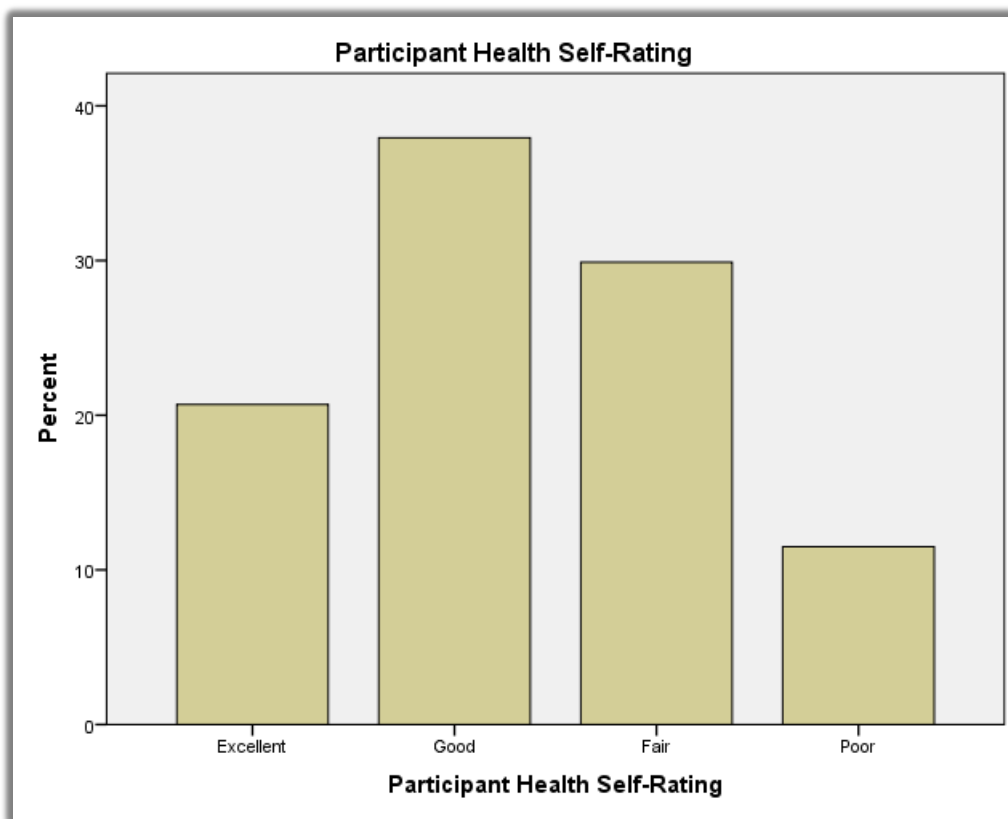
All participants were asked about their current health insurance (Figure 6.1). Forty-nine percent of respondents stated that they were receiving Medicaid or Medicare, and 29 percent (n = 25) reported being currently uninsured. Twelve percent of participants were receiving insurance through their employer. Eight percent of participants reported that they or their partner was paying for their health insurance.

**Figure 6.1. Participant Health Insurance**



Participants were asked to self-rate their current physical health. Fifty-nine percent of participants reported that they were in good or excellent health, and 41 percent indicated that they were in fair or poor health. Forty-four percent of participants reported having a chronic health issue, and 10 of these participants reported having multiple health issues.

The most commonly reported illnesses were chronic pain (n=12), asthma (n=7) and diabetes (n=7). Other chronic illnesses participants reported were heart issues, anxiety, sickle cell disease and allergies.

**Figure 6.2. Participant Self-Rated Health**

### CHRONIC HEALTH ISSUES AND EMPLOYMENT

As previously reported in the Methods section, the metro-Atlanta participants varied substantially from non-metro participants in regard to chronic health problems. While only 35 percent of Atlanta participants reported a chronic health issue, 67 percent of the non-metro residents stated they had chronic health issues. We further compared how the two samples responded to the question “Does the chronic health issue limit your ability to work?” Almost half (48 percent) of metro-Atlanta respondents answered yes, compared to 80 percent of the non-metro respondents. These differences were statistically significant:  $\chi^2 (1, N = 87) = 7.12, p = .008$ .

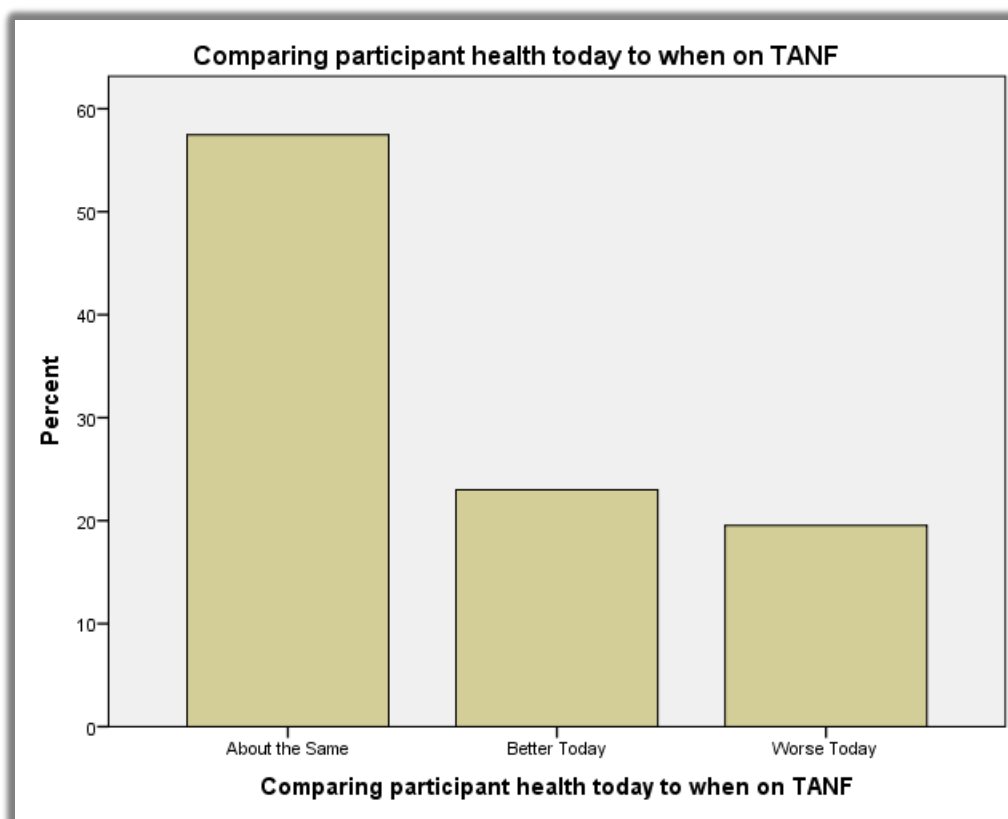
Of the 38 of participants (in the whole sample) who reported having a chronic health issue, 61 percent ( $n=23$ ) stated that these health issues affected their ability to work. Five of the participants stated that they could not work due to a health condition; one participant reported that she “is too sick to work.” Five participants reported that their health issues affected their ability to stand. One participant stated that her health condition’s effect on her ability to work is what makes her “want to own [her] own business.”

Of the 38 participants reporting a chronic health issue, 72 percent ( $n=28$ ) reported they were receiving treatment for it. The 10 participants who stated they were not receiving treatment for the health issue

were asked, “What needs to change for you to get treatment?” Of these 10 participants, six stated that they needed insurance, to “get back on Medicaid,” or to get a job with health benefits in order to receive treatment. Two respondents stated that nothing needed to change and they were not receiving treatment because they did not think they needed it. One participant expressed doubt in the treatment that her doctor offered her and would prefer a more holistic approach. Another participant stated that no doctors in her area accepted her Medicaid and that she would need a car to find a doctor.

Interviewers next asked whether and how the participant’s health had changed since leaving TANF. Figure 6.3 shows that 58 percent of participants stated that there was little change in their health at the time of the interview compared to their health while receiving TANF benefits. Of the 43 percent of participants who stated that their health had changed since leaving TANF, 23 percent indicated that it was better today; 20 percent stated that their health was better while on TANF.

**Figure 6.3. Perceived Changes in Health Since Leaving TANF**



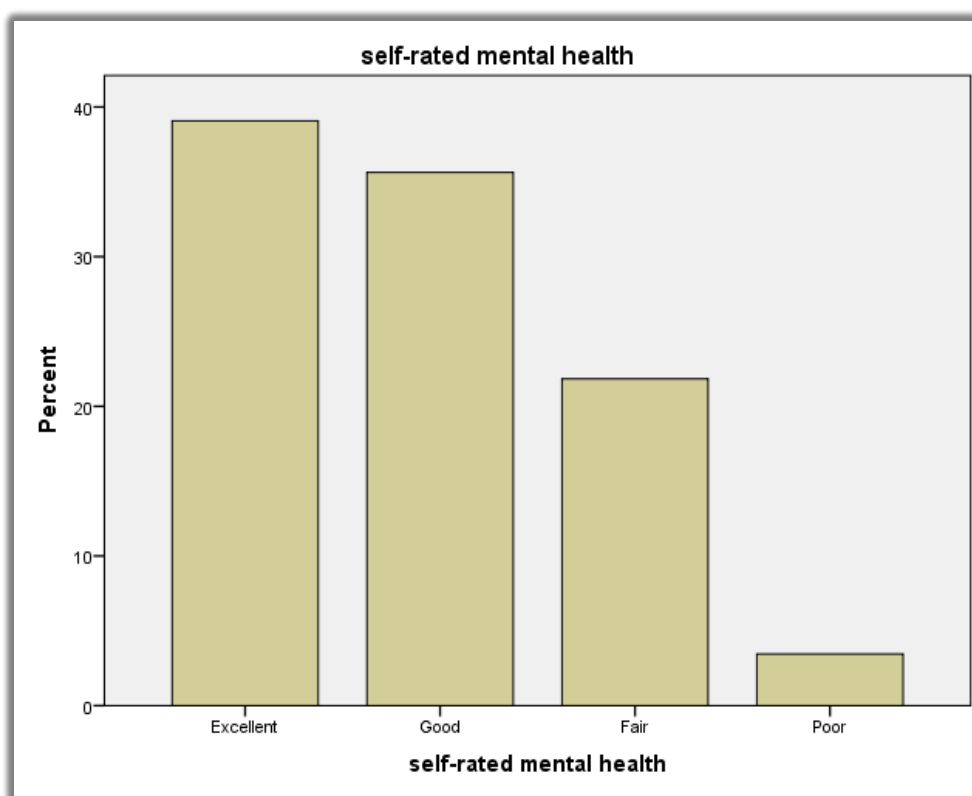
Of the 37 participants who said that their health had changed since leaving TANF, 17 discussed changes in physical health that were not related to TANF, such as receiving a medical diagnosis, experiencing worsening pain from illness or receiving treatment since leaving TANF for a health condition. One participant stated that she was “dying on TANF” from drug use. Of the 19 participants who believed their health had improved since leaving TANF, 10 (53 percent) believed that their health was better because they no longer had various stressors or depression that they felt were related to being on TANF.

Participants explained that since leaving TANF they “feel good,” “didn’t know how to pay bills then,” and no longer felt “as stressed about people looking down on me.” Another participant explained why her health had been better since leaving TANF: She did not see the doctor while on TANF because she would have been docked for missing work.

Seventeen participants claimed that their physical health had worsened since leaving TANF. The other six participants explained that their health had declined because they were “more active” while on TANF and “had no problem with getting up and working.” Several participants stated that they had gained weight since leaving TANF, and one participant reported that she was able to eat healthier while receiving TANF benefits.

Participants were next asked to rate their mental health at the time of the interview. Figure 6.4 shows that 76 percent of respondents reported having excellent or good mental health, while the remaining participants rated their mental health as fair or poor.

**Figure 6.4. Participant Mental Health**

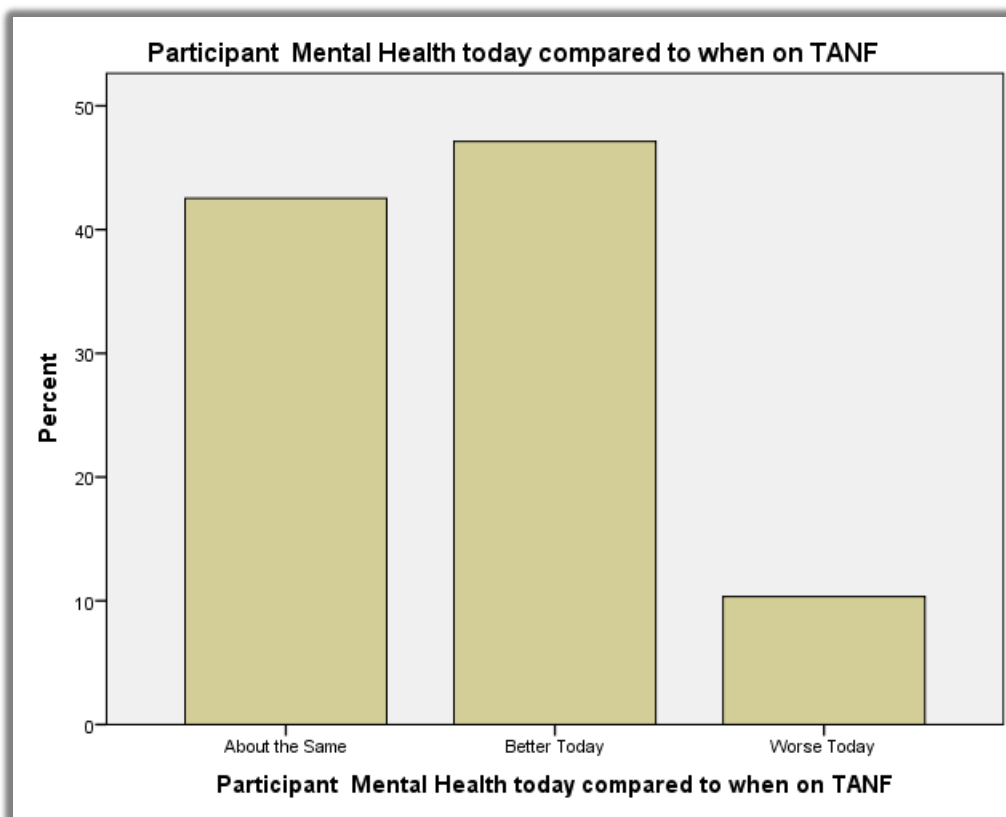


Participants were asked whether their mental health was better, worse or about the same since leaving TANF. If there was a reported change in their mental health, participants were asked to explain why.

Thirty-eight (47 percent) participants reported that their mental health had improved since leaving TANF (see Figure 6.5). The primary reasons respondents gave were less stress, better mental health care, financial stability and stable relationships. Sixteen reported that they had less stress since leaving TANF.

“Less anxiety” and “less depression” were phrases respondents used to describe their lowered stress levels since leaving the program. One respondent reported that being seven years sober had contributed to her improved mental health since leaving TANF. Other participants reported that they were currently going to therapy or taking psychiatric drugs. Two respondents stated that being financially stable improved their mental health. One participant reported that she was no longer poor, and another said that she was able to provide more for her children.

**Figure 6.5. Comparing Mental Health Today to When the Participant Was on TANF**



Participants were asked about any substance use history. Ninety-one percent of participants reported not having a history of substance abuse. Of the eight participants (9 percent) who reported substance abuse, three reported alcohol as the abused substance, four reported drug abuse and one participant reported abusing both alcohol and drugs. Thirty-eight percent ( $n=3$ ) of these participants reported that they were currently attending AA or NA meetings.

### **OTHER COMMENTS/CONCERNS**

At the end of the health portion of the survey, participants were asked if they would like to share anything else about how leaving TANF had affected their physical health, mental health or access to health care. Four participants responded with negative comments about their TANF experience. One respondent stated, “TANF made me feel ashamed, and I don’t feel that way now.” Another participant

said that she was doing something on her own and that being off TANF was like moving out with no one looking over her shoulder.

Four participants indicated difficulty accessing health care. The participants explained that health insurance was too expensive or that they needed Medicaid. One participant enjoyed the health care she currently had. She reported that she had options in choosing her doctor, which had increased her access to health care.

## Section 7: Case Examples of Unemployed Participants

This section examines the subsample of 15 participants who were unemployed and unable to pay their monthly expenses at the time of the interviews. The section begins with three case examples of participants who were unemployed at the time of the interview and also responded that they were unable to pay their monthly bills based on their current income. After the case studies, the final part of this chapter provides a statistical portrait of the entire subsample of 15 participants.

### CASE 1: BEA

#### *Demographics*

Bea was a 45-year-old, African American woman, who has never been married at the time of the interview. Bea had an 8-year-old daughter. She also had a grown son, but Bea and her daughter were the only ones on TANF when she left the program in 2012. She had a GED. She and her daughter lived in Athens, Ga.

#### *TANF Experience*

Bea collected a \$235 check for about eight months and left TANF in 2012. She had been residing in Atlanta. Her father had lung cancer and her brother had just gotten out of prison. She said that she had to “go to Athens to get better.” She applied for TANF primarily for help finding a job. She said the program was helpful, and she got CAPS, which was very helpful. However, it was not clear that she found a job through TANF, and she was unemployed at the time of the interview with no cash income other than earning \$35 twice a month from selling her blood plasma.

She used the word “stressful” to describe the TANF program. Bea left TANF voluntarily because of the hassle of program compliance. She said the most positive aspect of the program was obtaining a bus pass, although this was not always easy. Bea found her caseworker to be supportive.

Bea’s least favorite part of the program was what she described as the disconnect between being able to prove she had applied for a job and the fact that most employers do not take walk-in applicants. Bea found it hard to get the name of the person who took her application, and this disconnect frustrated her.



Bea believed that “we need more education.” She felt that because she was an older job applicant and found it hard to find a good job, she needed more education or training. She thinks it would be great if TANF paid for and helped applicants get more education so they could get better jobs.

### ***Employment and Life Since TANF***

When asked about her life since leaving TANF, Bea responded, “I am really struggling.” She was unemployed with no cash income and did not appear to be looking for work at the time of the interview. She thinks that she might have made \$3,000 in 2015 doing various babysitting jobs, but she was no longer babysitting. She was unable to pay her monthly bills but lived in an apartment that was completely subsidized by HUD. Bea’s friends gave her around \$70 a month to help with her bills. Bea believed that she would need \$200 a month to be able to pay her bills.

Bea’s last formal work was several years ago, when she lived in Atlanta and earned \$10 an hour as a housekeeper working 40 hours a week at Northside Hospital. She enjoyed the job and was able to pay her bills and even save a little money. She said she had \$3,000 in savings when she moved to Athens. She liked her housekeeping job at the hospital and would have been happy to keep it until retirement. She left the job because the hospital switched contractors for housekeeping services. Bea found the job through Goodwill. She said there was no union there and they did not need one.

Other than providing informal child care and selling plasma, she had not had a job since moving to Athens. Bea sold her blood plasma twice a month for \$35 each time, and her only other income was the \$357 a month that she received in SNAP benefits. Bea’s dream job was to run her own child care center, where she would emphasize education and learning. Bea believes that programs such as TANF should help participants get an education, a GED, technical degree or even a college education to help participants find a “career not just a job.”

### ***Housing***

Bea lived in HUD-financed public housing at the time of the interview. The apartment was small, dark and cluttered, but the air conditioning seemed to work fine, and the apartment was comfortable. Bea had been living there for four years and considered her housing to be stable. At the time of the interview, Bea paid nothing for housing, as it was completely subsidized by HUD. Since leaving TANF, Bea had not been homeless, but, prior to receiving TANF, she was homeless for two months.

### ***Child’s Health***

Bea said that her 8-year-old daughter was doing better compared to when she was receiving TANF benefits. Her daughter was “paying more attention in school, is more respectful toward others, and I spend more time with her now.” Bea said that her daughter had no health, disability or mental health issues.

### ***Participant Health***

Bea explained that her physical health was fair and that she had chronic health issues, which she described as “bone problems, scoliosis and arthritis in [her] knee and hip.” Bea had not sought any medical treatment for these issues. Although she had Medicaid insurance, she could not find a personal doctor who would take Medicaid and treat her health issues. Bea believed that her physical health was worse at the time of the interview compared to when she was on TANF. She said that she was in more pain and could not find a doctor. Bea suggested that there should be more doctors who accept Medicaid. She felt that her access to health care was poor but could be much better.

Bea described her mental health as fair and as the same as when she was on TANF. She reported suffering from depression sometimes. Bea is a recovering crack addict. She received inpatient treatment and had been clean for eight years. She also had a felony conviction for selling crack cocaine, for which she spent one year in jail and had five years of probation.

### ***Transportation***

Bea had a driver’s license but did not own a car. She used buses or walks to get places. She said transportation was a major barrier to employment for her.

### ***Food Security***

Bea had positive answers to five of six food security questions, suggesting high food insecurity.

### ***Debt and Credit***

Bea owed \$330 to a utility company for an old gas bill and \$500 in court fines. Bea paid \$5 to the utility company “every now and then.” She had not used credit in the previous year.

### ***Summary***

Bea was very dependent on public housing subsidies and SNAP benefits for shelter and food at the time of the interview; she was living on less than \$2 per day. Bea did not appear to be actively pursuing employment. She stated she recently thought about applying for TANF again but decided against it. In a one-hour interview, it was difficult to assess how job-ready or employable Bea was due to her education, history of drug use and felony conviction. Her family qualified as extremely poor at the time of the interview.

## **CASE 2: KENDRA**

### ***Demographics***

Kendra was a 31-year-old African American woman who has never been married at the time of the interview. Kendra had two children, ages 5 and 14. She had a GED. She lived in a HUD housing complex in Macon, and because she had no income, her apartment was completely subsidized. The complex looked like typical low-income apartments and was located near an industrial area outside of Macon. According to other residents interviewed on the same day, this complex was notorious for gang activity, drugs and shootings. At the same time, the physical upkeep of the complex seemed fairly good.

Kendra lost custody of her children in 2014, and they were living with her mother at the time of the interview. Kendra explained that she had a medical appointment to get to and did not have a baby sitter, so she left her two children — ages 12 and 3 at the time — home alone. The 12-year-old had autism. While Kendra was gone, HUD inspectors came by to do a routine inspection of her apartment and found the children home alone and reported her to DFCS. Kendra did not feel confident about defending herself, and she said she just let them take her children away. She said that to “avoid stress, [she] took the easy way out.”

Kendra described her life since leaving TANF as “going downhill,” and it was clear that having her children taken away was a big part of that. At the same time, she seemed to suggest that her children might be better off with her mother, largely because her mother’s neighborhood was a better environment than the HUD complex.

### ***TANF Experience***

Kendra collected a \$195 TANF check for two months in 2013. She said she applied mainly to get child care assistance and “to help [me] get out of the house.” Kendra felt that TANF was helpful to her. She received help with child care, and she was already receiving SNAP and Medicaid for herself and her children.

Kendra’s one word to describe TANF was “interesting.” She said her caseworker was not good and unsupportive, and the caseworker was eventually fired. Kendra liked TANF as it helped her to “get out and learning things, and meeting new people.” The aspect of the program that she found least desirable was “the amount of the check.” The low amount of money was not very helpful.

Kendra suggested that the program should “increase the amount of the check” and make it easier to get “bus money” or help with transportation. Also, since losing her children, she feels there is nowhere she can get help as a single adult with no children. Kendra suggested that there should be a program to help people like her, with no children.

### ***Employment and Life Since TANF***

Kendra’s one word to describe her life since TANF was “neutral,” but she then went on to say “at this point, it has gone downhill.” Kendra was unemployed at the time of the interview and had no income other than \$194 per month in SNAP benefits. Her last job was in 2013 working on the “wing wheel” in a chicken processing plant. Kendra only worked on the wing wheel for a couple of weeks. She was fired because she went to human resources requesting help in getting a back brace to ease pain related to the physical nature of the job. This led to a discussion of prior injuries. Because Kendra had neck, back and shoulder pain related to a previous car accident, she was fired for not disclosing this information in her application.

Kendra did not appear to currently be looking for work. She explained that “it’s been very difficult to apply for a job; in my mind I might fail, I have a bad job history.” Kendra said she tried applying for disability, but her application was denied.

Kendra was living in an apartment that was completely subsidized by HUD. This subsidy included her gas and electricity bill. Her mother and a friend helped her with monthly cell phone and car insurance bills. Kendra occasionally sold her SNAP benefits for cash.

Kendra would like to be a nurse or child care teacher, but her dream job would be “to own my own business, a clothing store.” She felt she would need more education in business management to be able to pursue her dream.

### ***Housing***

Kendra had lived in her HUD apartment for 14 years and considered it stable. Her rent subsidy had been very helpful to her. Without it, Kendra believed that she would be homeless or “doubling up” with a friend or relative. Kendra had not been homeless since leaving TANF.

### ***Children’s Health***

Although Kendra did not have custody of her children, she thought her children were doing about the same at the time of the interview as when they were on TANF. The only health and mental health issue that Kendra believed affected her children was her daughter’s diagnosed autism.

Kendra had a substantiated CPS case, which she did not fight, resulting in her mother getting custody of her children.

### ***Participant Health***

Kendra did not have health insurance at the time of the interview. Her physical health was fair, and she had a number of health and mental health issues, including neck and shoulder pain, neuropathy in her feet, diabetes and depression. She was receiving treatment for diabetes, which she had to manage with medication, and she was going to mental health counseling once per month. Kendra had been prescribed medications to help her manage her mental health issues, but she often did not have the money to fill these prescriptions.

### ***Transportation***

Kendra owned a car and had a driver’s license at the time of the interview. For Kendra, transportation was not a barrier to employment.

### ***Food Security***

Kendra responded positively to five of six food security issues, suggesting a high level of food insecurity.

### ***Debt and Credit***

Kendra had approximately \$5,000 of credit card debt and \$500 of personal loans, but she was not currently making payments on these loans. She reported no other debts and had not used any type of credit over the last year.

### **Summary**

Kendra was unemployed and had no cash income at the time of the interview. She is considered to have been living in extreme poverty. Kendra lost custody of her children, who were living with her mother. Kendra had been living for 14 years in an apartment completely subsidized by HUD. Kendra had physical and mental health issues, but did not have health insurance or sufficient funds to fill her prescriptions at the time of the interview.

## **CASE 3: WENDY**

### **Demographics**

Wendy was a 34-year-old African American woman who has never been married at the time of the interview. Wendy had a 2-year-old son. She lived in an extended-stay hotel in Fulton County with her boyfriend and son. Wendy had two associate degrees in applied science, one in front desk and the other in back office. Her degrees are from Georgia Medical Institute, which is now Everest College, and Lincoln College of Technology. Wendy received TANF for three months in 2014, and left TANF when she gained employment.

### **TANF Experience**

Wendy's short description of TANF was "under construction." She said she applied for TANF because she needed financial assistance for her son and she wanted to participate in the program's job training. Wendy said her caseworker was positive, supportive and very matter of fact. However, she did mention that she requested assistance for interview clothing and one of the ladies from the program told her to sell her Food Stamps to get money to buy her clothes. Wendy found that collecting TANF benefits was frustrating because she had money that she really could not see or do what she wanted with. She compared TANF to jail or living with her mother because she had to report everything: "The money was planned out before I got it so I really didn't see it; I used it to buy my baby diapers."

Wendy enjoyed learning interview skills, writing a resume and gaining budgeting skills from the TANF program. However, she did not like "sitting in a room of people with no ambition." Wendy explained that "a lot of people abuse the program and don't look for jobs but use MARTA." She suggested that the TANF program establish relationships with potential employers to make finding a job easier for participants. The one word she used to describe her life since leaving TANF was "neutral." She stated, "My living condition is not where I want it to be because I am living in a hotel, but other parts of life are good."

### **Employment and Income**

Wendy was unemployed and receiving \$357 in Food Stamps at the time of the interview. She had previously worked at Walmart for two years. She worked 40-55 hours a week, making \$9.95 an hour. After taxes and deductions, her take-home pay was about \$900 every two weeks. She reported that she left Walmart due to her mental health. Wendy's brother passed away, and her mother had a heart attack within a month's time, and she took it very hard.

Wendy did not know if there was a union at Walmart, but she did not think there needed to be one. She reported that she made about \$7,000 in 2015 and received a \$3,000 Earned Income Tax Credit refund, which she used to help her mother buy an urn for her deceased brother and to pay bills. Although she reported that she needed \$13-\$14 per hour as a living wage, Wendy thought the minimum wage should be \$10 per hour. She reported that her boyfriend paid all the monthly bills and gave her about \$75 every two weeks as spending money and to look for jobs.

Wendy's dream job was to be an advocate for patients in hospitals. With this job, Wendy thought that she would make \$60,000-\$75,000 per year. Wendy suggested that programs such as TANF include a self-help program. This type of program would help mothers and children by empowering the family and teaching financial stability. Wendy further suggested that TANF have a clothing closet: "We need to be taught how to dress [for interviews]. If you don't have someone to teach you, you don't know how."

### **Housing**

Wendy was \$300 per week in rent at an extended-stay hotel at the time of the interview. Although she had been living there since April 2015 (10 months), she considered her housing to be unstable because she worried that if she were to complain about anything to hotel management, the hotel might refuse to accept her money. Wendy had applied for housing and rent assistance, but she had been on the waiting list for several years. She had found it hard to find a stable place to live because she had an eviction on her credit. Wendy thought there should be some type of program to help people rent to own and teach them about homeownership.

### **Child Health**

Wendy said that her son was doing better at the time of the interview than when she was collecting TANF. He no longer had to wait once a month to get diapers and be wrapped in "other stuff" until she got money to buy more diapers. The only health issue she reported her son having was eczema.

### **Participant Health**

Wendy's physical health was poor due to diabetes. She had to take medication regularly to manage her illness. Her health had not changed since leaving TANF. Wendy's mental health was good, and she believed that was better than when on TANF: "I am able to think clearly and get more accomplished."

### **Transportation**

Wendy did not have a driver's license and did not own a car at the time of the interview. She did not know how to drive. For Wendy, transportation was a major barrier to employment because she had to rely solely on public transportation and relatives to get around. Wendy suggested that programs include an educational component that teaches people how to drive, thus eliminating this transportation barrier.

### **Food Security**

Wendy did not believe that she had food security issues. However, she did indicate that at times during the previous 12 months she bought food that did not last and she did not have money to get more. She

also indicated that at times she could not afford to eat balanced meals. Wendy loves to cook and tried to provide her family with good and filling meals.

### ***Debt and Credit***

Wendy owed Georgia Power \$100 and paid about \$10 a month on the debt. Wendy also had \$33,000 in student loans that were in deferment. Within the previous 12 months, Wendy had only used a pawn loan once. She stated, “My brother taught me a tough lesson about loans growing up so I don’t like them and don’t like to use them.”

### ***Self-Sufficiency***

Wendy was living in an extended-stay hotel with her son and son’s father at the time of the interview. Her housing situation meets the federal definition of homelessness as she was living in a hotel. She was unemployed and receiving \$357 in Food Stamps. Without the support of her child’s father, who paid all of her monthly living expenses, Wendy would probably have been living on the street.

### ***Summary***

Wendy overall appreciated the TANF program, but she felt a lot of changes needed to be made to make the program better. She felt that TANF should have people comparable to mystery shoppers go through the application process to really see how the program functions. Wendy found that the TANF program assisted her tremendously with learning how to properly interview and write a resume, but the program failed her when it came to dressing properly for an interview. She applied for TANF to receive additional cash to help with her son and job training, which she received.

## **A STATISTICAL PORTRAIT OF THE UNEMPLOYED PARTICIPANTS IN THE SAMPLE**

This section more closely examines the 15 participants who were unemployed and reported being unable to pay their monthly bills at the time of the interview. The subsample for this section is 15 participants, so all percentages and numbers in this section are based on that total.

### ***Demographics***

This 15-person subsample consists of five participants from the TANF sample from metro Atlanta, six participants from the sample still on SNAP in metro Atlanta, two participants from the sample still on SNAP in Athens, and two participants from the TANF sample in Macon. All 15 participants are women; 11 are African American, three are white and one is Native American. Their mean age was 32 at the time of the interview. Twelve of the women were single-never married, and three were divorced or separated.

In this subsample, the average number of children per family was 1.6 while on TANF, and this had increased slightly to 2.0 children at the time of the interview. Ten of the women reported having some college or a technical degree; three had a high school degree or GED equivalent; one participant reported having a college degree; and one participant stated that she had not finished her high school education.

### ***TANF Experience***

Participants were asked their reason for leaving TANF. Eight reported that they left TANF because they got a job. One participant reported that she quit because of the hassle and bureaucracy. Four participants were sanctioned; one of these sanctions was due to missing work to care for a sick child, and one reported leaving because she had reached the time limit. While receiving TANF benefits, 10 participants received child care assistance. Nine participants reported that finding child care since leaving TANF was a major barrier to employment, and five participants did not feel that finding child care was a barrier to employment. Two participants stated that they had lost more than one job due to having to miss work to stay home to care for a sick child.

Participants were asked to give one word that described their life since leaving TANF. Six participants responded with positive words, including “awesome,” “better,” “great” and “prosperous.” Eight participants responded with negative words, including “difficult,” “pretty messed up,” “stressful,” “struggling” and “unstable.”

### ***Employment and Income***

All 15 participants in this subsample were unemployed at the time of the interview; the median respondent had been unemployed for five months. Even though everyone in this subsample was unemployed at the time of the interview, half of these women had worked some or most months of 2015. Four respondents had been unemployed for only one month at the time of the interview. Three participants had been unemployed for two years, and one woman for five years. Participants were asked about their previous employment. Seven of the respondents reported working in retail or food services, three worked in customer service or hospitality, three worked in the medical field, and the other two participants worked in shipping and public transportation. The participants reported earning between \$7.25 and \$16 an hour, with an average hourly wage of \$9.65. These participants reported working an average of 32 hours a week. Ten participants reported working 35 or more hours a week, and two reported working less than 20 hours a week.

By selection, all 15 respondents stated that they were not able to pay their monthly bills on their current income. The average respondent stated she needed \$947 more per month to be able to pay her bills. Thirteen participants reported that they received financial help from others to pay household expenses, while two participants did not receive help from others. The average amount of monthly help others contributed to paying bills was \$580. Three of these participants were receiving financial help from a spouse or partner, five were receiving financial assistance from a parent, and three received financial help from other relatives or unrelated roommates.

The mean 2015 income (from employment or Social Security) for this group was \$7,994. When tax returns, housing subsidies, and the cash value of SNAP is added for 2015, mean income almost doubles to \$15,556. Despite this, 11 of 15 families remained under the federal poverty level for their family size. One family went from below poverty to above poverty due to safety net income. The mean ratio of income-to-poverty for the entire sample of 15 almost doubled; the mean ratio of income-to-poverty before adding



in tax returns, Food Stamps and housing was 0.41 (meaning the average family was making just 41 percent of the poverty rate). This ratio moved to 0.78 when tax returns, SNAP and housing subsidies were added to the calculation.

Table 7.1 shows the amount of income received and the number of participants who were receiving that type of income.

**Table 7. 1. Monthly Income from Various Sources at the Time of the Interview**

	N	MINIMUM	MAXIMUM	MEAN	STD. DEVIATION
Amount of Monthly SNAP Benefit	14	\$16	\$925	\$502.43	\$250.801
Monthly Child Support Check	6	\$0	\$662	\$259.00	\$233.594
Monthly Social Security Check	3	\$489	\$1,700	\$980.00	\$637.151
Monthly Social Security Disability Check	1	\$733	\$733	\$733.00	.
Monthly WIC Benefit	3	\$30	\$100	\$76.67	\$40.415
Monthly Workers Compensation Check	1	\$387	\$387	\$387.00	.

Note: Mean amounts are only for the number of recipients of each particular benefit, not for the entire sample of 15.

Fourteen of the 15 participants received monthly SNAP benefits. These benefits range from \$16 to \$925 a month. While six participants reported monthly child support income, only three respondents reported receiving these checks regularly. Only one participant knew what their housing subsidy was worth; it was a Section 8 voucher worth \$1,135 per month (\$13,620 per year). Some participants also received monthly benefits in the form of Social Security, WIC, and workers' compensation.

## UNIONS AND OTHER CAREERS

Participants were asked about the presence of labor unions in their most recent employment. Fourteen respondents stated that there was not a labor union at their most recent place of employment. Five of these participants believed that there was a need for a labor union, while nine did not believe that there was a need for a labor union. One participant reported that there was a labor union at her former place of employment.

These participants were asked what they needed in order to move to their preferred career. Seven participants stated that they would need more education, and three said they would need more training to move into their preferred career. Three participants claimed that they would need a small business loan to move into this career path.

## HOUSING, HOMELESSNESS AND FOOD SECURITY

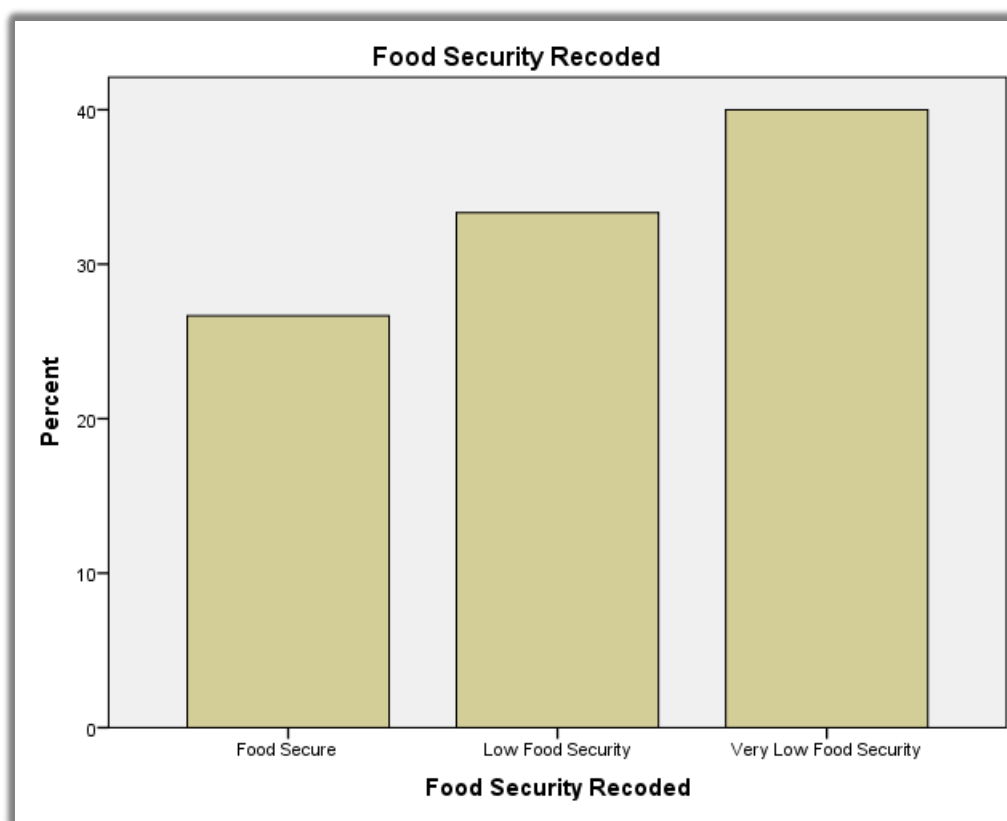
Four participants were renting an apartment or house, nine participants were sharing a house or apartment with a relative or a friend, and two participants were staying in an extended-stay hotel. Almost half of the participants (n=7) stated that their current housing was not stable. Eleven of the participants were not currently receiving government assistance for housing; two participants were receiving

government assistance in the form of a section 8 voucher; and two participants were living in public housing. Of the 11 participants who were not receiving government assistance, eight respondents had applied for government assistance, and five were currently on a waiting list. All five of these participants reported that they had been waiting for over a year, and one respondent had been on the waiting list for over four years.

Six participants (40 percent of the subsample) had been homeless at least once since leaving TANF. Four participants had been homeless one time since leaving TANF, and two had been homeless three times since leaving TANF. Nine participants reported no instances of homelessness since leaving TANF.

One of the most disturbing statistics among this subsample was that 73 percent ( $n = 11$ ) of these 15 respondents reported some degree of food insecurity over the previous year. Forty percent ( $n = 6$ ) were considered to have very low food security. Even though 14 of the 15 families had received Food Stamps over the previous year, that apparently was not enough to create food security for a majority of this unemployed subsample. Figure 7.1 shows the distribution of food security scores on the USDA short form.

**Figure 7.1. Food Security Ratings for Subsample of Unemployed Participants**



(N = 15)

## CHILDREN

Eight respondents stated that their children were doing better at the time of the interview when compared to when the family was receiving TANF benefits. Four participants stated that their children were doing about the same, and three said that their children were doing worse than when they were on TANF.

Nine participants reported having children with a health issue or disability. These health issues included rheumatoid arthritis, epilepsy, asthma (n=2), ADHD (n=2), autism and a herniated disk. Thirteen of the participants had children who received Medicaid, and one participant's children had health insurance paid for by their father. Another participant stated that her children were uninsured because they were removed from Medicaid by DFCS, but she said that she was working to have their health insurance reinstated.

## PARTICIPANT HEALTH AND MENTAL HEALTH

Eleven participants reported that they received their health care benefit through Medicare or Medicaid; one participant was insured through their employer; and three reported that they did not have health insurance. Seven of the participants stated that they were in excellent or good health, while the other eight participants believed that they were in fair or poor health. Seven participants reported that they had chronic health issues. These chronic health issues included bipolar, mental health issues, asthma, post-traumatic stress disorder (PTSD), back and leg pain, and pain.

### *Transportation*

Participants were asked about their current mode of transportation. Thirteen of the 15 participants reported having a current driver's license, and eight of these participants reported having a functioning car that they relied on for transportation. The seven participants who did not own a car all reported that transportation was a barrier to employment.

### *Debt*

Fourteen of 15 participants reported having debt (see Table 7.3). The average total debt for the 14 persons reporting debt was \$30,618. Seven participants reported having medical debt ranging from \$100 to \$20,000 with a mean of \$7,900. Five participants had credit card debt with a mean of \$3,600. Seven participants reported having utility bill debt with a mean of \$275. Five participants reported car loan debt ranging from \$2,000 to \$26,000 with a mean of \$12,000, and five participants had court fine debt averaging \$1,500. Nine participants reported having student loan debt. Five of these participants had student loan debt greater than \$30,000.

Total debt for this sample ranged from \$830 to \$105,800. Six participants had more than \$30,000 in debt. Four participants had total debt between \$15,000 and \$30,000, and three participants had less than \$10,000 in debt. One participant reported owing money in the form of a mortgage for her house, but she could not remember the amount of this debt, so mortgage debt is not included in Table 7.2.

**Table 7.2. Mean Debt Amounts for Unemployed Subsample**

TYPE OF DEBT	N	MINIMUM	MAXIMUM	MEAN	STD. DEVIATION
Amount Medical Debt	7	\$100	\$20,000	\$7,867	\$7,590.948
Total Amount of Credit Card Debt	5	\$600	\$8,900	\$3,610	\$3,457.311
Total Amount of Utility Bill Debt	7	\$101	\$600	\$275	\$159.796
Total Amount of Student Loan Debt	9	\$4,000	\$90,000	\$30,444	\$28,609.924
Total Amount of Car Loan Debt	5	\$2,000	\$26,000	\$11,940	\$8,829.949
Total Amount of Bank or Credit Union Debt	1	\$2,000	\$2,000	\$2,000	.
Total Amount of Personal Loan Debt	3	\$150	\$10,000	\$3,650	\$5,508.857
Total Amount of Court Fines Owed	5	\$50	\$4,000	\$1,530	\$1,670.180
Total Debt for All Categories	14	\$0	\$105,800	\$30,618	\$30,392.652

## Section 8: Case Examples of Employed Median Earning Participants

This chapter focuses on the 15 participants who were employed at the time of the interview and were earning just above or below \$9.75 per hour, the median wage earned for all employed participants in our sample. The chapter begins with two case examples from this subsample that we think are representative of the other 13 participants.

### CASE 1: LINDA

Linda was a 27-year-old, divorced, biracial female who lives with her boyfriend and her two youngest children at the time of the interview. She had twins but gave parental custody over them to their godmother so they could have a more stable and better quality of life. Linda had custody of her youngest two children at the time of the interview. Linda's highest educational degree obtained was a GED. She left TANF in 2014 after receiving a monthly TANF check of \$235 for two months. Linda and her children relocated from Missouri, where she was also on welfare but received a larger amount of money each month. Linda was working full time at Taco Bell as a shift lead, making \$10.50 an hour at the time of the interview. She also was working part time for a catering company, where she was contracted to cater events at different hotels and venues. Her pay depended on the hotel or company she is catering for, but it paid the same if not more than her full-time job. Linda also was receiving \$325 per month in SNAP benefits at the time of the interview. She was living in an apartment with her boyfriend and two children. She felt she was receiving an abundance of support from her boyfriend, domestically and financially. Linda also mentioned that she and her family would be moving that August into a townhome, a rental property owned by her mother, because the monthly payments would be lower and the accommodations would be higher quality.

### **TANF Experience**

The one word Linda used to describe her life on TANF was “hard.” She said TANF did not provide enough to pay her living expenses, transportation and the cost of taking care of her children. It took at least 45 days to receive her first check, and the delay in receiving the mileage reimbursement was very inconvenient. CAPS was the best benefit of TANF, according to Linda, because it allowed her to work over 40 hours a week, and it allowed her child to be in a learning environment with her peers.

Linda said the best thing about TANF was the child care subsidy. CAPS paid \$135 and she paid \$45. She spoke very highly of her TANF caseworker who was very supportive and assisted in her continuing her education. He allowed her to attend and GED classes and count her class hours toward the required amount for the program. However, when he retired, and she received a new caseworker, she was no longer permitted to count GED courses as hours, and had to continue applying for low-skilled jobs. Linda emphasizes that the TANF experience heavily depends on the type of caseworker you are assigned.

Linda said her least favorite thing about TANF was the part of the job-training program that required her to go to Chattahoochee Technical College to apply for jobs. She described it as sitting on the computer all day looking for minimum-wage jobs. “We should use that time to develop our skills and get more education, so we can get better jobs.”

**One word to describe her life since leaving TANF:** “Better.” Linda felt the TANF program motivated her with the drive to work and to demand more because she never wants to be back on TANF. TANF negatively reinforced her to work harder in order to stay off of the program.

**Suggestions for TANF:** If Linda could change TANF, she would place the emphasis on education development instead of forcing people to look for low-skilled jobs. She said the check should be larger for people who are working hard and doing what they are supposed to in the program. In addition, case workers should work more collaboratively with clients instead of condescendingly telling clients what to do.

### **Employment and Income**

Linda was employed at the time of the interview, working full time at Taco Bell as a shift lead. She worked between 35 and 45 hours a week making \$10.50 an hour. She said there is opportunity for advancement, and she would like to continue working there for 10 years with aspirations of becoming a general manager. Linda previously worked for McDonalds, where she experienced wage theft. Her previous manager at McDonalds would give her the responsibilities of a manager and then leave. The manager would receive the pay of manager but not work the shift. Linda had the responsibilities but did not receive the pay.

She also worked part time for a catering company at the time of the interview. She was working 18 hours a week, and her pay depended on the hotel contracting her services. Most of the time her pay rate was the same or more than that of her full-time job. After taxes and deductions, her bi-weekly take-home pay ranged from \$469 to \$585. Her partner helped with living expenses, and she estimated that he

contributed about \$1,200 a month. Linda made an annual sum of \$6,000 in 2015. She received a tax refund of \$3,500 and used it to move into her current apartment and buy furniture and clothing for her children.

Linda's ultimate dream job would be in the medical field. She would be a radiologist technician and would expect to make \$21.00 an hour. She was considering going back to school to become a radiologist technician. However, she wanted to be financially stable enough to work less while attending the program. She was also hesitant about accumulating more debt through student loans.

### **Housing**

Linda was renting an apartment and living with her partner and two children at the time of the interview. She had been living there for seven months. Her rent was \$834 per month, but she noted that it would soon increase due to the new Braves stadium located in the area. Linda complained that the quality of the apartment was not worth the amount she was paying because her ceiling had leaks and the property was not well-managed by the landlord. She alerted us of her plans to move into a townhouse nearby, her mother's rental property in August 2016, where she would pay \$350 each month toward the mortgage. She considered her current living situation stable. She had never received any government assistance with housing expenses. Linda had never experienced a period of homelessness since leaving TANF. However, she was homeless for a short period of time before receiving TANF.

**Housing suggestion:** Linda would like a program similar to Section 8 that helps with housing but provides financial assistance to residents who are complying with the program after their TANF benefits are terminated.

### **Children**

Linda had a 6-year-old daughter and an 8-year-old son at the time of the interview, and she reported that her children's well-being was the same then as when she was on TANF. Her son had been diagnosed with ADD and was taking prescribed medication twice a day. Linda reported having to leave work and go to her daughter's school about once a week due to "her tantrum spells." She also said her daughter would most likely be put in special education because she had a hard time keeping up in class with her classmates. Linda believed she needed more one-on-one time and specific styles of teaching tailored to her learning style. Being off TANF had not affected her ability to care for her children in any way.

Linda also had two other children, twins. She gave parental custody to their godmother so that they would have a higher quality of life and more stability.

### **Participant's Health**

Linda was receiving Medicaid at the time of the interview. She stated that she has been diagnosed with diabetes and epilepsy. She described her physical health as fair. Her health conditions did not affect her ability to work, and she said she was taking prescribed medication regularly. Her physical health was the

same as it was when she was on TANF. Linda considered her mental health to be fair and said it was the same as it was when she was on TANF. She had no history of alcohol or drug abuse.

### ***Transportation***

Linda's driver's license was suspended at the time of the interview because her ex-husband was using a car in her name in Missouri and had accumulated \$1,500 worth of unpaid fines and tickets with the vehicle. Linda was not able to get a valid Georgia's driver's license until she had paid all the fines. During the day, she drove her own car without a license to get to work but tried to utilize Uber and LYFT taxi services more often at night.

### ***Food Security***

Linda did not report any issues of food insecurity.

### ***Debt and Security***

Linda reported a debt of \$2,000 in medical bills on which she occasionally made monthly payments. She had a car loan of \$11,000 on which she paid \$329 each month, and \$1,500 worth of court fines and tickets for the car in Missouri that was in her name. Linda had a Capital One card in her name, which her mother used and paid off monthly to improve Linda's credit. She stated that she used the same amount of credit since she had been off TANF.

### ***Summary***

Linda considered life on TANF to be very difficult, disliking the bureaucratic process and delay of benefits so much that she was motivated to never be on it again. The check was not enough money, but she did and continued to enjoy the CAPS benefits for her daughter.

Linda emphasized that the TANF experience is shaped by the client-caseworker relationship. To be successful, she felt the caseworkers should be more collaborative and promote education over finding low-skilled minimum-wage jobs for the client. Linda reported having a positive and memorable experience with her first caseworker because he was highly supportive of her pursuing her GED.

Linda worked up to 63 hours a week and enjoyed being able to support her family without TANF. She said she had a great support system, including her mother and boyfriend, which allowed her to work so much without feeling overwhelmed. Linda seemed to be motivated to continue her education and advance in her career.

## **CASE 2: JAYE**

Jaye was a 27-year-old, single-never married, African American female with a high school diploma and two years of college at the time of the interview. She received TANF for six months for herself and her son in 2015. She had only one child, who was 6 years old. She said she got pregnant when she was in her second year of college in South Carolina. She moved home to have the baby.

### **TANF Experience**

Jaye reported collecting a \$235 TANF check for six months. Her one word to describe her life while receiving TANF was “hopeful.” She left because she got a job. TANF helped her with CAPS, which was beneficial. She was no longer receiving CAPS and reported that paying for care before and after school for her son was a financial strain. Even though she was only making \$10 per hour at the time of the interview, she said she was making too much money to receive CAPS. Her one word to describe TANF was “promising.” She most liked the “support team they had encouraging you and helping you find a job.” What she liked least was the small amount of the check. She said, “The cash was not enough for a family; if I hadn’t lived with my parents I am not sure how I would’ve made it.”

**Suggested change:** If she could change TANF, she would raise the income limits on how much a client can make and still get some help, especially for child care. She thought that even though she was making \$10 an hour, she should still qualify for CAPS. She felt that those who are working the program and trying to improve themselves should continue to get financial support to help them get ahead.

### **Employment and Life Since Leaving TANF**

Jaye was employed 40 hours a week as an intake and orientation case manager for a subcontractor to a county DFCS office at the time of the interview. After taxes and deductions, she took home \$717 every two weeks. She estimated that she made \$16,000 in 2015 and got a \$3,000 tax return, which she spent on her car.

She said she was not able to pay her monthly bills on her current income. She estimated that she would need another \$500 per month to pay her bills. At the time of the interview, her parents were helping her out each month with approximately \$512 of monthly expenses (her auto insurance and another bill; she was not specific).

She did not receive SNAP. Again, she said she made too much money to qualify for SNAP. This is another benefit for which she thought the income limit for qualifying should be raised. She estimated she got about \$70 a month in child support, but it was not very consistent. She thought a living wage for her would be \$15 per hour and the minimum wage should be at least \$8 per hour.

Jaye would like to keep her current job for another five years. She would like to be promoted to an eligibility specialist, working for DFCS and not a contractor. She thought that job would only pay \$11 an hour. In the next few years, she would like to move into human resources. She liked training and development, which she did in her current job.

Her dream job was to be a travel agent for youth. She would like to help youth travel the world.

**Her suggestion for jobs programs:** Jaye stated she had been discussing this very issue with fellow employees the day of the interview and even had a name for a program she would create: “Helping Our People Excel.” This program would teach job-training skills and help clients with transportation and child care. It would be a two-year program and would also help with transitional housing. There would be an emphasis on individual attention, assessing clients’ skills and talents.



### **Housing**

Jaye was paying \$605 per month to rent a house for her and her son at the time of the interview. She received no government assistance with housing. Once again, she said her income was too high for public housing or Section 8. Her housing was stable. Jaye had not been homeless since leaving TANF.

### **Children**

Jaye said her son was doing about the same at the time of the interview as when she was on TANF. She said her budget was so tight that she could not afford to do much more for her child than when she was on TANF. She said her son had no health or mental health issues. She said being off TANF had affected her ability to care for her son because she no longer qualified for SNAP. She stated “my funds are not enough to take care of my son.”

### **Participant Health**

Jaye had no health insurance, even though she was working for a DFCS contractor. She described her health as fair. She had no chronic health issues. She said her physical health was worse at the time of the interview compared to when she was on TANF because when she was on SNAP she “could eat healthier.” In addition, she had health insurance when she was on TANF.

She denied having any mental health issues. She said her mental health was about the same as when she was on TANF. She indicated no history of alcohol or drug abuse.

### **Transportation**

Jaye had a driver’s license, owned a car she on which she was making payments, and used her car as her primary mode of transportation. Because of her tight finances and the need to buy gas to get to work, she stated transportation was a minor barrier to employment.

### **Food Security**

Jaye had six positive responses to food security questions. This suggests a high degree of food insecurity.

### **Debt and Credit**

Jaye had debts totaling about \$14,200. The majority of this was an \$8,000 car loan and \$5,000 of student loan debt. Her education-related debts were for two years of college in South Carolina and some online classes through Ashford University. She denied any use of credit. She paid \$487 per month on her car note.

### **Summary**

This case is full of ironies and contradictions. On its face, Jaye appears to be a success story. Jaye is intelligent and articulate. She was referred to her job by her DFCS caseworker. She was working for a DFCS contractor helping orient new clients to the TANF program. Unfortunately, her job with a DFCS contractor did not pay a living wage. Jaye grossed \$400 per week but got no help through CAPS or SNAP and received no housing or health insurance benefits. She would need an extra \$500 per month to just

pay her living expenses. Without help from her parents, she would be adding on considerable debt each month.

If Jaye could complete her degree (without accumulating too much additional debt) and get the human resources job she desired, she could earn a living wage. Being a single parent with a full-time job left little time to complete a college degree.

## **A STATISTICAL PORTRAIT OF THE 15 PARTICIPANTS EARNING THE MEDIAN WAGE**

This section highlights variables associated with the 15 participants who were employed at the time of the interview and were earning just above or below \$9.75 per hour, which was the median wage earned for all employed participants in our full sample. The subsample for this section is 15 participants, so all percentages and numbers in this section are based on that total.

### ***Demographics***

Fourteen participants are African American, and one is mixed race. Their mean age was 31 at the time of the interview. Twelve were single-never married, one was married and two were divorced. The average participant in this group had 2.5 children while on TANF and had three children at the time of the interview. Five participants in this group reported a high school diploma as their highest grade completed; nine had some college ( $n = 6$ ) or a technical degree ( $n = 3$ ), and one had a graduate degree.

### ***TANF Experience***

Twelve participants (80 percent) received CAPS when on TANF, and eight (62 percent) were still receiving help paying for child care. Seven (47 percent) stated that finding convenient and affordable child care had not been a barrier to employment while the other eight (53 percent) stated this had been either a major barrier ( $n = 7$ ) or a minor barrier ( $n = 1$ ). Ten participants had strong negative words to describe their lives on TANF their one-word descriptions included the following: depressing, struggle, helpless, poor, rough, and hard. Five had more positive one-word descriptions of their lives on TANF such as OK, helpful, easier, thankful and hopeful. Thirteen (87 percent) stated they left TANF because they found a job.

### ***Employment and Income***

By selection all 15 participants were employed, 12 (80 percent) were employed full time in the formal economy and were working an average of 42 hours per week. Two were self-employed averaging 26 hours of work each week. The mean hourly wage for this group was \$9.50. The range for hourly wages for this group was from \$9.00 to \$10.50 per hour. Three respondents reported working two jobs. The mean 2015 employment income for this subsample was \$15,135 per year, and 13 (87 percent) participants received a mean tax return of \$4,616. Twelve participants reported they were currently receiving an average monthly SNAP benefit of \$419. Four participants reported a mean monthly child support payment of \$172. Nine respondents reported that others helped pay household expenses (two were spouses or partners, six were parents and one received help from a child). The mean contribution that these families received from others toward household expenses was \$549 per month. This group of

median earners, on average, felt a living wage for them would be \$15.38 per hour and the minimum wage should be \$10.52 per hour.

### ***Types of Employment***

This group held a wide variety of jobs. Compared to the high-earning group, where three of 10 held a government job, no one in this group worked for the government. This group worked for private businesses, mostly retail, food service, child care and other service providers. Considering the modest pay scales, it was surprising that four participants stated they were managers of some type: human resources supervisor, manager of a fast food restaurant, operations manager and shift manager. One person fueled aircrafts, and another manufactured air conditioners. One person stated she was an intake and orientation caseworker for TANF intake sessions; she made it clear that she did not work for DFCS but for a DFCS subcontractor.

There was no discernable pattern to how people found their jobs, with a variety of methods including online applications, Craigslist, a temp agency, referrals and simply applying. Fourteen stated there was room for advancement where they worked, and most expressed a desire to advance in their work or profession. Positions for advancement included assistant director, assistant store manager, department head, dispatcher and team leader. Two claimed to be in a labor union, but they might have misunderstood the definition of a union because one of these respondents was a manager at Taco Bell, which is not unionized in Georgia. Compared to 60 percent of the high earners who expressed a need for a union, only 43 percent of this subsample felt like they needed a union at their current work site.

Respondents were asked if they could move into another type of work over the next few years what type of job they would select. There were no common trends among the 15 respondents, although four picked some type of medical or mental health job including medical assistant, psychologist, radiology tech and MD receptionist. Other choices ranged from flight attendant to real estate.

### ***Housing, Homelessness and Food Security***

Eleven (73 percent) stated their housing was stable. Twelve respondents were renting an apartment or house, one respondent was paying a mortgage on a house, and two were sharing a house with a relative. Eleven (73 percent) were receiving no government housing assistance, while the other 27 percent were receiving some type of help with housing costs: One was receiving a Section 8 voucher, two were in sliding-scale subsidized apartments, and another person received rent assistance from AID Atlanta (she was HIV positive).

Three out of 15 (20 percent) reported at least one bout of homelessness and two of these respondents stated they had experienced two periods of homelessness since leaving TANF. On the USDA Food Security Scale, eight participants (53 percent) were considered food secure while the other seven had experienced some form of food insecurity over the previous year: Two participants had low food security, and five participants (33 percent) had very low food security over the previous 12 months.

### **Children**

Eleven (73 percent) respondents stated their children were doing better at the time of the interview compared to when they were on TANF; another four reported their children were doing about the same. No one in this group reported their children were doing worse compared to when they were on TANF. Three participants had a child with a health or disability issue. Four stated they had a child with a mental health or behavioral issue (two had ADHD; one had tantrums; one had depression). Even though all 15 participants were employed, only one reported their children were on employer-sponsored health insurance. Nine were insured through Medicaid, four through PeachCare for Kids, and one paid out-of-pocket for their child's health insurance.

### **Participant Health and Mental Health**

Although all 15 participants in this subsample were employed, only one stated she was insured through an employer-sponsored plan; five were on Medicaid, one paid for insurance herself, and eight (53 percent) reported not having health insurance. While two-thirds of this group rated their personal health as either excellent ( $n = 2$ ) or good ( $n = 8$ ), one-third stated their health was fair ( $n = 4$ ) or poor ( $n = 1$ ). Four participants stated they had a chronic health issue. These issues included bronchitis, diabetes, HIV and sickle cell. Four (27 percent) participants stated their health currently was worse than when they were on TANF. No one indicated that their health issue affected their ability to work. Fifty-three percent of this subsample stated their physical health was about the same as when they were on TANF, 20 percent stated it had improved, and another 27 percent said their physical health had worsened since exiting TANF.

Nine (60 percent) stated their mental health was either excellent ( $n = 7$ ) or good ( $n = 2$ ). Another 40 percent indicated that their mental health was fair. No one reported poor mental health. One person reported a history of alcohol or drug abuse. Sixty percent ( $n = 9$ ) stated their mental health was better today compared to when they were on TANF, while 40 percent stated it was about the same. No one reported their mental health as worse today compared to when they were on TANF.

### **Transportation**

Twelve respondents (80 percent) in this group held a valid driver's license and owned a reliable car, which was their primary mode of transportation; two respondents had never had a driver's license and one person held a suspended license for unpaid traffic tickets. Nine (60 percent) stated that transportation had not been a barrier to employment, four (27 percent) said it had been a major barrier, and two stated it had been a minor barrier to employment.

### **Debt and Use of Credit**

One person in this group had no debts of any kind; another three had relatively low levels of debt (\$2,100, \$4,000 and \$6,000); and the other 11 respondents had debts ranging from \$11,000 to \$87,000. These data were not skewed by mortgage debt; only three respondents in this group reported mortgage debt, and the mean amount was only \$4,450. The mean debt for all 15 participants was \$20,331.

The most common type of debt was for student loans; 11 (73 percent) participants had a mean student loan debt of \$15,986. The next most common form of debt was medical; eight (53 percent) participants reported an average of \$1,850 of medical debt. Only four people reported credit card debt. The mean for this type of debt was \$2,195. Five respondents (33 percent) reported a mean car loan debt of \$14,400.

## Section 9: Case Examples of Employed, High-Earning Participants

This portion of the report describes characteristics of the 10 participants who were employed and earning the highest wages in the sample. Case examples richly describe three women who left TANF and are currently gainfully employed earning between \$18 and \$24 per hour.

### **CASE 1: RHONDA**

Rhonda was a 54-year-old white female who had been divorced for 22 years at the time of the interview. Her highest level of education was a two-year degree from a technical college. Rhonda lived in a newly renovated house with her partner at the time of the interview. She had two sons, who are in their mid-20s. She was making a living working as an aircraft mechanic. As a former alcoholic, she was very active in her sponsorship and support of women who were in substance or alcohol recovery, and she had been sober for seven years at the time of the interview.

#### ***TANF Experience***

Although our records indicate that Rhonda left TANF in 2009, she reported leaving in 1999. She said she stayed on it for about a year and six months. Receiving a monthly check of less than \$200, she was finally sanctioned when she started consistently receiving child support. She applied for TANF because she was divorced and was not receiving child support. Although she had custody of her children at the time, Rhonda was an alcoholic and her ex-husband was chronically addicted to opiates. Her primary reason for applying to TANF was for the cash aid.

Rhonda used the word “pathetic” to describe her life while she was collecting TANF. Because she was already an addict, she felt even more helpless on TANF and used the check to supply her addiction rather than for her children. She said, “Welfare enabled me to stay in my addiction.” The TANF program did not help her receive financial assistance for child care. Rhonda reported that finding child care was not a major barrier to employment for her.

Rhonda used the words “not working” to describe the TANF program. She never had a relationship with her caseworkers because she only spoke to people via phone and had impersonal interactions. Rhonda was temporarily disabled from a traffic accident; at the time, she was wheelchair-bound and unable to take her children to school or pick them up. She said the program did little to help her and her needs, which included gaining motivation and independence. She said the TANF check only made her increasingly more unfit because she felt like a failure and incapable of doing things for herself.

One of the things Rhonda liked best about the TANF program was the benefit of the money. However, she admitted receiving items of more sentimental value through food banks and churches such as sneakers, binoculars and bicycles for her boys. The thing she liked least was how the TANF program made her feel. She felt like she had no sense of accomplishment and was demoralized. Her disease thrived due to the way she was thinking while on TANF.

**Suggestions:** Rhonda believes TANF should pay more attention to the psychological needs of the clients: “They should sponsor a 12-step program because it applies to addictions of any kind, whether it be food, sex, gambling or love.” Rhonda also said the program lacks “checks and balances.” She said that TANF often focuses on one need without fulfilling the others. For example, if the mother is to look for a job, child care should be provided.

### ***Employment and Income***

Rhonda used the words “slow and steady” to describe her life since leaving TANF. She further explained that she takes one day at a time toward recovery and maintaining her sobriety while helping others do the same. Rhonda said, “I have taken the steps to forgive my ex-husband, and it is amazing how much that helped me heal internally as well as physically.”

Rhonda was employed full time and works 60 hours each week at the time of the interview. She was making \$24 per hour as an aircraft mechanic at Warner Robins Air Force Base. She was employed by the government and had to be cleared through National Security. Her bi-weekly take-home pay was \$1,600. She found her job through her previous job at Goodwill. She was encouraged by one of her sponsors to apply for the job, and she decided to apply herself. Rhonda hoped to continue this job for another eight to 10 years. She said there was opportunity for advancement to move up to general scheduler and planner of aircraft. She indicated that there was a labor union present at this job and said there was a need for one.

Rhonda said that if she could change jobs, she would remain in the aircraft industry and pursue a managerial position. She said she would need more education to pursue such a job. She said she would be making at least \$30 per hour with this position. If she could do anything in the world for a living, she would work in social services and provide counseling and psychological services to people struggling with chemical addiction. Rhonda said she would need to finish one more year toward her psychology degree to pursue this dream.

Rhonda recalled making \$58,000 for all of 2015. She did not remember how much she received from the government for her tax return. However, she recalled using it toward a cruise to Jamaica for her and her family.

She considered herself able to pay her bills with her current level of pay. She said a living wage would be at least \$13 per hour. She believed the minimum wage should be \$10 per hour. Her partner contributed \$300 monthly to her household expenses, and a recovering member of her AA program who she was sponsoring contributed another \$40 per month to household living expenses at the time of the interview.

She purchased her house with no money down, and saved about \$13,000 on her mortgage due to benefits through the U.S. Department of Veterans Affairs (VA). Rhonda did not report any other forms of income.

**Suggestions:** Rhonda said, “Success breeds growth and more success. People need to work to see that it pays off.” She believed the government needs to stop “hand-out programs” because “why would anyone go to work when they can get it for free.”

### **Housing**

Rhonda had just purchased a newly renovated house and had been living there with her boyfriend for four months at the time of the interview. She paid \$823 per month in mortgage. She considered her housing stable and did not receive any government assistance for housing expenses. She had not experienced any bouts of homelessness since leaving TANF and had never lived out of her car.

Rhonda said that if people were made to work toward owning a home, they would have more pride and feel like they earned it, and be motivated to accomplish other goals. She repeated “Success breeds success.”

### **Children**

Rhonda said her children were doing better since leaving TANF. She said they persevered against being raised by addicts and their own chemical dependencies. Rhonda’s oldest son had type 1 diabetes and had suffered nerve damage from treatment neglect for his condition. She considered his chemical dependency to be a mental health issue as well. She had to send her son to a treatment facility for recovery and missed days of work visiting and taking care of him.

Being off TANF affected Rhonda’s ability to care for her children because without it she was making only \$200 per week before she found steady employment.

Since leaving TANF, Rhonda had a substantiated CPS case with DFCS in which the court deemed her “unfit as a parent” due to her alcohol addiction. Both of her sons were still on her insurance plan, BlueCross/BlueShield, at the time of the interview. Her youngest son was involved in the juvenile justice system through drug court. She said it impacted the family by forcing her to kick her son out and make him attend anger management classes. His case was no longer actively open.

### **Participant Health**

Rhonda was receiving health insurance through her employer at the time of the interview. She described her physical health as “good.” She reported having COPD and arthritis as chronic health issues. She refused to receive treatment because she did not want to take steroids or any other pills. Instead, she believed in more holistic remedies such as frankincense and myrrh to aid with joint pain. She said her physical health was better than it had been when she was on TANF because she was mentally and physically sick with her addiction then.

She described her mental health as good and claimed it is better than it was when she was on TANF. While she was on TANF, she was an alcoholic and helpless. She was attending AA meetings and sponsoring other women in recovery. She had been sober for seven years at the time of the interview.

### ***Transportation***

Rhonda had a valid driver's license, and owned a reliable car at the time of the interview. She believed transportation to be major barrier to finding and maintaining employment for some, and she thought this could be eliminated through women networking for vehicles and child care.

### ***Food Security***

Rhonda indicated no food security issues.

### ***Debt***

Rhonda only reported owing \$7,000 in car loans on which she was paying \$333 per month. In the previous year, she had used credit cards. Rhonda said she used credit less today than she did when she was on TANF. She said that before she split with her husband, he put her \$110,000 in debt, and she had to clear all her credit issues before working for the government.

### ***Self-Sufficiency***

Rhonda was not receiving or relying on any type of government assistance at the time of the interview. She was able to pay her bills with her salary alone, and actually stated that a living wage would be lower than what she was currently earning. Therefore, she can be defined as self-sufficient.

## **CASE 2: NICOLE**

Nicole was a 41-year-old, single, African American female with two children at the time of the interview. She had an associate degree in business administration with an emphasis in health care management. She received her associate degree from American Intercontinental University and planned to go to Gwinnett Technical to get a health administration certification. When she had applied for TANF, she had been fired when her employer found out she was pregnant. She needed the extra help.

### ***TANF Experience***

Nicole and her children were on TANF for six to eight months in 2010. She received approximately \$80-\$120 per month when she received TANF. She said that when she was fired, she lost all of her benefits and needed to rely on TANF for a short amount of time. Nicole did not have the help of her children's father. Nicole was interested in TANF because of the cash aid, child care assistance, help finding a job and help connecting with other resources like SNAP. She eventually left TANF because she found a job.

She described her life while receiving TANF as "horrible." TANF helped Nicole receive child care benefits that were "very helpful," and the program also helped her obtain health insurance for her children, job training and a MARTA card. She mentioned that the child care assistance was especially helpful because



once she left TANF the program did not take away the child care assistance right away. They gradually decreased the amount of child care as time went on.

Nicole, when speaking about TANF, said, “I hate to sound ungrateful, but TANF was not convenient.” She explained that TANF had great benefits and that it made sense that recipients had to follow a certain protocol to receive benefits, but she said that if you missed a deadline, you would get kicked out of the program and have to start all over. She said there was a lot of paperwork to keep track of and that it became confusing.

Nicole also told an interesting story about how TANF worked with child support services to get her children’s father involved. She said that TANF required her children’s father to pay all the money that TANF was giving out to Nicole, but that they did not require him to pay Nicole the child support that he owed her. Nicole did not receive any child support from the children’s father while on TANF and at the time of the interview she still was not receiving any child support from him. Nicole’s experience is consistent with state and federal law that allows states to keep child support payments from non-custodial parents (whose payments are in arrears) of children who are receiving TANF.

In terms of the process of TANF, Nicole said that she had to go out and look for jobs, show proof that she had been looking for jobs, and attend two to three hours of resume-writing workshops. She said that the two interviews that were set up for her through TANF did not lead to a job. Nicole said, “I found everything [jobs] on my own through word of mouth.”

The best part of TANF for Nicole was finding a lot of women that were going through what she was going through. They were able to connect, pray with each other, uplift and encourage each other. She said it was a humbling experience.

### ***Employment and Income***

Nicole used the word “great” to describe her life since leaving TANF. She said she had exceeded her own expectations and soared back to where she used to be. She had kept a great job, and, with the help of her mother, was making ends meet. She indicated that it would be helpful to be able to receive Food Stamps/SNAP benefits, but said that she was making too much money to qualify.

Nicole was employed full time at hospital in Atlanta at the time of the interview. She was working as a “Scheduler Two,” which involved a variety of tasks including scheduling doctor’s appointments for patients. She heard about the job through word of mouth and started volunteering at the hospital until she had enough experience to apply and receive the job. Nicole said she would like to stay with the hospital until she retires and planned to stay there for at least another 15 years. However, she said there were opportunities for advancement and she hoped to use the certification she planned to earn through Gwinnett Tech to become a registered health information technician (RHIT). This position pays about \$50,000 per year. Becoming a RHIT was her dream job, and she said she just needed a little more education to achieve that goal.

Nicole was making \$18.02 an hour, which totals about \$35,000 per year, at the time of the interview. She had received the Earned Income Tax Credit the previous year but did not remember how much she received. She used the money to make car repairs and catch up on bills. Nicole said that she would have to make about \$72,000 a year to be able to pay all of her bills, stay in the Lawrenceville area so that her children could go to good schools, and save up for a house down payment, which she would like to do. She said that the minimum wage should be at least \$10 per hour.

Nicole's mother was helping pay for household expenses at the time of the interview. They split rent and were each responsible for about \$700 per month. Other than that, she was not receiving any other sort of assistance from individuals or the government. The year before the interview, Nicole had started a cleaning business on the side, which brought in an additional \$600 per month, but she had to put that on hold.

If Nicole were in charge of a government or nonprofit program to help people find jobs, she would hire a resource person that knows how to do resumes. She noted that the resume help was not great and that the people helping with resumes were more qualified to do motivational speeches rather than helping with resumes.

### **Housing**

Nicole's housing situation was stable at the time of the interview. She was renting nice house in Lawrenceville for \$1,400 monthly, a fee that she split with her mother. If Nicole were in charge of a government housing program, she would base qualifications on the severity of a person's situation and not have a waiting list.

### **Children**

Nicole's children were doing about the same as when she was on TANF, and she had no reports of any health or mental health issues. Both children had Medicaid/Amerigroup as their health insurance.

### **Participant Health**

Nicole had health insurance through her employer. She described her physical health as "good" and her mental health as "excellent."

### **Transportation**

Nicole had a valid Georgia driver's license and owned a reliable car at the time of the interview. Transportation had not been a barrier to finding employment.

### **Food Security**

Nicole mentioned that she wished she qualified for Food Stamps/SNAP benefits but that she made a little too much money. She answered yes to three out of six food security questions, suggesting low food security over the previous year. She said that she "really had to budget and stretch money" when it came

to food, and that she had a son who “eats all the time.” She said she sometimes skipped meals, but that her children were always taken care of.

### ***Debt and Credit***

Nicole had \$280 worth of medical bills that she was not paying on at the time of the interview. She also had \$210 in credit card debt for which she was paying \$25 monthly. She had \$28,000 in student loan debt that was in deferment. She also owed a loan company \$22,000 and paid \$139 monthly for that. Nicole was trying to build credit in order to qualify to purchase a house.

### ***Self-Sufficiency***

Nicole, while she received about \$700 monthly from her mother for rent, was mainly self-sufficient. She did not receive any other aid from the government or from her children’s father and had a steady, well-paying job.

### ***Summary***

Nicole’s experience on TANF helped her temporarily, but she had been thriving since she left TANF. Nicole was hard working, resourceful and dedicated to her career, which allowed her to pay her bills and make ends meet. She was pursuing more educational opportunities and was looking to obtain a better paying job at the hospital in which she worked. Despite her career successes, she and her family had struggled a bit paying for necessities like food.

## **CASE 3: CORALINE**

Coraline was a 42-year-old, single, African American female with three children at the time of the interview. She had had a few years of college education. When she applied for TANF, she was only working part time and wanted a little bit more help. She mainly applied to TANF for child care assistance.

### ***TANF Experience***

Coraline described TANF as “helpful” and said that when she was receiving TANF her life could be described as “needy.” Coraline received TANF for six months, and the monthly TANF check was \$330. She collected TANF for herself and three children.

Coraline said that the best part of TANF was the child care assistance, which she described as “very helpful.” She explained that in order to receive TANF, she had to go through job searches, attend a class at DFCS and fill out reports. She did not really like much else about TANF except for the child care assistance.

Coraline did not appreciate the fact that TANF employees had to be “in your personal business.” She said that employees asked a lot of questions and had the mentality that if you dressed nice, you did not need TANF. Coraline said that you had to dress like you were homeless for caseworkers to think that you needed TANF.

If Coraline were in charge of a TANF program, she would adapt the program to match each person's needs. She said that she would even serve men with custody of their children because she said it was difficult for them to qualify, even if they had custody and needed the help.

### ***Employment and Income***

Coraline was working full time for MARTA as a bus driver at the time of the interview. She was making approximately \$22 per hour and said that in 2015 she made about \$39,000. She said that MARTA had good pay and benefits. Occasionally, she worked part time and drove a "party bus" for \$20 an hour on the side. She received a tax refund the previous year, which totaled about \$3,000. She used the refund to buy things for her grandchild and get a second car.

Coraline said she was able to pay all of her bills with her income. The only other amount of income she reported receiving was child support. She received about \$130 per week for her children at the time of the interview.

Coraline wanted to keep her job as a bus driver for another year. she did not like the fact that her job could be dangerous at times, because the bus system is open to anybody who wants to ride the bus. She said that there were opportunities for advancement, and she would like to become an accountant or a manager. She said she would never want to drive a train because operators have to stay by themselves in the operating room all day without talking to anybody. Coraline said that MARTA has a labor union and that it is helpful.

While Coraline liked working for MARTA, she said that if she could have any dream job, she would work for Glock. She said she enjoyed guns and loved to shoot them as a hobby. She would need her children to be grown and moved out of the house to pursue her dream job, because she was not sure how much money it would pay. She just thought it would be fun.

If Coraline were in charge of a nonprofit or government program to help people obtain jobs, she would conduct job-training sessions that would teach clients how to dress for interviews. She would also practice interviews with people.

### ***Housing***

Coraline and her children rented the house in which they lived for \$1,295 per month. She said that their housing situation was stable. Coraline did not report any housing assistance nor had she been homeless.

Coraline said that she had received Section 8 in the past and that if she were in charge, she would put term limits on recipients. She said that some people have been on Section 8 for 15 or more years, which had not motivated them to get jobs or change their situations.

### ***Children***

Coraline said that her children were doing "better" since leaving TANF because they were "grown and working now." She reported no health issues with any of her children and had never lost a job because

she had to stay home with a sick kid. All of her children had Kaiser health insurance through her job at MARTA at the time of the interview.

### ***Participant Health***

Coraline had Kaiser health insurance through her employer. She reported her physical health as “good” and her mental health as “excellent.” She did not report any substance abuse problems and did not think being off TANF had affected her health in any way.

### ***Transportation***

Coraline had a Georgia driver’s license and owned her own car to get to work at the time of the interview. Transportation had not posed an issue in terms of Coraline finding and keeping a job.

### ***Food Security***

Coraline reported no problems with food security.

### ***Debt and Credit***

Coraline reported that she had no outstanding debts. She also did not use credit and had never had to take out any loans.

### ***Self-Sufficiency***

Coraline was completely self-sufficient at the time of the interview. She made enough money at her job to pay for all of her and her family’s expenses. She received child support (rightly so) but made enough money to pay for everything her family needed on her own.

### ***Summary***

Coraline’s situation had completely turned around since her TANF experience. She was working a steady job and was self-sufficient. Coraline thought that the child care assistance was helpful during her time receiving TANF, but she did not feel that being off TANF had had any effect on her ability to care for her family.

## **A STATISTICAL PORTRAIT OF THE PARTICIPANTS EARNING THE HIGHEST WAGES IN THE SAMPLE**

This section highlights variables associated with the 10 participants who were employed at the time of the interview and were earning the highest wages in our sample.

### ***Demographics***

Nine participants are African American; one is Caucasian. Their mean age was 35 at the time of the interview. Seven were single-never married; two were married and one was divorced. The average participant in this group had 2.4 children while on TANF and at the time of the interview had 2.8 children. Only one person in this group reported a high school diploma as their highest level of schooling completed; the other nine had some college ( $n = 2$ ), a technical degree ( $n = 4$ ) or a college degree ( $n = 3$ ).

### ***TANF Experience***

Eight participants received CAPS while on TANF, and two were still receiving help paying for child care. Five of 10 indicated that finding convenient and affordable child care had not been a barrier to employment, but the other five stated this had been either a major barrier ( $n = 4$ ) or a minor barrier ( $n = 1$ ). All 10 participants had strong negative words to describe their lives on TANF. Their one-word descriptions included the following: “trial,” “bullshit,” “struggle,” “helpless,” “poor,” “needy,” “horrible,” “pathetic” and “difficult.” Seven stated they left TANF because they found a job.

### ***Employment and Income***

By selection, all 10 participants were employed. Eight were employed full time in the formal economy and were working an average of 47 hours per week. Two were self-employed averaging 32 hours of work each week. Two respondents reported working two jobs. The mean hourly wage for this group was \$17.69. The mean 2015 income for this group was \$36,300 per year, and six participants received a mean tax return of \$4,500. Five participants reported they were currently receiving an average monthly SNAP benefit of \$583. Four participants reported a mean monthly child support payment of \$419. Four respondents reported that others helped pay household expenses (two were spouses or partners, one a sibling and one a parent). The mean contribution that these families received from others toward household expenses was \$525 per month. This group of top earners felt a living wage for them, on average, would be \$21 per hour and that the minimum wage should be \$9.90 per hour.

This group held a wide variety of jobs. Three worked for some type of government agency (the Centers for Disease Control and Prevention [CDC], Air Force, DFCS), three worked in the health or mental health field and two were MARTA bus drivers. Of the two self-employed participants, one was a hair dresser and the other ran her own house-cleaning business. The woman that worked for the Air Force was an aircraft mechanic, and the CDC worker was a research fellow. Four found their jobs through online or social media applications; another four found their jobs through a referral or word of mouth. All 10 stated there was room for advancement where they worked, and all but one stated they would like to advance in their work or profession. Positions for advancement included accounting supervisor, chief operating officer, epidemiologist, health information tech, manager, MARTA supervisor and scheduler/planner of aircraft. Three of the 10 stated they were members of a labor union at their place of work (two of these were the MARTA bus drivers). Six of the 10 stated that they felt they needed a union at their work place.

While two stated they were fine with their current chosen field, eight respondents indicated that they would move into another line of work if they obtained more education and training; four chose the medical field (doctor, pediatric nurse, medical assistant and health tech), one would move into mental health, one into education and one into real estate.

### ***Housing, Homelessness and Food Security***

Eight stated their housing was stable. One respondent was currently living in an extended-stay hotel (which is technically homeless); another was paying a mortgage on a house; and the other eight were

renting either an apartment or house. Nine were receiving no government housing assistance, while one was receiving a Section 8 voucher to help pay housing expenses.

Four out of the 10 reported at least one bout of homelessness since leaving TANF, and three respondents stated they had experienced two periods of homelessness since leaving TANF. On the USDA Food Security Scale, eight participants were considered food secure while two participants had experienced low food security over the previous 12 months.

### ***Children***

Seven respondents stated that their children were doing better at the time of the interview compared to when they were on TANF; another three reported their children were doing about the same. No one in this group reported their children were doing worse than when they were on TANF. Even though all 10 participants were employed, only three reported their children were on employer-sponsored health insurance. Five were insured through Medicaid, one through PeachCare for Kids, and one child had no health insurance. Two stated that they had a child with either a chronic health issue or a disability.

### ***Participant Health and Mental Health***

Five stated they were insured through an employer-sponsored plan; two were on Medicaid, one paid for insurance herself and two reported not having health insurance. While everyone in this group rated their personal health as either excellent (n = 1), good (n = 6) or fair (n = 3), four participants stated they had a chronic health issue. These issues included anxiety, arthritis, COPD and heart palpitations. Two participants stated their health was worse than when they were on TANF. Everyone in this group of 10 stated their mental health was either excellent (n = 4) or good (n = 6). One person reported a history of alcohol or drug abuse.

### ***Transportation***

All 10 respondents in this group held a valid driver's license and owned a reliable car that was their primary mode of transportation. Seven stated that transportation had not been a barrier to employment. Two said transportation had been a major barrier, and one stated it had been a minor barrier to employment.

### ***Debt and Use of Credit***

One person in this group had no debts of any kind; another two had relatively low levels of debt (\$700 and \$1,332). The other seven respondents had significant debts ranging from \$7,000 to \$110,000. These data were not skewed by mortgage debt; only one respondent in this group reported mortgage debt, and she stated she owed \$7,000 on her house, and her total debt was \$36,257. The mean debt for all 10 participants was \$36,488. For the seven participants with significant amounts of debt, the mean was \$51,835.

The most common type of debt was student loans. Seven participants had a mean student loan debt of \$43,611. The next most common form of debt was medical. Five participants reported an average of \$836

of medical debt. Only three people reported credit card debt; the mean for this type of debt was \$703. Two respondents reported having car loans, one for \$7,000 and the other for \$15,000.

## Section 10: Child-Only Analysis

This section begins with an example of a child-only TANF case. We only completed three interviews in White County, and two were child-only cases. One case is presented in full below. Following the case narrative is an analysis of the quantitative and qualitative data collected from the 12 child-only cases.

### CASE: NINA

Nina (pseudonym) was a 64-year-old, white female, with a two-year technical degree as an licensed practical nurse at the time of the interview. In 1998 or 1999 she got custody of her three grandchildren who were ages 4, 2, and 1 at the time. She raised all three children for the next 16 years until all three children turned 18 and aged out of the TANF program. She received TANF checks of varying amounts (checks were reduced in recent years when the first two aged out of the program) for the children only. Nina told a long and involved story about how the grandchildren got taken from their mother and how she got custody of them. The mother had apparently fallen asleep during the day after working a night shift at Waffle House; the children got locked out of the house on that foggy, rainy November day. A neighbor called the police, who investigated and called child support services. Apparently, the mother was passed out and did not revive quickly enough to take control of the situation. The children were placed in emergency foster care and Nina quickly got custody of them, within a few days or weeks. Nina seemed to honestly have no idea whether her daughter had a drug problem. The case went before a judge, and Nina said the only person allowed to talk to the judge was the mother. It was not clear exactly why, but the judge took custody away from the mother and gave custody to Nina. When describing all this, Nina was quite matter of fact, especially toward her daughter (the children's mother). She expressed no particular emotion about this, neither positive or negative. She did not fight to get the children, but she said she was happy to have them and raise them. The alternative seemed to be the regular foster care system, and she said she did not trust the state of Georgia to raise the children properly. She loved her grandchildren (and still does) and was happy to take over custody of them.

It appeared as if the daughter had a chance to get her children back — DFCS created a program for her including parenting classes and keeping up with various appointments. However, according to Nina, the daughter was not compliant with any part of the program designed for her, so Nina kept custody of the children. At the time all of this happened, Nina was a full-time cashier at Walmart making \$6.50 per hour.

### TANF Experience

Nina said the application for TANF was pretty easy. She had to apply, but it sounds like she got help from the DFCS child protection worker, who helped her apply for TANF, Food Stamps, Medicaid and child care assistance. All of this went smoothly, and Nina found it all tremendously helpful. She was able to get the



children in a day care that she had used years earlier with her own children. This was very convenient and she did not find child care issues to be a barrier to employment.

Her one word to describe her life on TANF was “hard.” Her one word to describe TANF was “good program.” She had no idea how she could have raised three more children without the help of TANF. Her caseworker was positive and supportive. Her only criticism was the amount of the check. Between her low-wage job at Walmart and the TANF check, she often did not have enough money to buy clothes and shoes for the children. She said she wishes she had qualified for the foster care stipend, which would have paid more (she thinks maybe \$400 per child) to help care for her grandchildren. She was not bitter about this. Again, she was thankful for the TANF support, but life was still tough raising her grandchildren on a modest income.

**Suggestion for how TANF might be improved:** “They don’t give you enough for rent and utilities; the amount should be more. They [TANF] need to make it not for people to live off of their entire life, but to help people get to that place they are no longer in need — help people get more education.”

### ***Employment and Income***

Nina had a bad car accident in 2007, breaking a bone in her neck and several ribs. After the accident, she was unable to return to work at Walmart. After the accident she applied for Social Security and was receiving \$934 per month in Social Security at the time of the interview; her only other income was \$68 per month in SNAP.

Nina enjoyed her job at Walmart. She started off making \$6.25 per hour and 14 years later was making \$11.80 per hour when she had the accident. She enjoyed being a cashier and reported having regular customers that insisted on going through her line at checkout. She felt she was treated fairly and did not think they needed a labor union at Walmart. She said there was opportunity for advancement “if you were management material,” which she did not consider herself to be. She felt she did not have the “self-confidence” to be a manager. At the same time, she enjoyed her job there and had no complaints about her status or working conditions.

She said if not for her accident, she would have stayed at Walmart until retirement, which would probably have been the year of the interview, as she was turning 65 soon thereafter.

### ***Housing***

Nina lived in a trailer at the time of the interview for which she was paying \$400 per month to her sister and brother-in-law who lived in a bigger trailer next door. Nina’s trailer seemed cozy and well kept. It was not a lot of space, but for one person seemed quite comfortable. The trailer next door seemed more like a small house on a trailer lot—similar to many so-called trailers in the RV park. She said she could pay her rent and utilities on her Social Security check, but barely. She described her housing as stable.

It seems she moved a few times when she had custody of her grandchildren. She lived for a while in Gwinnett County, a time back in Ohio where she was originally from, and then returned to Georgia. She reported that she had never been homeless at any point in her life.

### **Children**

**Current Status:** Two of the three grandchildren were reportedly doing fine. The granddaughter was married to a man in the military, and they were living near Fort Gordon in Augusta at the time of the interview. She had a daughter and seemed to be doing fine. The youngest grandson was 19 years old and living with his girlfriend and their 1-year-old son at the time of the interview. He had a job and their home life was apparently stable.

The oldest grandson was in jail at the time of the interview on a charge of felony breaking and entering. Nina reported he and some teenagers broke into an abandoned house and were arrested. She did not have the money for his bail or to hire a lawyer. According to Nina, this grandson had a history of bipolar disorder, ADHD, PTSD and Oppositional Defiance Disorder. He was and remained a very short, slight male, and she thought he was constantly picked on and bullied about his small size. When he was 11 years old, he got into an argument and fight with a girl his age who was much larger. She said the girl picked the boy up by his ankles and swung him around until his back and shoulders were terribly scraped up. When this ended, the boy went in the house and got a knife. Nina stopped him from stabbing the girl, but he wound up in a juvenile youth detention for a couple of months.

She also reported that all three grandchildren had asthma and that the youngest grandson was born congenitally blind in one eye.

### **Participant Health**

Nina reported multiple health issues: COPD, bipolar disorder, a hearing condition and borderline diabetes. She was on Medicare and had health benefits from the VA as well at the time of the interview. She was receiving treatment for all of these health issues and described her physical health as fair. Her mental health was fair as well. She denied any use of alcohol or drugs.

### **Transportation**

Nina owned a reliable 2003 minivan, which was her main form of transportation. She said transportation was never an issue with her finding work.

### **Food Security**

Nina denied any food security issues. (It did not make sense to do the food security scale retrospectively).

### **Debt and Credit**

Nina denied any debts and had not used credit.

### **Summary**

Nina seemed very sincere and did not mind talking about all this history of raising her grandchildren. She seemed to have embraced the challenge with a matter-of-fact equanimity. She did not seem bitter, put upon or even resentful of her daughter's inability to raise her own children. She loved her grandchildren and did the best job she could raising them. While the one in jail was clearly not doing very well, the other two grandchildren seemed to be living stable, self-sufficient lives at the time of the interview.

According to Nina, the support from TANF was instrumental in helping her raise these children to the best of her ability.

### **A STATISTICAL PORTRAIT OF THE CHILD-ONLY CASES**

Twelve participants involved with child-only TANF cases were interviewed. The child-only subsample consisted of no participants from metro Atlanta; two participants each from Clarke, White and Bibb counties; and six participants from Lowndes County. All participants are female, 10 of whom are African American and two of whom are white/Caucasian. In this child-only sample, four participants reported having less than a high school education, one participant reported having a high school diploma, and seven participants reported having higher than a high school education. The youngest participant in the child-only sample was 45 years old at the time of the interview, and the oldest was 82 years old; the sample had a mean participant age of 56. The child-only subsample had a mean of 2.4 children on each case, and the mean income for this sample was \$14,000`.

### **Life Situation that led to TANF**

When asked to describe what led to needing TANF, eight of the respondents said that they needed TANF because a relative could no longer take care of their children, three needed financial support in order to take care of their own children and one adopted a child.

Respondents took care of their relatives' children for a variety of reasons. Six stated that their relatives could no longer take care of their own children. For example, one took in her grandson because his mother was found mentally unfit to care for him due to the death of his infant sister. Another respondent took in her granddaughter because the biological mother was 16 and had a "street-life." One took guardianship of her two great-grandchildren after a domestic violence situation. One relative took in her relatives' children due to an incarcerated biological parent. This respondent took guardianship of a child for four years because the biological mother was in prison for that long. One started taking care of her great niece "unexpectedly" due to the biological mother's involvement with drugs.

Three of the participants in the child-only cases received TANF because they needed it to support their family. One of the survey participants said that she was a single mother at the time and only had a part-time job to support her children and needed more support. In another case, the mother did not receive child support for her two oldest children and needed TANF to support them.

One respondent adopted an infant and "raised him like her own." She received TANF for four years because she did not receive any child support from the biological family.

### ***One Word to Describe Life on TANF***

Participants were asked to describe their life while collecting TANF for the children in their care. There were 10 responses as two chose not answer this question. There were four positive answers, with “beneficial” and “comfortable” each used twice. There were six negative responses. “Hectic” was used twice to describe their experience collecting TANF for their children or while they had custody of relatives. “Surviving,” “horrible,” “chaotic,” and “hard” were each used once to describe these caregivers’ lives while collecting TANF.

### ***Reasons for Leaving TANF***

Five respondents stopped receiving TANF because the children in their care were returned to the custody of their biological parents. Three participants left TANF because the children in their care turned 18. One participant stated that she left TANF after finding employment, and another reported that she reached the time limit and left TANF. One grandmother only collected TANF for six months because the biological mother had to pay child support to DFCS so that the child could collect TANF. The grandmother stated that she wanted to give her daughter a break and not have to pay child support.

### ***One Word to Describe the TANF Program***

Participants were asked to describe the TANF program with one word. There were a variety of unique answers and only one was repeated. The answers were coded as positive, neutral or negative. Six were considered positive, five were considered negative and one was considered neutral. Examples of positive responses were “good program,” “fair,” “good” and “excellent,” and “helpful” was repeated twice. Negative responses were, “outdated,” “not enough,” “demeaning,” “struggle” and “really ineffective.” The one neutral response was mixed, with the respondent saying the program was both good and bad.

### ***Collecting TANF***

When asked to describe their experience collecting TANF, participants responded with a myriad of answers. Some respondents gave multiple answers or descriptions. One survey participant chose not to answer this question.

Six of the survey participants responded by describing the process required to receive TANF. They filled out an application, had an interview and provided a source for child support if applicable. In addition, they stated that they needed to recertify every six months. The process through which they received money was described as “simple” as it was a direct deposit into their bank account. One respondent was disabled at the time of the process and described it as simple. One participant said that it was reasonable to work with her caseworker, and another said that she had positive interactions with her caseworker when she turned her paperwork in on time.

They expressed several negative sentiments about the process. Three described it as not enough money. One said that she needed money but the TANF check was not enough. Another said that if she had received a foster care subsidy, she would have received more money, which in her case would have been

helpful as the TANF money was not enough. Three participants described the process as intrusive. They felt that the questions asked were too personal or that there were too many.

Four participants (36 percent) from the child-only sample received CAPS, and nine of the participants (75 percent) received SNAP while on TANF. Ten participants (91 percent) reported that the TANF program helped them attain health insurance for the children in their care, and two of the respondents stated that the TANF program helped them get health insurance for themselves.

### ***Liked Best About Program***

Participants were asked what they liked best about the TANF program. Receiving money was liked most by six of the survey participants. One said that it was beneficial because it allowed her to do more “little things” for her granddaughter. Another said receiving TANF subsidies gave her the opportunity to care her for children better. “Helpful” is a word one respondent used to describe the TANF program because it gave her more income. Three respondents said that having access to other programs such as Food Stamps or Medicaid was what they liked best about the program. Being on TANF also provided an opportunity for some participants to obtain health insurance for their children or grandchildren.

One respondent stated that she liked the various work programs and the stipend to get work clothes best. One respondent stated that she liked “nothing” best because of the way it made her feel due to being treated like a beggar.

### ***Caseworker Attitude***

Six participants found their caseworkers to be positive or supportive, and four participants reported that their caseworkers were neutral or matter of fact.

### ***Liked Least About Program***

Participants were asked what they liked least about the TANF program. The respondents gave varied answers, with two repeated. Three respondents liked the amount of the check the least. They described it as not being enough or sufficient for their needs; they said they needed more to provide for their children or grandchildren.

Two described liking the process of receiving TANF least. One described the process as outdated and said it needed to be updated to better serve clients. The other respondent said that she did not like having to report to the office and have interviews every six months.

The other survey participants’ answers were that they did not like collecting government assistance, that they were not able to find good doctors for their dependents, that it was a dead-end and that benefits cut off at 18. One participant said that there was nothing she liked least about receiving TANF.

### ***Suggested Changes to TANF***

Participants were asked what changes they would make to TANF if they could. Several respondents gave multiple suggestions. One chose not to answer this question.

Five suggested increasing the amount of the check and increasing the amount of other benefits such as Food Stamps.

Four participants suggested more education for TANF participants. One participant suggested a “step progression” model. In this model, the first 30-90 days would be dedicated to training the participants on how to pay bills and the basics. After that, participants would be trained on how to get a job, and hopefully after 24 months they would be able to stand on their own two feet forever. Another suggested parenting classes.

Two responses were about the caseworkers. One participant said that she would train the staff better to have more empathy and deliver services faster. The other suggested that having the same caseworker throughout the process would be beneficial to clients. One participant said that she would make the process easier for relatives who obtain custody of their grandchildren, nieces or nephews.

Two participants said that they would change nothing about the process. One said that it was quite simple and straightforward.

### ***Life After TANF***

Participants were asked to describe their life after TANF using one word. Responses were coded as positive or negative. Two chose not to answer this question.

Eight participants described their life after TANF in positive ways. All had different one-word answers: “better,” “easier,” “comfortable,” “prosperous,” “blessed,” “good,” “proud” and “excellent/wonderful.” Two respondents described their life after TANF in negative ways. They used words such as “hectic” and “vulnerable” to describe their circumstances since leaving TANF.

### ***Housing***

Study participants were asked several questions about their housing such as their current living situation, whether this situation was stable, any government assistance and any instances of homelessness.

Of the 12 respondents in the child-only subsample, two reported that their current living situation was not stable. One participant explained that she had to be out of her apartment in 60 days so that the landlord could renovate, and the other participant described her situation as having a “slum landlord” but not being able to find other affordable housing options.

Participants were asked, “If you were in charge of creating a program to help people like yourself obtain affordable housing, describe what type of program you would create.” Seven participants gave suggestions for possible housing programs. Three respondents expressed the need for more housing or “shelters” built to house all of those in need. Two participants suggested programs that would rent housing to families on a sliding scale based on their income. Another participant said more voucher programs should be created, and one participant stated that she would create a program that would provide financial literacy and homeownership basics to clients.

### **Children**

Participants were asked if the children were doing better, worse or the same since leaving TANF and to explain any changes. The circumstances for leaving TANF in this child-only subsample were different from those of the other participants in this study. In many of these cases, leaving TANF also signified a change in household for these children. Eight participants (67 percent) stated that the children were doing better since leaving TANF. These participants gave responses such as the children had grown and matured and had jobs, housing and families now (n=4); family struggles had been dealt with and the child was living with parent again (n=2); or the participant was in a better financial situation now and could provide more for the children (n=2). Four participants stated that the children were doing about the same since leaving TANF, and no one responded that the children were doing worse since leaving TANF.

Five participants (46 percent) reported that the children in their care had a health issue or disability. Participants were asked to describe any physical health issues that the children in their care had. Two participants had children with asthma, and another two had children with allergies. One participant stated that her grandson had been diagnosed as “mildly retarded.”

Of the 12 participants in the child-only subsample, seven (58 percent) reported having children with mental health issues. The mental health issues included anger management issues (n=2), bipolar (n=2), PTSD (n=1), ADHD (n=5), oppositional defiant disorder (n=2) and depression (n=2). Four of these children had multiple mental health issues.

Of the participants who stated that the children in their care had health issues, two found that these health issues affected their employment or employability. One participant stated that the child’s health issues “affected [her job] some,” and the other participant stated that she had to keep her phone with her at work and be available.

Participants were asked to explain any involvement that the children in their care had had with the Department of Juvenile Justice (DJJ). Six participants reported that the children in their care had been involved with DJJ, two of which were in youth detention centers at the time of the interview. Three of these six participants stated that the DJJ case was no longer active. Participants who had children in their care who were involved with DJJ were asked to explain how this involvement affected the family, and three respondents answered this question. One participant stated that it affected the family emotionally, causing feelings of rejection, depression and anxiety. One participant stated that she visited the child in the detention facility, and another participant expressed that this involvement made things “harder” in the household.

When participants were asked if there was anything else that they would like to share about leaving TANF and how that affected their children’s health, one participant expressed that the children were doing well and that she was “very proud of them.” There were no other responses to this question.

### ***Participants' Health***

Participants were asked to describe any health issues. Ten participants (83 percent) reported health issues, including lupus, epilepsy, high blood pressure (n=2), diabetes (n=4), depression, obesity, carpal tunnel, gout, effects of a stroke, chronic back pain (n=2), stomach lining issues, Graves disease, hyperthyroidism, COPD, bipolar, heart condition, anxiety, leg pain, arthritis (n=3), chronic migraines and GURD. Six participants reported multiple health issues. One participant reported that she was not receiving medical treatment for her health issues because she needed health insurance; all other participants reported receiving treatment for their health issues.

Participants were asked whether their mental health had been better or worse since leaving TANF and to explain any changes. Four participants responded that their mental health was better at the time of the interview. One participant explained that she had less anxiety, and another participant said that she had been depressed while on TANF. One participant explained that she was no longer caring for the children and did not have the expenses associated with their care. The fourth participant expressed that she had better mental health now because she had the correct medication for her health issues and because she was no longer “dealing with TANF people.” There were no other responses to this question.

### ***Anything Else***

The child-only subsample participants were given the opportunity at the end of the interview to share any other information about themselves or the children who were in their care and their experiences since leaving TANF. Three participants responded. One participant shared that she now pays out-of-pocket for medications and medical care, and that she feels that she needs affordable health care. Another participant expressed that she loves her grandchild and would go through this TANF process again despite the negative experiences that she had. The third participant stated, “I am kind of like thankful, something is better than nothing.” This participant believed that her experience with TANF helped to teach her how to budget.



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## Appendices

### TELEPHONE SCRIPT FOR RECRUITING PARTICIPANTS TO BE INTERVIEWED IN THE TANF LEAVERS STUDY

#### *Script for calling Participants*

Research Assistant (RA): Hello, Is this \_\_\_\_\_ ? [name of person we are calling]

....Wait for a response

RA: Great! My name is \_\_\_\_\_ and I am a Research Assistant at Georgia State University School of Social Work working with Dr. Fred Brooks. We have a research grant from DFCS to evaluate how people are doing who left TANF. I am calling you today to inform you about our research and invite you to participate in an interview. If you do participate in an interview you will receive \$50 in cash for your time and effort. It will take about two-three minutes to explain.

[Wait for a response]

RA: Yes, we are calling you because DFCS records show that you left TANF in \_\_\_\_\_ (the year they left TANF). Is that correct?

[wait for a response]

RA: Great! Let me tell you a little about the research and interview. The purpose of the research is investigate how people are doing who used to be in the TANF program. We want to know if ex-TANF recipients found jobs and how their families are doing in the areas of finances, housing, and physical and mental health.

Since you left TANF in \_\_\_\_\_, we would like to interview you in your home at a time that is convenient to you. I will be the one conducting the interview. I might be accompanied by another member of the research team who will take notes during the interview. Your participation is voluntary, and there is no penalty if you decide not to participate in the interview. If you participate we will compensate you \$50 cash for your time. The interview will take one hour to complete.

Are you interested in participating?

[Wait for a response]. If response is No. RA: "Thank you for your time, Goodbye"

If response is "yes." RA: Great. What day and time are convenient for me to interview you?

(agree on a day and time)

Let me confirm your address; are you still at \_\_\_\_\_ ?

[confirm address or new residence].

RA: I will call you the day before to confirm our appointment. Please take down my name and number. Again my name is \_\_\_\_\_ and my cell is \_\_\_\_\_. I will see you on \_\_\_\_\_ at \_\_\_\_\_.

Thank you! Good bye!

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*[sample recruitment letter for out of town interviews]*

June 9, 2016

Dear

I am the Principal Investigator on a research study titled TANF Leavers: How are They Faring? The purpose of the study is to investigate how families are doing who left Temporary Assistance for Needy Families (TANF) between 2009 and 2015. You are invited to participate because according to DFCS records you left TANF between 2009 and 2015. This study involves interviewing people who left TANF from four areas of the state besides metro Atlanta. These areas include Northeast GA, Athens, Macon, Tifton, and Valdosta. Your name was randomly selected from a list of ex-TANF recipients in your part of the state.

The research involves conducting one hour interviews with participants who are no longer on TANF. We ask you questions about what it was like collecting TANF, strengths and weaknesses about the TANF program, current employment and income, health and well-being of you and your children, transportation, housing, and what suggestions you might have to improve welfare programs like TANF. If you agree to be interviewed your answers will be kept confidential. When research reports and publications are written your name will not appear in any reports or publications.

If you agree to be interviewed you will receive \$50 cash as compensation for your time and effort. You will receive the cash at the completion of the interview. The interview can take place in your home or at a restaurant/coffee shop if you would prefer.

We will be conducting interviews in your area during the week of June 21-24, 2016. If you would like to participate in this study please give me a call at either 404-775-6902 (cell) or 404-413-1059 (office at Georgia State University) to schedule an interview. If I don't answer leave a voice mail and I will return your call. If you have any questions about the study or what is involved please give me a call.

Sincerely,

Fred Brooks, PhD  
Associate Professor of Social Work  
Ga. State University

Georgia State University  
Department of Social Work  
Informed Consent

Title: TANF Leavers

Principal Investigator: Fred Brooks

Sponsor: Georgia Department of Family and Children Services (DFCS)

I. Purpose:

You are invited to participate in a research study. The purpose of the study is to investigate how people are doing who left Temporary Assistance for Needy Families (TANF) between 2009 and 2015. You are invited to participate because according to DFCS records you left TANF between 2009 and 2015. A total of 100 participants will be recruited for this study. Participation will require one hour of your time today.

II. Procedures:

If you decide to participate, you will be interviewed. You will be interviewed by either a Graduate Student or by Dr. Fred Brooks from the School of Social Work at Georgia State University. The interviewer will ask you questions about your life since leaving TANF. The interviewer will ask you about the following topics: leaving TANF, jobs and income; debts; housing; physical and mental health, how your child(ren) is/are doing; your hopes and dreams, and your thoughts about how TANF might be improved.

The interview will take place in your home at a time that is convenient for you. You will be interviewed one time only. The interview should take one of your time. The interview will not be audio recorded, but the interviewer will be taking notes during the interview.

III. Risks:

In this study, you will not have any more risks than you would in a normal day of life.

IV. Benefits:

Participation in this study may not benefit you personally. Overall, we hope to gain information about how families who were on TANF have been doing since they left TANF. DFCS officials want to know if families are doing better or worse since they left TANF. Information you provide might help improve TANF in the future.

V. Compensation:

You will receive \$50 cash today for participating in this study.

VI. Voluntary Participation and Withdrawal:

Participation in research is voluntary. You do not have to be in this study. If you decide to be in the study and change your mind, you have the right to drop out at any time. You may skip questions or stop participating at any time. Whatever you decide, you will not lose any benefits to which you are otherwise entitled. Being in this study will not affect any future applications for TANF.

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VII. Confidentiality:

We will keep your records private to the extent allowed by law. Dr. Fred Brooks and the School of Social Work Graduate Research Assistants will have access to the information you provide. Information may also be shared with those who make sure the study is done correctly (GSU Institutional Review Board, the Office for Human Research Protection (OHRP), and DFCS). We will use a study number rather than your name on study records. A sheet of paper with your name and study number will be kept in a locked cabinet separate from your data. The information you provide will be stored in a locked cabinet in Dr. Brooks' office at Georgia State University. After research notes are typed up all electronic records will be stored on a password- and firewall-protected computer. Your name and other facts that might point to you will not appear when we present this study or publish its results. The findings will be summarized and reported in group form. You will not be identified personally.

VIII. Contact Persons:

Contact Dr. Fred Brooks at 404-413-1059 if you have questions, concerns, or complaints about this study. You can also call if you think you have been harmed by the study. Call Susan Vogtner in the Georgia State University Office of Research Integrity at 404-413-3513 or [svogtner1@gsu.edu](mailto:svogtner1@gsu.edu) if you want to talk to someone who is not part of the study team. You can talk about questions, concerns, offer input, obtain information, or suggestions about the study. You can also call Susan Vogtner if you have questions or concerns about your rights in this study.

IX. Copy of Consent Form to Participant:

We will give you a copy of this consent form to keep.

If you are willing to volunteer for this research, please sign below.

_____	_____
Participant	Date
_____	_____
Principal Investigator or Researcher Obtaining Consent	Date

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**INTERVIEW GUIDE**  
**TANF LEAVERS 2009-2015: HOW ARE THEY FARING?**

Date: \_\_\_\_\_

Interviewer: \_\_\_\_\_

Participant Numbers: \_\_\_\_\_

Date of Data Entry SPSS: \_\_\_\_\_

Data Entry Initials: \_\_\_\_\_

**Section 1 TANF**

1.0 If you can remember, what year did your family leave TANF?

\_\_\_\_\_ year, or Don't Remember \_\_\_\_\_

1.1. As best you can recall, you collected TANF for how long?

\_\_\_\_\_ years, and \_\_\_\_\_ months

1.2. How much was the TANF check you received? \_\_\_\_\_

Or \_\_\_\_\_ Don't remember (check if they don't remember)

1.3. The check was for you and how many children? \_\_\_\_\_

1.4 Please give me the first name and ages of your child(ren) TODAY?

Name \_\_\_\_\_ age \_\_\_\_\_

Name \_\_\_\_\_ age \_\_\_\_\_

Name \_\_\_\_\_ age \_\_\_\_\_

Name \_\_\_\_\_ age \_\_\_\_\_

Name \_\_\_\_\_ age \_\_\_\_\_

1.4.1 Describe your life situation that led you to apply for TANF?

\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

1.4.2 Which of the following is the primary reason you applied for TANF?

- a. cash aid
- b. child care assistance
- c. help finding a job
- d. obtain SNAP
- e. all of the above were equally important
- f. other, specify \_\_\_\_\_

1.4.3. Describe any other reasons you applied for TANF?

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1.5 Thinking back to your life when you were receiving TANF....If you were to use one word to describe your life while you were collecting TANF, what one word would you use?

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1.5.1 Why did you leave TANF?

- a. got a job
- b. got married or in a relationship with someone with a job
- c. quit TANF because of the "hassle" of dealing with rules and regulations
- d. sanctioned (removed from the program, against your wishes)
- e. reached the time limit for collecting TANF
- f. other reason, specify \_\_\_\_\_

1.6 Did the TANF program help you obtain financial assistance for child care?

- a. yes
- b. no

1.8 [If yes] How helpful was the child care assistance? (circle one)

- A. Very Helpful      B. Helpful      C. Not Helpful      D. Very Unhelpful

1.9 [If yes] Are you still receiving financial assistance to help pay for child care?

- a. yes
- b. no

1.10 To what degree has finding convenient, affordable childcare been a barrier to employment for you?

- a. finding child care has been a major barrier to employment
- b. finding childcare has been a minor barrier to employment
- c. finding childcare has not been a barrier to employment

1.11 Did the TANF program help you in any of these ways? (circle yes or no for each)

- a. obtain Food Stamps/SNAP? Yes or No
- b. obtain health insurance for children? Yes or NO
- c. obtain health insurance for yourself? Yes or NO
- d. obtain job training or education? Yes or NO
- e. obtain a MARTA or Gas Card ? Yes, or NO
- f. buy clothing required for employment? Yes or NO
- g. buy tools and supplies required for work Yes or NO
- h. obtain medical and dental services required for employment Yes or NO
- i. pay for occupational licensing fees Yes or NO
- j. another way, specify: \_\_\_\_\_

1.12 If you were to use one word to describe the TANF program, what one word would you use?

\_\_\_\_\_

Which of the following best describes your TANF caseworker's attitude?

- a. positive, supportive
- b. neutral, matter of fact
- c. negative, unsupportive



1.12.1 Describe what it was like to collect TANF?

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Probes A. I know a little about it, but what was the process like for you?

B. What were the requirements?

1. for example, did you have to prove you were applying for jobs? How did that work?

1.13 What did you like best about the TANF program?

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1.14 What did you like least about the TANF program?

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1.15 If you were in charge of TANF, and could make changes in the program, what specific changes would you make, and why?

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### ***Section 2 Life Experiences and Employment since Leaving TANF***

2.0 If you were to use one word to describe your life since leaving TANF what word would you use? (write down their response): \_\_\_\_\_

2.1 Tell me more about your overall quality of life since leaving TANF?

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Let's talk about your experience with employment and income since leaving TANF.

## Current Employment Status

2.2 Which of the following best describes your employment status?

a. Employed full time in formal economy (you receive a pay check from an employer)

If A, How many hours do you work each week? \_\_\_\_\_

b. Employed part time in formal economy

If B, How many hours do you usually work each week? \_\_\_\_\_

c. Self Employed

If, C, please describe your self-employment and number of hours you work each week.

Type of employment: \_\_\_\_\_

If self-employed Hours/week you work \_\_\_\_\_

d. other informal employment, please describe

\_\_\_\_\_

e. Not employed formally or informally

If E, how many months has it been since your last job? \_\_\_\_\_

\*\*\*note: if person is currently NOT Employed, we want to ask the Employment Questions in reference to their most recent job

2.21 [Current or most recent job], How many jobs do/did you have?

a. one

b. two

c. three or more

2.21 [if participant has more than one job]. How many total hours do/did you work each week counting both jobs? \_\_\_\_\_ hours per week

2.3 [Current or most recent job] do/did your work hours vary week to week?

a. No they do/did not vary from week to week

b. Yes, they vary/varied from \_\_\_\_\_ to \_\_\_\_\_ hours per week

2.4 [Current or most recent job] What is/was your rate of pay? \_\_\_\_\_, is that per hour, week, month, or year? [circle one] [If participant has more than one job, ask rate of pay for whichever job is their primary job]

2.5 [Current or most recent job] After taxes and deductions what is/was your take-home pay? \_\_\_\_\_ ,  
is that per week, every 2 weeks, or per month? [circle one]

2.6 If you can recall, how much did you make last year, for all of 2015? \_\_\_\_\_

2.61 In 2015 Did you receive a refund from the government for the Earned Income Tax Credit?

a. yes, if yes How much did your receive? \$ \_\_\_\_\_

b. No

2.62 [If yes to 2.16], What did you use the refund for? \_\_\_\_\_

2.7 Are you able to pay your bills (rent, utilities, transportation, food, clothes etc.) with your current level  
of pay?

a. Yes

b. No, if No how much more money do you need at the end of the month to pay your bills?

\$\_\_\_\_\_ per month

2.8 A Living Wage is defined as a wage that allows you to pay your monthly bills and live modestly without  
relying on Government Programs like SNAP. What would a living wage be for you?

\$\_\_\_\_\_ per hour

2.9 What do you think the minimum wage should be? \$\_\_\_\_\_ per hour

2.10 Do other people contribute to paying household expenses (rent, utilities, food, etc.)?

a. yes

b. no

2.11 If yes, who else contributes, and if you know, how much do they contribute each month to  
household living expenses? AMOUNT

a. spouse/partner \_\_\_\_\_

b. brother/sister \_\_\_\_\_

c. father/mother \_\_\_\_\_

d. child/children \_\_\_\_\_

e. other relative \_\_\_\_\_

f. unrelated roommate \_\_\_\_\_

2.12 I have some questions about other forms of income you might have, do you have any income from?

Amount	\$\$ per Month
a. Food Stamps/SNAP	_____
b. Child Support	_____ if amounts or inconsistent, make a note here
c. Social Security	_____
d. SSDI	_____
e. Unemployment Insurance	_____
f. Pension/retirement	_____
g. Alimony	_____
h. VA Benefits	_____
i. WIC	_____
j. Workers Compensation	_____
k. Selling Blood Plasma	_____
l. Recycling	_____
m. Providing Child Care	_____
n. Other, [specify] _____	amount of other _____

2.13 Since leaving TANF have you earned income from any of the following activities?

- a. selling Food Stamps?    yes      no
- b. selling drugs?            yes      no
- c. accepting money or goods for sex or sexual acts? 1. Yes 2. No

If participant answers yes to any 2.13 response, ask:

2.14 How much would you need to earn through employment to be able to stop [above noted item(s)] ?  
 \_\_\_\_\_ per hour, week, month, year (circle one)

**[If participant is employed the following are for current primary job; if unemployed they apply to their most recent job]**

2.15 Who do/did you work for? \_\_\_\_\_

2.16 How did you find this job? [write response] \_\_\_\_\_

\_\_\_\_\_

Probes: connections, help from Goodwill or other Job placement agency, Temp agency, on-line application, etc.

2.17 What type of business is/was this? [write response] \_\_\_\_\_

2.18 What do/did you do? [write response] \_\_\_\_\_

2.19 How long would you like to continue this job/ [how long did you hope to keep the job]? [write response] \_\_\_\_\_ months/years

2.19.1 [If currently unemployed] What was the reason you left your last job?

a. was laid off

b. left voluntarily, explain \_\_\_\_\_

c. was fired, explain \_\_\_\_\_

d. other, explain \_\_\_\_\_

2.20 Is/was there an opportunity for advancement (more responsibility and pay) ?

a. yes

b. no

2.21 If yes, what position would/did you like to move up to? \_\_\_\_\_

2.21.1 Is/was there a labor union at your current/last job?

a. yes

b. no

c. DK or refused

2.21.2 A labor union is an organization of employees that bands together and negotiates with the employer for better pay, benefits, and working conditions. Do/did you think there is a need for a labor union at your current/past work place?

a. yes, we need a union

b. no, we don't/didn't need a union

c. DK, or refused

2.22 If you could move into another line of work over the next few years, what would it be?

Specify job \_\_\_\_\_

2.23 What would you need to be able to get that job?

a. more education

b. training

c. a small business loan

d. other specify \_\_\_\_\_

2.24 How much would you make doing [the job she just described] ? \_\_\_\_\_ per hour, week, month, year (circle one)

2.25 If you could do anything in the world for a living, what would it be—your ultimate dream job?

\_\_\_\_\_

2.26 What would need to happen for you to pursue your dream job?

\_\_\_\_\_

\_\_\_\_\_

[Probes, more education, small business loan, training in how to run a business, etc.]

2.27 If you were in charge of a Government/Nonprofit program to help people like yourself obtain good jobs with living wages; what kind of program would you put in place?

\_\_\_\_\_

\_\_\_\_\_

2.28 We talked a lot about employment and jobs. Is there anything else you would like to share with us about your experience finding a living wage job, or what might help you find a living wage job to take care of you and your family?

\_\_\_\_\_

\_\_\_\_\_

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**Section 3 Housing**

3.0 Which of the following best describes your current living situation?

- a. rent an apartment/house (your name on the lease), just you and your children
- b. own a house/condo
- c. you and your children are staying with a relative/friend
- d. staying in a homeless shelter
- e. homeless and not in a shelter
- f. pay rent in an Extended-Stay Hotel
- g. other, specify \_\_\_\_\_

3.1 How long have you been in your current residence [described above]? \_\_\_\_\_ months/years

3.2 How much do you pay for your apartment/home/room every month? \_\_\_\_\_ per month

3.3 Stable housing means you can live in your current home for as long as you desire. Based on that definition: How stable is your current living situation?

- a. Stable
- b. Not stable, [if B ask], please explain what is unstable about your current housing?

\_\_\_\_\_

3.4 Do you get any government assistance with housing expenses?

- a. no
- b. yes, Section 8, or Housing Choice Voucher
- c. yes, I live in public housing
- d. yes, I live in an income-based rental
- e. other, specify \_\_\_\_\_

3.5 If yes, what is the dollar amount of your government housing assistance? \_\_\_\_\_ per month

3.6 If yes, How helpful is this assistance to your financial stability?

- a. very helpful
- b. helpful
- c. unhelpful
- d. very unhelpful

3.7 If no, have you applied for any housing/rent assistance?

- a. yes, applied
- b. no, not applied

3.8 If yes, are you on a waiting list?

- a. yes; if yes---how long have you been on a waiting list? \_\_\_\_\_
- b. no

3.9 Homeless is defined as An individual or family who lacks a fixed, regular, and adequate nighttime residence, which includes a primary nighttime residence of: 1) a place not designed for or ordinarily used as a regular sleeping accommodation (including car, park, abandoned building, bus/train station, airport, or campground), 2) Publicly or privately operated shelter or transitional housing, including a hotel or motel paid for by government or charitable organizations.

Since leaving TANF, how many times have you experienced a period of homelessness?

- a. 0, never been homeless since leaving TANF
- b. 1 time
- c. 2 times
- d. 3 times
- e. 4 or more times

3.10 [If participant has experienced at least one bout of homelessness ask]. Have you ever lived out of your car?

- a. Yes
- b. No



3.11 Anything else you would like to tell us about housing since you left TANF?

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3.12 If you were in charge of creating a program to help people like yourself obtain affordable housing; describe what type of program you would create?

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#### **Section 4 Children**

4. We have some questions about how well your children are doing since you left TANF. While answering this question please consider the overall well-being of your children in the areas of physical, mental, and behavioral health, and school performance. All things considered, would you say:

- a. my children are doing about the same since leaving TANF as they were when we were on TANF
- b. my children are doing better since leaving TANF than they were when we were on TANF
- c. my children are doing worse since leaving TANT than they were when we were on TANF

If children are doing better or worse since leaving TANF, ask them: Explain how they are doing better/worse? [write response]

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4.1 Do any of your children have any health or disability issues?

- a. yes
- b. no

4.2 If yes, what type of health/disability issue does your child(ren) have? (write response)

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4.3 Do any of your children have mental health issues?

- a. yes
- b. no

4.4 If yes, what type of mental health issue does your child have? (write response)

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4.5 [If yes to health/disability or mental health], how do these issue(s) affect your employment/employability? (write response)

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4.6 Has being off TANF affected your ability to care for your children in any way?

a. yes

b. no

4.6.1 Since leaving TANF, how many jobs have you lost because you had to stay home with a sick child?

a. zero, I never lost a job having to stay home with a sick child

b. One

c. Two

d. 3 or more

e. DK/NA

4.7 If yes, please describe how being off TANF has affected your ability to care for your children  
(write response)

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4.7.1 Since leaving TANF have you had a substantiated Child Protection case with DFCS?

a. yes

b. No

4.8 What type of health insurance do your children have?

- a. Medicaid
- b. PeachCare for Kids
- c. health insurance through my employer
- d. health insurance paid by me
- e. health insurance paid by someone else
- f. no health insurance

4.9 Have any of your children been involved with the Juvenile Justice system?

- a. yes
- b. no

4.10 If yes, what is their current status with Juvenile Justice, are they...

- a. in a Youth Detention Center
- b. in an alternative placement
- c. at home, but house arrest
- d. court mandated program
- e. no longer have an active Juvenile Justice case
- f. other? \_\_\_\_\_

**[Tape record responses to 4.11 and 4.12]**

4.11 If yes to 4.9], how has your child's involvement with Juvenile Justice affected the family?

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4.12 Is there anything else you would like to tell me about how being off TANF has affected the health and well-being of your children, or their access to care? No or Yes If yes please describe...

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**Section 5 Your Physical and Mental Health**

5.0 What type of health insurance do you have?

- a. Medicaid
- b. Employer-sponsored health insurance
- c. Health insurance paid by you (Obama Care from a Government Exchange)
- d. Health Insurance paid by partner/spouse/parent's plan
- e. No health insurance

5.1 How would you describe your physical health?

- a. Excellent
- b. Good
- c. Fair
- d. Poor

5.2 Do you have any chronic health issues?

- a. yes
- b. no [skip to ]

5.3 If yes, please describe your health issue(s)? (write response)

---

---

5.4 If yes, how does [health issue mentioned above] affect your ability to work? (write response)

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5.5 If yes, are you currently receiving treatment for the health concern?

- a. yes, receiving treatment
- b. no, not receiving treatment

5.6 [If not receiving treatment]; what needs to change for you to get treatment for [your health concern]?  
(write response)

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5.7 Which of the following best describes your physical health while you were on TANF and since leaving TANF?

- a. my physical health is pretty much the same today as it was when I was on TANF
- b. my physical health is better today than it was when I was on TANF
- c. My physical health is worse today than it was when I was on TANF

5.71 [If b or c] Explain how your physical health is better or worse since leaving TANF?

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#### Your Mental Health

5.8 How would you describe your overall mental health?

- a. excellent
- b. good
- c. fair
- d. poor

5.9 Which of the following best describes your mental health today compared to your mental health when you were on TANF?

- a. My mental health is pretty much the same today as it was when I was on TANF
- b. My mental health is better today than it was when I was on TANF
- c. My mental health is worse today than it was when I was on TANF

5.10 [If b or c] Explain how your mental health is better or worse today since leaving TANF?

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5.11 Do you have a history of alcohol or drug abuse?

- a. yes
- b. no [skip to ]

5.12 If yes, what which substances did you use/abuse?

- a. alcohol
- b. drugs; specify \_\_\_\_\_
- c. both

5.13 Did you receive treatment for alcohol/substance abuse?

- a. yes
- b. no

5.14 Do you currently attend AA/NA meetings?

- a. yes
- b. no

5.15 Is there anything else you would like to tell me about how being off TANF has affected your physical or mental health, or your access to care? No or Yes If yes please describe...

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## **Section 6 Transportation**

6.0 Which of the following best describes your status with a Driver's License?

- a. I have a valid Driver's License
- b. I have a Driver's License that is suspended or not valid

[If B] What was the reason your license was suspended \_\_\_\_\_

- c. I do not have a Driver's License

6.1 Do you own a car that provides reliable transportation?

- a. yes
- b. no

6.2 Which of the following best describes your primary mode of transportation?

- a. my own car
- b. car transportation provided by a partner/relative/friend
- c. public transportation (buses & trains)
- d. other, specify \_\_\_\_\_

6.3 To what degree is transportation a barrier to finding and maintaining employment?

- a. transportation is a MAJOR barrier to employment
- b. transportation is a MINOR barrier to employment
- c. transportation is NOT a barrier to employment

6.4 [If A or B to above question]. What type of program or assistance would eliminate transportation as a barrier to employment? (write response)

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### **Section 7 Food Security**

I'm going to read you several statements that people have made about their food situation. For these statements, please tell me whether the statement was often true, sometimes true, or never true for (you/your household) in the last 12 months—that is, since last (name of current month).

7.1 The first statement is, "The food that (I/we) bought just didn't last, and (I/we) didn't have money to get more." Was that often, sometimes, or never true for (you/your household) in the last 12 months?

- [ ] Often true
- [ ] Sometimes true
- [ ] Never true
- [ ] DK or Refused

7.2 “(I/we) couldn’t afford to eat balanced meals.” Was that often, sometimes, or never true for (you/your household) in the last 12 months?

☐ Often true

☐ Sometimes true

☐ Never true

☐ DK or Refused

7.3 In the last 12 months, since last (name of current month), did (you/you or other adults in your household) ever cut the size of your meals or skip meals because there wasn't enough money for food?

☐ Yes

☐ No (Skip 7.4)

☐ DK (Skip 7.4)

7.4 [IF YES ABOVE, ASK] How often did this happen—almost every month, some months but not every month, or in only 1 or 2 months?

☐ Almost every month

☐ Some months but not every month

☐ Only 1 or 2 months

☐ DK

7.5 In the last 12 months, did you ever eat less than you felt you should because there wasn't enough money for food?

☐ Yes

☐ No

☐ DK

7.6 In the last 12 months, were you ever hungry but didn't eat because there wasn't enough money for food?

☐ Yes

☐ No

☐ DK

[End of Six-Item Food Security Module]



### Section 8 Debt and Credit

Most people have different types of debts, where they owe money to either a company or a person. I am going to ask you about different types of debt that people sometimes have. Answer yes if you have that type of debt and no if you do not have that type of debt. If you answer yes, please give me an estimate of the amount you owe, if you know about how much you owe. Also, if you are currently paying down a debt every month, how much are you paying each month?

8.0 Do you have any debt associated with the following?

			Amount Owed	Amt. Paying/Month
a. medical bills for you or your children	yes	no	_____	_____
b. credit card bills	yes	no	_____	_____
c. utility bills (gas, electric, phone)	yes	no	_____	_____
d. student loan debt	yes	no	_____	_____
e. child support	yes	no	_____	_____
f. housing or mortgage	yes	no	_____	_____
g. car loan	yes	no	_____	_____
h. bank or credit union loan	yes	no	_____	_____
i. personal loan from relative or friend	yes	no	_____	_____
j. car title loan	yes	no	_____	_____
k. loan company loan	yes	no	_____	_____
l. Court Fines	yes	no	_____	_____
m. other loan, specify _____	yes	no	_____	_____

8.1 People rely on all kinds of credit. In the past year, have you used any of the following:

Credit Cards (the kind you need to pay on every month)? Yes      No

Store Cards (the kind you need to pay on every month) ? Yes      No

Pawn loans?      Yes      No

Title loans?      Yes      No

Online payday loans?      Yes      No

"Loan company" loans? Yes      No

Bank loans?      Yes      No

Credit Union loans?      Yes      No

Any other loans through a business (not through friends or family)?      Yes      No

8.2 Thinking about the list that we just talked about, would you say that you use more, the same, or less of these kinds of credit since you've been off TANF?

a. Use credit more

b. Use credit same

c. Use credit less

### **Information About You**

9.0 How old are you? \_\_\_\_\_

9.01 What is your gender? \_\_\_\_\_

9.1 Marital Status. Are you?

a. single, never married

b. married

c. separated or divorced

d. widowed

## 9.2 Racial identification?

- a. black/African American
- b. Hispanic/Latina
- c. white/Caucasian
- d. Native American
- e. other, specify \_\_\_\_\_

## 9.3 What is the highest grade you completed in School?

- a. less than High School, if a, what grade completed \_\_\_\_\_
- b. GED
- c. High School Diploma
- d. some college or technical school
- e. technical school or 2 year college completion
- f. college degree/ graduate degree

Thanks for being patient and taking the time to answer all these questions. We've covered a lot of ground in this interview: your experience with TANF, and since leaving TANF in terms of employment, income, housing, transportation, you and your children's health and mental health. Before I leave I want to make sure that we have not left out something that you think is important that I have not asked about.

Is there anything else you would like to share with us about you and your children's life experience since leaving TANF?

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I need you to sign this form, so I have a record of giving you your \$50 honorarium. [Have them sign form]

Thank you!

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## About the Authors

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The Center for State and Local Finance's (CSLF) mission is to develop the people and ideas for next generation public finance by bringing together the Andrew Young School's nationally ranked faculty and the broader public finance community. CSLF conducts innovative, nonpartisan research on tax policy and reform, budget and financial management, education finance, and economic development and urban policy. Additionally, it provides premier executive education in public finance for state and local finance officials and works with local and state partners on technical assistance projects on fiscal and economic policy.

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