

A large, stylized purple letter 'A' serves as the background for the entire page. The top bar of the 'A' is a thick, light purple ring that encircles the title text. The two vertical stems of the 'A' are also thick purple bars that extend downwards from the ring. The bottom of the 'A' is a wide, light purple base.

Frequently Asked Questions About Working Welfare Leavers

Center for Law and Social Policy

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Introduction

Since the enactment of the Personal Responsibility and Work Opportunity Reconciliation Act, states have dramatically altered the rules and administration of the cash assistance programs they operate for poor families. Numerous research initiatives have been undertaken to answer a broad range of questions about how state implementation would affect families. One set of research projects has involved gathering information about families who stop receiving welfare, commonly referred to as welfare “leavers.” Leavers studies generally look at people in a particular state who have stopped receiving cash assistance. The studies have typically shown that anywhere from half to three-quarters of leavers are employed at some point after they leave welfare. Using 34 studies from 26 different states, this report examines the information available about the leavers who are employed after they leave welfare. We use the information from these studies to answer a set of frequently asked questions concerning the employment experience and economic well-being of welfare leavers.

These Frequently Asked Questions and Our Principal Findings as to Each Are:

What kinds of jobs do welfare leavers have?

Leavers are concentrated in low-paying sectors and occupations. Specifically, they tend to hold service, sales and administrative support positions and tend to work in the service and retail sectors.

How many people work continuously?

Of those who went to work at some point in their first year off assistance, about one-half have earnings in all four quarters. The other half works in either one, two or three of the four quarters.

How many people work full-time?

Most employed leavers report working at least 30 hours per week. Reported wages and earnings data from Unemployment Insurance records, however, indicate it is unlikely that most leavers work 30 hours or more per week on a regular basis.

How much do employed leavers earn?

In most states, most leavers earn less than \$2,500 for their first three months of work after leaving assistance. The majority of employed leavers earn low hourly wages—\$8.00 an hour or less in almost all states, \$7.00 an hour or less in many. Taken together, wage and earnings information seem to indicate that most leavers either do not work full-time or do not work full-year.

How much do earnings grow?

Most studies show 10 to 15 percent growth in average quarterly earnings (between \$300 and \$400) in the first year after people leave welfare, with somewhat better results for those employed in each of the first four quarters. The few studies which track leavers over longer periods do not suggest large or constant earnings growth for leavers in the years after they exit the rolls.

What is the health insurance status of employed leavers?

About one-quarter of employed leavers participate in employer-sponsored health insurance. It appears that a significant share of employed leavers do not have health insurance.

How many people are in jobs with benefits?

About one-third to one-half of employed welfare leavers receive vacation and/or paid sick leave at their jobs.

How many people work non-traditional hours or have changing work schedules?

The share of leavers working non-traditional hours varies across states. In most places, close to half work some or most weekends; between one-quarter and one-half work evening, night or early morning hours; and up to one-quarter work changing schedules.

What hardships do employed leavers face?

Significant numbers of employed leavers face serious hardships, including food insecurity, housing instability and untreated medical needs.

M ethodology

The analysis which follows is based on studies written about people who left welfare and who, at some point since leaving, were employed (according to the study's definition). These studies are usually specific to a certain state, although a few focus on a given county or group of counties. In this paper, we compare results across the locations where leavers studies have been conducted. All of the studies we have cited were published in 1999 or later, although they generally rely on data from a year or two before publication.

Some leavers studies use administrative data (principally earnings and employment data from the Unemployment Insurance [UI] database in their state); some use survey data from interviews with leavers; and some use both. There are limitations on both kinds of data, which are discussed in greater detail in the appendix. Without discussing the limitations at length, however, the following are a few points to keep in mind.

- ✓ **Some leavers have returned to assistance.** Leavers are usually defined as people who left welfare at a particular time—for example, June 1997. Many studies include only those who left for at least two consecutive months, to keep out cases closed due to administrative error. After those first two months, however, some leavers return to assistance—according to national data, about 22 percent of those who left welfare between 1997 and 1999 returned within the same time frame.¹ Returners often continue to be part of a given leavers study, since the pool of people being studied is usually defined by the date they left assistance, not by whether they stayed off, and because most studies do not focus only on people who remain off assistance, but look at the conditions of all leavers.²
- ✓ **Studies using administrative data typically do not provide information on individuals over time.** Most studies using administrative data provide group summary measures over time, such as averages and medians, but not individual-level information. Thus, while they may show earnings increases for the cohort which left in June 1997 (for example), they do not show which individuals or how many individuals in that group experienced earnings growth.
- ✓ **Studies may define employment differently.** Studies relying on administrative data often count as “employed” in a given quarter anyone with as little as one dollar of earnings. Some studies, to eliminate those whose employment was truly marginal, count only those with at least \$100 worth of earnings per quarter. Studies using survey data may count as employed anyone who states she is working either at the time of the survey or some prior date. (Despite defining employment differently, however, leavers studies have found remarkably consistent rates of employment.)

¹ Loprest, April 2001 (2).

² Some studies limit themselves to looking at non-returning leavers only, but they are less common. About half a dozen of the studies we examined excluded returners to assistance.

- ✓ **Survey data with low response rates should be treated cautiously.** In the analysis which follows, we only use data from surveys with a response rate of 50 percent or higher—meaning that at least half of those whose names were randomly chosen to answer the survey answered the questions. The appendix discusses this point in greater detail. In general, as with all surveys, the percentages derived from leavers surveys should be treated as reasonably accurate as opposed to precise.
- ✓ **Data were collected at different intervals.** The amount of time which passed between when people left assistance and when data were collected about their situation varies by study. Some surveys were done six months after people had left welfare; some two years later. The time elapsed since welfare receipt may make a difference in people's situations.
- ✓ **Data were also collected at different time periods.** Some of the studies are based on data from 1997 while some data are as recent as 2000. This may also affect the results, as economic situations as well as welfare policies may vary according to the date when the research was done. (Note that none of the dollar figures presented has been adjusted for inflation.)

Given the above caveats, as well as the discussion of further limitations in the appendix, we have tried to answer some frequently asked questions about the employment experiences of welfare leavers across the country. When possible, we provide information on all leavers nationally, which comes from the Urban Institute's National Survey of America's Families (NSAF). The NSAF provides an excellent resource for data on welfare leavers nationwide, but it is not large enough to provide state-by-state comparisons with the data presented in the leavers studies.³ In all the tables which follow, we include information from a given state whenever the report(s) from that state provided the necessary data.

³ One definitional note is that leavers in the NSAF database are people who received benefits at some point in the two years preceding the survey, but are not receiving benefits at the time of the survey. This definition differs markedly from that used by state leavers studies and should be kept in mind when comparing NSAF findings to those of state leavers studies.

1. What Kinds of Jobs Do Welfare Leavers Have?

Leavers are concentrated in low-paying sectors and occupations. Specifically, they tend to hold service, sales and administrative support positions and tend to work in the service and retail sectors.

When examining leavers' jobs, it is important to look at both the industry in which they work as well as the occupation held within that industry. Focusing on one or the other can be misleading. For example, although employment in the service industry is known to pay less, on average, than employment in most other industries, someone holding a managerial or professional position within the service sector may earn more than someone holding a customer service job within the communications industry.

Industry of employment: Survey and administrative data show that leavers in most states are concentrated in the service and retail sectors. Roughly two-fifths to one-half of leavers work in the service industries, with about another quarter in the retail trade. In four out of the nine states below, manufacturing was the third most common sector (in a fifth state, South Carolina, it was actually the second most common sector); the share of leavers working in manufacturing ranged from negligible to 19 percent. The major industries of employment are remarkably consistent, particularly given variations in local labor markets and economies among the states.

	Service	Retail Trade ⁴	Manufacturing
Colorado ⁵	46	30	2.0
Iowa	44	29	8
Maryland ⁵	45.1	32.1	5.2
New Mexico	42.6	28.8	4.8
North Carolina ⁵	43.1	31.3	13.1
Pennsylvania ⁵	42.1	22.8	< 2.0
South Carolina	56.7	16.0	18.9
Wisconsin	48	25	15
Virginia	46.3	27.1	11.6
Leavers Nationally (NSAF)	46.2	24.2	14.0

⁴ Some studies include wholesale trade figures; these generally amount to only a few percentage points.

⁵ These studies use administrative data to determine the industry of employment; the others use survey data.

Leavers are fairly similar to all women workers in their industries of employment.⁶ Among all women, nearly half work in the service sector and one-tenth work in manufacturing.⁷ Leavers appear more concentrated in the retail sector. Overall, less than 20 percent of women work in retail, while among leavers the proportion in many states is closer to 30 percent. The three sectors in which leavers (and women in general) are concentrated (service, retail, and manufacturing) offer the lowest average hourly pay of all nonfarm industries, with retail—the industry in which leavers are over-represented—offering the lowest pay of all.⁸

Occupations: In every state, leavers most commonly work in service occupations, although the share of leavers engaged in those occupations varies from less than a third to over half.⁹ Except for protective service occupations (which do not appear to make up a large share of leavers’ employment), service occupations provide the lowest median weekly earnings of all jobs.¹⁰ Another relatively large share of leavers—roughly between one- and two-tenths each—works in sales and administrative support positions.

	Service Occupations	Sales	Administrative Support
Illinois	39.0	15.5	19.6
Iowa	37	16	17
Kentucky	42.5	4.1	13.9
Missouri	53	16	7
New Mexico	29.5	17.4	19.0
North Carolina counties ¹¹	39.7	18.4	17.0
Ohio	47	15	9
South Carolina	37.2	21.3	14.0
Virginia	32	19.4	20.4
Leavers Nationally (NSAF)	38.0	11.5	19.0

⁶ We compare leavers to all women since the vast majority of adult welfare recipients (and leavers) are women.

⁷ U.S. Census Bureau, 2000 (CLASP calculations from Table 672).

⁸ U.S. Census Bureau, 2000 (Table 692).

⁹ The fact that there is a service industry classification as well as service occupations is confusing. The two are not the same since, for example, service occupations exist within other sectors (for example, the custodian of a government building). Even so, most occupations within the service industry are service occupations.

¹⁰ U.S. Census Bureau, 2000 (Table 696).

¹¹ Figures are taken from eight counties in North Carolina and are not representative of the state as a whole.

Leavers are far more concentrated in service occupations than women in general (less than 20 percent of all women work in service occupations), and in many states, are more concentrated in sales occupations as well (13 percent of all women hold sales positions).¹² In fact, leavers’ occupational profiles resemble that of women lacking a high school education more than women in general, even though national data show that a large majority of leavers (over two-thirds) have at least a high school education or GED.¹³ Among women lacking a high school education, 41.4 percent work in service occupations.¹⁴

2. How Many People Work Continuously?

Of those who went to work at some point in their first year off assistance, about one-half have some earnings in all four quarters. The other half works in either one, two or three of the four quarters.

It is difficult to arrive at a more specific conclusion about continuous or full-year employment among leavers, due to considerable variations across states and variations in data collection techniques. Overall, the studies seem to indicate that between 40 and 60 percent of leavers who are employed their first quarter after exit are also employed in the next three quarters.

The table below looks only at leavers who had some earned income in the year after their exit, and shows how many had earned income in all four quarters, based on administrative data. Because UI employment data are collected for a quarter as a whole, anyone showing UI earnings during a given quarter is typically counted as employed during that quarter, regardless of how long she was employed. So the leavers shown below may have had breaks in their employment—for example, they may have worked five weeks in the first quarter, ten weeks in the second quarter, three weeks in the third and six weeks in the fourth, adding up to 24 weeks total out of the year. Thus, employment in all four quarters is not necessarily equivalent to continuous employment.

Table 3. Continuity of Employment among Leavers Who Were Ever Employed in First Four Quarters after Exit (Administrative) (%) (Does Not Include Leavers with No Employment in Any Quarter)	
	Employed in All 4 Quarters
Colorado	45.7
Cuyahoga County (OH)	57.0
Florida	44.2
Iowa	36.5
New York	60
North Carolina	50.3
South Carolina	38.0

¹² U.S. Census Bureau, 2000 (CLASP calculations from Table 669).
¹³ Loprest, September 2001 (Table 1).
¹⁴ U.S. Census Bureau, 2000 (CLASP calculations from Table 671).

The table on page nine presents the results from studies using administrative data. The survey data, presented below, display similar shares of leavers working continuously (typically defined as having worked in every month between leaving welfare and answering the survey), with the exception of Connecticut, which shows a very high majority were employed continuously.¹⁵ The surveys, except for Virginia, represent a time period about half as long as that given in the administrative data.

Table 4. Leavers Employed Continuously between Exit and Time of Survey (Survey)		
	Employed Continuously (%)	Time Between Exit and Survey
Connecticut	88.4	7 months
Cuyahoga County (OH)	61	6 months
Illinois	43.1	6–8 months
Virginia	58.3	10–16 months

The limitations and inconsistencies of the data make it difficult to reach a specific conclusion, but do indicate that, for the first year after leaving assistance, only about half of those who work at all work in all four quarters. This is a considerably lower share than all women workers, of whom almost 80 percent work at least 40 weeks per year (75 percent of all weeks).¹⁶ The question of how long leavers hold onto a particular job, as opposed to any employment, is even harder to answer, due to a lack of information on job retention and loss. Leavers studies have not used standard methods to obtain information about job retention, making it hard to develop summary data across states.

3. How Many People Work Full-Time?

Most employed leavers report working at least 30 hours per week. Reported wages and earnings data from UI records, however, indicate it is unlikely that most leavers work 30 hours or more per week on a regular basis.

Data on people’s hours come only from surveys—UI earnings data generally do not include hours worked. Survey information across states is fairly consistent, showing that about four-fifths of employed leavers work at least 30 hours per week, about two-thirds work at least 35 hours per week and more than half work at least 40 hours per week. These numbers are similar to the hours women in the general population report work-

¹⁵ Connecticut may have a significantly higher rate for two reasons: first, the study tracked only those who left welfare due to having reached time limits, which may mean they are a slightly different population than the leavers in general analyzed in other states. Second, Connecticut has an extremely generous earnings disregard, where recipients may keep 100 percent of earnings up to the poverty level until they reach their time limit, which has encouraged a large share of recipients to work while still receiving assistance. Thus, Connecticut leavers may have had more stable employment before leaving the rolls, making it more likely they would keep working once they left.

¹⁶ Bureau of Labor Statistics, November 2000 (CLASP calculations from Table 1).

ing.¹⁷ The average number of hours worked per week reported in the studies we examined ranges from 32 to 40, but is most commonly 35 or 36.

30+ hours per week		35+ hours per week		40+ hours per week	
Iowa	73	Colorado	72.0	Iowa	50
Kentucky	81.6	Kentucky	73.4	Kentucky	54.1
Massachusetts	63.8	Mississippi	67	New Mexico	53.9
Missouri	77	Ohio	69.1	NC counties	57.8
New Mexico	78.2	Washington	69	South Carolina	55.4
NC counties	85.9	Leavers	69.4	Wisconsin	58
Ohio	83.1	Nationally			
South Carolina	81.4	(NSAF)			
Virginia	79.8				
Wisconsin	81				

4. How Much Do Employed Leavers Earn?

In most states, most leavers earn less than \$2,500 for their first three months of work after leaving assistance. The majority of employed leavers earn low hourly wages—\$8.00 an hour or less in almost all states, \$7.00 an hour or less in many. Taken together, wage and earnings information seem to indicate that most leavers either do not work full-time or do not work full-year.

The range of average quarterly earnings spreads from less than \$2,000 in South Carolina to close to \$4,000 in New York, with a midpoint of about \$2,500.¹⁸

¹⁷ Bureau of Labor Statistics, May 2000 (CLASP calculations from Table 6).

¹⁸ Administrative data provide earnings by quarter, with most studies calculating an average or median amount for all employed leavers. The studies show a variety in average and median earnings for leavers' first post-exit quarter of earnings, which is not surprising given the different labor market conditions in each state and the different times the information was gathered (since we have not adjusted these figures for inflation).

Table 6. Quarterly Earnings for Welfare Leavers, First Quarter after Exit (Administrative)

	Average Earnings	Median Earnings
Arkansas	\$1,979	
South Carolina	\$1,981	\$1,884
North Carolina		\$1,995
Arizona	\$2,142	
Georgia	\$2,193	\$2,051
Maryland	\$2,274	\$2,028
Iowa	\$2,481	\$2,177
Washington	\$2,601	\$2,400
Colorado		\$2,436
Illinois	\$2,659	\$2,449
Pennsylvania	\$2,681	
Massachusetts	\$2,834	\$2,645
Cuyahoga County (OH)		\$2,744
Connecticut	\$3,369	
District of Columbia		\$3,416
New York	\$3,868	

Median earnings can offer more clarity since medians are less influenced by outlying high or low numbers. As shown, median earnings for leavers are more consistent across states than averages. Aside from Washington, DC's very high figure, median earnings in the other ten states cluster around two figures: five states have median first quarter earnings close to \$2,000 and another five have median first quarter earnings close to \$2,500. Thus, although average earnings may be higher, in most states, half of all employed leavers earn less than \$2,500 for their first quarter of employment.

Survey data allow us to look at hourly wages or at monthly rather than quarterly earnings. Hourly wages across leavers studies appear fairly consistent. Average wages range from under \$6.00 in Mississippi to \$8.74 in Washington, DC, with most states clustering around \$7.50 to \$7.75. As with earnings, median wages tend to be lower than averages, although the range is very broad. Despite considerable variation, a substantial share—in four of ten states, 50 percent or more—of leavers earn less than \$7.00 an hour.

Table 7. Hourly Wages for Welfare Leavers and Share Earning Less Than \$7.00/hr (Survey)			
	Average Wage (\$/hr)	Median Wage (\$/hr)	Below \$7.00/hr (%)
Mississippi	5.77		
Missouri		6.00	75
South Carolina		6.50	60.6
New Mexico			57.8
Virginia	7.10		
Wisconsin	7.42	7.00	50
Arizona	7.47		
Iowa		7.54	41
Washington	7.70	7.00	44
Connecticut		7.82	45
North Carolina counties		7.25	38.7
Illinois	7.89	7.41	
Massachusetts	8.46		
Ohio	8.65		
District of Columbia	8.74	8.13	25
Colorado		8.16	35
Minnesota		8.47	
Leavers Nationally (NSAF)		7.15	

One curious note is that the wage and hour information reported in surveys does not add up to the administrative quarterly earnings data. Table A and the associated analysis present some questions about the data and the mismatch around hours worked and reported wages and earnings.

Hours Times Wages Do Not Equal Earnings

As noted in the answer to Question 4, quarterly earnings data come from Unemployment Insurance records, while information on hours worked and wages earned comes from surveys. UI data, despite their many advantages, are limited in that they typically do not provide information on hours or days worked they provide only the amount earned in a given quarter. Thus, someone with reported UI quarterly earnings of \$3,000 could have earned that amount in any of the following ways:

- By working 15 hours per week for 10 weeks at \$20 per hour
- By working 40 hours per week for 6 weeks at \$12.50 per hour
- By working 35 hours per week for 13 weeks at \$6.60 per hour

Each combination implies something different about the worker's employment situation.

A curiosity of the leavers studies is that if we multiply the average hourly wage times the average weekly hours as reported in surveys done in a given state, and if we assume these numbers to be consistent across all 13 weeks of a quarter, we arrive at quarterly earnings significantly higher for leavers in that state than those which were reported through the administrative data. To illustrate, the table below presents the average wage, hours and quarterly earnings reported in every state for which we have all three pieces of information. The table calculates how high quarterly earnings would be in each state if the wage were earned and the hours worked in all 13 weeks in a quarter.

Table A. Average Hourly Wage, Hours Worked, and Quarterly Earnings (Survey and Administrative)

	Average Hourly Wage	Average Weekly Hours	Quarterly Earnings for 13 Weeks of Work (Calculated)	Average Quarterly Earnings (Reported)
Arizona	\$7.47	35	\$3,399	\$2,463
Iowa	\$7.54	34	\$3,333	\$2,712
Illinois	\$7.89	36.4	\$3,734	\$2,959
Massachusetts	\$8.46	33	\$3,586	\$3,201
Washington	\$7.70	36	\$3,604	\$3,285

In every case, the average quarterly earnings which would be found if leavers were working all 13 weeks in a quarter at the average wage for the average number of hours per week is considerably higher than the average quarterly wages actually reported through administrative data.¹⁹ The comparison suggests that most people are not working full-time throughout the quarter at the hourly wages they report earning. In other words, one factor—the number of hours worked, the wage earned, or the number of weeks worked—must be lower than assumed.

It seems likely that most people are able to report an accurate wage earned. One possible explanation for the discrepancies in Table A is that leavers actually work fewer hours than reported in the surveys. This may be because their hours fluctuate, for example, or because they were hired to work a certain number of hours but then had their hours cut back. For the states listed above, in order to have earned the average quarterly earnings while being paid the average wage for 13 weeks in the quarter, leavers would have worked between 25 and 33 hours per week—between three and ten hours per week less than reported in the survey.

Another explanation is that leavers are working less than 13 weeks each quarter. Doing the same calculation as above, for leavers to have earned the average quarterly earnings while working the average weekly hours at the average wage, they would have worked between nine and twelve weeks in the quarter instead of the full 13. In other words, they would not have worked one to four weeks of the quarter.

It should be noted that the earnings of some survey respondents may not be included in the UI data. For example, anyone who is self-employed or works informally or off the books would not be captured in the UI database. It seems unlikely, however, that these groups have high enough earnings to account for the difference between reported UI earnings and those calculated from the survey.

¹⁹ We were not always able to match the time of data collection exactly. For example, the Arizona survey was done (approximately) in the second quarter of 1999, but the administrative earnings data we have are for the first quarter of 1999. It is unlikely this small gap in time makes a big enough change in earnings to make up the differences observed.

5. How Much Do Earnings Grow?

Most studies show 10 to 15 percent growth in average quarterly earnings (between \$300 and \$400) in the first year after people leave welfare, with somewhat better results for those employed in each of the first four quarters. The few studies which track leavers over longer periods do not suggest large or constant earnings growth for leavers in the years after they exit the rolls.

Our information about earnings growth comes from administrative data, which show that the increase in quarterly earnings for all working leavers during the first year after exit ranges from virtually no increase to increases of nearly 25 percent. A smaller group of leavers studies shows that leavers working in all four quarters after exit have increases in quarterly earnings of between eight and 28 percent.

As previously noted, the UI data represent an average for the entire group of employed leavers. So the growth in earnings noted below is growth in earnings for a group, not for each individual within the group. Some people in the group will have experienced earnings growth while others will not. In addition, because average earnings in the leavers' reports are calculated only for those people with ANY earnings (that is, excluding the unemployed), changes in average earnings may reflect, in part, changes in the composition of the group of employed leavers.²⁰

	Average 1st Quarter Earnings	Average 4th Quarter Earnings	Percentage Change From 1st to 4th Quarter	Dollar Change 1st to 4th Quarter
North Carolina	\$1,995	\$2,024	1%	\$29
Connecticut	\$3,369	\$3,516	4%	\$147
Georgia	\$2,193	\$2,389	9%	\$196
Iowa	\$2,481	\$2,712	9%	\$231
Illinois	\$2,663	\$2,959	11%	\$296
Maryland	\$2,274	\$2,570	13%	\$296
Arizona	\$2,142	\$2,463	15%	\$321
New York	\$3,868	\$4,230	9%	\$362
Arkansas	\$1,979	\$2,352	19%	\$373
Pennsylvania	\$2,681	\$3,078	15%	\$398
South Carolina	\$1,981	\$2,427	23%	\$446

As a percentage of initial earnings, earnings growth varied across the states, with most states showing average fourth quarter earnings about 10 to 15 percent higher than average first quarter earnings. In dollar terms, leavers in the fourth quarter after exit earned about \$300 or \$400 more than leavers in the first quarter, although three states had notably smaller increases.

²⁰ That is, some people who were not employed in the first quarter, and who therefore were not included in the average earnings for that quarter, may become employed in the second quarter and be included in the calculation--and vice versa.

All the studies find that leavers’ average and median earnings generally grow over time—but that they grow slowly and unsteadily. Average earnings may rise in one quarter only to fall in the next. Five studies, which tracked earnings for periods longer than one year, illustrate the variable growth patterns. Two of the states (Washington and North Carolina) found median earnings in the sixth or eighth quarter after exit **lower** than those found in the fourth quarter. In one state (Colorado), median earnings did not start growing **until** the fourth quarter after exit, after which time they grew steadily, amounting after two years to an absolute increase of only \$703. Two other states (Maryland and Pennsylvania) found steadier and higher growth, but like Colorado, they found average earnings increasing at a rate of only about \$100 per quarter (\$759 over seven quarters in Pennsylvania; \$966 over twelve quarters in Maryland). Although the percentage rate of increase may be large, it would still take a leaver earning \$2,500 her first quarter of exit nearly four years to achieve \$16,000 in annual earnings.

	Average 1st Quarter Earnings	Average 4th Quarter Earnings	Percentage Change from 1st to 4th Quarter	Dollar Change from 1st to 4th quarter	Average Annual Earnings
Colorado*	\$2,567	\$3,290	28%	\$723	
Florida					\$11,155
Iowa	\$3,001	\$3,240	8%	\$239	\$12,723
Illinois	\$3,124	\$3,442	10%	\$318	\$13,271
Pennsylvania	\$2,842	\$3,436	21%	\$595	\$12,550
South Carolina	\$2,227	\$2,562	15%	\$335	\$9,714

*Quarterly earnings are median, not average.

A few studies provide separate information on leavers who have been employed “continuously”—that is, in every quarter since exit. (As discussed earlier, this may not mean that people actually worked every week or every month since leaving.) Continuously employed leavers (which make up about half of all employed leavers) show higher earnings and slightly higher growth rates in their first year after exit than all employed leavers. Nonetheless, average earnings for their first year after exiting welfare are also fairly low: in no case do they reach the 1999 poverty guideline for a family of three (\$13,880).

Another frequently asked question about leavers is whether their hourly wages--not just earnings—grow after leaving assistance. Because UI records do not typically track hours worked nor hourly wages earned, we cannot tell which factor (more hours or higher wages) is responsible for higher earnings the year after leaving assistance. Longitudinal surveys could tell us about wage growth, but there are not many of them available. Thus, although we have some information about earnings growth, there is little we can conclude about wage growth among employed leavers.

6. What is the Health Insurance Status of Employed Leavers?

About one-quarter of employed leavers participate in employer-sponsored health insurance. It appears that a significant share of employed leavers do not have health insurance.

In many states, close to half (if not more) of employed leavers report that their employer offers health insurance. States which report enrollment in employer health insurance, however, show that only about one-quarter to one-third of all employed leavers are actually enrolled. There is not much available information about why employed leavers do not enroll in employer-sponsored health insurance; one review of studies found that, in the few places where this question was investigated, similar proportions of employed leavers cited cost, the availability of transitional Medicaid, and other reasons for not enrolling.²¹ Only a few studies asked working leavers specifically whether they lacked health insurance, but in most states, adding those enrolled in their employers' plans to those receiving Medicaid leaves a fairly wide gap.

In the table below, a few states (those which are noted) asked employed leavers not whether they themselves received Medicaid coverage, but whether anyone in their family did. Medicaid coverage is generally more available for children than adults, so figures for such states present higher coverage rates. The way the question was phrased, however, does not allow us to determine the share of employed adults receiving Medicaid coverage in such states.

	Employer Offers Health Plan	Enrolled in Employer Plan	Receives Medicaid	Uninsured
Colorado	50	25	63	
Connecticut	49.5	33.0		
Cuyahoga County (OH)	58.4	27.2	31 ²²	
District of Columbia		31.7	40.7	21.6
Iowa	61	33		
Minnesota	50	32		
Missouri	60.9			41 ²³
New Jersey ²⁴		25	43	31
New Mexico	56.1	24.1	54.8 ²⁵	
North Carolina counties	70.6	24.9	65.2 ²⁵	
Virginia	48.5	21.9		
Washington	36	18.7	48	25
Leavers Nationally (NSAF)		23.2		

²¹ Guyer, 2000 (24).

²² Refers to those employed continuously; includes children or other family members.

²³ In Missouri, defined as "household containing an uninsured adult."

²⁴ In New Jersey, defined as "private insurance," "public insurance" or "none."

²⁵ Includes children or other family members.

7. How Many People Are in Jobs with Benefits?

About one-third to one-half of employed welfare leavers receive vacation and/or paid sick leave at their jobs.

As with other variables, the share of leavers who receive benefits is fairly similar across states. With one exception (Washington State), close to half or more than half the leavers in the nine states with available data are offered paid vacation from their jobs. Paid sick leave seems to be less common, as no state reported a majority of employed leavers having sick leave. In most states, only about one-third to one-half of all leavers have paid sick leave from their jobs.

	Paid Vacation	Paid Sick Leave
Connecticut	57.8	45.0
Cuyahoga County (OH)	63.0	50.0
District of Columbia	62.3	49.7
Iowa	60	40
Massachusetts	55.3	47.0
Minnesota	42	33
Missouri	61.8	47.3
Oklahoma	54	38
Virginia	49.1	38.2
Washington	31	28

The data about leavers' job benefits fit with the picture of working in low-wage industries and occupations and working part-time or part-year, and therefore probably not qualifying for certain benefits.

8. How Many People Work Non-Traditional Hours or Have Changing Work Schedules?

The share of leavers working non-traditional hours varies across states. In most places, close to half work some or most weekends; between one-quarter and one-half work evening, night or early morning hours; and up to one-quarter work changing schedules.

In most states, a majority of leavers report working regular daytime hours, most also work weekends, and significant minorities work evenings, second shifts or have a changing schedule. These categories are not mutually exclusive, so some leavers may work both weekends and night shifts.

Working weekends is the most common deviation from traditional hours, as in most cases, half or more than half of all employed leavers report doing so. A smaller share of leavers work before six o'clock in the morning or after six o'clock at night (the usual parameters given in the surveys). The range for those working such hours is broad, stretching from about one-tenth to one-half of employed leavers in a given state, but overall appears similar to the experience of all low-income working mothers. Nationwide, NSAF data show that about one-quarter of former recipients, low-income mothers, and near-poor mothers work at night.²⁶ In addition, about two-fifths of leavers report working an irregular, rotating or split shift schedule. Overall, the work schedules many leavers report may imply difficulty in obtaining child care or reliable transportation to their jobs.

	Works Some or Most Weekends	Works Evening, Night, and/or Morning	Works Irregular, Rotating, and/or Split Shift
Colorado	48.3	48.8	
Cuyahoga County (OH)		22.2	22.2
District of Columbia		13.8	21.0
Kentucky	39.2 ²⁷	12.4 ²⁸	21.9
Mississippi			30
New Mexico	40.5	40.9	
North Carolina counties	55.1	25.9	
South Carolina	71.0	24.5	
Washington	53	15	17

9. What Hardships Do Employed Leavers Face?

Significant numbers of employed leavers face serious hardships, including food insecurity, housing instability, and untreated medical problems.

While a number of studies ask about hardships faced since leaving welfare, very few separate the responses of those who are employed from those who are not. The handful of studies which do provide separate answers show that hardships are not uncommon among employed leavers. Given what we have seen about the jobs leavers are likely to hold, and the low earnings they typically achieve, it is not surprising that some struggle to pay for food, housing, and medical care.

²⁶ Loprest, August 1999 (2).

²⁷ Another 31.9% work “occasional” weekends.

²⁸ Information available for night shift only.

Table 13. Hardships Employed Leavers Face (%) (Survey)			
	Food Insecurity (with Hunger)	Moved Because Could Not Pay for Housing	Could Not Pay for Medical Care
Cuyahoga County (OH)	26	9	45 ²⁹
District of Columbia	24.6 ³⁰	8.3	2.4
New Jersey	10	11 ³¹	
New Mexico	23.6 ³²	17.6	
North Carolina counties	30.8 ³³	22.9	
South Carolina	10.5		7.6
Leavers Nationally, Working Full-Time, Full-Year	16.9 ³⁴	14.0	
Leavers Nationally, Working Part-Time	27.3 ³⁴	25.8	

The table above presents the hardships which were asked about most commonly and most similarly across studies. The findings paint a picture of the severe difficulties employed leavers face: about one in ten move because of housing costs; up to one-third face food insecurity marked by hunger; widely ranging numbers cannot afford medical care for themselves or a family member.

Many studies also discuss other kinds of hardships (losing electricity or even water service, getting behind on bills, living in substandard housing) and find that employed leavers continue to face these difficulties despite their entry into the labor market. The numbers from individual states are confirmed by national data. A recent study of TANF leavers, using NSAF and Census data, found that 29.9 percent of those who had left in 1997 and who were working full-time, full-year, were facing at least one critical hardship (such as skipping meals or necessary medical care, being evicted, or having utilities shut off), while 76.8 percent had faced at least one serious hardship (such as not being able to make housing payments, worrying about food or having telephone service disconnected).³⁵ Those leavers who were working part-time had even higher rates of experiencing hardships.

²⁹ Defined as “unmet medical/dental need.”

³⁰ Defined as “often or sometimes cut size or skipped meals.”

³¹ Defined as “housing crisis.”

³² Defined as “no way to buy food.”

³³ Defined as “not enough money to buy food.”

³⁴ Defined as “skipped meals.”

³⁵ Boushey and Gundersen 2001 (Table 5).

Conclusion

The picture leavers studies have painted across the states is that even when TANF recipients leave state cash assistance programs and become employed, they face significant financial instability. Welfare leavers who are employed are concentrated in low-paying sectors and occupations, in which they typically earn \$8.00 or less per hour. It appears that many leavers work intermittently, or at least do not record earnings in every quarter after they leave assistance. A number go without health insurance, many work irregular hours and a share suffer from serious hardships. While one of the goals of welfare reform was to help more parents become employed, these findings suggest that, in many cases, employment alone will not lead to financial security. The leavers studies indicate that much remains to be done to help working families achieve financial security.

Appendix

Definition of Leaver

As noted, the term “leaver” is more complicated than it seems. To begin with, at least in theory, “leavers” profiled in the studies may have returned to assistance. Secondly, people who have actually left assistance, but not in the precise manner defined in a given study, may not be counted as leavers. The table below uses the example from the Methodology section (where leavers had to be off assistance as of June and remain off for two consecutive months) to illustrate the difficulty of defining the term. (It is adapted from similar tables in several studies.)

	June	July	August	September	October
Leaver #1	Off	Off	Off	Off	Off
Leaver #2	Off	Off	On	On	On
Leaver #3	Off	Off	On	Off	On
Non-leaver #1	Off	On	Off	Off	Off
Non-leaver #2	On	Off	Off	Off	Off

Leaver #1 is what many think of as someone who left welfare: she no longer receives cash assistance. Leaver #2 is not what many people would think of as a welfare leaver, since she returns to assistance and remains on after her two months off. Nevertheless, for the purposes of many studies, she would be included in the group of leavers since she met the criteria of not receiving assistance for the two consecutive months which the study used as its starting point. Both non-leaver examples are people many might actually consider “leavers,” but because they did not leave for the two consecutive months defined in the study, they would not be included in the cohort under examination.

A few studies exclude those who return to assistance, but they are less typical. Some studies may include returners in their administrative data but not in their survey data, which may be based on the response at the time of the survey (whether someone is off or on assistance and employed or not at that time) as opposed to their experience in June 1997.

For the most part, child-only cases are not included in the analysis. Given that we are focusing on employed leavers, the inclusion of child-only cases would matter to us only if the employment experience of the adult affiliated with the child-only case were included in the study, and this is not common among the studies. Some studies exclude two-parent cases as well, or focus only on female-headed households.

Two studies we use (Connecticut and Massachusetts) examine only those who left due to time limits. Whenever possible we try to refer to the broadest group studied in a particular state. When we used more than one study from the same state or region, the citation for the table indicates which study provided the data.

Definition of Employment

Studies define the term “employed” differently. When examining UI wages, most studies count any length of employment as being employed. So, if someone had even \$1 worth of UI wages reported in a given quarter, they are counted as having been employed in that quarter. A few studies set a higher minimum (for example, \$100 of earnings in a quarter). Setting a higher standard means fewer people are counted as employed, but that average earnings are likely to be higher.

Use of Unemployment Insurance (UI) Data

Administrative data in the leavers studies typically come from a state's Unemployment Insurance wage records. The advantages of using these records are that they are relatively uniform and they provide access to large numbers of earners—often, leavers studies using such records can present information for tens of thousands of welfare leavers and can track the information over time.

Still, there are a few caveats. The most serious is that certain types of employers are exempt from UI coverage and, therefore, data on their employees are not available. Leavers who are self-employed or working for very small businesses, federal agencies, or some agricultural businesses will not be found in the UI database. Anyone working informally (off the books) will not be in the database either. In addition, residents who work in another state will not be captured in the home state's UI database. Finally, UI wages are usually tracked by Social Security number, so that researchers cannot track information for leavers with an inaccurate or missing Social Security number. It is difficult to know what share of employed leavers is missing from the administrative data presented in the leavers studies. We have assumed that the missing portion is low enough so that the gist of the administrative numbers is correct, but high enough so that exact percentages and figures should not be viewed as precise.³⁶

Use of Survey Data

Some leavers studies rely on administrative data for everyone who stopped receiving public assistance at a certain time, thus capturing the entire population of leavers in that state for that time frame. Most studies, particularly those using survey data, choose a sample of leavers to represent the population of leavers as a whole. In order for the sample to represent the entire population, it must have been randomly chosen out of the whole population, which most studies were able to do. Some studies, however, excluded certain people from being selected into the sample—leaving out, for example, those who do not have a telephone or those who do not speak English. Excluding people from being selected into the sample means that the survey results are not generalizable to the leaver population as a whole.

³⁶ Recent results from a study in the state of Iowa, however, suggest that even such a cautious acceptance of the accuracy of UI data may be too optimistic. Mathematica Policy Research found that up to one-third of survey respondents reporting employment could not be located in the administrative records, even after removing anyone working out of state. It is not clear what led to such a large discrepancy.

In addition to problems with the sampling frame, some leavers studies may have included (for example) people without telephones in the sample, but then designated them as “ineligible” for the survey and so excluded them when calculating the survey response rate. Survey response rates are calculated by dividing the number of completed surveys by the total number of people in the sample eligible to respond to the survey. Studies which designate many people who did not complete the survey as “ineligible” inflate their survey response rate, making their survey results look more representative of the sampling frame (and thus of the population at large) than they were.

Whenever possible, we recalculated a study's response rate to make sure it met our 50 percent standard. We did this by taking the total sample and subtracting those who were ineligible to get an eligible sample. We only subtracted those whom we considered to be ineligible, such as those who had moved out of state or were deceased or incarcerated. We recategorized as “non-response” certain conditions sometimes defined as ineligible, such as not answering the telephone or not finishing the survey. We then divided the number of completed surveys by the eligible sample. Because we used this stricter definition of eligibility, we looked at surveys with response rates as low as 50 percent, which is a fairly generous standard. Given the difficulty many researchers had in reaching the population, a 60 or 70 percent response rate (often used as standard) seemed too high a cutoff.

A number of studies fail to note that survey data should be presented with a confidence interval bracketing any given number. To put it simply, since surveys are taken of a sample of the population as opposed to the entire population, any number calculated (for example, that 50 percent work in a service occupation) is a number which represents a range of possible numbers. If a study interviewed 400 respondents and found that 50 percent **of the respondents** were employed, a more precise presentation of the information would be that the researchers are 95 percent confident that somewhere between 45 and 55 percent **of the entire population of leavers** are employed. Calculating confidence intervals, and expressing them clearly, is not always straightforward, and there are good reasons for not cluttering studies with longwinded discussions about statistical issues. Still, it is good to keep in mind that confidence intervals bracket point estimates.

Numerous Studies

Some states or counties had conducted more than one leavers study since 1999. In most cases, we used the most recent study, particularly when the information duplicated the earlier one. In a few cases, we cite more than one study from the same place, generally because some questions may have been addressed in an earlier study but not the later one. If the same question is addressed in both studies, we use the more recent information.

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Table 1. Welfare Leavers Working in Certain Industries

Colorado (2), Figure 4.5.
Iowa, Exhibit 3.2.
Maryland, Figure 1.
New Mexico, CLASP calculations from Exhibit IV-24.
North Carolina (2), Exhibit V-5.
Pennsylvania, CLASP calculations from Table 1-17.
South Carolina, CLASP calculations from Exhibit III-6.
Wisconsin, CLASP calculations from page 8.
Virginia, CLASP calculations from Table 12.
Leavers nationally, Loprest (1999) Table 2.

Table 2. Welfare Leavers in Particular Occupations

Illinois, CLASP calculations from Table 53.
Iowa, Exhibit 3.2.
Kentucky, CLASP calculations from Table 6.1.³⁷
Missouri (1), CLASP calculations from Table 11.
New Mexico, CLASP calculations from Exhibit IV-23.
North Carolina (1), CLASP calculations from Exhibit III-32.
Ohio, CLASP calculations from Figure 31.
South Carolina, CLASP calculations from Exhibit III-5.
Virginia, Table 12.
Leavers nationally, Loprest (1999) Table 2.

Table 3. Continuity of Employment among Leavers for First Four Quarters after Exit

Colorado (2), CLASP calculations from Figure 3.2a.
Cuyahoga County (2), CLASP calculations from Table 3.1.
Florida, CLASP calculations from Table 1.
Iowa, CLASP calculations from Table B.3-9.
New York, CLASP calculations from Table 1.
North Carolina (2), CLASP calculations from Exhibit V-2.
South Carolina, CLASP calculations from Appendix D.

³⁷ The Kentucky study used provides data on the employment experience of two different leavers cohorts. We combined the two cohorts and present the results of the weighted average of the two.

Table 4. Leavers Employed Continuously between Exit and Time of Survey

Connecticut (1), CLASP calculations from Table 2.
Cuyahoga County (1), CLASP calculations from Figure 13.
Illinois, CLASP calculations from Appendix III.
Virginia, CLASP calculations from Table 5.

Table 5. Share of Leavers Working Full-Time Hours

Colorado (2), Figure 4.3.
Iowa, Exhibit 3.3.
Kentucky, CLASP calculations from Table 6.1.
Massachusetts (2), CLASP calculations from Table 1.
Mississippi, Table 9.
Missouri (1), Table 4.
New Mexico, Exhibit IV-25.
North Carolina (1), Exhibit III-33.
Ohio, Figures 29 and 30.
South Carolina, Exhibit III-7.
Virginia, Table 11.
Washington (2), Table 5.
Wisconsin, page 7.
Leavers nationally, Loprest (1999) Table 2.

Table 6. Quarterly Earnings for Welfare Leavers, First Quarter after Exit

Arkansas, Figure VIII-4.
South Carolina, Exhibits C-4 and C-5.
North Carolina (2), Exhibit V-6.
Arizona, Graph 19.
Georgia, Table Section A.
Maryland, Table 9.
Iowa, Table B.3-8.
Colorado (2), Figure 4.2.
Illinois, Table 32.
Pennsylvania, CLASP calculations from Table 1-3.
Washington (1), Table B-3.
Massachusetts (1), Table B-1.
Cuyahoga County (2), Table 3.2.
Connecticut (2), Table 3.
District of Columbia, page 14.
New York, Table 1.

Table 7. Hourly Wages for Welfare Leavers and Share Earning Less Than \$7.00/hr

Mississippi, Table 7.
Missouri (1), page 22.
South Carolina, Exhibit III-16.
New Mexico, Exhibit IV-39.
Virginia, Table 11.
Wisconsin, page 7.
Arizona, page 24.
Iowa, Exhibit 3.3.
Washington (2), Table 4.
Connecticut (1), Table 3.
North Carolina (1), Exhibit III-44.
Illinois, Table 47.
Massachusetts (1), Figure 3.2.1a.
Ohio, Table 2.
District of Columbia, Table 7.
Colorado (1), Figure 2-9.
Minnesota, Tables 3-4, 7-2.
Leavers nationally, Loprest (2001) page 3.

Table 8. Average Quarterly Earnings and Earnings Growth for First Year after Exit

North Carolina (2), CLASP calculations from Exhibit V-6.
Connecticut (2), CLASP calculations from Table 3.
Georgia, CLASP calculations from Table Section A.
Iowa, CLASP calculations from Table B.3-8.
Illinois, CLASP calculations from Appendix III.
Maryland, CLASP calculations from Table 9.
Arizona, CLASP calculations from Graph 19.
New York, CLASP calculations from Table 1.
Arkansas, CLASP calculations from Figure VIII-4.
Pennsylvania, CLASP calculations from Table 1-3.
South Carolina, CLASP calculations from Exhibit C-4.

Table 9. Average Quarterly and Annual Earnings and Earnings Growth for Leavers Employed in All Four Quarters, First Year after Exit

Colorado (1), CLASP calculations from Figure 2-11.
Florida, CLASP calculations from Table 1.
Iowa, CLASP calculations from Table B.3-9.
Illinois, CLASP calculations from Appendix III.
Pennsylvania, CLASP calculations from Table 1-3.
South Carolina, CLASP calculations from Addendum.

Table 10. Health Insurance Situation of Employed Leavers

Colorado (2), Figure 3.7 and page 68.
Connecticut (1), Table 3.
Cuyahoga County (2), CLASP calculations from Table 3.5 and Figure 5.3.
District of Columbia, Table 12.
Iowa, Exhibit 3.5.
Minnesota, Tables 6-5 and 7-13.
Missouri (1), Figure 2; Missouri (2), Table 16.
New Jersey, Figure IV.6.
New Mexico, Exhibit VII-5.
North Carolina (1), Exhibits III-53 and IV-13.
Virginia, CLASP calculations from Table 11.
Washington (2), Chart 3, CLASP calculations from page 9, Table 38.
Leavers nationally, Loprest (1999) Table 2.

Table 11. Welfare Leavers Receiving Certain Benefits

Connecticut (1), Table 3.
Cuyahoga County (2), Table 3.5.
District of Columbia, Table 7.
Iowa, Exhibit 3.5.
Massachusetts (1), Table 3.4.
Minnesota, Table 6-5.
Missouri (1), Figure 2.
Oklahoma, Figure 6.
Virginia, Table 11.
Washington (2), Chart 3.

Table 12. Leavers Working Non-Traditional Hours

Colorado (1), Figure 2-6.
Cuyahoga County (2), Table 3.5.
District of Columbia, Table 7.
Kentucky, CLASP calculations from Table 6.1.
Mississippi, Table 7.
New Mexico, Exhibits IV-29 and IV-31.
North Carolina (1), Exhibit III-40.
South Carolina, Exhibits III-10 and III-11.
Washington (2), Table 5.

Table 13. Hardships Employed Leavers Face

Cuyahoga County (2), Table 5.5.
District of Columbia, Tables 17 and 18.
New Jersey, Figures III.15 and III.18.
New Mexico, Exhibits VI-2 and VI-5.
North Carolina (1), Exhibits V-3 and V-7.
South Carolina, Exhibit IV-4.
Leavers nationally, Boushey (2001) Table 8.

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