

An Evaluation of “Ohio Works First” as Implemented in Lucas County Ohio: A Report to Ohio Jobs and Family Services Evaluation Committee.



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Prepared for Lucas County Jobs and Family Service Evaluation Committee
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1. Introduction

Following the change in federal welfare law, studies are being conducted across the US to ascertain the impacts of these changes on welfare households. This study of Lucas County Ohio will utilize the Family Development Matrix Instrument to evaluate the well-being of welfare recipients by interviewing them four times over a one year period following their exit from the welfare system. Three groups are analyzed; those who had reached their three year time limit on receiving cash assistance and had their cash benefits discontinued. A second group who received an extension to their three year time limit on cash assistance. And a third group who voluntarily stopped receiving cash assistance before they reached their time limit. The survey examined all the major facets of household operation and social interaction, including housing, food, clothing, transportation, healthcare, social supports, finances, employment, childcare, and education. This report is intended to provide a basic descriptive statistics on the various groups, to inform the funder of the changing status of these groups during their first year. A comparative analysis will be performed in a separate report.

2. Methodology

This study employed a longitudinal quasi-experimental design. Three groups were studied over a period of one year. The three groups consisted of those who had reached their time limit and had had their cash benefits discontinued, another group who received an extension to their three-year time limit on cash assistance, and the third group who had voluntarily stopped receiving cash assistance before they reached their time limit. Each of the three groups in the sample was randomly selected from the population. A total of 288 subjects were included in the study. Of these, 136 subjects were included from the group reaching their time limit, 42 subjects receiving extensions and 110 subjects who voluntarily discontinued their cash assistance were included.

Data were collected from the group reaching the time limit and the extension group four times over the course of one year at three-month intervals. Data were collected in the first month after the time limit was or would have been reached and again every three months until one year after the time limit was or would have been reached. Due to difficulties obtaining the population and subsequent randomized sample of those voluntarily leaving cash assistance, data were collected from this group three times, starting at the three-month point and continuing on every three months until reaching one year after the group voluntarily discontinued their cash assistance.

The instrument used to collect data was the Family Development Matrix developed by Jerry Andres, MSW. This instrument was used because it measures outcomes concerning a variety of areas. Specific to the purpose of the current study, subjects were asked about their ability to meet their needs in the areas of shelter, food, clothing, transportation, health care, social support systems, income, employment, child

care and children's behavior and readiness to learn. Each question had a specific categorical response ranking responses as crisis, at-risk, stable, or self-sufficient.

Most of the data were collected through telephone surveys. However, in an effort to reduce bias imposed by use of this method alone, home visits were made and some data were collected face-to-face when respondents did not have a phone. Unfortunately, error is introduced into the findings because of the researchers' inability to locate and interview respondents who may have become homeless during the time span of the study. The Department of Job and Family Services updated addresses and phone numbers prior to the collection of data at each time interval.

Demographic Overview of the Sample

The study sample fell into three categories: those reaching their time limit and involuntarily losing their cash assistance benefit, those receiving an extension to their cash assistance benefit due to meeting some specified criteria developed by the county Department of Job and Family Services, and those voluntarily stopping their cash assistance benefit prior to reaching their time limit.

Of the sample falling into the group reaching their time limit, 92.4% were female and 7.6% were male. Racially, the group was primarily made up of African Americans, with 53.2% of the sample being African American, 37.1% were white, 5.6% were Hispanic, 1.6% identified themselves as bi-racial or multi-racial, 0.8% were Lebanese, 0.8% defined themselves as Native American, 0.8% reported a category of "other". In addition, 0.8% reported having a post four-year degree, 3.0% reported that they had graduated with a four-year degree, 3.8 percent reported having graduated with a two-year degree, 25.0 percent reported that they had completed some college, 34.1% reported that they had a high school diploma or a GED, 30.3% reported that they had less than a twelfth grade education, and 3.0% of those reaching their time limit reported having less than an eighth grade education. Furthermore, 24.2% reported having one child in the home, 28.8% reported two children, 22.0% reported three children, 15.9% reported four children, 5.3% reported five children, 0.8% reported six children, 1.5% reported seven children, 0.8% reported eight children and 0.8% reported ten children in the home. In addition to reporting the number of children, respondents were asked how many adults lived in their home. Most, 73.8% of those responding indicated that there was one adult in the home, 22.3% reported two adults, 2.3% reported three adults, 0.8% reported four adults and 0.8% reported five adults. The ages of the respondents in this group ranged from 21 to 63 years old with the mean age equaling 34.9.

Of the sample falling into group receiving extensions, 92.9% were female and 7.1% were male. Additionally, 48.8% reported that they were white, 39.0% reported being African American, 4.9% reported that they were Hispanic, 2.4% reported being Native American, Bi-racial or multiracial or "other". With regard to levels of education, 5.1% reported having graduated with a two-year degree, 43.6% reported having some college, 33.3% reported having a high school diploma or a GED, 17.9% reported having less than a twelfth grade education. Generally, those receiving extensions to their cash benefits had about the same number of children as those reaching their time limit with

22.5% reporting one child in the home, 27.5% reported two children, 25.0% reported three children, 5.0% reporting four children, 10.0% reporting five children, 5.0% reporting six children and 5.0% reporting seven children. Additionally, 61.9% of those in the extension group reported one adult in the home, 31% reported two adults, 4.8% reported three adults and 2.4% reported four adults in the home. The ages of respondents in this group ranged from 23 to 52 years old with the mean age of 34.9.

Of the sample falling into the group leaving cash assistance voluntarily before their reaching their time limit, 95.3% were female and 4.7% were male. This group was more highly represented by minorities with 70.5% being persons of color and 29.5% being white. Specifically, 61.0% of this group reported being African American, 29.5% reported being white, 5.7% reported being Hispanic, 2.9% reported being bi-racial or multiracial, and 1.0% reported being Native American. This group tended to be less educated than the other two groups with 0.9% reporting that they had graduated with a four-year degree, 2.8% reporting that they had graduated with a two-year degree, 30.3% reporting having completed some college, 39.4% having a high school diploma or a GED, 25.7% having less than a twelfth grade education and 0.9% having less than an eighth grade education. In addition, these families had fewer children with 31.2% reporting one child, 31.2% reporting two children, 22.9% reporting three children, 10.1% reporting four children, 2.8% reporting five children, and 1.8% reporting six children in the home. Related to family size is the number of adults living in the home. In this group, 60.9% reported one adult, 30.9% reported two adults, 5.5% reported three adults, 1.8% reported four adults, and 0.9% reported five adults. This group tended to be younger than the other two groups. The age range for this group was 18 to 53 with the mean age of 28.9.

Demographic Comparisons Between the Three Groups

The following tables provide a comparison of the three groups based on the demographic information described above.

Table 1. Gender

	Time Limited Group	Extension Group	Voluntary Leavers
Female	92.4%	92.9%	95.3%
Male	7.6%	7.1%	4.7%

Table 2. Ethnicity

	Time Limited Group	Extension Group	Voluntary Leavers
White	37.1%	48.8%	29.5%
African American	53.2%	39.0%	61.0%
Hispanic	5.6%	4.9%	5.7%
Bi-racial/Multiracial	1.6%	2.4%	2.9%
Native American	0.8%	2.4%	1.0%
Lebanese	0.8%	0.0%	0.0%
Other	0.8%	2.4%	0.0%

Table 3. Education Levels

	Time Limited Group	Extension Group	Voluntary Leavers
Less than 8 th Grade	3.0%	0.0%	0.9%
Less than 12 th Grade	30.3%	17.9%	25.7%
HS Diploma or GED	34.1%	33.3%	39.4%
Some College	25.0%	43.6%	30.3%
Two-Year Degree	3.8%	5.1%	2.8%
Four-Year Degree	3.0%	0.0%	0.9%
Post Four-Year Degree	0.8%	0.0%	0.0%

Table 4. Number of Children in the Home

	Time Limited Group	Extension Group	Voluntary Leavers
One Child	24.2%	22.5%	31.2%
Two Children	28.8%	27.5%	31.2%
Three Children	22.0%	25.0%	22.9%
Four Children	15.9%	5.0%	10.1%
Five Children	5.3%	10.0%	2.8%
Six Children	0.8%	5.0%	1.8%
Seven Children	1.5%	5.0%	0.0%
Eight Children	0.8%	0.0%	0.0%
Nine Children	0.0%	0.0%	0.0%
Ten Children	0.8%	0.0%	0.0%

Table 5. Number of Adults in the Home

	Time Limited Group	Extension Group	Voluntary Leavers
One Adult	73.8%	61.9%	60.9%
Two Adults	22.3%	31.0%	30.9%
Three Adults	2.3%	4.8%	5.5%
Four Adults	0.8%	2.4%	1.8%
Five Adults	0.8%	0.0	0.9%

Table 6. Age

	Time Limited Group	Extension Group	Voluntary Leavers
Age Range	21-63 years old	23-52 years old	18-53 years old
Mean Age	34.9 years old	34.9 years old	28.9 years old

3. Time Limited Group

As noted above, data were collected on a variety of outcome indicators including ability to afford food and clothing, shelter, access to child care and transportation, income levels and employment prospects. This section of the report will provide the outcomes from the group reaching their time limits on all of the outcome indicators during each of the four interviews time periods.

Housing

The first question asked respondents to assess their stability of housing over time. The response categories included (1) Involuntary homelessness, (2) Living in Temporary or transitional housing and are not certain where next shelter is to be found, (3) Living in permanent housing, or temporary situation that will last at least six months, and (4) Owns home or shelter is secure for at least one year. Respondents falling into category one are considered to be in crisis, those in two are considered to be at-risk, three is considered to be stable and four is considered to be self-sufficient. Diagrams 1 through 4 and Table 7 provides the breakdown of responses from the group reaching their time limits for each of the four interviews. It should be noted that we were unable to locate respondents who were homeless. This skews the results of the study toward the positive and the reader should be aware that it is likely that some respondents were or became homeless during the course of the study.

Data were evaluated using a paired samples t-test. During the four times interviewed, there was little change. However, there was a statistically significant change between the second interview and the third interview ($t=3.375, p=.003$). Generally, more respondents indicated that their housing was secure for at least six months and fewer responded that their housing was secure for at least one year.

Table 7. Stability of Housing Over Time

	First Interview	Second Interview	Third Interview	Fourth Interview
Involuntarily Homeless	0.0%	0.0%	0.0%	0.0%
Temporary shelter	6.9%	9.6%	8.0%	6.6%
Shelter Secure for 6 Months	50.5%	48.1%	80.0%	52.5%
Shelter Secure For 1 Year	42.6%	42.3%	12.0%	41.0%

Diagram 1. Stability of Housing Over Time, Interview 1

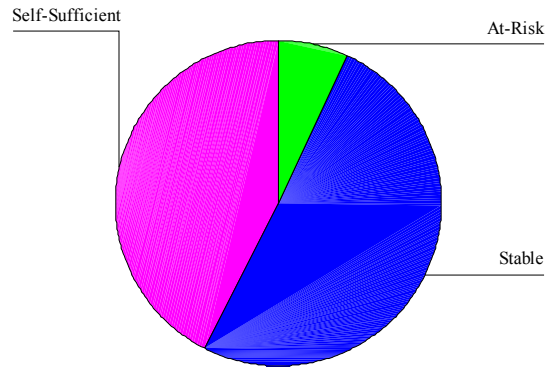


Diagram 2. Stability of Housing Over Time, Interview 2

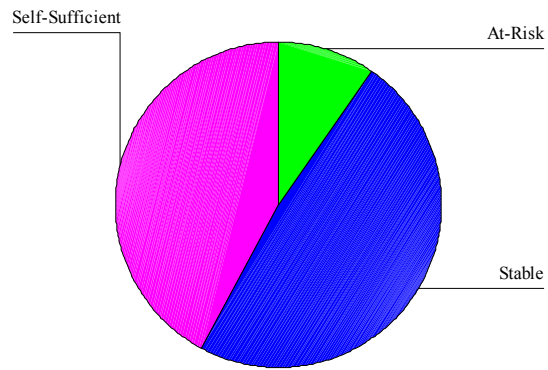


Diagram 3. Stability of Housing Over Time, Interview 3

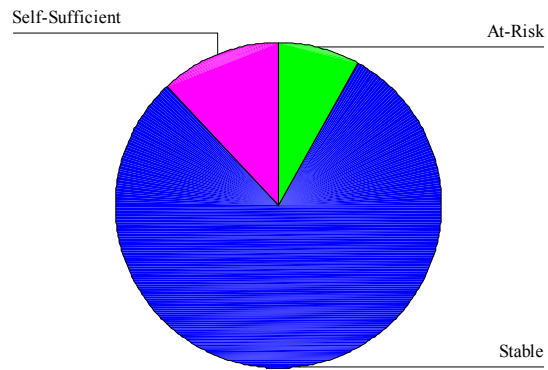
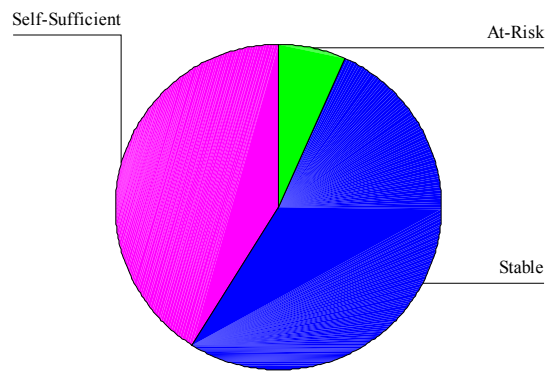


Diagram 4. Stability of Housing Over Time, Interview 4



Food

Respondents were asked to assess their ability to afford adequate food. Those considered in crisis reported having a serious lack of resources to obtain food. Those at-risk reported they have limited resources to obtain food for their families. Those considered stable reported having sufficient personal or community resources to obtain food. Community resources included soup kitchens, food banks, churches, etc. And those considered self-sufficient reported having resources to provide sufficient and nutritious food for all family members. Diagrams 5 through 8 and Table 8 provides a breakdown of the number of respondents falling into each response category over the four interviews.

In applying a paired samples t-test to the data collected, it was found that there was a statistically significant difference between responses at interview 3 and interview 4 ($t=-2.853, p=.008$). There was a significant increase between the third and fourth interviews of the respondents who considered themselves to have sufficient and nutritious food resources.

Table 8. Ability to Afford Adequate Food

	First Interview	Second Interview	Third Interview	Fourth Interview
Serious Lack of Food Resources	3.0%	1.9%	0.0%	3.3%
Limited Food Resources	15.8%	28.8%	8.0%	9.8%
Sufficient Personal & Community Resources	25.7%	32.7%	80.0%	19.7%
Sufficient & Nutritious Food Resources	55.4%	36.5%	12.0%	67.2%

Diagram 5. Ability to Afford Adequate Food, Interview 1

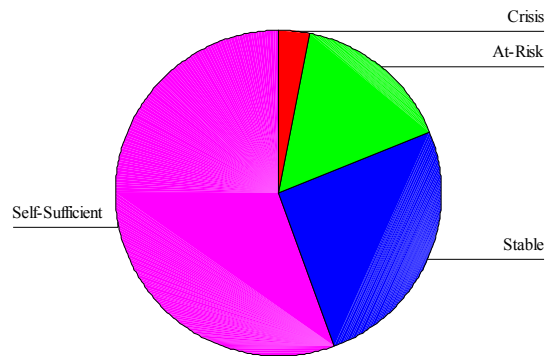


Diagram 6. Ability to Afford Adequate Food, Interview 2

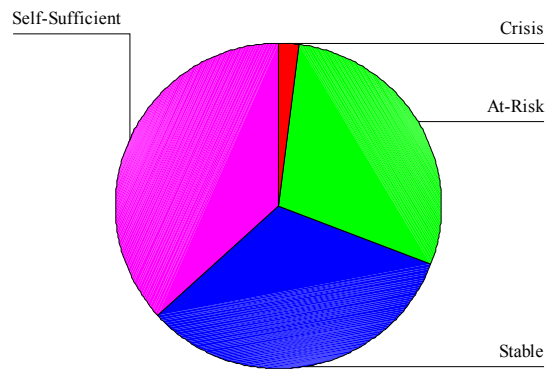


Diagram 7. Ability to Afford Adequate Food, Interview 3

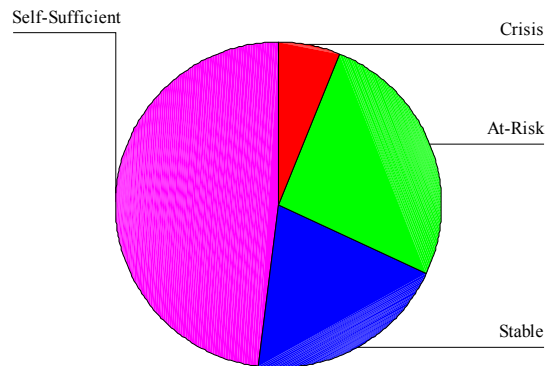
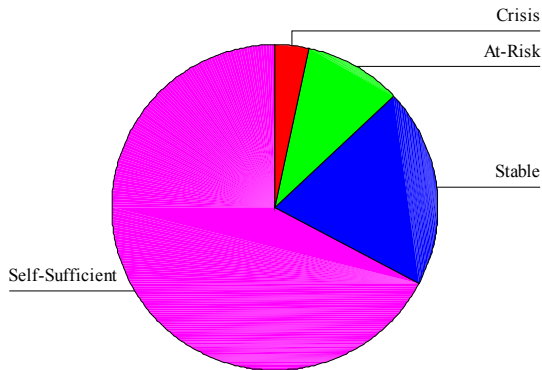


Diagram 8. Ability to Afford Adequate Food, Interview 4



Clothing

Having the ability to afford adequate clothing was also an outcome that was measured in this study. Those in crisis reported having a lack of adequate clothing for different seasons and for basic needs. Those at-risk reported having clothing that was ill fitting, inadequate, or inappropriate for school or work. Those considered to be stable reported having clothing that is clean and appropriate most of the time. And those considered to be self-sufficient reported having clothing that was clean and appropriate for all critical activities such as work or school. Diagrams 9 through 12 and Table 9 presents the percentages of those responses in each of the interviews.

When testing for statistical significance using a paired samples t-test, it was determined that there was a statistically significant difference in responses between the second and third interviews ($t=2.731, p=.014$) and again between the third and fourth interviews ($t=-2.797, p=.009$). Between the second and third interviews, it appears that respondents considered their situations to have worsened with more responses falling in the crisis or at-risk category. However, between the third and fourth interviews, it appears that respondents experienced an improvement in their clothing situations as a large number of people responded in the self-sufficient category.

Table 9. Ability to Afford Adequate Clothing

	First Interview	Second Interview	Third Interview	Fourth Interview
Lack of Adequate Clothing	10.8%	9.6%	14.0%	8.2%
Ill-fitting, Inadequate Clothing	7.8%	5.8%	22.0%	6.6%

Appropriate Clothing Most of Time	28.4%	46.2%	16.0%	6.6%
Appropriate Clothing for all Critical Activities	52.9%	38.5%	48.0%	78.7%

Diagram 9. Ability to Afford Adequate Clothing, Interview 1

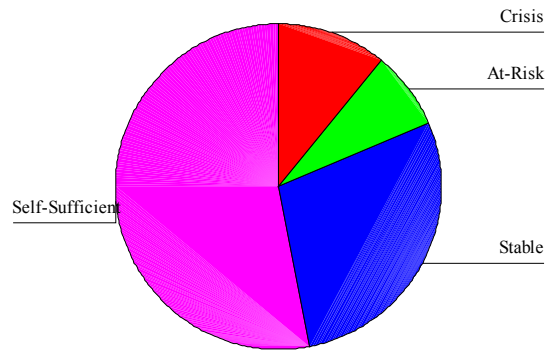


Diagram 10. Ability to Afford Adequate Clothing, Interview 2

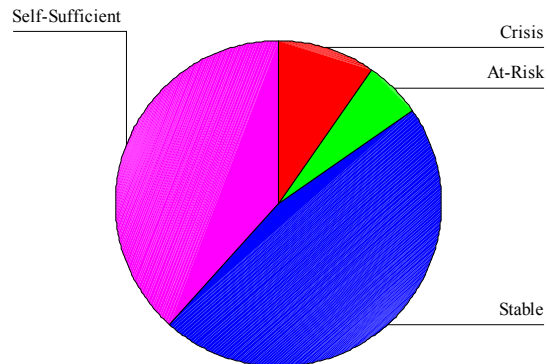


Diagram 11. Ability to Afford Adequate Clothing, Interview 3

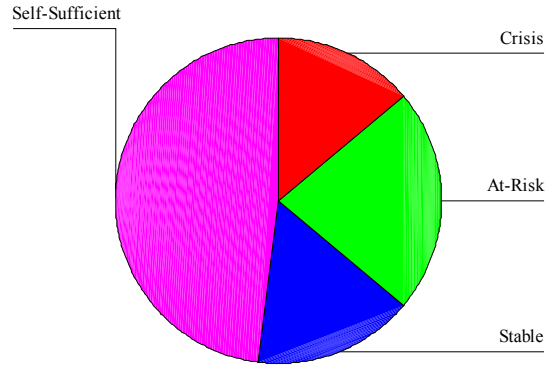
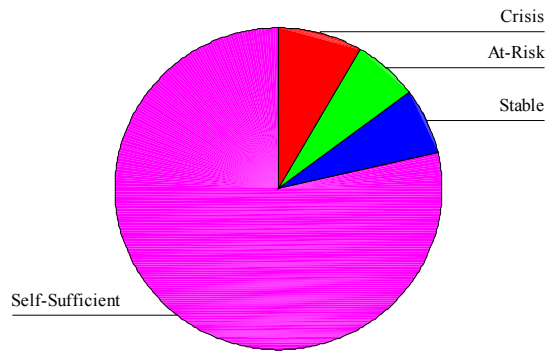


Diagram 12. Ability to Afford Adequate Clothing, Interview 4



Access to Transportation

The next two questions posed to respondents dealt with their transportation and mobility. First, respondents were asked to rate their access to transportation based upon their level of need. Those considered to be at the crisis level indicated that they had no access to transportation to meet their basic needs. The participants who were considered at-risk on this measure reported that they had limited access to transportation. Those responding that they had access to transportation when needed were considered to be stable. And finally, those considered to be self-sufficient reported that they had the ability to control the where and when of travel or in other words that they owned a reliable car or had great access to transportation. Diagrams 13 through 16 and Table 10 provide an overview of the responses received in this category for each interview time period.

While there is evidence of some movement between response categories over time, none of the difference shown proves to be statistically significant when analyzed using the paired samples t-test.

Table 10. Access to Transportation

	First Interview	Second Interview	Third Interview	Fourth Interview
No Access to Transportation	5.9%	3.9%	10.0%	4.9%
Limited Access to Transportation	30.4%	25.5%	26.0%	24.6%
Has Access to Transportation When Needed	24.5%	37.3%	6.0%	16.4%
Ability to Control Transportation	39.2%	33.3%	58.0%	54.1%

Diagram 4. Access to Transportation, Interview 1

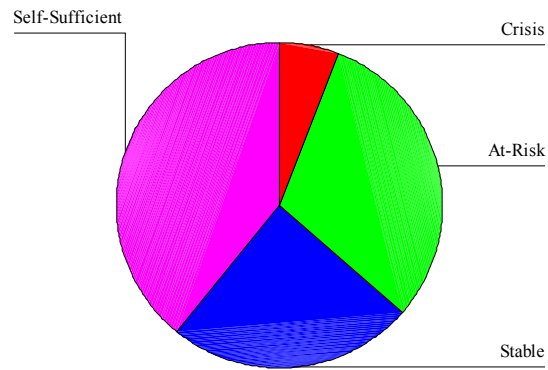


Diagram 14. Access to Transportation, Interview 2

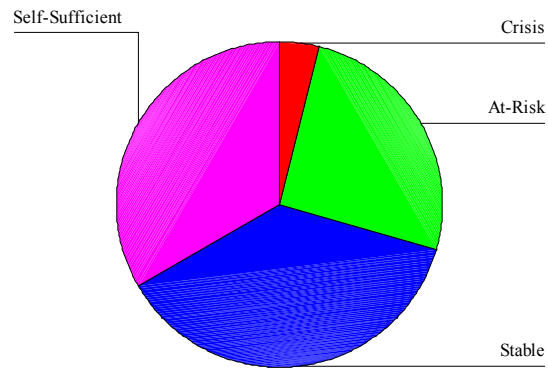


Diagram 15. Access to Transportation, Interview 3

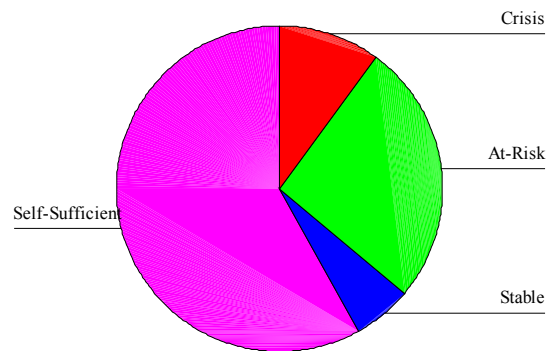
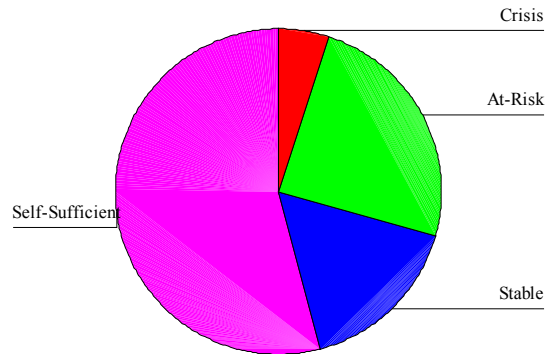


Diagram 16. Access to Transportation, Interview 4



Legal Status of Driver

Related to having access to transportation, is the ability or legal status of the driver and the vehicle. In Ohio, all drivers must have both a valid driver's license and proof of no less than collision insurance in order to be considered driving within the law. However, car insurance could pose a major cost for people who are having difficulties being able to afford other basic necessities such as food and shelter. So, respondents were asked about the legal status of the driver and the automobile they used. Those responding that they were driving without a license, car registration or insurance were considered to be in crisis. Those at-risk had a valid driver's license but had no car insurance. Those responding that they had basic car insurance and a driver's license were considered to be stable. And finally, those considered to be self-sufficient reported having car insurance with comprehensive coverage. Diagrams 17 through 20 and Table 11 report on the findings of this question over the four interviews.

Again, there is no evidence of statistical significance evidence when responses are compared over time using a paired samples t-test. It should be noted though that many respondents chose not to respond to this question. Only 69% of those replying during the first interview responded to this question, 60% in the second interview, 78% in the third interview, and 67% in the fourth interview. This question asked participants to reveal their involvement in illegal activity and was therefore, often answered.

Table 11. Legal Status of the Driver and the Vehicle

	First Interview	Second Interview	Third Interview	Fourth Interview
No License or Insurance	15.5%	3.2%	7.7%	2.4%
Has License But No Insurance	22.5%	19.4%	20.5%	19.5%
Has Basic Insurance & License	38.0%	51.6%	56.4%	48.8%
Comprehensive Insurance & License	23.9%	25.8%	15.4%	29.3%

Diagram 17. Legal Status of the Driver and the Vehicle, Interview 1

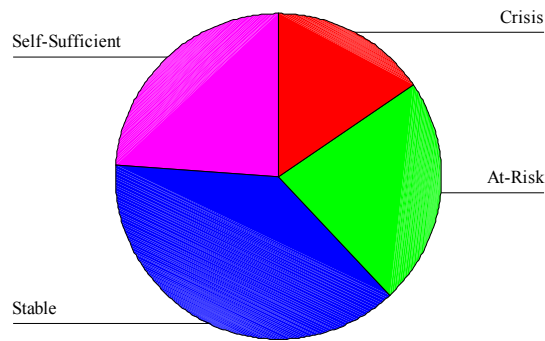


Diagram 18. Legal Status of the Driver and the Vehicle, Interview 2

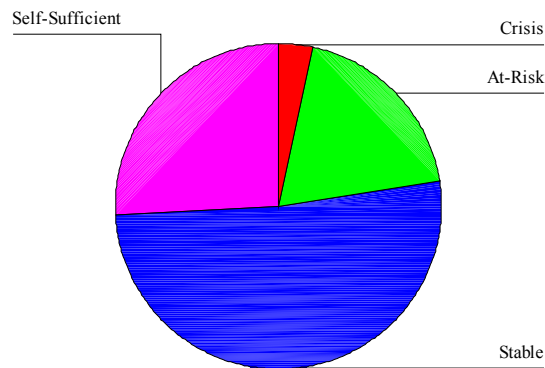


Diagram 19. Legal Status of the Driver and the Vehicle, Interview 3

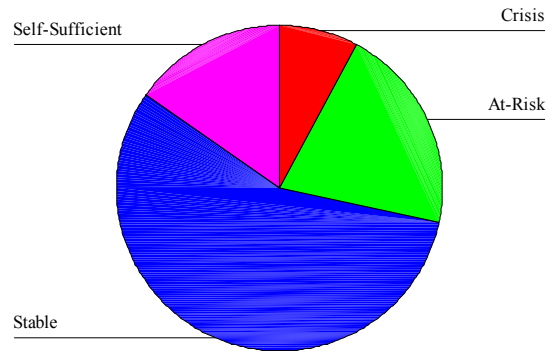
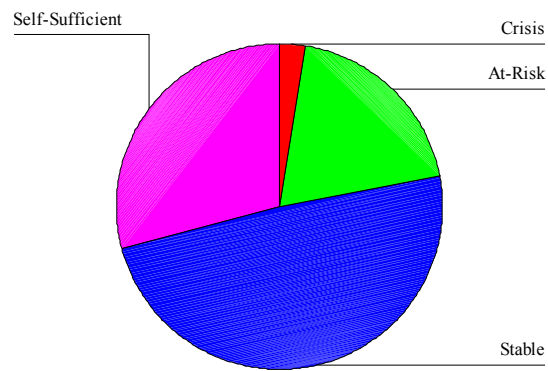


Diagram 20. Legal Status of the Driver and the Vehicle, Interview 4



Health Care

Next, respondents were asked about their ability to afford health care. Those in crisis reported that they were unable to qualify for health care. Those at-risk reported that they had no health insurance and they were not financially equipped to handle a medical emergency. Those reporting that they had major medical insurance and/or an adequate income to pay off a balance over time were considered to be stable. And those considered to be self-sufficient reported that they had medical insurance that covered most of the cost of care and that their family could make arrangements to cover the remaining costs. Diagrams 21 through 24 and Table 12 provides a breakdown of responses for the group reaching the time limit on cash assistance over the four interviews. While it was not asked directly, most who responded that they were self-sufficient reported that they had health insurance coverage through the Medicaid Program.

There were no statistically significant differences in the responses from interview to interview when compared using a paired samples t-test.

Table 12. Ability to Afford Health Care

	First Interview	Second Interview	Third Interview	Fourth Interview
Unable to Qualify for Health Insurance	4.1%	0.0%	6.4%	1.7%
No Health Insurance, Can't Afford Medical Emergency	7.2%	7.8%	6.4%	8.5%
Major Medical Insurance or Ability to Pay Over Time	33.0%	64.7%	42.6%	35.6%
Insurance and Ability to Cover Remaining Costs	55.7%	27.5%	44.7%	54.2%

Diagram 21. Ability to Afford Health Care, Interview 1

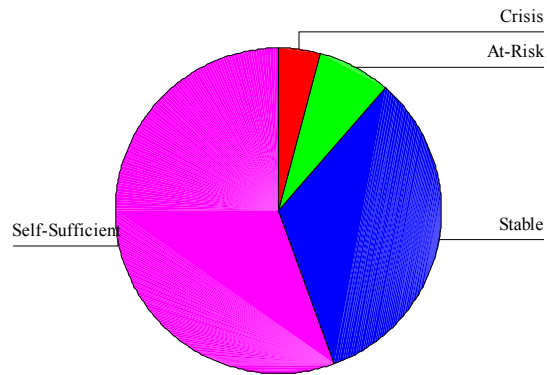


Diagram 22. Ability to Afford Health Care, Interview 2

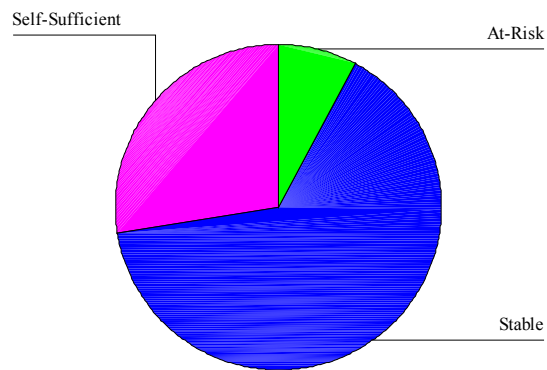


Diagram 23. Ability to Afford Health Care, Interview 3

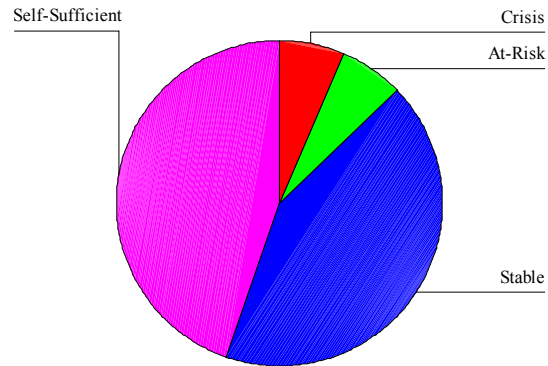
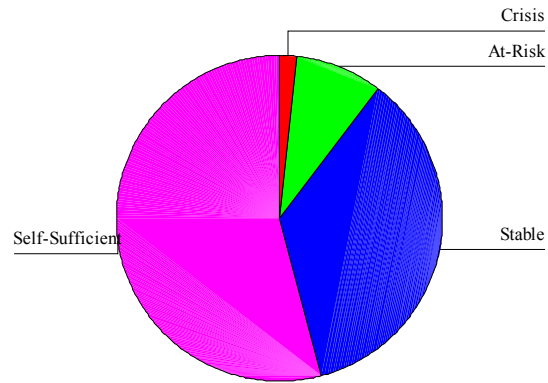


Diagram 24. Ability to Afford Health Care, Interview 4



Social Supports

The experience of poverty and use of community supports is sometimes influenced by the quality of social supports felt by someone. Therefore, it is an important indicator to measure this variable as it relates to all three groups. Those considered to be in crisis reported that they had a destructive support system. Those at-risk reported that they lacked a support system much of the time. Those reporting that they have some personal and family support system or have created one through community resources and community involvement were considered to be stable. And those considered to be self-sufficient reported having people who were willing to support in most situations. Diagrams 25 through 28 and Table 13 reports on the findings over time on this variable. It is interesting to note that over time, respondents generally felt an increased level of support.

When these data were compared using a paired samples t-test, there was no statistical difference found between the interview times taken in progression. However, there was a statistically significant difference found between responses given during the first interview and responses during the fourth interview ($t=2.077, p=.044$). Generally, there were more responses in the self-sufficient category in the fourth interview, indicating that there was an overall improvement in people's perceptions of their support systems.

Table 13. Quality of Social Support System

	First Interview	Second Interview	Third Interview	Fourth Interview
Destructive Support System	2.0%	0.0%	0.0%	0.0%
Lacking Support Much of the Time	29.4%	25.5%	30.0%	19.7%
Have Some Personal/Community Support	22.5%	35.3%	30.0%	18.0%
Support for Most Situations	46.1%	39.2%	40.0%	62.3%

Diagram 25. Quality of Social Support System, Interview 1

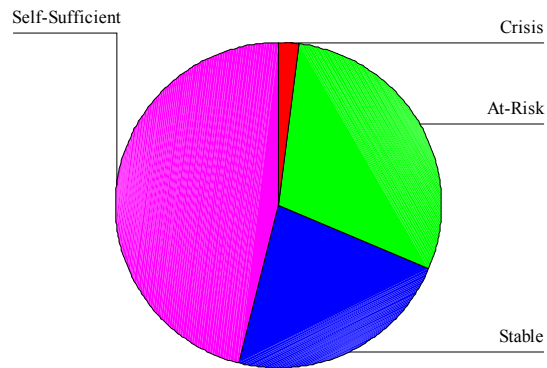


Diagram 26. Quality of Social Support System, Interview 2

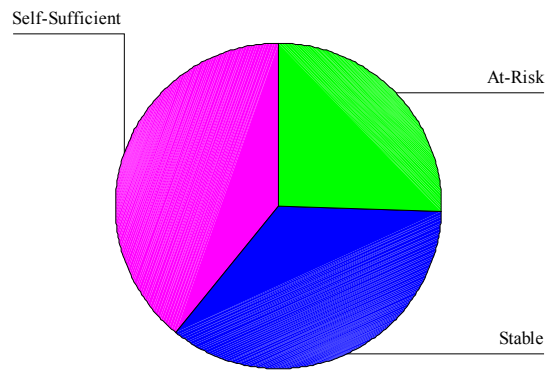


Diagram 27. Quality of Social Support System, Interview 3

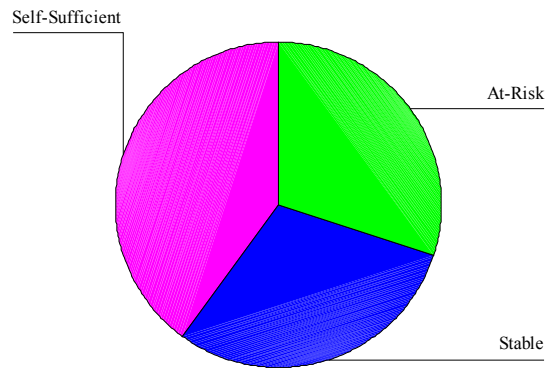
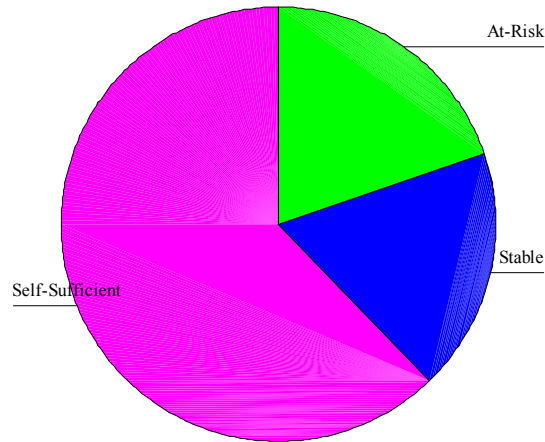


Diagram 28. Quality of Social Support System, Interview 4



Income Level in Context of the Local Cost of Living

Respondents were asked two questions relative to their financial situation directly. The first dealt with their income level in context with the local cost of living. Those in crisis reported having an overwhelming debt load. Those reporting having no savings were considered at-risk. Those reporting that they expected a continuation of their current income level over the next six months were considered to be stable. And, those considered to be self-sufficient reported the expectation that their income would either stay at the current level or get better for at least the next year. Diagrams 29 through 32 and Table 14 report the findings of this question for the group reaching their time limit for cash assistance.

Differences between responses obtained during the second interview and third interview did prove to be statistically significant when applying a paired samples t-test ($t=2.79, p=.012$). More respondents indicated that they experienced overwhelming debt load while fewer reported having no savings at the time of the third interview. Additionally, more people indicated that they expected their income to remain stable over the next six months during the third interview.

Table 14. Income Level in Context of the Local Cost of Living

	First Interview	Second Interview	Third Interview	Fourth Interview
Overwhelming Debt Load	29.3%	11.8%	14.3%	18.6%
No Savings	16.2%	17.6%	4.1%	11.9%
Income Continuation for 6 Months	24.2%	41.2%	57.1%	32.2%
Income Continuation/Increase for 1 Year	30.3%	29.4%	24.5%	37.3%

Diagram 29. Income Level in Context of the Local Cost of Living, Interview 1

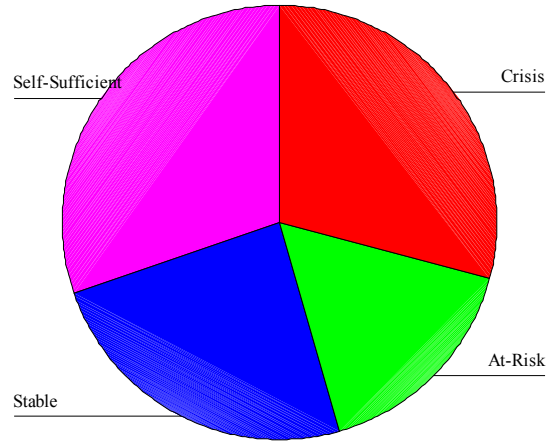


Diagram 30. Income Level in Context of the Local Cost of Living, Interview 2

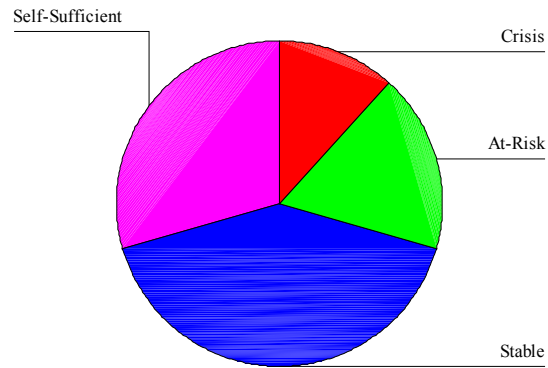


Diagram 31. Income Level in Context of the Local Cost of Living, Interview 3

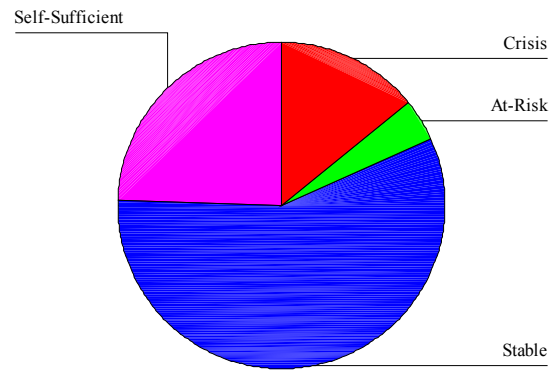
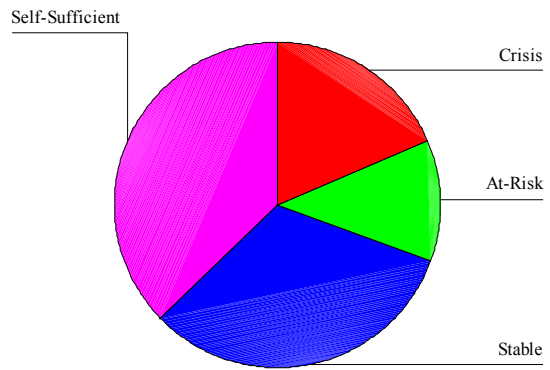


Diagram 32. Income Level in Context of the Local Cost of Living, Interview 4



Income Level and Ability to Meet Basic Needs

The second question related to finances dealt with the respondent's ability to afford to meet the basic needs of the family. Those in crisis reported having no money and that they had no ability to meet basic needs. Those reporting that they occasionally were unable to meet their basic needs were considered to be at-risk. Those reporting that they had an adequate income to meet their basic needs and cover emergencies were considered to be stable. Those who were considered self-sufficient reported that they had sufficient income to meet family needs, and cover recreation and emergencies. Diagrams 33 through 36 and Table 15 report on the responses to this question over time.

When responses were analyzed using a paired samples t-test, a significant difference was found between responses during the first and second interviews ($t=2.306$, $p=.027$), the second and third interviews ($t=5.132$, $p=.000$), and the third and fourth interviews ($t=-4.477$, $p=.000$). Interestingly though, there was not a significant difference between the first interview and the fourth interview, showing significant changes over the course of the year but returning to a similar response as the first interview. Generally, there was improvement between the first and second interviews and a downturn between the second and third interviews. The fourth interview found respondents essentially back where they started.

Table 15. Income Level and Ability to Meet Basic Needs

	First Interview	Second Interview	Third Interview	Fourth Interview
No Money Can't Meet Needs	22.8%	11.8%	40.0%	16.4%
Occasionally Unable to Meet Needs	39.6%	41.2%	24.0%	34.4%
Able to Meet Needs and Emergencies	23.8%	35.3%	22.0%	21.3%
Able to Meet Needs, Recreation & Emergencies	13.9%	11.8%	14.0%	27.9%

Diagram 33. Income Level and Ability to Meet Basic Needs, Interview 1

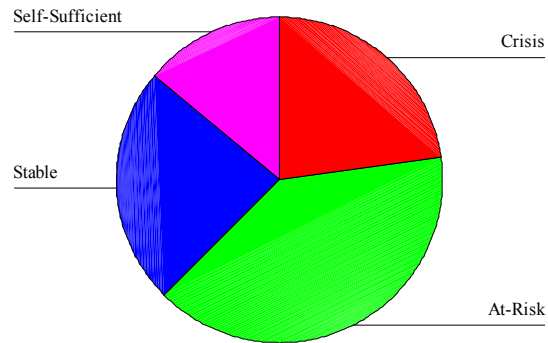


Diagram 34. Income Level and Ability to Meet Basic Needs, Interview 2

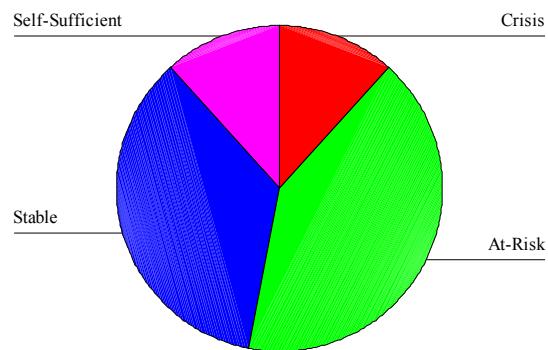


Diagram 35. Income Level and Ability to Meet Basic Needs, Interview 3

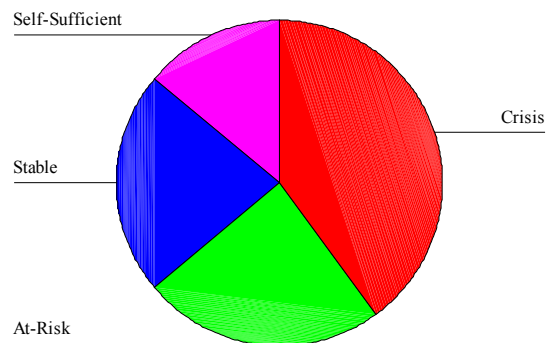
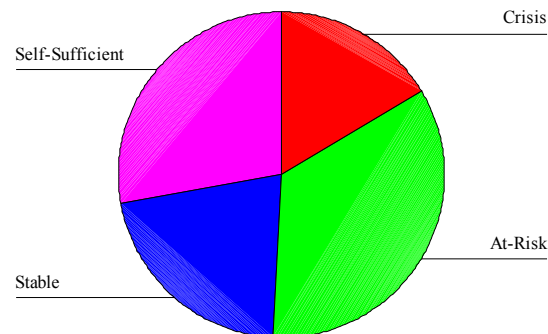


Diagram 36. Income Level and Ability to Meet Basic Needs, Interview 4



Employment Status

Related to the ability to meet basic needs is the employment status of the respondent. The next question dealt with employment status and those considered to be in crisis, reported that they were unemployed and had no leads for a job. Those considered to be at-risk reported that they had inadequate employment and/or no benefits. Those reporting that they had employment that paid a wage that supported their family were considered to be stable. And finally, those considered self-sufficient reported having employment with benefits and potential for advancement. Diagrams 37 through 40 and Table 16 report the finding of this group concerning employment status.

The differences reported are statistically significant between the third and fourth interviews ($t=-3.360$, $p=.002$) and between the first and fourth interviews ($t=2.373$, $p=.022$). Almost half of those surveyed responded that they were unemployed with no leads for a job during the third interview. This number fell to just fewer than 30% during the fourth interview. There appears to be similar improvement in respondents' employment status from the time of the first interview to the fourth, with almost eight percent of respondents indicating they had employment with benefits and potential for advancement increasing to almost 20%. Also in this time period, those without employment and without leads to obtain employment decreased from 41.2% to 29.5%.

Table 16. Employment Status

	First Interview	Second Interview	Third Interview	Fourth Interview
Unemployed, No Job Leads	41.2%	28.0%	47.9%	29.5%
Inadequate Employment/No Benefits	28.4%	34.0%	20.8%	23.0%
Wage That Supports Family	22.5%	30.0%	18.8%	27.9%
Wage, Benefits & Potential to Advance	7.8%	8.0%	12.5%	19.7%

Diagram 37. Employment Status, Interview 1

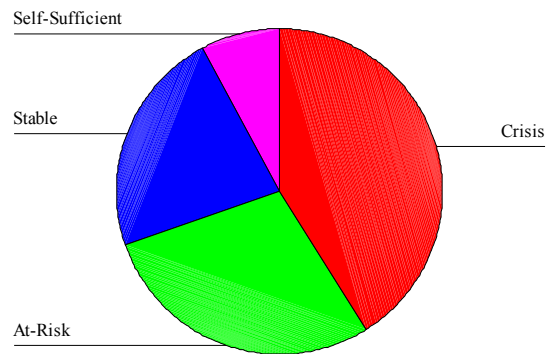


Diagram 38. Employment Status, Interview 2

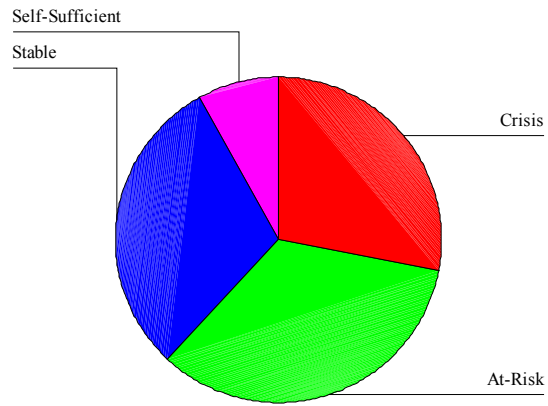


Diagram 39. Employment Status, Interview 3

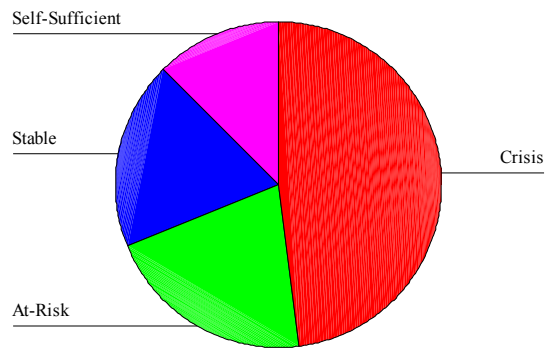
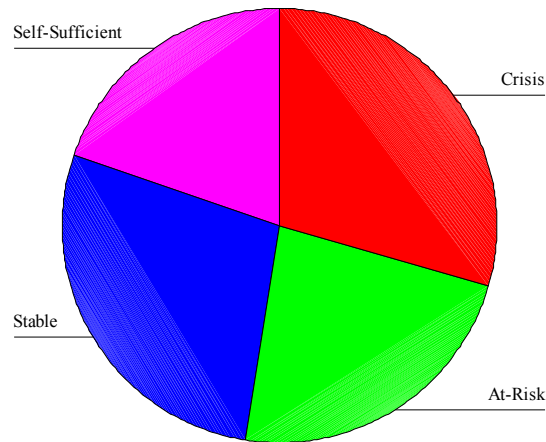


Diagram 40. Employment Status, Interview 4



Child Care

Essential to the ability to maintain employment or attend school or training programs is the availability of childcare. The next question dealt with the issue of childcare. Those reporting that they had no childcare to support their employment or training were considered to be in crisis. Those reporting that they had inadequate childcare either based on quality or quantity were considered to be at-risk. Stable were people who responded that they had adequate child care. Those considered self-sufficient reported that they had and could afford their choice of childcare. Diagrams 40 through 43 and Table 17 provide the results over time concerning childcare.

When applying the paired samples t-test to determine whether the changes in the responses between each time period were statistically significant, it was determined that they were not. There was not a statistically significant difference between the responses given during the first interview and the final interview either.

Table 17. Child Care

	First Interview	Second Interview	Third Interview	Fourth Interview
No Child Care	27.2%	13.5%	13.3%	23.4%
Inadequate Child Care	17.3%	13.5%	6.7%	23.4%
Adequate Child Care	46.9%	62.2%	50.0%	31.9%
Choice of Child Care	8.6%	10.8%	30.0%	21.3%

Diagram 40. Child Care, Interview 1

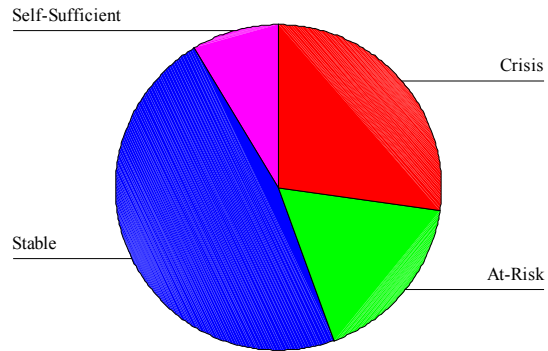


Diagram 41. Child Care, Interview 2

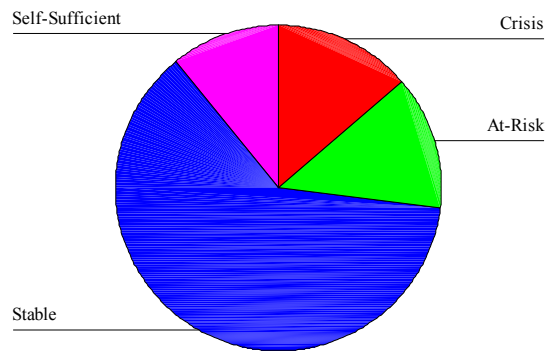


Diagram 42. Child Care, Interview 3

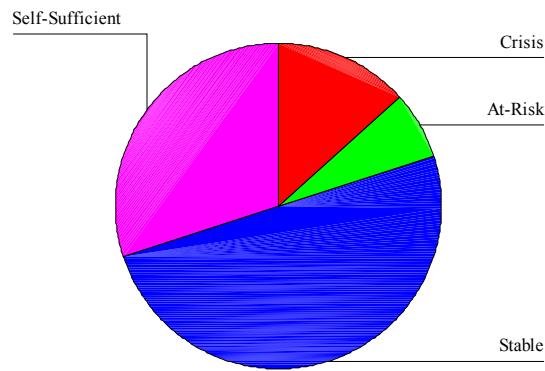
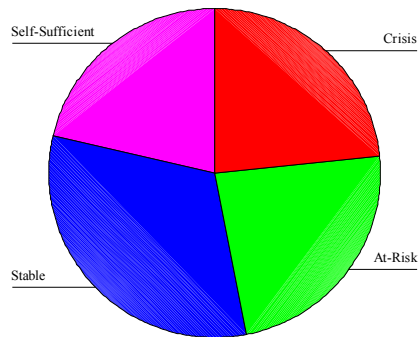


Diagram 43. Child Care, Interview 4



School Behavior, Attendance, and Readiness to Learn

Finally, respondents were asked about their children’s school behavior, attendance and readiness to learn. Those in crisis reported that their children were acting out in school, resulting in suspension from the classroom. Those at-risk reported that their children had high absenteeism and some discipline problems at school. Those reporting that their children were making adequate progress in school and having possible behavior problems but accessing support services to deal with those problems were considered to be stable. Those considered to be self-sufficient reported that their children were making good progress in school and that they maintained a good relationship with their teachers and their peers. While the results of this question are reported in Diagrams 44 through 47 and Table 19, it should be noted that this question, as a research item has some difficulties. The question did not allow for multiple response categories for people with more than one child. It also did not lend itself to a response from those with preschool age children. Therefore, while the data should be reviewed, conclusions from the data should be made with extreme care.

Along this line, when applying the paired samples t-test to differences found between interview times, it was found that the differences that do exist were not statistically different.

Table 19. School Behavior, Attendance, and Readiness to Learn

	First Interview	Second Interview	Third Interview	Fourth Interview
Acting Out, Suspension	3.5%	0.0%	2.3%	3.6%
High Absenteeism	2.3%	13.0%	4.7%	1.8%
Adequate Progress	25.6%	43.5%	23.3%	30.4%
Good Progress	68.6%	43.5%	69.8%	64.3%

Diagram 44. School Behavior, Attendance, and Readiness to Learn, Interview 1

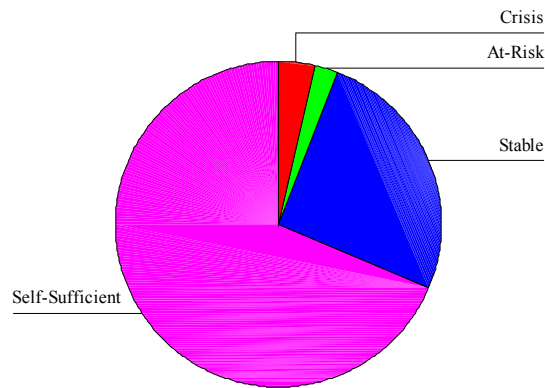


Diagram 45. School Behavior, Attendance, and Readiness to Learn, Interview 2

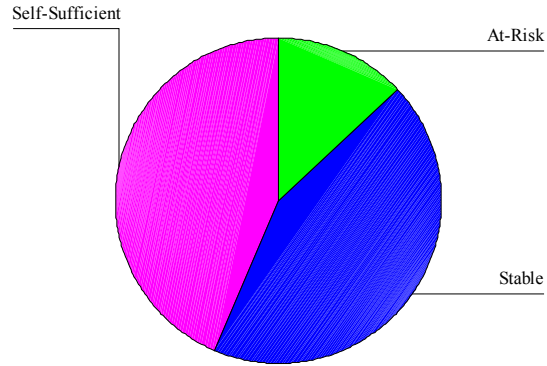


Diagram 46. School Behavior, Attendance, and Readiness to Learn, Interview 3

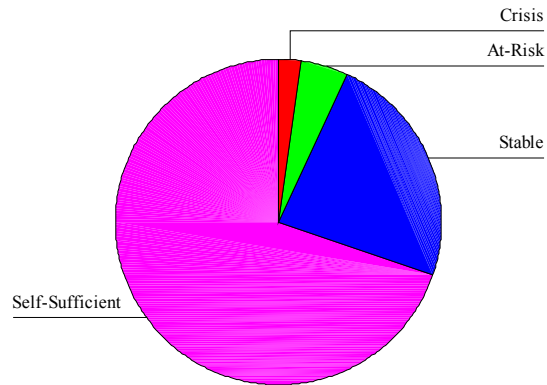
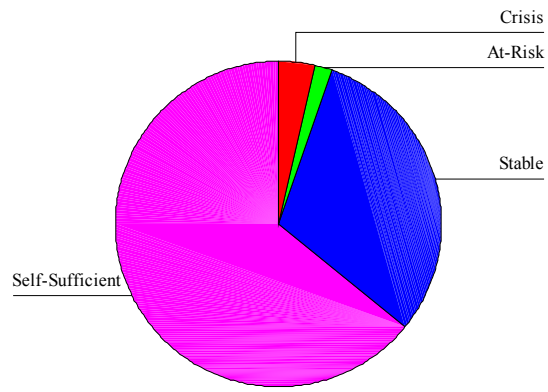


Diagram 47. School Behavior, Attendance, and Readiness to Learn, Interview 4



4. Extension Group

As noted above, data were collected on a variety of outcome indicators including ability to afford food and clothing, shelter, access to child care and transportation, income levels and employment prospects. This section of the report will provide the outcomes from the group receiving an extension to their time limits on all of the outcome indicators during each of the four interview time periods.

Housing

The first question asked respondents to assess their stability of housing over time. The response categories included (1) Involuntary homelessness, (2) Living in Temporary or transitional housing and are not certain where next shelter is to be found, (3) Living in permanent housing, or temporary situation that will last at least six months, and (4) Owns home or shelter is secure for at least one year. Respondents falling into category one are considered to be in crisis, those in two are considered to be at-risk, three is considered to be stable and four is considered to be self-sufficient. Diagrams 48 through 51 and Table 20 provide the breakdown of responses from the group receiving an extension to their time limits for each of the four interviews. It should be noted that we were unable to locate respondents who were homeless. This skews the results of the study toward the positive and the reader should be aware that it is likely that some respondent were or became homeless during the course of the study.

Given that the results are skewed in a positive direction, the paired samples t-test was applied to the responses provided to determine if there was a statistical difference between responses at any given time period. There was a statistical difference between responses provided during the first interview and the second interview ($t=2.122, p=.049$). Variations in the other responses in this category were not found to be statistically significant.

Table 20. Stability of Housing Over Time

	First Interview	Second Interview	Third Interview	Fourth Interview
Involuntarily Homeless	0.0%	0.0%	0.0%	0.0%
Temporary shelter	8.3%	15.8%	0.0%	7.7%
Shelter Secure for 6 Months	38.9%	63.2%	83.3%	34.6%
Shelter Secure For 1 Year	52.8%	21.1%	16.7%	57.7%

Diagram 48. Stability of Housing Over Time, Extension Group, Interview 1

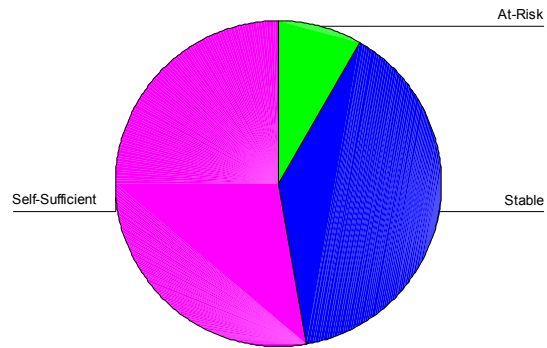


Diagram 49. Stability of Housing Over Time, Extension Group, Interview 2

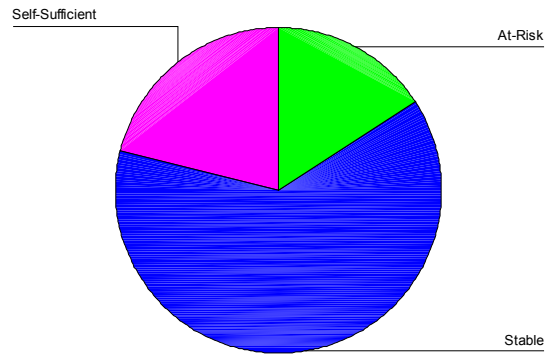


Diagram 50. Stability of Housing Over Time, Extension Group, Interview 3

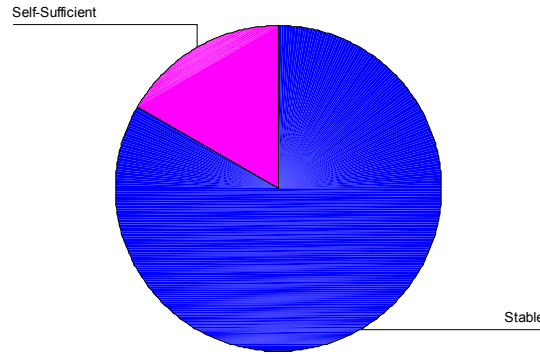
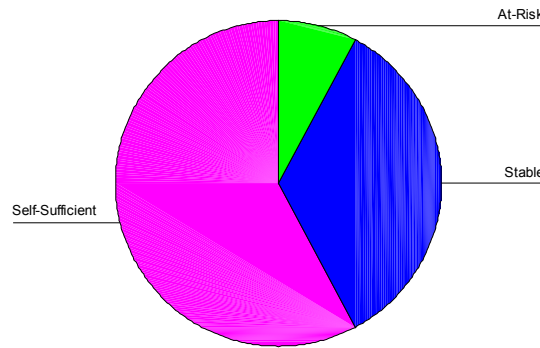


Diagram 51. Stability of Housing Over Time, Extension Group, Interview 4



Food

Respondents were asked to assess their ability to afford adequate food. Those considered in crisis reported having a serious lack of resources to obtain food. Those at-risk reported they have limited resources to obtain food for their families. People considered being stable on this variable reported having sufficient personal or community resources to obtain food. Community resources included soup kitchens, food banks, churches, etc. And those considered self-sufficient reported having resources to provide sufficient and nutritious food for all family members. Diagrams 52 through 55 and Table 21 provide a breakdown of the number of respondents falling into each response category over the four interviews.

Differences found between the second interview and the third interview was statistically significant ($t=3.00, p=.020$). Additionally, a statistical difference was found between responses given during the first interview and the fourth interview ($t=-2.914, p=.009$). Both of these differences indicate a worsening of the food resource availability from the second interview to the third and again from the first interview compared to the fourth.

Table 21. Ability to Afford Adequate Food – Extension Group

	First Interview	Second Interview	Third Interview	Fourth Interview
Serious Lack of Food Resources	0.0%	5.3%	11.1%	3.8%
Limited Food Resources	13.9%	26.3%	38.9%	34.6%
Sufficient Personal & Community Resources	22.2%	31.6%	44.4%	23.1%
Sufficient & Nutritious Food Resources	63.9%	36.8%	5.6%	38.5%

Diagram 52. Ability to Afford Adequate Food, Extension Group, Interview 1

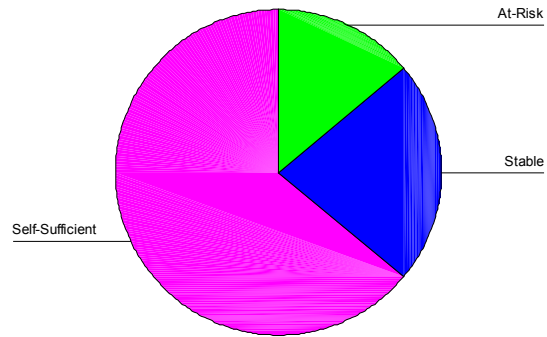


Diagram 53. Ability to Afford Adequate Food, Extension Group, Interview 2

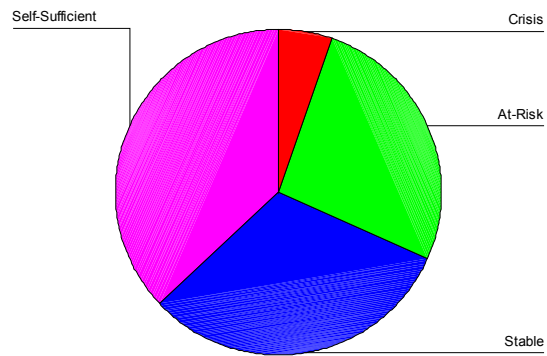


Diagram 54. Ability to Afford Adequate Food, Extension Group, Interview 3

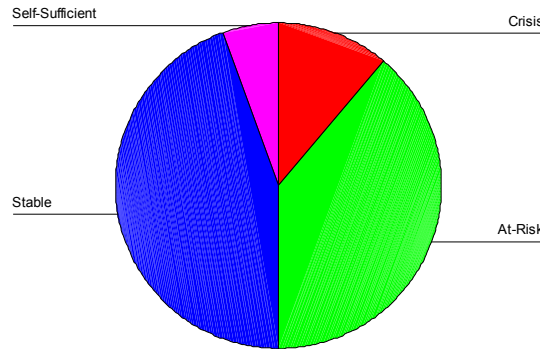
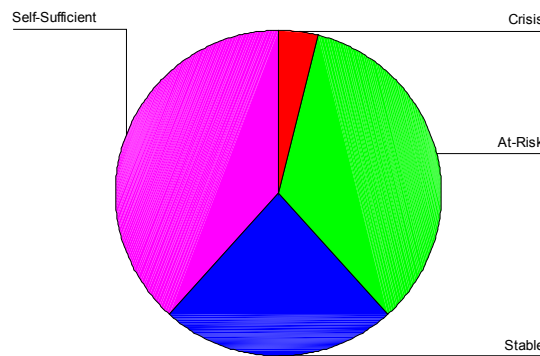


Diagram 55. Ability to Afford Adequate Food, Extension Group, Interview 4



Clothing

Having the ability to afford adequate clothing was also an outcome that was measured in this study. Those in crisis reported having a lack of adequate clothing for different seasons and for basic needs. Those at-risk reported having clothing that was ill fitting, inadequate, or inappropriate for school or work. Those considered to be stable reported having clothing that is clean and appropriate most of the time. And those considered to be self-sufficient reported having clothing that was clean and appropriate for all critical activities such as work or school. Diagrams 56 through 59 and Table 22 present the percentages of those responses in each of the interviews.

When tested for statistical difference using the paired samples t-test, findings indicate a difference in responses between interviews two and three ($t=2.986$, $p=.020$) and between interviews three and four ($t=-3.379$, $p=.005$). Between the second and third interviews more respondents indicated a crisis situation when it came to being able to afford clothing, reporting a lack of adequate clothing for basic needs. However, between

the third and fourth interviews there was a reported improvement with over 50% of respondents indicating that they clean, appropriate clothing for critical activities.

Table 22. Ability to Afford Adequate Clothing – Extension Group

	First Interview	Second Interview	Third Interview	Fourth Interview
Lack of Adequate Clothing	8.1%	10.5%	35.5%	15.4%
Ill-fitting, Inadequate Clothing	2.7%	10.5%	17.6%	3.8%
Appropriate Clothing Most of Time	24.3%	31.6%	47.1%	26.9%
Appropriate Clothing for all Critical Activities	64.9%	47.4%	0.0%	53.8%

Diagram 56. Ability to Afford Adequate Clothing, Extension Group, Interview 1

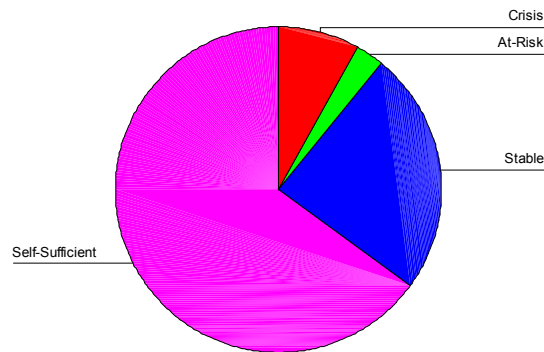


Diagram 57. Ability to Afford Adequate Clothing, Extension Group, Interview 2

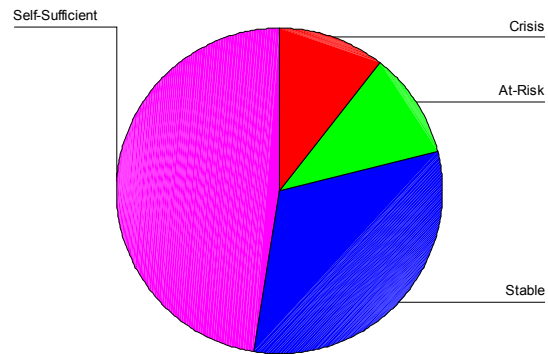


Diagram 58. Ability to Afford Adequate Clothing, Extension Group, Interview 3

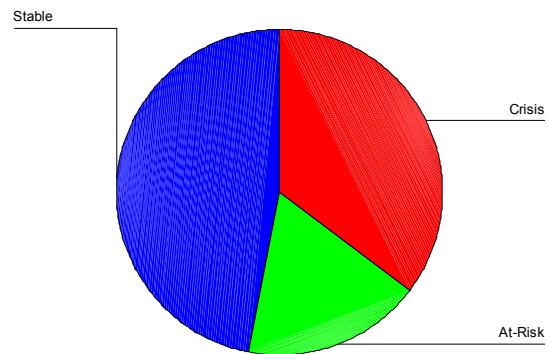
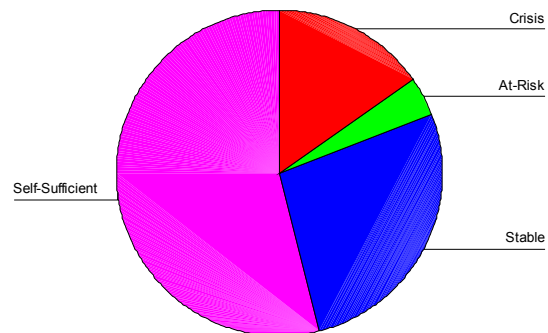


Diagram 59. Ability to Afford Adequate Clothing, Extension Group, Interview 4



Access to Transportation

The next two questions posed to respondents dealt with their transportation and mobility. First, respondents were asked to rate their access to transportation based upon their level of need. Those considered to be at the crisis level indicated that they had no access to transportation to meet their basic needs. The participants who were considered at-risk on this measure reported that they had limited access to transportation. Those responding that they had access to transportation when needed were considered to be stable. And finally, those considered to be self-sufficient reported that they had the ability to control the where and when of travel or in other words that they owned a reliable car or had great access to transportation. Diagrams 60 through 63 and Table 23 provide an overview of the responses received in this category for each interview time period.

There was no statistical difference found in the responses between interviews when applying a paired samples t-test. Variance appearing in Table 23 is the expected variance.

Table 23. Access to Transportation – Extension Group

	First Interview	Second Interview	Third Interview	Fourth Interview
No Access to Transportation	5.4%	5.6%	5.6%	0.0%
Limited Access to Transportation	21.6%	27.8%	22.2%	34.6%
Has Access to Transportation When Needed	29.7%	11.1%	5.6%	23.1%
Ability to Control Transportation	43.2%	55.6%	66.7%	42.3%

Diagram 60. Access to Transportation, Extension Group, Interview 1

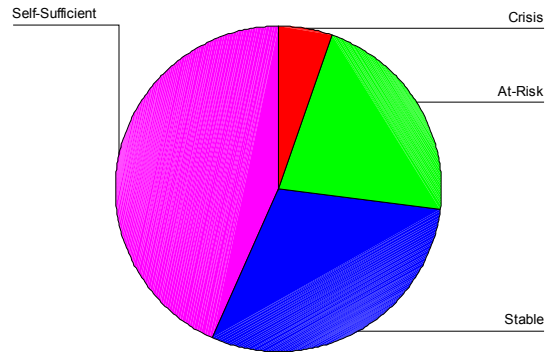


Diagram 61. Access to Transportation, Extension Group, Interview 2

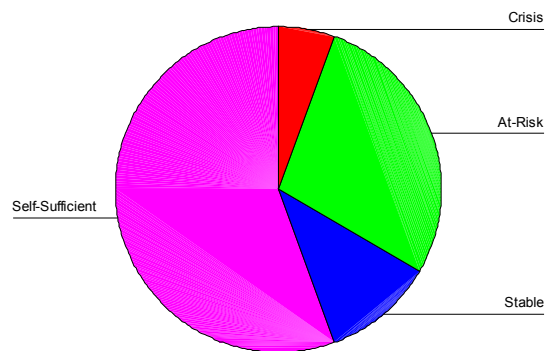


Diagram 62. Access to Transportation, Extension Group, Interview 3

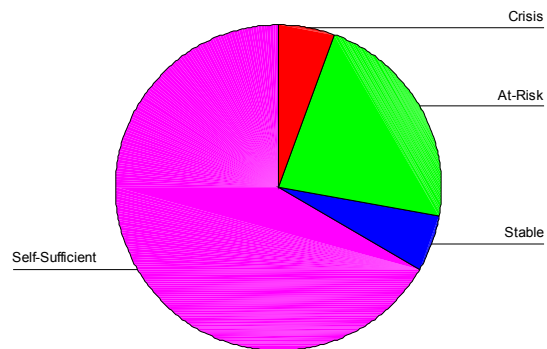
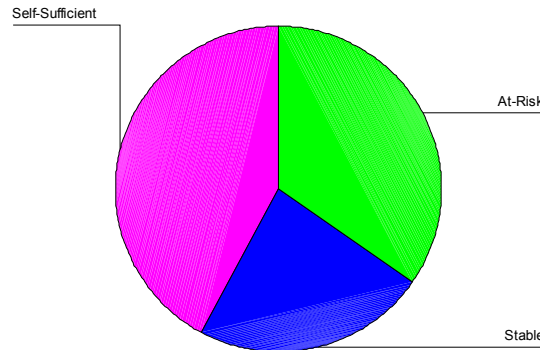


Diagram 63. Access to Transportation, Extension Group, Interview 4



Legal Status of the Driver

Related to having access to transportation, is the ability to drive or legal status of the driver and the vehicle. In Ohio, all drivers must have both a valid driver's license and proof of no less than collision insurance in order to be considered driving within the law. However, car insurance could pose a major cost for people who are having difficulties being able to afford other basic necessities such as food and shelter. So, respondents were asked about the legal status of the driver and the automobile they used. Those responding that they were driving without a license, car registration or insurance were considered to be in crisis. Those at-risk had a valid driver's license but had no car insurance. Those responding that they had basic car insurance and a driver's license were considered to be stable. And finally, those considered to be self-sufficient reported having car insurance with comprehensive coverage. Diagrams 64 through 67 and Table 24 report on the findings of this question over the four interviews.

When tested for significance, findings suggest a statistical difference between responses given during the third interview and the fourth interview ($t=-2.345, p=.039$). By the time of the fourth interview, it appears that a greater number of respondents had both a license and basic car insurance and that fewer were driving without car insurance. While this does indicate statistical significance, it should be noted that 62% of the respondents, did not answer this question during the third interview and 55% did not answer it during the fourth interview. It is likely that had a majority of the sample responded, it would have indicated an even greater number of people driving without a license or insurance or both.

Table 24. Legal Status of the Driver and the Vehicle – Extension Group

	First Interview	Second Interview	Third Interview	Fourth Interview
No License or Insurance	11.1%	16.7%	12.5%	10.5%
Has License But No Insurance	38.9%	16.7%	25.0%	15.8%
Has Basic Insurance & License	36.1%	38.9%	62.5%	47.4%
Comprehensive Insurance & License	13.9%	27.8%	0.0%	26.3%

Diagram 64. Legal Status of the Driver and the Vehicle, Extension Group, Interview 1

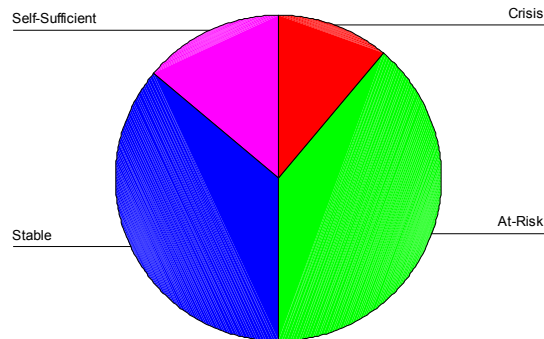


Diagram 65. Legal Status of the Driver and the Vehicle, Extension Group, Interview 2

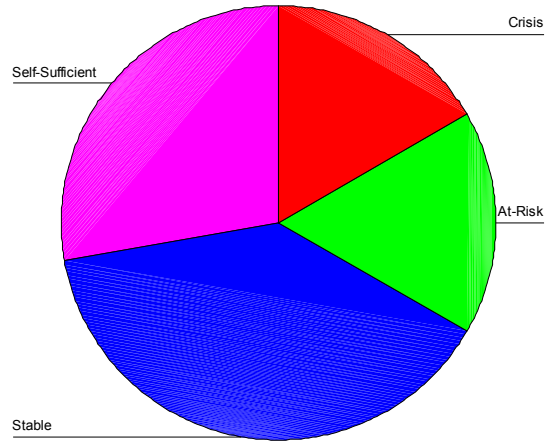


Diagram 66. Legal Status of the Driver and the Vehicle, Extension Group, Interview 3

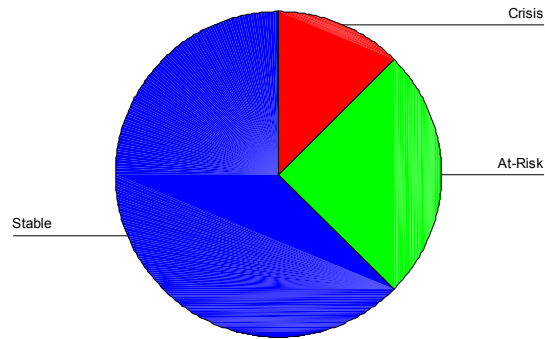
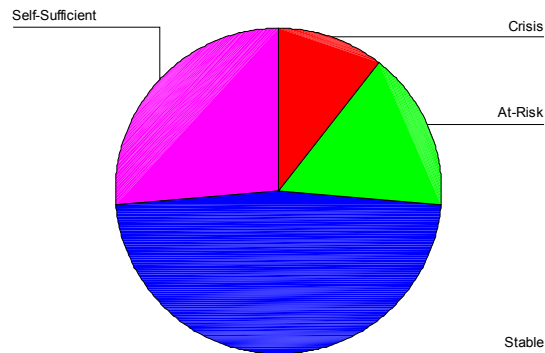


Diagram 67. Legal Status of the Driver and the Vehicle, Extension Group, Interview 4



Health Care

Next, respondents were asked about their ability to afford health care. Those in crisis reported that they were unable to qualify for health care. Those at-risk reported that they had no health insurance and they were not financially equipped to handle a medical emergency. Those reporting that they had major medical insurance and/or an adequate income to pay off a balance over time were considered to be stable. And those considered to be self-sufficient reported that they had medical insurance that covered most of the cost of care and that their family could make arrangements to cover the remaining costs. Diagrams 68 through 71 and Table 25 provide a breakdown of responses for the group receiving an extension to their time limit on cash assistance over the four interviews. While it was not asked directly, most who responded that they were self-sufficient reported that they had health insurance coverage through the Medicaid Program.

Differences over time were tested for significance using the paired samples t-test. It was found that the differences indicated were not statistically significant.

Table 25. Ability to Afford Health Care – Extension Group

	First Interview	Second Interview	Third Interview	Fourth Interview
Unable to Qualify for Health Insurance	0.0%	0.0%	0.0%	0.0%
No Health Insurance, Can't Afford Medical Emergency	2.8%	15.8%	0.0%	0.0%
Major Medical Insurance or Ability to Pay Over Time	36.1%	31.8%	93.3%	57.7%
Insurance and Ability to Cover Remaining Costs	61.1%	52.6%	6.7%	42.3%

Diagram 68. Ability to Afford Health Care – Extension Group Time 1

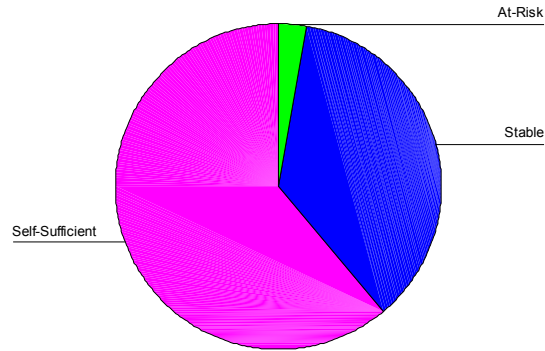


Diagram 69. Ability to Afford Health Care – Extension Group Time 2

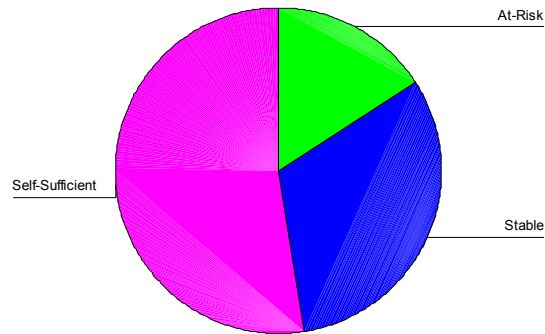


Diagram 70. Ability to Afford Health Care – Extension Group Time 3

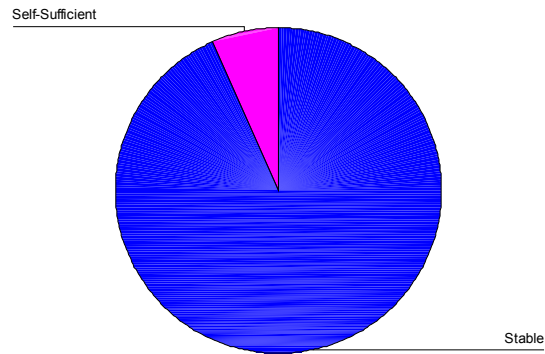
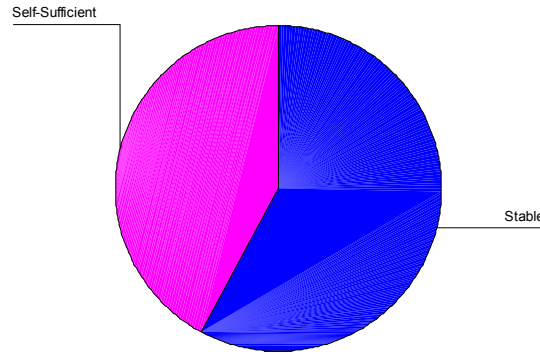


Diagram 71. Ability to Afford Health Care – Extension Group Time 4



Quality of Social Support System

The experience of poverty and use of community supports is sometimes influenced by the quality of social supports felt by someone. Therefore, it is an important indicator to measure this variable as it relates to all three groups. Those considered to be in crisis reported that they had a destructive support system. Those at-risk reported that they lacked a support system much of the time. Those reporting that they have some personal and family support system or have created one through community resources and community involvement were considered to be stable. And those considered to be self-sufficient reported having people who were willing to support in most situations. Diagrams 72 through 75 and Table 26 report the findings over time on this variable. It is interesting to note that over time, respondents generally felt an increased level of support.

Utilizing a paired samples t-test, statistical significance was found between responses given during the second and third interviews ($t=3.055, p=.018$). Generally, during the third interview, respondents felt they received less social supports than during the second interview. During the fourth interview, it appears that there was an improvement on this measure with 57.7% of the respondents indicating they felt supported in most situations. However, the difference between responses given during the third interview and the fourth interview were not statistically significant ($t=-1.234, p=.238$).

Table 26. Quality of Social Support System – Extension Group

	First Interview	Second Interview	Third Interview	Fourth Interview
Destructive Support System	5.4%	0.0%	5.6%	3.8%
Lacking Support Much of the Time	16.2%	15.8%	38.9%	23.1%
Have Some Personal/Community Support	24.3%	26.3%	27.8%	15.4%
Support for Most Situations	54.1%	57.9%	27.8%	57.7%

Diagram 72. Quality of Social Support System, Extension Group, Interview 1

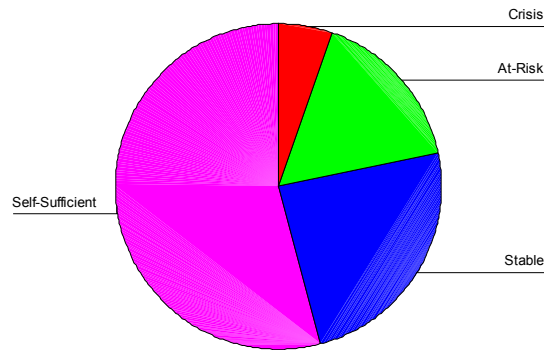


Diagram 73. Quality of Social Support System, Extension Group, Interview 2

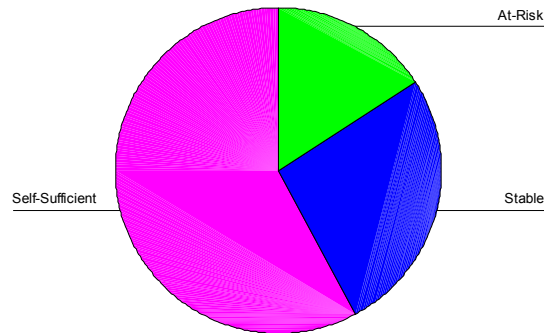


Diagram 74. Quality of Social Support System, Extension Group, Interview 3

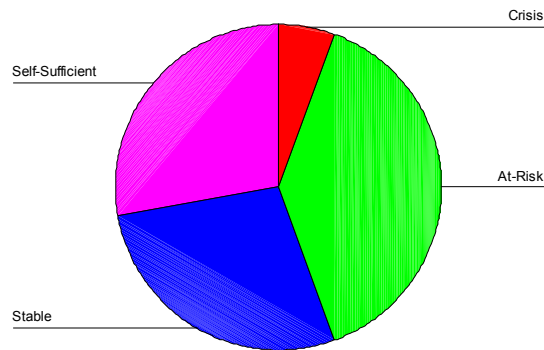
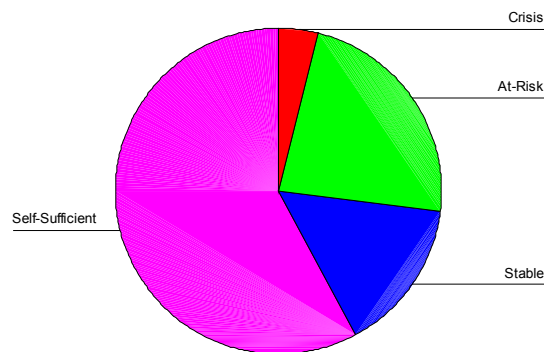


Diagram 75. Quality of Social Support System, Extension Group, Interview 4



Income Level in Context of Living

Respondents were asked two questions relative to their financial situation directly. The first dealt with their income level in context with the local cost of living. Those in crisis reported having an overwhelming debt load. Those reporting having no savings were considered at-risk. Those reporting that they expected a continuation of their current income level over the next six months were considered to be stable. And, those considered to be self-sufficient reported the expectation that their income would either stay at the current level or get better for at least the next year. Diagrams 76 through 79 and Table 27 report the findings of this question for the group receiving an extension to their time limit for cash assistance.

Differences in the responses given during the third interview and the fourth interview were found to be statistically significant when applying a paired samples t-test ($t=-3.166, p=.007$). Generally, there was an improvement in the living situations by the time of the fourth interview. A greater number of respondents indicated they expected their income to remain stable for at least the next six months and the next year, with much fewer reported having an overwhelming debt load.

Table 27. Income Level in Context of the Local Cost of Living – Extension Group

	First Interview	Second Interview	Third Interview	Fourth Interview
Overwhelming Debt Load	19.4%	47.4%	72.2%	16.7%
No Savings	22.2%	15.8%	0.0%	20.8%
Income Continuation for 6 Months	38.9%	5.3%	22.2%	33.3%
Income Continuation/Increase for 1 Year	19.4%	31.6%	5.6%	29.2%

Diagram 76. Income Level in Context of Living, Extension Group, Interview 1

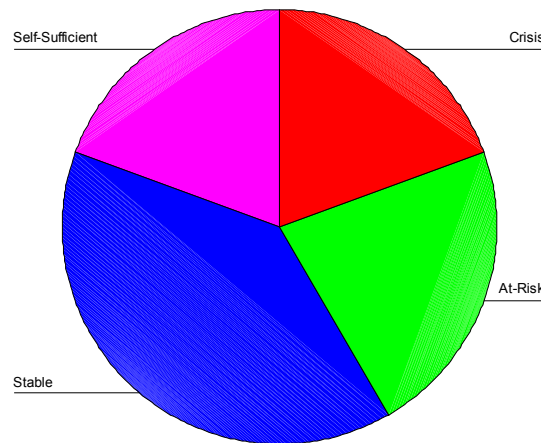


Diagram 77. Income Level in Context of Living, Extension Group, Interview 2

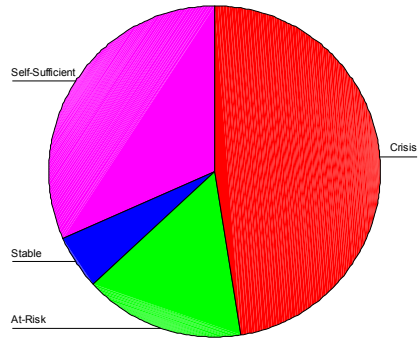


Diagram 78. Income Level in Context of Living, Extension Group, Interview 3

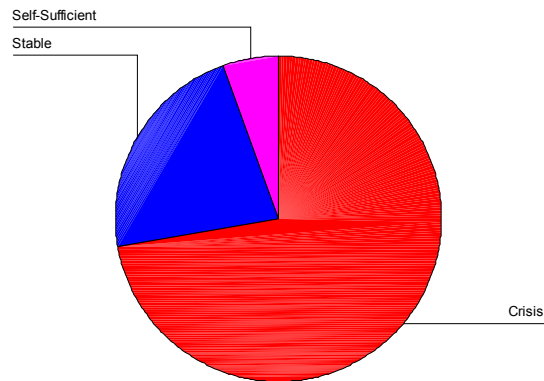
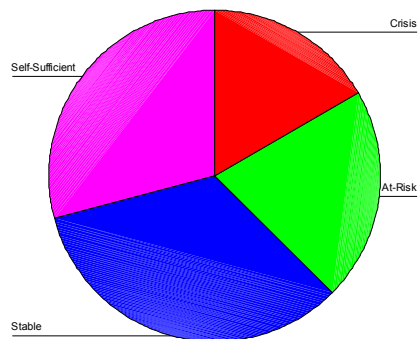


Diagram 79. Income Level in Context of Living, Extension Group, Interview 4



Ability to Meet Basic Needs

The second question related to finances dealt with the respondent's ability to afford to meet the basic needs of the family. Those in crisis reported having no money and that they had no ability to meet basic needs. Those reporting that they occasionally were unable to meet their basic needs were considered to be at-risk. Those reporting that they had an adequate income to meet their basic needs and cover emergencies were considered to be stable. Those who were considered self-sufficient reported that they had sufficient income to meet family needs, and cover recreation and emergencies. Diagrams 80 through 83 and Table 28 report on the responses to this question over time.

Differences between responses over time were analyzed for statistical significance using a paired samples t-test. It was found that responses given during the second and third interviews were statistically significant ($t=3.416, p=.011$). In addition, responses given during the third interview and the fourth interview were also found to be statistically significant ($t=-4.183, p=.001$). As can be seen from Table 28, a large number of respondents during the third interview indicated that they had no money and were unable to meet their basic needs. While the situation was far from stable during the second and fourth interviews, there appeared to be much fewer respondents feeling that they were in a crisis situation, and more indicating an occasional inability to meet their needs.

Table 28. Ability to Meet Basic Needs – Extension Group

	First Interview	Second Interview	Third Interview	Fourth Interview
No Money Can't Meet Needs	8.1%	26.3%	77.8%	19.2%
Occasionally Unable to Meet Needs	56.8%	42.1%	11.1%	50.0%
Able to Meet Needs and Emergencies	29.7%	21.1%	11.1%	7.7%
Able to Meet Needs, Recreation & Emergencies	5.4%	10.5%	0.0%	23.1%

Diagram 80. Ability to Meet Basic Needs, Extension Group, Interview 1

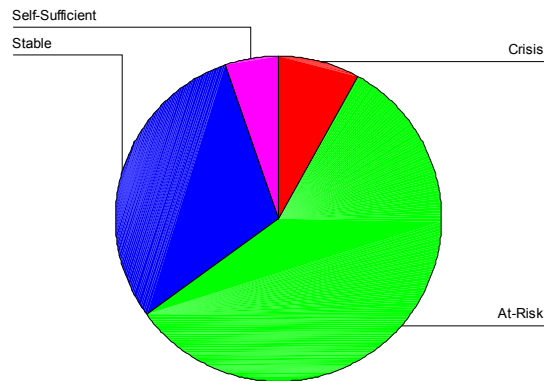


Diagram 81. Ability to Meet Basic Needs, Extension Group, Interview 2

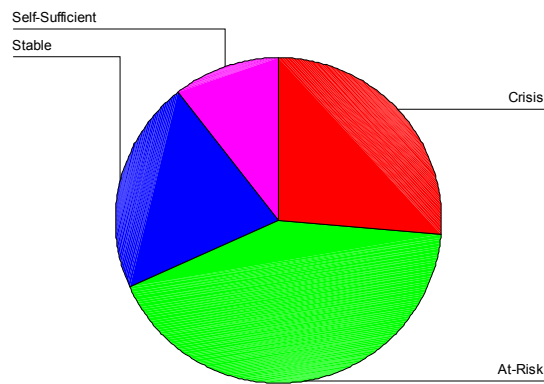


Diagram 82. Ability to Meet Basic Needs, Extension Group, Interview 3

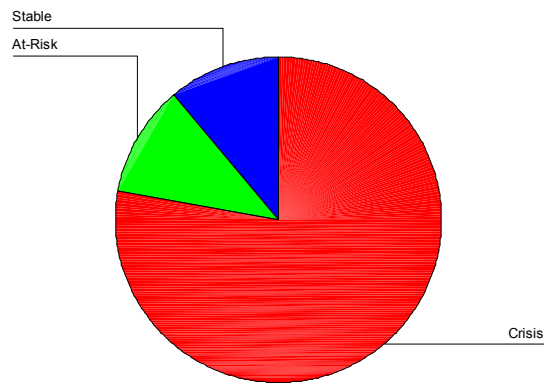
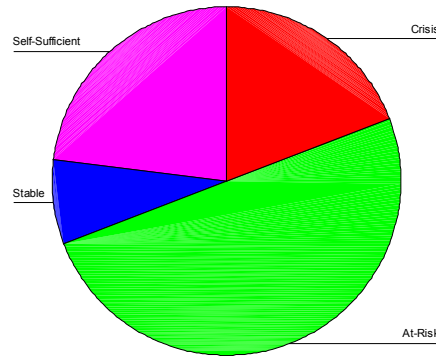


Diagram 83. Ability to Meet Basic Needs, Extension Group, Interview 4



Employment Status

Related to the ability to meet basic needs is the employment status of the respondent. The next question dealt with employment status and those considered to be in crisis, reported that they were unemployed and had no leads for a job. Those considered to be at-risk reported that they had inadequate employment and/or no benefits. Those reporting that they had employment that paid a wage that supported their family were considered to be stable. And finally, those considered self-sufficient reported having employment with benefits and potential for advancement. Diagrams 84 through 87 and Table 29 reports the finding of this group concerning employment status.

A statistical difference was found when analyzing the responses over time between the third interview and the fourth interview ($t=-3.055, p=.009$). By the fourth interview, close to 20% of respondents indicated that they had a supporting wage and benefits with an opportunity to advance. There were no responses in this category during the third interview. In fact, almost three fourths of the respondents during the third interview indicated that they were unemployed with no leads to obtain employment. That number decreased to half of the respondents by the fourth interview.

Table 29. Employment Status – Extension Group

	First Interview	Second Interview	Third Interview	Fourth Interview
Unemployed, No Job Leads	55.9%	61.1%	72.2%	50.0%
Inadequate Employment/No Benefits	26.5%	22.2%	11.1%	26.9%
Wage That Supports Family	9.5%	0.0%	16.7%	3.8%
Wage, Benefits & Potential to Advance	4.8%	16.7%	0.0%	19.2%

Diagram 84. Employment Status, Extension Group, Interview 1

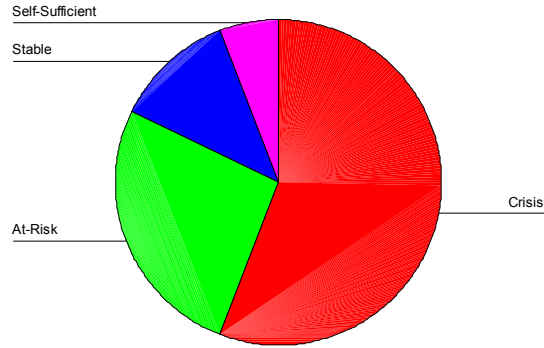


Diagram 85. Employment Status, Extension Group, Interview 2

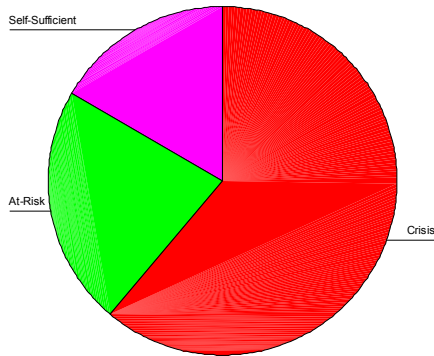


Diagram 86. Employment Status, Extension Group, Interview 3

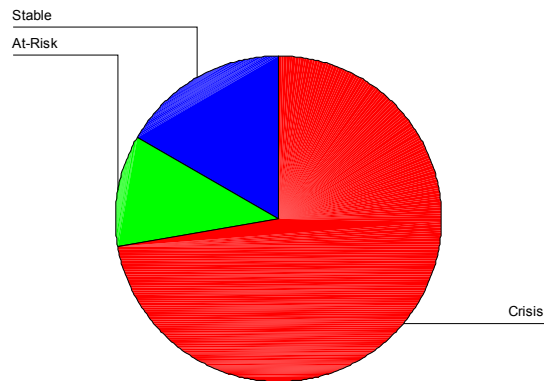
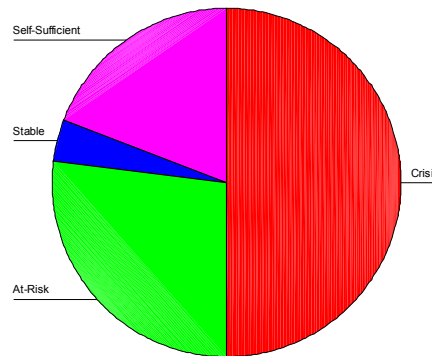


Diagram 87. Employment Status, Extension Group, Interview 4



Child Care

Essential to the ability to maintain employment or attend school or training programs is the availability of child care. The next question dealt with the issue of childcare. Those reporting that they had no childcare to support their employment or training were considered to be in crisis. Those reporting that they had inadequate childcare either based on quality or quantity were considered to be at-risk. People considered stable responded that they had adequate child care. Those considered self-sufficient reported that they had and could afford their choice of childcare. Diagrams 88 through 91 and Table 30 provide the results over time concerning childcare.

No statistically significant differences were found between responses over time when applying the paired samples t-test.

Table 30. Child Care – Extension Group

	First Interview	Second Interview	Third Interview	Fourth Interview
No Child Care	31.8%	14.3%	40.0%	22.2%
Inadequate Child Care	4.5%	14.3%	13.3%	11.1%
Adequate Child Care	59.1%	64.3%	46.7%	27.8%
Choice of Child Care	4.5%	7.1%	0.0%	38.9%

Diagram 88. Availability of Child Care, Extension Group, Interview 1

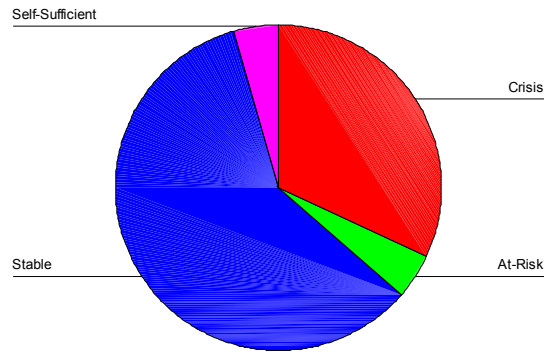


Diagram 89. Availability of Child Care, Extension Group, Interview 2

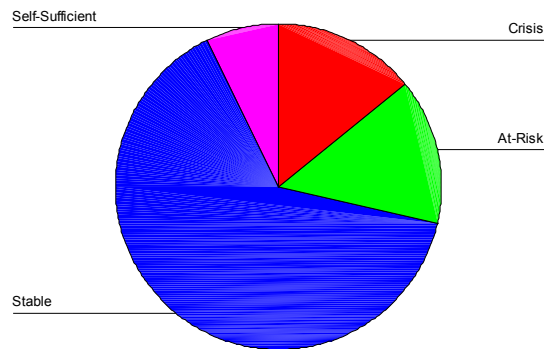


Diagram 90. Availability of Child Care, Extension Group, Interview 3

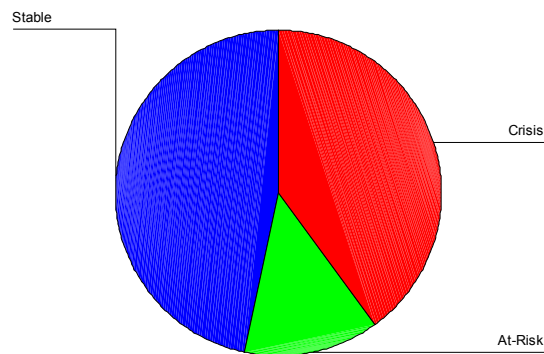
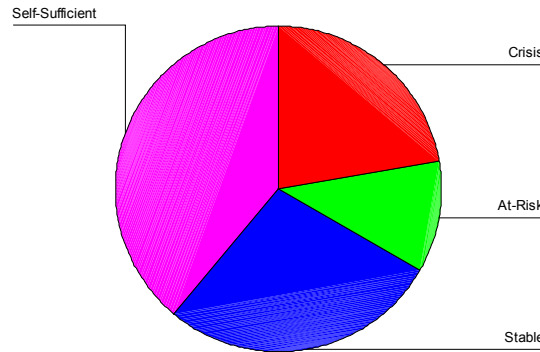


Diagram 91. Availability of Child Care, Extension Group, Interview 4



School Behavior & Attendance

Finally, respondents were asked about their children’s school behavior, attendance and readiness to learn. Those in crisis reported that their children were acting out in school, resulting in suspension from the classroom. Those at-risk reported that their children had high absenteeism and some discipline problems at school. Those reporting that their children were making adequate progress in school and having possible behavior problems but accessing support services to deal with those problems were considered to be stable. Those considered to be self-sufficient reported that their children were making good progress in school and that they maintained a good relationship with their teachers and their peers. While the results of this question are reported in Diagrams 92 through 95 and in Table 31, it should be noted that this question, as a research item, has some difficulties. The question did not allow for multiple response categories for people with more than one child. It also did not lend itself to a response from those with preschool age children. Therefore, while the data should be reviewed, conclusions from the data should be made with extreme care. And, in fact, there was no statistical difference found over time when analyzed with the paired samples t-test.

Table 31. School Behavior, Attendance, and Readiness to Learn – Extension Group

	First Interview	Second Interview	Third Interview	Fourth Interview
Acting Out, Suspension	3.0%	0.0%	0.0%	0.0%
High Absenteeism	3.0%	0.0%	18.3%	0.0%
Adequate Progress	39.4%	50.0%	6.3%	20.8%
Good Progress	54.5%	50.0%	75.0%	79.2%

Diagram 92. School Behavior & Attendance, Extension Group, Interview 1

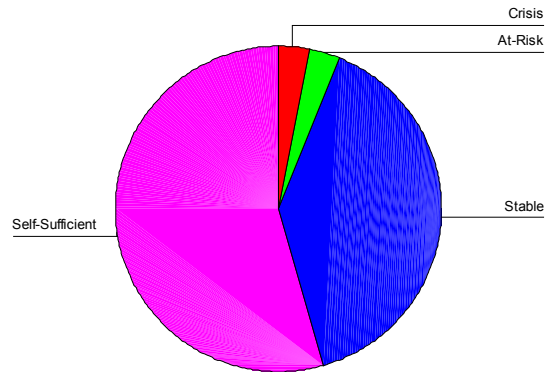


Diagram 93. School Behavior & Attendance, Extension Group, Interview 2

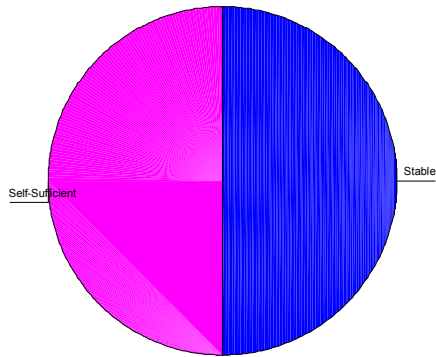


Diagram 94. School Behavior & Attendance, Extension Group, Interview 3

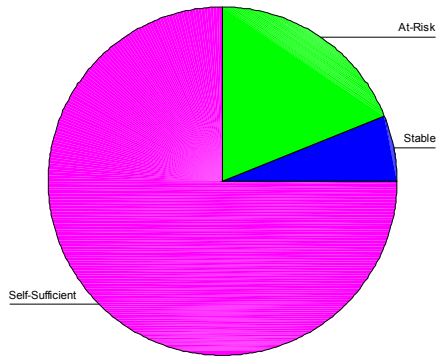
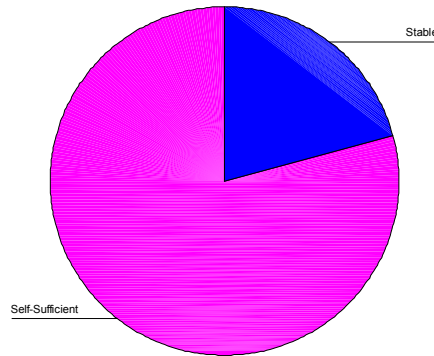


Diagram 95. School Behavior & Attendance, Extension Group, Interview 4



5. Voluntary Leavers Group

As noted above, data were collected on a variety of outcome indicators including ability to afford food and clothing, shelter, access to child care and transportation, income levels and employment prospects. Due to difficulties in obtaining the sample and data for this particular group, data were collected three times, instead of the usual four. This section of the report will provide the outcomes from the group reaching their time limits on all of the outcome indicators during each of the three interviews time periods.

Housing

Again, the first question asked respondents to assess their stability of housing over time. The response categories included (1) Involuntary homelessness, (2) Living in Temporary or transitional housing and are not certain where next shelter is to be found, (3) Living in permanent housing, or temporary situation that will last at least six months, and (4) Owns home or shelter is secure for at least one year. Respondents falling into the first category are considered to be in crisis, those in the second are considered to be at-risk, third are considered to be stable and fourth are considered to be self-sufficient. Diagrams 95 through 97 and Table 31 provide the breakdown of responses from the group reaching their time limits for each of the four interviews. It should be noted that we were unable to locate respondents who were homeless. This skews the results of the study toward the positive and the reader should be aware that it is likely that some respondent were or became homeless during the course of the study. It should not surprise the reader that no statistical difference was found in the responses given over time when assessed with a paired samples t-test.

Table 31. Stability of Housing Over Time – Voluntary Leavers

	First Interview	Second Interview	Third Interview
Involuntarily Homeless	0.0%	0.0%	0.0%
Temporary shelter	11.7%	0.0%	10.7%
Shelter Secure for 6 Months	43.3%	52.0%	55.4%
Shelter Secure For 1 Year	45.0%	48.0%	33.9%

Diagram 95. Stability of Housing Over Time, Voluntary Leavers, Interview 1

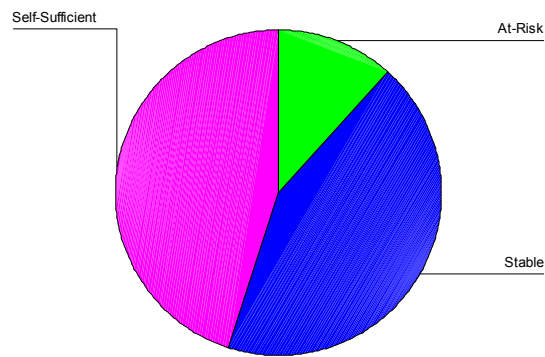


Diagram 96. Stability of Housing Over Time, Voluntary Leavers, Interview 2

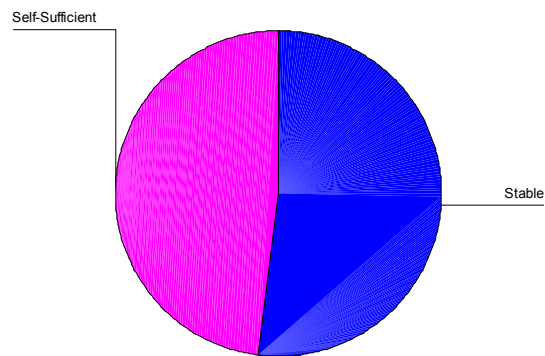
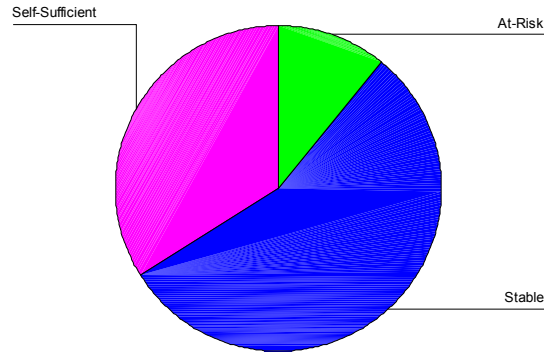


Diagram 97. Stability of Housing Over Time, Voluntary Leavers, Interview 3



Food

Respondents were asked to assess their ability to afford adequate food. Those considered in crisis reported having a serious lack of resources to obtain food. Those at-risk reported they have limited resources to obtain food for their families. Those considered stable reported having sufficient personal or community resources to obtain food. Community resources included soup kitchens, food banks, churches, etc. And those considered self-sufficient reported having resources to provide sufficient and nutritious food for all family members. Diagrams 98 through 100 and Table 32 provide a breakdown of the number of respondents falling into each response category over the four interviews.

The responses were then analyzed to determine any statistical significance between the differences over time. When applying the paired samples t-test, it was found that between the first and second interviews there was a statistically significant difference in the responses ($t=-5.000, p=.004$). While almost 70% responded that they had sufficient and nutritious food in the first interview, only 44% gave that response in the second interview. It seems apparent that during this time span, more people began using community resources to help supplement their personal sources for food.

Table 32. Ability to Afford Adequate Food – Voluntary Leavers

	First Interview	Second Interview	Third Interview
Serious Lack of Food Resources	1.6%	0.0%	0.0%
Limited Food Resources	13.1%	12.0%	14.3%
Sufficient Personal & Community Resources	16.4%	44.0%	21.4%
Sufficient & Nutritious Food Resources	68.9%	44.0%	64.3%

Diagram 98. Ability to Afford Adequate Food, Voluntary Leavers, Interview 1

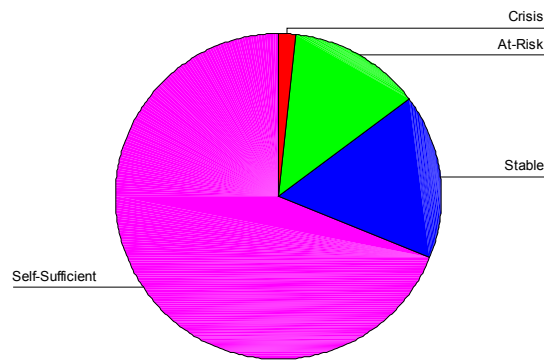


Diagram 99. Ability to Afford Adequate Food, Voluntary Leavers, Interview 2

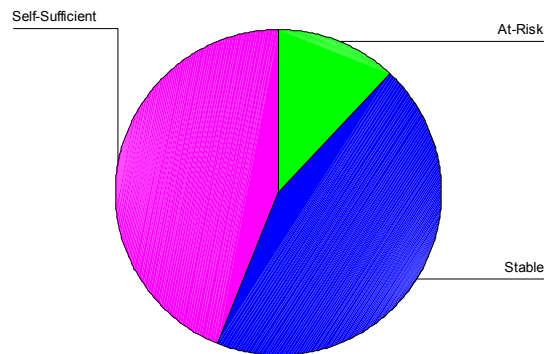
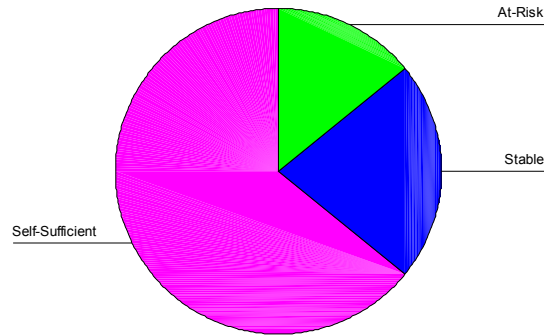


Diagram 100. Ability to Afford Adequate Food, Voluntary Leavers, Interview 3



Clothing

Having the ability to afford adequate clothing was also an outcome that was measured in this study. Those in crisis reported having a lack of adequate clothing for different seasons and for basic needs. Those at-risk reported having clothing that was ill fitting, inadequate, or inappropriate for school or work. Those considered to be stable reported having clothing that is clean and appropriate most of the time. And those considered to be self-sufficient reported having clothing that was clean and appropriate for all critical activities such as work or school. Diagrams 101 through 103 and Table 32 present the percentages of those responses in each of the interviews.

While Table 32 does indicate some changes for respondents over time, this change did not prove to be statistically significant when compared over time using a paired samples t-test.

Table 32. Ability to Afford Adequate Clothing – Voluntary Leavers

	First Interview	Second Interview	Third Interview
Lack of Adequate Clothing	4.9%	8.0%	0.0%
Ill-fitting, Inadequate Clothing	3.3%	4.0%	1.8%
Appropriate Clothing Most of Time	18.0%	36.0%	26.8%
Appropriate Clothing for all Critical Activities	73.8%	52.0%	71.4%

Diagram 101. Ability to Afford Adequate Clothing, Voluntary Leavers, Interview 1

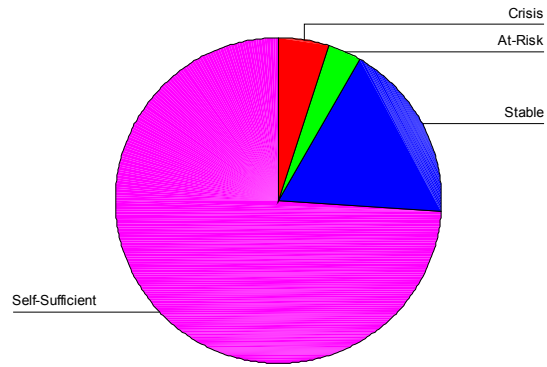


Diagram 102. Ability to Afford Adequate Clothing, Voluntary Leavers, Interview 2

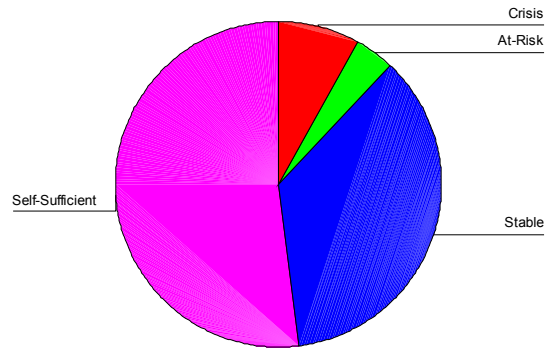
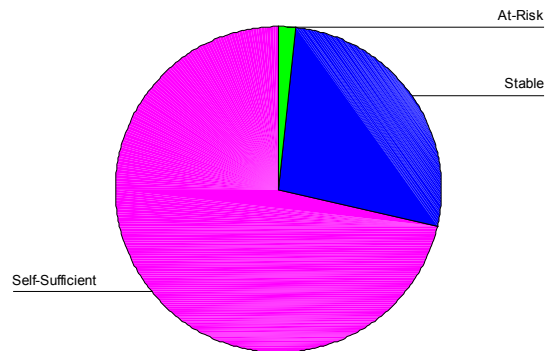


Diagram 103. Ability to Afford Adequate Clothing, Voluntary Leavers, Interview 3



Access to Transportation

The next two questions posed to respondents dealt with their transportation and mobility. First, respondents were asked to rate their access to transportation based upon their level of need. Those considered to be at the crisis level indicated that they had no access to transportation to meet their basic needs. The participants who were considered at-risk on this measure reported that they had limited access to transportation. Those responding that they had access to transportation when needed were considered to be stable. And finally, those considered to be self-sufficient reported that they had the ability to control the where and when of travel or in other words that they owned a reliable car or had great access to transportation. Diagrams 104 through 106 and Table 33 provide an overview of the responses received in this category for each interview time period.

While Table 33 does indicate some variation in the responses given over time, these differences were not found to be statistically significant when analyzed using the paired samples t-test.

Table 33. Access to Transportation – Voluntary Leavers

	First Interview	Second Interview	Third Interview
No Access to Transportation	0.0%	4.0%	1.8%
Limited Access to Transportation	18.0%	24.0%	21.4%
Has Access to Transportation When Needed	24.6%	12.0%	26.8%
Ability to Control Transportation	57.4%	60.0%	50.0%

Diagram 104. Access to Transportation, Voluntary Leavers, Interview 1

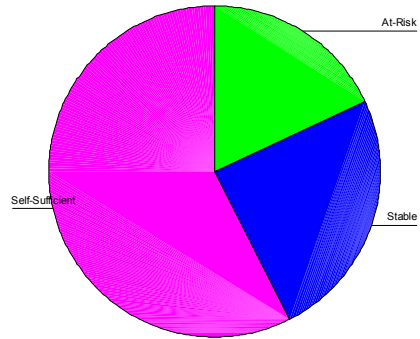


Diagram 105. Access to Transportation, Voluntary Leavers, Interview 2

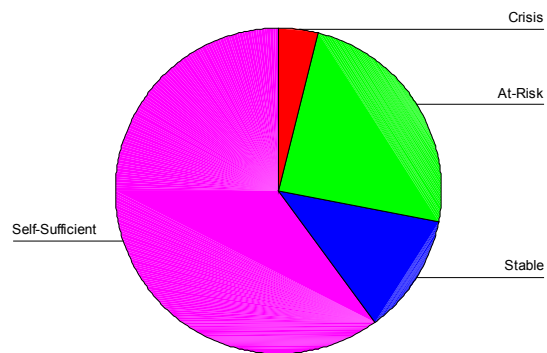
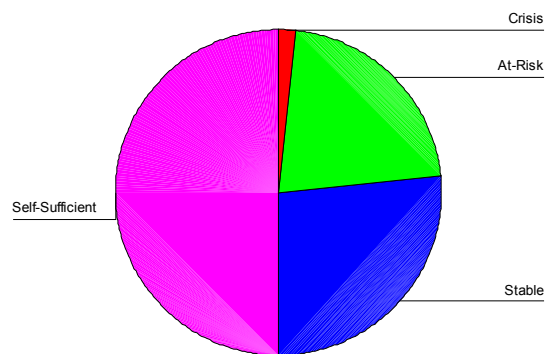


Diagram 106. Access to Transportation, Voluntary Leavers, Interview 3



Legal Status of the Driver

Related to having access to transportation, is the ability or legal status of the driver and the vehicle. In Ohio, all drivers must have both a valid driver's license and proof of no less than collision insurance in order to be considered driving within the law. However, car insurance could pose a major cost for people who are having difficulties being able to afford other basic necessities such as food and shelter. So, respondents were asked about the legal status of the driver and the automobile they used. Those responding that they were driving without a license, car registration or insurance were considered to be in crisis. Those at-risk had a valid driver's license but had no car insurance. Those responding that they had basic car insurance and a driver's license were considered to be stable. And finally, those considered to be self-sufficient reported having car insurance with comprehensive coverage. Diagrams 107 through 109 and Table 34 report on the findings of this question over the four interviews.

As noted previously in the discussion of this question, many people chose not to respond to it. The question essentially asks people to confess illegal activity if they were to respond as driving without a license or driving without car insurance. As a result, 52.7% of the respondents did not answer this question. Of the responses received, no statistical significance was found when compared over time, using the paired samples t-test.

Table 34. Legal Status of the Driver and the Vehicle – Voluntary Leavers

	First Interview	Second Interview	Third Interview
No License or Insurance	5.8%	5.0%	4.3%
Has License But No Insurance	21.2%	10.0%	31.9%
Has Basic Insurance & License	44.2%	65.0%	36.2%
Comprehensive Insurance & License	28.8%	20.0%	27.7%

Diagram 107. Legal Status of the Driver and Vehicle, Voluntary Leavers, Interview 1

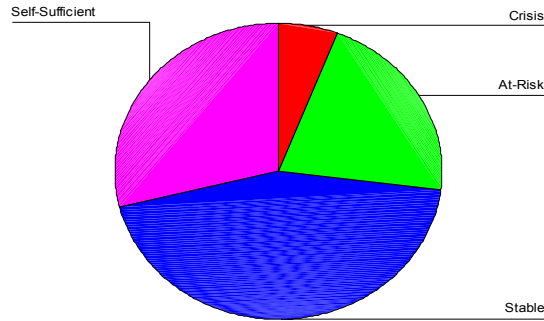


Diagram 108. Legal Status of the Driver and Vehicle, Voluntary Leavers, Interview 2

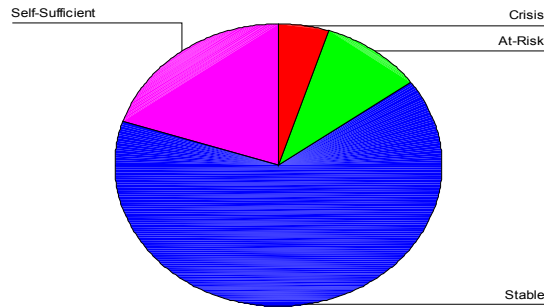
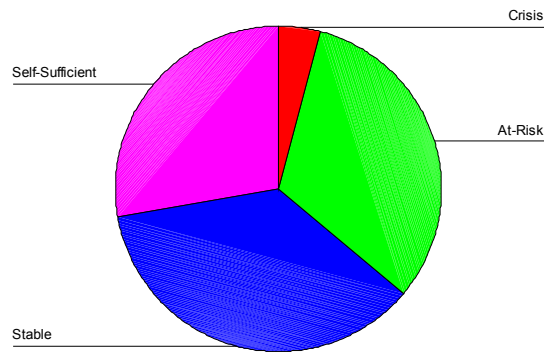


Diagram 109. Legal Status of the Driver and Vehicle, Voluntary Leavers, Interview 3



Health Care

Next, respondents were asked about their ability to afford health care. Those in crisis reported that they were unable to qualify for health care. Those at-risk reported that they had no health insurance and they were not financially equipped to handle a medical emergency. Those reporting that they had major medical insurance and/or an adequate income to pay off a balance over time were considered to be stable. And those considered to be self-sufficient reported that they had medical insurance that covered most of the cost of care and that their family could make arrangements to cover the remaining costs. Diagrams 110 through 112 and Table 35 provide a breakdown of responses for the group voluntarily leaving before reaching their time limit on cash assistance over the four interviews. While it was not asked directly, most who responded that they were self-sufficient reported that they had health insurance coverage through the Medicaid Program.

When responses were compared over time, a statistically significant difference was found between the first interview and the second interview ($t=-5.00, p=.004$). Generally, there was an increase in the number of respondents who indicated that they had major medical insurance or had the ability to pay over time. Part of this difference could be attributed to the misunderstanding experienced by some in leaving cash assistance. Some people thought that if they were no longer receiving cash assistance, that they were no longer able to receive the other benefits such as food stamps and Medicaid. It could be they learned this after leaving cash assistance and re-enrolled in the Medicaid program.

Table 35. Ability to Afford Health Care – Voluntary Leavers

	First Interview	Second Interview	Third Interview
Unable to Qualify for Health Insurance	1.7%	4.2%	3.8%
No Health Insurance, Can't Afford Medical Emergency	18.3%	8.3%	9.4%
Major Medical Insurance or Ability to Pay Over Time	30.0%	41.7%	32.1%
Insurance and Ability to Cover Remaining Costs	50.0%	45.8%	54.7%

Diagram 110. Ability to Afford Health Care, Voluntary Leavers, Interview 1

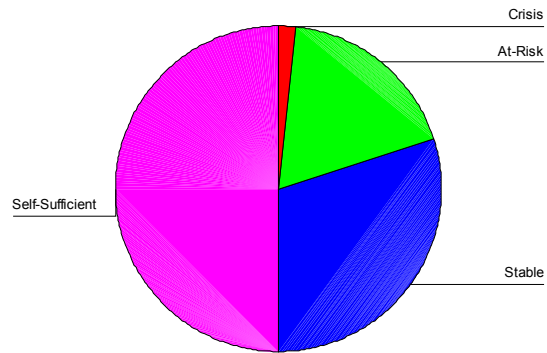


Diagram 111. Ability to Afford Health Care, Voluntary Leavers, Interview 2

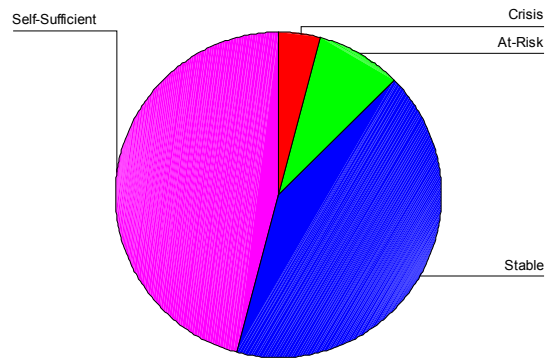
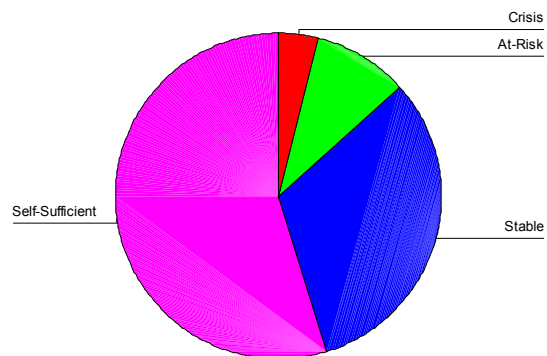


Diagram 112. Ability to Afford Health Care, Voluntary Leavers, Interview 3



Quality of Social Support System

The experience of poverty and use of community supports is sometimes influenced by the quality of social supports felt by someone. Therefore, it is an important indicator to measure this variable as it relates to all three groups. Those considered to be in crisis reported that they had a destructive support system. Those at-risk reported that they lacked a support system much of the time. Those reporting that they have some personal and family support system or have created one through community resources and community involvement were considered to be stable. And those considered to be self-sufficient reported having people who were willing to support in most situations. Diagrams 113 through 115 and Table 36 report on the findings over time on this variable. It is interesting to note that over time, respondents generally felt an increased level of support.

While Table 36 shows some variation in responses given, these differences were found not to be statistically significant when compared using a paired samples t-test.

Table 36. Quality of Social Support System – Voluntary Leavers

	First Interview	Second Interview	Third Interview
Destructive Support System	1.6%	0.0%	3.6%
Lacking Support Much of the Time	18.0%	36.0%	25.0%
Have Some Personal/Community Support	14.8%	24.0%	10.7%
Support for Most Situations	65.6%	40.0%	60.7%

Diagram 113. Quality of Social Support System, Voluntary Leavers, Interview 1

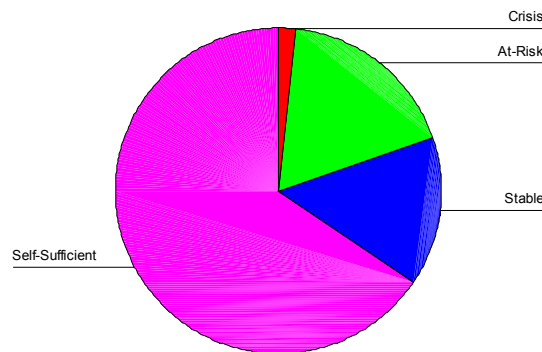


Diagram 114. Quality of Social Support System, Voluntary Leavers, Interview 2

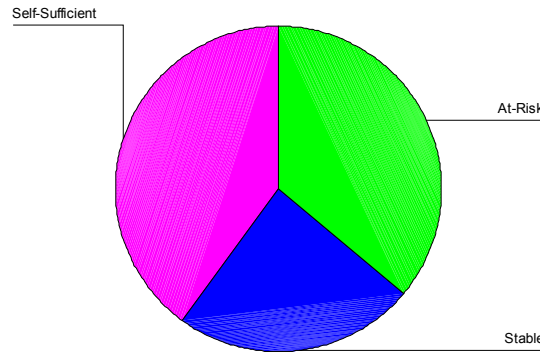
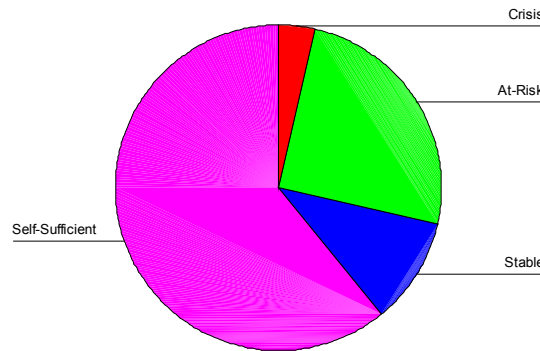


Diagram 115. Quality of Social Support System, Voluntary Leavers, Interview 3



Income Level in Context of Cost of Living

Respondents were asked two questions relative to their financial situation directly. The first dealt with their income level in context with the local cost of living. Those in crisis reported having an overwhelming debt load. Those reporting having no savings were considered at-risk. Those reporting that they expected a continuation of their current income level over the next six months were considered to be stable. And, those considered to be self-sufficient reported the expectation that their income would either stay at the current level or get better for at least the next year. Diagrams 116 through 118 and Table 37 report the findings of this question for the group voluntarily leaving cash assistance before reaching their time limit.

When comparing the variation over time, a statistical difference was found between the first interview and the second interview. Generally, it appears that

respondents' situations improved with fewer people falling into the crisis and at-risk categories and more responding in the stable or self-sufficient categories.

Table 37. Income Level in Context of the Local Cost of Living – Voluntary Leavers

	First Interview	Second Interview	Third Interview
Overwhelming Debt Load	18.3%	12.5%	12.7%
No Savings	21.7%	4.2%	10.9%
Income Continuation for 6 Months	16.7%	33.3%	20.0%
Income Continuation/Increase for 1 Year	43.3%	50.0%	56.4%

Diagram 116. Income Level in Context of Cost of Living, Voluntary Leavers, Interview 1

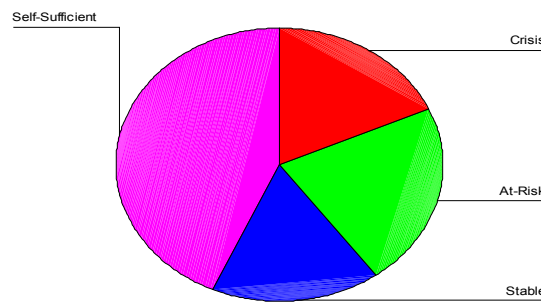


Diagram 117. Income Level in Context of Cost of Living, Voluntary Leavers, Interview 2

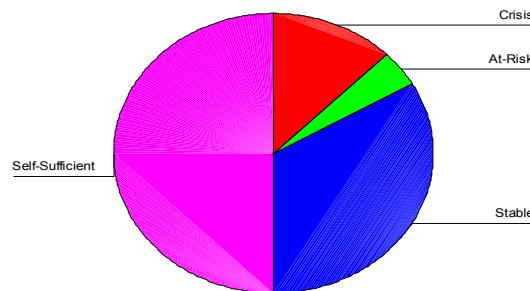
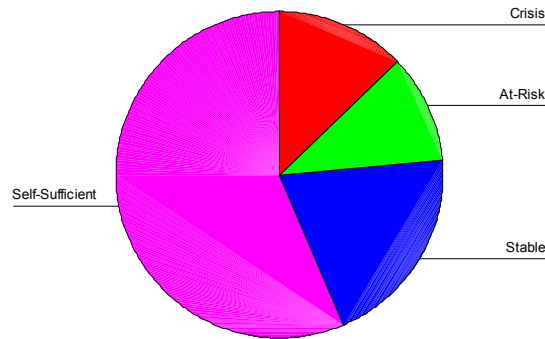


Diagram 118. Income Level in Context of Cost of Living, Voluntary Leavers, Interview 3



Ability to Meet Basic Needs

The second question related to finances dealt with the respondent's ability to afford to meet the basic needs of the family. Those in crisis reported having no money and that they had no ability to meet basic needs. Those reporting that they occasionally were unable to meet their basic needs were considered to be at-risk. Those reporting that they had an adequate income to meet their basic needs and cover emergencies were considered to be stable. Those who were considered self-sufficient reported that they had sufficient income to meet family needs, and cover recreation and emergencies. Diagrams 119 through 121 and Table 38 report on the responses to this question over time.

There was no statistical difference found between the first and second interviews on this measure. However, a difference was found between the second and third interviews ($t=-2.828, p=.030$). It appears that the most variation between these two times occurs in the decrease of people who reported having no money to meet their needs and an increase in those reporting that they were occasionally unable to meet their needs. There was also a decrease in those reporting that they were able to meet their needs and emergencies.

Table 38. Ability to Meet Basic Needs – Voluntary Leavers

	First Interview	Second Interview	Third Interview
No Money Can't Meet Needs	14.8%	12.0%	3.6%
Occasionally Unable to Meet Needs	29.5%	20.0%	35.7%
Able to Meet Needs and Emergencies	34.4%	48.0%	32.1%
Able to Meet Needs, Recreation & Emergencies	21.3%	20.0%	28.6%

Diagram 119. Ability to Meet Basic Needs, Voluntary Leavers, Interview 1

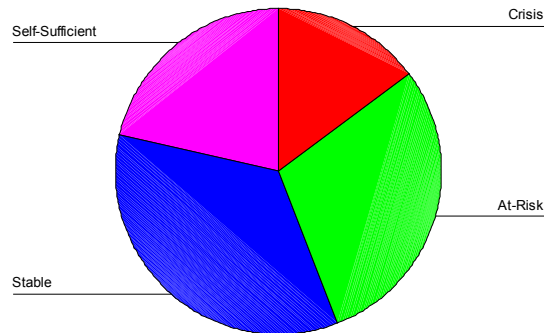


Diagram 120. Ability to Meet Basic Needs, Voluntary Leavers, Interview 2

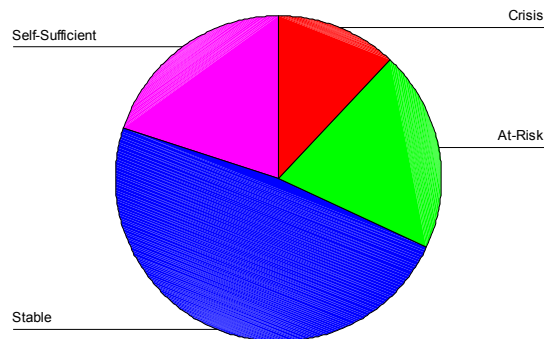
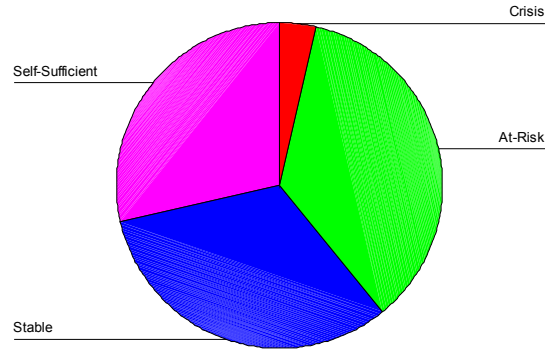


Diagram 121. Ability to Meet Basic Needs, Voluntary Leavers, Interview 3



Employment Status

Related to the ability to meet basic needs is the employment status of the respondent. The next question dealt with employment status and those considered to be in crisis, reported that they were unemployed and had no leads for a job. Those considered to be at-risk reported that they had inadequate employment and/or no benefits. Those reporting that they had employment that paid a wage that supported their family were considered to be stable. And finally, those considered self-sufficient reported having employment with benefits and potential for advancement. Diagrams 122 through 124 and Table 39 report the finding of this group concerning employment status.

While Table 39 shows some variation in responses over time, there was no statistical difference found when applying the paired samples t-test.

Table 39. Employment Status – Voluntary Leavers

	First Interview	Second Interview	Third Interview
Unemployed, No Job Leads	27.1%	20.0%	23.2%
Inadequate Employment/No Benefits	33.9%	24.0%	25.0%
Wage That Supports Family	27.1%	44.0%	28.6%
Wage, Benefits & Potential to Advance	11.9%	12.0%	23.2%

Diagram 122. Employment Status, Voluntary Leavers, Interview 1

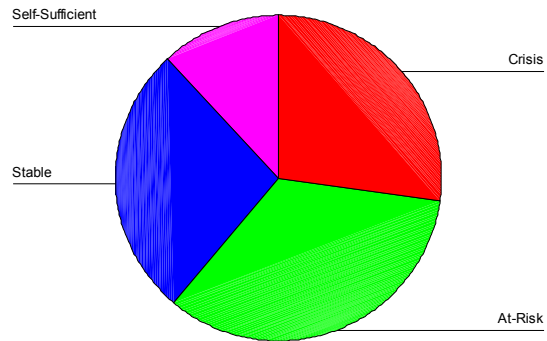


Diagram 123. Employment Status, Voluntary Leavers, Interview 2

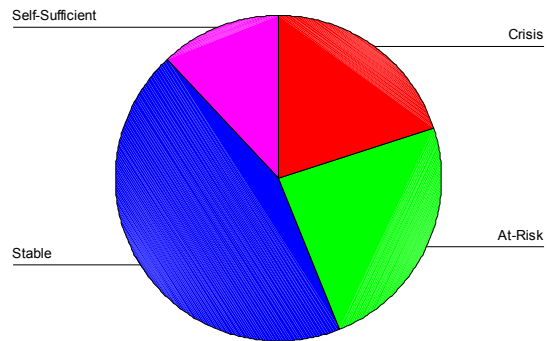
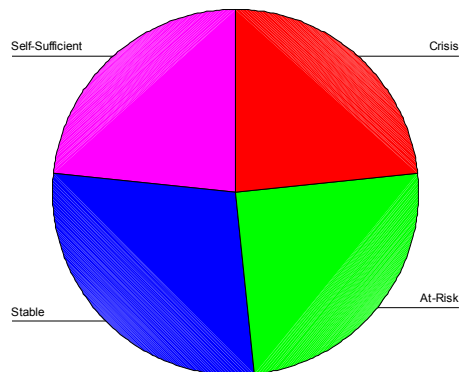


Diagram 124. Employment Status, Voluntary Leavers, Interview 3



Child Care

Essential to the ability to maintain employment or attend school or training programs is the availability of childcare. The next question dealt with the issue of childcare. Those reporting that they had no childcare to support their employment or training were considered to be in crisis. Those reporting that they had inadequate childcare either based on quality or quantity were considered to be at-risk. People were considered stable who responded that they had adequate child care. Those considered self-sufficient reported that they had and could afford their choice of childcare. Diagrams 125 through 127 and Table 40 provide the results over time concerning childcare.

While Table 40 does indicate some variation in responses over time, there was no statistical difference found when applying the paired samples t-test.

Table 40. Child Care – Voluntary Leavers

	First Interview	Second Interview	Third Interview
No Child Care	7.4%	14.3%	20.8%
Inadequate Child Care	9.3%	14.3%	13.2%
Adequate Child Care	57.4%	57.1%	45.3%
Choice of Child Care	25.9%	14.3%	20.8%

Diagram 125. Child Care, Voluntary Leavers, Interview 1

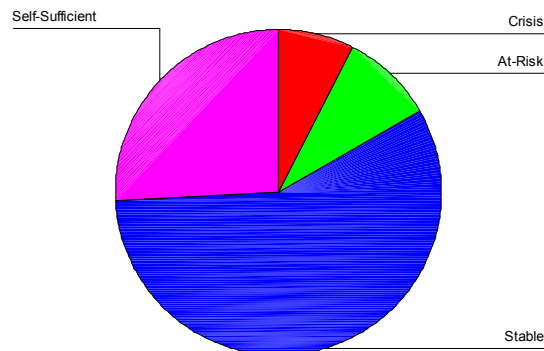


Diagram 126. Child Care, Voluntary Leavers, Interview 2

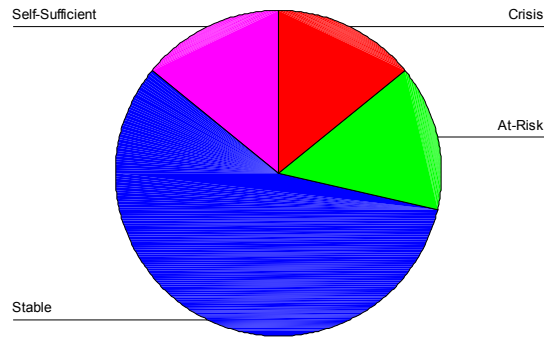
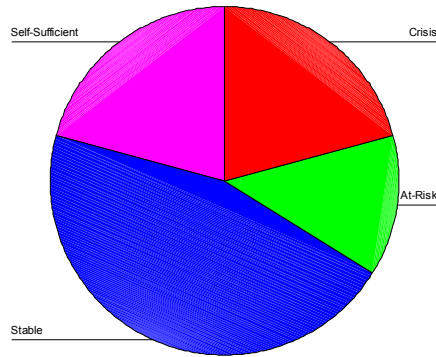


Diagram 127. Child Care, Voluntary Leavers, Interview 3



School Behavior & Attendance

Finally, respondents were asked about their children's school behavior, attendance and readiness to learn. Those in crisis reported that their children were acting out in school, resulting in suspension from the classroom. Those at-risk reported that their children had high absenteeism and some discipline problems at school. Those reporting that their children were making adequate progress in school and having possible behavior problems but accessing support services to deal with those problems were considered to be stable. Those considered to be self-sufficient reported that their children were making good progress in school and that they maintained a good relationship with their teachers and their peers. While the results of this question are reported in Diagrams 128 through 130 and in Table 41, it should be noted that this question, as a research item has some difficulties. The question did not allow for multiple response categories for people with more than one child. It also did not lend itself to a response from those with preschool age children. Therefore, while the data should be reviewed, conclusions from the data

should be made with extreme care. Additionally, as would be expected, there was no difference found between responses over time.

Table 41. School Behavior, Attendance, and Readiness to Learn

	First Interview	Second Interview	Third Interview
Acting Out, Suspension	4.5%	0.0%	0.0%
High Absenteeism	2.3%	5.6%	2.2%
Adequate Progress	25.0%	22.2%	28.3%
Good Progress	68.2%	72.2%	69.6%

Diagram 128. School Behavior & Attendance, Voluntary Leavers, Interview 1

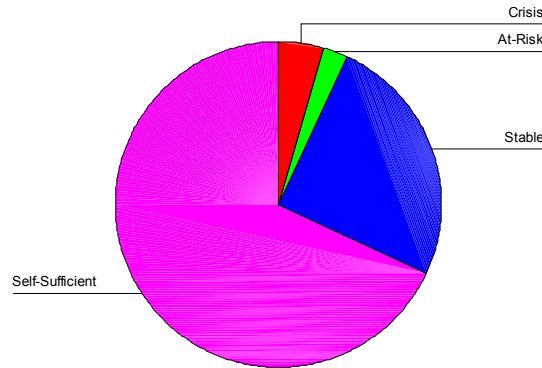


Diagram 129. School Behavior & Attendance, Voluntary Leavers, Interview 2

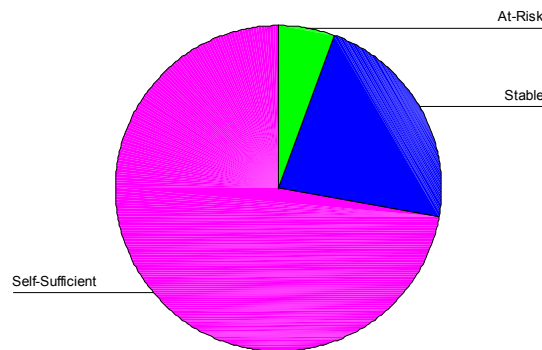
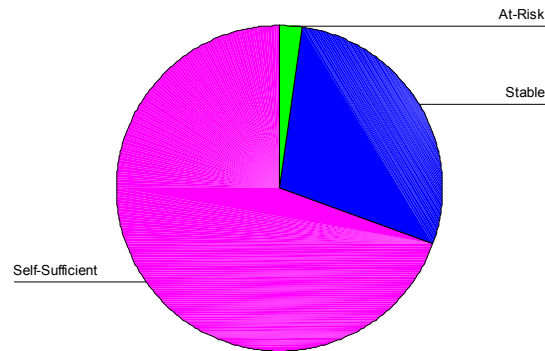


Diagram 130. School Behavior & Attendance, Voluntary Leavers, Interview 3



Comparisons of the Three Groups Over Time

The above data provides an overview of the changes within each group over the four different time periods. It may also interest the reader to see how the groups compare to each other at each different time interval. Analysis of that information will be performed in a follow-up report.

6. Conclusions

While there is variance among the three groups as to when they had problems and the extent of problems, all groups had problems with almost all variables throughout the first year after exit from the welfare rolls. In no case was there a group which systematically or sequentially improved their stability on any variable throughout the year after their exit. Interestingly, in each group the categories relating to their children's status was one of the most positive outcomes.

It is interesting to note a general tendency by those who left voluntarily to have better responded to their situation and challenges than the other two. But it is also important to note that all groups underwent a perceived deterioration in their situation after the first interview period in most of their categories. Most importantly, at the end of the year, a significant portion of each group were still facing marked difficulties in obtaining adequate stability and support in most categories of life after leaving the welfare rolls.