

**Informing Social Service Provision:
Evidence from the Illinois Families Study**

A Report to the Polk Bros. Foundation

University Consortium on Welfare Reform

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Executive Summary

Findings

Hardships

- People who live at or near the poverty line experience significant hardships. The Illinois Families Study found that about one-third of recent welfare recipients experienced at least three serious hardships such as being evicted, having utilities shut off, or being unable to find a doctor. About 70 percent experienced at least one.
- Churches, charities and food pantries are important sources of support for persons who receive neither welfare nor a paycheck. While most respondents with neither welfare nor work depended on a spouse, or co-habit with another person, about 40 percent reported getting help from a church or charity and about 22 percent reported using a food pantry. By 2001 respondents with neither welfare nor work had climbed to about 20 percent of recent welfare recipients.

More than 20 percent of survey respondents indicated that they sacrificed meal size or nutrition because they could not afford more or better food.

- While incidence of most hardships declined from the 1999-00 survey to 2001 survey, inability of respondents to pay a mortgage and evictions from homes and apartments increased significantly.

Employment

- Female IFS respondents in Cook County tended not to use social service or governmental agencies to find jobs. In 2000, about 24 percent of jobs were found through family members, 22 percent by friends or neighbors, and 34 percent through the individual's own initiative.
- The most common reason IFS Cook County women left a job was quitting or resigning (47 percent of lost jobs). Firings were relatively rare. In 2001 only 8 percent of jobs ended that way. The balance of job losses were due about equally to layoffs and temporary hires. This suggests that about half of job losses were due to industry effects, and about half due to client characteristics or actions.

The most common reasons for quits and resignations were illness, pregnancy, child care problems and conflicts with employers.

- Recent welfare recipients reported having turned down numerous job opportunities. In 2001, the most common reasons for this were problems with transportation (28 percent) and low wages (25 percent).

- About two-thirds of Cook County female respondents reported having access to a car, but only half have a driver's license. Both of these figures appear to be increasing. Almost all who do not have access to a car lived near public transportation.
- Among those respondents who have chosen not to search for work, the most common reasons involved pregnancy or young children, illness, problems with child care or a feeling that wages would be too low.
- Statewide, the jobs of persons who were fired averaged shorter duration than the jobs of those who quit, resigned, or who were laid off.
- Statewide, consideration of satisfaction and job duration tended to separate occupations into two broad categories:

High satisfaction/Longer duration

Health care support
Office, administrative support
Food preparation and serving
Personal care and service

Less satisfaction/Less duration

Production
Sales and related
Transportation and moving
Landscape and maintenance

- Most respondents statewide did not work in jobs they would have preferred, although most were qualified or nearly qualified for the job they reported they would have liked most. For instance, 31 percent of persons who wanted office work were working in sales. Sixteen percent of those who wanted to work in health care were working in personal care.
- Levels of worker satisfaction with jobs varied considerably by job. Statewide, about half of respondents in food preparation and health care support said they were very satisfied with their jobs in 1999-00 compared to only one third of respondents who were working in protective services, sales and production jobs. In general, satisfaction levels appeared to be higher in lower skilled occupations.

Training

- About 90 percent of Cook County female respondents said that they would like to pursue more training or education.

In 2001, 37 percent of Cook County female respondents said they were interested in additional vocational education, about 17 percent in GED and about 12 percent in pursuing a bachelor's degree. Women interested in vocational education increased significantly from 1999-00 to 2001 while the percent interested in a bachelor's degree declined.

About half of individuals in the IFS sample requesting more skills or training were referred only to a job search.

- Cook County female respondents were about equally likely to be employed in 2001, whatever the employment preparation program undertaken in 1999-00.
- Employment preparation programs may have improved from 1999-00 to 2001 as respondents were more likely to say they had helped them get a better job or raise. Cook County female respondents were much more likely to say that a program had helped them with their confidence than that it had helped them get a better job or raise. Among the different types of programs, clients tended to assess vocational training and trade school most favorably; however, job search and job readiness programs indicated the most improvement in satisfaction from 1999-00 to 2001.
- As the period of welfare reform progressed, the role of the welfare office in assigning respondents to training programs decreased. In 1999-00 44 percent of IFS Cook County education program participants were assigned by the welfare office, by 2001 that had decreased to 23 percent.
- In general, satisfaction levels were higher when respondents enrolled in the program on their own, as opposed to having received a referral from the welfare office.
- Most respondents who entered work did so without participation in a training or education program. By 2001, only about 22 percent of Cook County women said they had been in either a job search or job training program. The survey found significant decreases in the percentage of interviewees participating in programs providing job training, job search, work experience or counseling from the 1999-00 survey to the 2001 survey.

Health

- Access to medical care remains a serious problem for low income persons. In the IFS sample, access to health care correlated with longer tenure on jobs. Persons who were younger, unemployed, less educated, had lost TANF due to missing an appointment, or who indicated lack of awareness of transitional Medicaid assistance policies were more likely to lose their Medicaid.

Substantial numbers of respondents lived at least part of the year without health insurance. Most low wage jobs did not provide health insurance.

- Substantial numbers of the Cook County women surveyed indicated problems with health. Only about one third characterized their health as “excellent,” while about 22 percent indicated their health was no better than “fair” or “poor. Quality of health changed little from the 1999 to 2001.
- Large numbers of women reported problems doing rudimentary physical activities. Most common were problems climbing flights of stairs, walking several blocks, and doing moderate activity.
- By 2001, only about 6 percent of children had been assessed as having health that was only “poor” or “fair.” Child health appears to have improved somewhat as the percentage with “fair” health decreased significantly from 1999-00 to 2001.

Generally, mothers assessed the health of their child of different ages about equally, with older children a little less likely to be considered in excellent health. Older children were a little less likely to have seen a doctor within the previous year but were much more likely to have seen a dentist.

Mental health

- Approximately 23 percent of respondents reported depressive symptoms ranging from mild to severe during 1999-00. However, fewer than 10 percent received any treatment for their symptoms through Medicaid funded services.
- While a majority of respondents in both survey years tended to agree with statements indicative of self efficacy, large numbers did not. Perhaps one quarter of survey respondents indicated problems with self efficacy.
- Mothers responding to the survey reported troubling behavioral characteristics for about ten percent of their children. The most common were quickness to anger, disobedience of rules, persistent arguing, and temper tantrums. For the most part, levels of these characteristics changed little from 1999-00 to 2001. However, there was a marked decrease in reported fidgeting or fighting and arguments.
- Generally mothers reported satisfaction with their level of parenting, although about 30 percent felt they did not have sufficient time for themselves and about 15 percent felt their parenting was inadequate.

Housing

- Significant numbers of low income women spend excessive percentages of their incomes to maintain housing. Among Cook County women, in 2001 28 percent reported spending over 50 percent of their income on housing.

- Trends toward difficulty paying for housing appeared to worsen from 1999-00 to 2001.
- About 37 percent of Cook County respondents reported being unable to pay their full rent or mortgage during the previous year in 2001, up from only 25 percent in 1999-00.
- The percentage of study respondents in Cook County evicted from their home or apartment the previous year jumped from only 4 percent in 1999-00 to 16 percent in 2001.
- A comparison of respondents living in public housing with respondents using vouchers indicates better employment outcomes for voucher holders but greater risk for future unfavorable outcomes due to social isolation. Voucher holders indicate less access to friends for jobs and depend more on driving. Voucher holders tended to be better educated than public housing residents. Public housing residents were more likely than other respondents to indicate mental health problems.

Child Care

- The most common form of child care among recent welfare recipients was the respondent themselves. About 35 percent of respondents indicated that they took care of their children themselves. Child care by a relative of some type in the respondent's own home was the next most common form of childcare. The relative lack of use of day care centers was striking with only around 3 percent of respondents saying that a daycare center was their main form of childcare during the previous year.
- Child care tended to come inexpensively for survey respondents. Of the respondents to the 1999-00 survey who had child care, 55 percent said they paid nothing. By the 2001 survey the percentage paying nothing had climbed to 63 percent.
- The incidence of reported problems with child care declined strikingly from 1999-00 to 2001. Respondents were questioned regarding a number of possible complaints and these averaged about 15 percent agreement in the 1999-00 survey. By the 2001 survey, these complaints had dropped to an average of around 8 percent. The most persistent complaint was about the quality of child care available. Eighteen percent of respondents expressed concern with quality in 1999-00 and 14 percent did so in 2001. Concern over child care cost dropped from almost 20 percent in 1999-00 to under 10 percent in 2001.
- The surveys indicated that child care continues to be needed in off-hours. Only about one-third of respondents worked daytime hours on their jobs. Perhaps most difficult for the child care provider system, the percentage of respondents saying they worked mixed day-evening hours had climbed to over one-third by 2001.

Resources

- Respondents to the surveys did not indicate strong membership in organized, voluntary social groups. In 1999-00, only 14 percent of respondents indicated that they belonged to a voluntary group, organization or club. By 2001, that figure had climbed to only 18 percent.
- Over one third of respondents indicated shortcomings in their personal systems of support. For instance, in 2001, 30 percent indicated that they did not have enough people to listen to their problems, almost 35 percent felt that not enough people encouraged them, and 32 percent did not have enough people to help them with small favors.
- The surveys indicate that the formal welfare system has partially addressed needs of recent welfare recipients. Most respondents indicated that they understood food stamp and Medicaid rules, but relatively small numbers seemed to understand rules around work requirements and income disregards. More positively, respondents indicated significant increases in understanding of many of the welfare rules from 1999-00 to 2001.
- Respondents gave welfare workers relatively low marks for providing them with information. Very few indicated that welfare offices had informed them of job search or work requirements. Almost no one felt they had gotten help with a service plan. Generally respondents considered welfare workers respectful and despite deficiencies on communication of some rules, indicated that the worker had taken time to explain rules.

Implications for Service Provision

Hardships

The IFS data suggest that there is a continued important role for emergency services such as food pantries, homeless shelters and programs to provide utility payments for the indigent. The IFS found no evidence that welfare reform had exacerbated these problems, but the downturn in the economy working in combination with welfare reform may yet do so. A growing percentage of former recipients has neither welfare nor a paycheck – although retaining welfare eligibility – and much of that group should be considered at risk for need of emergency services.

Education and Training

As a group, the IFS respondents lacked formal education. Workers in higher prestige and higher wage occupations tended to have higher levels of education than those performing lower wage work. Yet, the data indicate that many of the working poor who wanted additional education and training were instead referred to job search programs.

The IFS data suggest that training is more likely to lead to better returns when clients choose it for themselves rather than when they are referred to the program. For all of these reasons agencies need to work to personalize their approaches to recruitment and referral to assure that they address real client needs. Low-income women would likely benefit from greater access to education and training programs. The greatest return on this participation will likely come from responsive case management that effectively assesses and addresses the needs of the client.

Better Matching of Workers to Jobs

Only a small percentage of the low-wage working women in the IFS were working in their preferred occupation, yet most who were not in their preferred occupation worked in occupations only marginally different in terms of educational qualifications needed. The study also found that job tenure corresponded to how the worker found the job. This suggests that a higher level of worker satisfaction could be achieved through better matching of job seekers to job openings, and in some instances through modest amounts of job training or preparation. However, it is important to note that the vast majority of workers in the study found their jobs without the assistance of social service agencies. This provides a challenge for connecting independent workers to agencies that might be able to help them. Agencies need to make sure they are truly adding value to clients who seek their services.

Interventions to Prevent Job Loss

It appears that providers could play an important role in providing assistance with transportation arrangements, child care, health care and conflict resolution that would help clients find and take available jobs.

Keeping jobs is as important as finding them, and the study indicates that the presence of social supports is associated with longer job tenure. It is possible that employers or institutions providing case management, training, or job placement, may be able to create mentoring programs that help low-wage workers establish relationships with people who can be supportive of them in times of need. Firings tended to take place early in the job tenure, suggesting that if the worker survived the first few months on the job, prospects for longer job tenure became much higher. Both employers and employment agencies should make special efforts to help employees through the initial months on the job.

Health

Low-wage jobs often lack health benefits, yet better worker health and access to Medicaid are associated with improved employment outcomes. Employment prospects for the working poor would be improved with better access to health insurance. The IFS suggests that large percentages of poor women have significant health problems, many of which impede their efforts to work. Many of these problems are more chronic than critical and improved access to neighborhood, rather than hospital-based, health care services could be helpful.

The IFS data suggest that access to health care for children was declining somewhat across the survey years, perhaps a result of more mothers working in jobs that do not provide health care benefits. Community-based organizations should continue their efforts to encourage enrollment in KidCare and facilitation of healthcare for children.

Mental Health

The IFS suggests that considerable numbers of low-income women experience significant problems with depression that go largely unaddressed. Social service providers should expand mental health programming, and particularly outreach efforts to help potential patients better understand their options for improvement. The IFS results suggest that poverty and pressure to work can contribute to stress on parenting. Schools and social service agencies could benefit parents by providing opportunities for parental support and enhanced parenting skills.

Housing

Policy-makers and service providers need to continue efforts to provide greater quantities of quality, affordable housing to Cook County residents. IFS respondents spent very high proportions of their income on housing – resources also needed for children, nutrition, and other life needs. Additional housing counseling might be of value, as the 2001 survey found greater proportions of respondents defaulting on housing rents and payments.

The social service delivery system, both government and non-profit, will be challenged to assist persons displaced from public housing during the Chicago Housing Authority's transformation process. The IFS data suggest that persons may be at risk of loss of vital social connections as they move from public housing to reliance on vouchers and new neighborhoods.

Child Care

The IFS finds that a small percentage of Cook County women rely on daycare centers for child care. Mothers relied principally on family members in their homes. It is unclear from the data whether this is a preference or a default when other options are unavailable. Getting a child to center-based care can be difficult, or impossible, when relying on public transportation. Mothers expressed an array of concerns about child care but do not appear consistently any more troubled by one kind of care rather than another. Certainly there is a continued need to develop more options for care for workers with evening shifts. To the extent that center-based care better prepares children for entering school, greater efforts are needed to make this a more viable option for the poor.

Resources

IFS respondents indicated lower levels of social connection than the social capital exhibited typically by middle and upper class persons. Social service providers could explore creative ways to better connect low-income women to neighbors and institutions. Social service agencies serving welfare recipients need to continue to work to communicate welfare rules and regulations effectively to clients.

Methods

The Illinois Families Study (IFS) is a longitudinal study that attempts to follow the same group of families for six years. The core of the study is an annual in-person survey of a random sample of adults who were primary Temporary Assistance for Needy Families (TANF) grantees in the fall of 1998, a little more than a year after TANF was implemented. Participants were selected from nine Illinois counties that were stratified by two regions: Cook County (including the city of Chicago) and eight downstate counties (including the cities of East St. Louis and Peoria, and rural counties surrounding Peoria).

Together, these nine counties represent approximately 75 percent of the state TANF caseload.

This report draws upon two sources of data:

- Survey data: results of two annual in-person interviews, one conducted between November 1999 and September 2000 and a follow-up interview conducted between February 2001 and September 2001.
- Administrative records: information about the use of TANF, Medicaid, food stamps, and child care subsidies, and employment and wage records (linked to the same families who were interviewed”

A total of 1,183 respondents were interviewed both in 1999-00 and in 2001. The response rate in 1999-00 was 72 percent (1,363 respondents) and was 87 percent in 2001 (1,183 respondents). Ninety-three percent of respondents consented to allow IFS researchers to access their individual administrative records.

Introduction

The Illinois Families Study (IFS) provides a wealth of information of value for service providers attempting to identify populations at risk of hardship or social dysfunction, and for philanthropists concerned with identifying social needs in most need of attention. While the IFS began with a sample of persons who had utilized welfare benefits in Illinois in the late 1990s, the study is structured to interview these individuals in each of the next five years. Thus, by the time of their second interview, in 2001, only about one quarter of the original sample was receiving cash welfare grants. What was originally a sample of welfare recipients had transformed into a sample including a combination of welfare recipients, working poor and persons receiving income through neither welfare nor work. As a result, the study findings are of value not only for understanding the dynamics of welfare reform but also the characteristics of low-income women in general.

The vast majority of welfare recipients in 1998 were female and so in most instances, the analysis presented here includes only women. Because of the Polk Bros. Foundation's primary interest in the Chicago area, it also limits analysis to residents of Cook County unless otherwise noted.

The following report presents basic findings pertaining to job placement and training, physical and mental health, child care and parenting, material hardship, effectiveness of social services and housing. Data in this report is drawn from material developed for project working papers, policy briefs, annual legislative reports and new data analysis. For the most part, material from the policy briefs and legislative reports report statewide data. The tables from the working paper on the working poor generally focus on survey respondents from 1999-00 who were engaged in low-wage work. Tables developed particularly for this report provide data for Cook County women. A complete list of sources utilized is provided in the "References" page at the conclusion of the document.

Table 1.1 *Major sources utilized*

Source	Time period	Sample
New analysis of IFS survey data for this report	1999-00 and 2001	Cook County women
Lewis, 2002 <i>The Working Poor: Evidence from the Illinois Families Study</i>	1999-00	Low-wage workers statewide and all IFS respondents statewide
Unpublished data on subsidized housing residents in Chicago	1999-00	Chicago respondents reporting living in subsidized housing
IFS Policy Briefs	1999-00 and/or 2001	IFS respondents statewide

Complete explanations of study methodologies can be found in *Welfare Reform in Illinois: Is the moderate approach working? Second Annual Report by the University Consortium on Welfare Reform*, (May, 2001), and in *Work, Welfare, and Well-Being: An independent look at welfare reform in Illinois. Project Description and First-Year Report*, (November 2000).

1. Hardship

The IFS was interested in hardship conditions that may be faced by persons on welfare, and whether those conditions changed as welfare reform was implemented. Additionally, the study wanted to learn the extent to which there may be persons who were living with neither a job nor welfare.

Statewide, the IFS found a significant increase in the percentage of former welfare recipients who did not utilize cash welfare benefits, and yet were not working either. The 1999-00 survey found about 17 percent of 1998 respondents were in this category. By 2001, this percentage had climbed to 27 percent (Stevens and Altenbernd, 2002).

People who received neither a paycheck nor a welfare cash grant suffered significant hardships. In 2001,

- 70 percent had at least one material hardship such as being evicted, having their utilities shut off or inability to afford a doctor.
- 32 percent had three or more material hardships.
- 12 percent were “sometimes” or “often” worried that their children were not eating enough because of lack of money for food.
- 26 percent reported symptoms of depression
- 26 percent reported only fair or poor health
- 35 percent reported having no health insurance

About one third of respondents statewide receiving neither a cash grant nor a paycheck during the previous year reported having a spouse, partner or boyfriend who works and/or who contributed at least “pretty regularly” to living expenses.

Many of these nonemployed welfare leavers depended upon informal work, borrowing or charities for income (Stevens and Altenbernd, 2002). In 2001,

- 38 percent had informal work such as babysitting, hair care, or odd jobs.
- 41 percent borrowed money from friends or family.
- 41 percent got help from a church or charity
- 22 percent used a food pantry or soup kitchen

While this category of women did not receive cash income such as regular wages or TANF, they did continue to benefit from other government support programs.

- 68 percent used food stamps
- 61 percent used Medicaid
- 30 percent received housing assistance
- 13 percent used SSI (Social Security Income)

To summarize, there is clearly a significant group of recent welfare recipients lacking a secure source of income, most of whom are ostensibly eligible for welfare, but who do not utilize it. Many rely on personal relationships that likely lack stability. Many rely on public programs.

Overall, 1998 welfare recipients indicated declines in the number of hardships faced from the 1999-00 survey to the 2001 survey. Significant declines occurred with respect to access to a telephone and to utilities. The one exception of particular note was a significant increase in the percentage of former recipients who had trouble paying their rent or mortgage (Welfare Reform in Illinois, 2002).

Table 1.2: Percentage of Cook County women respondents reporting hardships by survey year

Hardship	1999-00 n=532	2001 n=532	
Were without telephone service for any reason?	43.3%	37.2%	**
Couldn't pay the full amount of the rent or mortgage?	25.1%	37.2%	***
Were evicted from your home or apartment for not paying the rent or mortgage?	4.2%	16.7%	***
Had service turned off by the gas or electric company	14.8%	1.8%	***
Had phone service turned off or went without because you couldn't afford it?	39.4%	8.5%	***
Had to borrow money from friends or family to help pay bills?	35.1%	33.3%	
Went to a church or charity for clothes or help with a financial problem?	12.0%	32.2%	***
Received help from a government crisis assistance program?	6.5%	8.3%	
Had to move in with family or friends to reduce expenses?	8.6%	5.4%	
Had a family member or friend who had to move in with you to reduce his or her expenses?	3.6%	6.2%	
Had a major household expense, such as a car or appliance repair?	5.1%	3.7%	

***= p≤.001; **= p≤.01; *=p≤ .05 (Statistical significance for differences between time periods, Paired t-test)

Source: IFS survey data

While the differences were not statistically significant, there were mild decreases in medical hardships from the 1999-00 survey to the 2001 survey.

Table 1.3: Percentage of Cook County women respondents reporting medical hardships by survey year

	1999-00 n=532	2001 n=532
Needed to see a doctor or go to the hospital but couldn't afford to?	13.3%	11.9%
Needed to fill a prescription for medicine, but couldn't afford to fill it?	12.6%	11.8%
Needed to see a dentist but couldn't afford to go?	16.1%	14.9%

Source: IFS survey data

The percentage of survey respondents reporting at least one hardship decreased from 33 percent for the 1999-00 survey to 30 percent in 2001.

The surveys indicated little change in hardship with respect to food. Use of food pantries was nearly identical from the 1999-00 survey to 2001 survey with around 16 percent of Cook County women reporting using one during the previous year. Large percentages of those surveyed faced significant food-related hardships. Many families had to cut down on the size of their meals, skip meals or sacrifice nutrition because they could not afford to do better.

Table 1.4: Percentage of Cook County women respondents reporting food-related hardships by project year

	1999-00	2001
	n=529	n=532
Never used food pantry	84.3%	83.2%
Used food pantry once or twice	7.3%	8.5%
Used food pantry 3 or more times	8.4%	8.3%
Not enough food	10.3%	9.4%
Enough food but not what want	38.1%	34.2%
Enough food and what want	51.6%	56.4%
<i>Respondent sometimes or often:</i>		
How often did you cut the size of your meals or skip because lack of money?	18.6%	16.8%
How often did you rely on only a few low cost foods because lack of money	31.4%	30.6%
How often unable to feed your children balanced meal because lack of money	12.7%	12.7%
How often cut size of children's meal because lack of money?	9.6%	11.0%
How often feel children not eating enough because lack of money?	12.6%	10.0%

Differences between periods not statistically significant

Source: IFS survey data

2. Entering and Leaving Employment

Social service agencies operate myriad job placement programs. Most training and educational programs include a job placement component. Historically, most effort has been placed on the front end – placement – with much less emphasis on retaining jobs post-placement. While many funding sources require a certain retention period for a job before the placing agency becomes eligible for cost reimbursement, the length of time required is typically fairly short and the emphasis remains on the initial placement. The IFS data allows us to look at the relative importance of the social service system for placement, client preferences and reasons for job loss.

Job Search

As the table below indicates, about 20 percent of respondents claimed to have found their jobs entirely on their own, and around 47 percent of jobs were found through family members, friends or neighbors. Social service providers have played a relatively small role in helping welfare recipients find jobs with less than 5 percent of respondents attributing their job placement to the welfare office, an unemployment office or placement agency.

Comparing the first and second surveys, there appeared to be an increase in reliance on family members for job leads and a corresponding decrease in reliance on friends and neighbors.

Table 2.1: Method of finding job by survey year, Cook County women

	1999-00 n=257	2001 n=268	
Family member	17.2%	24.1%	***
Friend/neighbor	29.4%	22.2%	***
Previous employer	NA	3.3%	
Welfare office	5.2%	2.4%	
Job search	7.1%	4.7%	
Unemployment office	2.0%	1.7%	
Employment agency	2.7%	3.4%	
School placement officer	2.2%	1.5%	
Work first	2.2%	1.2%	
Classified ads	5.2%	9.2%	
Help wanted sign	3.5%	3.5%	
Called/went in	21.0%	21.1%	
Other	0.3%	1.6%	

NA - Not asked in 1999-00

***= $p \leq .001$; **= $p \leq .01$; *= $p \leq .05$ (Statistical significance for differences between time periods, Paired t-test)

Source: IFS survey data

For the most part, differences in levels of satisfaction with jobs found through different means were not extreme. Jobs found through a walk-in did result in significantly less satisfaction than those found with the aid of some other source. There was a significant decrease in job satisfaction from jobs found through job employment agencies and drop in centers.

Table 2.2: Average job satisfaction by method of finding job by survey year, Cook County women

Satisfaction may range from 1 (low) to 4 (high)

	1999-00 Mean Satisfaction	2001 Mean Satisfaction	
Family member n=65	2.85	2.81	
Friend/neighbor n=59	3.16	2.91	
Previous employer	NA	3.16	
Welfare office n=6	2.73	2.96	
Job search n=13	2.85	2.35	
Unemployment office n=5	3.68	2.87	
Employment agency n=9	3.57	2.66	*
School placement officer n=4	2.19	3.00	*
Work First n=3	2.19	2.94	
Classified ads n=23	2.76	3.00	
Help wanted sign n=9	2.69	2.86	
Called/went in n=56	3.32	2.60	***
Other	3.00	2.74	

NA - Not asked in 1999-00

***= $p \leq .001$; **= $p \leq .01$; *= $p \leq .05$ (Statistical significance for differences between time periods, Paired t-test)

Source: IFS survey data

Transportation is essential for job placement and while only about half of interviewees had a driver's license, two-thirds said they had access to a car. There was a significant increase in access to a car across the survey years. The percentage of interviewees with a driver's license increased over the two years as well, but by a small amount. Almost all interviewees in Cook County said that they had proximity to some form of public transportation.

Table 2.3: Currently have a valid driver's license or car by survey year, Cook County women

	1999-00	2001	
	n=529	n=531	
Driver's license	42.8%	48.0%	**
Regular access to a car	57.2%	68.4%	**

***= $p \leq .001$; **= $p \leq .01$; *= $p \leq .05$ (Statistical significance for differences between time periods, Paired t-test)
Source: IFS survey data

Table 2.4: No regular access to car by public transportation nearby by survey year, Cook County women

	1999-00	2001
	n=98	n=79
Have public transportation nearby	98.0%	96.2%
Do not have public transportation nearby	2.0%	3.8%

Differences between periods not statistically significant
Source: IFS survey data

The most commonly stated reasons for not working among the Cook County women were problems with child care (17.6 percent), thinking they could not find a job with adequate wages (15.9 percent), being pregnant or caring for a young child (15.3 percent) and illness or disability (14.2 percent).

Table 2.5: Main reason not working/looking for work, Cook County women

	2001
	n=241
Caring for sick person	3.1%
No job with good wages	15.9%
Other	25.5%
Problem with child care	17.6%
Transportation problem	2.1%
Ill or disabled	14.2%
Depressed or mental health problem	0.5%
Pregnant or caring for young child	15.3%
Afraid will lose health insurance	0.4%
No job with health insurance	0.8%
Feel discriminated against	1.9%
Substance abuse problem	2.1%
Spouse or partner objects	0.7%

Source: IFS survey data

Job Loss

For both the 1999-00 and 2001 surveys, the most common reasons for leaving jobs were quits and resignations; nearly half of jobs were lost that way. Firings were relatively rare, with only around 10 percent of jobs lost for that reason.

Table 2.6: Main reason for leaving job by survey year, Cook County women

	1999-00 n=96	2001 n=100
Laid off	25.0%	22.6%
Fired	11.1%	8.1%
Hired temporary	16.3%	22.6%
Quit/resigned	47.6%	46.6%

Differences between periods not statistically significant
Source: IFS survey data

Workers were fired from their jobs for a variety of reasons, which varied considerably from 1999-00 to 2001. Many of these reasons might have been preventable had the worker better conflict resolutions and problem-solving skills, both at home and at the workplace. Reasons included illness, tardiness, poor job performance, housing problems, and poor behavior on the job

Table 2.7: Main Reason for Being Fired, Cook County women

	1999-00 n=11	2001 n=8
Illness	14.5%	23.1%
Tardiness/absences	34.6%	24.1%
Poor job performance	20.1%	9.6%
Housing problems	6.0%	11.6%
Poor behavior on job	18.1%	NA
No physical exam	6.7%	NA
Problems with management	NA	31.6%

NA - Not asked in survey year
Differences between periods not statistically significant
Source: IFS survey data

While the reasons for quits or resignations remained statistically similar from 1999-00 to 2001, there was a large increase in the percentage of workers leaving jobs because of conflicts with the employer, another instance in which better problem-solving skills might have saved employment opportunities. Problems with child care was another

category that cost workers numerous jobs where service interventions or a better child care system might have enabled the worker to continue.

Table 2.8: Main reason for quitting/resigning by survey year, Cook County women

	1999-00 n=48	2001 n=47
Problem with child care	12.5%	18.6%
School/job training	1.8%	2.0%
Transportation problem	2.0%	3.4%
Care for sick person	5.4%	3.6%
Ill/disabled	21.3%	21.6%
Pregnant/gave birth	18.9%	14.8%
Hours inconvenient	1.7%	5.7%
Wages too low	5.7%	3.9%
Conflict with employer	7.9%	12.8%
Other	2.3%	6.5%
Conflict with co-worker	3.5%	NA
Too hard	2.2%	NA
Felt discriminated	1.9%	NA
Unsatisfactory work conditions	2.0%	NA
Personal/family issues	6.9%	NA
Not enough hours	4.1%	NA
Took another job	NA	3.8%
Job lacked health insurance	NA	1.9%
Was being sexually harassed	NA	1.5%

NA - Not a category in survey year

Differences between periods not statistically significant

Source: IFS survey data

Respondents turned down many of the jobs that they were offered. In some cases, social service provision might have enabled a woman to take a job. For instance, on the 2001 survey, 12 percent of women who turned down job offers did so because of lack of child care. Twenty-eight percent did so because of lack of transportation.

Table 2.9: Main reasons for turning down job by survey year, Cook County women

	1999-00 n=74	2001 n=70	
Child care	7.7%	12.0%	
Returned to school	2.2%	1.1%	
Took another job	12.2%	10.9%	
Transportation problem	21.4%	28.3%	
Care for a sick person	1.3%	2.0%	
Pregnant or gave birth	3.8%	2.9%	
Inconvenient hours	17.4%	11.7%	
Job lacked health insurance	3.3%	1.1%	
Wages too low	21.0%	25.4%	
Job too hard	1.3%	1.5%	***
Other	11.8%	10.5%	
Became ill or disabled	NA	2.0%	
Already working	NA	1.4%	
Little chance of promotion	1.1%	NA	

Note: Percentages do not add up to 100% because respondents could pick more than one category.

NA - Not asked in 2001

***= $p \leq .001$; **= $p \leq .01$; *= $p \leq .05$ (Statistical significance for differences between time periods, Paired t-test)

Source: IFS survey data

A working paper on issues pertaining to the working poor statewide indicated that respondents who were fired from jobs averaged shorter duration than persons who quit or resigned, or who were laid off (Lewis, 2002). Evidently if something happens to displease the employer, it is more likely to happen relatively soon after hiring.

Table 2.10: Mean number of months on last job by reason for job loss (full IFS sample 1999-00)

Reason for job loss	Months
Laid off (n=59)	8.5
Fired (n=32)	5.7
Hired temporary (n=37)	4.7
Quit/resigned (n=123)	10.9

Source: Lewis, (2002)

Poor job performance, illness or tardiness/absence resulted in the quickest firings. Persons fired from jobs because of illness averaged 5.1 months in the job, those fired for

tardiness or absences averaged only 4.9 months, and persons fired for inappropriate behavior lasted on average 7.5 months.

Many job quits may be preventable by addressing child care, transportation, family problems, and employer conflicts as early as possible. People who quit jobs because of child care needs, transportation problems, care for a sick person or conflict with an employer averaged the shortest duration of employment. Individuals who quit jobs because of school or training or becoming ill or disabled averaged the longest duration of employment.

Breakdowns in child care and transportation tend to happen early on and, if surmounted, employment can proceed for a longer duration. The mean months for job loss due to being ill or disabled and being pregnant or giving birth were 25.8 and 13.6 respectively, making these two categories the reasons for job loss with the longest average job tenure preceding the job loss.

Loss of a job because of conflict with an employer, low wages, and inconvenient hours tended to correlate with low levels of overall job satisfaction. Two of these factors are known going into employment and would seem to be modest predictors of quitting a job.

Table 2.11: Median months on job and job satisfaction by type of reason for job quit (at least 5 instances reported) (full IFS sample 1999-00)

Job satisfaction could range from 1 to 4, where 4 = “very satisfied.”

Reason for quit	Median months	Mean job satisfaction
Conflict with co-worker (n=5)	3.0	3.66
Conflict with employer (n=8)	3.9	1.67
Problems with child care (n=16)	5.0	3.44
Too hard (n=5)	5.0	1.64
Ill/disabled (n=29)	6.9	2.86
Wages too low (n=7)	7.0	2.27
Pregnant/birth (n=22)	8.0	2.84
Personal/family issues (n=9)	9.4	2.38

Differences between items not statistically significant

Source: Lewis, (2002)

Consideration of satisfaction and job duration tended to separate occupations into two broad categories:

High satisfaction/Longer duration

- Health care support
- Office, administrative support
- Food preparation and serving
- Personal care and service

Less satisfaction/Less duration

Production

Sales and related

Transportation and moving

Landscape and maintenance

The lone exception to this pattern was health care support, where average satisfaction was low because, as shown earlier, many people working in health care support did not want to be doing that job and may not have adapted to it easily.

As Table 2.12 indicates, there were substantial differences in the average duration of the job by the type of occupation. In general, the duration corresponded to the types of jobs persons said they wished to have and the amount of physical strength and male tradition attached to them.

- The longest duration jobs were in health care support, food preparation/serving, personal care, and office administrative support.
- The shortest duration jobs were in protective services, building, grounds and cleaning, sales and production jobs.

Table 2.12: Mean months on job by occupation (full IFS sample 1999-00)

Satisfaction could range from a minimum of 1 to 4 = “very satisfied”.

Occupation	Median Months	Mean months	Mean satisfaction
Health care support (n=10)	7.0	20.2	2.39
Office, administrative support (n=43)	6.0	14.2	3.38
Food preparation & serving (n=26)	7.0	13.8	3.18
Protective service (n=4)	9.4	10.1	2.96
Personal care & service (n=25)	8.5	10.0	3.07
Production (n=29)	5.1	7.7	2.85
Sales and related (n=78)	3.0	6.2	2.86
Transportation and moving (n=16)	5.6	6.1	2.56
Landscape and maintenance (n=29)	3.0	3.9	2.87

Differences between items not statistically significant

Source: Lewis, (2002)

Occupational Satisfaction

There was a substantial range of worker satisfaction with jobs. While there appears to be a fairly constant percentage of workers who were strongly dissatisfied with their work whatever the job, jobs vary substantially with regard to percentage of workers who were highly satisfied with them. Food preparation, buildings and grounds maintenance work,

and health care support appear to be the most satisfactory jobs to the working poor. Satisfaction levels were significantly lower for the protective services, sales and production jobs.

Table 2.13: Job satisfaction of working poor by type of job (IFS working poor sub-sample 1999-00)

Occupation	Very satisfied *	Very dissatisfied
Food preparation and serving (n=59)	50.8%	5.1%
Health care support (n=43)	47.5%	23.3%
Building/grounds cleaning (n=42)	45.2%	2.4%
Personal care and service (n=91)	40.7%	8.8%
Office, administrative support (n=78)	38.5%	3.8%
Transportation and material moving (n=26)	38.5%	19.2%
Education, training, library (n=6)	33.3%	0%
Protective service (n=18)	33.3%	11.1%
Sales and related (n=107)	32.7%	8.4%
Production (n=43)	30.2%	23.3%

***= $p \leq .001$; **= $p \leq .01$; *= $p \leq .05$ (Statistical significance for differences between items, Chi-square)

Source: Lewis, (2002)

It is important to note that most of the respondents in the working poor sample were female. While all of these occupations are now open to women to some degree, the pattern suggests that physical strength required to do the work, and the extent to which the job has traditionally been a male field, may have contributed to whether the female working poor considered in this study derived satisfaction from the job. Production and material moving generated the highest levels of dissatisfaction.

Health care stands out among the jobs performed by the working poor in that people who worked in health care support tended to either like it a lot or dislike it a lot. While many people may have taken jobs providing health care support because they were available, it may be difficult to adapt to these jobs if the worker is not predisposed toward finding it appealing.

Most working poor in the IFS sample were not in jobs they preferred. Table 2.14 provides a detailed analysis of the proportion of working poor who were in their choice occupations. The three most desired occupations were office work, health care support, and personal care. Only 37.7 percent, 35 percent and 48 percent respectively of those who wanted to be in those occupations were in them. Of those occupations that significant numbers of the working poor preferred, those in food preparation and maintenance were most likely to be in the jobs of their choice. On the other hand, of the

nearly 5 percent of all working poor who wanted to be working as a health practitioner or technician, none were doing so.

Most working poor were qualified or nearly qualified for the jobs they reported they would have liked. Most of the expectations of the working poor in the IFS sample were not inappropriate to their education and training. In most cases, there appears to be a mismatch only between placement in one low-skilled job or access to it. For others, getting the job they desire might necessitate a minimal upgrade of skills. For instance, 30.8 percent of persons who wanted office work now work in sales. Sixteen percent of those who wanted to work in health care support wanted to work in personal care. One of the major challenges of the employment support system, then, appears to be the ability to help people effect these modest but significant transitions to work they would like to be doing. These changes could create more continuity in the workplace.

Table 2.14: Occupation desired by working poor by current occupation (IFS working poor sub-sample 1999-00)

Occupation	Percent working in occupation who consider it their preference	Percent who would prefer occupation working or recently working in a different occupation
Office (n=146)	37.7%	Sales (30.8%); Personal care (8.9%)
Health care support (n=60)	35.0%	Personal care (16.7%); Maintenance (11.7%); Sales (11.7%)
Personal care (n=54)	48.1%	Sales (14.8%); Food prep (11.1%)
Sales (n=35)	48.6%	Transportation (11.4%); Personal care (11.4%)
Food preparation (n=25)	68.0%	Production (16%)
Health practitioners/technicians (n=22)	0%	Health care support (45.5%); Personal care (22.7%)
Production (n=19)	31.6%	Maintenance (26.3%); Protective services (21.1%)
Computer mathematical (n=19)	0%	Sales (47.4%); Personal care (21.1%)
Education, library (n=14)	14.3%	Personal care (35.7%); Production (28.6%)
Maintenance (n=11)	81.8%	Personal care (18.2%)
Transportation (n=9)	22.2%	Production (55.6%); Personal care (22.2%)
Arts/media (n=8)	25.0%	Production (25%); Personal care (25%); Building/grounds (25%)
Community/Social services (n=7)	0%	Health care (28.6%); Personal care (28.6%); Sciences (28.6%)
Protective service (n=6)	66.7%	Sales (33.3%)
Business/financial (n=6)	33.3%	Office admin. (33.3%); Sales (33.3%)
Management (n=4)	0%	Food prep (50.0%); Sales (50.0%)
Construction (n=2)	0%	Transportation (100%)
Science (n=3)	0%	Transportation & material moving (100%)
Legal (n=2)	0%	Food prep (100%)
Installation/repair (n=2)	0%	Personal care (100%)

Source: Lewis, (2002)

This study supports the argument that interventions hold promise for improving employment outcomes of the working poor. Many reasons for job loss may be preventable and it appears that worker satisfaction with employment could be improved at minimal costs.

3. Employment Training and Education

Historically, many job training providers have struggled to attain satisfactory wage returns of their clients to the cost of training. The American job training system is characterized by fragmentation and little coordination between educational institutions, vocational trainers and employers. One of the major challenges faced by social service providers, then, is accurately assessing the needs of their clients and then referring them to appropriate trainers or educational institutions.

Skill and education levels of recent welfare recipients

Most working poor in the IFS sample report having utilized rudimentary work skills in previous jobs. The most common three skills were typical of customer service. Less than half reported having used the skills that are typically associated with supervisory or technical positions. These include writing documents (40.4%), working with a computer (42.4%), watching instruments (35.1%) or supervising others (32.7%). Most of the jobs the working poor take do not provide opportunities for workers to learn these skills, which are more common to higher paying jobs. Therefore, jobs the working poor perform generally do not create the type of vocational preparation necessary to advance on a career ladder.

Table 3.1: Skills from past jobs of working poor (IFS working poor sub-sample, 1999-00 n=610)

Past job	Percent with skill
Talk to customers face-to-face	83.7%
Fill out form	67.5%
Talk with customers over phone	64.1%
Work with electronic machine	64.0%
Do arithmetic/make change	63.0%
Read instructions or reports	62.6%
Hospitality services	47.2%
Work with computer	42.4%
Write letters or memos	40.4%
Work with light equipment	39.2%
Watch over gauges or instruments	35.1%
Supervise others	32.7%
Heavy lifting/construction	32.0%
Care for others' children	32.0%
Provide nursing care	31.9%
Work with equipment/machinery	26.4%
Cosmetology	18.8%
Fix cars/equipment/plumbing	6.6%

Source: Lewis, (2002)

For many among the working poor, additional education may be required to ascend the occupational ladder. There was a statistically significant difference in the average amount of education of workers in different occupations represented among the IFS sample. Higher wage and higher prestige occupations such as those in education, social services, and office jobs may require more education than production, cleaning, food preparation, and personal care jobs.

Table 3.2: Mean years of education by occupation (full IFS sample 1999-00)

Occupation	Mean years of education*
Education, training, library (n=31)	14.1
Community and social services (n=18)	13.0
Office, administrative support (n=154)	12.6
Health care support (n=72)	12.4
Protective service (n=30)	11.9
Transportation and material moving (n=42)	11.8
Sales and related occupations. (n=176)	11.7
Personal care and service (n=149)	11.6
Food prep and serving (n=96)	11.3
Building/grounds cleaning (n=78)	11.2
Production (n=80)	10.9

***= $p \leq .001$; **= $p \leq .01$; *= $p \leq .05$ (Statistical significance for differences, Analysis of Variance)
Source: Lewis, (2002)

Responsiveness of the training system

Many people in the IFS sample who expressed desire for more training or skill development did not get it and were only referred to a job search program. Conversely, many people indicated that they were assigned to programs for which they had no need (Lewis, 2002).

- 18 percent of the working poor in the IFS sample told their caseworker they needed more jobs skills or training.
- 23 percent of the working poor in the IFS sample told the welfare office they needed more education or schooling.
- About half of individuals in the IFS sample requesting more skills or training were referred only to a job search program.

Whether because of a shortage of job training programs, inadequate case management, or lack of understanding by the working poor of their own needs, the working poor in the

IFS sample frequently failed to be enrolled in the programs they requested and were more likely to be directed to a job search rather than a training program.

Table 3.3: Of IFS working poor who were referred to a program, percentage who told welfare office they needed job-skills training (IFS working poor sub-sample 1999-00)

Client told welfare office she/he **needed** job-skills training: (25%, n=42) **

Client was referred to:

Job search	54.8%
Job skills	40.5%
Trade school	4.8%
Self-employment training	0%

Client told welfare office she/he **did not need** job-skills training (75%, n=127) **

Client was referred to:

Job search	77.2%
Job skills	15.0%
Trade school	5.5%
Self-employment training	2.4%

***= $p \leq .001$; **= $p \leq .01$; *= $p \leq .05$ (Statistical significance for differences between client outcomes, Chi Square)

Source: Lewis, (2002)

In general, respondents who had good experiences with training or working also expressed more positive attitudes toward work. The relationship was particularly strong for those who reported the most positive experiences with pre-employment or training programs. From this data, it is impossible to infer the causal direction of the finding. It may be that people who were more highly motivated to work participated more actively in training or preparation for work and so reported a better experience. Conversely, a strong pre-employment program may enhance an individual's desire to work.

The greatest challenge that consistently faces providers of job training services is determining how to operate job training or employment preparation programs that consistently enhance opportunities for employment and help people to rise above poverty levels. The data presented here indicates that the most effective employment and training programs are the ones that are more attentive to the needs of individual service recipients.

Most respondents who entered work did so without participation in a training or education program. By 2001, only about 22 percent of Cook County women surveyed said they had been in either a job search or job training program. The survey found significant decreases in the percentage of interviewees participating in programs providing job training, job search, work experience or counseling from the 1999-00 survey to the 2001 survey. Possibly this is because by 2001, many persons had left

welfare and/or were working and so had both less time available for training or education, or were no longer connected to a welfare worker or social service provider. The finding emphasizes the difficulty faced by low-wage workers in improving their education or skills in order to be able to move beyond entry-level employment.

Among the relatively small number of interviewees who said that they were currently in a training or search program at the time of their interview, job search was the most common. The shift from welfare to work has brought a huge decrease in exposure to counseling programs as the average interviewee moved from welfare to work.

Table 3.4: Training programs in past 12 months by survey year Cook County women

	1999-00 n=532	2001 n=532	
Job training/search	35.4%	22.4%	***
Work experience	6.7%	3.4%	*
Education	9.0%	6.8%	
Counseling	5.4%	2.2%	**

***= p≤.001; **= p≤.01; *=p≤ .05 (Statistical significance for differences between time periods, Paired t-test)

Source: IFS survey data

Throughout the welfare reform period, recipients have had little access to hard skills training in Illinois. Of those reporting participation in some type of job training program, around two-thirds said that it extended only to job search.

Table 3.5: Type of job training program by survey year Cook County women

	1999-00 n=188	2001 n=124	
Job search	64.1%	64.6%	
Job skills	19.2%	27.4%	*
Self employment training	1.2%	0%	
Trade school	5.9%	8.0%	

***= p≤.001; **= p≤.01; *=p≤ .05 (Statistical significance for differences between time periods, Paired t-test)

Source: IFS survey data

The welfare office continued to be an important intermediary for getting interviewees into training or educational programs, although of declining importance. For the 1999-00 survey, 87 percent of interviewees participating in a program said they were assigned to it by a welfare office. One year later that percentage had declined to 75 percent.

Table 3.6: Welfare office assigned to program by survey year, Cook County women

	1999-00	2001	
	n=173	n=124	
Welfare office assigned	88.6%	75.3%	***

***= $p \leq .001$; **= $p \leq .01$; *= $p \leq .05$ (Statistical significance for differences between time periods, Paired t-test)

Source: IFS survey data

The percentage of clients in programs who were assigned to an educational program by the welfare office decreased significantly from the 1999-00 survey to the 2001 survey.

Table 3.7: Welfare office assignment of education program participants by survey year, Cook County women

	1999-00	2001	
	n=43	n=36	
Welfare office assigned	44.1%	23.4%	**

***= $p \leq .001$; **= $p \leq .01$; *= $p \leq .05$ (Statistical significance for differences between time periods, Paired t-test)

Source: IFS survey data

Table 3.8: Anyone help enroll in program by survey year, Cook County women

	1999-00	2001	
	n=21	n=124	
On own or with help from welfare office	84.7%	79.7%	
Someone else helped	15.3%	20.3%	**

***= $p \leq .001$; **= $p \leq .01$; *= $p \leq .05$ (Statistical significance for differences between time periods, Paired t-test)

Source: IFS survey data

Interests and obstacles

Large percentages of clients indicated that they would like to pursue some type of training or education, and the interest in participation increased significantly from the 1999-00 survey to the 2001 survey.

Table 3.9: Would like to pursue training/education by survey year, Cook County women

	1999-00	2001	
	n=529	n=527	
Would like to pursue	84.4%	91.2%	***

***= $p \leq .001$; **= $p \leq .01$; *= $p \leq .05$ (Statistical significance for differences between time periods, Paired t-test)

Source: IFS survey data

About one third of those saying they wanted additional education or training wanted hard skills training in a particular occupation. Another third wanted to finish a GED or complete a bachelor's degree.

Perhaps because of heightened exposure to the work place, and low wages, there was a huge increase in the percentage of interviewees – from 11 percent to 37 percent – who wanted additional vocational training, and a decrease in the percentage who said they wanted a bachelor's degree between 1999-00 and 2001.

Table 3.10: Type of education or training would like to pursue by survey year, Cook County women

	1999-00	2001	
	n=443	n=501	
Additional job skills training	13.9%	5.8%	***
Adult basic education	1.3%	1.1%	
GED	19.2%	17.3%	
High school degree	2.3%	0.6%	***
Classes associate degree	10.6%	7.2%	**
Classes bachelor's degree	21.4%	11.7%	***
Classes trade certification	5.8%	1.9%	***
Vocational education	11.3%	37.2%	***
Other	14.2%	17.2%	

***= $p \leq .001$; **= $p \leq .01$; *= $p \leq .05$ (Statistical significance for differences between time periods, Paired t-test)

Source: IFS survey data

The most common reason for not participating in a job training program was that the interviewee already had a job and this did not vary from 1999-00 to 2001. A few respondents indicated that they had a problem with child care or that they wanted to undertake their job search on their own.

Table 3.11: Main reason did not participate in job training by survey year, Cook County women

	1999-00 n=271	2001 n=335	
Problem with child care	7.1%	6.6%	
Already had job	55.9%	56.0%	
Caring for sick/disabled person	1.4%	1.7%	
Was sick or disabled	5.4%	6.1%	
Depressed/mental health problem	1.0%	0.3%	*
Was pregnant or caring for young child	7.4%	8.9%	
Didn't have time/bad hours	1.8%	0.6%	**
Welfare office said respondent did not have to	3.0%	1.1%	**
Did not want to participate	.8%	3.3%	*
Wanted to search on own	2.0%	6.6%	***
Left welfare	0.8%	0.2%	*
Had substance abuse problem	0.3%	0.3%	
Felt not useful	2.3%	0.9%	**
Other	3.8%	7.0%	*
Receiving money from program	0.9%	NA	
Already completed program/certified	0.7%	NA	
No reason	.8%	NA	
In school	1.8%	NA	
Programs not offered	0.3%	NA	
Did not know	2.6%	NA	
Spouse/partner objected	NA	0.5%	

NA - Not asked in survey year

***= $p \leq .001$; **= $p \leq .01$; *= $p \leq .05$ (Statistical significance for differences between time periods, Paired t-test)

Source: IFS survey data

Effectiveness of programs

What was the effectiveness of the various programmatic options? Comparing programs accessed during prior to the 1999-00 survey with incidence of employment reported on the 2001 survey indicates that interviewees who participated in educational programs and job training or search programs were equally likely to be employed a year or two later. The least likely were those who participated only in a “counseling” program (31.0 percent).

Table 3.12: Percentage Currently Employed in 2001 by Program Type in 1999-00, Cook County women

1999-00 Type of Program	2001 Currently Employed
Job Training/search n=188	45.7%
Education n=47	42.6%
Work experience n=36	38.9%
Counseling n=29	31.0%

Source: IFS survey data

In general, there was improvement from the 1999-00 survey to the 2001 survey in interviewee assessment of the usefulness of programs they participated in. Interviewees reported the highest scores for programs helping them get a better job, become more confident or get a better job or raise in the future. However, the best mean scores on these measures remained in the middle range of possible responses.

Table 3.13: How much program helped by survey year, Cook County women

Scale ranges from 1 (a little) to 4 (a lot)

	1999-00 Mean Score N=173	2001 Mean Score N=124	
Helped get better job, raise	1.89	2.30	***
Taught skills to be successful	2.41	2.58	
Felt frustrated or wasting your time	1.84	1.66	
More confident about ability to succeed	2.54	2.77	*
Will help get a job, better job, raise in future	2.40	2.63	*

***= $p \leq .001$; **= $p \leq .01$; *= $p \leq .05$ (Statistical significance for differences between time periods, Paired t-test)

Source: IFS survey data

As the next four tables indicate, among the job skills programs, “vocational training” or “trade school” received the highest marks for helping interviewees across the two surveys. “Job search” or “readiness” received particularly low marks from interviewees surveyed in 1999-00 but rose to level comparable to other programs on the second survey.

Table 3.14: How much program helped get better job, raise by type of program and program year, Cook County women

Scale ranges from 1 (a little) to 4 (a lot)

	1999-00 Mean Score	2001 Mean Score	
Job search/job readiness n=121	1.73	2.26	***
Job skills training n=36	2.28	2.29	
Self employment training n=2	2.01	NA	
Vocational training/trade school n=11	2.51	2.62	

NA - Not asked in survey year

***= $p \leq .001$; **= $p \leq .01$; *= $p \leq .05$ (Statistical significance for differences between time periods, Paired t-test)

Source: IFS survey data

Table 3.15: How much program taught skills to be successful by type of program by survey year, Cook County women

Scale ranges from 1 (a little) to 4 (a lot)

	1999-00 Mean Score	2001 Mean Score	
Job search/job readiness n=121	2.21	2.53	**
Job skills training n=36	2.86	2.63	
Self employment training n=2	2.01	NA	
Vocational training/trade school n=11	2.96	2.89	

NA - Not asked in survey year.

***= $p \leq .001$; **= $p \leq .01$; *= $p \leq .05$ (Statistical significance for differences between time periods, Paired t-test)

Source: IFS survey data

Table 3.16: Felt frustrated or wasting your time by type of program and survey year, Cook County women

Scale ranges from 1 (a little) to 4 (a lot)

	1999-00 Mean Score	2001 Mean Score	
Job search/job readiness n=121	1.94	1.51	***
Job skills training n=36	1.78	2.07	
Self employment training n=2	2.02	NA	
Vocational training/trade school n=11	1.10	1.57	

NA - Not asked in survey year.

***= $p \leq .001$; **= $p \leq .01$; *= $p \leq .05$ (Statistical significance for differences between time periods, Paired t-test) Source: IFS survey data

Table 3.17: More confident about ability to succeed by type of program by survey year, Cook County women

Scale ranges from 1 (a little) to 4 (a lot)

	1999-00 Mean Score	2001 Mean Score	
Job search/job readiness n=121	2.33	2.72	**
Job skills training n=36	3.13	2.73	*
Self employment training n=2	2.01	NA	
Vocational training/trade school n=11	3.01	3.26	

NA - Not asked in survey year.

***= $p \leq .001$; **= $p \leq .01$; *= $p \leq .05$ (Statistical significance for differences between time periods, Paired t-test)

Source: IFS survey data

Table 3.18: Will help get a job, better job, raise by type of program and survey year, Cook County women

Scale ranges from 1 (a little) to 4 (a lot)

	1999-00 Mean Score	2000 Mean Score	
Job search/job readiness n=121	2.27	2.52	*
Job skills training n=36	2.79	2.73	
Self employment training n=2	2.36	NA	
Vocational training/trade school n=11	2.89	3.24	

NA - Not asked in survey year.

***= $p \leq .001$; **= $p \leq .01$; *= $p \leq .05$ (Statistical significance for differences between time periods, Paired t-test)

Source: IFS survey data

The reported usefulness of education programs changed little from 1999-00 to 2001, although interviewees were somewhat more likely to indicate that the program had helped them to get a better job or a raise in 2001.

Table 3.19: How much education program helped by survey year for Cook county women

Scale ranges from 1 (a little) to 4 (a lot)

	1999-00 Mean n=44	2001 Mean n=35
Helped get better job, raise	1.92	2.23
Taught skills to be successful	2.52	2.79
Felt frustrated or wasting your time	1.59	1.80
More confident about ability to succeed	2.92	2.91
Will help get a job, better job, raise in future	2.99	3.06

Differences between periods not statistically significant

Source: IFS survey data

Average satisfaction levels were higher when respondents enrolled in the program on their own, as opposed to having received a referral from the “welfare office.”

Table 3.20: How much education program helped by whether or not welfare office referred respondent to program by survey year, Cook County women

Scale ranges from 1 (a little) to 4 (a lot)

	Welfare Office Refer?	1999-00 Mean	2001 Mean
Helped get better job, raise	n=19 Yes	1.80	1.32
	n=24 No	2.05	2.52
Taught skills to be successful	n=19 Yes	2.26	1.98
	n=24 No	2.75	3.05
Felt frustrated or wasting your time	n=19 Yes	1.84	1.67
	n=24 No	1.34	1.84
More confident about ability to succeed	n=19 Yes	2.67	1.99
	n=24 No	3.14	3.21
Will help get a job, better job, raise in future	n=19 Yes	2.78	2.21
	n=24 No	3.23	3.35

Differences between periods not statistically significant

Source: IFS survey data

As Table 3.21 indicates, more intensive programs appear to have been more satisfactory to clients than less intensive programs. For instance, programs that clients reported

helped them a lot to get a job or a pay raise averaged about 19 hours per week while programs reported not to have helped at all averaged only 14 hours per week.

Table 3.21: Program hours per week by client satisfaction with program (full IFS sample 1999-00)

Training outcome	A lot	Pretty much	Somewhat	Not at all
Help get job, pay raise (n= 418)**	16.8	20.1	21.0	15.3
Taught skills to be successful at job (n= 418) *	17.3	20.4	16.6	15.7
Made feel frustrated/wasting time (n= 416)	17.2	15.8	18.0	17.3
Made more confident to succeed at work (n=415)**	16.6	21.4	16.2	15.3
Help get job, better job or pay raise in future (n=416) *	17.4	18.7	19.1	14.7

***= $p \leq .001$; **= $p \leq .01$; *= $p \leq .05$ (Statistical significance for differences between time periods, Paired t-test)

Source: Lewis, (2002)

4. Health

Poor access to medical care is a serious problem for low-income persons. The TANF reforms of 1996 de-coupled eligibility for cash grants and Medicaid, yet, the transition to employment has resulted in the majority of newly employed persons entering jobs that offer no health care benefits. Additionally, statewide more than half of persons who left TANF in 1999 and 2000 lost their Medicaid benefits as well and over 80 percent lost their food stamps (Lee & Lewis, 2001).

Evidence from the IFS indicates that access to health care, and perhaps food stamps, are important to maintaining employment once it is entered (Lee & Lewis). Of those respondents who lost both Medicaid and food stamps, 51 percent returned to TANF. Of those who managed to keep both benefits, only 20 percent returned to TANF. The effect on likelihood of re-entering TANF was stronger than for education, employment, prior receipt of TANF or age.

Persons most likely to lose Medicaid when leaving TANF were:

- Younger
- Unemployed
- Less educated
- Lost TANF due to missed appointment
- Unaware of Transitional Medicaid Assistance

Providers working with clients with these characteristics may want to conduct awareness or education programs regarding eligibility for benefits. The results also suggest that programs or facilities that expand access to health care or nutrition may facilitate stable employment for low-wage, low-skill women.

Results from both surveys indicated substantial numbers of former welfare recipients who have, at some point, had to live without medical insurance. Thirty percent of Cook County women surveyed in 2001 said there had been a time since the last interview when they were not covered by medical benefits or health insurance, including Medicaid, and 27.8 percent reported having gone without insurance on the 1999-00 survey.

Of those with some kind of insurance coverage, relatively few were covered by a health insurance plan. Only 18.3 percent of Cook County women responding to the 1999-00 survey reported being on “any health insurance plan” and only 23.9 percent of respondents on the 2001 survey were on an insurance plan. The increase from the first to the second survey was significant and reflects the increased number of persons working.

Substantial numbers of the Cook County women surveyed indicated problems with health. In 1999-00 and 2001, only about one third characterized their health as “excellent,” while about 22 percent indicated their health was no better than “fair” or “poor.” Comparison of the surveys indicates that quality of health changed little 1999-00 to 2001.

Table 4.1 Self-report of health status by survey year for Cook County women

	1999-00 n=529	2001 n=529
Poor	6.1%	6.1%
Fair	15.8%	16.1%
Good	22.5%	26.3%
Very good	21.6%	18.4%
Excellent	34.0%	33.1%

Differences between items by period not statistically significant

Source: IFS survey data

As with overall health quality, limits on women’s activity changed little from 1999-00 to 2001. Large numbers of women reported problems doing rudimentary physical activities. Most common were problems climbing flights of stairs, walking several blocks and doing moderate activity.

Table 4.2 Self-reported health limits by survey year for Cook County women

Health Limits – “A lot” or “a little”	1999-01 n=532	2001 n=532
Vigorous Activity	27.4%	28.3%
Moderate Activity	49.5%	57.4%
Lifting or carrying groceries	17.5%	19.8%
Climbing several flights of stairs	21.6%	25.6%
Among those limited on several flights of stairs:		
Climbing one flight of stairs	64.7%	73.7%
Bending, kneeling or stooping	18.6%	23.0%
Walking more than a mile	16.7%	23.0%
Among those limited on walking over a mile:		
Walking several blocks	90.7%	85.5% **

***= $p < .001$; **= $p < .01$; *= $p < .05$ (Statistical significance for differences between time periods, Paired t-test)

Source: IFS survey data

Parents tended to judge the health of their children as superior to their own. By 2001, only about 6 percent of children had been assessed as having health that was only “poor” or “fair.” Child health appears to have improved somewhat as the percentage with health only “fair” decreased significantly from the 1999-00 survey to the 2001 survey.

Table 4.3 Overall health of children 0 to 18 years by survey year, Cook County mothers

	1999-00 n=1,251	2001 n=1,279	
Poor	1.3%	1.3%	
Fair	7.2%	4.5%	**
Good	19.1%	24.5%	***
Very Good	28.5%	20.7%	***
Excellent	44.0%	49.7%	**

***= p<.001; **= p<.01; *=p<.05 (Statistical significance for differences between time periods, Paired t-test)

Source: IFS survey data

Mothers appear to have lowered slightly their assessment of the health of their one to four year olds from the 1999-00 survey to the 2001 survey. They reported an increase from 15 percent to 19 percent in the percentage of children with “good” health, but a decrease in the percentage that had “very good” health.

Table 4.4 Overall health of children age 1 to 4 by survey year, Cook County mothers

	1999-00 n=378	2001 n=283	
Poor	7.9%	1.1%	
Fair	6.1%	5.4%	
Good	15.5%	19.1%	**
Very good	25.4%	21.2%	*
Excellent	51.1%	53.9%	

***= p<.001; **= p<.01; *=p<.05 (Statistical significance for differences between time periods, Paired t-test)

Source: IFS survey data

Health of children age 5 to 11 appears to have improved somewhat from 1999-00 to 2001. Mothers reported significant decreases in the percentage of these children with “poor” or “fair” health, and a significant increase in the percentage whose health was “excellent.”

Table 4.5 Overall health of children age 5 to 11 by survey year, Cook County mothers

	1999-00 n=596	2001 n=610	
Poor	1.8%	1.5%	***
Fair	7.0%	4.2%	***
Good	18.7%	25.1%	***
Very good	29.5%	19.6%	***
Excellent	43.0%	50.6%	***

***= $p \leq .001$; **= $p \leq .01$; *= $p \leq .05$ (Statistical significance for differences between time periods, Paired t-test)

Source: IFS survey data

Assessment of health of children over 12 improved significantly from the 1999-00 survey to the 2001 survey with a decrease from 9 percent to 4 percent in the percentage of children whose health was assessed as only “fair,” and an increase from 36.6 percent to 44.8 percent in the percentage whose health was rated “excellent.”

Table 4.6 Overall health of children age over 12 by survey year, Cook County mothers

	1999-00 n=276	2001 n=357	
Poor	1.1%	1.1%	
Fair	9.1%	4.1%	***
Good	30.2%	28.1%	*
Very good	30.4%	21.5%	***
Excellent	36.6%	44.8%	***

***= $p \leq .001$; **= $p \leq .01$; *= $p \leq .05$ (Statistical significance for differences between time periods, Paired t-test)

Source: IFS survey data

Almost all mothers surveyed in both years indicated that their children had seen a doctor within the past year.

Table 4.7 Last time child seen doctor by survey year, Cook County mothers

	1999-00 n=1251	2001 n=1277
Less than 1 year	95.4%	95.9%
1-2 Years	4.1%	3.3%
2-3 Years	0.1%	0.6%
3+ Years	0.4%	0.2%

Differences between items by period not statistically significant

Source: IFS survey data

As the next three tables indicate, the likelihood of a child having seen a doctor annually declines with the age of the child, dropping from 99 percent for the 2001 survey for children age one to four, to about 94 percent for children over twelve.

Table 4.8 Last time child seen doctor: children age 1 to 4 by survey year, Cook County mothers

	1999-00 n=374	2001 n=298
Less than 1 year	98.9%	99.0%
1-2 Years	0.8%	1.0%
2-3 Years	0.1%	0%
3+ Years	0.1%	0%

Differences between items by period not statistically significant

Source: IFS survey data

Table 4.9 Last time child seen doctor: children age 5 to 11 by survey year, Cook County mothers

	1999-00 n=599	2001 n=617	
Less than 1 year	94.3%	95.6%	
1-2 Years	5.6%	3.4%	**
2-3 Years	0%	0.8%	**
3+ Years	0.1%	0.4%	

***= $p \leq .001$; **= $p \leq .01$; *= $p \leq .05$ (Statistical significance for differences between time periods, Paired t-test)

Source: IFS survey data

Table 4.10 Last time child seen doctor: children age over 12 by survey year, Cook County mothers

	1999-00 n=278	2001 n=363
Less than 1 year	92.8%	93.9%
1-2 Years	5.8%	5.0%
2-3 Years	0.1%	1.4%
3+ Years	1.0%	0%

***= $p \leq .001$; **= $p \leq .01$; *= $p \leq .05$ (Statistical significance for differences between time periods, Paired t-test)

Source: IFS survey data

Mothers indicated on both surveys that their children were less likely to have seen a dentist recently than a physician. Across the two surveys, mothers reported that only about 80 percent of their children had seen a dentist within the past year. There was also a significant increase in the number of children who had seen a dentist no more recently than three years across the two surveys, increasing from only around two percent of children in 1999-00, to over nine percent in 2001.

Table 4.11 Last time child seen dentist by survey year, Cook County mothers

	1999-00 n=1068	2001 n=1271	
Less than 1 year	83.9%	78.2%	
1-2 Years	12.7%	10.6%	
2-3 Years	1.9%	2.0%	
3+ Years	1.9%	9.2%	***

***= $p \leq .001$; **= $p \leq .01$; *= $p \leq .05$ (Statistical significance for differences between time periods, Paired t-test)

Source: IFS survey data

The greatest decrease in use of dentists was among the youngest children. Mothers reported the percentage seeing a dentist within a year decreasing from 84 percent in 1999-00 to only 62 percent in 2001. Likewise, the percentage who had not seen a dentist in three or more years climbed from about three percent in 1999-00 to 33 percent in 2001. Patterns of visiting the dentist changed little from one survey to the next among older children. By 2001, therefore, the youngest children were much less likely to visit the dentist often than were older children.

Table 4.12 Last time child seen dentist: children age 1 to 4 by survey year, Cook County mothers

	1999-00	2001	
	n=208	n=291	
Less than 1 year	84.1%	62.5%	***
1-2 Years	8.6%	3.4%	***
2-3 Years	4.8%	1.0%	***
3+ Years	2.9%	33.0%	***

***= $p \leq .001$; **= $p \leq .01$; *= $p \leq .05$ (Statistical significance for differences between time periods, Paired t-test)

Source: IFS survey data

Table 4.13 Last time child seen dentist: children age 5 to 11 by survey year, Cook County mothers

	1999-00	2001
	n=584	n=617
Less than 1 year	84.3%	85.3%
1-2 Years	12.8%	11.5%
2-3 Years	1.2%	1.0%
3+ Years	1.5%	1.9%

***= $p \leq .001$; **= $p \leq .01$; *= $p \leq .05$ (Statistical significance for differences between time periods, Paired t-test)

Source: IFS survey data

Table 4.14 Last time child seen dentist: children age over 12 by survey year, Cook County mothers

	1999-00	2001	
	n=275	n=363	
Less than 1 year	81.1%	78.5%	
1-2 Years	15.3%	14.9%	
2-3 Years	1.5%	4.4%	***
3+ Years	1.8%	2.2%	

***= $p \leq .001$; **= $p \leq .01$; *= $p \leq .05$ (Statistical significance for differences between time periods, Paired t-test)

Source: IFS survey data

5. Mental Health

The IFS found that approximately 23 percent of respondents reported depressive symptoms ranging from mild to severe. However, fewer than 10 percent received any treatment for their symptoms through Medicaid funded services (Lewis, 2001).

The average score on a modified version of the Center for Epidemiological Studies Depression Scale (CES-D) declined from 5.97 for the 1999-00 survey to 5.01 for the 2001 survey, a significant decrease in incidence of depression. Respondents answered twelve questions related to mood and functioning on a four point scale.

About 6 percent of respondents indicated that they needed treatment for a mental health problem since the last interview, 6.7 percent in 1999-00 and 6.2 percent in 2001. However, only 3.8 percent received treatment for a mental health problem in 2001. Thus, of those feeling they needed mental health treatment in the past year 58.3 percent of those surveyed in 1999-00 and 54.5 percent of those surveyed in 2001 received treatment or counseling.

A multi-variate analysis found that respondents reporting symptoms of depression proved more likely to have had longer histories of welfare utilization, to have lower earnings, and were less likely to be employed.

McDaniel and Lewis, (2001), investigated relationships between employment and psychometric measures of hope and self efficacy. To summarize,

- Length of time on welfare was not significantly related to self-efficacy.
- Working respondents were more hopeful, but not necessarily more efficacious than non-working respondents.
- There was not an association between time left on the TANF clock, unemployment, and decreased self-efficacy or hope

While a majority of respondents on both surveys tended to agree with statements indicative of self efficacy, large numbers did not. Perhaps one quarter of survey respondents indicated patterns of responses indicative of possible problems with self efficacy.

Table 5.1 Self efficacy measures for respondents by survey year, Cook County women

Somewhat or strongly agree	1999-00 n=532	2001 n=531
I am meeting the goals I set for myself	67.8%	71.1%
I can't think of many ways to reach my goals	32.5%	26.6% *
I see myself as being pretty successful	63.2%	66.0%
There are very few ways around problems I face	37.5%	33.7% **
I am energetically pursuing my goals	73.4%	68.3% ** *
I can think of ways to get out of a jam	84.7%	86.9%
I have confidence in my ability to meet my goals	93.4%	94.2%
I am able to do things as well as most other people	NA	94.0%
I can do just about anything I really set my mind to	NA	94.6%
There is really no way I can solve some of my problems		21.3%
There is little I can do to change important things	NA	21.7%
I often feel helpless dealing with my problems	NA	23.5%
I sometimes feel I am getting pushed around	NA	24.2%
I have little control over things that happen to me	NA	17.8%
What happens to me in the future mostly depends on me	NA	89.7%

NA - Not asked in survey year

***= $p \leq .001$; **= $p \leq .01$; *= $p \leq .05$ (Statistical significance for differences between time periods, Paired t-test)

Source: IFS survey data

Mothers responding to the survey reported troubling behavioral characteristics for about ten percent of their children. The most common were quickness to anger, disobedience of rules, persistent arguing, and temper tantrums. For the most part, levels of these characteristics changed little from 1999-00 to 2001. However, there was a marked decrease in reported fidgeting or fighting and arguments.

Table 5.2 Child mental health characteristics by survey year, Cook County mothers

Characteristic "Often true"	1999-00 n=1021	2001 n=1130
Has temper tantrums	11.9%	12.0%
Fidgets/fights	11.6%	7.2% ***
Argues with others	18.1%	12.7% ***
Disturbs activities/talks back	7.4%	7.3%
Aggressive/threatens others	4.9%	4.5%
Disobeys rules/gets angry easily	11.5%	13.7%

***= $p \leq .001$; **= $p \leq .01$; *= $p \leq .05$ (Statistical significance for differences between time periods, Paired t-test)

Source: IFS survey data

Respondent mothers generally expressed satisfaction with the quality of their parenting. One set of problems surrounded time and responsibility with around 30 percent of women saying they had too little time for themselves and about 25 percent reporting that they wish they had fewer responsibilities. More than one-third of respondents reported that child-raising was much more work than pleasure and more than one third said they were tired or worn out from raising a family.

Between 12 percent and 17 percent of respondents expressed concern that they were either inadequate as a parent or were not giving their children a good life. On the other hand, despite persistent poverty of most of the respondents, over 80 percent felt that they had. For the most part, parental reports of these measures changed little from 1999-00 to 2001.

Table 5.3 Quality of parenting by survey year, Cook County women

Often or Very Often	1999-00 n=532	2001 n=532	
Have too little time to yourself	32.0%	29.3%	*
Wish you didn't have so many responsibilities	25.2%	25.1%	
Child gets on nerves	21.0%	22.4%	
Child making too many demands on you	17.8%	16.0%	
Feel they aren't a good enough parent	12.6%	12.6%	
Much more work than pleasure	33.9%	37.8%	
Doing everything to give child good life	89.9%	83.2%	**
Tired, worn out, exhausted raising family	35.2%	37.3%	
Praise your children	95.5%	92.8%	
Children and you laugh together	97.3%	95.9%	
Do something special with kids	87.4%	83.5%	***
Play sports, hobbies, or games with children	70.6%	68.8%	**
Hug, kiss children or tell them you love them	96.5%	95.5%	

***= $p \leq .001$; **= $p \leq .01$; *= $p \leq .05$ (Statistical significance for differences between time periods, Paired t-test)

Source: IFS survey data

6. Housing

The IFS indicates that significant numbers of low income women spend excessive percentages of their incomes to maintain housing. Among Cook County women, in 2001 28 percent reported spending over 50 percent of their income on housing (Puckett, Renner & Shook Slack, 2002).

Trends toward difficulty paying for housing appeared to worsen from 1999 to 2001. About 37 percent of Cook County respondents reported being unable to pay their full rent or mortgage during the previous year, in 2001, up from only 25 percent a year earlier.

The percentage of study respondents in Cook County evicted from their home or apartment the previous year jumped from only 4 percent in 1999-2000 to 16 percent in 2001.

For the most part, these problems with housing did not result in homelessness. In 1999-00 only 7 percent of respondents reported homelessness, a figure that declined to 5 percent in 2001. The IFS study, therefore, provides no evidence that welfare reform has exacerbated homelessness or that homelessness is increasing.

Public Housing

The following section compares characteristics of respondents who live in Chicago Housing Authority (CHA) developments with Chicago respondents who live in housing subsidized through Section 8 vouchers. This distinction is important because under the CHA transformation process, many public housing residents will undergo a transition from residence in a development to use of a Section 8 voucher. Some of these residents will then return to new mixed-income developments, some will remain on Section 8 indefinitely, while others will eventually enter the private housing market.

Income

The data suggests two broad conclusions: First, residents of public housing are in great need of employment services. They will likely be subject to the same job “churning” that typifies most low-income populations – a process that entails continual finding and loss of employment. Second, in general, people utilizing housing vouchers generally have better income and employment outcomes than persons living in public housing. However, among recent welfare recipients, the trend is reversed indicating that linkage to social services could be easier in public housing communities.

Among recent welfare recipients, residents in public housing appear somewhat more likely than Section 8 holders to be employed. This may be a result of the relative lack of services available to persons who live in dispersed scattered site or private housing, as opposed to the greater availability of social services to people living in neighborhoods

with public housing developments. If this is the case, it is a harbinger for problems to come as persons needing subsidized housing disperse more widely.

Table 6.1: Employment status of recent Chicago welfare recipients living in public housing or using vouchers, 1999-00 survey

	Public housing N=76	Voucher N=66
Currently employed	54%	47%
Recently employed	17%	20%
Not employed	29%	33%
Part-time 10+ hours/week	22%	17%
Full-time 30+ hours/week	28%	24%
Not working/not looking	19%	23%
Not working but looking	31%	36%

Differences between items not statistically significant

Source: IFS survey data

The relative lack of work of respondents who use vouchers rather than living in public housing has additional implications. For instance, only 79 percent of voucher holders reported that they currently had health insurance, while 87 percent of public housing residents reported that they were insured.

Community and Work

The CHA's transition process will present major challenges to service providers attempting to compensate for the loss of personal relationships and their value to CHA clients.

- Dispersed holders of vouchers may need greater assistance to get to work
- Among recent welfare recipients, public housing residents were more likely to rely on friends and neighbors for job leads than were voucher users, who were more likely to explore employment opportunities on their own.

Among recent welfare recipients, Chicago public housing residents were far more likely to walk to work than were voucher holders. They were much less likely to drive.

Table 6.2: Modes of transportation to work by recent Chicago welfare recipients living in public housing or using vouchers, 1999-00 survey

	Public Housing N=39	Voucher N=30
Walk	26%	3%
Drive	8%	37%
Get Ride	5%	7%
Bus Train	62%	53%

Differences between items not statistically significant

Source: IFS survey data

Almost all of the Chicago public housing residents and voucher users indicated that public transportation was nearby.

Among recent welfare recipients, the most common means of finding jobs were either 1) getting assistance from a friend or neighbor and 2) calling a company or entering the company and asking about a job. The public housing residents were far more likely to have relied on a friend or neighbor while the voucher holders were much more likely to have personally inquired of the company. This further underscores the social isolation that can result from use of a housing voucher.

Table 6.3: Principal means of learning about current or most recent job: recent Chicago welfare recipients living in public housing or using vouchers, 1999-00 survey

	Public Housing N=54	Voucher N=44
Friend/Neighbor	43%	23%
Called/Went in asked	9%	34%
Other	49%	43%

Differences between items not statistically significant

Source: IFS survey data

The incidence of membership in voluntary groups, organizations and clubs was low compared to the general population among both current public housing residents and voucher holders, around 14 percent, compared to over 25 percent of the general population as reported in surveys conducted by the Metro Chicago Information Center in 2000. Only one third said that they attended religious services as often as once every other week. However, there was a clear difference between the public housing residents and voucher holders in religious participation with the voucher holders significantly more

likely to attend religious services more often and much less likely to say that they never attended.

Education

Data indicates that long term significant improvement of the employment prospects of public housing residents will require additional education, whether traditional or vocational. Educational and vocational opportunities need to be found for the high proportion of public housing residents who say they would benefit from additional education or training.

Both public housing residents and users of vouchers report very low levels of education. Among public housing residents, only about 10 percent report having more than a high school degree. Voucher users were about twice as likely to have some college.

Table 6.4: Levels of education of recent Chicago welfare recipients in public housing or with vouchers, 1999-00 survey

	Public Housing N=82	Voucher N=68
No high school	1%	3%
Some high school	51%	46%
High school grad (no college)	38%	28%
High school grad (college)	10%	23%

Differences between items not statistically significant

Source: IFS survey data

Recent welfare recipients living in public housing were somewhat more likely than voucher residents to say they would like to pursue additional skills training or education (86 percent compared to 76 percent).

While there was no difference in the education levels of the fathers of public housing residents versus voucher users who were recently on welfare, the mothers of voucher users tended to be better educated than the mothers of the public housing residents. While only 10 percent of public housing residents' own mothers had education beyond high school, 24 percent of voucher holders' mothers had at least some college.

Physical and Mental Health

Service providers face major challenges in addressing the health problems of public housing residents. Attaining high levels of employment will require that numerous health-related barriers to employment be overcome.

As many as one third to one half of public housing residents may be suffering from some form of depression. Many of these problems will need to be addressed in order to attain consistent employment, family stability and community integration. For many of these people, problems may be of long standing and require lengthy treatment or maintenance.

Although the relocation process can be difficult for many public housing residents, users of vouchers indicated greater satisfaction with their communities than did those who remained in the developments.

Physical Health

Large percentages of both public housing residents and voucher users reported health that was either fair or poor.

Table 6.5: Self-assessment of health: Recent Chicago welfare users in Chicago public housing and with vouchers, 1999-00 survey

	Public Housing N=83	Voucher N=71
Excellent	37%	35%
Good or very good	34%	42%
Fair	20%	18%
Poor	8%	4%

Differences between items not statistically significant

Source: IFS survey data

Many respondents who use subsidized housing report major health impediments to working. Twenty-seven percent of public housing residents and voucher holders reported that they had chronic health or medical problems that prevented or affected their ability to work.

While public housing residents and voucher holders were equally likely to report that they had at least “a little” health limit on vigorous activity (30 percent), the voucher holders appeared somewhat more likely to report limits on moderate activity (68 percent compared to 55 percent).

Mental Health

Mental health has numerous dimensions and this analysis focuses on two related ones, a person's sense of self efficacy, which is to say the extent to which they feel they have control over their life course, and depression. In analyzing this data it is important to consider that problems with self-efficacy or depression can be either a cause of a person's material condition, a result of it, or a combination of both. Sufficient data does not exist to speculate on the causes of the symptoms that researchers have observed in CHA residents. Improved employment opportunities, higher income, less exposure to violence and greater stability of neighbors and housing would, no doubt, contribute greatly to relieving these symptoms. On the other hand, for many residents the presence of these depressive symptoms likely impede the personal improvement and initiative that are necessary to improve material conditions. In either case, service providers need to work as hard as possible to address mental health problems so as to give residents the best chance to attain their life goals and remain compliant with CHA regulations.

Self Efficacy

In general, CHA residents reported higher levels of depressive symptoms than did users of housing vouchers.

Table 6.6: Self efficacy measures for recent Chicago welfare recipients in public housing and using vouchers, 1999-00 survey

	Public Housing n=83	Voucher n=71
"Strongly Disagree" that at this time I am meeting goals I set for myself	33%	31%
"Strongly Agree" that I can't think of many ways to reach my current goals	13%	4%
"Strongly Disagree" that I see myself as being pretty successful	18%	6%
"Strongly Agree" that there are few ways around problems I'm facing right now	15%	10%
"Strongly Disagree" that I'm energetically pursuing my goals	11%	6%
"Strongly Disagree" that I have confidence in my ability to meet my goals	4%	1%

Differences between items not statistically significant

Source: IFS survey data

Depression

Data obtained from recent welfare recipients in the CHA and using vouchers indicated high numbers of people exhibiting depressive symptoms.

Table 6.7: Selected symptoms of depression: percent of recent Chicago welfare recipients in public housing or using vouchers experiencing 3 or more days per week, 1999-00 survey

	CHA N=83	Voucher N=71
Bothered by things that don't bother me	18%	17%
Appetite poor	16%	11%
Trouble concentrating	13%	8%
Felt depressed	22%	16%
Everything I did was an effort	29%	20%
Even with help, couldn't shake the blues	13%	14%
Felt tearful	6%	4%
Sleep was restless	19%	22%
Talked less than usual	8%	8%
Felt lonely	12%	8%
Felt sad	18%	13%
Could not get going	14%	9%

Differences between items not statistically significant

Source: IFS survey data

7. Child Care

The most common form of child care among IFS respondents was the respondent themselves. About 35 percent of respondents indicated that they took care of their children themselves. Child care by a relative in the respondent's own home was the next most common form of child care. The relative lack of use of day care centers was striking with only around 3 percent of respondents saying that a daycare center was their main form of child care during the previous year.

Table 7.1: Main type of child care for children under 12 by survey year for Cook County women

	1999-00 n=1035	2001 n=916	
Child always with respondent	38.5%	34.2%	*
In respondent's home with father	2.8%	4.1%	*
In respondent's home with sibling	4.6%	6.3%	***
In respondent's home with relative	21.0%	22.7%	
In respondent's home with non-relative	2.2%	4.3%	**
Daycare center	3.7%	3.3%	
Preschool	1.8%	1.9%	
In home of child's father	1.4%	1.7%	
In home of other relative	16.4%	14.4%	
In home of non-relative	5.8%	3.0%	***
Child home alone	.4%	.4%	
After school program	NA	2.7%	

***= $p \leq .001$; **= $p \leq .01$; *= $p \leq .05$ (Statistical significance for differences between time periods, Paired t-test)

Source: IFS survey data

Child care tended to come inexpensively for the recent welfare recipients. Of the respondents to the 1999-00 survey, 55.3 percent said they paid nothing. By the 2001 survey the percentage paying nothing had climbed to 62.5 percent.

Child care appeared to become somewhat cheaper from 1999-00 to 2001 as the percentage paying over \$20 per week declined from 22.6 percent to 15.3 percent in the second survey. Almost 30 percent of respondents in 2001 indicated that someone else helped pay for child care.

Of those who received assistance with payment, about half depended on the welfare system and another 30 percent on a social service agency. The latter may have been center-based vouchers.

Table 7.2: Assistance with payment for child care for Cook County women, 2001 survey

	2001
	n=178
Child's father/mother	3.7%
Another relative	3.7%
Respondent's partner/spouse	3.8%
Welfare office	55.3%
Social service agency	29.7%
Other	3.7%

Source: IFS survey data

The incidence of reported problems with child care declined strikingly from 1999-00 to 2001. Respondents were questioned regarding a number of possible complaints. In 1999-00, about 15 percent of respondents tended to agree with each item. By 2001, these complaints had dropped to an average of around 8 percent agreeing. The most persistent complaint was about the quality of child care available. Eighteen percent of respondents expressed concern with quality in 1999-00 and 14 percent did so in 2001. Concern over child care cost dropped from almost 20 percent in 1999-00 to under 10 percent in 2001.

Table 7.3: Child care concerns by survey year, Cook County women

Percent expressing concern:	1999-00	2001	
	n=516	n=532	
You were concerned about the quality of child care available?	18.3%	14.3%	
The child care provider was too far away?	13.2%	7.2%	***
Child care was not dependable?	14.6%	6.7%	***
Child care cost too much?	19.7%	9.6%	***
You didn't have any relatives or good friends who could help with child care?	14.8%	7.4%	***
You were afraid the caretaker might harm your child or that the arrangement was unsafe?	13.9%	6.3%	***
Couldn't find child care during the times you needed to go to work?	16.8%	8.0%	***
You couldn't arrange regular child care for one or more children when you needed to?	15.9%	7.6%	***
You couldn't arrange emergency child care, such as when one of your children was sick and had to stay home from school or daycare?	15.9%	7.7%	***

***= p<.001; **= p<.01; *=p<.05 (Statistical significance for differences between time periods, Paired t-test)

Source: IFS survey data

The survey results indicated that child care continues to be needed in off-hours. Only about one-third of respondents worked daytime hours on their jobs. Perhaps most difficult for the child care provider system, the percentage of respondents saying they worked mixed day-evening hours had climbed to over one-third by the 2001 survey.

Table 7.4 Work shift of respondents by survey year for Cook County women

	1999-01 n=225	2001 n=244
Work daytime hours	64.8%	63.2%
Work evening hours	7.0%	3.3%
Work mixed hours	28.5%	34.0%

Differences between items by period not statistically significant

Source: IFS survey data

8. Resources

A variety of supports have been available to recent welfare recipients, ranging from the formal support provided by the Illinois Department of Human Services caseworkers, to family, friends and other social service providers.

Social Groups

Respondents to the surveys did not indicate strong membership in organized, voluntary social groups. In 1999-00, only 14.4 percent of respondents indicated that they belonged to a voluntary group, organization or club. By the 2001 survey, that figure had climbed to only 18.1 percent, somewhat less than figures reported by the 2000 Metro Chicago Information Center's general Chicago area survey.

Respondents who said they were members did report that they were active. In 1999-00, 89.9 percent said that they were "fairly" or "very" active. By 2001 that figure was 86 percent.

Over one third of respondents indicated shortcomings in their personal systems of support. For instance, in 2001, 30 percent indicated that they did not have enough people to listen to their problems, almost 35 percent felt that not enough people encouraged them, and 32.4 percent did not have enough people to help them with small favors.

More positively, it appears that respondents improved their social support systems from 1999-00 to 2001 as several measures of concern showed statistically significant declines from the earlier to the later survey.

Table 8.1: Incidence of social concerns of respondents by survey years, Cook County women

	1999-00	2001	
	n=532	n=532	
Not enough people to listen to problems	32.5%	30.8%	
Not enough people to help with small favors	37.5%	32.5%	*
Not enough people to loan money in an emergency	48.7%	42.2%	**
Not enough people to encourage me	36.2%	34.8%	
Too many need small favors	34.1%	27.7%	*
Too many need a loan from me	31.1%	25.5%	*

***= $p \leq .001$; **= $p \leq .01$; *= $p \leq .05$ (Statistical significance for differences between time periods, Paired t-test)

Source: IFS survey data

Welfare System

The survey results indicate that the formal welfare system has partially addressed needs of recent welfare recipients. Most respondents indicated that they understood food stamp and Medicaid rules, but relatively small numbers seemed to understand rules around work requirements and income disregards. More positively, respondents indicated significant increases in understanding of many of the welfare rules from the 1999-00 survey to the 2001 survey.

Table 8.2 Levels of respondent understanding of welfare rules by survey year for Cook County women

	1999-00 n=532	2001 n=532	
Knowledge of earnings disregards (Work Pays)	47.8%	60.0%	***
Knowledge of “stopped clock” policy	32.0%	45.7%	**
Knowledge of the family cap	NA	72.8%	
Knowledge of continuing food stamps (after leaving TANF)	71.7%	78.4%	**
Knowledge of transitional Medicaid (after leaving TANF)	76.3%	87.9%	***

***= $p \leq .001$; **= $p \leq .01$; *= $p \leq .05$ (Statistical significance for differences between time periods, Paired t-test)

Source: IFS survey data

Respondents gave welfare workers relatively low marks for providing them with information. Very few indicated that welfare offices had informed them of job search or work requirements. Almost no one felt they had gotten help with a service plan. Generally respondents considered welfare workers respectful and despite deficiencies on communication of some rules, indicated that the worker had taken time to explain rules.

Table 8.3 Levels of responsiveness of welfare offices to client needs by survey year for Cook County women

	1999-00 n=532	2001 n=532
	Percent responding yes	
Did welfare offices tell about job search requirements?	20.8%	18.9%
Did welfare offices tell you about work requirements?	16.7%	15.2%
Did welfare caseworker help devise a plan?	7.4%	7.9%
Did welfare worker treat with respect?	71.3%	78.4%
Did welfare worker take time to explain rules?	67.7%	78.8%
Percent “somewhat” or “strongly” agrees: Welfare worker only cares about filling out forms.	49.6%	43.9%

Differences between items by period not statistically significant

Source: IFS survey data

Respondents indicated similar patterns with regard to welfare office or social service agency help with programs pertaining to job training. While respondents receiving training reported improvements in communication of regulations and options, and in ability to provide direct assistance, about half of clients appeared to have received some kind of assistance. In some instances, such as finding child care or helping to pay job search expenses, the client may not have needed help.

Table 8.4 Welfare office or training program assistance to training program participants by survey year for Cook County women

	1999-00 n=172	2001 n=124	
Helped with transportation to program	71.1%	68.9%	
Explained Earned Income Tax Credit to you	52.3%	62.3%	*
Explained “Work Pays” to you	55.7%	64.5%	*
Advised on budgeting money to pay bills	38.8%	47.2%	
Helped find child care arrangements	33.5%	43.1%	*
Helped pay childcare while attending classes	35.8%	49.9%	**
Helped pay other job search expenses	19.9%	26.0%	

***= p≤.001; **= p≤.01; *=p≤ .05 (Statistical significance for differences between time periods, Paired t-test)

Source: IFS survey data

Although fewer individuals accessed case management systems in 2001 than in 1999-00, the evidence suggests that case workers in welfare offices or social service providers have become more helpful. The survey found significant increases in the percentage of interviewees receiving advice, explanations or assistance across a wide range of areas.

Table 8.5 Type of assistance for those receiving help from a welfare office or training program by survey year for Cook County women

	1999-00	2001	
Helped with transportation to program	69.4%	68.9%	
Explained Earned Income Tax Credit to you	53.1%	62.3%	**
Explained “Work Pays” to you	57.4%	64.5%	*
Advised on budgeting money to pay bills	38.9%	47.2%	*
Helped find child care arrangements	34.9%	43.1%	*
Helped pay for child care while attending classes	37.3%	49.9%	***
Help pay other job search expenses	21.6%	26.0%	

***= p≤.001; **= p≤.01; *=p≤ .05 (Statistical significance for differences between time periods, Paired t-test)

Source: IFS survey data

9. Conclusion

Findings from the IFS indicate important continuing roles for social service providers in a variety of fields:

- The IFS uncovered significant levels of hardship among recent welfare recipients, as well as large numbers of persons who receive income from neither welfare nor work. These findings indicate an important role for homeless shelters, food pantries and agencies that work with very low income persons to provide the most basic form of safety net.
- IFS data indicated patterns of employment and job loss consistent with the “job churning” that has long typified welfare populations and low wage workers. Agencies that would provide employment training have had relatively little effect on recent welfare recipients, in large measure because of state policy that has directed resources toward job search and immediate placement rather than longer term training. Employment service providers will continue to be challenged to place people in jobs that they might prefer, and to provide training that trainees will be willing to commit to and that will lead to upwardly mobile career paths. Service providers should also be enabled to take up the challenge of supporting job retention, rather than job placement alone.
- A major finding of the IFS has been the association between retention of Medicaid and food stamp benefits and longer employment. Social service providers can be helpful in facilitating delivery of medical services by operating neighborhood-based clinics and providing effective advocacy, information and referral services. Recent welfare recipients also displayed high incidences of mental health problems which seem to impede employment. Few IFS respondents indicated having received mental health services and a role surely exists for neighborhood-based social service agencies to help identify persons who would benefit from mental health services and help them access the services.
- One of the curious findings of the IFS was that respondents in 2001 were more likely than those in 1999-00 to have trouble paying rent or to be evicted. The IFS findings are consistent with the arguments of advocates for increased affordable housing for the Chicago area. Many IFS respondents spent well over 30 percent of their income on rent. The IFS data also suggests that as residents of Chicago’s public housing relocate into apartments paid for by Section 8 vouchers, they could have difficulty finding new jobs should they lose a job.
- A small percentage of IFS families utilized daycare centers for their young children. It remains unclear whether this is out of necessity or from preference. From 1999-00 to 2001, respondents reported declining levels of concern over their childcare providers.

- The second year IFS report concluded that “families appeared to be doing slightly better in 2001 than in 1999-00.” What measures appeared most likely to help families achieve positive outcomes? The IFS found that getting and keeping jobs was associated with employer-sponsored health insurance and child care subsidies. Health problems and full-grant loss for “non-cooperation” were more likely to experience material hardships. Higher wages were associated with more education and employer provision of health care (Welfare Reform in Illinois, 2002).

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