



2003 Case Characteristics Study

**Prepared for the Tennessee Department of Human Services
by the
Center for Business and Economic Research
College of Business Administration
The University of Tennessee
Knoxville, Tennessee**

**William F. Fox, Professor of Economics and Director of CBER
Vickie C. Cunningham, Research Associate
Angela R. Thacker, Research Associate
Betty B. Vickers, Research Associate**

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INTRODUCTION FROM VIRGINIA T. LODGE COMMISSIONER, DEPARTMENT OF HUMAN SERVICES

The Center for Business and Economic Research has been producing the Case Characteristic Study for the Department of Human Services since 1993. By examining individuals on the Aid to Families with Dependent Children (AFDC) or Families First program during the month of October for selected years, the Case Characteristics Studies provide a series of snapshots of our participants. The data demonstrates both how the composition of the caseload has changed, and the effects of program changes. Comparison of participants both before and after the Families First program replaced AFDC in 1996 is of special interest.

The 1995 Case Characteristics Study is generally used for comparison, as significant changes in data collection between 1993 and 1995 compromise some of the analysis. Data from 1993 are noted when appropriate. It is important to keep in mind that caseloads in both 1993 and 1995 were at historic highs. There are approximately two thirds of the number of cases in this year's study as in the 1993 study. Changes observed over time may be the result of changes individuals have made, or due to changes in the composition of the caseload.

The following are highlights from the study:

- * In the last ten years, the cash benefit program in Tennessee has changed dramatically, and so have our participants. Yet some things have remained very much the same. The caretakers of the children on the program are almost always women. In 2003, 95.7 percent of adults responsible for Families First children were women. In 1995, the comparable number was 94.9 percent, and it was 94.8 percent in 1993. Most families continue to have between two and three members. In the current study, over three quarters of families have two or fewer children, and the same was true in both 1993 and 1995.
- * Family composition has shifted in other ways. Particularly striking is the age of Families First children. In 1993, over 13 percent of AFDC children were under a year old. Just 6 percent were infants in 2003. In recent years the percentage of caretakers who were single, divorced or widowed has increased. That percentage was 82.8 percent in 1993, and 87.4 percent in 2003. Most of the increase is in the category of "never married" which went from 46.5 percent in 1993 to 56.7 percent in 2003.
- * While many states have seen rapid growth in child only cases, in Tennessee the percentage has only increased from 21.8 percent in 1995 to 24.3 percent in 2003. Initial fears that families would give up custody of children so that children could retain their benefits have not proved valid in Tennessee.
- * One of the major changes made when switching from AFDC to Families First was a focus on employment. After seven years of Families First, our clients are clearly more integrated into the work force. In 1995, 43 percent of employed parents worked 25 or fewer hours per week. Currently, 36.7 percent of working recipients are employed for less than 25 hours per week. Two thirds of Families First participants who are unemployed have been so for less than a year. In 1995, fewer than half of unemployed recipients had less than one year without work. Only 3.9 percent of adults in the program in 2003 have *never* been employed. In 1993, 16.9 percent of AFDC adults in Tennessee had no work history. That number had decreased to 12.1 percent by 1995.
- * The 2003 Case Characteristics Study suggests that participants' lives are more closely tied to labor market conditions than in prior years. For the first time, the inability to find a job

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(“no work available”) was cited as the reason for unemployment. From 1995 through 2000, “health problems” was by far the most common answer.

- * A closely related goal of Families First has been to improve the educational attainment of clients. While just half of the eligible adults in AFDC had obtained a High School diploma or GED in 1995, by 2003 nearly 60 percent possessed this credential. Average grade completed increased from 10.7 to 11.2 since 1995. And, while there is no comparable data from the AFDC program, it is worth noting that over 10 percent of eligible adults have at least some college.
- * With more emphasis on moving toward self-sufficiency and a time-limited program, the department provides an array of supportive services. Both childcare and transportation are guaranteed to participants engaging in required work activities. Seventy-one point eight percent of families with children under age 13 living with an adult who has a Families First work requirement currently have children in child care, most frequently in child care centers. Clients rank child care as the most important service overall that the department provides.
- * Comparison of Case Characteristic Studies provides some evidence that long term and intergenerational reciprocity is declining. In 1995, 13 percent of participants had first re-

ceived AFDC in that year. Almost one quarter of 2003 clients began the program for the first time during that year. And caretakers who were on AFDC as children have decreased from 29 percent to 23 percent.

- * Encouraging self-sufficiency also requires identifying barriers clients may experience. This year the Case Characteristic Survey asked about financial, health, and social issues potentially affecting self sufficiency. Over a quarter reported a household member had experienced domestic violence, and 7 percent identified substance abuse as an issue in their household. In addition, 20 percent said there was a mental health barrier, and 16 percent reported someone in their household had been diagnosed with a learning disability. Credit history is a problem for a significant number of clients, with more than two-thirds lacking a bank account, 12 percent ever having wages garnished, and 18 percent having declared bankruptcy in the past.

The following pages contain over 180 tables of information on Families First clients. It is designed as a resource and research tool for all interested individuals. Department staff are available to answer any questions about the data.

Sincerely,



Virginia T. Lodge
Commissioner

EXECUTIVE SUMMARY

Introduction

This report is a comprehensive review of Families First recipients as of October 2003. The ***Families First: 2003 Case Characteristics Study*** is the fifth in a series. Reports were also prepared for Aid to Families with Dependent Children (AFDC) recipients in 1993, 1995, and Families First recipients in 1997 and 2000.

In October 2003, the Tennessee Department of Human Services reported 70,391¹ Families First cases in Tennessee representing 188,256 people: 133,786 children and 54,470 adults. The average 2003 Families First Assistance Group (family)² has 2.7 persons total (1.9 children) and is headed by a 33.1 year-old female caretaker. The following report describes demographic characteristics such as the age, race, sex, and educational attainment level of family members. Also included are profiles of the family's location and size, benefit history, financial information, access to and use of support services, and service needs.

Caseloads

The number of Tennessee caseloads (70,391) has expanded 37.1 percent since the October 2000 study when 51,347 families received Families First benefits.³ Contributing factors to this increase in the caseloads may be divided into two categories: economic and demographic factors and policy factors. Table A identifies particular factors that either increase or reduce caseloads.⁴

**Table A:
Factors Increasing Caseloads**

Economic and Demographic Factors	Larger share of the population, 0-14 years*
	Higher share of the population in poverty
	Higher median income
	Higher manufacturing jobs share*
	Higher other service jobs*
Policy Factors	Higher retail job wages
	Larger per capita TANF block grant
	Longer time limits*
	Requiring more of the work requirement to be met with non-education hours
	Work requirements within 3 months
Factors Reducing Caseloads	
Economic and Demographic Factors	Rapid job growth
	A greater share of the population with a high school education
	Higher retail jobs share
Policy Factors	Existence of diversion payments*
	Existence of interim time limit*
	Higher work requirement (more hours)
	Allowing more work requirement activities

*These variables show a tendency for the indicated effect, but the variable is not statistically significant.

¹ The number of assistance groups is based on the count of cases as of October 1, 2003. A total of 73,878 were on Families First at some point during the month of October.

² An assistance group (AG) is a set of individuals combined as a unit based on benefit eligibility. The word "family" is used instead of assistance group in the remainder of the Executive Summary.

³ The number of 2003 families is based on the count as of October 1, 2003. A total of 73,878 were on Families First at some point during the month of October 2003.

⁴ For more information on Families First caseload trends, see *Assessment of Tennessee's Families First Caseload Trends*, November 19, 2003, Center for Business and Economic Research, the University of Tennessee. Results in Table A are based on statistical analysis of policies in each state. As the analysis included all 50 states, Tennessee's policies may not necessarily include all of the items listed.

EXECUTIVE SUMMARY

Place of Residence

For the purposes of this analysis, Tennessee's four most-populated counties (Davidson, Hamilton, Knox, and Shelby) have been grouped together and categorized as the *Urban* area of the state. The remaining 91 Tennessee counties constitute the *Rural* area. Using these classifications, approximately three fifths of Families First recipients (60.7 percent) reside in Urban counties. Over half of these Urban families (34.4 percent of total families) live in Shelby County. Most caretakers (76.4 percent) consider their place of residence to be located inside a city or town regardless of whether the residence is in one of the four Urban counties. Only 14.8 percent of survey respondents reported that they lived in a suburban area (outside city limits), while the remaining 8.8 percent reported their place of residence as being rural.

Residence Characteristics

According to survey responses, the majority of Families First families (69.9 percent) live in rental property, with 39.2 percent paying full-market rent and 30.7 percent living in subsidized housing. Another 14.0 percent live in rent-free housing. Nearly 16.0 percent of families reported that they own or are buying their home.⁵ Relatively more families in Rural counties live in free housing or own their homes than in Urban counties. Only 0.1 percent of all families are homeless.

DHS records indicate that just over one quarter (27.6 percent) pay more than \$200 each month. The average amount per month for families making rent payments is \$272, and the average amount for families paying mortgage(s) is \$434.⁶ Most families (56.6 percent) pay utilities. The average utility payment for families paying utilities is \$151.

According to DHS data, 95.3 percent of families have access to a telephone. Survey data indicate that 84.9 percent of families have a telephone in their residence. The presence of a home computer increased since 2000. In the previous survey, 21.1 percent of families reported a computer in the home. In 2003, slightly more than one third of families (36.3 percent) reported having a home computer. The portion of families reporting that they have Internet access has also grown. In the 2000 survey, 29.2 percent of families reported Internet access; now, 52.6 percent indicate that they have Internet access. Furthermore, the percentage of families with Internet access in their home has nearly doubled since 2000, rising from 12.2 percent to 23.5 percent. Over two fifths of families (41.9 percent) reside in a household with a car. Only about one third of Urban families are in a house with a car versus a little more than half of Rural families.

⁵ In response to the survey, the number of families that reported owning or buying a home exceeded the number of families listed in DHS records as making mortgage payments.

⁶ Average monthly payments were calculated for only those families making the type of payment reported; e.g., average rent calculated for only those families paying rent.

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Family Characteristics

The average size of a family is 2.7 persons: 0.8 adults and 1.9 children. Urban families tend to be slightly larger than Rural families at 2.8 and 2.5 persons, respectively. The majority of families are composed of three or fewer people (77.8 percent), and most have two or fewer children (74.4 percent).

Caretaker Characteristics

All families have a caretaker who is the principal information provider to DHS. This person may or may not be an eligible member of the family. The caretaker is normally the parent of a child in the family, the majority (80.6 percent) being the mother. Slightly more than one caretaker in ten is a grandparent, 3.5 percent are an aunt or uncle, and 3.3 percent are the father. A grandparent is more likely to be the caretaker of a child-only family (38.1 percent) than is the mother (37.4 percent). The average age of caretakers is 33.1 years. Less than 1.0 percent are under 18 years of age, and almost one fourth are over the age of 40. Caretakers are predominantly female (95.7 percent), with Rural caretakers somewhat more likely to be male. While just under three fifths of all caretakers (58.3 percent) are black (non-Hispanic), three quarters of Rural caretakers are white (non-Hispanic). More than one half of all caretakers (56.7 percent) have never been married, and about one eighth are currently married. Rural caretakers are much more likely to be married (21.4 percent Rural versus 6.8 percent Urban) and much less likely to have never been married. Only 0.3 percent of caretakers have married while receiving assistance.⁷ More than one in four (27.3 percent) parent caretakers were under the age of 18 when their first child was born. At the time of this study, 4.0 percent of female caretakers were pregnant.

Survey statistics show that caretakers in 18.1 percent of families used a check-cashing service in the last year; 11.7 percent have had their wages garnished at some time; 18.3 percent have declared bankruptcy; and 32.0 percent have a checking and/or savings account.

As previously stated, the caretaker may or may not be an eligible member of the family. Of child-only families, 40.3 percent have parental caretakers who receive Supplemental Security Income (SSI); 58.9 percent have non-parental relatives; and 0.8 percent have caretakers who are illegal aliens.⁸ Only 2.0 percent of caretaker's spouses are eligible members of the family.⁹

⁷ Percentages are based on AGs that include an adult; child-only AGs are excluded.

^{8,9} The caretaker may or may not be eligible at the time the spouse is eligible.

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Families First Children Characteristics

In order to qualify for Families First, a child must have an absent, deceased, incapacitated, or unemployed parent. There are 133,786 eligible children in the Families First program at the time of this study. The majority (96.5 percent of families, 128,629 children) receive assistance due to the absence of a parent, 2.5 percent of families (3,506 children) receive assistance due to the incapacity of a parent, and 1.0 percent of families (1,651 children) receive assistance due to the unemployment of a parent. Just over two in five eligible children (41.4 percent) are five years of age or younger, while almost one quarter (24.9 percent) are aged 12 through 17 years. The majority of children (92.9 percent) are either in compliance or agree to continue to comply with their immunizations. Also, 90.2 percent of eligible children are current with their health checkups.

There are 87,034 eligible children aged 5 to 18 years (school-aged). Nearly 91 percent of these school-aged children are in school. Survey data show 2.8 percent of families with children aged 12 through 17 include a child who has dropped out of school.

In an attempt to assess the involvement of fathers in the lives of their children, questions were added to the 2003 survey concerning the frequency of interaction between the youngest child and the father of that child. Only 17.1 percent of families reported that the father *always* provides regular financial support for the child, 62.5 percent reported that the father *never* provides financial support.

Minor Parents

The percentage of families with minor parents has declined from 1.6 percent in the 2000 study to 1.3 percent. About 9 in 10 minor parents have only one child. Nearly all minor parents (99.6 percent) are mothers, the vast majority (98.8 percent) being single and never married. Minor parents in Rural counties are more likely to be married or separated than those in Urban counties. Nine in ten (91.9 percent) minor parents attend school with Rural minor parents being more likely to attend than Urban minor parents. This represents a slight increase of 4.3 percent from the 2000 study when 87.6 percent of minor parents attended school. Of all minor parents, 4.1 percent were pregnant at the time of this study, up from 3.5 percent from the number pregnant during the 2000 study. Despite the slight increase in pregnancies, the overage percentage of pregnant minor parents remains relatively small. Minor parents in Rural counties are more likely to be pregnant (5.3 percent) than those in Urban counties (3.6 percent). The percentage of minor parents residing with a parent, legal guardian, or relative has decreased from 91.8 percent in 2000 to 88.5 percent in 2003.

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Education, Training, and Employment

Education

The average highest grade completed by Eligible Adults (EA)¹⁰ has increased slightly from 11.0 in 2000 to 11.2 in 2003. The educational attainment level of EAs has also advanced. In 2000, 55.2 percent of EAs had a high school diploma or GED; now 59.7 percent do. EAs in Rural counties are more likely to have a diploma/GED than their Urban counterparts. Analogous to this slight advancement is a small decline in the percentage of EAs with an educational attainment of ninth grade or less. Currently, 13.5 percent of EAs have an education of grade 9 or below compared to 15.1 percent at the same attainment level in 2000. Only 7.9 percent of EAs who have taken the Test of Adult Basic Education (TABE) tested at or above grade 9 on their first attempt. Another 7.2 percent of EAs who previously tested below grade 9 now test above that grade level.

Training

Nearly one quarter of EAs (23.1 percent) have participated in the Families First Job Search program; 19.0 percent have attended Adult Education classes; and 17.2 percent have participated in Families First job training programs. The top three occupational training programs the EAs attended in 2003 are: computer training (21.2 percent); Certified Nursing Assistant training (15.8 percent); and office occupations training (12.0 percent). EAs who attended secretarial skills' training were more likely to find a related job, but none are currently employed in such a job. Nearly half of the adults who trained for child care occupations found a related job, and all but one of these adults are currently employed in a child care job.

Employment

Nearly 9 in 10 EAs (89.6 percent) have a work requirement. Of these EAs with a work requirement, 64.2 percent are participating in a countable activity. Currently, 96.1 percent of EAs have a work history (i.e., they have been employed at some point in time) representing an increase of 2.3 percent over the number of EAs with work history in 2000. The portion of families that include an employed EA is now 18.3 percent. The most frequently held types of jobs continue to be food service jobs and factory work.

While driving continues to be the most popular overall means of getting to work, school or training, Rural EAs are more likely to do so (66.1 percent) than Urban EAs (40.3 percent). Conversely, Urban EAs are more likely to take a bus (28.7 percent) than Rural EAs (2.5 percent). DHS data indicate that almost three quarters of EAs (74.2 percent) receive transportation assistance.

¹⁰ An Eligible Adult is an Assistance Group member who meets all non-financial Families First eligibility requirements.

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Earnings and Hours

Slightly more than 8 out of 10 employed EAs (80.7 percent) report average hourly earnings of at least minimum wage (\$5.15 per hour). Almost three in five (57.8 percent) of employed EAs work at least 26 hours per week. The average work week is 28.9 hours for all employed EAs. As in the 2000 study, Rural workers continue to earn lower hourly wages than Urban workers.

Child Care

Currently, 95.6 percent of families with children under 13 years of age living with an adult with a work requirement need child care while the adult works or attends school and/or training programs. The majority of these families (72.3 percent) use a child care center; 9.0 percent of families place their children in the home of a relative or friend; 8.2 percent place their children in a family day home; and 6.1 percent leave their children at home in the care of a member of the household.¹¹ Survey data indicate that DHS pays the entire fee for child care for slightly over half the families (51.0 percent) requiring child care. In instances where child care must be paid for—all or in part—by the family, the average monthly payment for child care is \$219 with Urban families paying more per month (\$227) than Rural families (\$206).

Unemployed

The reason most frequently cited by EAs (18.9 percent) as the cause for being currently unemployed is that there is no work available. This is a departure from the 2000 study when EAs reported health problems to be the most common cause for not working. The second-most frequent reason for unemployment continues to be that the adult is currently enrolled in education and/or training programs. Health problems as the cause for unemployment has fallen to third. About 3.9 percent of EAs report that they have never been employed.

Financial Information

The relationship of income to poverty for families in 2003 is nearly the same as in the 2000 study. Nearly nine in ten households have income less than half the poverty level, and more than two in three families earn no income. The average Families First grant amount also remains the same as the average in 2000: \$170 per month. Slightly more than half of families (52.3 percent) receive monthly grants of \$150 or less, and only 1.9 percent receive more than \$300 per month.

Types of Income

The majority of families (82.5 percent) receive Food Stamps, with 76.6 percent of these Food Stamp families receiving monthly allotments greater than \$200. The average Food Stamp allotment is \$324.

Over two thirds of families who have earned income (62.4 percent) have a monthly earned income between \$500 and \$1,000, while 7.7 percent earn more than \$1,000 per month. In families with earned income, the average monthly earned amount is \$645. Almost one third of families (32.8 percent) receive unearned income, which on average is \$296 per month.

¹¹ These percentages are specific to AGs that have an eligible adult with a work requirement and a child under 13 years of age.

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Nearly one quarter of families (24.9 percent) receive passthrough child support. This statistic constitutes a significant change from the 2000 study, when only 8.5 percent of families received passthrough child support. In addition to the increase in the number of families receiving child support, the average amount of the payments has also increased from \$183 in 2000 to \$192 in 2003.

Benefit History

All respondents were in the Families First program at the time of the survey. Nearly three quarters of recipients (73.1 percent) received their first grant in 1996 or later. The first grant payment for the average recipient was received in 1997. About one fourth (24.0 percent) received their first grant sometime in 2003. About half of all recipients (50.6 percent) have received two or fewer years of assistance during the last five years. The average length of time that a family has received assistance in the last 60 months has risen from 27.2 months in 2000 to 27.7 months in 2003. Rural families tend to have received assistance for shorter time periods. The average family has received assistance 1.6 times during the past 5 years, down slightly from the 2000 study when the average was 1.8 times. Less than one fifth of all families (16.6 percent) have received grant payments in essentially every month during the last 5 years.

Almost one quarter of survey respondents (23.7 percent) reported low income to be the reason for receiving assistance during this spell. Rural families were slightly more likely to cite low income as the reason than were Urban families. The second-most reported cause was loss of employment. Urban families were much more likely to be on assistance because of unemployment than Rural families. Incapacity/disability was the third contributing factor, with nearly twice as many Rural families reporting this reason than Urban families.

Time Limit Exemptions and Interruptions

There are 34,950 families currently exempt or interrupted from time limits (49.7 percent of total families). Nearly one quarter of all families are child-only groups and are therefore exempt. Another 10.2 percent of families are exempt with the leading reason for exemption being that the caretaker scored below grade 9 on the TABE or ABE. Interruptions from time limits account for 15.2 percent of families, the leading causes being that the caretaker is temporarily incapacitated or caring for an infant less than 16 weeks old.

Among those who have had an interruption in benefits, the most frequently cited reason was that someone in the family got a job. Over one tenth (13.8 percent) of survey respondents reported that they had received cash assistance from another state. Nearly half the respondents (47.0 percent) said that AFDC/Families First benefits were initially granted due to pregnancy.

Slightly over one fifth (22.7 percent) of Families First children are second-generation recipients, while 9.3 percent are third-generation recipients. The propensity to be a second-generation recipient has decreased since the October 2000 survey, but the tendency to be a third-generation recipient has increased.

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Support Services and Service Needs

DHS makes several types of support services available to Families First recipients. Nearly three quarters of EAs (74.2 percent) received transportation assistance. Survey data indicate that 12.0 percent of families have had car repair assistance at some time; 7.0 percent have had help preparing for a job exam; and 1.6 percent have had help in getting a license. Only 3.0 percent of EAs availed themselves of optical assistance, while 3.8 percent were recorded as having received dental assistance.

Of all the types of services available (see Chapter 10 for a comprehensive listing), child care was deemed to be 'extremely important' by over half of the survey respondents. When asked to rank their top three service needs, surveyed caretakers again identified child care as most important.

PROFILE OF THE TENNESSEE FAMILIES FIRST FAMILY, 2003

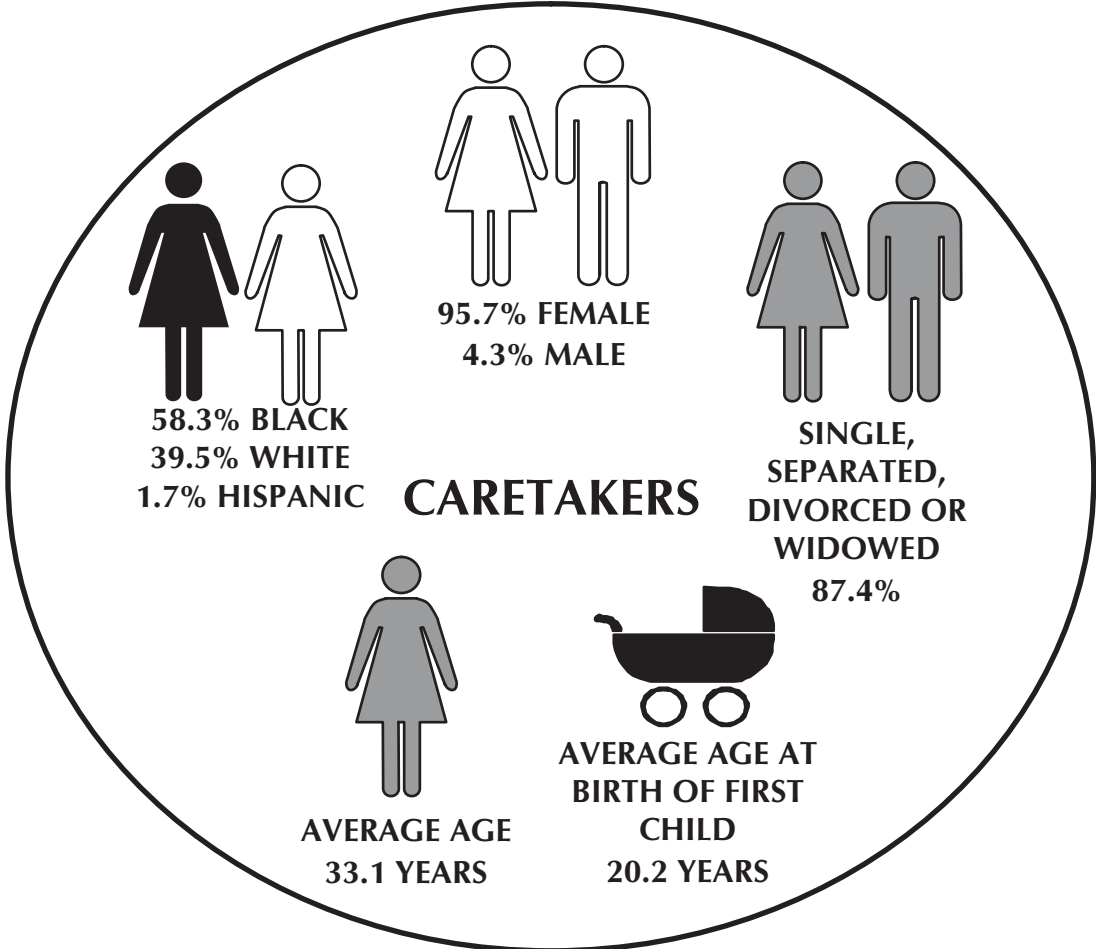
1.	Average Family Size.....	2.7 persons
2.	Average Age	
	Caretaker.....	33.1 years
	Child.....	7.5 years
3.	Sex of Caretaker	
	Female.....	95.7%
	Male.....	4.3%
4.	Race of Caretaker	
	Black (not Hispanic).....	58.3%
	White (not Hispanic).....	39.5%
5.	Average Highest Grade Completed by an Eligible Adult.....	Grade 11.2
6.	Eligible Adults with a High School Diploma or GED.....	59.7%
7.	Average Number of Months on Families First:	
	In the last 5 years.....	27.7
	Since signing PRP.....	33.2
	In the last cycle	22.8
8.	Assistance Groups Receiving Passthrough Child Support.....	24.9%
9.	Percent of Assistance-Group Children Current with Their Immunizations.....	92.9%
10.	Percent of School-Aged Children in the Assistance Group Attending School.....	90.9%
11.	Percent of Adults Who Took the TABE Test and Tested Below Grade 9.....	92.1%
12.	Percent of Adults Who Tested Below Grade 9 on the TABE Test Who Are Now at Grade 9 or Above.....	7.2%
13.	Assistance Groups with a Car.....	41.9%
14.	Families First Children Who Are*:	
	Second-Generation Recipients	
	Urban.....	28.1%
	Rural.....	13.8%
	Third-Generation Recipients	
	Urban.....	10.6%
	Rural.....	7.3%
15.	Work History	
	Families First Eligible Adults with Work History*.....	96.1%
	Eligible Adults Presently Employed.....	18.3%
16.	Caseload	
	Assistance Groups**	70,391
	Adults.....	54,470
	Children.....	133,786

*Information collected from Survey.

**The 70,391 cases drawn represent those active as of October 1, 2003. The actual caseload for October 2003 was 73,878.

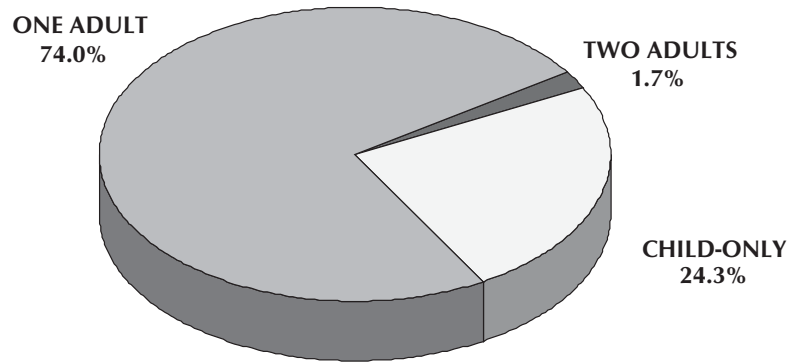
Source: Center for Business and Economic Research, College of Business Administration, the University of Tennessee, ***Families First: 2003 Case Characteristics Study.***

REPRESENTATIVE FAMILIES FIRST CHARACTERISTICS

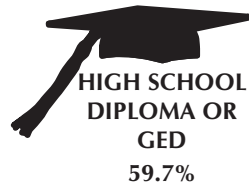


Source: Data are based on statistics from the *Families First: 2003 Case Characteristics Study* by the Center for Business and Economic Research, College of Business Administration, the University of Tennessee.

REPRESENTATIVE FAMILIES FIRST CHARACTERISTICS



ASSISTANCE GROUPS



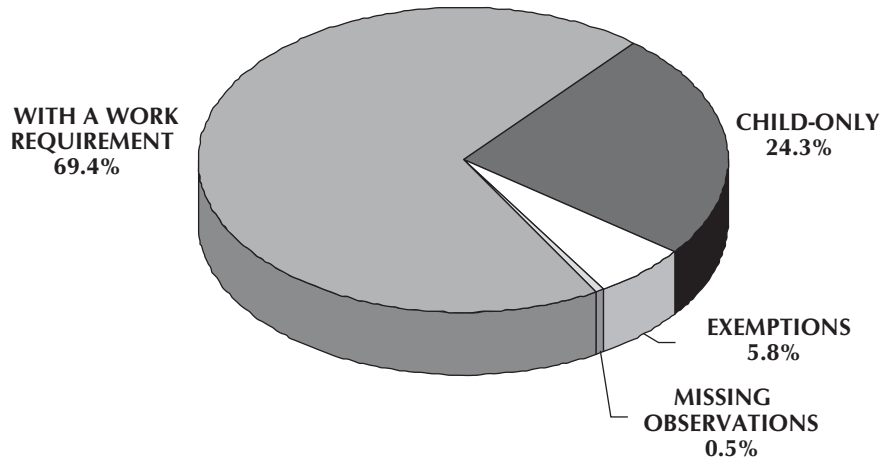
ELIGIBLE ADULTS



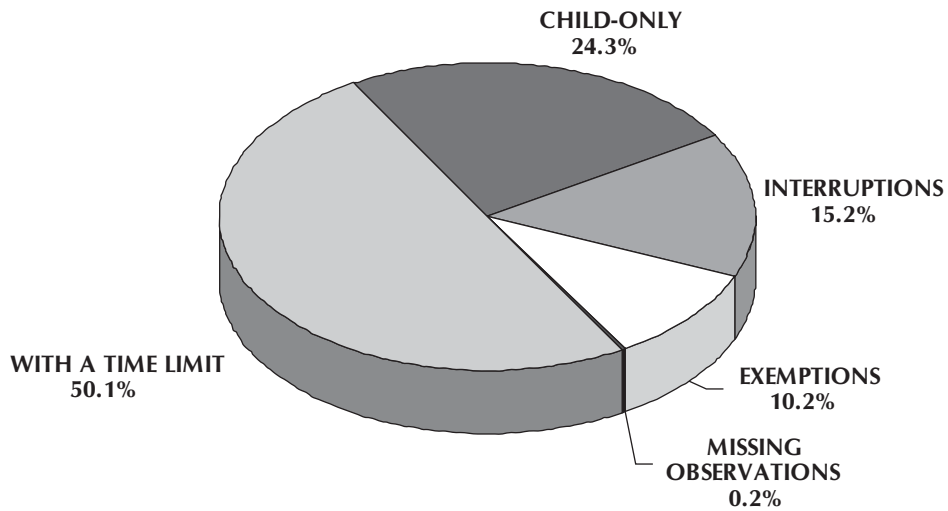
Note: Eligible adults are found in one-and two-adult assistance groups.

Source: Data are based on statistics from the *Families First: 2003 Case Characteristics Study* by the Center for Business and Economic Research, College of Business Administration, the University of Tennessee.

REPRESENTATIVE FAMILIES FIRST CHARACTERISTICS



CASELOAD WORK REQUIREMENTS



CASELOAD TIME LIMITS

Source: Data are based on statistics from the *Families First: 2003 Case Characteristics Study* by the Center for Business and Economic Research, College of Business Administration, the University of Tennessee.

COMPARISON OF FAMILIES FIRST FAMILY: 1995 TO 2003

Characteristic	1995	1997	2000	2003
Number of assistance units/groups	95,909 *	54,762 *	51,347 *	70,391 *
Distribution of assistance groups (percent)				
Urban (Davidson, Hamilton, Knox, Shelby counties)	53.8	61.3	62.4	60.7
Rural	46.2	38.7	37.6	39.3
Living arrangements (percent)**				
Unsubsidized rental	37.2	36.9	30.8	39.2
Public housing rental	20.7	21.6	26.5	14.0
Other subsidized rental	17.2	17.6	14.3	16.7
No rent	11.5	8.0	12.3	14.0
Owns or is buying	13.2	15.5	15.7	15.9
Assistance groups with a car (percent)	41.5	34.8	38.7	41.9
Average family size (number of persons)	2.6	2.6	2.6	2.7
Average age (years)				
Caretaker	32.1	34.2	33.7	33.1
Child	5.1	7.6	7.3	7.5
Sex of caretaker (percent)				
Female	94.9	95.8	95.7	95.7
Male	5.1	4.2	4.3	4.3
Race of caretaker (percent)				
Black	52.8	60.7	60.5	58.3
White	46.4	38.2	38.0	39.5
Adults*** with a high school diploma or GED (percent)	50.0 **	53.7	55.2	59.7
Adults*** work history				
With a work history (percent)**	90.3	91.1	93.8	96.1
Average hourly wage	\$5.37	\$5.42	\$6.39	\$6.78
Average hours worked per week (number)	28.6	28.1	31.1	28.9
Percentage of assistance groups above the poverty level	0.4	n.a. ^a	0.3	0.1

(Continued on next page)

*The actual caseload for the entire month of each study was 95,741 in 1995, 58,476 in 1997, 59,005 in 2000, and 73,878 in 2003. In 1995, the Aid to Families with Dependent Children program was in effect.

**Information collected from Survey.

***Statistics from the 1995 study were for caretakers only. In 1997 and 2000, adults include both the caretaker and any other eligible adult in the assistance group.

a. A methodology that was not comparable was used to compute poverty level data in 1997.

COMPARISON OF FAMILIES FIRST FAMILY: 1995 TO 2003

Characteristic	1995	1997	2000	2003
Average monthly Families First benefit	\$157	\$148	\$170	\$170
Average monthly Food Stamp amount	\$251	\$241	\$281	\$324
Child support payments				
Average monthly amount (dollars)	\$157	\$218	\$183	\$192
AGs receiving child support (percent)	14.1 **	13.7 **	8.5	24.9
School attendance (percent)	91.1 **	90.5	93.6	90.9
School-aged children current with their immunizations	94.7 **	99.7	93.4	92.9
Families First Children who are (percent)**				
Second-generation recipients	29.3	33.6	28.8	22.7
Third-generation recipients	7.5	13.1	8.5	9.3
Minor parents				
In school (percent)	78.8	90.0	87.6	91.9
Residing with parent or legal guardian (percent)	63.4	96.2	91.8	88.5
Transportation**				
Urban				
Caretaker drives self	28.1	28.0	36.7	40.3
Bus	43.5	38.7	27.3	28.7
Ride with someone	17.9	22.3	31.5	27.1
Walk	2.5	6.4	2.6	0.7
No transportation	2.7	2.0	0.6	1.2
Other	5.3	2.6	1.3	2.0
Rural				
Caretaker drives self	57.7	55.9	66.3	66.1
Bus	1.8	4.2	3.9	2.5
Ride with someone	23.7	26.3	22.5	22.9
Walk	4.2	2.5	1.1	1.8
No transportation	9.1	3.4	1.1	1.4
Other	3.5	7.6	5.1	5.3

*The actual caseload for the entire month of each study was 95,741 in 1995, 58,476 in 1997, 59,005 in 2000, and 73,878 in 2003. In 1995, the Aid to Families with Dependent Children program was in effect.

**Information collected from Survey.

***Statistics from the 1995 study were for caretakers only. In 1997 and 2000, adults include both the caretaker and any other eligible adult in the assistance group.

a. A methodology that was not comparable was used to compute poverty level data in 1997.

Source: Center for Business and Economic Research, College of Business Administration, the University of Tennessee, *Aid to Families with Dependent Children: 1995 Case Characteristics Study; Families First: 1997 Case Characteristics Study, Families First: 2000 Case Characteristics Study, and Families First: 2003 Case Characteristics Study.*

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