

Post-Program Experiences of Families First Participants

A Report to the Tennessee Department of Human Services

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Executive Summary

This study uses the first five waves of a rich longitudinal survey of current and former welfare recipients in Tennessee to assess overall post-program well-being among welfare leavers. In contrast to much of the earlier literature, which typically focuses on post-program characteristics, we compare recipients' on-program well-being with their post-program well-being. We consider an array of outcome measures related to employment, health, childcare, food security, and housing to paint an overall picture of post-program well-being.

Key Findings:

- About three-fifths of leavers are working in their first survey round after leaving the program, an increase of more than 40 percent over when they were last on the program.
- Leavers attain initial employment at a rate in excess of 59 percent, and longer term leavers maintain employment in excess of 58 percent over time.
- Employed leavers work, on average, more than 35 hours per week as of their first round off the program, again an increase over when they were on the program.
- Employed leavers earn an average hourly wage of \$7.74 as of their first round off and only see their average wage increase as they stay off of the program.
- Leavers are more likely to have job-related benefits such as paid vacation and sick leave than when they were on Families First.
- Leaving the program does not, in general, have adverse effects on ability to afford childcare.
- Food security is not appreciably better or worse after participants leave the program.
- Leavers are better able to pay rent and utility bills than when they were on the program.
- Almost 90 percent of leavers still have health insurance that covers themselves, and more than 96 percent have coverage for some or all of their children.

Introduction

The dramatic reduction in welfare caseloads since the 1996 reforms has been well-documented. The fact that so many families left public assistance in such a short period of time has led researchers and policy makers to examine how former recipients are faring in the post-program world. Interestingly, welfare researchers have devoted nearly as much time to debating the appropriate methodology as they have to presenting research results.

How should researchers assess the post-program well-being of former welfare recipients? It has become commonplace for analysts to survey welfare leavers and then compare their individual or collective well-being to objective measures or standards. One prominent example involves the calculation of post-program poverty rates. The finding that many welfare leavers are still in or near poverty is often used as evidence that recent welfare reform measures have not been successful, despite the fact that the 1996 legislation did not list poverty reduction as a specific goal of welfare reform.

This line of analysis is troublesome. To evaluate the success of a particular program in a perfect world, the post-program status of former participants would be compared with their hypothetical status had they not participated in the first place. If participants are better off than they would have been if they had not participated in the program, then the program is something of a success. Of course, such analysis is impossible; many researchers have therefore relied on treatment group analysis. Rather than comparing participants with their hypothetical selves, researchers compare former participants with eligible (or otherwise similar) non-participants. The identification of suitable treatment groups is often difficult, however, and the appropriate empirical methodologies are not accessible to many researchers.¹

We take a different approach in this report. Specifically, we use longitudinal survey data for a sample of Tennessee welfare leavers and compare various measures of on-program well-being with subsequent measures of post-program well-being. This simple approach addresses the equally basic question of whether welfare leavers are better or worse off after leaving public assistance than they were while on the program. The drawback of this approach is that families tend to begin programs like Families First when they need it most. Thus, it is expected that they would have some improvement over time on many indicators, somewhat blurring the effect of Families First.

Many other states have undertaken post-program studies to evaluate their respective welfare programs. Acs and Loprest's *Leaving Welfare*, published in 2004, provides a compilation of several such studies from various parts of the country. Other studies have been done in Oklahoma (Kickham et al. 2000), New Mexico (Richardson et al. 2003), and North Carolina (Richardson et al. 2002), to name a few. While Tennessee's experiences are likely to differ from other states given the federal waiver (as described below), we compare our results to those from other states where appropriate throughout this report.

Our analysis takes advantage of the first five waves of a unique longitudinal survey of current and former welfare recipients. Following a brief overview of Tennessee's welfare program and a discussion of our data, we present a statistical overview of welfare leavers in Tennessee. We then proceed with a comparison of on-program and post-program employment and earnings for leavers. Finally, we examine a number of other outcome measures, including food security, childcare, health, and housing.

¹ See Blank (2002) for an excellent discussion.

A Brief Look at Families First

Families First, Tennessee's welfare reform program, began in September 1996 under a waiver from the Federal government. Like all state welfare programs, Families First provides a cash benefit and other support services to families with children who are experiencing financial difficulties. However, the federal waiver allows Families First to impose restrictions and offer programs that are different from welfare reform on the national level. For example, Families First involves stronger and more immediate work requirements with more choice over work versus education or training.² The temporary cash assistance program emphasizes work, training, and personal responsibility, and has time limitations for participation in the program. A family may only receive benefits for 18 months before having a mandatory three months off of the program. There is also a lifetime maximum of 60 months of benefits. Both limits allow for circumstances under which temporary or permanent exemptions may be granted.

The Family Assistance Longitudinal Study (FALS)

The Family Assistance Longitudinal Study (FALS) is a survey instrument first implemented in 2002, designed to study issues with program participants that are impossible to assess with administrative data alone. The survey began with a random sample of 2,700 active participants as of January 2001, along with over-samples of Adult Basic Education and Family Services Counseling participants that are not included in our analysis. As of the beginning of this project, five rounds (spaced approximately six months apart) of FALS survey data were available; this report makes use of all five and is supplemented by administrative data. An additional round of FALS data has recently become available and a seventh round is in preparation to enter the field.

The FALS is a cooperative effort of the Tennessee Department of Human Services and research centers at the University of Tennessee (the Social Work Office of Research and Public Service, the Center for Literacy Studies, and the Center for Business and Economic Research) and the University of Memphis (the Bureau of Business and Economic Research/Center for Manpower Studies). UT-SWORPS currently administers the survey using computer-assisted telephone interview software.

Defining a Leaver

Most leaver studies have required that a person be off welfare for a minimum of two months to be considered a leaver. This is to avoid counting those whose cases were closed for a matter of days or weeks for administrative purposes (known as churning). FALS gives us a natural way to achieve the same result. Since surveys were spaced approximately six months apart, we can consider a case a leaver if they were on the program in a previous survey round and are off the program in a subsequent round. For example, if we have a case with an active participant in Families First at the time of round 1, that person is considered a round 2 leaver if they are off the program as of round 2.

Additionally, some items can be compared for persons over the course of several rounds after having left the program. For example, a person can be considered a "two-round leaver" in round 3 if they were on the program in round 1, off in round 2, and remain off in round 3. Similarly, they would be a three-round

² For more information on Tennessee's welfare policies, see Center for Business and Economic Research (2000 and 2001).

leaver in round 4 if they were still off the program in round 4 of the survey. The amount of data at this level does not permit a detailed analysis, but can be useful for assessing how leavers are faring as they get further removed from the program. Table 1 shows the counts and percentages of leavers in each round, as well as the counts of longer-term leavers.

Throughout this report, when characteristics of a general category of leavers are compared to their characteristics when they were on the program, we are referring to one-round leavers unless otherwise noted. These one-round leavers could be from any of rounds 2-5 in the data, so they are not all captured at the same time. This is important to keep in mind, though it is unlikely that the difference in timing makes a one-round leaver from round 2 any different than a one-round leaver in round 4.

Our sample of leavers is largely similar to the national population of welfare leavers, as described by Loprest and Zedlewski (1999). A comparison of our data with their analysis of 1997 data from the *National Survey of America's Families* reveals that leavers in Tennessee are more likely to be African-American and single. Average age and education are similar for leavers in Tennessee and for the nation as a whole. Perkins and Homer (2002) present detailed information for a different survey of Tennessee leavers, but their analysis was confined to those who had been off welfare for a minimum of one year. The only notable difference between their sample and ours is that leavers in the FALS sample are more likely to be single and less likely to be divorced.

Table 1: Program Status by FALS Round

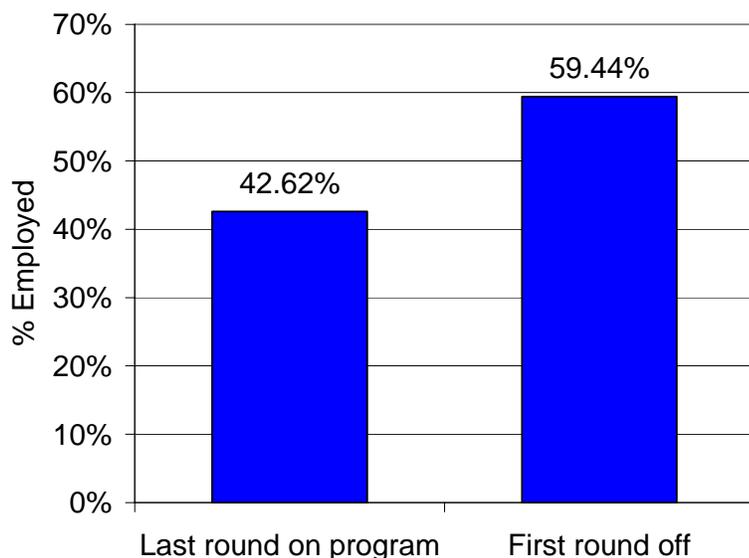
Status	Round 1	Round 2	Round 3	Round 4	Round 5
On Families First	2,072 (100%)	1,368 (82%)	1,007 (69%)	1,109 (69%)	1,214 (67%)
One-round Leavers	-	306 (18%)	276 (19%)	160 (10%)	228 (13%)
Two-round Leavers	-	-	181 (12%)	203 (13%)	107 (6%)
Three-round Leavers	-	-	-	138 (8%)	149 (8%)
Four-round Leavers	-	-	-	-	106 (6%)
Total	2,072	1,674	1,464	1,610	1,804

Employment for Leavers

As employment and self-sufficiency are end-goals of welfare assistance, it is important to assess whether program leavers are working, how much they are working, and how much income they are earning after leaving the program. Increased employment and employment wages are a major force in creating leavers, so an increase in both upon leaving the program would be expected. Figure 1 shows that almost three-fifths of leavers are working in their first round after leaving the program, an increase of more than 40 percent for the same group when they were last on the program. This difference is highly statistically significant.³ The employment rate for leavers is comparable with many other TANF programs across the country. In Acs and Loprest’s *Leaving Welfare*, the median employment rate (for leavers in the first quarter after leaving their respective TANF programs) for the 15 compared studies is 57 percent.⁴ Our findings are also similar to other results reported by Cancian, et al (1999), Loprest (2001), Moffitt and Roff (2000), and Devere (2001).⁵

Still, this leaves a disturbing 40 percent of leavers responding that they are unemployed as of the survey. Closer examination shows that among these unemployed leavers, more than 15 percent had benefits terminated because they obtained employment (which subsequently they seem to have lost), and 8 percent responded that they now earned enough to lose their eligibility. They were also likely to have had benefits

Figure 1: On-Program and Post-Program Employment Rates



terminated because they did not follow Families First rules properly (16 percent), failed to keep a DHS appointment (11 percent), or were sanctioned (11 percent). Others whose benefits were terminated cited that their youngest child turned 18 (10 percent), they did not like the Families First requirements (eight percent), they reached their time limit (six percent) and “Other” reasons (22 percent). Unemployed leavers who asked their caseworker to remove their benefits primarily listed new employment (31 percent) and “Other” reasons (36 percent) for leaving the program, with small numbers reporting higher income, marriage, moving, and a desire to not be on welfare as reasons that they left.

³ Unless otherwise noted, Fischer’s Exact Test is used in all statistical tests in this report.

⁴ Acs and Loprest used results from 11 states, three local studies, and a study in the District of Columbia.

⁵ See Blank (2002) for an excellent overview of these studies and others.

These numbers differ considerably from the employed leavers, who overwhelmingly select new employment (53 percent) and higher income (20 percent) as reasons they left or had benefits terminated. Reaching their time limit (eight percent) is the next most common response given by employed leavers.

As shown in Figure 2, employment also seems to be maintained over a period of time after leaving the program, with two-, three-, and four-round leavers all maintaining employment rates of over 58 percent. The increase in employment from one-round leavers to three-round leavers, as well as the decline in the four-round leavers, can likely be attributed to random variation, as these differences are not statistically significant. The employment rate significantly increases for participants in their first round off the program, then remains mostly level for those who remain off for several rounds.

Employed leavers work, on average, more than 35 hours per week as of their first round off the program, again an increase over the same persons while they were on the program (see Figure 3).⁶ This initial difference is significant. Again, however, differences in subsequent rounds (beyond the first round off) are not significant.

Figure 2: Leavers' Employment Rates Over Time

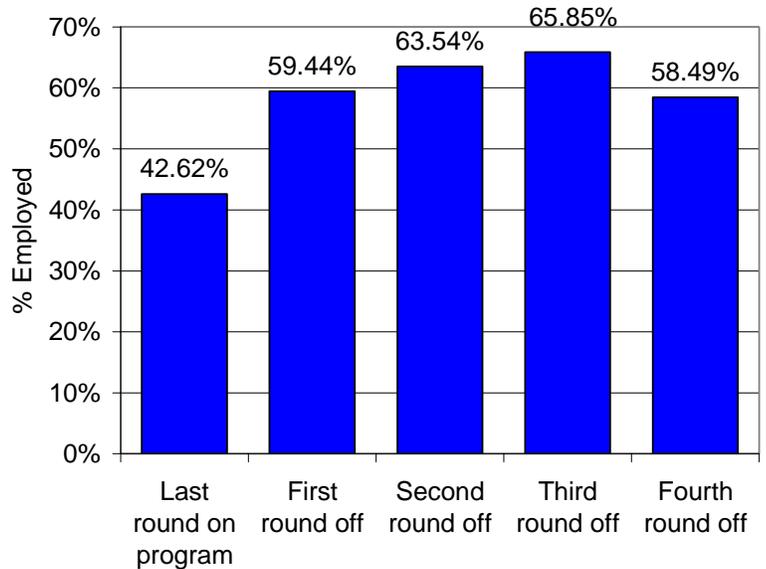
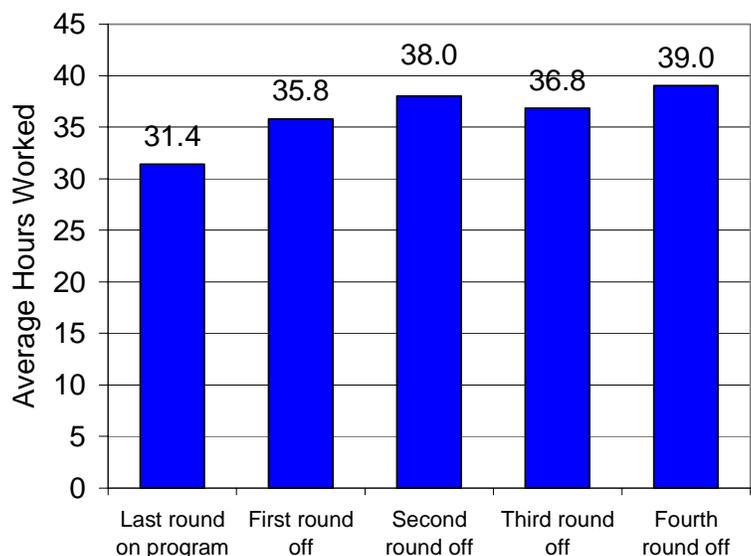


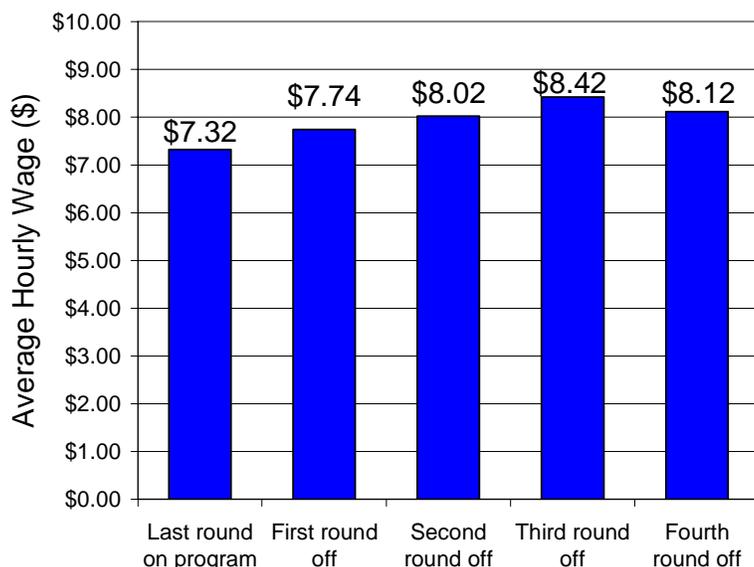
Figure 3: Average Weekly Hours Worked among Employed Leavers



⁶ Figures 3 and 4 are based on employed leavers only. In other words, the “Last round on program” statistics pertain to the “first round off” leavers as of their last round on the program.

A similar improvement can be seen in the hourly wage of employed leavers. Those employed before leaving Families First earned an average hourly wage of \$7.32, while employed leavers average \$7.74 as of their first round off and only see their average wage increase as they stay off of the program. Though this improvement seems marked, the high variance in wages prevents the differences from being statistically significant. In many cases, the increase in hours and wages led directly to the end of eligibility for Families First, but it is encouraging to find that those persons are maintaining employment (Figure 2) and work hours (Figure 3), and that they are earning a steady, possibly increasing, wage (Figure 4). The decrease in wages for four-round leavers is not statistically significant and can be attributed to the wide variation in wages earned.

Figure 4: Average Hourly Wages among Employed Leavers



Additionally, leavers are able to obtain benefits from their employers at a higher level than when they were on Families First (Figure 5). The number of workers obtaining paid vacation, sick leave, and holidays, as well as health insurance for themselves and/or their children is dramatically higher for workers who have left the program (one-round leavers). Leavers are considerably more likely to receive most of the benefits listed in Figure 5 compared to their last round on the program. Clearly, many of the leavers come off the program working jobs with no benefits at all, as none of the above benefits is offered to more than 45 percent of employed leavers, but there is a higher propensity for leavers to obtain new employment with benefits or new benefits with their existing employer once leaving the program.

While the results thus far are encouraging, more than 40 percent of leavers are not employed in the first survey round in which they are off the program. Many of them give explicit reasons for not finding work (see Table 2). Personal health problems, permanent disability, and pregnancy account for a significant share of reported reasons. Indeed, many of the reasons listed in Table 2 are beyond the realm of reasonable policy intervention. With that said, survey responses indicate the inability to find a job or difficulty in finding transportation or childcare are also important.

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Figure 5: Employer-Sponsored Benefits of Employed Leavers

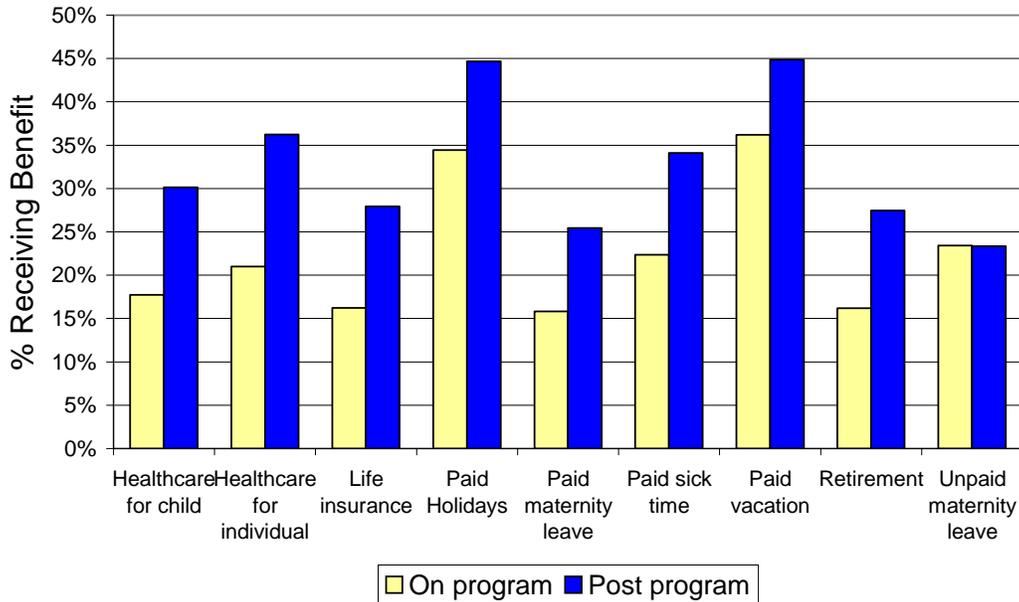


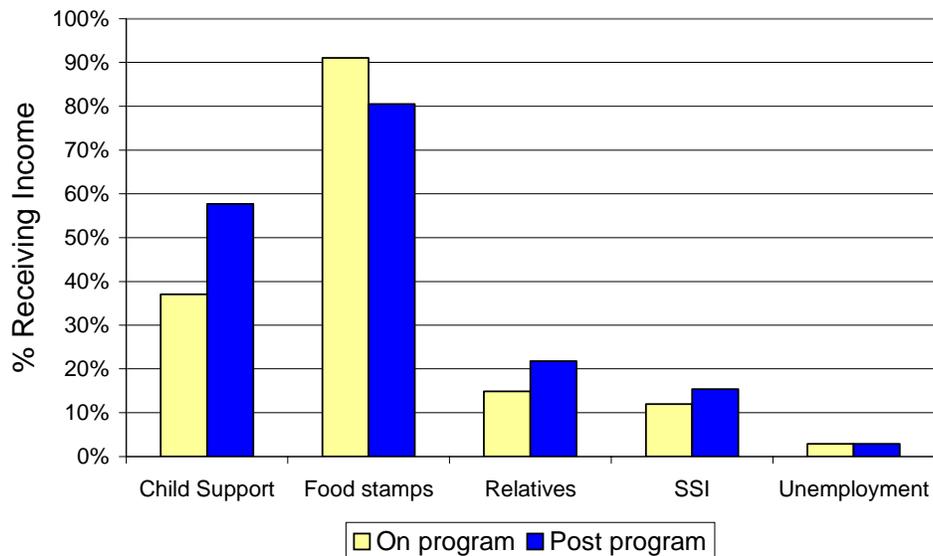
Table 2: Leavers' Reasons for Not Working

Reason for not working	Percent
Personal health problem	19.08%
Can't find job that pays enough / no jobs available	15.19%
Permanently disabled	13.43%
Student, School, Training	9.50%
Laid off	9.50%
Lack of transportation	8.83%
Want to stay home with children	5.65%
Pregnant	5.65%
Lack of adequate childcare	5.30%
Taking care of disabled relative	1.41%
Other	26.15%

Other Sources of Income

Many participants are eligible for and receive other support from the state and federal government, such as food stamps, Supplemental Security Income (SSI), or unemployment insurance benefits, as well as receiving help from their family or from child support. Figure 6 illustrates how these other sources of income compare before and after people leave Families First. Unemployment and SSI benefits remain about the same for leavers, but fewer of them receive food stamps (perhaps because an increase in income from employment rendered them ineligible). However, more get help from relatives and considerably more get help in the form of child support payments. It may be that the addition of child support income was enough to bump some off the program. Income from other sources is approximately the same across the board for unemployed leavers as for the general population of leavers, with about 87 percent receiving food stamps, 57 percent receiving child support, 27 percent receiving money from friends or relatives, 20 percent receiving SSI, and 3 percent receiving unemployment.

Figure 6: Other Sources of Income among Leavers⁷



⁷ The "Relatives" category in Figure 6 was defined to be any member of the household (self, spouse, children) receiving money from any relatives or friends not living in the household.

Childcare

With nearly two-thirds of leavers working, and others in school or training, a good deal of time is spent away from the home without the children. In many cases, relatives or friends watch the children, and some others send their children to a childcare center. Figure 7 shows the breakdown of childcare arrangements for program leavers.⁸ Exactly half of the leavers who responded with “no child care arrangements” are not employed and therefore can care for the children themselves at most times. There are no statistically significant differences in childcare arrangements from on-program to post-program. It should also be noted that childcare centers are used by more than 50 percent of the leavers who have childcare arrangements, and others pay for childcare services at a family-run daycare or for a baby sitter. This is an expense incurred by twice as many leavers as program participants, as shown in Figure 8.

Figure 7: Child Care Arrangements among Leavers

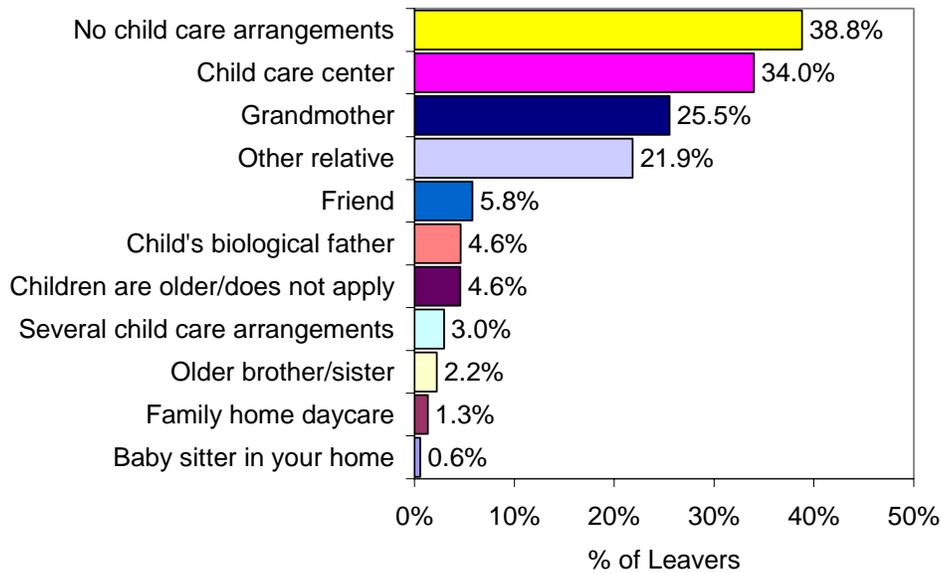
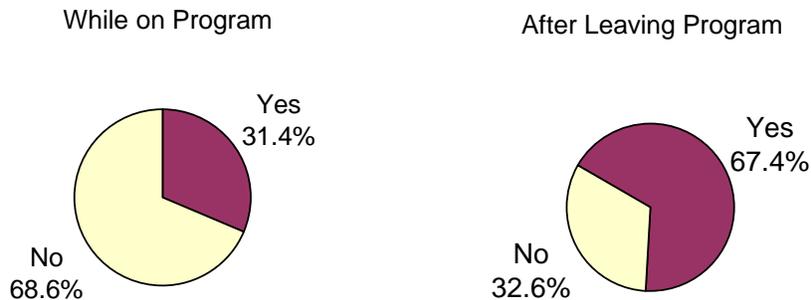


Figure 8: Paying Out-of-Pocket for Child Care?

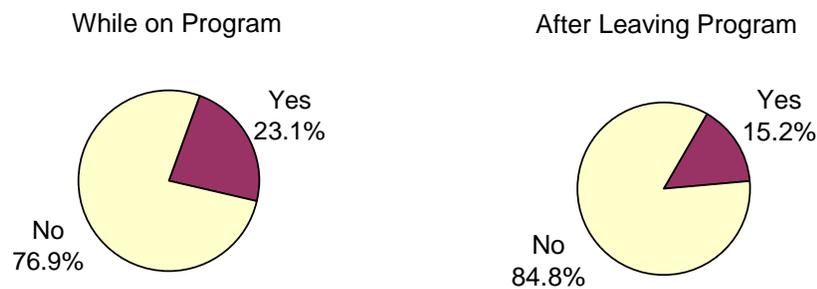


⁸ Respondents could answer “yes” to as many childcare arrangements as applied, so these categories are not mutually exclusive.

One might expect to find that the number of leavers who need childcare but are unable to afford it would be significantly higher than the number of people on the program in the same situation, since childcare costs can come, at least in part, from a subsidy from Families First. However, Figure 9 demonstrates that the reality is quite different than expected. One likely explanation for this is that Families First provides up to 18 months of transitional childcare benefits following program exit.

Here it appears that program participants are more likely to have a problem affording childcare, despite help from Families First. It should be noted, however, that the sample size is quite small because the question was only asked on survey rounds 3-5. Indeed, the difference is not statistically significant. The decrease could partially be a result of leavers reducing their use of childcare or opting for less expensive childcare, or the use of available Families First transitional childcare benefits. It would be useful to assess how many of these leavers are beyond their transitional period of 18 months, but sample sizes in the data to date prohibit such an investigation (only rounds four and five of the FALS could even begin to address this question). Future research should explore this issue using more long-term Families First leavers in subsequent FALS rounds.

Figure 9: Needed Child Care but Could Not Afford It



Food Security

After leaving the program, food security could perhaps become more of a concern. Each round of the survey asked the respondents how often, in the last few months, they had run out of food and could not afford to buy more. The results for those who left the program are not significantly different from when they were last on it, as can be seen in Figure 10. Nonetheless, the lack of an improvement in post-program food security echoes Loprest (2001). There are only slight changes in the pattern of responses between when the leavers were on the program and after they left, and the differences are not statistically significant. Overall, this is a good indication that people are not struggling to provide food for themselves and their children any more after they leave the program than when they were last on it. Further demonstrating this finding are responses to two other related questions from the survey that asked if respondents had been forced to cut or skip meals or if they had been hungry but could not afford more food. The results are shown in Figure 11. Again, the differences are not statistically significant, so food security is not appreciably better or worse once participants leave the program. One important factor is that more than 80 percent of leavers receive food stamps (Figure 6).

Figure 10: Food Security among Leavers

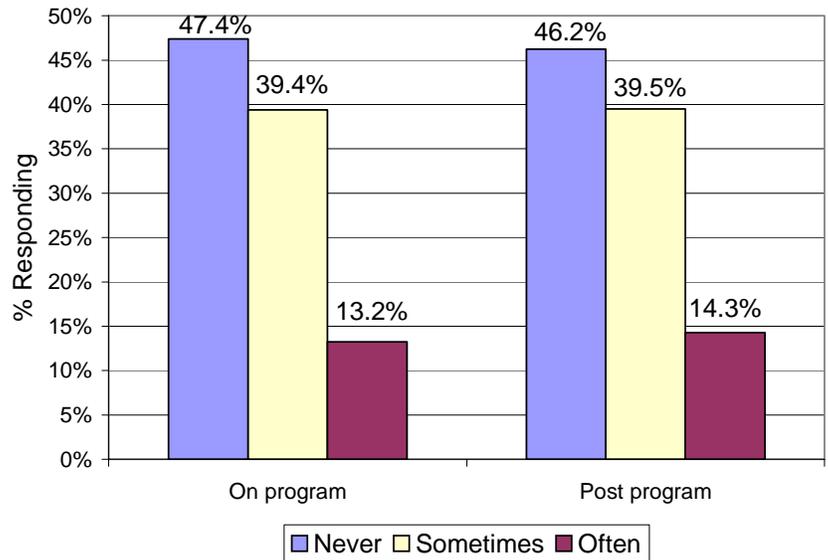
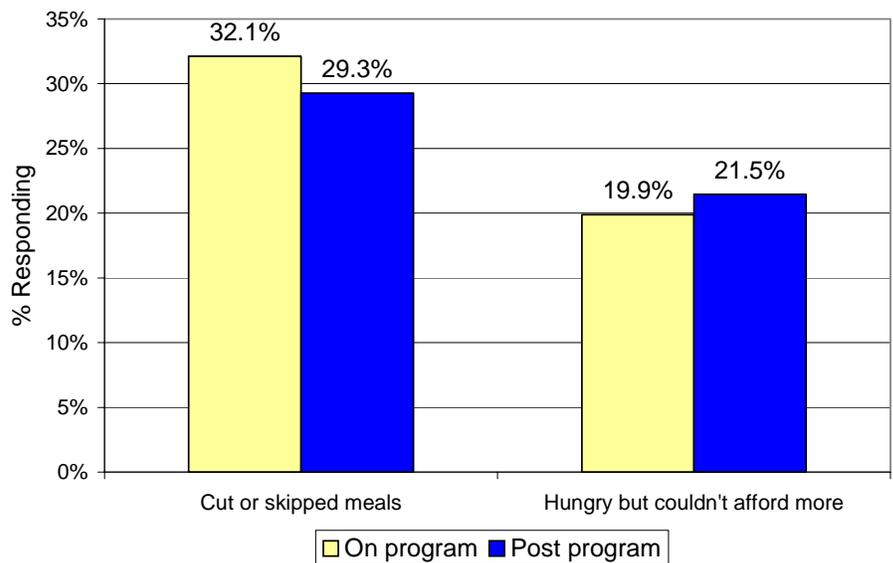


Figure 11: Additional Food Security Issues



Housing and Utilities

With food stamps being available to help defray the cost of feeding themselves and their children, housing and utilities become the necessary costs that may be most affected for a person losing Families First benefits. Many lose their ability to get subsidized housing and must pay some or all of their rent. Figure 12 shows how respondents are paying for their housing. The differences in renting and subsidized housing for

leavers are apparent, with an increase of about 15 percentage points in renting and a decrease of about 12 percentage points in subsidized housing. Both of these are statistically significant differences. The rest are only marginally different, with leavers being only moderately more likely to own and less likely to live rent-free with someone after leaving the program than they were in their last round receiving benefits.

Figure 12: Housing Situations among Leavers

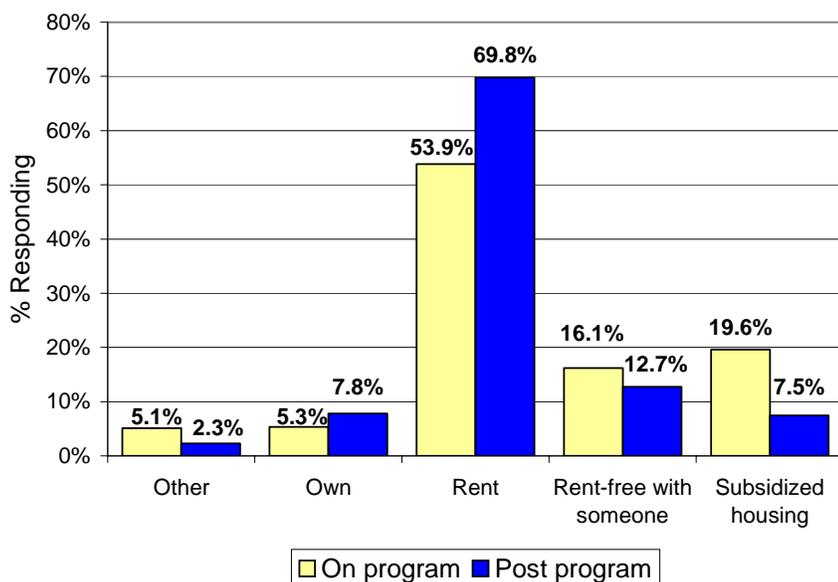
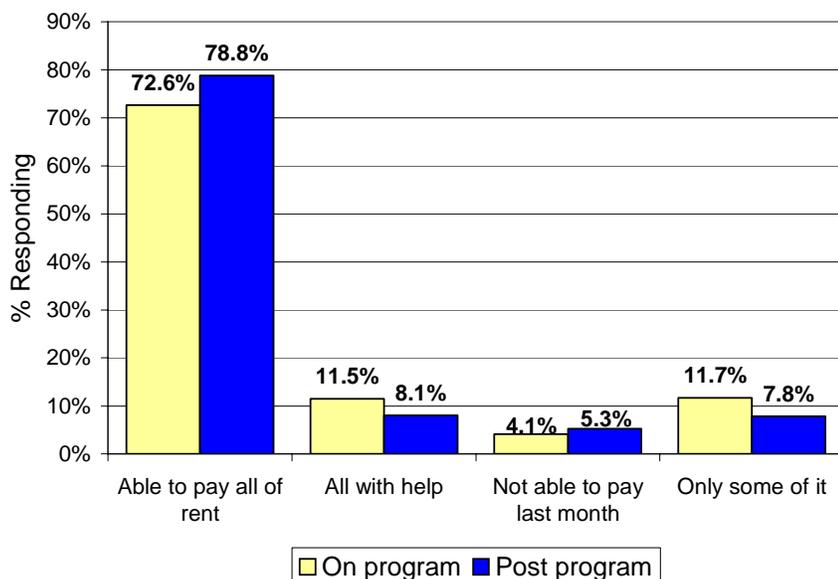


Figure 13: Leavers' Ability to Pay Rent



Perhaps more revealing is the leavers' ability to pay rent each month. With the new or increased cost after leaving the program, this creates a greater financial burden. However, as Figure 13 illustrates, more respondents are actually able to pay all of their rent after leaving the program than they were before. This increase is statistically significant, indicating that leavers are better able to afford their rent after leaving the program (whether through increased employment or income from other sources).

Another revealing question from the survey asked how former program participants felt about their housing situation after leaving the program, compared to when they were still receiving assistance (see Figure 14).

In the first round after leaving the program, more than 85 percent said they felt the same or better about their situation, while almost 15 percent said they felt worse. This disparity increased every subsequent round they were off, eventually leading to nearly 80 percent responding that they felt better about their situation after being off the program for four survey rounds (at least two years). All of the remaining four-round leavers said that they felt about the same, and none said that they felt worse. This change in attitude over time is statistically significant.

The ability to pay utilities was more difficult to address due to changes in the survey questions. Rounds 1 and 2 of the survey asked to what extent the respondent was able to pay for his/her utilities. Rounds 3-5 separated the question into two parts: one asking whether electricity had been turned off in the last 6 months, and another asking whether phone service had been disconnected in the last 6 months. This change makes statistical significance difficult to judge, but Figures 15, 16, and 17 demonstrate the pattern of responses. For each question, the response from post-program respondents was more positive: fewer had electric or phone service interrupted due to failure to pay, and more responded that they were able to pay their utility bills, alone or with help. There is not enough data from each question to establish statistical significance, but the apparent pattern is encouraging.

Figure 14: Leavers' Attitudes about Their Housing Situation after Leaving the Program

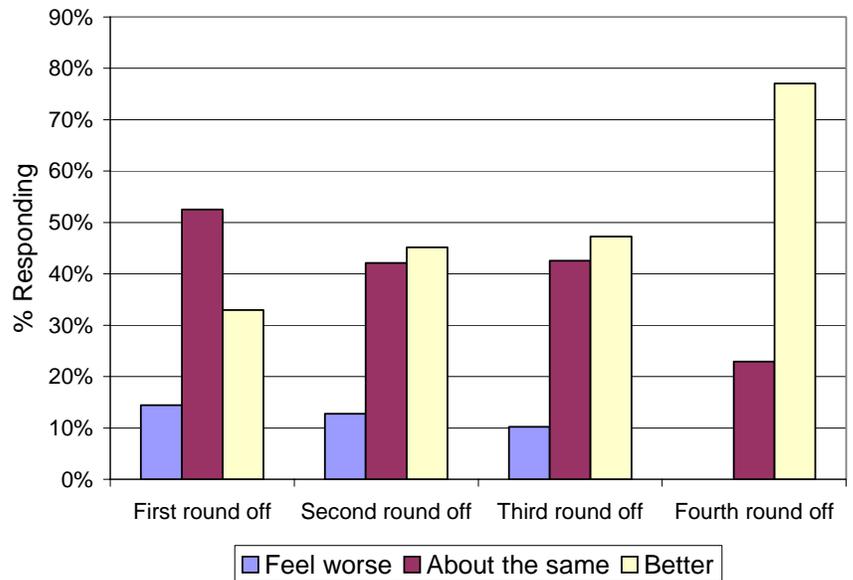


Figure 15: Leavers' Ability to Pay Utility Bills

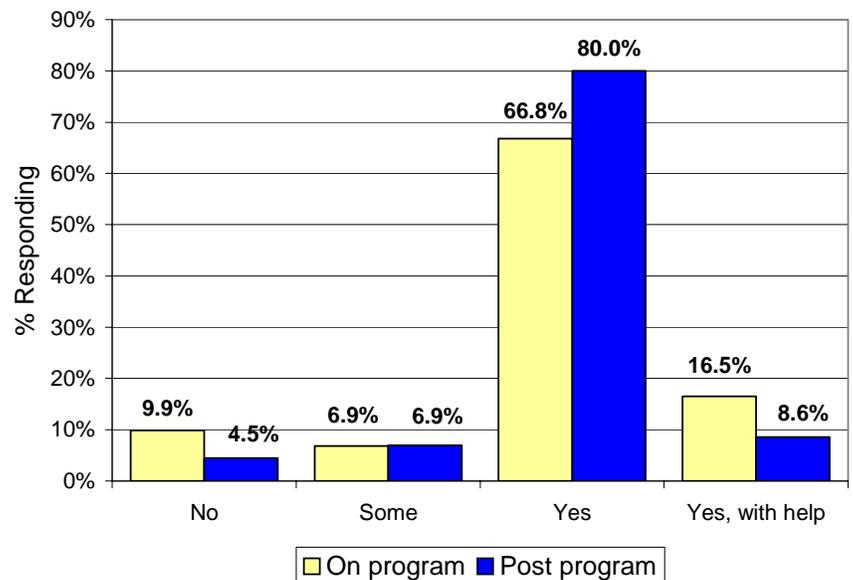


Figure 16: Has Electricity Been Turned Off in the Last 6 Months?

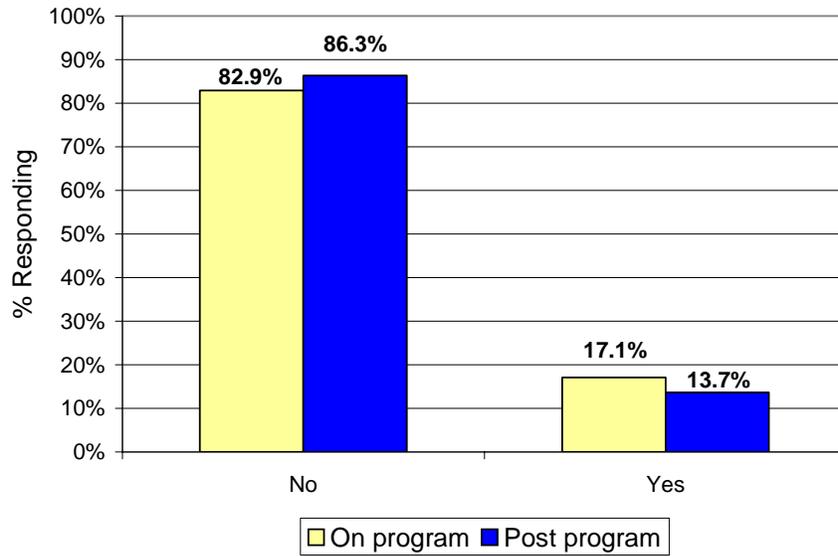
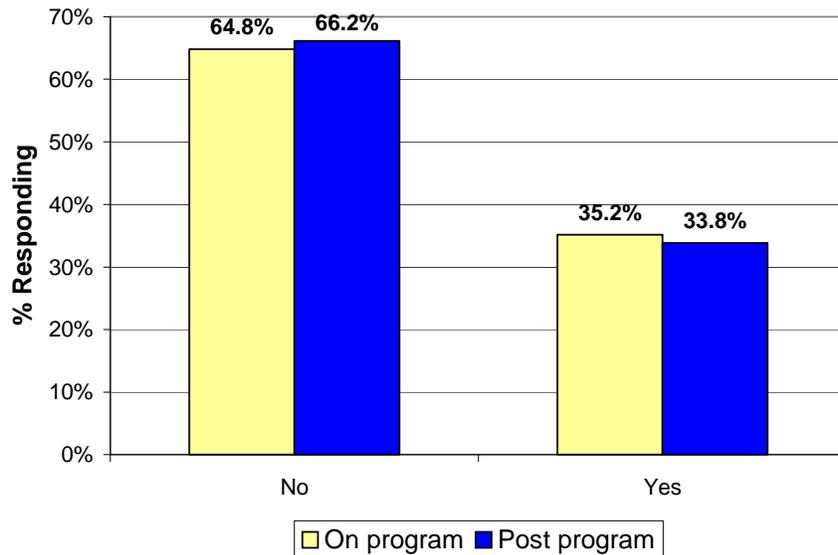


Figure 17: Has Telephone Service Been Disconnected during the Past 6 Months?



Healthcare and Insurance

Healthcare is a major concern for all Tennesseans and is especially critical for low-income families like those who have received Families First assistance. Many leavers still qualify for TennCare, so for the most part they remain covered with the help of the state. Figure 18 shows how many leavers and their children continue to have health insurance coverage post-program. Almost 90 percent of leavers still have health insurance that covers themselves, and more than 96 percent have coverage for some or all of their children. Most are still covered by TennCare (see Figures 19 and 20).⁹ Post-program health insurance coverage rates in Tennessee are roughly twice the national average, as reported by Weil and Holahan (2001). Most leavers remain on TennCare and thus see little change in their healthcare coverage after leaving the program. It should also be noted that there are no significant differences in leaver healthcare coverage for one-, two-, three-, and four-round leavers.

Another important measure of healthcare coverage for leavers is their attitude about their coverage. In FALS rounds 3 through 5, respondents were asked how they would rate the quality of the medical care they and their families had received over the past nine months. The responses for one-, two-, three-, and four-round leavers are displayed in Figure 21. There is no significant increase or decrease in leavers' satisfaction with their medical care over time, but the responses as a whole were fairly positive. For all leavers (one-, two-, three-, and four-round leavers), more than 75 percent rated their care "good" or better, and this does not decline as they become more removed from Families First. If anything, a slight increase in positive responses and a slight decrease in negative responses over time is evident, but again, these differences are not statistically significant.

Figure 18: Do Leavers and Their Children Have Health Insurance?

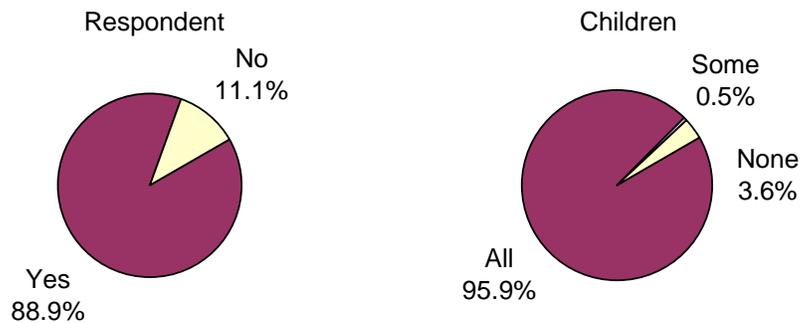
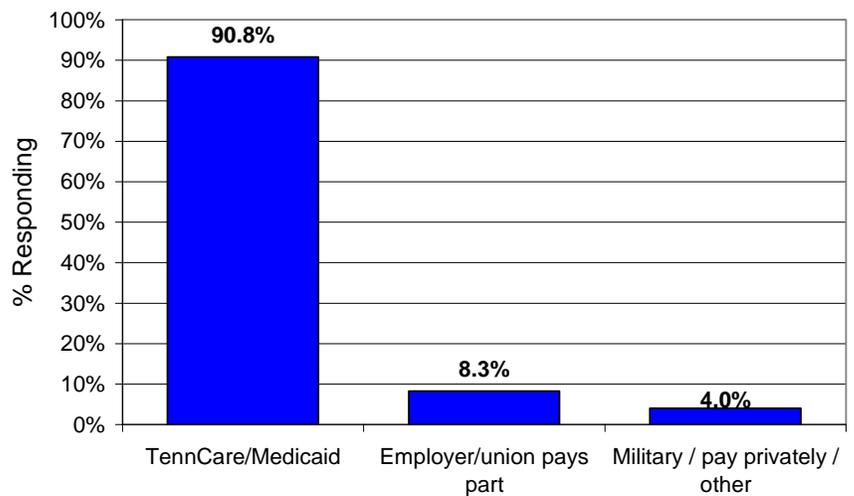


Figure 19: Who Provides the Respondent's Health Insurance?



⁹ Note that percentages add to more than 100 percent. These categories are not mutually exclusive. More than one category could be selected by each respondent. For example, the employer could pay part and the child's father could help pay as well.

Figure 20: Who Provides the Children’s Health Insurance?

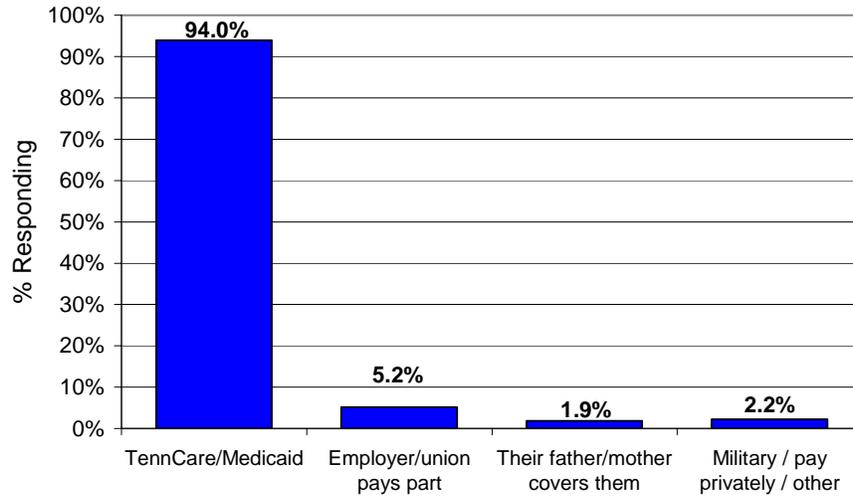
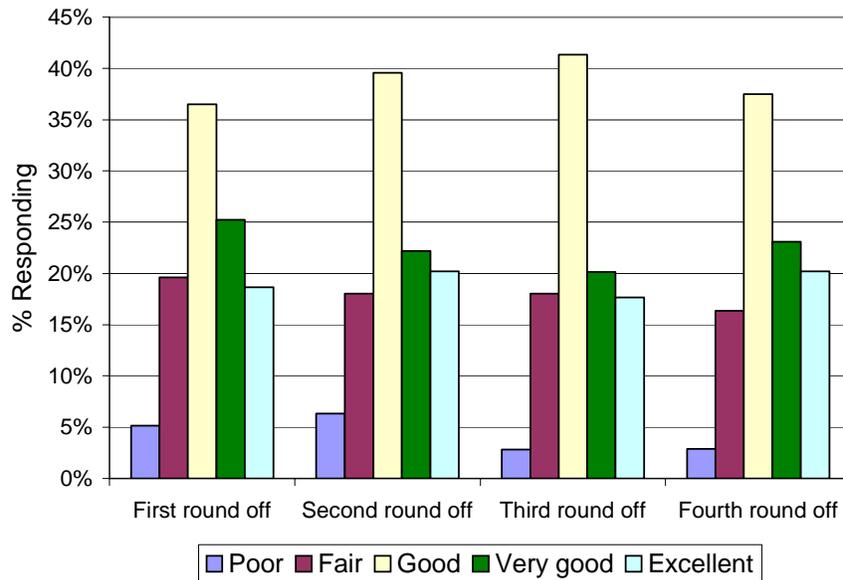


Figure 21: Quality of Medical Care Received



Conclusions

Analysis of the first five waves of the *Family Assistance Longitudinal Study* paints a generally positive picture of the overall well-being of former welfare recipients in Tennessee. Most leavers are employed and many other indicators of economic well-being are positive. Nonetheless, responses reveal that welfare leavers continue to have difficulty in the area of food security. We have no evidence, however, that the overall well-being of welfare leavers in Tennessee deteriorates significantly upon exiting the program.

Future research efforts should be devoted to understanding the various causes of remaining hardship in food security. For example, linking welfare participation data with subsequent administrative data from the Food Stamp program would reveal the extent to which eligible welfare leavers continue to participate in this important program. Additionally, further study should be directed toward defining “success” from a post-program perspective and looking more closely at the factors which tend to lead leavers to a successful transition from the program. Links to richer administrative data from the welfare program will also allow more analysis of the effects of such factors as time limits and sanctions on post-program experiences.

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