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*A Profile of San Bernardino
County CalWORKs
Caseload*

James N. Dertouzos and Patricia A. Ebener

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D O C U M E N T E D B R I E F I N G

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PREFACE

Welfare reform poses significant challenges and opportunities for California communities. TANF and CalWORKs substantially increase the level of responsibility and accountability shouldered by California's county welfare agencies and will require integrated and comprehensive service delivery systems that can support work readiness, employment and self-sufficiency.

To meet this challenge, San Bernardino County's Social Services Group leadership recognized that comprehensive information on the needs of program participants and changes in caseload characteristics over time will be required. To help fill the existing knowledge gap, RAND was retained to gather and analyze information on caseload characteristics.

The results presented in this document provide only a piece, albeit an important one, of the broader picture necessary to design and implement effective approaches to achieving the goals of TANF and CalWORKs and other important goals identified by the community. This information must be combined with the experience and expertise of those who manage and staff the County's welfare-related programs and services, and considered in the context of overall county and community resources and objectives. Detailed results from an earlier analysis of the San Bernardino CalWORKs caseload are contained in a 1998 report titled *Employment of TANF Participants in San Bernardino County: A Profile of the County's Caseload and Implications for CalWORKs Service Delivery* (DB-259.0-SBC), Debra Strong, Patricia A. Ebener, Robert F. Schoeni, James N. Dertouzos, Jill Humphries, Kimberly Jinnett and Robert Reichardt, RAND, Santa Monica, CA.

Together these reports should be of interest to welfare policy makers, program managers and service providers, not only in San Bernardino County, but throughout California.

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EXECUTIVE SUMMARY

In August 1996, Congress dramatically altered the nation's primary cash assistance entitlement program, AFDC (Aid to Families with Dependent Children), replacing it with Temporary Assistance for Needy Families (TANF). As its name implies, TANF provides temporary (time-limited) federal assistance for a maximum of 60 months accumulated over an adult's lifetime, and requires that recipients work within two years of beginning aid in order to continue receiving assistance.

Subsequently, the California legislature enacted CalWORKs (California Work Opportunity and Responsibility to Kids), a program that focuses on moving aid recipients into employment, requires counties to provide access to a broad range of services, and also requires the establishment of community service programs for participants otherwise unable to obtain work. The federal and state welfare reforms provide flexibility to counties in designing programs that meet their unique needs and objectives, within State guidelines. California's county welfare agencies have seen their mission expand from eligibility determination and accurate payment of benefits to include the provision of a variety of support services to help participants obtain and maintain employment.

The experiences and expertise of county welfare administrators and staff (combined with input from other community organizations, public agencies and community leaders) form the foundation for program design, but the leadership of San Bernardino County's Social Services Group made the decision to supplement this experience and expertise with additional analysis of its caseload characteristics, service needs and employment barriers.

To support the County's ability to plan for and implement an effective CalWORKs program, the San Bernardino County Department of Public Social Services (now the Social Services Group) contracted with RAND to conduct an analysis of potential employment-related needs among current TANF participants. The purpose was to provide timely, objective information on employment activities and support needs, and to provide more detailed information than that available from administrative records and files on a variety of issues, such as potential needs for child care, transportation, mental health treatment and so forth. The results, based on analysis of county administrative data and a survey of CalWORKs recipients were reported to the county in 1998 in an earlier documented briefing, *Employment of TANF Participants in San Bernardino County: A Profile of the County's Caseload and Implications for CalWORKs Service Delivery* (DB-259.0-SBC. Strong, et al. RAND. Santa Monica, CA. June, 1998).

A year later, the County asked RAND to update its profile of the CalWORKs caseload by examining 1998 administrative data and repeating the survey with new random samples of Single Parent and Two-Parent families currently participating in CalWORKs. November, 1998 administrative data were used and between February and April 1999 700 current TANF households were interviewed primarily by phone by interviewers with RAND's Survey Research Group. The results of these analyses are reported in this documented briefing. We have focused on comparisons between the two caseloads analyzed approximately one year apart.

Several outcomes of interest, including caseload size, income, and work participation rates have improved during the year between our two analyses. For example, comparing county administrative data we found a 17 percent overall decline in the TANF caseload. The percent of the caseload working is now 44 percent among One-Parent Families and 69 percent among Two-Parent Families an increase of 18 percent over the prior year. Average income increased by 27 percent.

Success on some measures varies by district. For example, while all except one district showed increases in the percentage of their caseload employed, the rates varied from 29 percent in Redlands to 44 percent in Needles. Rates of caseload decline varied from a low of seven percent decline in Fontana to a high of 30 percent decline in Colton and Rancho Cucamonga. Further research is required to correlate the differences across district with other factors such as CalWORKs program implementation and local economic conditions.

Despite the large caseload decline and increases in work participation, the characteristics of the caseload based on the 1999 survey looks similar to last year's caseload. For example, we found that time on aid, percent of caseload with less than high school education, length of time on the job, and the prevalence of health and other family problems are comparable between the populations surveyed a year apart. Thus, our survey results do not provide evidence at this time that only the hardest to serve will remain on aid.

It is important to note that while the overall caseload has declined, the child only caseload, which is comprised increasingly of CalWORKs-sanctioned households, has been growing. This portion of the population was not included in our survey. Additional information on this group is needed to determine conclusively how the overall population has been changing.

Our 1999 survey shows that most significant barriers to employment named by the 1998 survey respondents remain prevalent a year later. Help finding and paying for child care and transportation and the lack of job skills were the barriers most frequently named. These are strongly correlated with each other and employment outcomes. Reported utilization of services, such as subsidized child care and treatment, e.g. for mental health problems, was low. However, these survey data were collected at roughly the same time that San Bernardino County began modifying its processes for referral and delivery of supportive services in its CalWORKs offices. Changes in implementation may affect utilization of services over time.

Special needs in the San Bernardino CalWORKs population which may pose significant employment barriers are likely underreported by survey respondents. The rates of physical health, mental health, substance abuse and domestic violence problems reported and the consistency in rates over time suggest that they are frequently occurring problems. However, we found little significant correlation between these problems and employment. For the One-Parent Family sample, we found that self-report of physical health problems was negatively correlated with employment. The absence of strong correlations may stem from under reporting (especially for drug and alcohol abuse, mental illness and domestic violence). On the other hand, it may simply be the case that these populations obtain employment.

The County has achieved considerable gains in some areas and faces remaining challenges with the current CalWORKs population. Continued monitoring of the caseload profile can help inform decision making about further program refinements.

ACKNOWLEDGMENTS

The San Bernardino County Social Services Group sponsored the research reported in this document. We are grateful for their support. In addition, a grant from the James Irvine Foundation, provided additional resources for the analysis, and funding from the California Department of Social Services was provided to support field tests of strategies to enhance survey response rates.

This report is the result of a close collaboration over two years between RAND staff and executives, senior managers and staff of the San Bernardino County Social Services Group. We owe a special debt of gratitude to John Michaelson, County Administrator, Social Services Group for his leadership throughout the project, and to Kathy Watkins who facilitated every aspect of the work. Thanks also to the members of the Program Executives Group for carefully reviewing our draft questionnaire and for helpful comments on our work-in-progress briefing. We also very much appreciate the helpful feedback on our briefing obtained from representative of other County departments and community organizations who participated in the San Bernardino Power of Partners Forum.

We also wish to acknowledge the generous assistance provided to our survey field personnel by managers and staff in the County's district CalWORKs offices. Their assistance enabled us to reach many more survey participants.

Successful surveys are not possible without the cooperation of populations selected as survey respondents. We thank the hundreds of CalWORKs participants in San Bernardino County who agreed to be interviewed as part of our survey.

At RAND we are grateful to our colleagues Debra Strong, who played a key role in designing the 1999 survey questionnaires, and Bob Schoeni, who provided helpful advice throughout the study and Elaine Reardon for her timely and expert review of the draft document. We would like to thank the staff of RAND's Survey Research Group who conducted the survey, particularly Suzanne Perry, for expertly coordinating telephone and field components of the work. Thanks to Jan Hanley for excellent programming assistance and to Ann DeVille and Lisa Hochman for secretarial support throughout the project. Finally, our thanks to staff in RAND's Publications Unit for assistance with final production and printing.

GLOSSARY, LIST OF SYMBOLS, ETC.

Symbol	Definition
Administrative Data	Information taken from case files of AFDC/TANF recipients and stored electronically by the County
AFDC	Aid to Families with Dependent Children: A program to provide cash assistance to children who have been deprived of support due to the death, disability or absence of a parent. Established in 1935, replaced by TANF with the passage of federal welfare reform
AU	Assistance Unit: Individuals in a family who receive benefits for AFDC/TANF, usually a mother and those of her children who are under 18 and meet other eligibility criteria. There may be other individuals in the family or the household who are not covered by these benefits.
CalWORKs	California Work Opportunity and Responsibility for Kids: Legislation adopted in California to implement TANF program within the State; California's welfare-to-work program
DHHS	Department of Health and Human Services (federal agency)
GAIN	Greater Avenues to Independence: The welfare-to-work program that existed in California prior to welfare reform and the State's adoption of CalWORKs
JESD	San Bernardino County Jobs and Employment Services Department
JTPA	Job Training Partnership Act: Refers to federally-funded job training programs
Lower bound	Minimum estimate
N	Number of observations (e.g. cases or individuals in a sample)
One-Parent Family	AFDC/TANF assistance units with a single parent (usually, but not always, a mother) (Family Group)
Participant	Adult who is receiving TANF
Payee	Individual to whom cash benefit payments are made (though benefits may be for children or other assistance unit members as well)
Respondent	Individual who answered the survey questions
SB	San Bernardino County
SSG	San Bernardino County Social Services Group
Sanctions	Temporary fiscal penalties imposed on TANF participants for failure to meet various requirements

TANF	Temporary Assistance for Needy Families: The federal program that replaced AFDC with time-limited assistance requiring work participation
Two-Parent Family	AFDC/TANF assistance unit with two parents (Unemployed Parent)
UI	Unemployment insurance
Upper bound	Maximum estimate
Weighted Estimates	Estimates that are adjusted to reflect the actual composition of the caseload instead of the composition of the sample
Welfare	Refers to several forms of assistance for poor and needy families including AFDC/TANF, Food Stamps and other benefits. In this report, it refers to AFDC or TANF only.
Work Requirements: TANF (Individual)	Both federal welfare reform legislation and state CalWORKs legislation established work requirements for TANF participants in order to continue receiving aid. Federal law requires One-Parent Family recipients to become involved in an approved work activity in order to continue receiving aid after 24 months. "Approved work activities" include subsidized or unsubsidized employment, on-the-job training, work experience, community service or providing child care services to individuals participating in community service. A portion of the hourly requirements may be met by job search, job skills training or education related to employment, and completing high school or a G.E.D. (for certain recipients).
Work Requirements: TANF (State)	TANF also imposes <u>aggregate</u> work requirements on <u>states</u> . 25% of all TANF recipients were to have been engaged in approved work activities by 1997, increasing by 5 percentage points a year to 50% by 2002. Aggregate work requirements for Two-Parent Family caseloads to be in approved work activities increased to 90% in 1999. Fiscal penalties can be imposed on states failing to meet these requirements. However, the requirements are reduced by one percentage point for each percentage point decline in state TANF caseloads, and since caseloads have been declining, actual aggregate work requirements will be lower overall (but not lower for Two-Parent Families).

Work Requirements:
CalWORKs

CalWORKs specifies that applicants cannot receive aid for more than 18 months without working, unless Counties certify that no jobs are available and place individuals in community services jobs, in which case aid may be extended another 6 months. CalWORKs participants must work 20 hours per week beginning January, 1998, 26 hours beginning July 1, 1998; and 32 hours as of July 1, 1999. Requirements for Two-Parent Family participants total 35 hours per week, but one of the parents must work at least 20 hours.

Outline of the Report

- Background and data sources
- The changing welfare caseload
 - Employment experiences
 - Child care needs and utilization
 - Health, alcohol & other drug use, domestic violence
- Connection between potential barriers & work
- CalWORKs knowledge and participation

This documented briefing summarizes and describes the results of a comparative analysis of the characteristics of the 1997 and 1998 TANF caseloads in San Bernardino County, California. The results are based on analyses of county administrative data on current TANF cases and on surveys of current TANF participants. The latest RAND survey of TANF participants in San Bernardino County was conducted between February and April 1999. This survey follows an initial effort, conducted one year earlier, between November 1997 and January 1998 that is documented in a report titled: *Employment of TANF Participants in San Bernardino County: A Profile of the County's Caseload and Implications for CalWORKS Service Delivery* (DB-259.0-SBC, June 1998). In this updated report, we first describe our data sources and provide an overview of the survey. We then provide information on caseload characteristics and focus special attention on the changes that have occurred over the last year. We include information on employment experiences, child care needs and utilization, as well as on health status, rates of alcohol and other drug use, and domestic violence.

After describing the population, we document the prevalence of potential barriers to employment in the TANF population and examine the degree to which employment outcomes differ between those with and without these potential barriers.

We conclude with an analysis of implementation issues. In particular, we examine program participation and the extent to which participants are receiving needed services as well as the perceived value of these services, as reported by respondents in the 1999 survey.

Sources of Data

- Two consecutive years of:
 - County administrative data
 - San Bernardino Health & Social Services Survey

Unless otherwise indicated, all estimates in this report are based on responses to the San Bernardino Health & Social Services Survey, first conducted by RAND between November 1997 and January 1998 and repeated, for a new group of participants, using a questionnaire containing mostly identical items, between February and April 1999. The only other data that are used to describe San Bernardino's TANF population are administrative databases on current TANF cases for San Bernardino County in September and November of 1997 and November 1998.

'99 San Bernardino Health and Social Services Survey

- Sample
 - One-Parent Family and Two-Parent Family cases as of November '98 current caseload
 - excludes
 - child-only cases (~34% of all cases)
 - cases headed by a person < 18 years old (1% of all cases)
- English and Spanish telephone surveys with average interview length of 25 minutes
- Nearly all interviews were conducted by telephone
- 701 cases interviewed
 - 64% completion rate

The sampling frame for the 1999 survey includes all open cases as of November 1998. Excluded from the sample are three groups: i) child-only cases, ii) cases in which the payee is less than 18 years old, and iii) cases in which the adult is sanctioned by GAIN. Roughly 34 percent of all TANF cases in San Bernardino are child-only and 1 percent include a payee less than 18.

We analyzed both One-Parent Family, and Two-Parent Family cases. Typically, One-Parent Family cases are families headed by a single parent whereas Two-Parent Family cases have both a mother and father present and receiving aid. To be able to analyze both the One-Parent Family and Two-Parent Family populations, separate random samples of the One-Parent Family and Two-Parent Family populations were drawn from the administrative data. The instrument used for the One-Parent Family and Two-Parent Family varied only slightly to accommodate both parents. Most all analyses presented in this briefing show findings separately for the One-Parent Family and Two-Parent Family cases.

Interviews were conducted primarily over the telephone and offered in English and Spanish. The survey lasted an average of 25 minutes, with 701 completed interviews: 355 One-Parent Family and 346 Two-Parent Family cases. We achieved a 64 percent completion rate.

'99 Disposition of Survey Cases

	One- Parent Family	Two- Parent Family	TOTAL
Completed Interviews	355	346	701
Refusals	22	16	38
Not on AFDC	4	6	10
Language Barrier	5	28	33
Not Locatable			
No Telephone	2	6	8
Disconnected Telephone	50	40	90
Wrong Number	67	73	140
Maximum Call Attempt	43	34	77
Other	2	1	3
TOTAL	550	550	1100

There were a variety of reasons for non-completion, but the most important reason was that the person was not locatable because they did not have a telephone, the telephone had been disconnected, the administrative files contained a wrong number, or we could not obtain an interview after having tried to call the person 10 times (with those 10 calls distributed over different times of the day and days of the week). About 3 percent of the sample (one percent of One-Parent and 5 percent of Two-Parent sample) spoke a language other than English or Spanish and 3 percent declined to participate.

If a phone number was not available on the administrative file or it was found not to be working, directory assistance was called in an attempt to find the missing number. In addition, letters were mailed to participants telling them that we would be contacting them to conduct the interview, and in this letter we gave participants the option to call us (toll free) to complete the interview. As an incentive, a phone card valued at \$5 was included with correspondence to households we could not reach by phone. The phone card was activated when recipients phoned RAND's toll free number. Thirty-four telephone non-respondents from three of the 12 county districts included in the survey were interviewed in person.

Comparing '98 and '99 Survey Response Rates

	1998 Survey % of total sample	1999 Survey % of total sample
Completed Interviews	49	64
Refusals	1	3
Language Barrier	4	3
Not on Aid	2	1
Other Non-completes	5	6
Not Locatable	39	23

Several strategies to boost the response rate were introduced in the second year of the survey. These included cash or gift certificates as an incentive and 'thank you' for completing the interview; intensified tracking for non-respondents; use of county TANF case files to obtain updated phone and address information and in-person interviewing in selected areas of the County. None of the strategies were applied to the entire sample because they tended to be expensive to implement even though some were effective in boosting the response rate. The overall response rate improved from 49 percent to 64 percent and would have improved further if the most successful strategies had been applied to the entire 1999 sample.

Survey Population Appears Representative of Entire Caseload

- Cases interviewed were similar to cases that were not interviewed on observable dimensions:
 - size of AU, ages of children, age of payee, district, gender of payee, length of current spell, whether income reported from each of a variety of sources
- Sample under-represents cases in which no one in the household speaks English or Spanish
- Survey enhancements did not change profile of population
- Remaining non-respondents may have different characteristics

As was the case last year, we were concerned that the cases that were interviewed might be systematically different than the cases not interviewed. To investigate this issue, we compared the cases that were interviewed and those not interviewed using information available from the county's administrative data files. We compared: number of people in the AU, age of the payee, ages of children in the AU, number of children in the AU, district of residence, gender of payee, length of current spell on AFDC, and whether income from each of a variety of sources was reported to the welfare office.

In addition, we estimated a logistic regression to determine the multivariate relationship between whether the person completed a survey and the characteristics of the cases available in the administrative file. The estimates show that, in general, completing the instrument was not strongly related to any of the characteristics in the administrative data, with the exception of language. Non-English and non-Spanish speaking persons were much less likely to respond. The differences by language are not surprising because interviews were only offered in English and Spanish. The survey population appears generally representative of the entire caseload, excluding child-only cases.

It is also worth noting that the characteristics of the individuals we located as a result of our in-person interviewing were very similar to those contacted via telephone. Thus, at least one subset of individuals not included in our survey of last year appear to be identical to those we did include. Although the remaining non-respondents may have different characteristics, we have more confidence, as a result of our field efforts, that our survey sample is representative of the population at large in each year of the survey, excluding child-only cases and families speaking a language other than English or Spanish.

Outline of the Report

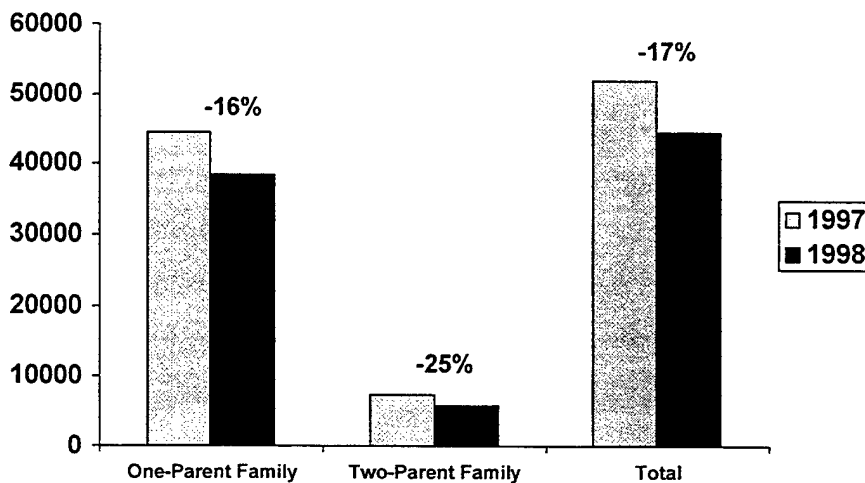
- Background and data sources
- The changing welfare caseload
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- CalWORKs knowledge and participation

Now, we turn to a description of case load characteristics.

Appendix A and B contain additional tabulations from San Bernardino County administrative data on caseload characteristics for November 1997 and 1998.

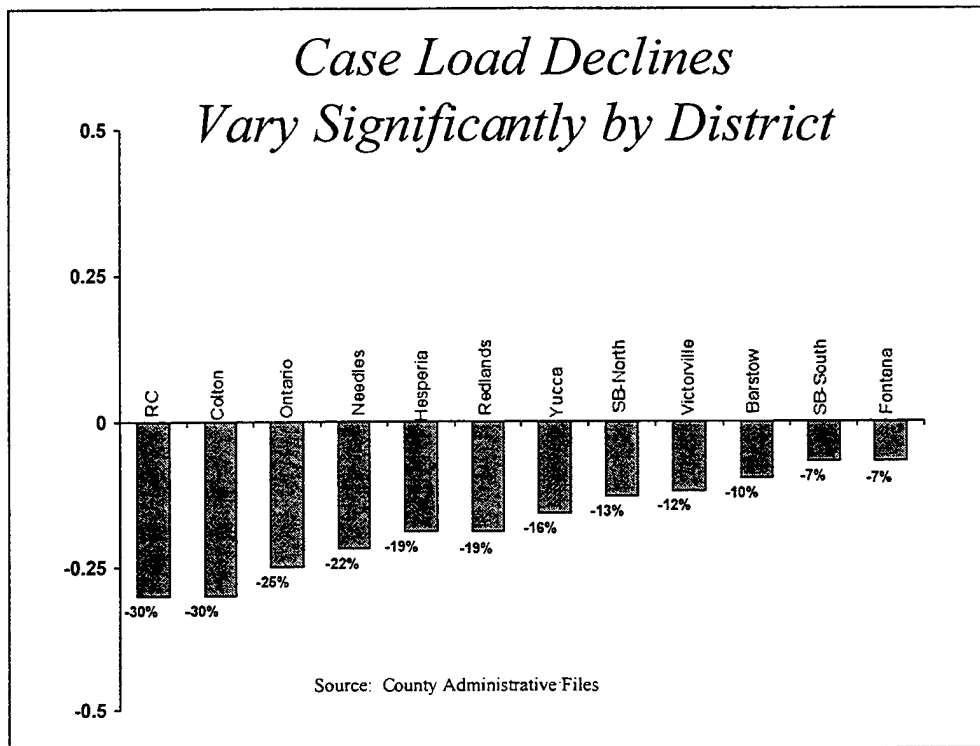
Appendix C contains additional tabulations of survey responses, showing comparisons between the 1998 and 1999 responses where available.

Total Case Loads Have Been Declining



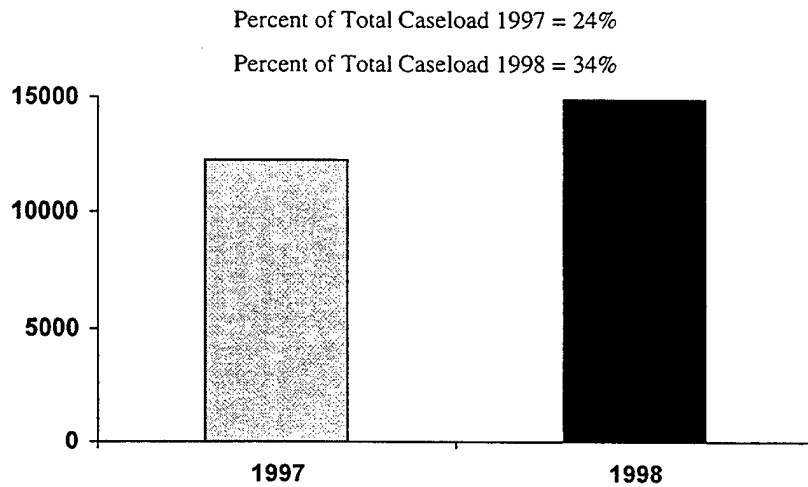
Source: County Administrative Files

During the last year, case loads have been declining. Administrative data files indicated that there has been a 16 percent drop in One-Parent Family participants and a 25 percent decline in Two-Parent Family participants. Overall, the decline has been 17 percent. The emphasis on work, the strength of the local economy, and the fact that TANF participation on the part of Two-Parent Family group is more often precipitated by job loss, probably accounts for the higher caseload decline.



There appears to be significant variation across districts in the caseload declines. They range from 30 percent in Colton and Rancho Cucamonga to 7 percent in South San Bernardino and Fontana. We could not identify any measurable factors that could account for these differences. For example, these declines were not correlated with the composition or size of the initial caseload (welfare history, work participation, demographics).

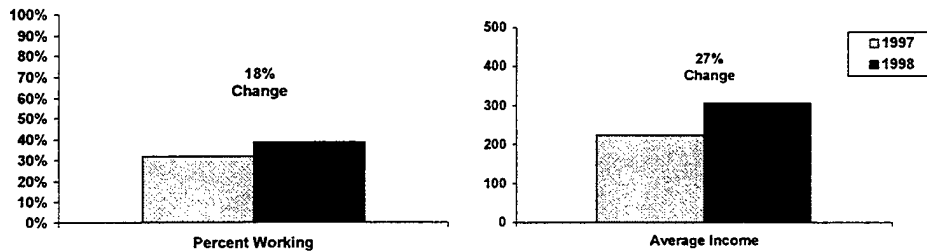
The Number of Child-Only Cases Has Increased



Source: County Administrative Files

The number of child-only cases has increased from 12,291 to 14,888 and now represents 34 percent of the case load. Most of this increase is due to cases in which the parent has been sanctioned for noncompliance with a work or other program requirement, resulting in only the children remaining eligible for cash assistance.

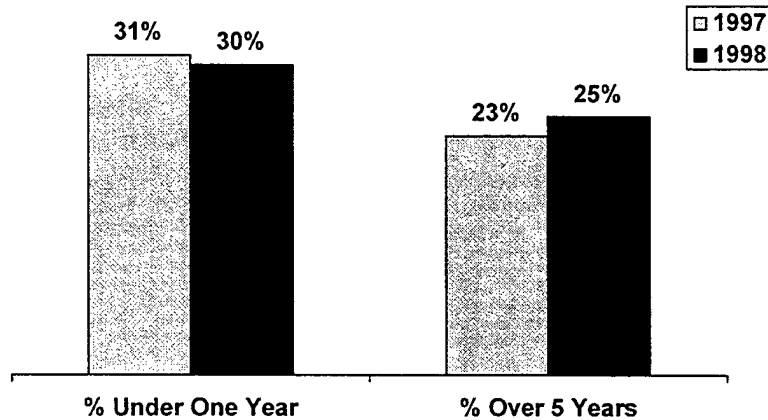
Employment and Earnings of Participants Have Increased



Source: County Administrative Files

The employment and earnings of participants has increased significantly during the year. About 30 percent were earning income in November of 1997. This rose to over 35 percent, a 18 percent increase. At the same time, the average income of all participants increased 27 percent to just over \$300 annually. Of course, this average includes the majority of participants (over 60 percent) who do not work and, therefore, report no earned income. This higher increase partially reflects increased labor force participation. It also stems from higher income (via more hours worked and/or higher rates of compensation) for those working.

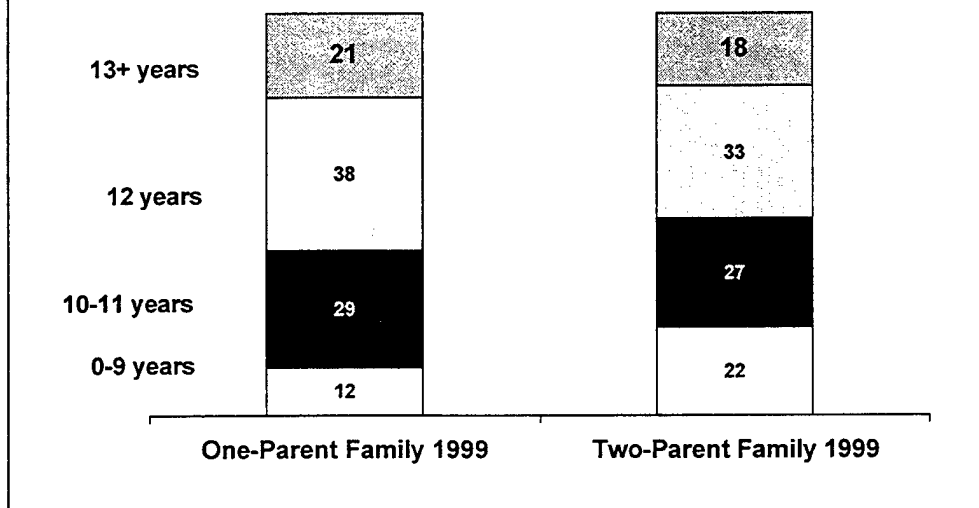
Length of Current Spell is Basically Unchanged



Source: County Administrative Files

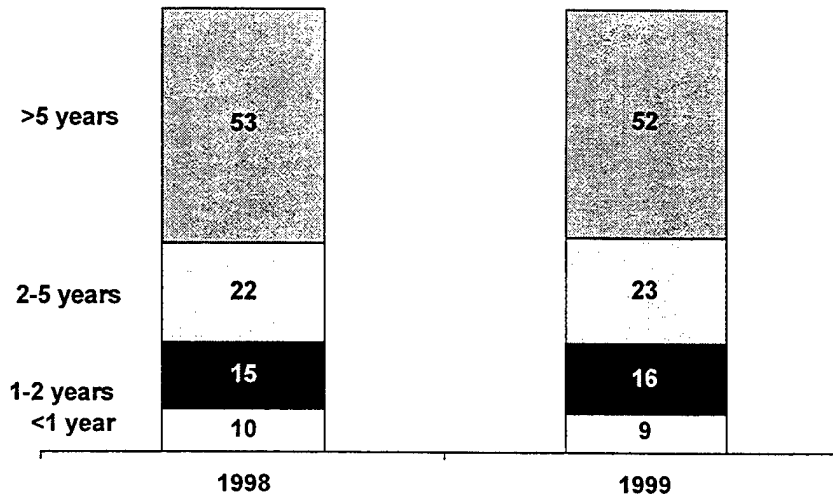
In November of 1997, about 31 percent of all families had been participating for under one year. In contrast, 23 percent of all participants had current spells of welfare dependency of 5 or more years. Many observers have raised concerns that the new TANF regime would reduce caseloads by facilitating self-sufficiency for only those families who are most capable of helping themselves. In other words, it has been anticipated that the caseload would be reduced to the most difficult serve populations who face significant barriers to employment. However, at least by one measure, this does not appear to be the case. In November 1998, despite the significant reductions in caseloads, the percent of those with spells exceeding 5 years was 25 percent, barely different (not statistically significant) from the percent a year earlier.

A Large Percentage of Participants Have Not Completed High School



Education is one of the most important factors in determining success in the labor market, and a substantial share of participants have low levels of schooling. Among One-Parent Family participants in the 1999 survey, 41 percent did not have a high school diploma. At the same time, however, over 20 percent of the One-Parent Family participants and 18 percent of Two-Parent Family payees (almost always the mother) do have more than a high school diploma. These percentages were similar in last year's survey.

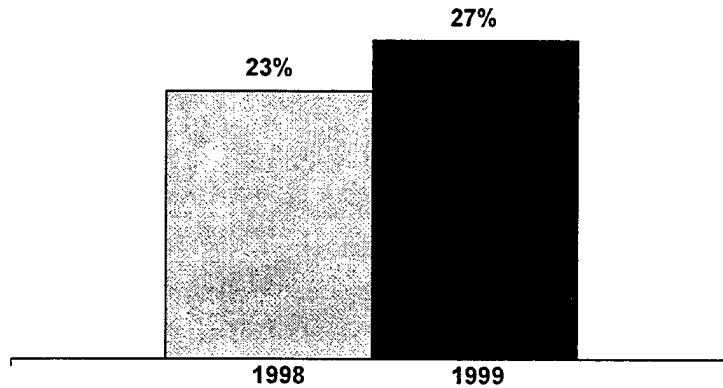
One-Half Have Received AFDC for More Than 5 Years as an Adult



Note: Data are for One-Parent Family only.

Most current participants have participated in TANF/AFDC (in their own name) for several years over their lifetimes. Slightly over one-half of One-Parent Family participants have been on aid for more than 5 years. (Note that this total includes all spells on TANF/AFDC, not just the current spell.) As indicated in the administrative records, these percentages were virtually identical to those a year earlier, suggesting that the composition of TANF caseloads is similar.

*About One-Fourth Grew up
in a Family that Received Welfare*



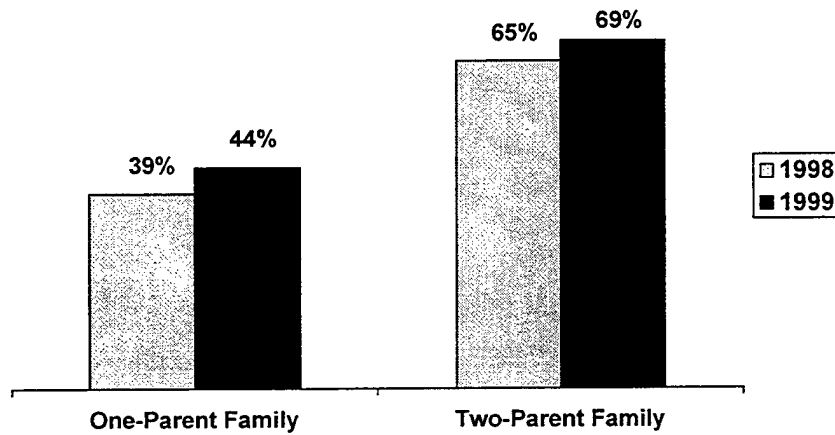
And roughly one-quarter of today's participants grew up in a family that received welfare (i.e., received cash assistance) at least once while the current participant was a child. This percentage is somewhat higher than a year earlier, but this difference is not statistically significant.

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A primary objective of welfare reform is to promote employment, and the survey describes current and past employment outcomes of San Bernardino's TANF population.

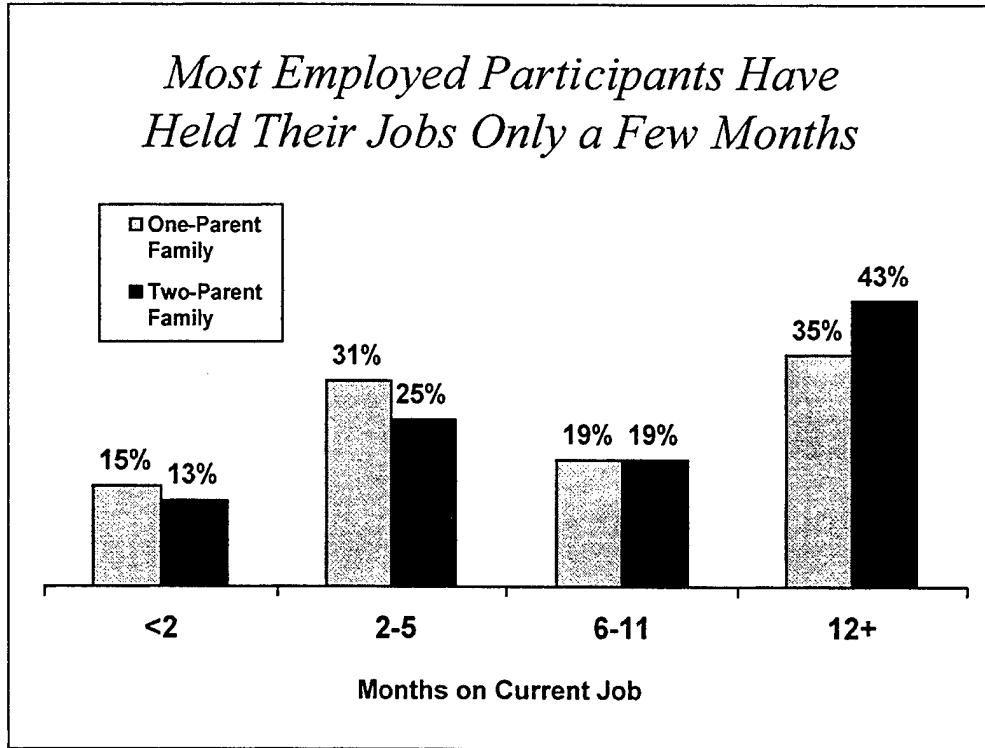
Percentage Working Has Increased



Source: SBHSS Survey

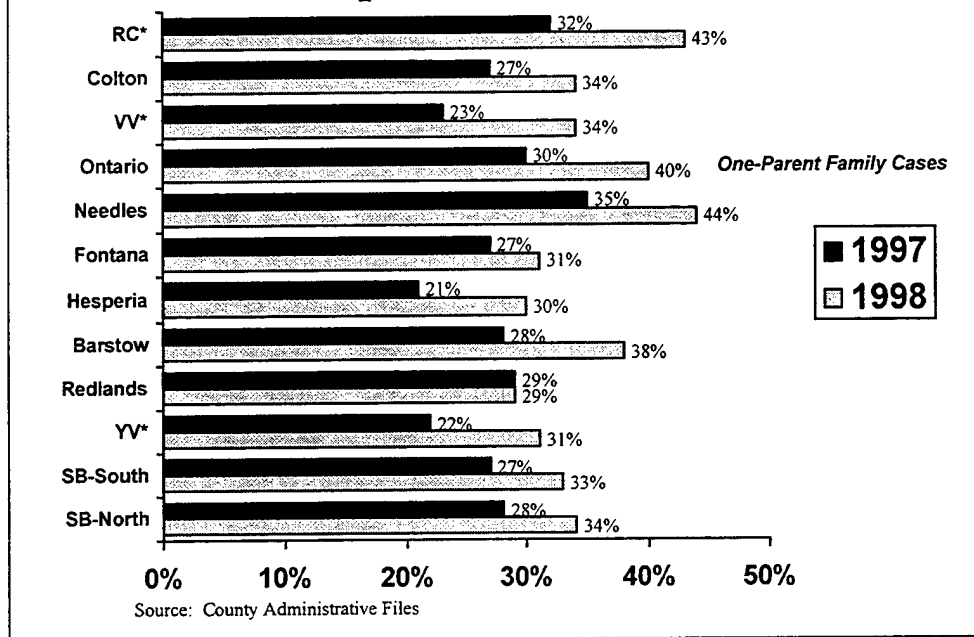
Last year, 39 percent of One-Parent Family payees reported that they were currently employed, while 65 percent of Two-Parent Family cases include a payee or partner who was employed. These percentages have increased over the year.

Most Employed Participants Have Held Their Jobs Only a Few Months



Among the participants who are currently working, most have held their jobs less than one year. 35 percent of One-Parent Family and 43 percent of Two-Parent Family participants had been in their jobs for more than 12 months, about the same percentages as a year earlier.

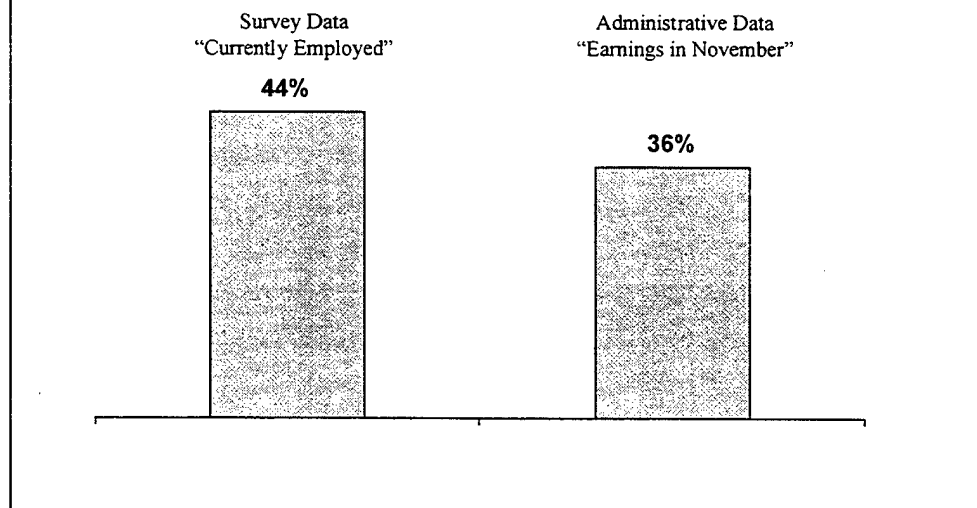
Work Participation Varies By Districts



Using administrative data, we compared work participation across districts for November of 1997 and 1998. Except for Redlands, participation rates increased across the board. Rates were highest in Needles (at 44 percent). The largest percentage point increase was experienced in Rancho Cucamonga (RC).

*RC = Rancho Cucamonga, VV = Victorville, YV = Yucca Valley

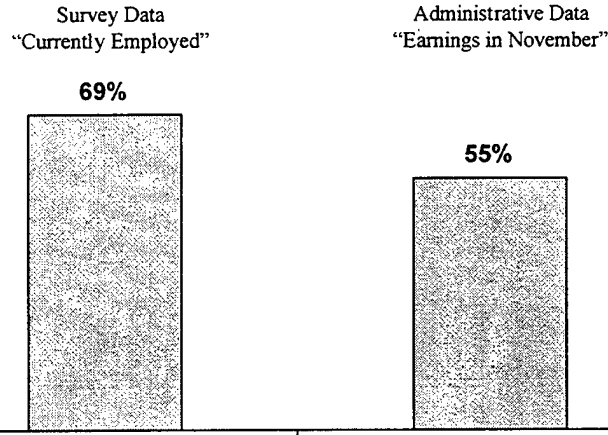
One-Parent Family Cases: Employment Reported in Survey vs. Administrative Data



As we found last year, a comparison of the survey and the administrative data revealed that the estimate of employment is higher in the survey. In particular, 44 percent of One-Parent Family payees reported that they were working at the time they were interviewed. In the November administrative data, 36 percent of One-Parent Family participants reported that they had income from earnings during the prior month.

The administrative data collects information on earnings during any time in the prior month while the survey reports only current employment. As a result, one might expect the administrative data to report higher employment levels, which is just the opposite of what is observed. The reports may differ because the reporting dates differ: the administrative data are for November reflecting employment during October, 1999 while the survey data are for the period of the interview, most of which took place during February and March, 1999.

*Two-Parent Family Cases:
Employment Reported in Survey vs.
Administrative Data*



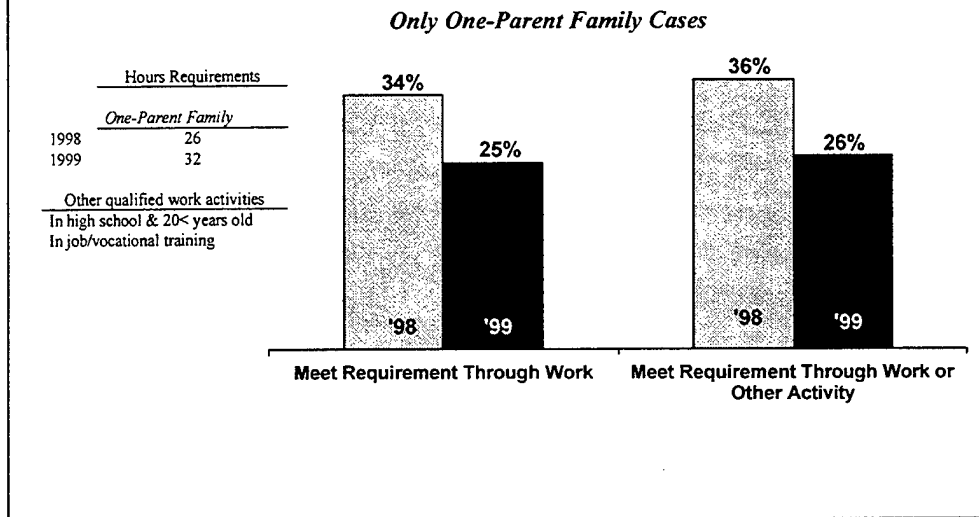
The gap between the administrative and survey data is larger among the Two-Parent Family cases than the One-Parent Family cases. Among the Two-Parent Family participants who responded to the survey and who were enrolled in November, 69 percent (of the payee or partner) reported that they were currently employed, while 55 percent reported earnings to the welfare agency.

Administrative Records Do Not Match Survey Data

- 33% of those showing no income in November 1998 administrative records report income in early 1999 survey
- 16% of those showing income in administrative records report no income in survey
- Evidence consistent with several hypotheses
 - Systematic under reporting
 - Employment turnover
 - Seasonality
 - Employment growth
- Further research warranted

To a large extent, the differences between administrative and survey reporting may be due to the high turn-over rates as people move in and out of employment. For example, 33 of those showing no income in November 1998 actually report income at the time of the survey in early 1999. On the other hand, 16 percent of those showing income in administrative records report no income in the survey. Although the administrative records show lower work participation rates than the survey, it is not clear that these differences are due to systematic under reporting. More research is necessary to examine alternative hypotheses.

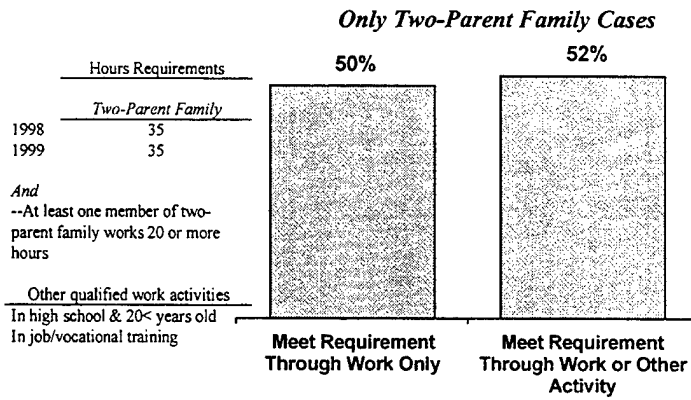
26% of One-Parent Family Cases Meet the 1999 Hours Requirement



Meeting work requirements is a key goal of the state and county. Using the data we estimate the percentage of today's cases that would have met the 1998 and 1999 work requirement thresholds given their employment behavior at the end of 1999. The 1998 hours requirements were 26 for the One-Parent Family. In 1999, the One-Parent Family hours requirement increased to 32. Job or vocational training could also be used to meet the hours requirement as could high school classes for individuals under 20 years old. As indicated, 26 percent of the One-Parent Family participants met the more stringent 1999 work requirement. The 1998 requirement was met by 36 percent of the One-Parent Family cases.

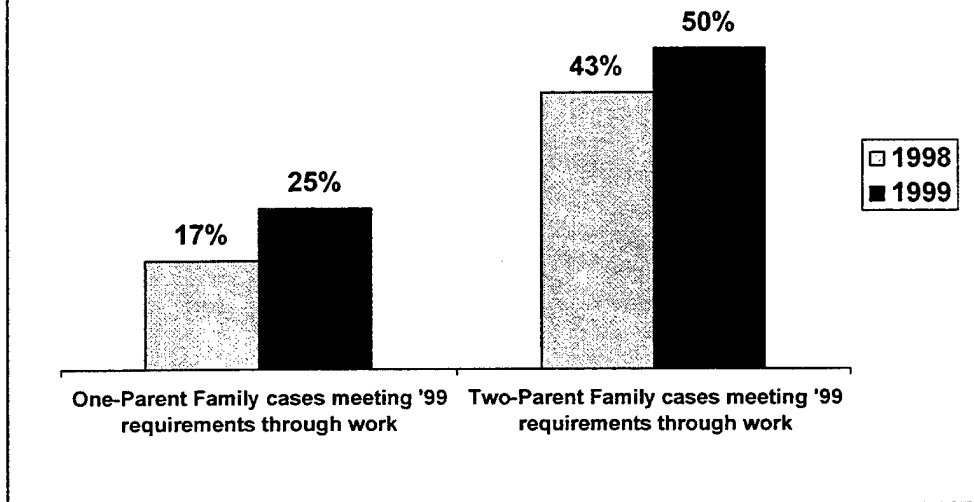
It is worth noting that sanctioned cases (many of which are child only) are not included in these totals.

52% of Two-Parent Family Cases Meet the 1999 Hours Requirement



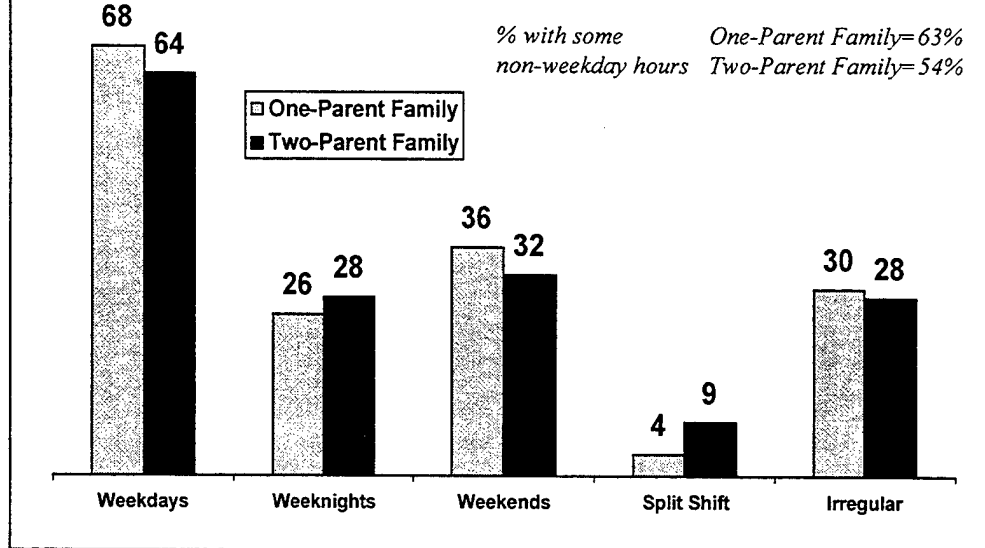
For Two-Parent Family cases, about 50 percent meet the 1999 requirement through work. When one considers hours devoted to job, vocational training, or high school classes, the percent rises slightly to 52 percent.

More Participants Are Meeting 1999 Hours Requirement Through Work



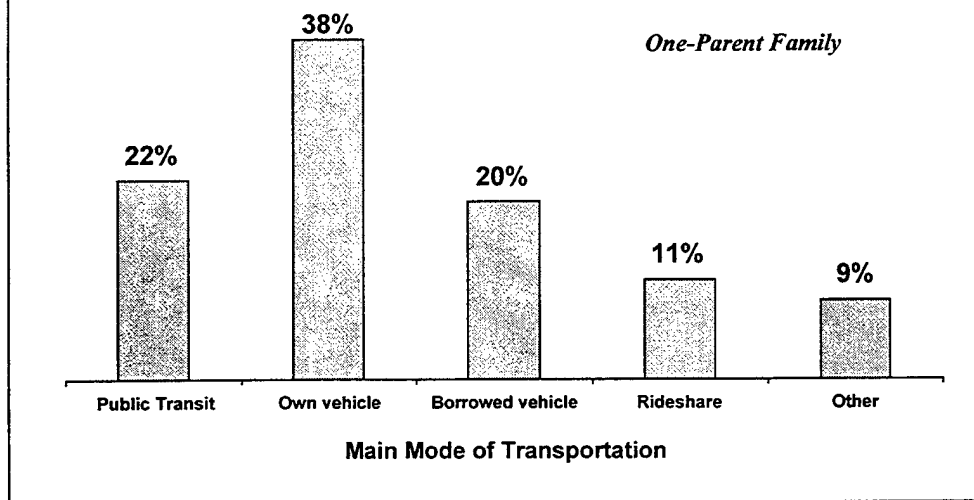
In this chart, we examine the change in the number of family units meeting the 1999 requirement (through work activity only) during the periods of the 1998 and 1999 surveys. This provides another measure of the improvement in labor force participation over the year. For One-Parent Family cases, the percent meeting 1999 requirements through work increased from 17 to 25 percent. For Two-Parent Family cases, the increase was from 43 to 50 percent.

Over Half of Survey Respondents Work Irregular Hours



If supportive services such as child care and transportation are going to be provided to TANF participants while they work, it is important to realize that many TANF participants work at least some off-hours. In particular, the survey reveals that 63 percent of the One-Parent Family participants who are currently working work at least some non-weekday hours. For Two-Parent Family participants, the percent is 54 percent. During these hours, child care and transportation are much less available.

*But Most Do Not Have a Car to Use as
Their Main Mode of Transportation*



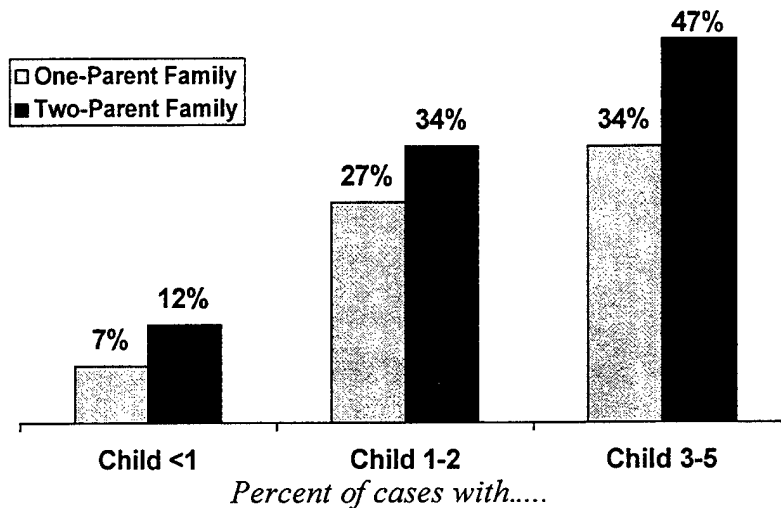
But only 38 percent of all One-Parent Family participants rely on their own car for their primary mode of transportation, with 22 percent using public transportation. The availability of public transportation varies across San Bernardino. In addition, utilizing public transportation may be problematic for participants who need to drop children off for child care on the way to and from work.

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Now, we consider child care needs and utilization.

Many Children Will Need Care When Mothers Go to Work

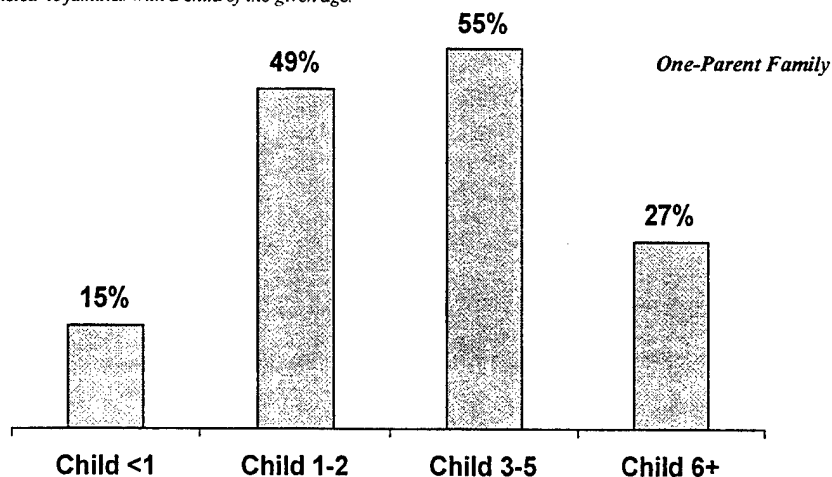


If participants are to work, their children must be cared for. In our earlier report, we found that two factors--the presence of pre-school aged children, and particularly of children below age 3, and large family size--made it less likely a participant would work, or reduced the number of hours worked.

34 percent of San Bernardino's One-Parent Family and 46 percent of Two-Parent Family cases have a child under age 3. As the proportion of TANF recipients required to participate in approved work activities increases, along with their hourly work requirements, the need for child care and the utilization of child care subsidies will grow. Careful attention must be given to the relationship between employment, child safety and development, and child care access for TANF and low-income working families.

Percentage Using Child Care While Working or in School in Past 4 Weeks

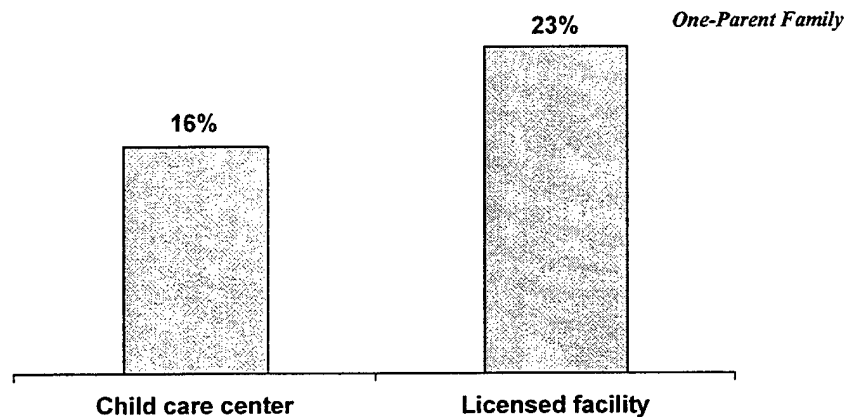
Sample: In calculating each percentage, the sample is restricted to families with a child of the given age.



We asked One-Parent Family survey respondents whether they had utilized any kind of child care within the past four weeks while they were either working, looking for work or going to school. Among One-Parent Family cases with an infant, only 15 percent indicated that they had used child care some time during that period. Child care is more likely to be used in families that have older pre-school aged children. The percentages are 49 percent for children between 1 and 2, and 55 percent for children aged 3 to 5 years.

A substantial number of families with school-age children also utilized child care. As hourly work requirements increase, more school-age children will need some kind of before- and after-school care.

Of Those Using Child Care, A Small Percentage Use Centers or Licensed Facilities...

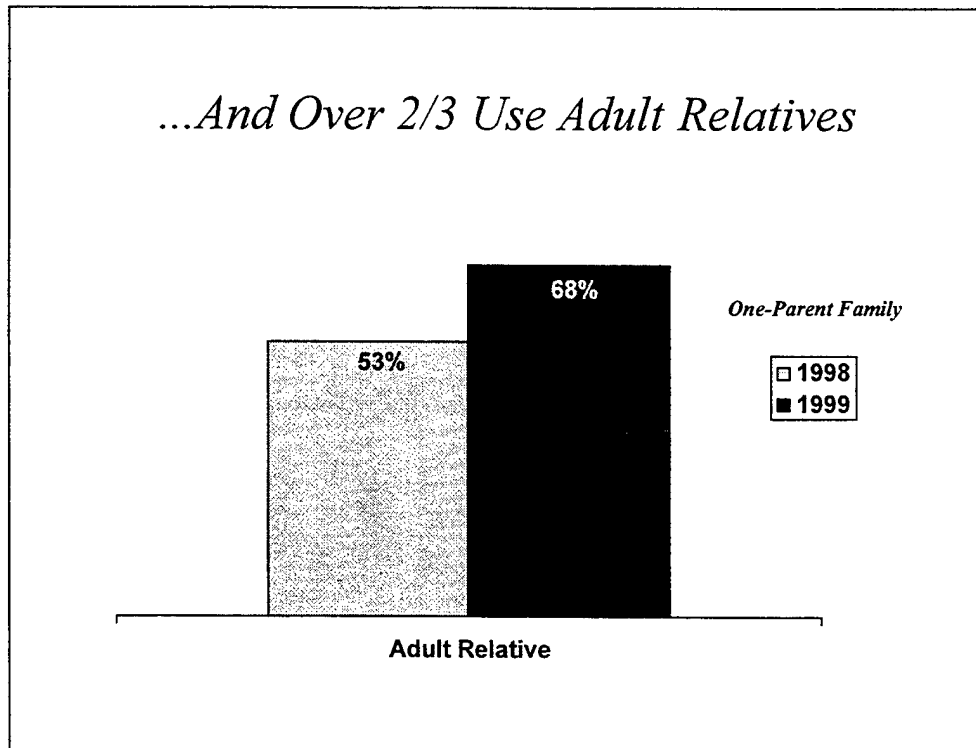


Several different types of child care arrangements are used by working families: licensed day care centers, licensed or unlicensed family day care (care in another home by someone unrelated to the child), or in-home or out-of-home care provided by family members or relatives of the child, or a baby-sitter.

16 percent of One-Parent Family participants who had utilized care during the previous four-week period reported that they had used a child care center. This is comparable to rates found in a national survey (1993 Survey of Income and Program Participation), which indicated that 12 percent of employed, poor women with children under age 5 used day or group care centers.

23 percent of the One-Parent Family survey respondents report utilizing a licensed child care facility (either center-based or licensed family day care). Licensing is one factor considered by child development specialists to positively affect the quality of child care.

...And Over 2/3 Use Adult Relatives



Parents and child development specialists may cite different factors they believe define quality child care. Among factors often cited by parents are a safe, loving environment for the child, and convenience (that is, accessibility and flexibility). Differences in the cost of care and access to facilities, as well as differences in characteristics sought by parents, lead many to utilize "informal" (as opposed to organized) care arrangements. In San Bernardino, over two-thirds utilize an adult relative, up from 53 percent one year ago.

National surveys have found that day care centers and family day care arrangements are more typically utilized for children aged 3 to 5, when parents work full-time. Organized care for infants (children under age 1) is costly, may not provide the best care for that age, and may not be available to parents who work non-traditional hours. However, the more informal arrangements that are suitable for part-time or sporadic employment may not provide the stability both parents and children will need as employment increases. Sensitivity to both the wishes of parents and the needs of children, as well as creative and cooperative approaches to the administration of child care subsidies, will be essential in this changing environment.

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A variety of employment barriers are of serious concern to CalWORKs program managers, caseworkers and service providers. The survey questionnaires from both years asked about physical and mental health problems, alcohol and other drug use and domestic violence.

Rate of Health Problems Unchanged

	1998	1999
Own health problems limits type/amount of work	16	23
Own health prevents you from working	6	5
Applied for aid this time because own health problem	18	19
Applied for aid this time because family member's health problem	14	13
Child has long-lasting medical/physical problem	24	23
Child has long-lasting emotional/mental problem	8	8
Child health condition requires help	4	4
Child's health prevents you from working	9	7
Care for adult/spouse prevents you from working	3*	3*
Own health fair/poor	27	30

*One-Parent Family Only
Multiple responses allowed, so does not sum to 100.

The survey measures a variety of health problems faced by the participants and their families, and this table highlights some of these factors. According to the results of the 1999 survey, about one in four participants report that their own health problems limit the type or amount of work they can do. But only 5 percent report that they have a health problem that is so severe that it prevents them from working. Although their health problems may not be preventing them from working, 19 percent stated that their own health was one of the reasons they applied for welfare.

Having to care for sick children or family members can also limit the ability of participants to work. About one-quarter of the respondents report that they have a child with a long-lasting medical or physical problem, with 7 percent stating that the child's health problem prevents the respondent from working. A relatively small share, 3 percent of One-Parent Family cases, are prevented from working because they care for another adult.

The survey did not inquire about the nature of the recipients' own or their children's health problems. In some cases respondents may be reporting that they are prevented from working at the kind of work they have done in the past, or they may mean that they are prevented from working not by the nature of the child's condition but by the lack of special needs child care.

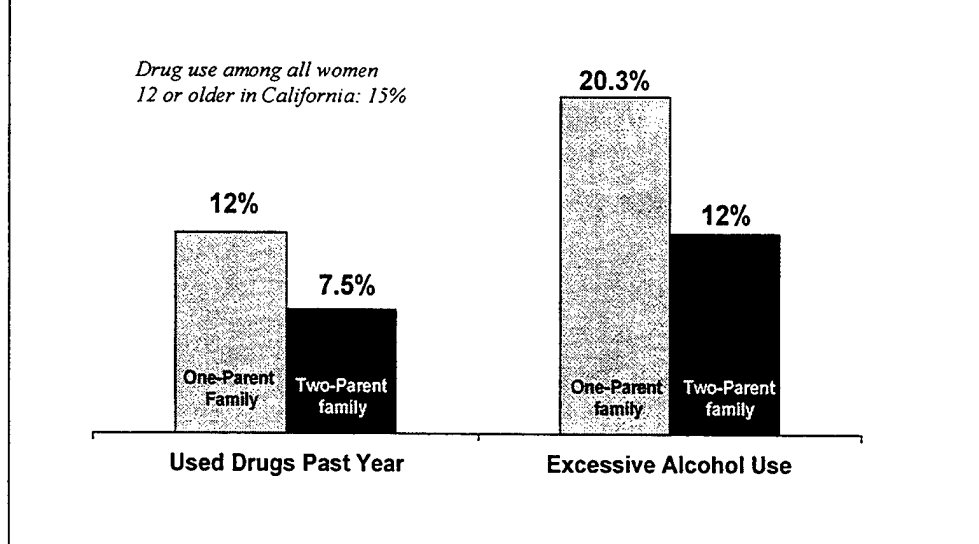
Comparing the results from both years, the rate of health problems reported remains unchanged with one exception. While 1 out of 6 participants in 1998 reported their own health problems limit the type or amount of work they do, almost 1 of 4 participants reported such problems in 1999.

High Rate of Untreated Mental Health Problems

- 43% of One-Parent Family and 33% of Two-Parent Family reported a past year episode of depressive symptoms
 - additional 11% of One-Parent Family, 7% of Two-Parent Family reported lifetime symptoms
- 1/4 of those who report past year symptoms report seeing a doctor or taking medication
- In the general population annual prevalence of mental disorders is 22.1%
 - Rates of mental illness are higher among women, the poor, poorly educated and the unemployed
 - Onset is often triggered by major life events like loss of employment

Among the respondents in this study, there is a high rate of untreated mental health problems. Compared with 22 percent of the general population, 38 percent of the respondents reported an annual prevalence of mental disorders. Specifically, 43 percent of One-Parent Family payees and 33 percent of Two-Parent Family payees report such disorders. Further, only 25 percent of those who reported such symptoms report receiving any treatment. As we have indicated before, the onset of mental illness is often prompted by loss of employment. Because both One-Parent Family and Two-Parent Family payees are highly unemployed, we would expect that they would be at risk for depressive symptoms.

Some Participants Report Drug & Excessive Alcohol Use



Substance abuse is a sensitive topic which researchers have found is typically underreported by survey respondents (Woodward, A., et al., *The Drug Abuse Treatment Gap: Recent Estimates*, *Health Care Financing Review*, Vol. 18, No. 3, Spring, 1997). Respondents often feel less comfortable in reporting these behaviors over the telephone, and respondents to our survey knew that the welfare agency was the sponsor of the survey, and may have known that recent welfare reforms deny benefits to some substance abusers. Based on estimates of use from other sources, we believe that drug and alcohol use may be significantly underreported in our survey.

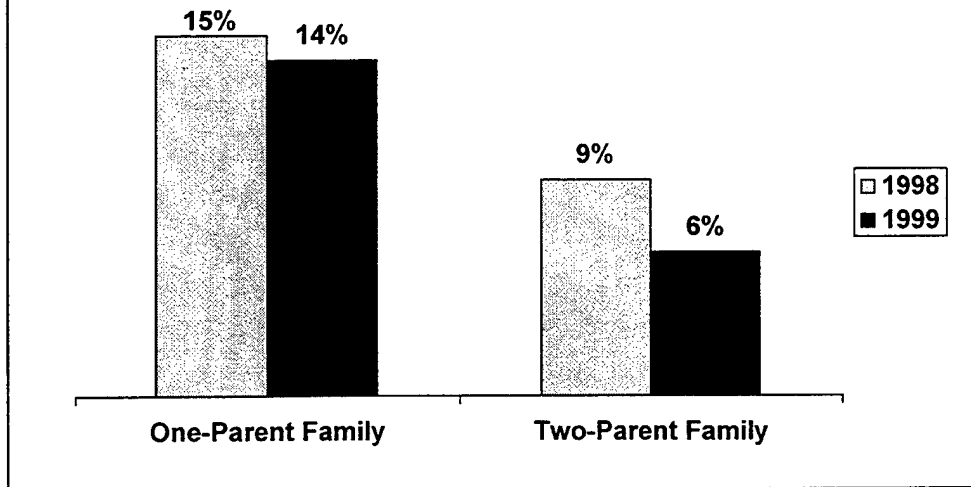
Statewide estimates of annual illicit drug use are 15 percent for all women 12 and older¹. Our survey estimates that 12 percent of One-Parent Family payees and 7.5 percent of Two-Parent Family payees used illicit drugs in the past 12 months. Comparisons with the prior year are not valid, because the questions about drug use were changed in the second year with the intention of improving reporting.

Statewide estimates of past month use of alcohol for all women are 50 percent, versus 24 percent reportedly by San Bernardino One-Parent Family survey respondents, and 18 percent of Two-Parent Family respondents. The survey questions on alcohol use were comparable across the two years as were the reported rates of use.

We did use survey questions to identify what portion of the population that admitted drinking might be at risk for alcohol problems based on excessive alcohol use, which we defined as binge drinking, or drinking high quantities or reporting problem drinking. None of these are clinical indicators of dependence but identify the portion of the population which admits some excess use of alcohol. The rate of 20 percent in the One-Parent Family and 12 percent in the Two-Parent Family are consistent with the 19 percent and 14 percent respectively from a year earlier. This provides some evidence that the reduced number of participants does not necessarily mean that only the hardest to serve remain on the case load.

¹Statewide estimates were derived from the 1991 National Household Survey on Drug Abuse (Ebener, P., McCaffrey, D. and Saner, S., *Prevalence of Alcohol and Drug Use in California's Household Population, 1988-1991: Analysis of the California Subsample from the National Household Survey on Drug Abuse*. RAND, Santa Monica, CA. DRU-713/1-CDADP/DPRC, August 1994).

One-Parent Family Payees Continue to Report Higher Rates of Ex/Partner Abuse in Past Year



Domestic violence is another problem that some survey respondents reported. The 1999 results show that fourteen percent of One-Parent Family and 6 percent of Two-Parent Family female respondents reported that in the past year, a current or former spouse, partner or boyfriend had been verbally abusive or threatening or physically violent towards them at least once. We do not know how many of these women were victims of repeat abuse, but the National Crime Victimization Survey has shown that about 20 percent report repeated episodes of violent abuse. Our survey did not inquire about incidence of child abuse in TANF households.

Looking across 1998 and 1999 figures, we see a slight decline in the percentage of reported domestic abuse by Two-Parent Family female respondents, while the percentage for One-Parent Family respondents is relatively unchanged. Comparisons along both years also show that One-Parent Family female respondents continue to report higher rates of domestic abuse than Two-Parent Family female respondents.

Domestic abuse is another behavior that is widely underreported for a variety of reasons. Therefore the rates we obtained should be considered a lower bound on the extent of this problem. Research on domestic violence has found that just over half of female victims of violence (rapes, robberies, assaults) by intimates report their victimizations (U.S. Department of Justice, Violence Between Intimates. Office of Justice Programs, Bureau of Justice Statistics, NCJ-149259, Washington, D.C., November 1997). Comparisons with other estimates should be made with caution because definitions of what constitutes domestic violence or abuse vary considerably across studies.

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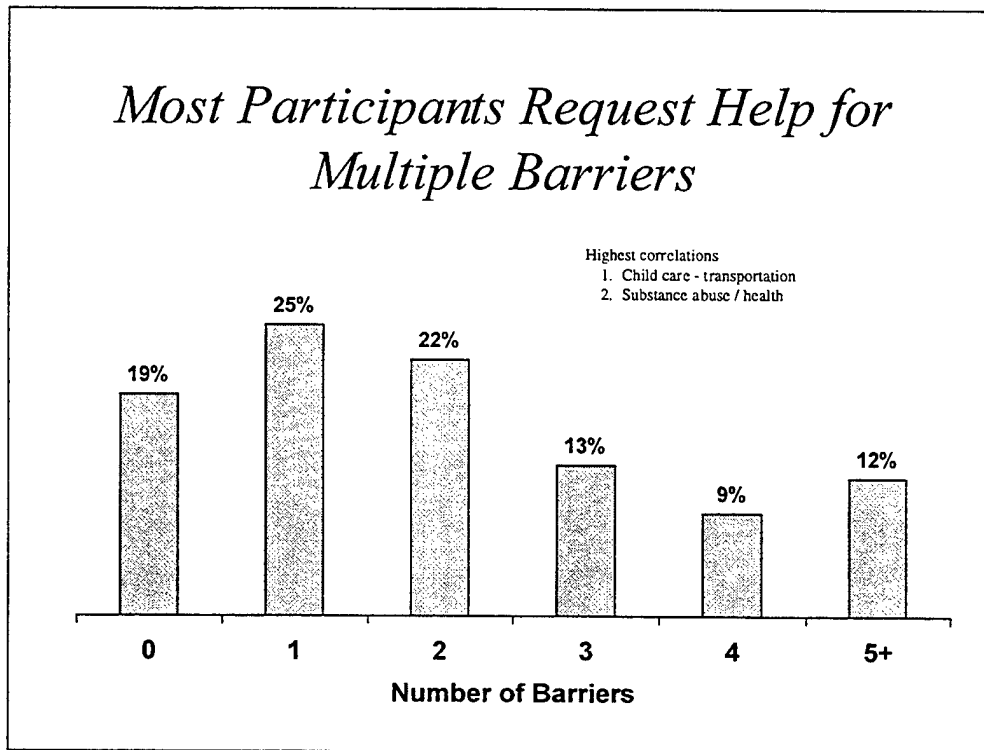
The following charts illustrate the connection between potential barriers and work.

County Agencies Must Address Multiple Barriers

	Percentages Requesting County Assistance		
	Total Population	One-Parent Family	Two-Parent Family
Paying for child care	47	52	32.6
Obtaining training	36	38	34.4
Paying for transportation	35	33.1	29.4
Health problems (self or family)	30	29.7	29.4
Find or pay for housing	27	27.1	26.2
Disability (self or family)	15	17.8	11.5
Domestic violence (self or family)	14	15.9	11.8
Mental health problems (self or family)	10	11.6	8.9
Substance abuse problems (self or family)	9	10.5	7.5

This chart shows the percentage of respondents who say they have asked for help from their county welfare worker, GAIN or CalWORKs caseworker. As we note below, a larger percentage of One-Parent Families report seeking help compared with Two-Parent Families.

Most Participants Request Help for Multiple Barriers



This chart combines the One-Parent and Two-Parent respondents. It shows that only 19 percent say they have not asked for help with the problems listed on the prior chart. Over half, 56 percent reported asking for help with more than one problem and over 20 percent said they'd asked for help with four or more problems.

This slide suggests that clients do not easily fall into narrowly defined categories of needed services and, instead, might benefit from multiple interventions. Many of these needs are correlated. For example, many of those citing a child care barrier also report needing help with transportation. This suggests that the child care issues might be addressed via better mobility. Not surprisingly, health status and admitted substance abuse were also correlated.

Barriers Correlated with Whether Work Requirements Are Met

	<i>Percent Meeting 1998 Work Requirement</i>	
	One-Parent Family	Two-Parent Family
30-year old recipient (no reported barriers)	57	75
Transportation problem	44	60
High School drop out	41	63
Teen	40	48
Day care barrier	41	71
Health problem	33	79*
Teen with transportation and day care barrier	12	29

*not significant

Estimates from multivariate statistical model

NOTE: Other barriers (substance abuse, mental health, domestic violence) not statistically significant

In order to assess the significance of potential employment barriers to actual work experience, we estimated a variety of statistical models that linked several factors to whether or not 1998 work requirements were met. The estimated model (a standard logistic functional form) is described in Appendix C. In this slide, we present predictions based on that model. It is important to note that these predictions should not be viewed as causal. Rather, they are best considered to be correlations that represent changes in the probability of work when certain factors are simultaneously present. Predictions for One- and Two-Parent Families are presented.

For example, a 30-year old One-Parent Family recipient with no reported barriers had a 57 percent chance of meeting the 1998 work requirement. The percentage was 75 percent for a Two-Parent Family recipient. If these same individuals reported having a transportation problem, the percentages dropped to 44 and 60 percent respectively. Individuals who were a high school drop out, a teenager, reported a child care barrier, or a health problem were also much less likely to be meeting the 1998 work requirements. Multiple barriers also had significant effects on work participation. For example, a teen recipient reporting both a transportation and a child care problem had a very low probability of working. For the One-Parent Family, only 12 percent were meeting the 1998 work requirement. This suggests that such barriers may, if indeed they are causal, be important targets of opportunity for the design of programs that facilitate work participation.

It is worth noting that other factors, such as reported substance abuse, mental health, and domestic violence, were not correlated with work participation. This does not imply that such barriers are not important. Rather, it is just as likely that the absence of a statistical relationship stems from errors in measurement or in self-reporting biases that limit the validity of the estimated effects.

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The 1999 survey included questions not asked in 1998, about respondents' knowledge of CalWORKs rules and requirements and the extent of their participation in CalWORKs activities and services.

Knowledge of and Participation in CalWORKs is Widespread

- 81% understand that the welfare program has changed
- 66% believe the changes affect them
- 80% say they are currently meeting CalWORKs requirements
- 90% report being asked to participate in GAIN/CalWORKs activities
- 73% say they are or have participated in GAIN/CalWORKs activities

The survey results suggest that knowledge of CalWORKs has been successfully communicated to welfare recipients. Ninety percent of respondents report being asked to participate in GAIN/CalWORKs activities, and 73 percent say they have participated in these activities. More than 80 percent reportedly understand that the welfare program has changed from AFDC to CalWORKs, and that there are new work requirements and time limits. Sixty-six percent believe that the changes actually affect them. Finally, 79 percent of One-Parent Family respondents and 81 percent of Two-Parent Family respondents report they are currently meeting CalWORKs requirements.

Reasons for Not Participating

9%	Not useful
14%	Don't understand program
28%	No Transportation
34%	No child care
38%	No time - working, in school

Almost 30 percent of the families surveyed report that they have never participated in GAIN/Cal WORKs activities. The most common reason reported for not participating was a lack of time due to commitments either at work or school. About 28 percent cited the lack of transportation and 34 percent mention child care as a reason for not participating. Finally, 9 percent of the respondents reported they do not find the programs to be useful and 14 percent report that they do not understand them.

Most Report Seeking Support Services from a Welfare Worker

82% have asked for help

<u>Help with</u>	<u>Percent Asked</u>	
	<u>One-Parent Family</u>	<u>Two-Parent Family</u>
Finding child care	43	28
Paying for child care	52	33
Finding a job	38	33
Finding classes/training	38	34
Paying for transportation	33	29
Health problems	30	29
Mental health problems	12	9
Alcohol/drug treatment	11	8
Domestic violence	16	12

Most respondents report that they have asked for help from workers. Eighty-two percent have asked for help in at least one of the twelve included problem areas. In each of the following problem areas, including finding child care, paying for child care, finding a job, finding classes, paying for transportation, and health problems, approximately 30 percent or more of the respondents from both One-Parent Family and Two-Parent Family categories have asked for help. However, about 15 percent or less said they'd asked for help with: mental health, alcohol/drug treatment, and domestic violence.

These findings are interesting to consider in comparison with county reports of low numbers of referrals and utilization of mental health, substance abuse and domestic violence services.

Looking at One-Parent Family and Two-Parent Family respondent figures across each problem area, we consistently find that a higher percentage of One-Parent Family than Two-Parent Family payees seek support services. In problem areas such as finding child care and paying for child care, a considerably higher percentage - at least 15 percentage points more - of One-Parent Family than Two-Parent Family respondents report asking for help. In the remaining problem areas, One-Parent Family and Two-Parent Family figures are comparable, although One-Parent Family percentages continue to be slightly higher than Two-Parent Family percentages.

*Most Believe Help Is Available But
Report Reservations About Asking*

Reasons why wouldn't talk about problems	
Embarrassment	32%
Might lose benefits	17%
Might lose kids	14%
Couldn't help	12%
Might get into trouble	11%

The survey asked respondents to identify reasons why people on welfare might avoid talking about issues such as alcohol or drugs, mental illness and domestic violence. The wording of the question was generalized to reduce some of the sensitivity of these topics that respondents might feel if asked about their own behavior. The most common reason, at 32 percent, is embarrassment. Comparable percentages of respondents ranging from 11 percent to 17 percent, cite fears of losing benefits, losing kids, getting into trouble and their welfare worker not being able to help them, as reasons for having reservations.

Summary of Changes Since 1998

- Outcomes are significantly improved
 - Caseloads down, income and work participation up
- Success varies by district
 - Differences not correlated to measurable factors, research needed
- Despite large decline, case load today looks similar to last year's
 - No evidence (yet) that only hardest to serve will remain
- Growing child-only case load due to sanctions
 - Additional information on this group required to draw conclusions

As shown in prior charts, several outcomes of interest, including caseload size, income, and work participation rates have improved during the year between our two analyses. For example, comparing county administrative data we found a 17 percent overall decline in the TANF caseload. The percent of the caseload working increased by 18 percent and average income increased by 27 percent.

Success on some measures varies by district. For example, while all except one district showed increases in the percentage of their caseload employed the rates varied from 29 percent in Redlands to 44 percent in Needles. Rates of caseload decline varied from a low of seven percent decline in Fontana to a high of 30 percent decline in Colton and Rancho Cucamonga. Further research would be required to correlate the differences across district with other factors such as CalWORKs program implementation and local economic conditions.

Despite the large caseload decline and increases in work participation, the characteristics of the caseload based on the 1999 survey looks similar to last year's caseload. For example, we found that time on aid, percent of caseload with less than high school education, length of time on the job, and the prevalence of health and other family problems are comparable between the populations surveyed a year apart.

Our survey results do not provide evidence at this time that only the hardest to serve will remain on aid.

It is important to note that while the overall caseload has declined, the child only caseload, which is increasingly comprised of CalWORKs sanctioned households, has been growing. This portion of the population was not included in our survey. Additional information on this group would be needed to determine conclusively how the overall population has been changing.

Some Implications for Improvement

- Most significant barriers to employment remain
 - Child care, transportation, job skills most frequent
 - Strongly correlated with each other and employment
 - Utilization of services remains low
- Special needs are under reported, but still prevalent
 - Health, mental health, substance abuse, domestic violence frequent
 - Poor reporting reduces correlation with employment
 - Needy participants are not receiving services they view as valuable

Our 1999 survey shows that most significant barriers to employment named by the 1998 survey respondents remain prevalent (in a different though similar sample) a year later. Help finding and paying for child care and transportation and the lack of job skills were the barriers most frequently named. These are strongly correlated with each other and employment outcomes. Utilization of services, such as subsidized child care and treatment remained low. However, these survey data were collected at roughly the same time that San Bernardino County began modifying its procedures for referral and delivery of supportive services in its CalWORKs offices. Changes in implementation may affect utilization of services over time.

Special needs in the San Bernardino CalWORKs population which may pose significant employment barriers are likely underreported by survey respondents. The rates of health and other problems reported and the consistency in rates over time suggest that they are frequently occurring problems. Problems most likely to be under reported (drug and alcohol abuse, mental illness and domestic violence) may reduce the correlation found with employment.

The County has achieved considerable gains in some areas and faces remaining challenges with the current CalWORKs population. Continued monitoring of the caseload profile can help inform decision making about further program refinements.

APPENDIX A

Analyses of TANF Caseload Files

The analyses contained in tables are based on the November 1998 caseload files that RAND received from San Bernardino County. The files contain information on all persons receiving aid. Therefore, persons who have been sanctioned are not included in the database.

Child-only cases are defined as those cases in which there is no adult in the assistance unit, i.e., no one in the assistance unit has a person number of 50-69. Because the data file that RAND received excluded persons who had been sanctioned, some of the cases identified as "child-only" are actually cases in which an adult was usually provided assistance, but the adult had been sanctioned.

Tables 1-13 report tabulations for the county as a whole, with the remaining tables displaying information for each of the 12 districts within San Bernardino.

Tables 23-44 provide the same information based on the November 1997 caseload files.

San Bernardino County

Table 1. Number of Cases: One-Parent Family and Two-Parent Family

Type	Number	Percent
One-Parent Family	38489	87%
Two-Parent Family	5924	13%
Total	44413	100%

Source: November 1998 caseload files for San Bernardino County.

Table 2. Number of Child-Only Cases

Type	Number of Child-Only Cases	Percent that are Child-Only Cases
One-Parent Family	13529	35%
Two-Parent Family	1359	23%
Total	14888	34%

Source: November 1998 caseload files for San Bernardino County.

Table 3. Income of Assistance Unit by Source of Income

Income Source	One-Parent Family		Two-Parent Family		Child-Only		All Cases	
	% With Income	Mean Income*	% With Income	Mean Income*	% With Income	Mean Income*	% With Income	Mean Income*
Gross Earnings	34.6%	\$265	52.3%	\$517	0.0%	0	24.8%	\$202
Self Employment	1.6	5	5.0	21	0.0	0	1.4	5
Child Support	1.0	2	0.3	0	0.0	0	0.6	1
Unemployment Ins.	1.5	5	4.2	15	0.0	0	1.2	4
Social Security	1.0	2	0.2	1	1.3	3	1.0	2
All Other	12.9	39	8.8	37	3.4	8	9.2	29
Total	44.3	319	60.9	592	4.1	12	32.5	244

Source: November 1998 caseload files. *Calculation of mean income includes cases with no income from that source.

Table 4. Share of Assistance Units with a Car or Home

Type	Share Who	
	Own a Car	Share Who Own a Home
One-Parent Family	18%	0.8%
Two-Parent Family	28%	1.5%
Child-Only	0%	0.0%

Source: November 1998 caseload files for San Bernardino County.

Table 5. Number of People in Assistance Unit

Number of People in Assistance Unit	One-Parent Family		Two-Parent Family		Child-Only	
	Number	% of Cases	Number	% of Cases	Number	% of Cases
1	499	2%	29	1%	6109	41%
2	10067	40	311	7	4534	30
3	7113	29	1160	25	2507	17
4	4294	17	1297	28	1073	7
5	1862	7	907	20	424	3
6 or more	1125	5	861	19	241	2
Total	24960	100	4565	100	14888	100

Source: November 1998 caseload files for San Bernardino County.

Table 6. Number of Children in Assistance Unit

Number of children in assistance unit	One-Parent Family		Two-Parent Family		Child-Only	
	Number of cases	Percent of cases	Number of cases	Percent of cases	Number of cases	Percent of cases
0	511	2%	42	1%	0	0%
1	10363	42	1034	23	6109	41
2	7131	29	1350	30	4536	30
3	4196	17	1070	23	2505	17
4	1754	7	621	14	1074	7
5	659	3	256	6	423	3
6 or more	346	1	192	4	241	2
Total	24960	100	4565	100	14888	100

Source: November 1998 caseload files for San Bernardino County. A member of the assistance unit is identified as a child if their person number code is between 1 and 19. Payees, regardless of their age, are not considered children.

Table 7. Percentage of Cases With Children of Given Ages

Age of Child	One-Parent Family	Two-Parent Family	Child-Only
Less than 1	7%	9%	3%
1 to 2	24	35	21
3 to 5	37	47	37
6 to 10	46	54	51
11 to 12	19	23	20
13 or older	29	32	32

Source: November 1998 caseload files for San Bernardino County.

Table 8. Age of Recipient Payee

Age	One-Parent Family		Two-Parent Family	
	Number of cases	Percent of cases	Number of cases	Percent of cases
Teen	948	4%	167	4%
20-24	4745	19	739	16
25-29	4679	19	830	18
30-34	4538	18	886	19
35-39	4549	18	893	20
40-44	2957	12	572	13
45-49	1543	6	320	7
50+	1001	4	158	3
Total	24960	100	4565	100

Source: November 1998 caseload files for San Bernardino County.

Table 9. Age of Mother When Oldest Child in Assistance Unit was Born

Age of Mother When Oldest Child in AU Was Born	Percent of Mothers	
	One-Parent Family	Two-Parent Family
Teen	36.1%	33.5%
20-24	33.8	33.8
25-29	15.5	17.8
30-34	8.6	9.6
35+	6.1	5.3

Source: November 1998 caseload files for San Bernardino County. The sample is restricted to payees who are the mother of the oldest child (i.e., the payee's person number code is equal to 50).

Table 10. Length of Current Spell on Aid

Length of Spell	One-Parent Family		Two-Parent Family		Child-Only	
	Number of cases	Percent of cases	Number of cases	Percent of cases	Number of cases	Percent of cases
<6 months	4566	18%	815	18%	1784	12%
6-11 months	2924	12	541	12	1634	11
12-23 months	4347	17	662	15	2609	18
24-35 months	2935	12	473	10	1842	12
36-59 months	3972	16	785	17	2784	19
60-83 months	2308	9	517	11	1738	12
84-119 months	2118	9	477	11	1351	9
>=120 months	1736	7	270	6	1115	8
Total	24906	100	4540	100	14857	100

Source: November 1998 caseload files for San Bernardino County.

Table 11. Reason Each Child is Receiving Aid

Reason child on Aid	One-Parent Family		Two-Parent Family		Child-Only	
	# of Children	% of Children	# of Children	% of Children	# of Children	% of Children
Absent Parent	44717	90%	1709	14%	25328	83%
Deceased Parent	980	2	61	1	838	3
Incapacitated Parent	3407	7	24	0	1079	4
Two-Parent Family	572	1	10142	85	3372	11
Missing	133	0	42	0	82	0
Total	49809	100	11978	100	30699	100

Source: November 1998 caseload files for San Bernardino County.

Table 12. Primary Written Language of Recipient Payee

Primary Written Language	One-Parent Family	Two-Parent Family	Child-Only (Oldest Child)
English	92%	74%	78%
Spanish	7	17	21
Vietnamese	1	6	0
Other	1	2	1

Source: November 1998 caseload files for San Bernardino County.

Table 13. Race/Ethnicity of Recipient Payee

Ethnicity/Race	Number of cases	Percent of cases	Number of cases	Percent of cases	Number of cases	Percent of cases
Non-Hispanic White	8923	36%	1555	34%	4479	30%
Non-Hispanic Black	6106	24	439	10	3094	21
Hispanic	9019	36	1982	43	6919	46
Vietnamese	267	1	317	7	55	0
Other Asian	447	2	231	5	237	2
Amer Indian/Alaskan	198	1	41	1	103	1
Total	24960	100	4565	100	14488	100

Source: November 1998 caseload files for San Bernardino County. The racial and ethnic categories reported in the table are the categories available in the administrative data.

Table 14. Number of Cases, by District

District	One-Parent Family		Two-Parent Family		Child-Only	
	Number of cases	Percent of cases	Number of cases	Percent of cases	Number of cases	Percent of cases
San Bernardino-- North	3062	12%	569	12%	2038	14%
San Bernardino-- South	3766	15	758	17	2492	17
Yucca Valley	1010	4	214	5	298	2
Redlands	1696	7	304	7	734	5
Barstow	768	3	153	3	527	4
Hesperia	2429	10	556	12	1286	9
Fontana	3130	13	547	12	1718	12
Needles	128	1	17	0	72	0
Ontario	1751	7	228	5	1543	10
Victorville	1723	7	381	8	1044	7
Colton	3169	13	474	10	1598	11
Rancho Cucamonga	2328	9	364	8	1538	10
Total	24960	100	4565	100	14888	100

Source: November 1998 caseload files for San Bernardino County.

Table 15. Percentage of Payees Who Are Teenagers, by District

District	One-Parent Family	Two-Parent Family
San Bernardino-- North	3.5%	3.2%
San Bernardino-- South	3.1	3.6
Yucca Valley	2.8	2.8
Redlands	2.5	2.3
Barstow	4.0	6.5
Hesperia	2.4	4.1
Fontana	4.3	4.6
Needles	3.9	5.9
Ontario	3.7	0.9
Victorville	4.4	4.2
Colton	6.7	5.7
Rancho Cucamonga	3.0	1.4
Total	3.8	3.7

Source: November 1998 caseload files for San Bernardino County.

Table 16. Percentage of Cases With Children of Given Ages, by District

District	One-Parent Family					Two-Parent Family						
	<1	1-2	3-5	6-10	11-12	>=13	<1	1-2	3-5	6-10	11-12	>=13
San Bernardino-- North	7%	25%	38%	48%	19%	29%	6%	35%	49%	56%	25%	38%
San Bernardino-- South	6	24	38	48	20	32	8	34	49	60	24	32
Yucca Valley	5	19	32	45	22	32	7	40	48	53	20	27
Redlands	5	21	32	45	19	31	9	34	39	50	25	30
Barstow	8	22	36	43	18	27	14	33	44	44	22	23
Hesperia	7	24	34	45	20	31	10	36	49	53	23	28
Fontana	7	25	37	45	18	28	10	35	49	54	22	33
Needles	5	22	41	41	21	30	18	47	47	59	29	24
Ontario	7	25	39	43	16	25	6	33	52	56	23	33
Victorville	7	25	36	44	19	30	11	41	52	51	21	28
Colton	7	28	39	46	18	29	11	38	48	55	23	32
Rancho Cucamonga	7	23	36	46	19	28	7	25	40	51	24	40
Total	7	24	37	46	19	29	9	35	48	54	23	32

District	Child-Only					
	<1	1-2	3-5	6-10	11-12	>=13
San Bernardino-- North	3%	24%	40%	52%	20%	32%
San Bernardino-- South	3	24	40	50	20	31
Yucca Valley	1	11	26	46	21	39
Redlands	2	17	30	48	21	34
Barstow	2	20	39	51	22	32
Hesperia	2	16	32	50	23	37
Fontana	4	22	39	52	20	30
Needles	0	13	29	49	26	29
Ontario	4	22	43	51	18	24
Victorville	3	20	35	50	21	34
Colton	3	21	33	50	20	34
Rancho Cucamonga	2	19	36	51	19	32
Total	3	21	37	51	20	32

Source: November 1998 caseload files for San Bernardino County.

Table 17. Primary Written Language of Recipient Payee, by District

District	One-Parent Family			Two-Parent Family			Child-Only (Oldest Child)		
	English 89%	Spanish 9%	Other 1%	English 64%	Spanish 23%	Other 3%	English 75%	Spanish 24%	Other 1%
San Bernardino-- North	89	8	2	66	22	8	76	22	1
San Bernardino-- South	99	1	0	98	2	0	98	1	0
Yucca Valley	95	3	1	88	6	4	91	8	0
Redlands	99	1	0	89	11	0	90	10	0
Barstow	97	3	0	91	8	0	93	7	0
Hesperia	88	12	0	71	28	1	70	29	0
Fontana	98	2	0	100	0	0	100	0	0
Needles	88	10	1	59	25	11	63	36	0
Ontario	96	4	0	81	14	0	85	15	0
Victorville	91	8	0	71	22	4	80	19	0
Colton	91	7	2	63	12	23	73	25	1
Rancho Cucamonga	92	7	1	74	17	6	78	21	0
Total									

Source: November 1998 caseload files for San Bernardino County.

Table 18. Average Number of Persons and Average Number of Children in Assistance Unit, by District

District	Number of Persons			Number of Children		
	One-Parent Family	Two-Parent Family	Child-Only	One-Parent Family	Two-Parent Family	Child-Only
San Bernardino—North	3.1	4.4	2.2	2.1	2.8	2.2
San Bernardino—South	3.1	4.4	2.2	2.1	2.8	2.2
Yucca Valley	3.0	4.4	1.8	1.9	2.5	1.8
Redlands	2.9	4.2	1.9	1.9	2.4	1.9
Barstow	2.9	3.9	2.1	1.9	2.2	2.1
Hesperia	3.0	4.3	2.0	2.0	2.6	2.0
Fontana	3.0	4.3	2.1	2.0	2.7	2.1
Needles	3.0	4.6	1.7	2.0	2.8	1.7
Ontario	2.9	4.2	2.0	1.9	2.6	2.0
Victorville	3.0	4.3	2.1	2.0	2.6	2.1
Colton	3.1	4.4	2.0	2.1	2.7	2.0
Rancho Cucamonga	3.0	4.1	2.0	1.9	2.4	2.0
Total	3.1	4.4	2.0	2.0	2.7	2.0

Source: November 1998 caseload files for San Bernardino County.

Table 19. Percentage of Mothers Who Were Teenagers When Oldest Child in Assistance Unit was Born, by District

District	One-Parent Family	Two-Parent Family
San Bernardino-- North	37%	28%
San Bernardino-- South	37	32
Yucca Valley	31	40
Redlands	31	29
Barstow	32	40
Hesperia	33	37
Fontana	38	35
Needles	28	33
Ontario	36	27
Victorville	37	38
Colton	41	39
Rancho Cucamonga	34	25
Total	36	33

Source: November 1998 caseload files for San Bernardino County. The sample is restricted to payees who are the mother of the oldest child in the assistance unit (i.e., the payee's person code is equal to 50).

Table 20. Percentage of Cases Whose Current Spell on TANF is Greater than 5 Years, by District

District	One-Parent Family	Two-Parent Family	Child-Only
San Bernardino-- North	30%	38%	35%
San Bernardino-- South	30	34	31
Yucca Valley	21	20	28
Redlands	24	26	27
Barstow	19	17	24
Hesperia	22	26	29
Fontana	23	23	25
Needles	16	18	21
Ontario	21	26	26
Victorville	23	19	24
Colton	25	31	29
Rancho Cucamonga	22	27	26
Total	25	28	28

Source: November 1998 caseload files for San Bernardino County.

Table 21. Share of Cases Who Own a Car or Home, by District

District	One-Parent Family		Two-Parent Family	
	Own a car	Own a home	Own a car	Own a home
San Bernardino— North	5%	0.2%	7%	0.0%
San Bernardino— South	13	1.0	24	1.6
Yucca Valley	29	2.6	35	2.8
Redlands	26	0.8	37	0.7
Barstow	18	1.2	27	1.3
Hesperia	27	1.3	38	3.2
Fontana	17	0.8	30	1.7
Needles	23	1.6	29	0.0
Ontario	17	0.6	35	1.3
Victorville	22	0.9	31	2.4
Colton	15	0.9	27	1.3
Rancho Cucamonga	22	0.3	38	0.6
Total	18	0.8	28	1.5

Source: November 1998 caseload files for San Bernardino County.

Table 22. Income of Assistance Units by Source of Income, by District

	SB North	SB South	Yucca Valley	Redlands	Barstow	Hesperia	Fontana	Needles	Ontario	Victorville	Colton	Rancho Cuc.
Two-Parent Family Cases												
Number of cases	569	758	214	304	153	556	547	17	228	381	474	364
Mean Income	\$471	\$451	\$525	\$525	\$474	\$480	\$568	\$900	\$692	\$432	\$540	\$649
Gross Earnings	11	16	45	23	2	29	23	0	23	13	18	37
Self Employment	0	1	0	1	0	0.5	0.7	0	0	1	0.1	0.1
Child Support	8	12	18	22	25	17	18	0	18	14	15	14
Unemploy. Ins.	0	1	0	2	0	0	1	0	0	0	0	2
Social Security	34	26	60	51	31	43	36	5	54	49	29	24
All Other	524	507	647	624	532	569	648	905	787	509	602	726
Total	48.0%	47.6%	47.7%	55.6%	49.7%	48.4%	53.7%	76.5%	67.1%	46.2%	53.0%	68.4%
% With Income												
Gross Earnings	3.0	4.0	13.6	6.6	2.0	6.7	5.5	0.0	3.9	3.7	4.4	5.2
Self Employment	0.0	0.1	0.0	0.7	0	0.4	0.4	0.0	0.0	0.8	0.2	0.3
Child Support	2.6	3.3	5.6	5.6	6.5	3.8	4.4	0.0	4.8	4.7	4.0	4.9
Unemploy. Ins.	0.0	0.4	0.0	0.7	0.0	0.0	0.2	0.0	0.0	0.0	0.0	0.8
Social Security	8.1	6.5	16.9	13.2	7.8	8.8	7.7	5.9	13.1	9.4	7.4	7.4
All Other	54.5	54.6	64.0	66.1	55.6	58.3	63.4	76.5	75.4	55.4	61.0	76.4
Total	3062	3766	1010	1696	768	2429	3130	128	1751	1723	3169	2328
One-Parent Family Cases												
Number of cases	\$268	\$253	\$225	\$283	\$282	\$208	\$248	\$305	\$309	\$237	\$272	\$339
Mean Income	3	4	10	10	3	9	5	1	5	4	3	8
Gross Earnings	1	2	2	2	3	1	4	5	2	1	2	2
Self Employment	4	5	5	4	5	6	5	8	5	4	3	4
Child Support	3	2	2	5	3	2	2	0	2	5	2	1
Unemploy. Ins.	36	35	45	51	32	34	33	76	46	35	46	44
Social Security	316	301	289	354	330	260	296	395	369	287	329	398
All Other	33.9%	33.0%	31.2%	38.9%	38.4%	29.2%	30.6%	43.8%	40.3%	33.8%	33.7%	43.0%
Total	1.0	1.3	3.5	3.3	1.3	2.2	1.6	0.8	1.4	1.6	0.9	1.9
Gross Earnings	0.5	0.8	0.8	1.3	1.4	0.8	1.3	1.6	1.4	1.0	0.7	1.4
Self Employment	1.3	1.6	1.3	1.7	2.1	1.8	1.5	2.3	1.7	1.6	1.4	1.5
Child Support	1.3	1.1	0.8	2.1	1.2	0.9	0.6	0.0	0.9	1.6	0.7	0.5
Unemploy. Ins.	11.3	11.7	19.3	14.7	11.7	12.1	11.3	18.8	15.3	12.4	13.3	13.4
Social Security	42.5	42.1	44.9	49.7	48.6	39.2	40.1	57.0	50.6	42.7	43.4	52.7
All Other	Total											

Source: November 1998 caseload files.

Table 23. Number of Cases: One-Family Parent and Two-Parent Family

Type	Number	Percent
One-Parent Family	44518	86%
Two-Parent Family	7381	14%
Total	51899	100%

Source: November 1997 caseload files for San Bernardino County.

Table 24. Number of Child-Only Cases

Type	Number of Child-Only Cases	Percent that are Child-Only Cases
One-Parent Family	11290	25%
Two-Parent Family	1001	14%
Total	12291	24%

Source: November 1997 caseload files for San Bernardino County.

Table 25. Income of Assistance Unit by Source of Income

Income Source	One-Parent Family		Two-Parent Family		Child-Only		All Cases	
	% With Income	Mean Income*	% With Income	Mean Income*	% With Income	Mean Income*	% With Income	Mean Income*
Gross Earnings	26.9%	\$184	46.7%	\$417	0.1%	0	23.0%	\$169
Self Employment	1.8	5	5.2	22	0.0	0	1.8	6
Child Support	0.9	2	0.3	1	0.1	0	0.6	1
Unemployment Ins.	1.8	6	4.6	18	0.0	0	1.7	6
Social Security	2.6	7	0.7	2	4.0	9	2.7	7
All Other	19.1	80	17.7	87	0.6	1	14.5	62
Total	38.0	285	58.2	546	4.7	10	32.6	252

Source: November 1997 caseload files. *Calculation of mean income includes cases with no income from that source.

Table 26. Share of Assistance Units with a Car or Home

Type	Share Who	
	Own a Car	Share Who Own a Home
One-Parent Family	29%	1.5%
Two-Parent Family	53%	2.6%
Child-Only	0%	0.0%

Source: November 1997 caseload files for San Bernardino County.

Table 27. Number of People in Assistance Unit

Number of People in Assistance Unit	One-Parent Family		Two-Parent Family		Child-Only	
	Number	% of Cases	Number	% of Cases	Number	% of Cases
1	524	2%	26	0%	5264	43%
2	12852	39	321	5	3809	31
3	9897	30	1455	23	1944	16
4	5808	17	1845	29	796	6
5	2574	8	1372	22	295	2
6 or more	1573	5	1361	21	183	1
Total	33228	100	6380	100	12291	100

Source: November 1997 caseload files for San Bernardino County.

Table 28. Number of Children in Assistance Unit

Number of children in assistance unit	One-Parent Family		Two-Parent Family		Child-Only	
	Number of cases	Percent of cases	Number of cases	Percent of cases	Number of cases	Percent of cases
0	539	2%	40	1%	0	0%
1	13182	40	1210	19	5264	43
2	9970	30	1912	30	3809	31
3	5663	17	1601	25	1944	16
4	2479	7	948	15	796	6
5	895	3	421	7	295	2
6 or more	500	2	248	4	183	1
Total	33228	100	6380	100	12291	100

Source: November 1997 caseload files for San Bernardino County. A member of the assistance unit is identified as a child if their person number code is between 1 and 19. Payees, regardless of their age, are not considered children.

Table 29. Percentage of Cases With Children of Given Ages

Age of Child	One-Parent Family	Two-Parent Family	Child-Only
Less than 1	11%	16%	7%
1 to 2	28	38	20
3 to 5	37	49	36
6 to 10	45	54	48
11 to 12	18	22	19
13 or older	28	31	31

Source: November 1997 caseload files for San Bernardino County.

Table 30. Age of Recipient Payee

Age	One-Parent Family		Two-Parent Family	
	Number of cases	Percent of cases	Number of cases	Percent of cases
Teen	1346	4%	168	3%
20-24	6542	20	1037	16
25-29	6580	20	1317	21
30-34	6293	19	1290	20
35-39	6066	18	1211	19
40-44	3541	11	764	12
45-49	1680	5	409	6
50+	1180	4	184	3
Total	33228	100	6380	100

Source: November 1997 caseload files for San Bernardino County.

Table 31. Age of Mother When Oldest Child in Assistance Unit was Born

Age of Mother When Oldest Child in AU Was Born	Percent of Mothers	
	One-Parent Family	Two-Parent Family
Teen	37.2%	34.5%
20-24	34.7	34.4
25-29	15.1	17.2
30-34	7.8	8.9
35+	5.2	4.9

Source: November 1997 caseload files for San Bernardino County. The sample is restricted to payees who are the mother of the oldest child (i.e., the payee's person number code is equal to 50).

Table 32. Length of Current Spell on Aid

Length of Spell	One-Parent Family		Two-Parent Family		Child-Only	
	Number of cases	Percent of cases	Number of cases	Percent of cases	Number of cases	Percent of cases
<6 months	6191	19%	952	15%	1696	14%
6-11 months	3966	12	653	10	1467	12
12-23 months	5874	18	1041	16	2166	18
24-35 months	4150	13	828	13	1596	13
36-59 months	5387	16	1215	19	2255	18
60-83 months	2954	9	750	12	1250	10
84-119 months	2602	8	566	9	1042	9
>=120 months	1863	6	321	5	770	6
Total	32987	100	6326	100	12242	100

Source: November 1997 caseload files for San Bernardino County.

Table 33. Reason Each Child is Receiving Aid

Reason child on Aid	One-Parent Family		Two-Parent Family		Child-Only	
	# of Children	% of Children	# of Children	% of Children	# of Children	% of Children
Absent Parent	61615	91%	2358	14%	10602	86%
Deceased Parent	1383	2	74	0	419	3
Incapacitated Parent	3856	6	74	0	414	3
Two-Parent Family	732	1	14829	85	818	7
Missing	202	0	45	0	38	0
Total	67788	100	17380	100	12291	100

Source: November 1997 caseload files for San Bernardino County.

Table 34. Primary Written Language of Recipient Payee

Primary Written Language	One-Parent Family	Two-Parent Family	Child-Only (Oldest Child)
English	92%	74%	73%
Spanish	6	18	26
Vietnamese	1	6	0
Other	1	3	1

Source: November 1997 caseload files for San Bernardino County.

Table 35. Race/Ethnicity of Recipient Payee

Ethnicity/Race	Number of cases	Percent of cases	Number of cases	Percent of cases	Number of cases	Percent of cases
Non-Hispanic White	12464	38%	2271	36%	3549	29%
Non-Hispanic Black	7564	23	500	8	2334	19
Hispanic	11959	36	2874	45	6063	49
Vietnamese	306	1	384	6	42	0
Other Asian	584	2	298	5	220	2
Amer Indian/Alaskan	261	1	53	1	83	1
Total	33138	100	6380	100	12291	100

Source: November 1997 caseload files for San Bernardino County. The racial and ethnic categories reported in the table are the categories available in the administrative data.

Table 36. Number of Cases, by District

District	One-Parent Family		Two-Parent Family		Child-Only	
	Number of cases	Percent of cases	Number of cases	Percent of cases	Number of cases	Percent of cases
San Bernardino-- North	3985	12%	823	13%	1614	13%
San Bernardino-- South	4609	14	957	15	1924	16
Yucca Valley	1277	4	230	4	254	2
Redlands	2175	7	410	6	657	5
Barstow	971	3	183	3	436	4
Hesperia	3376	10	813	13	890	7
Fontana	3655	11	668	10	1475	12
Needles	172	1	28	0	65	1
Ontario	2615	8	412	6	1385	11
Victorville	2321	7	510	8	680	6
Colton	4550	14	762	12	1518	12
Rancho Cucamonga	3522	11	584	9	1393	11
Total	33228	100	6380	100	12291	100

Source: November 1997 caseload files for San Bernardino County.

Table 37. Percentage of Payees Who Are Teenagers, by District

District	One-Parent Family	Two-Parent Family
San Bernardino-- North	3.7%	1.7%
San Bernardino-- South	3.0	1.8
Yucca Valley	3.1	1.7
Redlands	2.9	1.7
Barstow	3.7	2.2
Hesperia	2.6	2.3
Fontana	3.5	2.7
Needles	1.7	3.6
Ontario	3.3	1.7
Victorville	3.2	3.4
Colton	9.1	7.1
Rancho Cucamonga	3.2	1.0
Total	4.0	2.6

Source: November 1997 caseload files for San Bernardino County.

Table 38. Percentage of Cases With Children of Given Ages, by District

District	One-Parent Family					Two-Parent Family						
	<1	1-2	3-5	6-10	11-12	>=13	<1	1-2	3-5	6-10	11-12	>=13
San Bernardino-- North	12%	28%	40%	46%	18%	28%	16%	37%	52%	56%	25%	34%
San Bernardino-- South	11	28	40	46	18	29	14	38	51	56	24	34
Yucca Valley	7	20	32	47	22	32	14	33	43	51	21	30
Redlands	10	23	35	45	18	30	18	37	45	52	21	28
Barstow	11	27	36	43	19	25	17	42	49	50	23	25
Hesperia	9	24	33	47	19	32	14	43	47	56	19	27
Fontana	12	27	38	47	18	29	18	38	52	54	22	29
Needles	8	27	38	44	23	23	21	64	46	61	18	18
Ontario	11	31	37	44	15	23	18	36	51	50	21	27
Victorville	11	27	35	47	19	30	17	40	50	53	19	24
Colton	14	31	37	43	17	28	17	41	47	52	21	33
Rancho Cucamonga	11	28	37	44	15	25	14	32	46	54	23	35
Total	11	27	37	45	18	28	16	38	49	54	22	31

District	Child-Only					
	<1	1-2	3-5	6-10	11-12	>=13
San Bernardino-- North	9%	20%	37%	49%	20%	32%
San Bernardino-- South	9	22	37	49	19	31
Yucca Valley	3	12	20	46	26	39
Redlands	5	13	31	50	21	34
Barstow	4	17	35	50	23	35
Hesperia	6	14	31	45	19	36
Fontana	8	22	37	50	18	29
Needles	5	9	25	49	18	37
Ontario	7	22	5	48	14	25
Victorville	8	18	35	48	20	32
Colton	8	19	34	49	19	37
Rancho Cucamonga	6	22	37	46	17	27
Total	7	20	36	48	19	31

Source: November 1997 caseload files for San Bernardino County.

Table 39. Primary Written Language of Recipient Payee, by District

District	One-Parent Family			Two-Parent Family			Child-Only (Oldest Child)					
	English 90%	Spanish 8%	Vietnamese 2%	Other 1%	English 67%	Spanish 22%	Vietnamese 8%	Other 3%	English 70%	Spanish 28%	Vietnamese 1%	Other 1%
San Bernardino-- North	90	8	1	1	68	21	8	3	67	31	1	1
San Bernardino-- South	99	1	0	0	96	4	0	0	95	3	0	1
Yucca Valley	96	3	0	1	87	7	3	3	89	10	0	1
Redlands	97	1	0	0	89	11	0	0	90	11	0	0
Barstow	98	2	0	0	92	6	0	1	90	10	0	0
Hesperia	89	11	0	0	69	30	1	1	65	34	0	0
Fontana	99	1	0	0	100	0	0	0	100	0	0	0
Needles	88	11	1	1	63	29	6	2	56	43	0	1
Ontario	96	3	0	0	84	14	0	2	80	19	0	1
Victorville	93	7	0	0	73	21	4	2	78	22	0	0
Colton	91	7	2	0	64	16	17	3	68	31	0	1
Rancho Cucamonga	92	6	1	1	75	18	5	2	72	26	0	1
Total												

Source: November 1997 caseload files for San Bernardino County.

Table 40. Average Number of Persons and Average Number of Children in Assistance Unit, by District

District	Number of Persons			Number of Children		
	One-Parent Family	Two-Parent Family	Child-Only	One-Parent Family	Two-Parent Family	Child-Only
San Bernardino—North	3.2	4.6	2.1	2.2	2.9	2.1
San Bernardino—South	3.2	4.6	2.1	2.1	2.9	2.1
Yucca Valley	3.0	4.4	1.8	2.0	2.5	1.8
Redlands	3.0	4.4	1.9	1.9	2.6	1.9
Barstow	3.0	4.4	2.0	1.9	2.7	2.0
Hesperia	3.1	4.5	1.9	2.0	2.7	1.9
Fontana	3.1	4.4	2.0	2.1	2.7	2.0
Needles	3.0	4.7	1.7	2.0	3.0	1.7
Ontario	2.9	4.2	1.9	1.9	2.6	1.9
Victorville	3.1	4.3	2.0	2.1	2.6	2.0
Colton	3.1	4.5	2.1	2.1	2.8	2.1
Rancho Cucamonga	3.0	4.3	1.9	1.9	2.6	1.9
Total	3.1	4.4	2.0	2.0	2.7	2.0

Source: November 1997 caseload files for San Bernardino County.

Table 41. Percentage of Mothers Who Were Teenagers When Oldest Child in Assistance Unit was Born, by District

District	One-Parent Family	Two-Parent Family
San Bernardino-- North	39%	32%
San Bernardino-- South	38	34
Yucca Valley	32	37
Redlands	32	30
Barstow	32	41
Hesperia	34	37
Fontana	39	38
Needles	27	48
Ontario	35	31
Victorville	36	39
Colton	44	37
Rancho Cucamonga	36	26
Total	37	35

Source: November 1997 caseload files for San Bernardino County. The sample is restricted to payees who are the mother of the oldest child in the assistance unit (i.e., the payee's person code is equal to 50).

Table 42. Percentage of Cases Whose Current Spell on TANF is Greater than 5 Years, by District

District	One-Parent Family	Two-Parent Family	Child-Only
San Bernardino-- North	29%	35%	32%
San Bernardino-- South	28	34	29
Yucca Valley	18	18	25
Redlands	21	26	24
Barstow	18	17	24
Hesperia	20	32	24
Fontana	21	22	22
Needles	16	21	21
Ontario	18	20	19
Victorville	20	19	19
Colton	24	25	27
Rancho Cucamonga	18	20	21
Total	22	26	25

Source: November 1997 caseload files for San Bernardino County.

Table 43. Share of Cases Who Own a Car or Home, by District

District	One-Parent Family		Two-Parent Family	
	Own a car	Own a home	Own a car	Own a home
San Bernardino— North	24%	1.0%	51%	2.9%
San Bernardino— South	27	1.8	50	2.7
Yucca Valley	43	4.8	62	3.5
Redlands	36	1.1	56	0.5
Barstow	34	2.6	51	2.2
Hesperia	39	2.7	63	3.4
Fontana	27	1.5	52	3.0
Needles	37	1.7	68	0.0
Ontario	26	0.7	52	1.7
Victorville	32	1.7	57	3.5
Colton	25	1.1	45	2.9
Rancho Cucamonga	29	0.6	50	1.4
Total	29	1.5	53	2.7

Source: November 1997 caseload files for San Bernardino County.

Table 44. Income of Assistance Units by Source of Income, by District

	SB North		SB South	Yucca Valley	Redlands	Barstow	Hesperia	Fontana	Needles	Ontario	Victorville	Colton	Rancho Cuc.
	823	957	230	410	183	813	668	28	412	510	762	584	
Two-Parent Family Cases													
Number of cases	\$426	\$366	\$380	\$444	\$485	\$358	\$427	\$492	\$531	\$363	\$413	\$500	
Mean Income	15	20	21	29	12	28	25	0	22	13	14	37	
Gross Earnings	0	1	1	1	1	1	1	0	0	1	1	1	
Self Employment	9	12	32	17	35	27	19	13	25	24	13	15	
Child Support	2	4	4	2	0	2	1	8	1	2	1	1	
Unemploy. Ins.	103	91	41	80	37	59	64	26	155	137	76	91	
Social Security	555	493	478	572	570	475	537	539	734	539	517	644	
All Other													
Total	46.7%	42.5%	45.0%	52.9%	51.4%	38.9%	45.7%	53.6%	57.0%	40.8%	45.8%	59.9%	
% With Income													
Gross Earnings	4.1	4.8	6.5	6.1	2.2	5.9	6.3	0.0	6.3	3.7	4.7	6.7	
Self Employment	0.0	0.1	0.4	0.2	0.5	0.1	0.3	0.0	0.5	0.6	0.3	0.3	
Child Support	2.9	3.1	6.1	5.1	7.1	5.8	5.1	10.7	6.1	5.5	3.3	3.8	
Unemploy. Ins.	0.8	1.0	0.9	0.7	0.0	0.7	0.4	3.6	0.5	1.0	0.4	0.7	
Social Security	19.9	18.5	18.0	16.6	11.5	11.7	13.6	7.1	27.4	23.3	16.2	19.2	
All Other	56.7	52.8	60.0	62.9	59.0	52.9	57.6	64.3	68.2	57.6	54.5	70.2	
Total													
One-Parent Family Cases													
Number of cases	3985	4609	1277	2175	971	3376	3655	172	2615	2321	4550	3522	
Mean Income	\$194	\$181	\$131	\$193	\$195	\$149	\$187	\$236	\$203	\$146	\$185	\$228	
Gross Earnings	4	3	11	9	4	9	5	0	5	3	5	7	
Self Employment	1	1	1	1	3	2	4	2	3	1	2	2	
Child Support	5	5	5	8	6	4	5	6	6	6	6	7	
Unemploy. Ins.	7	8	9	8	4	9	6	14	5	8	7	4	
Social Security	83	83	58	71	51	65	82	57	100	77	83	94	
All Other	294	280	215	290	263	237	288	315	323	241	290	341	
Total	27.8%	26.7%	21.5%	29.2%	28.3%	21.2%	26.5%	34.9%	29.6%	22.7%	26.9%	32.3%	
% With Income													
Gross Earnings	1.4	1.2	0.3	3.4	1.8	2.4	1.8	0.0	1.7	1.5	1.3	2.1	
Self Employment	0.7	0.6	0.1	0.6	1.4	0.7	1.4	0.6	1.7	0.5	0.8	1.0	
Child Support	1.8	1.6	0.1	2.3	1.9	1.4	1.9	2.3	1.7	1.7	2.1	2.2	
Unemploy. Ins.	2.9	2.7	3.3	3.1	2.6	3.3	3.1	4.7	2.1	3.2	2.7	1.5	
Social Security	18.5	18.4	19.6	18.7	15.1	16.7	18.7	21.5	22.9	17.2	19.5	22.2	
All Other	37.6	36.7	38.7	41.7	38.0	33.9	36.9	43.6	40.6	35.0	37.7	43.1	
Total													

Source: November 1997 caseload files.

APPENDIX B

Frequency Tabulations of Survey Items

Appendix B contains the frequency tabulations of items contained in San Bernardino Health and Social Services Survey for 1998 and 1999. The estimates reported are the percent of One-Parent Family and percent of Two-Parent Family cases that were interviewed that had each of the various characteristics. The survey instruments used for each group collected slightly different information, so some information is reported only for One-Parent Family or only for Two-Parent Family cases. Comparisons between years are shown for items asked in both years.

**San Bernardino County Health and Social Services Survey
Frequency (%) Tabulations**

Characteristic	1999			1998		
	One-Parent Family	Two-Parent Family		One-Parent Family	Two-Parent Family	
		Payee	Spouse/Partner		Payee	Spouse/Partner
Sample Size:	370	357		363	357	
Age of payee						
18-19	4.0	1.7		2.5	2.2	
20-24	19.2	19.0		20.9	19.4	
25-34	37.0	38.3		36.0	43.7	
35-44	29.4	30.8		32.1	26.9	
45 and older	10.5	10.1		8.5	7.8	
Female	94.0	83.6		96.2	95.5	
Current marital status						
Married	11.6	65.7		12.5	67.8	
Widowed	5.1	0.6		2.2	0.0	
Divorced or separated	37.9	9.2		38.8	8.1	
Never married	45.5	24.5		44.7	24.1	
Hispanic	39.8	47.8		41.1	46.1	
Race						
American Indian or Alaskan Native	8.6	9.7		3.8	3.6	
Asian/Pacific Islanders	2.0	6.1		3.0	4.5	
Black or African American	21.2	10.3		19.7	7.0	
White	38.1	40.9		39.5	46.5	
Other, multiracial	30.1	33.0		33.5	37.8	
Highest grade completed						
0-9 years	13.0	22.5	22.5	11.1	17.6	21.1
10	9.9	8.1	9.0	7.8	9.0	8.7
11	18.6	18.5	20.1	18.1	17.6	19.9
12	37.6	32.7	36.7	34.3	35.9	34.0
13	7.9	8.1	5.6	13.0	9.0	2.5
14	9.9	6.1	3.7	8.6	7.3	5.9
15	1.7	2.0	0.9	3.2	0.8	1.1
16 or more	1.4	2.0	1.5	2.4	2.8	3.4
Have a GED	11.8	9.2	11.0	14.4	8.1	11.8
Lived in AFDC household as child	29.2	24.9		22.8	23.3	

**San Bernardino County Health and Social Services Survey
Frequency (%) Tabulations**

Characteristic	One-Parent	Two-Parent Family		One-Parent	Two-Parent Family	
	Family	Payee	Spouse/Partner	Family	Payee	Spouse/Partner
	1999			1998		
Number of different times participated in AFDC as an adult, including current spell						
1	30.2	29.4		49.5	47.3	
2	32.1	36.4		16.2	16.8	
3	21.4	17.5		17.8	19.9	
4 or more	16.4	16.8		16.5	16.0	
Applied for AFDC this time because (check all that apply):						
Became separated/divorced	49.4	20.7		56.9	21.6	
Became pregnant/had newborn	65.5	62.4		61.9	59.5	
Lost job/couldn't find work	50.8	56.2		54.3	52.4	
Husband/boy friend lost job	16.7	50.4		17.8	60.2	
Couldn't take job because cost of child care	44.8	38.6		47.7	47.3	
Had job but pay was low	25.7	23.6		30.0	31.3	
Had health problem	21.8	15.4		18.6	16.8	
Child or family member had health problem	11.3	15.3		14.1	15.4	
Child support was reduced or stopped	17.8	4.9		13.0	7.8	
Left a violent relationship	31.4	8.7		31.6	10.9	
Needed medical insurance	55.0	51.3		63.8	63.5	
Extended child care ended/needed child care	30.0	20.0		39.3	28.7	

San Bernardino County Health and Social Services Survey
Frequency (%) Tabulations

Characteristic	One-Parent Family	Two-Parent Family		One-Parent Family	Two-Parent Family	
		Payee	Spouse/Partner		Payee	Spouse/Partner
	1999			1998		
Currently enrolled in school/job training	18.1	14.5	6.2	25.2	16.2	12.4
Currently enrolled in:						
High school	0.8	0.3	.0	1.4	.3	.3
GED	1.4	2.3	.0	.8	1.1	1.4
Adult/Night school (not GED or job)	2.8	1.7	0.3	1.9	1.4	1.1
ESL	0.6	1.7	1.2	.5	1.4	2.5
College (2-year)	8.5	6.6	3.5	12.4	6.7	3.4
University/College (4-year)	1.7	0.3	.0			
Other	2.8	2.0	0.9	3.5	4.8	3.1
Currently working	44.4	39.7	48.5	38.6	32.8	49.9
Number of jobs currently held						
Not working	55.6	60.3	51.6	61.4	67.2	49.7
1	40.1	36.8	47.8	34.9	29.4	48.2
2	4.0	2.6	0.6	3.8	3.4	1.7
3	0.3	0.3				
Hours worked per week						
Not working	55.6	60.3	51.5	61.4	67.2	49.7
1-14	2.5	1.4	2.1	3.8	3.1	2.0
15-24	5.4	10.1	4.1	7.3	4.2	7.3
25-34	15.0	10.4	10.4	12.4	11.5	8.9
35 or more	21.5	17.7	32.0	14.9	13.7	31.9
Time of day you work (check all that apply):						
Weekdays	24.6	23.3		26.2	20.9	
Weeknights	7.1	4.6		9.9	9.2	
Weekends	10.2	5.8		13.8	10.4	
Split shift	4.8	1.7		1.4	2.8	
Irregular	10.7	11.2		11.6	9.2	
Other	0.3	0.3				
Months in current job						
Not working	55.6	60.3		61.4	67.2	
<2 months	6.2	4.3		6.2	3.3	
2-5 months	15.3	14.2		11.4	9.3	
6-12 months	11.3	9.9		6.8	5.9	
>12 months	11.6	11.3		14.1	14.0	

**San Bernardino County Health and Social Services Survey
Frequency (%) Tabulations**

Characteristic	One-Parent	Two-Parent Family		One-Parent	Two-Parent Family	
	Family	Payee	Spouse/Partner	Family	Payee	Spouse/Partner
	1999			1998		
Travel time to work						
Not working	57.4	61.2		61.4	67.2	
<=15 minutes	16.6	13.5		14.7	15.1	
15-30 minutes	19.5	19.7		18.2	15.1	
>30 minutes	6.4	5.6		5.8	3.0	
Time since held a job						
Currently working	44.9	40.2		38.6	32.8	
<=12 months	18.9	16.1		17.0	12.8	
13-24 months	7.4	8.8		7.3	8.6	
25-48 months	7.7	7.0		6.3	10.6	
49-72 months	3.7	4.4		5.3	6.9	
>=73 months	11.7	12.6		18.1	16.8	
Never worked	5.7	10.9		7.2	11.5	
How did you find current/last job?						
Referred by welfare/GAIN office	10.0	13.0	9.4	5.1	3.1	
Referred by other agency	5.4	6.8	6.5	11.9	5.0	
Referred by friend/relative	31.4	34.7	40.6	28.9	32.7	
Contacted employer	32.9	27.3	23.1	20.3	21.0	
Newspaper ad	12.7	10.7	7.8	9.5	9.2	
Other	6.6	6.8	8.8	76.5	16.5	
Don't know	0.9	0.6	3.9			
If you were looking for a job, this factor would make it difficult for you to get or hold a job (check all that apply):						
Child care	37.7	46.5	22.8	54.5	58.5	
Child who is ill	12.7	12.2	6.0	10.8	9.2	
Spouse/partner who is ill					10.9	
Spouse/partner has alcohol/drug problem					2.5	
Own physical health problems	21.5	15.4	21.1	18.4	16.5	20.7
Own mental health problems	6.5	3.5	6.8	6.2	5.3	2.3
Own alcohol/drug problem	1.4	1.7	3.0	0.5	0.3	4.3
Transportation	40.2	45.1	36.5	48.8	51.5	43.5
Shortage of jobs	49.3	58.3	57.1	58.3	56.9	62.5
Lack of job skills I have	40.2	46.5	24.1	46.5	47.1	23.3
Lack of work experience	44.2	49.1	24.4	46.2	49.3	21.9
Low wage levels	41.9	43.7	40.2	45.3	36.4	
Completing written exam	11.3	13.9	16.6	8.4	19.2	

**San Bernardino County Health and Social Services Survey
Frequency (%) Tabulations**

Characteristic	One-Parent Family	Two-Parent Family		One-Parent Family	Two-Parent Family	
		Payee	Spouse/Partner		Payee	Spouse/Partner
1999				1998		
Has a valid driver's license	64.7	61.3	62.8	69.9		60.0
Usual mode of transportation						
Public transit	26.1	20.2		22.2		
My/my spouse's vehicle	38.0	49.1		37.4		
Borrowed vehicle	12.7	10.1		19.8		
Ride share/carpool	18.7	15.3		11.4		
Other	4.5	5.2		8.9		
Does spouse have a long lasting illness or disability		16.9				
Spouse's health condition prevents you from working		4.7				
Own health problem <i>limits</i> type/amount of work	25.2	20.3	10.9	16.4	16.8	15.7
Own health problem <i>prevents</i> you from working	7.1	3.8	5.0	5.9	4.8	5.3
Child has long-lasting medical or physical problem	24.9	22.9		23.2	24.2	
Child has long-lasting mental or emotional problem	10.0	6.7		8.9	7.3	
Child needs help with eating, bathing, etc..	5.6	3.2		3.5	3.1	
Child has health problem that prevents you from working	7.1	7.8	15.9	9.3	8.7	
Payee currently under Doctor's care?	20.1	14.5	11.8	18.1	15.4	14.6
Has a disability or SSI claim pending	6.2	2.0	3.6	4.1	2.0	4.5
Used any unprescribed painkillers in past year	6.3	5.5				
Use other drugs in past year	6.8	3.2				

**San Bernardino County Health and Social Services Survey
Frequency (%) Tabulations**

Characteristic	One-Parent Family	Two-Parent Family		One-Parent Family	Two-Parent Family	
		Payee	Spouse/Partner		Payee	Spouse/Partner
	1999			1998		
Felt depressed or sad much of past year	18.7	11.6		20.7	18.2	
Taking medication or seeing Dr for depression	9.3	4.7				
Number of days in past month drank alcohol						
0	75.9	82.3		73.9	77.9	
1	9.6	9.9		13.3	11.6	
2	7.6	2.9		4.7	3.0	
3 to 5	3.4	3.5		3.8	5.1	
Greater than 5	3.4	1.4		3.8	2.2	
Past 12 months thought you were an excessive drinker	2.3	2.0		1.6	0.9	
FEMALE ONLY:						
Exposure to verbal abuse and threats	20.2	12.2		19.6	16.0	
Exposure to physical abuse in past year	13.9	7.0		14.2	8.8	
How concerned are you about personal safety						
Very concerned	32.0	20.4		26.6	21.8	
Somewhat concerned	16.8	17.5		20.5	18.8	
A little concerned	12.5	13.7		13.3	14.1	
Not really concerned	38.7	48.4		39.6	45.3	
Who was abusive or violent toward you						
Stranger	1.5	3.1		2.0	2.3	
Parent, sibling	1.8	1.0		1.7	0.9	
Ex-spouse, ex-partner, ex-boyfriend	12.0	0.7		11.0	3.2	
Spouse, partner, boyfriend	3.0	6.2		5.0	6.2	
Other	4.8	3.8		4.0	6.0	

**San Bernardino County Health and Social Services Survey
Frequency (%) Tabulations**

Characteristic	One-Parent Family	Two-Parent Family		One-Parent Family	Two-Parent Family	
		Payee	Spouse/Partner		Payee	Spouse/Partner
	1999			1998		
Housing arrangement						
Own	5.7	6.9		5.7	10.1	
Rent	89.5	90.8		89.7	87.4	
Live rent free	0.8	0.6		0.8	0.6	
Other	4.0	1.7		3.8	2.0	
Share housing with people other than own children and spouse/partner	47.4	19.9		51.0	15.8	
Household size						
2 people	15.1	4.3		14.1	9.0	
3 people	20.5	13.0		24.1	25.8	
4-5 people	40.4	49.3		39.0	41.7	
Greater than 5 people	24.1	33.3		22.8	23.5	
Percent of assistance units with at least one child of given age						
Infant (<12 months)	11.3	16.4		12.3	18.8	
Toddler (12-35 months)	26.8	34.6		26.2	42.4	
Preschool (3-5 years)	26.0	35.2		37.7	51.9	

**San Bernardino County Health and Social Services Survey
Frequency (%) Tabulations**

Characteristic	One-Parent Family		Two-Parent Family	
	Family	Payee	Spouse/Partner	Spouse/Partner
	1999		1998	
Very likely you would do the following if your welfare payment were permanently reduced or eliminated				
Look for (different) job			73.8	75.2
Take in someone			24.0	16.9
Move in with someone else			25.1	17.2
Move to smaller place			32.3	28.3
Change child's living arrangement			13.9	10.7
Not have enough money to pay child care			56.4	48.7
Not be able to finish school			39.4	32.4
Ask for help from friends/family			26.5	30.7
Received help from the following in the past year				
Family	36.1	26.1	37.5	40.7
Friend or neighbor	22.2	14.5	14.2	11.8
Church	15.9	14.5	15.0	18.3
Catholic Charities, etc..	9.3	11.0	14.7	17.7
Homeless shelter	1.1	1.7	2.5	1.1
Food bank	8.8	14.5	12.3	15.8
Any other charity	1.1	4.6	6.3	5.6
Responded in English			90.8	85.2
Total time received AFDC under own name				
<12 months	7.7	11.1	5.9	8.3
12-23 months	8.5	10.2	12.5	12.8
24-59 months	25.9	28.0	29.1	28.9
60-95 months	27.1	25.9	23.1	25.0
>=96 months	30.8	24.8	29.4	25.0

APPENDIX C

Correlations Between Work and Participant Characteristics

In Table C-1, we present estimates from a linear probability model that links whether or not the respondent was meeting 1999 work requirements and a number of individual characteristics, such as age, education, and the presence of several potential barriers to work, including the lack of transportation, available child care, or a number of self-reported problems. These regressions were estimated separately for the two groups. One-Parent and Two-Parent families. The intercept indicates that the probabilities of meeting work requirements were about 57.3% and 75.7% for the One-Parent Family and Two-Parent Family groups, when all other factors were not in evidence (i.e., when indicator variables took on a value of zero). In other words, this represents a “benchmark” case where a person was between 20 and 30 years of age and experienced no reported barriers. The separate parameter estimates for each additional factor can be added to this benchmark case to simulate the probability for individuals with different characteristics. Thus, a participant who was a teenager would have a lower probability of 40.1% (.573 minus .172) for a One-Parent Family and 48.2% probability (.757 minus .275) for the Two-Parent Family.

**Table C-1
Models of Work Experience**

Variable	One-Parent Family Parameter Estimate (Standard Error)	Two-Parent Family Parameter Estimate (Standard Error)
Intercept	0.573** (0.053)	0.757** (0.058)
Teenager (age under 20 yrs)	-0.172* (0.093)	-0.275** (0.122)
Age 31-49 years	0.151** (0.064)	0.046 (0.068)
Age Over 50 years	-0.186 (0.118)	0.002 (0.140)
High school drop out	-0.161** (0.051)	-0.115** (0.053)
No transportation	-0.125** (0.051)	-0.147** (0.053)
No child care	-0.159 (0.100)	-0.045 (0.068)
Self-reported drug use (past year)	-0.163 (0.091)	0.020 (0.119)
Self-reported domestic violence	-0.066 0.074	0.040 (0.117)
Self-reported alcohol abuse	0.081 (0.067)	0.020 (0.072)
Self-reported physical health problem	-0.244** (0.108)	0.041 (0.092)
Self-reported mental health problem	-0.160 (0.123)	-0.085 (0.096)
Self-reported disability	0.129 (0.109)	-0.132 (0.092)
R-square (adjusted)	0.101	0.038

Note: Linear regression models predict whether or not participant meets work requirement (01).

* Indicates significance at 90% confidence level

** Indicates significance at 95% confidence level