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Off Welfare and Into Work
A Report Series of the Postemployment Services Demonstration

TAKING THE FIRST STEPS: HELPING WELFARE RECIPIENTS WHO GET JOBS KEEP THEM

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EXECUTIVE SUMMARY

For welfare recipients, the road to self-sufficiency involves getting and keeping a job. During the past four years, many states have experimented with work incentives and requirements for welfare recipients, under waivers from the federal government. The new welfare law, signed by President Clinton on August 22, 1996, involves significant changes to the welfare program. The most dramatic change ends Aid to Families with Dependent Children (AFDC) and replaces it with the Temporary Assistance to Needy Families (TANF) program. Under the new law, most able-bodied welfare recipients must find some type of work within two years after they start collecting welfare or lose benefits. The law also limits welfare receipt during an adult’s lifetime to five years.

As the new law is implemented, many low-skilled welfare recipients will enter the labor market. It is unclear how long these individuals will hold their jobs. Previous studies of welfare dynamics have found that more than half of those who leave welfare for work lose their jobs within a short time and return to welfare. These studies, however, were conducted when individuals who lost their jobs could go back on welfare for an indefinite period of time. This option is less viable under the time limits imposed by the new law. Time limits might motivate many individuals to hold onto their jobs who might have otherwise returned to welfare.

On the other hand, many of the individuals who will be entering the labor market in the months ahead will be less well prepared for the challenges of employment. The social consequences of job loss for these individuals are going to be much greater under the new system, which provides little or no support after a limited period.

To date, most efforts to promote employment among welfare recipients have focused on obtaining jobs. Welfare policy has not emphasized promoting sustained employment or finding rapid re-employment for those who lose jobs. With welfare reform’s focus on work, welfare system staff must shift their energies to helping welfare recipients find and keep jobs. To really help new job finders make a break from welfare, caseworkers and case managers will have to identify their emerging needs and guide them to appropriate assistance to help them overcome barriers to sustained employment.
ABOUT THE STUDY

To collect information about employment paths out of welfare and to test innovative ways to promote job retention, the U.S. Department of Health and Human Services (DHHS) initiated the Postemployment Services Demonstration (PESD). Newly employed welfare recipients in four sites were identified and enrolled in the demonstration. Individuals were assigned at random to an enhanced-services group (program group) or to a regular-services group (control group). Those in the program group had a case manager who helped identify their needs and provided special services to promote job retention. They also provided rapid re-employment services for those who lost jobs.

Using qualitative data from focus groups with clients, staff interviews, and client case files, we examined the experiences of newly employed welfare recipients during their transition from welfare to work. Like other single parents who find work, welfare recipients experience many new situations and difficulties. They have to find affordable and reliable child care and transportation, budget for new work expenses, and meet the new demands of the workplace. In addition, welfare mothers often have to deal with new income reporting and accounting rules to continue to receive welfare and other benefits, including transitional child care and transitional Medicaid. Many welfare recipients also find low-paying entry-level positions in occupations with irregular hours or shifts that change to accommodate fluctuating workloads. These circumstances complicate child care and budgeting challenges. Compounding these new demands, many welfare recipients have little in the way of a social support network to help them weather some of the crises that affect their ability to hold a job. In fact, many welfare recipients report that friends and families undermine their efforts to attain self-sufficiency through work.

Client experiences and problems during the welfare-to-work transition and the types of services provided by PESD case managers offer insights into how the welfare system can facilitate sustained employment. On the basis of broad issues that emerged during our discussions with clients, we recommend changes or adjustments that could be made in the system to facilitate the welfare-to-work transition. Our primary goal is to urge state policymakers to focus more on system-related changes that may promote employment. These recommendations address some of the changes that can help facilitate the welfare-to-work transition for newly employed welfare recipients. Other states may experience different issues or different aspects of these issues.
Our analysis of client experiences and services provided by the programs indicates that the four programs succeeded in providing services that clients and staff view as filling an important void in the social services system for people who are trying to make the transition from welfare to work. Research currently under way will help establish the contribution of these services to actual job retention and rapid reemployment. A series of topical reports will provide timely information on the types of jobs welfare recipients find; their patterns of employment, job loss, and reemployment; and clients’ use of postemployment services. Impact and cost-effectiveness analyses will also be conducted. The interim impact results will be available in January 1997, and the longer-term results will be available in spring 1998.

**BROAD SYSTEM CHANGES**

The PESD demonstration suggests that the following broad types of system-related changes can help facilitate the welfare-to-transition among newly employed welfare recipients:

- **Make transitional benefits more available and accessible.** Shortages of transitional child care funds and lack of awareness of their availability (and availability of transitional Medicaid) prevented some clients from taking advantage of these benefits in some states. Large amounts of paperwork, bureaucratic snags, and ignorance of the procedures to access transitional benefits discouraged some clients from using them. Increasing availability and awareness of transitional benefits and easing access to them can smooth the welfare-to-work transition. Increased awareness of the Earned Income Tax Credit (EITC) can increase the number of clients using the advanced payment option to help smooth their income flow.

- **Increase access to child care providers.** Newly employed welfare recipients have difficulty finding reliable providers. With the enactment of new welfare law, it is likely that increasing numbers of women with young children will be entering the labor market. Unless there is an increase in the availability of subsidized child care slots for children of different ages, it is likely that child care will become a bottleneck that prevents some women from being able to keep their jobs. It is now more important than ever that child care providers be trained so that the system is ready to meet the increased demand for child care. In addition, it will be important to maintain strong links between the welfare agencies
Executive Summary (continued)

and child care resource and referral agencies so that case managers can refer newly employed clients who are looking for child care providers to these agencies.

- **Increase welfare recipients’ awareness of workplace culture and requirements and acceptable work behavior.** Discussions with program staff and clients revealed that many welfare recipients, especially those with little work experience, are unfamiliar with appropriate workplace behavior. Increasing the intensity of life skills and work expectations training may make clients more aware of what to expect on the job. Allowing clients to participate in these workshops during the first months of work may help them deal with real-life work situations.

- **Ease access to re-employment services for all, regardless of AFDC status.** Clients who lose jobs (or want to find better jobs) should not have to go back on welfare in order to gain quick and simple access to employment services. Access to the JOBS program and other job search assistance can increase clients’ odds of finding a job more quickly themselves, especially for clients who experience few other problems. In addition, providing some child care and transportation resources to clients looking for jobs could mean fewer of them returning to welfare to receive these services.

- **Improve inter- and intra-agency communications.** PESD case managers frequently had to prompt income maintenance staff to adjust AFDC grants, correct errors, and ensure that AFDC terminations were correctly recorded so clients would qualify for transitional benefits. Clients often asked case managers to help resolve delays in processing provider vouchers or applications for transitional benefits. This need for frequent intervention underscores the importance of efficient and accurate welfare agency performance. It also underscores the need for strong lines of communication both within and across agencies.
Executive Summary (continued)

“They realize that you’re working and you might not be able to get a phone . . . they are willing to get to you on your own time.”

• **Make the system flexible enough to accommodate clients’ varying needs.** Welfare recipients’ transition experiences are fairly diverse—each client’s obstacles to job retention are different. A system that promotes job retention must consider varying needs. Some individuals may require only temporary support during the early months of the transition; others may need more sustained support as they strive to become self-reliant. Welfare caseworkers and case managers will have to identify clients’ needs as they emerge and guide clients to appropriate assistance. Specialized job retention counselors may be useful for clients with more complicated needs.

Clients who are trying to attain self-sufficiency through sustained employment are likely to need assistance beyond the initial placement efforts. After finding a job, clients must deal with new issues of budgeting money and managing time; find stable child care and transportation arrangements, as well as backups for these arrangements; and deal with new workplace situations and demands. Many lack the personal and social support network to help them during the transition period. Consequently, case managers will need to continue to work with clients on these issues even after clients have found jobs, especially during the early months after job start. In addition, case managers will need to be flexible in their approach to delivering these services. For instance, many clients may be working during the day and may be able to reach case managers only on evenings or weekends. Having beepers, voice-mail systems, or alternative work hours will make it easier for clients to reach their case managers.

• **Set up emergency assistance programs that can help clients deal with crisis situations.** Clients, even those with stable jobs, sometimes faced sudden financial emergencies and lost their jobs as a result. A flexible system that can provide temporary financial assistance to cover occasional emergencies may help welfare recipients through temporary crises. These emergency assistance programs could be set up as grant or even loan programs.
I. WHY THE STUDY WAS CONDUCTED

Studies of welfare dynamics have shown that many women who leave welfare do so for employment. These studies also show that many return to welfare relatively quickly.\(^1\) These studies, which were conducted before the new welfare reform law was passed, show that between 40 and 60 percent of those who leave welfare for work return within a year. Furthermore, about half of all welfare mothers work for at least part of the time they collect welfare.\(^2\)

The time limits imposed by the new law will probably affect welfare recipients’ decisions about holding onto their jobs. For instance, knowing that welfare benefits are available for only a limited time may motivate some who might have otherwise quit their jobs to hold onto them.

The prominence of work in welfare reform highlights the importance of studying newly employed welfare recipients’ experiences during the welfare-to-work transition. Under the new law, states will target more individuals for employment, and a growing number of people who have few skills and are less job ready will enter the labor force. Many will probably be unable to sustain employment and will lose their jobs. To address this problem, the welfare system must begin to facilitate the transition from welfare to work and provide follow-up services to promote job retention and rapid re-employment for those who lose jobs. PESD focused on this important component of a comprehensive welfare-to-work strategy.

The Demonstration

PESD, the first federally funded demonstration to provide job retention services, was initiated by the Administration for Children and Families of DHHS.\(^3\) Through cooperative agreements, DHHS provided approximately $2.7 million in fiscal years 1993 and 1994 to support the implementation and evaluation of PESD services in four sites: (1) Chicago, Illinois; (2) Portland, Oregon; (3) Riverside, California; and (4) San Antonio, Texas. Each site set up a PESD unit

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\(^1\)See, for example, Gritz and MaCurdy (1991); Pavetti (1992); Harris (1992); and Gleason, Rangarajan, and Schochet (1994).

\(^2\)See Harris (1993).

\(^3\)Project Match in Chicago is another employment-oriented program that serves residents of the inner-city Cabrini-Green housing project who find jobs. Project Match counselors provide intensive case management services to help clients keep their jobs (Olson et al. 1990).
as an extension of its JOBS program to provide special job retention and re-employment services to newly employed welfare recipients.

During a 12- to 18-month period in the four sites, nearly 5,000 newly employed welfare recipients who had participated in the JOBS program were identified and referred to the demonstration. (Between 800 to 1,500 people were referred in each site.) Between a third and a half of the sample members in each site were randomly assigned to a group that was eligible to receive program services. The remaining individuals were assigned to a control group and were eligible to receive existing JOBS services in their states.4

Core Features of PESD

The two main features of PESD were extended case management and enhanced support service payments. Under federal regulations at the time, JOBS case management and related support services could only be provided for 90 days after an individual became ineligible for AFDC. In practice, many JOBS programs did not provide any case management services after clients left AFDC. PESD case managers could provide more intensive services for longer periods of time (anywhere from six months up to two years) to help participants remain employed or become re-employed.

Case management was the cornerstone of the PESD program. Case managers maintained regular contact with clients, identified emerging problems that might affect employment, and intervened as early as possible to prevent job loss. Case managers provided ongoing monitoring and support, counseling and advice, mediation with income maintenance and other agencies, help with time and money management, help in accessing services, help with financial benefit eligibility, and employment and job search assistance for those who lost jobs or wanted to find better jobs. Case managers minimized bureaucratic approaches with clients and stressed personal and informal communication. Case managers attempted to remain

4Mathematica Policy Research, Inc., (MPR), is conducting a comprehensive evaluation of the demonstration. The evaluation includes four major components: (1) an analysis to examine the effects of the program on employment and AFDC receipt of those who participated; (2) a cost-effectiveness analysis to study the fiscal implications of implementing this type of program; (3) a process and implementation study to document the PESD intervention in each site, to provide guidelines for its replication, and to analyze service use of participants; and (4) an in-depth analysis to examine the experiences of participants during the welfare-to-work transition, to document the types of jobs they held and job characteristics, and to examine patterns of employment, job loss, and re-employment.
accessible to clients outside of normal business hours by using beepers and voice-mail systems or having alternative work hours so employed clients could reach them more easily.

PESD clients could also receive payments to cover expenses associated with employment, job search, and emergencies that affected employment over and above what was available to newly employed welfare recipients under the JOBS program. PESD case managers also had greater latitude in determining what kinds of expenses could be reimbursed.5

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5See Haimson, Hershey, and Rangarajan (1995) for a detailed description of program design and services provided in each site.
II. EXPERIENCES DURING THE WELFARE-TO-WORK TRANSITION

“Welfare is somewhat of a safety net because you know that you have X amount of dollars coming in every month...you kind of get into a routine of that. And then you go from that situation into a job situation...there’s a lot of factors that can get overwhelming.”

Like other low-income single parents, welfare recipients face many challenges to finding and keeping jobs. These challenges include small financial gains from working, difficulties in finding adequate child care and transportation, a variety of budgeting problems, unwillingness to keep a job or difficulties in retaining it, and chronic mental/physical problems. Many welfare clients also have meager personal resources and family support to help them deal with work transition issues and other crises. In fact, families and friends often became obstacles to these women’s efforts to deal with the challenges of work.6

A DOMINANT CONCERN: FEW FINANCIAL REWARDS

The jobs welfare recipients find often pay low wages. Yet, even low earnings lead to reductions in AFDC, food stamp, and housing benefits. The combination of reduced benefits and increased work expenses leads many welfare recipients to view work as making them only marginally better off, and sometimes even worse off, financially.

Low-Paying Jobs

Most jobs that welfare recipients find are entry-level positions that require few skills. The most frequently held jobs among PESD sample members were service, sales, and administrative support positions. These jobs paid about $6 per hour, on average. Nearly one-third of the sample members earned less than $5 per hour. These low wages are consistent with wages reported in other studies that used nationally representative samples.7

6These findings are based on several sources of qualitative data collected as part of the evaluation. In each site, we conducted about four focus groups, typically with 8 to 12 program participants. At least one focus group in each site took place with people who had mostly been employed and another with individuals who had mostly been unemployed. Focus group discussions addressed participants’ employment experiences, workplace and life problems affecting their ability to work, and experiences with PESD. In each site, we reviewed detailed case histories of about 12 participants to obtain information on their life circumstances, how needs were identified, and the program response. During a one-year period, we also conducted three rounds of informal interviews with case managers and other program staff to obtain information on their perceptions of key service features and factors affecting service delivery.

7See Brandon 1995.
Costs of Work Are High

Relative to the rewards, the costs of working are high. Clients had to pay for the direct costs of work, such as child care and transportation, as well as other new work expenses.

Costs for center-based child care can be very high relative to AFDC recipients’ potential earnings. Clients who tried to find formal child care because it tends to be reliable found that it could also be very expensive unless it was subsidized. A single mother who earns minimum wage and has one child would have to spend 38 percent of her income to purchase formal care unless she received a subsidy. In states with limited subsidies for child care, some clients found it difficult to pay for formal care.

Transportation costs can also absorb some of the new income obtained from earnings. In large cities with good public transit systems, individuals can ride modestly priced buses or trains. However, these expenses can add up for those who not only have to get to and from work, but also have to take children to and from child care. In a few rare cases, sample members had to take taxis to work, because public transit was more limited or they had safety concerns about using it. Use of taxis seriously diminished the advantages of working.

Some focus group participants said it was hard to get to work without a car of their own. Those who owned cars, however, often experienced breakdowns and large repair bills. They also had car-related expenses, such as gasoline and insurance. A few reported having to quit their jobs when their cars broke down, because they could not afford the repairs and could not get to work any other way.

When they started work, sample members often needed new clothing or uniforms, shoes, and sometimes tools. Some who had obtained good positions felt pressure to dress nicely and incurred large clothing costs soon after they started working.

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**Note:**

8Welfare recipients who exit welfare via work are entitled to at least one year of transitional Medicaid benefits. Many clients, however, do not know about these benefits or do not report leaving AFDC for work and do not qualify for transitional Medicaid.

9See Kisker and Ross (forthcoming) 1997.
A Reality: Reductions in Benefits

As welfare recipients start to work, they start to reduce their reliance on welfare benefits. These reductions offset some of the financial benefits of work and undermine their ability to make ends meet.

States’ rules on the amount of benefits that AFDC clients retain after they start working vary. The two main rules involve maximum benefit levels and earnings disregards. (Some of these rules might change with new legislation.) For instance, California has the most generous maximum AFDC grant amount of the PESD sites, and clients in low-paying jobs are likely to retain their eligibility for AFDC for a long time. In contrast, an individual in Texas who works 30 hours a week in a minimum wage job will lose financial assistance immediately. In Illinois, a more generous earnings disregard allows people to receive larger benefits and retain AFDC eligibility for a longer period than in Oregon, even though Oregon’s maximum grant amount is greater than that in Illinois.

Effects on Benefits for Welfare Recipient Who Earns $5.00 an Hour and Works 30 Hours a Week

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<tr>
<th>State</th>
<th>Maximum AFDC Grant in State (Family of Three)</th>
<th>State Earnings Disregard</th>
<th>AFDC Benefit in First Four Months</th>
<th>AFDC Benefits in Subsequent Months</th>
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<tr>
<td>California</td>
<td>$607</td>
<td>$90 + $30 and one-third of remaining earnings indefinitely*</td>
<td>$254</td>
<td>$254</td>
</tr>
<tr>
<td>Illinois</td>
<td>$367</td>
<td>Two-thirds of earnings indefinitely*</td>
<td>$150</td>
<td>$150</td>
</tr>
<tr>
<td>Oregon</td>
<td>$460</td>
<td>$90 + $30 and one-third of remaining earnings for first four months</td>
<td>$107</td>
<td>$0</td>
</tr>
<tr>
<td>Texas</td>
<td>$184</td>
<td>$90 + $30 and one-third of remaining earnings for first four months</td>
<td>$0</td>
<td>$0</td>
</tr>
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*Pertains to 1115 waivers before the passage of the new welfare law.

AFDC recipients can lose other benefits (other than welfare) as they start to work or as their earnings rise. For example, some clients lost food stamp benefits, and many lost housing subsidies when they started work. Rent can represent a high fraction of a household’s expenditures, and the loss of housing subsidies can make it hard to feel any of the benefits from earning a paycheck.

CHILD CARE: A BIG CONCERN
Focus group participants cited child care as their major concern when they started new jobs. Although many had used child care providers while in the JOBS program, it was often on an intermittent basis and was generally paid for by JOBS. The new challenge for these single parents was trying to find reliable and affordable child care providers who could also be flexible enough to match parents’ work hours and schedule.

Reliability Is Hard to Find

Like other users of child care, PESD sample members wanted reliable providers whom they could trust. However, their choices were limited by their income and the availability of subsidized child care. Finding reliable and trustworthy providers was especially difficult for mothers with infants when the availability of suitable providers was limited and the mothers did not want to leave the infants with someone they did not know.

Some sample members or their children had been abused or knew of others who had been abused, which made them less willing to trust providers. One focus group participant recounted how her child had been molested in the park, while another reported being assaulted in the presence of her young daughter. Such clients were often reluctant to leave their children in the care of anyone except an immediate family member.

Individuals who could not afford to pay market rates for child care were dependent on the availability of family and friends or other informal providers. These arrangements were often tenuous and quickly disintegrated if the provider found a job, moved, or simply decided that the burden of caring for children was not worthwhile.

Reluctance to use formal providers or, in some cases, inability to afford them led these mothers to abandon their career goals. Some mothers with young children preferred to work in stopgap jobs or work from home until their children were older, even though these jobs paid little or were unrelated to their long-term objectives.

Coordinating Care with Work Schedules

PESD clients who found jobs often had complicated child care needs. Many found food service, retail, hotel, and health aide jobs, which typically involve nonstandard hours. In these jobs, hours and schedules for entry-level workers are commonly adjusted to accommodate fluctuating workloads. Finding providers who were willing to accommodate fluctuating and nonstandard hours compounded these mothers’ problems.

Some individuals who managed to find affordable and reliable providers struggled to reconcile their work schedule with the hours
when child care was available. Some had so little time between when they could drop their children off and when they had to be at work that even minor schedule mishaps could make them late for work, which affected perceptions of their job performance.

**Crises and Breakdowns**

Because they have few child care resources to spend on formal center-based providers, PESD clients often made arrangements with unreliable individuals and had few back-up choices. Consequently, these arrangements were more prone to breakdowns. In some cases, family members such as ex-husbands or boyfriends aggravated already stressful situations by disrupting existing arrangements. As single parents with little family support and few coping mechanisms, some clients lost their jobs because of frequent child care problems.

Absences from work when children were ill also affected job performance. Most sample members had jobs with no paid sick leave or had little flexibility to adjust their hours to stay at home with a sick child. Many had no family support to provide relief in a crisis. Some clients reported getting fired or having their hours reduced because of absences from work.

**Complications of Subsidized Care**

States’ responses to child care costs have involved providing subsidized care to AFDC recipients. The availability of this care varies widely across states on the basis of each state’s resources. Some states have adequate funding and subsidized child care slots, facilitating child care arrangements for many clients. Other states do not have enough funds to allocate to child care and do not receive their full share of federal matching funds. In states with funding shortages, state-subsidized child care programs often have long waiting lists. Child care funding shortages have made it difficult for JOBS participants in some states to even look for jobs because no child care can be offered to them.

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Before the new welfare legislation passed, states were required under federal law to provide 12 months of transitional child care to AFDC recipients who leave welfare for work if they meet certain eligibility criteria. Participants were required to apply for child care and to pay partial costs on a sliding scale. States could also receive matching federal funds, up to a limit, for at-risk child care programs and federal Child Care and Development Block Grant funds. Under the new legislation, child care funding will be distributed under block grants, so states can redefine child care financing and delivery.
“They lost all my stuff. I had to pay the day care. I was working and paying more in day care than I was getting because they lost all my stuff.”

For individuals who want to use the subsidized child care available, bureaucratic snags sometimes get in the way of simple and quick access to funding. In some states, for instance, different categories of funds are disbursed by different agencies or from different sources, depending on an individual’s welfare and employment status. An individual may have to fill out different forms to obtain portions of subsidies from different sources. Forms have to be submitted periodically and on time so payments to providers can be made on time. The large amount of paperwork needed to access funding can be daunting to a welfare recipient who is unfamiliar with the process. A complicated process is also more likely to cause payment errors. The nature of welfare recipients’ jobs and the types of providers they choose also compound paperwork requirements. For example, clients in jobs with hours that vary every week may have to fill out forms more frequently. Many welfare recipients use informal providers and change providers frequently, and new paperwork must be submitted for every change. Delays in submitting paperwork can delay payments or cause errors, which may frustrate some providers and cause them to cut off child care and put an individual in jeopardy of job loss.

A consequence of funding shortages and complicated paperwork requirements is that the vast majority of sample members did not receive child care subsidies. For instance, nearly 40 to 75 percent of sample members in the four sites who paid for child care reported receiving no subsidies. The low rate of subsidy utilization suggests that it is important for states to examine the extent to which child care subsidies are available and utilized in their state and think of ways to promote utilization among those who need these subsidies.

ANOTHER BARRIER: TRANSPORTATION

Fragile and complicated transportation arrangements affected some sample members’ ability to get to work on time. Some focus group participants lived or worked in areas not well served by public transit. Others worked evening or night shifts, when public transit services are limited. These individuals found that slight delays could cause them to miss bus or train connections and be late to work.

Some individuals depended on friends or neighbors for rides. These individuals often had few back-up arrangements, leaving them stranded when friends or coworkers were unable to drive them on a given day. Others had complicated arrangements that involved taking several buses or trains to get to child care and work. These arrangements often failed if the client was late by even a few minutes and affected job performance.
BUDGETING: A NEW CHALLENGE

All newly employed individuals have to budget their earnings to pay expenses and make ends meet. This process was complicated for clients who encountered errors in welfare checks or grant amounts during the early months of the transition.

AFDC rules for reporting income and accounting pose additional challenges for those making the transition from welfare to work. Under the welfare law as it existed until recently, clients with earned income had to file monthly reports to maintain eligibility for AFDC and other benefits. Depending on a state’s AFDC rules, grants are computed retrospectively (on the basis of past earnings) or prospectively (on the basis of current and projected earnings). With prospective calculations, a client’s AFDC benefit amount is reduced to reflect *projected* earnings. In some situations, prospective calculations may reduce a welfare payment before a client receives a paycheck. Those who adhere closely to reporting requirements can face the added financial stress of temporarily not having any income, just as they start working.

Errors in grant adjustments can further complicate budgeting challenges during the initial transition. Welfare agency errors in recording earnings and calculating residual benefits sometimes jeopardized transitional support for clients. Clients also made errors, typically in not reporting earnings changes promptly. These types of errors sometimes create overpayments, which agencies must recover either through making small grant reductions in subsequent months or, in some states, through recouping the entire grant amount. These variations can make it difficult for some clients to budget for their monthly expenses.

“They never told me who they transferred me to . . . and no one could find my file.”
Changes in earnings and benefit levels frequently strained participants’ budgeting skills. Many sample members failed to estimate correctly the effects of these changes on their incomes. Budgeting income and expenses was further complicated for those whose work hours were not fixed but varied from month to month or week to week. Not knowing the size of their next paycheck, these individuals had difficulty planning their expenses and sometimes found themselves unable to pay for essentials.

One way of increasing monthly disposable income for those with low earnings is the advanced payment option of EITC. PESD clients either were not aware of EITC or the advanced payment option or were reticent to use the option for fear that they might end up with large tax payment at a later date (which, in reality, was a risk for few clients). More awareness of EITC and the advanced payment option among clients and caseworkers might help clients increase their monthly disposable income.

**JOB DEMANDS: A COMPOUNDING EFFECT**

Focus group participants reported many difficulties in the workplace. These obstacles included dealing with new workplace situations and challenges and meeting their own and their employers’ job expectations.

Discussions with case managers and focus group participants suggest that PESD clients sometimes had difficulties meeting employers’ expectations. Some clients experienced job loss as a consequence. Sometimes burdens or obstacles outside the workplace interfered with clients’ ability to satisfy employers. Some sample members, especially those with limited work experience, did not fully understand employers’ expectations. Not used to anyone else controlling their lives, some clients resented employers’ authority over them.

Tardiness and clients’ failure to comply with work schedule were common reasons for job loss cited by both focus group participants and case managers. In some instances, failure to comply with work schedules arose from external factors, such as personal crises. Some clients did not view good attendance and showing up on time as important workplace norms. Clients often compounded the consequences of their absences by not notifying employers when they were out.

Employers had limited tolerance for tardiness, especially with workers who were in entry-level positions and could easily be replaced.
Clients who found work through temporary agencies said agencies were less willing to tolerate any absences, since their reputations depended on reliable employees.

Some sample members were simply unused to workplace norms and resented employers’ expectations and authority. One client quit her job when her employer assigned her additional tasks that had originally been assigned to less efficient coworkers. Some clients were unused to dealing with customers’ expectations. One client lost her job when she was so offended by a customer that she assaulted him physically.

Time limits are likely to increase the number of welfare recipients with little experience who find jobs. It will be more important than ever to ensure that these clients are aware of employers’ expectations and appropriate work behavior, so they can hold onto their jobs for longer periods.

**Job Expectations and Performance**

Although many welfare recipients found entry-level jobs with few skill requirements, they still had to meet performance standards. While some did so, others encountered challenges that they could not meet; some lost or quit their jobs as a result. Some who worked in sales jobs had difficulties balancing receipts with cash outlays and using cash registers properly. One client reported being fired from a clerical job in a bank because she could not operate an adding machine fast enough. Other participants reported feeling underqualified or insecure in their jobs when they compared themselves with their coworkers. They were easily frustrated when they had to deal with unfamiliar situations, and when coworkers or supervisors were not available to help them.
Workplace situations also added to the tensions and conflicts that were already abundant in their lives. These situations could have been caused either by their own weaknesses or by the behavior of insensitive coworkers. In either case, workplace tensions added to the challenge of remaining employed. For instance, many focus group participants were irritated by perceived favoritism in the workplace. Some felt that their coworkers were their boss’s favorite and got preferred work schedules or assignments. Others felt that coworkers intentionally undermined them or tried to sabotage their work, making them appear incompetent.

Some participants were frustrated at the limited advancement opportunities their jobs offered. Perceived or actual preferential treatment given to coworkers made some feel like they would never advance in their jobs. Those who were hired in temporary positions or through temporary agencies felt particularly frustrated. First, they generally received few or no benefits. In addition, many were discouraged when their jobs did not become permanent. Some employers had a policy of not offering permanent positions to an employee hired through an agency, regardless of his or her qualifications, because the company would have had to pay the agency a large fee. This lack of tenure contributed to some clients’ detachment from their jobs and made it hard for them to put the same effort into their jobs as they might have with greater job security.\(^\text{11}\)

In a few cases, a criminal record cost a client a job. For instance, one sample member who had been convicted of shoplifting 13 years earlier was fired from her job when her employer found out about the conviction. Current drug abuse problems also surfaced in small samples of welfare recipients whose cases we reviewed. Case managers suspected that many more clients had substance abuse or other physical/mental abuse problems, and were unwilling to talk to their case managers about these problems.

Skill Mismatches and Weak Job Readiness

Trying to find jobs that matched skill levels and offered a convenient location or work schedule was a challenge for many PESD clients. Several focus group participants indicated that they lacked the skills for the jobs they were interested in. Few participants had unreasonable job expectations; most simply wanted a basic job that paid a little more than the minimum wage and that could afford them a decent living.

\(^{11}\)Parker (1993) examines the emergence and growth of the temporary workforce in the U.S. economy and implications for the temporary industry and workers.
Several focus group participants felt unprepared to work and said they needed more education or training before they could find a job that they could hold. Some clients wanted to be somewhat selective about job location, schedule, and skills and resented JOBS case managers who pushed them to take any job, regardless of whether it was a good match.

A few had the “problem” of being overqualified. These were typically individuals who worked for several years but were laid off because the industry was in decline. Unable to find jobs in their area of expertise because of the unavailability of related jobs in the local area, these individuals had a hard time finding jobs. In a few rare instances, these clients could not find even entry-level jobs in unrelated fields because they were overqualified. Some who were more used to working than being on welfare were willing to go to great lengths to find a decent job in a related or new field and to get off welfare. They were often frustrated by JOBS case managers who pushed them to look for any entry-level job available, even in the fast-food industry.

PERSONAL FACTORS AS BARRIERS

Various personal factors contributed to the emotional strains of an already difficult transition from welfare to work. These factors included lack of support from family and friends, as well as lack of physical and emotional well-being.

Friends and Family: Help or Hindrance?

“My friends looked down on me. Well, they weren’t really my friends. I realized that at the end . . . .They thought I was too good for them. Try to make a better life for yourself and there ain’t gonna be nobody there.”

Sample members’ ability to endure the challenges they faced was influenced by the strength of their support network. Some were lucky enough to have strong emotional support and someone who could provide practical assistance. Others had friends or relatives who resented their decision to work and could not adjust to their increased self-reliance. Such lack of support or rejection from family members and friends sometimes threw newly employed welfare recipients into depression soon after they started a job, which compounded the other stresses that they already felt.

Many clients also spoke of the strain their jobs imposed on their children’s lives. Those with nonstandard work schedules had much less contact with their children. For example, a few mothers who worked afternoon shifts had to leave home before their children got back from school and returned home after they had gone to bed. Some mothers had children with special needs and found it more difficult to leave their children alone. These problems led some parents to give up their jobs so that they could spend more time with their children.
In a few cases, family or friends actively supported sample members’ decision to go to work. Some clients discussed the help they received from friends or neighbors who gave them rides to work or assisted them in other ways. These supportive friends and families could also help individuals weather crises that might otherwise have led to job loss.

Some focus group participants had health problems that led to job loss or discouraged them from working. For some, their health or their children’s health prevented them from taking certain types of jobs. For others, the lack of employer-provided health insurance or the size of their share of the expense made these individuals want to return to welfare to receive Medicaid coverage. Although welfare recipients who find jobs are entitled to transitional Medicaid for at least a year, participation rates are low, and many welfare recipients do not use transitional Medicaid. Most are unaware of the availability of benefits or how to qualify for them. Some individuals may not want to deal with the paperwork and other red tape that go with transitional Medicaid.\textsuperscript{12}

In all sites, some focus group participants had suffered physical or emotional abuse. These experiences added to the stress in their jobs and in the welfare-to-work transition. Sometimes these experiences led to job loss. In some cases, boyfriends or ex-husbands became abusive in reaction to an individual’s growing independence as she entered the job market. Some men demanded that these women quit their jobs and physically abused them when they refused to do so. One client’s boyfriend cut her hair off because he believed that she would be too embarrassed to return to work with such short hair.

\textsuperscript{12}Ellwood and Adams (1990) discuss reasons for low participation rates in transitional Medicaid.
PESD illustrates the many types of obstacles to sustained employment welfare recipients can encounter as they make the transition from welfare to work. These individuals can benefit from assistance to help them overcome these hurdles and remain employed. The PESD approach to promoting job retention relied on case management. Case managers worked closely with individuals to identify their needs and provided services that would help them overcome these barriers. Some services case managers provided were necessitated by the current system’s deficiencies in meeting clients’ needs during the transition period.

One PESD experience suggests that the following types of systemwide changes may ease the welfare-to-work transition and reduce the need for individualized case management for some clients.

- **Increase awareness of transitional benefits and ease access to these benefits.** Shortages of transitional benefits and lack of awareness of their availability prevented some clients from taking advantage of them. Ignorance of the procedures required to access transitional benefits and large amounts of paperwork also discouraged some clients. PESD job counselors frequently had to help participants understand new application procedures for transitional child care or transitional Medicaid, even though clients had received similar benefits while on AFDC. The forms and paperwork sometimes differed on the basis of clients’ employment and welfare status, and some clients suffered the consequences of payment errors resulting from their ignorance of procedures. Providing more information on the availability of transitional benefits and simplifying access to them could make the welfare-to-work transition easier.

Increased awareness of the EITC among clients and caseworkers could lead more clients to use the advanced payment option to help smooth their flow of income. Clients were often unaware of the EITC. Case managers were not completely familiar with the details of it and were often unwilling to recommend the advanced payment option for fear that clients would have to make payments at tax time. (In reality, this was very unlikely.) More information on the EITC and who would benefit from the advanced payment option might help clients increase their disposable income.

- **Increase access to child care providers.** Newly employed welfare recipients have difficulty finding reliable providers. Some clients have work hours that may vary from week to week, and some work
during evening hours when formal child care is not easily available. Some clients found it difficult to find acceptable child care providers, especially for young children. Increasing the availability of subsidized child care slots in centers and having more referral agencies might help some newly employed welfare recipients find more reliable providers.

Because of the new welfare law, it is likely that an increasing number of women with young children will be entering the labor market. Unless there is an increase in the availability of subsidized child care slots for children of different ages, child care will probably become a bottleneck that prevents some women from being able to keep their jobs. It is now more important than ever that child care providers be trained so that the system is ready to meet the increased demand for child care. In addition, it will be important to maintain strong links between the welfare agencies and child care resource and referral agencies so that case managers can refer newly employed clients who are looking for child care providers to appropriate child care referral agencies.

- **Increase welfare recipients’ awareness of workplace culture and requirements and acceptable work behavior.** Many welfare recipients, especially those with little prior work experience, are unfamiliar with appropriate and acceptable work behavior. Under the new welfare law, many of those entering the labor market will have lower skills and less work experience than in the past. Many will need to be made aware of appropriate and acceptable work behavior and job expectations. Increasing the intensity of life skills, work behavior, and job expectations training offered through JOBS (or the new state programs) may help increase clients’ awareness. Offering clients these workshops through the first months of work may help them respond to real-life work situations. Small-group workshops can provide a forum for individuals to talk to each other and figure out how others in similar circumstances are dealing with certain issues. To help some welfare recipients deal with problems on the job, state or other employment service agencies can set up free hotlines for clients to call anonymously, to talk about work issues and actual or perceived problems. Greater efforts to match clients with jobs on the basis of location, schedule, or skill levels may also promote job retention.

- **Ease access to re-employment services for all, regardless of AFDC status.** Clients who lose jobs (or want to find better jobs) should have quick and simple access to employment services. Especially for clients who experience few other problems, access to the JOBS program or other job search assistance can increase the odds of finding a job more quickly and may lower the need for
individualized case management. In addition, providing some child care and transportation resources to clients who are looking for jobs could mean fewer of them returning to AFDC.

Job postings and other job search assistance should be available to individuals both during and after normal business hours. Some clients, especially employed individuals looking for other jobs, may find it easier to look through postings in the evening or on weekends. Including job postings in public places such as computerized job banks in malls or resource rooms in public libraries also facilitates access. Clients appreciated having job fairs, one or two-day events, where hiring employers set up stalls. These provided a convenient forum for clients to meet and give their resumes to different employers.

- **Improve inter- and intra-agency communications.** PESD highlights the importance of strong inter- and intra-agency relationships. PESD staff members frequently had to prompt income maintenance staff to correct errors in AFDC grant amounts (based on earnings). They also had to ensure that AFDC terminations because of employment were recorded correctly so clients would qualify for transitional benefits. This need for frequent intervention underscores the importance of efficient and accurate welfare agency performance to minimize obstacles.

Case managers also spent time with child care agency and transitional benefits staff to ensure accurate and prompt actions on child care subsidies and other transitional benefits. Case managers were frequently called on by clients to help resolve delays in processing provider vouchers or applications for transitional benefits or to get referrals to child care providers. Case managers with strong lines of communication with child care and transitional benefits office staff were generally successful in resolving these problems quickly.

- **System supports to employed welfare recipients have to be flexible enough to accommodate varying needs.** PESD shows welfare recipients’ experiences with a variety of obstacles to job retention. Some individuals may need only temporary support during the early months of the transition, while others may need more sustained support over several months as they strive to become self-reliant. A system that promotes job retention has to take into account clients’ varying needs. Welfare caseworkers and case managers will have to help clients overcome obstacles by guiding them to appropriate assistance. Specialized job retention counselors may be useful for clients with more complicated needs.
The PESD experience also shows that many clients who are trying to attain self-sufficiency through sustained employment are likely to need assistance beyond the initial placement efforts. After finding a job, clients have to deal with new issues of budgeting money and managing time, find stable child care and transportation arrangements backups for these arrangements, and deal with new workplace situations and demands. Many lack the personal and social support network to help them during the transition period. Consequently, case managers will need to continue to work with clients on these issues even after clients have found jobs, especially during the early months after job start. It will also be important for case managers to be flexible in their approach to delivering these services. For instance, many clients may be working during the day and may be able to reach case managers only on evenings or weekends. Having beepers, voice-mail systems, or alternative work hours will make it easier for clients to reach their case managers.

- **Set up emergency assistance programs that can help clients deal with crisis situations.** Even clients who have found stable jobs may face sudden financial emergencies and may end up losing their job as a consequence. A flexible system that provides one-time temporary financial assistance can support newly employed welfare recipients. Depending on the crisis, clients’ needs may vary so these programs must be flexible. These programs could be set up as grant or even temporary loan programs to cover occasional needs and would serve as an investment in future self-sufficiency.

“I paid half and they paid half and the phone was on (reconnected) ... now my job can call me. I can call and check on my kids ... so they helped me a lot right when I got my phone back on.”
IV. HOW FUTURE PROGRAMS CAN BENEFIT FROM THE DEMONSTRATION

Newly employed welfare recipients’ multitude of problems and high rates of job loss reinforce the need for changes in the system to help them overcome obstacles to employment. Some clients, however, face problems that changes in the existing system may not address. These clients could benefit from case management or other postemployment services. The JOBS program as it has existed until now provides only limited services once a welfare recipient has found a job. For example, states can provide case management and support service payments for 90 days after benefit termination. In practice, however, these case management services have been limited. Moreover, JOBS allows for some support service payments to clients to help them through the transition, but these payments are provided only if requests are initiated by clients and only for limited periods.

PESD uses an intensive case management approach to assist welfare recipients during their welfare-to-work transition. Here, we present some lessons from PESD about designing and delivering postemployment services that can guide future programs aimed at promoting job retention:

• **Clients’ needs are diverse, and programs have to respond to them.** While obtaining a job is a big first step toward self-sufficiency, achieving employment stability is a long and complex process. Welfare recipients have varying coping mechanisms to deal with the many new problems they experience. Some are endowed with adequate human capital and life skills and have a strong social support network. They may need only a little assistance during the early months of the welfare-to-work transition. Others have very few skills, find low-wage jobs with few benefits, and have little support from family and friends. These clients may benefit from services that continue after job start. Any postemployment services efforts have to be based on recognition of welfare recipients’ varying needs and must be tailored to meet these needs.

• **Client needs have to be identified quickly.** Most barriers to sustained employment occur fairly soon after job start. At this time, welfare recipients face new work-related issues and problems and may have only limited means for coping with them. It is important that these problems be identified quickly and addressed before they lead to job loss.

Identifying client problems that may affect job retention, however, is a complex process. Some obstacles, such as those related to
You might be going through something and getting a letter to cheer you up and make you feel good about yourself, it lifts you up and you keep going.

providing monetary assistance or dealing with agency staff to sort through errors, are more obvious. Others, such as those related to workplace behavior or personal problems, are more difficult to identify.

- **Out of everything PESD provided, clients valued the personal attention of case managers most.** Clients most valued the personal support and encouragement that case managers provided. They appreciated having someone they could trust for supportive and sympathetic advice and talk to about their frustrations or attempts to improve their lives. Once they had established rapport, clients often confided to case managers about challenges at work or home. These confidences gave case managers a more complete picture of clients’ lives, making it easier for them to provide helpful guidance. According to program staff, building trust and rapport was essential to helping clients.

Establishing trust and rapport, however, is not a quick or easy process. Partly because this was an experimental program and clients did not know about the program or the services it offered, case managers had to make repeated attempts to contact clients to inform them about services. However, they also made a large effort to build rapport with clients and make them feel comfortable speaking openly about their problems.

The need for continued and personal support meant that caseloads have to be smaller than those in the JOBS program. As the programs evolved and caseloads increased, PESD counselors felt the strain of keeping up more intensive levels of contact with clients.13

Another important service to many clients was help in negotiating bureaucratic snags related to AFDC grant adjustments and eligibility for transitional benefits. Easing access to these benefits will decrease the need for case managers to smooth out related problems. When greater intervention is needed, however, case managers must have open lines of communication with staff from other agencies so they can quickly resolve these issues before they lead to job loss. These efforts are particularly important because income maintenance staff in many agencies are overburdened and may not always be aware that they must act promptly on issues related to newly employed welfare recipients.

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13The average caseload per case manager was between 120 and 160 clients by the time intake was completed. Not all clients, however, were active at any given point in time, and actual active caseloads varied by case manager.
“I said that I really didn’t want them to be involved (with employers). I wanted to try to handle it the best way I knew how.”

Some planned case management services, however, turned out to be less in demand by clients. For instance, few wanted case managers to mediate issues with their employers. Most did not want case managers to contact their employers or supervisors to deal with a problem or even to track their progress. Some felt that such contact might suggest they were incapable of dealing with their own problems. Others felt that this contact might reveal their status as AFDC recipients and undermine their independence. Given clients’ strong preference for no employer contact, case managers will have to obtain information on potential workplace issues by asking clients about them directly.

Another little-used service was the advanced payment option of EITC. Case managers often informed clients of the options that EITC filing presented in terms of increasing their current pay (advanced payment option) versus filing for a refund at the end of the year. Case managers, however, were reluctant to recommend the advanced payment option to clients for fear that they might have to make large payments during tax time or because, for some clients, the prospect of a lump-sum refund was more enticing than small increases in monthly earnings.

Case managers found that working with clients who had serious personal problems was sometimes more than their training or time allowed. Clients with severe emotional problems, dysfunctional or abusive relationships, or drug addictions were especially hard to assist.

• **Communication barriers must be overcome through creative and flexible staff.** Building trust and promoting communication is a complicated process. The PESD experience suggests that rigid or bureaucratic procedures are likely to make newly employed recipients reluctant to stay in touch with case managers. PESD case managers found that distancing themselves from the income maintenance and welfare agency bureaucracy could elicit trust from clients. Case managers also increased acceptance of post-employment services by showing their willingness and availability to help and responsiveness to client concerns, while maintaining a friendly and informal tone. Clients and case managers alike stressed the value of informal and personal communications, such as personalized letters, birthday cards, and congratulatory notes. Some case managers sent all their clients newsletters about employment-related issues to keep the lines of communication open. Others had flexible hours and were generally accessible to clients outside of normal business hours. They often held informal meetings over coffee and used beepers and voice-mail systems to respond to clients’ calls promptly.

“She tries to do whatever she can to keep me at my job.”
• *Job search assistance is a must.* Given the large numbers of participants who lost jobs, job search assistance was a critical component of PESD. Case managers spent a lot of time providing individualized job search assistance to clients. They helped clients update resumes, find job leads, and provided referrals to resource rooms and job banks. They also focused on providing assistance to all those who lost jobs, regardless of whether they were on AFDC, and tried to do so quickly so clients did not have to go back on welfare.
REFERENCES


OTHER REPORTS AVAILABLE FROM
OFF WELFARE AND INTO WORK
A REPORT SERIES OF THE POSTEMPLOYMENT SERVICES DEMONSTRATION

