

## The Changing Face of Cash Assistance Across Kentucky

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*In welfare discussions and debates, we often use the faceless phrase of 'welfare recipient'. What we tend to forget is that the majority of recipients are children and the majority of adults are women.*

*This Issue Brief examines the characteristics of the K-TAP caseload across the state. This is the second of five Issue Briefs using a unique database to examine the changes in K-TAP cases since welfare, focusing on the group most affected by the new requirements.*

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With its focus on employment, welfare reform can highlight some of the unique challenges and opportunities often facing rural areas. Barriers such as availability of employment, child care and transportation options affect not only welfare recipients but all of those employed in rural communities. Even before welfare reform, the face of cash assistance didn't start out looking the same everywhere, so it has not ended up looking the same everywhere. And, if the most employable adults are those leaving cash assistance, what does this mean for those remaining? Would the same kinds of services be useful?

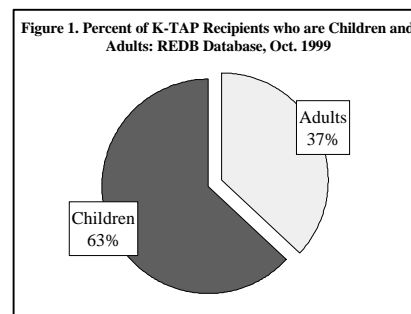
In this publication, we examine the face of welfare in Kentucky; who is receiving assistance, has it been changing, and does where you live make a difference. With this focus, we can gain a greater understanding of those families facing the new requirements since welfare reform. The next *Issue Briefs* will examine this in more detail across Eastern, Central, and Western parts of the state.

### A New Database

As part of the state evaluation effort, researchers at the University of Louisville have been working with the Cabinet for Families and Children to produce a data set which is being used to assess welfare reform across the state. This database is called the Research and Evaluation Data Base (REDB) and is unique for many reasons. Among them, is that this data set contains only those cases that either are (or were) subject to the work requirements under welfare reform. Using this database, we extracted the caseloads for all 120 counties during the month of October for each year from 1996 (earliest available) to October 1999. To learn more about this database, how we grouped the counties and where caseloads have been declining, see "*After Welfare Reform: K-TAP Cases Across Kentucky.*"

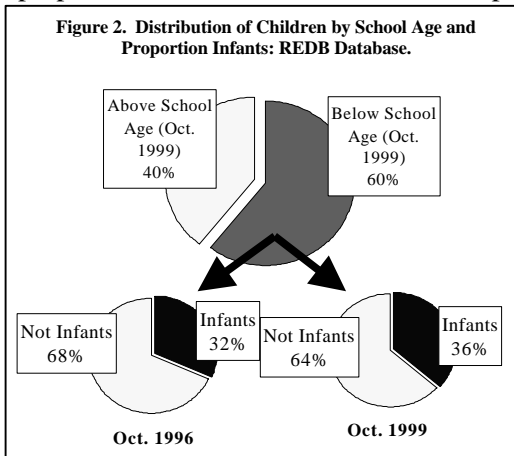
### Families and Children

While welfare reform has placed its key emphasis on adults and their employment, nationally 2/3rds of all cash assistance recipients are children. In Kentucky, according to the REDB database, 63% of all recipients in work eligible families are below 18 years of age (see figure 1). And, the majority of these are below school age (below 6 years old). Having children who are below school age is important because during the day time, these children are at home, reflecting the critical need for full time child care.



While the majority of children in our database are below school age, since welfare reform this has increased slightly by 1 percentage point. And, since welfare reform, the proportion of those children who are below school age are increasingly infants. In our database, in Oct. 1996, 32% of children below school age were infants. By Oct., 1999 this had increased to 36% being infants (see figure 2).

If finding childcare is a barrier to employment anyhow, it is even more difficult to find child care for infants. So, the increasing proportion of infants could reflect



that the most employable leaving assistance. Nationally, while women's labor force participation rates have increased in the last 30 years, only 59% of all mothers with infants are in the labor force compared to 73% of mothers without infants (Bachu and O'Connell, 2000).

While our database does not tell us how many families are headed by 1 or 2 adults, we do know that it is relatively rare for men to be the single caregiver of children in families receiving assistance. Consequently, it is most likely that the number of males probably reflects the extent of two adult households. And, just as with 2 adult families

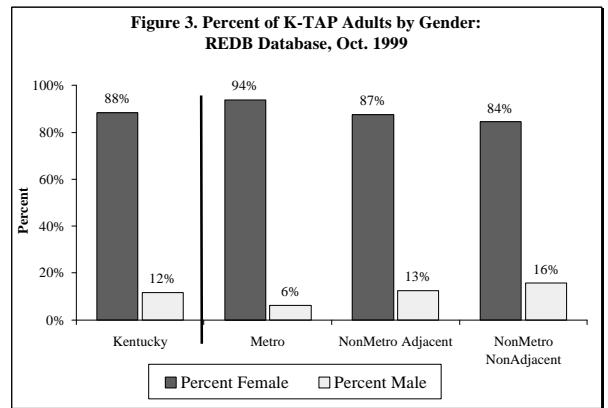
receiving K-TAP, in our database, higher proportions of males were more likely to be located in rural areas, particularly those most remotely located (nonmetro nonadjacent) (see figure 3). Since Oct. 1996, the proportion of adults in our database who are men is decreasing and most likely reflects the decline in 2 adult households.

The declines in the proportion of adults who are male could in part reflect that in 2 adult households, as one adult becomes employed, there is still another adult at home available for child care or other needs. The slower rate of change in the most rural areas, on the other hand, could reflect the limits to local employment opportunities regardless of having 2 adults in the household.

**Adults, Employment, and Employability**

Similar to caseloads nationwide, about 1/3<sup>rd</sup> of all cash assistance recipients in our database are adults. And, overwhelmingly, the majority of adults receiving assistance continue to be women. This is important because while welfare reform now focuses on employment, women face a different labor market and are more likely to be employed in lower paying jobs than their male counterparts. And, as we saw earlier, as the proportion of adults who are male is decreasing, the proportion of adults who are women is increasing.

Of all adults in families receiving assistance in our database, the majority are between



21-35 years old (see figure 4). While this remains the largest category, since welfare reform, it looks like there have been changes. For example, a larger proportion of the adults in metro areas are in the youngest age group. Here, 13% of all adults are between the ages of 18-20 years old compared to only 9% of adults in nonmetro areas.

On the other hand, in rural areas, we see a larger proportion of adults who are older. Here, 21% are between the ages of 36-45 years old, while in metro areas this older age group comprises 17% of all adults.

The relationship between age and employment is even more important when we realize that the percent of adults in the youngest age group looks to be increasing. In our database, in Oct. 1996, 9% of adults were in the 18-20 age group while in Oct. 1999 this had increased to 11%.

This increase is probably because the older you are the more

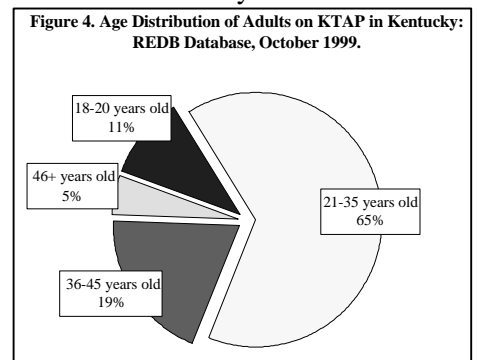
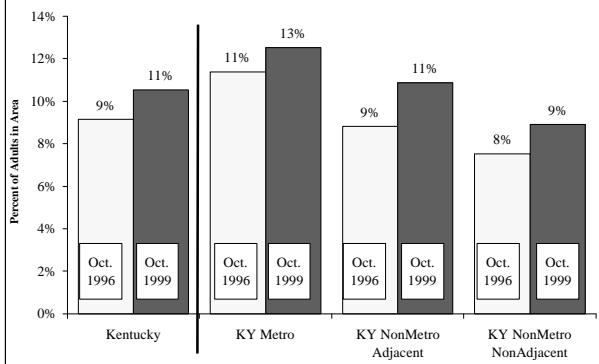


Figure 5. Percent of Adults Receiving K-TAP who are 18-20 years old: REDB Database, Oct. 1996-Oct 1999.

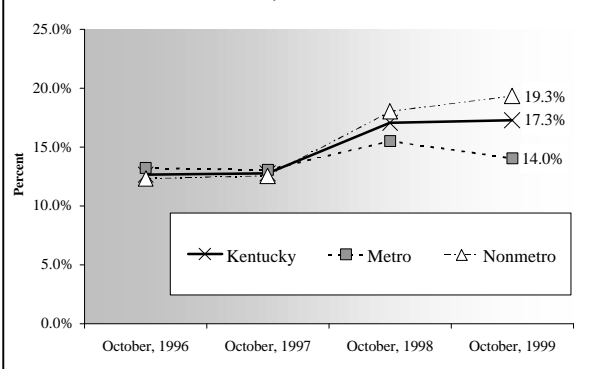


time you have had to gain prior work experience, complete some education, and your children are more likely to be older. All of these can increase your ability to become employed, especially where jobs are available. In areas with fewer employment opportunities, being employable alone may not be enough.

While the stereotype is that those receiving cash assistance are not employed, this is not the case. You can be employed but because the hours or wages (or both) are so low, you remain eligible for cash assistance.

With welfare reform's focus on employment, as you might expect, the proportion of adults in our database who are employed has increased from 13% in Oct. 1996 to 17% in Oct. 1999. What is interesting is that this increase has not been evenly distributed across the state. Adults in rural or nonmetro

Figure 6. Percent of Adults Employed and on K-TAP: REDB Database, Oct 1996-Oct 1999.



areas are employed and still receiving assistance to a greater degree than in metro areas. Here, while in Oct. 1996, 12% of adults were employed and receiving assistance (similar to metro areas), in Oct. 1999 this number had increased to 19% in nonmetro areas. The reason for this may be that in metro areas employment might be more likely to be sufficient for the family to exit cash assistance (see figure 6).

### Food Stamps and Child Support

While much of welfare reform's focus is on employment, there is also concern that the well-being of families not be jeopardized in the process. And, since the majority of families receiving assistance are female-headed households, some attention has been directed at fatherhood and child support.

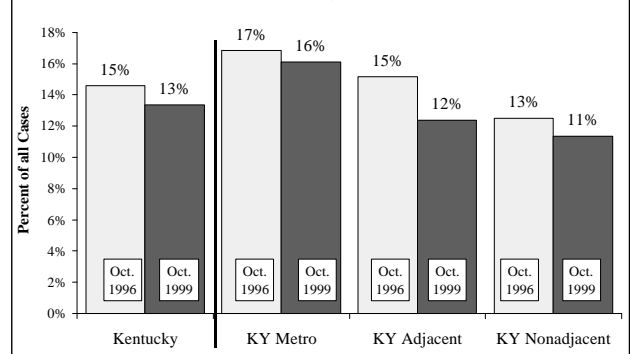
While in Kentucky (as in some other states), child support payments do not provide a source of income in addition to cash assistance, it does indicate a level of support from noncustodial parents (most often fathers). And, upon exiting cash assistance, child support would provide additional support for the family.

In Oct. 1999, our database show 13% of K-TAP cases with

child support collection. This is down from 15% in Oct. 1996. While all areas in the state saw some level of decline, there are also interesting changes over time and differences across the state.

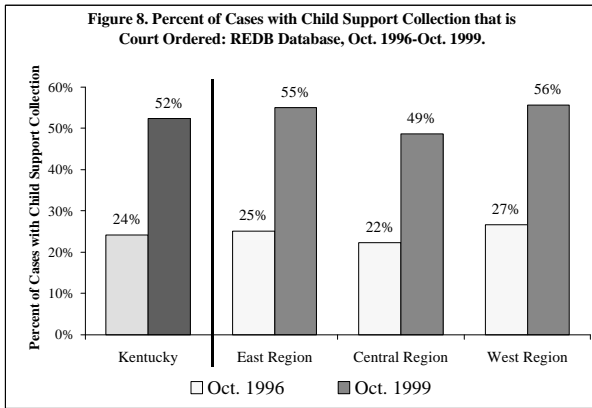
Of the three regions, the Central region had the highest percent of cases that had child support collection at 16% of K-TAP cases located in the region. On the other hand, the Eastern region had the lowest share of its caseload with child support collection at 11%. The Western region was in between at 14%.

Figure 7. Percent of K-TAP Cases with Child Support Collection: REDB Database, Oct. 1996 and Oct 1999.



There are also rural/urban differences. For instance, 16% of K-TAP cases located in metro areas had child support collection compared to only 11% in the most remote or nonadjacent rural areas (see figure 8).

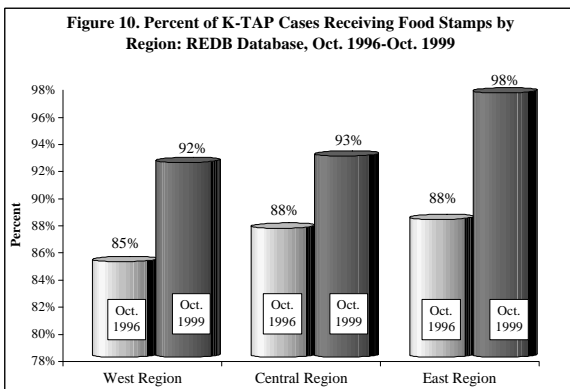
While the proportion of K-TAP families with child support collection has generally been decreasing, the proportion with court ordered child support collection has been increasing (see figure 8). In Oct. 1996, 4% of all K-TAP cases had court ordered child support collection, increasing to 7% in Oct. 1999. This means that of those cases with child support collection, in Oct. 1996, only 24% of the cases with child support collection were court ordered. By Oct. 1999, this had



increased to 52% being court ordered.

These patterns and changes may reflect the coming together of several trends; increased attention to child support, the location of employment opportunities across the state as well as the tendency of the caseloads to be increasingly characterized by those with the most barriers to employment.

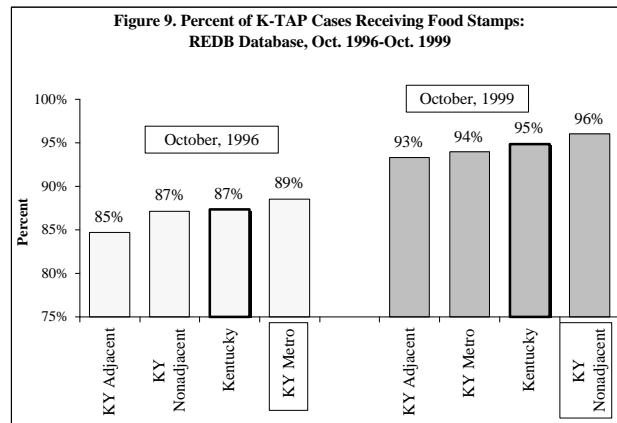
Another indication of the well-being of families may be found in the extent to which families are also accessing medical assistance and food stamps. While not all states do this, in Kentucky all K-TAP recipients automatically receive a medical card. In terms of food stamps, we can see some changes across time and differences across areas in the state.



Similar to that nationwide, since 1996 the proportion of cases receiving food stamps has been increasing. In our database, in Oct. 1996, 87% of families receiving cash assistance also received food stamps. By Oct. of 1999 this had increased to 95%

of all families.

One interesting change over time is that while in Oct. 1996, metro areas had the highest proportion of cases receiving food



stamps, in Oct. of 1999, this had shifted to the most remote of rural areas (nonadjacent) having the highest proportion (see figure 9).

Most likely this shift reflects changes in the Eastern parts of the state. This region saw the largest increase in the percent of K-TAP cases receiving food stamps (from 88% to 98% of all cases) (see figure 10).

These shifts again likely reflect two trends. First, the increasing proportion of cash assistance cases receiving food stamps may reflect that those remaining on assistance

may be those with greater needs as the most employable have been leaving. But these shifts in where there is a high percent of cases may also reflect those areas where there are fewer employment opportunities than other parts of the state.

**Conclusion**

With its focus on employment, welfare reform is also part of the broader trend of moving federal government responsibilities to the state and local levels. For welfare reform, this ‘block grant’ environment means that states have been able to make more decisions surrounding cash

assistance than ever before (see: “Policies and People: Welfare Reform in Kentucky”). This is important because as the face of cash assistance changes and recipients in different places face different opportunities and barriers, it opens the potential for flexibility. However, while state are able to make more decisions, they must do so while also meeting federal requirements or risk cuts to the state’s federal funding.

**Works Cited**

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