

**Use of Unemployment Insurance and Employment Services  
by Newly Unemployed Leavers from  
Temporary Assistance for Needy Families**

Final Report

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## PREFACE

This study examines participation in Unemployment Insurance (UI) and Employment Services (ES) by adults who received cash welfare benefits through Temporary Assistance for Needy Families (TANF). Among those who leave TANF for employment, we measure the rates of subsequent unemployment, application for UI, eligibility for and receipt of UI benefits, and the use of Wagner-Peyser funded ES. We also investigate the correlations between UI and ES services receipt with reemployment and future independence from TANF. The analysis is based on person-level administrative program records from four of the nine most populated states between 1997 and 2003. Evidence suggests that three-quarters of new TANF leavers experience unemployment within three years, and one-quarter of the newly unemployed apply for UI benefits. About 87 percent of UI applicants have sufficient prior earnings to qualify for benefits. However, only about 44 percent qualify based on their job separation reasons. Among UI applicants, TANF leavers had much higher rates of voluntary quits and employer dismissals than did non-TANF leavers. Nonetheless, 50 percent of TANF leavers who apply for UI ultimately receive benefits. Public employment services (ES) are used by one-quarter of newly unemployed TANF leavers. Among UI applicants more than three-quarters use the ES whether they receive UI benefits or not, while 14 percent of newly unemployed TANF leavers who do not apply for UI choose to use ES services. Among TANF leavers who become unemployed and apply for UI, the rate of return to TANF is lower for those who receive UI benefits. Rates of return to TANF are highest among non-beneficiary UI applicants, and non-UI applicants with low recent earnings. A characteristics analysis of these groups provides a guide for targeting job retention and advancement services to TANF leavers.



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Florida UI and TANF data were provided under an ADARE data-sharing agreement by Jay Pfeiffer and Andre Smith of the Florida Department of Education, Florida Education and Training Placement Information Program (FETPIP).

Mary Dean Harvey, director of the Georgia Department of Human Resources (DHR), Division of Family and Children, took an interest in this project and authorized O'Dell Covington of the DHR to arrange for sharing of TANF administrative records. At Georgia State University, Lakshmi Pandey prepared TANF files for transfer to the Upjohn Institute. Use of Georgia UI data was authorized by Robert Thomas, Assistant Commissioner for Unemployment Insurance in the Georgia Department of Labor.

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Ohio UI data availability was arranged by Dixie Sommers, who is now associate commissioner for Occupational Statistics and Employment Projections at the Bureau of Labor Statistics, USDOL. While Dixie was a member of the ADARE steering committee and on the staff at the Center for Human Resource Research, Ohio State University, she along with center director Randy Olson established a data-sharing agreement for access to Ohio UI administrative records. Dixie supported efforts to acquire additional UI data from the Ohio Department of Job and Family Services (ODJFS). At ODJFS, agreements for UI data-sharing and delivery were

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Opinions expressed are our own and do not represent the views of the W.E. Upjohn Institute for Employment Research or other supporters and contributors to this project. Any errors and omissions are our responsibility.

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## **EXECUTIVE SUMMARY**

Unemployment insurance (UI) provides temporary partial wage replacement to the involuntarily unemployed. The Employment Service (ES) provides job matching services for job seekers and employers. The ES also administers the UI work test to ensure that UI beneficiaries are able, available, and actively seeking work. The Personal Responsibility and Work Opportunity Reconciliation Act (PRWORA) of 1996 changed welfare by establishing Temporary Assistance for Needy Families (TANF). This new law introduced lifetime limits and work requirements for continued TANF benefit eligibility.

Using state administrative data from four of the nine largest states, this study expands on prior knowledge about the use of UI and ES by recent TANF leavers. We examine the incidence of unemployment, the rates of UI application, eligibility, and benefit receipt. We also report on the correlation between UI receipt and patterns of self-sufficiency. In addition to studying outcomes for UI applicants, we examine self-sufficiency and use of ES for non-UI applicants. Finally, for two of the states we employ data on the use of Wagner-Peyser funded employment services (ES) to examine their value for newly unemployed TANF leavers.

### **Data for Analysis**

TANF exit and use of UI were studied with administrative data from Florida, Georgia, Michigan, and Ohio. Access to administrative data on UI and TANF for Florida and Ohio was provided through the Administrative Data Analysis and Research (ADARE) consortium supported by the U.S. Department of Labor (USDOL). Additional data were provided by Georgia, Michigan, and Ohio directly to the Upjohn Institute under separate bilateral data sharing agreements.

Analysis samples were set up within time ranges of available data to ensure state panels with at least 12 calendar quarters for observing UI and ES program use and labor market transitions after TANF exit. The combined state samples totaled 322,036 (Table E.1). They represent a census of TANF leavers in the four states during these years. These data include adult grantees in TANF recipient households who left TANF for employment.

## Incidence of Unemployment

Among TANF leavers, 253,189 experienced a new spell of unemployment within three years after leaving TANF. The cumulative rates of unemployment ranged from 75.1 to 81.2 percent in the states with a weighted mean cumulative unemployment rate of 78.6 percent in the four-state pooled data (Table E.1; Figure E.1).

Among UI applicants, the pooled data on newly unemployed TANF leavers includes 34.0 percent youths (18–24) and 58 percent prime-age persons (25–44), 82 percent females, 37 percent whites, 60 percent African Americans, and 2 percent Hispanics. In nominal dollars, the average quarterly earnings in the three years before TANF exit were \$1,414, and average quarterly earnings from TANF exit to new unemployment were \$1,772.

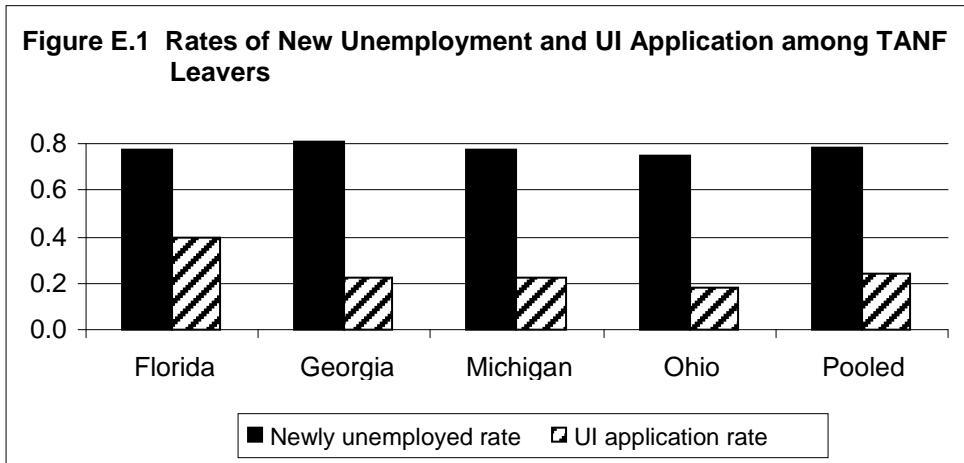
**Table E.1 Summary of New Unemployment and UI Application among TANF Leavers<sup>a</sup>**

	Florida	Georgia	Michigan	Ohio	Pooled
TANF leavers	59,726	152,278	27,172	82,860	322,036
Newly unemployed	46,245	123,701	21,043	62,200	253,189
UI applicants	18,309	27,257	4,776	11,116	61,458
Monetarily-eligible for UI benefits	17,331	24,294	4,687	7,256	53,568
Nonmonetarily-eligible for UI <sup>b, c</sup>	8,406	13,100	1,874	3,498	26,878
UI beneficiaries	11,095	13,389	3,097	3,339	30,920
Newly unemployed rate	0.774	0.812	0.774	0.751	0.786
UI application rate	0.396	0.220	0.227	0.179	0.243
Monetary-eligibility rate	0.947	0.891	0.981	0.653	0.872
Nonmonetary eligibility rate	0.459	0.481	0.392	0.315	0.437
UI beneficiary rate	0.606	0.491	0.648	0.300	0.503

<sup>a</sup> For all observations summarized in this table, we have twelve quarters of data after TANF exit to observe any new unemployment. Relative to the quarter of new unemployment, we see UI application, eligibility, and benefit receipt for UI applications that occur from one quarter before new unemployment through three quarters after. In subsequent analysis attempting to determine the impact of UI application, eligibility, and benefit receipt on the likelihood of return to TANF or employment, sample sizes will be smaller for two primary reasons: 1) persons who applied for UI may have done so after the period for which we are able to observe re-employment or TANF outcomes, and 2) persons may have returned to TANF or had interim employment prior to UI application. In both cases, those persons will be excluded from the outcome analysis.

<sup>b</sup> In Georgia, the number of persons ineligible because they quit or were discharged, and therefore the total number of persons nonmonetarily eligible for UI, was imputed using the rates of quit or discharge based on a sample of 26,610 UI applicants for whom job separation reason data were available. Because of this, the pooled rate of non-monetary eligibility observed in this table for TANF-leaver UI applicants will differ from the rate reported in Table 3.13, since the weights are determined by the individual state's share of UI applications (for Georgia, 27,757 in this table, compared with 26,610 in Table 3.13).

<sup>c</sup> Ohio nonmonetary eligibility is based on claims filed on or before December 31, 2002. Claims beginning in 2003 did not include the characteristic data needed to define nonmonetary eligibility. Persons who were nonmonetarily eligible to receive benefits must not have had a quit or discharge job separation reason and must not have been in the UI agency, nonmonetary determination file. Therefore, based on 8,513 UI claims filed before year end 2002, 2,679 were nonmonetarily eligible for benefits. That rate (0.315) was then applied to the 11,116 UI applicants observed in the full range of Ohio data to estimate the total number of nonmonetarily eligible UI applicants. Because of this, the pooled rate of nonmonetary eligibility observed in this table will differ from the rate reported in Table 3.13, since the weights are determined by the individual state's share of UI applications (for Ohio, 11,116 in this table compared with 8,513 in Table 3.13).



**UI Application**

The UI application rates ranged from 17.9 to 39.6 percent of newly unemployed in the four states within three years after leaving TANF (Table E.1; Figure E.1). The mean rate in the pooled data from all four states is 24.3 percent.

Among newly unemployed TANF leavers, compared to nonapplicants, those who apply for UI include higher proportions who are of prime age, who are African American, who have dependent children, higher earnings before UI application, more prior work experience, and who have prior employment in construction, manufacturing, wholesale trade, or administration. Higher UI application rates were also observed in areas with higher or faster-rising unemployment (Table E.2). The more-than-75 percent of newly unemployed TANF leavers who fail to apply for UI are more likely to be young, white, have lower earnings before a new spell of unemployment, fewer calendar quarters with employment before TANF exit, and recent prior employment in the industries of retail trade, educational service, health care, or hospitality.

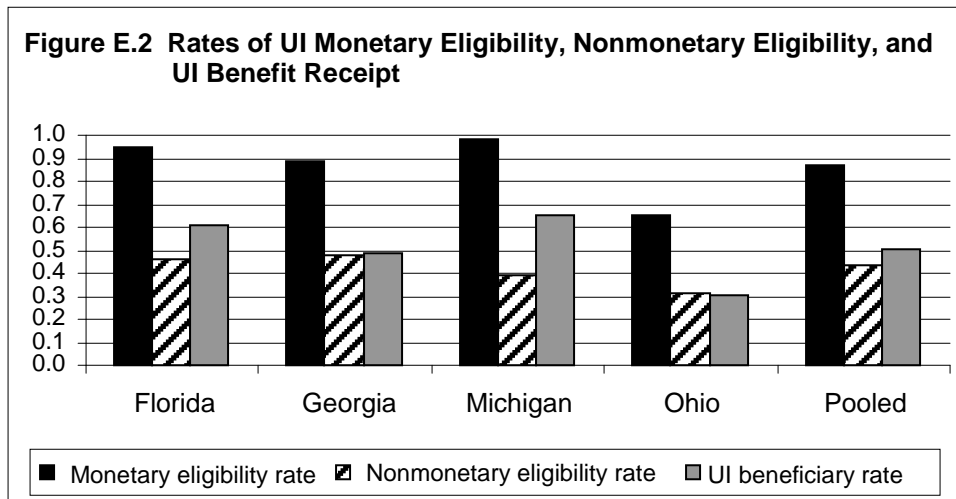
**UI Monetary Eligibility**

Among TANF leavers who become newly unemployed and apply for UI benefits, 87.2 percent were initially eligible for UI based on monetary requirements in the four-state pooled data (Table E.1; Figure E.2). The rates of monetary eligibility range from 65.3 percent of the Ohio sample to 98.1 of the Michigan sample. The lower monetary eligibility rates in Ohio result from the strict requirement for 20 or more weeks of work with average earnings being at least

**Table E.2 Characteristics Comparisons of Newly Unemployed TANF-Leaver UI Applicants and UI Eligibility Groups with Others**

Focus group	UI applicant	Monetarily eligible	Nonmonetarily eligible	Quit prior job	Discharged from prior job	UI beneficiary	UI beneficiary
Comparison group	UI non-applicant	Other UI applicants	Other UI applicants	Other UI applicants	Other UI applicants	Other UI applicants	UI non-applicants
Age	Older	Older	Older	—	Younger	Older	Older
Gender	—	Male	Male	Female	Female	Male	Male
African American	More	—	Less	Less	More	Less	More
Educational attainment	—	Higher	—	—	Lower	Higher	—
Base period earnings	Higher	Higher	—	Lower	—	Higher	Higher
Quarters from TANF exit to unemployment	More	More	—	—	—	More	More

NOTE: Contrasts in this table are computed as the focus group minus the comparison group. — = not available.  
 SOURCE: Summary of contrasts in tables 3.1, 3.5, 3.7, 3.8, 3.9, 3.10, and 3.11. See these tables for additional detail.



27.5 percent of the state average weekly wage in UI-covered employment. For Ohio in the year 2000 a week of insured employment required earnings of at least \$172, or more than 33 hours of work at the federal minimum wage of \$5.15 per hour.

Among newly unemployed TANF leavers who apply for UI benefits, those meeting monetary eligibility conditions have larger sample proportions of males, prime-age persons, and highly educated persons. Monetarily-eligible UI applicants also had more calendar quarters with earnings before UI application and higher levels of UI base period earnings. Monetarily-eligible

UI applicants were more likely to have had prior employment in the industries of wholesale trade and real estate, and were less likely to have been employed in retail trade (Table E.2).

Among the three-quarters of newly unemployed TANF leavers who do not apply for UI, we estimate that an average of 69.9 percent would have satisfied UI monetary eligibility requirements in the four states had they applied for benefits. That rate is 17.3 percentage points or 20 percent lower than the monetary eligibility rate among TANF-leaver UI applicants. However, the simulated monetary eligibility rate suggests that a large number of unemployed TANF leavers could potentially have qualified for UI had they filed applications for benefits.

## **UI Nonmonetary Eligibility**

In addition to having sufficient levels of prior employment and earnings, applicants for UI must also have separated involuntarily from their previous jobs and must currently be able, available, and actively seeking work. In the sample of UI applicants pooled across four states the rate of nonmonetary eligibility is 43.7 percent. Rates for individual states range from 31.5 percent in Ohio to 48.1 percent in Georgia (Table E.1; Figure E.2).

Among newly unemployed TANF leavers who apply for UI benefits, those meeting nonmonetary eligibility requirements have larger sample proportions of males, Hispanics, and those with higher educational attainment.

For TANF leavers, higher rates of voluntary job quits and justifiable dismissals result in lower rates of nonmonetary eligibility. Among newly unemployed TANF leavers who apply for UI, 17.3 percent quit their prior job while 33.1 percent were fired. Within these groups, those who quit tend to have larger sample proportions of females; whites; members of the industry groups retail trade, hotels and restaurants, and health care; and members of services occupations. Compared to other TANF-leaver UI applicants, those who got fired had larger sample proportions with prior employment in the industries of retail trade; finance, insurance and real estate; health care; and hotels and restaurants. While there are no other statistically significant patterns across all states, those experiencing discharge had larger proportions of youths, females, and African Americans. Discharge was suffered by smaller proportions of Hispanics and those with lower levels of educational attainment.

For UI nonapplicants among newly unemployed TANF leavers, nonmonetary eligibility rates can be inferred from the 0.80 ratio of simulated monetary eligibility rates for nonapplicants

relative to actual monetary eligibility rates for UI applicants. The imputed nonmonetary eligibility rate is 35 percent for UI nonapplicants. However, the actual rate would probably be somewhat lower, since a voluntary job quit or employer dismissal is likely to be a major factor influencing the decision not to apply for UI benefits.

## Receipt of UI Benefits

Among TANF leavers who are UI applicants, the proportions receiving UI benefits in the states examined range from 30.0 percent in Ohio to 64.8 percent in Michigan (Table E.1; Figure E.2). The overall mean rate of benefit receipt was 50.3 percent in the sample pooled across four states.

Among TANF leavers who qualify for UI, mean weekly benefit amounts are \$159, mean entitled durations of UI benefits are 19.6 weeks, and on average 74.6 percent of entitled UI benefits are drawn (Table E.3). Mean UI payments are \$2,442 over the full benefit year, or a mean of 14.5 weeks of UI at the average weekly benefit amount for this sample. Benefit entitlements are fully exhausted by 53.2 percent of TANF-leaver UI beneficiaries, which is a higher rate of UI benefit exhaustion than among UI beneficiaries not recently involved with TANF in these states (Figure E.3).

**Table E.3 Summary of UI Entitlement, Benefit Receipt, and Exhaustion**

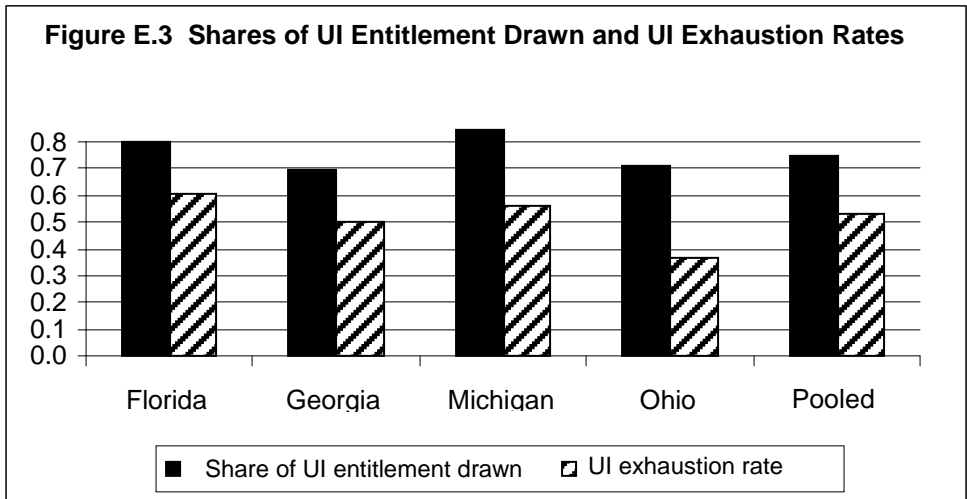
	Florida	Georgia	Michigan	Ohio	Pooled
Weeks of UI entitlement	18.4	18.4	22.1	25.4	19.6
Weeks of UI drawn <sup>a</sup>	14.7	12.6	18.7	18.0	14.5
Share of UI entitlement drawn	0.798	0.689	0.843	0.709	0.746
UI exhaustion rate	0.610	0.497	0.556	0.383	0.532
UI weekly benefit amount (\$)	165	145	201	157	159
UI compensation received in benefit year (\$)	2,528	1,959	3,806	2,824	2,442
UI monthly amount received <sup>b</sup> (\$)	535	411	683	453	487
TANF monthly amount received <sup>c</sup> (\$)	134	165	199	225	164
Ratio of mean UI to mean TANF	4.0	2.5	3.4	2.0	3.1

<sup>a</sup> This is full-time equivalent weeks of UI computed as total dollars of UI benefits received divided by the beneficiary's UI weekly benefit amount (WBA) for joblessness throughout a full week.

<sup>b</sup> Computed as total dollars of UI received in the benefit year divided by maximum entitled weeks of UI benefits times four.

<sup>c</sup> TANF payments received in the two calendar quarters completed prior to TANF exit divided by six.





Among TANF-leaver UI applicants, the UI beneficiaries include higher proportions that are older, male, white, Hispanic, and have UI base period earnings on average more than \$3,000 higher (Table E.3). UI beneficiaries also have higher proportions from the construction and manufacturing industries and smaller proportions from the retail trade, health care, and hospitality industries. By occupation, UI recipients include higher proportions from management, professional, and production occupations and smaller proportions from service occupations.

Among TANF leavers, comparing UI beneficiaries and UI nonapplicants, those who receive UI include higher proportions that are older, male, African American, and have UI base period earnings on average more than \$4,000 higher (Table E.3). UI beneficiaries also have higher proportions from the construction and manufacturing industries, and smaller proportions from retail trade, health care, and hospitality industries.

Applying the 80 percent nonapplicant/applicant ratio from monetary eligibility computations to the 50.3 percent beneficiary rate for UI applicants, we estimate that 40 percent of newly unemployed nonapplicants for UI could have received benefits had they applied. The actual beneficiary rate for this group would probably be somewhat lower due to unobserved actual rates of job quits and dismissals influencing the decision to apply for benefits. Nonetheless, within these four states there could have been nearly 90,000 additional UI beneficiaries among TANF leavers in the time period during which 30,000 actually received UI compensation.

## **TANF Leavers' UI Use Compared to Others**

While TANF leavers compare favorably to those not recently involved with TANF in terms of monetary eligibility for UI, they have much lower rates of UI eligibility based on initial nonmonetary eligibility factors.

In the combined sample pooled across all four states, simple differences between the two groups reveal lower rates of monetary eligibility, nonmonetary eligibility, and benefit receipt for TANF leavers compared to all other UI applicants in the same time periods. However, the pattern changes somewhat when comparisons are made while controlling for differences in observable characteristics. Variables available as controls for comparisons are as follows: age, gender, race, ethnicity, family size, prior earnings, and prior employment patterns. For some contrasts indicators of prior industry and occupation are also available.

In data pooled across four states controlling for characteristics, TANF leavers are estimated to have higher rates of UI monetary eligibility than other UI applicants. In terms of monetary eligibility, Ohio is alone among the four states in having a lower adjusted monetary eligibility rate for TANF leavers than for other UI applicants. The Ohio result suggests that TANF leavers have more difficulty satisfying the 20-weeks-of-work monetary eligibility requirement than do UI applicants not recently involved with TANF.

Even in regression models with characteristics controls, nonmonetary eligibility rates are estimated to be lower for TANF leavers in all states, with the greatest difference being in Michigan. Similarly, rates of UI benefit receipt are lower in every state for recent TANF leavers compared to other UI applicants; differences in the rate of receipt range from 10.5 percentage points in Florida to 36.5 percentage points in Ohio.

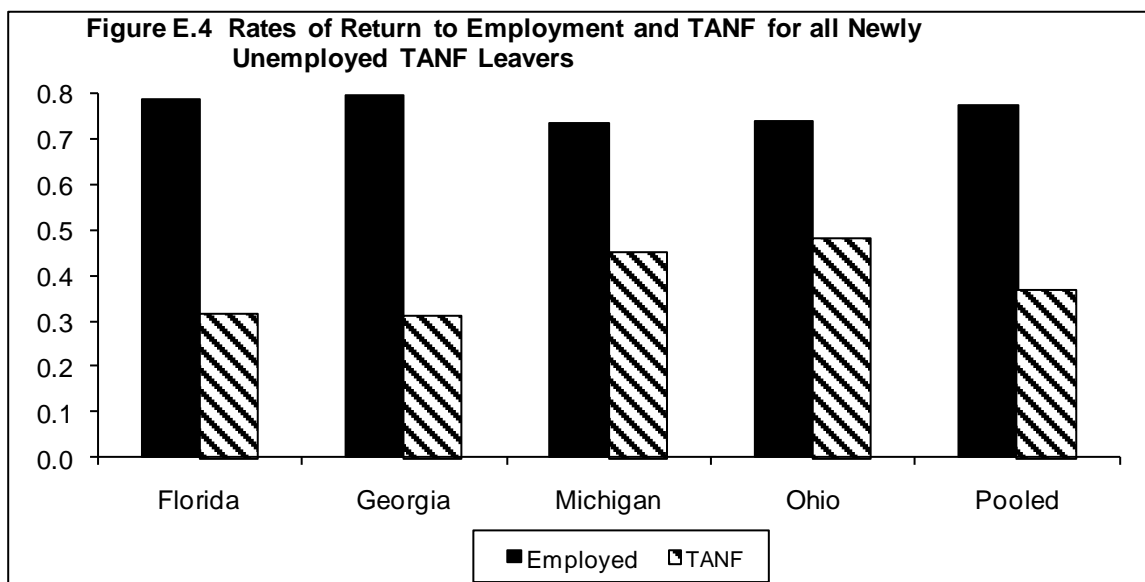
Failure of nonmonetary eligibility requirements is the main reason for lower rates of UI benefit receipt by TANF leavers in all four states. Voluntary quit rates are higher for TANF leavers than for other UI applicants in all states examined. In the pooled four-state sample of TANF-leaver UI applicants, 17.2 percent voluntarily quit their prior job, which is almost double the 9.4 percent rate for other UI applicants. Employer dismissals are also higher for TANF leavers. For non-TANF-leaver UI applicants, 19.2 percent got fired from their prior jobs, while 33.1 percent of TANF leavers were fired. Controlling for observable characteristics, TANF leavers were 3.8 percentage points more likely to quit and 7.0 percentage points more likely to get fired than other similar UI applicants.

## UI and Self-Sufficiency

A goal of UI as social insurance is to prevent descent into poverty by those who are temporarily jobless through no fault of their own. Of the 241,719 newly unemployed TANF leavers in the four-state pooled sample, 77.5 percent returned to employment and 36.5 percent returned to TANF within three years of first leaving TANF (Table E.4). Compared to Florida and Georgia, rates of return to employment are lower, and return to TANF higher, in Michigan and Ohio (Figure E.4).

**Table E.4 Return to Employment and TANF by UI Status in the Pooled Four-State Sample (%)**

	Reemployed	Return to TANF
Newly unemployed TANF leavers	77.5	36.5
UI applicants	73.4	37.5
Monetarily eligible	73.2	36.7
Monetarily ineligible	74.7	43.9
Nonmonetarily eligible	75.3	32.1
Quit prior employment	72.9	43.1
Discharged/fired	74.5	42.2
UI beneficiary	74.2	30.1
UI applicant but not a UI beneficiary	72.6	45.2
UI nonapplicants	78.6	36.2



Among UI beneficiaries in this sample, 74.2 percent return to employment, compared with 72.6 percent of nonbeneficiary UI applicants and 78.6 percent of UI nonapplicants. Return to TANF rates are 30.1 percent for UI beneficiaries, 45.2 percent for nonbeneficiary UI applicants, and 36.2 percent for UI nonapplicants. These simple unadjusted comparisons suggest

that UI nonapplicants have stronger workforce attachments and better return to work prospects than UI applicants. Some of the factors driving these differences are part of UI eligibility rules: prior earnings and reasons for job separation.

Applicants for UI who have sufficient prior earnings to be monetarily eligible have a slightly lower rate of reemployment (73.2 percent), but a significantly lower rate of return to TANF (36.7 percent) than UI applicants who are not monetary eligible (74.4 percent and 43.9 percent). UI applicants who are nonmonetarily eligible have a slightly higher rate of reemployment (75.3 percent) than those who quit (72.9 percent) or were discharged for cause (74.5 percent) from their prior jobs. However, rate of return to TANF for nonmonetarily eligible UI applicants is only 32.1 percent, while for job quitters it is 43.1 percent, and for those discharged for justifiable cause such as absence, misconduct, or poor job performance it is 42.2 percent.

## **UI Beneficiaries Compared to Nonbeneficiary UI Applicants**

Controlling for observable differences across UI eligibility groups in regression models, receipt of UI is estimated to increase return to employment by 4.8 percentage points and reduce return to TANF by 10.5 percentage points compared to nonbeneficiary UI applicants. In these models, return to employment is more likely among those who are younger, female, African American, have worked in more calendar quarters before applying for UI, have had multiple employers in calendar quarters before UI application, and have had prior employment in agriculture, manufacturing, administrative support, or hospitality industries. The models suggest that return to TANF is less likely among UI applicants who are older, male, not African American, have had employment in more calendar quarters before UI application, and have lived in areas with lower unemployment, and have worked outside the hospitality industry.

Variation in rates of return to employment is small for groups defined by their degree of involvement with UI, ranging between 72.6 and 78.6 percent. By interacting return to employment with return to TANF we get a much more informative view of how UI receipt is correlated with *self-sufficiency*—return to employment without return to TANF. Proportions in each of the resulting groups are given in Figure E.5.

**Figure E.5 TANF-Employment Outcomes Matrix**  
 (% newly unemployed in four-state pooled sample)

	No TANF	TANF
Employment	Self-sufficient (47.6)	Working poor (29.9)
No employment	Inactive (16.0)	TANF-dependent (6.5)

Controlling for observable characteristics, compared to nonrecipient UI applicants, UI beneficiaries are estimated as 12.0 percentage points more likely to be self-sufficient, 7.2 percentage points less likely to be working poor, 3.2 percentage points less likely to be TANF-dependent, and 1.5 percentage points less likely to be inactive.

Self-sufficiency (employment without TANF) is most likely among those who are of prime age for the labor market (between 25 and 49), male, white, those with employment in more quarters before UI application, those with multiple employers in at least one of their UI base-period quarters, and those with recent prior employment in the industries of agriculture, manufacturing, and administrative support, and in areas where unemployment is lower.

Working poor (employment with TANF) is most likely among younger (less than 25) workers, females, African Americans, those with more quarters of employment before UI application, those with multiple employers in at least one UI base-period quarter, and those recently employed in the hospitality industry, and in areas with higher unemployment rates.

TANF dependency (TANF but no employment) is most likely among those aged 50 and over, female, those with few quarters of employment before UI application, and those in high unemployment areas.

Inactivity (neither employment nor TANF) is most likely for those aged 50 and over, males, those not African American, those having fewer calendar quarters with earnings before UI application, those having new unemployment longer after TANF exit, and those in low unemployment areas.

## **UI Nonapplicants Compared to UI Beneficiaries**

Unemployment insurance beneficiaries return to work at lower rates (74.2 percent) than UI nonapplicants (78.6 percent) in simple unadjusted comparisons. However, controlling for observable characteristics, there is no measurable difference in the rate of return to employment between the two groups. In the full sample of all newly unemployed TANF leavers, reemployment is positively correlated with higher base-period earnings, more quarters with employment prior to TANF exit, and having multiple employers in any calendar quarter between TANF exit and new unemployment.

Unadjusted comparison of means suggests that UI beneficiaries return to TANF at a lower rate (30.1 percent) than UI nonapplicants (36.2 percent). However, compared to UI nonapplicants with similar characteristics, UI beneficiaries return to TANF at a rate 2.5 percentage points higher. This suggests that increased self-sufficiency may be attributable to receipt of UI cash benefit payments. Compared to nonapplicants, UI beneficiaries are more likely to be older, male, African American, have higher base-period earnings, and have more quarters with employment between TANF exit and new unemployment.

## **UI Nonapplicants Compared to Nonbeneficiary UI Applicants**

Applicants for UI who fail to receive benefit payments return to work at lower rates (72.6 percent) than UI nonapplicants (78.6 percent) in simple comparisons. Controlling for observable characteristics reduces the difference to 3.6 percentage points, but regression controls do not entirely eliminate the difference. In terms of observable characteristics, nonbeneficiary applicants tend to have low preunemployment earnings and employment, they also have high rates of job quits and employer discharge.

UI applicants who do not receive benefits return to TANF at much higher rates (45.2 percent) than UI nonapplicants (36.2 percent). Controlling for observable characteristics, the return-to-TANF rate is still greater for nonbeneficiary UI applicants, and the difference from UI nonapplicants is greater (12.4 percentage points). Independent variables in the models suggest that return to TANF is less likely among those with high earnings in what would be the UI base period and those having more calendar quarters with earnings between TANF exit and new unemployment.

Among newly unemployed TANF leavers, those who do not apply for UI benefits are much more successful than nonbeneficiary UI applicants. Nonapplicants have more favorable outcomes on reemployment, return to TANF, and all four interactions of these two outcomes. Relative to UI applicants who do not become beneficiaries, UI nonapplicants tend to be younger, female, have lower base-period earnings, and have fewer quarters with employment between TANF exit and new unemployment. Even when controlling for observable characteristics in computing differences, nonbeneficiary UI applicants are less successful on three of the self-sufficiency outcomes.

## **Summary of Contrasts**

Whenever three groups are compared, one will have the least favorable outcomes. Nonbeneficiary UI applicants are least successful at maintaining self-sufficiency in comparison to either UI beneficiaries or UI nonapplicants. These results persist even when we control for observable characteristics of the individuals and their labor markets. Additional information is required to understand results for nonbeneficiary UI applicants. UI application for this group may be correlated with return to TANF, because of federal and state TANF eligibility requires UI application despite a low likelihood of qualification and UI benefit receipt. We next proceed to investigate the importance of publicly provided employment services (ES) for all three groups of newly unemployed TANF leavers. Results of the ES investigation are very important for shaping policy for assistance to UI applicants who do not receive UI benefits.

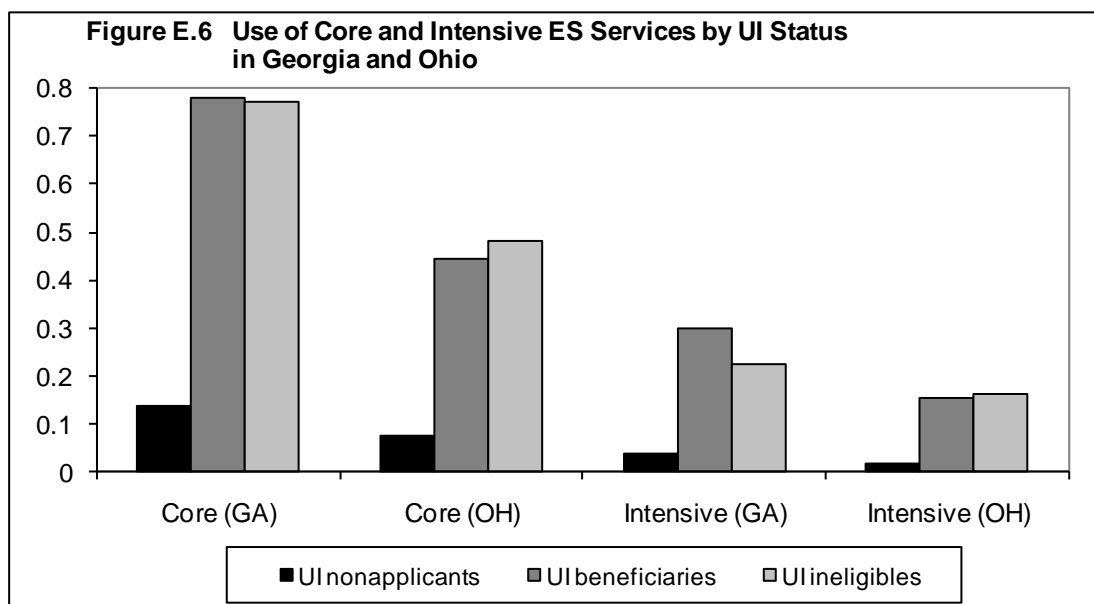
## **Use of the Public Employment Service by Unemployed TANF Leavers**

The public Employment Service (ES) in the United States is funded through the Wagner-Peyser Act. One-stop career centers operating under the Workforce Investment Act deliver reemployment services divided into three increasing levels of service: core, intensive, and training. The core and intensive services at one-stops are commonly delivered by the ES with Wagner-Peyser funding. Participants typically use core services before progressing to intensive or training services. The ES and UI systems are closely linked by the work test for continued UI benefit eligibility, which is administered by the ES. Using data from Georgia and Ohio we examined the use of Wagner-Peyser funded ES services by newly unemployed TANF leavers

and measure the correlations between ES usage and labor market outcomes, controlling for the degree of UI involvement.

Evidence from these two states suggests that large proportions of newly unemployed TANF leavers use the ES. Among these, sizable numbers of UI nonapplicants use ES services, but usage rates are significantly higher among UI applicants. Importantly, ES usage rates are similar between UI beneficiaries and nonbeneficiary UI applicants. This suggests that application for UI is a pathway to reemployment services provided by the ES even if cash UI benefits are not forthcoming.

Usage rates for any core or intensive service in Georgia are shown in Figure E.6, together with usage rates for the most popular core and intensive type services in Ohio (service type is categorized for our Georgia data, but not for Ohio data). The figure shows that in Georgia 14 percent of UI nonapplicants receive at least one core ES service after new unemployment, while a core service was used by 78 percent of UI beneficiaries and 77 percent of UI-ineligible applicants. The core service called “job seeker match” in Ohio was used by 8 percent of UI nonapplicants, 45 percent of UI beneficiaries, and 48 percent of ineligible UI applicants. While usage rates are lower across the board for intensive services, a similar pattern of usage can be seen in both states across the UI usage groups (Figure E.6). A key contrast is the substantially higher rate of usage for both core and intensive services by ineligible UI applicants compared to UI nonapplicants.





## **Employment Services and Return to Employment and TANF**

For our samples of newly unemployed TANF leavers in Georgia and Ohio, statistical analysis suggests that public employment services help to maintain connections with employment opportunities, particularly for the working poor. This appears to be true regardless of the degree of involvement with UI and, despite the fact that UI applicants use the ES more often, this result still holds for UI nonapplicants. Additionally there is evidence that use of services through the ES reduces rates of complete TANF dependency and inactivity. However, our measurement of correlations between service receipt and outcomes is affected by the time frames available for observation. Since core services are likely to be received earlier in a jobless spell than intensive services, there is a better chance to observe a positive outcome within 12 calendar quarters after initial TANF exit. Participants enter intensive services only after exhausting more immediate reemployment opportunities offered by core services. Consequently there is less time to observe reemployment and earnings activity for intensive service recipients.

In regression models of ES effects, the largest estimates are for the most popular core service: job referrals (Table E.5). In Georgia, job referrals boost reemployment rates by 6.5, 4.9, and 10.7 percentage points respectively for UI nonapplicants, UI beneficiaries, and non-beneficiary UI applicants. Job referrals impact estimates are also positive and significant on employment in Ohio for all three UI involvement groups. The point estimates are 5.7, 8.3, and 4.6 percentage points in increased employment rates respectively for UI nonapplicants, UI beneficiaries, and nonbeneficiary UI applicants.

Statistical analysis suggests a positive correlation between ES services and return to TANF in both Georgia and Ohio. These results are probably an artifact of underlying tendencies for these groups of TANF leavers. These people are struggling to maintain adequate income from multiple sources, which may often mean combining income from earnings and TANF. The results' parameter estimates suggest that ES services may be particularly useful for the working poor. We find significant positive correlations between use of ES services and return to work among those who continue to rely on TANF.

A uniformly favorable result following job referrals is a reduction in inactivity for all newly unemployed TANF leavers. Inactivity means a lack of involvement with either employment or TANF. For Georgia, job referrals are measured as reducing inactivity by 4.8,

**Table E.5 Marginal Effects of Job Referrals (Core) and Job Search Planning (Intensive) Services on Return to Employment and TANF among Newly Unemployed TANF Leavers in Georgia (GA) and Ohio (OH)<sup>a</sup>**

Employment Service	Returned to employment			Returned to TANF		
	Nonapplicant	UI	Nonbeneficiary	Nonapplicant	UI	Nonbeneficiary
		beneficiary	UI applicant		beneficiary	UI applicant
Job interview referrals (GA)	0.065**	0.049**	0.107**	0.061**	0.035**	0.032**
Job interview referrals (OH)	0.057**	0.083**	0.046**	0.026**	0.078**	0.032
Customer service plan (GA)	-0.020	-0.033	-0.036*	-0.010	0.041	0.014
Job search planning (OH)	-0.005	-0.016	0.007	-0.032*	0.022	-0.028
Employment Service	Employment and no TANF (Self-sufficient)			Employment with TANF (Working poor)		
	Nonapplicant	UI	Nonbeneficiary	Nonapplicant	UI	Nonbeneficiary
		beneficiary	UI applicant		beneficiary	UI applicant
Job interview referrals (GA)	-0.013**	0.009	0.047**	0.077**	0.040**	0.061**
Job interview referrals (OH)	0.021*	-0.001	0.018	0.036**	0.084**	0.028
Customer service plan (GA)	-0.017	-0.047	-0.036	-0.003	0.014	0.000
Job search planning (OH)	0.014	-0.025	0.020	-0.019	0.008	-0.014
Employment Service	No employment, no TANF (Inactive)			No employment with TANF (TANF dependent)		
	Nonapplicant	UI	Nonbeneficiary	Nonapplicant	UI	Nonbeneficiary
		beneficiary	UI applicant		beneficiary	UI applicant
Job interview referrals (GA)	-0.048**	-0.044**	-0.078**	-0.017**	-0.005	-0.029**
Job interview referrals (OH)	-0.047**	-0.077**	-0.050**	-0.010	-0.006	0.004
Customer service plan (GA)	0.027**	0.005	0.023	-0.007	0.027**	0.013
Job search planning (OH)	0.019	0.003	0.008	-0.014	0.014	-0.015

\* (\*\*) Significantly different from zero at the 90 (95) percent confidence level in a two-tailed test.

4.4, and 7.8 percentage points respectively for UI nonapplicants, UI beneficiaries, and non-beneficiary UI applicants. For Ohio, estimates of the same effects were 4.7, 7.7, and 5.0 percentage points.

Among all effect estimates for job referrals, results are particularly encouraging for non-beneficiary UI applicants. The largest positive effects on employment and self-sufficiency (employment without TANF) are measured for these newly unemployed TANF leavers who connect with the ES at dramatically higher rates than UI nonapplicants.

Few of the intensive services in Georgia and Ohio are measured to have statistically significant effects on employment and return to TANF. The Georgia intensive service called “customer service plan” is similar to the Ohio service called “job search planning.” Neither has a significant effect on employment or TANF for UI beneficiaries, but the respective programs measurably reduce return to TANF for UI nonapplicants in Ohio while modestly reducing the rate of return to employment for nonbeneficiary UI applicants in Georgia. The latter result may

be due to the fact that customer service plans occur later in job search spells, permitting less time to observe return to employment in our restricted measurement period.

## Employment Services and Income

Mixed evidence for effects of ES on employment and return to TANF suggest that job seekers may be aiming for something else (Table E.6). A natural possibility is that newly unemployed TANF leavers might be using ES services as part of a strategy to maximize total combined income from sources including employment earnings, UI benefits, and TANF.

**Table E.6 Effects of Job Interview Referrals on Components of Income for Newly Unemployed TANF Leavers by UI Status in Georgia and Ohio (\$)**

	Nonapplicants	UI beneficiaries	Nonbeneficiary UI applicants
Job interview referrals (GA)			
Earned income	120	352**	1,171**
TANF	81**	21	4
UI	—	115**	—
Total income	231**	285	1,197**
Job interview referrals (OH)			
Earned income	409**	-377	464**
TANF	67	185*	70
UI	—	230**	—
Total income	478**	-120	533**
Customer service plan (GA)			
Earned income	-569	-569	356
TANF	28	113	53
UI	—	26	—
Total income	-523*	-682	454
Job search planning (OH)			
Earned income	-439**	-1,055**	-404**
TANF	-59	180*	-48
UI	—	-108	—
Total income	-521**	-959**	-454**

**NOTE:** Effects were not constrained in estimation to sum to the effect on total income. Separate models were estimated for each component of income. See tables 5.5, 5.6, 5.7, 5.8, A.34, and A.35. — = not available.

\*(\*\*) Statistically significant at the 90 (95) percent level of confidence in a two-tailed test.

Job interview referrals had positive impacts on employment earnings for all newly unemployed TANF leavers in Georgia. Positive and statistically significant impacts of \$352 and \$1,171 were estimated for UI beneficiaries and nonbeneficiary UI applicants respectively. These impact estimates are the differences in observed earnings over the four quarters immediately after new unemployment begins. For the Ohio sample, impact estimates for job interview

referrals are positive and large for UI nonapplicants (\$409) and for nonbeneficiary UI applicants (\$464). While the job referral impact for Ohio UI beneficiaries is not different from zero, the impact for job placements on this group is \$1,665 in the four calendar quarters after the UI benefit year begin date. In both states for all three groups defined by degree of involvement with UI employment, earnings make up the biggest part of total income. Job referrals are associated with a sizable increase in TANF receipts for UI nonapplicants and with a significant increase in UI benefits among UI beneficiaries.

Receipt of a customer service plan in Georgia or a job search plan in Ohio led to unchanged or significantly lower levels of earned income in both states. Among nonbeneficiary UI applicants in Georgia, receiving a customer service plan had no significant impact on income. Impacts were negative for other groups. These intensive services had largely insignificant impacts on receipt of UI benefits and cash TANF assistance. The sole exception was a positive effect on UI benefits in Ohio. These impacts were estimated on the full samples of all newly unemployed TANF leavers. The estimates suggest that the reference groups—those not receiving intensive employment services—returned to work sooner, resulting in higher employment earnings. These results do not measure the effect of intensive ES services conditional on being unemployed an extended period of time.

Analysis of newly unemployed TANF leavers using public employment services in Georgia and Ohio show the ES to be an important partner with UI in providing income security. The central message that emerges is that connections with employment opportunities improve labor market success for newly unemployed TANF leavers, particularly for those who remain the working poor. This appears to be true regardless of the degree of involvement with UI, and, despite the fact that UI applicants use the ES more often, this result still holds for UI nonapplicants. Additionally there is evidence that use of services through the ES reduces rates of complete TANF dependency and inactivity.

## **Next Steps**

Welfare caseloads have declined dramatically since TANF was introduced in 1996. It is undeniable that TANF changed welfare as we knew it. While caseloads have vanished, need remains. Former TANF recipients and others vulnerable to welfare dependency are turning to multiple sources to replace cash public assistance. The roles of UI and ES for low-income

Americans in a post-TANF economy should be better understood. The degree to which this population is served under current arrangements should be documented. We must also learn about the extent to which initiatives of UI modernization and ES revitalization under the American Recovery and Reinvestment Act broaden the effectiveness of these programs for our most vulnerable households. Additionally we should identify federal and state program changes to make these institutions accessible, sustainable, and more compatible for employers and job seekers in competitive labor markets.



# 1. INTRODUCTION

Unemployment insurance (UI) provides temporary partial-wage replacement to labor force members who become involuntarily unemployed through no fault of their own. It is a federal-state program operated in cooperation with a nationwide network of more than 1,800 Wagner-Peyser funded Employment Service (ES) offices. The ES administers the UI work test to ensure that continuing UI beneficiaries are able, available, actively seeking work, and do not refuse an offer of suitable work. These two public labor-market support programs are essential parts of the social safety net promoting self-sufficiency through employment for all Americans. Both programs are operated by the states following administrative guidelines issued and monitored by the U.S. Department of Labor, Employment and Training Administration.

The Personal Responsibility and Work Opportunity Reconciliation Act (PRWORA) of 1996 replaced the federal program Aid to Families with Dependent Children (AFDC) with Temporary Assistance for Needy Families (TANF). The new law changed the character of public cash support by introducing lifetime limits and adding work requirements for continued benefit eligibility. Incentives and rewards were established for achievement of self-sufficiency through employment. These changes combined with a strong economic expansion to induce a mass exodus from TANF rolls (King and Mueser 2005). This trend was slowed but not arrested by the 2001 economic recession (NBER 2001). Recent years have seen TANF rolls continue to decline during a modest recovery from the 2001 recession.

Public employment and training programs support self-sufficiency for new TANF leavers who become separated from their jobs. Unemployment insurance (UI) has been identified as a prime factor supporting self-sufficiency for TANF leavers during and after the 2001 recession (Isaacs 2005). Using state administrative data from four of the nine largest states, this study expands on prior knowledge about the use of UI by recent TANF leavers (Kaye 2001; Rangarajan and Razafindratoko 2004). Direct measures of UI application, eligibility, and benefit receipt from administrative data matched with TANF payment data illuminate clear patterns of client use and flows between the two programs.

For TANF leavers in Florida, Georgia, Michigan, and Ohio, this study examines the incidence of unemployment, and the rates of UI application, eligibility, and benefit receipt. We also report on the correlation between UI receipt and patterns of self-sufficiency. In addition to studying outcomes for UI applicants, we examine self-sufficiency by non-UI applicants. Finally,

for TANF leavers in Georgia and Ohio, we employ data on the use of Wagner-Peyser funded employment services (ES) to examine their value for newly unemployed TANF leavers. We conclude this report with a concise summary of results, conclusions regarding possible uses of these findings for policy development, and suggestions about extending this analysis to the broader population of working poor.



## 2. BACKGROUND

The introduction of TANF, with its lifetime limits and work requirements for continued receipt of cash assistance, meant that traditional employment and training programs would be key to self-sufficiency for TANF leavers. Research before TANF suggested that few leavers from cash social assistance would qualify for UI, but analysis after TANF was in place estimated higher UI reciprocity rates (Gustafson and Levine 1997; Rangarajan, Razafindrakoto, and Corson 2002). As background for the present research, we examine UI and TANF eligibility rules in each of the four states analyzed and review prior research on use of UI by TANF leavers.<sup>1</sup>

### 2.1 UI Eligibility and Benefits

Unemployment insurance eligibility rules ensure that beneficiaries are strongly attached to the labor force and are temporarily jobless through no fault of their own. To initially qualify for UI, a claimant must have sufficient prior earnings and employment; these are called monetary eligibility conditions. Furthermore, the job separation must be involuntary. Nonmonetary eligibility rules prohibit quits and discharge for misconduct or other causes justifiable by an employer. Employer discharge for cause is usually related to frequent tardiness, unexplained absences, misconduct, or poor job performance.<sup>2</sup> UI applicants must also be able, available, and actively seeking full time work. For initial and continuing eligibility, beneficiaries may not refuse an offer of suitable work.

Monetary eligibility for UI is determined by base period earnings. The UI base period is normally the first four of the previous five completed calendar quarters before the date of claim for benefits.<sup>3</sup> Table 2.1 lists the minimum base-period earnings required to qualify for the

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<sup>1</sup>This discussion updates and expands on the exposition in O’Leary and Kline (2008).

<sup>2</sup>In the case of benefit denial due to voluntary quit or discharge for cause, the UI applicant may requalify for UI benefits in the following manner: in Florida, by earning 17 times the client’s weekly benefit amount (WBA); in Georgia, by earning 10 times the client’s WBA; in Michigan, by earning the lesser of 7 times the client’s WBA or 280 times Michigan’s minimum wage (7 x 40 x MI minimum wage); and, in Ohio, by having six weeks of work in covered employment with the amount of wages in each week at least 27.5 percent of the state’s average weekly wage (USDOL 2001).

<sup>3</sup>For claimants not eligible based on earnings in the standard base period, earnings in an alternate base year (ABY)—the most recent four completed calendar quarters—is checked in Michigan and Ohio. Georgia does not have an ABY rule. An ABY amendment was considered by the 2002 Florida legislature but did not pass both houses.

**Table 2.1 Comparison of State Laws for UI and TANF for Program Year 2000**

	Florida	Georgia	Michigan	Ohio
UI minimum BPE <sup>a</sup> (\$)	3,400	1,872	2,020	2,640
UI-covered weeks of work			20 weeks at 30 x state minimum wage (\$101)	20 weeks at 27.5% of Ohio AWW (\$172)
State AWW <sup>b</sup> (\$)	578	668	726	624
Avg. weekly benefit amount (WBA) (\$)	220	212	244	236
Minimum/maximum WBA (\$)	32/275	39/264	87/300	77/279
BPE required for max. WBA (\$)	10,725	10,752	11,840	10,680
Entitled duration (weeks)	26	12–26	15–26	20–26
Average entitled duration (weeks) for TANF-leaver UI beneficiaries	18.4	18.5	22.1	25.4
Quit/discharge qualification	17 × WBA	10 × WBA	Lesser of 7 × WBA or (7 × 40 × state minimum wage)	6 weeks of wages at 27.5% of state AWW
TANF earnings disregard (\$)	200 plus 50% of remainder	120 plus one-third of remainder for 4 months, \$120 for next 8 months, \$90 thereafter	200 plus 20% of remainder	250 plus 25% of remainder
TANF monthly benefit <sup>c</sup> (\$)	303	280	459	373
TANF breakeven earnings <sup>d</sup> (\$)	806	540/400/370	774	996

<sup>a</sup> Base Period Earnings (BPE) is the sum of earnings in first four of the previous five completed calendar quarters. For Michigan, there is an alternative, flat requirement of 14 weeks of work and base period earnings that total 20 times the state's average weekly wage.

<sup>b</sup> State average weekly wage (AWW) earned by those working in UI-covered employment.

<sup>c</sup> Family of three (one adult and two children with no income).

<sup>d</sup> This is the point at which the TANF benefit is zero due to earnings. Breakeven earnings is computed as (TANF benefit amount) divided by (1–disregard rate) plus the lump sum disregard

SOURCE: TANF (2000), tables 12:2, 12:5; ET Financial Data Handbook 394; Comparison of State Unemployment Insurance Laws, 2000.

minimum UI weekly benefit amount. For 2000, base-period earnings requirements in the four states studied ranged from \$1,872 in Georgia to \$3,400 in Florida.<sup>4</sup>

Monetary qualification for UI in many states requires earnings in the high calendar quarter of the base period to be above a specified level.<sup>5</sup> Most states with a high quarter earnings requirement also have an earnings dispersion requirement—all of the four states studied require

<sup>4</sup>The Base Period Earnings (BPE) requirement is indexed to a multiple of the state average weekly wage (AWW) in UI-covered employment or the state minimum wage in Michigan. The required level of earnings to qualify for UI is determined by legislative discretion in Florida, Georgia, and Ohio. In Georgia minimum required base-period earnings are a multiple of the minimum weekly benefit amount.

<sup>5</sup>The minimum base-period earnings level to qualify for UI is 1.5 times the minimum high-quarter earnings in Florida and Michigan.

earnings in at least two calendar quarters of the base period. Ohio is one of the few states in the nation with a base period employment requirement, and it is a very restrictive rule.<sup>6</sup> The Ohio weeks of employment rule limits eligibility to those with at least 20 weeks of work in which earnings average at least 27.5 percent of the state average weekly wage in covered employment (Table 2.1). For Ohio in 2000, a week of insured employment required earnings of at least \$172, which is more than 33 hours of work at the federal minimum wage of \$5.15 per hour.

Prior research has suggested that TANF leavers would have a high probability of passing monetary eligibility requirements but speculates that nonmonetary eligibility requirements would eliminate a greater share of TANF leavers from UI eligibility. Regarding monetary eligibility, prior research has failed to recognize the importance of employment requirements separate from earnings rules, and there has been little prior direct evidence on the job separation patterns for recent TANF leavers. The present study does not examine the sensitivity of UI eligibility to a more recent base period for earnings computation or relaxing the requirement that job-seeking be for full-time work. Prior research suggests modest impacts on UI eligibility for TANF leavers from such changes (Vroman 1998).

For those who qualify, UI pays benefits weekly; the cash amount increases with the level of prior earnings up to a state maximum. Table 2.1 lists the statewide average UI weekly benefit amounts. Also listed in Table 2.1 are average weekly wages of all workers covered by UI in calendar year 2000 in the states examined. This provides a sense of the average wage replacement rate provided by UI to regular full-time workers.

## **2.2 TANF Eligibility and Benefits**

Needy families with dependent children and earnings below the breakeven thresholds listed in Table 2.1 may have qualified for cash TANF assistance. States set maximum monthly TANF grant amounts and resource levels. Resource limits apply to liquid financial and vehicle assets. There are also employment requirements for continued TANF eligibility. Work is required immediately upon receipt of benefits in 28 states, within six months in 9 states, and within 24 months in 13 states. States also impose lifetime limits between 24 and 60 months on receipt of benefits (HHS 2000).

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<sup>6</sup>Three other states have employment requirements. New Jersey requires 20 weeks or a different earnings formula. Pennsylvania requires 16 weeks. The Washington rule requires 680 hours and one dollar of earnings.

Regarding earnings, federal eligibility guidelines disregard a lump sum equal to the first \$90 in earnings and one-third of other earnings up to the breakeven level of income, at which point the household has worked off TANF.<sup>7</sup> Each state sets its own earnings disregard rate and lump sum. Some states have adjusted parameters to permit continued support with household income at thresholds as high as four times the poverty level. TANF benefit levels across our cohorts are quite similar for Florida and Georgia, while being somewhat higher in Michigan and Ohio (Table 2.1). Breakeven levels of earnings are similar in Florida, Michigan, and Ohio but are lower in Georgia; the level in Georgia declines after four and eight months of continuous receipt of benefits.

For the present analysis, a key aspect of TANF eligibility is an administrative requirement that to qualify for additional cash public assistance, applicants must claim all other available sources of income, such as UI benefits. Rangarajan, Razafindrakoto, and Corson (2002) note that New Jersey had such a rule in place under AFDC and continued to apply it under TANF. Similar administrative rules are in place in Georgia, Ohio, and Michigan. These rules could lower measured UI eligibility rates among TANF-leaver UI applicants. Some persons with little expectation of qualifying for UI may be forced to jump this hurdle on their way back to TANF.<sup>8</sup>

The TANF eligibility manual for the State of Michigan, Department of Human Services, states that “clients must apply for benefits for which they may be eligible ... refusal by a program group member to pursue a potential benefit results in group ineligibility” (State of Michigan 2007, PEM 270, pp. 1–6).<sup>9</sup> The Michigan manual specifically identifies UI as a potential source of cash payments to an unemployed person and lists instructions on how to file an application for UI.

Ohio administrative rules state that “the assistance group must apply for any monthly benefits to which it is entitled. Ineligibility to participate in OWF results if the assistance group

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<sup>7</sup>Breakeven earnings are computed as the TANF benefit amount divided by (1–disregard rate) plus the lump sum disregard.

<sup>8</sup>Program administrators suspect that TANF applicants with very low prior earnings might not be directed to UI if failure to qualify under UI monetary eligibility rules is highly likely.

<sup>9</sup>Legal basis for this policy by the Michigan Department of Human Services is set forth in Michigan Public Act 280 of 1939, as amended. Also known as the Social Welfare Act.

refuses to accept unconditionally available income (ODJFS 2007, p. 350).<sup>10</sup> Ohio Works First (OWF) is the financial assistance portion of Ohio's TANF program. Ohio Works First provides cash benefits to eligible needy families for up to 36 months. After 36 months, a family cannot receive additional cash assistance unless a time extension for benefit receipt is approved by the relevant County Department of Job and Family Services official.

## 2.3 ES Eligibility and Services

Public employment services in the United States are funded under the Wagner-Peyser Act, which established the U.S. Employment Service (ES) in 1933. Services provided by the ES are delivered in one-stop centers under the Workforce Investment Act (WIA), and are available free of charge to all job seekers. There are four main categories of ES services:

- 1) **Job referrals.** Job interview referrals for job seekers, job vacancy listings for employers, and job developers to link job seekers with employers;
  - 2) **Job search assistance.** Resume preparation help, job search workshops, job clubs, labor market information, and job search plans;
  - 3) **Assessment services.** Job interview practice, employment counseling, and testing for job aptitudes and of job skills; and
  - 4) **Training referrals.** Referrals to federally or state-funded training for job skills or job search skills. Depending on available funding, some ES offices also offer supportive services for job search or training including temporary assistance with transportation or child care costs.
- Data available for analysis of ES use in this study are limited to Wagner-Peyser funded services during limited time periods in Georgia and Ohio.

## 2.4 Previous Research on Use of UI by TANF Leavers

Some research was done on the interaction between cash social assistance and UI before enactment of TANF. Based on employment patterns of women who received Aid to Families with Dependent Children (AFDC) and then left the program, Spalter-Roth, Hartmann, and Burr (1994) estimate that only about 10 percent of those who left AFDC for employment would actually collect UI benefits if they subsequently became jobless. Kaye (1997) estimates that

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<sup>10</sup>Administrative policy requiring claiming of UI is stated in the Ohio Department of Job and Family Services (ODJFS) *Cash Assistance Manual*.

about 13 percent of women leaving AFDC would actually draw a UI benefit, while about 35 percent would accumulate sufficient earnings and work experience to qualify for UI (Table 2.2).

**Table 2.2 Previous Estimates for Welfare Leavers of Percentage Rates for UI Monetary and Nonmonetary Eligibility and UI Benefit Receipt (%)**

Authors	Samples	Monetary UI eligible	Nonmonetary UI eligible	Beneficiary of UI
Gustafson and Levine (1997)	National Longitudinal Survey of Youth aged 14 to 22 in 1979. Data from 1979 to 1994 on 43,913 job separations, including 4,213 by AFDC leavers.	Up to 85	About 25	About 10
Vroman (1998)	Estimates based on 1996 UI state wage and earnings, state UI reciprocity and eligibility rates, assuming part-time minimum wage employment.	—	—	Up to 20
Holzer (2000)	Estimates based on 1997–1999 employment and earnings of hired welfare recipients in a survey of 3,000 employers in four large American cities.	—	—	Under 30
Kaye (2001)	Survey of Program Dynamics data for the year 2000 on 56,000 persons. Simulated UI eligibility for those at risk of welfare receipt.	81	36	25
Rangarajan, Razafindrakoto, and Corson (2002)	New Jersey data from the Work First NJ evaluation tracking 2,000 TANF beneficiaries in the 18 months starting July 1997.	75	40	56
Rangarajan, and Razafindrakoto (2004)	National Evaluation of Welfare-to-Work grants in metropolitan counties in five states. TANF leavers, September 1999 to August 2000. Each state sample ranged in size from 1,000 to 15,000.	90	—	—

NOTE: — = not available.

Gustafson and Levine (1997) examined leavers from AFDC using data from the National Longitudinal Survey of Youth and estimated the proportion that would satisfy simulated UI monetary eligibility in data spanning from 1979 to 1994. Among those leaving welfare, they estimate that 70 to 85 percent would satisfy the monetary eligibility requirements for UI, and about 25 percent of women with job separations would satisfy nonmonetary eligibility requirements for UI. Since only a fraction of UI-eligible unemployed actually draw UI compensation, they estimate about 10 percent of AFDC leavers would get UI pay. They assert that the provision mandating that separations be “involuntary” would prevent most workers from gaining UI eligibility, and conjectured that the UI system will provide little additional support to the safety net following welfare reform.

Vroman (1998) examined average earnings rates and UI eligibility requirements across states at the time TANF was introduced. He reported that about 35 percent of all unemployed persons receive UI benefits, and that that rate is higher at the beginning of recessions and in states with weaker eligibility criteria. He speculated that compared to others in the workforce, TANF leavers are likely to have higher jobless rates, lower wage rates, higher rates of voluntary quits and discharges, and lower availability for full-time work. Vroman inferred that among jobless TANF leavers only about 20 percent will qualify for UI benefits. He warns that UI is not likely to evolve in ways that broaden eligibility for TANF leavers, and that UI is “likely to play a very limited support role for TANF leavers.” (p. 5)

Holzer (2000) examined earnings and employment of TANF leavers in the years immediately following introduction of TANF. Based on his survey of 3,000 employers in four large American cities between 1997 and 1999, he asserts that more claimants would qualify monetarily for UI than in earlier years. Nonetheless, Holzer warns that several remaining barriers to UI eligibility could be significant. These include: job separations due to voluntary quits and dismissals for cause, lack of availability for full-time work, and employment in informal jobs or others not covered by UI.

Kaye (2001) estimates the likelihood that workers at risk of public assistance receipt would meet UI monetary and nonmonetary eligibility requirements in 2000. Her analysis uses the nationally representative Survey of Program Dynamics (SPD). Annual waves of SPD include responses from about 16,000 households and 56,000 persons. She is able to simulate UI eligibility for all but the nine least populated states. She does not analyze welfare leavers, but rather those at risk of welfare receipt. She estimates that 81 percent of at-risk workers would meet the UI monetary eligibility requirements in 1998. Among these, Kaye estimates that less than three-quarters had a qualifying job separation, 40 percent were not available for full-time work, and 64 percent were unlikely to be both available and actively seeking work. The net result is a beneficiary rate of about 25 percent among likely UI applicants.

Rangarajan, Razafindrakoto, and Corson (2002) studied the extent to which former welfare recipients are likely to be eligible for UI, and the rate at which those who leave TANF for work file UI claims. Their analysis is based on data from the Work First New Jersey (WFNJ) evaluation, which tracks a representative statewide sample of 2,000 TANF recipients who were paid benefits during the first 18 months after TANF started in July 1997. They found that nearly

75 percent of those who left TANF for employment would be monetarily eligible for UI at some point during the first two years after TANF exit. Among these, about 40 percent would satisfy nonmonetary eligibility requirements. UI ineligibility for nonmonetary reasons would be twice as high among TANF leavers as for all other UI claimants in New Jersey. This could be driven in part by the TANF requirement to claim UI before returning to TANF. Overall about one-third of TANF leavers would potentially satisfy both monetary and nonmonetary eligibility criteria. Among TANF leaver UI applicants about 56 percent received some cash UI benefits. Potential monthly UI benefits for this group would average about \$866 per month, compared with maximum monthly TANF benefits of \$424 for a family of three. Relaxing monetary eligibility requirements would modestly raise the share of TANF leavers who would qualify. Relaxing the weeks of work requirement has a greater effect than relaxing the earnings requirement. Alternative base-period rules that consider more recent earnings would allow TANF leavers to qualify for UI faster, but the proportion qualifying would not increase much.

Sanford et al. (2003) did a correlation analysis of factors related to UI monetary eligibility for a sample of 3,085 of the 3,097 welfare recipients in Wisconsin who left TANF for work in the second quarter of 1998. They found that monetary eligibility for UI had a strong positive correlation with being a high school graduate and having access to child care and medical insurance coverage. They estimated a negative correlation between UI monetary eligibility and the presence of a child less than 6 years of age.

Rangarajan and Razafindrakoto (2004) study the extent to which former welfare recipients would have monetary eligibility for UI if they were to experience a qualifying job separation. They used data from the national evaluation of the Welfare-to-Work (WtW) Grants Program. The sample included those who left TANF for employment between September 1999 and August 2000. Employment and earnings were tracked for eight calendar quarters after TANF exit. Sample sizes ranged between 1,000 and 15,000 welfare recipients who exited welfare for work in five sites in Maricopa County, Arizona; Cook County, Illinois; Baltimore County, Maryland; Philadelphia County, Pennsylvania; and Tarrant County, Texas. They estimated that 90 percent would potentially attain UI monetary eligibility in the two-year period after TANF exit, while between 50 and 80 percent would qualify in any quarter during the two-year period. The rate of potential monetary eligibility was estimated to rise with the time from TANF exit to first jobless experience. Rates of expected monetary eligibility were not sensitive



to changes in program eligibility rules. Changes examined included adjustments to consider more recent earnings when determining benefit eligibility, and relaxing rules requiring availability for full-time work.

## 2.5 Previous Research on Use of ES by TANF Leavers

Before this study, there has not been research on the use of ES by TANF leavers in the United States. However, there has been recent research in Canada on use of public employment services by leavers from social assistance. A Canadian field experiment found that financial incentives for leaving welfare alone did not result in significant reductions in dependency, but when combined with reemployment services the financial incentives yielded large and statistically significant reductions in rates of welfare receipt (Robins, Michalopoulos, and Foley 2008).

## 2.6 TANF Leaver Samples for Analysis

Samples of TANF leavers were created from administrative data on recipients of public cash assistance in each of the states. The samples include those voluntarily leaving TANF for employment. Samples exclude those who fail to receive a TANF cash payment because of a sanction or other involuntary reason. Because of the periodicity of some administrative data needed for the study, the time unit for analysis is the calendar quarter. Because of the uneven time periods for data available across the states, the sample time frames differ across the states. However, data for all four states include TANF exits in all four calendar quarters of 2000.

Leaving TANF for employment is defined as: making zero cash TANF payment to the assistance unit in a calendar quarter (with no sanction) and having earnings of at least \$100 in that calendar quarter or the next quarter.

Key concepts in the analysis are as follows:

**TANF exit** for employment is defined as making zero cash TANF payment to the assistance unit in a calendar quarter and having earnings of at least \$100 in that calendar quarter or the next quarter. The zero payment must not be due to a sanction.

**Employment** is defined as earnings of at least \$100 in a calendar quarter. This definition is the same as that applied by the Social Security Administration when measuring the duration of insured employment to determine eligibility for retirement benefits.

**Unemployment** is defined as a calendar quarter with earnings of less than \$100.

All three of these concepts are measured using UI administrative records on earnings as reported quarterly by employers. The definition of unemployment is a very strict one and certainly understates the true extent of experience with joblessness in the samples.

The state-specific TANF exit time frames (quarters) are as follows:

Florida: 1998Q4 through 2001Q1 (10 quarters),  
 Georgia: 1996Q2 through 2001Q4 (23 quarters),  
 Michigan: 2001Q1 through 2002Q1 (5 quarters), and  
 Ohio: 2000Q2 through 2001Q3 (6 quarters).

Each of these time frames permits observation of UI claims and possible return to TANF for at least 12 calendar quarters after TANF exit. The sample sizes for TANF leavers analyzed are listed in Table 2.3. The four-state total sample size is 322,038.

**Table 2.3 TANF Exit for Employment, Subsequent Unemployment, and UI Application across States Based on the First Observed Spell of TANF Receipt, Exit, and New Unemployment<sup>a</sup>**

State (quarters)	TANF	Newly unemployed		UI applicants	
	leavers	Number	Share	Number	Share
Florida (10)	59,726	46,245	0.774	18,309	0.396
Georgia (23)	152,278	123,701	0.812	27,257	0.220
Michigan (5)	27,172	21,043	0.774	4,776	0.227
Ohio (6)	82,860	62,200	0.751	11,116	0.179
Total	322,038	253,189	0.786	61,458	0.243

<sup>a</sup> For all persons included in this table, we are able to observe twelve quarters subsequent to TANF exit for the occurrence of new unemployment. Relative to the quarter of new unemployment, we are further able to observe UI application, eligibility, and benefit receipt for UI applications that occur from one quarter before new unemployment through three quarters after. In subsequent analysis attempting to determine the impact of UI application, eligibility, and benefit receipt on the likelihood of return to TANF or employment, sample sizes will be smaller for two primary reasons: 1) persons who applied for UI may have done so after the period for which we are able to observe reemployment or TANF outcomes, and 2) persons may have returned to TANF or had interim employment prior to UI application. In both cases, those persons will be excluded from the outcome analysis.

Samples are based on TANF exit for employment during the following intervals:

Florida: 1998Q4 through 2001Q1 (10 quarters),  
 Georgia: 1996Q2 through 2001Q4 (23 quarters),  
 Michigan: 2001Q1 through 2002Q1 (5 quarters), and  
 Ohio: 2000Q2 through 2001Q3 (6 quarters).

These time frames permit observation of UI claims and possible return to TANF for at least 12 calendar quarters after TANF exit.

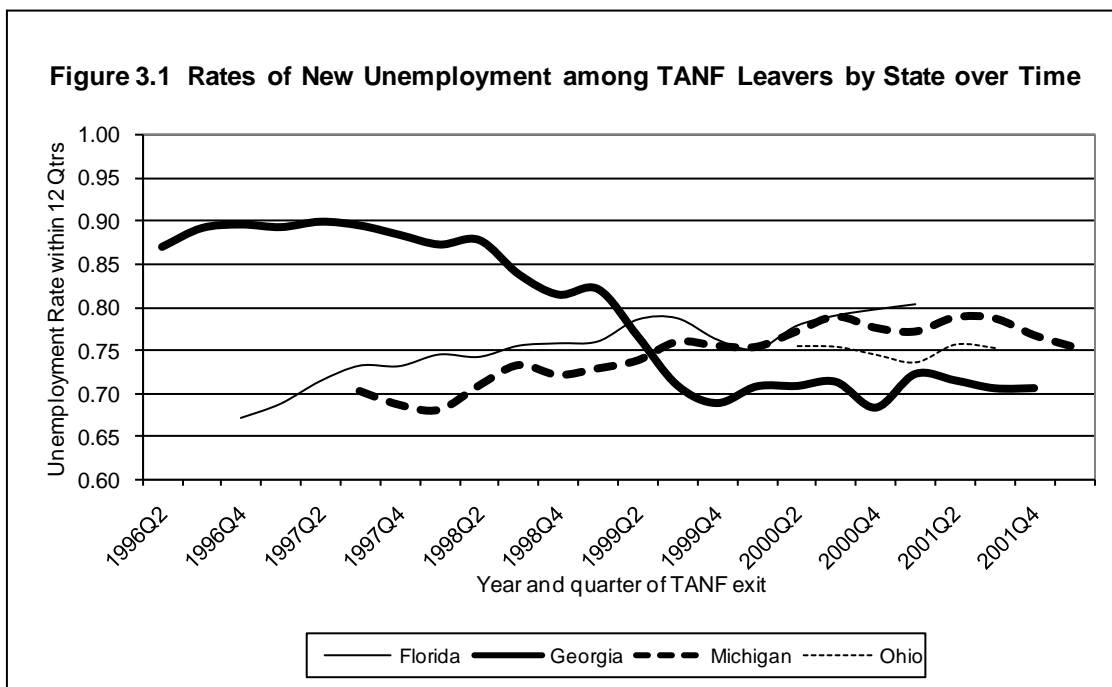
### 3. USE OF UI BY TANF LEAVERS

Use of UI is examined among newly unemployed TANF leavers. The definition of unemployment as given above is a calendar quarter with less than \$100 in earnings. We examine the rates of new unemployment and of UI application, eligibility, and benefit receipt. As a guide to understanding these rates we also compare the observable characteristics of UI applicants, eligible applicants, and beneficiaries with others.

#### 3.1 Unemployment Among TANF Leavers

Rates of new unemployment among TANF leavers in our four-state samples are reported in Table 2.3. Within twelve quarters of leaving TANF the sample proportions experiencing new unemployment range from 75.1 percent in Ohio to 81.2 percent in Georgia. The average across all four states is 78.6 percent.

The higher average rate of new unemployment for Georgia is partly due to the longer time frame of data availability for Georgia. Figure 3.1 shows unemployment rates among Georgia TANF leavers exceeding 85 percent in quarters before 1999 dating back to 1996. In quarters including and after 1999 unemployment rates among TANF leavers in Georgia are lower than in the other states. Unemployment rates for TANF leavers in 2000 and 2001 average around 75 percent across the four states of Florida, Georgia, Michigan, and Ohio.

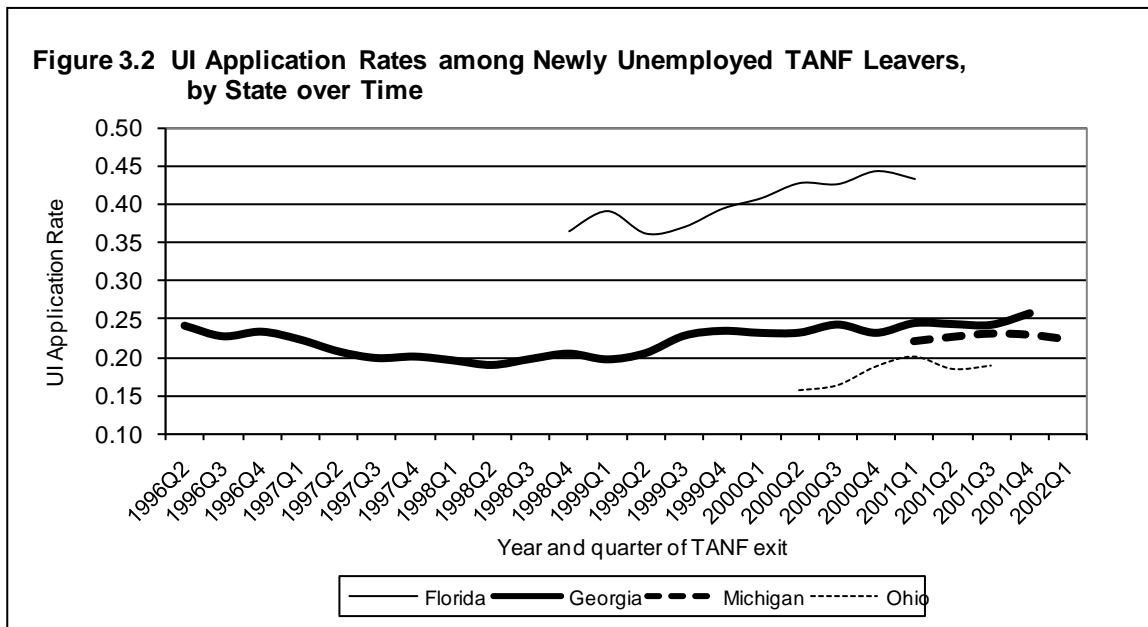


Among all newly unemployed TANF leavers the sample percentages for important observable characteristics are as follows: 37.0 percent young (ages 18–24), 57.8 percent prime age (25–44), 81.9 percent female, 35.7 percent white, 59.2 percent African American , 4.2 percent Hispanic, average quarterly earnings in the three years before TANF exit of \$1,788, average quarterly earnings from TANF exit to new unemployment of \$2,222, and the average number of calendar quarters from TANF exit to new unemployment of 4.1 quarters.<sup>11</sup>

### 3.2 Applications for UI by Unemployed TANF Leavers

Among those identified as newly unemployed we examine patterns of application for UI benefits. Table 2.3 lists UI application rates for each of the TANF leaver cohorts in the first three years after TANF exit. Analysis of involvement with UI is restricted to those leaving TANF for employment that subsequently experience unemployment. UI application rates range from 17.9 percent in Ohio to 39.6 percent in Florida, with a mean of 24.3 percent in the sample pooled across all four states.

The rates of UI applications for newly unemployed TANF leavers by the quarter of TANF exit are presented graphically in Figure 3.2. This graph provides some evidence that UI application rates were higher for those leaving TANF around the time of the 2001 economic



<sup>11</sup>Sample proportions and means of all newly unemployed TANF leavers imputed from figures for UI applicants and nonapplicants summarized in Table 3.1.

recession in the United States. Rates of UI application for Florida tend to be much higher than in other states, while UI application rates in Ohio are lower. The lower Ohio application rates may be due to the stricter monetary eligibility requirements in that state.

### **3.2.1 Observable characteristics of UI applicants**

To understand the demographics for our analysis cohorts we summarize characteristics of UI claimants among TANF leavers. Consistent data on demographic characteristics are only available on a limited number of variables. These data are gathered in applications for benefits compiled in UI administrative records. Table 3.1 presents sample percentages on subgroups by age, sex, race, and educational attainment, as well as the mean value for UI base-period earnings.<sup>12</sup>

Among TANF leavers who are newly unemployed, the average age for UI applicants is higher than for nonapplicants. Age data for this contrast is available for Georgia, Michigan, and Ohio. For Florida, age data is only available for UI applicants who have an average age of 31.9 years, which is higher than UI applicant TANF leavers in any of the other three states. Based on three broad age categories, the distributions for the TANF leaver cohorts are similar across the states, with the bulk of the samples coming from the middle range, aged 25 to 44.

Since our analysis cohorts are samples of TANF leavers, it is not surprising to see female percentages among UI applicants ranging from 76.9 in Michigan to 83.5 in Ohio. Regarding UI application, women are more likely to apply in Ohio, but less likely in Michigan.

Among newly unemployed TANF leavers, African Americans are more likely to apply for UI in Georgia, Michigan, and Ohio. While data is not available for this contrast in the Florida sample, a sizeable percentage of UI applicants are African American.

Data available on dependents of household heads indicates that the great majority of TANF leaver households include three persons, two of whom are children, including one under the age of six. TANF recipients with children are more likely to apply for UI after becoming newly unemployed. The effect is most pronounced in the Ohio sample but is still statistically significant in the samples for Georgia and Michigan.

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<sup>12</sup>The UI base period is typically the first four of the five calendar quarters immediately preceding the quarter of UI application for benefits. For those who fail this first test, UI eligibility can be evaluated alternatively based on the four most recent calendar quarters. See Appendix Table A.1 for comparisons to Table 3.1 based on the full list of available variables from UI administrative records. These variables include the sample proportions newly unemployed in each calendar year and quarter.

**Table 3.1 Characteristics of Newly Unemployed TANF Leavers by UI Application Status and State (All Differences Significantly Different from Zero at the 90 Percent Confidence Level Unless Otherwise Noted by “#”)**

UI applicant status description	Florida			Georgia			Michigan			Ohio		
	Yes	No	Diff.	Yes	No	Diff.	Yes	No	Diff.	Yes	No	Diff.
	18,309	27,936		27,257	96,444		4,776	16,267		11,116	51,084	
Age at TANF exit <sup>a</sup>	31.9			30.0	29.1	0.86	29.7	27.6	2.12	30.0	27.5	2.46
18–24	0.219			0.308	0.369	-0.061	0.326	0.459	-0.133	0.289	0.436	-0.147
25–44	0.720			0.633	0.572	0.061	0.623	0.498	0.125	0.661	0.530	0.131
45+	0.062			0.059	0.059	-0.000#	0.050	0.042	0.008	0.050	0.034	0.016
Gender, male	0.187			—	—	—	0.231	0.187	0.043	0.165	0.173	-0.008
Gender, female	0.813			—	—	—	0.769	0.813	-0.043	0.835	0.827	0.008
Race, white <sup>b</sup>	0.255			0.206	0.300	-0.094	0.475	0.529	-0.054	0.413	0.515	-0.102
Race, black	0.432			0.781	0.683	0.098	0.466	0.417	0.049	0.545	0.445	0.100
Race, hispanic	0.287			0.009	0.011	-0.003	0.044	0.039	0.005	0.032	0.030	0.002#
Adults on case at exit				1.20	1.25	-0.05	1.08	1.10	-0.02	1.29	1.33	-0.047
Children < age 18 on case at exit				1.95	1.90	0.05	1.64	1.57	0.07	2.07	1.94	0.128
Children < age 6 on case at exit				0.88	0.90	-0.02	0.74	0.79	-0.05	0.84	0.84	-0.005#
“Base” period earnings <sup>c</sup> (\$)	11,880	8,239	3,641	9,946	7,640	2,307	12,531	7,260	5,271	10,267	6,766	3,501
High quarter earnings in “base” <sup>bc</sup> (\$)	4,233	3,266	967	3,851	3,096	755	4,620	2,988	1,632	3,803	2,753	1,050
“Base” earnings < \$10,000 <sup>c</sup> (\$)	0.485	0.688	-0.204	0.615	0.753	-0.138	0.438	0.754	-0.316	0.578	0.783	-0.206
Qtrs., exit to new unemployment	5.4	4.1	1.30	4.6	3.8	0.78	5.0	3.7	1.24	5.1	3.9	1.29
Qtrs. employed before exit (of 12)	5.7	5.6	0.16	6.0	5.4	0.59	7.2	6.1	1.10	7.4	6.5	0.97
Avg. qtrly earnings before exit (\$)	2,197	1,994	203	1,916	1,721	195	2,501	1,818	683	1,913	1,509	405
Avg. qtrly earnings after exit (\$)	3,037	2,244	793	2,683	2,154	529	3,272	1,960	1,312	2,654	1,775	879
Multiple employers exit-to-unempl.	0.520	0.480	0.040	0.465	0.422	0.043	0.445	0.384	0.060	0.529	0.480	0.049
Qtrs. employed before unempl. (of 12)	8.7	7.7	1.04	8.4	7.4	0.99	9.3	7.8	1.45	9.3	7.9	1.40

NOTE: — = not available.

<sup>a</sup> In Florida, because there are no characteristic data available to define age at TANF exit, we initially start with age as of BYB, which is 33.3 years. Since the average length of time from TANF exit to new unemployment is 5.4 quarters for UI applicants (or 1.4 years), the average age at TANF exit is set at 31.9 years.

<sup>b</sup> Because Florida uses Hispanic and non-Hispanic distinctions in its race categories (White, non-Hispanic, White and Hispanic, Black non-Hispanic, Black and Hispanic, etc.) means are not strictly comparable to the other states.

<sup>c</sup> Defined for both applicants and nonapplicants as the first four of the five quarters preceding the quarter of new unemployment.

For all of the four states analyzed, newly unemployed TANF leavers with higher UI base period earnings are observed to have higher rates of UI application. Furthermore, TANF leavers with base period earnings of less than \$10,000 are significantly less likely to apply for UI. Higher average quarterly earnings are also associated with higher rates of UI application. This is true for average quarterly earnings either before or after TANF exit.

Prior employment stability is associated with higher rates of UI application. Those who had more calendar quarters with some employment between the time they left TANF and became newly unemployed were more likely to apply for UI. Similarly, those having more calendar quarters with some employment before leaving TANF were more likely to apply for UI when they did become newly unemployed.

### **3.2.2 Observable characteristics of UI nonapplicants**

Characteristics of the three-quarters of newly unemployed TANF leavers who do not apply for UI mirror those of UI applicants. The average age for UI nonapplicants is lower, and UI nonapplicants include a higher proportion of females, include a lower proportion of African Americans, are somewhat less likely to have children, include a higher proportion with UI base-period earnings of less than \$10,000, and had prior employment in fewer calendar quarters.

### **3.2.3 Models of UI application**

Linear probability models were estimated to measure the influence of observable factors on UI application. Computations were done on each of the separate state samples as well as on combined samples pooled across the states. The models have the general form

$$(1) \quad \mathbf{y} = \mathbf{X}\boldsymbol{\beta} + \mathbf{R}\boldsymbol{\Gamma} + \mathbf{T}\boldsymbol{\theta} + \boldsymbol{\varepsilon}$$

where

$\mathbf{y}$  is a vector of data on newly unemployed TANF leavers which takes the value 1 for persons who applied for UI benefits within 12 calendar quarters of TANF exit and 0 otherwise.

$\mathbf{X}$  is a matrix of data on variables for observable individual characteristics of newly unemployed TANF leavers. These variables include age, gender, race, number of children, educational attainment, marital status, measures of prior earnings and employment, and prior industry of employment.

$\boldsymbol{\beta}$  is a conformable vector of parameters estimated on observable individual characteristic variables.

- R** is a matrix of data on variables representing characteristics of the regional labor market. For models estimated on data pooled across the states, state dummy variables were included.<sup>13</sup>
- Γ** is a conformable vector of parameters estimated on variables for characteristics of the regional labor market at the time of TANF exit for employment.
- T** is a matrix of data on indicator variables representing the year and calendar quarter of TANF exit for employment.
- θ** is a vector of parameters estimated on variables representing the year and calendar quarter of TANF exit for employment.
- ε** is a vector representing an unobserved random variable summarizing unmeasured differences across individuals in the samples. It is assumed to be normally distributed with mean zero, constant variance, and zero covariance across observations.

State-specific regression models of UI application reported in Table 3.2 concisely summarize the influence of observable individual and regional characteristics on rates of UI application among newly unemployed TANF leavers. These linear probability models of UI application were estimated on all newly unemployed TANF leavers in each state. Results for two pooled models estimated on data combined across all four states are reported in Table 3.3. Since there were a limited number of explanatory variables available for Florida, a second pooled model with more independent variables was estimated on data from the other three states.

Parameter estimates from state-specific models of UI application suggest that within these groups of newly unemployed TANF leavers, applications are more likely for those who are older, who are African American, who had relatively higher earnings in the time between leaving TANF and becoming newly unemployed, and who had more calendar quarters with some employment in that same time frame or in other earlier periods.<sup>14</sup>

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<sup>13</sup> For the state dummy variable and other categorical variables in the UI application models, variables for the full set of categories for each independent variable are included. The full set of dummy variables (zero, one) defining an exhaustive partition of categories for an independent variable (e.g., the categories male and female exhaustively partition the independent variable sex) can be included in a regression model if linear restrictions are imposed to force the weighted mean of each category within the independent variable to be equal to zero. The weights are the share of each category within the sample. Parameter estimates on such categorical variables are interpreted relative to the mean effect of the independent variable on the dependent variable.

<sup>14</sup> A full set of dummy variables (zero, one) defining an exhaustive partition of categories for an independent variable (e.g., the categories male and female exhaustively partition the independent variable sex) can be included in a regression model if a linear restriction is imposed to force the weighted mean of each category within the independent variable to be equal to zero. The weights are the share of each category within the sample. Parameter estimates on such categorical variables are interpreted relative to the mean effect of the independent variable on the dependent variable.



**Table 3.2 State-Specific Linear Probability Models of UI Application among Newly Unemployed TANF Leavers**

Independent variable <sup>a</sup>	Florida	Georgia	Michigan	Ohio
Intercept	0.374**	0.172**	0.122**	-0.058**
Age 24 or Less		-0.024**	-0.027**	-0.032**
Age 25-44		0.016**	0.021**	0.020**
Age 45 or Older		-0.017**	0.008	0.036**
Race, white		-0.055**	-0.033**	-0.034**
Race, black		0.022**	0.038**	0.036**
Race, Hispanic		-0.052**	0.017	0.009
Race, other		-0.051**	-0.017	-0.007
Base-period earnings (\$1,000)	0.013**	0.007**	0.007**	0.007**
High quarter earnings (\$1,000)	-0.005**	-0.006**	0.011**	0.005**
Base-period earnings < \$10,000	-0.063**	-0.023**	-0.116**	-0.005
Amount of last TANF payment (\$100)	-0.000	-0.001*	-0.001	-0.002**
Qtrs., TANF exit to new unemployment	0.013**	0.005**	0.001	0.006**
Qtrs. of employment before TANF exit (of 12)	-0.006**	0.001**	0.004**	0.002**
Avg. qtrly. earnings (\$1,000), 3 yrs. before exit	-0.022**	-0.003**	-0.002	0.001
Multiple employers, any qtr. exit to unempl.	-0.038**	-0.002	-0.004	-0.014**
Gender, male			-0.011	0.006
Gender, female			0.003	-0.001
Education, less than high school				-0.001
Education, high school graduate/GED				0.003
Education, some college				-0.015*
Education, bachelor degree or higher				0.022
Marital status, single				-0.000
Marital status, married				0.006
Marital status, divorced/abandoned				0.005
Marital status, separated				-0.012**
Marital status, widow/widower				0.042
Number of adults on case at exit		-0.035**	-0.008	-0.011**
Number of children under age 18 at exit		0.001	-0.003	0.001
Classified as disabled before exit			-0.004	
Classified as ineligible grantee before exit			-0.064**	
Classified as incapacitated before exit			-0.006	
Received local office deferral before exit			-0.007	
Had sanction before end of TANF				-0.001
On multiple cases at TANF exit		-0.052		
Agriculture, forestry, fishing		0.032**	0.063	
Mining		0.048	-0.080	
Utilities		-0.032	-0.093	
Construction		0.049**	0.117**	
Manufacturing		0.101**	0.048**	
Wholesale trade		0.035**	0.044*	
Retail trade		-0.008**	-0.006	
Transportation, warehousing		-0.008	0.025	
Information		0.009	-0.016	
Finance and insurance		0.004	0.057**	
Real estate, rental, leasing		0.026**	0.017	
Professional, scientific, technical		0.027**	0.010	
Company/enterprise management		-0.082	0.107	
Admin., support and waste mgmt.		0.017**	0.027**	

**Table 3.2 (continued)**

Independent variable <sup>a</sup>	Florida	Georgia	Michigan	Ohio
Educational services		-0.101**	-0.109**	
Health care/social assistance		-0.036**	-0.024**	
Art, entertainment, recreation		0.003	-0.021	
Accommodation and food services		-0.037**	-0.026**	
Other services (except public admin.)		-0.012*	0.018	
Public administration		-0.038**	-0.044	
Unclassifiable		0.005	0.056	
Missing		—	-0.015	
Unemployment rate at TANF exit		0.013**	0.013	0.035**
Chg. in unempl. rate, exit-to-new unempl.		0.018**	0.016	0.019**
Sample size	42,094	113,272	19,745	57,630
R-square	0.0674	0.0561	0.1229	0.0660
Adjusted R-square	0.0670	0.0543	0.1171	0.0654

NOTE: \* Parameter estimate statistically significant at the 90 percent confidence level in a two-tailed test; \*\* parameter estimate statistically significant at the 95 percent confidence level in a two-tailed test. — = not available.

<sup>a</sup> All models include variables for year and quarter of TANF exit. Models for Georgia, Michigan, and Ohio further include variables for geographic location of residence.

Pooled linear probability regression models were estimated on a somewhat reduced set of independent variables. A pooled model, presented in Table 3.3, was estimated on data from all four states excluding variables for age, race, family size, and local unemployment measures. These variables were not available for UI nonapplicants in Florida. A model including variables for age, race, family size, and local unemployment measures was estimated on data pooled from Florida, Michigan, and Ohio. Both models also included indicator variables for state and time fixed-effect estimates. These models suggest that even after controlling for observable differences in characteristics, UI application rates are highest in Florida and lowest in Ohio. This result may be due to disaster UI claims caused by hurricanes in Florida and by the strict monetary eligibility requirements in Ohio.<sup>15</sup> Relative to TANF leavers in earlier calendar quarters, UI application rates were higher for those leaving TANF in 2000 and 2001. Unemployment for these TANF leavers was more likely to occur during or soon after the recession of 2001.

### 3.3 Monetary Eligibility for UI

Among TANF leavers who become newly unemployed and apply for UI, Table 3.4 reports that 87.2 percent were initially UI-eligible based on monetary requirements in the sample

<sup>15</sup> Disaster UI claims in Florida resulting from active hurricane seasons may have resulted in increased claims for regular UI benefits.

**Table 3.3 Pooled Linear Probability Models of UI Application among Newly Unemployed TANF Leavers**

Description	States pooled, all four	states pooled, omit Florida
Intercept	0.230**	0.125**
Age 24 or Less		-0.027**
Age 25-44		0.018**
Age 45 or Older		-0.003
Race, white		-0.042**
Race, black		0.026**
Race, Hispanic		-0.001
Race, other		-0.021*
Base-period earnings (\$1,000)	0.008**	0.004**
High quarter earnings (\$1,000)	0.002*	0.011**
Base-period earnings < \$10,000	-0.071**	-0.074**
Amount of last TANF payment (\$100)	-0.001*	-0.001**
Qtrs., TANF exit to new unemployment	0.010**	0.006**
Qtrs. of employment before TANF exit (of 12)	0.000	0.002**
Avg. qtrly. earnings (\$1,000), 3 yrs. before exit	-0.001*	0.001*
Multiple employers, any qtr. exit to unempl.	-0.015**	-0.006**
Number of adults on case at exit		-0.020**
Number of children under age 18 at exit		0.000
Unemployment rate at TANF exit		0.021**
Chg. in unempl. rate, exit-to-new unempl.		0.019**
Florida	0.102**	0.048**
Georgia	0.026**	-0.069**
Michigan	-0.073**	-0.070**
Ohio	-0.100**	
TANF exit in 1st quarter	-0.001	-0.002
TANF exit in 2nd quarter	-0.003*	-0.001
TANF exit in 3rd quarter	-0.002	-0.001
TANF exit in 4th quarter	0.006	0.004**
Year of TANF exit = 1996	-0.014**	-0.022**
Year of TANF exit = 1997	-0.023**	-0.032**
Year of TANF exit = 1998	-0.021**	-0.026**
Year of TANF exit = 1999	-0.010**	0.001
Year of TANF exit = 2000	0.007**	0.016**
Year of TANF exit = 2001	0.024**	0.021**
Year of TANF exit = 2002	0.016*	0.006
Sample size	232,791	190,665
R-square	0.0673	0.0518
Adjusted R-square	0.0671	0.0516

NOTE: \* Parameter estimate statistically significant at 90 percent confidence level in a two-tailed test; \*\* parameter estimate statistically significant at the 95 percent confidence level in a two-tailed test.

**Table 3.4 Summary of UI Application, Eligibility and Benefit Receipt Across States<sup>a</sup>**

State (quarters)	UI applicants	Monetarily eligible		Nonmonetarily eligible		UI beneficiary	
		Number	Share	Number	Share	Number	Share
Florida (10)	18,309	17,331	0.947	8,406	0.459	11,095	0.606
Georgia (23) <sup>b</sup>	27,257	24,294	0.891	13,100	0.481	13,389	0.491
Michigan (5)	4,776	4,687	0.981	1,874	0.392	3,097	0.648
Ohio (6) <sup>c</sup>	11,116	7,256	0.653	3,498	0.315	3,339	0.300
Total	61,458	53,568	0.872	26,914	0.438	30,920	0.503

<sup>a</sup> For all persons included in this table, we are able to observe twelve quarters subsequent to TANF exit for the occurrence of new unemployment. Relative to the quarter of new unemployment, we are further able to observe UI application, eligibility, and benefit receipt for UI applications that occur from one quarter before new unemployment through three quarters after. In subsequent analysis attempting to determine the impact of UI application, eligibility, and benefit receipt on the likelihood of return to TANF or employment, sample sizes will be smaller for two primary reasons: 1) persons who applied for UI may have done so after the period for which we are able to observe reemployment or TANF outcomes, and 2) persons may have returned to TANF or had interim employment prior to UI application. In both cases, those persons will be excluded from the outcome analysis.

<sup>b</sup> In Georgia, the number of persons ineligible because they quit or were discharged, and therefore the total number of persons nonmonetarily eligible to receive UI benefits, was imputed using the rates of quit or discharge based on a sample of 26,610 UI applicants for whom job separation reason data were available. Because of this, the pooled rate of non-monetary eligibility observed in this table for TANF-leaver UI applicants will differ from the rate reported in Table 3.13, since the weights are determined by the individual state's share of UI applications (for Georgia, 27,757 in this table, compared with 26,610 in Table 3.13).

<sup>c</sup> Ohio nonmonetary eligibility is based on claims filed on or before December 31, 2002. Claims beginning in 2003 did not include the characteristic data needed to define nonmonetary eligibility. Persons who were nonmonetarily eligible to receive benefits must not have had a quit or discharge job separation reason and must not have been in the UI agency, nonmonetary determination file. Therefore, based on 8,513 UI claims filed before year end 2002, 2,679 were nonmonetarily eligible for benefits. That rate (0.315) was then applied to the 11,116 UI applicants observed in the full range of Ohio data to estimate the total number of nonmonetarily eligible UI applicants. Because of this, the pooled rate of nonmonetary eligibility observed in this table will differ from the rate reported in Table 3.13, since the weights are determined by the individual state's share of UI applications (for Ohio, 11,116 in this table, compared with 8,513 in Table 3.13).

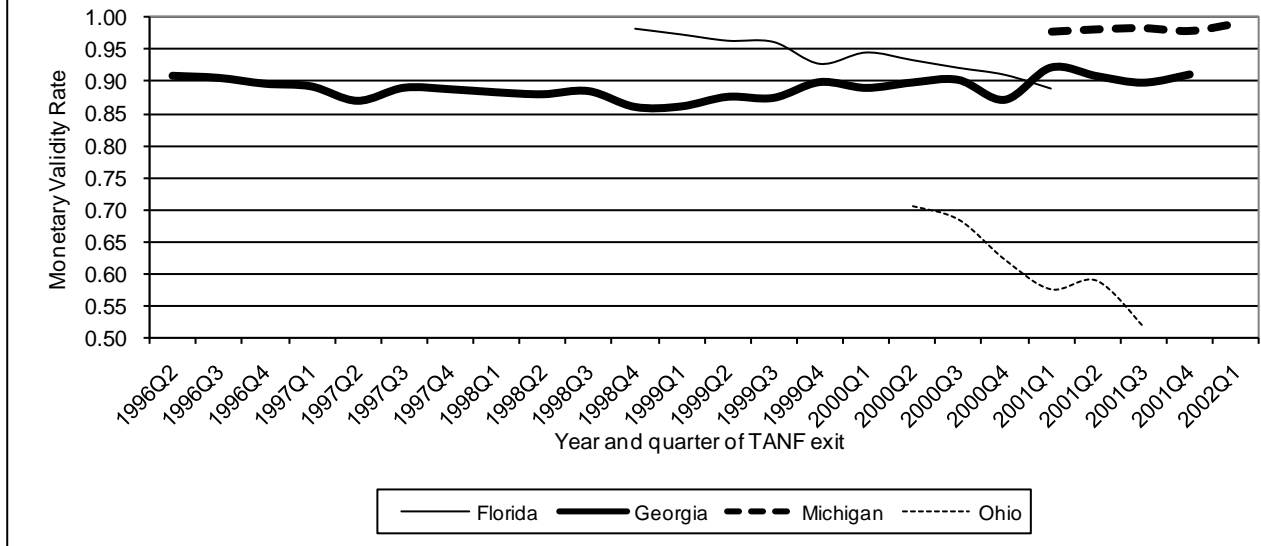
pooled across the four states of Florida, Georgia, Michigan, and Ohio. The state rates ranged from 65.3 percent for Ohio to 98.1 percent for Michigan. The lower monetary eligibility rate for Ohio results from the requirement for 20 or more weeks of work with average earnings of at least 27.5 percent of the state average weekly wage in UI-covered employment.

In the period examined, the rates of UI monetary eligibility among TANF leavers who become newly unemployed and apply for UI benefits is relatively stable within the separate states except for Ohio (Figure 3.3). For that state the monetary eligibility rate was about 70 percent for TANF leavers in mid-2000 and dropped below 55 percent for TANF leavers in the fourth quarter of 2001. That pattern was not observed in any of the other three states despite the early 2001 economic recession.

### 3.3.1 Observable characteristics of monetarily eligible UI applicants

Among TANF leavers who are newly unemployed and apply for UI benefits, Table 3.5 contrasts observable characteristics of monetarily eligible UI applicants to others. Compared to

**Figure 3.3 Rates of Monetary Eligibility among TANF Leaver UI Applicants by State over Time**



other newly unemployed TANF leaver UI applicants, those with monetarily eligible applications for benefits tend to have larger sample proportions in the male and prime-age group. They also have higher levels of educational attainment, more calendar quarters with earnings before UI application, and higher levels of UI base period earnings.

**3.3.2 Simulated UI monetary eligibility for unemployed TANF-leaver UI non-applicants**

For the three-quarters of newly unemployed TANF leavers who do not apply for UI, if we use UI wage records on earnings it is possible to estimate what the monetary eligibility rate would have been if they had applied for UI. Based on earnings in the first four of the five calendar quarters completed before the quarter of new unemployment, monetary eligibility was checked for UI nonapplicants in the four state samples. To be monetarily eligible, earnings in that simulated UI base period must have exceeded the minimum required earnings for the states in the relevant years. The requirement that earnings be in at least two of the four base period calendar quarters was also applied. Table 3.6 provides a state-by-state comparison of simulated monetary eligibility rates for actual UI applicants with their actual monetary eligibility rates. There is close concordance for three of the four states, but there is a large discrepancy between simulated and actual rates observed for Ohio. This is because it is impossible to simulate the 20 weeks of work rule required for monetary eligibility in Ohio. Simulating monetary eligibility for

**Table 3.5 Characteristic Comparison of Newly Unemployed TANF-Leaver UI Applicants Having Monetarily Eligible UI Claims with All Other TANF-Leaver UI Applicants**

Description	Florida		Georgia		Michigan		Ohio	
	Monetarily eligible claimants (n = 17,331)	All other claimants (n = 978)	Monetarily eligible claimants (n = 24,294)	All other claimants (n = 2,963)	Monetarily eligible claimants (n = 4,687)	All other claimants (n = 89)	Monetarily eligible claimants (n = 7,256)	All other claimants (n = 3,860)
Age at BYB	33.4**	30.9	31.6**	30.2	31.4	32.5	31.7**	30.6
18-24	0.213**	0.319	0.225**	0.275	0.256*	0.148	0.214**	0.292
25-44	0.724**	0.640	0.738**	0.710	0.670**	0.815	0.721**	0.649
45+	0.063**	0.041	0.036**	0.015	0.074	0.037	0.065	0.060
Gender, male	0.188**	0.160	0.084**	0.070	0.235	0.154	0.186**	0.125
Gender, female	0.812**	0.840	0.916**	0.930	0.765	0.846	0.814**	0.875
Race, white	0.255	0.252	0.192**	0.229	0.473	0.547	0.434**	0.376
Race, black	0.429**	0.482	0.783**	0.743	0.467	0.395	0.522**	0.588
Race, Hispanic	0.289**	0.245	0.009	0.010	0.053	0.047	0.035**	0.027
Race, other	0.026	0.021	0.016	0.018	0.015	0.035	0.010	0.009
Education, less than high school	0.359**	0.418	0.275**	0.349	0.258**	0.539	0.446**	0.543
Education, HS grad/GED	0.494**	0.456	0.533**	0.504	0.467**	0.315	0.498**	0.415
Education, some college	0.114	0.107	0.171**	0.133	0.240**	0.101	0.050**	0.038
Education, bachelor's or higher	0.034**	0.019	0.021**	0.014	0.035	0.045	0.006*	0.003
Base-period earnings (\$)	11,892**	2,497	9,926**	2,779	11,311**	5,836	11,346**	4,281
High quarter earnings in base (\$)	4,118**	1,636	4,981**	2,040	4,425**	3,026	4,260**	2,267
Base earnings < \$10,000	0.485**	0.979	0.626**	0.977	0.524**	0.865	0.522**	0.948
Multiple employers, any base qtr.	0.510**	0.450	0.505**	0.374	0.507	0.427	0.542**	0.517
Qtrs., TANF exit to unemployment	5.5**	3.8	4.8**	2.4	5.0**	3.7	5.6**	4.2
Consec. qtrs. employed before exit	3.1**	1.7	3.1**	1.4	7.3**	4.8	4.0**	2.9
Qtrs. employed before BYB	8.5**	6.2	8.6**	5.4	8.9**	6.2	9.7**	8.4

NOTE: \* Mean for monetarily valid claimants significantly different from the mean for all other claimants at the 90 percent confidence level in a two-tailed test. \*\* Mean for monetarily valid claimants significantly different from the mean for all other claimants at the 95 percent confidence level in a two-tailed test. See Appendix Table A.2 for more detail.

**Table 3.6 Actual and Simulated Monetary Eligibility by UI Application Status among Newly Unemployed TANF Leavers**

State	UI applicants			UI nonapplicants	
	Actual UI applicants	Actual monetarily eligibility from UI administrative data	Simulated monetarily eligible from wage data <sup>a</sup>	Did not apply for UI	Simulated monetarily eligible from wage data <sup>a</sup>
Florida	18,309	0.947	0.925	27,936	0.666
Georgia <sup>b</sup>	27,244	0.891	0.922	96,457	0.768
Michigan	4,776	0.981	0.947	16,267	0.654
Ohio	11,116	0.653	0.860	51,084	0.599
Total	61,445	0.872	0.913	191,744	0.699

<sup>a</sup> Based on earnings in the first four of the five quarters prior to new unemployment, which may not correspond to the quarter of BYB in the case of UI applicants. Wages must be present in at least two quarters, and the statutory minimum base period earnings required is then evaluated to determine monetary eligibility.

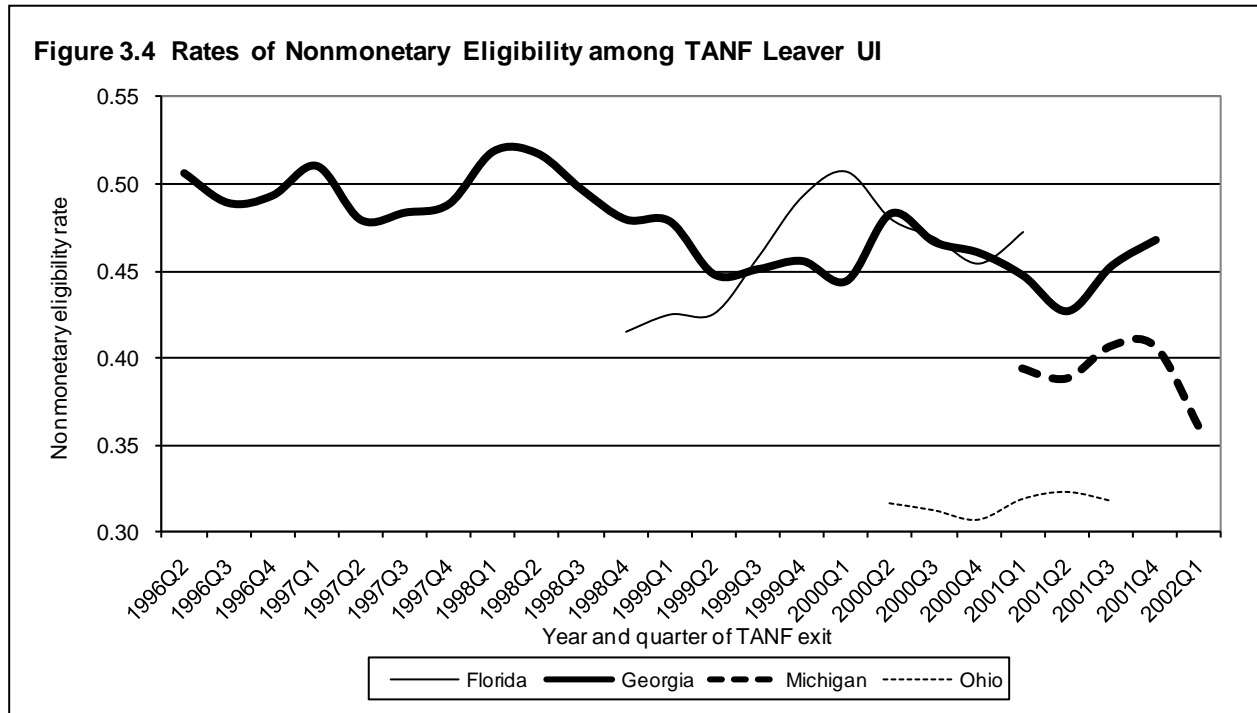
<sup>b</sup> The sample size of UI applicants for Georgia has 14 fewer observations than the number shown in Table 2.3. We have 12 quarters of wage records for every TANF leaver in the sample, and for this handful of observations we have administrative data on UI claims for one or two quarters more than three years after TANF exit.

UI nonapplicants suggests that an average rate of 69.9 percent would have satisfied monetary eligibility requirements in the four states. That rate is 17.3 percentage points or 20 percent lower than the monetary eligibility rate among TANF-leaver UI applicants. However, these computations suggest that a large number of unemployed TANF leavers could have qualified for UI had they filed applications for benefits.

### 3.4 Nonmonetary Eligibility for UI

Among TANF leavers who become newly unemployed and apply for UI, 43.8 percent are initially eligible for UI based on nonmonetary conditions of their job separation in the sample pooled across all four states (Table 3.4). The state nonmonetary eligibility rates range from 31.5 percent for Ohio to 48.1 percent for Georgia.

The rates of UI nonmonetary eligibility among TANF leavers who become newly unemployed and apply for UI benefits tended to be stable within states during recent years (Figure 3.4). There was a gradual drop over time in the nonmonetary eligibility rate in Georgia, followed by a recent rise in the rate. Time series for the other states are relatively short, but the nonmonetary eligibility rates do not vary much within states by the calendar quarter of TANF exit. It is notable from Figure 3.4 that Michigan tends to have only an average rate of non-monetary eligibility among TANF leavers across all the states, while Michigan has the highest rates of monetary eligibility (Figure 3.3).



### 3.4.1 Observable characteristics of nonmonetarily eligible UI applicants

Among TANF leavers who are newly unemployed and apply for UI benefits, Table 3.7 contrasts observable characteristics of nonmonetarily eligible UI applicants with others. Compared to other newly unemployed TANF-leaver UI applicants, those with nonmonetarily eligible claims for benefits tend to have larger sample proportions in the male group. However, there is no clear pattern across states on other observable characteristics associated with UI nonmonetary eligibility. In all states, those with a bachelor’s degree or higher educational attainment are more likely to be nonmonetarily eligible for UI, but the difference is not statistically significant in all states. Additionally, Hispanics have statistically significantly higher rates of nonmonetary eligibility in three of the four states.

Overall, there is some consistency in the pattern of characteristics associated with nonmonetary eligibility in three of the four states. However, for Ohio the pattern is distinctly different from the other three states. In Ohio, nonmonetary eligibility is more likely for younger and older UI applicants compared to those of prime working age (25–44). Furthermore, in Ohio nonmonetary UI eligibility is more likely for those with the lowest educational attainment, lower



**Table 3.7 Characteristic Comparison of Newly Unemployed TANF-Leaver UI Applicants Having Nonmonetarily Eligible UI Claims (acceptable job separations under UI law) with All Other TANF-Leaver UI Applicants**

Description	Florida			Georgia			Michigan			Ohio <sup>a</sup>		
	Nonmonetarily eligible applicants (n = 17,331)	All other applicants (n = 978)	Nonmonetarily eligible (n = 12,789)	All other applicants (n = 13,821)	Nonmonetarily eligible (n = 1,874)	All other applicants (n = 2,902)	Nonmonetarily eligible (n = 2,679)	All other applicants (n = 5,834)				
Age at BYB	35.0**	31.8	32.1**	30.8	32.5**	30.7	30.3	30.0				
18-24	0.173**	0.258	0.211**	0.248	0.207**	0.284	0.300*	0.280				
25-44	0.742**	0.700	0.749**	0.727	0.705**	0.651	0.639**	0.674				
45+	0.085**	0.042	0.041**	0.026	0.087**	0.065	0.061**	0.046				
Gender, male	0.230**	0.150	0.089**	0.075	0.318**	0.181	0.208**	0.165				
Gender, female	0.770**	0.850	0.911**	0.925	0.682**	0.819	0.792**	0.835				
Race, white	0.211**	0.292	0.178**	0.209	0.515**	0.449	0.461**	0.392				
Race, black	0.402**	0.458	0.793**	0.770	0.415**	0.499	0.476**	0.547				
Race, Hispanic	0.360**	0.224	0.010**	0.008	0.062**	0.047	0.035	0.037				
Race, other	0.027	0.025	0.019**	0.013	0.019*	0.012	0.029**	0.023				
Education, less than high school	0.387**	0.341	0.263**	0.299	0.261	0.266	0.458**	0.422				
Education, HS grad/GED	0.460**	0.519	0.539**	0.521	0.470	0.461	0.391*	0.413				
Education, some college	0.111	0.115	0.173**	0.163	0.231	0.241	0.135*	0.150				
Education, bachelor's or higher	0.043**	0.025	0.024**	0.017	0.039	0.032	0.016	0.015				
Base-period earnings (\$)	11,817**	11,029	9,465**	8,889	11,103	11,269	5,689**	9,482				
High quarter earnings in base (\$)	4,160**	3,837	3,939**	3,633	4,552**	4,299	2,700**	3,708				
Base-period earnings < \$10,000	0.488**	0.531	0.651**	0.677	0.540	0.525	0.860**	0.606				
Multiple employers, any base qtr.	0.477**	0.532	0.486*	0.500	0.487**	0.518	0.503**	0.585				
Qtrs., TANF exit to unemployment	5.5**	5.4	4.6	4.6	4.7**	5.1	3.2**	4.2				
Consec. qtrs. employed before exit	3.0*	3.1	3.0**	2.8	7.3**	7.1	3.3**	4.1				
Qtrs. employed before BYB	8.4	8.4	8.3	8.2	8.7**	9.0	8.0**	8.9				

NOTE: \* Nonmonetarily eligible mean significantly different from the mean for all other UI applicants at the 90 percent confidence level in a two-tailed test. \*\* Nonmonetarily eligible mean significantly different from the mean for all other UI applicants at the 95 percent confidence level in a two-tailed test. See Appendix Table A.3 for more detail.

<sup>a</sup> Ohio nonmonetarily eligible data limited to claims on or before December 31, 2002

rates of employment and earnings before TANF exit, and lower rates of employment and earnings between TANF exit and new unemployment.

### **3.4.2 Reasons for failure of UI nonmonetary eligibility requirements**

The two main reasons for failure to meet nonmonetary eligibility requirements are voluntarily quitting a job and employer discharge for cause. In addition to reasons like poor job performance, habitual tardiness, and unexplained absences, employer discharge is justifiable for improper on-the-job behavior such as theft, vandalism, substance abuse, or improper interactions with coworkers. To learn if there are differing factors associated with the separate causes of failing nonmonetary eligibility, we examine the observable characteristics associated with each of the two main reasons for nonmonetary UI denial.

### **3.4.3 Failure of UI nonmonetary eligibility requirements because of job quits**

Among newly unemployed TANF leavers who apply for UI in our total sample pooled across four states, 17.3 percent quit their prior job. For this sample, Table 3.8 contrasts observable characteristics of those initially denied UI because of quitting their prior job with other UI applicants. Compared to other newly unemployed TANF-leaver UI applicants, those who quit tend to be made up of larger sample proportions of females and whites. Contrasts on supplementary characteristics to Table 3.8 are presented in Appendix Table A.4 suggest that newly unemployed TANF leavers have higher quit rates from the industry groups of retail trade, hotels and restaurants, and health care, as well as from jobs in service occupations.

### **3.4.4 Failure of UI nonmonetary eligibility requirements due to employer discharge**

Among newly unemployed TANF leavers who apply for UI in our total sample pooled across four states, 33.1 percent were fired from their previous job. For this sample, Table 3.9 contrasts observable characteristics of those initially denied UI because of being fired from their previous job with other UI applicants. Compared to other newly unemployed TANF-leaver UI applicants, those who were fired tend to have larger sample proportions of employment in the industries of retail trade; finance, insurance and real estate; health care; and hotels and restaurants (Table A.5). There is no consistent pattern of correlation with dismissal for other factors among this group. In Florida, Georgia, and Michigan, newly unemployed TANF leavers in the youngest age group (18–24) are more likely to be fired. In Ohio there is a statistically

**Table 3.8 Characteristic Comparison of Newly Unemployed TANF-Leaver UI Applicants Who Quit Prior Employment with All Other TANF-Leaver UI Applicants**

Description	Florida			Georgia			Michigan			Ohio <sup>a</sup>		
	Quit prior employment (N = 3,675)	All other applicants (N = 14,364)	Quit prior employment (N = 4,628)	All other applicants (N = 21,982)	Quit prior employment (N = 831)	All other applicants (N = 3,945)	Quit prior employment (N = 892)	All other applicants (N = 7,621)				
Age at BYB	31.4**	33.8	30.4**	31.7	31.6	31.4	30.3	30.1				
18-24	0.281**	0.203	0.265**	0.222	0.250	0.255	0.272	0.288				
25-44	0.677**	0.730	0.709**	0.743	0.670	0.672	0.690*	0.659				
45+	0.041**	0.067	0.026**	0.034	0.080	0.072	0.038*	0.052				
Gender, male	0.131**	0.200	0.065**	0.085	0.193**	0.243	0.169	0.179				
Gender, female	0.869**	0.800	0.935**	0.915	0.807**	0.757	0.831	0.821				
Race, white	0.312**	0.241	0.226**	0.188	0.488	0.472	0.451*	0.409				
Race, black	0.418**	0.436	0.752**	0.787	0.449	0.469	0.484*	0.530				
Race, Hispanic	0.241**	0.298	0.007	0.009	0.051	0.053	0.040	0.036				
Race, other	0.029	0.025	0.014	0.016	0.025**	0.013	0.025	0.025				
Education, less than high school	0.331**	0.370	0.306**	0.277	0.271	0.262	0.417	0.435				
Education, HS grad/GED	0.534**	0.481	0.530	0.530	0.457	0.466	0.408	0.406				
Education, some college	0.105*	0.115	0.149**	0.172	0.235	0.237	0.166*	0.143				
Education, bachelor's or higher	0.029	0.034	0.015**	0.022	0.036	0.035	0.009	0.016				
Base-period earnings (\$)	10,486**	11,618	8,367**	9,334	10,954	11,258	10,062**	8,084				
High quarter earnings in base (\$)	3,662**	4,066	3,427**	3,855	4,214**	4,437	3,874**	3,335				
Base-period earnings < \$10,000	0.562**	0.499	0.707**	0.655	0.557	0.526	0.556**	0.701				
Multiple employers, any base qtr.	0.567**	0.492	0.512**	0.489	0.572**	0.492	0.591**	0.555				
Qtrs., TANF exit to unemployment	5.2**	5.5	4.5*	4.6	5.1	5.0	4.3**	3.8				
Consec. qtrs. employed before exit	3.1	3.0	2.8	2.9	7.0**	7.3	4.1*	3.8				
Qtrs. employed before BYB	8.3**	8.4	8.2	8.2	8.8	8.9	8.9*	8.6				

NOTE: \* Mean for persons who quit prior employment significantly different from all other applicants at the 90 percent confidence level in a two-tailed test. \*\* Mean for persons who quit prior employment significantly different from all other applicants at the 95 percent confidence level in a two-tailed test.

<sup>a</sup>Data for Ohio limited to UI claims filed on or before December 31, 2002.

**Table 3.9 Characteristic Comparison of Newly Unemployed TANF-Leaver UI Applicants Discharged from Prior Employment with All Other TANF-Leaver UI Applicants**

Description	Florida			Georgia			Michigan			Ohio <sup>a</sup>
	Discharged from prior employment (N = 6,228)	All other applicants (N = 12,081)	Discharged from prior employment (N = 9,193)	All other applicants (N = 17,417)	Discharged from prior employment (N = 2,071)	All other applicants (N = 2,705)	Discharged from prior employment (N = 1,777)	All other applicants (N = 6,736)		
Age at BYB	32.1**	33.9	31.0**	31.7	30.4**	32.2	30.8**	29.9		
18-24	0.244**	0.206	0.239**	0.225	0.298**	0.221	0.243**	0.298		
25-44	0.714	0.722	0.736	0.738	0.643**	0.694	0.705**	0.652		
45+	0.042**	0.072	0.025**	0.037	0.059**	0.085	0.053	0.050		
Gender, male	0.161**	0.200	0.079	0.083	0.177**	0.279	0.152**	0.185		
Gender, female	0.839	0.800	0.921	0.917	0.823**	0.721	0.848**	0.815		
Race, white	0.281**	0.242	0.200*	0.191	0.433**	0.506	0.366**	0.426		
Race, black	0.482**	0.407	0.779	0.782	0.518**	0.426	0.578**	0.511		
Race, Hispanic	0.215**	0.324	0.008	0.009	0.045**	0.058	0.036	0.036		
Race, other	0.023*	0.027	0.013**	0.018	0.007**	0.021	0.020*	0.027		
Education, less than high school	0.347**	0.370	0.295**	0.275	0.264	0.264	0.403**	0.441		
Education, HS grad/GED	0.510**	0.483	0.517**	0.537	0.462	0.466	0.427**	0.401		
Education, some college	0.121**	0.109	0.169	0.167	0.244	0.232	0.156	0.143		
Education, bachelor's or higher	0.023**	0.038	0.019	0.021	0.031	0.038	0.014	0.015		
Base-period earnings (\$)	11,349	11,412	9,152	9,173	11,397	11,057	11,368**	7,479		
High quarter earnings in base (\$)	3,940*	4,008	3,737	3,803	4,333	4,447	4,167**	3,186		
Base-period earnings < \$10,000	0.513	0.511	0.661	0.666	0.513**	0.545	0.459**	0.745		
Multiple employers, any base qtr.	0.511	0.504	0.494	0.493	0.496	0.513	0.537**	0.565		
Qtrs., TANF exit to unemployment	5.5	5.4	4.6	4.6	5.2**	4.8	4.6**	3.7		
Consec. qtrs. employed before exit	3.1	3.0	2.8**	2.9	7.2	7.2	4.2**	3.8		
Qtrs. employed before BYB	8.5**	8.3	8.2	8.2	9.0**	8.8	9.1**	8.5		

NOTE: \*Mean for persons discharged from prior employment significantly different from the mean for all other applicants at the 90 percent confidence level in a two-tailed test.

\*\* Mean for persons discharged from prior employment significantly different from the mean for all other applicants at the 95 percent confidence level in a two-tailed test.

<sup>a</sup>Data for Ohio are based on UI claims filed on or before December 31, 2002.

significantly higher rate of dismissal for those with higher levels of base period employment and earnings.

### **3.4.5 Simulated UI nonmonetary eligibility for unemployed TANF-leaver UI non-applicants**

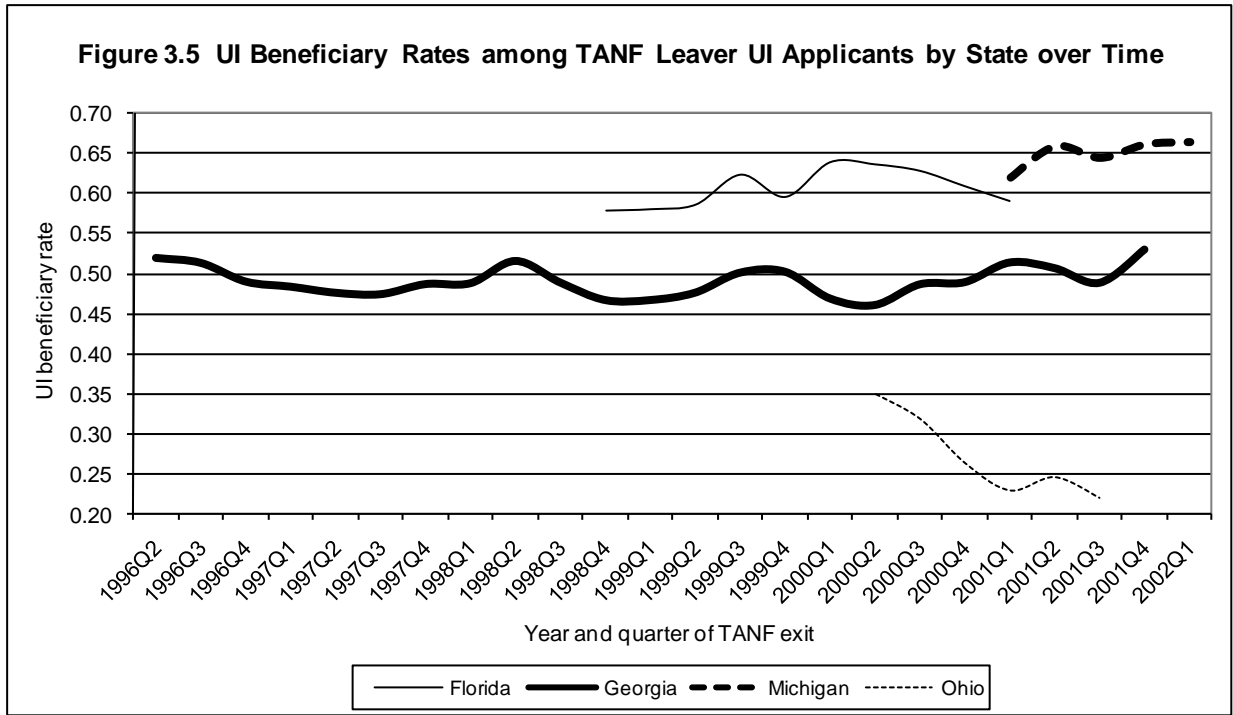
Nonmonetary eligibility rates cannot be directly estimated for UI nonapplicants among newly unemployed TANF leavers. However, these rates can be inferred from the 0.80 ratio of simulated monetary eligibility rates for nonapplicants relative to actual monetary eligibility rates observed among UI applicants. Assuming UI nonapplicants would satisfy nonmonetary eligibility requirements at a rate that is 80 percent of the 43.7 percent rate for UI applicants, then 35 percent of UI nonapplicants would pass the nonmonetary eligibility requirement based on circumstances of their job separation. The true unobserved rate is probably somewhat lower, since a voluntary job quit or employer dismissal would be a major factor influencing the decision not to apply for UI benefits.

## **3.5 Receipt of UI**

Among newly unemployed TANF leavers who are UI applicants, the overall proportion receiving UI benefits is 50.3 percent in our sample pooled across all four states (Table 3.4). The individual state rates of UI recipiency range from 30.0 percent for Ohio to 64.8 percent for Michigan.

In Florida and Michigan, recipiency rates are much higher than initial nonmonetary eligibility rates, while in Georgia and Ohio recipiency rates are about the same level as nonmonetary eligibility rates. As described in footnote 3 above, even if the nonmonetary eligibility conditions are not satisfied at the time of UI application, it is possible for a claimant to draw UI later in that same benefit year if there is both sufficient additional earnings and a second job separation which satisfies the nonmonetary eligibility conditions.

Over time, rates of UI benefit receipt among newly unemployed TANF leaver applicants are stable within states, but there are some noteworthy differences across states (Figure 3.5). Beneficiary rates in Florida and Michigan are typically over 60 percent for TANF leavers between 1999 and 2001, whereas the rate hovers around 50 percent for Georgia TANF leavers from 1996 through 2001, and the recipiency rate in Ohio is significantly lower averaging 30 percent for TANF leavers from mid-2000 through late 2001. Ohio imposes a high monetary



eligibility standard on applicants to qualify for UI after an initial nonmonetary denial of benefit entitlement.

### 3.5.1 Observable characteristics of UI beneficiaries

Among TANF-leaver UI applicants, the UI beneficiaries include higher proportions that are older, male, white, Hispanic, and have UI base period earnings that are, on average, more than \$3,000 higher (Table 3.10). Contrasts for these groups by prior industry and occupation of employment in Appendix Table A.6 indicate that UI beneficiaries have statistically significantly higher proportions from the construction and manufacturing industries, and smaller proportions from retail trade, health care, and hospitality industries. Recipients of UI include statistically significantly higher proportions from management, professional, and production occupations, and smaller proportions from service occupations.

Among TANF leavers, comparing UI beneficiaries and UI nonapplicants, beneficiaries include higher proportions that are older, male, African American, and have UI base period earnings that are on average more than \$4,000 higher (Table 3.11). Contrasts for these groups by prior industry and occupation of employment in Appendix Table A.7 indicate that UI beneficiaries have statistically significantly higher proportions from the construction and

**Table 3.10 Characteristic Comparison of Newly Unemployed TANF-Leaver UI Applicants Who Are UI Beneficiaries with All Other TANF-Leaver UI Applicants**

Description	Florida			Georgia			Michigan			Ohio		
	UI beneficiary (N = 11,095)	All other applicants (N = 7,214)	UI beneficiary (N = 13,389)	All other applicants (N = 13,868)	UI beneficiary (N = 3,097)	All other applicants (N = 1,679)	UI beneficiary (N = 3,339)	All other applicants (N = 1,777)				
Age at BYB	34.6**	31.2	32.6**	30.4	32.0**	30.4	32.3**	30.9				
18-24	0.173**	0.289	0.190**	0.270	0.225**	0.309	0.197**	0.260				
25-44	0.749**	0.674	0.764**	0.707	0.696**	0.627	0.726**	0.683				
45+	0.078**	0.037	0.046**	0.022	0.079*	0.064	0.077**	0.057				
Gender, male	0.209**	0.153	0.092**	0.073	0.265**	0.176	0.240**	0.132				
Gender, female	0.791**	0.847	0.908**	0.927	0.735**	0.824	0.760**	0.868				
Race, white	0.246**	0.269	0.202**	0.191	0.502**	0.424	0.474**	0.388				
Race, black	0.405**	0.475	0.772**	0.784	0.437**	0.519	0.482**	0.572				
Race, Hispanic	0.322**	0.232	0.008*	0.011	0.055	0.048	0.033	0.032				
Race, other	0.027	0.024	0.018*	0.015	0.015	0.016	0.011	0.009				
Education, less than high school	0.351**	0.379	0.254**	0.310	0.240**	0.307	0.431**	0.501				
Education, HS grad/GED	0.487*	0.500	0.535*	0.524	0.466	0.461	0.506**	0.453				
Education, some college	0.120**	0.102	0.184**	0.152	0.256**	0.203	0.055**	0.142				
Education, bachelor's or higher	0.042**	0.019	0.027**	0.014	0.038*	0.029	0.007**	0.004				
Base-period earnings (\$)	12,606**	9,521	10,787**	7,659	11,829**	10,071	11,165**	7,927				
High quarter earnings in base (\$)	4,383**	3,373	4,284**	3,298	4,642**	3,953	4,401**	3,213				
Base-period earnings < \$10,000	0.443**	0.616	0.570**	0.752	0.491**	0.603	0.545**	0.724				
Multiple employers, any base qtr.	0.488**	0.535	0.498**	0.484	0.507	0.503	0.557**	0.523				
Qtrs., TANF exit to new unemployment	5.7**	5.0	5.0**	4.1	5.1**	4.8	4.1**	3.5				
Consec. qtrs. employed before exit	3.1**	2.9	3.2**	2.6	7.5**	6.8	4.1**	3.5				
Qtrs. employed before BYB	8.6**	8.0	8.8**	7.7	9.1**	8.6	9.8**	9.0				

NOTE: \*\*Mean for UI beneficiaries significantly different from the mean for all other applicants at the 90 percent confidence level in a two-tailed test. \*\*\*Mean for UI beneficiaries significantly different from the mean for all other applicants at the 95 percent confidence level in a two-tailed test.

**Table 3.11 Characteristic Comparison of Newly Unemployed TANF-Leaver UI Beneficiaries with Newly Unemployed TANF-Leavers Who Do Not Apply for UI Benefits (all differences in means significantly different from zero at the 90 percent confidence level unless noted by “#”)**

Description	Florida		Georgia		Michigan		Ohio	
	UI beneficiaries (N = 11,095)	Did not apply for UI beneficiaries (N = 27,936)	UI beneficiaries (N = 13,389)	Did not apply for UI beneficiaries (N = 96,444)	UI beneficiaries (N = 3,097)	Did not apply for UI beneficiaries (N = 16,267)	UI beneficiaries (N = 3,339)	Did not apply for UI beneficiaries (N = 51,084)
Age at TANF Exit								
18-24			31.0	29.6	30.3	27.6	30.9	27.5
25-44			0.266	0.369	0.294	0.459	0.243	0.436
45+			0.658	0.572	0.651	0.498	0.697	0.530
Gender, male			0.076	0.059	0.055	0.042	0.060	0.034
Gender, female			—	—	0.263	0.187	0.240	0.173
			—	—	0.737	0.813	0.760	0.827
Race, white			0.212	0.300	0.502	0.529	0.474	0.515
Race, black			0.775	0.683	0.437	0.417	0.482	0.445
Race, Hispanic			0.008	0.011	0.055	0.047	0.033#	0.030
Race, other			0.005#	0.005	0.015#	0.015	0.011#	0.010
Base-period earnings <sup>a</sup>	13,153	8,239	11,493	7,640	13,252	7,260	12,585	6,766
High qtr. earnings in base period <sup>a</sup>	4,604	3,266	4,295	3,096	4,883	2,988	4,600	2,753
Base earnings < \$10,000 <sup>a</sup>	0.415	0.688	0.519	0.753	0.396	0.754	0.424	0.783
Multiple employers, any qtr. after exit	0.510	0.480	0.487	0.422	0.369	0.285	0.554	0.480
Qtrs., exit to new unemployment	5.7	4.1	5.0	3.8	5.1	3.7	5.6	3.9
Consecutive qtrs. employed before exit	3.1	2.7	3.2	2.5	3.8	2.6	4.4	3.1
Qtrs. employed before unempl. (of 12)	9.0	7.7	8.9	7.4	9.4	7.8	9.8	7.9
Qtrs. of employment before exit (of 12)	5.9	5.6	6.4	5.4	7.5	6.1	7.9	6.5
Avg. qtrly. earnings before exit	2,392	1,994	2,128	1,721	2,689	1,818	2,297	1,509
Avg. qtrly. earnings after exit	3,353	2,244	3,052	2,154	3,672	2,322	3,253	1,775

NOTE: — = not available.

<sup>a</sup>The “base” period is defined for both applicants and nonapplicants as the first four of the five quarters preceding the quarter of new unemployment.



manufacturing industries, and smaller proportions from retail trade, health care, and hospitality industries.

### 3.5.2 Amount and duration of UI benefit receipt among TANF leavers

Among TANF leavers who qualify for UI, the mean weekly benefit amount in the four-state pooled sample is \$159, the mean entitled duration of UI benefits is 19.6 weeks, and on average 74.6 percent of entitled UI benefits are drawn. Mean UI payments per TANF-leaver UI beneficiary over the full benefit year are \$2,442, or a mean of 14.5 weeks of UI at the average weekly benefit amount for this sample. Benefit entitlements are fully exhausted by 53 percent of TANF-leaver UI beneficiaries. Among the four states examined, Michigan had the highest average weekly benefit amount, \$201, the highest average number of weeks compensated in benefit years, 18.7, and the largest share of UI entitlements drawn, 84.3 percent. Among the four states, the highest exhaustion rate, 61.0 percent, was observed in Florida. The longest entitled duration, 25.4 weeks, and the lowest exhaustion rate, 38.3 percent, were in Ohio. The fewest average weeks, 12.6, and the smallest share of entitled compensation, 68.9 percent, were drawn by TANF-leavers in Georgia (Table 3.12).

**Table 3.12 UI Benefit Entitlement Receipt<sup>a</sup>**

	Florida	Georgia	Michigan <sup>b</sup>	Ohio <sup>b</sup>	Pooled
Number of UI beneficiaries	11,079	13,387	3,092	3,339	30,897
Weeks of UI entitlement	18.4	18.4	22.1	25.4	19.6
Weeks of UI drawn <sup>c</sup>	14.7	12.6	18.7	18.0	14.5
Share of UI entitlement drawn	0.798	0.689	0.843	0.709	0.746
UI exhaustion rate	0.610	0.497	0.556	0.383	0.532
UI weekly benefit amount	165	145	201	157	159
UI compensation received in benefit year	2,528	1,959	3,806	2824	2,442
UI monthly amount received <sup>d</sup>	535	411	683	453	487
TANF monthly amount received <sup>e</sup>	134	165	199	225	164
Ratio of mean UI-to-mean TANF	4.0	2.5	3.4	2.0	3.1

<sup>a</sup> To allow for complete benefit year information, claims must have occurred before the end of the second quarter of 2004 in Florida and the second quarter of 2005 for Georgia and Michigan. Benefit year data are complete for Ohio for all claims observed.

<sup>b</sup> In Michigan and Ohio, the number of persons with nonzero UI compensation received in the benefit year is greater than the number of persons for whom we observe nonzero weekly benefit amount (WBA) or maximum benefits payable (MBP). Because of this, the sample size for which full-time equivalent weeks and exhaustion are observed is 3,091 for Michigan and 3,218 for Ohio.

<sup>c</sup> Full-time equivalent weeks of UI computed as total dollars of UI benefits received in the benefit year divided by the beneficiary's UI weekly benefit amount (WBA) for joblessness throughout a full week.

<sup>d</sup> Computed as total dollars of UI received in the benefit year divided by maximum entitlement weeks of UI benefits times four.

<sup>e</sup> Computed as TANF payments received in the two calendar quarters completed prior to TANF exit, divided by six.

### **3.5.3 Simulated UI beneficiary rates for unemployed TANF-leaver UI non-applicants**

Applying the 80 percent nonapplicant/applicant ratio from monetary eligibility computations to the 50.3 percent beneficiary rate for UI applicants, we estimate that 40 percent of newly unemployed nonapplicants for UI could have received benefits had they applied. The actual beneficiary rate for this group would probably be somewhat lower due to unobserved actual rates of job quits and dismissals influencing the decision to apply for benefits. Nonetheless, within these four states there could have been nearly 90,000 additional UI beneficiaries among TANF leavers in the time period, of which 30,000 actually received UI compensation.

## **3.6 TANF-Leaver UI Eligibility and Receipt Compared to Others**

To put into perspective the rates of UI eligibility and benefit receipt by newly unemployed TANF-leaver UI applicants, we compare their outcomes to other UI applicants in the same time frames who were not recently involved with TANF.

In the combined sample pooled across all four states, simple differences between the two groups reveal lower rates of monetary eligibility, nonmonetary eligibility, and benefit receipt for TANF leavers compared to all other UI applicants in the same time periods (Table 3.13). Controlling for observable characteristics of UI applicants by regression models in computing differences, we see that TANF leavers have higher rates of UI monetary eligibility, given their circumstances, than other UI applicants. However, rates of nonmonetary eligibility and benefit receipt remain lower for TANF leavers even after controlling for observable differences in characteristics between the two groups.

Simple unadjusted comparisons of these outcomes across TANF leavers and other UI applicants are presented graphically in Figures 3.6, 3.7, and 3.8. The bar charts clearly reveal the similar rates of monetary eligibility in three of the four states, the exception being Ohio, where TANF leavers have a lower rate of monetary eligibility because of Ohio's strict requirement for prior earnings. Nonmonetary eligibility is lower for TANF leavers in all states, with the greatest difference being in Michigan. Rates of UI benefit receipt are lower in every state for recent TANF leavers compared to other UI applicants, with differences in the rate of receipt ranging from 10.5 percentage points in Florida to 36.5 percentage points in Ohio.

**Table 3.13 UI Monetary Eligibility, Nonmonetary Eligibility, and Benefit Receipt Summary Comparing Newly Unemployed TANF-Leaver UI Applicants with Other UI Applicants Not Recently Involved with TANF**

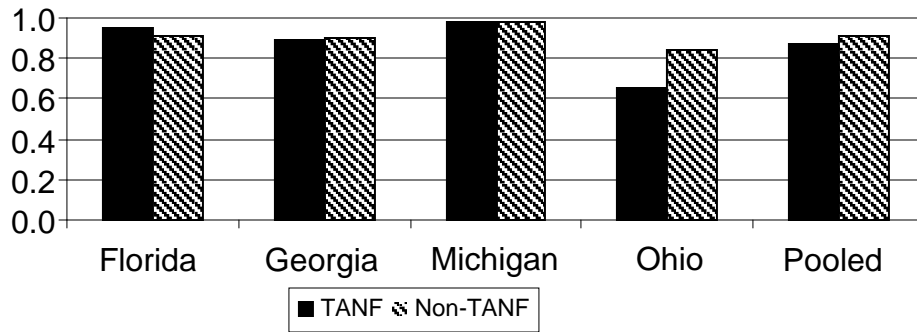
State	Eligibility Mean		Simple Difference			Regression Adjusted		
	TANF	Non-TANF <sup>a</sup>	Difference	Standard Error	<i>t</i> -statistic	Difference	Standard Error	<i>t</i> -statistic
<b>Monetary eligibility rate:</b>								
Florida	0.947	0.906	0.041	0.002	18.88	0.052	0.002	26.53
Georgia	0.891	0.903	-0.011	0.002	-6.32	0.028	0.002	18.12
Michigan	0.981	0.985	-0.004	0.002	-2.06	0.000	0.001	0.87
Ohio	0.653	0.844	-0.191	0.003	-55.22	-0.216	0.005	-41.60
Pooled	0.872	0.913	-0.041	0.001	-36.07	0.036	0.001	38.27
<b>Nonmonetary eligibility rate:</b>								
Florida	0.459	0.629	-0.170	0.004	-47.42	-0.105	0.004	-28.95
Georgia	0.481	0.625	-0.145	0.003	-48.44	-0.056	0.003	-16.70
Michigan	0.392	0.789	-0.396	0.006	-66.96	-0.187	0.006	-33.72
Ohio <sup>b</sup>	0.315	0.465	-0.150	0.005	-27.67	-0.070	0.005	-13.24
Pooled <sup>c</sup>	0.442	0.654	-0.211	0.002	-106.73	-0.111	0.003	-43.03
<b>UI beneficiary rate:</b>								
Florida	0.606	0.711	-0.105	0.003	-31.16	-0.027	0.003	-8.10
Georgia	0.491	0.690	-0.199	0.003	-70.67	-0.028	0.003	-9.02
Michigan	0.648	0.866	-0.217	0.005	-43.93	-0.044	0.004	-10.13
Ohio	0.300	0.665	-0.365	0.004	-81.29	-0.233	0.010	-23.04
Pooled	0.503	0.732	-0.229	0.002	-127.42	-0.131	0.002	-77.81

<sup>a</sup> Non-TANF UI applicants do not appear at any point in the individual state TANF payments file, and the time period of UI claims selected for non-TANF persons is consistent with the periods in which TANF recipients leave TANF for employment and become newly unemployed.

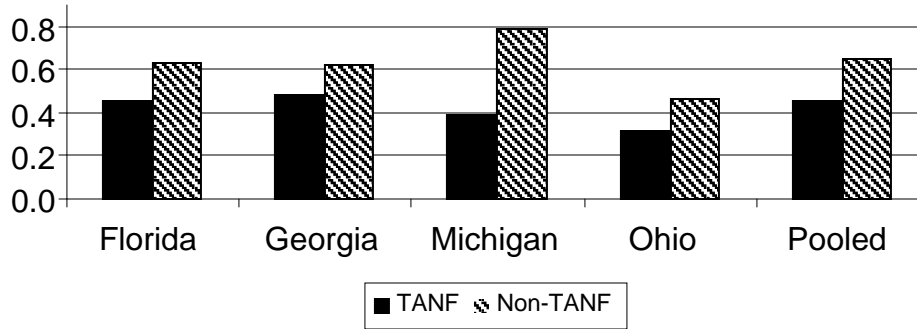
<sup>b</sup> For Ohio, nonmonetary eligibility rates are based on UI claims filed on or before December 31, 2002. New UI data received in December 2007 for claims filed in 2003 through 2005 did not include the characteristic data needed to define nonmonetary eligibility.

Failure of nonmonetary eligibility requirements is the main reason for lower rates of UI benefit receipt by TANF leavers in all four states. Rates of voluntary job leaving are higher for TANF leavers than for other UI applicants in all states examined (Table 3.13). In the pooled four-state sample of TANF-leaver UI applicants, 17.2 percent voluntarily quit their prior jobs, compared to only 9.4 percent of other UI applicants. The difference of 7.9 percentage points means TANF leavers quit at almost double the rate of other UI applicants not recently involved with TANF (Table 3.14, Figure 3.9). A similar pattern is seen in rates of justifiable employer dismissals in the four-state pooled sample (Table 3.14, Figure 3.10). Among non-TANF leaver UI applicants 19.2 percent were fired from their prior job, while 33.1 percent of TANF leavers had been fired. Controlling for observable characteristics, TANF leavers were 3.8 percentage points more likely to quit and 7.0 percentage points more likely to get fired than other similar UI applicants. That is, even when TANF leavers are compared to others having similar average age,

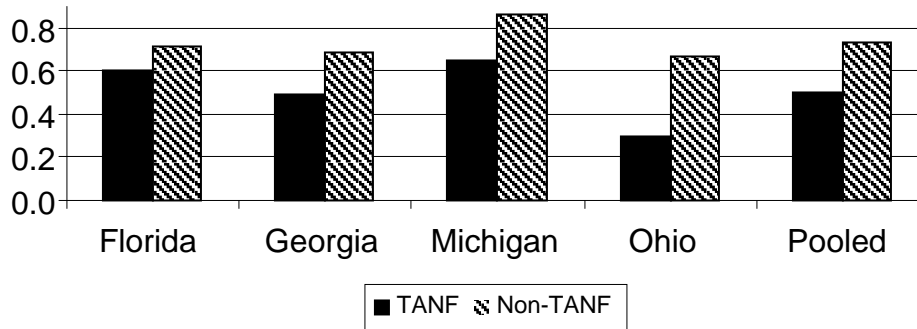
**Figure 3.6 UI Monetary Eligibility Rates for TANF Leavers and Non-TANF UI Applicants**



**Figure 3.7 UI Nonmonetary Eligibility Rates for TANF Leavers and Non-TANF UI Applicants**



**Figure 3.8 UI Benefit Receipt Rates for TANF Leavers and Non-TANF UI Applicants**



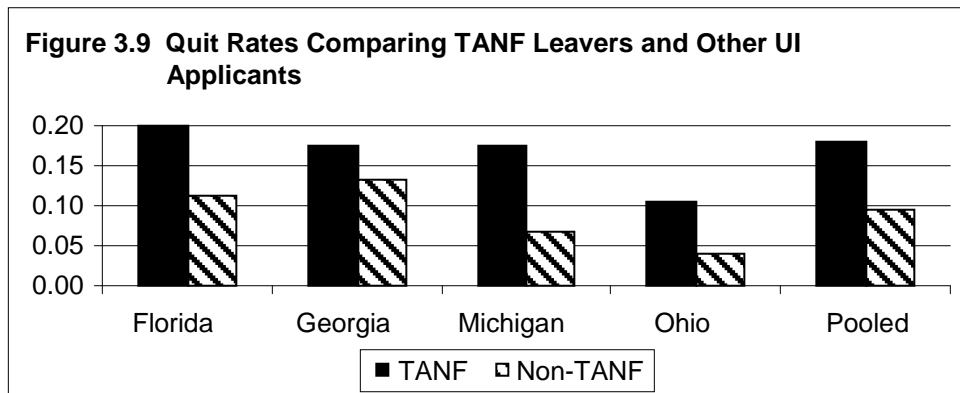
**Table 3.14 Quit or Discharge Job Separations Resulting in Nonmonetary Ineligibility Comparing Newly Unemployed TANF-Leaver UI Applicants with Other UI Applicants Not Recently Involved with TANF**

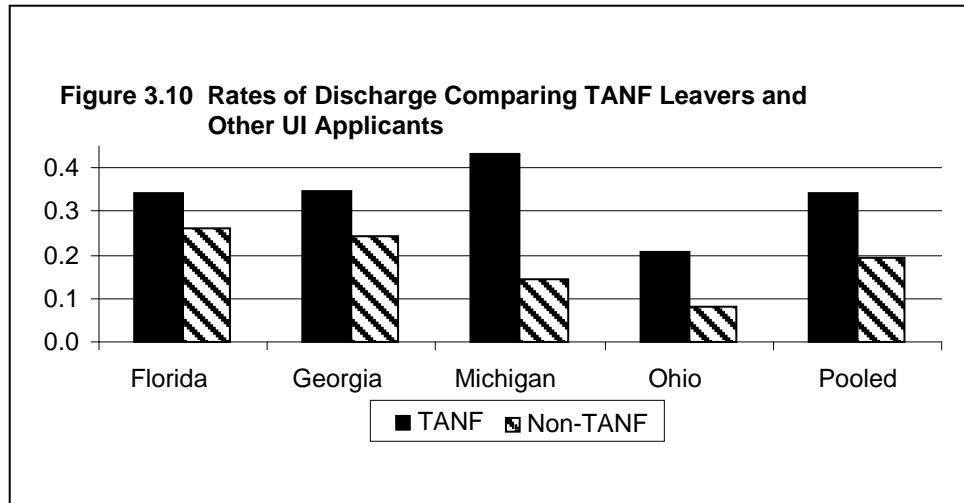
State	Separation mean		Simple difference			Regression adjusted difference		
	TANF	Non-TANF <sup>a</sup>	Difference	Standard error	<i>t</i> -statistic	Difference	Standard error	<i>t</i> -statistic
<b>Quit</b>								
Florida	0.201	0.112	0.089	0.002	37.75	0.054	0.002	22.94
Georgia	0.174	0.132	0.042	0.002	20.00	0.015	0.002	6.44
Michigan	0.174	0.069	0.105	0.004	28.56	0.036	0.004	9.90
Ohio <sup>b</sup>	0.105	0.041	0.063	0.002	29.18	0.033	0.002	14.53
Pooled <sup>c</sup>	0.172	0.094	0.079	0.001	64.83	0.038	0.001	31.45
<b>Fired/Discharged</b>								
Florida	0.340	0.259	0.081	0.003	25.04	0.051	0.003	15.13
Georgia	0.345	0.243	0.103	0.003	38.85	0.041	0.003	13.55
Michigan	0.434	0.142	0.291	0.005	57.47	0.151	0.005	30.33
Ohio <sup>b</sup>	0.209	0.081	0.127	0.003	42.65	0.070	0.003	23.30
Pooled <sup>c</sup>	0.331	0.192	0.139	0.002	84.47	0.070	0.002	42.48

<sup>a</sup> Non-TANF UI applicants do not appear at any point in the individual state TANF payments file, and the time period of UI claims selected for non-TANF persons is consistent with the periods in which TANF recipients leave TANF for employment and become newly unemployed.

<sup>b</sup> Estimates for Ohio are based on UI claims filed on or before December 31, 2002. New UI data received in December 2007 for claims filed from 2003 through 2005 did not include the characteristic data needed to define quit and discharge or to derive regression-adjusted estimates.

<sup>c</sup> Pooled, regression-adjusted estimates across states control for age, gender, education, race, employment history in the three years prior to filing, wages in the base period, weekly benefit amount, unemployment rate at filing, industry of prior employment, and year and quarter of filing.





gender, race, ethnicity, family size, prior earnings, and prior employment patterns; recent TANF leavers are still more likely to quit or get fired from their prior job.

In the pooled sample of 30,775 TANF leavers who become UI beneficiaries, the average duration of receipt was 14.5 weeks over the benefit year, with an average exhaustion rate of 53.2 percent. Compared to all other 6.5 million UI beneficiaries in the four states in the same time frame, TANF leavers on average drew 2.0 more weeks of UI and had an exhaustion rate 25.4 percentage points higher (Table 3.15, Figures 3.11, 3.12). This same pattern was observed for each state separately, with the largest differences occurring in Michigan (5.8 weeks, 33.6 percentage points) and smallest in Florida (0.5 weeks, 17.8 percentage points). Controlling for observable factors, TANF leavers were estimated to draw 3.0 weeks more, and to have exhausted their full benefit entitlements at a rate 17.2 percentage points higher than in an observationally comparable group of those not recently involved with TANF (Table 3.15).

**Table 3.15 Comparison of UI Duration and Exhaustion among Newly Unemployed TANF-Leaver UI Beneficiaries with All Other UI Beneficiaries Not Recently Involved with TANF<sup>a</sup>**

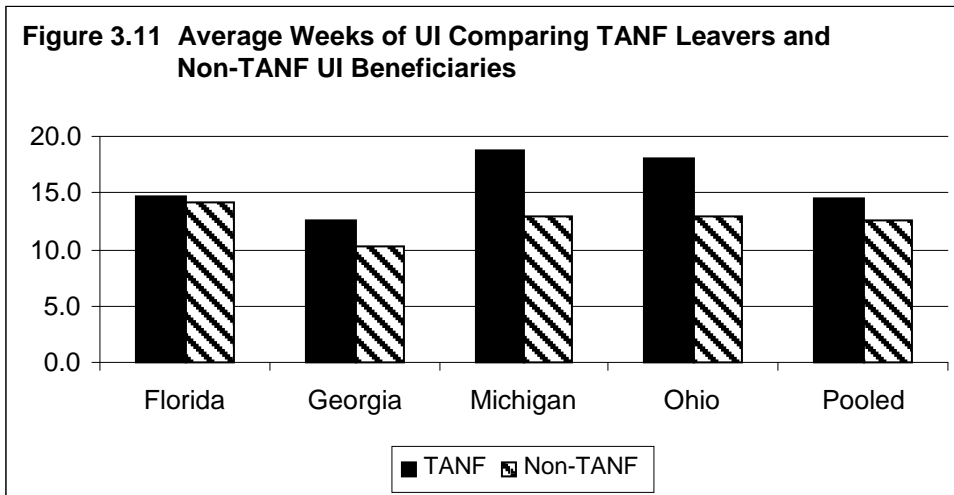
	TANF leaver		Non-TANF		Simple difference	Adjusted difference
	Sample size	Mean	Sample size	Mean		
<b>Full-time equivalent weeks</b>						
Florida	11,079	14.7	1,439,720	14.2	0.5**	2.2**
Georgia	13,387	12.6	1,727,387	10.4	2.2**	1.9**
Michigan <sup>b</sup>	3,091	18.7	1,962,584	12.9	5.8**	2.7**
Ohio <sup>b</sup>	3,218	18.0	1,335,721	13.0	5.1**	4.7**
Pooled <sup>c</sup>	30,775	14.5	6,465,412	12.5	2.0**	3.0**
<b>Exhausted benefits</b>						
Florida	11,079	0.610	1,439,720	0.432	0.178**	0.151**
Georgia	13,387	0.497	1,727,387	0.277	0.220**	0.130**
Michigan <sup>b</sup>	3,091	0.556	1,962,584	0.220	0.336**	0.173**
Ohio <sup>b</sup>	3,218	0.383	1,335,721	0.190	0.193**	0.198**
Pooled <sup>c</sup>	30,775	0.532	6,465,412	0.277	0.254**	0.172**

NOTE: \*\*Difference significantly different from zero at the 95 percent confidence level in a two-tailed test.

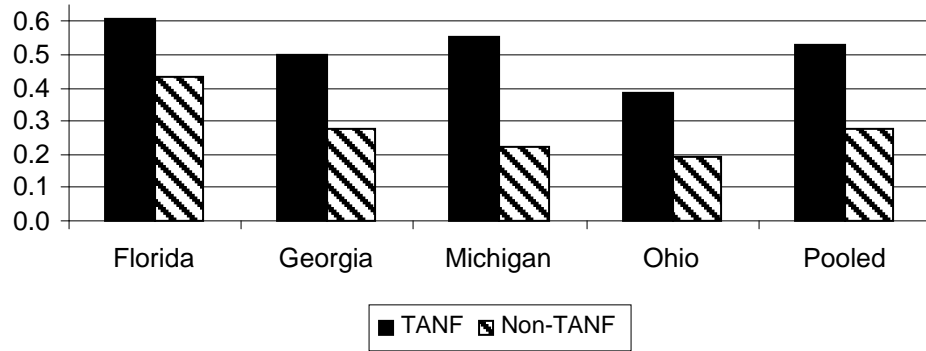
<sup>a</sup> To allow for complete benefit-year information, claims must have occurred before the end of the second quarter of 2004 in Florida and the second quarter of 2005 for Georgia and Michigan. Benefit year data are complete for Ohio for all claims observed.

<sup>b</sup> In Michigan and Ohio, the number of persons with nonzero UI compensation received in the benefit year is greater than the number of persons for whom we observe nonzero weekly benefit amount (WBA) or maximum benefits payable (MBP). Because of this, the sample size for which full-time equivalent weeks and exhaustion are observed is 3,091 for Michigan and 3,218 for Ohio.

<sup>c</sup> Right-side variables in pooled models limited by characteristic data available for Ohio. The pooled model includes variables for the states, weekly benefit amount (WBA), WBA at maximum, base period earnings, employment history in the three years prior to UI filing and dummies for the year and quarter of UI filing. State-specific models for Florida, Georgia, and Michigan utilize a broader set of explanatory variables that vary state-to-state.



**Figure 3.12 UI Benefit Exhaustion Rates Comparing TANF Leavers and Non-TANF UI Beneficiaries**





## 4. PATTERNS OF SELF-SUFFICIENCY AND TANF DEPENDENCY

A goal of UI as social insurance is to prevent descent into poverty by those who are temporarily jobless through no fault of their own (Blaustein 1990, pp. 44–46). To investigate the importance of UI benefits in maintaining self-sufficiency after leaving TANF and becoming newly unemployed, we examine rates of future employment and return to TANF. The analysis is done for several different groups defined by their degree of involvement with the UI system. The core contrasts compare rates of return to employment and TANF for UI beneficiaries and nonbeneficiary UI applicants. Additionally, to better understand the 75 percent of newly unemployed TANF leavers who do not apply for UI benefits, contrasts between UI applicants and nonapplicants are also made. Further insight is gained about the importance of UI for self-sufficiency among TANF leavers by examining rates of being reemployed while remaining off TANF. Other outcomes in the matrix of reemployment and future TANF receipt are also examined.

### 4.1 Rates of Return to Employment and TANF

Among TANF leavers who become newly unemployed, the rates of return to employment and TANF are summarized in Table 4.1 for the sample pooled across all four states. The rows of this table show various subgroups defined in relation to their use of UI. Within 12 quarters of their original exit from TANF, of the 241,719 newly unemployed TANF leavers in the four-state pooled sample, 77.5 percent return to employment and 36.5 percent return to TANF. Similar tables for each of the four states are given in Appendix A as Tables A.8 to A.11. Data summarized in these state tables are consistent with the pooled data and are presented in Figure 4.1. Compared to Florida and Georgia, rates of return to employment are lower and return to TANF higher in Michigan and Ohio. The data for analysis includes the fourth quarter 2001 for all four states; in that quarter both unemployment rates and average TANF payments were somewhat higher in Michigan and Ohio than in the other two states.<sup>16</sup>

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<sup>16</sup>For Florida, Georgia, Michigan, and Ohio, first quarter 2000 total unemployment rates were 3.7, 3.5, 5.2, and 4.4, respectively, while insured unemployment rates were 1.2, 1.3, 3.7, and 2.4, respectively (USDOL, 2001). Average TANF payments for our samples by state are reported in Table 2.1 as \$303, \$280, \$459, and \$373, respectively.

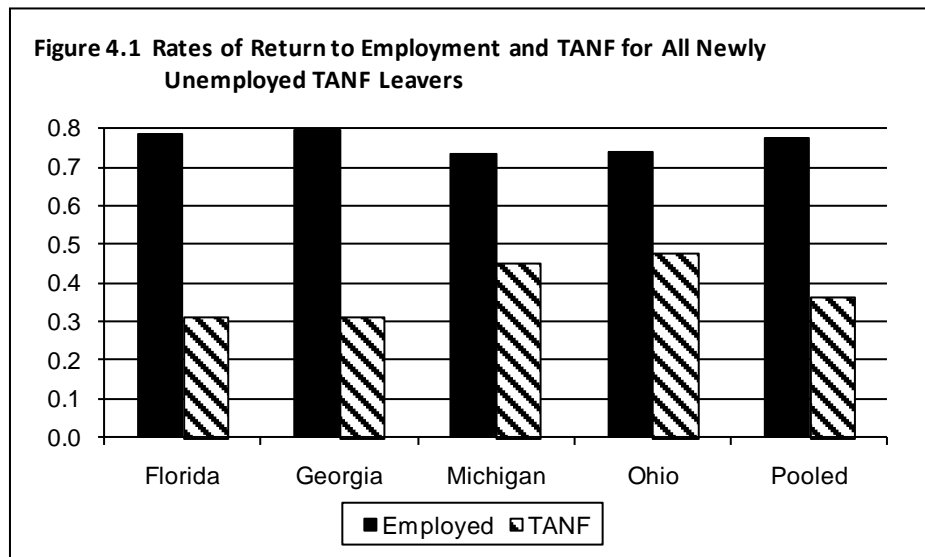
**Table 4.1 Rates of Return to Employment and TANF among Newly Unemployed TANF Leavers Using Pooled Data from Florida, Georgia, Michigan, and Ohio<sup>a</sup>**

Group	Sample size	Returned to employment	Returned to TANF
Newly unemployed TANF leavers	241,719	0.775	0.365
UI applicants	49,988	0.734	0.375
Monetarily eligible	44,050	0.732	0.367
Monetarily ineligible	5,938	0.747	0.439
Nonmonetarily eligible <sup>b</sup>	20,882	0.753	0.321
Quit prior employment	8,204	0.729	0.431
Discharged/fired	15,904	0.745	0.422
UI beneficiary	25,411	0.742	0.301
Not UI beneficiary	24,577	0.726	0.452
UI eligible and UI beneficiary	13,877	0.747	0.268
UI eligible and not UI beneficiary	4,015	0.758	0.410
UI nonapplicants	191,731	0.786	0.362
Pseudo monetarily eligible <sup>c</sup>	134,078	0.780	0.323
Pseudo monetarily ineligible <sup>c</sup>	56,194	0.795	0.454

<sup>a</sup> The sample sizes for newly unemployed TANF leavers and UI applicants is smaller than reported in Table 2.3 because this table excludes people who applied for UI more than 12 quarters after TANF exit. Also excluded from these tabulations are persons who returned to TANF prior to UI application or had interim employment prior to filing for UI.

<sup>b</sup> An exact count of the number of non-monetary ineligible UI applicants is not possible due to missing data for Georgia and Ohio.

<sup>c</sup> Based on wage records for the first four of the five quarters prior to the quarter of new unemployment and the applicable UI law.



Among all TANF leavers in the sample pooled across the four states, UI applicants have a lower return to employment rate (73.4 percent) and a higher return to TANF rate (37.5) than for the full sample of all newly unemployed TANF leavers. For those who do not apply for UI the return to employment rate is somewhat higher (78.6) and the return to TANF rate is slightly

lower (36.2 percent). These unadjusted contrasts suggest that UI nonapplicants have stronger workforce attachments and better return-to-work prospects. We investigate this further below.

The rate of return to employment differs for each of the groups summarized as rows in Table 4.1, however there is very little variation across the groups. The lowest rate is 72.6 percent among UI applicants who do not receive UI benefits. The highest rate of return to employment is 79.5 percent among UI nonapplicants who did not have sufficient base period earnings to be monetarily eligible for UI if they would have applied.

#### **4.1.1 Rates by UI monetary eligibility**

Rates of return to employment and TANF differ between UI applicants with high and low prior earnings. The 12 percent of UI applicants who are monetarily ineligible for UI benefits return to employment at a rate 1.5 percentage points higher than monetarily eligible UI applicants, and they return to TANF at much higher rates too. Among monetarily ineligible UI applicants, 43.9 percent return to TANF, while 36.7 percent of monetarily eligible UI applicants do.

We simulated UI monetary eligibility among nonapplicants to check whether the level of base period earnings may have influenced their decisions to return to employment or TANF. We call this simulated rate “pseudo monetary eligibility.” Among UI nonapplicants, those who are pseudo monetarily ineligible constitute 29.3 percent. Their return to employment rate is 1.5 percentage points higher than for UI nonapplicants with higher preunemployment earnings, but their rate of return to TANF is 45.4 percent, compared to only 32.3 percent for pseudo monetarily eligible UI nonapplicants. This means that a sizeable share of newly unemployed TANF leavers with low preseparation earnings end up as working poor persons. They have earnings, but they also return to receiving TANF.

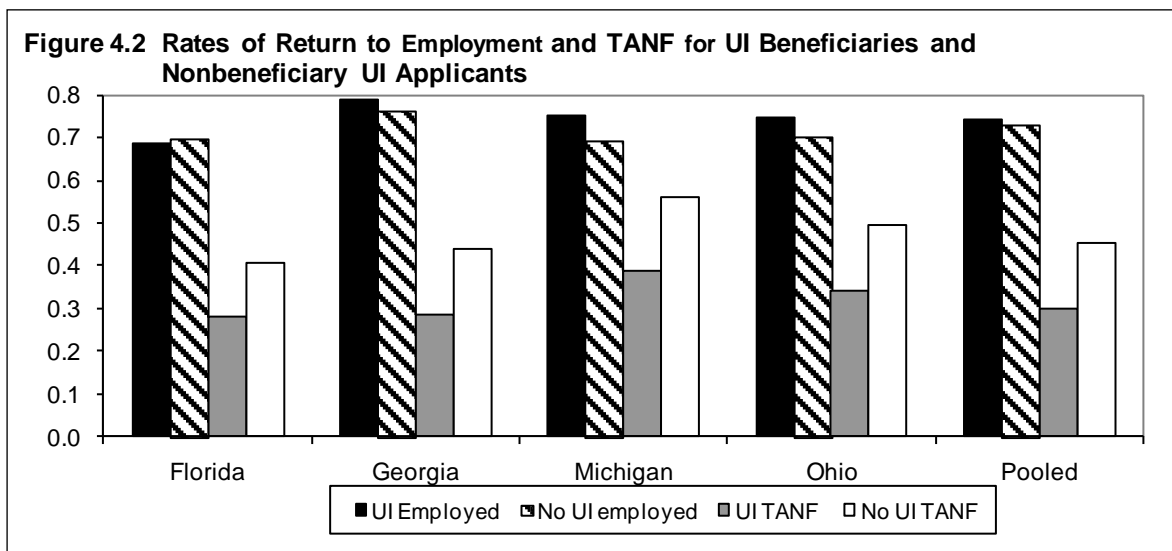
#### **4.1.2 Rates by UI nonmonetary eligibility**

Applicants for UI who satisfy job separation conditions for nonmonetary eligibility return to employment at slightly higher rates than those failing to meet nonmonetary eligibility conditions, and they return to TANF at much lower rates. Compared to the rate for nonmonetary eligibles (32.1 percent), the rates of return to TANF among UI applicants disqualified

for voluntary job quits (43.1 percent) and employer discharge for cause (42.2 percent) are much higher.<sup>17</sup>

### 4.1.3 Rates by UI benefit receipt

A central question of this research is the importance of UI in maintaining self-sufficiency from TANF through employment. Table 4.1 reports that among UI applicants, those who receive benefits return to employment at a higher rate (74.2 percent) than those who do not receive benefits (72.6 percent). Furthermore, UI beneficiaries return to TANF at a significantly lower rate (30.1 percent) than do nonbeneficiaries (45.2 percent). Graphical presentation of these contrasts is given for each of our four states in Figure 4.2 and for the pooled sample. Patterns in each state reflect those in the pooled sample on both outcomes, except that return to employment in Florida is slightly lower among UI beneficiaries than among nonbeneficiary UI applicants.



Comparing return to employment and TANF among UI applicants who either become beneficiaries or not may suffer from a problem of selection bias. Some factors associated with return to employment and TANF may be associated with UI benefit receipt. Econometric methods for selection bias correction can be applied. However, a simple reexamination of the data after regrouping observations may be equally enlightening. It is the case that not all fully eligible UI applicants end up drawing UI payments during their benefit year. For some this may

<sup>17</sup>Data on job separation reasons are not available for sizeable numbers of observations from Ohio and Georgia.

result from returning to work too quickly to draw benefits. Alternatively, others who are fully eligible at application may subsequently fail to satisfy continuing eligibility rules when a week of compensation is claimed.

In our sample pooled across the four states, we had sufficient data to identify 17,892 UI claimants who satisfied both monetary and nonmonetary eligibility criteria at the time of UI application (Table 4.1). Of these, 13,877, or 77.6 percent, received UI benefits. The following exercise exploits these facts in the data. Among UI applicants who are initially fully eligible for benefits, those who receive benefits return to employment at a slightly lower rate (74.7 percent) than those who do not receive benefits (75.8 percent). This result is driven mainly by patterns of reemployment in Florida (Table A.8). Within this group of fully eligible UI applicants, beneficiaries return to TANF at a significantly lower rate (26.8 percent) than do nonbeneficiaries (41.0 percent). This latter result is consistent across all four states (Tables A.8 to A.11).

## 4.2 Models of Return to Employment and TANF

To measure the correlation between UI benefit receipt and return to employment or TANF, controlling for observable differences among UI applicants, linear probability models were estimated. Models for both binary outcomes take the same general form. For example, the models for return to employment have the form

$$(2) \quad \mathbf{Y} = \mathbf{X}\boldsymbol{\beta} + \mathbf{R}\boldsymbol{\Gamma} + \mathbf{T}\boldsymbol{\theta} + \mathbf{P}\boldsymbol{\Phi} + \boldsymbol{\varepsilon}$$

where

$\mathbf{Y}$  is a vector of data on newly unemployed TANF leavers who apply for UI, which takes the value 1 for persons who return to employment within 12 calendar quarters of prior TANF exit and 0 otherwise. Other variables and parameters are as defined in Equation (1).

Two additional elements are included in Equation (2). These are defined as:

$\mathbf{P}$  is a matrix of variables specifying UI entitlements established by applicants for benefits. These variables include indicator variables for monetary eligibility, non-monetary eligibility, benefit receipt, and whether the entitlement is at the state maximum weekly benefit amount. Also included are continuous variables for the UI weekly benefit amount (WBA), the maximum entitled length of benefit receipt, and the duration of benefit receipt in full-time equivalent weeks (total dollars of compensation divided by the WBA).

$\boldsymbol{\Phi}$  is a conforming vector of regression parameters.

### **4.2.1 Outcomes associated with UI benefit receipt**

Results from estimation of models on the samples pooled across all four states with binary-indicator dependent variables for return to employment and TANF are presented in Table 4.2. Controlling for observable characteristics, receipt of UI is estimated to increase return to employment by 4.8 percentage points and reduce return to TANF by 10.5 percentage points compared to nonbeneficiary UI applicants.

Regarding return to employment, other parameter estimates in the model suggest that UI applicants who are initially monetarily eligible are 2.4 percentage points more likely to return to employment. Furthermore, return to employment is more likely among TANF-leaver UI applicants who are younger, female, African American, had worked in more calendar quarters before applying for UI, had multiple employers in calendar quarters before UI application, and lived in areas with higher unemployment. The likelihood of return to employment was higher for those whose prior employment was in agriculture, manufacturing, administrative support, and hospitality industries.

Control variables in the return to TANF model estimated on the pooled sample of UI applicants suggest that UI applicants who are initially monetarily eligible are 5.1 percentage points more likely to return to TANF, while UI applicants who are initially nonmonetarily eligible are 6.2 percentage points less likely to return to TANF. The net effect is that UI applicants fully eligible for UI at application are 1.1 percentage points less likely to return to TANF. Additionally, return to TANF is less likely among TANF leaver UI applicants who are older, male, not African American, had employment in more calendar quarters before UI application, and lived in areas with lower unemployment. The probability of return to TANF was higher for those whose prior employment was in the hospitality industry.

Indicator variables controlling for each of the four states were included in the models for employment and TANF reported in Table 4.2. These parameter estimates suggest that among newly unemployed TANF leaver UI applicants, being in Michigan and Ohio tended to increase the rate of return to employment, while being in Florida and Georgia tended to reduce the rate of return to TANF. State specific models give insight into how UI benefit receipt affected return to employment and TANF among UI applicants (Tables A.12 and A.13). Key results from the state

**Table 4.2 Linear Probability Models of Return to Employment and TANF with Beneficiary Indicators among Newly Unemployed TANF-Leaver UI Applicants Using Pooled Data from Florida, Georgia, Michigan, and Ohio**

Independent variables	Return to employment			Return to TANF		
	Parameter estimate	Standard error	t-Statistic	Parameter estimate	Standard error	t-Statistic
Intercept	0.847	0.021	40.22	0.541	0.025	21.83
Monetarily eligible UI claim	0.024	0.008	3.20	0.051	0.009	5.69
Nonmonetarily eligible UI claim	0.004	0.004	0.95	-0.062	0.005	-13.05
Weekly benefit amount	0.000	0.000	3.45	-0.000	0.000	-4.71
WBA at maximum	-0.024	0.010	-2.42	-0.025	0.011	-2.17
Entitlement length	0.001	0.001	1.59	-0.002	0.001	-2.81
UI beneficiary	0.048	0.004	11.11	-0.105	0.005	-20.69
Age 24 or less	0.067	0.003	19.67	0.051	0.004	12.69
Age 25-49	-0.013	0.001	-10.71	-0.010	0.001	-7.25
Age 50 or older	-0.137	0.008	-16.72	-0.097	0.010	-10.07
Gender, male	-0.009	0.005	-1.86	-0.101	0.006	-16.99
Gender, female	0.002	0.001	1.86	0.017	0.001	16.99
Race, white	-0.011	0.003	-3.51	-0.060	0.004	-16.05
Race, black	0.011	0.002	6.87	0.031	0.002	16.33
Race, Hispanic	-0.032	0.006	-5.21	-0.023	0.007	-3.25
Race, other	-0.027	0.014	-1.98	-0.018	0.016	-1.10
Base-period earnings (\$1,000)	0.000	0.000	0.23	0.000	0.000	1.56
Base-period earnings < \$10,000	0.001	0.006	0.11	-0.002	0.007	-0.26
4 or fewer qtrs. of employment before BYB	-0.090	0.006	-16.11	-0.025	0.007	-3.88
5-8 qtrs. of employment before BYB	-0.009	0.003	-3.19	-0.004	0.003	-1.14
9-12 qtrs. of employment before BYB	0.025	0.002	12.85	0.008	0.002	3.41
Quarters from TANF exit to new unemployment	-0.046	0.001	-51.15	-0.030	0.001	-28.52
Had multiple employers in any base qtrs.	0.053	0.004	13.95	0.013	0.004	2.91
Unemployment rate, month of BYB	0.003	0.001	2.37	0.020	0.002	12.01
Unemployment rate $\Delta$ BYB to BYE	-0.003	0.002	-1.14	0.016	0.003	6.22
Florida	0.003	0.004	0.80	-0.022	0.004	-5.19
Georgia	-0.018	0.003	-5.92	-0.015	0.004	-4.31
Michigan	0.040	0.008	4.85	0.079	0.010	8.09
Ohio	0.025	0.007	3.76	0.047	0.008	6.10
Agriculture, forestry, fishing	0.078	0.019	4.07	-0.062	0.023	-2.74
Mining	0.001	0.090	0.01	-0.037	0.106	-0.35
Utilities	0.116	0.074	1.56	-0.039	0.087	-0.45
Construction	0.008	0.011	0.74	-0.008	0.013	-0.62
Manufacturing	0.012	0.005	2.47	0.002	0.006	0.39
Wholesale trade	-0.018	0.010	-1.77	-0.025	0.012	-2.04
Retail trade	0.004	0.005	0.85	0.006	0.005	1.02
Transportation, warehousing	0.020	0.012	1.77	-0.008	0.014	-0.60
Information	-0.005	0.014	-0.36	-0.026	0.017	-1.56
Finance and insurance	-0.020	0.013	-1.54	-0.026	0.015	-1.74
Real estate, rental, leasing	-0.030	0.015	-2.00	-0.001	0.018	-0.06
Professional, scientific, technical	-0.019	0.013	-1.49	-0.037	0.015	-2.49
Company/enterprise management	0.020	0.032	0.64	0.001	0.037	0.04
Admin., support, and waste mgmt.	0.013	0.004	3.23	-0.005	0.005	-1.06
Educational services	-0.001	0.013	-0.05	-0.048	0.015	-3.24

**Table 4.2 (Continued)**

Independent variables	Return to employment			Return to TANF		
	Parameter estimate	Standard error	<i>t</i> -Statistic	Parameter estimate	Standard error	<i>t</i> -Statistic
Health care/social assistance	0.001	0.005	0.11	0.005	0.006	0.87
Art, entertainment, recreation	0.012	0.021	0.54	-0.031	0.025	-1.23
Hotels and restaurants	0.023	0.005	4.71	0.020	0.006	3.49
Other services (except pub. admin.)	-0.035	0.011	-3.24	-0.011	0.013	-0.86
Public administration	-0.043	0.013	-3.35	0.002	0.015	0.13
Unclassifiable	-0.022	0.024	-0.93	0.008	0.028	0.28
Missing	-0.102	0.009	-12.04	0.030	0.010	3.01
Observations	45,165			45,165		
<i>R</i> -Squared	0.1625			0.1088		
Adjusted <i>R</i> -Squared	0.1610			0.1072		

NOTE: This model was estimated including year:quarter indicator variables for time of new unemployment after TANF exit from 1996:2 to 2005:1. Four-state-specific models of this specification are reported in Appendix A as Tables A.12 to A.15.

specific models are summarized in Table 4.3. Among the four states, UI benefit receipt tends to increase return to employment more in Florida and Ohio, and has the greatest affect on reducing return to TANF in Ohio.

#### 4.2.2 Outcomes associated with UI benefit exhaustion

To investigate whether UI receipt affects return to employment or TANF differently for those who exhaust their UI entitlement compared to beneficiaries who do not exhaust their entitlement, models similar to Equation (2) were estimated. In these models, the single UI beneficiary variable was replaced by a pair of indicator variables, one for nonexhauster beneficiaries and the other for exhausters of their UI benefit entitlement. The pair of parameter estimates suggests that the effect of UI benefit receipt on return to employment declines with the duration of benefit receipt: among nonexhausters UI receipt increases return to employment by 8.2 percentage points, whereas the effect for UI exhausters is only 1.7 percentage points (Tables 4.3 and A.16).

The correlation between UI receipt and a reduced rate of return to TANF is greatly diminished for UI exhausters. In the sample pooled across the four states, UI receipt reduces return to TANF by 14 percentage points for nonexhausters but by only 7.2 percentage points for exhausters of their UI entitlement (Tables 4.3 and A.16).

#### 4.2.3 Controlling for selection bias in the estimation sample

As mentioned above, estimating the probability of return to TANF on samples of UI applicants who either become beneficiaries or not may suffer from a problem of selection bias



**Table 4.3 Effects of UI Benefit Receipt and Exhaustion on Return to Employment and TANF among Newly Unemployed TANF-Leaver UI Applicants and UI-Eligible Applicants, Using Pooled Data from Florida, Georgia, Michigan, and Ohio**

Independent variables	Return to employment			Return to TANF		
	Parameter estimate	Standard error	<i>t</i> -Statistic	Parameter estimate	Standard error	<i>t</i> -Statistic
UI applicants						
UI beneficiaries, pooled <sup>a</sup>	0.048	0.004	11.11	-0.105	0.005	-20.69
UI beneficiaries, Florida <sup>b</sup>	0.060	0.009	6.93	-0.079	0.010	-8.23
UI beneficiaries, Georgia <sup>c</sup>	0.048	0.006	7.71	-0.097	0.008	-12.98
UI beneficiaries, Michigan <sup>d</sup>	0.023	0.015	1.52	-0.094	0.018	-5.25
UI beneficiaries, Ohio <sup>e</sup>	0.091	0.011	8.67	-0.151	0.012	-12.63
UI beneficiaries, not exhausters <sup>f</sup>	0.082	0.005	15.93	-0.140	0.006	-23.22
UI exhausters* <sup>f</sup>	0.017	0.005	3.38	-0.072	0.006	-12.33
UI-eligible applicants						
UI beneficiaries <sup>g</sup>	0.047	0.008	6.18	-0.105	0.009	-12.21
UI beneficiaries, not exhausters <sup>h</sup>	0.085	0.008	9.95	-0.145	0.010	-15.10
UI exhausters* <sup>h</sup>	0.015	0.008	1.89	-0.071	0.009	-7.62

NOTE: \*Parameter estimates for UI exhausters significantly different from estimates for other UI beneficiaries who do not exhaust UI entitlement in both models at the 95 percent confidence level in a two-tailed test.

<sup>a</sup> See Table 20 for all parameter estimates in the full model.

<sup>b</sup> See Appendix A, Table A.12 for all parameter estimates in the full model.

<sup>c</sup> See Appendix A, Table A.13 for all parameter estimates in the full model.

<sup>d</sup> See Appendix A, Table A.14 for all parameter estimates in the full model.

<sup>e</sup> See Appendix A, Table A.15 for all parameter estimates in the full model.

<sup>f</sup> See Appendix A, Table A.16 for all parameter estimates in the full model.

<sup>g</sup> See Appendix A, Table A.17 for all parameter estimates in the full model.

<sup>h</sup> See Appendix A, Table A.18 for all parameter estimates in the full model.

because the UI eligibility may be correlated with application for TANF. Restricting analysis to the sample of those fully eligible for UI at the time of application may be informative. As noted above, more than 20 percent of UI-eligible applicants in this sample did not receive UI benefits. The models for return to employment or TANF in the form of Equation (2) were reestimated on a sample pooled across the four states of persons who applied for UI and were initially fully eligible for benefits. That is, each newly unemployed TANF-leaver UI applicant in this new sample initially satisfied both monetary and nonmonetary eligibility conditions. The high rate of nonbenefit receipt in this sample provides sufficient statistical leverage for the exercise.

Estimation of Equation (2) on these data yields additional support for the role of UI benefits supporting independence from TANF. Controlling for observable differences, UI beneficiaries were 4.7 percentage points more likely to return to employment and 10.5 percentage points less likely to return to TANF than other UI-eligible applicants (Tables 4.3 and A.17). Furthermore, nonexhaustee beneficiaries were 8.5 percentage points more likely to return to employment and 14.5 percentage points less likely to return to TANF than nonbeneficiary UI-

eligible applicants (Tables 4.3 and A.18). Even UI exhausters were 1.5 percentage points more likely to return to employment and 7.1 percentage points less likely to return to TANF than non-UI beneficiary applicants (Tables 4.3 and A.18).

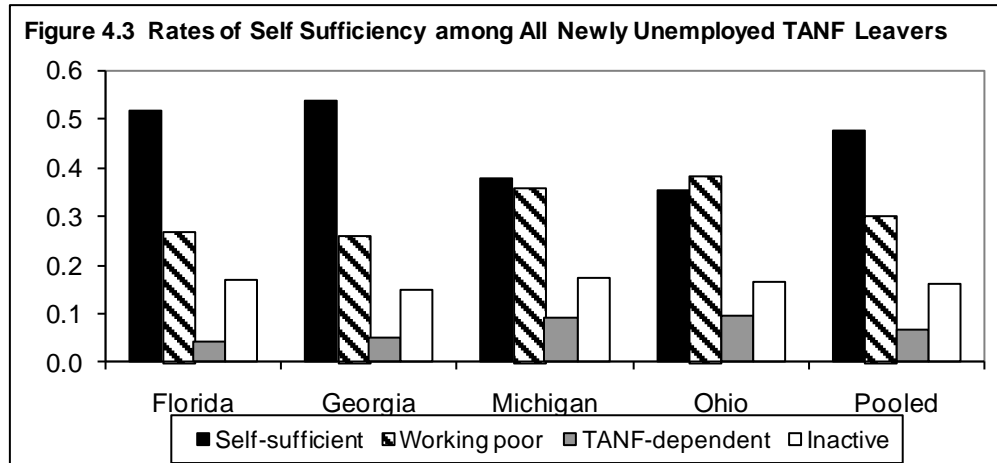
### 4.3 Rates of Self-Sufficiency after New Unemployment

The above analysis of correlations between UI receipt and return to employment or TANF are enlightening. However, the variation in outcomes across many of these contrasts is neither large nor statistically significant. Particularly for employment. The rates of return to employment for all the UI applicant and eligibility groups examined in Table 4.1 range between 72.6 and 78.0 percent. By interacting return to employment with return to TANF we get a much more informative view of how UI receipt is correlated with *self-sufficiency*—return to employment without return to TANF. In our sample of newly unemployed TANF leavers pooled across four states, 47.6 percent remain self-sufficient in the 12 calendar quarters after TANF exit.

In this section we examine the correlation of UI receipt with all of the four possible combinations of employment and TANF receipt outcomes as summarized in the two-by-two matrix given as Table 4.4. In addition to the concept of self-sufficiency (47.6 percent in our pooled sample), we label employed with return to TANF as *working poor* (29.9 percent), no employment with return to TANF as *TANF-dependent* (6.5), and no employment with no return to TANF as *inactive* (16.0). These pooled results are presented graphically in Figure 4.3, along with the separate state-specific rates. Among the four outcomes, the rate of self-sufficiency is the highest outcome in the pooled sample and in 3 out of 4 state samples. In Ohio, the rate of working poor is slightly higher than the rate of self-sufficiency.

**Table 4.4 TANF-Employment Outcomes Matrix (% newly unemployed in the four-state pooled sample)**

	No TANF	TANF
Employment	Self-sufficient (47.6)	Working poor (29.9)
No employment	Inactive (16.0)	TANF-dependent (6.5)



### 4.3.1 Self-sufficiency following UI benefit receipt

Among UI applicants who become reemployed, some remain off TANF and therefore self-sufficient while others work but also receive TANF benefits. Among those who become UI beneficiaries, 50.1 percent remain self-sufficient, compared to 36.4 percent of nonbeneficiary UI applicants (Table 4.5 and Figure 4.4). The rate of self-sufficiency among UI beneficiaries is higher than among all non-UI applicants (48.7 percent), but lower than pseudo monetarily eligible non-UI applicants (51.5 percent). Rates of self-sufficiency are particularly low for monetarily ineligible UI applicants (38.4 percent) and those who quit their prior job (37.8 percent) (Table 4.5 for the pooled sample and Tables A.19 to A.22 for the state-specific results).

Rates of working poor are lower for UI beneficiaries (24.1 percent) than for non-beneficiary UI applicants (36.2 percent) (Figure 4.4). Compared to UI beneficiaries, rates of working poor are higher among UI nonapplicants (29.9 percent), UI applicants who quit their prior jobs (35.1 percent), and UI applicants who were fired from their prior jobs (33.8 percent) (Table 4.5).

Among newly unemployed TANF leavers, UI beneficiaries have very low rates of returning to TANF dependency—6.0 percent (Figure 4.5). The rate of future TANF dependency is much higher among UI applicants who do not receive UI (9.0 percent), somewhat higher among UI nonapplicants (6.3 percent), much higher among those who quit their prior jobs (8.0 percent) or got fired from their prior jobs (8.3 percent) (Table 4.5).

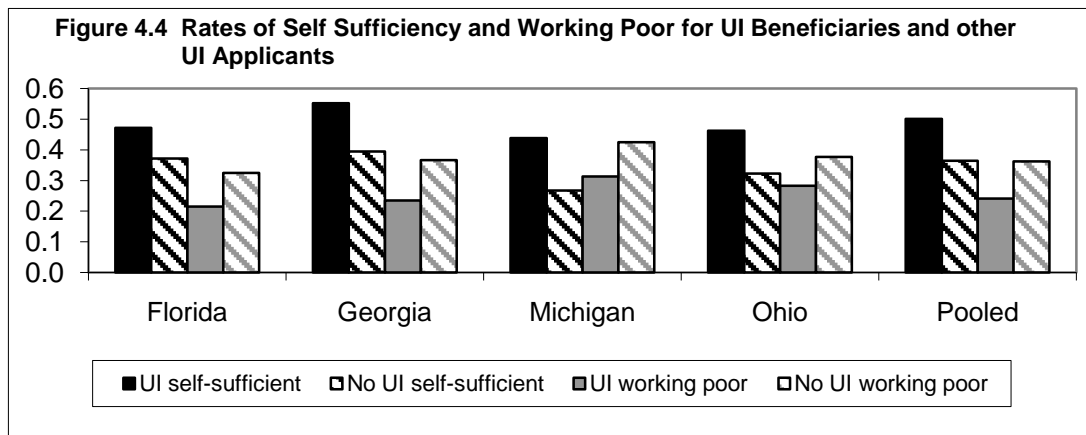
**Table 4.5 Rates of Self-Sufficiency and TANF Dependency among Newly Unemployed TANF Leavers Using Pooled Data from Florida, Georgia, Michigan, and Ohio<sup>a</sup>**

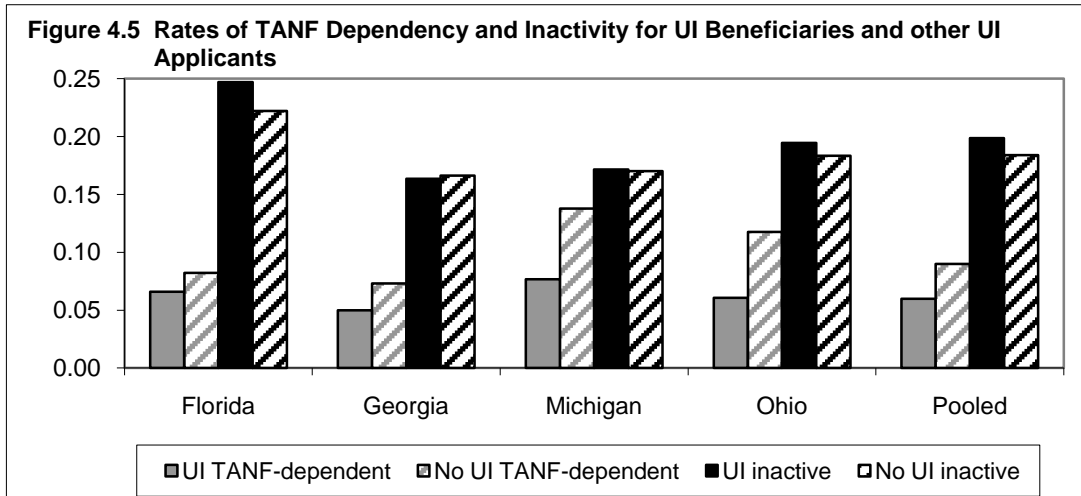
Group	Sample size	Employed and no TANF (self-sufficient)	Employed with TANF (working poor)	TANF and no employment (TANF-dependent)	No TANF and no employment (inactive)
Newly unemployed TANF leavers	241,719	0.476	0.299	0.065	0.160
UI applicants	49,988	0.433	0.301	0.075	0.191
Monetarily eligible	44,050	0.440	0.292	0.074	0.193
Monetarily ineligible	5,938	0.384	0.363	0.076	0.177
Nonmonetarily eligible <sup>b</sup>	20,882	0.492	0.261	0.059	0.187
Quit prior employment	8,204	0.378	0.351	0.080	0.191
Discharged/fired	15,904	0.406	0.338	0.083	0.172
UI beneficiary	25,411	0.501	0.241	0.060	0.199
Not UI beneficiary	24,577	0.364	0.362	0.090	0.184
UI-eligible and UI beneficiary	13,877	0.534	0.213	0.054	0.199
UI-eligible and not UI beneficiary	4,015	0.416	0.341	0.069	0.173
UI nonapplicants	191,731	0.487	0.299	0.063	0.151
Pseudo monetarily eligible <sup>c</sup>	134,078	0.515	0.265	0.058	0.162
Pseudo monetarily ineligible <sup>c</sup>	56,194	0.417	0.379	0.075	0.129

<sup>a</sup> The sample sizes for newly unemployed TANF leavers and UI applicants is smaller than reported in Table 2.3 because this table excludes people who applied for UI more than 12 quarters after TANF exit. Also excluded from these tabulations are persons who returned to TANF prior to UI application or had interim employment prior to filing for UI.

<sup>b</sup> An exact count of the number of nonmonetarily ineligible UI applicants is not possible because of missing data for Georgia and Ohio.

<sup>c</sup> Based on wage records for the first four of the five quarters prior to the quarter of new unemployment and applicable UI law.





During the 12 quarters after leaving TANF for employment, neither future TANF receipt nor new employment are observed for 19.9 percent of UI beneficiaries (Figure 4.5). This rate of inactivity is higher than among nonbeneficiary UI applicants (18.4 percent), UI nonapplicants (15.1 percent), and both those who quit their prior jobs (19.1 percent) and those who got fired from their prior jobs (18.4 percent) (Table 4.5).

In these simple, unadjusted contrasts on the pooled sample, UI benefit receipt is associated with more favorable results on three of the four outcomes. UI beneficiaries have higher rates of self-sufficiency and lower rates of being working poor or TANF-dependent, but become inactive at somewhat higher rates than nonbeneficiary UI applicants and UI nonapplicants. To gain insight into the factors correlated with these patterns we examine results from estimation of regression models on these four outcomes.

#### 4.4 Models of Self-Sufficiency after New Unemployment among UI Applicants

To measure the correlation between UI benefit receipt and the four measures of self-sufficiency controlling for observable differences, we estimated linear probability models in the general form of Equation (2), including models for all four separate outcomes.

Controlling for observable characteristics, compared to nonrecipient UI applicants, UI beneficiaries are estimated as 12.0 percentage points more likely to be self-sufficient, 7.2 percentage points less likely to be working poor, 3.2 percentage points less likely to be TANF-dependent, and 1.5 percentage points less likely to be inactive (Table 4.6). Each of these four

**Table 4.6 Rates of Self-Sufficiency after New Unemployment among UI Applicants**

Return-to-employment status	Employed, no TANF	Employed, TANF	Not employed, TANF	Not employed, no TANF
Return-to-TANF status	Self-sufficient	Working poor	TANF-dependent	Inactive
UI applicants				
UI beneficiaries	0.501	0.241	0.060	0.199
UI nonbeneficiaries	0.364	0.362	0.090	0.184
Simple differences	0.137	-0.121	-0.030	0.015
Adjusted differences	0.120**	-0.072**	-0.032**	-0.015**
Effects of independent variables on outcomes				
Age 24 or less	-0.003	0.070**	-0.019**	-0.048**
Age 25-49	0.003*	-0.015**	0.005**	0.007**
Age 50 or older	-0.023**	-0.114**	0.017**	0.121**
Gender, male	0.079**	-0.088**	-0.012**	0.022**
Gender, female	-0.013**	0.015**	0.002**	-0.004**
Race, white	0.043**	-0.054**	-0.006**	0.017**
Race, black	-0.019**	0.030**	0.001	-0.013**
Race, Hispanic	-0.002	-0.030**	0.006	0.025**
Race, other	-0.011	-0.017	-0.001	0.029**
4 or fewer qtrs. employment pre-BYB	-0.039**	-0.051**	0.026**	0.064**
5-8 qtrs. employment pre-BYB	-0.001	-0.007**	0.004**	0.005**
9-12 qtrs. employment pre-BYB	0.009**	0.016**	-0.008**	-0.017**
Qtrs. from TANF exit to unemployment	-0.010**	-0.036**	0.006**	0.040**
Multiple employers in any base-pd. qtr.	0.020**	0.033**	-0.020**	-0.033**
Agriculture, forestry, fishing	0.131**	-0.052**	-0.010	-0.069**
Manufacturing	0.011*	0.001	0.001	-0.014**
Wholesale trade	0.008	-0.026**	0.001	0.017*
Retail trade	-0.001	0.005	0.001	-0.005
Administrative support waste mgmt.	0.014**	-0.001	-0.004	-0.009**
Health care/social assistance	-0.000	0.001	0.004	-0.005
Art, entertainment, recreation	0.051	-0.039	0.008	-0.020
Hotels and restaurants	-0.000	0.023**	-0.003	-0.020**
Unemployment rate, month of BYB	-0.012**	0.015**	0.005**	-0.008**
Unemployment rate change BYB to BYE	-0.014**	0.011**	0.005**	-0.003
Florida	0.019**	-0.016**	-0.007**	0.004
Georgia	0.001	-0.018**	0.003	0.015**
Michigan	-0.028**	0.069**	0.010*	-0.051**
Ohio	-0.024**	0.048**	-0.001	-0.023**

NOTE: This table summarizes results presented in Tables 4.5 and A.23.

\* (\*\*) Statistically significant in a two-tailed test at the 90 (95) percent confidence level.

regression-adjusted estimates of the difference between beneficiaries and nonbeneficiary applicants is in the same direction as the unadjusted difference. Controlling for observable variables changes the parameter estimate of the difference significantly only for the outcome for working poor who get reemployed and also return to TANF.

The regression-adjusted difference in the rate of becoming working poor is smaller in magnitude than the unadjusted difference, suggesting that among UI applicants, having characteristics correlated with UI benefit eligibility and receipt tends to lower the probability of becoming working poor. In other words, if all UI applicants had the same characteristics as those who become UI beneficiaries, a larger share of the sample would remain self-sufficient and a smaller share would become working poor.

#### **4.4.1 Correlations between independent variables and outcomes**

Models for each of the four outcomes measuring the degree of self-sufficiency or TANF dependency included covariates to control for observable differences in characteristics of persons in the UI applicant samples. Parameter estimates on these variables provide some evidence on the direction of associations between characteristics and outcomes (Table 4.6).

Self-sufficiency measured as reemployment without any return to TANF is most likely among those who are of prime age for the labor market (between 25 and 49), males, whites, those with employment in more quarters before UI application, those with multiple employers in at least one of their UI base-period quarters, and those with recent prior employment in the industries of agriculture, manufacturing, and administrative support. Self-sufficiency is also more likely in areas where unemployment is lower; among the four states it is higher in Florida.

Working poor, defined as returning back to both employment and TANF, is most likely among younger workers (less than 25), females, African Americans, those with more quarters of employment before UI application, multiple employers in at least one UI base-period quarter, and those recently employed in the hospitality industry. Rates of working poor are slightly higher in areas with higher unemployment rates and somewhat higher in Michigan and Ohio. Returning to TANF dependency—that is, TANF cash payments with no earned income—is most likely among older (age 50 and over) females who have few quarters of employment before UI application. Future TANF dependency is higher in high unemployment areas, and among the four states it is slightly higher in Michigan.

A spell of new unemployment is most likely to be followed by inactivity with neither employment nor TANF receipt by those who are older (age 50 or more), male, not African American, having fewer calendar quarters with earnings before UI application, and having new unemployment longer after TANF exit. Inactivity is also more likely in low unemployment areas, and among the four states it is slightly more likely in Georgia.

## 4.5 Self-Sufficiency of UI Nonapplicants Compared to UI Applicants

To learn something about newly unemployed TANF leavers who do not claim UI benefits, we estimated linear probability models in the general form of Equation (2) on the six dependent variables: return to employment, TANF, and the four self-sufficiency outcomes. The equations were estimated on the full sample of all newly unemployed TANF leavers pooled across all four states. For each model the specification of Equation (2) is augmented by including an additional dummy variable vector in the matrix  $\mathbf{P}$  representing UI nonbeneficiary applicants; a parameter for this variable is added to the vector  $\Phi$ . This yields models with indicators for UI receipt and UI nonreceipt among applicants, with the omitted indicator variable for the group of UI nonapplicants. A summary of empirical results from estimating these models on our four-state pooled sample is presented in Table 4.7.<sup>18</sup>

### 4.5.1 Return to work

Unemployment insurance beneficiaries return to work at lower rates (74.2 percent) than do UI non-applicants (78.6 percent) in simple unadjusted comparisons. However, controlling for observable characteristics, there is no measurable difference in the rate of return to employment between the two groups. Regression adjustment in the comparison essentially contrasts UI beneficiaries to UI non-applicants with similar observable characteristics. The results suggest the rates of return to employment are similar with or without UI.

Applicants for UI who fail to receive benefit payments return to work at lower rates (72.6 percent) than UI non-applicants (78.6 percent) in simple comparisons. Controlling for observable characteristics reduces the difference to 3.6 percentage points, but regression controls do not entirely eliminate the difference. When UI applicant non-beneficiaries are compared to UI non-applicants with similar observable characteristics, a statistically significant reemployment disadvantage remains. In terms of observable characteristics non-beneficiary applicants tend to

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<sup>18</sup>In compiling data sets for this project, only a limited number of exogenous variables were available for Florida observations. Reported in Appendix A, tables A.24 to A.29, models (1) include all exogenous variables except age, race, and household composition. Local unemployment rates were estimated on the full four-state sample. In these tables, models (2) were estimated on the restricted set of variables, and models (3) were estimated on the full set of variables excluding Florida data. Results from models (2) and (3) provide no evidence of omitted variables bias, but parameter estimates are significantly different when Florida data is excluded in going from models (1) to (2). Our discussion of results is focused on the four-state pooled results of models (1), summarized in Table 4.7.



**Table 4.7 Rates of Self-Sufficiency after New Unemployment among All TANF Leavers<sup>a</sup>**

Return-to-employment status	Employed	Employed, TANF	Employed, no TANF	Employed, TANF	Not employed, TANF	Not employed, no TANF
Newly unemployed						
UI beneficiaries	0.742	0.301	0.501	0.241	0.060	0.199
UI nonapplicants	0.786	0.362	0.487	0.299	0.063	0.151
Simple differences	-0.044	-0.061	0.014	-0.058	-0.003	0.048
Adjusted differences	0.002	0.025**	-0.020**	0.023**	0.002	-0.005*
Newly unemployed						
UI nonbeneficiary applicants	0.726	0.452	0.364	0.362	0.090	0.184
UI nonapplicants	0.786	0.362	0.487	0.299	0.063	0.151
Simple differences	-0.060	0.090	-0.123	0.063	0.027	0.033
Adjusted differences	-0.036**	0.124**	-0.132**	0.095**	0.028**	0.008**
Effects of independent variables on outcomes						
Base-period earnings (\$1,000)	0.002**	-0.006**	0.006**	-0.004**	-0.002**	0.000
High qtr. wages in base (\$1,000)	-0.001*	0.007**	-0.006**	0.005**	0.001**	-0.001**
Base-period earnings < \$10,000	0.006*	0.042**	-0.035**	0.040**	0.002	-0.007**
TANF payment before exit (\$100)	0.001**	0.005**	-0.003**	0.004**	0.001**	-0.001**
Qtrs. TANF exit to new unempl.	-0.043**	-0.021**	-0.014**	-0.029**	0.008**	0.035**
Qtrs. employed pre-exit (of 12)	0.011**	0.004**	0.004**	0.007**	-0.003**	-0.008**
Avg. qtr. earn pre-exit (\$1,000)	-0.008**	-0.009**	0.002**	-0.011**	0.001**	0.007**
Multiple employers exit to unempl.	0.071**	0.036**	0.017**	0.054**	-0.018**	-0.054**
Florida	0.032**	-0.059**	0.066**	-0.034**	-0.025**	-0.007**
Georgia	-0.012**	-0.007**	-0.003**	-0.009**	0.002**	0.010**
Michigan	0.014**	0.040**	-0.019**	0.033**	0.008**	-0.021**
Ohio	-0.004**	0.042**	-0.034**	0.030**	0.012**	-0.008**

NOTE: This table summarizes results presented in tables 4.1, 4.5 and A.24 to A.29. Results from model 1 in tables A.24 to A.29 since evidence in those tables suggests no omitted variables bias in going from model 2 to model 3, and also suggests that parameter estimates are significantly different when Florida data is excluded from the models. \* (\*\*) Statistically significant in a two-tailed test at the 90 (95) percent confidence level.

<sup>a</sup> Excludes persons who returned to TANF prior to UI application or had interim employment prior to filing for UI.

have low pre-unemployment earnings and employment, they also have high rates of job quits and employer discharge. We do not have data on the latter characteristics for UI non-applicants.

In the full sample of all newly unemployed TANF leavers, independent control variables in the regression models suggest that reemployment is positively correlated with higher base period earnings, more quarters with employment prior to TANF exit, and having multiple employers in any calendar quarter between TANF exit and new unemployment. Indicator variables for the four states suggest higher reemployment rates in Florida and Michigan.

#### 4.5.2 Return to TANF

Unadjusted comparison of means suggests that UI beneficiaries return to TANF at a lower rate (30.1 percent) than UI nonapplicants (36.2 percent). However, compared to UI nonapplicants with similar characteristics, UI beneficiaries return to TANF at a rate 2.5 percentage

points higher. That is to say, UI nonapplicants with observable characteristics similar to UI beneficiaries return to TANF at lower rates than UI beneficiaries. This result is consistent with the interpretation that UI benefit receipt is a proxy for other characteristics that make some newly unemployed TANF leavers more successful in the job market.

UI applicants who do not receive benefits return to TANF at much higher rates (45.2 percent) than UI nonapplicants (36.2 percent). Controlling for observable characteristics, the return-to-TANF rate is still greater for nonbeneficiary UI applicants, and the difference from UI nonapplicants is greater (12.4 percentage points). This suggests that UI nonapplicants with characteristics similar to nonbeneficiary applicants are more successful at remaining off TANF than the nonbeneficiary UI applicants. Part of this result may be due to federal and state requirements to pursue all other available means of income support before returning to TANF.

Independent variables in the models suggest that return to TANF is less likely among those with high earnings in what would be the UI base period and more calendar quarters with earnings between TANF exit and new unemployment. Among all newly unemployed TANF leavers, return to TANF is less likely in Florida and Georgia.

#### **4.5.3 Maintaining self-sufficiency**

Unemployment insurance beneficiaries maintain self-sufficiency at a slightly higher rate (50.1 percent) than do UI nonapplicants (48.7 percent) in simple unadjusted comparisons. However, controlling for observable characteristics, the difference in rates of self-sufficiency changes from 1.4 to -2.0 percent. This change in sign of the difference suggests UI nonapplicants with characteristics similar to UI beneficiaries are actually more successful at maintaining self-sufficiency.

Applicants for UI who fail to receive benefit payments maintain self-sufficiency at lower rates (36.4 percent) than UI nonapplicants (48.7 percent). Controlling for observable characteristics slightly increases the difference from -12.3 to -13.2 percentage points. That is, when UI applicant nonbeneficiaries are compared to UI nonapplicants with similar observable characteristics, UI application is associated with an additional disadvantage for self-sufficiency.

In the full sample of all newly unemployed TANF leavers, independent control variables in the models suggest that self-sufficiency is positively correlated with higher base-period earnings, more quarters with employment prior to TANF exit, and having multiple employers in

any calendar quarter between TANF exit and new unemployment. Indicator variables for the four states suggest higher self-sufficiency rates in Florida.

#### **4.5.4 Transition to working poor**

Unemployment insurance beneficiaries become part of the working poor at a lower rate (24.1 percent) than do UI nonapplicants (29.9 percent) in simple unadjusted comparisons. However, controlling for observable characteristics, the difference in rates of working poor changes sign and magnitude, from -5.8 to 2.3 percentage points. This suggests that UI nonapplicants with characteristics similar to UI beneficiaries have a lower chance of becoming working poor.

Applicants for UI who fail to receive benefit payments become working poor at a higher rate (36.2 percent) than UI nonapplicants (29.9 percent). Controlling for observable characteristics significantly increases the difference to 9.5 percentage points. That is, when UI applicant nonbeneficiaries are compared to UI nonapplicants with similar observable characteristics, UI application is associated with a significant increase in the probability of becoming working poor. This result may be driven by requirements to apply for UI before returning to TANF. Jobless persons with prior earnings insufficient to qualify for UI have a higher chance of future reliance on TANF to supplement meager earnings.

In the full sample of all newly unemployed TANF leavers, independent control variables in the models suggest that becoming a member of the working poor is positively correlated with having base period earnings of less than \$10,000, having higher prior TANF cash payments, having more quarters with employment prior to TANF exit, and having multiple employers in any calendar quarter between TANF exit and new unemployment. Indicator variables for the four states suggest higher rates of working poor in Michigan and Ohio.

#### **4.5.5 Returning to TANF dependency**

After starting a new spell of unemployment, those who return to TANF but not employment are called TANF-dependent in our taxonomy. Unemployment insurance beneficiaries become TANF-dependent at a slightly lower rate (6.0 percent) than do UI nonapplicants (6.3 percent) in simple unadjusted comparisons. However, controlling for observable characteristics, the rate of TANF dependency is not different between the two groups. The simple difference is -0.3 percentage points and the adjusted difference 0.2 percentage points, the

latter being statistically indistinguishable from zero. This suggests that UI nonapplicants with characteristics similar to UI beneficiaries have a similar chance of becoming TANF-dependent.

Applicants for UI who fail to receive benefit payments become TANF-dependent at a higher rate (9.0 percent) than UI nonapplicants (6.3 percent). Controlling for observable characteristics, there is very little change, as the adjusted difference is 2.8 percentage points. That is, when UI applicant nonbeneficiaries are compared to UI nonapplicants with similar observable characteristics, UI application is associated with a significant increase in the probability of becoming TANF-dependent. Again, this result may be driven by requirements to apply for UI before returning to TANF.

In the full sample of all newly unemployed TANF leavers, independent control variables in the models suggest that returning to TANF is less likely among those with higher base period earnings, those having more quarters with employment prior to TANF exit, and those having multiple employers in any calendar quarter between TANF exit and new unemployment. Indicator variables for the four states suggest lower rates of future TANF dependency in Florida.

#### **4.5.6 Transition to inactivity**

After starting a new spell of unemployment, those who return to neither employment nor TANF are called inactive in our taxonomy. Unemployment insurance beneficiaries become inactive at a significantly higher rate (19.9 percent) than do UI nonapplicants (15.1 percent) in simple unadjusted comparisons. However, controlling for observable characteristics, the difference in rates of inactivity changes from 4.8 to -0.5 percentage points. This suggests UI nonapplicants with characteristics similar to UI beneficiaries have a higher chance of becoming inactive—that is, dropping out of the labor force and ending involvement with public income maintenance programs.

Applicants for UI who do not receive benefit payments become inactive at a higher rate (18.4 percent) than UI nonapplicants (15.1 percent). Controlling for observable characteristics, the adjusted difference remains positive, being 0.8 percentage points higher for nonbeneficiary UI applicants. That is, when UI applicant nonbeneficiaries are compared to UI nonapplicants with similar observable characteristics, UI application is associated with a significant increase in the probability of becoming inactive. For this group, failure to gain income support from UI leads to a reluctance to return to public support from TANF.

In the full sample of all newly unemployed TANF leavers, independent control variables in the models suggest that becoming inactive is less likely among those with base period earnings below \$10,000, more quarters with employment prior to TANF exit, and multiple employers in any calendar quarter between TANF exit and new unemployment. Indicator variables for the four states suggest slightly higher rates of future inactivity in Georgia.

#### **4.5.7 Summary of UI nonapplicants compared to UI beneficiaries**

Unadjusted contrasts to UI nonapplicants suggest that UI beneficiaries have more favorable outcomes regarding return to TANF, self-sufficiency, working poor, and TANF dependency (Table 4.7). Compared to nonapplicants, UI beneficiaries are more likely to be older, male, African American, have higher base period earnings, and have more quarters with employment between TANF exit and new unemployment (Table 3.11). Controlling for observable characteristics, the advantage for UI beneficiaries remains only in terms of reduced inactivity. That is, in a group of newly unemployed TANF leavers with similar observable characteristics, UI beneficiaries are somewhat less successful at maintaining self-sufficiency than UI non-applicants. There are unobservable factors contributing to the success of UI beneficiaries at maintaining self-sufficiency.

#### **4.5.8 Summary of UI nonapplicants compared to UI applicant nonbeneficiaries**

Among newly unemployed TANF leavers, those who do not apply for UI benefits are much more successful than nonbeneficiary UI applicants. Nonapplicants have more favorable outcomes on reemployment, return to TANF, and all four interactions of these two outcomes (Table 4.7). Relative to UI applicants who do not become beneficiaries, UI nonapplicants tend to be younger, female, to have lower base period earnings, to be more likely to have base period earnings under \$10,000, and to have fewer quarters with employment between TANF exit and new unemployment (Table 4.8). Even when controlling for observable characteristics in computing differences, nonbeneficiary UI applicants remain less successful on three self-sufficiency outcomes.

Whenever three groups are compared, one will have the least favorable outcomes. Nonbeneficiary UI applicants are least successful in comparison to either UI beneficiaries or UI nonapplicants. These results persist even controlling for observable characteristics of the individuals and their labor markets. Additional information is required to understand results for

**Table 4.8 Characteristics Comparison of Newly Unemployed TANF Leaver UI Nonapplicants and Nonbeneficiary Applicants**

Description	Florida		Georgia		Michigan		Ohio	
	Applied for UI but no benefits (N = 7,214)	Did not apply for UI (N = 27,936)	Applied for UI but no benefits (N = 13,868)	Did not apply for UI (N = 96,444)	Applied for UI but no benefits (N = 1,679)	Did not apply for UI (N = 16,267)	Applied for UI but no benefits (N = 7,777)	Did not apply for UI (N = 51,084)
Age at TANF exit	31.2		30.4	29.6	30.4	27.6	30.9	27.5
18–24	0.289		0.27	0.369	0.309	0.459	0.26	0.436
25–44	0.674		0.707	0.572	0.627	0.498	0.683	0.530
45+	0.037		0.022	0.059	0.064	0.042	0.057	0.034
Gender, male	0.153		0.073	na	0.176	0.187	0.132	0.173
Gender, female	0.847		0.927	na	0.824	0.813	0.868	0.827
Race, white	0.269		0.191	0.3	0.424	0.529	0.388	0.515
Race, black	0.475		0.784	0.683	0.519	0.417	0.572	0.445
Race, Hispanic	0.232		0.011	0.011	0.048	0.047	0.032	0.03
Race, other	0.024		0.015	0.005	0.016	0.015	0.009	0.01
Base period earnings <sup>a</sup>	9,521	8,239	7,659	7,640	10,071	7,260	7,927	6,766
High qtr. base pd. earnings <sup>a</sup>	3,373	3,266	3,298	3,096	3,953	2,988	3,213	2,753
Base earnings < \$10,000 <sup>a</sup>	0.616	0.688	0.752	0.753	0.603	0.754	0.724	0.783
Multiemployer qtr. post-TANF	0.535	0.48	0.484	0.422	0.503	0.285	0.523	0.48
Qtrs. exit to new unemployment	5.0	4.1	4.1	3.8	4.8	3.7	na	3.9
Qtrs. steady employed pre-exit	2.9	2.7	2.6	2.5	3.8	2.6	3.5	3.1
Qtrs. employ pre-unempl. <sup>b</sup>	8.0	7.7	7.7	7.4	8.6	7.8	9.0	7.9

nonbeneficiary UI applicants. UI application for this group may be correlated with return to TANF, because federal and state TANF eligibility rules require a UI application despite a low likelihood of UI eligibility. In the next chapter we investigate the importance of publicly provided employment services (ES) for all three groups of newly unemployed TANF leavers. Results of the ES investigation are very important for shaping policy for assistance to UI applicants who do not receive UI benefits.





## **5. USE AND EFFECTS OF WAGNER-PEYSER FUNDED EMPLOYMENT SERVICES**

Unemployment insurance benefits are regarded as passive labor market support programs. Active labor market programs (ALMPs) include publicly funded employment services, job training, wage subsidies, and direct job creation. Activation from income support to employment is a core principle of UI in the United States, and is increasingly important in programs for cash public assistance to the needy (Quade, O’Leary, and Dupper 2008). Indeed, the activation principle is being adopted by social programs worldwide (Eichorst, Hoffmann, and Konle-Seidl 2008).

Evaluations of active labor market programs across countries suggest three things: 1) job search assistance is the most cost-effective type of program; 2) direct job creation programs are the least effective and most costly; and 3) job training programs and employment subsidies fall in between, their cost-effectiveness dependent on targeting (Fay 1996). A recent field experiment in Canada found that financial incentives induce exit from cash public assistance, but adding public employment services to those same financial incentives more than doubles the rate of exit to employment (Robins, Michalopoulos, and Foley 2008).

In this chapter we examine the usage of public employment services (ES) and their association with labor market success and self-sufficiency from TANF. Analysis is done on our samples of newly unemployed TANF leavers from the states of Georgia and Ohio. We look at ES usage and self-sufficiency among UI beneficiaries, nonapplicants, and nonbeneficiary applicants.

### **5.1 Use of Employment Services by TANF Leavers in Georgia and Ohio**

The Wagner-Peyser Act of 1933 established a nationwide network of public Employment Service (ES) offices (Balducchi, Eberts, and O’Leary 2004). The Workforce Investment Act of 1998 required each workforce investment area around the country to have at least one comprehensive one-stop center, with ES being a required partner in every comprehensive one-stop. The ES network now includes more than 1,750 offices which serve as the foundation for a national system of one-stop career centers. Nearly 20 million job seekers and employers receive services from the ES every year—more than from all other publicly funded employment and training programs combined (O’Leary and Eberts 2009). Employment services provided through Wagner-Peyser funding are available to all workers—those who have jobs but are looking for better career

opportunities, those who have lost their jobs and are seeking reemployment, those seeking employment for the first time, and of course newly unemployed TANF leavers looking to get back to work.

Services offered at one-stop centers are divided into three levels: core, intensive, and training. Services within each level are characterized by the amount of staff involvement and the extent to which customers can access the service independently. Core services typically have the broadest access and the least staff involvement of the three categories. Intensive services require a greater level of staff involvement, and consequently access is generally more limited than for core services. Training services involve the highest level of service intensity and are open to customers only through referrals.

Core services are freely available to all job seekers and can often be accessed on a self-serve basis. Core services include the following: assessment interviews, job interview referrals, job placements, help in resume writing, job search workshops, labor market information, and testing of job skills and aptitudes. Intensive services require a greater level of staff involvement, and consequently access is more limited than for core services. Intensive services include individual and group counseling, case management, aptitude and skill-proficiency testing, job-finding clubs, creation of a job search plan, and career planning. Training services, which form the third and highest level of service intensity, are open to customers only through referrals. Typically a list is set of approved organizations outside of one-stop centers to provide these services. Training services typically include adult basic skills education, on-the-job-training (OJT), work experience, and occupational skills training. The Wagner-Peyser data available for Georgia and Ohio include only data on core and intensive services.

For TANF leavers in our samples, participation in employment services is summarized for Georgia and Ohio in Tables 5.1 and 5.2, respectively. The table columns report counts and rates of ES participation by the degree of involvement with UI. Six columns are in each table reporting on the following categories: all TANF leavers, newly unemployed TANF leavers, UI nonapplicants, UI applicants, UI beneficiaries, and those initially ineligible for UI benefits.

Participation in employment services is counted relative to a reference date. Reference date definitions differ depending on the participant group. For TANF leavers, the reference date is the quarter of TANF exit. For TANF leavers who become newly unemployed and who do not apply for UI benefits, the reference date is the quarter of the first occurrence of unemployment

**Table 5.1 Service Participation among TANF Leavers in Georgia<sup>a</sup>**

Service description	TANF leaver (n = 152,278)		Newly unemployed (n = 123,424)		Nonapplicants (n = 96,254)		UI applicants (n = 27,166)		UI beneficiaries (n = 13,335)		UI ineligible (n = 15,295)	
	Participants	Rate	Participants	Rate	Participants	Rate	Participants	Rate	Participants	Rate	Participants	Rate
<b>Core services</b>												
Orientation	1,622	0.011	4,403	0.036	407	0.004	4,965	0.183	4,407	0.330	2,330	0.152
Service needs evaluation	7,724	0.051	10,409	0.084	3,610	0.038	7,989	0.294	5,358	0.402	4,283	0.280
Testing	252	0.002	220	0.002	89	0.001	151	0.006	97	0.007	82	0.005
Resume preparation	1,222	0.008	1,819	0.015	633	0.007	1,330	0.049	818	0.061	732	0.048
LMI	12,917	0.085	17,080	0.138	5,869	0.061	13,151	0.484	6,756	0.507	7,494	0.490
Job search planning	6,032	0.040	8,730	0.071	2,630	0.027	6,960	0.256	4,199	0.315	3,691	0.241
Job development	3,292	0.022	3,293	0.027	1,431	0.015	2,058	0.076	1,138	0.085	1,193	0.078
Job search assistance	5,459	0.036	6,050	0.049	1,938	0.020	4,434	0.163	2,578	0.193	2,468	0.161
Supportive service referral	859	0.006	986	0.008	363	0.004	718	0.026	448	0.034	410	0.027
Job search workshop <sup>b</sup>	3,271	0.024	4,152	0.043	1,278	0.016	3,635	0.183	2,715	0.285	1,849	0.166
Other workshop	822	0.005	2,689	0.022	566	0.006	2,250	0.083	1,805	0.135	1,153	0.075
Job order search	17,851	0.117	19,310	0.156	7,206	0.075	13,963	0.514	7,206	0.540	7,951	0.520
Call-in job order	3,754	0.025	3,477	0.028	1,450	0.015	2,317	0.085	1,341	0.101	1,295	0.085
Job referral	23,960	0.157	20,876	0.169	10,443	0.108	11,317	0.417	5,748	0.431	6,567	0.429
Any core service	32,135	0.211	31,549	0.256	13,349	0.139	20,683	0.761	10,374	0.778	11,787	0.771
<b>Intensive services</b>												
Individual counseling	6,313	0.041	6,779	0.055	2,451	0.025	5,368	0.198	3,677	0.276	2,788	0.182
Customer service plan	5,777	0.038	6,483	0.053	2,273	0.024	5,217	0.192	3,615	0.271	2,704	0.177
Expanded Workshop <sup>b</sup>	2,100	0.022	2,542	0.024	1,279	0.016	1,264	0.054	455	0.038	833	0.063
Other intensive service	821	0.005	1,650	0.013	329	0.003	1,737	0.064	1,526	0.114	777	0.051
Any intensive service	8,188	0.054	8,971	0.073	3,627	0.038	6,355	0.234	4,010	0.301	3,427	0.224
<b>Other</b>												
WIA registration <sup>b</sup>	358	0.003	415	0.003	195	0.002	225	0.009	143	0.011	117	0.008
Referred to training	601	0.004	1,086	0.009	314	0.003	868	0.032	617	0.046	444	0.029
REU/profiled	1,534	0.010	3,661	0.030	51	0.001	4,709	0.173	4,085	0.306	2,233	0.146
ERP	1,698	0.011	4,140	0.034	305	0.003	4,810	0.177	4,477	0.336	2,193	0.143

<sup>a</sup> Participation in employment services is counted relative to a reference date defined in Appendix A, Table A.30.

<sup>b</sup> The participation sample size is smaller because data is not available for the entire period of TANF exit, new unemployment, and UI application.

**Table 5.2 Service Participation among TANF Leavers in Ohio Using Service Categories Introduced into Regression Models<sup>a</sup>**

Service description	TANF leaver (n = 82,860)		Newly unemployed (n = 62,200)		Nonapplicants (n = 51,084)		UI applicants (n = 11,101)		UI beneficiaries (n = 3,336)		UI ineligible <sup>b</sup> (n = 7,788)	
	Participants	Rate	Participants	Rate	Participants	Rate	Participants	Rate	Participants	Rate	Participants	Rate
Job search planning	1,835	0.022	2,424	0.039	867	0.017	1,673	0.151	512	0.153	1,275	0.164
Job seeker match	7,513	0.091	8,469	0.136	3,916	0.077	5,047	0.455	1,485	0.445	3,772	0.484
DVOP/LVER (Veterans' services) <sup>c</sup>	1,763	0.021	1,656	0.027	877	0.017	807	0.073	287	0.086	598	0.077
Placement	1,913	0.023	1,366	0.022	1,001	0.020	370	0.033	112	0.034	300	0.039
Job referral	5,731	0.069	3,770	0.061	2,531	0.050	1,221	0.110	463	0.139	932	0.120

<sup>a</sup> Participation in Employment Services is counted relative to a reference date. Reference date definitions differ depending on the participant group. For TANF leavers, the reference date is the quarter of TANF exit. For TANF leavers who become newly unemployed and those who do not apply for UI benefits, the reference date is the quarter of the first occurrence of unemployment subsequent to TANF exit. For UI applicants, the reference date is the quarter in which the Benefit Year Begin (BYB) date occurs. Service participation is counted if there is a record of participation between the full calendar quarter prior to a reference date and one full calendar quarter after that date—that is, during a time frame three calendar quarters long.

<sup>b</sup> Based on UI claims filed on or before December 31, 2002. UI data received in December 2007 for claims beginning in 2003 did not include the characteristic data needed to define nonmonetary eligibility.

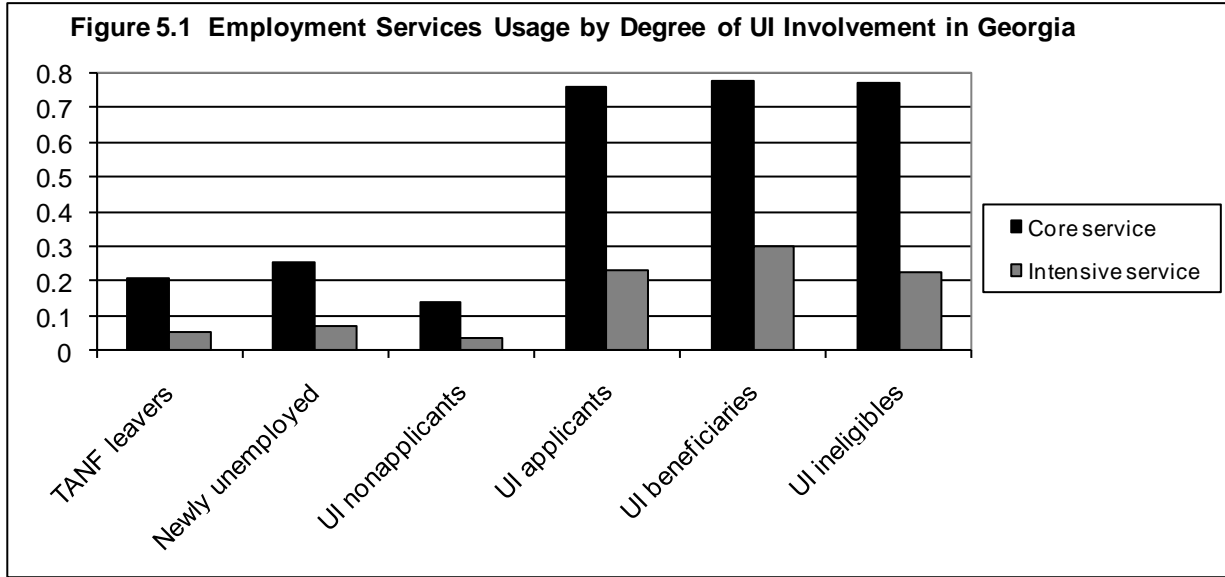
<sup>c</sup> DVOP: Disabled Veterans Outreach Program, LVER: Local Veterans Employment Representative.

subsequent to TANF exit. For UI applicants, the reference date is the quarter in which the Benefit Year Begin (BYB) date occurs. Service participation is counted if there is a record of participation between the full calendar quarter prior to a reference date and one full calendar quarter after that date. The time frame is three calendar quarters, or 39 weeks long.

More than 48 Wagner-Peyser funded ES transaction codes for Georgia were categorized by the Georgia Department of Labor into either core or intensive services after WIA came into effect (Appendix A, Table A.30, contains additional detail). A condensed list of the codes used by TANF leavers is the basis for Table 5.1. Counts of service participation have been combined into service categories. For example, there are 10 different types of job search workshops and six different types of testing available through the ES. Key counts are in the second column of Table 5.1, reporting that among newly unemployed TANF leavers 25.6 percent used at least one core service and 7.3 percent used at least one intensive service. For this group, the most commonly used core services were service needs evaluation, job search assistance, and job interview referrals. The most popular intensive services for newly unemployed TANF leavers were: individual counseling, customer service plan, and expanded workshops.

Since a prime focus of this study is UI recipients, note that in nearly all states, UI claimants must register for job search with the ES to establish or maintain eligibility for weekly benefits. This linkage between UI and ES programs is part of what is called the “work test” in UI, and it has been a key area of program cooperation. Consequently it is not surprising that ES usage among UI applicants is much higher than the rate for all unemployed. Among UI applicants, 76.1 percent used at least one core service, while 23.4 percent used at least one intensive service. However, UI non-applicants used core and intensive services at sizable rates of 13.9 and 3.8 percent respectively. Compared to UI beneficiaries, those who applied for UI but were initially ineligible for benefits used core services at similar rates—77.8 percent of UI beneficiaries and 77.1 percent of ineligible UI applicants. Rates of intensive services usage differed by a larger margin—30.1 of UI beneficiaries and 22.4 percent of ineligible UI applicants. Nonetheless, there is an important difference in rates of usage for both core and intensive services between ineligible UI applicants and UI nonapplicants.

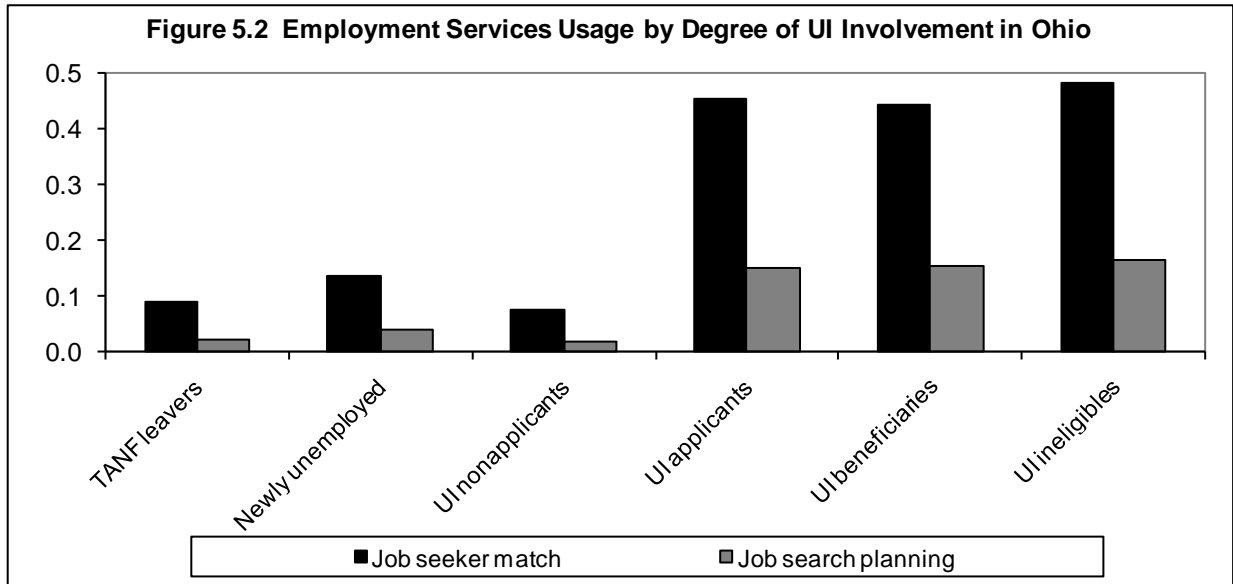
Contrasts in core and intensive services usage in Georgia are summarized graphically in Figure 5.1. Despite not receiving UI benefits, among newly unemployed TANF leavers, ineligible UI applicants are connected with reemployment services at dramatically higher rates



than UI nonapplicants. The process of UI application appears to link unemployed TANF leavers to reemployment services. In the next subsection we examine correlations between service receipt and maintenance of self-sufficiency.

Usage of the most popular Wagner-Peyser employment services in Ohio is summarized in Table 5.2. This list of five services is drawn from a detailed list of nearly 100 ES services available in Ohio (Appendix A, Table A.31). Representative of core services are: job referrals, job placements, and job seeker matches; representative of intensive services are: job search planning and veterans' services. Naturally, the latter are only available to job seekers with a history of military service, but the usage rate for veterans' services in this population is comparable to that for other popular services. Patterns of services usage across Ohio TANF leaver groups, as defined by their involvement with UI, are summarized in Figure 5.2.

As for Georgia, counts of services usage for Ohio were made within a three-calendar-quarter window extending one quarter before and one quarter after the reference quarter. Reference quarters are defined for each UI involvement group, as above for Georgia. In our Ohio sample, UI nonapplicants used the core-service job seeker match at a rate of 13.6 percent, while UI beneficiaries used it at a rate of 44.5 percent and ineligible UI applicants at a rate of 48.4 percent. The Ohio intensive job search planning was used by 1.7 percent of UI nonapplicants but by 15.3 percent of UI beneficiaries and 16.4 percent of ineligible UI applicants. As in Georgia, application for UI brings newly unemployed TANF leavers into



contact with the ES even if they are ineligible for UI. If use of services provided by ES is associated with higher rates of self-sufficiency for ineligible UI applicants, it is an additional reason to encourage UI application among newly unemployed TANF leavers.

## 5.2 Employment Services and Self-Sufficiency

For our samples of newly unemployed TANF leavers in Georgia and Ohio, statistical analysis suggests that public employment services help to maintain connections with employment opportunities, particularly for the working poor. This appears to be true regardless of the degree of involvement with UI, and, despite the fact that UI applicants use the ES more often, this result still holds for UI nonapplicants. Additionally there is evidence that use of services through the ES reduces rates of complete TANF dependency and inactivity.

To examine the associations between ES and self-sufficiency we estimated regression models on separate Georgia and Ohio state samples of all newly unemployed TANF leavers. Since the correlations between ES usage and self-sufficiency may be influenced by application for and receipt of UI benefits, we account for involvement with UI in this analysis. Models of self-sufficiency are estimated for six binary outcomes: 1) employment, 2) return to TANF, 3) self-sufficiency, 4) working poor, 5) TANF dependency, and 6) inactivity.

To measure the correlation between receipt of ES services and the above six outcomes, controlling for observable differences among newly unemployed TANF leavers, linear probability models were estimated. Models for all binary outcomes take the same general form.

For example, the models for return to employment have the form

$$(3) \quad \mathbf{Y} = \mathbf{X}\boldsymbol{\beta} + \mathbf{R}\boldsymbol{\Gamma} + \mathbf{T}\boldsymbol{\theta} + \mathbf{P}'\mathbf{E}\boldsymbol{\Psi} + \mathbf{v}$$

where

$\mathbf{Y}$  is a vector of data on newly unemployed TANF leavers, which takes the value 1 for persons who return to employment within 12 calendar quarters of prior TANF exit and 0 otherwise.

With a few exceptions, the other variables and parameters are similar to those defined in Equations (1) and (2). These are defined as follows:

$\mathbf{X}$  is a matrix of data on variables for observable individual characteristics of newly unemployed TANF leavers. These variables include age, race, presence of other adults on the TANF case, presence of children on the TANF case, measures of prior earnings and employment, prior industry of employment, dollar amount of last TANF payment, and whether on multiple TANF cases at TANF exit.

$\boldsymbol{\beta}$  is a conformable vector of parameters estimated on observable individual characteristic variables.

$\mathbf{R}$  is a matrix of data on variables representing characteristics of the regional labor market. These include dummy variables for county of residence, county unemployment rate at the time of TANF exit, and the change in county unemployment rate from TANF exit to new unemployment.

$\boldsymbol{\Gamma}$  is a conformable vector of parameters estimated on variables for characteristics of the regional labor market at the time of TANF exit for employment.

$\mathbf{T}$  is a matrix of data on indicator variables representing the year and calendar quarter of TANF exit for employment.

$\boldsymbol{\theta}$  is a vector of parameters estimated on variables representing the year and calendar quarter of TANF exit for employment.

$\mathbf{P}$  is a matrix including one unit vector and two dummy variables. One dummy indicates UI benefit receipt or not; the other dummy variable indicates no benefit receipt after UI application or not.

$\mathbf{E}$  is a matrix representing core and intensive Wagner-Peyser funded employment services.

$\boldsymbol{\Psi}$  is a conforming vector of regression parameters.<sup>19</sup>

$\mathbf{v}$  is a vector representing an unobserved random variable summarizing unmeasured differences across individuals in the samples. It is assumed to be normally distributed with mean zero, constant variance, and zero covariance across observations.

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<sup>19</sup>Parameter estimates of the linear probability models for return to employment and TANF are presented in Appendix Tables A.32 and A.33 for Georgia and Ohio, respectively. For UI nonapplicants the marginal effects reported in Tables 5.3 and 5.4 are the parameter estimates on the service variables in Appendix Tables A.32 and A.33. For UI beneficiaries the marginal effects are sums of parameters on the ES variables plus the UI beneficiary variable interacted with the ES variables. Similarly, for nonbeneficiary UI applicants the marginal effects are sums of parameters on the ES variables plus the nonbeneficiary UI applicants variable interacted with the ES variables. Tests of statistical significance in Tables 5.3 and 5.4 are based on the sums of the variances of the parameters in Tables A.32 and A.33 plus two times the covariances.



**Table 5.3 Marginal Impacts of Employment Services Participation on Return to Employment and TANF among Newly Unemployed TANF Leavers in Georgia<sup>a</sup>**

Employment service	Returned to employment			Returned to TANF		
	Nonapplicant	UI beneficiary	Non-beneficiary UI applicant	Nonapplicant	UI beneficiary	Non-beneficiary UI applicant
Assessment, service needs	0.026**	-0.011	0.028**	0.138**	0.018	0.082**
Job search assistance	0.023**	-0.001	0.031**	0.049**	0.009	0.059**
Job referral	0.065**	0.049**	0.107**	0.061**	0.035**	0.032**
Individual counseling	0.017	0.030	0.023	0.062**	-0.002	0.020
Customer service plan	-0.020	-0.033	-0.036*	-0.010	0.041	0.014
Expanded workshop	0.038**	0.017	0.035**	0.311**	0.321**	0.289**
Employment service	Employment and no TANF (self-sufficient)			Employment with TANF (working poor)		
	Nonapplicant	UI beneficiary	Non-beneficiary UI applicant	Nonapplicant	UI beneficiary	Non-beneficiary UI applicant
Assessment, service needs	-0.096**	-0.014	-0.026	0.122**	0.003	0.054**
Job search assistance	-0.020**	-0.017*	-0.008	0.043**	0.016*	0.039**
Job referral	-0.013**	0.009	0.047**	0.077**	0.040**	0.061**
Individual counseling	-0.044**	0.006	-0.027	0.061	0.024	0.050**
Customer service plan	-0.017	-0.047	-0.036	-0.003	0.014	0.000
Expanded workshop	-0.246**	-0.236**	-0.199**	0.284**	0.253**	0.234**
Employment service	No employment, No TANF (inactive)			No employment with TANF (TANF-dependent)		
	Nonapplicant	UI beneficiary	Non-beneficiary UI applicant	Nonapplicant	UI beneficiary	Non-beneficiary UI applicant
Assessment, service needs	-0.042**	-0.004	-0.056**	0.016**	0.015**	0.028**
Job search assistance	-0.030**	0.008	-0.051**	0.007	-0.007	0.020**
Job referral	-0.048**	-0.044**	-0.078**	-0.017**	-0.005	-0.029**
Individual counseling	-0.017	-0.004	0.006	0.000	-0.026**	-0.029**
Customer service plan	0.027**	0.005	0.023	-0.007	0.027**	0.013
Expanded workshop	-0.065**	-0.085**	-0.090**	0.027**	0.068**	0.055**

NOTE: \* Parameter estimate significantly different from zero at the 95 percent confidence level in a two-tailed test.

\*\* Parameter estimate significantly different from zero at the 95 percent confidence level in a two-tailed test.

<sup>a</sup> Persons are classified as having participated in a given service if the data indicate a service participation date within a three quarter interval that starts with the full calendar quarter prior to the quarter of a given reference date and extends through the full calendar quarter that follows the quarter in which the reference date occurs. For newly unemployed TANF leavers who do not apply for UI benefits, the reference date is the quarter of new unemployment. For UI applicants, the reference date is the quarter in which the BYB occurs.

**Table 5.4 Marginal Impacts of Employment Services Participation on Return to Employment and TANF among Newly Unemployed TANF Leavers in Ohio<sup>a</sup>**

Employment service	Returned to employment			Returned to TANF		
	Non-applicants	UI beneficiaries	Nonbeneficiary UI applicants	Non-applicants	UI beneficiaries	Nonbeneficiary UI applicants
Job search planning	-0.005	-0.016	0.007	-0.032*	0.022	-0.028
Job seeker match	0.051**	0.031	0.039**	0.068**	0.032	0.055**
Veterans (DVOP/LVER)	-0.005	0.010	0.026	0.003	-0.032	-0.004
Placement	0.009	0.031	0.008	0.007	-0.092	0.048
Referral	0.057**	0.083**	0.046**	0.026**	0.078**	0.032

Employment service	Employment and no TANF (self-sufficient)			Employment with TANF (working poor)		
	Non-applicants	UI beneficiaries	Nonbeneficiary UI applicants	Non-applicants	UI beneficiaries	Nonbeneficiary UI applicants
Job search planning	0.014	-0.025	0.020	-0.019	0.008	-0.014
Job seeker match	-0.008	0.009	0.005	0.059**	0.022	0.034**
Veterans (DVOP/LVER)	0.001	0.026	0.020	-0.005	-0.017	0.006
Placement	-0.009	0.091	-0.081**	0.018	-0.059	0.089**
Referral	0.021*	-0.001	0.018	0.036**	0.084**	0.028

Employment service	No employment and no TANF (inactive)			No employment with TANF (TANF-dependent)		
	Non-applicants	UI beneficiaries	Nonbeneficiary UI applicants	Non-applicants	UI beneficiaries	Nonbeneficiary UI applicants
Job search planning	0.019	0.003	0.008	-0.014	0.014	-0.015
Job seeker match	-0.060**	-0.041**	-0.060**	0.009	0.010	0.021**
Veterans (DVOP/LVER)	-0.004	0.005	-0.016	0.009	-0.015	-0.010
Placement	0.002	0.001	0.033	-0.011	-0.032	-0.041
Referral	-0.047**	-0.077**	-0.050**	-0.010	-0.006	0.004

NOTE: \*Parameter estimate significantly different from zero at the 90 percent confidence level in a two-tailed test. \*\* Parameter estimate significantly different from zero at the 95 percent confidence level in a two-tailed test.

<sup>a</sup> Persons are classified as having participated in a given service if the data indicate a service participation date within a three quarter interval that starts with the full calendar quarter prior to the quarter of a given reference date and extends through the full calendar quarter that follows the quarter in which the reference date occurs. For newly unemployed TANF leavers who do not apply for UI benefits, the reference date is the quarter of new unemployment. For UI applicants, the reference date is the quarter in which the BYB occurs.

Estimated marginal impacts of employment services for UI nonapplicants, UI beneficiaries, and nonbeneficiary UI applicants are given in Tables 5.3 and 5.4 for Georgia and Ohio, respectively. Impact estimates are reported for the Georgia core services (service needs evaluation, job search assistance, and job interview referrals) and the Georgia intensive services (individual counseling, customer service plan, and expanded workshops). For each Georgia outcome we examine 18 parameter estimates. For Ohio we examine impacts for five services on three UI involvement groups, or a total of 15 parameter estimates.

### 5.2.1 ES and employment

For Georgia we examine use of six employment services among three groups defined by involvement with UI. For these Georgia Wagner-Peyser services, all but one of ten statistically

significant marginal effect estimates are positive on rates of employment. The largest effect estimates are for the most popular core service: job referrals. Employment rates are boosted by job referrals by 6.5, 4.9, and 10.7 percentage points respectively for UI nonapplicants, UI beneficiaries, and nonbeneficiary UI applicants (Table 5.3). Connection to the ES for nonbeneficiary UI applicants is seen to be particularly important in Georgia. Job-referral impact estimates are also positive and significant on employment in the Ohio data for all three UI involvement groups. The estimates are that employment rates increased 5.7, 8.3, and 4.6 percentage points respectively for UI nonapplicants, UI beneficiaries, and nonbeneficiary UI applicants (Table 5.4). The statistically significant impact estimates on the Ohio core service job seeker match are also positive on employment.

### **5.2.2 ES and return to TANF**

For Georgia the 11 statistically significant parameter estimates, indicate positive correlations between receipt of ES services and return to TANF; the remaining seven estimates are not different from zero. For Ohio, 10 of 15 parameter estimates indicated no correlation between receipt of ES services and return to TANF, while four of the five statistically significant estimates are positive. This evidence of a positive correlation between ES services and return to TANF is most likely an artifact of underlying tendencies for these groups of TANF leavers. Below we see evidence of the value of ES services for the working poor.

### **5.2.3 ES and self-sufficiency**

The Georgia computations yield 9 of 18 statistically significant estimates, with only one being positive. For Ohio, 13 of 15 parameter estimates are not significantly different from zero. These results suggest ES services are not strongly correlated with self-sufficiency and independence from future TANF receipt. However, there is evidence that for these samples of newly unemployed TANF leavers the ES provides important services for reconnecting with employment and avoiding inactivity.

### **5.2.4 ES and the working poor**

Parameter estimates suggest that ES services help achieve employment for those who are likely to return to TANF. That is, public employment services support employment and earnings for the working poor who remain TANF-dependent. The results for Georgia yield 12 of 18

parameter estimates as statistically significant, with all 12 being positive. The Ohio results yield 6 of 15 statistically significant parameter estimates, with all 6 being positive.

### **5.2.5 ES and TANF dependency**

Estimates on Georgia data yield 12 statistically significant among 18 parameter estimates. Two of three estimates suggest ES services are associated with increased TANF dependency. Results from Ohio indicate no association between use of ES and TANF dependency. The Ohio data yielded zero correlations for 11 of 12 parameters.

### **5.2.6 ES and inactivity**

Participation in ES services is strongly associated with a reduction in inactivity. Results from Georgia yield 11 statistically significant impacts out of 18. Among these, 10 of 11 impacts are negative, indicating a reduction in inactivity. In Ohio, the key core services of job interview referrals and job seeker matches are both strongly negatively correlated with inactivity. For Ohio these services yield the only statistically significant impacts on being inactive, and the impact estimates are all negative for all three UI involvement groups. In particular, for Ohio a job interview referral reduced inactivity by 4.7, 7.7, and 5.0 percent for UI nonapplicants, UI beneficiaries, and nonbeneficiary UI applicants, respectively.

### **5.2.7 Summary**

Use of employment services by newly unemployed TANF leavers, regardless of their degree of involvement with UI, is associated with significantly higher employment rates and significantly lower rates of inactivity. The core and intensive Wagner-Peyser services are popular among UI applicants regardless of whether UI compensation is actually received. As many as 77 percent of UI applicants in Georgia used at least one employment service, and more than 45 percent of Ohio UI applicants in our sample received a job seeker match. Evidence from both states indicates that UI application results in high rates of ES usage, and ES services have similar effects for all UI applicants regardless of whether or not they receive cash UI compensation. The ES services are particularly valuable in promoting employment and earnings among low income job seekers who are also reliant on TANF.

## 5.3 Employment Services, Earnings, and Income

To sharpen understanding of ES impacts on self-sufficiency of newly unemployed TANF leavers, we look at the effects of services on all observable components of income. This approach considers the possibility that newly unemployed TANF leavers might be using ES services as part of a strategy to maximize total income combining sources from earnings, UI benefits, and TANF. Using data for Georgia and Ohio, we estimate the impacts of ES on each of these three components of income and the total of the three for UI nonapplicants, UI beneficiaries, and nonbeneficiary UI applicants.

Estimates of ES services on components of income are computed in regression models of the form described by Equation (3). Parameters of the full models are presented in Appendix Tables A.34 and A.35 for Georgia and Ohio, respectively. Estimates of effects on the components of income are presented in Tables 5.5 and 5.7, respectively, for Georgia and Ohio; the effect estimates on total income are given in Tables 5.6 and 5.8 for Georgia and Ohio, respectively.<sup>20</sup>

### 5.3.1 ES and employment earnings

Job interview referrals had positive impacts on employment earnings for all newly unemployed TANF leavers in Georgia. Positive and statistically significant impacts of \$352 and \$1,171 were estimated for UI beneficiaries and nonbeneficiary UI applicants, respectively. These impact estimates are the differences in observed earnings over the four quarters immediately after new unemployment begins.<sup>21</sup> The sizable impact for nonbeneficiary UI applicants is the only one of six Georgia ES services with an impact estimate that is statistically significantly different from zero for this group. For UI beneficiaries in Georgia the intensive service called expanded workshop has a statistically significant impact of \$903; the other services estimated to have statistically significant effects for UI beneficiaries are two negative

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<sup>20</sup>The effect estimates presented in Tables 5.5 and 5.6 for Georgia and in Tables 5.7 and 5.8 for Ohio are computed by the same procedure outlined in the previous footnote, using parameter estimates presented in Appendix Table A.34 for Georgia and A.35 for Ohio.

<sup>21</sup>The reference dates for measuring employment earnings are the same as for counting use of employment services. Earnings are cumulated for four quarters starting with the calendar quarter after the reference date.

**Table 5.5 Marginal Impacts of Employment Services Participation on Income from Employment, TANF, and UI among All Newly Unemployed TANF Leavers in Georgia<sup>a</sup>**

	Total earnings from employment					
	Nonapplicants		UI beneficiaries		Nonbeneficiary UI applicants	
	Parameter estimate (\$)	<i>t</i> -statistic	Parameter estimate (\$)	<i>t</i> -statistic	Parameter estimate (\$)	<i>t</i> -statistic
Employment services						
Assessment, service needs	-60	-0.26	-863**	-3.21	-56	-0.18
Job search assistance	-64	-0.40	-844**	-4.64	-47	-0.26
Job referral	120	1.24	352**	1.99	1,171**	7.07
Individual counseling	-268	-1.06	301	0.57	-545	-1.45
Customer service plan	-569**	-2.05	-569	-1.07	356	0.87
Expanded workshop	-633**	-2.51	903*	1.91	-75	-0.21
	Total TANF income					
	Nonapplicants		UI beneficiaries		Nonbeneficiary UI applicants	
	Parameter estimate (\$)	<i>t</i> -statistic	Parameter estimate (\$)	<i>t</i> -statistic	Parameter estimate (\$)	<i>t</i> -statistic
Employment services						
Assessment, service needs	303**	9.40	-8	-0.20	205**	4.68
Job search assistance	132**	5.87	4	0.15	163**	6.36
Job referral	81**	5.93	21	0.85	4	0.19
Individual counseling	131**	3.70	14	0.19	-11	-0.20
Customer service plan	28	0.71	113	1.52	53	0.92
Expanded workshop	967**	27.45	594**	9.01	599**	11.87
	Total UI compensation in benefit year					
	Nonapplicants		UI beneficiaries		Nonbeneficiary UI applicants	
	Parameter estimate (\$)	<i>t</i> -statistic	Parameter estimate (\$)	<i>t</i> -statistic	Parameter estimate (\$)	<i>t</i> -statistic
Employment services						
Assessment, service needs	—	—	121**	3.08	—	—
Job search assistance	—	—	355**	14.09	—	—
Job referral	—	—	115**	4.79	—	—
Individual counseling	—	—	26	0.37	—	—
Customer service plan	—	—	118	1.64	—	—
Expanded workshop	—	—	-101	-1.60	—	—

NOTE: \* Parameter estimate significantly different from zero at the 90 percent confidence level in a two-tailed test.

\*\* Parameter estimate significantly different from zero at the 95 percent confidence level in a two-tailed test. — = not available.

<sup>a</sup> Income from employment includes earnings from one quarter after the reference quarter (quarter of UI filing or new unemployment) through four quarters after. Income from TANF includes TANF receipt from one quarter prior to the reference quarter (quarter of UI filing or new unemployment) through four quarters after. Income from UI includes all regular UI compensation received in the benefit year. UI applicants with earnings or TANF prior to UI filing are excluded.

impacts. Service needs assessment and job search assistance have negative impacts on earnings for UI beneficiaries, these services are activities commonly accessed later in a UI benefit year after more timely services are determined to be insufficient. The statistically significant impacts of ES services for UI nonapplicants are intensive services: customer service plan and expanded workshop. Again, these services are typically received later in a job search spell after other avenues for reemployment have been tried; both estimates indicate earnings are lower.

**Table 5.6 Marginal Impacts of Employment Services Participation on Total Income from Wages, TANF, and UI among Newly Unemployed TANF Leavers in Georgia<sup>a</sup>**

	Total income from wages, TANF, and UI					
	Nonapplicants		UI beneficiaries		Nonbeneficiary UI applicants	
	Parameter estimate (\$)	<i>t</i> -statistic	Parameter estimate (\$)	<i>t</i> -statistic	Parameter estimate (\$)	<i>t</i> -statistic
Employment services						
Assessment, service needs	231	1.01	-137	-0.51	125	0.40
Job search assistance	63	0.40	-423**	-2.35	119	0.66
Job referral	231**	2.40	285	1.62	1,197**	7.28
Individual counseling	-131	-0.52	125	0.24	-549	-1.47
Customer service plan	-523*	-1.90	-682	-1.29	454	1.12
Expanded workshop	334	1.34	1,021**	2.18	511	1.43

NOTE: \* Parameter estimate significantly different from zero at the 90 percent confidence level in a two-tailed test.

\*\* Parameter estimate significantly different from zero at the 95 percent confidence level in a two-tailed test.

<sup>a</sup> Based on income from wages, TANF, and UI covering a six-quarter period, which for UI applicants ranges from one quarter prior to the quarter of UI filing through four quarters after, and for nonapplicants ranges from one quarter prior to the quarter of new unemployment through four quarters after. Income from employment includes earnings from one quarter after the reference quarter (quarter of UI filing or new unemployment) through four quarters after. Income from TANF includes TANF receipt from one quarter prior to the reference quarter (quarter of UI filing or new unemployment) through four quarters after. Income from UI includes all regular UI compensation received in the benefit year. UI applicants with earnings or TANF prior to UI filing are excluded.

For the Ohio sample, statistically significant impact estimates for job interview referrals and job placements are positive and large. Impacts on earnings of job interview referrals are \$409 for UI nonapplicants and \$464 for nonbeneficiary UI applicants, and the impact for an Ohio job placement for UI beneficiaries is \$1,665 in the four calendar quarters after the UI benefit year begin date. Veterans' placement services are estimated to have a large and positive impact for UI nonapplicants of \$409. Job search planning is an intensive employment service that is normally accessed only after speedier avenues of reemployment have been tried. Job search planning is estimated to have large and negative impacts for all three categories of job seekers examined. The negative impact estimates most likely reflect the relatively longer jobless period for participants in job search planning before return to work.

### 5.3.2 ES and TANF income

Among UI beneficiaries in Georgia, only the expanded workshop has a statistically significant effect on TANF receipt, and the estimated increase of \$594 is most likely a result of the longer jobless period for participants in this intensive employment service. Among non-beneficiary UI applicants in Georgia, five of six ES impacts on TANF receipt are positive and three are statistically significant, with the largest associated with the intensive service called expanded workshop. For UI nonapplicants, all six ES impacts on TANF receipt are positive; as for nonbeneficiary UI applicants, the largest increase in TANF receipt is associated with

**Table 5.7 Marginal Impacts of Employment Services Participation on Income from Employment, TANF, and UI among All Newly Unemployed TANF Leavers in Ohio<sup>a</sup>**

	Total income from employment					
	Nonapplicants		UI beneficiaries		Nonbeneficiary UI applicants	
	Parameter estimate (\$)	<i>t</i> -statistic	Parameter estimate (\$)	<i>t</i> -statistic	Parameter estimate (\$)	<i>t</i> -statistic
Employment services						
Job search planning	-439**	2.33	-1,055**	-3.50	-404**	-2.08
Job seeker match	-272**	-2.65	-349	-1.42	176	1.15
Veterans (DVOP/LVER)	490**	2.68	77	0.22	78	0.30
Placement	-105	-0.55	1,665**	2.73	415	0.99
Referral	409**	3.08	-377	-1.17	464*	1.78
	Total income from TANF					
	Nonapplicants		UI beneficiaries		Nonbeneficiary UI applicants	
	Parameter estimate (\$)	<i>t</i> -statistic	Parameter estimate (\$)	<i>t</i> -statistic	Parameter estimate (\$)	<i>t</i> -statistic
Employment services						
Job search planning	-59	-0.92	180*	1.74	-48	-0.72
Job seeker match	57	1.61	-57	-0.68	68	1.30
Veterans (DVOP/LVER)	81	1.29	51	0.42	-20	-0.22
Placement	-53	-0.81	-90	-0.43	127	0.89
Referral	67	1.47	185*	1.67	70	0.77
	Total UI compensation					
	Nonapplicants		UI beneficiaries		Nonbeneficiary UI applicants	
	Parameter estimate (\$)	<i>t</i> -statistic	Parameter estimate (\$)	<i>t</i> -statistic	Parameter estimate (\$)	<i>t</i> -statistic
Employment services						
Job search planning	—	—	-108	-1.24	—	—
Job seeker match	—	—	-3	-0.04	—	—
Veterans (DVOP/LVER)	—	—	128	1.24	—	—
Placement	—	—	-530**	-2.97	—	—
Referral	—	—	230**	2.40	—	—

NOTE: \*Parameter estimate significantly different from zero at the 90 percent confidence level in a two-tailed test.

\*\*Parameter estimate significantly different from zero at the 95 percent confidence level in a two-tailed test. — = not available.

<sup>a</sup> Income from employment includes earnings from one quarter after the reference quarter (quarter of UI filing or new unemployment) through four quarters after. Income from TANF includes TANF receipt from one quarter prior to the reference quarter (quarter of UI filing or new unemployment) through four quarters after. Income from UI includes all regular UI compensation received in the benefit year. UI applicants with earnings or TANF prior to UI filing are excluded.

participation in the intensive service called expanded workshop. Therefore, the largest increase in TANF receipt after new unemployment across all three groups defined by their involvement with UI is associated with their involvement in expanded workshop. This intensive service is used by those with longer spells of joblessness and probably more barriers to reemployment.



**Table 5.8 Marginal Impacts of Employment Services Participation on Total Income from Wages, TANF, and UI among Newly Unemployed TANF Leavers in Ohio<sup>a</sup>**

Service description	Total income from wages, TANF, and UI					
	Nonapplicants		UI beneficiaries		Nonbeneficiary UI applicants	
	Parameter estimate (\$)	<i>t</i> -statistic	Parameter estimate (\$)	<i>t</i> -statistic	Parameter estimate (\$)	<i>t</i> -statistic
Job search planning	-521**	-2.68	-959**	-3.09	-454**	-2.28
Job seeker match	-229**	-2.17	-599**	-2.37	241	1.53
Veterans (DVOP/LVER)	563**	2.99	401	1.10	54	0.18
Placement	-147	-0.76	1,054*	1.68	562	1.31
Referral	478**	3.49	-120	-0.36	533**	1.98

NOTE: \*Parameter estimate significantly different from zero at the 90 percent confidence level in a two-tailed test. \*\*Parameter estimate significantly different from zero at the 95 percent confidence level in a two-tailed test.

<sup>a</sup> Based on income from wages, TANF, and UI covering a six-quarter period which for UI applicants ranges from one quarter prior to the quarter of UI filing through four quarters after and for nonapplicants ranges from one quarter prior to the quarter of new unemployment through four quarters after. Income from employment includes earnings from one quarter after the reference quarter (quarter of UI filing or new unemployment) through four quarters after. Income from TANF includes TANF receipt from one quarter prior to the reference quarter (quarter of UI filing or new unemployment) through four quarters after. Income from UI includes all regular UI compensation received in the benefit year. UI applicants with earnings or TANF prior to UI filing are excluded.

Participation in ES is estimated to have statistically significant impacts on TANF receipt in the Ohio sample only for UI beneficiaries. Receipt of job interview referrals and job search planning are associated with increases in TANF of \$185 and \$180 respectively.<sup>22</sup>

### 5.3.3 ES and UI receipt

In the Georgia sample, receipt of intensive ES services has no statistically significant impact on the amount of UI benefits received. Alternatively, the three core services each have positive and statistically significant effects on receipt of UI benefits. The estimated increases in UI benefit receipt are \$121 for service needs assessment, \$355 for job search assistance, and \$115 for job interview referrals.

In the Ohio sample, only two ES services have statistically significant effects on UI benefit receipt. Job interview referrals are estimated to increase UI benefit receipt by \$230, but actual job placements were estimated to reduce UI benefit receipt by \$530 for newly unemployed TANF-leaver UI beneficiaries.

### 5.3.4 ES and total income

The strategy of examining impacts on components of income resulting from receipt of ES services recognizes the fact that program participants know how income maintenance programs

<sup>22</sup>Receipt of TANF cash payments are totaled over the six calendar quarters, starting with the quarter before the reference date as defined for each of the three analysis groups: UI nonapplicants, UI beneficiaries, and non-beneficiary UI applicants.

operate and interact with other social programs. The presumption is that program participants will navigate the array of programs to maximize their total income from all sources.<sup>23</sup> In examining the impacts of ES services on total income, the predominant component is wage and salary income from employment.

For UI beneficiaries in Georgia the expanded workshop has the biggest statistically significant positive estimated impact on total income, \$1,021. This effect is mainly due to the positive impact of the expanded workshop on employment earnings, although the impact on TANF income is also sizable. For UI beneficiaries in Ohio the biggest increase in total income resulted from job placements by the ES which increased total income by \$1,054, with the bulk of this increase coming from employment earnings (Table 5.8).<sup>24</sup>

Among nonbeneficiary UI applicants in Georgia only job referrals had a statistically significant effect on total income, estimated at an increase of \$1,197—again the bulk of this increase is due to increased employment earnings. For nonbeneficiary UI applicants in Ohio the largest impact estimate on total income is a \$533 increase for recipients of job interview referrals. Participants in the intensive service called job search planning among Ohio non-beneficiary UI applicants had an estimated \$454 reduction in total income, with the bulk of the reduction due to lower employment earnings. Participants in intensive services typically have longer than average unemployment durations, and therefore lower observed earnings.

Total income for UI nonapplicants increased most for those in Georgia who received a job interview referral. For UI nonapplicants in Georgia who found their way to the ES intensive service called customer service plan, total income declined by \$523. Among newly unemployed TANF leavers in Ohio who did not apply for UI, job interview referrals increased total income by \$478 and veterans' reemployment services increased total income by \$563. Ohio UI non-applicants receiving job search planning or job seeker matches had lower total income.

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<sup>23</sup>We thank U.S. Department of Labor policy analyst Wayne Gordon for suggesting this research strategy.

<sup>24</sup>Impacts of services on total income for different categories of participants are not the simple sums of impacts on components of income. Separate models in the general form of Equation (3) were estimated for the components of income and total income.

## **6. SUMMARY, CONCLUSIONS, AND EXTENSIONS**

Unemployment insurance (UI) provides temporary partial wage replacement to the involuntarily unemployed. The employment service (ES) provides job matching services for job seekers and employers. The ES also administers the UI work test to ensure that UI beneficiaries continue to be able, available, and actively seeking work. The Personal Responsibility and Work Opportunity Reconciliation Act (PRWORA) of 1996 changed welfare by establishing Temporary Assistance for Needy Families (TANF). This law introduced lifetime limits and work requirements for continued TANF benefit eligibility. Using state administrative data from four of the nine largest states, this study expands on prior knowledge about the use of UI and ES by recent TANF leavers.

### **6.1 Summary**

For TANF leavers in Florida, Georgia, Michigan, and Ohio, this study examines the incidence of unemployment, and the rates of UI application, eligibility, and benefit receipt. We also report on the correlation between UI receipt and patterns of self-sufficiency. In addition to studying outcomes for UI applicants, we examine self-sufficiency by non-UI applicants. Finally, for TANF leavers in Georgia and Ohio, we use data on Wagner-Peyser funded employment services (ES) to examine their value for newly unemployed TANF leavers.

Since 1996 the number of TANF recipients has declined dramatically. The four-state sample of TANF leavers totaled 322,038. This data is a census of adult grantees in TANF recipient households who left TANF for employment. The four-state pooled data on newly unemployed TANF leavers includes 34 percent youth and 58 percent prime-age persons, 82 percent females, 37 percent whites, 60 percent African Americans, and 2 percent Hispanics. Average quarterly earnings in the three years before TANF exit were \$1,414, and average quarterly earnings from TANF exit to new unemployment were \$1,772.

#### **6.1.1 Unemployment, UI application, UI eligibility and benefit receipt**

Based on administrative data from Florida, Georgia, Michigan, and Ohio examined in this study, approximately 79 percent of TANF leavers experience unemployment within three years of their exit. Between 18 and 40 percent of newly unemployed TANF leavers apply for UI benefits, with the average across states being 24 percent.

To initially qualify for UI, a claimant must have sufficient prior earnings and employment. These “monetary eligibility” conditions require demonstration of labor force attachment and assure that a prior employer has paid tax contributions as premiums for the UI-covered worker. Furthermore, the job separation must be involuntary. These “nonmonetary eligibility” rules prohibit quits and discharge for misconduct or other causes justifiable by an employer.

Among TANF leavers applying for UI, between 89 and 98 percent had sufficient prior earnings to qualify for UI benefits in Florida, Georgia, and Michigan. In Ohio a strict employment requirement results in a monetary eligibility rate of about 65 percent. The monetary eligibility rate in the full four-state sample was 87 percent, a rate consistent with estimates in previous studies.

For TANF leavers who apply for UI, between 32 and 48 percent qualify for UI based on the circumstances of their job separation. Among UI applicants, TANF leavers had much higher rates of voluntary quits and discharges for cause than did other UI applicants. The overall rate of initial nonmonetary eligibility in the four-state sample was 44 percent, being somewhat higher than estimated in earlier studies.

Among TANF leavers who apply for UI, the UI beneficiary rate among applicants ranged from 30 percent in Ohio to 65 percent in Michigan. The overall mean rate of benefit receipt was 50 percent in the pooled sample.<sup>25</sup> Among UI beneficiaries the mean weekly benefit amount was \$159, entitled duration averaged nearly 20 weeks, and on average 75 percent of entitled UI benefits were drawn. Benefit year UI payments averaged \$2,442 with a mean of 14.5 weeks duration. Benefit entitlements were fully exhausted by 53 percent of TANF-leaver UI beneficiaries, which is a higher rate of UI benefit exhaustion than among UI beneficiaries not recently involved with TANF in these states.

### **6.1.2 Comparing UI eligibility between TANF leavers and other UI applicants**

Compared to the general population of UI applicants, newly unemployed TANF leavers applying for UI had similar chances of monetary eligibility, but much lower chances of non-monetary eligibility and benefit receipt. The main reasons driving these results were higher rates

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<sup>25</sup> The 50 percent rate of UI benefit receipt for TANF leavers in our combined sample from Florida, Georgia, Michigan, and Ohio is in the neighborhood of the 55 percent rate observed by O’Leary and Kline (2008) in Florida, Michigan, Ohio, and Texas, and 56 percent rate observed in New Jersey by Rangarajan, Razafindrakoto, and Corson (2002).

of voluntary job quits and employer dismissals for cause among recent TANF leavers. Controlling for observable characteristics, TANF leavers are estimated to have higher rates of UI monetary eligibility than other UI applicants, except in Ohio, where there is a 20-weeks-of-work requirement. However, controlling for characteristics, nonmonetary eligibility rates are estimated to be lower for TANF leavers in all states, with the greatest difference being in Michigan. Rates of UI benefit receipt are lower in every state for recent TANF leavers compared to other UI applicants, with differences in the rate of receipt ranging from 11 percentage points in Florida to 37 percentage points in Ohio.

Failure of nonmonetary eligibility requirements is the main reason for lower rates of UI benefit receipt by TANF leavers compared to other UI applicants. Voluntary quit rates are higher for TANF leavers than for other UI applicants in all states examined. In the pooled four-state sample of TANF-leaver UI applicants, 17 percent voluntarily quit their prior jobs which is almost double the 9 percent rate for other UI applicants. Employer dismissals are also higher for TANF leavers. For non-TANF-leaver UI applicants, 19 percent got fired from their prior jobs, while 33 percent of TANF leavers were fired. Controlling for observable characteristics, TANF leavers were 4 percentage points more likely to quit and 7 percentage points more likely to get fired than similar UI applicants.

### **6.1.3 UI take-up rate among newly unemployed TANF leavers**

Among newly unemployed TANF leavers, we estimate that 80 percent of UI nonapplicants had sufficient prior earnings to be monetarily eligible, and 35 percent would be nonmonetarily eligible. Since the beneficiary rate is typically higher than the nonmonetary eligibility rate, an upper bound estimate for UI nonapplicants would be a 40 percent beneficiary rate if they were to apply.<sup>26</sup> The 50 percent beneficiary rate among the 24 percent of newly unemployed TANF leavers who do apply, combined with the imputed rate for UI nonapplicants, suggests a UI take-up rate of 28 percent among newly unemployed TANF leavers who are likely to be fully eligible for UI benefits.<sup>27</sup> Within these four states there could have been nearly

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<sup>26</sup>Based on actual nonmonetary eligibility percentages among UI applicants.

<sup>27</sup>Among all newly unemployed TANF leavers, 12 percent receive UI benefits while 42 percent are potentially eligible. The 42 percent is a sum of 0.4 times the 76 percent who are nonapplicants plus 0.5 times the 24 percent who do apply for UI benefits.

77,000 additional UI beneficiaries among TANF leavers in the time period during which 30,900 actually applied for and received UI compensation.<sup>28</sup>

#### **6.1.4 UI and self-sufficiency**

Among all newly unemployed TANF leavers in the pooled sample, 78 percent returned to employment and 37 percent returned to TANF within three years of first leaving TANF. Those who received UI returned to employment at a rate of 74 percent, compared with 73 percent of nonbeneficiary UI applicants and 79 percent of UI nonapplicants. Return to TANF rates are 30 percent for UI beneficiaries, 45 percent for nonbeneficiary UI applicants, and 36 percent for UI nonapplicants. These simple unadjusted comparisons suggest that UI nonapplicants have stronger workforce attachments and better return-to-work prospects than UI applicants.

#### **6.1.5 UI beneficiaries compared to nonbeneficiary UI applicants**

Controlling for observable differences across UI eligibility groups in regression models, receipt of UI is estimated to increase return to employment by 4.8 percentage points and reduce return to TANF by 10.5 percentage points compared to nonbeneficiary UI applicants. In these models, return to employment is more likely among those who are younger, female, African American, worked in more calendar quarters before applying for UI, had multiple employers in calendar quarters before UI application, and had prior employment in agriculture, manufacturing, administrative support, or hospitality industries. The models suggest that return to TANF is less likely among UI applicants who are older, male, not African American, had employment in more calendar quarters before UI application, lived in areas with lower unemployment, and worked outside the hospitality industry.

#### **6.1.6 UI beneficiaries compared to UI nonapplicants**

Controlling for observable characteristics, there is no measurable difference in the rate of return to employment between the UI beneficiaries and nonapplicants. Reemployment is positively correlated with higher base period earnings, more quarters with employment prior to TANF exit, and having multiple employers in any calendar quarter between TANF exit and new unemployment.

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<sup>28</sup>Since our unemployment methodology relying on quarterly earnings probably underestimates the incidence of unemployment, the numbers of UI beneficiaries would probably have been higher.

Compared to UI nonapplicants with similar characteristics, UI beneficiaries return to TANF at a rate 2.5 percentage points higher. However, only 30 percent of UI beneficiaries return to TANF, compared with 36 percent of UI nonapplicants who do. This suggests that increased self-sufficiency may be attributable to receipt of UI benefit payments. Compared to nonapplicants, UI beneficiaries are more likely to be older, male, African American, have higher base period earnings, and have more quarters with employment between TANF exit and new unemployment.

### **6.1.7 UI nonapplicants compared to nonbeneficiary UI applicants**

Applicants for UI who fail to receive benefit payments return to work at significantly lower rates than UI nonapplicants in simple comparisons. Controlling for observable characteristics reduces the difference to 4 percentage points, but regression controls do not entirely eliminate the difference. In terms of observable characteristics, nonbeneficiary applicants tend to have low preunemployment earnings and employment; they also have high rates of job quits and employer discharge.

UI applicants who do not receive benefits return to TANF at much higher rates (45 percent) than UI nonapplicants (36 percent). Controlling for observable characteristics, the return to TANF rate is still greater for nonbeneficiary UI applicants, and the difference from UI nonapplicants is greater (12 percentage points). Independent variables in the models suggest that return to TANF is less likely among those with high earnings in what would be the UI base period and more calendar quarters with earnings between TANF exit and new unemployment.

Among newly unemployed TANF leavers, those who do not apply for UI benefits are much more successful than nonbeneficiary UI applicants. Relative to UI applicants who do not become beneficiaries, UI nonapplicants tend to be younger, female, have lower base period earnings, and have fewer quarters with employment between TANF exit and new unemployment.

### **6.1.8 Summary of contrasts**

Nonbeneficiary UI applicants are least successful at maintaining self-sufficiency in comparison to either UI beneficiaries or UI nonapplicants. These results persist even when controlling for observable characteristics of the individuals and their labor markets. UI application for this group may be correlated with return to TANF, because federal and state

TANF eligibility requires UI application despite a low likelihood of qualification and UI benefit receipt. We next proceed to investigate the importance of publicly provided employment services (ES) for all three groups of newly unemployed TANF leavers. Results of the ES investigation are very important for shaping policy for assistance to UI applicants who do not receive UI benefits.

### **6.1.9 Use of the public employment service by unemployed TANF leavers**

Evidence from Georgia and Ohio suggests that large proportions of newly unemployed TANF leavers use the ES. Among these, sizeable numbers of UI nonapplicants use ES services, but usage rates are significantly higher among UI applicants. Importantly, ES usage rates are similar between UI beneficiaries and nonbeneficiary UI applicants. This suggests that application for UI is a pathway to reemployment services provided by the ES even if cash UI benefits are not forthcoming.

Among newly unemployed TANF leavers in Georgia, 14 percent of UI nonapplicants receive at least one core ES service after new unemployment, while a core service was used by 78 percent of UI beneficiaries and 77 percent of UI-ineligible applicants. In Ohio, the core service, called “job seeker match,” was used by 8 percent of UI nonapplicants, 45 percent of UI beneficiaries, and 48 percent of ineligible UI applicants. Usage rates are lower for intensive services, but similar patterns of ES usage across UI involvement groups are seen in both states. A key contrast is the dramatically higher rates of usage of either core or intensive services by ineligible UI applicants (77 percent), compared to UI nonapplicants (14 percent) who were recently unemployed.

### **6.1.10 Employment services and return to employment and TANF**

For our samples of newly unemployed TANF leavers in Georgia and Ohio, public employment services help to maintain connections with employment opportunities, particularly for the working poor. This is true regardless of the degree of involvement with UI, and despite the fact that UI applicants use the ES more often than UI nonapplicants. Additionally there is evidence that use of services through the ES reduces rates of complete TANF dependency and inactivity. Our analysis suggests that core services are likely to be more effective than intensive services. However, this result may be an artifact of the limited time frame we have for observing



a positive outcome, combined with the fact that core services are received sooner in a jobless spell.

The largest estimates of ES are for the most popular core service: job referrals. In Georgia, job referrals boost reemployment rates by 7, 5, and 11 percentage points respectively for UI nonapplicants, UI beneficiaries, and nonbeneficiary UI applicants. Job-referral impact estimates are also positive and significant on employment in Ohio for all three UI involvement groups: the point estimates are 6, 8, and 5 percentage points of increased employment rates respectively for UI nonapplicants, UI beneficiaries, and nonbeneficiary UI applicants.

A uniformly favorable result following job referrals is a reduction in inactivity for all newly unemployed TANF leavers. Inactivity means a lack of involvement with either employment or TANF. For Georgia, job referrals are measured as reducing inactivity 5, 4, and 8 percentage points respectively for UI nonapplicants, UI beneficiaries, and nonbeneficiary UI applicants. For Ohio, estimates of these effects for the same groups are 5, 8, and 5 percentage points.

Among all effect estimates for job referrals, results are particularly encouraging for nonbeneficiary UI applicants. The largest positive effects on employment and self-sufficiency (employment without TANF) are measured for these newly unemployed TANF leavers who connect with the ES at dramatically higher rates than UI nonapplicants.

#### **6.1.11 Employment services and income**

Instead of simply trying to find a job, newly unemployed TANF leavers might be using ES services as part of a strategy to maximize total combined income from all sources, including employment earnings, UI benefits, and TANF. Job interview referrals had positive impacts on employment earnings for all newly unemployed TANF leavers in Georgia. Positive and statistically significant impacts of \$352 and \$1,171 were estimated for UI beneficiaries and nonbeneficiary UI applicants, respectively, over a year. For the Ohio sample, impact estimates for job interview referrals are positive and large for UI nonapplicants (\$409) and for nonbeneficiary UI applicants (\$464). While the job referral impact for Ohio UI beneficiaries is not different from zero, the impact for job placements on this group is \$1,665 in the year after the UI benefit year begin date. In both states, for all three groups defined by degree of involvement with UI, employment earnings makes up the biggest part of total income.

Analysis of newly unemployed TANF leavers using public employment services in Georgia and Ohio show the ES to be an important partner with UI in providing income security. The central message that emerges is that connections with employment opportunities improve labor market success for newly unemployed TANF leavers, particularly for those who remain the working poor. This appears to be true regardless of the degree of involvement with UI, and, despite the fact that UI applicants use the ES more often, this result still holds for UI non-applicants. Additionally, there is evidence that use of services through the ES reduces rates of complete TANF dependency and inactivity.

## **6.2 Conclusions**

The central result that half of newly unemployed TANF leavers who apply for UI receive benefits is encouraging news compared to earlier estimates of no higher than one-third. The main reasons for ineligibility are job separations due to voluntary quits and employer dismissals for cause. Our analysis identifies characteristics of UI applicants most likely to have quit or been fired. This information can guide preemptive job retention interventions.

Nonapplicants for UI constitute three-quarters of all newly unemployed TANF leavers. A large proportion of these UI nonapplicants return to employment and stay off TANF in the near term. However, many slip back to TANF dependency or inactivity—that is, being off TANF and not working. Among UI applicants, UI beneficiaries are much more successful at returning to employment and staying off TANF in the near future. It is disappointing that only 28 percent of newly unemployed TANF leavers likely to be UI-eligible actually take up UI. Connecting the jobless with UI can promote self-sufficiency.

Application for UI not only might lead to cash benefits, it can also connect unemployed TANF leavers with public employment services (ES). Reemployment services through the ES, particularly core Wagner-Peyser services, get newly unemployed TANF leavers back to work and earning. These ES services are used by ineligible UI applicants as much as by UI beneficiaries and are equally effective for both groups. Nonapplicants for UI appear to wait a long time before using ES services. Our analysis yields clear instructions for targeting services to those less likely to connect with UI and ES during unemployment after TANF exit.

### **6.3 Extensions**

The lessons learned in this study can be used to inform policies promoting activation from dependency for recent recipients of public assistance. Some of our most informative data came from the state of Georgia, where we observed trends in activity from the start of TANF in 1996 up to the beginning of 2005. In that time, more than 152,000 adults left TANF caseloads in Georgia. Currently there are fewer than 3,000 adults on TANF cases in Georgia. It is undeniable that TANF changed welfare as we knew it. But while caseloads have vanished, need remains.

Former TANF recipients and others vulnerable to welfare dependency are turning to multiple sources to replace cash public assistance. In addition to providing income, employment is now an essential for accessing publicly provided health insurance for the needy, food-buying assistance, and other supportive services. The latter might include child care, transportation assistance, and housing subsidies. Policy can no longer focus only on reducing TANF caseloads. Since employment has become the foundation for alleviating persistent hardship, more attention must be given to coordination with employment programs.

The roles of UI and ES for low income Americans in a post-TANF economy must be better understood. The degree to which this population is served under current arrangements should be documented. We must also learn about the extent to which initiatives of UI modernization and ES revitalization under the American Recovery and Reinvestment Act broaden the effectiveness of these programs for our most vulnerable households. Additionally, we should identify federal and state program changes to make these institutions accessible, sustainable, and more compatible for employers and job seekers in competitive labor markets.



## **APPENDIX A**

### **SUPPLEMENTARY TABLES**



**Table A.1 Characteristics of Newly Unemployed TANF Leavers by UI Application Status and State**  
**(all differences significantly different from zero at the 90 percent confidence level unless otherwise noted by “#”)**

UI Applicant Status Description	Florida			Georgia			Michigan			Ohio		
	Yes	No	Diff.	Yes	No	Diff.	Yes	No	Diff.	Yes	No	Diff.
Age at TANF Exit <sup>a</sup>	18,309	27,936		27,257	96,444		4,776	16,267		11,116	51,084	
Age 18–24	31.9			30.0	29.1	0.86	29.7	27.6	2.12	30.0	27.5	2.46
Age 25–44	0.219			0.308	0.369	-0.061	0.326	0.459	-0.133	0.289	0.436	-0.147
Age 45+	0.720			0.633	0.572	0.061	0.623	0.498	0.125	0.661	0.530	0.131
Gender, male	0.062			0.059	0.059	-0.000#	0.050	0.042	0.008	0.050	0.034	0.016
Gender, female	0.187			—	—	—	0.231	0.187	0.043	0.165	0.173	-0.008
Race, white <sup>b</sup>	0.813			—	—	—	0.769	0.813	-0.043	0.835	0.827	0.008
Race, black	0.255			0.206	0.300	-0.094	0.475	0.529	-0.054	0.413	0.515	-0.102
Race, Hispanic	0.432			0.781	0.683	0.098	0.466	0.417	0.049	0.545	0.445	0.100
Race, Native American	0.287			0.009	0.011	-0.003	0.044	0.039	0.005	0.032	0.030	0.002#
Race, Asian/Pacific Islander	0.003			0.000	0.000	-0.000#	0.008	0.008	0.000#	0.002	0.002	-0.001#
Race, other	0.012			0.004	0.004	-0.001#	0.007	0.007	-0.000#	0.001	0.001	0.000#
Adults on case at exit	0.011			0.001	0.001	-0.000#	0.000	0.000	-0.000#	0.007	0.007	-0.000#
Children < age 18 on case at exit	1.20			1.20	1.25	-0.05	1.08	1.10	-0.02	1.29	1.33	-0.047
Children < age 6 on case at exit	1.95			0.88	0.90	-0.02	1.64	1.57	0.07	2.07	1.94	0.128
Qtrs., exit to new unemployment	5.4	4.1	1.30	4.6	3.8	0.78	5.0	3.7	1.24	5.1	3.9	1.29
Qtrs. employed before exit (of 12)	5.7	5.6	0.16	6.0	5.4	0.59	7.2	6.1	1.10	7.4	6.5	0.97
Avg. qtrly. earnings before exit (\$)	2,197	1,994	203	1,916	1,721	195	2,501	1,818	683	1,913	1,509	405
Avg. qtrly. earnings after exit (\$)	3,037	2,244	793	2,683	2,154	529	3,272	1,960	1,312	2,654	1,775	879
Multiple employers exit-to-unempl.	0.520	0.480	0.040	0.465	0.422	0.043	0.445	0.384	0.060	0.529	0.480	0.049
Qtrs. employed before unempl. (of 12)	8.7	7.7	1.04	8.4	7.4	0.99	9.3	7.8	1.45	9.3	7.9	1.40
Employed 1–4 qtrs. before unempl.	0.102	0.227	-0.125	0.128	0.242	-0.113	0.068	0.197	-0.129	0.067	0.191	-0.124
Employed 5–8 qtrs. before unempl.	0.320	0.304	0.016	0.347	0.345	0.002#	0.265	0.329	-0.064	0.276	0.330	-0.054
Employed 9–12 qtrs. before unempl.	0.578	0.470	0.109	0.525	0.414	0.111	0.668	0.475	0.193	0.657	0.480	0.178
Base period earnings <sup>c</sup> (\$)	11,880	8,239	3,641	9,946	7,640	2,307	12,531	7,260	5,271	10,267	6,766	3,501
High quarter earnings in base <sup>c</sup> (\$)	4,233	3,266	967	3,851	3,096	755	4,620	2,988	1,632	3,803	2,753	1,050
Base earnings < \$10,000 <sup>c</sup>	0.485	0.688	-0.204	0.615	0.753	-0.138	0.438	0.754	-0.316	0.578	0.783	-0.206
Amount of last TANF payment (\$)	409	409	-0	450	453	-4	622	634	-12	646	673	-26.96
Unemployment rate at exit <sup>d</sup>	4.6			5.0	4.8	0.27	6.0	5.9	0.09	4.3	4.2	0.08
UNRATE at new unemployment	5.0			5.1	4.7	0.39	7.3	6.8	0.50	5.6	5.2	0.43

Table A.1 (Continued)

UI Applicant Status Description	Florida			Georgia			Michigan			Ohio		
	Yes	No	Diff.	Yes	No	Diff.	Yes	No	Diff.	Yes	No	Diff.
UNRATE $\Delta$ year prior to exit	18,309	27,936		27,257	96,444		4,776	16,267		11,116	51,084	
UNRATE $\Delta$ TANF to new unempl.	-0.5			0.0	-0.1	0.12	1.2	0.8	0.40	1.3	1.0	0.35
Empl. (000s) at TANF exit <sup>d</sup>	564.609			121.402	125.716	-4.314	379.607	376.475	3.132#	31.456	29.820	1.636
Empl. (000s) at new unemployment	565.052			124.473	129.047	-4.574	366.341	366.387	-0.046#	30.823	29.378	1.446
Employment % $\Delta$ year prior to exit	2.4			2.0	2.3	-0.29	-1.8	-1.8	-0.04#	0.455	0.598	-0.143
Employment % $\Delta$ exit to new unempl.	1.2			1.9	2.2	-0.27	-3.0	-2.2	-0.82	-1.554	-1.121	-0.433
Agriculture, forestry, fishing	0.019			0.007	0.006	0.001#	0.006	0.004	0.002#			
Mining	0.000			0.000	0.000	0.000#	0.000	0.000	0.000#			
Utilities	0.001			0.001	0.001	0.000#	0.000	0.000	0.000#			
Construction	0.035			0.022	0.019	0.002	0.043	0.019	0.024			
Manufacturing	0.061			0.198	0.107	0.091	0.109	0.065	0.043			
Wholesale trade	0.030			0.033	0.027	0.006	0.020	0.014	0.006			
Retail trade	0.128			0.144	0.166	-0.022	0.162	0.195	-0.033			
Transportation, warehousing	0.033			0.019	0.019	0.000#	0.020	0.012	0.008			
Information	0.018			0.019	0.015	0.004	0.013	0.009	0.004			
Finance and insurance	0.019			0.018	0.014	0.004	0.026	0.013	0.014			
Real estate, rental, leasing	0.017			0.013	0.011	0.002	0.016	0.013	0.003#			
Professional, scientific, technical	0.034			0.012	0.010	0.002	0.024	0.019	0.005			
Company/enterprise management	0.010			0.000	0.000	0.000#	0.003	0.002	0.001#			
Admin., support and waste mgmt.	0.186			0.156	0.152	0.004#	0.165	0.157	0.008#			
Educational services	0.020			0.023	0.038	-0.015	0.022	0.034	-0.012			
Health care/social assistance	0.099			0.124	0.135	-0.011	0.140	0.128	0.012			
Art, entertainment, recreation	0.009			0.004	0.005	-0.001#	0.017	0.016	0.002#			
Accommodation and food services	0.117			0.149	0.215	-0.066	0.126	0.214	-0.088			
Other services (except publ. admin.)	0.028			0.027	0.029	-0.002	0.028	0.027	0.002#			
Public administration	0.016			0.027	0.026	0.000#	0.011	0.010	0.001#			
Unclassifiable	0.013			0.002	0.003	-0.000#	0.006	0.006	0.001#			
Missing	0.107			0.000	0.000		0.039	0.043	-0.004#			

NOTE: — = not available.

<sup>a</sup> In Florida, because there are no characteristic data available to define age at TANF exit, we initially start with age as of BYB (benefit year beginning), which is 33.3 years. Since the average length of time from TANF exit to new unemployment is 5.4 quarters for UI applicants (or 1.4 years), the average age at TANF exit is set at 31.9 years.

<sup>b</sup> Because Florida uses Hispanic and non-Hispanic distinctions in its race categories (White, non-Hispanic, White and Hispanic, Black non-Hispanic, Black and Hispanic, etc.), means are not strictly comparable to the other states.

<sup>c</sup> Defined for both applicants and nonapplicants as the first four of the five quarters preceding the quarter of new unemployment.

<sup>d</sup> The LMI data are monthly by county, and the means presented here are weighted by sample inflow and are not statewide aggregates.



**Table A.2 Newly Unemployed TANF-Leaver UI Applicants Who Have Monetarily Eligible UI Claims, Compared by Characteristics with All Other TANF-Leaver UI Applicants**

Description	Florida			Georgia			Michigan			Ohio		
	Monetarily eligible (n = 17,331)	All other claimants (n = 978)	Monetarily eligible (n = 24,294)	All other claimants (n = 2,963)	Monetarily eligible (n = 4,687)	All other claimants (n = 89)	Monetarily eligible (n = 7,256)	All other claimants (n = 3,860)				
Age at BYB	33.4**	30.9	31.6**	30.2	31.4	32.5	31.7**	30.6				
18–24	0.213**	0.319	0.225**	0.275	0.256*	0.148	0.214**	0.292				
25–44	0.724**	0.640	0.738**	0.710	0.670**	0.815	0.721**	0.649				
45+	0.063**	0.041	0.036**	0.015	0.074	0.037	0.065	0.060				
Gender, male	0.188**	0.160	0.084**	0.070	0.235	0.154	0.186**	0.125				
Gender, female	0.812**	0.840	0.916**	0.930	0.765	0.846	0.814**	0.875				
Race, white	0.255	0.252	0.192**	0.229	0.473	0.547	0.434**	0.376				
Race, black	0.429**	0.482	0.783**	0.743	0.467	0.395	0.522**	0.588				
Race, Hispanic	0.289**	0.245	0.009	0.010	0.053	0.047	0.035**	0.027				
Race, other	0.026	0.021	0.016	0.018	0.015	0.035	0.010	0.009				
Education, less than high school	0.359**	0.418	0.275**	0.349	0.258**	0.539	0.446**	0.543				
Education, HS grad/GED	0.494**	0.456	0.533**	0.504	0.467**	0.315	0.498**	0.415				
Education, some college	0.114	0.107	0.171**	0.133	0.240**	0.101	0.050**	0.038				
Education, bachelor's degree or higher	0.034**	0.019	0.021**	0.014	0.035	0.045	0.006*	0.003				
Base period earnings (\$)	11,892**	2,497	9,926**	2,779	11,311**	5,836	11,346**	4,281				
High quarter earnings in base (\$)	4,118**	1,636	4,981**	2,040	4,425**	3,026	4,260**	2,267				
Base earnings < \$10,000	0.485**	0.979	0.626**	0.977	0.524**	0.865	0.522**	0.948				
Multiple employers, any base qtr.	0.510**	0.450	0.505**	0.374	0.507	0.427	0.542**	0.517				
Qtrs., TANF exit to unemployment	5.5**	3.8	4.8**	2.4	5.0**	3.7	5.6**	4.2				
Consec. qtrs. employed before exit	3.1**	1.7	3.1**	1.4	7.3**	4.8	4.0**	2.9				
0 or 1	0.499**	0.735	0.454**	0.722	0.077**	0.236	0.386**	0.506				
2–4	0.280**	0.184	0.329**	0.237	0.185**	0.292	0.284	0.270				
5–8	0.098**	0.042	0.115**	0.024	0.298	0.270	0.143**	0.110				
9–12	0.124**	0.039	0.102**	0.017	0.440**	0.202	0.186**	0.113				
Qtrs. employed before BYB	8.5**	6.2	8.6**	5.4	8.9**	6.2	9.7**	8.4				
4 quarters or less	0.104**	0.356	0.092**	0.426	0.083**	0.315	0.042**	0.112				
5–8	0.339	0.349	0.344**	0.400	0.286**	0.472	0.234**	0.355				
9–12	0.556**	0.296	0.563**	0.174	0.631**	0.213	0.724**	0.532				
Adults on case at exit			1.20	1.19	1.08	1.06						
Children under age 18 on case			1.95	1.95	1.91	1.78						

Table A.2 (Continued)

Description	Florida		Georgia		Michigan		Ohio	
	Monetarily eligible (n = 17,331)	All other claimants (n = 978)	Monetarily eligible (n = 24,294)	All other claimants (n = 2,963)	Monetarily eligible (n = 4,687)	All other claimants (n = 89)	Monetarily eligible (n = 7,256)	All other claimants (n = 3,860)
Children under age 6 on case			0.88**	0.93	0.87	0.80		
Agriculture, forestry, fishing <sup>a</sup>	0.018**	0.036	0.006**	0.013	0.006**	0.045	0.004*	0.002
Mining	0.000	0.000	0.000	0.000	0.001	0.000	0.001	0.001
Utilities	0.001	0.000	0.001	0.000	0.000	0.000	0.001*	0.000
Construction	0.035**	0.024	0.021	0.026	0.039	0.011	0.038**	0.022
Manufacturing	0.062**	0.034	0.193	0.198	0.101	0.079	0.149**	0.062
Wholesale trade	0.030**	0.018	0.034*	0.027	0.020	0.000	0.030**	0.018
Retail trade	0.127**	0.149	0.147**	0.128	0.164	0.146	0.121	0.122
Transportation, warehousing	0.033	0.033	0.020	0.018	0.021	0.011	0.026**	0.014
Information	0.018	0.016	0.020**	0.012	0.014	0.011	0.011	0.009
Finance and insurance	0.019	0.015	0.019**	0.013	0.026	0.034	0.028**	0.012
Real estate, rental, leasing	0.018**	0.008	0.012	0.010	0.017	0.000	0.013**	0.009
Professional, scientific, technical	0.034	0.038	0.013	0.011	0.026	0.011	0.019**	0.011
Company management	0.009	0.014	0.000	0.000	0.002	0.000	0.001	0.000
Admin., support, waste mgmt.	0.182**	0.253	0.154**	0.197	0.174	0.157	0.173	0.170
Educational services	0.020**	0.030	0.024	0.023	0.022	0.022	0.013	0.017
Health care/social assistance	0.100**	0.076	0.128**	0.106	0.143	0.124	0.188**	0.111
Art, entertainment, recreation	0.008**	0.016	0.004	0.003	0.017	0.011	0.009	0.011
Accommodation, food	0.115**	0.155	0.148**	0.169	0.128**	0.202	0.089**	0.151
Other services (except publ. admin.)	0.028	0.030	0.026	0.021	0.028	0.011	0.034	0.029
Public administration	0.016	0.014	0.027	0.024	0.011	0.000	0.011	0.008
Unclassifiable	0.012**	0.037	0.003	0.002	0.006	0.011	0.003	0.002
Industry missing	0.112**	0.004	0.000	0.000	0.037**	0.112	0.039**	0.223
Mgmt., business, financial	0.048*	0.035	0.031**	0.015				
Professional, related occupations	0.076	0.075	0.059**	0.038				
Services	0.222	0.225	0.258	0.251				
Sales and related occupations	0.119**	0.149	0.066**	0.052				
Office, administrative support	0.193**	0.162	0.229**	0.198				
Farming, fishing and forestry	0.009	0.007	0.007	0.007				
Construction and extraction	0.030	0.028	0.016	0.016				
Install, maintain, repair	0.027**	0.016	0.009	0.008				
Production	0.102	0.105	0.165**	0.201				
Transportation, material moving	0.055**	0.074	0.109*	0.119				
Occupation missing	0.105	0.122	0.050**	0.095				

Table A.2 (Continued)

Description	Florida			Georgia			Michigan			Ohio		
	Monetarily eligible (n = 17,331)	All other claimants (n = 978)	Monetarily eligible (n = 24,294)	All other claimants (n = 2,963)	Monetarily eligible (n = 4,687)	All other claimants (n = 89)	Monetarily eligible (n = 7,256)	All other claimants (n = 3,860)				
Unemployment rate, month of BYB	5.0**	4.9	5.0**	5.3	7.1	7.3	5.6**	5.7				
Unemployment rate, TANF exit	4.4**	4.2	5.1**	5.3	6.0	5.9	4.3**	4.4				
Change, unempl. rate, year-ago BYB	0.3	0.4	-0.1**	-0.2	1.1*	1.5	0.7**	0.8				
Change, unempl. rate over benefit year	0.4**	0.5	-0.2	-0.2	0.6**	1.0	0.6**	0.7				
Change, unempl. rate, TANF to BYB	0.7**	0.8	-0.1	-0.1	1.1	1.4	1.3	1.3				
Change unempl. rate, exit to BYE	1.0**	1.3	-0.3	-0.3	1.6*	2.3	1.9	1.9				
Pct. chg., labor force, year-ago BYB	1.3**	1.7	1.3	1.3	-1.0	-1.0	0.0	-0.1				
Employed (000s), month of BYB	568.2**	510.7	126.3**	98.2	365.9	454.9	311.2*	303.1				
Employed (000s), at TANF exit	568.9**	512.2	123.8**	97.3	377.7	468.9	316.8	308.9				
Pct. chg., employment, year-ago BYB	1.0**	1.4	1.4	1.5	-2.2	-2.6	-0.8**	-0.9				
Pct. chg., employment, over ben. year	0.6**	0.2	1.5**	1.2	-0.9	-1.5	-0.8	-0.8				
Pct. chg., employ., TANF exit to BYB	0.9	0.7	1.5**	0.6	-2.6	-2.4	-1.5**	-1.6				
Pct. chg., employ., TANF exit to BYE	1.6**	1.0	3.1**	1.8	-3.5	-3.9	-2.3**	-2.4				
BYB in 1st qtr.	0.236**	0.299	0.240	0.237	0.254	0.247	0.270**	0.319				
BYB in 2nd qtr.	0.264	0.264	0.250	0.256	0.235	0.247	0.230	0.220				
BYB in 3rd qtr.	0.270**	0.234	0.263*	0.248	0.229	0.281	0.223*	0.210				
BYB in 4th qtr.	0.230*	0.203	0.247*	0.259	0.282	0.225	0.277**	0.251				
TANF exit = 1996:2	—	—	0.076**	0.062	—	—	—	—				
TANF exit = 1996:3	—	—	0.074**	0.063	—	—	—	—				
TANF exit = 1996:4	—	—	0.072	0.068	—	—	—	—				
TANF exit = 1997:1	—	—	0.065	0.064	—	—	—	—				
TANF exit = 1997:2	—	—	0.052**	0.063	—	—	—	—				
TANF exit = 1997:3	—	—	0.068	0.068	—	—	—	—				
TANF exit = 1997:4	—	—	0.046	0.047	—	—	—	—				
TANF exit = 1998:1	—	—	0.041	0.044	—	—	—	—				
TANF exit = 1998:2	—	—	0.038	0.042	—	—	—	—				
TANF exit = 1998:3	—	—	0.036	0.038	—	—	—	—				
TANF exit = 1998:4	0.121**	0.037	0.041**	0.054	—	—	—	—				
TANF exit = 1999:1	0.121**	0.057	0.026**	0.034	—	—	—	—				
TANF exit = 1999:2	0.122**	0.080	0.037	0.043	—	—	—	—				
TANF exit = 1999:3	0.102**	0.071	0.034*	0.040	—	—	—	—				
TANF exit = 1999:4	0.089**	0.122	0.033	0.031	—	—	—	—				
TANF exit = 2000:1	0.148	0.149	0.033	0.034	—	—	—	—				
TANF exit = 2000:2	0.087**	0.108	0.036	0.033	—	—	0.172**	0.135				

Table A.2 (Continued)

Description	Florida			Georgia			Michigan			Ohio		
	Monetarily eligible (n = 17,331)	All other claimants (n = 978)	Monetarily eligible (n = 24,294)	All other claimants (n = 2,963)	Monetarily eligible (n = 4,687)	All other claimants (n = 89)	Monetarily eligible (n = 7,256)	All other claimants (n = 3,860)				
TANF exit = 2000:3	0.077**	0.116	0.034	0.030	—	—	0.186**	0.161				
TANF exit = 2000:4	0.066**	0.115	0.029*	0.035	—	—	0.192	0.194				
TANF exit = 2001:1	0.067**	0.146	0.033**	0.023	0.201	0.247	0.171**	0.199				
TANF exit = 2001:2	—	—	0.034*	0.028	0.206	0.213	0.153	0.158				
TANF exit = 2001:3	—	—	0.031	0.029	0.227	0.213	0.127**	0.153				
TANF exit = 2001:4	—	—	0.032*	0.025	0.192	0.225	—	—				
TANF exit = 2002:1	—	—	—	—	0.174*	0.101	—	—				
BYB = 1996:2	—	—	0.002**	0.013	—	—	—	—				
BYB = 1996:3	—	—	0.008**	0.029	—	—	—	—				
BYB = 1996:4	—	—	0.015**	0.041	—	—	—	—				
BYB = 1997:1	—	—	0.022**	0.042	—	—	—	—				
BYB = 1997:2	—	—	0.031**	0.061	—	—	—	—				
BYB = 1997:3	—	—	0.042**	0.053	—	—	—	—				
BYB = 1997:4	—	—	0.044**	0.063	—	—	—	—				
BYB = 1998:1	—	—	0.048**	0.056	—	—	—	—				
BYB = 1998:2	—	—	0.055	0.054	—	—	—	—				
BYB = 1998:3	—	—	0.059**	0.046	—	—	—	—				
BYB = 1998:4	0.002	0.000	0.056**	0.044	—	—	—	—				
BYB = 1999:1	0.009	0.001	0.056	0.050	—	—	—	—				
BYB = 1999:2	0.028	0.001	0.053	0.047	—	—	—	—				
BYB = 1999:3	0.038	0.001	0.050	0.043	—	—	—	—				
BYB = 1999:4	0.040	0.007	0.039	0.042	—	—	—	—				
BYB = 2000:1	0.054	0.086	0.037	0.035	—	—	—	—				
BYB = 2000:2	0.078	0.087	0.027	0.029	—	—	—	—				
BYB = 2000:3	0.090	0.092	0.024**	0.030	—	—	0.004	0.006				
BYB = 2000:4	0.076	0.095	0.024	0.027	—	—	0.014	0.017				
BYB = 2001:1	0.083	0.092	0.024	0.027	0.009	0.000	0.046	0.040				
BYB = 2001:2	0.086	0.092	0.032**	0.023	0.025	0.034	0.073	0.072				
BYB = 2001:3	0.088	0.092	0.035**	0.020	0.048	0.056	0.077	0.070				
BYB = 2001:4	0.081	0.065	0.039**	0.031	0.108	0.067	0.085	0.085				
BYB = 2002:1	0.065	0.093	0.032**	0.020	0.112	0.135	0.107**	0.122				
BYB = 2002:2	0.057	0.059	0.031*	0.025	0.110	0.112	0.103**	0.173				
BYB = 2002:3	0.043	0.034	0.031**	0.017	0.104**	0.169	0.079**	0.103				
BYB = 2002:4	0.026	0.031	0.023**	0.010	0.103	0.101	0.069	0.072				
BYB = 2003:1	0.024	0.025	0.017**	0.004	0.083	0.056	0.079**	0.062				
							0.068**	0.054				

**Table A.2 (Continued)**

Description	Florida		Georgia		Michigan		Ohio	
	Monetarily eligible (n = 17,331)	All other claimants (n = 978)	Monetarily eligible (n = 24,294)	All other claimants (n = 2,963)	Monetarily eligible (n = 4,687)	All other claimants (n = 89)	Monetarily eligible (n = 7,256)	All other claimants (n = 3,860)
BYB = 2003:2	0.014	0.018	0.014**	0.004	0.067	0.056	0.057**	0.032
BYB = 2003:3	0.009	0.013	0.011**	0.005	0.056	0.056	0.051**	0.029
BYB = 2003:4	0.005	0.003	0.007**	0.003	0.056	0.022	0.042**	0.024
BYB = 2004:1	0.002	0.002	0.004**	0.000	0.045	0.045	0.026**	0.017
BYB = 2004:2	0.001	0.006	0.003*	0.001	0.032	0.034	0.014**	0.008
BYB = 2004:3	0.001	0.002	0.002	0.002	0.021	0.000	0.005**	0.007
BYB = 2004:4	0.000	0.002	0.001	0.000	0.015	0.034	0.003	0.003
BYB = 2005:1	—	—	—	—	0.004	0.011	0.001**	0.002
BYB = 2005:2	—	—	—	—	0.002*	0.0011	—	—
BYB = 2005:3	—	—	—	—	0.001	0.000	—	—
BYB = 2005:4	—	—	—	—	0.001	0.000	—	—

NOTE: — = data not available. BYB = benefit year beginning. BYE = benefit year ending. GED = general equivalency diploma. \* Mean for monetarily valid claimants significantly different from the mean for all other claimants at the 90 percent confidence level in a two-tailed test, \*\*mean for monetarily valid claimants significantly different from the mean all other claimants at the 95 percent confidence level in a two-tailed test.

<sup>a</sup> New UI data for Ohio received in December 2007 for benefit years beginning in 2003 did not include characteristic information. Therefore, data presented here for Ohio for this variable are limited to claims prior to December 31, 2002.

**Table A.3 Newly Unemployed TANF-Leaver UI Applicants Having Nonmonetarily Eligible UI Claims (acceptable job separations under UI law), Compared by Characteristics with All Other UI Applicants**

Description	Florida				Georgia				Michigan				Ohio (*1)			
	Nonmonetarily eligible		All other applicants		Nonmonetarily eligible		All other applicants		Nonmonetarily eligible		All other applicants		Nonmonetarily eligible		All other applicants	
	(n = 17,331)	(n = 978)	(n = 12,789)	(n = 13,821)	(n = 1,874)	(n = 2,902)	(n = 5,834)	(n = 2,679)	(n = 1,874)	(n = 2,902)	(n = 5,834)	(n = 2,679)	(n = 1,874)	(n = 2,679)	(n = 5,834)	
Age at BYB	35.0**	31.8	32.1**	30.8	32.5**	30.7	30.3	30.0								
18-24	0.173**	0.258	0.211**	0.248	0.207**	0.284	0.300*	0.280								
25-44	0.742**	0.700	0.749**	0.727	0.705**	0.651	0.639**	0.674								
45+	0.085**	0.042	0.041**	0.026	0.087**	0.065	0.061**	0.046								
Gender, male	0.230**	0.150	0.089**	0.075	0.318**	0.181	0.208**	0.165								
Gender, female	0.770**	0.850	0.911**	0.925	0.682**	0.819	0.792**	0.835								
Race, white	0.211**	0.292	0.178**	0.209	0.515**	0.449	0.461**	0.392								
Race, black	0.402**	0.458	0.793**	0.770	0.415**	0.499	0.476**	0.547								
Race, Hispanic	0.360**	0.224	0.010**	0.008	0.062**	0.047	0.035	0.037								
Race, other	0.027	0.025	0.019**	0.013	0.019*	0.012	0.029**	0.023								
Education, less than high school	0.387**	0.341	0.263**	0.299	0.261	0.266	0.458**	0.422								
Education, high school grad/GED	0.460**	0.519	0.539**	0.521	0.470	0.461	0.391*	0.413								
Education, some college	0.111	0.115	0.173**	0.163	0.231	0.241	0.135*	0.150								
Education, bachelor's degree or higher	0.043**	0.025	0.024**	0.017	0.039	0.032	0.016	0.015								
Base period earnings (\$)	11,817**	11,029	9,465**	8,889	11,103	11,269	5,689**	9,482								
High quarter earnings in base (\$)	4,160**	3,837	3,939**	3,633	4,552**	4,299	2,700**	3,708								
Base period earnings < \$10,000	0.488**	0.531	0.651**	0.677	0.540	0.525	0.860**	0.606								
Multiple employers, any base qtr.	0.477**	0.532	0.486*	0.500	0.487**	0.518	0.503**	0.585								
Qtrs., TANF Exit to Unemployment	5.5**	5.4	4.6	4.6	4.7**	5.1	3.2**	4.2								
Consec. qtrs. employed before exit	3.0*	3.1	3.0**	2.8	7.3**	7.1	3.3**	4.1								
0 or 1	0.526**	0.499	0.476**	0.490	0.085	0.076	0.470**	0.367								
2-4	0.267**	0.281	0.319	0.321	0.175*	0.194	0.272*	0.295								
5-8	0.087**	0.102	0.106	0.105	0.272**	0.315	0.116**	0.148								
9-12	0.120	0.118	0.099**	0.085	0.467**	0.415	0.141**	0.190								
Qtrs. employed before BYB	8.4	8.4	8.3	8.2	8.7**	9.0	8.0**	8.9								
4 qtrs. or less	0.128**	0.110	0.129*	0.122	0.105**	0.077	0.128**	0.070								
5-8	0.328**	0.350	0.341**	0.362	0.281	0.295	0.398**	0.311								
9-12	0.544	0.541	0.529*	0.516	0.613	0.628	0.473**	0.619								
Adults on case at exit			1.20	1.19	1.11**	1.06										
Children under age 18 on case			1.94**	1.97	1.99**	1.86										

Table A.3 (Continued)

Description	Florida		Georgia		Michigan		Ohio (*1)	
	Nonmonetarily eligible applicants (n = 17,331)	All other applicants (n = 978)	Nonmonetarily eligible applicants (n = 12,789)	All other applicants (n = 13,821)	Nonmonetarily eligible applicants (n = 1,874)	All other applicants (n = 2,902)	Nonmonetarily eligible applicants (n = 2,679)	All other applicants (n = 5,834)
Children under age 6 on case			0.85**	0.92	0.84	0.88		
Agriculture, forestry, fishing	0.035**	0.006	0.010**	0.004	0.013**	0.002	0.004	0.002
Mining	0.000	0.000	0.000	0.000	0.001	0.000	0.000	0.001
Utilities	0.001	0.001	0.000	0.001	0.000	0.001	0.000	0.001
Construction	0.047**	0.025	0.027**	0.016	0.068**	0.020	0.045**	0.026
Manufacturing	0.075**	0.048	0.216**	0.169	0.132**	0.080	0.104**	0.122
Wholesale trade	0.035**	0.025	0.035*	0.031	0.019	0.019	0.019**	0.029
Retail trade	0.095**	0.157	0.127**	0.161	0.121**	0.190	0.102**	0.130
Transportation, warehousing	0.030**	0.036	0.021	0.019	0.024	0.019	0.017**	0.024
Information	0.018	0.017	0.019	0.020	0.010*	0.016	0.006**	0.013
Finance and insurance	0.016**	0.022	0.017*	0.020	0.017**	0.031	0.009**	0.028
Real estate, rental, leasing	0.016	0.019	0.010**	0.014	0.014	0.018	0.008*	0.013
Professional, scientific, technical	0.036	0.032	0.014**	0.011	0.034**	0.021	0.018	0.015
Company management	0.007**	0.012	0.000	0.000	0.002	0.002	0.001	0.001
Admin., support, waste mgmt.	0.201**	0.173	0.175**	0.144	0.193**	0.161	0.154**	0.180
Educational services	0.025**	0.017	0.028**	0.020	0.035**	0.014	0.007**	0.017
Health care/social assistance	0.074**	0.120	0.111**	0.142	0.107**	0.165	0.075**	0.198
Art, entertainment, recreation	0.008	0.009	0.004	0.004	0.015	0.018	0.018**	0.006
Accommodation, food services	0.091**	0.139	0.125**	0.172	0.097**	0.150	0.095**	0.121
Other services (except publ. admin.)	0.027	0.029	0.027	0.025	0.029	0.028	0.032	0.033
Public administration	0.017	0.015	0.029*	0.026	0.015**	0.007	0.015**	0.007
Unclassifiable	0.014	0.012	0.002	0.003	0.010**	0.003	0.003	0.002
Industry missing	0.131**	0.086	0.000	0.000	0.046**	0.034	0.269**	0.033
Mgmt., business, financial	0.048	0.046	0.025**	0.035	—	—	—	—
Professional, related occupations	0.077	0.075	0.063**	0.053	—	—	—	—
Services	0.181**	0.257	0.230**	0.293	—	—	—	—
Sales and related occupations	0.091**	0.146	0.059**	0.071	—	—	—	—
Office, administrative support	0.180**	0.201	0.222**	0.238	—	—	—	—
Farming, fishing and forestry	0.012**	0.007	0.009**	0.006	—	—	—	—
Construction and extraction	0.041**	0.020	0.020**	0.013	—	—	—	—
Install, maintain, repair	0.029**	0.024	0.011**	0.007	—	—	—	—
Production	0.124**	0.083	0.195**	0.150	—	—	—	—
Transport, material moving	0.060*	0.053	0.128**	0.096	—	—	—	—
Occupation missing	0.141**	0.076	0.037	0.039	—	—	—	—

Table A.3 (Continued)

Description	Florida		Georgia		Michigan		Ohio (*1)	
	Nonmonetarily eligible (n = 17,331)	All other applicants (n = 978)	Nonmonetarily eligible (n = 12,789)	All other applicants (n = 13,821)	Nonmonetarily eligible (n = 1,874)	All other applicants (n = 2,902)	Nonmonetarily eligible (n = 2,679)	All other applicants (n = 5,834)
Unemployment rate, month of BYB	5.2**	4.9	5.1**	4.9	7.1	7.0	5.4**	5.3
Unemployment rate, TANF exit	4.5**	4.2	5.2**	5.0	6.1*	6.0	4.4**	4.2
Chg. unempl. rate, year-ago BYB	0.3	0.3	-0.1	-0.1	1.1	1.1	0.8**	0.9
Chg. unempl. rate over ben. year	0.4	0.4	-0.2**	-0.2	0.5**	0.6	0.9**	0.9
Chg. unempl. rate, end TANF to BYB	0.7**	0.7	-0.1	-0.1	1.0	1.1	0.9**	1.1
Chg. unempl. rate, end TANF to BYE	1.1**	1.0	-0.3**	-0.3	1.6	1.6	1.8**	1.9
Pct. chg., labor force, year-ago BYB	1.1**	1.5	1.3	1.3	-1.0*	-1.0	-0.0	-0.1
Employed (000s), month of BYB	630.6**	507.9	126.2**	118.8	344.1**	380.1	272.3**	321.0
Employed (000s), at TANF exit	632.5**	507.7	123.9**	116.6	355.1**	392.6	276.4**	326.0
Pct. chg. employment, year-ago BYB	0.8**	1.2	1.4	1.4	-2.1	-2.2	-0.8**	-1.0
Pct. chg. employment over ben. year	0.4**	0.8	1.5	1.4	-0.9	-0.9	-1.0	-1.0
Pct. chg. emplmt., TANF exit to BYB	0.6**	1.2	1.4	1.5	-2.5*	-2.7	-1.2**	-1.3
Pct. chg. emplmt., end TANF to BYE	1.0**	2.0	2.9	2.9	-3.4	-3.6	-2.2**	-2.3
BYB in 1st qtr.	0.229	0.248	0.236	0.243	0.247	0.258	0.274*	0.255
BYB in 2nd qtr.	0.266	0.262	0.253	0.252	0.225	0.242	0.210	0.221
BYB in 3rd qtr.	0.271	0.266	0.262	0.260	0.208**	0.244	0.205**	0.230
BYB in 4th qtr.	0.234	0.224	0.248	0.246	0.320**	0.255	0.311	0.294
TANF exit = 1996:2	—	—	0.079**	0.071	—	—	—	—
TANF exit = 1996:3	—	—	0.074	0.072	—	—	—	—
TANF exit = 1996:4	—	—	0.073	0.070	—	—	—	—
TANF exit = 1997:1	—	—	0.069**	0.061	—	—	—	—
TANF exit = 1997:2	—	—	0.053	0.053	—	—	—	—
TANF exit = 1997:3	—	—	0.068	0.067	—	—	—	—
TANF exit = 1997:4	—	—	0.047	0.045	—	—	—	—
TANF exit = 1998:1	—	—	0.044**	0.038	—	—	—	—
TANF exit = 1998:2	—	—	0.041**	0.036	—	—	—	—
TANF exit = 1998:3	—	—	0.038	0.035	—	—	—	—
TANF exit = 1998:4	0.105**	0.126	0.042	0.043	—	—	—	—
TANF exit = 1999:1	0.109**	0.126	0.027	0.027	—	—	—	—
TANF exit = 1999:2	0.111**	0.127	0.035**	0.040	—	—	—	—
TANF exit = 1999:3	0.100	0.100	0.033*	0.037	—	—	—	—
TANF exit = 1999:4	0.097**	0.085	0.032	0.035	—	—	—	—
TANF exit = 2000:1	0.163**	0.135	0.031**	0.036	—	—	—	—



Table A.3 (Continued)

Description	Florida		Georgia		Michigan		Ohio (*1)	
	Nonmonetarily eligible (n = 17,331)	All other applicants (n = 978)	Nonmonetarily eligible (n = 12,789)	All other applicants (n = 13,821)	Nonmonetarily eligible (n = 1,874)	All other applicants (n = 2,902)	Nonmonetarily eligible (n = 2,679)	All other applicants (n = 5,834)
TANF exit = 2000:2	0.092*	0.085	0.036	0.035	—	—	0.185	0.184
TANF exit = 2000:3	0.081	0.078	0.032	0.034	—	—	0.197	0.200
TANF exit = 2000:4	0.068	0.070	0.028	0.031	—	—	0.194	0.202
TANF exit = 2001:1	0.073	0.069	0.030**	0.034	0.203	0.201	0.180	0.177
TANF exit = 2001:2	—	—	0.029**	0.037	0.204	0.208	0.137	0.132
TANF exit = 2001:3	—	—	0.029	0.032	0.235	0.221	0.106	0.105
TANF exit = 2001:4	—	—	0.030	0.031	0.200	0.188	—	—
TANF exit = 2002:1	—	—	—	—	0.158**	0.182	—	—
BYB = 1996:2	—	—	0.004*	0.003	—	—	—	—
BYB = 1996:3	—	—	0.010	0.010	—	—	—	—
BYB = 1996:4	—	—	0.018	0.017	—	—	—	—
BYB = 1997:1	—	—	0.025	0.024	—	—	—	—
BYB = 1997:2	—	—	0.034	0.034	—	—	—	—
BYB = 1997:3	—	—	0.046*	0.041	—	—	—	—
BYB = 1997:4	—	—	0.047	0.045	—	—	—	—
BYB = 1998:1	—	—	0.048	0.049	—	—	—	—
BYB = 1998:2	—	—	0.055	0.055	—	—	—	—
BYB = 1998:3	—	—	0.062**	0.054	—	—	—	—
BYB = 1998:4	0.002	0.002	0.055	0.053	—	—	—	—
BYB = 1999:1	0.007**	0.011	0.057	0.053	—	—	—	—
BYB = 1999:2	0.022**	0.030	0.057**	0.049	—	—	—	—
BYB = 1999:3	0.030**	0.042	0.052**	0.046	—	—	—	—
BYB = 1999:4	0.030**	0.044	0.038	0.040	—	—	—	—
BYB = 2000:1	0.048**	0.062	0.035	0.038	—	—	—	—
BYB = 2000:2	0.077	0.079	0.027	0.029	—	—	0.007	0.006
BYB = 2000:3	0.087	0.093	0.025	0.025	—	—	0.026**	0.017
BYB = 2000:4	0.081**	0.073	0.025	0.023	—	—	0.080**	0.047
BYB = 2001:1	0.085	0.082	0.024	0.025	0.012*	0.007	0.105**	0.090
BYB = 2001:2	0.094**	0.080	0.030	0.033	0.022	0.026	0.103	0.095
BYB = 2001:3	0.104**	0.076	0.030**	0.037	0.046	0.049	0.113	0.110
BYB = 2001:4	0.090**	0.072	0.038	0.038	0.131**	0.092	0.163**	0.139
BYB = 2002:1	0.067	0.067	0.027**	0.034	0.123*	0.106	0.169	0.165
BYB = 2002:2	0.058	0.056	0.029	0.032	0.104	0.114	0.100**	0.120
BYB = 2002:3	0.039**	0.045	0.024**	0.034	0.089**	0.116	0.066**	0.103
BYB = 2002:4	0.025	0.027	0.020*	0.023	0.115**	0.095	0.068**	0.108

Table A.3 (Continued)

Description	Florida		Georgia		Michigan		Ohio (*1)	
	Nonmonetarily eligible (n = 17,331)	All other applicants (n = 978)	Nonmonetarily eligible (n = 12,789)	All other applicants (n = 13,821)	Nonmonetarily eligible (n = 1,874)	All other applicants (n = 2,902)	Nonmonetarily eligible (n = 2,679)	All other applicants (n = 5,834)
BYB = 2003:1	0.021*	0.026	0.016	0.016	0.071**	0.089	—	—
BYB = 2003:2	0.013	0.016	0.013	0.014	0.061	0.071	—	—
BYB = 2003:3	0.009	0.009	0.010	0.010	0.052	0.059	—	—
BYB = 2003:4	0.005	0.006	0.006	0.006	0.057	0.055	—	—
BYB = 2004:1	0.002	0.002	0.004	0.004	0.038*	0.049	—	—
BYB = 2004:2	0.001	0.001	0.004*	0.002	0.032	0.031	—	—
BYB = 2004:3	0.002*	0.001	0.002	0.002	0.020	0.020	—	—
BYB = 2004:4	0.000	0.000	0.001	0.000	0.018	0.013	—	—
BYB = 2005:1	—	—	—	—	0.005	0.004	—	—
BYB = 2005:2	—	—	—	—	0.002	0.003	—	—
BYB = 2005:3	—	—	—	—	0.001	0.001	—	—
BYB = 2005:4	—	—	—	—	0.001	0.001	—	—

NOTE: — = data not available. BYB = benefit year beginning. BYE = benefit year ending. GED = general equivalency diploma. \* Nonmonetarily eligible mean significantly different from the mean for all other UI applicants at the 90 percent confidence level in a two-tailed test; \*\*nonmonetarily eligible mean significantly different from the mean for all other UI applicants at the 95 percent confidence level in a two-tailed test.

<sup>a</sup> New UI data for Ohio that was received in December 2007 for UI claims beginning in 2003 did not include the characteristic information needed to define nonmonetary eligibility. Therefore, the means presented for Ohio are for UI claims prior to December 31, 2002. Also, nonmonetary eligibility combines two sources: 1) job separation reason, and 2) an individual's presence in the agency's nonmonetary determination file.

**Table A.4 Newly Unemployed TANF-Leaver UI Applicants Who Quit Their Prior Employment, Compared by Characteristics with All Other TANF-Leaver UI Applicants**

Description	Florida		Georgia		Michigan		Ohio <sup>a</sup>	
	Quit prior employment (n = 3,675)	All other applicants (n = 14,364)	Quit prior employment (n = 4,628)	All other applicants (n = 21,982)	Quit prior employment (n = 831)	All other applicants (n = 3,945)	Quit prior employment (n = 892)	All other applicants (n = 7,621)
Age at BYB	31.4**	33.8	30.4**	31.7	31.6	31.4	30.3	30.1
18-24	0.281**	0.203	0.265**	0.222	0.250	0.255	0.272	0.288
25-44	0.677**	0.730	0.709**	0.743	0.670	0.672	0.690*	0.659
45+	0.041**	0.067	0.026**	0.034	0.080	0.072	0.038*	0.052
Gender, male	0.131**	0.200	0.065**	0.085	0.193**	0.243	0.169	0.179
Gender, female	0.869**	0.800	0.935**	0.915	0.807**	0.757	0.831	0.821
Race, white	0.312**	0.241	0.226**	0.188	0.488	0.472	0.451*	0.409
Race, black	0.418**	0.436	0.752**	0.787	0.449	0.469	0.484*	0.530
Race, Hispanic	0.241**	0.298	0.007	0.009	0.051	0.053	0.040	0.036
Race, other	0.029	0.025	0.014	0.016	0.025**	0.013	0.025	0.025
Education, less than high school	0.331**	0.370	0.306**	0.277	0.271	0.262	0.417	0.435
Education, high school grad/GED	0.534**	0.481	0.530	0.530	0.457	0.466	0.408	0.406
Education, some college	0.105*	0.115	0.149**	0.172	0.235	0.237	0.166*	0.143
Education, bachelor's degree or higher	0.029	0.034	0.015**	0.022	0.036	0.035	0.009	0.016
Base period earnings (\$)	10,486**	11,618	8,367**	9,334	10,954	11,258	10,062**	8,084
High quarter earnings in base (\$)	3,662**	4,066	3,427**	3,855	4,214**	4,437	3,874**	3,335
Base period earnings < \$10,000	0.562**	0.499	0.707**	0.655	0.557	0.526	0.556**	0.701
Multiple employers, any base qtr.	0.567**	0.492	0.512**	0.489	0.572**	0.492	0.591**	0.555
Qtrs., TANF exit to unemployment	5.2**	5.5	4.5*	4.6	5.1	5.0	4.3**	3.8
Consec. qtrs. employed before exit	3.1	3.0	2.8	2.9	7.0**	7.3	4.1*	3.8
0 or 1	0.497*	0.515	0.503**	0.479	0.087	0.078	0.373	0.403
2-4	0.291**	0.270	0.306**	0.323	0.206	0.183	0.297	0.287
5-8	0.091	0.096	0.100	0.107	0.312	0.295	0.142	0.137
9-12	0.120	0.119	0.090	0.092	0.396**	0.444	0.187	0.173
Qtrs. employed before BYB	8.3**	8.4	8.2	8.2	8.8	8.9	8.9*	8.6
4 qtrs. or Less	0.120	0.117	0.122	0.126	0.086	0.088	0.066**	0.091
5-8	0.364**	0.334	0.363*	0.350	0.313	0.285	0.313*	0.341
9-12	0.516**	0.549	0.514	0.524	0.601	0.627	0.621**	0.568

**Table A.4 (Continued)**

Description	Florida		Georgia		Michigan		Ohio <sup>a</sup>	
	Quit prior employment (n = 3,675)	All other applicants (n = 14,364)	Quit prior employment (n = 4,628)	All other applicants (n = 21,982)	Quit prior employment (n = 831)	All other applicants (n = 3,945)	Quit prior employment (n = 892)	All other applicants (n = 7,621)
Total adults on case			1.19	1.20	1.09	1.07	1.28	1.29
Total children (< 18) on case			1.96	1.96	1.91	1.91	2.00*	2.08
Total children (< 6) on case			0.94**	0.88	0.82	0.87	0.81	0.85
Agriculture, forestry, fishing	0.007**	0.022	0.005	0.007	0.003	0.007	0.004	0.003
Mining	0.000	0.000	0.000	0.000	0.001	0.001	0.002	0.001
Utilities	0.001	0.001	0.000	0.001	0.000	0.001	0.001	0.001
Construction	0.023**	0.038	0.016**	0.022	0.018**	0.043	0.022**	0.033
Manufacturing	0.045**	0.064	0.203**	0.190	0.066**	0.108	0.113	0.117
Wholesale trade	0.028	0.030	0.026**	0.035	0.018	0.020	0.027	0.025
Retail trade	0.169**	0.118	0.157**	0.142	0.198**	0.156	0.139*	0.119
Transportation, warehousing	0.040**	0.031	0.013**	0.021	0.024	0.020	0.029*	0.021
Information	0.015	0.018	0.017	0.020	0.011	0.014	0.016*	0.010
Finance and insurance	0.019	0.019	0.017	0.019	0.025	0.026	0.040**	0.020
Real estate, rental, leasing	0.018	0.017	0.010	0.013	0.009*	0.018	0.019**	0.011
Professional, scientific, technical	0.032	0.035	0.008**	0.013	0.021	0.027	0.013	0.016
Company management	0.013**	0.009	0.000	0.000	0.003	0.002	0.002**	0.000
Admin., support, waste mgmt.	0.181	0.187	0.139**	0.163	0.178	0.173	0.173	0.172
Educational services	0.024	0.020	0.021	0.025	0.015	0.024	0.011	0.015
Health care/social assistance	0.127**	0.092	0.137**	0.125	0.151	0.140	0.172	0.158
Art, entertainment, recreation	0.009	0.009	0.003	0.004	0.016	0.017	0.006	0.010
Accommodation, food services	0.144**	0.110	0.174**	0.145	0.168**	0.121	0.120	0.112
Other services (except publ. admin.)	0.028	0.028	0.022	0.026	0.024	0.029	0.041	0.031
Public administration	0.016	0.016	0.026	0.028	0.010	0.010	0.006	0.010
Unclassifiable	0.012	0.013	0.003	0.003	0.003	0.006	0.006	0.002
Industry missing	0.049**	0.121	0.000	0.000	0.041	0.038	0.037**	0.116
Mgmt., business, financial	0.041**	0.048	0.029	0.030	—	—	—	—
Professional, related occupations	0.070	0.077	0.048**	0.060	—	—	—	—
Services	0.265**	0.212	0.292**	0.256	—	—	—	—
Sales and related occupations	0.145**	0.115	0.064	0.065	—	—	—	—
Office, administrative support	0.201*	0.189	0.237	0.229	—	—	—	—
Farming, fishing, and forestry	0.007	0.010	0.006	0.008	—	—	—	—
Construction and extraction	0.019**	0.032	0.010**	0.018	—	—	—	—
Install, maintain, repair	0.021**	0.028	0.007	0.009	—	—	—	—
Production	0.087**	0.106	0.170	0.172	—	—	—	—
Transport, material moving	0.049**	0.058	0.098**	0.114	—	—	—	—

**Table A.4 (Continued)**

Description	Florida		Georgia		Michigan		Ohio <sup>a</sup>	
	Quit prior employment (n = 3,675)	All other applicants (n = 14,364)	Quit prior employment (n = 4,628)	All other applicants (n = 21,982)	Quit prior employment (n = 831)	All other applicants (n = 3,945)	Quit prior employment (n = 892)	All other applicants (n = 7,621)
Occupation missing	0.089**	0.110	0.038	0.038	—	—	—	—
Unemployment rate, month of BYB	4.9**	5.1	5.0	5.0	7.1	7.0	5.3	5.3
Unemployment rate, TANF exit	4.2**	4.4	5.1	5.1	6.0	6.0	4.2*	4.3
Chg. unempl. rate, year-ago BYB	0.3	0.3	-0.1	-0.1	1.1	1.1	0.9	0.8
Chg. unempl. rate over benefit year	0.4	0.4	-0.2	-0.2	0.6	0.6	0.9	0.9
Chg. unempl. rate, end TANF to BYB	0.7	0.7	-0.1	-0.1	1.1	1.0	1.1*	1.0
Chg. unempl. rate, end TANF to BYE	1.0	1.1	-0.3	-0.3	1.7	1.6	2.0**	1.9
Pct. chg., labor force, year-ago BYB	1.6**	1.3	1.4	1.3	-1.0	-1.0	0.1**	-0.1
Employed (000s), month of BYB	481.1**	584.3	103.9**	126.2	374.8	364.5	294.9	307.1
Employed (000s), at TANF exit	480.6**	585.4	102.2**	123.8	387.3	376.2	299.3	311.8
Pct. chg. employment, year-ago BYB	1.3**	1.0	1.5	1.4	-2.2	-2.2	-0.8	-0.9
Pct. chg. employment over benefit year	0.8**	0.5	1.3**	1.5	-0.9	-0.9	-0.9*	-1.0
Pct. chg. employment, TANF exit to BYB	1.2**	0.9	1.4	1.4	-2.6	-2.6	-1.1**	-1.3
Pct. chg. employment, end TANF to BYE	2.0**	1.4	2.7**	3.0	-3.5	-3.5	-2.0**	-2.3
BYB in 1st qtr.	0.237	0.240	0.243	0.239	0.252	0.254	0.238*	0.264
BYB in 2nd qtr.	0.266	0.263	0.251	0.252	0.240	0.234	0.230	0.216
BYB in 3rd qtr.	0.273	0.267	0.261	0.261	0.250	0.226	0.256**	0.218
BYB in 4th qtr.	0.223	0.230	0.245	0.248	0.258	0.286	0.277	0.302
TANF exit = 1996:2	—	—	0.073	0.075	—	—	—	—
TANF exit = 1996:3	—	—	0.081**	0.071	—	—	—	—
TANF exit = 1996:4	—	—	0.077	0.070	—	—	—	—
TANF exit = 1997:1	—	—	0.065	0.065	—	—	—	—
TANF exit = 1997:2	—	—	0.052	0.053	—	—	—	—
TANF exit = 1997:3	—	—	0.070	0.067	—	—	—	—
TANF exit = 1997:4	—	—	0.044	0.047	—	—	—	—
TANF exit = 1998:1	—	—	0.035**	0.042	—	—	—	—
TANF exit = 1998:2	—	—	0.035	0.039	—	—	—	—
TANF exit = 1998:3	—	—	0.034	0.037	—	—	—	—
TANF exit = 1998:4	0.135**	0.111	0.043	0.042	—	—	—	—
TANF exit = 1999:1	0.121	0.117	0.027	0.027	—	—	—	—
TANF exit = 1999:2	0.130**	0.117	0.040	0.038	—	—	—	—
TANF exit = 1999:3	0.093*	0.102	0.033	0.035	—	—	—	—
TANF exit = 1999:4	0.088	0.092	0.032	0.034	—	—	—	—

Table A.4 (Continued)

Description	Florida		Georgia		Michigan		Ohio <sup>a</sup>	
	Quit prior employment (n = 3,675)	All other applicants (n = 14,364)	Quit prior employment (n = 4,628)	All other applicants (n = 21,982)	Quit prior employment (n = 831)	All other applicants (n = 3,945)	Quit prior employment (n = 892)	All other applicants (n = 7,621)
TANF exit = 2000:1	0.133**	0.152	0.032	0.034	—	—	—	—
TANF exit = 2000:2	0.088	0.088	0.029**	0.037	—	—	0.187	0.184
TANF exit = 2000:3	0.075	0.080	0.031	0.034	—	—	0.195	0.200
TANF exit = 2000:4	0.067	0.069	0.029	0.030	—	—	0.225**	0.196
TANF exit = 2001:1	0.070	0.071	0.032	0.032	0.195	0.203	0.161	0.180
TANF exit = 2001:2	—	—	0.035	0.033	0.199	0.208	0.129	0.134
TANF exit = 2001:3	—	—	0.037**	0.029	0.214	0.229	0.102	0.105
TANF exit = 2001:4	—	—	0.035**	0.029	0.218**	0.188	—	—
TANF exit = 2002:1	—	—	—	—	0.174	0.172	—	—
BYB = 1996:2	—	—	0.005	0.004	—	—	—	—
BYB = 1996:3	—	—	0.011	0.010	—	—	—	—
BYB = 1996:4	—	—	0.021*	0.017	—	—	—	—
BYB = 1997:1	—	—	0.026	0.024	—	—	—	—
BYB = 1997:2	—	—	0.038	0.033	—	—	—	—
BYB = 1997:3	—	—	0.047	0.043	—	—	—	—
BYB = 1997:4	—	—	0.047	0.046	—	—	—	—
BYB = 1998:1	—	—	0.048	0.049	—	—	—	—
BYB = 1998:2	—	—	0.051	0.056	—	—	—	—
BYB = 1998:3	—	—	0.053*	0.059	—	—	—	—
BYB = 1998:4	0.002	0.002	0.056	0.054	—	—	—	—
BYB = 1999:1	0.012**	0.008	0.055	0.055	—	—	—	—
BYB = 1999:2	0.029	0.026	0.054	0.053	—	—	—	—
BYB = 1999:3	0.046**	0.034	0.044*	0.050	—	—	—	—
BYB = 1999:4	0.047**	0.036	0.037	0.040	—	—	—	—
BYB = 2000:1	0.059	0.054	0.038	0.037	—	—	—	—
BYB = 2000:2	0.079	0.078	0.025	0.028	—	—	0.000	0.007
BYB = 2000:3	0.092	0.090	0.023	0.026	—	—	0.015	0.020
BYB = 2000:4	0.073	0.078	0.024	0.024	—	—	0.040	0.060
BYB = 2001:1	0.078	0.084	0.023	0.025	0.006	0.009	0.087	0.096
BYB = 2001:2	0.083	0.087	0.028	0.032	0.022	0.025	0.094	0.098
BYB = 2001:3	0.087	0.089	0.036	0.033	0.049	0.047	0.127	0.109
BYB = 2001:4	0.070**	0.083	0.033**	0.039	0.093	0.111	0.137	0.147
BYB = 2002:1	0.066	0.067	0.027	0.031	0.088**	0.118	0.150	0.168
BYB = 2002:2	0.057	0.057	0.030	0.031	0.123	0.107	0.136	0.111
BYB = 2002:3	0.040	0.043	0.031	0.029	0.120	0.102	0.114	0.089

Table A.4 (Continued)

Description	Florida		Georgia		Michigan		Ohio <sup>a</sup>	
	Quit prior employment (n = 3,675)	All other applicants (n = 14,364)	Quit prior employment (n = 4,628)	All other applicants (n = 21,982)	Quit prior employment (n = 831)	All other applicants (n = 3,945)	Quit prior employment (n = 892)	All other applicants (n = 7,621)
BYB = 2002:4	0.026	0.027	0.020	0.022	0.103	0.102	0.100	0.095
BYB = 2003:1	0.021	0.024	0.021**	0.015	0.090	0.080	—	—
BYB = 2003:2	0.017	0.014	0.018**	0.012	0.063	0.068	—	—
BYB = 2003:3	0.008	0.010	0.013**	0.009	0.057	0.056	—	—
BYB = 2003:4	0.006	0.005	0.008*	0.006	0.051	0.057	—	—
BYB = 2004:1	0.002	0.002	0.005	0.004	0.061**	0.041	—	—
BYB = 2004:2	0.001	0.001	0.003	0.003	0.034	0.031	—	—
BYB = 2004:3	0.001	0.001	0.003**	0.002	0.020	0.020	—	—
BYB = 2004:4	0.000	0.000	0.001	0.001	0.012	0.016	—	—
BYB = 2005:1	—	—	—	—	0.004	0.005	—	—
BYB = 2005:2	—	—	—	—	0.004	0.002	—	—
BYB = 2005:3	—	—	—	—	0.001	0.001	—	—
BYB = 2005:4	—	—	—	—	0.000	0.001	—	—

NOTE: Blank = data not applicable; — = data not available. BYB = benefit year beginning. GED = general equivalency diploma. \* mean for persons who quit prior employment is significantly different from all other applicants at the 90 percent confidence level in a two-tailed test; \*\* mean for persons who quit prior employment is significantly different from all other applicants at the 95 percent confidence level in a two-tailed test.

<sup>a</sup> Data for Ohio limited to UI claims filed on or before December 31, 2002. New UI data received in December 2007 for claims beginning in 2003 did not include characteristic information needed to determine whether someone quit prior employment.

**Table A.5 Newly Unemployed TANF-Leaver UI Applicants Discharged from Prior Employment, Compared by Characteristics with All Other TANF-Leaver UI Applicants**

Description	Florida			Georgia			Michigan			Ohio <sup>a</sup>		
	Discharged from prior employment (n = 6,228)	All other applicants (n = 12,081)	Discharged from prior employment (n = 9,193)	All other applicants (n = 17,417)	Discharged from prior employment (n = 2,071)	All other applicants (n = 2,705)	Discharged from prior employment (n = 1,777)	All other applicants (n = 6,736)				
Age at BYB	32.1**	33.9	31.0**	31.7	30.4**	32.2	30.8**	29.9				
18-24	0.244**	0.206	0.239**	0.225	0.298**	0.221	0.243**	0.298				
25-44	0.714	0.722	0.736	0.738	0.643**	0.694	0.705**	0.652				
45+	0.042**	0.072	0.025**	0.037	0.059**	0.085	0.053	0.050				
Gender, male	0.161**	0.200	0.079	0.083	0.177**	0.279	0.152**	0.185				
Gender, female	0.839	0.800	0.921	0.917	0.823**	0.721	0.848**	0.815				
Race, white	0.281**	0.242	0.200*	0.191	0.433**	0.506	0.366**	0.426				
Race, black	0.482**	0.407	0.779	0.782	0.518**	0.426	0.578**	0.511				
Race, Hispanic	0.215**	0.324	0.008	0.009	0.045**	0.058	0.036	0.036				
Race, other	0.023*	0.027	0.013**	0.018	0.007**	0.021	0.020*	0.027				
Education, less than high school	0.347**	0.370	0.295**	0.275	0.264	0.264	0.403**	0.441				
Education, high school grad/GED	0.510**	0.483	0.517**	0.537	0.462	0.466	0.427**	0.401				
Education, some college	0.121**	0.109	0.169	0.167	0.244	0.232	0.156	0.143				
Education, bachelor's degree or higher	0.023**	0.038	0.019	0.021	0.031	0.038	0.014	0.015				
Base period earnings (\$)	11,349	11,412	9,152	9,173	11,397	11,057	11,368**	7,479				
High quarter earnings in base (\$)	3,940*	4,008	3,737	3,803	4,333	4,447	4,167**	3,186				
Base period earnings < \$10,000	0.513	0.511	0.661	0.666	0.513**	0.545	0.459**	0.745				
Multiple employers, any base qtr.	0.511	0.504	0.494	0.493	0.496	0.513	0.537**	0.565				
Qtrs., TANF exit to unemployment	5.5	5.4	4.6	4.6	5.2**	4.8	4.6**	3.7				
Consec. qtrs. employed before exit	3.1	3.0	2.8**	2.9	7.2	7.2	4.2**	3.8				
0 or 1	0.500**	0.517	0.483	0.483	0.072*	0.086	0.360**	0.410				
2-4	0.275	0.274	0.328**	0.315	0.190	0.184	0.295	0.286				
5-8	0.108**	0.089	0.107	0.105	0.316**	0.284	0.149	0.135				
9-12	0.117	0.120	0.082**	0.097	0.423	0.445	0.196**	0.169				
Qtrs. employed before BYB	8.5**	8.3	8.2	8.2	9.0**	8.8	9.1**	8.5				
4 qtrs. or less	0.103**	0.125	0.122	0.127	0.073**	0.099	0.064**	0.095				
5-8	0.342	0.339	0.362**	0.347	0.288	0.291	0.303**	0.348				
9-12	0.555**	0.535	0.516	0.525	0.639**	0.610	0.634**	0.557				



**Table A.5 (Continued)**

Description	Florida			Georgia			Michigan			Ohio <sup>a</sup>		
	Discharged from prior employment (n = 6,228)	All other applicants (n = 12,081)	Discharged from prior employment (n = 9,193)	All other applicants (n = 17,417)	Discharged from prior employment (n = 2,071)	All other applicants (n = 2,705)	Discharged from prior employment (n = 1,777)	All other applicants (n = 6,736)				
Total adults on case			1.19	1.19	1.04**	1.10	1.26**	1.30				
Total children (< 18) on case			1.98**	1.94	1.84**	1.96	2.12	2.07				
Total children (< 6) on case			0.91**	0.87	0.90**	0.83	0.85	0.85				
Agriculture, forestry, fishing	0.005**	0.026	0.004**	0.008	0.002**	0.010	0.001	0.003				
Mining	0.000	0.000	0.001	0.000	0.000	0.001	0.001	0.001				
Utilities	0.001	0.001	0.001	0.000	0.001	0.000	0.001	0.000				
Construction	0.025**	0.040	0.016**	0.024	0.021**	0.053	0.011**	0.037				
Manufacturing	0.050**	0.066	0.153**	0.213	0.086**	0.111	0.159**	0.105				
Wholesale trade	0.024**	0.033	0.034	0.033	0.020	0.019	0.030	0.024				
Retail trade	0.150**	0.117	0.163**	0.135	0.188**	0.145	0.131	0.119				
Transportation, warehousing	0.033	0.033	0.022	0.019	0.017*	0.024	0.023	0.021				
Information	0.018	0.017	0.021	0.018	0.018**	0.010	0.013	0.010				
Finance and insurance	0.023**	0.017	0.021**	0.017	0.034**	0.019	0.035**	0.018				
Real estate, rental, leasing	0.019	0.016	0.015**	0.010	0.022**	0.012	0.015	0.011				
Professional, scientific, technical	0.033	0.035	0.012	0.012	0.020**	0.030	0.018	0.015				
Company management	0.011	0.009	0.000	0.000	0.002	0.002	0.000	0.001				
Admin., support, waste mgmt.	0.169**	0.195	0.146**	0.166	0.155**	0.188	0.122**	0.185				
Educational services	0.013**	0.024	0.020**	0.026	0.014**	0.029	0.013	0.015				
Health care/social assistance	0.117**	0.090	0.144**	0.118	0.170**	0.121	0.264**	0.131				
Art, entertainment, recreation	0.009	0.009	0.004	0.004	0.018	0.015	0.003**	0.011				
Accommodation, food services	0.136**	0.107	0.171**	0.138	0.143**	0.119	0.095**	0.117				
Other services (except publ. admin.)	0.029	0.027	0.026	0.026	0.029	0.027	0.032	0.033				
Public administration	0.015	0.017	0.026	0.028	0.006**	0.014	0.010	0.010				
Unclassifiable	0.012	0.014	0.003	0.002	0.004*	0.007	0.000**	0.003				
Industry missing	0.107	0.106	0.000	0.000	0.031**	0.044	0.025**	0.129				
Management, business, financial	0.050	0.045	0.038**	0.026	—	—	—	—				
Professional, related occupations	0.078	0.075	0.056	0.059	—	—	—	—				
Services	0.253**	0.207	0.293**	0.246	—	—	—	—				
Sales and related occupations	0.147**	0.107	0.074**	0.061	—	—	—	—				
Office, administrative support	0.201**	0.186	0.238**	0.226	—	—	—	—				
Farming, fishing and forestry	0.006**	0.011	0.006	0.008	—	—	—	—				
Construction and extraction	0.021**	0.034	0.014**	0.018	—	—	—	—				
Install, maintain, repair	0.026	0.027	0.007**	0.010	—	—	—	—				

Table A.5 (Continued)

Description	Florida			Georgia			Michigan			Ohio <sup>a</sup>		
	Discharged from prior employment (n = 6,228)	All other applicants (n = 12,081)	Discharged from prior employment (n = 9,193)	All other applicants (n = 17,417)	Discharged from prior employment (n = 2,071)	All other applicants (n = 2,705)	Discharged from prior employment (n = 1,777)	All other applicants (n = 6,736)				
Production	0.081**	0.112	0.141**	0.189	—	—	—	—				
Transportation, material moving	0.056	0.057	0.095**	0.120	—	—	—	—				
Occupation missing	0.069**	0.125	0.040	0.037	—	—	—	—				
Unemployment rate, month of BYB	4.9**	5.1	4.9**	5.1	7.0*	7.1	5.3**	5.3				
Unemployment rate, TANF exit	4.2**	4.4	5.0**	5.2	5.9**	6.0	4.2**	4.3				
Chg. unempl. rate, year-ago BYB	0.3	0.3	-0.1	-0.1	1.1	1.1	0.9*	0.8				
Chg. unempl. rate over benefit year	0.4	0.4	-0.2**	-0.2	0.6	0.5	0.8**	0.9				
Chg. unempl. rate, end TANF to BYB	0.7	0.7	-0.1	-0.1	1.1	1.0	1.1*	1.0				
Chg. unempl. rate, end TANF to BYE	1.0**	1.1	-0.2**	-0.3	1.6	1.6	1.9	1.9				
Pct. chg., labor force, year-ago BYB	1.5**	1.3	1.3	1.3	-1.0	-1.0	-0.1	-0.1				
Employed (000s), month of BYB	522.3**	588.0	126.2**	120.3	382.2**	353.5	339.6**	296.8				
Employed (000s), at TANF exit	522.2**	589.1	123.8**	118.1	394.6**	364.9	344.9**	301.4				
Pct. chg. employment, year-ago BYB	1.2**	1.0	1.4	1.4	-2.2	-2.1	-1.0	-0.9				
Pct. chg. employment over benefit year	0.8**	0.5	1.5	1.5	-0.9	-0.9	-1.0	-1.0				
Pct. chg. employment, TANF exit to BYB	1.1**	0.8	1.5**	1.4	-2.7*	-2.5	-1.3	-1.2				
Pct. chg. employment, end TANF to BYE	1.9**	1.3	3.0*	2.9	-3.6	-3.4	-2.3	-2.2				
BYB in 1st qtr.	0.255**	0.231	0.243	0.238	0.261	0.249	0.239**	0.267				
BYB in 2nd qtr.	0.259	0.266	0.252	0.252	0.243	0.230	0.218	0.218				
BYB in 3rd qtr.	0.261	0.271	0.259	0.262	0.242*	0.221	0.245**	0.216				
BYB in 4th qtr.	0.225	0.231	0.246	0.248	0.255**	0.301	0.298	0.300				
TANF exit = 1996:2	—	—	0.070**	0.077	—	—	—	—				
TANF exit = 1996:3	—	—	0.067**	0.076	—	—	—	—				
TANF exit = 1996:4	—	—	0.066**	0.074	—	—	—	—				
TANF exit = 1997:1	—	—	0.059**	0.068	—	—	—	—				
TANF exit = 1997:2	—	—	0.054	0.053	—	—	—	—				
TANF exit = 1997:3	—	—	0.066	0.069	—	—	—	—				
TANF exit = 1997:4	—	—	0.046	0.046	—	—	—	—				
TANF exit = 1998:1	—	—	0.040	0.042	—	—	—	—				
TANF exit = 1998:2	—	—	0.036	0.040	—	—	—	—				
TANF exit = 1998:3	—	—	0.036	0.037	—	—	—	—				
TANF exit = 1998:4	0.120	0.114	0.042	0.043	—	—	—	—				
TANF exit = 1999:1	0.128**	0.113	0.027	0.027	—	—	—	—				

Table A.5 (Continued)

Description	Florida		Georgia		Michigan		Ohio <sup>a</sup>	
	Discharged from prior employment (n = 6,228)	All other applicants (n = 12,081)	Discharged from prior employment (n = 9,193)	All other applicants (n = 17,417)	Discharged from prior employment (n = 2,071)	All other applicants (n = 2,705)	Discharged from prior employment (n = 1,777)	All other applicants (n = 6,736)
TANF exit = 1999:2	0.126*	0.117	0.041*	0.037	—	—	—	—
TANF exit = 1999:3	0.105	0.098	0.039**	0.033	—	—	—	—
TANF exit = 1999:4	0.084**	0.094	0.037**	0.032	—	—	—	—
TANF exit = 2000:1	0.136**	0.154	0.038**	0.031	—	—	—	—
TANF exit = 2000:2	0.083*	0.091	0.039**	0.034	—	—	0.199*	0.181
TANF exit = 2000:3	0.079	0.079	0.036	0.032	—	—	0.225**	0.192
TANF exit = 2000:4	0.071	0.068	0.031	0.028	—	—	0.186	0.203
TANF exit = 2001:1	0.069	0.072	0.035**	0.031	0.204	0.200	0.172	0.180
TANF exit = 2001:2	—	—	0.037**	0.031	0.211	0.203	0.132	0.134
TANF exit = 2001:3	—	—	0.029	0.031	0.224	0.228	0.086**	0.110
TANF exit = 2001:4	—	—	0.029	0.031	0.177**	0.206	—	—
TANF exit = 2002:1	—	—	—	—	0.184*	0.163	—	—
BYB = 1996:2	—	—	0.002**	0.004	—	—	—	—
BYB = 1996:3	—	—	0.011	0.011	—	—	—	—
BYB = 1996:4	—	—	0.016*	0.019	—	—	—	—
BYB = 1997:1	—	—	0.022*	0.025	—	—	—	—
BYB = 1997:2	—	—	0.033	0.035	—	—	—	—
BYB = 1997:3	—	—	0.038**	0.046	—	—	—	—
BYB = 1997:4	—	—	0.044	0.047	—	—	—	—
BYB = 1998:1	—	—	0.050	0.048	—	—	—	—
BYB = 1998:2	—	—	0.057	0.054	—	—	—	—
BYB = 1998:3	—	—	0.055	0.059	—	—	—	—
BYB = 1998:4	0.002	0.002	0.051	0.055	—	—	—	—
BYB = 1999:1	0.010	0.008	0.052	0.056	—	—	—	—
BYB = 1999:2	0.031**	0.024	0.047**	0.056	—	—	—	—
BYB = 1999:3	0.039	0.035	0.047	0.050	—	—	—	—
BYB = 1999:4	0.043**	0.035	0.042	0.038	—	—	—	—
BYB = 2000:1	0.063**	0.051	0.039	0.036	—	—	—	—
BYB = 2000:2	0.078	0.078	0.030*	0.026	—	—	0.007	0.006
BYB = 2000:3	0.094	0.088	0.026	0.025	—	—	0.016	0.020
BYB = 2000:4	0.073	0.079	0.023	0.025	—	—	0.038**	0.063
BYB = 2001:1	0.084	0.083	0.026	0.024	0.007	0.010	0.079**	0.099
BYB = 2001:2	0.077**	0.091	0.035**	0.030	0.028	0.022	0.101	0.097
BYB = 2001:3	0.069**	0.099	0.038**	0.032	0.048	0.047	0.126**	0.107

Table A.5 (Continued)

Description	Florida		Georgia		Michigan		Ohio <sup>a</sup>	
	Discharged from prior employment (n = 6,228)	All other applicants (n = 12,081)	Discharged from prior employment (n = 9,193)	All other applicants (n = 17,417)	Discharged from prior employment (n = 2,071)	All other applicants (n = 2,705)	Discharged from prior employment (n = 1,777)	All other applicants (n = 6,736)
BYB = 2001:4	0.073**	0.084	0.041**	0.036	0.092**	0.119	0.147	0.146
BYB = 2002:1	0.067	0.067	0.037**	0.027	0.114	0.112	0.159	0.168
BYB = 2002:2	0.056	0.058	0.034**	0.029	0.110	0.110	0.110	0.115
BYB = 2002:3	0.048**	0.039	0.035**	0.026	0.114*	0.098	0.103*	0.088
BYB = 2002:4	0.028	0.025	0.024**	0.020	0.091**	0.111	0.114**	0.091
BYB = 2003:1	0.028**	0.021	0.013**	0.017	0.089	0.077	—	—
BYB = 2003:2	0.015	0.014	0.011*	0.014	0.074*	0.061	—	—
BYB = 2003:3	0.010	0.009	0.008**	0.011	0.059	0.053	—	—
BYB = 2003:4	0.005	0.005	0.005*	0.007	0.057	0.055	—	—
BYB = 2004:1	0.002	0.002	0.003	0.004	0.044	0.045	—	—
BYB = 2004:2	0.002	0.001	0.002*	0.004	0.030	0.033	—	—
BYB = 2004:3	0.001	0.001	0.001	0.002	0.020	0.020	—	—
BYB = 2004:4	0.000	0.000	0.000*	0.001	0.014	0.016	—	—
BYB = 2005:1	—	—	—	—	0.004	0.005	—	—
BYB = 2005:2	—	—	—	—	0.002	0.003	—	—
BYB = 2005:3	—	—	—	—	0.000	0.001	—	—
BYB = 2005:4	—	—	—	—	0.001	0.000	—	—

NOTE: — = data not available. BYB = benefit year beginning. GED = general equivalency diploma. \* Mean for persons who were discharged from prior employment is significantly different from the mean for all other applicants at the 90 percent confidence level in a two-tailed test; \*\*mean for persons who were discharged from prior employment is significantly different from the mean for all other applicants at the 95 percent confidence level in a two-tailed test.

<sup>a</sup> Data for Ohio are based on UI claims filed on or before December 31, 2002. New UI data received in December 2007 for claims filed beginning in 2003 did not include characteristic information needed to identify claimants discharged from prior employment.

**Table A.6 Newly Unemployed TANF-Leaver UI Applicants Who Are UI Beneficiaries, Compared by Characteristics with All Other TANF-Leaver UI Applicants**

Description	Florida			Georgia			Michigan			Ohio <sup>a</sup>		
	UI beneficiary (n = 11,095)	All other applicants (n = 7,214)	All other UI (n = 13,389)	UI beneficiary (n = 13,868)	All other applicants (n = 13,868)	All other UI (n = 3,097)	UI beneficiary (n = 3,097)	All other applicants (n = 1,679)	All other UI (n = 3,339)	UI beneficiary (n = 3,339)	All other applicants (n = 7,777)	
Age at BYB	34.6**	31.2	32.6**	30.4	30.4	32.0**	30.4	30.4	32.3**	30.9		
18-24	0.173**	0.289	0.190**	0.270	0.270	0.225**	0.309	0.309	0.197**	0.260		
25-44	0.749**	0.674	0.764**	0.707	0.707	0.696**	0.627	0.627	0.726**	0.683		
45+	0.078**	0.037	0.046**	0.022	0.022	0.079*	0.064	0.064	0.077**	0.057		
Gender, male	0.209**	0.153	0.092**	0.073	0.073	0.265**	0.176	0.176	0.240**	0.132		
Gender, female	0.791**	0.847	0.908**	0.927	0.927	0.735**	0.824	0.824	0.760**	0.868		
Race, white	0.246**	0.269	0.202**	0.191	0.191	0.502**	0.424	0.424	0.474**	0.388		
Race, black	0.405**	0.475	0.772**	0.784	0.784	0.437**	0.519	0.519	0.482**	0.572		
Race, Hispanic	0.322**	0.232	0.008*	0.011	0.011	0.055	0.048	0.048	0.033	0.032		
Race, other	0.027	0.024	0.018*	0.015	0.015	0.015	0.016	0.016	0.011	0.009		
Education, less than high school	0.351**	0.379	0.254**	0.310	0.310	0.240**	0.307	0.307	0.431**	0.501		
Education, high school grad/GED	0.487*	0.500	0.535*	0.524	0.524	0.466	0.461	0.461	0.506**	0.453		
Education, some college	0.120**	0.102	0.184**	0.152	0.152	0.256**	0.203	0.203	0.055**	0.142		
Education, bachelor's degree or higher	0.042**	0.019	0.027**	0.014	0.014	0.038*	0.029	0.029	0.007**	0.004		
Base period earnings (\$)	12,606**	9,521	10,787**	7,659	7,659	11,829**	10,071	10,071	11,165**	7,927		
High quarter earnings in base (\$)	4,383**	3,373	4,284**	3,298	3,298	4,642**	3,953	3,953	4,401**	3,213		
Base period earnings < \$10,000	0.443**	0.616	0.570**	0.752	0.752	0.491**	0.603	0.603	0.545**	0.724		
Multiple employers, any base qtr.	0.488**	0.535	0.498**	0.484	0.484	0.507	0.503	0.503	0.557**	0.523		
Qtrs., TANF exit to new unemployment	5.7**	5.0	5.0**	4.1	4.1	5.1**	4.8	4.8				
Consec. qtrs. employed before exit	3.1**	2.9	3.2**	2.6	2.6	7.5**	6.8	6.8	4.1**	3.5		
0 or 1	0.507	0.518	0.443**	0.521	0.521	0.069**	0.100	0.100	0.396**	0.442		
2-4	0.267**	0.286	0.323	0.316	0.316	0.179*	0.201	0.201	0.269*	0.284		
5-8	0.097	0.092	0.118**	0.093	0.093	0.282**	0.328	0.328	0.140	0.129		
9-12	0.129**	0.104	0.116**	0.070	0.070	0.470**	0.371	0.371	0.196**	0.145		
Qtrs. employed before BYB	8.6**	8.0	8.8**	7.7	7.7	9.1**	8.6	8.6	9.8**	9.0		
4 qtrs. or less	0.101**	0.143	0.084**	0.171	0.171	0.079**	0.105	0.105	0.046**	0.075		
5-8	0.322**	0.368	0.315**	0.384	0.384	0.269**	0.327	0.327	0.216**	0.302		
9-12	0.577**	0.489	0.600**	0.445	0.445	0.652**	0.568	0.568	0.738**	0.623		

**Table A.6 (Continued)**

Description	Florida			Georgia			Michigan			Ohio <sup>a</sup>		
	UI (n = 11,095)	All other applicants (n = 7,214)	UI beneficiary (n = 13,389)	All other applicants (n = 13,868)	UI beneficiary (n = 3,097)	All other applicants (n = 1,679)	UI beneficiary (n = 3,339)	All other applicants (n = 7,777)				
Total adults on case	—	—	1.21**	1.19	1.08	1.08	1.34**	1.26				
Total children (< 18) on case	—	—	1.92**	1.99	1.92	1.89	2.06	2.07				
Total children (< 6) on case	—	—	0.82**	0.95	0.86	0.88	0.79**	0.86				
Agriculture, forestry, fishing <sup>a</sup>	0.025**	0.011	0.007	0.006	0.009**	0.002	0.005**	0.002				
Mining	0.000	0.000	0.000	0.000	0.001	0.001	0.002*	0.000				
Utilities	0.001	0.001	0.001	0.000	0.000	0.001	0.001	0.000				
Construction	0.040**	0.027	0.027**	0.017	0.055**	0.010	0.067**	0.018				
Manufacturing	0.068**	0.049	0.246**	0.143	0.116**	0.072	0.160**	0.100				
Wholesale trade	0.032**	0.026	0.038**	0.029	0.018	0.021	0.032**	0.023				
Retail trade	0.103**	0.167	0.127**	0.162	0.145**	0.197	0.113	0.124				
Transportation, warehousing	0.027**	0.041	0.021	0.019	0.021	0.020	0.028**	0.019				
Information	0.019**	0.015	0.021**	0.017	0.016**	0.009	0.013	0.009				
Finance and insurance	0.020	0.018	0.021**	0.016	0.027	0.024	0.021	0.022				
Real estate, rental, leasing	0.018	0.016	0.013	0.011	0.017	0.015	0.014	0.011				
Professional, scientific, technical	0.036	0.031	0.015**	0.010	0.031**	0.016	0.022**	0.014				
Company management	0.008**	0.012	0.000	0.000	0.001	0.002	0.001	0.000				
Admin., support, waste mgmt.	0.180**	0.195	0.162	0.155	0.180*	0.161	0.202**	0.161				
Educational services	0.017**	0.025	0.021**	0.027	0.026**	0.015	0.016	0.014				
Health care/social assistance	0.087**	0.118	0.107**	0.145	0.118**	0.186	0.118**	0.175				
Art, entertainment, recreation	0.007**	0.011	0.004	0.004	0.016	0.017	0.016**	0.007				
Accommodation, food services	0.088**	0.162	0.110**	0.189	0.112**	0.160	0.070**	0.129				
Other services (except publ. admin.)	0.027	0.030	0.030**	0.021	0.029	0.026	0.033	0.032				
Public administration	0.016	0.016	0.028	0.026	0.013**	0.005	0.015**	0.008				
Unclassifiable	0.012	0.014	0.003	0.002	0.006	0.004	0.003	0.002				
Industry missing	0.167	0.013	0.000	0.000	0.040	0.036	0.050**	0.129				
Management, business, financial	0.053**	0.038	0.033**	0.026	—	—	—	—				
Professional, related occupations	0.082**	0.067	0.065**	0.049	—	—	—	—				
Services	0.186**	0.279	0.203**	0.310	—	—	—	—				
Sales and related occupations	0.103**	0.147	0.063	0.066	—	—	—	—				
Office, administrative support	0.196*	0.184	0.229	0.223	—	—	—	—				
Farming, fishing, and forestry	0.011**	0.007	0.008	0.007	—	—	—	—				
Construction and extraction	0.033**	0.025	0.020**	0.012	—	—	—	—				
Install, maintain, repair	0.029**	0.023	0.012**	0.007	—	—	—	—				
Production	0.106**	0.095	0.202**	0.136	—	—	—	—				
Transport, material moving	0.056	0.057	0.118**	0.102	—	—	—	—				

Table A.6 (Continued)

Description	Florida			Georgia			Michigan			Ohio <sup>a</sup>		
	UI beneficiary (n = 11,095)	All other applicants (n = 7,214)	UI beneficiary (n = 13,389)	All other applicants (n = 13,868)	UI beneficiary (n = 3,097)	All other applicants (n = 1,679)	UI beneficiary (n = 3,339)	All other applicants (n = 7,777)				
Occupation missing	0.129**	0.071	0.048**	0.062	—	—	—	—				
Unemployment rate, month of BYB	5.2**	4.8	5.1**	5.0	7.1	7.0	5.6	5.6				
Unemployment rate, TANF exit	4.4**	4.2	5.1**	5.1	6.0	6.0	4.3	4.3				
Chg. unempl. rate, year-ago BYB	0.3**	0.3	0.0**	-0.1	1.1	1.1	0.6**	0.8				
Chg. unempl. rate over benefit year	0.3**	0.4	-0.2**	-0.2	0.5**	0.7	0.7	0.7				
Chg. unempl. rate, end TANF to BYB	0.7**	0.6	-0.1**	-0.1	1.1	1.0	1.3	1.3				
Chg. unempl. rate, end TANF to BYE	1.1	1.1	-0.3	-0.3	1.6	1.7	1.9	1.9				
Pct. chg., labor force, year-ago BYB	1.1**	1.6	1.3	1.3	-1.0**	-1.1	-0.1	0.0				
Employed (000s), month of BYB	605.9**	499.5	123.1	123.4	344.9**	407.8	293.3**	314.8				
Employed (000s), at TANF exit	607.4**	499.1	120.7	121.3	356.4**	420.3	298.8**	320.6				
Pct. chg. employment, year-ago BYB	0.8**	1.4	1.3**	1.5	-2.1**	-2.3	-0.7**	-0.9				
Pct. chg. employment over benefit year	0.5**	0.7	1.5	1.4	-0.8**	-1.1	-0.8	-0.8				
Pct. chg. employment, TANF exit to BYB	0.8**	1.2	1.6**	1.3	-2.6	-2.6	-1.6	-1.6				
Pct. chg. employment, end TANF to BYE	1.3**	1.9	3.1**	2.8	-3.4*	-3.6	-2.3	-2.4				
BYB in 1st qtr.	0.236	0.245	0.247**	0.233	0.249	0.263	0.273**	0.293				
BYB in 2nd qtr.	0.265	0.263	0.238**	0.263	0.237	0.233	0.217	0.231				
BYB in 3rd qtr.	0.267	0.270	0.262	0.260	0.213**	0.260	0.199**	0.227				
BYB in 4th qtr.	0.233*	0.222	0.253*	0.244	0.301**	0.244	0.311**	0.249				
TANF exit = 1996:2	—	—	0.079**	0.071	—	—	—	—				
TANF exit = 1996:3	—	—	0.076**	0.070	—	—	—	—				
TANF exit = 1996:4	—	—	0.071	0.072	—	—	—	—				
TANF exit = 1997:1	—	—	0.063	0.066	—	—	—	—				
TANF exit = 1997:2	—	—	0.051	0.055	—	—	—	—				
TANF exit = 1997:3	—	—	0.065	0.070	—	—	—	—				
TANF exit = 1997:4	—	—	0.045	0.046	—	—	—	—				
TANF exit = 1998:1	—	—	0.041	0.042	—	—	—	—				
TANF exit = 1998:2	—	—	0.040	0.036	—	—	—	—				
TANF exit = 1998:3	—	—	0.036	0.036	—	—	—	—				
TANF exit = 1998:4	—	—	0.040*	0.044	—	—	—	—				
TANF exit = 1999:1	0.111**	0.124	0.026	0.028	—	—	—	—				
TANF exit = 1999:2	0.113**	0.126	0.037	0.039	—	—	—	—				
TANF exit = 1999:3	0.116**	0.126	0.036	0.034	—	—	—	—				
TANF exit = 1999:4	0.103	0.096	0.036	0.034	—	—	—	—				
TANF exit = 1999:4	0.089	0.093	0.034	0.032	—	—	—	—				

Table A.6 (Continued)

Description	Florida			Georgia			Michigan			Ohio <sup>a</sup>		
	UI beneficiary (n = 11,095)	All other applicants (n = 7,214)	UI beneficiary (n = 13,389)	All other applicants (n = 13,868)	UI beneficiary (n = 3,097)	All other applicants (n = 1,679)	UI beneficiary (n = 3,339)	All other applicants (n = 7,777)				
TANF exit = 2000:1	0.156**	0.136	0.032	0.035	—	—	—	—	—	—	—	
TANF exit = 2000:2	0.092**	0.082	0.033*	0.038	—	—	0.186**	0.147	—	—	—	
TANF exit = 2000:3	0.082*	0.075	0.033	0.033	—	—	0.187*	0.173	—	—	—	
TANF exit = 2000:4	0.069	0.069	0.029	0.030	—	—	0.185	0.196	—	—	—	
TANF exit = 2001:1	0.069	0.074	0.034	0.031	0.193**	0.219	0.161**	0.189	—	—	—	
TANF exit = 2001:2	—	—	0.034	0.032	0.210	0.201	0.152	0.155	—	—	—	
TANF exit = 2001:3	—	—	0.030	0.031	0.225	0.229	0.130	0.139	—	—	—	
TANF exit = 2001:4	—	—	0.033**	0.029	0.197	0.186	—	—	—	—	—	
TANF exit = 2002:1	—	—	—	—	0.176	0.165	—	—	—	—	—	
BYB = 1996:2	—	—	0.002**	0.005	—	—	—	—	—	—	—	
BYB = 1996:3	—	—	0.007**	0.014	—	—	—	—	—	—	—	
BYB = 1996:4	—	—	0.013**	0.023	—	—	—	—	—	—	—	
BYB = 1997:1	—	—	0.020**	0.028	—	—	—	—	—	—	—	
BYB = 1997:2	—	—	0.026**	0.042	—	—	—	—	—	—	—	
BYB = 1997:3	—	—	0.040**	0.047	—	—	—	—	—	—	—	
BYB = 1997:4	—	—	0.046	0.046	—	—	—	—	—	—	—	
BYB = 1998:1	—	—	0.049	0.048	—	—	—	—	—	—	—	
BYB = 1998:2	—	—	0.051**	0.059	—	—	—	—	—	—	—	
BYB = 1998:3	—	—	0.058	0.057	—	—	—	—	—	—	—	
BYB = 1998:4	0.002	0.002	0.059**	0.050	—	—	—	—	—	—	—	
BYB = 1999:1	0.008	0.010	0.062**	0.049	—	—	—	—	—	—	—	
BYB = 1999:2	0.026	0.028	0.054	0.052	—	—	—	—	—	—	—	
BYB = 1999:3	0.034**	0.040	0.051	0.048	—	—	—	—	—	—	—	
BYB = 1999:4	0.035**	0.042	0.042**	0.037	—	—	—	—	—	—	—	
BYB = 2000:1	0.049**	0.064	0.037	0.037	—	—	—	—	—	—	—	
BYB = 2000:2	0.073**	0.087	0.027	0.028	—	—	0.005	0.005	—	—	—	
BYB = 2000:3	0.084**	0.100	0.025	0.025	—	—	0.017	0.014	—	—	—	
BYB = 2000:4	0.074	0.080	0.023	0.025	—	—	0.069**	0.033	—	—	—	
BYB = 2001:1	0.084	0.082	0.023	0.026	0.010	0.006	0.091**	0.065	—	—	—	
BYB = 2001:2	0.089*	0.082	0.031	0.032	0.022	0.029	0.078	0.073	—	—	—	
BYB = 2001:3	0.093**	0.082	0.034	0.033	0.039**	0.064	0.058**	0.097	—	—	—	
BYB = 2001:4	0.089**	0.067	0.040	0.036	0.112	0.098	0.107	0.114	—	—	—	
BYB = 2002:1	0.068	0.066	0.034**	0.027	0.112	0.114	0.089**	0.144	—	—	—	
BYB = 2002:2	0.061**	0.051	0.030	0.032	0.104*	0.120	0.064**	0.097	—	—	—	
BYB = 2002:3	0.045**	0.039	0.032**	0.026	0.094**	0.126	0.053**	0.077	—	—	—	



Table A.6 (Continued)

Description	Florida			Georgia			Michigan			Ohio <sup>a</sup>		
	UI beneficiary (n = 11,095)	All other applicants (n = 7,214)	UI beneficiary (n = 13,389)	All other applicants (n = 13,868)	UI beneficiary (n = 3,097)	All other applicants (n = 1,679)	UI beneficiary (n = 3,339)	All other applicants (n = 7,777)				
BYB = 2002:4	0.028	0.025	0.023*	0.020	0.108*	0.092	0.076	0.072				
BYB = 2003:1	0.025	0.021	0.017**	0.014	0.080	0.086	0.060	0.064				
BYB = 2003:2	0.015	0.014	0.015**	0.012	0.073**	0.055	0.055**	0.045				
BYB = 2003:3	0.010	0.009	0.013**	0.008	0.058	0.052	0.065**	0.034				
BYB = 2003:4	0.005	0.005	0.007	0.006	0.063**	0.043	0.055**	0.027				
BYB = 2004:1	0.002	0.002	0.005*	0.003	0.042	0.049	0.031**	0.019				
BYB = 2004:2	0.001**	0.002	0.004**	0.002	0.033	0.029	0.015**	0.010				
BYB = 2004:3	0.001*	0.001	0.003*	0.002	0.023	0.016	0.006	0.005				
BYB = 2004:4	0.000*	0.000	0.001	0.001	0.018*	0.011	0.004	0.002				
BYB = 2005:1	—	—	—	—	0.005	0.004	0.001	0.001				
BYB = 2005:2	—	—	—	—	0.002	0.004	0.000	0.000				
BYB = 2005:3	—	—	—	—	0.001	0.001	—	—				
BYB = 2005:4	—	—	—	—	0.001	0.001	—	—				

NOTE: — = data not available. BYB = benefit year beginning. BYE = benefit year ending. GED = general equivalency diploma. \*Mean for UI beneficiaries significantly different from the mean for all other applicants at the 90 percent confidence level in a two-tailed test; \*\*mean for UI beneficiaries significantly different from the mean for all other applicants at the 95 percent confidence level in a two-tailed test.

<sup>a</sup> New UI data received in December 2007 for claims beginning in 2003 did not include characteristic information. Therefore, data for this variable or class of variable is limited to claims made on or before December 31, 2002.

**Table A.7 Newly Unemployed TANF-Leaver UI Beneficiaries, Compared by Characteristics with Newly Unemployed TANF-Leavers Who Do Not Apply for UI Benefits**

Description	Florida		Georgia		Michigan		Ohio	
	UI beneficiaries (n = 11,095)	Did not apply for UI beneficiaries (n = 27,936)	UI beneficiaries (n = 13,389)	Did not apply for UI beneficiaries (n = 96,444)	UI beneficiaries (n = 3,097)	Did not apply for UI beneficiaries (n = 16,267)	UI beneficiaries (n = 3,339)	Did not apply for UI beneficiaries (n = 51,084)
Age at TANF Exit								
18-24			31.0	29.6	30.3	27.6	30.9	27.5
25-44			0.266	0.369	0.294	0.459	0.243	0.436
45+			0.658	0.572	0.651	0.498	0.697	0.530
			0.076	0.059	0.055	0.042	0.060	0.034
Gender, male			—	—	0.263	0.187	0.240	0.173
Gender, female			—	—	0.737	0.813	0.760	0.827
Race, white			0.212	0.300	0.502	0.529	0.474	0.515
Race, black			0.775	0.683	0.437	0.417	0.482	0.445
Race, Hispanic			0.008	0.011	0.055	0.047	0.033#	0.030
Race, other			0.005#	0.005	0.015#	0.015	0.011#	0.010
Base period earnings <sup>a</sup>	13,153	8,239	11,493	7,640	13,252	7,260	12,585	6,766
High qtr. earnings in base period <sup>a</sup>	4,604	3,266	4,295	3,096	4,883	2,988	4,600	2,753
Base earnings < \$10,000 <sup>a</sup>	0.415	0.688	0.519	0.753	0.396	0.754	0.424	0.783
Multiple employers, any qtr. after exit	0.510	0.480	0.487	0.422	0.369	0.285	0.554	0.480
Qtrs., exit to new unemployment	5.7	4.1	5.0	3.8	5.1	3.7	5.6	3.9
Consecutive qtrs. employed before exit								
0 or 1	3.1	2.7	3.2	2.5	3.8	2.6	4.4	3.1
2-4	0.507	0.594	0.443	0.574	0.453	0.586	0.388	0.534
5-8	0.267	0.220	0.323	0.262	0.248	0.212	0.250	0.233
9-12	0.097	0.081	0.118	0.083	0.112	0.098	0.144	0.106
	0.129	0.105	0.116	0.081	0.186	0.104	0.218	0.124
Qtrs. employed before unempl. (of 12)								
1-4	9.0	7.7	8.9	7.4	9.4	7.8	9.8	7.9
5-8	0.085	0.227	0.083	0.242	0.060	0.197	0.046	0.191
9-12	0.299#	0.304	0.309	0.345	0.245	0.329	0.216	0.330
	0.616	0.470	0.608	0.414	0.695	0.475	0.738	0.480
Qtrs. of employment before exit (of 12)								
Avg. qtrly. earnings before exit	5.9	5.6	6.4	5.4	7.5	6.1	7.9	6.5
Avg. qtrly. earnings after exit	2,392	1,994	2,128	1,721	2,689	1,818	2,297	1,509
	3,353	2,244	3,052	2,154	3,672	2,322	3,253	1,775
Adults on case at exit			1.21	1.25	1.08	1.10	1.34#	1.33

Table A.7 (Continued)

Description	Florida		Georgia		Michigan		Ohio	
	UI beneficiaries (n = 11,095)	Did not apply for UI (n = 27,936)	UI beneficiaries (n = 13,389)	Did not apply for UI (n = 96,444)	UI beneficiaries (n = 3,097)	Did not apply for UI (n = 16,267)	UI beneficiaries (n = 3,339)	Did not apply for UI (n = 51,084)
Children < age 18 on case at exit	1.92	1.90	1.62	1.57	2.06	1.94		
Children < age 6 on case at exit	0.82	0.90	0.72	0.79	0.79	0.84		
Agriculture, forestry, fishing	0.008	0.006	0.008	0.004				
Mining	0.000#	0.000	0.000#	0.000				
Utilities	0.001#	0.001	0.000#	0.000				
Construction	0.028	0.019	0.059	0.019				
Manufacturing	0.248	0.107	0.120	0.065				
Wholesale trade	0.037	0.027	0.019	0.014				
Retail trade	0.126	0.166	0.148	0.195				
Transportation, warehousing	0.020#	0.019	0.021	0.012				
Information	0.021	0.015	0.017	0.009				
Finance and insurance	0.020	0.014	0.027	0.013				
Real estate, rental, leasing	0.013	0.011	0.017#	0.013				
Professional, scientific, technical	0.015	0.010	0.030	0.019				
Company/enterprise management	0.000#	0.000	0.002#	0.002				
Admin., support and waste mgmt.	0.162	0.152	0.172	0.157				
Educational services	0.021	0.038	0.026	0.034				
Health care/social assistance	0.105	0.135	0.116	0.128				
Art, entertainment, recreation	0.004#	0.005	0.018#	0.016				
Accommodation and food services	0.111	0.215	0.108	0.214				
Other services (except publ. admin.)	0.031#	0.029	0.029#	0.027				
Public administration	0.027#	0.026	0.015	0.010				
Unclassifiable	0.002#	0.003	0.007#	0.006				
Missing	0.000	0.000	0.040#	0.043				
Unempl. rate at TANF exit	5.1	4.8	6.0	5.9	4.3	4.2		
Unempl. rate at new unemployment	5.1	4.7	7.3	6.8	5.7	5.2		
Chg., unempl. rate, year prior to exit	-0.2	-0.2	1.5	1.5	-0.3	-0.3		
Chg., unempl. rate, exit to unempl.	0.1	-0.1	1.3	0.8	1.4	1.0		
Employment level (000s) at exit	121.0	125.7	359.3	376.5	298.8	298.2		
Employment level (000s) at new unempl.	124.1	129.0	346.4	366.4	292.9	293.8		
Pct. chg. employment from year-ago exit	1.9	2.3	-1.8#	-1.8	0.6	0.6		
Pct. chg. employment, exit to unempl.	2.0	2.2	-3.1	-2.2	-1.7	-1.1		
Education, less than high school					0.431	0.581		

**Table A.7 (Continued)**

Description	Florida		Georgia		Michigan		Ohio	
	UI beneficiaries (n = 11,095)	Did not apply for UI (n = 27,936)	UI beneficiaries (n = 13,389)	Did not apply for UI (n = 96,444)	UI beneficiaries (n = 3,097)	Did not apply for UI (n = 16,267)	UI beneficiaries (n = 3,339)	Did not apply for UI (n = 51,084)
Education, high school grad or GED								
Education, some college								
Education, bachelor's degree or higher								
Year and qtr. of TANF exit, 1996:2			0.079	0.066			0.506	0.382
Year and qtr. of TANF exit, 1996:3			0.076	0.070			0.055	0.034
Year and qtr. of TANF exit, 1996:4			0.071	0.066			0.007	0.003
Year and qtr. of TANF exit, 1997:1			0.063#	0.063				
Year and qtr. of TANF exit, 1997:2			0.051	0.057				
Year and qtr. of TANF exit, 1997:3			0.065	0.077				
Year and qtr. of TANF exit, 1997:4			0.045	0.052				
Year and qtr. of TANF exit, 1998:1			0.041	0.048				
Year and qtr. of TANF exit, 1998:2			0.040	0.046				
Year and qtr. of TANF exit, 1998:3			0.036	0.041				
Year and qtr. of TANF exit, 1998:4			0.040	0.047				
Year and qtr. of TANF exit, 1999:1	0.111	0.132	0.026	0.031				
Year and qtr. of TANF exit, 1999:2	0.113	0.120	0.037	0.041				
Year and qtr. of TANF exit, 1999:3	0.116	0.138	0.036#	0.033				
Year and qtr. of TANF exit, 1999:4	0.103	0.111	0.034	0.031				
Year and qtr. of TANF exit, 2000:1	0.089#	0.091	0.032#	0.031				
Year and qtr. of TANF exit, 2000:2	0.156	0.141	0.033#	0.033			0.186#	0.186
Year and qtr. of TANF exit, 2000:3	0.092	0.078	0.033	0.029			0.187#	0.198
Year and qtr. of TANF exit, 2000:4	0.082	0.070	0.033	0.028			0.185#	0.182
Year and qtr. of TANF exit, 2001:1	0.069	0.057	0.029#	0.028		0.193	0.161#	0.157
Year and qtr. of TANF exit, 2001:2	0.069	0.061	0.034	0.028		0.209	0.152#	0.149
Year and qtr. of TANF exit, 2001:3			0.034	0.029		0.210#	0.130#	0.128
Year and qtr. of TANF exit, 2001:4			0.030	0.027		0.225#		
Year and qtr. of TANF exit, 2002:1			0.033	0.025		0.197#		
Year and qtr. of TANF exit, 2002:2						0.176#		
Year and qtr. of TANF exit, 2002:3								
Year and qtr. of TANF exit, 2002:4								

NOTE: Blank = data not applicable; — = data not available. All differences in means significantly different from 0 at the 90 percent confidence level unless noted by #  
<sup>a</sup> The base period is defined for both applicants and nonapplicants as the first four of the five quarters preceding the quarter of new unemployment.

**Table A.8 Rates of Return to Employment and TANF among Newly Unemployed TANF Leavers, Using Data from Florida<sup>a</sup>**

Group	Sample size	Returned to employment	Returned to TANF
Newly unemployed TANF leavers	43,113	0.787	0.312
UI applicants	15,177	0.690	0.329
Monetarily eligible	14,547	0.689	0.326
Monetarily ineligible	630	0.729	0.387
Nonmonetarily eligible	6,962	0.687	0.266
Quit prior employment	3,073	0.672	0.404
Discharged/fired	5,142	0.706	0.370
UI beneficiaries	9,385	0.687	0.281
Not UI beneficiaries	5,792	0.696	0.406
UI-eligible and UI beneficiary	5,839	0.681	0.250
UI-eligible and not UI beneficiary	810	0.707	0.338
UI nonapplicants	27,936	0.840	0.303
Pseudomonetarily eligible <sup>b</sup>	18,764	0.801	0.247
Pseudomonetarily ineligible <sup>b</sup>	7,713	0.918	0.425

<sup>a</sup> This excludes persons who applied for UI after the first quarter of 2004 (the last quarter in which TANF data was available). It also excludes persons who returned to TANF prior to UI application or had interim employment before applying for UI.

<sup>b</sup> Based on wage records for the first four of the five quarters prior to the quarter of new unemployment and the applicable UI law.

**Table A.9 Rates of Return to Employment and TANF among Newly Unemployed TANF Leavers, Using Data from Georgia<sup>a</sup>**

Group	Sample size	Returned to employment	Returned to TANF
Newly unemployed TANF leavers	118,316	0.797	0.312
UI applicants	21,872	0.773	0.364
Monetarily eligible	19,378	0.773	0.356
Monetarily ineligible	2,494	0.779	0.429
Nonmonetarily eligible	10,274	0.786	0.329
Quit prior employment	3,649	0.788	0.423
Discharged/fired	7,412	0.770	0.401
UI beneficiaries	10,613	0.787	0.284
Not UI beneficiaries	11,259	0.761	0.439
UI-eligible and UI beneficiary	6,101	0.793	0.266
UI-eligible and not UI beneficiary	3,006	0.770	0.424
UI Nonapplicants	96,444	0.802	0.300
Pseudomonetarily eligible <sup>b</sup>	74,057	0.809	0.277
Pseudomonetarily ineligible <sup>b</sup>	22,387	0.780	0.376

<sup>a</sup> This excludes persons who applied for UI after the fourth quarter of 2004 (the last quarter in which wage data was available for Georgia). This also excludes persons who returned to TANF prior to UI application or had interim employment prior to filing for UI.

<sup>b</sup> Based on wage records for the first four of the five quarters prior to the quarter of new unemployment and the applicable UI law.

**Table A.10 Rates of Return to Employment and TANF among Newly Unemployed TANF Leavers, Using Data from Michigan<sup>a</sup>**

Group	Sample size	Returned to employment	Returned to TANF
Newly unemployed TANF leavers	20,358	0.735	0.450
UI applicants	4,091	0.730	0.451
Monetarily eligible	4,013	0.738	0.456
Monetarily ineligible			
Nonmonetarily eligible	1,571	0.762	0.332
Quit prior employment	731	0.691	0.505
Discharged/fired	1,789	0.719	0.534
UI beneficiaries	2,633	0.752	0.390
Not UI beneficiaries	1,458	0.692	0.562
UI-eligible and UI beneficiary	1,381	0.784	0.324
UI-eligible and not UI beneficiary	115	0.774	0.513
UI Nonapplicants	16,267	0.736	0.449
Pseudomonetarily eligible <sup>b</sup>	10,637	0.719	0.407
Pseudomonetarily ineligible <sup>b</sup>	5,630	0.769	0.530

<sup>a</sup> This excludes persons who applied for UI after the first quarter of 2005 (the last quarter in which wage data was available for Michigan). It also excludes persons who returned to TANF prior to UI application or had interim employment prior to filing for UI.

<sup>b</sup> Based on wage records in the first four of the five quarters prior to new unemployment and the applicable UI law.

**Table A.11 Rates of Return to Employment and TANF among Newly Unemployed TANF Leavers, Using Data from Ohio<sup>a</sup>**

Group	Sample size	Returned to employment	Returned to TANF
Newly unemployed TANF leavers	59,932	0.737	0.478
UI applicants	8,848	0.713	0.447
Monetarily eligible	6,112	0.705	0.439
Monetarily ineligible			
Nonmonetarily eligible	2,075	0.806	0.454
Quit prior employment	751	0.715	0.510
Discharged/fired	1,561	0.782	0.564
UI beneficiaries	2,780	0.745	0.344
Not UI beneficiaries	6,068	0.699	0.495
UI-eligible and UI beneficiary	556	0.856	0.324
UI-eligible and not UI beneficiary	84	0.762	0.476
UI Nonapplicants	51,084	0.741	0.484
Pseudomonetarily eligible <sup>b</sup>	30,620	0.719	0.453
Pseudomonetarily ineligible <sup>b</sup>	20,464	0.774	0.530

<sup>a</sup> This excludes persons who applied for UI after the third quarter of 2004 (the last quarter in which wage data was available for Ohio). This also excludes persons who returned to TANF prior to UI application or had interim employment prior to filing for UI.

<sup>b</sup> Based on wage records in the first four of the five quarters prior to the quarter of new unemployment and the applicable UI law.

**Table A.12 Linear Probability Models of Return to Employment and TANF, with Beneficiary Indicators, among Newly Unemployed TANF-Leaver UI Applicants, Using Data from Florida**

Independent variables	Return to employment			Return to TANF		
	Parameter estimate	Standard error	<i>t</i> -statistic	Parameter estimate	Standard error	<i>t</i> -statistic
Intercept	0.913	0.038	23.84	0.542	0.043	12.70
Monetarily eligible UI claim	0.034	0.021	1.64	0.044	0.023	1.89
Nonmonetarily eligible UI claim	0.010	0.008	1.24	-0.069	0.009	-7.74
Weekly benefit amount	0.000	0.000	4.28	-0.000	0.000	-2.21
Entitlement length (weeks)	0.002	0.001	2.08	-0.001	0.001	-1.00
UI beneficiary	0.060	0.009	6.93	-0.079	0.010	-8.23
Age 24 or less	0.082	0.007	11.87	0.049	0.008	6.41
25-44	-0.015	0.002	-6.57	-0.004	0.002	-1.71
45 or older	-0.116	0.013	-8.65	-0.121	0.015	-8.08
Gender, male	-0.019	0.008	-2.21	-0.066	0.009	-7.04
Gender, female	0.004	0.002	2.21	0.015	0.002	7.04
Race, white	-0.011	0.007	-1.66	-0.015	0.008	-2.00
Race, black	0.023	0.004	5.18	0.012	0.005	2.49
Race, Hispanic	-0.021	0.006	-3.26	-0.009	0.007	-1.24
Race, other	-0.040	0.023	-1.76	0.045	0.025	1.77
Registered alien	0.015	0.011	1.38	-0.050	0.012	-4.07
Education, less than high school	-0.008	0.005	-1.58	0.012	0.005	2.20
Education, high school grad./GED	0.004	0.004	1.10	-0.005	0.004	-1.32
Education, associate's degree	-0.001	0.010	-0.06	-0.005	0.011	-0.47
Education, bachelor's degree or higher	0.028	0.019	1.46	-0.035	0.021	-1.64
Base period earnings (\$1,000)	-0.002	0.001	-1.98	0.000	0.001	0.14
Base period earnings < \$10,000	-0.015	0.010	-1.44	-0.009	0.012	-0.74
4 or less qtrs. of employment before BYB	-0.073	0.011	-6.84	-0.014	0.012	-1.17
5-8 qtrs.	-0.001	0.005	-0.21	-0.004	0.006	-0.68
9-12 qtrs.	0.016	0.004	4.44	0.005	0.004	1.31
Quarters, TANF exit to unemployment	-0.056	0.002	-30.48	-0.031	0.002	-14.86
Multiple employers in any base qtrs.	0.061	0.007	8.53	0.028	0.008	3.56
Agriculture, forestry, fishing	0.055	0.029	1.93	-0.067	0.032	-2.11
Mining	0.282	0.202	1.40	-0.178	0.226	-0.79
Utilities	0.096	0.122	0.79	-0.177	0.135	-1.30
Construction	-0.013	0.020	-0.66	-0.015	0.022	-0.68
Manufacturing	-0.018	0.014	-1.30	-0.007	0.015	-0.44
Wholesale trade	-0.020	0.019	-1.02	-0.052	0.022	-2.44
Retail trade	-0.002	0.009	-0.26	0.011	0.010	1.09
Transportation, warehousing	0.019	0.018	1.04	-0.008	0.021	-0.41
Information	-0.020	0.026	-0.80	0.022	0.028	0.78
Finance and insurance	-0.019	0.024	-0.78	-0.002	0.027	-0.08
Real estate, rental, leasing	-0.072	0.025	-2.87	0.012	0.028	0.44
Professional, scientific, technical	-0.046	0.018	-2.51	-0.007	0.020	-0.35
Company/enterprise management	0.013	0.035	0.37	0.002	0.039	0.06
Admin., support and waste mgmt.	-0.001	0.008	-0.08	0.008	0.008	0.97
Educational services	-0.003	0.025	-0.11	0.054	0.027	1.98

**Table A.12 (Continued)**

Independent variables	Return to employment			Return to TANF		
	Parameter estimate	Standard error	t-statistic	Parameter estimate	Standard error	t-statistic
Health care/social assistance	0.008	0.011	0.76	0.017	0.012	1.37
Art, entertainment, recreation	0.017	0.036	0.47	-0.034	0.040	-0.85
Accommodation and food services	0.025	0.010	2.45	0.010	0.011	0.89
Other services (except publ. admin.)	-0.047	0.020	-2.34	-0.016	0.022	-0.70
Public administration	-0.069	0.027	-2.60	0.015	0.030	0.50
Unclassifiable	-0.038	0.030	-1.29	-0.007	0.033	-0.20
Missing	0.032	0.015	2.11	-0.023	0.017	-1.35
Management occupations	-0.003	0.018	-0.17	-0.033	0.020	-1.66
Business and financial operations	-0.017	0.034	-0.49	-0.064	0.038	-1.71
Computer and mathematical science	-0.045	0.031	-1.46	0.017	0.034	0.50
Architecture and engineering	0.105	0.051	2.08	0.072	0.056	1.27
Life, physical, and social sciences	0.085	0.063	1.34	-0.045	0.071	-0.64
Community and social services	-0.019	0.045	-0.42	0.019	0.050	0.37
Legal occupations	0.070	0.061	1.14	-0.054	0.068	-0.79
Education, training, library	-0.026	0.024	-1.09	-0.007	0.027	-0.25
Arts, design, entertainment, sports	0.032	0.033	0.99	0.015	0.037	0.42
Healthcare practitioner and technical	-0.017	0.027	-0.64	0.000	0.030	0.01
Healthcare support occupations	-0.002	0.017	-0.09	0.026	0.019	1.35
Protective service occupation	0.012	0.027	0.46	0.039	0.030	1.30
Food preparation and serving	0.006	0.012	0.55	0.016	0.013	1.22
Building/grounds cleaning/maintenance	-0.044	0.014	-3.11	-0.003	0.016	-0.19
Personal care and service	-0.011	0.020	-0.54	0.020	0.022	0.89
Sales and related occupations	0.005	0.009	0.50	0.019	0.010	1.79
Office and administrative support	0.001	0.007	0.08	0.000	0.008	0.06
Farming, fishing, forestry	-0.034	0.036	-0.95	-0.014	0.040	-0.36
Construction and extraction	0.010	0.021	0.48	-0.026	0.024	-1.09
Installation, maintenance, repair	-0.011	0.021	-0.56	0.032	0.023	1.39
Production occupations	0.003	0.011	0.29	0.001	0.012	0.06
Transportation, material moving	-0.013	0.014	-0.89	-0.016	0.016	-0.99
Military specific occupations	-0.035	0.142	-0.25	0.082	0.159	0.51
SOC/occupation code missing	0.021	0.014	1.56	-0.040	0.015	-2.66
Other code entered for ONET/SOC	0.079	0.033	2.41	-0.023	0.037	-0.64
Unemployment rate at TANF Exit	-0.002	0.004	-0.43	0.010	0.004	2.25
Pct. chg. empl., end TANF to BYB	0.000	0.001	0.43	-0.001	0.001	-0.59
Qtrs. of TANF in 2 years before exit	-0.004	0.001	-2.92	0.002	0.002	1.45
Eligible for EC/TEU	-0.184	0.013	-14.35	0.071	0.014	4.95
Job search exempt	-0.017	0.016	-1.04	-0.016	0.018	-0.90
Completed profiling	-0.019	0.021	-0.91	-0.039	0.024	-1.63
Does NOT have a phone number	0.022	0.039	0.56	0.027	0.043	0.62
Child support withheld from UI check	-0.064	0.068	-0.93	-0.009	0.076	-0.12
Year and qtr. of BYB, 1998:4	-0.195	0.074	-2.63	0.095	0.083	1.15
Year and qtr. of BYB, 1999:1	-0.091	0.034	-2.70	0.062	0.037	1.66
Year and qtr. of BYB, 1999:2	-0.043	0.020	-2.12	0.081	0.023	3.57
Year and qtr. of BYB, 1999:3	-0.052	0.018	-2.91	0.083	0.020	4.17
Year and qtr. of BYB, 1999:4	-0.052	0.017	-3.03	0.055	0.019	2.87
Year and qtr. of BYB, 2000:1	-0.030	0.014	-2.08	0.004	0.016	0.23
Year and qtr. of BYB, 2000:2	-0.007	0.012	-0.58	-0.020	0.013	-1.49
Year and qtr. of BYB, 2000:3	0.028	0.011	2.51	-0.019	0.012	-1.50
Year and qtr. of BYB, 2000:4	0.019	0.012	1.55	-0.014	0.014	-1.03
Year and qtr. of BYB, 2001:1	0.020	0.012	1.69	-0.000	0.013	-0.03



**Table A.12 (Continued)**

Independent variables	Return to employment			Return to TANF		
	Parameter estimate	Standard error	<i>t</i> -statistic	Parameter estimate	Standard error	<i>t</i> -statistic
Year and qtr. of BYB, 2001:2	0.038	0.011	3.38	0.017	0.012	1.38
Year and qtr. of BYB, 2001:3	0.040	0.011	3.57	-0.019	0.012	-1.52
Year and qtr. of BYB, 2001:4	0.050	0.013	3.92	-0.008	0.014	-0.57
Year and qtr. of BYB, 2002:1	0.021	0.014	1.49	-0.024	0.016	-1.56
Year and qtr. of BYB, 2002:2	0.005	0.016	0.31	-0.023	0.018	-1.31
Year and qtr. of BYB, 2002:3	0.013	0.019	0.68	0.014	0.021	0.65
Year and qtr. of BYB, 2002:4	-0.027	0.024	-1.14	0.028	0.027	1.05
Year and qtr. of BYB, 2003:1	-0.130	0.025	-5.21	-0.047	0.028	-1.70
Year and qtr. of BYB, 2003:2	-0.140	0.030	-4.62	-0.051	0.034	-1.51
Year and qtr. of BYB, 2003:3	-0.219	0.036	-6.09	0.006	0.040	0.16
Year and qtr. of BYB, 2003:4	-0.282	0.050	-5.69	-0.075	0.055	-1.35
Year and qtr. of BYB, 2004:1	-0.326	0.091	-3.59	-0.101	0.101	-0.99
CBSA 1, code = 11580	-0.046	0.134	-0.34	-0.061	0.150	-0.40
CBSA 2, code = 15980	-0.003	0.031	-0.09	-0.119	0.034	-3.50
CBSA 3, code = 17500	0.050	0.058	0.87	-0.138	0.065	-2.13
CBSA 4, code = 19660	0.000	0.027	0.02	0.026	0.031	0.87
CBSA 5, code = 23020	0.048	0.044	1.10	0.073	0.049	1.49
CBSA 6, code = 23540	-0.062	0.035	-1.76	0.056	0.039	1.42
CBSA 7, code = 26140	0.010	0.051	0.20	0.028	0.057	0.49
CBSA 8, code = 27260	0.033	0.016	2.14	-0.061	0.017	-3.54
CBSA 9, code = 28580	0.034	0.073	0.47	0.211	0.081	2.60
CBSA 10, code = 29380	-0.042	0.041	-1.01	0.012	0.046	0.25
CBSA 11, code = 29460	0.054	0.019	2.89	-0.074	0.021	-3.60
CBSA 12, code = 33100	-0.012	0.005	-2.30	0.019	0.006	3.44
CBSA 13, code = 34940	-0.006	0.050	-0.11	-0.185	0.055	-3.35
CBSA 14, code = 36100	-0.034	0.029	-1.19	-0.005	0.032	-0.16
CBSA 15, code = 36380	-0.049	0.059	-0.83	-0.041	0.065	-0.62
CBSA 16, code = 36740	-0.008	0.013	-0.62	0.029	0.014	2.11
CBSA 17, code = 37260	-0.049	0.038	-1.29	-0.054	0.042	-1.28
CBSA 18, code = 37340	0.044	0.025	1.76	0.011	0.028	0.39
CBSA 19, code = 37380	0.105	0.075	1.39	0.086	0.084	1.02
CBSA 20, code = 37460	0.062	0.041	1.50	-0.042	0.046	-0.90
CBSA 21, code = 37860	0.016	0.023	0.67	-0.020	0.026	-0.76
CBSA 22, code = 38940	0.008	0.025	0.33	-0.034	0.028	-1.21
CBSA 23, code = 39460	-0.085	0.062	-1.38	-0.009	0.069	-0.13
CBSA 24, code = 42260	0.030	0.029	1.02	-0.007	0.032	-0.20
CBSA 25, code = 42680	0.062	0.047	1.32	-0.089	0.052	-1.70
CBSA 26, code = 42700	0.060	0.044	1.37	-0.091	0.049	-1.86
CBSA 27, code = 45220	-0.001	0.024	-0.03	0.021	0.026	0.79
CBSA 28, code = 45300	0.006	0.012	0.50	-0.032	0.013	-2.49
CBSA 29, code = 45540	0.039	0.066	0.59	0.113	0.073	1.54
CBSA 30, code = 48100	0.102	0.079	1.30	-0.049	0.088	-0.56
CBSA 31, non-CBSA	0.012	0.023	0.50	0.028	0.026	1.07
Observations	14,053			14,053		
<i>R</i> -squared	0.2202			0.1181		
Adjusted <i>R</i> -squared	0.2132			0.1102		

**Table A.13 Linear Probability Models of Return to Employment and TANF, with Beneficiary Indicators, among Newly Unemployed TANF-Leaver UI Applicants, Using Data from Georgia**

Independent variables	Return to employment			Return to TANF		
	Parameter estimate	Standard error	<i>t</i> -statistic	Parameter estimate	Standard error	<i>t</i> -statistic
Intercept	0.919	0.034	26.76	0.455	0.041	11.05
Monetarily eligible UI claim	0.043	0.011	3.98	0.043	0.013	3.35
Nonmonetarily eligible UI claim	0.001	0.005	0.14	-0.042	0.007	-6.40
Weekly benefit amount	0.000	0.000	0.75	-0.000	0.000	-1.62
WBA at maximum	-0.024	0.014	-1.75	0.017	0.017	1.01
Entitlement length	0.002	0.001	2.35	-0.000	0.001	-0.02
UI beneficiary	0.048	0.006	7.71	-0.097	0.008	-12.98
Age 24 or Less	0.045	0.005	8.45	0.042	0.006	6.59
25-49	-0.005	0.002	-2.82	-0.010	0.002	-5.19
50 or older	-0.137	0.014	-9.45	-0.031	0.017	-1.77
Gender, male	-0.001	0.011	-0.14	-0.081	0.013	-6.30
Gender, female	0.000	0.001	0.14	0.008	0.001	6.30
Race, white	-0.029	0.006	-4.41	-0.064	0.008	-8.25
Race, black	0.007	0.002	4.75	0.017	0.002	9.10
Race, Hispanic	-0.095	0.028	-3.42	-0.135	0.033	-4.04
Race, other	0.009	0.020	0.46	-0.038	0.024	-1.54
Education, less than high school	-0.009	0.005	-1.83	0.031	0.006	5.47
Education, high school grad./GED	0.006	0.002	2.51	0.001	0.003	0.43
Education, some college	-0.008	0.006	-1.33	-0.035	0.007	-4.78
Education, bachelor's degree or higher	0.012	0.019	0.66	-0.084	0.022	-3.77
Base period earnings (\$1,000)	0.000	0.000	0.68	0.000	0.000	0.51
Base period earnings < \$10,000	0.000	0.009	0.03	0.003	0.011	0.25
Employed 4 qtrs. or less, of last 12	-0.082	0.008	-10.09	-0.023	0.010	-2.39
Employed 5-8 qtrs. of last 12	-0.013	0.004	-3.31	0.001	0.005	0.12
Employed 9-12 qtrs. of last 12	0.022	0.003	7.99	0.004	0.003	1.11
Qtrs., TANF exit to unemployment	-0.046	0.001	-38.50	-0.025	0.001	-17.53
Multiple employers any base period qtr.	0.039	0.005	7.13	0.001	0.007	0.10
Agriculture, forestry, fishing	0.094	0.034	2.76	0.033	0.041	0.81
Mining	-0.003	0.133	-0.02	0.207	0.160	1.30
Utilities	0.190	0.113	1.68	0.001	0.136	0.01
Construction	0.013	0.019	0.70	0.026	0.023	1.12
Manufacturing	0.007	0.006	1.03	0.010	0.008	1.36
Wholesale trade	-0.007	0.014	-0.48	-0.020	0.017	-1.21
Retail trade	-0.007	0.007	-1.06	0.005	0.008	0.66
Transportation, warehousing	0.006	0.018	0.35	0.008	0.022	0.36
Information	0.003	0.019	0.16	-0.012	0.023	-0.53
Finance and insurance	-0.028	0.019	-1.44	-0.029	0.023	-1.26
Real estate, rental, leasing	0.010	0.024	0.40	0.025	0.029	0.88
Professional, scientific, technical	-0.006	0.023	-0.26	-0.034	0.028	-1.24
Company/enterprise management	-0.114	0.142	-0.80	0.033	0.171	0.20
Admin., support and waste mgmt.	0.009	0.006	1.39	-0.003	0.007	-0.37
Educational services	-0.018	0.017	-1.08	-0.047	0.020	-2.28

**Table A.13 (Continued)**

Independent variables	Return to employment			Return to TANF		
	Parameter estimate	Standard error	<i>t</i> -statistic	Parameter estimate	Standard error	<i>t</i> -statistic
Health care/social assistance	-0.007	0.008	-0.97	-0.000	0.009	-0.02
Art, entertainment, recreation	-0.029	0.041	-0.69	-0.055	0.050	-1.10
Accommodation and food services	0.007	0.007	0.96	0.004	0.009	0.46
Other services (except publ. admin.)	-0.026	0.016	-1.60	-0.017	0.019	-0.89
Public administration	-0.044	0.016	-2.82	-0.003	0.019	-0.17
Unclassifiable	0.069	0.054	1.29	-0.099	0.065	-1.54
Management, business, financial	0.029	0.019	1.51	-0.041	0.023	-1.77
Professional and related occupations	0.003	0.013	0.20	-0.022	0.016	-1.43
Services	0.008	0.006	1.43	0.029	0.007	4.13
Sales and related occupations	0.023	0.011	2.10	0.008	0.013	0.60
Office and administrative support	-0.005	0.007	-0.75	-0.006	0.008	-0.77
Farming, fishing, and forestry	0.010	0.032	0.31	-0.079	0.038	-2.06
Construction and extraction	-0.000	0.022	-0.02	-0.009	0.027	-0.33
Installation, maintenance, and repair	-0.000	0.029	-0.01	0.004	0.035	0.12
Production	0.008	0.008	1.11	0.004	0.009	0.46
Transportation and material moving	0.016	0.009	1.84	0.003	0.010	0.25
Occupation missing	-0.203	0.061	-3.30	-0.099	0.074	-1.34
Adults on case at exit	-0.008	0.006	-1.37	-0.043	0.007	-5.79
Children under age 6 on case at exit	0.010	0.003	3.18	0.032	0.004	8.52
Unemployment rate at BYB	-0.010	0.003	-3.54	0.007	0.003	2.06
Unemployment rate $\Delta$ BYB to BYE	-0.011	0.003	-3.94	0.010	0.003	2.99
Food stamps (def. 1)	0.008	0.007	1.15	0.102	0.009	11.71
Dislocated worker	-0.008	0.007	-1.23	-0.012	0.008	-1.43
Education status, 1 = in school	0.002	0.017	0.12	0.050	0.021	2.41
Veteran	-0.042	0.017	-2.48	-0.014	0.020	-0.68
Data complexity, synthesizing	-0.089	0.048	-1.86	-0.066	0.057	-1.16
Data complexity, coordinating	-0.004	0.013	-0.35	0.022	0.015	1.48
Data complexity, analyzing	0.023	0.017	1.37	0.015	0.020	0.77
Data complexity, compiling	-0.009	0.006	-1.46	-0.006	0.007	-0.81
Data complexity, computing	0.022	0.007	3.00	0.031	0.009	3.43
Data complexity, copying	0.008	0.010	0.79	-0.006	0.012	-0.52
Data complexity, comparing	-0.005	0.005	-0.99	-0.009	0.006	-1.61
Data complexity, unknown or missing	-0.001	0.060	-0.02	-0.014	0.072	-0.20
YYYYQ of BYB = 1996:2	-0.115	0.041	-2.80	0.131	0.049	2.67
YYYYQ of BYB = 1996:3	-0.017	0.025	-0.67	0.183	0.030	6.15
YYYYQ of BYB = 1996:4	0.017	0.020	0.89	0.143	0.023	6.09
YYYYQ of BYB = 1997:1	0.004	0.017	0.24	0.083	0.021	4.07
YYYYQ of BYB = 1997:2	0.008	0.015	0.57	0.062	0.017	3.56
YYYYQ of BYB = 1997:3	0.038	0.012	3.15	-0.003	0.015	-0.21
YYYYQ of BYB = 1997:4	0.076	0.012	6.56	-0.049	0.014	-3.58
YYYYQ of BYB = 1998:1	0.034	0.012	2.74	-0.067	0.015	-4.52
YYYYQ of BYB = 1998:2	0.083	0.011	7.44	-0.041	0.013	-3.10
YYYYQ of BYB = 1998:3	0.080	0.011	7.50	-0.050	0.013	-3.90
YYYYQ of BYB = 1998:4	0.072	0.011	6.55	-0.066	0.013	-5.03
YYYYQ of BYB = 1999:1	0.067	0.012	5.80	-0.077	0.014	-5.57
YYYYQ of BYB = 1999:2	0.018	0.013	1.40	-0.052	0.016	-3.33
YYYYQ of BYB = 1999:3	0.037	0.012	3.17	-0.040	0.014	-2.84
YYYYQ of BYB = 1999:4	0.033	0.015	2.24	-0.028	0.018	-1.58
YYYYQ of BYB = 2000:1	-0.015	0.016	-0.97	-0.041	0.019	-2.19

**Table A.13 (Continued)**

Independent variables	Return to employment			Return to TANF		
	Parameter estimate	Standard error	<i>t</i> -statistic	Parameter estimate	Standard error	<i>t</i> -statistic
YYYYQ of BYB = 2000:2	-0.044	0.018	-2.38	0.055	0.022	2.47
YYYYQ of BYB = 2000:3	-0.045	0.017	-2.72	0.069	0.020	3.46
YYYYQ of BYB = 2000:4	-0.038	0.016	-2.36	0.074	0.020	3.77
YYYYQ of BYB = 2001:1	-0.030	0.016	-1.88	0.007	0.019	0.37
YYYYQ of BYB = 2001:2	-0.062	0.014	-4.31	0.042	0.017	2.46
YYYYQ of BYB = 2001:3	-0.068	0.014	-5.01	0.052	0.016	3.19
YYYYQ of BYB = 2001:4	-0.066	0.013	-5.15	0.039	0.015	2.51
YYYYQ of BYB = 2002:1	-0.076	0.014	-5.27	0.032	0.017	1.86
YYYYQ of BYB = 2002:2	-0.121	0.015	-8.13	0.021	0.018	1.17
YYYYQ of BYB = 2002:3	-0.105	0.016	-6.66	0.049	0.019	2.56
YYYYQ of BYB = 2002:4	-0.088	0.019	-4.65	0.030	0.023	1.32
YYYYQ of BYB = 2003:1	-0.075	0.021	-3.54	0.049	0.025	1.93
YYYYQ of BYB = 2003:2	-0.100	0.024	-4.22	0.044	0.028	1.55
YYYYQ of BYB = 2003:3	-0.102	0.026	-3.87	0.054	0.032	1.72
YYYYQ of BYB = 2003:4	-0.124	0.034	-3.64	0.062	0.041	1.52
YYYYQ of BYB = 2004:1	-0.087	0.043	-2.01	0.085	0.052	1.63
YYYYQ of BYB = 2004:2	-0.277	0.050	-5.49	0.027	0.060	0.44
YYYYQ of BYB = 2004:3	-0.343	0.109	-3.15	-0.097	0.131	-0.74
YYYYQ of BYB = 2004:4	-0.585	0.188	-3.11	-0.198	0.225	-0.88
APPLING County	-0.090	0.057	-1.59	-0.092	0.068	-1.36
ATKINSON County	0.065	0.061	1.06	0.012	0.073	0.16
BACON County	-0.035	0.074	-0.47	0.034	0.088	0.39
BAKER County	0.004	0.080	0.05	0.050	0.096	0.52
BALDWIN County	0.007	0.031	0.22	0.117	0.038	3.11
BANKS County	0.163	0.104	1.57	-0.121	0.125	-0.97
BARROW County	0.013	0.067	0.19	-0.174	0.081	-2.15
BARTOW County	0.024	0.037	0.65	-0.117	0.044	-2.65
BEN HILL County	0.034	0.040	0.83	-0.031	0.048	-0.64
BERRIEN County	0.060	0.049	1.22	0.006	0.059	0.10
BIBB County	0.016	0.014	1.14	-0.013	0.017	-0.77
BLECKLEY County	0.033	0.065	0.50	0.050	0.078	0.64
BRANTLEY County	0.063	0.078	0.80	-0.174	0.094	-1.85
BROOKS County	0.044	0.045	0.97	-0.033	0.054	-0.60
BRYAN County	-0.057	0.070	-0.82	0.002	0.084	0.03
BULLOCH County	0.009	0.030	0.30	0.058	0.036	1.63
BURKE County	0.065	0.033	1.98	0.014	0.039	0.36
BUTTS County	0.037	0.075	0.49	-0.080	0.090	-0.90
CALHOUN County	0.004	0.058	0.07	0.072	0.070	1.03
CAMDEN County	-0.042	0.052	-0.82	-0.234	0.062	-3.78
CANDLER County	0.009	0.071	0.12	0.042	0.085	0.50
CARROLL County	0.030	0.027	1.12	-0.110	0.032	-3.47
CATOOSA County	-0.015	0.069	-0.21	-0.194	0.082	-2.36
CHARLTON County	-0.081	0.108	-0.75	-0.243	0.130	-1.87
CHATHAM County	0.017	0.014	1.25	-0.035	0.016	-2.13
CHATTAHOOCHEE County	0.232	0.133	1.75	-0.070	0.159	-0.44
CHATTOOGA County	0.015	0.055	0.28	-0.165	0.066	-2.51
CHEROKEE County	0.007	0.062	0.11	-0.065	0.074	-0.87
CLARKE County	-0.004	0.022	-0.20	0.003	0.027	0.11
CLAY County	-0.221	0.141	-1.56	0.276	0.170	1.63
CLAYTON County	-0.032	0.016	-2.06	-0.078	0.019	-4.17
CLINCH County	0.153	0.072	2.12	-0.047	0.086	-0.54
COBB County	-0.054	0.018	-3.00	-0.042	0.021	-1.96

**Table A.13 (Continued)**

Independent variables	Return to employment			Return to TANF		
	Parameter estimate	Standard error	<i>t</i> -statistic	Parameter estimate	Standard error	<i>t</i> -statistic
COFFEE County	0.015	0.035	0.43	-0.044	0.042	-1.04
COLQUITT County	0.014	0.026	0.54	0.029	0.032	0.91
COLUMBIA County	-0.065	0.036	-1.78	0.040	0.044	0.92
COOK County	0.017	0.048	0.36	0.128	0.058	2.20
COWETA County	0.062	0.036	1.72	-0.178	0.044	-4.08
CRAWFORD County	0.049	0.097	0.50	0.102	0.116	0.88
CRISP County	0.054	0.028	1.94	0.079	0.033	2.39
DADE County	-0.037	0.142	-0.26	-0.206	0.170	-1.21
DAWSON County	0.097	0.109	0.89	-0.113	0.131	-0.86
DECATUR County	-0.044	0.030	-1.47	-0.027	0.036	-0.74
DEKALB County	-0.041	0.010	-4.27	-0.071	0.011	-6.23
DODGE County	0.101	0.046	2.19	0.062	0.056	1.11
DOOLY County	0.018	0.047	0.38	0.067	0.056	1.20
DOUGHERTY County	0.038	0.015	2.65	0.119	0.017	6.87
DOUGLAS County	-0.057	0.039	-1.48	-0.047	0.047	-1.00
EARLY County	0.077	0.043	1.82	0.164	0.051	3.21
ECHOLS County	0.172	0.167	1.03	0.004	0.201	0.02
EFFINGHAM County	0.025	0.056	0.45	0.072	0.067	1.07
ELBERT County	0.070	0.039	1.78	-0.119	0.047	-2.54
EMANUEL County	0.055	0.034	1.60	0.096	0.041	2.34
EVANS County	0.007	0.060	0.12	-0.025	0.072	-0.35
FANNIN County	0.104	0.063	1.66	-0.184	0.075	-2.45
FAYETTE County	-0.035	0.054	-0.64	-0.057	0.065	-0.88
FLOYD County	0.037	0.025	1.46	-0.040	0.030	-1.34
FORSYTH County	-0.036	0.094	-0.39	0.001	0.113	0.01
FRANKLIN County	-0.035	0.059	-0.61	-0.038	0.070	-0.55
FULTON County	-0.017	0.007	-2.44	0.029	0.009	3.44
GILMER County	-0.043	0.075	-0.58	-0.190	0.090	-2.11
GLASCOCK County	0.320	0.142	2.25	-0.196	0.170	-1.15
GLYNN County	0.011	0.029	0.39	-0.073	0.035	-2.08
GORDON County	-0.018	0.046	-0.39	-0.038	0.056	-0.68
GRADY County	-0.021	0.041	-0.51	0.055	0.050	1.10
GREENE County	0.079	0.049	1.61	-0.098	0.059	-1.67
GWINNETT County	-0.065	0.021	-3.10	-0.068	0.025	-2.72
HABERSHAM County	0.061	0.052	1.16	0.008	0.063	0.13
HALL County	0.033	0.031	1.04	0.068	0.038	1.80
HANCOCK County	-0.018	0.054	-0.33	-0.123	0.065	-1.89
HARALSON County	0.052	0.059	0.87	-0.090	0.071	-1.27
HARRIS County	-0.069	0.078	-0.89	0.102	0.094	1.08
HART County	0.024	0.044	0.54	0.005	0.053	0.10
HEARD County	0.055	0.091	0.61	-0.166	0.109	-1.52
HENRY County	-0.042	0.043	-0.97	0.001	0.052	0.02
HOUSTON County	-0.045	0.023	-1.95	0.010	0.028	0.37
IRWIN County	-0.003	0.068	-0.04	-0.081	0.082	-0.99
JACKSON County	-0.096	0.050	-1.93	0.052	0.060	0.88
JASPER County	0.087	0.075	1.16	-0.077	0.090	-0.86
JEFF DAVIS County	0.149	0.066	2.25	-0.042	0.080	-0.53
JEFFERSON County	0.066	0.037	1.82	0.069	0.044	1.57
JENKINS County	0.114	0.053	2.15	0.095	0.064	1.49
JOHNSON County	0.121	0.055	2.22	0.035	0.065	0.53
JONES County	0.044	0.057	0.77	-0.128	0.069	-1.86
LAMAR County	-0.001	0.061	-0.02	-0.054	0.073	-0.74
LANIER County	0.047	0.094	0.50	-0.021	0.112	-0.19

**Table A.13 (Continued)**

Independent variables	Return to employment			Return to TANF		
	Parameter estimate	Standard error	<i>t</i> -statistic	Parameter estimate	Standard error	<i>t</i> -statistic
LAURENS County	0.042	0.028	1.52	-0.015	0.033	-0.44
LEE County	0.023	0.060	0.39	-0.052	0.072	-0.72
LIBERTY County	-0.043	0.031	-1.39	-0.032	0.037	-0.86
LINCOLN County	-0.039	0.084	-0.46	-0.172	0.101	-1.70
LONG County	-0.058	0.100	-0.58	0.117	0.120	0.98
LOWNDES County	0.016	0.019	0.82	0.017	0.023	0.72
LUMPKIN County	-0.077	0.108	-0.71	-0.094	0.130	-0.72
MCDUFFIE County	0.052	0.036	1.43	0.052	0.043	1.19
MCINTOSH County	0.038	0.067	0.57	-0.179	0.081	-2.22
MACON County	0.099	0.038	2.58	-0.041	0.046	-0.90
MADISON County	0.129	0.053	2.43	-0.054	0.064	-0.85
MARION County	0.112	0.082	1.36	-0.001	0.098	-0.01
MERIWETHER County	0.015	0.049	0.30	-0.109	0.059	-1.84
MILLER County	-0.148	0.069	-2.13	0.125	0.083	1.50
MITCHELL County	0.021	0.032	0.66	0.134	0.039	3.45
MONROE County	-0.121	0.084	-1.44	-0.148	0.101	-1.47
MONTGOMERY County	-0.026	0.071	-0.37	0.001	0.085	0.01
MORGAN County	-0.003	0.070	-0.04	-0.028	0.084	-0.34
MURRAY County	0.032	0.063	0.51	-0.140	0.075	-1.85
MUSCOGEE County	-0.003	0.012	-0.27	0.014	0.014	0.97
NEWTON County	-0.024	0.032	-0.75	-0.068	0.039	-1.76
OCONEE County	0.009	0.084	0.11	0.056	0.101	0.56
OGLETHORPE County	-0.011	0.078	-0.14	-0.122	0.094	-1.30
PAULDING County	0.015	0.056	0.27	-0.120	0.067	-1.80
PEACH County	0.034	0.036	0.94	0.076	0.043	1.77
PICKENS County	0.091	0.080	1.14	-0.129	0.096	-1.34
PIERCE County	0.033	0.067	0.48	-0.049	0.081	-0.60
PIKE County	-0.091	0.072	-1.26	-0.018	0.086	-0.21
POLK County	-0.034	0.042	-0.80	-0.107	0.050	-2.12
PULASKI County	-0.142	0.062	-2.30	0.045	0.074	0.60
PUTNAM County	0.047	0.064	0.73	-0.016	0.077	-0.20
QUITMAN County	-0.157	0.265	-0.59	-0.314	0.317	-0.99
RABUN County	-0.006	0.104	-0.06	-0.072	0.125	-0.58
RANDOLPH County	-0.005	0.057	-0.09	0.093	0.069	1.36
RICHMOND County	0.018	0.012	1.54	0.083	0.014	5.92
ROCKDALE County	-0.036	0.042	-0.87	-0.184	0.050	-3.68
SCHLEY County	-0.139	0.132	-1.05	-0.120	0.159	-0.76
SCREVEN County	0.023	0.049	0.48	-0.068	0.058	-1.17
SEMINOLE County	-0.038	0.053	-0.72	0.182	0.063	2.86
SPALDING County	0.016	0.027	0.59	-0.046	0.033	-1.41
STEPHENS County	0.081	0.044	1.86	-0.100	0.052	-1.91
STEWART County	-0.028	0.065	-0.43	0.178	0.078	2.28
SUMTER County	0.027	0.024	1.12	0.064	0.029	2.17
TALBOT County	0.001	0.075	0.01	-0.037	0.090	-0.42
TALIAFERRO County	0.045	0.094	0.48	0.030	0.113	0.27
TATTNALL County	-0.047	0.047	-0.99	0.109	0.057	1.91
TAYLOR County	0.037	0.061	0.61	0.109	0.073	1.50
TELFAIR County	0.106	0.060	1.77	0.040	0.072	0.55
TERRELL County	-0.029	0.038	-0.76	0.154	0.045	3.41
THOMAS County	-0.016	0.028	-0.56	0.060	0.033	1.80
TIFT County	-0.002	0.028	-0.06	0.079	0.034	2.36
TOOMBS County	-0.037	0.035	-1.06	-0.010	0.042	-0.23
TOWNS County	-0.326	0.167	-1.95	-0.259	0.201	-1.29

**Table A.13 (Continued)**

Independent variables	Return to employment			Return to TANF		
	Parameter estimate	Standard error	<i>t</i> -statistic	Parameter estimate	Standard error	<i>t</i> -statistic
TREUTLEN County	0.071	0.084	0.85	-0.025	0.101	-0.25
TROUP County	-0.014	0.030	-0.47	-0.044	0.036	-1.24
TURNER County	-0.001	0.046	-0.02	-0.046	0.055	-0.83
TWIGGS County	0.015	0.073	0.20	0.103	0.088	1.17
UNION County	0.023	0.074	0.31	0.073	0.089	0.82
UPSON County	0.046	0.041	1.11	-0.056	0.050	-1.12
WALKER County	-0.029	0.036	-0.80	-0.110	0.044	-2.53
WALTON County	-0.024	0.037	-0.66	-0.043	0.044	-0.98
WARE County	-0.036	0.031	-1.19	-0.002	0.037	-0.06
WARREN County	0.103	0.061	1.69	-0.050	0.073	-0.69
WASHINGTON County	-0.054	0.034	-1.58	0.161	0.041	3.90
WAYNE County	0.038	0.042	0.90	-0.102	0.051	-2.01
WEBSTER County	-0.269	0.118	-2.27	0.111	0.142	0.78
WHEELER County	0.138	0.084	1.64	-0.129	0.101	-1.27
WHITE County	-0.198	0.086	-2.30	0.170	0.103	1.64
WHITFIELD County	0.089	0.041	2.18	-0.059	0.049	-1.19
WILCOX County	-0.085	0.067	-1.26	0.095	0.081	1.18
WILKES County	0.034	0.061	0.56	0.057	0.073	0.78
WILKINSON County	0.083	0.063	1.33	-0.050	0.075	-0.66
WORTH County	0.064	0.033	1.91	0.176	0.040	4.40
Observations	20,369			20,369		
<i>R</i> -squared	0.1878			0.1539		
Adjusted <i>R</i> -squared	0.1773			0.1431		

**Table A.14 Linear Probability Models of Return to Employment and TANF, with Beneficiary Indicators, among Newly Unemployed TANF-Leaver UI Applicants, Using Data from Michigan**

Independent variables	Returned to employment			Returned to TANF		
	Parameter estimate	Standard error	<i>t</i> -statistic	Parameter estimate	Standard error	<i>t</i> -statistic
Intercept	1.131	0.214	5.28	0.447	0.253	1.76
Monetarily eligible UI claim	-0.273	0.195	-1.40	0.152	0.231	0.66
Nonmonetarily eligible UI claim	0.045	0.015	3.01	-0.121	0.018	-6.89
Weekly benefit amount	0.000	0.000	2.64	0.000	0.000	0.52
Entitlement length (weeks)	0.001	0.002	0.39	-0.005	0.002	-2.24
UI beneficiary	0.023	0.015	1.52	-0.094	0.018	-5.25
Age as of BYB, 24 or Less	0.061	0.011	5.37	0.020	0.013	1.47
25-44	-0.013	0.005	-2.77	-0.008	0.005	-1.39
45 or older	-0.096	0.023	-4.20	-0.001	0.027	-0.03
Gender, male	-0.022	0.014	-1.60	-0.131	0.016	-8.16
Gender, female	0.007	0.004	1.60	0.042	0.005	8.16
Race, white	-0.004	0.009	-0.50	-0.061	0.010	-6.08
Race, black	0.003	0.009	0.33	0.069	0.011	6.42
Race, Hispanic	0.009	0.031	0.29	-0.034	0.036	-0.93
Race, other	0.020	0.054	0.38	-0.052	0.064	-0.82
Education, less than high school	-0.021	0.011	-1.89	0.048	0.013	3.67
Education, high school grad./GED	0.010	0.007	1.45	-0.015	0.008	-1.90
Education, some college	0.010	0.012	0.83	-0.018	0.014	-1.31
Education, college graduate or higher	-0.044	0.034	-1.29	-0.029	0.040	-0.70
Base period earnings (\$1,000)	-0.001	0.002	-0.65	-0.000	0.002	-0.26
Base earnings less than \$10,000	0.019	0.020	0.97	0.001	0.023	0.06
Employed 4 qtrs. or less before BYB	-0.104	0.041	-2.57	-0.015	0.048	-0.32
5-8 qtrs.	-0.002	0.017	-0.11	0.017	0.020	0.84
9-12 qtrs.	0.014	0.011	1.22	-0.005	0.013	-0.42
Quarters, TANF exit to unemployment	-0.054	0.005	-11.20	-0.017	0.006	-2.94
Had multiple employers in any base qtr.	0.063	0.014	4.65	0.015	0.016	0.95
Agriculture, forestry, fishing	0.004	0.090	0.05	-0.089	0.107	-0.83
Mining	-0.269	0.225	-1.19	0.012	0.266	0.04
Utilities	0.110	0.275	0.40	-0.142	0.325	-0.44
Construction	0.021	0.032	0.64	0.012	0.038	0.30
Manufacturing	-0.025	0.020	-1.25	0.020	0.023	0.84
Wholesale trade	-0.096	0.044	-2.15	0.075	0.052	1.43
Retail trade	-0.002	0.015	-0.16	0.007	0.017	0.41
Transportation, warehousing	-0.000	0.042	-0.01	0.018	0.049	0.36
Information	-0.013	0.053	-0.23	-0.084	0.063	-1.34
Finance and insurance	0.004	0.039	0.09	-0.033	0.046	-0.73
Real estate, rental, leasing	-0.086	0.047	-1.82	-0.081	0.056	-1.46
Professional, scientific, technical	-0.010	0.037	-0.27	-0.043	0.044	-0.98
Company/enterprise management	0.287	0.147	1.95	0.021	0.174	0.12
Admin., support and waste mgmt.	-0.001	0.014	-0.04	-0.001	0.017	-0.05
Educational services	0.088	0.042	2.11	-0.142	0.050	-2.87
Health care/social assistance	-0.013	0.016	-0.80	0.004	0.019	0.18
Art, entertainment, recreation	0.015	0.048	0.30	-0.056	0.057	-1.00
Accommodation and food services	0.044	0.018	2.47	0.019	0.021	0.92



**Table A.14 (Continued)**

Independent variables	Returned to employment			Returned to TANF		
	Parameter estimate	Standard error	t-statistic	Parameter estimate	Standard error	t-statistic
Other services (except publ. admin.)	-0.053	0.037	-1.43	0.049	0.044	1.11
Public administration	0.045	0.058	0.77	-0.050	0.069	-0.73
Unclassifiable	-0.034	0.080	-0.42	-0.072	0.095	-0.76
Industry missing	0.023	0.034	0.68	0.024	0.040	0.60
Professional, technical <sup>a</sup>	-0.010	0.021	-0.47	-0.018	0.025	-0.71
Clerical, sales	0.021	0.014	1.50	0.004	0.016	0.22
Services	-0.011	0.019	-0.58	-0.018	0.022	-0.80
Agriculture, forestry, fish	-0.040	0.028	-1.45	-0.069	0.033	-2.08
Processing	0.024	0.029	0.81	-0.036	0.034	-1.05
Machine trades	0.019	0.017	1.11	0.009	0.020	0.44
Bench work	-0.025	0.021	-1.17	0.068	0.025	2.70
Structural work	-0.015	0.019	-0.82	-0.001	0.022	-0.04
Miscellaneous	-0.011	0.016	-0.68	0.012	0.018	0.66
Search-exempt, went back to work <sup>a</sup>	0.179	0.057	3.16	-0.056	0.067	-0.83
Employment (10,000), month of BYB	-0.001	0.001	-1.76	0.002	0.001	2.52
Year-to-year pct. change in employment	0.003	0.006	0.57	0.004	0.007	0.59
Months tenure at sep. employer	-0.000	0.000	-0.35	0.000	0.000	0.88
Employed at filing	0.007	0.006	1.18	0.003	0.007	0.35
Number of dependents (for taxes)	-0.001	0.005	-0.29	0.010	0.006	1.63
Adults on case at TANF exit	0.002	0.011	0.20	0.004	0.014	0.32
Number of children under age 6 at exit	0.012	0.008	1.40	0.038	0.010	3.87
Disabled child/spouse on case before exit	-0.017	0.030	-0.57	0.051	0.035	1.44
Classified as incapacitated before exit	-0.050	0.030	-1.69	0.036	0.035	1.02
Received work deferral before exit	-0.022	0.027	-0.79	-0.005	0.032	-0.14
Ineligible grantee before exit	0.004	0.039	0.11	0.112	0.046	2.42
MWAID = 2, Region 7B	-0.068	0.050	-1.35	0.038	0.059	0.64
MWAID = 3, Calhoun ISD	-0.055	0.046	-1.20	0.053	0.054	0.98
MWAID = 4, Saginaw-Midland-Bay	-0.014	0.035	-0.40	0.107	0.041	2.60
MWAID = 5, Berrien-Cass-Van Buren	-0.046	0.042	-1.09	0.045	0.050	0.91
MWAID = 6, Central UP	-0.007	0.060	-0.12	0.058	0.071	0.82
MWAID = 9, Eastern UP	0.021	0.075	0.28	0.111	0.089	1.25
MWAID = 10, Genesee-Shiawassee	-0.016	0.025	-0.63	0.077	0.029	2.62
MWAID = 11, Central	-0.042	0.049	-0.87	0.056	0.058	0.97
MWAID = 13, Thumb	-0.016	0.049	-0.32	0.159	0.058	2.75
MWAID = 14, Kalamazoo-St. Joseph	0.026	0.045	0.56	0.044	0.054	0.82
MWAID = 16, West Central	-0.050	0.051	-0.97	0.056	0.061	0.92
MWAID = 17, Capital	-0.054	0.034	-1.59	-0.044	0.040	-1.12
MWAID = 19, Macomb-St. Clair	-0.055	0.026	-2.13	-0.047	0.030	-1.55
MWAID = 20, Muskegon-Oceana	-0.033	0.043	-0.78	0.194	0.050	3.84
MWAID = 21, North East	-0.062	0.056	-1.11	0.057	0.066	0.87
MWAID = 22, North West	-0.102	0.052	-1.94	0.057	0.062	0.93
MWAID = 23, Oakland County	0.114	0.035	3.23	-0.156	0.042	-3.72
MWAID = 26, Western UP	-0.070	0.073	-0.95	0.181	0.087	2.09
MWAID = 29, Livingston County	0.055	0.115	0.47	-0.101	0.136	-0.74
MWAID = 30, Washtenaw County	0.006	0.065	0.10	0.100	0.076	1.31
MWAID = 31, Wayne-Monroe	0.040	0.034	1.18	-0.076	0.040	-1.88
MWAID = 32, Ottawa County	0.022	0.059	0.38	-0.023	0.070	-0.33
MWAID = 33, ACSET	0.027	0.028	0.98	0.034	0.033	1.06
MWAID = 34, South Central	-0.039	0.043	-0.91	-0.018	0.051	-0.36

**Table A.14 (Continued)**

Independent variables	Returned to employment			Returned to TANF		
	Parameter estimate	Standard error	<i>t</i> -statistic	Parameter estimate	Standard error	<i>t</i> -statistic
Year and qtr. of BYB, 2001:1	-0.140	0.068	-2.04	0.032	0.081	0.39
Year and qtr. of BYB, 2001:2	-0.041	0.041	-1.00	0.028	0.048	0.59
Year and qtr. of BYB, 2001:3	-0.082	0.031	-2.64	0.048	0.037	1.31
Year and qtr. of BYB, 2001:4	0.003	0.022	0.14	0.005	0.026	0.21
Year and qtr. of BYB, 2002:1	0.009	0.023	0.38	0.007	0.027	0.25
Year and qtr. of BYB, 2002:2	-0.003	0.022	-0.15	0.049	0.026	1.89
Year and qtr. of BYB, 2002:3	-0.009	0.020	-0.45	0.023	0.024	0.97
Year and qtr. of BYB, 2002:4	0.054	0.020	2.73	-0.017	0.024	-0.74
Year and qtr. of BYB, 2003:1	0.067	0.022	3.02	0.023	0.026	0.86
Year and qtr. of BYB, 2003:2	0.061	0.027	2.25	-0.025	0.032	-0.79
Year and qtr. of BYB, 2003:3	0.067	0.030	2.22	-0.032	0.036	-0.90
Year and qtr. of BYB, 2003:4	0.022	0.034	0.65	-0.022	0.040	-0.54
Year and qtr. of BYB, 2004:1	0.001	0.040	0.02	-0.074	0.047	-1.57
Year and qtr. of BYB, 2004:2	-0.090	0.047	-1.91	-0.055	0.056	-0.98
Year and qtr. of BYB, 2004:3	-0.218	0.055	-3.98	-0.061	0.065	-0.94
Year and qtr. of BYB, 2004:4	-0.348	0.068	-5.11	-0.144	0.080	-1.79
Year and qtr. of BYB, 2005:1	-0.419	0.101	-4.13	-0.235	0.120	-1.96
Observations	3,843			3,843		
<i>R</i> -squared	0.2236			0.1820		
Adjusted <i>R</i> -squared	0.2029			0.1601		

<sup>a</sup>The Michigan Unemployment Agency uses the occupation (DOT) code to indicate job search exemption and return to work to prior employment. If a client is job search-exempt, his or her DOT code retains the first significant digit, but the remaining eight digits are set to zero. If the client subsequently returns to his or her prior employer, the DOT code is set to all zeros. Therefore, while the occupation codes plus the indicator for search exemption and returning to past employment form an exhaustive partition, the occupation code parameter estimates are not fully representative of the category because they exclude persons who were job search-exempt and went back to prior employment.

**Table A.15 Linear Probability Models of Return to Employment and TANF, with Beneficiary Indicators, among Newly Unemployed TANF-Leaver UI Applicants, Using Data from Ohio**

Independent Variables	Returned to employment			Returned to TANF		
	Parameter estimate	Standard error	<i>t</i> -statistic	Parameter estimate	Standard error	<i>t</i> -statistic
Intercept	1.150	0.120	9.62	0.723	0.136	5.32
Monetarily valid UI claim	-0.017	0.014	-1.18	0.029	0.016	1.85
Weekly benefit amount	-0.000	0.000	-1.11	-0.000	0.000	-2.88
Entitlement length	-0.008	0.004	-1.84	-0.007	0.005	-1.40
UI beneficiary	0.091	0.011	8.67	-0.151	0.012	-12.63
Age 18–24	0.054	0.009	6.26	0.050	0.010	5.12
25–44	-0.013	0.004	-3.61	-0.015	0.004	-3.53
45+	-0.123	0.019	-6.32	-0.084	0.022	-3.82
Gender, male	0.020	0.014	1.49	-0.080	0.016	-5.18
Gender, female	-0.004	0.003	-1.49	0.016	0.003	5.18
Race, white	-0.008	0.007	-1.24	-0.034	0.007	-4.59
Race, black	0.010	0.005	2.00	0.027	0.006	4.55
Race, Hispanic	-0.054	0.024	-2.26	0.017	0.027	0.62
Race, other	-0.033	0.044	-0.76	-0.047	0.050	-0.95
Education, less than high school	0.005	0.005	0.94	0.010	0.005	1.84
Education, high school graduate/GED	-0.006	0.005	-1.20	-0.004	0.005	-0.74
Education, some college	0.020	0.020	0.98	-0.059	0.023	-2.56
Education, bachelor’s degree or higher	-0.065	0.058	-1.12	-0.038	0.066	-0.58
Base period earnings (\$1,000)	0.002	0.001	1.42	0.005	0.002	3.34
Base period earnings less than \$10,000	-0.006	0.014	-0.45	-0.011	0.016	-0.68
Employed 4 qtrs. or less before BYB	-0.131	0.015	-8.58	-0.063	0.017	-3.61
5–8 qtrs.	-0.029	0.007	-3.96	-0.042	0.008	-5.15
9–12 qtrs.	0.032	0.004	8.12	0.029	0.004	6.43
Qtrs., TANF exit to new unemployment	-0.044	0.003	-14.74	-0.011	0.003	-3.13
Multiple employers in any base qtr.	0.060	0.009	6.63	0.022	0.010	2.13
Employment (10,000), month of BYB	-0.000	0.000	-1.62	-0.003	0.000	-9.35
Total eligible adults at last payment	-0.016	0.012	-1.37	-0.065	0.013	-4.89
Total eligible children (6–17) at last pmt.	0.008	0.004	1.93	-0.003	0.005	-0.54
Total eligible children < 6 at last payment	0.019	0.006	3.22	0.012	0.007	1.76
Exempt, caring for child under age 1	-0.031	0.021	-1.44	-0.044	0.024	-1.81
Has access to motor vehicle	0.003	0.010	0.26	-0.025	0.011	-2.22
Person is AG payee	-0.002	0.019	-0.12	0.017	0.022	0.81
Person is parent of minor child in AG	-0.039	0.022	-1.75	0.153	0.025	6.04
Marital status, single	0.012	0.004	3.04	-0.000	0.004	-0.04
Marital status, married	-0.032	0.012	-2.68	0.035	0.014	2.56
Marital status, divorced/abandoned	-0.000	0.015	-0.01	-0.033	0.017	-1.98
Marital status, separated	-0.025	0.014	-1.76	-0.023	0.016	-1.44
Marital status, widow/widower	-0.051	0.068	-0.75	-0.109	0.078	-1.40
Appalachian area county	-0.027	0.015	-1.83	-0.055	0.017	-3.32
Metropolitan area county	0.003	0.004	0.66	0.042	0.005	8.36
Other area county	0.006	0.011	0.54	-0.108	0.012	-8.96

**Table A.15 (Continued)**

Independent Variables	Returned to employment			Returned to TANF		
	Parameter estimate	Standard error	<i>t</i> -statistic	Parameter estimate	Standard error	<i>t</i> -statistic
Year and quarter of BYB, 2000:2	-0.012	0.058	-0.21	0.235	0.066	3.55
Year and quarter of BYB, 2000:3	-0.038	0.033	-1.15	0.203	0.038	5.35
Year and quarter of BYB, 2000:4	0.034	0.021	1.64	0.194	0.023	8.26
Year and quarter of BYB, 2001:1	-0.005	0.017	-0.30	0.136	0.019	7.17
Year and quarter of BYB, 2001:2	0.011	0.016	0.71	0.091	0.018	4.98
Year and quarter of BYB, 2001:3	-0.015	0.015	-1.01	0.062	0.017	3.58
Year and quarter of BYB, 2001:4	0.064	0.013	4.96	0.036	0.015	2.44
Year and quarter of BYB, 2002:1	0.021	0.012	1.74	-0.007	0.014	-0.48
Year and quarter of BYB, 2002:2	0.045	0.015	3.04	-0.065	0.017	-3.82
Year and quarter of BYB, 2002:3	0.076	0.017	4.44	-0.031	0.019	-1.62
Year and quarter of BYB, 2002:4	0.066	0.018	3.74	-0.081	0.020	-4.03
Year and quarter of BYB, 2003:1	0.018	0.019	0.94	-0.090	0.022	-4.08
Year and quarter of BYB, 2003:2	-0.009	0.022	-0.42	-0.134	0.025	-5.29
Year and quarter of BYB, 2003:3	-0.170	0.025	-6.82	-0.143	0.028	-5.06
Year and quarter of BYB, 2003:4	-0.213	0.028	-7.65	-0.162	0.032	-5.13
Year and quarter of BYB, 2004:1	-0.224	0.034	-6.64	-0.207	0.038	-5.40
Year and quarter of BYB, 2004:2	-0.328	0.046	-7.11	-0.260	0.053	-4.95
Year and quarter of BYB, 2004:3	-0.366	0.087	-4.19	-0.340	0.099	-3.42
Observations	8,836			8,836		
<i>R</i> -squared	0.1908			0.1346		
Adjusted <i>R</i> -squared	0.1862			0.1297		

**Table A.16 Linear Probability Models of Return to Employment and TANF, with Beneficiary and Exhaustion Indicators among Newly Unemployed TANF-Leaver UI Applicants, Using Pooled Data from Florida, Georgia, Michigan, and Ohio**

Independent variables	Return to employment			Return to TANF		
	Parameter estimate	Standard error	<i>t</i> -statistic	Parameter estimate	Standard error	<i>t</i> -statistic
Intercept	0.855	0.021	40.64	0.533	0.025	21.53
Monetarily eligible UI claim	0.024	0.008	3.19	0.051	0.009	5.71
Nonmonetarily eligible UI claim	0.005	0.004	1.19	-0.063	0.005	-13.28
Weekly benefit amount	0.000	0.000	4.08	-0.000	0.000	-5.27
WBA at maximum	-0.025	0.010	-2.57	-0.023	0.011	-2.04
Entitlement length	0.000	0.001	0.71	-0.002	0.001	-2.03
UI beneficiary but not exhaustee <sup>a</sup>	0.082	0.005	15.93	-0.140	0.006	-23.22
Exhausted regular UI <sup>a</sup>	0.017	0.005	3.38	-0.072	0.006	-12.33
Age 24 or less	0.066	0.003	19.34	0.052	0.004	13.01
25-49	-0.012	0.001	-10.50	-0.010	0.001	-7.46
50 or older	-0.135	0.008	-16.52	-0.099	0.010	-10.28
Gender, male	-0.012	0.005	-2.34	-0.098	0.006	-16.57
Gender, female	0.002	0.001	2.34	0.016	0.001	16.57
Race, white	-0.013	0.003	-4.04	-0.058	0.004	-15.59
Race, black	0.012	0.002	7.19	0.031	0.002	16.07
Race, Hispanic	-0.030	0.006	-4.98	-0.025	0.007	-3.46
Race, other	-0.028	0.014	-2.03	-0.017	0.016	-1.05
Base period earnings (\$1,000)	0.000	0.000	0.33	0.000	0.000	1.47
Base period earnings < \$10,000	-0.001	0.006	-0.11	-0.000	0.007	-0.06
4 or fewer qtrs. of employment before BYB	-0.090	0.006	-16.12	-0.026	0.007	-3.90
5-8 qtrs.	-0.008	0.003	-3.14	-0.004	0.003	-1.18
9-12 qtrs.	0.025	0.002	12.82	0.008	0.002	3.47
Qtrs. TANF exit to new unemployment	-0.046	0.001	-51.26	-0.030	0.001	-28.54
Had multiple employers in any base qtrs.	0.052	0.004	13.65	0.014	0.004	3.19
Agriculture, forestry, fishing	0.079	0.019	4.13	-0.063	0.023	-2.79
Mining	0.003	0.090	0.03	-0.039	0.106	-0.37
Utilities	0.111	0.074	1.50	-0.035	0.087	-0.40
Construction	0.007	0.011	0.62	-0.007	0.013	-0.52
Manufacturing	0.010	0.005	2.08	0.004	0.006	0.74
Wholesale trade	-0.018	0.010	-1.70	-0.026	0.012	-2.10
Retail trade	0.004	0.005	0.80	0.006	0.005	1.06
Transportation, warehousing	0.020	0.012	1.77	-0.008	0.014	-0.59
Information	-0.005	0.014	-0.35	-0.026	0.017	-1.57
Finance and insurance	-0.020	0.013	-1.55	-0.026	0.015	-1.74
Real estate, rental, leasing	-0.030	0.015	-1.97	-0.001	0.018	-0.08
Professional, scientific, technical	-0.018	0.013	-1.44	-0.038	0.015	-2.55
Company/enterprise management	0.017	0.032	0.54	0.005	0.037	0.13
Admin., support and waste mgmt.	0.012	0.004	2.99	-0.004	0.005	-0.84
Educational services	-0.002	0.013	-0.14	-0.047	0.015	-3.17
Health care/social assistance	0.000	0.005	0.03	0.006	0.006	0.95
Art, entertainment, recreation	0.013	0.021	0.60	-0.032	0.025	-1.28
Accommodation and food services	0.021	0.005	4.42	0.021	0.006	3.75
Other services (except publ. admin.)	-0.036	0.011	-3.26	-0.011	0.013	-0.84
Public administration	-0.043	0.013	-3.31	0.001	0.015	0.09

**Table A.16 (Continued)**

Independent variables	Return to employment			Return to TANF		
	Parameter estimate	Standard error	<i>t</i> -statistic	Parameter estimate	Standard error	<i>t</i> -statistic
Unclassifiable	-0.022	0.024	-0.95	0.008	0.028	0.30
Missing	-0.089	0.009	-10.36	0.016	0.010	1.57
Unemployment rate, month of BYB	0.003	0.001	2.47	0.020	0.002	11.94
Unemployment rate $\Delta$ BYB to BYE	-0.002	0.002	-1.01	0.016	0.003	6.11
Florida	0.003	0.004	0.75	-0.022	0.004	-5.16
Georgia	-0.016	0.003	-5.40	-0.017	0.004	-4.78
Michigan	0.039	0.008	4.74	0.080	0.010	8.20
Ohio	0.021	0.007	3.17	0.051	0.008	6.62
YYYY:Q of BYB, 1996:2	-0.094	0.042	-2.22	0.020	0.050	0.41
YYYY:Q of BYB, 1996:3	-0.010	0.025	-0.38	0.055	0.030	1.87
YYYY:Q of BYB, 1996:4	0.028	0.020	1.41	0.010	0.023	0.43
YYYY:Q of BYB, 1997:1	0.001	0.017	0.06	-0.050	0.020	-2.52
YYYY:Q of BYB, 1997:2	0.013	0.014	0.87	-0.050	0.017	-2.97
YYYY:Q of BYB, 1997:3	0.040	0.013	3.12	-0.081	0.015	-5.38
YYYY:Q of BYB, 1997:4	0.088	0.012	7.12	-0.094	0.015	-6.44
YYYY:Q of BYB, 1998:1	0.043	0.013	3.28	-0.105	0.016	-6.76
YYYY:Q of BYB, 1998:2	0.097	0.012	8.06	-0.057	0.014	-4.02
YYYY:Q of BYB, 1998:3	0.093	0.012	7.99	-0.073	0.014	-5.34
YYYY:Q of BYB, 1998:4	0.093	0.012	7.96	-0.071	0.014	-5.17
YYYY:Q of BYB, 1999:1	0.076	0.012	6.54	-0.056	0.014	-4.13
YYYY:Q of BYB, 1999:2	0.038	0.011	3.36	0.002	0.013	0.14
YYYY:Q of BYB, 1999:3	0.042	0.010	4.13	0.012	0.012	0.97
YYYY:Q of BYB, 1999:4	0.038	0.011	3.31	0.033	0.013	2.47
YYYY:Q of BYB, 2000:1	0.016	0.011	1.51	0.012	0.012	0.93
YYYY:Q of BYB, 2000:2	0.011	0.010	1.14	0.029	0.012	2.47
YYYY:Q of BYB, 2000:3	0.023	0.009	2.58	0.031	0.010	2.98
YYYY:Q of BYB, 2000:4	0.018	0.009	2.03	0.050	0.011	4.63
YYYY:Q of BYB, 2001:1	-0.006	0.008	-0.68	0.029	0.010	3.02
YYYY:Q of BYB, 2001:2	-0.006	0.008	-0.73	0.041	0.009	4.57
YYYY:Q of BYB, 2001:3	-0.033	0.007	-4.68	0.024	0.008	2.92
YYYY:Q of BYB, 2001:4	-0.018	0.007	-2.71	0.020	0.008	2.57
YYYY:Q of BYB, 2002:1	-0.035	0.007	-4.91	-0.017	0.008	-1.99
YYYY:Q of BYB, 2002:2	-0.044	0.008	-5.61	-0.011	0.009	-1.17
YYYY:Q of BYB, 2002:3	-0.036	0.009	-4.07	0.022	0.010	2.17
YYYY:Q of BYB, 2002:4	-0.023	0.010	-2.34	0.013	0.012	1.10
YYYY:Q of BYB, 2003:1	-0.075	0.013	-5.68	0.017	0.016	1.09
YYYY:Q of BYB, 2003:2	-0.088	0.015	-5.77	0.008	0.018	0.47
YYYY:Q of BYB, 2003:3	-0.100	0.017	-5.77	0.014	0.020	0.68
YYYY:Q of BYB, 2003:4	-0.118	0.020	-5.87	0.003	0.024	0.15
YYYY:Q of BYB, 2004:1	-0.116	0.025	-4.64	-0.024	0.030	-0.83
YYYY:Q of BYB, 2004:2	-0.213	0.031	-6.84	-0.004	0.037	-0.11
YYYY:Q of BYB, 2004:3	-0.330	0.043	-7.64	-0.033	0.051	-0.64
YYYY:Q of BYB, 2004:4	-0.442	0.057	-7.72	-0.046	0.067	-0.68
YYYY:Q of BYB, 2005:1	-0.471	0.096	-4.93	-0.195	0.112	-1.73
Observations	45,165			45,165		
<i>R</i> -squared	0.1652			0.1110		
Adjusted <i>R</i> -squared	0.1637			0.1095		

NOTE: BYB = benefit year beginning; BYE = benefit year ending.

<sup>a</sup>Parameter estimate for UI exhaustees is significantly different from the estimate for other UI beneficiaries who do not exhaust UI entitlement in both models at the 95 percent confidence level in a two-tailed test.

**Table A.17 Linear Probability Models of Return to Employment and TANF, with Beneficiary Indicators, among Newly Unemployed TANF-Leaver UI Applications Fully Eligible for Benefits, Using Pooled Data from Florida, Georgia, Michigan, and Ohio**

Independent variables	Return to employment			Return to TANF		
	Parameter estimate	Standard error	t-statistic	Parameter estimate	Standard error	t-statistic
Intercept	0.862	0.028	30.94	0.569	0.032	18.02
Weekly benefit amount	0.000	0.000	3.13	-0.000	0.000	-5.52
WBA at maximum	-0.020	0.014	-1.48	0.002	0.016	0.12
Entitlement length	0.001	0.001	1.36	-0.003	0.001	-2.49
UI beneficiary	0.047	0.008	6.18	-0.105	0.009	-12.21
Age 24 or less	0.064	0.006	10.24	0.054	0.007	7.60
25-49	-0.006	0.002	-3.13	-0.006	0.002	-3.18
50 or older	-0.125	0.011	-10.94	-0.086	0.013	-6.62
Gender, male	0.003	0.007	0.37	-0.071	0.008	-8.37
Gender, female	-0.001	0.002	-0.37	0.015	0.002	8.37
Race, white	-0.022	0.006	-3.74	-0.052	0.007	-8.00
Race, black	0.015	0.003	5.34	0.024	0.003	7.76
Race, Hispanic	-0.024	0.008	-2.86	-0.015	0.010	-1.54
Race, other	-0.017	0.021	-0.85	-0.017	0.023	-0.75
Base period earnings (\$1,000)	0.000	0.000	0.50	0.001	0.000	1.34
Base period earnings < \$10,000	0.010	0.009	1.10	-0.009	0.010	-0.91
4 or fewer qtrs. employed before BYB	-0.082	0.010	-8.46	-0.043	0.011	-3.90
5-8 qtrs.	-0.007	0.005	-1.66	-0.005	0.005	-0.94
9-12 qtrs.	0.019	0.003	6.46	0.010	0.003	3.14
Qtrs. TANF exit to unemployment	-0.046	0.001	-33.68	-0.030	0.002	-19.34
Multiple employers in a base qtr.	0.045	0.006	7.25	0.013	0.007	1.88
Agriculture, forestry, fishing	0.090	0.024	3.81	-0.108	0.027	-4.01
Mining	0.141	0.138	1.02	-0.137	0.156	-0.88
Utilities	0.102	0.123	0.83	-0.096	0.139	-0.69
Construction	-0.008	0.015	-0.53	-0.011	0.017	-0.62
Manufacturing	0.018	0.007	2.45	-0.008	0.008	-1.03
Wholesale trade	-0.020	0.015	-1.27	-0.011	0.017	-0.62
Retail trade	0.004	0.008	0.44	0.014	0.009	1.47
Transportation, warehousing	0.012	0.018	0.66	-0.012	0.021	-0.58
Information	-0.006	0.023	-0.28	-0.004	0.026	-0.15
Finance and insurance	-0.035	0.022	-1.58	0.020	0.025	0.81
Real estate, rental, leasing	-0.045	0.026	-1.73	0.018	0.029	0.63
Professional, scientific, technical	-0.010	0.018	-0.53	-0.019	0.021	-0.92
Company/enterprise management	-0.005	0.053	-0.10	0.028	0.060	0.47
Admin., support and waste mgmt.	0.022	0.007	3.32	-0.002	0.007	-0.22
Educational services	0.037	0.018	2.06	-0.062	0.021	-3.01
Health care/social assistance	-0.004	0.009	-0.46	0.004	0.010	0.42
Art, entertainment, recreation	-0.015	0.033	-0.46	0.004	0.038	0.11
Accommodation and food services	0.020	0.009	2.19	0.022	0.010	2.18
Other services (except publ. admin.)	-0.047	0.018	-2.70	-0.001	0.020	-0.07
Public administration	-0.045	0.019	-2.38	0.021	0.021	0.98
Unclassifiable	0.031	0.037	0.83	0.016	0.041	0.38
Missing	-0.119	0.014	-8.53	0.021	0.016	1.32

Table A.17 (Continued)

Independent variables	Return to employment			Return to TANF		
	Parameter estimate	Standard error	<i>t</i> -statistic	Parameter estimate	Standard error	<i>t</i> -statistic
Unemployment rate, month of BYB	0.002	0.002	0.97	0.017	0.002	7.04
Unemployment rate $\Delta$ BYB to BYE	-0.007	0.003	-2.10	0.014	0.004	3.60
Florida	-0.000	0.006	-0.08	-0.014	0.006	-2.16
Georgia	-0.016	0.004	-3.66	0.001	0.005	0.26
Michigan	0.071	0.014	5.17	0.037	0.016	2.38
Ohio	0.060	0.017	3.43	0.031	0.020	1.56
YYYY:Q of BYB, 1996:2	-0.063	0.068	-0.92	-0.042	0.077	-0.55
YYYY:Q of BYB, 1996:3	-0.016	0.041	-0.38	0.107	0.047	2.27
YYYY:Q of BYB, 1996:4	-0.000	0.031	-0.01	-0.015	0.035	-0.42
YYYY:Q of BYB, 1997:1	0.006	0.026	0.22	-0.076	0.029	-2.59
YYYY:Q of BYB, 1997:2	0.011	0.023	0.46	-0.028	0.026	-1.08
YYYY:Q of BYB, 1997:3	0.032	0.019	1.73	-0.090	0.021	-4.26
YYYY:Q of BYB, 1997:4	0.078	0.019	4.15	-0.113	0.021	-5.30
YYYY:Q of BYB, 1998:1	0.041	0.020	2.05	-0.099	0.023	-4.38
YYYY:Q of BYB, 1998:2	0.101	0.018	5.46	-0.067	0.021	-3.22
YYYY:Q of BYB, 1998:3	0.102	0.016	6.20	-0.057	0.019	-3.07
YYYY:Q of BYB, 1998:4	0.094	0.017	5.44	-0.065	0.020	-3.33
YYYY:Q of BYB, 1999:1	0.101	0.017	5.84	-0.074	0.020	-3.77
YYYY:Q of BYB, 1999:2	0.054	0.017	3.19	-0.013	0.019	-0.67
YYYY:Q of BYB, 1999:3	0.048	0.015	3.14	-0.005	0.017	-0.30
YYYY:Q of BYB, 1999:4	0.012	0.018	0.67	-0.003	0.020	-0.14
YYYY:Q of BYB, 2000:1	0.020	0.017	1.16	-0.012	0.019	-0.61
YYYY:Q of BYB, 2000:2	0.019	0.016	1.21	0.024	0.018	1.39
YYYY:Q of BYB, 2000:3	0.010	0.014	0.72	0.018	0.016	1.10
YYYY:Q of BYB, 2000:4	-0.008	0.015	-0.53	0.046	0.017	2.76
YYYY:Q of BYB, 2001:1	-0.013	0.014	-0.95	0.030	0.016	1.87
YYYY:Q of BYB, 2001:2	-0.017	0.013	-1.34	0.032	0.014	2.23
YYYY:Q of BYB, 2001:3	-0.026	0.012	-2.26	0.021	0.013	1.61
YYYY:Q of BYB, 2001:4	-0.044	0.011	-4.04	0.025	0.012	2.03
YYYY:Q of BYB, 2002:1	-0.047	0.013	-3.59	-0.017	0.015	-1.16
YYYY:Q of BYB, 2002:2	-0.053	0.014	-3.78	0.017	0.016	1.07
YYYY:Q of BYB, 2002:3	-0.041	0.016	-2.48	0.054	0.019	2.91
YYYY:Q of BYB, 2002:4	-0.012	0.018	-0.68	0.034	0.020	1.69
YYYY:Q of BYB, 2003:1	-0.068	0.020	-3.35	0.065	0.023	2.83
YYYY:Q of BYB, 2003:2	-0.070	0.024	-2.92	0.064	0.027	2.37
YYYY:Q of BYB, 2003:3	-0.074	0.026	-2.86	0.104	0.029	3.53
YYYY:Q of BYB, 2003:4	-0.112	0.031	-3.64	0.037	0.035	1.07
YYYY:Q of BYB, 2004:1	-0.135	0.039	-3.47	0.045	0.044	1.02
YYYY:Q of BYB, 2004:2	-0.184	0.045	-4.04	0.007	0.052	0.13
YYYY:Q of BYB, 2004:3	-0.358	0.071	-5.03	0.020	0.081	0.24
YYYY:Q of BYB, 2004:4	-0.538	0.081	-6.66	-0.006	0.092	-0.06
YYYY:Q of BYB, 2005:1	-0.509	0.160	-3.19	-0.115	0.181	-0.64
Observations	17,054			17,054		
<i>R</i> -squared	0.1853			0.0900		
Adjusted <i>R</i> -squared	0.1816			0.0859		

NOTE: BYB = benefit year beginning. BYE = benefit year ending.



**Table A.18 Linear Probability Models of Return to Employment and TANF, with Beneficiary and Exhaustion Indicators, among Newly Unemployed TANF-Leaver UI Applicants Fully Eligible for Benefits, Using Pooled Data from Florida, Georgia, Michigan, and Ohio**

Independent variables	Return to employment			Return to TANF		
	Parameter estimate	Standard error	<i>t</i> -statistic	Parameter estimate	Standard error	<i>t</i> -statistic
Intercept	0.875	0.028	31.44	0.555	0.032	17.60
Weekly benefit amount	0.000	0.000	3.62	-0.001	0.000	-5.99
WBA at maximum	-0.021	0.014	-1.57	0.003	0.015	0.20
Entitlement length	0.000	0.001	0.47	-0.002	0.001	-1.65
UI beneficiary not an exhaustee <sup>a</sup>	0.085	0.008	9.95	-0.145	0.010	-15.10
UI exhaustee <sup>a</sup>	0.015	0.008	1.89	-0.071	0.009	-7.62
Age 24 or less	0.062	0.006	9.97	0.056	0.007	7.90
25-49	-0.005	0.002	-3.02	-0.007	0.002	-3.29
50 or older	-0.122	0.011	-10.68	-0.089	0.013	-6.90
Gender, male	-0.001	0.007	-0.09	-0.067	0.008	-7.95
Gender, female	0.000	0.002	0.09	0.014	0.002	7.95
Race, white	-0.025	0.006	-4.28	-0.049	0.007	-7.50
Race, black	0.016	0.003	5.61	0.024	0.003	7.53
Race, Hispanic	-0.022	0.008	-2.61	-0.017	0.010	-1.78
Race, other	-0.019	0.020	-0.91	-0.016	0.023	-0.69
Base period earnings (\$1,000)	0.000	0.000	0.56	0.000	0.000	1.29
Base period earnings < \$10,000	0.008	0.009	0.90	-0.007	0.010	-0.72
4 or fewer qtrs. employed before BYB	-0.082	0.010	-8.52	-0.042	0.011	-3.87
5-8 qtrs.	-0.007	0.004	-1.61	-0.005	0.005	-1.00
9-12 qtrs.	0.019	0.003	6.45	0.011	0.003	3.17
Qtrs. from TANF exit to new unempl.	-0.046	0.001	-33.91	-0.030	0.002	-19.26
Multiple employers in a base qtr.	0.043	0.006	7.01	0.015	0.007	2.14
Agriculture, forestry, fishing	0.093	0.024	3.91	-0.110	0.027	-4.11
Mining	0.140	0.137	1.02	-0.137	0.156	-0.88
Utilities	0.100	0.123	0.81	-0.094	0.139	-0.68
Construction	-0.009	0.015	-0.60	-0.010	0.017	-0.57
Manufacturing	0.016	0.007	2.26	-0.007	0.008	-0.85
Wholesale trade	-0.019	0.015	-1.25	-0.011	0.017	-0.65
Retail trade	0.004	0.008	0.46	0.014	0.009	1.46
Transportation, warehousing	0.010	0.018	0.56	-0.010	0.020	-0.49
Information	-0.004	0.022	-0.19	-0.006	0.025	-0.24
Finance and insurance	-0.035	0.022	-1.56	0.020	0.025	0.79
Real estate, rental, leasing	-0.043	0.026	-1.65	0.016	0.029	0.55
Professional, scientific, technical	-0.008	0.018	-0.46	-0.021	0.021	-0.98
Company/enterprise management	-0.012	0.053	-0.22	0.035	0.060	0.59
Admin., support and waste mgmt.	0.019	0.006	2.98	0.001	0.007	0.11
Educational services	0.036	0.018	1.98	-0.060	0.021	-2.94
Health care/social assistance	-0.006	0.009	-0.66	0.006	0.010	0.61
Art, entertainment, recreation	-0.012	0.033	-0.36	0.000	0.038	0.01
Accommodation and food services	0.016	0.009	1.79	0.026	0.010	2.57
Other services (except publ. admin.)	-0.046	0.018	-2.62	-0.003	0.020	-0.15
Public administration	-0.044	0.019	-2.33	0.020	0.021	0.93
Unclassifiable	0.034	0.036	0.92	0.013	0.041	0.31

Table A.18 (Continued)

Independent variables	Return to employment			Return to TANF		
	Parameter estimate	Standard error	<i>t</i> -statistic	Parameter estimate	Standard error	<i>t</i> -statistic
Missing	-0.100	0.014	-7.12	0.001	0.016	0.04
Unemployment rate, month of BYB	0.002	0.002	1.15	0.017	0.002	6.89
Unemployment rate $\Delta$ BYB to BYE	-0.006	0.003	-1.91	0.013	0.004	3.42
Florida	-0.002	0.006	-0.38	-0.012	0.006	-1.88
Georgia	-0.014	0.004	-3.17	-0.001	0.005	-0.21
Michigan	0.068	0.014	5.01	0.040	0.015	2.55
Ohio	0.052	0.017	3.00	0.039	0.020	1.98
YYYY:Q of BYB, 1996:2	-0.062	0.068	-0.91	-0.044	0.077	-0.57
YYYY:Q of BYB, 1996:3	-0.011	0.041	-0.27	0.101	0.047	2.16
YYYY:Q of BYB, 1996:4	0.000	0.031	0.01	-0.015	0.035	-0.43
YYYY:Q of BYB, 1997:1	0.002	0.026	0.08	-0.072	0.029	-2.46
YYYY:Q of BYB, 1997:2	0.008	0.023	0.35	-0.025	0.026	-0.97
YYYY:Q of BYB, 1997:3	0.029	0.019	1.57	-0.087	0.021	-4.11
YYYY:Q of BYB, 1997:4	0.070	0.019	3.72	-0.104	0.021	-4.89
YYYY:Q of BYB, 1998:1	0.034	0.020	1.69	-0.091	0.023	-4.03
YYYY:Q of BYB, 1998:2	0.091	0.018	4.94	-0.057	0.021	-2.73
YYYY:Q of BYB, 1998:3	0.092	0.016	5.61	-0.046	0.019	-2.50
YYYY:Q of BYB, 1998:4	0.084	0.017	4.87	-0.055	0.020	-2.79
YYYY:Q of BYB, 1999:1	0.089	0.017	5.19	-0.062	0.020	-3.15
YYYY:Q of BYB, 1999:2	0.052	0.017	3.06	-0.010	0.019	-0.54
YYYY:Q of BYB, 1999:3	0.044	0.015	2.89	-0.001	0.017	-0.05
YYYY:Q of BYB, 1999:4	0.008	0.018	0.45	0.001	0.020	0.07
YYYY:Q of BYB, 2000:1	0.018	0.017	1.05	-0.010	0.019	-0.50
YYYY:Q of BYB, 2000:2	0.020	0.015	1.27	0.023	0.018	1.33
YYYY:Q of BYB, 2000:3	0.013	0.014	0.94	0.014	0.016	0.90
YYYY:Q of BYB, 2000:4	-0.004	0.015	-0.26	0.042	0.017	2.50
YYYY:Q of BYB, 2001:1	-0.009	0.014	-0.62	0.025	0.016	1.55
YYYY:Q of BYB, 2001:2	-0.012	0.013	-0.94	0.027	0.014	1.86
YYYY:Q of BYB, 2001:3	-0.021	0.012	-1.80	0.015	0.013	1.17
YYYY:Q of BYB, 2001:4	-0.040	0.011	-3.69	0.021	0.012	1.69
YYYY:Q of BYB, 2002:1	-0.045	0.013	-3.49	-0.019	0.015	-1.27
YYYY:Q of BYB, 2002:2	-0.054	0.014	-3.85	0.018	0.016	1.14
YYYY:Q of BYB, 2002:3	-0.037	0.016	-2.27	0.050	0.019	2.71
YYYY:Q of BYB, 2002:4	-0.010	0.018	-0.58	0.032	0.020	1.59
YYYY:Q of BYB, 2003:1	-0.066	0.020	-3.24	0.063	0.023	2.72
YYYY:Q of BYB, 2003:2	-0.065	0.024	-2.72	0.059	0.027	2.17
YYYY:Q of BYB, 2003:3	-0.066	0.026	-2.53	0.095	0.029	3.22
YYYY:Q of BYB, 2003:4	-0.102	0.031	-3.30	0.026	0.035	0.74
YYYY:Q of BYB, 2004:1	-0.131	0.039	-3.36	0.040	0.044	0.91
YYYY:Q of BYB, 2004:2	-0.176	0.045	-3.89	-0.001	0.051	-0.03
YYYY:Q of BYB, 2004:3	-0.355	0.071	-4.99	0.015	0.080	0.19
YYYY:Q of BYB, 2004:4	-0.535	0.081	-6.65	-0.009	0.091	-0.09
YYYY:Q of BYB, 2005:1	-0.506	0.159	-3.18	-0.119	0.180	-0.66
Observations	17,054			17,054		
<i>R</i> -squared	0.1898			0.0946		
Adjusted <i>R</i> -squared	0.1860			0.0904		

NOTE: BYB = benefit year beginning. BYE = benefit year ending.

<sup>a</sup>Parameter estimate for UI exhaustees is significantly different from the estimate for other UI beneficiaries who do not exhaust UI entitlement, in both models at the 95 percent confidence level in a two-tailed test.

**Table A.19 Rates of Self-Sufficiency and TANF Dependency among Newly Unemployed TANF-Leavers, Using Data from Florida<sup>a</sup>**

Group	Sample size	Employed and no TANF (self-sufficient)	Employed with TANF (working poor)	TANF and no employment (TANF-dependent)	No TANF and no employment (inactive)
Newly unemployed TANF leavers	43,113	0.519	0.268	0.044	0.169
UI applicants	15,177	0.434	0.257	0.072	0.237
Monetarily eligible	14,547	0.434	0.255	0.072	0.239
Monetarily ineligible					
Nonmonetarily eligible	6,962	0.488	0.199	0.067	0.246
Quit prior employment	3,073	0.347	0.325	0.078	0.250
Discharged/fired	5,142	0.412	0.294	0.076	0.218
UI beneficiaries	9,385	0.472	0.215	0.066	0.247
Not UI beneficiaries	5,792	0.372	0.324	0.082	0.222
UI-eligible and UI beneficiary	5,839	0.495	0.186	0.064	0.255
UI-eligible and not UI beneficiary	810	0.451	0.257	0.081	0.211
UI nonapplicants	27,936	0.566	0.274	0.029	0.131
Pseudomonetarily eligible <sup>b</sup>	18,764	0.586	0.215	0.032	0.166
Pseudomonetarily ineligible <sup>b</sup>	7,713	0.516	0.402	0.023	0.060

<sup>a</sup>This table excludes persons who applied for UI after the first quarter of 2004 (the last quarter of TANF data). It also excludes persons who returned to TANF prior to UI application or had interim employment before applying for UI.

<sup>b</sup>Based on wage records for the first four of the five quarters prior to the quarter of new unemployment and the applicable UI law.

**Table A.20 Rates of Self-Sufficiency and TANF Dependency among Newly Unemployed TANF-Leavers, Using Data from Georgia<sup>a</sup>**

Group	Sample size	Employed and no TANF (self-sufficient)	Employed with TANF (working poor)	TANF and no employment (TANF-dependent)	No TANF and no employment (inactive)
Newly unemployed TANF leavers	118,316	0.538	0.259	0.053	0.150
UI applicants	21,872	0.471	0.302	0.062	0.165
Monetarily eligible	19,378	0.480	0.293	0.063	0.165
Monetarily ineligible					
Nonmonetarily eligible	10,274	0.510	0.277	0.052	0.161
Quit prior employment	3,649	0.434	0.354	0.068	0.144
Discharged/fired	7,412	0.442	0.328	0.073	0.157
UI beneficiaries	10,613	0.552	0.235	0.050	0.164
Not UI beneficiaries	11,259	0.395	0.366	0.073	0.166
UI-eligible and UI beneficiary	6,101	0.573	0.220	0.046	0.161
UI-eligible and not UI beneficiary	3,006	0.411	0.360	0.065	0.165
UI nonapplicants	96,444	0.553	0.249	0.051	0.147
Pseudomonetarily eligible <sup>b</sup>	74,057	0.578	0.231	0.045	0.145
Pseudomonetarily ineligible <sup>b</sup>	22,387	0.473	0.307	0.069	0.151

<sup>a</sup>This table excludes persons who applied for UI after the fourth quarter of 2004 (the last quarter in which wage data was available for Georgia). This also excludes persons who returned to TANF prior to UI application or had interim employment prior to filing for UI.

<sup>b</sup>Based on wage records for the first four of the five quarters prior to the quarter of new unemployment and the applicable UI law.

**Table A.21 Rates of Self-Sufficiency and TANF Dependency among Newly Unemployed TANF-Leavers, Using Data from Michigan<sup>a</sup>**

Group	Sample size	Employed and no TANF (self-sufficient)	Employed with TANF (working poor)	TANF and no employment (TANF-dependent)	No TANF and no employment (inactive)
Newly unemployed TANF leavers	20,358	0.378	0.357	0.092	0.172
UI applicants	4,091	0.377	0.353	0.099	0.171
Monetarily eligible	4,013	0.382	0.356	0.100	0.162
Monetarily ineligible					
Nonmonetarily eligible	1,571	0.482	0.280	0.052	0.186
Quit prior employment	731	0.293	0.398	0.107	0.202
Discharged/fired	1,789	0.320	0.399	0.136	0.145
UI beneficiaries	2,633	0.438	0.313	0.077	0.172
Not UI beneficiaries	1,458	0.267	0.425	0.138	0.170
UI-eligible and UI beneficiary	1,381	0.509	0.275	0.049	0.167
UI-eligible and not UI beneficiary	115	0.357	0.417	0.096	0.130
UI nonapplicants	16,267	0.378	0.359	0.091	0.173
Pseudomonetarily eligible <sup>b</sup>	10,637	0.400	0.320	0.087	0.194
Pseudomonetarily ineligible <sup>b</sup>	5,630	0.337	0.432	0.098	0.133

<sup>a</sup>This table excludes persons who applied for UI after the first quarter of 2005 (the last quarter in which wage data was available for Michigan). It also excludes persons who returned to TANF prior to UI application or had interim employment prior to filing for UI.

<sup>b</sup>Based on wage records in the first four of the five quarters prior to new unemployment and the applicable UI law.

**Table A.22 Rates of Self-Sufficiency and TANF Dependency among Newly Unemployed TANF-Leavers, Using Data from Ohio<sup>a</sup>**

Group	Sample size	Employed and no TANF (self-sufficient)	Employed with TANF (working poor)	TANF and no employment (TANF-dependent)	No TANF and no employment (inactive)
Newly unemployed TANF leavers	59,932	0.354	0.383	0.096	0.167
UI applicants	8,848	0.366	0.347	0.100	0.187
Monetarily eligible	6,112	0.367	0.337	0.102	0.194
Monetarily ineligible					
Nonmonetarily eligible	2,075	0.426	0.380	0.074	0.120
Quit prior employment	751	0.321	0.394	0.116	0.169
Discharged/fired	1,561	0.316	0.466	0.099	0.119
UI beneficiaries	2,780	0.462	0.283	0.061	0.195
Not UI beneficiaries	6,068	0.322	0.377	0.118	0.183
UI-eligible and UI beneficiary	556	0.579	0.277	0.047	0.097
UI-eligible and not UI beneficiary	84	0.369	0.393	0.083	0.155
UI Nonapplicants	51,084	0.352	0.389	0.095	0.164
Pseudomonetarily eligible <sup>b</sup>	30,620	0.360	0.359	0.094	0.187
Pseudomonetarily ineligible <sup>b</sup>	20,464	0.340	0.434	0.096	0.130

<sup>a</sup>This table excludes persons who applied for UI after the third quarter of 2004 (the last quarter in which wage data was available for Ohio). This also excludes persons who returned to TANF prior to UI application or had interim employment prior to filing for UI.

<sup>b</sup>Based on wage records in the first four of the five quarters prior to the quarter of new unemployment and the applicable UI law.

**Table A.23 Linear Probability Models of Self-Sufficiency and TANF Dependency, with Beneficiary Indicators, among Newly Unemployed TANF-Leaver UI Applicants, Using Pooled Data from Florida, Georgia, Michigan, and Ohio**

Independent variables	Employment and no TANF (self-sufficient)		Employment and TANF (working poor)		TANF and no employment (TANF-dependent)		No employment, no TANF (inactive)	
	Parameter estimate	t-statistic	Parameter estimate	t-statistic	Parameter estimate	t-statistic	Parameter estimate	t-statistic
Intercept	0.359	13.86	0.488	20.80	0.053	3.80	0.100	5.43
Monetarily eligible UI claim	-0.014	-1.50	0.038	4.52	0.013	2.51	-0.037	-5.52
Nonmonetarily eligible UI claim	0.053	10.70	-0.049	-10.94	-0.013	-4.81	0.009	2.52
Weekly benefit amount	0.000	5.24	-0.000	-2.68	-0.000	-3.87	-0.000	-1.02
WBA at maximum	-0.013	-1.05	-0.011	-1.01	-0.014	-2.17	0.037	4.38
Entitlement length	0.003	4.50	-0.002	-3.54	0.000	0.98	-0.001	-2.54
UI beneficiary	0.120	22.72	-0.072	-15.08	-0.032	-11.46	-0.015	-4.07
Age 24 or less	-0.003	-0.76	0.070	18.47	-0.019	-8.62	-0.048	-15.94
25-49	0.003	1.82	-0.015	-11.61	0.005	6.72	0.007	7.17
50 or older	-0.023	-2.30	-0.114	-12.45	0.017	3.09	0.121	16.72
Gender, male	0.079	12.74	-0.088	-15.71	-0.012	-3.76	0.022	4.93
Gender, female	-0.013	-12.74	0.015	15.71	0.002	3.76	-0.004	-4.93
Race, white	0.043	11.10	-0.054	-15.38	-0.006	-2.64	0.017	5.98
Race, black	-0.019	-9.34	0.030	16.45	0.001	1.33	-0.013	-8.81
Race, Hispanic	-0.002	-0.28	-0.030	-4.36	0.006	1.58	0.025	4.75
Race, other	-0.011	-0.62	-0.017	-1.09	-0.001	-0.12	0.029	2.34
Base period earnings (\$1,000)	-0.000	-0.63	0.000	0.91	0.000	1.25	-0.000	-1.20
Base period earnings < \$10,000	-0.003	-0.38	0.003	0.51	-0.005	-1.33	0.004	0.87
4 or fewer qtrs. employment before BYB	-0.039	-5.65	-0.051	-8.22	0.026	7.00	0.064	13.11
5-8 qtrs.	-0.001	-0.38	-0.007	-2.43	0.004	2.09	0.005	2.06
9-12 qtrs.	0.009	3.88	0.016	7.25	-0.008	-6.19	-0.017	-10.00
Quarters, TANF exit to unemployment	-0.010	-9.06	-0.036	-35.88	0.006	9.82	0.040	50.89
Multiple employers in any base qtr.	0.020	4.23	0.033	7.85	-0.020	-8.11	-0.033	-9.81
Agriculture, forestry, fishing	0.131	5.53	-0.052	-2.44	-0.010	-0.76	-0.069	-4.06
Mining	0.041	0.37	-0.040	-0.40	0.003	0.05	-0.004	-0.05
Utilities	0.095	1.04	0.021	0.25	-0.060	-1.23	-0.055	-0.85
Construction	0.008	0.62	-0.000	-0.01	-0.008	-1.09	-0.000	-0.03

Table A.23 (Continued)

Independent variables	Employment and no TANF (self-sufficient)		Employment and TANF (working poor)		TANF and no employment (TANF-dependent)		No employment, no TANF (inactive)	
	Parameter estimate	t-statistic	Parameter estimate	t-statistic	Parameter estimate	t-statistic	Parameter estimate	t-statistic
Manufacturing	0.011	1.85	0.001	0.17	0.001	0.41	-0.014	-3.12
Wholesale trade	0.008	0.61	-0.026	-2.27	0.001	0.20	0.017	1.87
Retail trade	-0.001	-0.16	0.005	0.94	0.001	0.24	-0.005	-1.14
Transportation, warehousing	0.024	1.70	-0.004	-0.28	-0.005	-0.60	-0.016	-1.57
Information	0.017	0.97	-0.022	-1.39	-0.004	-0.43	0.009	0.73
Finance and insurance	0.005	0.32	-0.025	-1.73	-0.002	-0.19	0.021	1.89
Real estate, rental, leasing	-0.026	-1.39	-0.004	-0.25	0.003	0.33	0.027	2.02
Professional, scientific, technical	0.014	0.92	-0.033	-2.35	-0.004	-0.47	0.023	2.05
Company/enterprise management	-0.021	-0.53	0.041	1.16	-0.040	-1.91	0.019	0.70
Admin., support and waste mgmt.	0.014	2.79	-0.001	-0.18	-0.004	-1.58	-0.009	-2.49
Educational services	0.037	2.39	-0.038	-2.68	-0.010	-1.26	0.011	1.00
Health care/social assistance	-0.000	-0.05	0.001	0.16	0.004	1.29	-0.005	-1.09
Art, entertainment, recreation	0.051	1.93	-0.039	-1.64	0.008	0.59	-0.020	-1.06
Accommodation and food services	-0.000	-0.04	0.023	4.27	-0.003	-0.99	-0.020	-4.62
Other services (except publ. admin.)	-0.009	-0.70	-0.026	-2.14	0.015	2.09	0.020	2.12
Public administration	-0.036	-2.26	-0.007	-0.52	0.009	1.12	0.034	2.98
Unclassifiable	-0.031	-1.08	0.009	0.36	-0.002	-0.11	0.024	1.14
Missing	-0.121	-11.57	0.019	1.95	0.012	2.07	0.091	12.16
Unemployment rate, month of BYB	-0.012	-6.77	0.015	9.58	0.005	5.24	-0.008	-6.62
Unemployment rate $\Delta$ BYB to BYE	-0.014	-4.98	0.011	4.46	0.005	3.57	-0.003	-1.37
Florida	0.019	4.12	-0.016	-3.83	-0.007	-2.80	0.004	1.19
Georgia	0.001	0.15	-0.018	-5.47	0.003	1.57	0.015	5.56
Michigan	-0.028	-2.78	0.069	7.41	0.010	1.91	-0.051	-6.95
Ohio	-0.024	-2.94	0.048	6.61	-0.001	-0.30	-0.023	-4.06
YYYY:Q of BYB, 1996:2	-0.054	-1.05	-0.039	-0.82	0.059	2.12	0.034	0.93
YYYY:Q of BYB, 1996:3	-0.076	-2.47	0.066	2.36	-0.010	-0.59	0.020	0.91
YYYY:Q of BYB, 1996:4	-0.018	-0.75	0.046	2.12	-0.037	-2.90	0.009	0.52
YYYY:Q of BYB, 1997:1	0.033	1.61	-0.030	-1.61	-0.022	-1.95	0.019	1.25
YYYY:Q of BYB, 1997:2	0.053	2.99	-0.038	-2.39	-0.014	-1.47	-0.001	-0.05
YYYY:Q of BYB, 1997:3	0.091	5.80	-0.048	-3.41	-0.035	-4.17	-0.007	-0.66
YYYY:Q of BYB, 1997:4	0.155	10.19	-0.061	-4.41	-0.039	-4.82	-0.055	-5.05
YYYY:Q of BYB, 1998:1	0.120	7.39	-0.072	-4.92	-0.037	-4.24	-0.011	-0.92
YYYY:Q of BYB, 1998:2	0.126	8.51	-0.023	-1.68	-0.041	-5.15	-0.063	-5.91
YYYY:Q of BYB, 1998:3	0.141	9.85	-0.041	-3.15	-0.039	-5.16	-0.060	-5.91



Table A.23 (Continued)

Independent variables	Employment and no TANF (self-sufficient)		Employment and TANF (working poor)		TANF and no employment (TANF-dependent)		No employment, no TANF (inactive)	
	Parameter estimate	t-statistic	Parameter estimate	t-statistic	Parameter estimate	t-statistic	Parameter estimate	t-statistic
YYYY:Q of BYB, 1998:4	0.142	9.87	-0.042	-3.22	-0.036	-4.70	-0.064	-6.19
YYYY:Q of BYB, 1999:1	0.120	8.44	-0.037	-2.84	-0.028	-3.65	-0.056	-5.47
YYYY:Q of BYB, 1999:2	0.019	1.38	0.021	1.65	-0.021	-2.84	-0.019	-1.90
YYYY:Q of BYB, 1999:3	0.019	1.55	0.025	2.19	-0.016	-2.34	-0.029	-3.20
YYYY:Q of BYB, 1999:4	0.006	0.46	0.034	2.64	-0.003	-0.40	-0.037	-3.70
YYYY:Q of BYB, 2000:1	0.005	0.35	0.013	1.10	-0.003	-0.44	-0.015	-1.56
YYYY:Q of BYB, 2000:2	-0.014	-1.12	0.024	2.15	0.006	0.94	-0.016	-1.87
YYYY:Q of BYB, 2000:3	-0.007	-0.66	0.029	2.88	0.004	0.73	-0.026	-3.28
YYYY:Q of BYB, 2000:4	-0.028	-2.54	0.045	4.42	0.007	1.11	-0.023	-2.90
YYYY:Q of BYB, 2001:1	-0.033	-3.29	0.026	2.76	0.006	1.17	0.002	0.22
YYYY:Q of BYB, 2001:2	-0.039	-4.16	0.031	3.70	0.012	2.31	-0.004	-0.60
YYYY:Q of BYB, 2001:3	-0.049	-5.69	0.014	1.77	0.013	2.75	0.023	3.65
YYYY:Q of BYB, 2001:4	-0.036	-4.38	0.016	2.11	0.007	1.54	0.013	2.30
YYYY:Q of BYB, 2002:1	-0.013	-1.48	-0.023	-2.88	0.007	1.53	0.029	4.59
YYYY:Q of BYB, 2002:2	-0.011	-1.10	-0.034	-3.91	0.024	4.71	0.021	2.98
YYYY:Q of BYB, 2002:3	-0.034	-3.13	-0.004	-0.38	0.028	4.88	0.009	1.22
YYYY:Q of BYB, 2002:4	-0.031	-2.53	0.005	0.49	0.010	1.49	0.016	1.80
YYYY:Q of BYB, 2003:1	-0.082	-5.02	0.005	0.33	0.014	1.58	0.063	5.42
YYYY:Q of BYB, 2003:2	-0.083	-4.40	-0.009	-0.53	0.021	2.11	0.071	5.25
YYYY:Q of BYB, 2003:3	-0.099	-4.66	-0.007	-0.38	0.028	2.50	0.078	5.14
YYYY:Q of BYB, 2003:4	-0.102	-4.12	-0.021	-0.91	0.029	2.17	0.094	5.30
YYYY:Q of BYB, 2004:1	-0.080	-2.60	-0.038	-1.36	0.016	0.94	0.103	4.65
YYYY:Q of BYB, 2004:2	-0.195	-5.09	-0.024	-0.70	0.027	1.32	0.192	7.02
YYYY:Q of BYB, 2004:3	-0.237	-4.47	-0.097	-2.02	0.070	2.47	0.265	6.98
YYYY:Q of BYB, 2004:4	-0.362	-5.13	-0.082	-1.28	0.038	1.00	0.406	8.06
YYYY:Q of BYB, 2005:1	-0.322	-2.74	-0.141	-1.32	-0.062	-0.98	0.525	6.24
Observations	45,165		45,165		45,165		45,165	
R-squared	0.0626		0.1203		0.0250		0.1536	
Adjusted R-squared	0.0609		0.1188		0.0233		0.1521	

NOTE: BYB = benefit year beginning. BYE = benefit year ending.

**Table A.24 Linear Probability Model of Return to Employment among All Newly Unemployed TANF-Leavers, Using Pooled Data from Florida, Georgia, Michigan, and Ohio<sup>a</sup>**

Independent variable	Model 1: all states		Model 2: Ex-Florida <sup>b</sup>		Model 3: ex-Florida <sup>b</sup>	
	Parameter estimate	t-statistic	Parameter estimate	t-statistic	Parameter estimate	t-statistic
Intercept	0.864	216.05	0.830	183.88	0.814	138.57
UI Nonbeneficiary applicant	-0.036	-13.22	-0.023	-7.42	-0.026	-8.30
UI beneficiary	0.002	0.76	0.031	9.15	0.034	10.00
Age 24 or Less					0.051	40.34
25-44					-0.023	-26.87
45+					-0.123	-30.11
Race, white					-0.022	-17.45
Race, black					0.015	18.92
Race, Hispanic					-0.044	-6.69
Race, other					-0.002	-0.17
Adults on case at exit					-0.008	-4.70
Children (< 18) on case at exit					0.006	6.99
Base period earnings (\$1,000)	0.002	6.21	0.002	5.65	0.003	9.44
High qtr. wages in base (\$1,000)	-0.001	-1.74	-0.001	-1.90	-0.002	-6.07
Base period earnings < \$10,000	0.006	1.94	0.009	2.64	0.004	1.36
TANF payment before exit (\$100)	0.001	2.10	0.001	2.89	0.000	1.02
Qtrs., TANF exit to new unemployment	-0.043	-121.60	-0.041	-100.80	-0.041	-101.01
Qtrs. employed preexit (of 12)	0.011	42.57	0.012	42.72	0.013	44.03
Avg. qtr. earn., 3 yrs. preexit (\$1,000)	-0.008	-17.59	-0.007	-14.29	-0.004	-7.48
Multiple employers, exit to unempl.	0.071	37.83	0.070	33.29	0.062	29.60
Florida	0.032	14.86				
Georgia	-0.012	-9.95	-0.006	-5.14	-0.011	-8.45
Michigan	0.014	3.90	0.021	5.87	0.023	6.24
Ohio	-0.004	-2.23	0.005	2.61	0.013	6.52
Unemployment rate at TANF exit					0.003	4.47
Unemployment rate Δ exit to unempl.					0.000	0.36
Qtr. of TANF exit, 1st	0.009	5.45	0.008	3.99	0.006	3.28
Qtr. of TANF exit, 2nd	0.002	1.74	0.001	0.90	0.004	2.49
Qtr. of TANF exit, 3rd	-0.003	-2.44	-0.003	-2.22	-0.005	-3.11
Qtr. of TANF exit, 4th	-0.008	-5.00	-0.005	-2.74	-0.005	-2.75
Year of exit, 1996	0.086	30.85	0.082	29.30	0.088	30.53
Year of exit, 1997	0.101	39.66	0.101	39.89	0.106	40.86
Year of exit, 1998	0.058	22.06	0.068	22.66	0.069	22.95
Year of exit, 1999	0.003	1.46	0.001	0.31	-0.002	-0.49
Year of exit, 2000	-0.043	-27.03	-0.049	-24.88	-0.050	-24.98
Year of exit, 2001	-0.060	-32.00	-0.064	-34.05	-0.067	-34.44
Year of exit, 2002	-0.088	-11.28	-0.092	-11.62	-0.098	-12.31
Observations	221,940		182,715		182,669	
R-squared	0.1035		0.0953		0.1084	
Adjusted R-squared	0.1034		0.0952		0.1082	

<sup>a</sup>Excludes persons who returned to TANF prior to UI application or had interim employment prior to filing for UI.

<sup>b</sup>Model 2 uses the same control variables as Model 1 to help assess whether differences between Model 1 and the final model (Model 3) are due to the exclusion of the Florida data or the additional right-side control variables.

**Table A.25 Linear Probability Model of Return to TANF among All Newly Unemployed TANF-Leavers, Using Pooled Data from Florida, Georgia, Michigan, and Ohio<sup>a</sup>**

Independent variable	Model 1: all states		Model 2: ex-Florida <sup>b</sup>		Model 3: ex-Florida <sup>b</sup>	
	Parameter estimate	t-statistic	Parameter estimate	t-statistic	Parameter estimate	t-statistic
Intercept	0.392	83.39	0.389	73.27	0.406	59.40
Nonbeneficiary UI applicant	0.124	38.27	0.119	32.42	0.102	28.13
UI beneficiary	0.025	7.58	0.010	2.49	0.002	0.51
Age 24 or Less					0.054	37.14
25–44					–0.032	–32.36
45+					–0.046	–9.73
Race, white					–0.061	–42.07
Race, black					0.040	43.63
Race, Hispanic					–0.036	–4.68
Race, other					–0.083	–6.84
Adults on case at exit					–0.089	–43.84
Children (< 18) on case at exit					0.019	21.04
Base period earnings (\$1,000)	–0.006	–18.28	–0.006	–16.32	–0.005	–12.39
High qtr. wages in base (\$1,000)	0.007	15.57	0.007	14.37	0.005	10.14
Base period earnings < \$10,000	0.042	12.50	0.041	10.73	0.036	9.52
TANF payment before exit (\$100)	0.005	15.21	0.005	15.66	0.004	10.58
Qtrs., TANF exit to new unemployment	–0.021	–49.89	–0.021	–44.62	–0.023	–48.29
Qtrs. employed preexit (of 12)	0.004	12.51	0.005	15.09	0.005	14.71
Avg. qtr. earn., 3 yrs. preexit (\$1,000)	–0.009	–16.41	–0.007	–12.43	–0.003	–5.19
Multiple employers, exit to unempl.	0.036	16.34	0.038	15.42	0.032	13.09
Florida	–0.059	–23.35				
Georgia	–0.007	–5.13	–0.012	–8.23	–0.016	–10.70
Michigan	0.040	9.70	0.025	6.07	0.007	1.70
Ohio	0.042	18.59	0.015	6.20	0.029	12.11
Unemployment rate at TANF exit					0.014	18.66
Unemployment rate $\Delta$ exit to unempl.					0.007	7.26
Qtr. of TANF exit, 1st	–0.019	–9.57	–0.010	–4.22	–0.018	–7.67
Qtr. of TANF exit, 2nd	0.001	0.44	0.000	0.18	0.007	3.93
Qtr. of TANF exit, 3rd	0.006	3.49	0.006	3.40	0.005	2.99
Qtr. of TANF exit, 4th	0.011	5.99	0.001	0.56	0.001	0.60
Year of exit, 1996	–0.101	–30.79	–0.100	–30.31	–0.106	–31.73
Year of exit, 1997	–0.118	–39.42	–0.120	–40.25	–0.129	–42.78
Year of exit, 1998	–0.052	–16.93	–0.076	–21.50	–0.090	–25.42
Year of exit, 1999	0.024	8.90	0.021	5.15	0.008	2.06
Year of exit, 2000	0.057	30.14	0.084	36.27	0.096	40.76
Year of exit, 2001	0.044	20.15	0.052	23.41	0.058	25.39
Year of exit, 2002	0.048	5.21	0.046	4.98	0.046	4.94
Observations	221,940		182,715		182,669	
R-squared	0.0801		0.0832		0.1136	
Adjusted R-squared	0.0800		0.0831		0.1135	

<sup>a</sup>Table excludes persons who returned to TANF prior to UI application or had interim employment prior to filing for UI.

<sup>b</sup>Model 2 uses the same control variables as Model 1 to help assess whether differences between Model 1 and the final model (Model 3) are due to the exclusion of the Florida data or the additional right-side control variables.

**Table A.26 Linear Probability Model of Return to Employment without TANF (self-sufficiency) among All Newly Unemployed TANF-Leavers, Using Pooled Data from Florida, Georgia, Michigan, and Ohio<sup>a</sup>**

Independent variable	Model 1: all states		Model 2: ex-Florida <sup>b</sup>		Model 3: ex-Florida <sup>b</sup>	
	Parameter estimate	<i>t</i> -statistic	Parameter estimate	<i>t</i> -statistic	Parameter estimate	<i>t</i> -statistic
Intercept	0.523	106.53	0.499	91.11	0.467	65.44
Nonbeneficiary UI applicant	-0.132	-39.07	-0.119	-31.35	-0.107	-28.38
UI beneficiary	-0.020	-5.94	0.012	2.86	0.019	4.65
Age 24 or Less					-0.015	-10.01
25-44					0.014	13.32
45+					-0.041	-8.23
Race, white					0.036	23.30
Race, black					-0.022	-23.02
Race, Hispanic					-0.016	-1.97
Race, other					0.054	4.25
Adults on case at exit					0.070	33.28
Children (< 18) on case at exit					-0.012	-12.31
Base period earnings (\$1,000)	0.006	17.23	0.006	15.75	0.006	14.42
High qtr. wages in base (\$1,000)	-0.006	-13.08	-0.006	-12.45	-0.005	-11.08
Base period earnings < \$10,000	-0.035	-9.90	-0.030	-7.59	-0.028	-7.19
TANF payment before exit (\$100)	-0.003	-10.43	-0.004	-10.47	-0.003	-7.68
Qtrs., TANF exit to new unemployment	-0.014	-31.82	-0.011	-22.02	-0.010	-19.79
Qtrs. employed pre-TANF exit (of 12)	0.004	14.03	0.004	11.94	0.005	12.92
Avg. qtr. earn., 3 yrs. preexit (\$1,000)	0.002	3.93	0.002	2.65	0.000	0.26
Multiple employers, exit to unempl.	0.017	7.55	0.014	5.31	0.014	5.51
Florida	0.066	24.87				
Georgia	-0.003	-2.09	0.003	2.32	0.004	2.32
Michigan	-0.019	-4.34	-0.003	-0.60	0.014	3.21
Ohio	-0.034	-14.45	-0.006	-2.42	-0.012	-4.86
Unemployment rate at TANF exit					-0.009	-11.22
Unemployment rate $\Delta$ exit to unempl.					-0.004	-3.98
Qtr. of TANF exit, 1st	0.025	12.36	0.017	7.10	0.023	9.54
Qtr. of TANF exit, 2nd	-0.000	-0.07	-0.001	-0.40	-0.005	-2.61
Qtr. of TANF exit, 3rd	-0.008	-4.59	-0.008	-4.41	-0.008	-4.38
Qtr. of TANF exit, 4th	-0.016	-8.16	-0.005	-2.25	-0.005	-2.48
Year of exit, 1996	0.151	44.01	0.145	42.84	0.155	44.47
Year of exit, 1997	0.181	58.22	0.183	59.61	0.194	61.77
Year of exit, 1998	0.088	27.50	0.117	32.16	0.130	35.28
Year of exit, 1999	-0.019	-6.76	-0.021	-5.11	-0.012	-2.87
Year of exit, 2000	-0.081	-41.41	-0.109	-45.25	-0.119	-48.45
Year of exit, 2001	-0.085	-36.80	-0.094	-41.16	-0.102	-42.93
Year of exit, 2002	-0.106	-11.02	-0.108	-11.21	-0.111	-11.49
Observations	221,940		182,715		182,669	
<i>R</i> -squared	0.0693		0.0787		0.0898	
Adjusted <i>R</i> -squared	0.0692		0.0786		0.0896	

<sup>a</sup>Table excludes persons who returned to TANF prior to UI application or had interim employment prior to filing for UI.

<sup>b</sup>Model 2 uses the same control variables as Model 1 to help assess whether differences between Model 1 and the final model (Model 3) are due to the exclusion of the Florida data or the additional right-side control variables.

**Table A.27 Linear Probability Models of Return to Employment and TANF (i.e., working poor) among All Newly Unemployed TANF-Leavers, Based on Pooled Data from Florida, Georgia, Michigan, and Ohio<sup>a</sup>**

Independent variable	Model 1: all states		Model 2: ex-Florida <sup>b</sup>		Model 3: ex-Florida <sup>b</sup>	
	Parameter estimate	<i>t</i> -statistic	Parameter estimate	<i>t</i> -statistic	Parameter estimate	<i>t</i> -statistic
Intercept	0.341	75.85	0.331	65.17	0.347	53.06
UI applicant but not a beneficiary	0.095	30.95	0.096	27.26	0.081	23.54
UI beneficiary	0.023	7.16	0.019	5.05	0.015	3.91
Age 24 or less					0.066	47.20
25–44					–0.036	–38.71
45+					–0.082	–18.07
Race, white					–0.057	–41.14
Race, black					0.037	42.16
Race, Hispanic					–0.028	–3.86
Race, other					–0.056	–4.79
Adults on case at exit					–0.079	–40.58
Children (< 18) on case at exit					0.017	19.73
Base period earnings (\$1,000)	–0.004	–13.30	–0.004	–11.98	–0.003	–7.27
High qtr. wages in base (\$1,000)	0.005	12.75	0.005	11.75	0.003	6.66
Base period earnings < \$10,000	0.040	12.55	0.038	10.55	0.033	9.07
TANF payment before exit (\$100)	0.004	13.28	0.004	13.88	0.003	9.30
Qtrs. TANF exit to new unemployment	–0.029	–73.45	–0.030	–65.89	–0.031	–69.18
Qtrs. employed pre-TANF exit (of 12)	0.007	22.55	0.008	25.10	0.008	25.46
Avg. qtr. earn., 3 yrs. preexit (\$1,000)	–0.011	–19.95	–0.009	–15.58	–0.004	–7.01
Multiple employers, exit to unempl.	0.054	25.41	0.057	23.88	0.048	20.59
Florida	–0.034	–13.96				
Georgia	–0.009	–6.57	–0.010	–7.07	–0.014	–10.13
Michigan	0.033	8.22	0.023	5.86	0.009	2.10
Ohio	0.030	13.81	0.011	4.94	0.025	11.16
Unemployment rate at TANF exit					0.011	16.27
Unemployment rate $\Delta$ exit to unempl.					0.004	4.67
Qtr. of TANF exit, 1st	–0.016	–8.66	–0.009	–4.11	–0.016	–7.48
Qtr. of TANF exit, 2nd	0.003	1.63	0.002	1.24	0.008	5.09
Qtr. of TANF exit, 3rd	0.004	2.85	0.005	2.78	0.003	1.99
Qtr. of TANF exit, 4th	0.008	4.47	–0.000	–0.01	0.000	0.23
Year of exit, 1996	–0.065	–20.65	–0.064	–20.20	–0.068	–21.14
Year of exit, 1997	–0.081	–28.34	–0.082	–28.89	–0.088	–30.76
Year of exit, 1998	–0.031	–10.42	–0.049	–14.57	–0.060	–17.91
Year of exit, 1999	0.023	8.69	0.022	5.79	0.010	2.69
Year of exit, 2000	0.038	21.21	0.059	26.74	0.068	30.48
Year of exit, 2001	0.025	11.74	0.030	14.16	0.035	15.94
Year of exit, 2002	0.018	2.01	0.016	1.76	0.013	1.49
Observations	221,940		182,715		182,669	
<i>R</i> -squared	0.0781		0.0792		0.1112	
Adjusted <i>R</i> -squared	0.0780		0.0791		0.1111	

<sup>a</sup>Table excludes persons who returned to TANF prior to UI application or had interim employment prior to filing for UI.

<sup>b</sup>Model 2 uses the same control variables as Model 1 to help assess whether differences between Model 1 and the final model (Model 3) are due to the exclusion of the Florida data or the additional right-side control variables.

**Table A.28 Linear Probability Model of Return to TANF and No Employment (i.e., TANF dependency) among All Newly Unemployed TANF-Leavers, Based on Pooled Data from Florida, Georgia, Michigan, and Ohio<sup>a</sup>**

Independent variable	Model 1: all states		Model 2: ex-Florida <sup>b</sup>		Model 3: ex-Florida <sup>b</sup>	
	Parameter estimate	<i>t</i> -statistic	Parameter estimate	<i>t</i> -statistic	Parameter estimate	<i>t</i> -statistic
Intercept	0.052	21.09	0.058	20.54	0.060	16.10
UI applicant but not a beneficiary	0.028	16.75	0.023	11.92	0.020	10.42
UI beneficiary	0.002	1.43	-0.009	-4.39	-0.013	-5.95
Age 24 or less					-0.012	-14.69
25-44					0.005	8.53
45+					0.036	13.92
Race, white					-0.004	-5.11
Race, black					0.003	6.21
Race, Hispanic					-0.008	-1.83
Race, other					-0.028	-4.18
Adults on case at exit					-0.010	-9.37
Children (< 18) on case at exit					0.002	4.04
Base period earnings (\$1,000)	-0.002	-10.72	-0.002	-9.13	-0.002	-10.06
High qtr. wages in base (\$1,000)	0.001	6.53	0.001	5.87	0.002	6.99
Base period earnings < \$10,000	0.002	1.00	0.002	1.20	0.003	1.56
TANF payment before exit (\$100)	0.001	4.87	0.001	4.48	0.001	3.13
Qtrs. TANF exit to new unemployment	0.008	38.83	0.009	34.50	0.008	32.90
Qtrs. employed pre-TANF exit (of 12)	-0.003	-17.32	-0.003	-16.72	-0.003	-17.76
Avg. qtr. earn, 3 yrs. preexit (\$1,000)	0.001	5.06	0.001	4.62	0.001	2.77
Multiple employers, exit to unempl.	-0.018	-15.21	-0.018	-13.92	-0.016	-12.16
Florida	-0.025	-19.25	.	.	.	.
Georgia	0.002	2.19	-0.002	-2.76	-0.002	-1.88
Michigan	0.008	3.55	0.002	0.87	-0.001	-0.56
Ohio	0.012	10.38	0.003	2.78	0.003	2.66
Unemployment rate at TANF exit					0.002	5.75
Unemployment rate $\Delta$ exit to unempl.					0.003	5.16
Qtr. of TANF exit, 1st	-0.003	-2.51	-0.001	-0.54	-0.001	-0.98
Qtr. of TANF exit, 2nd	-0.002	-2.14	-0.002	-1.87	-0.002	-1.72
Qtr. of TANF exit, 3rd	0.001	1.49	0.001	1.40	0.002	2.01
Qtr. of TANF exit, 4th	0.003	3.31	0.001	1.06	0.001	0.71
Year of exit, 1996	-0.036	-21.28	-0.036	-20.62	-0.039	-21.31
Year of exit, 1997	-0.037	-23.74	-0.038	-23.70	-0.040	-24.76
Year of exit, 1998	-0.021	-13.42	-0.027	-14.19	-0.029	-15.35
Year of exit, 1999	0.002	1.15	-0.002	-0.73	-0.002	-0.93
Year of exit, 2000	0.019	18.99	0.025	20.07	0.027	21.52
Year of exit, 2001	0.020	17.16	0.022	18.51	0.023	18.77
Year of exit, 2002	0.030	6.32	0.031	6.19	0.032	6.49
Observations	221,940		182,715		182,669	
<i>R</i> -squared	0.0226		0.0231		0.0262	
Adjusted <i>R</i> -squared	0.0225		0.0229		0.0261	

<sup>a</sup>Table excludes persons who returned to TANF prior to UI application or had interim employment prior to filing for UI.

<sup>b</sup>Model 2 uses the same control variables as Model 1 to help assess whether differences between Model 1 and the final model (Model 3) are due to the exclusion of the Florida data or the additional right-side control variables.

**Table A.29 Linear Probability Model of Return to Neither Employment nor TANF (i.e., inactivity) among All Newly Unemployed TANF-Leavers, Based on Pooled Data from Florida, Georgia, Michigan, and Ohio<sup>a</sup>**

Independent variable	Model 1: all states		Model 2: ex-Florida <sup>b</sup>		Model 3: ex-Florida <sup>b</sup>	
	Parameter estimate	<i>t</i> -statistic	Parameter estimate	<i>t</i> -statistic	Parameter estimate	<i>t</i> -statistic
Intercept	0.085	23.86	0.112	28.25	0.127	24.49
UI applicant but not a beneficiary	0.008	3.32	-0.000	-0.06	0.005	1.97
UI beneficiary	-0.005	-1.84	-0.022	-7.27	-0.021	-7.10
Age 24 or less					-0.039	-35.33
25-44					0.018	24.43
45+					0.087	24.25
Race, white					0.026	23.49
Race, black					-0.018	-25.95
Race, Hispanic					0.051	8.92
Race, other					0.029	3.18
Adults on case at exit					0.018	12.05
Children (< 18) on case at exit					-0.008	-10.84
Base period earnings (\$1,000)	0.000	0.41	0.000	0.08	-0.001	-3.52
High qtr. wages in base (\$1,000)	-0.001	-2.55	-0.001	-2.02	0.001	1.89
Base period earnings < \$10,000	-0.007	-2.88	-0.011	-3.85	-0.008	-2.66
TANF payment before exit (\$100)	-0.001	-5.74	-0.002	-6.48	-0.001	-3.40
Qtrs. TANF exit to new unemployment	0.035	110.24	0.032	89.99	0.033	91.24
Qtrs. employed preTANF exit (of 12)	-0.008	-36.01	-0.009	-36.64	-0.009	-37.32
Avg. qtr. earn., 3 yrs. preexit (\$1,000)	0.007	16.33	0.006	12.95	0.003	6.51
Multiple employers, exit to unempl.	-0.054	-32.14	-0.052	-27.93	-0.046	-24.94
Florida	-0.007	-3.45				
Georgia	0.010	9.71	0.008	7.80	0.012	10.95
Michigan	-0.021	-6.86	-0.022	-7.29	-0.022	-6.69
Ohio	-0.008	-4.66	-0.009	-4.95	-0.017	-9.31
Unemployment rate at TANF exit					-0.005	-9.20
Unemployment rate $\Delta$ exit to unempl.					-0.003	-4.11
Qtr. of TANF exit, 1st	-0.006	-4.41	-0.007	-4.16	-0.005	-3.02
Qtr. of TANF exit, 2nd	-0.001	-0.49	0.000	0.31	-0.002	-1.60
Qtr. of TANF exit, 3rd	0.002	1.73	0.002	1.53	0.003	2.09
Qtr. of TANF exit, 4th	0.005	3.35	0.004	2.36	0.004	2.62
Year of exit, 1996	-0.050	-20.07	-0.046	-18.61	-0.049	-19.43
Year of exit, 1997	-0.064	-28.31	-0.063	-28.46	-0.065	-28.71
Year of exit, 1998	-0.036	-15.60	-0.041	-15.65	-0.040	-15.08
Year of exit, 1999	-0.005	-2.45	0.001	0.17	0.004	1.23
Year of exit, 2000	0.025	17.34	0.024	13.98	0.023	12.99
Year of exit, 2001	0.040	24.21	0.042	25.52	0.044	25.70
Year of exit, 2002	0.058	8.35	0.061	8.80	0.065	9.34
Observations	221,940		182,715		182,669	
<i>R</i> -squared	0.0848		0.0740		0.0874	
Adjusted <i>R</i> -squared	0.0847		0.0739		0.0873	

<sup>a</sup>Table excludes persons who returned to TANF prior to UI application or had interim employment prior to filing for UI.

<sup>b</sup>Model 2 uses the same control variables as Model 1 to help assess whether differences between Model 1 and the final model (Model 3) are due to the exclusion of the Florida data or the additional right-side control variables.

**Table A.30 Service Participation among TANF-Leavers in Georgia<sup>a</sup>**

Service description	TANF-leaver (N = 152,278)		Newly unemployed (N = 123,424)		Nonapplicants (N = 96,254)		UI applicants (N = 27,166)		UI beneficiaries (N = 13,335)		UI ineligible (N = 15,295)	
	n	Rate	n	Rate	n	Rate	n	Rate	n	Rate	n	Rate
Resume workshop	33	0.000	71	0.001	10	0.000	80	0.004	69	0.007	46	0.004
Other workshop	294	0.002	428	0.004	94	0.001	409	0.021	342	0.036	196	0.018
Stress/finance workshop <sup>b</sup>	5	0.000	13	0.001	1	0.000	13	0.007	12	0.013	6	0.005
Orientation	1,456	0.010	3,241	0.026	247	0.003	3,881	0.143	3,485	0.261	1,779	0.116
Orientation w/workshop <sup>b</sup>	199	0.010	1,379	0.047	176	0.008	1,285	0.161	1,108	0.269	645	0.143
Serv. needs evaluation <sup>b</sup>	6,532	0.047	6,841	0.070	2,568	0.033	5,380	0.271	3,576	0.375	2,829	0.253
Serv. needs evaluation <sup>b</sup>	1,211	0.062	3,599	0.123	1,045	0.049	2,627	0.330	1,797	0.436	1,461	0.323
Test (proficiency)	132	0.001	98	0.001	48	0.000	68	0.003	39	0.003	41	0.003
Test (CAPS)	19	0.000	22	0.000	7	0.000	12	0.000	11	0.001	6	0.000
Test (NATB)	7	0.000	4	0.000	1	0.000	2	0.000	1	0.000	1	0.000
Test (ABLE)	0	0.000	4	0.000	2	0.000	2	0.000	1	0.000	2	0.000
Test (USES interest)	4	0.000	5	0.000	1	0.000	6	0.000	4	0.000	4	0.000
Test (other)	95	0.001	92	0.001	30	0.000	66	0.002	44	0.003	33	0.002
Job search workshop <sup>b</sup>	3,271	0.024	4,152	0.043	1,278	0.016	3,635	0.183	2,715	0.285	1,849	0.166
Re-place yourself	82	0.003	414	0.012	42	0.002	394	0.042	347	0.073	188	0.036
Financial/stress	184	0.006	469	0.013	99	0.004	363	0.039	312	0.066	170	0.032
Resume	37	0.001	237	0.007	26	0.001	217	0.023	204	0.043	86	0.016
Internet	19	0.001	91	0.003	13	0.000	81	0.009	73	0.015	34	0.006
Interviewing	44	0.001	253	0.007	33	0.001	212	0.023	194	0.041	102	0.019
Retention	9	0.000	49	0.001	12	0.000	35	0.004	25	0.005	22	0.004
Applications	37	0.001	189	0.005	37	0.001	156	0.017	134	0.028	80	0.015
Networking	16	0.001	165	0.005	19	0.001	147	0.016	139	0.029	72	0.014
Other	262	0.009	844	0.023	272	0.010	542	0.058	357	0.075	309	0.059
Orientation	202	0.007	1,380	0.038	177	0.007	1,289	0.139	1,112	0.234	649	0.123
Job finding club	61	0.000	106	0.001	35	0.000	61	0.002	27	0.002	36	0.002
Job search planning	6,032	0.040	8,730	0.071	2,630	0.027	6,960	0.256	4,199	0.315	3,691	0.241
Order search LO CTAC	17,035	0.112	18,735	0.152	6,858	0.071	13,701	0.504	7,069	0.530	7,802	0.510
Order search no LO CTAC	1,953	0.014	1,679	0.017	725	0.009	1,149	0.058	731	0.077	601	0.054
Resume preparation	1,222	0.008	1,819	0.015	633	0.007	1,330	0.049	818	0.061	732	0.048
LMI	12,917	0.085	17,080	0.138	5,869	0.061	13,151	0.484	6,756	0.507	7,494	0.490
Call-in job order	3,754	0.025	3,477	0.028	1,450	0.015	2,317	0.085	1,341	0.101	1,295	0.085



**Table A.30 (Continued)**

Service description	TANF-leaver (N = 152,278)		Newly unemployed (N = 123,424)		Nonapplicants (N = 96,254)		UI applicants (N = 27,166)		UI beneficiaries (N = 13,335)		UI ineligible (N = 15,295)	
	n	Rate	n	Rate	n	Rate	n	Rate	n	Rate	n	Rate
O*NET interest profiler <sup>b</sup>			11	0.003	4	0.001	6	0.004	4	0.005	4	0.005
O*NET work importance			2	0.000	0	0.000	1	0.001	0	0.000	1	0.001
O*NET ability profiler			0	0.000	0	0.000	0	0.000	0	0.000	0	0.000
Job referral long term	23,000	0.151	20,014	0.162	10,030	0.104	10,855	0.400	5,514	0.413	6,329	0.414
Job referral medium term	4,571	0.030	4,195	0.034	1,941	0.020	2,404	0.088	1,268	0.095	1,292	0.084
Job referral short term	470	0.003	554	0.004	249	0.003	304	0.011	161	0.012	168	0.011
Supportive service referral	859	0.006	986	0.008	363	0.004	718	0.026	448	0.034	410	0.027
Job development	3,292	0.022	3,293	0.027	1,431	0.015	2,058	0.076	1,138	0.085	1,193	0.078
Job search assistance (ES)	5,295	0.035	5,885	0.048	1,866	0.019	4,340	0.160	2,528	0.190	2,424	0.158
Job search assistance (VET)	22	0.000	61	0.000	19	0.000	35	0.001	20	0.001	15	0.001
Career/vocational guidance	262	0.002	248	0.002	101	0.001	160	0.006	97	0.007	79	0.005
Bonding assistance	62	0.000	76	0.001	31	0.000	53	0.002	28	0.002	30	0.002
Assigned case manager	26	0.000	30	0.000	14	0.000	19	0.001	9	0.001	10	0.001
Orientation	0	0.000	0	0.000	0	0.000	0	0.000	0	0.000	0	0.000
REU/profiled	1,534	0.010	3,661	0.030	51	0.001	4,709	0.173	4,085	0.306	2,233	0.146
Individual counseling	6,313	0.041	6,779	0.055	2,451	0.025	5,368	0.198	3,677	0.276	2,788	0.182
Group counseling	738	0.005	1,522	0.012	262	0.003	1,672	0.062	1,497	0.112	739	0.048
Customer service plan	5,777	0.038	6,483	0.053	2,273	0.024	5,217	0.192	3,615	0.271	2,704	0.177
In-depth assessment <sup>b</sup>	40	0.002	61	0.002	33	0.002	32	0.004	14	0.003	16	0.004
Service coordination	53	0.000	92	0.001	48	0.000	45	0.002	19	0.001	27	0.002
Expanded workshop <sup>b</sup>	2,100	0.022	2,542	0.024	1,279	0.016	1,264	0.054	455	0.038	833	0.063
WIA registration <sup>b</sup>	167	0.001	287	0.002	125	0.001	168	0.006	115	0.009	84	0.006
WIA service assignment <sup>b</sup>	234	0.002	338	0.003	155	0.002	181	0.007	118	0.009	94	0.006
WIA registration exit <sup>b</sup>	133	0.004	75	0.002	44	0.002	26	0.003	16	0.003	14	0.003
Referred to training	589	0.004	1,081	0.009	311	0.003	866	0.032	616	0.046	444	0.029
Placed in training	16	0.000	8	0.000	4	0.000	3	0.000	2	0.000	1	0.000
Successful training exit	3	0.000	3	0.000	3	0.000	0	0.000	0	0.000	0	0.000
Initial ERP	1,482	0.010	3,868	0.031	164	0.002	4,685	0.172	4,354	0.327	2,140	0.140
2nd ERP	760	0.005	2,677	0.022	172	0.002	3,187	0.117	3,060	0.229	1,446	0.095
3rd ERP	483	0.003	2,113	0.017	158	0.002	2,415	0.089	2,365	0.177	1,090	0.071

**Table A.30 (Continued)**

Service description	TANF-leaver (N = 152,278)		Newly unemployed (N = 123,424)		Nonapplicants (N = 96,254)		UI applicants (N = 27,166)		UI beneficiaries (N = 13,335)		UI ineligible (N = 15,295)	
	n	Rate	n	Rate	n	Rate	n	Rate	n	Rate	n	Rate
4th ERP	262	0.002	1,310	0.011	116	0.001	1,269	0.047	1,258	0.094	507	0.033
17-week contact	134	0.001	624	0.005	71	0.001	456	0.017	454	0.034	153	0.010
Internet registration <sup>b</sup>	7	0.000	2	0.000	1	0.000	2	0.000	1	0.000	1	0.000

NOTE: blank cells = data not applicable.

<sup>a</sup>Participation in employment services is counted relative to a reference date. Reference date definitions differ depending on the participant group. For TANF-leavers, the reference date is the quarter of TANF exit. For TANF-leavers who become newly unemployed and those who do not apply for UI benefits, the reference date is the quarter of the first occurrence of unemployment subsequent to TANF exit. For UI applicants, the reference date is the quarter in which the Benefit Year Begin (BYB) date occurs. Service participation is counted if there is a record of participation between the full calendar quarter prior to a reference date and one full calendar quarter after that date—that is, during a time frame three calendar quarters long.

<sup>b</sup>The sample size upon which the participation rate is calculated for this service is smaller than shown for the category, because service data for the category are not available throughout the entire interval in which TANF exit, new unemployment, and UI application are observed.

**Table A.31 Service Participation Among TANF-Leavers in Ohio<sup>a</sup>**

Service description	TANF-leaver (N = 82,860)		Newly unemployed (N = 62,200)		Nonapplicants (N = 51,084)		UI applicants (N = 11,101)		UI beneficiaries (N = 3,336)		UI-ineligibles <sup>b</sup> (N = 7,788)	
	N	Rate	N	Rate	N	Rate	N	Rate	Actual	Rate	Actual	Rate
Assessment interview	456	0.006	405	0.007	241	0.005	154	0.014	68	0.020	111	0.014
Employability development/plan	35	0.000	22	0.000	10	0.000	11	0.001	4	0.001	5	0.001
Career guidance	119	0.001	95	0.002	51	0.001	40	0.004	14	0.004	32	0.004
Assigned case mgmt. (veterans)	3	0.000	5	0.000	3	0.000	2	0.000	1	0.000	1	0.000
Received case mgmt. (veterans)	21	0.000	19	0.000	11	0.000	7	0.001	3	0.001	6	0.001
Assigned/received case mgmt. (veterans)	19	0.000	11	0.000	9	0.000	3	0.000	1	0.000	1	0.000
Released, case mgmt. (veterans) <sup>b</sup>	0	—	0	0.000	0	0.000	0	0.000	0	0.000	0	—
Federal bonding <sup>b</sup>	0	—	0	0.000	0	0.000	0	0.000	0	0.000	0	—
Job development contact	158	0.002	114	0.002	70	0.001	49	0.004	15	0.004	36	0.005
Job finding club	8	0.000	5	0.000	3	0.000	2	0.000	2	0.001	1	0.000
Job search planning	1,835	0.022	2,424	0.039	867	0.017	1,673	0.151	512	0.153	1,275	0.164
Job search workshop	157	0.002	166	0.003	92	0.002	64	0.006	32	0.010	47	0.006
Provision of specific LMI info	3,952	0.048	3,358	0.054	1,775	0.035	1,636	0.147	527	0.158	1,305	0.168
Resume assistance	459	0.006	392	0.006	224	0.004	154	0.014	70	0.021	119	0.015
Job seeker match	7,513	0.091	8,469	0.136	3,916	0.077	5,047	0.455	1,485	0.445	3,772	0.484
Matched but not referred	824	0.010	586	0.009	376	0.007	199	0.018	95	0.028	153	0.020
DVOP/LVER <sup>c</sup>	1,763	0.021	1,656	0.027	877	0.017	807	0.073	287	0.086	598	0.077
DVOP/LVER follow-up <sup>c</sup>	113	0.001	109	0.002	57	0.001	48	0.004	23	0.007	39	0.005
Placed, federal training	4	0.000	5	0.000	5	0.000	0	0.000	0	0.000	0	0.000
Placed, other federal training	1	0.000	2	0.000	0	0.000	0	0.000	0	0.000	0	0.000
Placed, other state/local training <sup>b</sup>	0	—	0	0.000	0	0.000	0	0.000	0	0.000	0	—
Reemployment service <sup>b</sup>	0	—	3	0.001	0	0.000	3	0.003	2	0.005	0	—
Referral deleted <sup>b</sup>	0	—	0	0.000	0	0.000	0	0.000	0	0.000	0	—
Referral to other federal training	17	0.000	18	0.000	9	0.000	10	0.001	8	0.002	7	0.001
Referral to other state/local training	63	0.001	60	0.001	24	0.000	32	0.003	18	0.005	22	0.003
Referral to educational services	62	0.001	88	0.001	56	0.001	31	0.003	13	0.004	20	0.003
Placement	1,913	0.023	1,366	0.022	1,001	0.020	370	0.033	112	0.034	300	0.039
Referral												
Verification requested	1,224	0.015	722	0.012	457	0.009	235	0.022	98	0.031	180	0.023
WIA services	25	0.000	35	0.001	24	0.000	15	0.001	10	0.003	7	0.001
Child care <sup>b</sup>	0	—	0	0.000	0	0.000	0	0.000	0	0.000	0	—
Emergency financial services <sup>b</sup>	0	—	0	0.000	0	0.000	0	0.000	0	0.000	0	—
Health and medical services <sup>b</sup>	0	—	0	0.000	0	0.000	0	0.000	0	0.000	0	—
Legal services <sup>b</sup>	0	—	0	0.000	0	0.000	0	0.000	0	0.000	0	—
Relocation assistance <sup>b</sup>	0	—	0	0.000	0	0.000	0	0.000	0	0.000	0	—

**Table A.31 (Continued)**

Service description	TANF-leaver (N = 82,860)		Newly unemployed (N = 62,200)		Nonapplicants (N = 51,084)		UI applicants (N = 11,101)		UI beneficiaries (N = 3,336)		UI-ineligibles <sup>b</sup> (N = 7,788)	
	N	Rate	N	Rate	N	Rate	N	Rate	Actual	Rate	Actual	Rate
Residential support <sup>b</sup>	0	—	0	0.000	0	0.000	0	0.000	0	0.000	0	—
Veteran supportive services <sup>b</sup>	0	—	2	0.001	1	0.001	1	0.001	1	0.003	0	—
Other supportive service	409	0.005	374	0.006	222	0.004	162	0.015	67	0.020	119	0.015
Job referral	5,731	0.069	3,770	0.061	2,531	0.050	1,221	0.110	463	0.139	932	0.120
Federal training <sup>b</sup>	0	—	0	0.000	0	0.000	0	0.000	0	0.000	0	—
Status change (from/to)	13,474	0.163	12,848	0.207	7,359	0.144	6,003	0.541	1,736	0.520	4,436	0.570
Tax credit eligibility determination <sup>b</sup>	0	—	0	0.000	0	0.000	0	0.000	0	0.000	0	—
Testing	13	0.000	6	0.000	6	0.000	0	0.000	0	0.000	0	0.000
Terminated, federal training <sup>b</sup>	0	—	0	0.000	0	0.000	0	0.000	0	0.000	0	—
Terminated, other federal training	1	0.000	0	0.000	0	0.000	1	0.000	0	0.000	1	0.000
Terminated, other state/local training	1	0.000	0	0.000	0	0.000	0	0.000	0	0.000	0	0.000
Updated registration	8,636	0.104	10,153	0.163	5,034	0.099	5,595	0.504	2,007	0.602	3,993	0.513
Registration	3,541	0.043	4,148	0.067	1,745	0.034	2,649	0.239	720	0.216	1,970	0.253
Obtained employment	2,028	0.024	1,901	0.031	1,203	0.024	378	0.034	139	0.042	311	0.040
Initial assessment <sup>b</sup>	0	—	164	0.019	121	0.020	44	0.017	11	0.011	0	—
<b>One-Stop<sup>b</sup></b>												
Other services	0	—	2	0.001	1	0.001	3	0.003	1	0.003	0	—
Career counsel	0	—	0	0.000	0	0.000	0	0.000	0	0.000	0	—
Core service—WIA	0	—	0	0.000	0	0.000	0	0.000	0	0.000	0	—
Vocational guidance services	0	—	0	0.000	0	0.000	0	0.000	0	0.000	0	—
Employment planning	0	—	0	0.000	0	0.000	0	0.000	0	0.000	0	—
Initial assessment	0	—	0	0.000	0	0.000	0	0.000	0	0.000	0	—
Skills assessment	0	—	0	0.000	0	0.000	0	0.000	0	0.000	0	—
Job hunter workshop	0	—	0	0.000	0	0.000	0	0.000	0	0.000	0	—
Testing	0	—	0	0.000	0	0.000	0	0.000	0	0.000	0	—
Refer to other services	0	—	1	0.000	1	0.001	0	0.000	0	0.000	0	—
<b>Referral<sup>b</sup></b>												
WIA adult	0	—	0	0.000	0	0.000	0	0.000	0	0.000	0	—
WIA youth	0	—	0	0.000	0	0.000	0	0.000	0	0.000	0	—
Labor exchange, Wagner-Peyser	0	—	0	0.000	0	0.000	0	0.000	0	0.000	0	—
WIA adult education	0	—	0	0.000	0	0.000	0	0.000	0	0.000	0	—
WIA VOC rehab	0	—	0	0.000	0	0.000	0	0.000	0	0.000	0	—
Older Americans	0	—	0	0.000	0	0.000	0	0.000	0	0.000	0	—
Welfare-to-work	0	—	0	0.000	0	0.000	0	0.000	0	0.000	0	—
TAA or NAFTA-TAA	0	—	0	0.000	0	0.000	0	0.000	0	0.000	0	—
Veterans E/T programs	0	—	0	0.000	0	0.000	0	0.000	0	0.000	0	—
Community Service Block Grant	0	—	0	0.000	0	0.000	0	0.000	0	0.000	0	—

**Table A.31 (Continued)**

Service description	TANF-leaver (N = 82,860)		Newly unemployed (N = 62,200)		Nonapplicants (N = 51,084)		UI applicants (N = 11,101)		UI beneficiaries (N = 3,336)		UI-ineligibles <sup>b</sup> (N = 7,788)	
	N	Rate	N	Rate	N	Rate	N	Rate	Actual	Rate	Actual	Rate
HUD E/T programs	0	—	0	0.000	0	0.000	0	0.000	0	0.000	0	—
Unemployment insurance	0	—	0	0.000	0	0.000	0	0.000	0	0.000	0	—
TANF program	0	—	0	0.000	0	0.000	0	0.000	0	0.000	0	—
Job Corps.	0	—	0	0.000	0	0.000	0	0.000	0	0.000	0	—
CCC	0	—	0	0.000	0	0.000	0	0.000	0	0.000	0	—
MSFW	0	—	0	0.000	0	0.000	0	0.000	0	0.000	0	—
Other federal/state/local program	0	—	0	0.000	0	0.000	0	0.000	0	0.000	0	—
Access to LMI <sup>b</sup>	0	0.000	0	0.000	0	0.000	1	0.000	1	0.000	0	0.000
Assistance with WTW eligibility/aid <sup>b</sup>	0	—	0	0.000	0	0.000	0	0.000	0	0.000	0	—
ETP performance info <sup>b</sup>	0	—	0	0.000	0	0.000	0	0.000	0	0.000	0	—
Info on supportive services <sup>b</sup>	0	0.000	0	0.000	0	0.000	1	0.000	1	0.000	0	0.000
Local area performance info <sup>b</sup>	0	—	0	0.000	0	0.000	0	0.000	0	0.000	0	—
Info on unemployment <sup>b</sup>	0	—	0	0.000	0	0.000	1	0.001	1	0.003	0	—
Initial assessment	0	0.000	3	0.000	2	0.000	1	0.000	1	0.000	0	0.000
WIA eligibility	0	0.000	4	0.000	3	0.000	1	0.000	1	0.000	0	0.000
Outreach, intake, and orientation	0	0.000	5	0.000	4	0.000	1	0.000	1	0.000	0	0.000
One-Stop registration <sup>b</sup>	0	—	0	0.000	0	0.000	1	0.002	0	0.000	0	—
One-Stop resource room <sup>b</sup>	0	—	3	0.002	1	0.001	2	0.004	0	0.000	0	—
Case mgmt. transfer (veterans) <sup>b</sup>	0	—	0	0.000	0	0.000	0	0.000	0	0.000	0	—
Chg. case manager (veterans) <sup>b</sup>	0	—	0	0.000	0	0.000	0	0.000	0	0.000	0	—
Training interrupted (veterans) <sup>b</sup>	0	—	0	0.000	0	0.000	0	0.000	0	0.000	0	—
Career/resource center services <sup>b</sup>	0	—	0	0.000	0	0.000	0	0.000	0	0.000	0	—
Internet search instruction <sup>b</sup>	0	—	0	0.000	0	0.000	0	0.000	0	0.000	0	—
UC claimant status change <sup>b</sup>	0	—	3	0.002	0	0.000	20	0.042	6	0.032	0	—
Completed OTAP <sup>b</sup>	0	—	0	0.000	0	0.000	0	0.000	0	0.000	0	—

NOTE: — = data not available

<sup>a</sup>TANF-leavers are defined as having participated in a given service if the data show a record of participation in the full calendar quarter prior to a reference date through one full calendar quarter after that reference point. For TANF-leavers, the reference date is the quarter of TANF exit. For TANF-leavers who become newly unemployed and those newly unemployed who do not apply for UI benefits, the reference point is the quarter of the first occurrence of new unemployment subsequent to TANF exit. For UI applicants, the reference date is the quarter in which the Benefit Year Begin (BYB) date occurs.

<sup>b</sup>Sample size upon which the participation rate is calculated for this service (or service category, such as One-Stop or Referral) is smaller than shown for the column category because of service data not being available throughout the entire interval in which TANF exit, new unemployment, or UI application are observed.

<sup>c</sup>DVOP: Disabled Veterans Outreach Program; LVER: Local Veterans Employment Representative.

**Table A.32 Models of Return to Employment and TANF, Introducing Employment Services Participation as Explanatory Variables<sup>a</sup>**

Independent variables	Return to employment		Return to TANF	
	Parameter estimate	<i>t</i> -statistic	Parameter estimate	<i>t</i> -statistic
Intercept	0.886	97.08	0.342	32.87
UI beneficiary	0.014	2.39	-0.011	-1.69
Nonbeneficiary UI applicant	-0.083	-16.25	0.081	13.84
Assessment, service needs evaluation	0.026	2.42	0.138	11.38
Job search assistance	0.023	3.10	0.049	5.82
Job referral	0.065	14.14	0.061	11.63
Individual counseling	0.017	1.40	0.062	4.48
Customer service plan	-0.020	-1.50	-0.010	-0.70
Expanded workshop	0.038	3.20	0.311	22.95
Assessment × UI nonbeneficiary	0.002	0.12	-0.056	-2.78
Job search assistance × UI nonbeneficiary	0.008	0.73	0.009	0.74
Job referral × UI nonbeneficiary	0.042	4.76	-0.029	-2.85
Individual counseling × UI nonbeneficiary	0.006	0.28	-0.041	-1.69
Customer service plan × UI nonbeneficiary	-0.016	-0.70	0.024	0.92
Expanded workshop × UI nonbeneficiary	-0.003	-0.15	-0.022	-0.93
Assessment × UI beneficiary	-0.037	-2.36	-0.120	-6.79
Job search assistance × UI beneficiary	-0.024	-2.21	-0.041	-3.26
Job referral × UI beneficiary	-0.016	-1.75	-0.026	-2.53
Individual counseling × UI beneficiary	0.013	0.50	-0.064	-2.15
Customer service plan × UI beneficiary	-0.013	-0.49	0.052	1.71
Expanded workshop × UI beneficiary	-0.021	-0.87	0.010	0.38
Age 24 or Less	0.044	27.17	0.053	29.14
25-44	-0.015	-15.06	-0.032	-27.74
45 or older	-0.114	-24.66	-0.008	-1.46
Race, white	-0.029	-13.22	-0.059	-23.74
Race, black	0.012	13.62	0.025	24.96
Race, Hispanic	-0.043	-3.94	-0.073	-5.92
Race, other	0.017	1.08	-0.063	-3.62
Adults on case at exit	-0.006	-2.62	-0.071	-27.48
Children < age 18 on case at exit	0.004	4.15	0.021	18.95
Qtrs., TANF exit to new unemployment	-0.037	-71.28	-0.020	-33.04
Qtrs. of employment before TANF exit (of 12)	0.010	27.78	0.002	4.31
Avg. qtrly. earnings, 3 yrs. before exit	-0.002	-4.51	-0.001	-1.21
Multiple employers in any qtr. before unempl.	0.051	18.70	0.018	5.86
Base period earnings (\$1,000)	0.005	12.30	-0.003	-7.22
High quarter earnings in base (\$1,000)	-0.004	-9.70	0.003	5.91
Base period earnings < \$10,000	-0.000	-0.02	0.043	9.54

**Table A. 32 (Continued)**

Independent variables	Return to employment		Return to TANF	
	Parameter estimate	<i>t</i> -statistic	Parameter estimate	<i>t</i> -statistic
Amount of last TANF payment	0.000	0.66	0.005	10.64
On multiple cases at exit	0.096	1.75	0.196	3.13
Ind. (NAICS): agriculture, forestry, fishing	0.019	1.35	0.010	0.62
Ind. (NAICS): mining	-0.097	-1.34	0.102	1.24
Ind. (NAICS): utilities	-0.020	-0.43	-0.074	-1.41
Ind. (NAICS): construction	-0.023	-2.90	-0.001	-0.14
Ind. (NAICS): manufacturing	-0.008	-2.35	0.022	6.04
Ind. (NAICS): wholesale trade	-0.007	-1.04	0.009	1.15
Ind. (NAICS): retail trade	0.000	0.07	-0.004	-1.43
Ind. (NAICS): transportation, warehousing	-0.001	-0.15	-0.017	-1.89
Ind. (NAICS): information	-0.023	-2.52	-0.023	-2.25
Ind. (NAICS): finance and insurance	-0.025	-2.80	-0.063	-6.13
Ind. (NAICS): real estate, rental, leasing	0.003	0.26	-0.023	-1.92
Ind. (NAICS): professional, scientific, technical	-0.027	-2.52	-0.061	-5.04
Ind. (NAICS): company/enterprise management	-0.037	-0.59	-0.026	-0.35
Ind. (NAICS): admin., support and waste mgmt.	-0.013	-4.82	-0.001	-0.33
Ind. (NAICS): educational services	0.053	8.90	-0.059	-8.72
Ind. (NAICS): health care/social assistance	0.011	3.69	-0.022	-6.54
Ind. (NAICS): art, entertainment, recreation	0.015	0.93	-0.028	-1.48
Ind. (NAICS): accommodation and food services	0.008	3.54	0.033	12.73
Ind. (NAICS): other services (except publ. admin.)	-0.013	-1.94	-0.016	-2.17
Ind. (NAICS): public administration	-0.011	-1.64	-0.025	-3.15
Ind. (NAICS): unclassifiable	0.061	2.72	-0.057	-2.23
Unemployment rate at TANF exit	-0.007	-5.36	0.002	1.39
Chg. in unempl. rate, exit-to-new unempl.	-0.010	-8.80	0.004	3.26
Observations	112,825			
<i>R</i> -squared	0.1124			
Adjusted <i>R</i> -squared	0.1105			

<sup>a</sup>Models also include a complete set of indicator variables for year and quarter of TANF exit for employment and county of residence.

**Table A.33 Models of Return to Employment and TANF among Newly Unemployed TANF-Leavers in Ohio, Introducing Employment Services Participation as Explanatory Variables**

Independent variables	Return to employment			Return to TANF		
	Parameter estimate	Standard error	<i>t</i> -statistic	Parameter estimate	Standard error	<i>t</i> -statistic
Intercept	0.971	0.013	74.89	0.677	0.015	45.91
Job search planning	-0.005	0.016	-0.31	-0.032	0.018	-1.78
Job seeker match	0.051	0.009	5.81	0.068	0.010	6.84
Veterans (DVOP/LVER)	-0.005	0.016	-0.31	0.003	0.018	0.19
Placement	0.009	0.016	0.56	0.007	0.019	0.36
Referral	0.057	0.012	4.99	0.026	0.013	1.96
Job search planning × UI beneficiary	-0.011	0.029	-0.39	0.054	0.033	1.65
Job seeker match × UI beneficiary	-0.019	0.021	-0.93	-0.036	0.024	-1.50
Veterans (DVOP/LVER) × UI beneficiary	0.015	0.033	0.45	-0.035	0.037	-0.93
Placement × UI beneficiary	0.021	0.053	0.40	-0.098	0.060	-1.64
Referral × UI beneficiary	0.026	0.029	0.90	0.053	0.033	1.60
Job search planning × UI nonbeneficiary	0.011	0.023	0.51	0.004	0.026	0.15
Job seeker match × UI nonbeneficiary	-0.012	0.015	-0.77	-0.013	0.017	-0.74
Veterans (DVOP/LVER) × UI nonbenef.	0.031	0.027	1.16	-0.007	0.030	-0.23
Placement × UI nonbeneficiary	-0.001	0.040	-0.04	0.041	0.045	0.92
Referral × UI nonbeneficiary	-0.011	0.025	-0.47	0.007	0.028	0.23
UI beneficiary	0.067	0.011	5.98	-0.077	0.013	-6.01
UI applicant but not a beneficiary	-0.013	0.008	-1.65	0.017	0.009	1.87
Age 18–24	0.047	0.003	17.19	0.057	0.003	18.45
25–44	-0.026	0.002	-12.93	-0.038	0.002	-16.87
45+	-0.144	0.009	-15.73	-0.075	0.010	-7.16
Gender, male	-0.018	0.005	-3.80	-0.114	0.005	-21.31
Gender, female	0.004	0.001	3.80	0.024	0.001	21.31
Race, white	-0.010	0.002	-4.69	-0.040	0.002	-16.81
Race, black	0.015	0.002	6.40	0.045	0.003	17.49
Race, Hispanic	-0.055	0.010	-5.69	0.001	0.011	0.10
Race, other	-0.005	0.017	-0.32	-0.061	0.019	-3.18
Education, less than high school	0.006	0.002	3.79	0.019	0.002	10.21
Education, high school graduate/GED	-0.007	0.002	-3.21	-0.023	0.003	-8.96
Education, some college	-0.015	0.009	-1.66	-0.036	0.010	-3.47
Education, bachelor’s degree or higher	-0.034	0.030	-1.13	-0.113	0.034	-3.30
Base period earnings (\$1,000)	0.001	0.000	1.54	-0.002	0.001	-3.46
Base period earnings less than \$10,000	0.010	0.007	1.56	0.004	0.007	0.50
Employed 4 qtrs. or less before unempl.	-0.143	0.004	-33.60	-0.050	0.005	-10.30
5–8 qtrs.	-0.010	0.003	-3.97	-0.013	0.003	-4.45
9–12 qtrs.	0.055	0.002	27.05	0.025	0.002	10.90
Quarters from exit to new unemployment	-0.047	0.001	-64.94	-0.031	0.001	-37.82
Employment (1,000) at TANF exit	-0.000	0.000	-0.98	-0.000	0.000	-19.82



**Table A.33 (Continued)**

Independent variables	Return to employment			Return to TANF		
	Parameter estimate	Standard error	<i>t</i> -statistic	Parameter estimate	Standard error	<i>t</i> -statistic
Total eligible adults at last payment	-0.020	0.004	-5.08	-0.089	0.005	-19.79
Total eligible children (6-17) at last pmt.	0.004	0.002	2.62	0.005	0.002	2.67
Total eligible children < 6 at last pmt.	0.012	0.002	5.31	0.013	0.003	4.78
Exempt, caring for child under age 1	-0.001	0.008	-0.16	-0.010	0.009	-1.11
Has access to motor vehicle	-0.007	0.004	-1.81	-0.015	0.005	-3.13
Person is AG payee	-0.031	0.007	-4.60	-0.036	0.008	-4.65
Person is parent of minor child in AG	-0.029	0.007	-4.14	0.160	0.008	19.95
Marital status, single	0.008	0.001	6.00	0.005	0.002	3.40
Marital status, married	-0.020	0.005	-4.09	0.014	0.005	2.55
Marital status, divorced/abandoned	-0.023	0.006	-3.66	-0.037	0.007	-5.17
Marital status, separated	-0.011	0.006	-1.91	-0.030	0.006	-4.63
Marital status, widow/widower	-0.076	0.034	-2.22	-0.078	0.039	-2.01
Appalachian area county	-0.020	0.005	-3.66	-0.048	0.006	-7.79
Metropolitan area county	0.002	0.002	0.79	0.036	0.002	15.83
Other area county	0.007	0.004	1.73	-0.072	0.005	-16.00
YYYYQ of TANF exit, 2000:2	0.015	0.004	4.24	0.042	0.004	10.10
YYYYQ of TANF exit, 2000:3	0.005	0.003	1.40	0.041	0.004	10.38
YYYYQ of TANF exit, 2000:4	-0.006	0.004	-1.79	-0.018	0.004	-4.30
YYYYQ of TANF exit, 2001:1	-0.018	0.004	-4.62	-0.060	0.004	-13.47
YYYYQ of TANF exit, 2001:2	0.003	0.004	0.72	-0.004	0.005	-0.82
YYYYQ of TANF exit, 2001:3	-0.001	0.004	-0.14	-0.016	0.005	-3.18
Observations	59,914			59,914		
<i>R</i> -squared	0.1057			0.1057		
Adjusted <i>R</i> -squared	0.1050			0.1050		

**Table A.34 Models of Services Impacts on Total Income and Its Components among Newly Unemployed TANF-Leavers in Georgia**

Independent variables	Parameter estimates <sup>a</sup>			
	Total income	Earnings from employment	TANF income	UI compensation <sup>b</sup>
Intercept	3,743.65**	3,436.07**	359.41**	-1,899.40**
UI beneficiary	15.94	-1,454.95**	-115.60**	—
Nonbeneficiary UI applicant	-2,514.95**	-2,721.18**	222.97**	—
Assessment, service needs evaluation	231.47	-59.63	302.50**	121.07**
Job search assistance	63.49	-63.91	131.66**	354.74**
Job referral	230.96**	120.35	80.60**	115.27**
Individual counseling	-130.85	-267.94	131.35**	26.19
Customer service plan	-523.31*	-569.00**	27.55	117.85
Expanded workshop	334.13	-632.70**	967.42**	-100.98
Assessment × UI nonbeneficiary	-106.41	3.43	-97.09*	—
Job search assistance × UI nonbeneficiary	55.70	17.32	31.02	—
Job referral × UI nonbeneficiary	966.36**	1,051.08**	-76.31**	—
Individual counseling × UI nonbeneficiary	-417.79	-276.91	-141.97**	—
Customer service plan × UI nonbeneficiary	977.77**	925.21*	25.06	—
Expanded workshop × UI nonbeneficiary	177.31	557.26	-368.39**	—
Assessment × UI beneficiary	-368.33	-803.01**	-310.19**	—
Job search assistance × UI beneficiary	-486.81**	-779.60**	-127.73**	—
Job referral × UI beneficiary	53.55	231.75	-59.58**	—
Individual counseling × UI beneficiary	255.87	569.36	-117.56	—
Customer service plan × UI beneficiary	-158.86	0.15	85.41	—
Expanded workshop × UI beneficiary	686.51	1,535.81**	-373.16**	—
Age 24 or less	29.47	-66.76**	98.86**	-98.17**
25–44	41.11*	102.33**	-60.49**	16.22**
45 or older	-612.43**	-632.95**	-3.76	180.29**
Race, white	-395.62**	-270.59**	-129.91**	-13.09
Race, black	154.21**	99.92**	55.92**	4.80
Race, Hispanic	-89.72	64.43	-142.88**	61.84
Race, other	1,082.67**	1,225.10**	-118.61**	-284.58*
Adults on case at exit	-62.83	89.76*	-152.94**	-34.33
Children < age 18 on case at exit	31.23	-58.65**	92.22**	-17.26*
Qtrs., TANF exit to new unemployment	-152.82**	-132.49**	-14.00**	12.90*
Qtrs. of employment before TANF exit (of 12)	143.30**	145.47**	2.35**	-4.02
Avg. qtrly. earnings, 3 yrs. before exit	95.11**	97.19**	-1.85	-13.06
Multiple employers in any qtr. before unempl.	128.72**	112.68*	28.26**	-139.32**
Weekly benefit amount <sup>b</sup>	—	—	—	14.47**
UI entitlement (weeks) <sup>b</sup>	—	—	—	58.53**
Base period earnings (\$1,000) <sup>c</sup>	572.03**	557.27**	-5.58**	43.92**
High quarter earnings in base (\$1,000) <sup>c</sup>	-568.98**	-554.06**	4.82**	-42.77**
Base period earnings < \$10,000 <sup>c</sup>	-178.05**	-235.74**	102.67**	126.14**
Amount of last TANF payment	38.74**	19.07**	19.54**	-6.50
On multiple cases at exit	2,578.00**	1,843.30	828.15**	-526.77
Ind. (NAICS): agriculture, forestry, fishing	-292.07	-296.33	18.96	184.62
Ind. (NAICS): mining	80.73	-315.55	329.65	910.67
Ind. (NAICS): utilities	3,418.52**	3,579.63**	-159.52	290.05
Ind. (NAICS): construction	-82.31	-115.49	2.02	7.93
Ind. (NAICS): manufacturing	158.32**	97.66	75.89**	-168.56**

**Table A.34 (Continued)**

Independent variables	Parameter estimates <sup>a</sup>			
	Total income	Earnings from employment	TANF income	UI compensation <sup>b</sup>
Ind. (NAICS): wholesale trade	0.22	-2.85	-1.95	35.54
Ind. (NAICS): retail trade	-109.39**	-100.18*	-7.49	81.96**
Ind. (NAICS): transportation, warehousing	481.08**	516.30**	-29.10	0.37
Ind. (NAICS): information	1,011.49**	1,023.32**	-51.53*	88.57
Ind. (NAICS): finance and insurance	1,169.78**	1,293.21**	-147.62**	90.58
Ind. (NAICS): real estate, rental, leasing	-76.86	-34.30	-75.03**	19.38
Ind. (NAICS): professional, scientific, technical	739.07**	846.53**	-140.43**	12.00
Ind. (NAICS): company/enterprise management	792.60	819.57	-35.18	747.75
Ind. (NAICS): admin., support and waste mgmt.	-26.89	-30.88	-2.50	56.11**
Ind. (NAICS): educational services	1,089.99**	1,247.75**	-146.25**	76.73
Ind. (NAICS): health care/social assistance	415.68**	470.37**	-51.41**	85.76**
Ind. (NAICS): art, entertainment, recreation	-342.15	-351.49	-6.58	126.73
Ind. (NAICS): accommodation and food svcs.	-638.09**	-700.72**	58.49**	-22.78
Ind. (NAICS): other svcs. (except publ. admin.)	-592.46**	-534.82**	-54.38**	83.25
Ind. (NAICS): public administration	653.83	717.93**	-21.58	62.47
Ind. (NAICS): unclassifiable	325.91	481.09	-130.67**	-354.66
Unemployment rate at TANF exit	-122.86**	-136.33	2.38	46.57**
Chg. in unempl. rate, exit-to-new unempl.	-188.16**	-205.66	5.17	50.59**
Observations	100,707	100,707	100,707	8,432
R-squared	0.1531	0.1546	0.1221	0.6361
Adjusted R-squared	0.1511	0.1526	0.1200	0.6261

NOTE: \*Parameter estimate significantly different from zero at the 90 percent confidence level in a two-tailed test; \*\* parameter estimate significantly different from zero at the 95 percent confidence level in a two-tailed test. — = data not available.

<sup>a</sup>All models include indicator variables for year and quarter of exit from TANF and county of residence.

<sup>b</sup>Sample for model of UI compensation was restricted to UI beneficiaries only.

<sup>c</sup>For consistency between applicants and nonapplicants, the base period for both groups is defined as the first four of the five quarters prior to new unemployment.

**Table A.35 Models of Services Impacts on Total Income and Its Components among Newly Unemployed TANF-Leavers in Ohio**

Independent variables	Parameter estimates			
	Total income	Earnings from employment	TANF income	UI compensation <sup>a</sup>
Intercept	3,076.49**	2,052.85**	1,100.15**	-2,638.20**
Job search planning	-520.54**	-439.23**	-59.40	-108.38
Job seeker match	-228.94**	-271.82**	56.63	-2.76
Veterans (DVOP/LVER)	562.63**	490.15**	80.62	127.95
Placement	-147.36	-104.90	-52.57	-529.78**
Referral	477.69**	409.05**	66.82	230.37**
Job search planning × UI beneficiary	-438.96	-616.03	239.15**	
Job seeker match × UI beneficiary	-369.86	-77.48	-113.96	
Veterans (DVOP/LVER) × UI beneficiary	-161.73	-413.35	-30.04	
Placement × UI beneficiary	1,201.51*	1,770.17**	-37.38	
Referral × UI beneficiary	-597.26*	-785.86**	1,18.31	
Job search planning × UI nonbeneficiary	66.45	35.68	11.50	
Job seeker match × UI nonbeneficiary	470.37**	447.74**	11.61	
Veterans (DVOP/LVER) × UI nonbeneficiary	-508.77	-411.95	-100.21	
Placement × UI nonbeneficiary	708.96	520.01	179.60	
Referral × UI nonbeneficiary	55.39	54.60	2.86	
UI beneficiary	4,223.11**	1,851.59**	-378.39**	
UI applicant but not a beneficiary	-871.89**	-866.96**	9.94	
Age 18–24	278.33**	98.62**	179.19**	-117.65*
25–44	-170.37**	-41.70*	-128.05**	26.29
45+	-702.35**	-537.72**	-168.02**	110.37
Gender, male	-10.97	181.74**	-217.28**	20.01
Gender, female	2.34	-38.74**	46.31**	-7.38
Race, white	-149.38**	-2.32	-148.93**	-43.13
Race, black	155.32**	-8.48	165.34**	49.86
Race, Hispanic	-29.79	-40.62	20.39	-157.39
Race, other	474.11**	646.09**	-177.66**	348.93
Education, less than high school	-180.88**	-211.57**	30.04**	2.17
Education, high school graduate/GED	229.88**	264.20**	-31.44**	-7.08
Education, some college	426.85**	531.16**	-118.82**	41.52
Education, bachelor's degree or higher	610.67	953.31**	-422.07**	61.05
Weekly benefit amount	—	—	—	20.10**
UI entitlement (weeks)	—	—	—	86.13**
Base period earnings (\$1,000) <sup>b</sup>	230.57**	217.52**	0.61	11.06

**Table A.35 (Continued)**

Independent variables	Parameter estimates			
	Total income	Earnings from employment	TANF income	UI compensation <sup>a</sup>
Base period earnings less than \$10,000 <sup>b</sup>	147.55*	95.34	10.79	247.17**
Employed 4 qtrs. or less before unempl.	-641.56**	-504.53**	-166.60**	42.79
5–8 qtrs.	-307.26**	-235.98**	-70.96**	-76.43
9–12 qtrs.	531.63**	413.49**	130.87**	29.19
Quarters from exit to new unemployment	-166.56**	-113.55**	-43.36**	-20.02
Employment level (1,000) at TANF exit	0.01	0.55**	-0.54**	0.11
Total eligible adults at last payment	-267.75**	-59.91	-208.41**	12.31
Total eligible children (6–17) at last pmt.	149.43**	31.68	118.92**	-61.49**
Total eligible children < 6 at last pmt.	143.59**	18.54	124.69**	-0.88
Exempt, caring for child under age 1	58.09	104.95	-45.74	-38.63
Has access to motor vehicle	147.46**	195.69**	-50.16**	0.22
Person is AG payee	-77.46	-48.01	-25.44	-0.29
Person is parent of minor child in AG	232.52**	-161.97**	389.30**	11.93
Marital status, single	25.74	18.42	9.52*	-6.41
Marital status, married	80.59	31.48	39.84**	-96.77
Marital status, divorced/abandoned	-145.40*	-75.63	-73.94**	136.41
Marital status, separated	-190.60**	-115.25*	-72.21**	87.77
Marital status, widow/widower	-588.12	-522.41	-133.46	1,046.75**
Appalachian area county	-369.36**	-150.87**	-209.50**	-108.81
Metropolitan area county	127.42**	-18.48	145.02**	36.45
Other area county	-136.64**	136.84**	-276.26**	-42.04
YYYYQ of TANF exit, 2000:2	297.89**	130.91**	156.15**	173.88**
YYYYQ of TANF exit, 2000:3	101.25**	-7.58	108.99**	50.56
YYYYQ of TANF exit, 2000:4	-159.39**	-113.17**	-44.30**	5.14
YYYYQ of TANF exit, 2001:1	-302.76**	-108.05**	-183.43**	-188.29**
YYYYQ of TANF exit, 2001:2	-59.80	-43.32	-17.03	-92.81
YYYYQ of TANF exit, 2001:3	109.28**	175.22**	-67.45	-53.35
Observations	52,926	52,926	52,926	1,916
R-squared	0.1300	0.0983	0.0666	0.4999
Adjusted R-squared	0.1291	0.0975	0.0658	0.4892

NOTE: \* Parameter estimate significantly different from zero at the 90 percent confidence level in a two-tailed test; \*\* parameter estimate significantly different from zero at the 95 percent confidence level in a two-tailed test. — = data not available.

<sup>a</sup>Sample for model of UI compensation was restricted to UI beneficiaries only.

<sup>b</sup>For consistency between UI applicants and nonapplicants, the base period for both groups is defined as the first four of the five quarters prior to new unemployment.



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