

**INFORMATION OUTREACH
TO REDUCE WELFARE DEPENDENCY
*A GEORGIA WELFARE REFORM INITIATIVE***

PHASE I REPORT

Prepared for the

**DEPARTMENT OF HUMAN RESOURCES
DIVISION OF FAMILY AND CHILDREN SERVICES
STATE OF GEORGIA**

by

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AUGUST 1996

THE SOUTHERN INSTITUTE on Children and Families

August 22, 1996

Michael L. Thurmond, Director
Georgia Division of Family and Children Services
Two Peachtree Street, NW
Atlanta, GA 30303

Dear Mr. Thurmond:

Phase I of the Georgia Information Outreach to Reduce Welfare Dependency Project has been completed. This report outlines the developmental process for the Georgia brochures, including the results of the nine focus groups held in May and June 1996. It also includes our dissemination recommendations.

The Georgia information outreach brochures generated an enthusiastic response at the county level. The recipients, community organizations and employers who participated in the focus groups were very positive about the brochures, as were DFCS staff who attended the focus group sessions.

We would like to take this opportunity to express our appreciation to you for your support of this effort. Passage of federal welfare reform makes this initiative even more important. The information outreach brochures will enable DFCS to inform families of benefits available to assist them in meeting basic needs and this knowledge will help them understand that they do not "lose everything" when they leave welfare for work.

We appreciate the valuable assistance provided by the Staff Work Group headed by Sylvia Elam. The Staff Work Group members are listed in Appendix A. Special appreciation is extended to Nora Merritt, Coffee County DFCS Director, Lynette Conner, Colquitt County DFCS Director and Linda Johnson, Richmond County DFCS Director for their willingness to hold focus groups in their counties. The county project contacts listed in Appendix F worked diligently with us to coordinate the site visits and we are grateful for their assistance.

We are now set to begin Phase II of the project. The 10 community presentations have been scheduled as have the three state level briefing sessions. The final report will be submitted by the end of December 1996.

Sincerely,



Sarah C. Shuptrine
President

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Columbia, South Carolina 29205
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EXECUTIVE SUMMARY

The Georgia Information Outreach to Reduce Welfare Dependency Project was initiated in January 1996. The Division of Family and Children Services (DFCS) commissioned the Southern Institute on Children and Families to conduct the project after reviewing the results of a similar project conducted in North Carolina by the Southern Institute.¹

The first phase of the project has been development of information outreach brochures which support the goals of Georgia's Work First program. Information outreach brochures convey easy to read information about benefits available to help families leave welfare and meet child care, health coverage and other basic needs while working in low wage jobs. The brochures cut across program lines to pull information together for the reader.

The Georgia Information Outreach brochures are now ready for statewide implementation. The brochures and the target groups for each are:

- ***Leaving Welfare For Work Isn't As Scary As It Seems.*** The target audience for this brochure is families currently receiving Aid to Families with Dependent Children (AFDC). (See Appendix B.)
- ***Facts For Employers.*** The target audience for this brochure is potential employers of AFDC recipients. As part of the program to divert families from welfare, the brochure also contains information regarding benefits for low wage workers with no connection to welfare. (See Appendix C.)
- ***Have You Heard About Benefits For Working Families???*** This brochure can be used to help divert families from welfare and as a general community outreach tool. (See Appendix D.)

Nine focus groups were held in Coffee, Colquitt and Richmond counties to test the design and content of the brochures. A total of 49 recipients, 26 community organizations and 14 employers participated in the focus groups. Pretests were administered to measure the level of participant knowledge

¹Sarah C. Shuptrine and Genny G. McKenzie, Information Outreach to Reduce Welfare Dependency: A North Carolina Welfare Reform Initiative: Final Report (Columbia, SC: Southern Institute on Children and Families, May 1996).

regarding specific benefits for low income families as well as transitional benefits for families leaving welfare for work. Participants were then asked to review the brochure. Post tests were administered to measure the level of knowledge gained from simply reading the brochure.

The pretest results show the existence of misconceptions about available benefits which, if not corrected, will seriously impair efforts to move families from welfare to work. Tables 1, 2 and 3 show increases in accuracy of post test responses for each group as a result of simply reading the brochure.

**TABLE 1
RECIPIENTS
PERCENTAGE OF CORRECT ANSWERS
ON THE PRETEST AND POST TEST, BY PROGRAM**

PROGRAM	PRETEST	POST TEST
Earned Income Tax Credit	41%	86%
Medicaid	38%	81%
Child Care	76%	93%

Source: Southern Institute on Children and Families, 1996.

**TABLE 2
COMMUNITY ORGANIZATIONS
PERCENTAGE OF CORRECT ANSWERS
ON THE PRETEST AND POST TEST, BY PROGRAM**

PROGRAM	PRETEST	POST TEST
Earned Income Tax Credit	71%	96%
Medicaid	61%	98%
Child Care	81%	100%

Source: Southern Institute on Children and Families, 1996.

**TABLE 3
EMPLOYERS
PERCENTAGE OF CORRECT ANSWERS
ON THE PRETEST AND POST TEST, BY PROGRAM**

PROGRAM	PRETEST	POST TEST
Earned Income Tax Credit	38%	100%
Medicaid	61%	96%
Child Care	50%	100%

Source: Southern Institute on Children and Families, 1996.

The second phase of the Georgia project begins in September 1996. Chapter 3 outlines the plan for statewide dissemination prepared by the Southern Institute.

CHAPTER 1 INTRODUCTION

The Georgia Information Outreach to Reduce Welfare Dependency Project was initiated in January 1996. The Georgia DHR Division of Family and Children Services (DFCS) commissioned the Southern Institute on Children and Families to conduct the project after reviewing the results of a similar project conducted in North Carolina by the Southern Institute.¹

The first phase of the Georgia project has been development of information outreach brochures which support the goals of Georgia's Work First program. Information outreach brochures convey easy to read information about benefits available to help families leave welfare and meet basic needs while working in low wage jobs. The brochures cut across program lines to pull information together for the reader. The target audiences for the brochures are families on welfare, low income families in general, community organizations and employers. Nine focus groups were utilized in the development of the Georgia information outreach brochures. The second phase of the Georgia project will be focused on statewide implementation activities. The project is assisted by an interagency Staff Work Group whose members are listed in Appendix A.

The need for information outreach initiatives was identified during a study conducted by the Southern Institute in two southern states in 1993-94.² The study found that an unacceptably high percentage of the 69 recipients interviewed during the study were poorly informed about the availability of benefits that can help them meet basic needs when they leave welfare for work. Some of the key findings are outlined below:

- Over three fourths (76%) of the study recipients responded incorrectly to questions regarding the availability of Medicaid coverage.

¹Sarah C. Shuptrine and Genny G. McKenzie, Information Outreach to Reduce Welfare Dependency: A North Carolina Welfare Reform Initiative: Final Report (Columbia, SC: Southern Institute on Children and Families, May 1996).

²Sarah C. Shuptrine, Vicki C. Grant and Genny G. McKenzie, A Study of the Relationship of Health Coverage to Welfare Dependency (Columbia, SC: Southern Institute on Children and Families, March 1994).

- Almost half (47%) of the study recipients responded incorrectly to questions regarding the availability of child care subsidies.
- One half of study recipients stated that child care was the benefit they need most to work full time. One third responded that health coverage *for their children* was the benefit they need most to work full time.

Since assistance is currently available to help families meet child care and health coverage, the study's findings indicated that a powerful motivating influence is not being utilized in efforts to move families from welfare to work.

The study report issued by the Southern Institute recommended that state social services officials take action to assure that welfare recipients have an adequate understanding of benefits available to families during and after the transition from welfare to work. The report also recommended that state social services officials develop effective communication strategies to share information with community organizations and employers about benefits available to families leaving welfare for work and benefits available to low income working families in general.

This report is submitted to the Georgia Department of Family and Children Services to provide the results of the developmental stage of the Georgia Information Outreach to Reduce Welfare Dependency Project. Chapter 2 outlines the process of development for the three Georgia information outreach brochures which are now available for statewide implementation. The benefits explained in the brochures are:

- Transitional Medicaid and Transitional Child Care
- Medicaid for children after the transitional period expires
- Child care subsidies after the transitional period expires
- Earned Income Tax Credit and the Georgia Low Income Credit
- Food Stamps
- Child support assistance

One of the three brochures is targeted to employers. It carries the message to employers that they can help their low income workers make more money, get help with family health coverage and child care *at no additional cost to the employer*. The employer brochure also provides information on the Work Supplementation Program, a Georgia employer incentive program which allows an employer to use a recipient's government assistance check to pay for training costs for up to nine months.

The Georgia information outreach brochures will be produced in multiple colors. Black and white copies are included in the Appendix. The brochures and their target groups are as follows:

- ***Leaving Welfare For Work Isn't As Scary As It Seems.*** The target audience for this brochure is families currently receiving Aid to Families with Dependent Children (AFDC). (See Appendix B.)
- ***Facts For Employers.*** The target audience for this brochure is potential employers of AFDC recipients. As part of the program to divert families from welfare, the brochure also contains information regarding benefits for low wage workers with no connection to welfare. (See Appendix C.)
- ***Have You Heard About Benefits For Working Families???*** This brochure can be used to help divert families from welfare and as a general community outreach tool. (See Appendix D.)

The second phase of the Georgia project begins in September 1996. Chapter 3 outlines the plan for statewide dissemination prepared by the Southern Institute.

CHAPTER 2 DEVELOPMENT OF INFORMATION OUTREACH BROCHURES

In cooperation with three county DFCS offices, the Southern Institute conducted nine focus group sessions during May and June 1996 to assist in the development of the information outreach brochures. Counties where focus groups were held are:

- Coffee County (Douglas)
- Colquitt County (Moultrie)
- Richmond County (Augusta)

In each of the three counties, three focus groups were held with the following groups:

- Recipients (randomly selected/AFDC and Transitional Medicaid)
- Community organizations
- Employers

A total of 49 recipients, 26 community organizations and 14 employers participated in the nine focus groups. Appendix E provides the affiliations of community organizations and employers who participated in focus groups in each county. County DFCS staff attended the focus groups to assist in responding to specific questions raised during the discussion period described below.

The DFCS county directors and the staff contacts who coordinated activity in preparation for the focus group sessions are listed in Appendix F.

Focus Group Test Results

At each of the nine focus group sessions, pretests were administered to measure the level of knowledge regarding specific benefits for low income families as well as transitional benefits for families leaving welfare for work. Following the pretest, participants were asked to read the brochure. Once all participants reviewed the brochure, a post test was administered to measure the

level of knowledge gained from simply reading it. The post test was followed by a full discussion on how the brochure could be improved.

The pretest results show the existence of misconceptions about available benefits which, if not corrected, will seriously impair efforts to move families from welfare to work. Pretest results on some key questions are presented below for each group.

Recipients

- 55% did not understand that if parents get off welfare because of work, their children would be able to get Medicaid.
- 57% did not understand that even if a child's parents live together, a child can get Medicaid.
- 59% did not know about the availability of Transitional Medicaid Assistance for up to one year.
- 78% did not understand that children under age six are eligible for Medicaid at higher income levels than older children.
- 53% did not know that if parents get a job, they might qualify to get more take home pay from the Earned Income Tax Credit (EITC).
- 41% did not know that a paycheck plus money from the Earned Income Tax Credit (EITC) is much greater than a welfare check.
- 82% did not understand that the money a working parent gets from the Earned Income Tax Credit (EITC) does not count against Medicaid, AFDC, Food Stamps, SSI or housing benefits.
- 39% did not understand that if parents get off welfare because of work, they can get help with child care expenses for up to one year.
- 43% did not understand that parents who get off welfare because of work can get Food Stamps.

Community Organizations

- 12% did not understand that even if a child's parents live together, a child can get Medicaid.
- 31% did not know about the availability of Transitional Medicaid coverage for up to one year.
- 92% did not understand that children under age six are eligible for Medicaid at higher income levels than older children.

- 39% did not know that a paycheck plus money from the Earned Income Tax Credit (EITC) is much greater than a welfare check.
- 42% did not understand that the Earned Income Tax Credit (EITC) does not count against Medicaid, AFDC, Food Stamps, SSI or housing benefits.
- 16% did not know about the availability of Transitional Child Care benefits for up to one year.
- 12% did not understand that parents who get off welfare because of work can get Food Stamps.

Employers

- 21% did not know that children do not have to be on welfare to be eligible for Medicaid coverage.
- 43% did not know about the availability of Transitional Medicaid coverage for up to one year.
- 78% did not understand that children under age six are eligible for Medicaid at higher income levels than older children.
- 50% did not understand that the Earned Income Tax Credit (EITC) is available to low income working families regardless of whether or not they owe taxes.
- 86% did not understand that they could add a portion of the Earned Income Tax Credit (EITC) to the employee's paycheck each pay period.
- 50% did not know about the availability of Transitional Child Care benefits for up to one year.
- 50% did not know that there are programs that supplement the wages of low income workers with children at no cost to the employer.

The post test results show an overall statistically significant gain in knowledge for recipients, community organizations and employers. Tables 1, 2 and 3 show increases in accuracy of post test responses for each group as a result of simply reading the brochure.

**TABLE 1
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Source: Southern Institute on Children and Families, 1996.

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Source: Southern Institute on Children and Families, 1996.

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Medicaid	61%	96%
Child Care	50%	100%

Source: Southern Institute on Children and Families, 1996.

Following the final focus group sessions, additional changes were made to the Medicaid and EITC sections to emphasize certain points. Changes made in each brochure as a result of the focus group sessions and Staff Work Group review are outlined in Appendix G.

It should also be noted that in Coffee County and Colquitt County, it was suggested by participants in the community organization focus groups that the information outreach brochures be made available in Spanish.

Focus Group Participant Evaluations

Focus group participants were asked to evaluate their session. As shown in Table 4, 65% of the recipients, 31% of the community organizations and DFCS staff and 86% of the employers indicated that they “know a lot more” about benefits for low income families as a result of the information shared at the focus group sessions.

TABLE 4 HOW HAS THIS MEETING CHANGED WHAT YOU KNOW ABOUT BENEFITS FOR LOW INCOME FAMILIES?			
GROUP	KNOW A LOT MORE	KNOW A LITTLE MORE	KNOW ABOUT THE SAME
RECIPIENTS	65%	20%	15%
COMMUNITY ORGANIZATIONS AND DFCS STAFF	31%	31%	38%
EMPLOYERS	86%	14%	0%

Source: Southern Institute On Children And Families, 1996

Focus group participants were asked if the brochure will help people to know that they can be better off if they leave welfare for work. As shown in Table 5 below, most responded that they believed the brochures will communicate that message.

TABLE 5
DO YOU THINK THE PRINTED MATERIALS WILL HELP PEOPLE KNOW THAT
THEY CAN BE BETTER OFF BY LEAVING WELFARE FOR WORK?

GROUP	YES	NO	NOT SURE
RECIPIENTS	82%	4%	12%
COMMUNITY ORGANIZATIONS AND DFCS STAFF	91%	0%	9%
EMPLOYERS	93%	0%	7%

Source: Southern Institute on Children and Families, 1996

County DFCS staff were enthusiastic about the brochures and indicated that they will be an asset to their efforts to promote the goals of Work First. Follow-up discussions have shown an eagerness on the part of DFCS staff to have the brochures for use in their community at the earliest possible time.

On several occasions, county DFCS staff stated that they would have liked for more DFCS staff to have heard the presentation on the brochures. Due to interest at the county and state levels in providing such opportunities, a special briefing for county DFCS staff has been added to the presentation schedule for the 10 counties to be visited as part of the project dissemination plan, as outlined in Chapter 3.

The recipients attending the focus groups in Georgia expressed a reaction to the brochures similar to the recipients in North Carolina. They were pleased to learn of the benefits and encouraged by the availability of the brochures, but many expressed frustration at not understanding that the benefits outlined in the brochures are available to families when they leave welfare for work. The following comments made by recipients are typical of recipient feelings expressed at the sessions:

I can't believe that these programs have been in effect and we are just finding out about them.

This brochure is understandable. Anyone could read and understand this.

I never knew half the stuff that is in these brochures.

The brochures are self-explanatory. You can't get any simpler.

As explained in the March 1994 report of the Southern Institute, much of the confusion surrounding the eligibility criteria for the various programs for poor and low income families can be attributed to the differing rules across the programs.³ The differing rules and the focus on reducing error rates in administering the programs has created a user unfriendly environment for applicants and recipients and a very complicated administrative environment for eligibility agencies.

Distribution Strategies

Recipients attending the focus groups stated that it was important that the brochures are widely distributed. They also stressed that the county DFCS office should give the brochures to persons applying for welfare and at redetermination of eligibility. The full list of recipient suggestions is presented below.

- AFDC application
- AFDC redetermination
- Churches
- Day care providers
- Dentists' offices
- Doctors' offices
- DFCS /mailout to recipients
- DFCS waiting areas
- Food banks
- Grocery stores
- Health clinics
- Health departments
- Hospitals
- Housing Authority
- Libraries
- Newspapers
- Post Office
- Recreational centers
- Schools
- Social Security offices
- Walmart
- Workplace

Community organizations were very positive about the availability of the brochures. They indicated that the *Leaving Welfare For Work Isn't As Scary As It Seems* and the *Have You Heard About Benefits For Working Families???* brochures will be very helpful to their efforts to help families. They were also interested in the *Facts for Employers* brochure since many are small employers.

³A Study of the Relationship of Health Coverage to Welfare Dependency, 18.

Employers said human resource managers and Department of Labor employer contacts are the persons who should be targeted for dissemination of the *Facts For Employers* brochure. It was also suggested that the brochure be sent to the owner or general manager when dealing with smaller companies.

Employers indicated that a personal visit by DFCS staff to the workplace would be an effective way to communicate with employers. They also indicated that if the brochure is mailed rather than personally delivered, a cover letter from the local chamber of commerce or the Department of Labor should be included. The letter should stress in the first paragraph that the benefits discussed in the brochure will not cost the employer any money.

Employers were asked about the best time to hold community meetings to preview the brochures with employers and the best approach for getting the brochure to the appropriate persons in their place of business. They indicated that the best time for meetings was 7:30 AM because employers will be less likely to get sidetracked if they come to a meeting before going to work. Other suggestions were 11:00 AM or 4:00 PM. Most employers agreed that Monday and Friday are the least desirable days to hold meetings.

CHAPTER 3 DISSEMINATION PLAN

Beginning in September 1996, state and local dissemination efforts will be the focus of the information outreach project. The Southern Institute will be involved in dissemination efforts until completion of the project on December 31, 1996.

The dissemination plan prepared by the Southern Institute for consideration by DFCS is set forth below. Suggestions made by focus group participants contributed to the development of the dissemination plan. Areas where activities have already been scheduled are noted.

Outreach to Applicants and Recipients

- 1) To assure that applicants understand that they do not have to be on welfare to get help in meeting basic needs, caseworkers should review the ***Have You Heard About Benefits For Working Families???*** brochure with all families who apply for assistance and should give them a brochure to take with them.
- 2) To assure that recipients understand about benefits available to them, caseworkers should review the ***Leaving Welfare For Work Isn't As Scary As It Seems*** brochure with every recipient during redetermination of eligibility and should give them a brochure to take with them. When redeterminations do not take place face-to-face, the brochure should be mailed to the recipient.
- 3) Both of the brochures mentioned in #1 and #2 should be prominently displayed and copies available in county DFCS reception areas.
- 4) A special mailing of the ***Leaving Welfare For Work Isn't As Scary As It Seems*** brochure should be sent to all AFDC families with a cover letter from either the State DFCS Director or the County DFCS Director. This could be part of a mailing containing other information on the Work First program.
- 5) The brochures should be made available in Spanish.

Community Outreach

- 6) Community presentations are scheduled to take place in September, October and November 1996 in the following 10 counties:

Bibb	Hall
Chatham	Liberty
Coweta	Muscogee
DeKalb	Tift
Dougherty	Walker

Three presentations will be made in each county. The first presentation will be for employers, the second will be for county DFCS staff and the third will be for community organizations. At each session, the County DFCS Director will make opening remarks regarding the Work First program and the Southern Institute will present the information outreach brochures. Questions and comments will be invited from those in attendance. The Southern Institute will provide an initial supply of the brochures for distribution at the sessions. DFCS will be responsible for supplying additional copies of the brochure for use in the community.

- 7) All county DFCS offices should develop a local dissemination plan to assure distribution of the brochures throughout the county. The list of locations suggested by recipients who participated in the focus group sessions (see page 10) should be utilized in the development of the plan for community distribution.
- 8) County DFCS directors should seek out opportunities to have the brochures presented at regular meetings of public and private sector groups who need to be informed on benefits for families leaving welfare for work and low income families in general.

Statewide Initiatives

- 9) A briefing session for state DFCS staff is scheduled for September 24, 1996 in Atlanta. Opening remarks will be made by the DFCS Director and the presentation of the brochures will be made by the Southern Institute. Sufficient time is allotted for questions and discussion. The Southern Institute will distribute the brochure at the session. DFCS will be responsible for supplying additional copies for use by state DFCS staff.
- 10) A briefing session is scheduled for September 24, 1996 in Atlanta to present the information outreach brochures to public and private statewide organizations that have networking capacity to help get the word out about the brochures. Organizations primarily serving the Atlanta area will also be invited to attend. Opening remarks will be made by the DFCS Director and the presentation will be made by the Southern Institute. Questions and comments will be invited from those

in attendance. The Southern Institute will provide an initial supply of the brochures for distribution at the session. DFCS will be responsible for supplying additional copies of the brochure for use by statewide organizations.

- 11) DFCS should develop the capacity to make presentations on the brochures to regularly scheduled meetings of statewide organizations. DFCS should also develop an exhibit board to display at statewide meetings of organizations involved in issues related to children and families.
- 12) To assure that counties and other entities receive the support they need to fully utilize the opportunities presented by the brochures, DFCS should assign responsibility to a specific office for ongoing information outreach activities. The responsibilities should include the following:
 - Handle printing and timely distribution of the brochures for use in the county DFCS offices with applicants, recipients, community outreach and employers.
 - Handle printing and distribution to statewide groups that want to help distribute the outreach brochures such as providers, advocacy groups, employer organizations and service delivery agencies external to DFCS.
 - Update the brochures to reflect changes in eligibility levels or policies and disseminate to county DFCS offices and other entities on a timely basis.

Employer Initiatives

- 13) A briefing session for statewide employer organizations and employers operating in the Atlanta area is scheduled for September 25, 1996 in Atlanta. Opening remarks will be made by the DFCS Director and the presentation of the ***Facts For Employers*** brochure will be made by the Southern Institute. Questions and comments will be invited from those in attendance and initial supplies of the ***Facts For Employers*** and the ***Have You Heard About Benefits For Working Families???*** brochures will be available. DFCS will be responsible for providing the brochures on an ongoing basis.
- 14) County DFCS directors should seek out opportunities to present and distribute the brochures at regular meetings of local employer groups.
- 15) All county DFCS offices should initiate worksite visits by Work First staff to distribute the brochures to human resources and/or Department of Labor employer contacts in large companies and to owners or general managers in smaller companies.

Information Outreach Training

- 16) A special training session for DFCS staff will be held in December 1996. The session will be conducted by the Southern Institute and will include training on a script prepared to assist local DFCS staff who will be reviewing the brochures with applicants and recipients, as well as reception area staff. Also included in the training session will be a review of draft remarks for state and county DFCS staff to use in presentations on the information outreach brochures.
- 17) DFCS should encourage other state agencies to include information on the brochures in training sessions for front line staff assigned to programs that provide assistance to families with children.
- 18) State and county DFCS staff should give special attention to establishing training opportunities with Department of Labor staff on the ***Facts For Employers*** brochure.
- 19) County DFCS staff should be available to public and private agencies in their communities to assist in training staff on use of the information outreach brochures.

**APPENDIX A
STAFF WORK GROUP**

STAFF WORK GROUP

Division of Family and Children Services

Jeff Blankenship - Management Information Systems
Sylvia Elam - Employment Services
Warren McNeil - Child Support Enforcement
Nancy Meszaros - AFDC and Food Stamp Policy
Willie Rutledge - Field Management
Becky Shoaf - Right from the Start Medicaid
Larry Smith - Program Planning and Evaluation
Kaye Thomas - Employment Services
Preston Weaver - Community Services Section
Howard Willis - Program Management
Dee Woodward - Family Support Unit

Department of Medical Assistance

Theresa Johnson

APPENDIX B
LEAVING WELFARE FOR WORK
ISN'T AS SCARY AS IT SEEMS

NOTE: The brochure will be in multiple colors.

LEAVING WELFARE FOR WORK ISN'T AS SCARY AS IT SEEMS

DID YOU KNOW YOU COULD WORK FULL TIME
AND STILL RECEIVE SOME BENEFITS?

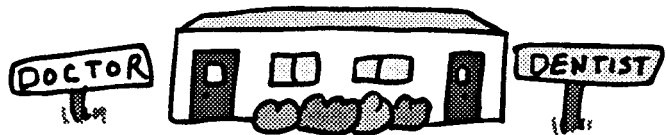
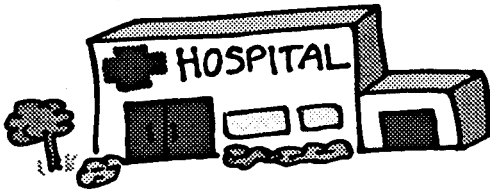
THE
ANSWER IS
YES!



WHAT ARE THE BENEFITS FOR FAMILIES WHO LEAVE WELFARE FOR WORK?

- Medicaid (doctor visits, medicine, hospital care and checkups)
- Child care assistance
- More take home pay
- Food Stamps
- Free help with filing tax return

HEALTH COVERAGE



Families who get off of welfare because of work may still get family health coverage for parents and children for up to one year! It's called **Transitional Medicaid Assistance (TMA)**.

After one year, depending on family income, the children are still likely to get health coverage through Medicaid—especially if they are under the age of six.

EXAMPLES:

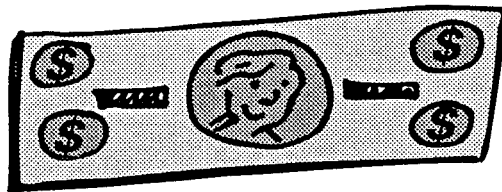
In 1996, a mother with two children **under age 6** can have gross income of **\$1,529** a month and get Medicaid coverage for both children.

If the two children are **age 6 through age 18**, she can have gross income of **\$1,172** a month and still get Medicaid coverage for her children.

MEDICAID FOR CHILDREN IN LOW INCOME WORKING FAMILIES

- ✓ Children through age 18 may get Medicaid.
- ✓ Children do not have to be on welfare to get Medicaid.
- ✓ Children may get Medicaid even if both parents live in the home.
- ✓ One or both parents can work full time and the children may still get Medicaid.
- ✓ Children may get Medicaid even if their family has a car, a house and a savings account.
- ✓ A family with health insurance may still get Medicaid for their children.

EARNED INCOME TAX CREDIT



Low income families (with children) who work part time or full time can get **more take home pay** through the Earned Income Tax Credit (**EITC**). The amount of extra money depends on income and family size. A family does not have to owe any taxes to get the EITC.

There are two ways a family can get the extra EITC money.

✓ They can get all the extra EITC money when they file their tax return.

OR

✓ They can get part of the extra EITC money in advance with each paycheck and the rest when they file their tax return.

To get the extra money in advance with each paycheck, the employee must file Form W-5 with their employer. Employees can get Form W-5 from their employer or caseworker. (The advance does not cost the employer any money because it is taken out of the employee's federal withholding taxes.)

EXAMPLE: In 1996, a family (with two children) with gross income between **\$741** and **\$967** a month can get \$3,556 in extra EITC money. The family can get the \$3,556 when they file their federal tax return or they can get \$107 per month and the remaining \$2,272 when they file their federal tax return.

To get the **EITC** a family **must** file a federal tax return. **FREE help is available to file tax returns.** Call the IRS at 1-800-829-1040 and ask where you can get help. (If it is busy, don't give up - keep calling because it is worth it to get free help with your tax return!)

There's more good news! The EITC money is not counted as income for Medicaid, AFDC, Food Stamps, SSI or housing assistance.

WHICH IS MORE?



WELFARE

In 1996, a parent (with two children) on welfare without a job and no other income would get **\$3,360** for the entire year.



**EITC +
PAYCHECK**

If the same parent went to work earning **\$11,600** a year (**\$967** a month), the parent would get a paycheck **plus \$3,556** in extra EITC money.

Families can also apply for the **Georgia Low Income Credit**. For information, check your local telephone directory or call the information operator to get the number of the State Department of Revenue.

