

THE SOUTHERN INSTITUTE  
on Children and Families

INFORMATION OUTREACH  
TO REDUCE WELFARE DEPENDENCY  
A Georgia Welfare Reform Initiative

Final Report

December 1996

Alabama  
Arkansas  
Delaware  
District of Columbia  
Florida  
Georgia  
Kentucky  
Louisiana  
Maryland  
Mississippi  
Missouri  
North Carolina  
Oklahoma  
South Carolina  
Tennessee  
Texas  
Virginia  
West Virginia

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

**FINAL REPORT**

**Prepared for the**

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

**by**

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## **EXECUTIVE SUMMARY**

The Georgia Information Outreach to Reduce Welfare Dependency Project began in January 1996. The Georgia Department of Human Resources, Division of Family and Children Services (DFCS), commissioned the Southern Institute on Children and Families to conduct the project.

Phase I of the project focused on the development of three information outreach brochures for use with welfare families, community organizations and employers. Appendices to this report contain black and white copies of the brochures and results from nine focus groups where the brochures were tested.

Phase II was launched in September 1996 with three briefing sessions sponsored by state DFCS to preview the three information outreach brochures for major user groups prior to statewide dissemination. Following the state level briefings, 30 presentations on the brochures were held in 10 Georgia counties at events hosted by county DFCS offices. In December 1996, a statewide training session on the information outreach brochures was held for DFCS staff.

The information outreach brochures were extremely well received by community organizations and employers who attended the briefing sessions. County DFCS directors were enthusiastic about the brochures. Reaction from county DFCS staff was positive overall. County staff stressed the need to have enough brochures for widespread dissemination throughout the community and for internal use.

It is always a challenge to turn an effective pilot project into an effective statewide program. To greatly enhance the chances that the results attained in the project can be realized statewide, the Southern Institute recommends that state DFCS take the following actions:

- 1) Assign responsibility to a specific office to assure that counties receive the support they need to fully utilize the opportunities presented by the three information outreach brochures.
- 2) Establish state policy directing that the brochures be distributed and briefly reviewed at application and redetermination interviews.
- 3) Develop cross training opportunities with other public agencies.
- 4) Request that county DFCS offices that were not part of the project hold community briefing sessions to preview the brochures with local employers and community organizations.

## CHAPTER 1 BACKGROUND

The Georgia Information Outreach to Reduce Welfare Dependency Project began in January 1996. The Georgia Department of Human Resources, Division of Family and Children Services (DFCS), commissioned the Southern Institute on Children and Families to conduct the project based on the results of a similar project conducted by the Southern Institute in North Carolina.<sup>1</sup>

The Georgia Information Outreach to Reduce Welfare Dependency Project was conducted in two phases. Phase I was the developmental phase and Phase II was the implementation phase.

Phase I of the project was completed in August 1996. Black and white copies of the three information outreach brochures developed during Phase I are included in Appendix A. The three brochures discuss benefits available through Medicaid, the Earned Income Tax Credit (EITC), the Georgia Low Income Credit, child care subsidies and Food Stamps. The information outreach brochures present information on complicated programs in a user friendly, colorful and eye-catching format.

Each of the three brochures is targeted for use with specific groups, as follows:

- ***Leaving Welfare for Work Isn't As Scary As It Seems*** is for use with families on welfare (cash assistance). This brochure should be reviewed with cash assistance recipients at redetermination interviews to be sure that families know that they do not have to be on welfare in order to receive benefits that can help them meet the needs of their children while working in low wage/no benefit jobs. This brochure outlines benefits available to families during the one year transitional period, as well as benefits available beyond the transitional period.

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<sup>1</sup>Sarah C. Shuptrine and Genny G. McKenzie, Information Outreach to Reduce Welfare Dependency: A North Carolina Welfare Reform Initiative, Final Report, prepared for the North Carolina Department of Human Resources (Columbia, SC: Southern Institute on Children and Families, May 1996).

- ***Have You Heard About Benefits for Working Families???*** should be reviewed with families who apply for cash assistance as part of efforts to divert families from welfare. It should also be reviewed with families who are applying for Medicaid or Food Stamps and it is appropriate for general community outreach. The information contained in this brochure can help families who are struggling to meet needs and are unaware that they can receive Medicaid and other benefits without having to be on welfare. This brochure also has a section on child support to let parents know that they do not have to be on welfare to get help in collecting child support. The brochure should be widely available to community organizations and to employers for dissemination in the workplace.
- ***Facts for Employers*** provides employers with information on how they can help low wage workers connect with benefits available to low income families with children. This brochure explains advantages to employers who hire welfare recipients and is designed to help DFCS staff build relationships with employers. It is an effective communication tool for DFCS to use in personal visits to companies and to hand out during presentations to business groups.

The Phase I report of the Georgia Information Outreach to Reduce Welfare Dependency Project includes details of nine focus group sessions used in the development of the brochures.<sup>2</sup> In cooperation with county DFCS offices, focus groups were held with recipients, community organizations and employers in Coffee, Colquitt and Richmond counties.

Appendix B provides results of the pretests administered at the focus group sessions. The responses given on the pretests clearly demonstrate the need for information outreach. Appendix C shows the statistically significant gains in knowledge for focus group participants after simply reading the information outreach brochures.

This report provides results of Phase II and presents recommendations for statewide implementation of information outreach.

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<sup>2</sup>Sarah C. Shuptrine and Genny G. McKenzie, Information Outreach to Reduce Welfare Dependency: A Georgia Welfare Reform Initiative. Phase I Report, prepared for the Georgia Department of Human Resources, Division of Family and Children Services (Columbia, SC: Southern Institute on Children and Families, August 1996).



## **CHAPTER 2 STATE AND COMMUNITY BRIEFING SESSIONS**

During Phase II of the Georgia Information Outreach to Reduce Welfare Dependency Project, the focus was on dissemination of the three brochures. Activities during this period are discussed below.

### **State Briefing Sessions**

Phase II was launched with three state DFCS sponsored briefing sessions held in Atlanta, Georgia in September 1996. The purpose of the briefing sessions was to preview the three information outreach brochures for major user groups prior to statewide dissemination.

The first briefing session was held for state DFCS staff. The second session was held for other state agencies, statewide advocacy groups and Atlanta area advocacy and service organizations. The third session was held for statewide employer groups and Atlanta area employers. A total of 37 representatives of community organizations, 21 employers and 28 DFCS staff attended the state briefing sessions.

### **Community Briefing Sessions**

During September, October and November 1996, a total of 30 briefing sessions were held in the following 10 urban and rural Georgia counties:

- Bibb County (Macon)
- Chatham County (Savannah)
- Coweta County (Newnan)
- DeKalb County (Decatur)
- Dougherty County (Albany)
- Hall County (Gainesville)
- Liberty County (Hinesville)
- Muscogee County (Columbus)
- Tift County (Tifton)
- Walker County (LaFayette)

The briefing sessions were hosted by the county DFCS and the county director delivered opening remarks. A representative of the state DFCS office and a representative of the Taxpayer Education Division of the Internal Revenue Service attended each session.

Three briefing sessions were held in each of the 10 counties. The groupings were the same as the state level briefing sessions. A total of 344 DFCS staff, 321 representatives of community organizations and 84 employers attended the county briefing sessions. Table 1 provides a summary of the attendance in each county.

<b>TABLE 1 NUMBER OF PERSONS ATTENDING THE COMMUNITY BRIEFING SESSIONS BY COUNTY AND BY GROUP</b>			
<b>COUNTY</b>	<b>DFCS STAFF</b>	<b>COMMUNITY ORGANIZATIONS</b>	<b>EMPLOYERS</b>
Bibb County	33	10	7
Chatham County	33	44	13
Coweta County	23	9	8
DeKalb County	35	31	0
Dougherty County	45	51	9
Hall County	28	24	12
Liberty County	43	25	4
Muscogee County	43	48	14
Tift County	31	42	12
Walker County	30	37	5
<b>TOTAL</b>	<b>344</b>	<b>321</b>	<b>84</b>
Source: Southern Institute on Children and Families.			

At each briefing session, the presentation of the information outreach brochures was made by the Southern Institute. In order to increase awareness of the amount of assistance received by families on welfare, the Southern Institute presented information on benefits. Community organizations and employers were shown Table 2 to illustrate the monthly benefits for a typical family on welfare which consists of a mother and two young children.

**TABLE 2  
MONTHLY VALUE OF CASH ASSISTANCE AND  
FOOD STAMP BENEFITS FOR A FAMILY  
OF THREE WITH NO INCOME, JANUARY 1996**

<b>AREA</b>	<b>CASH ASSISTANCE</b>	<b>FOOD STAMPS</b>	<b>COMBINED VALUE</b>
Georgia	\$280	\$313	\$593
Southern States	\$261	\$312	\$573
United States	\$401	\$302	\$703

Note: Southern states include Alabama, Arkansas, Delaware, Florida, Georgia, Kentucky, Louisiana, Maryland, Mississippi, Missouri, North Carolina, Oklahoma, South Carolina, Tennessee, Texas, Virginia, West Virginia and the District of Columbia.

Source: Southern Institute on Children and Families based on data provided by Congressional Research Service.

Two other benefit areas were reviewed—Medicaid and housing. It was pointed out that families on welfare are also eligible for Medicaid coverage for the parents and children. However, contrary to general perception, most welfare families do not receive any form of housing assistance. Table 3 was shown to illustrate that only 26% of welfare recipients in Georgia receive any form of housing assistance.

**TABLE 3  
PERCENTAGE OF CASH ASSISTANCE FAMILIES  
RECEIVING HOUSING ASSISTANCE, FFY 1995**

<b>AREA</b>	<b>PERCENTAGE</b>
Georgia	26%
Southern States	29%
United States	23%

Note: Southern states include Alabama, Arkansas, Delaware, Florida, Georgia, Kentucky, Louisiana, Maryland, Mississippi, Missouri, North Carolina, Oklahoma, South Carolina, Tennessee, Texas, Virginia, West Virginia and the District of Columbia.

Source: Southern Institute on Children and Families based on data provided by the Administration for Children and Families, Department of Health and Human Services.

Both Table 2 and Table 3 were effective in communicating that families on welfare are faced with limited resources. The Southern Institute pointed out that the dilemma for welfare families is that even though the combined benefits of cash assistance and Food Stamps fail to lift them out of poverty, they cannot make enough money to pay for the extra costs incurred when they go to work full time, especially the cost of child care and health coverage.

The Southern Institute presentation also touched on the wage realities for families leaving welfare for work. Most recipients will be unable to obtain jobs that pay much beyond the minimum wage or jobs that have benefits. A comparison of minimum wage earnings with expenses generally incurred with full time employment illustrated that a mother with two young children is unable to meet basic living expenses at a minimum wage salary. Table 4 was shown to community organizations and employers who attended the community briefing sessions to illustrate the earnings of a full time, year-round minimum wage earner.

<b>TABLE 4 EARNINGS OF A FULL TIME MINIMUM WAGE WORKER</b>		
<b>EFFECTIVE DATE</b>	<b>HOURLY</b>	<b>ANNUAL</b>
October 1995	\$4.25	\$8,800
October 1996	\$4.75	\$9,880
September 1997	\$5.15	\$10,700
Source: Southern Institute on Children and Families.		

The purpose in sharing the above information at the briefings was to build greater public awareness of the economic realities involved in leaving welfare for work and to stress the need for information outreach so that families are aware of benefits that can help them meet basic needs while working in low wage/no benefits jobs.

## **Community Response**

The information outreach brochures were extremely well received by community organizations and employers who attended the briefing sessions. Those who attended were able to take multiple copies of the brochures and to sign a list for additional copies when made available by state DFCS.

There was widespread interest on the part of community organizations in having large supplies of the *Have You Heard About Benefits for Working Families???* brochure for dissemination to the families they served. Many were also interested in having a supply of the *Leaving Welfare for Work Isn't As Scary As It Seems* brochure.

Employers were very receptive to the information in the *Facts for Employers* brochure. Most employers also wanted a supply of the *Have You Heard About Benefits for Working Families???* brochure for distribution in the workplace.

## **County DFCS Response**

County DFCS directors in all 10 communities were enthusiastic about the information outreach brochures. All indicated their desire to have the brochures for use at the earliest possible time.

Reaction from county DFCS staff was positive overall. Two concerns expressed by county DFCS staff are outlined below:

- The need to have sufficient copies of the brochures was mentioned in all counties. County DFCS staff sought assurances that the state DFCS will supply enough brochures for widespread dissemination throughout the community and for internal use.
- Reservations about reviewing the brochures at redetermination and application were expressed by some staff. Their concern related to time considerations.

With regard to the time involved when caseworkers review the brochures during interviews, one county director stressed the necessity to assess the need for documents currently in use to determine if some could be discontinued to make time for materials that are more relevant to employability.

## CHAPTER 3 STATEWIDE TRAINING SESSION

A statewide "train the trainers" session was conducted by the Southern Institute in December 1996. The training session was attended by 63 DFCS staff. Many of the participants are responsible for providing assistance and training to multiple counties. The training session packets included the following:

- A script to assist ongoing caseworkers in reviewing major points contained in the *Leaving Welfare for Work Isn't As Scary As It Seems* brochure at redetermination interviews.
- A script to assist eligibility caseworkers in reviewing the major points contained in the *Have You Heard About Benefits for Working Families???* brochure at application interviews.
- Examples of questions which can be anticipated when reviewing the brochures and suggested responses.
- Two versions of the presentation made by the Southern Institute at the briefing sessions. Both versions were edited for delivery by the county DFCS director or other staff. One is the original version containing information on research conducted by the Southern Institute in several states that led to the development of the information outreach brochures along with details of the Georgia project. The other is a shorter version primarily describing the Georgia project. Either presentation is appropriate for use at the state or community level. The longer version is particularly appropriate for DFCS presentations at training sessions held by other public or private agencies.
- Paper copies of the slides used during the Southern Institute presentations.

A skit was presented to demonstrate that caseworkers can review the major points contained in the brochures in two to three minutes.

The EITC is an area which is not familiar to many caseworkers. To address the need for special attention to the EITC, a representative of the Internal Revenue Service Taxpayer Education Office presented additional information and responded to questions.

## CHAPTER 4 STATEWIDE IMPLEMENTATION

It is always a challenge to turn an effective pilot project into an effective statewide program. To greatly enhance the chances that the results attained in the project can be realized statewide, the Southern Institute recommends that state DFCS take the following actions:

- 1) **Assign responsibility to a specific office to assure that counties receive the support they need to fully utilize the opportunities presented by the three information outreach brochures.** Responsibilities should include maintaining a supply of all three brochures, timely distribution of the brochures and updating the brochures to reflect changes in eligibility levels or policies.
- 2) **Establish state policy directing that the brochures be distributed and briefly reviewed at application and redetermination interviews.** A review of documents currently in use would likely produce documents which could be discontinued in order to make time for materials that support efforts to leave welfare for work.
- 3) **Develop cross training opportunities with other public agencies.** Special attention should be given to creating opportunities to work in collaboration with the Department of Labor.
- 4) **Request that county DFCS offices that were not part of the project hold community briefing sessions to preview the brochures with local employers and community organizations.** To facilitate dissemination of the brochures, request that all county DFCS directors appoint a local public/private sector group to develop and implement a county dissemination plan.

**APPENDIX A  
INFORMATION OUTREACH BROCHURES**

NOTE: The actual brochures are 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?

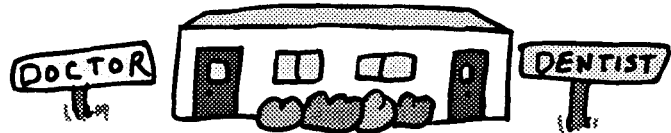
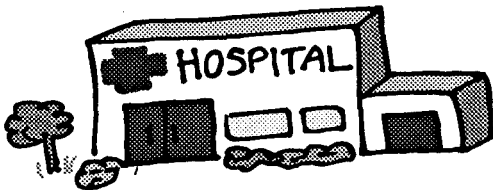
THE  
ANSWER IS  
**YES!**



# 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:

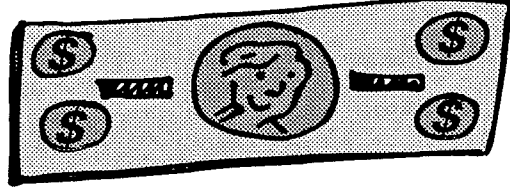
In 1996, a mother with two children **under age 6** can have gross income of **\$1,529** a month and get Medicaid coverage for both children.

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!)

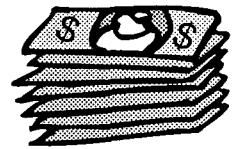
**There's more good news! The EITC money is not counted as income for Medicaid, Cash Assistance, Food Stamps, SSI or housing assistance.**

## 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.



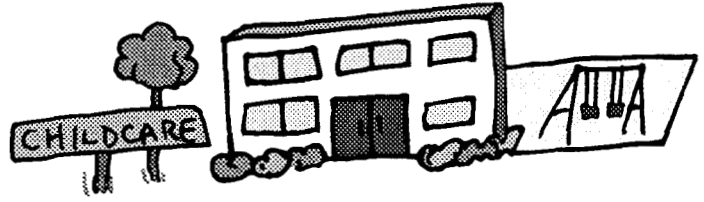
**EITC + PAYCHECK**

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.

# CHILD CARE

Parents who get off welfare because of work may get some help with child care expenses for up to one year! The parent **must ask** for help with child care expenses. It's called **Transitional Child Care (TCC)**.



After one year, the parent may still be able to get some help. The parent will still have to pay part of the fee, depending on income.

When receiving child care assistance, parents can choose where to take their children for child care.

# FOOD STAMPS

Parents who get off welfare because of work may still receive some assistance through the Food Stamp program.



**EXAMPLE:** In 1996, a family of three with gross income of \$1,250 a month may qualify to get \$158 a month in Food Stamps.

## SO, YOU SEE, FAMILIES DON'T LOSE ALL OF THEIR BENEFITS WHEN THEY LEAVE WELFARE FOR WORK. THEY MAY STILL GET:

- EITC cash
- Child Care
- Medicaid
- Food Stamps

To learn more about leaving welfare for work (including getting child support), call your local Department of Family and Children Services.



# HAVE YOU HEARD ABOUT BENEFITS FOR WORKING FAMILIES???

 MEDICAID COVERAGE FOR CHILDREN

 CHILD CARE ASSISTANCE

 EARNED INCOME TAX CREDIT

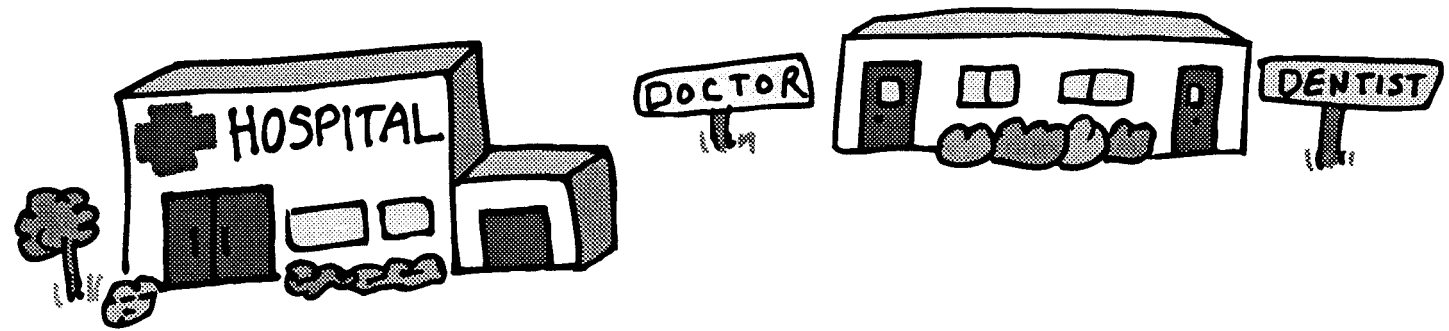
 FOOD STAMPS

 FREE HELP WITH FILING TAX RETURN

 ASSISTANCE WITH CHILD SUPPORT

**READ ON TO LEARN ABOUT BENEFITS THAT CAN HELP LOW INCOME FAMILIES WITH CHILDREN!**

# HEALTH COVERAGE



## MEDICAID BENEFITS FOR CHILDREN IN LOW INCOME WORKING FAMILIES

- ✓ Hospital care
- ✓ Medicine
- ✓ Immunizations
- ✓ Visits to the doctor
- ✓ Dental care
- ✓ Eyeglasses
- ✓ Preventive care

Medicaid eligibility for children is based on income, age of children and citizenship. Children through age 18 may get Medicaid. Eligibility levels are higher for children under age 6.

### 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.

- 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.

To obtain Medicaid coverage for children, an application must be filed providing information such as the family's income and social security numbers for the parent(s) and children. A family can apply at their local Department of Family and Children Services and, in most areas, they can apply at a regional hospital, a health department or a rural health clinic. (Call 1-800-869-1150 for more information.)





























