

# ROCKEFELLER REPORT

## WELFARE REFORM IN UTAH

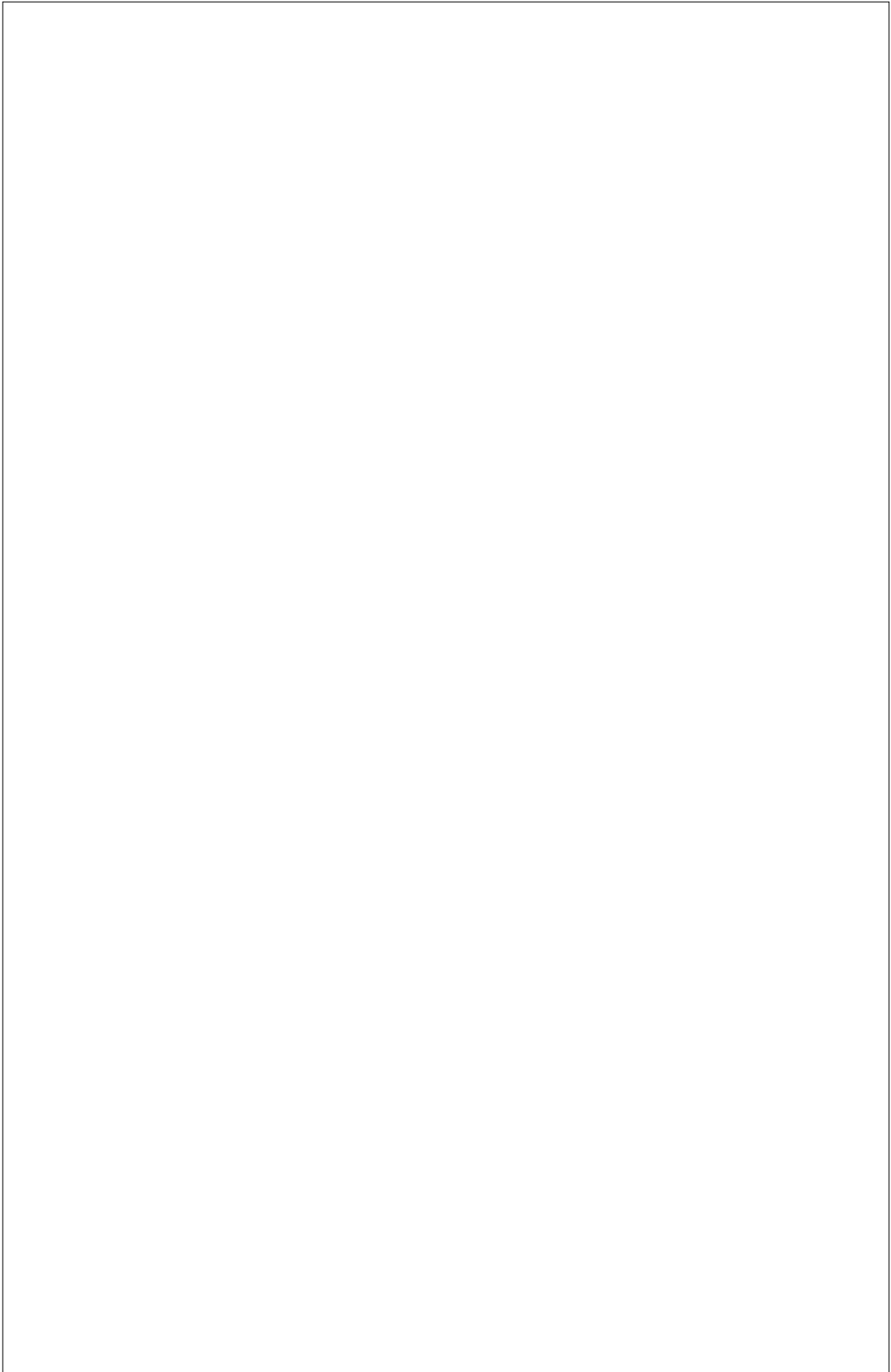
**GARY C. BRYNER**  
Public Policy Program  
Brigham Young University



**The Nelson A. Rockefeller Institute of Government**  
Albany, New York

Report No. 14

August 2002



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Address inquiries to:  
The Nelson A. Rockefeller Institute of Government  
411 State Street  
Albany, New York, 12203-1003  
(518) 443-5522 (phone)  
(518) 443-5788 (fax)  
cooperm@rockinst.org (e-mail)  
<http://rockinst.org> (home page)

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## Introduction

One of the concerns about the flexibility given to states under federal welfare reform was that conservative states may use their newly acquired power to create highly punitive systems for low-income families. Although there is some tendency for politically conservative states to adopt shorter time limits and stricter sanctions than required by the 1996 federal reforms, state responses also show a surprising amount of complexity. The ideological divisions over welfare at the federal level are often not very useful in understanding policy and implementation choices by the states. This is one major point in the latest report from the State Capacity Study of the Nelson A. Rockefeller Institute of Government, "*Welfare Reform in Utah*" by Professor Gary Bryner of Brigham Young University.

Utah is characterized by conservative politics, Mormonism, a strong belief in self-sufficiency, and a communitarian spirit rooted in the pioneer experience. As Professor Bryner argues in this report, welfare reform has synthesized these different values into a program marked by a strong emphasis on work, self-sufficiency, and personal responsibility, goals which are strongly valued both by the welfare system and within Mormon culture. Clients are to achieve these goals through the aid of individualized self-sufficiency plans, designed together with caseworkers. Self-sufficiency plans are taken seriously, and penalties for failing to meet the goals laid out in them is strict. While a strong emphasis is placed on self-sufficiency as clients are looking for employment, however, Bryner notes that providing programs to help clients after they find work, such as through the provision of Food Stamps and Child Care subsidies, has been more challenging.

Welfare reform in Utah is also characterized by a high degree of administrative consolidation between the different offices relating to welfare services, a consolidation built around the state's workforce development agency. The state uses this organizational unity to simplify its interactions with families: rather than meeting with four or five counselors, clients meet with just one, or a small team. For those on the front-lines of service delivery, this has meant a shift toward a strategy of comprehensive need assessments and in-

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dividualized services, including employment planning and life-skills training. Administrative consolidation and the resulting ‘one-stop’ service delivery system garnered bipartisan support by appealing to both the goals of better service and cost savings. Despite its conservatism, Utah has developed very few programs to advance the “family formation” goals of TANF, which are popular among conservatives at the national level. The state has done little to reduce out-of-wedlock births or promote marriage, and it did not impose a family cap.

In sum, these findings suggest that devolution has produced welfare systems that reflect multiple facets of local culture, and that show less ideological divisiveness and clarity than seen in the debates over federal welfare reform, both in 1996 and in the last several months during the federal reauthorization process.

Gary Bryner is Professor of Political Science at Brigham Young University. His work on welfare reform includes *Politics and Public Morality: The Great American Welfare Reform Debate* (WW. Norton, 1998) and his work as the Utah field research director for the Rockefeller Institute’s State Capacity Study. He has written many books and articles on environmental policy, including *Gaia’s Wager: Environmental Movements and the Challenge of Sustainability* (Rowman and Littlefield, 2001). The research reflected in this report was conducted as part of the Rockefeller Institute’s State Capacity Study; a multi-year field-network study of management systems for welfare, Medicaid, Food Stamps, and workforce development programs. Thomas L. Gais and Richard P. Nathan are the principal investigators of the State Capacity Study. Field research and publication of this report were supported by grants from the W. K. Kellogg Foundation and the Edna McConnell Clark Foundation.

Thomas L. Gais  
*Director*  
*Federalism Research Group*

# WELFARE REFORM IN UTAH

Gary C. Bryner  
Public Policy Program  
Brigham Young University

Utah has been an innovator in welfare reform. Although a small state with a case load only a fraction of those of many other states, welfare reform has been the subject of a great deal of attention in state government. Two of the main themes characterizing welfare reform in Utah have been administrative consolidation and an emphasis on self-sufficiency. Utah was one of the first states to restructure state welfare and employment offices into an employment-oriented department as part of a consolidation that brought a number of social services under one roof.<sup>1</sup> Utah has also simplified the rules and streamlined the application forms for cash assistance, child care, Medicaid, and Food Stamps. The consolidation of these services in an employment department has helped cement the state's efforts to reorient its traditional welfare program toward work, and provides a clear case of how government agencies can dramatically reorient the administration of social programs. More difficult to assess is the impact of this structural change on families that come to the state for help.

A second major theme in Utah welfare reform has been its heavy reliance on self-sufficiency plans. These plans are the primary means for structuring the interaction between case workers and recipients. Recipients must comply with the requirements of these plans in order to maintain their benefits. In formulating these plans, state officials provide rather generous support for recipients, but are

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This paper is based on research on welfare reform and federalism completed by the Federalism Research Group at the Rockefeller Institute of Government. I thank Tom Gais, Dick Nathan, Kate Boyer and the many colleagues associated with the Institute for their ideas and their own work that has been indispensable to my efforts to explore welfare reform in Utah, and to the Kellogg Foundation for its generous support of the research. Sandra Hackman's editing greatly improved the paper. I also thank the many state officials who generously provided data, answered questions, and made suggestions. Research support was also provided by the Center for Studies of the Family, Brigham Young University. Any errors are my own doing.

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also quite willing to impose sanctions if recipients fail to do their part. This approach raises interesting questions about balancing aggressive enforcement of requirements and providing a supportive environment that helps families become self sufficient.

Contributing to this emphasis on self-sufficiency in Utah is the interaction between state assistance and the welfare system operated by the Church of Jesus Christ of Latter-day Saints. About two-thirds of the state's residents are Mormons. The Church has a well-established welfare system that provides cash and commodity assistance as well as extensive counseling to members who need help. Church leaders urge members to seek help from extended family members, the Church welfare program, and then, as a last resort, state welfare programs. The Church's welfare program strongly emphasizes the importance of self-sufficiency and work, and that emphasis has helped shape Utahns' expectations regarding government assistance programs. The Church's provision of an extensive network of assistance also significantly reduces demand for state-provided services. Members who need short-term assistance typically receive help from the local unit of the Church; members who need long-term assistance are more likely to seek state aid.

Just as important as the specifics of Utah's experience in addressing these issues are broader questions raised by the devolution of welfare policymaking power to Utah and other states. Utah is politically a very conservative state, characterized by strong Republican partisanship, aggressive anti-federal government sentiments among elected officials and citizens alike, and widespread criticism of the "welfare state." Residents and political leaders in southern rural communities of the state have been leaders in the Sagebrush Rebellion and other protests against the federal government's presence on public lands and in environmental policymaking. Utah's recent governors, both Democrat and Republican have led efforts by western governors and others to strengthen state autonomy in a wide range of policy areas, from social services to natural resources, and to limit the reach of federal agencies into state affairs. Given this conservative orientation, the devolution of welfare policymaking authority provided the state with an opportunity to develop an aggressive, harsh program aimed at dramatically reducing welfare, sanctioning

women for having out of wedlock children, and prohibiting assistance to families headed by young women.

Yet we find that the state has not taken that approach and has been, in comparison with other states, rather progressive in some areas. Utah is among the few states that increased benefit levels during the 1990s and made frequent use of waivers to devise their own programs to help families. It provides more generous earnings disregards than average, places strong emphasis on education and training, and invests considerable resources in developing individualized self-sufficiency plans. It provides funding for virtually anything required for recipients to be able to work — transportation, uniforms, tools, and other work-related expenses. It has also resisted punitive reforms such as large financial sanctions (Utah's sanctions are more modest than some) and family caps, and has not aggressively pursued programs to reduce out-of-wedlock births.

In addition to its religiosity and conservatism, a strong communitarian strain also runs through the state, rooted in its pioneer heritage and the strong commitment to cooperation and equality that marked the settlers' trek westward from Illinois to Utah in the late 1840s and in their founding of towns throughout the Utah territory. Many early Utah communities were organized around economic cooperatives. Some were even more integrated economically and socially through collective ownership of land and production facilities.<sup>2</sup>

The strong sense of community and responsibility for others diminished somewhat as Utah communities became more economically secure and demographically diverse. Nevertheless, a strong sense remains of the importance of helping those in need, particularly those who are trying to help themselves. Expectations regarding welfare are also greatly influenced by the state's high birth rate, the presence of many large families, and an emphasis on traditional family values and the well-being of children that are central to the state's culture. Education is another key value: Utah is a leading state in the education level of its residents. These factors converge in Utah's welfare reform initiatives which emphasize the value of work but also provide fairly generous support to recipients who are willing to comply with the conditions that assistance programs es-

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tablish. Despite these positive indicators, the future of welfare reform is uncertain, since it has not yet been tested by a faltering economy. In Utah, policymakers are ambivalent. The state is more ambitious than others in trying to help welfare recipients gain self sufficiency, but hesitant to take on broader issues of poverty and the well being of children and their families.

### The Evolution of Welfare Reform in Utah

Welfare reform in Utah was initiated by caseworkers and managers in the Office of Family Services who were dissatisfied with the lack of progress in helping recipients end their need for cash assistance and become self-sufficient. In 1992, officials requested and received 44 waivers from the federal government for a pilot program called Single Parent Employment Demonstration or SPED.\* The pilot program was launched in 1993 in three cities: Kearns, a suburb of Salt Lake City, and two small towns, Roosevelt and St. George. The experiments were so successful in helping recipients find jobs, reducing welfare rolls, and saving money, that by January 1996, half the state's caseload was operating under SPED.

The success of the reforms can be attributed, at least in part, to the fact that Office of Family Support staff members were involved in their design and felt ownership for the reforms they were implementing. Government officials were also encouraged by the cost-effectiveness promised by the new program, and by the governor's support for the proposal: He was by far the most popular politician in the state throughout the late 1990s and into the 21st century, and both the governor's office and legislature were controlled by the Republican party during this time.<sup>3</sup>

The SPED pilot program's successes also helped generate a consensus among state officials and the state legislature about codifying the state's welfare reform experiments. The strength of the state's economy and the decline in caseloads has also reduced political con-

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\* SPED is pronounced as rhyming with "bed."

flict. The Republican Party controls virtually all state and federal elected offices in the state. Welfare reform has been a popular Republican Party refrain in the state, and as the pilot programs showed success in reducing the caseload and costs, there was little opposition.

In 1994, a member of the state legislature proposed that the state consolidate the different agencies involved in the welfare program into one department. A task force organized by Governor Michael Leavitt made a similar proposal as a way to save money and improve the assistance offered to recipients. In 1996, welfare was renamed the Family Employment Program (FEP), the pilot phase ended, and the program was extended to all eligible families. The legislation eventually enacted during the 1996 legislative session consolidated five state agencies with some involvement in welfare and work (unemployment insurance, family support, job training, child care, and educational and employment programs for displaced homemakers) into a new Department of Workforce Services. In September 1996, state officials submitted their welfare reform plan to the federal government for FY 1997, and the program was approved and funded through the Temporary Assistance to Needy Families block grant that began in October 1996. Included in the agreement were the following policy waivers:

- Require participation of all AFDC parents and children aged 16 and older, and eliminate all JOB exemptions,
- Reduce the monthly AFDC benefit payment by \$100 for non-participation in the SPED program without good cause,
- Reduce the monthly benefit payment by \$100 for those who fail to cooperate in child support cases without good cause,
- Allow child support collected for the current month to be directly distributed to the family, and
- Increase the resource limit to \$2,000/household.<sup>4</sup>

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In 1997, the Utah legislature passed two laws that codified the state plan and brought state welfare laws in conformity with the new TANF program.

Just as popular as the welfare-to-work successes of SPED/FEP was the consolidation of welfare-related offices. State officials were particularly interested in the dual benefits of cost effectiveness and better service. The governor's strong support for the reforms countered the opposition from conservative Republicans in the legislature who opposed the legislation initially but were eventually convinced it would save money. Moderate Republicans and Democrats largely took a neutral stance but were most swayed by arguments that the consolidation would provide better service to welfare recipients. Employees of the five consolidated agencies as well as welfare advocates initially opposed to the plan as they feared that conservative Republicans who controlled the state legislature would cut case-worker jobs and reduce benefits. However, both employee and recipient groups eventually endorsed the plan as they became convinced it would empower employees and provide better service. The idea appeared to generate the most public support when it was compared to a one-stop shopping plan.

The state's success in winning federal waivers was also important in permitting it to gain experience with welfare reforms. The governor avoided the partisan battles that embroiled some other states that sought federal approval by taking a low-key, nonconfrontational and nonpolitical approach to reform. All the waivers the state requested were granted, and as the pilot programs showed how reforms could save money and help recipients become self-sufficient, the state legislature was willing to defer to the recommendations of state welfare officials and the governor.

### **The Goals of Welfare Reform**

Like most other states, Utah's welfare reform focused on moving recipients into the workforce. SPED was organized around four elements: self-sufficiency planning before eligibility determination, including cash assistance to avoid entering the system; universal

participation in work-related activities, based on the self sufficiency plans; policies that encourage and reward rather than penalize work; and simplification of rules for assistance, child care, Medicaid, Food Stamps, and other programs so recipients and caseworkers could concentrate on the self- sufficiency plan. The initial self-sufficiency determination was aimed at placing applicants who were ready to work in jobs. Plans were required for all recipients but were tailored to individual needs.

As is true of many other states, there were three primary goals for welfare reform in Utah:

- Reducing welfare rolls,
- Reshaping welfare as temporary assistance for recipients moving into the workforce, and
- Supporting recipients as they make the transition from welfare to work and helping families become self-sufficient.

Secondary goals included:

- Reducing poverty, and improving the well-being of poor families;
- Strengthening two-parent families and reducing single parent families and out of wedlock pregnancy; and
- Encouraging parental responsibility for children.

## **The Department of Workforce Services**

The new Department of Workforce Services (DWS) was organized from five existing units: the Department of Employment Security, the Office of Family Support, the Office of Job Training, the Office of Child Care, and the Turning Point Program (see Table 1). The new department was formally created on July 1, 1997, and the entire caseload was shifted into the new program.<sup>5</sup> One of the most impor-

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tant results of this shift is that FEP-related functions are now integrated: Rather than seeing four or five counselors, a client meets with one counselor or a small team of counselors. In some regional offices, one counselor addresses self-sufficiency planning, eligibility, work referral, childcare, monitoring and tracking, and other functions; in other offices, a few team members provide these services. The state made the transition quickly without reclassifying positions, hiring counselors with different skills, or even developing a major retraining program for counselors. Some internal training did occur, as case workers moved from focusing on eligibility to self-sufficiency planning and employment. The consolidation of agencies has helped individual counselors find staff members who can answer questions and provide specific information for clients.<sup>6</sup>

The mission statement of the Department of Workforce Services emphasizes two goals: supporting work and work-related activities, and avoiding the need for welfare. Both of these objectives, if accomplished, minimize program costs to state government. But while that is an important objective in Utah state government, it has not been the dominant goal in welfare policy. Each of the five agencies that make up the Department of Workforce Services has come to embrace employment as one of its primary objectives.

Utah's Family Employment Program is administered by state officials in five regional offices rather than being operated by counties. Regional directors are accountable to the deputy director of the department and are also members of Workforce Regional Councils, which provide guidance to regional offices and review the FEP and other programs. The councils include local employers, government officials, and representatives of community, religious, and educational organizations.<sup>7</sup>

### **Main Provisions of Welfare Reform**

The goal of self-sufficiency at the heart of welfare reform in Utah is reinforced by a strong emphasis on training and employment, tailored to the employment-related needs of recipients. It imposes a lifetime limit of 36 months for cash assistance, but does allow ex-

tensions up to the 60 month federal limit on a case by case basis, typically given only to those who are incapable of working because of handicaps or other major barriers, or to parents who have worked at least 80 hours during the previous week. Work or community service is a requirement for cash assistance, unless the applicant is completing training or education programs approved by caseworkers. Any type of community service or work experience satisfies the requirement, with community service and work indistinguishable. The only guideline is that the service, education, or training aids the applicant in gaining employment and keeping a job. Short-term education and training are preferred and encouraged; there is a 24 month limit on such assistance. To help fund educational costs the state helps clients apply for Pell Grants. Clients may choose which area of study they desire as well as where they would like to receive training or education. The state will assist qualified applicants as long as they have a reasonable chance at being successful in their field.

Two programs are currently in place to encourage employers to train and hire employees who receive assistance. The first program provides state and federal tax incentives to hire welfare recipients. Under the second, the state pays for 50 percent of wages during the first six months of training or employment to give employers an incentive to hire workers who lack job experience or preparation.

One of the most important elements of the emphasis on self-sufficiency is the requirement that all recipients, regardless of the age of their children and as soon as their eligibility is confirmed, develop a self-sufficiency plan. Children 16 and older who are not in school or working must also participate in activities that lead to school or work. Each recipient must work closely with a caseworker to develop a contract or self-sufficiency plan that leads toward employment and self-support and is tailored to her family status, work experience, educational background, health, and other factors. The number of hours of participation required of recipients may vary from client to client, as well as the mix of activities involved. Additional conditions for receipt of benefits may be specified in the personal self-sufficiency plan, and case workers are given considerable

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discretion in tailoring the plans to recipients' conditions, but no other requirements are mandated. Even recipients who receive disability benefits or are disabled or otherwise classified as unable to work are expected to develop a plan that will lead to employment and at least some contribution toward self-sufficiency. Plans also emphasize the securing of child support.

The self-sufficiency plans include a wide range of services such as case management, needs assessment, adult education, job development and placement, mental health and substance abuse counseling, funds for work-related expenses, and job readiness and life skills training. Caseworkers carefully monitor progress. Enforcement is strict; financial sanctions imposed for failure to comply include the loss of \$100 a month in benefits and cases may eventually be closed for failure to comply with the plan's provisions.<sup>8</sup> The number of cases closed for nonparticipation during the first several months of 2001 were as follows:<sup>9</sup>

<i>2001 Month</i>	<i>Number of Clients Removed for Nonparticipation</i>	<i>Number Removed as a Percentage of All Clients</i>
January	59	8%
February	63	9
March	74	9
April	81	10
May	65	8

As in other states, Utah has implemented a diversion program which gives temporary assistance to needy families so they can meet house payments, pay medical bills, or overcome other immediate financial crises and thus avoid becoming dependent on cash assistance. When a person applies for and is qualified for state assistance, she is offered a diversion payment, a lump sum payment equal to three months of state financial assistance. The goal of this program is to assist those with temporary needs and prevent the immediate problem from cascading into a major financial and personal crisis that results in reliance on the welfare system. It provides assistance to those who have a short-term, pressing need, such as house pay-

ments or medical bills, and who are expected to be able to regain self-sufficiency within three months. Applicants may also apply for Food Stamps and Medicaid during this period.

The state also pays the childcare expenses for recipients of cash assistance, and of those deferred from assistance. Recipients may choose their own childcare providers, who may be licensed or unlicensed. Once cash assistance ends, recipients receive childcare funds based on a sliding scale, and recipients eventually assume the full cost of child care. Utah limits childcare benefits to families that receive up to 56 percent of the state's median income; though the federal government allows benefits to families up to 85 percent of the state's median income. (In other words, once families reach 130 percent of the federal poverty level they lose eligibility). This provision may actually discourage work, since childcare assistance is available to fewer families

Health care programs available to low-income families in Utah include Medicaid, the Utah Medical Assistance Program (for those not eligible for Medicaid), the Qualified Medicare Beneficiary program (which provides help in meeting some of the costs Medicaid recipients must pay), and the Children's Health Insurance Program (CHIP). These programs are administered by the Utah Department of Health and eligibility determinations are made by the Department's Bureau of Eligibility Services. The number of Medicaid clients in Utah has risen slightly during the past five years:

<i>Year</i>	<i>Number of Medicaid Clients<sup>10</sup></i>
1996	157,100
1997	146,700
1998	158,200
1999	164,500
2000	167,300

Most Medicaid clients are eligible for assistance by virtue of their eligibility for cash assistance:<sup>11</sup>

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<i>Basis for Eligibility</i>	<i>Percent</i>
Cash assistance	82%
Disabled	12.6%
Aged	5.4%
Blind	0.1%

Utah recorded the fifth-largest decline in Food Stamp participation among working families between 1994 and 1998 — 26 percent.<sup>12</sup> While national standards largely govern eligibility and benefits, states have considerable discretion in determining requirements for clients to recertify their eligibility: states may mandate reapplication periods as short as one month or as long as one year. In 1994, Utah required only 15 percent of working families to reapply for Food Stamps every three months, but by 1998 it had tightened this requirement considerably, ordering 50 percent of those families to reapply every three months.<sup>13</sup> Other factors have also contributed to the decline in Food Stamp beneficiaries. Procedures aimed at reducing error rates may be burdensome to working families, work schedules may conflict with certification interviews, and workers may be too embarrassed to ask employers to fill out forms verifying their earnings.<sup>14</sup>

These policies were developed in response to the USDA's increased emphasis on reducing errors, but that goal has clashed with that of reducing the burdens on low-income families to receiving Food Stamps and other benefits for which they are eligible. The declining use of Food Stamps became sufficiently troubling that in 1999 the Clinton administration gave states options for expanding Food Stamp use among eligible working families. Utah also shifted to requiring families to report changes in family income and circumstances affecting Food Stamp eligibility within 10 days, such as a pay raise or cut, a change from part-time to full-time work, loss of a job or the beginning of a new one, and changes in household composition, residence, and cash and other resources.<sup>15</sup> Final regulations published in November 2000 allowed states to require only semi-annual recertification of eligibility. More broadly, time limits, work requirements, and other restrictions on cash assistance may have discouraged Food Stamp recipients from apply-

ing for benefits that they would nevertheless be able to obtain. Nationwide, only about half of low-income working families eligible for Food Stamps and who do not receive cash assistance actually obtain them.<sup>16</sup>

Utah has also become more aggressive in its efforts to enforce child-support payment. The child-support enforcement program is expressly aimed at reducing the need for welfare. The State Office of Recovery Services is responsible for enforcing child-support orders. The Department of Work Force Services maintains a directory of all people newly hired in the states and shares that information with Recovery Services to identify noncustodial parents who are obligated to pay child support. These child support payments are made directly to the Office of Recovery Services and then distributed to parents, minus the level of cash assistance given by the state.

The department has a three-level conciliation process for clients who wish to appeal charges of failing to meet the obligations agreed to in the self-sufficiency/employment plan. The first level involves the caseworker and client, the second level brings in additional agency staff (no reductions in benefits can occur until this level of conciliation has occurred), and the third level occurs after a \$100 reduction in benefits for nonparticipation. The department does not provide an advocate for recipients who appeal decisions, but some nonprofit advocacy groups participate in hearings on behalf of recipients.

Other provisions of Utah's welfare law include the following:

- To be eligible for assistance, families must have at least one dependent child residing in their home who is under age 18 or under 19, if enrolled in a school or training program, or a woman may be in her third trimester of pregnancy. Families must meet both the following gross and net income limits to receive the cash assistance specified:<sup>17</sup>

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<i>Household Size</i>	<i>Gross Income</i>	<i>Net Income</i>	<i>Maximum Amount of Assistance</i>
1	\$608	\$329	\$274
2	843	456	380
3	1,050	568	474
4	1,230	665	555
5	1,400	757	632
6	1,542	834	696
7	1,615	873	728
8	1,690	914	763

- Each cash assistance payment includes \$100 for parent participation; all parents in the household must be meeting TANF requirements in order to receive the \$100.
- Recent residents need only confirm that they plan to continue to reside in the state.
- The first \$100 of earnings is disregarded; 50 percent of the applicant's gross income is then calculated, and that amount subtracted from the level of assistance.
- Applicants are required to exhaust all cash and assets (based on their market value) except \$2,000. The family residence and one automobile (worth up to \$8,000) are exempt from the asset calculation.
- Child support payments are made directly to the state for parents who receive TANF assistance. If payments exceed the level of benefits for which a recipient is eligible, the balance is given to her.
- Household spending disregards: Child care costs are provided by the state; transportation costs may only be disregarded if there are extenuating circumstances.
- Two-parent families are treated the same as single-parent families; in such cases, the family must choose which parent is responsible for filling the work requirement.

- Supportive services funds are provided for anything required for recipients to be able to work — transportation, uniforms, tools, and other work-related expenses. The state makes limited funds available for special transportation needs. In rare cases, these funds are used help pay for registration or repairs for the recipient's motor vehicle; they are more typically used to purchase a bus pass or pay for gas.

The state has developed few programs aimed at family formation — reducing out-of-wedlock pregnancies and encouraging two-parent families. (Some religious and community groups sponsor such efforts independently). In 1999, the state began signing contracts for programs with several organizations, including Planned Parenthood, to reduce teen pregnancy by encouraging abstinence. These programs are offered at schools and boys and girls clubs. One region in the eastern part of the state, headquartered in Vernal, has focused more broadly on health issues associated with pregnancies and on out-of-wedlock births for women beyond teenage years.<sup>18</sup> That program is funded through a federal grant recognizing the state's effective performance in moving recipients into the workforce. In general, The state legislature has only been willing to support abstinence programs. The DWS set a goal of reducing the teen birth rate by 3 percent a year in 2001 and 2002 and by 2 percent by 2004.<sup>19</sup> Unwed mothers, particularly teen mothers, are likely to be referred to social workers for counseling as part of the overall services offered to them. The state's most recent TANF plan, in effect beginning October 1, 2001, describes these abstinence-promoting efforts as “collaborative, community based prevention programs which focus on high risk teens, both male and female.”<sup>20</sup>

The state's efforts to promote marriage and maintain two-parent families have also been quite modest. The Governor's Commission on Marriage includes some 50 representatives from religious leaders, academics, businesses, and state officials.<sup>21</sup> Their task has been described as “gathering information and studying the best marriage-strengthening practices in the country” and they have commissioned educational tapes on marriage-related issues that are distributed at county clerks offices to couples that apply for marriage licenses. Discussions are currently underway exploring whether to fund programs in conflict resolution and mediation to

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help families that are having problems and to prevent divorce. Otherwise apart from the abstinence programs mentioned above, family formation issues are largely seen as too sensitive to be part of TANF programs. The basis of that sensitivity is not clear, but may be related to a long-running battle in the state between proponents and opponents of sex education in public schools in which opponents believe that sex education will encourage sexual experimentation and activity, and that these topics should be left for parents to discuss with their children.

However, it is interesting to note that Utah officials rejected imposing a family cap (as well as a prohibition on providing assistance to convicted felons). There was a conscious decision to not limit help to these recipients since assistance was particularly important for them. Officials argued convincingly to the legislature that those who were perhaps the most in need of help and the hardest to help should be included in the state's TANF program.<sup>22</sup>

## **Assessing Welfare Reform**

Utah has had considerable success in reducing welfare rolls. The number of recipients receiving assistance has fallen steadily since 1993, overall some 55 percent between January 1993 and June 2000. Utah fell well short of achieving the more than 90 percent reduction found in states like Wyoming, Idaho, and Oklahoma, and was slightly below the average national reduction in recipients of 59 percent.<sup>23</sup>

### **Welfare Rolls in Utah**

<i>Year</i>	<i>Total recipients</i> <sup>24</sup>	<i>Unemployment rate</i> <sup>25</sup>
1993	53,172	3.5%
1994	50,657	3.7
1995	47,472	3.3
1996	41,145	3.5
1997	35,493	3.1
1998	29,868	3.5
1999	27,526	3.7
2000	24,101	3.1

As in other states, Utah's success in reducing the number of families receiving welfare is a function of policy changes that discourage welfare dependency coupled with a strong job market that reduced the number of people needing aid. Utah's unemployment rate dipped as low as 2.7 percent in urban counties during 1998 and 1999 and has been a critical factor in the decline in welfare dependency.

The state has contracted with the University of Utah to follow individuals who have left the TANF program either for nonparticipation or as a result of time limits. A June 2000 report highlighted the importance of assessments of the barriers facing recipients and prompted state officials to consider how assessment efforts can be improved.<sup>26</sup> The study found that:

- 23 percent of the sample of 407 former long-term welfare clients reported post-closure incomes above 150 percent of the Federal poverty threshold,
- 14 percent reported a general improvement in their quality of life after going off welfare,
- 52 percent reported post-closure incomes below the Federal poverty threshold,
- 34 percent reported a general decline in their quality of life after going off welfare,
- 45 percent suffer from clinical depression,
- 23 percent were not employed and 31 percent reported they had not held a job for more than six months in the past five years, and
- 14 percent had experienced severe domestic violence in the past year.

For the sample as a whole, the average monthly income dropped by over \$300. The report concluded that, "as a whole, the population of long-term welfare recipients remains an unstable and extremely vulnerable population," and recommended increased effort by state officials to identify high-risk clients, early and aggressive intervention

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to treat depression, ensuring clients leave welfare with either a high school credential or a continuous record of employment, and accompanying case closure with assistance to ensure food stamps and Medicaid benefits continue and clients are better prepared to deal with losing cash assistance.<sup>27</sup>

Even before the current economic downturn, which has made finding and keeping employment even more difficult, Utah faced the challenge of helping the approximately 6,500 clients who face multiple barriers to entering the workforce such as physical or mental health, health of dependents, illiteracy and lack of education, alcohol or drug dependency, no transportation, or no work experience. Time limits have not yet taken effect for these recipients, and it is uncertain what will happen when they do. The number of recipients with multiple barriers to work exceeds the 20 percent of the caseload that can be exempted from the time limits under federal law, but the impact of that provision will depend on the caseload baseline from which the 20 percent figure will be calculated (as the caseload shrinks, that 20 percent becomes an increasingly smaller number).

Assessments of changes in administrative behavior are more straightforward. The restructuring of assistance and work programs, the growing role of employment counselors, the process of developing and enforcing self sufficiency plans, and the overall operation of assistance offices all reflect major changes in the operation of welfare.<sup>28</sup> Under the Family Employment Program, recipients first undergo assessment and employment planning before any determination of eligibility is made. One of the most important changes under the FEP and the restructuring is that caseworkers need to develop a new set of skills. As indicated above, many caseworkers themselves came to that conclusion and helped craft the new program, while others feared that the new expectations would be hard to meet. The shift in focus of the FEP to employment planning, life skills training and self-sufficiency, requires a different set of skills than the traditional focus on eligibility.<sup>29</sup>

Department of Workforce Services caseworkers are now called “employment counselors” and, according to one DWS official, are expected to be able to “take an individual and provide them with op-

tions and positive choices. Conversely, a traditional eligibility worker was valued for accuracy and the ability to issue benefits accurately. This cultural change is massive and requires many changes in the way hiring performance evaluation occurs.” During the first year of operation under the FEP, there was high turnover among employment counselors, attributed by one official to low wages and the challenges in changing the job description to include a much more difficult set of tasks. Through training programs such as “New Directions,” which introduced the new welfare philosophy to agency employees, “Nuts and Bolts” training for supervisors and managers, Utah’s welfare agency has undergone a major transformation in values.”<sup>30</sup>

There are some critics of the state’s welfare reforms. Advocates for welfare recipients have raised concerns that clients would be lost in the shuffle of a single giant welfare agency. Advocacy groups like Utah Issues have argued for providing more resources to recipients so they could pursue education, including BA degrees, rather than limiting education and training to immediate job preparation. The issue of how much support for education should be offered to recipients was perhaps the most divisive issue. However, state officials and legislators were concerned about the fairness of requiring some recipients to work while paying for others to attend college, and the overall fairness of paying for college for recipients while not offering similar assistance to other state residents. One compromise was to place time limits on educational support. The success of the reform effort, leading to the restructuring, was a result of advocacy groups, state agencies, and state legislature committees working closely together to devise compromise positions that could be supported by all interests.

In the main, however, the SPED/FEP reforms have received praise for their aggressive approach to formulating and enforcing self-sufficiency plans, coupled with flexibility in developing plans, provision of child care and other support for the welfare-to-work transition, and, initially, the absence of a time limit on receipt of benefits. Recipients were given extensive support in implementing their plans, and that continued as long as they were trying to complete training and/or find a job. The strict enforcement of the agreement and benefit cuts for failure to comply with the requirements

imposed on recipients created an effective incentive, and was consistent with traditional values in Utah that coupled a strong work ethic with a willingness to help and support recipients of aid who were trying to help themselves.

### **Supporting the Transition from Welfare to Work**

Supporting recipients as they make the transition from welfare to work and helping families become self-sufficient has been a central welfare reform goal in Utah, but in comparison with the first two goals, progress is much more ambiguous. The welfare reform goals embraced by the state seem to fall particularly short in at least five areas, given the challenges facing poor families in the state. First, the state has not provided sufficient childcare funding for all families receiving assistance. It gives priority to recipients who work at low wages and then to those in education and training, but funds are exhausted before all needs are met.<sup>31</sup> Childcare is a particularly difficult challenge for women who work evenings and on weekends, who have infants, and who have sick or disabled children. As participation in work increases, the demand for childcare will as well, and it is not clear how that will be met. In December 2000, the federal government announced that Utah was one of 28 states to receive bonuses for success in moving welfare recipients into the workforce and helping them retain jobs. The \$1 million bonus was slated for use in childcare and job-training programs.<sup>32</sup>

Second, as is true nationwide, jobs in Utah that pay beyond minimum wage and offer some hope of advancement typically require at least two years of postsecondary education. The two-year time limits on education and training assistance, the three-year time limit on assistance, the lack of childcare funding, self-sufficiency plans that emphasize immediate job placement, and the overall message underlying the state's welfare system all combine to make it difficult for recipients to gain the skills and experience to become self-sufficient. The state is quite effective at getting recipients into the workforce, but many lack the preparation that will lead to securing

an adequate standard of living for their families.<sup>33</sup> This is the result of the state's orientation toward quickly moving recipients into the workforce, as well as reflecting the serious barriers that many of them face as they seek to become self sufficient.

Third, the state has not yet focused on the fathers of children on welfare. The state has been hesitant to take an aggressive approach to ensuring child-support payments. The state legislature considered but rejected a measure several years ago to strengthen penalties for fathers who failed to meet child support obligations. As in most other states, there are no work requirements for noncustodial parents — typically fathers — only for the primary caregivers — typically mothers. Fathers are required to pay child support only if they have the resources to do so.

A fourth issue is what will happen to recipients who qualify for assistance beyond the time limits. Utah uses the term extension rather than exemption for those who receive benefits past the time limit. Utah requires participation from these recipients even after the 36 months and the granting of the extension. State officials have not developed criteria to guide caseworkers in determining who should be given an extension and who should not. It is not clear how the state will respond as the allowable number of extensions shrinks while the number of people who need them grows.

A fifth issue is how to help families who are most dependent on assistance. According to interviews with a sample of recipients, the caseload in Utah falls roughly into three groups.<sup>34</sup> About one third need only short-term assistance. Because they are largely ready for work, welfare reform has been successful in moving these clients into the workforce. One-third have barriers to employment and self-sufficiency but they are surmountable; the key is early identification of those barriers and effective intervention. The final third is unlikely to ever be self-sufficient, given severe and persistent barriers. About 40 percent of the current caseload is made up of recipients who have received benefits for at least three years. Long-term welfare recipients face a number of daunting barriers, such as depression, post-traumatic stress disorder, learning disability, physical health problems, alcohol and drug abuse, lack of a high school education, children with health

## **Welfare Reform in Utah**

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problems, and children with behavioral problems. The 36-month time limit is a major challenge for recipients that have multiple barriers to moving into work and self sufficiency.<sup>35</sup>

Some 40 percent of long-term recipients face three or four barriers. Clients on assistance for at least three years also have considerably higher levels of mental and other health problems. These challenges to being able to work are often severe and persistent.<sup>36</sup> Table 2 shows the results of analyses aimed at determining the relationship between risk factors and the length of time clients receive assistance: a positive beta figure indicates a positive correlation; a negative figure correlates with a shorter time receiving aid. The factors associated with longer stays on welfare are children with behavioral problems, mental and emotional problems, no recent work history, drug dependence, disability, family illness, physical handicap or chronic medical problem, and referrals to protective services. Factors associated with shorter stays include temporary medical problems, homelessness, and limited education. Utah's welfare reform program is simply not oriented toward recipients with major, multiple barriers to work.

As is largely true elsewhere, Utah has not integrated welfare reform with other efforts aimed at reducing poverty in the state. There is little information about how welfare reform affects poverty in the state. According to recent Census Bureau data, the average poverty rate in Utah from 1997-1999 was 7.9 percent, well below the national average of 12.6 percent, and second lowest in the country.<sup>37</sup> The poverty rate fell from an average of 8.2 percent during 1994-95.<sup>38</sup> However, nonprofit groups that serve poor families report that tightening welfare requirements has increased demand for their services.<sup>39</sup>

### **Welfare Reform and Governance: Some Initial Conclusions**

Utah's approach to welfare reform, like that of other states, focuses on promoting work. Every part of the welfare system is oriented to-

ward that goal. The DWS and other state agencies have largely decided not to take on the life-style and family stability issues such as teen pregnancy and strengthening two parent families, that many conservatives champion. There is a long tradition of limited government intervention in such matters. The main focus of effort is to get women into the work force, through an aggressive planning process that provides support to get into the labor market, and the imposition of sanctions to deter noncompliance.

From the perspective of reducing welfare rolls and reorienting welfare agencies, Utah's welfare reform efforts have largely been a success. State agencies have been transformed. The Department of Workforce Services and the Department of Human Services have made significant progress in the area of service integration. The number of recipients have fallen dramatically and many have moved into the workforce. The goal of helping families receiving assistance become self-supporting is more difficult to assess. Some families face multiple barriers and may never be able to be self-supporting. Others will need more help than the three-year time limit allows. Some may be able to work their way out of poverty but we will not know until the next economic downturn how secure their economic future is. Utah has not invested as much in education and career development as some recipients will likely need to move out of poverty. The goal of self-support can mean earning enough to no longer qualify for cash assistance, or it can mean a job that pays enough to rise above poverty. The Utah welfare reform program, like those of other states, may achieve only the first goal.

The question of whether the state is doing enough to help families move from poverty to a sustainable level of income, rather than simply moving beyond the minimum income level provided by cash assistance is not just an empirical question to be answered during the next several years. It is also intertwined with an important normative debate that underlies welfare reform debate in Utah and elsewhere. From one view, welfare reform is all about self-sufficiency — helping families who have been dependent on assistance in getting off the rolls and becoming independent. While some advocates of such a view want to reduce government spending, they more broadly represent the view that people are best served by being independent and

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self-sufficient — that it is in their own interest to be free from having to depend on others for their income. Others counter that interdependence, not independence, is the more appropriate social goal — that welfare should be built on the recognition that we are all dependent on each other, responsible for each other, able to call on each other for help, and committed to ensuring that those who have the most skills, resources, energy, and other productive attributes help those who have fewer resources.

While some argue that there is now widespread agreement over the shortcomings of the old welfare system and the elements of the new one, others insist that the debate continue along these broad, ideological lines. Should the ultimate goal be minimal government, so that people are largely on their own, self-supporting and autonomous, or should the objective be a more connected community, with more interaction, responsibility, and sharing of resources? If the state opts for the latter, should that community be underwritten by government, or should it be voluntary, left to private groups and efforts? Should the state accept whatever poverty results from giving families three (or five) years of assistance or should state officials and others continually seek ways to improve well-being, decrease inequalities, and increase opportunities? The former, more libertarian view, dominates the national debate over reinventing welfare. But strong voices defend the alternative view and are looking for a forum in which to explore the much broader agenda of reducing poverty and finding new ways to offer low-income families and their children in particular access to more opportunities for education, health, and progress.

One of the most important outcomes of welfare reform in Utah is the recognition that governments can formulate and implement major changes in policy in a relatively short time period. While the consequences of such changes are uncertain at best, and sometimes unfortunate, they are at least evidence that the policymaking process can respond to criticism. A large part of what made welfare reform possible was a strong consensus that the old system did not work. Liberals came to embrace the importance of work; conservatives came to accept the idea that poor people need help from government. The latter made some level of commitment to engage in practical,

problem-solving efforts rather than partisan wrangling.<sup>40</sup> Unfortunately, welfare reform has addressed only a small part of the agenda surrounding poor families, and much more remains to be done to help them escape poverty.

Welfare policymakers and analysts in Utah and elsewhere have much to learn about the causes of poverty, and how to design and implement policies that will help those most in need of assistance. Welfare is not yet a public problem that has been solved, but only a problem that is now beginning to be addressed differently than before. Policy innovation is a continuing public need in fashioning a new round of public policies, including state-private partnerships and other efforts that address the causes of poverty and the need for welfare, including spouse abuse, job discrimination, poor health, inadequate development of social skills, and poor education. The limited success of welfare reform is an encouraging sign that perhaps additional policy changes can address these root causes and prevent some of the problems that welfare systems are created to repair.

## Notes

- 1 Some states, such as Arizona, Colorado, Florida, Georgia, New York, Michigan, and Texas have combined welfare-related functions into one social service agency. Others, such as Kansas, Missouri, Ohio, New Jersey, Tennessee, Washington, and West Virginia, have gone one step further and consolidated cash assistance, Food Stamps, and Medicaid services — not just eligibility — into a social services department. Wisconsin also consolidated these services into an employment department.
- 2 See Leonard Arrington, *The Great Basin Kingdom: An Economic History of Latter-Day Saints 1830-1900* (Lincoln: University of Nebraska Press, 1958).
- 3 The discussion on the politics of welfare policy is based on an interview with Grant Protzman, member of the Utah State Legislature, interviewed August 26, 1997, by Jason Nelson.
- 4 Utah Department of Workforce Services, “Family Employment Program” (n.d.): 10-12. [Http://www.dws.ut.us/IP/WREFORM/tanfjst.htm](http://www.dws.ut.us/IP/WREFORM/tanfjst.htm), accessed January 30, 2001.

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- 5 Information used in the description of the Utah program comes from Utah Department of Workforce Services' website, <http://dwsa.state.ut.us/index.html>.
- 6 The discussion in this section relies on interviews with Karen Larsen, Office of Policy and Procedure, Department of Workforce Services, Provo Utah Division, August 25, 1997, personal correspondence from Mason Bishop, director of Public Affairs, Department of Workforce Services, September 12 and October 8, 1997, and interviews with Mason Bishop, August 25 and December 1, 1997.
- 7 Utah Department of Workforce Services, "Family Employment Program" (n.d.): 10. <http://www.dws.ut.us/IP/WREFORM/tanfst.htm>.
- 8 Utah Department of Workforce Services, "Family Employment Program" (n.d.): 6. <http://www.dws.ut.us/IP/WREFORM/tanfst.htm>.
- 9 Data provided by Cathie Pappas, Department of Workforce Services, October 4, 2001.
- 10 Utah Department of Health, "Utah Medical Assistance 2000" (n.d.): 3.
- 11 Utah Department of Health, "Utah Medical Assistance 2000" (n.d.): 2.
- 12 Dorothy Rosenbaum, "Improving Access to Food Stamps: New Reporting Options Can Reduce Administrative Burdens and Error Rates," Center on Budget and Policy Priorities (September 1, 2000): 9, <http://www.cbpp.org/9-1-00fs.htm>, accessed April 30, 2001.
- 13 Rosenbaum, "Improving Access to Food Stamps," 9.
- 14 Rosenbaum, "Improving Access to Food Stamps," 3-4.
- 15 Rosenbaum, "Improving Access to Food Stamps," 2, 17.
- 16 Rosenbaum, "Improving Access to Food Stamps," 3.
- 17 Utah Department of Workforce Services, Division of Employment Development, "Utah's Temporary Assistance for Needy Families (TANF) State Plan" (effective October 1, 2001): <http://www.dws.ut.us/IP/WREFORM/tanfst.htm>: 6. Net income is calculated by subtracting from the gross income a \$100 earning allowance plus 50 percent of additional earnings and a proportion of child care benefits. The financial assistance is the maximum amount allowed.
- 18 Interviews with Helen Thacker, Department of Workforce Services, March 12, 1999 and October 2, 2001.
- 19 Utah Department of Workforce Services, "Family Employment Program"(n.d): 15. <http://www.dws.ut.us/IP/WREFORM/tanfst.htm>; State of Utah, Department of Workforce Services, Division of Employment Development, "Utah's Temporary Assistance for Needy Families (TANF) State Plan" (October 1, 2001): 21.
- 20 State of Utah, Department of Workforce Services, Division of Employment Development, "Utah's Temporary Assistance for Needy Families (TANF) State Plan" (October 1, 2001): 21.

- 21 The council is part of the Governor's Initiative on Families Today or GIFT. Its goal is to "foster a climate that nurtures and enhances healthy, positive, caring, family interaction." GIFT sponsors marriage and enrichment conferences each year. See [www.utahgift.org](http://www.utahgift.org).
- 22 Interviews with Darrin Rogers and Helen Thacker, Department of Workforce Services, October 2, 2001.
- 23 Department of Health and Human Services, "Change in TANF Caseloads," <http://www.acf.dhhs.gov/news/stats/caseload.htm>, accessed December 7, 2000.
- 24 U.S. Department of Health and Human Services, Administration for Children and Families, "Change in Welfare Caseloads," <http://www.acf.dhhs.gov/news/stats/caseload.htm>.
- 25 U.S. Census Bureau, *Statistical Abstract of the United States*, table on total unemployed and insured unemployed by state, selected years.
- 26 Interview with Cathie Pappas, Department of Workforce Services, October 4, 2001.
- 27 Mary Jane Taylor and Amanda Smith Barusch, "Multiple Impacts of Welfare Reform in Utah: Experiences of Former Long-term Welfare Recipients" Social Research Institute, Graduate School of Social Work, University of Utah (June 2000) [www.socwk.utah.edu/pdf/sri-final2.pdf](http://www.socwk.utah.edu/pdf/sri-final2.pdf).
- 28 See Gary Bryner, Rockefeller Institute of Government, "State Capacity Study: Utah" (June 30, 2000).
- 29 The description of the operation of state welfare offices is based on visits in 1997 and 2000 by the author and research assistants as part of the data collection effort for reports submitted to the Rockefeller Institute's State Capacity study.
- 30 Interview with Mason Bishop, Department of Workforce Services, December 1, 1997.
- 31 See Utah Issues Information Program, Poverty Paper Series Policy Issues Brief 96-01, "Built-In Disincentives in Utah's Welfare Reform: No Good Deed Shall Go Unpunished," <http://www.xmission.com/~ui/brief1/html,4/5/99>.
- 32 Department of Workforce Service, "DWS News: Utah Receives \$1 Million Bonus for Welfare Reform Efforts" (December 18, 2000).
- 33 Utah Issues Information Program, pp. 7, 11.
- 34 Social Research Institute, Graduate School of Social Work, University of Utah, "Understanding Families with Multiple Barriers to Self Sufficiency" (February 1999).

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- 35 Social Research Institute, Graduate School of Social Work, University of Utah, "Understanding Families with Multiple Barriers to Self Sufficiency" (February 1999).
- 36 See Social Research Institute, Graduate School of Social Work, The University of Utah, "Understanding Families with Multiple Barriers to Self Sufficiency" (February 1999).
- 37 U.S. Census Bureau, "Poverty 1999," <http://www.census.gov/hhes/poverty/poverty99/pv99state.html>, accessed December 28, 2000.
- 38 U.S. Census Bureau, "Poverty 1997," <http://www.census.gov/hhes/poverty/poverty97/pv97/state.html>.
- 39 See Shirley A. Weathers, "Foundation Report: The Charitable Sector and Welfare Reform in Utah—March 1999," University of Utah Center for Public Policy and Administration.
- 40 See E.J.Dionne, "For the Greater Welfare," *The Washington Post* (August 6, 1999): A21. For a broader look at national welfare reform politics and policies, see Gary Bryner, *Politics and Public Morality: The Great American Welfare Reform Debate* (New York: W.W. Norton, 1998).

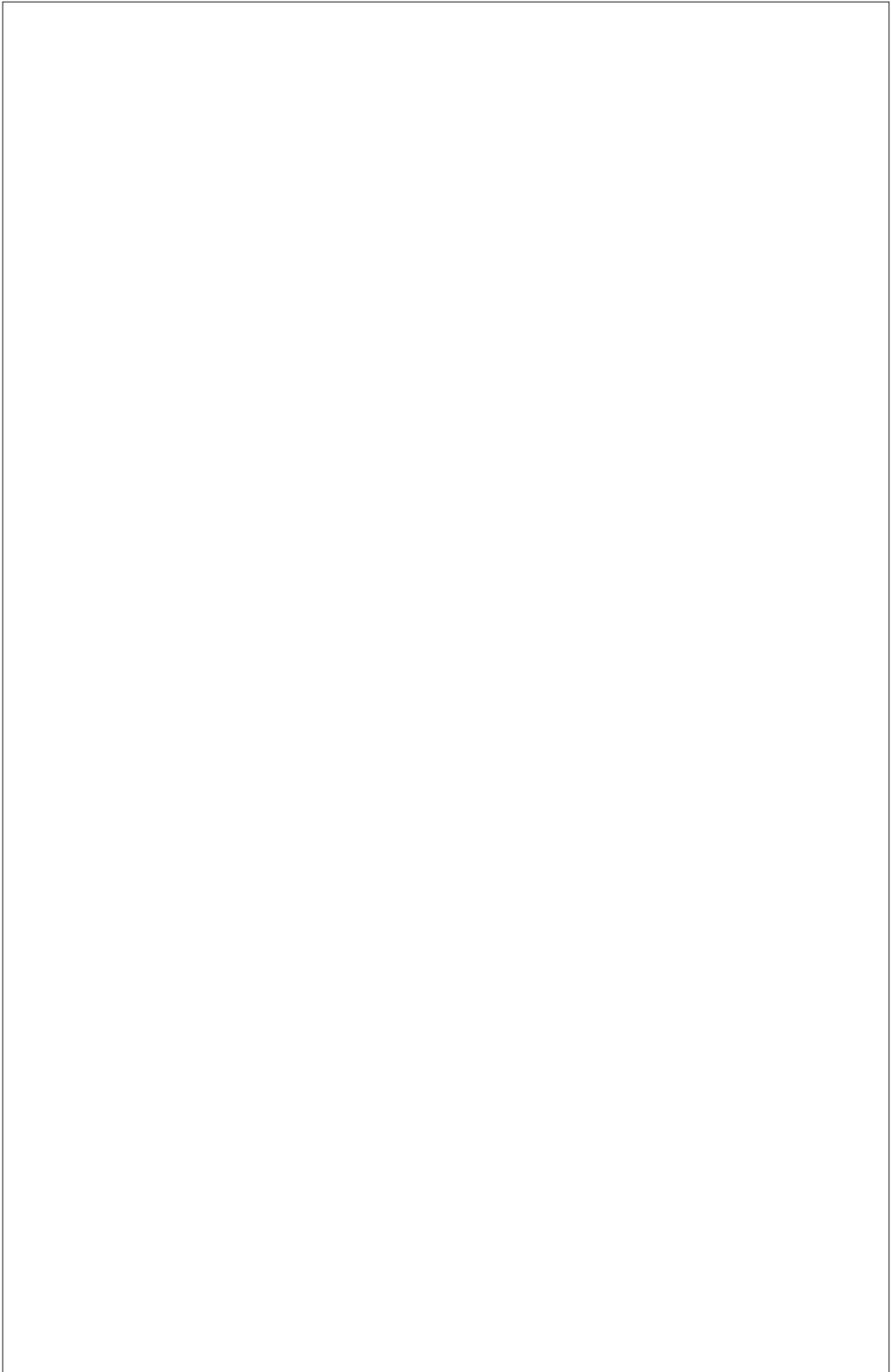
<b>Table 1</b>	
<b>Organization of TANF and Other Social Services in Utah</b>	
<b>Welfare Agency Consolidation: The Utah Department of Workforce Services</b>	
<i>Consolidated State Agency</i>	<i>Services and Activities</i>
Office of Family Support	Cash assistance, Food Stamps, childcare, case management Medicaid eligibility, general assistance
Turning Point	Employment training, career counseling, job seeking skills, for displaced home-makers
Office of Child Care	Childcare funding for working parents
Office of Job Training	On-the-job training, services, career counseling
Department of Employment Security	Unemployment insurance, testing and counseling, job referral, job-seeking and -keeping skills
<b>Other Social Service Agencies Providing Services to TANF Recipients</b>	
<i>State Agency</i>	<i>Services and Activities</i>
Office of Recovery Services, Department of Human Services	Location of absent parents, child-support enforcement program
Division of Services for People With Disabilities, Department of Human Services	Enforcement of Americans with Disabilities Act programs for mentally handicapped children
Division of Child and Family Services, Department of Human Services	Child abuse and neglect, adoption, custody studies in divorce cases, child protective services

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**Table 2  
Risk Factors Influencing the Length of Time of Welfare (N=7911)**

<i>Factor</i>	$\beta$	<i>R</i>	<i>R</i> <sup>2</sup>	<i>t</i>	<i>p</i>	<i>F</i>	<i>p</i>
Behavioral Problem Children	0.11	0.14	0.020	9.67	<.0001	52.02	<.0001
Mental/Emotional Problem History	0.08	0.18	0.032	7.45	<.0001		
Pregnancy or Temp. Medical Prob.	-0.09	0.20	0.041	-8.46	<.0001		
No Recent Work History	0.09	0.22	0.050	8.03	<.0001		
Language Barrier	-0.09	0.24	0.056	-8.51	<.0001		
Chemical Dependency History	0.07	0.25	0.061	6.56	<.0001		
Homeless	-0.07	0.26	0.066	-6.35	<.0001		
Years of Education	-0.07	0.26	0.070	-6.36	<.0001		
SSA or SSI Applic. for Disability	0.04	0.27	0.074	3.64	0.0003		
Family Illness	0.04	0.28	0.076	3.81	0.0001		
Physical Handicap/Chronic Med.	0.04	0.28	0.077	3.37	0.0007		
Protective Service Referral	0.03	0.28	0.078	2.81	0.0050		
Never Married Parent	-0.03	0.28	0.079*	-2.72	0.0066		

\*Adjusted R<sup>2</sup> = .077  
 Source: Social Research Institute, Graduate School of Social Work, University of Utah, "Understanding Families with Multiple Barriers to Self Sufficiency" (February 1999): 24.





**The  
Nelson A.  
Rockefeller  
Institute of  
Government**

*State University of  
New York*

411 State Street  
Albany, New York  
12203-1003