

Final Report on Township Study
of the
Community Social Services Study
of the
Impact of Indiana's Welfare Reforms

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Executive Summary

Indiana was one of the first states to develop and implement welfare reforms to help recipients move from welfare to work. The state initiated new policies in May of 1995 designed to focus on a work-first approach to welfare and an emphasis on client self-sufficiency and personal responsibility. These policies included strategies to move recipients into entry-level jobs, increase child support, foster responsible parenting, and decrease reliance on welfare assistance. Indiana instituted a two-year lifetime limit for cash assistance for parents and reiterated the family cap that was always part of its welfare program.

At the time these welfare reforms were implemented, concerns were raised about how families might fare under these new circumstances. Some community social service agencies and township trustees (Indiana's locally administered poor relief system) worried that recipients cut from the welfare rolls might find it necessary to turn increasingly to a variety of local community agencies to meet basic needs. Fears were expressed that welfare reform might not lead to self-sufficiency but rather to cost shifting from the state budget to local non-profit and public agencies. To address this question of the impact of Indiana's welfare reforms on clients' use of local community social services, Indiana's Family and Social Services Administration, the Joyce Foundation, and the Indiana Township Association funded this evaluation to complement the welfare reform evaluation already underway with Abt Associates. This evaluation report summarizes the component that focused on the impact of welfare reform on the township trustees in Indiana.

Data were collected using three primary methods to gain a multi-faceted view of the impact of welfare reform on the township trustees. First, the annual reports submitted by the trustees to the State Board of Accounts (SBA) were analyzed to assess trends in caseloads and expenditures for the years 1995 through 1998. Each year a small percentage of townships do not return their financial reports; this percentage increased from 2.5% in 1995 to 4.9% in 1998. Second, in the spring of 1999, a mail survey was

sent to all 1,008 elected township trustees to assess their backgrounds, experiences, and perceptions about their office operations and the clients they served in the context of welfare reform. The response rate was about 50% on the mail survey. Third, site visits for in-depth interviews were made to 36 townships (from a total of 75) in the seven counties selected for more qualitative study. At the time of these interviews, a fourth data set was developed from poor relief applications in each township office visited, detailing some of the characteristics and needs expressed by those applying for poor relief assistance.

Major findings regarding the impact of welfare reforms on the provision of services by the local township trustees include the following:

- ?? There has been a substantial decline in both the number of poor relief recipients and households receiving assistance from 1995-1998, with decreases of 59% and 61% respectively. These decreases are consistent with the overall decrease in Indiana's welfare population and the strong economy in the state during the study period.
- ?? Total poor relief expenditures have consistently increased from 1995-1998 for a total increase of 20%. Total expenditures include direct poor relief assistance to recipients, administrative costs associated with investigating applications and delivering services and benefits, and investments of any surpluses.
- ?? Without the investments included above, overall poor relief expenditures have actually decreased by 4% over the period of 1995-1998.
- ?? The total value of benefits (unadjusted for inflation) provided to poor relief recipients has decreased by 20% over the four years of the study, suggesting that the number of staff and associated administrative costs have remained steady through this time even though the number of

recipients has decreased. In fact, on the mail survey, 95% of the trustees reported no changes in the number of service delivery staff since 1995.

- ?? While the number of poor relief recipients declined, the per capita and per household spending on poor relief actually increased from 1995-1998. It is unclear from this administrative data if this increase was due to increased ability of trustees to address recipient needs due to lower demand with a lower caseload or if this increase per capita was due to increased needs by the people requesting services at this time.
- ?? The trends for assistance with utilities, housing and food all show annual decreases in both the number of recipients and the amount of money spent on assistance over the four-year period.
- ?? The number of health care recipients and spending in this area fluctuated over the study period. The need for health care may vary and policies of the trustees in providing medical assistance may have changed over this period, resulting in an inconsistent pattern.
- ?? Substantial decreases in caseloads and expenditures (84.2% and 68.6%, for example) tended to be concentrated in the more urban townships, thus driving down the state aggregate numbers dramatically. Some of the more rural townships actually showed increases or very small decreases of around 5%.
- ?? As they are required, trustees provide emergency assistance in four primary areas: utilities, rent, food, and health care. This approach to poor relief is consistent with their mandate and traditional role of providing an emergency safety net for low-income families in their communities.

- ?? Only a few trustees provide additional services to assist recipients in locating employment and job training that might lead to greater self-sufficiency in the long term. These trustees seem to have a more comprehensive vision of the services that could be available from the trustees so that recipients could avoid future emergency needs. They are the ones who reported adding new services since 1995 to address the challenges of welfare reform.
- ?? On the mail survey, 80% of the trustees listed at least one local community agency to which they routinely made referrals. About one third of the agencies listed were non-profit religious, a little over another third were non-profit non-religious, about 28% were public agencies, and less than 3% were for-profit organizations. About 40% of the referrals to religious organizations were to local churches and ministerial organizations, primarily for assistance from food pantries. Over half of the referrals to non-profit organizations were to the local Community Action Programs, primarily for energy assistance. Among the public agencies mentioned, over 60% were state agencies providing services traditionally thought of as “welfare,” such as TANF, Food Stamps, and Medicaid. Most of the referrals were for additional emergency assistance to meet basic needs.
- ?? In the interviews, trustees reported making more changes in their referral patterns since 1994 than in other areas of service delivery. One third reported increasing referrals for employment related services. According to the State Board of Accounts data, referrals for job training and placement programs have increased 26%, but are still low with just under 4000 such referrals reported in 1998. This low referral rate could represent underreporting based on trustee record keeping systems, or could reflect realistic assessment of the work potential of the poor relief caseload and the services needed. It is important to note as well that in the client data we collected on-site (a non-representative sample) over 60% of the

recipients were either working, looking for work, or on some kind of leave with a plan to return to work. Only 5% of our sample reported never having worked.

?? Few of the trustees reported involvement in local community formal and informal mechanisms designed to foster collaboration and coordination among service providers. Whether trustees are not included in these networks or exclude themselves because they see their roles as limited to emergency assistance is not clear from the data that we have.

In conclusion, township data from 1998 show overall decreases in poor relief caseloads and expenditures, though the people who are receiving help are getting more assistance than in the past as reflected in increases in per capita spending for poor relief benefits. Some urban and rural differences were noted, suggesting that rural areas are more vulnerable to economic difficulties when people are laid off from local plants, for example. Rural areas of the state may not be enjoying some of the benefits of a robust economy and low employment as urban areas.

Township trustee office arrangements and staffing patterns have not changed substantially since the inception of welfare reforms as reflected in fairly steady administrative costs for poor relief. Most services and benefits in most townships are concentrated on providing emergency benefits for utilities, rent, food, and health care while referrals for ongoing assistance in these same areas are made to local community agencies. Generally, trustees are not active participants in local community social service networks and coordinating mechanisms.

A few trustees have developed expanded services for their offices beyond the provision of emergency poor relief to include case management, job search and referral to job training programs, and other supportive services designed to assist recipients to improve their overall economic conditions. The expenditures for these personal social services are not clearly reflected in the State Board of

Accounts reports the trustees provide annually and so are “buried” in the administrative costs reported.

A final note is worthy of mention. Many trustees in both the interviews and mail surveys indicated that our data from 1998 may be early indicators of the impact of welfare reform. Some responded that they had not seen an impact “yet,” suggesting that they expect to see impacts in the future as more TANF recipients hit time limits. Others noted that layoffs in their areas or economic hard times could result in increases in requests for assistance in the future.

In conclusion, there is no evidence that declines in TANF rolls resulted in increases in overall requests for poor relief from 1995 to 1998 in Indiana. Urban townships showed declines in the numbers of persons receiving poor relief comparable to the declines in TANF rolls during the same time. Those receiving help from the trustees in 1998 received more help, on average, than they had in 1995. Rural townships were more variable in their caseloads, suggesting that some rural areas were not experiencing the economic boom enjoyed by the rest of the state. As the economic climate changes in the nation and state, it may be useful to continue to monitor the poor relief rolls to see if any economic downturn results in more applications for assistance from the township trustees.

Introduction

Indiana was one of the first states to adopt an emphasis on "Work First" and "Personal Responsibility" by increasing emphasis on transitional services that help people depend less on public aid. Initiated statewide in May 1995, the program goals include increased client self-sufficiency and decreased reliance on welfare, increased client employment, the encouragement of responsible parenting, and development of working partnerships with local government, community agencies, churches and businesses. The program, developed initially under Governor Evan Bayh, was implemented and continued with several significant changes under Governor Frank O'Bannon. Over one year before the federal welfare reforms legislated under the August 1996 Personal Responsibility and Work Opportunity Reconciliation Act's (PRWORA) creation of Temporary Assistance to Needy Families (TANF), the Indiana welfare reform program included a Personal Responsibility Agreement or social contract, time-limits on adult eligibility for cash assistance, a family cap, and financial sanctions for failure to meet parenting and program responsibilities.

Indiana received over thirty waivers from the US Department of Health and Human Services to implement their version of welfare reform. A condition for receipt of the federal waivers was a rigorous evaluation of the Indiana experiment. Conducted by Abt Associates, the Urban Institute and Indiana University, the first major evaluation findings were reported in May 1998. Subsequent reports from these groups will continue through 2003. Under separate contract with the Institute for Family and Social Responsibility at Indiana University and in collaboration with the Joyce Foundation and the Indiana Township Association, a complementary evaluation was designed and executed. The final report of this latter evaluation constitutes the substance of this document. The report focuses on the impacts of welfare reforms on how current and former welfare recipients make ends meet and successful routes to self-sufficiency. It also takes a close look at the role of the township trustees, the local providers of

emergency poor relief, and the impacts of welfare reforms on community social service agencies.

Welfare Reform in Indiana

To interpret our evaluation findings, it is important to understand the fundamentals of welfare reform in Indiana. The State shifted from a welfare program with an education and training orientation to one with a strong “Work First” emphasis. The rationale for the shift was that employment and job experience of any type will better position welfare recipients to improve their employment skills and eventually become economically independent.

The State took a multi-pronged approach to achieve this shift to a “Work First” program. First, the Indiana Manpower Placement and Comprehensive Training (IMPACT) program placed less emphasis on education and training and increased funding and participation in job search and job readiness activities. Second, local discretion in contracting services was expanded and more contracts were performance based, thus linking payments to contractors to actual outcomes. Third, all mandatory welfare recipients were assessed for job-readiness.¹ Those found to be job-ready were assigned to a Placement Track and were subjected to a special set of rules and work incentives. Fourth, the state Family Social Services Administration (FSSA) also gave each of Indiana’s 92 county welfare directors’ monthly job placement goals, monitored their progress towards these goals, and indicated that their job evaluations would be based on their achievement of these goals. The Urban Institute’s on-site interviews with front-line staff and their statewide survey of county welfare directors indicated that the welfare culture in Indiana had been significantly altered by these changes.²

¹ Through June 1997, Indiana continued to exempt parents with children under the age of three as well as most other clients who met federal Job Opportunities and Basic Skills Training (JOBS) program exemptions. IMPACT was Indiana’s JOBS program until 1996 when PRWORA ended the JOBS program.

² See Pamela Holcomb *et al.*, *Building an Employment Focused Welfare system: Work First and Other Work Oriented Strategies in Five States* (Washington, D.C.: U.S. Department of Health and Human Services, Office of the Assistant Secretary for Planning and Evaluation, 1998).

Indiana's welfare program was initially a two-track program. Clients who were not judged "job-ready" by IMPACT family case coordinators (FCCs) were allowed to meet their 20-hour per week IMPACT participation requirement through education and training activities with little effort devoted to job search. The clock marking use of the state's 24-month state time limit did not move for welfare recipients assigned to the Basic Track. If the FCCs formal assessment tool found clients to be job-ready, they were assigned to the Placement Track. Placement Track participants were subject to the following policies: a lifetime limit of 24 months on *adults'* eligibility for cash assistance; a minimum of 20 hours per week of mandatory job search and work activities; stricter financial sanctions for noncompliance with program requirements, and; special work-support incentives including extended eligibility for supportive services after earnings result in zero cash transfers and a "fixed grant" that ignored *increases* in earnings beyond those initially counted against the welfare grant payment.

There were numerous and substantial changes in the Indiana welfare program that took effect in June 1997.

~~Byers~~ Beginning in June 1997, *all* mandatory IMPACT participants were subject to the State's 24-month time limit, not just individuals in the Placement Track.

~~Byers~~ Prior to June 1997, eligible adults with children under the age of three were not mandatory IMPACT clients. Effective June 1997, newly mandatory adults with children between the ages of two and three were subject to the state time limit on cash assistance. Six months later, exemptions for adults with children between the ages of one and two were eliminated and all able-bodied parents and caretakers with children over the age of one were generally mandatory IMPACT participants.

~~Byers~~ Prior to June 1997, adults reaching the 24-month time limit lost the adult portion of their welfare grant for a period of 36 months after which they could reestablish

- their eligibility for cash assistance. Beginning June 1997, the 24-month time limit became a *lifetime* limit on adult eligibility for cash assistance.
- ~~Byers~~ ~~Klotz~~ The method of calculating the time limit was calculated changed. Initially, the clock began in the month when the recipient was assigned to the Placement Track and continued to tick even if the recipient stopped receiving TANF benefits. Beginning in June 1997, the number of months of welfare eligibility remaining was reduced only by the number of months in which the adult mandatory IMPACT participant received cash assistance.
 - ~~Byers~~ ~~Klotz~~ The distinction between the Basic and Placement Tracks was dropped for all mandatory IMPACT participants. The “Work First” emphasis was applied to all mandatory adult recipients including those who had previously been assigned to the Basic Track.
 - ~~Byers~~ ~~Klotz~~ Adult recipients were allowed to “earn” additional months of TANF benefits. For every six consecutive months of full-time employment, one additional month of TANF benefits could be earned. Eligible adult welfare recipients could retain a maximum of 24 months of benefits at any point in time. TANF recipients could request extensions of cash benefits for a period of time equal to the number of “earn-back” months.
 - ~~Byers~~ ~~Klotz~~ The “fixed-grant” provision that permitted welfare recipients to retain a greater amount of their earnings and still receive the same welfare grant was eliminated. Previously, the state disregarded *additional* earnings beyond those counted in determining welfare eligibility unless the client hit the 24-month time limit or earnings exceeded the federal poverty line.
 - ~~Byers~~ ~~Klotz~~ Prior to June 1997, the resource limit for Placement Track participants was \$1,500. In June, this ceiling was lowered to \$1,000.

- ✍✍ Prior to June 1997, when the earnings of Placement Track adults resulted in the reduction of the welfare grant to zero, the adult recipient and eligible family members continued to be technically eligible for cash assistance and thus, were allowed Medicaid, child care and other supportive services. Beginning June 1997, these work supports were extended to all cases.

- ✍✍ Between May 1995 and June 1997, welfare recipients were required to sign the state's new social contract outlining the obligations of the State and welfare recipient. The contract, the Personal Responsibility Agreement (PRA) required timely immunizations for children, ensured school attendance, and required minor parents on welfare to live at home or with a responsible adult. Additional requirements were added to the PRA beginning June 1997. These included the requirement of parents to provide a safe and secure home, free of child abuse or neglect, domestic violence, illegal drugs or other substance abuse. Failure to sign the PRA or meet the terms of the agreement generally resulted in a \$90 monthly sanction.

- ✍✍ The State's school attendance requirement was formalized in June 1997. Previously, local standards were used to determine if unexcused absences were excessive. In June, excessive absenteeism was defined as three or more unexcused absences in a grading period. Further, extended refusal or failure to comply with the school attendance treatment plan could result in a reduction in the amount of the welfare grant equal to removing the needs of both the child and caretaker.

- ✍✍ Indiana's welfare program always had a family cap, meaning that cash benefits did not increase for births occurring more than 10 calendar months after initial welfare receipt if the child was conceived in a month when the mother received cash assistance. Exceptions included verified (police or physician) cases of rape or incest as well as first births to minors. Beginning in June 1997, additional

exceptions were made for children born with substantial, verified physical or mental disabilities.

~~Byers~~ Penalties for noncompliance with the Child Support Enforcement (CSE) program were stricter beginning June 1997. Previously, failure to comply with the CSE program could result in the removal of the adult portion of the welfare grant. In cases involving paternity establishment, the stricter sanction included the loss of the adult and child (for whom paternity was in question) portion of the welfare grant providing that an adult-only sanction had been in place for at least six months (beginning June 1999). The child for whom paternity was in question continued to be eligible for Medicaid.

~~Byers~~ The definition of acceptable minor parent living arrangements was narrowed in June 1997. Previously, minor parents could live with a non-related adult in a supervised, supportive living arrangement. The option was eliminated, thus requiring minor parents under the age of 18 to live with a parent, related adult, legal guardian or other adult holding legal custody of the minor.

Thus, the pre- and post-June 1997 welfare programs in Indiana differed along numerous dimensions and these differences were substantial and significant. The Work First program applied to a larger proportion of welfare recipients thus expanding the pool of recipients subject to time limits and employment and training requirements. The content of the PRA changed, stricter sanctions for noncompliance were imposed and financial work incentives and work supports changed. Because the post-June 1997 welfare program differed in so many fundamental ways from the May 1995-June 1997 welfare program, we selected the time period beginning with June 1997 for analysis of the impact of the Indiana welfare reforms on help seeking, education and training, and paths to self-sufficiency (see Exhibit 1).

Issues surrounding the help-seeking behaviors of former and current welfare recipients have received minimal coverage in the client surveys being done as part of the

evaluation of Indiana's welfare reform being conducted by Abt Associates, the Urban Institute and Indiana University. That evaluation is limited to addressing where welfare recipients seek assistance. In the Round I wave of client surveys, evaluators found substantially greater use of informal networks of family and friends as well as community organizations, neighborhood centers, and religious organizations than has been found in other studies of welfare reform,³ such as the one conducted in Iowa by Mathematica.⁴ Over 50 percent of current and former Indiana welfare recipients received help from community, neighborhood, and religious-based organizations. The most commonly received services included assistance from food banks, assistance with utility bills, clothing, rent, and emotional support. The study found that 4.1 percent of former and current welfare recipients surveyed received some kind of assistance from the township trustees.

³ Fein, D.J.; Beecroft, E.; Hamilton, W.; Lee, W. S.; Holcomb, P. A.; Thompson, T. S. & Ratcliffe, C. E. (1998). *The Indiana Welfare Reform Evaluation: Program Implementation and Economic Impacts After Two Years.* Bethesda, MD: Abt Associates, Inc.

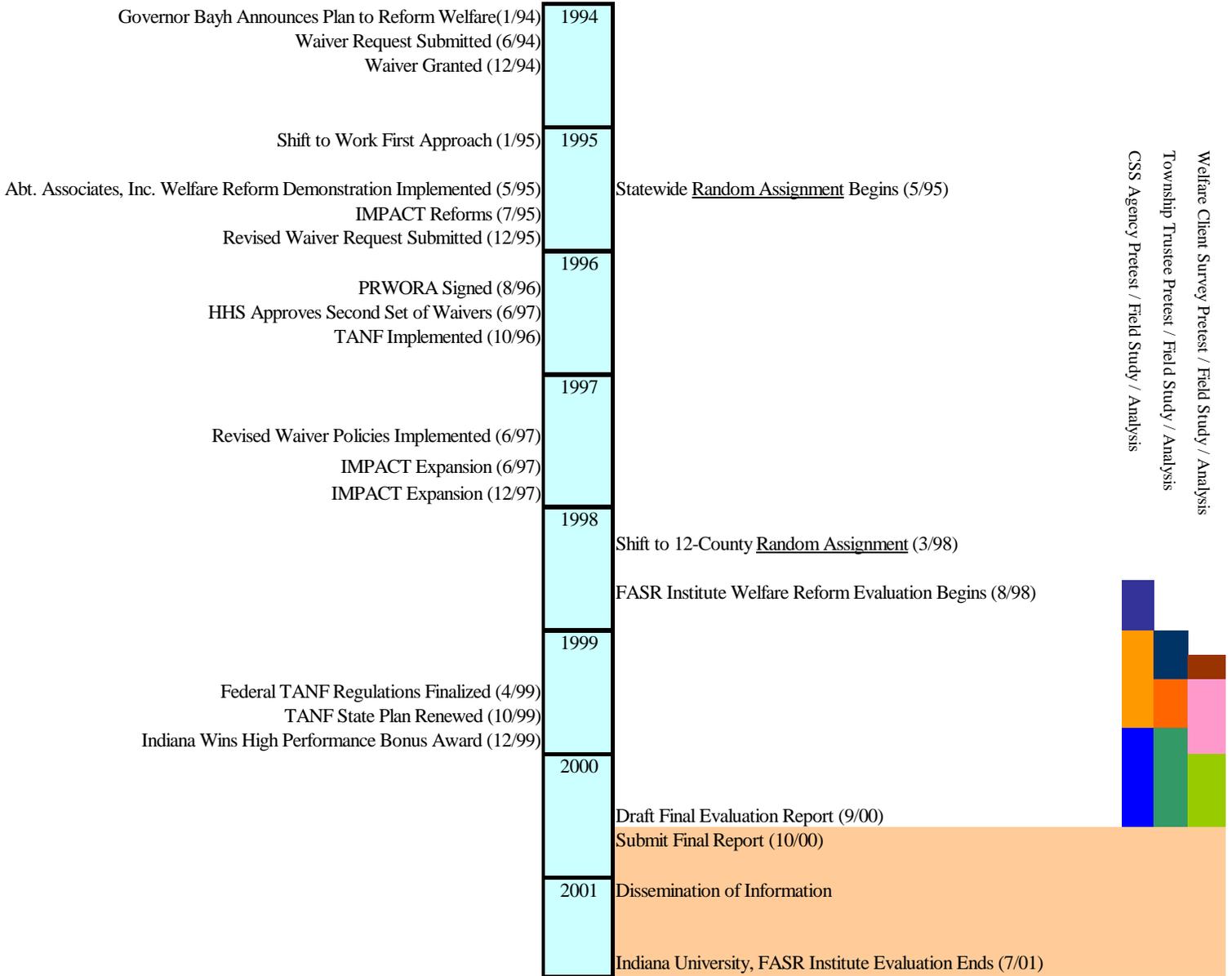
⁴ Fraker, T.M., Nixon, L.A., Losby, J.A., Prindle, C.S. & Else, J.F. (1997) "Iowa's Limited Benefit Plan" Washington, D.C.: Mathematica Policy Research

Exhibit 1

Indiana Welfare Reform Timeline

Welfare Reform Time Table

**Indiana University, FASR Institute
 Evaluation Time Table**



Indiana's Economic Context

At the same time that welfare reforms were initiated in Indiana, the state was experiencing economic prosperity along with the rest of the country. In 1998, Indiana's unemployment rate was 3.1%, down from 4.9% in 1994. In 1998, 2,993,318 people were working in the state, up from 2,892,361 in 1994. The number of people falling under the poverty line decreased from a three-year average of 11.8% in 1993-95 to a three-year average of 8.6% in 1996-98. With this bright economic picture, it is not surprising that the number of people on TANF also declined rapidly, more rapidly than in other states. January 1994 saw the peak number of AFDC households (71,141). There was a small decrease to 67,123 households in 1995 as welfare reforms were put into place. The decline since 1995 has been dramatic, reaching a total of 36,961 households in January 1998. Since then, the TANF rolls have continued to decline to 29,330, but later in 1998 they show some sign of leveling off. In this way, TANF rolls declined almost 60% from a peak in 1994. Food Stamp recipients also declined during this time, but not as dramatically as AFDC/TANF. In 1995, there were 492,997 individuals receiving Food Stamps. By 1998, that number had declined to 321,375, a decline of 34.8%. Naturally, in a state with a strong economy, it is difficult to sort out the differential impact of welfare reforms on declining caseloads versus the availability of jobs for people who, in a more constrained job market, might not find employment so easily, but the 1998 Abt. report⁵ highlights some of the experimental impacts of Indiana's welfare reforms. The reforms contributed to increases in employment and decreases in welfare participations. These impacts, however, were concentrated mainly in TANF clients who were job ready and who had no young children. Maintaining employment was a challenge for most TANF recipients who went to work, citing problems with childcare and transportation in particular. In addition, while welfare reform increased earnings of receipts, the program did not result in overall higher family income, suggesting that even those who leave TANF may need emergency assistance from time to time meeting basic needs.

⁵ Fein, *op. cit.*

Community Social Services Study

In addition to further exploring where current and former welfare recipients seek help, the Community Social Services Study reported here has examined changes in the demand for services, nature and extent of the assistance received, and clients' satisfaction with a variety of non-welfare social supports in their communities. Additionally, the current study analyzed the nature of the help provided by community social service providers including the township trustees, Indiana's local governmental mechanism for providing emergency cash assistance. In this way, the current study built upon the foundation provided by the Abt/Urban Institute/Indiana University ongoing evaluation study of the impact of welfare reform in the state of Indiana.

The Township Trustee Component of the Community Social Services Study was initiated in the fall of 1998. It is one part of a three-part project to study the impact of welfare reform on the demand for and delivery of local community services in the state of Indiana in the wake of extensive welfare reforms that began in the spring of 1995. Unlike other states with a general assistance program operated at the state level, Indiana has a system of township trustees, whose responsibilities include the provision of poor relief, or emergency assistance, to persons in need residing in their township. When welfare reforms were first initiated in Indiana, concerns were raised about clients hitting time limits and then needing to turn to their township trustees and other local community services for ongoing assistance. This study was funded to answer the question about the extent to which local community services, including the township trustees, experienced any changes in demand and capacity to deliver services at the local level within the context of Indiana's welfare reforms.

Structure of the Township Trustee Report

This report of the Township Trustee Study is divided into several sections. First, an overview of the township trustee system in the State of Indiana is provided. Second,

the specific research questions addressed by the Township Trustee Study are outlined. Next, the methodology used to collect and analyze data from the trustees is described. The results are then outlined using the basic research questions as a guide. The conclusion section makes some of the connections between these findings and those of the other two portions of the overall study: the client survey and the survey of local community agencies in six case studies in seven Indiana counties. The report ends with policy and additional research questions raised by this data from the township trustees.

Indiana's Township Trustees

Unlike other states with a state-administered General Assistance Program, Indiana has a unique system of local township trustees who serve as the last public resource for poor families. Indiana's 92 counties are divided into 1008 townships, for an average of about 11 townships per county. Township government and the procedure for laying out township boundaries were established in 1790 in the Acts of the Northwest Territories, before Indiana was admitted to the Union. The number of townships varies from county to county, from four in some small rural counties to twenty and twenty-one in two of the larger, more urban counties. Eighteen counties have twelve townships (the mode), and over three-quarters of the counties have between nine and fourteen townships within their boundaries.

Originally called the "overseer of the poor," a term that first appeared in the Elizabethan Poor Laws of 1572, the township trustee has primary responsibility for the provision of emergency poor relief for residents of the township. Historically, townships also had responsibility for township schools but that has largely diminished since the consolidation of township schools into larger school corporations in Indiana. Some townships operate fire departments, both professionally paid and volunteer. Some townships are also responsible for maintaining township parks and cemeteries and cutting weeds along roads. A few townships operate homeless shelters and food pantries. Some with even more comprehensive services provide a variety of other personal social services including budgeting, job search and other work orientation programs. In townships with a population of less than 8000, the trustee also serves as township assessor, whose major duty is to establish the value of real and personal property of residents for tax purposes.

The residents of the township elect the township trustee for a four-year term. A three-person elected township board is responsible for adopting the annual township budget, imposing tax levies, and setting policy for the distribution of poor relief within the guidelines provided by state law. The tax levy for poor relief covers all the taxable

property within townships boundaries. Though some townships receive funds from other sources, the majority of poor relief funds come from local property taxes. The law requires uniform budgeting of poor relief funds and the filing of such budgets with the county auditor, who then reimburses the vendors for vouchers supplied to poor relief recipients. With the approval of the county commissioners, townships with a population of 20,000 or more may assume this responsibility for processing claims and issuing checks to vendors.

For poor relief, the state mandates the use of a standardized application form, standardized financial reporting to the State Board of Accounts for all township income and expenditures on an annual basis, and notification procedures within 72 hours of application and other such procedural guidelines. In providing poor relief, the trustees may require work in exchange for poor relief benefits, may provide work training and other rehabilitation programs to assist recipients, and may ask relatives of applicants to assist with material relief. Trustees are to cooperate with local community agencies also providing assistance to low-income residents. State standards for poor relief mandate that townships must have criteria for determining eligibility and meet minimum requirements for trustee accessibility including signs (except when the office is in the trustee's house) posting a phone number and office hours. Other information that must be provided includes any workfare requirements, income exemptions, asset and resource determination, and the application process used. Trustees are not obligated to assist any resident who is not actively seeking employment unless the applicant is unable to work, a minor or over 65 years old, caring for a minor or disabled person at home, or unable to find employment. Trustees are to try to secure employment for those able-bodied persons in need in their township.

While there are state standards to be met, township trustees, in comparison to other public assistance programs, have considerable discretion in the use of the funds they disperse for poor relief. There is no entitlement for poor relief assistance from the trustee. Local residents apply for assistance by completing a standardized state form requesting assistance for such short-term needs as rent payments, food, utilities, and

medical bills. The trustee, following state guidelines and the eligibility criteria set by his or her Township Board, then determines if the applicant will receive the assistance requested.

The 1008 elected trustees from both political parties in the state are a formidable political force. Over the years, there have been a number of unsuccessful efforts to abolish this level of local government or remove some of its functions based on arguments about the inefficiencies inherent in the size of this administrative unit. The trustees have always been able to make the positive case for the ability of local government to tailor programs and services to meet the unique needs of the local community. Their argument in favor of making good use of the flexibility inherent in the local distribution of poor relief has held sway.

In recent state legislative sessions, there have been proposals to channel the new TANF funding to the local township level, based on the assumption that the township trustees are in a better position to know low-income families on a personal basis and, thereby, provide more individualized case management assistance to them in moving from welfare to work and stabilizing income. Traditionally, township trustees have provided emergency services while initiating a plan with clients to move toward self-sufficiency. Such plans have included interim referrals to state and federal support programs for which the family qualifies such as Food Stamps, SSI, energy assistance, and the old AFDC program. In addition, trustees make referrals to other community agencies providing specific services to address needs such as childcare, employment and training services, emergency food assistance, and alcohol and drug rehabilitation.

Trustee Research Questions

As Indiana's welfare reform initiatives continue to be implemented, the township trustee system is likely to experience some shifts and changes in its client population and its referral processes. Since the trustees are a critical component of the local safety net of community services, it is essential to document any changes in the demand and the capacity of this system to respond to client needs experienced in the wake of Indiana's welfare reforms. In the first wave of client interviews in the Abt. evaluation of Indiana's welfare reform, 4.1% of current or past welfare recipients indicated they had used the emergency services of their local township trustees. As recipients are sanctioned for noncompliance or leave the welfare rolls after hitting time limits or securing employment, they may turn to their trustees for assistance if their incomes are not sufficient to meet basic needs. When they hit the two-year time limit, most families list \$90, or about 1/3 of their welfare check, as the adult portion of the money payment ends. Some trustees have predicted that they may see significant increases in caseloads when the two-year time limits impact families, thus creating a hardship at the township level. Others have expressed concern that other community agencies and local offices of state agencies that have historically provided services will be overburdened as well and not responsive to client needs. Some providers reported anecdotal evidence of increases in food pantry and soup kitchen utilization in 1997. Others have noted an increase in the number of people applying for township assistance, even as the welfare rolls have declined. Others have suggested that new partnerships between the trustees and local community agencies will create innovative services at the local level to respond to unique community characteristics and needs of low-income citizens seeking self-sufficiency. This study has attempted to document some of these processes.

With the above context in mind, the township trustee component of the Community Social Services Study has addressed the following research questions:

- ~~Byers~~ ~~Klotz~~ **How are the caseloads of the township trustees affected by the Indiana welfare reforms?** Using data from 1995 as the baseline, how do caseloads change? As clients move off TANF, do they find themselves in need of temporary emergency services? How does employment status impact the need for temporary services? What shifts occur in the demographics of the trustee caseloads?
- ~~Byers~~ ~~Klotz~~ **How does the need for services from the trustees change as welfare reforms are implemented?** Do clients request different services than previously, such as more help with medical bills even though they are employed? Regardless of the nature of service demand, are trustees perceiving differences in service needs and resources available for applicants?
- ~~Byers~~ ~~Klotz~~ **How do the township trustees respond to the expressed needs of former welfare recipients and others who present themselves for services?** Are trustees able to provide requested services themselves or do they make referrals to agencies in the community? How has the demand for services impacted the poor relief budgets? What sources of funds do trustees seek if budget needs increase?
- ~~Byers~~ ~~Klotz~~ **In referring clients to other community agencies, are there changes in the referral patterns in the community?** To what agencies are trustees making referrals for what kinds of services? How well are community agencies able to respond to these referrals from the trustee's perspective? What gaps do trustees see in the local service delivery system?
- ~~Byers~~ ~~Klotz~~ **What formal and informal mechanisms in the community operate to foster collaboration and coordination among service providers at the local level?** How has welfare reform impacted these agency relationships? Have any new services or new collaborative ventures developed in the context of welfare reform? What have been the trustees' experiences with the Local Planning Councils and other collaborative planning groups in their counties? How do the

trustees perceive the responsiveness of these intermediary organizations to client and community needs?

✍✍ **What local economic or social service changes have occurred since 1995 that may also account for changes in caseload and demand for services?** Have any substantial layoffs or plant closings impacted the availability of jobs? Have any new businesses or industries opened, resulting in new jobs being available? Have there been any changes in the local social service delivery network such as expansion or reduction in specific service availability?

Methodology

To address the research questions above, data were collected from a variety of sources in a multi-pronged approach. First, the annual reports submitted to the State Board of Accounts were analyzed to assess trends in caseloads and expenditures for the years 1995, 1996, 1997, and 1998. Second, a mail survey was sent to all 1008 trustees to assess their experiences and perceptions about their office operations and the clients they served, information that is not reflected in the administrative and financial records submitted annually to the State Board of Accounts. Third, site visits for in-depth interviews were made to 36 townships in the seven counties selected for six community service case studies. At the time of these interviews, the fourth data set was developed from a sample of the applications for poor relief in each office visited. Methodological details for each data set are discussed in the following sections.

State Board of Accounts Data

Each year, the township trustees are required to submit detailed financial data to the State Board of Accounts. The State Board's reporting requirements encompass the full range of trustee activities, from poor relief to fire protection to maintenance of parks and cemeteries. The Annual Financial Report (see Appendix A for a copy of the 1998 Annual Financial Report) classifies expenditures by category, and also categorizes township revenues by source. As noted above, the primary source of revenue is local property taxes.

Currently, the State Board does not keep the data from the trustee financial reports in computerized form. Moreover, because of concerns over the confidentiality and security of the data, the financial reports themselves must be kept on site, at the State Board's offices in Indianapolis. Therefore, temporary employees were hired to enter the data directly from the reports into a database program (Microsoft Access); all of this

work was done at the State Board of Accounts. Data were entered for 1995, 1996, 1997, and 1998.

The Annual Financial Report form is fairly complex, and some trustees experience difficulty in filling it out correctly. The form has 11 separate sections, and requires trustees to document as many as 6 separate township funds (such as poor relief or fire protection), depending on the township. For the poor relief fund itself, trustees must keep track of up to 18 distinct revenue sources that they may allocate to the fund. In accounting for disbursements from the poor relief fund, trustees are asked to record spending in as many as 24 separate categories, covering direct spending, supplies, administrative costs, investments and transfers from other township funds, and miscellaneous charges.

Because of the Annual Financial Report's complexity, some townships file incomplete data, leaving blank any parts the trustees had difficulty understanding, or reporting overall receipts and disbursements without breaking these down into subcategories. In addition, each year a small percentage of townships do not return their financial reports at all. Over the study period, this percentage increased, from 2.5% in 1995 to 4.9 % in 1998. One likely explanation for this is that the State Board issued a substantially revised Annual Financial Report form in 1997. Some trustees who had been in office for a long time and, therefore, become comfortable with the old form may have experienced frustration with the new one, and failed to fill it out, or instead filled out and returned copies of the previous form. In this latter case, data were entered for those townships; however, some inaccuracies may have occurred in the database.

Fortunately, the section of the financial report containing the data most relevant to this study is less complicated. Called the Poor Relief Statistical Report, or PR7, this form records the number of recipients of poor relief, and total expenditures on relief, for each township. In addition to overall totals, subtotals are listed for each of four types of poor relief spending category: utility assistance, housing assistance, food assistance, and health care assistance. (As of 1998, trustees were also required to report assistance with burials and cremations.) While the Poor Relief Statistical Report is considered part of

the broader Annual Financial Report, it is a separate, self-contained section, asks for only about 20 pieces of information, and is not linked in an accounting sense to the main part of the Annual Financial Report. Trustees who send incomplete, or even blank, Annual Financial Reports may nonetheless fill out the PR7.

Still, some caveats regarding the Poor Relief Statistical Report should be noted. First, the quality of record keeping for poor relief can vary widely from one township to another. While larger, more urban townships often use computerized accounting systems, many smaller, more rural trustees still rely on paper-and-pen methods. In some instances, the PR7 was not available for data entry. Because the PR7 is the last page of a long paper form, we speculate that in some cases the PR7 was lost, either by trustees or in the course of processing by the State Board. A second, related problem is that trustees may find it difficult to assign cash value to some forms of assistance, leading to underreporting of trustees' actual efforts. For example, some types of food assistance, such as direct provision of donated food products or government surplus commodities may go unrecorded. Third, the Poor Relief report does not record all possible types of assistance that trustees may offer, including clothing, household supplies, and transportation. Evidence from the trustee interview component of the study indicates that these categories often account for a substantial portion of assistance given by the trustees. As a result, township spending in these other categories will either not be reported at all, or will be reported only in the total spending category, causing a discrepancy between the totals and the subcategories.

Despite these limitations, the State Board of Accounts database is a vast and valuable source of information on trends in poor relief spending. With this data, we are able to assess the impact of welfare reform on the township level.

Trustee Mail Survey

In the spring of 1999, a mail survey (see Appendix A for a copy of the mail survey) with a cover letter from the Indiana Township Association was sent to all 1008

township trustees. Trustees received reminder postcards and follow-up phone calls encouraging them to complete and return the mail survey in an enclosed, postage-paid envelope. Each survey had a numeric code that linked the respondent to his or her township. The response rate was approximately 50%, with 503 responses received.

The mail survey was designed to provide quantitative data about the trustee's office that could not be obtained from the annual reports submitted to the State Board of Accounts. The survey was divided into five sections. The first section included questions about how potential recipients accessed poor relief services and the types of services offered. The second section consisted of questions about how the trustee's office functioned. The third section asked questions about funding for the trustee's office. Section four included questions about the type of community where the township is located. Section five contained demographic questions about the township trustee.

Responses to the mail survey were entered into an Excel spreadsheet. Missing responses, "don't know", and "not applicable" responses each received a separate code. Unless otherwise noted, these responses were dropped from subsequent analyses. Along with the closed-ended questions, open-ended questions were coded and numeric values were entered into the spreadsheet. Text comments not anticipated by the survey design were recorded in a separate Word file.

After the data were entered into the database, the respondents and non-respondents were compared to determine if the two groups differed systematically in terms of poor relief spending. Statistical tests comparing the mean values of total spending on poor relief (including administrative costs) and total direct spending (less administrative costs) revealed no statistically significant difference between the two groups. Also, the ratios of all township spending (in all areas) to total spending on poor

relief (with administrative costs) for all townships in the two groups were compared; again, the test revealed no statistically significant difference.⁶

It should be noted, however, that the mean values for these variables do differ between the two groups, albeit not at the level of statistical significance. For total spending (with administrative costs), the mean for respondents was \$27,950, while that for non-respondents was \$63,993. For total direct spending, the corresponding values were \$14,732 and \$24,138. For the ratio of all spending to poor relief, the mean ratios for the two groups were 135 and 63, respectively. There is anecdotal evidence that a number of large, urban townships did not wish to respond to the survey. Because these townships would presumably spend more on poor relief than smaller, more rural townships, we might expect to see the higher mean spending among non-respondent townships. The lower ratio of all township spending to poor relief, indicating a higher percentage of township spending going to poor relief, would also be expected of larger, more urban townships. Aside from likely having higher demand for poor relief, urban townships generally do not perform functions such as property assessment, fire protection, and park maintenance, as do many rural townships.

In part, these different mean values are not statistically significant because there is extremely high variance between the townships. With values for poor relief spending ranging from zero in many townships, to several million dollars in others, the differences in observed mean values for respondents and non-respondents do not indicate a systematic response bias problem. It should also be noted that these data are extremely sensitive to high values in the largest townships; non-response by just a few of the largest spenders on poor relief probably accounts for the observed difference in means. While this occurrence is unfortunate, we do not believe that it compromises the validity of the data (See Appendix B for complete analysis of the response bias of the mail survey).

⁶ T-tests for difference of means, assuming unequal variances, were done for these variables. For total spending including administrative costs, the p-values were 0.32 for a two-tailed test and 0.16 for a one-tailed test. For direct spending, the p-values were 0.48 and 0.24. For the ratio of all spending to total poor relief spending, i.e. the former divided by the latter, the p-values were 0.28 and 0.14. See Appendix B for complete analysis.

Site Visit Interviews with Trustees

In conjunction with the Community Social Service provider component of the welfare reform study, the same six case studies in seven counties were used for interviews with both service providers and township trustees. Thirty-six interviews with township trustees in these designated counties were conducted in late spring and summer of 1999. Trustees were sent a letter requesting their participation in an interview. The interviewer then phoned potential participants to arrange a personal interview. Interviews usually took place in the trustee's office, whether at their residence or in separate office space.

Of the twelve trustees in Bartholomew County, six were interviewed. Of the fifteen trustees in Greene County, six were interviewed. Seven of the seventeen trustees in Floyd and Harrison Counties combined were interviewed. Of the eleven trustees in Howard County, six were interviewed. Seven of the eleven township trustees in Lake County were interviewed, and four of the nine trustees in Marion County were interviewed. Interviews lasted approximately an hour and a half and were audio taped with the trustee's permission. In addition, the interviewer took written notes on the Trustee Interview Protocol form during the interview. (See Appendix A for a copy of this form.)

Twenty-nine tapes of these interviews were fully transcribed, two tapes were partially transcribed, and five tapes have not been transcribed. In addition, responses to closed-ended interview questions were entered in an Excel database for analysis.

The trustee interviews are designed primarily to provide qualitative data to illustrate the findings of the quantitative data from the annual reports to the State Board of Accounts and the mail survey. The interviews allowed for more in depth exploration of the local reasons for some of the observed increases and decreases in poor relief

expenditures. Being in the trustees' offices also provided a greater opportunity to observe first-hand the considerable variability in the size of the trustees' operations and the types of services they deliver.

Applicant Data Collection

During the site visits with the township trustees, one of the researchers requested to review applications for assistance made in March of 1999. In most cases, the researcher had access to the applications directly. However, in some cases, the trustee or another township employee read the data to the researcher in order to preserve client confidentiality. This data collection process was designed to obtain a random sample of all requests for township assistance in the spring of 1999, in order to compare applicants across townships and counties and to build a profile of those applying for poor relief in the wake of welfare reform.

In practice, March 1999 applications were not always readily available due to variations in trustee record-keeping. As a result, the applications were selected in a variety of ways. Some townships were able to provide a random sample of applications submitted in March as anticipated by the study design. In other townships, due to a small number of applications, the researcher had access to all the applications made that month. In other townships, applications are filed alphabetically, so the researcher had access to applications submitted in 1999, but not necessarily in March. In other townships, trustees selected applications that they found particularly "interesting" to share with the researchers. The criteria for what constituted an "interesting" case were not consistent from one township to another. Some townships had no poor relief applications for the entire year, and so no information was recorded for these townships.

In addition, the application for poor relief assistance is eight pages long, a relatively lengthy form. As a result, in many small townships where the trustee knows the applicant personally, the application is often not completed fully in order to save the applicant time and effort. For the researcher, this situation means that many applications

had a number of missing fields. Where possible, the researcher asked the trustee or another employee in the office to assist in filling in the missing fields. However, this process was time-consuming and not always possible. Therefore, especially in smaller townships, client applications may have a fair amount of missing information, information which, in practice, is known to the trustee.

In most cases, the researcher entered non-identifying demographic information from the application forms into an Excel spreadsheet at that same time that another researcher was conducting the interview with the trustee. On some occasions, the interview was conducted first, and then the trustee read the information from the applications to the researcher to enter into the database.

The database included information such as applicant's gender, housing status, marital status, size of family, sources of income, employment history, the types of assistance the applicant already receives, and what assistance the applicant is requesting. The purpose of recording information from the poor relief applications was to assess the characteristics of individuals and families applying for assistance, the types of assistance they requested, other sources of help used in the community, and the assistance that was provided.

Data analysis using these four different databases provides the foundation for addressing the research questions in this study. Results for the major research questions are reported below, following a background discussion on the demographic characteristics of the township trustees, and an overview of the variety of office arrangements and practices found among the trustees.

Who Are the Trustees and What Are Their Backgrounds?

The characteristics of townships and township trustees vary greatly across the state. Many of the small rural townships have trustees who also have assessor responsibilities. They operate out of offices in their homes and are well known in their home communities. They typically have few applicants for poor relief in a given month. Other trustees in large urban areas have large offices employing investigators and caseworkers to provide a variety of services for poor relief recipients. Their substantial budgets reflect higher demands for emergency services by low-income families in their townships. A third group of trustees falls in between these two extremes. They often have independent office space and tend to have multiple applications each month. Typically, they serve small towns or suburban areas in the state.

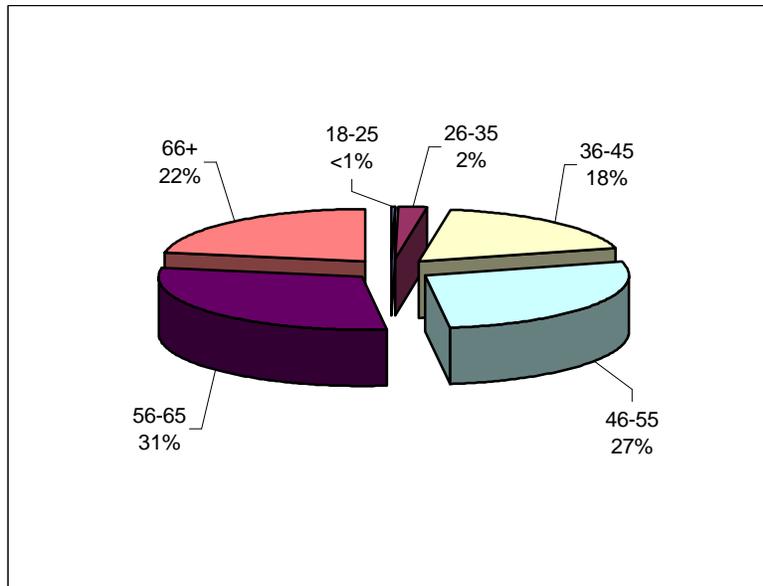
As a result of these variations, it is challenging to describe the “average” trustee. Based on the responses from the mail survey, a majority of the trustees are older, white men with high school educations. They have served an average of 11 years as trustee and also serve as the township assessor in their communities. Most trustees have either full or part-time employment in addition to their township responsibilities, and, for most, the trustee office is the only public office they have ever held.

More detailed findings are reported here. Slightly over half (58%) of the trustees responding to the mail survey were men. Respondents for the on-site interviews were 64% male. In some cases, deputy trustees or poor relief supervisors were the interview respondents rather than the trustees themselves. Not surprisingly for Indiana, the vast majority (90%) of trustees are Caucasian. On the mail survey, 6% reported being Native American, but since there are no registered Indian tribes in Indiana, it is more likely that many of these respondents meant they are native born Americans. Of the remaining 4%, 2% are African-American.

Many of the trustees are approaching retirement age. Over twenty percent (22%) of the trustees responding to the mail survey are over the age of 66, and over half (53%) of the trustees are over the age of 56. None of the trustees responding to the mail survey is under 25 years of age, and only two percent are under 35 years (see Figure 1).

A high school diploma or GED is the highest degree earned by over half (51%) of trustees. An additional 26% have had some college, 8% have earned a bachelor's degree, and 4% have completed a professional degree, including degrees in law, cosmetology, and a variety of other professions (see Figure 2).

Figure 1
Trustee Age

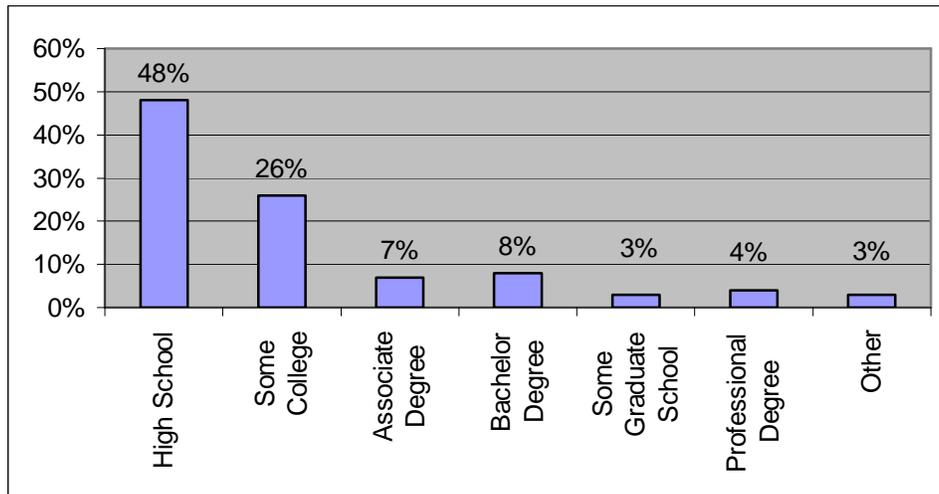


Source: Mail Survey

The average length of tenure as a trustee is 11 years, with a range up to 34 years of service reported on the mail survey. Half the trustees have served nine years or more in office. For the trustees who were interviewed, their tenure in office ranged from four months (newly elected) to 30 years, with an average of 10.6 years.

Seventy-five percent of township trustees responding to the mail survey also serve as the township assessor in their communities. The Indiana Township Association reports that about 80% of the trustees have assessor responsibilities, so the mail survey sample is slightly under-representative of this group. During the site visits, many trustees stated that their assessor responsibilities are far more time-consuming than their poor relief duties.

Figure 2
Trustee Highest Education Level Achieved

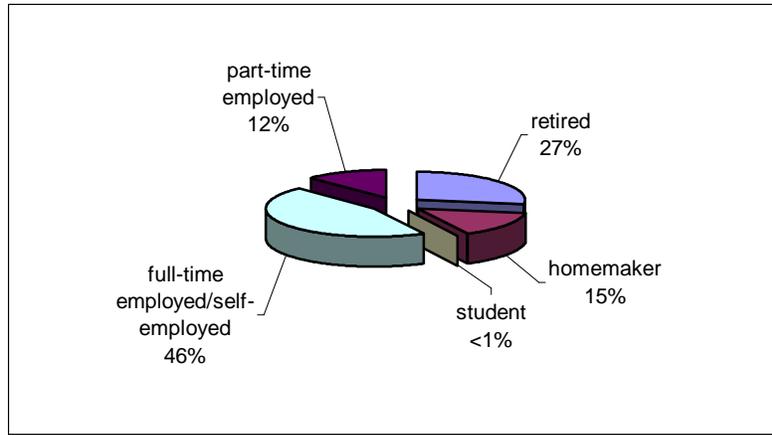


Source: Mail Survey

According to the mail survey, slightly over three-quarters (76%) of trustees have not served in another public office. Slightly over half (58%) of the trustees work full-time or part-time at a job other than their township duties. Approximately another quarter (27%) are retired (see Figure 3).

Figure 3

Work in Addition to Township Trustee Duties



Source: Mail Survey

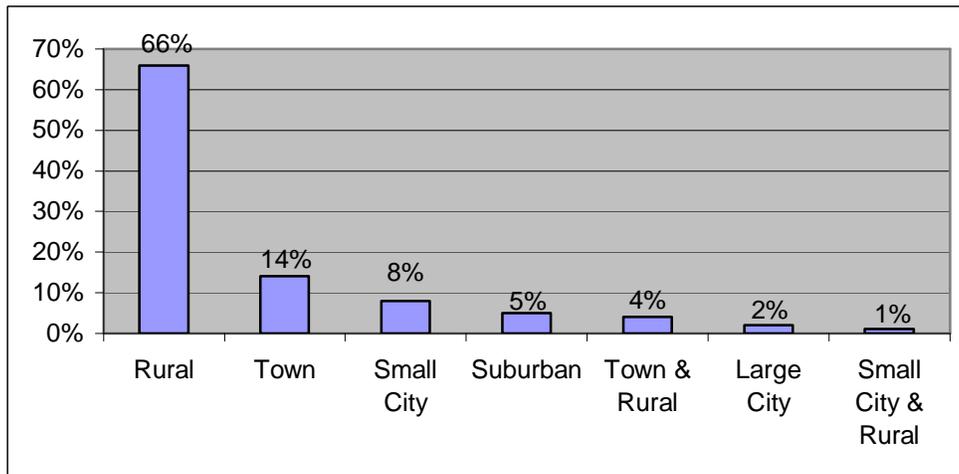
How Are the Trustees' Offices Set Up to Deliver Services?

Variability Based on Location and Funding

Depending on the characteristics of the townships and the degree to which poor relief is provided, office arrangements vary considerably across a number of different dimensions, including office location, office hours, number and types of staff, and services provided. Such variability makes it very difficult to generalize meaningfully across all the townships. Typical of Indiana, most townships are located in rural farming communities. Of trustees responding to the mail survey, almost three quarters (71%) reported that their township was in a rural community. Over two-thirds of the trustees (66.8%) reported that their township had less than 5000 people living in it. Almost an additional quarter (24.8%) of trustees reported that their community had between 5000 and 20,000 people living in it (see Figure 4).

Figure 4

How Would You Characterize Your township?



Source: Mail Survey

The vast majority of townships (97.2%) report that the township population consists of 50% or more Caucasians. At the same time, over half of the townships report no American Indian (78.7%) and no Asian-Americans (65.8%) in their townships.

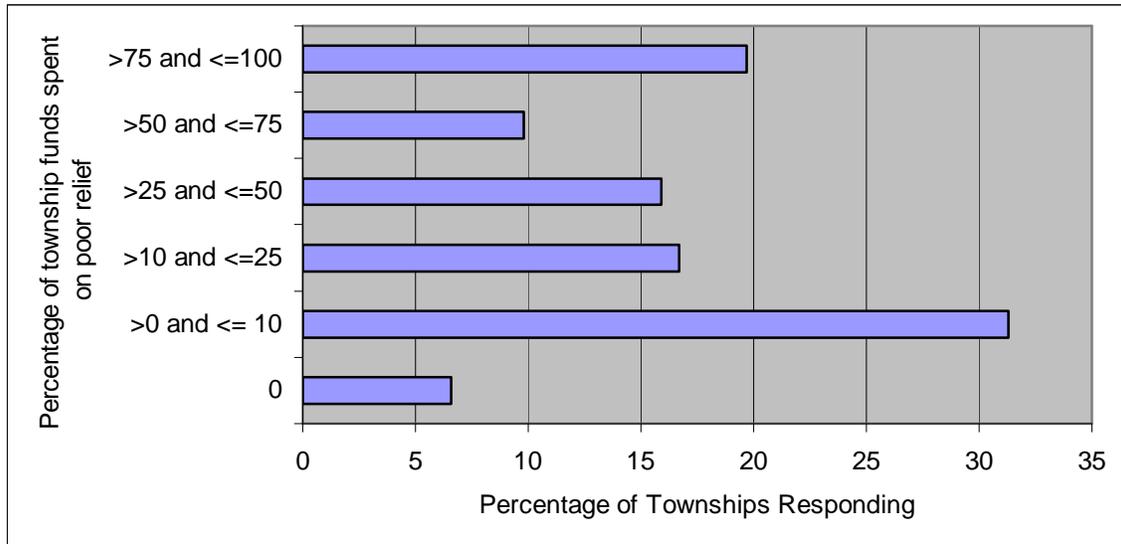
Almost half of the townships (47.1%) report no African-Americans in their township and 45% report no Hispanic or Latino people in their township. Consistent with the demographics of the state of Indiana, and especially rural Indiana, the large majority of the population in most townships is white.

Most trustees (57.5%) reported that between one and ten percent of the township population was living in poverty. Almost a quarter (24.9%) of trustees reported that between eleven and twenty-five percent of the township population lives in poverty. Less than 6% (5.8%) of townships reported that no one in their township lives below the poverty line and 2% of townships reported that between fifty and seventy-five percent of township residents live below the poverty line. Most townships (81.4%) reported an unemployment rate between one and ten percent. Six percent of townships reported zero unemployment and almost ten percent (9.1%) reported an unemployment rate between eleven and twenty-five percent.

With the understanding that many trustees have other duties, such as property assessment, weed control, fire protection and the like, the mail survey asked trustees what percentage of their township budgets were spent on poor relief. The extent to which the trustees provide poor relief services impacts, to some degree, the office arrangements they design. Almost a third of townships (31.3%) reported spending levels above 0 but below 10%. Over six percent of townships (6.6%) spent no township funds on poor relief. Almost twenty percent (19.7%) spent more than 75% of township funds on poor relief (see Figure 5). More detailed information about poor relief spending is provided in subsequent sections. This data is provided here to provide some contextual information for understanding the office arrangements.

Figure 5

Percentage of Total Funding Spent on Poor Relief, Including Both Direct Poor Relief and Administrative Expenses (Including Salaries) Associated



Source: Mail Survey

In general, township trustees responding to the mail survey have seen little change in the amount of money they receive from various sources. The greatest number of trustees (25.3%) reported an increase in the amount of funds received from general property taxes since 1995. Yet, at the same time, 67.8% of trustees reported no change in the amount of general property taxes, and 6.9% reported a decline in funding from general property taxes. The next most common source of funding that increased was the county option income tax with 22% of townships reporting an increase since 1995. At the same time, 72.7% of townships reported no change in the amount of money from this source and 5.3% reported a decrease. Almost fifteen percent (14.9%) of townships reported an increase in the amount of money from interest earned, yet the majority (78.8%) reported no change and 6.3% of townships reported a decrease in this source of funding. The least common sources of increased revenues were support from federal government programs, support from foundations and corporate sponsors, and support from state government programs. Only 3% of townships reported an increase in support from federal government programs. At the same time, 91.5% of townships reported no change and 5.5% of townships reported a decrease in federal government support. Likewise, 3.4% of townships reported an increase in support from foundations and

corporations, while at the same time, 94.7% of townships reported no change and 1.9% of townships reported a decrease in funding from foundations and corporations. An equal percentage of townships, 5.5%, reported increases and decreases in support from state government programs since 1995. The vast majority of townships, 89%, reported no change in the amount of state assistance they received.

Trustees in small rural townships work out of their homes on rural roads. They are not required to have signs or regular office hours, but “everyone knows who we are” so there is little perceived need for advertising. The site visits helped illustrate these rural settings for township offices. Several trustees’ offices are located next to working farms, and one trustee keeps honeybees. One trustee met us on his enclosed front porch for the interview, the strong scent of wet sheep in the rain wafting in from the pastures. We met another trustee and his wife in the living room of their neat home on a side street of a small town. While we were there, a woman came in to apply for assistance and sat at the kitchen table to complete the application form while we interviewed the trustee in the living room.

Only two percent responding on the mail survey reported that their townships were located in a large city with a township population of 50,000 people or more. However, these are the townships likely to do the greatest amount of poor relief. From the site visits, it appears that these offices most closely resemble a traditional welfare office, with receptionist, caseworkers, and investigators. They have posted office hours that correspond to the regular workweek, with signs in front of the offices detailing how to reach the trustee outside of regular business hours. Some, in urban areas, have uniformed guards and other methods to maintain security. These large urban bureaucracies have computerized case record keeping systems, and a variety of specialized staff and programs.

Office Arrangements

Almost three-quarters of trustees (73.6%), report that they do at least a portion of their work from home. Almost half (46.7%) report that they have separate office space for their township work. However, from site visits, the researchers discovered that this separate office space might consist of a spare room or the garage converted into a home office. In addition, almost 10% of trustees report conducting some township business from their place of employment. For example, one trustee interviewed in a rural county conducted his township work from his small business. About 5% share office space with another government agency. For example, several trustees interviewed had their offices in the City/County government building in their communities.

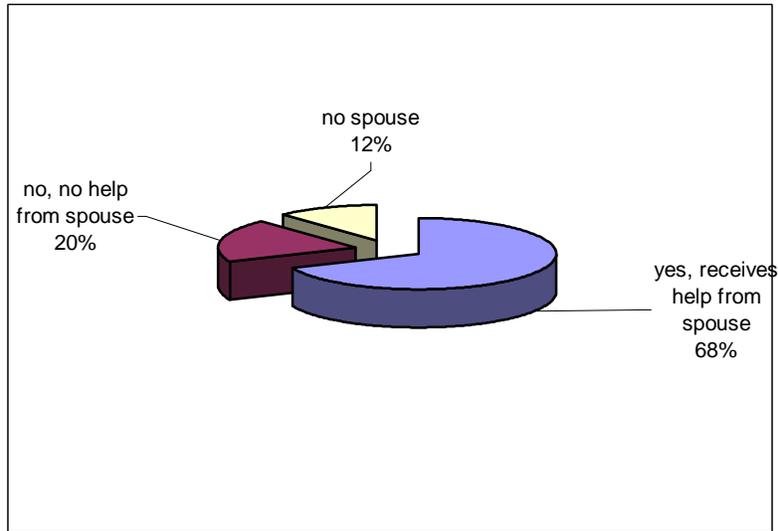
On the mail survey, over half (52%) of trustees report that they have regular office hours. Of those trustees reporting fixed office hours, 15% of townships report evening office hours, with the office open at least one day a week after 5pm. Seventy-six percent of offices are open less than 40 hours per week. These offices were located in the smaller towns and rural communities, rather than the larger urban areas. Twenty-one percent of trustees have regular Saturday office hours and 5.5% of trustees have regular Sunday office hours. Though many of the rural trustees have offices that are open only several hours several days a week, they indicated in the site visits that they were easily accessible. “I get telephone calls and I come up here at all hours of the day and night,” said one trustee. This accessibility is possible because they are, in many cases, retired or self-employed.

Staffing Patterns

Staffing patterns also vary considerably. In 68% of the cases, the trustee’s spouse assists with township duties (see Figure 6). Besides receiving help from a spouse, it is apparent from the mail survey that most trustees do not have any paid assistants.

Figure 6

Trustees that Receive Help from Spouse

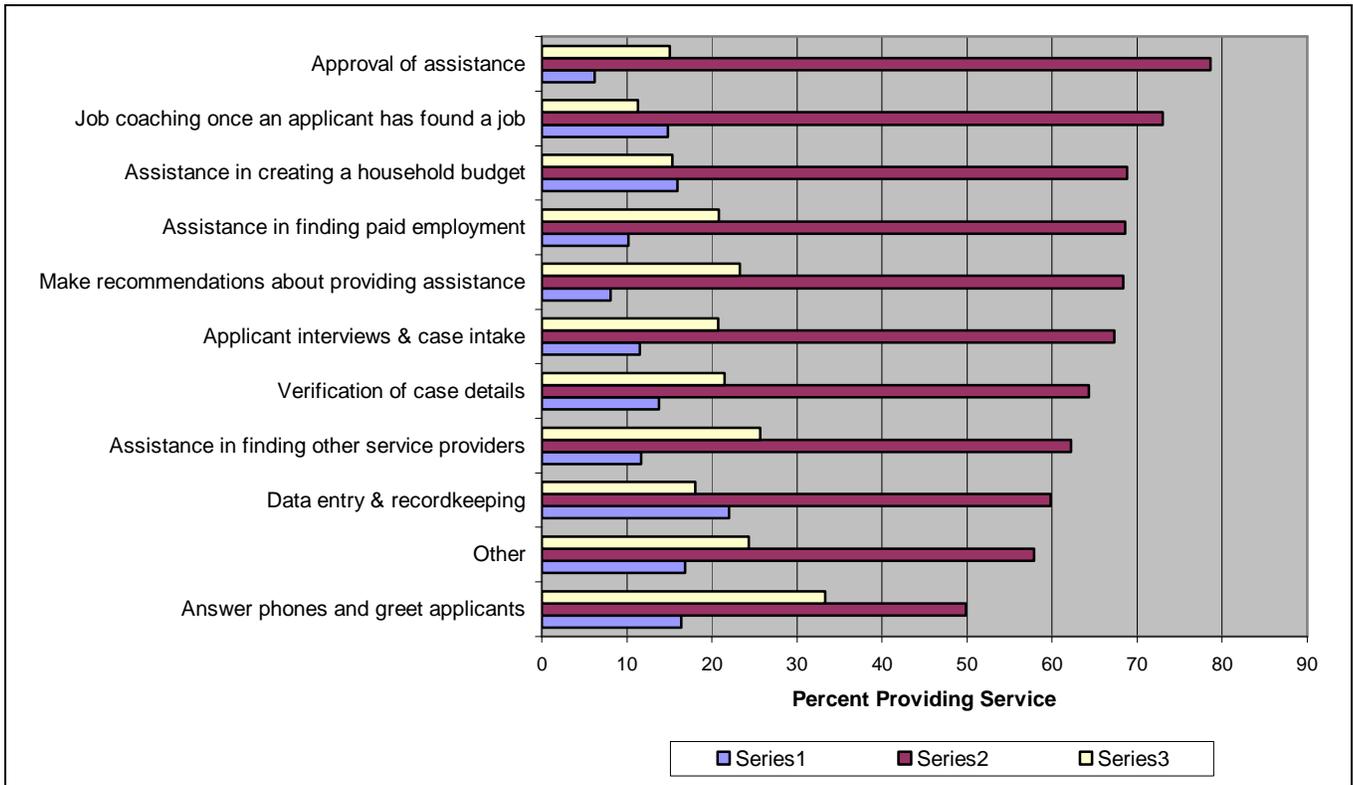


Source: Mail Survey

Six percent of townships responding to the mail survey report having one or more poor relief investigators on staff; three percent report an office assistant or clerical staff; and two percent report employing a supervisor or deputy trustee. When trustees do have assistants, their staff is most likely to do data entry and record keeping or answer phones and greet applicants (see Figure 7).

Figure 7

Township Trustees and Staff Duties



Source: Mail Survey

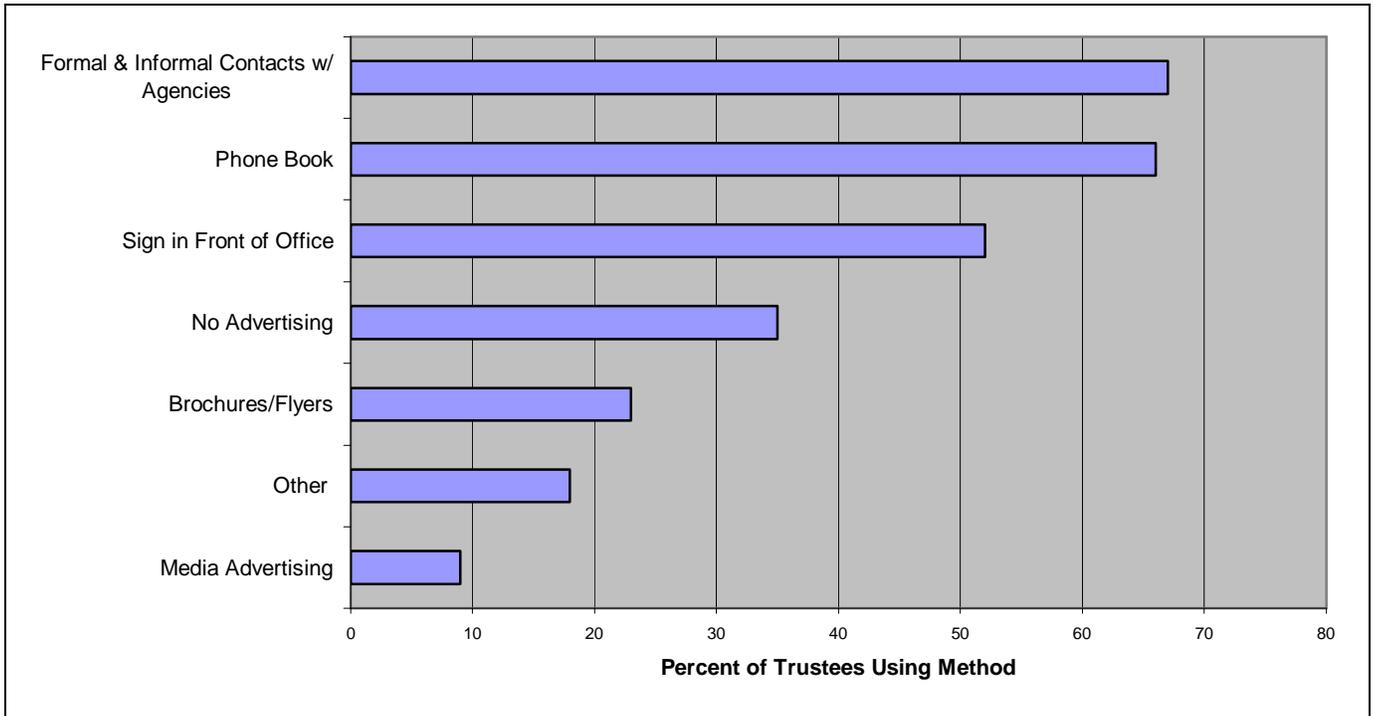
Advertising Services

According to the mail survey, the most common way that trustees advertise their services is through formal and informal contacts with community social service agencies. Sixty-seven percent of trustees report advertising in this way. The second most common method of advertising (66% of trustees reporting using this method) is through the phone book. Brochures and flyers in community agencies and media advertising were the least likely methods of advertising (see Figure 8).

Trustees responding to the mail survey indicated that the most common way that clients find out about township services is through word of mouth (95.8%). Over 90% of trustees (92.5%) indicated that clients are referred to the township office by the local

Children and Family Services office, making the welfare office the second most common way that clients hear about the services offered by the township trustee. The third most

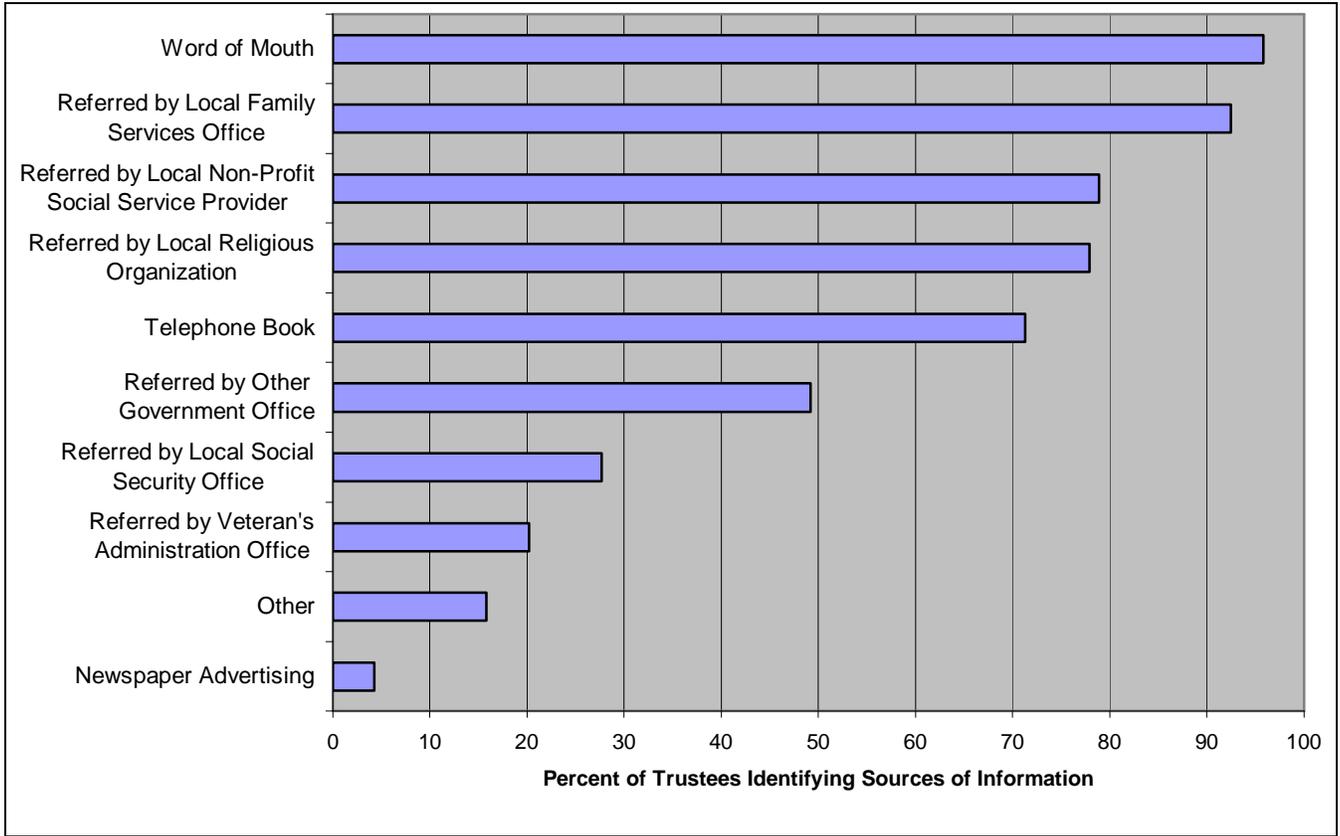
Figure 8
Methods of Advertising



Source: Mail Survey

common way that clients find the trustee's office is through a referral by a local non-profit social service provider (78.9%). The least common methods of discovering the trustee's office are from newspaper advertising (4.3%), or through referrals by the Veteran's Administration (20.2%) or the local Social Security office (27.7%) (see Figure 9).

Figure 9
How People Find Trustee Assistance



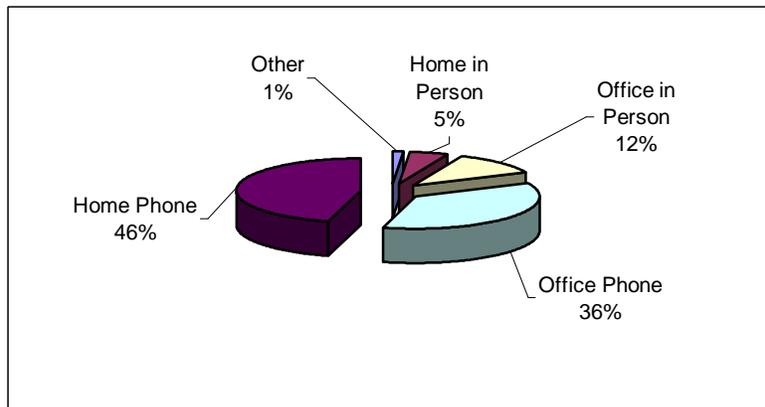
Source: Mail Survey

How Are Services Provided to Poor Relief Applicants?

The most common ways in which applicants initially contact trustees is by calling either the trustee's home or office phone, as reported in the mail survey. The next most common way that clients make the initial contact with the trustee is by stopping by the trustee's home or office (see Figure 10).

On the site visits, trustees reported that applicants for poor relief generally complete the application themselves, unless they require assistance due to age, eyesight, or literacy problems. The trustees all require a personal interview with the applicant, either with the trustee or another staff member. If possible, trustees try to notify the applicant the same day of the application about whether or not the person will be approved for assistance. All trustees in the site visits reported that they notify applicants about the status of their applications within the 72-hour limit set by state policy. The length of time may vary depending on how long it takes to verify the information provided by the applicants.

Figure 10
Trustee Reports of Initial Contact by Applicant



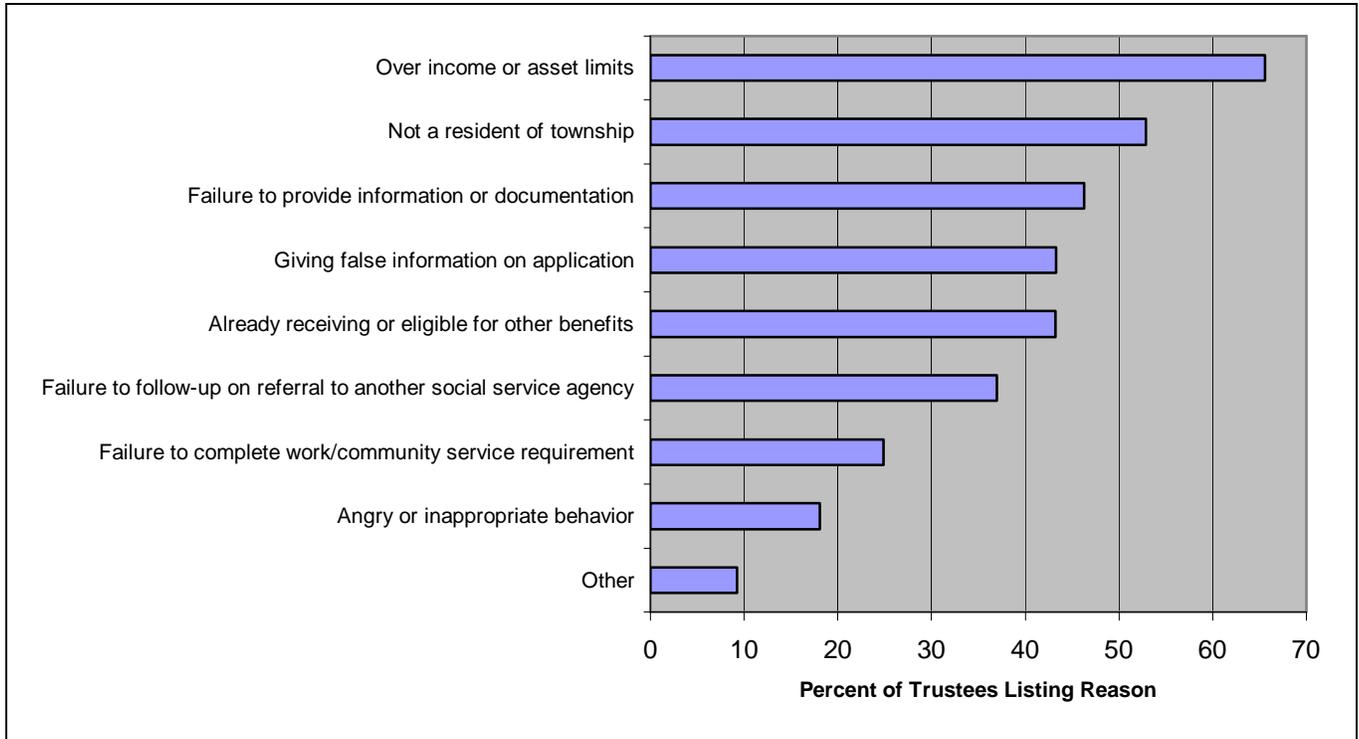
Source: Mail Survey

Trustees use a variety of methods to verify the information provided by applicants. Based on information from the interviews, many trustees request that

applicants bring verification of rent payments and other bills and employment and other sources of income with them for their application interviews. When applicants have this information with them, the process of verification is expedited and decisions about assistance can be made that day. Otherwise, trustees may have to request that applicants return to the office with written verification or make phone calls themselves to verify information. In some smaller communities, where, for example, most of the low-income residents live in two or three apartment complexes, the trustee may have a relationship with the landlord “where I can call them and verify the fact that they do live there and who lives there with them.” In these cases then, a home investigation by the trustee may not be necessary. In another township, the investigators do home inspections if the applicant is requesting help with rent, because “we want to verify that the house is up to code.” In one small, rural township with a population of about 500 people, the trustee reported that verification of information was unnecessary because “I have known all these people all my life. I knew their grandparents before them.”

The mail survey also asked trustees to indicate the most common reasons for denying assistance to applicants. Trustees reported that over the past year, the most common reasons for denying applications for poor relief included 1) the applicant being over the income or asset limits of the township, 2) the applicant not being a resident of the township, and 3) the applicant failing to provide the necessary information or documentation to process the request for assistance (see Figure 11).

Figure 11
Reasons for Denying Poor Relief or Assistance



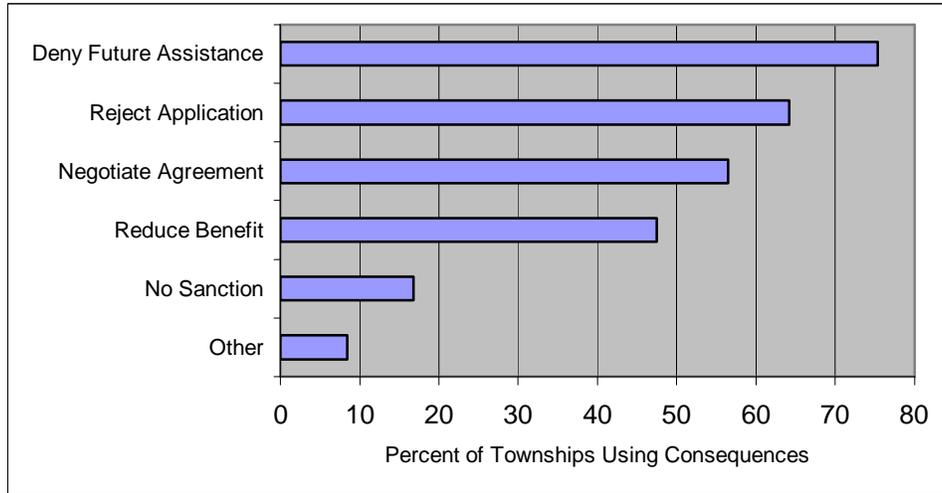
Source: Mail Survey

The mail survey asked respondents to indicate if they had maximum income limits for assistance and if so, what those limits are. Over three-quarters of mail survey respondents (75.5%) reported including in the township poor relief guidelines a maximum income limit. Of those townships reporting a maximum income limit, for a family of three (a mother and two school age children), the maximum monthly income the family could have and still receive township benefits ranged from \$0 to \$2000. The most common income limit was \$650, the average was \$818 and half of the townships with a maximum income limit set the limit above \$811. It is also important to bear in mind that the trustee does have discretion in providing assistance and may help people with incomes above the limit if extenuating circumstances warrant such assistance.

In addition, the mail survey asked trustees to report if there were any consequences for applicants who failed to comply with township requirements for

receiving assistance. Three-quarters of townships (75.4%) deny future assistance to applicants who fail to comply with township rules. Almost two-thirds (64.2%) reject the application and over half (56.5%) negotiate a specific agreement with the applicant (see Figure 12).

Figure 12
Failure to Comply



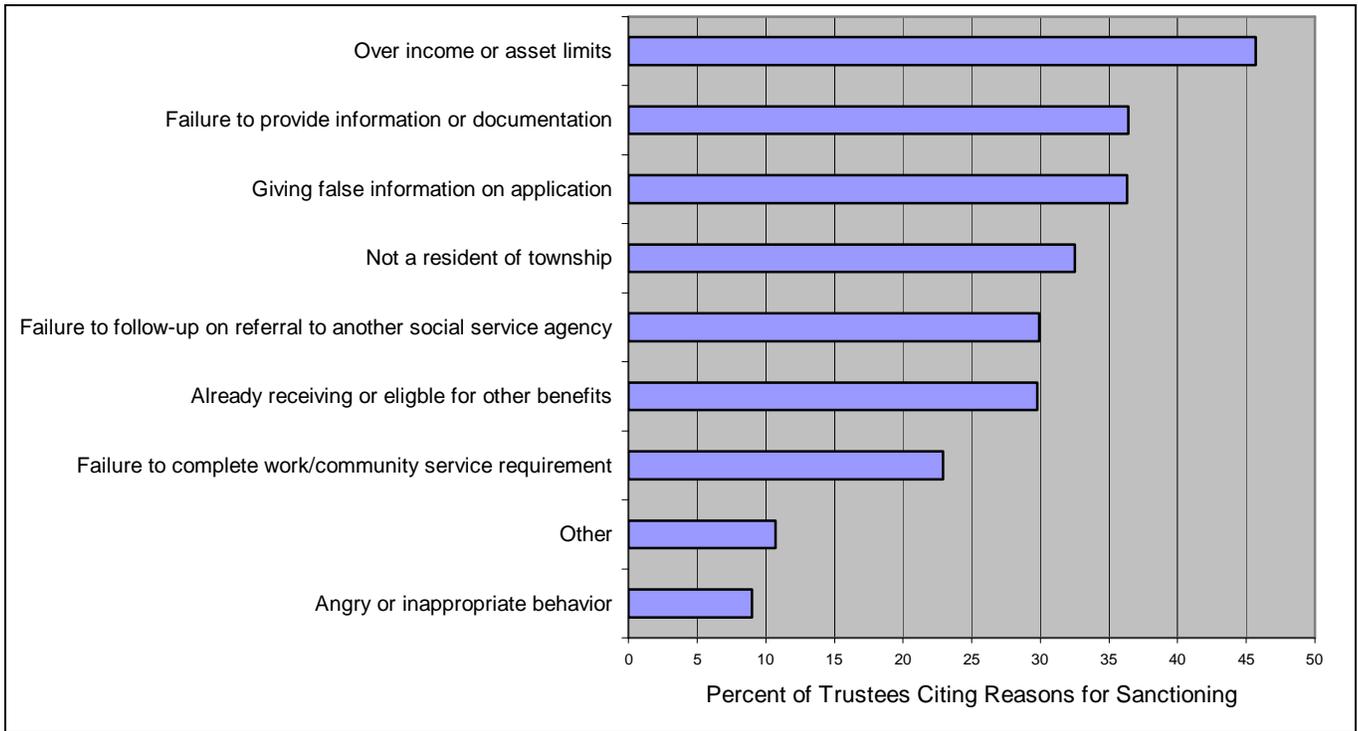
Source: Mail Survey

According to the mail survey, applicant failure to comply is relatively rare. The vast majority of townships, (85.3%), report fewer than five applicants being sanctioned in the past month.

When applicants are sanctioned for a failure to comply with township rules, the most common reasons for sanctioning include that the applicant being over the income or asset limits when they first applied for assistance, failing to provide the necessary information and documentation requested, and giving false information on an application (see Figure 13).

Figure 13

Reasons for Sanctioning Applicants in the Past Month



Source: Mail Survey

How Have Poor Relief Caseloads Changed from 1995 to 1998?

The following data comes from the annual reports the trustees submit to the State Board of Accounts (SBA). As noted in the Methodology Section, there are a few challenges with this data set. For example, townships, on occasion, reported the number of individuals receiving assistance, but not the number of households. Less commonly, the township might report the number of households, but not the number of individuals. Sometimes, townships reported the same number of individuals as households, raising the possibility of inaccuracy in one of the categories. In addition, townships, at times, reported spending levels, but not the number of individuals or households receiving assistance. Less commonly, they reported the number of individuals (or households) receiving assistance, but fail to record a value for the assistance. In addition, reporting by household for specific services is a new category, only introduced on the form in 1997. As a result, household values are often missing for specific services. Also, a number of townships provide considerable in-kind assistance. In these cases, they may record a number of individuals (or households) that received assistance, but because the help provided was donated food, clothing, services, etc, the township recorded no spending. As a result, per capita and per household values may be artificially low due to a failure to capture the value of in-kind assistance. When questions arose, the data entry of the State Board of Accounts reports was verified. If questions remained, efforts were made to contact the township to clarify. Despite these efforts some anomalies remain that, for now, defy explanation.

Total Recipients and Expenditures

As can be seen in Table 1, the number of poor relief recipients and households receiving assistance has fallen substantially from 1995-1998, with 59% and 61% decreases respectively. These decreases are consistent with the overall decrease in the Indiana welfare population and the strong state economy (see Table 1).

Conversely, total poor relief expenditures have consistently increased from 1995-1998, a total increase of 20% (see Table 2). These expenditures include both direct poor relief assistance given to recipients and the administrative costs associated with delivering poor relief benefits, primarily staff and supplies. In addition, some townships have undertaken prudent financial management by investing surplus poor relief funds for a future possible economic downturn and increased demand for services. These investment allocations are reflected in the poor relief expenditure account. When the investment expenditures are removed, overall poor relief expenditures have actually decreased by 4% over the period 1995-1998. Likewise, the total value of benefits provided to poor relief applicants, through both direct assistance and vouchers, has also decreased over time, by 20% over the four years reflected in this study. This discrepancy between a 4% decrease in expenditures and a 20% decrease in direct assistance to recipients may reflect increased casework with the smaller number of applicants. The costs of additional staff time would be reflected in the expenditures, but not in direct aid.

Table 1: Total Township Poor Relief Recipients (1,000s): 1995-1998

	1995	1996	1997	1998	Percent Change, 1995-1998
<i>Total Number of Poor Relief Requests</i>	N/A	N/A	196	184	N/A
<i>Total Number of Poor Relief Recipients</i>	372	267	185	152	-59%
<i>Total Number of Households Containing Poor Relief Recipients</i>	152	107	63	59	-61%
<i>Total Number of Married Poor Relief Recipients Living in Household with Dependent Children Under 18</i>	32	32	N/A	N/A	N/A
<i>Total Number of Single Parents Living in Household w/ Dependent Children Under 18</i>	68	58	N/A	N/A	N/A

Source: SBA Data

Table 2: Total Township Poor Relief Spending (millions): 1995-1998

	1995	1996	1997	1998	Percent Change, 1995-1998
Total Township Expenditures	\$513.8	\$677.8	\$350.8	\$372.3	-28%
Total Budgeted for Poor Relief Fund	\$105.4	\$109.1	\$104.2	\$122.5	16%
Total Poor Relief Expenditures	\$99.4	\$106.1	\$110.0	\$118.9	20%
Total Expenditures on Poor Relief (less investments)	\$45.6	\$50.4	\$45.5	\$43.7	-4%
Total Value of Benefits Provided Poor Relief Recipients	\$23.2	\$20.6	\$20.3	\$18.5	-20%

Source: SBA Data

Per Capita Spending

In 1995, 920 townships reported providing some poor relief to individuals and 902 townships also reported the number of households receiving assistance. Based on these per capita poor relief expenditures in that year ranged from \$1.15 to \$1870 (see Table 3). The mean per capita poor relief expenditure was \$95.69. Half of all townships reporting poor relief spending had less than \$67.89 per capita expenditures in 1995. For households, spending ranged from \$1.63 to \$2240. The average household benefit was \$212.50 and half of all townships reporting household numbers spent less than \$173.97 per household in total poor relief assistance.

Table 3: Township Benefits Per Capita and Per Household

		Mean	Median	Mode	N
1995	Benefits Per Capita	\$95.69	\$67.89	\$100	920
	Benefits Per Household	\$212.50	\$173.97	\$100	902
1996	Benefits Per Capita	\$101.25	\$72.91	\$100	894
	Benefits Per Household	\$230.75	\$184.57	\$200	877
1997	Benefits Per Capita	\$121.67	\$84.16	\$50	872
	Benefits Per Household	\$258.87	\$206.86	\$100	863
1998	Benefits Per Capita	\$128.05	\$93.48	\$100	828
	Benefits Per Household	\$264.26	\$212.09	\$100	815

Source: SBA Data

In 1996, 894 townships reported poor relief expenditures by the number of individuals. These costs ranged from \$1.00 per capita to a maximum of \$1750 per person. The average expenditure was \$101.25 per person and half of all townships spent less than \$72.91 per applicant. That same year, 877 also reported the number of households receiving assistance. Per household spending on poor relief ranged from \$1 to \$1404.34. The average household poor relief payment was \$230.75 and half of all townships spent less than \$184.57 per household.

In 1997, 872 townships reported poor relief expenditures by the number of individuals receiving assistance. Per person spending ranged from a low of \$5.47 to a high of \$2250. The average per person spending level was \$121.67 and half of all townships reporting poor relief expenditures spent less than \$121.67 per person. That same year, 863 townships reported spending by household. Household poor relief payments ranged from a low of \$8.33 to a high of \$4091.72. The average poor relief payment to a household was \$258.87 and half of all townships spent less than \$206.86 per household on poor relief.

In 1998, 828 townships reported poor relief spending by individual. Per person spending ranged from a low of \$1 to a high of \$1000. The average per person level of spending was \$128.05 and half of all townships reporting poor relief expenditures spent less than \$93.48 per person. That same year, 815 townships reported spending by household. Townships spent from \$1 to \$2308.81 per household in 1998. The average

benefit paid to a household was \$264.26 and half of the townships reporting spent less than \$212.09 per household. Consistent with the findings above, both per person and per household poor relief spending have consistently increased over the four-year period of the study.

Assistance for Utilities, Housing, and Food

As indicated before, the major services provided by the township trustees are utility, housing, food, medical and burial/cremation assistance. The trends for utility assistance, housing and food help are all the same. As indicated by Table 4, both the number of recipients receiving utility assistance and the amount of money spent on utility assistance has decreased over the four-year period.

Table 4: Total Township Poor Relief Utility Assistance (1,000s): 1995-1998

	1995	1996	1997	1998	Percent Change, 1995-1998
<i>Total Number of Poor Relief Recipients Receiving Utility Assistance</i>	129	103	79	70	-46%
<i>Total Number of Households Receiving Utility Assistance</i>	N/A	N/A	29	26	N/A
<i>Total Value of Utility Benefits Provided</i>	\$8,109	\$7,108	\$6,954	\$5,831	-28%

Source: SBA Data

The number of recipients has decreased more (46%) than the amount of spending (28%), indicating that the applicants receiving aid are receiving more assistance than applicants in the past. In fact, when dividing total poor relief expenditures on utilities by the total number of poor relief utility recipients, per person utility assistance has increased from \$62.62 in 1995 to \$83.88 in 1998 (see Table 5).

Table 5: Total Per Capita Township Spending: 1995-1998

	1995	1996	1997	1998	Percent Change, 1995—1998
<i>Overall Poor Relief Benefits*</i>	\$62.36	\$77.14	\$109.61	\$121.98	96%
<i>Utility Assistance</i>	\$62.62	\$68.87	\$87.69	\$83.88	34%
<i>Housing Assistance</i>	\$108.36	\$146.89	\$176.37	\$184.90	71%
<i>Food Assistance*</i>	\$14.39	\$15.32	\$20.85	\$21.34	48%
<i>Health Care Assistance</i>	\$102.88	\$85.65	\$109.29	\$89.76	-13%
<i>Burial and Cremation</i>	N/A	N/A	N/A	\$528.63	N/A

** Values may underestimate efforts due to in-kind assistance, such as food pantries and free clothing.*

Source: SBA Data

When per person spending was calculated for each individual township, 863 townships reported expenditures and utility spending ranged from \$3.57 to \$4692 in 1995 (see Table 6). The average per person utility payment was \$103.69 and half of all townships spent less than \$67.73 per person in utility assistance. In 1996, 852 townships reported providing utility assistance. Of those townships, the costs ranged from \$.25 to \$1743.59 per person. The average utility payment was \$109.49 per person and half of all townships providing utility payments spent less than \$75.36 per person. In 1997, 840 townships reported providing utility assistance to individuals. That same year, for the first time, the State Board of Accounts form requested information on the number of households receiving specific services. Seven hundred eight townships also included a value for the number of households receiving utility assistance.

Table 6: Township Utility Benefits Per Capita and Per Household

		Mean	Median	Mode	N
1995	Utilities Per Capita	\$103.69	\$67.73	\$100	863
1996	Utilities Per Capita	\$109.49	\$75.36	\$50	852
1997	Utilities Per Capita	\$89.25	\$63.52	\$50	840
	Utilities Per Household	\$185.30	\$153.60	\$100	708
1998	Utilities Per Capita	\$191.08	\$149.32	\$200	755
	Utilities Per Household	\$131.02	\$100.51	\$50	626

Source: SBA Data

Utility payments to households ranged from a low of \$11.02 to a high of \$1041.80. The average utility payment to a household was \$185.30 and half of all townships spent less than \$153.60 per household. In 1998, 779 townships reported individual utility payments. Spending ranged from \$6.25 to \$3571 per person on utility assistance. The average utility payment was \$89.84 and half of all townships spent less than \$64.16. That same year, 755 townships reported utility spending by household. Spending ranged from a low of \$16.39 to a high of \$3571. The average utility payment for a household was \$191.08 and half of townships providing utility assistance to households spent less than \$149.32. In general, the number of poor relief recipients requesting utility assistance has declined, but the value of assistance has increased over the four-year period of the study.

This same trend is apparent when examining housing and food assistance. The number of housing assistance recipients has decreased 49%, from 78,610 in 1995 to 40,017 in 1998 (See Table 7). Similarly, the amount of money spent on housing assistance has fallen from a high of \$8,518,192 in 1995 to \$7,399,226 in 1998, a decrease of 13%. Once again, the number of recipients has fallen more than the amount of money spent on assistance.

Table 7: Total Township Poor Relief Housing Assistance (1,000s): 1995-1998

	1995	1996	1997	1998	Percent Change, 1995-1998
<i>Total Number of Poor Relief Recipients Receiving Housing Assistance</i>	79	52	47	40	-49%
<i>Total Number of Households Receiving Housing Assistance</i>	N/A	N/A	24	18	N/A
<i>Total Value of Housing Benefits Provided</i>	\$8,518	\$7,668	\$8,237	\$7,399	-13%

Source: SBA Data

As a result, per person housing assistance, calculated as total value of all township housing assistance divided by the total number of township housing assistance recipients in the state, has increased from \$108.36 in 1995 to \$184.90 in 1998. In 1995, 658 townships reported providing housing assistance, ranging from \$4.76 to \$3020.00 (see Table 8). The average amount of housing assistance provided to an individual was \$149.58 and half of all townships spent less than \$107.93 on housing assistance per person. In 1996, 642 townships reported providing housing assistance. The average payment was \$149.12 and half of the townships spent less than \$100.36 per person on housing. In 1997, 657 townships reported providing housing assistance, ranging from a low of \$6.67 per person to a high of \$1537.70. The average amount of housing assistance was \$130.46 per person and half of all townships spent less than \$95.75 per person on housing. That same year, 566 townships reported housing assistance costs by household. The average household payment was \$262.81, with a low of \$11.05 and a high of \$2006.00. Half of the townships that year spent less than \$225 per household on housing. In 1998, the last year of this study, 626 townships reported providing housing assistance. The average housing payment that year was \$131.02, and half of all townships spent less than \$100.51 per household on housing that year.

Table 8: Township Housing Benefits Per Capita and Per Household

		Mean	Median	Mode	N
1995	Housing Per Capita	\$149.58	\$107.93	\$200	658
1996	Housing Per Capita	\$149.12	\$100.36	\$100	642
1997	Housing Per Capita	\$130.46	\$95.75	\$50	657
	Housing Per Household	\$262.81	\$225.00	\$100	566
1998	Housing Per Capita	\$131.02	\$100.51	\$50	626
	Housing Per Household	\$278.78	\$239.11	\$100	609

Source: SBA Data

Since 1997, the trustees have also reported to the State Board of Accounts the number of nights of emergency shelter they have provided. In 1997, the trustees provided 39,442 nights of emergency shelter. By the next year, they were providing a total of 45,297 nights of emergency shelter, a 15% increase over the previous year. Because this data was only reported for the last two years of the study, we cannot say if the increase from 1997 to 1998 represents also an increase from 1995, our baseline year, or is a trend for the future.

As in the case of housing assistance, the number of food recipients has fallen from 73,741 in 1995 to 40,570 in 1998, a 45% decrease (see Table 9). Over the same period of time, spending on food fell from \$1,060,944 to \$865,924, an 18% decrease. As for other benefits, the number of recipients has declined more than the amount of assistance.

Table 9: Total Township Poor Relief Food Assistance (1,000s): 1995-1998

	1995	1996	1997	1998	Percent Change, 1995-1998
<i>Total Number of Poor Relief Recipients Receiving Food Assistance</i>	74	63	46	41	-45%
<i>Total Number of Households Receiving Food Assistance</i>	N/A	N/A	19	16	N/A
<i>Total Value of Food Benefits Provided</i>	\$1,061	\$964	\$967	\$866	-18%

Source: SBA Data

As a result, the per person spending on food assistance, calculated as statewide township spending on food assistance divided by the statewide number of township food assistance

recipients, has increased from \$14.39 in 1995 to \$21.34 in 1998, a 48% increase (refer to Table 5 above).

In 1995, 495 townships reported providing food assistance (see Table 10). The average payment to an individual was \$38.42 and half of the townships spent less than \$24.75 per person. In 1996, 508 townships reported providing food assistance, with an average per person payment of \$38.87. Half of the townships providing food assistance spent less than \$25 per person. In 1997, 498 townships reported providing food assistance, ranging from a low of \$.99 to a high of \$425.45 per person. The average payment was \$31.31 and half of the townships spent less than \$20 per person on food assistance. Four hundred twenty-seven townships reported food assistance by household, with a payment range of \$2.58 to \$1560 per household. The average household food assistance payment was \$70.63, but half of the townships spent less than \$50. In 1998, 457 townships reported food assistance to individuals and 441 townships reported food assistance to households. The average per person food assistance payment was \$33.42; the average household food assistance payment was \$78.40. Half of the townships providing food assistance spent less than \$22 per person and \$52.50 per household. Direct expenditures for food may be artificially low because some trustees make referrals to food pantries or operate such pantries themselves with donated food items, with no cash outlay for the township.

Table 10: Township Food Benefits Per Capita and Per Household

		Mean	Median	Mode	N
1995	Food Per Capita	\$38.42	\$24.75	\$50	495
1996	Food Per Capita	\$38.87	\$25.00	\$50	508
1997	Food Per Capita	\$31.31	\$20.00	\$50	498
	Food Per Household	\$70.63	\$50.00	\$50.00	427
1998	Food Per Capita	\$33.42	\$22.00	\$10.00	457
	Food Per Household	\$78.40	\$52.50	\$50	441

Source: SBA Data

Several explanations are possible for the more rapid decrease in caseload than in expenditures and the resulting higher per person benefits recently reported. It is possible

that with the same amount of money available for assistance and the fewer number of applicants, trustees are able to provide greater assistance to those who apply. Township budgets tend to be fairly consistent over time, so with less demand, townships may find that they have more funds available for assistance. While still managing their funds prudently, trustees may feel that they can provide more assistance to the individuals they see in need. It is also possible that the applicants requesting assistance in 1998 were in greater need than those requesting assistance in the past. With a strong economy, many of those able to work have found employment and do not need township assistance. At the same time, those people who have not been able to find jobs that pay well enough may have exhausted other resources to make ends meet. Some TANF clients are reaching time limits for assistance and may need substantial help as their checks are reduced by the \$90 adult portion. The people who remain in need may face more extreme circumstances.

Health Care Assistance

Only in the case of health care assistance do spending and changes in caseload not follow the same trend of decreases over time (see Table 11). The number of health care assistance recipients fluctuated over the four-year period, peaking at 24,253 in 1996 and declining to its lowest point of 16,630 in 1997. Over the four year period of the study, the number of health care assistance recipients fell 7%, from 21,822 in 1995 to 20,392 in 1998. Health care spending in general declined; peaking at \$2,244,957 in 1995 and reaching a four year low of \$1,817,458 in 1997. With the slight increase in health care spending in 1998, the overall spending in health care decreased 18% from 1995 to 1998.

Table 11: Total Township Poor Relief Health Care Assistance (1,000s): 1995-1998

	1995	1996	1997	1998	Percent Change, 1995-1998
<i>Total Number of Poor Relief Recipients Receiving Health Care Assistance</i>	22	24	17	20	-7%
<i>Total Number of Households Receiving Health Care Assistance</i>	N/A	N/A	9	9	N/A
<i>Total Value of Health Care Benefits Provided</i>	\$2,245	\$2,077	\$1,817	\$1,830	-18%

Source: SBA Data

Consistent with these fluctuations in the number of recipients and spending, per person spending on health care also varied over the four year period (refer to Table 5). Spending was lowest in 1996, when the average benefit was \$85.65 and highest in 1997, when the average benefit was \$109.29. From these data, it appears that health care spending is more idiosyncratic and less predictable. While the needs for food, shelter, and utilities are relative constants; the need for health care can vary considerably. Also, it is more likely that low-wage employment will provide the means necessary to meet basic needs such as food and shelter, but less likely to meet unexpected medical costs, especially as many low-wage jobs provide no health insurance or require the employee to pay a sizeable portion of the premium for coverage.

In 1995, 548 townships reported providing health care assistance (see Table 12). Spending ranged from \$4 per person to \$2428, with an average per person payment of \$153.46. Half of the townships spent less than \$84.85 per person on health care.

Table 12: Township Health Care Benefits Per Capita and Per Household

		Mean	Median	Mode	N
1995	Health Care Per Capita	\$153.46	\$84.85	\$75	548
1996	Health Care Per Capita	\$153.91	\$91.41	\$60	551
1997	Health Care Per Capita	\$131.02	\$78.67	\$25.00	529
	Health Care Per Household	\$163.69	\$100.00	\$200.00	459
1998	Health Care Per Capita	\$122.59	\$84.68	\$50	498
	Health Care Per Household	\$169.82	\$120.00	\$100	479

Source: SBA Data

In 1996, 551 townships reported health care spending, with an average payment of \$153.91. Half of the townships spent less than \$91.41 per person on health care that year. In 1997, 529 townships reported the number of individuals receiving health care assistance and 459 townships reported the number of households. The average per person payment was \$131.02 and the average per household payment was \$163.69. Half of the townships spent less than \$78.67 per person or \$100 per household. In 1998, 498 townships reported expenditures on health care, ranging from \$3.50 to \$1376.20 per person. The average health care payment was \$122.59 and half of the townships spent less than \$84.68. Four hundred seventy-nine townships reported health care spending by household. The average household payment was \$169.82 and half of the townships spent less than \$120.

Burials and Cremations

Finally, in recent years, trustees have become responsible for burial or cremation of low-income people who die in their townships. The trustees have expressed concern that this added responsibility will significantly increase demand on township funds. In 1998, the only year for which data are available, the trustees buried 2,848 people at a total cost of \$1,505,528. While this is the least common specific service requested, it is the highest per person cost, calculated as statewide total township spending on burials divided by the total number of burials provided by all townships, averaging \$528.63 for each burial (refer to Table 5). In 1998, 264 townships reported providing burial assistance. The costs ranged from a low of \$100 to a high of \$9192.95 per burial, with an

average cost of \$820.64. Half of the townships reporting spent less than \$815.53 per person on burials. From the site visits, we learned that many trustees negotiate a fixed price with local funeral homes for trustee-funded burials and cremations, thereby significantly reducing their costs.

Reimbursements for Township Expenditures

In certain instances, trustees can be reimbursed for the costs associated with some poor relief expenditures. Data on reimbursements was only reported on the State Board of Accounts forms for 1997 and 1998. In 1997, trustees received a total of \$478,870 from recipients in return for assistance received, about 2% of total direct spending on poor relief that year (see Table 13).

Table 13: Total Township Reimbursements (1,000s): 1995-1998

	1995	1996	1997	1998	Percent Change, 1995-1998
<i>Total Reimbursement for Assistance Received from Recipients</i>	N/A	N/A	\$479	\$309	N/A
<i>Total Reimbursement for Assistance from Recipient Household Members</i>	N/A	N/A	\$2	\$9	N/A
<i>Total Reimbursement for Assistance from Recipient Estates</i>	N/A	N/A	\$19	\$25	N/A
<i>Total Reimbursement for Assistance from Medical Programs under IC 12-20-16-2(e)</i>	N/A	N/A	\$30	\$255	N/A

Source: SBA Data

However, in 1998, this figure had fallen to \$308,564, or slightly over 1.5% of total direct poor relief spending. Recipients themselves are by far the single largest source of reimbursements to the trustees. In 1997, trustees received \$2,249 from poor relief recipients' household members in return for assistance. By 1998, this reimbursement had increased to \$9,006. In 1997, trustees received \$19,088 from recipients' estates for the costs of assistance. In 1998, this figure was \$24,842. A final source of reimbursements for the trustees is assistance from medical programs under IC

12-20-16-2(e). In 1997, trustees received \$29,628 from this program. However, by 1998, they had increased those receipts to \$255,485.

Poor Relief Caseload Change in the Seven Case Study Counties

The seven counties that served as case studies for the Community Social Services Provider portion of the study broadly reflect the overall trends in township assistance discussed above. In general, poor relief caseloads decreased, but overall spending levels either increased or only decreased slightly, meaning that per capita spending actually increased, in some cases dramatically. Caseloads and spending for utility, housing, food, and health care assistance decreased on the whole, but with caseloads declining much more rapidly than spending, per capita levels generally rose. These trends were most evident in the urban counties, Lake and Marion; the other five counties, a mixture of rural and semi-rural, were more varied (see Appendix C).

Overall poor relief caseloads declined over the study period for all seven counties. The more urban counties, in particular Lake and Marion, experienced dramatic decreases in total caseloads (84.2% and 68.6%, respectively). Bartholomew County, which is a mixture of rural areas and one medium-sized city (Columbus), also showed a strong decrease (74.4%). The other two semi-rural counties, Howard (Kokomo) and Floyd (New Albany), also had fairly large declines (24% and 36.9%). Meanwhile, the two most rural counties experienced much less dramatic declines in caseloads: Greene and Harrison counties decreased by only 7.4% and 5%.

In terms of overall spending levels, there is again a distinction between the urban and the more rural counties. Looking at total poor relief spending (including administrative costs, but not including township investments of poor relief funds), and at total direct spending (less administrative costs), Lake and Marion showed moderate decreases in both categories. Bartholomew County is difficult to evaluate because the PR7 data for its largest township is missing for 1998; however, based on the previous years' data, spending appears to stay roughly constant. The four remaining (rural and

semi-rural) counties saw moderate increases in both total spending figures over the four years.

Following the statewide trend, caseloads in the seven counties decreased at a faster rate than spending. Therefore, per capita direct spending (excluding administrative costs) rose. The sharpest increases were in Lake and Marion Counties (369.7% and 158.8%), but the other counties saw increases of between 27.9% (Harrison) and 109.1% (Howard). Bartholomew County's per capita direct spending increased by 72.5% between 1995 and 1997 (1998 is excluded because of missing data).

In terms of specific services, Lake and Marion Counties experienced dramatic increases in per capita spending for utility, housing, and food assistance. In most cases, both spending and caseloads fell, but the latter at a much more rapid pace, leading to higher per capita figures. In Marion County, each category increased by over 90%, per capita, while Lake County's per capita spending on utility assistance grew by 95.2%, and housing increased 167.4%. Howard County also followed this trend, to a somewhat lesser extent. The four remaining counties were more varied, with per capita spending falling in some cases. In rural Greene County, the number of recipients of all three categories of assistance increased, more than doubling in the cases of utility and housing assistance. This led to a decrease in per capita spending of over 50% in these two categories. Finally, health care showed no clear pattern across the seven counties; as in the state generally, this category appears to be highly idiosyncratic.

As noted previously, the apparent reduced demand for township assistance must be understood in its broader economic context. In a time of strong economic growth for the state, with very low (and falling) unemployment, it is not surprising that township trustees have been reporting lower caseloads. Mirroring statewide trends, the AFDC/TANF and Food Stamp caseloads for the seven counties declined dramatically during the study period (see Appendix C), further suggesting a favorable economic context for Indiana's welfare reform. However, the seven counties' data suggests that rural counties may not be faring as well. Greene County trustees, for example,

experienced large increases in caseloads for specific services, stretching their budgets and lowering per capita expenditure.

Clearly, the data for Lake and Marion Counties are substantially influencing the statewide data as a whole. This is not surprising, given the large proportion of Indiana's general population and its welfare caseload that resides in these two large, urban counties. Any evaluation of welfare reform must be sensitive to this fact, and look at the experiences of rural counties. Indeed, evidence from other components of the study, such as trustee interviews, suggests that rural counties are not benefiting from the economic expansion to the same extent as urban counties. Rural counties often lack the economic diversification that characterizes urban areas, leaving them vulnerable to closings or layoffs by major employers. Caseloads may, therefore, increase in rural areas, despite the overall strength of the state's economy.

What Are the Needs for Services in the Era of Welfare Reform?

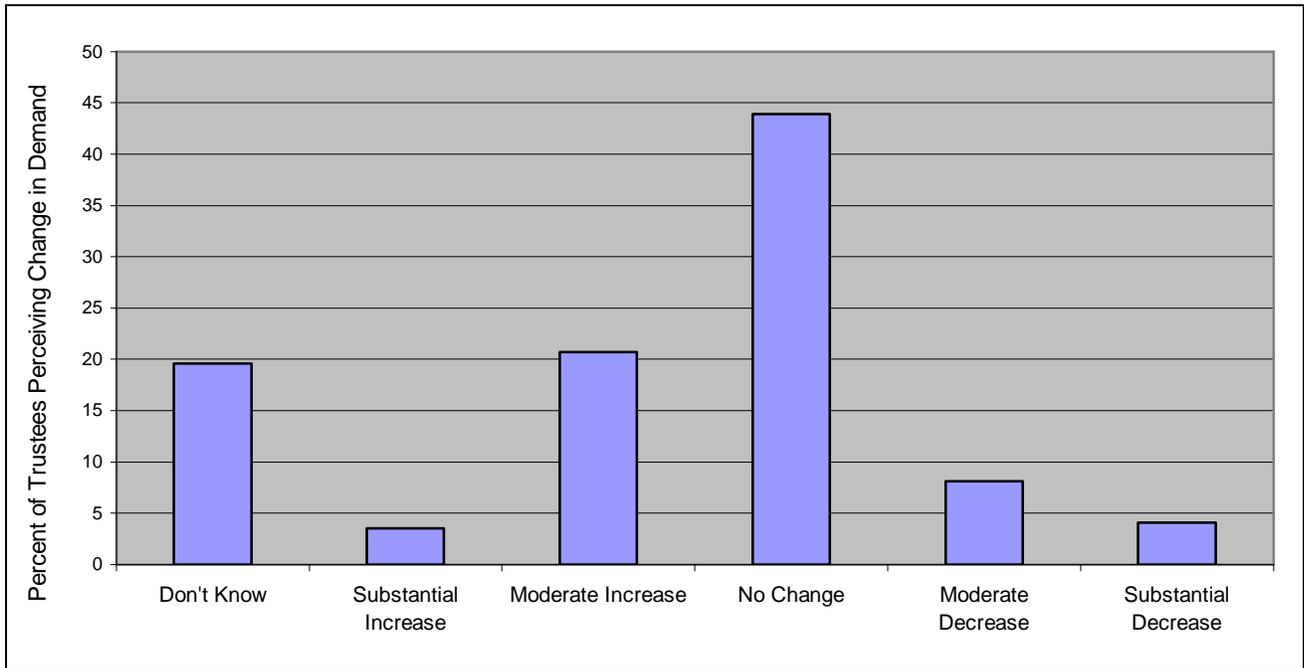
There is little data in the State Board of Accounts database that helps us understand the demand or need for assistance from the trustees. Recent versions of the PR7 have requested information on the number of applicants, not just the number of recipients. When new categories of data are added to the State Board of Accounts forms, it is not unexpected that there is some initial confusion about what data precisely is being requested. In addition, some of the smaller townships may not have record keeping systems that systematically track the newly requested data, adding to the unreliability of the figures that do get reported. In 1997, trustees reported receiving 196,139 requests for assistance. In 1998, that number of requests was reduced to 183,889. Though this data on the number of applicants is probably not completely accurate, it does give us some sense of the ongoing demand for services despite the low unemployment experienced in the state during these years.

Trustees' Perception of Changes in Demand

Almost half of the township trustees responding to the mail survey (43.9%) reported no change in demand for township poor relief since 1995. An additional 19.6% indicated that they did not know if there had been changes in demand for services since 1995. Some of the respondents indicating “don’t know” may be newly elected trustees who were not aware of demand for township services in 1995. Over one-fifth (20.7%) of trustees reported a moderate increase in demand and 3.5% reported a substantial increase in demand for services. At the same time, 8.1% of townships reported a moderate decrease in demand for township services and 4.1% reported a substantial decline in demand for township services (see Figure 14). It is interesting to note that though some township trustees may perceive some increased demand, the caseloads reported across the four years (as reported in previous sections) do not in general substantiate such perceptions of increased demands.

Figure 14

Perceived Change in Client Demand for Services Since 1995



Source: Mail Survey

The trustees attributed this change in demand to the following factors. According to the trustees who responded to the mail survey, the most common factor leading to an increase in demand for services is federal government cutbacks. Almost a third of respondents (32.8%) reported federal government cutbacks as a cause of increased demand for services. At the same time, however, 63.1% of townships reported no change in demand due to federal government cutbacks and 4.1% of respondents actually saw a decrease in demand as a result of federal cutbacks. The second most commonly cited reason for an increased demand in service is a lack of affordable childcare. Again, almost a third (32.6%) of townships reported an increased demand for services as a result of a lack of affordable childcare. At the same time, however, 63.1% of townships reported no change in demand, and 4.3% of townships actually saw a decrease in demand.

To try to understand demand for services, it is important to try to understand the characteristics of the applicants for poor relief, particularly under the conditions of

welfare reform. There is no statewide data collected about the individual demographic characteristics or family circumstances of poor relief applicants or recipients. For that reason, questions about applicants were included on the mail survey completed by the township trustees and were asked at the time of the interviews.

Most trustees (64.8%) have seen no change in the number of Caucasian recipients since 1995. Twenty-three percent of townships report an increase, and 12.2% of townships report a decrease in the number of Caucasian recipients. Over three-quarters of townships experienced no change in the number of Hispanic recipients; 12.7% report an increase and 1.9% report a decrease in the number of Hispanic poor relief recipients over the past five years. Likewise, the vast majority (86.8%) of trustees did not see any change in the number of African-American poor relief recipients. Eleven percent reported an increase and 1.9% reported a decrease in the number of African-American poor relief recipients over the past five years.

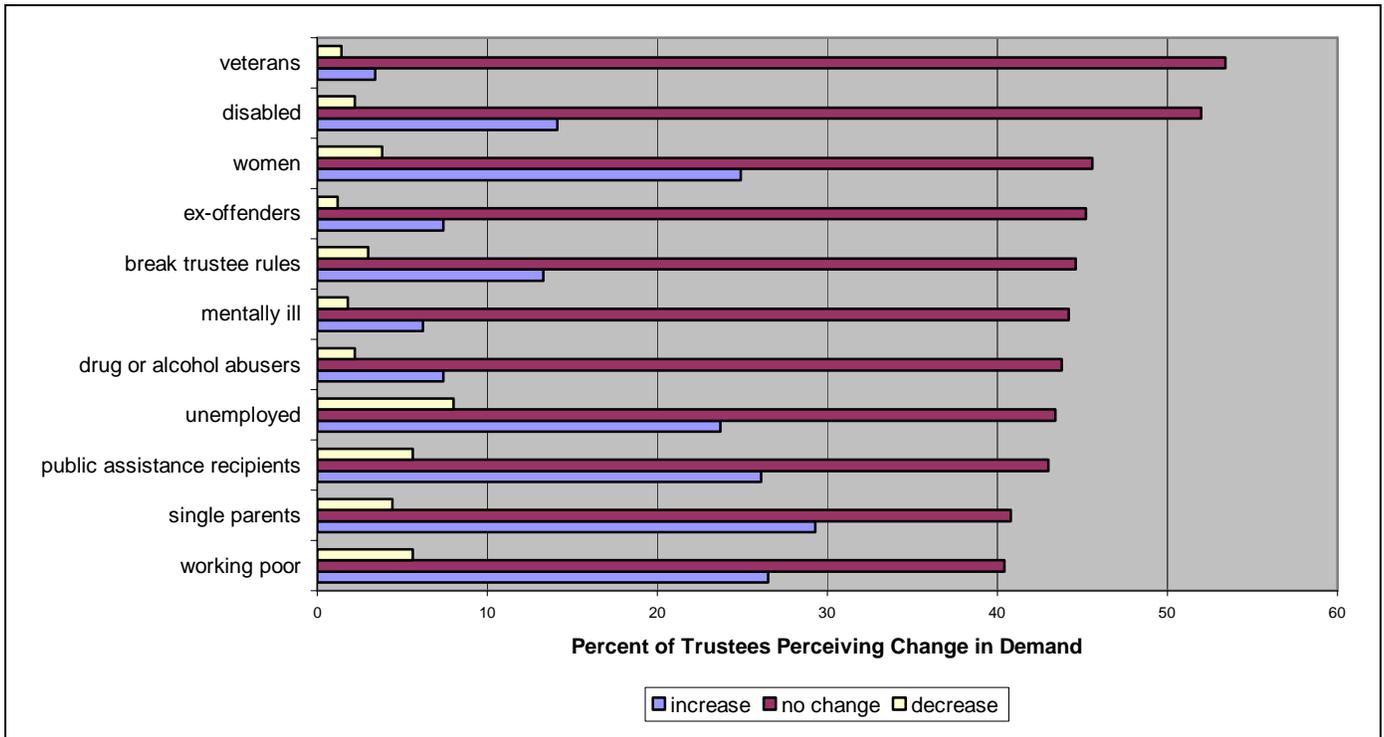
In terms of age, most townships (77.5%) saw no change in the number of children needing assistance from the township trustee. Sixteen percent of townships reported an increase in the number of recipients who are children (under 11 years of age) and 6.4% reported a decrease. The trend is the same for youth (children ages 12-19). Over three-quarters (78.8%) of townships saw no change in the number of youth seeking assistance from the township trustee. Fifteen percent of townships reported an increase and 6.2% of townships reported a decrease. For adults (ages 20-59), a majority of townships (57.5%) reported no change. But, thirty-one percent of townships reported an increase and 10.9% of townships reported a decrease in the number of adult recipients for poor relief assistance. As for the elderly (over 60 years of age), 73.6% of townships reported no change in demand. Seventeen percent reported increased demand for poor relief services by the elderly and 8.9% of trustees reported a decrease in demand for services by this age group.

While most township trustees did not see any change in demand for services by certain groups of people, when an increase in demand for services did occur, most

townships observed these increases among single parents, the working poor, public assistance recipients, women and the unemployed. For example, while 54.8% of townships reported no change in demand for services by single parents, 39.3% reported increased demand and 5.9% reported decreased demand. Over fifty-five percent of townships reported no change in demand for services by the working poor, but 36.4% reported increased demand and 8% reported decreased demand. As for changes in demand by public assistance recipients, the majority of townships (57.6%) reported no change in demand. Almost thirty-five percent reported an increase in demand for assistance by public assistance recipients and 7.5% reported a decrease in demand. Over sixty percent of townships experienced no change in demand for services by women. However, 33.5% reported increased demand for services by women and 5.1% reported decreased demand. Finally, over half of the townships (57.8%) reported no change in demand for services by the unemployed. Thirty-one percent reported increased demand and 10.6% reported decreased demand for services by the unemployed over the past five years. Of the various categories, the unemployment category had the largest percentage of townships reporting a decreased demand for services (see Figure 15).

Figure 15

Perceived Changes in Demand for Services by Specific Categories



Source: Mail Survey

Seasonal Fluctuations in Service Demand

On the site visits, the trustees reported that in winter and spring months they experience higher requests for utility assistance, especially. “All of a sudden, they’ve gone from December to April without paying any utilities. The light company will not shut them off because, once they receive winter assistance, they get a moratorium until April 15th. Now April the 15th is here, the moratorium is over, the light company is going to shut them off,” related one trustee. And so people come into the township trustees for assistance. One year, one of the larger electric companies in the state even sent out a statement in their bills, “Having trouble paying your electric bill? See your township trustee for assistance.” Whether the increase in requests for utility assistance that year was due to that notice or the colder weather and higher heating bills is not clear, but the trustees in the area expressed some concerns.

“September, we get a lot in because their gas was shut off. They went all summer without it because they did not need it, and they didn’t pay it. Now, all of a sudden, it’s starting to get cool again, and they are back in here wanting us to turn their gas back on.” Given the amount of utility assistance the trustees provide, it is not surprising that there are seasonal fluctuations in the demand for services.

One township trustee reported that he had a lot of construction workers, including roofers, in his township so that the seasonable demands on his services depended on their seasonal employment.

“August is usually busy because of school clothing and everything,” said another trustee. Also some trustees noted that landlords would more likely evict families in the summer, when the weather is warm.

February tends to be a lower month for some because that is when the tax refunds come and they can be used for paying off bills. Also the trustees would count a refund as income so it might put some families over the limit for assistance.

Use of Poor Relief by Welfare Recipients

Interview data from the site visits with the trustees during the spring and summer of 1999 suggests that few trustees at that time were seeing applicants for poor relief who had hit time limits under TANF. Twenty-five of the thirty-six trustees interviewed reported that they had no experience with poor relief applicants who had exhausted their TANF benefits. Eleven trustees, in both urban and rural areas, reported some such applicants. “We are aware of five or six people who had taken jobs and then lost them, or were sanctioned so they had exhausted their benefits,” related a trustee in an urban area. “I have seen ten or twelve clients who have reached time limits. When a single mother hits a time limit, she comes to the trustee for help. By the time they pay a baby sitter and work minimum wage, they don’t make any money,” said a trustee in a rural county, relating the reason that some former welfare clients continued needing help in making

ends meet. Another noted, “We see quite a few who have been sanctioned because they did not follow-through with appointments, etc. Now we will help them the first time, but we won’t do it again unless they comply with the rules.” Several said they evaluate each case on an individual basis to determine if they can help someone who has exhausted the adult portion of TANF benefits.

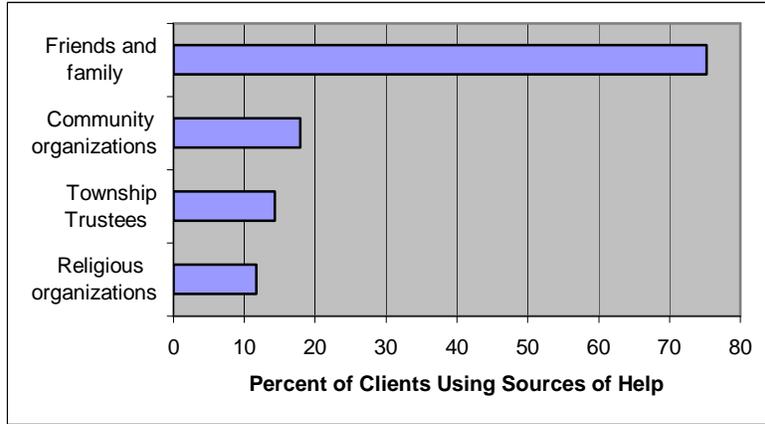
One trustee said, “A few have run out of benefits, and we help them make ends meet. They seem to be doing pretty good, but I wonder if some recipients will make it after their time is up.” This skepticism and concern for what the future may hold as more TANF recipients hit time limits and if the economy takes a downturn is reflected in the comments of many of those interviewed. They responded that they have not seen many former TANF clients “yet,” implying that they expected to see more in the future when this group of people might not be able to pay all their bills.

The client survey component of this welfare reform study suggests that not all TANF recipients may be aware of the assistance available from the township trustees. In asking current and former welfare recipients where they seek help, the township trustee was listed as one of the options that could be selected for a variety of kinds of assistance. Shortly into the phone interviewing process, an explanation about the trustees had to be added to the interview protocol because so many respondents did not know who the township trustee was and what kind of assistance was available through the trustee’s office.

Results of the client survey indicate that the trustees provide more help to welfare recipients in some areas of need than in others. Over all, for welfare clients, family and friends provide the majority of help that they receive meeting basic needs, regardless of the need category. The township trustees provided the most assistance in addressing housing and utility needs for recipients. With regard to helping with a place to stay, the trustees, religious organizations, and community organizations were close in their frequency of providing help to welfare recipients, with about 15% for the trustees (see Figure 16).

Figure 16

Sources of Help with a Place to Stay

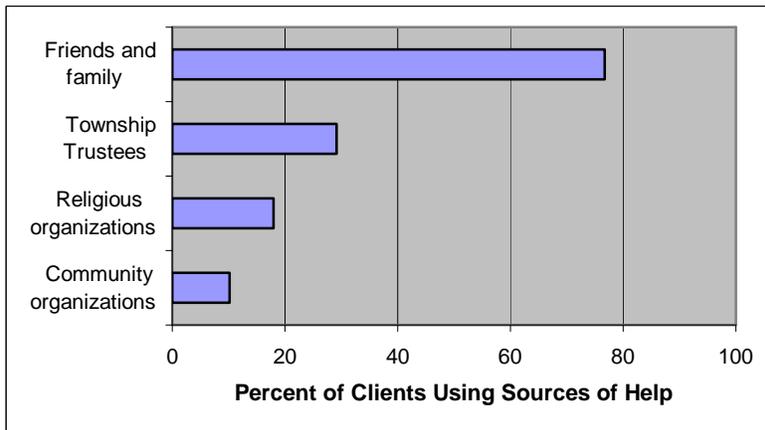


Source: Client Survey

Trustees were the most frequent source of help with rent assistance after family and friends, helping fewer than 30 percent of the welfare recipients (see Figure 17).

Figure 17

Sources of Help for Rent Assistance

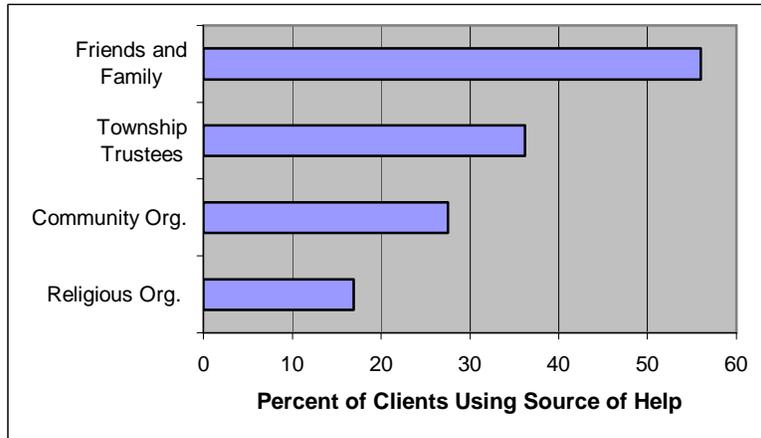


Source: Client Survey

More than one third of the welfare recipients interviewed reported receiving help with utilities from the township trustees, above any other type of agency (see Figure 18).

Figure 18

Sources of Help for Utilities Assistance

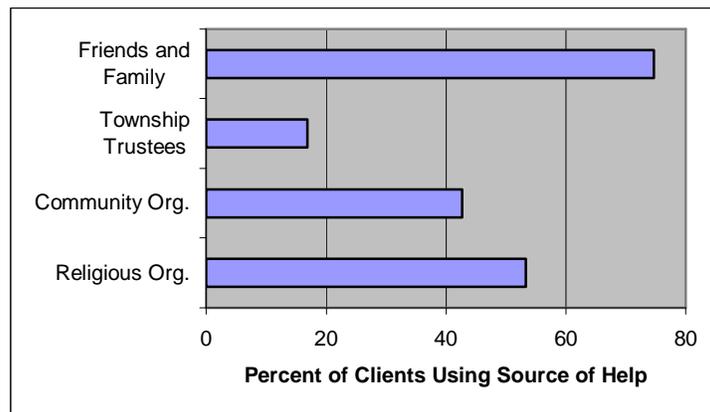


Source: Client Survey

For food assistance, less than 20% of the clients reported getting assistance from the trustees, well behind the level of help received from religious and community organizations (see Figure 19).

Figure 19

Sources of Help with Food

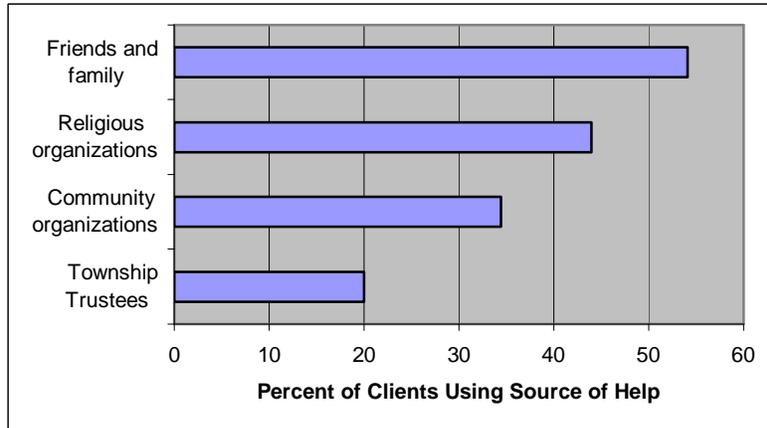


Source: Client Survey

These areas of assistance are ones for which the township trustees have traditionally had major responsibility and are reported on the PR7 Form to the State Board of Accounts. The pattern of assistance noted here, more assistance for rent and utilities, is reflected in the expenditures by the trustees throughout the state from 1995 through 1998, as detailed earlier in this report.

Though fewer welfare recipients received clothing assistance from township trustees than other organizations, trustees still helped 20 percent of recipients in this area (see Figure 20).

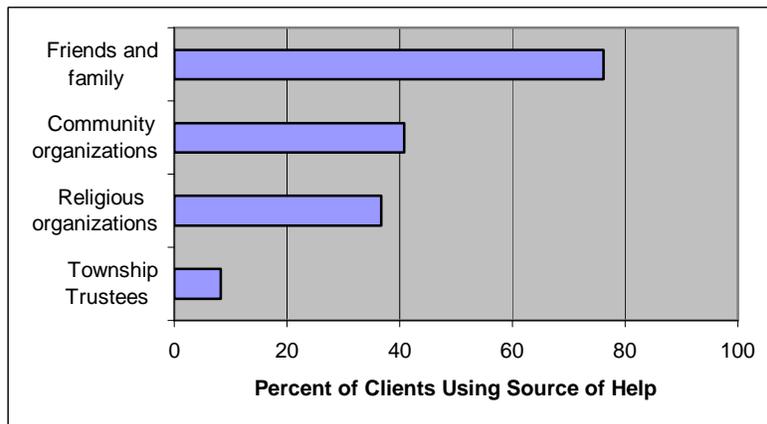
Figure 20
Sources of Help for Clothing Assistance



Source: Client Survey

Less than 10% of welfare recipients received help from the trustees to purchase diapers or toys for children (see Figure 21).

Figure 21
Sources of Help with Diapers / Toys



Source: Client Survey

Very few welfare recipients received help from the trustees for child care (4%), transportation (2%), or emotional support (2%), results that are not surprising given that

other community agencies are better equipped to offer these services than the township trustees.

Trustee Views of Welfare Reform

When asked about their views of welfare reform in the interviews, the trustees in general were supportive of the changes the state has made in TANF. They identified a number of specific strengths in welfare reform including, the time limits and family cap, specifically. One trustee noted that they have experienced more cooperation with FSSA in recent years and that they have been pleased with the agency's willingness to reach out to the trustees for greater coordinated efforts. The following comment was typical of this support for welfare reform:

I think it's good. They needed to change it. I've seen three generations on welfare, and it wasn't healthy for them to be on welfare. There's no one any better off than when they went on. I think that the answer was not to keep them on the rolls. What I think they are trying to do is to train them. I think they're on the right track.

Referring to the clients on welfare, another trustee said:

I've really seen a change of attitude. Many of them are willing to take responsibility for their lives, instead of 'you owe me, you owe me.' I think that's a big plus because we were raised in a generation, 'you have to take care of yourself,' and many of us turned out really well.

In this way, the trustees in general see positive results coming from welfare reform.

Some trustees, however, see some difficulties in applying welfare reforms uniformly across the state without regard to some of the local economic conditions. One trustee said in the interview:

They are trying to put people to work, in a lot of cases. But here in a small town...it works great in bigger cities, where they've got more to offer people. Here we don't have it to offer people. You know, so the reform doesn't come into play here, as far as I'm concerned.

In some rural townships, there may be very limited employment opportunities for people coming off TANF. In addition, there may be other barriers to work besides lack of jobs. Few rural areas have regular public transportation systems that people could use to get to jobs. “Somebody comes in here and says, ‘I lost my car. I don’t have a way to work.’ What can you say to people like that, hitchhike?,” said one trustee.

“Working families are the ones that’s left out on many things,” says one trustee, so he helps the working poor by allowing a decent car payment when determining if they qualify for assistance. Having that discretion in applying income and resource guidelines permits trustees to assist some applicants that could not be helped by TANF and other state programs.

One poor relief supervisor we interviewed disagreed with the strict work requirements for new mothers:

We shouldn’t say that a mother has to work full-time now. I think sometimes that would be very hard with very little children. And...when the baby’s just six weeks old, we have to go to work. I think that’s harsh. I would think a year. I would change that part. I would change it to at least a year because I never had to leave none of my kids when they were six weeks old. And I definitely wouldn’t have wanted to put them in a day care where I didn’t know a soul.

Though there were these disagreements with some of the policies of welfare reform as noted above, most of the trustees support both the intent and the specifics of Indiana’s welfare reforms.

Local Circumstances Impacting Both Demand and Service Delivery

In the interviews, trustees noted that local changes in the economy, particularly in rural townships, could have a substantial impact on the availability of jobs and even the provision of some social services. For example, we heard about local furniture plants or livestock processing plants closing with the loss of minimum wage jobs. Without a

strong service sector locally and transportation difficulties in reaching nearby jobs for which people might qualify, the trustees pointed out they may see “more people coming in because they cannot find work” in the local community. When asked about the impact that welfare reform had on them, some trustees noted that the impact was hard to sort out because some local minimum wage plants had shut down about the same time. One trustee said:

We had a chair factory and they paid minimum wage, but it helped. They employed a certain type of people. They had a family, and they had to come in here for help because they didn't make enough money. And, I think that's terrible in this country today. They are working 40 hours a week and don't bring enough home to raise a family.

Other trustees noted that the strength of the local economy made finding a job easier for most people, so they were seeing fewer people without employment. One noted:

The unemployment rate is so low. There's jobs for everybody that wants a job around here....I do feel that things are improving and a lot of it's because of the economy. There is a lot more jobs than there is people to work them.

One trustee talked about the problem with underemployment and temporary work in his township, neither of which offered benefits. “We have a lot of them that's working two or three temporaries. That's why we get excited about Hoosier Healthwise [the recent state expansion of medical assistance to low-income families] and try to get everyone on that.” So, even though local people may be able to find employment, the jobs they are able to hold may not meet all their basic needs and they may still have to turn to the trustees for assistance in emergency situations.

Characteristics of the Poor Relief Caseload

It is very difficult to get a handle on the nature of the poor relief caseload across the state. There is no reporting requirement for demographic characteristics of recipients, and few trustee data management systems are set up to collect and report out such data

systematically. In this study, we attempted to get a sense of the caseload using several different methods. As reported earlier, the mail survey asked trustees to identify some of the changes they had seen in the characteristics of the caseload since welfare reform had been implemented in Indiana. Most trustees report no change in the nature of the caseload, though those that did report changes reported increases in single parents and working families most frequently. In the interviews, we also asked trustees about changes they had observed in their caseloads. A little over half (twenty) of the trustees interviewed reported changes in their caseloads since 1994.

When asked to characterize the most common household type for applicants for poor relief services, thirty trustees indicated that they were primarily serving single parents with children. When asked, one trustee said, “Parents, parents, parents. We have them come in here, young girls, 24, 25-years old four kids, five kids, not married, never been married – I’m pregnant again.” One trustee noted an increase in the number of fathers abandoning their families and an increase in divorce as contributing to his caseload. The next most frequently named household type was “couples with children” (13), followed by elderly (8). A number of trustees noted in the interviews, an increase in the number of working families applying for assistance when one parent becomes ill or disabled with medical emergencies and “medical bills start piling up.” Many of the elderly also needed help with significant medical bills not covered by their insurance plans or Medicare. Only five trustees reported single individuals as the most common household type. “I have been amazed at the increase in single persons, because it used to be always single parents,” reported one trustee. And many of the single persons have substance abuse problems. Other single persons have been living at home for economic reasons and, “They are wanting to get out on their own.” But then they have some difficulties making it independently on what they earn, and so may turn to the trustees for help.

While most of the trustees reported they serve a wide range of individuals from different households, there were some special circumstances noted by a few that have resulted from social policy changes and procedures. Some trustees have seen an increase

in those who have been sanctioned while receiving TANF benefits. The law says that trustees do not have to help those who have been sanctioned. Most trustees say that they look at individual circumstances in determining if they will provide assistance. One trustee noted an increase in the number of disabled persons applying, not just elderly. “And they’re waiting two to three years to get SSI or disability and sometimes they don’t even end up getting it or they die before they get it.” In some of these cases the trustees will help until the disability payments start, sometimes for a month or longer. The trustees who provide this type of short-term support feel they are addressing a need that no other agency has the flexibility to address.

A number of trustees noted that increases in the number of burials, under a new state mandate, have added considerable expense to their budgets. This increase is particularly felt in townships with nursing homes within their boundaries. One trustee noted:

The biggest impact on our budget was when the state decided not to pay for burials anymore.... We don’t have to bury them, but, you don’t let an elderly person just lay. It’s just not right. That time in their life when they need respect, to be just dumped like that. And we have many, many nursing homes in this township.

Since the study, the state has reassumed responsibility for this expense.

Poor Relief Recipient Profile Based on Applicant Data

As noted in the methodology section, the data collected on poor relief recipients from the applications reviewed at the time of the site visits is not a representative sample, given that applications could not be randomly accessed in the field as planned in the study design. Despite this fact, the descriptive statistics are presented here for the 202 files that were accessed do suggest the need for further research into understanding the demographics of the people who apply for poor relief. As previously discussed, because many of the trustees in small rural townships are familiar with the circumstances of the applicants who present themselves, they do not require that applicants answer all the

questions on the application in great detail. While this practice may require less time for the applicant and speed the application process, it does make research on applicant characteristics more of a challenge with important pieces of information missing.

Of the 202 applicants in the sample, 128 (83%) were men and 75 (27%) were women. Marital status is missing for 8% of the sample. Of the 202 applicants, 30% were single, 30% were married, 6.4% were separated, 21% were divorced, and 4% were widowed. The average number of children in a household was one, with a range of zero to four. Most of the households had no children. A surprising number of the single applicants were men. But then, in Indiana, the trustees are the only public resource for single men in need of financial assistance since the state has no general assistance program. Even the trustees interviewed had the perception that the most common household type receiving poor relief was single parents with children, though some, as noted in the previous section, feel they have seen increases in the number of single persons applying for assistance.

The applicants tended to be middle-aged, with the average age being 39 years. Only one applicant was below 18 years old, 16% were between 18 and 25 years, 27% were 26-35, 26% were 36-45, 17% were 46-55, and 10% over 55.

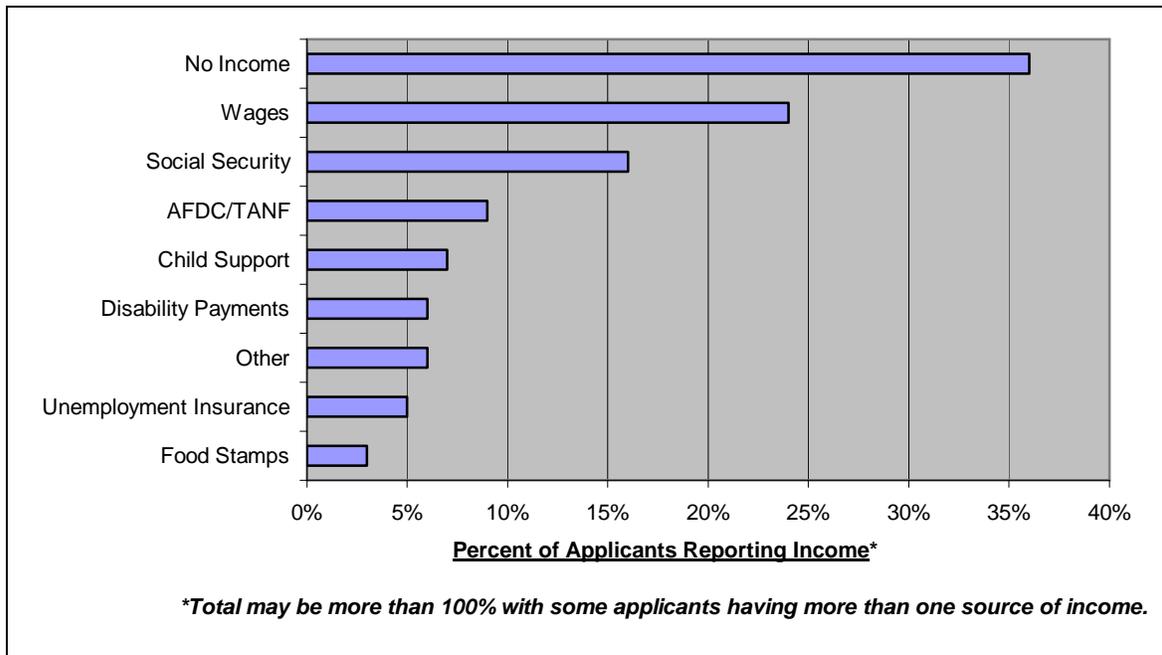
Most of the applicants were renting (66%), but 17% were either buying or owned their own home. The remainder was homeless, living with relatives, or had other housing arrangements.

Regarding source of income, 36% of the sample reported no income from any source. On the other hand, 24% reported income from wages, including some households in which there were multiple wage earners. Reviewing Figure 22 below, it is interesting to note how few households report they are receiving income supports from public programs that form the social safety net, such as Social Security, AFDC/TANF, and Food Stamps. It is unclear if applicants just fail complete this section of the application since it is at the end of the application, or because they fear that showing this income might

jeopardize their receipt of services from the trustee. It could be that poor relief applicants do not qualify for these programs or are unaware of their availability at the time they apply for poor relief assistance. As will be discussed later, many of the trustees make referrals to other income assistance programs for which they believe applicants may qualify. So, for example, a trustee may help a family with a voucher for a food pantry and then refer the family to the Food Stamp office for more ongoing assistance to meet their food needs.

Figure 22

Household Sources of Income for Poor Relief Applicants



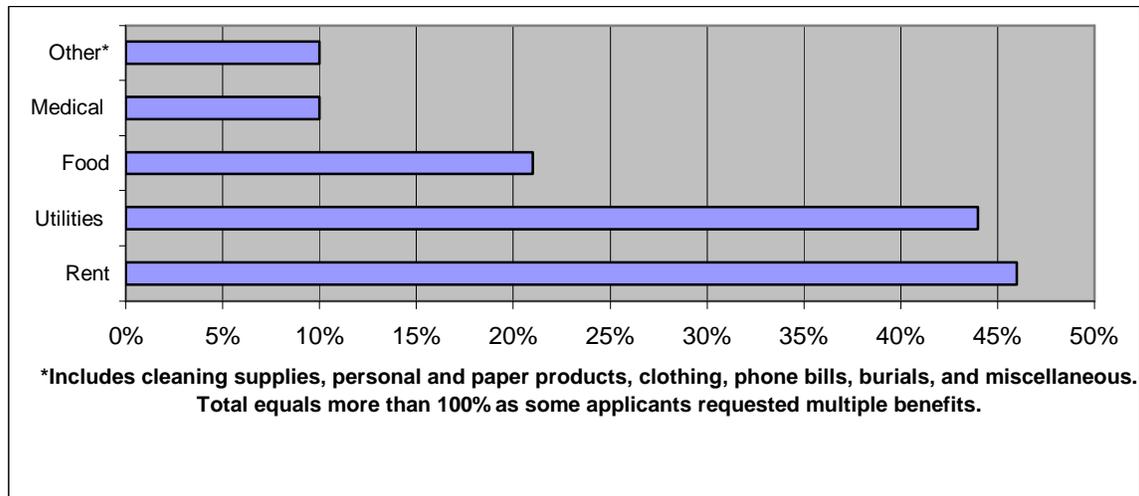
Source: Application Data

When asked about their employment status, 23% of the applicants indicated they were currently working, while 18% were trying to find work. Only 5% responded that they had never worked and none reported they had quit. Close to 20% had been laid off or were on some kind of leave so were not currently working, but presumably would be returning to work at some time. Ten percent reported they were disabled.

When asked about other sources of help they were receiving, 43% did not respond. Less than 10% reported receiving help from churches and even fewer reported help from non-profit organizations. Thirty-five percent reported receiving no other help. Clearly, this is a population that is not making significant use of other community services. Again, this sample makes no claims at representativeness, but this data suggests that further investigation of the characteristics of those seeking poor relief may be helpful in designing self-sufficiency programs that have a lasting impact and that effectively link applicants to community resources.

The application form asks people to identify their current needs. Reviewing this data sheds some light on the variety of needs expressed by the people applying for assistance. This non-representative qualitative data does begin to paint a picture of the needs and circumstances that may bring people to request assistance from their local township trustee. For the 202 applications reviewed, 178 people specified needs. Fifty-four (30%) specified needs in two or more areas (see Figure 23).

Figure 23
Help Requested by Poor Relief Applicants



Source: Mail Survey

Reviewing what applicants wrote provides some sense of the specific circumstances that bring people to the trustee's office to ask for assistance. Here are some excerpts:

- ?? Have a 3 year old and a 5 month old. Pregnant. Utilities about to be shut off.
- ?? Need gas deposit to get utilities resumed
- ?? Have been in the hospital for a heart condition 3 times in the last 6 months, also raising two children with no child support
- ?? Waiting on unemployment benefits
- ?? My rent is really late and I need it paid for as soon as possible so my landlord won't kick me and my children out.
- ?? Just don't get enough income and with weather being so cold, bill is too high. Can only pay around \$65-\$70 a month
- ?? HIV+ insurance ran out. Have to have medicine or could die.
- ?? Husband stole money from our business...he is an alcoholic in denial. In the process of divorce.
- ?? Nine people living in a three-bedroom house
- ?? Lack of food
- ?? I have signed up for AFDC and should start receiving it next month. I also have signed up for unemployment but my case was denied. I did, however, appeal it and am waiting on my hearing date.
- ?? Husband got hurt on the job. No income until he receives workers' compensation
- ?? Fell behind on utility bills after losing job
- ?? Husband committed suicide in jail
- ?? Lost job due to pregnancy
- ?? Illness – out of control diabetes
- ?? Were staying with friends and they lost their home. Can only stay with brother for two weeks or he will lose his lease.
- ?? In January my son died. His income was \$500 monthly, which I don't receive any longer.

?? I have been out of work due to a dislocated disc in my back. I have large lumps on my feet that need to be removed. I have worked as much as the pain will allow.

?? I am having a hard time right now. I'm working, trying to make ends meet, but it's very hard.

In reviewing these expressions of need, what emerges is a sense of people who were already struggling, but then had additional medical or employment problems that have reduced resources or increased expenses. Either way, they are coming to apply for assistance because they are really having difficulty making ends meet and fulfilling their basic needs.

How Have Trustees Responded to the Demand for Services?

For the most part, township trustees responding to the mail survey have expanded their service delivery since welfare reform went into effect. Almost three percent (2.8%) of townships indicated that they have expanded in all four of the following service delivery areas. These townships report that they have expanded the number of applicants served, expanded eligibility requirements for services, increased the level of services provided to individual applicants, and introduced a new service or program since 1995. In contrast, only one percent of townships report cutting back in all four service delivery areas. Only in the case of changes in one service delivery area have more townships cut one particular service area (22.8%) than have expanded one service area (19.5%). As one trustee reported:

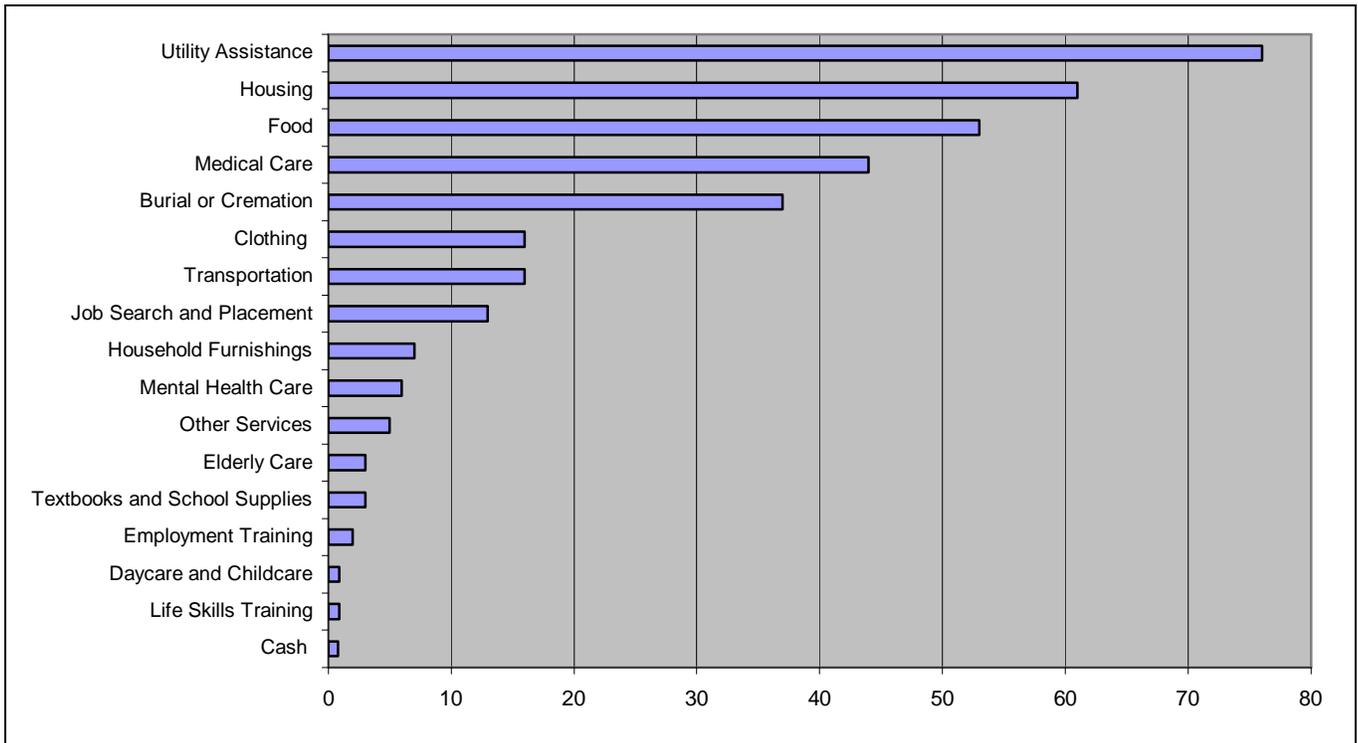
The only thing I've done, I have started paying more for medicine. Used to be, I stuck to that \$25 medicine, but that don't work. People come in here sick, and they need medicine. We have to pay it.

At the same time, the vast majority of townships have seen little change in their administration. Most townships (94.5%) have not had changes in the number of service delivery staff since 1995. Only 4.3% of townships saw an increase in service delivery staff and 1.2% of townships experienced a decrease. Likewise, most townships (93.7%) have experienced no change in the number of administrative/support staff they employ. Sixteen percent of townships increased staff training since 1995, but 83.6% had no change and 0.3% decreased staff training. Over a quarter (28.7%) of trustees have seen an increase in salaries for staff since 1995, but 71% have had no change and 0.3% have experienced a decrease. Almost 10% (9.8%) of trustees have increased the workweek for paid staff since 1995, but almost 90% (89.9%) have seen no change in the workweek and 0.3% have actually decreased hours for paid staff. 91.8% of townships have experienced no change in their ability to maintain competitive salaries. Most townships (97.5%) have had no change in the number of staff vacancies.

The mail survey asked respondents about particular services that the trustee provided directly and indirectly since January 1, 1999. Consistent with annual reports submitted to the State Board of Accounts, the most common directly provided services are housing, food, utility assistance, burial/cremation and medical treatment (see Figure 24). All these services clearly fall within the duties of the township trustee. The least commonly provided services are daycare and childcare, cash, life skills training, elderly care, and employment training. While some townships are providing these services, the services are clearly considered beyond the traditional scope of township services.

Figure 24

Percentage of Townships Providing Assistance Either Directly or Indirectly



Source: Mail Survey

In addition, the mail survey asked trustees to rank the services they most commonly provide. Once again, utility assistance, housing, food, medical treatment, and burial/cremation top the list of most commonly provided services since January 1999.

With either declining caseloads or ones that were remaining constant, the majority of the trustees interviewed reported no changes in the manner in which they provide services (28 out of 36) or in the types of services offered by their offices (29 out of 36). The trustee offices that were offering new services included three that were now providing job training programs, one offering a job location service, two providing educational programs and services, two opening food banks, and two expanding their medical assistance programs.

Trustee Views on the Causes of Poverty

The mail survey asked respondents to indicate what they believed is the amount of money a family of three (a single mother and two school age children) needs each month to get along in the community. Over a quarter of respondents (28.8%) indicated that this family would need between \$1000 and \$1199 to live in the community. A fifth of respondents indicated that the family would need between \$800 and \$999 each month and a similar proportion of respondents indicated that the family would need between \$1200 and \$1399. Slightly over 14 percent (14.8%) indicated that a family of three could manage on less than \$799 a month and 16.1% of respondents believed that the family would need more than \$1400 a month to manage in their community.

One possible explanation for the varied responses of trustees to changes in demand for assistance noted earlier is the set of personal views on the causes of poverty that individual trustees hold. The mail survey asked the trustees to list up to three possible explanations for long-term welfare dependency and poverty. Trustees provided a total of 1,108 separate responses to this question (some trustees did not respond to the question, or provided fewer than three responses, while some gave more than three responses). The responses given by the trustees were coded into a total of 33 separate categories, including an “other” category for responses that could not be coded.

To facilitate analysis, the 32 coded categories were reduced to two: individual causes and structural causes. Individual causes refer either to character faults of poor

persons (such as laziness or lack of motivation to work), or to other personal or individual problems, such as illness or single parenthood, which create barriers to work and exiting poverty. Structural causes, by contrast, refer to social, economic, or political factors that are beyond the control of individuals and restrict opportunities for poor persons.

Examples of structural causes include economic conditions, such as a lack of available jobs, educational system failures, or problems with the welfare system itself, such as a lack of transitional benefits for people entering the work force.

Trustee responses that referred to a particular issue could fall into either the individual or the structural category, depending on the wording. For example, a response that cited unmarried motherhood as a cause of poverty was coded as an individual explanation. A response that referred to the failure of courts and authorities to enforce child support orders was considered a structural explanation.

In many cases, the real intent behind particular responses was ambiguous, due in part to the brevity of responses. In making coding (and recoding) decisions, we strove to be consistent and to avoid “putting words in the mouths” of respondents. However, in order to recode the responses into structural and individual causes, certain assumptions were made in many cases based on our with interactions and understandings from with the trustees in the site visits. For example, a trustee who cited “lack of education” as a cause of poverty might have meant to say that the educational *system* is inadequate to prepare people for success in the workplace, but unless this idea was explicitly stated, the response was considered an individual-level explanation. As another example, the “transportation” category might in some cases refer to the fact that an individual does not own a reliable car, suggesting that it would best be recoded as an individual explanation. However, evidence from trustee interviews suggested that trustees were most likely to conceive of transportation problems as referring to a lack of public transportation, which would enable low-income people to get to jobs without having a car. Therefore, references to transportation were recoded as structural explanations.

One category that was particularly difficult to recode refers to social service programs being too generous. Although we have considered this a structural explanation, it does not fit very comfortably with most of the other structural explanations we encountered. The other structural causes presume, or at least do not preclude, a good-faith effort and desire on the part of the poor to find and keep employment, and consequently to move out of poverty. Responses falling into this category, by contrast, frequently state that welfare recipients “work the system”, to continue receiving welfare benefits, and prefer to do so instead of working. In this sense, references to social service programs being too generous are at least partially about the behavior of *individuals* who are welfare-dependent in the long term. However, since this particular explanation does point to faults in the social service *system*, the decision was made to recode this category as a structural explanation.

Overall, 73% of the trustees’ responses referred to individual causes of poverty and long-term welfare dependency, while 27% referred to structural causes. The most common individual cause cited was a lack of individual desire to work (attitude/lack of work ethic/laziness/lack of motivation). Trustees cited this 193 times, making it the largest response in either the individual or structural categories. Other prominent individual explanations were lack of education (132 references), cultural transmission or learned lifestyle (98), single parenthood (59), life/work skills deficit (57), and health problems (50). Among structural causes for poverty and dependency that trustees cited, the most common referred to social service programs being too generous, mentioned 61 times. Others included low or inadequate wages and income (59), unemployment/lack of job opportunity (52), child care difficulties (36), lack of transportation (21), and difficulty transitions off welfare due to immediate benefit cutoffs when recipients find jobs (17).

Data from the interviews provides additional insights into these views of the trustees about the causes of poverty and welfare dependency. One trustee noted:

The biggest problem is single mothers with children without an education. They can live better on welfare than they can by working. Now the problem arises because in most cases the fathers of these children are not paying

support, not living with them and supporting them. Sometimes they never married them and took responsibility in the first place.... You take a 20, 21, 22, 23, 24-year old girl with two children and no education, and she's going to get a job for \$6.00 an hour, \$6.50 an hour, \$7.00 an hour.... Seven dollars an hour will not rent an apartment, pay childcare for two children, and support that family.

Another trustee noted that family history has an impact:

A lot of it has to do with the way they were brought up. If they were not brought up in this type of atmosphere, then they have something to shoot for. We have a lot of them that were brought up on welfare. They really don't know anything else. They've lived in one little area all their life. They've lived on welfare all their life. So when they end up with kids on welfare, living in that area, 'what's wrong with this? This is the way it's supposed to be.' They don't know any different.

Another trustee said he thought people were poor “because that’s the way they want to be.”

Other trustees talked about low benefit levels for elderly people receiving Social Security.

Now you have people like that right there - \$511 a month for Social Security. Now, you try to live on that. And, you pay utilities in the wintertime - \$200-\$250. Now try to live on that. They don't make enough and they have to choose between their medicine and the rent or the utilities.

Trustees acknowledge that older people may need assistance when trying to make ends meet on such limited incomes. But some say that older people sometimes are too proud to come in and apply for assistance.

A number of the trustees emphasized the importance of education in being able to earn enough to support a family, as this trustee noted, “They don’t earn enough. To me, it’s because they don’t have the skills needed. There’s a lot of training programs, but a lot of them don’t take advantage of it.” Another said:

People that are even working, they're making too little. I mean we have people coming in that are really working two or three

jobs with a mother and father, and they're still not making enough to pay the rent.

From the above discussion, we might jump to the conclusion that trustees hold either individual or structural views of poverty. However, some trustees identified multiple reasons that people may be poor representing more paradoxical views of the causes of poverty, as this trustee notes:

I help people. Tell them to go get a job. There's some people, being in a small town, you know. And, I've got some of them jobs. And, they up and quit. And, they come back in here. And, they want help. And I won't give it to them. I said, 'Hey, I had you a job and you quit.' For no excuse, he didn't want to work. He's too damn lazy, pardon my language....Now, there's people who comes in here that needs help. And, I'm tickled to death to help them. But boy, you've got some of these young bucks come in here that's not worth the power of lead to blow them up. And, that rubs you wrong to help them. Because they can get out and work. There's work out there, you just got to find it. I know there's not a lot of work around here, but you can get out and mow yards and what have you. But some of them just don't want to work. And I'll tell you with our welfare system, a lot of times it don't give people incentive to work because they are getting Food Stamps and they are out working. And, they get a little better job. And, they are still on the welfare list, but they go and report this to the welfare, over at Food Stamps. And, they are making a little more money. And what do they do? They cut their Food Stamps back. So, it gives you no incentive. And they give some people like \$10 a month for food. Now that's a joke. So, it gives them no incentive to work....As far as I'm concerned this country has gone to the big money man. Look at what your Chief Executive Officers is making for these companies. They had, on television, last week at Disney World, their CEO made \$576,000,000 last year – one man. And yet, these CEOs are making that kind of money, but they can't pay their employees a halfway decent wage. Right now, we got coal miners around here.... And what we called them when I was a kid, my dad was a coal miner, they call them scab mines, non-union. And that's what this country's coming to, non-unions, so the poor man will work for nothing, and the big man will make all the money....The CEOs of these companies get paid millions of dollars a year, and they say they can't pay

the employees any money. Yeah, and, all these companies, GE and all of them, are moving to Mexico. Now, who is going to buy their products? It will be these poor can't buy iceboxes and televisions. Who's going to buy it? It just don't work.

This trustee, who held some of the applicants responsible for their difficult circumstances, also saw the impact of the global economy on the local availability of jobs for low-income residents of the township. This trustee demonstrates the capacity to hold multiple views of poverty simultaneously.

While it appears that township trustees generally hold the view that poverty is due to individual deficits, it should be noted that this view is widely held by the general public. The trustees are not, therefore, unrepresentative of the public at large in this respect. Moreover, it is not clear that trustees' responses to the survey question on the causes of poverty meaningfully reflect their willingness to assist poor relief applicants. Though they may hold poor people responsible for their situations, they still appear to be willing to help them on a short term emergency basis.

Trustee Efforts to Provide Services Necessary to Exit Poverty

Just as their views on the causes of poverty vary considerably and include both individual and structural factors, the trustees identify a number of vehicles for moving out of poverty. Some of these require individual effort, while others necessitate community or organizational change. Based on the interview data, the trustees think that having a degree is important, with a high school diploma or GED as essential. Some trustees acknowledged how difficult it may be to go back to school. One trustee said, "If you got two or three kids, you don't just drop what you're doing and put your life on hold and go back to school full-time." Getting an education, if you already have family responsibilities can be a real challenge, but the majority of the trustees included increasing education and training in order to build skills as the best way to move out of poverty. Increased skills could then presumably lead to better jobs and more income.

Many of the responses identified the need for personal social services for low-income people to increase financial management and job seeking skills, to provide emotional support in crises, and to problem solve and develop confidence. Some of the trustees were attempting to provide these intensive casework services through their offices, while others saw the need for such services in their local communities. One trustee noted:

Sometimes people don't know what to do. They have just never been in this situation before and are at a loss. They don't know about all these other agencies. And just having someone to help them. You know say, this is what you need to do... giving them a little nudge and a little motivation like, we're gonna help you, but you gotta look for work and you gotta do this and you gotta go to the training and stuff.

Recognition of that same need for emotional support and confidence building is evident in what this trustee said:

I try to motivate them. I try to explain to them that if you're standing down here on the ground and you want to get on top of the building, how are you going to get there? You know, you can't jump from here to there. You have to put a ladder up, and one step at a time.... I try to get them to set their goals for each step. Because, if they are down here, and their goal is up there, they get halfway up the ladder and they say, 'I'm never going to get there' because they haven't reached any goal. I try to get them to set small goals. So they can see, 'Okay, this is a very minor thing, but I've accomplished it. I've done it. Now will be the next one and then the next one.' And, if you accomplish all these little goals, eventually, you get the big one accomplished....They want to jump from here to there. And it just isn't going to happen. And, you know, like I said, 'If somebody puts the ladder there for you, you can climb up it.' But, you know, now they've got two kids and everything else that they are trying to drag up this ladder with them. Which makes it a bit harder to climb. Doesn't mean you can't do it, but it makes it a little harder to climb. And, you know, sometimes if you put it in scenarios where they can really understand it, that each step represents something. And, you can't skip a step. If you've ever tried to climb a ladder and skip a step, it's hard.

Providing this assistance up the ladder may not be a traditional role of the trustee, but this trustee and some others see it as an important aspect to helping people work their way out

of poverty. Some of the trustees with smaller offices and smaller poor relief caseloads may be able to take this more personal approach themselves to providing assistance to help recipients become more self-sufficient. Some of the larger offices may have the caseworkers who provide these more personalized social services.

When the trustees encounter people who do not know how to get a job, they acknowledge, “As trustee, I can’t hand-carry these people to every place to apply for jobs. You know, but they really need that guidance.” Another trustee said:

These young girls, especially, ... will just walk through the mall and stop at every place and fill out an application... And they’ll go two or three together. Somebody really needs to sit down and say, ‘Look this is how you go apply for a job.’

In these cases, trustees make referrals to Goodwill, America Works and other such employment and training programs. With the work emphasis of Indiana’s welfare reform, it will be more important for trustees to either provide these services themselves or make more appropriate referrals to community agencies so that people can access employment..

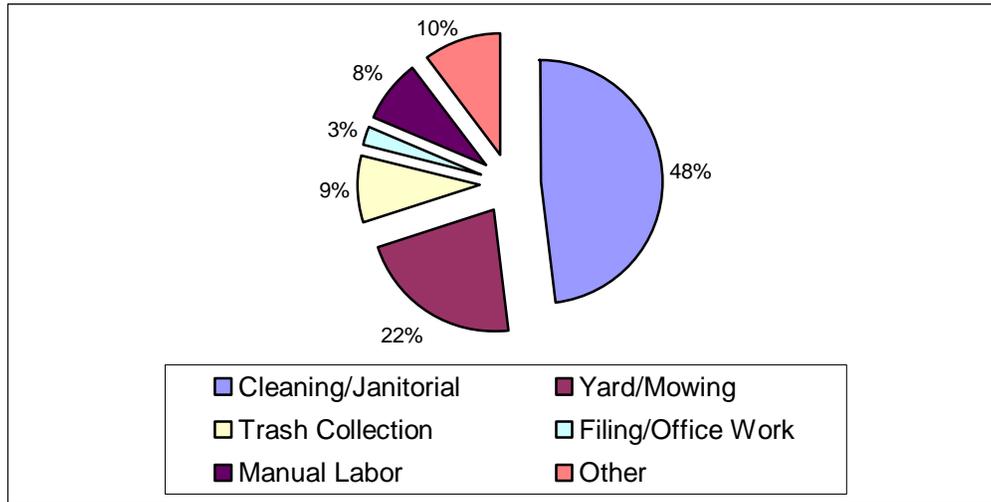
A number of trustees report providing services to their local communities that are not reported on the PR7 because of the way it is structured. Several trustees operate Christmas clearinghouses or toy distribution services or assist in the processing of applications for community agencies. One trustee distributes books to all the children of applicants, made possible through a local teacher who persuaded a publisher to donate the books. Another trustee distributes smoke detectors to all who need them.

Workfare and Poor Relief Recipients

As reported on the PR7, workfare hours are declining over time. The number of hours spent by poor relief recipients at workfare jobs has decreased by 51% over the four-year period, from 404,687 in 1995 to 198,466 in 1998. In addition, according to the mail survey, only about a third of townships require workfare in exchange for benefits.

There are a number of possible reasons for this decline in the use of workfare. 1) Recent applicants may be more disabled and less able to work in return for benefits. In the current strong economy, if they were able to work, they would have a job and be working. 2) Those who are employed are unwilling or unable to complete workfare in addition to their paid employment in return for a relatively small amount of aid. 3) It also could be that more people working full-time are applying for assistance, thereby precluding the possibility of requiring workfare. 4) From conversations with some trustees, it is difficult for them to find work for recipients, given the skills that they have. The required supervision and assistance outweigh the value of the work that the recipients might do. According to the responses on the mail survey, those who do complete workfare hours are primarily assigned janitorial and other menial tasks requiring few skills (see Figure 25).

Figure 25
Percent of Responses Indicating Type of Workfare Jobs Performed



Source: Mail Survey

Gaps and Unmet Needs in Local Communities

In addition to few local jobs, lack of low-income housing was mentioned by a number of trustees as a problem for the people they serve. This trustee noted:

We are very short on low-income housing. We have one apartment complex that offers Section 8; and only a portion of that complex is Section 8....Rental property as a whole is

short in this township. There's not a lot of rental property available.

Another trustee said:

Even though people are working full-time, they cannot afford to pay the rents around here. Where it's affordable, you really would not want to take a single mother with small children into that area.

Housing was a particular problem in some townships where low-rent housing was being replaced by more expensive single-family homes. The new housing units may not include apartments that are Section 8. In addition, some townships report a lack of emergency shelter, forcing them to house families in local motels when emergencies occur.

One trustee mentioned that it takes too long in his county for people to start getting Food Stamps when they first apply. Delays in receiving various disability benefits were also noted as a problem for others.

Proposed Changes in Services to Be Provided by Trustees

In the interviews, some of the trustees proposed that the trustee system is better positioned, being local, to address the unique needs of citizens in a number of areas. Those proposing that the trustees assume some programs currently operated by state agencies through county offices pointed to issues of accessibility and knowledge of the population as part of the rationale for transferring these programs to local government. For example, one trustee noted that if he handled Food Stamps, the program would more accessible for applicants who now have to go to a county office and would make it harder for applicants to lie on their applications:

I had a lady come in here and apply for assistance. She absolutely lied on her application. I knew it the minute I picked up her application and read it because she told me it was her and her mother and her two children living there. I asked if anyone else lived in the house and she said no. And I said, 'Well, let me tell you, my mother is your landlord. You live right across the street from her and I

know your dad is living there with you. And I know your husband is living there every day. If you look out, you see my car parked right across the street from your house, when I go to my mother's house.'

This trustee noted that information is more easily verified at the township level because 'we see it.' Another trustee suggested that the townships handle the FEMA funds to help with housing in emergency situations, and another suggested that TANF funds be administered locally. The role of township government vis-à-vis the county system of welfare assistance in the state will, no doubt, continue to be debated at the State House.

Have There Been Changes in Trustee Referrals to Other Agencies?

Besides providing assistance directly themselves, township trustees also make referrals for assistance to other agencies in their local communities. When asked in the interviews to assess the quality of the services available to people in their townships, 78% (29) of the trustees interviewed said the quality of the services was either very good or good. The same percentage, but not necessarily the same trustees, said the services were either very accessible or accessible to people in their townships. The trustees who judged services as less accessible tended to be from more rural townships. It is these local community services to which trustees make referrals for recipients to receive additional services they may need.

For the four-year period studied, and using the data reported to the State Board of Accounts as part of the Poor Relief Statistical Report (PR7), the number of referrals reached its highest point in 1996 at 68,584. The fewest referrals to other agencies were made in 1997, with 56,993 referrals made. It is not surprising that the number of referrals may be declining since caseloads are declining, as reported earlier.

Referral Patterns by Organizational Type

In the mail survey, trustees were asked to list up to six other agencies to which they refer applicants for township assistance. Of the 503 township trustees who responded to the survey, 396, or 79%, listed at least one referral agency. Trustees were then asked to code the listed agencies into four broad categories: non-profit religious, non-profit non-religious, public (i.e. a government agency), and for-profit. These categories were then recoded in a more detailed way, reflecting the prevalence of certain subcategories and specific agencies. The survey also asked the trustees to specify the type of service they expected each agency to provide for the applicant. These expected services were coded into major categories.

Of those listed agencies for which trustees indicated an organization type (1225 total), 408 were non-profit religious, 436 were non-profit non-religious, and 348 were

public (government) agencies, while only 33 were for-profit. These broad categories, while giving a good overall sense of the distribution of referrals, do not reveal much about the specific types of agencies to which trustees refer applicants. The recoded data give a clearer picture of referral trends.

In the religious, non-profit category, local churches and ministerial associations account for 160 of the 408 referrals. Trustees referred applicants to the Salvation Army 101 times, and to St. Vincent de Paul (a Catholic charitable society) 30 times. The remaining referrals (117) were to other religious non-profits that could not be coded as clearly being affiliated with a specific church. It is likely that this category is a mix of groups working with specific churches and non-affiliated organizations.

The non-religious non-profit category (436 referrals) includes a substantial number of referrals to Community Action Program (CAP) agencies, and affiliated programs, such as the Energy Assistance Program (EAP, formerly known as Project SAFE). Trustees made 221 referrals to CAP and affiliated agencies. In responding to the needs of elderly residents, trustees referred 30 applicants to Area Agencies on Aging.⁷ Other referrals were made to local offices of the American Red Cross (24) and the United Way (9), and to local service organizations such as the Lion's Club (5), Jaycees (1), and the American Legion (1). The remaining referrals could not be further coded. In most cases, the names given were too non-specific or were abbreviations for which further information was unavailable.

Among public (government) organizations receiving referrals from trustees, the majority were state agencies providing services traditionally thought of as “welfare”, such as TANF, WIC, Food Stamps, and Medicaid. Trustees listed these referrals either by agency name (such as the Family and Social Services Administration, or the Division of Family and Children within FSSA), by program name (TANF, etc.), or simply as “welfare”. Of the 348 referrals to public agencies, 215 fell in this category. Other public

⁷ Two of the state's Area Agencies on Aging (Areas IV and V) also serve as Community Action agencies.

agency referrals that could be recoded were to housing agencies (HUD, Section 8, or local Housing Authorities), with 23 referrals to state or regional Workforce Development Agencies (26), and to the Social Security Administration (12). The remaining public agency referrals could not be recoded; it is likely that a large proportion of these in fact are state welfare agencies, but with ambiguous names listed in the survey.

Finally, for-profit organizations comprised a very small part of trustees' referral networks. Trustees referred applicants 9 times to utility companies for assistance with bills (the utility companies have their own programs for low-income customers in addition to the state's EAP). Other referrals were to temporary employment agencies (4), medical or dental providers (3), and a local grocery store, a childcare center, a bank, and a funeral director (1 referral each). Most of the remaining referrals which trustees had labeled for-profit were in all likelihood mislabeled.

Referral Patterns by Service Need

The State Board of Accounts PR7 form has a separate category for referral of applicants to job training and placement programs. In 1995, trustees made 3,164 such referrals. By 1998, this number had increased to 3,985, a 26% increase over four years. Despite this increase, it remains clear that the vast majority of trustee referrals are to agencies that provide for immediate, short-term needs. For example, in 1998, the year in which trustees reported the most job and training program placements, this category accounts for just under 7% of all referrals to other programs for that year (assuming that this category is also included in all referrals). The number of low referrals to job training programs maybe because TANF is a way to get them into job training programs or actual jobs.

It is possible that trustees reported only *successful* placements, and not overall referrals, thus undercounting trustees' efforts in this area. The evidence from the mail survey, however, supports the view that trustees are giving relatively less emphasis to job training and placement programs in their referral patterns, as compared to programs

offering mainly emergency services. The mail survey question on services provided by referral organizations garnered 1527 distinct responses (this number is somewhat higher than the total number of referral organizations, because some trustees mentioned multiple services for a single organization). Of the 1527 different services listed, job training and placement programs received only 63 mentions (4.1% of the total). The only other services provided by referral agencies which might assist with job placement are clothing, with 98 mentions (6.4%), child care, with 20 mentions (1.3%), and transportation, with 13 mentions (0.9%).

By contrast, emergency services comprised the vast majority of service types. Food assistance was the largest category, with 403 mentions (26.4% of the total). Utility assistance was second, with 327 mentions (21.4%). Housing assistance (which includes emergency shelter for the homeless and rent assistance) was third, with 193 mentions (12.6%). The fourth largest category was general cash assistance, with 127 mentions (8.3%). The fifth largest category was assistance with medical bills, with 102 mentions (6.7%). Together, these five forms of short-term, emergency help account for 75.4% of all referral services mentioned by the trustees.

These data on referrals are consistent with the general perception that the proper role of the trustees in assisting the poor is primarily to provide emergency services. This view is long standing, and is held both by the public in general and by a majority of the trustees themselves. The evidence on trustee referral patterns does, however, raise important questions that must be addressed, if the trustees are to assist in implementing the welfare-to-work goals of Indiana's welfare reform.

Interestingly, in the interviews, trustees noted more changes in their referral patterns since 1994 than in other areas of service delivery. Over one third (13 out of 36) of the trustees reported changes in their referral patterns since 1994, and most of those changes were geared toward assuring employment opportunities for recipients. Four trustees made more referrals to job training programs, and three made more referrals to job location services. Referrals to educational programs and services saw increases by

three trustees. One trustee reported additional referrals for a food bank, and three increased their referrals for utility assistance. The increases in referrals to employment related programs suggests that some trustees may be trying to address more the root of recipients' lack of income rather than continuing to simply provide emergency assistance, thus expanding the focus of the trustees' work.

Verification of Services Received

With increased experience in office, several trustees in the interviews indicated they were becoming more effective in making referrals. "I've learned that there's no sense in referring somebody some place if you absolutely know that they are not going to get any assistance there. So I try to refer them to the places that I think will help them."

A number of the trustees send applicants with a written referral to other agencies in order to verify that they have interviewed the persons. Food pantries and other such agencies then may be more likely to provide the assistance requested if they know the person has been sent by the trustee. The trustees are careful to make clear to poor relief applicants that their referral does not constitute a guarantee of service from the community agency.

Few of the trustees had formal follow-up systems in place for verifying that applicants received the services from the other agencies to which they were referred. One trustee said, "Some agencies send out a referral form that they send back to us...other times it's a phone call." Most felt they found out informally by talking to the other service providers or by talking to the recipients themselves when they returned to the office for additional services. In small communities, the trustees said they knew if people were doing better "cause a lot of them I know personally. You know if they are doing alright now." The time spent verifying that applicants have received these services from other agencies is additional "administrative" time that is not reflected in the SBA reporting forms.

Though the trustees report receiving a substantial number of referrals from local community agencies, both public and private (See previous Figure 9), the Social Services Provider portion of this evaluation found that the trustees were less likely to be part of their referral networks. In general, the social service providers that were interviewed for the Social Service Provider Study report limited contact with township trustees. Executive directors of social service agencies (N=295) that provide and/or coordinate service to current and former welfare recipients were asked to name ten organizations that they work with. On average, each respondent only reported 3.3 percent of the organizations that they work with are township trustees. Almost three out of four social service agencies in this study did not include the township trustee in their network of organization contacts. Faith-based organizations report more contact with trustees; however, township trustees only make-up approximately 6 percent of the organizational contacts for these not-for-profit, religious organizations. Intermediary organizations that coordinate services and funds for social service organizations that serve current and former welfare recipients report slightly more contact with trustees, but an organization's contact with trustees does not seem to vary substantially by the type of service provided by the respondent's organization or the county that the organization serves.

What Mechanisms Foster Collaboration Among Service Providers?

Local communities have both formal and informal mechanisms designed to foster collaboration and coordination among local service providers. Some of these mechanisms are mandated by state agencies for planning purposes or for the disbursement of state funds to local providers. For those mechanisms that are mandated, some counties and regions have very active and involved intermediary agencies while others are less well developed and organized. Such local coordinating mechanisms focused on services to low-income families and individuals include the Step Ahead Councils, the Local Planning Councils, and other local welfare-to-work programs. Step Ahead is a comprehensive, statewide process designed to coordinate a variety of services to individuals, children and families in their communities. Local Step Ahead Councils in communities help channel resources to fund local programs for child care and other services. The Local Planning Councils, mandated under Indiana's state plan for TANF, have included representatives from key public and private agencies to develop action plans designed to help move welfare recipients toward self-sufficiency. In addition, some communities have developed other broad local planning and coordinating groups to assist them in delivering a variety of social services in an effective and efficient way.

In the site visit interviews, trustees were asked about their involvement in some of these local mechanisms. Few of the trustees interviewed reported regular involvement in these efforts. Less than 20% (7 of 37) of the trustees were involved in either Step Ahead or local welfare-to-work programs. Only 6 trustees were involved in the Local Planning Councils. And some of those trustees were also involved in Step Ahead. It is clear that, among those interviewed, involvement in these local efforts was not extensive. Several explanations for this low level of involvement could be advanced. In some of the local communities, these local mechanisms are not well developed and well organized themselves. They may not actively reach out to trustees and others who may not be seen as part of the traditional social service network. In other communities, these mechanisms, because some of them are responsible for the distribution of funds, may

have become powerful and influential. They could be somewhat exclusive about what other agencies are invited to be part of the process. For some townships, the trustees who distribute little poor relief may see little benefit for their involvement in such efforts. In fact, some of the trustees in rural communities providing little poor relief had not heard of some of these organizations and their work. It could be that in some communities these local mechanisms go by other names, thereby making it difficult to assess trustee knowledge about these local planning and coordinating resources.

For some township trustees interviewed, it was clear that they saw their involvement in these coordinating organizations as helpful to their work in providing poor relief. They reported attending meetings themselves or sending staff to represent the township office. For them, these coordinating meetings were an opportunity to network with other service providers in the community to discuss and resolve common problems and issues impacting local social services. One trustee said, “I found out about this new service that I can refer people to for help with their utilities and another one that has opened for domestic violence.

Several counties where interviews were conducted had regular (sometimes monthly) meetings of all the trustees in the county to exchange information and plan coordinated county efforts. In some cases, the poor relief supervisors had additional meetings. Sometimes, community organizations are invited to these meetings to discuss the services they provide, thus informing the trustees about available county resources. In some cases, these meetings may also include the major utility companies to find out the kind of assistance they are offering for people having difficulty paying their bills.

Connections and Conclusions

Based on the data reported to the State Board of Accounts, the mail survey, and the site visit interviews, drawing generalized conclusions about the impact of welfare reform on the township trustees and their service delivery system is particularly challenging, given the wide variability in trustees' offices across the state. There are several large offices that provide considerable poor relief and operate much like other social service providers with centralized intake to determine eligibility and case management to assist recipients. When there are even small percentage declines in the numbers of recipients and the amounts provided in these townships, those declines can have substantial impact in overall declines reported across the state. The vast majority of township offices are more modest in their operation, including some in rural areas that provide little to no poor relief, because of limited need in their townships. Understandably, their offices do not have the staff or degree of formalized operations that are necessary in the larger, more bureaucratic offices. In a sense, the trustees' office administrative structures are reflective of the needs for poor relief in their respective townships. Generalizing across such variability is exceedingly difficult. We can draw some conclusions from this research, noting, however, that additional research questions may be raised in the process.

✍✍ Caseload Impacts: Though overall poor relief caseloads and expenditures have declined from 1995 to 1998, some townships have experienced increases in both caseload and spending. Reasons for such increases are not readily apparent from either the mail survey or the state administrative data, but evidence from trustee interviews suggests several possibilities. In small, rural townships, caseloads are much more sensitive to local economic conditions, so a single adverse event such as a plant closure can lead to greater demand for trustee assistance. Other possibilities include more working poor requesting assistance, or some applicants having greater need (such as higher medical or utility bills.) Further analysis of existing data as well as additional data collection on local conditions that may contribute to differential increases and decreases would be helpful. In addition,

because of the discretionary nature of poor relief, having a different trustee or township board elected can change eligibility guidelines. The time span covered by the study included an election, after which newly elected trustees and board members took office. In addition, some townships may be experiencing population growth that was difficult for us to measure definitively without recent census data. Growth in low-income populations attracted to a community by the promise of jobs could impact the numbers of people applying for poor relief if those employment opportunities did not materialize.

~~Byers~~ Need for Services: Consistently over the time frame of the study, most of the assistance provided by the trustees is for utilities and housing. Lesser amounts are provided for food and medical care. Though all of these areas are showing some declines in expenditures and caseloads, the per capita expenditures for utilities, housing, and food are increasing. In this way, the trustees seem to be providing more assistance, on average, to each recipient. Whether this increase represents increased need or greater generosity possible with lower demand or some combination is not clear. Only a few of all the trustees provide services beyond those that meet emergency basic needs. Most trustees have not changed their services or the way in which they provide those services in response to welfare reforms in the state.

~~Byers~~ Assistance to Former TANF Clients: Though at the time of the study the trustees report seeing few former TANF recipients who have hit time limits, the client survey reveals that TANF recipients do depend on the trustees for a fair amount of assistance, especially with utilities and rent. The trustees do anticipate seeing more TANF clients if they lose employment in an economic downturn or have difficulty making ends meet due to low wages. It is important to remember that Indiana has been experiencing a robust economy across the time frame of the study with very low unemployment rates. Sorting out the impact of Indiana's welfare reforms within the context of this strong economy on the demand for the township trustees' assistance is extremely difficult.

- ✍✍ Referral Patterns: The trustees refer applicants to a variety of community agencies (primarily private not-for-profit and public agencies) for ongoing assistance with their basic needs, including Food Stamps for food assistance, the local Energy Assistance Program for utilities, TANF and SSI for income support, etc. They make referrals to local churches and other religious organizations for emergency assistance with food and clothing. At this time, they make few referrals to agencies providing job training, education, or employment services, though some of those interviewed indicated increases in their referrals in these areas. Though trustees regularly refer to local community agencies, few of those agencies identify the trustees as a major referral agency that they use. It is clear that in many communities the trustees are not well connected to the local referral networks.
- ✍✍ Local Mechanisms for Coordination: Few of the trustees are active participants in the local mechanisms in their counties for planning and coordination of social services. In some counties, these mechanisms may not be well developed. In some counties as noted above, the trustees may not be viewed as potential resources or service providers and so may not be included in these local coordinating organizations. In other counties, particular trustees may not see their involvement in these mechanisms as useful, given the low numbers of poor relief applicants they serve on an annual basis. In some counties, trustees do have organized regular meetings to share information and engage in problem solving. These local trustee mechanisms may provide opportunities to link the trustees as a group to other local planning efforts.

Role of the Trustees

In completing the interviews for this research, it became clear that there are different views among the trustees about the role they need to serve in their townships. Given the variability among the townships in their demographics and the needs of their

citizens, it is not surprising to find these differences. Some trustees see a very limited role for themselves in providing poor relief. They are focused on helping the few applicants that they have who are not able to work and who have no other means of assistance. In some cases, this help may be limited as well, as this trustee related:

When I took over here, the former trustee gave those he saw were worthy a claim of \$12 every month to buy either cleaning supplies or food.... Well, I tried that for just a little while. I said, 'Hey, I'm not getting all of these people in here every month to give them \$12. I'm not about to go through that much work and paperwork and supplies.' So, about three months after I took over, I said, 'Hey, you come in every two months, and I'll give you \$20.' And, after a month or two of that, I said, 'Why do that?' So, I cut them back to \$25 every three months. And, that's where we're at, either food or cleaning supplies. Now, you stretch and it's not a solid thing. But they come in every three months. And I have raised it some because, you know over 12 years, prices have gone up, especially if you got a family, a big family. Now, I help them with food quite often, but most of the time I say, 'Hey, no more food. You go get Food Stamps. Do the welfare.'

This trustee does not help with rent or utilities, only medicine for some on limited incomes. He says he would need a much bigger budget if he started helping with these other expenses. He tries to get applicants to use other community services to which they may be entitled. He sees the role of the trustee as very limited in the assistance provided through poor relief.

Another model for the trustees that emerged in the interviews was the trustee as a clearinghouse for a variety of local community services. One trustee noted:

The main goal is that we help those that need help and prevent those that are abusing the system from abusing the system. I think of us being the clearinghouse, more or less, where everybody contacts us to report what they have given or find out whether this person received aid, what's the latest on this person, they can always put it through us. And I think that will help. I can remember a couple of cases where I've watched people be turned away here because they were past our guidelines. We called around

just trying to find somebody to help them because truly the person's in need of help.

In addition, some trustees saw themselves serving as community organizers. In this view, the trustees in several rural townships talked about how they could help to organize community services, especially churches so that they could specialize in different services, such as food distribution or clothing distribution. In this way, trustees could help identify unmet needs and then mobilize the resources to meet those needs among local community organizations. If such a model is to be viable for some trustees, they will need to have good mutual referral connections with other community social service providers in their communities. While such connections may already exist in some communities, the data from the Social Service Provider Study would suggest that in some counties, at least, more linkages need to be made before the trustees could take on this centralclearing house or community organizing role.

Other trustees, in the interviews, voiced the perspective that it was important to assist applicants beyond the immediate emergency that brought them into the office, to get at the problem, not just the symptoms. This trustee presented this model of the role of the trustees:

The biggest thing that I've found is getting, trying to get these people going in the right direction. Because when they come in here and need assistance, if I give them assistance and send them out the door – They need their rent paid and I pay their rent – What's changed? What is going to help them pay their rent next month? You know, you haven't solved the problem. And as trustees, we are supposed to be keepers of the poor and assist those that need assistance. But, you can assist and assist and assist and assist. If you don't solve the problem, you haven't done anything. And we are not supposed to be problem solvers. We are not supposed to correct their problems, but somebody's got to do this.

In his statement, this trustee clarifies that he sees the need to move beyond his traditional and mandated role of “overseer of the poor” to more of a case management model in which applicants are provided with a whole range of services to address problems and get them out of the cycle of needing assistance from the trustees periodically. A substantial

minority of trustees seems to hold this view. Some of them are among the more involved ones in the state organization, so this view could become more prevalent as their influence is felt.

Research and Policy Implications

There are several implications for this research that are worthy of consideration by a variety of policy makers in the state. Additional research may be helpful in answering some of the questions.

~~Byers~~ Caseload: Of those townships that do submit annual reports to the State Board of Accounts, the number of townships reporting no direct poor relief spending has almost doubled over the study period. In 1995, 61 townships reported no spending, while in 1998 113 townships reported no spending. It is not clear if these townships providing no poor relief have low levels of need or if the trustees are very resourceful in finding other non-township resources to assist applicants. Further research on these townships would be helpful.

~~Byers~~ In addition, from the State Board of Accounts data, it is apparent that both per person benefits and per household benefits have increased over the four-year period of the study. Yet, overall township spending on utilities, housing, food and health care have declined over the study period. While some of this decline may be a legacy of the new forms introduced by the State Board of Accounts (trustees may have been unaccustomed to completing the new forms and made recording errors), it is also possible that trustees have shifted their spending priorities. It is possible that trustees are now spending less on the traditional services of utility assistance, housing, food and health care and putting more resources into such services as transportation assistance, clothing and household furnishings, or other assistance that is not currently reported on the State Board of Accounts forms. Household level data is only available for 1997 and 1998, but the trend in those data appears to indicate increased per household spending. Yet, the size of the

average household has actually declined from 2.74 people in 1995 to 2.55 people in 1998. Further investigation of these data may be helpful to understanding trends in poor relief spending.

✍✍ Referral Patterns: While the results of the mail survey suggest that trustees make use of the community social service network within their communities by referring applicants and recipients to other providers, the opposite is not necessarily the case. In the interviews conducted with executive directors of community social service agencies in the six case studies in seven research counties, only 25% of respondents mentioned the township trustee's office as a resource for their applicants. Likewise, in the client survey, many current and former welfare recipients were not aware of the services offered by the township trustees. As low-income individuals reach their time limits or if the economy should falter, the township trustees will play an integral social safety net role. Trustees may wish to consider improving their outreach to help people in need and other community agencies become aware of the services they provide.

✍✍ From the State Board of Accounts data, it is clear that an increasing number of townships do not submit an annual financial report. There is little that the state can do to encourage townships to submit the annual report, as few townships receive any state money for programs. But providing such reports on an annual basis would be useful to the trustees and to state agencies in planning for the needs of low-income families in the state. Particularly when the next downturn in the economy comes, the trustees will likely encounter more applicants who have reached their two year time limit for the adult portion of TANF benefits. Being able to document on a state-wide basis the potential impact on caseload and expenditures that may result will be important to initiating any policy changes at the state level.

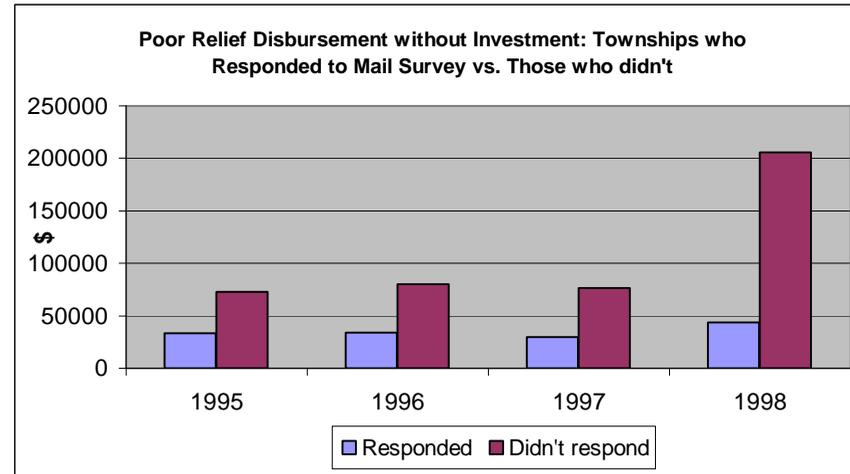
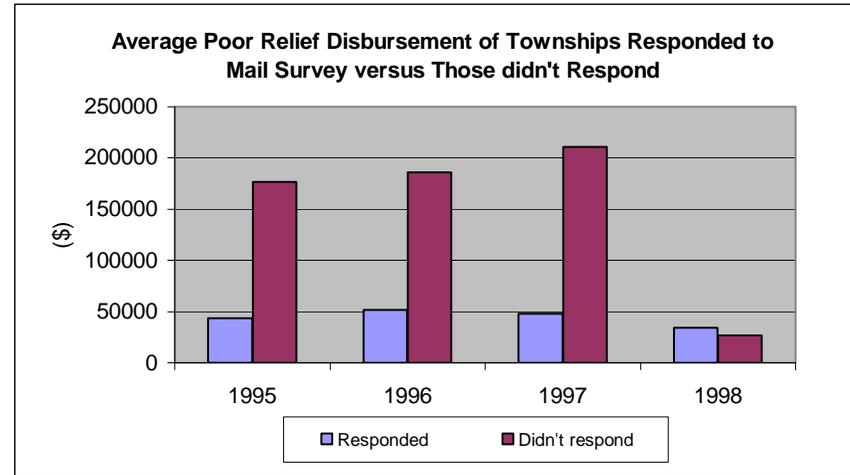
✍✍ In addition, the trustees had a number of suggestions for improving the State Board of Account forms to more clearly reflect the full extent of the services

provided. For example, the PR7 requires the trustees to report only the time spent interviewing applicants, not the time they spend on a particular case, time that may include verifying information, making home visits, or providing case management services to ensure that recipients pursue educational and other services. Trustees that are providing more personal social services will have more staff time and therefore higher administrative costs, costs that may be a good investment if recipients are then able to become more self-sufficient in the future. Another difficulty with the PR7 is that the number of recipients is to be an unduplicated count and, therefore, does not reflect the number of services one recipient may receive or the number of times in a given year that the same person may receive services. The number of recipients reported here then may be a low estimate of the number of units of service delivered. Another problem noted with the PR7 was that it does not request information on denials, so there is no reliable way to determine the percent of applicants who actually receive services or benefits. Conceivably a township with a high denial rate could have high administrative costs as a way of holding in check the amount of poor relief benefits disbursed directly to recipients. Lastly, the forms do not provide an easy way to report other services operated by the trustees such as homeless shelters, voucher programs (transportation, cleaning supplies, clothing), food banks, Christmas toy programs, or assistance with furniture, fans, and heaters. Policy makers may want to consider revising the forms to reflect these suggestions in the future to collect more complete data on the poor relief activities of the trustees.

The township trustees in Indiana, as the providers of local poor relief, are in the unique position to design programs and services to meet the distinctive needs of the low-income families in their communities. The services needed to provide emergency assistance in crises and support for families that need to move toward self-sufficiency in small rural communities are not necessarily the same services needed in large urban areas. As local units of government, trustees have the freedom and discretion to respond to local needs in ways that make sense within the local context. In this era of welfare reform, making sure that the trustees are part of the local network of service providers

will strengthen their ability to collaborate with other agencies in addressing local barriers to self-sufficiency. In addition, providing education and training services as well as case management and problem-solving services to poor relief recipients, either directly or through referrals to other community agencies, will help recipients become less dependent on public and private agencies for support in the future. In this way, the trustees could become local problem solvers who help people move up the “ladder to success” that one trustee discussed. The trustees themselves have the power to shape their future role as welfare reforms continue.

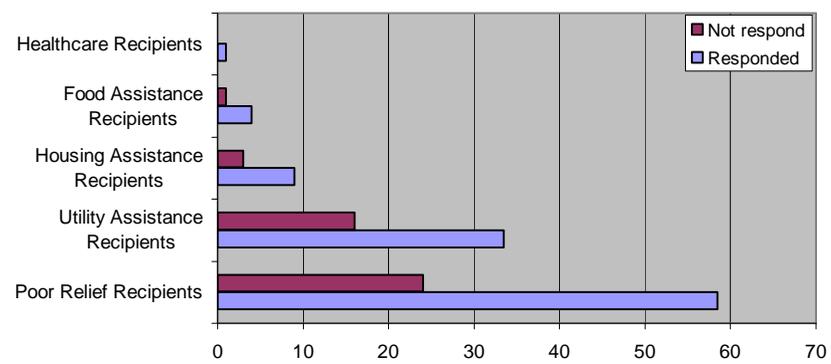
		Respond to Mail Surv	Not responded
<i>Poor Relief Disbursement</i>			
	1995	43682.43	176557.5
	1996	51729.05	185846.7
	1997	47626.04	210554.7
	1998	34507.58	26491.68
<i>Poor Relief Disbursement without Investment</i>			
	1995	33116.69	73032.74
	1996	33810.96	80248.21
	1997	29533.11	76541.36
	1998	43791.57	205411.7
<i>Poor Relief Direct Assistant</i>			
	1995	16514.35	34643.03
	1996	17415.08	28871.85
	1997	13171.67	29757.66
	1998	9125.96	6424.54
<i>Poor Relief Recipients</i>			
	1995	365.44	451.56
	1996	374.24	219.04
	1997	184.84	233.06
	1998	14995.63	63752.88
<i>Utility Assistance Recipients</i>			
	1995	120.04	182.53
	1996	298.21	105.73
	1997	3176.09	87.44
	1998	7826.47	23434.42
<i>Housing Assistance Recipients</i>			
	1995	115.92	123.498
	1996	85.24	76.87
	1997	85.39	52.96
	1998	83.17	88.34
<i>Food Assistance Recipients</i>			
	1995	243.79	110.01
	1996	154.61	82.67
	1997	75	43.06
	1998	62.86	64.33
<i>Healthcare Recipients</i>			
	1995	48.34	29.15
	1996	57.59	26.92
	1997	82.8	66.04
	1998	87.21	64.96



Comparison between Townships that Responded to Mail Survey and Townships that did not Respond

		Mean		Median	
		Responded	Not responded	Responded	Not responded
<i>Poor Relief Disbursement</i>					
	1995	42326	166500	2738	1449
	1996	48680	170071	3155	1651
	1997	44905	185679	3107	1592
	1998	29506	20823	908	783
<i>Poor Relief Disbursement without Investment</i>					
	1995	31039	66077	2506	1311
	1996	31749	73270	3037	1569
	1997	27846	67176	2966	1540
	1998	40082	180063	2728	1245
<i>Poor Relief Direct Assistant</i>					
	1995	15780	31840	2342	1173
	1996	16280	26111	2712	1362
	1997	12229	26360	2763	1334
	1998	8251	5469	747	448
<i>Poor Relief Recipients</i>					
	1995	348	415	33	17
	1996	350	197	38	17
	1997	171	205	37	15
	1998	13725	54781	59	24
<i>Utility Assistance Recipients</i>					
	1995	111	155	16	7
	1996	269	90	15	7
	1997	2838	74	17	10
	1998	8788	18887	81	18
<i>Housing Assistance Recipients</i>					
	1995				
	1996				
	1997				
	1998				
<i>Food Assistance Recipients</i>					
	1995				
	1996				
	1997				
	1998				
<i>Healthcare Recipients</i>					
	1995				
	1996				
	1997				

Median Number of Poor Relief Recipients: 1998

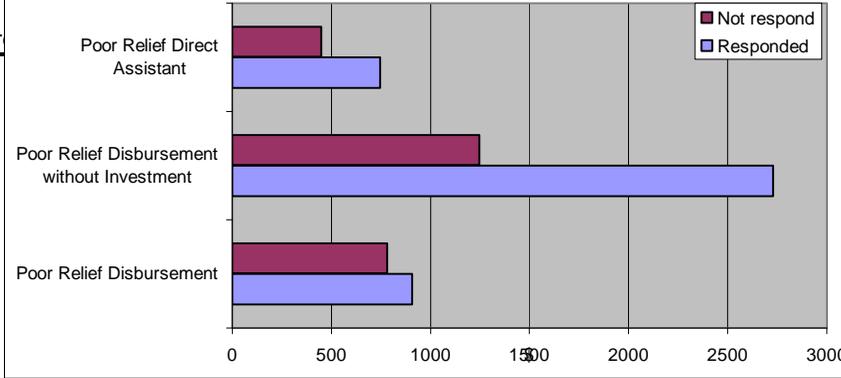


1998

0 10 20 30 40 50 60 70

Although townships that did not respond seem to be larger, they tend to be smaller in terms of median. It seems there are only a few out of range townships that are

Median Poor Relief Expenditure: 1998



**Townships that Responded to Mail Survey vs.
those that Did not Respond (as of 1998)**

		Responded	Not respond
<i>Poor relief disbursement</i>	Mean	55164.52	196191.19
	Stand. Dev.	348081.70	2535486.27
	n	484	470
	P> T	0.2327	
<i>Poor relief disbursement less investment</i>	Mean	28010.02	64382.11
	Stand. Dev.	142947.8	777092.3
	n	484	470
	P> T	0.3117	
<i>Direct poor relief assistance</i>	Mean	14896.23	24352.25
	Stand. Dev.	64729.4	282166.89
	n	480	466
	P> T	0.4806	
<i>Poor relief recipients</i>	Mean	181	137
	Stand. Dev.	732	734
	n	483	466
	P> T	0.3673	
<i>Utility assistance (recipients)</i>	Mean	81	64
	Stand. Dev.	340	449
	n	483	470
	P> T	0.5358	
<i>Housing assistance (recipients)</i>	Mean	47	36
	Stand. Dev.	157	169
	n	481	468
	P> T	0.3273	
<i>Food assistance (recipients)</i>	Mean	43	41
	Stand. Dev.	361	401
	n	483	468
	P> T	0.9516	
<i>Helathcare (recipients)</i>	Mean	35	10
	Stand. Dev.	357	83
	n	483	469
	P> T	0.1403	

Greene County

	total 95	total pr7	util recp	utility 95	hous recp	housing 95	food recp	food 95	med recp	medical 95
2820001	5245.62	3501.44	9	2130.44	5	1157.85	0	0	2	213.15
2820002	2218.03	891	2	326	0	0	0	0	2	565
2820003	8118.8	5996.19	40	3166.15	14	1925	5	175	2	518.04
2820004	2708.58	1508	11	347	0	0	22	324	0	0
2820005	2163.19	863	4	615	0	0	4	50	1	198
2820006	2836.24	1647.41	31	1350.41	0	0	14	260	1	37
2820007	3224.09	2342	51	1584	0	0	56	631	10	177
2820008	16457.34	14700	101	8400	41	3300	60	1200	9	1800
2820009	15285.43	10200	23	2100	1	200	58	2250	27	4900
2820010	1465.95	766.44	5	666.44	0	0	4	100	0	0
2820011	1861.43	1078.68	5	850.75	0	0	2	120	2	107.96
2820012	49442.54	40100	0	0	0	0	232	7220	58	16805
2820013	1742.76	867.76	19	867.76	0	0	0	0	0	0
2820014	2875.98	1436	7	1102	1	150	3	144	1	40
2820015	50718.65	40402	210	28606	36	7193	48	1286	33	3315

	total 96	total pr7	util recp	utility 96	hous recp	housing 96	food recp	food 96	med recp	medical 96
2820001	4330.46	2647.96	5	953.08	2	788	0	0	4	962.88
2820002	2000.4	786.02	10	266.02	0	0	3	175	1	20
2820003	6192.97	4503.38	23	2600.51	8	1185	20	175	1	275
2820004	2161.11	937	14	724	0	0	8	115	1	37
2820005	3234.88	1692	19	708	4	280	5	349	6	355
2820006	3022.57	0	0	0	0	0	0	0	0	0
2820007	3678.03	2759.09	60	1505.04	5	231.93	33	504.84	3	351.94
2820008	13903.01	12300	120	8000	29	1900	67	1600	6	800
2820009	16945.48	10100	26	3643	6	565	53	3015	17	3372
2820010	1432.36	729.36	7	729.36	0	0	0	0	0	0
2820011	2474.7	1861.14	6	1461.14	0	0	7	395	2	70.95
2820012	49284.3	42749	0	0	0	0	336	10520	63	15206
2820013	2168.37	1199.17	19	716.18	0	0	0	0	2	415.74
2820014	4366.89	3160	18	458	4	100	33	185	1	64
2820015	54870.62	47872.32	247	34844.05	42	8820	43	1041.64	30	3166.63

Greene County, Continued

	total 97	total pr7	util recp	utility 97	hous recp	housing 9	food recp	food 97	med recp	medical 97
2820001	4038.57	2338.57	14	1472.92	3	607.72	0	0	2	257.93
2820002	3660.97	2462	1	125	0	0	11	200	2	137
2820003	6070.69	4017.26	40	1513.6	13	758	4	35	9	213.7
2820004	3917.77	2653	19	1087	4	383	32	583	2	183
2820005	3842.65	2553	14	1288	5	185	23	858	7	222
2820006	1781.8	580.9	8	580.9	0	0	0	0	0	0
2820007	2475.07	1475	53	1300	0	0	4	95	1	17
2820008	16298.21	14600	97	8200	19	220	25	1200	9	1600
2820009	17939.22	12075.58	108	3069.59	28	1122.5	131	3486.99	21	2642.9
2820010	1371.33	671.33	10	671.33	0	0	0	0	0	0
2820011	2638.5	1839.97	17	744.83	0	0	17	355	7	740.14
2820012	51284.43	43447	0	0	0	0	410	10862	50	18893
2820013	2470.85	1621	12	771	4	100	0	0	0	0
2820014	3022.53	1523	10	928	5	350	14	142	2	103
2820015	67555.66	60950	669	44700	162	12900	101	1200	50	1400

	total 98	total pr7	util recp	utility 98	hous recp	housing 9	food recp	food 98	med recp	medical 98	bury recp	burial 98
2820001	2689.94	2069.78	7	1215.6	3	373.6	0	0	2	480.58	0	0
2820002	2398.44	1198.44	1	98.64	0	0	4	100	0	0	1	1000
2820003	4548.99	3047.53	32	1710.06	3	482	10	105	6	585.46	0	0
2820004	4411.9	3195	31	1989	0	0	26	526	8	572	0	0
2820005	3223.81	1800	14	1375	0	0	5	430	0	0	0	0
2820006	1451.48	251.48	4	95.68	0	0	0	0	3	155.8	0	0
2820007	3196.99	2196.99	45	1062.14	3	75	9	150	5	129.85	1	780
2820008	17575.89	15910.89	97	7520.53	40	3131	48	1861.77	12	1397.59	3	2000
2820009	16197.03	10968.64	67	3255.43	1	100	166	3997.25	16	2115.96	2	1500
2820010	1310.53	610.53	7	537.65	0	0	5	72.88	0	0	0	0
2820011	2403.29	1842.78	17	1125.28	4	200	4	35	14	377.5	0	0
2820012	60695.99	53829	0	0	0	0	350	9735	80	24839	4	3808
2820013	918.7	69	0	0	0	0	0	0	1	69	0	0
2820014	3882.36	3022.53	27	768	12	300	0	0	1	314	1	100
2820015	63012.41	55715.57	863	38754.18	165	11678.8	159	1028.28	24	3622.36	1	750