

# From short-term safety net to multi-generational income source

**An analysis of Reach Up use patterns since 1991 by Vermont families**

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# Summary

- More than half of the families participating in Reach Up in 2019 (at least 54%) include parents who also participated in the program as children, similar to the 58% rate found by an [earlier study conducted in 2013](#).
- The incidence of multi-generational Reach Up use was higher among 2 able-to-work-adult families than among other family types (68%). In 25% of all 2-adult families participating in Reach Up in 2019 *both* adults had participated in Reach Up as children.
- Child-only cases comprised 28% of the 2019 caseload and had substantially longer average episodes of program participation (76 months) compared to other family types.
- Among both single and 2-adult families, longer periods of Reach Up participation were correlated with family size, work participation deferments, identified barriers and the presence of multi-generational Reach Up use.
- Most of the 2019 families (61%) had only one or two assistance episodes as of December 2019. Families with a “churning” assistance pattern had the most episodes, with a median of 5.
- *Although the program was not named “Reach Up” until 2001, for simplicity this report refers to all participation in Reach Up and its predecessor programs as “Reach Up”.*

# Methodology

This study examined the experiences of all families that received assistance through the Reach Up and Post-Secondary Education programs in 2019.

To look at the long-term experiences of these families, we merged 2019 DCF monthly extract data with historical information on the members of families that received Reach Up from 1991 (the earliest year for which this data was available electronically) through 2018. For the 28-year period, extract data existed for 342 months, but was missing for 10 months in 1993 and in 1998-1999. Missing months were simply not counted

- If a family was on Reach Up the month before and the month after a month for which extract data is missing, we assumed that they continued the program during the missing month in terms of counting episodes. However, we did not count missing months when totaling the length of time on assistance or per episode.
- An episode is defined as an interval between a start date and an end date or a start date without an end date meaning that the case continued through December 2019. An episode was considered to have ended if it was followed by two consecutive months of not participating in the Reach Up program.

# Methodology

To identify correlations between other family characteristics, such as family size and type, and Reach Up history, we used data from the most recent month in 2019 in which the family participated in Reach Up to inform us about family characteristics.

To estimate the prevalence of multi-generational Reach Up use, we extracted the social security numbers of each of the parents in the 2019 caseload. We then searched the historical case records to determine if any of these parents had also received Reach Up earlier, as children.

- It is likely that the extent of generational poverty is greater than measured by this study. Parents who were 44 in 2019 would have been 17 in 1991, and considered a child for Reach Up purposes. Therefore, it is possible that we found that some of them were children in that year's extracts, if their family was receiving Reach Up benefits in 1991. However, if that family did not participate in Reach Up in 1991 but did earlier when this now parent was younger, we would not be able to detect multi-generational Reach Up because the data for years prior to 1991 are not available.
- Similarly, if younger parents were in families who participated in Reach Up prior to 1991, but not in 1991 or more recent years, we would not be able to identify the multi-generational Reach Up use occurring for this individual. In addition, because parents who were 45 or older in 2019 were already adults (age 18) by 1991, we could not determine if multi-generational Reach Up use took place for their families.

# Who was included in the study?

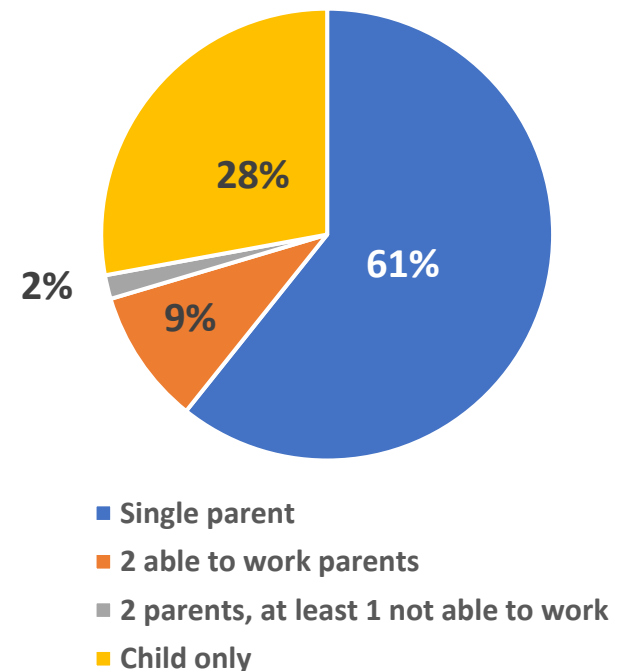
Throughout 2019, 6,035 families participated in the Reach Up and Post-Secondary Education programs. 28% of these families were “child-only” in which no benefits were provided for adults in the household.

This study looked at these families’ long-term history receiving Reach Up in Vermont. Using comprehensive electronic case data from the Vermont Department for Children and Families (DCF) as far back as is available (January 1991), we examined families’ longitudinal patterns of receiving assistance through the Reach Up program and its predecessors. This enabled us to compute the total months since 1991 that a family had received assistance as well as the number and length of distinct episodes of receiving assistance and the breaks between them.

This study replicates the methodology used for a [study](#) we conducted for the Vermont Department for Children and Families in 2013. Throughout the report, the results of this study are compared to the results of the 2013 study to discern entrenched from newly developing patterns.

Families in the study by type

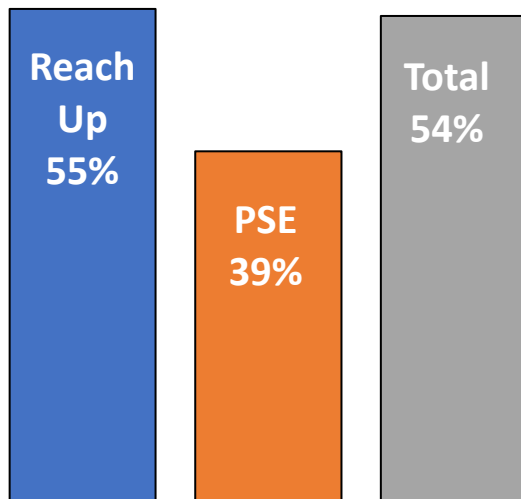
N=6,035



# Multi-generational Reach Up

Portion of families in Reach Up and PSE in 2019 with parents who were in Reach Up as children

*\*Excludes child-only families*



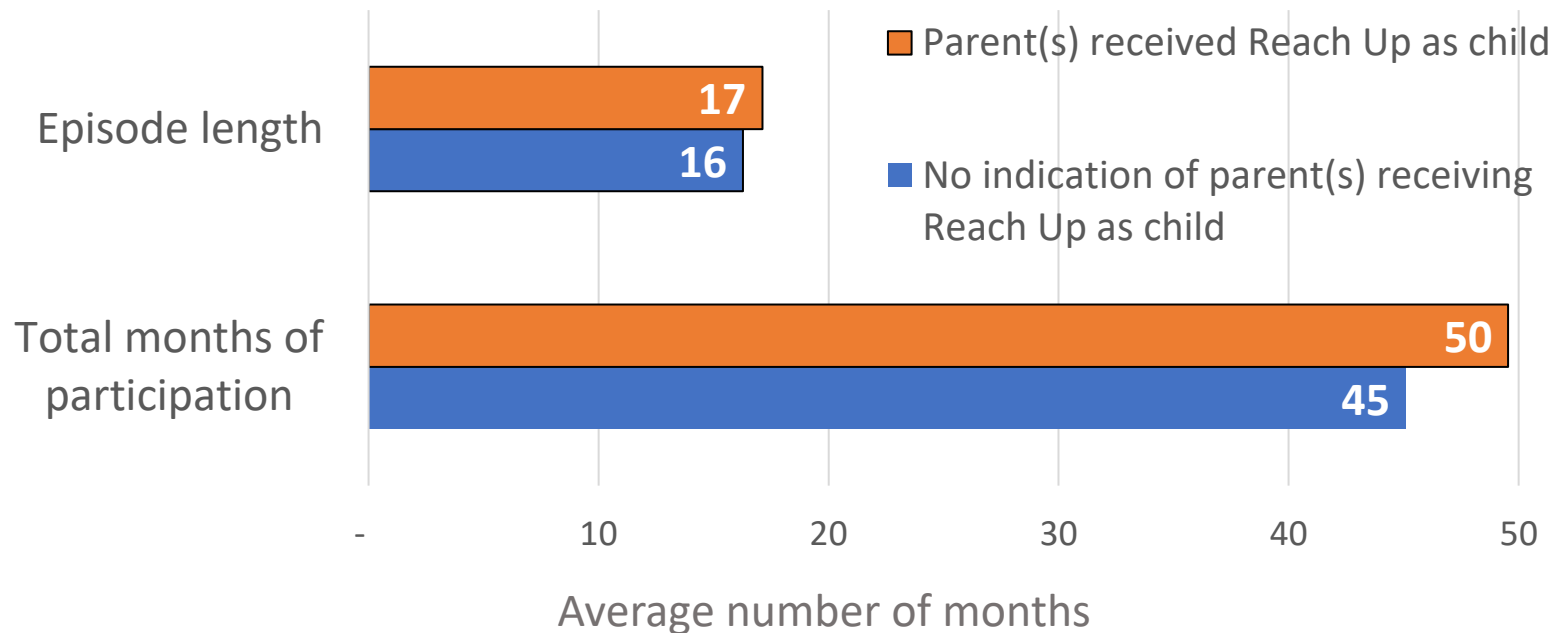
Parents in 54% of the 2019 families had received Reach Up as children—similar to the results of the 2013 study.

Multi-generational use of Reach Up was less prevalent among the families who were in the Post-Secondary Education (PSE) program in 2019 than among families in the regular Reach Up program.

Of the 6,035 families in this study, 113 were participating in the PSE program.

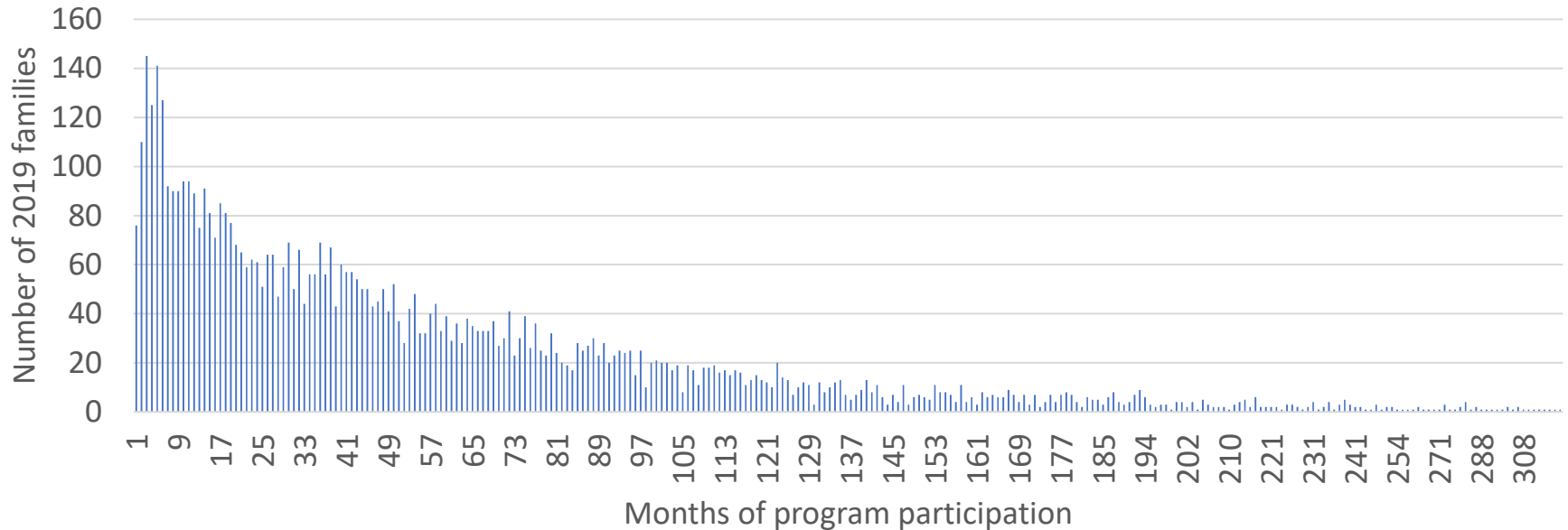
# Multi-generational Reach Up

Families with multi-generational participation had longer Reach Up episodes and more total months of participation on average





# Total months of Reach Up participation since 1991

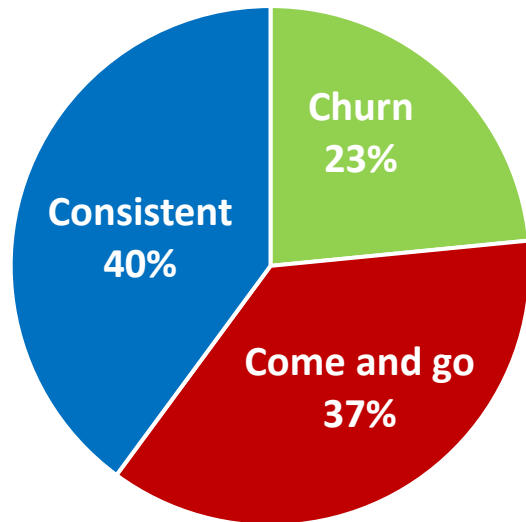


The median total months of participation for 2019 families in Reach Up was 40 months. Counting all months of participation in Reach Up and its predecessor programs since 1991, 35% of the 2019 families had participated for more than 60 months (including both consecutive and non-consecutive months of participation.)

This study counts Reach Up receipt back to 1991. The numbers of families with more than 60 months of assistance reported is higher than in reports focused exclusively on use since 2001 when the Reach Up program began.

# Reach Up participation patterns

Reach Up history patterns of 2019 families



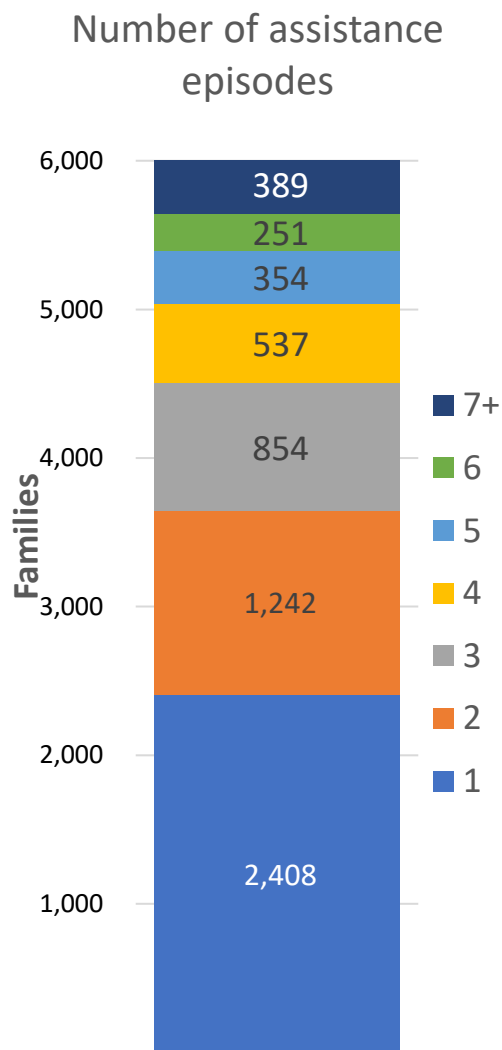
- **Consistent** - participants stayed in the program without interruption.
- **Churning** - had at least two episodes in a single year.
- **Come and go** - had multiple episodes with at least 12 months between episodes.

Patterns of Reach Up program participation vary from staying in the program consistently to churning in and out of it within a single year. They can be described as “consistent”, “churning,” and “come and go.”

The portion of the caseload with a history of “churning” was lower among the 2019 families than among the 2012 families in the earlier study.

Since the “consistent” group includes many families that started Reach Up recently, some of them will likely shift to the “churn” or “come and go” categories with future years of experience child-rearing.

# Reach Up participation patterns



In this study, a completed episode was defined as any receipt of Vermont Reach Up program assistance followed by two or more months not receiving assistance. The median number of Reach Up episodes by the 2019 families was 2—down from 3 among the 2012 families.

Most of the 2019 families (61%) had only one or two assistance episodes as of December 2019. Families with a “churning” pattern had the most episodes, with a median of 5.

The more years that a family has spent child rearing and receiving Reach Up, the more likely it is to experience multiple Reach Up episodes. Families with more than 60 months of Reach Up history had an average of 4 episodes, while those with fewer total months in the program have an average of 2 episodes.

Assistance pattern	Median number of assistance episodes
Churn	5
Come and go	3
Consistent	1
Total	2

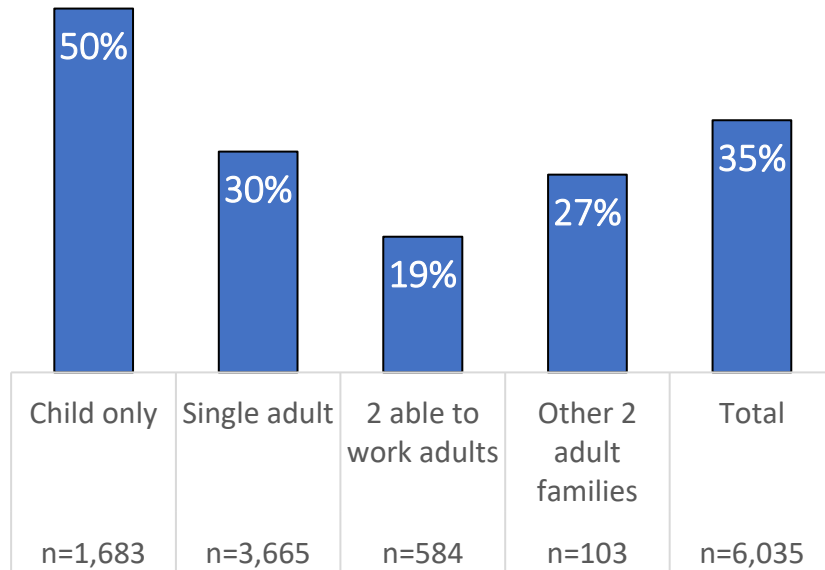
# Reach Up participation patterns

## Single-episode families

- 40% of the 2019 families had only a single Reach Up episode—similar to the 2012 families.
- By the end of 2019, about 1,600 of the families (26%) in the 2019 caseload had not yet completed their first Reach Up episode. More than a third of these single-episode families are relatively new to Reach Up, entering the program for the first time less than a year earlier.
- On the other end of the spectrum are families that have stayed on Reach Up consistently for an extended period. Twenty percent of the single-episode families had been in the program for five or more years.

# Family type and Reach Up history

Prevalence of accumulating more than 60 months of Reach Up participation among the 2019 families

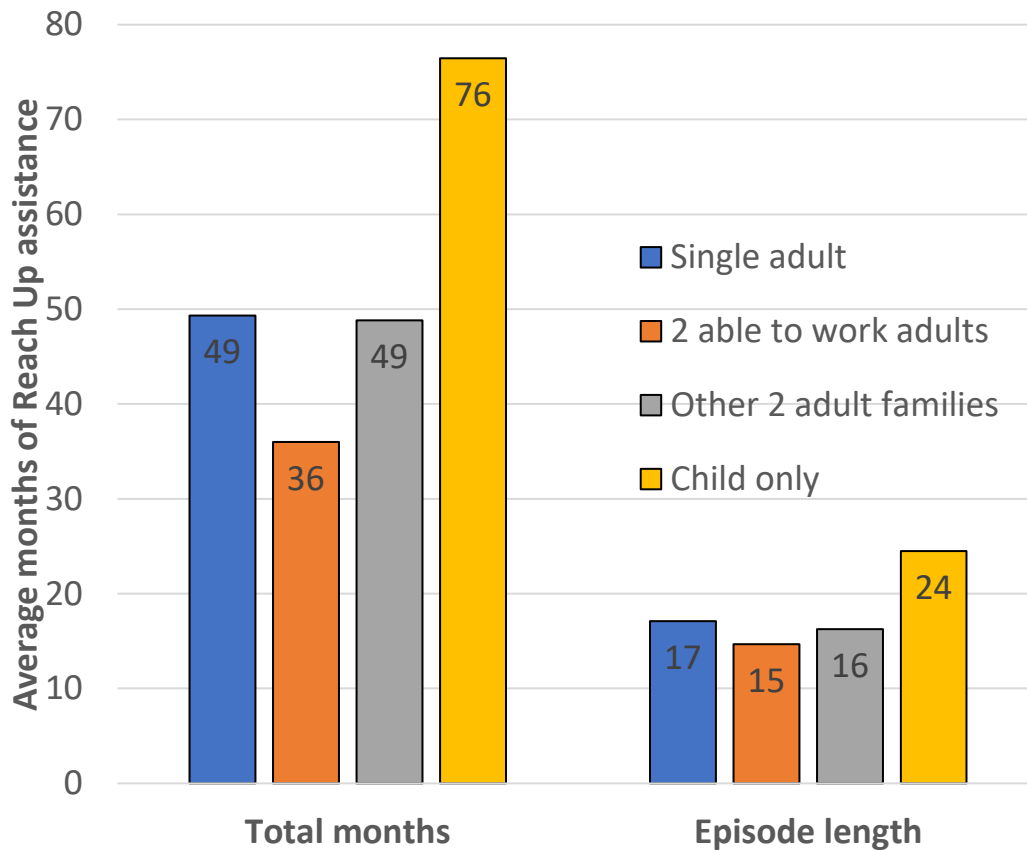


The likelihood of the 2019 families having accumulated more than 60 months of participation in Reach Up varies by family type.

The greatest prevalence of participating in Reach Up for 60 months or more was among child-only families, in which half had participated this long.

When child-only families are excluded, the incidence of more than 60 prior participation months among the 2019 families drops from 35% to 29%--somewhat higher than the 23% rate of the 2012 families examined during the prior study.

# Family type and Reach Up history

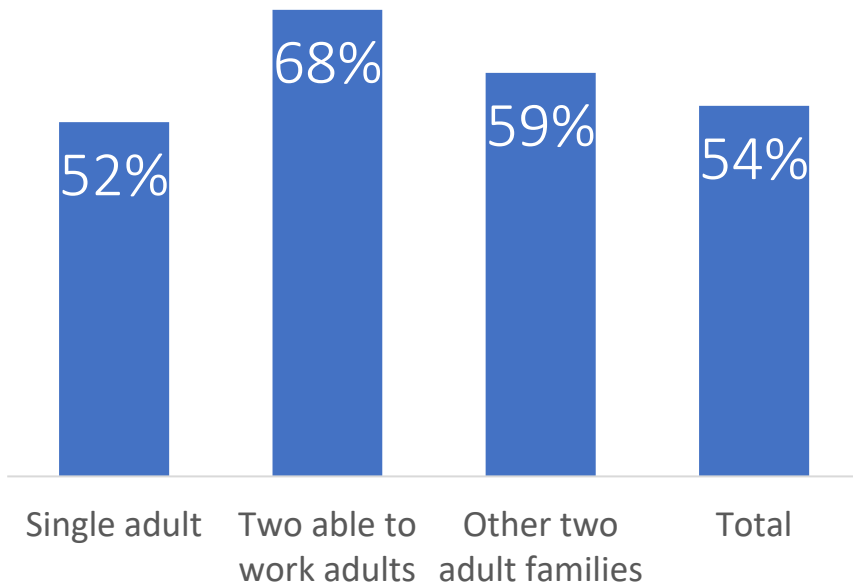


Child-only cases among the 2019 families are also unique with regard to average length of Reach Up episodes and total months of participation.

Although the average number of episodes was consistent with other family types, the child-only cases had substantially longer average episodes (76 months).

# Family type and Reach Up history

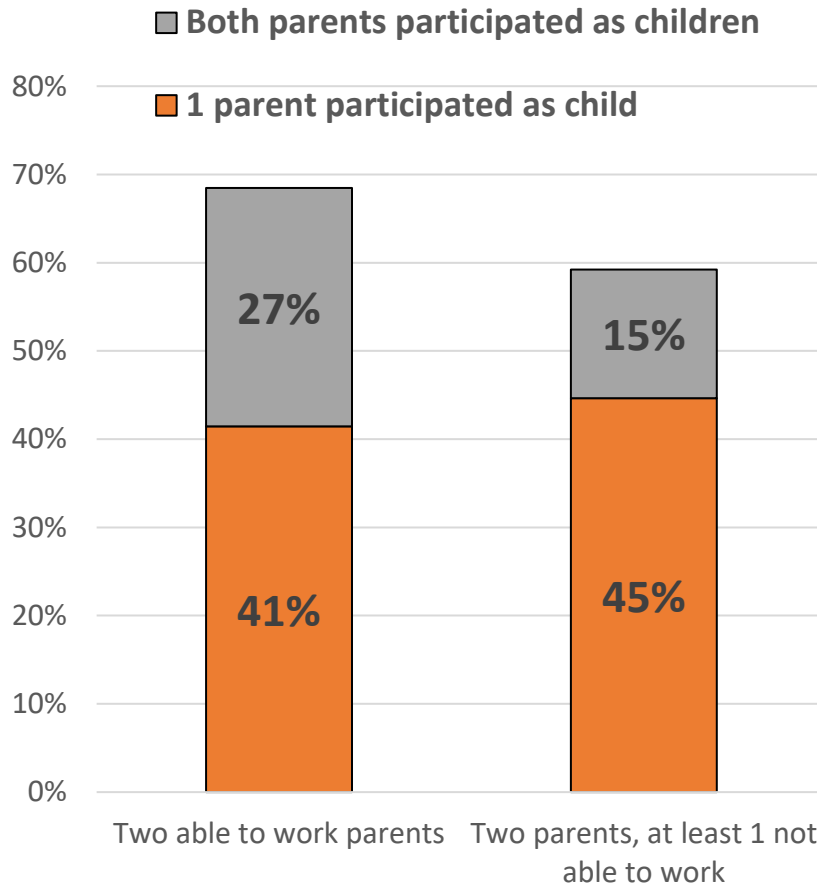
Portion of 2019 families with at least one adult who received Reach Up as a child



Multi-generational Reach Up participation was most prevalent among two able-to-work adult families. In 68% of these families, one or both parents had participated in Reach Up as children.

# Family type and Reach Up history

## Two parent families with parents who received Reach Up as children

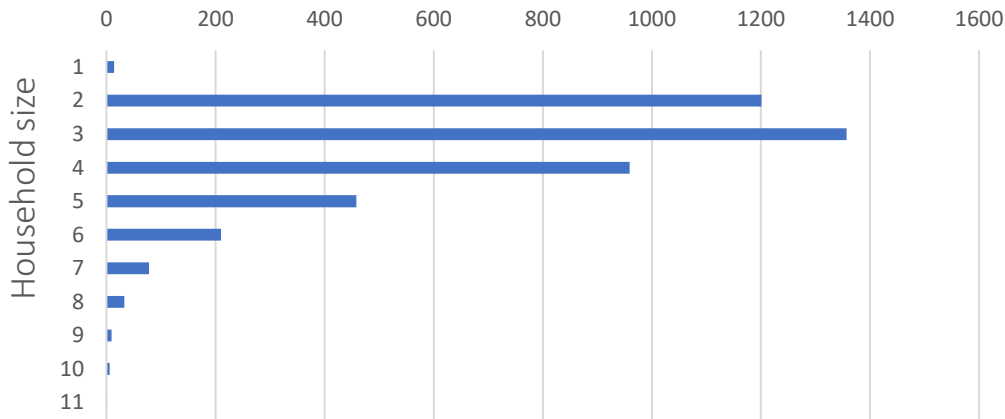


For 27% of all families with 2 able-to-work adults, both adults had received Reach Up as children. This was also true for 15% of the other 2 adult families.



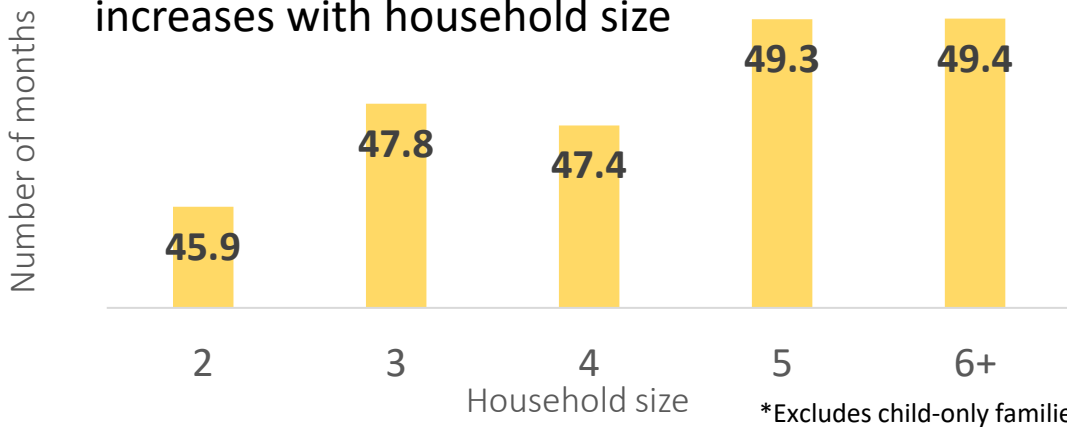
# Family size and Reach Up history

## Number of 2019 families by household size



The median household size among the non child-only 2019 families was 3.

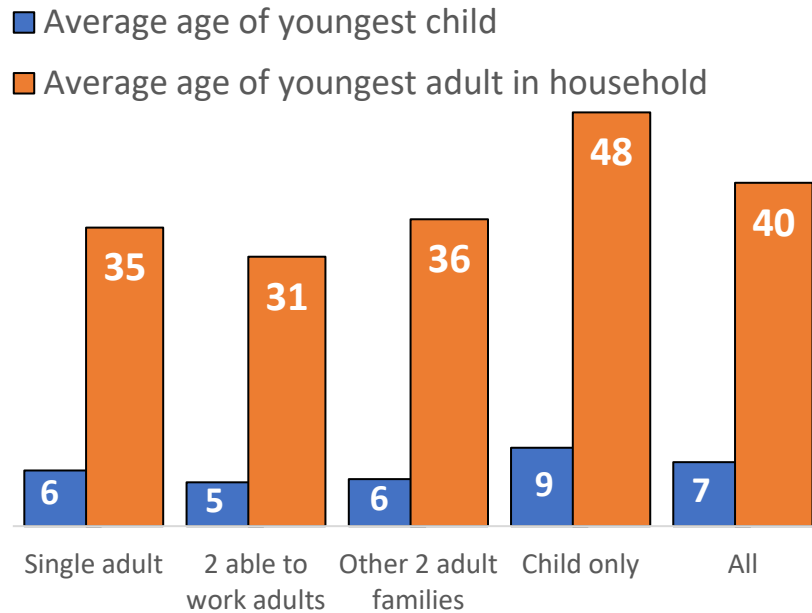
## Total average months of assistance increases with household size



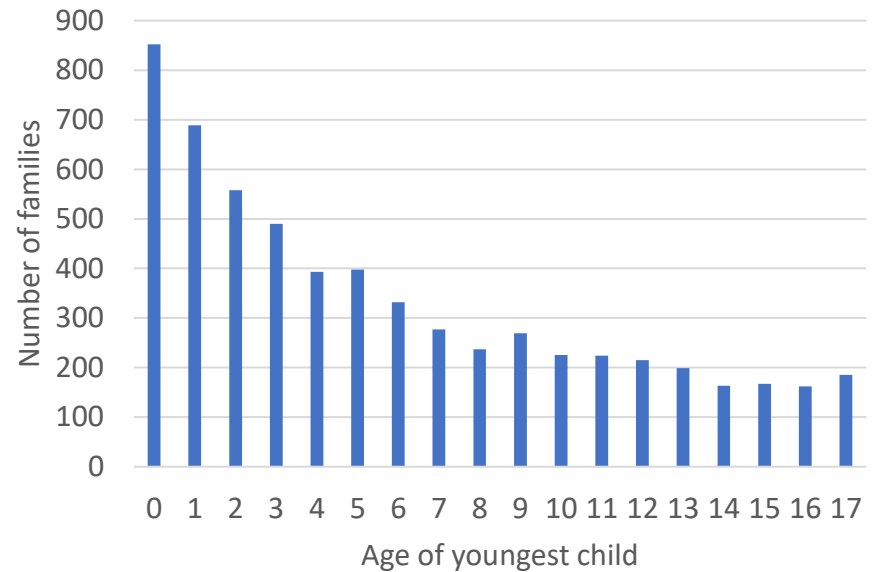
Similar to the 2013 study, the average total months of Reach Up participation generally increased among the 2019 families with each additional family member. Among the non child-only 2019 families, the average 2-person household had about 46 months of Reach Up participation compared to 49 months for families of 6 or more people.

# Age of family members

## Average age of family members

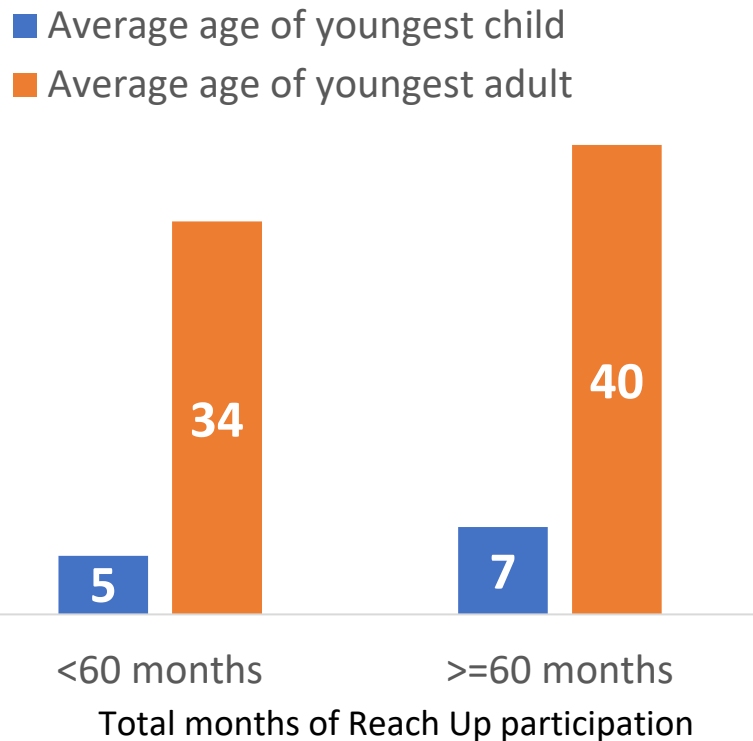


## Number of families by age of youngest child



The youngest child in the average 2019 Reach Up family was 7 years old and the average adult was 40 years old. Child-only families had older children and adults living in the household than other family types.

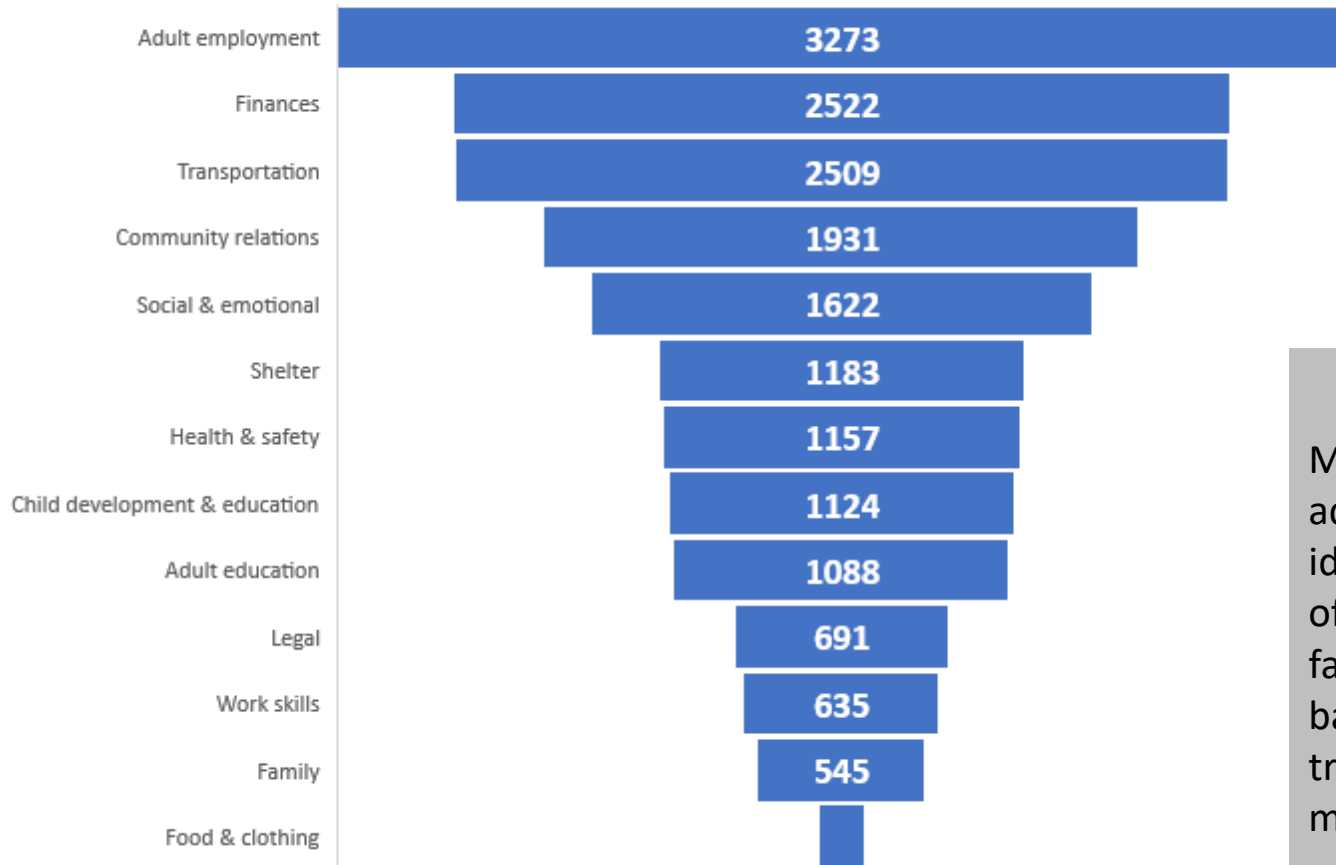
# Age of family members and Reach Up history



Families with more prior months participating in Reach Up had older children and adults in the household, on average. This is likely due to the additional years these families have spent child rearing, compared to families with younger members.

# Barriers identified for the 2019 families in Reach Up

Number of barriers by barrier group identified for the 2019 families



More barriers related to adult employment were identified than other types of barriers among the 2019 families. In the 2013 study, barriers related to transportation were the most common.

# Barriers identified for the 2019 families in Reach Up

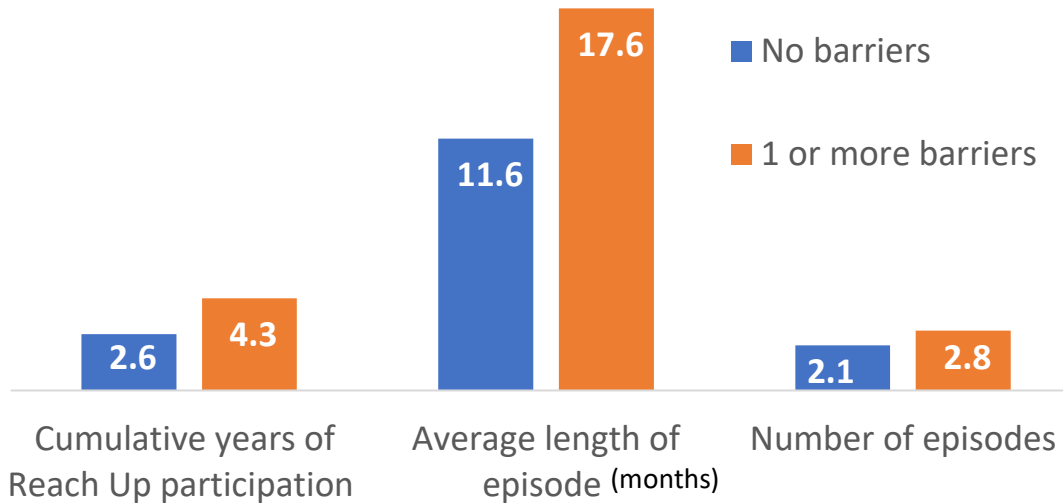
Number of barriers experienced by 2019 families

Barrier	Number
<b>SHELTER</b>	<b>TOTAL 1,183</b>
Homeless/living in Shelter	363
Dangerous/inadequate housing	104
Lack of affordable housing	207
Owes back rent	174
Shelter: Other	335
<b>TRANSPORTATION</b>	<b>TOTAL 2,509</b>
No drivers license/permit	670
No transportation	384
Unreliable transportation	267
Suspended license	262
Owes fines	281
Needs CRASH	59
Needs car repair	316
Transportation: Other	270
<b>FOOD AND CLOTHING</b>	<b>TOTAL 153</b>
Inadequate clothing	35
inadequate nutrition	56
Food and clothing: Other	62
<b>FINANCES</b>	<b>TOTAL 2,522</b>
Severe debt problems	762
Poor or no budgeting skills	360
Bankruptcy	24
Finances: Other	1,376

Barrier	Number
<b>SOCIAL AND EMOTIONAL</b>	<b>TOTAL 1,622</b>
Alcohol abuse	73
Drug abuse	208
Mental health issues	1,129
Social and Emotional: Other	212
<b>FAMILY</b>	<b>TOTAL 545</b>
Domestic violence	116
Needed in home	28
Family Interactions: Other	401
<b>LEGAL</b>	<b>TOTAL 691</b>
Legal or court proceedings	236
History of criminal activity	246
Legal: Other	209
<b>COMMUNITY RELATIONS</b>	<b>TOTAL 1,931</b>
Poor relationships with neighbors	80
Isolated from community/services	485
Community relations: Other	220
<b>ADULT EDUCATION</b>	<b>TOTAL 1,088</b>
No diploma or GED	926
Does not speak English	80
Learning disability	82
Adult education: Other	58

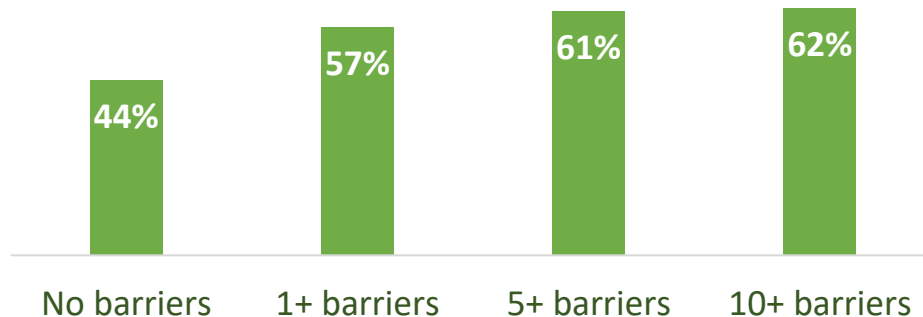
Barrier	Number
<b>HEALTH AND SAFETY</b>	<b>TOTAL 1,157</b>
Physical health issues	730
Lack of medical providers	59
Needs dental work	49
Health and safety: Other	319
<b>CHILD DEVELOPMENT &amp; EDUCATION</b>	<b>TOTAL 1,124</b>
Serious developmental delays	66
Serious behavioral problems	152
No child care available	405
Disabled child	86
Child has IEP	136
Child Development & Ed.: Other	279
<b>ADULT EMPLOYMENT</b>	<b>TOTAL 3,273</b>
Skills not needed - local market	85
Poor or no work history	1,131
No employment opportunities	676
Adult employment: Other	1,381
<b>WORK SKILLS</b>	<b>TOTAL 635</b>
Lacks hard skills	277
Lacks soft skills	261
Works skills & Habits: Other	97

# Barriers and Reach Up history



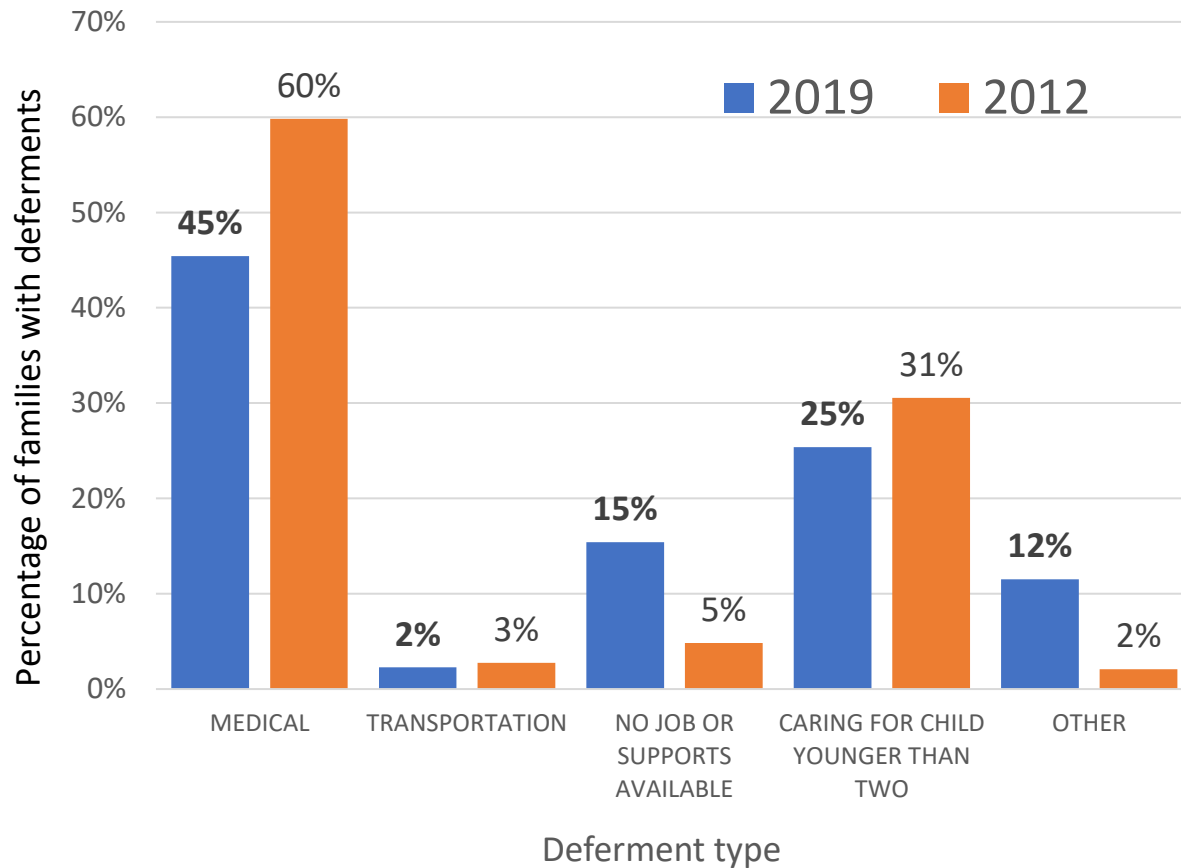
Among the 2019 families, those with identified barriers had longer and more frequent Reach Up participation episodes.

## Portion families in barrier groups with indications of multi-generational Reach Up



Among the families with any barriers, 57% included parents who participated in Reach Up as children, compared to 44% among families with no barriers. The higher the incidence of multi-generational Reach Up use, the more barriers identified.

# Deferments from work participation requirements



Medical issues and caring for young children were the most common reasons for deferments from work participation requirements, both among the 2019 families and the 2012 families studied earlier.

Among the 2019 families 560 (45% of the families with deferments) had medical or disability-related deferments. Another 25% of the 2019 families with deferments were caring for children younger than 2.

# Deferments among 2019 families in Reach Up

DEFERMENT TYPE	Families
<b>MEDICAL</b>	<b>560</b>
Medically exempt for 1 to 3 months	128
Medically deferred >3 months	313
Medical deferment – Applying for SSI/SSDI	27
Able to work part time (MEDICAL)	90
Accepted for VR Services	2
<b>TRANSPORTATION</b>	<b>28</b>
Transportation not available	28
<b>NO JOB OR SUPPORTS AVAILABLE</b>	<b>190</b>
No employment or work activity available	6
Other support not available	132
Child care not available	52
<b>CARING FOR CHILD YOUNGER THAN TWO</b>	<b>313</b>
New baby <13 weeks (Exhausted 24 months)	13
Primary caretaker for child < 6 months	91
Primary caregiver for child > 6 months but < 12 months	89
Primary caregiver for child > 12 months but < 24 months	120
<b>OTHER</b>	<b>142</b>
Unable to work due to domestic violence	49
Able to work part time (Domestic violence)	2
Needed in the home to care for a family member	54
Age 60 or older	14
Participant 20+ and in education 25+ hours/week	23
<b>TOTAL</b>	<b>1233</b>

*\*Based on Reach Up registration code fields (WINREG) for parents in the study group. For 2-parent families, if a deferment was assigned to one parent, the family is considered to have experienced a deferment (even if the other parent did not receive one).*



# Deferments and Reach Up history

Deferment type	Families	Participation episodes	Total participation (months)	Participation episode length (months)	Percent with 1-2 parents who received Reach Up as child
Medical	560	3.0	65	21	66%
Transportation	28	2.8	43	16	54%
No job or supports available	190	2.6	47	15	62%
Caring for child younger than 2	313	2.2	33	14	61%
Other	142	2.8	57	17	48%
None	2951	2.6	44	16	54%

Similar to the 2012 families in the prior study, 2019 families with deferments for medical reasons had longer Reach Up histories than other families. On average, the 2019 families with medical deferments had participated in Reach Up for 65 months, compared to 44 months among families with no deferments.

At least 66% of the 2019 families with a medical deferment had indicators of multigenerational poverty, compared to 54% among families without a deferment.