

Domestic Violence and Welfare Receipt in Maryland:

**Are domestic violence victims different
from other welfare recipients?**

**Andrea Hetling-Wernyj
Senior Research Associate**

**Catherine E. Born
Principal Investigator**

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**Welfare and Child Support Research and Training Group
University of Maryland School of Social Work
525 W. Redwood Street
Baltimore, MD 21201**

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For additional information about the report or the study, please contact Dr. Catherine Born at the School of Social Work (410.706.5134, cborn@ssw.umaryland.edu). For more information about welfare reform in Maryland, please contact Mr. Richard Larson at the Department of Human Resources (410.767.7150, rlarson@fia.dhr.state.md.us or welfarereformer@prodigy.net).

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Executive Summary

This report, the first in a series of three on findings from the research project, Domestic Violence and Welfare Receipt in Maryland, focuses on describing the prevalence and correlates of domestic violence in the Maryland Temporary Cash Assistance (TCA) caseload. Theoretical approaches and empirical evidence indicate that domestic violence is a substantial barrier for many welfare recipients in achieving self-sufficiency. The Family Violence Option (FVO) was included in the 1996 federal welfare reform legislation as an attempt to permit states' cash assistance programs to serve domestic violence victims appropriately without endangering them. However, before the appropriate services can be provided, front-line welfare staff must be able to identify the population that is potentially eligible to be served. Therefore, an understanding of the characteristics and outcomes of the women who have used the FVO is critical in deciphering who the policy is reaching and what impact it is having.

This paper answers the question of whether female TCA recipients who have experienced domestic violence, and especially those who hold a waiver under the FVO, differ from other female TCA customers on baseline or outcome characteristics. Using state administrative data sources maintained by the Maryland Department of Human Resources, individual and case demographics, employment patterns, and cash assistance program participation are described and contrasted for the following groups:

- Domestic violence victims who have disclosed and who have waivers
- Domestic violence victims who have disclosed but do not have waivers
- Domestic violence victims who are not administratively marked as victims but whose narratives indicate domestic violence
- TCA recipients with no indication of domestic violence

First, consistent with the literature and the experiences in other states, this study finds that only a very small minority of women receiving TCA in Maryland have disclosed as domestic violence victims and made use of the services provided by the FVO. Administrative records for the March 1998 to June 2000 time period show that 0.31 % of the caseload held a waiver and 0.35% had an administrative marker indicating abuse but did not hold a waiver. However, our review of case narratives indicates that an additional 5.12% of female caseheads were victims or former victims during the study time period.

Second, statistically significant differences exist among the groups on important baseline and outcome characteristics such as race, marital status, and welfare use. Domestic violence victims in general were more likely to be Caucasian, be separated, and receive assistance in jurisdictions with mid-sized caseloads (500 – 2,000 cases during the study period). This profile, as noted, is not consistent with the demographic profile of the overall TCA caseload nor with the distribution of the caseload across small, medium and large jurisdictions. Regarding follow-up welfare use, despite poorer employment histories, domestic violence victims had fewer months of follow-up welfare participation, were more likely to exit, and if they exited were more likely to remain off the rolls. One can speculate that whether or not a waiver was received, women who disclosed domestic violence were likely referred to services or at least are at a point when they are addressing their problems.

Further research using these data will greatly aid in deciphering the impact of waivers versus background and jurisdictional differences and should yield

recommendations relevant to program policy and front-line practice. However, the findings presented here also suggest a few items warranting consideration.

First, training and developments in screening, identification, and recording of domestic violence are critical both to be able to identify all victims, to serve victims better, and to evaluate the impact of services. While the disclosure rate reported here is on par with the results from other states, it is extremely low compared to the estimated prevalence rates. Despite implementation of the FVO, the gap between the achieved domestic violence disclosure rate and the estimated prevalence rate in the low-income female population remains in Maryland, as elsewhere. Perhaps further training and/or more sophisticated screening and assessment could help lessen the gap.

Second, and related to the above point, domestic violence and FVO trainings should be culturally sensitive and address the added difficulty of multiple barriers such as inner-city living. Key differences found in this study between victims and non-victims indicate that perhaps certain sub-groups of domestic violence victims may be more difficult to identify or be less likely to disclose.

Third, while we are aware of no proposals, nationally or locally, to alter the situation, study findings suggest that the Family Violence Option should remain as part of the State's reformed welfare program. The findings presented here certainly do not indicate that abuse of the waivers is occurring or that the FVO encourages women to stay on welfare longer and not address the issue of self-sufficiency.

Introduction

This is the first in a series of three reports, each focusing on a different aspect of the implementation and outcomes of the Family Violence Option (FVO) under Maryland's reformed welfare program. The FVO, a state option in the 1996 federal welfare reform legislation (P.L. 104-193), obligates states to screen customers for domestic violence, offer services and referrals to local battered women's organizations, and permits battered women to be exempted from certain requirements of the Temporary Assistance to Needy Families (TANF) program. Eligible clients can receive good cause waivers from time limits and from child support and work participation rules. Exemptions are available from these requirements that might make leaving an abusive situation difficult, unfairly penalize formerly abused women, or put women at risk of abuse by an estranged partner.

Most researchers agree that domestic violence may be an important barrier in the lives of many women involved with welfare and, thus, that domestic violence has important welfare reform implications. To date, however, there have been few studies on the impact of the FVO. Moreover, preliminary studies indicate that very few women, roughly one percent, self-identify as domestic violence victims to the welfare agency and opt for waivers (Lennett, 1997; Raphael and Haennicke, 1999). Given that prevalence estimates are considerably higher for the on-welfare female population, these early findings are somewhat troubling and may suggest the need for policy or program modifications.

The purpose of today's report and the others in the series is to examine holistically the implementation and program practices of the FVO in Maryland. Today's report describes the prevalence and correlates of domestic violence in the state's TANF caseload. The paper answers the question of whether female TCA recipients who have experienced domestic violence, and especially those who hold a waiver under the FVO, differ from other female TCA customers either on baseline or outcome characteristics.

Background

Until recently, estimates of the number of welfare recipients with domestic violence issues were based almost solely on anecdotes and theories. During the last decade, however, a number of empirical studies on the prevalence of domestic violence among women receiving cash assistance have been completed. Findings generally indicate a high correlation between domestic violence and welfare receipt. Surveys, to illustrate, have suggested that between 20 and 35 percent of women on welfare are current victims of abuse and between 50 and 70 percent are past victims (Browne and Bassuk, 1997; Curcio, 1997; Raphael, 1996; U.S. General Accounting Office, 1998; Washington State Institute for Public Policy, 1993). These figures stand in stark contrast to estimates for the general population, whose most recently reported rates are 1.5 percent for abuse within the past 12 months and 24.8 percent for lifetime domestic violence occurrences (Tjaden and Thoennes, 1998).

If it is the case, as both empirical data and anecdotal evidence indicate, that the populations of domestic violence victims and welfare recipients significantly overlap, then in order for welfare reforms to be optimally successful, programs must take into account the unique needs of this group of women. It also follows then that the ability of welfare programs to meet domestic violence victims' special needs through education, work experience, counseling and case management should have a great impact on the ability of women to escape violent relationships and become self-sufficient.

During the mid-1990s when studies linking domestic violence and welfare receipt first began appearing, national debate on a possible end to welfare was at a fevered pitch, eventually culminating in Congressional consideration of the Personal

Responsibility and Work Opportunity Reconciliation Act (PRWORA). Many observers were concerned that certain centerpiece provisions of PRWORA, most notably the adoption of time limits and the strengthening of work and paternity disclosure requirements, would potentially place battered women in danger. Focused debates on these concerns addressed the increased risks of women being found by their former abusers, of others being forced to return to abusers for financial support, or even perhaps of causing escalation in current abusive relationships. There was little empirical data to support these speculations. However, the emerging studies which indicated alarmingly high rates of domestic violence among female welfare recipients led many to opine that ignoring the domestic violence issue could well insure the failure of the new, work-focused welfare program for a significant portion of recipients. It was with these concerns in mind, but with very little knowledge of how welfare programs could best meet the special needs of domestic violence victims, that the Family Violence Option was included in the final national reform legislation adopted in 1996.

In designing their actual FVO programs, states had little in the way of practice wisdom on which to draw since, previously, domestic violence had not been an overt area of public welfare practice. What was known, of course, was that many women whose lives are characterized by either domestic violence or poverty face difficult obstacles to achieving self-sufficiency and independence. When violence and poverty combine in the lives of low-income women, accomplishing a new life may be difficult if not impossible without outside intervention. Welfare or cash assistance is often the means by which these women attempt to escape both poverty and domestic violence and is a common path to self-sufficiency.

Given the now generally-accepted link or overlap between domestic violence and the use of cash assistance, many have been alarmed at the very low rates of self-disclosure that have been documented in the few published studies of the FVO. This discrepancy between the research-reported prevalence of violence among cash assistance recipients, conservatively about one in every four women, and the rate at which the FVO has actually been used, about one in every 100 women, has generated concern. Specifically, concerns have been raised about the legislation's appropriateness as well as the variety of ways the FVO is being implemented across states, including the nature of screening, referral, and service delivery practices.

This somewhat murky situation warrants state-level empirical research. Most basically, virtually nothing is known about the detailed characteristics of individuals who are disclosing domestic violence to their welfare case managers and, in particular, those who have obtained waivers under the FVO. If the goal of this TANF provision is to identify domestic violence victims and offer appropriate services, an understanding of the characteristics and outcomes of women who have used the FVO is critical in deciphering who the policy is and is not reaching and what impact it is having. What, if anything, sets waiver holders apart from other domestic violence victims and other welfare recipients? Do they have poorer employment histories? Are they younger? Do they have more or fewer children? Similarly, in terms of outcomes, do waiver holders or domestic violence victims in general remain on welfare longer than other customers? Do they have better or worse employment outcomes? Today's report takes a look at

these and other related research questions for the State of Maryland, using the methodology described in the next chapter.¹

¹ The second report will adopt a more macro perspective, looking at implementation of the FVO, inter-county variation in practices, services, and local conditions. The third report will tie the individual and macro levels together through the use of multivariate analyses. Both reports should be completed by summer 2002.

Methodology

This chapter presents a description of the methodology employed in this study, including the procedures of sample selection, data collection, and variable construction. Included also is discussion of the various sources of administrative data used and our approach to data analysis.

Sample

The population of interest consists of all female-headed families which received Temporary Cash Assistance (TCA) in Maryland for one or more months between March 1998 and June 2000 and for which there is a marker in the administrative data indicating the client's disclosure of a domestic violence issue. March 1998 was chosen as the beginning date for the study because, as of that date, all local Departments of Social Services in Maryland had converted to the new information management system, Client Automated Resources and Eligibility System (CARES).

Domestic violence victims were identified by reviewing all TCA cases active during the March 1998 - June 2000 period and selecting all cases in which at least one of the following five conditions were met:

1. Domestic violence indicator on CARES was coded "yes";
2. Shelter field on CARES was coded "domestic violence shelter";
3. Time limit exemption variable on CARES indicated that the individual was exempted from time-limited eligibility requirement due to one of the following:
 - attempted or threatened sexual abuse;
 - mental abuse/false imprisonment;
 - neglect/deprivation of medical care;
 - physical injury;

- sexual abuse; or
 - sexual activity involving a dependent child.
4. Work exemption field on CARES indicated that case was exempt due to domestic violence;
5. The Child Support Enforcement System (CSES) indicated that the case was exempt from paternity requirements due to domestic violence, the following conditions being used as the criteria:
- good cause indicator was coded “yes”; and
 - good cause case status variable had one of six codes indicating approval; and
 - good cause reason was coded either “potential physical harm to parent” or “potential emotional harm to parent.”

Using the above criteria, the final administrative domestic violence sample consisted of 554 women who disclosed domestic violence to their TCA case managers at some point between March 1998 and June 2000. Of these 554 women, 261 or 47.1% were exempt from at least one of the three program requirements (i.e., time limits, work, child support) and are referred to in this report as “waiver holders.” The remaining women who had disclosed (n=293/554 or 52.9%), according to the administrative data, appeared not to be exempt from any program requirements. They are referred to in the remainder of this report as “waiver non-holders.”

Two other analytic groups were also constructed for purposes of this study. First, a five-percent random sample of the active TCA caseload between March 1998 and June 2000 was drawn, stratified to represent the seven regions of the state.² A

² We divided the state into the six regions defined by the Maryland Department of Planning, but treat Baltimore City as a separate region. The regions are: Western Maryland (Allegany, Garrett, and Washington counties); the Capital Region (Frederick, Montgomery, and Prince Georges counties); Southern Maryland (Calvert, Charles, and St. Mary’s counties); Central Maryland (Anne Arundel, Baltimore, Carroll, Harford, and Howard counties); Baltimore City; the Upper Eastern Shore (Caroline, Cecil, Kent, Queen Anne’s, and Talbot counties); and the Lower Eastern Shore (Dorchester, Somerset, Wicomico, and Worcester counties).

portion of the CARES case narratives for this random sample of 3,781 cases were read and coded by the lead author to identify key words and phrases associated with the presence of domestic violence. A computer program was then written to flag cases exhibiting these words and phrases in the remainder of the narratives. All flagged cases were reviewed by the lead author to determine if the individual appeared to be a victim of abuse. Recipients, whose narratives made clear mention of domestic violence, but whose cases were not so coded in the administrative markers previously noted, were identified and constitute the third group of cases examined in this study. In the remainder of this report, these 184 cases are referred to as “narrative disclosers.”

All remaining cases in the random sample (n=3,597) constitute the fourth analytic group. These cases represent the general population of TCA recipients where there is no administrative marker or narrative indication of domestic violence in the agency’s automated case file.

To summarize, four groups were constructed for purposes of this initial examination of the Family Violence Option (FVO) under welfare reform in Maryland. The groups are listed and reviewed in Table 1 on the following page.

Table 1. Description of the four samples

Group	Definition	Type	Size	Percent of active caseload
Waiver holders	victims who have disclosed and hold waivers	Universe	n = 261	0.31%
Waiver non-holders	victims who have disclosed but do not hold waivers	Universe	n = 293	0.35%
Narrative disclosers	victims not administratively marked as such but whose narratives indicate domestic violence	Sample	n = 184	Represents 5.12%
Non-victims	welfare recipients with no indication of domestic violence	Sample	n = 3,597	Represents entire caseload

Data Sources

The study utilizes administrative data retrieved and analyzed by the lead author from computerized management information systems maintained by the State of Maryland. Specifically, three automated systems were used to gather information about customer demographics, cash assistance program participation, and employment. The systems are: CIS, the Client Information System; AIMS/AMF, the Automated Information Management System/Automated Master File; and MABS, the Maryland Automated Benefits System.

CIS

As of March 1, 1998, the CIS became the State's official system of record for most programs under the purview of the Maryland Department of Human Resources (DHR). The CIS is comprised of three separate program-related systems: CARES, the Client Automated Resource and Eligibility System; CSES, the Child Support Enforcement System; and the Services database. This study utilizes program participation data from both CARES and CSES. CARES is the official system of record

of client utilization of various programs, including cash assistance and Food Stamps. CSES is the official system of record for the state's child support program and contains various data on the status of child support cases. The CIS as a whole contains valuable information on the universe of cases including assistance unit size and case composition. In addition, the CIS has extensive demographic information on clients, including race, date of birth, number and dates of birth of children, mental and physical health issues, and county of residence among others. CIS and its three component administrative data systems are maintained by DHR and, like the other two data systems discussed, are available to the authors pursuant to an ongoing research partnership between DHR and the University of Maryland, School of Social Work.

AIMS/AMF

AIMS/AMF was the statewide data system for programs under the purview of DHR from 1987 until the statewide conversion to CARES. Since the final jurisdiction (Baltimore City) converted to CARES in March 1998, no new data have been added to AIMS, although the system is still accessible for program management and research purposes. In addition to providing basic demographic data (name, date of birth, gender, ethnicity, etc.), the system includes the type of program, application and disposition (denial or closure) date for each service episode, and a relationship code indicating the relationship of the individual to the head of the assistance unit.

MABS

MABS provides individual-level information on employment and quarterly earnings for all jobs (approximately 93% of jobs) covered by the state's Unemployment Insurance law. "Off the books" or "under the table" employment is not included, nor are

jobs located in other states. Also not included in this system are all independent contractors, self-employed individuals with no paid employees, federal employees (civilian and military), and sales people on commission only; as well as some farm workers, religious organization employees, and student interns. While not a comprehensive employment database, MABS is a highly reliable data source.

MABS is not without limitations, however. First, in a small state such as Maryland which borders four states (Delaware, Pennsylvania, Virginia, West Virginia) and the District of Columbia, cross-border employment by Maryland residents is quite common. Fully half of all counties in Maryland border at least one other state. Second, there are more than 125,000 federal jobs in the State and a majority of Maryland residents live within commuting distance of Washington, D.C. Lack of access to other states' data and to federal employment data is, thus, a limitation which leads to an underestimation of all reported employment findings in this and all other studies that rely on MABS data.

Variables

We report data on baseline demographic characteristics, employment experiences, and cash assistance participation for all sample cases. This section describes our variable definitions in more detail.

Focal Dates

As stated earlier, in order for an individual to be a member of one of the four study samples, she had to have headed an active TCA case in at least one month between March 1998 and June 2000. This fairly broad time range is advantageous in that it permitted a larger sample size, but it posed challenges when operationally

defining historical and follow-up measures for employment and cash assistance participation. Before gathering data and constructing the variables, it was necessary to designate a particular study or focal date for each of the four study groups. For the three victim groups, we used the date most closely or directly associated with disclosure of domestic violence. Specifically, for the waiver group we used the initial date of the waiver; for the administrative non-waiver group we used the date the disclosure was recorded; and finally we used the date the violence was recorded in the narrative for the narrative group. For the non-victim group, the date of the first cash assistance check received in the study period (March 1998 – June 2000) was used as the focal date.

Demographic Variables

Age, race/ethnicity, citizenship, primary language, disability status, marital status, and age at first birth are reported for caseheads. Age at first birth is estimated based on the individual's date of birth and the date of birth of her oldest child in the household³. However, these calculations may overestimate the age at first birth if the payee has another older child who is not residing in the household or is not known to CARES. Sample cases are also described in terms of the number of adults and number of children included in the case, the age of the youngest child in the household, and whether or not the case is a child-only case⁴.

³ CARES contains information on individuals in the TCA assistance unit as well as others who do not receive cash assistance but do receive other non-cash benefits such as Food Stamps. While we have defined these individuals as composing the household, it is possible that there are other children in the household who do not receive any type of public assistance and thus are not known to CARES.

⁴ A child-only TCA case is one in which the adult casehead is not receiving cash assistance for reasons such as SSI receipt or their status as a non-needy caretaker relative for a TCA eligible child.

Employment Variables

The employment data described in this report capture historical and follow-up employment and earnings information for our customer samples. Although we examine employment status (i.e., employed at all in a given time period) and earnings separately, these are in fact highly correlated. That is, UI earnings are reported on an aggregate quarterly basis. We do not know, in any given quarter, how much of that quarter (i.e., how many months within the quarter, weeks within the month, or hours within the week) the individual was employed. Thus, it is not possible to compute hourly wage figures or a weekly salary from these data. When an increase or decrease in earnings is noted, we cannot determine if this reflects a wage or salary change, or simply a change in the level of employment (i.e., months, weeks, or hours worked) within the quarter.

For purposes of this paper, we specifically explored employment during the eight quarters or two years preceding the quarter containing the focal date, the focal date quarter itself, and the four quarter or one year follow-up period. Based on this schedule, we created a variety of baseline and follow-up employment variables. The first group of variables pertains to employment status, the second describes earnings (standardized to year 2000 wages), and the final group describes number of employers. The employment status variables simply indicate whether a payee worked at all in a given time period. The earnings and employers variables indicate, among those who were employed, average quarterly earnings and the number of employers in a particular time period, thus excluding those individuals with no MABS-recorded employment during that period.

Participation Variables

Customer participation in Aid to Families with Dependent Children (AFDC) and its successor Temporary Cash Assistance (TCA) was also examined. Customer participation is defined in terms of monthly benefit receipt.⁵ We constructed measures of historical involvement in the AFDC/TCA program as well as involvement in the TCA program during the twelve-month follow-up period. Historical participation is defined as receipt of AFDC/TCA as an adult in Maryland during the 60 months prior to the focal month. Two follow-up measures were also constructed. The first measure captures the total number of months of benefit receipt in the 12 months following the focal month. Second, we examined the extent to which families exited TCA during the follow-up period.

Data Analysis

Data were analyzed using descriptive and univariate statistics. Specifically, frequency tables were created to summarize customer information and measures of central tendency were used to describe customer characteristics and trends. The ANOVA and chi-square statistical methods were used to test for differences among the four groups.

⁵ Our measures are constructed from monthly benefit receipt data. Therefore, our findings may not be directly comparable to national figures due to differences in operational definitions.

Findings

The purpose of this study was to take a first look at the Family Violence Option (FVO) as it has played out under welfare reform in Maryland. Specifically, in this first of several reports on domestic violence and cash assistance, our objectives were to: (1) profile the characteristics and key welfare use and employment outcomes of TANF customers for whom there is an indication of domestic violence in the administrative data system; and (2) determine if these profiles and/or outcomes are significantly different from those observed for a random sample of TANF customers where there is no recorded indication of violence. Findings that speak to these objectives are reported in this chapter.

Customer Demographics

Table 2, following this discussion, presents data describing the four groups of customers on seven individual characteristics: age⁶; race; citizenship; primary language; disability status; marital status; and age at first birth.

Statistically significant differences among the groups were found on four measures of the seven demographic characteristics: mean age, race, marital status, and percentage giving birth before age 18. Closer examination reveals that differences were not as pronounced among the three victim groups as between the non-victim sample and the victim groups. For example, the typical waiver holder in our sample was a 31-year-old Caucasian woman. Age at time of waiver receipt ranges from almost

⁶ Customer age is measured as of the focal date. For the three victim groups this is the date of waiver, disclosure or narrative notation; for the non-victim group, this is the date of first cash assistance receipt during the time period covered by the study (March 1998 - June 2000).

18 years to just over 60 years with over two thirds (68.6%, n = 179) of these women between the ages of 21 and 35. Age and race findings for administrative disclosers without waivers and the narrative disclosers were similar. The mean ages of the two groups respectively were 31.01 and 30.23 years. On average, five out of ten women in all three victim groups were Caucasian and four out of ten were African-American. However, the profile of the general welfare population with no indication of abuse differs markedly. This group of women tended to be slightly older (mean age = 32.95 years) and also span a wider range of ages. Most strikingly, close to three-quarters of non-victims were African-American (74.1%, n = 2667) compared to less than half of all three victim groups.

In terms of marital status and early child-bearing (i.e., first birth was before 18), the pattern was similar. For all groups, the most common marital status is never married. However, in all of the victim groups about half of the sample had never married compared to roughly two thirds (67.8%) of women in the non-victim group. There are also striking differences in the proportion of separated women in each group (e.g., 28.7% of the waiver group compared to 12.7% of the non-victim sample). In terms of child-bearing before age 18, approximately one out of five women in each of the victim groups gave birth before 18. However, for the non-victim group, just about one out of four women (25.8%) did so.

No significant differences were found in the citizenship, primary language, disability status, and mean age at first birth variables. The vast majority of women in all four groups were US citizens, English-speaking, and non-disabled. Similarly, the mean age at first birth hovered around 22 years for all four groups.

Table 2. Customer characteristics

Characteristic	Waiver holders (n=261)	Waiver non- holders (n=293)	Narrative disclosers (n=184)	Non-victim sample (n=3597)
Age at time of disclosure				
18-20	1.1%	3.4%	6.0%	8.6%
21-25	20.3%	20.5	21.7	19.6
26-30	23.8%	20.8	25.5	17.9
31-35	24.5%	28.3	20.7	16.5
36 and older	29.9%	26.6	26.1	36.6
Mean *	31.41	31.01	30.23	32.95
Std. Dev.	7.29	7.24	7.65	11.44
Range	17.69-60.60	17.99-51.93	18.23-61.17	16.26-81.19
Race **				
African American	39.5	41.6	42.4	74.1
Caucasian	55.2	51.9	50.0	19.7
Other	3.4	3.4	4.3	1.6
Unknown	1.9	3.1	3.3	4.5
Citizenship				
United States	97.3	98.0	95.1	96.7
Alien	2.7	1.7	4.4	1.8
Unknown	0.0	0.3	0.5	1.5
Primary Language				
English	98.1	98.6	96.2	98.9
Other	1.9	1.4	3.4	1.1
Disability Status				
Physical Injury or Illness	0.0	1.0	1.0	0.6
Hearing/visual impairment	0.0	0.0	0.0	0.1
Depression or Psychiatric	1.6	1.7	1.5	0.4
Other	5.4	6.4	5.2	5.9
None	93.1	90.8	91.8	93.0
Marital Status **				
Never Married	52.9	46.8	54.9	67.8
Married	8.0	7.2	8.2	7.8
Separated	28.7	27.0	21.7	12.7
Divorced	5.7	10.2	8.7	4.4
Widowed	0.4	0.3	0.5	1.6
Unknown	4.2	8.5	5.9	5.6
Age at First Birth				
Mean	22.52	22.04	22.00	21.81
Std. Dev.	5.68	5.29	5.19	5.60
Range	14.52-42.07	14.36-41.49	14.11-41.33	13.50-49.54
First birth before 18 **	20.08%	19.71%	19.10%	25.79%
First birth before 21	53.15%	54.12%	56.50%	57.55%

* Significant difference at the 0.05 level

** Significant difference at the 0.01 level

Case Demographics

Table 3, which follows this discussion, presents data which profile each of the four study groups on seven important case characteristics (assistance unit size, number of adults, number of children, age of youngest child in the household, households with a child under three, child-only cases, and jurisdictional caseload size). Differences among the groups on all seven variables were statistically significant. However, the following discussion highlights the many similarities between the three victims groups and the stark contrast between the customers in those groups and those in the non-victim sample.

All three victim groups averaged a little under three persons per assistance unit, typically one adult and two children. Assistance unit size was smaller on average in the non-victim sample (2.5 people) as opposed to approximately 2.9 for the three victim groups. Patterns were similar with regard to the average number of adults and the average number of children in the assistance unit; the average for both measures was smaller in the non-victim sample than in the three victim groups. We also examined the proportion of cases in each group which were child-only cases, that is ones in which the adult is not receiving cash assistance. The non-victim group (19.74%) had almost four times the proportion of child-only cases than the waiver holders (4.98%) and non-holders (4.78%) and about 2.5 times the proportion of the narrative disclosers (8.20%).

Considering the age of the youngest child, the average age in the three victim samples is about five years compared to almost six years for the non-victim sample. We also found that while only 37.66% of the non-victim households had children under

the age of three, between 44% and 52% of households in each of the three victim groups had children in this age group.

Finally, jurisdiction of residence is a different type of variable, but also an important case-level descriptor. Differences in the proportion of identified victims from each jurisdiction, to illustrate, could be an important indicator of the extent and effectiveness of screening policies in each of the subdivisions. Additionally, some of the demographic differences discussed above may actually reflect differing disclosure and waiver receipt rates between rural and urban counties, for instance, and might disappear if these characteristics were examined on a jurisdictional, rather than case, level. The jurisdiction of residence for all individuals in each of the four analytical groups was available, but is not reported because doing so might compromise customers' anonymity due to small sample sizes in some counties. Instead, as a proxy, we examined and report one important jurisdictional characteristic – total caseload size during the study period (March 1998 – June 2000).

The proportion of each group residing in jurisdictions with different sized caseloads is very interesting. Mid-size counties (cash assistance caseloads between 500 and 2,000) have the largest proportion of administrative disclosure and waiver receipt rates and a substantial portion of the narrative disclosers sample. In fact, while these counties account for only 12.6% of the non-victim sample, they contain 49.6% of all cases with a waiver, 54.6% of cases which are administratively marked but do not have a waiver, and two-fifths (41.6%) of cases with an indication of domestic violence in the case narrative. Given the importance of local factors and the significant differences observed with regard to this variable, the second and third reports in this series will

consider jurisdiction and jurisdictional characteristics such as caseload size as possible factors in waiver issuance/use and customer outcomes.⁷ For purposes of the present report, the critical finding was that there do seem to be important intra-state differences in both disclosure rates and the use of waivers.

Table 3. Case characteristics

Characteristics	Waiver holders (n=261)	Waiver non-holders (n=293)	Narrative disclosers (n=184)	Non-victim sample (n=3597)
Assistance Unit Size				
Mean **	2.87	2.87	2.83	2.49
Median	3.00	3.00	3.00	2.00
Std. Dev.	1.11	1.11	1.17	1.21
Range	0-6	0-6	0-7	0-11
Number of Adults				
Mean **	0.95	0.96	0.95	0.82
Median	1.00	1.00	1.00	1.00
Std. Dev.	0.24	0.25	0.34	0.43
Range	0-2	0-2	0-2	0-2
Number of Children				
Mean **	1.92	1.92	1.84	1.67
Median	2.00	2.00	2.00	1.00
Std. Dev.	1.07	1.05	1.06	1.09
Range	0-5	0-5	0-6	0-9
Age of Youngest Child in Household				
Mean **	4.80	4.89	4.62	5.78
Std. Dev.	3.75	4.33	4.14	4.78
Range	0.10-17.38	0.03-17.87	0.09-17.40	0.00-17.99
Households with a child under 3 **	44.02%	45.45%	51.76%	37.66%
Child-Only Cases **	4.98%	4.78%	8.20%	19.74%
Jurisdictional size**				
Small (under 500)	2.3%	1.3%	4.2%	2.5%
Mid-size (500 – 2000)	49.6%	54.6%	41.8%	12.6%
Large (over 2000)	47.9%	44.1%	53.8%	85.0%
* Significant difference at the <u>0.05 level</u>				
** Significant difference at the <u>0.01 level</u>				

⁷ To cite just one possible example of how client-level findings may be masking unobserved county-level differences, it is possible that the relatively small proportion of African-American women holding waivers may be a reflection of how few women in large, urban, minority-majority counties such as Baltimore City and Prince Georges County have them.

Employment

In examining customers' employment experiences, we were interested in data which described their work histories both before and after the focal date (disclosure date for the three victim samples, TANF receipt date for the non-victim sample). In addition to documenting work patterns (i.e., quarters worked), we were also interested in average quarterly earnings and the number of jobs held during the periods before and after the focal date.

Quarters Employed

We first looked at whether or not the women in our samples worked at all in a UI-covered job in Maryland during various time periods. These data are presented in Table 4, following this discussion. As shown in Table 4, a fairly consistent pattern emerged. For all time periods, victim groups worked fewer quarters, on average, than did the non-victim sample. Moreover, among the three victim groups, waiver holders averaged fewer quarters of employment than did the other two groups. For certain time periods, differences between the groups were statistically significant and for other periods they were not, as discussed below.

The first three variables in the table examine employment histories. A statistically significant difference existed in the measures of quarters worked in the previous eight and the previous four quarters. But, looking at the quarter immediately preceding the study quarter (i.e., quarter containing the focal date), we found no statistically significant difference. Variables measuring work status in the quarter of the focal date and the quarter immediately following the focal date quarter also show no statistically significant difference. The lack of significance in these three variables is not

surprising as one would expect that all customers, regardless of experiences with violence, would be less likely to have a UI-covered job while they are receiving cash assistance. However, despite lack of significance in the variable, “worked or not during the indicator (i.e., focal) quarter,” the mean is noticeably different for waiver holders who, one might expect, may be less likely to work. Finally, considering quarters worked during the one-year or four-quarter follow-up period, no statistically significant difference existed among the samples. Again, however, we find an obvious difference between the waiver group and the non-victim sample, with the former working an average of 1.42 quarters and the latter working 1.66 quarters, on average, during the four calendar quarters following the focal date.

Table 4. Calendar quarters worked

Quarters Worked	Waiver holders (n=261)	Waiver non-holders (n=293)	Narrative disclosers (n=184)	Non-victim sample (n=3597)
Quarters worked out of the previous 8				
Mean *	2.28	2.62	2.78	2.81
Median	1.00	2.00	2.00	2.00
Std. Dev.	2.56	2.57	2.65	2.89
Range	0-8	0-8	0-8	0-8
Quarters worked out of the previous 4				
Mean *	1.18	1.26	1.39	1.44
Median	1.00	1.00	1.00	1.00
Std. Dev.	1.40	1.41	1.46	1.57
Range	0-4	0-4	0-4	0-4
Worked or not during preceding quarter				
Mean	0.32	0.30	0.35	0.36
Std. Dev.	0.47	0.46	0.48	0.48
Range	0-1	0-1	0-1	0-1
Worked or not during indicator quarter				
Mean	0.28	0.35	0.34	0.35
Std. Dev.	0.45	0.48	0.47	0.48
Range	0-1	0-1	0-1	0-1
Worked or not during following quarter				
Mean	0.33	0.39	0.40	0.37
Std. Dev.	0.47	0.49	0.49	0.48
Range	0-1	0-1	0-1	0-1
Quarters worked out of the following 4				
Mean	1.42	1.63	1.63	1.66
Median	1.00	2.00	1.00	1.00
Std. Dev.	1.51	1.53	1.45	1.62
Range	0-4	0-4	0-4	0-4
* Significant difference at the 0.05 level				
** Significant difference at the 0.01 level				

Quarterly Earnings

We next examined quarterly earnings. Quarterly earnings in the calendar quarter immediately before, the quarter of, and the quarter after disclosure for the three victims samples and the date of first TCA check receipt for the non-victim sample are

presented in Table 5. Only individuals who had worked in the particular quarters or groups of quarters are included in the measurements of these variables. For example, when examining earnings during the quarter preceding the focal date, only individuals who worked during that quarter (approximately one-third in each of the groups) were included.

First, looking at individual quarters, we found that the three groups of domestic violence victims earned very similar amounts, and their earnings were strikingly less than the non-victim sample in both the quarter before and the quarter of the focal date. Differences were statistically significant for all quarters. One factor contributing to the higher earnings of the non-victim sample may be the larger proportion of child-only cases in that group.

Table 5. Quarterly earnings

Earnings	Waiver holders	Waiver non-holders	Narrative disclosers	Non-victim sample
Quarterly earnings during the quarter preceding focal date				
N	84	88	65	1281
Mean **	\$1,380.70	\$1,283.20	\$1,330.38	\$2,309.67
Std. Dev.	1,842.31	1,286.76	1,271.06	2,409.97
Quarterly earnings during the focal date quarter				
N	72	104	62	1260
Mean **	\$1,187.30	\$1,416.71	\$1,040.07	\$1,914.58
Std. Dev.	1,534.02	1,752.41	1,064.62	2,270.76
Quarterly earnings during the quarter following focal date				
N	86	113	74	1337
Mean **	\$1,888.42	\$2,050.90	\$1,501.25	\$2,396.12
Std. Dev.	1,888.09	2,060.79	1,500.46	2,431.20
* Significant difference at the 0.05 level				
** Significant difference at the 0.01 level				

Expanding our measure of earnings to cover a longer time frame, Table 6 shows average quarterly earnings during the one-year periods immediately preceding and following the focal date. For the year prior to the focal date, the victim samples earned comparable amounts (somewhat more than \$1400 on average), and we found a notable difference between the waiver holder group (\$1413) and non-victim sample (\$2047). During the year following the focal date, the waiver holders, waiver non-holders, and non-victims have similar average quarterly earnings (roughly \$2000), but the narrative disclosers earned on average much less (\$1496).

Table 6. Average quarterly earnings

Average Earnings	Waiver holders	Waiver non-holders	Narrative disclosers	Non-victim sample
Average quarterly earnings during the previous 4 quarters				
N	133	160	104	1967
Mean **	\$1,413.26	\$1,432.76	\$1,487.43	\$2,046.91
Std. Dev.	1,454.81	1,394.88	1,488.46	2,212.46
Average quarterly earnings during the follow-up 4 quarters				
N	146	182	124	2172
Mean **	\$2,007.99	\$2,055.30	\$1,495.94	\$2,247.53
Std. Dev.	1,891.23	1,831.62	1,341.30	2,183.35
* Significant difference at the <u>0.05 level</u>				
** Significant difference at the <u>0.01 level</u>				

Number of Employers

Finally, we looked at the number of employers an individual had during the quarters examined in an attempt to get some indication of employment stability. The total numbers of employers during the year prior to focal date; the quarters before, during, and after the focal date; and the year after the focal date are shown in Table 7, following.

Significant differences among the four groups were found on all five measures. During the individual quarters before, during and after the focal date, employed individuals in the waiver holder sample had the largest number of employers and non-victim sample members had the fewest employers. While the differences are also statistically significant for the annual measures, the differences are less pronounced and the patterns are not monotonic. Consistent with the domestic violence literature (Lloyd and Taluc, 1999), one might speculate that employed individuals in the victim groups in general and the waiver holder group in particular possibly have more employers around the time of their disclosure due to relocation or difficulty in keeping a job due to abuse.

Table 7. Number of employers

Number of Employers	Waiver holders	Waiver non-holders	Narrative disclosers	Non-victim sample
Number of employers during the 4 quarters prior to indication				
N	133	160	104	1967
Mean *	2.01	2.13	2.01	1.86
Median	1.00	2.00	2.00	1.00
Std. Dev.	1.48	1.50	1.08	1.20
Range	1-12	1-9	1-5	1-10
Number of employers during prior quarter				
N	84	88	65	1281
Mean **	1.45	1.44	1.20	1.23
Median	1.00	1.00	1.00	1.00
Std. Dev.	0.70	0.84	0.54	0.49
Range	1-4	1-6	1-4	1-4
Number of employers during indicator quarter				
N	72	104	62	1260
Mean **	1.44	1.38	1.31	1.22
Median	1.00	1.00	1.00	1.00
Std. Dev.	0.69	0.80	0.72	0.49
Range	1-4	1-5	1-4	1-4
Number of employers during first follow-up quarter				
N	86	113	74	1337
Mean **	1.56	1.47	1.18	1.25
Median	1.00	1.00	1.00	1.00
Std. Dev.	0.98	0.73	0.42	0.55
Range	1-6	1-4	1-3	1-5
Number of employers during the four quarters following indication				
N	146	182	124	2172
Mean **	2.12	2.13	2.04	1.87
Median	2.00	2.00	2.00	2.00
Std. Dev.	1.59	1.31	1.27	1.19
Range	1-12	1-9	1-8	1-12
* Significant difference at the 0.05 level				
** Significant difference at the 0.01 level				

Cash Assistance Participation

The implementation of the Family Violence Option in most states was met with enthusiasm from some, apprehension from others, and uncertainty on the part of many (Brandwein, 1999; Raphael 1999). With regard to the exemption from time limits, the possible outcome of increased length and frequency of welfare spells was an issue that received both favorable and unfavorable reviews. On one hand, the ability to remain on and/or return to welfare may obviate a victim's need to return to an abusive partner. On the other hand, this same exemption might allow a woman to remain on the rolls for longer than necessary, essentially voiding an important incentive for establishing self-sufficiency. Likewise, the work requirement exemption was seen by some as providing an important safety measure and a critical time for personal recovery. Others regarded the exemption as a hindrance to self-sufficiency. Thus, the question of cash assistance participation is important to many researchers and is the last set of variables we explored.

First, we examined whether waiver holders had longer or shorter histories of TCA participation. Table 8, following this discussion, presents this historical information along with data on cash assistance participation in the twelve-month follow-up period. Domestic violence victims, in general, had shorter histories of cash assistance participation than the general welfare population, and the waiver holder group had fewer months of historical receipt than the narrative disclosers group. Specifically looking at the five-year historical measure, waiver holders received TCA an average of 18.66 months during that time period. Waiver non-holders and narrative disclosers received 17.76 and 20.90 months of TCA, respectively, and the non-victim sample

received TCA for 25.28 months. The difference in historical cash assistance receipt among the groups was statistically significant.

Turning to the number of months of TCA receipt during the twelve-month follow-up period, we found a similar trend. Domestic violence victims in all three groups had, on average, fewer months of benefit receipt. We did find, however, that of the victim groups, waiver holders received benefits for the greatest number of months (6.28) compared to 5.47 and 5.48 months for the waiver non-holders and narrative disclosers, respectively. Non-victim sample members, in contrast, averaged 7.66 months of TCA receipt during the twelve-month follow-up period.

Table 8. Temporary Cash Assistance participation

Characteristics	Waiver holders (n=261)	Waiver non- holders (n=293)	Narrative disclosers (n=184)	Non-victim sample (n=3597)
Number of months receiving TCA out of the previous 60				
Mean **	18.66	17.76	20.90	25.28
Median	12.00	12.00	16.00	22.00
Std. Dev.	19.83	18.97	19.06	22.15
Range	0-60	0-60	0-60	0-60
Number of months receiving TCA out of the previous 12				
Mean **	4.05	3.72	4.21	5.28
Median	2.00	1.00	2.00	6.00
Std. Dev.	4.40	4.36	4.40	4.78
Range	0-12	0-12	0-12	0-12
Number of months receiving TCA during the 12 month follow-up period				
Mean **	6.28	5.47	5.55	7.66
Median	6.00	5.00	5.00	9.00
Std. Dev.	4.21	4.14	4.24	4.13
Range	0-12	0-12	0-12	0-12
* Significant difference at the <u>0.05 level</u>				
** Significant difference at the <u>0.01 level</u>				

While domestic violence victims receive fewer months of TCA during the follow-up year, this cumulative figure does not necessarily reflect recipients' ability to exit and remain off the rolls. The following table, Table 9, presents our findings on exits and recidivism.

Table 9. Exits and recidivism **

	Waiver holders (n = 261)	Waiver non- holders (n = 293)	Narrative disclosers (n = 184)	Non-victim sample (n = 3597)
Did not exit for at least 60 days during follow-up period	34.9%	31.4%	34.2%	47.4%
Exited but returned before end of follow-up period	8.0%	8.5%	4.9%	5.2%
Exited during follow-up period and did not return	57.1%	60.1%	60.9%	47.4%
** Significant difference at the 0.01 level among all categories				

Members in the non-victim sample were more likely to remain on the rolls for the entire follow-up period (not experience a 60-day exit) than all three victim groups. They were also more likely to return to the rolls following an exit if they did experience one. Specifically, just under half of all non-victim cases (47.4%) experienced no 60-day exits during the follow-up year, compared to just about one third of women in the three victim groups. Put another way, victim groups were significantly more likely to experience a 60-day exit than the non-victim sample, with approximately two thirds of the former group as opposed to just over half (52.6%) of the latter group exiting. Moreover, about three-fifths of victim group cases exited and did not return, compared to not quite half in the non-victim sample. Of those experiencing an exit, waiver holders were more likely to remain off the rolls during the entire twelve-month follow-up period than were non-

victims. In comparison to narrative disclosers, however, waiver holders were slightly less likely to remain off the rolls following an exit.

Conclusion

Theoretical approaches and empirical evidence indicate that domestic violence is a substantial barrier for many welfare recipients in achieving self-sufficiency. Thus, the intent of the FVO was to serve these women appropriately without endangering them. However, before providing appropriate, needed services, agencies must be able to identify the population that is potentially eligible to be served.

Consistent with the literature, this study has shown that only a very small minority of women in Maryland have disclosed as domestic violence victims and made use of the waivers provided by the FVO. Between March 1998 and June 2000, 554 women (0.66%) of Maryland's active TCA caseload were administratively marked as victims of domestic violence. Not quite half of these individuals ($n = 261$, 47.1%) held a waiver under the FVO.

As the primary requirement for receiving a waiver is a statement by the victim, all women who disclose domestic violence are potentially eligible for a waiver. However, in Maryland, this statement must be verified by a domestic violence counselor or a medical or legal document such as an emergency room bill or Order of Protection. These requirements are fairly flexible, but determination of waiver receipt often is more complicated or at least challenging than eligibility. For example, a caseworker is under no obligation to grant a waiver even when a woman is eligible if the caseworker feels there is no imminent danger or that the victim is ready to participate in the welfare program (Maryland Department of Human Resources, 1997a and 1997b). It is also true that potentially eligible women may, for a variety of reasons, elect not to request a waiver or accept one if offered. It is thus easier to understand that only 261 (47.1%)

women received one or more program exemptions while 293 (52.9%) women received no waivers.

Expanding the potentially eligible waiver pool to include narrative disclosers who were not administratively marked as victims, the data shows a much smaller proportion of battered women holding waivers. In comparison to the proportion of administratively identified waiver holders and non-holders out of the entire caseload, victims identified through the use of narratives comprise a much larger share of the caseload.

Specifically, the percent of narrative disclosers equaled 5.12% of the comparison group. As the comparison group was a random sample of the entire caseload, it is thus possible to extrapolate that narrative disclosers represent over 5% of the entire caseload as well. This percent is very different from the 0.31% of the caseload who received a waiver and the 0.35% who were administratively marked but did not receive a waiver. It is unclear why the narrative disclosers were not administratively labeled as domestic violence victims since their narratives indicate abuse and their demographic profile seems to differ very little from the administratively identified group.

Using the expanded definition (i.e., including narrative disclosers), it was also possible to determine the proportion of potentially eligible battered women who held a waiver during our study period. The total of the three victim groups (waiver holders, waiver non-holders, and narrative disclosers) equals 5.88% of the active caseload; waiver holders alone comprise only 0.31% of the caseload. Considering waiver holders as a proportion of the total of the three victim groups, we discovered that only 5.27% of victims held a waiver.

In addition to these findings on the prevalence of domestic violence and waiver receipt, the data reported in this study point to two other critical findings. First, it is impossible with the descriptive statistics presented here to differentiate the impact of individual and jurisdictional characteristics versus waivers on the observed outcomes. Nonetheless, findings do speak to the important question of whether current screening processes have been effective in identifying all types of women. As reported, few demographic differences exist between the subgroups of domestic violence victims, but many exist between victims and the rest of the welfare population. Specifically, the greater proportions of Caucasian women and separated women in the victims groups are notable as are the large portion of victims which reside in mid-sized jurisdictions. This profile, as noted, is not consistent with the demographic profile of the overall TCA caseload nor with the distribution of the caseload across small, medium and large jurisdictions. While certainly not conclusive, these findings do suggest that variations in jurisdictional or agency philosophy, screening practices, or resources as well as customers' propensities to disclose violence or seek waivers may have influenced our observed results.

Another finding important to highlight is the cash participation outcomes of domestic violence victims. Despite poorer employment experiences, domestic violence victims in general had fewer months of follow-up welfare participation, were more likely to exit, and if they exited were more likely to remain off the rolls than were non-victims. One can speculate that whether or not a waiver was received, women who disclosed domestic violence were likely referred to services or at least are at a point when they are addressing their problems. Services facilitated by the FVO coupled with perhaps

the motivation to become self-sufficient after experiencing domestic violence may make this last finding less surprising but no less noteworthy.

Further research using these data will greatly aid in deciphering the impact of waivers versus background and jurisdictional differences and should yield recommendations relevant to program policy and front-line practice. The descriptive findings presented here also suggest a few items warranting consideration.

First, training and developments in screening, identification, and recording of domestic violence are critical to be able to identify all victims, to serve victims better, and to evaluate the impact of services. Even though our study included both administratively marked victims and those women with only indications of abuse in the case narratives, the numbers so identified are strikingly low in comparison to the prevalence estimates reported by researchers in the field. As discussed earlier, state and local surveys indicate that between 20 and 35 percent of welfare recipients are current victims of domestic violence and over half are past victims. While the disclosure rate reported in this report is on par with the results from other states, it is extremely low compared to the estimated prevalence rates. Despite the implementation of the FVO, the gap between the achieved domestic violence disclosure rate and the estimated prevalence rate in the low-income female population remains in Maryland, as elsewhere. Perhaps further training and/or more sophisticated screening and assessment could help lessen the gap.

Second, and related to the above point, domestic violence and FVO trainings should be culturally sensitive and address the added difficulty of multiple barriers such as inner-city living. Key differences found in this study between victims and non-victims

indicate that perhaps certain sub-groups of domestic violence victims may be more difficult to identify or be less likely to disclose. In particular, racial and jurisdictional differences seem critical. Additionally, the higher proportions of separated women in the victims groups indicate that women escaping violence as opposed to those in current relationships are most likely easier to screen and serve.

Third, while we are aware of no proposals, nationally or locally, to alter the situation, study findings suggest that the Family Violence Option should remain as part of the State's reformed welfare program. The findings presented here certainly do not indicate that abuse of the waivers is occurring or that the FVO encourages women to stay on welfare longer and not address the issue of self-sufficiency.

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