Family Welfare Research & Training Group

# Welfare Recidivism in Maryland: A Review of Administrative Case Narratives

Letitia Logan Passarella, M.P.P.
Research Director

Catherine E. Born, PhD
Principal Investigator

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For additional information about the report or the study, please contact Dr. Catherine Born (410.706.5134, cborn@ssw.umaryland.edu) or Letitia Logan Passarella (410.706.2479, llogan@ssw.umaryland.edu) at the School of Social Work. Please visit our website, www.familywelfare.umaryland.edu for additional copies of this and our other reports.

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# Executive Summary

Most families that leave welfare are able to remain off, but some struggle with the transition and come back on aid. Among Maryland welfare leavers, three in ten returned to Temporary Cash Assistance (TCA, Maryland's TANF program) within one year of exit (Nicoli, Logan, & Born, 2012). However, the recent recession may have led to an increase in returns. Three in ten (28%) Maryland families who exited before the Great Recession had come back on TCA within one year compared to one-third (32%) of families who exited after the recession (Nicoli, Logan, & Born, 2012).

We know some characteristics associated with families that return to TCA—an unmarried mother, young children in the household, no high school degree, residing in Baltimore City—but little about the case-specific reasons that families come back on aid after a period of non-receipt. Based on demographics, assumptions are often made about recidivism reasons, such as needing child care for very young children, inability to perform job tasks due to limited human capital, low-wage employment, and the like. Ultimately, however, the real precipitating reason or reasons that families return to cash assistance is often unknown.

It is unquestionably important to know who comes back on TCA and when returns tend to take place. It is also undeniable that we need to know more about why these returns happen, so we can devise appropriate prevention strategies. In this study we try to shed some light on the question of why families come back on TCA. We do this by examining narrative material recorded by case managers for 60 families who left TCA in three different time periods and remained off TCA for at least two months but were back on aid within one year. The three cohorts are:

- Cohort 1: Oct. 2002 to Sept. 2003
- Cohort 2: Oct. 2006 to Sept. 2007
- Cohort 3: Oct. 2008 to Sept. 2009

The case narratives are a free form space where TCA case managers can document information about the case: household members, employment, participation in a work-related activity, receipt of verification documents, reason for case closure, or other information that the case manager deems important for determining eligibility. We use these case narratives to try and determine the primary reason that each family returned to TCA within one year.

## Profile of a Returning Case[1]

### Demographics

The typical recidivist casehead is an African American (78.7%) woman (96.4%) in her mid- to late 20s (mean age=27.19). She has never been married (85.1%), has one or two children (mean number of children=1.52), and lives in Baltimore City (46.4%) or Prince George's County (12.1%). There are a few cohort differences. Caseheads in Cohort 3 are slightly more likely to be Caucasian and younger and less likely to live in Baltimore City than are Cohort 1 caseheads.

### Welfare Use

Families who return to welfare tend to have an average of 10 months of TCA receipt before their exit. These families return quickly as well—within 5 months, on average. However, the cumulative TCA receipt after their return is longer than their pre-exit receipt. For example, Cohort 1 cases received an additional 20 months, on average, of TCA after their return, and Cohort 2 families received an additional 14 months, on average. Cohort 3 cases have limited follow-up data, but the trend appears to mirror the other cohorts.

[1] Based on all cases that exited in the three cohorts and were back to TCA within one year (n=3,763)

### Case Closure Reasons

The top three case closure codes are income above limit, sanctions, and failure to submit required information. Income above limit (30.6%) was the top code in Cohort 1 and sanctions were the top code in Cohort 2 (28.2%) and Cohort 3 (43.6%). About one in four Cohort 2 (24.4%) and Cohort 3 (23.3%) cases closed due to income above limit, while one in four (23.1%) Cohort 1 cases closed because of a sanction.

### Reasons for Recidivism

The goal of this project was to determine the primary reason that a family returned to TCA, but we did not succeed. Some families' life situations seemed chaotic, but all were universally difficult, making it difficult, if not impossible, to identify the single reason which precipitated the return to TCA. Many of these families face multiple barriers that work simultaneously against the family's independence from welfare, especially through the vehicle of full-time, unsubsidized work. The situation is far from hopeless, however. Many of the barriers and problems can be addressed, if they are identified and if the appropriate agency or community resources can be brought to bear in a concerted and holistic manner.

No two families in our study sample had exactly the same circumstances but there were three common themes that were endemic across their stories. The first is that employment is common but often impeded by the episodic nature of jobs and/or by other types of personal or familial barriers. Another is that TCA requirements related to appointments, paperwork, and timeliness can be problematic and often result in short-lived case closures. The third theme is that case closures because of noncompliance with work requirements are also not uncommon, but often do lead to compliance and a reopening of the TCA case.

#### *Employment Barriers & Episodic Employment*

In nearly all narratives reviewed, clients had some documented employment. This finding is consistent with our *Life after Welfare* findings—seven in ten caseheads worked before coming onto TCA, before exiting TCA, and after they left (Nicoli, Logan, & Born, 2012). Employment is also evident in the families whose situations are abstracted in this report. However, a near universal narrative theme is that of episodic employment, interspersed with periods of TCA receipt. More often than not, clients' employment was part-time or had varying hours or shifts. The hourly wage was usually at or slightly above minimum wage. Typically, clients' worked in retail stores and fast food establishments and often these jobs lasted only a few months or, in some cases, weeks.

Sometimes clients' jobs and the TCA work requirements did not complement each other. For example, a client might be working in an unsubsidized job 20 hours per week, but needed 10 additional hours to meet the federal work participation requirement. Part-time jobs with variable hours or shifts, as many of them seemed to be, make it difficult to be able to consistently participate in a work activity for an additional 10 hours each week. The need to juggle the logistics of child care and transportation were added complexities in many of the cases we examined.

Employment barriers or impediments are also evident in virtually every case narrative. This was true even among cases that left welfare because the clients' earnings put the family above the income threshold to receive aid. For all cases with documented employment, one or more issues related to child care, disabilities, unstable housing, and limited human capital interfered at some point in a substantive way with clients' employment. Additionally, some clients lost the support of the family, making the transition to work much more challenging.

For other study families it is clear from the narratives that other difficult problems were present that impeded sustained work. These are such things as limited education, homelessness, substance abuse, mental illness, and unstable housing.

*Appointments and Paperwork*

Cash assistance is a categorical, means-tested program so income, family composition, and other requirements must be met and verified for benefits to be approved. Periodic proof of continuing eligibility is also required and income or other interim changes must be reported. These processes have been streamlined, but a large volume and variety of paperwork must still pass back and forth between and among case managers, clients and others, such as landlords, employers, medical and day care providers, and schools within fixed time frames.

The narratives reveal that administrative requirements necessary to ensure program integrity and accountability are often quite problematic for clients and, sometimes, for case managers. Clients had difficulty keeping local office appointments and getting forms to case managers in a timely fashion.

Missed appointments were not uncommon. Sometimes we could not determine why this was so, but in other cases reasons related to relocation, obtaining employment, or being able to get time off from work were noted. Obtaining completed and accurate verification forms from third parties was also problematic, sometimes as much so for case mangers as for clients.

*Noncompliance with Program Rules*

One feature of Maryland's TCA program is that the entire family can be dropped from aid if the adult refuses to cooperate with child support or comply with mandatory work activities. These full-family sanctions were adopted in 1996 and, over time, have come to account for a larger share of case closures. Roughly 95% of all sanctions are imposed because of noncompliance with welfare-to-work requirements and this is also the case in the narratives we studied. Even if the case closure associated with the exit for our study was not due to a sanction, many clients experienced some form or another of sanctioning during the 18 months of case narratives reviewed.

In sum, study findings confirm that TCA is an indispensable lifeline for low-income families with children in times of acute economic distress. Findings also remind us that TCA entrances and exits are events of importance and interest to fiscal mangers, program administrators, and researchers, but they are events of real consequence to struggling families in our local communities who are trying to get by. Adults who try to work and turn to TCA when work doesn't work, all the while coping with challenging life circumstances. Work effort is strong among study adults, and for most, the desire to work seems even stronger. This is a heartening and hopeful finding, but it challenges us to become more fully cognizant of clients' problems and issues, perhaps through the Online Work Readiness Assessment (OWRA) so that, through the EARN (Earnings Advancement Right Now) initiative and other person-specific service plans we can help them achieve the lasting independence from welfare that so many of them clearly desire.

# Introduction

The post-welfare lives of some families can be complex and difficult, and their hard-won independence from welfare is often fragile. Our 2012 *Life after Welfare* report found that, because the recession's effects still linger, permanent transitions from welfare have become more difficult for some recipients. Less than three in ten (28.2%) families that left welfare before the Great Recession returned to assistance within one year, compared to one-third (32.2%) among families who exited after the recession (Nicoli, Logan, & Born, 2012). Ongoing post-recession economic strain continues to present challenges to families who are attempting to make lasting transitions from welfare to financial independence.

Our knowledge of the circumstances that precipitate a family's return to welfare is limited. We do know, however, that the highest risk for return occurs within the first year or two after case closure. While the majority of adults do not return to cash assistance, approximately two in five families do return for additional support, usually within the first two years after exit (Nicoli, Logan, & Born, 2012). Thus, if families are able to remain self-sufficient in the first year or two, few will return to cash assistance.

Furthermore, we do know some risk factors associated with welfare returns in Maryland. Families from Baltimore City, those with a never-married mother, or those with a casehead who has not finished high school are more likely to return to cash assistance within one year. Cases closed due to noncompliance with work requirements are more likely to return than are cases closed due to employment income above the eligibility threshold. Families who have received cash assistance for more than two of the previous five years are also more likely to return within one year of exit.

Our knowledge of these risk factors is derived primarily from analysis of information that has been coded into an administrative database, usually in the form of responses to forced-choice fields. The structure of these data do not permit us to know, for example, if a family returned to assistance because the job which enabled them to leave assistance was, in fact, seasonal work. Similarly, this type of data does not indicate whether issues with transportation, child care, housing, or another impediment precipitated the return to cash assistance.

In essence, these data convey who, what, and when facts about cash assistance case openings, case closings, and case re-openings, but not much about why those specific events occur. However, person-specific information is needed to understand a client's life situation and to craft a service plan tailored to her circumstances. Acquiring and acting upon this type of detailed, person-specific information is the rationale for the implementation of the Online Work Readiness Assessment (OWRA) across the state.

This report is an adjunct to the OWRA initiative, and it may parallel some common OWRA findings, because it provides some qualitative information about why families return to TCA. Study findings are gleaned from a review of free-form narrative information documented by case managers in a small sample of clients' electronic case records.

Our specific purpose in reviewing case narratives is to determine, if possible, the circumstances that led to the reopening of cash assistance cases among those who had exited. Therefore, we address one straightforward, but important research question: why do families return to cash assistance according to the narrative information recorded by case managers?

# Background

The transition from Aid to Families with Dependent Children (AFDC) to Temporary Assistance for Needy Families (TANF) instituted a 60-month federal lifetime benefit limit and work requirements for most adults. Coupled with a robust economy, this led to shorter stays on welfare. Many exits were due to employment and, in Maryland at least, have been permanent exits.

Not all exits have been lasting ones, though, with most returns taking place within the first year or two after case closure. Among Maryland welfare leavers, three in ten (29%) return to TCA within one year of exit, and cumulatively, more than one-third (37%) return within two years, while returns are less common after that point (Nicoli, Logan, & Born, 2012). Other studies found similar rates of return. Loprest (2002) found that one in five welfare recipients exiting between 1997 and 1999 returned to assistance within one year of exit, while Cheng (2005) found that one-third of leavers returned within 42 months of exit.

Economic conditions and the job market affect transitions to and from assistance. It is now well-documented that the mid-1990s robust job market facilitated massive job-related exits from welfare. It has also become painfully obvious that recessions play a similar role with regard to returns to welfare. Loprest (2003), for example, examined recidivism during the mild recession of 2001 and found that TANF returns increased from 20% to 25%. This finding was echoed in the Maryland data for that time period and, even more so, during the period of the recent Great Recession. The post-recession recidivism rate (32%) within one year of exit was notably higher than the pre-recession rate (28%) (Nicoli, Logan, & Born, 2012).

The goal of the reformed welfare program is to facilitate permanent exits from welfare to employment. However, to end the cycle between welfare and employment experienced by recidivist cases requires knowledge of the risk factors for returning after an exit and, importantly, the reasons which precipitate returns.

Some of these risk factors have been clearly identified. We know that recidivism is highest among work sanctioned cases and cases that close due to missing appointments or paperwork. It has also been shown that clients with limited education, younger clients, the never-married, those with younger children, those with limited recent work experience, and those with longer histories of welfare use are more likely to return than other clients, all else equal (Friesner, Axelsen, & Underwood, 2008; Nicoli, Logan, & Born, 2012; Passarella, Hall, & Born, 2013).

These risk factors provide some clues as to the potential reasons for recidivism, but not the family-specific reasons that these women found it necessary to return to cash assistance. Did the mother lose her job because her child care was unreliable or too difficult to access? Did she lose her job because she was unable to perform as required or because attendance was poor? Did a chronic health problem get worse? Was there a breakdown in transportation, an eviction, a fire, another unexpected crisis? In short, why wasn't the family able to remain off welfare and what, if anything, could the client, case manager, or other service provider have done that might have prevented the return?

Many TANF recipient adults may confront barriers that, if unidentified or unaddressed, may result in a return to welfare. In fact, some studies have shown that eight in ten caseheads have at least one barrier to employment and that one-third or more experience multiple barriers at a time (Bloom, Loprest, & Zedlewski, 2011; Dworsky & Courtney, 2007; Ovwigho, Born, Ferrero, & Palazzo, 2004; Williamson, Saunders, & Born, 2011).

Having employment barriers does not necessarily preclude gainful employment, but may lessen the prospects for sustained economic success. Generally, those who report a barrier are less likely to be working than those who do not report any barriers, and for those that do obtain employment, earnings are lower for clients experiencing barriers than those who do not (Danziger et al., 2002; Dworsky & Courtney, 2007).

Even among clients who leave welfare for work, some return to aid, although their recidivism rates at one year are much lower. For these clients, arguably, the problem may not be a lack of human capital or inability to find a job but, instead, being able to maintain that job or obtain a job that allows for self-sufficiency. Historically, among those who do find work, more than 40 percent of jobs are likely to be in service occupations and 17 percent are likely administrative or clerical positions, which all tend to be low-paying jobs that require minimal skills (Hamilton & Gueron, 2002; Strawn, 2010). This point was made clear by interviews with recidivists in Chicago:

> [Recidivists'] inability to maintain work that paid a living wage most often led to their returns to TANF. All study clients had worked after leaving TANF, and employment had played an important role in most TANF exits. However, the jobs they found paid low wages and often did not last. (Anderson, Halter, & Gryzlak, 2004, pp.187)

Women from these interviews revealed that having a job was a point of pride, yet when comparing the costs of employment and their earnings, they began to rationally question whether they were better off economically. They recognized that a lack of skills and education limited employment opportunities to low-wage and often times, temporary work. Additionally, balancing long commutes to work with child care center hours also posed an issue for some women. The interviewees also noted that a lack of knowledge about or difficulty in accessing transitional services, such as medical assistance, income assistance, and child care services, made it difficult to achieve self-sufficiency. Ultimately, Anderson, Halter, and Gryzlak (2004) surmise that the abruptness of the welfare-to-work transition made it difficult for women to achieve self-sufficiency with their first employment-related exit.

Project Match/Pathways, an award-winning welfare-to-work model, reached a similar conclusion. That is, for many women, the transition from welfare to work is not a single event, but instead is a process, one that can be characterized by false starts, setbacks, and incremental gains. Hence, the initial jobs obtained by many women leaving welfare for work, might be more realistically seen as the starting points, not the endpoints, in their journey toward permanent workforce attachment (Casey Foundation, 2013).

Nonetheless, most recidivism research has focused mainly on questions about how many clients return to welfare after leaving, and the timing of those returns. Some studies have also tried to tease out the client characteristics associated with greater recidivism risk. Such studies usually rely on administrative data which are indisputably valuable, but are also incomplete because they often provide no hints about the real-world circumstances and stresses leading up to the welfare return.

Today's report continues to fill this gap by examining notes entered by case managers at the time a family returns to cash assistance. We describe findings from these narratives for a random sample of cash assistance cases that closed for at least two consecutive months, but returned to welfare within 12 months. The purpose of the review was to see if the narratives permitted us to look beyond the administrative data and paint a more complete picture of the types of real-world problems or situations that cause families to return to welfare within the first 12 months after leaving.

# METHODS

This report focuses on welfare returns among three cohorts of Maryland families, all of whom came back on welfare within the first 3 to 12 months after exiting. The study sample, data sources, and analytic methods are briefly highlighted below.

### Sample

In order to be included in the study sample, cases had to meet three selection criteria. First, the family, including the adult case head, had to receive Temporary Cash Assistance (TCA) in Maryland and experience a case closure during one of the three time periods covered by the study. Second, the case closure had to last for at least two consecutive months (i.e., no benefits received for at least two consecutive months). Third, having been off aid for at least two months, the family, including at least one adult recipient, had to have reapplied for and begun to receive aid before the 12th month after case closure.

In other words, we exclude churners from our sample—cases which close and then very shortly reopen, often within one month or less. Research has consistently found that churning and exiting are very distinct phenomena, involving different types of clients and having different program and policy implications (Blank & Ruggles, 1994; Born, Ovwigho, & Cordero, 2002). We also exclude child-only cases, those where an adult custodian, often a grandparent or other relative, receives assistance only for the child or children, often as an alternative to foster care. These cases have very different demographics and welfare use patterns than do single-parent assistance cases and, importantly, are not subject to federal time limits or work requirements.

The sample includes all cases meeting the above specifications where the case closure occurred between the following dates:

- Cohort 1: October 2002 to September 2003 (n=1,361)
- Cohort 2: October 2006 to September 2007 (n=976)
- Cohort 3: October 2008 to September 2009 (n=1,434)

Furthermore, a random sample of 20 cases (for a total of 60 cases) was selected from each cohort. For each of these 60 cases, we reviewed all case narrative materials recorded in the automated information management system for a time frame commencing two months prior to the case closure and ending with the 15th post-closure month. Thus, for each of the 60 cases, 18 months of worker narrative notes were read and coded.

### Data Sources

Study findings are based on analyses of administrative data retrieved from a computerized management information system maintained by the State of Maryland. Demographic and program participation data were extracted from the Client Automated Resources and Eligibility System (CARES).

CARES has been the statewide automated data system for certain DHR programs since March 1998, and it provides individual and case level participation data for cash assistance (AFDC or TCA), Food Supplement (formerly Food Stamps), Medical Assistance, and other services. Demographic data are available as is information about the type of program, application and disposition (denial or closure), date for each service episode, and codes indicating the relationship of each individual to the head of the assistance unit.

In CARES, case managers can also access a free-form space in which they narrate their interactions with clients. Certain case aspects and actions must be documented in the case narrative (e.g., verifications requested), but case managers are also free to and often do enter other case- or client-related information they believe to be important. Previously, we have found CARES case narratives to be a rich source of information about family circumstances and challenges. We use information gleaned from the narratives to further our understanding about why families return to welfare during the first post-exit year.

### Analysis

We provide descriptive statistics on the demographics, TCA use, and closure reason for each cohort of recidivists. Chi-square tests are used to see if cohort differences are statistically significant for categorical variables and, for continuous variables, analysis of variance (ANOVA) was used to test for statistical significance.

For case narratives, analysts used AtlasTI, a common qualitative software package. The process began with open coding in which the analyst culls through the data line by line creating codes from the words of the text. The second step was a data review whereby the analyst places related terms, ideas, and statements into categories. In the final step, analysts combine and integrate categories, resulting in a set of themes that have been established through the analysis.

### Limitations

The use of case manager narratives as a data source has several limitations. First, the reasons for the return to welfare listed in the case notes are not necessarily the same reasons that would be described by the clients themselves (Ovwigho, Saunders, & Born, 2008). Case and client information documented in the narrative materials is constrained by case managers' subjective judgments about what is important, by his or her training and experience, the time available and taken to document, non-mandatory case information, and other unknown factors. Of course, the breadth and depth of case narratives are also limited by how much and what type of information clients choose to reveal to their case managers.

Additionally, case notes were often difficult to decipher. For example, many of the acronyms and abbreviations found in the narratives were common or could be easily interpreted, but others were not. There was a fair amount of inconsistency in terms of how much and what type of information was found in the narrations.

These issues were most evident during our inter-rater reliability checking processes. With the goal of increasing the reliability of the data, independent checks were made by three analysts. The goal of each analyst was to determine the main reason for the return to welfare in each narrative. The results of our inter-rater reliability were initially discouraging (60% agreement). However, with additional and focused individual case discussion, we reached agreement in 100% of sample cases.

In reality, there are many complicated reasons why families return to TCA so that, in retrospect, our effort to identify one primary reason for return was difficult and perhaps not very useful. For example, a client may present with no income or assets, having recently become homeless and entering a substance abuse treatment program. Here, recidivism reasons include homelessness, substance abuse, and no income or assets; determining which one is the reason is challenging to say the least.

A final challenge is that the TCA case notes are intermingled with notes about other programs and benefits, making it even more difficult discern the circumstances specific to TCA. These challenges notwithstanding, we were able to tease out specific themes that shed some light on welfare returns and on the often complicated and difficult life situations faced by low-income, single-parent families in our state.

# Findings: Profile of Recidivists

The study sample consists of three cohorts of recidivists who exited from Temporary Cash Assistance (TCA, Maryland's TANF program) at different points in time. The first cohort exited between October 2002 and September 2003, roughly one year after the end of the mild recession of 2001.[2] The second cohort exited during the early implementation phase of the welfare and work provisions contained in the Deficit Reduction Act of 2005 (DRA), specifically between October 2006 and September 2007. Notably, too, this was also just before the start of the Great Recession.[3] Finally, the third cohort of families left welfare between October 2008 and September 2009. This period coincided with the recession and the first three months after its technical end.

At the time their welfare cases closed, the three groups of families faced very different economic climates and policy environments. This almost certainly had some effect on recidivism rates and, perhaps, on the types of families who were able to leave welfare, and the types who returned within the first 12 months. Therefore, before reviewing the case narrative findings, we examine demographic characteristics, patterns of TCA receipt, and case closure reasons by cohort.

**Demographics**

Prior research has shown that compared to other leavers, recidivists are more likely to be younger, to have never married, and to reside in Baltimore City (Nicoli, Logan, & Born, 2012). This general profile also characterizes all three of our recidivist cohorts. This is evident from Table 1, on the following page, which provides the demographic profile of the caseheads that returned to TCA in our sample. The typical recidivist casehead is an African American (78.7%) woman (96.4%) in her mid- to late 20s (mean age=27.19). She has never been married (85.1%), has one or two children (mean number of children=1.52), and resides in either Baltimore City (46.4%) or Prince George's County (12.1%).

There is very little variation in this profile among cohorts, but there are some slight changes that occur over time. Caseheads are slightly more likely to be Caucasian and younger and less likely to reside in Baltimore City. The Caucasian caseload increased from 17.6% in Cohort 1 to 20.8% in Cohort 3. One-third (32.6%) of Cohort 1 caseheads were over the age 30 at the time of exit while less than one-quarter (22.8%) of Cohort 3 caseheads were over the age of 30. Half (51.3%) of the Cohort 1 recidivists resided in Baltimore City, but this decreased by eight percentage points to 43.5% in Cohort 3. Prince Georges, Baltimore, and Anne Arundel counties each experienced a two to three percentage point increase in recidivists over this time period.

These cohort differences are consistent with documented differences in the demographic profile of adult welfare recipients and over the same span of time and are not cause for concern. To illustrate, other studies have shown that, in 2003, fully half of all leavers statewide were residing in Baltimore City, one in five was Caucasian, and the average age was 34 (Ovwigho, Born, Ruck, & Tracy, 2003). However, by 2009, only 40% of welfare leavers were Baltimore City residents, one in four were Caucasian, and the average age was 32 (Born, Ovwigho, Kolupanowich, and Patterson, 2009).

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[2] The 2001 recession officially began in March 2001 and ended in October 2001.

[3] The Great Recession officially began in December 2007 and ended in June 2009.

**Table 1: Demographic Characteristics**

| | Cohort 1 Oct.2002 to Sept.2003 (n=1,357) | | Cohort 2 Oct.2006 to Sept.2007 (n=974) | | Cohort 3 Oct.2008 to Sept.2009 (n=1,432) | | Total (n=3,763) | |
|---|---|---|---|---|---|---|---|---|
| **Payee Gender** | | | | | | | | |
| Female | 97.2% | (1,319) | 95.5% | (930) | 96.3% | (1,379) | 96.4% | (3,628) |
| **Payee Race** | | | | | | | | |
| African American | 80.2% | (1,059) | 79.2% | (755) | 76.9% | (1,073) | 78.7% | (2,887) |
| Caucasian | 17.6% | (233) | 18.9% | (180) | 20.8% | (291) | 19.2% | (704) |
| Other | 2.2% | (29) | 1.9% | (18) | 2.3% | (32) | 2.2% | (79) |
| **Payee Age*** ** | | | | | | | | |
| Under 20 | 16.0% | (217) | 17.9% | (174) | 15.9% | (228) | 16.4% | (619) |
| 20-25 | 38.2% | (518) | 42.7% | (416) | 44.8% | (642) | 41.9% | (1,576) |
| 26-30 | 13.3% | (180) | 14.2% | (138) | 16.5% | (236) | 14.7% | (554) |
| 31-35 | 14.1% | (191) | 7.0% | (68) | 9.0% | (129) | 10.3% | (388) |
| 36 and Older | 18.5% | (251) | 18.3% | (178) | 13.8% | (197) | 16.6% | (626) |
| Mean [Median]*** | 27.91 | [24.88] | 27.10 | [23.82] | 26.57 | [23.95] | 27.19 | [24.19] |
| **Payee Marital Status** ** | | | | | | | | |
| Never Married | 82.9% | (1,097) | 86.1% | (831) | 86.5% | (1,232) | 85.1% | (3,160) |
| **Number of Children** | | | | | | | | |
| Mean [Median]* | 1.55 | [1.00] | 1.45 | [1.00] | 1.54 | [1.00] | 1.52 | [1.00] |
| **Residence** | | | | | | | | |
| Baltimore City | 51.3% | (696) | 43.8% | (427) | 43.5% | (623) | 46.4% | (1,746) |
| Prince Georges County | 11.9% | (162) | 10.2% | (99) | 13.5% | (193) | 12.1% | (454) |
| Baltimore County | 6.9% | (94) | 9.2% | (90) | 9.8% | (140) | 8.6% | (324) |
| Anne Arundel County | 4.3% | (59) | 6.4% | (62) | 6.7% | (96) | 5.8% | (217) |

**Note:** Counts may not sum to actual sample size because of missing data for some variables. Valid percentages are reported. Less than 5% of the sample resided in any of the remaining 20 counties.
*p<.05, **p<.01, ***p<.001

### TCA Participation

Contrary to lingering stereotypes, it is empirically established that most families use welfare episodically, and that for most, their individual spells of aid tend to be fairly short (Nicoli, et al., 2012). For recidivists especially, closer examination of welfare patterns may provide insight into their lives and be informative in ways to break the patterns of welfare cycling. Do they tend to have short or long spells of welfare receipt, do they come back quickly, and do they stay on for shorter or longer spells when they return? We address these questions in Table 2 which provides the number of cumulative months of receipt before exit from TCA, the number of months between exit and return, and the number of months of receipt after returning to assistance.

### Months on TCA before Exit

The number of months of TCA received before exit, in the top portion of Table 2, represent the cumulative, not necessarily consecutive, months of TCA receipt.[4] Despite leaving welfare at different times and facing very different macroeconomic conditions, families in this sample have very similar patterns of historical welfare use. As a group, study families averaged less than a year (10 months) of TCA receipt in total from April 1998 until their exits. The median

[4] Because families left welfare at different times, we do not have the same amount of historical welfare use data for each cohort. We have about 4-5 years of pre-exit welfare data for Cohort 1 clients, and roughly 8-9 years and 10-11 years of pre-exit data for Cohorts 2 and 3, respectively. We use "roughly" because participation data are monthly and available data also varies by exit month within a cohort.

number of months of receipt was slightly lower (8 months).

There are statistically significant differences in historical welfare use, by cohort, but practically-speaking these differences are not large. The majority of clients in all three cohorts had 12 or fewer months of pre-exit TCA receipt. For example, just under three-quarters (73.7%) of Cohort 2 families were in this group, as were 70% of leavers in the other two cohorts (69.9% in Cohort 1; 70.2% in Cohort 3).

Almost all other clients in all three groups had between 13 and 36 cumulative months of pre-exit aid. Very few (2.3%) families had more than three years of aid between April 1998 and case closure. Percentages are very small across the board, but Cohort 3 families were more likely to have 37 or more months on aid (3.5%) than were Cohort 1 (1.5%) or Cohort 2 (1.4%) families.

### Months between Exit & Return

The middle section of Table 2 shows that returns to welfare tended to happen fairly quickly, on average within the first five or six months after the exit. This was true for all three exit cohorts.[5] The observed pattern of early returns comports with findings from other Maryland recidivism studies and with *Life after Welfare* findings also. In this report, as in others, the data confirm that recidivism risk is highest within the first few months to the first year after a welfare case closure.

### Months on TCA after Return

All study families left TCA, remained off for at least two consecutive months but before a full year had elapsed, all had reapplied for and begun to receive benefits again. In this section we are interested to learn if pre-exit and post-return welfare use patterns are similar or dissimilar and whether there are variations by cohort.[6]

In general, families accumulate more months on TCA after they return, than they did before exiting. As shown in Table 2, for example, Cohort 1 families averaged about 10 total months of TCA before the exit that brought them into the study sample. In contrast, they received TCA in about 20 months after their welfare cases reopened and 15.1% of them received aid for more than three years.

The pattern is similar among Cohort 2 cases, for which we have about three years of follow-up data. Half (50.9%) of all Cohort 2 cases had 12 or fewer months of post-return TCA, but 45.2% accumulated between 13 and 36 months after they returned. On average clients in both cohorts had more cumulative months of post-return aid than they did of cumulative pre-exit aid.

The amount of follow-up data available for Cohort 3 cases, those whose exits took place in 2008-2009, ranges from 12 to 23 months, depending on the specific month of case closure. Thus, it is not possible to make full comparisons to the other two groups. Still, it is informative to see that, for this group of clients, the general pattern is also one of more months of aid after the return to welfare than before the exit. For this reason and because the three cohorts do not differ substantially in terms of client or case profiles, or prior welfare use, we suspect that, with a longer follow-up period, the post-return welfare use patterns would be similar to those observed for both Cohorts 1 and 2.

[5] It is important to note that these data are both left- and right-censored. That is, we excluded churners whose cases closed within two months and we are looking only at welfare returns that take place within the first 12 months after exit. Thus, the range of values available (in months) is from 3 to 12.

[6] We are limited in our ability to make certain comparisons across cohorts, however, because we have more post-return welfare use data for some client cohorts than we do for others. We have about 6-7 years of post-return welfare data for Cohort 1 families, 2-3 years for Cohort 2, and about 1 year or less for Cohort 3 cases.

**Table 2. TCA Participation**

| | Cohort 1<br>Oct.2002 to Sept.2003<br>(n=1,357) | | Cohort 2<br>Oct.2006 to Sept.2007<br>(n=974) | | Cohort 3<br>Oct.2008 to Sept.2009<br>(n=1,432) | | Total<br>(n=3,763) | |
|---|---|---|---|---|---|---|---|---|
| **Number of Months before Exit*** ** | | | | | | | | |
| 12 Months or less | 69.9% | (948) | 73.7% | (718) | 70.2% | (1,005) | 71.0% | (2,671) |
| 13 to 36 Months | 28.7% | (389) | 24.8% | (242) | 26.3% | (376) | 26.8% | (1,007) |
| 37 to 60 Months | 1.5% | (20) | 1.4% | (14) | 2.2% | (32) | 1.8% | (66) |
| 61 or more Months | 0.0% | (0) | 0.0% | (0) | 1.3% | (19) | 0.5% | (19) |
| Mean [Median]*** | 10.39 | [9.00] | 9.22 | [7.00] | 10.82 | [8.00] | 10.25 | [8.00] |
| **Number of Months between Exit and Return** | | | | | | | | |
| Mean [Median]** | 5.44 | [5.00] | 5.64 | [5.00] | 5.25 | [5.00] | 5.42 | [5.00] |
| **Number of Months after Return*** ** | | | | | | | | |
| 1 to 12 Months | 43.2% | (586) | 50.9% | (496) | 86.5% | (1,239) | 61.7% | (2,321) |
| 13 to 36 Months | 41.7% | (566) | 45.2% | (440) | 13.5% | (193) | 31.9% | (1,199) |
| 37 to 60 Months | 11.3% | (154) | 3.9% | (38) | - | - | 5.1% | (192) |
| 61 or more Months | 3.8% | (51) | - | - | - | - | 1.4% | (51) |
| Mean [Median]*** | 20.40 | [15.00] | 14.83 | [12.00] | 7.66 | [7.00] | 14.11 | [10.00] |

**Note**: All TCA receipt before exit is counted back through April 1998 and all TCA receipt after return is counted through August 2010. Therefore, depending on exit date, Cohort 1 cases have about 4-5 years of pre-exit data and 6-7 years of post-exit data; Cohort 2 cases have about 8-9 years of pre-exit data and 2-3 years of post-exit data; and Cohort 3 cases have 10-11 years of pre-exit data and 1 full year or less of follow-up data. *p<.05, **p<.01, ***p<.001

## Reasons for Case Closure

In this section, we describe the reasons that study cases closed, using administrative case closure codes that case managers record in CARES. These data are official and informative, but they are not perfect.

On the one hand, previous analyses indicate that administratively-recorded closing codes significantly understate the true rate of work-related closures because payees may not notify the agency when they have found work (Ovwigho, Tracy, & Born, 2004). On the other, these forced-choice codes often do not capture the full or individualized reasons behind a family's voluntary or involuntary (i.e. sanction) exit from TCA. Despite their limitations, these data have been shown to be of value in the past. Previous Maryland research has shown, for example, that various closing codes do correlate with key post-closure outcomes such as employment. We examine administrative case closing reasons in this study because they may also further our understanding of why families return to welfare after having been off for at least two consecutive months.

Figure 1 shows, by cohort, the most common reasons for the TCA closures. The most common reasons are the same for all three groups, but they are not in the same rank order and the observed differences are statistically significant.

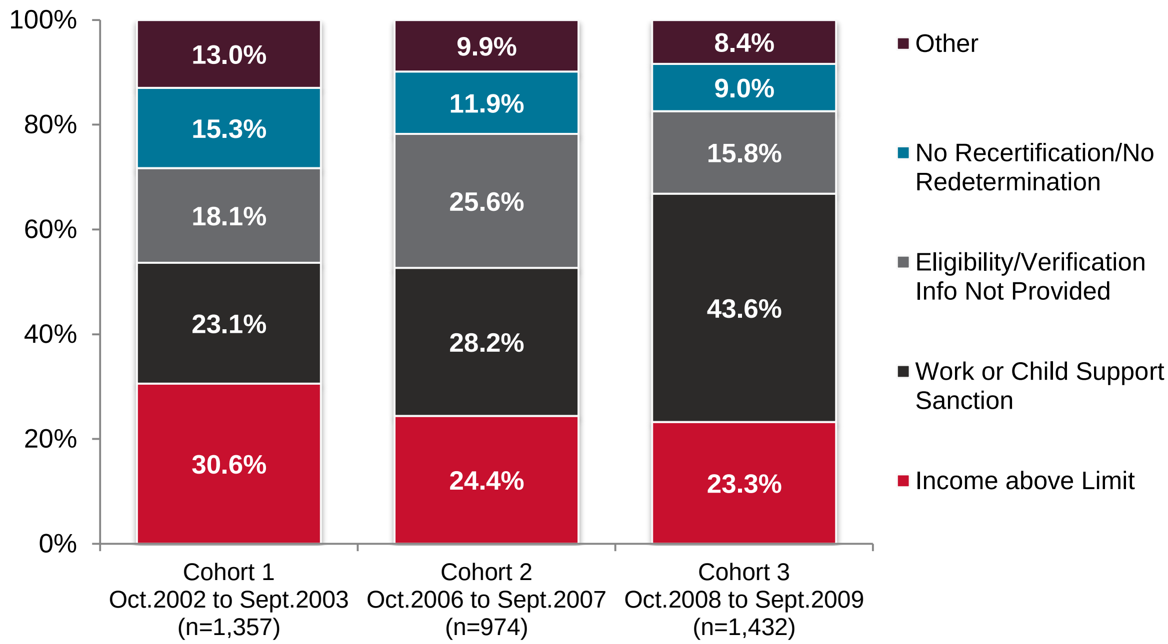
Half (53.7%) of all Cohort 1 clients exited for one of two reasons. Most often, their incomes were above limit (30.6%), usually meaning they had found work or increased their hours and their earnings made them ineligible for TCA. The second most common closure reason was due to a full-family sanction (23.1%), the vast majority of which were for noncompliance with work requirements.

These two reasons account for half (52.6%) of all Cohort 2 closures as well, but with one notable difference. Full-family sanctions (28.2%) were slightly more common than work-related, income above limit closures (24.4%). An even larger share of Cohort 3 cases (66.9%) closed for one of these reasons. Most of the increase is due to a large spike in full-family sanctions. More than two-fifths (43.6%) of all Cohort 3 cases were closed with this code. The percentage closed with the income above limit code (23.3%) was on par with the findings for Cohort 2 (24.4%).

For all three cohorts, the third and fourth most common closure codes relate to TCA rules and processes, such as failing to provide eligibility or verification information or not completing steps needed in order for benefits to continue. One-third or more of Cohort 1 (33.4%) and Cohort 2 (37.5%) cases closed for one of these two reasons, as did one in four (24.8%) Cohort 3 cases.

This increase in full-family sanctions may seem high, but it is in accordance with other data showing that work sanctions are more likely to have been imposed in Maryland since the Deficit Reduction Act (DRA) of 2005 was implemented (Williamson, 2011). It should be noted, too, that welfare returns among sanctioned cases is a constructive finding. It means that the adults have come into compliance with program requirements, as was the original intent of the Maryland full-family sanction policy.

**Figure 1. Case Closure Reason*****




**Note**: Child support sanctions are 5% or less for all cohorts. *p<.05, **p<.01, ***p<.001

# Findings: Reasons for Recidivism

This chapter reviews the actual case narratives of a randomly-selected sample of recidivists. Twenty narratives from each cohort were selected for this additional review. We found that this small sample of 60 cases is fairly representative of the overall sample, as displayed in Appendix A. The typical casehead of the cases selected for a narrative review was an African American (83.1%) woman (93.3%) with an average age of 27. She had never been married (85.0%) and had one or two children (mean=1.55). The typical family had received an average of 10 cumulative months of TCA before the exit that brought them into our sample; they remained off assistance for an average of 5 months and received an average of 14 months after return. The top three reasons for closure among these 60 cases were sanctions (35.0%), eligibility and verification information was not provided (26.7%), and income above limit (13.3%).

While important, these demographic characteristics do not tell the whole story—why a family returned to welfare. Was there some unexpected challenge that brought them back, or was it simply the act of being sanctioned that eventually brought the client into compliance?

In order to begin to address the reasons for recidivism, we reviewed all narration recorded for a period of 18 months, beginning in the second month before case closure and ending with the 15th month after that closure. The narratives are written from the perspective of the case manager and must include mandatory information about benefit eligibility and work activities. Other, non-mandatory narration is at the discretion of the individual case manager. It is possible that clients revealed certain information to the case manager who chose not to record it. Alternatively, clients may have chosen to not disclose any information beyond that which was required to reopen their TCA cases.

Lastly, before presenting findings from the qualitative analysis, we must note that our initial intent was to determine the primary reason that families came back on TCA within one year of leaving, but we did not succeed. Rather, the case vignettes show that study families' lives were often chaotic and their welfare returns were frequently precipitated by a convergence of problems or emergencies, not by a single issue or event. It is also apparent from the narratives that some clients are simply overwhelmed by their situations which may help to explain why they have difficulties in keeping agency appointments, submitting paperwork on time, or consistently attending required work-related activities.

Three themes reverberated throughout the narratives: barriers to employment and episodic employment, missing appointments and paperwork, and noncompliance with program rules. For this reason, we use those three topics to present and discuss our case vignettes, even though, as is readily apparent, most families' real-world situations do not lend themselves to such neat categorization and themes can be intermingled in one family's circumstances.

### Theme 1: Employment Barriers & Episodic Employment

Adults who receive cash assistance may experience one or more impediments to sustained employment such as human capital deficiencies, lack of transportation or child care, criminal histories, health issues, and domestic violence, among others. Research suggests that most clients do confront at least one employment barrier, but others experience several barriers simultaneously (Bloom et al., 2011; Dworsky & Courtney, 2007; Ovwigho, et al., 2004; Passarella & Born, 2013). These barriers can considerably impede a client's ability to get and maintain a job that will allow for self-sufficiency, despite her best efforts to do so (Danziger et al., 2002).

The narratives we review make it quite clear that at least some families who come into repeated contact with the welfare system do have lives characterized by multiple, co-existing problems. In the families' whose situations we highlight, for example, the theme may that a disability is an issue in the case, but it will be impossible to ignore that other things, such as child care or housing, are also problematic. Indeed, a careful reading of these narratives suggests that a straight-line, direct path from welfare to work does not accurately capture the true reality of some families' lives. At least for some families, their pathways to economic independence seem littered with obstacles that require attention and redress, thus making their routes forward more convoluted and their eventual outcomes more difficult to discern.

The majority of TANF recipients tend to have limited education and job skills compared to the non-TANF population (Nicoli, Logan, & Born, 2012; Strawn, 2010). Thus, the jobs that are available to them often afford them no benefits, inconsistent and unpredictable schedules, and little flexibility to attend appointments and complete paperwork. It follows then that a primary reason that clients leave TCA is the obtainment of a job, but the return to TCA is due to the loss of a job. What is rarely known from the narratives is why a client lost their job. Most often it is just noted as a job loss. For example, did they lose their job because they did not show up, because they did not have the necessary skills, because they had a child care or transportation issue, or because of budget related lay-offs? What is clear is that low-wage jobs are the least stable and the most inflexible jobs, causing them to be higher in turnover (Henly & Lambert, 2005).

Family A

This family is headed by a single mother in her mid-twenties who lives in a large metropolitan county. She found a full-time job and left welfare, but was back on TCA in less than six months. At the time of our review, she had received another 21 cumulative months of TCA.

*The client received TCA for herself and her son. Once she began working at J.C. Penney's, her case was closed because her earnings were above the income eligibility. Four months later the client reapplied for TCA. The case manager discovered that the client was not able to maintain employment because she needed to care for her child who required insulin shots. According to physician documentation, the client did not need to care for the child full-time as long as the insulin shots were administered. At one point, the client had a daycare center that administered the shots, however they declined to continue. The client was unable to locate another center that would accommodate her child's needs.*

Family B

This family lives in a rural county on the Eastern Shore, composed of three children and their father who was in his mid-thirties. The family received TCA for about a year, left, and returned for five months.

*While the client was applying for SSI, he was also working to assist his mother with the mortgage and to care for his children. However, he was terminated from his position because his medical condition limited his capacity to complete assignments, so he required TCA until his SSI application was approved. In August, his TCA case was closed, because he had not returned verification forms. He returned to the office the next month and began receiving TCA again, only to have the case close in November for lack of verification information.*

Housing instability, including homelessness, frequent voluntary moves, and evictions, can be another impediment to work. It can disrupt or put a total end to child care or transportation arrangements and interfere with children's schooling. The ability to maintain timely communications with TCA case managers can also be adversely affected. Attempts to address housing instability can be made by referring clients to housing programs, although demand for affordable housing outstrips supply. The narratives we reviewed did not always elaborate on the reasons for residential mobility among TCA recidivist families, but the effects of unstable housing were clearly evident.

Family C

This is a small family comprising a mother in her mid- to late-twenties and her one child. They have a high level of mobility within a large metropolitan county on the outskirts of Washington, D.C. The family received TCA for 10 consecutive months before the case closed, but reopened almost immediately and then soon closed once again.

*In a matter of eight months, a client and her child had moved twice. Each move resulted in a TCA case closure because verification requests were sent to an incorrect (i.e., old) address and the client did not know about redetermination meetings or the request for verification forms. Once the client returned to the local office concerning the case closure, her benefits were reinstated. The case manager referred the client to a housing specialist to assist with the apparent housing instability. It was also discovered that the client was unable to maintain employment due to complications with diabetes; the client had not yet applied for SSI, however.*

Family D

This 37-year old mother from an Upper Shore county thinks it may be difficult for her to find a new place to live because of her criminal record. She received TCA for nine consecutive months before exit and returned within a few months for an additional nine consecutive months of aid.

*While the client was working at McDonald's for 10 hours per week, she was displaced from her apartment because the ceiling collapsed. She began staying with a friend. She told the case manager that she was concerned about approval for another apartment due to her criminal history background. This information was discovered when the client came to the DSS office to determine why her TCA case was closed. She had been sanctioned for noncompliance with the work program, because she needed 10 hours of participation in addition to her work hours.*

Family E

For this Baltimore City resident mother and her one young child, unstable housing was a recurring problem.

*This young mother and her child lived in a rented room with utilities included. She was complying with TCA program rules by going to a GED program. Her case closed after a few months when she ceased to show up at her work assignment. At her Food Supplement (FS) redetermination, she reported being homeless; two months later she reported that they live with a family friend and pay rent. Two months later she and her child are on TCA again, and at the urging of a specialist, she receives a 30 day work postponement due to her housing situation.*

The importance of making sure that clients are aware of and able to access transitional benefits and work support services cannot be overstated. These services are essential to successful welfare exits in many cases. Concerning child care, case managers can inform clients of the availability of child care subsidies via the Child Care and Development Fund (CCDF) for clients that are working or participating in a work-related activity. Case managers can provide more direct assistance when transportation is problematic. For example, in areas where public transportation is widely available, bus passes can be provided. In rural areas, however, transportation resources are often limited and case managers may struggle to help clients come up with reliable means of transportation.

Family F

A young mother from southern Maryland received TCA for eight consecutive months, found employment, and left welfare for the better part of a year (nine months). She returned to TCA because of a problem with child care, but remained on aid for only four months after she returned.

*The client's case was closed because she did not return required verification information. Nine months later the client came into the DSS office stating that she had been out of contact because she had been working at Safeway; however, she was unable to maintain that employment because she did not have reliable child care. The client was unaware of the child care subsidy to assist her while she was working. The case manager informed the client about the subsidy in preparation for the client's job interview with Home Depot.*

Clients also tend to rely heavily on auxiliary supports such as family and friends (Edin & Lein, 1997, Ehrenreich, 2002). The narrative data reveal that the help available from these informal support systems may not be reliable or consistent. For instance, the narratives make frequent mention of clients reporting that they had been receiving some type of help from a parent, another relative, or friend, but that the person was no longer able or willing to offer support. The cessation of that help often precipitates a client's return to cash assistance.

Family G

A young mother from a large, suburban county experienced the loss of familial support which led to her return to TCA.

*The client's case was closed when her earnings from Red Lobster put her above the income eligibility threshold. She was fired the next month and reapplied for TCA. She was living with her grandmother for free, and her grandmother provided child care at no cost. However, the client and her grandmother had a "falling out" and the client was not allowed in the house. She began staying with a friend for $250 per month. She also now had to secure care via a child care voucher.*

Family H

On the other hand, a Baltimore City client has family support, but she must also pay for that assistance.

*The client resides with her grandmother and pays rent to her. While she is working at Wendy's, the client's uncle watches her two sons, but she must also pay him. Her TCA case was closed when her earnings brought her over the income eligibility limit. She reapplied for TCA when she was laid off. Her grandmother continued to let her live in the house and did not require any rent payments while she was unemployed.*

Two other themes are also very prevalent in the narratives. One is a lack of work preparedness on the part of some adult recipients. Another is a pattern of clients cycling from one often low-wage or part-time job to another, with periods of TCA in between. Some clients who exhibit this pattern have limited education. Others appear to lack some of the soft skills needed to succeed in the workplace, such as good attitude, timely and consistent attendance, and the like. However, it also seems evident from the narratives that repeated job losses are sometimes the result of problems such as a mental health issue or substance abuse. Regardless of the reason, the phenomenon of cycling back and forth between welfare and work can be disruptive to the entire family.

Family I

A Baltimore City father in his early thirties had been working and caring for his one child. He lost a job and began to receive Unemployment Insurance (UI) benefits. When those benefits expired, he received TCA for a few months, left because of a new job, but was quickly terminated.

*When the client first came into the local office to apply for TCA benefits, he was receiving unemployment benefits for a recently lost job. Once those benefits were exhausted, a TCA case was approved for him and his child. He began working at a job three months later, and the TCA case was closed due to income ineligibility. The father was fired within two months, found another job right away, but was again terminated one month later. The family was subsequently evicted from their housing and had to relocate. Finally, the client admitted to a having a substance abuse issue and entered a treatment center.*

Human capital is also an issue among this population. Clients may have completed high school, but post-secondary education is unlikely. In the Maryland caseload, two-fifths (38.3%) of clients did not have a high school degree, and among those who do have a high school degree, only five percent had any post-secondary education (Nicoli, Passarella, & Born, 2012). Generally, employment available to those with just a high school education is within the retail and customer service fields (Strawn, 2010). These positions are low-wage and may result in income ineligibility initially, but, as the narratives uncover, clients may not be able to manage transportation, child care, rent, utilities, and food on such a low salary. Furthermore, clients' ability to pursue post-secondary education to improve their human capital is limited by federal TANF rules.

Family J

A young mother from southern Maryland was not able to support herself and her one child due to apparent learning disabilities. Her TCA case closed for two months because she did not submit all required paperwork. When her TCA case reopened, she and her child received benefits for more than three years.

*The client, a mother of one, was provided with a full assessment and the results showed that the client was in special education classes throughout high school, but dropped out in 11$^{th}$ grade. The assessment showed that her reading comprehension and word knowledge skills were impaired and her arithmetic skills were below average. Her only work experience was with fast food restaurants, but she was unable to maintain those jobs, because, as the case manager recorded, her "awareness of the world of work is quite limited".*

### Family K

A young Baltimore City mother received TCA for 17 months for herself and her two young children. After a short-lived job, she returned to TCA but was quickly deemed noncompliant because she was attending school full-time. The mother requested that her TCA case be closed.

*When the client began working at a local 7Eleven store earning $7 per hour for 32 to 40 hours per week, the TCA case was closed because the earning were now above the income eligibility. Five months later, the client was unemployed and reapplied for benefits. She was found noncompliant with work requirements, because she was attending community college full-time and those hours did not count towards her required 30 hours of work participation; therefore, the client requested that her case be closed so that she could continue her education.*

### Family L

In addition to human capital deficits, the destructive effects of substance abuse are also apparent.

*This client has a 10th grade education and received TCA for herself and two children until the case closed because of a work sanction. Four months later, the client was participating in a substance abuse treatment program and began to receive TCA for herself and her unborn child (the other children are no longer in the home). Soon after the child was born, the mother and infant moved into a residential treatment facility.*

### Family M

This client has three children and a very strong desire to work. Unfortunately, none of the jobs mentioned in the narratives generated earnings to sustain the family. At least one of the jobs pays $2.38 per hour plus tips, as a server at a restaurant chain.

*The client received TCA for herself and three children after she lost her job as a restaurant server, a field in which she had three short-lived jobs. The rental home where the family resided was in foreclosure. No child support income was being received and UI benefits had been denied. She quickly found another server job and a few months later her case closed because her earnings exceeded the income threshold. Five months later she was out of work, receiving TCA and cooperating with the work program. Eventually, the family moved to a shelter and the mother found another job, this time at a fast food restaurant.*

### Family N

This client is separated from her husband and she and her two children live in a metropolitan county with the client's mother. During the 18 months covered by our review the client had three different 30 hour per week jobs.

*The client received TCA for herself and two children for three months, but the case closed after she began to work at a day care center full-time, earning $8 per hour. The client returned to TCA four months later; she lost her job when the center closed. Four months later, the client began working 30 hours per week, again at $8 per hour and the TCA closed due to earnings. Four months later, the client reported that she was working at a new job paying $9.20 per hour. Our review period ended shortly thereafter.*

### Theme 2: Missing Appointments and Paperwork

The provision of cash assistance requires a certain level of administrative oversight to maintain accountability. In the case manager narratives it is clear that there is a substantial amount of paperwork that must be accounted for in order for a client to qualify for and maintain benefits. According to the case narratives, lack of or incomplete paperwork was a common reason for case closure. In our sample of recidivists, case closure due to incomplete paperwork resulted in the client eventually returning with the required documentation and the case being reopened.

The narratives make it clear that there are many disparate reasons why paperwork and appointment requirements are not met. Sometimes, clients find work and simply let their benefits expire by not turning in papers necessary for TCA to continue. In other instances, required paperwork is not submitted on time or appointments are not kept for reasons beyond the client's control. Forms or verifications can be delayed, misplaced, or incorrectly or incompletely done by the employer or medical provider, for example. Paperwork may not be returned because a client has not been forthcoming about wages, household composition, or other sources of support or because mail was sent to an incorrect or outdated address. Sometimes, too, required paperwork is submitted, but is misplaced.

It is not only clients who may have difficulties in getting all the needed paperwork. We also found instances in the narratives where workers encountered obstacles. Some employers, for example, readily verify clients' employment over the phone, but others required verification requests be put in writing. Sometimes, too, workers appeared to be no more successful than clients in getting employers or other "verifiers" to return telephone calls, despite repeated efforts to reach them.

Family O

A young, pregnant woman from a large metropolitan county was in school and receiving TCA. Her case closed quickly due to lack of paperwork; it reopened after 2 months for a total of 10 months.

*In July, the client applied for cash assistance since she was pregnant. The client was not working due to her pregnancy, but she was attending classes and tutoring sessions. In September, the client's TCA case was closed because she failed to submit her August time sheet. After several conversations between the case manager and client, the client was told she needed to reapply for TCA even though she had submitted all required paperwork because the case had been closed for two months. She completed an online application in November in order to have TCA in December when her baby was due.*

Family P

A mother in her late-twenties resided in a large metropolitan county near Washington, D.C. and had been on TCA for 10 consecutive months before closing for 2 months and reopening for 11 months.

*As part of the TCA redetermination process, verification paperwork was mailed to the client to be completed and returned to the DSS. However, the paperwork was returned to the DSS as undeliverable; the client had moved and did not submit a new address. As a result, the client's TCA case was closed. Two months later, the client reapplied for TCA benefits and explained that she had moved in with a friend and had to pay $100 for rent. She was unemployed due to complications with diabetes, but she began taking part in an approved work-related activity.*

Family Q

This young mother lived in a large suburban county with her mother and her toddler.

*The client's TCA and FS cases closed because her change of address form and the agency's redetermination appointment letter crossed in the mail. The agency moved to reinstate benefits but TCA was denied because the client was working at a national retail chain and her earnings were over the eligibility threshold. Several months later, the client's job had ended and the family was back on TCA for a few months. The case was closed for noncompliance with work, but reopened and she was compliant and attending college part-time. Four months later, the TCA case closed again when client found a retail sales job and earnings were over limit.*

Family R

This separated, single-parent father in his mid-thirties has a $9^{th}$ grade education and he recently lost his job. He filed for SSI and receives TCA for himself and his children in a rural Maryland county.

*This client's TCA case was closed because he failed to submit the required eligibility/ verification information. His case was reinstated with no loss of benefits when it became clear that client did submit the form on time, but it did not reach his worker in time to stop the automated closure.*

**Theme 3: Noncompliance with Program Rules**

To qualify for cash assistance, a client must submit required paperwork and comply with program rules. When noncompliance is with work activities or child support, the case is subject to closure via a full-family sanction. Consistent with findings from the *Life after Welfare* research, the narratives show that noncompliance with TCA requirements is a common reason that cases are closed.

The narratives further suggest clients' employment impediments and behaviors as well as stringent administrative oversight contribute to the initial noncompliance. To illustrate, the phrase *no show* in reference to a work-related activity was used 154 times in the 60 narratives over an 18-month period. Similarly, the term s*anction* was noted 54 times, while the term *noncompliant* was coded 53 times in the narratives.

In cases closed because the client was not in compliance with work or child support requirements, subsequent returns to cash assistance can be viewed in a positive light. By design, the intent of the full-family sanction is to induce the adult to do what the work or child support program requires them to do. Thus, when a sanctioned case reopens, it means that the client did demonstrate compliance for the requisite amount of time before benefits were reinstated. Other Maryland studies have found that sanctioned cases are more likely to return to cash assistance than are cases closed for other reasons (Williamson, 2011). This is an indicator that Maryland's sanctioning policy is working as intended; this finding is lent additional credence by the case narratives.

### Family S

A teen mother residing in a large metropolitan county received TCA for four months before her benefits were terminated because she was not compliant with the child support program. Five months later her case reopened and she was cooperating with child support.

*A young mother received a few months of TCA, but because she was not cooperating with child support, her case was sanctioned and closed. Once her TCA ended, the client was unable to pay her rent and received an eviction notice. The case manager suggested that the client reapply for TCA, because without any earned income, emergency aid was unlikely to be approved for the rent. However, the client was reluctant to reapply. Two months later, however, the client applied for TCA and was referred to a job program. She was then compliant with work requirements as well as the child support requirements.*

### Family T

This client, who is working toward her GED, lives in a large metropolitan county with her one child and her mother.

*This client, in her early twenties, had received TCA for seven months for herself and her four year old child until her case closed because she did not report employment or provide other information needed for continuing eligibility. She reapplied for aid the following month but her application was denied because she did not follow through with up-front job search requirements. Three months later, she applied again, began receiving TCA and was cooperating with work requirements.*

### Family U

A 29 year old mother from a large metropolitan county adjacent to the nation's capital also learned that work program requirements are strictly enforced.

*The work-eligible client was provided with a medical exemption from work requirements in mid-November due to required surgery. However, because the client did not attend her work activity at the beginning and end of November, she received a work sanction and her case closed at the end of the month. After the required compliance period to cure the sanction, the customer returned to reapply for benefits for herself and her two children.*

# Conclusions

We started this project with two separate, but related goals in mind. The first was to look behind the who, what, and when facts of families' returns to welfare to learn more about factors that might have precipitated their case reopenings. The second was to try and identify the primary reason for welfare recidivism in each case.

In terms of the first project goal, we found that no two families' situations were identical, but the case narratives make it inescapably clear that every sample family faced some degree of turbulence, crisis, or challenge that interfered with their ability to remain off assistance. Moreover, in most situations, it seemed that the impediment might not readily surface or become evident during the eligibility determination or redetermination process. The notable exception is when the welfare return is associated with the client curing a work sanction.

As exemplified by the case vignettes presented in the report, many clients' lives are complicated, some are chaotic, and almost all appear to be characterized by ongoing and concurrent stressors. It appears that, periodically, some clients are simply overwhelmed by these stressors and they find it difficult to provide required paperwork in a timely fashion, to show up for redetermination or other agency appointments, and to fully meet work participation requirements. In other cases, it was clear that the clients' life situations and problems interfered with their ability to maintain gainful employment as well.

A heartening theme across many cases, however, is that although it may be difficult to maintain, employment is still possible in many cases and is diligently pursued. For some employed families, it seems from the narratives that transitional services might have made it possible for them to keep working and to remain off assistance. Some clients' employment impediments did appear to be largely logistical in nature—unstable housing, lack of child care, limited transportation—and could be amenable to resolution with the provision of services or information about existing community resources.

For other clients, however, the barriers appear to be less obvious and less amenable to easy or swift resolution. Some returning clients, for example, have a very strong desire to work and try very hard to do so. Their limited educations and marketable skills cause them to repeatedly cycle from one dead-end job to another, interspersed with cash assistance. Other impediments may never come to the attention of the case manager through routine processes. The case manager, to illustrate, may know whether or not a client graduated from high school or has previous work experience, but have no information related to reading comprehension or math literacy. Similarly, case managers may be aware of a client's long-term physical disability, but be unaware of any mental health issues. Also, unless a case manager has reliable information about how many times a client has moved in the past year, they may not uncover an issue with housing instability.

Findings from this study provide further support for the notion that individualized client assessment is essential in helping more families remain off welfare after they have exited. Assessments allow for the proper designation of cases that are work-eligible and work-exempt and, among the work-eligible population, assessment can identify employment barriers. From this information, a realistic independence plan can be tailored to meet the needs of the clients and address potential barriers to employment. The Online Work Readiness Assessment (OWRA) is a promising strategy that can provide case managers with the person-specific information they need to assist clients effectively. An important benefit from this should be a notable decrease in returns to welfare, especially those that take place within the first year after exit. A subsidiary, but also important, benefit should be a reduction in staff time and agency resources that are consumed in the labor- and paper-intensive processes of opening, closing, and reopening cases, some it appears time after time.

The second goal of this project was to identify the primary reason behind study families' returns to welfare within one year of exit. Here we were less successful. With the benefit of hindsight and, in particular, the knowledge gleaned from the case narratives, we recognize that the goal was probably unrealistic and, perhaps, unachievable. As noted above, the clients in our study sample usually did not have one single problem that alone precipitated their welfare returns or could be easily disentangled from other issues. Did the client return because she lost her job? Or, did she lose her job because she could not read? Did she return to assistance because she did not have reliable child care? Or, did she have a child care problem because her child was medically fragile and required special care?

To some extent, the answers to these chicken-egg questions are irrelevant to the task at hand— helping low-income women remain independent of cash assistance. What does matter is having knowledge about and understanding of their individual situations, so that the appropriate resources, interventions, or supports can be brought to bear.

Ultimately, study findings make it clear that, while informative and useful for program planning purposes, mere knowledge of the risk factors associated with welfare returns is not sufficient for the task of one-on-one work with clients. We know that welfare return risk is highest among women who have never married, families living in Baltimore City, those with young children, and those whose cases were work sanctioned.

At the macro level, the above description undeniably is the profile of a family at heightened risk of recidivating. However, at the case level, many clients who possess one or several of these characteristics can and do make lasting transitions from welfare to work. In short, for casework purposes, the characteristics information is simply not refined enough or specific enough to the client and her situation to be of much value in service planning for any given case. Rather, what case managers need is the type of person-in-situation data about barriers, impediments, and problems that can be generated only from thorough assessment of individual clients.

Maryland has led the nation in development of a new, online assessment tool, OWRA (Online Work Readiness Assessment), which is now being deployed with certain prioritized groups of clients across the state. This is a promising and forward-looking approach to information that is clearly vital to the success of clients, individually and collectively, and to the Maryland cash assistance program as well.

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# APPENDIX A: DEMOGRAPHIC CHARACTERISTICS AND TCA USAGE OF CASES IN NARRATIVE SAMPLE

| | **Cohort 1** Oct.2002 to Sept.2003 (n=20) | | **Cohort 2** Oct.2006 to Sept.2007 (n=20) | | **Cohort 3** Oct.2008 to Sept.2009 (n=20) | | **Total** (n=60) | |
|---|---|---|---|---|---|---|---|---|
| **Payee Gender** | | | | | | | | |
| Female | 95.0% | (19) | 95.0% | (19) | 90.0% | (18) | 93.3% | (56) |
| **Payee Race** | | | | | | | | |
| African American | 84.2% | (16) | 85.0% | (17) | 80.0% | (16) | 83.1% | (49) |
| Caucasian | 15.8% | (3) | 15.0% | (3) | 20.0% | (4) | 16.9% | (10) |
| Other | 0.0% | (0) | 0.0% | (0) | 0.0% | (0) | 0.0% | (0) |
| **Payee Age** | | | | | | | | |
| Mean [Median]* | 26.95 | [24.19] | 24.22 | [22.20] | 30.32 | [30.78] | 27.16 | [24.69] |
| **Payee Marital Status** | | | | | | | | |
| Never Married | 85.0% | (17) | 95.0% | (19) | 75.0% | (15) | 85.0% | (51) |
| Married | 5.0% | (1) | 5.0% | (1) | 5.0% | (1) | 5.0% | (3) |
| Divorced/Separated/Widowed | 10.0% | (2) | 0.0% | (0) | 20.0% | (4) | 10.0% | (6) |
| **Number of Children** | | | | | | | | |
| Mean [Median] | 1.40 | [1.00] | 1.35 | [1.00] | 1.90 | [1.00] | 1.55 | [1.00] |
| **Residence** | | | | | | | | |
| Baltimore City | 60.0% | (12) | 50.0% | (10) | 60.0% | (12) | 56.7% | (34) |
| Prince Georges County | 15.0% | (3) | 10.0% | (2) | 10.0% | (2) | 11.7% | (7) |
| Baltimore County | 10.0% | (2) | 10.0% | (2) | 0.0% | (0) | 6.7% | (4) |
| Anne Arundel County | 5.0% | (1) | 10.0% | (2) | 5.0% | (1) | 6.7% | (4) |
| **Months of TCA Receipt before Exit** | | | | | | | | |
| Mean [Median] | 10.50 | [10.00] | 8.35 | [6.50] | 11.25 | [8.50] | 10.03 | [9.00] |
| **Months between Exit & Return** | | | | | | | | |
| Mean [Median]** | 5.70 | [5.00] | 4.80 | [5.00] | 5.30 | [4.50] | 5.27 | [5.00] |
| **Months of TCA Receipt after Return** | | | | | | | | |
| Mean [Median] | 19.35 | [12.50] | 15.80 | [13.00] | 6.90 | [6.00] | 14.02 | [9.50] |
| **Case Closure Reason** | | | | | | | | |
| Income above Limit | 20.0% | (4) | 10.0% | (2) | 10.0% | (2) | 13.3% | (8) |
| Work or Child Support Sanction | 15.0% | (3) | 30.0% | (6) | 60.0% | (12) | 35.0% | (21) |
| Eligibility/Verification Info Not Provided | 30.0% | (6) | 30.0% | (6) | 20.0% | (4) | 26.7% | (16) |
| No Recertification/ No Redetermination | 20.0% | (4) | 15.0% | (3) | 0.0% | (0) | 11.7% | (7) |
| Other | 15.0% | (3) | 15.0% | (3) | 10.0% | (2) | 13.3% | (8) |