

LIFE AFTER WELFARE:  
REGIONAL ANALYSIS OF RECENT LEAVERS

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## Executive Summary

This project was undertaken at the request of the Joint Oversight Committee on Welfare Reform, the legislative group charged with monitoring the implementation, progress and outcomes of Maryland's bi-partisan approach to reform, in effect since October 1996. The project is a follow-up analysis of certain data from the state's nationally-acclaimed, longitudinal study, *Life after Welfare*, which since its inception at the outset of reform has tracked the demographic characteristics and post-exit experiences of more than 8,000 former cash assistance recipient families. The specific purposes of the present project were: (1) to examine and report on data describing the most recent (April 2002 - March 2003) leavers in the two subdivisions (Baltimore City and Prince George's County) with the largest caseloads and the largest numbers of exiting families; and (2) to compare findings with those for the balance of the state.

It is important to examine these data in detail because, together, Baltimore City and Prince George's County account for roughly two-thirds of Maryland's entire cash assistance caseload. The other 22 jurisdictions, combined, account for just about one-third of all active cases. These two subdivisions also account for about three-fifths of all families which exited in the most recent cohort. Thus, whether one is concerned about job retention, returns to welfare after exiting, meeting more stringent work participation requirements or other important outcomes, the most basic reality confronting Maryland on the eve of federal welfare reform re-authorization is a straightforward one. It is this: going forward, the **state's** ability to meet reform goals, objectives and federal performance standards is heavily dependent on actions taken and results achieved in

these two jurisdictions. Thus, reliable empirical data describing active and former clients in those two subdivisions and how those profiles compare to findings for the balance of the state, is useful as we begin the next, more heavily work-oriented, phase of welfare reform. Today's report provides this type of information for former recipient families (aka welfare leavers). A companion report, separately issued, provides comparable information for current recipient families. Key findings with regard to former recipient families for the period April 2002 through March 2003 are summarized below.

**\* Significant differences exist on three of nine demographic variables: age at first birth; ethnicity; and proportion of child-only cases. However, these differences appear to reflect general demographic intra-state differences on the dimensions examined, not patterns related to welfare reform.**

**\* The same six administrative case closing reasons predominate in the City, in Prince George's County and the balance of the state, accounting for nine of every ten closures in all three regions. There was regional variation, however, in the frequency of use and ranking of the six codes.**

**\* Income above limit/started work was the number one closure code in the 22 counties' region and the number two closure code in Prince George's County and Baltimore City.**

**\* Baltimore City cases were significantly more likely to have been closed because of the imposition of a work sanction than were cases in Prince George's County or the balance of the state.**

**\* The large majority of clients in all three regions had been on welfare for 12 or fewer months. Prince George's County leavers were more likely to have been on welfare for more than five years, but this finding is consistent with and reflective of the composition of the county's overall caseload.**

**\* The large majority of clients in all three regions do have a pre-exit history of participation in the labor force. Most had at least some work history in the two years before coming on welfare and in the two years before the most recent welfare spell concluded. Prince George's County residents were less likely to have a Maryland work history, but when out-of-state employment is factored in, their rates of past labor force participation are equivalent to rates in the other two regions.**

**\* About half of all adults worked in a job covered by the Unemployment Insurance (UI) program in Maryland or a bordering jurisdiction during the quarter in which they left welfare and in the quarter after their welfare cases closed. Prince George's County leavers are significantly more likely to work outside of Maryland than are leavers in the other two regions.**

**\* There are no statistically significant regional differences in overall post-exit employment rates. There is some variation in average, quarterly post-exit earnings, but these differences are not statistically significant.**

**\* The vast majority of families (73%) had not returned to welfare at the end of six months, but recidivism does vary by region. Three month recidivism was 18.3% in Baltimore City, 14.4% in Prince George's County and 9.1% in the balance of the state. The City's greater use of work sanctions and its large cohort of work mandatory clients at least partially explain its higher recidivism rate.**

**\* Post-exit participation in Food Stamps, Medical Assistance and the child care subsidy program does vary by region. Baltimore City leavers have the highest rates of post-exit Food Stamp and Medical Assistance use, but the lowest rate of child care subsidy utilization.**

Findings from this regional analysis of data on cases recently exiting from Maryland's reformed welfare program yield few surprises and raise no new areas of concern vis-a-vis the operation and outcomes of welfare reform in our small, but very diverse state. Overall, the news is generally quite positive in each of the three regions, as it is when statewide findings are considered. A few statistically significant regional differences were found, but for the most part reflect intra-state differences on the dimensions examined, not patterns or trends related to welfare reform. Because Baltimore City and Prince George's county account for more than two-thirds of Maryland's total cash assistance caseload, however, focused attention should continue to be paid to the operation and outcomes of reform efforts in those two subdivisions.

## Introduction

Maryland is an acknowledged national leader in crafting bi-partisan welfare reforms and in monitoring the outcomes of reform through large-scale, often longitudinal, research projects. *Life after Welfare*, the state's ongoing study of welfare leavers, began in the first month of reform (October 1996) and is ongoing. The first of its kind in the nation, the study remains one of the country's largest and is nationally-acclaimed. The most recent *Life After Welfare* report (October 2003), presents baseline and post-exit information on a random sample of more than 8,000 Maryland families who exited welfare between October 1996 and March 2003.

At the request of the Joint Oversight Committee on Welfare Reform, today's paper presents results from additional analyses of *Life After Welfare* data for the most recent leavers - the nearly 1000 families whose Maryland welfare cases closed between April 2002 and March 2003. Specifically, the paper presents findings about leavers in the two subdivisions (Baltimore City and Prince George's County) with the largest caseloads and compares results to findings for the balance of the state (i.e., the other 22 counties combined).

This is an important analysis to undertake and consider because, going forward, Maryland's ability to achieve welfare reform goals is heavily dependent on actions taken and results achieved in Baltimore City and Prince George's County. Together these two jurisdictions account for more than two-thirds (69%) of the statewide cash assistance caseload. In contrast, the state's other 22 jurisdictions, combined, account for not quite one-third (31%) of the statewide total.



## Methods

Results reported in this paper are based on the most recent cohort of exiting Temporary Cash Assistance (TCA) cases included and described in the eighth and most recent *Life After Welfare* report (Ovwhigo, Born, Ruck & Tracy, 2003). The most recent exiting cases included in our regional analyses represent 987 families whose TCA cases closed between April 2002 and March 2003.<sup>1</sup> Of all such families, about half (51.2%, n=506/987) resided in Baltimore City at the time of exit. About one in 12 (12.5%, n=123/987) lived in Prince George's County when their TCA cases closed, and the remainder (36.3%, n=358/987) resided in one of the other 22 counties. These figures are in line with data describing the active TCA caseload: last year Baltimore City accounted for roughly 57% of all TCA cases and Prince George's County accounted for roughly 12%.

In performing the analyses of these regionally-defined data, chi-square and ANOVA techniques were used to test for statistically significant differences. Additional information about sampling methods and data sources may be found in *Life After Welfare: Eighth Report* (Ovwhigo, Born, Ruck, & Tracy, 2003).

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<sup>1</sup>The actual size of the most recent exiting sample cohort is 998 cases, but regional designation could not be reliably assigned in 11 cases which, as a result, were excluded from the analyses reported in this document. These 11 cases, however, are included in the *Life After Welfare Eighth Report*.

## Findings

This chapter describes key findings from our regional analysis of the most recent *Life After Welfare* data. Conforming to the approach used in our annual statewide reports, findings are presented under a series of sub-headings, each of which speaks to a different dimension. We begin with discussion of findings about the demographic characteristics of cases and adults. This is followed by discussion of the reasons for welfare case closure which, in turn, is followed by presentation of findings concerning adults' prior welfare use and employment histories. Post-exit findings are then presented for the key outcome areas of employment, earnings, returns to welfare and receipt of other benefits.

### Individual and Case Characteristics

Our regional analysis of the *Life After Welfare* data finds that, on six demographic variables (payee gender, payee age, assistance unit size, number of children in assistance unit, age of youngest child, and proportion of cases with a child under three years of age), Baltimore City and Prince George's County leavers are very comparable to leavers from the 22 counties. Regional differences were found on three of the nine variables: payee age at first birth; payee ethnicity; and proportion of child-only cases (no adult included on the grant). Statistics for all nine variables are presented in Table 1, following this discussion.

Consistent with the primary population historically served by Temporary Cash Assistance (TCA) and its predecessor, Aid to Families with Dependent Children (AFDC), the vast majority of adults heading exiting cases were female in Baltimore City

(94.9%), Prince George's County (95.9%), and in the remainder of the state (93.0%). Similarly, exiting case heads in the City, in Prince George's County and the balance of the state were typically in their mid-thirties. Average payee age was 33.45 years in Baltimore City, 34.36 years in Prince George's County, and 34.97 years in the balance of the state.

The average or typical assistance unit in all three locales was roughly two and one-half persons (2.55 in Baltimore City and Prince George's County, 2.53 in the balance of the state). There were also no differences in terms of the number of children included in the TCA case; the average was 1.67 children per case in the City, and 1.72 children per case in Prince George's County and in the remainder of the state. The average age of the youngest child in exiting cases was also similar in all three regions. In Baltimore City the youngest child was a bit more than six years old, on average (6.3 years). In Prince George's County and the rest of Maryland, the average age of the youngest child was a bit lower (5.8 years and 5.7 years, respectively), but the difference was not significant. Also, approximately two out of five households had a child under the age of three years in all three locales (37.6% Baltimore City, 38.7% Prince George's County, 42.6% balance of the state).

The three variables on which significant regional differences were observed are: payee age at first birth; payee ethnicity; and proportion of child-only cases (cases with no adult on the grant). As will be discussed, however, these differences are thought to reflect differences among the various parts of the state on these dimensions rather than patterns or trends related to TCA or welfare reform per se.

### **Payee Age at First Birth**

In terms of age at first birth, Baltimore City leavers were younger (21.4 years), on average, when they had their first child than Prince George's County leavers (23.6 years) and leavers from the rest of the state (23.1 years). These findings are consistent with vital statistics data concerning births and maternal age by jurisdiction. In calendar year 2002, to illustrate, roughly one in every five Baltimore City births (21.0%) was to a mother under the age of 20 years. In contrast, only half as many Prince George's County births (9.4%) were to women that young, as were only 6.9% of that year's births in the balance of the state.<sup>2</sup>

### **Payee Ethnicity**

The proportions of African American leavers in Baltimore City and Prince George's County were nearly double that in the rest of Maryland. More than nine out of ten leavers from Baltimore City (93.1%) and Prince George's County (95.8%) were African American, compared to slightly less than half (49.7%) of leavers from the balance of the state. While statistically significant, this finding reflects and is quite consistent with the fact that, unique among Maryland subdivisions, African-Americans are the majority population in both Baltimore City and Prince George's County.

### **Child-only Cases**

Finally, we did observe a significant difference with regard to the proportion of exiting cases where no adult was included in the assistance unit (i.e., the care-taking adult had been receiving TCA only for the children). Specifically, while 20.3% of Prince

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<sup>2</sup>Author calculations from Department of Health and Mental Hygiene. (n.d.). *Maryland Vital Statistics: 2002 Preliminary Report*. Baltimore: Department of Health and Mental Hygiene.

George's County leavers and 23.2% of leavers in the remaining counties were child-only cases, the percentage was 15.3% in Baltimore City. It must be noted, however, that Baltimore City historically has had lower rates of child-only cases than have other local jurisdictions. In January 2003, to illustrate, among active TCA cases, roughly two-fifths of Prince George's County cases were child-only (39.6%) as were two-fifths of cases (42.8%) in the balance of the state (Family Investment Administration, 2003). In Baltimore City in that same month, however, child-only cases accounted for fewer than three in 10 cases (28.6%).

**Table 1. Demographic Characteristics of Exiting Samples**

Characteristics	Baltimore City (n=506)	Prince George's County (n=123)	All Other Regions (n=358)
<b>Payee's Gender</b> (% female)	94.9% (480)	95.9% (118)	93.0% (333)
<b>Payee's Age</b> Mean Median Standard Deviation Range	33.45 yrs 30.77 yrs 11.65 yrs 18 to 81 yrs	34.36 yrs 31.82 yrs 12.59 yrs 18 to 75 yrs	34.97 yrs 33.76 yrs 10.43 yrs 18 to 80 yrs
<b>Payee's Age at First Birth***</b> Mean Median Standard Deviation Range	21.44 yrs 19.46 yrs 5.76 yrs 14 to 46 yrs	23.66 yrs 21.76 yrs 6.24 yrs 14 to 43 yrs	23.11 yrs 21.12 yrs 6.21 yrs 13 to 48 yrs
<b>Payee's Racial/Ethnic Background***</b> African American Caucasian Other	93.1% (457) 5.7% (28) 1.2% (6)	95.8% (113) 1.7% (2) 2.5% (3)	49.7% (173) 44.8% (156) 5.5% (19)
<b>Assistance Unit Size</b> Mean Median Standard Deviation Range  % child only cases*	2.55 2.00 1.16 1 to 7  15.3% (77)	2.55 2.00 1.28 1 to 7  20.3% (25)	2.53 2.00 1.22 1 to 8  23.2% (83)
<b>Number of Children</b> Mean Median Standard Deviation Range	1.67 1.00 1.08 0 to 6	1.72 1.00 1.15 0 to 6	1.72 1.00 1.08 0 to 7
<b>Age of Youngest Child</b> Mean Median Standard Deviation Range  % households with a child under 3	6.30 yrs 4.69 yrs 5.00 yrs <1 mo to 18 yrs  37.6% (181)	5.88 yrs 5.16 yrs 4.83 yrs < 1 mo to 17 yrs  38.7% (43)	5.79 yrs 3.84 yrs 5.17 yrs <1 mo to 18 yrs  42.6% (147)

**Note:** \*p<.05 \*\*p<.01 \*\*\*p<.001

### Reasons for Case Closure

When welfare caseloads began to rapidly and persistently decline, the reasons behind those case closures were of some concern to policy makers, program managers and advocates. Many were especially worried that caseload decline might be resulting

from high rates of full family sanctioning for non-compliance with the stricter work requirements ushered in by welfare reform. For this reason in particular, we have examined case closing reasons since our *Life After Welfare* study commenced in October 1996.

In Maryland, official case closing reasons are recorded in the computerized, administrative information management system. Unavoidably, these fixed and finite codes may be an incomplete representation of the often complex realities behind families' exits from welfare. Moreover, we know that, in particular, these data significantly understate the numbers of TCA cases which close because the payee has obtained employment. Despite these limitations, it has remained instructive to examine the relative frequency with which various closing codes are used when TCA exits occur.

Statewide, there has been remarkable consistency over time in case closing reasons. From October 1996 through March 2003, five case closing codes have accounted for more than eight of every ten closures: Income Above Limit/Started Work; Failed to Reapply/ Complete Redetermination; Eligibility Verification Information Not Provided; Work Sanction; and Assistance Unit Requested Closure. These were also the top five reasons among the most recent exiting cohort, upon which today's regional analysis is based. Statistics describing case closing reasons for Baltimore City, Prince George's County and the balance of the state are presented in Table 2 which follows this discussion.

Table 2 shows that income above limit/started work was the number one or most common reason for case closure in the 22 counties, the number two reason in Baltimore City and tied for second place in Prince George's County. In the latter two

jurisdictions this code accounted for roughly one in five closures in the most recent cohort; it accounted for about one in three closures in the 22 counties' region.

However, readers are reminded that, for various reasons, these figures rather seriously understate the true rates at which clients leave welfare for work. Conservatively, it is estimated that the true rate of work- or income-related case closures is in the neighborhood of 20% higher than is indicated by administrative closure code data.<sup>3</sup>

Also notable are case closing patterns associated with work sanctioning, that is, the cessation of the welfare grant because of the adult recipient's failure to participate in and/or comply with work program requirements. Compared to other states, Maryland has made relatively limited use of this penalty during the initial years of reform; until quite recently work sanctions accounted for just about 10% of all closures statewide. As expected, work sanctions have increased. Statewide, for the most recent cohort of leavers (April 2002-March 2003), about one in five cases (20.9%) closed because of a work sanction, compared to 11.1% for all earlier leavers (September 1996-March 2002). This trend is reflected in Table 2 which shows that work sanctions accounted for 15.9% of all recent closures in the 22 counties, 12.2% of recent closures in Prince George's County and 26.5% of all recent case closings in Baltimore City.

In interpreting these findings, one must keep in mind first that local jurisdictions have not all moved at the same pace with regard to the implementation of welfare

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<sup>3</sup>In one analysis, to illustrate, we compared Maryland Unemployment Insurance program wage data with welfare closing codes. The former showed that 51% of sampled clients had earnings from UI-covered employment in the quarter in which they left welfare. The administrative data, in contrast, showed that only 30% of these clients' welfare cases had closed with a "started work/income above limit" code. Notably also, that analysis did not examine earnings from the four bordering states or the District of Columbia, but we know that out-of-state employment by Marylanders is quite common, particularly among Prince George's County residents, including former cash assistance recipients.



reform and its various components and that these variations in timing/emphasis are reflected in study findings. Similarly, and as has been documented in other of our studies, the pace of case closings has been faster in some jurisdictions than in others. As a result, subdivisions now differ, sometimes rather dramatically, in the proportions of active cases which are work-mandatory and, thus, potentially eligible to have a work sanction imposed. For example, Baltimore City in the first few years of reform had a considerably slower rate of caseload decline and proportionately fewer work sanctions than did most other jurisdictions (Born, Ovwigho & Cordero, 2000). During the first three years of reform, in particular, Baltimore City closed far fewer cases than would have been expected given its share of the total state caseload, a phenomenon observed in the nation's other large cities as well (Allen & Kirby, 2000; Leonard & Kennedy, 2001). Likewise, the rate of work sanctioning in Baltimore City was among the lowest, if not the lowest, in all three years (Born, Ovwigho & Cordero, 2000).

At least partially for the above reasons, the composition of the City's active caseload has become notably different than the caseload composition in virtually all other jurisdictions. To illustrate, in January 2003, nearly three-fifths of all active cases in Baltimore City (57.6%) were work-mandatory, the highest proportion among all 24 subdivisions.<sup>4</sup> In contrast, in 12 of 24 subdivisions, one in three or fewer cases, were work mandatory. These caseload composition differences also help to explain the

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<sup>4</sup>Only Dorchester County, with a total caseload of 300, came close to Baltimore City. In Dorchester County, 158 of 300 cases (52.7%) were work mandatory in January 2003. The next highest proportion of work mandatory cases in that month was in Wicomico County (222 of 482 or 46.1%)

observed differences in work sanctioning because work sanctioning is a penalty that can only be imposed on cases which are work-mandatory.

**Table 2. Case Closing Reasons**

Characteristics	Baltimore City (n=506)	Prince George's County (n=123)	All Other Regions (n=358)
<b>Closing Code***</b>			
Income Above Limit/Started Work	21.5% (109)	19.5% (24)	31.3% (112)
Failed to Reapply/Complete Redetermination	18.2% (92)	22.8% (28)	14.5% (52)
Eligibility/Verification Information Not Provided	13.4% (68)	19.5% (24)	14.0% (50)
Work Sanction	26.5% (134)	12.2% (15)	15.9% (57)
Not Eligible	6.1% (31)	7.3% (9)	5.9% (21)
Assistance Unit Requested Closure	5.3% (27)	8.1% (10)	9.2% (33)
Total Cases Closing for These Reasons	91.0% (461)	89.4% (110)	90.8% (325)

**Note:** \*p<.05 \*\*p<.01 \*\*\*p<.001

### **Welfare Receipt and Employment History**

To better understand the circumstances of families leaving welfare and, in particular, to get a sense of how likely they are to remain off the rolls, we routinely examine and report data on past welfare use and employment history. This information is important because, in at least some cases, the welfare to work transition may be a continuum, with families passing through a number of stages before finally exiting the welfare system permanently (Herr, Wager & Halpern, 1996). This view is supported by the fact that, under both AFDC and TANF, some families did return to welfare, often within the first six months. Moreover, our preliminary analyses indicate that, under welfare reform, certain factors appear to increase the odds that a family will return to welfare after leaving.

Prior welfare receipt and employment patterns are associated with returning to welfare after an exit. Those with longer welfare histories and those lacking recent employment have higher recidivism risk (Born, Owwigho & Cordero, 2002; Owwigho, Born, Ruck & Tracy, 2003). The fact that cash assistance is now time-limited (60 months in most cases) adds to the importance of this topic. Thus, just as it is important to examine exiting clients' past use of welfare and their history of paid employment in our statewide *Life After Welfare* study, it is important to include this information in our regional analysis. Table 3, following this discussion, presents these data separately for Baltimore City, Prince George's County and the balance of the state.

### **Length of Most Recent Welfare Spell**

The top half of Table 3 presents information describing the length of the welfare spell which culminated in the exit that brought families into our research sample. These data express the number of consecutive months of cash assistance use immediately preceding the welfare exit. Overwhelmingly, families were exiting from spells which had lasted 12 months or less: 83.8% in the 22 counties, 78.9% in Baltimore City and 70.7% in Prince George's County.

The seemingly notable regional difference on this dimension is that, while the number and proportion of cases is small (n=5, 4.1%), significantly more Prince George's County exiters had been on welfare continuously for more than five years, compared to exiters in the City (0.6%) and elsewhere in the state (1.1%). However, while statistically significant, this difference appears related to the composition of that jurisdiction's caseload compared to others. In January 2003, to illustrate, 6.2% of

Prince George's County core cases had been on assistance for more than 60 consecutive months, by far, the highest proportion among all 23 Maryland counties. Only Baltimore City, with 11.6% of core cases open for more than 60 months, exceeded the Prince George's County proportion. Overall caseload data, therefore, indicate that the proportion of long-term exiters in Prince George's County is consistent with the county's overall core caseload composition. What is out of proportion is the low rate of long-term exiters (0.6%) in Baltimore City compared to the size of its long-term core caseload cohort (11.6% of cases). The data available for this analysis do not permit us to determine why this might be the case. However, under current policy, all cases receiving aid beyond 60 months must either be exempt from work and time limit rules or have a state-approved extension and be actively working toward self-sufficiency.

### **Cumulative Welfare Usage**

Information about the current or most recent welfare spell is important, but does not tell the entire story; for any number of reasons, families may have cycled between welfare and work in the past. To have a more complete picture of "welfare use" requires that we also look at any previous welfare spells the family may have had. Examining multiple welfare spells serves to guard against underestimating actual welfare usage over time. In addition, it helps to nullify, although does not totally eliminate, the influence of local case closing practices on exit spell calculations.

Information on cumulative welfare use (i.e., months of benefit receipt in the past five years) is presented in the middle portion of Table 3.<sup>5</sup>

The longer-term data do paint a somewhat different picture and illustrate some rather obvious differences among the regions. In particular, the data show that, on average, Baltimore City adults have had significantly more welfare usage in the past five years than adults in either Prince George's County or the remainder of the state. On average, a City exiting adult received welfare in 30 of the previous 60 months or just about half of the time. Adults in Prince George's County, in contrast, received aid on average in about 22 of 60 months (37% of the time) while those from the other 22 counties averaged about 17 months of aid during the same period (28% of the time). Similarly, almost two of five City adults (37.3%) had received aid for more than 36 of 60 months compared to about one in five adults from Prince George's County (22.8%) and one in ten adults from the balance of the state (12.3%).

The difference in welfare use patterns in Baltimore City compared to elsewhere in the state is also apparent when looking at the proportions of relatively short-term welfare users. In Prince George's County (69.1%) and the balance of the state (77.1%) the large majority of adults had received welfare for two years or less in the preceding five years; in Baltimore City, the reverse was true. The majority of adults had more than two years of welfare use in the past five years (58.2%), while 41.7% had two or fewer years of benefit receipt. While Baltimore City may not resemble Prince George's

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<sup>5</sup>We examine monthly benefit receipt in the most recent 60 months or five years, rather than over adults' entire lifetimes. This is more efficient and correlates highly with actual, adult lifetime use ( $r = .79$  to  $.91$ ).

County or the rest of the state on this dimension, it does resemble other large cities across the nation. In other words, Baltimore City is not alone among the nation's large cities in having proportionately more longer-term recipients (Leonard & Kennedy, 2001). In Washington, D.C., to illustrate, more than half of all active cases in July 2000 had received benefits in at least 30 of the most recent 41 months (Meyers, 2001).

### **Employment History**

Information about prior employment or lack thereof is critically important. It can serve to dispel myths about the work effort of low-income women, it is associated with recidivism risk, and it may offer clues about the likely future labor market success of former cash assistance recipient adults. The bottom half of Table 3 presents data on two measures of employment history. The first is whether the adult in the TCA exiting case worked in a Maryland job covered by the Unemployment Insurance program during the two years or eight quarters immediately prior to coming onto welfare most recently.<sup>6</sup> The second is whether the adult had similar employment in the two years or eight quarters immediately prior to the welfare exit which brought them into our research sample.

As illustrated in Table 3, the results are generally heartening. The large majority of adults in all three regions of the state had worked in the two years before coming on welfare and in the two years before their most recent welfare spell concluded. In terms

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<sup>6</sup>Readers are reminded that Maryland UI wage data cover roughly 93% of all jobs within the state, but have significant omissions. Civilian and military federal jobs are not included, nor are jobs in the District of Columbia or the four bordering states. Casual, "off the books" and other types of jobs are also not included. Thus, findings based on Maryland UI data understate true rates of employment of persons in our sample. The understatement may be particularly acute for sample members from Prince George's County where out-of-state and federal in-state employment is common.

of pre-welfare employment in a Maryland job covered by the Unemployment Insurance (UI) program, roughly three-quarters of adult case heads in the 22 counties (78.1%) and in Baltimore City (74.9%) had a history of such work. The figure for Prince George's County adults (60.2%) was lower, but is tempered by the fact that out-of-state and federal employment among residents of this county are both quite high, particularly employment in the District of Columbia. Factoring in out-of-state employment would make the Prince George's County rate of pre-welfare employment comparable to the other regional rates of pre-welfare employment.<sup>7</sup>

As Table 3 shows, results are quite similar for the two years immediately preceding the welfare exit which brought these adults into our research sample. Roughly three of every four adults in the 22 counties and in Baltimore City worked at some point in a Maryland UI-covered position, as did three of every five adults from Prince George's County. The same caveats about our lack of data on out-of-state and federal employment for these time periods also apply, of course.

The general conclusion from these data is that, in the welfare reform era, as in past eras, it remains true that adults heading cash assistance cases in Maryland are not strangers to the world of work. Most have some history of paid employment in the past. Moreover, because our historical employment findings are based exclusively on Maryland data, they understate the true rate of labor force participation among the adults in our sample. Particularly among residents of certain Maryland subdivisions,

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<sup>7</sup>Overall, according to the 2000 census, roughly one in three employed Prince George's County residents worked outside Maryland. Rates may be somewhat lower among our former assistance recipient adults, but an analysis of post-welfare, out-of-state employment data indicates that 20% were employed outside of Maryland. Notably, too, that analysis, like the present one, did not have information on federal jobs whether inside or outside the state, a significant omission.

including Prince George's County, the degree of underestimate may be substantial. Out-of-state employment by Maryland residents (17.4%) is almost five times greater than the national rate (3.6%), according to the 2000 Census, and federal employment, both civilian and military, is also substantial in our state, but unmeasured in our study.

**Table 3. Welfare Receipt and Employment History of Exiting Payees<sup>8</sup>**

	<b>Baltimore City (n=506)</b>	<b>Prince George's County (n=123)</b>	<b>All Other Regions (n=358)</b>
<b>Length of Exiting Spell***</b>			
12 months or less	78.9% (399)	70.7% (87)	83.8% (300)
13-24 months	15.6% (79)	16.3% (20)	9.8% (35)
25-36 months	3.6% (18)	4.9% (6)	2.5% (9)
37-48 months	3.8% (327)	3.3% (4)	1.1% (4)
49-60 months	1.2% (6)	0.8% (1)	1.7% (6)
More than 5 years	0.6% (3)	4.1% (5)	1.1% (4)
Mean***	9.82 months	15.70 months	8.78 months
Median	7.33 months	8.84 months	4.98 months
Standard deviation	11.12 months	25.74 months	12.01 months
Range	1 to 117 mos	1 to 159 mos	1 to 103 mos
<b>TCA Receipt in 5 Years Prior to Exit***</b>			
12 months or less	20.8% (105)	48.8% (60)	56.4% (202)
13-24 months	20.9% (106)	20.3% (25)	20.7% (74)
25-36 months	20.9% (106)	8.1% (10)	10.6% (38)
37-48 months	15.0% (76)	5.7% (7)	4.2% (15)
49-60 months	22.3% (113)	17.1% (21)	8.1% (29)
Mean***	30.43 months	21.71 months	16.71 months
Median	29.00 months	14.00 months	11.00 months
Standard deviation	17.58 months	19.49 months	15.78 months
Range	1 to 60 mos	1 to 60 mos	1 to 60 mos
% working at some point in MD UI-job in 8 quarters preceding spell entry***	74.9% (378/505)	60.2% (74/123)	78.1% (275/352)
% working at some point in MD UI-job in 8 quarters preceding spell exit*	75.0% (379/505)	61.8% (76/123)	78.7% (277/352)

**Note:** \*p<.05 \*\*p<.01 \*\*\*p<.001

<sup>8</sup>Due to missing data on certain fields, the numbers of cases represented in the analysis of historical cash assistance receipt are slightly lower than the numbers represented in the analysis of length of exiting (i.e., most recent) welfare spell. Valid percents are reported.



## Post-Exit Employment

Information about adults' prior participation in the labor force is valuable, but in today's time-limited, work-oriented system, the critical outcome question concerns the extent to which adults in former cash assistance cases are employed at the time of and/or immediately after their welfare cases have closed. Also useful is information on the total earnings of those who are employed and, particularly for Prince George's County, data describing the extent to which former adult recipients are working outside of Maryland. Findings from our regional analysis of post-exit employment are presented in Table 4 which follows this discussion.

The top portion of Table 4 presents in-state and out-of-state employment and earnings data for the quarter in which the cash assistance case closed. The limitations inherent in quarterly employment and earnings data notwithstanding, several points are worth noting in this portion of the table.<sup>9</sup>

First, in terms of working during the quarter of exit, there are no significant differences by region. Not quite one of every two adults in all three regions had at least some employment in a job covered by the Unemployment Insurance program, in Maryland or one of the border states/District of Columbia. The percentages, by region, were: 47.4% (Baltimore City); 46.3% (Prince George's County); and 47.2% (Balance of

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<sup>9</sup>Key limitations of quarterly data are that it is impossible to tell which months or weeks the person worked, whether they worked full- or part-time, or to infer or calculate hourly wage. In terms of the welfare exit quarter in particular, it is also impossible to determine if the employment occurred before, at the same time as or after the welfare exit. In addition, employment rates during the quarter of exit may appear lower than the true rates of post-exit employment. Those whose welfare cares close in the last month of a quarter might not have reported earnings in that quarter, even if they obtain a job immediately after or at the time of leaving welfare. Unfortunately, UI data are only available on an aggregated, quarterly basis, so there is no way around these limitations.

State). While these overall percentages are quite similar, the top half of Table 4 clearly illustrates that former recipients in Prince George's County are significantly more likely to work outside of Maryland (13.8%) at the time of leaving welfare than are residents of Baltimore City (0.8%) or residents of the other 22 Maryland counties (3.1%).

There are also no significant regional differences in the percentage of adults working in a UI-covered job (in Maryland or another jurisdiction), in the quarter after their welfare exit. In addition, the percentages employed in the quarter after exit are very similar to the percentages for the quarter of exit. However, during the first post-exit quarter residents of Prince George's County remain significantly more likely to be working outside of Maryland (14.4%) than residents of the other counties (3.8%) or residents of Baltimore City (1.5%). A notable omission from these data, however, is information on federal employment, whether located inside or outside Maryland.

In terms of quarterly earnings, Table 4 shows that, in the quarter of exit, Prince George's County residents had the highest average earnings for both UI-covered jobs in Maryland (\$3,128) and those in neighboring jurisdictions (\$3,718). Baltimore City residents had the next highest average earnings for both in-state (\$2,695) and out-of-state (\$1,742) jobs. Average earnings in the exit quarter for former recipients residing in the balance of the state were lowest at \$2,498 and \$1,532 for in-state and out-of-state UI-covered jobs, respectively. It is important to note, however, that the differences across regions in quarterly earnings in the exit quarter are not statistically significant.

The pattern was similar, but not identical for earnings in the quarter after the welfare exit. Prince George's County residents continued to have the highest average quarterly earnings for both in-state (\$3,222) and out-of-state (\$3,765) jobs.

In this quarter, however, average earnings were higher among residents of other counties than they were among residents of Baltimore City. Mean earnings for in-state UI-covered jobs were \$3,208 for county residents and \$2,935 for Baltimore City residents. For UI-covered jobs outside Maryland, average earnings were \$3,462 for county residents and \$2,350 for persons who lived in Baltimore City. Again, however, the regional earnings differences are not statistically significant. It should be noted also that these figures are in line with post-exit earnings reported in studies from other states. The earnings figures also do not necessarily equate to total household income and can not be assumed to represent earnings from full-time employment.

**Table 4. UI-Covered Employment After TCA Exit\***

UI-Covered Employment	Baltimore City	Prince George's County	All Other Regions
<b>Quarter of TCA Exit</b>	<b>(n=505)</b>	<b>(n=123)</b>	<b>(n=352)</b>
Percent Working in Maryland	47.1%	35.8%	46.3%
Percent with Pre-Exit Wage History Working	57.0%	53.9%	55.6%
Mean Earnings	\$2,695	\$3,128	\$2,498
Median Earnings	\$2,202	\$2,980	\$1,680
<b>Out of State</b>	<b>(n=506)</b>	<b>(n=123)</b>	<b>(n=358)</b>
Percent Working***	0.8%	13.8%	3.1%
Mean Earnings	\$1,742	\$3,718	\$1,532
Median Earnings	\$570	\$3,730	\$508
<b>Total Percent Working</b>	<b>47.4%</b>	<b>46.3%</b>	<b>47.2%</b>
<b>1<sup>st</sup> Quarter After TCA Exit</b>	<b>(n=394)</b>	<b>(n=90)</b>	<b>(n=260)</b>
Percent Working in Maryland	45.2%	33.3%	47.7%
Percent with Pre-Exit Wage History Working	55.1%	48.2%	55.6%
Mean Earnings	\$2,935	\$3,222	\$3,208
Median Earnings	\$2,576	\$2,658	\$2,593
<b>Out of State</b>	<b>(n=394)</b>	<b>(n=90)</b>	<b>(n=265)</b>
Percent Working***	1.5%	14.4%	3.8%
Mean Earnings	\$2,350	\$3,765	\$3,462
Median Earnings	\$1,939	\$2,492	\$2,152
<b>Total Percent Working</b>	<b>46.2%</b>	<b>45.6%</b>	<b>49.8%</b>

**Note:** \*p<.05 \*\*p<.01 \*\*\*p<.001

**Note:** Earnings are only for those working. Also, as noted previously, these are aggregate quarterly earnings. We do not know how many weeks or hours an individual worked, so hourly wage can not be computed or inferred from these data.

### Returns to Cash Assistance After Exiting

Exiting from cash assistance is one thing, but remaining independent from cash assistance may be quite another. That is, from numerous prior research studies as well as front-line practice wisdom, it is well-known that, for various reasons, not all exits from welfare are permanent ones. Under the old Aid to Families with Dependent Children (AFDC) program, to illustrate, studies generally showed that at least one-third and perhaps as many as two-thirds of all exiters experienced at least one subsequent

welfare spell (see, for example, Blank & Ruggles, 1993; Cao, 1996; Ellwood, 1996; Greenberg, 1993). Our own analysis of AFDC recidivism in Maryland found that nearly half (47%) of all exits from a first welfare spell resulted in at least a second spell of welfare receipt over a nine year period (Born, Caudill & Cordero, 1998).

Recidivism (i.e., returns to welfare) remains important under welfare reform and, in fact, is of heightened importance because of the lifetime limit on benefit receipt (60 months in most cases). Thus, recidivism has been a major area of interest in our ongoing, statewide *Life After Welfare* study and is examined in this regional analysis as well. Recidivism findings by region are presented in Table 5, following this discussion. In all three regions, the three and six month post-exit recidivism rates are lower than was historically true in the pre-reform era. However, at both measuring points we do find significant differences: Baltimore City has the highest recidivism rates at both the three and six month marks, the 22 counties have the lowest rates, and the rates in Prince George's County, in both periods, fall in the middle. Even in the City, however, roughly three of every four (73.0%) exiting families have not returned to welfare at the end of six months.

The significantly higher rate of returns to welfare among City exiters is at least partially explained by the fact that, as previously discussed, the rate of case closings due to work sanctions among the most recent exiters was also significantly higher in Baltimore City than in the other regions of the state (i.e., 26.5% vs. 12.2% and 15.9% in the City, Prince George's County and the balance of the state). It will be recalled that work sanctioned cases have the highest rate of early returns to cash assistance. Thus, it is not surprising that the subdivision with the highest recent rates of work sanctioning

also has a higher recidivism rate. In fact, in one way this can be viewed as a positive finding because, to return to welfare after being work sanctioned means the adult has begun to take part in/comply with welfare-to-work activities or requirements. Eliciting adults' cooperation with work was the key rationale behind Maryland's adoption of the full family work sanctioning policy.

**Table 5. Recidivism Rates**

<b>Recidivism</b>	<b>Baltimore City</b>	<b>Prince George's County</b>	<b>All Other Regions</b>
Within 3 Months**	18.3% (72/394)	14.4% (13/90)	9.1% (24/265)
Within 6 Months**	27.0% (76/281)	22.6% (12/53)	13.5% (24/178)

**Note:** \*p<.05 \*\*p<.01 \*\*\*p<.001

### **Use of Other Post-Exit Services**

Among the factors thought to facilitate lasting exits from welfare is the post-exit use of other services such as Food Stamps. For example, the most recent National Survey of America's Families found that recent leavers who avail themselves of other benefits are less likely to return to TANF than those who do not (Loprest, 2003). This is consistent with some of the original thinking behind welfare reform which acknowledged that support services such as Food Stamps, Medical Assistance and Child Care subsidies might be necessary in order for at least some families to make lasting transitions from welfare to work.

In certain situations, eligibility for and receipt of some post-exit services may be automatic, but in many other cases this is not true. Some exiting families may not be eligible for benefits, some may be potentially eligible, but not realize that fact and, of course, some families may simply not wish to utilize benefits even if eligible to do so. Unfortunately, our data do not permit us to ascertain the reasons behind families' participation or non-participation in important post-exit services. Nonetheless, it is instructive to examine the extent to which former cash assistance recipient families are participating in certain key benefit programs post-exit. Findings with regard to three important programs (Food Stamps, Medical Assistance, Child Care subsidies) are presented in Table 6, following discussion of each.

### **Food Stamps**

Among the three groups, Baltimore City leavers were the most likely to participate in the Food Stamp program; about seven of every 10 were Food Stamp participants at some point in the first three months after their cash assistance cases closed. This rate is significantly higher than the rates observed in Prince George's County (41.1%) and the rest of the state (54.7%). The same pattern prevailed for the time period four to six months post-exit. Here, Food Stamp participation rates were: 67.3%, 35.8% and 48.9% for Baltimore City, Prince George's County and other counties' payees, respectively. At least some of the difference is likely accounted for by the higher rates of early returns to welfare among Baltimore City leavers. It should be noted also that Food Stamp participation rates post-exit should be higher in future exiting cohorts because, in early 2003, Maryland implemented a transitional Food Stamp program for families leaving cash assistance. Families receive five months of

transitional Food Stamps at the time of cash assistance exit, with benefits frozen at the amount they received in the month prior to exiting, adjusted for the loss of cash assistance. Thus, the benefit is usually higher than the family would have received.

### **Medical Assistance**

We also examined whether anyone in the assistance unit was enrolled in the Medical Assistance program (including M-CHIP) during the first two quarters after the cash assistance case closed. As shown in Table 6, the vast majority of families did have at least one family member enrolled in Medical Assistance. However, Baltimore City leavers were significantly more likely than leavers from Prince George's County or elsewhere in the state to be enrolled during the first three months after leaving cash assistance. Among Baltimore City cases participation was 97.2%; among Prince George's County families the figure was 90.0% and in the rest of the state it was 94.0%. During the next three month period (i.e., four to six months after leaving cash assistance), Medical Assistance enrollment remained high in all three regions (at least 75%) and there were no statistically significant differences across regions.

### **Child Care Subsidies**

The bottom third of Table 6 presents information on the post-welfare use of child care subsidies by the families in our sample. The data show that, in contrast to the Food Stamp and Medical Assistance programs, Baltimore City leavers were the least likely to utilize child care subsidies after leaving welfare, leavers from the 22 counties were the most likely to do so, and those in Prince George's County utilized child care subsidies at a rate in-between these two. During the quarter of exit, more than one in



five (22.9%) leavers from the 22 counties' region used child care subsidies, compared to 17.0% of Prince George's County leavers and 15.4% of Baltimore City leavers. The difference was statistically significant.

In the quarter after exit, utilization among leavers from the 22 counties' region fell slightly to 20.5%, but remained the highest usage rate among the three regions.

Prince George's County leavers used child care subsidies at a rate of 16.4%, followed by Baltimore City (15.7%). These differences, however, were not statistically significant.

**Table 6. Receipt of Other Benefits**

Characteristics	Baltimore City	Prince George's County	All Other Regions
<b>Food Stamp Participation</b>			
1-3 Months After Exit***	70.1% (276/394)	41.1% (37/90)	54.7% (145/265)
4-6 Months After Exit***	67.3% (189/281)	35.8% (19/53)	48.9% (87/178)
<b>Medical Assistance Participation Rates of Anyone in the Assistance Unit</b>			
1-3 Months After Exit**	97.2% (383/394)	90.0% (81/90)	94.0% (249/265)
4-6 Months After Exit	85.1% (239/281)	75.5% (40/53)	82.6% (147/178)
<b>Child Care Subsidy Participation</b>			
Quarter of Exit*	15.4% (64/416)	17.0% (17/100)	22.9% (68/297)
Quarter After Exit	15.7% (50/318)	16.4% (12/73)	20.5% (45/219)

Note: \*p<.05 \*\*p<.01 \*\*\*p<.001

## Conclusions

This report was done at the request of the Joint Oversight Committee on Welfare Reform, the legislative group which monitors the implementation, progress and outcomes of Maryland's bi-partisan welfare reform program. The report contains regional analyses of certain data from the state's nationally-acclaimed *Life After Welfare* study which has tracked more than 8,000 former recipient families. Specific purposes of the regional analyses were: (1) to profile the most recent (April 2002 - March 2003) leavers in the two subdivisions with the largest caseloads and the largest numbers of exiting families (Baltimore City and Prince George's County); and (2) to compare findings with those for the balance of the state.

The topic is an important one. Together, Baltimore City and Prince George's County account for two-thirds of Maryland's cash assistance caseload, while the other 22 jurisdictions, combined, account for just about one-third. These two subdivisions also account for about three-fifths of all recent exiting families. Thus, whether one is concerned about job retention, returns to welfare, meeting more stringent work participation requirements or other important outcomes, the reality is that, going forward, the **state's** ability to meet reform goals, objectives and federal performance standards is heavily dependent on actions taken and results achieved in these two jurisdictions. Thus, while this regional project did not identify any new issues, problems or concerns related to welfare reform, it does provide additional support for the importance of continued, focused attention - by researchers, managers, advocates, and policy-makers - to the continuing saga of welfare reform in these two jurisdictions.

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