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LIFE AFTER WELFARE

2020 ANNUAL UPDATE

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TABLE OF CONTENTS

LIST OF FIGURES

LIST OF TABLES

EXECUTIVE SUMMARY

This annual update of the *Life after Welfare* series is being released during unprecedented times. This year, families across the state have felt the strong effects that the COVID-19 pandemic had—and is still having—on our economy. At the start of the economic downturn, industries common among low-income working adults were severely impacted, including restaurants, accommodation, retail, and entertainment (Huffer & Boddupalli, 2020). Moreover, the state unemployment rate reached 10%, a rate not seen in the last decade (Bureau of Labor Statistics, n.d.a). Despite the gradual reopening and recovery of the economy, families are still feeling the lingering effects of the pandemic. In September, many Maryland families still faced food insecurity, the likelihood of eviction, and were having difficulty paying for household expenses (U.S. Census Bureau, 2020).

Though the months of the pandemic are outside the scope of this report, this year's *Life after Welfare* update is especially noteworthy for three reasons. First, it offers a final baseline of families who left TCA *before* the pandemic. Specifically, in this report, we examine 19,041 families who left the program in two cohorts: (1) the economic recovery cohort, beginning in July 2012 and ending in June 2016, and (2) the economic stability cohort, beginning in July 2016 and ending in June 2019.

The first cohort includes families who left the TCA program during a recovery period, when the unemployment rate consistently fell and the TCA caseload decreased by approximately 30%. The second cohort includes families who left the program during a period of stability, in which the unemployment rate was consistently around 4% and the TCA caseload decreased by an additional 30%. The outcomes of these families will be relevant in future explorations, as they represent a baseline of how recent exiting families fared in a stronger economy.

Second, this report is noteworthy because it provides a brief snapshot of families who received TCA during the early months of the pandemic, between March and June 2020. Although the inclusion of active cases is unusual for the *Life after Welfare* series—which traditionally focuses on families who have left TCA—we make an exception in this year's report to provide policymakers and program managers with a first look at families who needed assistance in the wake of the pandemic. This snapshot prefaces the upcoming update to the *Life on Welfare* series, which will provide more detail about these families.

Third, and finally, this report provides an updated rationale for excluding cases that close and reopen quickly from *Life after Welfare* analyses. These cases do not represent a true and possibly permanent exit from TCA. By excluding these cases—many of which close for compliance-related reasons and quickly reopen—we eliminate the effect administrative churning has on post-TCA outcomes.

Case Characteristics *(p. 8)*

Exiting families' TCA case characteristics have remained stable over time. Most cases had two (40%) to three (23%) recipients—the majority of whom were children (67%)—and families received TCA for a short period of time before leaving the program.

- Most exiting families received TCA for one year or less before exiting (80%) and had a total of two years or less of receipt in the previous five years (71%).
- For two fifths (38%) of exiting families, this exit ended their first experience with the TCA program.
- The percentage of families who left due to noncompliance with work requirements decreased between cohorts (29% to 24%). The percentage who left because they did not maintain

eligibility—for example, they did not provide required documents—increased between cohorts (15% to 19%).

Adult Recipients' Demographics *(p. 9)*

Recipients' demographics have also largely remained stable over time. Most recipients were African American (70%) women (88%) who had never married (76%). Recipients' ages and educational attainment, however, changed over time.

- The percentage of adult recipients who were older than 25 increased by five percentage points between cohorts (68% to 73%).
- Adult recipients in the economic stability cohort were more likely to have completed high school compared to adults in the earlier economic recovery cohort (77% vs. 72%).

Employment and Earnings *(p. 15)*

Recipients were more likely to be employed in the year after exit than the year before TCA entry. Though median annual earnings increased each year after exit, they were still low.

- Adult recipients were more likely to be employed after their TCA exits than before their TCA entries for both the economic recovery (50% to 63%) and economic stability (58% to 66%) cohorts.
- Median annual earnings increased over the five years after exit from roughly $11,000 to more than $18,000.
- Full-year employment was uncommon for adult recipients after exit, though it increased from 34% in the first year to 38% in the fifth year after exit.

Industries of Employment *(p. 19)*

Most recipients were employed in industries with low earnings after exit. Between cohorts, there was a small increase in the percentage employed in outpatient healthcare and hospitals, two industries with notably higher earnings.

- Many recipients were employed in low-wage industries such as administrative and support services (20%) and restaurants (14%). Median quarterly earnings for these industries were about $2,300 and $1,800, respectively.
- The percentage of recipients employed in general retail—another low-wage industry—decreased between cohorts (8% to 5%).
- The percentage of recipients employed in two higher-wage industries increased between cohorts. Employment in outpatient healthcare increased from 5% to 6%, with median quarterly earnings of $4,100, and employment in hospitals increased from 2% to 3%, with median quarterly earnings of $6,100.

Snapshot of Pandemic TCA Families

March through June 2020
(p. 21)

- March families were similar to pre-pandemic families, providing a comparison to families who began receiving TCA in April through June.
- Virtually every family (99%) who received TCA in the early months of the pandemic had a prior history with the program.
- Two thirds (64%) of families who received TCA between April and June had been financially independent for more than 5 years before their re-entry due to the pandemic.
- Most families who received TCA between March and June were still receiving benefits in August 2020.

Returns to Welfare *(p. 25)*

Most families who remained off TCA for two consecutive months (see Churn Investigation) did not return to the program in the first five years after exit.

- One in three (32%) families returned in the first five years after exit, with most returning in the first three to 12 months (19%). By the fifth year after exit, only 11% of exiting families received TCA.

Child Support Receipt after Exit *(p. 23)*

Most families had a child support case in the year after exit, but only 29% of all exiting families received any support.

- Most (74%) families had an open child support case in the year after exit. Only one third (35%) of exiting families had an order for current support, and three in 10 (29%) of all exiting families received a payment.
- When an order for current support was established, the majority (78%) of families received a payment. The median annual payment was nearly $2,000 in the year after exit.

Additional Program Receipt after Exit *(p. 25)*

Most families relied on the Supplemental Nutrition Assistance Program (SNAP) and Medical Assistance (MA) benefits in the years after exit. Receipt of Supplemental Security Income (SSI) and Transitional Support Services (TSS) was less common.

- In the first year after exit, most families received SNAP (86%) and MA (96%). SSI receipt was low (7%).
- Of all case closures—regardless of length of closure—14% received TSS.
- Over time, participation in SNAP and MA declined. By the fifth year after exit, three fifths (59%) of exiting TCA families received SNAP and four fifths (81%) received MA.

Churn Investigation *(p. 40)*

The *Life after Welfare* report excludes churners—cases that close and reopen quickly—from all analyses. This installment provides updated evidence and rationale for this decision, demonstrating that these cases do not represent a possible permanent exit from the program.

- One quarter (24%) of closed cases reopened in the first two months after closure. These cases are excluded from all analyses, including the 'returns to welfare' analyses. If included, the percent of families who returned in one year after exit would be 34% rather than 19%.
- Many cases that closed because of compliance or administrative reasons and later reopened did so in the two months after case closure. Compliance or administrative reasons include noncooperation with work and child support requirements, redeterminations, and providing eligibility information.

The findings in this report show that a substantial proportion of adult recipients who leave TCA are able to secure employment, and most do not return to the TCA program. However, earnings are low, even five years after exit, and full-year employment is uncommon among leavers. In addition, most families continue to rely on important safety nets such as SNAP and MA in the years following their exits. As demonstrated in the pandemic snapshot, these families are hit especially hard in economic crises, precipitating returns to TCA even after they have gained longer-term financial independence. As Maryland moves forward with its recovery from the COVID-19 pandemic, it will be especially important for policymakers and program managers to consider the needs of these vulnerable families and devise strategies to put them on paths to financial success and stability.

INTRODUCTION

It has been several months since the beginning of the COVID-19 pandemic, and Maryland—like the rest of the country—is still on the road to a full recovery. At the start of the economic downturn this past spring, industries common among low-income working adults, such as restaurants, accommodation, retail, and entertainment, were severely impacted (Huffer & Boddupalli, 2020). The state unemployment rate reached 10%, a rate not seen in the last decade (Bureau of Labor Statistics, n.d.a). Since then, Maryland's unemployment rate has slowly declined, reaching 7% in August 2020. This decline indicates the start of an economic recovery. However, data from the U.S. Census Bureau's (2020) novel Household Pulse Survey suggest that Maryland families are still struggling. In September, many were still facing food insecurity, the likelihood of eviction, the loss of employment, and were having difficulty paying for household expenses.

The lingering effects of the pandemic have also affected childcare options and schooling for children (Bowie, 2020; Bowie & Davis, 2020; Knezevich & Miller, 2020). Single mothers have been especially hard-hit during these extraordinary times (Henderson, 2020). These mothers have had to make choices between work and taking care of their children—or have had to juggle both—as schools moved to virtual learning in the spring and have continued virtual learning this fall. Indeed, parents are the "unsung heroes" of this pandemic (Heggeness & Fields, 2020).

In the annual *Life after Welfare* report, we focus on families' experiences after they leave the TCA program. This year's update is especially noteworthy, as it is the last update that provides data on families who were not affected by the pandemic. In other words, this update describes families who left the TCA program *before* the pandemic, offering a final baseline of exiting families to which future *Life after Welfare* studies can compare. Specifically, in this report, we focus on two cohorts:

1) the economic recovery cohort, beginning in July 2012 and ending in June 2016 and,
2) the economic stability cohort, beginning in July 2016 and ending in June 2019.

The first cohort includes families who left the TCA program during a recovery period when the unemployment rate consistently fell and the TCA caseload decreased by approximately 30%. The second cohort includes families who left the program during a period of economic stability in which the unemployment rate was consistently around 4% and the TCA caseload decreased by an additional 30%. The outcomes of these families will be most relevant in future explorations, as they represent a baseline of how families fare in a stronger economic climate.

Though the months of the pandemic are outside the scope of this report, given the momentous impact, we include in this report a brief snapshot of families who received TCA during the early months of the pandemic. This snapshot represents families who actively participated in the TCA program between March and June of 2020, rather than focusing on exiting families. This snapshot prefaces the annual *Life on Welfare* report, which will include a more detailed overview of families who received TCA during this period. As Maryland moves forward in the economic recovery, it will be especially important to ensure policymakers are equipped with the most up-to-date, relevant information as they make decisions that will affect families, making this, and future reports sources of invaluable information.

METHODS

This chapter describes the methodological approach for the 2020 update to the *Life after Welfare* study. We provide information about sample selection, data sources, and data analysis techniques.

Overview

Each year we update the *Life after Welfare* study sample to include new data and, on occasion, we refine the sample methodology. For the 2020 update, we made substantial changes to both the population from which the sample of closed cases was drawn as well as our method for selecting the sample of closed cases. The next two sections of this chapter describe the population and sampling approach for the 2020 update. For easy comparison, a table in Appendix A provides a snapshot of how the sample has changed over time since the first *Life after Welfare* report in 1997 as well as a detailed explanation and rationale behind each sample change.

Population: 2020 Update

To select the sample for the 2020 update, we began by re-examining the population of interest. We made two changes to the population from which the sample is drawn. First, we redefined a TCA exit to focus on the program's closed cases that are most relevant for studying outcomes after exit. Second, we restructured our study period to (a) focus on TCA exits from more recent years and (b) align with Maryland's state fiscal years (SFYs).

TCA Exit: A New Definition

The first change that we made to the population from which we select our sample is how we define an exit from the TCA program. Similar to the approach in previous years, we excluded cases that closed and reopened quickly. Cases that close and reopen quickly are referred to as *churners*. In previous years, we defined an exit as a closed case that remained closed for *30 days*. This definition was based on a seminal article on welfare leavers in Maryland, which found that cases that closed and reopened quickly often closed due to an adult missing an agency appointment, failing to submit required paperwork by a certain deadline, or some similar issue (Born et al., 2002). Once these issues were resolved, the case reopened, usually without any loss of benefits for the month.

Throughout the years, we have analyzed returns to welfare and the unique characteristics of churners. To date, though, we have not produced any reports that demonstrate the findings from the 2002 article still hold. This article was based on cases that closed

Summary of Population and Sample Changes: 2020

- We **redefined an exit from TCA** to exclude cases that closed and reopened within **two months** from the population. These cases have unique characteristics (See Appendix B).
- We changed our sampling strategy from a simple random sample to a **stratified random sample**, which allows us to provide valid findings for the state and each of Maryland's 24 jurisdictions.
- We changed our study period to align with **state fiscal years**, which run from July through June.
- We selected a sample of cases that closed between July 2012 and June 2019, which aligns with changes in the TCA caseload and employment trends in Maryland.

directly after welfare reform, between 1996 and 1997. We used this 2020 installment of *Life after Welfare* as an opportunity to re-examine the definition of an exit by exploring the characteristics of cases that reopen quickly. We present detailed results of this exploration in Appendix B.

In alignment with the 2002 article, we find that cases that close and reopen quickly still have unique characteristics. Most notably, families with closures caused by an adult missing an agency appointment, failing to submit required paperwork, or failing to comply with work requirements—which can refer to something as simple as forgetting to submit a timesheet—return quickly. These exits are not intended to be permanent; rather, they are designed to elicit a behavioral response from the head-of-household so the family can continue receiving benefits. Overall, we find that the unique characteristics are for those cases that close and reopen in one or two months. Compared to cases that reopen quickly, cases that reopen three or more months after exit are more likely to have closed due to exceeding income thresholds (i.e., they have secured additional income, likely from work), and they are less likely to have closed because of missing an agency appointment. Therefore, for this and future installments of the *Life after Welfare* study, **we define an exit from the TCA program as a case that closes and remains closed for at least two months.** Only exits that meet this new definition will be included in the population from which future samples are drawn.

Study Period

The second change we made to the population is the study period under examination. We changed our focus to SFYs, which run from July through June. This change better serves our state colleagues, including local program directors and policymakers. In addition, this change ensures we are able to provide at least six months of follow-up data for all cases included in the study.

For the 2020 update, we examine seven recent SFYs of data; specifically, cases that closed between July 2012 and June 2019 (SFY13 to SFY19). Prior to July 2012, TCA caseloads and the unemployment rate were on a steady incline for several years during and following the Great Recession, and then eventually leveled off for a short period.[1] SFY13 was the first full year that Maryland realized declines in both the TCA caseload and unemployment, representing an economic recovery, later followed by a period of stability in which unemployment remained steadily low.

Determining the Population

For the 2020 *Life after Welfare* update, the population of cases from which we draw our sample includes cases that closed between July 2012 and June 2019 and remained closed for at least two months. Overall, 169,636 TCA cases closed between SFY13 and SFY19. However, 37% (n=62,479) of cases did not remain closed for at least two months, so they were excluded from the population. Additionally, if a case had more than one closure during the study period, we randomly selected one of the closures for inclusion in this study. To account for

Population Summary

- There were 169,636 case closures between state fiscal years 2013 and 2019
  - Excluded 62,479 cases that did not remain closed for two months (churners)
  - Excluded an additional 33,802 observations of cases with multiple closures
- Final Population: 73,355 unique case closures

[1] See the *Life after Welfare* 2019 update for more information: https://familywelfare.umaryland.edu/reports1/life2019.pdf

multiple closures for the same case, we excluded an additional 20% (n=33,802) of closures from the population. Roughly half of TCA cases reopen after closing (McColl & Passarella, 2019a), so given the length of the specified study period, we expected many cases to have multiple closures, even after accounting for churners. After excluding churners and duplicate closures, there were 73,355 unique, non-churn closures from which to select the sample.

Sample: 2020 Update

Sampling Strategy

There were 73,355 unique, non-churn TCA case closures between July 2012 and June 2019. From this population, we selected a non-duplicative, stratified random sample of 19,041 case closures for inclusion in the study. To select the sample, we took a random sample of case closures from each jurisdiction. We over-sampled smaller jurisdictions and under-sampled larger jurisdictions. The main advantage of this sampling strategy is that it allows us to examine the closed TCA cases in each of Maryland's 24 diverse jurisdictions and produce valid estimates for the state as well as each jurisdiction.

To ensure state-level analyses reflect the true distribution of TCA closures, we use sample weights to correct for the under- and over-sampling of jurisdictions. Applying these sample weights ensures that each of Maryland's 24 jurisdictions accounts for the same percentage of case closures in the sample as it does in the statewide population of closures. Appendix C presents the information used to construct the stratified sample. For all state-level analyses in this report, we utilize the sample weights shown in this appendix.

The final weighted sample for this study is 19,041 closed TCA cases. There were 16,001 adult recipients on the selected, weighted cases for this sample. This sample yields valid statewide and jurisdictional results with a 99% confidence level and a 3% margin of error. These parameters are more rigorous than the generally accepted parameters in quantitative research, giving us more confidence in the accuracy of our results. The practical meaning of these parameters is that 99% of the time, the sample proportions—such as the percentage of returns to TCA—lies within +/- 3% of the true percentage of returns (i.e., the rate that would be found if every case in the population were reviewed). In other words, if we find that 30% of families return to TCA within one year, we will be 99% confident that the true percentage is somewhere between 27% and 33%.

Sample Summary

- We began with a population of 73,355 unique case closures
- We selected a stratified random sample to yield a 99% confidence level with a 3% margin of error
  - We over-sampled jurisdictions with fewer case closures and under-sampled jurisdictions with more case closures
- Advantage of a stratified sample: produces valid estimates at the jurisdictional level
- We created sample weights to account for over- and under-sampling to produce valid estimates at the state level
- Final Sample: 19,041 closed TCA cases with 16,001 adult recipients

Sample Exclusions

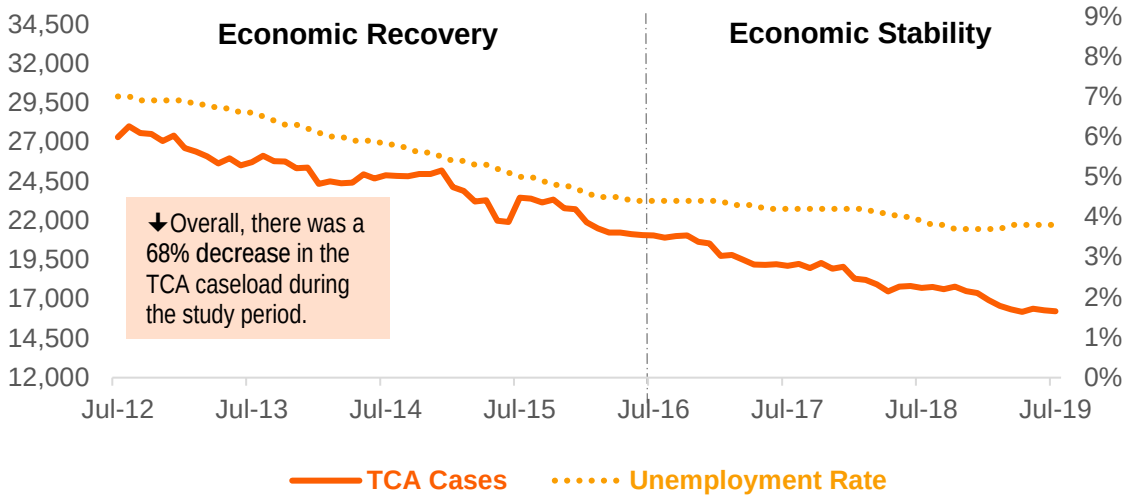
There are multiple reasons why sampled cases and individuals are excluded from some analyses. This section provides the most common reasons for exclusions. First, some information, such as the reason for case closure or the educational attainment of an adult recipient, may be missing from the administrative data we use for analyses. In these instances, valid percentages are provided to account for the missing data. Second, any adult recipient with missing identifying information is excluded from employment analyses as we are unable to obtain their employment information (n=44). Adult recipients who were under the age of 16 in the year before they began receiving TCA as an adult are excluded from pre-TCA receipt analyses (n=5); however, they are included in all other employment analyses. Lastly, the sample size is reduced as we examine outcomes after exit due to limited follow-up data. For this 2020 update, we have program participation follow-up data through March 2020 and employment follow-up data through December 2019. Families who exited between April 2019 and June 2019, for example, are excluded from analyses that examine one year of follow-up after exit because they do not have one year of follow-up data.

Analytic Cohorts

Between July 2012 and June 2019, the TCA caseload declined by 68% and the unemployment rate dropped roughly three percentage points. For the 2020 *Life after Welfare* update, we sampled 19,041 case closures during this period and split this study period into two cohorts for analysis as shown in Figure 1. The cohorts are as follows:

1. Economic Recovery (n=12,265 cases): a recovery period between July 2012 and June 2016 when the unemployment rate consistently fell and the TCA caseload decreased by approximately 30%; and
2. Economic Stability (n=6,776): a period of stability between July 2016 and June 2019 when the unemployment remained steadily around 4% each month while TCA caseloads declined by another 30%.

Figure 1. Number of TCA Cases & Unemployment Rate: July 2012 through June 2019



Note: We retrieved TCA case data from statistical reports provided by the Maryland Department of Human Services, Family Investment Administration: http://dhs.maryland.gov/business-center/documents/. We retrieved seasonally adjusted unemployment data from the Bureau of Labor Statistics Local Area Unemployment Statistics: https://www.bls.gov/lau/

Data Sources

Study findings are based on analyses of administrative data retrieved from computerized management information systems maintained by the State of Maryland. Demographic and program participation data were extracted from the Client Automated Resources and Eligibility System (CARES). Employment and earnings data were obtained from the Maryland Automated Benefits System (MABS). Child support data were obtained from the Child Support Enforcement System (CSES). Data on disability receipt are from the Supplemental Security Income (SSI) extract. Finally, the Maryland Department of Human Services (DHS), through a data-sharing agreement with the Maryland Department of Health (MDH), obtained data on Medical Assistance participation.

CARES

In March 1998, CARES became the statewide, automated data system for certain programs administered by DHS. Similar to its predecessor, CARES provides individual-and case-level program participation data for cash assistance (TCA), the Supplemental Nutrition Assistance Program (SNAP, formerly known as the Food Supplement Program), and other services. Demographic data are available, as well as information about the type of program, application, disposition (denial or closure), date for each service episode, and codes indicating the relationship of each individual to the head of the assistance unit (the payee).

MABS

Data on quarterly employment and earnings come from the MABS system, which includes data from all employers covered by the state's Unemployment Insurance (UI) law and the unemployment compensation for federal employees (UCFE) program. Together, these account for approximately 91% of all Maryland civilian employment. Independent contractors, commission-only salespeople, some farm workers, members of the military, most employees of religious organizations, and self-employed individuals are not covered by the law and, consequently, are not represented in our employment data. Additionally, informal jobs in which individuals and their employers do not report earnings to the government for income tax purposes (Nightingale & Wandner, 2011) are not covered. Despite limitations, empirical studies suggest that UI earnings are actually preferred to other types of data in understanding the economic well-being of welfare recipients (Kornfeld & Bloom, 1999; Wallace & Haveman, 2007).

The MABS system only tracks employment in Maryland. The state shares borders with Delaware, Pennsylvania, Virginia, West Virginia, and the District of Columbia, so out-of-state employment is common. The percentage of out-of-state employment by Maryland residents (16.8%) is over four times greater than the national average (3.7%).[2] Among adult TCA recipients in the state, however, out-of-state employment is less common, and previous investigations indicate that we obtain accurate statewide employment estimates even when excluding out-of-state data. Nonetheless, we may underestimate employment participation at the jurisdictional level. Out-of-state employment is common among two populous jurisdictions, Prince George's County (40.9%) and Montgomery County (27.9%), which have the third and fifth largest welfare caseloads in the state. It is also high in two less-populated jurisdictions, Charles County (32.4%) and Cecil County (31.3%). These four jurisdictions may be especially affected by the exclusion of out-of-state employment data.

[2] Data were obtained from the U.S. Census Bureau website (data.census.gov) using the 2014 – 2018 American Community Survey 5-Year Estimates for Sex of Workers by Place of Work—State and County Level (B08007).

Since UI earnings data are reported on an aggregated, quarterly basis, we do not know, for any given quarter, how much of that time period the individual was employed (i.e., how many months, weeks, or hours). Thus, it is not possible to compute or infer hourly wages or weekly or monthly salaries from these data. It is also important to remember that the earnings figures reported do not necessarily equal total household income; we have no information on earnings of household members who are not TCA recipients, and we do not have data about all sources of income.

Finally, the UI wage data provided through MABS is not static. Employers are required to submit wage data by the end of the month after the end of a quarter, but some employers may submit a late report (Maryland Department of Labor, Licensing, and Regulation, 2019). These late reports, then, adjust wage information in those prior quarters. Ultimately, these updates to quarterly wage data are the true picture of employment and earnings, but this means that data gathered on the same TCA recipients can change from one report to the next.

CSES

CSES has been the statewide, automated information management system for Maryland's public child support program since March 1998. CSES contains identifying information and demographic data on children, noncustodial parents, and custodial parents receiving services from the Child Support Administration (CSA). Data on child support cases and court orders, including paternity status and payment receipt, are also available. CSES supports the intake, establishment, location, and enforcement functions of the CSA.

SSI Extract

Through the State Data Exchange, DHS receives an extract of data related to SSI applications, denials, and payments from the federal Social Security Administration. This extract is used to determine whether any individuals received SSI payments. SSI is a federal program that provides monthly cash payments to low-income adults and children who are disabled. In order to receive assistance, adults and children must prove that (a) they have limited income and resources and (b) their disabilities are serious and long-term.

Medical Assistance

Enrollment data for Maryland Medicaid and the Maryland Children's Health Insurance Program (CHIP) (together referred to as Maryland Medical Assistance program) are maintained in the Maryland Health Benefit Exchange system by MDH. Data for this report were provided by DHS through a data sharing agreement between MDH and DHS.

Data Analysis

In this report, we utilize descriptive and inferential statistics to describe the cases and experiences of families who left TCA. When appropriate, we use ANOVA to compare averages between cohorts. To compare categorical variables between cohorts, we utilize Pearson's chi-square statistic. Throughout this report, we present the p-values for appropriate analyses to show statistical significance. Statistical significance is a measure of how confident we are that our results are not due to chance. Statistical significance is not a measure of practical significance; in other words, statistical significance does not tell us which findings may have practical meaning to case managers or program managers.

CHARACTERISTICS OF CASES AND ADULT RECIPIENTS

We changed our sampling strategy and how we define an exit from TCA in this year's *Life after Welfare* update. Therefore, findings cannot be directly compared to previous reports.

Maryland's TCA program is designed to help families with children during times when their available resources do not meet their needs. As part of the program, adult recipients participate in work activities intended to help prepare them for financial independence. To serve these families and move them toward self-sufficiency, it is important for stakeholders to have an understanding of their characteristics, experiences with the program, and their employment experiences. Throughout this report, we refer to these families and members of the families in a variety of ways depending on the analysis and context. Terms such as adult recipient, welfare leavers, exiting families, exiting cases, and TCA leavers are used interchangeably and all refer to the closed cases, or members of the closed cases, included in our sample.

In this first chapter, we provide an overview of the families who left the TCA program between July 2012 and June 2019. We provide a description of the recipients on the exiting cases, a detailed demographic profile of adult recipients, and lastly, families' histories with the TCA program, including why their cases closed.

Recipients on Exiting Cases

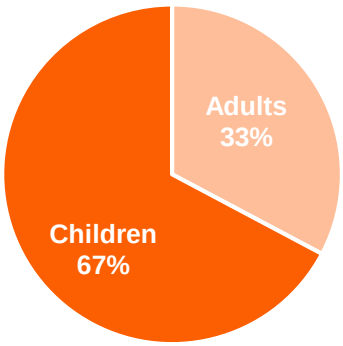
Throughout this report, we largely focus on prior adult recipients, as they are the primary target of TCA services that aim to transition families from cash assistance to self-sufficiency. Focusing services on adult recipients helps the Maryland Department of Human Services ensure that children are cared for in the homes of their parents or relatives, the first listed purpose of the federal TANF program (General TANF Provisions, 1999). Adults, though, are not the primary recipients of cash assistance. As shown in Figure 2, two thirds (67%) of

Most TCA recipients are children. The average age of the youngest child on exiting cases was six years, though on 42% of exiting cases, the youngest child was under the age of three years.

TCA recipients on cases that closed between July 2012 and June 2019 were children, consistent with prior research (McColl & Passarella, 2019a; Nicoli & Passarella, 2018). In two out of every five (42%) families, the youngest recipient child was under the age of three, and the average age of the youngest child was six years of age.

Families with very young children may need additional assistance with substantial childcare costs in order for adult recipients to participate in work activities. Depending on the jurisdiction, the estimated annual cost of childcare for families with two young children is between $13,000 and $31,000 and can account for up to 33% of families' median earnings (Maryland Family Network, 2020). This cost is unreachable for many families and is one of the many reasons Maryland parents cite for not being able to find childcare.

Figure 2. Recipients on Exiting Cases
July 2012 through June 2019
(n=19,041 cases)



While the TCA program largely serves children, most existing cases between July 2012 and June 2019 were families with one adult (72%) and one (51%) or two (27%) recipient children (Table 1). Cases with three or more children (19%) were relatively uncommon, which is in line with research on active TCA cases (Gross & Passarella, 2020). Exiting cases with no adult recipients—often referred to as child-only cases—were also relatively uncommon (22%). Families in which only the child is included in the calculation of the grant are typically those in which a family member or other adult is caring for the child, or the adult does not meet eligibility guidelines to be included in the grant.

Table 1. Recipients per Exiting Case
July 2012 through June 2019
(n=19,041)

Total Number of Recipients		
1 recipient	17%	(3,276)
2 recipients	40%	(7,696)
3 recipients	23%	(4,398)
4 or more recipients	19%	(3,662)
Number of Child Recipients		
No children	3%	(652)
1 child	51%	(9,660)
2 children	27%	(5,038)
3 or more children	19%	(3,691)
Number of Adult Recipients		
No adults	22%	(4,216)
1 adult	72%	(13,738)
2 adults	6%	(1,087)

Note: Cases with no children typically include a pregnant head-of-household, or the child on the case receives disability, subsidized adoption, or foster care payments. Valid percentages reported.

Demographics of Adult Recipients

The standard demographic profile of adult welfare leavers has not changed much in the last decade. As shown in Table 2, the typical welfare leaver is a woman (88%) who is African American (70%) or Caucasian (24%) and who has never been married (76%). This profile is consistent with the active caseload (Gross & Passarella, 2020) and previous reports on leavers.

Though these demographics have remained stable over time, there have been changes in age and education. First, TCA recipients in the active caseload as well as those who have left the TCA program have gotten older over the years. As shown in Table 2, roughly 30% of welfare leavers in the economic recovery cohort were 25 or younger at the time of exit, compared to only 26% of leavers in the economic stability cohort. Both the average and median ages increased slightly. This trend is also evident in earlier installments of *Life after Welfare*: during the Great Recession era, more than 40% of welfare leavers were 25 or younger (McColl & Passarella, 2019a).

Second, there has also been a notable change in the educational attainment of leavers. Between the economic recovery and economic stability cohorts, the percentage of leavers who did not have a high school diploma decreased by four percentage points from 27% to 23%, while the percentage who completed high school or had additional education increased by a couple of percentage points each. This trend of an increasingly more educated TCA population has continued over the last decade (Born et al., 2011; McColl & Passarella, 2019a) and has practical importance for families. While former TCA recipients are equally as likely to be employed after leaving TCA four to five years after exit, regardless of educational attainment, those with additional education are more likely to remain off TCA and attain higher earnings (McColl & Passarella, 2019b).

Table 2. Demographics of Adult Recipients

	Economic Recovery *July 2012 to June 2016* *(n=10,379)*	Economic Stability *July 2016 to June 2019* *(n=5,622)*	Total Sample *July 2012 to June 2019* *(n=16,001)*
Gender			
Female	89%	88%	88%
Male	12%	12%	12%
Race/Ethnicity**			
African American^	70%	70%	70%
Caucasian^	24%	23%	24%
Hispanic	3%	4%	4%
Other^	3%	4%	3%
Marital Status*			
Never married	77%	75%	76%
Married	12%	12%	12%
Previously married[+]	11%	13%	12%
Age***			
Under 20	2%	2%	2%
20-25	29%	24%	27%
26-30	22%	24%	23%
31-35	18%	19%	18%
36 & older	28%	30%	29%
Average*** [Median]	32 [30]	33 [31]	32 [30]
Highest Educational Attainment***			
No high school diploma	27%	23%	26%
Completed high school[#]	64%	66%	65%
Education after high school	8%	11%	9%

Note: ^Non-Hispanic. [+]Previously married includes individuals who are divorced, separated, or widowed. [#]General Education Development Program (GED) certificates are included in high school completion rates. Due to rounding, some percentages may not add up to 100%, and some totals may not appear to correspond with the average of cohorts. Valid percentages reported. *p<.05, **p<.01,***p<.001

Residence of Families on Exiting Cases

Maryland is a geographically diverse state and includes urban, suburban, and rural jurisdictions. In addition to this diversity, two thirds of Maryland's 24 jurisdictions share borders with one or more of four states and the District of Columbia. Understanding where families live is important because it speaks to the type and availability of jobs as well as expected earnings.

Table 3 shows the residence of families who left TCA between July 2012 and June 2019. The five largest jurisdictions are shown and the remaining jurisdictions are grouped into regions. As shown, more than one third (35%) of families who left the TCA program lived in Baltimore City. This is a finding consistent with prior years' updates, and it is unsurprising, given that Baltimore City also accounts for the largest share of the active TCA caseload (Gross & Passarella, 2020) and is the jurisdiction with the highest poverty rate in Maryland (U.S. Census Bureau, 2018).

Table 3 also shows that approximately one in eight (13%) families resided in Baltimore County and an additional one in eight (11%) resided in Prince George's County. The two remaining large jurisdictions—Anne Arundel and Montgomery counties—were home to 7% and 6% of exiting families, respectively. Each of the remaining regions accounted for 4% to 8% of exiting families.

With a few exceptions, the percentage of exiting families did not change between cohorts. The percentage of exiting families from Baltimore City (36% to 34%) and Prince George's County (12% to 10%) declined by two percentage points between cohorts. The Upper Shore region also experienced a slight decrease (6% to 5%). On the other hand, Montgomery County (6% to 7%) and the Western Maryland region (5% to 6%) experienced a one-percentage point increase between cohorts.

Table 3. Residence of Exiting Families**

	Economic Recovery *July 2012 to June 2016* *(n=12,265)*	Economic Stability *July 2016 to June 2019* *(n=6,776)*	Total Sample *July 2012 to June 2019* *(n=19,041)*
Baltimore City	36%	34%	35%
Baltimore County	13%	13%	13%
Prince George's County	12%	10%	11%
Anne Arundel County	7%	7%	7%
Montgomery County	6%	7%	6%
Metro MD Region Carroll, Harford, Howard, & Frederick Counties	8%	8%	8%
Upper Shore Region Cecil, Kent, Queen Anne's, Caroline, Talbot, & Dorchester Counties	6%	5%	6%
Western MD Region Garrett, Allegany, & Washington Counties	5%	6%	5%
Southern MD Region Calvert, Charles, & St. Mary's Counties	5%	5%	5%
Lower Shore Region Worcester, Wicomico, & Somerset Counties	4%	4%	4%

Note: Percentages may not add up to 100% due to rounding. Due to rounding, some percentages may not add up to 100%, and some totals may not appear to correspond with the average of cohorts. *p<.05, **p<.01, ***p<.001

Previous TCA Receipt

In addition to demographic and case characteristics, we also examine exiting families' previous TCA receipt to understand their relationship with the program (Table 4). We first examine if families' exit from the program ended their first spell. A TCA spell is defined as consecutive months of benefit receipt between application and case closure. Overall, nearly two in five (38%) families ended their very first spell of TCA during this study period. Between the two cohorts, there was a four-percentage point increase in the percentage of families who experienced a first spell (37% to 41%).

Previous research shows that families typically have short spells of TCA receipt (McColl & Passarella, 2019a) and that exceeding five years of receipt is very rare (Hall, et al., 2020), which are findings also consistent with Table 4. The majority (80%) of families who left the program between July 2012 and June 2019 had a spell that lasted for one year or less. The median spell length was five months and did not change between cohorts. Only 3% of families had a spell that lasted for more than 60 months.

Though most families have short spells of TCA, they do experience multiple spells of TCA. The bottom section of Table 4 shows the cumulative months in the prior five years, another useful measure of families' relationships with the program. Roughly half (49%) of all families had only one year or less of receipt in the previous five years, and an additional 22% had between one and two years of receipt. Approximately one out of every eight (12%) families received TCA for four to five years before exit. The median number of months of receipt between the cohorts decreased from 13 months to 12 months.

Table 4. Previous TCA Receipt

	Economic Recovery *July 2012 to June 2016* *(n=12,265)*	**Economic Stability** *July 2016 to June 2019* *(n=6,776)*	**Total Sample** *July 2012 to June 2019* *(n=19,041)*
First TCA Spell* **			
Exit ends first spell	37%	41%	38%
TCA Spell ***Consecutive Months***			
12 months or fewer	81%	79%	80%
13 to 24 months	10%	11%	10%
25 to 36 months	4%	4%	4%
37 to 48 months	2%	2%	2%
49 to 60 months	1%	1%	1%
More than 60 months	2%	3%	3%
Average [Median]	11 [5]	11 [5]	11 [5]
5 Years before Exit* ** ***Cumulative Months***			
12 months or fewer	48%	51%	49%
13 to 24 months	22%	21%	22%
25 to 36 months	12%	9%	11%
37 to 48 months	7%	7%	7%
49 to 60 months	11%	12%	12%
Average** [Median]	20 [13]	20 [12]	20 [13]

Note: The TCA spell is calculated as the difference (in months) between the exit month and the month of the most recent TCA application. Percentages may not add up to 100% due to rounding. *p<.05, **p<.01, ***p<.001

Case Closure Reasons

Families may leave the TCA program for a variety of reasons. When they do, case managers identify one or more reasons for the case closure and document the reason(s) in the administrative data system. Table 5 provides the most common reasons families departed from the TCA program between July 2012 and June 2019.

The two most common reasons for case closure were noncompliance with work requirements (27%) and income above the limit for eligibility (23%). Adult recipients who receive TCA and are work-eligible must participate in work activities as a condition of receiving cash assistance. Currently, if an eligible adult recipient does not fully participate in an approved activity, the case is closed and the family loses the entire cash assistance grant upon case closure. In the near future, though, that will change. During the 2020 legislative period, Maryland passed a program reform that changed *who* may have their cases closed due to noncompliance with work requirements, and *how much* of the TCA grant may be revoked (H.B. 1313, 2020). Rather than losing the entire cash assistance grant, beginning July 1, 2021, adult recipients will lose 30% of the noncompliant adult recipient's portion of the cash assistance grant, leaving the child's portion of the cash assistance grant untouched. In addition, local departments must provide a 30-day reconciliation period for each episode of noncompliance, giving the case manager the opportunity to work with the recipient to address what may have caused the issue of noncompliance. In the future, we will likely see a large reduction in the percentage of cases that close due to noncompliance as this policy is implemented.

Cases also commonly closed due to income above the eligibility limit, which means that earned income from employment or unearned income from child support or disability payments, for example, exceeds the income eligibility requirements. The percentage of cases that closed due to income above limit increased slightly (22% to 24%) between cohorts, while the percentage of cases that closed due to noncompliance with work requirements decreased by five percentage points (29% to 24%). In fact, in the economic recovery cohort, the percentages of cases that closed due to income above limit or noncompliance with a work activity were equal.

Table 5. Case Closure Reasons***

	Economic Recovery *July 2012 to June 2016* *(n=12,265)*	**Economic Stability** *July 2016 to June 2019* *(n=6,776)*	**Total Sample** *July 2012 to June 2019* *(n=19,041)*
Noncompliance with the work requirement	29%	24%	27%
Income above limit	22%	24%	23%
Did not maintain eligibility	15%	19%	17%
Did not reapply	11%	10%	10%
Ineligible	9%	8%	9%
Customer requested closure	6%	6%	6%
Noncooperation with child support	5%	7%	5%
All other closing codes	4%	3%	4%

Note: Percentages may not add up to 100% due to rounding. *p<.05, **p<.01, ***p<.001

The next most common closure reason was that the family did not maintain eligibility, which sometimes involves submitting required documentation to demonstrate continued need. One in six (17%) families left the TCA program for this reason. Between cohorts, the percentage of cases that closed due to this reason increased by four percentage points.

The three closure reasons discussed thus far—noncompliance with work, income above limit, and did not maintain eligibility—account for two thirds of all closure reasons. The remaining one third of closure reasons include did not reapply (10%), ineligible (9%), requested closure (6%), noncooperation with child support requirements (5%), and other closure reasons (4%).

The percentage of cases that closed due to each of these additional closure reasons remained stable between cohorts or only had a slight decrease of one percentage point. The exception, though, was the percentage that closed due to noncooperation with the child support requirement: this closure reason increased slightly between cohorts (5% to 7%). This increase is part of an ongoing trend over the last ten years in which this case closure reason has become more common (Gross & Nicoli, 2019).

When considering the results of Table 5, it is important to remember the definition of an exit used in this study: an exit from the TCA program in this study is defined as a case that closes and does not reopen within two months of closure. Cases that do reopen within two months of closure are not included in our sample. Previous research shows that many cases that close due to noncompliance with the work requirements return quickly (Nicoli, 2016). Additional evidence shown in Appendix B shows that while more than 50% of cases that closed due to noncompliance with the work requirements reopened, roughly half of cases that reopened did so in the first month after exit. Appendix B also shows that the cases that closed because the adult did not reapply, and then later reopened, mostly returned in the first month after case closure. This means that the data shown in Table 5 tell a story about certain families who leave cash assistance (i.e., those families that do not return in the first two months) and do not tell the story of all families who leave the TCA program.

EMPLOYMENT AND EARNINGS

We changed our sampling strategy and how we define an exit from TCA in this year's *Life after Welfare* update. Therefore, findings cannot be directly compared to previous reports.

The purpose of Maryland's TCA program is to provide temporary assistance to families with dependent children who do not have the resources to be fully self-sufficient. As a condition of receipt, the program requires work-eligible adult recipients to engage in activities that provide work supports and skill development, including work experience, education, training, and other work-related activities. The goal of providing these resources is to secure stable employment and earnings for families.

In this chapter, we examine employment patterns and earnings of adult recipients before and after their exit from TCA. We follow recipients in the sample over time, providing five years of follow-up data. We conclude this chapter with an examination of the most common industries in which recipients were employed.

Annual Employment and Earnings before and after TCA Receipt

Since the inception of the TCA program more than two decades ago, one finding remains consistent each year: TCA recipients are no strangers to work. As shown in Figure 3, more than half (53%) of adult recipients on exiting cases were employed in the year prior to their TCA spell. A smaller percentage of adult recipients in the economic recovery cohort were employed in the year prior to their spell, compared to adult recipients in the economic stability cohort (50% vs. 58%). This eight percentage-point difference in prior employment may be attributed to the point in time in which these recipients joined the program. Recipients who exited TCA during an economic recovery likely felt the lingering effects of the Great Recession.

Figure 3 also shows the percentage of recipients who were employed in the year after their exit from TCA. Across cohorts, a higher percentage of recipients were employed *after* their exit from TCA than *before* their TCA spell. Nearly two thirds (64%) of recipients were employed after exit. A slightly higher percentage of recipients in the economic stability cohort were employed after exit compared to the economic recovery cohort (66% vs. 63%).

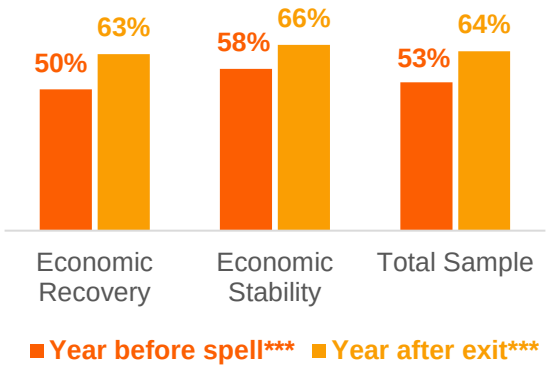
Overall, recipients experienced gains in employment between the time they entered the TCA program and the time they left the program. Most notable are the recipients in the economic recovery cohort, who experienced a 13-percentage point increase in employment before and after TCA. Recipients in the economic stability cohort experienced an eight-percentage point increase in employment. Recipients who exited during the economic recovery were likely in a better economic climate than prior to their entrance into the program, contributing to the substantial increase in employment.

Notes for Employment Analyses

Employment analyses in this update **cannot be compared** to prior *Life after Welfare* reports due to sampling changes. Only employment covered by Unemployment Insurance in the State of Maryland is included. Please refer to the methods chapter for more details.

Median earnings represent the middle point that divides the income distribution of employed adult recipients into halves. One half of the distribution has earnings at or below the middle point, and the other half has earnings at or above that point. All earnings have been standardized to 2019 dollars.

Figure 3. Percent of Adult Recipients Employed In Maryland
Before TCA Spell and after Exit

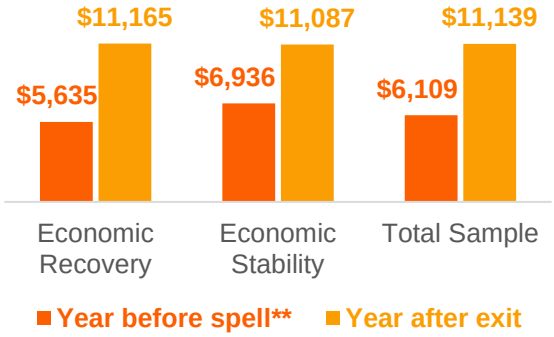


Note: Counts are not shown because they differ between the *Year before TCA spell* and the *Year after exit* due to sample exclusions detailed in the methods chapter. Valid percentages reported. *p<.05, **p<.01, ***p<.001

While connection to employment is one piece of transitioning families to self-sufficiency, earnings play a larger role. This relationship between earnings and the TCA program is an intuitive one: the more income a family has, the less likely they are to need cash assistance. As shown in Figure 4, median annual earnings before recipients' TCA spells were considerably lower than in the year after exit for both cohorts. For the economic recovery cohort, median earnings increased from $5,635 to $11,165, an increase of nearly $6,000. The economic stability cohort also experienced a significant increase, albeit a slightly smaller one. Median earnings for this cohort were $6,936 before TCA and $11,087 after exit, an increase of more than $4,000.

Recipients experienced **employment and earnings gains** between the year before entry and the year after exit. Annual median earnings each year after exit, though, remained low.

Figure 4. Median Annual Earnings
Before TCA Spell and after Exit among Employed Adult Recipients



Note: Figure includes only adult recipients who were employed in and had earnings in Maryland. Counts are not shown because they differ between the *Year before TCA spell* and the *Year after exit* due to sample exclusions detailed in the methods chapter. Valid percentages reported. *p<.05, **p<.01, ***p<.001

Annual Employment and Earnings Five Years after Exit

The previous section provides useful information for comparing recipients' engagement with work before and after TCA participation. In this section, we follow exiting adult recipients for five years to get a sense of their longer-term employment outcomes. Figure 5, specifically, shows the percentage of prior recipients employed in each year after exit and median annual earnings each year.

In the first year after exit, more than three fifths (64%) of adult recipients were employed at some point during the year. The percentage of prior recipients who were employed slightly decreased each year after exit. By the fifth year after exit, 58% of leavers were employed, reaching a level similar to their employment before TCA.

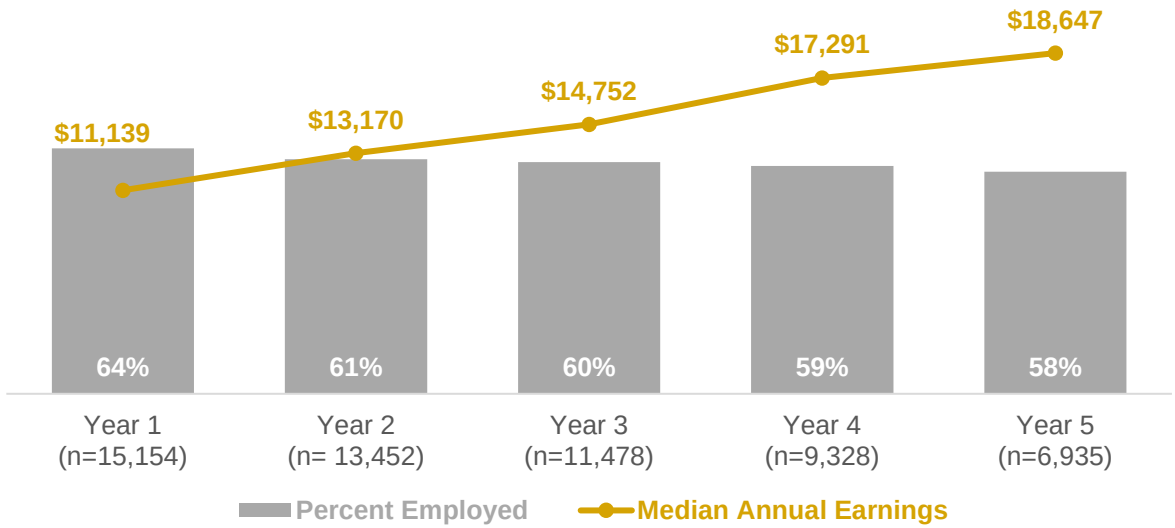
There are a few reasons why this decline may exist. First, this figure includes adults who returned to the TCA program. Previous research shows that a substantial percentage (35%) of welfare leavers return to the program between four months and

five years after exit (McColl & Passarella, 2019a), a topic that is further addressed in the next chapter of this report. Second, we know that over time, recipients' disconnection with formal employment and income support programs increases. By the fifth year after exit, nearly one third of previous adult recipients are disconnected from the TCA program as well as earnings (McColl & Passarella, 2019a). We also take a closer look at disconnection in the next chapter.

It is also important to consider the details of the data source when examining employment analyses. As discussed in the methods chapter, the data on employment and earnings are retrieved from the Maryland Unemployment Insurance (UI) system. Many types of jobs are not captured in this data. For example, informal employment such as babysitting, some landscape work, braiding hair, and other forms of informal self-employment are not captured in this data. In addition, contract employment is not included in this data source, and across the country, the share of the workforce that receives income as independent contractors has increased over the last twenty years (Lim et al., 2019). Finally, the UI system does not capture out-of-state employment.

Although employment declined over time, earnings increased each subsequent year after exit. In the first year after exit, median earnings were $11,139; by the fifth year after exit, median earnings were $18,647, an increase of 67% over five years. While this is a substantial increase in earnings, they were still below the Federal Poverty Level of $21,720 for a family of three (Office of the Assistant Secretary for Planning and Evaluation, 2020), suggesting that families may still require additional resources or income supports to meet their needs even five years after exit.

Figure 5. Adult Recipients' Annual Employment and Median Earnings after Exit



Note: Each year of employment data excludes adult recipients who do not have the corresponding amount of follow-up data. Earnings are shown only for adult recipients employed in the respective year. Refer to the methods chapter for other sample exclusions and for details on data limitations. Valid percentages reported.

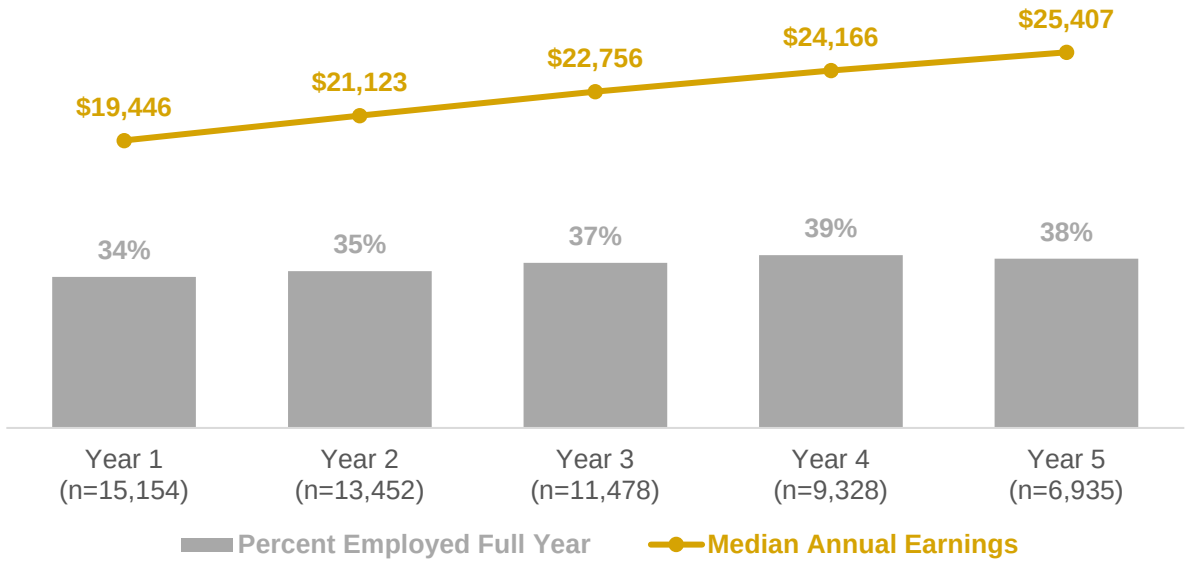
Full-Year Employment after Exit

The previous figure showed that although earnings increased over time, they were still relatively low. One contribution to low earnings is the stability of employment, or, in other words, how much adult recipients work over the course of the year. UI employment data are limited in that they cannot provide estimates of hourly or weekly work or wages; they do, however, provide quarterly employment and earnings.

In Figure 6, we examine adult recipients who worked in all four quarters in each subsequent year after exit. The first year, then, represents the percentage of adult recipients who worked for *all four quarters* in the first year after exit. As shown, one in three (34%) adult recipients were employed in *all four* quarters their first year after exit. This percentage increased each subsequent year, eventually reaching 38% by the fifth year after exit.

Earnings followed a similar pattern. In the first year after exit, those who were employed all four quarters of the year earned $19,446. By the third year after exit, median earnings were just above the Federal Poverty Level for a family of three, and continued to increase through the fifth year. Over the first five years after exit, there was a 31% increase in earnings for adult recipients employed all four quarters of a year ($19,446 to $25,407).

Figure 6. Adult Recipients' Full-Year Employment and Median Annual Earnings after Exit



Note: Full-year employment is defined as employment in each of the four quarters in a given year**.** Each year of employment data excludes adult recipients who do not have the corresponding amount of follow-up data. Earnings are shown only for adult recipients employed in all four quarters the respective year. Refer to the methods chapter for other sample exclusions and for details on data limitations. Valid percentages reported.

Industries after Exit

Previous research on TCA recipients shows that the industries in which recipients work are associated with their earnings and job stability. Specific industries, such as education, nursing homes, and hospitals are associated with higher earnings and job stability compared to other industries, such as restaurants, general retail, and administrative and support industries (Nicoli, Passarella, & Born, 2014). To better understand welfare leavers' employment after exit, we present Table 6, which shows the industries in which most recipients worked in their first quarter of employment after leaving the TCA program.[3] The table also shows their respective earnings within those industries. Sometimes prior recipients may work in more than one industry. For example, they may work in a nursing home as a caretaker during the day and supplement their earnings with a retail position during nights or weekends. In instances where prior recipients are employed in two or more industries, we include them in the industry in which they had the highest earnings for the purposes of this analysis.

As shown, the top two industries in which adult recipients were first employed after exit were the administrative and support and restaurant industries. One in five (20%) leavers was employed in the administrative and support industry and one in eight (14%) was employed in restaurants. These two industries are among those with some of the lowest median quarterly earnings: recipients employed in the administrative and support industry earned a median of $2,347 in that first quarter of employment, and recipients employed in restaurants earned a median of $1,779.

Table 6. Industries and Median Earnings for First Quarter Employed after Exit***

	Economic Recovery *July 2012 to June 2016* *(n=8,087)*		**Economic Stability** *July 2016 to June 2019* *(n=3,394)*		**Total Sample** *July 2012 to June 2019* *(n=11,481)*	
	%	*Quarterly Earnings*	*%*	*Quarterly Earnings*	*%*	*Quarterly Earnings*
Administrative & Support	20%	$2,289	20%	$2,602	20%	$2,347
Restaurants	14%	$1,715	14%	$1,909	14%	$1,779
General Retail	8%	$1,976	5%	$2,174	7%	$2,026
Nursing Homes	7%	$4,119	7%	$4,831	7%	$4,270
Outpatient Health Care	5%	$4,053	6%	$4,399	6%	$4,111
Social Assistance	4%	$3,001	4%	$3,459	4%	$3,075
Food & Beverage Retail	4%	$1,786	4%	$2,508	4%	$1,911
Education	3%	$3,397	3%	$3,491	3%	$3,417
Hospitals	2%	$5,558	3%	$6,888	3%	$6,080
Professional & Technical	2%	$2,475	3%	$1,923	3%	$2,279
Other	30%	$2,913	30%	$3,260	30%	$3,025
Total	100%	$2,607	100%	$3,027	100%	$2,724

Note: This analysis represents the employer with whom the recipient earned the highest wages in the first quarter the individual was employed during the 20-month follow-up period. This analysis excludes recipients who were employed in the follow up period but the NAICS code was missing (n=11). Refer to the methods chapter for other sample exclusions and data limitations. Valid percentages reported. *p<.05, **p<.01, ***p<.001

[3] Table 6 represents the first quarter in which the adult was employed after exit. This could be the first quarter after exit or the fifth quarter after exit.

Interestingly, there are very few differences between cohorts. Roughly equal percentages of leavers were employed in almost every other industry, or they were within one or two percentage points of each other. For example, 5% to 6% of leavers were employed in outpatient health care, 4% were employed in food and beverage retail, and 4% were employed in social assistance. Seven percent of adult recipients were employed in nursing homes after exit, an industry that had the second highest quarterly earnings ($4,270) out of the industries in which leavers are commonly employed.

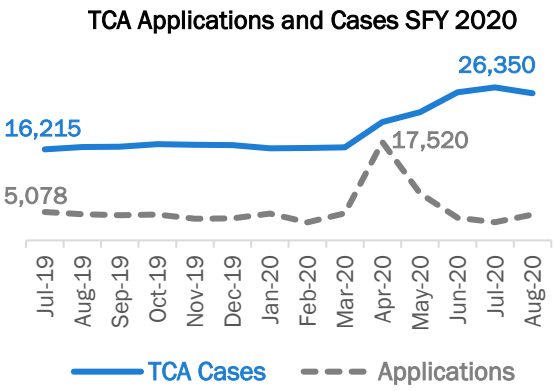
One notable difference between cohorts is the percentage of recipients who were employed in general retail. A higher percentage of leavers in the economic recovery cohort were employed in general retail (8% vs. 5%). This finding is encouraging, as earnings in general retail are lower than earnings for those employed in other industries that experienced a slight gain, such as hospitals and outpatient healthcare. It is not clear from these data why there was a decrease in leavers employed in retail. It could be a result of changes in the economy, or because those in these industries are less likely to be represented in exiting cases and are more likely to continue receiving TCA.

The COVID-19 Pandemic: A Snapshot of Families Receiving TCA

(March 2020 to June 2020)

This 2020 update of the annual *Life after Welfare* report is being released during unprecedented times. The COVID-19 pandemic weakened Maryland's economy over the last several months, putting financial strain on families. Between March 2020 and April 2020, Maryland's unemployment rate tripled, going from a historical low of 3.3% to a historical high of 10.1% (Bureau of Labor Statistics, n.d.b, n.d.c). Due to state mandates, industries that are common among TCA recipients and unable to offer teleworking (Gould & Heidi, 2020)—such as restaurants, accommodation, retail, and other service, hospitality, and leisure industries—were hit hardest (Huffer & Boddupalli, 2020).

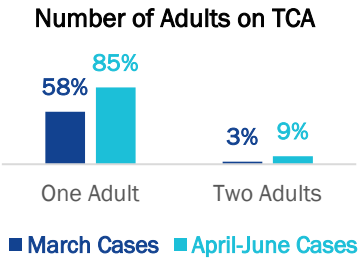
Certain populations have been especially affected by the pandemic. In the wake of the economic shock and stay-at-home orders, single mothers, and particularly low-wage single mothers, struggled to balance job loss or telework, childcare challenges, and virtual schooling for young children (Henderson, 2020; Heggeness & Fields, 2020; Knezevich & Miller, 2020). The pandemic also brought additional hardships on families, including food shortages and concerns about paying for housing (Monte, 2020). This past summer, one out of every five Maryland adults reported that children in their homes did not get enough to eat because they could not afford food, and one out of five Maryland renters were behind on rent payments (Center on Budget and Policy Priorities, 2020).



Note: Maryland Department of Human Services statistical reports: https://dhs.maryland.gov/

During difficult economic times, families can turn to Maryland's TCA program and other supports as a temporary safety net. In April 2020, for example, Maryland's Department of Human Services received a record number of applications for the Supplemental Nutrition Assistance Program (SNAP): nearly 150,000 SNAP applications were received in April, an increase of more than 400% from March. In this same month, the department received a record number of applications for TCA (17,520) an increase of more than 250% from March. Following a record number of applications in April, TCA caseloads rose to more than 26,000 in June 2020 before stabilizing.

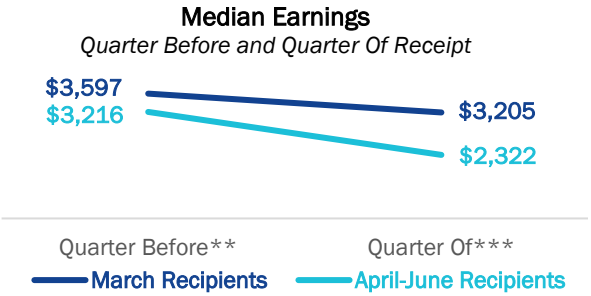
The purpose of this section is to describe the families who received TCA during the first four months of the pandemic (March through June 2020). We examine 21,960 adult recipients on 27,002 cases. In these analyses, we distinguish cases that received TCA in March from cases that received TCA in April through June. By mid-March, the pandemic had just begun to have an impact on our economy, and thus, the March 2020 TCA caseload has very similar characteristics to prior months, offering a baseline to which we can compare April through June cases. While examining active cases is not standard for our *Life after Welfare* annual reports, we make an exception in this year's report to provide policymakers and program managers with a first look at families who needed assistance and who may be included in our future *Life after Welfare* reports. The information provided in this snapshot is intended to be a brief overview of pandemic TCA families, and future reports, including the upcoming update to the *Life on Welfare* series, will provide more detail.



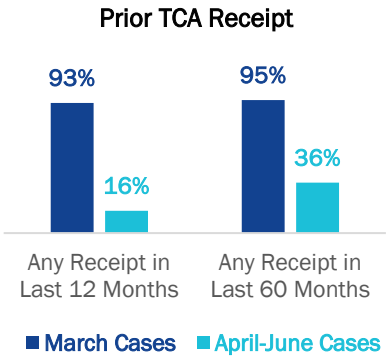
As we regularly report, the primary recipients of the TCA program are children, with roughly three quarters of TCA recipients under the age of 18. In April to June 2020, though, the percentage of cases that included one or two adult recipients increased. Cases with one adult recipient increased nearly 30 percentage points between the March and April to June cases (58% vs. 85%), while cases with two recipient adults tripled (3% vs. 9%), indicating that more adults were eligible to receive TCA benefits.

Though not shown, recipients' demographics did not change substantially, with a few notable exceptions. The adult recipients on active cases between April and June were slightly younger and had more education. The percentage who were 36 or older decreased five percentage points between March and April (36% vs. 30%), and the percentage who had additional education beyond high school increased six percentage points (10% vs. 16%). Conversely, the percentage of recipients in their early 20s increased slightly, while the percentage without a high school diploma decreased. Finally, a higher percentage of April through June cases had at least one child under the age of three years in the household (30% vs. 37%).

Pandemic recipients' median earnings were also different. As shown, all employed recipients who received TCA from March through June experienced a decrease in earnings between the quarter before receipt and the quarter of receipt. April through June recipients, though, experienced a greater loss. While March recipients lost roughly $400 in median earnings, or a decrease of 11%, April through June recipients lost approximately $900 in median earnings, or a decrease of 28%. Recipients who were employed during the early months of the pandemic likely experienced a loss of working hours, which contributed to the decrease in earnings.

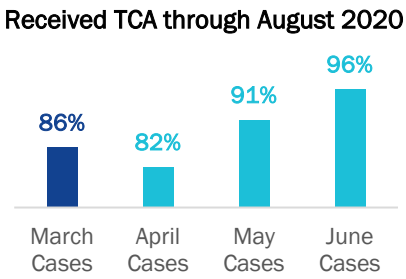


Note: Earnings include only recipients who were employed in the quarter before or the quarter of receipt. See methods chapter for UI-data limitations.



Families who received TCA during the early months of the pandemic were largely families who had formerly relied on safety net programs such as TCA and the Supplemental Nutrition Assistance Program (SNAP). Only one in six (16%) April through June families had received any TCA in the prior year, and only one in three (36%) received TCA in the previous five years. Three quarters (75%) of April through June families, though, received SNAP in the prior year. This tells us that the majority of families were not new to safety net programs, and many were successfully independent from TCA benefits for more than five years before the pandemic.

The final piece of information we examine is for how long pandemic families received TCA. At the time of writing, we only have follow-up data through August 2020. Most families who were recipients in March (86%) or began receiving TCA in April (82%) and May (91%) continued receiving TCA each month through August 2020. Virtually all (96%) cases that began receiving TCA in June continued receiving TCA through August 2020.



PROGRAM PARTICIPATION AFTER EXIT

We changed our sampling strategy and how we define an exit from TCA in this year's *Life after Welfare* update. Therefore, findings cannot be directly compared to previous reports.

After families exit the TCA program, many of the adults on those cases are likely to work. However, as discussed in the previous chapter, most adults do not have stable, consistent employment after exit, and overall earnings remain relatively low. Our previous research shows that families rely on important safety net programs after exit, including the public child support program, Supplemental Nutrition Assistance Program (SNAP), Supplemental Security Income (SSI), and Medical Assistance (MA), and they may even return to the TCA program for further assistance (McColl & Passarella, 2019a). In this chapter, we explore families' participation in these programs after their TCA exits.

Child Support

After applying for TCA, families are referred by case managers to Maryland's public child support program. To be approved for and continue receiving TCA, adults must comply with each step of the child support process, including establishing paternity, creating the order for support, and enforcing that order. If a family does not cooperate with this process, the TCA application may be denied or the TCA case may be closed.

The purpose of requiring cooperation with the child support program is two-fold. First, child support is an important income source for low-income families, contributing to economic stability and overall child wellbeing (Demyan & Passarella, 2019; Grall, 2020). The poverty rate for children *without* both parents in the same home is three times the rate for households *with* both parents, so additional income can have meaningful impact (Grall, 2020). Prior research has also shown that fewer families who receive child support return to the TCA program after exit (Hall & Passarella, 2015).

The second purpose of requiring cooperation is because the child support program serves as a cost-recoupment mechanism for money spent by state and federal dollars on families receiving TCA. During families' participation, the state has the option to retain part of the paid child support. In July 2019, Maryland implemented a new policy called pass-through, which allows some support to first be passed through to families receiving TCA: up to $100 can be passed through per month for one child, and up to $200 can be passed through for two or more children (Maryland Department of Human Services, 2019a). However, in SFY 2019, less than 10% of child support cases with current support had any support due to the state; the vast majority (92%) of current support was owed directly to custodial families (Passarella, 2020).

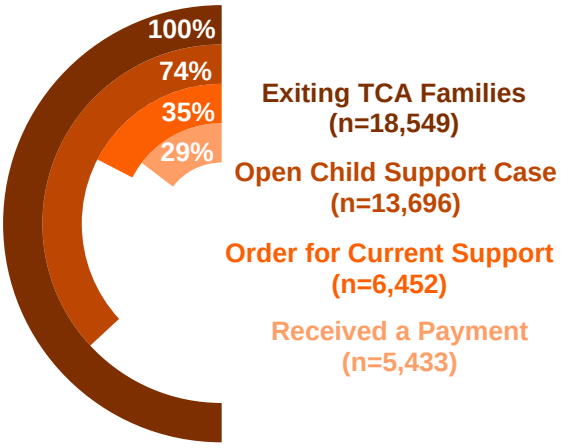
Child Support & TCA

The Child Support Enforcement program was established in 1975 though Title IV-D of the Social Security Act. Although the primary purpose was to reduce public expenditures on welfare, its mission has expanded to include more family-centered initiatives by partnering with organizations that focus on family violence, healthcare, family relationships, economic stability, and fatherhood engagement. Additionally, TCA funds can be used to provide employment programs for noncustodial parents to ensure they have the ability to support their children (Office of Family Assistance, 2018).

This section provides a brief overview of exiting TCA families' child support cases, support orders, and payments. It is important to note that the child support discussed in this chapter only refers to formal payments made through the public child support program. Other arrangements, such as private orders or in-kind support, are not captured by these data. Research shows that fathers who do not participate in the formal program may provide in-kind assistance in the form of the child's material needs or cash payments to the mother (Kane et al., 2015).

Figure 7 shows that nearly three fourths (74%) of exiting families had an open child support case after their exit from TCA. While most families are required to cooperate with establishing an order for support, there are some exceptions. For example, custodians who may be current or prior victims of domestic violence may not have to pursue support. In addition, there are families who receive TCA and have both parents on the TCA case; in these cases, pursuing child support does not make sense, as the family is intact.

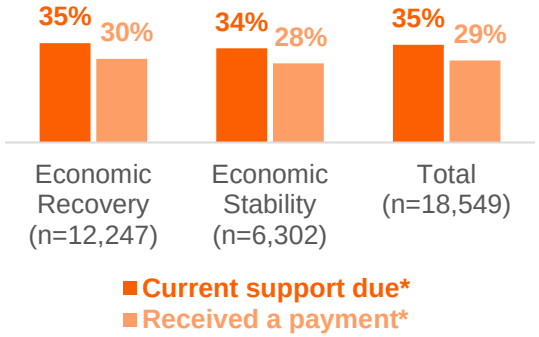
Figure 7. Child Support Case Status
One year after exit



Note: This figure excludes families who exited after March 2019 and did not have one year of follow-up data at the time the data were retrieved (n=469) as well as families for whom data were not available (n=23). Valid percentages reported.

Only one third (35%) of all TCA families who exited had an order for current support established at the time of exit, indicating that there may have been challenges at some point in the order establishment process. Alternatively, it is likely that at least some welfare leavers exited the program before an order could be established. Recent research shows that many of these child support cases that have no support order established eventually close (Demyan & Passarella, 2017). Ultimately, only 29% of exiting families received a child support payment in the first year after exit. This finding was similar between the two cohorts, though the economic stability group did experience a slight decrease in the percentage of exiting families who had current support due or received a payment, as shown in Figure 8.

Figure 8. Percent with Current Support Due and with a Payment by Cohort
One year after exit

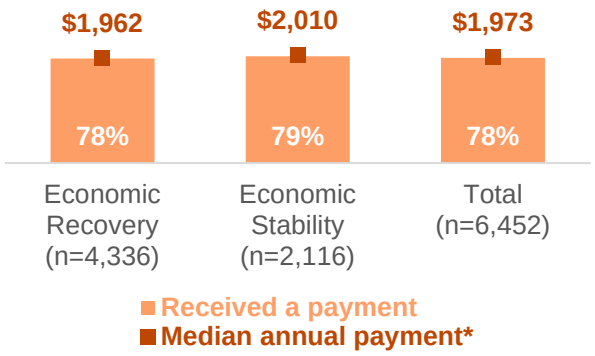


Note: This figure excludes families who did not have one year of follow-up data at the time the data were retrieved (n=469) as well as cases for which data were not available (n=23). Valid percentages reported. *p<.05, **p<.01, ***p<.001

To further explore the relationship between the orders for current support and the support received by TCA families, we present Figure 9. This figure includes the roughly 35% of families who had an order for support established, showing the percentage of those families who received a payment and what the median annual payment was. As shown, establishing an order is key to ensuring families receive this important source of income. More than

three quarters (78%) of families with a support order received at least one payment in the year after their exit from TCA, with a slight increase between cohorts (78% to 79%). In the year after the order was established, families received a median of $1,973 dollars.

Figure 9. Percent with a Payment and Median Annual Payment
Cases with current support owed



Note: This figure includes exiting TCA families to whom current support was owed in the first year after exit. It excludes families to whom current support was not owed, families who did not have a year of follow-up data at the time the data were retrieved (n=469), and cases for which data were not available (n=23). Payments are standardized to 2019 dollars. Valid percentages reported. *p<.05, **p<.01, ***p<.001

Returns to TCA

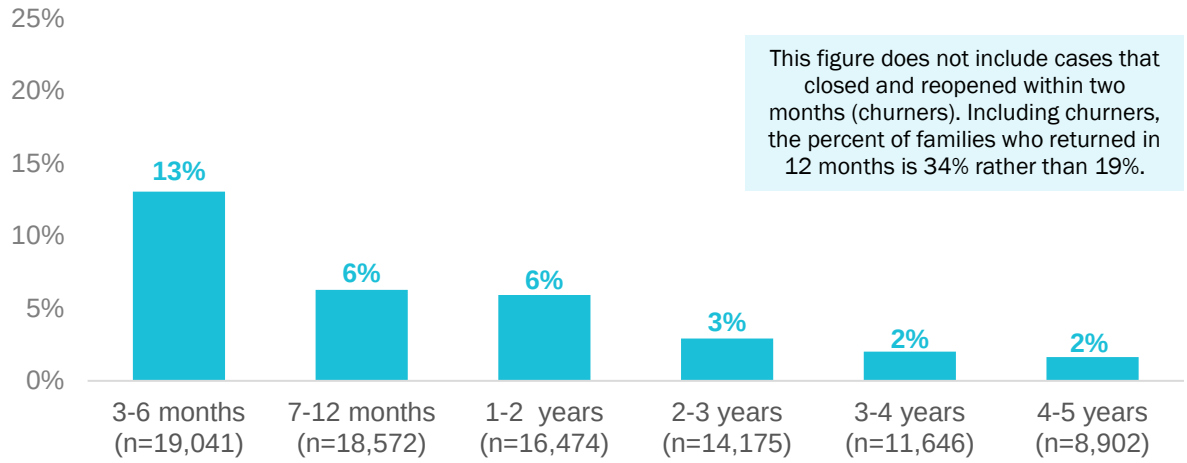
After leaving the TCA program, some families return for additional assistance, as shown in Figure 10. Although families can leave and return to TCA multiple times, this figure shows only the first return to the program. As shown, one in eight (13%) families returned three to six months after exit, and 6% returned in the seven to 12 months after exit. An additional 6% returned in the second year after exit. After the second year, returns to the TCA program were relatively low. Overall, 32% of families who left TCA returned within five years.

It is important to note that this figure—as with the entire report—only includes families who originally exited TCA and did not return within the first two months of their exit, which is why the figure begins at three months after exit. Out of the entire population of TCA exits, more than one third of families actually return within the first two months of case closure, and we exclude them from our analyses—as detailed in the methods section. As shown in Appendix B, many of these families return quickly because they come into compliance with work requirements, they submit appropriate paperwork that was missing, or they come in for a missed redetermination appointment that maintains their eligibility. These families are still important to mention, as they compromise a large portion of exiting families; however, they are not captured in Figure 10 or throughout this report, as our focus is on families' lives when they may have made a true and likely permanent exit from TCA.

Additional Program Receipt

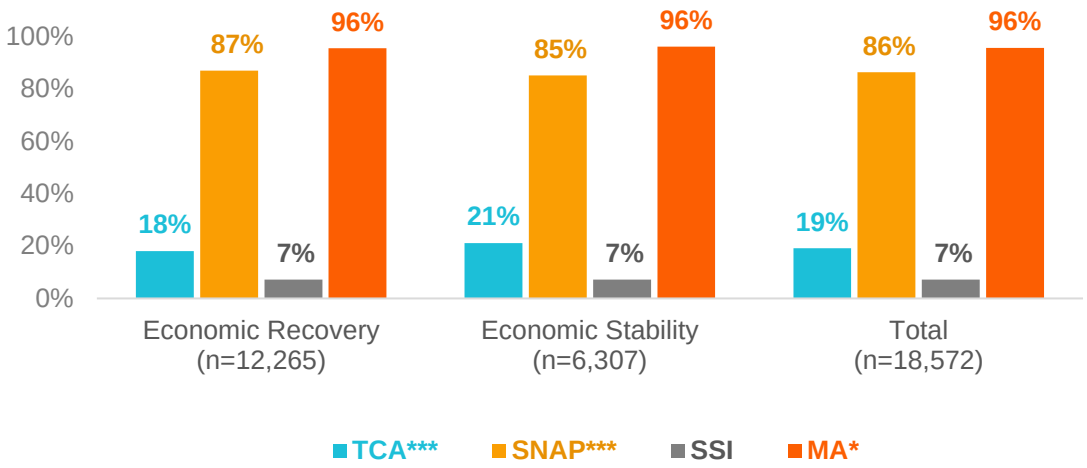
Participation in safety net programs was common after families left the TCA program. Across cohorts, there were not large differences in program participation in the first year after exit (Figure 11). Overall, MA and SNAP were the two income support programs utilized by exiting families. Nearly nine out of every 10 (86%) families received SNAP in the year after exit, and virtually all (96%) participated in MA. High participation in these programs is unsurprising, as some families who leave TCA receive transitional SNAP benefits for five months after they leave TCA (Maryland Department of Human Services, 2002) and transitional MA benefits for up to 12 months (Maryland Department of Human Services, 2008). Across cohorts, SNAP receipt decreased marginally (87% to 85%) while MA participation was stable. TCA and SSI receipt in the year after exit were less common. About one fifth (19%) of families returned to TCA in the year after exit, and 7% received SSI. Across cohorts, the percentage who returned to TCA increased slightly (18% to 21%), while participation in SSI remained at 7%.

Figure 10. Percent of Families who Return to TCA after Exit



Note: This figure represents the first return to welfare and does not include additional returns. Cases may close and return more than once. Counts represent the number of cases with follow-up data. Valid percentages reported.

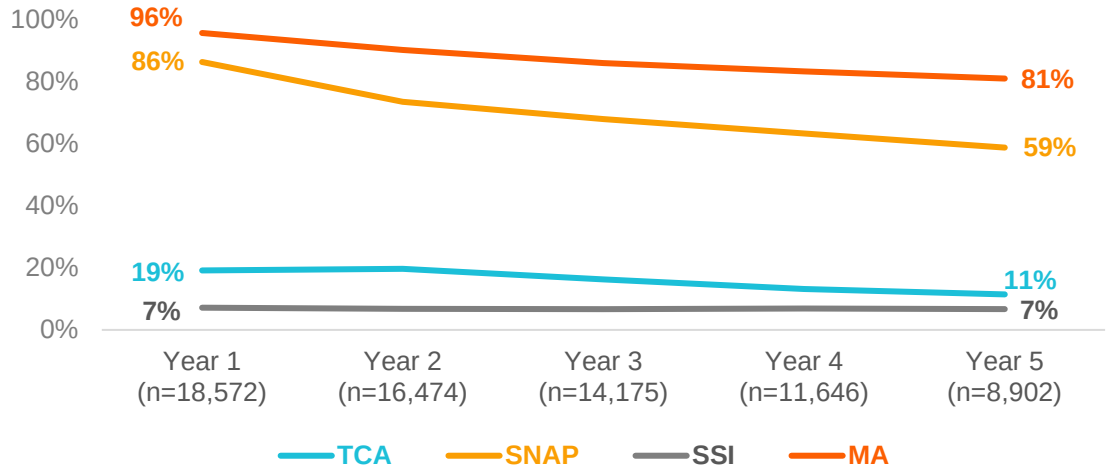
Figure 11. Subsequent Program Participation One year after Exit



Note: This figure excludes cases that closed after March 2019 and did not have a year of follow-up data at the time the data were retrieved (n=469). MA data also excludes an additional 31 cases for which data were not available. Valid percentages reported. *p<.05, **p<.01, ***p<.001

Over time, as families became further removed from their exit from TCA, their participation in programs that support their economic well-being declined. The two most common income supports—SNAP and MA—experienced the largest decreases. Participation in the SNAP program declined by more than 25 percentage points between the first and fifth years after exit (86% to 59%). Participation in MA decreased 15 percentage points (96% to 81%). Still, many families relied on these two safety net programs five years after their exit from TCA. Although nearly one in five (19%) families returned to TCA in the first year, only one in 10 (11%) families was still connected to the TCA program in the fifth year after exit. Participation in SSI remained stable over time, indicating that once a recipient is approved for this support, they continue to receive it even five years after exit.

Figure 12. Subsequent Program Participation Five Years after Exit



Note: Counts represent the number of cases with follow-up data. MA data excludes an additional 31 cases for which data were not available. Valid percentages reported.

Transitional Support Services (TSS)

Two out of every five families had difficulty maintaining self-sufficiency in the first year after leaving the TCA program and returned for additional assistance; many of whom return in the first couple of months (see Appendix B). When families leave the TCA program, they experience a benefit cliff in which they abruptly lose a source of income. To address this benefit cliff, the Two-Generation Family Economic Security Commission recommended the Transitional Support Services (TSS) benefit (Maryland Department of Human Services, 2018). Maryland implemented this benefit in July 2019 for adults who left the TCA program for employment, easing the transition from cash assistance to work (Maryland Department of Human Services, 2019b).

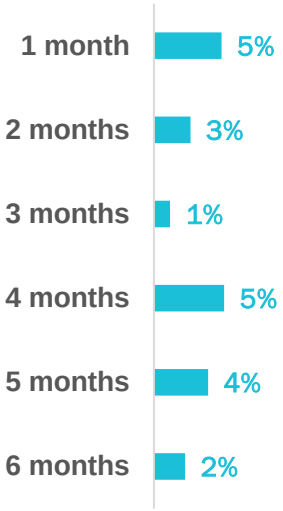
Between July and September 2019, 596 TCA families received the TSS benefit, representing 14% of all case closures.

The TSS benefit provides families with three additional months of cash payments. The monthly benefit payment amounts to families' last monthly TCA payment and is only available to families whose cases close due to income above the TCA eligibility limit. At least some portion of this income must be *earned*, meaning that families whose cases closed due to only *unearned* income—such as child support or SSI benefits—are not eligible to receive TSS.

The sample period for this *Life after Welfare* update ends before the TSS program was implemented (July 2019). To understand more about the implementation of this benefit and outcomes of families who received the benefit, we examine in this section TCA case closures that occurred between July 1, 2019 and September 30, 2019. Because we examine returns to TCA six months after receipt, we did not include families who received TSS after September to avoid capturing returns related to the COVID-19 pandemic. To ensure we capture all TSS cases, we include cases that had multiple closures during this three-month period and include families who returned to TCA quickly.

In total, we examined 4,375 case closures between July and September 2019. During this timeframe, 596 TCA families received the TSS benefit, representing 14% of all case closures. As shown in the figure to the right, 21% of families who received TSS after exit returned within six months, with roughly half returning at the three-month mark or earlier and half returning after three months. Although it is not clear why some TSS families returned while they were still eligible to receive the TSS benefit (three months), the percentage who returned by the six-month mark is lower than the percentage of families who left between July 2016 and June 2019 and returned within six months (28%), as shown in Appendix B.

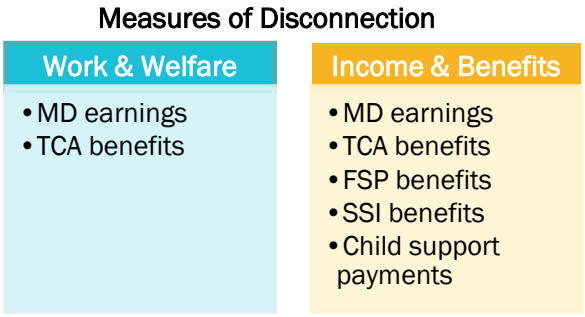
21% of families who received TSS *returned within six months*



Note: Percentages do not add to 21% due to rounding.

Disconnection

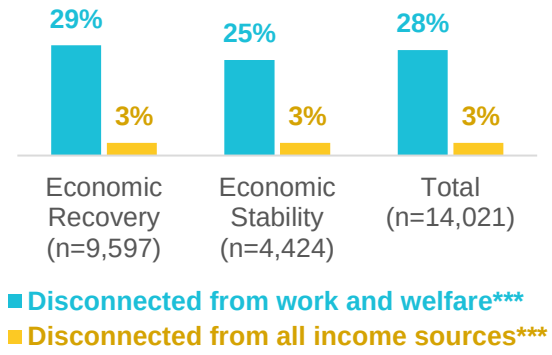
Previous chapters showed that many adult recipients are connected to employment in the years following their exits from TCA, and most families are connected to transitional resources after exit, whether that is SNAP, SSI, child support, or TCA. Most families (i.e., those who make a more permanent exit from TCA and do not return within the first two months) do not return to the TCA program, suggesting some successfully move closer to self-sufficiency. However, not all families who exit the TCA program are connected to employment or programs designed to support economic well-being. Families who do not have an income source and do not participate in supportive programs that provide other avenues to income are considered to be disconnected. In this report, we describe two types of disconnection. The first type is disconnection from Maryland UI-covered employment and the TCA program, also described as work and welfare. The second type is disconnection from Maryland employment as well as four income-supporting benefits, including TCA, SNAP, SSI, and child support. Measures of disconnection are based on all recipient adults on the case.



The research on disconnection from income sources is rich and provides a better understanding of important factors that contribute to disconnection. In general, working age adults are more likely to become disconnected if they are younger, belong to a racial or ethnic minority group, have a disability, or have fewer personal resources (Mykyta, 2018). Women who are the head of households are particularly vulnerable (Mykyta, 2018). Additional research has shown that the majority of disconnected women have multiple barriers to work (Blank and Kovak, 2009), and both younger mothers and mothers with work-limiting disabilities are more likely to be disconnected (Hetling, Kwon, & Saunders, 2015). In Maryland, specifically, roughly 30% to 40% of families who left the TCA program in 2007 through 2012 were disconnected from welfare, work, and SSI in the years following their exits from TCA (Gleason, Nicoli, & Passarella, 2015). These families were more likely to be disconnected if adults had weaker work histories prior to TCA participation and did not complete high school. Moreover, prior employment, education, and the presence of a disability for any member of the case play an important role in whether disconnected leavers are able to *re*connect to work or welfare (Gleason & Passarella, 2016).

Though research shows that there was an increase in disconnection from the late 90s through the late 2000s both for welfare leavers in Maryland (Nicoli et al., 2012) and for low-income single mothers nationally (Loprest, 2011), recent *Life after Welfare* studies suggest that this percentage has been decreasing over the last 10 years. Figure 13 supports this general finding. As shown, 29% of families who left in the economic recovery period were disconnected from both work and welfare during the first year after exit from TCA. In the economic stability period, this percentage dropped four percentage points to 25%. When employing a broader definition of disconnection, we find that disconnection was rare in the first year after exit. Across cohorts, only 3% of exiting families were disconnected from *all* income and benefit sources that we examined.

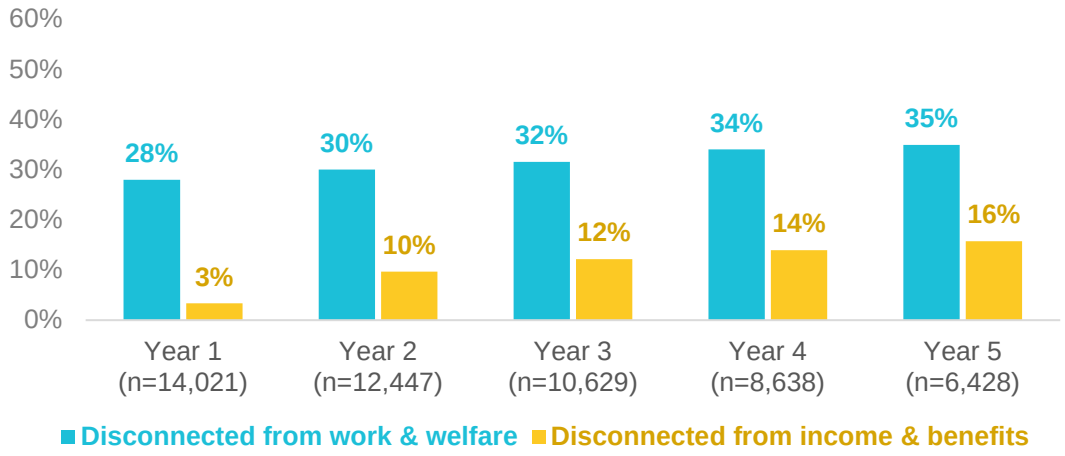
Figure 13. Disconnection from Income Sources One Year after Exit



Note: Cases without recipient adults are not included in this analysis. Counts represent the number of cases with follow-up data. Refer to the methods chapter for other sample exclusions and for details on data limitations. Valid percentages reported. *p<.05, **p<.01, ***p<.001

Though most families are connected to at least one source of income or one income support in the year following their exits from TCA, the percentage of families experiencing disconnection increases each year after exit. As shown in Figure 14, the percentage of families who were disconnected from work and welfare increased seven percentage points from the first year after exit to the fifth year after exit (28% to 35%). The percentage of families who were disconnected from all income and benefits also increased, but at a much higher rate. Although only 3% of families were disconnected from all income and benefits in the first year after exit, by the fifth year after exit, this percentage grew to five times that of the first year. In the fifth year after exit, a total of 16%—or one out of every six families—was disconnected from all income and income supports. Still, the majority of families were connected to formal employment, TCA, or income supports five year after exit.

Figure 14. Disconnection from Income Sources Five Years after Exit



Note: Cases without recipient adults are not included in this analysis. Counts represent the number of cases with follow-up data. Refer to the methods chapter for other sample exclusions and for details on data limitations. Valid percentages reported. *p<.05, **p<.01, ***p<.001

CONCLUSIONS

The TCA program provides short-term aid to families in financial need who meet eligibility criteria. Families who leave the TCA program often have two to three recipients—most of whom are children—and a substantial proportion of families include a young child. Many of these families also include an adult recipient who may be required to participate in work activities designed to increase job-readiness, skills, or experience. The end-goal of these activities is to set recipients on a path to self-sufficiency. Consistent with prior reports, this *Life after Welfare* update shows recipients experienced employment and earnings gains between the year prior to TCA receipt and the year after their exits from the program. Despite these gains, full-year employment and median annual earnings were low in the five years following their exits.

One reason adult recipients' earnings were low is because they were typically employed in lower-wage industries after exit, including administrative services, restaurants, and retail. One set of workforce development strategies that have documented improvements in economic mobility are sector strategies. Sector strategies train low-income individuals in industries that demonstrate local demand to prepare them for high quality jobs with opportunities for career advancement. Evidence over the last decade suggests that these strategies can improve employment and lead to sustained gains in earnings (Schaberg, 2020).

Given that TCA leavers tend to be employed in lower-wage industries, sector strategies might be particularly useful. To be sure, adults who work in higher-wage industries are more likely to retain employment and less likely to return to TCA (Nicoli et al., 2014). As shown in this report, median quarterly earnings were highest for TCA leavers who secured employment in healthcare industries such as nursing homes, outpatient health care, and hospitals. Enrolling TCA recipients in education or training for health professions, then, might be one avenue for increasing earnings. Emerging evidence suggests that adults who enroll in health profession training do obtain jobs in the healthcare sector and experience gains in job quality as well as reductions in cash assistance receipt (Peck et al., 2019). Maryland has already taken steps to encourage vocational education for TCA recipients. Effective July 2020, up to 24 months of such training counts as compliance with work requirements—an increase from a 12-month maximum—allowing customers to engage in longer-term career pathways programs (Department of Human Services, 2020).

As demonstrated in the pandemic snapshot in this report, families who leave TCA are hit especially hard in economic crises, precipitating returns to TCA long after they are able to gain financial independence. Marginally increasing earnings, then, is not the sole solution to ensuring families' exits from TCA are permanent. Maintaining and improving the network of supports available to families after exit is also crucial. Most families, for example, continue to participate in SNAP and MA after exit. Some families, too, receive the transitional support services benefit, a financial support available to families who leave after earnings surpass eligibility limits. Some also receive child support, a direct cash support that increases income, thereby helping families stay out of poverty (Demyan & Passarella, 2019). Transitional childcare benefits through the Child Care Scholarship program are also available. By and large, life after welfare does not usually include lifelong independence from all safety net programs. Rather, a network of supports—designed to protect the most vulnerable families—acts as a buffer against deep poverty. Strategies that both increase earning capacity and build up these supports, then, would offer the best prospects for families leaving the TCA program.

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APPENDIX A: LIFE AFTER WELFARE SAMPLE CHANGES 1997-2020

Summary of Sample Changes

Since the first *Life after Welfare* study in 1997, there have been several revisions to the process for selecting a sample of welfare leavers for analysis. Sample revisions for longitudinal studies are not light decisions because some analyses are no longer comparable to one another over time. With each *Life after Welfare* sample refinement over the last two decades, we determined that the increased precision that accompanied each change outweighed the need to compare some findings to earlier leavers. This appendix provides details about the sample changes that have taken place over the years and the rationale behind each change.

Table A1 provides details on each sample change to the *Life after Welfare* study. This longitudinal study of welfare leavers began the year after the Personal Responsibility and Work Opportunity Reconciliation Act (PRWORA) took effect. In those early years, we selected a 5% simple random sample of all TCA cases that closed each month. We excluded cases that opened and closed on the same day from the population from which the sample was drawn. This was the sampling strategy employed from 1997 through 2001.

Beginning with the 2002 update, we redefined an exit from TCA to exclude churners from our sample. At that time, we defined an exit as a case that closed and remained closed for at least 30 days. This decision was based on a seminal article on the churn phenomenon in Maryland (Born et al., 2002), which is described in the methods chapter of this report. We excluded cases that reopened within one month from the sample *after* the 5% simple random sample was selected. This was our sampling strategy for the next decade, until 2012. From 2012 onward, we excluded churners from the *population* from which the sample was selected. In short, we previously excluded churners *after* they were drawn into the sample, but in 2012, we began excluding them from the population *before* we selected a sample.

Prior to the 2014 update to *Life after Welfare*, we examined closed cases dating back to the first month after welfare reform (October 1996). Each year, we added an additional year of data to the update, and with each subsequent year, the total number of observed cases increased. In 2014, nearly 20 years after welfare reform, we shortened the study period to focus on the most recent closed cases. Those who left welfare in the years immediately following the implementation of PRWORA faced a very different economic context than leavers more than a decade later. Notably, in 2014, Maryland was still in recovery from the major effects of the Great Recession. In an effort to tailor the report to the cases that would be most relevant to policymakers and program managers, we redefined our study period to examine cases that closed from April 2007 (just prior to the start of the Great Recession) onward, adding an additional year of data with each update.

In 2017, there was another revision to the *Life after Welfare* report, though rather than changing the sampling strategy, we refined and expanded our analysis structure. Prior reports focused solely on the payee of a case—the head of household who receives the monthly cash assistance benefit on behalf of all child and adult recipients. Specifically, the reports examined payees' demographic characteristics, employment histories, and post-cash assistance outcomes. However, focusing *only* on the payee obscures two important components of a cash assistance case: other adult recipients and non-recipient payees.

Other adult recipients can include a spouse or the other parent of the children on the case. As recipients, they must adhere to the same work participation requirements as a

payee who is included in the benefit calculation. These adult recipients, whether they are payees or not, receive interventions designed to encourage independence from cash assistance, including assignment to a work activity such as job training, job search, or work experience. If *any* of the adult recipients do not comply with work requirements, then the family is subject to a case closure, resulting in the full loss of benefits until the adult complies with program requirements.[4] Hence, the employment characteristics of these other adult recipients play an important role in a family's pathway to self-sufficiency. Therefore, beginning with the 2017 update, we included all adult recipients on sampled cases in demographic and employment analyses.

The other component of a TCA case is the payee. As the head of the household, the payee receives the cash assistance benefit on behalf of all TCA recipients in the household, but that does not mean the payee is necessarily a recipient. For example, when a grandmother is caring for her grandchild, she may receive a cash assistance benefit that only includes the child in the calculation of the benefit amount. Since this grandmother is not included in the benefit calculation, she is not included as a recipient and is not subject to the work participation requirements of adult recipients. Including non-recipient payees in employment analyses in particular does not provide a true picture of families DHS targets for workforce interventions through the TCA program. Therefore, beginning with the 2017 update, we excluded these individuals from all employment analyses. Due to these analytics changes, comparisons with employment findings from *Life after Welfare* reports prior to 2017 are not possible.

Prior years' changes up to this point have been small refinements. For the 2020 update, the sampling strategy was changed substantially. First, we refocused the study period to more recent leavers. Second, we restructured our sample period to align with Maryland's state fiscal years, which run from July through June. For the 2020 update, then, the study period runs from July 2012 through June 2019.

Third, in addition to changes to the study period and structure, the sampling strategy changed. In prior years, we utilized a 5% *simple* random sample of closed cases. A simple random sample ensures each individual has an equal probability of being selected from the population. In the 2020 report, we utilize a *stratified* random sample that yields a 99% confidence interval with a 3% margin of error. A stratified sample divides the population into subgroups (in this case, jurisdictions), and then the researcher samples from each subgroup using simple random sampling. In our case, the main advantage of selecting a stratified random sample is that it allows us to examine the closed TCA cases in each of Maryland's 24 jurisdictions and produce valid estimates for the state as well as each jurisdiction.

The fourth and final change for 2020 is that we updated the definition of an exit from TCA. As previously mentioned, we originally defined an exit as a case that closed and remained closed for at least one month. This year, we took a fresh look at families who return to welfare quickly after leaving to determine if the original definition of an exit was still appropriate. This investigation led to the decision to **redefine an exit from TCA as a case that closed and remained closed for two months**. For more details on the sample selection and definition of an exit for the 2020 update, please refer to the methods chapter and Appendix B

[4] Effective July 1, 2021, a new policy will permit a reduction in only the adult's portion of the TCA grant and will only be able to take effect after a reconciliation period. More information is available at: mgaleg.maryland.gov/2020RS/bills/hb/hb1313E.pdf

Table A1. Life after Welfare Sample Changes: 1997 – 2020

Study Years	Study Months	Sampling Strategy	Definition of an Exit	Additional Notes
First *Life after Welfare* study (1997) through 2001 updates	1997: 10/96 – 03/97 1998: 10/96 – 03/98 1999: 10/96 – 03/99 2000: 10/96 – 03/00 2001: 10/96 – 03/01	5% simple random sample of all TCA cases that closed each month	Exit defined as a case that closed and **did not reopen on the same day**. Cases that closed and reopened on the same day were excluded from the population before the sample was selected.	N/A
2002 through 2011 updates	2002: 10/96 – 03/02 2003: 10/96 – 03/03 2004: 10/96 – 03/04 2005: 10/96 – 03/05 2006: 10/96 – 03/06 2007: 10/96 – 03/07 2008: 10/96 – 03/08 2009: 10/96 – 03/09 2010: 10/96 – 03/10 2011: 10/96 – 03/11	5% simple random sample of all TCA cases that closed each month	Exit defined as a case that closed and **remained closed for at least one month**. Cases that reopened before one month (churners) were excluded from analyses **after** sample was selected from the population.	N/A
2012 and 2013 updates	2012: 10/96 – 03/12 2013: 10/96 – 03/13	5% simple random sample of all non-churn TCA cases that closed each month	Exit defined as a case that closed and remained closed for at least one month. Cases that reopened before one month (churners) were excluded from the population **before** the sample was selected.	N/A
2014 through 2019 updates	2014: 04/07 – 03/14 2015: 04/07 – 03/15 2016: 04/07 – 03/16 2017: 04/07 – 03/17 2018: 04/07 – 03/18 2019: 04/07 – 03/19	5% simple random sample of all non-churn TCA cases that closed each month	Exit defined as a case that closed and remained closed for at least one month. Cases that reopened before one month (churners) were excluded from the population before the sample was selected.	2014-2019: Changed study months to focus on more recently closed cases 2017-2019: Included **all adult recipients** in analyses. Prior reports focused on payees (head of households) only
2020 update	2020: 07/12 – 06/19	Stratified random sample that yields a 99% confidence interval with a 3% margin of error	Exit redefined as a case that closed and **remained closed for two months**. Cases that reopened before two months (churners) were excluded from the population before the sample was selected.	Sample was redefined to align with state fiscal years, which run from July through June, and to focus on more recently closed cases

APPENDIX B: CHURN INVESTIGATION

Churn is a term that refers to the experience of an individual who exits a program, has a short period out of the program, and then returns to the program. This term has been used to describe the cyclical nature of participation in safety net benefit programs such as Temporary Assistance for Needy Families (TANF), the Supplemental Nutrition Assistance Program (SNAP), and childcare subsidy programs. The length of time that defines a churn (time between exit and reapplication) varies by program and research study, though in the literature, those studying the nature of churn typically agree that the *minimum* length of time between exit and reapplication is one month.

When we select samples or populations to include in our research, we nearly always exclude families who left Temporary Cash Assistance (TCA, Maryland's TANF program) and returned within 30 days. The rationale for this is based on our 2002 seminal study of TCA returns in Maryland (Born et al., 2002). Utilizing a sample from 1996 and 1997, we found that those cases that reopened tended to so within the first month after closure. In addition, these cases were characteristically different from those that reopened after 30 days. In more recent research, we found that the overwhelming majority (93.8%) of churn cases closed due to procedural reasons (e.g. did not recertify benefits, did not provide necessary information or paperwork) or because adult recipients did not comply with work requirements (Passarella, 2015).

In this installment of the *Life after Welfare* series, we provide some additional analyses to build on previous research about churners. This provides us with a concrete, empirical justification for defining churn in our population of closed cases. We specifically examine TCA participation characteristics and case closure reasons for 77,973 cases that closed between July 2012 through June 2019. These cases were selected form the population described in the methods chapter, and include all non-duplicative cases. If a case closed more than once between July 2012 and June 2019, then, it is only represented in the final count once. Cases are split into two cohorts as described in the methods chapter.

As shown in Table B1, most returns to TCA occur in the first few months after exit. Overall, roughly one quarter (23.5%) of closed cases reopened in the first two months after exit, and the majority reopened in the first month. The rate at which cases reopened was lower for the economic stability cohort compared to the economic recovery cohort (39.5% vs. 43.1%). Returns to TCA by 12 months after exit are also lower for the economic stability cohort .

When we examine previous TCA receipt by monthly returns (Table B2), we see a clear relationship: cases that reopen quickly had more months of previous participation than cases that reopened later. Cases that reopened almost immediately had the highest median months of receipt in the previous five years (22 months), while cases that reopened after 12 months had the lowest median months of receipt in the previous five years (13 months). There were no notable differences between cohorts.

Tables B3 through B5 further support this finding. Across the board, a higher percentage of cases that reopened quickly had longer spells. The majority of cases that reopened at later times had higher percentages of short spells. Taken together, Tables B3 through B5 suggest that at least some families who return to the program quickly are more familiar with the TCA program requirements and act quickly to reopen their closed cases.

In addition to previous receipt and spell length, we examined the reasons for case closure by monthly returns, shown in tables B6 through B11. Overall, we found that a

lower percentage of cases that reopened quickly closed due to income above limit, and a higher percentage of these cases closed due to missing a recertification appointment. Additionally, a higher percentage of cases that closed due to a work sanction, a child support sanction, not providing eligibility information, or missing a recertification appointment, reopened in the first two months compared to any other month.

Taken together, the findings in these tables suggest that families who return to TCA fairly quickly, especially within the first two months, struggle to meet some program requirements. These include work requirements, attending redetermination appointments, and providing necessary documentation to confirm eligibility. This behavior aligns with the previous definition of a churner, as it represents administrative cycling. Based on the findings presented here, as described in the methods chapter, we have redefined churn for TCA as an instance when a TCA case closes and reopens within two months of closure. **In other words, a true exit from the program will be counted only if the case remains closed for at least two months**. In this and future installments of the annual *Life after Welfare* report, we will utilize this definition of an exit and exclude churners from the population from which our sample is drawn.

Monthly Returns to Temporary Cash Assistance (TCA)

Table B1. Monthly Returns to TCA by Cohort

Returned	**Economic Recovery** July 2012 – June 2016 *(n=53,916)*	**Economic Stability** July 2016 – June 2019 *(n=24,057)*	**Total** July 2012 – June 2019 *(n=77,973)*
1st month after exit	18.7%	16.0%	17.9%
2nd month after exit	5.5%	5.7%	5.6%
3rd month after exit	2.4%	2.5%	2.4%
4th month after exit	1.6%	1.8%	1.7%
5th month after exit	1.2%	1.3%	1.3%
6th month after exit	0.9%	1.1%	1.0%
7th-12th month after exit	3.7%	5.0%	4.1%
After 12 months	9.1%	6.1%	8.2%
Total Returned	**43.1%**	**39.5%**	**42.0%**

***Note*:** 4,279 TCA families whose cases closed from January 2019 through June 2019 are excluded from this analysis because there were not 12 months of follow-up data available at the time of this analysis. The *after 12 months* return category refers to any month after one year. TCA families whose cases closed during the economic recovery had a longer period during which they could return compared to those who left during the period of economic stability.

Previous TCA Receipt

Table B2. Months of Receipt in Previous 60 Months

	Economic Recovery July 2012 – June 2016 *(n=53,015)*		**Economic Stability** July 2016 – June 2019 *(n=25,536)*		**Total** July 2012 – June 2019 *(n=78,551)*	
Returned	*Mean*	*Median*	*Mean*	*Median*	*Mean*	*Median*
1st month after exit	27.5	23	26.6	22	27.2	22
2nd month after exit	24.6	21	23.5	18	24.3	20
3rd month after exit	22.7	19	20.9	15	22.1	17
4th month after exit	21.7	18	19.4	14	21.0	16
5th month after exit	20.6	16	18.8	13	20.0	15
6th month after exit	21.0	17	18.6	14	20.2	15
7th-12th month after exit	19.7	16	17.6	12	18.9	15
After 12 months	18.5	14	16.1	11	17.9	13

Length of TCA Spell Prior to Exit: Row Percentages

Table B3. Spell Length by Month of Return: Economic Recovery Leavers *(Row Percentages)*

	Spell Length						
Returned	12 months or fewer	13-24 months	25-36 months	37-48 months	49-60 months	More than 60 months	Total
1st month after exit	51.0%	18.6%	9.3%	5.6%	4.0%	11.5%	100.0%
2nd month after exit	60.3%	17.1%	7.6%	4.8%	3.3%	6.9%	100.0%
3rd month after exit	66.0%	16.8%	7.5%	3.8%	2.0%	3.9%	100.0%
4th month after exit	68.2%	15.9%	6.9%	3.1%	1.9%	4.1%	100.0%
5th month after exit	71.7%	14.9%	5.0%	2.6%	1.9%	3.9%	100.0%
6th month after exit	72.6%	14.7%	5.5%	3.4%	1.7%	2.1%	100.0%
7th-12th month after exit	74.2%	15.2%	4.3%	2.1%	1.6%	2.6%	100.0%
After 12 months	75.5%	13.8%	4.8%	2.1%	1.3%	2.5%	100.0%

Interpretation Example: *Of all the TCA families who left during the economic recovery period and returned in the first month after exit, 51.0% of them had a spell of 12 or fewer months, 18.6% had a spell length between 13 and 24 months, and 11.5% of them had a spell of more than 60 months. Spell length refers to the number of consecutive months between application and case closure.*

Table B4. Spell Length by Month of Return: Economic Stability Leavers *(Row Percentages)*

	Spell Length						
Returned	12 months or fewer	13-24 months	25-36 months	37-48 months	49-60 months	More than 60 months	Total
1st month after exit	51.6%	17.2%	8.4%	5.6%	3.9%	13.3%	100.0%
2nd month after exit	59.6%	17.0%	7.7%	4.0%	2.6%	9.1%	100.0%
3rd month after exit	68.6%	13.8%	7.5%	3.1%	1.5%	5.5%	100.0%
4th month after exit	71.8%	14.8%	5.5%	2.1%	3.3%	2.4%	100.0%
5th month after exit	74.3%	14.5%	3.9%	3.0%	1.3%	3.0%	100.0%
6th month after exit	75.0%	12.7%	2.7%	2.7%	1.5%	5.4%	100.0%
7th-12th month after exit	77.3%	12.2%	4.1%	2.5%	1.2%	2.8%	100.0%
After 12 months	78.6%	12.2%	3.7%	2.0%	0.8%	2.7%	100.0%

Interpretation Example: *Of all the TCA families who left during the economic stability period and returned in the first month after exit, 51.6% of them had a spell of 12 or fewer months, 17.2% had a spell length between 13 and 24 months, and 13.3% of them had a spell of more than 60 months. Spell length refers to the number of consecutive months between application and case closure.*

Table B5. Spell Length by Month of Return: All Leavers *(Row Percentages)*

	Spell Length						
Returned	12 months or fewer	13-24 months	25-36 months	37-48 months	49-60 months	More than 60 months	Total
1st month after exit	51.2%	18.2%	9.0%	5.6%	4.0%	12.0%	100.0%
2nd month after exit	60.1%	17.0%	7.7%	4.6%	3.1%	7.6%	100.0%
3rd month after exit	66.9%	15.8%	7.5%	3.6%	1.9%	4.4%	100.0%
4th month after exit	69.4%	15.5%	6.4%	2.8%	2.4%	3.5%	100.0%
5th month after exit	72.6%	14.8%	4.6%	2.7%	1.7%	3.6%	100.0%
6th month after exit	73.5%	14.0%	4.5%	3.1%	1.6%	3.3%	100.0%
7th-12th month after exit	75.4%	14.0%	4.2%	2.2%	1.4%	2.7%	100.0%
After 12 months	76.2%	13.5%	4.6%	2.0%	1.2%	2.5%	100.0%

Interpretation Example: *Of all the TCA families who left during the entire study period returned in the first month after exit, 51.2% of them had a spell of 12 or fewer months, 18.2% had a spell length between 13 and 24 months, and 12.0% of them had a spell of more than 60 months. Spell length refers to the number of consecutive months between application and case closure.*

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Primary Reason for TCA Case Closure: Row Percentages

Table B6. Primary Reason for Closure by Month of Return: Economic Recovery Leavers *(Row Percentages)*

	Reason for Closure						
Returned	Noncompliance with the work requirement	Income above limit (including started work)	Eligibility or verification information not provided	No redetermination	Noncooperation with child support requirement	All other closing codes	*Total*
1st month after exit	36.9%	2.1%	18.8%	33.5%	4.2%	4.5%	100.0%
2nd month after exit	42.7%	7.2%	20.7%	18.3%	6.1%	5.0%	100.0%
3rd month after exit	46.4%	12.7%	18.5%	11.3%	4.8%	6.3%	100.0%
4th month after exit	46.9%	14.5%	17.7%	7.0%	7.1%	6.9%	100.0%
5th month after exit	40.6%	18.6%	18.8%	7.1%	5.3%	9.6%	100.0%
6th month after exit	42.3%	17.4%	21.5%	5.9%	3.8%	9.1%	100.0%
7th-12th month after exit	42.3%	20.0%	17.4%	6.2%	4.2%	10.0%	100.0%
After 12 months	35.9%	21.5%	18.7%	6.1%	4.1%	13.6%	100.0%

Interpretation Example: *Of all the TCA families whose cases closed during the economic recovery period and reopened within one month, 36.9% closed due to a work sanction, 2.1% closed because their income was above the limit, and 33.5% closed due to no redetermination of benefits.*

Table B7. Primary Reason for Closure by Month of Return: Economic Stability Leavers *(Row Percentages)*

	Reason for Closure						
Returned	Noncompliance with the work requirement	Income above limit (including started work)	Eligibility or verification information not provided	No redetermination	Noncooperation with child support requirement	All other closing codes	*Total*
1st month after exit	25.1%	2.8%	23.5%	32.3%	9.1%	7.3%	100.0%
2nd month after exit	28.5%	12.0%	25.7%	18.4%	9.7%	5.7%	100.0%
3rd month after exit	31.2%	16.9%	20.1%	10.4%	12.1%	9.2%	100.0%
4th month after exit	26.3%	19.2%	25.6%	11.5%	9.4%	8.0%	100.0%
5th month after exit	35.4%	17.4%	19.3%	7.9%	9.2%	10.8%	100.0%
6th month after exit	27.3%	28.5%	22.1%	4.5%	6.7%	10.9%	100.0%
7th-12th month after exit	31.7%	23.9%	22.0%	6.6%	7.0%	8.7%	100.0%
After 12 months	27.7%	27.0%	21.4%	6.3%	5.7%	11.9%	100.0%

Interpretation Example: *Of all the TCA families whose cases closed during the economic stability period and reopened in the first month after closure, 25.1% closed due to a work sanction, 2.8% closed because their income was above the limit, and 32.3% closed due to no redetermination of benefits.*

Table B8. Primary Reason for Closure by Month of Return: All Leavers *(Row Percentages)*

	Reason for Closure						
Returned	Noncompliance with the work requirement	Income above limit (including started work)	Eligibility or verification information not provided	No redetermination	Noncooperation with child support requirement	All other closing codes	*Total*
1st month after exit	33.6%	2.3%	20.1%	33.2%	5.5%	5.3%	100.0%
2nd month after exit	38.2%	8.7%	22.3%	18.3%	7.2%	5.2%	100.0%
3rd month after exit	41.5%	14.1%	19.0%	11.0%	7.1%	7.2%	100.0%
4th month after exit	40.1%	16.1%	20.3%	8.5%	7.8%	7.2%	100.0%
5th month after exit	38.9%	18.2%	19.0%	7.3%	6.5%	10.0%	100.0%
6th month after exit	37.1%	21.3%	21.7%	5.4%	4.9%	9.7%	100.0%
7th-12th month after exit	38.3%	21.5%	19.1%	6.4%	5.3%	9.5%	100.0%
After 12 months	34.0%	22.8%	19.3%	6.1%	4.5%	13.2%	100.0%

Interpretation Example: *Of all the TCA families whose cases closed during the entire study period and reopened in the first month after closure, 33.60% closed due to a work sanction, 2.3% closed because their income was above the limit, and 33.2% closed due to no redetermination of benefits.*

Primary Reason for TCA Case Closure: Column Percentages

Table B9. Primary Reason for Closure by Month of Return: Economic Recovery Leavers *(Column Percentages)*

	Reason for Closure					
Returned	Noncompliance with the work requirement	Income above limit (including started work)	Eligibility or verification information not provided	No redetermination	Noncooperation with child support requirement	All other closing codes
1st month after exit	22.1%	2.2%	21.3%	47.3%	18.5%	5.2%
2nd month after exit	7.5%	2.1%	6.9%	7.6%	7.9%	1.7%
3rd month after exit	3.5%	1.6%	2.6%	2.0%	2.7%	0.9%
4th month after exit	2.4%	1.2%	1.7%	0.8%	2.7%	0.7%
5th month after exit	1.6%	1.2%	1.4%	0.7%	1.5%	0.7%
6th month after exit	1.2%	0.9%	1.2%	0.4%	0.8%	0.5%
7th-12th month after exit	5.0%	4.0%	3.9%	1.7%	3.7%	2.3%
After 12 months	10.4%	10.5%	10.3%	4.2%	8.9%	7.7%
Total Returned	**53.8%**	**23.7%**	**49.4%**	**64.7%**	**46.6%**	**19.8%**

Interpretation Example: *Of all the TCA families whose cases closed due to noncompliance with work requirements during the economic recovery period, 22.1% returned to TCA in the first month after exit, 7.5% returned in the second month, and 10.4% returned more than one year after exit. In total, 53.8% of leavers whose cases closed due to a noncompliance with work requirements returned.*

Table B10. Primary Reason for Closure by Month of Return: Economic Stability Leavers *(Column Percentages)*

	Reason for Closure					
Returned	Noncompliance with the work requirement	Income above limit (including started work)	Eligibility or verification information not provided	No redetermination	Noncooperation with child support requirement	All other closing codes
1st month after exit	17.1%	2.0%	19.8%	43.4%	20.6%	6.9%
2nd month after exit	6.9%	3.1%	7.6%	8.7%	7.8%	1.9%
3rd month after exit	3.3%	1.9%	2.6%	2.2%	4.3%	1.4%
4th month after exit	2.0%	1.6%	2.4%	1.7%	2.4%	0.8%
5th month after exit	2.0%	1.1%	1.3%	0.9%	1.7%	0.8%
6th month after exit	1.3%	1.5%	1.3%	0.4%	1.1%	0.7%
7th-12th month after exit	6.8%	5.5%	5.8%	2.8%	5.0%	2.6%
After 12 months	7.2%	7.6%	6.9%	3.2%	5.0%	4.3%
Total Returned	**46.5%**	**24.2%**	**47.7%**	**63.2%**	**47.8%**	**19.5%**

Interpretation Example: *Of all the TCA families whose cases closed due to noncompliance with work requirements during the economic stability period, 17.1% returned to TCA in the first month after exit, 6.9% returned in the second month, and 7.2% returned more than one year after exit. In total, 46.5% of leavers whose cases closed due to this reason in this study period returned.*

Table B11. Primary Reason for Closure by Month of Return: All Leavers *(Column Percentages)*

	Reason for Closure					
Returned	Noncompliance with the work requirement	Income above limit (including started work)	Eligibility or verification information not provided	No redetermination	Noncooperation with child support requirement	All other closing codes
1st month after exit	20.9%	2.1%	20.8%	46.2%	19.4%	5.8%
2nd month after exit	7.4%	2.5%	7.2%	7.9%	7.9%	1.8%
3rd month after exit	3.5%	1.7%	2.6%	2.1%	3.3%	1.1%
4th month after exit	2.3%	1.4%	1.9%	1.1%	2.5%	0.7%
5th month after exit	1.7%	1.2%	1.4%	0.7%	1.6%	0.8%
6th month after exit	1.3%	1.1%	1.2%	0.4%	0.9%	0.6%
7th-12th month after exit	5.5%	4.5%	4.5%	2.0%	4.2%	2.4%
After 12 months	9.6%	9.5%	9.1%	3.9%	7.2%	6.6%
Total Returned	**52.0%**	**23.9%**	**48.8%**	**64.3%**	**47.1%**	**19.7%**

Interpretation Example: *Of all the TCA families whose cases closed due noncompliance with the work requirement during the entire study period, 20.9% returned to TCA in the first month after exit, 7.4% returned in the second month after exit, and 9.6% returned more than one year after exit. In total, 52.0% of leavers whose cases closed due to this reason in this study period returned.*

APPENDIX C: POPULATION, SAMPLE SIZE, AND WEIGHTS

Table C1. TCA Closed Cases: Population and Sample Size by Jurisdiction

July 2012 to June 2019

	Population		Sample		Weighted Sample	
	Proportion of Population	*n*	Proportion of Sample	*n*	Applied Weight	Weighted *n*
Allegany	1.73%	1,266	3.95%	752	0.437	329
Anne Arundel	7.05%	5,168	7.15%	1,362	0.985	1,342
Baltimore City	12.66%	9,283	9.06%	1,726	3.884	6,705
Baltimore County	0.66%	481	8.10%	1,542	1.563	2,410
Calvert	0.74%	542	2.01%	382	0.327	125
Caroline	0.99%	726	2.20%	419	0.336	141
Carroll	2.52%	1,847	2.74%	522	0.361	189
Cecil	1.95%	1,427	4.85%	924	0.519	480
Charles	1.07%	785	4.23%	806	0.460	371
Dorchester	2.10%	1,543	2.89%	551	0.370	204
Frederick	0.40%	295	4.42%	841	0.476	401
Garrett	2.72%	1,994	1.34%	255	0.300	77
Harford	2.16%	1,585	5.04%	960	0.539	518
Howard	0.36%	266	4.49%	854	0.482	412
Kent	6.08%	4,455	1.22%	233	0.296	69
Montgomery	11.18%	8,197	6.86%	1,307	0.885	1,157
Prince George's	0.45%	331	7.93%	1,509	1.410	2,128
Queen Anne's	2.30%	1,683	1.48%	281	0.306	86
St. Mary's	0.73%	535	4.63%	881	0.496	437
Somerset	0.32%	235	2.18%	415	0.335	139
Talbot	3.21%	2,355	1.10%	209	0.292	61
Washington	2.99%	2,196	5.44%	1,036	0.590	611
Wicomico	0.43%	316	5.27%	1,004	0.568	570
Worcester	35.21%	25,821	1.42%	270	0.304	82
Maryland	**Total Population^: 73,332**		**Total Sample: 19,041**		**Weighted Sample: 19,041**	

Note: ^The total population represents the total number of unique (non-duplicate), non-churn cases that closed between July 2012 and July 2019. Sample weights were calculated out to the eighth decimal place but are represented as three decimal places in the table for visual clarity.

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