



LIFE AFTER WELFARE

2 0 2 1 A N N U A L U P D A T E

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ACKNOWLEDGEMENTS

The authors would like to thank Jamie Haskel, Somlak Suwanasorn, and Mike Funk for their individual contributions to the collection and processing of data for this report; Natalie Demyan Johnson for her assistance with editing the report; the Jacob France Institute at the University of Baltimore for the provision of employment and wage data; the Hilltop Institute at the University of Maryland, Baltimore County for their assistance with Medical Assistance data; and Kathy Patterson for designing the cover of this report.

This report was prepared by the Family Welfare Research Department at the University of Maryland School of Social Work, 525 West Redwood Street, Baltimore, Maryland 21201, with support from its long-time research partner, the Maryland Department of Human Services.

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EXECUTIVE SUMMARY

Since early 2020, Maryland families have experienced economic hardship, food and housing insecurity, and waning mental and physical health due to the COVID-19 pandemic (Bureau of Labor Statistics [BLS], n.d.; U.S. Census Bureau, 2021). At the height of the pandemic, historic numbers of families turned to Maryland's safety net programs for assistance (Passarella & Smith, 2021; Hall, 2021). The Temporary Cash Assistance program (TCA, Maryland's version of the federal Temporary Assistance for Needy Families [TANF] program) experienced a caseload increase of 43%. As the economy continues its recovery over the coming years, adults who relied on TCA during this time will increasingly leave the TCA program.

The purpose of the annual *Life after Welfare* report is to document families' outcomes after leaving TCA. This update examines 24,031 families who left TCA between July 2016 and December 2020. This report segments families into three cohorts: (1) the economic stability cohort (July 2016 to March 2019); (2) the pre-pandemic cohort (April 2019 to March 2020); and, (3) the pandemic cohort (April 2020 to December 2020). Examining families in these three cohorts provides a contrast between families who left during the first several months of the pandemic and those who left during a period of economic stability. Key findings from this report are summarized in this chapter.

Case Characteristics

Most characteristics of exiting cases have remained stable over time. However, some characteristics changed with the pandemic.

- Most (65%) recipients on exiting cases were children; exiting cases typically had one adult (74%) and one (48%) or two (27%) children. There was an increase in two-parent families between the pre-pandemic and pandemic cohorts (5% to 9%).
- The majority (81%) of families had a TCA spell lasting one year or less before exit. Prior to the pandemic, about two in five (41%) exiting families ended their very first experience with TCA, compared to nearly three in five (57%) exiting families who left during the pandemic.
- In the year prior to the pandemic, the most common reasons TCA cases closed were income above the eligibility limit (26%), noncompliance with the work requirement (21%), and did not maintain eligibility (20%). Due to temporary programmatic changes, case closure reasons changed during the first nine months of the pandemic. The most common reasons for the pandemic cohort included income above the eligibility limit (43%) and did not reapply (20%), while closures due to noncompliance with the work requirement were very rare (1%).
- One in six (17%) pandemic families' cases closed due to Unemployment Insurance benefits that exceeded TCA income eligibility limits.

Adult Recipients' Demographics

The typical adult recipient on an exiting case is a Black (69%) woman (88%) in her early 30s (33 years, on average) who has never married (76%). This profile changed slightly between pre-pandemic and pandemic cohorts.

- There was a four percentage point increase in the percentage of male recipients on exiting cases between pre-pandemic (12%) and pandemic (16%) cohorts and a six percentage point increase in recipients who were married (10% vs. 16%).
- There was also an increase between these two cohorts in the percentage of recipients who were White (22% vs. 29%) and Latinx (4% vs. 6%).
- Prior to the pandemic, there were slight increases in the educational attainment of recipients between the economic stability and pre-pandemic cohorts. The most notable difference, though, is the increase in recipients with education after high school between the pre-pandemic and pandemic cohorts (12% vs. 18%).

Employment and Earnings

Exiting recipients were more likely to be employed after their exits than before they entered the program, except for the pandemic cohort. Earnings among employed adults increased over time but were still substantially low.

- Overall, adult recipients experienced employment gains of six percentage points from the year prior to TCA entry to the year after TCA exit (59% to 65%). Recipients in the pandemic cohort (64%) had the highest rate of

employment before TCA across cohorts. One-year follow up data was unavailable for this cohort.

- Employment data for the quarter after exit were available for all cohorts. Recipients in the economic stability and pre-pandemic cohort experienced increases in employment from the quarter before to the quarter after exit (a gain of 16 and 11 percentage points, respectively). Pandemic recipients, however, experienced a five percentage point decline in the percentage who were employed (45% to 40%).
- Recipients experienced earnings growth from the quarter before entry to the quarter after exit including the pandemic cohort. Across the entire sample, earnings increased by \$1,309 between entry and exit. The economic stability cohort experienced the largest gain in median quarterly earnings (\$1,530).
- Although annual earnings were low, they increased 29% from the first year after exit (\$11,964) to the fourth year after exit (\$15,400).
- Full-year employment was uncommon: only one in three (35%) recipients was employed in all four quarters of the first year after exit. Median annual earnings for fully employed recipients, though, were substantially higher. By the fourth year after exit, *fully employed* recipients earned a median of \$25,609, roughly \$10,000 more than recipients with *any employment*.

Industries of Employment

Recipients were commonly employed in lower-wage industries.

- Two common industries in which TCA recipients were employed include administrative and support (18%) and restaurants (13%). An additional one in 10 recipients was also employed in either general retail (6%) or food and beverage retail (4%). Median quarterly earnings in these industries ranged from \$2,499 to \$3,453.
- Nearly one in five recipients was employed in a healthcare industry such as outpatient healthcare (7%), nursing homes (7%), or hospitals (4%). These industries offer higher wages, with median quarterly earnings between \$4,663 and \$6,337.
- Over time, there has been a decrease in the percentage of recipients employed in restaurants (14% to 11%) and administrative and support (19% to 14%)—two low-wage industries—and an increase in the percentage employed in outpatient healthcare (7% to 9%), a higher-wage industry.

Returns to TCA

The majority of non-churn families did not return to the TCA program.

- One in five (21%) non-churn families returned to the program in the first year after exit. Two in five (39%) returned within four years after exit.
- The *Life after Welfare* report excludes administrative churners (i.e., families who return to the program within two months) from all analyses, as they do not represent a potentially permanent

exit from the program. Including churners, 50% of families returned to the program in the first year.

Additional Program Receipt after Exit

Families rely on important income supports after leaving TCA, including child support, SNAP, TSS, MA, and SSI.

- The majority (73%) of families had an open child support case in the year after exit, though only three in 10 (29%) exiting families received a payment. Establishing a support order often leads to payments: nearly four out of five (77%) TCA families with a support order received child support and received a median of more than \$2,000.
- In the first year after exit, most families received SNAP (97%) and MA (95%). About one in four (23%) families received TSS, and one in six (15%) received SSI.

This report demonstrates that the TCA program is meeting one of its primary goals: recipients are likely to work after exit and experience employment and earnings gains. Two caveats remain, though. First, earnings are substantially low after exit. Second, pandemic recipients were less likely to work after exit, a reflection of the precarious state of the economy. However, it is important to approach these points with an appreciation for context, including the continuing effects of the pandemic, the difficulty in accessing affordable child care, and the labor shortage amid a declining unemployment rate. To be sure, there are still opportunities to put families on an upward path, and the conclusions chapter of this report outlines successful strategies to address both of these caveats.

INTRODUCTION

Since 2020, the economy has been slowly recovering from the historic economic disruption caused by the onset of the COVID-19 pandemic (Bureau of Labor Statistics [BLS], n.d.; Moody's Analytics & CNN, 2021). The pandemic recession has been characteristically different. Unlike previous U.S. recessions, women with children were hit hardest as they struggled with furloughs and layoffs, food and housing insecurity, child care, virtual schooling, and illness (Albanesi & Kim, 2021; Center for Translational Neuroscience, 2020; Gupta, 2020; Sun, 2021). By the end of 2020, women who left employment during the pandemic represented 86% of all jobs that were lost (Ewing-Nelson, 2021).

In the last several months, women have made steady employment gains (Institute for Women's Policy Research, 2021). Despite these gains, their employment has not yet reached pre-pandemic levels. One reason for this is that women are overrepresented in occupations that were negatively impacted by the pandemic (Albanesi & Kim, 2021). Industries such as child care and education, for example, are still nearly three times behind their pre-pandemic employment compared to other industries (Institute for Women's Policy Research, 2021). These slower-than-average gains have important implications for Maryland households, especially given that more than half have a breadwinner mother (Shaw et al., 2020).

During the early months of the pandemic, many families turned to Maryland's safety net programs for assistance. Applications for the Supplemental Nutrition Assistance Program (SNAP) and for Temporary Cash Assistance (TCA, Maryland's Temporary

Assistance for Needy Families [TANF] program) reached historic highs, and caseloads subsequently grew (Passarella & Smith, 2021). Families who participate in TCA are typically single-parent families headed by women (Passarella & Smith, 2021), the group most harmed by the pandemic.

The purpose of this *Life after Welfare* annual update is to provide stakeholders with an overview of families who left the TCA program, including outcomes such as employment, earnings, and program participation. To demonstrate how families' characteristics and outcomes can change over time, this report examines 24,031 families who left TCA in three cohorts that align with changes in the economy: (1) the economic stability cohort, which includes cases that closed between July 2016 and March 2019, and for which there is at least one year of follow-up unaffected by the pandemic; (2) the pre-pandemic cohort, which includes cases that closed between April 2019 and March 2020, the year leading up to the pandemic, and; (3) the pandemic cohort, which includes cases that closed between April 2020 and December 2020, during the height of the pandemic.

The findings in this report offer insight into the outcomes of families who left TCA during the pandemic and provide a comparison of families' experiences during differing economic circumstances. Moreover, these findings shed light on the impact this recession has had on low-income women with children. Understanding the experiences of this vulnerable population will be important as the state continues to recover.

METHODS

This chapter describes the methodological approach for the 2021 update to the *Life after Welfare* study. It provides information about sample selection, data sources, and data analysis techniques. Appendix A provides a table that briefly describes how the population and sample for this annual report have changed over time.

Population

The sample for this study was drawn from the population (n=89,881) of TCA cases that (a) closed between July 2016 and December 2020 and (b) remained closed for at least two months. Cases that close and reopen quickly (i.e., churners) have unique characteristics. These cases often close because an adult missed an agency appointment, failed to submit required paperwork, or some similar issue (Born et al., 2002; Hall & Passarella, 2020). In practice, once these issues are resolved, the case reopens.

The purpose of the *Life after Welfare* study is to examine outcomes after families make a more permanent exit from the TCA program. Consequently, this study excludes from the population the 28,020 cases that closed and reopened within two

months. In addition, if a case had multiple closures during the study period, one closure was randomly selected for inclusion in this study and duplicates were removed (n=12,854). Combined, churners and duplicates accounted for 45% of the total population. After excluding these case closures plus an additional 13 cases that did not have jurisdictional information, there were 48,994 case closures from the population of interest.

Sample

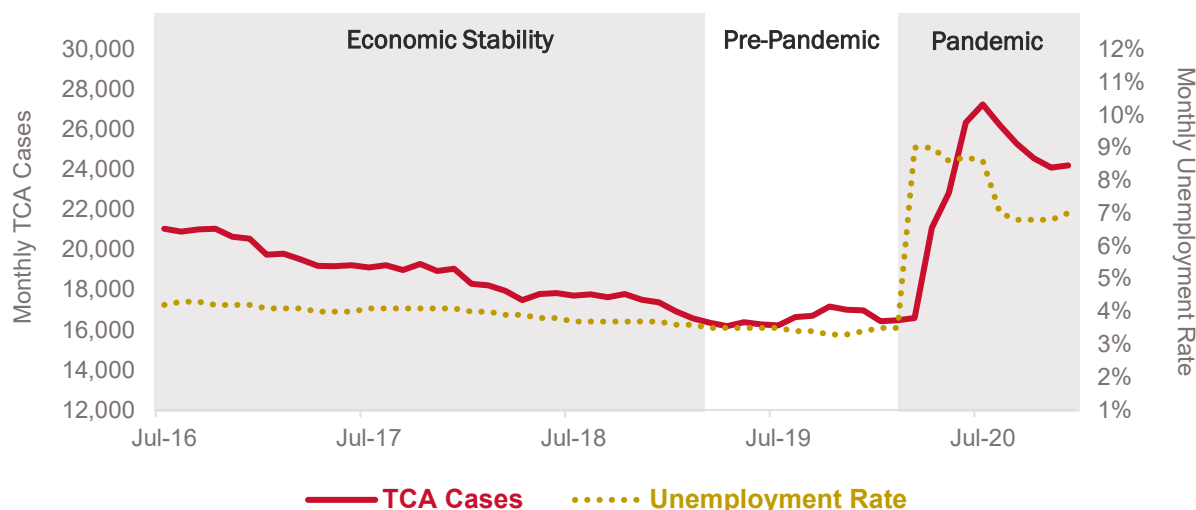
There were 48,994 unique, non-churn TCA case closures between July 2016 and December 2020. From this population, a stratified random sample of 24,031 case closures was selected for inclusion in the study. The sample was stratified on cohort and the local-level jurisdiction to ensure a representative sample. Figure 1 provides a visual representation of the three cohorts included in this study:

1. Economic Stability (n=15,717 cases): cases that closed during a period of stability between July 2016 and March 2019, in which at least one year of follow-up data was unaffected by the pandemic was available;
2. Pre-Pandemic (n=4,320): cases that closed between April 2019 and March 2020, a full year prior to the start of the pandemic, in which most follow-up data was affected by the pandemic; and

Population Summary

- ❖ There were **89,881** case closures between July 2016 and December 2020. We excluded:
 - 28,020 cases that did not remain closed for two months (churners)
 - 12,854 observations of cases with multiple closures
 - 13 cases that did not have a jurisdiction coded in the data system
- ❖ Final Population: **48,994** unique case closures

Figure 1. TCA Cases & Unemployment Rate: July 2016 through December 2020



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

3. Pandemic (n=3,994): cases that closed between April 2020 and December 2020 during the peak of the economic shock caused by the pandemic.

After identifying cohorts, we took a random sample of case closures from each of Maryland's 24 jurisdictions in each cohort. Through this process, we over-sampled smaller jurisdictions and cohorts and under-sampled larger jurisdictions and cohorts. The main advantage of this sampling strategy is that it allows us to examine the closed TCA cases in each jurisdiction and produce valid estimates for the state as well as each jurisdiction within each cohort.

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 and cohorts. Applying these sample weights ensures that each of Maryland's 24 jurisdictions within

each cohort accounts for the same percentage of case closures in the sample as it does in the statewide population of closures. Appendix B provides the information used to construct the stratified sample. For all state-level analyses in this report, we utilize the sample weights shown in Appendix B.

The final weighted sample for this study is 24,031 closed TCA cases. There were 19,675 adult recipients on the selected, weighted cases. 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 $\pm 3\%$ 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 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=33). Adult recipients who were younger than 16 in the year before they began receiving TCA as an adult are also excluded from pre- TCA employment analyses (n=17); however, they are included in all other employment analyses. Lastly, the sample size decreases as we examine outcomes after exit due to limited

follow-up data. This 2021 update includes program participation follow-up data through March 2021 and employment follow-up data through December 2020. Cases that closed between April 2020 and December 2020, for example, are excluded from analyses that examine one year after exit because they do not have one year of follow-up data.

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 Supplemental Security Income (SSI) receipt come from a State Data Exchange 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.

Sample Summary

- ❖ There were **48,994** 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 and cohorts with fewer case closures, and under-sampled jurisdictions and cohorts with more case closures
- ❖ We created sample weights to account for over- and under-sampling in order to produce valid state-level estimates
- ❖ Final Sample: **24,031 closed TCA cases** with **19,675 adult recipients**

CARES

In March 1998, CARES became the statewide, automated data system for certain programs administered by DHS. 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 as well as North American Industry Classification System (NAICS) codes (i.e., industries) come from the MABS system. This system 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. Adults engaged in alternative work arrangements, including 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%).¹ 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 in two populous jurisdictions, Prince George's County (40.9%) and Montgomery County (27.9%), which have the third and fifth largest TCA 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.

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.

¹ 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).

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 Maryland 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 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.

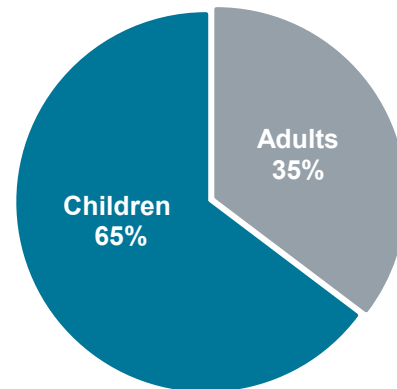
CHARACTERISTICS OF CASES AND ADULT RECIPIENTS

Maryland's TCA program helps families with children during times when their available resources do not meet their needs. To best serve these families, it is important for stakeholders to have an understanding of their characteristics, experiences with the program, and their short- and long-term employment and earnings after leaving the program. This first chapter provides an overview of the characteristics of families who left TCA between July 2016 and December 2020. This includes a description of recipients on exiting cases, a demographic profile of adult recipients, and an examination of families' histories with the TCA program, including why their cases closed.

Recipients on Exiting Cases

This report largely focuses on adult recipients who left the TCA program, as they are the primary target of TCA services designed to put families on a path to self-sufficiency. Focusing services and interventions on adult recipients helps DHS 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). Although adults are the primary targets of the program, they are not the primary recipients of TCA benefits. As shown in Figure 2, two thirds (65%) of recipients on closed cases were children. This finding is consistent with previous research on both current and exiting TCA cases (Passarella & Smith, 2021; Hall & Passarella, 2020).

Figure 2. Recipients on Exiting Cases
July 2016 through December 2020
(n=24,031 cases)



Although most TCA recipients are children, exiting families typically consisted of one (48%) or two (27%) children on the case and one adult (74%), as shown in Table 1. Cases with three or more children were less common (22%) as were cases with no adults (20%), sometimes referred to as child-only cases. In child-only cases, an adult is caring for the child (e.g., a family member), but the adult does not meet eligibility requirements so only the child is included in the calculation of the TCA grant amount.

Table 1. Recipients per Exiting Case
July 2016 through December 2020
 (n=24,031 cases)

| | Percent | Count |
|-----------------------------------|---------|--------|
| Number of Child Recipients | | |
| No children | 3% | 789 |
| 1 child | 48% | 11,528 |
| 2 children | 27% | 6,513 |
| 3 or more children | 22% | 5,198 |
| Number of Adult Recipients | | |
| No adults | 20% | 4,841 |
| 1 adult | 74% | 17,741 |
| 2 adults | 6% | 1,446 |
| Total Number of Recipients | | |
| 1 recipient | 16% | 3,882 |
| 2 recipients | 38% | 9,137 |
| 3 recipients | 24% | 5,760 |
| 4 or more recipients | 22% | 5,235 |

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.

The average age of the youngest child on exiting cases was six years of age. However, nearly half (46%) of families had a child who was five or younger, highlighting the child care needs of TCA families while participating in the program and after leaving it. The annual cost of child care in Maryland varies by jurisdiction, but on average, ranges from \$13,000 to \$31,000 (Maryland Family Network, 2020), surpassing the median earnings of employed TCA leavers (Hall & Passarella, 2020).

THE **AVERAGE AGE** OF THE YOUNGEST CHILD ON EXITING CASES WAS **SIX YEARS**, THOUGH **46%** HAD A CHILD ON THE CASE WHO WAS **FIVE YEARS OR YOUNGER**.

One important resource for families leaving the TCA program is Maryland's Child Care Scholarship (CCS) program. This program is part of a larger federal and state partnership that provides child care assistance to low-income families so they can work or attend education or training activities (Division of Early Childhood, n.d.). Scholarships are awarded based on priority, and current TCA families have the highest priority. Eligible families exiting the TCA program are given the second highest priority for the scholarships in an effort to assist their transitions and reduce the likelihood of returning to the TCA program (Office of Child Care—Maryland, n.d.). In federal fiscal year (FFY) 2019, this resource helped over 11,000 low-income families in Maryland work or pursue education and training options (Office of Child Care—Federal, 2021). However, most families who participate in the CCS program are not TCA recipients, indicating an opportunity to expand TCA customers' utilization (Office of Child Care—Federal, 2021).

Changes in Exiting Families due to the Pandemic

The onset of the pandemic caused a surge in TCA applications and cases, bringing to the program new recipients who were characteristically different from traditional TCA recipients (Demyan & Passarella, 2021; Passarella & Smith, 2021). Though not shown in Figure 2 or Table 1, there were slight changes in the composition of exiting families by cohort. Notably, three in five (59%) recipients in the pandemic cohort were children, and two in five (41%) were adults. When compared to Figure 2, these findings suggest an influx of adults were eligible for TCA benefits, shifting the composition of caseloads to include more adult recipients. Additionally, there were

more families with two adults compared to the pre-pandemic cohort (9% vs. 5%). These slight shifts in case composition are comparable to trends observed in the general TCA population (Passarella & Smith, 2021).

Demographics of Adult Recipients

Prior to the pandemic, the demographic profile of adult recipients who left TCA remained stable over time. As shown in Table 2, the typical leaver in the economic stability and pre-pandemic cohorts was a Black (71-72%) woman (88%) in her early 30s (average age 33 years) who had never married (77%). The typical recipient also had completed only high school (64-66%), and roughly one in 10 had additional education after high school (10-12%).

The onset of the pandemic brought a substantial number of new recipients to the TCA program who sought assistance in the wake of the economic shock (Passarella & Smith, 2021). In fact, three in five families who began receiving TCA during the early months of the pandemic were new to the program (Passarella & Smith, 2021). These new recipients were more likely to be men, married, have education after high school, and identify as Latinx or White. Given these changing demographics, we would expect these recipients to leave the TCA program at some point, which means we should expect to see changing demographics in the profile of TCA leavers.

As shown in Table 2, the demographic profile of adult recipients who left TCA during the pandemic was similar to recipients who left prior to the pandemic, but there with some slight differences. First, pandemic leavers were four percentage points more likely to be male compared to the pre-pandemic cohort (16% vs. 12%) and more likely to be Latinx (6% vs. 4%). Pandemic leavers were also less likely to be Black (61% vs. 71%) or to have never married (69% vs. 77%). Finally, leavers in this cohort were more likely to have continued education after high school compared to pre-pandemic leavers (18% vs. 12%). These demographic changes are consistent with the demographic profile of new recipients who began receiving TCA during the pandemic.

Table 2. Demographics of Adult Recipients on Exiting Cases

| | Economic Stability | Pre-Pandemic | Pandemic | Total Sample |
|--------------------------------|---------------------------|---------------------|-------------------|---------------------|
| | 7/2016 to 3/2019 | 4/2019 to 3/2020 | 4/2020 to 12/2020 | 7/2016 to 12/2020 |
| | (n=12,732) | (n=3,373) | (n=3,570) | (n=19,675) |
| Gender*** | | | | |
| Female | 88% | 88% | 84% | 88% |
| Male | 12% | 12% | 16% | 12% |
| Race/Ethnicity*** | | | | |
| Black^ | 72% | 71% | 61% | 69% |
| White^ | 23% | 22% | 29% | 24% |
| Latinx | 3% | 4% | 6% | 4% |
| Other^ | 2% | 3% | 4% | 3% |
| Marital Status*** | | | | |
| Never married | 77% | 77% | 69% | 76% |
| Married | 11% | 10% | 16% | 12% |
| Previously married* | 12% | 13% | 15% | 13% |
| Age*** | | | | |
| Under 20 | 2% | 2% | 2% | 2% |
| 20-25 | 21% | 20% | 17% | 20% |
| 26-30 | 26% | 25% | 23% | 25% |
| 31-35 | 21% | 21% | 22% | 21% |
| 36 & older | 30% | 32% | 36% | 32% |
| Average*** [Median] | 33 [31] | 33 [32] | 34 [33] | 33 [32] |
| Highest Education Level | | | | |
| No high school diploma | 26% | 22% | 17% | 24% |
| Completed high school only# | 64% | 66% | 65% | 64% |
| Education after high school | 10% | 12% | 18% | 12% |

Note: ^Non-Latinx. *Previously married includes individuals who are divorced, separated, or widowed. #General Education Development Program (GED) certificates are included in high school completion rates. Percentages may not add up to 100% due to rounding. Valid percentages reported. *p<.05, **p<.01, ***, p<.001.

Residence of Families on Exiting Cases

Maryland is a geographically diverse state that includes urban, suburban, and rural areas. Roughly two thirds of Maryland's 24 jurisdictions share borders with another state or the District of Columbia. Most TCA families reside in one of Maryland's five most populous jurisdictions, including Baltimore City and four counties: Baltimore, Prince George's, Anne Arundel, and Montgomery (Passarella & Smith, 2021). Where families reside is an important data point to examine because families' locations can affect available job opportunities, potential earnings, and available resources (e.g., public transportation).

Table 3 provides the residence of families who left the TCA program between July 2016 and December 2020. It shows the share of families who lived in each of the five most populous jurisdictions; the 19 remaining jurisdictions are grouped into regions. As shown, across the entire sample, Baltimore City had the largest share of TCA leavers at one third (34%) of all case closures. This finding is consistent with previous years (Hall & Passarella, 2020; McColl & Passarella, 2019) and is expected given that Baltimore City is the jurisdiction with the highest poverty rate and largest TCA caseload in Maryland (Passarella & Smith, 2021; U.S. Census Bureau, 2019).

Following Baltimore City, Baltimore County (13%) and Prince George's County (10%) had the second and third highest shares of exiting TCA families. The remaining two most populous jurisdictions—Anne Arundel and Montgomery counties—each accounted for 7% of exiting families. Each of the remaining regions accounted for 4% (Lower Shore region) to 9% (Metro region) of Maryland's exiting families.

As Table 3 shows, there were also changes across cohorts, namely between the pre-pandemic and pandemic cohorts. Most clear is the 13 percentage point decrease in Baltimore City's share of exiting cases (34% to 21%). In addition to this decrease, three other regions experienced an increased share of the exiting caseload: Prince George's County's share of exiting cases increased three percentage points (10% to 13%); Montgomery County's share increased four percentage points (6% to 10%); and the Metro region's share increased four percentage points (8% to 12%). These changes are due to changes in the overall caseload during the pandemic period. All three of these regions experienced substantial caseload growth early in the pandemic (Passarella & Smith, 2021). As pandemic cases continue to close, patterns such as those shown in Table 3 will continue to occur.

Table 3. Residence of Exiting Families***

| | Economic Stability 7/2016 to 3/2019 (n=15,717) | Pre-Pandemic 4/2019 to 3/2020 (n=4,320) | Pandemic 4/2020 to 12/2020 (n=3,994) | Total Sample 7/2016 to 12/2020 (n=24,031) |
|--|---|--|---|--|
| Baltimore City | 37% | 34% | 21% | 34% |
| Baltimore County | 13% | 12% | 13% | 13% |
| Prince George's County | 10% | 10% | 13% | 10% |
| Anne Arundel County | 7% | 8% | 9% | 7% |
| Montgomery County | 6% | 6% | 10% | 7% |
| Metro MD Region Carroll, Harford, Howard, & Frederick Counties | 8% | 8% | 12% | 9% |
| Western MD Region Garrett, Allegany, & Washington Counties | 6% | 7% | 6% | 6% |
| Upper Shore Region Cecil, Kent, Queen Anne's, Caroline, Talbot, & Dorchester Counties | 5% | 5% | 5% | 5% |
| Southern MD Region Calvert, Charles, & St. Mary's Counties | 5% | 5% | 6% | 5% |
| Lower Shore Region Worcester, Wicomico, & Somerset Counties | 4% | 5% | 4% | 4% |

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

Previous TCA Receipt

Families' length of receipt is an important outcome of interest for the TCA program and stakeholders. Table 4 provides information on several measures of TCA receipt, including the percentage who exited the program after their first spell,² the number of consecutive months of receipt before their exits, and the number of cumulative months of receipt in the previous five years. As shown, for two in five (41%) families who left TCA between July 2016 and December 2020, this exit ended their first spell with the TCA program. This increased by four percentage points between the economic stability (37%) and pre-pandemic (41%) cohorts. Comparatively, nearly three in five (57%) families in the pandemic cohort ended their first spell with the TCA program, a difference of 20 percentage points compared to the economic stability cohort. As discussed in the previous section, the early months of the pandemic brought many new recipients to the TCA program (Passarella & Smith, 2020), so as restrictions eased and businesses began to reopen and expand capacity, we would expect there to be a larger proportion of new recipients leaving the program.

Previous research has shown that families typically have short spells of TCA receipt (McColl & Passarella, 2019), a finding further demonstrated in Table 4. Across cohorts, roughly four in five (81%) families received 12 or fewer months of consecutive receipt prior to their exits with a median of five consecutive months. One in 10 (10%) received one to two years of consecutive receipt. Long-term consecutive receipt was

extremely rare, with only 3% of all families having received five or more years of consecutive receipt before leaving the program.

Though short spells are common, families can have more than one spell over time. The bottom section of Table 4 provides information about the cumulative months of receipt exiting families had, which captures more than the exiting spell; when families have multiple spells of TCA receipt, their cumulative number of months will increase. Families in the economic stability and pre-pandemic cohorts were similar: roughly half of exiting families had one year or less of cumulative receipt in the previous five years (46% and 50%, respectively). The median amount of cumulative receipt for both cohorts was just over one year (14 and 13 months, respectively). Longer-term receipt was uncommon.

Compared to the first two cohorts, pandemic leavers had fewer months of cumulative receipt in the previous five years, with a median of only seven total months. In fact, more than two thirds (68%) of exiting pandemic families had one year or less of cumulative receipt, which is more than 20 percentage points higher than families in the economic stability cohort. Only one in 10 (10%) had four to five years of cumulative receipt prior to exit.

² A TCA spell refers to a period of consecutive months of receipt. Families can have more than one spell of

consecutive months of receipt which leads to a larger number of cumulative months of receipt.

Table 4. Previous TCA Receipt

| | Economic Stability 7/2016 to 3/2019 (n=15,717) | Pre-Pandemic 4/2019 to 3/2020 (n=4,320) | Pandemic 4/2020 to 12/2020 (n=3,994) | Total Sample 7/2016 to 12/2020 (n=24,031) |
|-------------------------------|---|--|---|--|
| First TCA Spell*** | | | | |
| Exit ends first spell | 37% | 41% | 57% | 41% |
| TCA Spell | | | | |
| Consecutive Months | | | | |
| 12 months or fewer | 81% | 80% | 83% | 81% |
| 13 to 24 months | 10% | 9% | 8% | 10% |
| 25 to 36 months | 3% | 4% | 3% | 3% |
| 37 to 48 months | 2% | 2% | 2% | 2% |
| 49 to 60 months | 1% | 1% | 1% | 1% |
| More than 60 months | 2% | 4% | 3% | 3% |
| Average*** [Median] | 10 [5] | 12 [5] | 11 [6] | 11 [5] |
| 5 Years before Exit*** | | | | |
| Cumulative Months | | | | |
| 12 months or fewer | 46% | 50% | 68% | 50% |
| 13 to 24 months | 21% | 19% | 13% | 19% |
| 25 to 36 months | 13% | 11% | 5% | 11% |
| 37 to 48 months | 9% | 7% | 4% | 7% |
| 49 to 60 months | 12% | 14% | 10% | 12% |
| Average*** [Median] | 21 [14] | 20 [13] | 15 [7] | 20 [12] |

Note: The TCA spell is calculated as the difference (in months) between the exit month and the month of the most recent TCA application for all recipient adults. If any recipient adult on the exiting case has prior TCA receipt, the case is not coded as ending its first spell. Percentages may not add up to 100% due to rounding. *p<.05, **p<.01, ***p<.001.

Case Closure Reasons

One of the primary goals of the TCA program is for adults to secure gainful employment that provides for the needs of the family. However, annual *Life after Welfare* reports show that families leave the program for a variety of reasons (Hall & Passarella, 2020). When TCA cases close, case managers document the closure reason. Table 5 shows the top reasons families' cases closed between July 2016 and December 2020.

Economic Stability and Pre-Pandemic Closures

In general, case closure reasons in the economic stability and pre-pandemic cohorts were similar. In both cohorts, the majority of cases closed due to income requirements, work requirements, and other eligibility issues. Roughly one quarter of cases closed due to income above the eligibility limit, with a slight increase between the two cohorts (23% to 26%). When cases close for this reason, it means that adults' *earned* income (from employment) or their *unearned* income (e.g., child support and Unemployment Insurance [UI] benefits) exceeded the

income limits for TCA eligibility. While income above limit closures slightly increased, the percentage of cases that closed due to noncompliance with the work requirements decreased five percentage points between the two periods. One in four (26%) cases in the economic stability cohort closed due to noncompliance with work requirements, and one in five cases (21%) in the pre-pandemic cohort closed for this reason. In sum, closures due to income changes became more common, and closures due to noncompliance with work requirements became less common.

Over time, the percentage of cases that close due to noncompliance with the work requirement will continue to decrease. In 2020, Maryland became one of four national jurisdictions to repeal full-family sanctions (H.B. 1313, 2020; Safawi, 2021).³ Since the inception of the TCA program, Maryland has closed the case of any adult recipient who did not comply with work requirements, resulting in the loss of the family's entire TCA grant. This policy applies to the families sampled for this report. The new policy, however, provides adults with a 30-day reconciliation period for each episode of noncompliance, permitting time for the case manager and adult to address the underlying causes of noncompliance.⁴ Once this new policy is implemented,⁵ it is likely that future reports will find fewer TCA cases closing due to noncompliance.

³ In addition to Maryland, Illinois, Maine, and the District of Columbia repealed full-family sanctions. Three additional states—California, New York, and Vermont—never instituted full-family sanctions (Safawi, 2021).

⁴ There are also changes to how the grant amount is impacted. Under the new policy, families will lose 30% of the *noncompliant adult recipient's portion* of the cash assistance grant; the child's portion of the cash assistance grant *cannot be reduced*.

After income above limit and noncompliance with work requirements, the next two most common closure reasons among the economic stability and pre-pandemic cohorts were related to eligibility. Specifically, one in five (19% and 20%) cases closed because an adult on the case did not maintain eligibility—which can involve submitting required documentation—and one in 10 (9% and 11%) closed because they did not meet other eligibility requirements. Finally, one in five cases (22% for both cohorts) closed for some other reason including the family did not reapply, the customer requested case closure, and noncooperation with child support requirements.

Pandemic Closures

The third column in Table 5 shows the case closure reasons for the pandemic cohort. Overall, pandemic cohort families left the TCA program for substantially different reasons than the economic stability and pre-pandemic cohorts. The first notable difference is that more than two in five (43%) pandemic cases closed because their income was above the TCA eligibility limit, nearly double the percentage of the economic stability cohort. This is the highest percentage of income-based closures since the inception of the *Life after Welfare* study more than 20 years ago.⁶

⁵ The new policy was slated for implementation in July 2021. However, DHS has been transitioning to a new administrative data system throughout 2021. Implementation of this new policy was suspended until the transition to the new system is complete. (DHS, 2021b).

⁶ *Life after Welfare* reports dating back to 1997 can be found on [our website](#).

Table 5. Case Closure Reasons***

| | Economic Stability 7/2016 to 3/2019 (n=15,717) | Pre-Pandemic 4/2019 to 3/2020 (n=4,320) | Pandemic 4/2020 to 12/2020 (n=3,994) | Total Sample 7/2016 to 12/2020 (n=24,031) |
|---|---|--|---|--|
| Income above limit | 23% | 26% | 43% | 27% |
| Noncompliance with the work requirement | 26% | 21% | 1% | 21% |
| Did not maintain eligibility | 19% | 20% | 12% | 18% |
| Did not reapply | 7% | 8% | 20% | 9% |
| Ineligible | 9% | 11% | 11% | 10% |
| Customer requested closure | 6% | 5% | 5% | 5% |
| Noncooperation with child support | 6% | 6% | 7% | 6% |
| All other closing codes | 3% | 3% | 3% | 3% |

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

Although atypical, this finding makes sense given the economic impact of the pandemic. The immediate economic shock (BLS, n.d.) and stay at home order (State of Maryland, 2020) was followed by a gradual reopening and expanded business capacity throughout the middle of 2020. Moreover, federal funding provided supplemental Pandemic Emergency Unemployment Assistance (PEUC) that (1) extended eligibility to those who lost jobs not normally covered by UI benefits, (2) increased UI benefit amounts, and (3) provided additional weeks of benefits to anyone who already exhausted their regular UI benefits

(Center on Budget and Policy Priorities, 2021a). In fact, one in six (17%) pandemic cases closed because their UI benefits pushed them over the eligibility threshold. Given the gradual economic recovery and supplemental assistance made available throughout 2020, this increase in income above limit closures was predictable.

One in six (17%) pandemic closures had unearned income from Unemployment Insurance benefits that resulted in an income above limit closure.

In that same vein, one in five (20%) cases in the pandemic cohort closed because the adult did not reapply for benefits, a difference of more than 10 percentage points compared to the economic stability and pre-pandemic cohorts. It is possible that at least some families who did not reapply had secured employment and no longer needed assistance. However, as discussed in more detail in the callout on the next page, the majority (77%) of families did not receive TCA in the three to six months after exit, most (95%) were not receiving UI benefits at the time of exit, and the majority (69%) of adult recipients in the family were not

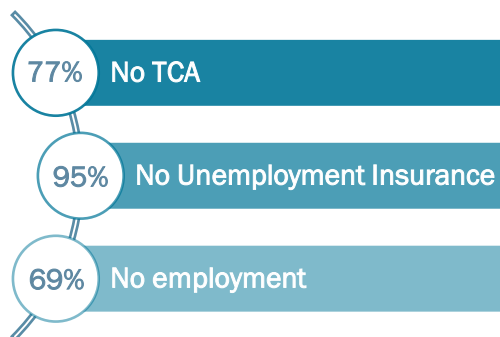
employed in a UI-covered job in the quarter after exit. These findings, though, only explore immediate outcomes after exit. Previous research suggests that disconnection from certain income sources and supports is higher in the first quarter after exit from TCA than in subsequent quarters (Gleason et al., 2015).

PANDEMIC FAMILIES WHO DID NOT RECEIVE AUTOMATIC RECERTIFICATIONS

Pandemic cohort families who did not reapply for TCA during the months in which pandemic rules for automatic recertifications lapsed experienced a case closure. After case closure, **most of these families did not return to TCA, they were not receiving UI benefits, and the adults on the case were not employed** in Maryland.

Unlike SNAP policies, which are governed by strict rules authorized by Congress and interpreted by the U.S. Department of Agriculture (Bresnahan et al., 2021), TANF policies are largely determined by individual states that operate their own programs using the federal block grant (Schott, 2016). Maryland's strategy, in general, was to apply the same flexibilities allowed under federal SNAP rules for other public benefit programs, such as TCA (Department of Legislative Services, 2021), an efficient strategy that also helped ensure equity across programs. Unfortunately, the SNAP waiver for recertification extensions expired in July 2020 and was not reinstated until October 2020 through federal legislation. This means that families who were due for recertification in July, August, or September 2020 for SNAP or TCA had the possibility of experiencing a closure due to lack of recertification (i.e., did not reapply).

All 20% of the pandemic case closures that did not reapply (Table 5) experienced a case closure in July, August, or September 2020, during the period in which there was a lapse in automatic recertifications. Most (77%) of these families did not return to the program within six months, though this percentage is likely an overstatement, because *Life after Welfare* data exclude administrative churners (see methods chapter). Additionally, most (95%) did not have any unearned income due to UI benefits when they exited, and more than two thirds (69%) of the adult recipients on these cases were not employed in the quarter after exit.



A second noteworthy difference between the pandemic cohort and the other cohorts is that virtually no cases (1%) closed due to noncompliance with the work requirement. This finding is unsurprising: at the onset of the pandemic, DHS responded swiftly with temporary programmatic changes to keep customers and their families safe. One of these changes included waiving work requirements for several months (DHS, 2020a). This flexibility was also a response to virtual schooling requirements.

Finally, families in the pandemic cohort were less likely than families in the other two cohorts to experience a closure because they did not maintain eligibility. Typically, TCA families must recertify their benefits every six months via a face-to-face interview and by providing required documentation that demonstrates their continued need. However, for most of 2020, DHS extended six-month recertifications so families would not have to provide additional documentation to continue receiving benefits; and, for most months, face-to-face interviews were not required (DHS, 2020a; 2020b). These temporary changes resulted in fewer cases closing due to recertification issues.⁷ As shown in Table 5, only one in eight (12%) cases in the pandemic cohort closed for this reason, compared to one in five cases in the previous cohorts.

⁷ The recertification extensions were not in place in July, August, and September of 2020, which is why some families experienced closures for this reason.

EMPLOYMENT AND EARNINGS

One of the stated objectives of the TCA program is to prepare “program participants for independence through work” while the family receives financial assistance (DHS, n.d.). This focus on work has been a key tenet of the program since its inception 25 years ago. Previous research shows that prior employment is one of the most consistent predictors of employment outcomes after exit (Ybarra & Noyes, 2019), and research specific to Maryland welfare leavers has steadily shown that adult participants experience gains in employment and earnings after exiting the program, even during economic recessions and recoveries (Hall & Passarella, 2020; Passarella & Nicoli, 2017).

Given the purpose of the TCA program and the recent changes in the labor market due to the COVID-19 pandemic, employment and earnings after leaving a critical safety net program is an important outcome to examine. The purpose of this chapter is to describe adult recipients’ employment experiences both before and after TCA receipt for each of the three cohorts. Specifically, this chapter examines participation in Maryland UI-covered

employment, earnings, and industries in which adult recipients were employed.

Employment and Earnings before and after Exit

Employment

Previous research has consistently shown that many TCA recipients work both before and after their exits from the program. As shown in Figure 3, more than half (59%) of adult recipients who left TCA between July 2016 and December 2020 were employed prior to receiving TCA. Over time, employment prior to TCA entry became more common. Nearly three in five (58%) TCA recipients in the economic stability cohort were employed prior to their TCA spell, and this increased slightly to 60% in the pre-pandemic cohort. Recipients in the pandemic cohort were the most likely (64%) to be employed in the year prior to their TCA spell.

Figure 3 also shows the percentage of adult recipients who were employed in the year after exit. Overall, employment was higher in the year after exit than in the year prior to recipients’ TCA spells. For the entire sample with one year of follow-up data, two in three (65%) were employed in the year after exit, an employment gain of six percentage points. More than three in five recipients in both the economic stability (65%) and pre-pandemic (62%) cohorts were employed in the year after their exits, though the economic stability had the largest pre- to post-TCA gain (seven percentage points vs. two percentage points). The likely reason economic stability recipients had the largest employment gain is because their one-year follow-up data was not affected by the

Notes for Employment Analyses

These analyses include adult recipients’ employment that is covered by UI in the State of Maryland. 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 2020 dollars.

pandemic, whereas pre-pandemic recipients' follow-up was affected by it.

At the time data were pulled for this study, the recipients in the pandemic cohort did not have one full year of follow-up data available. To address this gap and provide additional context about the employment experiences of TCA recipients who left during the pandemic, this report provides the percentage of recipients who were employed one *quarter* before their TCA spells and one quarter after their TCA exits. In general, employment measures in any given quarter produce lower percentages than employment that is measured over multiple quarters (e.g., four quarters). Quarterly measures of employment are typically lower than annual measures given that they capture only three months of the year rather than the possibility of employment over 12 months.

The findings in Figure 4 largely mirror findings in the previous figure: in the total sample, a higher percentage of adult recipients were employed in the quarter after exit (51%) compared to the quarter prior to the TCA spell (39%). Figure 4 also shows the same pattern for the economic stability (53% vs. 37%) and pre-pandemic cohorts (51% vs. 40%). The pandemic cohort, however, did not follow this pattern.⁸ Adult recipients in the pandemic cohort were *less likely* to be employed in the quarter after exit (40%) compared to the

quarter before their spell (45%), a difference of five percentage points. This reverse pattern is new for the TCA program: even adult recipients who left TCA during the Great Recession did not exhibit this pattern (Passarella et al., 2016).⁹

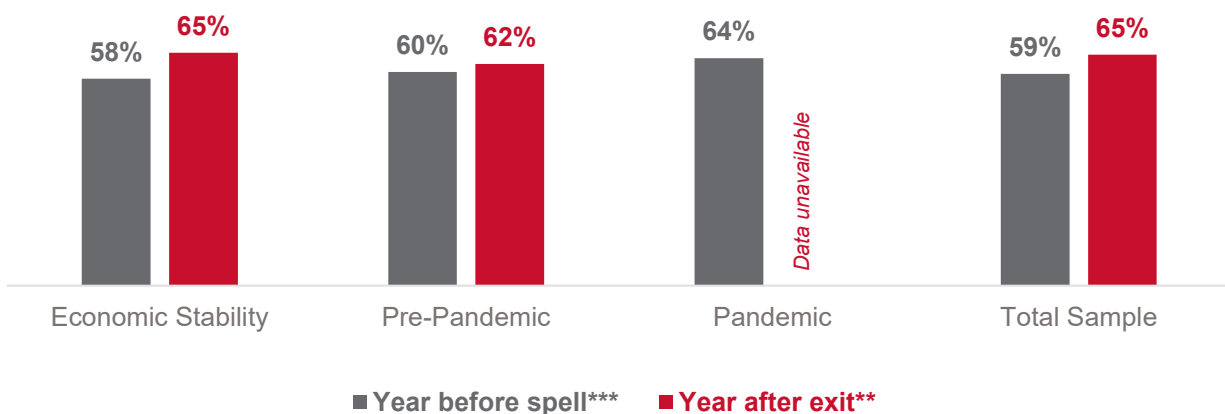
The reason for this unusual finding rests with the labor market impacts from the pandemic, which are still ongoing as of writing. The pandemic had an overwhelming impact on employment for women, notably women without college degrees (Horrigan, 2021), low-income mothers, single mothers, Black and Latinx mothers, and mothers with school-age children (Heggeness et al., 2021). Notably, women with children are the primary heads-of-household on TCA cases. One reason these groups of women have struggled is that they are overrepresented in occupations that were hit hardest by the pandemic, which are typically lower-wage (Albanesi & Kim, 2021; Bateman & Ross, 2021). In fact, two out of every three jobs lost were in low-wage industries (Horrigan, 2021). Another potential reason is child care. Even in the latter half of 2021, working families—one in three with young children, in fact—are still struggling to find child care (Kamenetz & Khurana, 2021). Given these and other ongoing labor market issues (further discussed in the conclusions chapter) it is likely that future updates will continue to show employment challenges for TCA customers.

⁸ This analysis does not include pandemic recipients who left TCA in the last quarter of 2020 (October 2020 to December 2020), and the pandemic cohort does not include any leavers from 2021. The full effect of the pandemic on TCA leavers, then, is not captured by this analysis.

⁹ Some *Life after Welfare* reports released prior to 2016 do demonstrate this reverse pattern of employment (less likely to be employed after exiting

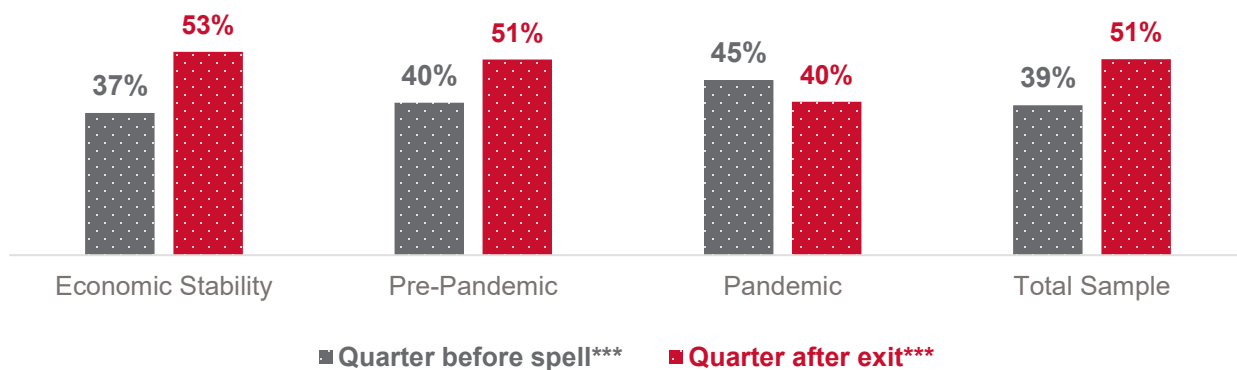
TCA than prior to the TCA spell). However, those employment analyses are not comparable to those in this chapter. Prior to 2016, employment analyses in the annual updates included other adults on the TCA case who were not recipients, such as a grandmother caring for her grandchild. From 2016 forward, employment analyses only examined adult recipients. The 2016 update provides a comparable analysis (Passarella et al., 2016).

Figure 3. Annual Percentage of Adult Recipients Employed in Maryland
Year before TCA Spell and Year after Exit



Note: *Year after exit* data excludes leavers in the pre-pandemic cohort who exited TCA between January and March 2020, just before start of the pandemic. Counts are not shown because they differ between the *Year before spell* and the *Year after exit* due to sample exclusions detailed in the methods chapter. Valid percentages reported. * $p < .05$, ** $p < .01$, *** $p < .001$.

Figure 4. Quarterly Percentage of Adult Recipients Employed in Maryland
Quarter before TCA Spell and Quarter after Exit



Note: *Quarter after exit* data excludes leavers in the pandemic cohort who exited TCA between October and December 2020. Counts are not shown because they differ between the *Quarter before spell* and the *Quarter after exit* due to sample exclusions detailed in the methods chapter. Valid percentages reported. * $p < .05$, ** $p < .01$, *** $p < .001$.

Earnings

In addition to employment, this chapter explores TCA leavers' earnings. Earnings after exit are arguably one of the most important indicators of families' financial circumstances after leaving TCA. Previous research shows that adult recipients experience earnings gains between the year prior to their TCA spell and the year after they leave the program. Figures 5 and 6 add to this wealth of research, demonstrating that TCA recipients in the economic stability, pre-pandemic, and pandemic cohorts all experienced gains in earnings from entry to exit.

As shown in the two figures, recipients in the economic stability cohort had the largest earnings gains. Annual earnings nearly doubled from the year prior to their TCA spells to the year after their exits (\$6,460 to \$12,303), and quarterly earnings increased by \$1,530 (\$2,389 to \$3,919). Recipients in the pre-pandemic cohort had the second largest earnings gains. Median annual earnings increased by \$2,368 (\$7,700 to \$10,068) and quarterly earnings increased by \$1,419 (\$2,693 to \$4,112). Recipients in the pre-pandemic cohort experienced smaller gains likely because some recipients' earnings after exit were affected by the pandemic. For review, the pre-pandemic cohort covers April 2019 through March 2020. Consequently, some of their one-year post-exit earnings include the pandemic.

Employed adult recipients in the pandemic cohort had the highest earnings both before and after TCA, though earnings gains were smaller for this group. In the year prior to

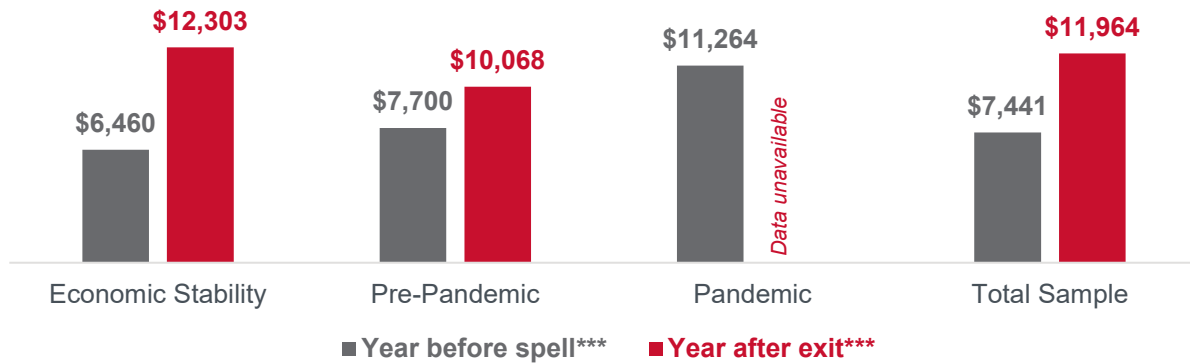
exit, the pandemic cohort had median annual earnings of \$11,264 and median quarterly earnings of \$3,909. These earnings were more than 40%¹⁰ higher than recipients' earnings in the pre-pandemic cohort. Moreover, though annual data are not yet available, Figure 6 shows that median earnings in the quarter after exit were highest for the pandemic cohort (\$4,872). However, this represents a gain of only \$963 from the quarter prior to the TCA spell. These findings suggest that when annual data become available, recipients in the pandemic cohort will likely have higher post-TCA earnings than previous TCA recipients.

The differences in employment and earnings across the three cohorts are unsurprising. Over the last year, research has shown that pandemic TCA recipients—who eventually become leavers—are characteristically different from recipients who began receiving prior to the pandemic. Three in five recipients who began receiving TCA during the pandemic were brand new to the TCA program (Passarella & Smith, 2021). Additionally, new recipients had higher levels of educational attainment, higher rates of employment prior to TCA receipt, and substantially higher annual earnings than recipients who began receiving prior to the pandemic (Hall, 2021). The findings in this section begin to demonstrate the effect of these differing characteristics: even though employment was down after TCA exit (compared to before entry), earnings for pandemic leavers still increased after exit and were the highest earnings across all three cohorts.

¹⁰ There was a 46% increase in annual earnings before TCA spell between the pre-pandemic and pandemic cohorts (\$7,700 vs. \$11,264), and a 45%

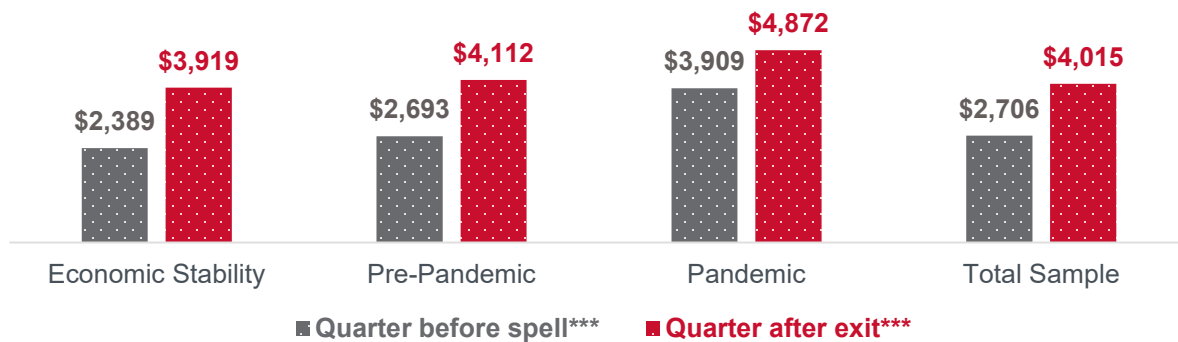
increase in quarterly earnings before the spell (\$2,693 vs. \$3,909).

Figure 5. Median Annual Earnings among Employed Adult Recipients
Year before TCA Spell and Year after Exit



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

Figure 6. Median Quarterly Earnings among Employed Adult Recipients
Quarter before TCA Spell and Quarter after Exit



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

Annual Employment and Earnings Four Years after Exit

This next section builds on the previous discussion by examining annual employment and median earnings in the first few years following recipients' exits from TCA. As shown in Figure 7, two in three (65%) recipients were employed in the year following exit. The percentage who were employed decreased slightly in each subsequent year after exit, reaching 57% by the fourth year of follow-up. This decline in employment over time is consistent with prior *Life after Welfare* studies and the trend observed for at least one additional state (NSPARC, n.d.).¹¹

It is unclear why this decline in employment exists. One possible reason is that Figure 7 includes families who returned to the TCA program. Employment insecurity and poverty cycling are common for TCA recipients, and are more prevalent for recipients with education, health, and other barriers (Wood, 2008). In Maryland, at least one third of families return in the first five years after exit (Hall & Passarella, 2020), and it is likely that at least some adults experienced employment loss or changes in family composition that precipitated a return to the program. Additionally, recipients' employment is not fully captured in the data system on which this study relies. The data system does not capture out-of-state employment, for example, so if an adult works out of state, the employment figures would not reflect that. Moreover, the figures do not include contract work or informal

employment such as babysitting and some landscape work. Recent research shows that more than one in four (28%) adults engage in informal work activities each month, and adults with lower incomes are more likely to work informal side jobs to earn money (Abraham & Houseman, 2019). Therefore, the findings in Figure 7, and all other employment figures in this chapter, can be considered minimums: at minimum, 65% of adults were employed in the first year after exit.

In addition to employment, Figure 7 shows the median annual earnings for each of the four years after exit. Earnings increase over time, a finding consistent with previous research (Hall & Passarella, 2020). In the first year after exit, recipients earned a median of \$11,964. By the fourth year after exit, this amount increased 29%, reaching \$15,400. At least two additional states have also demonstrated increases in earnings over time for TANF participants (Economic Services Administration, 2020; NSPARC, n.d.).

Despite earnings gains over time, earnings are still below the 2020 Federal Poverty Level (FPL) of \$21,720 for a family of three (Office of the Assistant Secretary for Planning and Evaluation, 2020).¹² This finding—substantially low earnings while employed—has been consistent over time (Hall & Passarella, 2020; Passarella et al., 2016). Even five years after exit, most Maryland TCA leavers earn \$20,000 or less (Nicoli, 2015). This finding, however, is not an experience unique to Maryland leavers.

¹¹ Most states do not systematically and consistently examine outcomes of TANF participants after their exits from the program. In a recent meta-analysis of TANF leavers, Safawi and Pavetti (2020) examined leaver studies from nine states. Out of the nine states with research on TANF leavers included in this meta-analysis, Maryland and Mississippi were the only

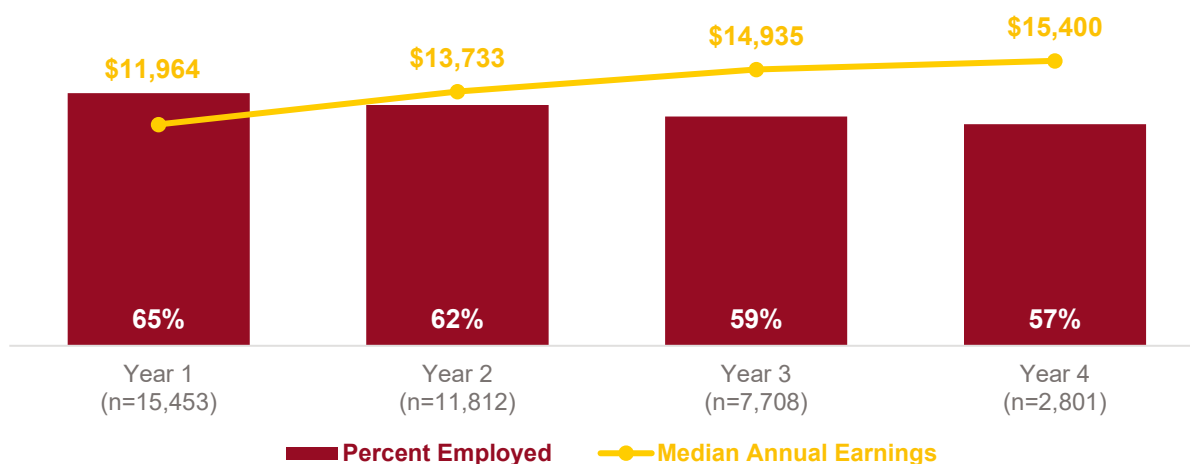
states to examine longer-term employment outcomes (i.e., three or more years after exit).

¹² The 2020 FPL was used rather than the 2021 FPL because earnings analyses include data through calendar year 2020 and are standardized to 2020 dollars.

Research shows that even over a period of 10 years, nearly three in five low-wage workers remain “stuck” in low-wage work, and chances of upward mobility get smaller the longer they are stuck (Escobari et al., 2021). Studies in Georgia and Kansas

found that most TANF leavers were not economically self-sufficient and were still earning below-poverty wages three to four years after exit (Brooks et al., 2018; Safawi & Pavetti, 2020).

Figure 7. 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

One reason former recipients may experience low earnings is employment instability over the course of the year. For example, someone can work for one quarter or four quarters throughout the year and those who work fewer quarters will usually have lower earnings. Research shows that across states, steady work is the exception for TANF leavers, not the norm (Safawi & Pavetti, 2020). Previous *Life after Welfare* studies show this is true for Maryland leavers as well (Hall & Passarella, 2020).

Figure 8 confirms these previous findings. Only one in three (35%) adults in this sample was employed for all four quarters in

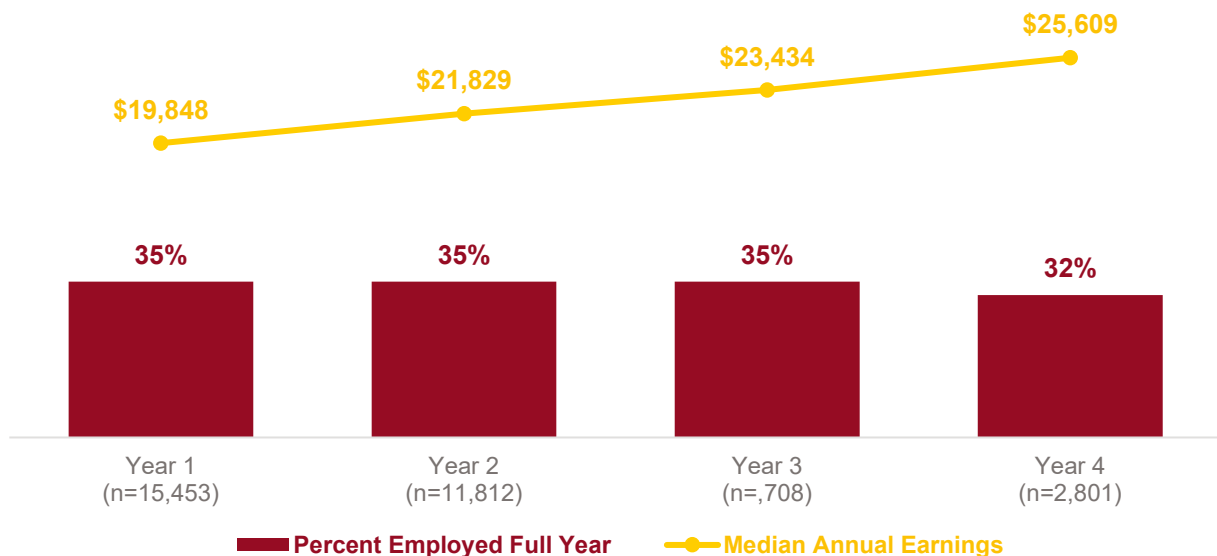
the first year after exit. Full-year employment remained stable in the years following recipients’ exits, and decreased slightly between the third and fourth years, reaching 32% in the fourth year after exit. This finding diverges from previous *Life after Welfare* reports. Previous findings have shown that full-year employment gradually increases over the first few years after exit, eventually leveling off (Hall & Passarella, 2020; McColl & Passarella, 2019; Nicoli & Passarella, 2018). The findings this year, however, are affected by the economic climate of the pandemic. Recipients who left in 2016 for example, are part of the economic stability cohort; however, the pandemic affects their fourth-

year employment follow-up. Recipients in the pre-pandemic cohort are affected beginning with their first year of follow-up. It is reasonable to presume that moving forward, the impacts of the pandemic will affect longer-term outcomes of any analysis that includes leavers.

Figure 8 also provides the earnings for fully employed recipients. As shown, median annual earnings were notably higher for recipients who worked all four quarters. Median earnings in the first year after exit

for *fully* employed recipients were \$19,848, roughly \$8,000 higher than recipients with *any* employment. Over time, median earnings consistently increased. By the second year after exit, median earnings slightly exceeded the 2020 FPL for a family of three (\$21,720; Office of the Assistant Secretary for Planning and Evaluation, 2020). In the fourth year after exit, *fully* employed recipients had median earnings of \$25,609, approximately \$10,000 more than recipients who had *any* employment.

Figure 8. 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 in the respective year. Refer to the methods chapter for other sample exclusions and for details on data limitations. Valid percentages reported.

Industries after Exit

The annual *Life after Welfare* series regularly reports the industries in which adult recipients work after exits from TCA, an important component of reaching self-sufficiency. Some industries—including education, nursing homes, and hospitals—are associated with higher earnings and job stability for TCA recipients when compared to other industries such as restaurants, general retail, and the administrative and support industry (Nicoli et al., 2014). To that end, Table 6 provides the top industries in which TCA recipients worked in the first quarter after exit and their median earnings. Industries are shown for each cohort. If a recipient was employed in more than one industry in the first quarter after exit, they were included in the industry with which they had the highest earnings.

The top two industries in which recipients worked after exit were administrative and support services and restaurants. Nearly one in five (18%) adults worked in the administrative and support industry, and one in eight (13%) worked in restaurants. These two industries have been the top two industries in the quarter after exit since the mid-2000s, when we began tracking them (Passarella et al., 2016). An additional one in five adult recipients worked in healthcare, which includes outpatient healthcare (7%), nursing homes (7%), and hospitals (4%). Retail—both general retail (6%) and food and beverage retail (4%)—were also common industries in which recipients worked. The final most common industries included in Table 6 are social assistance (4%), warehousing and storage (4%), and education (3%), which collectively represented about one in nine recipients.

This annual update is the first to include the warehousing and storage industry. In previous reports, this industry did not meet the threshold to be included in the list of top industries; rather, it was grouped with the *other* category. This industry includes jobs at facilities that store general merchandise and food, and jobs in logistics such as labeling, inventory, assembly, and order fulfillment. Over the last decade, this industry has grown exponentially (BLS, 2021a), largely due to the e-commerce industry. This is one of very few industries that have fully recovered from the initial employment loss of the pandemic (Maxfield, 2021). In fact, employment in this industry recently reached its highest-level ever-recorded (BLS, 2021a).

Maryland is an ideal location for jobs in this industry, notably in the Baltimore area, given the proximity to the Port of Baltimore, Baltimore-Washington International Thurgood Marshall Airport, and its central location on the east coast (Economic Alliance of Greater Baltimore, 2019; Maryland Marketing Partnership, n.d.). Given recent trends in this industry and its importance to the greater Baltimore economy, it is likely that we will see growth in this industry in future reports.

Table 6 also shows that certain industries are associated with higher earnings (Nicoli et al., 2014). Healthcare industries including hospitals (\$6,337), outpatient healthcare (\$4,663), and nursing homes (\$4,670) had the highest median quarterly earnings, consistent with previous *Life after Welfare* studies (Hall & Passarella, 2020; McColl & Passarella, 2019). Also consistent with previous studies, the lowest earnings were in general retail (\$2,499), restaurants (\$2,895), and food and beverage retail stores (\$3,061). Occupations within these

INDUSTRY DESCRIPTIONS

Administrative & Support (NAICS=561)

Organizations that support day-to-day operations—clerical, cleaning, and general management activities—and temporary employment services.

Restaurants (NAICS=722)

Full-service or fast-food restaurants as well as caterers and mobile food services.

Outpatient Healthcare (NAICS=621)

Outpatient healthcare facilities, medical and diagnostic laboratories, and home healthcare services.

Nursing Homes (NAICS=623)

Organizations that provide health and social services such as nursing homes, substance abuse facilities, or residential care for the mentally ill.

General Retail (NAICS=452)

Department stores and other general merchandise stores.

Social Assistance (NAICS=624)

Organizations that provide social services directly to their clients, including food and housing services as well as child day care services.

Food & Beverage Retail (NAICS=445)

Retail stores that sell food and beverages, such as grocery stores and specialty drink stores.

Hospitals (NAICS=622)

Inpatient health services at general and surgical hospitals, psychiatric and substance abuse hospitals and specialty hospitals.

Warehousing and Storage (NAICS=493)

Facilities that store general merchandise and refrigerated goods and offer logistic services related to the distribution of goods.

Education (NAICS=611)

Instruction or training services such as K-12 schools, community colleges, universities, and training centers.

lower-earning industries have been called “sandpit” occupations, meaning they are low-wage and offer little if any upward mobility. The majority of workers employed in these sectors do not experience upward mobility (Escobari et al., 2021).

There have also been some trends in industries. The percentage of leavers employed in the top two industries (administrative and support; restaurants) declined between the economic stability and pandemic cohorts. Administrative and support employment declined five percentage points (19% to 14%) and employment in restaurants declined three percentage points (14% to 11%). Part of the decrease in the percentage of recipients working in restaurants is due to changes in operations due to the pandemic, such as capacity restrictions, closures, and reduced demand. After experiencing a sharp decline in employment at the start of the pandemic, restaurants began to slowly recover (BLS, 2021b). This trend is in contrast to the trend from the mid-2000s through the mid-2010s when TCA leavers’ employment in restaurants steadily rose (Passarella et al., 2016).

There was also an increase in the percentage of recipients employed in outpatient healthcare (7% in economic stability cohort to 9% in pandemic cohort). This is a positive trend, as previous studies have shown that TCA leavers who are employed in healthcare industries tend to have higher earnings, higher job retention, and are less likely to return to TCA (Nicoli et al., 2014). Securing a job in healthcare also offers a chance of upward mobility, bridging low-wage and high-wage jobs (Escobari et al., 2021).

In addition to these changes, there was also an increase in the percentage of recipients employed in the *other* industry. Between the pre-pandemic and pandemic cohorts, there was a five percentage point increase (30% to 35%) in the percentage employed in *other* industries not specifically listed in the table. At more than \$5,000, pandemic adults employed in these other industries earned a median more than \$1,000 higher than the other two cohorts. In fact, median quarterly earnings were higher for pandemic recipients across most industries. Pandemic recipients employed in outpatient healthcare, for example, earned a median of more than \$7,000; comparatively, median earnings for TCA leavers in this industry were roughly \$4,500 in the two previous cohorts.

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

| | Economic Stability | | Pre-Pandemic | | Pandemic | | Total Sample | |
|--------------------------|---------------------------|--------------------|-------------------------|--------------------|--------------------------|--------------------|--------------------------|--------------------|
| | <i>7/2016 to 3/2019</i> | | <i>4/2019 to 3/2020</i> | | <i>4/2020 to 12/2020</i> | | <i>4/2016 to 12/2020</i> | |
| | % | Quarterly Earnings | % | Quarterly Earnings | % | Quarterly Earnings | % | Quarterly Earnings |
| Administrative & Support | 19% | \$3,389 | 17% | \$3,832 | 14% | \$3,962 | 18% | \$3,453 |
| Restaurants | 14% | \$2,920 | 12% | \$2,587 | 11% | \$2,826 | 13% | \$2,895 |
| Outpatient Healthcare | 7% | \$4,523 | 8% | \$4,458 | 9% | \$7,144 | 7% | \$4,663 |
| Nursing Homes | 7% | \$4,587 | 8% | \$4,568 | 7% | \$5,802 | 7% | \$4,670 |
| General Retail | 6% | \$2,464 | 5% | \$3,020 | 6% | \$2,128 | 6% | \$2,499 |
| Social Assistance | 5% | \$4,051 | 4% | \$4,418 | 3% | \$5,312 | 4% | \$4,202 |
| Food & Beverage Retail | 4% | \$3,144 | 4% | \$2,594 | 4% | \$3,342 | 4% | \$3,061 |
| Hospitals | 4% | \$6,216 | 5% | \$6,795 | 4% | \$6,758 | 4% | \$6,337 |
| Warehousing and Storage | 3% | \$3,423 | 5% | \$2,973 | 5% | \$4,564 | 4% | \$3,423 |
| Education | 3% | \$3,814 | 3% | \$4,611 | 3% | \$5,512 | 3% | \$3,966 |
| Other | 30% | \$4,264 | 30% | \$4,351 | 35% | \$5,488 | 30% | \$4,346 |
| Total | 100% | \$3,711 | 100% | \$3,914 | 100% | \$4,686 | 100% | \$3,814 |

Note: This analysis represents the employer with whom the recipient earned the highest earnings in the first quarter after exit, among employed adult recipients (n=9,263). Refer to the methods chapter for other sample exclusions and data limitations. Valid percentages reported. *p<.05, **p<.01, ***p<.001.

PROGRAM PARTICIPATION AFTER EXIT

Previous research shows that families rely on important safety net programs after their exits from TCA (Hall & Passarella 2020). Programs such as the public child support program, the Supplemental Nutrition Assistance Program (SNAP), Supplemental Security Income (SSI), Medical Assistance (MA),¹³ and Transitional Support Services (TSS) all support families after their exits from TCA. These programs are especially important given the substantially low earnings after exit. This final findings chapter examines families' participation in these support programs and explores whether families returned to the TCA program. The chapter concludes with a discussion of families who were disconnected from these programs after exit.

Child Support & TCA

The federal Office of Child Support Enforcement was established in 1975 through 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).

Child Support

The public child support program and cash assistance programs have a long-standing partnership. Adults who apply for TCA must work with child support case managers to establish paternity, if necessary, and comply with the remainder of the child support process. If the adult who applied for TCA does not cooperate with these child support requirements, their application may be denied, or the TCA case may be closed for noncooperation.¹⁴

There are two primary reasons families are required to participate in the establishment process. The first reason is that child support benefits the child. Previous research demonstrates child support increases income and decreases poverty, thereby supporting a more economically stable household (Demyan & Passarella, 2019; Grall, 2020). Moreover, child support—especially when consistent—reduces the likelihood that families will return to cash assistance (Cancian et al., 2001; Hall & Passarella, 2015; Huang et al., 2002) and is a key component of housing stability (Curtis & Warren, 2015a; Curtis & Warren, 2015b).

The second reason families are required to participate is that the program also serves as a cost-recoupment strategy for cash assistance provided to families (Personal Responsibility and Work Opportunity Reconciliation Act, 1996). Since 2005, though, states have had the option to pass-

¹³ Maryland's Medical Assistance program includes Medicaid and the Maryland Children's Health Program.

¹⁴ During the 2020 General Assembly, Maryland passed a program reform that changed how families

are affected if the adult on the TCA case does not comply with the child support program. When implementation of this program reform is complete, DHS will reduce the entire TCA grant amount by 25% if an adult does not comply with the child support requirements (DHS, 2021b; H.B. 1313, 2020).

through some child support funds to TANF families without having to pay the federal share. Maryland implemented a partial pass-through policy at the beginning of state fiscal year 2019, which allows up to \$200 of collected child support to be passed through to families receiving TCA (DHS, 2019b).

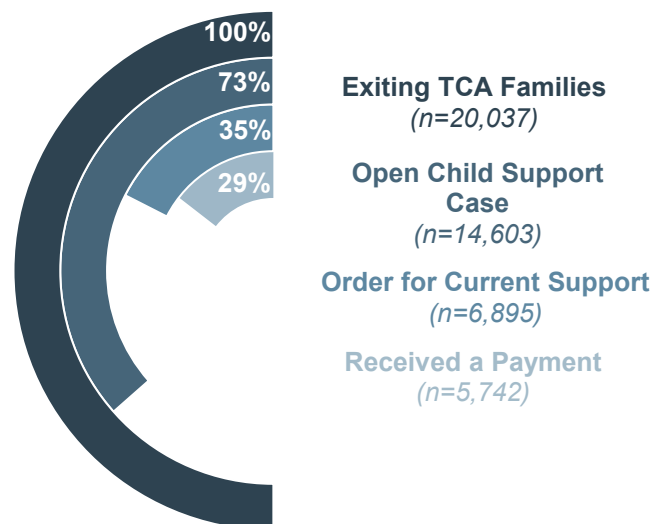
Given that pass-through support is a benefit for families actively receiving TCA, this report does not examine pass-through receipt. However, this report does examine child support receipt after families leave TCA, when they receive all current support payments made by the other parent. Specifically, this section explores the share of exiting TCA families who had an open child support case in the year after exit, the percentage with a support order, and the percentage who received a payment. The figures in this section only provide data on formal payments made through Maryland's Child Support Administration (CSA). The data do not capture private orders and informal arrangements such as in-kind support.

Figure 9 shows that the majority (73%) of exiting TCA families had started the child support process and had an open case for support in the first year after exit. Although most families are required to work with CSA to establish a support order, there are reasonable exceptions to this requirement. One reason a parent may not have an open child support case is because they or their child are current or former victims of family violence. A previous study found that nearly half of Maryland's TCA families experience family violence (Ovwigbo et al., 2004). A second potential reason a parent may not have an open case is because they are part of a two-parent family. Though uncommon, 6% of Maryland's TCA caseload has two adult recipients on the case (Passarella &

Smith, 2021). In these instances, pursuing child support is not required.

Figure 9 also shows that in the year after exit, one in three (35%) families had an order for current support established. Some families may have left the TCA program before an order could be established or may have had challenges with other parts of the process. Many of the child support cases that do not have a support order established eventually close, though (Demyan & Passarella, 2017). In the end, three in 10 (29%) TCA families received a child support payment in the year after exit. Research suggests that additional families likely received in-kind support from parents outside the formal child support program (Kane et al., 2015).

Figure 9. Child Support Case and Payment Status First Year after Exit

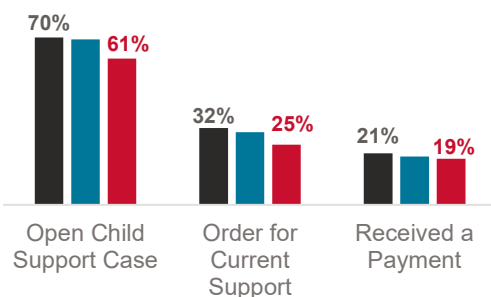


Note: This figure excludes the pandemic cohort because this cohort did not have one year of follow-up data at the time the data were retrieved (n=3,994). Valid percentages reported.

Pandemic Closures & Child Support

Quarter after Exit

Pandemic case closures did not have one year of follow-up data and are excluded from Figures 7 and 8. However, most pandemic cases had one quarter of follow-up data. In general, follow-up that examines one year allows more available time to capture engagement with the child support program; consequently, percentages at one year after exit are higher than percentages at one quarter after exit. Even taking this difference into consideration, **pandemic cohort closures** were substantially **less likely** to have an **open child support case**, an **order for current support**, or to have **received a payment** in the quarter after exit compared to TCA cases that closed in the **economic stability** and **pre-pandemic** cohorts.



One caveat to Figure 9 is that it excludes the pandemic cohort given that they did not have one full year of follow-up data when the data were collected. To complement Figure 7, the callout to the left shows the percentage of families who had an open child support case, an order for current support, and the percentage who received a payment in the quarter after exit. This information is shown for all three cohorts. Strikingly, it shows that there is not much difference in outcomes in the quarter after exit compared to the year after exit. For example, 70% of families in the economic stability cohort had an open child support case in the quarter after exit, compared to the 73% of all families in the year after exit. This tells us that if a family does not have an open case, a child support order, or a payment in the quarter after exit, they likely will not have any of these one year later.

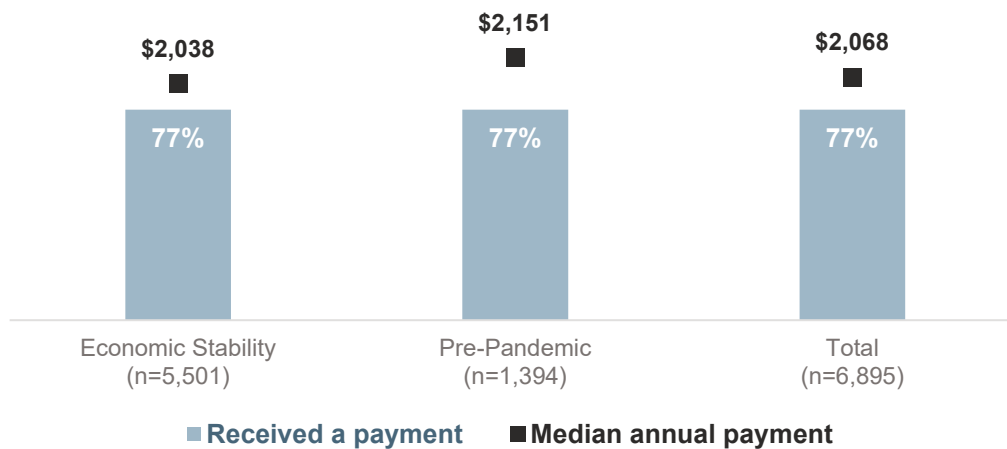
This callout box also shows that pandemic recipients were least likely to have connections to the formal child support program. Only three in five (61%) had an open support case, and one in four (25%) had an order for current support. Finally, one in five (19%) pandemic cohort families received a child support payment in the quarter after exit. Although we cannot say with certainty why pandemic families had weaker connections to the child support program, it is likely that at least some of this difference is due to the increase in two-parent families, as previously discussed. There may have also been delays in the process due to office and court closures during the pandemic.

The final child support analysis takes a closer look at child support payments for the 35% of families who had a current support order. Given that families cannot receive formal support payments unless they have a

support order in place, this analysis tells an additional piece of the story. As shown in Figure 10, nearly four in five (77%) families with a support order in place received at least one payment after exit, a percentage that was stable across the economic stability and pre-pandemic cohorts. Families

received a median of \$2,068 over the course of the year, and there was an increase in this amount between cohorts (\$2,038 to \$2,151). These findings demonstrate the importance of establishing a support order.

Figure 10. Percent of Exiting Cases 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 and families in the pandemic cohort who did not have a year of follow-up data at the time the data were retrieved (n=3,994). Payments are standardized to 2020 dollars. Valid percentages reported. *p<.05, **p<.01, ***p<.001.

Returns to TCA

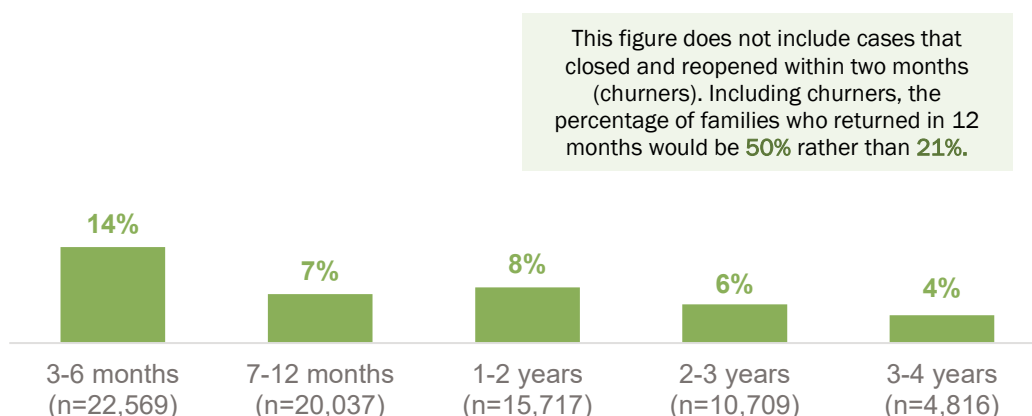
After families leave the TCA program, many return for additional assistance. In fact, recent research shows that more than half of new TCA cases return to the program after their first exits (Hall, 2021). Studies that exclude administrative churners, though, such as this annual *Life after Welfare* report, show a smaller percentage of families—about one in three—return within five years after exit. Administrative churners include adults who return to the program quickly after coming into compliance with work requirements, submitting paperwork that was missing, or coming in for a missed redetermination appointment. Closing cases for these administrative reasons is one policy tool for which the goal is a behavioral response from the adult on the case. Consequently, most of the families who have their cases close for these reasons return after one or two months (Hall & Passarella, 2020). It is important to exclude these leavers from the *Life after Welfare* study to have more certainty we are capturing families who have made a more permanent exit from TCA.

As shown in Figure 11, one in seven (14%) families who left TCA returned in the three to six months after their exits. Although not shown, this percentage varied by cohort. Families in the pre-pandemic cohort had the highest rate of returns for the three-to-six-month window (19%), followed by the pandemic (14%) and the economic stability (13%) cohorts. Returning to Figure 11, we see that across the entire sample, an

additional 7% of families returned in the seven to 12 months after exit. Combining the first two bars reveals that one in five (21%) families who left TCA returned within the three to 12 months after exit. Returns in each year after exit were less common: nearly one in 10 (8%) returned in the second year, and an additional one in 10 (10%) returned between the third and fourth years. In total, two in five (39%) families returned within the first four years after exit.

The percentage of families who returned within the four years after exit—both including and excluding churners—is higher than what was reported in the 2020 *Life after Welfare* report. Unsurprisingly, this is due to the pandemic. Returns that occurred between three and 12 months include families who exited during the pre-pandemic and pandemic cohort, which explains the slight increase in the percentage of families returning in this period when compared to last year. Returns that occurred between one and four years largely represent the economic stability cohort; the higher rates of return in these years (compared to last year) suggest that these leavers were also impacted by the pandemic, even though they left during a thriving economic period. Recent research demonstrates that the majority of recipients who returned to TCA during the pandemic had been independent from the program for more than two years (Demyan & Passarella, 2021), lending further support to the impacts on families who left years prior to the pandemic. Had the pandemic not occurred, it is reasonable to assume returns to TCA would be lower than what is shown in Figure 11.

Figure 11. Percentage of Families who Returned to TCA



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; only the economic stability group is represented after one year of follow up.

Additional Program Receipt

Federal and state safety net programs, credits, and subsidies are important income supports for families after their exits from TCA, and in conjunction, help reduce poverty (Trisi & Saenz, 2021). This section examines exiting families' use of five previously defined safety net programs: TCA, SNAP, SSI, MA, and TSS. Figures 12 and 13 exclude pandemic recipients because they did not have one full year of follow-up data at the time data were retrieved.

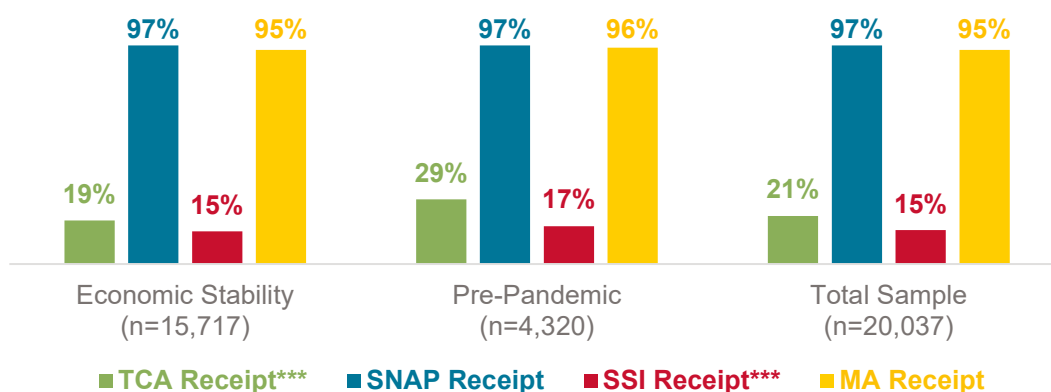
Consistent with previous findings, Figure 12 shows that most families participated in SNAP (97%) and MA (95%) in the first year

after exit, with little variation between cohorts. With some exceptions, families who leave the TCA program have access to transitional SNAP benefits for five years after exit (DHS, 2002), so high participation in this program is unsurprising. While families leaving TCA no longer have access to transitional MA benefits,¹⁵ most still participate after exit, indicating the incomes of families after exit are still substantially low. Comparatively, only one in five (21%) exiting families participated in TCA and only 15% received SSI.¹⁶

¹⁵ Prior to health care reform in 2015, families exiting TCA qualified for transitional MA benefits. Beginning in 2015, transitional benefits are no longer offered and MA eligibility is reevaluated when the TCA case closes (DHS, 2020d).

¹⁶ Participation in SSI reflects participation for any person on the TCA case. Previous *Life after Welfare* reports only included SSI participation for the payee on the case.

Figure 12. Subsequent Program Participation First Year after Exit

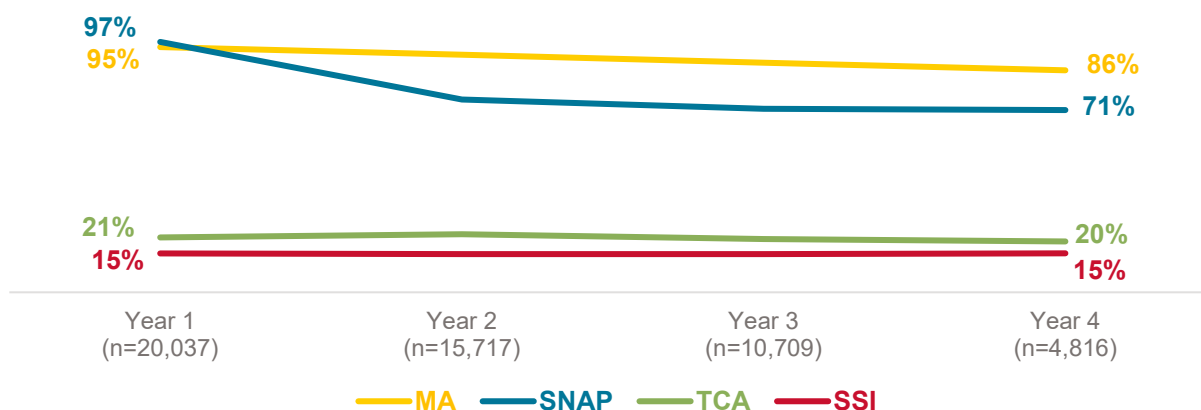


Note: This figure excludes the pandemic cohort because this cohort did have one year of follow-up data at the time the data were retrieved (n=3,994). *p<.05, **p<.01, ***p<.001. The SNAP data were updated on February 15, 2022 for the online version of this report. Please disregard previous versions of this figure.

Over time, families' participation in these supportive programs either declined or remained stable. Participation in SNAP and MA declined between the first and fourth years after exit. SNAP participation declined 26 percentage points (97% to 71%) and MA participation declined nine percentage points (95% to 86%). Still, the majority of families were still participating in these two programs even four years after exit.

Participation in TCA and SSI, on the other hand, remained stable. In each of the four post-exit years, about one in five (20-21%) families who left TCA during the study period participated in TCA. One in seven (15%) families participated in SSI in each of the four years after exit.

Figure 13. Subsequent Program Participation Four Years after Exit



Note: This figure excludes the pandemic cohort because this cohort did have one or more years of follow-up data at the time the data were retrieved (n=3,994). The pre-pandemic cohort is only included in the first year of follow-up data. The SNAP data were updated on February 15, 2022 for the online version of this report. Please disregard previous versions of this figure.

Similar to the transitional benefits for SNAP and MA, TCA also has transitional benefits (TSS). This benefit provides certain exiting families with three additional months of cash payments equivalent to their last TCA payment amount (DHS, 2019a). The goal of this benefit is to help parents with the transition from cash assistance. To qualify for TSS, recipients must have left the program because their income exceeded the eligibility limit, and at least some of the income must have been *earned*. Families whose cases closed due to only *unearned* income—such as child support or SSI benefits—are not eligible to receive TSS.

Maryland implemented TSS in July 2019 which means recipients in the economic stability cohort were not able to receive this benefit. Across the pre-pandemic and pandemic cohorts, about one in four (23%) families received TSS after exit. There was slight variation between cohorts (not shown): the percentage of pandemic families (22%) who received TSS was two percentage points lower than the percentage of pre-pandemic families (24%). This decrease occurred because of the pandemic families who left TCA due to *unearned* income (e.g., UI benefits). A previous chapter showed that nearly one in five pandemic cases closed due to UI benefits pushing these cases over the TCA eligibility threshold. These families would not have been eligible for TSS, then, unless they also had earned income.

One in four (23%) cases that closed between July 2019 and December 2020 received the Transitional Support Services (TSS) benefit after exit.

Disconnection

The previous sections demonstrated that families who leave TCA are often connected to employment and supportive safety net programs after their exits. Some families, though, are *disconnected*. In general, disconnection refers to families who are not employed or participating in any income support programs. This report measures two types of disconnection based on the availability of data. The first type of disconnection is from work and welfare. Families who experience disconnection from work and welfare are not employed with a Maryland UI-covered employer and they did not return to the TCA program after exit. The second type of disconnection is from income and benefits. Families who experience disconnection from income and benefits are not employed with a Maryland UI-covered employer and do not receive four income-supporting benefits: TCA, SNAP, SSI, or child support. Measures of disconnection are based on all recipient adults on the case.

Measures of Disconnection

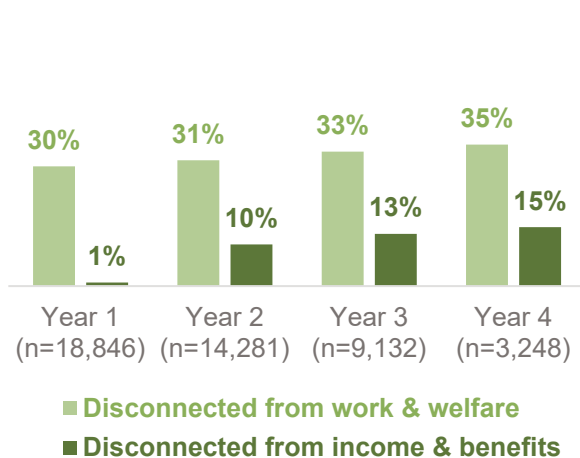
| Work & Welfare | Income & Benefits |
|---|---|
| <ul style="list-style-type: none"> • MD earnings • TCA benefits | <ul style="list-style-type: none"> • MD earnings • TCA benefits • FSP benefits • SSI benefits • Child support payments |

As shown in Figure 14, three in 10 (30%) families were disconnected from work and welfare in the year after exit. Disconnection became more common over time, increasing five percentage points between the first and fourth years after exit (30% to 35%). Only 1% of families were disconnected from income *and* benefits in

the first year after exit, though the percentage of families experiencing this type of disconnection had a larger increase over time. Between the first and fourth years after exit, disconnection from income and benefits increased 14 percentage points (1% to 15%).

There are many reasons why a family could be disconnected from work and benefits. The research on disconnection from income sources is rich and provides a general understanding of important factors that contribute to disconnection. The majority of disconnected women have multiple barriers to work (Blank & Kovak, 2009), including work-limiting disabilities (Hetling et al., 2015). In Maryland, specifically, families are more likely to be disconnected if adults have weaker work histories prior to TCA participation or do not have their high school diploma (Gleason et al., 2015). 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 *reconnect* to work or welfare (Gleason & Passarella, 2016).

Figure 14. Disconnection from Income Sources Four Years after Exit

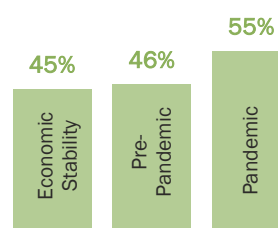


Note: Valid percentages reported.

Pandemic Closures & Disconnection

Quarter after Exit

Pandemic case closures did not have one year of follow-up data and are excluded from Figure 14. However, most pandemic cases had one quarter of follow-up data. In general, follow-up that examines one year allows more available time to capture engagement with employment and supportive programs. Consequently, disconnection percentages at one year after exit are lower than percentages at one quarter after exit. As shown below, pandemic cohort families were nine to 10 percentage points more likely to be disconnected from work and TCA in the quarter after exit compared to TCA cases that closed in the economic stability and pre-pandemic cohorts. Disconnection from income and benefits (not shown) was 1% for each cohort.



CONCLUSIONS

This annual update to the *Life after Welfare* study is being released at a momentous point in history. Across the country—Maryland included—local media continue to report on the precarious state of the economy, including the impact of the ongoing pandemic, the economic recovery, the perplexing decline in the unemployment rate amid a continuing labor shortage, and the challenges parents have with securing child care. These discussions increasingly acknowledge the structural inequities within the labor market that have exacerbated the effects of the pandemic for particular groups, such as Black and Latinx women. The intersection of these matters has consequential implications across policy arenas, and notably for human service programs and organizations whose goals are to help residents reach economic self-sufficiency.

The purpose of this annual report is to provide the Maryland Department of Human Services (DHS) and the Maryland General Assembly with empirical evidence about the families who leave the Temporary Cash Assistance program (TCA, Maryland's version of the federal Temporary Assistance for Needy Families [TANF] program) and their outcomes after exit. Although children are the primary recipients of TCA benefits, one of the key outcomes of interest is employment, as the end goal is to transition families off the program through higher earnings. This annual update provides evidence that the program is meeting that goal: in general, adults are more likely to work after they leave the program than before they entered, and the majority is employed after exit. There are two caveats to this finding, though.

Low-wage Jobs and Earnings

The first caveat to the general employment finding is that despite engagement with employment, the typical recipient has substantially low earnings after exiting cash assistance, a reality not unique to Maryland. After accumulating 25 years of evidence, stakeholders have moved beyond the initial premise of a work-first welfare strategy and the belief that any job is a good job (Joyce et al., 2015; Meyer & Pavetti, 2021). To be sure, job quality matters (Autor, 2021). Jobs with unpredictable schedules and fluctuating hours—common in industries like hospitality and retail—place a burden on families: they provide unstable incomes (Guyot & Reeves, 2020), cause child care issues (Adams et al., 2021), and negatively affect mental health (Schneider & Harknett, 2019).

As this and previous reports demonstrate, TCA recipients are commonly employed in low-wage industries that offer few benefits and unpredictable hours, such as retail and restaurants. In general, low-wage jobs do not offer many opportunities for upward mobility and keep most workers “stuck” (Escobari et al., 2021). It is likely that is true for TCA leavers, too: as shown in this report and in other TANF research (Safawi & Pavetti, 2020), recipients experience only modest increases in median earnings after their exits. In Maryland, annual median earnings after exiting TCA do not reach the federal poverty level for a family of three, even four years after exit.

Pandemic Leavers

The second caveat to the overarching employment finding is related to the employment experiences of adult recipients who left during the pandemic. Recipients who left TCA between April and December 2020 were *less* likely to be employed after exit than they were prior to entry into the program, providing further evidence that this recession has not been like others. Even during the Great Recession TCA recipients were more likely to be employed after exit than prior to entry, albeit only slightly. This recession, however, has disproportionately affected women (Center for Translational Neuroscience, 2020; Gupta, 2020; Sun, 2021), and it continues to affect the primary adult recipients of TCA: women with children, Black and Latinx women, and women with less formal education (Albanesi & Kim, 2021; Alon et al., 2021; Edelberg & Shevlin, 2021). These specific categories of women are also overrepresented in low-wage occupations and industries that were hit hardest by the pandemic (Albanesi & Kim, 2021).

Although the decreasing unemployment rate over the last year suggests that Maryland has been recovering (BLS, n.d.), the Congressional Budget Office (2021) reported that the U.S. will not return to pre-pandemic unemployment levels for at least a decade. Additionally, the unemployment rate alone does not tell the full story (BLS, 2015). For example, the rates of individuals who are marginally attached or discouraged are not captured by the unemployment rate, but are equally important measures in this atypical economy (BLS, 2021c). To be sure, many economists would welcome a small rise in the unemployment rate (Morath, 2021), as it would mean more workers are actively looking for work. In sum, this

recession has adversely affected the primary recipients of TCA, and the lower employment rates after exit for this cohort of leavers reiterates this point.

Strategies for Increasing Earnings

Knowing the current challenges of the labor market and the continued decrease of middle-wage bridge jobs (Escobari, 2021), it is important to thoughtfully consider strategies that can help move TCA recipients into higher-wage jobs in the context of the current economy. One evidence-based strategy is workforce trainings, which offer opportunities for advancement and higher wages (Edelberg & Shevlin, 2021). There are diverse approaches to workforce trainings. Sector strategies, for example, train individuals in specific industries and have been shown to lead to sustained earning gains (Schaberg, 2020). As shown in this report, TCA recipients earn higher wages in healthcare industries, and evidence suggests training in these industries can reduce cash assistance receipt and help recipients find higher quality jobs (Peck et al., 2019). Moreover, healthcare is slated to account for more than one third of projected job growth over the next decade (Escobari et al., 2021), offering more opportunities for sector-specific trainings.

Apprenticeships are another approach to workforce trainings. The U.S. is currently experiencing an “apprenticeship renaissance” (Boren et al., 2021) with the number of apprenticeships growing by more than 70% over the last decade (Employment and Training Administration, 2020). In the private sector, apprenticeships in the skilled trades provide women paid employment, opportunities to receive credentialing, and increased wages

(National Center for Women's Equity in Apprenticeship and Employment, n.d.). Public sector apprenticeships—which have also recently experienced a resurgence (Elliott et al., 2021b)—also have high returns, creating pathways to economic mobility (Elliott et al., 2021a). Public sector jobs in general offer the most equitable access to mobility (Escobari et al., 2021), making public apprenticeships an attractive option for moving low-income families upward.

A second evidence-based strategy for moving TCA recipients into higher-wage jobs is to target resources towards barrier removal. Programs that not only address structural employment barriers such as child care and transportation, but also increase the focus on physical and mental health barriers, are proven strategies that support low-income mothers. Earlier this year, the American Public Human Services Association (APHSA, 2021) outlined a framework for modernizing the TANF program, contending that the program should focus on strategies that set families up for success in the long term rather than the short term. To do that, they argue, TANF policies should focus on strengthening the physical and emotional well-being of the family. This is a precedent well-supported by research that shows TANF recipients face physical and mental health barriers to work that prevent them from securing and maintaining gainful employment (Cambron et al., 2015; Wood et al., 2008; Sun et al., 2016). Interventions, though, can help. For example, a recent intervention for TANF mothers in the District of Columbia showed that cognitive behavioral therapy lead to better employment outcomes and increased economic mobility (Smith et al., 2021).

Recent Program and Policy Changes

Over the last couple of years, federal and state governments have heavily invested in safety net programs and workforce trainings in response to the pandemic. Nationally, legislative packages and available program flexibilities created a supplemental safety net for families, including stimulus payments, eviction moratoriums, an advance on the child tax credit, expanded unemployment benefits, flexible rules for benefit administration, and supplemental funding for TANF and SNAP (Bernard & Lieber, 2021; Center on Budget and Policy Priorities, 2021b; Shantz et al., 2020). Notably, the American Rescue Plan (ARP) signed earlier this year kept more than half a million Marylanders out of poverty (Joint Economic Committee, 2021). The ARP also included \$500 million in funding for industry-specific training and encouraged the creation of programs that reach TANF recipients (U.S. Economic Development Administration, n.d.). Moreover, a bipartisan group of congressional representatives introduced several pieces of legislation earlier this summer in support of the national Health Profession Opportunity Grants (HPOG) program, which provides TANF recipients and other low-income individuals education and training in occupations that pay well (Ways & Means Committee, 2021).

Maryland has also provided additional supports to families in a variety of ways. Early in the pandemic, for example, DHS instituted program flexibilities for TCA customers—such as extending redeterminations and waiving face-to-face interviews—to ensure families did not lose benefits (DHS, 2020b). These flexibilities continued throughout 2020 and into 2021. Maryland also provided TCA recipients with

an additional \$100 per month for each case member beginning January 2021 (DHS, 2021a). These additional benefits are slated to continue through the end of the 2021 calendar year.

In addition to the supplemental funds, Maryland has been committed to investing in workforce training. Throughout the pandemic, the state continued to create new apprenticeship programs and now operates more than 200 registered programs (Employment and Training Administration, 2020). To further incentivize apprenticeships, Maryland's Department of Labor (DOL) recently allocated more than \$3 million to expanding business participation, offering a reimbursement program that will help pay for program costs (DOL, 2021).

Even prior to the pandemic Maryland implemented a series of changes to better support TCA families. For example, the implementation of a child support pass-through policy in July 2019 put more than \$2.3 million directly in the hands of families within several months after implementation (Smith & Hall, 2021). Moreover, DHS updated policy guidance to allow TCA recipients to engage in vocational training for 24 months. This change gives more recipients the opportunity to receive credentials while participating in work programs.

Finally, DHS implemented two new policies that help families continue to receive support when they need it most. First is the Transitional Support Services (TSS) initiative, which provides additional transitional funds to certain families leaving TCA (DHS, 2019a) to soften the benefit cliff as they transition out of the program. Second is the new work sanction policy which eliminates full-family sanctions and provides additional time for case managers to help customers address the barriers that prevent them from complying with work requirements (H.B. 1313, 2020). These family-first policies can be instrumental in helping TCA families reach self-sufficiency.

In sum, this report shows that many recipients are employed prior to entering TCA as well as after leaving the program, indicating a willingness to work. However, jobs with low earnings are the norm, not the exception, and the reasons for this are complex. As detailed in this chapter, there are evidence-based strategies that can put low-income families on an upward path. Maryland's network of supportive programs and policies can help families as they continue to navigate the challenges and uncertainties of the ongoing pandemic.

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APPENDIX A: LIFE AFTER WELFARE SAMPLE CHANGES: 1997-2021

| Study Years | Study Months | Sampling Strategy | Definition of an Exit | Additional Notes |
|---|--|--|--|--|
| First <i>Life after Welfare</i> 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 |
| 2021 update | 2021: 07/16 – 12/20 | Stratified random sample that yields a 99% confidence interval with a 3% margin of error | Exit defined 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. | Additional months beyond the end of the state fiscal year are included to provide more timely information about families who left during the COVID-19 pandemic |

APPENDIX B: POPULATION, SAMPLE, WEIGHTS

| | Economic Stability | | | | | | Pre-Pandemic | | | | | | Pandemic | | | | | |
|------------------|---|----------|---------------------------------------|----------|--|-------------------|--|----------|--------------------------------------|----------|---|-------------------|--|----------|--------------------------------------|----------|---|-------------------|
| | Proportion of Population | <i>n</i> | Proportion of Sample | <i>n</i> | Applied Weight | Weighted <i>n</i> | Proportion of Population | <i>n</i> | Proportion of Sample | <i>n</i> | Applied Weight | Weighted <i>n</i> | Proportion of Population | <i>n</i> | Proportion of Sample | <i>n</i> | Applied Weight | Weighted <i>n</i> |
| Allegany | 1.15% | 562 | 1.79% | 431 | 0.640 | 276 | 0.41% | 202 | 0.76% | 182 | 0.544 | 99 | 0.27% | 133 | 0.52% | 124 | 0.526 | 65 |
| Anne Arundel | 4.58% | 2,245 | 4.22% | 1,014 | 1.086 | 1101 | 1.38% | 675 | 2.06% | 495 | 0.669 | 331 | 1.52% | 744 | 2.21% | 531 | 0.687 | 365 |
| Baltimore City | 24.36% | 11,934 | 6.66% | 1,601 | 3.656 | 5,853 | 6.10% | 2,988 | 4.75% | 1,142 | 1.283 | 1466 | 3.42% | 1,675 | 3.66% | 879 | 0.935 | 822 |
| Baltimore County | 8.33% | 4,082 | 5.30% | 1,273 | 1.573 | 2002 | 2.12% | 1,040 | 2.77% | 666 | 0.766 | 510 | 2.19% | 1,075 | 2.83% | 680 | 0.775 | 527 |
| Calvert | 0.42% | 204 | 0.77% | 184 | 0.544 | 100 | 0.09% | 46 | 0.19% | 45 | 0.501 | 23 | 0.14% | 70 | 0.28% | 67 | 0.512 | 34 |
| Caroline | 0.39% | 193 | 0.73% | 175 | 0.541 | 95 | 0.10% | 51 | 0.21% | 50 | 0.500 | 25 | 0.13% | 62 | 0.25% | 60 | 0.507 | 30 |
| Carroll | 0.59% | 289 | 1.04% | 250 | 0.567 | 142 | 0.13% | 66 | 0.27% | 64 | 0.506 | 32 | 0.29% | 141 | 0.55% | 131 | 0.528 | 69 |
| Cecil | 1.51% | 742 | 2.21% | 530 | 0.687 | 364 | 0.47% | 230 | 0.85% | 205 | 0.550 | 113 | 0.38% | 184 | 0.69% | 167 | 0.540 | 90 |
| Charles | 1.21% | 594 | 1.87% | 450 | 0.647 | 291 | 0.39% | 193 | 0.73% | 175 | 0.541 | 95 | 0.51% | 250 | 0.92% | 220 | 0.557 | 123 |
| Dorchester | 0.53% | 259 | 0.94% | 227 | 0.560 | 127 | 0.15% | 73 | 0.29% | 70 | 0.512 | 36 | 0.15% | 73 | 0.29% | 70 | 0.512 | 36 |
| Frederick | 1.34% | 658 | 2.02% | 485 | 0.665 | 323 | 0.37% | 183 | 0.69% | 167 | 0.537 | 90 | 0.47% | 228 | 0.84% | 203 | 0.551 | 112 |
| Garrett | 0.24% | 116 | 0.45% | 109 | 0.522 | 57 | 0.10% | 50 | 0.20% | 49 | 0.500 | 25 | 0.09% | 42 | 0.17% | 41 | 0.502 | 21 |
| Harford | 1.62% | 795 | 2.31% | 556 | 0.701 | 390 | 0.53% | 259 | 0.94% | 227 | 0.560 | 127 | 0.61% | 298 | 1.07% | 257 | 0.569 | 146 |
| Howard | 1.39% | 682 | 2.07% | 498 | 0.672 | 335 | 0.45% | 219 | 0.82% | 196 | 0.548 | 107 | 0.66% | 323 | 1.14% | 275 | 0.576 | 158 |
| Kent | 0.20% | 100 | 0.40% | 95 | 0.516 | 49 | 0.08% | 38 | 0.15% | 37 | 0.504 | 19 | 0.04% | 22 | 0.09% | 22 | 0.490 | 11 |
| Montgomery | 3.86% | 1,889 | 3.89% | 935 | 0.991 | 927 | 1.14% | 558 | 1.79% | 429 | 0.638 | 274 | 1.61% | 788 | 2.30% | 553 | 0.699 | 387 |
| Prince George's | 6.45% | 3,161 | 4.86% | 1,167 | 1.329 | 1550 | 1.71% | 838 | 2.40% | 577 | 0.712 | 411 | 2.15% | 1,055 | 2.80% | 672 | 0.770 | 517 |
| Queen Anne's | 0.26% | 126 | 0.49% | 118 | 0.524 | 62 | 0.06% | 31 | 0.13% | 31 | 0.490 | 15 | 0.11% | 54 | 0.22% | 52 | 0.509 | 26 |
| St. Mary's | 1.57% | 767 | 2.26% | 542 | 0.694 | 376 | 0.46% | 223 | 0.83% | 199 | 0.550 | 109 | 0.41% | 200 | 0.75% | 181 | 0.542 | 98 |
| Somerset | 0.53% | 261 | 0.95% | 229 | 0.559 | 128 | 0.20% | 97 | 0.38% | 92 | 0.517 | 48 | 0.11% | 53 | 0.22% | 52 | 0.500 | 26 |
| Talbot | 0.23% | 114 | 0.45% | 107 | 0.523 | 56 | 0.12% | 57 | 0.23% | 55 | 0.508 | 28 | 0.08% | 37 | 0.15% | 36 | 0.504 | 18 |
| Washington | 2.45% | 1,199 | 3.03% | 728 | 0.808 | 588 | 0.74% | 363 | 1.27% | 304 | 0.586 | 178 | 0.69% | 338 | 1.19% | 286 | 0.580 | 166 |
| Wicomico | 1.88% | 923 | 2.56% | 616 | 0.735 | 453 | 0.56% | 275 | 1.00% | 240 | 0.562 | 135 | 0.52% | 254 | 0.93% | 223 | 0.559 | 125 |
| Worcester | 0.30% | 147 | 0.57% | 136 | 0.530 | 72 | 0.11% | 53 | 0.22% | 52 | 0.500 | 26 | 0.09% | 45 | 0.18% | 44 | 0.502 | 22 |
| Maryland | Total Population: 32,042 | | Total Sample: 12,456 | | Weighted Sample: 15,716 | | Total Population: 8,808 | | Total Sample: 5,749 | | Weighted Sample: 4,320 | | Total Population: 8,144 | | Total Sample: 5,826 | | Weighted Sample: 3,995 | |

APPENDIX B: POPULATION, SAMPLE, WEIGHTS

| | | | |
|--|------------------------------------|--------------------------------|-----------------------------------|
| Totals Across all Cohorts and Jurisdictions | Total Population: 48,994 | Total Sample: 24,031 | Weighted Sample: 24,031 |
|--|------------------------------------|--------------------------------|-----------------------------------|

Note: ^The total population represents the total number of unique (non-duplicate), non-churn cases that closed in each cohort. There were a total of 48,994 unique case closures in Maryland between July 2016 and December 2020, and the sample includes 24,031 cases.



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