Life After Welfare:
An Interim Report

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Family Investment Administration
Maryland Department of Human Resources
and
University of Maryland School of Social Work

This report was prepared by the Welfare and Child Support Research and Training Unit of the School of Social Work, University of Maryland, with support from its long-time research partner, the Maryland Department of Human Resources.

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Executive Summary

For nearly 20 years the Department of Human Resources and the University of Maryland School of Social Work have had a research partnership whereby studies carried out at the School are used to inform welfare policies in our state. Our partnership is one of the oldest, most truly collaborative agency-university relationships in the nation. It has been recognized as a national model by the National Association for Welfare Research and Statistics and the Joint Center for Poverty Research and we have just received word that a juried article based on one partnership research project has been selected to receive a national award.

Most recently, findings from the School's longitudinal (10 year) study of a large cohort of Maryland welfare families documented the existence of discrete types of welfare users, each with different patterns of welfare use over time and with varying likelihoods of being able to easily or quickly exit from the welfare rolls (see, for example, Born, 1993; Born & Kunz, 1990, 1992; Caudill & Born, 1997). These findings serve as the empirical backbone for the cohort-specific, investment-focused, locally-tailored approach embodied in the Family Investment Program (FIP). Largely because of the foresight of the General Assembly and the solid base of knowledge generated via agency-university research partnerships, Maryland was able to accept the federal block grant on the earliest possible date and to implement its provisions rapidly and smoothly.

With FIP well underway, the important question now is: what is happening to Maryland families under welfare reform? Consistent with legislative mandates and our state's long tradition of welfare research, Month One of FIP implementation (October,1996) was also Month One of a longitudinal, multi-method research study that is examining this question and report findings over the next several years. In a nutshell, the School will track a random sample ofsome 2000+ families who experience an exit from welfare (voluntary or involuntary) during the first 12 months of FIP (October, 1996 - September, 1997). These families will be tracked for a minimum of two years; baseline data is being gathered at the point of case closure and follow up data will be collected at 3, 6, 12, 18 and 24 months post-closure. Both administrative data and client interviews will be used to obtain information on key topics of interest, including: employment, employment stability/retention, wages and job type; retums to welfare (i.e. recidivism), recidivism patterns, length of subsequent spells and risk factors associated with returns to the welfare rolls; child welfare impacts, with particular attention to foster care entries among children formerly receiving cash assistance; and, in general, patterns of welfare use and reuse and the client characteristics and circumstances associated with same.

The research has already begun. To date, baseline data have been collected and analyzed on some 1600 families whose TCA cases closed between October, 1996 and June, 1997. Three month and, for the early samples, six month follow up data have been examined for over 1000 of those families. Those data form the basis of today's report. However, today's document is not a final report per se, but rather an interim presentation of what we have learned in the first stage of this multi-year, "in progress" investigation. It is but the first in a series of reports that will result from the large-scale project.

The findings contained herein must also be viewed as interim rather than absolute. While certain of them (e.g., baseline characteristics, work and welfare history) will stand the test of time, others (e.g., child welfare impacts, recidivism, employment retention and wages) may change markedly with the passage of time and the collection of additional longitudinal data. With these caveats in mind, what important interim findings can we report on the characteristics of families at the time they left the welfare rolls and their situations during the first few months immediately following their exits?

> The profile of the typical case which exited from welfare during the first nine months of FIP is a two person family composed of a female (96%), African-American (66%), single parent (98.1%) and her one child (47.7%). Mother is about 30 years old, had her first child before the age of 21 and had been employed (73.5%) sometime during the past two and one-half years. At the time of their exit from welfare, the family had been receiving cash assistance for one year or less (46.2%). The average age of the youngest child in an exiting case is six years with one out of three cases containing a child under the age of three.

Few cases left welfare because the agency imposed a full family sanction for non-compliance with work or child support enforcement. Indeed, fewer than 5% of all case closings (statewide universe as well as our research sample) during FIP's first nine months were due to a full family, work-related sanction. Less than one percent were sanctioned for non-compliance with child support.

The most common recorded reasons that study families' cash assistance cases have closed are: the family was receiving other income (19.6%); the payee did not appear for or complete the redetermination process (17.8%); the payee failed to provide agency-requested verification (13.9%); the client started work (12.3%); and residency (7.3%). Together these "top five" accounted for about seven of every 10 case closures during the first nine months of welfare reform.

The large majority of adults in exiting cases have a demonstrated attachment to the labor force in that they had had at least some paid employment in the two and one-half years immediately preceding their exit from welfare (73.5%). About half (49.3%) were employed in the calendar quarter in which their welfare case was closed; two of three (66.3%) were working in the quarter immediately after their exit from the welfare rolls.

The most frequent type of employment obtained by adults in exiting cases was in wholesale and retail trade (39.2%), most often eating and drinking establishments, department stores and supermarkets, in that order. Next most common were positions in personal services (22.1 %) -typically temporary help/employment agencies and hotels/motels. The third most common type of employment was in the field of organizational services (17.4%), with nursing homes, hospitals and medical offices/clinics predominating in this group.

Returns to the welfare rolls or recidivism have been relatively uncommon so far. During the first 3-6 months after they exited, fewer than one in five families (17.3%) returned to TCA. When recidivism did occur, it tended to happen rather quickly; more than half (52.5%) of those who returned did so within the first 30 days.

At least in the early rnonths of welfare reform, recidivism rates do seem to vary depending on the reason why the case had originally closed. Recidivism rates are lowest among those who exited because of the receipt of other income (7.0%) or the client's starting work (8.9%). The highest rates of reentry, perhaps surprisingly, have occurred among cases which were closed at the request of the client (29.8%).

Numerous studies of recidivism under the nation's old welfare system consistently identified a constellation of client characteristics which put certain types of families at higher risk to retum to welfare. Based on analyses of our initial months' of FIP data, however, we find only one such variable to be statistically significant: age of the youngest child in the household. To date, those who have returned to welfare tend to have younger children than those who did not return.

Predictions about the negative impact on foster care caseloads of the new welfare reforms have not come true. The records of nearly 2000 children (n=1810) whose families left welfare in FIP's first six months were examined: of the 1216 children in the 23 counties, 1.4% had been in foster care at some point in their lives. However, not one county youngster has come into foster care since the cash assistance case closed. Among Baltimore City children (n=594), 4.2% had a prior episode of foster care; only three City youngsters - all members of the same household -came into care after (6 months after) the closing of the family's cash assistance case.

Although not a finding per se, these interim results also confirm the wisdom of Maryland's elected and appointed officials in planning, both programmatically and fiscally, for the inevitable task in upcoming years of serving those who will be harder to serve. The interim data show that, as anticipated, clients leaving FIP this first year are those who have been on welfare for the shortest periods of time. We know from other Maryland studies (see, for example, Caudill & Born, 1997) that moving from dependence to independence for long-term users -those least likely to have exited the rolls -will be more difficult and more costly to accomplish.

Finally, today's report began by noting that the major focus of our study is to document what happens to Maryland families after they exit from the welfare rolls. What does happen to them? Today's report describes what we have learned to date both about the baseline characteristics of some 1600 exiting families and early months' post-exit experiences in the areas of employment, child welfare and returns to the assistance rolls. Only time and the continued collection and reporting of longitudinal data, however, will permit us to truly know the answer to this most important question.

Introduction

Many states have begun to promulgate statistics describing the magnitude of the caseload decreases they have experienced since passage of the historic Personal Responsibility and Work Opportunity Reconciliation Act (PRWORA) of 1996. However, almost all of these state-level data are of the point-in-time variety and are relatively bare-bones at that. We know of no state which has released data describing the characteristics of exiting families in any detail at the time of their departure from the welfare rolls. Moreover, while several national organizations are conducting multi-state studies of welfare reform, Maryland is the first state to study newly-closed assistance cases over time to see what happens to them. Indeed, it appears that many welfare officials in other states are puzzled as to why clients leave welfare and what happens to them after they voluntarily exit the system or are involuntarily terminated for noncompliance with program rules (see, for example, Welfare to Work, January 13, 1997).

Despite the dearth of announced state-level studies to date, there is general consensus that longitudinal data are absolutely essential to policy-makers' ability to fairly and factually assess the effects of welfare reform. The changes brought about by PRWORA and comparable state legislation are many and some of them (e.g., full family sanction) have not been tested on a large scale over extended periods of time or been applied to entire caseloads. The truth is that welfare reform of the magnitude being implemented today has never before been attempted in this country. Only time will tell what the impact of this major overhaul will be and only longitudinal research studies can provide the data necessary to determine the effects of reform. Absent longitudinal data, states will be hard-pressed to understand the dynamics of families' post-welfare lives, the phenomenon of recidivism in the new welfare world, and the characteristics and circumstances of those for whom avoiding the five year lifetime limit on benefit receipt may pose a formidable challenge. Likewise, without longitudinal data, states will likely be unprepared to make any needed mid-course program modifications and have limited ability to assess how lasting these early, dramatic caseload decreases/exits from welfare really are.

In Maryland, however, we were and are more than well-prepared to undertake the type of ongoing research that is needed to track and assess both the short-term and long-term effects of welfare reform. This is because of a long-standing welfare research partnership between the Department of Human Resources (DHR) and the University of Maryland School of Social Work (SSW) whereby research carried out at the School is used to inform welfare policies in our state. Our partnership, ongoing for nearly 20 years, is one of the oldest, most truly collaborative agency-university relationships in the nation. It has been recognized as a national model by the National Association for Welfare Research and Statistics and the Joint Center for Poverty Research and we have just received word that a juried article based on one partnership research project has been selected to receive a national award.

Most recently, findings from the School s longitudinal (10 year) study of a large cohort of Maryland welfare families documented the existence of discrete types of welfare users, each with different patterns of welfare use over time and with varying likelihoods of being able to quickly or easily exit from the welfare rolls (see, for example, Born, 1993; Born & Kunz, 1990; 1992; Caudill & Born, 1997). These findings serve as the empirical backbone for the cohort-specific, investment-focused, locally-tailored approach embodied in the Family Investment Program (FIP). Because of this long, strong partnership, Maryland was able to undertake planning for and implementation of follow up research into the post-welfare lives of recipient families concurrently with planning and implementation of welfare reform itself. That is, Month One of implementation of the Family Investment Program was also Month One of longitudinal FIP research.

Today's report is the first in a series of documents describing the current, major partnership activity related to welfare reform: a long-term, longitudinal study by the School of Social Work of families who exit from the Maryland welfare rolls. The remainder of the report describes the overall plan for the study and presents findings to date from this ongoing investigation.

Methodology

The overarching question to be addressed by this study is: what happens over time to Maryland families who voluntarily cease to receive cash assistance benefits, (TCA - Temporary Cash Assistance) or who are involuntarily stopped from receiving TCA because of their failure to comply with more stringent requirements related to work participation and child support enforcement. This one broad question, of course, subsumes many others. Among them are such issues as: what are the characteristics of those who leave? how do those who leave voluntarily differ from those who are terminated? how many of those who leave return to welfare and what are the patterns of recidivism under the new welfare system? what are the child welfare impacts of welfare terminations? what types of jobs do exiting adults obtain and what are their rates of job retention? Over time, our study will be able to answer all of these questions and others which are important to all who are concerned with human services in our state, with the well-being of low-income families and with what Schorr (1995) has referred to as "results-based [program] accountability". This chapter describes how we will go about answering these questions over the next few years.

Sample

Largely thanks to the foresight of the Maryland General Assembly, the Herculean planning efforts of state and local welfare officials, and our state's long-standing tradition of agency-university welfare research, Maryland was able to expeditiously accept the federal welfare block grant and began operating under the new welfare rules on the earliest date permissible under federal law (October, 1, 1996).[1] As noted, our research efforts also began on that date with selection of the first cases for ongoing study occurring in that month. To insure that our longitudinal study includes a representative sample of cases that exited (or were terminated), we are drawing a 5% random sample of cases which closed in each of the first 12 months of FIP. That is, each month from October 1996 through September 1997, 5% of all TCA cases which closed in that rnonth, regardless of closing reason, are being selected.

This strategy allows us to have a scientifically valid, statewide representative sample in each of the 12 months, as well as a valid, reliable sample for the whole year. The size of the resulting monthly and year-long sample will also permit us to separately analyze data for each of the larger jurisdictions (Baltimore City, Prince George's County and probably Anne Arundel, Baltimore and Montgomery Counties as well) and prepare separate regional reports for the other parts of the state. Sampling from each month also permits us to take into account seasonal fluctuations

[1] The five year time limit began on January 1, 1997.

in TCA exit rates. As can be seen in Table 1, following, the October 1996 through June 1997 samples have been drawn. The monthly sample sizes thus far range from 150 to 194, indicating that, when all 12 months of cases have been selected, we will have a cohort of at least 2000 families whose experiences under welfare reform can be tracked over time.

Table 1
Exiting Sample Sizes by Month

Month	Sample Size
October 1996	183
November 1996	193
December 1996	160
January 1997	175
February 1997	150
March 1997	194
April 1997	177
May 1997	190
June 1997	185
Total	1607

The questions of interest that the data on these 2000 families will be used to address are many and varied and, no doubt, will change and probably expand over time. Some of the questions are purely quantitative in nature (e.g., how many adults are employed, in what types of jobs, and for how long) while others are qualitative (e.g., what do adults perceive as the barriers to independence or the that led to independence). Our study, designed to be carried out in phases, is intended to permit both types of data to be gathered over time, as the following paragraphs illustrate.

Phase 1: Baseline Administrative Data

The overall purpose of this study is to determine what happens to families in the months and years following their exit from TCA and in particular, any changes they might experience in such important areas as employment, household composition, returns to welfare (i.e. recidivism) and the like. A necessary prerequisite to understanding these changes over time, however, is a reliable picture of what families were like at the time they exited. In other words, an important first step in any longitudinal, evaluation-focused study is to gather baseline data on sample cases when they are selected (Chambers, Wedel, & Rodwell, 1992). To this end, the School of Social Work is gathering and will continue to gather baseline administrative data on exiting families at the time they are selected into the sample. Baseline data are collected from five administrative data systems: 1) Automated Information Management System (AIMS) / Automated Master File (AMF); 2) Client Information System (CIS) /Client Automated Resource and Eligibility System (CARES); 3) Child Support Enforcement System (CSES); 4) Baltimore City Child Support Enforcement Automated System (SHDI); and 5) Maryland Automated Benefits System (MABS). The first two systems contain individual and case-level client characteristics and service utilization data for public assistance and social service programs under the purview of DHR. The second two systems contain individual and case-level client characteristics, case status and financial data pertaining to the state's child support program, while the latter system contains employment and wage data.

Collectively, these administrative data provide a rich description of exiting cases and individuals in terms of the following characteristics:

Case composition including number of adults and children, relationship of household head to children, and ages of children.

TCA experience including length of exiting spell and recorded reasons for case closure.

Household head characteristics including gender, racial/ethnic background, age, age at first birth (for female payees), and employment history.

To date, baseline administrative data have been collected for the first nine monthly samples of exiting cases (October 1996 -June 1997), a total of 1,607 families. Data describing the characteristics of exiting cases at the time of their departure from the cash assistance rolls are presented in the Findings chapter of this report.

Phase II: Follow Up Administrative Data

Most large-scale, nationally-representative longitudinal studies such as the Survey of Income Program Participation (SIPP), the National Longitudinal Study of Youth (NLSY) and the Panel Study of Income Dynamics (PSI D), use annual or, occasionally, semi-annual follow-up data collection cycles. In the case of welfare reform, however, such an approach is insufficient for it does not yield data or results quickly enough to permit their practical use in program refinement or meaningful assessment of the effects of the new rules on families. Instead, given the magnitude of the reforms and the lack of historical guideposts to predict likely effects, much more frequent data--gathering is needed. Thus, for purposes of the Maryland study, we have already begun and will continue to gather administrative follow-up data from all five systems (AIMS/AMF CIS/CARES, CSES, SHDI and MABS) on all 2000 anticipated study families at 3 months, 6 months, 12 months, 18 months, and 24 months after their departure from cash assistance. For the majority of the administrative data systems, information is available in "real time". However, MABS data are posted quarterly and typically lag at least one quarter behind calendar time.

Information from these systems allows us to answer the following questions about what happens to families over time:

How many household heads have MABS reported earnings after exiting TCA?

What types of wages do they command?

What types of industries hire TCA recipients?

What percentage of cases return to TCA after exiting?

What is the profile of cases at high risk of returning to TCA?

How likely are children to be placed in Foster Care after their families leave TCA?

At the time of this writing, initial follow-up data has been collected on the first six months' sample cases (n=1,055) and interim results are presented in the Findings chapter of this document. We will continue to gather administrative follow-up data on these cases and the still-to-be-drawn samples for July-September, 1997 at the measuring points indicated previously. As noted, our plan at the moment is to track all of these families for a period of two years, but the follow-up window could easily be expanded if this is deemed necessary and appropriate.

Phase III: Follow Up Interviews

The administrative data described above will provide a great deal of information about what happens to families after they leave TCA, especially those families who have some type of further involvement with the Department of Human Resources and those who obtain employment. However, as Kathyrn Edin's (1993) indepth, qualitative studies of welfare families illustrate, administrative data do not provide a complete picture of families' lives after welfare. In a recent examination of 8,500 recently closed cases in Wisconsin, the University of Wisconsin at Milwaukee found that about 69% were still involved with the public welfare system, but three out of ten could not be found in administrative data systems (DeParle, 1997). Our own prior state-level welfare research studies have likewise confirmed that much valuable and programmatically useful information can only be obtained from interviews with clients themselves (see, for example, Born and Kunz, 1990, 1992). For these and other reasons, Phase III of the exiting study consists of telephone interviews with a random sample of exiting cases. Interview questions will tap into those elements of families' lives that are not evident from administrative databases. Among the topics to be covered are such things as how they are able to make ends meet, what enabled them to leave the welfare system, and, in the case of those whose case closures were not long-lived, what brought them back to the welfare agency.

In order to allow comparisons between this study and other national welfare studies being conducted by organizations such as the Urban Institute, Child Trends and the Coalition on Human Needs, the interview schedule will be based at least in part on questions used in those studies. Currently, School of Social Work researchers are working with the national organizations which are developing interview schedule(s). It is anticipated that pilot testing of the instrument will begin in late 1997 to early 1998 with full data collection beginning in early 1998.

The Study in Context and Perspective

The preceding Chapter indicated that, for purposes of our longitudinal study of what happens to Maryland families who experience a cash assistance case closing , under welfare reform, we will track a randomly selected sample of approximately 2000 families for a period of not less than two years. The use of scientific sampling methods gives us the needed assurance that cases being studied are, in fact, representative of the population of exiting cases from which they were drawn. This, in turn, permits us to state with confidence that study results do, indeed, present a reliable portrait of what is happening in our state.

Despite the assurances provided by the use of generally-accepted methods of sampling, most readers of this report are no doubt interested in knowing a bit more about population statistics, specifically, about the universe of TCA case closings that have occurred since the implementation of FIP in October of last year. Thus, as a bridge between the description of our study and sampling methods provided in the preceding Chapter and our presentation of interim findings in the next Chapter, we now provide some aggregate information about all case closings which have taken place statewide during the first nine months of FIP (October, 1996 -June, 1997). These data not only provide the context and perspective within which our interim findings can be interpreted, but are informative in their own right.

How Many Families Have Left the Welfare Rolls?

During the first nine months of FIP/TCA (October, 1996-June, 1997), 33,727 unique cases closed or exited welfare at least once. The largest number (n=5408) of exits occurred in the first month of the program (October, 1996). Exits declined over the next three months, hitting a low in February (n=3069). Closings rose slightly in March (n=3436) and April (n=3727), falling again in May (n=3531) and June (n=3385). From these data it appears that case closings may be stabilizing at about 3300-3400 per month.

Consistent with their overall caseload sizes, Baltimore City (n=11,265) and the counties of Prince George's (n=4550), Baltimore (n=3919), Montgomery (n=2409) and Anne Arundel (n=1552) recorded the largest numbers of exits in the first nine months. In general, each of the 24 local Departments' share of overall case closings was in line with its share of the overall TCA caseload. The notable exception is Baltimore City whose share of case closings (33.4%) was less in the first nine months than its share of the overall caseload (50.2%). For all other jurisdictions, their shares of overall case closings and their shares of the overall TCA caseload did not differ by more than two and one-half percent (see Appendix A).

Who Exited Welfare?

Cases which exited TCA during the first nine months of welfare reform generally mirrored the overall caseload on four important characteristics and differed on one such variable. One variable where closing cases were comparable to the overall caseload was that of assistance unit size; the mean or average size of a closing assistance unit is 2.62 persons, while the median and modal size is 2.00 persons.

Likewise, the universe of closing cases also paralleled the caseload historically in the distribution of assistance units of various sizes. The most common situation among closing cases (n=14,216 or 43.1%) was that of a two person assistance unit; also comparable to the overall caseload, three person assistance units were next most common (n=8866 or 26.9%) among cases which left TCA during the first nine months of the program.

Also consistent with the statewide caseload, the population of closing cases consisted predominantly of families with only one adult on the grant (n=26,880 or 81.5%). "Child only" cases, those in which no adult was receiving cash assistance, accounted for about 16 percent of all cases which closed (n=5183 or 15.7%). Families with two adults were relatively rare among closing cases (n=908 or 2.8%), though they were over represented compared to their historical proportion of the overall caseload.

Similarly and again consistent with historical data for the caseload as a whole, the universe of closing cases typically (n=16,108 or 48.9%) contained only one child; about three in 10 cases (n=9813, 29.7%) had two children on the grant. Altogether, cases with one or two children on the grant comprised more than three-fourths (78.6%) of all cases closing between October, 1996 and June, 1997.

Consistent with data showing that, at any given point in time, the majority of families receiving cash assistance have been on the rolls for relatively short periods of time, we found that "short-timers" were also the most common group among the universe of closing cases. About half (n=15,684 or 47.7%) of all cases closing in FIP's first nine months had been open for one year or less at the time of closure. Another fifth (n=7250 or 22.1%) had been open from one to two years. One in ten (n=3345 or 10.2%) had been on welfare for more than five years at the time of case closing.

As noted, there is one characteristic on which the universe of closing cases for the period October, 1996 through June, 1997 did differ from the overall caseload. This is in the greater presence among closing cases of two parent assistance units. Specifically, while two parent families account for only 0.6% of the overall caseload, they accounted for three times as many of the closing population (1.8%). This difference is statistically significant ($p<.001$).

Why Did Cases Close?

Under the new welfare system in Maryland the penalty for non-compliance with work and child support requirements has become more stringent. Prior to October 1996, the sanction for non-compliant families was a partial one -the adult was removed from the grant. Since October, however, the sanction has been total: the entire family ceases to be eligible for cash assistance via imposition of the so-called "full family sanction". This is a radical departure from the past and, in Maryland, a heretofore untested program feature. Thus, concern has been expressed about the number of families who may "exit" welfare, but do so for these involuntary reasons. To provide policy-makers with information about this issue and the reasons for initial TCA case closures, we examined recorded closure reasons for each of the 33,000+ unique closings during the first nine months of FIP/TCA. A few of the most relevant findings from this examination are outlined below.

Perhaps the finding of greatest interest is that full-family sanctions for non-compliance with work and/or child support were relatively rare during the first nine months of FIP. The former accounted for only 4.7% (n=1564) of the 33,000+ closings; the latter for just about one-half of one percent (n=193, 0.6%). The most common reason for case closure in the first nine months was the assistance unit's receipt of other income; this accounted for about one of every five closures (n=6657 or 20.4%) between October, 1996 and June, 1997.

For the entire population of closing cases, the second and third most common reasons for TCA case closure were the client's failure to appear for/complete the eligibility redetermination process (n=5742 or 17.6%) and failure to provide verification (n=4797 or 14.7%). The fourth most common reason for closure was that the client had started work (n=3954 or 12.1%); fifth was case closure at the request of the client (n=3091 or 9.5%). These top five case closure reasons (other income, no redetermination, no verification, started work and client request) together accounted for just about three-fourths of all case closures (n=24,241 or 74.3%) recorded in the first nine months of welfare reform.[2]

[2]These data should not be construed as suggesting that, with the exception of cases terminated for work and child support non-compliance, all other case closings were 100% "voluntary" in nature. For example, some clients who failed to complete the redetermination process may well have wished to remain on TCA, but not under the new rules/requirements. It is likely that we will explore these issues in the interview portion of our study. What is certain from these administrative data, however, is that only a very small number of cases have closed because of the official imposition of a full family sanction.

Findings

It should be clear from the preceding chapters that the study we are reporting on today is very much a "work in progress." Similarly, the findings to be presented in this Chapter do not represent the final answers about what happens to Maryland families once they leave the TCA rolls. Rather, the findings in today's report must be viewed as conveying only what we have learned to date about who these families are and what happens to them in the first few months after leaving the rolls. Some of the findings presented in this chapter will stand the test of time: the characteristics of families exiting or being terminated from assistance will not change, nor will their prior employment and welfare utilization patterns. Other findings though, especially those relating to employment, earnings, employment stability, household composition and, perhaps, child welfare, may change markedly with the passage of time and the collection of additional longitudinal data.

With the above caveats in mind, we now present baseline and available follow-up data on the first cohorts of families in our longitudinal study. Baseline data descriptive of families at the time of their exit from TCA are complete and are presented for the 1,607 study cases which exited in the first nine months of FIP (October, 1996 - June, 1997). Follow-up data (at the 3-6 months post-exit measuring points) are complete and presented for those cases (n=1,055) which closed during the first six months of the program (October, 1996 - March, 1997). Considering the baseline and follow-up data together, this chapter permits us to describe interim findings on the following key questions:

- What are the characteristics of exiting cases?
- What about the employment and wage histories of payees in exiting cases?
- How many household heads have MABS reported earnings after exiting TCA?
- What types of wages do they command?
- What types of industries hire TCA recipients?
- What percentage of cases return to TCA after exiting?
- What is the profile of cases at high risk of returning to TCA?
- How likely are children to be placed in foster care after their families leave TCA?

What are the Characteristics of Exiting Cases?

Because the sample is drawn randomly, the demographic characteristics of sample cases closely resemble those of the universe of closing cases. Though we will include a series of "bullets" which present findings on each of the client characteristics variables separately, it is also instructive to consider a thumbnail sketch of the demographics of closing cases included in our sample. Typically, a case which left the Maryland cash assistance rolls during the first nine months of FIP consists of a two person family, composed of a female (96%), African-American

(66%), single parent (82.5%) and her one child (47.7%). The mother in an exiting case is about 30 years old, had her first child before the age of 21 (conservatively, 50% of the sample) and, at the time of her exit from TCA, had been receiving cash assistance for one year or less (46.2%).[3] In the average exiting case, the youngest child is six years old with one in three cases including a child under the age of three. Specific findings, with regard to client and case characteristics are presented in Table 2 below and in list form on the following pages:

Table 2
Characteristics of Exiting Sample Cases

Characteristic	Exiting Samples 10/96-6/97
Assistance Unit Size	
Mean	2.63 persons
Median	2.00 persons
Range	1 to 9 people
Percent of cases containing one adult	82.5%
Percent of cases containing only one or two children	78.5%
Age of youngest child in the household	
Mean	5.70 years
Percent under three years	33.9%
Percent of female headed households	96.0%
Age of payee	
Mean	31.00 years
Median	30.00 years
Range	18 to 71 years

[3] Our estimate of payee's age at first birth is conservative because it is calculated based on the age of the oldest child in the assistance unit. To the extent that some payees have older children who do not reside at home, our estimate understates the true extent of early childbearing among these women.

Assistance unit sizes range from one to nine people. The average assistance unit size is 2.63; the median and mode are two person assistance units.

The majority of cases (n = 1,326 or 82.5%) include one adult. Two adults are included in less than 5% of closing cases (n = 48 or 3%) and 14.5% (n = 233) do not include any adults.

Almost half of the cases (n = 767 or 47.7%) contain one child with another 30.8% (n = 496) including two children.

One factor which may affect the household head's ability to obtain child care and to remain employed is the age of the youngest child in the household. Among the exiting sample we find that children range in age from one month to 18 years. One out of three households (n = 510 or 33.9%) include a child under the age of three and 9% (n =137) include a child under the age of one. In the average case, the youngest child is six years old.

Ninety-six percent (n=1 ,460) of payees in the exiting sample cases are female. Two-thirds of exiting payees (n = 625) are African-American; one out of five is of Hispanic origin (n = 190) and about 2% (n = 18) are Asian.

The mean age of payees is 31 years while the median is 30 years. Among sample cases, exiting payees range in age from 18 to 71 years.

As has been found in most samples of former welfare recipients, early childbearing is common among women exiting FIP. Based on the ages of children included in the TCA case, we estimate that at least half of female household heads began childbearing before the age of 21 with at least one in five having their first child before age 18.

The top reasons indicated in the administrative data for exiting TCA are: receiving other income (19.6%); not appearing for/completing the eligibility redetermination process (17.8%); failing to provide verification (13.9%); starting work (12.3%); and residency (7.3%). Together these reasons account for about seven in ten (70.9%) of all closures among our exiting samples. Table 3, following presents these data in more detail showing for all sample cases all case closing reasons and their relative frequency of occurrence in the first nine months of FIP.[4]

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[4]Although Table 3 displays official case closings reasons recorded in the administrative data systems for sample cases, there is reason to believe that they understate the proportion of payees leaving welfare for work. As discussed on pages 25-27 MABS employment data reveal that many more adult payees are working during the quarter in which they leave welfare and the first quarter after their TCA exit. That is, while Table 3 shows only 12.3% of sample cases closed because the payee started work, MABS data indicate that about half of the sample payees worked during the quarter after they left welfare.

Relatively few cases in the exiting study left the welfare rolls because they receivecj a full family sanction for noncooperation with child support or work requirements. Among the 1,607 families in our sample, only 4.8 or 76 cases closed because of a full family sanction. The majority of these cases (n = 66) were sanctioned for noncompliance with work requirements.

At the time they left TCA, over two-thirds (68.7%) of closing cases had been open less than two years. Almost half (46.2%) had been open less than 12 months. Very few recipients (3.9%) had been receiving AFDC/TCA for more than five years when they exited.

Table 3
Case Closing Reasons for Cases in the Exiting Samples, 10/96-6/97

Closing Reason	Frequency	Percent of Total Closings
Other Income	312	19.6%
No Redetemination	283	17.8%
No Verification	221	13.9%
Started Work	195	12.3%
Residency Issue	117	7.3%
Adult Not Eligible	101	6.4%
Requested Closure	95	6.0%
Child Not Eligible	88	5.5%
Noncoop. w/Work Req.	66	4.2%
Received Other Benefits	37	2.3%
Noncoop. w/Child Support Req.	10	0.6%
No Verification-Health/School	2	0.1%
Income From Other Person	2	0.1%
Not Deprived	1	0.1%
Noncoop. w/QC	1	0.1%
Noncoop. w/Other Req.	1	0.1%
Fraud	1	0.1%
Assets Too High	1	0.1%
Other	56	3.4%
Total *(missing* = 17 cases)	1,590	100.0%

What About the Employment and Wage Histories *of* Payees in Exiting Cases?

Given the work requirements and time limits of FIP/TCA, a key question of interest is the amount of wages that adult TCA recipients may be expected *to* earn.

To answer this question we obtained data from the Maryland Automated Benefits System (MABS) on the employment and wages of payees exiting TCA. These data show that, in brief, the typical payee in an exiting case has some labor force attachment and it had not been a long time since she had been employed. Rather, the most typical situation is that of a single mother who did have a history of MABS-covered employment (73.5%) within the two and one-half years preceding her FIP case closing between October 1996 and June 1997. Indeed, typically, these women had been employed in either or both calendar year 1995 (49.5%) or 1996 (58.4%), a finding perhaps not unrelated to the fact that, on average, they had been on welfare for two years or less at the time of their FIP case closure. Among payees who did have MABS-reported employment and wages in 1995 and/or 1996, the typical situation was that payees' earnings were not very high; rnedian annual wages for 1995 were about $2500 and for 1996, about $3000. Specific findings with regard to each of these variables appear in the following list.

At the time they exited TCA, the majority of payees (73.5% or 1,176 cases) had a wage history on MABS. That is, three out of four exiting payees had worked at some point during the two and a half years preceding their exit from welfare.

During 1995 about half (n =795 or 49.5%) of exiting payees earned some MABS reported wages. Among those who worked, the average earnings for 1995 were $3,367 with 50% earning more than $2,506.

During 1996 about six out often (n =939 or 58.4%) exiting payees earned some MABS-reported wages. Among those who worked, the average earnings for 1996 were $4,818 with 50% earning more than $3,041.

How Many Household Heads have MABS-reported Earnings after Exiting TCA?

For those who are charged with assisting TCA recipients to obtain jobs that will enable them to make a lasting exit from the welfare rolls, our findings that the majority of payees do have a history of paid work -and that that work is of fairly recent vintage are heartening, their relatively low earnings notwithstanding. However, of even greater interest are data which describe the extent to which these adults were working immediately after their exit from welfare. These data are available at present for cases which experienced a FIP closure during the program's first six months (October-March, n = 1,055) and are outlined below. A quick profile, however, reveals that, for the entire sample of adult payees, more than one out of three payees (36.4%) had MABS reported wages during the quarter they left welfare. If we only consider those who had a wage history, we find that the exiting adult (single parent female) was just about as likely to be working (48.2%) in the quarter in which her TCA case closed as not to be working (51.8%). In the quarter immediately after they left welfare, more than half (53.7%) of the adult payees were working. Among those with a wage history, two-thirds of the adults (66.5%) worked in the quarter following their welfare exit.[5]

More specific findings and information on these variables and on the relationship between case closing reason and employment appear in the following list.[6]

Among those with a wage history on MABS, about half of the exiting payees (n = 500 or 48.2%) earned MABS-reported wages during the quarter in which they left TCA.

Likelihood of working during the exiting quarter varies with the case closing reason. Seven out of ten payees (73.2%, n = 115) who exited TCA because of other income or starting work had MABS-reported earnings in the quarter in which they left TCA. In contrast, those who left because they did not complete the redetermination process had a much lower, though still rather impressive, rate with 45.3% (n = 87) having MABS-reported earnings in the exiting quarter.

[5] Because MABS data are reported quarterly, they lag somewhat behind the "real time" in which we are conducting this study. Thus, follow-up MABS employment and earnings data for the quarter after those cases closed are only available at this time for cases which exited TCA in the last quarter of 1996

[6] To provide a more accurate picture of adult payees post-welfare employment, child-only cases (n=233,14.5%) have been excluded from these analyses. However, even when these cases are included the percentages of people working in the exiting quarter and in the quarter after exiting do not change much; they are 49.3% and 66.3% respectively.

Because MABS reports income on a quarterly basis and is typically one to two quarters behind calendar time, for this report MABS follow up data is only available for those cases exiting in the fourth quarter of 1996 (n = 443). Among those cases with a wage history, two out of three (66.5%) exiting payees worked during the first quarter of 1997.

Again we find that the proportion of payees working during the quarter after they leave TCA varies by case closing reason. Eight out of ten household heads (83% or n = 115) who left TCA because of other income or starting work have MABS-reported earnings in the quarter after they left TCA. In contrast, fewer but still a majority at 60% of those whose cases closed because they did not complete the redetermination process have MABS-reported wages after leaving TCA.

What Types of Wages Do Former Recipients Command?

Among those with MABS-reported earnings during the quarter in which they exited TCA and/or the first quarter after they exited, what types of wages were they able to command? Early follow up data for our initial post-exit measuring points indicate that if their quarterly earnings continue at the present rate, household heads will have significantly higher yearly earned incomes for 1997 than they did in 1995 and 1996. For example:

For those with any MABS-reported wages in the quarter in which they exited, mean income for the quarter was $2266 with half of the payees earning more than $2.037. These quarterly averages are on par with full-time minimum wage eamings.

Among those with wages in the first quarter <u>after</u> they exited, median income for the quarter was $ 2082 with a mean of $2377.52. One out of ten payees earned more than $4296 for that quarter.

Where are Exiting Payees Finding Employment?

As the focus of welfare policy has moved from income maintenance to economic self-sufficiency, questions have been raised about the ability of former welfare recipients to obtain and retain jobs which pay enough for them to support their families. A number of studies indicate that, for a variety of reasons including low education levels, adult recipients are likely, when they find employment, to do so in low-skill, low-wage sectors (Burtless, 1997; Zill, Moore, Nord, & Steif, 1991). A recent study by the Institute for Women's Policy Research using the U.S. Bureau of the Census' Survey of Income and Program Participation (SIPP) shows that welfare mothers' jobs tend to be in the lowest-wage women's occupations (i.e. "pink collar jobs" in service industries such as restaurants, bars, nursing homes, hotels and motels, department stores, and temporary help service firms).

To determine the most common types of businesses which hire recipients who exit welfare we selected one employer at random from each payee's work history. In most cases this was the employer where the payee worked after exiting welfare. These employers were then grouped by Standard Industrial Classification (SIC) codes. For ease of interpretation we present data at the most general (SIC 1) and most specific (SIC 4) levels of classification. However, it is noteworthy that when we use the intermediate SIC 2 codes we find that the top three industries for hiring former welfare recipients (business services, eating and drinking places, and health services) are identical to the top three industries identified by the Regional Economic Studies Institute as those experiencing the most growth in our state (Maryland

Department of Human Resources, 1996). Specific findings are presented in Figure 1 and Table 4, following. Data indicate that:

> The most frequent employer type was wholesale and retail trade accounting for 39.2% of the random sample of employers. A large percentage of the wholesale and retail trade included eating and drinking places (n = 125), department stores (n = 77), and supermarkets (n = 40).

> The next most common work setting was in personal services (n = 230), accounting for 22.1% of the employers in the sample. Most of the employers classified as personal services were temporary help/employment agencies (n = 117) and hotel/motels (n = 18).

> The third most common type (n=181) of employer was in organizational services, accounting for 17.4% of the employers. Health services (nursing homes, hospitals and medical offices/clinics) comprised most of these employers (n = 78), followed by sole proprietors (n = 34).

Figure 1 and Table 4 on the next two pages present these employer data in more detail.

Figure 1 Finding Work After Welfare

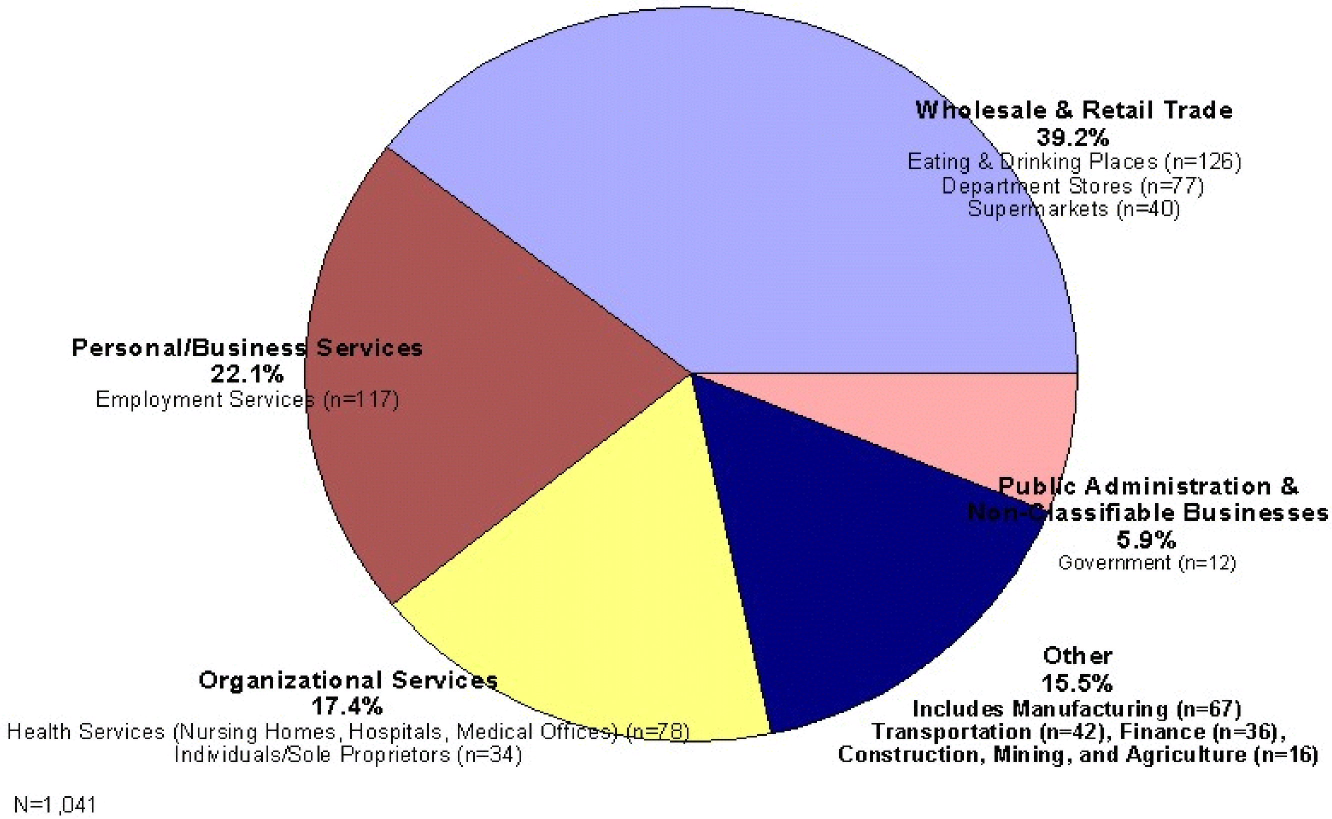

Table 4
Finding Work After Welfare: The Top 25 Employers/Industries

Type of Employer/Industry	Frequency	Percent
Eating and Drinking Places	125	12.0%
Employment Agencies	117	11.2%
Department Stores	77	7.4%
Grocery Stores/Supermarkets	40	3.8%
Nursing Homes	35	3.4%
Sole Proprietors	34	3.3%
Miscellaneous Food Services	23	2.2%
Sanitary Services	22	2.1%
Food and Kindred Products	21	2.0%
Drug Stores	21	2.0%
Hotels and Motels	18	1.7%
Non-Classifiable Establishments	17	1.6%
Hospitals	16	1.5%
Groceries and Related Products	15	1.4%
Medical Offices/Clinics	15	1.4%
Wholesale Trade-Non-Durable Goods	14	1.3%
Laundry/Cleaning Services	14	1.3%
Security Systems Services	13	1.2%
County Government	11	1.1%
State Government	11	1.1%
Commercial Banks	10	1.0%
Real Estate	10	1.0%
Social Services	10	1.0%
Child Day Care Services	10	1.0%
City Government	10	1.0%

What Percentage of Cases Return to TCA after Exiting?

Although the question of rates of recidivism has long been of concern to welfare researchers, advocates, and policy makers, federal time limits on adults receipt of cash assistance now make it critical that we develop a reliable, valid answer to this old conundrum. Estimates of recidivism rates under the old welfare system, AFDC, vary somewhat but consistently show that returns to welfare are common and typically happen quickly after an exit. Weeks (1991), for example, found that 35% of Washington State AFDC recipients who leave cash assistance will return within two years, with the majority returning in the first twelve months. Using a national longitudinal data set, Blank and Ruggles (1994) report somewhat lower rates of recidivism. They find that 20% of welfare exits end in recidivism within 28 months, with the rate of return peaking at five months after exiting. What is unknown, of course, is the extent to which recidivism patterns and risk factors observed under the old welfare system will continue to prevail under the new system.

In order to address the critical question of how many families return to TCA, School of Social Work researchers are gathering administrative data from the CARES and AIMS/AMF systems on the welfare receipt patterns of exiting families. For the 1,055 families in our sample who exited TCA between 10/96 and 3/97, early follow up data (i.e. three to six months post-exit) indicate that:

In the first three to six months after they exited welfare, fewer than one in five families (17.3% or n = 183) returned to TCA. The majority of cases (82.7% or n= 872) do not reenter the system in the first few months after exiting.

Those payees who return to the welfare system tend to do so very quickly. Over half of those who reenter the welfare rolls (52.5% or 96 cases) do so within the first 30 days after their exit. However, a full third of those who return to TCA (32.8% or 60 cases) do not reenter the system until more than two months after their exit.

TCA reentry rates vary considerably by closing reason. Reentry rates are lowest among those who exit because of other income or starting work with 7.0% and 8.9% returning, respectively. Perhaps somewhat surprisingly, cases closing because the customer did not complete the redetermination process also have lower than average reentry rates with 11.9% (n = 23) returning to TCA in the first few months.

Unexpectedly, the highest rates of early reentry into welfare are found among those whose cases closed because the customer requested closure (n = 31 or 29.8%) or because they were receiving other benefits (n = 8 or 24.2%). Phase III interviews with these clients should provide important information on what is causing the high rates of reentry among these particular groups.

In sum, it appears that the rate of early returns to welfare among sample families is on par with, though slightly lower than, national estimates of recidivism which prevailed under the old system. Recidivism rates also vary with closing reasons in a somewhat predictable fashion. As time goes on the recidivism rate can only increase; however, the literature indicates that the increase will probably not be large as most returns to welfare happen fairly quickly. In the months and years to come, the School of Social Work will continue to gather recidivism data and future reports will provide a more detailed analysis of welfare returns. These more detailed analyses will address the length of repeat welfare spells and risk factors for recidivism under FIP.

What is the Profile of Cases at High Risk of Returning to TCA?

In addition to closing reason, an important question for ongoing program monitoring and planning is whether there appear to be any household or payee characteristics associated with an increased risk of returning to TCA. To examine this question we compared those who returned to TCA in the first few months after exiting with those who did not reenter the system. As can be seen in Table 5, on the next page, seven of the eight comparisons did not reveal statistically significant differences between the two groups. Perhaps surprisingly, recidivists and non-recidivists do not differ in tem1s of age, racial/ethnic background, length of exiting TCA spell, number of adults and children in the household, and whether or not the payee has a wage history on MABS. However, we do find that those who return to TCA tend to have younger children than those who do not return in the first few months. This difference is statistically significant at the p < .05 level.

Table 5
Comparisons between Recidivists and Non-Recidivists

Characteristic	Recidivists	Non-Recidivists	Total
Number of adults in the household	0.83	0.87	0.87
Number of children in the household	1.68	1.77	1.75
Baltimore, City residence	32.8%	35.3%	34.9%
Length of exiting TCA spell (months)	22.45	25.94	25.33
Age of Household Head (years)	30.3	31.39	31.20
Payee of a minority racial/ethnic background	87.3%	85.7%	86.0%
Household head has a wage history on MABS	73.1%	76.2%	75.6%
Age of youngest child in the household (years)*	4.90	5.83	5.68

*p < .05

These interim results are intriguing, but it is too early to reach any definite conclusions about recidivism risk factors under the new welfare system. However, we would note that our preliminary findings do show fewer "significant" risk factors than have been identified in studies conducted under the old welfare rules. As noted, recidivism and its associated risk factors is an area we will continue to closely monitor in our study.

How Likely are Children to be Placed in Foster Care after their Families Leave TCA?

Since the beginning of the most recent welfare reform debate, some welfare and child advocates have voiced the prediction that implementing such welfare policies as time limits and full family sanctions will cause an increase in the foster care placement of children in former TANF families. A recent statement by Lamer, Terman, and Behrman (1997) is illustrative of the concerns raised:

> Even when AFDC benefits provided a safety net for poor single-parent families, a strong link existed among poverty, reports of child neglect, and rates of placement in foster care. Time limits on assistance may make this situation far worse, exposing children in some destitute unemployed families to neglect, and perhaps resulting in costly and wrenching foster care placements.

Despite these concerns, we are aware of no national or state studies to date that have addressed the question of how many children are placed in foster care after their families leave public assistance. However, for the 1810 children (n=1216 in the 23 counties and n=594 in Baltimore City) in our October 1996 through March 1997 exiting samples we were able to determine the likelihood of children coming into foster care within the first three to six months after their families left TCA. We found that although on 17 county children (1.4%) had been in foster care at some point in their lives, no children in the 23 counties have come into foster care since their families exited TCA. In one case, it appears that the children being placed in foster care was the cause of the TCA case closing:

> Julie K., 10 years old, and her nine year old sister, Amanda, have regularly moved between their mother's, father's, and grandmother's houses. Since early 1996 they had been living with their grandmother and she was receiving TCA to support them. In the beginning of January, Julie and Amanda a were placed in foster care. Subsequently, their grandmother's TCA case was closed because it no longer contained an eligible child.

For Baltimore City, the follow up data reveal that the children in one family appear to have been placed in foster care in the first few months after the family exited welfare:

> Anna M. is 14 years old. Her two younger sisters, Susan and Marie, are 10 and 11 years old, respectively. They lived in Baltimore City with their 70 year old grandmother who had received TCA to support them since 1995. The family left welfare in October, 1996; six months later, Anna, Susan and Marie were placed in foster care.

It is not possible to determine from administrative data the extent to which the welfare exit precipitated or caused the foster care placement of these three young girls. It is important to note, however, that only one such case (welfare exit followed by foster care entry) was found in Baltimore City. This is particularly notable because in the City we did find a higher proportion of children who had a history of foster care placement prior to their family's welfare exit. Specifically, of the 594 Baltimore City children in our sample, 4.2% of them (n=25) had been in foster care at least once prior to the welfare exit under FIP.

As these two case vignettes illustrate, children in poor families often experience a great deal of family instability. This not only includes formal foster care placements, but also informal family living arrangements. At least in the first several months of welfare reform. with its more stringent requirements, we see no evidence that FIP has exacerbated this situation.

Though it is somewhat reassuring that none of the county children and few of the City children in the exiting samples have been placed in foster care since their families left TCA, the School of Social Work will continue to collect data on this critical measure of welfare reform impacts. Future reports will provide information on the more longterm chances of exiting children being placed in foster care. In addition, we plan to combine administrative and interview data to allow us to assess the extent to which sample children are moving among relative caretakers.

Conclusions

Most often, an empirical research report such as this would end with a chapter outlining conclusions reached as a result of the study, perhaps also sett!ng forth some recommendations for policy changes or program modifications and probably noting unanswered questions on which additional research should be undertaken. Today's report, however, does not lend itself to such tidy concluding commentary because it is not a "final report" per se, but rather an interim report on a longitudinal study which is still in its early stages. It would be both premature and misleading to set forth "conclusions" about the long-term effects of welfare reform on Maryland families who have left the assistance rolls. It would likewise be inappropriate and is beyond the scope of the study to suggest policy or programmatic changes based on these early findings.

What then can we say in closing this first report on what happens to families after they exit from the welfare rolls? Several points seem clear. The first is that the predictions about the child welfare impacts of welfare reform have not come true at - least in the early months. Of nearly 2000 children studied, only three children all from the same family – have come into foster care post-welfare.

Likewise, the institution of a full family sanctioning policy for non-compliance with program rules does not appear to have adversely affected large numbers of Maryland families. Fewer than five percent of all case closings statewide in the first nine months of this policy have been because of the agency's imposition of full sanctions related to work; less than one percent of all closings have been due to non-compliance with child support.

It also seems evident that Maryland's cohort-specific, investment-focused approach to welfare reform has been a wise one. The interim data do confirm that those who are most likely to quickly leave welfare for work are those who have received welfare for shorter, rather than longer, periods of time. For long-term users, those less likely to have left welfare in FIP's first nine months, the five year lifetime clock is relentlessly ticking, as legislators and program administrators are all too well aware. From other Maryland welfare studies we know that, as a whole, the long-term cohort will not move as quickly or inexpensively from dependence to independence (see, for example, Caudill and Born, 1997). However, because of the foresight of the General Assembly and the Department of Human Resources in planning (programmatically and financially) for the inevitable task of serving the hard-to-serve, Maryland is uniquely prepared to meet this challenge.

Another "truth" that seems confirmed from these interim findings is that the economic fortunes of welfare recipients are inextricably linked to economic conditions in the larger community. It is probably not a coincidence, for example, that the top industries in which exiting adults secure employment are also the top three growth industries in our state.

The interim results reported herein also appear to confirm the wisdom of Maryland's elected and appointed officials in deciding that our state would undertake to study the effects of welfare reform and to carry out case tracking research activities over an extended period of time. Today's welfare system is unlike that which preceded it on almost every dimension and, for that reason, knowledge gained from prior studies mayor may not have continued utility in the new world of welfare. From our interim findings, for example, we already see some preliminary suggestion that recidivism patterns and risk factors associated with returns to welfare may be different than in the past. Whether this continues to be true over time remains to be seen.

The report began by indicating that the major focus of our study is to document what happens to Maryland families after they exit from the welfare rolls. What does happen to them? Today's report presents what we have learned to date about both the baseline characteristics of some 1600 exiting families and early months' post-exit follow up in the areas of employment, child welfare and returns to the welfare rolls. Only time and the continued collection and reporting of longitudinal data, however, will permit us to truly know the answer to this most important question.

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Appendix A Percent of Total Closings/Caseload by Jurisdiction: 10/96 -6/97

Jurisdiction	Percent of Total Closings	Percent of Total Caseload	Difference
Baltimore City	33.4%	50.2%	-16.8
Prince George's	13.5%	15.6%	-2.1
Baltimore	11.6%	8.9%	2.7
Montgomery	7.1%	4.7%	2.4
Washington	3.2%	1.3%	1.9
Frederick	2.4%	1.1%	1.3
Harford	3.0%	1.8%	1.2
Howard	2.1%	1.1%	1.0
Cecil	1.9%	0.9%	1.0
Wicomico	2.8%	1.9%	0.9
Allegany	1.9%	*1.0%*	0.9
Charles	2.4%	1.6%	0.8
St. Mary's	1.7%	*1.0%*	0.7
Dorchester	1.3%	0.7%	0.6
Carroll	1.3%	0.7%	0.6
Worcester	1.0%	0.5%	0.5
Anne Arundel	4.6%	4.2%	0.4
Calvert	1.0%	0.6%	0.4
Somerset	1.0%	0.6%	0.4
Garrett	0.6%	0.3%	0.3
Talbot	0.6%	0.3%	0.3
Kent	0.5%	0.2%	0.3
Caroline	0.7%	0.5%	0.2
Queen Anne's	0.4%	0.3%	0.1