University of Maryland
School of Social Work
Ruth Young Center
for Families & Children

Life After Welfare

2018 Annual Update

Lisa Thiebaud Nicoli, PhD
Assistant Research Director

Letitia Logan Passarella, MPP
Research Director

Public Policy Research

Acknowledgements

The authors would like to thank Jamie Haskel, Somlak Suvanasorn, and Mike Funk for their individual contributions to the collection and processing of data for this report; the Jacob France Institute at the University of Baltimore for the provision of employment and wage data; and Kathy Patterson for designing the cover of this report.

This report was prepared by the Ruth Young Center for Families & Children, School of Social Work, University of Maryland, 525 West Redwood Street, Baltimore, Maryland 21201 with support from it long time research partner, the Maryland Department of Human Services.

For additional information about the report, please contact Dr. Lisa Thiebaud Nicoli (410.706.2763; lnicoli@ssw.umaryland.edu) at the School of Social Work.

Please visit our website, https://familywelfare.umaryland.edu/, for additional copies of this report and our other reports.

Table of Contents

List of Figures

List of Tables

Executive Summary

Ten years after the worst recession in decades, Maryland is on the upswing. In 2017, median family income exceeded its 2007 peak, reaching $98,393.[1] Not all Maryland families have been able to benefit from the growing economy, however. About one in four families headed by a single mother had incomes below the federal poverty level in 2017; these families typically had less than $40,000 in annual income. Given higher poverty and slow income growth among families headed by single mothers, it is important to examine families who may have required additional support through Maryland's Temporary Cash Assistance (TCA) program.

The annual report series, *Life after Welfare*, examines outcomes of families who left cash assistance. The series focuses on families' characteristics, employment and earnings outcomes, and the receipt of other public benefits. The 2018 update includes a sample of 10,406 families who left the TCA program between April 2007 and March 2018. We examine trends through the lens of three different cohorts: (a) Recession—a rapidly increasing caseload between April 2007 and December 2011; (b) Recovery—a declining caseload between January 2012 and December 2014; and (c) Recent—a caseload that declined more quickly between January 2015 and March 2018.

The main findings from this report indicate that families' financial situations improved after exiting the TCA program compared with their circumstances before they came onto the program. Nonetheless, families' earnings remain low, and many require additional assistance from safety net programs.

Case Characteristics

The majority of recipients on cases that closed were children, and families received benefits for a short period before exiting.

- Two thirds (66%) of all recipients were children, and most families had two (42%) or three (24%) recipients.
- Families received TCA benefits for an average of nine months before they exited the program and 19 months in the previous five years.
- Half of all families left the TCA program because they did not comply with the work requirement (31%) or they had income exceeding the eligibility threshold (23%).

Adult Demographics

Small changes have occurred over the three cohorts, but generally, an adult recipient is an African American (72%) woman (90%) in her early 30s. She has never been married (80%) but has at least a high school diploma (69%).

- The percentage of adult recipients who never married increased slightly from 79% in the recession and recovery cohorts to 82% in the recent cohort.
- Adult recipients in the recent cohort were less likely to be teenagers, decreasing from 7% in the recession cohort to 3%. They were also less likely to be aged 20 to 25. In contrast, they were more likely to be in their late 20s and early 30s.
- Adult recipients in the recent cohort were less likely to lack a high school diploma (from 35% to 29%) as well as more likely to have some education beyond high school (from 5% to 9%).

[1] Income data on all families and single mother families are based on one-year American Community Survey (https://factfinder.census.gov/) estimates and adjusted for inflation. The authors used total median family income and median family income for female householders with children under 18 years old in the home.

Employment & Earnings

Recent leavers have the highest post-exit employment and earnings. Still, earnings are low, and many families are poor.

- Adult recipients were more likely to work during the year after leaving the TCA program (62%) than they were before receiving TCA (55%). This trend was consistent across cohorts.
- Adult recipients in the recent cohort were more likely to be employed in the year after exit than those in the other two cohorts (67% vs. 60% & 62%).
- In the year after exit, earnings were highest for those in the recent cohort ($8,830), representing a 10% increase from the recession cohort ($7,997).
- Earnings in the first year after exit were just $8,400 among all adult recipients, but that grew to over $12,000 in the fifth year after exit. They were also higher among those who worked all four quarters of a single year ($16,964 in the first year after exit).
- Families were likely to experience poverty in each year after exit, although the percentage with incomes above the federal poverty level rose from 15% in the first year after exit to 22% in the fifth year after exit.

Child Support

Receiving child support boosted families' incomes by over 20%.

- Among families who had a current support order for child support, seven in 10 (73%) received a payment in the year after exit. These families received just under $1,900, which is a 23% increase in median earnings ($8,365).
- Only 37% of families had an order for current support in the year after exit.

Returns to Welfare

Half of all families returned to the TCA program within five years of exit. Of those returning, most came back within one year.

- Of the 49% of families who returned within five years, 14% returned within three months, and another 18% returned within one year.
- Fewer than one in 10 returned for additional months of receipt between either one and two years (8.3%) or two and five years (8.9%) after exit.

Subsequent Program Receipt

Receipt of TCA and Supplemental Security Income (SSI) after exit was relatively uncommon, but most families participated in the Food Supplement Program (FSP).

- At some point in the year after exiting, about one third of families in each of the three cohorts received TCA benefits. The percentage of families receiving FSP benefits increased from 83% in the recession cohort to 91% in the recent cohort. SSI receipt increased as well, rising from 1% among recession leavers to 13% among recent leavers.
- The percentage of families receiving either TCA or FSP benefits declined each year after exit with 21% receiving TCA in the fifth year after exit and 69% receiving FSP benefits. SSI receipt increased from 6% in the first year after exit to 11% in the fifth year after exit.

Even though Maryland families headed by single mothers are still recovering from the Great Recession, families who left TCA recently were more likely to be employed and earned more than their counterparts who left from April 2007 through December 2014. This is encouraging news, but it is important to note that earnings are still low among families leaving TCA. Continuing to support these families with safety net programs that allow adults to work is vital. Furthermore, investments in workforce partnerships that expand employment opportunities and career pathways are essential for family-supporting incomes. These opportunities are essential so that children—the majority of TCA recipients—have an adult earner who can financially support their well-being.

Introduction

In many ways, Maryland has fully recovered from the Great Recession. In 2017, median family income reached $98,393, which represented the first year that it surpassed the previous 2007 peak.[2] Although inflation-adjusted income had been increasing for four years, it did not rise above the 2007 figure until 2017.

Similarly, Maryland has been experiencing low unemployment. The unemployment rate has hovered between 4.0% and 4.3% since January 2017, indicating that Maryland has a relatively tight labor market, and those looking for work should have an easier time finding it (U.S. Bureau of Labor Statistics, 2018).

However, not all Marylanders were better off in 2017. About 25% of families headed by a single mother had incomes below the federal poverty level in 2017, which is still higher than the percentage who were poor in 2007 or 2008. Families headed by a single mother had substantially lower incomes than other families in Maryland. In 2017 median income for these families was only $38,867, which is less than half of median income for all families. Also, median income for families headed by a single mother has not exceeded its 2008 peak, unlike median income for all families.

With some Maryland families still struggling, even with the robust economy, programs that support families in economic crisis remain important. Temporary Cash Assistance (TCA), which is Maryland's version of the federal Temporary Assistance for Needy Families (TANF) program, provides financial assistance to families who have difficulties making ends meet. These families, which often are headed by single mothers, may have experienced job loss, the birth of a new child, or other life events that affected their abilities to support their families.

Even with positive revenue projections (Dresser, 2018), Maryland legislators and policymakers have to make tough choices about how to fund state programs. In that environment, reliable information about who programs serve and their outcomes is essential. To that end, this legislatively mandated report provides data on 10,406 families who exited TCA between April 2007 and March 2018. We examine families' characteristics, employment, and receipt of child support and public benefits among three cohorts:

- Recession (n=4,333)—families exiting around the time of the Great Recession, when cases grew 42% from April 2007 to December 2011;
- Recovery (n=3,174)—families who exited during the recovery from the Great Recession, leading to a 12% caseload decline between January 2012 and December 2014; and
- Recent (n=2,899)—families who exited in more recent years, when caseload decline accelerated to 26%, between January 2015 and March 2018.

The addition of the newest cohort allows us to examine families who left TCA recently more closely. By creating an additional post-recession cohort, we can see if employment and earnings are continuing to rise. While single-mother families in Maryland may not have fully recovered from the Great Recession, TCA families may have different experiences.

[2] Income data on all families and single mother families are based on one-year American Community Survey (https://factfinder.census.gov/) estimates and adjusted for inflation. The authors used total median family income and, below, median family income for female householders with children under 18 years old in the home.

METHODS

This chapter describes the methodological approach for the 2018 update to the *Life after Welfare* study. We provide information about sample selection, data sources, and data analysis techniques.

Sample

Beginning in October 1996, the first month of welfare reform in Maryland, we have drawn a 5% random sample of all Temporary Cash Assistance (TCA) cases that closed each month. We have made three substantial changes to the sample since the first report in this series was released in 1997.

First, in April 2012, we refined the definition of a closed welfare case to exclude cases that closed and reopened within one month. Leavers with welfare cases that fit this description are referred to as churners. For these leavers, the case closure is temporary and typically caused by missing an agency appointment, failing to submit required paperwork by a certain deadline, or some similar issue (Born, Ovwigho, & Cordero, 2002). Once the issue has been resolved, the case is reopened, usually without any loss of benefits for the month.

Given that churners have unique characteristics (Born et al., 2002), we have excluded them from all *Life after Welfare* analyses for more than a decade. The recent change in the sample selection does not affect earlier analytic sample sizes or previously reported results. In short, we used to exclude churners after they had been drawn into the sample, but we now exclude them from the population from which sample cases are drawn.

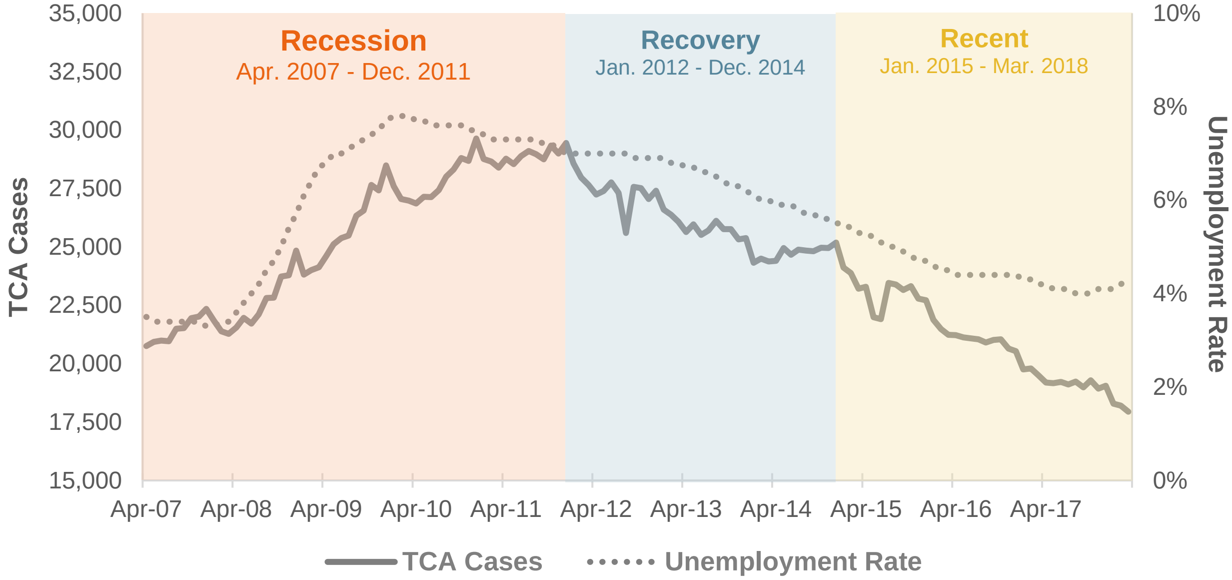
Second, the period we examine in this update is shorter than in many of the other *Life after Welfare* reports. Before 2014, we included all cases from the monthly samples, back to October 1996. However, those who left welfare in the years immediately following the implementation of the Personal Responsibility and Work Opportunity Reconciliation Act (PRWORA) faced a very different economic context than those who left after the Great Recession. The sample for this report includes more recent leavers, specifically those whose cases closed between April 2007 and March 2018 (n=10,406). We focus on three cohorts of leavers during this time period, defined by increases and decreases in the caseload and the unemployment rate, as shown in Figure 1. The cohorts are as follows:

1. Recession (n=4,333)—families who exited around the time of the Great Recession when the caseload grew by 42% between April 2007 and December 2011;
2. Recovery (n=3,174)—families who exited during the recovery from the Great Recession, leading to a 12% caseload decline between January 2012 and December 2014; and
3. Recent (n=2,899)—families who exited in more recent years, when caseload decline accelerated to 26%, between January 2015 and March 2018.

The third change to the sample was new to the 2016 update. Prior *Life after Welfare* reports have focused solely on the payee of a TCA case—their demographic characteristics and their employment histories and outcomes. The payee is the head of a household who receives the TCA benefit on behalf of the members of the TCA case. However, focusing on the payee obscures two important components of a TCA case: other adult recipients and non-recipient payees.

Other adult recipients can include a spouse or the other parent of the children. As recipients, these adults are held to the same work participation requirements as a payee who is included in the cash assistance benefit amount. These adult recipients,

Figure 1. Number of TCA Cases & Unemployment Rate
April 2007 through March 2018



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

whether they are payees or not, receive interventions designed to encourage independence from cash assistance, including assignment to a work activity such as job training, job search, or work experience. If any of the adult recipients do not comply with work requirements, then the family is subject to a case closure, resulting in the loss of benefits for all recipients on the case until the adult complies. Hence, we consider the characteristics and employment of these other adult recipients an important factor in a family's pathway to self-sufficiency. Therefore, we now include these individuals in all demographic and employment analyses.

As the head of the household, a payee receives the cash assistance benefit on behalf of all TCA recipients in the household, but that does not mean the payee is necessarily a recipient. For example, when a grandmother is caring for her grandchild, and only the child needs assistance, then the cash assistance benefit is only calculated for the child. Since this grandmother is not included in the benefit calculation, she is not considered a recipient and is not subject to the work participation requirements of adult recipients. Including these adults in employment analyses does not provide a true picture of families who are targeted for workforce interventions through the TCA program. Therefore, we exclude non-recipient payees from employment analyses.[3] **Due to these sample changes, comparisons with employment findings from *Life after Welfare* reports prior to 2016 are not possible.**

Sample Exclusions

There are multiple reasons that sampled cases and individuals are excluded from some analyses. This section provides the

[3] The only exception to this exclusion is the disconnection analyses, in which we are trying to gauge a family's connection to an income source after exiting from the TCA program.

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 all employment analyses as we are unable to obtain their employment information (n=12). Adult recipients who were under the age of 16 in the year before they began receiving TCA as an adult are excluded from employment analyses prior to welfare receipt (n=5); however, they are included in all other employment analyses. Lastly, the sample size is reduced as we examine outcomes after exit because we only have data through March 2018. For example, families who exited between April 2017 and March 2017 will be excluded from all analyses that examine one year or more after exit, because they do not have one year of follow-up data. Similarly, the sample size is reduced as we examine outcomes in the two to five years after exit.

Data Sources

Study findings are based on analyses of administrative data retrieved from computerized management information systems maintained by the State of Maryland. Demographic and program participation data were extracted from the Client Automated Resources and Eligibility System (CARES). Employment and earnings data were obtained from the Maryland Automated Benefits System (MABS). Child support data were obtained from the Child Support Enforcement System (CSES). Data on disability receipt are from the Supplemental Security Income (SSI) extract.

CARES

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

MABS

Data on quarterly employment and earnings come from the MABS system, which includes data from all employers covered by the state’s Unemployment Insurance (UI) law and the unemployment compensation for federal employees (UCFE) program. Together, these account for approximately 91% of all Maryland civilian employment. Independent contractors, commission-only salespeople, some farm workers, members of the military, most employees of religious organizations, and self-employed individuals are not covered by the law and consequently, are not represented in our employment data. Additionally, informal jobs—for example, those with dollars earned *off the books* or *under the table*—are not covered. Though all data sources have their 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, and out-of-state employment is common. The percentage of out-of-state employment by Maryland residents (16.9%) is over four times greater than the national average

(3.7%).[4] Among adult TCA recipients in the state, however, out-of-state employment is less common, and analyses indicate that we obtain accurate statewide employment estimates even when excluding out-of-state data. However, we may underestimate employment participation at jurisdiction level. Out-of-state employment is common among two populous jurisdictions, Prince George's County (41.2%) and Montgomery County (28.5%), which have the 3rd and 5th largest welfare caseloads in the state. It is also high in two less-populated jurisdictions, Charles County (32.5%) and Cecil County (30.6%). 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 salary 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 income.

Finally, the UI wage data provided through MABS is not static. Employers are required to submit wage data by the end of the month after the end of a quarter, but some employers may submit a late report (Maryland Department of Labor, Licensing and Regulation, 2016). These late reports, then, adjust wage information in those prior quarters. As employment data is retrieved for earlier sample members, their employment or earnings information may differ from when this information was first retrieved. Ultimately, these updates to quarterly wage data are the true picture of employment and earnings, but this means that information may not match from one *Life after Welfare* report to the next.

CSES

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

SSI Extract

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

Data Analysis

In this report, we utilize univariate statistics based on a random sample of case closures to describe welfare leavers and their cases. When appropriate, we use analysis of variance (ANOVA) to compare averages across cohorts. To compare categorical variables across cohorts, we utilize Pearson's chi-square statistic.

[4] Data obtained from U.S. Census Bureau website (http://www.factfinder.census.gov) using the 2012-2016 American Community Survey 5-Year Estimates for Sex of Workers by Place of Work—State and County Level (B08007).

Characteristics of Cases & Adult Recipients

Families who rely on Temporary Cash Assistance (TCA) are often particularly disadvantaged. Previous research has found that more than four in five families receiving cash assistance benefits experienced health issues, inadequate educational attainment or work experience, lack of transportation or child care, criminal histories, and domestic violence, among others (Bloom, Loprest, & Zedlewski, 2011; Dworsky & Courtney, 2007; Ovwigho, Born, Ferrero, & Palazzo, 2004; Williamson, Saunders, & Born, 2011). In order to serve these families well, it is essential to know who they are and in which areas they may need the most assistance.

To better understand these families, this chapter provides a basic description of who left cash assistance between April 2007 and March 2018. Specifically, this chapter identifies the number of family members who received benefits, characteristics of adult recipients, and where families resided within the state. Additionally, we discuss the number of months families received TCA benefits and the reasons they exited the program.

Recipients on Exiting Cases

Because there is so much focus on adult recipients, it is easy to forget that most individuals on TCA are children. Among cases that closed from April 2007 through March 2018, two thirds (66.3%) of recipients were children. Ultimately, these children are the reason that TCA exists. The first listed purpose of the federal TANF program is to ensure that children are cared for in their own homes or in relatives' homes (General TANF Provisions, 1999). While that sometimes takes the form of helping families weather job loss or providing financial support to relatives who care for children when parents cannot, the well-being of children is paramount.

Although children are eligible for this crucial support from birth through age 18, young children are common among families receiving TCA. On average, the youngest recipient child in a family leaving TCA was five years old, meaning that many TCA families may have a need for assistance with childcare costs. Indeed, almost half (47%) of families had a child less than three years old. Compared other states, childcare in Maryland is particularly expensive, costing over $13,000 annually for an infant and over $9,000 annually for a four-year-old, on average (Economic Policy Institute, 2016). That makes Maryland the fifth most expensive state for infant care among all 50 states and the District of Columbia (Economic Policy Institute, 2016).

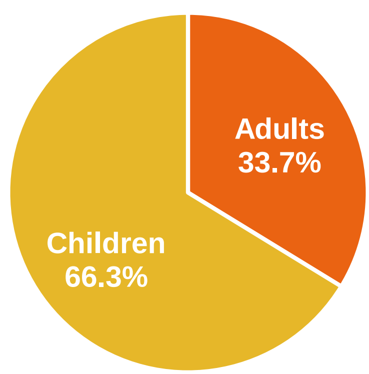
Age of Recipient Children
Among exiting cases

47% of cases had a child under the age of 3.

The average age of the youngest child was 5.

With young children and high-cost childcare, the Child Care Subsidy (CCS) program is an important resource for families leaving TCA. The CCS program provides financial assistance with childcare costs to families in

Figure 2. Recipients on Exiting Cases
April 2007 to March 2018
(n=10,406 cases)



which the adults are working, in school, or participating in an approved activity (Maryland State Department of Education, 2018). Families who left TCA due to increased employment and earnings are eligible for transitional benefits from the CCS program for 12 months after case closure (Maryland Department of Human Resources, 1996). Assistance with childcare costs may help families bridge the gap between what they need to pay for care and what they are able to earn in the labor market.

Even though TCA recipients are predominantly children, most cases only have one or two recipient children and one recipient adult. About two in five (41.7%) cases had just two recipients, and one in four (24.3%) had three recipients (Table 1). Similarly, half (50.5%) of all cases had only one child recipient, and only one in five (19.4%) had three or more children. The vast majority (78.2%) of cases had just one adult, although a handful (4.9%) had two adults.

Table 1. Number of Recipients per Exiting Case

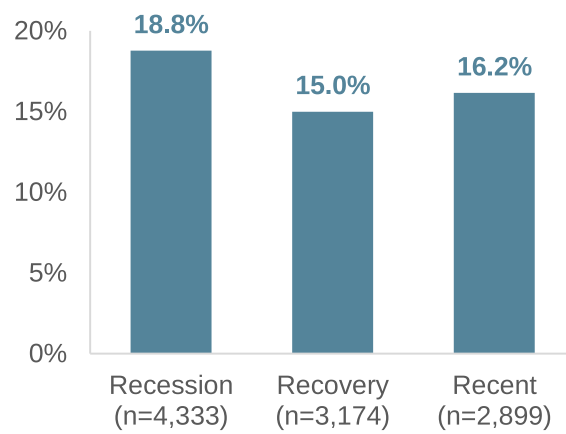
April 2007 to March 2018
(n=10,406 cases)

	Percent	*Count*
Total Number of Recipients		
1 recipient	14.3%	(1,486)
2 recipients	41.7%	(4,332)
3 recipients	24.3%	(2,529)
4 or more recipients	19.7%	(2,049)
Number of Child Recipients		
No children	3.1%	(326)
1 child	50.5%	(5,253)
2 children	26.9%	(2,798)
3 or more children	19.4%	(2,019)
Number of Adult Recipients		
No adults	16.9%	(1,756)
1 adult	78.2%	(8,127)
2 adults	4.9%	(512)

Note: Data may be missing for some cases; valid percentages are reported. Percentages may not add to 100% due to rounding.

Some exiting cases—less than one in five (17.1%)—have no adult recipients, meaning they are child-only cases. While the number of recipients on a case is generally fairly stable over time, the percentage of cases with no adult recipients has changed slightly across cohorts (Figure 3). Child-only cases were almost 20% of the recession cohort, but just 15% of the recovery cohort. This percentage rose incrementally among recent cases, although it is still below the recession cohort's percentage. The drop for the recovery cohort may have to do with the rebounding economy in that period, as families may have left TCA due to employment more frequently in that period. The number of child-only cases has been declining very slowly over all three cohorts, so changes in the percentage of child-only cases may actually reflect shifts in the number of cases with adult recipients (Passarella, 2018).

Figure 3. Percent of Child-Only Cases by Cohort***



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

Demographic Characteristics of Adult Recipients

As with the number of recipients on each exiting case, some demographic characteristics of adult recipients do not vary across cohorts. Among all three cohorts, about 90% of adult recipients are female, and 10% are male. Similarly, a little over 70% of adult recipients are African American while just over 20% are Caucasian. Only about 3% are Hispanic, and 2% are another race or ethnicity.

Other demographic characteristics show changes across cohorts. For example, while the percentage of adult recipients who never married is virtually the same among recession (78.7%) and recovery (78.5%) cohorts, it increases about three percentage points among recent leavers (81.9%). The percentage of adult recipients who were married at the time the case closed (8.1%) or were previously married (9.9%) is lower among recent leavers than among other cohorts as well. The shift in marital status, which is statistically significant, is worth watching to see if it continues in the future.

There are even stronger differences between cohorts on age and education. Across cohorts, adult recipients have gotten older. Less than 3% of recent leavers are less than 20 years old, compared to 7% of recession leavers. Only 30% of the recent cohort are between 20 and 25 years old, but 35% of the recession cohort are that age. Recent leavers are more likely to be ages 26 to 30 (24.7% vs. 21.2%) or between 31 and 35 years old (17.7% vs. 12.3%) than their counterparts in the recession cohort. The percentage who are at least 36 years old only changes marginally across cohorts, so the age increase is primarily about decreases among those 25 years old or younger and increases among those between 26 and 35 years old.

Because TCA is only available to households with children, the decrease in younger TCA recipients may reflect nationwide trends in teenage pregnancy and the age at which women give birth. In 2017 births among teenage mothers reached another record low; births to teenage mothers declined 55% between 2007 and 2017 (Hamilton, Martin, Osterman, Driscoll, & Rossen, 2018). Nationally, women ages 30 to 34 had the highest birth rate, although those aged 25 to 29 were not far behind (Hamilton et al., 2018). The changes in adult TCA recipients' ages across cohorts mirror these trends, suggesting that a society-wide shift in pregnancy and childbearing may be behind the increased age of adult TCA recipients.

As with age, educational attainment is significantly different across cohorts. The percentage of adult recipients who have not completed high school dropped over five percentage points to 29% among recent leavers. Roughly 60% have completed high school but have no further education across all cohorts, but the percentage of those with education beyond high school has risen. Close to 10% of recent leavers have post-high school education, compared to 5% of recession leavers. Between 2007 and 2017, women in Maryland have become slightly more likely to finish high school (U.S. Census Bureau, 2018), so the decrease in the percentage who have not finished high school echoes statewide trends. Nevertheless, this increase in educational attainment is welcome, signaling that recent leavers may have a greater ability to find jobs with higher pay once they leave TCA.

Table 2. Demographic Characteristics of Adult Recipients by Cohort

	Recession *Apr.2007 to Dec.2011* *(n=3,725)*		Recovery *Jan.2012 to Dec.2014* *(n=2,846)*		Recent *Jan.2015 to Mar.2018* *(n=2,579)*		Total Sample *Apr.2007 to Mar.2018* *(n=9,150)*	
Gender								
Female	90.5%		90.4%		90.0%		90.3%	
Male	9.5%		9.6%		10.0%		9.7%	
Race/Ethnicity								
African American^	71.2%		73.2%		72.8%		72.3%	
Caucasian^	24.2%		21.9%		22.3%		23.0%	
Hispanic	2.7%		3.2%		2.9%		2.9%	
Other^	2.0%		1.7%		2.0%		1.9%	
Marital Status*								
Never married	78.7%		78.5%		81.9%		79.6%	
Married	8.9%		9.2%		8.1%		8.8%	
Previously married+	12.4%		12.2%		9.9%		11.7%	
Age***								
Under 20	7.3%		3.7%		2.5%		4.8%	
20-25	35.2%		34.3%		30.4%		33.6%	
26-30	21.2%		23.0%		24.7%		22.8%	
31-35	12.3%		16.1%		17.7%		15.0%	
36 & older	23.9%		22.9%		24.7%		23.8%	
Average*** [Median]	29.9	[27.5]	30.5	[28.3]	31.0	[29.1]	30.4	[28.2]
Highest Educational Attainment***								
No high school diploma	34.5%		29.9%		29.0%		31.5%	
Completed high school#	60.2%		62.1%		61.8%		61.3%	
Education after high school	5.3%		7.9%		9.2%		7.2%	

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

Residence of Families on Exiting Cases

Despite its small size, Maryland is a diverse state. Its 24 jurisdictions encompass dense urban neighborhoods, sprawling suburbs, rural farming communities, and small towns near beaches and mountains. Where TCA recipients live within Maryland may affect the job opportunities available to them as well as the supports that can assist them as they transition to self-sufficiency. Table 3 shows families leaving TCA were heavily concentrated in Baltimore City. Regardless of cohort, slightly less than 40% of families receiving TCA resided in Baltimore City. A little over one in 10 (11.7%) lived in Baltimore County, and another one in 10 (11.2%) were in Prince George' County. Across cohorts, these counties have traded places, as Prince George's County's percentage of the TCA population has declined by three percentage points while Baltimore County's percentage of the TCA population has increased by three percentage points. Taken together, about three out of five families leaving TCA resided in one of these three jurisdictions.

Of the remaining counties, only Anne Arundel (6.5%) and Montgomery (5.6%) are home to more than 5% of families receiving TCA. Much like Baltimore and Prince George's counties, Anne Arundel and Montgomery counties are on the verge of trading places. While Montgomery County's share of the TCA population has increased across cohorts, Anne Arundel's share of the TCA population has decreased. Combined with the top three jurisdictions, almost three quarters of families leaving TCA lived in one of these five jurisdictions.

Because small percentages of families leaving TCA lived in the other 19 counties, those counties are grouped into five regions. The Metro region, which includes Carroll, Harford, Howard, and Frederick counties, had a slightly larger share (8.0%) than the other four regions. Its share decreased two percentage points among recent leavers, however, bringing it more in

Table 3. Residence by Cohort***

	Recession *Apr.2007 to Dec.2011* *(n=4,333)*	Recovery *Jan.2012 to Dec.2014* *(n=3,174)*	Recent *Jan.2015 to Mar.2018* *(n=2,899)*	Total Sample *Apr.2007 to Mar.2018* *(n=10,406)*
Baltimore City	39.5%	37.4%	38.7%	38.6%
Baltimore County	10.5%	11.9%	13.3%	11.7%
Prince George's County	12.7%	11.1%	9.1%	11.2%
Anne Arundel County	6.8%	6.4%	5.9%	6.5%
Montgomery County	4.9%	6.3%	5.8%	5.6%
Metro MD Region	8.5%	8.5%	6.7%	8.0%
Southern MD Region	3.9%	4.0%	5.0%	4.2%
Western MD Region	4.5%	4.7%	6.0%	5.0%
Upper Shore Region	4.6%	6.0%	4.5%	5.0%
Lower Shore Region	4.0%	3.6%	5.0%	4.2%

Note: The counties included in each of the five regions are: ***Metro MD*** includes Carroll, Harford, Howard, & Frederick counties; ***Southern MD*** includes Calvert, Charles, & St. Mary's counties; ***Western MD*** includes Garrett, Allegany, & Washington counties; ***Upper Shore*** includes Cecil, Kent, Queen Anne's, Caroline, Talbot, & Dorchester counties; and ***Lower Shore*** includes Worcester, Wicomico, & Somerset counties. Data may be missing for some cases; valid percentages are reported. Percentages may not add to 100% due to rounding. *p<.05, **p<.01, ***p<.001.

line with the other regions. The other four regions, representing rural areas in Southern and Western Maryland as well as the Eastern Shore, hover between 4% and 6%, regardless of cohort. Southern and Western Maryland did have modest increases in their shares of families leaving TCA across cohorts, though.

Previous Welfare Receipt

The length of time that families receive TCA is an important aspect of their experience with the program. As Table 4 illustrates, most families do not spend years on cash assistance. Instead, they typically receive TCA for several months, then leave the program.

Many families, in fact, were new to TCA. Just under 40% of families who left TCA never participated in the program prior to this spell[5] of TCA receipt. There are statistically significant differences by cohort, however. While 46% of recession leavers had not received TCA prior to the spell that ended with this exit, that percentage dropped to 35% among recovery leavers. Recent leavers are even less likely to be new recipients; just 32% ended their first spell. Families who left TCA during the recession, then, were often new to the program. In contrast, families who left TCA when the economy was doing better were more likely to have received cash assistance previously.

In addition to showing that some families have not received TCA in the past, Table 4 also demonstrates that most families do not receive assistance for years at a time. Instead, the vast majority of spells (84.5%) are 12 months or less. About one in 10 families (9.4%) received TCA for 13 to 24 months, and less than 5% have spells that are between two and five years in length. Only a handful of families—less than 2%—have spent more than five consecutive years on cash assistance.

On average, families receive TCA for about nine consecutive months, although that has declined across cohorts. Families in the recovery and recent cohorts averaged eight months, compared to nine months among families in the recession cohort. It could be the case that families are able to leave TCA more quickly now that the economy has recovered from the Great Recession.

TCA Spell

A TCA spell is defined as the consecutive months of TCA benefit receipt between the most recent application and case closure.

Another way of examining past cash assistance receipt is to look at the number of months families received TCA over the course of several years. While families often do not rely on the program for long, uninterrupted periods of time, they do move on and off the rolls. The last section of Table 4 speaks to cumulative receipt, as it records the number of months families received TCA during the five years before exit. For families with multiple short spells, this may be a better representation of their experiences with TCA.

Looking at cumulative months of receipt still shows that longtime receipt is uncommon. Slightly less than half (48.0%) of families received TCA for 12 or fewer months in the previous five years. Another quarter (24.7%) had 13 to 24 months of TCA receipt, and one in eight (12.1%) spent over two but less than three years receiving cash assistance. Less than 10% received TCA for more than four of those five years, indicating that very few families consistently received cash assistance for years at a time.

Across cohorts, however, families have increasingly spent more time receiving TCA. Families who exited during the recession

[5] A TCA spell is defined as consecutive months of benefit receipt between the most recent application and case closure.

had 17 months of cash assistance receipt in the previous five years, on average, compared to 19 months among families who left during the recovery. Among recent leavers, that average rose to 21 months.

Taken together, these data present a cohesive picture of cash assistance participation among families who left TCA. Many families were new to TCA, although the majority had received assistance at some point in the past. Over 80% spent one year or less consecutively on TCA before their cases closed. Cumulatively, most families received TCA for less than two of the previous five years. Across cohorts, families have become more likely to have histories with TCA, and their spell lengths have shortened slightly. The number of months that they received assistance in the previous five years has increased, however.

Table 4. Previous Welfare Receipt by Cohort

	Recession *Apr.2007 to Dec.2011* *(n=4,333)*	**Recovery** *Jan.2012 to Dec.2014* *(n=3,174)*	**Recent** *Jan.2015 to Mar.2018* *(n=2,899)*	**Total Sample** *Apr.2007 to Mar.2018* *(n=10,406)*
First TCA Spell* **				
Exit ends first spell	45.6%	35.0%	32.0%	38.6%
TCA Spell				
Consecutive Months				
12 months or fewer	83.2%	85.9%	84.9%	84.5%
13 to 24 months	10.5%	8.6%	8.7%	9.4%
25 to 36 months	2.7%	2.4%	2.8%	2.6%
37 to 48 months	1.2%	1.1%	1.3%	1.2%
49 to 60 months	0.7%	0.6%	0.7%	0.7%
More than 60 months	1.7%	1.4%	1.5%	1.6%
Average** [Median]	9.2 [5]	7.9 [4]	8.3 [4]	8.6 [4]
5 Years before Exit* **				
Cumulative Months				
12 months or fewer	53.2%	45.5%	43.0%	48.0%
13 to 24 months	24.9%	25.4%	23.6%	24.7%
25 to 36 months	9.7%	13.1%	14.4%	12.1%
37 to 48 months	5.1%	7.9%	8.1%	6.8%
49 to 60 months	7.1%	8.0%	10.9%	8.4%
Average*** [Median]	17.1 [12]	19.4 [14]	21.0 [15]	18.9 [13]

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

Case Closure Reasons

When a family leaves TCA, the caseworker must select a reason that the case closed from an extensive menu of potential options in the administrative data system. Despite the variety of reasons available, most can be grouped into one of the following categories: noncompliance with the work requirement, income above the eligibility limit, did not maintain eligibility, and did not reapply. Figure 4 displays the percentage of cases with one of these four closure reasons by cohort, along with a fifth category for other closure reasons.

As in previous years, the most common reason for case closure was noncompliance with the work requirement (30.6%). Most adult recipients are required to participate in work activities as a condition of receiving assistance. If an adult recipient does not meet that requirement, the case is closed. After a period of participating in work activities as mandated, the case can be reopened. In other research, we have found that these closures are common. Among cases subject to the work requirement, 60% were closed due to noncompliance over the course of a year (Nicoli, 2016a). At least half of those cases returned within one year (Nicoli, 2016b), indicating that many adults on such cases ultimately chose to come back to TCA and participate in work activities.

Across cohorts, closures due to noncompliance with the work requirement have decreased, reversing a longtime trend among families in this longitudinal study. The percentage of cases that closed for this reason rose seven percentage points from the recession (27.2%) to the recovery cohort (34.1%). However, it dropped two percentage points among recent leavers (31.9%). This is consistent with the most recent report on case closures, which shows that closures due to noncompliance with the work requirement have declined for three years (McColl & Nicoli, 2018a).

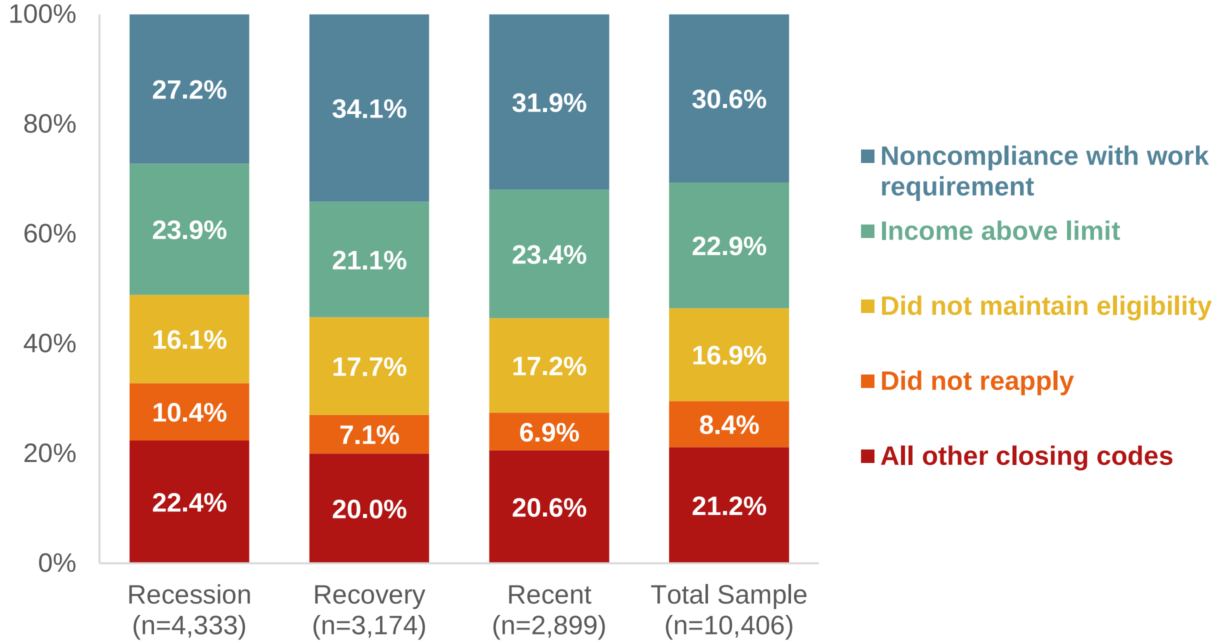
The next most common reason for case closure, income above limit, applied to almost one in four (22.9%) cases. This reason indicates that a family has more income than is allowed by program rules. Although it usually means that adults have found employment that pays enough to render their families ineligible for assistance, it may also be used when families receive other income, such as child support or disability payments.

The pattern across cohorts for income above limit is the opposite of the pattern for work sanctions. Between the recession cohort (23.9%) and the recovery cohort (21.1%), the percentage of cases closing due to increased income declines about three percentage points. It rose two percentage points for the recent cohort (23.4%), suggesting that recent leavers may have been more likely to either find employment or other sources of income than recovery leavers. These changes across cohorts are small, but they are in line with what we have found in annual reports on case closures. Those reports show a steady increase in income above limit closures from 14% to 19% over four years (Gleason & Passarella, 2015; James & Passarella, 2016; Gleason & Passarella, 2017; McColl & Nicoli, 2018a).

The third most common reason for case closure is did not maintain eligibility at 17%. Essentially, this category involves not submitting required paperwork or documentation. This documentation could relate to anything from verifying hours in work participation activities to appealing a denial for SSI benefits. This reason for closure remains roughly the same across cohorts, varying from 16% among recession leavers to 18% among recovery leavers.

The fourth most common reason, did not reapply, also primarily relates to paperwork and documentation. Families receiving TCA need to recertify their eligibility periodically; use of this closure reason means they failed to do so. Some families may have missed redetermination appointments, while other families may have found other sources of income, such as employment or other benefit programs. While 8% of the total sample had their cases close due to not reapplying, that percentage dropped from 10% among families in the recession cohort to 7% among families in the recovery cohort. It remained at 7% among families in the recent cohort.

Figure 4. Case Closure Reasons by Cohort***



Note: Closure reasons used in less than 10% of cases are grouped into the *all other closing reasons* category. The most frequently cited closure reasons in this category are ineligible (8% of total sample), requested closure (6% of total sample), child support sanction (4% of total sample), and residency issues (2% of total sample). Data may be missing for some cases; valid percentages are reported. Percentages may not add to 100% due to rounding. *p<.05, **p<.01, ***p<.001.

Employment & Earnings

While receiving Temporary Cash Assistance (TCA), most adult recipients are required to participate in work-related activities. These activities, which can range from short-term education and training opportunities to job search and gaining work experience, are intended to help adult recipients improve their employment prospects. Many families, after all, began receiving TCA after losing a job and being unable to find another one quickly.

Because work is a major focus of the TCA program, adult recipients' employment and earnings after they leave is, arguably, the most important aspect of their post-exit experiences. In the following analyses, we examine employment and earnings before and after TCA receipt as well as whether families' incomes are above or below the federal poverty threshold. In addition, we provide some specific findings related to the Workforce Innovation and Opportunity Act (WIOA) due to the recent partnership between Maryland's workforce and TCA agencies.

Annual Employment and Earnings before and after TCA Receipt

In previous work, one consistent finding is that TCA recipients work both before and after they receive assistance. Examining Figure 5, which shows the percentage of adult recipients who were employed in Maryland in the year before they began to receive TCA as well as the year after they exited, shows that this is true again this year. The majority of TCA recipients (55.4%) worked in the year before TCA receipt, although that does vary by cohort. Recession (57.8%) and recent (56.1%) leavers were the most likely to work; the percentage of recovery leavers (51.8%) who worked in the year before receiving TCA is four to six percentage points lower. Most likely, this is because the year before many recovery leavers began receiving TCA occurred during the Great Recession.

Compared to the year before TCA receipt, adults were more likely to work in the year after exit regardless of cohort. Among all leavers, 62% worked in the year after exit, which is the same percentage as the recovery cohort. Recession leavers (59.6%) were slightly less likely to be employed, but recent leavers (66.5%) were the most likely to work. At over four percentage points higher than other leavers, the difference in employment is both statistically significant and practically important. It suggests that recent leavers have been able to take advantage of the growing economy, at least to some extent.

The difference between the percentage employed before TCA receipt and the percentage employed after exit by cohort is also instructive. Recession leavers have the highest percentage employed before the TCA spell began (57.8%) and the lowest percentage employed after exit (59.6%). As

Notes for Employment Analyses

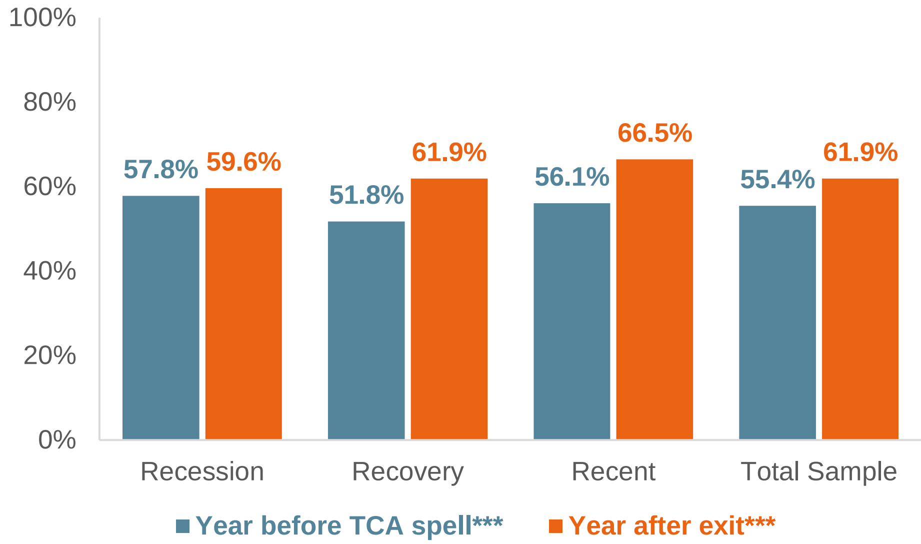
Employment analyses in this 2018 update cannot be compared to *Life after Welfare* reports prior to 2016. The analyses in 2016 through 2018 only include adult recipients, while prior reports included non-recipient payees, such as a grandmother caring for her grandchild.

Only employment covered by Unemployment Insurance in the State of Maryland is included. Please refer to the methods chapter for more details.

Median earnings represent the middle point that divides the income distribution of employed adult recipients into halves. One half of the distribution has earnings at or below the middle amount, and the other half has earnings at or above that amount.

All earnings have been standardized to 2018 dollars.

Figure 5. Percent Employed in Maryland before TCA Spell and after Exit by Cohort
Among adult recipients



Note: Counts are not shown because they differ between before TCA spell and after exit due sample exclusions in the year before TCA spell; refer to the methods chapter for more details on data limitations. Valid percentages are reported. *p<.05, **p<.01, ***p<.001.

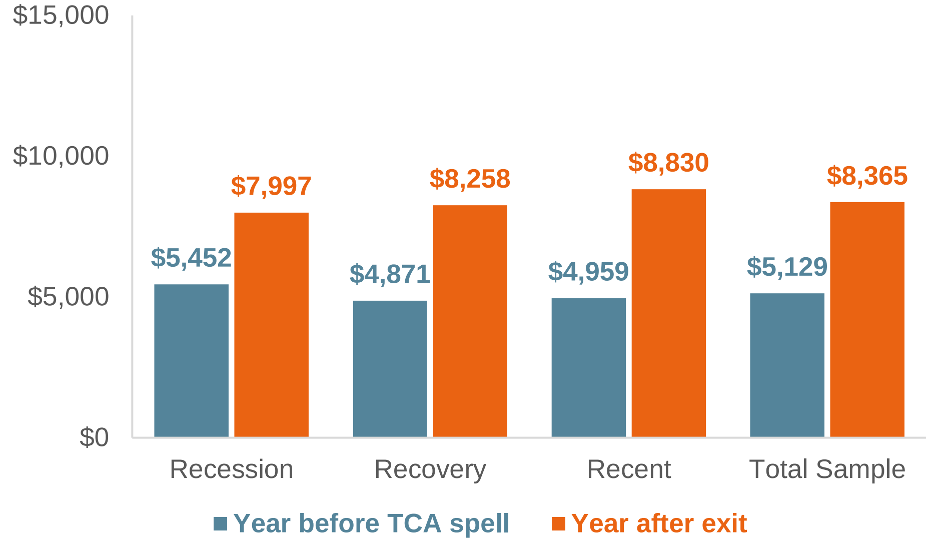
a result, there are only two percentage points separating those numbers. The other two cohorts, in contrast, have 10 percentage points separating pre- and post-TCA employment. What distinguishes recent leavers from recovery leavers is their higher starting point, as they were more likely to work both before and after TCA receipt. Most likely, this higher starting point reflects the improving economy. However, the 10 percentage point jump indicates that families have been able to recover from the life event, such as the birth of a new child or the loss of a job, that may have precipitated their TCA receipt.

In addition to employment, earnings are another crucial aspect of leavers' post-exit outcomes. Figure 6 displays median earnings in the year before TCA receipt and the year after exit for each cohort as well as the entire sample. Earnings in the year prior to receiving TCA are remarkably low. The recession cohort, which had the highest earnings, still made less than $5,500 in that year, and recovery and recent leavers earned just under $5,000. Overall, adult recipients made about $5,100 before they began receiving TCA. With such meager earnings, it is not surprising that adult recipients opted to participate in TCA in order to meet their families' needs.

The good news is that earnings were considerably greater in the year after exit, regardless of cohort. Among all adult recipients, earnings were about $8,400 in the year after exit. Recession leavers had the lowest earnings at $8,000; recovery leavers made closer to $8,300. Recent leavers earned the most at about $8,800. Much like the increase in employment in the year after exit, this increase in earnings across cohorts may indicate that families have been able to resolve the issues that led to their TCA receipt.

That increase in earnings between pre-TCA and post-TCA earnings is fairly substantial. While the entire sample experienced a 63% earnings gain, that gain varies by cohort. Among those in the recession cohort, earnings rose 47%, but the recovery and recent cohorts had much larger increases. Adult recipients in the recovery cohort experienced a 70% rise in earnings, and those in the recent cohort had a 78% rise. Particularly for recent leavers, these

Figure 6. Median Annual Earnings before TCA Spell and after Exit by Cohort
Among adult recipients employed in Maryland



Note: Earnings are shown only for adult recipients employed during the specified time periods. Counts are not shown because they differ between before TCA spell and after exit due sample exclusions in the year before TCA spell; refer to the methods chapter for more details on data limitations.

increases may reflect changes in Maryland's minimum wage, which began rising in 2016. Regardless of the minimum wage, families are leaving TCA in better shape than they were when they entered.

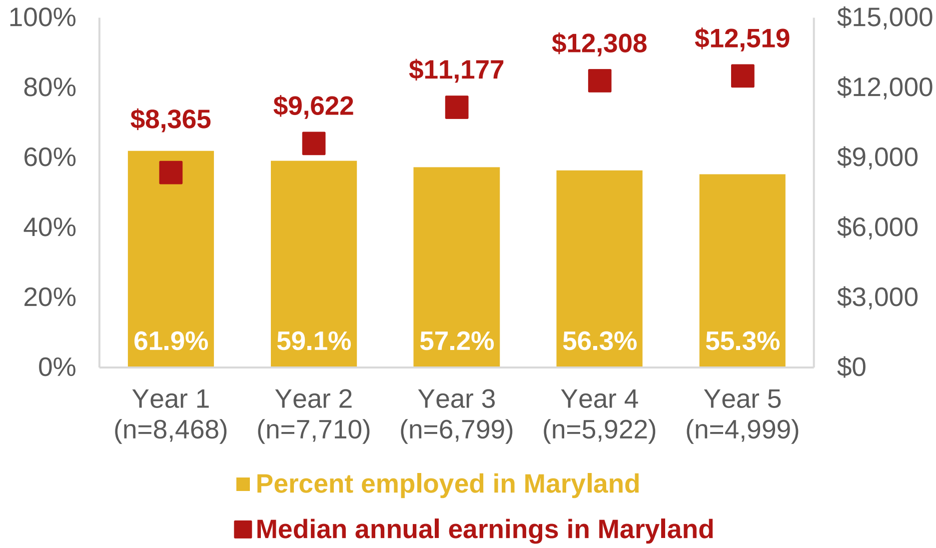
Annual Employment and Earnings Five Years after Exit

These findings on employment and earnings are only for the first year after adult recipients exit TCA, however. Examining employment and earnings for a longer timeframe provides a fuller picture of how families are faring after they leave cash assistance. To that end, Figure 7 presents the percentage of adult recipients who are employed in the first through fifth years after exit along with median earnings in each of those years.

Over time, the percentage of adult recipients who are employed declined, but it remained above 50% in all five years after exit. In the first year after exit, 62% of adult recipients were working. By the fifth year after exit, that percentage dropped to 55%. This suggests that the majority of adult recipients continue to work for years after their TCA cases close.

Due to the nature of the data, this decline in employment is to be expected. All of the data on employment and earnings comes from the Maryland Unemployment Insurance (UI) system. Any employment that is not reportable to the UI system, including informal employment like babysitting or braiding hair and self-employment, is not part of these data. Furthermore, adult recipients need to be working in Maryland in order to be counted in these data. For example, an individual living in Prince George's County and working in Washington, DC or Virginia would be excluded. Also, as time passes, adult recipients may retire, pass away, or move out of state. All of those events would mean that the adult recipient would fall into the not employed category, regardless of that person's actual employment status. In essence, UI wage data provides a floor; the percentage of leavers who are employed is, at minimum, the percentage reported. However, the true percentage of leavers

Figure 7. Annual Employment and Median Annual Earnings after Exit
Among adult recipients



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

who are working is almost certainly higher. Although employment declined over time, earnings increased each year after exit. In the first year after exit, adult recipients earned $8,365; by the fifth year after exit, earnings climbed to $12,519. While earnings were still quite low in the fifth year after exit, they do show a considerable increase over the five-year period. Median earnings rose 50% from the first year after exit to the fifth year after exit, implying that those who were able to keep working were able to earn more over time.

Because the earnings data come from the same source as the employment data, the same caveats apply. Most likely, these data do not capture all earnings, as informal employment and self-employment are not included. Furthermore, out-of-state earnings are not included either. However, these data still indicate that families are not earning substantial sums, and even if their earnings grow over time, they are not enough to meet most families' needs.

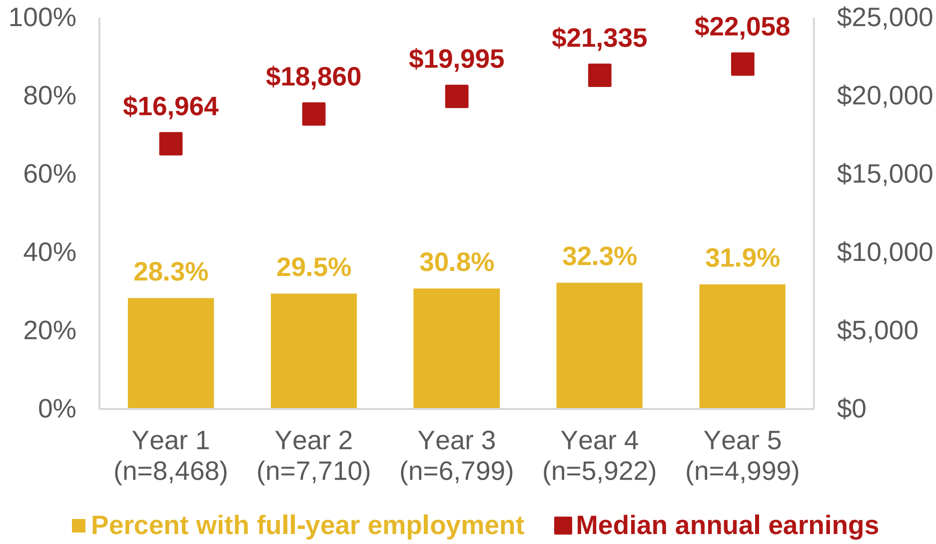
Full-Year Employment after Exit

While there are many explanations for adult recipients' low wages, one potential explanation is that they are not working full-time. Whether or not individuals work full-time is not recorded in the UI system, but it is possible to determine whether they worked in all four quarters of one year. Obviously, the more quarters adult recipients work, the more they are likely to earn. Figure 8 shows the percentage of leavers who worked all four quarters of a single year during the first five years after exit, along with median annual earnings among those who worked all four quarters.

The percentage of leavers who work in all four quarters of each year after exit is remarkably stable over time. In the first year after exit, 28% of adult recipients were employed in all four quarters, which rose incrementally to 32% in the fifth year after exit. In any post-exit year, about two in three adult recipients did not work all four quarters, indicating that unstable jobs may help explain why annual earnings are so low.

Figure 8. Full-Year Employment and Median Annual Earnings after Exit

Adult recipients working 4 quarters in a year in Maryland



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

As expected, earnings among those who worked in all four quarters were considerably higher than earnings among all employed leavers. In the first year after exit, adult recipients who worked in all four quarters earned almost $17,000, which is more than double what all employed leavers earned in that year. By the fifth year after exit, those who worked the full year earned $22,000, about $10,000 more than all employed leavers in that period. Because they had a higher starting point, earnings among adult recipients who worked all four quarters only grew 30% over five years after exit, compared to 50% among all employed leavers.

It is not surprising that those who work all four quarters during a year have greater earnings than all employed leavers. However, it points to a larger reality about work among adult recipients who have left TCA. For decades, job insecurity and instability has been growing for all workers (Kalleberg, 2011). Employer tenure—the length of time that workers spend with one employer—has been decreasing, and involuntary job loss has been increasing. Long-term unemployment has also become more common. Combined with the Great Recession, all of these factors have led to a precarious employment situation, particularly for low-wage workers.

Poverty Status

Although it is clear that adult recipients who leave TCA do not have substantial earnings, it is difficult to understand how that translates into leavers' daily lives. Figure 9 shows how earnings fit into the cash available to families by combining household-level earnings—that is, if there are two adult recipients, both adults' earnings are included—with Supplemental Security Income (SSI) and child support payments to determine whether families are living in poverty. The poverty guidelines vary according to household size; for a family of three, the 2018 federal poverty guideline is $20,780 (U.S. Department of Health & Human Services, 2018).

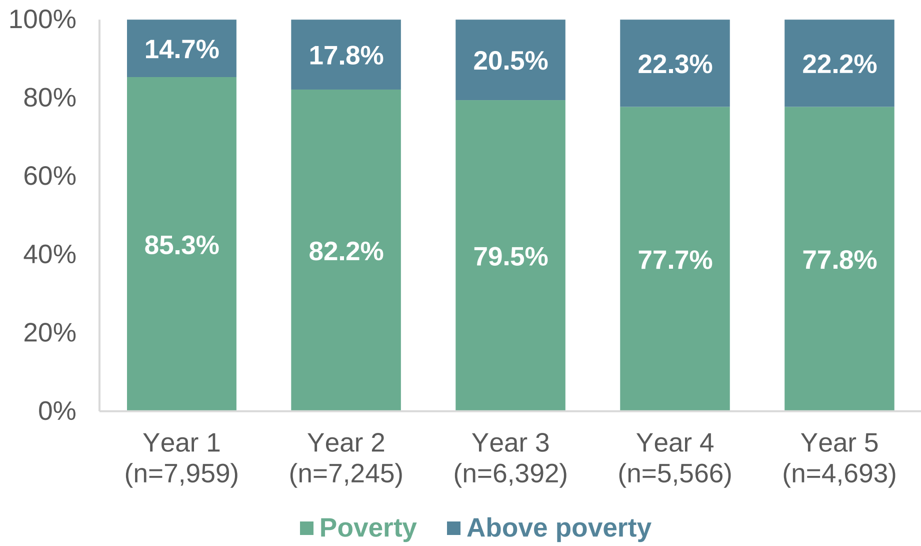
Regardless of how long it has been since families left TCA, the vast majority of families were living in poverty. In the first year after exit, 85% of families had earnings, child support, and SSI payments below the federal poverty guideline. By the fifth year after exit, that percentage declined seven percentage points to 78%. It is important to note that the data we have does not include all income that would be counted to determine whether or not a family is poor, so the true percentage in poverty is, most likely, less than is reported in Figure 9. Furthermore, this analysis does not take into account whether or not families returned to TCA. Families who returned to TCA might be in this category, although it may not accurately reflect the resources available to them. Additionally, non-cash benefits are not counted in this analysis.

Nationally, incorporating receipt of food assistance into poverty calculations raises 3.4 million individuals out of poverty (Fox, 2018). Nevertheless, the percentage of families living in poverty would remain sizeable even if these concerns were addressed.

There are some success stories among the families in this study, however, as the percentage of families who were above poverty grew over time. In the first year after exit, 15% of families had enough income to put them above the federal poverty threshold. By the fifth year after exit, that percentage reached 22%, indicating that one in five families moved out of poverty. For these families, TCA may have provided the assistance they needed to get back on their feet.

Figure 9. Poverty Status after Exit

Based on household annual earnings in MD, child support payments, and SSI payments



Note: For this analysis, household income includes the earnings of all adult recipients, child support payments for any household member, and SSI payments for any household member; earnings of adults in the same household are combined. Poverty status is based on household income compared to the 2018 poverty thresholds (https://aspe.hhs.gov/poverty-guidelines) by TCA household size. Each year excludes households that do not have the corresponding amount of follow-up data. Only households with recipient payees are included. Refer to the methods chapter for other sample exclusions and for details on data limitations.

The TCA & WIOA Partnership

In October 2015, Governor Hogan designated Maryland's The Workforce Innovation and Opportunity Act (WIOA) program as a Combined State Workforce Plan (Maryland Office of the Governor, 2015). The combined plan requires the six core WIOA programs to coordinate with additional agencies, including the Maryland Department of Human Services. This coordination may benefit TCA recipients, TCA-connected or foster care youth, and noncustodial parents, as they receive priority of service in workforce programs.

WIOA programs are required to meet federal performance measures, which include employment in the second and fourth quarters after exit, median earnings in the second quarter after exit, credential attainment rates, and measurable skills gains. States negotiate targets for these measures with their federal partners, and targets vary by each program and by local workforce areas. States serving more disadvantaged populations are able to move their targets downward. While the work participation rate (WPR) remains the federal performance goal for the TCA program, core WIOA programs may benefit from some knowledge of how TCA recipients fare on these federal performance measures (Cielinski, 2017). To that end, we examine TCA outcomes and performance targets for two WIOA programs—Title I Adult and Title III Wagner-Peyser.

American Job Centers (AJCs) are authorized under Title I of WIOA to provide a workforce system designed to deliver employment and training services that are responsive to the needs of local area employers (Bradley, 2015). Title III Wagner-Peyser Act authorizes Employment Service (ES), and under WIOA, ES services must be co-located in AJCs (Bradley, 2015). ES services are designed to assist in matching individuals seeking work with the appropriate employer.

The performance targets for these two programs vary and are lower for the Title III Wagner-Peyser program, as shown in Table 5 (DLLR, DORS, & DHR, 2018). Based on outcomes of adult TCA recipients who left the TCA program between April 2007 and March 2017, employment participation is nine percentage points below the Wagner-Peyser targets (46% vs. 55%), and earnings are nearly $1,800 below the Wagner-Peyser target ($3,234 vs. $5,000). Nonetheless, these targets may be met by adult TCA recipients who choose to co-enroll in a WIOA program in order to receive enhanced workforce services.

Table 5. Performance Targets for Selected WIOA Programs and TCA Recipient Outcomes

	WIOA Title I Adult Program	WIOA Title III Wagner-Peyser	TCA
	Performance Targets	Performance Targets	Adult Recipient Outcomes
MD Employment 2nd Quarter after Exit	72%	55%	46%
MD Employment 4th Quarter after Exit	70%	55%	45%
Median Earnings in MD 2nd Quarter after Exit	$6,500	$5,000	$3,234

Child Support

Child support can provide crucial income for families who leave TCA. As the previous chapter showed, adult recipients who leave TCA often have difficulty earning enough to support their families. With such low earnings, any additional income is particularly important. Among poor families who receive child support, child support payments constitute 41% of their total income, on average (Sorensen, 2016). That percentage is even greater—65%—among families with incomes less than 50% of the federal poverty threshold who receive child support (Sorensen, 2016). For struggling families, child support can make a real difference.

Most families who receive TCA are required to cooperate with child support as a condition of receiving assistance.[6] These families must open a case with the Child Support Administration and start the process of obtaining an order for current support. Typically, this process begins with establishing paternity and continues through locating the noncustodial parent, creating an order for current support based on the incomes of both parents, and enforcing that order. If a family receiving TCA chooses not to cooperate with any part of this process, the TCA case may be closed.

While receiving TCA, however, a family cannot also receive child support payments. The state retains any payments made to the custodial family to reimburse the state for the cost of providing TCA to that family. That will change in July 2019 when Maryland implements a policy called *pass-through*. This policy allows some child support—up to $100 per month for one child and up to $200 per month for two or more children—to be passed through to custodial families while they are receiving TCA (H.B. 1469, 2017).

Because child support is vital to children's well-being, we present information on the status of families' child support cases after they leave TCA. We examine whether families have support due as well as how much they actually receive. There is little variation over the five years after exit, so we focus on differences by cohort in the first year after exit.

Most families appear to have complied with the requirement to cooperate with child support. Slightly less than 80% had an open child support case in the first year after exit, as Figure 10 shows. Pursuing child support is not appropriate for all families; some TCA families include both parents, and other families are exempted from this requirement due to domestic violence. Thus, the fact that over three in four families had an open case means that the vast majority of families met the minimum standard of compliance.

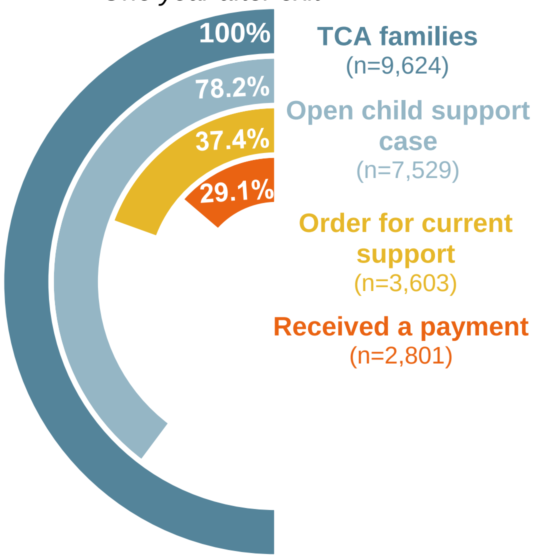
Child Support & TCA

The Child Support Enforcement program was established in 1975 though Title IV-D of the Social Security Act. Although its 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.

In previous research, we found that the receipt of child support decreases the likelihood that a family will return to TCA (Hall & Passarella, 2015). Additionally, families are less likely to return to welfare when they receive child support on a regular basis.

[6] The exceptions to this requirement are TCA families in which both parents are recipients and those who were granted a good cause exemption from this requirement. The good cause exemption typically applies to families experiencing domestic violence.

Figure 10. Child Support Case Status
One year after exit



Note: Excludes TCA families who exited after March 2017 and do not have a year of follow-up data (n=782). Valid percentages are shown.

While most families had open child support cases, a much smaller percentage had orders for current support in place during the first year after exit. Only 37% of families established an order for current support during or prior to that year. This indicates that many families had open child support cases but the case had not progressed to establishing an order for support. It is critical that families continue to work toward getting an order for current support so that both parents can contribute to the cost of raising their children.

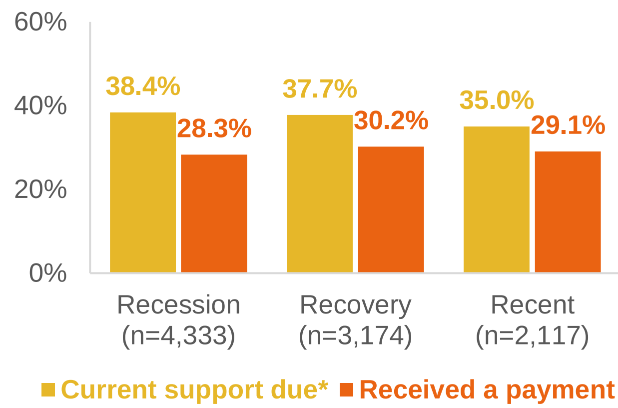
Because less than 40% of families had an order for current support, it is not surprising that a minority of families received a payment. Only 29% of families received at least one child support payment during the first year after exit. While this implies that many families are not receiving support that could benefit their children, it also means that three in 10 families have received income that can potentially help them maintain self-sufficiency. In recent research, we found that families who received child support were less likely to return to TCA than families who did not receive child support (Hall & Passarella, 2015).

As Figure 11 reveals, there are differences across cohorts in the percentage with support due. Among families in the recession cohort, 38% had current support due in the first year after exit. This percentage dropped to 35% among families in the recent cohort. Although this decrease is quite small, it is statistically significant, and it indicates that families who left TCA later are slightly less likely to have an order for current support in place.

There are no differences across cohorts in the percentage of families who received at least one child support payment, however. In all three cohorts, about 30% of families received a payment in the first year after exit. This suggests that families are equally likely to receive child support payments regardless of when they left TCA.

This may not be the best way to examine child payments, though. Families can only receive payments if they have orders for current support, and, as previous analyses indicated, many families do not have support orders. A more accurate way to look

Figure 11. Percent with Current Support Due and Percent with a Payment by Cohort, One Year after Exit



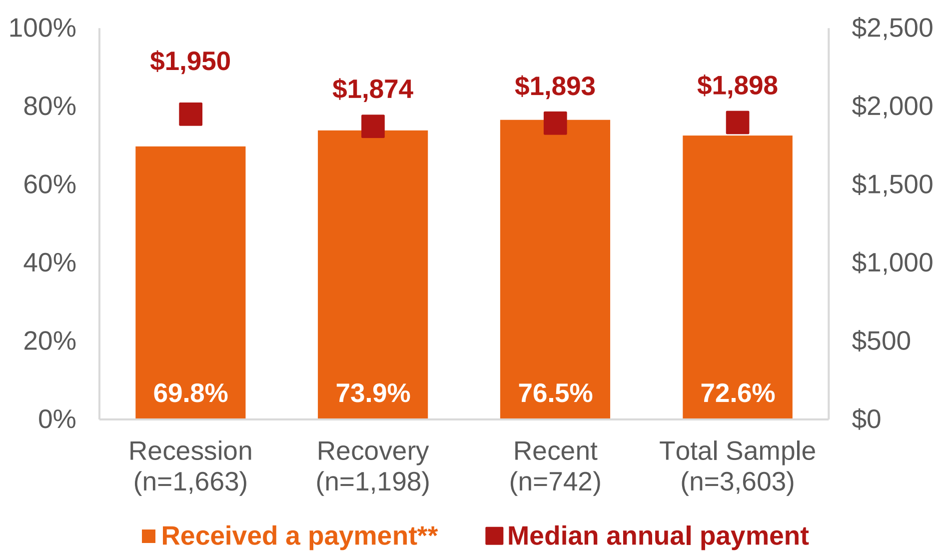
Note: Excludes cases that exited after March 2017 and do not have a year of follow-up data (n=782). Valid percentages are shown. *p<.05, **p<.01, ***p<.001.

at the percentage of families who received child support payments is to include only families with support orders. Thus, Figure 12 presents the percentage with at least one payment among those with current support due in the first year after exit along with the median amount paid in that year.

When looking at payment among those with support due, the percentage with at least one payment increased across cohorts. Among recession leavers, 70% of those with current support due received a payment. This rose to 77% among recent leavers, which indicates that families with support orders are increasingly likely to receive a payment. The total amount of child support paid did not vary much across cohorts. Families who left during the recession typically received almost $2,000 over the course of the first year after exit. This declined slightly to just under $1,900 for families in the recovery and recent cohorts. In the context of how much adult recipients are usually able to earn, this provides a sizeable boost to families. For example, the median amount of child support paid ($1,898) in the first year after exit is 23% of the median amount earned ($8,365) in that year. Child support, then, can be an important aspect of how families manage to make ends meet after leaving TCA.

One caution is appropriate here, however. With administrative data, we are only able to see what is recorded in computerized data systems. This means that some sources of support are not recognized. According to qualitative research, many fathers who do not participate in the formal child support system provide assistance to their children in other forms (Kane, Nelson, & Edin, 2015). These fathers will buy diapers and formula or new clothes at the beginning of the school year. Sometimes they give the mothers of their children cash as well. While these forms of support do not necessarily replace consistent payments through the formal child support system, they indicate that some fathers who do not participate in that system are still helping their children.

Figure 12. Percent with a Payment and Median Annual Payment by Cohort
Cases with current support due one year after exit



Note: Includes cases that have one year of available follow-up data and current support was due in that year (n=3,603); cases exiting after March 2017 are excluded (n=782). Valid percentages are shown. Median annual payments are shown for cases that received a child support payment. Payments are standardized to 2018 dollars. *p<.05, **p<.01, ***p<.001.

Subsequent Program Participation

When families leave Temporary Cash Assistance (TCA), they often face a variety of challenges. They may lose jobs, or their earnings may not be enough to cover the cost of childcare. They may face medical emergencies, or a car may break down. Regardless of their specific circumstances, many families still need assistance after exiting TCA. This assistance may come in the form of returning to TCA. It may also come in the form of other assistance programs, such as the Food Supplement Program (FSP) and Supplemental Security Income (SSI).

FSP, which is Maryland's version of the federal Supplemental Nutrition Assistance Program (SNAP), provides assistance with purchasing food to low-income individuals and families. This program, formerly known as Food Stamps, gives recipients a debit card that can only be used to buy groceries from authorized stores. Each month the card is loaded with a dollar amount based on the number of individuals in the household and the household's income.

SNAP provides myriad benefits, including helping individuals who work and supporting local economies. Many individuals both work and qualify for SNAP. Nationally, over 60% of families with children had at least one employed adult in the month that they received SNAP, and close to 90% had an adult employed within a year of their SNAP receipt (Center on Budget and Policy Priorities, 2018).

Furthermore, SNAP expenditures help the economy. According to one estimate, increasing SNAP expenditures by $1 billion increases economic activity by $1.79 billion (Hanson, 2010). This is because SNAP benefits are used very quickly, generating business for local retailers.

Some research has even found that access to food assistance as a child is associated with beneficial long-term outcomes (Hoynes, Schanzenbach, & Almond, 2016). Adults who had access to food assistance as children were less likely to develop health problems such as obesity, high blood pressure, and diabetes. Women with access to food assistance as children were more likely to be economically self-sufficient as adults.

SSI is federal program that provides cash assistance to low-income individuals with long-term disabilities (Social Security Administration, 2018). To receive assistance, individuals must have medically certifiable disabilities or illnesses that are expected to last longer than 12 months or result in death. Non-elderly adults must also prove that their medical conditions prevent them from engaging in substantial gainful activity; children must function at a level significantly below their peers.

Many TCA families include individuals who may qualify for this program, as 24% of adult recipients in state fiscal year 2017 were categorized as having a disability lasting longer than 12 months (McColl & Nicoli, 2018b). These individuals are required to apply for SSI as a condition of

FSP & TCA

Nationally, the Supplemental Nutrition Assistance Program (SNAP) began in 1964 with the Food Stamp Act (U.S. Department of Agriculture, 2018). Initially, this program required participants to exchange what they normally spent on food for stamps that would cover the cost of a minimally nutritious diet. That requirement was removed in 1977, and the program changed names in 2008.

When Maryland families receive TCA, they also receive FSP. In previous research, we found that most adult recipients who were new to TCA received FSP in the year before they received TCA (McColl & Nicoli, 2018b). This suggests that receiving FSP may introduce eligible recipients to TCA.

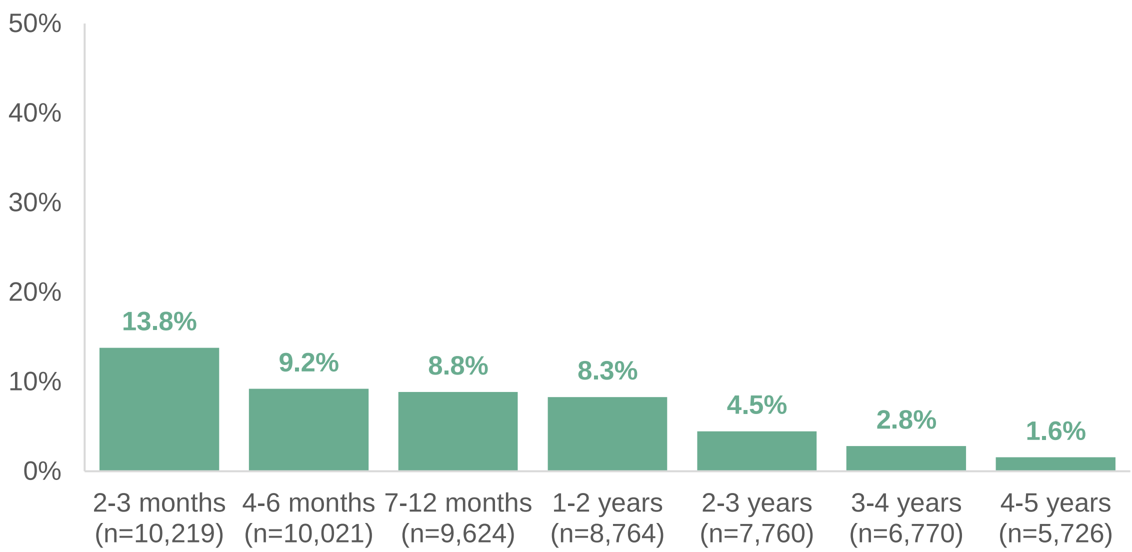
receiving TCA. Additionally, some families who receive TCA may include SSI recipient children. Thus, it is likely that some families are participating in SSI after leaving TCA, and it may explain how some families are able to survive without receiving TCA.

For some families, however, returning to TCA may make sense. Figure 13 shows the percentage of families who came back to TCA in various periods of time after exit. These percentages represent the first time that a family returned; the family may have returned more than one time, however. The closer that a time period is to exit, the more likely that families returned. For example, 14% of families returned two or three months after exit, and another 9% returned four to six months after exit. Over the first year after exit, close to one in three (31.8%) families came back to TCA. By two years after exit, returns began slowing down. Only 5% of families stayed off TCA for two years but came back by three years after exit, and only about 2% of families remained off TCA for four years but returned by five years after exit.

Although the percentages are low in any given time period, half (49.0%) of families returned to TCA at some point during the first five years after exit. This means that returning to TCA after an exit is a relatively common experience. However, it does not necessarily mean that TCA is failing to assist families in becoming self-sufficient. For some families, returning to TCA indicated that they were willing to comply with program rules. As Figure 4 showed, about 30% of cases closed due noncompliance with the work requirement. The adult recipients on these cases may have chosen to participate in work activities as required and come back to TCA. Other families may have experienced changes in circumstances that merited returning to TCA, such losing a job or the birth of another child. Assisting families during stressful life events is why TCA exists in the first place. Returns to TCA, then, may reflect the program functioning as it should.

While this analysis provides some perspective on how many families return to TCA over five years, it does not indicate any

Figure 13. Percent Returning to Welfare after Exit



Note: Analysis indicates when a case initially returned to welfare after exit; it does not necessarily indicate the only time a case returned to welfare. Counts represent the number of cases with the corresponding amount of follow-up data. Valid percentages are shown.

differences by cohort. Figure 14 shows the percentage of families who participated in TCA, FSP, and SSI during the first year after exit by cohort. TCA participation is quite stable across cohorts at about 32%. Over time, then, families have not become more or less likely to return to TCA during the first year after exit.

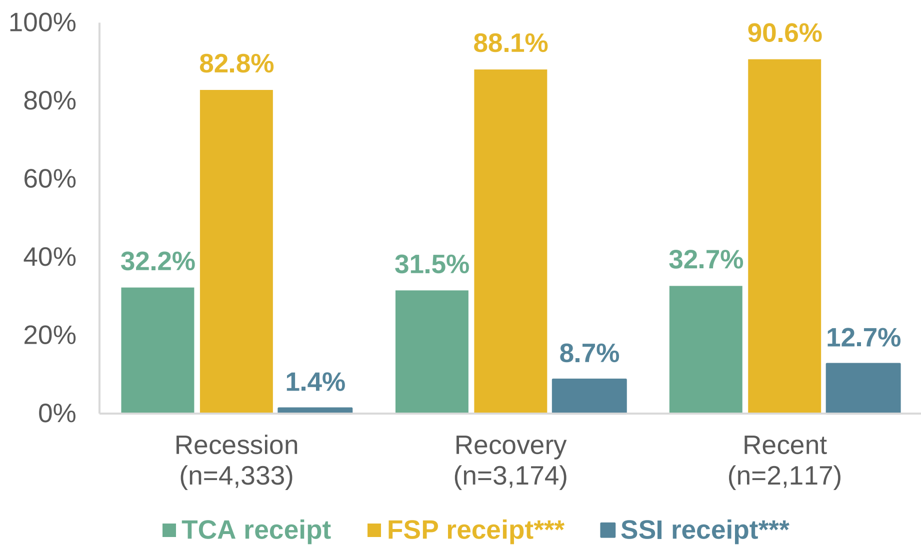
Although FSP participation is very high among all families, it increased across cohorts. Among families who left during the recession, 83% received FSP benefits in the first year after exit. That rose by eight percentage points across cohorts, reaching 91% among families in the recent cohort. Families whose cases close due to earnings above the eligibility limit have access to transitional benefits, which may partially explain why FSP receipt is so high regardless of cohort. The growth in FSP receipt across cohorts reflects, among other things, efforts to increase enrollment in FSP in Maryland. FSP benefits are funded by the federal government—the state covers administrative costs—so this is a cost-effective way for Maryland to help struggling families.

While SSI receipt increased across cohorts as well, the scale of the increase is puzzling. SSI receipt has the largest increase across cohorts at 11 percentage points. However, that large increase is only possible because SSI receipt among families who left during the recession is exceptionally low at 1%. It rose to 9% among the recovery cohort and then 13% among the recent cohort.

The very low percentage of families in the recession cohort with SSI receipt is what is driving the double-digit increase, and it's unclear why so few families in that cohort received SSI. However, there is some evidence that the percentage of families eligible for SSI grew over time. There was an increase in both the number and percentage of exiting cases in which at least one individual was required to apply for SSI

Figure 14. Subsequent Program Receipt by Cohort

One year after exit



Note: Excludes cases that exited after March 2017 and do not have a year of follow-up data (n=782). Valid percentages are shown. *p<.05, **p<.01, ***p<.001.

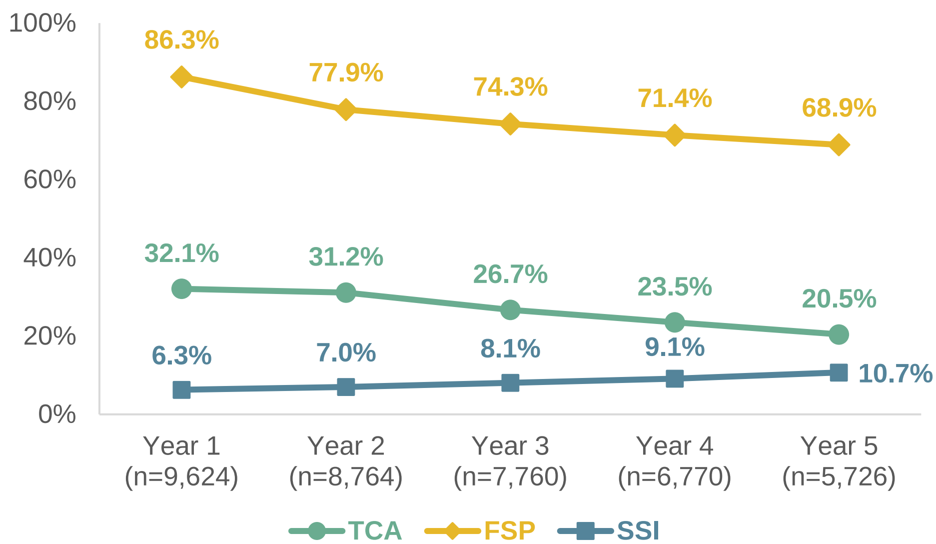
from the recession to the recovery cohorts.[7] The percentage of such cases also grew among families currently receiving TCA. From 2007 through 2009, that percentage held steady at 9% (Williamson, Saunders, & Born, 2010). After that, however, the percentage of cases with an individual required to apply for SSI rose from 10% in 2010 to 16% in 2014 (Hall & Passarella, 2016). The growth in SSI receipt after exit may reflect this increase in TCA families with an individual potentially eligible for SSI.

The previous analysis only examines the first year after exit, though. Looking at program participation for five years after exit provides a different perspective on how families are faring after they leave TCA. Figure 15 shows TCA, FSP, and SSI participation in each of the first five years after exit, and it is clear that many families continue to receive assistance for years.

FSP receipt in the first year after exit was high among all cohorts, and it remained quite common for all five years after exit. In the first year after exit, 86% of families received FSP benefits. That dropped to 78% in the second year after exit and slowly declined to 69% in the fifth year after exit. It is worth noting what that means: even five years after exiting TCA, two in three families still received FSP benefits. Many families, then, do not earn enough to render them ineligible for food assistance. Instead, they supplement earnings and other income with FSP benefits, making food assistance an important support for those in low-wage jobs.

Like FSP receipt, TCA receipt decreased each year after exit. Unlike FSP receipt, TCA receipt had a much lower starting point. In the first year after exit, one in three (32.1%) families received TCA, which declined steadily to one in five (20.5%) families in the fifth year after exit. While most families who left TCA do not receive again in any given year, there were more than a handful of families who needed assistance in each year.

Figure 15. Subsequent Program Participation after Exit



Note: Counts represent the number of cases with the corresponding amount of follow-up data. Valid percentages are shown.

[7] The percentage of cases coded as *long-term disabled* increased from 5% among families in the recession cohort to 8% among families in the recovery cohort, according to the authors' analysis. Cases with this designation had at least one member who was required to apply for SSI as a condition of receiving TCA. Due to a policy change, comparable data does not exist for families in the recent cohort.

In contrast to FSP and TCA receipt, SSI receipt increases in each year after exit. Just 6% of families received an SSI payment in the first year after exit. By the fifth year after exit, 11% of families received SSI. While this is incremental growth, it does indicate that families are continuing to pursue SSI receipt after leaving TCA. It also suggests that, for a small number of families, receiving SSI is critical to their ability to navigate life after TCA.

Up to this point, we have investigated how many families have participated in each program separately. However, many families are supported by earnings or other income as well as at least one other program. With the analyses so far, it is difficult to tell if there are families who are without any form of support.

Families with no earnings or program participation are often referred to as *disconnected*, and such families are particularly disadvantaged. Studies report that individuals who are disconnected after leaving cash assistance tend to have less education and more health problems than individuals who are employed or connected to a program (Loprest, 2011; Turner, Danziger, & Seefeldt, 2006). They may be more likely to have transportation problems as well as other barriers to employment (Powers, Livermore, & Davis, 2013; Turner et al., 2006).

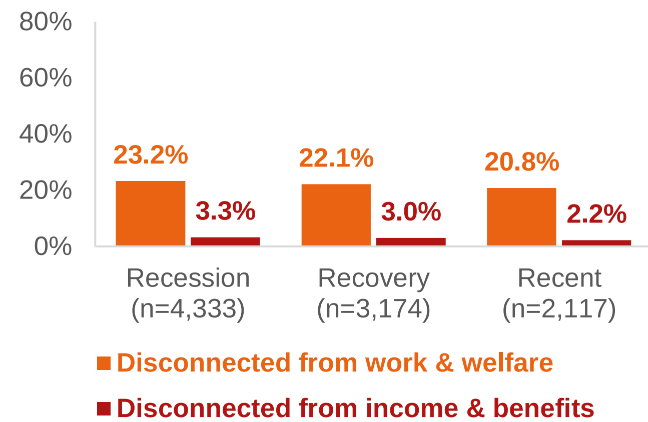
In this report we examine disconnection from two perspectives: disconnection from work & welfare and disconnection from income & benefits. Families who are disconnected from work and welfare—that is, they have no Maryland earnings or TCA benefits—may lack cash income, but they may also participate in other programs that provide some assistance. Those who are disconnected from income and benefits, which includes earnings, TCA benefits, FSP benefits, SSI benefits, and child support payments, have no obvious way of providing for their basic needs. Each of these versions of disconnection reveals something different about families' lives after TCA.

Measures of Disconnection

Work & Welfare	Income & Benefits
• MD earnings • TCA benefits	• MD earnings • TCA benefits • FSP benefits • SSI benefits • Child support payments

Looking at disconnection across cohorts shows that most families are connected to at least one program or income source during the first year after exit. As shown in Figure 16, just over one in five (23.2%) families in the recession cohort is disconnected from work & welfare. That percentage drops just two points to 21% among families in the recent cohort. Disconnection from income & benefits is much lower: only 3% of families in the recession cohort were disconnected from income & benefits. That percentage is almost identical among families in the recovery and recession cohorts. Disconnection appears to be fairly stable

Figure 16. Disconnection after Exit by Cohort, One Year after Ex*it*



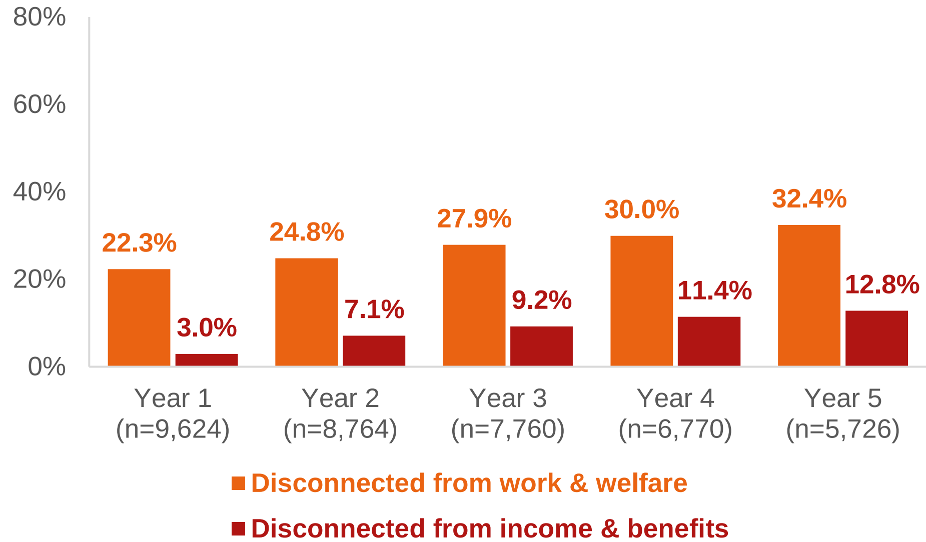
Note: Excludes cases that exited after March 2017 and do not have a year of follow-up data (n=782). Valid percentages are shown. *p<.05, **p<.01, ***p<.001.

across cohorts, regardless of which definition of disconnection is used.

Over the first five years after exit, however, there is a clear increase in disconnection. Figure 17 displays the percentage disconnected from work & welfare and from income & benefits in each of those years. In the first year after exit, a bit more than one fifth (22.3%) of families were disconnected from work & welfare; by the fifth year after exit, almost one third (32.4%) were. Similarly, the percentage disconnected from income & benefits grew from 3% in the first year after exit to 13% in the fifth year after exit. For both versions of disconnection, the percentage disconnected rose 10 percentage points over that five-year period.

In every year after exit and for every cohort, a strong majority of families have either earnings or TCA receipt. Very few families have no benefit receipt or income. Overwhelmingly, families are able to access at least some assistance, or they have some earnings. This provides some context for the poverty analysis. While many families live in poverty after exiting TCA, they also tend to be connected to income and benefits, indicating that the safety net is operating as designed.

Figure 17. Disconnection after Exit



Note: Counts represent the number of cases with the corresponding amount of follow-up data. Valid percentages are shown.

Conclusions

When families begin receiving Temporary Cash Assistance (TCA), they are often experiencing a crisis, such as the loss of a job or health problems, or they are dealing with stressful life events, like the birth of a child. Ideally, the assistance that the TCA program provides allows families to recover from these events, whether that is through helping eligible individuals receive disability payments or through assisting unemployed individuals with job placements. Because each family's situation is unique, a successful life after TCA receipt can look different depending on the family's needs.

However, many families receive TCA due to adult recipients' difficulties in the labor market, which means that outcomes related to employment and earnings are particularly important. Fortunately, the data in this report indicate that former adult recipients are more likely to be employed after leaving the program than they were before beginning to receive TCA. They earn more as well, suggesting that many former adult recipients have improved their work opportunities through higher pay or full-time work. Those who left more recently—that is, from January 2015 through March 2017—are more likely to be employed and earn more in the first year after exiting TCA than their counterparts who left the program from April 2007 through December 2014. Over five years after exit, employed former adult recipients typically are able to increase their earnings.

Despite this welcome news, some families who left TCA continue to struggle. When considering what former adult recipients are able to earn in Maryland, combined with disability and child support payments, we find that the majority of families who have left TCA are living in poverty. In fact, two in three families participated in the Food Supplement Program (FSP), Maryland's version of the federal Supplemental Nutrition Assistance Program (SNAP), in the fifth year after exit. While FSP receipt indicates that the safety net is still working for these families, it also implies that these families may need more services.

Maryland's Department of Human Services (DHS) recognizes the difficulties that many families face after they leave TCA, and they have developed a number of strategies to help. First, DHS is an integral part of Maryland's workforce system, and further integration of the TCA program with workforce partners may allow former adult recipients to access education, training, and higher-paying jobs more easily. Second, Maryland is tackling intergenerational poverty through the *Two Generation Family Economic Security Commission and Pilot Program* (Executive Order No. 01.01.2017.03, 2017). The Commission has been listening to service providers, state and local government, and other stakeholders across the state over the past couple years, and its final report should be released soon. Third, Maryland is implementing an innovative new data system called Maryland's Total Human-services Information Network (MD THINK). Once in place, DHS will be able to identify what services families receive across multiple state agencies, enabling more efficient service provision as well as more effective collaboration across agencies.

With assistance from partners, DHS is well positioned to help adult recipients spend their time on TCA improving their abilities to support their families. This support may come in the form of short-term education and training opportunities, assisting eligible individuals in applying for federal disability programs, or access to childcare subsidies. Working together, DHS and other partners can help adult recipients leaving TCA develop sustainable strategies to support their families.

References

Bloom, D., Loprest, P.J., & Zedlewski, S.R. (2011, August). *TANF recipients with barriers to employment*. Retrieved from The Urban Institute's website: https://www.urban.org/research/publication/tanf-recipients-barriers-employment

Born, C.E., Ovwigho, P.C., & Cordero, M. (2002). Returns to welfare under welfare reform: Early patterns and their implications. *Administration in Social Work*, *26*(3), 53-69.

Bradley, D.H. (2015). *The Workforce Innovations and Opportunity Act and the One-Stop delivery system*. Retrieved from the Federation of American Scientists website: https://fas.org/sgp/crs/misc/R44252.pdf

Center on Budget and Policy Priorities. (2018). *Policy basics: The Supplemental Nutrition Assistance Program (SNAP)*. Retrieved from: https://www.cbpp.org/research/policy-basics-the-supplemental-nutrition-assistance-program-snap

Cielinski, A. (2017). *Coordinating TANF & WIOA: High interest, slow progress during early days of WIOA*. Retrieved from the Center on Law and Social Policy website: https://www.clasp.org/sites/default/files/publications/2017/08/Coordinating-TANF-and-WIOA.pdf

Dresser, M. (2018, September 26). Maryland revenue projections increased by $732 million. *The Baltimore Sun.* Retrieved from http://baltimoresun.com/

Dworsky, A., & Courtney, M.E. (2007). Barriers to employment among TANF applicants and their consequences for self-sufficiency. *Families in Society*, *88*(2), 379-389.

Economic Policy Institute. (2016). *The cost of child care in Maryland*. Retrieved from the Economic Policy Institute website: https://www.epi.org/child-care-costs-in-the-united-states/#/MD

Exec. Order No. 01.01.2017.03, 44:7 Md. R. 341-392 (2017). Retrieved from the Office of Governor Larry Hogan: https://governor.maryland.gov/wp-content/uploads/2017/03/0442_001.pdf

Fox, L. (2018). *The supplemental poverty measure: 2017*. Retrieved from the U.S. Census Bureau website: https://www.census.gov/content/dam/Census/library/publications/2018/demo/p60-265.pdf

General TANF Provisions, 45 C.F.R. § 260 (1999).

Gleason, E., & Passarella, L.L. (2015). *Caseload exits at the local level: October 2013 through September 2014*. Retrieved from the Family Welfare Research and Training Group website: https://familywelfare.umaryland.edu/ reports1/macro18.pdf

Gleason, E., & Passarella, L.L. (2017). *Caseload exits at the local level: October 2015 through September 2016*. Retrieved from the Family Welfare Research and Training Group website: https://familywelfare.umaryland.edu/reports1/macro20.pdf

H.B. 1469. 2017 Gen. Assem. Reg. Sess. (Md. 2017)

Hall, L.A., & Passarella, L.L. (2015). *Welfare recidivism in Maryland: The importance of child support*. Retrieved from Family Welfare Research and Training Group website: https://www.familywelfare.umaryland.edu/reports1/rvcs.pdf

Hall, L.A., & Passarella, L.L. (2016). *Life on welfare: Trends in the 2014 TCA caseload*. Retrieved from Family Welfare Research and Training Group website: https://www.familywelfare.umaryland.edu/reports1/caseload_trends2014.pdf

Hamilton, B.E., Martin, J.A., Osterman, M.J.K., Driscoll, A.K., & Rossen, L.M. (2018). *Births: Provisional data for 2017* (Report No. 004). Retrieved from the Centers for Disease Control and Prevention website: https://www.cdc.gov/nchs/data/vsrr/report004.pdf

Hanson, K. (2010). *The Food Assistance National Input-Output Multiplier (FANIOM) model and stimulus effects of SNAP* (Economic Research Report No. 103). Retrieved from the United States Department of Agriculture, Economic Research Service website: https://www.ers.usda.gov/webdocs/publications/44748/7996_err103_1_.pdf

Hoynes, H., Schanzenbach, D.W., & Almond, D. (2016). Long-run impacts of childhood access to the safety net. *American Economic Review, 106*(4), 903-934.

James, A.M., & Passarella, L.L. (2016). *Caseload exits at the local level: October 2014 through September 2015*. Retrieved from the Family Welfare Research and Training Group website: https://familywelfare.umaryland.edu/reports1/macro19.pdf

Kalleberg, A.L. (2011). *Good jobs, bad jobs: The rise of polarized and precarious employment systems in the United States, 1970s to 2000s*. New York, NY: Russell Sage Foundation.

Kane, J., Nelson, T., & Edin, K. (2015). How much in-kind support do low-income nonresident fathers provide? A mixed-method analysis. *Journal of Marriage and Family*, *77*(3), 591-611.

Kornfeld, R., & Bloom, H.S. (1999). Measuring program impacts on earnings and employment: Do unemployment insurance wage reports from employers agree with surveys of individuals? *Journal of Labor Economics*, *17*, 168–197.

Loprest, P.J. (2011). *Disconnected families and TANF*. Retrieved from the Urban Institute website: https://www.urban.org/sites/default/files/publication/25401/412568-Disconnected-Families-and-TANF.PDF

Maryland Department of Human Resources. (1996). *FIA action transmittal 97-21: Family Investment Program (FIP) medical assistance and child care extensions*. Retrieved from the Thurgood Marshall Law Library website: https://www.law.umaryland.edu/marshall/dhr/9721a.pdf

Maryland Department of Labor, Licensing and Regulation. (2016). *Employers quick reference guide*. Retrieved from https://www.dllr.state.md.us/employment/empguide/empguide.pdf

Maryland Department of Labor, Licensing & Regulation (DLLR), Maryland Department of Human Resources (DHR), & Maryland State Department of Education Division of Rehabilitative Services (DORS). (2018, June 30). *Federal performance goals for Maryland's workforce system—program years 2016 & 2017*. Retrieved from https://www.dllr.state.md.us/employment/mpi/mpi5-17.pdf

Maryland Office of the Governor. (2015, October 29). *Combined state workforce plan*. [Memorandum] Retrieved from https://www.dllr.state.md.us/employment/wioagovernor.pdf

Maryland State Department of Education, Division of Early Childhood. (2018). *Child care subsidy program*. Retrieved from https://earlychildhood.maryland public schools.org/child-care-subsidy-program

McColl, R., & Nicoli, L.T. (2018a). *Caseload exits at the local level: October 2016 through September 2017*. Retrieved from the Family Welfare Research and Training Group website: https://family welfare.umaryland.edu/reports1/ macro21.pdf

McColl, R., & Nicoli, L.T. (2018b). *Life on welfare: Temporary Cash Assistance families & recipients, 2017*. Retrieved from the Family Welfare Research and Training Group website: https://family welfare.umaryland.edu/reports1/ lifeonwelfare2017.pdf

Nicoli, L.T. (2016a). *An overview of work sanctions in Maryland*. Retrieved from the Family Welfare Research and Training Group website: https://family welfare.umaryland.edu/reports1/ worksanctionsbrief2016.pdf

Nicoli, L.T. (2016b). *Are welfare recipients with the most severe work sanction particularly disadvantaged?* Retrieved from the Family Welfare Research and Training Group website: https://family welfare.umaryland.edu/reports1/ sanctionscharacteristics.pdf

Ovwigho, P.C., Born, C.E., Ferrero, A., & Palazzo, C. (2004). *Life on welfare: The active TANF caseload in Maryland*. Retrieved from the Family Welfare Research and Training Group website: https://www.familywelfare.umaryland.ed u/reports1/ASPEfinal.pdf

Passarella, L.L. (2018). *Temporary Cash Assistance in Maryland: Who are the adults caring for child recipients?* Retrieved from the Family Welfare Research and Training Group website: https://familywelfare.umaryland.edu/ reports1/adultsontcacases.pdf

Powers, R.S., Livermore, M.M., & Davis, B.C. (2013). The complex lives of disconnected welfare leavers: Examining employment barriers, social support and informal employment. *Journal of Poverty, 17*(4), 394-413.

Social Security Administration. (2018). *Supplemental Security Income (SSI) eligibility requirements*. Retrieved from the Social Security Administration website: https://www.ssa.gov/ssi/text-eligibility-ussi.htm

Sorensen, E. (2016). *The child support program is a good investment*. Retrieved from the Office of Child Support Enforcement website: https://www.acf.hhs.gov/sites/default/fil es/programs/css/sbtn_csp_is_a_good_i nvestment.pdf

Turner, L.J., Danziger, S., & Seefeldt, K.S. (2006). Failing the transition from welfare to work: Women chronically disconnected from employment and cash welfare. *Social Science Quarterly, 87*(2), 227-249.

U.S. Bureau of Labor Statistics. (2018). *Local Area Unemployment Statistics, Maryland, seasonally adjusted*. Retrieved from https://data.bls.gov/ timeseries/LASST240000000000003

U.S. Census Bureau (2018). *2007 and 2017 American Community Survey 1-year estimates: S1501, Educational attainment*.

U.S. Department of Agriculture, Food and Nutrition Service. (2018). *A short history of SNAP*. Retrieved from https://www.fns.usda.gov/snap/short-history-snap

U.S. Department of Health & Human Services, Office of the Asst. Secretary for Planning and Evaluation. (2018). *2018 poverty guidelines*. Retrieved from: https://aspe.hhs.gov/poverty-guidelines

Wallace, G.L., & Haveman, R. (2007). The implications of differences between employer and worker employment/ earnings reports for policy evaluation. *Journal of Policy Analysis and Management*, *26*(4), 737–753.

Williamson, S., Saunders, C., & Born, C.E. (2010). *Life on welfare: Characteristics of Maryland's TCA caseload since DRA.* Retrieved from the Family Welfare Research and Training Group website: https://www.familywelfare.umaryland.edu/reports1/ ACDRA.pdf

Williamson, S., Saunders, C., & Born, C.E. (2011). *Online work readiness assessment: Barriers to work and post-assessment experiences.* Retrieved from the Family Welfare Research and Training Group website: https://www.familywelfare.umaryland.edu/reports1/ow2.pdf

UNIVERSITY of MARYLAND
SCHOOL OF SOCIAL WORK
RUTH YOUNG CENTER
FOR FAMILIES & CHILDREN

525 W. Redwood Street
Baltimore, MD 21201
410-706-2479
www.familywelfare.umaryland.edu