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A PROFILE OF NEW TCA RECIPIENTS: FROM THE GREAT RECESSION RECOVERY TO THE COVID-19 PANDEMIC

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The purpose of the Temporary Cash Assistance program (Maryland's version of the federal Temporary Assistance for Needy Families [TANF] program) is to provide short-term financial assistance to families with children. In addition, the program strives to engage adult recipients with employment and training opportunities. Unsurprisingly, recipients' experiences with the program vary: some recipients are able to successfully transition off the program and do not return, while others return multiple times. Annual research on families who participate in the TCA program as well as families who leave the program provides a rich picture of those who participate and some of their experiences.¹ Additional research on families' participation after their exits from the program has demonstrated the importance of stable employment and sufficient earnings in successful transitions off TCA as well as challenges that may lead to returns to the program (McColl & Passarella, 2019; Nicoli et al., 2013; Nicoli, 2015; Passarella et al., 2013; Passarella & Born, 2013).

One fact garnered from annual research on the TCA caseload is that in any given year, most adult recipients are not experiencing their first TCA spell as in adult. In other words, most adult recipients on the caseload previously received TCA (Gross & Passarella, 2020). However, the overwhelming majority of recipients—95% in fact—do not go on to receive TCA long-term (Hall et al., 2020). The purpose of this brief, then, is to build on and connect previous research by developing a demographic profile of new adult recipients and their experiences with the TCA program. The



illustration to the left highlights the focus of this brief. While substantial research has focused on the light grey experiences and populations, the dark grey box—which represents new

KEY FINDINGS ON NEW RECIPIENTS

- Over time, recipients have gotten older and have had increasingly higher levels of educational attainment.
- Compared to pre-pandemic recipients, pandemic recipients were more likely to be Hispanic, male, and be in a two-parent household. They also had higher levels of educational attainment and had substantially higher median earnings before entry.
- Overall, between 80% and 90% of recipients received SNAP in the year prior to TCA receipt. Only 65% of pandemic recipients received SNAP in the prior year.
- Three in four (75%) recipients had one year or less of continuous receipt in their first TCA spell.
- Moreover, three in five (60%) recipients received a total of one year or less during the first five years after entry.
- Half (53%) of recipients experienced more than one case closure, and one in eight (12%) experienced five or more closures.
- Most cases with recipients experienced their first case closure within one year of opening. Roughly half (56%) reopened, and most reopened within one year.
- Half (56%) of cases with new recipients experienced a cyclical pattern of receipt in which their cases closed and reopened—more than once—relatively quickly. Many of these cases closed due to noncompliance with work or eligibility requirements.

¹ Annual *Life on Welfare* and *Life after Welfare* reports are available on our website: https://www.ssw.umaryland.edu/familywelfare/welfare-research/ recipients as they enter TCA—and the dark grey arrow—which represents the pattern of exiting and returning to the program that some recipients experience—are the foci of this brief. Specifically, we answer the following research questions:

- What are the characteristics of new adult TCA recipients and their cases? How has this changed over time?
- 2. What are new recipients' experiences with the TCA program after entry?

Study Populations & Data

Populations

This brief describes three groups of adult recipients who were new to TCA. The first cohort includes all adult recipients who were new to the TCA program and began participating between state fiscal years (SFY) 2011 and 2014 (July 1, 2010 through June 30, 2014). This cohort—the economic recovery cohort—represents new recipients who entered the program during the height of the recovery from the Great Recession. In total, there were 31,899 new adult recipients who entered between SFYs 2011 and 2014.

The second cohort includes all adult recipients who were new to TCA and began participating in the pre-pandemic months of SFY 2020, from July 2019 through March 2020 (n=4,944). The third and final cohort includes all adult recipients who were new to TCA in SFY 2020 and entered the program during the early months of the COVID-19 pandemic, from April through June 2020 (n=6,401). Adult recipients' first spells with the TCA program were verified by examining TCA receipt as an adult prior to the beginning of their application month. Receipt as a child was not considered in determining adults' statuses as new adult recipients.

Data

Study findings are based on analyses of administrative data retrieved from information systems maintained by the State of Maryland. The first source is the Client Automated Resources and Eligibility System (CARES), the administrative data system which provides individual- and caselevel Maryland program participation data for cash assistance, the Supplemental Nutrition Assistance Program (SNAP), and other programs. The second information system is the Maryland Automated Benefits System (MABS), which includes quarterly employment and earnings data from employers covered by Maryland's Unemployment Insurance (UI) law and the unemployment compensation for federal employees (UCFE) programs. Together, these account for approximately 91% of all Maryland civilian employment.²

Economic Recovery

July 2010 – June 2014 31,899 New Adult Recipients on 29,463 Cases

Pre-Pandemic

July 2019 – March 2020 4,944 New Adult Recipients on 4,411 Cases

Pandemic

April 2020 – June 2020 6,401 New Adult Recipients on 5,500 Cases

² MABS data only include recipients with formal, civilian employment in Maryland. For details on MABS' data limitations, please review the methods chapter of the *Life after Welfare 2020 update* available on our website: https://www.ssw.umaryland.edu/familywelfare.

Characteristics of New Adult Recipients & Their Cases

The first section of this brief describes the demographics of new recipients and characteristics of their cases, providing context about who enters the program and how that has changed over time. Analyses are shown by cohort. The economic recovery and pre-pandemic cohorts are compared to each other to illustrate changes over time, while the pre-pandemic and pandemic cohorts are compared to explore changes due to the COVID-19 pandemic. When appropriate, the economic recovery cohort is further divided into fiscal years to demonstrate trends over time.

Demographics

Table 1 provides select demographics of new recipients including their gender, race and ethnicity, and marital status. As shown,

Table 1. Demographics of New Adult Recipients

about eight in 10 new TCA recipients were female, a finding that remained relatively stable across all three cohorts. When comparing the economic recovery and prepandemic cohorts, the percentage of new recipients who were African American decreased six percentage points (64% to 58%), while the percentage who were Caucasian, Hispanic, or some other race or ethnicity each increased two to three percentage points. There were also changes in marital status between these two cohorts: while the majority of new recipients were unmarried, the percentage decreased four percentage points between the economic recovery and pre-pandemic cohorts. New adult TCA recipients in the pandemic cohort were similar to new recipients in the pre-pandemic cohort, with some slight differences. Notably, pandemic recipients were marginally more likely to be male, Hispanic, and married.

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	Economic Recovery	Pre-Pa

	Economic Recovery	Pre-Pandemic	Pandemic
Gender			
Female	82%	83%	79%
Male	18%	17%	21%
Race and Ethnicity			
African American^	64%	58%	54%
Caucasian^	29%	31%	30%
Hispanic	4%	6%	11%
Other	3%	6%	6%
Marital Status			
Never married	74%	70%	65%
Married	14%	17%	22%
Previously married ⁺	12%	13%	13%

Note: ^Non-Hispanic. +Previously married includes individuals who are divorced, separated, or widowed. Due to rounding, percentages may not add up to 100%. Valid percentages reported.

Two demographic characteristics that have changed substantially over time are age at entry (Figure 1) and educational attainment (Figure 2). Over time, the percentage of new adult recipients under the age of 25 has decreased. As shown in Figure 1, nearly half (47%) of new adult recipients in 2011 were younger than 25 years of age when they first entered TCA. By the latter part of the economic recovery period, just two in five (39%) new recipients were younger than 25, and by 2020 in the prepandemic period, only one in four (26%) new adult recipients were younger than 25. Pandemic recipients were even less likely to be young adults: one in five (22%) were younger than 25 at entry. In other words, adults who are new to the TCA program have become increasingly older over time.

The second demographic that has changed substantially over time is educational attainment. In the early years of the economic recovery, roughly seven in 10 new recipients in total had completed high school prior to TCA entry. Nearly two thirds (63%) had finished 12th grade, and an additional 6% to 7% of new recipients had

Figure 1. Percentage of New Adult Recipients under 25 Years of Age



Economic Recovery Pre-Pandemic Pandemic

education beyond high school. By the end of the economic recovery in 2014, more than three fourths (76%) of new recipients had completed high school prior to TCA entry, and the percentage who had additional education nearly doubled over these four years (6% to 11%). By SFY 2020 (pre-pandemic), the percentage of new recipients who had completed high school before entry grew to 81%: 66% had completed 12th grade, and an additional 15% had education beyond high school. Finally, in the pandemic cohort, 84% of recipients had a high school diploma, and 21% of the cohort had education beyond high school.



Figure 2. Educational Attainment of New Adult Recipients

Note: General Education Development Program (GED) certificates are included in high school completion rates. Valid percentages reported.

Employment & Earnings History

Previous research shows that more than half of adult TCA recipients work in the year prior to TCA receipt, though annual earnings are low (Gross & Passarella, 2020; Hall & Passarella, 2020). Figures 3 and 4 lend further support to these findings. Figure 3 shows that nearly half (49%) of new adult recipients who entered during the economic recovery worked in the year prior to entering TCA; only one in five (19%) worked all four guarters. The percentage of new recipients in the pre-pandemic cohort who worked in the year prior to TCA increased four percentage points (53%), though still, only one in five (19%) worked all four quarters in the year prior. The new recipients who entered during the pandemic were substantially more likely to have worked: three in five (59%) worked at some point in the year before entering TCA, and three in 10 (29%) worked all four quarters.

49% 53% 59% 19% 19% 29% 19% 19% 0 Worked all Four Quarters in Prior Year

Figure 3. Employment History

Economic Recovery Pre-Pandemic Pandemic

Note: Valid percentages reported.

Prior research also shows that TCA recipients have low median annual earnings before their TCA spells, typically just over \$6,000 (Gross & Passarella, 2020; Hall & Passarella, 2020). Most new recipients, too, have low earnings, as shown in Figure 4. For the economic recovery cohort, median earnings in the prior year were \$6,267 for all employed recipients, though median earnings for recipients who worked all four quarters were nearly three times higher at \$16,148. New recipients who entered in the pre-pandemic months of SFY 2020 had slightly higher earnings than recipients in the economic recovery cohort. Median earnings were \$6,742 for all employed recipients, while those who worked all four quarters also had median earnings nearly three times that amount (\$17,620).

New recipients who entered during the early months of the pandemic had substantially higher earnings than new recipients in the pre-pandemic cohort. In the year prior to TCA entry, employed pandemic recipients earned a median of more than \$11,000, nearly double the median earnings of new recipients in earlier cohorts. Recipients who worked all four guarters in the prior year also had substantially higher median earnings at more than \$22,000. Though pandemic recipients' median earnings were much higher, they were still relatively low, just surpassing the 2019 poverty threshold for a family of three (Office of the Assistant Secretary for Planning and Evaluation, 2019).

Figure 4. Median Earnings



Note: Figure includes adult recipients who were employed in Maryland. Earnings are standardized to 2020 dollars.

Case Characteristics at Entry

As shown in Table 2, regardless of cohort, most cases had one adult recipient (ranging from 86% to 90% of cases) and one or two children (ranging from 71% to 75%). In addition to this general finding, there are two notable trends. First, the percentage of cases with two adult recipients decreased slightly between the economic recovery and pre-pandemic cohorts, and then increased by four percentage points between the prepandemic and pandemic cohorts. This increase is consistent with the observed increase in two-parent families in the TCA caseload (Passarella & Smith, forthcoming) and suggests that during the early economic shock caused by the pandemic, the TCA program was an important safety net for two-parent families who had not previously needed this temporary financial assistance.

The second trend is the percentage of new recipients who had cases with no recipient children: this became less common between the economic recovery and prepandemic periods, evidenced by a four percentage-point decrease. Most cases with no recipient children include pregnant heads-of-households (Gross & Passarella, 2020). Some cases without recipient children also include children who receive other payments, such as disability, foster care, or a subsidized adoption payment (Family Investment Administration, 2017). While it is not clear why this decrease occurred, the previous section showed that 40% to 50% of new recipients in the economic recovery cohort were younger than 25. It is possible that the economic recovery brought a surge of younger, expecting mothers to TCA who had become pregnant with their first child during recovery from the Great Recession.

	Economic Recovery	Pre-Pandemic	Pandemic
Number of Adult Recipients			
1 adult	88%	90%	86%
2 or more adults	12%	10%	14%
Number of Child Recipients			
No children	16%	12%	11%
1 child	50%	50%	52%
2 children	21%	23%	23%
3 or more children	12%	16%	14%
Total Number of Recipients			
1 recipient	16%	11%	11%
2 recipients	47%	47%	47%
3 recipients	21%	23%	25%
4 or more recipients	16%	19%	18%

Table 2. Number of Recipients on Cases

Note: Valid percentages reported.

Most families receiving TCA—about seven in 10—have school-age children in the home, ranging from ages six to 18 (Passarella & Smith, forthcoming). Additionally, for about half of families, the *youngest* child in the household is younger than six (Gross & Passarella, 2020). As shown in Figure 5, we find that for the majority of new recipients, the youngest child in the household was younger than six. For roughly three in four new recipients in the economic recovery and pre-pandemic cohorts, the youngest child in the household was younger than six. For the pandemic cohort, the percentage of recipients for whom the youngest child was younger than six decreased to 64%, while the percentage for whom the youngest child was school age increased eight percentage points to 36%

from the pre-pandemic period. This is especially noteworthy, as it has implications for parents of school-age children, who for nearly one year have had to be present and available for virtual instruction due to the pandemic.



Figure 5. Age of Youngest Child in Household

The final characteristic we examine in this section is the percent of new adult recipients who participated in the Supplemental Nutrition Assistance Program (SNAP) in the year prior to TCA entry. Though these recipients were new to TCA, this analysis explores if recipients had a prior connection to another safety net program before receiving TCA. Research on the TCA caseload shows that the majority of new families participate in SNAP in the year prior to receiving TCA (Passarella & Smith, forthcoming). Figure 6 further supports this finding and shows trends over time. Prior to the pandemic, between 80% and 90% of new recipients participated in SNAP before receiving TCA. In SFY 2011, 83% of new recipients participated in SNAP in the previous year. This percentage increased four percentage points over time, and in SFY 2020 (pre-pandemic), 87% of new TCA recipients participated in SNAP prior to receiving TCA.

Compared to new TCA recipients who entered the program before the pandemic, new recipients who began receiving TCA



during the early months of the pandemic were less likely to have received SNAP in the prior year, by a difference of more than 20 percentage points compared to the prepandemic new recipients. In other words, new recipients who turned to TCA during the pandemic were more likely to be new to primary safety net programs in general. This finding, coupled with previous demographic findings, suggest that a proportion of new, non-traditional TCA families became eligible for the program in the early months of the pandemic. Though it is too soon to examine outcomes of these families, recent research shows that the majority of families who received in the early months of the pandemic were still receiving TCA at the end of summer 2020 (Hall & Passarella, 2020).





New Recipients' TCA Experiences

The first section of this brief focused on demographics of new recipients and characteristics of their cases, which provides context about who enters the TCA program and how that has changed over time. The remaining analyses in this brief focus on new recipients' experiences with the TCA program, focusing only on the economic recovery cohort (new recipients who entered between SFYs 2011 and 2014) and following them through March 2020. This section begins by exploring how many months of receipt these recipients had and the number of times their TCA cases closed. This section concludes by following new recipients over time, providing stakeholders with a visual representation of the cyclical pattern of TCA receipt that some recipients experience.

Months of Receipt

To understand more about new recipients' engagement with the TCA program after entry, we examined the number of consecutive months of receipt during the entering spell as well as the total months of receipt in the five years after their first entry. The first bar in Figure 7 represents the total continuous months after their first entry to the TCA program. As shown, three fourths (75%) of new recipients in the economic recovery cohort had one year or less of continuous receipt after entry to the program, and nearly half (47%) had only six or fewer months of continuous receipt. Just one quarter (24%) of new recipients had a continuous entering spell of receipt that lasted more than one year, and most of them had only one to two years of continuous receipt (17%).

The second bar in Figure 7 represents the total months of TCA benefits new recipients had in the five years after their first entry to the program. Months included in this bar represent any receipt, including continuous receipt, as well as months of receipt after an exit from and return to the program. Three in five (60%) new recipients had one year or less of receipt in the five years after they first entered the program. An additional one in four (23%) had one to two years of receipt over those five years. Only 8% of new recipients had more than three years of TCA receipt in the five years after entering the program, a finding consistent with recent research that shows long-term TCA receipt is rare (Hall et al., 2020).

Figure 7. Months of Receipt: Entering Spell and First Five Years after Entry



Note: Valid percentages reported. Due to rounding, percentages may not add up to 100%.

Number of Case Closures

Previous research shows that roughly half of new recipients who do not receive TCA long-term still experience more than one TCA case closure in the years following their entry (Hall et al., 2020). Figure 8 lends further support to this finding: 47% of all new recipients had only one TCA case closure, while slightly more than half (53%) had more than one case closure. More specifically, one in five (20%) new recipients experienced two closures, and an additional one in five (18%) experienced three or four case closures. Only one in eight (12%) new recipients experienced five or more case closures, suggesting that some of these recipients may have become long-term recipients due to substantial barriers to selfsufficiency (Hall et al, 2020).

Though not shown in Figure 8, families leave the TCA program for many reasons. The most common reasons for case closure include noncompliance with the work requirement, earning more than the eligibility threshold, and not maintaining eligibility, which includes submitting required documentation to demonstrate the need for continued financial assistance (Hall & Passarella, 2020). However, for most recipients, the very first case closure they experience is often not related to income eligibility; rather, it is related to noncompliance with the work requirement or an administrative closure, such as not providing eligibility information or missing a recertification appointment (Hall et al., 2020). The next and final section of this brief explores case closure reasons a bit more.





Exploring Closures and Returns to TCA

The final section of this brief follows new recipients after entry, exploring their exits from and returns to the TCA program. Figure 9, specifically, shows the percentage of new recipients whose cases closed and reopened through the third case closure. As shown in the previous section, most recipients (79%) experience three or fewer case closures. Additional contextual information not provided in the figure is also discussed.

First Case Closure & Returns after First Closure

Figure 9 begins with all cases with new adult recipients who entered TCA between SFYs 2011 and 2014 (n=29,463). As shown, only 2% of all cases with new recipients did not experience a closure from the time they opened through the end of the follow-up period in March 2020. This finding is consistent with prior research that shows long-term TCA receipt is rare (Hall et al., 2020). Based on this previous research, it is likely that most of the recipients on the cases that did not close faced substantial barriers to self-sufficiency.

Figure 9 also shows that nearly all (98%) cases with new recipients closed at some point. Though not shown, two in five cases that closed did so within three months of first entering the program, and nine in 10 cases closed within the first year after entry to the program. The majority of these closures were due to noncompliance with either work or eligibility³ requirements. For example, a recipient may not have participated in a work activity, may have forgotten to submit a time sheet, or may not have turned in required eligibility documentation to their case manager. In general, compliance issues in that first year were common and the case closed, resulting in a loss of benefits for the family.

After the first case closure, more than half (56%) of cases reopened. About three in five cases reopened within the first three months after closure, and four in five reopened within one year after closure. Cases that closed due to compliance issues were more likely to reopen than cases that closed for other reasons. While more than half of cases reopened, roughly two fifths (44%) of cases that closed for the first time did not reopen after exit. Cases that closed due to income above limit were less likely to reopen after case closure.

First Case Closure & Returns

- Virtually all (98%) cases with new recipients closed, and they closed relatively quickly after opening. Two in five closed within three months of opening, and most closed within the first year.
- After the first closure, roughly half (56%) of cases reopened. The majority of cases that reopened the first time did so within one year.

Second Case Closure & Returns

- Most (93%) cases that reopened experienced a second closure. Half closed within three months of reopening, and most closed within one year of reopening.
- After the second closure, two thirds (67%) of cases reopened. Most cases that reopened the second time did so within one year.

Third Case Closure & Returns

- Most (90%) cases that reopened experienced a third closure. Three in five closed within three months of reopening, and most closed again within one year of reopening.
- After the third closure, nearly three fourths (73%) of cases reopened. Most cases that reopened a third time did so within one year.

³ The descriptor "noncompliance with eligibility requirements" includes closing codes related to recipients not providing eligibility or verification information as well as not following case recertification or redetermination procedures.

Figure 9. New Recipients' Case Closures and Returns to TCA Cases with New Recipients who Entered between SFYs 2011 and 2014



Second Case Closure & Returns after Second Closure

The middle section of Figure 9 follows the more than half of cases that experienced a first closure and then reopened (n=16,148). After reopening, the overwhelming majority (93%) of cases experienced a second closure. About half of the cases that closed for a second time did so within three months of reopening, and nine in 10 closed within one year of reopening. Most of the closures were due to noncompliance with work or eligibility requirements, similar to the first closure.

After the second case closure, two thirds (67%) of cases reopened. Three in five of these cases reopened within three months after case closure, and four in five reopened within one year of the second case closure. Cases that closed due to noncompliance were more likely to reopen, while cases that were ineligible were less likely to reopen. As shown in the figure, one third (33%) of cases did not reopen after they closed a second time.

Third Case Closure & Returns after Third Closure

The final section of Figure 9 follows the cases that closed and reopened two times (n=10,105). For context, these cases represent only a small subset (34%) of *all cases* with new recipients during the selected time period (n=29,463). As shown in the figure, the vast majority (90%) of cases that closed and reopened two times experienced a third case closure. Similar to previous case closures, about three in five occurred within three months of reopening for the second time, and nine in 10 closed again within one year of their second reopening.

After their third case closure, three quarters (73%) of cases reopened. Similar to the second reopening, three in five reopened from their third closure within three months, and four in five reopened within one year. Cases that closed due to noncompliance were more likely to reopen.

Summary

Overall, Figure 9 shows that about half of recipients leave the TCA program after their first or second closure and do not return, while at least one third of new recipients are caught in a cyclical pattern of case closures and returns, typically tied to work or eligibility requirements. H.B. 1313 (2020), passed during the 2020 legislative session, will likely reduce this cyclical pattern of receipt for at least some recipients. Beginning July 2021, local departments must provide a 30-day reconciliation period for each instance of noncompliance with work requirements, which will give recipients the opportunity to work with their case managers and come into compliance. As the new policy is implemented, a reduction in case closures related to noncompliance will likely follow, spurring a decline in the experience of cycling on and off the program.

Conclusions

Over the last thirty years, a wealth of research has been produced about families served by the TCA program. Annual reports on current recipients and welfare leavers provide context about who receives TCA, and outcomes after exiting the program. This annual research has shown that the majority of adults on or exiting TCA have had prior experiences with the program (Gross & Passarella, 2020; Hall & Passarella, 2020). Given that the majority of families receiving TCA are not new, the purpose of this brief was two-fold. The first goal was to build on previous research by constructing a demographic profile of recipients who were new to the TCA program and to follow them over time to document their experiences with TCA. The second goal of this brief was to identify changes over time and provide an in-depth look at new recipients who came onto TCA due to the economic shock of the COVID-19 pandemic. To accomplish these goals, this brief examined all new recipients who entered between SFYs 2011 and 2014, during a period of economic recovery from the Great Recession. It also examined all new recipients who entered TCA in SFY 2020, which included the early months of the COVID-19 pandemic.

The findings in this brief have important programmatic and policy implications, as well as information that can guide future research. First, this brief provides evidence that most recipients who enter the TCA program for the first time already have a high school diploma. Furthermore, this percentage has increased over time, as has the percentage with additional education beyond high school. Programmatically, then, most TCA clients come through the door ready for additional training and credentialing that could improve their employment and earnings prospects.

Second, the findings in this brief show that most recipients who were new to TCA were not new to safety net programs: in SFY 2020, prior to the pandemic, nearly nine in every 10 new TCA recipients had participated in the Supplemental Nutrition Assistance Program (SNAP) in the prior year. Future research could build on this knowledge by exploring if patterns exist in the SNAP caseload that could help identify families who may benefit from additional support or resources, and tailor interventions based on those patterns.

Third, this brief shows that roughly half of all new recipients experienced a cycle of case closures and relatively quick returns to the program. The recipients who experienced this cycling struggled to comply with work and eligibility requirements of the program. For at least some of these recipients, recent policy changes may reduce cyclical closures by providing clients with a 30-day reconciliation period for each instance of noncompliance with the work requirement (H.B.1313, 2020). This change will allow case managers to identify challenges that may prevent clients from complying, thereby preventing the loss of full benefits if the client comes into compliance. Nonetheless, additional programmatic changes may be needed to aid clients who experience cyclical patterns of receipt due to not providing eligibility information or completing redetermination requirements.

Finally, this brief provides a profile of new recipients who entered TCA during the early months of the pandemic, offering an indepth examination of new recipients who turned to the TCA program during the spike in unemployment last spring. In many ways, these new recipients were different from typical new TCA recipients. For example, they were more likely to be male, Hispanic, and to be part of a two-parent household. These new recipients also were more likely to have education beyond high school and had substantially higher earnings in the prior year. These differences from the typical TCA caseload are important to document, as they will affect future research on the TCA caseload and outcomes over time.

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