

FROM PANDEMIC TO RECOVERY: TCA ENTRANTS' SAFETY NET USE AND EMPLOYMENT

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KEY FINDINGS

Maryland's Temporary Cash Assistance (TCA) program critically provided thousands of families financial support during the COVID-19 pandemic. The increase in TCA participation during the peak of the pandemic period, which spanned from March 2020 through December 2021, was multi-factorial. Factors that led to high levels of unemployment (U.S. Bureau of Labor Statistics [BLS], 2021) included stay-at-home orders, closures of non-essential businesses, and economic uncertainty in the pandemic's initial months (Albanesi & Kim, 2021; Kim et al., 2023; Bairoliya & İmrohorğlu, 2023).

The financial hardships created by the pandemic resulted in a 27% increase in families receiving TCA from State Fiscal Year (SFY) 2019 to SFY 2020 (Passarella & Smith, 2021). Programs including the Supplemental Nutrition Assistance Program (SNAP) and the Unemployment Insurance (UI) program also experienced elevated caseloads (Employment & Training Administration, n.d.; Hall, 2021). Little is known, however, about the extent to which Maryland's TCA families utilized critical safety-net programs during this turbulent epoch.

This brief seeks to provide insight into families' participation in safety net programs during the pandemic. It capitalizes on the nearly 5 years of data now available for pandemic-period TCA recipients, including additional safety-net utilization and employment. Specifically, this brief addresses the following research questions:

1. Among pandemic entrants, what were TCA families' experiences with TCA, SNAP, UI, and employment in the study period?
2. Did pandemic entrants use multiple safety net programs after entering TCA?
3. Did pandemic entrants exit TCA by December 2024? If so, what were the reasons for exit?

Examining recipients' benefit utilization during the pandemic period and after provides insight into how families used public support during challenging times. This brief also demonstrates how program and policy changes impact program receipt. Additionally, these findings may serve as a valuable resource for the Maryland Department of Human Services (MDHS) in preparing for future periods of significant and prolonged economic disruption.

Pandemic entrants—Families who entered TCA between April 2020 and December 2021.

Study period—April 2020 to December 2024.

- Program participation and employment trends mirrored policy and economic changes. For example, UI participation was more common before UI expansion policies expired.
- The majority (68%) of families had one TCA spell in the study period.
- TCA receipt remained a short-term benefit, with a median of 19 months, despite the pandemic economy and automatic TCA benefit redeterminations.
- In the quarter of entry, almost all families (96%) combined TCA with another program or employment. The most common combination was *TCA and SNAP* (56%).
- TCA receipt declined over time: only 27% of families were still receiving TCA by the 12th quarter after entry. A majority (67%) of families, however, still received SNAP in quarter 12.
- Nearly all (95%) families who entered during the pandemic exited their initial TCA spell by December 2024.

Methods

Data and Study Population

Data Sources

Program participation data were extracted from the Eligibility and Enrollment (E&E) system and its predecessor, the Client Automated Resources and Eligibility System (CARES). E&E and CARES are the administrative data systems for safety net programs managed by MDHS. CARES was operational between March 1998 and November 2021; the migration to E&E was fully completed in November 2021. Both systems provide individual- and case-level participation data for the TCA program, the Supplemental Nutrition Assistance Program (SNAP), and other services as well as demographic data on participants.

Employment and earnings data were obtained from BEACON, which became the administrative data system for Unemployment Insurance (UI) in September 2020 (replacing the Maryland Automated Benefits System) and includes data from all employers covered by the state's UI law and the Unemployment Compensation for Federal Employees (UCFE) program. Together, these account for approximately 91% of civilian employment. However, these data have a few limitations. First, BEACON provides quarterly earnings. Thus, it is not possible to compute hourly wages or weekly or monthly salaries. Second, the data do not include informal work or alternative work arrangements not covered by UI law. Finally, BEACON does not include out-of-state jobs. Out-of-state employment by Maryland residents (13%) is four times greater than the national average (3%) (U.S. Census Bureau, n.d.). Employment information is not available for adult recipients missing identification information (n=147). However, their information is included for all other analyses.

Study Population

The study population includes every family who began TCA between April 2020 and December 2021, the height of the COVID-19 pandemic period, and who had at least 1 month of receipt. Families who received TCA between April 2020 and December 2021, but whose spells began before April 2020, are excluded from this brief. Due to data issues with data extraction, analyses in this report focus on cases with at least one adult recipient (i.e., child only cases are excluded from all analyses). Additionally, analyses at the adult recipient level (e.g., employment analyses), only include cases in which the adult recipient is listed as such in the administrative data system as well as on the case's issuance record (i.e., the number of adults on the case was greater than zero). There were 20,974 families with at least one adult recipient who began receiving TCA between April 2020 and December 2021. These cases included 27,029 adult recipients. At the time of data retrieval, follow-up data for these families was available through December 2024.

Cohorts for Analysis

This brief separates families who entered the TCA program during the pandemic period (April 2020–December 2021) into four distinct cohorts. During the pandemic time period, pandemic-specific policies, safety net program policies, the unemployment rate, and the COVID-19 infection rate frequently changed. As a result, although all families in this study entered the TCA program during the pandemic, their entry point coincided with policy changes (Appendix A) as well as economic differences and variations in the COVID-19 infection rate. These differences might have impacted families' experiences on the TCA program, their utilization of the safety net, and even outcomes. Counts of cases and adult recipients for each cohort are shown in

Table 1. A description of each entry cohort is listed below:

1. **Q2–Q3 2020 (n=12,380)**: families who entered TCA between the 2nd and 3rd quarters of calendar year 2020 (i.e., between April and September 2020), which was during the beginning of the COVID-19 pandemic and its economic disruption. The federal government and Maryland both declared public health emergencies (Appendix A). Stay-at-home orders and school closures were put into effect (Md. Exec. Order No. 20.05.06.01, 2020; Reed et al., 2020), and the state's unemployment rate reached 9% (BLS, n.d.). Additionally, the federal government enacted economic relief packages and the expansion of safety net benefits, including enhanced UI benefits, increased SNAP allotments, and the suspension of work requirements. Both SNAP and TCA programs had automatic redeterminations during this period (Appendix A);

2. **Q4 2020 (n=2,190)**: families who entered TCA in the 4th quarter of calendar year 2020 (i.e., between October and December 2020), which was a period marked by the continuation of many expanded safety-net benefits (Appendix A), high but declining unemployment (BLS, n.d.), and a winter spike in Maryland's COVID-19 cases (Maryland Department of Health [MDH], n.d.);

3. **Q1–Q3 2021 (n=4,751)**: families who entered TCA between the 1st and 3rd quarters of calendar year 2021 (i.e., between January and September 2021), a period during which there were expanded benefits for TCA, SNAP, and UI

recipients (Appendix A). During this period, COVID-19 vaccine rollouts started, and COVID-19 cases and unemployment began steady declines (BLS, n.d.; MDH, n.d.; MDH, 2021); and

4. **Q4 2021 (n=1,653)**: families who entered TCA in the 4th quarter of calendar year 2021 (i.e., between October and December 2021). During this period, Maryland's state of emergency ended as did expanded UI benefits (Appendix A). Unemployment declined to below 5% and many of the safety net expansions ended or were soon ending, such as the 15% increase in SNAP benefits and automatic benefit redeterminations for SNAP and TCA recipients (Appendix A) (BLS, n.d.).

Table 1. Count of Cases and Adult Recipients, by Entry Cohort

Entry Cohorts	Cases*	Adult Recipients
Q2–Q3 2020 (Apr.–Sept. 2020)	12,380	16,249
Q4 2020 (Oct.–Dec. 2020)	2,190	2,894
Q1–Q3 2021 (Jan.–Sept. 2021)	4,751	5,942
Q4 2021 (Oct.–Dec. 2021)	1,653	1,944
All Cohorts	20,974	27,029

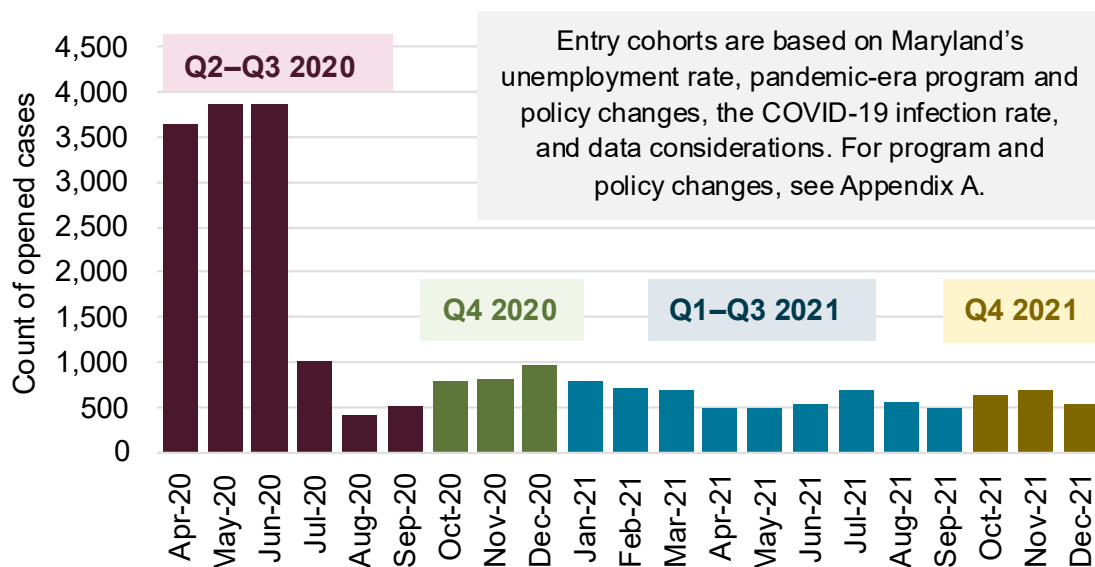
Note: *This study examines cases with adult recipients and does not include child-only cases (i.e., cases in which there are no adults receiving TCA in the assistance unit). For more information on child only cases in Maryland, see [Passarella \(2018\)](#).

Figure 1 demonstrates the time period of each TCA entry cohort and the number of cases with an adult recipient that opened each month. Appendix A provides information on select program and policy changes during the entry period (March 2020–December 2021).¹

¹ The policy changes shown in Appendix A start in March 2020 while the first entry cohort (Q2–Q3 2020) begins in April 2020. The start of Appendix A aligns with the

beginning of the policy and program changes that impacted safety-net benefits.

Figure 1. TCA Families' Entry Month, by Entry Cohort



Case Closures

This brief also includes information on families who left the TCA program, as determined by case closures. Specifically, this study defines a closure as a case that maintained at least a 2-month break in TCA benefits after exit. Churners are cases that returned to TCA after less than a 2-month break in benefits. While churn cases close, their quick reopening often reflects an administrative issue rather than an intentional program exit (Born et al., 2002; Hall & Passarella, 2020). In practice, once these issues are resolved, the case reopens indicating that families still needed benefits and were not yet ready to make a permanent exit from the TCA program. As a result, cases that closed and reopened quickly (i.e., churners) are excluded from all analyses of case closures. Additionally, cases that did not exit by December 2024 or cases that could not have their closure status verified are also excluded from closure analysis.

Data Analysis

This report utilizes descriptive statistics to describe cases and adult recipients who participated in TCA, including percentages, medians, and averages. The average represents the total (e.g., all earnings) divided by the number of individuals included in the analysis. Median is sometimes a preferred representation of the data. The median is derived by arranging all values from lowest to highest and selecting the midpoint value. Extreme values do not affect the median which can sometimes skew averages. This report examines population statistics and therefore does not include inferential statistics which are used to generalize sample findings to the population. Valid percentages are reported to account for missing data.

Findings

Policy and Program Changes

The federal and state COVID-19 health emergencies led to legislation that temporarily expanded eligibility for safety net programs, including TCA, SNAP, and UI, relaxed administrative rules, and increased benefit amounts. These actions were taken to meet the historic need for government support and the elevated demand placed on the workers who administer safety-net programs. For instance, the federal Families First Coronavirus Relief Act (FFCRA), authorized in March 2020, allowed states to waive in-person interviews for SNAP eligibility and recertification establishment (Headrick et al., 2022). It also allowed states to automatically extend recertification periods and provide the maximum benefit amount to households based on their size (Headrick et al., 2022).²

The Coronavirus Aid, Relief, and Economic Security Act (CARES) (2020), which provided economic relief to business and individuals affected by the pandemic, expanded UI eligibility and benefit amounts between January 2020 and September 2021 (U.S. Department of the Treasury, n.d.; Valletta & Yilma, 2024).³ Workers not typically eligible for UI, such as gig-economy workers, could receive UI under the CARES Act. Weekly benefit amounts were also increased (Appendix A), and through bill re-authorizations, individuals were eligible to receive up to an additional 75 weeks of benefits (Valletta & Yilma, 2024).

Under the state's health emergency declaration, Maryland enhanced TCA program access and benefits. For instance, Maryland automatically

recertified TCA benefits between March 2020 and December 2021, and in 2021, provided families with an additional \$100 per month per person (Family Investment Administration [FIA], 2021b). The state also suspended child support and work sanctions for adult recipients throughout much of 2020 (FIA, 2020). These actions ensured continuity of benefits and financial support for Marylanders impacted by the economic downturn.

Program and Employment Participation

During the pandemic period, safety net programs served an increased number of families. For example, Maryland's SNAP caseload grew by nearly 110,000 families between April and June 2020 and the TCA caseload by 10,000 families during that same time period (Hall, 2021; Passarella & Smith, 2021). Figure 2 (p. 8) shows how program and employment utilization varied by entry cohort for TCA families and demonstrates how flexibilities likely influenced their utilization.

Q2–Q3 2020 Entry Cohort

Families in the first entry cohort (Q2–Q3 2020), began TCA receipt between April and September 2020, a period during which the state's unemployment rate reached 9% (BLS, n.d.), businesses and schools closed or shifted to remote activities (National Governors Association, 2020; Reed et al., 2020), and stay at home orders were in place (Md. Exec. Order No. 20.05.06.01, 2020).⁴ In their first quarter of TCA receipt (i.e., quarter 1), nearly all families receiving TCA also received SNAP (95%) (Figure 2). Many adult recipients (35%) worked

² These expanded benefits were later reauthorized by the Continuing Appropriations Act of 2021 (Headrick et al., 2022).

³ Maryland elected to end expanded UI benefits in September 2021 (Appendix A).

⁴ See Appendix B for more information on the quarters of entry included in each cohort.

in the first quarter of TCA entry and about one in every 15 (7%) received UI.

Families in this entry cohort had between 18 and 19 quarters of follow-up data (Appendix B). Over time, the Q2–Q3 2020 cohort's program receipt changed. TCA receipt for families in the Q2–Q3 2020 entry cohort rapidly decreased each quarter, with one of the largest decreases (-20 percentage points) in TCA receipt occurring between quarter 2 (94%) and quarter 3 (74%) after entry (Figure 2). From quarters 4 through 19, TCA receipt decreased by an average of 9% each quarter (analysis not shown), with 15% of families receiving TCA by quarter 19.

Among families in the Q2–Q3 2020 cohort, SNAP utilization generally remained higher than TCA utilization. SNAP utilization in the Q2–Q3 2020 entry cohort, however, did decline over time. The largest decline in SNAP receipt occurred between quarters 7 (86%) and 10 (67%) after entry, spanning October 2021 through December 2022. Potentially, one reason for the decline in SNAP receipt during this period was the expiration of automatic SNAP benefit redeterminations in December 2021 (FIA, 2021b). Some families up for SNAP eligibility redetermination during this period might have no longer qualified for benefits or opted not to reapply. Despite the decline in benefits, three in five (59%) families received SNAP in quarter 19.

Employment, inversely, increased over time for Q2–Q3 2020 entrants, beginning at 35% in the quarter of entry and growing to 43% by quarter 19. The largest increase occurred between quarter 5 and quarter 7. This period of increased employment spans April 2021 to March 2022 and reflects a period in which the unemployment

rate was continuing to decline, and the economy was improving (BLS, 2023).

Adult recipients' UI participation, however, reflected a different pattern in the Q2–Q3 2020 entry cohort. Initially, UI participation grew 15 percentage points between quarter 1 (7%) and quarter 4 (22%) before plateauing through quarter 6 (17%) and then sharply decreasing by quarter 7 (10%). After decreasing in quarter 7, participation in UI remained low through quarter 19 (6%) (Figure 2, p. 8).

The quarters of elevated UI receipt (quarter 1 through quarter 6) span April 2020 through December 2021. This period largely aligns with expanded UI benefit eligibility, which allowed adults who might not otherwise have been eligible to receive UI benefits. As a condition of TCA, families must apply for other sources of income for which they may be entitled, including UI (FIA, 2022). More TCA families under expanded benefit eligibility might have been able to receive UI. Practically, this might be reflected in the bump in UI receipt between quarters 1 and 6.⁵ If a family was approved for UI after already receiving TCA, they likely no longer qualified for TCA due to the program's income limits.

Q4 2020 Entry Cohort

The Q4 2020 entry cohort had 17 quarters of follow-up data (Appendix B) and had similar patterns of program receipt and employment to the first entry cohort. There were, however, some notable differences. Families in the Q4 2020 entry cohort began receiving TCA between 7 and 9 months after the pandemic had started (October–December 2020) (Appendix B). During this entry period, the Maryland economy was

⁵ During the first several months of the pandemic, the surge in new UI applications caused delays in application processing for many states (Parolin, 2023). Maryland also struggled to keep pace with the influx of UI applications, potentially causing delays in UI benefit approval (Maryland

Department of Labor [MD Labor], n.d.). For families receiving TCA who also applied for UI, this meant they might have received TCA for several months before their UI application was approved.

improving from the initial turmoil of the pandemic but many of the industries in which TCA recipients frequently worked lagged behind in their recovery (Smith & Passarella, 2022; Center on Budget Policies and Priorities [CBPP], n.d.; Stang, 2021). Similar to families in the Q2–Q3 2020 cohort, TCA participation steadily decreased over time. However, the decrease was not as steep as in the first cohort, with 24% of recipients connected to TCA by the 17th quarter. SNAP receipt also declined over time for the second entry cohort, falling from 96% in the quarter of entry to 66% by quarter 17. While SNAP receipt declined less overall than in the first entry cohort, the Q4 2020 cohort did experience a steep decline in receipt between quarter 5 (92%) and quarter 7 (84%). In the Q4 2020 cohort, this spans October 2021 through June 2022, aligning with the period of SNAP receipt decrease in the Q2–Q3 2020 cohort.

Employment participation in the Q4 2020 entry cohort was also similar to the first entry cohort, with over one third (35%) of adult recipients employed in quarter 1 and 44% employed by quarter 17. Participation in UI, however, followed a different pattern. In the first quarter, 25% of participants received UI compared to 7% in the first entry cohort. Potentially, this might indicate that some families in the Q4 2020 cohort received UI, under expanded UI eligibility, *before* coming onto the TCA program at the end of 2020. Alternatively, it could also indicate that families were approved for UI in the quarter they started TCA and, as a result, exited TCA. Regardless of the exact reason, however, participation in UI dropped to 7% by quarter 5, which directly follows the expiration of expanded UI benefits in September 2021. UI participation remained low, between 2% and 3% per quarter, throughout the rest of the study period.

Q1–Q3 2021 Entry Cohort

Participation and employment in the third entry cohort, Q1–Q3 2021, was fairly similar to the second entry cohort. Families in the Q1–Q3 2021 cohort entered TCA during the second half of the pandemic period (Appendix B) and had between 14 and 16 quarters of follow-up data. In this period, many of the pandemic policies implemented in 2020 were still in place and other benefits were added, such as increases to TCA and SNAP benefit amounts (Appendix A).

Similar to the second entry cohort, TCA participation consistently declined from the first quarter of receipt, with one in four (23%) families receiving TCA by quarter 16 (Figure 2, p. 8). SNAP receipt and employment were also similar to the second entry cohort. SNAP receipt ranged from 95% of families in quarter 1 to 66% of families in quarter 16 and employment grew consistently from 34% in the first quarter to 45% in quarter 16. UI utilization was also similar to the second entry cohort, with 23% of families receiving UI in the quarter of entry. However, UI receipt dropped quicker than in the second cohort, with 6% of adult recipients participating by quarter 3. This roughly aligns with the halting of expanded UI benefits in September 2021.

Q4 2021 Entry Cohort

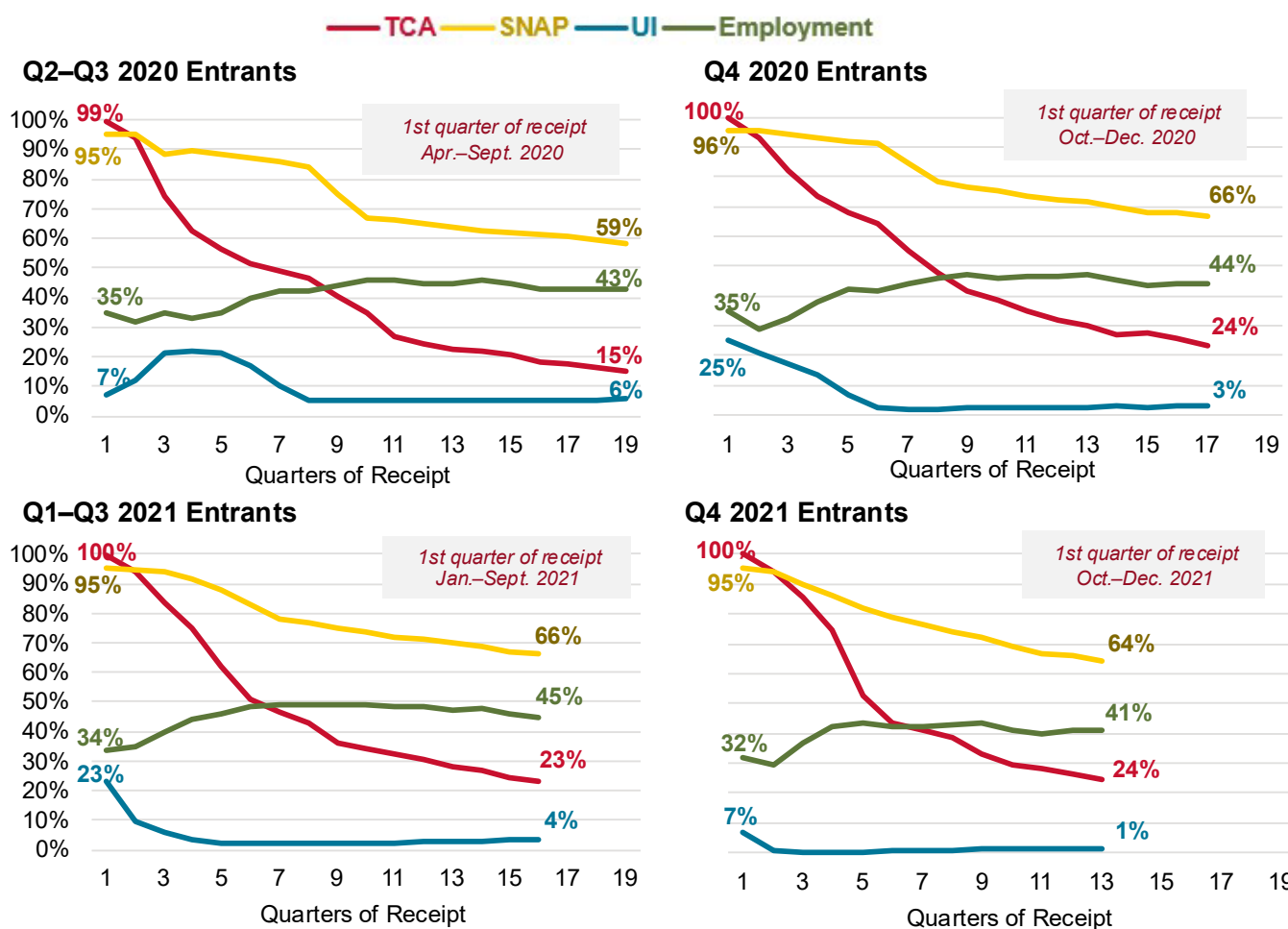
The last entry cohort, Q4 2021, had 13 quarters of follow-up data, the fewest of the four cohorts (Appendix B). TCA entrants during this cohort began receiving benefits when many pandemic policies were sunseting, such as the automatic redetermination of TCA and SNAP benefits, state increases of SNAP and TCA benefits, and pandemic-related good cause exemptions for TCA work requirements (Appendix A). While program and employment utilization patterns are relatively similar to the second and third cohorts, the discontinuation of some program policies in the beginning quarters of the Q4 2021 cohort

might have impacted receipt patterns. For example, TCA receipt declined quicker for Q4 2021 entrants than in the second and third entry cohorts, with only 24% of families receiving TCA by quarter 13.

Notably, the continually improving economy might have helped adults move from TCA to work faster than families in the earlier cohorts. However, the expiration of automatic redeterminations might have also played a role,

with redetermination policies back in place when many families in the cohort were in their first reapplication window. UI participation was also much lower than in the second and third entry cohort, likely because families in the Q4 2021 entry cohort entered TCA after expanded UI benefits had already expired. As a result, fewer families might have qualified for UI compared to the earlier entry cohorts leading to a lower UI participation rate.

Figure 2. TCA, SNAP, UI, & Employment Participation, by Entry Cohort



Note: The 1st quarter of receipt represents the quarter in which a family began receiving TCA in the pandemic period (April 2020–December 2021). See Appendix B for more specific information. Families without enough follow-up data for a particular quarter are excluded from the quarter's analysis. See the *Methods* section for information about follow-up data by cohort as well as limitations regarding employment data. Analyses for TCA and SNAP receipt include only families who participated in each program. Analyses for employment and UI receipt include adult recipients who were employed or received UI. Due to challenges with extracting administrative data, TCA receipt in quarter 1 is less than 100% for the Q2–Q3 2020 entry cohort.

Median Program Receipt & Employment

While Figure 2 (above) demonstrates how program participation changed over time, it does not provide information on how long families or adult recipients participated in each program or were employed. Table 2 provides this information, examining the median length of program participation and employment by cohort during the study period. Notably, TCA and SNAP participation are reported in months, which provides a more precise estimate of participation, but UI and employment are reported in quarters, due to data limitations outlined in the *Methods* section.

Overall, families had a median of 19 months of TCA participation during the study period, which is just over a year and a half of cash assistance (Table 2). Families in the earliest three cohorts had between 18 and 21 median months of TCA receipt while families in the Q4 2021 entry cohort had 14. Likely, families in the first three cohorts had higher median months of receipt because they had more months of follow-up data. Additionally, automatic benefit redeterminations likely led to increased months of receipt in the first three cohorts, since families experienced a longer period of time before they had to reapply for benefits compared to the Q4 2021 entry cohort (Appendix A).

Notably, months of TCA receipt can come from one TCA spell or multiple spells.⁶ The majority of families (68%) had only one spell during this study period. For all families, the median length of their initial spell was 12 months. Collectively, this means that while some families had longer TCA spells or multiple spells during the study period, many utilized TCA in a single spell which lasted around 1 year and then exited the program.

⁶ A TCA spell is defined as a period of continuous program receipt that ends with a family exiting the

TCA Spell

A majority (68%) of families had one TCA spell. This was consistent across all entry cohorts. The median length of a family's first spell was 12 months.

Note: A TCA spell is defined as a period of continuous program receipt that ends with a family exiting the program and having at least a 2-month break in receipt before a program return. For this analysis, spell length for families whose case did not close by the end of the study period were assigned an end date of December 2024.

Families who received SNAP in the study period had more median months of SNAP receipt (41) compared to TCA (19). This likely reflects the differences in program design. Whereas TCA is for temporary help during periods of financial turmoil, SNAP is a means-tested program to supplement low-incomes families' access to food. As a result, SNAP supports families experiencing acute financial crisis, such as a sudden job loss, and also families with adults who work but do not earn enough to cover the cost of food (Llobrera & Hall, 2025). Additionally, most TCA families concurrently receive TCA and SNAP, and they can receive 5 months of SNAP after exit to ease their transition from TCA (FIA, 2022).

As Table 2 shows, SNAP receipt varied by cohort. Families in the earlier two cohorts received a median of 46 months of SNAP compared to 34 months among families in the last (Q4 2021) entry cohort. As noted previously, families in the Q4 2021 cohort had fewer months of data which helps account for their decreased months of receipt as well as fewer months of benefits under automatic redetermination policies (Appendix A).

program and having at least a 2-month break in receipt before a program return.

The second half of Table 2 shows the median number of quarters that adult recipients received UI or were employed. Adult TCA recipients who received UI had a median of 3 quarters of receipt. Adult recipients in the first two cohorts had more quarters of receipt (4 and 3 quarters of UI, respectively) compared to adult recipients in the third and fourth cohorts (1 quarter of UI, each). While some of this is likely due to the amount of available data between cohorts, the end of the temporary UI expansions in September 2021 might have also contributed to

fewer quarters of receipt in the later two entry cohorts. Employment, however, was more consistent between the cohorts. As Table 2 shows, adult recipients worked in about half of all possible follow-up quarters.⁷ This is consistent with findings from other reports that show adult TCA recipients frequently work after TCA receipt (see the *Life After Welfare* annual updates) as well as Figure 2, which showed all cohorts having increasing levels of employment over time.

Table 2. Median Program Receipt & Employment, by Entry Cohort
Among families with program receipt or employment, April 2020–December 2024

	TCA (months)	SNAP (months)	UI (quarters)	Employment (quarters)
Q2–Q3 2020	19	46	4	10
Q4 2020	21	46	3	10
Q1–Q3 2021	18	40	1	9
Q4 2021	14	34	1	8
All Cohorts	19 months	41 months	3 quarters	10 quarters

Note: Months of TCA and SNAP include only families who participated in each program. Quarters of UI and employment include only recipients who were employed or received UI. Median length of participation decreases in later entry cohorts due to fewer available months or quarters of follow-up data. See the *Methods* section for limitations regarding employment data.

Combined Program Participation & Employment

Cash assistance families typically face high levels of financial hardship, necessitating the use of multiple programs so they can meet their material needs (Macartney & Ghertner, 2023). SNAP and Medicaid are the programs families most frequently combine with cash assistance (Maccartney & Ghertner, 2023). Not only does the use of multiple programs help families afford necessary items, such as food and housing, but concurrent use of multiple programs has been associated with a decrease in the number of hardships families' face (e.g., housing eviction or

utility disconnection) as well as increased positive outcomes for children (McKarnen et al., 2021; Jackson & Fanelli, 2023).

Given that cash assistance families often use multiple safety net programs at a time, Figure 3 examines how pandemic-era TCA recipients combined programs in the years following their entries. Specifically, Figure 3 demonstrates TCA families' combined uses of TCA, SNAP, and UI after entering the program, as well as employment. In total, there are 16 possible program and employment combinations, including *no program receipt or employment* (see Appendix C for all combinations).

⁷ See Appendix B for the available follow-up quarters for each entry cohort.

Figure 3 shows only the five most common combinations for each time period and displays these combinations over four different points in time. These time-points include: (1) the quarter a family entered TCA; (2) the 4th quarter after a family entered TCA; (3) the 8th quarter after a family entered; and (4) the 12th quarter after entry. Importantly, the five most common program and employment combinations are different at each time point. **Program and employment combinations not in the top five for that time period are included in the *other* category.**⁸

Consequently, program and employment combinations in the *other* category also change at each time point.

Families who utilized TCA during the pandemic period commonly used other safety net programs. Expanded eligibility for programs during this period, such as UI, likely allowed families to access programs that they might not normally be able to.⁹ In the quarter of entry, Figure 3 shows that nearly all (96%) families received some combination of TCA and SNAP benefits. This includes *TCA and SNAP* (56%), *TCA, SNAP, and employment* (29%), *TCA, SNAP, and UI* (7%), and *TCA, SNAP, UI, and employment* (4%). Given the importance of SNAP in families' food security, Maryland considers TCA families categorically eligible for SNAP (FIA, 2023). This means that if a family is not already receiving SNAP prior to TCA, they automatically qualify for food assistance.¹⁰ The combination of programs and employment utilized in the quarter of entry also highlights that adult recipients commonly worked.

In the 4th quarter after TCA entry (quarter 4), the share of families receiving TCA in any arrangement of program and employment combinations declined to 68% (Appendix C). In other words, by the 4th quarter after TCA entry, one in three families had left the program and were no longer receiving TCA benefits. The decline in TCA utilization in quarter 4 likely reflects the temporary nature of the TCA program, where even in economic downturns, families utilize TCA for relatively short periods of time. The most common TCA combination in quarter 4 was *TCA and SNAP* (40%).

Even though TCA receipt declined in the 4th quarter after entry, many families still utilized SNAP. In particular, one in 10 (9%) families utilized *SNAP only* and one in 10 (10%) combined *SNAP and employment* (Figure 3). An additional 5% of families utilized *SNAP and UI*. For families utilizing *SNAP and UI* in quarter 4, it is possible that some families exited TCA because they qualified for UI receipt, leading to an increase in families with a combination of *SNAP and UI*.

In the 8th and 12th quarters after entry (quarters 8 and 12, respectively), TCA receipt continued to decrease, with only 27% of families receiving TCA in any combination by quarter 12 (Appendix C). SNAP, however, continued to remain a frequently utilized program, with 81% of families utilizing SNAP in some combination in quarter 8 and 67% of families utilizing SNAP in some combination in quarter 12 (Appendix C).

⁸ Appendix C provides the percentages of all program and employment combinations.

⁹ It is important to note that families applying for TCA must also apply for any potential income for which they may be eligible. This includes UI. If a family is approved for UI, or another form of income, it is factored into their TCA eligibility. As a result, UI may make families ineligible for TCA if their UI income is greater than the TCA grant amount for their family's size (FIA, 2022). However, the

\$300 per week of enhanced UI benefits, which was available between January–July 2021, were disregarded from TCA eligibility calculations (FIA, 2021a).

¹⁰ While TCA families are categorically eligible for SNAP, categorical eligibility can occasionally be denied. For instance, a TCA family might not be categorically eligible for SNAP if any member is disqualified for an intentional program violation or the head of household is disqualified for failure to comply with work requirements (FIA, 2023).

Notably, in quarters 8 and 12, UI was no longer included in any of the five most common program and employment combinations. Potentially, this could be due to the end of expanded UI eligibility or families exhausting the UI time limit. However, the decrease in UI receipt along with the continued decline in TCA receipt could also be a result of an improving economy. For the earliest cohort of pandemic entrants, their 8th quarter after entry began in January 2022. By that time, low-wage industries, where TCA recipients commonly find employment, still had not fully recovered from pandemic-related job loss but were improving (CBPP, 2024). Likely, some families left TCA and UI when they re-entered the workforce. Indeed, in quarter 12, 13% of families fell into the *employment only* category and no longer received TCA, SNAP, or UI.

While some adults might have returned to the workforce, Figure 3 also hints that some families increasingly faced disconnection. In quarters 8 and 12, the category no programs or employment became one of the top 5 most common combinations (representing 8% of families in quarter 8 and 16% of families in quarter 12). This means that families in that group were not utilizing TCA, SNAP, or UI and had no known employment in Maryland's UI system.¹¹ Disconnection from programs and employment typically increases for TCA families over time (Smith et al., 2024). While some families in the *no programs or employment* category may have been receiving benefits from programs not included in Figure 3, such as Supplemental Security Income (SSI), or had employment outside of Maryland, others might have lacked any income and were without program support. This leaves some former TCA families exceptionally vulnerable and without resources to meet their basic needs.

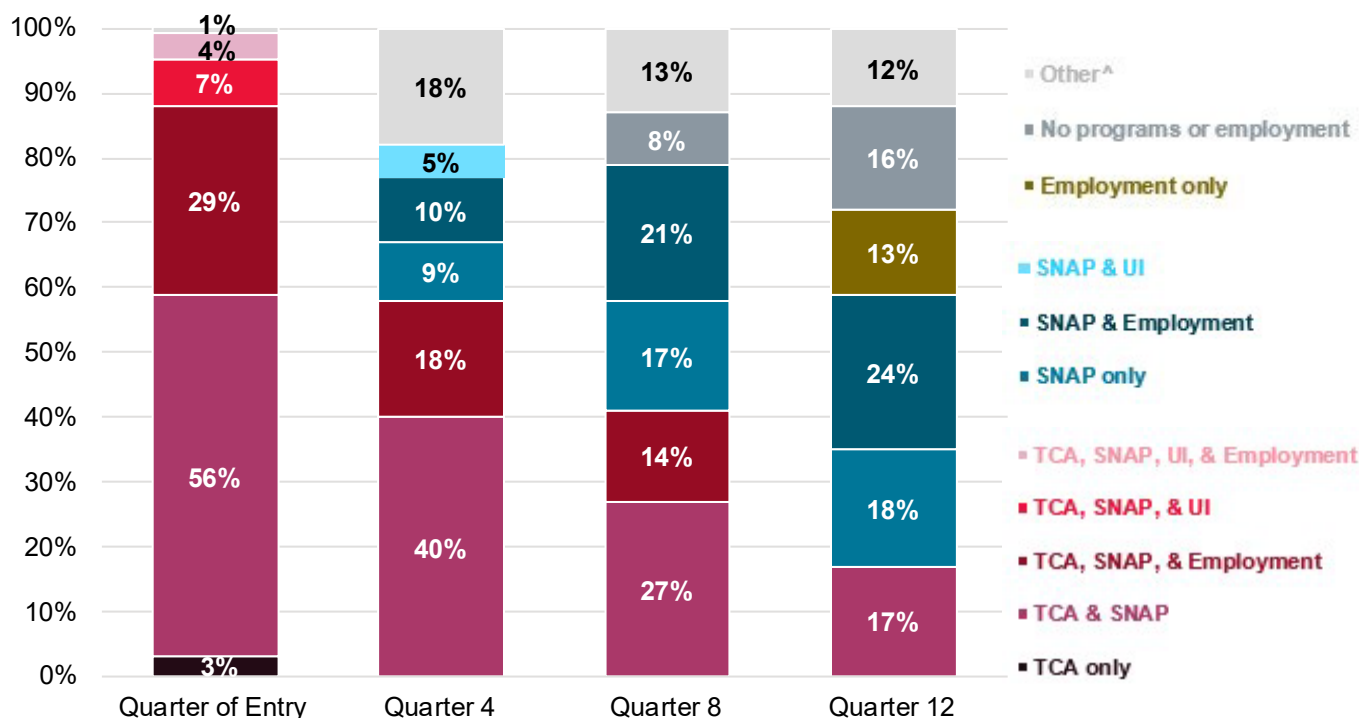
¹¹ See the *Methods* section for employment data limitations.

Figure 3. Combined TCA, SNAP, UI, and Employment Utilization over Time

From quarter of TCA entry through the 3rd follow-up year (12 quarters)

About Program & Employment Combinations

Figure 3 shows the five most frequent combinations of TCA, SNAP, UI, & employment by TCA families within each quarter. The five most frequent combinations can vary between quarter. In total, there were 16 possible program and employment combinations in each quarter. Combinations outside of the top five most frequent are folded into the *Other*[^] category and may also be different for each quarter shown. Appendix C shows all program combinations for each quarter.



Interpretation examples:

Quarter of Entry

Over **half (56%)** of families combined **TCA and SNAP** in the quarter of entry and **3 in 10 (29%)** families combined **TCA, SNAP, & employment**.

Quarter 12

The share of families combining **TCA & SNAP** declined to **17%**. More families combined **SNAP & employment (24%)** or relied only on **SNAP (18%)**.

Note: All families in the study period had at least 12 quarters of follow-up data. See the *Methods* section for limitations regarding employment data. In this figure, participation for all programs as well as employment is determined at the case level. This means the participation data may represent any adult on the case, while employment and UI represents only the recipient head-of-households. As a result, UI and employment participation may be underrepresented in this analysis compared to UI and employment participation at the individual participant level. Categories with TCA receipt are given primary hierarchy in the analysis, followed by SNAP, UI, and then employment. For instance, if a family combined TCA, SNAP, and employment in the quarter of entry, they are in the TCA grouping of combinations, represented by shades of red. If the same family was no longer receiving TCA in quarter 4 but still combined SNAP and employment, they are placed in the SNAP category, represented by shades of blue.

Through looking at program and employment combinations, Figure 3 highlights how families' utilization changed over time. However, it does not show this information by cohort. Importantly, program and employment combinations were similar between cohorts (analysis not shown). This indicates that the programs families utilized

as well as adults' employment status did not vary much based on when they began TCA receipt. When variation did occur, it mostly happened in the quarter of entry and the 4th quarter after entry. The call-out below details some of the differences in these quarters by entry cohort.

Combined Program Utilization by Entry Cohort

Figure 3 represents the **five most common** program and employment combinations for all entrants by quarter of entry. ***With some exceptions, utilization patterns by each entry cohort are similar to Figure 3.***

The biggest differences in utilization patterns between entry cohorts include:

- **The Quarter of Entry**

- Families in the first and last entry cohorts were more likely to use **TCA & SNAP** and **TCA, SNAP, & employment** compared to the middle two cohorts.
- Families in the middle two entry cohorts were **more likely to use UI** in some combination compared to the first and last entry cohorts, including **TCA, SNAP, & UI** and **TCA, SNAP, UI, & employment**.

Programs & Employment	Q2–Q3 2020	Q4 2020	Q1–Q3 2021	Q4 2021	All Cohorts
TCA & SNAP	59%	49%	49%	59%	56%
TCA, SNAP, & Employment	30%	24%	26%	29%	29%
TCA, SNAP, & UI	3%	15%	15%	5%	7%
TCA, SNAP, UI, & Employment	2%	7%	6%	2%	4%

- **The 4th Quarter after Entry**

- Families in the last two entry cohorts were more likely to combine **TCA, SNAP, & employment** compared to the first two cohorts.
- However, families in the first cohort were more likely to use **SNAP & UI** compared to the other cohorts.

Programs & Employment	Q2–Q3 2020	Q4 2020	Q1–Q3 2021	Q4 2021	All Cohorts
TCA, SNAP, & Employment	13%	19%	28%	27%	18%
SNAP & UI	9%	2%	0%*	0%*	5%

Note: *Values under 0.5% are rounded to 0%.

The differences in utilization patterns by cohort decreased over time with only slight differences in the 8th and the 12th quarters after entry.

Pandemic Entrants' Case Closures

Closures by Entry Cohort

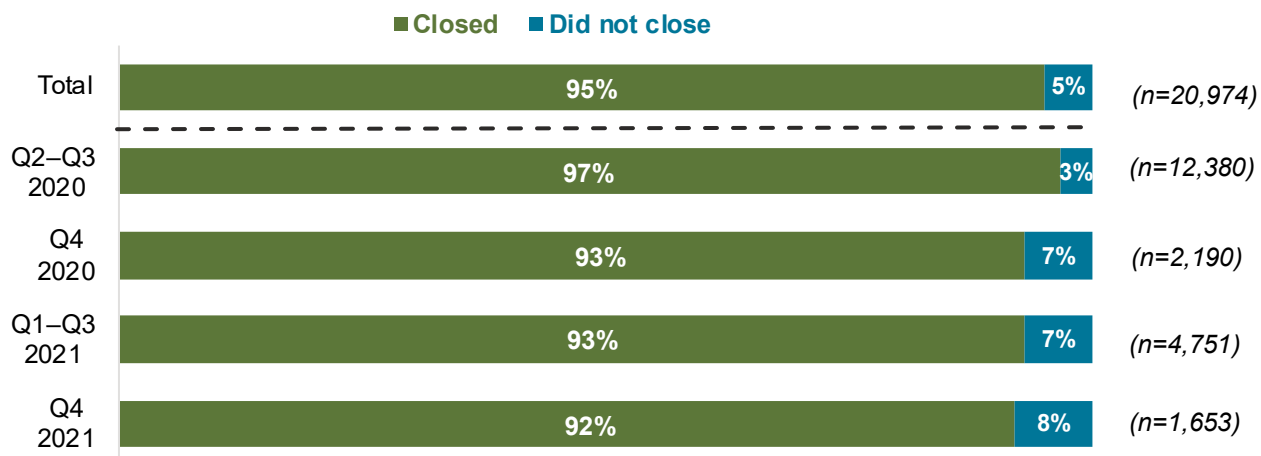
Nearly all (95%) families who came onto cash assistance during the pandemic exited their initial TCA spell by December 2024, the end of the study period (Figure 4). This is in line with previous research which has found that very few families have long-term TCA receipt and exceed the 60-month cumulative time limit (Hall et al., 2020). The percentage of families who exited TCA, however, differed by entry cohort. As Figure 4 shows, 97% of families in the Q2–Q3 2020 entry cohort exited TCA by the end of the study period. Between 92% and 93% of families in the later three cohorts (Q4 2020, Q1–Q3 2021, and Q4 2021) exited by December 2024.

One reason a higher share of cases might have closed in the first cohort (Q2–Q3 2020) is simply because these families had a slightly longer follow-up period, capturing more exits. A second reason, however, might be due to differences in adult recipients' characteristics and employment history. Previous investigations of adult TCA

recipients spanning the pandemic period have found that these recipients had higher levels of education compared to recipients who came on before the pandemic (Passarella & Smith, 2021; Smith & Passarella, 2022). Families who came on around the start of the pandemic were also more likely to be employed in the year before their TCA receipt (Passarella & Smith, 2021; Smith & Passarella, 2022). Both education and employment history are associated with financial stability after TCA exit (James & Nicoli, 2016; McColl & Passarella, 2019). These characteristics are also associated with a decreased chance families exceed their lifetime TCA limit (Hall et al., 2020). If adult recipients in the first cohort possessed higher levels of education and more work history compared to families in the other cohorts, it might mean that more adult recipients were able to secure work and exit the program. Despite the differences in case closures between the first entry cohort and the later cohorts, Figure 4 collectively highlights that regardless of when families entered TCA during the pandemic, the large majority exited their initial TCA spell by December 2024.

Figure 4. TCA Closure by Entry Cohort

April 2020–December 2024



Note: *Did not close* means that a case did not end their initial TCA spell in or before December 2024.

Cases that Did Not Close by December 2024

Similar to previous studies, long-term TCA receipt was rare. Only a small percentage (5%) of families who came onto TCA between April 2020 and December 2021 **experienced long-term program receipt**. For these families, their cases did not close by the end of the study period (December 2024), and they had a median of **48 months** of TCA receipt.

Families experiencing long-term TCA receipt often have an adult with a disability, are an adult relative caring for a child, face a barrier to self-sufficiency, or do not have employment in the year prior to TCA (Hall et al., 2020).

Families who came onto TCA in the pandemic period and experienced long-term receipt were more likely to have a work-exempt case (8%) compared to families who did not have long-term receipt (4%). This means these families were more likely to have a relative adult caring for a child or to have another factor exempting them from work participation. They were also **less likely to have employment in the quarter before TCA** receipt compared to other recipients (28% vs. 44%).

Likely, families who came onto TCA in the pandemic period and experienced long-term receipt have similar profiles to other TCA families who have experienced long-term receipt.

Note: Work-exempt cases include cases in which a parent is receiving SSI, child-only cases, cases in which a non-parent adult is caring for a child, cases where an adult is caring for a disabled family member, or cases where a single-parent adult has a child under 1 year old and qualifies for the federal exemption (FIA, 2006; FIA, 2022).

Case Closure Dates

Although the majority of families across all cohorts exited TCA by December 2024, they did so at varying times. Figure 5 shows the patterns of their exits between April 2020 and December 2024. The first entry cohort, Q2–Q3 2020, had its largest spike in case closures between August and December 2020. In that time, about 3,800 cases (or 32% of all leavers in the cohort)¹² exited TCA. Families in this cohort would have only received between 5 and 9 months of TCA before their exit, reflecting a relatively brief period of receipt. While

unemployment in the state remained around 7% in these months (BLS, n.d.), adults might have been able to secure employment and return to the workforce. Additionally, during the initial months of the pandemic, UI benefit application processing was slow, and families faced delays in benefit approval (MD Labor, n.d.; Parolin, 2023). As a result, some families might have left TCA for UI once their UI benefits were finally approved. Indeed, previous investigations have found that an elevated percentage of families who exited during the pandemic received UI after leaving compared to families who exited before the pandemic period (Smith et al., 2024).

¹² Analysis not shown.

It is also important to note that this period of exits coincides with a lapse in automatic program redeterminations that occurred between June and August 2020 (Appendix A). While cases in this study should not have been affected by this lapse (i.e., families were not receiving TCA for long enough to reach a redetermination period), there was a general increase in TCA exits during its occurrence (Department of Legislative Services, 2021).

TCA exits continued steadily over the next several months but exits spiked again in March and August 2022. Likely, spikes in these months were linked to the expiration of families' recertification periods. Between March 2020 and December 2021, families received automatic redeterminations of their TCA benefits (Appendix A). However, families receiving TCA after December 2021 would have had to reapply and meet eligibility criteria for TCA at their next recertification period. Given that many families in the Q2–Q3 2020 cohort came on to TCA within the first 3 months of the pandemic (see Figure 1), it is reasonable that many families would also have redetermination periods, and subsequent exits, at similar times. By August 2022, 84% of leavers in this cohort had exited their initial pandemic-era TCA spell.¹³

Exits in the second cohort largely followed a similar pattern to the first cohort but at a smaller scale due to the Q4 2020 entry cohort's size. Families in the second cohort had an initial increase in exits between October 2020 and May 2021, 1 to 8 months after families came on the program. This reflects the initial exits observed in the first entry cohort again highlights that families often use TCA for short periods of time. Additionally, the Q4 2020 cohort also had spikes in exits in March and August 2022. Likely,

this also reflects the automatic redetermination periods for families in the cohort.

Families leaving in the third and fourth cohorts displayed somewhat different exit patterns. Similar to the first two cohorts, the third cohort (Q1–Q3 2021) had a moderate share of families exit within several months of TCA entry. For the third entry cohort, this was between January and October 2021. The third cohort then had a moderate but prolonged spike in closures between March and June 2022. Likely, for many families, this was when their redetermination period occurred. Given that the third entry cohort contained the most entry months, and the share of families coming onto TCA in each of those months was relatively consistent (see Figure 1), it makes sense that the Q1–Q3 2021 cohort would have a more moderate but prolonged spike in exits compared to the relatively brief but large spikes that occurred in the first and second entry cohorts.

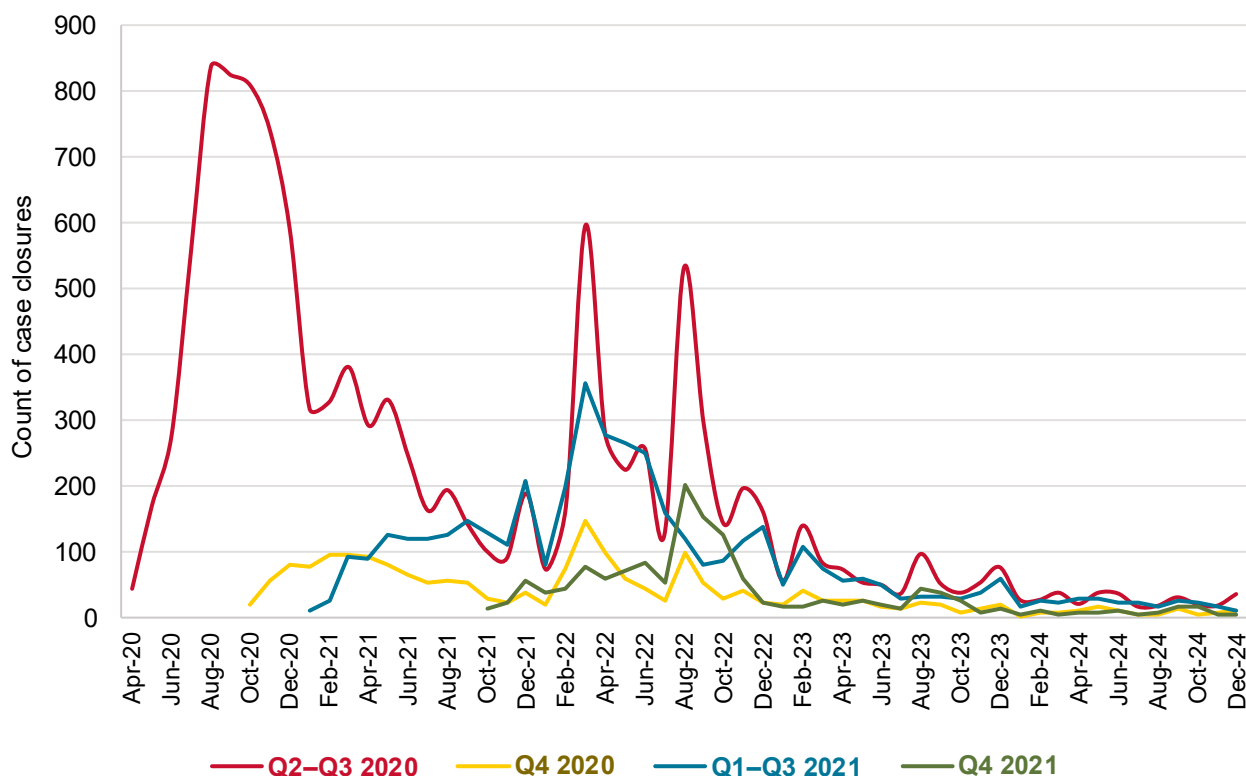
As in the other cohorts, the fourth cohort (Q4 2021), had a gradual increase in leavers in the first several months after entry. Similar to the third entry cohort, however, the fourth entry cohort only had one notable spike in leavers, occurring between August and October 2022. Although the third and fourth exit cohorts had some differences in families' exit patterns compared to the first and second cohorts, 86% of leavers across all cohorts exited TCA by the end of 2022.¹⁴

¹³ Analysis not shown.

¹⁴ Analysis not shown.

Figure 5. TCA Case Closure Dates for Pandemic Entrants, by Entry Cohort

Among cases that experienced a closure by December 2024



Note: Closure dates represent when a family ended their initial TCA spell during the study period (April 2020–December 2024).

Case closure reasons

Case closure reasons provide some information on why families in the study period exited TCA. Families can have more than one closure reason, and these reasons can range from eligibility reasons, such as income exceeding the qualifying limit, to administrative reasons, such as not submitting the required paperwork for benefit redetermination. Among pandemic entrants who experienced a case closure by December 2024, the top TCA closure reasons included: (1) income above the limit (41%); (2)

did not reapply (20%); (3) did not maintain eligibility (19%); (4) and ineligible for benefits (11%) (Table 3).¹⁵ This is roughly similar to findings in the *Life After Welfare, 2024 Annual Update*, which covers two cohorts of leavers during a similar time period (Smith et al., 2024).

As Table 3 shows, case closure reasons were relatively similar by cohort, with the exception of *did not reapply*. Families in the latter two entry cohorts, Q1–Q3 2021 (24%) and Q4 2020 (30%), were more likely to exit due to *did not reapply* compared to leavers in the first two

¹⁵ Definition for closure codes are as follows: *income above the limit*—family’s income from employment or unearned income from child support, disability payments, Unemployment Insurance, or other sources exceeds the income eligibility requirements; *did not maintain eligibility*—family did not submit required information regarding eligibility or did not comply with the eligibility process such as compliance with their Family Independence Plan; *did not*

reapply—family did not recertify their eligibility for TCA when required, did not provide all documentation to recertify benefits, or missed the redetermination appointment; and, *ineligible*—family did not meet the TCA program’s eligibility criteria, such as a deceased head of household or no dependent children.

cohorts (17% in both the Q2–Q3 2020 and Q4 2020 entry cohorts). Likely, one reason for this difference is the expiration of automatic benefit redeterminations (Appendix A). Families in the latter two entry cohorts came onto TCA towards the end of the automatic redetermination period (Appendix A) and were more likely to be receiving TCA when automatic redeterminations expired.¹⁶ This means a larger share of families in the latter two entry cohorts had to go through

a redetermination period compared to families in the earlier two cohorts. As a result, their TCA cases were also more likely to close due to administrative reasons such as *did not reapply* if the family chose not to recertify their benefits. This difference in closure reasons between the first two entry cohorts and the latter two entry cohorts highlights how programmatic changes can influence program receipt, including the reason families exit.

Table 3. Case Closure Reasons, by Entry Cohort

	Q2–Q3 2020 (n=11,768)	Q4 2020 (n=1,993)	Q1–Q3 2021 (n=4,322)	Q4 2021 (n=1,453)	All Cohorts (n=19,536)
Income above limit	42%	40%	38%	38%	41%
Did not reapply	17%	17%	24%	30%	20%
Did not maintain eligibility	20%	20%	18%	15%	19%
Ineligible	10%	13%	13%	11%	11%
Other closure reason	8%	6%	5%	2%	6%

Note: Cases can have more than one case closure reason. As a result, columns do not sum to 100%. *Other closure reason* includes closures due to child support (3%) and work sanctions (1%), as well as other closure reasons comprising 2% or less of all case closures. Counts for each cohort represent the number of cases in that entry cohort that experienced an initial case closure by December 2024.

Conclusion

The shock of the COVID-19 pandemic disproportionately impacted women, people of color, low-wage workers, and families already facing poverty (Office of Human Services Policy, 2021; Parolin, 2023). Federal and state governments responded with temporary policy changes that allowed more families to receive consistent support from key programs, including SNAP, UI, and cash assistance. This brief highlights how Maryland families who opened a TCA case during the pandemic period (i.e., between April 2020 and December 2021) utilized these key safety net programs.

One of the brief’s key findings is that the temporary policy and program changes enacted during the pandemic influenced program

utilization. Figure 2, which displayed program participation and employment over time and by entry cohort, demonstrated declines in families’ TCA, SNAP, and UI participation that aligned with key policy changes and economic indicators. For instance, high UI participation among early entry cohorts aligned with rapid economic changes across the state. TCA and SNAP decreases experienced throughout the pandemic and follow-up period aligned with the end of automatic program redeterminations and a decreasing unemployment rate. Further, families who entered in the fourth pandemic cohort left TCA more quickly and a smaller percentage received UI benefits, consistent with the expiration of temporary pandemic policies and economic changes.

¹⁶ In the Q1–Q3 2021 (70%) and Q4 2020 (96%) the majority of families were still receiving TCA when the automatic redetermination period ended. Comparatively,

35% of families in the Q2–Q3 2020 and 54% of families in the Q4 2020 were receiving TCA when automatic benefit redetermination expired.

This brief also makes clear that nearly all families utilized a *combination* of safety net programs and employment in the years following their TCA entries. Of the programs examined, SNAP had the highest co-occurrence: 96% of families received some combination of TCA and SNAP concurrently (Figure 3). Families also continued to utilize SNAP over time, even as TCA participation declined. Future investigations might examine how often TCA families utilize additional safety net programs, such as Medical Assistance, energy assistance, or SSI, both while receiving TCA and after their TCA exits.

Lastly, the findings emphasize that families use TCA briefly, even during periods of economic turmoil. Nearly all families who entered TCA during the pandemic experienced a case closure by December 2024, and the majority (68%) of families also had just one TCA spell within the study period. Even with automatic benefit determinations, families had a median of 19 months of TCA participation over the study period (April 2020–December 2024) (Table 2).

Ultimately, the findings of this brief underline: (1) the importance of the social safety net; and (2) the value of policy responses in times of economic uncertainty. Temporary changes to TCA policy helped families persevere through severe financial distress. Expanded UI access helped many workers weather job loss and SNAP ensured that families maintained access to nutritious food. Responses from the federal and state governments increased both program access and benefit amounts and the temporary implementation of automatic redeterminations ensured families were able to maintain their benefits. Without these program and policy responses, many families would have likely faced more severe and long-lasting economic effects (Parolin, 2023; Trisi, 2023). By examining utilization patterns, these insights equip Maryland program managers, policymakers, advocates, and other decision-makers with a

deeper understanding of how families navigate the safety net during times of instability, offering a valuable foundation for responsive policy planning in future downturns.

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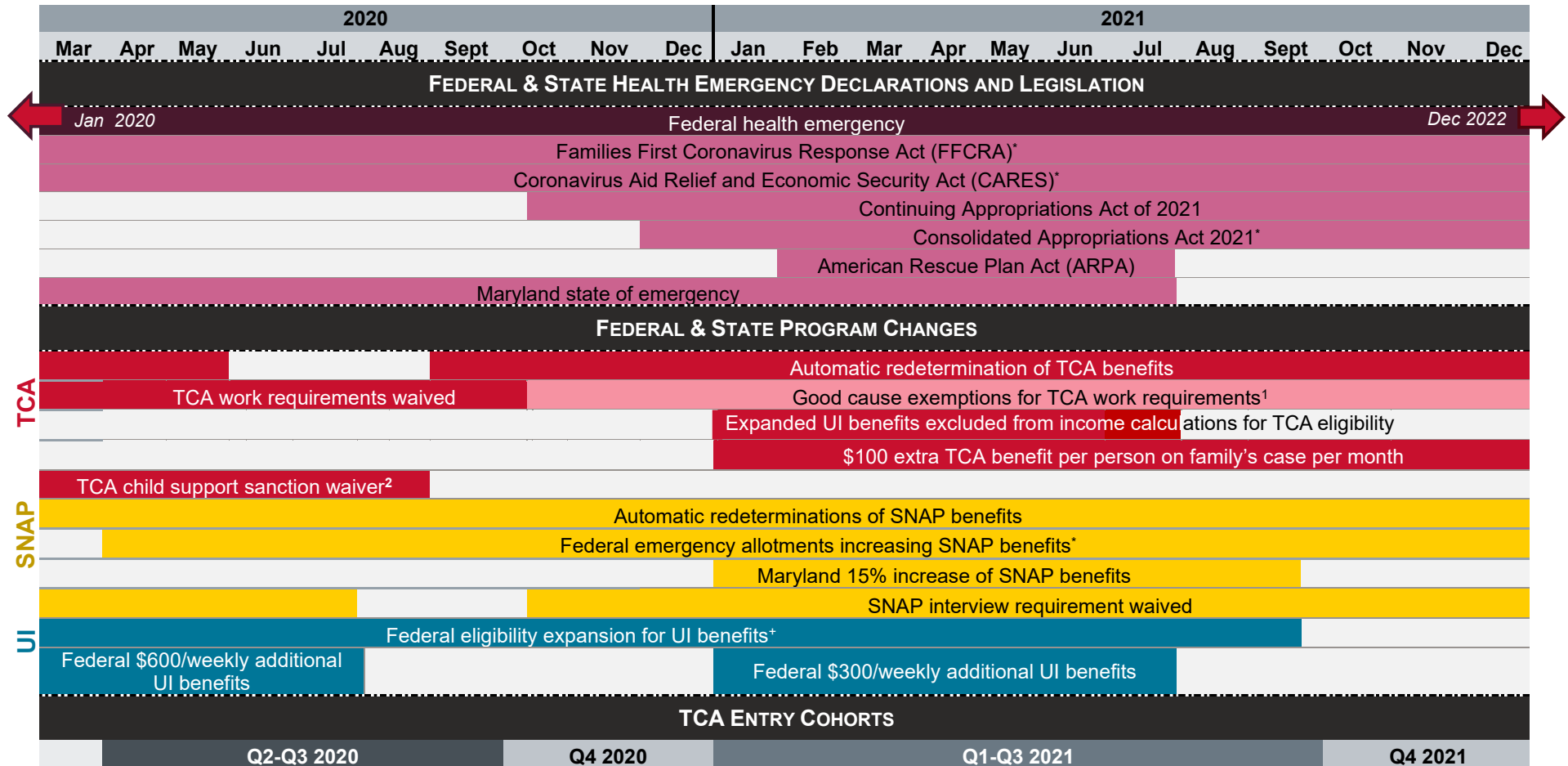
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APPENDIX A. TIMELINE OF COVID-19 PANDEMIC POLICIES

Table A1. Timeline of COVID-19 Policies that Impacted TCA, SNAP, & UI receipt



Note: Arrows in the *Federal health emergency* row indicate that the federal state of emergency declaration extended beyond the timeframe displayed in this table, spanning between January 31, 2020 and December 31, 2022. *COVID-19 policy began before the timeframe displayed in this table. *COVID-19 policy ended after the timeframe displayed in this table. Months highlighted indicate legislation or a program or policy started or ended in a particular month, regardless of when in the month it occurred.

APPENDIX B: ENTRY DATES BY COHORT AND MONTHS OF FOLLOW-UP QUARTERS

Table B1. Quarter of Entry Dates by Cohort and Months of Follow-up Quarters

Entry Cohort	Entry Quarters in Cohort	First Quarter of Data (in months)	Last Quarter of Data (in months)	Quarters of Follow-up Data*
Q2-Q3 2020	Q2 2020	Apr.-Jun. 2020	Oct.-Dec. 2024	19
	Q3 2020	Jul.-Sept. 2020	Oct.-Dec. 2024	18
Q4 2020	Q4 2020	Oct.-Dec. 2020	Oct.-Dec. 2024	17
Q1-Q3 2021	Q1 2021	Jan.-Mar. 2021	Oct.-Dec. 2024	16
	Q2 2021	Apr.-Jun. 2021	Oct.-Dec. 2024	15
	Q3 2021	Jul.-Sept. 2021	Oct.-Dec. 2024	14
Q4 2020	Q4 2021	Oct.-Dec. 2021	Oct.-Dec. 2024	13

Note: *Includes entry quarter.

APPENDIX C: COMBINED PROGRAM PARTICIPATION & EMPLOYMENT

Table C1. All Categories of Combined TCA, SNAP, UI, and Employment Utilization over Time
From quarter of TCA entry through 3 follow-up years (12 quarters)

	Quarter of Entry	Quarter 4	Quarter 8	Quarter 12
TCA				
TCA	3%	3%	2%	1%
TCA & SNAP	56%	40%	27%	17%
TCA & UI	0.3%	0.1%	0%*	0%*
TCA & Employment	1%	2%	1%	0.4%
TCA, SNAP, & UI	7%	3%	0.3%	0.2%
TCA, SNAP, & Employment	29%	18%	14%	8%
TCA, UI, & Employment	0.1%	0.1%	0%*	0%*
TCA, SNAP, UI, & Employment	4%	1%	0.2%	0.1%
SNAP				
SNAP	0.1%	9%	17%	18%
SNAP & UI	0.1%	5%	1%	0.4%
SNAP & Employment	0.1%	10%	21%	24%
SNAP, UI, & Employment	0.1%	3%	1%	0.5%
UI				
UI	0%*	0.4%	0.5%	1%
UI & Employment	0%*	0.3%	0.3%	1%
Employment				
Employment	0%*	2%	6%	13%
No programs or employment				
No programs or employment	0%*	3%	8%	16%
Total	100%	100%	100%	100%

Bolded numbers are displayed as individual categories in Figure 3. All non-bolded numbers are included in the *Other* category for a given time period.

Note: *Percentages less than 0.1% are rounded to 0%. All families in the study period had at least 12 quarters of follow-up data. See the *Methods* section for limitations regarding employment data. In this table, participation is determined at the case level. As a result, UI and employment participation may be underrepresented in this analysis compared to UI and employment participation at the individual participant level.

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