# LIFE ON WELFARE: A SNAPSHOT OF THE ACTIVE TCA CASELOAD IN OCTOBER 2001


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## Executive Summary

In recent years, cash assistance caseloads in the United States have declined dramatically. Indeed, about two percent of the U.S. population received welfare in 2000, the lowest rate of welfare receipt in 30 years. Maryland recorded a 66% drop in its welfare caseload during the five year period between January 1995 (227,887 recipients) and January 2000 (77,340 recipients). Empirical research on current recipients is critical in light of these dramatic declines. The present smaller caseloads have led to considerable speculation about the characteristics of current recipients and, in particular, to the widespread belief that today's on-welfare families are exclusively or at least predominantly "hard-to-serve". Despite the popularity of the "hard-to-serve" thesis, we are aware of no published research, including the present study, which unequivocally demonstrates that it is an accurate characterization of current welfare caseloads. Instead, today's study, other comparative assessments of Maryland's welfare caseloads since the outset of reform, and research done in other states, seem to strongly indicate that today's caseload is not necessarily "harder to serve," but is likely "different to serve" in some respects.

This report examines the characteristics of individuals who received a Temporary Cash Assistance (TCA) grant, Maryland's version of cash assistance, in October of 2001, the fifth anniversary of welfare reform in the state. To shed empirical light on this important issue, it addresses the following questions:

1. What are the demographic characteristics of TCA recipients with an active case in October 2001?
2. What are the historic and current patterns of cash assistance participation for customers in the October 2001 sample?

3. What do we know about the employment experiences, both historically and in October 2001, of sample members?

Where appropriate and possible, comparisons are made between characteristics of the active October 2001 sample and those of active case samples from October 1996, 1998, and 1999, as well as between the active October 2001 caseload and recent TCA exiters.

Notable findings include the following:

- The typical casehead in October 2001 was an African American (80.1%), female (95.4%) whose average age is 37 years, and has never been married (68.6%). This demographic profile is very similar to those of the active caseloads of past years, typically being female, African American and never married. The notable difference between the October 2001 caseheads and past cases is payee average age, which appears to have crept upward during the first few years of reform and then leveled off. That is, the average age of October payees was 33.2 years in 1996, 35.3 years in 1998 and 37.0 years in 1999 and 2001.

- The typical TCA assistance unit in October 2001 had a mean size of 2.5 people, with 0.7 adults and 1.9 children, on average. The mean age of the youngest child was 6.5 years. Slightly more than one third (36.0%) of the cases contained no adults, indicating these were child only cases. This large proportion of child-only cases is notable, especially in comparison to that of earlier active caseloads (33.7% in 1999, 22.8% in 1998, and 21.3% in 1996) and recent TCA exiters (18.9%).

- Considering cash assistance receipt, October 2001 cases received an average of 31.4 months of TCA over the previous 60 months, just over half of the five years. About a quarter of the sample (26.7%) received TCA for 49 or more months, and just under a quarter (22.2%) received between one and 12 months of aid. Only two out of every 100 had received no TCA in the previous five years. Sample members from the October 1996 and 1998 active caseloads had a slightly higher mean amount of receipt (34.4 months for the 1996 sample and 33.2 months for the 1998 sample). In contrast, TCA exiters had a slightly lower mean amount of historical receipt, 29.5 months, and a higher percentage of individuals (26.9%) who received TCA for less than one year.

- Considering federally-funded TCA usage or those months that count against the five year time limit, October 2001 cases had used an average of 20.8 months of their 60 lifetime months. Over two-fifths (43.9%) had used 12 or fewer months, and slightly more than three-fifths (63.8%) had used less than 24 months. Only a little over one-tenth (12.6%) were approaching the limit, having received aid for over 48 months.

- Almost two-thirds (65.1%) of the October 2001 sample were working at some point in the eight quarters prior to our study quarter. While similar to earlier active cases as well as early exiters, this figure is notably less than that of recent welfare leavers (73.7% among those who exited between October 2000 and March 2001).

In short, although having a generally similar demographic profile, the active caseload of October 2001 is different in certain important ways from both the active caseload of years past and recent TCA exiters. Rather than a smaller caseload composed largely of families facing multiple or intractable problems, it appears the current caseload consists of a number of sub-populations each, perhaps, with different service needs. Perhaps most notable among these sub-populations are non-traditional families, those where the assistance unit is something other than the historically dominant mother-child dyad/triad. Child-only cases (no adult in the assistance unit) account for a much greater proportion of the active caseload than at any point in the past.

The assertion that the current caseload is “different to serve,” rather than “hard to serve,” does not mean that the challenges of the next few years are, necessarily, any easier than those which characterized the first five years of welfare reform. The challenges though, like the caseload, may be somewhat different than they were in the past. For example, given the changing profile (older age, more child-only cases, and fewer cases with recent work experience) and the caseload’s much smaller size, the need for direct or contracted immediate work engagement activities may be somewhat less and the need for more service-oriented strategies somewhat increased. Similarly, rapid job replacement services may require more emphasis if the economy continues to sputter and industries in which former welfare recipients find work are disproportionately affected. More broadly and over the longer-term, at least some discussion should ensue as to whether the federal program, Temporary Assistance for Needy Families (TANF), as it is currently structured, is the most appropriate program for many of today's on-welfare families, particularly non-traditional ones.

Finally, the mix and emphasis of interventions required to effectively serve today's on-welfare population may be somewhat different than in prior years, but the need to retain Maryland's bedrock reform principles of flexibility and creativity is unchanged. Our state, like most others, faces serious budget problems, welfare caseloads have flattened out, if not begun to slowly rise in some jurisdictions, and the long-term economic situation remains murky, as does the final shape of national welfare reform re-authorization. In this volatile and uncertain environment, it is imperative that the state and local Departments be able to move nimbly and quickly to revise, devise and deliver services that are best-suited to meet the needs and increase the self-sufficiency chances of today's "different to serve" cash assistance clients. If, as seems likely, financial resources to support ongoing reforms are static, if not reduced, creativity and flexibility will become even more important.

## INTRODUCTION

Cash assistance caseloads have declined dramatically since the comprehensive overhaul of welfare reform which began in the late 1990s. These decreases, coupled with legislative and popular interest in what happens to families affected by reform, have led to an abundance of research on welfare leavers, those who have exited welfare since the outset of reform. Leavers studies are important. They permit policy-makers to assess the progress of new welfare approaches and provide valuable information about the well-being of low-income children and their families. However, while leavers studies are necessary to understanding the effects of welfare reform, they are not, by themselves, sufficient. At least as important for effective program planning and service delivery is reliable information about the characteristics and circumstances of families who are currently receiving cash assistance. Understandably, but unfortunately, there has been much less published research on this latter topic.

Today's report, one in our series of periodic *Life on Welfare* research studies, begins to fill that information gap for Maryland. It presents snapshot data describing the Temporary Cash Assistance (TCA, Maryland's TANF program) caseload in Maryland in October 2001. Three specific questions are addressed:

1. What are the demographic characteristics of TCA recipients in October 2001?

2. What are the historic and current patterns of cash assistance participation for clients active in October 2001?

3. What do we know about the employment experiences, both historically and in October 2001, of TCA case heads?

Where possible, characteristics of October 2001 cases are also compared to characteristics of the active caseload in earlier years and to recent TCA leavers.

## BACKGROUND

Caseload declines since implementation of welfare reform in the late 1990s have been nothing short of spectacular, exceeding the expectations of even the most ardent supporters of reform. Nationally, the cash assistance caseload declined by more than 50%, from a record high of 5.0 million families in 1994 to 2.3 million families in 2000 (Office of Planning, Research and Evaluation, 2002). To put this figure in perspective, just about two percent of the U.S. population received cash assistance in 2000, the lowest rate of AFDC/TANF receipt in 30 years (Assistant Secretary of Planning and Evaluation, 2002).

In Maryland, the decline was also pronounced, from 227,887 persons on welfare in January, 1995 to 77,340 in January, 2000, a 66.1% decrease (Maryland Department of Human Resources, 2002). Although the rate of decline has not been as steep of late, the general trend has still been a downward one such that, in Maryland in November 2002, there were only 26,852 families (66,179 individuals), receiving cash assistance (Maryland Department of Human Resources, 2003). Moreover, an earlier analysis indicated that, at least in the first few years of reform, the majority of Maryland's caseload decline was due to higher exit rates, not lower application and/or approval rates (Ovwigho, 2001).

The dramatic caseload declines of the past few years have been hailed as signaling the success of reform, but usually with the appropriate caveat that there was and still is more work to be done (Christenson, 1997; DeParle, 1997, 1999; Havemann, 1998; Ovwigho, Born, Ruck, Srivastava and Owens, 2002). In particular, concern has been expressed that the characteristics and circumstances of today's cash assistance cases may be different than in the pre-reform era. In particular, it has been hypothesized that many current cases are "hard to serve," face more complex barriers to economic independence and/or are simply more disadvantaged than clients in prior years and clients who have left welfare since the beginning of reform (Brookings Institution, 1999; Brown, 1997; Heinrich, 1999; Loprest and Zedlewski, 1999; Meckler, 1999). As has been pointed out, the phrase "hard to serve" is code for individuals who experience difficulty in the reformed welfare system and the term implies that the needs of some recipients may be beyond the scope of services that are typically available in today's work-oriented system (Danziger and Seefeldt, 2002).

If the profile of a cash assistance customer/case has changed significantly, policy-makers and program managers need reliable empirical data about the nature of those changes in order to provide relevant and effective intervention. For example, there may need to be less reliance on direct or contracted services such as immediate work engagement which have been used successfully with job-ready/less disadvantaged clients. Instead, especially if federal work requirements are increased under welfare reform re-authorization, efforts to craft work-focused policies more appropriate for the harder-to-employ will be imperative. Simultaneously, agency resources or vendor contracts may need to be redirected or developed to deal directly with complex issues such as family functioning and/or structure, mental illness, disability, and myriad other situations/characteristics which heighten clients' risk of long-term welfare dependency, decrease their likelihood of making smooth, lasting transitions from welfare to work, and increase their odds of returning to welfare after an exit (Acs and Loprest, 1999; Loprest, 2002). Although welfare reform has led to often radical transformations in welfare agencies and in front-line staff roles and responsibilities, effectively dealing with often intractable issues such as mental illness, domestic violence, and the like present a formidable challenge to even the most 'reformed' welfare agency. Moreover, as Danziger and Seefeldt (2002) correctly note, "these types of problems are not frequently or systematically addressed within the rapid employment, welfare-to-work model now widely used across the country".

To date, the available research evidence is mixed and neither confirms nor disproves the hypothesis that today's recipient population is more disadvantaged than was the population at the outset of reform. Zedlewski and Anderson (2001), for example, compared adults who were on welfare in 1997 to those on assistance in 1999. While certain differences were found, the authors did not conclude that the 1999 population was more disadvantaged. On the other hand, studies done by Sandra Danziger, Kathryn Edin and others consistently find that many current recipients, perhaps especially those with long welfare careers, do face considerable difficulty in moving from welfare to work.

Our Maryland studies have produced similarly intriguing and less than clear-cut results. A study of the entire on-welfare population in one county 18 months into reform, to illustrate, found tremendous diversity (Born, Caudill and Cordero, 1998). The caseload was not monolithic. Rather it was comprised of various sub-populations ranging from families facing short-term crises to those characterized by multiple, complex problems often of long-standing duration. Within the latter group, common problems included substance abuse, physical and mental disabilities, domestic violence, inter-generational issues and criminal or juvenile justice involvement; often families faced several of these issues at the same time.

Another study (Owvigho, 2001) addressed the “hard to serve” question by comparing the October 1996 and October 1998 active cash assistance caseloads in Maryland. Results were again mixed. Some differences observed between the two samples were consistent with the hypothesis that there was a larger proportion of at-risk clients in 1998 than in 1996, but others were not. It appeared from that study that, rather than being composed only or predominantly of multiply-disadvantaged families, 1998's much smaller caseload was comprised of a number of sub-populations, each perhaps with some unique service needs. For example, the two most dramatic changes between 1996 and 1998 were increases in the proportion of cases headed by a disabled adult and the proportion in which an adult received benefits for children other than her own.

The bottom-line is probably that, as Ovwigho (2001) noted, today’s welfare caseload is not unilaterally “hard to serve,” but it most likely is “different to serve” than was the caseload five years ago. Thus, policy-makers would be ill-advised to develop new policies and practices based solely on the common myth that “only the hard to serve are on welfare today”. It would be equally unwise to merely ratchet up work requirements on the theory that because “welfare to work” appears to have worked well for yesterday’s clients, even greater emphasis on employment should work even better for today’s and tomorrow’s clients. All available research, as well as front-line practice wisdom, suggests that the situation is much more complicated than either of these two generally unilateral viewpoints. If the momentum of success is to be maintained, especially in uncertain economic times, more flexible, creative and sophisticated responses and programs will be required at the national, state and local levels.

Flexibility and creativity in meeting the needs of today's "different to serve" cash assistance caseloads are imperative. Many states face serious budget deficits, welfare caseloads have flattened out, if not begun to slowly rise in many jurisdictions, and the long-term economic picture remains murky. In this environment, it is crucial that states and localities focus their increasingly-scarce TANF dollars on services and strategies that are best-suited to meet the needs and increase the self-sufficiency chances of today's "different to serve" families. Empirical data describing how the characteristics of today's caseloads compare to those at the outset of reform (1996) and in ensuing years provide an important starting point for those efforts. The remainder of this paper presents results from an examination of Maryland's October 2001 caseload and provides comparisons to caseload characteristics in earlier years of reform.

## METHODS

This chapter presents a brief description of the methodology used to carry out our study of the October 2001 active Temporary Cash Assistance (TCA) caseload and the nature and sources of the data upon which the study is based. We begin by discussing the research sample.

### Sample

A five percent random sample was drawn from the universe of active Temporary Cash Assistance (TCA, Maryland's TANF program) cases for October 2001 (n=27,166). This process yielded a research sample of 1,358 active cases. Once study cases were identified, demographic, welfare participation, and employment data from various automated information management systems were obtained, cleaned, and analyzed by the authors.

### Data Sources

Findings described in this report are based on data gathered from three administrative data systems maintained by the State of Maryland. Individual and case-level demographic characteristics and program utilization data were obtained from two systems: CARES (Client Automated Resources and Eligibility System) and AIMS/AMF (Automated Information Management System/Automated Master File). Employment and wage data were obtained from the third system, MABS (Maryland Automated Benefits System), which contains official data on all Maryland jobs covered by the state's Unemployment Insurance system. Each of these systems is briefly described below.

**AIMS/AMF**

From 1987 through 1993, AIMS/AMF was the statewide data system for programs under the purview of the Maryland Department of Human Resources (DHR). A new system, CARES, began to be used in late 1993 and, with conversion of the last jurisdiction (Baltimore City) in 1998, became the official replacement for AIMS/AMF. Since 1998 no new data have been added to AIMS/AMF, but the archival system is still accessible for program management and research purposes.

The archived system contains a participation history for each person who applied for cash assistance (AFDC or TCA), Food Stamps, Medical Assistance, or Social Services. The system contains basic demographic data such as name, date of birth, gender and ethnicity, but also includes the type of program, application and disposition (denial or closure) dates for each service episode, and a code which indicates the relationship of the individual to the head of the assistance unit. AIMS also displays, for each service case, a summary listing of all individuals included in that case. Limited financial data on the last 12 months of benefits received are also available for the cash assistance and Food Stamp programs.

**CARES**

CARES became the statewide automated data system for DHR programs as of March, 1998. Similar to its predecessor, AIMS, CARES provides individual and case level program participation data for cash assistance, Food Stamps, Medical Assistance and Social Services.

**MABS**

The Maryland Automated Benefits System (MABS) contains employment and wage data on all jobs within the state which are covered by the Unemployment Insurance program. Roughly 93% of all in-state jobs are covered. However, notable exclusions are federal government employees, civilian and military, independent contractors, commission-only salespersons, most religious organization employees, some student interns, self-employed persons with no paid staff, and farm workers. "Off the books" or "under the table" employment is not included, of course, nor are jobs located outside of Maryland.

The lack of data on jobs in other states and federal jobs is particularly important. According to the 1990 census, to illustrate, the rate of out-of-state employment among Maryland residents (17.4%) was nearly six times greater than that of the nation as a whole (3.5%).[1] In certain Maryland counties, in fact, one-third or more of employed residents worked outside of Maryland: Prince George's County (44%); Cecil County (38%); Montgomery County (32%). Federal employment is also significant, but unmeasured in this study. There are more than 125,000 federal jobs within the state and the large majority of Maryland residents live within easy commuting distance of Washington, D.C. Our lack of access to other states' data and to federal employment data for purposes of this analysis is a serious limitation and has a depressing effect on all employment-related findings.

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[1]Data were obtained from the U.S. Census Bureau web-site(http://venus.census.gov/cdrom/lookup; place of work information: summary tape file 3A).

**Data Analysis**

Data from the above sources were used to profile demographic characteristics, welfare and employment experiences of families receiving TCA in Maryland in October 2001, the fifth anniversary of welfare reform in the state. To provide a perspective on how the characteristics of the caseload may have changed over the first five years of reform, comparisons were made, where possible, to caseloads in 1996, 1998 and 1999. To assess the extent to which today's on-welfare cases are similar or dissimilar to those which have exited cash assistance during the first five years of reform, the profile of October 2001 active cases was also compared to the profile of cash assistance leavers. Data presented in this report on earlier years' active cases and on welfare leavers are taken from research projects conducted by the authors, as follows.

**Life on Welfare: Have the Hard-to-Serve Been Left Behind**?

This study, issued in May 2001, is the source of profile data on active Maryland cash assistance cases in October 1996 and October 1998. The research was undertaken to examine the hypothesis that, compared to recipient families in 1996, families on welfare in 1998 were "harder to serve," that is possessing characteristics which put them at risk for long-term welfare receipt. Two cross-sectional samples of the TCA caseload were used: 5,961 cases receiving TCA in October 1996 and 4,518 cases receiving TCA in October 1998.[2]

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[2]Sample sizes were based on a 95% confidence level with a margin of error of $\pm$5%.

**Snapshots of the Active Caseload: October 1999**

Data for Maryland cash assistance cases active in October 1999 were collected for various studies profiling characteristics of the TCA caseload. This cross-sectional sample includes 29,954 cases, the universe of cases which received cash assistance in the study month.

**Life After Welfare: Sixth Report**

Comparison data on cases which have exited cash assistance in Maryland since the outset of welfare reform are taken from the sixth report on leavers, issued in October 2001[3]. This large, longitudinal study has been ongoing since October 1996, the first month of welfare reform in Maryland; the sixth report includes individual and case-level data on a 5% random sample of cases which closed between October 1996 and March 2001 (n=9,299).[4]

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[3]The seventh *Life after Welfare* report was issued in October, 2002.

[4]The confidence level for the statewide sample is 95%, with a margin of error of ±1%.

## FINDINGS

This chapter presents findings on the demographic profile of adults heading Temporary Cash Assistance (TCA) cases in Maryland in October 2001, the fifth anniversary of welfare reform in the state. Case-level demographics, specifically those related to household composition, are also described.

### Payee Demographics

Table 1, following this discussion, presents demographic information about payees in October 2001. Statewide, the typical TCA case head in October 2001 was an African American (80.1%), female (95.5%) in her late 30s (average age 37 years) who had never been married (68.6%).[5] The average age at which an October 2001 payee had her first child was 21.7 years.[6] Just about one of every two payees (49.6%) in October 2001 were 36 years of age or older; almost two-thirds (64.8%) were over the age of 30. In contrast, very few payees, just about one in 20 (4.9%) were under the age of 21. The diversity of the October 2001 caseload is perhaps best illustrated by the fact that payees ranged in age from just under 18 years of age (17.6 years) to nearly 80 (78.9 years).

Never-married persons predominated among October 2001 payees (68.6%). Next most common were those who were separated (11.9%) and those who reported

[5]Caucasians accounted for 17.9% of October 2001 TCA payees and persons whose ethnicity was something other than African-American or Caucasian accounted for 2.0%. Males were the payees in 4.5% of all TCA cases in that same month.

[6]Age at first birth is calculated using the payee's date of birth and the date of birth of her oldest child in the assistance unit. To the extent that the payees in our sample have other, older children who are not members of the assistance unit, average age at first birth is actually lower (i.e., younger) than we report.

they were still married (9.5%). About five percent (5.2%) of payees were divorced and roughly one percent (1.2%) were widowed.

**Table 1. Casehead Demographic Characteristics**

| | 1996 | 1998 | 1999 | 2001 |
|---|---|---|---|---|
| **Age in study month** | | | | |
| 16-20 | 7.1% | 6.1% | 5.5% | 4.9% |
| 21-25 | 21.3% | 17.4% | 14.5% | 17.5% |
| 26-30 | 18.6% | 18.4% | 13.1% | 12.7% |
| 31-35 | 19.1% | 15.1% | 13.5% | 15.2% |
| 36 and older | 33.9% | 43.1% | 53.3% | 49.6% |
| Mean | 33.2 | 35.3 | 37.0 | 37.0 |
| Median | 31.0 | 33.0 | 35.0 | 34.8 |
| Standard Deviation | 11.0 | 12.0 | 13.2 | 13.1 |
| Range | 17 - 87 | 16 - 87 | 16 - 88 | 18 - 79 |
| **Age at First Birth** | | | | |
| Mean | N/A | N/A | 22.3 | 21.7 |
| Median | | | 20.4 | 20.0 |
| Standard Deviation | | | 6.1 | 5.7 |
| Range | | | 13.0 - 49.9 | 13.1 - 47.2 |
| **Race** | | | | |
| % African Americans | 76.6% | 82.8% | 75.8% | 80.1% |
| **Marital Status** | | | | |
| Never married | 69.4% | 72.5% | 70.4% | 68.6% |
| Married | 9.1% | 8.4% | 9.5% | 9.5% |
| Divorced | 5.9% | 6.0% | 5.1% | 5.2% |
| Separated | 13.3% | 11.2% | 12.5% | 11.9% |
| Widowed | 2.4% | 1.9% | 2.4% | 1.5% |
| **Gender** | | | | |
| % women | 95.7% | 95.4% | 94.8% | 95.5% |

Both similarities and differences are evident when the profile of TCA payees active in October 2001 is compared to the profile of active payees in earlier years of welfare reform and to Maryland welfare leavers. Table 1, above, illustrates this point, presenting comparable data for active payees in October 2001, October 1999, October 1998 and October 1996 (the first month of welfare reform in Maryland). The table shows that all four “active in October” samples, which span the five year period between 1996 and 2001, are strikingly similar with regard to the variables of payee ethnicity, gender and marital status. At all four measuring points, the large majority of cases were headed by persons who were female, African American, and never married.

On one variable, payee age, however, there does appear to have been a change over time. That is, payee average age appears to have crept upward during the first few years of reform and then leveled off. That is, the average age of payees was 33.2 years in October 1996, 35.3 years in October 1998 and 37.0 years in October 1999 and October 2001.

**Case Demographics**

Descriptive data about the cases or assistance units which received a Temporary Cash Assistance (TCA) payment in October 2001 are presented in Table 2 which follows this discussion. The typical or average case in that month was comprised of one adult (mean 0.7) and two children (mean 1.9). The average age of the children in these cases was 6.5 years and about one case in three (34.6%) contained at least one child under the age of three years.

Generally speaking, small assistance units predominated in the October 2001 caseload. Two person assistance units were most common, accounting for a bit more than one-third of all cases (35.4%). One person (23.6%) and three person units (21.2%) each accounted for a bit more than one-fifth of the caseload. Only one in five cases (19.8%) contained four or more persons.

Cases containing one adult were in the majority, accounting for a bit more than three-fifths of the total caseload (62.7%). Child-only cases, those in which the resident adult receives benefits for the child(ren), but not for him/herself, accounted for between one-third and two-fifths of all active cases (36.0%). Only one percent of active cases in October 2001 included two recipient adults (1.3%).

Table 2 also shows that about one in five active cases had a documented disability in October 2001 (19.4%). In addition, among all active cases in that month, about three in ten (28.9%) were recorded as having a work exemption.

## Table 2. Case Demographic Characteristics

| | 1996 | 1998 | 1999 | 2001 |
|---|---|---|---|---|
| *Case Demographics* | | | | |
| **Size of Assistance Unit** | | | | |
| 1 | 13.3% | 15.8% | 22.6% | 23.6% |
| 2 | 37.7% | 37.7% | 35.7% | 35.4% |
| 3 | 29.2% | 24.7% | 22.6% | 21.2% |
| 4 or more | 19.8% | 21.8% | 19.0% | 19.8% |
| Mean | 2.7 | 2.7 | 2.5 | 2.5 |
| Median | 2.0 | 2.0 | 2.0 | 2.0 |
| Standard Deviation | 1.2 | 1.3 | 1.3 | 1.4 |
| Range | 1 - 11 | 1 - 9 | 1 - 14 | 1 - 11 |
| **Number of Adults on Case** | | | | |
| 0 | 21.3% | 22.8% | 33.7% | 36.0% |
| 1 | 77.3% | 76.2% | 65.1% | 62.7% |
| 2 | 1.4% | 1.0% | 1.2% | 1.3% |
| Mean | 0.8 | 0.8 | 0.7 | 0.7 |
| Median | 1.0 | 1.0 | 1.0 | 1.0 |
| Standard Deviation | 0.4 | 0.4 | 0.5 | 0.5 |
| **Number of Children on Case** | | | | |
| 0 | 2.2% | 2.4% | 3.1% | 2.3% |
| 1 | 43.1% | 45.8% | 46.6% | 47.7% |
| 2 | 32.4% | 28.0% | 28.3% | 26.8% |
| 3 or more | 22.4% | 23.8% | 22.1% | 23.2% |
| Mean | 1.9 | 1.9 | 1.8 | 1.9 |
| Median | 2.0 | 2.0 | 2.0 | 1.5 |
| Standard Deviation | 1.1 | 1.2 | 1.2 | 1.2 |
| Range | 0 - 9 | 0 - 8 | 0 - 13 | 0 - 10 |
| **Age of Youngest Child** | | | | |
| Mean | 5.6 | 6.3 | 6.6 | 6.5 |
| Median | 4.0 | 5.0 | 5.7 | 5.3 |
| Standard Deviation | 4.6 | 5.0 | 4.9 | 5.0 |
| Percent less than 3 years | 31.4% | 30.0% | 32.4% | 34.6% |
| **Has a Disability** | | | | |
| Yes | N/A | N/A | N/A | 19.4% |
| No | | | | 80.6% |
| **Has a Work Exemption** | | | | |
| Yes | N/A | N/A | N/A | 28.9% |
| No | | | | 71.1% |

As illustrated in Table 2, findings on certain of the October 2001 case demographics are quite similar to what was observed among active cases at the earlier measuring points (October 1999, October 1998, and October 1996). Specifically assistance unit size, mean age of the youngest child and number of children in the assistance unit were similar across time.

Notably, the proportion of child-only cases (i.e., those where no adult is included in the grant) shows the most dramatic change over time. In both 2001 (36.0%) and 1999 (33.7%), child-only cases accounted for a bit more than one of every three active cases. These proportions are dramatically larger than they had been in either 1996 (21.3%) or 1998 (22.8%). Although not reflected in the table, it is also notable that the most dramatic difference between the active October 2001 caseload and cases which exited cash assistance between October 1996 and March 2001 concerns child-only cases. Specifically, the percentage of child-only cases among the October 2001 active caseload (36.0%) is nearly double that among those who exited (18.9%). The mean or average age of the youngest child was also slightly lower (5.9 years) among exiters than among October 2001 active cases (6.5 years).

**Cash Assistance Program Participation**

An important factor known to be associated with future use of welfare benefits is prior history of benefit receipt. Thus, in this study we examined two measures of historical cash assistance receipt for the active October 2001 sample: number of months on welfare in the previous 60 months or five years; and number of months on welfare in the past 12 months. These data appear in Table 3 which also describes, as of October 2001, the length of time cases had been open (i.e., the length of the current spell of welfare receipt). Readers are alerted, however, that the "months of benefit receipt" calculations reported in Table 3 and described below include months which count against the federal time limit counter as well as months which do not.

**All Months**

On average, active TCA cases in October 2001 had received welfare in 31 of the previous 60 months or about half of the time. About one in four had received assistance for 49 or more months (26.7%); about one in five (22.2%) had received between one and 12 months of aid in the five year period. Very few cases were total strangers to the cash assistance program; only two percent of cases had received no months of aid in the past five years (i.e., October 2001 was their first month of welfare receipt in five years).

In terms of the most recent 12 month period, Table 3 shows that the majority of cases active in October 2001 had received benefits during most of the past year (62.8% received welfare in 10 to 12 of the most recent 12 months).[7] Mean or average months of receipt was 9.0 months out of the last 12 months. About four percent of cases (3.6%) had received no cash assistance in the year immediately preceding the study month (October 2001).[8]

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[7]Of those who received between 10 and 12 months of aid in the preceding 12 months (n=853), the vast majority (n=682 or 79.9%) received welfare in all 12 months. This represents about half of all cases in our October 2001 active sample (n=682/1358 or 50.2%).

[8]Two percent of sample cases (n=27) received no months of welfare in the 60 months preceding the study month (October 2001) and 3.6% (n=49) received no welfare during the 12 months immediately prior. The difference (n=22) represents cases which received aid in none of the immediately prior 12 months, but did receive welfare in one or more of the 13th through 60th months prior to the study month.

The final third of Table 3 presents data describing how long cases had been open without interruption (i.e., with no break in benefit receipt) as of October 2001. The table shows that clients' current welfare cases, on average, had been open for just about two and one-half years (29.1 months). The plurality of clients (44.3%), however, had current spells of 12 months or less. About one in 10 (11%) had been on assistance for more than 60 months as of October 2001.[9]

**Table 3. Historic and Current Participation Data**

| | |
|---|---|
| **Months of Receipt in Last 5 Years** | |
| 0 months | 2.0% (27) |
| 1-12 months | 22.2% (302) |
| 13-24 months | 17.0% (231) |
| 25-36 months | 12.9% (175) |
| 37-48 months | 19.1% (260) |
| 49-60 months | 26.7% (363) |
| Mean | 31.4 |
| Median | 33.0 |
| Standard Deviation | 19.7 |
| **Months of Receipt in Last 12 Months** | |
| 0 | 3.6% (49) |
| 1-3 months | 13.0% (177) |
| 4-6 months | 9.1% (124) |
| 7-9 months | 11.4% (155) |
| 10-12 months | 62.8% (853) |
| Mean | 9.0 |
| Median | 12.0 |
| Standard Deviation | 4.0 |
| **Months of Receipt in Current Spell** | |
| 12 months or less | 44.3% (601) |
| 13-24 months | 19.2% (261) |
| 25-36 months | 8.4% (114) |
| 37-48 months | 13.2% (179) |
| 49-60 months | 3.9% (53) |
| More than 60 months | 11% (150) |
| Mean | 29.1 |
| Median | 15.0 |
| Standard Deviation | 38.7 |

[9] Current spell was calculated as the number of months of continuous benefit receipt from the most recent, consecutive two month period in which no benefits were received.

Although not presented in this report in tabular form, cash assistance participation findings for the October 2001 active sample are similar in some respects to findings for earlier samples of active cases. On other dimensions, results are somewhat dissimilar. In all four active cohorts (October 2001, October 1999, October 1998 and October 1996), sample cases averaged more months on welfare than off welfare during the five years preceding the study month. However, mean or average months of aid in the past five years shows a slight, but steady decrease over time. That is, the October 2001 sample, on average, had slightly fewer months of welfare use (31.4 months) in the past five years than did cases active in October 1999 (32.6 months), 1998 (33.2 months) and October 1996 (34.4 months). According to results from our *Life after Welfare* study, mean months of historical (five years) welfare receipt was about three months less (29.5 months) for those who had exited than it was for those receiving aid in October 2001 (31.4 months).[10]

**Time Limit Months**

As mentioned previously, findings presented in the preceding section include all months of benefit receipt, including months that do not count against the five year time limit clock for adult recipients.[11] Presentation of "all months" data are important

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[10]Due to differences in calculations, comparable data on months of receipt in the previous 12 months and current spell length are not available for the 1996, 1998 and 1999 samples.

[11]There are many reasons why a month of benefit receipt might not count against the time limit. For example, months in which the case is paid with state rather than federal dollars (i.e., is in a state-only program) or where the adult is payee on a child-only case would not count as one of the 60 months in which the adult, if eligible, could receive federally-funded cash assistance.

because they do describe the literal or real extent of clients' involvement with or dependence on government assistance. In terms of program and fiscal planning, however, it is also important to look separately at just the months of welfare use that do count against the 60 month lifetime limit. Table 4, following this discussion, presents this information.

Active TCA cases in October 2001, on average, had used about one-third of their 60 lifetime months (mean 20.8 months). About two-fifths (43.9%) had used 12 or fewer months of the 60 and slightly more than three-fifths (63.8%) had used 24 or fewer months. Table 4 also shows that a bit more than one in 10 cases (12.6%) were getting close to the limit, having received aid for 48 or more countable months.[12]

**Table 4. Federally-funded TCA Usage**

| | |
|---|---|
| **Months Used on TANF Time Limit** | |
| 0 months | 16.4% (189) |
| 1-12 months | 27.5% (318) |
| 13-24 months | 19.9% (230) |
| 25-36 months | 12.4% (143) |
| 37-48 months | 11.2% (129) |
| 49-60 months | 12.6% (146) |
| | |
| Mean | 20.8 |
| Median | 16.0 |
| Standard Deviation | 18.6 |

[12]No comparison data are provided because studies of the 1996, 1998 and 1999 active caseloads did not include examination of this issue nor do we examine "countable months" in our longitudinal study of welfare leavers.

**Employment**

It is widely accepted and research has generally confirmed that employment history is a good predictor of many aspects of welfare use. Women with recent experience in the formal labor market, to illustrate, receive welfare for significantly shorter periods of time than do their peers who lack such experience (Caudill and Born, 1997; Petersen, 1995; Sandefur and Cook, 1997). In addition, lack of prior work experience decreases a recipient's odds of obtaining employment within two years (Eberts, 1997) and adults with recent work experience who exit welfare are less likely to return than are those without recent work experience (Born, Caudill and Cordero, 1998).

For the above reasons and others, we examine the extent to which adults heading TCA cases in October 2001 had recent employment in a Maryland job covered by the Unemployment Insurance program. Specifically, we looked at whether these adults had worked in the eight quarters (two years) immediately preceding October 2001, the mean number of quarters worked, and average earnings from those jobs. These data are reported in Table 5, below.

**Table 5. Historic and Current Employment Data**

| | | |
|---|---|---|
| Fourth Quarter of 1999 through Third Quarter of 2001 | Percent Working At All | 65.1% (n=884) |
| | Mean Quarters Worked | 4.61 |
| | Average Total Earnings | $14,157.13 |
| | Average Quarterly Earnings | $2,391.95 |
| Fourth Quarter 2001 | Percent Working | 34.2% (n=464) |
| | Mean Earnings | $3,298.83 |
| | Median Earnings | $2,493.00 |

As illustrated in the table, the majority of clients did have at least some recent work experience. Approximately two of every three (65.1%) had worked at some point in the two years prior to October 2001 in a job covered by the Maryland Unemployment Insurance law; about one-third (34.9%) had not. For the entire sample, mean or average quarters worked during this period was 4.61 or a bit more than half of the time. Average quarterly earnings among those who worked were $2,392, while average total earnings were $14,157.[13]

The proportion of customers working during the fourth quarter of calendar year 2001, the quarter in which our study month occurs, was considerably lower (34.2%), as shown in Table 5. Mean earnings among those who were employed at some point between October and December 2001 were $3,299, as shown in Table 5.[14]

Although not presented in tabular form in this report, findings from earlier studies show that the proportion of October 2001 payees with at least some employment during the preceding two years was higher (65.1%) than the proportion among payees in earlier cohorts (60.4% in October 1998 and 53.1% in October 1996).[15] Interestingly, the proportion of October 2001 payees with recent work experience (65.1%) was almost

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[13]MABS data are reported on an aggregate quarterly basis and do not indicate how many hours, weeks or months in each quarter the person worked. Thus, it is not possible to reliably compute hourly wage or household income from these quarterly wage data.

[14]Because of the quarterly nature of MABS data, it is impossible to determine if the employment/earnings during the October-December 2001 quarter happened concurrent with or subsequent to the person's receipt of cash assistance in the month of October.

[15]Comparable data on the proportion of recipients employed during the previous two years are not available for the 1999 sample.

identical to the proportion among payees in cases which exited welfare between October 1996 and March 2001 (66.4%). The October 2001 rate was noticeably lower, however, than the rate among the most recent welfare leavers (73.7% among those who exited between October 2000 and March 2001).[16]

**Industries**

The high rate (65.1%) of fairly recent (within two years) prior employment in a UI-covered job in Maryland by individuals who headed cash assistance cases in October 2001 is encouraging. However, these individuals are all included in our analysis because they were heading a family in which at least one person was receiving welfare in late 2001. This reality probably does not reflect a lack of work ethic or effort on clients' part, but rather is confirmation that low-income individuals often are employed in occupations or industries where instability and turnover are high. Traditionally, welfare recipients have found employment in sectors of the labor market where large numbers of low-skill, low-wage jobs exist: service industries such as restaurants, bars, nursing homes, hotels and motels, department stores and temporary help service firms (Burtless, 1997; Spalter-Roth, et al., 1995; Zill, Moore, Nord & Steif, 1991). At least some studies conducted in the post-reform era have concluded that, for low-income women, the pattern of unstable employment and unstable earnings from employment has continued in the post-TANF era (Scott, Edin, London and Kissane, 2002).

Our employment data permit us to look at the types of industries in which persons heading welfare cases in October 2001 were employed during the last quarter

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[16]Comparable data on average number of quarters worked and mean earnings are not available for the 1996, 1998 and 1999 samples.

of calendar year 2001. Table 6, following this discussion, presents that information at the most specific level of Standard Industrial Classification (SIC) coding.[17] The table shows that the most common industries of employment were: temporary help/employment firms (9.9%), eating and drinking establishments (7.1%), department stores (6.5%), sanitary services/janitorial (5.0%); and nursing homes/hospices (4.7%). These "top five" industries accounted for fully one of every three (33.2%) of the most recently-held jobs among October 2001 payees who worked at some point during the last three months of 2001.

[17]To best utilize the data, we allowed each casehead to contribute up to six jobs to the industry data. Thus, the data presented reflect the number and proportion of jobs in each industry, not the number and proportion of caseheads working in each industry.

**Table 6. Industries Worked in for Fourth Quarter of 2001**

| Top Twenty Five Industries for 2001-4 (SIC4) | |
|---|---|
| Temporary Help/Employment Agencies, | 9.9% (46) |
| General Eating & Drinking Places | 7.1% (33) |
| Department Stores | 6.5% (30) |
| Sanitary Services, Commercial & Janitorial | 5.0% (23) |
| Nursing Homes & Hospices | 4.7% (22) |
| City Government | 3.4% (16) |
| Beef Cattle Feedlots | 3.2% (15) |
| Hospitals | 3.0% (14) |
| Groceries and Related Products | 2.8% (13) |
| Telephone Communications, excluding Radio | 1.9% (9) |
| Offices and Clinics of Medical Doctors | 1.7% (8) |
| Schools and Educational Services | 1.7% (8) |
| Toys, Hobby Goods and Supplies | 1.5% (7) |
| State Government | 1.5% (7) |
| Colleges and Universities | 1.3% (6) |
| Social Services | 1.3% (6) |
| Management Services | 1.3% (6) |
| Security Systems Services | 1.1% (5) |
| Home Health Care Services | 1.1% (5) |
| Elementary and Secondary Schools | 1.1% (5) |
| Telephone Communication | 0.9% (4) |
| Miscellaneous Retail Stores | 0.9% (4) |
| Real Estate | 0.9% (4) |
| Child Day Care Services | 0.9% (4) |
| Non-Profit Agencies/Associations | 0.9% (4) |
| All others | 35.5% (160) |

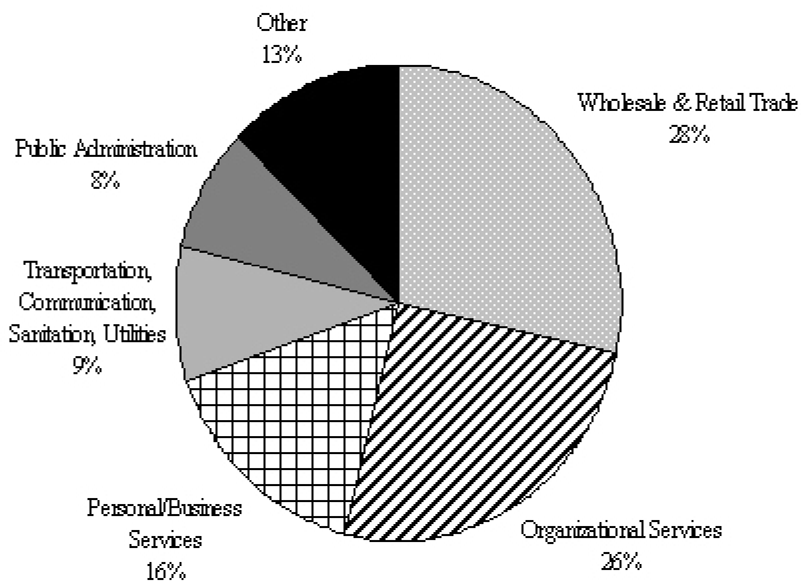
Note: Data are based on 464 identifiable jobs held by 454 caseheads.

These industry findings are very similar to those for persons who left welfare in Maryland between October 1996 and March 2001. Although the proportions vary slightly, among leavers temporary help firms (12.8%), general eating and drinking places (9.5%) and department stores (5.2%) were the top three post-exit industries in which women worked. Among leavers, nursing homes/hospices (4.3%) ranked fourth, grocery stores/supermarkets ranked fifth (4.0%) and sanitary services ranked sixth (3.8%).

We also examined general industry categories (SIC, level 1) in which study payees worked in the last three months of 2001; these data are illustrated in Figure 1. The most frequent industry category, as shown, was wholesale and retail trade, accounting for 28% of all jobs. Organizational services was next most common (26%), followed by personal/business services which accounted for 16% of all jobs held by payees who worked at some point in the fourth quarter of 2001. Together, these three industries accounted for seven of every 10 jobs (70%).

Again, these patterns are very similar to those documented in our *Life After Welfare* reports on Maryland welfare leavers. The same three industries predominate, accounting for 77.9% of first post-exit jobs, although among welfare leavers, the specific pattern was: wholesale and retail trade (32.0%), personal/business services (25.4%) and organizational services (20.5%).

Figure 1. Employment in Fourth Quarter of 2001



## Conclusion

Across the country and across Maryland, the number of families receiving cash assistance has declined remarkably since the implementation of welfare reform in the late 1990's. Indeed, about two percent of the U.S. population received welfare in 2000, the lowest rate of welfare receipt in 30 years. Maryland recorded a 66% drop in its welfare caseload during the five year period between January 1995 (227,887 recipients) and January 2000 (77,340 recipients). Most of this decline occurred post-welfare reform implementation, with the caseload dropping from 68,697 families in October 1996, the first month of reform, to 26,852 families in November 2002, a drop of 60.9% during that period. Moreover, most of this decline was due to higher exit rates, not to lower application and/or approval rates (Ovwigho, 2001).

These dramatic declines have led to considerable speculation about the characteristics of current recipients and, in particular, to the widespread belief that today's on-welfare families are exclusively or at least predominantly "hard-to-serve". Despite the popularity of the "hard-to-serve" thesis, we are aware of no published studies, including the present project, which unequivocally demonstrate that it is an accurate characterization of current welfare caseloads. Instead, today's study, other comparative assessments of Maryland's welfare caseloads since the outset of reform and research done in other states, seem to strongly indicate that today's caseload is not necessarily "harder to serve," but is likely "different to serve" in some respects. Rather than a smaller caseload composed largely of families facing multiple or intractable problems, it appears the current caseload consists of a number of sub-populations. Perhaps most notable among these sub-populations are non-traditional families, those where the assistance unit is something other than the historically dominant mother-child dyad/triad. Child-only cases (no adult in the assistance unit) and, to a lesser extent, caretaker relative cases (non-needy, non-parent adult) account for a much greater proportion of the active caseload than at any point in the past. In some Maryland counties, in fact, these non-traditional cases represent more than half of the entire cash assistance caseload.

The assertion that the current caseload is “different to serve,” rather than “hard to serve,” however, does not mean that the challenges of the next few years are, necessarily, any easier than those which characterized the first five years of welfare reform. The challenges though, like the caseload, may be somewhat different than they were in the recent past. For example, given the composition of the current caseload and its much smaller size, the need for direct or contracted immediate work engagement activities may be somewhat less and the need for more service-oriented strategies somewhat increased. Similarly, rapid replacement services may require more emphasis if the economy continues to sputter and industries in which former welfare recipients find work are disproportionately affected. More broadly and over the longer-term, at least some discussion should ensue as to whether TANF, as it is currently structured, is the most appropriate program for many of today’s on-welfare families, particularly non-traditional ones.

Finally, the mix and emphasis of interventions required to effectively serve today’s on-welfare population may be somewhat different than in prior years, but the need to retain Maryland’s bedrock reform principles of flexibility and creativity is unchanged. Our state, like most others, faces serious budget problems, welfare caseloads have flattened out, if not begun to slowly rise in some jurisdictions, and the long-term economic situation remains murky, as does the final shape of national welfare reform re-authorization. In this volatile and uncertain environment, it is imperative that the state and local Departments be able to move nimbly and quickly to revise, devise and deliver services that are best-suited to meet the needs and increase the self-sufficiency chances of today's "different to serve" cash assistance clients. If, as seems likely, financial resources to support ongoing reforms are static, if not reduced, creativity and flexibility will become even more important.

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