University of Maryland School of Social Work
PUBLIC POLICY RESEARCH

Life on Welfare, 2022

Temporary Cash Assistance in the Pandemic Recovery

Haley Smith & Letitia Logan Passarella

May 2023

KEY FINDINGS

- Maryland's annual TCA caseload decreased 15% between SFYs 2021 and 2022.
- In 2022, 79% of cases had an adult recipient compared to 68% in 2019, the year before the pandemic.
- One in 10 (10%) cases had at least one child under the age of one and half (48%) had at least one child between the ages of one and five.
- Families received an average of 22 months of TCA in the previous five years, returning to pre-pandemic trends.
- One in six (17%) families received a child support pass-through payment.
- Most (78%) adult recipients had at least completed high school.
- Many (55%) adult recipients worked in the year prior to their TCA spell. Median annual earnings were $8,245.
- Adult receipts frequently worked in low-wage industries such as administrative support, restaurants, and general retail.

In 2022, the U.S. economy continued to recover from the pandemic-induced recession. The unemployment rate began to consistently hover between 3.5% and 4.0%, matching pre-pandemic levels (U.S. Bureau of Labor Statistics [BLS], n.d.-b), and many of the federal and state relief packages and COVID-era policy flexibilities expired or are expiring in 2023 (Congressional Research Services, 2021; U.S. Department of Health and Human Services, 2023). Similarly, more offices continued to transition from remote to in-person or hybrid work arrangements and schools balanced in-person learning with intermittent COVID-19 disruptions (Mauer, 2021; Camera, 2022; The White House, 2022).

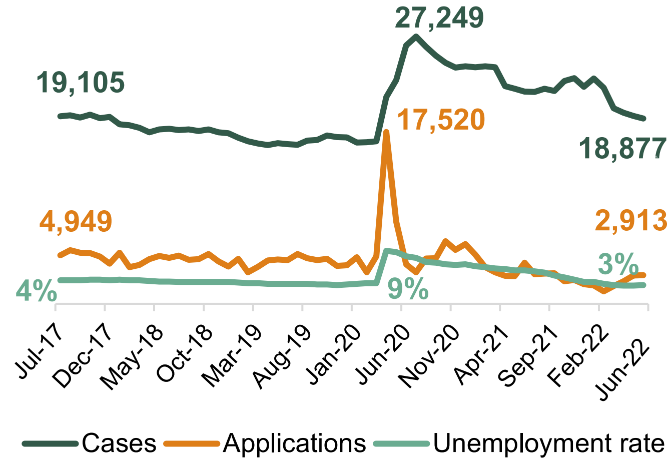
While many economic indicators in 2022 trended upward, the pandemic's effects still lingered. Women's employment, employment among adults without a bachelor's degree, and workers in low-wage industries had not returned to pre-pandemic levels (Center for Budget and Policy Priorities, 2023). Congruently, certain industries (e.g., restaurants) have had difficulty attracting workers to low-wage positions; including some of those initially lost during the pandemic (Rugaber, 2021; Schweitzer & Ross, 2021; Pizzinelli & Shibata, 2022; Fuller & Raman, 2023). Insufficient earnings, unpredictable schedules, and lack of health insurance and paid leave often make these low-wage jobs untenable (Maye & Banerjee, 2021).

In addition to employment inequities caused by the pandemic, families have also struggled to find affordable child care. The pandemic caused many child care providers to close and providers are still difficult to access (Griffin, 2022; Torry, 2023). Without child care, it is hard for adult earners, especially those who are single parents, to work. Inflation has also been on the rise. In June 2022, the consumer price index (CPI) reached a 40-year high (BLS, 2022a; Desilver, 2022).[1] Rising costs of necessary household items, such as groceries, gasoline, and electricity have especially impacted low-income families (Hobijn et al., 2022). Roughly three in five (57%) Marylanders reported having at least some difficulty meeting household expenses (VinZant, 2022).

[1] The Consumer Price Index is "a measure of the average change overtime in the prices paid by urban consumers for a market basket of consumer goods and services" (BLS, n.d.-a)

The impact of the pandemic and ensuing child care and inflation struggles can be seen in Maryland's safety net caseload, including the Temporary Cash Assistance (TCA) program. As shown in Figure 1, a large and immediate spike occurred in the TCA caseload at the beginning of the pandemic with a steady caseload decline through December 2021 followed by a sharp drop off beginning in January 2022. While the decline can be attributed to bettering economic conditions, the pronounced decline between January and June 2022 is most likely from the lifting of automatic TCA redeterminations (Maryland Department of Human Services [DHS], 2021).[2] Even with the decline in the TCA caseload, more families still received TCA in State Fiscal Year (SFY) 2022 (July 2021 through June 2022) than in SFY 2019, the year before the pandemic (Gross & Passarella, 2020).

Figure 1: TCA Applications, Cases, and Unemployment Rate, SFYs 2018 to 2022



Note: The TCA case data come from statistical reports provided by the Maryland Department of Human Services, Family Investment Administration: http://dhs.maryland.gov/. The seasonally adjusted unemployment data come from the Bureau of Labor Statistics Local Area Unemployment Statistics: https://data.bls.gov/

Many families remain in financially tenuous positions even throughout the pandemic recovery period. This update to the *Life on Welfare* report focuses on families who received TCA benefits as the state and country rebounded from the pandemic's effects. This report seeks to address the following questions about TCA families, specifically focusing on families who were a part of the TCA program in SFY 2022:[3]

1. What are the characteristics of cases and families who received TCA benefits?
2. What are the demographic characteristics of adult recipients?
3. What were the employment experiences of adult recipients prior to receiving TCA?

Addressing these questions will help policy makers understand key characteristics of the families who needed assistance while the state was still recovering from the pandemic. This information is especially relevant as the TCA program evolves through substantial policy changes, summarized in the text box below. Some of these changes were temporary pandemic-era flexibilities that enhanced program access and benefits. Other changes are long-term adjustments focused on providing valuable support to TCA families in hopes of increasing their long-term financial outcomes.

[2] Automatic redeterminations expired in December 2021, affecting families in January 2022 and later (DHS, 2021).

[3] All references to years in the remainder of this report are state fiscal years (SFYs) unless otherwise noted.

Recent TCA Policy Changes

During the past several years, Maryland implemented numerous policy and program changes to TCA. Almost all of these changes have come through legislation in order to support TCA families through enhanced benefits, reducing punitive measures, and ensuring work-related activities support skill development. Changes may be permanent adjustments or temporary flexibilities to address the COVID-19 pandemic. These changes are described briefly, but each item has a **link** for more information.

Temporary Support Services (TSS) (Effective July 2019) – Families who exit TCA as a result of earned income receive three months of additional benefits to support their transition into the workforce.

Child support pass-through (Effective July 2019) – The state provides all or a portion of child support payments to TCA families with current support orders. This is in place of the money going to the state.

Automatic redeterminations (Effective March 2020 – December 2021) – During the pandemic, all TCA cases received an automatic redetermination of TCA benefits.

Vocational training (Effective July 2020) – Adult recipients can participate in vocational education training for up to 24 months. They were previously allowed only 12 months.

Additional $100 benefit (Effective January 2021 – April 2022) – During the pandemic, TCA families received an extra $100 per recipient each month in addition to their normal TCA grant amount. Between January and April 2022, the additional cash amounts tapered down until the policy expired.

Child support sanctions (Effective December 2021) – TCA cases no longer close for non-cooperation with the child support program. Instead, the entire TCA grant is reduced by 25%.

Work sanctions (Effective January 2022) – TCA cases no longer close for non-compliance with the program's work requirements. Instead, the adult portion of the TCA grant is reduced by 30%.

TCA benefits increase (Effective September 2022) – Families receive an additional $45 per recipient on their TCA grant. This is in addition to scheduled benefit increases, and it may or may not be permanent.

Work participation activities (Effective October 2022) – Participation in a work experience or community service activity is limited to 90 days over a three-year period.

Work exemptions for new TCA recipients (Effective October 2022) – New TCA recipients with six or fewer months of TCA benefits are exempt from work participation requirements.

Child under one (Effective October 2022) – Single-parent TCA recipients are exempt from work requirements until their child reaches age one. This applies for *each* new child.

Data and Study Population

Data

Demographic and 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 DHS. CARES was operational between March 1998 and November 2021. The migration to E&E began in April 2021 and was completed in November 2021.[4] Both systems provide individual- and case-level program participation data for Temporary Cash Assistance (TCA), Supplemental Nutrition Assistance Program (SNAP), and other services as well as demographic data on participants. Certain demographic data in this report reflect limitations of the administrative data systems used (e.g., gender is a binary field). Race (e.g., Black, White) and ethnicity (i.e., Hispanic/Latinx) data represent individuals who self-identify or for whom case managers assign a race and ethnicity (DHS, 2008). This report uses the combined non-gendered term Hispanic/Latin*x* in place of Hispanic or Latino to be inclusive.

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 (16%) is four times greater than the national average (3.6%) (U.S. Census Bureau, n.d.-b.).

Study Population

The study population includes every family who received TCA for at least one month in SFY 2022 (July 2021 to June 2022). There were 27,756 families who received at least one month of TCA in SFY 2022 including 24,003 adult recipients. Demographic and employment analyses are only for adult recipients, so payees who are not recipients are excluded.

Analyses include the first month in the year that a family received benefits. For example, if a family applied for TCA in January 2022, that family might not receive benefits until February 2022: this brief would include February 2022 as the first month of receipt. However, benefits are retroactive to the date that a family applied for assistance. Since the family received retroactive benefits for January 2022, some of the measures we use, such as months of receipt in the state fiscal year, would count January as a month of receipt. These discrepancies are relevant in understanding data related to past program participation.

[4] The transition to E&E resulted in some data inaccuracies. When we were able to identify data inaccuracies, we excluded analyses or used the CARES data to supplement and correct data. Given the transition to a new data system, there may be additional unknown data issues. Hence, comparisons with previously reported data should be interpreted with caution.

Cases & Families

For the first time since the start of the COVID-19 pandemic, the total annual number of TCA cases decreased.[5] As Table 1 shows, the statewide caseload declined by 15% between 2021 and 2022, dropping from 32,561 cases to 27,756 cases. In fact, the 2022 caseload was only a few thousand cases more than in 2019, the last year before the pandemic (Gross & Passarella, 2020).

There were, however, different levels of change in each jurisdiction, and all but one jurisdiction (Allegany County) experienced a caseload decrease. The state's more populous jurisdictions had the largest decreases in the caseload. Baltimore City, Baltimore County, Prince George's County, Anne Arundel County, and Montgomery County had a combined decline of 3,556 families, accounting for 74% of the statewide reduction. Of those areas, Baltimore City decreased by 979 cases, which was a 10% decline from the prior year. Baltimore County (-16%), Prince Georges County (-13%), and Montgomery County (-21%) also had substantial caseload declines. Anne Arundel County had the biggest percentage decline of the state's large jurisdictions, with its caseload contracting 28% from the previous year. While high, the actual number of decreased cases (-812) was less than in Baltimore City. Other less populous jurisdictions collectively accounted for the remaining 26% of the statewide contraction.

The decline in the number of families receiving TCA in 2022 is unsurprising. For one, in January 2022, the state ended automatic eligibility redeterminations for TCA families (DHS, 2021). Automatic redeterminations allowed families to continuously receive TCA throughout the pandemic without periodic assessment of continued eligibility. When automatic redeterminations ended, cases closed for families who were no longer eligible or who did not complete necessary program paperwork. Additionally, industries continued to rebound (BLS, 2022b). Likely, families who sought out TCA due to pandemic-related job loss found new employment opportunities that enabled them to exit the program.

Even with declines in cases, jurisdictions comprised similar percentages of the statewide caseload as in the prior years. The most populous jurisdictions continued to have the most TCA cases. As Table 1 shows, seven in 10 (71%) TCA families lived in Baltimore City, Baltimore County, Prince George's County, Anne Arundel County, or Montgomery County. Collectively, these jurisdictions account for two thirds (66%) of the state's total population (U.S. Census Bureau, n.d.-a.). Baltimore City, which has the highest poverty rate of the large jurisdictions (FRED Economic Data, n.d.), comprised 30% of the statewide TCA caseload. Although substantial, Baltimore City's share of cases has decreased over the last several years (Smith & Passarella, 2022). Baltimore County (15%), Prince George's County (13%), Anne Arundel County (7%), and Montgomery County (6%) had the next highest distributions. Other smaller jurisdictions ranged in their share of the statewide caseload from 0.3% in Kent County to 4% in Washington County.

[5] While the monthly count of cases has been decreasing since its peak in July 2020, SFY 2022 is the first year in which the total number of unduplicated cases was less than in the prior year.

Table 1: Percent of State Caseload and Number of Cases by Jurisdiction, SFYs 2021 and 2022

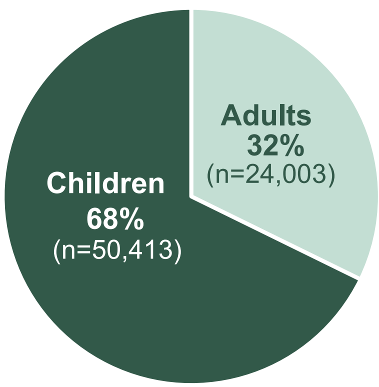
	SFY 2021		SFY 2022		Year-to-Year Change	
	%	*n*	%	*n*	%	*n*
Baltimore City	29%	(9,402)	30%	(8,423)	-10%	(-979)
Baltimore County	15%	(4,807)	15%	(4,039)	-16%	(-768)
Prince George's	13%	(4,300)	13%	(3,727)	-13%	(-573)
Anne Arundel	9%	(2,875)	7%	(2,063)	-28%	(-812)
Montgomery	6%	(2,041)	6%	(1,617)	-21%	(-424)
Washington	4%	(1,255)	4%	(1,120)	-11%	(-135)
Harford	3%	(887)	3%	(842)	-5%	(-45)
Wicomico	3%	(867)	3%	(782)	-10%	(-85)
Allegany	2%	(623)	2%	(658)	6%	(+35)
St. Mary's	2%	(716)	2%	(611)	-15%	(-105)
Cecil	2%	(673)	2%	(596)	-11%	(-77)
Howard	2%	(730)	2%	(557)	-24%	(-173)
Frederick	2%	(617)	2%	(536)	-13%	(-81)
Charles	2%	(701)	2%	(497)	-29%	(-204)
Somerset	0.9%	(288)	1%	(264)	-8%	(-24)
Worcester	0.8%	(244)	0.8%	(229)	-6%	(-15)
Dorchester	0.9%	(292)	0.8%	(224)	-23%	(-68)
Carroll	0.9%	(285)	0.7%	(201)	-29%	(-84)
Caroline	0.7%	(214)	0.7%	(191)	-11%	(-23)
Calvert	0.7%	(228)	0.5%	(144)	-37%	(-84)
Talbot	0.4%	(126)	0.4%	(124)	-2%	(-2)
Queen Anne's	0.4%	(140)	0.4%	(113)	-19%	(-27)
Garrett	0.4%	(123)	0.4%	(103)	-16%	(-20)
Kent	0.3%	(93)	0.3%	(85)	-9%	(-8)
Maryland		**32,561**		**27,756**	**-15%**	**(-4,805)**

Note: These counts differ from those provided by DHS's statistical reports because the statistical reports provide the average each month as well as the annual average number of cases receiving TCA while the counts in this report provide the total number of unduplicated cases that received TCA. Jurisdiction counts do not sum to the state total due to some cases missing jurisdiction codes.

Characteristics of families who utilize TCA have remained largely stable over the past several years. In 2022, children made up more than two thirds (68%) of all recipients (Figure 2). Adult recipients comprised the remaining one third (32%). While the share of adults is always much lower than the share of children due to the nature of the program, the percentage of adult recipients continues to remain higher than before the pandemic. For instance, adult recipients were 29% of the total caseload in 2019 (Gross & Passarella, 2020).

A TCA family's composition can determine the number of people included on a grant. The first section of Table 2 shows the number of recipients on a TCA case. In 2022, one in six (16%) families had just one TCA recipient. The majority of cases (84%), however, had multiple recipients: 37% of cases included two people, 24% had three people, and 23% had at least four people.

Figure 2: Adult and Child Recipients, SFY 2022



The next section of Table 2 examines adult recipients. Adults associated with the TCA program are caring for their own children or children designated to their care. However, for one in five (21%) families, no adult is on the TCA grant. These instances are child-only cases in which an adult is caring for children who are eligible for TCA but they themselves are not. Most of the time, however, at least one adult is included on the grant. In 2022, roughly three quarters (72%) of cases included one adult recipient and an additional 7% of cases included two adults.

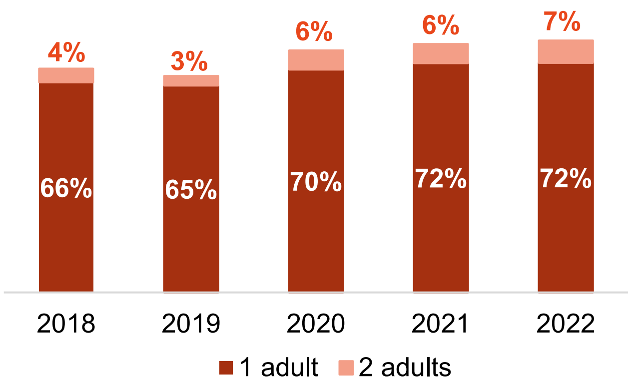
Table 2: Number of Recipients per Case, SFY 2022

	%	*n*
Number of recipients		
1	16%	(4,366)
2	37%	(10,294)
3	24%	(6,776)
4 or more	23%	(6,305)
Number of adult recipients		
0	21%	(5,754)
1	72%	(20,081)
2 or more	7%	(1,906)
Number of child recipients		
0	4%	(1,246)
1	45%	(12,362)
2	28%	(7,718)
3 or more	23%	(6,415)

Note: Of the 1,246 cases with no children, 286 (23%) had a pregnant head of household. The remaining cases with no recipient children may include children who receive Supplemental Security Income (SSI), subsidized adoption, or foster care payments.

While less common in the caseload, cases with two adult recipients have increased since the start of the pandemic (illustrated in Figure 3). In 2020 and 2021, 6% of cases had two adult recipients. Comparatively, in 2019, the last full year before the pandemic, the percentage was only 3% (Smith & Passarella, 2022). This continued increase emphasizes the pandemic's largely negative economic impact on two-adult families, who are more likely to be economically ineligible for TCA benefits. The increase also has implications for the state's budget, since grant amounts for two-adult families without disabilities come from state general funds instead of federal funds. (DHS, 2006).

Figure 3: Number of Adult Recipients on Cases, SFYs 2018–2022



Children are the primary beneficiaries of the program. As such, this section of the report also examines the characteristics of child recipients, including the number of children per case as well as their ages. As Table 2 (left) shows, 45% of cases had one child, 28% had two children, and 23% had three or more. There was also a small portion (4%) of cases with no children. Cases without children include adults who are expecting a baby or instances in which a child receives disability or foster care benefits and the adult is eligible for TCA. The distribution of the number of children on each case is similar to 2021 (Smith & Passarella, 2022).

Many TCA families require child care for young children as well as school-age children. As shown in Table 3, one in 10 (10%) families had at least one child under age one and 48% of families had at least one child between the ages of one and five. These categories are not mutually exclusive, so families may have children in both age groups. In fact, over half (53%) of families had at least one child who was five or younger (not shown). Children under five are too young to be in school, which means parents need to be home watching them or the family needs to find child care so parents can work. Child care, however, is costly. To help low-income families access child care, Maryland offers a child care scholarship that covers the cost of tuition, alleviating what is otherwise a large financial burden (Division of Early Childhood, n.d.).

To also help aid with issues of child care, the Maryland legislature recently modified workforce participation requirements for TCA parents with children under the age of one. Maryland's new policy expands upon federal policy by waiving work requirements for single parents for *each new child* until the child reaches 12 months old (DHS, 2022). The policy change helps relieve the stress of workforce participation requirements for financially vulnerable families as they adjust to life with a new baby. For instance, this change would greatly benefit the one in 10 (10%) families who had a child under one in 2022.[6]

While there are many families with young children receiving TCA, Table 3 shows there are also many families on the caseload with school-aged children. More than half (56%) of families had at least one child between the ages of six and 12, who require care while parents are at work. Conceivably, a family could have a child in school and a child under the age of five, meaning a parent might require both after school care and full-day care.

[6] Maryland's expanded work participation wavier for single parents with children under age one, effective October 2022, is policy allowed by the federal government. However, it may impact Maryland's Work Participation Rate.

Table 3: Percent of Cases with *at Least One Child* in Each Age Category

Ages of Children	%	*n*
Younger than 1	10%	(2,483)
1–5	48%	(13,740)
6–12	56%	(14,656)
13–18	33%	(8,557)

Note: Percentages do not add to 100% because a family could have children in multiple categories

Program Participation

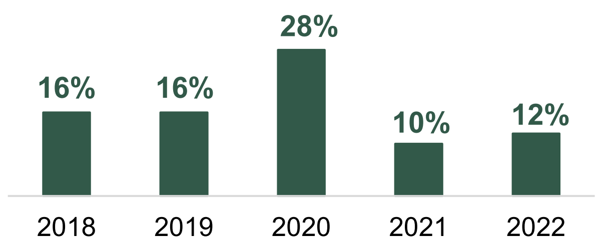
Families apply for TCA benefits when a change in their circumstances leaves them without cash resources. The COVID-19 pandemic was one such large economic event that quickly changed financial circumstances for many, causing thousands to seek TCA for the very first time. Not only did COVID-19 cause mass job loss, especially in industries such as accommodation and food services (U.S. Census Bureau, 2023), but many women had to drop out of the workforce to care for children who would have otherwise been in daycare or school (Crouse, 2020; Lim & Zabek, 2022).

As shown in Figure 4, three in 10 (28%) families were new[7] to the program during the start of the pandemic in 2020. Many of these new families remained on TCA for an extended period, likely the result of a tough job market and the automatic redeterminations that provided continuous receipt of benefits. After the peak of new cases in 2020, the percentage of new cases in 2021 decreased to 10%, likely because many of the families who needed assistance already sought out TCA in the year prior. The percentage of new families increased slightly in 2022 to 12%. This increase, coupled with a declining caseload and distance from the

[7] New families include those in which the adults on the case had not received TCA benefits before the current state fiscal year; this includes adults on child-only cases as well. Any TCA benefits that adults received as a child are not counted in this measure.

pandemic's height, indicates program uptake by new families is likely on the path to returning to the pre-pandemic trend of about one in six (16%) new families each year.

Figure 4: Cases New to TCA, SFYs 2018–2022



Note: *New families* include families who began their first TCA spell in the SFY.

Families new to TCA are typically not new to safety net programs. Many families who participate in TCA frequently participate in other safety net programs including the Supplemental Nutrition Assistance Program (SNAP) (McKernan et al., 2021). In 2022, over two in three (67%) new families participated in SNAP in the year prior to receiving TCA. Given that many TCA families, including new families, earned wages near or below the poverty line before their participation in the TCA program (Smith & Passarella, 2022; Smith et al., 2022), it makes sense that many families received SNAP first.

Regardless of whether a family is new to TCA or returning, families utilize the program for different periods of time and for different reasons. Given that the state was rapidly recovering from the pandemic period's high unemployment rates and several pandemic-era flexibilities were lifted in 2022, it is important to examine how families interacted with the program as well as draw comparison to previous years of receipt.

The first section in Table 4 provides months of TCA receipt during state fiscal year 2022. The majority (64%) of families received TCA for more than half of the year (7-12 months). This was fairly similar to 2021 (68%) (Smith & Passarella, 2022). While the majority of recipients in both years had over six months of program receipt, families in 2022 were less likely to have nearly an entire year of receipt (10-12 months) compared to families in 2021 (30% vs. 51%).

Over **two in three (67%)** new families in 2022 received SNAP benefits in the year before coming onto TCA.

The average and median months of TCA receipt also shows the difference between years. In 2022, families received an average of seven months of benefits and a median of eight months, while in 2021, both the average and median months of receipt were higher (8 and 10 months, respectively). One likely reason for the change in annual receipt is the ending of automatic redeterminations. That is, automatic redeterminations were policy throughout 2021 but were only in effect for half of 2022. When automatic redeterminations of benefits ended, many TCA cases closed and families exited the program, decreasing the total months of receipt in 2022.

The next section in Table 4 examines families' TCA receipt over the past five years, which includes pre-pandemic and pandemic periods. As shown, two in three (65%) families had two years or less of prior TCA receipt. Since the program is meant to be a temporary resource, most families only utilize TCA for short periods of time (Smith & Passarella, 2022; Passarella & Smith, 2021).

Some families, however, do rely on the program for longer. Over the last five years, one in three (36%) families had over two years of receipt. Often, families who have longer histories of receipt face disproportionate obstacles to financial stability, such as education or work experience, and many either have a disability or are caring for family members with a disability (Hall et al., 2020).

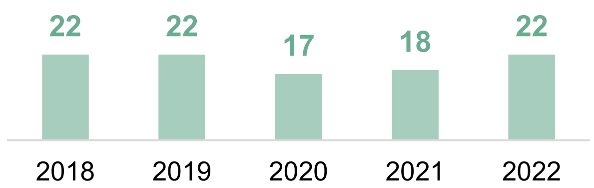
Table 4: Program Participation, SFY 2022

	%	n
Months of receipt in state fiscal year		
1–3 months	19%	(5,182)
4–6 months	17%	(4,698)
7–9 months	34%	(9,538)
10–12 months	30%	(8,299)
Average [Median]	7	[8]
Receipt over the last 5 years (60 months)		
No receipt	16%	(4,344)
1 year or less *(12 or fewer months)*	21%	(5,874)
1–2 years *(13–24 months)*	28%	(7,679)
2–3 years *(25–36 months)*	12%	(3,207)
3–4 years *(37–48 months)*	8%	(2,165)
4–5 years *(49–60 months)*	16%	(4,487)
Average [Median]	22	[15]

Note: Months of receipt over the last five years include all months received in the five years prior to each family's first month of TCA receipt in SFY 2022. Valid percentages reported.

Average months of receipt in the past 60 months has fluctuated over the last few years, notably around the period of the pandemic. As Figure 5 shows, in 2018 and 2019 families had an average of 22 months of TCA receipt. After the start of the pandemic in 2020, the average decreased to 17 months. The decrease was due to the large portion of new families with no prior receipt who drove down the average. In 2021, the average increased slightly to 18 months of benefit receipt but remained lower than in pre-pandemic years. In the most recent year, however, Figure 5 shows the average rose to 22 months, in line with pre-pandemic trends. Likely, this increase is a result of many of the new pandemic-era families leaving TCA while the families who need more help remain.

Figure 5: Average Months of Receipt over the Last 5 Years (60 months), SFYs 2018–2022



Child support

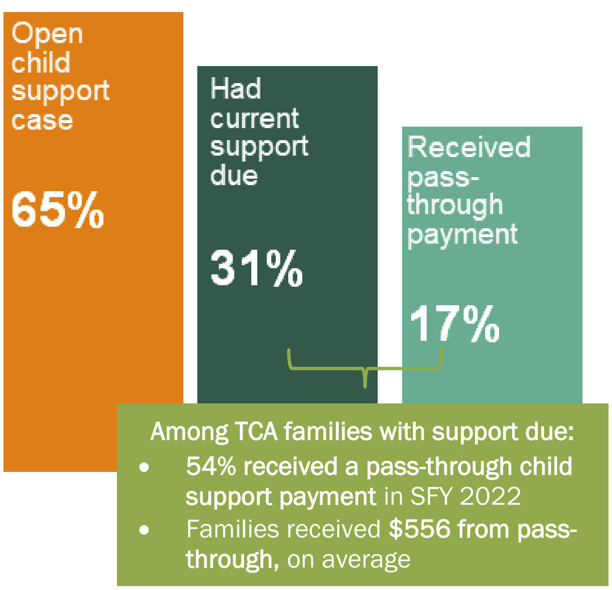
When families receive TCA, federal law requires them to establish a child support order if they do not already have one. Non-cooperation with the child support process can result in a sanction to their TCA case.[8] The reason for the child support requirement is two-fold. First, child support is an important source of income for low-income families (Cancian et al., 2003; Sorensen, 2016). For families without a support order, the requirement can help them secure an official, additional source of income after their TCA exit. The second reason is recoupment. Families must sign over their child support to the state as a condition of TCA. The state retains child support collected and shares it with the federal government to recoup program costs. The federal government does allow states, however, to pass through portions of child support to custodial TCA recipients. Maryland is one of several states that participate in this

[8] Any TCA case found in non-cooperation with the child support process has 30 days to resolve any issues or face a sanction that reduces the total grant amount by 25% (H.B. 1313, 2020). Please see the *Recent Policy Changes* textbox for more information.

pass-through option (The Aspen Institute, 2020). Maryland's pass-through policy took effect in 2019 (S.B. 1009, 2017) and passes through up to $100 of support for families with one child and up to $200 to families with two or more children when payments are made on their cases.

Figure 6 examines child support for TCA recipients. In 2022, two in three (65%) TCA families had an open child support case and about one in three (31%) families had an established order for current support. Among all TCA families in 2022, one in six (17%) received a pass-through payment. Pass-through, however, is limited to families that have a current support order while receiving TCA. Of families who had a current support order, over half (54%) received at least one pass-through payment. On average, pass-through provided eligible families an additional $556 during the year.

Figure 6: Child Support Status, SFY 2022
Among families with at least one child on their TCA case (n=26,495)



Adult Recipients

While adult recipients comprise about one third of all TCA recipients, they are the main focus of program interventions. Many adult recipients[9] are required to participate in a work activity intended to provide them with employable skills. This final section of the report examines the demographic characteristics and employment histories of adult recipients. Understanding the characteristics of adult recipients is important to help ensure successful interventions.

The profile of adult recipients has remained fairly stable for many years. As shown in Table 5, a typical adult recipient is most likely to be a Black (67%) woman (88%) in her mid-30s who has never been married (75%) and has finished high school (78%).

Although the demographic characteristics of an adult TCA recipient have remained stable, some changes have occurred, particularly since the start of the COVID-19 pandemic. For one, the percentage of men who received cash assistance increased from 9% in 2019 to 12% in 2020, after the start of the pandemic (Gross & Passarella, 2020; Passarella & Smith, 2021). The percentage has remained at 12% through 2022 (Smith & Passarella, 2022). This trend corresponds with the percentage of adult recipients who are married: only 8% were married in 2019 compared to 12% in 2020 (Gross & Passarella, 2020; Passarella & Smith, 2021). In 2022, 13% of adult recipients were married. The small growth in male recipients is likely due to the rise in married adults coming onto the program.

[9] Adults who are not recipients on the TCA case are not required to participate in a work activity. Some adult recipients are also not required to participate in a work activity, including: those who are experiencing family violence, adults who have a long-term disability or are caring for a household member with a disability, new adults who are in the first through sixth month of cash benefits, and single parents who have a child under the age of one.

Table 5: Adult Recipient Demographic Characteristics, SFY 2022

	%	n
Gender		
Female	88%	(20,835)
Male	12%	(2,952)
Race & Ethnicity		
Black^	67%	(15,725)
White^	22%	(5,275)
Hispanic/Latinx	4%	(1,040)
Other^	6%	(1,472)
Age		
20 & younger	2%	(570)
21–24	10%	(2,427)
25–29	23%	(5,475)
30–34	26%	(6,196)
35 or older	38%	(9,119)
Mean [Median]	34	[33]
Marital Status		
Never married	75%	(16,931)
Married	13%	(3,004)
Previously married	12%	(2,715)
Education		
Did not finish high school	22%	(4,694)
Finished high school#	78%	(16,953)
> High school only	66%	(14,250)
> Post-secondary education	12%	(2,703)

Note: ^=non-Hispanic/Latinx. Previously married includes adult recipients who are divorced, widowed, or separated. #General Education Development (GED) certificates are included in high school completion rates. Valid percentages reported. Percentages may not add to 100% due to rounding.

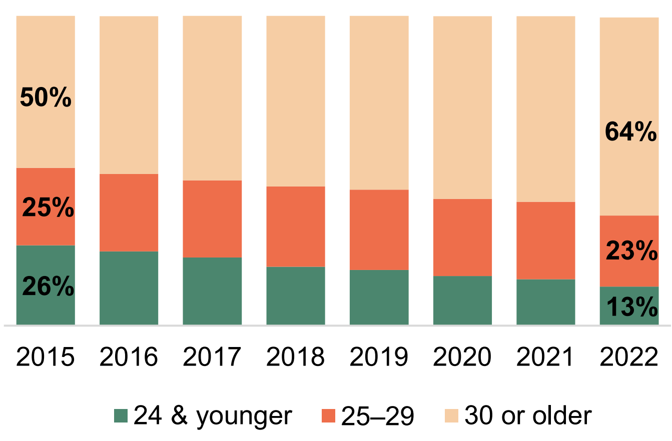
Similarly, there has been a decline in the percentage of TCA recipients who identify as Black. The decline began with the pandemic and continued into 2022. In 2019, 73% of adult recipients were Black (Gross & Passarella, 2020), declining to 69% in 2020 during the pandemic (Passarella & Smith, 2021) and then again to 67% in 2022.

The decline in Black recipients is paralleled by small—one to two percentage point—increases in the White, Hispanic/Latinx, and Other[10] race and ethnicity categories.

The age of adult recipients has also changed. Through the years, adult recipients have slowly gotten older. For example, the average age increased by two years, from 32 to 34, between 2015 and 2022 (Nicoli & Passarella, 2017). This is also evidenced by changes in the age categories, as shown in Figure 7.

Between 2015 and 2022 the percentage of adult recipients aged 30 or older grew from 50% to 64%. Conversely, the percentage of adult recipients aged 24 and younger decreased by half, from 26% to 13%. While it is unclear why adult recipients are getting older it is possible that younger families are not familiar with the program and its resources or are choosing, for one reason or another, not to participate in TCA. Maryland is not alone in this trend, however. The age of adult recipients has increased nationally over the last decade.[11]

Figure 7: Adult Recipient Age Categories, SFYs 2015–2022



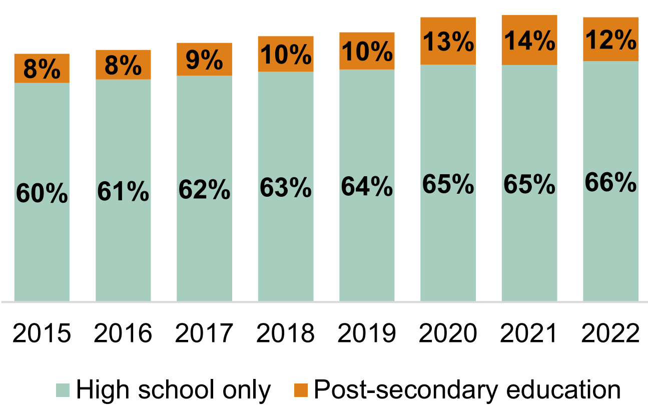
[10] The Other race and ethnicity category increased from 3% in 2021 to 6% in 2022. While there was an initial increase from 2% in 2019 to 3% in 2020, this recent increase may be related to coding changes in the new administrative data system for the TCA program.

[11] Based on authors' analysis of the Office of Family Assistance annual reports titled *Characteristics and Financial Circumstances of TANF Recipients* (FFY2011-FFY2021).

The educational attainment of adult recipients has increased too. As shown in Figure 8, the percentage of adult recipients with a high school degree increased from 60% in 2015 to 66% in 2022. This increase is consistent with high school completion trends statewide (Haislet, 2022).

There was a similar rise in the percentage of adult recipients with post-secondary education, growing from 8% in 2015 to 12% in 2022, with a peak of 14% in 2021. The peak in post-secondary education in 2021 is largely due to the higher educational attainment of new pandemic recipients. This growth in educational attainment is particularly notable as higher education of adult TCA recipients is tied to a greater likelihood of financial stability after families exit the program (James & Nicoli, 2016; McColl & Passarella, 2019).

Figure 8: Adult Recipient Education Status, SFYs 2015–2022



Employment Characteristics

Adult recipients who were employed before receiving TCA have a higher likelihood of finding economic stability after program exit compared to those who were not employed (James & Nicoli, 2016). Additionally, scholars have found that women with employment stability and wages above the federal minimum had extensive work backgrounds (Medley et al., 2005) and that previous work experience helped low-income mothers secure long-term employment (Wu, 2011). These findings highlight why it is important for case managers to understand adult recipients' recent employment histories and earnings. This information may also be useful to appropriately assign adult recipients to work activities that fit their unique needs. To that end, Figure 9 provides the percentage of adult recipients employed in the year before receiving TCA as well as their median annual earnings for that year. This information is shown for adults who received benefits in each year between 2018 and 2022.

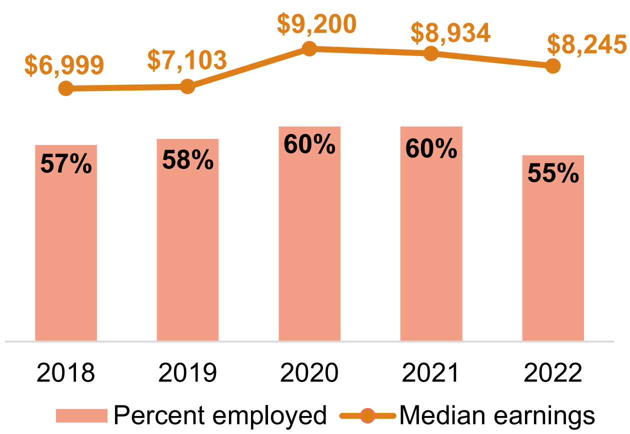
Among adults who received TCA in 2022, more than half (55%) were employed at some point in the year before their current TCA spell[12] began. Employment among these adult recipients, however, is lower than in recent years. For comparison, in 2019, 58% of adult recipients were employed in the year before their TCA spell. In 2020 and 2021, the percentage increased to 60%.

[12] A TCA spell represents the consecutive months of benefits received beginning with the most recent application and ending with a case closure. The year before the TCA spell varies for all families since it is based on their most recent application, and some families may be receiving benefits from applications that occurred in prior years. Also, families can have multiple TCA spells if they exit the program and come back at a later date with a new application.

One reason employment declined in 2022 is related to when adult recipients began receiving TCA benefits.[13] One third (33%) of adult recipients in 2022 came onto the TCA program in 2021. For those adults, employment in the year before the program includes the early months of the pandemic, when thousands of Marylanders found themselves out of work. As a result, work history in the prior year was relatively low. Conversely, many adult recipients in 2020 (41%) and 2021 (48%) sought TCA between March and June 2020 (during the start of the pandemic). For those adult recipients, the stable economy prior to the beginning of the pandemic meant many worked before coming onto the program. Additionally, the adult recipients who sought TCA during the pandemic's initial peak generally had comparatively strong work histories (Passarella & Smith, 2021).

Median earnings in the year prior to TCA receipt reflect a similar trend. Median annual earnings of employed adult recipients in 2020 were $9,200, a 30% increase from the earnings of employed adult recipients in 2019 ($7,103). These higher earnings are most likely related to the stronger work histories and higher educational attainment of adult recipients who sought out TCA in the pandemic's initial months (Passarella & Smith, 2021). As these adult recipients exited the program, they likely impacted median earnings. In 2021, earnings among employed adult recipients fell to $8,934. Earnings decreased again in 2022 to $8,245. In all, employed adult recipients in 2022 earned 10% less than adult recipients in 2020.

Figure 9: Percent Employed and Median Annual Earnings, SFYs 2018–2022
Year before TCA spell



Note: A TCA spell represents the consecutive months of benefits received beginning with the most recent application and ending with a case closure. Median earnings are standardized to 2022 dollars.

Low-wage jobs often have high turnover (Pazzanese, 2022), limiting adults' ability to remain consistently employed. To gauge the potential for employment stability among adult TCA recipients, Figure 10 examines the percentage of employed adult recipients who worked in *each* of the four quarters of the year[14] before their TCA spells. This differs from employment shown in Figure 9 which includes employment of those who worked for any length of time during the year. Among employed adult recipients in 2022, less than two in five (37%) were employed in each of the four quarters in the year before their TCA spells. This is consistent with findings in 2018 (37%) and 2019 (38%), which were prior to the pandemic. In 2020 (43%) and 2021 (41%), at the peak of the pandemic, previous full-year employment was highest. For many of these adult recipients, the pandemic likely disrupted their employment stability, meaning most would have remained employed had the pandemic not occurred.

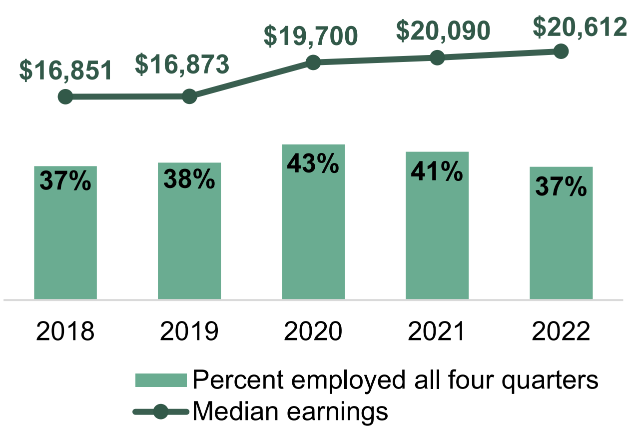
[13] Analyses discussed in this paragraph are not shown in this report.

[14] Although these adult recipients were employed in each of the four quarters, we cannot verify how many hours, weeks, or months they were employed in each quarter.

Adult recipients employed in each of the four quarters before receiving TCA earned substantially more than the median earnings of *all* employed adult recipients. For example, adult recipients in 2022 who worked in all four quarters prior to their TCA spells had median earnings of $20,612 (Figure 10). These earnings are about $12,300 more than the median earnings of *all* employed adult recipients ($8,245). Even with relatively higher earnings, however, adult recipients working all four quarters still earned less than the federal poverty level for a family of three (Assistance Secretary for Planning and Evaluation [ASPE], 2022).[15] Even once families exit the TCA program, earnings often remain low and the majority receive assistance from programs such as Medical Assistance and SNAP for years after (Smith et al., 2022).

Figure 10: Percent Employed all Four Quarters and Median Annual Earnings, SFYs 2018–2022

Among employed adult recipients in the year before TCA spell



Note: A TCA spell represents the consecutive months of benefits received beginning with the most recent application and ending with a case closure. Median earnings are standardized to 2022 dollars.

[15] In 2022, the federal poverty level for a family of three was $23,030.

The industries in which adult recipients work play a large role in their low earnings and unstable employment. Table 6 provides a list of the most common industries in which adult recipients were last employed before their current TCA spells as well as their median quarterly earnings. Over the past few years, the industries employing adult recipients have remained similar. Many adult recipients coming onto TCA worked in industries such as administrative and support, restaurants, and outpatient healthcare (Passarella & Smith, 2021; Smith & Passarella, 2022). This year, however, there was one additional industry on the list: couriers and messengers, which includes intercity and local delivery of small parcels (U.S. Census Bureau, n.d.-c.).

Unfortunately, more than half (53%) of employed adult recipients worked in an industry in which median earnings were less than $2,000 for the entire quarter. These include the following common industries of employment: administrative and support services (18%), restaurants (14%), general retail (6%), warehousing and storage (5%), food and beverage retail (4%), accommodation (3%), and couriers and messengers (3%). Many of these industries were also hit hard by the pandemic and some are still recovering (U.S. Census Bureau, 2023).

Table 6 shows that there are a select number of common industries of employment with higher median earnings. Employment participation in these industries, however, is low. In fact, only one in five (19%) adult recipients worked in a higher wage industry where median quarterly earnings were more than $3,000. For example, employed adult recipients who worked in educational services (3%) had higher median earnings ($3,233) compared to other industries.

The other three higher paying industries were in the healthcare field: outpatient healthcare (7%), nursing homes (6%), and hospitals (3%). Unfortunately, while pay in industries such as healthcare is comparatively higher, unpredictable scheduling, job conditions, and lack of opportunity for advancement in less skilled healthcare positions can make employment in this field challenging (McDermott & Goger, 2020).

Although healthcare and education are higher paying industries for TCA recipients, the earnings are still low when considering the needs of an entire household. For example, the living wage—the salary needed to cover all living expenses—for one parent and one child in Maryland is $81,606 per year (or over $20,000 per quarter) (Glasmeier, 2023). This is far beyond the earnings of TCA recipients, even in the higher paying industries. Without support beyond the TCA program, many families will continue to struggle in a state where the cost of living is high and supporting a family is expensive (Missouri Economic Research and Information Center, n.d.).

Table 6: Most Common Industries of Employment, SFY 2022
Among employed adult recipients in the year before TCA spell

	% Employed	Median Earnings
Administrative & Support	18%	$1,775
Restaurants	14%	$1,699
Outpatient Health Care	7%	$3,448
General Retail	6%	$1,581
Nursing Homes	6%	$3,034
Warehousing and Storage	5%	$1,999
Food and Beverage Retail	4%	$1,769
Social Assistance	3%	$2,744
Educational Services	3%	$3,233
Hospitals	3%	$3,708
Accommodation	3%	$1,904
Couriers & Messengers	3%	$1,482
Other	26%	$2,697

Note: Industry is based on the last job the adult recipient worked in the year before receiving TCA benefits. If a recipient had more than one job, the job with the highest earnings is used. Analysis excludes recipients who do not have a unique identifier or who were employed but the NAICS code was not identified. The *Other* category includes 81 industries, each employing 0.01% to 2% of recipients. A TCA spell represents the consecutive months of benefits received beginning with the most recent application and ending with a case closure. Valid percentages reported.

Conclusion

Between state fiscal years (SFY) 2021 and 2022, the annual TCA caseload decreased 15% statewide. This decrease, however, was unsurprising. For one, the state's unemployment rate was between 3% and 3.7% (BLS, n.d.-c), meaning many of those who lost work in the pandemic had returned to the workforce. This includes TCA families. Second, the state ended the pandemic-era flexibility of automatic redeterminations. Cases closed for families who were no longer TCA eligible or for families who simply did not complete required forms to continue benefits. While economic conditions in the state overall improved, struggles with accessing child care (Lovejoy, 2023) and high rates of inflation, which disproportionately affected low-income families, permeated the economic environment (Jayashanker & Murphy, 2023).

This *Life on Welfare* update focused on families who were receiving TCA during SFY 2022 in the unique environment described above. One of the update's most notable findings is that TCA is a program that continues to support children, as they are the program's largest beneficiaries. Findings also revealed many caseload characteristics reverted towards pre-pandemic patterns while some characteristics continued to reflect pandemic-era trends. For example, since the start of the pandemic, there has been a small, but notable, increase in cases with two adult recipients. In 2019, 862 cases had two adult recipients. This number grew by 130% in 2022 to 1,906 cases. Potentially, the sustained elevation of families with two adult recipients is attributable to certain economic conditions generated by the pandemic. This increase, though, has practical implications for the state: cases with two adult recipients who do not have any disabilities are funded entirely with state general funds (DHS, 2006). Continued increases in cases with two adult recipients could strain state budgets.

Families' program participation returned to pre-pandemic trends. In 2022, families had an average of 22 months of TCA benefits in the past five years compared to 18 months in 2021. Average receipt was lower in 2021 due to the many new families who sought out TCA as a direct result of the pandemic. Because these families had no prior program history, average months of receipt declined. As new families left the program they would have caused prior months of program receipt to increase in 2022. Similarly, any of these new families still on the program in 2022 would have increased the average since they had been accruing program receipt since 2020. Regardless of fluctuations, averages in both 2021 and 2022 reflect that families used TCA for less than two years, consistent with the temporary nature of the program.

Characteristics of adult recipients have remained stable for many years.[16] The typical recipient is a Black (67%) women (88%) in her 30s (average age of 34) who has never married (75%) and has completed high school (78%). There were, however, two notable trends in adult recipient characteristics that both began well before the pandemic. First, adult recipients have become more likely to complete high school over time (68% in 2015 vs. 78% in 2022). This increase among TCA recipients corresponds with states' efforts to increase high school completion over much of the past decade (DePaoli et al., 2016; Haiselt, 2022). This is an encouraging trend for TCA families, notably since earnings increase with educational

[16] Please see the "Adult Characteristics" section in the *Life on Welfare* series updates from 2015 through 2022. https://www.ssw.umaryland.edu/familywelfare/

attainment (BLS, 2021). Second, adult recipients continued to be older (50% were 30 or older in 2015 vs. 64% in 2022). While it is not clear why the age of adult recipients has increased, it might mean that younger adults are not seeking services for which they may be eligible.

Prior work history and earnings decreased for adult recipients in 2022. For instance, 55% of 2022 recipients worked in the year prior to their TCA spells compared with 60% in 2021. Median annual earnings for adult recipients who worked in the year prior to TCA receipt were $8,245 in 2022, declining from $8,934 in 2021. Earnings in both years were less than in 2020. However, these declines are expected within the context of the pandemic. More specifically, the adult recipients who came onto the program early in the pandemic had stronger work histories and higher earnings (Passarella & Smith, 2021); consequently, as they leave the program, overall employment rates and median earnings decline.

In general, adult recipients' earnings prior to their TCA spells are too low to support a family. Even adult recipients who worked steadily throughout the year earned a median income of only $20,612, which is less than the poverty threshold for a family of three (ASPE, 2022). Largely, adult recipients' earnings are due to the industries in which they often work. In addition to low pay, industries such as administration and support and restaurants often have inconsistent schedules that complicate logistics such as child care and transportation. Even in some of the higher paying industries, such as outpatient healthcare, TCA recipients have low earnings compared to the high cost of living in Maryland.

Recently, Maryland has adopted TCA program and policy changes that focus on supporting families while they receive benefits, which may lead to improved earnings upon TCA exit. One such change is the exemption of new recipients from work activities for their first six months on the program (DHS, 2022). This exemption allows recipients to adjust to the program and address any barriers or immediate crises before they search for work. Another program evolution is the change in sanction policy from full-family sanctions to partial sanctions (DHS, 2021). Instead of the whole case losing benefits, partial sanctions mean families still receive support for their children even when adults are unable to meet work or child support requirements. Additionally, the vocational training policy (DHS, 2020) allows adult recipients time to learn an in-demand skill or obtain a degree, credential, or professional license so they can find a job with wages that can better support their families.

The results of some of the program and policy changes should become evident in the next several iterations of the companion report, *Life after Welfare*. Future updates in this series of reports, *Life on Welfare*, will provide information on how the caseload, in conjunction with some of the program and policy changes, evolves. While trends in the caseload may shift over time, one thing will remain certain: changes in a family's situation, whether from macro-economic swings, like the pandemic, or individual circumstances, will continue to make the TCA program vital to thousands of Maryland families.

References

The Aspen Institute. (2020). *Paying support to families: Child support policy fact sheet*. https://www.aspeninstitute.org/

Camera, L. (2022, January 18). *Country's biggest school districts resist going remote as closures spread nationwide.* U.S. News. https://www.usnews.com/news/education-news/

Cancian, M., Meyer, D., & Park, H. (2003). *The importance of child support for low-income families*. Institute for Research on Poverty, University of Wisconsin, Madison. https://www.irp.wisc.edu/wp/wp-content/uploads/2018/06/csincsrc.pdf.

Center for Budget and Policy Priorities. (2023, April 13). *Chart Book: Tracking the recovery from the pandemic recession*. Retrieved April 18, 2023. https://www.cbpp.org/research/

Congressional Research Services. (2021). *Pandemic-Related Provisions Expiring in the 117th Congress* (CRS Report No. R46704). https://crsreports.congress.gov/product/pdf/R/R46704

Crouse, J. (2020). *Why were fifth district residents out of work? Insights from the July household pulse survey.* The Federal Reserve Bank of Richmond. https://www.richmondfed.org/research/

DePaoli, J.L., Balfanz, R., & Bridgeland, J. (2016). *Building a grad nation: Progress and challenge in raising high school graduation rates* (ED572371). ERIC. https://files.eric.ed.gov/fulltext/ED572731.pdf

Desilver, D. (2022). *In the U.S. and around the world, inflation is high and getting higher*. Pew Research Center. https://www.pewresearch.org/

Division of Early Childhood. (n.d.). *Child Care Scholarship Program*. Maryland State Department of Education. Retrieved May 4,2023. https://earlychildhood.marylandpublicschools.org/

FRED Economic Data. (n.d.). *Percent of population below the poverty level, annual: Maryland.* Federal Reserve Bank of St. Louis. Retrieved April 4, 2023. https://fred.stlouisfed.org/

Fuller, J., & Raman, M. (2023). The high cost of neglecting low-wage workers. Harvard Business Review. https://hbr.org/2023/05/the-high-cost-of-neglecting-low-wage-workers

Glasmeier, A.K. (2023). *Living Wage Calculator*. Massachusetts Institute of Technology. Retrieved March 31, 2023. https://livingwage.mit.edu/states/24

Griffin, K. (2022). *Wake-up call for child care as pandemic exposes troubled system*. National Conference of State Legislatures. https://www.ncsl.org/research/education/

Gross, A. & Passarella, L.L. (2020). *Life on welfare: Temporary Cash Assistance families and recipients, 2019*. University of Maryland School of Social Work. https://www.ssw.umaryland.edu/Life-on-Welfare-2019.pdf

Haislet, C. (2022). Graduation rate, AP, SAT, postsecondary enrollment. Maryland State Board of Education. https://www.marylandpublicschools.org/stateboard/

Hall, L., Gross, A., & Passarella, L.L. (2020). *Long-term welfare receipt: Who are the 5% and why do they stay?* University of Maryland School of Social Work. https://familywelfare.umaryland.edu/Long-term-TCA-Receipt.pdf

H.B. 1313.2020 Gen. Assem. Reg. Sess. Family Investment Program – Temporary Cash Assistance Eligibility. (Md. 2020). https://mgaleg.maryland.gov/

Hobijn, B., Miles, R., Royal, J., & Zhang, J. (2022). *What is driving U.S. inflation amid a global inflation surge?* Federal Reserve Bank of Chicago. https://www.chicagofed.org/

James, A.M., & Nicoli, L.T. (2016). *Economic stability after leaving welfare*. University of Maryland School of Social Work. https://www.ssw.umaryland.edu/economic_stability.pdf

Jayashankar, A., & Murphy, A. (2023). *High inflation disproportionately hurts low-income households*. Federal Reserve Bank of Dallas. https://www.dallasfed.org/

Lee, E. K., & Parolin, Z. (2021). The care burden during COVID-19: A national database of child care closures in the United States. *Socius, 7.* https://doi.org/10.1177/23780231211032028

Lim, K., & Zabek, M. (2022). *Women of color and women with children disproportionately left the labor force during the COVID-19 pandemic.* U.S. Federal Reserve Bank of Minneapolis. https://www.minneapolisfed.org/article/

Lovejoy, A. (2023). *Top 5 actions governors can take to address the child care shortage.* Center for American Progress. https://www.americanprogress.org/article/

Maryland Department of Human Services. (2006, November 27). *Changes to Temporary Cash Assistance (TCA) work requirements* (FIA action transmittal 07-12). https://dhs.maryland.gov/business-center/documents/transmittals/

Maryland Department of Human Services. (2008, April 17). *Collection of Race and Ethnicity Data* (FIA action transmittal 08-29). https://dhs.maryland.gov/business-center/documents/transmittals/

Maryland Department of Human Services. (2020, June 29). *TCA vocational educational engagement extension to 24 months* (FIA action transmittal 21-01). https://dhs.maryland.gov/documents/FIA/TCA-Vocational-Educational-bined.pdf

Maryland Department of Human Services. (2021, September 27). *Status of COVID-19 related waivers and programs* (FIA information memo 22-06). https://dhs.maryland.gov/documents/FIA/WaiversExtensionUpdate.pdf

Maryland Department of Human Services. (2022, September 26). *HB1043 – Family Investment Program, eligibility, work experience, community service, and reports* (FIA actional transmittal 22-33). https://dhs.maryland.gov/documents/FIA/RevisedHB1043.pdf

Maurer, R. (2021*). Employers launch hybrid work plans, identify early obstacles*. Society for Human Resource Management. https://www.shrm.org/hr-today/news/

Maye, A., & Banergee, A. (2021). *The struggles of low-wage work*. The Center for Law and Social Poverty. https://www.clasp.org/publications/fact-sheet/struggles-low-wage-work-0/

McColl, R., & Passarella, L.L. (2019). *The role of education in outcomes for former TCA recipients*. University of Maryland School of Social Work. https://www.ssw.umaryland.edu/The-Role-of-Education.pdf

McDermott, J., & Goger, A. (2020). *The health care workforce needs higher wages and better opportunities.* The Brookings Institution. https://www.brookings.edu/blog/

McKernan, S., Ratcliffe, C., & Brage, B. (2021). The effects of the US safety net on material hardship over two decades. *Journal of Public Economics, 197*. https://doi.org/10.1016/j.jpubeco.2021.104403

Medley, B.C., Edelhoch, M., Liu, Q., & Martin, L.S. (2005). Success after welfare: What makes the difference? An ethnographic study of welfare leavers in South Carolina. *Journal of Poverty*, *9*(1), 45-63. https://doi.org/10.1300/J134v09n01_03

Missouri Economic and Research Center. (n.d.). *Cost of living data series.* Missouri.gov. Retrieved April 4, 2023. https://meric.mo.gov/data/cost-living-data-series

Nicoli, L.T. & Passarella, L.L. (2017). *Life on welfare: Temporary Cash Assistance families and recipients, 2015 & 2016*. University of Maryland School of Social Work. https://www.ssw.umaryland.edu/lifeonwelfare2015-16.pdf

Office of the Assistant Secretary for Planning and Evaluation. (2022). *2022 poverty guidelines.* U.S. Department of Health and Human Services. https://aspe.hhs.gov/sites/default/

Passarella, L.L., & Smith, H. (2021). *Life on welfare, 2020: Temporary Cash Assistance before and during the COVID-19 pandemic*. University of Maryland School of Social Work. https://www.ssw.umaryland.edu/Life-on-Welfare,-2020.pdf

Pazzanese, C. (2022). *Helping trapped low-wage workers, employers struggling to fill spots.* The Harvard Gazette. https://news.harvard.edu/gazette/story/

Pizzinelli, C., & Shibata, I. (2022). *Why jobs are plentiful while workers are scarce*. International Monetary Fund. https://www.imf.org/en/Blogs/Articles/2022/01/19/why-jobs-are-plentiful-while-workers-are-scarce

Rugaber, C. (2021, June 4). *US businesses struggle to fill jobs even as hiring picks up*. AP News. https://apnews.com/article/

S.B. 1009, 2017 Gen. Assm. Reg. Sess. Public assistance - Family Investment Program - child support pass through. (Md. 2017). https://mgaleg.maryland.gov/2017RS/sb1009e.pdf

Schweitzer, J., & Ross, K. (2021). *Higher minimum wages support job growth as the economy recovers from COVID-19*. The Center for American Progress. https://www.americanprogress.org/article/

Smith, H., Hall, L., & Passarella, L.L. (2022). *Life after welfare: 2022 annual update*. University of Maryland School of Social Work. https://www.ssw.umaryland.edu/Life-after-Welfare,-2022.pdf

Smith, H. & Passarella, L.L. (2022). *Life on welfare, 2021: Temporary cash assistance during the COVID-19 pandemic.* University of Maryland School of Social Work. https://www.ssw.umaryland.edu/Life-on-Welfare,-SFY-2021.pdf

Sorensen, E. (2016). The child support program is a good investment. Office of Child Support Enforcement. https://www.acf.hhs.gov/

Torry, H. (2023, February 6). *Child care hasn't recovered from Covid, keeping many parents at home.* The Wall Street Journal. https://www.wsj.com/articles

U.S. Bureau of Labor Statistics. (n.d.-a). *Consumer Price Index*. U.S. Department of Labor. Retrieved May 4, 2023. https://www.bls.gov/cpi.pdf

U.S. Bureau of Labor Statistics. (n.d.-b). *Labor force statistics from the current population survey.* U.S. Department of Labor. Retrieved April 10, 2023. https://data.bls.gov/timeseries/LNS14000000

U.S. Bureau of Labor Statistics. (n.d.-c). *Local area unemployment statistics*. U.S. Department of Labor. Retrieved May 4, 2023. https://data.bls.gov/timeseries/LASST240000000000003

U.S. Bureau of Labor Statistics. (2021). Earnings and unemployment rate by educational attainment, 2021. U.S. Department of Labor. https://www.bls.gov/chart-unemployment-earnings-education.htm

U.S. Bureau of Labor Statistics. (2022a). *Consumer prices up 9.1 percent over the year ended June 2022, largest increase in 40 years*. U.S. Department of Labor. https://www.bls.gov/opub/ted/2022/

U.S. Bureau of Labor Statistics. (2022b). *Employment recovery continues in 2021, with some industries reaching or exceeding their pre-pandemic employment levels*. U.S. Department of Labor. Retrieved April 21, 2023. https://www.bls.gov/

U.S. Census Bureau. (n.d.-a.). *Age and sex, 2017-2021 American Community Survey 5-year estimates*. (Table S0101). [Data set]. U.S. Department of Commerce. Retrieved March 22, 2023. https://data.census.gov/

U.S. Census Bureau. (n.d.-b.). *Commuting characteristics by sex, 2016-2020 American Community Survey 5-year estimates.* (Table S0801). [Data set]. U.S. Department of Commerce. Retrieved November 29, 2022. https://data.census.gov/

U.S. Census Bureau. (n.d.-c.). *North American Industry Classification System: Couriers and messengers*. https://www.census.gov/.

U.S. Census Bureau. (2023). *The disproportionate impact of the COVID-19 pandemic on women in the workforce*. U.S. Department of Commerce. https://www.census.gov/data/

U.S. Department of Health and Human Services. (2023, February 9). *Fact Sheet: COVID-19 Public Health Emergency Transition Roadmap* [Press release]. https://www.hhs.gov/about/news/

VinZant, N. (2022). *Inflation's impact on hear state*. QuoteWizard. https://quotewizard.com/inflations-impact-on-each-state

The White House. (2022, August 16). *Fact sheet: Back to school 2022: Giving every school the tools to prevent COVID-19 spread and stay safely open all year long* [Press release]. https://www.whitehouse.gov/

Wu, C. (2011). Long-term employment and earnings among low-income families with children. *Children and Youth Services Review*, *33*(1), 91-101. https://psycnet.apa.org/doi/10.1016/j.childyouth.2010.08.017

Acknowledgements

This brief was prepared by the University of Maryland School of Social Work with support from its long-time research partner, the Maryland Department of Human Services. The authors would like to thank Jamie Haskel and Lance Spicer for their assistance in the collection and processing of data for this research as well as Lauren A. Hall for her assistance with editing.

For additional information, please contact Letitia Logan Passarella (llogan@ssw.umaryland.edu or 410.706.2479) at the School of Social Work.

Please visit our website https://www.ssw.umaryland.edu/familywelfare/ for additional copies of this brief and other reports.

UNIVERSITY of MARYLAND
SCHOOL OF SOCIAL WORK

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