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Bridging the Gap: Is Welfare a Parental Leave Alternative for Low-Income Families?

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The principal goal of the federal welfare program, Temporary Assistance for Needy Families (TANF), is to assist families in achieving self-sufficiency through employment. Though federal law mandates that adults who seek cash assistance participate in work-related activities, some adults may receive an exemption.[1] One such exemption, commonly referred to as the Age of Youngest Child (AYC) exemption, permits single parents to abstain from work requirements while caring for an infant.

Although the federal law allows this exemption for up to 12 months, implementation varies by state. States typically choose 12-month exemptions, though about half of all states do not have the exemption at all (12 states) or offer exemptions fewer than 12 months (14 states) (U.S. DHHS, ACF, OPRE, 2015). Maryland uses a 12-month exemption, meaning that single parents caring for a child less than one year of age can be exempt from work requirements. This exemption is cumulative, so only 12 months can ever be used in the adult's lifetime.

States that grant AYC exemptions ensure that parents are able to care for infants during their earliest and most critical months. This family-oriented policy allows a mother or father to maintain some cash income to purchase necessities while simultaneously caring for an infant. Policies or programs that grant parents, specifically mothers, time to care for a new child are associated with a host of positive outcomes. For mothers, this includes improved mental health and more quality interactions with the child (Staehelin, Bertea, & Stutz, 2006). For infants, this means fostering healthy brain development and paving the path to future success (Schmit & Matthews, 2013). In this way, AYC exemptions are a two-generation approach for supporting vulnerable families.

Despite research that shows the positive benefits of policies that reduce economic hardships after birth, the United States does not have a federal mandate for paid maternity or family leave.[2]

KEY FINDINGS

- Parents who received the AYC exemption were generally young. Most were under the age of 30, and for the typical family, the youngest child was three months of age.
- Parents with little or no history with the cash assistance program are the primary recipients of AYC exemptions. Nearly half of parents were new to cash assistance, and the majority had not used the exemption before.
- Parents have ties to the labor market. Just over half of parents worked in the year before their exemption, and three in five worked in the six months after their cases closed. Earnings both before and after the exemption were low.
- Parents generally do not exhaust all 12 months of the exemption. The typical parent uses the exemption for only seven months.
- After the exemption, two in five parents left cash assistance. The remaining three in five ended their exemption, but remained on assistance for a few additional months.
- The vast majority of parents did not return to cash assistance in the six months after they left.

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[1] Personal Responsibility and Work Opportunity Reconciliation Act of 1996, Pub. L. No. 104-103 § 110 Stat.2105

[2] A handful of states and some local governments have enacted such legislation for their constituents.

At best, a new parent can expect up to 12 weeks of unpaid leave, guaranteed under the Family Medical Leave Act of 1993 (FMLA),[3] unless the parent has an employer that offers paid leave. Nationwide, though, only 12 percent of private sector workers have access to paid family leave (U.S. Department of Labor, 2015). In addition, families who take unpaid leave under FMLA forgo months of earnings, which is problematic for low-income, single-parent families.

With insufficient leave options for low-income families, it is unsurprising that researchers have begun examining the use of welfare as maternity leave. For some families, the assistance they receive each month helps to bridge the financial gap they would otherwise experience between the birth of their children and returning to employment. Recent research supports this idea. Utilizing national samples, both Hill (2012) and Kim (2015) showed that granting AYC exemptions does not lead to decreases in labor force participation after birth. Rather, families use the AYC exemption as a substitution for parental leave in their post-partum months (Monte & Laughlin, 2014).

Research has also shown that in the absence of an AYC exemption, women—especially those with little education—are driven back into the labor market shortly after the birth of a child (Hill, 2012). Some may view this immediate reentry to the labor market as a potential short-term benefit to the family. On one hand, if mothers are able to couple their low earnings with their cash assistance benefit, overall income increases. Moreover, staying connected to the labor market may increase employability for some low-income mothers. On the other hand, though, frequent absence of the primary caregiver during such critical months may impede long-term cognitive and emotional development of the child.

The purpose of this brief is to provide an overview of who uses AYC exemptions in Maryland. The Department of Human Resources in Maryland refers to these exempted cases as *child under one* cases, though we refer to these cases and payees as AYC cases and payees throughout the brief. Specifically, we provide a demographic profile of AYC payees and their recipient children, examine payees' histories with TCA and employment, and explore payees' short-term outcomes. Overall, this analysis will explore how some low-income parents in Maryland use cash assistance as a short-term solution after the birth of a child.

[3] Approximately 60 percent of U.S. employees are covered by FMLA (Abt Associates, 2014). FMLA is available to employees who work in companies that employ 50 or more individuals. Additionally, the employee needs to have worked for a covered employer for at least 12 months and worked for at least 1,250 hours during the 12 months before leave is needed (U.S. Department of Labor, Wage and Hour Division, 2012).

Methods

Data Sources

This research brief utilizes administrative data retrieved from the Client Automated Resources and Eligibility System (CARES) and the Maryland Automated Benefits System (MABS). The CARES database, maintained by the Maryland Department of Human Resources, houses demographic and participation data for the cash assistance program. The MABS database, maintained by the Maryland Department of Labor, Licensing and Regulation, houses employment and earnings data for nearly all of Maryland's civilian workers.

Sample

The sample selected for this analysis was drawn from the population of cases that were newly coded in the CARES database as a *child under one* case between July 2013 and June 2014. This is Maryland's coding for those who receive the work exemption otherwise known as the Age of Youngest Child (AYC) exemption. In total, 3,098 cases were newly coded during this time frame; 180 payees were excluded from the final sample due to data anomalies, leaving a final sample size of 2,918 payees.

Data Analysis and Limitations

Analyses presented in this brief are all descriptive in nature, and consequently, no causal conclusions can be drawn about these findings. Medians, rather than means, are reported throughout the brief. Medians represent the halfway point in the data; half of the sample has a lower value, and the other half has a higher value. Because medians are unaffected by extremely low or high values, they are sometimes a more accurate measure of the data. All employment and earnings analyses presented throughout this brief exclude one sample member due to a missing identifier. Earnings are standardized to 2015 dollars.

Employment data retrieved from MABS is limited to employers covered by the state's Unemployment Insurance (UI) law and the Unemployment Compensation for Federal Employees (UCFE) program. Together, these account for approximately 91% of all Maryland civilian employment. Independent contractors, commission-only salespeople, some farm workers, members of the military, most employees of religious organizations, self-employed individuals, and workers employed in informal jobs are not covered by the law and are not represented in the data. Additionally, earnings are reported on an aggregated, quarterly basis; thus, we do not know how much of each quarter an individual was employed and cannot compute or infer hourly wages. Notwithstanding limitations, empirical studies suggest that UI earnings are preferred to other types of data in understanding the economic well-being of welfare recipients (Kornfeld & Bloom, 1999; Wallace & Haveman, 2007).

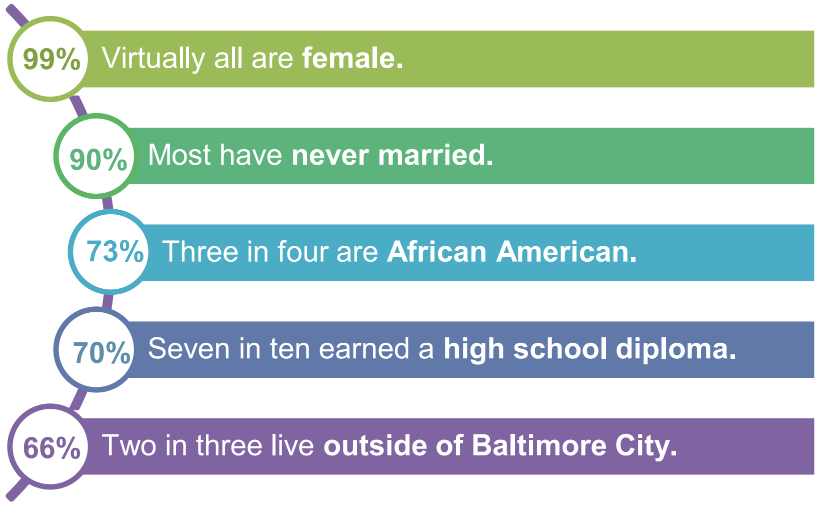
Who receives an AYC exemption?

To begin, we present a demographic profile of payees[4] who had a new AYC exemption between July 2013 and June 2014. Among the general TCA population, use of this exemption is uncommon. In October 2014, for example, only nine percent of all payees used this exemption (Hall & Passarella, 2016).

As shown in Figure 1, the typical AYC payee is an African American (73%) woman (99%) who has never married (90%), who earned a high school diploma (70%), and who lives outside of Baltimore City (66%). Payees with an AYC exemption are fairly different from the average Maryland cash assistance payee on the TCA caseload (Hall & Passarella). In general, AYC payees are more likely to be female, to never have married, and to have earned a high school diploma. Additionally, they are less likely to live in Baltimore City.

[4] A payee is the adult who is at the head of a single cash assistance case and receives assistance on behalf of eligible individuals in the household.

Figure 1. Demographics of AYC Payees

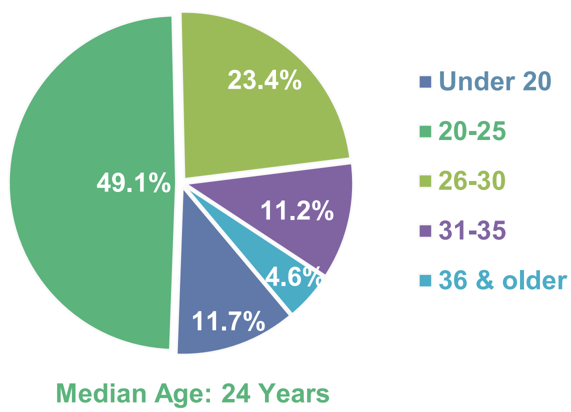


Note: Valid percentages are reported. Payees with missing data are excluded from each respective analysis.

Payees with an AYC exemption are also much younger than is typical of the average payee. Compared to the overall cash assistance caseload, AYC payees are typically ten years younger (median of 34 vs. median of 24). As shown in Figure 2, half (49.1%) of all AYC payees are between 20 and 25 years of age, and an additional quarter (23.4%) are between 26 and 30 years of age. Only one in seven (15.8%) payees are over the age of 30, and only one in eight (11.7%) are under the age of 20.

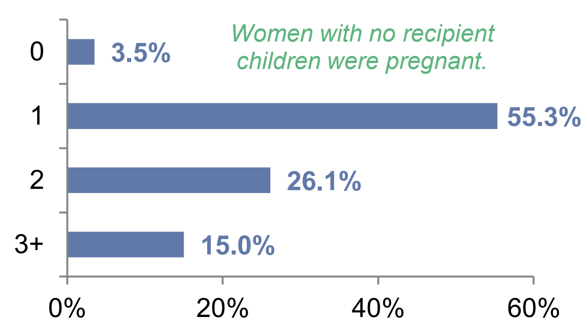
Similar to payees on the overall cash assistance caseload, payees with an AYC exemption have very few children. As shown in Figure 3, more than half (55.3%) of AYC payees have only one recipient child. An additional quarter (26.1%) have two children, and one in seven (15.0%) have three or more children. A very small percentage (3.5%) of AYC payees was pregnant with no other children. These payees gave birth within one month of receiving their exemption.

Figure 2. Age Categories of AYC Payees



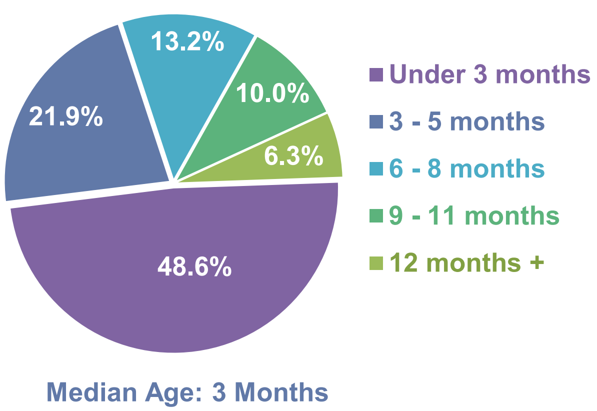
Note: Age categories are inclusive.

Figure 3. Number of Recipient Children



In contrast with what we see in the overall cash assistance caseload, the youngest recipient child is remarkably young for AYC payees (median of five years vs. median of three months). This is unsurprising, given that the payees who receive this exemption have presumably given birth recently. As shown in Figure 4, half (48.6%) of all AYC payees have a recipient child less than three months of age. An additional two in five payees have a child who is three months through five months of age or six months through 11 months of age. For a handful of payees (6.3%) the youngest recipient child was 12 months or older. These payees were pregnant, but gave birth in the month they were granted an exemption.

Figure 4. Age of Youngest Recipient Child



Note: Valid percentages are reported. Age categories are inclusive. Payees with children 12 months or older were pregnant and gave birth in the month they were granted an exemption.

What are AYC payees' cash assistance histories?

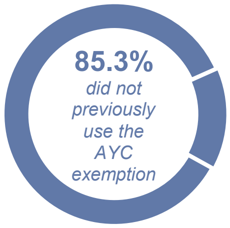
Payees who use the AYC exemption have distinctive histories with TCA compared to all cash assistance payees. In the annual profile of the cash assistance caseload, for example, very few payees had no prior receipt, and nearly half received assistance for two years or less (Hall & Passarella, 2016). Payees with the AYC exemption, however, received a median of only *one month* of cash assistance in the previous five years. In fact, more than two fifths (45.5%) of all AYC payees were new clients to the cash assistance program; that is, they had no receipt in the prior five years.

Payees who had any previous receipt received assistance for a median of 7 months.

In addition to AYC payees with no receipt, Table 1 shows that less than two fifths (37.1%) of payees had a year or less of previous receipt. Only one in six (17.4%) received cash assistance for longer than a year. Even AYC payees with prior receipt had very short cash assistance histories, receiving a median of only seven months of assistance in the previous five years.

Table 1. Previous TCA Receipt

	%	*n*
No Receipt	45.5%	(1,329)
1 Year or Less	37.1%	(1,082)
1 + Years	17.4%	(507)

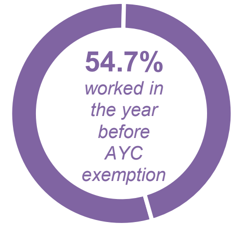


In addition to short, if any, cash assistance histories, most (85.3%) payees also never used the AYC exemption prior to fiscal year 2014. If we only consider payees with two or more children (who could have potentially used the exemption with a prior birth) we still find that most (76%) never used this exemption.

These extremely short TCA histories, coupled with the percentage of payees who were new to the program, reflects the compelling need for financial support immediately following the birth of a child. For single, low-income parents who have no options for paid family leave, this may mean seeking cash assistance. It is clear from Table 1 that single parents who have little or no history with the cash assistance program are the primary recipients of AYC exemption in Maryland.

What are AYC payees' employment histories?

National data show that both new mothers (Laughlin, 2011) and cash assistance payees who receive the AYC exemption (Hill, 2012; Kim, 2015; Monte & Laughlin, 2014) have ties to the labor market before receiving cash assistance. This also holds true for the general TCA population (Hall & Passarella, 2016) as well as new payees (Saunders, Young, Born, 2010). Based on this, we would expect that AYC payees in Maryland would also have prior employment.



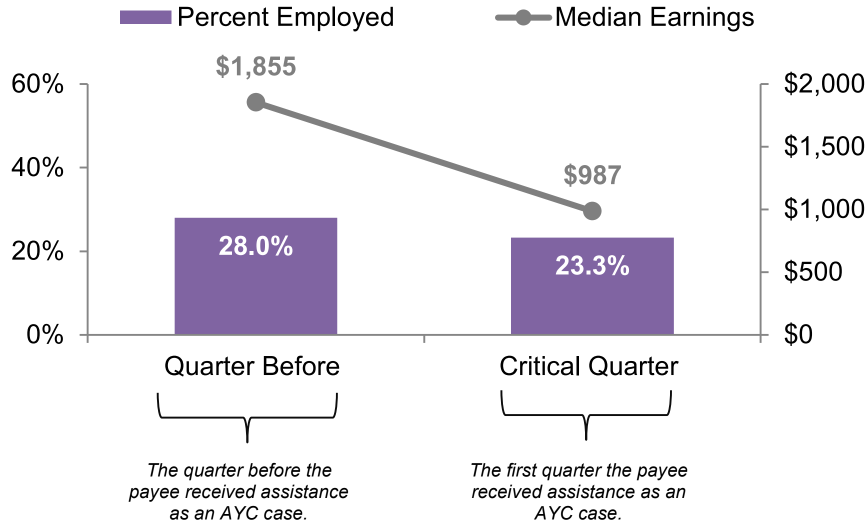
Median Earnings: $4,695

Indeed, this is what we find: more than half (54.7%) of AYC payees were employed at some point in the year before receiving AYC exemption, and those who were employed earned a median of $4,695 during the year.

To gauge whether payees worked in the months leading up to their AYC exemption, we present in Figure 5 the percentage of payees who were employed in the quarter before receiving assistance as an AYC case and the percentage of payees who were employed in the first quarter as an AYC case. Additionally, median earnings are presented for each of the respective quarters.

As shown, employment in the quarter before receiving assistance as an AYC case (28.0%) as well as the first quarter as an AYC case (23.3%) is low. Respective median earnings for each quarter are also inadequate ($1,855 and $987). These low employment percentages are not alarming, though, given that payees were likely either pregnant or caring for an infant in both of the quarters.

Figure 5. Quarterly Employment and Earnings before AYC Exemption



Note: Valid percentages are reported. Earnings are standardized to 2015 dollars.

What are AYC payees' cash assistance outcomes?

In Maryland, payees have 12 months of the AYC exemption available to them which they can use all at once or gradually with subsequent infants. As it turns out, though, payees in this sample used only a median of seven months of their exemption. Figure 7 on page 9 shows the two paths payees can take once they are no longer receiving the AYC exemption.

The first path, illustrated by the blue boxes, is the closure of the TCA case. As shown, two in five (37.7%) payees experience a case closure when they are no longer receiving the AYC exemption.[5] The reasons payees' TCA cases closed are also shown. Payees on nearly two in five (39.0%) of the closed cases did not provide required eligibility or verification information to continue receiving cash assistance benefits. An additional one in five (20.3%) payees experienced a case closure because they earned more than the cash assistance eligibility threshold. One in seven (14.5%) did not comply with child support requirements and consequently, received a full-family sanction. About one in 10 (8.7%) did not submit the necessary documentation to verify they were eligible to continue receiving cash assistance, and the remaining 18.6% of cases closed for various other reasons.

The reasons that AYC cases closed diverge from the reasons all work-exempt cases close (Gleason & Passarella, 2015). The percentage of AYC cases that closed due to income above the eligibility limit or a child support sanction, for example, is double what it is for all work-exempt cases. Additionally, AYC cases were more likely to close due to lack of eligibility information, but less likely to close due to the lack of recertification of benefits. All things

[5] Eligible payees who have not exhausted their full 12 months can reopen their cases later and receive the exemption again.

considered, AYC cases are more likely to close for reasons that are less typical for other work-exempt cases.

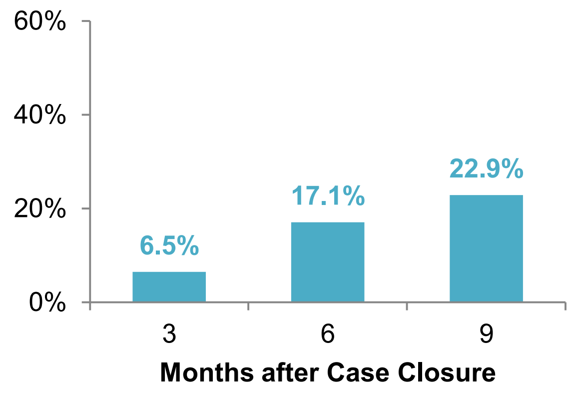
The second path a payee can take after the AYC exemption is to continue receiving cash assistance but transfer to a different caseload designation. This is illustrated by the green boxes in Figure 7. As shown, three in five payees remained on cash assistance as a new caseload designation. Caseload designations are a classification system used by Maryland to group welfare cases into different work-eligible and work-exempt categories.

Most (79.9%) payees were assigned to the single-parent caseload designation, and less than one in 10 (7.9%) was assigned to the earnings caseload designation. Both of these designations are required to participate in work activities. What distinguishes payees on earnings cases from those on single-parent cases is that they are indeed working, but are earning below the cash assistance eligibility threshold. Typically, payees who transitioned to other caseload designations after their AYC exemption received a median of a four additional months of assistance before their cases closed.

Many payees who leave cash assistance do not return in the years following their exits (Hall, Nicoli, & Passarella, 2015). If they do return, the majority do so within the first year. If we presume that low-income parents use cash assistance as a short-term alternative in the absence of paid leave after birth, then we would expect recidivism rates to be low.

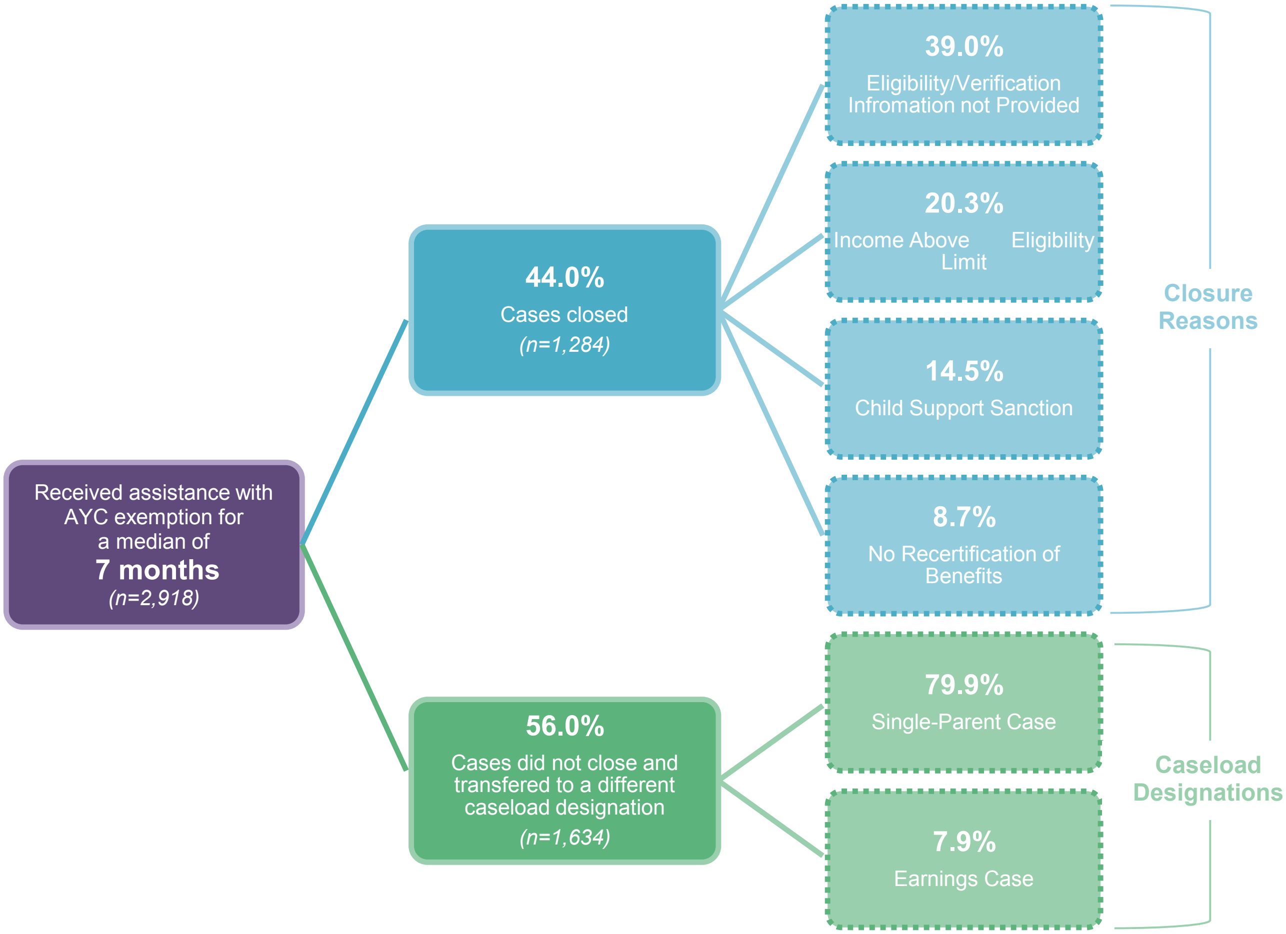
In Figure 6, we examine the percentage of payees with an AYC exemption who returned to welfare within 3, 6, and 9 months of their exits from TCA. The exits for these payees could occur at the end of their AYC exemption or after they transitioned to a different caseload designation. As shown, recidivism is uncommon. Only 6.5% of payees returned within three months. About one in six (17.1%) returned within six months, and just over one in five (22.9%) returned within nine months. Relative to all payees who leave welfare, these percentages are low. In our *Life after Welfare* series, for example, we found that one in five payees return to cash assistance within six months (Hall et al., 2015). These low recidivism rates suggest that payees who receive the AYC exemption largely remain off of cash assistance after leaving, even more so than all payees who leave welfare.

Figure 6. Cumulative Returns to Welfare



Note: This analysis includes only payees whose TCA case closed before January 2015 to allow for a full nine months of follow-up (n=2,013).

Figure 7. Case Closures and Caseload Designations after AYC Exemption



Note: Valid percentages are reported. 17.5% of closed AYC cases had a closure reason not listed in the figure. 12.2% of cases that did not close, but transferred to a different caseload designation, transferred to a designation not listed in the figure.

What are AYC payees' short-term employment outcomes?

The final analyses examine the short-term employment and earnings outcomes of payees who left cash assistance. Similar to the previous analysis, we include both payees who left immediately after their AYC exemption ended and payees whose cases later closed as a different caseload designation.

Median Earnings: $5,390

Nearly three in five (57.9%) payees in this sample worked at some point in the six months after their cases closed. Over the course of those six months, employed payees earned a median of $5,390. Some payees could have been employed the full six months, and others may have been employed for only a short time. Due to data limitations, we cannot be sure how long payees were employed.

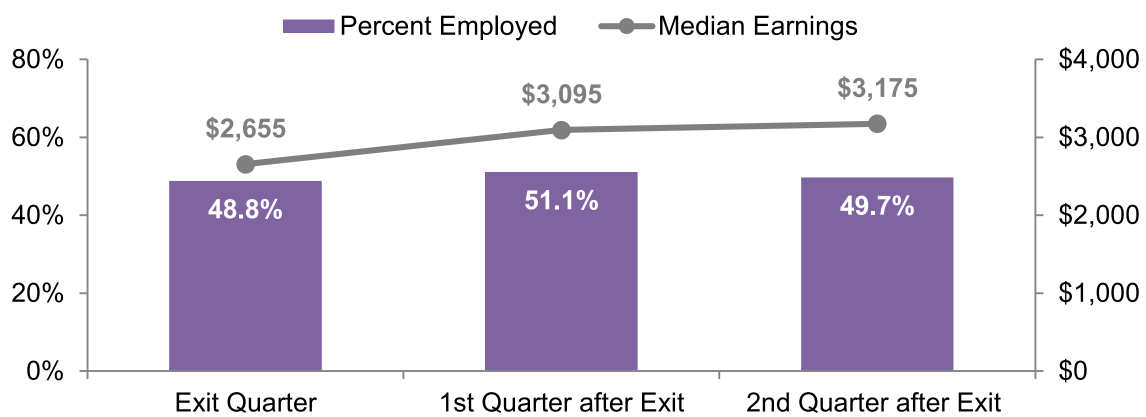
For a more complete assessment of employment after exit, we also examine shorter time periods by exploring quarterly employment in Figure 8. Quarterly employment, as shown, remained stable from the exit quarter through the second quarter after exit. In any given quarter, approximately half of all payees who previously received an AYC exemption were employed. Their median earnings in each quarter grew over time. In the quarter in which payees left cash assistance, median earnings were $2,655. In the first quarter after exit, median earnings increased substantially to $3,095 and increased again in the second quarter after exit ($3,175), albeit slightly.

Relative to all welfare leavers in the *Life after Welfare* sample, AYC payees appear to have higher quarterly employment rates but lower earnings. Consistent with findings from other researchers (Hill, 2012; Kim, 2015), it seems as though AYC exemptions in Maryland do not lead to decreases in employment participation; rather, quarterly employment is higher than all leavers and six-month employment is comparable. These findings are also similar to prior research examining mothers. In a national sample of first-time mothers, for example, Laughlin (2011) found that 57% returned to work within six months. In a separate analysis examining a policy change that occurred in New Jersey, Wells (2015) found that providing paid family leave to new parents had no effect on their employment participation after birth.

Quarterly earnings after exit may be lower for AYC payees for a variety of reasons. One explanation is that AYC payees may work only part-time hours as they transition from staying home with their infants to participating in the labor market again. Doing so would certainly benefit both the mother and the child, given the impact on both the mother's and child's overall wellbeing. Additionally, working part-time may be more practical for single parents who may not be able to afford childcare.

Another explanation could be that these payees are entering industries that pay lower wages. Low-wage industries are common among welfare leavers (Nicoli, Passarella, & Born, 2014) and are a large share of jobs in Maryland. Restaurants, administrative support, and retail jobs are some of the largest industries in Maryland (Department of Labor, Licensing and Regulation, 2014). Though we can't be sure the extent to which either of these is true for Maryland AYC payees, one or both is a possible scenario.

Figure 8. Quarterly Employment and Earnings after TCA



Note: Figure includes only payees whose TCA case closed before January 2015 to allow for a full six-months of follow-up (n=2,012).

Conclusions

In recent years, researchers have examined how families use TANF as a substitute for paid family leave after the birth of a child. Although federal unpaid leave and employer-paid leave are available to some workers, low-income women are disproportionately ineligible for these programs or benefits. In the absence of paid family leave, safety-net programs, such as TANF, provide resources to support parents as they care for newborns (Ybarra, 2015).

Though work activities are typically required of adults receiving cash assistance, Maryland's TCA program recognizes that the earliest months of life are crucial. The program exempts single parents with an infant from work requirements for up to 12 months, allowing the parent to stay home with the infant while still receiving some cash to provide for their families. Use of the exemption is uncommon, though. Overall, only nine percent of all TCA payees used the exemption in the most recent profile of the TCA caseload (Hall & Passarella, 2016).

In this brief, we examined who in Maryland receives the Age of Youngest Child (AYC) exemption and their short-term outcomes after the exemption ended. We found that young, unmarried women who live outside of Baltimore City overwhelmingly receive the AYC exemption. Expectedly, the youngest recipient child was under six months of age. Nearly half of these young women were new to the TCA program, and those who were not had extremely short histories with the program. By and large, payees did not exhaust their 12-month exemption limit. Instead, they received TCA for only seven months and then either left or transitioned to a work-eligible caseload designation. Nearly three fifths of payees were employed in the six months after exit while only one in six returned to welfare in those six months.

This examination confirms families' needs for short-term, supplemental income during the months following a birth. In lieu of a national or statewide policy, the cash assistance that some families receive each month helps to bridge the financial gap that occurs between the birth of their children and returning to employment. This has been demonstrated by both prior research and this brief as well.

Though most states lack a family leave policy, some incremental steps have been taken to address parental leave in Maryland. The Maryland Parental Leave Act (2014), for example, requires small employers, otherwise not covered by FMLA, to provide at least some unpaid leave to employees. Although this does not provide an income source for families, it does provide basic job protection for medically-related absences, including childbirth. In addition, one jurisdiction, Montgomery County, enacted mandatory paid leave; currently, employees in this county can earn up to 80 hours of paid sick leave in a year (County Council for Montgomery County, Maryland, 2015).

Policies and programs that provide mothers time with their newborns, are in effect, a two-generation approach for supporting families. This is because the time spent with the newborn results in a variety of positive health benefits for both mother and child. AYC exemptions are no exception to this, and function as a short-term solution for Maryland's most vulnerable families.

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