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WHO EARNS TOO MUCH FOR TCA?

EXAMINING INCOME ABOVE LIMIT CASE CLOSURES

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As a Temporary Assistance for Needy Families (TANF) program, Temporary Cash Assistance (TCA) supplies cash benefits to Maryland's families with very low incomes. In order to receive benefits, most adults must engage in work activities such as job training, volunteering, or searching for a job for 20 to 30 hours each week. This requirement is designed to encourage adult clients to become self-sufficient through paid employment; it is enforced with work sanctions, which are financial penalties for noncompliance (Maryland Department of Human Resources, 2008).

As TANF restricts participation to families with very low incomes, those receiving TCA are subject to an income threshold. This means families experience an *income above limit* case closure and stop receiving benefits if their earnings exceed an established threshold. In Maryland, this threshold is defined by the Department of Human Resources (DHR). It represents the upper limit of a family's countable income, which is their income after DHR disregards 40% of earnings from employment and deducts the value of expenses necessary for participation in paid work (e.g., childcare). It was fixed at $624 per month for a three-person family (or $7,488 per year) in the federal fiscal year 2014 (Maryland Department of Human Resources, 2014a).

TCA clients have strong ties to the state's labor market before and after receiving welfare, so it makes sense that some families exceed the income threshold by increasing their earnings through employment. In 2015, we found nearly seven in 10 clients had a job at some time in the two years before receiving benefits and in the two years after their exit (Hall, Nicoli, & Passarella, 2015). We also found more than four in 10 clients who worked in their first year after exit without receiving any additional cash assistance payments experienced a case closure because their income exceeded the limit for continuing eligibility (Nicoli and Passarella, 2014).

It is also possible that families experience an income above limit case closure due to the value of their child support payments or a combination of these payments and earnings from a job. Although families cannot receive cash assistance and child support at the same time, child support payments made on their behalf in excess of the monthly TCA benefit count toward the income threshold and may lead to an income above limit case closure. Indeed, the value of these payments may be substantial. Seven out of every 10 clients who left welfare and were owed child support received a payment within one year. On average, families received about $2,400 dollars in that year (Hall et al., 2015).

In this report, we examine the TCA cases that were subject to work participation requirements and closed between October 2013 and September 2014. These include the state's *work-eligible* cases. For each analysis, we compare findings for cases that closed because the client's income exceeded TCA's eligibility limit with those that closed for all other reasons. In so doing, we answer the following research questions:

1. What percentage of work-eligible cases closed because the family's income exceeded the limit for continuing eligibility?
2. Where were income above limit closures most likely to occur in Maryland?
3. What were the demographic and case characteristics of those who experienced an income above limit case closure?
4. Did these families return to cash assistance after leaving? What types of work support programs did they use after experiencing an income above limit closure?
5. What were the short-term employment and earnings experiences of clients who left with an income above the limit?

This examination provides program managers and policymakers with a description of families who left TCA with an income that exceeds the program's eligibility limit. Such information is important as it profiles those who are likely to remain off welfare in the year after their case closes. Our research finds that clients who leave welfare with an income above the limit were significantly less likely to return during this period of time, relative to those who left because of a work sanction (Hall, Nicoli, & Passarella, 2014). Likewise, our research shows that half of families who received at least one child support payment in the three years after their exit had not yet returned (Hall and Passarella, 2015).

Methods

This report characterizes Maryland's TCA cases that were subject to work participation requirements and closed between October 2013 and September 2014, which is federal fiscal year (FFY) 2014. Cases can be closed for any duration of time, including those closing and reopening within 30 days. The sample excludes work-exempt cases, because the adult client was not required to participate in a work activity. Individuals on work-exempt cases may include a grandmother caring for her grandchild or a mother who receives Supplemental Security Income (SSI).

All case closures due to the client's income exceeding the eligibility limit in FFY 2014 are included in the sample. For cases that closed multiple times for this reason, we randomly selected one of these closures for the sample. For cases that did not close because of income, we selected the first work-eligible case closure in FFY 2014. The final number of cases included in the sample is 15,326; however, one case was consistently excluded in all analyses as it was missing a reason for closure.

Data Sources

Our findings draw upon analyses of administrative data obtained from computerized management information systems maintained by the State of Maryland. These include the Client Automated Resources and Eligibility System (CARES) and the Maryland Automated Benefits System (MABS). CARES supplies individual- and case-level demographic characteristics and participation data for the TCA program. MABS contributes quarterly data for all those employed in Maryland's formal economy, except for workers who are not covered by the state's Unemployment Insurance (UI) law.

It is important to note several limitations in the employment data. First, the data exclude out-of-state employment, although out-of-state employment by Maryland residents (17.3%) was more than four times greater than the national average (3.8%).[1] Second, UI earnings data represent aggregated, quarterly values; therefore, we cannot compute or infer a person's hourly wages or salary from these data and cannot say how much of any given quarter the individual worked at a job. Finally, reported earnings do not necessarily represent a family's total income; we have no data on earnings for any other family members as well as any other sources of income.

Analyses

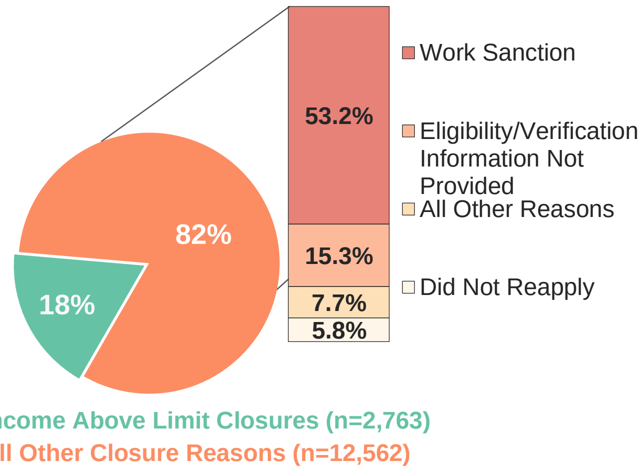
This report includes a series of descriptive statistics to examine work-eligible TCA cases that closed between October 2013 and September 2014. We use chi-square and analysis of variance (ANOVA) tests to determine the significance of difference between the cases that closed due to the family's income and those that closed for other reasons.

Income Above Limit Closures

This report begins with an examination of the reasons for work-eligible case closures. Work-eligible case closures may occur for a variety of reasons, such as a family's non-compliance with program rules, ineligibility, or their request to close the case. These reasons are identified by a caseworker who documents the reason with a closure code in an administrative database. Though a closure code may not completely describe all the circumstances experienced by families who leave TCA, the assigned code provides some indication as to why a family stopped receiving cash assistance.

The documented administrative reasons highlight the extent to which income above limit closures were a relatively uncommon occurrence in FFY 2014. As Figure 1 shows, only about 18% of cases closed because the client's income exceeded the eligibility limit. A majority (82%) of cases closed for some other reason with work sanctions being the most common (53.2%).[2] A work sanction is a financial penalty for noncompliance with the requirement that an adult recipient participate in a work activity.

Figure 1. Reasons for Case Closure



Note: Counts may not sum to actual sample size due to missing data. Valid percentages reported.

[1] U.S. Census Bureau, 2010-2014 American Community Survey 5-Year Estimates for Commuting Characteristics By Sex (S0801). Available at http://www.factfinder.census.gov.

[2] It is likely that analyses underestimate the number of income above limit case closures. Our previous research finds that clients leave TCA for work at much higher rates than are noted in administrative closure reasons (Ovwigho, Tracy, & Born, 2004).

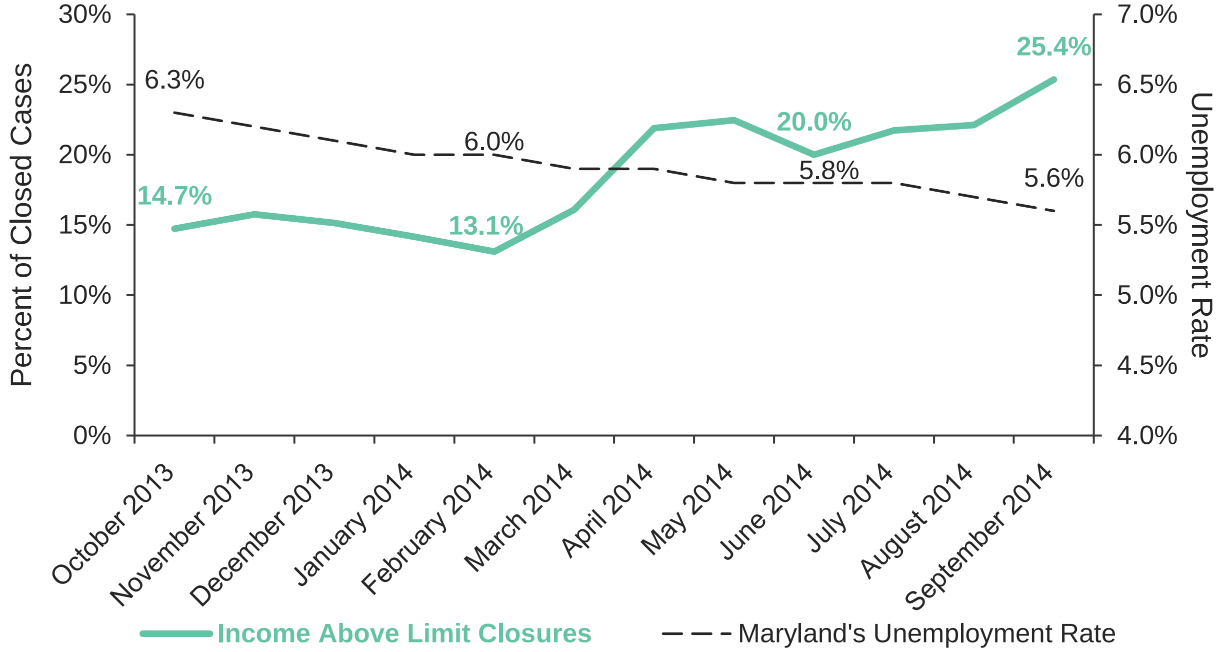
Case Closures in an Improving Economy

During the period of October 2013 to September 2014, income above limit closures accounted for a growing share of the state's work-eligible case closures. Figure 2 relates this change. Income above limit closures represented just 15% of work-eligible closed cases in October 2013. One year later, this percentage increased to 25%.

This trend in income above limit case closures may be explained by improvements in the state's economy. This time period was characterized by a declining unemployment rate, which is shown in Figure 2. In October 2013, unemployed workers represented 6.3% of the state's labor force. They accounted for 5.6% in September 2014.

A comparison of the state's work-eligible case closures and its unemployment rate suggests some clients were able to benefit from the state's improving economy. The decline in the state's unemployment rate is associated with an increase in the share of income above limit case closures. This association implies that TCA clients' earnings are related to changes in the state's economy.

Figure 2. Percent of Income Above Limit Case Closures by Month
Relative to Maryland's Unemployment Rate



Note: Valid percentages reported. The population of closed cases includes only work-eligible cases. Unemployment rates were obtained from the Maryland Department of Labor, Licensing, & Regulation: Available at: http://www.dllr.state.md.us/lmi/employmentsituation/.

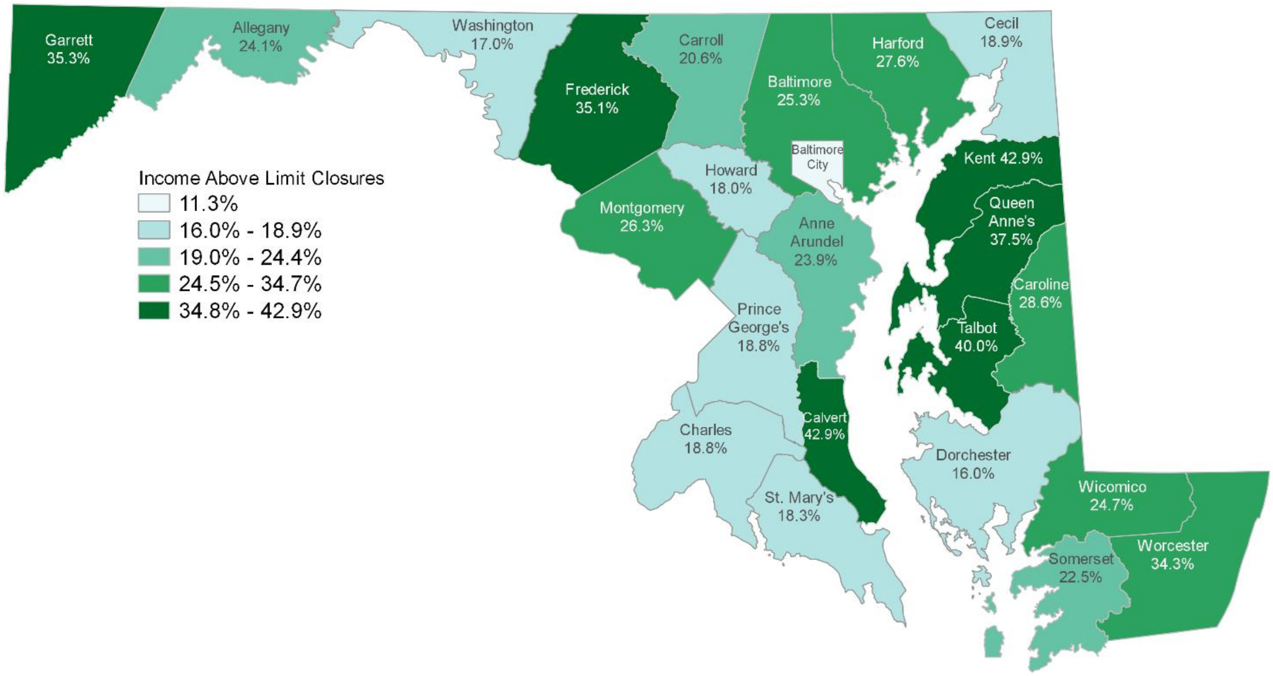
Case Closures by Jurisdiction

A look at the state's distribution of case closures helps us understand where work-eligible families may be more likely to experience an income above limit closure. As Figure 3 illustrates, this experience was particularly evident in six of the nine counties comprising Maryland's Upper and Lower Shore Regions. In fact, income above limit closures accounted for more than one out of every four case closures in Wicomico (24.7%), Caroline (28.8%), and Worcester (34.3%) counties. These cases represented about two out of every five closures in Queen Anne's (37.5%), Talbot (40%), and Kent (42.9%) counties.

Outside of this cluster, jurisdictions with high rates of income above limit closures were scattered throughout the rest of the state. During federal fiscal year 2014, about one in every four cases closed because of the family's income in Baltimore (25.3%), Montgomery (26.3%), and Harford (27.6%) counties. Such cases accounted for more than one out of every three case closures in Frederick (35.1%), Garrett (35.3%), and Calvert (42.9%) counties.

The distribution of the state's TCA caseload helps explain this pattern of income above limit closures. In fact, the relationship between these two spatial patterns suggests that jurisdictions with a smaller share of the state's caseload tended to have somewhat higher rates of income above limit closures. It also helps explain why Baltimore City had a relatively small percentage of income above limit closures (11.3%) even though it had the largest share (41.4%) of the state's caseload (Hall and Passarella, 2016).

Figure 3. Percent of Income Above Limit Case Closures by Jurisdiction



Note: Valid percentages reported.

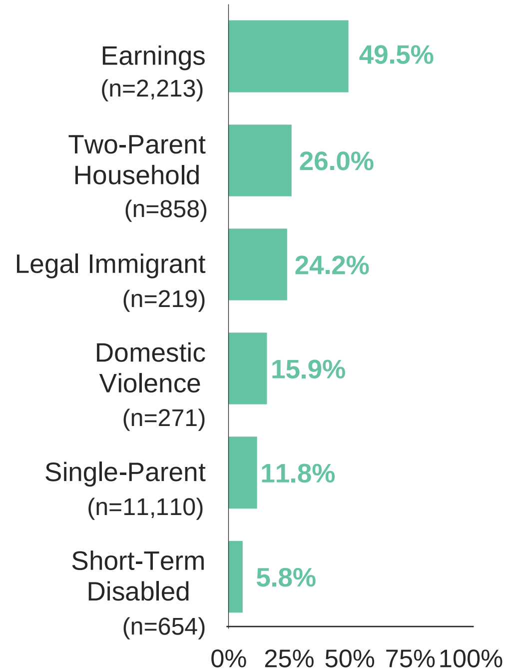
Case Closures by Caseload Designation

Maryland's caseload designations also help us identify which work-eligible cases were likely to close because the client's income exceeded eligibility. A caseload designation is a category derived from a hierarchical classification system that sorts cases according to the characteristics of the client and recipients. It represents a mutually exclusive category, which means that each case receives only one designation, even if more than one may be appropriate. It also draws attention to any special rules or circumstances that may apply to the case.

As shown in Figure 4, an income above limit closure was most likely to occur when a client already had earnings. During FFY 2014, nearly half (49.5%) of all cases included in the earnings category closed because the client's income exceeded the eligibility limit. This makes sense as these families reported earnings while receiving TCA; it is not hard to imagine those included on such cases were able to secure additional hours at work, a child support payment, or a slightly higher wage to put them over the eligibility limit.

There is a decreasing likelihood for an income above limit closure among the remaining work-eligible caseload designations. Moving down Figure 4, the chance that a client experienced an income above limit case closure decreased to less than 30% for those who headed a two-parent household (26%), legal immigrant (24.2%), domestic violence (15.9%), or single-parent (11.8%) case. A client who headed a short-term, disabled case was least likely (5.8%) to experience an income above limit closure.

Figure 4. Percent of Income Above Limit Closures by Caseload Designation



Note: Valid percentages reported. Counts may not sum to actual sample size due to missing data.

Work-Eligible Caseload Designations

Client is required to participate in a work-related activity

Single-Parent Cases
Traditional TCA cases with a single parent

Earnings Cases
Client has earnings below the eligibility threshold

Short-term Disabled
A member of the assistance unit has a disability lasting less than 12 months

Legal Immigrant
Qualified immigrants who do not meet the requirements to receive federally-funded TCA

Domestic Violence
A victim of domestic/family violence who receives a good cause waiver for certain requirements

Two-Parent Cases
Two able-bodied adults who share a child

(Maryland Department of Human Resources, 2015)

Characteristics of Clients and Cases

Examining the characteristics of the work-eligible clients and cases contributes additional details about who left TCA with an income above the limit. In this section, we compare the clients' demographic profiles by reason for case closure. We present these characteristics in Table 1.

Client Demographics

On average, clients who left with an income exceeding eligibility were similar to those who left for other reasons. Typically, a work-eligible client was identified as an African American (79.8%) woman (94.9%) in her early 30s, who had never married (85.0%).

However, several characteristics distinguish the clients heading income above limit closed cases from other clients. More than 80% of those who left with an income exceeding eligibility had at least a high school education, which is 17% larger than the remaining clients (65.5%). Clients who left with an income above the limit were nearly two years older, on average (31.9 years), than other leavers (30.1 years). They were also more likely to have reported being married at some point in their lives (20.3%) relative to the other clients (13.9%).

Case Characteristics

The assistance units comprising the income above limit closed cases were not much different from those who left for other reasons. Though not shown, a typical income above limit case included just one adult and one or two children (about three recipients). Cases that closed for other reasons were nearly identical with an average of three people in the assistance unit and one or two children on the case. On average, the youngest child included on these cases was about five years of age. However, income above limit closed cases included a child who was slightly older on average (5.4 years) than the other closed cases (4.7 years).

Table 1. Client Demographic Characteristics

	Income Above Limit Closures (n=2,763)		All Other Closure Reasons (n=12,562)		Total Sample (n=15,326)	
Gender**						
Women	93.9%	(2,594)	95.2%	(11,956)	94.9%	(14,550)
Age in Years***						
Average Age [Median]	31.9	[30.3]	30.1	[28.4]	30.4	[28.8]
Race/Ethnicity**						
African American^	77.6%	(2,071)	80.3%	(9,864)	79.8%	(11,935)
Caucasian^	18.3%	(487)	16.5%	(2,026)	16.8%	(2,513)
Hispanic	2.5%	(67)	2.3%	(278)	2.3%	(345)
All Others^	1.6%	(43)	0.9%	(116)	1.1%	(159)
Marital Status***						
Married	8.2%	(225)	4.6%	(570)	5.2%	(795)
Never Married	79.7%	(2,192)	86.2%	(10,732)	85.0%	(12,924)
Divorced / Separated / Widowed	12.1%	(333)	9.3%	(1,153)	9.8%	(1,486)
Educational Attainment***						
Did Not Finish High School	17.8%	(484)	34.5%	(4,298)	31.5%	(4,782)
Finished High School	70.5%	(1,920)	58.7%	(7,327)	60.9%	(9,247)
Additional Education After High School	11.7%	(318)	6.8%	(849)	7.7%	(1,167)

Note: ^Non-Hispanic. Counts may not sum to totals due to missing values. General Education Development Program (GED) certificates are included in high school completion rates. Valid percentages reported. **p<0.01, ***p<0.001

Past TCA Participation

Most clients who experienced a case closure received welfare for very short periods of time. Table 2 shows the duration of clients' TCA spells, which are the number of consecutive months clients received cash assistance between their last applications and their case closures. It indicates a majority (88.5%) of clients had relatively short spells on welfare lasting 12 or fewer months. This was consistent among clients whose cases closed due to their income (87.6%) and those who left for other reasons (88.7%).

Table 2 also relates the cumulative number of months in which clients received cash assistance in the past five years. Typically, clients had a relatively short history of TCA receipt during this time. This was especially evident among those who experienced an income above limit closure. Individuals who left because of their income received benefits for an average of nearly four fewer months than those who left for other reasons (16.1 vs. 19.9 months). In fact, more than half (52.5%) of those who left with an income above the limit received benefits for 12 or fewer months in the past five years.

Table 2. Months of TCA Receipt

	Income Above Limit Closures (n=2,763)		All Other Closure Reasons (n=12,562)		Total Sample (n=15,325)	
Duration of TCA Spell						
12 or fewer months	87.6%	(2,420)	88.7%	(11,139)	88.5%	(13,559)
13 or more months	12.4%	(343)	11.3%	(1,423)	11.5%	(1,766)
Average [Median]	6.1	[4]	6.0	[4]	6.1	[4]
Past 5 Years* **						
12 or fewer months	52.5%	(1,450)	41.1%	(5,165)	43.2%	(6,615)
13 to 24 months	23.1%	(638)	26.2%	(3,287)	25.6%	(3,925)
25 to 36 months	12.6%	(347)	15.4%	(1,939)	14.9%	(2,286)
37 or more months	11.9%	(328)	17.3%	(2,171)	16.3%	(2,499)
Average [Median]***	16.1	[11]	19.9	[16]	19.2	[15]

Note: A TCA spell is the consecutive number of months a family received cash assistance and is calculated from the most recent application date to the case closure. Counts may not sum to actual sample size due to missing data. Valid percentages reported. ***p<0.001

Returns to TCA

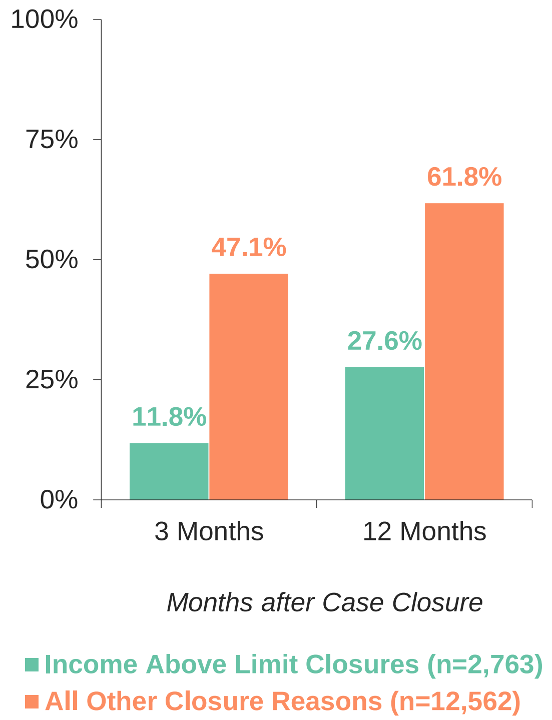
Despite the similar patterns in families' past use of cash assistance, the data suggest that families who experience an income above limit closure are substantially less likely to return to TCA during the year after their case closure. According to Figure 5, only about 12% of those who left with an income in excess of eligibility returned to the program within three months. In contrast, nearly half (47.1%) families who leave for other reasons returned to participate in the cash assistance program during this time.

A similar pattern is apparent at 12 months after a family's case closure. Among families who left with an income above the limit, only about three in every 10 (27.6%) received additional cash assistance benefits at any time during the year following case closure. This share of families was much smaller than those who left for other reasons. Within 12 months, about three in every five families (61.8%) who experienced other types of case closures had received additional months of TCA benefits.

It may be true that families who leave with an income above the limit are more likely to realize some degree of self-sufficiency, relative to those who leave for other reasons. Our previous research indicates that clients who leave welfare for work are less likely to return than others, especially those whose annual earnings exceed the federal poverty threshold (Nicoli, Passarella, & Born, 2013; Nicoli, 2015). We also found families who received consistent child support payments were substantially less likely to return (Hall and Passarella, 2015).

However, it is also *expected* that a large share of families who leave for other reasons will receive additional cash assistance payments. Many of these families left because of a work sanction, which is used to encourage compliance with the program's work participation rules. So, it is likely that at least some of them will comply with the program's work requirements and return to the program shortly after experiencing a case closure (Hall et al., 2015).

Figure 5. Cumulative Returns to TCA***



Note: Valid percentages reported. ***p<0.001

Participation in Work Support Programs

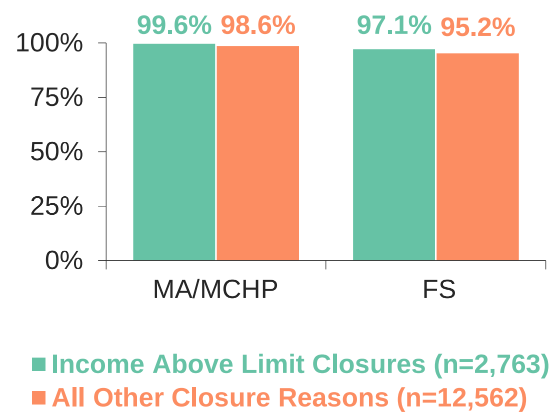
Although families differed as to when and if they returned to TCA, most families whose cases closed continued participating in the state's Medical Assistance and Food Supplement programs. Maryland's medical assistance program (MA) and children's health insurance program (MCHP) engage state and federal funds to help low-income parents and children access no or low-cost healthcare coverage. Maryland's Food Supplement (FS) program is the state's version of the federal Supplemental Nutrition Assistance Program (SNAP), which subsidizes low-income families' food purchases.

Figure 6 depicts the percentage of families who participated in the MA/MCHP and FS programs in the year after a case closure. It indicates extremely high rates of participation, with nearly all families receiving assistance for healthcare and food at some point in the year. This included similarly high rates of families who left because of their income and those who left for other reasons.

Again, it is *expected* that a majority of families who leave TCA will continue participating in the state's medical and food assistance programs. These programs target benefits to low-income parents and children. Families receive medical and food assistance benefits along with their cash assistance payments; many are guaranteed transitional benefits for some time after experiencing a case closure.[3] Additionally, families who return to TCA are counted in the MA/MCHP and FS participation rates as they are automatically approved for these benefits with the acceptance of their TCA applications. Recent and substantial efforts in policymaking and outreach may also contribute to families continued participation, even after the end of any transitional benefits (e.g., Hill, Wilkinson, & Courtot, 2014; Maryland Department of Human Resources, 2014b).

For many families, continued access to these benefits may help ease their transition into the workforce. Our previous research indicates that many jobs employing welfare leavers have low wages. In fact, a recent examination showed just a minority (18.5%) of leavers were able to earn more than the poverty level for a family of three in the year after their exit (Nicoli, 2015).[4]

Figure 6. MA/MCHP and FS Participation Rates in the Year after Case Closure***



Note: Rates represent cases in which any adult or child received MA/MCHP benefits and cases in which the adult client received FS benefits at any point in the year after leaving TCA. Valid percentages reported. ***p<0.001

[3] Families who qualify for transitional medical assistance may secure continuing coverage for up to a year after leaving TCA (Maryland Department of Human Resources, 2008). Likewise, those who qualify for transitional food assistance can continue receiving benefits for at least the first five months after experiencing a case closure (Maryland Department of Human Resources, 2003).

[4] The 2014 federal poverty threshold for a three-person family was $19,790 (or $19,814 in 2015 U.S. dollars).

Employment & Earnings

A detailed description of clients' employment and earnings helps to relate their experience in Maryland's workforce. In general, we find many leavers are active participants in the state's workforce before *and* after receiving cash assistance. However, their jobs tend to concentrate in particular industries, such as retail and restaurants (Nicoli, Passarella, & Born, 2014). For many, this may mean a work experience that includes low earnings, volatile work schedules, and high turnover rates (Collins and Mayer, 2010; Wu, 2011).

Figure 7 shows the percentage of those employed and their median earnings by case closure reason. A breakdown of the figure into the pre- and post-spell periods provides snapshots of clients' experiences in the year before and year after their receipt of TCA. Each snapshot characterizes a typical experience among those who left with an income above the limit and those who left for other reasons.

Pre-Spell

Many work-eligible clients who left welfare in FFY 2014 had a recent work history. In fact, more than half of them were employed in Maryland at some point in the year before receiving cash assistance. Employment was considerably higher among clients who experienced an income above limit closure, as 63% of them worked in the pre-spell period. In contrast, half (50.8%) of the remaining clients were employed in the year before their receipt of benefits.

Although many clients were employed, they typically earned substantially less than the 2014 federal poverty threshold for a three-person family ($19,814),[5] which probably contributed to the decision to apply for benefits. Clients who left with an income above the limit had median earnings of $6,419, which means that half of these clients' earnings exceeded this amount and half earned less. A typical client who left for other reasons received far less, however; their median annual earnings amounted to just $3,996 in the year before their receipt of TCA.

Post-Spell

During the post-spell period—one year after exit—many clients secured jobs. While not shown, more than three in every five leavers worked in Maryland at some point after receiving cash assistance.

In fact, those who left with an income above the limit were especially likely to work. In the year after experiencing a case closure, 85% of clients who left with an income above the limit were employed, compared to 57% among those with other closure reasons. Hence, employment participation among clients who left due to their income was 28 percentage points higher than those who left for other reasons.

Median annual earnings tell a similar story, suggesting that clients who left with an income in excess of eligibility may have fared better than those who left for other reasons. Clients who left with an income in excess of eligibility had median annual earnings of $13,749 in the post-spell period. These earnings were more than double the earnings ($5,310) of the working adults who left for other reasons.

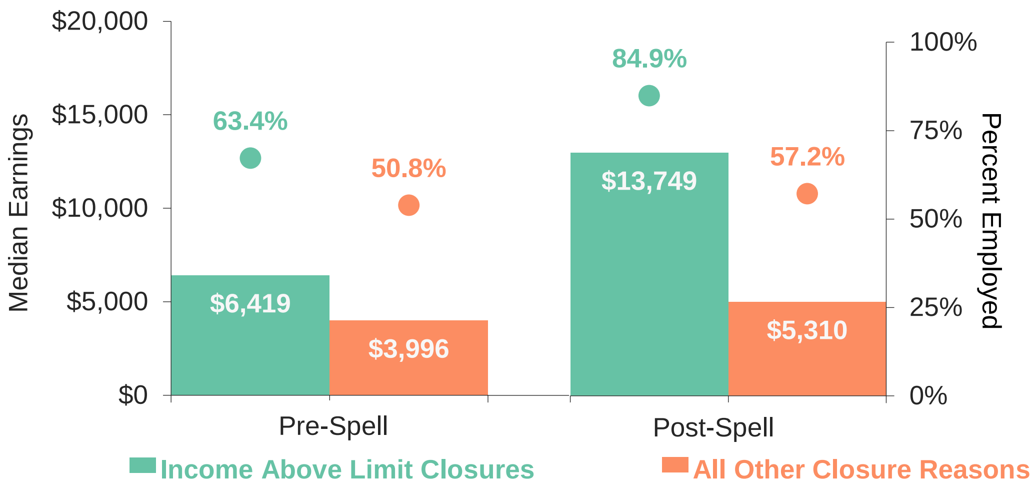
However, clients who left with an income above the limit still experienced very low

[5] Values are standardized to 2015 U.S. dollars.

annual earnings. Among clients who worked in the post-spell period, half of them earned $13,749 or less. The value of these earnings represented at most about 70% of the federal government's poverty threshold for a three-person family.

Working leavers may also be challenged to increase their earnings in subsequent years. Our recent research finds that fewer than 30% of adult clients who leave welfare are able to continue along a positive earnings trajectory. Specifically, we found only about 10% of clients who leave TCA are able to grow their annual earnings over time (Nicoli, 2015).

Figure 7. Percent Employed and Median Earnings***
Year before and after TCA Spell



Note: Cases with a closure between July 1, 2014 and September 30, 2014 are excluded from post-spell analyses (n=3,209) because a full-year of post-spell employment was unavailable at the time of analysis; individuals with missing data are also excluded (n=32). Valid percentages are reported. Wages include only clients who were employed during the year and are standardized to 2015 U.S. dollars. ***p<0.001

Conclusions

This research brief describes work-eligible cases that closed because the family's income exceeded the threshold to continue receiving TCA benefits between October 2013 and September 2014. We focus on these case closures in particular, because they may represent families who are more likely to successfully leave the TCA program. We compare the families whose cases closed with an income above limit to those whose cases closed for all other reasons; the most common other reason for a family's exit was a work sanction for noncompliance with work requirements.

In some ways, families who left with an income above the eligibility limit were similar to those who left for other reasons. Typically, families were headed by a single, African American mother. On average, she participated in the program to help support herself and one or two children. She also received cash assistance payments for an average of six months before experiencing a case closure.

Despite these similarities, we find clients who leave with an income above the limit are distinguished from those who leave for other reasons. A typical client who left because her income exceeded eligibility was more likely to have a high school education and to live in a jurisdiction with a smaller share of the state's caseload, compared with those who left for other reasons. She was also more likely to have worked in the year before receiving TCA and to have higher earnings.

Clients whose cases closed because their incomes exceeded the eligibility limit had very different experiences in the year after exit. In that year, these clients were far more likely to be employed than those who left for other reasons. They also had substantially higher median annual earnings; the value of these earnings was more than $8,000 higher than clients who left for other reasons. Given these earnings, it is not surprising that clients who left with an income above the limit were substantially less likely to return to TCA in the year after experiencing a case closure, relative to those who left for other reasons.

Outcomes of this research support the state's ongoing efforts to enable families to return to the workforce. Our research finds nearly all families who experienced a case closure received medical and food assistance benefits at some point in the following year. Parents who left TCA for work may have also qualified for transitional childcare benefits, depending upon their income (Welfare Advocates, 2014).

This research also supports the continuation of innovative initiatives designed to improve families' self-sufficiency. Such initiatives address specific problems that may be experienced by former clients, especially those who secure jobs with low annual earnings. Each is designed to help families access the resources necessary to ensure their continued well-being and employment.

Recent examples of such efforts may be found across Maryland. In Washington County, a Work Central Hotline connects former clients with a trained representative on a weekly basis to discuss their problems with maintaining a job (Washington County Department of Social Services, 2014). Howard County's MultiService Center supplies families a *one-stop shop* for employment services, assistance programs, housing, counseling, and educational workshops (Michaels, 2016). Kent County's Transportation Assistance Program helps clients who leave welfare for work obtain vehicles at affordable prices (Kent County Department of Social Services, 2015).[6]

In addition to these commendable efforts by local offices, program managers may want to consider additional opportunities to support former clients through the state's Workforce Innovation and Opportunity Act (WIOA) partnership. This partnership strengthens relationships among human services and workforce development agencies. It is designed to enable low-income adults and youth to secure jobs with self-sufficient wages (Lee, 2015; Maryland Governor's Workforce Investment Board, 2016).

[6] Kent County's Transportation Assistance Program is a part of Maryland's Vehicles for Change Program, which is a statewide initiative (Vehicles for Change, 2016).

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