Family Welfare Research & Training Group

Welfare Time Limits: Hardship Exemptions in Maryland

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EXECUTIVE SUMMARY

One controversial feature of the Personal Responsibility and Work Opportunity Reconciliation Act (PRWORA) of 1996, aka 'welfare reform,' was the unprecedented imposition, with few exceptions, of an across-the-board limit of five years (shorter at state option) on adults' receipt of federally-funded cash assistance. However, because some recipient families have complex, difficult problems that are not easily or quickly resolved, PRWORA also included a 'hardship exemption' provision. This allows states to provide federally-funded aid beyond 60 months, but to no more than 20 percent of their caseloads. The 60-month time limit clock began to tick in Maryland in January 1997, and consequently, families began to exceed the limit in January 2002, the 61st month of the ticking clock. More than 10 years later, the clock still ticks. As each month passes, the number of families nearing the time limit and thus becoming potentially eligible for a hardship exemption ineluctably increases.

Thus, it behooves states to continuously monitor where they are vis-à-vis the 20 percent cap and to have a solid understanding of their time-limited and hardship populations should the 20 percent cap be reached. If and when this happens, difficult rationing decisions would have to be made about which families would be exempted and which would not. Alternatively, state general funds would have to fill the gap, a gap that could get larger with each passing year. Neither scenario is appealing, but thankfully the most recent estimates are that Maryland is at least a few years away from reaching the 20 percent cap. Moreover, because of its commitment to data-driven decision-making, the Family Investment Administration of the Maryland Department of Human Resources and its research partner, the Family Welfare Group at the University of Maryland's School of Social Work have tracked the time-limited population for many years and issued multiple reports on the subject (i.e., Hetling, Born & Tracy, 2004; Hetling, Patterson & Born, 2006; Ovwigho, Patterson & Born, 2007).

Today's report adds to our available body of knowledge on this subject by looking at the universe of 7,143 Maryland cases which exceeded the 60-month limit on benefit receipt and were granted a hardship exemption (so that benefits did not cease) between January 2002 and August 2010. Specifically, we use administrative data to describe demographic and case characteristics and cash assistance utilization patterns of the hardship population, the extent of their participation in work activities, the nature of the activities to which they are assigned, and the barriers which are documented as being present in their lives. To determine if there have been any changes over time in the size, distribution or composition of the hardship caseload, we present findings by time period cohort: January 2002 through December 2005 (n=4,746); January 2006 through December 2009 (n=2,035); and January 2010 through August 2010 (n=362). Key findings are listed below.

Overall Trends

- Not surprisingly, the number of new hardship exemptions granted annually was highest in the first two years (2002 and 2003) and lower in more recent years. There were slight upticks in the number of exemptions granted during the recession (2008 and 2009), a finding consistent with other research showing slightly longer welfare stays, lower rates of exit and higher rates of recidivism during this same time period.
- At any given point in time, roughly 6% of all active cases exceeded 60 months of aid and have a hardship exemption. The overwhelming majority (83%) of exemptions granted between January 2002 and August 2010 were in Baltimore City, the 23 counties together accounting for 17%. The same pattern, although less pronounced, is evident in all three time periods; in both later time periods, the counties together account for about 21% of exemptions and the City for about 78%.

Case and Casehead Characteristics

- The typical hardship exemption casehead is an African-American (94%), never married (90%), female (99%) in her early 30's with two children. This profile is consistent with that for all active caseheads with one important exception: hardship caseheads overall are less likely to have a high school diploma or GED (46%) than are all TCA caseheads in general (61%).
- There are a few significant differences, albeit relatively small ones in absolute terms, by time period. The more recent exempted cases tend to have younger caseheads who are more likely to have a high school education; these cases are also more likely to have two children and the average age of the youngest child is about one year lower (5.4 years vs. 6.3 years).
- In the month our hardship cases crossed the time limit (i.e., their 61st month), the large majority (82%)[1] was recorded as being in the core caseload, meaning they are subject to work requirements. The next most common caseload designations were (although not always in this order): caring for a disabled household member; presence in the home of a child under one year; and having a short-term disability.

TCA Use

- Data describing continuous months of TCA benefits leading up to the 61st month show that long, uninterrupted spells of aid are much less common now than at the outset of welfare reform. Whereas fully one in five of the earliest exempted cases had been on aid for at least 37 consecutive months at the time they crossed the limit, only 13% and 11% of the more recent cohorts had spells of that length.

Work Activity and Barrier Assignments

- WORKS system data are available for our hardship cases which crossed the time limit in December 2006 or subsequently. For these cases, we find that the large majority (82%) were assigned to at least one activity in their 61st month; almost half (47%) were assigned to one activity, 23% were assigned to two activities, and 12% were assigned to three.
- Of those with an assigned activity in the 61st month, the most common activities were "work" and "barriers to employment"; each was recorded for about 45% of cases in the latter two time cohorts. Intriguingly, the 2010 cohort was more likely (by 11 percentage points) to be assigned to education/training activities and less likely (by 9 percentage points) to be assigned to job search. The WORKS data do not permit us to definitively determine why this shift took place, but it is logical to surmise that it is associated with the persistently tough job market.
- Within the hardship exemption population, the "barrier" group (about 45% of all cases) may be a particularly challenged and challenging group. First, the large majority (86%) of these clients had only one activity assignment, a rate nearly 30 percentage points higher than among the hardship population as a whole (47.1%) and three times the rate (27.7%) among all WORKS activity registrants. Second, some type of disability (short-term, long-term, other household member) is the most commonly-recorded activity; just over half of all hardship barrier cases had a disability activity code.

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[1] This analysis is only for cases exceeding the time limit between October 2007 and August 2010 since the core caseload categories changed following the implementation of the final rules of DRA.

The bottom-line is that all cases included in this study exceeded the 60-month time limit and were able to continue on cash assistance because they were granted a hardship exemption. By definition, this means that all 'hardship' families were assessed as having some issue or issues for which there was no easy or speedy resolution. However, the large majority of these cases are members of the core caseload: eight of every 10 hardship exemption cases are work-eligible/mandatory. This, in turn, means these cases must be included in the state's federal work participation rate calculations because, while they may be exempt from the time limit, they are not exempt from the inflexible federal work participation requirements.

The situation is problematic. Current federal rules award no credit for partial participation, but our study findings suggest that for some clients, participation in a "countable" activity for the total number of required hours, over an extended period of time may be exceedingly difficult and, for others, simply unrealistic. This might be particularly true for hardship cases identified in WORKS as being assigned to a "barrier" activity. Almost certainly, some, perhaps even most, hardship exemption cases will eventually transition off cash assistance. For other of these families there is at least a hint in the data that perhaps assistance with the aggressive pursuit of other income alternatives such as Supplemental Security Income might be appropriate.

Maryland, thankfully, is in no imminent or even short-term danger of reaching the 20 percent ceiling on hardship exemptions but, like many states, is struggling to achieve the required work participation rate. Work participation rates were not the focus of the study described in this report. Nonetheless, study findings suggest at least one practical activity that could conceivably have a positive effect, albeit an effect of unknown magnitude, on the state's work participation calculations and resulting rate. That is, it seems from the present study that it might be prudent to take a close look at all cases, hardship-exempted or not, that have a barrier-related (especially disability-related) work activity recorded in WORKS, but a "core case" designation (i.e., they are work-eligible). It may be that, concurrent with state efforts to increase the number of cases included in the work participation rate numerator, there are also legitimate strategies that could be used to reduce the number of cases included in the denominator.

Introduction

When the Personal Responsibility and Work Opportunity Reconciliation Act (PRWORA) replaced the existing welfare entitlement program, Aid to Families with Dependent Children (AFDC), with the Temporary Assistance to Needy Families (TANF) block grant, there was a paradigm shift that is commonly referred to as welfare reform. The essence of the shift was from allowing dependence on government assistance to incentivizing self-sufficiency, and is marked by work-centered policies requiring work participation, sanctions, and time limits for cash assistance. While the ultimate goal of these policies is to move people off of assistance quickly, there is an acknowledgement that some families have hardships or crises that are not easily or quickly resolved and that some welfare caseloads tend to have more of these families than others. Accordingly, federal regulations allow states flexibility in setting a time limit for federally-funded cash assistance, with a maximum of 60 months, and also allowing states the option to provide a hardship exemption from the time limit for up to 20 percent of their caseload.

Maryland opted for the maximum (60-month) time limit and also opted to allow up to 20 percent of the caseload to exceed that time limit if there was a documented hardship (COMAR, 2001). If and when the 20 percent cap is reached, the state will either have to provide funds themselves to continue assistance beyond the 60-month limit for additional families with hardships or make a decision to end assistance for some families. This will be an unprecedented decision point: among states that also opted to allow hardship exemptions, none had reached the 20 percent cap as of 2005 (Farrel, Rich, Turner, Seith, and Bloom, 2008). According to the most recent available data (October 2008 to September 2009), only 6.2% of all TANF caseheads or their spouses had more than 60 countable months (ACF, 2011). Furthermore, according to the Analysis of the FY 2011 Maryland Executive Budget, the Maryland Department of Human Resources (DHR) predicts that State Fiscal Year (SFY) 2014 would be the earliest that the 20 percent threshold might be reached in our state (DHR, 2010). Regardless of exactly when the threshold is crossed, however, it behooves us to have a very good, empirically-based understanding of whom the long-term welfare families are in our state in order to make informed decisions about whether to end or how to continue assistance when the threshold is crossed.

Due to its commitment to data-driven decision making, Maryland has been following the trends in this population since 1997 through the long-standing partnership between the Family Investment Administration – Department of Human Resources (DHR) and the Family Welfare Research and Training Group – University of Maryland School of Social Work. One of the first research projects on this topic was issued just before the first clients were about to reach the 60-month time limit adopted by Maryland. The purpose of that project was to give policy-makers information on the profile of recipients at imminent risk of hitting 60 months compared to customers with shorter welfare histories (Welfare and Child Support Research and Training Group, 2001). Subsequent studies related to time limits have focused on long-term recipients in Baltimore City; comparing families that exited after reaching the 60-month time limit to the outcomes for a matched comparison group; and lastly, the barriers to finding work for those reaching the time limit and their outcomes (Hetling, Born, & Tracy, 2004; Hetling, Patterson, & Born, 2006; Ovwigho, Patterson, & Born, 2007).

Today's report provides information about the universe of Temporary Cash Assistance (TCA) cases in Maryland that have exceeded the 60-month time limit and have been allowed to continue assistance due to a documented hardship. Specifically, we describe who they are, what their TCA history is like, and what their documented barriers to work are. We will answer the following questions about the 7,143 cases in Maryland that exceeded the 60-month time limit through

August 2010 and received a hardship exemption:

1. How many families have exceeded the 60-month time limit and how close is Maryland to the 20 percent threshold?
2. Has the geographic distribution of these families changed over time?
3. What are the demographic and cash assistance characteristics of this population?
4. What barriers do these families face that hinder their exit from TCA?

To the best of our knowledge, Maryland already has more empirical information about its long-term welfare recipient population than any other state and, in particular, about the population of families who have reached or exceeded the 60-month maximum limit on the receipt of federally-funded cash assistance benefits. Nonetheless, today's report is an important addition to the state's existing body of knowledge. While the 20 percent exemption is fixed, the number of families at risk to reach the 60-month threshold has the potential to increase with each passing year. Any hardship exemptions above the 20 percent cap would result in an additional strain to an already stressed state budget. Therefore, continued, updated information on this population is important so that policymakers and program managers are aware of the trends among families that meet and surpass the time limit.

Other things have changed as well. The Deficit Reduction Act of 2005 with its more stringent work requirements, reduced caseload reduction credit, and other features put added pressure on states and families even as the economy began to show signs of weakness. This was followed by the most severe economic downturn since the 1930s, from which, at the time of this writing, our nation, state, and families have yet to recover. Not surprisingly, assistance caseloads have risen, families are finding it more difficult to leave welfare for work, and most pundits agree that it will take years, if not decades, to reach pre-recession levels of job availability.

The bottom-line is that, over the next few years at least, it is likely that more and more families will bump up against the 60-month time limit. As this happens, a decision has to be made in each case: does the family's situation warrant granting them a hardship exemption? If so, then as long as the state remains below the 20 percent exemption threshold, the exemption can be granted and the family can continue to receive aid. However, if – or more likely when – the 20 percent cap approaches, difficult decisions will have to be made about which otherwise exemption-qualified families will be continued and which will not. As always, it would be helpful for decision-makers to have reliable, empirical data to inform the policy and program choices that would need to be made.

Today's report provides important information that is relevant today as a portrait, arguably, of some of the most disadvantaged families in the TANF caseload. As noted, study findings will be relevant to whenever that tomorrow dawns and difficult rationing choices need to be made. Thankfully, in Maryland at least, that tomorrow still appears to lie a few years in the future, but now is the time to begin laying the empirical groundwork to inform those discussions, deliberations, and decisions.

Background

Among the most hotly-debated issues in the mid-1990s era of welfare reform were the merits of imposing time limits on cash assistance receipt. Supporters of time limits argued that the open-ended nature of cash assistance programs encouraged long-term welfare use or dependency. The adoption of time limits, it was asserted, would spur recipient adults to increase their work efforts and move off the rolls quickly, thereby avoiding the trap of long-term reliance on welfare. In short, the argument was that most recipients generally are able to work and that, by setting a firm deadline, recipients would be motivated to find a job and exit cash assistance (Greenberg, Savner, and Swartz, 1996). Time limit proponents assumed that the presence of a firm deadline would encourage many recipients to leave welfare earlier, a reasonable assumption to those who believe that long-term welfare receipt is largely attributable to recipients' behavior, as opposed to the nature of the opportunities available to them (Bloom and Butler, 1995).

Opponents countered that time limits would eliminate the safety net for families, push more children into poverty, and increase homelessness (Zedlewski, Clark, Meieer and Watson, 1996; Bassuk, Browne and Buckner, 1996). It was believed that time limits would have these consequences because the adults most likely to be affected by time limits would be those who would be unable to successfully compete in the labor market (Meyer and Cancian, 1996). Among other things, it was noted that it remained unclear what proportion of welfare recipients had physical or mental problems that made it impossible for them to work steadily (Bloom and Butler, 1995).

It seems that both arguments have some validity although neither has proven to be entirely accurate. There is some evidence that time limits can encourage anticipatory exits — causing welfare recipients to "bank" some unused time for future economic need (Farrell, et al., 2008; Grogger & Michalopoulos, 2003; GAO, 2010). However, it does not appear that time limits encourage employment (Farrell et. al., 2008). Also, cases closed due to time limits do tend to experience greater hardships post-welfare although homelessness has not increased among this population (County of Los Angeles, 2004; Dilger et. al., 2004; McGaha & Latimer, 2003; Farrell et. al., 2008).

While the cash assistance rolls decreased dramatically after PRWORA implementation, this can be attributed to the economic boom of the 1990s as well as the decrease in eligible families applying for assistance due to PRWORA's new rules rather than actual case closures due to time limits (GAO, 2010). The strong economy allowed for greater employment opportunities resulting in the reduction of cash assistance. However, it seems that the very reform of welfare may have deterred some families from even applying for cash assistance; according to the U.S. Government Accountability Office (GAO), if welfare participation among *eligible* families increased from 40% to 84%, then 800,000 children would be lifted from extreme poverty (GAO, 2010).

While the time limit itself may discourage eligible families from enrolling, very few case closures are actually due to the sanctioning of families for time limit rules (Farrell et. al., 2008; GAO, 2010). Nonetheless, among those that are closed due to time limits, hardships are exacerbated post-welfare: food insecurity, lower income levels, and lack of health care (Farrell et. al., 2008; GAO, 2010; Dilger et. al., 2004; McGaha & Latimer, 2003).

While the robust economy of the 1990's enabled many caseheads to exit welfare for employment, many caseheads who remained on the rolls despite the good economy struggled with various barriers to employment including human capital issues and personal and family issues. Human capital issues include low educational attainment, literacy, and math skills, and a lack of previous work experience. These are all indicators that proved to be predictors of lengthy stays on AFDC (Seefeldt & Orzol, 2005). Additionally, long-term TANF receipt has been linked with personal and family barriers such as health problems, domestic violence, lacking a partner, and having more dependents (Seefeldt & Orzol, 2005).

In the context of a shrinking caseload, the national conversation on welfare caseloads turned to intensive case management strategies and ideas for how to leverage surplus resources in order to provide more and better support to lifting even the most complex high-needs family off of welfare and into self-sufficiency, including those who had been receiving welfare benefits for many months. However, this conversation was interrupted when TANF was reauthorized via the Deficit Reduction Act (DRA) of 2005, which restricted the types of activities that could be counted for work participation, limited participation in education and training, and reduced states' flexibility in exempting certain cases from the work participation rate.

One of the correlates of these policy changes in Maryland has been a higher sanctioning rate (Williamson, 2011). Although work sanctions before DRA tended to result in returns to TANF, and then eventual compliance, employment and welfare exits, it is unclear whether work sanctions will have similar positive outcomes given a much more difficult economic climate (Ovwigho, Kolupanowich, and Born, 2010). One outcome we can expect, however, is that a higher sanctioning rate will lengthen the time it takes for an individual case to reach the 60-month time limit. This makes it especially germane to explore whether and how cases reaching the time limit before DRA and the recession compare with cases reaching the limit in the years after.

The remainder of this report provides crucial information about time limited, hardship exemption cases in our state. As caseloads rise and potentially more families near the 60-month time limit due to the long lasting effects of the Great Recession, decision-makers will require information on these families, arguably one of Maryland's most disadvantaged populations. From its own state budget, Maryland would have to support any families that cross the 60-month time limit once the 20 percent cap is reached. Considering the tight state budget that Maryland and other states are facing, decisions will have to be made about families receiving cash assistance especially those above the 60-month time limit. This report will provide decision-makers with empirical information to help them make these difficult decisions about receipt of cash assistance, if and when that becomes necessary.

METHODS

This section presents a brief description of our study design and methods and the nature and sources of data upon which the study is based.

Sample

The sample for this report is comprised of the universe of cases that ever reached 61 months of federally-funded Temporary Cash Assistance (TCA) (n=7,143) in Maryland, as of August 2010. We refer to these cases as "hardship exemption" cases because the time limit on welfare in Maryland is 60 months, and in order to surpass that limit, families must have a documented hardship with a continued need for assistance[2]. We review the hardship exemption population through the lens of three cohorts:

- Cohort 1 – Pre-DRA population from January 2002 to December 2005 (n=4,746);
- Cohort 2 – Post-DRA population from January 2006 to December 2009 (n=2,035); and
- Cohort 3 – Recent Population from January 2010 to August 2010 (n=362).

Data Sources

Study findings are based on analyses of administrative data retrieved from computerized management information systems maintained by the State of Maryland.

CARES

Client Automated Resources and Eligibility System (CARES) became the statewide automated data system for certain DHR programs in March 1998. Similar to its predecessor, the Automated Information Management System/ Automated Master File (AIMS/AMF), CARES provides individual and case level program participation data for TCA, Food Supplement (formerly known as Food Stamps), and Medical Assistance. Demographic data are provided, as well as information about the type of program, application and disposition (denial or closure), date for each service episode, and codes indicating the relationship of each individual to the head of the assistance unit.

WORKS

The WORKS system was developed by DHR to document information related to the participation of TCA and other DHR clients in work and work-related activities. Specifically, since December 2006, the WORKS system has been used to collect and report data related to federal work participation reporting requirements, provide DHR with information to monitor the results of local work programs, and provide LDSS staff with information to manage and improve program operations.

Core Caseload Summary Report

Maryland issues a monthly core caseload summary report. The core caseload is used to identify the cases subject to work requirements and the cases that are exempt from the federal time limit. The categorization is based on a number of different case and payee characteristics available in the administrative data, and there is a hierarchy that guides which category is the most appropriate in the event that a case meets the criteria for more than one category. Additionally, the core caseload summary report provides, for the cases with federally countable months of TANF, the number of months of cash assistance counting towards the 60-month time limit.

Data Analysis

This profile of cases exceeding the 60-month time limit uses univariate statistics to describe various characteristics of welfare payees and cases, including demographics, their history of welfare and employment, and participation in work activities including barriers to employment. When appropriate, we compare the characteristics of different cohorts using Chi-square and ANOVA tests.

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[2] The authors make the assumption that cases receiving at least 61 months of federally-funded cash assistance were granted a hardship exemption in order to continue receiving assistance.

FINDINGS

The first section of our findings chapter presents a description of the hardship exemption population – the entire population of TCA cases with a time limit counter that reached at least 61 months since the inception of time limits during welfare reform. We will discuss the demographics of the people and composition of these cases, as well as patterns of TCA participation and the casehead's participation in work activities.

The descriptive information presented is intended to help readers better understand the circumstances of the hardship exemption population, and to inform strategies to assist families in overcoming barriers to sustainable employment before their cases exceed the time limit. Additionally, in the current budget climate some states have begun closing cases that have reached or are approaching time limits, despite the federal allowance for hardship exemptions. In order to fully understand the implications of such harsh measures on real families, the information in this report gives policymakers and program managers empirical data about who is exceeding the 60-month time limit.

January 2002 was the first month that any case could reach 61 months in Maryland. Between January 2002 and August 2010, 7,143 cases reached or exceeded this threshold. Due to the 2005 reauthorization of TANF via the Deficit Reduction Act (DRA) and the economic effects of the recession, we review this population through the lens of three cohorts, noted previously, as well as discussing them as a whole.

Hardship Exemption Cases

Our first research question has two parts. First, we ask how many cases have exceeded the 60-month time limit in Maryland, and second, we ask how close Maryland is to meeting the 20% threshold for hardship exemptions. A subsequent question about this population is how many hardship exemption cases are current clients. Figure 1 outlines the percent of all TCA cases that have exceeded the time limit in each year as well as those that exceeded the limit in a previous year but still remain on cash assistance since 2002. As presented, the hardship exemption population as a percent of the total active caseload has remained relatively stable over time. Cases exceeding the time limit have represented about five to seven percent of all active cases each year, remaining below the 20% cap. As recently as 2010, there is the stated expectation that Maryland will be able to accommodate, in the near future, all families who qualify for hardship exemptions (DHR, 2010).

It is important to note that the hardship exemption percentages reported in Figure 1 are lower than those reported by DHR because of different denominators employed to produce the counts. Figure 1 uses the entire average annual active caseload as the denominator. In contrast, the figures reported by DHR via the monthly core caseload summary report use a smaller denominator – only those cases that were subject to the time limit in the report month. Each methodology has merit, neither is perfect, and they answer slightly different questions; our method is more policy and program oriented while the core caseload method speaks more to federal reporting requirements[3].

For Figure 1, we do use the same numerator as is used in the monthly core caseload summary report, which limits its count to cases active in the report month and for whom an additional month of federally-funded assistance has been added to the time limit counter. Throughout the remainder of the report, however, we use a different, less restrictive approach to "counting" hardship exemptions. Simply stated, we count all cases that have ever had a time limit counter of 61 months or more.

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[3] According to the Office of Family Assistance, "To determine whether a State has failed to comply with the five-year limit on Federal assistance…for a fiscal year, we would divide the average monthly number of families with a head-of-household or a spouse of a head-of-household who has received assistance for more than 60 cumulative months by the average monthly number of all families that received assistance during that fiscal year or during the immediately preceding fiscal year." [45 CFR Ch. II 264.1 (3) (10-1-11 Edition)]

For purposes of our study, the broader approach seemed more appropriate for two key reasons. First, we know from our ongoing *Life after Welfare* research that a not insignificant proportion – 40% at least – of closed cases will reopen over a period of two to three years, potentially increasing the numerator of hardship exemptions at any point in time. Second, we know that case composition and case type are also fluid; in some months a case may be subject to the time limit (i.e., the months of aid do add to the time limit counter) while in other months, aid may be received, but the counter remains unchanged.

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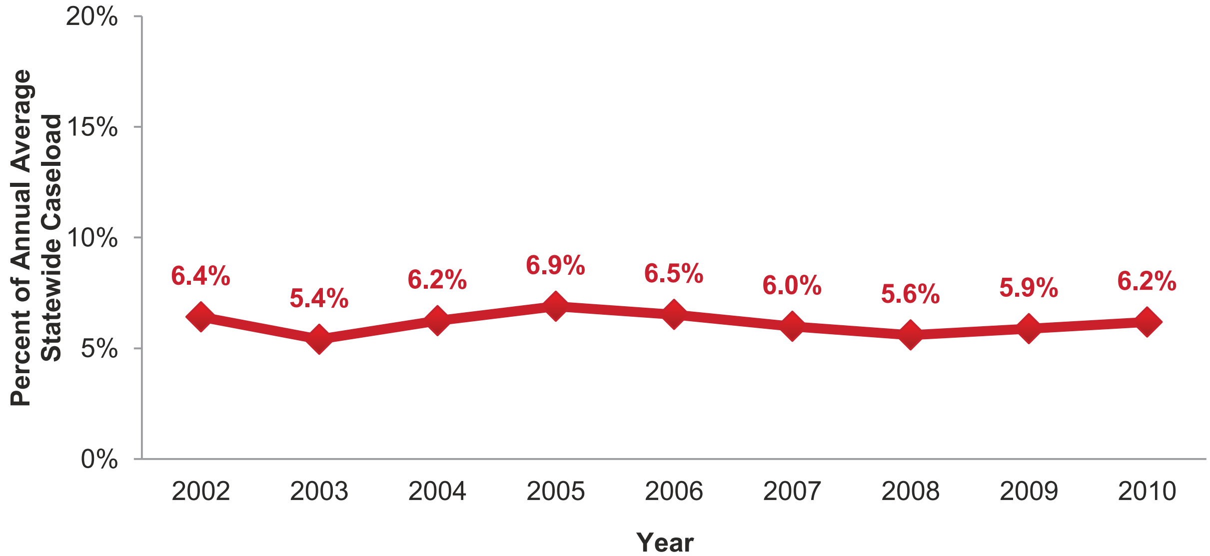
The goal of this research and this "how many are there" analysis, specifically, is to provide an overall perspective on and profile of hardship cases which have exceeded 60 months of aid and to provide information about how these cases compare to the total assistance population. As indicated, this is a broader intent than is addressed by the core caseload 'length of spell' report calculations which focus on federal reporting requirements.

Figure 1. **Cases with 61 Months or More of TCA Receipt as a Percent of the Total Caseload: 2002 – 2010**



Source: Author calculations based on data from Maryland DHR Core Caseload Summary Report.
Note: The percent represents the ratio of the annual average caseload of active cases with a time limit counter greater than 60 months to the annual average of the total active TCA caseload; 2010 only represents the caseload between January 2010 and August 2010 to be consistent with our sample study period.

While the overarching trend is informative for making some inferences about future realities, it does mask some important factors. One such factor is that certain types of cases are exempt from time limits all together, and changes in the composition of the active caseload could affect the number and types of cases that could be expected to surpass a 60-month limit in the coming years. Thus, it is also informative to examine the number of new hardship cases by year; that is, the number of additional cases that reach 61 months of cash assistance each year.

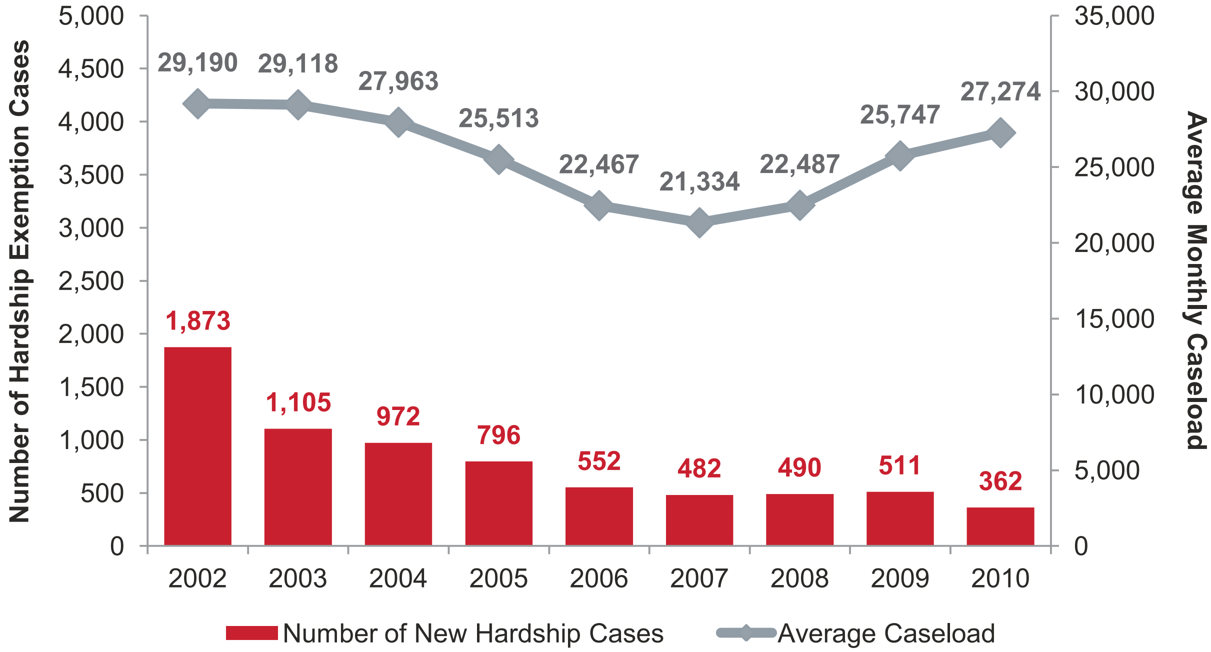
New Hardship Exemption Cases by Year

The Maryland counter for months of federally-funded cash assistance began in January 1997, so that January 2002 was the first month a case could reach 61 months of TCA receipt in our state. Figure 2, following this discussion, shows the percent of cases that reached 61 months and were granted a hardship exemption in 2002 and each subsequent year, regardless of how long they remained on TCA after surpassing the time limit.

Overall, the number of new hardship exemptions granted annually is much smaller in recent years than in the early years of reform. Between 2002 and 2007, to illustrate, the number of new hardship exemptions granted per year dropped from 1,873 to 482, a decrease of nearly 75%. This is a disproportionate decline relative to the drop in the overall active caseload during the same time period (25.9%), so it cannot be attributed only to caseload decline. But it is consistent with shorter welfare spells over time that have been observed among active TCA cases in Maryland (see, for example, Williamson, Saunders, and Born, 2010). This indicates that welfare recipients have gotten one of the primary messages of welfare reform – cash benefits are intended to be temporary – and either they have achieved faster, more permanent exits from cash assistance by securing other income, or they have voluntarily removed themselves from the rolls in order to “bank” the remainder of their benefit in case their need for TCA is greater in the future (Farrell, et al., 2008; Grogger & Michalopoulos, 2003; GAO, 2010).

The data presented in Figure 2 also indicate a slight uptick in the number of new hardship exemptions granted after 2007, from 482 in 2007 to 511 in 2009. Again, the increase is less than might be expected based on the overall increases in the overall caseload during this time period, so it stands to reason that other factors are influencing the phenomenon. Before delving into what these potential factors may be, we will examine a subsequent question – how many of these hardship exemption cases were receiving TCA at the end of our study period in August 2010?

Figure 2. New Hardship Exemption Cases vs. the Caseload: 2002 - 2010



Source: Caseload figures are annual averages (based on the calendar year) calculated from Maryland's Monthly Statistical Reports, available online at http://www.dhr.state.md.us/fia/statistics.php. The number of hardship exemption cases is calculated by the authors from data in CARES. The 2010 year is based on January to August.

Note: The data in Figure 2 provide the number of cases that received their 61st month of federally-funded TCA compared to the total number of active cases in a particular year, while the data in Figure 1 provides both the number of cases that received their 61st month in a particular year and the cases that received their 61st month in a previous year and are still receiving TCA as a percent of the total active caseload. Therefore, Figure 2 data provides a smaller count of hardship exemption cases and cannot be used to calculate the percent of the entire caseload with a hardship exemption in a particular year, but rather, can only calculate the percent of new hardship exemptions in a particular year.

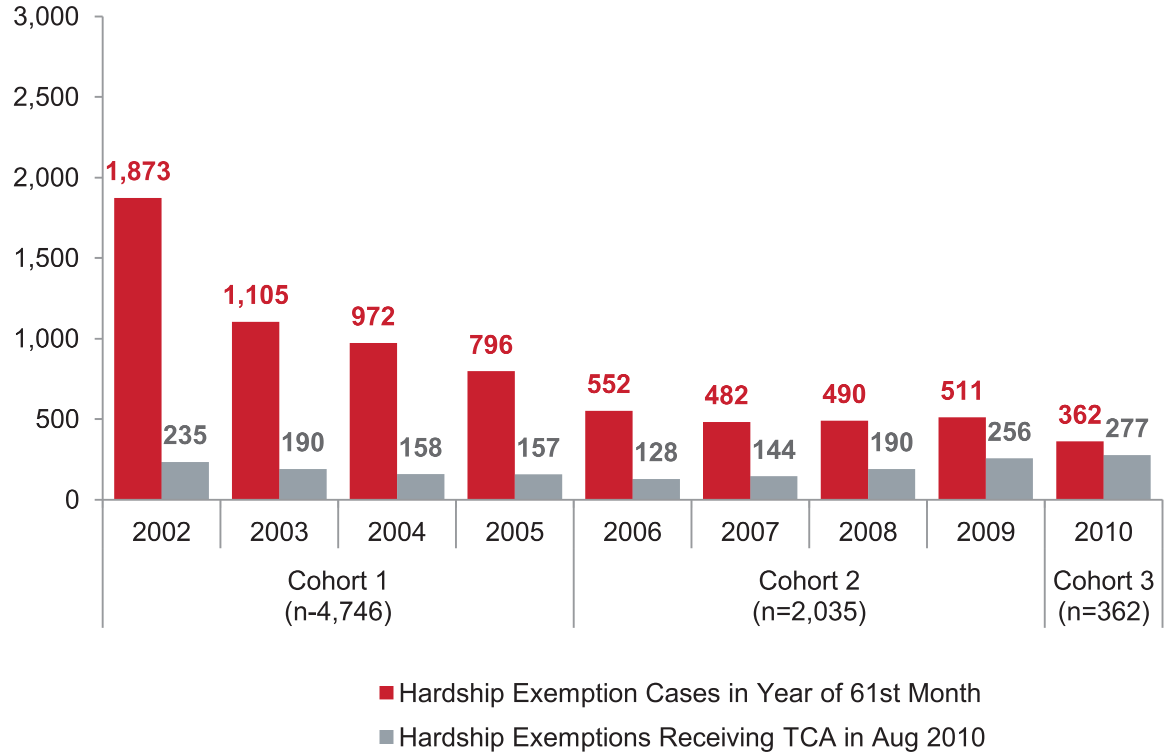
All Hardship Exemption Cases in August 2010

The previous examination of hardship exemptions focuses solely on how many cases received a hardship exemption in a particular year; however, we must also understand the current context of hardship exemptions and know how many hardship exemption cases are actively receiving TCA. We know that 7,143 cases have ever exceeded the time limit and received a hardship exemption at some point since January 2002; however in August 2010, only one in four of these cases (n=1,735; 24.3%) were receiving TCA. Because there were only 362 cases granted a hardship exemption between January and August of 2010, a majority – some 80% in fact – of these hardship exemption cases receiving TCA in August 2010 are from previous cohorts. Hence, this section will examine the cases that were actively receiving cash benefits in August 2010.

Figure 3 provides the number of cases that received a hardship exemption each year as well as the number of those cases that were receiving TCA in August 2010. As we saw in the previous analysis, each year we move away from the AFDC entitlement system, fewer and fewer cases surpassed the time limit and received a hardship exemption. However, in addition to the decrease in the number of cases that received a hardship exemption, as time continued on, more and more hardship exemption cases closed and were no longer receiving TCA. For example, of the 362 cases granted hardship exemptions in the first eight months of 2010, the large majority (n=277; 76.5%) were receiving TCA in August 2010. It is not surprising that three-fourths of cases that had so recently received a hardship exemption in 2010 would be receiving TCA in August of the same year. In stark contrast, only 235 of the 1,873 (12.5%) hardship exemption cases in 2002 were receiving TCA in August 2010. This also means that nearly every nine in 10 (87.5%) hardship exemption cases from 2002 had closed at some point before August 2010. These findings show that the hardship exemption serves its purpose of giving troubled clients and their case managers additional time to deal with the particular hardship and does not lead to permanent stays on TCA.

The next analyses explore the characteristics of the hardship exemption population – who receives a hardship exemption, where they reside, and how the profile of a hardship exemption case has changed over time. This information will shed light on the typical case and casehead that receives a hardship exemption and how the profile of these cases compares to that of the typical case receiving cash assistance at any given time.

Figure 3. New Total Hardship Exemptions vs. Hardship Exemptions Receiving TCA in August 2010



Hardship Exemption Population by Jurisdiction

Our second research question asks whether the geographic distribution of hardship exemption cases has changed over time. This question is answered in Table 1, following, which presents the distribution of hardship exemption cases across the state by cohort.

As shown, regardless of time period, the large majority of the hardship exemption population resides in Baltimore City (82.9%). Following Baltimore City, Prince George's County and Baltimore County have the greatest proportion of the hardship exemption cases in Maryland with 7.6% and 3.2%, respectively. These three jurisdictions, together, account for almost all (93.7%) hardship exemptions granted in Maryland between January 2002 and August 2010. The other 21 counties, combined, accounted for only 6.3% of hardship exemption cases. In part, this reflects the fact that, historically, welfare spells were longer in Baltimore City. This reality was confirmed in one of our early studies of time limits which found that roughly four in every five TCA families at imminent risk of reaching the 60-month time limit were located in Baltimore City (Welfare and Child Support Research and Training Group, 2001).

However, we find that, over time, fewer hardship exemptions came from Baltimore City, but rather from the counties as people begin to reach the time limit through multiple spells rather than one long uninterrupted spell of benefit receipt. Hardship exemptions in Baltimore City, to illustrate, declined from 85.3% in Cohort 1 (2002 to 2005) to 78.2% in Cohort 2 (2006 to 2009). Likewise, the percent of hardship exemption cases in the counties increased from 14.7% to 21.8% in same time period. This is consistent with national trends in increasing poverty and need within suburban communities, and also has some bearing on changes in the overall profile of which types of cases receive hardship exemptions statewide.

Table 1. Percent of Statewide Hardship Exemption Cases by Region and Cohort***

Jurisdiction	Cohort 1 Jan. 2002 to Dec. 2005 (n=4,746)		Cohort 2 Jan. 2006 to Dec. 2009 (n=2,035)		Cohort 3 Jan. 2010 to Aug. 2010 (n=362)		Total Hardship Cases (n=7,143)	
Anne Arundel	1.5%	(72)	2.4%	(48)	1.4%	(5)	1.8%	(125)
Baltimore County	2.2%	(106)	5.3%	(107)	4.4%	(16)	3.2%	(229)
Montgomery	0.5%	(26)	0.9%	(19)	1.7%	(6)	0.7%	(51)
Prince George's	7.8%	(370)	6.9%	(141)	9.1%	(33)	7.6%	(544)
Metro Carroll, Hartford, Howard, & Frederick	1.0%	(48)	3.4%	(69)	2.8%	(10)	1.8%	(127)
Southern Calvert, Charles, & St. Mary's	0.5%	(24)	1.2%	(25)	0.6%	(2)	0.7%	(51)
Western Garrett, Allegany, & Washington	0.1%	(7)	0.1%	(3)	0.6%	(2)	0.2%	(12)
Upper Shore Cecil, Kent, Queen Anne's, Caroline, Talbot, & Dorchester	0.5%	(26)	0.8%	(17)	0.6%	(2)	0.6%	(45)
Lower Shore Worcester, Wicomico, & Somerset	0.4%	(21)	0.7%	(15)	0.3%	(1)	0.5%	(37)
All Counties	14.7%	(700)	21.8%	(444)	21.3%	(77)	17.1%	(1,221)
Baltimore City	85.3%	(4,046)	78.2%	(1,591)	78.7%	(285)	82.9%	(5,922)

*p<.05 **p<.01 ***p<.001

Case and Casehead Demographic Characteristics

This section focuses on the characteristics of cases and caseheads, including gender, race, marital status, age, number of children, age of children, assistance unit size, and educational attainment. This information provides a picture of the typical case that exceeded the federal time limit and was granted a hardship exemption and, importantly, whether the picture differs from the typical TCA case in general.

Overall, the profile of the typical hardship exemption casehead generally reflects the characteristics of the typical casehead on an average active TCA case (Williamson, Saunders, Born, 2010). Table 2, following, reveals that the typical hardship exemption casehead is an African-American (94%) woman (98.8%) who has never been married (89.5%) and is in her early 30's (33.1) with two children.

There is one difference between hardship exemption caseheads and the average TCA casehead: the average level of education. Specifically, on average, hardship exemption caseheads have less education than the average TCA casehead. This disparity remains despite increases over time in the percent of all caseheads with at least a high school level of education. The percent of hardship exemption caseheads with a high school education or equivalent was 44.2% in Cohort 1 (2002 to 2005) and 50.6% in Cohort 3 (2010). This is about ten percentage points lower than the rate (61.0%) of high school education among the active TCA caseload in October 2010 (Logan, Saunders, & Born, forthcoming).

Focusing on the comparisons among the cohorts of hardship exemption cases, Table 2 illustrates that on some demographic variables – gender, race, marital status, and age at first birth – there is virtually no change over time. Similarly, the mean and median assistance unit size, both roughly three persons, are relatively the same in all three time periods. On a few variables, however, the differences across cohorts, while relatively small in absolute terms, are statistically significant. More recent hardship exemptions tend to have slightly younger payees (32.7 vs. 33.4). Also, in more recent cases, the average age of the youngest child is about one year lower (5.4 years vs. 6.3 years) and caseheads are more likely to have a high school diploma or G.E.D (50.6% vs. 44.2%).

In addition to individual-level demographics, it is also useful to have some understanding of the broader circumstances of the entire TCA case, because sometimes these case-level designations or circumstances can determine whether or not the casehead is required to participate in work activities. Our next analysis, of core caseload designation, speaks more broadly to these possibilities.

Table 2. Demographic Characteristics of Hardship Exemption Cases

	Cohort 1 Jan. 2002 to Dec. 2005 (n=4,746)		Cohort 2 Jan. 2006 to Dec. 2009 (n=2,035)		Cohort 3 Jan. 2010 to Aug. 2010 (n=362)		Total Hardship Cases (n=7,143)	
Gender - % women	98.7%	(4,683)	99.0%	(2,015)	99.4%	(360)	98.8%	(7,058)
Race - % African American	93.7%	(4,384)	94.6%	(1,918)	94.7%	(342)	94.0%	(6,644)
Marital Status								
Never Married	89.1%	(4,175)	90.3%	(1,827)	91.4%	(330)	89.5%	(6,332)
Married	1.8%	(83)	1.6%	(32)	0.8%	(3)	1.7%	(118)
Div/Sep/Widowed	9.1%	(429)	8.1%	(165)	7.8%	(28)	8.8%	(622)
Age in Study Month* **								
20 – 25	17.5%	(831)	18.4%	(374)	12.4%	(45)	17.5%	(1,250)
26 – 30	25.9%	(1,230)	32.8%	(667)	39.8%	(144)	28.6%	(2,041)
31 – 35	21.6%	(1,027)	20.1%	(410)	21.0%	(76)	21.2%	(1,513)
36 and older	34.9%	(1,658)	28.7%	(584)	26.8%	(97)	32.7%	(2,339)
Mean**	33.35		32.70		32.64		33.13	
Median	32.43		30.875		30.59		31.82	
Standard Deviation	7.06		7.34		6.98		7.14	
Age at First Birth								
Mean	21.80		21.66		21.69		21.75	
Median	19.90		19.45		19.41		19.73	
Standard Deviation	5.79		6.14		6.21		5.91	
Number of Children on Case* **								
0	1.8%	(87)	1.6%	(32)	2.2%	(8)	1.8%	(127)
1	27.0%	(1,280)	26.4%	(538)	24.3%	(88)	26.7%	(1,906)
2	28.7%	(1,361)	30.8%	(627)	32.6%	(118)	29.5%	(2,106)
3 or more	42.5%	(2,018)	41.2%	(838)	40.9%	(148)	42.1%	(3,004)
Mean	2.46		2.40		2.41		2.44	
Median	2.00		2.00		2.00		2.00	
Standard Deviation	1.44		1.32		1.31		1.40	
Assistance Unit Size								
Mean	3.47		3.41		3.42		3.45	
Median	3.00		3.00		3.00		3.00	
Standard Deviation	1.44		1.33		1.31		1.41	
Age of Youngest Child								
Mean***	6.25		5.52		5.41		6.00	
Median	5.22		4.25		3.58		4.90	
Standard Deviation	4.54		4.67		4.79		4.60	
Education Level* **								
% H.S. Diploma/GED	44.2%	(1,980)	49.8%	(1,012)	50.6%	(183)	46.2%	(3,175)

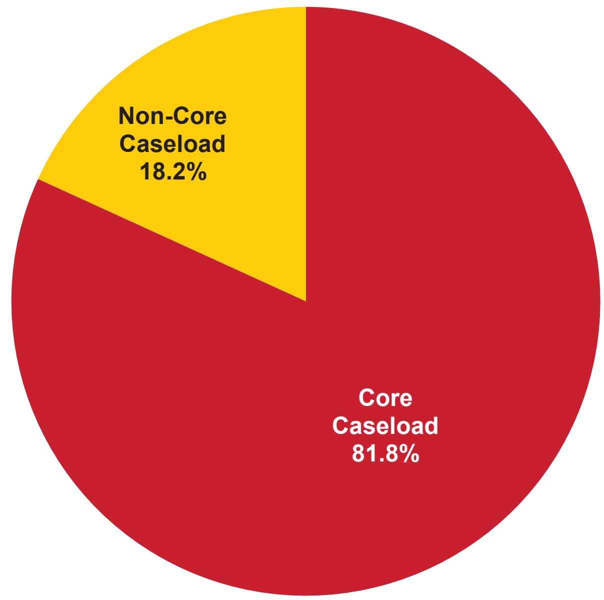
Note: Due to missing data for some variables, counts may not sum to the total number of cases. Valid percentages are reported. *p<.05 **p<.01 ***p<.001

Core Caseload Designations

The "core caseload", broadly defined, is the subset of all TCA cases which are subject to federal work requirements and are generally the target population for work programs. More specifically, core cases can be identified by what they are not. In Maryland, with few exceptions, core cases do not already have earnings; are not headed by a disabled adult, caretaker relative or someone caring for a disabled household member; do not have a domestic violence waiver; and have no children under the age of one year.

Figure 4 depicts the percent of hardship exemption cases designated as core or non-core in the month they reached a TCA counter of 61 months. As shown, the large majority of cases (81.8%) is designated as a core case and therefore subject to the work requirements. This is a major deviation from the relatively low core caseload designation within the total active caseload. Between 2007 and 2009, the core caseload designation of the active caseload was never above 40% (Appendix A; Williamson, Saunders, Born, 2010). This deviation from the active caseload, however, fits the profile of the hardship exemption population since many non-core cases would be exempt from time limits and thereby have no possibility of reaching the 61 month mark and becoming part of our study population.

Figure 4. Hardship Exemption Population: Core vs. Non-core Caseload Designation



Note: In October 2007, core caseload categories changed following the implementation of the final rules of DRA. As a result, the analysis considers only the cases we have from October 2007 to August 2010 (N=1,474). Data as of the 61st month of federally-funded TCA.

Table 3, following, provides the distribution of core caseload designations by year. Since a case's core caseload designation can change, this data is from the month in which the case's TCA counter reached 61 months. When comparing these designations with the active caseloads from 2007, 2008, and 2009 (Appendix A), we find important differences. Nearly one-third of the active caseload is a child-only case while none of the hardship exemption cases have the same designation. This makes programmatic sense, because child-only cases are exempt from the time limit and would not be expected to appear in the hardship exemption population. Second, in any given year, approximately two percent of the active caseload is caring for a disabled household member: the rate is four times greater (approximately 8%) among the hardship exemption population. Lastly, nine percent of the active caseload is designated as long-term disabled compared to less than one percent of hardship exemption cases. However, this also makes sense because, optimistically, we would expect long-term disabled cases to have moved onto Supplemental Security Income (SSI) prior to reaching the federal time limit.

These differences provide some interesting clues as to certain characteristics of the hardship exemption population to date. Hardship exemption cases are less likely than active cases in general to be a child-only case or posses a long-term disability, but more likely to be caring for a disabled household member and more likely to be subject to the TANF work requirements.

Table 3. Core Caseload Designation in the 61st Month

	2007^ (n=112)		**2008** (n=490)		**2009** (n=511)		**2010** (n=362)		**Total** (n=1,473)	
Core Caseload	84.8%	(95)	81.1%	(396)	81.6%	(417)	82.3%	(298)	81.9%	(1,206)
Child-Only	0.0%	(0)	0.0%	(0)	0.0%	(0)	0.0%	(0)	0.0%	(0)
Child Under One	4.5%	(5)	6.4%	(31)	7.4%	(38)	6.9%	(25)	6.7%	(99)
Two Parent Household	0.0%	(0)	1.2%	(6)	1.2%	(6)	0.6%	(2)	1.0%	(14)
Legal Immigrant	0.0%	(0)	0.0%	(0)	0.4%	(2)	0.0%	(0)	0.1%	(2)
Caring for a Disabled Household Member	8.0%	(9)	8.0%	(39)	6.3%	(32)	8.0%	(29)	7.4%	(109)
Long-term Disabled	0.0%	(0)	0.8%	(4)	0.2%	(1)	0.3%	(1)	0.4%	(6)
Short-term Disabled	1.8%	(2)	2.5%	(12)	2.5%	(13)	1.9%	(7)	2.3%	(34)
Earnings	0.9%	(1)	0.0%	(0)	0.4%	(2)	0.0%	(0)	0.2%	(3)

Note: In October 2007, core caseload categories changed following the implementation of the final rules of DRA. As a result, the analysis considers only the cases we have from October 2007 to August 2010. Core caseload designation is as of the month the case reached a TCA counter of 61 months. Counts may not sum to actual sample size because of missing data for some variables. Valid percents are reported. One case was coded as child only in 2008, however we suspect this may be a coding error and we, therefore, have excluded it from this analysis.

^ Data is from October to December of 2007 due to the availability of updated core caseload categories.

TCA Participation

In this section, we review the Temporary Cash Assistance (TCA) participation of each cohort of hardship exemption cases prior to reaching the 61st month. TCA participation levels are provided as the number of continuous months of receipt as well as the average cumulative number of months. This information will aid in determining if the patterns of TCA use provide clues as to the type of case that may exceed the 60-month time limit.

The TCA counter represents the number of months since January 1997 – the first month that the time limit counter began in Maryland – that a case received federally-funded TCA, whether this is one continuous spell of months or not. At the extreme, a case receiving monthly cash assistance from the beginning of welfare reform would have a welfare spell of 61 months by January 2002. If those 61 months of TCA were federally-funded and the case was not exempt from the time limit in any of those months, this would result in a case with a TCA counter of 61 months. However, a case may have a welfare spell of 61 months but a lower TCA counter due to designations or funding that would make the case exempt from time limits in certain months. On the other end of the spectrum, a case can have multiple short welfare spells of 12 months or less cycling from cash assistance to employment and back to cash assistance. This case may also reach a TCA counter of 61 months, but will do so over a much longer period of time due to their periodic exits from TCA.

Our first analysis in this section examines the length of one particular continuous welfare spell, rather than total months of welfare use over time. Specifically, we examine the welfare spell (including all months of receipt regardless of the funding or exemptions) that led up to the caseheads' 61st month of federally-funded welfare receipt, and to their hardship exemption from the time limit.

Table 4 following this discussion, presents the length of the continuous welfare spell leading up to the 61st month[4]. We are unable to calculate the continuous TCA receipt for hardship exemptions that reached their 61st month between January 2002 and March 2003, because participation data is not available before January 1998 due to the conversion of the cash assistance database. Since these cases surpassed the time limit in the earlier years, we can assume that their continuous TCA receipt is on the higher end especially those that passed the time limit in 2002, the first year this was possible. Of those cases for which we can calculate continuous use, hardship exemption cases as a whole had less than two years (19.0 months) of consecutive TCA receipt, on average, when they reached 61 months while only five percent (4.8%) reached 61 months with 61 continuous months of TCA. For the sample as a whole, fully one half (50.6%) had a spell of 12 or fewer months leading up to their 61st month.

Long-term continuous welfare spells are less common in the post-DRA period than in earlier years, though the recent recession may spur a return to longer spells for more families. For example, four out of ten (43.2%) cases in Cohort 1 (2002 to 2005) had a continuous welfare spell of 12 months or less when they hit the 61st month, indicating that although these cases had accumulated years of TCA use, the months accumulated slowly, by cycling on and off of assistance. Among Cohort 2 (2006 to 2009), three out of five (60.1%) cases hit their 61st month during a spell that had lasted for a year or less, and another one in five (18.0%) had a spell of 13 to 24 months. However, in Cohort 3 (2010), during the post-recession period, the percent of cases with very short-term spells (i.e., 12

[4] We include one-month breaks in the continuous welfare spell, because these are often administrative breaks and may result in retroactive payments to cover the missed month once the administrative issue is resolved. The continuous welfare spell is made of months of receipt, including any months not counted towards the federal TCA counter.

months or less) leading up to their 61st month dropped to 50.6% and the percent of cases with a spell of 13 to 24 months increased to 27.1%. This phenomenon has also been observed and reported in our most recent *Life after Welfare* report (Born, Saunders, Williamson, Logan, 2011). There, we found an uptick in the percent of families who left welfare after receiving aid for 13 to 24 months and a corresponding decrease in the percent who left after receiving aid for 12 or fewer months. Interestingly, each of the cohorts had a low percent (i.e., less than seven percent) of cases reaching the 61st month after a continuous spell of at least 61 months, with no breaks in receipt.

Overall, these data suggest that although slightly longer welfare spells seem to be on the rise in the post-recession period, earlier hardship exemption cases are still overwhelmingly more likely to have had long, continuous welfare spells than more recent hardship exemption cases. In order to understand the full picture of how long-term welfare use has changed over time, our next analysis changes lenses slightly and looks at cumulative versus continuous welfare use, adding up all the months of receipt across welfare spells and over a period of time, rather than looking at any one individual spell.

Table 4. Number of Months of Continuous TCA Receipt before Reaching 61 Months***

	Cohort 1 Jan. 2002 to Dec. 2005 (n=2,603)		**Cohort 2** Jan. 2006 to Dec. 2009 (n=2,035)		**Cohort 3** Jan. 2010 to Aug. 2010 (n=362)		**Total Hardship Cases** (n=5,000)	
12 Months or Less	43.2%	(1,123)	60.1%	(1,224)	50.6%	(183)	50.6%	(2,530)
13-24 Months	22.1%	(575)	18.0%	(367)	27.1%	(98)	20.8%	(1,040)
25-36 Months	13.9%	(363)	9.0%	(184)	11.6%	(42)	11.8%	(589)
37-48 Months	7.4%	(192)	4.9%	(100)	5.2%	(19)	6.2%	(311)
49-60 Months	7.0%	(181)	4.9%	(99)	2.8%	(10)	5.8%	(290)
61 Months or More^	6.5%	(169)	3.0%	(61)	2.8%	(10)	4.8%	(240)
Mean # of Months	21.82		15.74		17.57		19.03	
Median # of Months	15.00		9.00		12.00		12.00	

Note: All cases that have critical study dates between January 2002 and March 2003 (n=2,143) are excluded from the analysis due the CARES conversion that only provides participation back through April 1998 although the TCA counter began in January 1997. *p<.05 **p<.01 ***p<.001

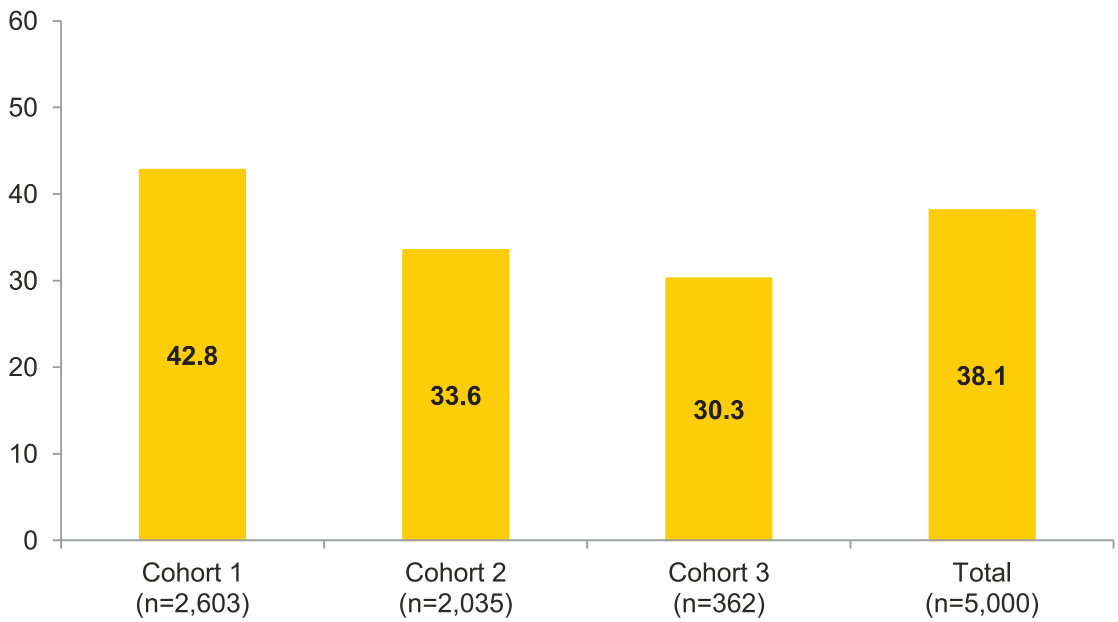
^ Continuous TCA receipt may be more than 61 months due to some months of TCA receipt not counting towards the federal TCA counter; i.e., use of state funds for TCA does not count towards the federal TCA counter or a case can be considered exempt from the time limit due to certain exemptions.

Cumulative TANF Participation

Figure 5, following this discussion, provides the average number of total months, consecutive or non-consecutive, of TCA receipt in the five years before reaching 61 months. On average, all hardship exemption cases received TCA for about three of the five years (38.1 of the 60 months). In comparison, the 2009 active caseload received about two years (24.6 months) of TCA in last five years (Appendix B, Williamson, Saunders, Born, 2010).

Cohort 1, the earliest hardship exemption cases, has the highest average number of months among all cohorts – 42.8 months in the five years before reaching 61 months. The average number of cumulative months of benefit receipt decreases with each cohort. This suggests that as time went on, cases cycled off and on more frequently, perhaps to "bank" months for future economic need (Farrell, et al, 2008; Grogger & Michalopoulos, 2003; GAO, 2010) or because of barriers interfering with sustained employment or the obtainment of seasonal or temporary employment. By cycling off and on, cases would take a longer time to reach 61 months, potentially accruing TCA over a decade before exceeding the five-year time limit; however, earlier cases utilized cash assistance on a more regular basis. The fact that the earliest cases exhibit greater dependence on welfare is a holdover or artifact, almost certainly, of the old AFDC programs which had no time limits.

Figure 5. Average Number of Months in the 5 Years before the 61st Month***



Note: All cases that have critical study dates between January 2002 and March 2003 (n=2,143) are excluded from the analysis due the CARES conversion that only provides participation back through April 1998 although the TCA counter began in January 1997. *p<.05 **p<.01 ***p<.001

For policymakers, program mangers and front-line supervisors, these findings on hardship cases' cash assistance utilization patterns leading up to the 60-month time limit are noteworthy. Most broadly, the findings confirm that whereas long, uninterrupted spells of benefit receipt were not uncommon under the old AFDC program, they have become increasingly rare under TANF. More specifically, Table 4 clearly shows that long, continuous welfare spells were a contributor to families reaching the 60-month federal time limit in the early years but that, more recently, families have more often reached the limit by cycling on and off cash assistance over an extended period of time. In turn, experience and empirical evidence would suggest that while they are all members of the hardship exemption group, clients who achieve that status through lengthy, generally uninterrupted spells of welfare use probably have different demographic profiles, barriers, and service needs than do clients who intersperse periods of welfare with periods of independence.

It is possible that welfare-to-work transitions may not be possible or sustainable for some portion of the long-term hardship cases. Because cash assistance is the economic safety net of last resort for low-income families with children, this is precisely why the 'hardship' exemption exists under TANF. Looking toward the future, however, it would seem prudent to give serious consideration to implementing some sort of post-exemption, comprehensive family assessment if the case remains active for more than some to-be-determined number of months or years. Also, a more in-depth empirical study of this long-term before-and-after exemption population might yield important information about common barriers and/or risk factors which, in turn, might be able to help us identify at-risk families well before they actually cross the 60-month threshold.

With regard to the other type of hardship cases – those who cycled on and off welfare before accumulating 60 months of aid – it seems likely that employment may be an option, but that there are barriers or problems that have made sustained independence from welfare not possible in the past. For these clients, we would repeat our oft-voiced suggestion that, when clients return to welfare after an exit (i.e., they recidivate), detailed identification of the reason for the return – and actions/services necessary to facilitate a swift, lasting re-exit – be a key part of the intake interview/case assessment process. An important component in understanding both groups of clients' ultimate prospects for reemployment, of course, is information about the barriers they face. This topic is the focus of the next section.

Work Participation & Barrier Activities

One of the priorities of TANF reauthorization via DRA was to require states to change their work participation programs. In particular, much more documentation of work and work-related activities was required. Since December 2006 in Maryland, the WORKS system has been used to collect and report data related to federal work participation reporting requirements, such as the type of work activities customers are participating in and the number of hours they participate, at any given time.

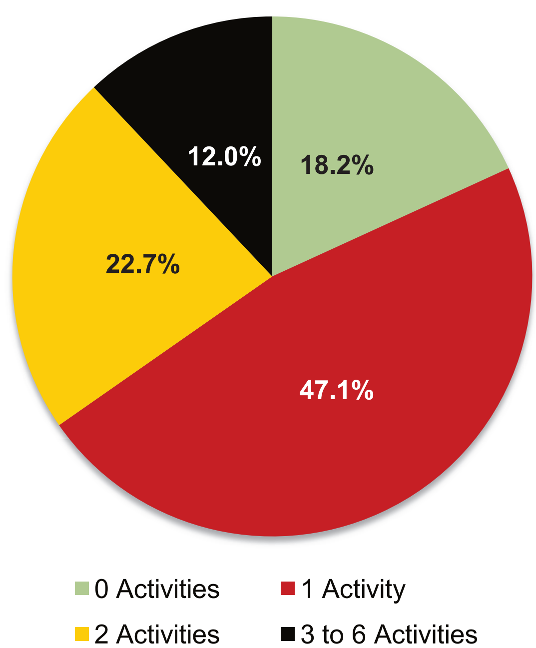
For purposes of this report, we review work activities in six categories:

1. Work Activities
   - unsubsidized employment, paid internships, work experience, community service, and child care for a customer participating in community service
2. Job Search and Readiness Activities
3. Education and Training Activities
   - on-the-job training, vocational education, education directly related to employment, secondary school, GED, and job skills training
4. Barriers to Employment
   - prenatal/postpartum, caring for a child under 1, illness, caring for a disabled household member, domestic violence, family crisis, substance abuse, mental health, rehabilitation services, court-ordered appearance, incarceration, transportation, and child care
5. Sanctions
   - In conciliation, adverse action or sanction period, and under appeal for work sanction
6. Other
   - Pursuit of income supports and customer is transferring between districts or district offices

This information should shed some additional light on the lives of families with hardship exemption TCA cases and why they may exceed the time limit. Since the WORKS data is only available beginning in December 2006, we only have partial data on Cohort 2 (December 2006 to December 2009) as well as data on Cohort 3. Unfortunately, Cohort 1 (2002 to 2005) cases, those more dependent on TCA, could not be included in these analyses. There are a total of 1,761 cases with WORKS data – 1,414 from Cohort 2 (69.5% of the full Cohort 2 sample) and 347 from Cohort 3 (95.9% of the full Cohort 3 sample).

At any point, cases may have been assigned to and participated in more than one activity; therefore, Figure 6 provides the number of activities that hardship exemption cases were assigned to in their 61st month of cash assistance. A majority (69.8%) of cases were assigned to either one (47.1%) or two (22.7%) activities. However, 18.2% of cases were not assigned any activity during the month in which they reached a TCA counter of 61 months.

Figure 6. Number of Activities Assigned to Caseheads in the 61st Month

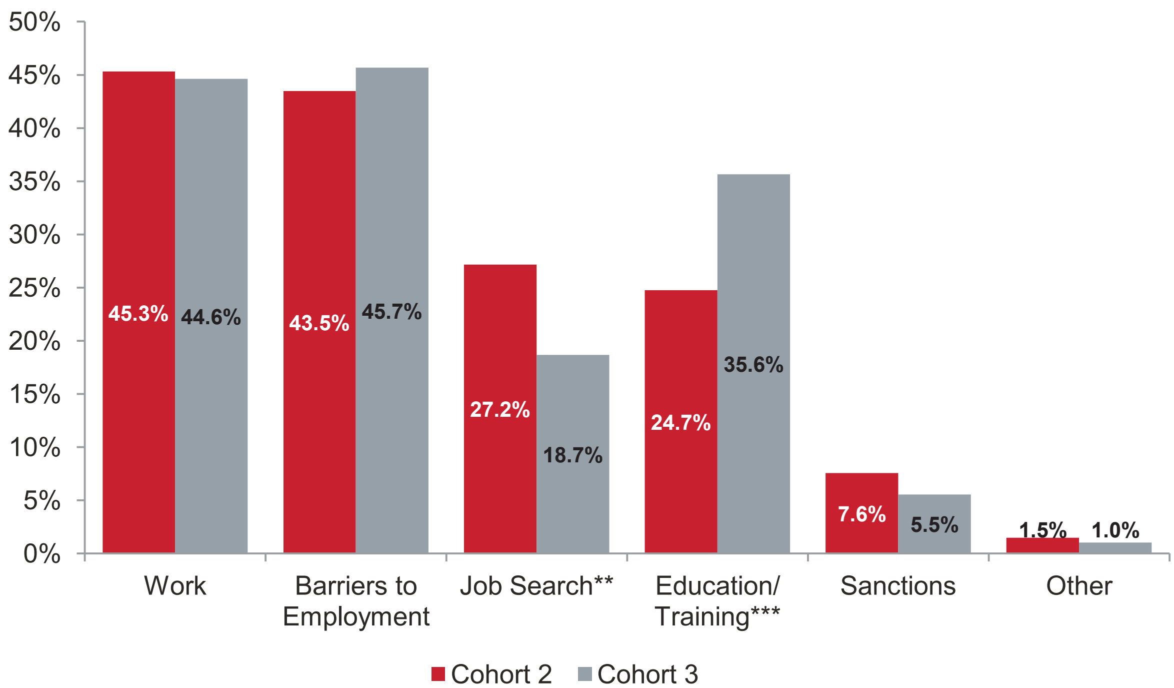


N=1,761

Of those with an assigned activity in the 61st month (1,441 cases), Figure 7 provides the assignments of caseheads into specific activities. For both Cohorts 2 and 3, the most commonly assigned activities were either “work” or “barriers to employment”. The hardship exemption population is almost exclusively comprised of cases subject to work requirements (according to their core caseload designations). Thus, it makes sense that most cases would be assigned to a work activity or that there would be documentation as to why a casehead was not able to participate in a work activity.

Notably, there is a statistically significant difference between the two cohorts in the frequency with which clients were assigned to job search versus education training activities. Specifically, there was a statistically significant decrease in assignments to job search activities and a statistically significant increase in education and training activities. Job search activities decreased by 8.5 percentage points from 27.2% in Cohort 2 to 18.7% in Cohort 3; while education and training activities increased by nearly 11 percentage points from 24.7% to 35.6%. The WORKS data do not permit us to definitively determine why this shift occurred. However, given the persistently high post-recession unemployment rates, it seems logical to surmise that education and training activities were perceived as a timely way to increase clients’ marketability when the employment picture improves.

Figure 7. Type of Work Activity Assignments in the 61st Month



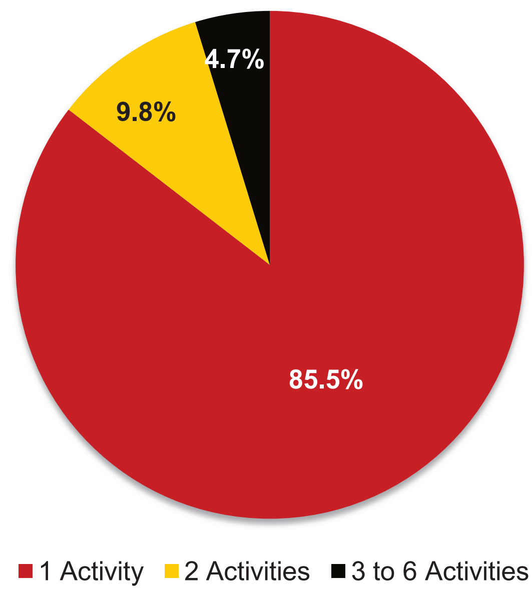
Note: Caseheads can be assigned to more than one activity at a time. Therefore, the categories are not mutually exclusive. *p<.05 **p<.01 ***p<.001. N=1,441.

The assignment to work activities is consistent with program requirements related to work participation, but the high level of assignment to barrier activities is evidence of the difficulties these families have in obtaining employment within the time limit. Taking a closer look at the caseheads with an assignment to a barrier activity (633 cases) during the 61st month, we find, in Figure 8, that nearly all caseheads (85.5%) assigned to a barrier activity have only that one activity assignment. While caseheads can be assigned to more than one activity at a time, the assignment to only the barrier activity suggests that the barrier was severe or pervasive enough that the case manager assessed that the client could not or should not also be assigned to another activity that would count toward the state's work participation rate.

It is worth noting, too, that the rate of single activity assignment among the "barrier" cohort of hardship exemption cases (85.5%) is nearly 30 percentage points higher than among the hardship exemption population as a whole (47.1%). Moreover, the 85.5% rate of single activity assignment is greatly at variance with the rate (27.7%) found within the universe of all clients with at least one activity recorded in WORKS between January 2009 and June 2010 (Saunders, Kolupanowich, & Born, 2012).

These findings give credence to the idea that within the hardship population, the "barrier" cohort may be a particularly challenging group given their relatively intensive welfare use and identified barriers. Given TANF fund stresses, it would almost certainly be prudent to do thorough, sophisticated assessment of all such cases. The goal, of course, would be to determine if ongoing participation in the work-focused TCA program is appropriate or whether, in at least some of these cases, other alternatives (e.g. SSI) should be aggressively pursued by the agency on behalf of the clients.

Figure 8. Number of Activities Assigned to Caseheads with a Barrier Assignment



Note: N=633

Figure 9, following this discussion, provides more details on the types of barriers to employment that were recorded in WORKS in the 61st month. Among cases with a WORKS assignment in the "barriers to employment" category (n=633), disabilities are common. They are even more common, in fact, than they appeared to be when looking at the core caseload designations of these cases.

This particular, seemingly simple finding is actually a very, very important one. First and foremost it indicates that it is imperative to review all available, relevant data in order to really understand clients' situations and the composition of the overall caseload. It will be recalled, to illustrate, that the large majority (81.8%) of our hardship population was designated as part of the 'core' caseload. Only 0.4% and 2.3%, respectively, were designated as long-term disabled and short-term disabled. Using only the core caseload data then, one would be inclined to think that disability was relatively uncommon (2.7%) within the hardship exemption population as a whole.

When we look at the WORKS data, however, we see that, among hardship cases in general, barrier-related activities are quite common, some 43.5% and 45.7% of the more recent cases having at least one such assignment in the 61st month of TCA benefit receipt. Moreover, when we look only at hardship cases in the "barrier" category, we see that the single most commonly-recorded WORKS activity assignment (26.7% for Cohort 2, 23.5% for Cohort 3) is a short-term (less than 12 months) disability.

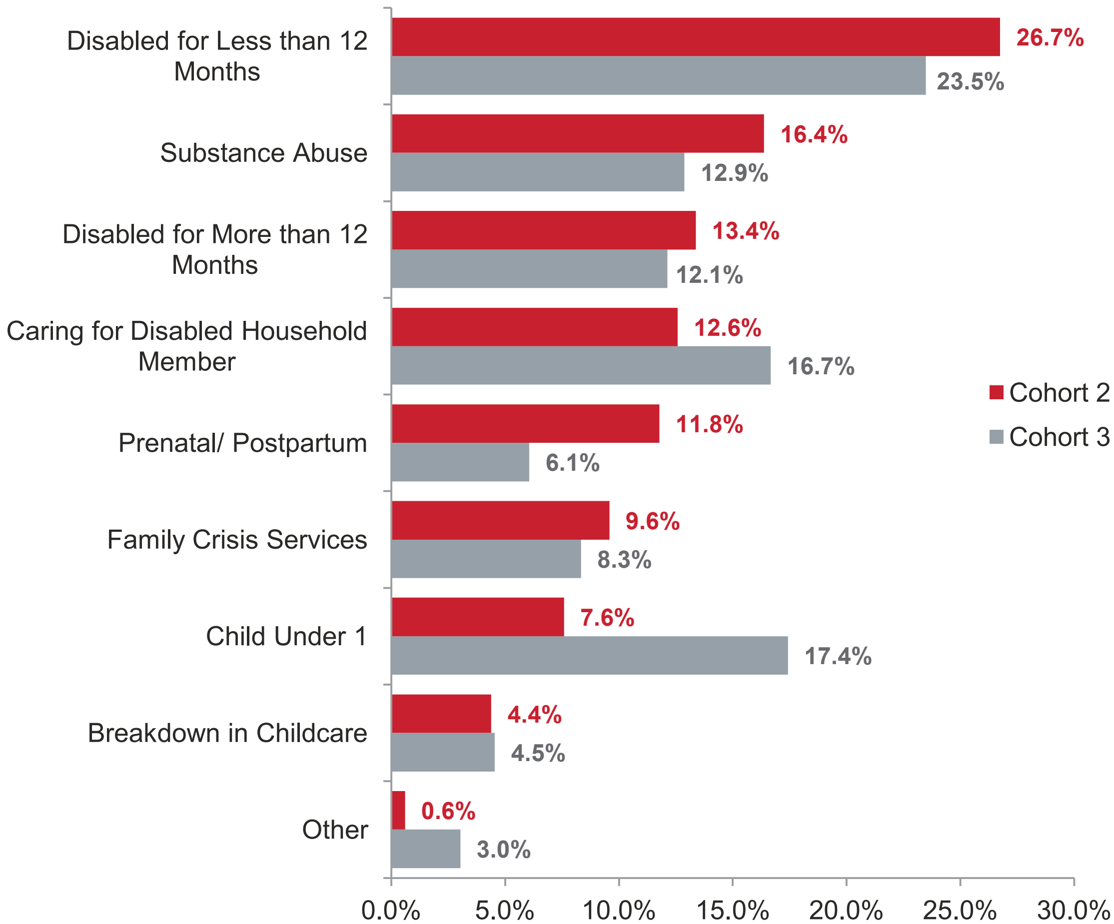
All else equal, these findings do suggest that disability – perhaps especially of the short-term variety – may be more common among TCA clients and families than the unitary core caseload designation "disability categories" suggest. Part of the discrepancy between the CARES core caseload disability designations and the WORKS disability activities may be due to the fact that there is a hierarchy of rules that are supposed to be used to determine which core caseload designation should be given to each case. That is, if a case meets the criteria for more than one designation, there are state-issued rules that govern which code is selected. Even so, our findings suggest that disability is more common among cases with hardship exemptions than mere examination of their core caseload status in CARES would suggest. This appears to be particularly the case with regard to short-term disabilities but, as Figure 9 also shows, also applies to long-term disabilities and caring for a disabled household member as well.

Besides disabilities, substance abuse is also noted as barrier to employment rather frequently (16.4% in Cohort 2 and 12.9% in Cohort 3). The remaining barriers (besides disability-related issues or substance abuse) all have to do with having very young children (i.e., "prenatal/postpartum", "child under 1", and "breakdown in child care") or having a family crisis. It is also interesting to see that caring for a child under the age of one increased by nearly 10 percentage points from 7.6% in Cohort 2 to 17.4% in Cohort 3, especially considering that an exemption from work for this reason can only be used for a maximum of 12 months and this barrier assignment is occurring in the 61st month. Whatever the reason for this increase, it is worth further evaluation, as the presence of very young children in these cases makes them a particularly vulnerable population.

The documentation of barrier assignments in nearly one of every two cases in the hardship exemption population is important. It demonstrates, first, that the exemptions to the time limit are necessary and, second, that it is being used thoughtfully. Clearly, the exempted population does experience hardships or barriers to a greater extent than is typical within the caseload as a whole. This finding is consistent with our previous studies on time limits which have found that the presence of barriers as well as multiple barriers is common among families that exceed the time limit as compared to the general TCA population (Ovwigho, Patterson, & Born, 2007). Moreover, other research has identified that barriers such as health issues, substance abuse, and lack of human capital are also characterstic of hardship of exemption cases in other states (Farrell et. al, 2008; GAO, 2010; Seefelft & Orzol, 2005).

Even so, there are several reasons to surmise that the data presented here may underestimate the true prevalence of hardships and difficulties faced by families who have surpassed the time limit. First, we know that certain barriers and problems and/or their severity can prevent work altogether, while others may just make regular or full-time employment difficult to sustain. However, client barriers are generally only documented in WORKS if they are perceived as sufficient to totally preclude participation in work or work-related activities. This is consistent with the "all or nothing" federal rules, under which states get work participation credit only for clients who meet 100 percent of the required activity hours, but it is not necessarily congruent with the realities of clients' lives. Similarly, our barriers data are derived solely from agency administrative data, meaning that they reflect barriers known to case managers and judged by them to be severe enough to justify the clients' non-participation in work. Previous research has found, however, that there are typically fewer employment barriers documented in agency administrative data than are reported by clients in survey research studies (Ovwigho, Saunders & Born, 2005). The discrepancy is likely due to customers' differential willingness to disclose certain issues to their caseworkers, front-line assessment policies and practices, divergent opinions between clients and caseworkers about the existence and/or severity of a given problem, and again, the inflexible all-or-nothing federal work participation rules.

Figure 9. Barriers to Employment Assigned to Caseheads in the 61st Month



Note: Caseheads can be assigned to more than one barrier at a time. Therefore, these categories are not mutually exclusive. The "Other" category is composed of the following barriers: domestic violence, mental health, temporary incarceration, and court-ordered appearance. N=633.

Conclusions

All cases included in this study exceeded the 60-month time limit and continued to receive federally-funded cash assistance because they were granted a hardship exemption. By definition, all ‘hardship’ families were adjudged to have some problem or problems for which there was no easy or speedy resolution. However, the large majority of these cases are members of the core caseload: eight of every 10 hardship exemption cases are work-eligible/mandatory. This, in turn, means they must be included in the state’s work participation rate calculations because while they may be exempt from the time limit, they are not exempt from work participation requirements.

This is problematic. Current federal rules award no credit for partial work participation, but our study findings suggest that for some of these hardship-exempted clients, participation in a “countable” activity for the required number of hours over an extended period of time will be very difficult and, for others, unrealistic. Hardship exemption cases identified in WORKS as being assigned to a “barrier” work activity may be a particularly challenged and challenging group. Most hardship exemption cases, including those working on barrier removal, will eventually transition off cash assistance for one reason or another. For other of these families there is at least a hint in the data that perhaps assistance with the aggressive pursuit of other income alternatives such as Supplemental Security Income might be appropriate.

Maryland is at no imminent risk of reaching the 20 percent ceiling on hardship exemptions but, like many other states, is struggling to achieve the required work participation rate in this still difficult economy. Work participation rates were not the focus of the study described in this report. Nonetheless, our findings do suggest a practical activity that could conceivably have at least some small, positive effect on the state’s work participation calculations and the resulting work participation rate. That is, study findings suggest it might be prudent to take a close look at all cases, hardship-exempted or not, that have a barrier-related (especially disability-related) work activity recorded in WORKS, but a “core caseload” designation in CARES (i.e., they are work-eligible). It may be that, concurrent with state and local efforts to increase the number of cases included in the work participation rate numerator, there are also legitimate strategies that could be employed to also reduce the number of cases included in the denominator.

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Appendix A: Core Caseload Designation of Active Caseload

Core Caseload Designations, 2007-2009 [Active Caseload]

	2007 (n=20,221)		2008 (n=21,553)		2009 (n=25,422)	
Core Caseload Designation* **						
Core caseload	35.9%	(7,239)	30.0%	(6,450)	36.2%	(9,210)
SSI parent child-only	6.0%	(1,207)	6.3%	(1,351)	6.1%	(1,543)
Non-parental child-only	29.6%	(5,964)	32.0%	(6,877)	26.6%	(6,758)
Child under one year	9.7%	(1,959)	11.7%	(2,517)	10.9%	(2,760)
Two-parent	0.7%	(145)	1.2%	(259)	1.8%	(463)
Legal immigrant	0.3%	(55)	0.4%	(76)	0.4%	(110)
Caring for a disabled household member	1.6%	(327)	1.8%	(381)	2.0%	(499)
Long-term disabled	8.7%	(1,763)	9.0%	(1,935)	9.0%	(2,279)
Short-term disabled	1.3%	(263)	1.6%	(336)	1.2%	(303)
Earnings	3.0%	(612)	3.1%	(662)	3.2%	(809)
Domestic violence	0.7%	(135)	0.6%	(128)	0.6%	(158)
Needy caretaker relative	2.5%	(495)	2.4%	(507)	2.1%	(526)

Note: In October 2007, core caseload categories changed following the implementation of the final rules of DRA. As a result, the following analyses of change over time consider only the data we have from 2007 on. Counts may not sum to actual sample size because missing data for some variables. Valid percents are reported.
*p<.05 **p<.01 ***p<.001

Source: Williamson, S., Saunders, C., and Born, C.E. (2010). *Life on Welfare: Characteristics of Maryland's TCA Caseload Since DRA*. Baltimore: University of Maryland School of Social Work. Available online: http://www.familywelfare.umaryland.edu/reports/ACDRA.pdf

Appendix B: TCA Participation of Active Caseload

Historic and Current TCA Participation [2009 Active TCA Caseload]

	Baltimore (n=11,742)		Other Counties (n=13,680)		Total (n=25,422)	
Months of Receipt in Last 60 Months* **						
None	2.8%	(323)	5.2%	(711)	4.1%	(1,034)
1 - 12 months	26.2%	(3,080)	40.4%	(5,529)	33.9%	(8,609)
13 - 24 months	21.4%	(2,508)	20.0%	(2,738)	20.6%	(5,246)
25 - 36 months	15.2%	(1,787)	10.9%	(1,489)	12.9%	(3,276)
37 - 48 months	11.5%	(1,347)	7.2%	(982)	9.2%	(2,329)
49 - 60 months	23.0%	(2,697)	16.3%	(2,231)	19.4%	(4,928)
Mean (median)	28.16	(24)	21.62	(14)	24.64	(19)
Standard deviation	20.03		19.85		20.20	
Months of Receipt in Last 12 Months* **						
None	5.1%	(604)	6.7%	(921)	6.0%	(1,525)
1 - 3 months	14.1%	(1,654)	17.7%	(2,417)	16.0%	(4,071)
4 - 6 months	12.6%	(1,482)	14.1%	(1,931)	13.4%	(3,413)
7 - 9 months	11.8%	(1,385)	11.0%	(1,502)	11.4%	(2,887)
10 - 12 months	56.4%	(6,617)	50.5%	(6,909)	53.2%	(13,526)
Mean (median)	8.44	(11)	7.83	(10)	8.11	(10)
Standard deviation	4.17		4.42		4.32	
Months Used Toward TANF Time Limit* **						
None	18.6%	(2,182)	32.0%	(4,383)	25.8%	(6,565)
1 - 12 months	21.9%	(2,575)	33.5%	(4,580)	28.1%	(7,155)
13 - 24 months	15.6%	(1,830)	16.1%	(2,197)	15.8%	(4,027)
25 - 36 months	10.8%	(1,263)	8.2%	(1,124)	9.4%	(2,387)
37 - 48 months	8.6%	(1,009)	4.4%	(604)	6.3%	(1,613)
49 - 60 months	6.4%	(746)	2.5%	(343)	4.3%	(1,089)
More than 60 months	18.2%	(2,137)	3.3%	(449)	10.2%	(2,586)
Mean (median)	30.36	(19)	13.10	(6)	21.07	(10)
Standard deviation	32.19		18.19		27.03	

Note: Counts may not sum to actual sample size because of missing data for some variables. Valid percents are reported. *p<.05 **p<.01 ***p<.001

Source: Williamson, S., Saunders, C., and Born, C.E. (2010). *Life on Welfare: Characteristics of Maryland's TCA Caseload Since DRA*. Baltimore: University of Maryland School of Social Work. Available online: http://www.familywelfare.umaryland.edu/reports/ACDRA.pdf