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ECONOMIC STABILITY AFTER LEAVING WELFARE

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An important policy goal of Maryland's Temporary Cash Assistance (TCA) program is to help participating low-income families become economically self-sufficient. Indeed, a key purpose of this Temporary Assistance for Needy Families (TANF) program is to reduce parents' reliance on government benefits by helping them secure jobs (Personal Responsibility and Work Opportunity Reconciliation Act of 1996, 2016). With some exceptions, most adults who receive benefits are obligated to spend 20 to 30 hours each week in work-related activities, which are intended to improve their employment prospects (Maryland Department of Human Resources, 2015). Local departments of social services also engage former and current TCA participants in innovative and collaborative efforts to help them acquire and retain jobs.[1]

However, many families who leave TCA find self-sufficiency challenging. While a majority of adult clients participate in the state's workforce before *and* after receiving cash assistance, many of them experience employment and income instability as well as low earnings. Our recent research indicates that slightly more than half of adult clients experienced at least three months of disconnection—that is, no evidence of income from a job, TCA, or Supplemental Security Income (SSI)—during the first year after exit (Gleason, Nicoli, & Passarella, 2015). In another report, we found that half of adults who left TCA and secured jobs in the year after exiting TCA had annual earnings of about $7,850 or less (Passarella, Nicoli, & Hall, 2016). These earnings were far less than half of the 2016 federal poverty threshold for a three-person family ($20,160), which means it may be difficult for many of these families to make ends meet shortly after leaving TCA.

For many families, this experience of employment instability and low earnings continues for many years. At five years after exit, nearly 30% of clients were consistently disconnected from work, TCA, and SSI payments for the entire year (Gleason et al., 2015). Likewise, about two out of every five clients who left TCA had inconsistent and unstable employment patterns during the five years after exit. Among those who did obtain jobs after leaving, only about one in every 10 of them were able to grow their annual earnings over time (Nicoli, 2015).

Despite the prevalence of low wages and unstable employment, a small percentage of clients who leave cash assistance are able to secure consistent employment with more favorable earnings (Wu, Cancian, & Meyer, 2008; Nicoli, 2015). Researchers indicate these families are able to leverage their existing knowledge and skills, like formal education or problem-solving abilities (Medley, Edelhoch, Liu, & Martin, 2005; Wu, 2011). They also find that these families tend to have supportive networks of friends, family, caseworkers, and employers who

[1] Examples of such efforts are described in Saunders, Ovwigho, & Born (2009), Garrett County Department of Social Services (2014), and Montgomery County Department of Transportation (2016).

enable them to access resources to improve their economic circumstances. Such resources may include information, referrals, training programs, mentorship, childcare, flexible work schedules, and better paying jobs (Godfrey & Yoshikawa, 2012; Medley et al., 2005; Selekman & Ybarra, 2011).

This report identifies and characterizes the small percentage of clients who are able to realize improved economic stability after leaving TCA. It profiles former clients who experienced economic stability, which includes those who were stably employed in Maryland for five years and whose earnings either grew over time, consistently exceeded the federal poverty threshold, or remained above the federal poverty threshold for the last two of five years (Nicoli, 2015). This examination also compares the characteristics of economically stable clients with those of other clients. In so doing, we answer the following research questions:

> **Economic Stability**
>
> For adults who left TCA, we define economic stability as consistent employment for five years after exit with earnings that either grew over time, consistently exceeded the federal poverty threshold, or remained above the federal poverty threshold for the last two of those five years.

1. What were the demographic and case characteristics of those who left TCA and experienced economic stability? In what ways are these characteristics different from clients with alternate outcomes?

2. Are clients in some regions more likely to realize economic stability?

3. What are the TCA histories of clients who experience economic stability relative to those with alternate outcomes?

4. What are the work histories of those who experience economic stability? In which industries are clients more likely to attain stability?

Such information helps ground local and statewide efforts to promote self-sufficiency with the realities of those who leave welfare and are able to improve their economic circumstances. Researchers argue that insight into the experiences of those who participate in the welfare system fosters different policy strategies and recommendations, which may help promote families' economic security (Morgen, Acker, & Weigt, 2010). They also find such descriptions highlight ways for improving families' economic well-being through education, employment, resource utilization, mentorship, and other possible strategies (Medley et al., 2005; Selekman & Ybarra, 2011).

Background

This project is a follow-up to a previous study on *employment and earnings trajectories*, which are the paths that clients follow for five years after exiting TCA (Nicoli, 2015). Developed by Wu et al. (2008), these trajectories categorize changes in employment and earnings from year to year. For example, clients who were employed for three or four quarters in each year after exit were placed into a *stable employment* trajectory. Similarly, those who earned more than the 2014 federal poverty threshold for a three-person family ($19,790) in each year were classified as having *continuous substantial earnings*.

This prior research highlighted a relationship between clients' trajectories and their returns to cash assistance. It showed that clients in the stable employment and continuous substantial earnings trajectories were considerably less likely to return to cash assistance during the five years after exit. Additionally, clients who had increasing earnings or who had unstable earnings with a positive ending fared better than those with negative earnings trajectories, such as those with continuous low earnings and unstable earnings with a negative ending (Nicoli, 2015).[2]

In this brief, we examine whether there is anything different about clients in these positive trajectories that helped them achieve economic stability after leaving TCA. We define *economic stability* as consistent employment with favorable earnings. In other words, the clients described in this brief are classified in the stable employment trajectory *and* one of the three positive earnings trajectories: continuous substantial earnings, increasing earnings, and unstable earnings with a positive ending.

Data and Sample

Our analyses employ administrative data 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 earnings data for those employed in Maryland's formal economy, except for workers who are not covered by the state's Unemployment Insurance (UI) law.

Additionally, we use UI-covered employment and earnings data for several other states near Maryland including Virginia, the District of Columbia, West Virginia, Pennsylvania, Delaware, New Jersey, and Ohio. These data are available through a data sharing agreement which has been used by participating states since 2003. Some states provide this data for every quarter, while others provide it for more limited periods of time.

As with the previous brief, we utilize a 5% random sample of all clients who left TCA in each month from December 2001 through March 2009. This sample represents a subset of a larger sample of all those who left TCA from October 1996 through March 2014. We use the smaller sample to focus on clients who had five years of follow-up data and left after the 2001 recession, which officially ended in November 2001. At the time that the dataset was constructed, employment and earnings data were available through March 2014. All earnings data have been standardized to 2014 dollars.

Since we are interested in cases in which the adult client is required to work and intends to make a more permanent exit, we exclude some cases from all analyses. We

[2] Earnings are considered to increase or decrease only if they change by at least 10% and $1,000. Clients in the unstable earnings with a positive ending trajectory did not fit one of the following trajectories—continuous substantial earnings, continuous low earnings, increasing earnings, and decreasing earnings—but earned more than the 2014 federal poverty threshold for a three-person family ($19,790), on average, in each of the last two years of the five-year follow-up period. Clients with continuous low earnings earned less than $7,540 (20 hours per week at minimum wage) in each year; those with unstable earnings with a negative ending did not fit any of the trajectories named above, and their earnings in the last two years of the follow-up period averaged less than $7,540.

exclude cases in which only children are included in the calculation of the cash assistance payment, known as child-only cases. We also exclude churners, which are cases that closed and reopened within one month.

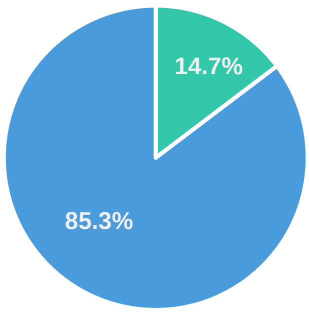
Following Wu et al. (2008), we also omit clients with no earnings and no program receipt for the period of one year after exit. These include clients who have no recorded earnings, no TCA receipt, no food assistance (Supplemental Nutrition Assistance Program, or SNAP) receipt, and who were not enrolled in Medical Assistance (Medicaid). With limited data from states other than Maryland, this strategy is used as a proxy to capture those who may have experienced a major life event, such as the death of the head of household or relocation to another state.[3] These exclusions result in a final sample size of 4,767 cases.

Examining Clients Experiencing Economic Stability

A key aspect of financial self-sufficiency is the ability of a household to realize some degree of economic stability (Scott, London, & Gross, 2007). In this brief, we define economic stability as consistent employment with favorable earnings after leaving TCA. Clients who experience economic stability should have better access to financial resources in order to mitigate negative life events, such as illness or job loss (Ansong, Chowa, & Grinstein-Weiss, 2013).

While economic stability represents an important outcome for clients, it is relatively uncommon among those who leave TCA. As Figure 1 shows, just 14.7% of clients were able to maintain consistent employment and a positive earnings trajectory during the five years after leaving TCA. A majority (85.3%) of them experienced an alternate outcome, such as long-term unemployment or earnings equivalent to part-time work. The diverse variety of these possible employment and earnings outcomes are described in a recent research brief (Nicoli, 2015).

Figure 1. Percent of Clients Experiencing Economic Stability



Additionally, clients did not experience economic stability uniformly throughout the state. In fact, those who lived in four populous suburban counties at exit were more likely to experience economic stability than clients residing elsewhere. As Figure 2 shows, Prince George's (21.8%), Montgomery (18.9%), Baltimore (18.7%), and Anne Arundel (14.9%) counties had larger shares of clients who experienced economic stability than that observed statewide (14.7%).

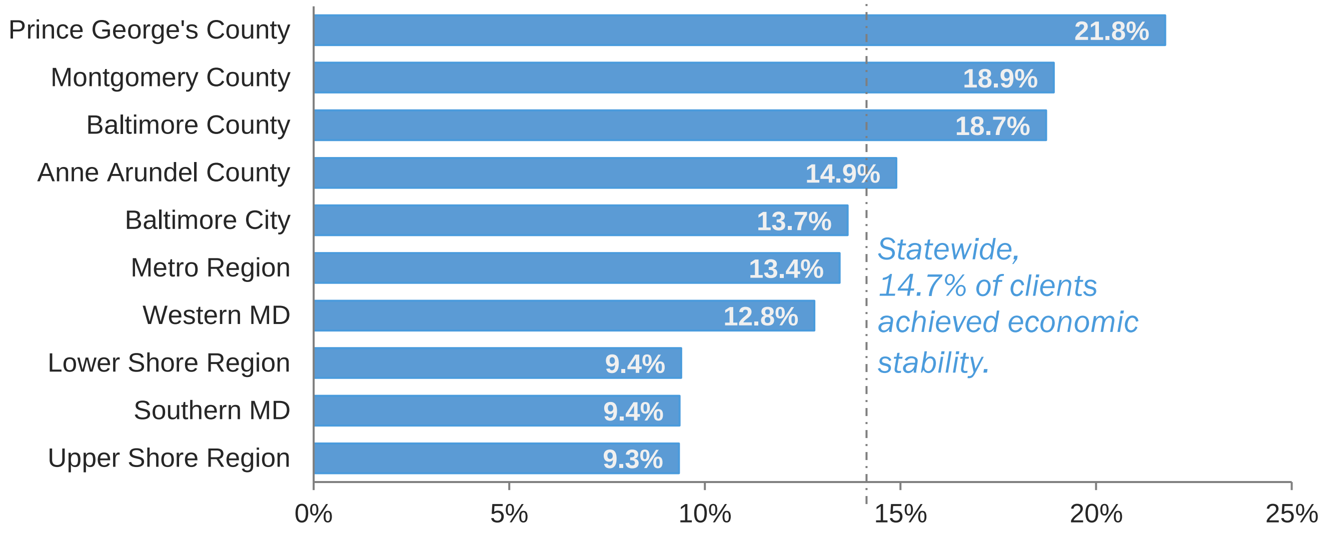
Clients residing in other regions of the state were less likely to experience economic

[3] A total of 694 families (12.7%) were excluded from the sample due to these restrictions.

stability after exit. As an example, 13.7% of those who left TCA in Baltimore City realized economic stability. The percentage of clients who experienced stability was lowest in the Lower Shore (9.4%), Upper Shore (9.3%), and Southern Maryland (9.4%) regions.

This geographic pattern may be explained by the distribution of the state's employers. Though not shown, the four suburban counties of Prince George's, Montgomery, Baltimore, and Anne Arundel each maintain 15,000 or more possible workplaces (United States Bureau of Labor Statistics, 2015).[4] As this pattern is moderately associated with rates of labor force participation, it suggests that clients may find it easier to access consistent employment in these locations. They may also receive higher wages for their work, as jurisdictions with larger numbers of employers also tend to have higher average weekly wages (United States Census Bureau, 2014; United States Bureau of Labor Statistics, 2015).

Figure 2. Percent of Clients Experiencing Economic Stability by Region



Note: The Metro region is comprised of Carroll, Frederick, Harford, and Howard counties. Western Maryland includes Allegany, Garrett, and Washington counties. Somerset, Wicomico, and Worcester counties form the state's Lower Shore. Its Upper Shore region includes the six jurisdictions of Cecil, Kent, Queen Anne's, Caroline, Talbot, and Dorchester counties. Across the bay, the three counties of Calvert, Charles, and St. Mary's make up Maryland's Southern Region.

[4] With the exception of the Metro Region's 26,606 workplaces, each of the remaining six regions maintained 5,185 (Lower Shore) to 13,691 (Baltimore City) establishments (United States Bureau of Labor Statistics, 2015).

Characteristics of Cases and Clients

Examining the characteristics of cases and clients supplies additional details about who experienced economic stability after leaving TCA. In this section, we provide a demographic profile of those who had this outcome. Additionally, we compare this profile with that of clients who left TCA and had alternate outcomes.

Case Characteristics

The cases headed by those who experienced economic stability were not much different from those headed by other clients. As Table 1 shows, a typical case headed by a client who experienced economic stability included just one adult (96.4%) and one (44.4%) or two (30.5%) children (or two to three recipients in total). Cases headed by those with alternate outcomes were nearly identical, as they also typically had one adult (96.6%) and one (44.6%) or two (29.1%) children receiving benefits.

Families represented on these cases also had relatively short histories of TCA receipt in the five years before their exit. This was especially evident among those who attained economic stability. Clients who were able to maintain stable employment and positive earnings trajectories received benefits for five fewer months than those with alternate outcomes, on average (15.2 vs. 20.5 months). In fact, half of clients who experienced stability received benefits for 11 or fewer months in the past five years.

Table 1. Case Characteristics

		Clients with Economic Stability		Other Clients	
		%	*n*	*%*	*n*
Number of Children	0	5.1%	(36)	4.5%	(181)
	1	44.4%	(311)	44.6%	(1,814)
	2	30.5%	(214)	29.1%	(1,183)
	3 or more	20.0%	(140)	21.8%	(888)
Number of Adults	1	96.4%	(676)	96.6%	(3,928)
	2 or more	3.6%	(25)	3.4%	(138)
Months of Receipt in Previous 5 Years	Mean [Median]	15.2	[11]	20.5	[16]

Note: One case included a family with three adults.

Client Demographics

Clients who realized economic stability were remarkably similar to those with alternate outcomes. Typically, a client who was able to attain stable employment and a positive earnings trajectory in the five years after leaving TCA was a 30-year-old African American (82.9%) woman (96.4%) who had never been married (81.2%). This profile is presented in Table 2, and it is virtually identical to clients with alternate outcomes, who were also never-married (83.6%) African American (79.3%) women (95.9%) about 30 years of age. These characteristics are also consistent with that of a typical client who left TCA (Passarella et al., 2016).

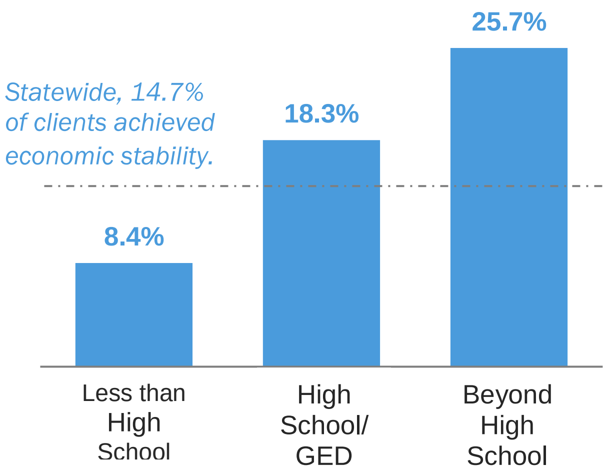
Table 2. Demographic Characteristics

		Clients with Economic Stability		Other Clients	
		%	n	%	n
Gender	Female	96.4%	(676)	95.9%	(3,901)
	Male	3.6%	(25)	4.1%	(165)
Age	Mean [Median]	30.3	[28.3]	29.8	[27.4]
Race	Caucasian	14.6%	(99)	18.7%	(747)
	African American	82.9%	(564)	79.3%	(3,167)
	Other	2.5%	(17)	2.0%	(81)
Marital Status	Married	3.4%	(24)	4.4%	(175)
	Never Married	81.2%	(566)	83.6%	(3,361)
	Divorced / Separated / Widowed	15.4%	(107)	12.1%	(485)

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

Although clients were remarkably similar in many ways, those with the lowest levels of education were least likely to experience economic stability. As Figure 3 illustrates, just 8% of clients who did not have a high school diploma realized this outcome. The remaining 92% of them experienced alternate outcomes, such as long-term unemployment or earnings equivalent to part-time work.

Figure 3. Percent of Clients Experiencing Economic Stability by Education Level



Note: Less than High School includes those who did not finish high school as well as those who have not yet completed a General Education Development Program (GED) certificate.

This outcome contrasts with that of clients who attained at least a high school level of education. Indeed, 18% of clients who had a high school diploma or its equivalent experienced economic stability. Those who completed some amount of post-secondary education or training were most likely to experience stability, with about 26% of them realizing this outcome.

Such differences are expected. Prior research has found that clients who realized some stability after leaving cash assistance had higher levels of education prior to their receipt of benefits (Medley et al., 2005). Other research has shown that median lifetime earnings rise steadily for workers with increasing educational attainment (Carnevale, Rose, & Cheah, 2011).

These findings suggest that improvements in the educational attainment of clients may enhance their long-term economic stability. Indeed, TANF recipients expressed this view in a 2007 survey of unmet service needs (Danziger, Wiederspan, & Douglas-Siegel, 2013). Some researchers also found that education and training programs positively affected earnings for some TANF clients (Hamilton & Scrivener, 2012).

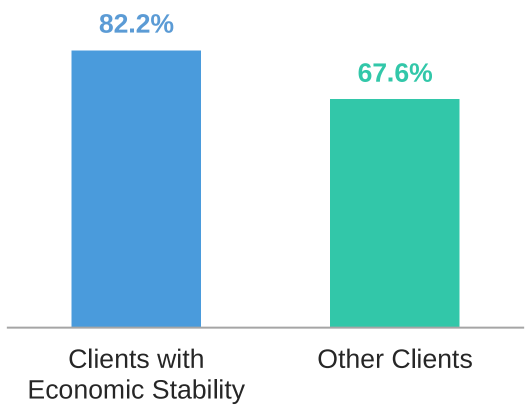
Recent Work Histories

A description of clients' recent work histories helps further characterize those who experienced economic stability after leaving TCA. In this section, we examine clients' employment and earnings during the year prior to their receipt of cash assistance benefits. We then compare the work histories of those who realized economic stability with those having alternate outcomes and portray this information in Figures 4 and 5.

Clients who experienced economic stability were considerably more likely to be employed before receiving benefits, relative to those with alternate outcomes. Indeed, more than 80% of these clients worked for some time during the prior year. This percentage of clients (82.2%) was nearly was 15 points higher than that of clients with alternate outcomes (67.6%).

This pattern points to the importance of work experience in clients' abilities to find and retain stable employment after leaving TCA. It also aligns well with that of other research. For example, Wu (2011) found previous work experience helped low-income mothers secure long-term employment. According to Medley et al. (2005), women who experienced work stability and wages of at least $2.00 above the federal minimum tended to have more extensive work backgrounds relative to those who were less successful.

Figure 4. Percent Employed in the Year before Receiving TCA

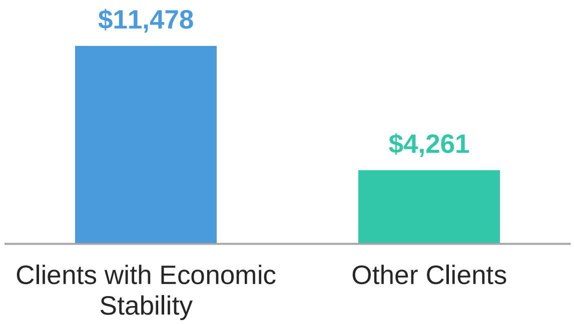


Note: Includes the four quarters before the client's most recent application for TCA.

Clients who experienced economic stability also had substantially higher earnings from their jobs. As Figure 5 indicates, the annual median earnings of these clients amounted to $11,478 in the year prior to their receipt of benefits. This means that half of clients earned $11,478 or less in that year, and half earned that amount or more. These earnings were more than double that of clients with alternate outcomes ($4,261).

Despite earning considerably more than their counterparts, clients who experienced stability still had very low earnings in the year before their receipt of benefits. The median earnings for these clients ($11,478) were more than $8,000 less than the 2014 federal poverty threshold for a three-person family ($19,790). This income gap may have contributed to the decision to apply for cash assistance.

Figure 5. Median Earnings in the Year before Receiving TCA



Note: Earnings include only clients who were employed for some time during the four quarters prior to their most recent TCA application date. These earnings are standardized to 2014 U.S. dollars.

Industries in which Clients Work After TCA

An examination of the industries in which clients work after exit provides insight into the sectors of the state's economy that may enhance families' economic stability. This final series of analyses compares the industries in which clients work during the first quarter after exit. Industries were identified using three-digit North American Industry Classification System (NAICS) codes and are described in the sidebar.

Clients working in hospitals were most likely to experience economic stability after leaving TCA. As Figure 7 shows, more than two out of every five (44.2%) of those who worked in Maryland's hospital industry in the quarter after exit realized economic stability. Similarly, nearly two in every five (38.3%) clients who worked in outpatient health care maintained economic stability.

Likely, this outcome is attributable to the hospital industry's retention rate and wages. Our 2014 report indicated that 81% of clients who worked in a hospital during the exit quarter were employed in this industry six months later. On average, clients who started working in this industry after leaving TCA and were employed for a full year earned about $30,000 during the first year after exit (Nicoli, Passarella, & Born, 2014). These earnings were both above the 2014 federal poverty line for a three-person family ($19,790) and substantially more than that of a typical client (Nicoli, Passarella, & Born, 2013).

INDUSTRY DESCRIPTIONS

Hospitals
(NAICS 622)
Inpatient health services at general and surgical hospitals, psychiatric and substance abuse hospitals, and specialty hospitals.

Outpatient Health Care
(NAICS 621)
Outpatient healthcare facilities, medical and diagnostic laboratories, and home healthcare services.

Government
(NAICS 921)
Offices of government executives, legislative bodies, public finance, and general government support.

Education
(NAICS 611)
Instruction or training services such as K-12 schools, community colleges, universities, and training centers.

Nursing Homes
(NAICS 623)
Organizations that provide health and social services such as nursing homes, substance abuse facilities, or residential care for the mentally ill.

Administrative & Support
(NAICS 561)
Organizations that support day-to-day operations—clerical, cleaning, and general management activities—and temporary employment services.

Professional & Technical
(NAICS 541)
Organizations specializing in legal advice, book-keeping, computer services, or consulting services among others.

General Retail
(NAICS 452)
Department stores and other general merchandise stores.

Food & Beverage Retail
(NAICS 445)
Retail stores that sell food and beverages, such as grocery stores and specialty drink stores.

Restaurants
(NAICS 722)
Full-service or fast food restaurants as well as caterers and mobile food services.

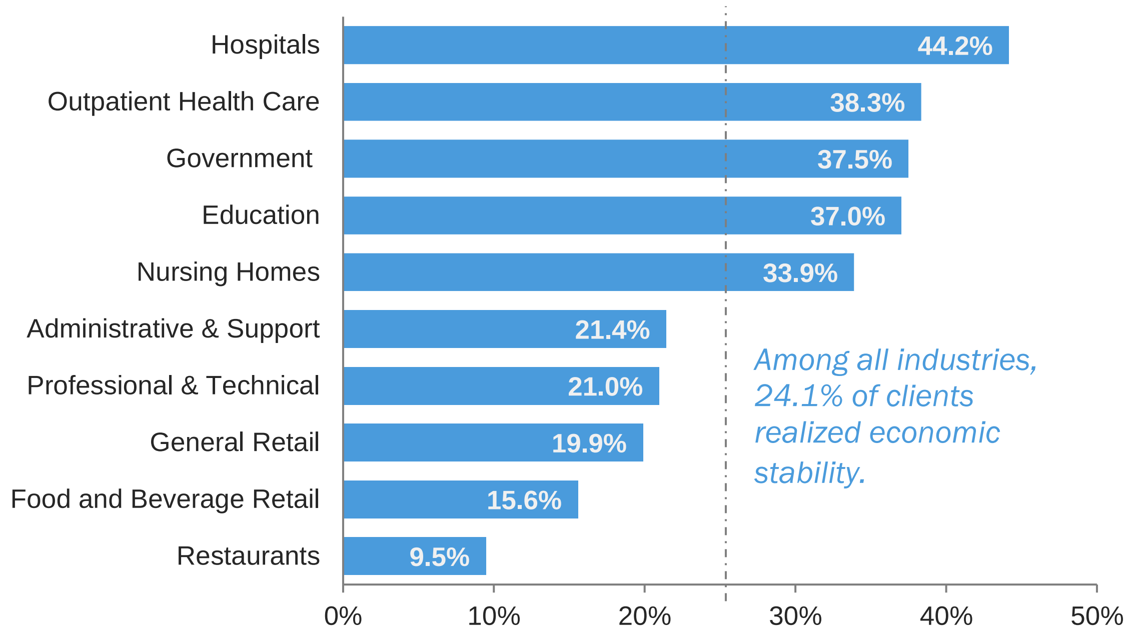
Note: *Each industry includes a variety of occupations. As an example, clients employed in restaurants may work as servers, fry cooks, or general managers.*

Outside of hospitals and outpatient health care, clients who experienced economic stability tended to work in three other industries. More than one in every three clients who secured jobs in government (37.5%), education (37.0%), and nursing homes (33.9%) had this outcome. This proportion represented a substantially larger share of clients than that of all industries statewide (24.1%).[5]

In contrast, clients were less likely to achieve economic stability in four industries popular among those leaving TCA. As an example, only about one in five of those employed in administrative and support services (21.4%) or professional and technical services (21.0%) were able to realize economic stability. A smaller share of clients maintained economic stability in general retail (19.9%) and food and beverage retail (15.6%). Clients who worked in restaurants in the first quarter after exit were least likely (9.5%) to experience economic stability.

Figure 6. 10 Most Common Industries for Clients Experiencing Economic Stability

First Quarter after Exit



Note: Excludes cases with clients who were not working in the first quarter after exit and those with missing industry codes. Valid percentages are reported.

[5] The 24.1% of clients who went on to realize stability includes only those who were employed in any of Maryland's industries during the first quarter after exit.

Conclusions

This research brief describes the small percentage of clients who were able to realize economic stability after leaving TCA. It profiles former clients who were stably employed in Maryland for five years and whose earnings either grew over time, consistently exceeded the federal poverty threshold, or remained above the federal poverty threshold for the last two of the five years (Nicoli, 2015). This examination also compares findings for families who experienced economic stability with those having alternate outcomes.

In some ways, families who realized economic stability were similar to those with alternate outcomes. Typically, families were headed by a single, African American woman and included one or two children. They also had a relatively short histories of benefit receipt in the past five years.

Despite these similarities, we find clients with stable outcomes were distinguishable from other clients on the basis of their geographic location, work experience, and level of education. Those who realized economic stability were more likely to live in Prince George's, Montgomery, Baltimore, or Anne Arundel counties when they exited, and they were more likely to have worked in the state's formal economy for some time in the year before receiving benefits than their counterparts. Although very low earnings were pervasive, economically stable clients' earnings were considerably higher than other clients' earnings in the year before receiving benefits.

Education is particularly important in differentiating those who maintained economic stability, as clients' chances of experiencing stability increased alongside their levels of educational attainment. Just 8% of clients who did not finish high school experienced economic stability after leaving TCA. This contrasts with 18% of those who attained a high school diploma or its equivalent and 26% of those who had some post-secondary education or training. These findings bolster the state's ongoing efforts to help clients and other low-income jobseekers access education and training through its Workforce Innovation and Opportunity Act (WIOA) partnerships.

This research also supports efforts to encourage clients to target their job searches to industries with higher concentrations of economically stable families. In particular, our research finds more than one in every three clients who were employed in hospitals, outpatient health care, government, education, and nursing homes in the first quarter after exit experienced stability. Our past research also indicates clients who started working in these industries after leaving TCA and were employed for a full year after exit had average annual earnings that exceeded the federal poverty line for a three-person family and that of a typical TCA client (Nicoli et al., 2013).

Access to jobs in these higher-paying industries may be limited, however, and clients may need other pathways to economic stability. This may be particularly important for clients residing in rural areas, such as the Eastern Shore and Southern Maryland, as clients living in those areas were least likely to experience economic stability. As an alternative to the traditional labor market, program managers and caseworkers may want to encourage entrepreneurial clients to seek out assistance from local business incubators. While clients in all jurisdictions may benefit from this approach, rural areas with few employers may find it to be especially fruitful, as business incubators are located in both rural and urban jurisdictions.[6] Each incubator can enable clients to access workshops, coaching services, shared workspaces, internet capabilities, loans, and other resources to start their own businesses.

Through promoting strategies like education, targeted job searches, and entrepreneurship, program managers and caseworkers may be able to increase the share of families who go on to improve their economic stability in the long term. These approaches are grounded in the realities of those who leave welfare. Each is designed to help foster improvements in families' well-being while helping facilitate economic self-sufficiency.

[6] The Maryland Business Incubation Association (2016) maintains a list of 22 business incubators located throughout the state.

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