Time's Up: Relative Disadvantages of Long-Term and Short-Term Urban Welfare Recipients

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SUMMARY. This study examines the intersection of two important welfare realities, the imposition of a lifetime limit on cash benefits and the concentration of cases in urban areas. Using survey data on a random sample of June 2002, single-parent TANF families in a large city (Baltimore), the characteristics and self-perceived barriers of long-term (60+

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The authors would like to thank the Office of the Assistant Secretary for Planning and Evaluation (ASPE), U.S. Department of Health and Human Services and the Maryland Department of Human Resources for their support of this research.

The data used for the project comes from a study funded by ASPE (Reference Grant No. 01ASPE367A) and awarded to the Maryland Department of Human Resources, of which the University of Maryland, Family Welfare Research and Training Group was a subcontractor.

[Haworth co-indexing entry note]: "Time's Up: Relative Disadvantages of Long-Term and Short-Term Urban Welfare Recipients." Hetling, Andrea, Kirk Tracy, and Catherine E. Born. Co-published simultaneously in *Journal of Human Behavior in the Social Environment* (The Haworth Social Work Practice Press, an imprint of The Haworth Press, Inc.) Vol. 12, No. 2/3, 2005, pp. 17-38; and: *The Impact of Welfare Reform: Balancing Safety Nets and Behavior Modification* (ed: Christopher R. Larrison, and Michael Sullivan) The Haworth Social Work Practice Press, an imprint of The Haworth Press, Inc., 2005, pp. 17-38. Single or multiple copies of this article are available for a fee from The Haworth Document Delivery Service [1-800-HAWORTH, 9:00 a.m. - 5:00 p.m. (EST). E-mail address: docdelivery@haworthpress.com].

Available online at http://www.haworthpress.com/web/JHBSE

doi:10.1300/J137v12n02_02

months) and short-term (< 12 months) recipients are compared. Although the demographics of the two groups are very similar, long-term cases were more likely to report barriers, such as having a family member with a health problem or living in bad neighborhood conditions, and to face more barriers than short-term cases. Policy and practice implications are identified.

KEYWORDS. Welfare, time limits, barriers, urban cases

INTRODUCTION

Among the most radical provisions of the landmark Personal Responsibility and Work Opportunity Reconciliation Act (PRWORA) of 1996 was the imposition, in almost all cases, of a five-year or 60-month limit on receipt of federally funded cash assistance. Moreover, the statute permits individual states to impose shorter time limits and many have chosen to do so. PRWORA does permit states to provide 'hardship' exemptions or extensions for up to 20% of affected families, and child-only cases, in which the adult case head does not receive benefits, are also not subject to the limits.

Nonetheless, time limiting of cash assistance was unprecedented in U.S. welfare history and was and remains controversial. Even considering the exemption of hardship and child-only cases, this new requirement is a critical and stark change for about half of all families on welfare as well as all local offices. Common criticisms were that the policy could increase deprivation among the most vulnerable families and cause increases in poverty, homelessness, and child welfare entries (Zedlewski, Clark, Meier, & Watson, 1996; Bassuk, Browne, & Buckner, 1996). Common arguments in favor of the policy focused on the need to put an end to long-term welfare dependency by changing both the message about and the reality of being on welfare. Time limits, in short, were meant to be a clear, practical signal of federal intent to "turn welfare from a permanent support to a transitional subsidy" (Wagner, Herr, Chang, & Brooks, 1998). All states were required to start their time limit clocks no later than July, 1997.

The time limit controversy notwithstanding, the initial years of welfare reform did see unprecedented declines in the number of families receiving aid, such that, in 2000, the United States recorded its lowest rate of welfare receipt in 30 years. While caseloads did decline in almost every locale, rolls shrank less quickly in major urban centers so that, by the end of the 1990s, welfare caseloads were increasingly concentrated in the nation's largest cities. Indeed, the 89 U.S. counties that contain the nation's 100 largest cities contained roughly one-third of the nation's population in 1999, but their share of the national welfare caseload grew from 48% in 1994 to 58% in 1999 (Allen & Kirby, 2000). Moreover, a Brookings survey of 26 states found that in most of the states, long-term, adult-headed welfare cases are even more concentrated in urban areas than caseloads generally (Waller & Berube, 2002).

Caseload data from states that adopted the most generous time limit permitted under the 1996 federal welfare reform statute (i.e., 60 months) suggest that urban families will disproportionately reach their lifetime limit first. Using survey data from a random sample of TANF cases from one large city (Baltimore), this study looks at the intersection of the five-year time limit threshold and urban residence. Specifically, the study focuses on adult case heads who, through exemption or extension, remained on assistance for 60 months or more, examining how their profiles and self-perceived barriers compare to those of urban recipient adults who had received fewer than 12 months of cash assistance. By limiting the analyses to urban cases, this paper is able to present the barriers of time-limit cases within a local context; that is, without confusing the impact of living in an urban environment with individual barriers. Policy and practice recommendations based on identified individual differences are a critical step in addressing the needs of individuals who have reached the time limit, are in increasing danger of losing benefits, and yet may be very disadvantaged relative to other welfare clients.

BACKGROUND

As of December 2001, the federal time limit on TANF receipt had taken effect in fewer than half of the states, and relatively few families in those states had reached the time limit (Bloom, Farrell, Fink, & Ciardullo, 2002). As a result, there is relatively little empirical data about the time-limited population, especially about those at greatest risk to reach the limit and those who, despite having reached it, still remain

on the rolls. The available data do seem to be consistent, however, in suggesting that, at least initially, urban families and urban jurisdictions will be affected disproportionately.

An early Maryland study used eight years of monthly AFDC receipt data for first-time recipients to estimate possible time limit effects under TANF (Born & Caudill, 1997). The authors found that about 30% of all cases received 61 or more months of aid in the eight-year study period. However, about half of those clients resided in Baltimore City. In comparison, only one in five of the cases with less than 60 months resided in the city. Similarly, in 26 states surveyed by the Brookings Institution, about 22% of total TANF cases had accumulated 48 or more months of aid by the end of 2001. However, 71% of these cases were located in large urban counties that, by way of contrast, accounted for only about one-third of their states' combined populations (Waller & Berube, 2002). A more recent Maryland study looked at the population of TANF families that had received aid in 36 or more of the first 45 time-clocked months in that state; the overwhelming majority (80%) were in Baltimore City (Welfare and Child Support Research and Training Group, 2001). Not surprisingly, the study also found that the profile of an at-risk case was very similar to the profile of a long-term welfare user: never-married, African-American, female resident of Baltimore City who had her first child before age 21.

There have been some studies of time-limited adults who have voluntarily left or been involuntarily dropped from the rolls. Most are consistent in finding that these individuals are more likely to be African-American, female, older and have more children than other leavers and less likely to be married (Bloom et al., 2002; Bloom & Hunter, 1999; Gordon, Kauff, Kuhns, & Loeffler, 2002; Ovwigho, Hetling, Tracy, & Born, 2004; Richardson, Schoenfeld, & LaFever, 2003; Richardson, Schoenfeld, LaFever, & Jackson, 2002). Human capital deficits are also not uncommon. Most studies have found time-limited leavers are less likely to possess a General Equivalency Diploma (GED) or have graduated from high school (Bania, Coulton, Lalich, & Martin, 2001; Bloom & Hunter, 1999; Gordon et al., 2002; Richardson et al., 2003). Other problems such as disability and transportation problems have also been reported in some studies (Bania et al., 2001; Richardson et al., 2002; Richardson et al., 2003). One study found that three-quarters of time-limited TANF leavers did reside in the state's largest city (Ovwigho et al., 2004).

Clearly, a considerable overlap exists between the populations of time-limited cases which have left welfare and urban welfare cases. We

hypothesize that at least some of the differences between time-limited leavers and other TANF leavers may result from this overlap. That is, the fact that long-term (and thus time-limit likely) cases are more concentrated in cities and the reality that cities are often disadvantaged in terms of the characteristics of urban labor markets and the urban poor (Leonard & Kennedy, 2002) may have a confounding effect on findings related to time-limited cases. Without separating out or controlling for city residence, an examination of time limit cases might be identifying differences between urban and non-urban areas rather than differences between time limit and non-time limit cases.

This study attempts to disentangle these effects and provide beginning data about this population. To control for the confounding factor of urban residence, the research focuses on the demographics and reported barriers of welfare recipients in one large city (Baltimore). Using extensive survey data, the situations and circumstances of urban long-term TANF recipients are compared to Baltimore City cases with significantly shorter histories of welfare use.

METHOD

The research sample is a sub-set of cases used in a federally funded, multi-state study of the characteristics of the active TANF caseload. For that investigation, a random sample of cases that received TANF in Maryland in June 2002 and were comprised of a single adult and at least one dependent child was selected (n = 1,146). Child-only cases were not included in the study as they are not subject to the same regulations, including time limits, as cases with at least one adult recipient. Telephone interviews averaging 35-45 minutes in length were conducted between August and October, 2002 and completed with 819 subjects, yielding a response rate of 71%.

For purposes of this analysis, the sample was restricted to recipients who resided in Baltimore City (n = 404) and either had received 60 or more months of TANF (n = 36) or had received TANF for less than 12 months (n = 71). Survey data are used to described three classes of variables. Demographic characteristics examined include gender, age, ethnicity, marital status, educational attainment, household composition, and ages of children. Employment assets examined were possession of at least a high school diploma or GED, work experience, and performance of at least four job tasks. Finally, barriers to employment were studied and include personal and family challenges as well as logistical

and situational challenges. Personal and family challenges include poor physical health, caring for an ill person, pregnancy, mental health issues, chemical dependency, domestic violence, learning disabilities, criminal records, and language barriers. Logistical and situational challenges covered were transportation issues, childcare, unstable housing, and perceived problematic neighborhood characteristics.

These data were analyzed using descriptive, bivariate, and multivariate statistics. Specifically, frequency tables were created to summarize customer information and measures of central tendency were used to describe customer characteristics and trends. The chi-square and ANOVA statistical methods were used to test for differences between long-term and short-term urban TANF recipients.

Multivariate analyses were also used to examine what variables may explain long-term versus short-term use of TANF and were based on the following model.

$$\text{TANF use} = \alpha + \beta X_{\text{Demographics}} + \beta X_{\text{Number of barriers}} + \beta X_{\text{Specific barriers}} + \epsilon$$

Variations of the equation were used to determine what barriers had a statistically significant relationship with the outcomes of an individual while also considering the potential impact of other individual characteristics. The matrix of demographic variables was included in the model as important independent variables that likely influence the outcome variables. Demographic variables included age in years at the critical study date, race (African American = 1, other = 0), marital status (never married = 1, other = 0), number of children, and age of youngest child. The matrix of the number of barriers included the number of human capital deficits, the number of personal and family challenges, and the number of logistical and situational challenges. The matrix of specific barriers was limited to include only those barriers that were statistically significant in the bivariate analyses. Due to small sample sizes and the potential of compromising validity with a large number of explanatory variables, we deemed it necessary to limit the independent variables and thus did not include those that did not differ between the two groups in the bivariate analyses.

The dependent variable, long-term versus short-term receipt of TANF, is a dichotomous variable, indicating whether the individual received 60 or more months of TANF or less than 12 months. The logistic regression model is a type of multivariate regression technique that is appropriate when the dependent variable is dichotomous and was used in this case. However, interpretation of the impact of the independent

variables on the dependent or outcome variables is difficult with logistic models. Thus, in addition to the raw coefficient, the odds ratio is presented in brackets in the table of output.

Multivariate results should also be interpreted with caution due to the small sample sizes. After the inclusion of all explanatory variables, the final model has an n of 76 sample members who are then split between two groups. When considering the presence of certain barriers in each group, the numbers become even smaller. Although a handful of interesting statistically significant results are evident in our models, other practically important variables may not be identified by our analyses because of the sample size issue and not because they are inconsequential barriers. Thus, the multivariate analyses should be considered in conjunction with the results of the bivariate ones.

FINDINGS

Demographics and Household Composition

In terms of individual demographic characteristics, there was very little difference between the short-term TANF recipients and those who had been receiving benefits for 60 or more months. Table 1 presents the individual background information collected from both groups of respondents.

Only one measure, age, was found to have a statistically significant difference between the two groups. The average age of those who had reached or exceeded the time limit was 35.47 years, compared to 28.61 years for the short-term recipient group. Those who had been receiving benefits for 60 or more months were split evenly between two age groups, with half being between the ages of 25 to 34 and the other half being 35 or older. Less than one out of four (24%) of those receiving benefits for less than 12 months fell into the latter age group. Almost half (48%) of those receiving benefits for less than 12 months were younger than 25, while none of the respondents receiving benefits for more than 60 months were younger than 25.

In addition to individual demographic characteristics, the survey asked respondents specific questions regarding their households, related to composition, size, and age of children. Table 2 illustrates these data.

Although no statistically significant differences existed between the two groups on household composition, variables measuring the age and

TABLE 1. Characteristics of the Heads of Single-Parent TANF Cases in Maryland

Variable	Long-Term Recipient	Short-Term Recipient
Gender		
Female	100.0% (36)	97.2% (69)
Male	0.0% (0)	2.8% (2)
Age ***		
Younger than 25 years	0.0% (0)	47.9% (34)
25 to 34 years	50.0% (18)	28.2% (20)
35 years or older	50.0% (18)	23.9% (17)
Average age (years)**	35.47	28.61
Median age (years)	34.50	25.00
Race/Ethnicity[a]		
White, Non-Hispanic	2.9% (1)	4.5% (3)
African American, Non-Hispanic	97.1% (33)	93.9% (62)
Native American, Non-Hispanic[b]	0.0% (0)	3.0% (2)
Other non-Hispanic	0.0% (0)	3.0% (2)
Hispanic	2.9% (1)	4.3% (3)
Marital Status		
Never Married	75.0% (27)	65.7% (46)
Married or living with partner	13.9% (5)	14.3% (10)
Separated, divorced, or widowed	11.1% (4)	20.0% (14)
Sample Size	36	71

Note. n's are presented in parentheses.
[a]Some cases may have identified more than one race category and, therefore, the categories shown are not mutually exclusive.
[b]Includes American Indians and Alaskan Natives.
*p < 0.05, **p < 0.01, ***p < 0.001

number of children presented some interesting statistically significant differences. The typical household among those at or exceeding the time limit had three children under 18, about one more child under 18 than those receiving TANF for less than 12 months. Almost half (49%) of those receiving TANF for less than 12 months had one child under 18

TABLE 2. Household Composition of Single-Parent TANF Cases in Maryland

Variable	Long-Term Recipient	Short-Term Recipient
Household Composition		
Single parent, children	50.0% (18)	42.3% (30)
Two married adults, children[a]	2.8% (1)	0.0% (0)
Single parent, partner, children[a]	5.6% (2)	7.0% (5)
Single parent, other adults, children[b]	38.9% (14)	46.5% (33)
Adults only, no children	2.8% (1)	4.2% (3)
Average number of persons in HH	4.33	3.76
Median number of persons in HH	4.00	3.00
Number of Children Less than Age 18 in Household*		
0	2.8% (1)	4.2% (3)
1	25.0% (9)	49.3% (35)
2	27.8% (10)	26.8% (19)
3	19.4% (7)	11.3% (8)
4	8.3% (3)	5.6% (4)
5 or more	16.7% (6)	2.8% (2)
Average number of children < 18 in HH**	2.69	1.79
Median number of children < 18 in HH	2.00	1.00
Number of Children Less than Age 6 in Household		
0	55.6% (20)	30.4% (21)
1	27.8% (10)	50.7% (35)
2	13.9% (5)	15.9% (11)
3 or more	2.8% (1)	2.9% (2)
Average number of children < 6 in HH	0.64	0.91
Median number of children < 6 in HH	0.00	2.00
Age of Youngest Child*		
Less than 1 year	8.3% (3)	27.5% (19)
1 to 5 years	38.9% (14)	43.5% (30)
6 to 14 years	44.4% (16)	26.1% (18)
15 years or older	8.3% (3)	2.9% (2)
Average age of youngest child**	6.33	3.80
Median age of youngest child	6.00	2.00

TABLE 2 (continued)

Variable	Long-Term Recipient	Short-Term Recipient
Have Own Children Less than Age 18 Living Outside Household**	5.6% (2)	5.6% (4)
Sample Size	36	71

Note. n's are presented in parentheses.
[a]Other adults may also have been present in the household.
[b]Other adults is exclusive of a spouse or partner.
*p < 0.05,**p < 0.01,***p < 0.001

living with them, while only one-quarter of those receiving TANF for 60 or more months did. The most common response for long-term recipients, at 28%, was to have two children under 18 living in their household. Very large households, those containing five or more children under the age of 18, were more common among those at or exceeding the time limit (17%) than among those with less than one year of TANF use (3%).

A second aspect of household composition that showed a significant difference between the two groups was age of the youngest child. The average age of the youngest child among households receiving benefits for 60 or more months was almost twice that of the youngest children in the short-term group, 6.33 years to 3.80 years, respectively. The youngest child was less than one year old in more than one out of every four (28%) households of those receiving benefits for less than 12 months, compared to 8%, or less than one in ten, of long-term users. On the other end of the spectrum, slightly less than half (44%) of households at or exceeding the time limit reported their youngest child being between the ages of 6 and 14; only 26% of the short-term recipients responded similarly.

Assets and Liabilities

The primary purpose of the federally funded study on which the present analysis is based was to generate much needed information, from the clients themselves, about the existence and perceived existence of various assets and barriers to employment. Using an array of study-specific questions and well-known measures, the client interviews placed

heavy emphasis on education, work experience, physical and mental health, and other topics that research has shown can help or hinder the transition from welfare to work (Ovwigho, Born, Ferrero, & Palazzo, 2004). Table 3 presents information regarding potential employment assets and liabilities in the lives of long-term and short-term Baltimore City TANF case heads, as reported by the respondents.

Examining assets which might facilitate employment, over half (53%) of the respondents from the long-term group reported having more than a high school diploma or a GED; more than three out of five (65%) of the short-term recipients reported a similar education level. Roughly seven out of ten (69%) of those at or exceeding the time limit reported having worked for pay 50% or more of the time since turning age 18, compared to more than eight out of ten (81%) of the short-term recipients. Exactly half of the case heads with 60 or more months of TANF also reported having performed four or more common job tasks, compared to 73%, or almost three-quarters of the short-term recipients. While all three differences are notable, performing four or more common job tasks was the only asset found to have a statistically significant difference.

In contrast, there were four potential liabilities for employment that exhibited a statistically significant difference between the two groups. Over half (51%) of those at or exceeding the time limit stated that they either had a child, family member, or friend with a health problem or special need, compared to 16%, or less than one in five, of the short-term recipients. Over one third (36%) of those receiving benefits for 60 or more months were found to have a mental health problem while only 16% of those receiving benefits for less than 12 months were coded similarly. A third potential employment liability that the long- term group were found to have significantly more frequently than the short-term group was the possible presence of a learning disability, 18% versus 3%, respectively. The fourth and final employment liability in which there was a statistically significant difference between the two groups was perceived problem neighborhood characteristics. Almost nine out of every ten (89%) case heads among those at or exceeding the time limit felt they had at least one characteristic in their neighborhood that was a large problem, compared to only half (52%) of those case heads having received TANF for less than 12 months.

Experience with Multiple Barriers

As is recognized by public welfare managers and front-line staff, cash assistance recipient families do not typically present with just one

TABLE 3. Summary of Potential Assets and Liabilities for Employment

	Long-Term Recipient	Short-Term Recipient
Potential Assets for Employment		
More than High School/GED or Equivalent	52.8% (19)	64.8% (46)
Work experience[a]	69.4% (25)	81.4% (57)
Performed four or more common job tasks**	50.0% (18)	72.5% (50)
Potential Liabilities for Employment		
Personal and Family Challenges		
Physical health problem[b]	21.2% (7)	11.9% (8)
Child or other family member or friend with a health problem or special need[c]***	51.4% (18)	16.4% (11)
Pregnant	3.1% (1)	11.5% (7)
Mental health problem[d]*	36.1% (13)	15.9% (11)
Chemical dependence[e]	8.6% (3)	1.4% (1)
Severe physical domestic violence in past year	8.3% (3)	7.4% (5)
Possible presence of learning disability*	17.6% (6)	2.9% (2)
Criminal record	16.7% (6)	9.9% (7)
Logistical and Situational Challenges		
Transportation[f]	22.2% (8)	15.5% (11)
Child care[f]	30.6% (11)	28.2% (20)
Unstable housing[g]	16.7% (6)	19.7% (14)
Perceived problem neighborhood characteristics[h] ***	88.6% (31)	51.5% (35)
Sample Size	36	71

Note. n's are presented in parentheses.
[a]Worked for pay 50% or more of time since turning age 18.
[b]Poor or fair overall health and physical functioning in the lowest quartile.
[c]Cases with a child with health, behavioral, or special need or those caring for an elderly, disabled, or sick family member or friend.
[d]High level of nonspecific psychological distress or probable major depression.
[e]Probable alcohol or drug dependence.
[f]Self-reported problems that prevented case head from participating in work, education, or training during the past year.
[g]Having been evicted or moving two or more times in the past 12 months.
[h]At least one neighborhood characteristic is perceived by case head to be a big problem.
*p < 0.05,**p < 0.01,***p < 0.001

problem or employment barrier at a time nor do those barriers or problems usually exist in isolation. Thus, to paint a more realistic picture of the challenges faced by TANF families and those desiring to help them successfully move from welfare to work, Table 4 presents summary information on the number of various types of barriers among short-term and long-term case heads in Baltimore City. Specifically, the table presents summary data separately on the number of human capital deficits, personal and family challenges, and logistical and situational challenges, as well as the total number of potential liabilities regardless of type.

For the purposes of this analysis, a person was considered to have a human capital deficit if they did not have a high school diploma or GED, lacked previous work experience, or had performed fewer than four job tasks. One-third (33%) of all respondents having received TANF benefits for 60 or more months did not have any human capital deficits, as compared to over half (52%) of those having received benefits for less than 12 months. More of the long-term group, specifically 39%, reported having two human capital deficits than those receiving benefits for less than 12 months (20%). While these categorical differences were not statistically significant, there was a significant difference between the two groups in the average number of human capital deficits. The typical long-term case head was found to have about one- and one-quarter deficits, compared to less than one deficit for the case heads receiving benefits for less than 12 months.

Personal and family challenges included: health problems; family member or friend with health problems; current pregnancy; mental health problem; drug or alcohol problem; drug or alcohol dependence; experience with severe domestic violence; possible learning disability; criminal record; or difficulty with English language. The most common number of personal and family challenges among short-term recipients was 0, which was reported by 48% of the case heads. Less than one out of five (19%) of those receiving benefits for 60 or more months reported no personal or family challenges. The typical case head receiving benefits for 60 or more months reported one and a half personal and family challenges versus slightly less than one among the short-term case heads; this difference in the number of personal and family challenges experienced by the two groups was statistically significant.

The third category of employment liabilities outlined in Table 4, logistical and situational challenges, consisted of transportation problems, child-care problems, unstable housing, discrimination, and bad neighborhood conditions. Overall the two groups were similar in this

TABLE 4. Number of Potential Liabilities for Employment

	Long-Term Recipient	Short-Term Recipient
Number of Human Capital Deficits[a]		
0	33.3% (12)	52.2% (36)
1	16.7% (6)	20.3% (14)
2	38.9% (14)	20.3% (14)
3	11.1% (4)	7.2% (5)
Average *	1.28	0.83
Median	1.50	0.00
Number of Personal and Family Challenges[b]*		
0	18.5% (5)	48.3% (28)
1	37.0% (10)	32.8% (19)
2	22.2% (6)	13.8% (8)
3 or more	22.2% (6)	5.1% (3)
Average**	1.48	0.79
Median	1.05	1.00
Number of Logistical and Situational Challenges[c]		
0	8.6% (3)	27.9% (19)
1	48.6% (17)	32.4% (22)
2	22.9% (8)	27.9% (19)
3 or more	20.1% (7)	11.8% (8)
Average	1.63	1.25
Median	1.00	1.00
Number of All Potential Liabilities for Employment[d]**		
0	0.0% (0)	9.1% (5)
1	0.0% (0)	21.8% (12)
2	11.5% (3)	16.4% (9)
3	11.5% (3)	20.0% (11)
4	30.8% (8)	14.5% (8)
5	7.7% (2)	5.5% (3)
6	19.2% (5)	10.9% (6)
7 or more	19.2% (5)	1.8% (1)

TABLE 4 (continued)

	Long-Term Recipient	Short-Term Recipient
Average***	4.73	2.84
Median	4.00	3.00
Sample Size	36	69

[a]Human capital deficits include having no high school diploma, no work experience, or having fewer than 4 job skills.
[b]Personal and family challenges include health problems, family member or friend with health problems, current pregnancy, mental health problem, drug or alcohol dependence, experience with severe domestic violence, possible learning disability, criminal record, or difficulty with English language.
[c]Logistic and situational challenges include transportation problems, child care problems, unstable housing, discrimination, or bad neighborhood conditions.
[d]Includes any of the above.
*p < 0.05, **p < 0.01, ***p < 0.001

area, with no statistically significant difference. The most common number of logistical and situational challenges reported by both groups was one, by 49% of those receiving benefits for more than 60 months and 32% of those receiving benefits for less than 12 months. However, only 9% of those receiving benefits for 60 or more months reported zero logistical and situational challenges, compared to 28% of those receiving benefits for less than 12 months. And, one in five (20%) of the long-term group reported three or more logistical and situational challenges compared to 12% of the short-term recipients. The typical case head at or exceeding the time limit reported having approximately one- and one-half logistical and situational challenges compared to about one and one-quarter for those case heads receiving benefits for 12 months or less.

The number of all potential liabilities for employment, the fourth and final category of employment liabilities in Table 4, is the sum of the three categories. The difference between the groups here was large and statistically significant. The average number of liabilities for those receiving benefits for 60 or more months was almost five with those receiving benefits less than 12 months averaging less than three. Differences are most notable at the extremes. None of those who had exceeded the time limit reported fewer than two liabilities, while 31% of those receiving benefits less than twelve months had fewer than two liabilities. In contrast, approximately two of every five respondents (38%) that had reached or exceeded the time limit reported six or more liabilities, compared to

13%, or slightly more than one in ten, of those receiving benefits for less than 12 months.

Multivariate Results

Table 5 contains the findings from a logistic regression analysis predicting whether an individual was a short-term or long-term recipient of TANF. For ease of interpretation, odds ratios are presented in brackets beneath the standard errors. As explained in the methods section, we caution the reader from considering these results out of context. The small sample sizes make statistical significance mathematically difficult to reach. Moreover, many of the variables measuring both the types and the number of barriers are, not surprisingly, correlated with each other, leading to large standard errors and an increased difficulty in reaching statistical significance. Thus, the reader is urged to also bear in mind the results of the bivariate statistics in considering the possible effects of barriers on TANF receipt.

Model (1) presents the results using only individual and household composition characteristics. Three of these variables are statistically significant. Specifically, age has a positive relationship with the likelihood of being a long-term recipient. Never married individuals are over six times more likely than others to have received TANF for 60 or more months. Finally, the older the youngest child is the more likely one falls in the long-term group.

Three variables measuring the number of liabilities are added in Model (2). The addition of the total number of human capital deficits, personal and family challenges, and logistical and situational challenges changes the effect of demographic variables considerably. In Model (2), the only statistically significant background characteristic is age of the case head, which continues to have a positive relationship with the likelihood of being a long-term recipient. Marital status and age of the youngest child are no longer statistically significant. Considering the three total liabilities variables, only the number of situational and logistical challenges has a statistically significant effect, with each additional barrier leading to a four-fold increase in the likelihood of being a long-term recipient.

The final column in Table 5, Model (3), presents findings from a logistic regression that also includes specific types of barriers as explanatory variables. Two of these variables have a very large, statistically significant effect. First, having a child, family member, or friend with a health problem leads to an increase in the likelihood of being a long-

TABLE 5. Logistic Regression Explaining Likelihood of Long-Term Receipt

Explanatory Variable	*Model (1)*	*Model (2)*	*Model (3)*
Age	0.074* (0.030) [1.077]	0.190** (0.067) [1.209]	0.451** (0.160) [1.569]
Race	−0.059 (0.613) [0.942]	0.035 (0.667) [1.036]	1.657 (1.264) [5.245]
Marital Status	1.799** (0.662) [6.046]	0.953 (0.927) [2.594]	1.965 (1.243) [7.138]
Number of Children	0.024 (0.011) [1.024]	0.020 (0.015) [1.020]	0.016 (0.023) [1.016]
Age of Youngest Child	0.112* (0.062) [1.119]	0.079 (0.093) [1.083]	−0.060 (0.141) [0.942]
Number of Human Capital Deficits[a]		0.698 (0.375) [2.010]	−0.181 (0.769) [0.834]
Number of Personal and Family Challenges[b]		0.158 (0.407) [1.172]	−0.303 (0.831) [0.739]
Number of Logistical and Situational Challenges[c]		0.750* (0.354) [4.486]	0.661 (0.572) [1.937]
Job Tasks			−2.982 (1.861) [0.051]
Child, Family Member, or Friend with Health Problem			4.927** (1.759) [137.966]
Mental Health Problem			−3.397 (1.918) [0.033]
Learning Disability			−4.307 (2.506) [0.013]

TABLE 5 (continued)

Explanatory Variable	*Model (1)*	*Model (2)*	*Model (3)*
Bad Neighborhood Conditions			5.511* (2.425) [247.517]
−2 log likelihood	100.932	54.896	36.105
Pseudo R^2	0.230	0.408	0.538
Sample size	98	76	76

Note: Standard errors are presented in parentheses and odds ratios are presented in brackets.
[a]Human capital deficits include having no high school diploma, no work experience, or having fewer than four job skills.
[b]Personal and family challenges include health problems, family member or friend with health problems, current pregnancy, mental health problem, drug or alcohol dependence, experience with severe domestic violence, possible learning disability, criminal record, or difficulty with English language.
[c]Logistic and situational challenges include transportation problems, child care problems, unstable housing, discrimination, or bad neighborhood conditions.
*p < 0.05, **p < 0.01, ***p < 0.001

term recipient by a factor of more than 100. Second, living in a neighborhood that the recipient feels has bad conditions greatly increases the likelihood of being a long-term recipient. The inclusion of these variables does not change the impact or statistical significance of demographic variables, as age continues to be the only statistically significant explanatory variable. However, the addition does render the variable measuring the number of logistical and situational challenges insignificant.

DISCUSSION AND CONCLUSION

Efforts to profile or serve TANF families beyond or at risk of reaching the federally mandated 60-month limit on benefit receipt need to take place of residence into account. This is particularly important now because our nation's largest cities are home to the lion's share of TANF families, because the number of time-limited families can only increase with the passage of time, and because prevention of long-term dependency remains an important, if not elusive, goal. Previous research has found time-limited TANF leavers to differ from other welfare leavers on a number of demographic characteristics, but these studies did not

separate out or control for urban residence. This study, in contrast, finds that short-term and long-term active TANF households in one large urban area (Baltimore City) have very similar demographic profiles. The only statistically significant differences, age of payee or children, are probably not policy-relevant or notable, but more simply byproducts of the fact that, by definition, time limit cases have been on assistance longer. That is, due to eligibility requirements, the youngest time limit payee must be older (by approximately four years in this study) than the youngest short-term recipient.

However, our findings related to assets and barriers to employment demonstrate a number of statistically significant differences and have important implications for welfare policy and practice. In short, time limit cases are more likely to face particular barriers, such as mental health issues, learning disabilities or bad neighborhood conditions, as well as multiple barriers, than are the short-term recipients. On average, those receiving benefits for 60 or more months faced almost five barriers, while those receiving benefits for less than 12 months faced fewer than three barriers. Perhaps more stark, over three-quarters (77%) of time limit cases faced four or more barriers; in contrast, less than one-third (33%) of the newer cases faced that many. Findings suggest that, separate from the disadvantages faced by urban African American women receiving welfare, time-limit cases have more barriers and need intensive case management.

As TANF re-authorization creeps closer to completion, and as state fiscal situations remain grim, an understanding of what these findings mean for policy and practice is critical. First, many states, on the basis of "good cause," have extended benefits to families that have reached the 60-month mark; some states have used their own funds to do so. However, continuing budget pressures coupled with flat if not increasing numbers of applications for aid could cause some rethinking or restriction of this practice. Although the TANF caseload has declined slightly from 2000 through 2003 nationwide, the rate has steadily slowed and is much less dramatic than that of earlier years when the caseload decreased by 53% from 1996 to 2000 (Rahmanou & Greenberg, 2004; US Department of Human Services, 2000). Annually, the more recent decline has hovered around 2% or less; moreover, these declines have not been experienced by all states (Rahmanou & Greenberg, 2004; Richer, Rahmanou, & Greenberg, 2002). Second, the numbers of families who hit the 60-month mark can only increase with the passage of time. As these numbers continue to rise, there may be political pressure to not grant extensions or exemptions as freely, on the basis that do-

ing so undermines a fundamental premise of welfare reform: benefits are to be "temporary assistance," not a long-term source of income support. Practically speaking, in the not too distant future, state and local policy-makers could be faced with the unenviable task of determining, all else equal, which time-limited families should be permitted to remain on assistance and which should not.

If rationing becomes necessary, these decisions should be made on the basis of careful, comprehensive and structured assessment of family circumstances and challenges, including self-perceptions. Such an approach was used in the multi-state study from which our analysis was derived and yielded programmatically useful and actionable results. This type of thorough assessment is mostly likely not normative front-line welfare practice at present. However, the changing realities of the TANF caseload's location and composition suggest that incorporating more sophisticated assessment protocols into ongoing welfare case management should be a priority. Accurate, thorough assessment is important to insure that realistic service and self-sufficiency planning is able to be undertaken with today's long-term recipient families, but is probably also the program technique most likely to reduce the number of families who hit the time limit in the future.

Study findings also have important implications for the present moment. First, findings make it clear that extensions appear not to have been granted haphazardly or as a matter of routine. The time-limit study families still receiving assistance face a number of potential liabilities for employment. Second, study findings also point out the diversity, complexity and multiplicity of the challenges faced by time-limit families and the local welfare agencies that serve them. Clinical and case management challenges associated with this population are numerous, requiring skillful assessment, community resources to which families can be referred, and effective linkages to those resources.

Findings suggest that services related to personal and family challenges, in particular, are greatly needed. Long-term recipients are more likely to deal with mental health problems and the task of caring for family members with health problems or special needs. Services and resources in the area of mental health should address conditions that are common among welfare recipients and may impede an individual's ability both to find and to maintain employment, such as depression and Post-Traumatic Stress Disorder. Practical services, such as daycare and in-home health aides, as well as support services for individuals with chronically ill or special needs dependents, may also assist recipients in becoming or remaining better prepared for employment and balancing

home and work. In addition to these personal level barriers, long-term recipients are also more likely to report living in a neighborhood with bad conditions. Considering that all sample members reside in Baltimore City, this difference is an important detail in thinking about both the economic health of neighborhoods and the availability of community services.

This is not to imply that many, if not most, time-limit families in Baltimore City or elsewhere cannot make the transition from welfare to work or that independence should not be the desired end state. It is to suggest, however, that these families are ones in great need for whom the journey will not be easy and for whom our community's very best multi-faceted and multi-disciplinary interventions will almost certainly be needed. Both policy-makers and practitioners must consider the types and number of barriers faced by the time-limited population and how their situations really differ from those of other clients if appropriate services are to be developed or identified that ultimately reduce the welfare dependency of long-term recipients and prevent long-term dependency among at-risk families.

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