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# Welfare, Children & Families

Policy Brief 00-1

A T H R E E C I T Y S T U D Y

## What welfare recipients know about the new rules and what they have to say about them.

Although welfare recipients in three cities know there is a time limit, they are often unsure of the details. The recipients also say they are changing their work effort more than their marriage and child-bearing patterns.

### Summary

*Current and recent TANF recipients in Boston, Chicago, and San Antonio were asked, in a 1999 survey, what they understood about the new welfare time-limit rules, whether they supported the idea of time limits and work requirements, and whether they had changed their work effort and family patterns as a result. Most knew that there is a time limit on how long a person can receive cash assistance, and a majority in two of the three cities knew how long it was. But there was much uncertainty about other aspects of the rules. Although support for time limits was mixed, large majorities in each city supported the idea of work requirements. Fourteen percent of the individuals reported that because of the welfare rules they had taken jobs that they didn't like or that had lower pay than they otherwise would have accepted or that were at inconvenient hours. Five percent reported taking steps to avoid having children because of the rules, and less than 1 percent reported marrying because of the rules. This is the first in a series of Policy Briefs from an ongoing survey, an embedded developmental study, and an ethnography in low-income neighborhoods of the three cities.*

**A** complex set of new welfare rules and regulations has been instituted by states and localities, first under the authority of federal waivers in the late 1980s and early 1990s and then under the authority of the 1996 federal welfare reform legislation, the Personal Responsibility and Work Opportunity Reconciliation Act (PRWORA). Many policy-makers hoped that these changes would influence the behavior of individuals in low-income families.

After rising through 1994, welfare case-loads have dropped sharply. Although the new rules almost certainly have con-

tributed to the decline, some of it appears to have resulted from job opportunities created by a booming economy with the lowest unemployment rate in three decades.<sup>1</sup> In fact, little is known about the extent to which welfare recipients and other low-income individuals actually understand the new rules of welfare reform, let alone whether they are changing their behavior in response to them. The topic is important because the federal government, states, and localities have devoted a great deal of effort to fine-tuning the rules in order to encourage employment and dis-



**Most people said there was a time limit, despite the exemptions and extensions the states allow.**

courage childbearing outside of marriage. In this initial Policy Brief, we present the responses of current and recent welfare recipients in three cities to questions about their understanding of the rules, their support for the ideas of time limits and work requirements, and whether they say they have changed their work effort or family lives as a result of the rules. The information comes from our ongoing research project, *Welfare, Children, and Families: A Three-City Study*, which is following parents and children in low-income areas of Boston, Chicago, and San Antonio using surveys, intensive observation, and ethnographic fieldwork methods. (See the project description on page 8.) This report is based largely on the first survey wave, conducted between March and December of 1999.

**Knowledge of welfare rules**

In order to gauge how much individuals knew about their state’s time-limit policies, we asked a set of questions about the rules regarding time limits where they live. It is difficult to formulate questions that capture all the nuances of complex laws. In the case of time limits, the three states in our study allow a variety of exemptions and extensions. For example, a parent may be exempt from time limits because she has recently given birth,

is caring for a young child, or is participating in certain state-approved work or educational activities. In addition, supervisors and caseworkers in local welfare offices are often given considerable discretion in how they implement the rules. So it would be understandable if welfare recipients themselves had varying understandings of the rules.

Nevertheless, it is important to know whether significant numbers are unsure of the basic time-limit messages that policy-makers have attempted to transmit. Consequently, our strategy was to seek simplicity while allowing for the possibility of more complex understandings. Thus, for example, our questions not only have yes or no answers but also allow “it depends” to be a valid answer; and we gave recipients the opportunity to say why “it depends.”

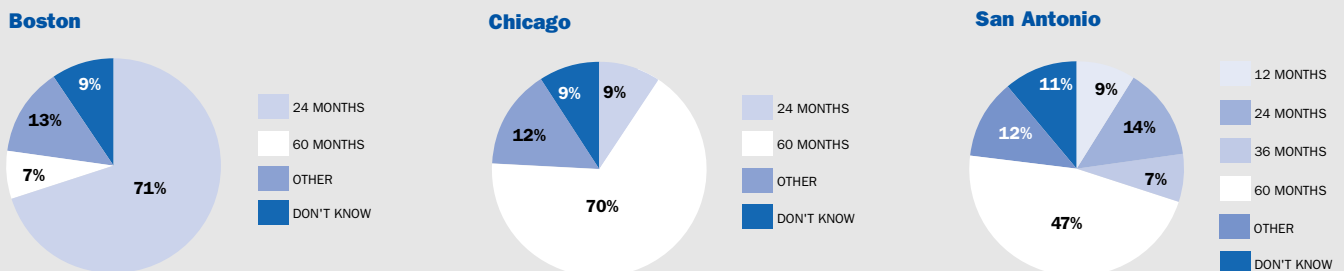
In this report, unless otherwise noted, we present tabulations for the 1,340 individuals who either were receiving Temporary Assistance to Needy Families (TANF) at the time of the survey in 1999 (whom we call “current recipients”) or who had received TANF during the previous two years (whom we call “recent recipients”). When we simply write “recipients,” we mean both groups combined. Because the survey was conducted in 1999 and federal time limits began in 1997, both the current and the recent recipient groups had received welfare benefits since the federal law was implemented.<sup>2</sup> We also asked people who had not received welfare in the previous two years; and, not surprisingly, they generally gave less accurate answers.<sup>3</sup>

**Recipients know there is a time limit...**

One of the most fundamental changes brought about by PRWORA was the imposition of a five-year time limit on federal cash assistance for most families. In formulating their own policy responses to PRWORA, about half the states implemented time-limit policies that were different from the federal limit. Our three states were among those: in Massachusetts, it was 24 months in any 60-month period. In Illinois, it was 60 months, except that months in which a person works more than 30 hours per week do not count toward the limit. In Texas, it was 12, 24, or 36 months, depending upon education and work experience.<sup>4</sup> In San Antonio a randomly selected 25 percent of the caseload was exempt from these limits (and subject to the federal five-year limit) as part of an evaluation experiment. (See the summary of state time-limit policies on page 7 for details of the rules in our three cities.) Given the importance of time limits in the new welfare era, we tried to determine how aware recipients were of the time limits in their city and state. The survey asked specifically, “To the best of your knowledge, is there a limit on the amount of time that most parents can stay on welfare?”<sup>5</sup> Individuals could answer yes, no, don’t know, or it depends.<sup>6</sup> Note that these questions ask about general policies in the cities, not about the individuals’ own situations.

Most people said there was a time limit, despite the exemptions and extensions the states allow. Among current and

**Figure 1. What is the time limit?** [In Boston and Chicago, substantial majorities of welfare recipients gave the expected answer; in San Antonio the answers were varied.]





recent recipients, the percentages who said there was a time limit were:

- 74 percent in Boston
- 73 percent in Chicago
- 76 percent in San Antonio

**...but they don't always know how long the limit is**

Individuals who said there was a time limit were then asked to specify how long it was. The recipients' responses are shown in Figure 1.

- In Boston, among those who said there was a time limit, 71 percent offered the expected answer, 24 months.
- In Chicago, among those who said there was a time limit, 70 percent provided the expected answer, 60 months.
- In San Antonio, among those who said there was a time limit, 30 percent answered 12, 24, or 36 months.

Across the cities, 9 to 11 percent of the recipients said that they didn't know.<sup>7</sup>

Although only 25 percent of the San Antonio recipients were subject to the federal 60-month limit at the time of our survey, 47 percent gave 60 months as their answer. We would speculate that in San Antonio, some welfare recipients may be responding to the five-year time limit discussed in the national welfare reform debate of the mid-1990s, rather than to the state's own policies. Clearly there was some confusion in San Antonio about the state's time-limit policies.

**Nor do most Chicago recipients say they know how employment modifies time limits**

A few states have been linking individuals' time limits to their employment. In Illinois, for example, months during which recipients work at least 30 hours per week are not counted toward their time limits. If they continue to work at least 30 hours per week, the state may fund the cost of their benefits even after 60 months on the rolls. We found, however, that some Chicago recipients were unclear about the effect of employment on time limits.

Recipients in Chicago were asked, "Do the months when you are working and receiving welfare count toward the time limit?"

Fifty-six percent said yes, 27 percent said no, and 14 percent said they did not know. Three percent responded that "it depends," which was technically the correct answer. Of this group, only three people indicated that the time limit depended on how many hours per week a person worked.

It is possible that some of our survey respondents thought we wanted yes or no answers, rather than "depends," because so many of the answers to other questions in the survey were of the yes or no variety. It is also possible that others may have misunderstood the question. In these cases, we would be underestimating the percentage of people who understood the 30-hours-per-week policy. Nevertheless, it appears that Illinois' complex 30-hour rule may not have been effectively communicated to recipients.

**And recipients in all three cities are unsure whether they could go back on the rolls**

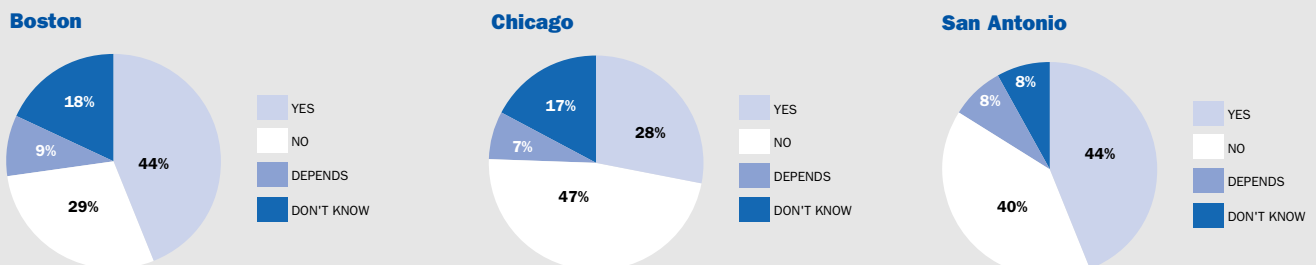
Another aspect of states' time-limit policies is their permanence—whether or not recipients who have reached the limits may at some later point reapply for cash assistance. The recipients we surveyed had relatively inaccurate perceptions of the permanence of their state's time limits. Interviewers asked recipients, "Suppose a parent reaches the time limit and goes off welfare. Can she ever go back on?" The responses are shown in Figure 2.

- In Boston, 44 percent gave the expected answer, which is yes—people who reach the 24-month limit can reapply once they have been off the rolls for at least 36 months during a 60-month period.
- In Chicago, 47 percent gave the expected answer, which is no.
- In San Antonio, 44 percent answered yes, which was accurate for those recipients subject to the state time limits, since former recipients can reapply after a five-year "freeze-out" period.<sup>8</sup>

Thus, less than half the recipients in Boston and Chicago gave the most accurate answers to our question about whether former recipients can ever reapply for benefits. And in San Antonio, where, in general, families can reapply, less than half said yes.

Finally, recipients who told us that a person could return to welfare after reaching the time limit were asked how long she would have to wait before reapplying.

**Figure 2. Once a parent reaches the time limit and goes off welfare, can she ever go back on?** [Less than half the welfare recipients gave the most accurate answers in Boston (yes) and Chicago (no). And in San Antonio where, in general, families can reapply, less than half said yes.]





**In all three cities, there was substantial uncertainty among recipients about the details of welfare time-limit policies.**

In all cities, the most common answer was “don’t know”—about one-third were unsure about this policy. Furthermore, the correct answers—36 cumulative months in Boston and five years for most in San Antonio—were not the most frequently offered responses in either city. In Boston, only 5 percent indicated 36 months and in San Antonio, only 4 percent said five years.

**Summing up knowledge of the time-limit rules**

Most of the welfare recipients we surveyed were aware that a time limit existed on cash assistance. But when we pressed them further, we often found inaccuracies and lack of knowledge. To be sure, in Boston and Chicago, most knew the length of their state’s time limits. In San Antonio, however, many individuals were either misinformed or simply did not understand the state’s complex time limits. Moreover, less than half the recipients in Boston and San Antonio said they were aware that they could return to welfare after reaching their initial limit.

In all three cities, then, there was substantial uncertainty among recipients about the details of welfare time-limit policies. Perhaps the details of the time-limit message—the precise length of the limit, its permanence, its treatment of earnings, and so forth—will become better known as more recipients near their time limits. Nevertheless, our findings about recipients’ knowledge of this very basic set of welfare rules suggest that state policy-makers still have work to do if they want those currently receiving cash assistance, and those who

have most recently left the rolls, to understand the specific welfare policies that affect them.

**Attitudes toward time limits and work requirements**

In addition to inquiring about their knowledge of the rules, we asked current welfare recipients whether they agreed with two central elements of the new welfare regime: time limits and work requirements.<sup>9</sup> According to prevailing stereotypes, one might expect that recipients would strongly disagree with these restrictions on their ability to draw benefits. But studies have shown that welfare recipients, and low-income people more generally, share the American belief in the importance of work. In his study of low-income individuals in Chicago, William Julius Wilson reported that a large majority agreed with the statement that plain hard work is very important for getting ahead. And a substantial majority, Wilson wrote, agreed that America is a land of opportunity where anybody can get ahead.<sup>10</sup>

So it should not come as a total surprise that there is some support for time limits and strong support for work requirements, as shown in Figure 3. When asked to respond to the statement, “It is a bad idea to limit the amount of time people can stay on welfare,” opinion was mixed, although a plurality in each city agreed that time limits were a bad idea:

- *In Boston, 41 percent agreed, and 32 percent disagreed.*
- *In Chicago, 49 percent agreed, and 33 percent disagreed.*
- *In San Antonio, 44 percent agreed, and 35 percent disagreed.*

Recipients’ support for work requirements, however, was far stronger. When presented with the statement, “It is a good idea to require people on welfare to find a job and work,” the response was as follows:

- *73 percent agreed in Boston.*
- *83 percent agreed in Chicago.*
- *75 percent agreed in San Antonio.*

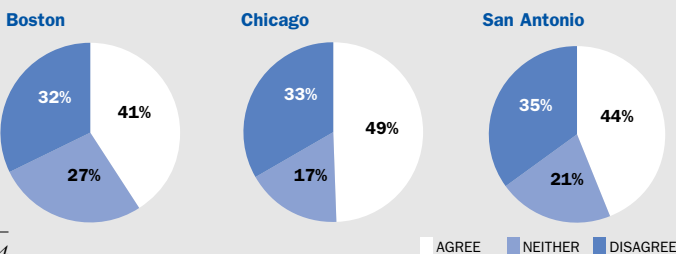
It is apparent that welfare recipients share other Americans’ sense of the importance of a work ethic, even when they are required, themselves, to go out and find jobs. Responses to this question were similar among African Americans, Hispanics, and non-Hispanic whites. Even among caregivers with children ages two to four (who also participated in our embedded developmental study), only 15 percent said that they would prefer to stay at home full-time, rather than work or go to school.

**What do recipients say they are doing because of the rules?**

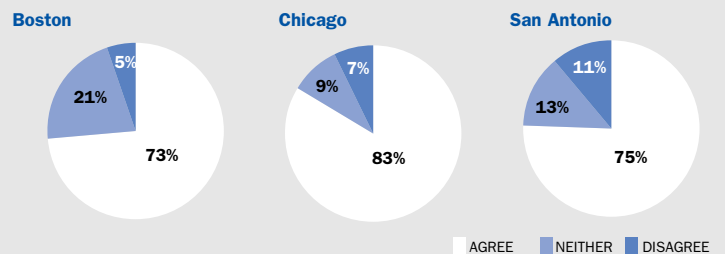
Although it’s useful to learn what recipients know about the rules and whether they support them, perhaps the most important question for policy-makers is whether recipients are changing their behavior because of the rules.

**Figure 3. Attitudes toward time limits and work requirements.** [Support for time limits among welfare recipients was mixed, but substantial majorities said they favored work requirements.]

**It is a bad idea to limit the amount of time people can stay on welfare.**



**It is a good idea to require people on welfare to find a job and work.**





Accordingly, we asked a series of questions about changes in work effort and family life and about whether these changes had been caused by the rules. These questions, like our questions about time limits, are subject to individual interpretation and should be treated with caution. There may be multiple reasons why people make changes in their behavior. But the answers can still provide us with some indication of whether people are responding to the rules.

The interviewers introduced the set of questions by reading this statement to current and recent recipients:

“Now I would like to ask you about things you might have done in the past two years because of the rules that the welfare office has about when they will and will not pay benefits. We are interested in whether you have done certain things to avoid losing benefits, to get more benefits, or because you couldn’t get the benefits you needed.”

### Taking less desirable jobs . . .

The first set of questions was about jobs:<sup>11</sup>

- In the past two years, have you taken a job at a lower wage than you would have otherwise accepted?
- In the past two years, have you taken a job that had inconvenient hours?
- In the past two years, have you stayed at a job you didn’t like?

Whenever a person answered yes to any of these questions, we asked again whether they had done so because of the welfare rules.<sup>12</sup> The intent was to learn whether

the individuals were finding and keeping jobs that they might not have taken except for the welfare rules. We considered anyone who said yes to one of these three questions to be a person who took a “less desirable” job.

As the left bar in Figure 4 shows, 29 percent took a less desirable job, according to our criteria, and about half of this group (14 percent) said they did so because of the rules about welfare benefits.

### ...while changing their childbearing and marriage patterns less

Although moving people from welfare to work has been the main focus of the new rules, encouraging marriage and discouraging childbearing outside of marriage have been important subsidiary goals. Much of the preamble to PRWORA is devoted to spelling out the personal and social costs of having children outside of marriage. States have been given financial bonuses for reducing their out-of-wedlock birth rates, as long as they do not increase their abortion rates. And 19 states, including two of the three in our study (Illinois and Massachusetts), have instituted “family cap” policies that deny some or all of the increased benefit a parent already on the rolls would otherwise receive if she had another child. Our survey results suggest, however, that the family-oriented aspects of the law have been less influential than the work-oriented aspects. Following the questions about taking less desirable jobs, we asked the recipients these questions:

- In the past two years, have you decided not to have more children or have you taken steps to avoid having more children?
- In the past two years, have you changed your living situation by moving in with someone or by getting married?

As before, whenever someone said yes, we asked whether they did so because of the rules about welfare benefits. As the center bar in Figure 4 shows, it was common for recipients to have taken steps to avoid having more children—over half (56 percent) responded that they had done so. But it is notable that few said they did so because of the welfare rules; only 5 percent said they took steps because of the rules.

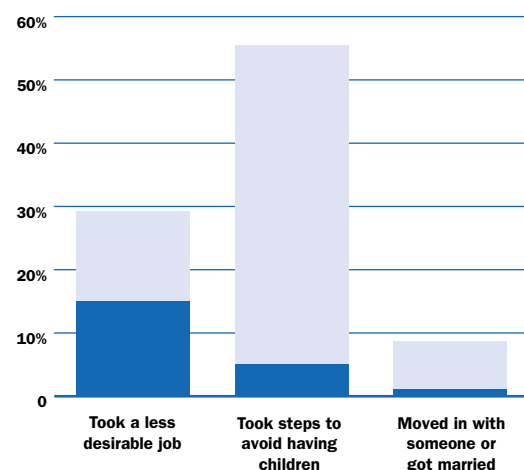
Not as many recipients reported moving in with someone or marrying—10 percent overall. Here again, few (1 percent) said they did so because of the welfare rules. Since this question combined marriage and cohabitation, the percent who reported actually marrying because of the rules is even lower—about one-half of 1 percent, we would estimate.<sup>13</sup> These responses suggest that the new welfare policies have had little impact on recipients’ decisions to marry.

### Different messages or different response?

We have found that some welfare recipients say they are changing their work effort despite substantial uncertainty about

**Figure 4. Changes in behavior over the past two years.**

[Left bar: Nearly one-third said they took a job with less desirable characteristics such as inconvenient hours, and about half of that group said they did so because of the welfare rules. Center bar: More than half took steps to avoid having children; but few said they did so because of the welfare rules. Right bar: About 10 percent said they moved in with someone or got married, but few said they did so because of the welfare rules.]





**Our survey results suggest that the family-oriented aspects of the law have been less influential than the work-oriented aspects.**

the details of the rules in their cities. We also found that fewer recipients say they are changing their marriage and childbearing patterns. One explanation for this pattern of answers is that a “work message” has been more strongly communicated to welfare recipients than has a “marriage message.” This is the theory suggested in a study of the implementation of welfare reform by Richard P. Nathan and Thomas L. Gais at the Rockefeller Institute of Government, who suggest that PRWORA has fostered more change in work behavior than in family patterns.<sup>14</sup> Moreover, the authors argue that PRWORA may have influenced employment through the publicity over the federal and state debates as much as through particular local rules. PRWORA is also reaching recipients, Nathan and Gais maintain, through a fundamentally changed culture of the welfare office. Caseworkers and others in the bureaucracy, Nathan and Gais write, are in agreement about the new obligation of recipients to work and have sent clear and consistent messages to that effect. They call this process of change through a broad, general message a “signaling effect.” Our findings are consistent with the existence of a signaling effect with regard to employment.

The Rockefeller study cautions, however, that caseworkers and others implementing welfare reform are far more ambivalent about PRWORA’s goals of promoting marriage and reducing childbearing outside of marriage. Nathan and Gais state that many are uncomfortable pushing the legislation’s moral behavior provisions with their welfare clients. Thus, they argue, the signal has been weaker with regard to personal behavior.

We suggest an alternative explanation for the apparent lack of change in family patterns. In the case of employment, PRWORA’s message resonates with core

values that most low-income individuals already hold. As we noted earlier, studies show that lower-income groups endorse the importance of work virtually as much as upper-income groups. In our survey, a large majority of welfare recipients supported the idea that people on welfare should be required to find a job and work. In the case of marital behavior, however, PRWORA’s message does not resonate as strongly. This is not because low-income individuals don’t value marriage but rather because many see real obstacles to marrying. Wilson has presented evidence of a shortage of men with steady employment in many low-income communities.<sup>15</sup> Studies by Kathryn Edin and others suggest that marriage is still esteemed, but it is seen as most appropriate if there is a substantial likelihood of long-term financial stability.<sup>16</sup> Moreover, getting married is a much more permanent step than taking a job. Although a person can leave a marriage, she cannot do so nearly as easily as she can leave work. Therefore, people are much more cautious about marrying. The decision to marry also touches upon matters of the heart—love, intimacy, and partnership—that are harder to influence with public policy than is work effort. In addition, childbearing outside of marriage has become more common throughout American society over the past few decades. For these reasons we expect that the signaling effect will continue to be stronger in the realm of work than in the realm of family life.

One recent study reports evidence of positive effects on marriage. In a pilot version of the Minnesota Family Investment Program (MFIP), members of an experimental group who were eligible to receive substantial subsidies if they were employed had a higher rate of marriage and a lower rate of marital disruption than did a control group subject to the pre-PRWORA welfare rules.<sup>17</sup> The MFIP

pilot program was more generous in its support for employment than were the welfare programs in our three cities in 1999. Nor was there a time limit in the MFIP pilot program. The lower level of financial support in the three cities may explain why we found very few people who said they married because of the rules. Alternatively, it may be that the rules have more influence on people’s family lives than they are willing to admit. It will be of interest to see whether other studies of current welfare programs detect an effect on marriage.

## Conclusion

In summary, our study has identified four elements of current and recent recipients’ understanding of the welfare rules and responses to them:

First, recipients by and large know that there is a time limit. In two of the three cities, a substantial majority knows how long the time limit is. Nonetheless, there exists widespread uncertainty about the details of time limits and related policies.

Second, recipients indicate some support for time limits and strong support for work requirements.

Third, some recipients say they are increasing their work effort in response to the welfare rules. About 14 percent said that because of the rules they had taken jobs that had less desirable characteristics, such as a lower wage than they otherwise would have accepted.

Fourth, the pro-marriage and anti-non-marital-childbearing messages of the federal welfare law appear not to have had much influence so far. Less than 1 percent of the recipients said that they had married because of the welfare rules, and about 5 percent said that they had tried not to have a child in the past two years because of the rules.

## Notes

1. The U.S. Council of Economic Advisors has estimated that 40 percent of the AFDC caseload decline from 1993 to 1996 and 10 to 15 percent of the TANF decline from 1996 to 1998 were a result of the decline in the unemployment rate. See U.S. Council of Economic Advisors, "Explaining the Decline in Welfare Receipt, 1993-1996" (Washington: GPO, 1997); and U.S. Council of Economic Advisors, "The Effects of Welfare Policy and the Economic Expansion on Welfare Caseloads: An Update" (Washington: GPO, 1999). Other studies have obtained higher estimates of the contribution of the declining unemployment rate.
2. All three states had also made changes in their welfare systems prior to the federal law under waiver agreements with the Department of Health and Human Services.
3. Results are available from the authors upon request.
4. As of October 1, 1999, the federal five-year lifetime time limit began to apply to all cases in Texas. However, 93 percent of our interviews in San Antonio were conducted before October 1, 1999.
5. Before asking about welfare, the interviewers probed to learn what term the respondent used most often to describe the program of cash assistance. Then that term was used. For example, in Chicago the term "public aid" was substituted for "welfare" in many interviews.
6. For all three cities, the answer "it depends" may actually describe their welfare policies most accurately, since in each jurisdiction significant exceptions exist. But given that there were, in fact, basic time limits in each city, answering yes was also essentially correct. And among those who answered "it depends," follow-up questions found few who provided an accurate answer consistent with policy in their cities.
7. We also examined the answers to the question concerning the length of the time limit just for individuals who were currently receiving welfare and who said that they were themselves subject to a time limit. Their responses were similar to the responses of the larger group presented in Figure 1.
8. The 25 percent of San Antonio recipients who were exempt from state time limits for experimental purposes (and subject to the federal five-year limit) did not have the option of reapplying after reaching the five-year limit.
9. This question was not asked of recent recipients.
10. William Julius Wilson, *When Work Disappears: The World of the New Urban Poor* (New York: Knopf, 1996), 179-180 and 251, Table 4.
11. These questions were asked only of current and recent respondents who had worked in the past two years. We have adjusted the totals to account for the 38 percent who had not worked in the past two years. These respondents were counted as if they had said no to the three questions about jobs.
12. To guard against leading the respondents on, we randomly asked a portion of the recipients, "Did you do this because of the welfare rules?" and asked the others, "Why did you do this?" Then, for the latter group, we recorded whether the individual volunteered that she did so because of the rules. The two parts of the sample had very similar percentages that were coded as acting because of the rules. We have combined the responses in this section.
13. Of the recipients in our sample who were either married or living with someone, 58 percent said they were married and 42 percent indicated that they lived with someone.
14. Richard P. Nathan and Thomas L. Gais, *Implementing the Personal Responsibility Act of 1996: A First Look* (Albany: Rockefeller Institute of Government, State University of New York, 2000).
15. William Julius Wilson, *The Truly Disadvantaged* (Chicago: University of Chicago Press, 1987).
16. Kathryn Edin, "Few Good Men," *The American Prospect* (January 3, 2000): 26-31.
17. Virginia Knox, Cynthia Miller, and Lisa A. Gennetian, *Reforming Welfare and Rewarding Work: A Summary of the Final Report on the Minnesota Family Investment Program*. Available from [www.mdrc.org/Reports2000/MFIP/MFIPSummary.htm](http://www.mdrc.org/Reports2000/MFIP/MFIPSummary.htm).
18. Families of different income levels and family structures were sampled at different rates, but we have survey weights which allow us to generalize our sample to the population of low-income single-mother and two-parent families living in low-income neighborhoods in the city as a whole. We employ these survey weights in all the tabulations reported here. See *Welfare, Children, and Families: A Three City Study, Overview and Design Report*, for details on weights and sampling.

## State Time-Limit Policies

**Boston:** Massachusetts has a time limit of 24 months of TANF receipt in any 60-month period. There is no lifetime limit (Massachusetts has a waiver from certain federal welfare requirements). There are exemptions from the time limit for disability or illness, or caring for a disabled family member; caring for a child under two years of age not excluded by the family cap; teen parents in school or earning their general equivalency diplomas or in employment activities for at least 30 hours per week; pregnant women in their third trimester; caregivers age 60 or over; or where the adult is not the parent of the child she is caring for and is not receiving benefits for herself.

**Chicago:** Illinois has a five-year time limit unless the recipient is working at least 30 hours per week; those weeks do not count toward the time limit. Other exemptions include parents who are under 18 or in college full time and maintaining a 2.5 grade point average; "child only" cases in which the caregiver is a non-parent relative; recipients with disabilities or caring for a disabled person; and recipients caring for a child under 13 because no other care is available.

**San Antonio:** Texas has time limits of one, two, or three years, depending on the recipient's education and experience. After that period, the parent's portion of the TANF grant is eliminated for a period of five years, at which point she can reapply. (The children's portion of the grant is not eliminated.) At the time of interview, no maximum lifetime limit was set in state law. However, as of October 1999, the federal lifetime limit of five years began for all recipients. In addition, Bexar County, where San Antonio is located, is an evaluation site for the state's tiered time limits system. Twenty-five percent of the county caseload is not subject to the tiered time limits but instead is covered only by the federal lifetime limit of five years. Exemptions to the state's time limits include disability or illness; general hardship or personal barriers to employment; or high local unemployment.

We thank Julie Hudman for compiling information on state and local welfare rules and implementation policies.

*Welfare, Children, and Families: A Three City Study* is an ongoing research project in Boston, Chicago, and San Antonio to evaluate the consequences of welfare reform for the well-being of children and families and to follow these families as welfare reform evolves. The study comprises three interrelated components: (1) a longitudinal survey of approximately 2,500 families with children in low-income neighborhoods, about 40 percent of whom were receiving cash welfare payments when they were interviewed in 1999. Seventy-seven percent of the families had incomes below the poverty line. Seventy-three percent were headed by single mothers, and 23 percent were headed by two parents. They should be thought of as a random sample in each city of poor and near-poor families who live in low-income neighborhoods.<sup>18</sup>

Extensive baseline information was obtained on one child per household and his or her caregiver (usually the mother). The caregivers and children will be reinterviewed at 18-month intervals. In addition, at the 36-month mark, a second sample of about 1,250 families, focused primarily on young parents who are just coming of age and encountering the welfare system for the first time under the new rules, will be selected and interviewed. (2) an embedded developmental study of a subset of about 630 children age two to four in 1999 and their caregivers, which consisted of videotaped assessments of children's behaviors and caregiver-child interactions, observations of child-care settings, and interviews with fathers. (3) an ethnographic study of about 215 families not in the survey (but residing in the same neighborhoods) who

will be followed for 12 to 18 months using in-depth interviewing and participant observation and subsequently reinterviewed. About 45 of the families in the ethnography will include a child with a physical or mental disability. A detailed description of the research design can be found in *Welfare, Children, and Families: A Three City Study. Overview and Design Report*, available at [jhu.edu/~welfare](http://jhu.edu/~welfare) or in hard-copy upon request.

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## Welfare, Children & Families

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