

# PROMISES, PROMISES:

## WELFARE REFORM AND WORK IN URBAN AMERICA

THE LAST DECADE SAW SWEEPING CHANGES in the U.S. welfare system. With greater numbers of mothers (including those with very young children) in the workforce, public opinion had been shifting toward increased emphasis on work as an alternative to welfare for several decades. This shift gained considerable momentum in the 1990s, initially with states modifying the decades-old Aid to Families with Dependent Children (AFDC) program under federal waivers, and culminating with passage of the Personal Responsibility and Work Opportunity Reconciliation Act that was signed into law by President Bill Clinton in August 1996. This bipartisan legislation replaced AFDC with an entirely revamped Temporary Assistance for Needy Families (TANF) program with explicit program participation and work requirements for welfare recipients, time-limited cash assistance, and expanded autonomy for governors. As part of this process, a major “policy bargain” was struck between welfare recipients, taxpayers, and society: If recipients would take greater personal responsibility for their own well-being and that of their children, then society would accord them greater respect, with taxpayers providing the resources to ensure that their needs were met. Implicit in this bargain was the notion that work would lead to better jobs and careers and that Unemployment Insurance (UI) would largely replace welfare as a means of support in periods of joblessness.

What promises did welfare reform make in the 1990s? How well have all the parties to the bargain delivered on them? What will it take to make good on them in the future? This article addresses these questions in the context of welfare and work experiences nationally and in six urban areas that were part of a study funded by the U.S. Department of Labor and the W. E. Upjohn Institute for Employment Research.<sup>1</sup> It begins with a general overview of welfare reform, describes welfare and work experiences, and closes with conclusions and a brief assessment of experience with the policy bargain.

BY CHRISTOPHER T. KING

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## WELFARE REFORM IN THE 1990s

Pressure for substantial reform of the U.S. welfare system had been building for decades, with conservative voices very much in the ascendancy. Writers such as Charles Murray (1984) encouraged federal and state policymakers to emphasize individual or personal responsibility, to bolster the child support system, to substantially reduce dependence on cash assistance, and then to treat those still in need of help from government with greater dignity as the “deserving poor.” The thought was that individuals would take greater responsibility for their own lives and could—with a modicum of public support—enhance their work experience and skills, join the social and economic mainstream, and rely much more on the first-tier safety net (such as UI rather than welfare) in periods of hardship. Individuals and families would take on greater personal responsibility, taxpayers would provide enhanced levels of support to assist them (mainly in the short run), and society would welcome them into the economic mainstream and take care of those who were unable to make the transition. Such was the new welfare policy bargain.

When policymakers speak of “welfare reform,” they generally are referring to the 1996 legislation, which largely embodied four guiding principles that had been set forth by the Clinton administration and largely endorsed by Congress: (1) make work pay; (2) establish time limits for cash assistance; (3) strengthen child support enforcement; and (4) fight teen pregnancy.<sup>2</sup> In fact, the Clinton administration had insisted that time limits would become operational only *after* work had been made more rewarding, child support enforcement had been enhanced, and additional resources had been provided for job training, child care, and related services. As events unfolded, however, all of this occurred at about the same time.

But, it is important to note that the Personal Responsibility Act was only one of a number of actions taken to reform welfare at the national level during this period. In fact, a considerable body of federal legislation throughout the 1990s lent support to the Act and its goal of reducing dependence on welfare.

### MAKING WORK PAY

Congress took a number of key steps to “make work pay” in this period. Congress greatly expanded the number of working poor families eligible for the federal/state Medicaid program starting in 1993. The share of low-income adults enrolled in

Medicaid and not receiving any form of cash assistance increased from 44 percent in 1995 to 71 percent in 2000 (Burke and Abbey, 2002). And, the real value of the Earned Income Tax Credit (EITC) rose dramatically from 1989 to 1999 after several congressional expansions in the early 1990s; in the case of a single parent with two children, the value of the EITC increased by more than 200 percent.<sup>3</sup> In 1996, Congress increased the federal minimum wage from \$4.35 to \$5.15 per hour, in no small part to ensure that low-skilled, single mothers leaving welfare would be able to earn wages approaching economic self-sufficiency.<sup>4</sup> The real value of the minimum wage increased by 15 percent from 1989 to 1999. In addition, federal funding for child care surged from less than \$1 billion in FY 1996 to \$3.1 billion in FY 1998. Congress continued to increase federal funding for child care through FY 2002. The following year, the total expended from both the Child Care Development Block Grant and TANF amounted to \$12.3 billion (see Matthews and Egen, 2004). Taken together, these steps increased the rewards from work and contributed substantially to welfare caseload declines over the 1990s. Finally, the Balanced Budget Act of 1997 provided \$3 billion for the Welfare-to-Work program, expanding employment and training opportunities for welfare recipients and non-custodial parents via the nation’s job training system through block grants to states and localities.

### TIME-LIMITING CASH ASSISTANCE

The Personal Responsibility Act limited cash assistance to a maximum of five years over a person’s lifetime. It also required recipients to begin looking for work within two years of first receiving aid and established work participation requirements that states had to meet. States were allowed to exempt single parents from these new work requirements if they had dependents under the age of one year and were precluded from imposing sanctions for nonparticipation if child care was not made available.

### STRENGTHENING CHILD SUPPORT ENFORCEMENT

Numerous modifications to the child support system were made during this period as well. The Child Support Recovery Act of 1992 made it a federal crime to intentionally fail to pay past-due child support for a child living in another state, while the Ted Weiss Child Support Enforcement Act modified the Fair Credit Reporting Act to include child support delinquencies on credit reports. In 1993, the Omnibus Budget Reconciliation Act required states

to establish paternity on 75 percent of the children in their caseload.

#### *FIGHTING TEEN PREGNANCY*

The Family Support Act of 1988 made an early attempt to curb the number of teen parents entering the welfare system by implementing an educational requirement for teen parents and allowing states to mandate that teen parents live with a responsible adult. The Personal Responsibility Act created new incentives for states to reduce teen pregnancy.

#### *STATE AND LOCAL REFORMS*

In addition to these federal reforms, numerous states and localities embarked on their own welfare reforms in the early-to-mid-1990s, often building upon welfare waiver experiments that had begun in the 1980s under the Reagan administration. The Clinton administration further encouraged states to experiment with welfare models through waivers, creating momentum for reform and shaping the direction of the debate on welfare.<sup>5</sup> Noteworthy examples of these reforms included Massachusetts' Employment Training (ET) Choices program, California's Greater Avenues to Independence (GAIN), and San Diego's Saturated Work programs in the 1980s, and Wisconsin's W-2 and Texas' Choices programs in the 1990s, to name a few.<sup>6</sup>

A team of researchers studying the implementation of the Personal Responsibility Act and related state-based reforms in 20 states, including the largest states (California, Texas, New York) and some of the most innovative and influential (Wisconsin),<sup>7</sup> concluded that the 1996 act served to modify the behavior of both families and state bureaucracies and that, in the early stages, its effects were best seen in terms of what they referred to as the three S's: signals, services, and sanctions (Nathan and Gais, 1999). Stronger, bolder *signals* of a changed system ranged from new procedures for recipients securing aid (for example, personal responsibility agreements) to diversion of potential recipients to work before welfare and state work program participation requirements. While most states initiated "work-first" programs with a primary goal of getting recipients into any job, they also offered a broader array of *services*, including remedial education, GED preparation, and English as a Second Language instruction; substance abuse counseling; child care and other family support services; emergency housing; domestic violence and emergency intervention; and more recently, post-TANF employment retention and advancement services. Job training was downplayed initially, in

part due to the immediate demands for all types of workers in the tight labor markets of the late 1990s. The reformed system also stressed *sanctions*, among the more important of which are those for failing to comply with portions of personal responsibility agreements.

### THE IMPACTS OF WELFARE REFORM

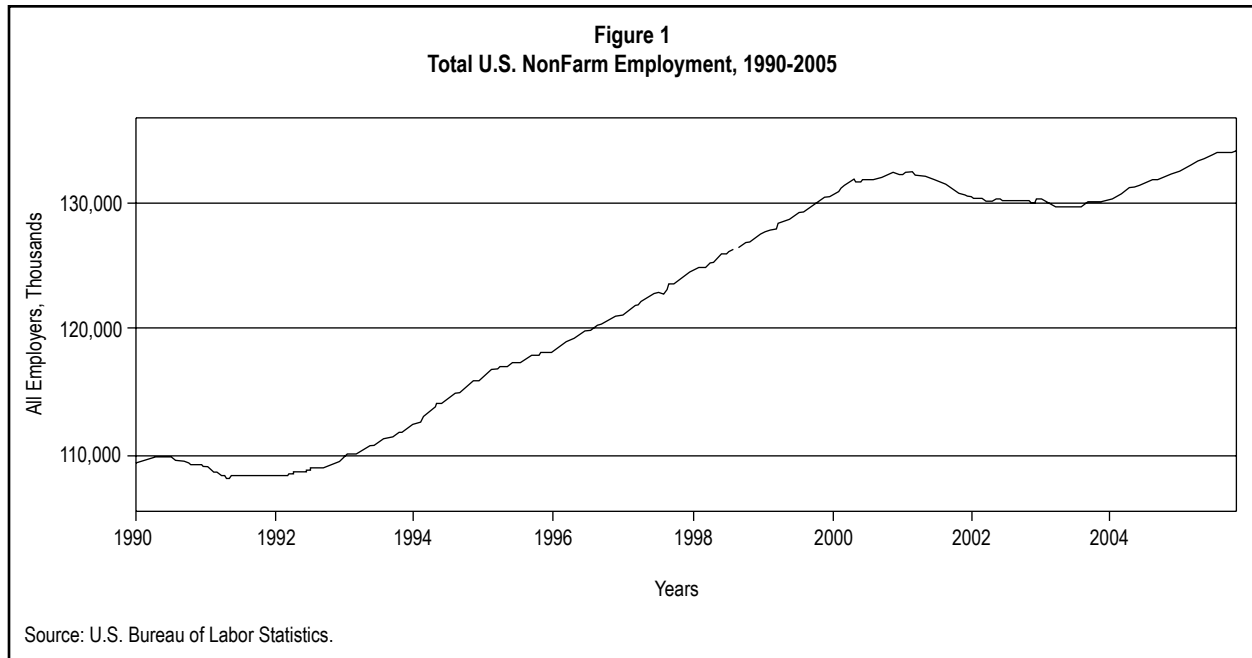
Welfare policy reforms were accompanied by major declines in the national welfare caseload, in no small part due to the remarkable economic boom of the 1990s that created large numbers of jobs (Figure 1).<sup>8</sup> After peaking at 5 million in 1994, caseloads began to decline, falling to 3.9 million in 1997, the year TANF was implemented in most states, and 2.6 million in 1999, a level not seen since 1970. Only one state (Hawaii) did not experience caseload declines during this period.

University of Missouri professor Peter Mueser and I studied the welfare and labor market experiences of female welfare recipients during the 1990s,<sup>9</sup> relying on individual-level welfare data linked to state earnings records for the core counties in six major urban areas—Atlanta, Baltimore, Chicago, Fort Lauderdale, Houston, and Kansas City—which together accounted for around 5 percent of the nation's welfare caseload in 1991; these areas also accounted for large shares of their state's caseload, with a high of almost 70 percent in Chicago.<sup>10</sup> These areas provide considerable range and diversity, including cities from a very low-benefit state (Texas), a classic northern urban area (Chicago), two cities on the border of the old South (Baltimore and Kansas City), a traditional southern city (Atlanta), and three with significant representation of Hispanics.

#### *WELFARE CASELOAD DECLINES*

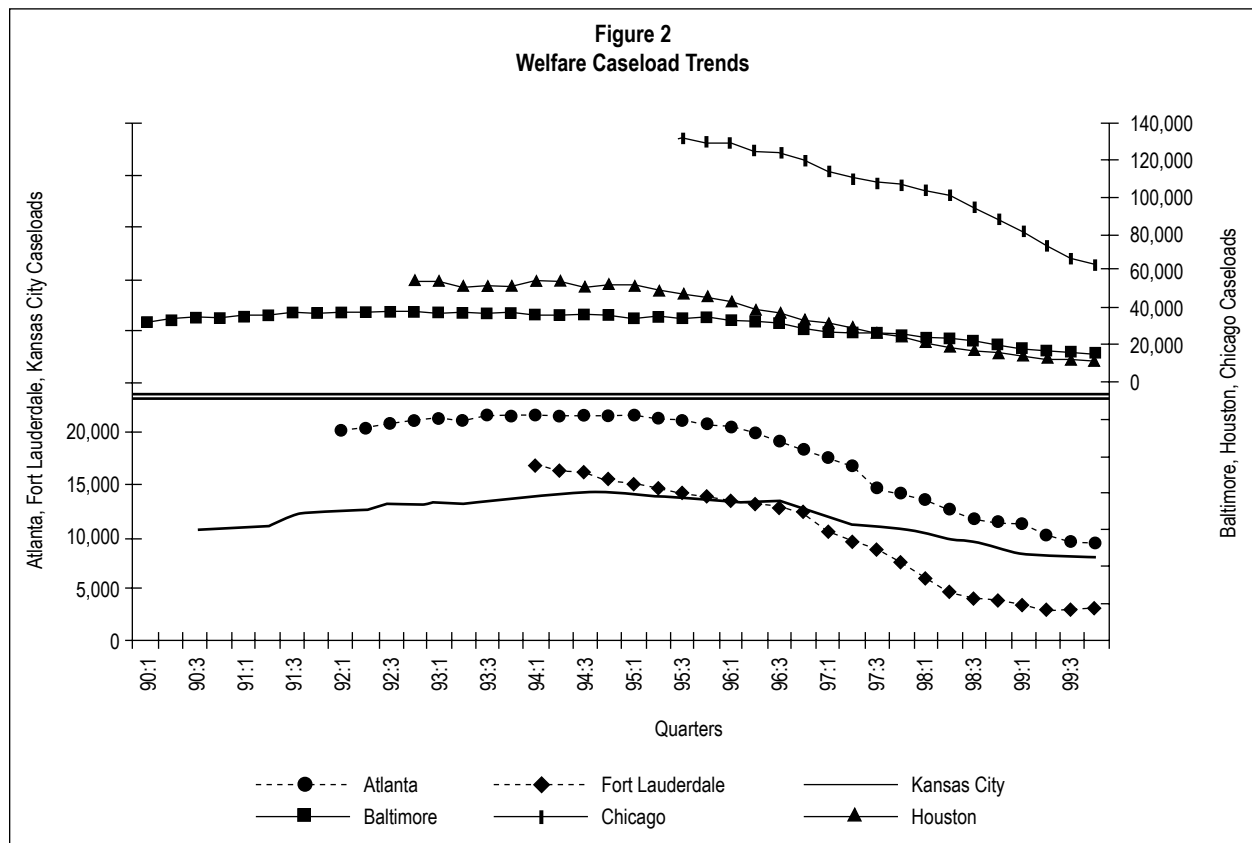
Caseload declines vary among these sites, but were substantial, as shown in Figure 2. They bracket the national decline, ranging from 44 percent in Kansas City to 81 percent in Fort Lauderdale. Many of the legal and policy changes that resulted from welfare reform attempted to create both incentives and opportunities for recipients to take jobs and exit welfare. Time limits pushed people from the rolls, and mandatory programs attempted to help recipients build job skills and obtain employment. As Figure 3 shows, welfare exit rates rose in all areas, but the largest increase was in Fort Lauderdale due to Florida's "hard" two-year time limit on welfare receipt.<sup>11</sup>

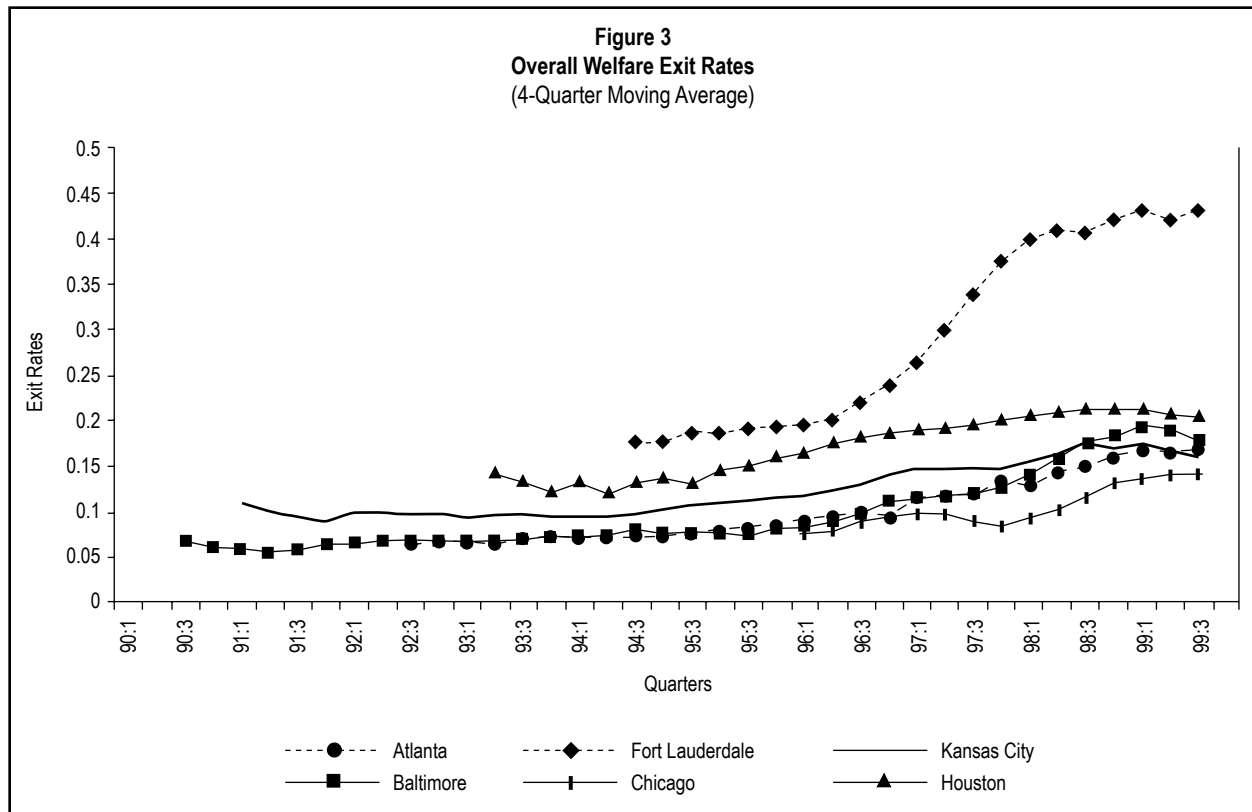
Some elements of welfare reform were also de-



signed to reduce entry onto welfare. Explicit “diversion” programs were adopted by many states, in some cases requiring potential recipients to engage in a job search before applying or having their applications officially processed for welfare. Figure 4

documents the decline in welfare entries in these sites. At each of the sites, increases in the welfare exit rate alone would have produced important caseload declines, ranging from 30 to 64 percent. Yet, declines in the number of people entering welfare





contributed substantially as well, causing caseloads to fall by 20 to 71 percent.

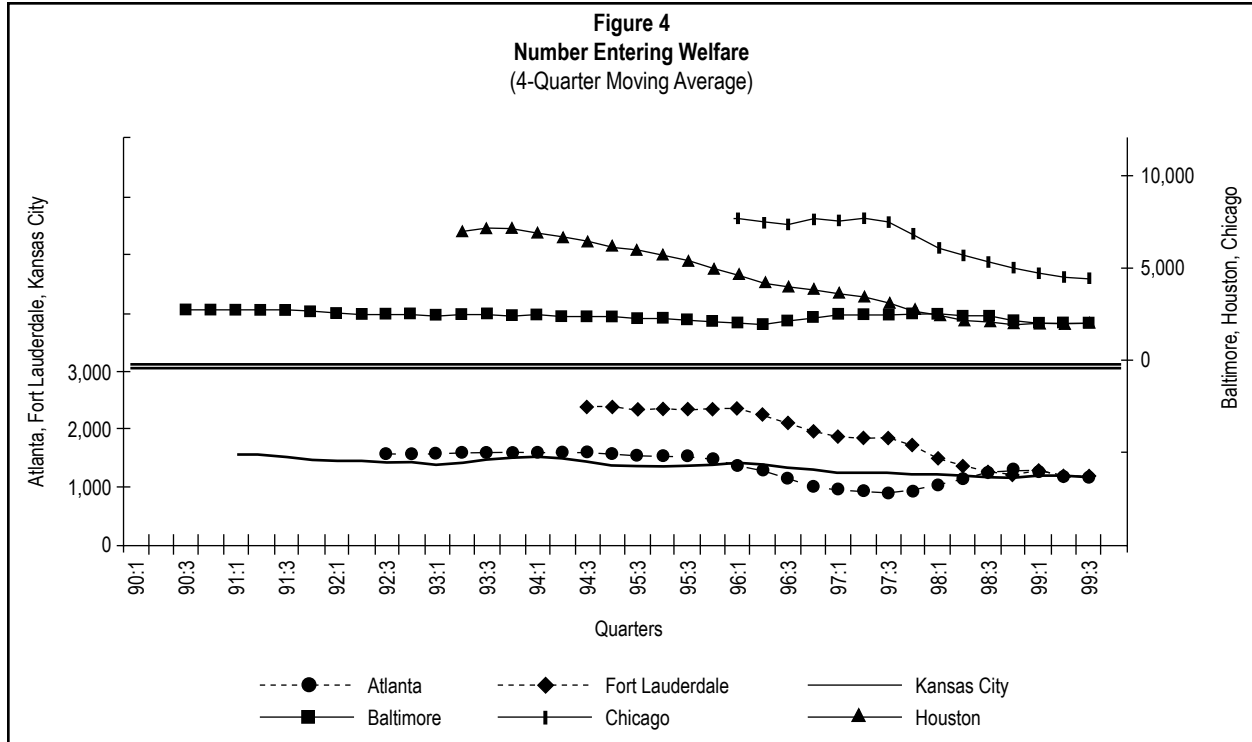
#### *EMPLOYMENT OF WELFARE LEAVERS*

Employment of leavers is of particular interest given the increased emphasis that national and state welfare reforms placed on this route of exit from welfare. Employment rates for welfare exiters increased in all sites between 1994 and 1997, but changed little between 1997 and 1999. As shown in Figure 5, these increases were dramatic in some of the sites, increasing to around 50 percent or more in all sites as compared with only 23 percent nationally according to self-reported data (see USHHS, 2004a, 2004b). Moderate increases in the employment rates for welfare leavers in the face of the extraordinary economic growth in the 1990s do not suggest unprecedented opportunity for those who left welfare. On the other hand, the fact that employment rates did not decline suggests that reforms were somewhat successful in achieving the Act's employment goals. A fuller understanding requires looking at the types of jobs welfare leavers obtained and the factors determining their employment success.

A central, if implicit, goal of welfare reform was moving recipients into stable jobs. Welfare recipients tend to have unstable, short-term jobs,

with few benefits and low wages. While data on fringe benefits were lacking, links to UI wage records provided data for determining how long an employee received earnings from a given employer. Only about half of all jobs secured by welfare recipients at these sites last beyond the quarter in which they start, and this proportion did not change appreciably between 1994-1995 and 1998-1999 (Table 1). Only 4 to 10 percent of jobs lasted eight quarters or more. In three of the five sites for which sufficient data were available, the number of such long-term jobs declined. Although these results suggest a decline in the quality of jobs welfare recipients obtained, similar declines occurred for other nonwelfare workers who secured jobs paying comparable wages at the same time with the same employers. And, even where job stability has declined, earnings have not. Overall, it is clear that the kinds of jobs welfare recipients obtain have not seriously deteriorated over the 1990s, but neither have there been substantial improvements, either in job stability or in earnings.

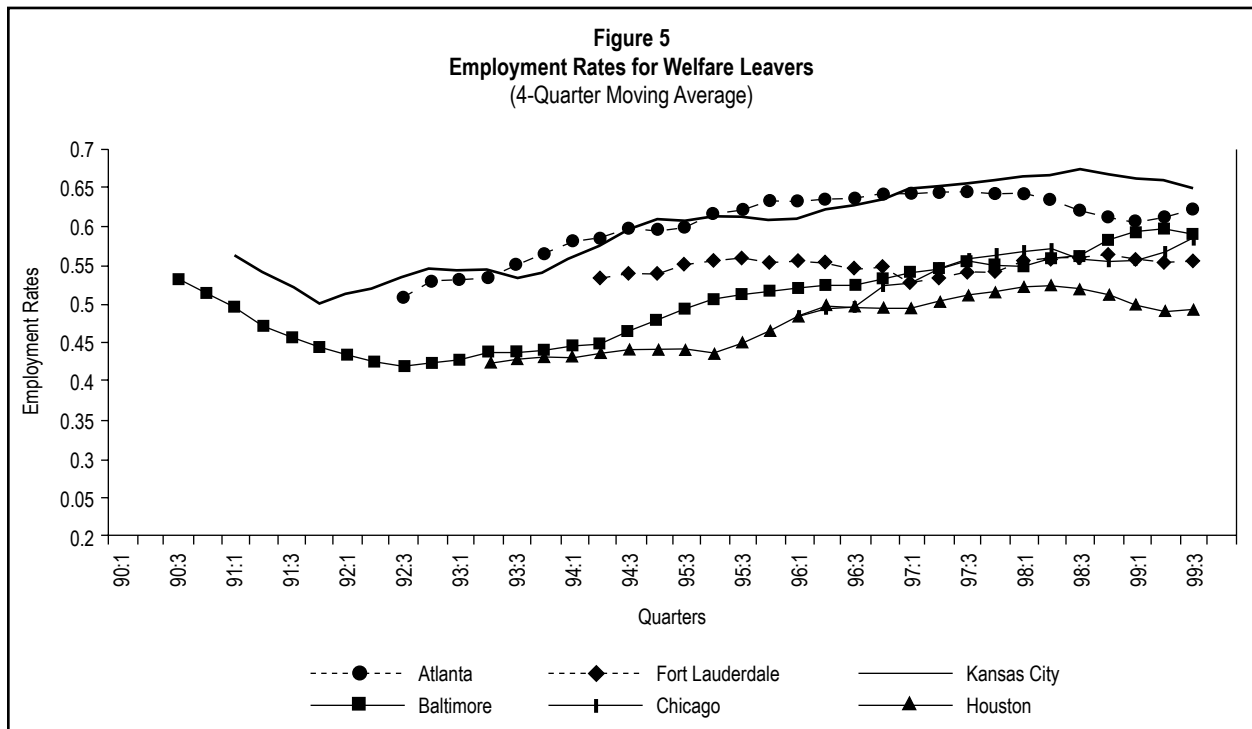
While changes over time are modest at best, by any standard the jobs obtained by welfare recipients are very poor ones. Over the life of the job—up to two years for our data—average cumulative earnings were only between \$2,000 (for Atlanta) and



\$5,000 (for Chicago).<sup>12</sup> Few of these jobs are likely to lead to economic self-sufficiency for mothers with one or more dependents. Some individuals may obtain sufficient earnings to move off of welfare and support their families if they succeed in cobbling together multiple low-paying jobs into a

semi-steady earnings stream. Others may stumble onto a good job only after many tries.

Although opportunities clearly are limited, recipients who obtain the best jobs have substantial advantages. In all six cities, the standard deviation of total earnings on a job was at least 50 percent



**Table 1**  
**Stability of Jobs Held by Welfare Recipients**

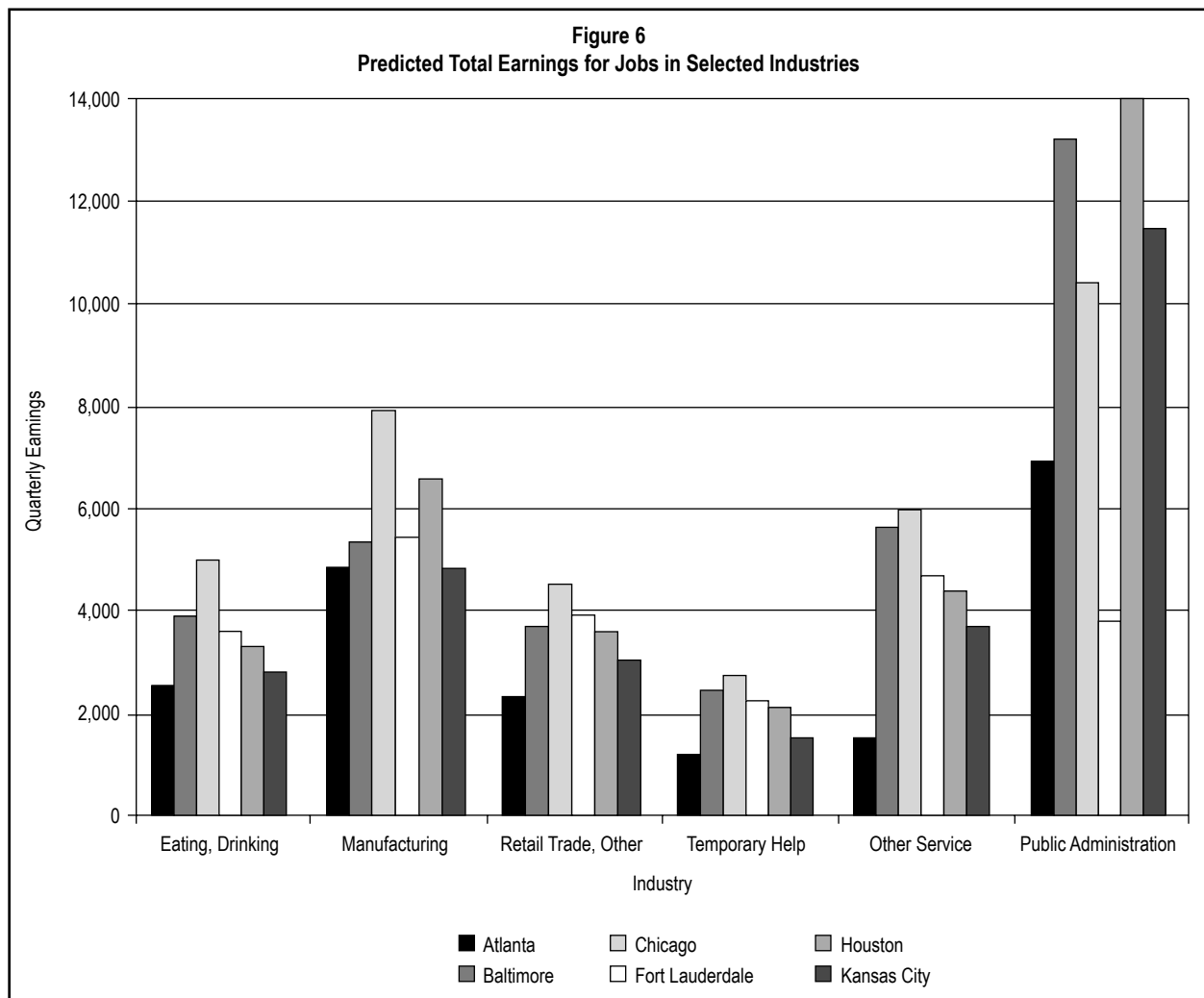
City	Probability that Job Lasts More Than 1 Quarter		Probability that Job Lasts More Than 7 Quarters	
	1994-1995	1998-1999	1994-1995	1998-1999
Atlanta	0.472	0.457	0.050	0.050
Baltimore	0.536	0.525	0.089	0.060
Chicago	0.539	0.561	0.100	0.097
Fort Lauderdale	0.517	0.519	0.075	0.068
Houston	0.533	0.527	0.073	NA
Kansas City	0.441	0.428	0.044	0.032

graphic characteristics play a role, but their effects are modest. In contrast, the employer's industry is of substantial importance. As Figure 6 shows, earnings for employed recipients vary considerably by industry in these six sites. Furthermore, employers that hire many welfare recipients differ from one another quite dramatically. Some offer unstable employment and low wages to *all* their employees, whereas others offer relative stability and higher wages. Getting a "good job"—one with a "good" employer in a "good" industry—makes a real difference.<sup>13</sup>

greater than the mean, implying that some jobs provide reasonably good long-term earnings. In considering how a particular welfare recipient achieves stable employment, it is natural to ask how important individual characteristics are in determining job stability and earnings. Demo-

### CONCLUSIONS

The 1990s saw a dramatic shift in the character and focus of welfare in the U.S. The proportion of recipients working increased substantially, and employment also was more prevalent among those leaving



welfare. However, the kinds of jobs obtained by welfare recipients did not change dramatically. Expected earnings and job stability remained low for the average recipient, and few of the jobs they landed could assure economic self-sufficiency for them and their families.

Despite the poor prospects offered by the average welfare recipient's job, some jobs do offer greater opportunities. Even recipients who have had a string of dead-end and/or short-lived jobs may ultimately be able to obtain a job providing a reasonable chance for economic self-sufficiency at some point. Federal and state welfare reforms of the 1990s have not altered this dynamic significantly. The goal of reduced dependency has been attained in that fewer individuals now receive cash aid and more are working than before. But, there is no evidence that reform has substantially improved the lives of recipients or former recipients.

### ASSESSING THE POLICY BARGAIN

Welfare reform potentially promised much for welfare recipients and their families. If taxpayers and society held up their end of the bargain, recipients and their families could expect to benefit in many important respects. As governors implemented the array of federal and state reforms, they would enjoy access to greater opportunities for education, training, and child care, both while on welfare and after leaving. They would also get additional help with securing child support from absent fathers. If all went well with their initial jobs, they could also expect to find career advancement opportunities, better jobs, careers, and sustained earnings gains over time. Those unable to take advantage of these new opportunities could at least count on being viewed as members of the "deserving poor" with better support and less stigma.

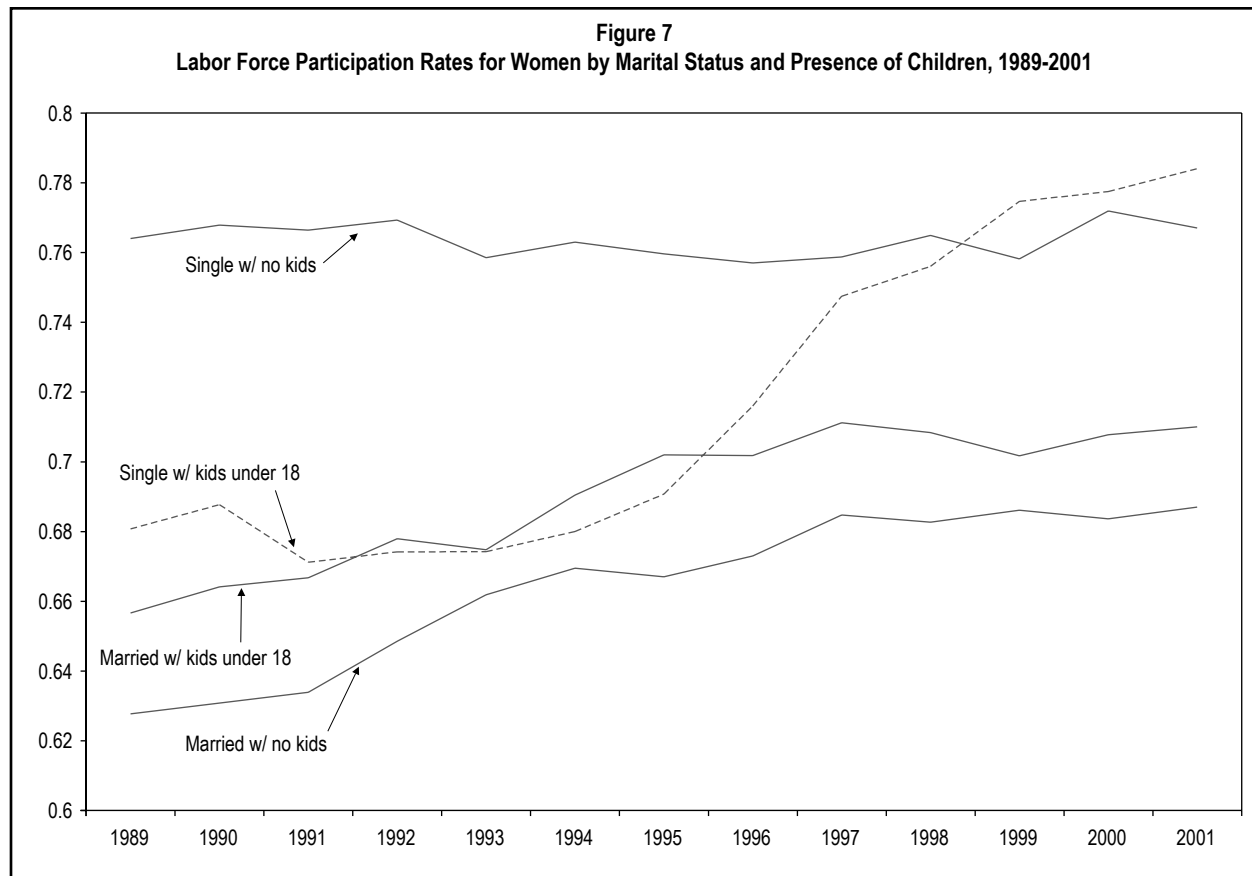
As researchers have reported (e.g., Blank, 2002), welfare recipients have held up their end of the bargain, as have the nation's governors who were largely responsible for implementing most of these reforms. Welfare recipients and single moms generally have worked and participated in education and related activities at higher rates than in earlier periods. As Figure 7 reveals,<sup>14</sup> for decades single women without children have had the highest rates of participation in the labor force, with rates averaging 75 to 77 percent. Participation rates for single women with children under 18 years, which had been much lower, began to move up in 1991 and increased dramatically after 1993, surpassing those

of single childless women in 1999. Single mothers aged 20 to 55 years now exhibit the highest rates of labor force participation, with rates that appear to be moving higher still. Such rapid, substantial, and sustained shifts in labor force participation are unusual for any group. Clearly, these mothers have done their part.

And, at least in the first several years of implementation, Congress and the taxpayers seemed to be doing their parts as well. Funding for TANF and child care, as well as support from the EITC and minimum wage, rose dramatically, and governors were given the authority and flexibility to design effective programs for their states. But, more recently, federal support for education, training, and child care has declined, as Washington has cut taxes while shifting large amounts of funding into defense and homeland security. They also passed cuts in Medicaid and student loan programs in late 2005 that would have materially helped former recipients.

Congress struggled with reauthorizing the Personal Responsibility Act, having passed numerous temporary extensions since the Act expired at the end of September 2002. Differences between the House and Senate over work and participation requirements, allowable activities, funding, and other issues were substantial enough to keep them from succeeding until late December when House Republicans managed to slip a 5-year reauthorization of the Act into the Budget Reconciliation Act without further debate or discussion. The reauthorization of the Personal Responsibility Act—if it actually "sticks," and there are some questions about whether it will at this point—substantially increases the program and work participation requirements for single recipients and reduces governors' flexibility in designing and implementing their states' welfare programs, without substantially increasing the resources (e.g., child care) for them. By one estimate, the reauthorized program creates a \$7 billion unfunded mandate for states' child care programs.

Moreover, while recipients may have applied for UI after losing their jobs in the hopes of getting the promised first-tier support during hard times, UI's promise as a countercyclical support device has not really materialized: for several reasons, UI take-up rates have remained quite low for former recipients who lost their jobs.<sup>15</sup> First, as noted, many recipients have worked in short-term, unstable jobs at low wages and lack sufficient earnings to meet monetary eligibility requirements in most state UI programs. Second, many recipients also fail to become eligible on nonmonetary grounds as well: UI is typically for



workers who have lost jobs in covered industries due to layoffs; recipients who have been fired from their jobs do not qualify for UI.

The situation is further complicated by the fact that job growth since the 2000-2001 recession has been the worst of any postwar recovery (see Groshen and Potter, 2003; Price, 2005). It is only in the last year that employment has begun to rebound, and most of the growth has been in low-paying retail trade and service jobs. Wage growth has been anemic as well. Thus, poor labor market conditions have made welfare reform's goals that much harder to attain, just as the unprecedented growth of the 1990s made attainment relatively easy. In many important respects, this is when the welfare policy bargain is really being put to the test. Few are likely to be very sanguine about the outcome in the current environment.

**LBJ**

## NOTES

1. This article draws upon Christopher T. King and Peter R. Mueser, *Welfare and Work: Experiences in Six*

*Cities*, Kalamazoo, Michigan: W.E. Upjohn Institute for Employment Research, 2005 and an earlier article by King and Mueser (2005). Support for this research was provided by the U.S. Department of Labor's Employment and Training Administration, as part of the ongoing Administrative Data Research and Evaluation (ADARE) project, as well as the W.E. Upjohn Institute for Employment Research.

2. Blank (2002) provides an excellent overview and evaluation of welfare reform in the U.S.
3. The EITC has been referred to as "the most effective safety net program for children in working poor families" (Center on Budget and Policy Priorities, 1998).
4. The possibility that an increase in the minimum wage might substantially reduce employment opportunities for low-skilled workers is hotly debated among economists but is not reflected in the views of the median voter in Congress.
5. In so doing, Clinton may have pushed Republicans in Congress even further to the right—a shift that strongly influenced the final content of the 1996 Act, passed following the Republican's sweeping victory in the 1994 mid-term elections.
6. Plimpton and Nightingale (2000) summarize many of these efforts. Many of the states conducted ex-

- perimental evaluations of their reforms under federal waivers as well, including the 5-year evaluation of Texas' reforms (see Schexnayder, 2003).
7. Peter Mueser and I served as field researchers for Missouri and Texas, respectively.
  8. Blank (2002) and King and Mueser (2005) summarize the debate regarding the relative contributions of welfare reform policies and economic growth in reducing welfare caseloads.
  9. Most welfare caretakers—over 96 percent—are females.
  10. Our analysis uses data from the county containing the central city. For convenience, we refer to each by the city name.
  11. Under Florida law, recipients faced a 2-year limit on cash assistance with few exceptions, while most states were far more lenient.
  12. This figure is the sum of earnings for as long as the job lasts, up to eight quarters, with earnings adjusted for inflation and reported in 1999:4 dollars.
  13. Support for this finding is also provided in King et al. (2000) and the National Evaluation of Welfare-to-Work Strategies (Hamilton, 2002), in particular the results for the Portland (OR) site.
  14. I'm grateful to Rebecca Blank of the University of Michigan for graciously allowing me to use her tabulations of March CPS data here.
  15. Data for understanding and addressing this issue has only recently become available in a series of studies by Acs et al. (2005), Fremstad et al. (2004), Isaacs (2005), and Rangarajan and Razafindrakoto (2004).
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