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The Impact of Welfare Reform Time Limits on Children and Families

Implications for Reauthorization

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The passage of the Personal Responsibility and Work Opportunity Reconciliation Act (PRWORA) in 1996 abolished the Aid to Families with Dependent Children (AFDC) program, and replaced the AFDC cash assistance entitlement with the Temporary Assistance to Needy Families (TANF) program. With the creation of TANF, behavioral mandates such as time limits were imposed so that for the first time welfare recipients were limited to a maximum of five years of federal cash assistance in a lifetime. In order to determine the impact of time limits on children and families, the present paper explores time limits from both a theoretical and an empirical perspective. After a careful review of both the theoretical work of Grogger et al. (1999, 2000) as well as four state-level evaluations, the paper finds that many of the studies reviewed understate the real impact of time limits on children and families across several measurable outcomes. The paper concludes with recommendations for the upcoming welfare reauthorization debate, including the abolition of time limits, or if abolition is not possible, to carefully apply best practice policies such as earned income disregards, automatic Food Stamp and Medicaid enrollment (or at the very least, mandated outreach), and generous exemption and extension policies in all states.

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Introduction

The passage of the Personal Responsibility and Work Opportunity Reconciliation Act (PRWORA) in 1996 marked the first time in the history of the United States that a provision of the 1935 Social Security Act had been repealed. Title IV-A of Franklin Delano Roosevelt's New Deal Social Security Act created the Aid to Families with Dependent Children program (AFDC). Through PRWORA, the Clinton administration sought to "end welfare as we know it" and replaced the AFDC cash assistance entitlement with the Temporary Assistance to Needy Families (TANF) program. For the first time in history, welfare recipients were limited to a maximum of five years of federal cash assistance in a lifetime. Proponents lauded the administration's attempt to help both taxpayers and welfare recipients alike by making welfare "a second chance, not a way of life (Blank and Ellwood 2001, 2)." Yet critics such as former Democratic Senator for New York, Daniel Patrick Moynihan, believed that the 1996 welfare reform would worsen the plight for the nation's one in five children living in poverty and decried PRWORA as "the most brutal act of social policy since Reconstruction (Moynihan 1996, 58)."

With funding for TANF set to expire on 1 October 2002, the 107th Congress and the Bush administration will soon begin to debate the issues surrounding reauthorization. The issues to be decided will include everything from TANF's block grant structure and the associated funding levels, to policies on sanctions, exemptions, and time limits.

Now, nearly six years removed from the passage of PRWORA, the first families have reached TANF time limits. In order to engage in an informed reauthorization debate, policymakers must know how the children and families affected by time limits have fared. This paper will address two questions: what has been the experience of children and families facing welfare reform's time limits, and how have time limits impacted their behavior and well-being?

The Nature of Time Limits

In the wake of welfare reform, news accounts and editorials have mentioned time limits quite often, but what do time limits refer to exactly? There are actually two sets of time limits: those imposed by the federal government and those imposed by state and district governments (hereafter, "state" will refer to both the 50 United States as well as the District of Columbia). Federal time limits on TANF assistance prohibit states from using federal funds to provide assistance to an adult for more than five years, or 60 months, in a lifetime.

States can impose their own lifetime limits of less than five years and/or choose to impose fixed period time limits. Fixed period time limits terminate assistance after a predetermined number of months. For example, some states have chosen to set a fixed period time limit after 24 months of assistance within a 60-month period; thus, a recipient in these states who receives 24 consecutive months of assistance will be ineligible for the following 36 months before assistance is once again available.

It has been said that there is not one welfare reform program, but that there are instead 51 welfare reform programs (including the District of Columbia). Indeed, state time limits vary greatly according to state governments. How exactly do states differ along these measures? Table 1 (SPDP 2000b) below details the nature of the precise differences between states in terms of the date families reach the first time limit, the duration of any fixed period time limits, the duration of any lifetime time limits, and whether benefits continue to children or whether benefits from other states count.

By January 2002, families had begun to reach time limits in 35 states. However, states could choose to create exemptions and extensions in response to time limits. Though usage of these terms varies by state, the State Policy Documentation Project of the Center for Law and Social Policy offers the following definitions: "An *exemption* is a circumstance under which a month of assistance does not count in determining whether the family has reached the time limit (the 'clock stops'); an *extension* is a circumstance under which aid may be continued even though the family has reached its time limit (SPDP 2000a)."

Under PRWORA, states may choose to *exempt* up to 20 percent of the post-reform caseload from the federal time limit. Exemptions are granted in the following circumstances: when a recipient is caring for a disabled household member or a young child; when a recipient is a disabled parent or caretaker, an elderly caretaker, or a pregnant adult. Exemptions are also possible when the caretaker is not the parent but is an employed adult, when the child or an adult in the family is a victim of domestic violence, or when child care or other services are unavailable.

Extensions are offered under specific circumstances: domestic violence and hardship; when the recipient makes a good faith effort to find employment, or is completing education or training; living in a high unemployment area; having a disabled parent or caretaker, or is caring for a disabled family member.

Many observers did not expect states to follow through on benefit termination due to the many exemptions and extensions, however, this was clearly not the case. It is important to note that 18 states offer no exemptions of any kind, five states do not extend benefits for any reason, and 18 states limit the number of extensions to the federal limit of 20 percent of the caseload (even though state funds may be used to exceed this limit). In addition, though families have just begun to reach the federal five-year limit, observers have noted that of the nearly 60,000 families reaching limits in states with shorter time limits, most did indeed have benefits terminated (Blank and Haskins 2001).

A Theoretical Approach to Understanding Time Limits

Before delving into the available empirical studies on time limits and their impact on children and families, we turn first to an analytic theoretical approach. This section attempts to answer the questions: who is likely to be affected by time limits, and how would time limits be expected to alter the behavior of such recipients?

Contrary to the pejorative "welfare mother" stereotype, welfare recipients vary greatly. The combined work of Pavetti (1995) and Bane and Ellwood (1983, 1994) uncovered hidden heterogeneity in the population of welfare recipients. Among other factors differentiating recipients is the length of time, or "spell," during which assistance is drawn. While pre-welfare reform spells were often less than two years, most recipients had more than one spell in a lifetime. These multiple spells combined for a median length of four years of assistance (Bane and Ellwood 1994; Pavetti 1995). Of new applicants, just 35 percent become "long-term recipients" who draw 60 or more months of lifetime assistance, while 76 percent of the caseload at any given point in time is comprised of such long-term recipients (Pavetti 1995). Thus, we would expect time limits to predominantly affect long-term recipients. According to Pavetti (1995), the characteristics of long-term recipients are such that 63 percent lack a high-school degree or GED as new applicants, 39 percent had no work experience; 53 percent were under the age of 25, 58 percent had never been married, and 52 percent had a child under the age of 13 months.

The deductive rational agent models of economics can be useful in telling us what to predict from the imposition of state and federal time limits on these long-term recipients. Such models proceed from the assumption that individuals are rational, utility maximizing agents. The dynamic rational agent modeling studies completed to date have predicted that in the face of time limits, welfare recipients will choose to conserve, or "bank" months of assistance for times of crisis by leaving welfare assistance (Grogger 2000, Grogger and Michalopoulos 1999).

Interestingly, these studies have shown that people decide when to take advantage of welfare based on the age of the youngest child in the family. TANF is limited to families with children under the age of 18; thus, the younger the child in a TANF family, the longer the eligibility horizon for a given family, and the greater the need to bank months of assistance. For example, a family with a newborn baby has 18 years of eligibility, and hence a much greater need to bank assistance than the family with a 16 year-old child and just two years of eligibility. The studies produced based on such models suggest that in female-headed families, as much as 16 to 18 percent of the much heralded drop in welfare rolls is attributable to the imposition of time limits as mothers bank months of assistance.

If these models are correct, such time limit induced behavior modifications could have profound impacts on children and families. In an attempt to validate this theoretical understanding of time limits, the analysis turns to a review of the major empirical studies in the literature.

An Empirical Review of Time Limits

Broad nationwide studies of welfare reform have shown that the PRWORA changes have reduced caseloads while increasing income and reducing poverty (Schoeni and Blank 2000). Yet others suggest that the decline in caseloads and associated impacts were more attributable to the prevailing macroeconomic conditions and economic expansion of the 1990s than to welfare reform (Ziliak et al. 1997, Figlio and Ziliak 1999). While there may be no consensus on the cause, no one disputes that caseloads are declining; but what does this decline tell us about those whose assistance has been terminated due to time limits? In order to better understand the effect of the time limits imposed by PRWORA, we must take a closer look at families within individual states. To date, the four best state-specific studies of families leaving TANF due to time limits have been completed in Connecticut, Virginia, Massachusetts, and Florida.

Connecticut Jobs First

The Connecticut Jobs First program represents one of the earliest state welfare reform efforts. It has the absolute shortest lifetime time limit of any state: 21 months. A key feature of Jobs First is its generous financial work incentive that allows recipients to maintain cash assistance benefits while they work, up to the time limit, so long as total earnings (employment income plus TANF) do not exceed the federal poverty line. This is known as an earned income disregard. Additionally, Jobs First mandates participation in employment-related services designed to generate rapid job placement, as well as other reforms designed to encourage employment. Jobs First grants six-month renewable extensions to recipients who make a good faith effort to find employment and whose employment income is below the amount of the state TANF standard. While more than half of the families who reached the time limits were granted at least one extension, studies have been completed on those families whose TANF benefit was not extended.

According to an evaluation by Manpower Demonstration Research Corporation (MDRC), the earned income disregard and extension provisions helped Jobs First to initially meet its twin goals of increasing employment and decreasing reliance on public assistance. This research conducted by MDRC involved a sample of families who had reached the 21-month time limit in 1997 and whose TANF benefit was then terminated. Given the generous earned income disregard and extension policy, it is no surprise that 83 percent of the respondents were employed. Nevertheless, 48.4 percent of those who were unemployed said the main reason was that they could not find work, while 55.3 percent said that they were currently looking for work (Bloom et. al. 1999). MDRC found that most of the survey respondents did not report severe deprivation such as homelessness or hunger. However, other the situation was still stark in many cases:

> About 12 percent reported that their household 'sometimes' did not have enough to eat in the prior month; about 3 percent reported that this was 'often' the case. On another question, about 21 percent of respondents reported that, in the prior month, they had often 'relied on low-cost food to feed the children because I was running out of money.' About 14 percent said that this had often been true during their last month on welfare (Bloom 1999).

A separate MDRC study within the same Jobs First evaluation compared welfare recipients who had been randomly assigned to either the Jobs First program or an AFDC control group. The two most important findings were that the impact of Jobs First on employment and income had declined by the end of the third year of follow-up, and that those assigned to the Jobs First group experienced a decline in income, likely due to the time limit. Interestingly, the *most* disadvantaged sample members from the Jobs First program—those with no high school diploma, and no recent work history, who entered Jobs First as long-term welfare recipients—reported higher incomes than those in the AFDC control group until the third year of follow-up. During the same period, the *least* disadvantaged sample members—those with high school diplomas, recent work history, and who were not long-term welfare recipients—had lower incomes than the control group.

Why might the most disadvantaged Jobs First families have fared better than the least disadvantaged families? This is likely due to the fact that the most disadvantaged sample members received multiple extensions of assistance. Indeed, in the wake of the time limit-induced caseload decline, a significant proportion of the families remaining on assistance are those who have received multiple extensions because they were unable to find work. This poses an important challenge to Connecticut's policymakers: how can they best target services to assist this hard-to-employ population as the 60-month federal lifetime limit approaches?

Virginia Independence Program

Having implemented the Virginia Independence Program (VIP) in 1995, Virginia was able to implement TANF in 1997 with just minor modifications to VIP. VIP's Virginia Initiative for Employment not Welfare (VIEW) created a fixed period time limit of 24 months of assistance followed by 24 months of ineligibility. VIEW is mandatory for TANF parents with no children under 18 months of age; they must participate in VIEW. Like Connecticut's Jobs First, VIEW includes a generous earned income disregard for 24 months as long as total earnings (employment income plus TANF) do not exceed the federal poverty threshold. VIEW also includes employment and other supportive services such as subsidized childcare, transportation assistance, and Medicaid while receiving TANF support, and for one year after case closure.

Mathematica Policy Research (MPR) conducted an evaluation of the experiences of families leaving VIP due to time limits in November 1999. MPR found average incomes to be the same both before and six months after assistance terminated due to TANF time limits (Gordon et al. 1999). However, the average data masks substantial heterogeneity across families. The MPR study shows that many time limit families—those forced to leave welfare assistance due to the time limit—have lower incomes and are more likely to have low poverty wages. While 25 percent of families reported the same income six months after TANF, 47 percent reported a drop in income of 10 percent or more (Gordon et al. 1999). The percentage of families with income below 50 percent of the federal poverty line increased from 36 to 43 percent six months post-TANF (Gordon et al. 1999). Though 76 percent of time limit families still received food stamps, an alarming number—more than half—who did not receive food stamps thought that they were not eligible, although the incomes of many were sufficiently low that they may have been eligible (Gordon et al. 1999).

Massachusetts Transitional Aid to Families with Dependent Children

The Massachusetts Transitional Aid to Families with Dependent Children (TAFDC) program, like the Connecticut and Virginia programs, takes a strong work first approach to welfare reform. Like Virginia, Massachusetts got a head start on TANF, implementing its own work-based program in 1995 and time limits in 1996. As such, the first families reached time limits in December 1998. In November 2000, the Massachusetts Department of Transitional Assistance (MDTA) published an evaluation of former TANF recipients in conjunction with the University of Massachusetts.

The MDTA study, like the MDRC study in Connecticut, compared two groups of cases: those that closed due to time limits and those with non-time limit closings. Demographically, both the adults and the children in the time limit families were older than their counterparts in the non-time limit families, fewer of the adults were married or had a partner, and a greater percentage did not have a high school diploma or GED. Time limit families were far more likely to have been long-term welfare recipients by a margin of 44.3 percent to 12.6 percent. Though a majority in both groups reported that life after welfare had improved or stayed the same, time limit families were less likely to report improved conditions. Both average wages and average weekly earnings were lower for time limit families. Food security had worsened for both groups, though the effect was more pronounced for the time limit families: "Based on respondents' recall of their food situation before and after leaving welfare, food security was worse by 14.7 percentage points in the time limit closings and by 11.8 percentage points in the non-time limit closings," after households left welfare (MDTA 2000, 77).

The MDTA study includes some excellent outcome measures for children. MDTA found that similar percentages in both time limit and non-time limit groups participated in extracurricular activities and sports teams, and similar percentages had been suspended, expelled, or had failed a class or grade. Similar percentages attended special education classes for learning or developmental disabilities, were reported to be in good, very good, or excellent health, had routine medical care, and childcare.

However, across several important outcome measures, the children in the time limit families fared worse than those in non-time limit families. Fewer of the children in time limit families participated in clubs and activities outside of school (38.1 percent versus 46 percent), far fewer attended gifted classes or completed advanced schoolwork (5.1 percent versus 11.9 percent), and 17.8 percent of the time limit children versus 13.2 percent of the non-time limit children had physical, emotional, or mental disabilities (MDTA 2000). In every outcome measure, the children from the non-time limit group fared better than those who had been forced off of welfare by time limits.

Florida Family Transition Program

Implemented in 1994, the Florida Family Transition Program (FTP) was one of the earliest state welfare reform efforts. This program was not statewide: it operated only in Escambia County (which includes Pensacola) until 1999, and included a fixed period time limit of 24 months of assistance within a 60-month period for most recipients, and 36 months of assistance within a 72-month period for those who were the least job ready.

As in Connecticut, Manpower Demonstration Research Corporation (MDRC) conducted an evaluation of FTP with an AFDC control group. MDRC found that FTP reduced cash assistance relative to the AFDC group. Midway through the study, FTP families gained more in earnings than they lost in assistance; however, by the end of the study, incomes were the same. While just 17 percent of FTP families reached the time limit, less than half of those that did were working steadily while the rest struggled financially and were forced to rely on support from family, friends, Food Stamps and public housing (Bloom et al. 2000a). Though little evidence of severe material hardship—such as homelessness and hunger—was found in either the time limit or non-time limit groups, the FTP TANF grant left families far below the poverty line even before the time limits terminated benefits.

The FTP study also evaluated outcomes for children. Though elementary school children as a whole (aged 5 to12) in FTP families were not significantly impacted, adolescents (aged 13 to 17) in these families performed significantly worse in several measures than the AFDC control group. Average academic achievement was slightly lower among FTP adolescents, a greater percentage reported having been suspended, and positive behavior decreased.

An interesting and counterintuitive disparity was observed between children of families at high-risk for welfare dependency and those at low-risk. For FTP elementary school and adolescent children in *least*-risk families (those at least-risk for welfare dependency), significant variations from the AFDC group were found along several dimensions. Parental expectation of college completion and average academic achievement were lower for elementary school FTP children in least-risk families. High-behavior problems were greater and high-positive behavior was lower in the least-risk families. The percentage of least-risk families with any child who had been involved with the police, who had been arrested, and who had been convicted, were all significantly greater. However, both elementary school and adolescent FTP children within *medium*- and *high*-risk families (those at medium to high risk for welfare dependency) fared the same as AFDC children.

For all children aged 5 to17, average academic achievement was lower, and both the number of children performing below average in school and the percentage reported having ever been suspended, was much greater among time limit children in least-risk families. The time limit children within medium-risk families experienced a greater number of expulsions. Children of the time limit group within high-risk families fared the same as AFDC children.

Why might the children of least-risk families have fared worse than their counterparts in high-risk families across these social outcome measures? It may be that, contrary to expectation, it is adolescent children as a group and children in least-risk families that suffer the most from time limits. While the least-risk families also experienced the most positive economic impacts from FTP, the MDRC study interpreted this to be the result of the difficult social transition experienced by families where time limits force parents from the home to the workplace: "As parents move from welfare into employment, it is important to recognize the possibility that adolescents may have difficulty adjusting to this family transition and that children in families who are less welfare dependent may be more negatively affected than those in families more likely to remain on the rolls (Bloom et al. 2000a, 170)."

The Impact on Children and Families

Despite the results presented above, many of the authors of the studies reviewed in this paper and elsewhere interpret their findings with "few" or "mixed" time limit impacts on children and families (Morris et al. 2001, 53, Bloom et al. 2000a, iii and 168-170). While it is admittedly difficult to statistically separate the impact of time limits from other welfare reform policies such as sanctions and unobserved factors, the studies reviewed above used rigorous methodology. And with the many findings of statistically significant negative impacts presented above, such authors' interpretations understate the real impact of time limits on children and families.

Families have not fared well. Families subject to time limits in both Massachusetts and Virginia had lower average earnings and a higher percentage of low poverty income. Due to time limits, some families in Connecticut have lower incomes, sometimes do not have enough to eat and/or are forced to rely on low-cost food to feed their children for lack of money. Many of the families who have left welfare due to time limits are "hard-to-employ," and thus are likely to see wages stagnate unless there is income support.

Children have not fared well either. The findings in the evaluations of Florida and Massachusetts—the only two of the four studies to evaluate outcome measures for children— provide ample cause for concern on the impact of these reforms on children. Even if the authors who interpret these findings show that the "mixed" or "few" impacts on children are correct, we should still be alarmed that the state of American social policy is doing no better than to not harm the most disadvantaged from our nation's most vulnerable group.

Given the findings from Florida and Massachusetts, there is good reason to believe that time limits have had, and are having a negative impact on children. Children in families who are subject to time limits fared worse in several measures than the AFDC control groups in both states. In Florida, time limits have been associated with the greatest problems for adolescent children and children of all ages in families at least-risk for welfare dependency. As noted, these problems have manifest themselves through increased school suspensions and expulsions, an increase in below average school performance, lower parental expectation of college completion, lower average academic achievement, greater high-behavior problems, and lower high-positive behavior. Additionally, the percentage of families subject to time limits with a child who had ever been involved with the police, who had ever been arrested, and who had ever been convicted, were all significantly greater. In Massachusetts, fewer of the children in time limit families participated in clubs and activities outside of school, far fewer attended gifted classes or completed advanced schoolwork, and a greater percentage of the time limit children had physical, emotional, or mental disabilities relative to the non-time limit children. In all of the outcome measures, children who were not forced off of the welfare rolls fared better than those who were in time limit families. Finally, if correct, the predictions from Grogger (2000) indicate that families with the youngest children will leave the welfare rolls in order to bank months of assistance for possible future crises. These families may or may not be employed at the time they leave TANF, thus likely decreasing earnings to levels well below poverty. For these families, this may be the onset of long-term, persistent poverty.

Children living in persistent poverty suffer lower academic achievement, and "teachers tend to perceive poor and low-socioeconomic status students less positively...and to have lower achievement expectations for them (McLoyd 1998, 193)." And, as noted by some researchers, longer-term, persistent poverty is unequally shared by Americans—with African Americans, Native Americans, and certain groups of Latinos suffering disproportionately (Corcoran 2000).

Scholars of child development have advanced a theory known as "attachment" that captures the significance of the bond that forms between parent and child early in life. Children with secure attachment—or strong bonds—to parents tend to fare much better in development than those without. Attachment theory would predict that in families, parents who abandon care-taking responsibilities for employment without ensuring adequate child care, will end up harming their children's development. Non-attachment theorists of child development who explain influences on children in terms of events that deviate from the usual experience of a child would also predict negative outcomes for these children, as they find themselves suddenly coping with an environment that does not even provide for an existence below the poverty line.

Relative to their peers, poor children perform worse in school, are more likely to drop out, suffer poor health, and have more difficulty finding stable, well-paying jobs as adults. To these children, life in poverty means more than poor health, malnutrition and an uphill climb in life; it means shame when parents cannot find work, not being able to buy books at school book fairs, and not getting to go on school trips. We should not and cannot afford to witness the lives of these children and families being ruined while we await less "mixed" results. With this in mind, we now return to the debate over reauthorization.

Implications for Reauthorization

With funding for TANF set to expire on 1 October, 2002, the 107th Congress and the Bush administration will soon begin to debate the issues surrounding reauthorization. Recommendations for reauthorization concerning time limits range from the imposition of shorter time limits to the abolition of all time limits (Blank and Haskins 2001). However, the review of time limit evaluations and the discussion of the impact of time limits on children and families presented above strongly supports abolishing time limits.

As Blank (2001) notes, time limits are "based on the assumption that most people can become entirely self-sufficient within a five year period. Evidence on the instability of work and low wages available to most women—especially those with multiple barriers to work—suggests [sic] that this is not an accurate assumption (Blank and Haskins 2001, 24)." By abolishing time limits, the state recognizes that the very people that it intended to help with the time limit policy—those who were chronic users of the welfare system—need a longer period in order to get back on their feet. Moreover, by forcing these recipients off of welfare after five years, the system is inadvertently punishing young children and adolescents at a disproportionate rate since many of the people who are reaching the time limit are also heads of families caring for dependent children. An example of this phenomenon is the numerous families in Connecticut who are nearing the 60-month lifetime limit of assistance in the Jobs First Program.

Certainly, abolishing the publicly popular time limits would be politically complex (Blank and Haskins 2001). If abolition is not possible, the best alternative recommendation is the careful application of best practice policies such as earned income disregards, automatic Food Stamp and Medicaid enrollment (or at the very least, mandated outreach), and generous exemption and extension policies in all states. The reauthorization debate must produce a policy that is simultaneously capable of reducing poverty and ensuring equity across states, while granting states the autonomy needed to assist diverse populations of recipients.

The proportion of children growing up in poverty is more than twice as high in the United States as compared to other developed countries with comprehensive safety nets. Reducing poverty will enable more children to enter school ready to learn; advance school success and reduce school dropouts; improve health and lessen the burden on the public health system; decrease stress on the juvenile justice system; and diminish child hunger and malnutrition. Seen in this light, reducing poverty is more than just a moral obligation; it is one of the best investments we can make in America's future.

Table 1: Data on State Welfare Time Limits (SPDP 2000b)

State	Date families first reach any time limit	Fixed Period Time Limit			Lifetime Time Limit		
		Time Limit	Benefits continue to children?	Benefits from other states count?	Time Limit	Benefits continue to children?	Benefits from other states count?
Alabama	December-01	N/A			60 months	No	Yes
Alaska	July-02	N/A			60 months	No	Yes
Arizona	November-97	24 in 60 months	Yes	No	N/A		
Arkansas	July-00	N/A			24 months	No	Yes
California	January-03	N/A			60 months	Yes	Yes
Colorado	July-02	N/A			60 months	No	Yes
Connecticut	November-97	N/A			21 months	No	No
Delaware	October-99	96 months of ineligibility after 48 months	No	No	N/A		
DC	March-02	N/A			60 months	No	Yes
Florida	October-98	24 in 60 or 36 in 72 months	No	Yes	48 months	No	Yes
Georgia	January-01	N/A			48 months	No	Yes
Hawaii	December-01	N/A			60 months	No	Yes
Idaho	July-99	N/A			24 months	No	Yes
Illinois	July-02	N/A			60 months	No	Yes
Indiana	August-97	N/A			24 months	Yes	No
Iowa	January-02	N/A			60 months	No	Yes
Kansas	October-01	N/A			60 months	No	Yes
Kentucky	November-01	N/A			60 months	No	Yes
Louisiana	January-99	24 in 60 months	No	No	60 months	No	Yes
Maine	November-01	N/A			60 months	Yes	Yes
Maryland	January-02	N/A			60 months	Yes	Yes
Massachusetts	December-98	24 in 60 months	No	No	N/A		
Michigan	No time limit	N/A			N/A		
Minnesota	July-02	N/A			60 months	No	Yes
Mississippi	October-01	N/A			60 months	No	Yes
Missouri	July-02	N/A			60 months	No	Yes
Montana	February-02	N/A			60 months	No	Yes
Nebraska	December-98	24 in 48 months	No	No	N/A		
Nevada	January-00	12 months of ineligibility after 24 months	No	No	60 months	No	Yes

Table 1: *Continued*

State	Date families first reach any time limit	Fixed Period Time Limit: Time Limit	Fixed Period Time Limit: Benefits continue to children?	Fixed Period Time Limit: Benefits from other states count?	Lifetime Time Limit: Time Limit	Lifetime Time Limit: Benefits continue to children?	Lifetime Time Limit: Benefits from other states count?
New Hampshire	October-01	N/A			60 months	No	Yes
New Jersey	April-02	N/A			60 months	No	Yes
New Mexico	July-02	N/A			60 months	No	Yes
New York	December-01	N/A			60 months	No	Yes
North Carolina	August-98	36 months of ineligibility after 24 months	No	No	60 months	No	Yes
North Dakota	July-02	N/A			60 months	No	Yes
Ohio	October-00	24 months of ineligibility after 36 months	No	Yes	60 months	No	Yes
Oklahoma	October-01	N/A			60 months	No	Yes
Oregon	July-98	24 in 84 months	No	No	N/A		
Pennsylvania	March-02	N/A			60 months	No	Yes
Rhode Island	May-02	N/A			60 months	Yes	No
South Carolina	October-98	24 in 120 months	No	No	60 months	No	No
South Dakota	December-01	N/A			60 months	No	Yes
Tennessee	April-98	3 months of ineligibility after 18 months	No	No	60 months	No	No
Texas	January-98	60 months of ineligibility after 12, 24 or 36 months	Yes	No	60 months	No	Yes
Utah	January-00	N/A			36 months	No	Yes
Vermont	No time limit	N/A			N/A		
Virginia	October-99	24 months of ineligibility after 24 months	No	No	60 months	No	Yes
Washington	August-02	N/A			60 months	No	Yes
West Virginia	January-02	N/A			60 months	No	Yes
Wisconsin	October-01	N/A			60 months	No	Yes
Wyoming	January-99	N/A			60 months	No	Yes

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