

# How do welfare sanctions work? New findings from Wisconsin and Illinois

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*Although time limits may receive more attention in the media, many more families have been directly affected by sanctions, and sanctions have arguably played a greater role in reshaping welfare recipients' day-to-day experiences.*

– Dan Bloom and Don Winstead, *Sanctions and Welfare Reform*,  
Brookings Welfare Reform Policy Brief 12 (2002)

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Financial sanctions have long been used to enforce work requirements in the welfare system, but under Temporary Assistance for Needy Families (TANF), they have gained greater importance and are more severe. Fewer families are now exempt from work requirements. Federal regulations permit states to penalize recipients for infractions of the rules by the loss of the entire cash grant, and even of Food Stamp or Medicaid benefits. Conciliation and mediation procedures, once required under federal law to resolve problems before sanctions were imposed, are now optional for states. Benefit reductions are larger than under previous welfare-to-work programs; sanctions are put in place more quickly and may last longer.

Yet since passage of the 1996 reforms, policymakers and researchers have paid less attention to sanctions than to the precipitous declines in TANF caseloads that ensued. In 2000, Jack Tweedie, of the National Conference of State Legislatures (NCSL), noted that there were not yet clear data about sanctions. Two years later, Bloom and Winstead noted that there was still “little systematic data on how, and how often, sanctions are imposed.”<sup>1</sup>

The dearth of substantial information about sanctions has meant that many questions are very hard to answer. How often are sanctions used? Who is at risk of being sanctioned? What are the effects of sanctions on behavior? on family well-being? Do some kinds of sanctions work better than others? How much do recipients really know about sanctions policy? How effective is the *threat* of sanctions as opposed to their imposition?

Broad policy conclusions are made even more difficult by the extraordinary variety of sanction policies. A summary of state sanctions policies as of April 2000 found great variation in severity and duration. In 15 states, a first sanction resulted in termination of the entire benefit. In 33 states, a first sanction reduced cash benefits by widely varying amounts—for example, 110 percent of the adult portion, one-third of the benefit, or 10 percent of the benefit. The duration of the sanction was equally variable: it might last until compliance, or for a set period of time, which itself was different among states—a month, two months, three months. The maximum possible sanction varied also: in 34 states, it was termination of the

benefit, but in 15 states, only a partial reduction. And in answer to the question whether a first sanction could escalate to a maximum sanction, 23 states said yes, 24 said no.<sup>2</sup>

Existing research concerning sanctions, mostly based upon cross-sectional studies of those leaving welfare, suggests that sanctioned families resemble long-time welfare recipients in a number of respects.<sup>3</sup> They are more disadvantaged than even the average welfare recipient— younger, less educated, less likely to live with a partner and more likely to have been in an abusive relationship in the past year. They are more likely to have grown up in a welfare-receiving family or to have health problems or children with health problems. As a group, they are more likely to have immediate practical disadvantages also— higher levels of financial strain, as evidenced by utility cutoffs, no car, or no telephone service.<sup>4</sup>

The two projects summarized here broke new ground in the study of sanctions. Both made use of longitudinal data. Chi-Fang Wu, Maria Cancian, and Daniel R. Meyer used administrative data from Wisconsin to examine the dynamic patterns of sanctioning (their severity, timing, and duration), the factors associated with being sanctioned, and the relationship between sanctions and subsequent welfare outcomes for sanctioned women. Bong Joo Lee, Kristen Shook Slack, and Dan A. Lewis used survey and administrative data from the Illinois Families Study (IFS) to examine whether and how welfare sanctions are associated with work activity, levels of earnings, welfare receipt, and material hardships among TANF recipients.<sup>5</sup>

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*Tell policymakers that half of the welfare caseload has left and that you do not know why or what has happened to them and stand back. They will want to know why you do not have answers now and why you cannot produce them next week. . . . They will not be specifically concerned about sanctions and time limits unless you show them that this population is significantly different from all exits.*

– Jack Tweedie, NCSL, in 2000

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# Sanction policies and outcomes in Wisconsin

By Chi-Fang Wu, Maria Cancian, and Daniel R. Meyer<sup>6</sup>

Under the Wisconsin Works (W-2) program, cash benefits are based on the welfare participant's hours of participation and her tier on a four-stage employment ladder. Those who fail to participate in assigned activities can be fully or partially sanctioned. Wisconsin is unique in its pay-for-performance policy that reduces the benefit by \$5.15 for every hour of work obligation unfulfilled without "good cause," which is defined to include domestic abuse, failure of child care arrangements, or other circumstances beyond the control of the participant. Good cause must be documented, and W-2 agencies and caseworkers generally have a high degree of discretion in determining whether or not to grant an exemption. W-2 also includes the concept of "strikes." Participants who fail to take part in an activity, without good cause, may receive a strike. Three strikes render the participant ineligible for benefits for life. (Strikes have, thus far, been rarely imposed.)

Implementing sanction policies presented a serious logistical challenge. The state had to establish systems to track the hours each participant was required to work and the actual hours she worked, and to notify her if she was being sanctioned. In some cases, participants or their employers were late or failed to turn in the required paperwork, and inaccurate or inappropriate sanctions were imposed.<sup>7</sup>

## The dynamics of sanctioning

The sample in this study included all women who received TANF cash benefits in Wisconsin during the first year W-2 was implemented, September 1, 1997, to August 31, 1998 (somewhat over 17,000 women). Researchers followed their history and outcomes for four years after they entered a W-2 employment tier that provided cash benefits (that is, either of the two lowest of the four W-2 tiers). Administrative data came from Unemployment Insurance (UI) files and from the CARES (Client Assistance for Re-employment and Economic Support) system. CARES provides information on the timing and severity of sanctions, on program participation, welfare status and welfare history, and demographic information. It documents good cause exemptions and the reasons for benefit reduction—whether sanctions or some other reason.

Researchers examined only cases in which sanctions were actually imposed, looking also at the severity of the sanction, and did not include the threat of sanction. They took into account a wide range of individual and family characteristics and the welfare history and current status of the participants. Because traditional regression ap-

proaches using cross-sectional data do not consider the length of time sanctioned nor whether the participant remains at risk of being sanctioned, they chose to employ event-history analysis to capture the timing of benefit receipt and sanctions, the predictors of being sanctioned, and their severity.<sup>8</sup> They were also able to explore how long participants were sanctioned, and how quickly they left the welfare system after sanctioning. Comparison of the results from a simple logistic analysis and from event-history analysis showed that measuring the levels of change and the timing, duration, and severity of sanctions is important to a full understanding of their effects.

## How frequent are sanctions?

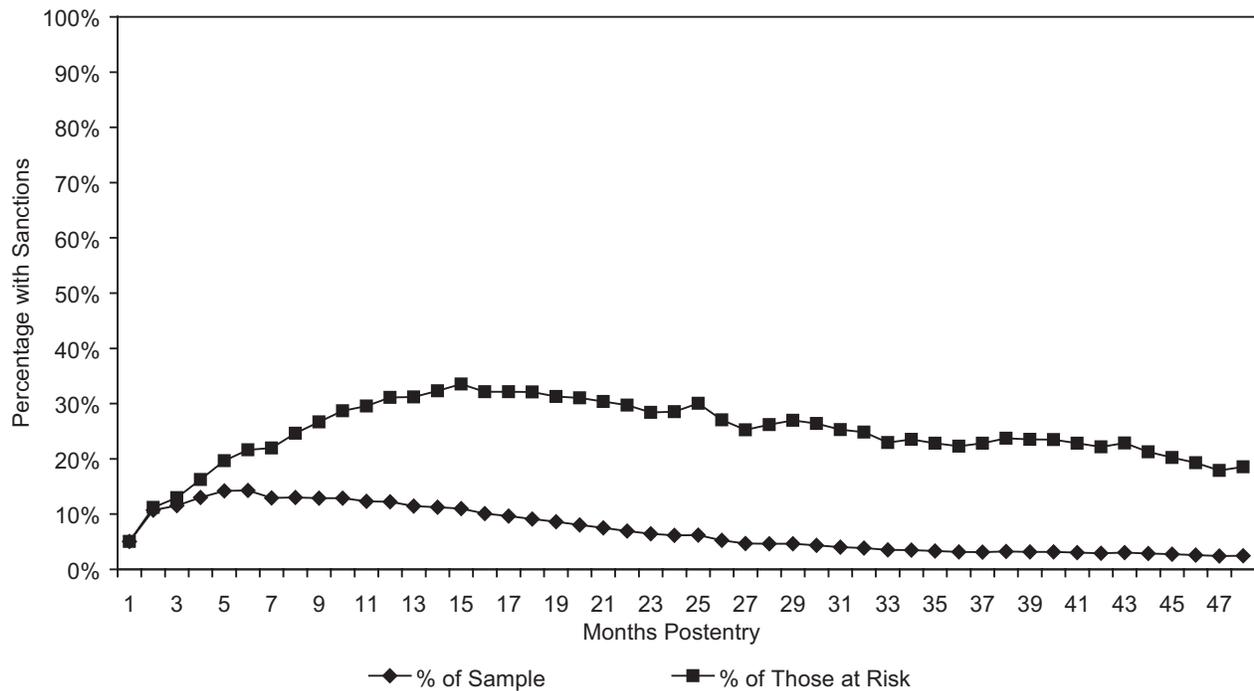
Calculating the frequency of sanctions is complicated by the very rapid decline in the numbers of women receiving cash assistance under W-2; at the end of the first year, fewer than half of the original participants were receiving cash benefits, and after four years, only 20 percent were. A simple calculation of the proportion of the original sample that was sanctioned showed that in the first month, only 5 percent were sanctioned; this percentage increased to 14 percent in the fifth and sixth months, and thereafter declined.

This estimate, however, ignores the fact that many women were no longer at risk of being sanctioned, because they no longer received cash benefits. Figure 1 shows what a difference emerges when the simple sanction rate is compared with the sanction rate among women still at risk of sanctioning (because they were still receiving benefits). The highest rate of sanctions was 34 percent of women, in the 15th month after entry, but even after four years, 19 percent of those in a cash benefit tier were being sanctioned. From the first year of data only, sanctioning emerges as a common experience, affecting 51 percent of the sample. The four-year time frame reveals that nearly two-thirds of recipients in this sample faced a sanction.

Sanction rates declined as the W-2 program matured. Among women entering in the second year of the program (September 1998 to August 1999) overall sanction rates were only 44 percent, and among third-year entrants they were only 37 percent.

## How severe are sanctions?

Researchers differentiated among low, high, and full sanctions. A low sanction is loss of less than 50 percent of the benefit, a high sanction is loss of 50–90 percent, and



**Figure 1. Frequency of Sanctions among W-2 Mothers in Lower Tiers.**

Overall sample: 17,119 W-2 participants who entered in lower (cash) tiers and received TANF benefits during the first year of implementation. This figure includes all spells for each woman.

Those at risk: W-2 participants who entered in lower (cash) tiers in first year of implementation and received cash benefits in each month after entry.

under a full sanction a woman is receiving either nothing or less than 10 percent of the benefit.

Most women in this Wisconsin sample received low sanctions; the percentage increased over the first 15 months and reached a maximum of 17 percent before leveling off at 11–13 percent. The rate of high sanctions also increased over time, to 12 percent, and then gradually declined. The proportion with full sanctions never exceeded 5 percent. The two most common patterns were no sanction (36 percent) or one or more partial sanctions, without ever a full sanction. But almost a quarter of women experienced both partial and full sanctions.

### What are the characteristics of those sanctioned?

As already shown, women who are sanctioned share many characteristics of disadvantage with long-term welfare recipients. It is important to distinguish the factors associated with their longer period of exposure to the risk of sanction from the factors that may simply be associated with their higher probability of remaining on cash assistance longer.

Event-history analysis makes it possible to estimate the relationships between a woman's characteristics and the

time over which she was receiving benefits (and therefore at risk of sanctions), as well as between those same characteristics and the likelihood of being sanctioned. In a number of cases this approach yields substantially different results from the traditional logistic model. For example, the traditional model found that African Americans were more likely than whites to be sanctioned during their first spell on welfare, but found no discernible difference between Hispanics and whites in this respect. The event-history estimates suggest that part of the higher sanction rate for African Americans is associated with their slower rate of exit from welfare; they are simply at risk of sanction for longer. Hispanic participants left welfare more quickly than both African Americans and whites. When we take into account their shorter period of exposure, however, they were also more likely to be sanctioned than whites.

In other areas, too, event-history analysis revealed unexpected complexities. According to the simple analysis, the sanction rate was highest in Milwaukee County, where 77.3 percent of all participants and 92 percent of all black participants in the sample were living. Event-history analysis showed that Milwaukee County participants were actually less likely to be sanctioned than those in rural counties; they were merely on welfare longer. Likewise, the simple analysis suggested that those who were pregnant at entry or who came into the program as a

**Table 1**  
**The Likelihood of Being Sanctioned and the Severity of**  
**Sanctions in a Woman's First W-2 Spell, Discrete-Time Event-History Model**

Prototypical Groups <sup>a</sup>	Probability of Being Sanctioned <sup>b</sup>	Partial Sanctions	Full Sanctions
1. No work experience, long-term AFDC recipient, education less than HS, African American, lives in Milwaukee	73.7	69.9	11.4
2. Same as 1 except 8 quarters work experience	61.2	56.9	9.3
3. Same as 2 except no long-term AFDC reciprocity	52.8	49.0	7.1
4. Same as 3 except HS graduate	40.0	36.7	5.1
5. Same as 4 except white	30.2	27.5	3.6
6. Same as 5 except lives in urban area other than Milwaukee	46.2	44.0	2.9
7. Same as 6 except lives in rural area	31.6	30.4	1.0

**Note:** The sample includes all women who received TANF cash benefits in Wisconsin during the first year W-2 was implemented, September 1, 1997, to August 31, 1998.

<sup>a</sup>Table uses mean values for age of mother, language of mother, age of youngest child, number of children, household structure, entering cohorts, initial W-2 assignment, and unemployment rates.

<sup>b</sup>The predicted probability of being sanctioned in the discrete-time logistic model is within the first 12 months.

caretaker of a newborn (a status limited to the first 12 weeks after the child's birth) were less likely to be sanctioned, but event-history analysis showed they were actually *more* likely, once their shorter welfare experience was taken into account.<sup>9</sup>

Using the event-history approach, Table 1 estimates the probability that "prototypical" welfare participants will be sanctioned within the first 12 months that they are receiving welfare, and how severe those sanctions will be. For all these cases, researchers used the same mean values for a set of personal and demographic variables, varying only characteristics related to race, education and work experience, welfare history, and region of residence—factors already shown to be related to sanction status. The first case is that of a long-term welfare recipient, an African American woman with low education and no work experience, living in Milwaukee. Her estimated probability of being sanctioned is quite high, but as characteristics change, women's risk of sanction drops dramatically. For this set of prototypical recipients, however, it is always over 30 percent, whatever the combination of characteristics chosen.

### What happens after a sanction?

Just over 8,300 of the 17,000 women in this Wisconsin sample were sanctioned during their first W-2 spell. Sanction spells were quite short for most women. The probability of returning to full benefits after sanctioning was always higher than the probability of leaving W-2, regardless of the length of the sanction. Over 70 percent

returned to full-benefit status after a sanction—most of them in the next month.

Women who received a partial sanction (about 7,600 of the 8,300) most commonly were restored to full benefits in the next month, though each month about one in five left welfare completely. The risk that they would move from a partial to a full sanction was very low, less than 10 percent. Among the much smaller number of women who received a full sanction in the first welfare spell, 37 percent were restored to full benefit, and even among the very few who received two months of full sanctions, nearly 40 percent were restored to full benefits. Multiple sanctions were fairly common: 40 percent of women were sanctioned more than once and 14 percent four or more times.

### Do sanctions matter?

Exploration of this question is only just beginning. The Wisconsin research found that most commonly, women who were sanctioned returned rather quickly to full benefits, and that few participants spent any length of time in the sanctioned status—only 16 percent of those who received the more severe full sanction continued for longer than a month in that status. These findings can be interpreted as suggesting that sanctions are having their desired effect and inducing compliance with the requirements of the program. But an important minority of those sanctioned moved off welfare altogether, and it is not yet clear whether they and their children were getting by, or whether they faced serious economic distress.

# Sanctions policies and outcomes in Illinois

By Bong Joo Lee, Kristen Shook Slack, and Dan A. Lewis<sup>10</sup>

Illinois policy for moving TANF recipients into work combines somewhat generous incentives with gradual sanctions. To “make work pay,” there is a very liberal policy that disregards two-thirds of earned income indefinitely when determining TANF benefit levels. Illinois also “stops the clock” on time limits, putting in abeyance the 60-month lifetime limit if a recipient is working. For families that do not comply with TANF regulations, Illinois imposes a three-step sanction. At the first instance of noncompliance, cash benefits are reduced by half until the recipient cooperates. At the second instance, benefits are reduced by half for three months, even if the recipient begins cooperating within this three-month window. These two steps are known as “partial-grant” sanctions. After three instances of noncompliance, or three months under partial sanction without complying, the recipient loses all cash assistance for three months (this is a “full-grant” sanction).

To examine the effects of sanctions, researchers drew upon data from the Illinois Families Study, which is designed to assess the work, welfare use, and well-being of families affected by welfare reform. It uses a sample of nearly 1,900 TANF recipients, about half from Chicago, randomly selected from 1998 welfare caseloads. Data from three waves of interviews are linked to administrative data from the Illinois Human Services and Employment Security departments.<sup>11</sup>

This research focused on sanctions received by members of the IFS sample between January 1999 and March 2001. The study therefore included women receiving TANF at any point in that period (1,123 women). Over 80 percent were African American, and their average age was 31.5. They had had a first child at about age 19, and averaged 2.5 children, the youngest of whom was about 5. Nine percent were currently living with at least one other adult worker in the household; about the same percentage had worked informally in the past year. The recipients were predominantly long-term welfare users, and nearly a quarter reported either a chronic health condition or 10 or more depressive symptoms. About 60 percent had a high school diploma or GED, and 37 percent reported low job skills. Three-quarters lacked either a valid driver’s license or access to a car. More positively, they reported high levels of social support (a score of 10.11 on a scale from 4 to 12); 15 percent were receiving formal support and 46 percent informal support from the other parent of one or more children.

Researchers used the welfare agency’s reports of sanctions, grant amount changes, and actual case closings to measure the different kinds of grant loss. They distin-

guished grant reductions caused by sanctions from grant reductions resulting from, for example, increased earnings or marriage. They were also able to identify formal sanctions that were initiated but lifted before benefits were actually reduced. If sanctions have behavioral effects, one would expect that the *threat* of sanctions would predict employment and welfare behavior as well as, or better than, the actual imposition of sanctions. In that case, reconciled sanctions and imposed sanctions should affect work and welfare behaviors in the same way. If, instead, sanctions are primarily a punitive tool, one would expect greater effects on behavior and on family hardship from their actual imposition.

Researchers also considered the possibility that TANF recipients might change their behavior in response to their knowledge of sanction policies. Thus recipients were asked what they knew about five policies under welfare reform: time limits, earnings disregards, the stopped clock, the availability of transitional Medicaid, and the availability of food stamps after an individual left TANF. Although this measure of welfare knowledge did not include a question about sanctions per se, those who knew more about welfare policies in general seemed more likely to have greater understanding of the sanction policy, and to be more likely to be employed and less likely to experience hardships. Respondents, on average, had correct information on 2 or 3 of these 5 welfare policies.

About 20 percent of women in the sample had been sanctioned. For a further 8 percent, sanctions were initiated but lifted before the grant was actually reduced. About two-thirds had other types of grant reductions, and almost 80 percent had their TANF cases closed at least once during the study period, for a variety of reasons.

Those who experienced sanctions were more likely to be receiving cash benefits in the two quarters following the study’s sanction risk period; they were less likely to be working and had significantly lower levels of earnings than those who were not sanctioned in these subsequent months. They also reported that they had more difficulties obtaining food and greater levels of hardship.

Those whose sanctions were reconciled before any reduction in grant took place were similar in almost every way, except that they reported more difficulties in keeping up with the rent than those who were not under threat of sanction. It is not clear why the threat of sanction had this effect. Perhaps housing difficulties get in the way of complying with the welfare rules—or perhaps those with housing difficulties are more likely to have the sanction

removed before the actual grant loss because they can demonstrate “good cause” (e.g., they had never received notices of the impending sanction) or have more incentive to begin cooperating rather than face additional hardship in so crucial an area of their lives.

## Sanctions, work, and earnings

Even taking into account other factors that might affect women’s work and earnings—education, previous work, and welfare experiences—researchers found that those who were sanctioned were only about half as likely to be employed as those who were not. Neither the threat of sanction, nor case closing, had any effect on the likelihood that these women were working.<sup>12</sup>

Sanctions are by no means the only influence on employment. Many other characteristics were also associated with a significantly lower probability of working among this sample of welfare recipients. Older mothers, mothers with recent experience of domestic violence or of depression, with no car, and a history of informal jobs were less likely to be working. So too were mothers who had more social support or received formal child support payments. Women who had themselves received welfare as children were also less likely to be working.

The outcome for earnings was, as one would expect, very similar to that for work. Those who were sanctioned earned, on average, about \$1,325 less in the last two quarters of the study period than did those who were not.

## Sanctions and welfare receipt

Once other characteristics were controlled, sanctions appear to have had little effect on the likelihood that a woman was no longer receiving welfare. The biggest

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*Margaret Simpson, 22, a mother of three in Cincinnati, lost her welfare check for seven months after she failed to show up for her state’s job readiness program.*

*“I wasn’t paying attention,” she said, “There was a letter with my check. Who pays attention to a letter with a check? You pay attention to the check.”*

*But eventually, when the check quit arriving, Simpson complied with the rules by helping her caseworker track down the father of her children to collect child support, working on her high school equivalency test and attending a job-preparation course. A new check is on the way.*

– Barbara Vobejda and Judith Havemann,  
“Sanctions Fuel Drop in Welfare Rolls,”  
*Washington Post*, March 23, 1998

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effect came, instead, from marriage—women who had married were over three times more likely to be off welfare. So too were Hispanic women and women whose caseworkers took more time to explain the program rules. Women who were long-time recipients, who had greater social support, or who lived in public or subsidized (Section 8) housing were less likely to have left welfare.

## Sanctions and hardship

Not surprisingly, TANF grant loss for whatever reason was associated with increased levels of hardship, even when the benefit loss was due to higher earnings. Sanctions had a particularly strong effect on food hardships, which were three times more likely among the sanctioned than among those not sanctioned. Other types of grant loss were associated with increased rent and utility hardships, and with greater perceived hardship overall.

In summary, then, researchers found evidence that sanctions did not appear to promote work and reduce welfare dependency; in fact, they were associated with less work and lower earnings, and the sanctioned were more likely to be experiencing food hardship. As measured in this analysis, sanction threats, arguably the real force behind sanction policies, had no association with greater work effort or lower welfare dependency. Sanctions, it appears, are not primarily working to bring about behavioral changes among welfare recipients, but to penalize those who do not follow the rules.

One finding in particular is interesting. In general, the more people knew about the program rules, the more likely they were to be off welfare, employed, and to have higher earnings and lower food hardship. At this point one can only speculate about the reasons. Is being better informed a marker for unobserved characteristics, such as a woman’s motivation and efficacy? Does better understanding of the system help women navigate other supportive services such as job training and job search assistance, or food stamps?

Implicit in the strategy underlying the new welfare policies is that a potential or current recipient can know what the rules are, understand their meaning, and grasp the consequences of not following them. Yet recent research has demonstrated that many do not make these connections.<sup>13</sup> This analysis demonstrates the importance of paying attention to what recipients know and instituting policies to increase their understanding, so as to affect behavior and improve family well-being. ■

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<sup>13</sup>J. Tweedie, “Sanctions and Exits: What Do States Know about Families Who Leave Welfare Because of Sanctions and Time Limits?” Working Paper 148, Joint Center for Poverty Research, 2000; D. Bloom and D. Winstead, *Sanctions and Welfare Reform*, Brookings

Welfare Reform Policy Brief 12, Brookings Institution, Washington, DC, January 2002.

<sup>2</sup>State Policy Documentation Project, “Summary of State Sanction Policies as of April 2000,” Center for Law and Social Policy and Center on Budget and Policy Priorities, Washington, DC, June 2000 (see the project Web site at <<http://www.spdp.org>>).

<sup>3</sup>L. Pavetti, M. Derr, and H. Hesketh, *Review of Sanction Policies and Research Studies: Final Literature Review*. Report submitted to the U.S. Department of Health and Human Services. Mathematica Policy Research, Washington, DC, 2003.

<sup>4</sup>Research based on official administrative records in the Illinois Families Study largely confirms the disadvantaged status of sanctioned recipients. D. Lewis, A. Stevens, L. Amsden, K. Hasson, K. Slack, and colleagues, *Preserving the Gains, Rethinking the Losses: Welfare in Illinois Five Years after Reform*. Third Annual Report of the Illinois Families Study. Institute for Policy Research, Evanston, IL, 2003. See also K. Shook, *Does the Loss of Welfare Income Increase the Risk of Child Welfare Involvement among Families Receiving Welfare?* Ann Arbor, MI: UMI Dissertation Services, 1999.

<sup>5</sup>The Illinois sanctions study is extensively discussed in B. Lee, K. Slack, and D. Lewis, “Are Welfare Sanctions Working as Intended? Employment, Continued Welfare Receipt, and Material Hardship among TANF-Recipient Families,” working paper, University of Wisconsin–Madison, September 2003. A report of the Wisconsin project is C.-F. Wu, M. Cancian, and D. Meyer, “How Do Welfare Sanctions Work?” working paper, University of Wisconsin–Madison, January 2004.

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<sup>7</sup>Wisconsin Legislative Audit Bureau, *Sanctioning of Wisconsin Works (W-2) Participants*, Madison, WI, 2002.

<sup>8</sup>For a detailed discussion of event history analysis, see P. Allison, *Event History Analysis: Regression for Longitudinal Event Data* (Beverly Hills: Sage, 1984) and *Survival Analysis Using the SAS System: A Practical Guide* (Cary, NC: SAS Institute, 1995); D. Cox and D. Oakes, *Analysis of Survival Data* (London: Chapman and Hall, 1984).

<sup>9</sup>Although program rules do not permit sanctioning of women in the Caretaker of Newborn tier, women who transition from that tier to one of the other tiers are especially likely to be sanctioned.

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<sup>11</sup>D. Lewis, K. Shook, A. Stevens, P. Kleppner, J. Lewis, and S. Riger, *Work, Welfare, and Well-Being: An Independent Look at Welfare Reform in Illinois*. Project Description and First-Year Report of the Illinois Families Study. Institute for Policy Research, Evanston, IL, 2000.

<sup>12</sup>Other types of grant reductions had a *positive* effect on working, unsurprising because such reductions are quite likely to be tied to the earnings of TANF recipients.

<sup>13</sup>S. Anderson, “Ensuring the Stability of Welfare-to-Work Exits: The Importance of Recipient Knowledge about Work Incentives,” *Social Work* 47, no. 2 (2002): 162–70; Lewis and colleagues, *Preserving the Gains, Rethinking the Losses*.