The Effect of Welfare Reform on Marital Bargaining Power

BY MIA BIRD*

This study engages with bargaining theory in the context of marriage by testing the relationship between changes in the external policy environment and shifts in the distribution of marital power. Given the challenges to directly observing marital bargaining, this study utilizes observed changes in family demand to signal shifts in power. I use state and time variation in welfare reform implementation to identify the differential effect of welfare reform on marital bargaining power. I estimate substantial declines in the bargaining power of low-income married women with young children—those most likely to view welfare as an alternative to marriage.

* Goldman School of Public Policy, University of California, Berkeley, 2607 Hearst Ave, Berkeley, CA 94720 (email: miabird@berkeley.edu). Additional contact: Public Policy Institute of California, 500 Washington St. Suite 600, San Francisco =, CA 94111 (email: bird@ppic.org). I thank Geno Smolensky, Steve Raphael, Rucker Johnson, Jane Mauldon and Ron Lee for helpful comments on this work. I also thank seminar participants at the Goldman School for their feedback.

The desire to correct perverse incentives built into the social safety net drove much of the political will to reform the welfare program in the mid 1990's. The story told by many liberal economists was one in which welfare offered benefits to needy families in the short-run, but made them worse off in the long-run by creating incentives for recipients to have more children and to remain unemployed and unmarried. Welfare reforms focused on reducing those incentives through the implementation of work requirements, time limits, family caps, and marriage promotion programs. Taken together, these reforms represent a shift from a social safety net to a temporary and limited public assistance program.

Efforts to evaluate the impact of welfare reform primarily focus on the outcomes of a relatively small pool of current and former recipients and their families. However, the nature and existence of a social safety net also affects a much larger pool of families who may never need or receive public assistance. Given the persistent gender division of labor, a strong social safety net provides married women with children with an exit alternative to their marriages. Theory suggests women, particularly low-income women with young children, will have more marital bargaining power under a strong safety net system than under a weak one. Furthermore, empirical work has demonstrated that both women and children benefit from increases in intra-family resource allocations when women experience increases in marital bargaining power. The indirect effect of welfare reform on this non-recipient group of women and children should also be included in our analyses of the impacts of welfare reform and our overall understanding of the role of the social safety net in improving outcomes for families.

This study estimates the effects of welfare reform on the marital bargaining power of low-income women with young children. While marital bargaining power is the outcome of interest, it operates within the black box of family decision-making and cannot be directly observed. Instead, I use changes in family consumption patterns to signal changes in the distribution of power between husbands and wives. I first differentiate observed consumption patterns that appear "male-driven" from those that appear "female-driven," allowing for inferences about the direction of changes in bargaining power based in observed changes in family demand. I then utilize policy variation over

time and across states to identify and estimate differential effects of welfare reform on the marital bargaining power of this subgroup of women.

The paper proceeds as follows. Section I presents the policy context of welfare reform. Section II discusses the theory of marital bargaining power and its policy implications in this context. Section III synthesizes and evaluates the relevant literature. Section IV explains the research design and data. Finally, Section V presents findings and explores the policy implications of these findings.

I. Policy Context

Welfare caseloads grew rapidly in the years preceding welfare reform. Between 1990 and 1994, the number of families receiving welfare support grew from about four million to about five million families. Although efforts to implement comprehensive education and training for recipients through the JOBS program were only in the early stages of realization, concerns about welfare costs and perverse work, marriage, and childbearing incentives fueled calls for further reforms. In the 1994 congressional election Republicans ran on a "Contract with American" platform that included intensive reforms to the welfare program; they won majorities in both houses of Congress for the first time since the 1950's. President Clinton had run for office two years earlier with a promise to "end welfare as we know it." As the 1996 election cycle approached, pressure mounted for Congress to pass and for the President to sign substantial welfare reform legislation. After vetoing two earlier bills sent to him by Congress, Clinton signed the Personal Responsibility and Work Opportunity Reconciliation Act (PRWORA) into law in August of 1996. The legislation took effect the following July.

PRWORA ended welfare as an entitlement, replacing the Aid for Families with Dependent Children (AFDC) program with Temporary Assistance for Needy Families (TANF). Under TANF, the federal government requires states to impose work requirements on recipients within two years of receiving benefits and restricts federal funding to a total of five years in the lifetime of any adult recipient. However, states have the flexibility to impose earlier work requirements and shorter lifetime limits on assistance, as well as the flexibility to allow for work exemptions for certain groups of recipients, such as pregnant women or new mothers. States have the authority to impose

"family caps," which deny benefits to children born while a family is already receiving welfare. If recipients fail to meet work (or any other) requirements of assistance, states also have the authority to sanction them by reducing their benefits or denying them benefits altogether. Finally, many states operate formal diversion programs that offer eligible recipients alternative temporary assistance.

These policy changes, in combination with a strong economy, led to dramatic welfare caseload reductions. Between 1995 and 2000 caseloads were cut in half, falling close to 1960 levels and representing a near-complete roll-back in the caseload expansions of the previous four decades. While work supports increased, this increase in transfers to the working poor was matched with reductions in transfers to the non-working poor. Scholz, Moffitt and Cowan find transfers to single-parent families were 45 percent lower in 2004 than they had been in 1993 (2009). Welfare reform policies clearly impacted recipient families, but they may have also affected non-recipient women and children. Bargaining theory suggests a decline in the value of an exit alternative to marriage will induce shifts in marital bargaining power. Empirical evidence suggests shifts in bargaining power lead to changes in the household resource allocations toward women and children.

II. Theory of Bargaining within Marriage

Economic theories of the family have developed over time to predict and explain how policy changes impact demographic outcomes—such as rates of marriage, childbearing and divorce—and economic outcomes—such as household labor supplies and intra-family resource allocations. Early models of the family assume family members share the same preferences or have completely interdependent utilities (Samuelson 1956; Becker 1974, 1981). These models are categorized as common preference models because they assume that once married, partners drop their market-oriented selves at the threshold of the home and jointly maximize a single utility function relative to the family budget constraint, allowing for easy incorporation of the family into previously existing models of individual behavior. This assumption also suggests that family demand will not change in response to changes in the relative incomes of partners or their relative positions outside marriage.

If we weaken the assumption that partners either share the same preferences or behave altruistically toward one another, we allow for individual utility functions to persist in the context of the family. A second set of models, game-theoretic bargaining models, assume husbands and wives behave as individuals with distinct preferences and bargain with each other to maximize their individual utilities within marriage (Manser and Brown 1980; McElroy and Horney 1981). These models do not preclude utility interdependence, but assume partners will bargain with each other to the extent that interdependence is incomplete. Under this assumption, shifts in the relative ownership of income would likely induce observable changes in family demand.

Bargaining models have evolved to incorporate relative utilities in divorce as ultimate threat-points—boundaries to the marital negotiation process—from which partners negotiate for shares of the marital gains. If the marital allocation is such that either partner receives less in marriage than he or she expects to receive in divorce and marital negotiation fails to produce a reallocation, then theory predicts that partner will initiate divorce. Under these conditions, those partners with high threat points (high-value exit alternatives to marriage) are likely to have greater marital bargaining power than those with relatively low threat points (low-value exit alternatives to marriage). In those couples that do not share preferences for an egalitarian distribution, higher bargaining power translates into a larger share of the marital gains, which may include greater resource allocation or more leisure time. While sharing rules may be established at the time of marriage, relative threat points will likely change over time as circumstances within and outside the marriage change, resulting in reallocations.

III. Empirical Tests of Marital Bargaining

Common preference models suggest that changes in the relative ownership of family income should have no effect on family demand or the allocation of leisure time, so long as these changes do not affect total family income, relative prices, or relative wages. In contrast, bargaining models suggest that changes in relative ownership of income will produce observable changes in family consumption patterns or time allocations. These different predictions provide an opportunity to empirically test how well each model explains behavior.

A. Ownership of Wage Income

Two key studies have found important differences in family consumption depending on the relative ownership of wage income. Browning and colleagues (1994) use Canadian Expenditure Survey data from 1978-1986 to estimate the effect of relative income ownership on the family consumption of men's clothing and women's clothing. The advantage of using these two consumption categories as outcomes is that they are easily associated with the preferences of husbands and wives. Browning et al. use a sample of single adults to account for the potential endogenous relationship between higher-paid occupations and higher expenditures on clothing, and find individual incomes matter for husbands and wives in a way that income does not for single adults.

Phipps and Burton (1998) set up their study as a test of the main restriction of common preference model, that family expenditure in any category is a function of the pooled income of the husband and wife given their demographic characteristics. They also use Canadian Expenditure Survey data (collected a decade later in 1992) to test the effects of differences in relative income on family demand. Rather than limiting their analysis to men's and women's clothing expenditures, however, they consider 14 categories of expenditure. They first estimate Engel curves for these categories to determine whether expenditure patterns are consistent with the assumption that consumption depends on pooled income. Phipps and Burton ultimately reject the pooling assumption for 7 of the 14 expenditure categories. They then generate iso-expenditure curves for those 7 categories, which show differences in the roles of the husband's and wife's incomes in driving consumption within each category. They find that when the husband's income is relatively higher, family demand is higher for men's clothing, transportation stock goods, and transportation flow goods; when the wife's income is higher, family demand is higher for women's clothing, children's clothing, childcare, and restaurant meals. The findings of Browning et al. and Phipps and Burton suggest bargaining models of family behavior have stronger explanatory power than common preferences models. However, observed differences in earned income are likely endogenous to past and present household choices.

B. Ownership of Non-wage Income

Non-wage income is arguably exogenous and may provide a better test than wage income of the effect of the relative ownership of income on family demand. Schultz (1990) uses 1981 Socioeconomic Survey data from Thailand to test the gendered effect of increases in non-wage income on labor supply and fertility. He finds an increase in a woman's own non-wage income reduces her labor supply by six times that of the same increase in her husband's non-wage income. He also finds increases in women's non-wage income lead to increases in fertility. This finding is somewhat surprising because the costs of childbearing are disproportionately born by women, while the benefits are thought to be shared by men and women. Schultz challenges this notion in the social, cultural and historical context in which the data was gathered. He highlights the key difference between using observed indicators of changes in bargaining power to simply reject the pooled income hypothesis, and the more complex task of drawing normative conclusions based on the direction of those shifts.

Thomas (1990) also tests the gendered effect of increases in non-wage income. He uses data collected on Brazilian family income and expenditures for the years 1974-1975 to estimate the effect of non-wage income ownership on consumption and fertility. He finds non-wage income in the hands of mothers has a much larger effect on family health expenditures and health status than the same amount of non-wage income in the hands of fathers. Specifically, he estimates the effect of non-wage income on child survival likelihoods is 20 times greater when the income is received by mothers. In the Brazilian context, Thomas finds fertility reductions were more strongly associated with increases in the non-wage income of women than with increases in the non-wage income of men.

Klawon and Tienfenthaler (2001) also measure the effect of non-wage income on fertility using Brazilian data (collected in 1989). Their results are consistent with those of Thomas (1990); they find an increase in women's non-wage income is associated with a larger reduction in fertility than an equivalent increase in men's non-wage income. This effect was especially strong for increases in the non-wage income of the least educated women, suggesting policies that increase women's bargaining power are likely to lead to fertility reductions, at least for Brazilian families.

These studies provide further support for bargaining models, as well as evidence that the balance of power between husbands and wives may have implications for the health and well-being of children. However, given the pervasiveness of gender roles in families across contexts, these studies do not allow us to sort out the effect of the sex of the parent from the effect of the gendered role of the parent in allocating increased resources toward children.

Non-wage income is still somewhat problematic as an exogenous influence on bargaining power. Some forms of non-wage income are arguably tied to past or current allocation decisions, such as income from held assets, pensions, social security, and workers compensation. Other forms of non-wage income, like inheritances and gifts, suffer less from endogeneity problems, but one-time increases in income may also affect consumption behavior differently from long-term streams of non-wage income. These challenges, in addition to an interest in evaluating policy outcomes, have led researchers to look to the policy environment for exogenously induced shifts in bargaining power.

C. Changes in Divorce Laws

The structural environment outside the family impacts the relative utility levels of husbands and wives in divorce. If the bargaining model holds, changes in divorce policy that (on average) either benefit husbands or benefit wives will induce shifts in marital bargaining power. Gray (1998) uses the Census, CPS, and PSID to test for an effect of changes in divorce laws on female labor supply in the 1970's. He characterizes some policy changes as beneficial to wives relative to husbands and others as beneficial to husbands relative to wives. Using state variation in divorce policy, he finds evidence that changes favoring women led to increases in women's market labor hours and decreases in their home production hours, netting to small increases in their leisure time.

Chiappori et al. (2002) also utilize variation across states in divorce laws to examine the effect of the environment outside marriage on intra-marital resource allocation. They create an index of four laws they characterize as favorable to women. The higher the index, the more favorable a state's policies are towards women. Using PSID data from 1988, they find living in a state with one additional favorable divorce law was associated with a reduction in wives' labor supply and an increase in husbands' labor supply,

suggesting favorable laws increase wives' bargaining power and allow them to increase their leisure time relative to their husbands.

Rangel (2006) also uses changes in divorce policy as a natural experiment. He uses Brazilian data from 1992-1995, a period in which the marital alimony policy was extended to cover unmarried women in cohabitating relationships. Rangel estimates the differential effect of this change on the labor supply of cohabitating women relative to married women over the period. He finds cohabitating women increased their leisure time overall by reducing both their market and non-market work hours. He also finds the expansion of alimony rights led to an increase in the probability that daughters would continue with their schooling, suggesting an increase in household allocation to children's education.

D. Changes in Transfer Policies

To the extent that they are unanticipated, changes in the ownership of non-wage income induced through policy changes in transfer payments are likely to be exogenous and serve as the best tests of the effect of income ownership on marital bargaining power. Lundberg, Pollak, and Wales (1997) take advantage of a shift in the parental ownership of a child subsidy in the United Kingdom in the 1970's. This policy replaced a child-based tax deduction in the form of a higher paycheck for fathers with a child-based subsidy mailed directly to mothers. Using data form the U.K. Family Expenditure Survey (1973-1983) to measure changes in family demand, the authors find evidence in support of marital bargaining models. Specifically, they find an increase in expenditures on women's and children's goods relative to men's goods, suggesting the shift in income ownership induced a shift in bargaining power and that mothers' chose to utilize this increase in power to allocate additional resources to themselves and their children.

In a similar study, Duflo (2003) utilizes changes in the introduction of a government policy to extend pension benefits to black South Africans (who had formerly been excluded due to racial discrimination) to test the gendered effects of income ownership on demand. Using data collected through a 1993 World Bank survey, she finds that increases in grandmothers' non-wage income through receipt of these pensions led to health and nutritional improvements for their grandchildren. Duflo finds increases in

grandfathers' income through the same pensions had no effect on grandchild outcomes, suggesting preferences of grandmothers and grandfathers differ with respect to expenditures on grandchild health and nutrition.

Finally, Bobonis (2009) estimates the effect of the ownership of cash transfers on family demand. Progressa, an innovative conditional cash transfer program, was implemented in the late 1990's in Mexico. The program gave poor mothers cash transfers under the conditions that their children attend school and receive healthcare. Extensive evaluation data was collected, and Bobonis used this data (1997-1999) to estimate the effect of the arguably exogenous increase in the non-wage income of mothers on family demand. He finds evidence of increased spending on children's goods relative to an exogenous change in family income overall (variation in localized rainfall on family agricultural income).

The studies discussed here provide strong empirical evidence in support of bargaining models. The research also suggests that a range of policy decisions may have profound impacts on intra-family resource allocations. The underlying theoretical framework of this paper relies on a bargaining model of the family and the empirical evidence that shifts in bargaining power show up as induced changes in family demand. I apply this framework to an analysis of the impact of the 1996 overhaul of welfare, the primary cash transfer program that supports poor women and their children.

V. Data and Methodology

The goal of this study is to estimate the effect of welfare reform on the marital bargaining power of non-recipient, low-income women with young children. I use variation in welfare reform implementation over time and across states to identify this effect. The analysis proceeds in three stages. First, I use expenditure data for single adults to identify gendered patterns of consumption and then use the patterns to construct an indicator of relative bargaining power. Second, I characterize states as intensive or non-intensive reformers based on 12 dimensions of state-level welfare implementation policy. Finally, I use these state characterizations, along with the constructed indicator, to estimate the differential change in marital bargaining power for low-income women with

young children living in intensive reform states. The following sections describe the data and present the methodology and findings from each stage of the analysis.

A. Data

The CEX collects annual expenditure data and member characteristics for a cross-sectional, nationally-representative sample of families. In the main analysis, I pool CEX data from 1995 through 2000 to capture the time period in which welfare reform was enacted and implemented. I also use CEX data from 1990 and 1991 to conduct a falsification test. I exclude households headed by students and retirees, as well as those with women over the age of 50. I then isolate families headed by single adults (10,240) and married couples (13,965) for further analysis. Table 1 summarizes descriptive characteristics and expenditure behaviors of these families by gender and family type.

B. Methodology

As expected, single men and women differ from each other along a number of demographic and economic dimensions. While these differences in characteristics likely drive some part of the apparent differences in expenditure shares, remaining differences may be attributable to gender. There are also clear differences between the demographic and economic characteristics of single men and women and their married counterparts. These differences in characteristics, along with selection into marriage, likely drive differences in consumption preferences. However, the expenditure shares of a married couple are jointly determined by the weighted preferences of the husband and the wife. The weights applied to these preferences reflect the underlying relative bargaining power of each partner.

While bargaining power is the outcome of interest, it operates within the black box of family decision-making and cannot be directly observed. Instead, I follow the literature and use changes in family demand to signal shifts in bargaining power. If we are to draw policy implications from this work we need to not only identify shifts in bargaining power, but also to interpret the direction of such shifts. Therefore, I have to first differentiate gendered patterns of expenditure to utilize in my later analysis.

Gendered Expenditure Patterns.— In the first stage of this analysis, I control for observed differences in characteristics between single adult men and women in the

sample, leaving the issue of selection into marriage to a later stage. Equation (1) shows the regression model used to estimate the relationship between gender and each of the following thirteen expenditure categories: home meals, restaurant meals, alcohol and tobacco, housing and household services, vehicles and transportation, insurance and pensions, education, health care, personal care, entertainment, men's clothing, women's clothing, and children's clothing.

(1) $ExpShare_j = \beta_0 + \delta_0 male + \beta_k X_{ik} + \mu$

I regress each category of expenditure listed in Table 1 on gender, as well as variables representing age, race and ethnicity, education level, marital history, presence of young children, family size, income as a percent of the poverty line and urbanicity.

Table 2 presents regression results for those expenditure categories positively associated with men. Table 3 presents regression results for those expenditure categories negatively associated with men and, therefore, positively associated with women. I find that men devote significantly higher proportions of their total expenditures to restaurant meals, alcohol and tobacco, vehicles and transportation, entertainment, pensions and insurance, and men's clothing. In contrast, men devote significantly smaller shares of their total expenditures to housing and household services, health care, personal care, women's clothing, and children's clothing. I find no significant relationship between educational expenditures and gender. I find a small (about one-half of a percentage point) positive relationship between male household heads and expenditures on home meals. However, I exclude this expenditure category because gender differences in basic food consumption may be based in average differences in required caloric intake.

The findings are consistent with the expenditure categories assigned to married men and women by Phipps and Burton (1998).They are also consistent with the positive association in the literature between women's control over resources and spending on women's and children's clothing (Lundberg, Pollack, and Wales 1997; Bobonis 2009) and health care (Thomas 1990; Duflo 2003). While differences in spending on clothing are clearly related to the gender of the family head and may not reflect differences in underlying demand, other differences in demand may indicate differences in the

underlying preferences of men and women or differences in social roles or circumstances highly correlated with gender and unobserved here.

I use the results presented in Tables 2 and 3 to construct "male-driven" consumption (which sums family expenditures in those categories positively associated with male-headed households) and "female-driven" consumption (which sums family expenditures in those categories negatively associated with male-headed households). I then use the following regression models to test the relationship between the gender of the single adult family head and the share of family expenditure in these consumption categories:

(2) $Male\text{-}driven\ share = \beta_0 + \delta_0 male + \beta_k X_{ik} + \mu$

(3) $Female\text{-}driven\ share = \beta_0 + \delta_0 male + \beta_k X_{ik} + \mu$

In model (2), I regress the male-driven share on gender and the full set of controls and find families headed by men devote an estimated 7.31 percentage point higher share of their expenditures toward male-driven goods. In model (3), I regress the female-driven share of consumption on gender and the full set of controls and find families headed by women devote an estimated 8.51 percentage point higher share of their expenditures toward female-driven goods. Table 4 presents these findings along with the full set of control coefficients.

I then test the male-driven and the female-driven constructs against possible bias due to selection into marriage. I limit my sample to families headed by single adults who are currently or were formerly married (4,260 families). I run models (2) and (3), and I find the gender differences in consumption persist. These differences are similar in magnitude to those in the full sample of single adults. However, the decision to disrupt a marriage may be endogenous to the degree to which consumption preferences are highly gendered. To the extent that the adults in this group negatively selected out of the marriage based on their consumption preferences, these estimates will still suffer from selection bias. To address this potential source of bias, I further limit by sample to families headed by widows or widowers (280 families). I run models (2) and (3) on this sub-sample and, again, find results consistent in both direction and magnitude with the findings for the currently or previously married group. Table 4 summarizes these selection tests.

My final test addresses the possibility of change over time in the relationship between gender and consumption patterns. I limit my sample to data from the pre-reform (1995/1995) and post-reform (1999/2000) periods, leaving a total of 7,277 families headed by single adults. I use the following regression models to test for differential changes in the expenditure shares devoted to male-driven and female-driven consumption, respectively:

(4) $Male\text{-}driven\ share = \beta_0 + \delta_0 male + \beta_1 post + \delta_1 male*post + \beta_k X_{ik} + \mu$

(5) $Female\text{-}driven\ share = \beta_0 + \delta_0 male + \beta_1 post + \delta_1 male*post + \beta_k X_{ik} + \mu$

In model (4) the coefficient of interest is δ_1. This coefficient on the interaction term represents the gendered change in the share of expenditures devoted to male-driven goods over time.

If the relationship between the gender of the household head and the share of consumption devoted to male-driven goods was changing over time—perhaps due to some gendered change in the characteristics of the single adult populations or change in gender norms that affect preferences—then we would expect the coefficient on the interaction term to be either negative (men are spending less on male-driven goods in 1999/2000 than they were in 1995/1996) or positive (men are spending more on male-driven goods in the later period), and significant. Model (5) estimates this effect for the female-driven share of expenditure. I estimate small and non-significant δ_1 coefficients for both models.

Based on these tests, I proceed with reasonable confidence that these constructs represent gendered patterns in consumption and that there is no pre-existing time trend driving changes in these consumptions patterns among single adults. I then use these constructs to create a single measure to capture changes in the relative bargaining power of husbands and wives. I define the "male bias" as the difference between the male-driven expenditure share and the female-driven expenditure share. A positive change over time in the male bias indicates a shift in household expenditures toward male-driven goods, reflecting an increase in the relative bargaining power of husbands. A negative change over time in the male bias indicates a shift in household expenditures toward female-driven goods, reflecting an increase in the relative bargaining power of wives.

The male bias construct will be used later in my analysis to indicate the direction and magnitude of changes in marital bargaining power.

Characterizing Time and State Variation.—I need to characterize time and state variation in welfare reform implementation to precisely identify the effect of welfare reform on shifts in marital bargaining power. The variation in policy over time is straightforward—welfare reform was adopted in the summer of 1996 and implemented nationwide in the summer of 1997. The characterization of state policy implementation is more complex. Given the flexibility states had in implementing welfare, we can expect variation across states in the intensity of welfare reform. Implementation policy choices are one way we can characterize intensity. To the extent that variation in perceptions reflects the true variation in welfare reform severity, we would expect policy-induced shifts in bargaining power to be greater for women in states with more intensive welfare reform policies.

Due to population size, four states (Montana, North Dakota, Rhode Island, and Wyoming) were excluded from the CEX sample frame. An additional seven states (Arkansas, Iowa, Maine, Mississippi, New Mexico, South Dakota, and West Virginia) were excluded from the analysis because they failed to have sufficient sample sizes to retain their identifiers in one or more of the years under study. The remaining 39 states and the District of Columbia were classified as "intensive" reformers and "non-intensive" reformers. I draw on the Urban Institute's Welfare Rules Database for state policy information within the following five policy areas: 1) work requirement policies; 2) childbearing policies; 3) income and asset eligibility limits; 4) sanction and diversion policies; and 5) lifetime limits. Each policy area has one or more policy dimensions, which are incorporated to produce a qualitative assessment of states as either "non-intensive," "intensive" or "very intensive" reformers within each policy area. States are ultimately characterized as "intensive" reformers if they are assessed as "very intensive" in one or more policy areas or as "intensive" in two or more policy areas. Tables in Appendix A summarize these characterizations.

VI. Findings

The goal of this study is to estimate the effect of welfare reform on marital bargaining power. Among married women, I identify the subgroup most likely to experience a shift in their marital bargaining power induced by welfare reform—low-income women with young children. Using time and state variation, I estimate the differential change in the male bias in expenditures for women within this subgroup relative to all other women in the sample.

A. Shift in Bargaining Power over Time

I use the male bias construct to estimate the effect of welfare reform on marital bargaining power over the time period of reform. I exclude those families that received welfare at any point during the period because the intention of this study is to focus only on the effect of welfare reform on the non-recipient population. I also limit the sample to data from the pre-reform period (1995/1996) and the post-reform period (1999/2000), creating two time periods for analysis. Given the potential for serial correlation, it is important to take this two-period approach when using a difference-in-differences estimation strategy (see Bertrand, Duflo, and Mullianathan 2004 for discussion). These exclusions leave me with a final sample of 9,919 families.

I then construct the subgroup of interest. I define this subgroup as women with at least one child under the age of six who live in families at or below the poverty line. Using model (6), I regress male bias on the subgroup indicator, the post-period indicator, the interaction between subgroup and post-period, and a full set of controls, including the age, race, and education levels of the husband and the wife; family income as a percent of the poverty level; the presence of young children; family size and the urbanicity of the family.

(6) $Male\ Bias = \beta_0 + \delta_0 subgroup + \beta_1 post + \delta_1 subgroup*post + \beta_k X_{ik} + \mu$

The coefficient on the interaction term (δ_1) is our difference-in-differences estimator. If there was a differential increase in the male bias for the subgroup of women over the period of reform, we would expect δ_1 to be positive and significant.

Table 5 presents these results. The first column shows coefficient estimates for model (6) in which the subgroup included women with young children living in families at or

below poverty level. I estimate an increase of 10.15 percentage points in male bias for this subgroup. As I expand the subgroup to include women at higher levels of income, I find the effect of welfare reform remains positive and significant through 300 percent of the poverty level.

One concern is the possibility that we have observed a time trend in male bias that existed for married couples prior to welfare reform and, therefore, is unrelated to the policy change. To address this concern, I run a falsification test. I select a similar sample of married couples drawn from the period prior to welfare reform (1990-1996). I characterize observations from 1990/1991 as from the pre-treatment period and observations from 1995/1996 as from the post-treatment period, and exclude all other years of data leaving me with 10,842 families. Using model (6), I regress male bias on the subgroup indicator, the time period indicator, the interaction between subgroup and post-period, and the full set of controls. I find no evidence of a differential increase in the male bias in the period prior to welfare reform. In fact, my findings suggest a pre-exiting trend of differentially declining male bias in family demand (see Table 6).

B. Shift in Bargaining Power across States

Intensive Reform States.—I then utilize state characterizations of welfare reform implementation to estimate the differential change in the male bias for vulnerable women in intensive reform states over the period of welfare reform. In this set of regressions, we would expect to see positive and significant changes in the male bias if intensive welfare reform policies effectively reduced the marital bargaining power of lower-income married women with young children relative to other married women. I limit my sample to observations from the 20 states characterized as intensive reformers. This sample includes 4,271 families headed by married couples. As shown in model (7), I regress male bias on the subgroup indicator, the post-period indicator, the interaction between subgroup and post-period, and a full set of controls.

(7) $Male\ Bias = \beta_0 + \delta_0 subgroup + \beta_1 post + \delta_1 subgroup*post + \beta_k X_{ik} + \mu$

I estimate an increase of 19.58 percentage points in the male bias for women with young children living in poverty. As the subgroup expands to include women at relatively higher income levels, the estimated effect of welfare reform on marital bargaining power

remains large and significant. For women living in intensive reform states at or below 300 percent of the poverty level, I estimate a differential increase in the male bias of 7.79 percentage points. See Table 7 for these results.

Non-intensive Reform States.—I then estimate the differential change in the male bias for low-income women with young children relative to other married women living in non-intensive states over the same period. In this set of regressions, we would expect to see little change in the male bias because the policy treatment was relatively weak. I limit my sample to observations from the District of Columbia and 19 states characterized as non-intensive reformers. My sample includes 4,014 families headed by married couples. I use the same model as above, regressing male bias on the subgroup indicator, the post-period indicator, the interaction between subgroup and post-period, and a full set of controls. I find no evidence of a differential change in the bargaining power of low-income women with young children in non-intensive states. These results are presented in Table 8.

Vulnerable Population.—Finally, I restrict my sample to poor, married women with young children across all states included in the study (354 families). I use model (8) to estimate the differential change in the male bias for those women who are living in intensive reform states relative to poor women with young children living in non-intensive reform states. I regress male bias on the intensive reform state indicator, the post-period indicator, the interaction between intensive reform and the post-period, and a full set of controls.

(8) $Male\ Bias = \beta_0 + \delta_0 intensive + \beta_1 post + \delta_1 intensive*post + \beta_k X_{ik} + \mu$

I estimate a 17.78 percentage point increase in the male bias for poor women in intensive-reform states relative to their counterparts in non-intensive reform states over the period of welfare reform. When I expand my sample to include women living within progressively higher income levels, I find large and significant differential effects of living in an intensive welfare reform state for married women with young children up to 300 percent of the poverty level (see Table 9).

C. Estimating the Effects of Welfare Reform over Time and across States

I then return to the full sample of families headed by married couples, excluding those states for which data or identifiers were not available (8,285 families). My final model estimates the differential changes in male bias for low-income women with young children living in intensive reform states over the period of welfare reform. Using model (9), I regress male bias on the subgroup indicator, the intensive reform state indicator, the post-period indicator, the two-way interactions between these three variables, the three-way interaction between these variables, and a full set of controls.

(9) $Male\ Bias = \beta_0 + \delta_0 subgroup + \beta_1 intensive + \beta_2 post + \delta_1 subgroup*post +$
$\delta_2 post*intensive + \delta_3 post*subgroup + \delta_4 subgroup*intensive*post + \beta_k X_{ik} + \mu$

In this final analysis, the coefficient on the three-way interaction term (δ_4) represents the triple-difference estimator, which captures the differential change in the male bias for low-income women with young children in states that enacted intensive policy reforms over the period.

Again, I find evidence of large and significant differential declines in the bargaining power of vulnerable women. Poor women with young children in intensive reform states experience an estimated 19.41 percentage point increase in the male bias relative to other married women (see Table 10 for these results). Those women in the subgroup living at or below 200 percent of the poverty level experience an estimated 8.89 percentage point differential increase in the male bias. The effect of intensive welfare reform on the male bias remains positive, large and significant for women living at or below 300 percent of the poverty level.

D. Policy Implications

The goal of welfare reform was to address the perverse work, marriage, and childbearing incentives experienced by the welfare recipient population. On average, recipient and would-be recipient families may have experienced benefits from welfare reform to the extent that work, marriage and childbearing decisions were influenced by changes in these incentives. Based on impact studies, it appears some families did benefit through higher incomes and increased family stability, while others experienced increased economic hardship (Ellwood 2000; Loprest 2001; Blank 2002; Danziger et al.

2002; Johnson, Kalil, and Dunifon 2007). However, evaluations of welfare reform that stop at this point have left out the effects of this policy change on the broader population.

The presumed gains associated with welfare reform were primarily achieved through restrictions in the social safety net for women and their children, resulting in losses in marital bargaining power for non-recipient poor and low-income mothers. While indirect, the effect of welfare reform was to induce a reduction in their intra-family resource allocation. Given the relationship between women's bargaining power and children's consumption levels established in the literature, these findings suggest welfare reform likely led to a reduction in intra-family allocations toward children (Thomas 1990; Lundberg, Pollak, and Wales 1997; Phipps and Burton 1998; Duflo 2003; Rangel 2006; Bobonis 2009). A complete evaluation of welfare reform would need to weigh the presumed benefits to recipients and taxpayers against these costs to married women and children in low-income families.

Welfare reform is just one example of a policy change that may indirectly affect the intra-family allocation of resources. Any policy that induces changes in the ownership of income within marriage or the relative well-being of partners in divorce may induce shifts in the relative bargaining power of husbands and wives. To the extent that we continue to perceive families as single utility-maximizing units, we miss the equity implications of many policy proposals. In addition to these equity concerns, there are also efficiency implications. Numerous public supports are intended to increase allocations toward children in poor and lower-income families. The findings in this study build on a literature that suggests policies that increase mothers' ownership of family income or improve mothers' relative positions in divorce likely lead to increases in children's consumption as well. To the extent that we are concerned with principal-agent problems or under-allocation problems, these findings have important efficiency implications.

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TABLE 1—CHARACTERISTICS AND EXPENDITURE PATTERNS
BY CURRENT MARITAL STATUS AND GENDER

	Men		Women	
	Married	Single	Married	Single
Age	38.9	33.1	36.4	33.4
Race and Ethnicity				
White	87.8	84.4	87.6	71.7
Black	7.4	10.1	6.9	23.8
Asian	4.0	4.2	4.5	2.9
Hispanic	10.9	7.0	11.2	9.4
Education				
Less than High School	11.7	8.0	10.9	13.3
High School or GED	30.3	23.7	30.5	26.2
Some College	27.0	38.4	30.4	34.9
College Degree	31.0	29.8	28.1	25.4
Marital Status				
Married	100.0	2.6	100.0	2.7
Widowed	0.0	1.3	0.0	3.8
Divorced	0.0	24.9	0.0	29.2
Separated	0.0	6.3	0.0	10.9
Never Married	0.0	64.8	0.0	53.3
Children				
Any	75.6	8.1	75.6	48.3
Young	29.8	1.1	29.8	16.6
Family Size	3.5	1.1	3.5	2.0
Percent Poverty Line	394.0	342.5	394.0	224.5
Urban	63.8	62.0	63.8	65.1
Expenditure Shares				
Home Meals	12.4	11.6	12.4	14.9
Restaurant Meals	3.7	5.8	3.7	3.6
Alcohol & Tobacco	1.7	4.0	1.7	2.1
Housing & Household	33.1	34.2	33.1	39.5
Vehicles & Transportation	18.6	15.7	18.6	13.6
Insurance & Pensions	12.6	10.6	12.6	7.8
Education	1.8	3.1	1.8	2.4
Health Care	4.3	2.5	4.3	3.1
Personal Care	0.9	0.7	0.9	1.1
Entertainment	5.1	5.7	5.1	4.6
Men's Clothing	0.8	1.8	0.8	0.2
Women's Clothing	1.1	0.1	1.1	2.4
Children's Clothing	1.1	0.2	1.1	1.3
Miscellaneous	2.6	3.4	2.6	2.8

TABLE 2—MALE HEADSHIP IS POSITIVELY RELATED TO PARTICULAR EXPENDITURE SHARES

	Restaurant Meals	Alcohol & Tobacco	Vehicles & Transportation	Entertainment	Insurance & Pensions	Men's Clothing
Intercept	5.94***	2.93***	18.43***	6.67***	2.94***	0.82***
	(0.27)	(0.26)	(0.91)	(0.32)	(0.40)	(0.12)
Male	1.66***	1.56***	1.18***	0.85***	0.53***	1.54***
	(0.09)	(0.09)	(0.31)	(0.11)	(0.14)	(0.04)
Age	-0.06***	-0.01	-0.06***	-0.05***	0.10***	-0.02***
	(0.01)	(0.01)	(0.02)	(0.01)	(0.01)	(0.00)
Black	-0.90***	-1.23***	-1.82***	-1.07***	-0.13	0.16***
	(0.12)	(0.11)	(0.40)	(0.14)	(0.18)	(0.05)
Asian	0.45*	-0.81***	-1.36*	-0.95***	-0.21	-0.04
	(0.23)	(0.22)	(0.78)	(0.27)	(0.34)	(0.10)
Hispanic	-0.16	-1.5***	-0.34	-0.82***	-0.13	0.20***
	(0.16)	(0.15)	(0.54)	(0.19)	(0.24)	(0.07)
Less than High School	-0.80***	2.52***	-3.56***	-0.93***	-2.20***	-0.11
	(0.17)	(0.16)	(0.56)	(0.20)	(0.25)	(0.07)
High School	-0.37***	1.49***	-0.11	-0.47***	-0.70***	-0.11**
	(0.13)	(0.12)	(0.42)	(0.15)	(0.19)	(0.05)
Some College	-0.08	0.85***	0.43	0.03	-1.08***	-0.03
	(0.12)	(0.11)	(0.38)	(0.13)	(0.17)	(0.05)
Never Married	0.17*	0.10	-1.97***	0.22*	0.60***	0.04
	(.11)	(0.10)	(0.35)	(.12)	(0.16)	(0.04)
Young Children	-1.10***	-0.41***	-1.94***	-0.62***	-0.43*	-0.37***
	(0.16)	(0.16)	(0.55)	(0.19)	(0.24)	(0.07)
Family Size	-0.14***	-0.44***	-0.20	0.26***	-0.53***	0.03
	(0.05)	(0.05)	(0.17)	(0.06)	(0.08)	(0.02)
Percent Poverty Line	0.05***	-0.14***	0.16***	0.06***	1.39***	0.01*
	(0.02)	(0.02)	(0.06)	(0.02)	(0.02)	(0.01)
Urban	0.36***	0.00	-0.81***	-0.60	0.10	0.02
	(0.09)	(.09)	(0.31)	(0.11)	(0.14)	(0.04)
R^2	0.10	0.11	0.023	0.04	0.37	0.17
N	10,240	10,240	10,240	10,240	10,240	10,240

* Significant at the 10 percent level.
** Significant at the 5 percent level.
*** Significant at the 1 percent level.

TABLE 3—MALE HEADSHIP IS NEGATIVELY RELATED TO PARTICULAR EXPENDITURE SHARES

	Housing & Household	Health Care	Personal Care	Women's Clothing	Children's Clothing
Intercept	33.70***	1.86***	1.07***	4.47***	-0.26**
	(0.90)	(0.27)	(0.08)	(0.15)	(0.11)
Male	-4.21***	-0.81***	-0.36***	-2.90***	-0.23***
	(0.31)	(0.09)	(0.03)	(0.05)	(0.04)
Age	0.16***	0.09***	-0.01***	-0.03***	-0.01***
	(0.02)	(0.01)	(0.00)	(0.00)	(0.00)
Black	2.49***	-0.57***	0.81***	-0.09	0.63***
	(0.40)	(0.12)	(0.04)	(0.07)	(0.05)
Asian	3.16***	-0.77***	-0.01	-0.12	0.09
	(0.77)	(0.23)	(0.07)	(0.13)	(0.09)
Hispanic	2.49***	-0.47***	0.06	0.04	0.07
	(0.53)	(0.16)	(0.05)	(0.09)	(0.06)
Less than High School	0.97*	-1.01***	-0.18***	-0.42***	0.54**
	(0.55)	(0.17)	(0.05)	(0.09)	(0.07)
High School	-0.76*	-0.59***	-0.07*	-0.21**	0.28***
	(0.42)	(0.13)	(0.04)	(0.07)	(0.05)
Some College	-1.58***	-0.39***	-0.03	0.09	0.07
	(0.38)	(0.11)	(0.03)	(0.06)	(0.05)
Never Married	0.93***	-0.46***	0.10***	0.11*	0.00
	(0.35)	(0.11)	(0.03)	(0.06)	(0.04)
Young Children	4.37***	-0.16	-0.21***	-0.67***	1.16***
	(0.54)	(0.16)	(0.05)	(0.09)	(0.07)
Family Size	-1.00***	-0.20***	0.06***	-0.45***	0.70***
	(0.25)	(0.05)	(0.01)	(0.03)	(0.02)
Percent Poverty Line	-0.58***	-0.07***	-0.01	0.04***	0.00
	(0.06)	(0.02)	(0.00)	(0.01)	(0.01)
Urban	3.03***	-0.23**	0.07***	0.01	0.06
	(0.30)	(0.09)	(0.03)	(0.05)	(0.04)
R^2	0.08	0.06	0.010	0.24	0.32
N	10,240	10,240	10,240	10,240	10,240

* Significant at the 10 percent level.
** Significant at the 5 percent level.
*** Significant at the 1 percent level.

TABLE 4—GENDERED RELATIONSHIPS TO EXPENDITURE SHARES HOLD UP TO ATTEMPTS TO ADDRESS SELECTION INTO MARRIAGE

	"Male-driven" Share			"Female-driven" Share		
	All	Married[a]	Widowed	All	Married[a]	Widowed
Intercept	37.7***	36.32***	29.26***	40.84***	44.52***	56.08***
	(0.97)	(1.65)	(7.13)	(0.91)	(1.52)	(7.03)
Male	7.31***	6.95**	6.61***	-8.51***	-8.06***	-7.92***
	(0.34)	(0.53)	(2.46)	(0.31)	(0.49)	(2.43)
Age	-0.10***	-0.05	0.02	0.20***	0.10***	-0.11
	(0.02)	(0.04)	(0.14)	(0.02)	(0.03)	(0.14)
Black	-4.99***	-4.10***	-2.78	3.29***	2.74***	1.57
	(0.43)	(0.64)	(2.36)	(0.40)	(0.59)	(2.33)
Asian	-2.92***	-3.45**	-3.79	2.34***	2.68**	-3.34
	(0.83)	(1.43)	(6.63)	(0.77)	(1.32)	(6.53)
Hispanic	-2.80***	-3.41***	1.42	2.20***	2.53***	-3.06
	(0.57)	(0.83)	(3.51)	(0.53)	(0.76)	(3.46)
Less than High School	-5.07***	-3.78***	-5.14	-0.11	-1.05	1.23
	(0.60)	(0.86)	(3.40)	(0.56)	(0.79)	(3.35)
High School	0.45	0.52	-1.63	-1.36***	-2.14***	0.54
	(0.64)	(0.69)	(3.00)	(0.42)	(0.63)	(2.96)
Some College	0.10	1.11*	0.26	-1.84***	-1.50**	0.81
	(0.41)	(0.66)	(3.01)	(0.38)	(0.61)	(2.97)
Never Married	-0.84**			0.68		
	(0.38)			(0.35)		
Young Children	-4.89***	-3.55***	-8.61**	4.49***	3.42***	6.84*
	(0.58)	(0.85)	(3.82)	(0.54)	(0.78)	(3.77)
Family Size	-1.01***	-1.02***	0.50	-0.87***	-0.57***	-1.86**
	(0.18)	(0.22)	(0.86)	(0.17)	(0.21)	(0.84)
Percent Poverty Line	1.53***	1.28***	1.78***	-0.60***	-0.60***	-1.21***
	(0.06)	(0.08)	(0.35)	(0.06)	(0.08)	(0.35)
Urban	-0.94***	-1.78***	-3.37*	2.94***	2.83***	4.77**
	(0.33)	(0.49)	(2.02)	(0.31)	(0.46)	(1.99)
R^2	0.24	0.21	0.20	0.14	0.13	0.15
N	10,240	4,260	280	10,240	4,260	280

[a] These adult household heads were either previously married or married, but separated.
* Significant at the 10 percent level.
** Significant at the 5 percent level.
*** Significant at the 1 percent level.

TABLE 5—MALE BIAS INCREASES FOR POOR AND LOW-INCOME WOMEN WITH YOUNG CHILDREN RELATIVE TO OTHER MARRIED WOMEN OVER PERIOD OF WELFARE REFORM (1995-2000)

Percent of the Poverty Level:	≤ 100	≤ 200	≤ 300
Intercept	2.93	3.02*	2.86*
	(2.16)	(1.74)	(1.74)
Vulnerable Subgroup	-10.20***	-5.32***	-3.10***
	(1.63)	(1.25)	(1.15)
Post Reform Period	0.29	0.35	0.32
	(0.52)	(0.53)	(0.55)
Subgroup*Period	10.15***	4.23**	2.81**
	(2.58)	(1.68)	(1.37)
Percent of Poverty Line	1.44***	1.45***	1.47***
	(0.09)	(0.09)	(0.09)
Young Children	-6.17***	-5.98***	-6.12***
	(0.66)	(0.71)	(0.80)
Family Size	-0.30	-0.29	-0.28
	(0.22)	(0.22)	(0.22)
Husband: Age	-0.20***	-0.20***	-0.20***
	(0.05)	(0.05)	(0.05)
Wife: Age	0.13**	0.13**	0.013**
	(0.06)	(0.06)	(0.06)
Husband: Black	-4.09	-4.07	-3.97
	(2.67)	(2.67)	(2.67)
Wife: Black	-2.72	-2.71	-2.80
	(2.76)	(2.76)	(2.76)
Husband: Hispanic	-4.01***	-4.11***	-4.12***
	(1.43)	(1.43)	(1.43)
Wife: Hispanic	-0.93	-0.72	-0.79
	(1.39)	(1.39)	(1.39)
Husband: Asian	-2.12	-2.11	-2.03
	(2.22)	(2.22)	(2.23)
Wife: Asian	-4.18**	-4.13**	-4.21**
	(2.09)	(2.09)	(2.09)
Husband: <High School	4.57***	4.71***	4.64***
	(1.09)	(1.09)	(1.09)
Husband: High School	4.35***	4.45***	4.44***
	(0.76)	(0.76)	(0.77)
Husband: Some College	4.34***	4.44***	4.45***
	(0.73)	(0.73)	(0.73)
Wife: <High School	-1.78	-1.73	-1.83
	(1.13)	(1.14)	(1.14)
Wife: High School	1.42*	1.54**	1.56**
	(0.78)	(0.78)	(0.78)
Wife: Some College	1.71**	1.80**	1.85**
	(0.72)	(0.72)	(0.72)
Urban	-4.94***	-5.07***	-5.04***
	(0.53)	(0.53)	(0.53)
R^2	0.08	0.08	0.08
N	9,919	9,919	9,919

* Significant at the 10 percent level.
** Significant at the 5 percent level.
*** Significant at the 1 percent level.

TABLE 6—THERE IS NO EVIDENCE OF A PRE-EXISTING TREND IN THE MALE BIAS (1990-1995)

Percent of the Poverty Level:	≤ 100	≤ 200	≤ 300
Intercept	-12.04***	-12.05***	-12.20***
	(1.61)	(1.61)	(1.62)
Vulnerable Subgroup	1.15	0.62	0.73
	(1.89)	(1.45)	(1.29)
Post Reform Period	11.48***	11.46***	11.36***
	(0.48)	(0.49)	(0.51)
Subgroup*Period	-11.19***	-5.09***	-2.53*
	(2.36)	(1.69)	(1.38)
Percent of Poverty Line	1.29***	1.32***	1.35***
	(0.09)	(0.09)	(0.09)
Young Children	-6.98***	-7.06***	-7.43***
	(0.64)	(0.70)	(0.80)
Family Size	-0.19	-0.18	-0.17
	(0.20)	(0.20)	(0.20)
Husband: Age	-0.13***	-0.13***	-0.13***
	(0.05)	(0.05)	(0.05)
Wife: Age	0.1**	0.13**	0.013**
	(0.06)	(0.06)	(0.06)
Husband: Black	-4.65*	-4.66*	-4.52*
	(2.72)	(2.72)	(2.72)
Wife: Black	-1.61	-1.57	-1.71
	(2.80)	(2.80)	(2.81)
Husband: Hispanic	-2.60*	-2.75*	-2.76*
	(1.45)	(1.45)	(1.45)
Wife: Hispanic	-4.50***	-4.31***	-4.38***
	(1.42)	(1.42)	(1.42)
Husband: Asian	-3.04	-3.04	-2.98
	(2.28)	(2.28)	(2.78)
Wife: Asian	-4.20**	-4.17**	-4.23**
	(2.11)	(2.11)	(2.11)
Husband: <High School	5.90***	5.99***	5.94***
	(0.99)	(0.99)	(0.99)
Husband: High School	5.22***	5.28***	5.27***
	(0.70)	(0.70)	(0.70)
Husband: Some College	4.45***	4.54***	4.54***
	(0.68)	(0.68)	(0.68)
Wife: <High School	0.10	0.11	0.03
	(1.03)	(1.04)	(1.04)
Wife: High School	1.98***	2.06***	2.07***
	(0.72)	(0.72)	(0.72)
Wife: Some College	1.21*	1.29*	1.31*
	(0.68)	(0.68)	(0.67)
Urban	-3.77***	-3.86***	-3.84***
	(0.47)	(0.47)	(0.47)
R^2	0.11	0.11	0.11
N	10,842	10,842	10,842

* Significant at the 10 percent level.
** Significant at the 5 percent level.
*** Significant at the 1 percent level.

TABLE 7—POOR AND LOW-INCOME WOMEN WITH YOUNG CHILDREN LIVING IN INTENSIVE REFORM STATES EXPERIENCE A DIFFERENTIAL INCREASE IN THE MALE BIAS (1995-2000)

Percent of the Poverty Level:	≤ 100	≤ 200	≤ 300
Intercept	-4.05	-3.86	-3.95
	(2.58)	(2.59)	(2.60)
Vulnerable Subgroup	-11.43***	-6.61***	-4.30**
	(2.44)	(1.92)	(1.73)
Post Reform Period	0.15	0.20	-0.09
	(0.77)	(0.79)	(0.82)
Subgroup*Period	19.58***	7.79***	6.69***
	(4.12)	(2.61)	(2.07)
Percent of Poverty Line	1.33***	1.33***	1.35***
	(0.12)	(0.12)	(0.13)
Young Children	-7.03***	-6.77***	-7.09***
	(0.97)	(1.03)	(1.15)
Family Size	-0.24	0.23	0.24
	(0.33)	(0.33)	(0.33)
Husband: Age	-0.13*	-0.12*	-0.12*
	(0.07)	(0.07)	(0.07)
Wife: Age	0.13*	0.11	0.12
	(0.09)	(0.09)	(0.09)
Husband: Black	-2.62	-2.34	-2.16
	(3.51)	(3.52)	(3.51)
Wife: Black	-0.66	-0.78	-1.03
	(3.69)	(3.70)	(3.70)
Husband: Asian	0.31	0.08	0.24
	(2.76)	(2.76)	(2.76)
Wife: Asian	-2.20	-2.01	-2.13
	(2.61)	(2.61)	(2.61)
Husband: Hispanic	-5.50***	-5.43***	-5.32***
	(1.90)	(1.91)	(1.91)
Wife: Hispanic	0.68	0.70	0.48
	(1.87)	(1.88)	(1.88)
Husband: <High School	2.83*	3.04*	2.99*
	(1.63)	(1.64)	(1.64)
Husband: High School	2.89*	2.91***	2.92***
	(1.13)	(1.13)	(1.13)
Husband: Some College	3.60***	3.60***	3.63***
	(1.06)	(1.06)	(1.06)
Wife: <High School	-0.32	-0.22	-0.42
	(1.74)	(1.74)	(1.74)
Wife: High School	2.02*	2.08*	2.10*
	(1.15)	(1.15)	(1.15)
Wife: Some College	0.97	0.98	0.98
	(1.05)	(1.05)	(1.05)
Urban	-2.66***	-2.67***	-2.69***
	(0.90)	(0.91)	(0.91)
R^2	0.08	0.07	0.07
N	4,271	4,271	4,271

* Significant at the 10 percent level.
** Significant at the 5 percent level.
*** Significant at the 1 percent level.

TABLE 8—POOR AND LOW-INCOME WOMEN WITH YOUNG CHILDREN LIVING IN NON-INTENSIVE REFORM STATES DO NOT EXPERIENCE A DIFFERENTIAL INCREASE IN THE MALE BIAS (1995-2000)

Percent of the Poverty Level:	≤ 100	≤ 200	≤ 300
Intercept	3.04	3.16	3.00
	(2.75)	(2.76)	(2.77)
Vulnerable Subgroup	-10.60***	-6.14***	-3.97**
	(2.52)	(1.97)	(1.79)
Post Reform Period	0.97	1.17	1.02
	(0.81)	(0.84)	(0.87)
Subgroup*Period	0.52	-1.05	-0.12
	(3.80)	(2.65)	(2.18)
Percent of Poverty Line	1.45***	1.47***	1.50***
	(0.14)	(0.14)	(0.14)
Young Children	-5.14***	-4.70***	-4.74***
	(1.05)	(1.11)	(1.25)
Family Size	-1.00***	-0.95***	-0.95***
	(0.35)	(0.35)	(0.35)
Husband: Age	-0.29***	-0.30***	-0.31***
	(0.08)	(0.08)	(0.08)
Wife: Age	0.26***	0.26***	0.26**
	(0.10)	(0.10)	(0.10)
Husband: Black	-0.52	-0.79	-0.54
	(4.57)	(4.58)	(4.58)
Wife: Black	-6.52	-6.24	-6.45
	(4.64)	(4.65)	(4.65)
Husband: Asian	-3.15	-3.35	-3.41
	(4.07)	(4.07)	(4.08)
Wife: Asian	-7.32*	-7.14*	-7.14*
	(3.76)	(3.77)	(3.77)
Husband: Hispanic	0.12	-0.03	-0.22
	(2.35)	(2.36)	(2.36)
Wife: Hispanic	-3.70	-3.19	-3.24
	(2.26)	(2.26)	(2.26)
Husband: <High School	4.20**	5.54**	4.51**
	(1.76)	(1.77)	(1.77)
Husband: High School	5.71***	5.79***	5.86***
	(1.21)	(1.21)	(1.21)
Husband: Some College	4.59***	4.74***	4.83***
	(1.15)	(1.15)	(1.15)
Wife: <High School	-1.95	-1.94	-2.05
	(1.78)	(1.78)	(1.78)
Wife: High School	1.11	1.40	1.37
	(1.23)	(1.23)	(1.23)
Wife: Some College	3.08***	3.23***	3.35***
	(1.15)	(1.15)	(1.15)
Urban	-3.24***	-3.41***	-3.30***
	(0.90)	(0.90)	(0.90)
R^2	0.10	0.010	0.010
N	4,014	4,014	4,014

* Significant at the 10 percent level.
** Significant at the 5 percent level.
*** Significant at the 1 percent level.

TABLE 9—POOR AND LOW-INCOME WOMEN WITH YOUNG CHILDREN LIVING IN INTENSIVE REFORM STATES EXPERIENCE A DIFFERENTIAL INCREASE IN THE MALE BIAS RELATIVE TO THEIR COUNTERPARTS LIVING IN NON-INTENSIVE REFORM STATES (1995-2000)

Percent of the Poverty Level:	≤ 100	≤ 200	≤ 300
Intercept	-4.23	-7.29	-5.18
	(12.28)	(7.68)	(5.93)
Intensive State	-4.24	-4.21*	-4.66**
	(3.82)	(2.51)	(1.15)
Post Reform Period	0.56	-0.90	0.14
	(4.39)	(2.70)	(2.03)
Intensive*Period	17.78***	7.67**	5.76**
	(6.65)	(3.82)	(2.83)
Percent of Poverty Line	4.84	5.86***	5.54***
	(4.27)	(1.59)	(0.83)
Family Size	0.09	0.49	0.63
	(1.63)	(0.99)	(0.78)
Husband: Age	-0.34	-0.32	-0.26
	(0.34)	(0.21)	(0.17)
Wife: Age	-0.10	-0.10	-0.20
	(0.43)	(0.26)	(0.20)
Husband: Black	-8.58	0.29	3.63
	(14.92)	(8.99)	(6.04)
Wife: Black	-1.82	-10.10	-12.73
	(15.92)	(9.41)	(6.29)
Husband: Asian	-21.89	-11.05	-4.39
	(15.83)	(9.42)	(6.19)
Wife: Asian	32.88	11.89	3.52
	(15.00)	(9.07)	(6.04)
Husband: Hispanic	5.92	-1.79	-3.76
	(9.32)	(4.54)	(3.29)
Wife: Hispanic	-9.98	-2.88	-0.97
	(9.40)	(4.44)	(3.20)
Husband: <High School	6.50	6.09	5.79
	(6.45)	(3.91)	(2.91)
Husband: High School	6.21	8.15**	7.13***
	(5.33)	(3.41)	(2.36)
Husband: Some College	4.11	3.88	3.27
	(5.36)	(3.46)	(2.34)
Wife: <High School	-2.27	3.53	2.95
	(6.50)	(4.04)	(3.07)
Wife: High School	-2.62	0.66	1.35
	(3.43)	(3.51)	(2.48)
Wife: Some College	-2.57	1.55	2.04
	(5.42)	(3.47)	(2.36)
Urban	-3.82	-4.39**	-5.48***
	(3.45)	(2.06)	(1.57)
R^2	0.10	0.08	0.09
N	354	787	1,285

* Significant at the 10 percent level.
** Significant at the 5 percent level.
*** Significant at the 1 percent level.

TABLE 10—POOR AND LOW-INCOME WOMEN WITH YOUNG CHILDREN LIVING IN INTENSIVE REFORM STATES EXPERIENCE A DIFFERENTIAL INCREASE IN MALE BIAS OVER THE PERIOD OF WELFARE REFORM (1995-2000)

Percent of the Poverty Level:	≤ 100	≤ 200	≤ 300
Intercept	0.59	0.71	0.51
	(1.93)	(1.94)	(1.94)
Vulnerable Subgroup	-10.38***	-5.68***	-3.21**
	(2.42)	(1.84)	(1.59)
Post Reform Period	1.00	1.20	1.08
	(0.80)	(0.82)	(0.85)
Intensive State	-2.62***	-2.57***	-2.41***
	(0.77)	(0.79)	(0.82)
Subgroup*Period	0.36	-1.05	-0.10
	(3.76)	(2.62)	(2.15)
Period*Intensive	-0.90	-1.05	-1.24
	(1.10)	(1.14)	(1.18)
Intensive*Subgroup	-1.33	-1.38	-1.88
	(3.34)	(2.46)	(2.02)
Subgroup*Period*Intensive	19.41***	8.89**	6.91**
	(5.61)	(3.71)	(3.00)
Percent of Poverty Line	1.39***	1.40***	1.43***
	(0.09)	(0.09)	(0.09)
Young Children	-6.09***	-5.75***	-5.93***
	(0.71)	(0.76)	(0.85)
Family Size	-0.35	-0.34	-0.33
	(0.24)	(0.24)	(0.24)
Husband: Age	-0.20***	-0.20***	-0.20***
	(0.05)	(0.05)	(0.05)
Wife: Age	0.19***	0.18***	0.018***
	(0.06)	(0.06)	(0.06)
Husband: Black	-1.88	-1.80	-1.61
	(2.79)	(2.80)	(2.80)
Wife: Black	-3.40	-3.38	-3.59
	(2.89)	(2.89)	(2.89)
Husband: Asian	-0.97	-1.21	-1.11
	(2.29)	(2.30)	(2.30)
Wife: Asian	-4.03*	-3.83*	-3.93*
	(2.15)	(2.15)	(2.16)
Husband: Hispanic	-3.30**	-3.33**	-3.35**
	(1.48)	(1.48)	(1.49)
Wife: Hispanic	-1.05**	-0.81	-0.96**
	(1.44)	(1.45)	(1.45)
Husband: <High School	3.58***	3.85***	3.82***
	(1.20)	(1.20)	(1.20)
Husband: High School	4.38***	4.44***	4.47***
	(0.82)	(0.82)	(0.83)
Husband: Some College	4.14***	4.21***	4.27***
	(0.78)	(0.78)	(0.78)
Wife: <High School	-1.01	-0.96	-1.11
	(1.24)	(1.24)	(1.24)
Wife: High School	1.59*	1.76**	1.76**
	(0.84)	(0.84)	(0.84)
Wife: Some College	2.06***	2.14***	2.20***
	(0.77)	(0.78)	(0.78)
Urban	-3.07***	-3.16***	-3.12***
	(0.64)	(0.64)	(0.64)
R^2	0.09	0.089	0.08
N	8,285	8,285	8,285

* Significant at the 10 percent level.
** Significant at the 5 percent level.
*** Significant at the 1 percent level.

APPENDIX TABLE 1—WORK REQUIREMENT POLICIES

State	Minimum Work Hours	Timing of Requirement	Allowable Activities	Intensity of Work Policies
Alabama	Case-by-Case Basis	Immediately	All	Non-intensive
Alaska	25 hrs/wk	Immediately	All	Non-intensive
Arizona	Case-by-Case Basis	Immediately	All except Employment	Non-intensive
California	30 hrs/wk	After Assessment	All except Postsecondary Ed	Intensive
Colorado	22 hrs/wk	n/a	All	Non-intensive
Connecticut	Case-by-Case Basis	Immediately	All except Postsecondary Ed	Intensive
Delaware	20 hrs/wk	n/a	Job-Related, E&T, and CWEP	Non-intensive
D.C.	25 hrs/wk	Immediately	All	Non-intensive
Florida	25 hrs/wk	Immediately	All	Non-intensive
Georgia	25 hrs/wk	24 Months	All	Non-intensive
Hawaii	18 hrs/wk	Immediately	All except Postsecondary Ed	Intensive
Idaho	25 hrs/wk	Immediately	All except Postsecondary Ed	Intensive
Illinois	25 hrs/wk	After Assessment	All	Non-intensive
Indiana	25 hrs/wk	Immediately	All except Postsecondary Ed	Intensive
Kansas	25 hrs/wk	Immediately	All except Postsecondary Ed	Intensive
Kentucky	20 hrs/wk	n/a	All	Non-intensive
Louisiana	25 hrs/wk	Immediately	Job-Related and Employment	Intensive
Maryland	Depends on Activity	24 Months	Job-Related and Employment	Non-intensive
Massachusetts	Depends on Activity	60 days	All	Non-intensive
Michigan	25 hrs/wk	Immediately	All	Non-intensive
Minnesota	25 hrs/wk	6 Months	All	Non-intensive
Missouri	25 hrs/wk	24 months	All	Non-intensive
Nebraska	40 hrs/wk	Immediately	All except Community Service	Intensive
Nevada	25 hrs/wk	24 months	All	Non-intensive

APPENDIX TABLE 1—WORK REQUIREMENTS (CONTINUED)

State	Minimum Work Hours	Timing of Requirement	Allowable Activities	Intensity of Work Policies
New Hampshire	25 hrs/wk	Immediately	All	Non-intensive
New Jersey	35 hrs/wk	Immediately	All	Intensive
New York	25 hrs/wk	1 month	All except Postsecondary Ed	Non-intensive
North Carolina	35 hrs/wk	3 months	All	Non-Intensive
Ohio	20 hrs/wk	Immediately	All	Non-intensive
Oklahoma	25 hrs/wk	Immediately	All	Non-intensive
Oregon	n/a	Immediately	All except Unsubsidized Emp	Non-intensive
Pennsylvania	20 hrs/wk	Immediately	All	Non-intensive
South Carolina	20 hrs/wk	Immediately	All	Non-intensive
Tennessee	40 hrs/wk	Immediately	All	Intensive
Texas	n/a	After Work Orientation	Job-Related, E&T, and CWEP	Non-intensive
Utah	Case-by-Case Basis	Immediately	All except Subsidized Emp	Non-intensive
Vermont	Case-by-Case Basis	Immediately	All	Non-intensive
Virginia	n/a	Immediately	Employment	Intensive
Washington	25 hrs/wk	Immediately	Job-Related and Employment	Intensive
Wisconsin	40 hrs/wk	After Assessment	All	Non-intensive

APPENDIX TABLE 2—CHILDBEARING POLICIES

State	Pregnancy Exemption	Infant Exemption	Family Cap	Intensity of Childbearing Policies
Alabama	4 months	36 months	No	Non-intensive
Alaska	No Exemption	12 months	No	Non-intensive
Arizona	No Exemption	No Exemption	Yes	Very Intensive
California	No Exemption	12 months	Yes	Intensive
Colorado	No Exemption	12 months	No	Non-intensive
Connecticut	No Exemption	12 months	Yes	Intensive
Delaware	No Exemption	3 months	Yes	Very Intensive
D.C.	4 months	36 months	No	Non-intensive
Florida	6 months	3 months	Yes	Intensive
Georgia	No Exemption	12 months	Yes	Intensive
Hawaii	No Exemption	6 months	No	Intensive
Idaho	No Exemption	No Exemption	No	Intensive
Illinois	No Exemption	12 months	Yes	Intensive
Indiana	4 months	6 months	Yes	Intensive
Kansas	No Exemption	12 months	No	Non-intensive
Kentucky	No Exemption	12 months	No	Non-intensive
Louisiana	No Exemption	12 months	No	Non-intensive
Maryland	No Exemption	12 months	Yes	Intensive
Massachusetts	No Exemption	No Exemption	Yes	Very Intensive
Michigan	No Exemption	3 months	No	Intensive
Minnesota	No Exemption	12 months	No	Non-intensive
Missouri	7 months	12 months	No	Non-intensive
Nebraska	6 months	3 months	Yes	Intensive
Nevada	1 month	12 months	No	Non-intensive
New Hampshire	4 months	36 months	No	Non-intensive
New Jersey	7 months	3+ months	Yes	Intensive
New York	9 months	12 months	No	Non-intensive
North Carolina	No Exemption	60 months	Yes	Intensive
Ohio	3 months	12 months	No	Non-intensive
Oklahoma	No Exemption	3 months	Yes	Very Intensive
Oregon	9 months	3 months	No	Non-intensive
Pennsylvania	4 months	12 months	No	Non-intensive
South Carolina	7 months	12 months	Yes	Non-intensive
Tennessee	No Exemption	4 months	Yes	Very Intensive
Texas	3 months	48 months	No	Non-intensive
Utah	No Exemption	No Exemption	No	Intensive
Vermont	4 months	36 months	No	Non-intensive
Virginia	4 months	18 months	Yes	Non-intensive
Washington	No Exemption	12 months	No	Non-intensive
Wisconsin	No Exemption	3 months	No	Intensive

APPENDIX TABLE 3—INCOME AND ASSEST LIMITS

State	Maximum Income	Asset Limit	Intensity
Alabama	7%	$2,500	Non-intensive
Alaska	27%	$1,000	Non-intensive
Arizona	19%	$2,000	Non-intensive
California	25%	$2,000	Non-intensive
Colorado	13%	$2,000	Non-intensive
Connecticut	22%	$3,000	Non-intensive
Delaware	12%	$1,000	Intensive
D.C.	25%	$1,000	Non-intensive
Florida	14%	$2,000	Non-intensive
Georgia	16%	$1,000	Intensive
Hawaii	48%	$5,000	Non-intensive
Idaho	20%	$2,000	Non-intensive
Illinois	13%	$2,500	Non-intensive
Indiana	12%	$1,500	Intensive
Kansas	17%	$2,000	Non-intensive
Kentucky	20%	$2,000	Non-intensive
Louisiana	12%	$2,000	Non-intensive
Maryland	12%	$2,000	Non-intensive
Massachusetts	19%	$2,500	Non-intensive
Michigan	22%	$3,000	Non-intensive
Minnesota	23%	$5,000	Non-intensive
Missouri	17%	$5,000	Non-intensive
Nebraska	22%	$5,000	Non-intensive
Nevada	29%	$2,000	Non-intensive
New Hampshire	18%	$2,000	Non-intensive
New Jersey	15%	$2,000	Non-intensive
New York	21%	$2,500	Non-intensive
North Carolina	31%	$3,000	Non-intensive
Ohio	30%	None	Non-intensive
Oklahoma	25%	$1,000	Non-intensive
Oregon	17%	$6,500	Non-intensive
Pennsylvania	21%	$1,000	Non-intensive
South Carolina	20%	$2,500	Non-intensive
Tennessee	32%	$2,000	Non-intensive
Texas	13%	$2,500	Non-intensive
Utah	15%	$2,000	Non-intensive
Vermont	29%	$1,000	Non-intensive
Virginia	31%	$1,000	Non-intensive
Washington	28%	$1,000	Non-intensive
Wisconsin	0%	$2,500	Non-intensive

APPENDIX TABLE 4—SANCTIONS AND DIVERSIONS

State	Sanction Amount	Sanction Length	Diversion	Intensity
Alabama	Entire Benefit	6 months	No	Non-intensive
Alaska	Adult Portion	12 months	Yes	Intensive
Arizona	Entire Benefit	1 month	No	Non-intensive
California	Adult Portion	6 months	No	Non-intensive
Colorado	Entire Benefit	3 months	Yes	Intensive
Connecticut	Entire Benefit	3 months	No	Non-intensive
Delaware	Entire Benefit	Permanent	No	Intensive
D.C.	Adult Portion	6 months	No	Non-intensive
Florida	Entire Benefit	3 months	Yes	Intensive
Georgia	Entire Benefit	Permanent	No	Intensive
Hawaii	Adult Portion	6 months	No	Non-intensive
Idaho	Entire Benefit	Permanent	Yes	Very Intensive
Illinois	Entire Benefit	3 months	No	Non-intensive
Indiana	Adult Portion	36 months	No	Non-intensive
Kansas	Entire Benefit	2 months	No	Non-intensive
Kentucky	Adult Portion	Until Compliance	Yes	Non-intensive
Louisiana	Entire Benefit	Until Compliance	No	Non-intensive
Maryland	Entire Benefit	1 month	Yes	Intensive
Massachusetts	Entire Benefit	1 month	No	Non-intensive
Michigan	Entire Benefit	1 month	No	Non-intensive
Minnesota	Adult Portion	1 month	Yes	Non-intensive
Missouri	Adult Portion	6 months	No	Non-intensive
Nebraska	Entire Benefit	12 months	No	Intensive
Nevada	Entire Benefit	Permanent	Yes	Very Intensive
New Hampshire	Adult Portion	1 month	No	Non-intensive
New Jersey	Entire Benefit	3 months	No	Non-intensive
New York	Adult Portion	6 months	No	Non-intensive
North Carolina	Adult Portion	6 months	Yes	Non-intensive
Ohio	Entire Benefit	6 months	Yes	Intensive
Oklahoma	Adult Portion	Until Compliance	No	Non-intensive
Oregon	Entire Benefit	Until Compliance	No	Non-intensive
Pennsylvania	Adult Portion	Permanent	No	Non-intensive
South Carolina	Entire Benefit	1 month	No	Non-intensive
Tennessee	Entire Benefit	3 months	No	Non-intensive
Texas	Adult Portion	6 months	Yes	Non-intensive
Utah	$100	Until Compliance	Yes	Non-intensive
Vermont	Adult Portion	6 months	No	Non-intensive
Virginia	Entire Benefit	6 months	Yes	Intensive
Washington	Adult Portion	1 month	Yes	Non-intensive
Wisconsin	Entire Benefit	Permanent	Yes	Very Intensive

APPENDIX TABLE 5—LIFETIME LIMITS

State	Life Limit	Intensity
Alabama	60 months+	Non-intensive
Alaska	60 months+	Non-intensive
Arizona	60 months+	Non-intensive
California	60 months+	Non-intensive
Colorado	60 months+	Non-intensive
Connecticut	21 months	Intensive
Delaware	60 months+	Non-intensive
D.C.	60 months+	Non-intensive
Florida	48 months	Intensive
Georgia	48 months	Intensive
Hawaii	60 months+	Non-intensive
Idaho	24 months	Intensive
Illinois	60 months+	Non-intensive
Indiana	60 months+	Non-intensive
Kansas	60 months+	Non-intensive
Kentucky	60 months+	Non-intensive
Louisiana	60 months+	Non-intensive
Maryland	60 months+	Non-intensive
Massachusetts	60 months+	Non-intensive
Michigan	60 months+	Non-intensive
Minnesota	60 months+	Non-intensive
Missouri	60 months+	Non-intensive
Nebraska	60 months+	Non-intensive
Nevada	60 months+	Non-intensive
New Hampshire	60 months+	Non-intensive
New Jersey	60 months+	Non-intensive
New York	60 months+	Non-intensive
North Carolina	60 months+	Non-intensive
Ohio	36 months	Intensive
Oklahoma	60 months+	Non-intensive
Oregon	60 months+	Non-intensive
Pennsylvania	60 months+	Non-intensive
South Carolina	60 months+	Non-intensive
Tennessee	60 months+	Non-intensive
Texas	60 months+	Non-intensive
Utah	36 months	Intensive
Vermont	60 months+	Non-intensive
Virginia	60 months+	Non-intensive
Washington	60 months+	Non-intensive
Wisconsin	60 months+	Non-intensive