# Welfare Policy and the Occurrence of Sanctioning Across the States

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Abstract: In 1996, under the Personal Responsibility and Work Opportunity Reconciliation Act (PRWORA), the federal government replaced the current welfare program with TANF, Temporary Assistance for Needy Families. Should welfare customers not uphold their program responsibilities, they will face a partial or full loss in benefits – a process called "sanctioning." States' sanctioning processes vary in strictness; some states use sanctioning as a way to eliminate customers from the program, where as other states use sanctioning as warnings to encourage compliance. With the logical conclusion that welfare customers participate in TANF and complete TANF responsibilities because they are in need of TANF benefits, this study explores the rates of sanctioning across in the United States in terms of need for welfare versus state policy and welfare culture. Results show that policy most greatly affects nation-wide sanctioning rates, which is best seen in the two variables: zero hours of participation and maximum grants as a percentage of state median incomes. States that are willing to make more exceptions for individuals in difficult socioeconomic situations (reflected in the zero hours of participation rate) as well as provide them with higher living standards (relative to its state median income) are more likely to keep welfare customers in the welfare system by entering them into the sanctioning process, opposed to terminating them from the welfare program. This reflection of austerity on welfare use does not incorporate human need - the initial reason behind welfare use.

#### INTRODUCTION:

In 1996, under the Personal Responsibility and Work Opportunity Reconciliation Act (PRWORA), the federal government replaced the current welfare program with TANF, Temporary Assistance for Needy Families. The program implemented is a block grant program and gives states the freedom to design their TANF programs within the parameters outlined by federal government's instructions; states are free to determine such features as minimum hours of work activity and what actions will be considered work activity (Wood). Ultimately, the purpose of this legislation reform is to "help move recipients into work and turn welfare into a program of temporary assistance" (OFA). The primary features for doing so were newly enforced work requirements, time limits on the length of time a welfare participant may receive welfare in sequence, and time limits on the length of time a participant may remain on welfare throughout his or her lifetime (Wood 2).

A "sanctioning" system was adopted as a way to enforce work requirements. Should customers not uphold their work responsibilities, they face consequences, or sanctions. The sanctioning process creates a case of incentive and demand: if customers need welfare, customers demonstrate this need through full participation in welfare to work programs. Customers remain eligible for welfare benefits (provided they are within the aforementioned time limits) by completing work requirements and avoiding sanctioning. The severity of the sanction depends on the welfare policy of the state; sanctions range from cash assistance reductions of \$25 to lifetime ineligibility (OIG). The sanctioning process also depends on the state; some states incorporate multiple levels of sanctions gradually increasing in severity, other states are less merciful and are quick to fully cut benefits (Pavetti). Thus, two sides emerge to shape the rate of sanctioning from state to state: need of customers and willingness of states to allow customers to participate in the welfare program. Ultimately, if customers are in need of

welfare, they will uphold work requirements and not become sanctioned. Further, if states are willing to allow customers to participate in welfare programs, they will have less austere sanction policies make it easier for customers to remain active with the welfare program.

This study explores the rates of sanctioning across in the United States in terms of need for welfare versus state policy and welfare culture. It is necessary to understand what has a greater influence (need or policy) on this rate that measures and reflects customer noncompliance and customer participation with the welfare program, as welfare exists to positively impact the quality of life of customers on welfare.

# LITERATURE REVIEW:

#### TANF Welfare Program in New Jersey

New Jersey is considered to be an "intermediate state" in terms of welfare generosity and work enforcement leniency, and thus serves as a good example for an overview look at welfare programs across the United States. There are several requirements that a potential TANF customer must meet and continue to meet in order to participate in the welfare program. Primarily, children must live with the potential participant, and the New Jersey resident must meet certain financial criteria; eligibility is determined though evaluation of real and personal property, as well as earned or unearned income (NJ TANF 13, 14). Individuals are limited to a lifetime limit of welfare assistance of 60 cumulative months (NJ TANF 15). However, individuals who are permanently disabled, the only caretaker of a disabled person, a victim of family and or domestic violence, chronically unemployable, or over the age of 60 are able to be exempt from the time limit. Participants who reach the 60 month time limit, who do not qualify

for an exemption, may be eligible for an extension from SAIF, Supportive Assistance to Individuals and Families (NJDHS).

Benefits are determined by eligibility and include cash aid and services that allow customers to participate in WFNJ/ TANF work or work activities; customers that do not qualify for cash assistance may be eligible for services. Services are considered: transportation; employment-directed activities allowances for items including clothing, tools, car maintenance, licenses.; child care supportive services; Medicaid; substance abuse treatment under the Substance Abuse Initiative (SAI); clinical treatment for mental health barriers; Supplemental Living Support (SLS) to "offset additional housing or living costs;" and "in-home visitation and/or in-community parenting and nutritional services to promote healthier child development and family function" under the TANF Initiative for Parents Program (TIP) (NJ TANF 20-23).

Once the state determines that a TANF recipient is capable of participating in work "or at some time prior to the individual having received 24 months of cash assistance benefits (whether or not the receipt of such cash assistance is consecutive), whichever comes first" he or she must complete a minimum of 35 hours or work per week. Some participants may be requested to work up to 40 hours per week. New Jersey TANF provides programs to facilitate employment and job-readiness. For some customers, attendance of these programs is considered completion of work requirements. Programs include but are not limited to: subsidized private or public sector employment; mentoring services for employees and employers; on-the-job training (OJT); activities "designed to help an individual find employment or improve an individual's employment prospects," [such as] seeking or preparing to seek a job, life skills training, and substance abuse treatment; community service opportunities to build resumes; vocational

education/ career and technical education; and job skills training/education directly related to employment (NJ TANF 16-19). Failure to adhere to job requirements results in sanctioning.

## Sanctioning Across the United States

Sanctioning policies and strictness of work requirement vary greatly across the United States. Many states have created more strict welfare policy than what is required of them by federal law (Bloom). From least strict to most strict, sanctioning types are qualified as "Partial, Gradual Full-Family, and Immediate Full-Family" (Pavetti). It should be noted that several states with large TANF cases loads, such as California, New York, and Texas, do not use fullfamily sanctions, and thus, "a substantial proportion of TANF recipients nationwide are not subject to such sanctions" (Bloom). A minimum duration for sanctions is not imposed in 28 states; customers become un-sanctioned once they correct their behaviors (Pavetti). Out of the 50 states, 15 and 8 states enforce a 1-month or 2-3 month sanction, respectively; customers must remain sanctioned even if they have agreed to correct their behaviors (Pavetti). Further, the occurrence of repeat non-compliance results in more-strict consequences. From least to most strict consequence, repeat sanctioning can result in: more stringent sanction types, longer minimum duration of the sanction period, stricter cure requirements from the sanction, reapplication for benefits, or lifetime ban on assistance (Pavetti). These differences in sanction duration will directly influence states' sanction rates at any given time; states with stricter duration policy will see higher sanction rates.

Little is data is collected on "how and how often sanctions are imposed" (Bloom). It is clear, however, that since welfare policy was re-created in 1996, sanctioning policy has been enforced aggressively (Bloom). Exemptions from sanctions are made for some cases for various

reasons for customers who face special circumstances that would prevent the customers from completing welfare program responsibilities and cause them to become sanctioned. Federal law "prohibits states from sanctioning single custodial parents with preschool-age children if they cannot find child care" (Bloom). Many states will also "grant good cause exemptions" when a customer is classified as "ill or incapacitated, is caring for an incapacitated family member, [has suffered from domestic violence,] or lacks transportation" (Bloom). Ultimately, reasons for exemptions and occurrence of exemptions depend on state policy. Exemption policy will influence sanction rates as states that make exemptions will have lower sanction rates because customers are not being penalized for non-compliance, whereas states that do not make exemptions will see higher sanction rates because non-compliance will be punished.

States are free to decide how they will inform customers about work requirements, sanction policy, the exemption process, the benefit restoration process once sanctioned, and appeals and fair hearing processes (Gibbs).

## Occurrence and Characteristics of Sanctioned Customers

The U.S. General Accounting Office estimated in 2000 that 136,000 families, or five percent of the national TANF caseload at the time, received "reduced benefits or no benefits due to sanctions in a typical month" (Bloom). This is considered to be a great underestimation as sanctions cause many families to remain off of welfare longer than the sanction periods entailed (Bloom). In 2011, sanction rates across the states varied greatly. California, Louisiana, Mississippi, New Jersey, New York, Pennsylvania, and Texas had sanction rates of 13.99 percent, 0 percent, 2.53 percent, 3.95 percent, 14.66 percent, 3.74 percent, and 7.17 percent respectively, with poverty rates of 15.8 percent, 18.80 percent, 22.40 percent, 10.20 percent, 15

percent, 13.40 percent, and 17.90 percent. It is clear that poverty and need are not the only determinants of welfare use and compliance, as the sanction rates vary greatly.

A 2003 study on the role of nonfinancial factors in the exit and entry of TANF revealed that the most common cause for becoming sanctioned was "missed appointment" at 35.4 percent of responses, followed by "Didn't show up for work" at 10.2 percent, and "Didn't cooperate with child support" at 6.3 percent. Other reasons for sanctioning in descending occurrence were: failed to file paperwork, refused to take job, did not get child immunization, and did not attend school (Moffitt 1229 2003). It is not uncommon for customers to become sanctioned because they do not understand their responsibilities under TANF (Bloom). While lack of need for welfare may influence non-compliance in welfare activities that cause customers to become sanctioned, it is fair to also consider that complex and demanding program policy affects customers' understanding and ability to comply with welfare policy.

Some customers are more likely to be sanctioned than others. A study from 2002 on TANF and hardship reveals that having a limited education and being African American predicted sanctioning after controlling for a wide variety of personal demographics (Kalil 655). Education may reflect individuals' abilities to navigate and understand welfare requirements, as well as their ability to complete school and work requirements. The increased risk of becoming sanctioned for African Americans may mean that race-specific barriers are intact and preventing African Americans from completing work requirements (Kalil 657). Additionally, customers that become sanctioned are more likely to have mental health problems, have child-care and transportation difficulties, be single, and be under the age of 24 (Kalil 646 2002). These traits inherent in many welfare customers represent real barriers to welfare compliance and customers'

abilities to uphold policy; moreover, these traits do not represent customer need that would motivate compliance, and at times, cause for customers to become sanctioned.

Further, the use of sanctions may be influenced by "case managers' ability to identify barriers to employment, time to monitor and track participation in program activities, approach to case management, and comfort initiating a sanction" (Pavetti). These "cases manager" sanction related issues are beyond the scope of clients' needs, and again, influence sanction rates and do not reflect customer need.

# Gender and Sanctioning

Female participants are of particular interest because they traditionally carry the majority of child care and family responsibilities, bear the brunt from unplanned pregnancies, and are more likely than males to suffer from violent partners (Seccombe 200). These life occurrences often cause female customers' initial need for welfare and continue to keep them on welfare. These uniquely female responsibilities also present limitations to women's immersion into the workforce, and may also cause women to become economic dependants when they fully inhibit women's entry into the workforce. Policy may not fully address these needs and women will suffer consequences when gendered responsibilities become an opposition to welfare policy.

Victims of domestic violence are a primary concern; studies show that there is a "high prevalence of domestic violence amongst the [welfare] population" (Albelda 1). Abused women display characteristics non-conducive to working-environments, including: lower self-esteem, less sense of mastery, and symptoms of emotional distress (Albelda 4). Stringent work requirements may be unrealistic and possibly harmful to victims of domestic violence; they do

not allow victims of domestic violence to address these personal problems, and inhibit their abilities to find and hold jobs (Albelda 4).

# Material and Non-Material Hardship from Sanctioning

Sanctioning does not come without its consequences. When customers are sanctioned, it is not uncommon for customers to face hardship. Sanctioned TANF customers are at great risk of experiencing difficulty in paying rent and utility bills, utility shutoffs, food insecurity, and any financial hardship; furthermore, sanctioned customers are at increased risk for homelessness or eviction, not being able to obtain medical care due to cost, and poor physical health (Reichman 229 2005). A Michigan Study of 67 former recipients who were sanctioned revealed 12 percent were evicted from their homes after losing benefits (Nichols 107 2003). TANF customers are not unfamiliar with hardship; sanctioning appears to contribute to customers' unfortunate circumstances. Sanctioning may be "punishing those who may have serious difficulties adhering to program requirements due to limiting factors, such as poor physical or mental health" (Reichman 233 2005).

Financially disadvantaged TANF customers try to make ends meet to the best of their abilities. They have taken on under-the-table jobs as home-based seamstresses, food vendors, cab drivers, and carpenters (Newman 768). TANF leavers (sanctioned and non-sanctioned) continue to rely on Medicaid, food stamps, and other forms of government assistance. (Reichman 217 2005). Hardships associated with sanctioning are not internalized by the customer alone. Sanctioned customers may become a financial burden on their family and friends by relying on them for support, specifically by moving in with them (Reichman 232 2005). If customers do not have a personal network to rely on, customers may resort to staying in homeless shelters,

abandoned buildings, automobiles, or any place not meant for regular housing (Reichman 219 2005). Additionally, sanctioning is associated with selling personal possessions, begging, stealing, and engaging in other illegal activities; one female welfare participant confesses that, given the need, she would go so far as to steal or push drugs to maintain herself (Reichman 218 2005; Seccombe 201). Sanctions may even prevent women from leaving abusive relationships. Battered partners are usually confident to leave abusive relationships only after they have obtained economic stability; women often tolerate abusive relationships when they feel it is their only viable income option (Albelda). TANF creates a secure, but sometimes unstable safety net (Albelda 34).

### BACKGROUND:

As stated previously, New Jersey is considered to be an "intermediate state" in terms of welfare generosity and work enforcement leniency. Again, New Jersey serves as a good benchmark for observing occurrences in the welfare system. New Jersey does not provide exceptionally large maximum monthly benefit levels for families, nor did it choose the most "stringent options available for defining work requirements [and sanctioning policies]" (Wood). New Jersey offers exemptions from requirements for special circumstances and has chosen to "adopt gradual, full-family sanctions" (Wood).

Past, informal research was conducted to determine the effects of New Jersey TANF time limits on New Jersey welfare customers. Interviews revealed that customers were less likely to reach their allotted time limits because social workers encouraged customers to find alternative resources for subsistence and save their time on welfare as a last resort. As for customers that decided to utilize welfare, the sanctioning feature of New Jersey welfare policy was frequently

enacted when customers did not uphold their responsibilities. The primary explanation welfare providers gave for the reason behind why customers do not uphold their responsibilities in order to receive benefits is lack of motivation: customers become discouraged and de-motivated and relinquish their responsibilities. Though one may draw conclusions from the stereotypes about "welfare mothers" being "lazy," if one reflects deeper, he will realize that this lack of motivation is a sign of depression.

The informal study revealed two things that prompted further research: First, policy affects the way customers use welfare. Use is not determined solely by need, but rather by the way states administer welfare because of policy; time limits in welfare policy have encouraged social workers to guide clients' experiences with welfare so that they conserve welfare use for extreme situations. Further, this response to policy shows that just because customers may opt to conserve their time on welfare by seeking alternative resources, it does not overrule their need for welfare, but rather, prioritizes their need for welfare. The prioritized need for welfare, however, is a topic to be explored in a different study. Secondly, though New Jersey does make exemptions for customers with mental health problems, it is clear that customers with mental health disorders, such as depression, do go undetected and are subjected to full policy requirements, even though they may not be in the a healthy mental state to be reasonably required to uphold standards.

Ultimately, factors outside of welfare policy's "needs/incentives" theory affects participation in the welfare program and, in turn, affect welfare sanction rates. Need for welfare may not be as strong as other factors that determine welfare participation and compliance, such much as mental health and ability to comply. Failure for states to fully address these "other factors" will distort states' sanction rates because customers will fail to comply to work

requirements and become sanctioned – not because of lack of need, but because they are unable to uphold responsibilities; this has been observed in New Jersey. Further, sanction rates may be distorted because of state policy. Case workers in New Jersey were encouraging customers to find alternative routes as a result of the restrictions New Jersey TANF policy has placed on customers; customers that were eligible for welfare were directed away from welfare. This is merely one example of the way policy influences customer use of welfare. State culture and opinion of welfare may be incorporated into state policy, and therefore impact the way state policy is created to determine how customers use welfare and when customers should be sanctioned.

# THE ECONOMETRIC MODEL:

The dependent variable for this study is work eligible individuals (WEIs) in the process of being sanctioned and not disregarded, as a percent of all WEIs. Though one may initially assume that a more austere state would have a greater percent of sanctioning, the opposite is predicted: more austere states should have a lower percent of sanctions. Austere states would be more likely to terminate customers from welfare than to keep them in the welfare system under a sanctioning feature. A lower level of sanctioning does not necessarily reveal a state that has been successful in moving customers into economic stability, but rather, a state that has exercised its ability to determine how to administer welfare and has chosen to minimize its interaction with the poor by releasing them from the system once they no longer uphold responsibilities.

Thus, the following independent variables, as measures of states' philosophies and responsiveness to welfare customers, should have a positive coefficient in the econometrics

model: percent of all WEIs with zero hours of participation (ZeroHrs), state and local spending on welfare as a percent of gross state product or GSP (ExpWelfare), state mental health service expenditures as a percent of GSP (ExpMental), and max grant for a family of three as a percent of state median income (Benefit/Yave). These variables show a genuine interest by the state in seeing customers perform well in the welfare program; they represent resources that the state has invested in customers. A positive correlation with resources should correlate with a genuine interest in states' dedication to the welfare program, and states with higher investments would therefore advocate through policy for customers to stay in the program with a greater likelihood of sanctioning rather than terminating.

A work eligible individual (WEI) with zero hours of participation (**ZeroHrs**) is a customer who is able to work, but has not "engaged in a countable work activity for a sufficient number of hours for his or her family to count toward the work participation rate" (USDHHS). The WEIs with zero hours of participation (**ZeroHrs**) represents a range of situations. These situations include:

[Individuals] who are non-compliant and are in the sanction process; individuals who the State or local agency has failed to engage; individuals who are not participating due to illness, disability, having a very young child, lack of needed child care; individuals not participating because they are in their first month of assistance or are awaiting the beginning of activity; and others. [USDHHS]

A state with a higher percent of WEIs with zero hours of participation represents a higher understanding of human need and willingness to allow customers to remain in the welfare program, even though they are not in 100 percent compliance with the program. The study will at times substitute this variable with variables: percent of WEIs exempt due to illness or disability (**ExmptIll**) and percent of WEIs exempt due to domestic violence (**ExmptDV**). The

percent of all WEIs with zero hours of participation is more inclusive, so it will remain the main variable.

State and local spending on welfare as a percent of GSP (**ExpWelfare**) reflects individual state's perception of the importance of funding the welfare program. The greater the percent of the funds, the more value the state places on supporting the impoverished. State mental health service expenditures as a percent of GSP (**ExpMental**) is a similar measure to state and local spending on welfare as a percent of GSP (**ExpWelfare**). Instead of measuring states' dedication to welfare, it reflects states' dedication to this particular vulnerable population; these two vulnerable populations will overlap at times.

The max grant for a family of three as a percent of state median income (**Benefit/Yave**) is the dollar amount in cash benefits that a state will grant a customer as a percent of the median income for that state. This variable reflects the quality of life states will support their customers having in comparison to the state median. As an alternative measure of the same idea, the study will at times use maximum grant for a family of three as a percent of the federal poverty level (**Benefit/FPL**). This variable compares states' concern for their customers' living standards versus national standards.

The percent of the state population in poverty (**PovRate**) is the fifth variable. It is incorporated to test the idea behind welfare's "need-incentive" theory. If states have a larger need, a great percent of the state population in poverty, they in theory should also have a lower sanction rate, as customers in need would work hard to not become sanctioned. The **PovRate** coefficient should be negative.

Thus, the final model is tested and written as:

 $Sanc = \beta_1 + B_2 ZeroHrs + \beta_3 ExpWelfare + \beta_4 PovRate + \beta_5 ExpMental + \beta_6 Benefit/Yave + \epsilon$ 

where the error terms,  $\varepsilon$ , are assumed to be random normally distributed.

## **ECONOMETRIC RESULTS:**

The equation was run as a Generalized Linear Model (glm) because the dependent variable is a percentage – not an integer – that can have values of zero and therefore cannot be logged. With this model, the parameters are not

Interpreted as in ordinary least squares.... This is because GLM uses a nonlinear link function. If coefficients are examined, it is in terms of first differences: the researcher determines two levels of interest for a given independent variable, then calculates the value of the dependent variable under these two conditions, holding all other variables constant at their mean value. [NCSU]

Thus, this study will only interpret statistical significance through examining the probability value for each coefficient and equation. Results for each model are displayed in Table 1.

When the full econometric model was run, the test statistics of ExpWelfare and

**Benefit/Yave** were found to have significance at the .1 level, as seen in <u>Table 1</u>. **ZeroHrs** was found to be significant at the .01 level. There is concern that **ZeroHrs** is so significant because the variable measures customers who are able to work, but have not engaged in work activity for a sufficient number of hours for his or her family to count towards the work participation rate; this number incorporates customers who are in the sanction process. A correlation was run to see how strongly the variables are connected, and a correlation coefficient of 0.2958 was determined. This is not a strong enough correlation to determine that **ZeroHrs** is the same measure as the **Sanc** variable, as **ZeroHrs** also incorporates other factors that qualify as "zero hours of participation." **ZeroHrs** was then substituted for **ExmptIll** and **ExmptDV**; no significance was found so these two alternatives were dropped.

Next, the default model was run again, but this time **Benefit/FPL** was substituted for **Benefit/Yave**. These results were promising, as **ZeroHrs** and **Benefit/FPL** were significant at the .05 level, and **ExpWelfare** was significant at the .1 level.

Finally, **PovRate** and **ExpMental** were both dropped from the equation, as seen in GLM6 and GLM7 on <u>Table 1</u>, to better determine text statistics of variables with significance. In both cases **ZeroHrs** was highly significant at or close to the .01 level, **Benefit/Yave** and **Benefit/FPL** were significant at the .05 level, and **ExpWelfare** was significant at the .1 level. Though both **Benefit/Yave** and **Benefit/FPL** were strong variables, **Benefit/Yave** produced better results. This was expected as the variable was more specific to the states' livening standards.

Unexpectedly, the coefficient for state and local spending on welfare as a percent of GSP, **ExpWelfare**, was negative in all models; as state spending on welfare increases, the rate of sanctioning decreases.

#### CONCLUSION:

This study reveals that policy does affect the way customers use welfare, which is best seen in the two variables: zero hours of participation and maximum grants as a percentage of state median incomes. States that are willing to make more exceptions for individuals in difficult socioeconomic situations (reflected in the zero hours of participation rate) as well as provide them with higher living standards (relative to its state median income) are more likely to keep welfare customers in the welfare system by entering them into the sanctioning process. In turn, this means that states with lower zero hours of participation rates and lower max grants as a percentage of state median incomes are experiencing a lower rate of sanctioning. Though it is possible that customers in these states are becoming self-sufficient and moving off of welfare, it is not likely. Poverty and the stressors and problems associated with poverty are universal;

should any of these states have created a highly successful welfare to work program that implemented wide-spread self-sufficiency amongst welfare customers (and thus less of a need for sanctioning), this program would have been replicated nation-wide. Instead, it is far more likely that states that allow fewer exemptions and give lower grants relative to state medium income are terminating customers when they do not uphold work standards, instead of sanctioning them. This then artificially decreases the states' sanctioning rates. Results indicate that more austere state have intentionally less sympathetic programs to welfare customers.

As stated, it was unexpected to see the state and local spending on welfare as a percent of GSP, **ExpWelfare**, have a negative relationship with the state sanctioning rate. It was originally predicted to have a positive relationship: greater spending would ideally show investment in and dedication to the welfare population. Results, however, may reflect the "needs/ incentives" theory behind welfare reform at work: states with higher need for welfare, which translates into higher spending on welfare as a percent of GSP, have lower sanction rates because customers are upholding work responsibilities, heavily utilizing the welfare program, and not becoming sanctioned. Further research must be completed to solidify this conclusion.

The welfare population is a group highly vulnerable to socioeconomic interruptions, such as disruptive home-life occurrences and poor health factors, which interfere with their abilities to perform work. Customers who receive more policy related support from welfare – as seen in programs' willingness to make exceptions and provide greater benefits relative to SMI – will stay with welfare, even under the sanctioning feature. Though one cannot say for sure, it is probable that customers in states with more supportive welfare programs are more likely to have a better living standard on welfare than customers in more austere, less sympathetic states. Welfare exists to better the lives of people who truly suffer human need, and sanctioning at time

contributes to this human need. Though more research is needed, one firm conclusion can be made: states should be more consistent in designing their policy to reflect the spirit and intent of the welfare program, which is to help needy families achieve self sufficiency, opposed to reflecting states' public opinion of welfare. Table 1:

Dependent Variable: Sanc Independent Variable	GLM Results						
	GLM1	GLM2	GLM3	GLM4	GLM5	GLM6	GLM7
ZeroHrs	0.1393 (0.009)^		0.1266 (0.015)**	0.1391 (0.008)^	0.1247 (0.015)**	0.1403 (0.007)^	0.1253 (0.014)**
ExmptIll		0.1414 (0.109)					
ExmptDV		0.8878 (0.188)					
ExpWelfare	-3.6708 (0.089)*	-2.4369 (0.298)	-4.0582 (0.068)*	-3.6704 (0.085)*	-3.8399 (0.078)*	-3.4646 (0.085)*	-3.3835 (0.094)*
PovRate	0.0002 (0.952)	0.0022 (0.540)	0.0023 (0.529)				
ExpMental	1.9298 (0.751)	0.6532 (0.919)	3.8955 (0.514)	1.9012 (0.751)	3.4605 0.556		
Benefit/Yave	0.8541 (0.057)*	0.7405 (0.121)		0.8451 (0.043)**		0.8746 (0.030)**	
Benefit/FPL			0.2412 (0.047)**		0.1975 (0.046)**		0.2032 (0.038)**
_Cons	-0.0006 (0.994)	0.0020 (0.981)	-0.0250 (0.768)	.0032 (0.945)	0.0205 (0.641)	0.0018 (0.969)	0.0197 (0.652)
* Significant at the ^Significant at the		** Significat	nt at the .05	level,	1	1	1

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