

# ANNE ARUNDEL COUNTY TEMPORARY CASH ASSISTANCE ACTIVE CASELOAD: 2011

## SUMMARY

### Caseload Characteristics

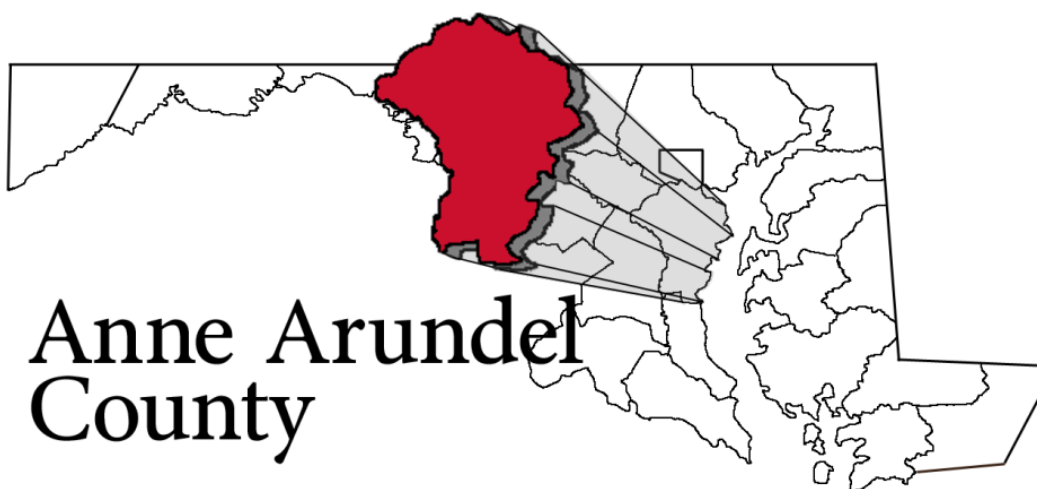
- Anne Arundel County represents about five percent of the state's caseload. The county experienced a 40% increase in caseload size between 2007 and 2011, rising from 1,033 cases in 2007 to 1,450 in 2011.
- A typical TCA recipient was an African American (57.3%) woman (92.8%) who was about 37 years of age and had received at least her high school diploma (74.2%).
- A typical TCA case had two or fewer people in the assistance unit (60.3%). The youngest child in the assistance unit was approximately six years old.
- Six in ten (62.1%) cases were work-exempt cases, largely consisting of child-only cases (35.1%).
- Anne Arundel County experienced a decrease in work-exempt cases, from 68% to 62% between 2007 and 2011. Additionally, the percent of child-only cases decreased from 42% to 35% over the same time period.

### TCA Participation

- Cases in Anne Arundel County received about two years of TCA in the previous five years. In 2011, families received an average of 23 months of TCA.
- Between 2007 and 2011, TCA recipients had 13 to 19 months of assistance counted toward the federal 60-month time limit.

### Employment and Wages

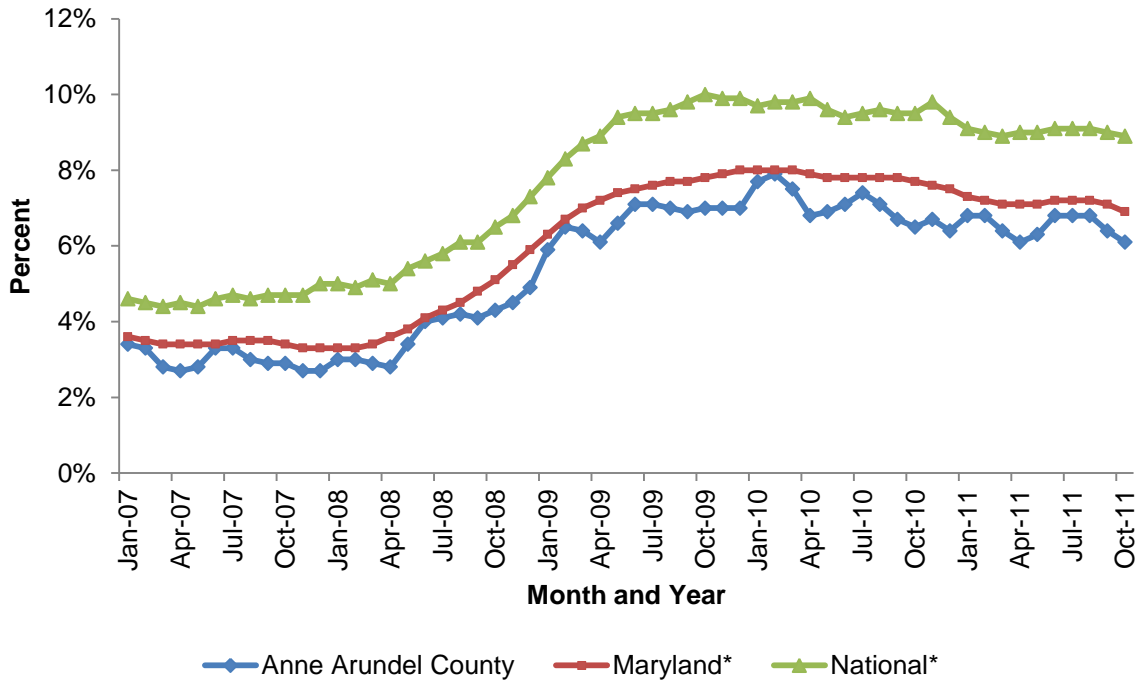
- Anne Arundel County's recipients were more likely to have worked in the previous two years compared to their counterparts in the rest of Maryland. In 2007, nearly two-thirds (63.7%) of were working in the previous two years. However, this decreased slightly to 57% in 2011.
- Earnings in the previous two years also decreased over this time period. In 2007, median total earnings were \$12,327 but fell to \$8,976 in 2011.



# INTRODUCTION

This report is a supplemental resource to *Life on Welfare: Characteristics of Maryland's TCA Caseload since the Great Recession*.<sup>i</sup> While the main report focuses on the statewide trends of the active caseload, this report provides trends specifically for Anne Arundel County by utilizing the same methodology and data. Anne Arundel County is located in the center of the state, housing Annapolis, Maryland's capital, and makes up 9.3% of the state's population. As Figure 1 shows, the unemployment rate in Anne Arundel County has been below the state average since 2007. The highest level of unemployment in the county was 7.9% in February 2010 and decreased by 1.8 percentage points by October 2011.<sup>ii</sup>

**Figure 1. Unemployment Rate, 2007-2011**



\* Indicates seasonal adjustment.

The largest industries within Anne Arundel County are educational services, healthcare, and social assistance; retail trade; arts, entertainment, and recreation; and accommodation and food services.<sup>iii</sup> Some employment required residents to commute, as 32.3% of residents traveled for employment outside Anne Arundel, and an additional 9.1% left the state for employment.<sup>iv</sup> The majority (90%) of Anne Arundel residents age 25 and older received a high school degree or higher; more than one-third (35.7%) of residents hold Bachelor degrees or higher.<sup>v</sup> Only 10.6% of Anne Arundel households earned under \$25,000 with an average household income of \$102,477 in 2010 and a median household income of \$83,456.<sup>vi</sup> The estimated poverty rate for 2011 was 5.7%<sup>vii</sup>, which was 2.9 percentage points lower than the state average.<sup>viii</sup>

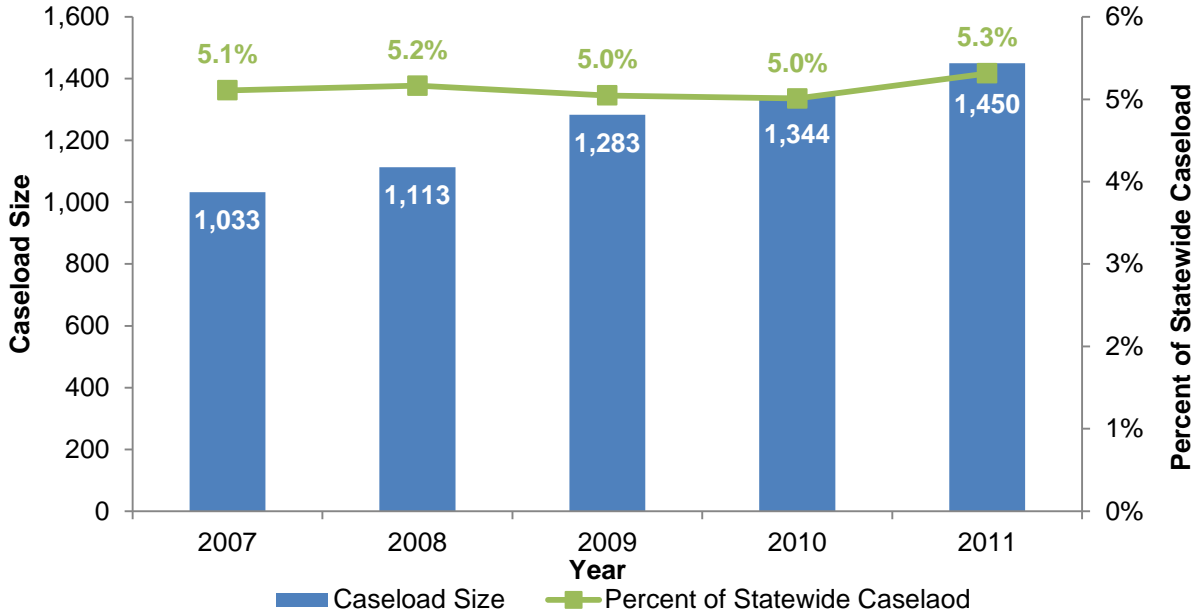
	<b>Anne Arundel</b>	<b>Maryland</b>
2010 Population	537,656	5,773,552
2011 Poverty Rate	5.7%	8.6%
2010 Median Household Income	\$83,456	\$90,500

## FINDINGS

### Caseload Characteristics

TCA caseloads across Maryland increased since the start of the Great Recession, and Anne Arundel County reflected this increase. The total caseload size in Anne Arundel County, as shown in Figure 2, increased from 1,033 in October 2007 to 1,450 cases in October 2011, a 40.4% increase. Even with this increase, Anne Arundel County’s caseload represented about five percent of Maryland’s statewide caseload.

**Figure 2. TCA Caseload for Anne Arundel County, 2007-2011**



**Note:** The active caseload for this and all other analyses are from October of each year between 2007 and 2011.

The general profile of Anne Arundel County TCA recipients, as displayed in Table 2, is an African American (57.3%) woman (92.8%) who completed high school but received no additional education (69.0%). She never married (70.1%) and is 37 years old, on average. This profile has not changed between 2007 and 2011, and is similar to the average TCA recipient in Maryland. The typical Maryland TCA casehead is an African-American (75.0%) woman (94.4%) who has never married (78.8%) and is in her mid-30s (mean=35.14 years). She is likely to have finished high school (61.8%) but not to have obtained further education (4.6%).

**Table 2. Anne Arundel County Payee Demographic Characteristics: 2011 (n=1,450)**

<b>Gender</b>	
% Women	92.8% (1,346)
<b>Race</b>	
% African American^	57.3% (761)
% Caucasian^	37.5% (498)
<b>Education</b>	
Finished 12th grade	69.0% (881)
Beyond 12th grade	5.2% (67)
<b>Marital Status</b>	
Never married	70.1% (981)
<b>Age at Study Month</b>	
Mean [median]	37.25 [33.81]
Range	18.06-88.95

**Note:** ^=non-Hispanic. Counts may not sum to actual sample size because of missing data for some variables. Valid percentages are reported.

As shown in Table 3, most assistance units were relatively small: over half (60.3%) of all cases contained just one or two recipients, and less than one in five (18.4%) assistance units consisted of four or more people. On average, assistance units had one adult or less and one or two children. The average age of the youngest child in the assistance unit was six years. This was consistent with the average case in Maryland, where 57.8% of cases contained just one or two recipients and 19.7% had four or more people. The average age of the youngest child in a Maryland assistance unit was also six.

**Table 3. Anne Arundel County Case Demographic Characteristics: 2011 (n=1,450)**

<b>Size of Assistance Unit (AU)</b>	
1-2 people	60.3% (874)
3 people	21.3% (309)
4 or more people	18.4% (267)
Mean [median]	2.46 [2]
<b>Number of Adults in AU</b>	
Mean [median]	0.68 [1]
<b>Number of Children AU</b>	
Mean [median]	1.79 [1]
<b>Age of Youngest Recipient Child</b>	
Mean [median]	6.23 [4.66]
Range	0.1-17.98

**Note:** Counts may not sum to actual sample size because of missing data for some variables. Valid percentages are reported.

According to Table 4, more than one third (37.9%) of the caseload was designated as work-eligible in 2011, which was lower than the state level of 44.9%. The caseheads of work-eligible cases are required to participate in a work-related activity. Over one-third (35.1%) of cases were child-only compared to 29.0% among all cases in Maryland. The percent of work-eligible cases increased from 31.8% to 37.9%, while the percent work-exempt cases decreased from 68.2% to 62.1%. Because the work-eligible population has increased dramatically from 326 to 549 cases (an increase of 68.4%), the increase in child-only cases is not reflected in its percent of the overall caseload. That is, the percent of child-only cases decreased from 42.3% to 35.1%, but the actual number of child-only cases increased from 434 to 509 cases, an increase of 17.3%.

**Table 4. Anne Arundel County Caseload Designations, 2007-2011\*\*\***

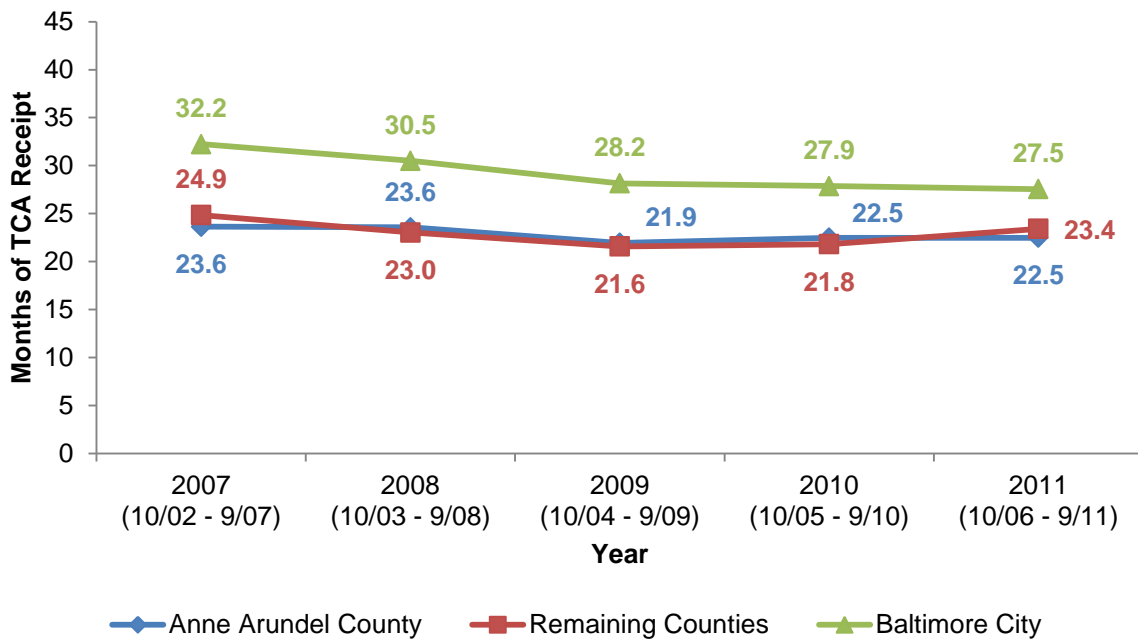
	<b>2007</b> (n=1,033)	<b>2008</b> (n=1,113)	<b>2009</b> (n=1,283)	<b>2010</b> (n=1,344)	<b>2011</b> (n=1,450)
<b>Work-Eligible</b>	<b>31.8% (326)</b>	<b>30.1% (334)</b>	<b>30.2% (387)</b>	<b>36.7% (493)</b>	<b>37.9% (549)</b>
Single-Parent Cases	24.4% (250)	22.0% (244)	22.5% (288)	27.5% (369)	26.8% (388)
Earnings	3.2% (33)	5.0% (55)	4.6% (59)	4.6% (62)	5.2% (75)
Short-term Disability	1.9% (20)	1.4% (16)	1.2 (16)	1.5% (20)	2.7% (39)
Domestic Violence	1.3% (13)	-	-	1.0% (14)	1.0% (14)
Two-Parent Cases	-	0.9% (10)	1.0% (13)	1.8% (24)	1.7% (25)
<b>Work-Exempt</b>	<b>68.2% (700)</b>	<b>69.9% (775)</b>	<b>69.8% (894)</b>	<b>63.3% (849)</b>	<b>62.1% (900)</b>
Child-Only	42.3% (434)	44.2% (490)	39.4% (505)	36.9% (495)	35.1% (509)
Child Under One	12.0% (123)	10.1% (112)	14.8% (189)	10.0% (134)	11.9% (172)
Long-term Disability	12.0% (123)	12.4% (137)	12.3% (157)	12.2% (164)	9.5% (138)
Needy Caretaker	1.1% (11)	1.4% (16)	-	1.6% (21)	1.7% (24)
Caring for Disabled Family Member	-	1.8% (20)	2.7% (34)	2.6% (35)	3.9% (57)

**Note:** Counts may not sum to actual sample size because caseload designations were excluded to protect recipient confidentiality when the sample was under 10 cases. The caseload designation completely excluded is legal immigrant. Valid percentages are reported. \*p<.05 \*\*p<.01 \*\*\*p<.001.

## TCA Participation

The average number of months of TCA receipt in the previous five years is presented in Figure 3 for Anne Arundel County, Baltimore City, and the remaining 22 counties. We use the remaining 22 counties rather than the statewide figures since those figures tend to reflect Baltimore City trends, due to its disproportionately large part of the state's caseload. Anne Arundel TCA recipients received assistance for an average of two years or less in the previous five years. For example, the 2007 caseload received TCA for an average of 23.6 months of TCA in the previous five years (between October 2002 and September 2007). Anne Arundel's TCA receipt remained stable throughout this period, and the other 22 counties also tracked very close to Anne Arundel's trend. Baltimore City, however, saw a continuous decline in the average number of months of TCA receipt throughout this time period.

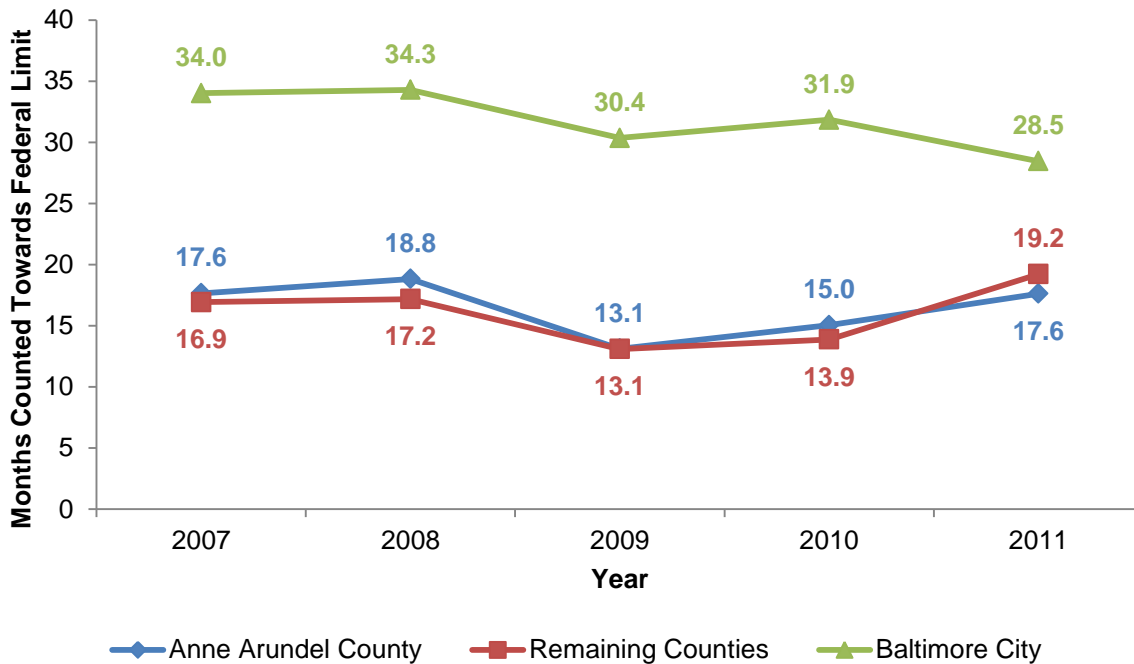
**Figure 3. Average Number of Months of TCA in the Previous Five Years: 2007-2011\*\*\***



\*p<.05 \*\*p<.01 \*\*\*p<.001

Most adult TCA recipients are subject to a 60-month lifetime limit on benefit receipt. However, Maryland does allow for hardship exemptions for cases that require additional months of receipt. Statewide, only seven percent of the entire caseload has received more than 60 months of TCA.<sup>ix</sup> Figure 4 shows the trends in the average number of months counted toward the federal 60-month limit between 2007 and 2011 for Anne Arundel County, the remaining 22 counties, and Baltimore City. Cases in Anne Arundel County had between 13 and 19 months, on average, counted toward the 60-month limit between 2007 and 2011. The number of months counting towards the federal time limit was lower than the number of months of TCA received in the previous five years because some cases receive exemptions from the federal time limit. Similar to Anne Arundel County, the remaining Maryland counties had an initial decrease in the average number of months counted toward the time limit, but this figure began to rise again after 2009. Baltimore City, on the other hand, saw a continuous decline.

**Figure 4. Average Number of Months Counted Towards Federal Limit\*\*\***



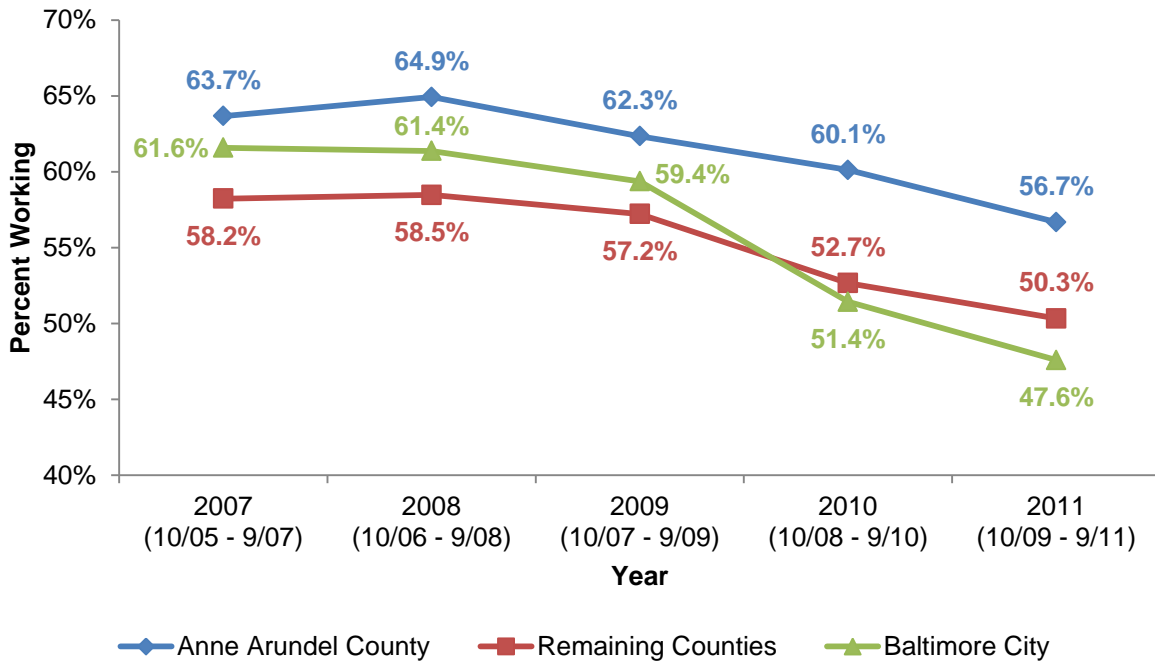
\*p<.05 \*\*p<.01 \*\*\*p<.001

### ***Employment and Wages***

To encourage self-sufficiency, casehead employment is the ultimate goal of welfare, and research has confirmed that cash assistance recipients are not strangers to the world of work.<sup>x</sup> Figure 5 provides perspective on employment in Anne Arundel County by comparing it to the remaining 22 counties and Baltimore City on the percent of caseheads who worked in a Maryland UI-covered job in the two years before each study month from October 2007 to October 2011. At the highest point of employment participation during this study period, nearly two-thirds (64.9%) of Anne Arundel’s caseheads were working in the two years before 2008 (between October 2006 and September 2008), however, this declined to 56.7% in 2011. While the overall trend was one of decline, Anne Arundel had a higher percent of recipients working than Baltimore City and the remaining counties. This finding was not surprising considering the fact that Anne Arundel County has had an unemployment rate below the state average throughout this entire time period.

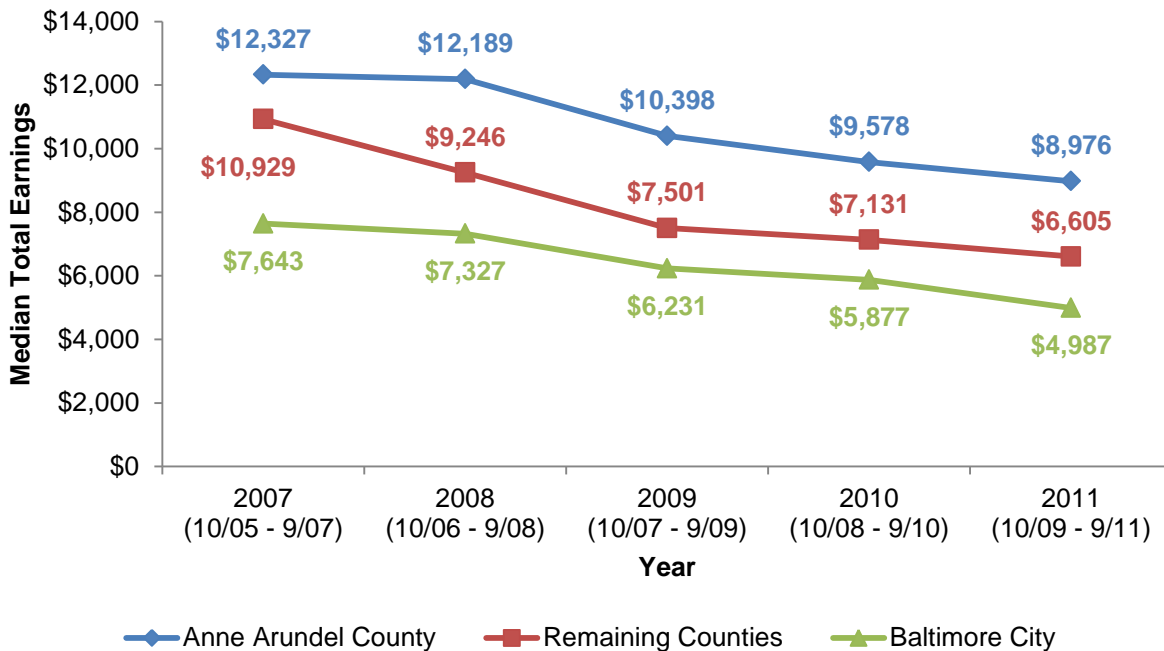
Figure 6 shows the median total earnings in the previous two years for each of the five study years for Anne Arundel County, the remaining counties, and Baltimore City. TCA recipients in Anne Arundel County earned about \$4,000 more than Baltimore City recipients in all time periods and about \$2,000 more than the recipients in the remaining counties. Nonetheless, there was a substantial decline of more than \$3,000 in median total earnings in Anne Arundel County between 2007 and 2011. The decline in Anne Arundel County’s median earnings (27%), however, was not as large as the decline in the remaining counties (40%) and Baltimore City (35%).

**Figure 5. Percent of Caseheads Working in the Previous Two Years, 2007-2011\*\*\***



\*p<.05 \*\*p<.01 \*\*\*p<.001

**Figure 6. Median Total Earnings in Previous Two Years, 2007-2011\*\*\***



**Note:** All earning amounts are reported in 2011 dollars. \*p<.05 \*\*p<.01 \*\*\*p<.001

## CONCLUSIONS

In 2011, Anne Arundel County's TCA cases were comprised of African American women about 37 years old with high school diplomas. Cases mostly consisted of one or two people, and half of the children were under five years old. This profile was consistent over time. The distribution of Anne Arundel County's caseload designations changed between 2007 and 2011. The percent of cases designated as work-eligible increased by about six percentage points, while child-only cases decreased by about seven percentage points. The number of months of TCA receipt increased slightly, and employment participation decreased. While the unemployment rate has remained below that state average, unemployment increased over this study period, partly reflected in the increase in cases that were required to participate in a work-related activity. Hence, the decrease in employment among this vulnerable population is not unexpected. Furthermore, for those who are working, earnings have decreased, resulting in continued need for TCA receipt, and potentially, still more families that may need assistance.

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### Notes and Sources:

<sup>i</sup> Nicoli, L.T., Logan, L., & Born, C.E. (2012). *Life after Welfare: Annual Update*. Baltimore: University of Maryland School of Social Work.

<sup>ii</sup> United States Bureau of Labor Statistics. (2011, November 22). Regional and state employment and unemployment (monthly) news release. Retrieved from [http://www.bls.gov/news.release/archives/laus\\_11222011.htm](http://www.bls.gov/news.release/archives/laus_11222011.htm).

<sup>iii</sup> United States Census Bureau. (2012a). American Community Survey. Available from <http://factfinder2.census.gov/>.

<sup>iv</sup> United States Census Bureau. (2012a). American Community Survey. Available from <http://factfinder2.census.gov/>.

<sup>v</sup> United States Census Bureau. (2012a). American Community Survey. Available from <http://factfinder2.census.gov/>.

<sup>vi</sup> United States Census Bureau. (2012a). American Community Survey. Available from <http://factfinder2.census.gov/>.

<sup>vii</sup> The 2011 estimate was available for Anne Arundel County as presented in Table 1. However, for purposes of comparison with other jurisdictions, the 3 year 2009-2011 estimate was 6.8%.

<sup>viii</sup> United States Census Bureau. (2012b). Poverty thresholds. Available from <http://www.census.gov/hhes/www/poverty/data/threshld/index.html>.

<sup>ix</sup> Logan, L., Saunders, C., & Born, C.E. (2012). *Welfare Time Limits: Hardship Exemptions in Maryland*. Baltimore: University of Maryland School of Social Work.

<sup>x</sup> Nicoli, L.T., Logan, L., & Born, C.E. (2012). *Life after Welfare: Annual Update*. Baltimore: University of Maryland School of Social Work.

## ACKNOWLEDGEMENTS

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