

CECIL COUNTY TEMPORARY CASH ASSISTANCE ACTIVE CASELOAD: 2011

SUMMARY

Caseload Characteristics

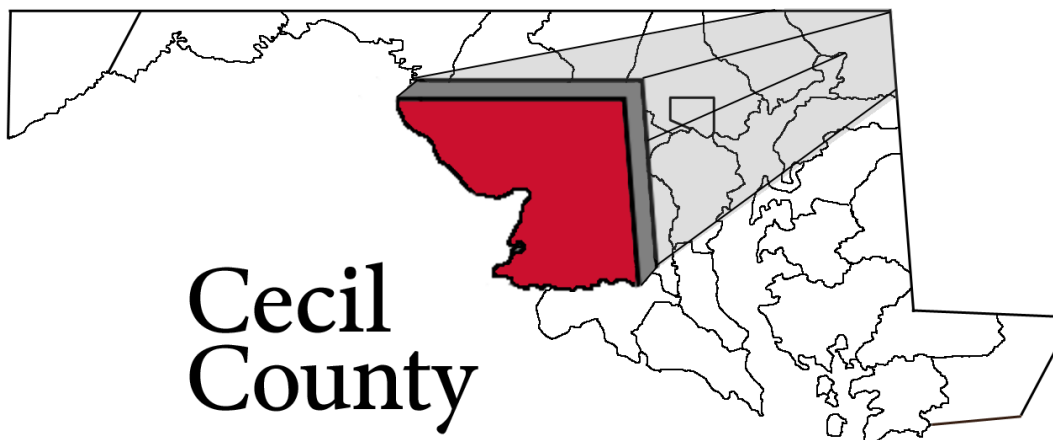
- Cecil County experienced a 65% increase in its caseload from 353 cases in 2007 to 584 cases in 2011. This made up about two percent of the state's caseload.
- A typical TCA recipient was a Caucasian (76.4%) woman (94.5%) who was about 37 years of age and had received at least her high school diploma (60.8%).
- A typical TCA case had two or fewer people in the assistance unit (57.2%). The youngest child in the assistance unit was approximately six years old.
- The majority of cases (67.0%) were work-exempt cases, largely consisting of child-only (31.3%) and long-term disabled (19.7%) cases.
- Only two in five (20.4%) cases were single-parent cases—the traditional welfare case type.

TCA Participation

- Cecil County clients received TCA for two years or less in the previous five years. In 2007, families received an average of 19.7 months of TCA in the previous five years; this increased to 24 months in 2011.
- Between 2007 and 2011, TCA recipients received between 11 and 18 months of assistance that counted toward the federal time limit.

Employment and Wages

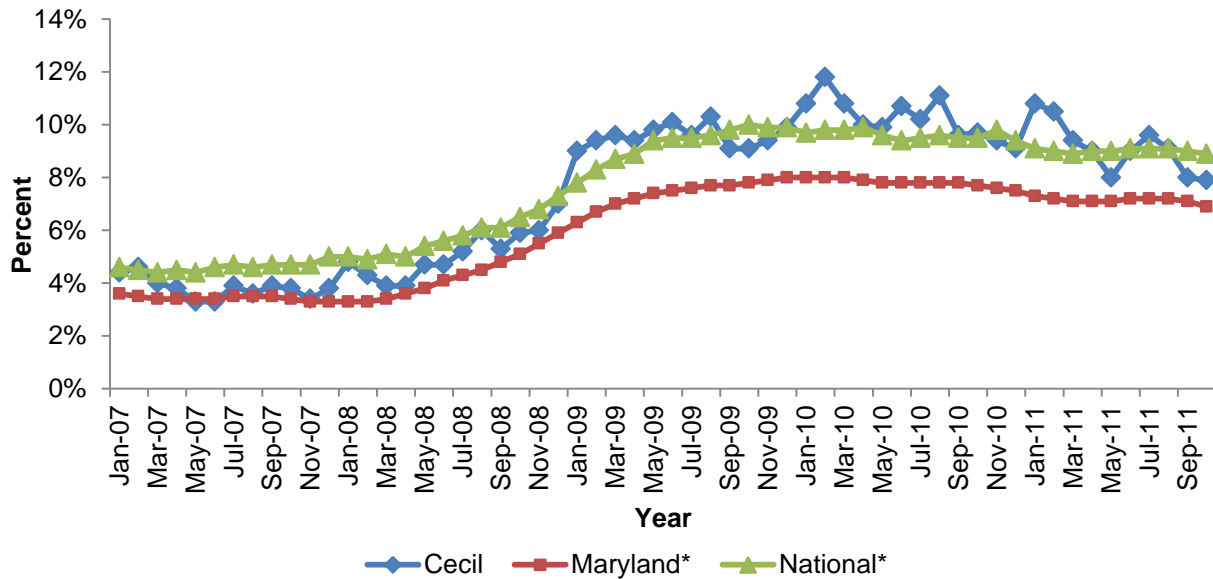
- Cecil County's recipients were less likely to have worked compared to their counterparts in the rest of Maryland. Half (51.7%) of Cecil County caseheads worked at some point in the two years before October 2007, but only two in five (39.1%) worked in the two years before October 2011.
- Median total earnings also decreased over the past five years. In 2007, the two-year median total earnings for working caseheads were \$10,142, declining to \$4,766 by 2011.



INTRODUCTION

This report is a supplemental resource to *Life on Welfare: Characteristics of Maryland's TCA Caseload since the Great Recession*.ⁱ While the main report focuses on the statewide trends of the active caseload, this report provides trends specifically for Cecil County by utilizing the same methodology and data. Cecil County shares a border with Pennsylvania and Delaware; it is located in the northeastern corner of state and makes up a small portion of the state population. As Figure 1 shows, the unemployment rate in Cecil County has been above the state average since 2007 and was also above the national average in some months. The unemployment rate decreased by 3.9 percentage points between the peak rate of 11.8% in February 2010 to 7.9% in October 2011.ⁱⁱ

Figure 1. Unemployment Rate, 2007-2011



* Indicates seasonal adjustment.

The largest industries within Cecil County were educational services, and healthcare and social assistance; retail trade; and manufacturing.ⁱⁱⁱ Nearly one quarter (23.0%) of Cecil County residents commuted for employment outside the county, and one-third (32.2%) of residents left the state for employment.^{iv} The majority (86.7%) of Cecil residents age 25 and older received a high school degree or higher; one in five (20.9%) held a Bachelor degree or higher.^v Only 17.5% of Cecil households earned under \$25,000 with an average household income of \$77,092 in 2010 and a median household income of \$64,886.^{vi} The estimated poverty rate for 2011 was 7.3%^{vii} in Cecil County, which was 1.3 percentage points lower than the state average (8.6%).^{viii}

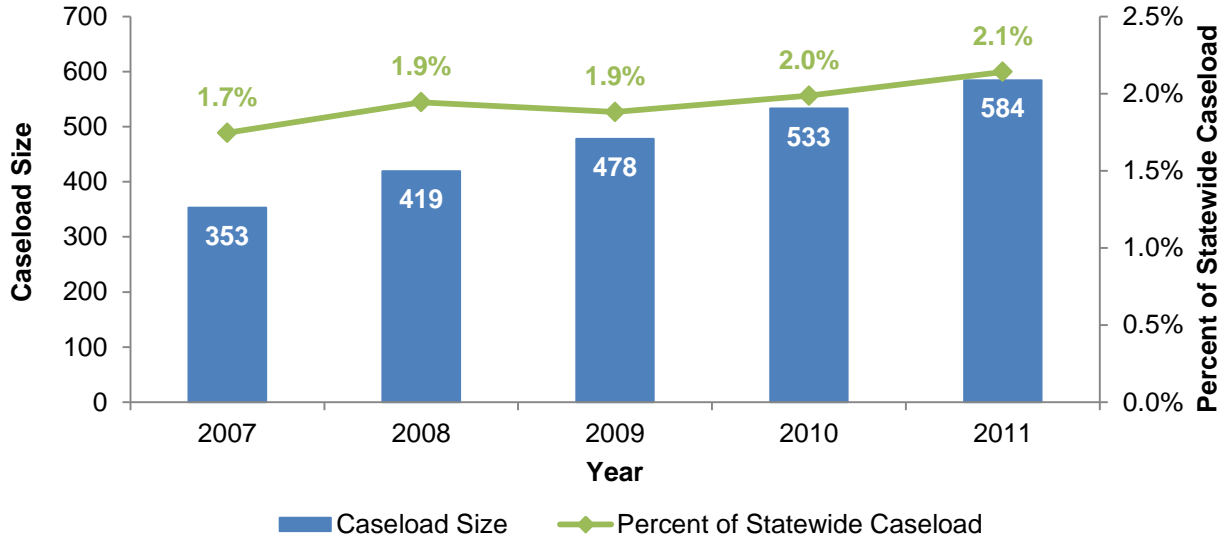
	Cecil	Maryland
2010 Population	101,108	5,773,552
2011 Poverty Rate	7.3%	8.6%
2010 Median Household Income	\$64,886	\$90,500

FINDINGS

Caseload Characteristics

TCA caseloads across Maryland increased since the start of the Great Recession, and Cecil County was no different. The total caseload size in Cecil County, as shown in Figure 2, increased from 353 cases in October 2007 to 584 cases in October 2011, a 65.4% increase. Even with this increase, Cecil’s caseload only represented about two percent of Maryland’s statewide caseload.

Figure 2. TCA Caseload for Cecil 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 Cecil County TCA recipients, as displayed in Table 2, was a Caucasian (76.4%) woman (94.5%) who has completed high school but received no additional education (57.1%). She never married (53.6%) and was 37 years old, on average. This profile has not changed between 2007 and 2011. On the other hand, a typical Maryland TCA casehead was an African-American (75.0%) woman (94.4%) who has never married (78.8%) and was in her mid-30s (mean=35.14 years). She was likely to have finished high school (61.8%) but not to have obtained further education (4.6%).

Table 2. Cecil County Payee Demographic Characteristics: 2011 (n=584)

Gender	
% Women	94.5% (552)
Race	
% African American^	19.1% (103)
% Caucasian^	76.4% (412)
% Hispanic	3.9% (21)
Education	
Finished 12th grade	57.1% (294)
Beyond 12th grade	3.7% (19)
Marital Status	
Never married	53.6% (305)
Age at Study Month	
Mean [median]	36.55 [34.07]
Range	18.35-78.04

Note: ^=non-Hispanic. Counts may not sum to actual sample size because of missing data for some variables. Some information was excluded to protect recipient confidentiality when the sample was under 10 cases. Valid percentages are reported.

As shown in Table 3, most assistance units were relatively small: over half (57.2%) of all cases contained just one or two recipients, and less than one in five (19.3%) 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 (mean=5.92).

Table 3. Cecil County Case Demographic Characteristics: 2011 (n=584)

Size of Assistance Unit (AU)	
1-2 people	57.2% (334)
3 people	23.5% (137)
4 or more people	19.3% (113)
Mean [median]	2.53 [2]
Number of Adults in AU	
Mean [median]	0.76 [1]
Number of Children AU	
Mean [median]	1.76 [1]
Age of Youngest Recipient Child	
Mean* [median]	5.86 [4.10]
Range	0.01-17.88

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

As presented in Table 4, work-eligible cases constituted only one third (33.0%) of Cecil County's 2011 caseload, lower than in the state as a whole (44.9%). Work-eligible cases are required to participate in work-related activities, and the majority is generally single-parent cases. Only one in five (20.4%) cases in Cecil County was single-parent, compared to 35.6% at the state level. While about two-thirds of Cecil County's caseload has remained work-exempt, there has been some change in the type of cases that make up the work-exempt caseload. Specifically, the long-term disabled population was 7.9% of the caseload in 2007 and increased by more than 10 percentage points to 19.7% in 2011, representing an increase from 28 to 115 cases. Due to faster growth in other caseload types, the percent of child-only cases decreased from 39.1% in 2007 to 31.3% in 2011, even though there was an increase of 45 cases.

Table 4. Cecil County Caseload Designations, 2007-2011***

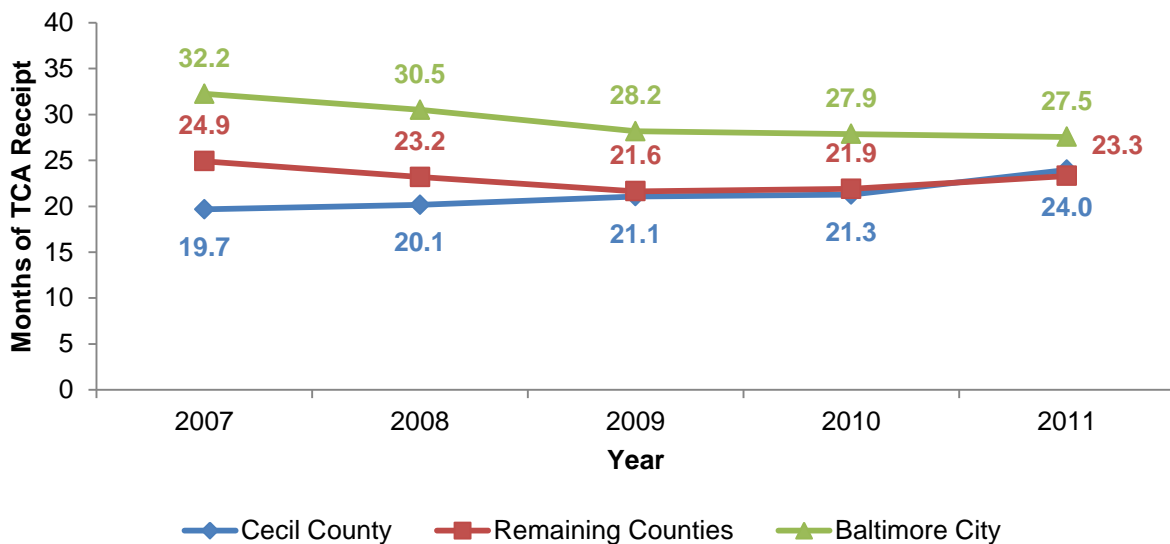
	2007 (n=353)	2008 (n=419)	2009 (n=478)	2010 (n=533)	2011 (n=584)
Work-Eligible	34.6% (122)	28.1% (117)	32.4% (155)	38.3% (204)	33.0% (193)
Single-Parent Earnings	21.0% (74)	15.6% (65)	22.2% (106)	28.3% (151)	20.4% (119)
Short-term Disability	- -	- -	- -	2.6% (14)	- -
Domestic Violence	9.3% (33)	9.4% (39)	5.0% (24)	5.1% (27)	6.3% (37)
Two-Parent	- -	- -	- -	- -	1.9% (11)
	- -	- -	3.1% (15)	- -	2.7% (16)
Work-Exempt	65.4% (231)	71.9% (300)	67.6% (323)	61.7% (329)	67.0% (391)
Child-Only	39.1% (138)	41.2% (172)	38.1% (182)	31.5% (168)	31.3% (183)
Child Under One	13.9% (49)	13.4% (56)	10.5% (50)	9.6% (51)	11.3% (66)
Long-term Disability	7.9% (28)	12.0% (50)	15.7% (75)	16.5% (88)	19.7% (115)
Caring for Disabled Family Member	- -	2.6% (11)	- -	- -	- -
Needy Caretaker	2.8% (10)	2.6% (11)	- -	3.0% (16)	3.1% (18)

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 last five years is presented in Figure 3 for Cecil County, Baltimore City, and the remaining 22 counties. Statewide figures are omitted since they tend to reflect Baltimore City trends due to its disproportionately large part of the state's caseload. In all years, Cecil TCA recipients received assistance for an average of two years or less over the previous five years. For example, the 2007 caseload received TCA for an average of 19.7 months in the previous five years (between October 2002 and September 2007). The average number of months of TCA receipt increased slowly to 24 months in 2011. The other counties, while also averaging around two years of receipt, had a slightly different pattern in which the average number of months decreased slightly through 2010, but then increased in 2011, nearly to the 2007 level. Baltimore City, however, saw a continuous decline in the average number of months of TCA throughout this time period.

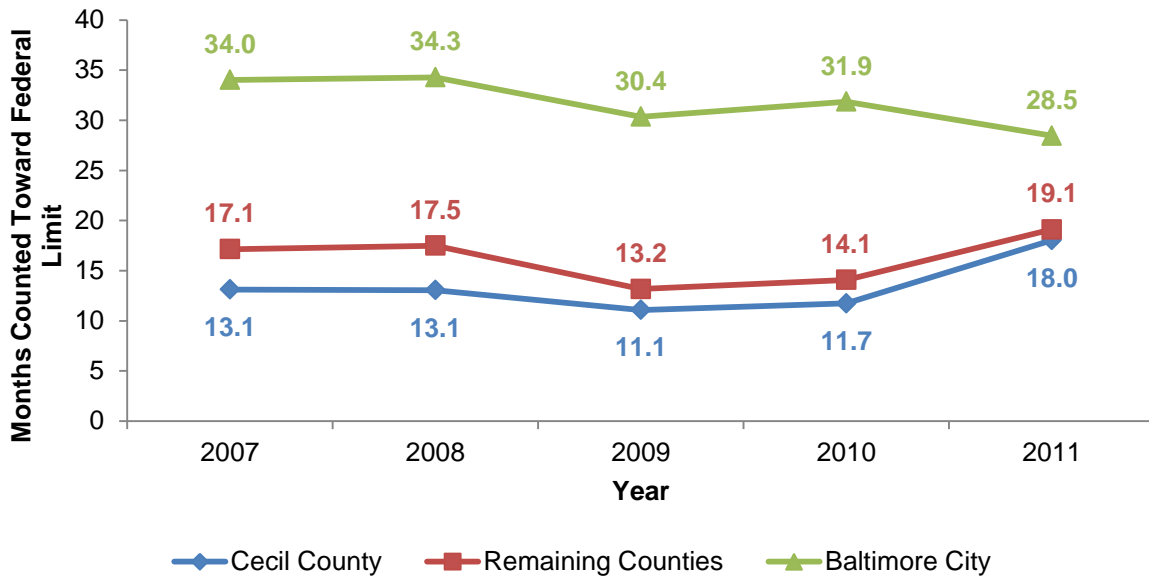
Figure 3. Average Number of Months of TCA in the Previous Five Years: 2007-2011***



*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 caseload has received more than 60 months of TCA.^{ix} Figure 4 shows the trends in the average number of months counted toward the federal 60-month time limit between 2007 and 2011 for Cecil County, the remaining 22 counties, and Baltimore City. Cases in Cecil County received between 11 and 13 time-limited months of TCA, on average, between 2007 and 2010, but this increased substantially to 18 months, on average, in 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 due to the large proportion of cases that are exempt from the federal time limit. Similar to Cecil County, the remaining Maryland counties had an initial decrease in the average number of months, but average months began to rise again after 2009. Baltimore City, on the other hand, continued to see a decrease in months counted toward the federal time limit, decreasing from 34.0 months in 2007 to 28.5 months in 2011.

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



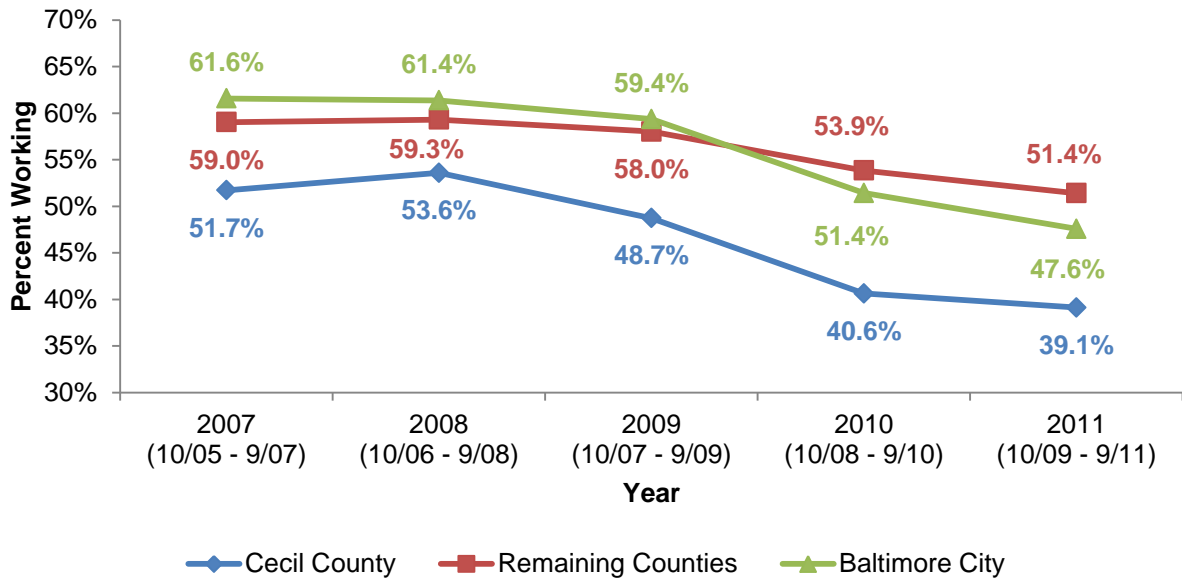
*p<.05 **p<.01 ***p<.001

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.^x To provide a perspective on employment in Cecil County, Figure 5 compares Cecil County, the remaining 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 2007 to 2011. Half (51.7%) of Cecil County’s caseheads worked at some point in the two years before October 2007 (between October 2002 and September 2007), but only two in five (39.1%) worked in the two years before October 2011. Cecil had a lower percentage of recipients working than Baltimore City and the remaining counties, and the decline in employment participation over this time period was much more substantial in Cecil County (12.6 percentage points) than in the other counties (7.6 percentage points), but not as large as the decrease in Baltimore City (14 percentage points). These findings are not surprising considering the fact that Cecil County’s unemployment rate has been above the state average throughout most of this period. However, the employment figures here do not capture any out-of-state employment by the caseheads, and as previously mentioned, in 2010 one third (32.2%) of Cecil County residents left the state for employment.^{xi}

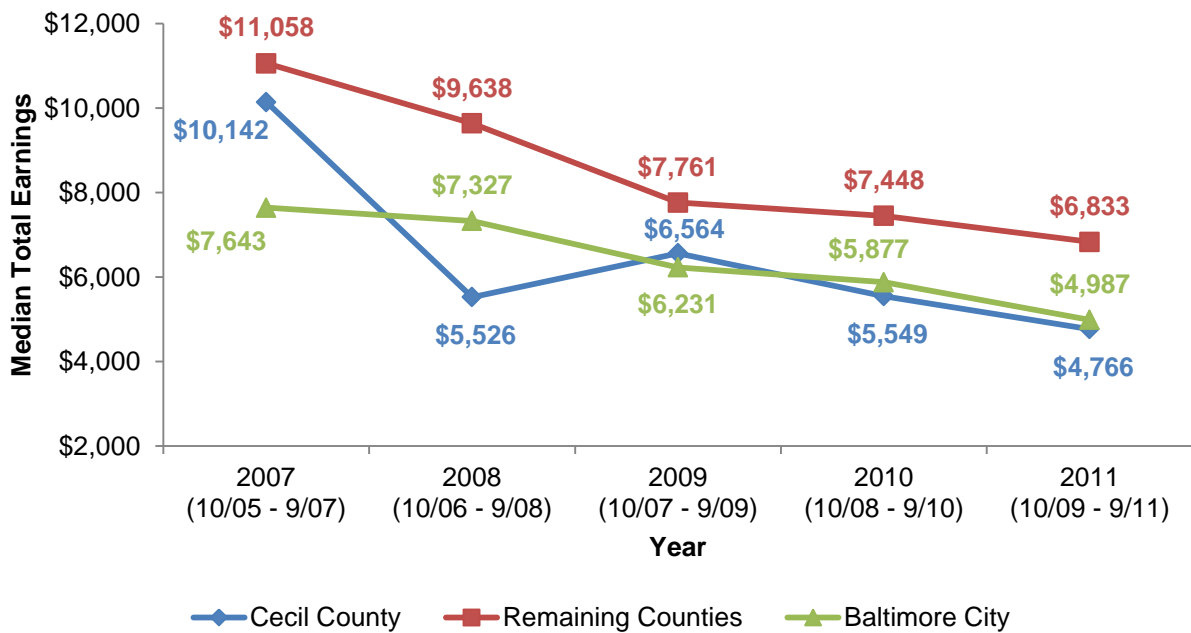
Figure 6 shows median total earnings in the previous two years for each year in this five-year period for Cecil County, the remaining counties, and Baltimore City. In 2007 Cecil County recipients had two-year median earnings of \$10,142, but this decreased by nearly half in 2008, when caseheads had two-year median earnings of only \$5,526. There was a subsequent increase of about \$1,000, and the median earnings remained comparable to the median earnings in Baltimore City through 2011. Median earnings in the other counties were consistently higher than in both Cecil County and Baltimore City, but the other counties also saw a 38.2% decrease in earnings.

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

CONCLUSION

In 2011, Cecil County's TCA caseload was comprised of Caucasian women about 37 years old with high school diplomas. Cases primarily consisted of one or two people, and the average age of the youngest child was six years old. This profile was stable over time. The majority of the caseload remained work-exempt, however there was substantial growth in the long-term disabled population, as well as smaller growth among child-only and child under one cases. There was an increase in single-parent cases that are required to participate in work-related activities, but this increase was not as rapid as the growth in long-term disabled cases. It is not surprising that TCA receipt increased while employment and earnings decreased, as Cecil County felt the effects of the recession. This was not unique to Cecil County as the rest of the state's caseload had similar experiences.

Notes and Sources:

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

ⁱⁱ 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.

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

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

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

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

^{vii} The 2011 estimate was available for Cecil County as presented above. However, for purposes of comparison, the 3 year 2009-2011 estimate was 10.1%.

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

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

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

^{xi} United States Census Bureau. (2012a). American Community Survey. Available from <http://factfinder2.census.gov/>.

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For additional information about this research brief, please contact Letitia Logan Passarella (llogan@ssw.umaryland.edu; 410-706-2479) at the School of Social Work. Please visit our website, www.familywelfare.umaryland.edu, for additional copies of this brief and other reports.