

CHARLES COUNTY TEMPORARY CASH ASSISTANCE ACTIVE CASELOAD: 2011

SUMMARY

Caseload Characteristics

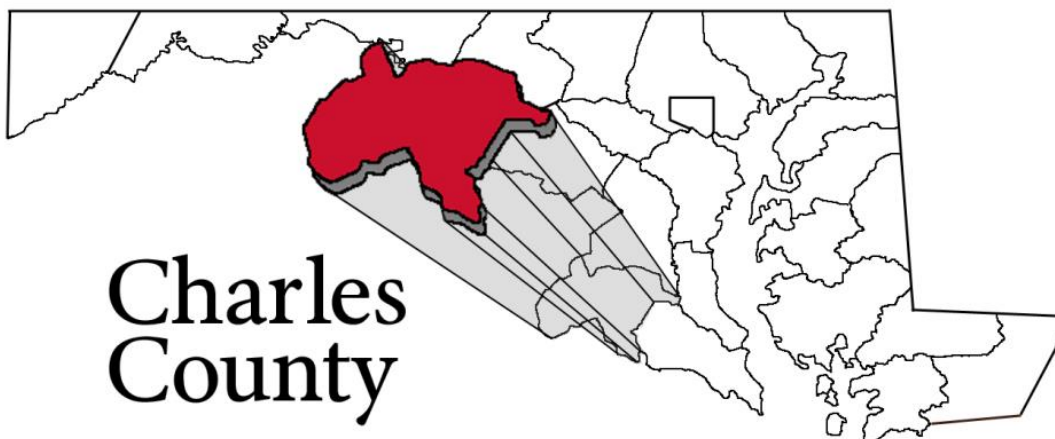
- Charles County experienced a 77% increase in its caseload from 201 cases in 2007 to 356 cases in 2011. This made up about one percent of the state's caseload.
- A typical TCA recipient was an African American (78.9%) woman (94.9%) who was about 37 years of age and had received at least her high school diploma (65.9%).
- A typical TCA case had two or fewer people in the assistance unit (64.6%). The youngest child in the assistance unit was approximately six years old.
- Nearly three in five (56.7%) cases were work-exempt cases, largely consisting of child-only cases (37.6%).
- There was substantial growth in the work-eligible population from 14.4% in 2007 to 43.3%, due to the increase in single-parent cases from 21 to 121 cases.

TCA Participation

- Charles County clients received fewer months of TCA over this five year period. In 2007, families received an average of 32 months of TCA in the previous five years; this decreased to 22 months in 2011.
- Between 2007 and 2011, TCA recipients received between 8 and 17 months of assistance that counted toward the federal time limit.

Employment and Wages

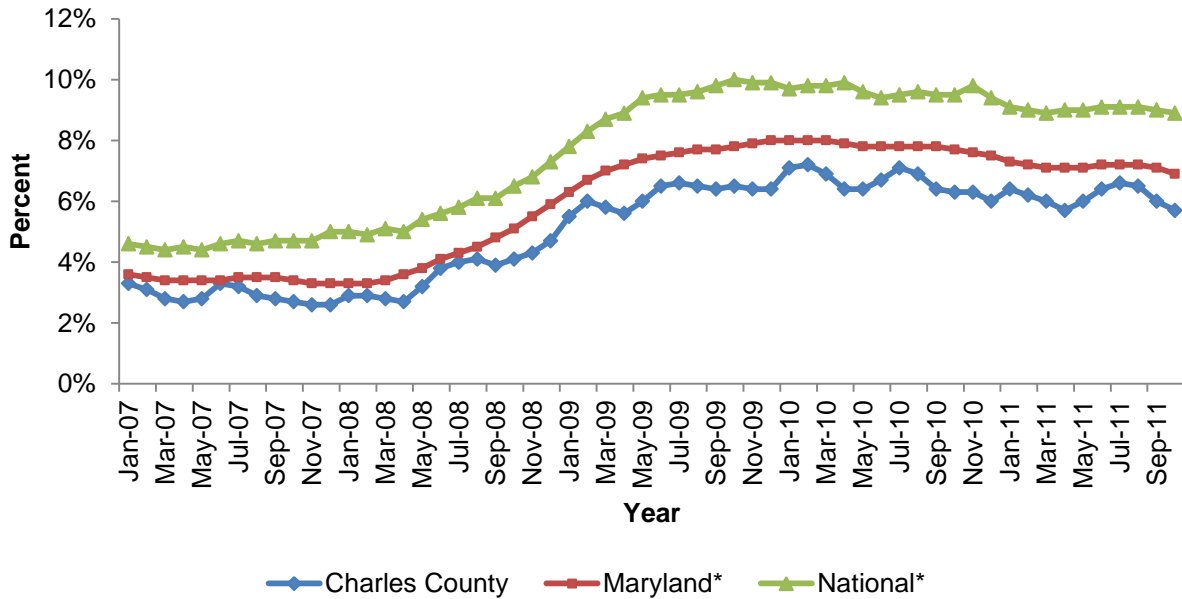
- About half of Charles County's caseheads worked in the previous two years. Specifically, 47% of caseheads in October 2007 worked at some point in the two years prior to that date, and 51% of caseheads in October 2011 worked in the previous two years.
- Median total earnings decreased over this time period. In 2007, working caseheads had a two-year median total earning of \$19,448, but this decreased by 64% to \$7,057 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 Charles County by utilizing the same methodology and data. Charles County is located in the south of state by the Chesapeake Bay and makes up about three percent of the state's population. As Figure 1 shows, the unemployment rate in Charles County has been below the state average since 2007. Its highest unemployment rate was 7.2% in February 2010 and decreased by 1.5 percentage points by October 2011 to 5.7%.ⁱⁱ

Figure 1. Unemployment Rate, 2007-2011



* Indicates seasonal adjustment.

The largest industries within Charles County were public administration; educational services, and health care and social assistance; and professional, scientific, and management, and administrative and waste management services.ⁱⁱⁱ Nearly three in ten (28.7%) county residents commuted for employment outside the county, and more than one third (35.2%) left the state for employment.^{iv} The majority of Charles residents age 25 and older received a high school degree or higher (90.4%), but only one quarter (26.1%) held Bachelor's degrees or higher.^v Only 9.1% of Charles households earned under \$25,000 with an average household income of \$100,574 in 2010 and a median household income of \$88,825.^{vi} The estimated poverty rate for 2011 was 7.7%^{vii}, which was just below the state average of 8.6%.^{viii}

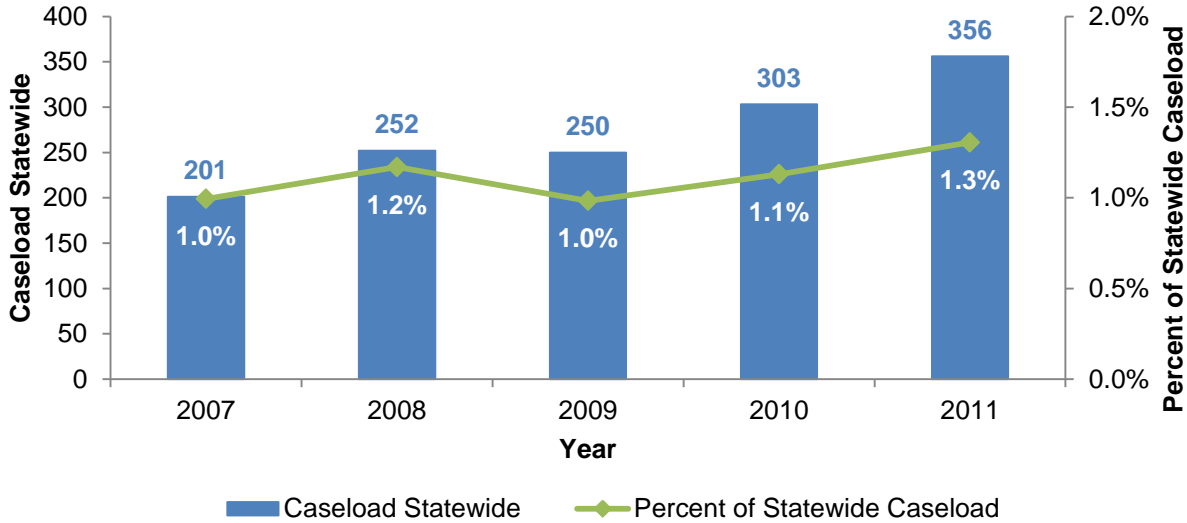
	Charles	Maryland
2010 Population	146,551	5,773,552
2011 Poverty Rate	7.7%	8.6%
2010 Median Household Income	\$88,825	\$90,500

FINDINGS

Caseload Characteristics

TCA caseloads across Maryland increased since the start of the Great Recession, and Charles County was no different. The total caseload size in Charles County, as shown in Figure 2, increased from 201 cases in October 2007 to 356 cases in October 2011, a 77.1% increase. Even with this increase, Charles County’s caseload only represented about one percent of Maryland’s statewide caseload over time.

Figure 2. TCA Caseload for Charles 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 Charles County TCA recipients, as displayed in Table 2, was an African American (78.9%) woman (94.4%) who has completed high school but received no additional education (62.5%). She never married (72.5%) and was 37 years old, on average. This profile has not changed between 2007 and 2011. It was also similar to that of the average TCA casehead in Maryland, which 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. Charles County Payee Demographic Characteristics: 2011 (n=356)

Gender	
% Women	94.4% (336)
Race	
% African American [^]	78.9% (232)
% Caucasian [^]	19.0% (56)
Education	
Finished 12th grade	62.5% (190)
Beyond 12th grade	6.9% (21)
Marital Status	
Never married	72.5% (243)
Age at Study Month	
Mean [median]	36.69 [32.41]
Range	18.12-79.65

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 (64.6%) of all cases contained just one or two recipients, and less than one in five (14.3%) 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 old. 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 six (mean=5.92).

Table 3. Charles County Case Demographic Characteristics: 2011 (n=356)

Size of Assistance Unit (AU)	
1-2 people	64.6% (230)
3 people	21.1% (75)
4 or more people	14.3% (51)
Mean [median]	2.34 [2]
Number of Adults in AU	
Mean [median]	0.65 [1]
Number of Children AU	
Mean [median]	1.69 [1]
Age of Youngest Recipient Child	
Mean [median]	6.21 [4.61]
Range	0.01-17.89

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, in which caseheads are required to participate in work-related activities, constituted 43.0% of Charles County's caseload, similar to the state average of 44.9% in 2011. Single-parent cases make up the majority of the work-eligible population, and Charles County had substantial growth in these cases. In 2007, there were only 21 single-parent cases, but in 2011 there were 121 single-parent cases. As a result, single-parent cases increased from 14.4% of Charles County's caseload to 43.3% of the caseload. There was little growth among work-exempt cases in Charles County, especially compared to work-eligible cases. Work-exempt cases decreased sharply from 85.6% of the county's caseload to 56.7%. This is largely due to the stability in the number of child-only cases (133 in 2007, 134 in 2011), as child-only cases shifted from 66.2% to 37.6% of the county's caseload from 2007 to 2011. Child-only cases make up three in ten (29.0%) of all Maryland cases, meaning that Charles County became more aligned with the state's caseload in this period.

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

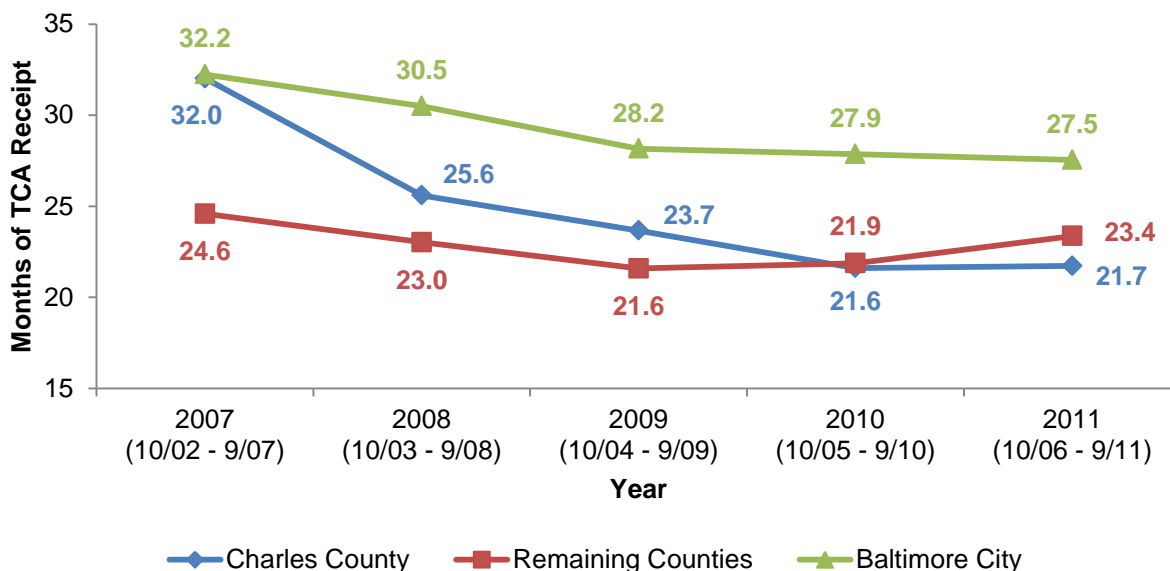
	2007 (n=201)	2008 (n=252)	2009 (n=250)	2010 (n=303)	2011 (n=356)
Work-Eligible	14.4% (29)	13.9% (35)	22.8% (57)	31.0% (94)	43.3% (154)
Single-Parent Cases	10.4% (21)	9.2% (23)	18.8% (47)	23.8% (72)	34.0% (121)
Earnings	- -	- -	- -	3.6% (11)	3.1% (12)
Short-term Disability	- -	- -	- -	3.3% (10)	3.1% (11)
Work-Exempt	85.6% (172)	86.1% (216)	77.2% (193)	69.0% (209)	56.7% (202)
Child-Only	66.2% (133)	58.2% (146)	52.8% (132)	43.2% (131)	37.6% (134)
Child Under One	8.5% (17)	12.7% (32)	14.0% (35)	18.2% (55)	10.1% (36)
Long-term Disability	9.5% (19)	11.2% (28)	6.8% (17)	6.6% (20)	7.0% (25)

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 designations completely excluded were caring for a disabled household member, legal immigrant, domestic violence, two-parent, and needy caretaker relative. Valid percentages are shown. *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 Charles 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. Charles County's 2007 caseload received an average of 32.0 months of TCA in the previous five years (between October 2002 and September 2007). There was a steady decline in the average number of months of receipt in subsequent years, and by 2011, the average was 21.7 months. The decrease in average number of months may be related to the increase in single-parent cases, especially if these were cases that had no history with TCA but needed assistance due to the Great Recession; their lack of history with the program would bring the average number of months down. The other counties also had an initial decline in the average number of months of TCA, but that began to increase again after 2009. Baltimore City, however, also saw a continuous decline in the average number of month of TCA throughout this time period.

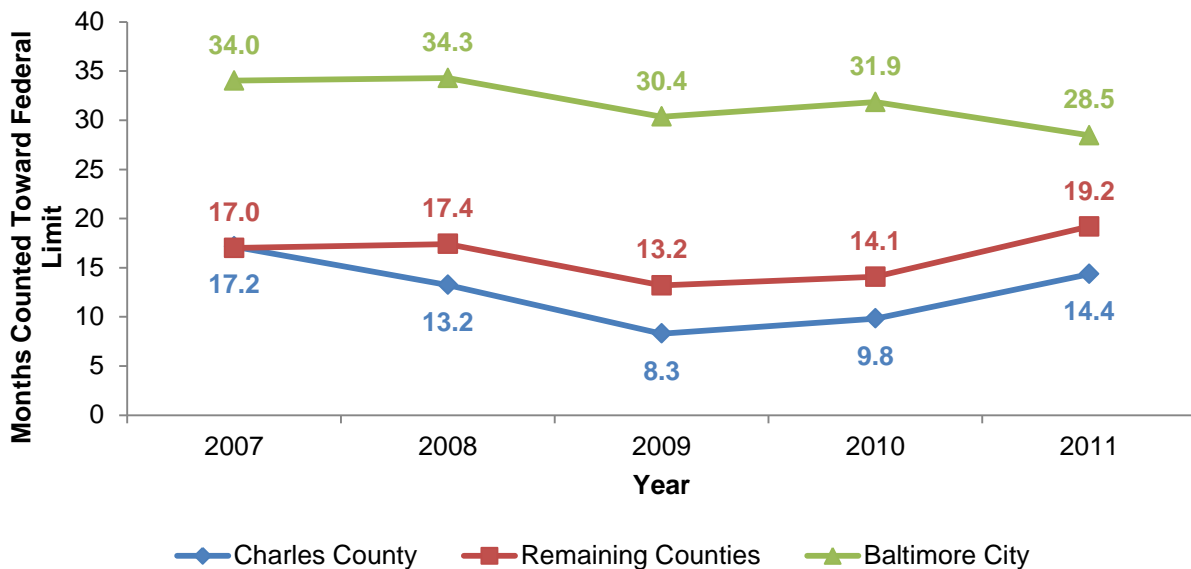
Figure 3. Average Number of Months of TCA in the Previous Five Years: 2007-2011***



*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 Charles County, the remaining 22 counties, and Baltimore City. In 2007 Charles County recipients had 17.2 months, on average, counted toward their 60-month limits. This average decreased to 8.3 months in 2009, but began to increase after that, reaching 14.4 months by 2011.^x The number of months counting towards the federal time limit was lower than the number of months received in the previous five years due to cases that are exempt from the federal time limit. Similar to Charles 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 from 34.0 months in 2007 to 28.5 months in 2011.

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



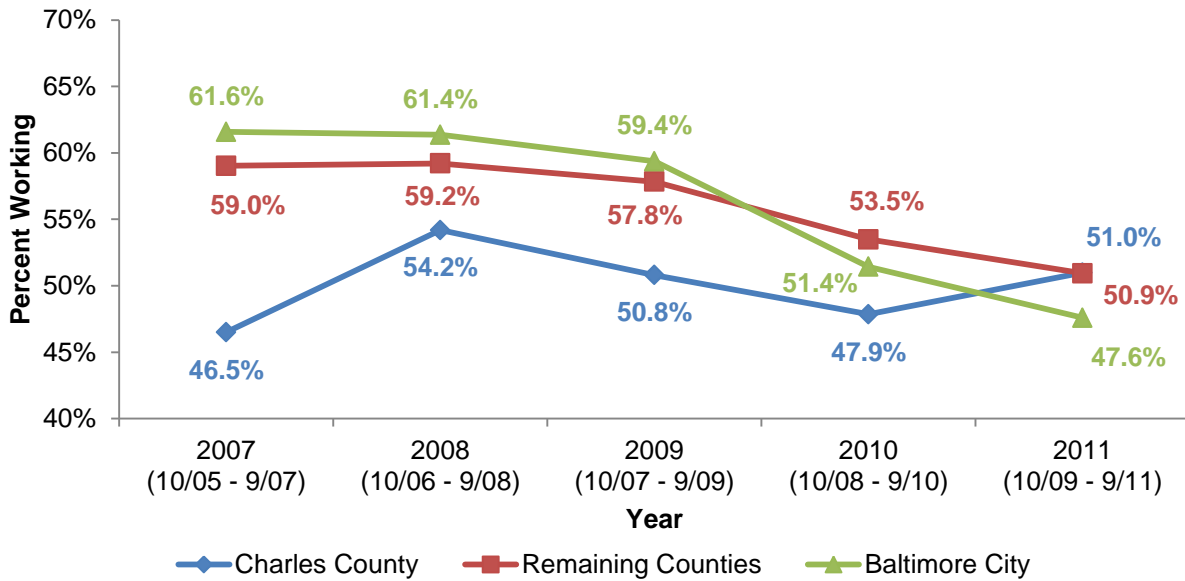
*p<.05 **p<.01 ***p<.001.

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.^{xi} To provide a perspective on employment in Charles County, Figure 5 compares Charles 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. In Charles County, nearly half (47.9%) of the 2007 caseheads worked at some point in the two years before October 2007 (between October 2005 and September 2007). There was an initial increase of nearly eight percentage points to 54.2% working in the two years before 2008. Employment participation declined slowly to 47.9% in 2010 and back up to 51.0% in 2011. Except for the 2011 caseload, Charles County caseheads had lower employment participation than Baltimore City and the remaining counties. Both Baltimore City and the remaining counties began with an employment participation rate at around 60%, more than 10 percentage points higher than Charles County. However, these employment figures do not capture any out-of-state employment by the caseheads, and as previously mentioned, more than one third (35.6%) of Charles County residents left the state for employment.^{xii} If caseheads are also obtaining employment outside of Maryland's borders, then the employment participation rate in Figure 5 may be lower than the reality.

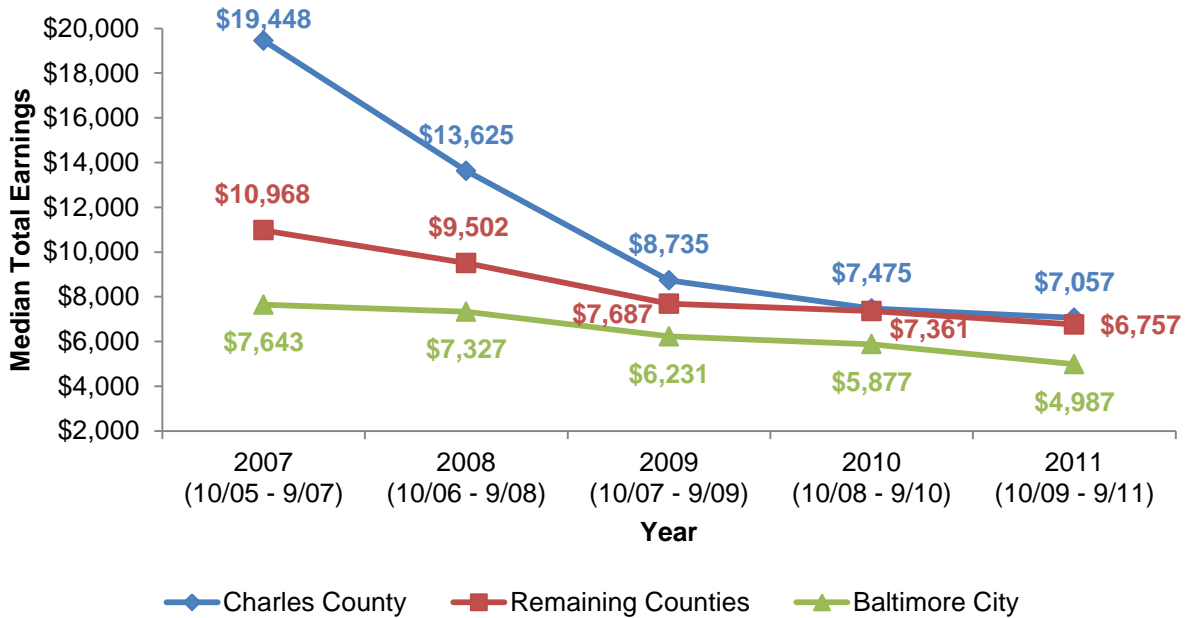
Figure 6 shows the median total earnings in the previous two years for each of the caseloads over this five year period for Charles County, the remaining counties, and Baltimore City. In 2007, working caseheads in Charles County had two-year median earnings of \$19,448, more than \$8,000 higher than earnings in the other counties and more than \$11,000 higher than earnings in Baltimore City. However, with the growth of work-eligible cases through 2011, there was a steep decline of more than \$12,000 in median earnings among working caseheads to \$7,057 in 2011. Median earnings remained above those in the other counties and Baltimore City, however the differences were much smaller by 2011. The other counties and Baltimore City also experienced a decline in median 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, Charles County's TCA caseload was composed of African American women about 37 years old with high school diplomas. Cases were mostly made of one or two people, and the average age of the youngest child was six years old. This profile was consistent over time. However, the caseload designation changed greatly between 2007 and 2011 particularly in the work-eligible designation. The number of single-parent cases grew by 100 between 2007 and 2011, and while these numbers may be practically small, in a county with 200 to 300 cases, this growth is significant. This is especially true because single-parent cases are required to participate in a work-related activity for calculation of the federal work participation rate. While the unemployment rate for the county remained below the state average, the individuals receiving TCA found it much harder to obtain employment as participation declined throughout this time period as well as earnings.

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 Charles County as presented above. However, for purposes of comparison, the 3 year 2009-2011 estimate was 6.2%.

^{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 Due to the small caseload sizes in Charles County, a few outlier cases can skew the means. While the mean number of months had increased drastically, the median number of months towards the federal time limit was only 7 months in 2011, consistent with previous years' findings.

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

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

ACKNOWLEDGEMENTS

The authors would like to thank Jamie Haskel and Somlak Suvanasorn for their assistance in the collection and processing of data for this research brief as well as Lisa Nicoli for her assistance with editing. This brief was prepared by the Family Welfare Research and Training Group with support from its long time research partner, the Maryland Department of Human Resources.

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