

# GARRETT COUNTY TEMPORARY CASH ASSISTANCE ACTIVE CASELOAD: 2011

## SUMMARY

### Caseload Characteristics

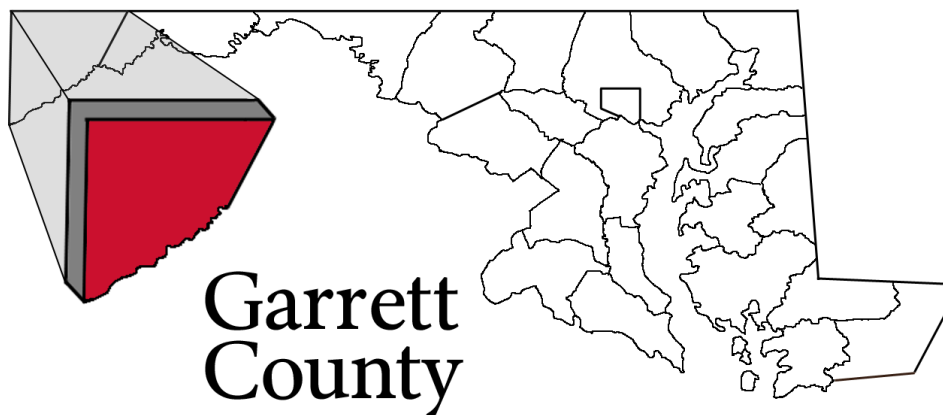
- Garrett County experienced a 73% increase in its caseload between 2007 and 2011. The number of cases rose from 55 in 2007 to 95 in 2011, representing a very small percentage of the overall state caseload.
- A typical TCA recipient was a Caucasian (97.8%) woman (92.6%) who was about 35 years of age and had received her high school diploma (61.5%).
- A typical TCA case had two or fewer people in the assistance unit (59.0%). The youngest child in the assistance unit was approximately six years old.
- The majority (69.5%) of cases were work-exempt cases in 2011. In fact, child-only cases were one third (32.6%) of the caseload.

### TCA Participation

- Regardless of the year of analysis, Garrett County TCA recipients received fewer than 20 months of cash assistance in the previous 60 months. In 2007, families received an average of 17 months of TCA in the previous 60 months; this increased to 19 months in 2011.

### Employment and Wages

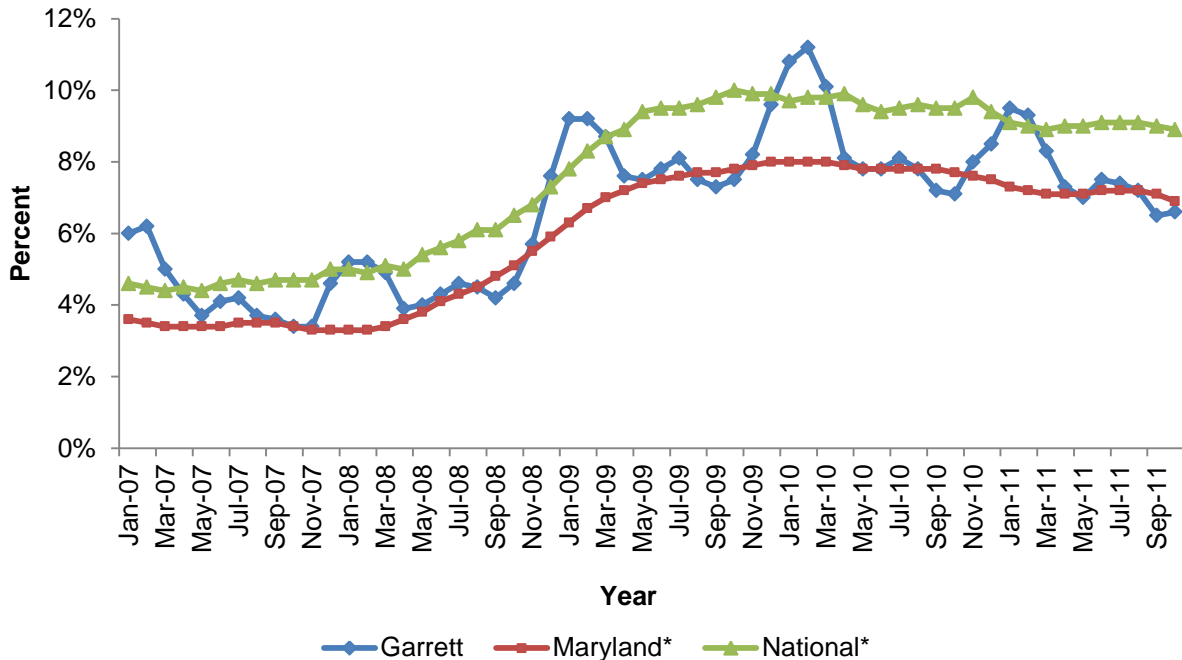
- Garrett County's recipients were less likely to have worked in the previous two years compared to their counterparts in the rest of Maryland. Nearly three-fifths (58.2%) of the 2007 caseheads worked at some point in the previous two years, but just over two-fifths (43.2%) of the 2011 caseheads had worked in the previous two years.
- Earnings fluctuated for caseheads with employment in the previous two years. Among the 2007 caseheads, median total earnings were \$4,845 with an increase to \$7,219 among the 2008 caseheads. However, median total earnings declined to \$4,401 for the 2010 caseheads, only to increase to \$7,851 for the 2011 caseheads.



## 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 Garrett County by utilizing the same methodology and data. Garrett County borders Pennsylvania and West Virginia in the furthest west portion of the state. Throughout the Great Recession and its recovery, Garrett County's unemployment rate, as shown in Figure 1, had several peaks and valleys representative of the seasonal work common to the county's residents. In some instances the unemployment rate in the winter months was well above the national average, while it followed the Maryland unemployment rate during the summer months.

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



\* Indicates seasonal adjustment.

The largest industries within Garrett County were educational services, and health care and social assistance; construction; and retail trade.<sup>ii</sup> About one in eight (13.1%) county residents traveled for employment outside the county, and an additional 8.9% left the state for employment.<sup>iii</sup> The majority of Garrett residents age 25 and older received a high school degree or higher (84.3%); less than one in five (17.5%) residents had a Bachelor's degree or higher, however.<sup>iv</sup> One-quarter (26.7%) of Garrett households earned under \$25,000, but the average household income was \$58,089 in 2010 and the median household income was \$45,760.<sup>v</sup> The estimated poverty rate for 2009-2011 was 10.8%<sup>vi</sup> in Garrett County, which was higher than the state average (8.6%).<sup>vii</sup>

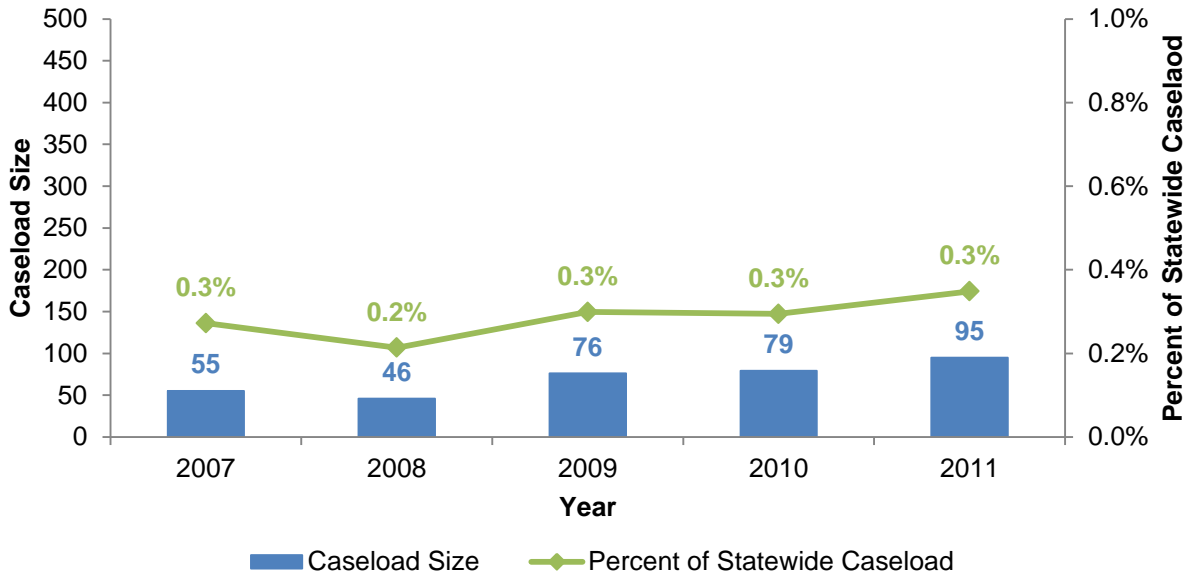
|                              | <b>Garrett</b> | <b>Maryland</b> |
|------------------------------|----------------|-----------------|
| 2010 Population              | 30,097         | 5,773,552       |
| 2009-2011 Poverty Rate       | 10.8%          | 8.6%            |
| 2010 Median Household Income | \$45,760       | \$90,500        |

## FINDINGS

### Caseload Characteristics

TCA caseloads across Maryland increased since the start of the Great Recession, and while Garrett County has a very small TCA caseload, it also experienced an increase in cases throughout this time period. The total caseload size in Garrett County, as shown in Figure 2, increased from 55 cases in October 2007 to 95 cases in October 2011, a 72.7% increase. Even with this increase, which likely strained the local office, Garrett’s caseload only represented a very small percentage of Maryland’s statewide caseload. As a precaution, this small caseload can cause large variations in the following analyses.

**Figure 2. TCA Caseload for Garrett 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 Garrett County TCA recipients, as displayed in Table 2, was a Caucasian (97.8%) woman (92.6%) who has completed high school (61.5%). She was or had been married (61.5%) and was 35 years old, on average. This profile has not changed between 2007 and 2011. This profile is very different from the typical TCA recipient in Maryland—an African-American (75.0%) woman (94.4%) who has never married (78.8%) and was in her mid-30s (mean=35.14 years). Similar to Garrett County recipients, however, the typical Maryland recipient also graduated from high school (66.4%).

**Table 2. Garrett County Payee Demographic Characteristics: 2011 (n=95)**

|                           |               |
|---------------------------|---------------|
| <b>Gender</b>             |               |
| % Women                   | 92.6% (88)    |
| <b>Race</b>               |               |
| % Caucasian <sup>^</sup>  | 97.8% (91)    |
| <b>Education</b>          |               |
| Finished 12th grade       | 61.5% (56)    |
| <b>Marital Status</b>     |               |
| Never married             | 36.6% (34)    |
| <b>Age at Study Month</b> |               |
| Mean [median]             | 35.22 [33.04] |
| Range                     | 16.37-65.57   |

**Note:** <sup>^</sup>=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 (59.0%) of all cases contained just one or two recipients, but one in four (25.3%) assistance units consisted of four or more people. On average, assistance units had one adult or less and two children. The average age of the youngest child in the assistance unit was six years (mean=5.87). 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. Furthermore, the average age of the youngest child in a Maryland assistance unit was also six years.

**Table 3. Garrett County Case Demographic Characteristics: 2011 (n=95)**

| <b>Size of Assistance Unit (AU)</b>    |             |
|--|-------------|
| 1-2 people                             | 59.0% (56)  |
| 3 people                               | 15.8% (15)  |
| 4 or more people                       | 25.3% (24)  |
| Mean [median]                          | 2.56 [2]    |
| <b>Number of Adults in AU</b>          |             |
| Mean [median]                          | 0.84 [1]    |
| <b>Number of Children AU</b>           |             |
| Mean [median]                          | 1.72 [1]    |
| <b>Age of Youngest Recipient Child</b> |             |
| Mean [median]                          | 5.87 [4.85] |
| Range                                  | 0.20-17.83  |

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

**Table 4. Garrett County Caseload Designations, 2011**

|                      | <b>(n=95)</b>     |
|----------------------|-------------------|
| <b>Work-Eligible</b> | <b>30.5% (29)</b> |
| Single-Parent Cases  | 16.8% (16)        |
| <b>Work-Exempt</b>   | <b>69.5% (66)</b> |
| Child-Only           | 32.6% (31)        |
| Child Under One      | 13.7% (13)        |
| Long-term Disability | 21.1% (20)        |

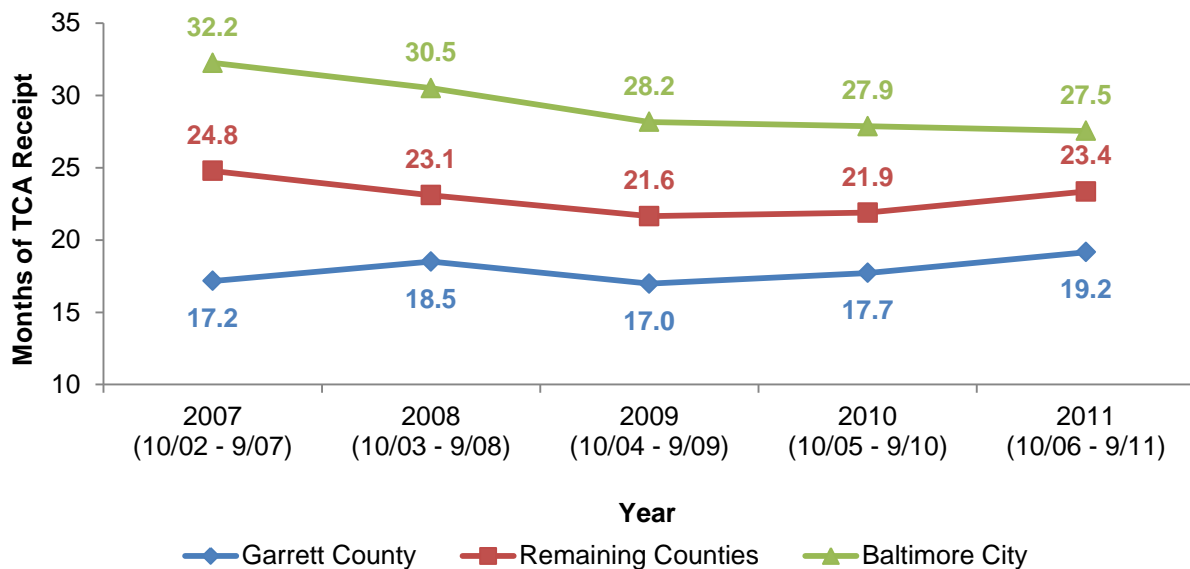
**Note:** Counts may not sum to actual sample size because caseload designations were excluded to protect recipient confidentiality when the sample was under 10 cases. Valid percentages are reported.

The caseload distribution for Garrett County TCA cases is presented in Table 4. The work-eligible caseload was 30.5% of the total caseload, which was below the state average of 44.9% in 2011. Work-eligible cases are required to participate in a work-related activity, while work-exempt cases—seven in ten (69.5%) Garrett County cases—are not subject to work requirements. About one-third of the county's cases were child-only (32.6%) compared to 29.0% among all cases in Maryland. While the county experienced growth in its overall caseload between 2007 and 2011, the growth remained proportional between the work-eligible and work-exempt cases.

### **TCA Participation**

The average number of months of TCA receipt in the last five years is presented in Figure 3 for Garrett 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, Garrett TCA recipients received cash assistance for an average of less than two years during the previous five years. For example, the 2007 caseload received an average of 17.2 months of TCA in the previous five years (between October 2002 and September 2007). This increased by two months, on average, for the 2011 caseload (19.2 months). The other counties remained relatively stable through this time period, with average receipt around two of the previous five years. Baltimore City, however, saw a continuous decline in the average number of month of TCA throughout this time period.

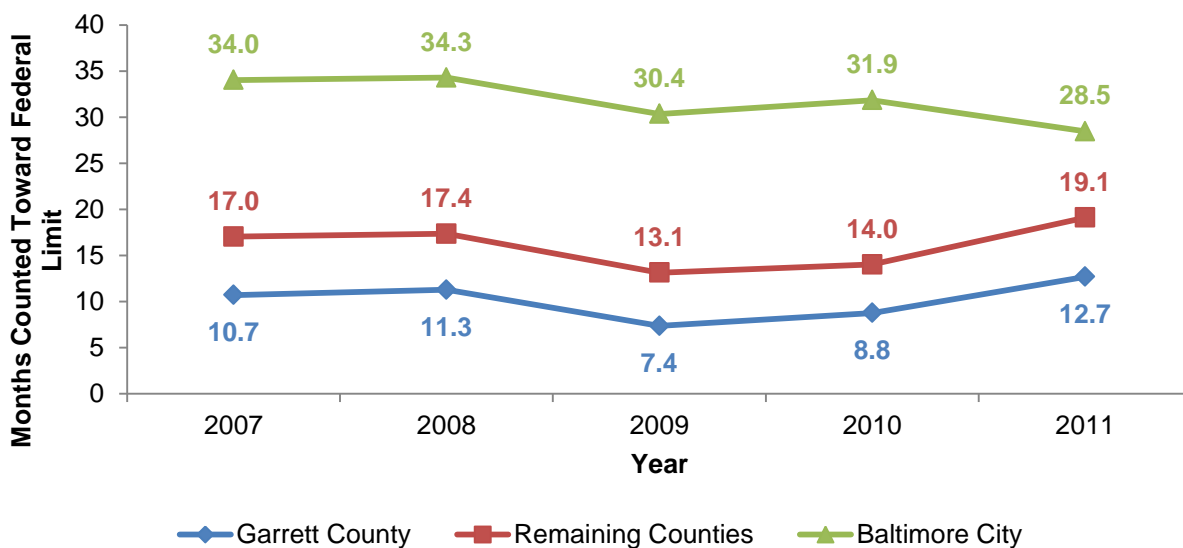
**Figure 3. Average Number of Months of TCA in the Previous Five Years: 2007-2011\*\*\***



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

TCA recipients have a 60-month time limit for cash assistance receipt according to federal regulations. 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.<sup>viii</sup> Figure 4 shows the trends in the average number of months counted toward the federal 60-month time limit between 2007 and 2011 for Garrett County, the remaining 22 counties, and Baltimore City. Likely due to a large caseload whose TCA receipt does not count towards the federal time limit, such as child-only cases, Garrett County cases have few months of cash assistance counting towards the federal time limit. For example, the 2007 caseload had an average of 10.7 months counting towards their 60-month time limit. The 2011 caseload received slightly more countable months (12.7).

**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>ix</sup> To provide a perspective on employment in Garrett County, Figure 5 compares Garrett 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 year. Nearly three-fifths (58.2%) of the 2007 caseheads had worked at some point in the previous two years (between October 2005 and September 2007). A similar percentage of the 2007 caseheads in the remaining 22 counties (58.8%) and Baltimore City (61.6%) had also worked in the previous two years. Work participation declined slowly for the next two caseloads in Garrett County, but decreased dramatically in 2010 to 39.2% with a small increase to 43.2% in 2011. While Baltimore City and the other counties also had a decrease in employment over this time period, the decrease was steady. The decline experienced in Garrett County may be related to the small caseload size in which a few unemployed caseheads can affect the overall percent of working caseheads.

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

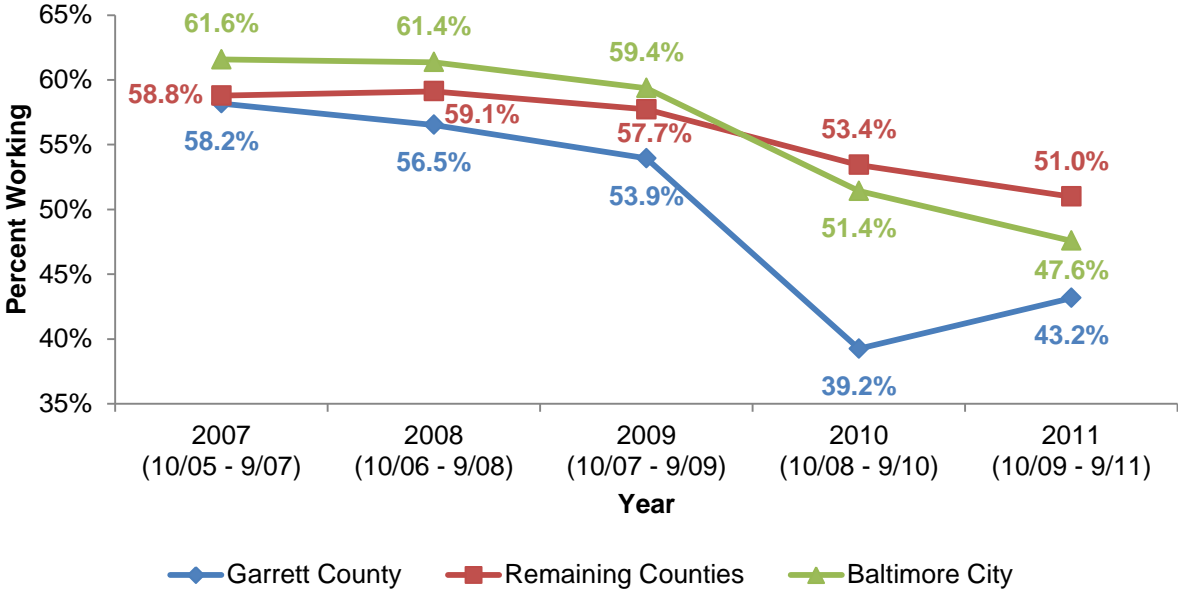
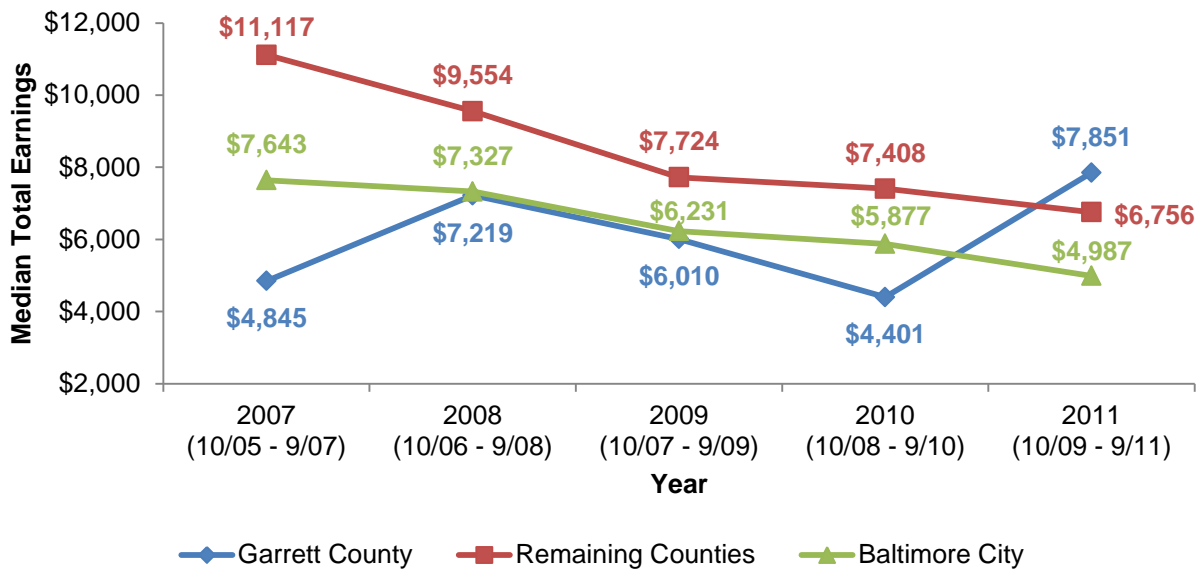


Figure 6 shows the median total earnings in the previous two years for each of the caseloads for Garrett County, the remaining counties, and Baltimore City. Median earnings among working caseheads in Garrett County fluctuated throughout this period, likely due to small caseload sizes. Among the 58.2% of 2007 caseheads who worked at some point in the previous two years, total median earnings during those two years were \$4,845, nearly \$3,000 less than median earnings in Baltimore City and more than \$6,000 less than median earnings in the other 22 counties. Both Baltimore City and the remaining 22 counties experienced a steady decline in median earnings, but Garrett County earnings varied. Working caseheads in 2008 had total median earnings of \$7,219, more than \$2,000 more than the 2007 caseheads. The 2009 and 2010 working caseheads experienced steady declines, but 2011 caseheads had total median earnings of \$7,851, not only the highest earnings of all five caseloads in Garrett County, but also higher than earnings in both Baltimore City and the other 22 counties in 2011.

**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, Garrett County's TCA caseload was comprised of Caucasian women about 35 years old with high school diplomas. Cases mostly consisted of one or two people, and the average age of the youngest child was six years old. This profile was consistent over time. Garrett County's caseload designations showed little change between 2007 and 2011, with the majority of cases exempt from work requirements. TCA receipt remained stable, ranging between 17 and 19 months of cash assistance over a 60-month period. The percentage of caseheads who worked decreased throughout this period and earnings varied for those who worked.

---

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

<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> The 2011 estimate was unavailable for Garrett County. The 3 year 2009-2011 estimate was 10.8%, which is presented above.

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

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

## ACKNOWLEDGEMENTS

The authors would like to thank Jamie Haskel and Somlak Suvanarn 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.

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