

# HOWARD COUNTY TEMPORARY CASH ASSISTANCE ACTIVE CASELOAD: 2011

## SUMMARY

### Caseload Characteristics

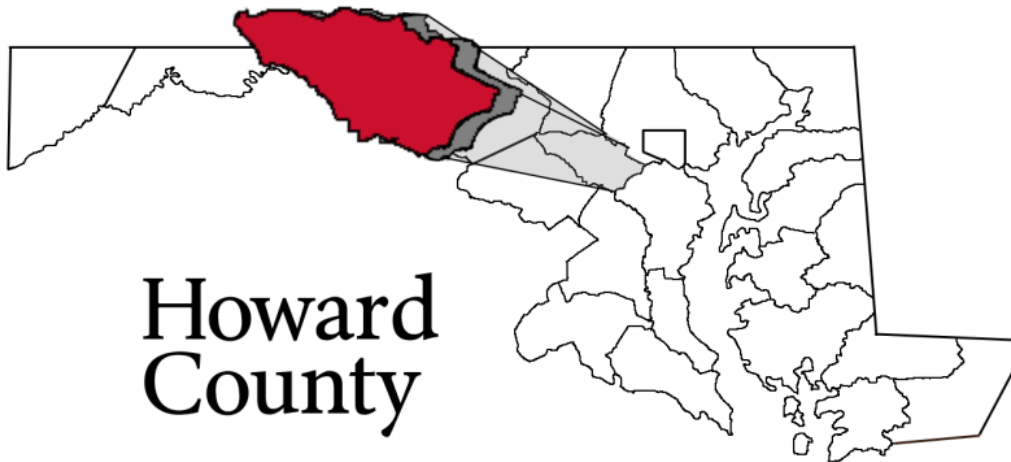
- Howard County recently experienced a 46% increase in its caseload. The number of cases rose from 382 in 2007 to 556 in 2011, representing about two percent of the overall statewide caseload.
- The typical TCA recipient was an African American (71.9%) woman (94.2%) who was about 36 years of age and had received her high school diploma (78.2%).
- The typical TCA case had two or fewer people in the assistance unit (50.2%). The youngest child in the assistance unit was approximately six years old.
- The majority of cases (56.6%) were work-eligible and required to participate in a work-related activity.
- Among work-exempt cases, about one-quarter (23.6%) were child-only cases, and one in ten (10.3%) were long-term disabled cases.

### TCA Participation

- TCA receipt between 2007 and 2011 has remained consistently just under two of the previous five years.
- Additionally, time-limited months of TCA did not exceed 20 months for each of the caseloads between 2007 and 2011.

### Employment and Wages

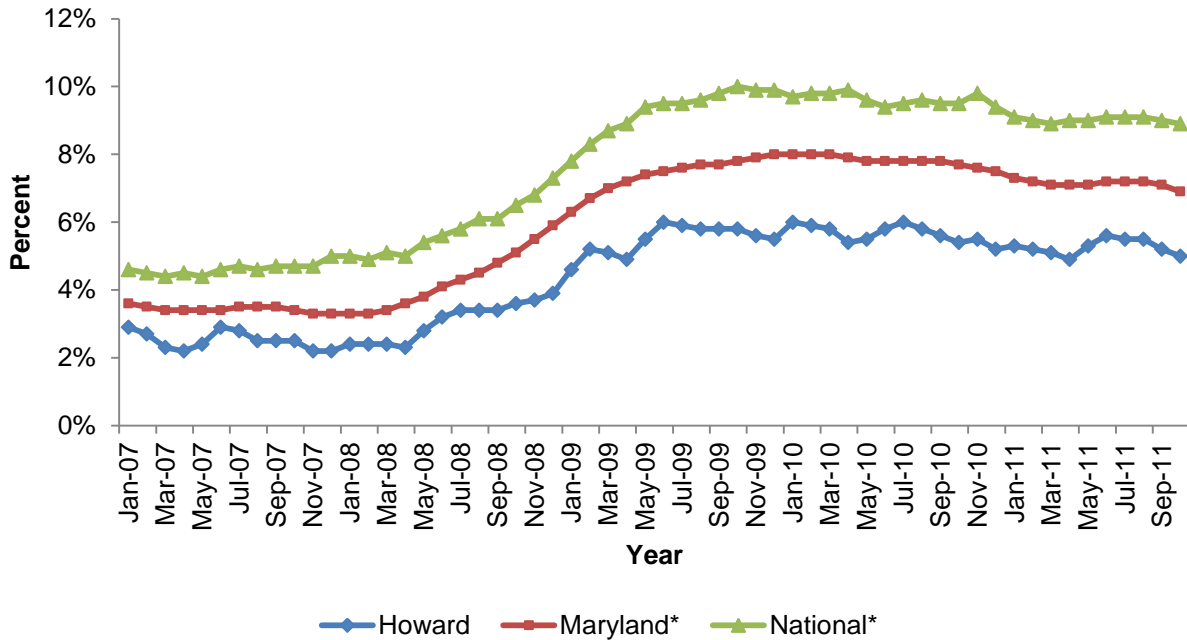
- Howard County's caseheads were more likely to have worked in the previous two years compared to their counterparts in the rest of Maryland. Regardless, the percent of caseheads working in the previous two years decreased from 73% in 2007 to 57% in 2011.
- Median total earnings in the previous two years also decreased by 41% from \$11,435 in 2007 to \$6,738 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 Howard County by utilizing the same methodology and data. Howard County is in the center of Maryland between Montgomery and Baltimore counties. As Figure 1 shows, Howard County, one of the wealthiest counties in the state, maintained an unemployment rate below that of the state.<sup>ii</sup> In fact, Howard County's highest unemployment rate was 6.0% in June 2009. In that same month, the Maryland unemployment rate was 7.5%, and the national rate was 9.5%.

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



\* Indicates seasonal adjustment.

The largest industries within Howard County were educational services, and health care and social assistance; professional, scientific, and management, and administrative and waste management services; and public administration.<sup>iii</sup> Half (49.7%) of county residents commuted for employment outside the county, and an additional 9.9% left the state for employment.<sup>iv</sup> The majority (94.6%) of Howard residents age 25 and older received a high school degree or higher, and nearly three-fifths (58.3%) held a Bachelor's degree or higher.<sup>v</sup> Only 7.0% of Howard households earned under \$25,000; the county's average household income was \$123,234 in 2010 with a median of \$103,273.<sup>vi</sup> The estimated poverty rate for 2011 was 6.1%<sup>vii</sup>, which was 2.5 percentage points lower than the state average.<sup>viii</sup>

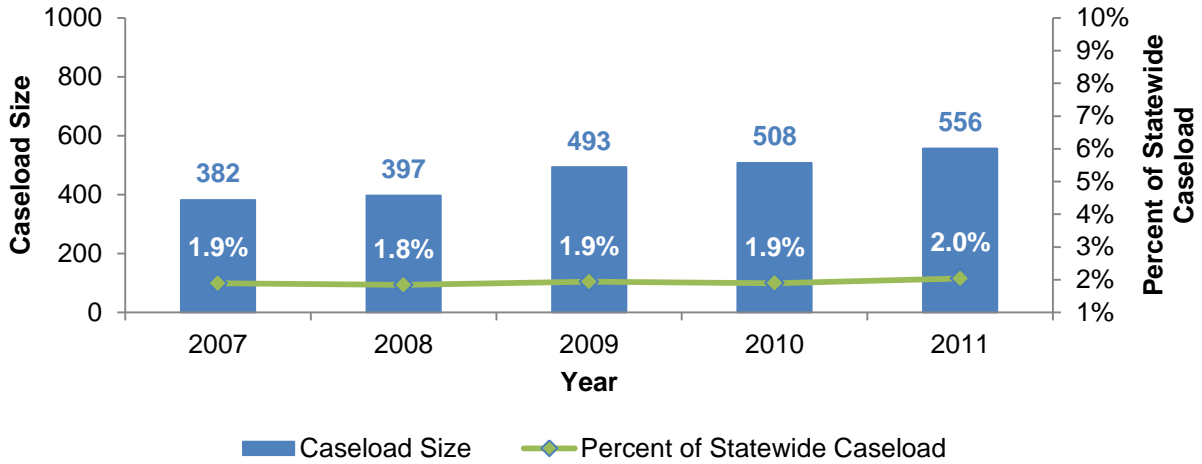
	<b>Howard</b>	<b>Maryland</b>
2010 Population	287,085	5,773,552
2011 Poverty Rate	6.1%	8.6%
2010 Median Household Income	\$103,273	\$90,500

## FINDINGS

### Caseload Characteristics

TCA caseloads in Maryland increased since the start of the Great Recession, and Howard County was no different. Total caseload size in Howard County, as shown in Figure 2, increased from 382 cases in October 2007 to 556 cases in October 2011, a 45.5% increase. Even with this increase, Howard’s caseload only represented 2.0% of Maryland’s statewide caseload.

**Figure 2. TCA Caseload for Howard 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 a Howard County TCA casehead, as displayed in Table 2, was an African American (71.9%) woman (94.2%) who completed high school but received no additional education (69.1%). She never married (78.1%) and was 35.87 years old, on average. Aside from a 15 percentage point increase in the percent of caseheads who never married (from 61.5% in 2007 to 78.1% in 2011), this profile has not changed between 2007 and 2011. This demographic profile was similar to that of the average 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). She was likely to have finished high school (61.8%) but not to have obtained further education (4.6%).

**Table 2. Howard County Payee Demographic Characteristics: 2011 (n=556)**

<b>Gender</b>	
% Women	94.2% (524)
<b>Race</b>	
% African American^	71.9% (364)
% Caucasian^	19.0% (96)
% Hispanic	5.3% (27)
% Other^	3.8% (19)
<b>Education</b>	
Finished 12th grade	69.1% (357)
Beyond 12th grade	9.1% (47)
<b>Marital Status</b>	
Never married	78.1% (417)
<b>Age at Study Month</b>	
Mean [median]	35.87 [33.21]
Range	18.37-80.80

**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, half (50.2%) of the assistance units were relatively small, with just one or two recipients. However, one-quarter (24.8%) of assistance units consisted of four or more people. On average, assistance units had one adult or less (mean=0.83) and two children (mean=1.76). The average age of the youngest child in the assistance unit was six years (mean=6.10). 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 years (mean=5.92).

**Table 3. Howard County Case Demographic Characteristics: 2011 (n=556)**

<b>Size of Assistance Unit (AU)</b>	
1-2 people	50.2% (279)
3 people	25.0% (139)
4 or more people	24.8% (138)
Mean [median]	2.71 [2]
<b>Number of Adults in AU</b>	
Mean [median]	0.83 [1]
<b>Number of Children AU</b>	
Mean [median]	1.88 [2]
<b>Age of Youngest Recipient Child</b>	
Mean [median]	6.10 [4.68]
Range	0.01-17.99

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

Nearly three-fifths (56.5%) of Howard County's 2011 caseload was work-eligible, as presented in Table 4. The work-eligible population was more than 10 percentage points higher than the statewide average (44.9%). In order to help recipients become self-sufficient, work-eligible cases are required to participate in a work-related activity in order to receive benefits. Although the number of work-eligible cases increased from 217 cases in 2007 to 314 cases in 2011, the proportion of the county's caseload that was work-eligible remained stable, except for the 2008 caseload. The 2008 work-eligible caseload dropped below half of the entire caseload, likely due to the increase in child-only cases that year (from 101 in 2007 to 135 in 2008). Additionally, long-term disabled cases increased throughout this time period, rising from 6.5% of the caseload in 2007 to 10.3% in 2011.

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

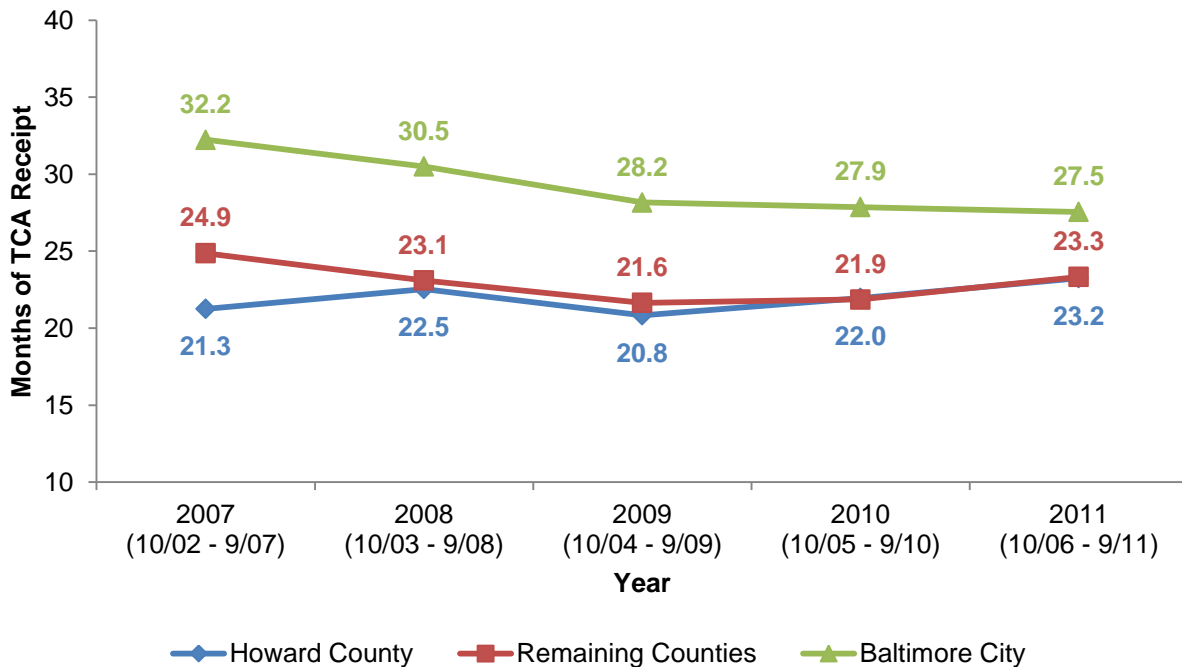
	<b>2007</b> (n=382)	<b>2008</b> (n=397)	<b>2009</b> (n=493)	<b>2010</b> (n=508)	<b>2011</b> (n=556)
<b>Work-Eligible</b>	<b>56.8% (217)</b>	<b>47.2% (187)</b>	<b>59.2% (292)</b>	<b>60.2% (305)</b>	<b>56.6% (314)</b>
Single-Parent Cases	44.5% (170)	38.1% (151)	46.9% (231)	45.5% (231)	39.1% (217)
Earnings	3.9% (14)	-	-	4.3% (22)	5.0% (28)
Short-term Disability	3.7% (14)	4.3% (17)	2.8% (14)	-	1.8% (10)
Legal Immigrant	-	-	2.0% (10)	-	3.2% (18)
Domestic Violence	-	-	2.4% (12)	-	2.2% (12)
Two-Parent Cases	-	-	3.4% (17)	5.3% (27)	5.2% (29)
<b>Work-Eligible</b>	<b>43.2% (165)</b>	<b>52.8% (209)</b>	<b>40.8% (201)</b>	<b>39.8% (202)</b>	<b>43.4% (241)</b>
Child-Only	26.4% (101)	34.1% (135)	27.0% (133)	27.6% (140)	23.6% (131)
Child Under One	9.4% (36)	9.6% (38)	8.5% (42)	4.3% (22)	7.6% (42)
Long-term Disability	6.5% (25)	7.1% (28)	4.1% (20)	6.7% (34)	10.3% (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. Caseload designations completely excluded were caring for a disabled household member and needy caretaker relative cases. Valid percentages are reported. \*p<.05 \*\*p<.01 \*\*\*p<.001.

## TCA Participation

Figure 3 shows trends in the average number of months of TCA receipt in the last five years for Howard County, Baltimore City, and the remaining 22 counties; statewide figures are excluded since those figures tend to reflect Baltimore City trends due its disproportionately large part of the state caseload. In all years, Howard TCA recipients received assistance for less than two of the previous five years, on average. For example, the 2009 caseload received 20.8 months of TCA, on average, during the previous five years (between October 2004 and September 2009). The other counties followed a similar pattern to Howard County; Baltimore City, however, saw a continuous decline in the average number of month of TCA throughout this time period.

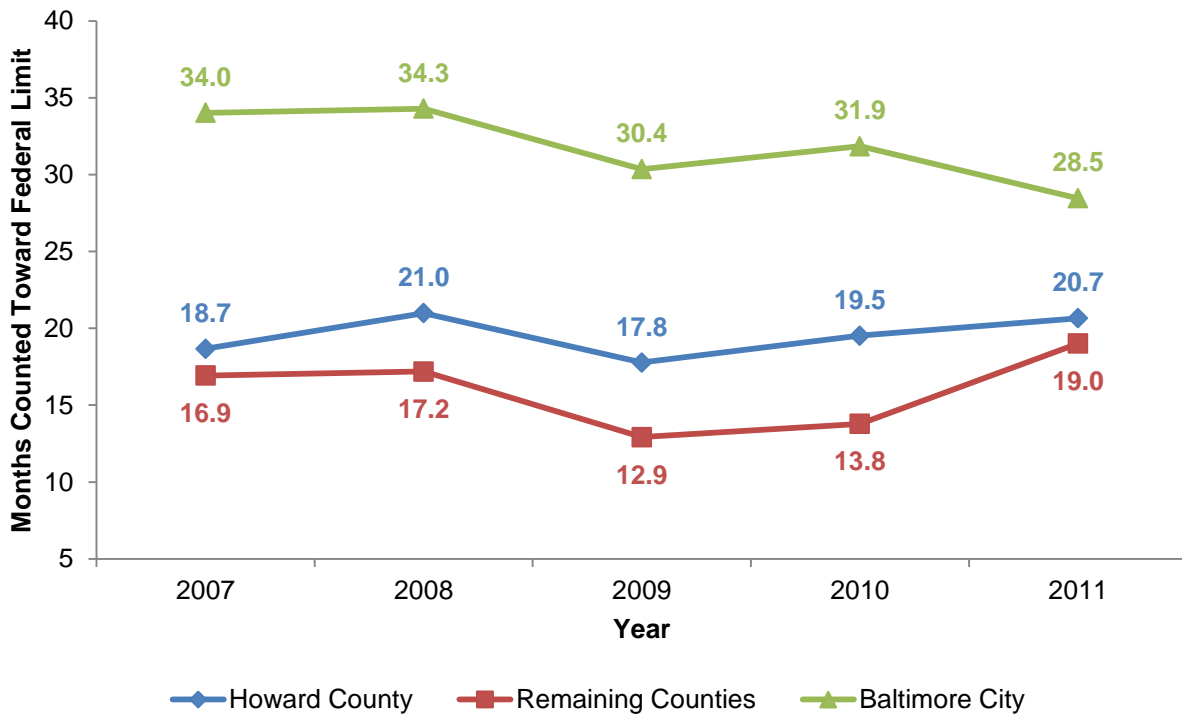
**Figure 3. Average Number of Months of TCA in the Previous Five Years: 2007-2011\*\*\***



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

TCA recipients, with a few exceptions, have a 60-month time limit on TCA receipt according to federal regulations. Maryland allows hardship exemptions for cases that require additional months of receipt, though. Statewide, only seven percent of the 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 time limit between 2007 and 2011 for Howard County, the remaining 22 counties, and Baltimore City. The 2007 caseload accumulated 16.9 months, on average, of time-limited TCA; this decreased to an average of 12.9 months in 2009 and increased to an average of 19.0 months in 2011. The remaining counties followed a similar pattern of initial decline and subsequent increase. 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\*\*\***



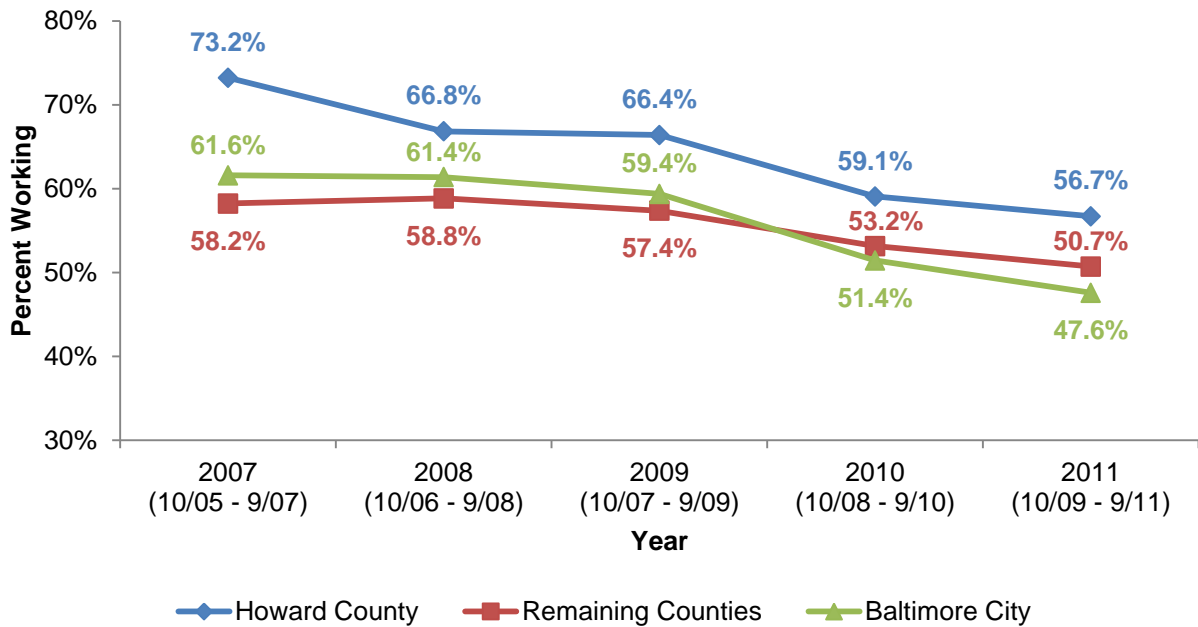
\*p<.05 \*\*p<.01 \*\*\*p<.001.

### ***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.<sup>x</sup> To provide a perspective on employment in Howard County, Figure 5 compares Howard 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 from 2007 to 2011. Nearly three-fourths (73.2%) of Howard County's 2007 caseheads had worked at some point in the previous two years (between October 2005 and September 2007). Nearly three-fifths (56.7%) of the 2011 caseheads worked in the previous two years. This represented a 16.5 percentage point decline in employment participation among Howard County's clients, and while employment participation remained above the other 22 counties and Baltimore City, Howard County's decline was larger.

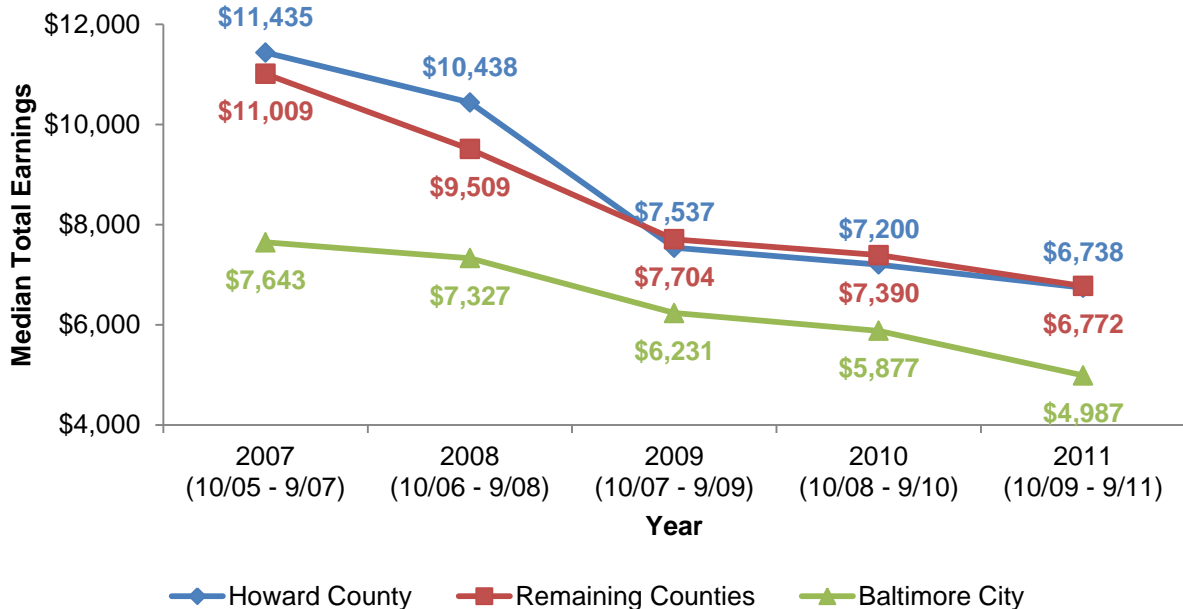
Figure 6 provides median total earnings in the previous two years for each year for Howard County, the remaining counties, and Baltimore City. Just as employment participation declined for each jurisdiction, median earnings also declined. In Howard County, working clients experienced a decline of more than 40% from \$11,435 in 2007 to \$6,738. Again, the decline in Howard County was larger than the other counties (38.5%) and Baltimore City (34.8%).

**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, Howard County TCA cases were comprised of African American women about 36 years old with high school diplomas. Cases mostly consisted of one or two people, and the youngest child on the case was six years old. This profile was consistent over time. While Howard County's caseload increased between 2007 and 2011, the proportion of each caseload designation remained stable. TCA receipt also remained stable, but employment participation and earnings declined, potentially resulting in more families who 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 Howard County as presented above. However, for purposes of comparison, the 3 year 2009-2011 estimate was 4.9%.

<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

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 Thiebaud 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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