

SOMERSET COUNTY TEMPORARY CASH ASSISTANCE ACTIVE CASELOAD: 2011

SUMMARY

Caseload Characteristics

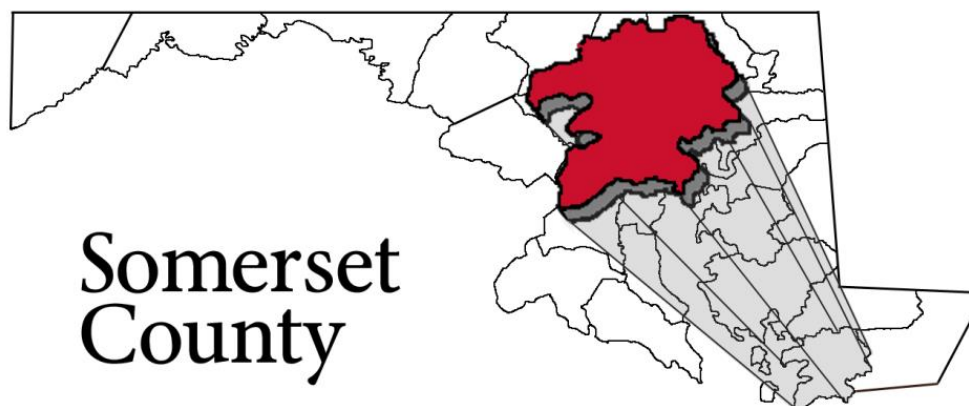
- Somerset County experienced an 83% increase in its caseload from 106 cases in 2007 to 195 cases in 2011. This represents less than one percent of the overall statewide caseload.
- A typical TCA recipient was an African American (67.0%) woman (93.8%) who was about 35 years of age and had received at least her high school diploma (69.6%).
- A typical TCA case in Somerset County had two or fewer people in the assistance unit (51.5%). The youngest child in the assistance unit was approximately five years old.
- About three in five (62.4%) cases were work-exempt, largely made of child-only cases (32.5%), long-term disabled cases (16.0%), and cases with a child under the age of one (12.4%).

TCA Participation

- In 2011 Somerset County recipients received an average of about two years of assistance in the previous five years.
- Additionally, recipients accrued an average of 18 months of assistance that counts toward the federal time limit.

Employment and Wages

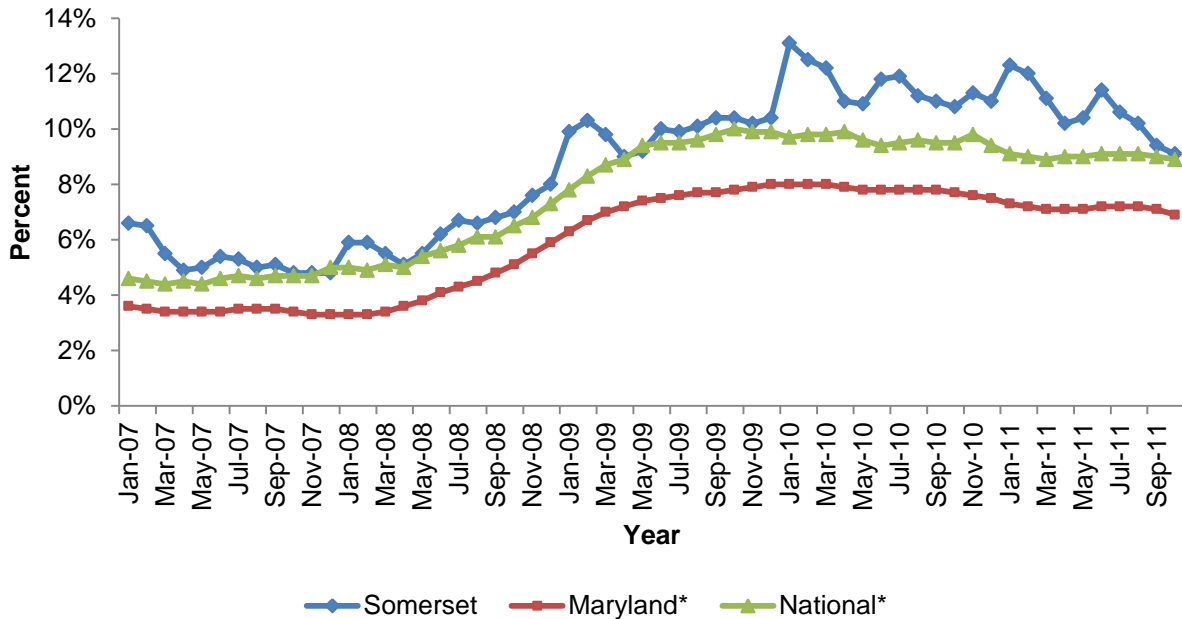
- More than half (55.2%) of Somerset County caseheads worked at some point in the two years prior to October 2011. This is down slightly from 2007, when three in five (61.9%) caseheads worked at some point in the two years before October 2007.
- Median total earnings in the previous two years decreased. In 2007, median two-year earnings were \$10,504 and decreased to \$8,473 by 2011.



INTRODUCTION

This report is a supplemental resource to the *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 Somerset County by utilizing the same methodology and data. Somerset County is located in the southeast portion of the state. As Figure 1 shows, the county's unemployment rate was consistently above the state and national unemployment rate. In fact, unemployment peaked at 13.1% in January 2010, while it was only 9.7% nationally and 8.0% in Maryland in the same month.

Figure 1. Unemployment Rate, 2007-2011



* Indicates seasonal adjustment.

The largest industries within Somerset County were educational services, and health care and social assistance; retail trade; and public administration.ⁱⁱ Two-fifths (40.7%) of residents traveled for employment outside the county, and an additional 4.3% left the state for employment.ⁱⁱⁱ The majority (80.9%) of Somerset residents age 25 and older received a high school degree or higher; however, only 14.3% held a Bachelor's degree or higher.^{iv} More than a quarter (28.7%) of Somerset households earned under \$25,000 with an average household income of \$51,529 in 2010 and a median household income of \$42,443.^v The three-year estimated poverty rate for 2009-2011 was 16.9%^{vi} in Somerset County, which was about twice the state average (8.6%).^{vii}

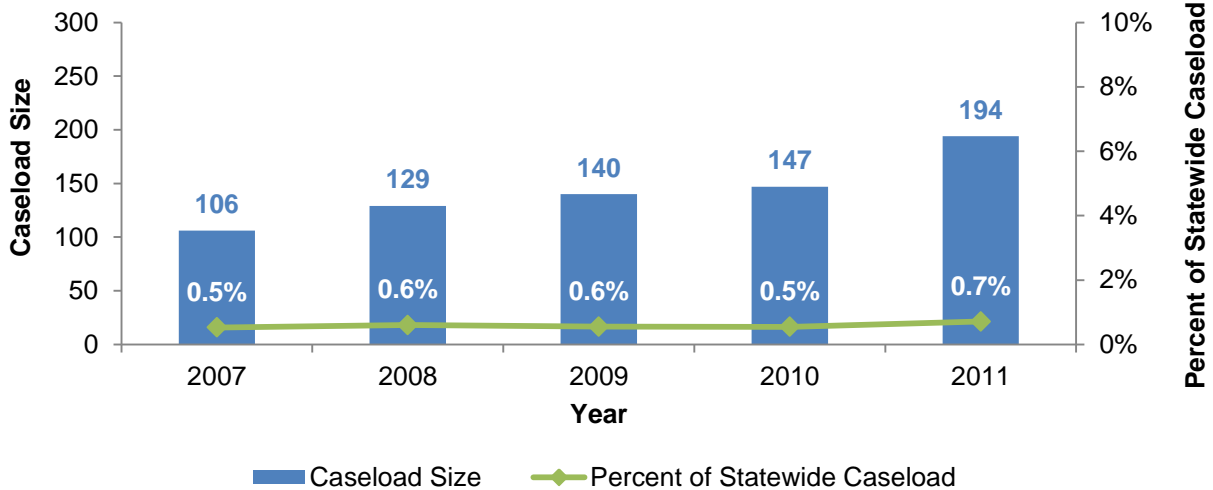
	Somerset	Maryland
2010 Population	26,470	5,773,552
2009-2011 Poverty Rate	16.9%	8.6%
2010 Median Household Income	\$42,443	\$90,500

FINDINGS

Caseload Characteristics

TCA caseloads across Maryland increased since the start of the Great Recession, and Somerset County was no different. The total caseload size in Somerset County, as shown in Figure 2, increased between October 2007 and October 2011 from 106 to 194 cases, an 83.0% increase. Even with this increase, Somerset’s caseload represented less than one percent of Maryland’s statewide caseload overtime.

Figure 2. TCA Caseload for Somerset 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 Somerset County TCA recipients in 2011, as displayed in Table 2, was an African American (67.0%) woman (93.8%) who has completed high school but received no additional education (61.0%). She never married (69.8%) and was 35 years old, on average. Recently, this profile has changed slightly. Caseheads are more likely to be unmarried (45.3% in 2007), and they are younger (average age=40.84 in 2007). Compared to the average TCA recipient in Maryland, Somerset County caseheads were less likely to have never married (78.8% vs. 69.8%) and less likely to be African American (75.0% vs. 67.0%). Maryland caseheads were about the same age (mean=35.14 years), however, and were just as likely to have at least a high school education (61.8%).

Table 2. Somerset County Payee Demographic Characteristics: 2011 (n=194)

Gender	
% Women	93.8% (182)
Race	
% African American [^]	67.0% (124)
% Caucasian [^]	30.8% (57)
Education	
Finished 12th grade	61.0% (114)
Beyond 12th grade	8.6% (16)
Marital Status	
Never married	69.8% (132)
Age at Study Month	
Mean [median]	34.94 [31.30]
Range	18.24-76.48

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 (51.5%) of all cases contained just one or two recipients, and less than one in four (21.1%) 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 five years, although the youngest child in 2007 was seven years old, on average. This general profile is 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 only difference was the average age of the youngest child in a Maryland assistance unit was six (mean=5.92).

Table 3. Somerset County Case Demographic Characteristics: 2011 (n=194)

Size of Assistance Unit (AU)	
1-2 people	51.5% (100)
3 people	27.3% (53)
4 or more people	21.1% (41)
Mean [median]	2.57 [2]
Number of Adults in AU	
Mean [median]	0.74 [1]
Number of Children AU	
Mean [median]	1.84 [2]
Age of Youngest Recipient Child	
Mean [median]	5.09 [3.36]
Range	0.07-17.59

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

Three in five (62.4%) cases in Somerset County were exempt from work requirements. This has declined from 68.6% of cases in 2007. The majority of cases that are exempt from work were child-only cases (32.5%), which mean the adult on the case does not receive benefits. The other most common work-exempt cases were those with a long-term disabled recipient (16.0%) or a child under the age of one (12.4%). While the number of work-exempt cases increased from 72 cases in 2007 to 121 cases in 2011, the growth (68.1%) was slower than the growth of single-parent cases.

The largest work-eligible group was single-parent cases (28.9%). Single-parent cases more than doubled in size from 22 cases in 2007 to 56 cases in 2011. While the number of these cases is small, this represents a substantial increase in cases requiring participation in work-related activities in Somerset County.

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

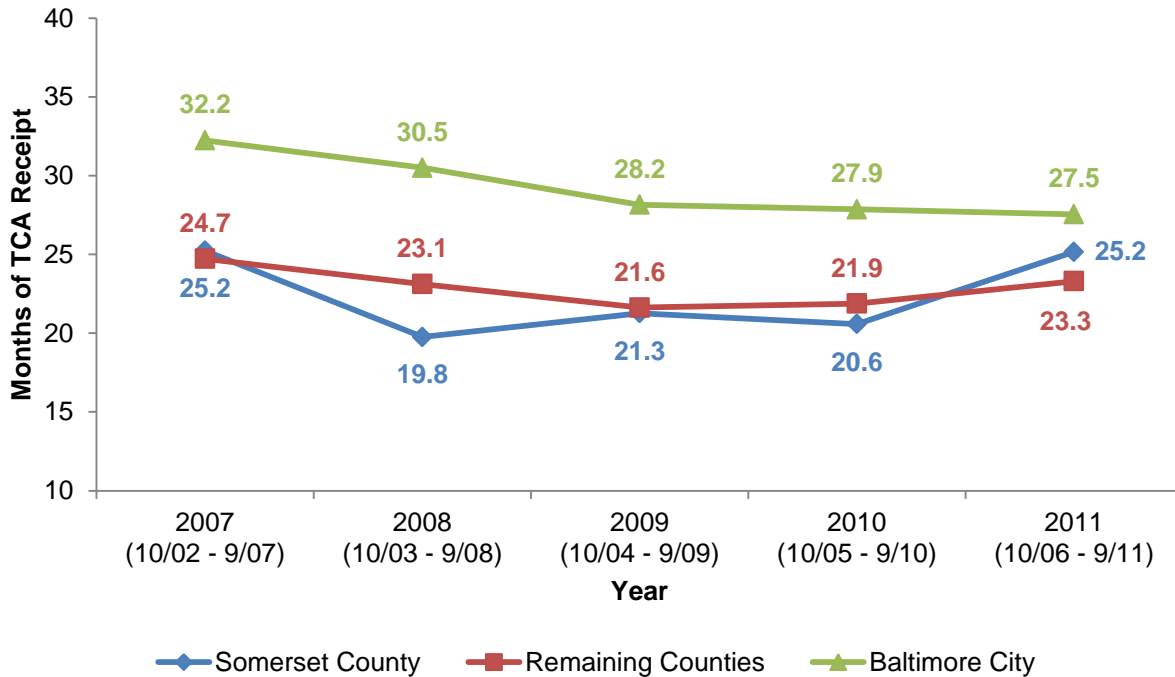
	2007 (n=106)	2008 (n=129)	2009 (n=140)	2010 (n=147)	2011 (n=194)
Work-Eligible	31.4% (33)	30.2% (39)	30.7% (43)	39.5% (58)	37.6% (73)
Single-Parent Cases	21.0% (22)	20.2% (26)	22.1% (31)	30.6% (45)	28.9% (56)
Work-Exempt	68.6% (72)	69.8% (90)	69.3% (97)	60.5% (89)	62.4% (121)
Child-Only	43.8% (46)	43.4% (56)	35.7% (50)	38.1% (56)	32.5% (63)
Child Under One	- -	15.5% (20)	13.6% (19)	10.2% (15)	12.4% (24)
Long-term Disability	15.2% (16)	9.3% (12)	14.3% (20)	10.9% (16)	16.0% (31)

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 needy caretaker relative, legal immigrant, caring for a disabled household member, earnings, short-term disabled, domestic violence, and two-parent cases. Valid percentages are reported. *p<.05 **p<.01 ***p<.001.

TCA Participation

The trends in the average number of months of TCA receipt in the last five years for Somerset County, Baltimore City, and the remaining 22 counties are presented in Figure 3; statewide figures are excluded since those figures tend to reflect Baltimore City due its disproportionately large part of the state's caseload. Somerset TCA recipients received assistance for an average of about two years during the previous five years. For example, the 2007 caseload received TCA for an average of 25.2 months in the previous five years (between October 2002 and September 2007). TCA receipt in the other counties remained stable as well, just under an average of two years in the previous five. Baltimore City, however, saw a continuous decline in the average number of month of TCA throughout this time period.

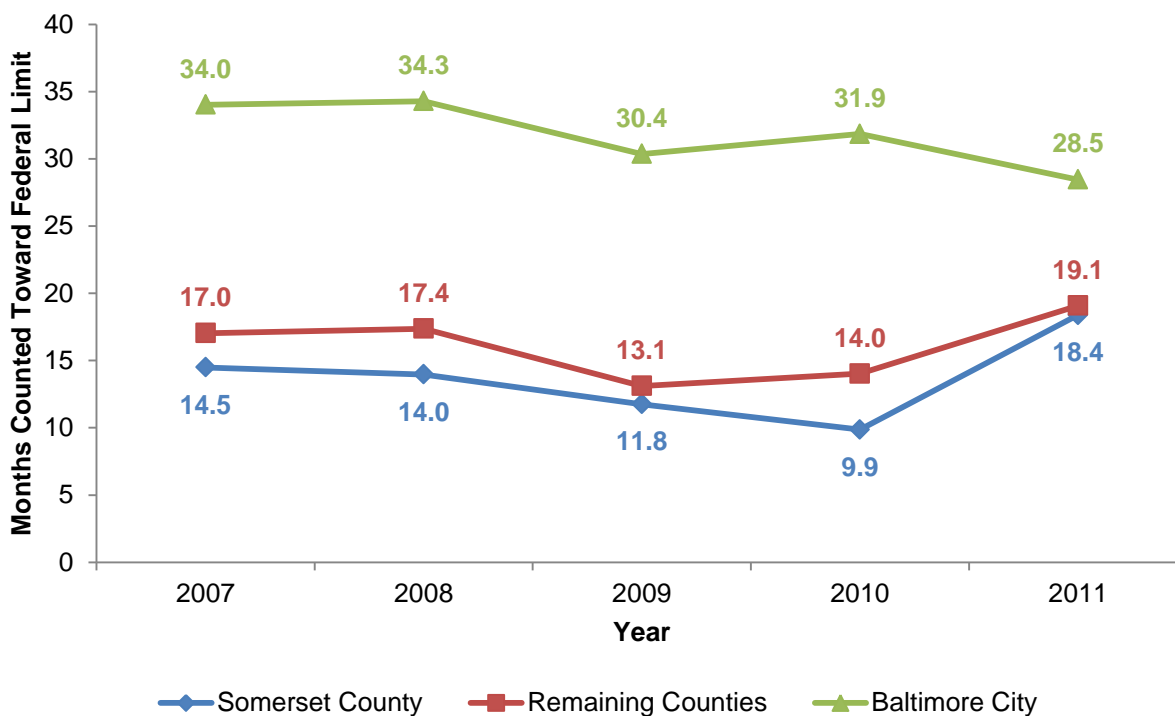
Figure 3. Average Number of Months of TCA in the Previous Five Years: 2007-2011***



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

Most adult TCA recipients are subject to a 60-month lifetime limit on benefit receipt. However, Maryland allows 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.^{viii} Figure 4 shows the trends in the average number of months counted toward the federal 60-month time limit between 2007 and 2011 for Somerset County, the remaining 22 counties, and Baltimore City. Cases in Somerset County received between 9 and 19 months of TCA, on average, between 2007 and 2011.^{ix} The 2007 caseload accrued 14.5 months of time-limited TCA receipt, on average. This figure declined to an average of 9.9 months among the 2010 caseload, but increased to 18.4 months, on average, in 2011. Similarly, 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***



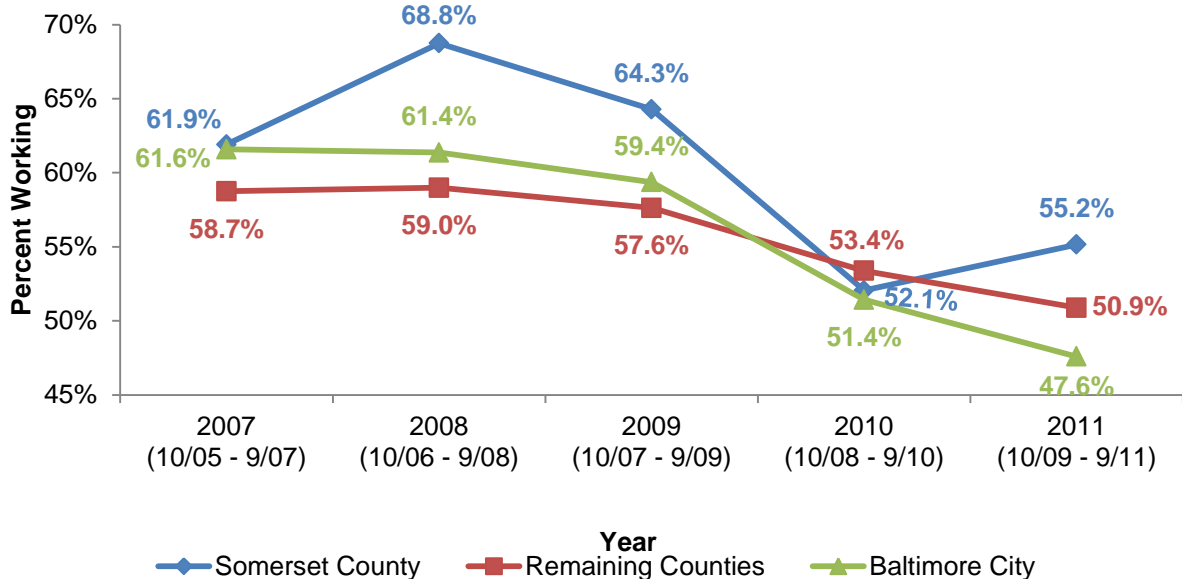
*p<.05 **p<.01 ***p<.001.

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 information on employment, Figure 5 compares Somerset 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. Three in five (61.9%) caseheads from the 2007 caseload worked at some point in the previous two years (October 2005 to September 2007). Employment increased to 68.8% among the 2008 caseload, but declined substantially to just over half among the 2010 (52.1%) and 2011 (55.2%) caseloads. Aside from the 2010 caseload, employment participation in Somerset County was higher than Baltimore City and the remaining counties, which also experienced a decline in employment participation.

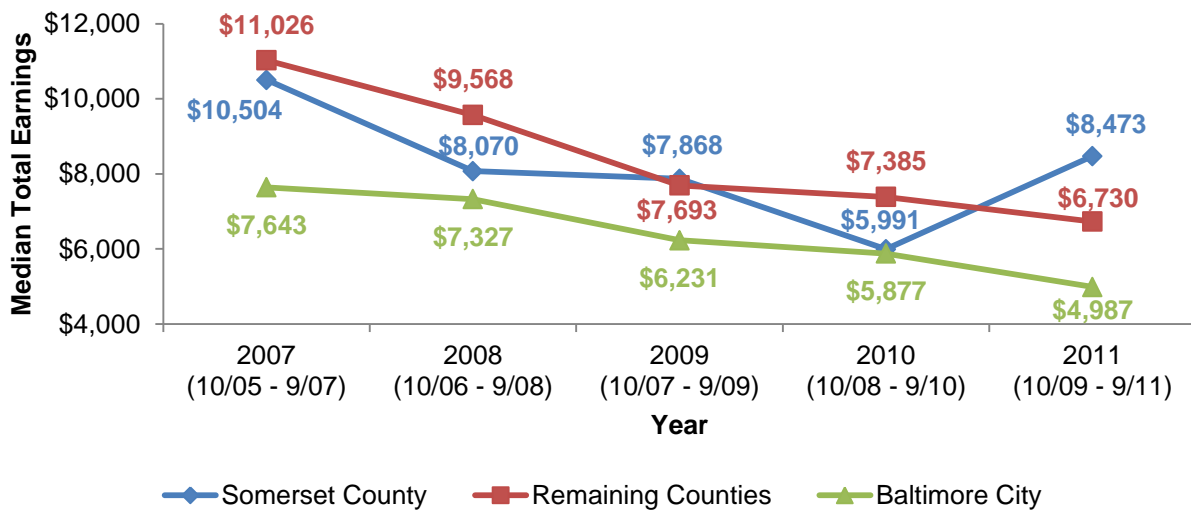
Figure 6 shows median total earnings in the previous two years for each of the caseloads for Somerset County, the remaining counties, and Baltimore City. Among caseheads who worked in the previous two years in Somerset County, median earnings were \$10,504. Earnings declined for each subsequent caseload through 2010, down to \$5,991, a 43% decrease. Median earnings increased to \$8,473 among employed 2011 caseheads, however. Baltimore City and the remaining 22 counties also experienced a decline in earnings among working caseheads. However, unlike Somerset County, these jurisdictions did not experience an increase in 2011.

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, Somerset County's TCA caseload was comprised of African American women about 35 years old with high school diplomas. Cases mostly consisted of one or two people, and most of the children were under five years old. However, with the increase in caseload size since 2007, this profile represents a younger casehead, who is even more likely to have never married, with younger children. Furthermore, much of the caseload growth has been among work-eligible cases, such as single-parent cases. TCA receipt remained relatively stable, about two years of receipt in the previous five years. However, employment participation as well as earnings declined from 2008 to 2010 in Somerset County. Nonetheless, the 2011 caseload shows signs of improvement in employment and earnings along with the decreasing unemployment rate in the county.

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

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} The 2011 estimate was unavailable for Somerset County. We used the three-year 2009-2011 estimate, which was 16.9%.

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

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

^{ix} Due to the small caseload sizes in Somerset 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 9.5 months, consistent with previous years' findings.

^x 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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