

# TALBOT COUNTY TEMPORARY CASH ASSISTANCE ACTIVE CASELOAD: 2011

## SUMMARY

### Caseload Characteristics

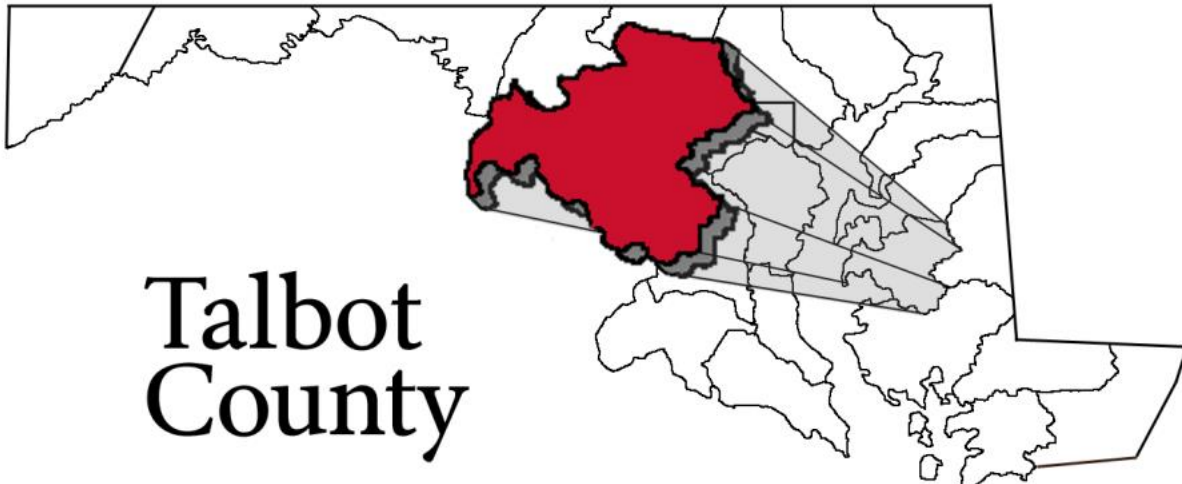
- Talbot County experienced a 23% increase in its caseload from 60 cases in 2007 to 74 in 2011. This represents less than one percent of the overall statewide caseload.
- A typical TCA recipient was an African American (54.4%) woman (95.9%) who was about 43 years of age and received her high school diploma (58.7%).
- A typical TCA case had two or fewer people in the assistance unit (71.6%). The youngest child in the assistance unit was approximately seven years old.
- The vast majority (85.3%) of cases were work-exempt cases, largely child-only (56.8%).
- The number of work-exempt cases increased 31% from 48 in 2007 to 63 in 2011. The number of child-only cases remained stable, although they comprised a smaller percentage of Talbot County's TCA population in 2011 (56.8%) than in 2007 (71.2%).

### TCA Participation

- The average number of months of assistance that families received in the previous five years decreased from 29 months in 2007 to 27 months in 2011.

### Employment and Wages

- Talbot County recipients were more likely to have worked in the previous two years compared to their counterparts in the rest of Maryland. However, the percent of caseheads working in the previous two years decreased from 63% in 2007 to 56% in 2011.
- Median total earnings in the previous two years also decreased. In 2007, median total earnings were \$28,487 and decreased to \$17,110 by 2011. These earnings were very high compared to the rest of the state, which was most likely the result of the small caseload.

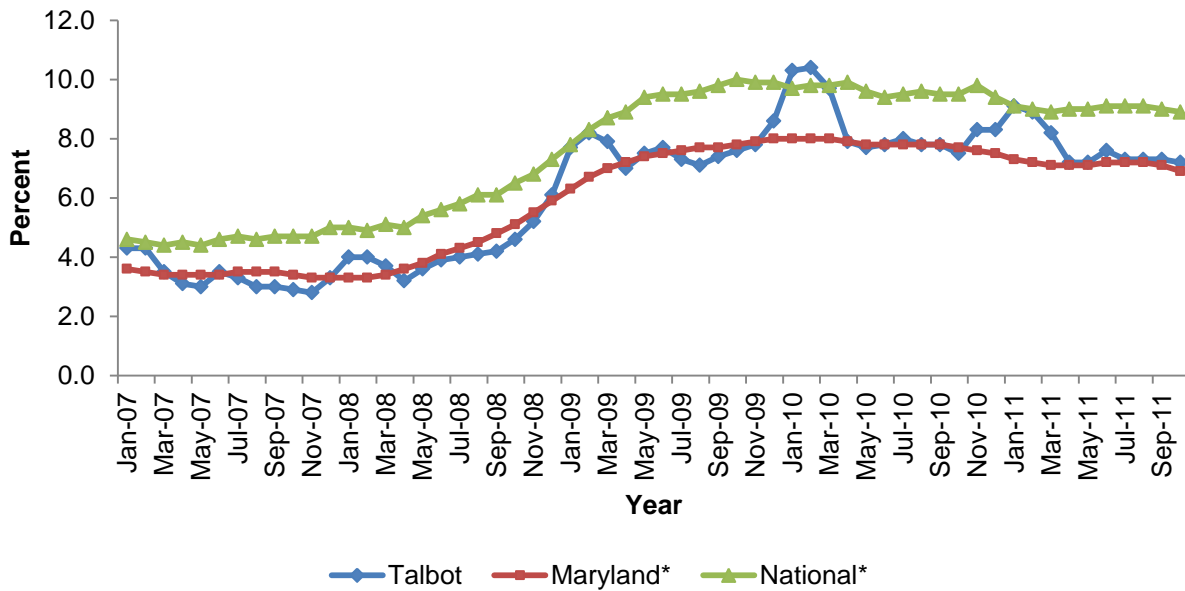


## INTRODUCTION

This report is a supplemental resource to the *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 Talbot County by utilizing the same methodology and data.

Talbot County is located in the eastern portion of the state. As Figure 1 shows, the unemployment rate in Talbot County is usually above the state average in the winter, but it is close to the state average in other seasons<sup>ii</sup>. Unemployment reached its highest point in Talbot County in February 2010 (10.4%), but was back below the state average a few months later (May 2010, 7.4%).

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



\* Indicates seasonal adjustment.

The largest industries within Talbot County were educational services, health care and social assistance; construction; and retail trade.<sup>iii</sup> About three in ten residents commuted for employment; 25.3% of residents traveled for employment outside the county, and an additional 4.0% left the state.<sup>iv</sup> The majority (88.0%) of Talbot residents age 25 and older received a high school degree or higher, and about a third (32.7%) hold Bachelor's degrees or higher.<sup>v</sup> Less than one in five (15.9%) Talbot households earned under \$25,000 with an average household income of \$89,387 in 2010 and a median household income of \$63,017.<sup>vi</sup> The three-year estimated poverty rate for 2009-2011 was 8.2%<sup>vii</sup> in Talbot County, which was similar to the state average.<sup>viii</sup>

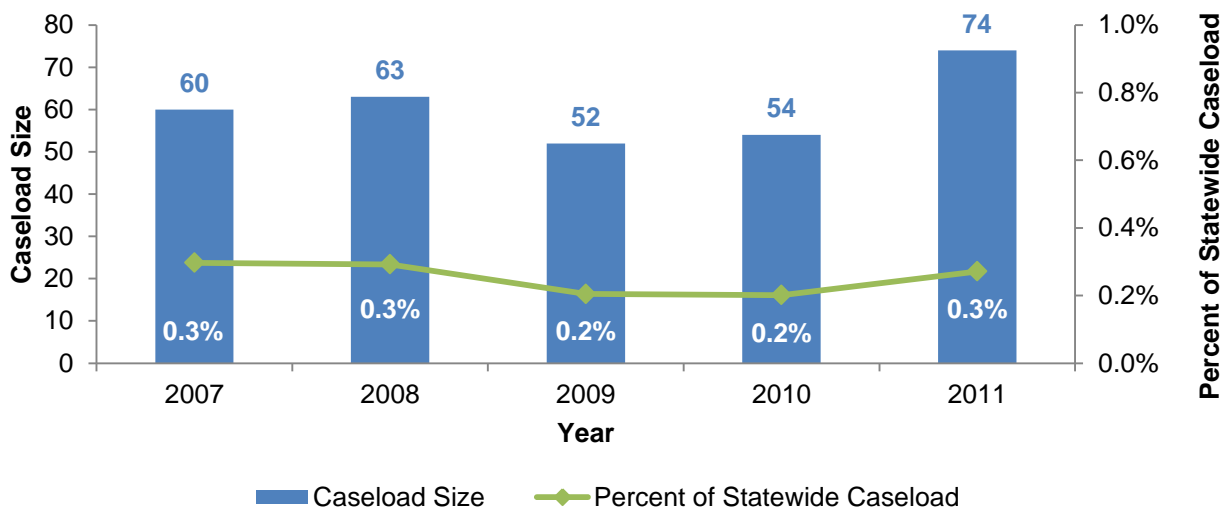
	<b>Talbot</b>	<b>Maryland</b>
2010 Population	37,782	5,773,552
2009-2011 Poverty Rate	8.2%	8.6%
2010 Median Household Income	\$63,017	\$90,500

## FINDINGS

### **Caseload Characteristics**

TCA caseloads across Maryland increased at the start of the Great Recession, but some counties began to see caseload declines in 2011. Unlike the rest of the state, Talbot County's caseload dipped between 2009 and 2010 before rising again in 2011. The total caseload size in Talbot County, as shown in Figure 2, increased between October 2007 and October 2011 from 60 to 74 cases, a 23.3% increase. Talbot County's caseload represented a very small percentage of the statewide caseload; this small caseload can cause large variations in the following analyses.

**Figure 2. TCA Caseload for Talbot 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 Talbot County TCA recipients, as displayed in Table 2, was an African American (54.4%) woman (95.9%) who completed high school (66.6%). She never married (60.0%) and was 42 years old, on average. Between 2007 and 2011, Talbot County TCA recipients became younger and were less likely to have married. This profile is slightly different from the average TCA recipient in Maryland. The 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 also likely to have finished high school (66.4%).

**Table 2. Talbot County Payee Demographic Characteristics: 2011 (n=74)**

<b>Gender</b>	
% Women	95.9% (71)
<b>Race</b>	
% African American <sup>^</sup>	54.4% (37)
% Caucasian <sup>^</sup>	33.8% (23)
<b>Education</b>	
Finished 12th grade	66.6% (42)
<b>Marital Status</b>	
Never married	60.0% (42)
<b>Age at Study Month</b>	
Mean [median]	41.50 [40.91]
Range	19.01-82.16

**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: more than half (71.6%) of all cases contained just one or two recipients. On average, assistance units had two children. The average age of the youngest child in the assistance unit was seven years. This was consistent with the average case in Maryland, where 57.8% of cases contained just one or two recipients. The only difference was the youngest child in a Maryland assistance unit was six years old (mean=5.92), on average.

**Table 3. Talbot County Case Demographic Characteristics: 2011 (n=74)**

<b>Size of Assistance Unit (AU)</b>	
1-2 people	71.6% (53)
3 or more people	28.4% (21)
Mean [median]	2.08 [2]
<b>Number of Adults in AU</b>	
Mean [median]	0.46 [0]
<b>Number of Children AU</b>	
Mean [median]	1.62 [1]
<b>Age of Youngest Recipient Child</b>	
Mean [median]	6.87 [5.47]
Range	0.01-17.56

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

The distribution of caseload designations is presented in Table 4. In contrast to Maryland as a whole, where work-eligible cases were 44.9% of the 2011 caseload, Talbot County had a very small work-eligible population. About 15% of Talbot County's 2011 caseload was work-eligible, so the vast majority (85.1%) was work-exempt. At 56.8% of Talbot County's total 2011 caseload, most of these work-exempt cases were child-only. Over the 2007 to 2011 period, the number of work-exempt cases increased 31.3%, but the number of cases in the most common work-exempt designation, child-only, remained stable. The caseload increases in Talbot County in this period appear to be driven by increases in work-exempt designations other than child-only, such as long-term disabled, child under one, or needy caretaker relative.

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

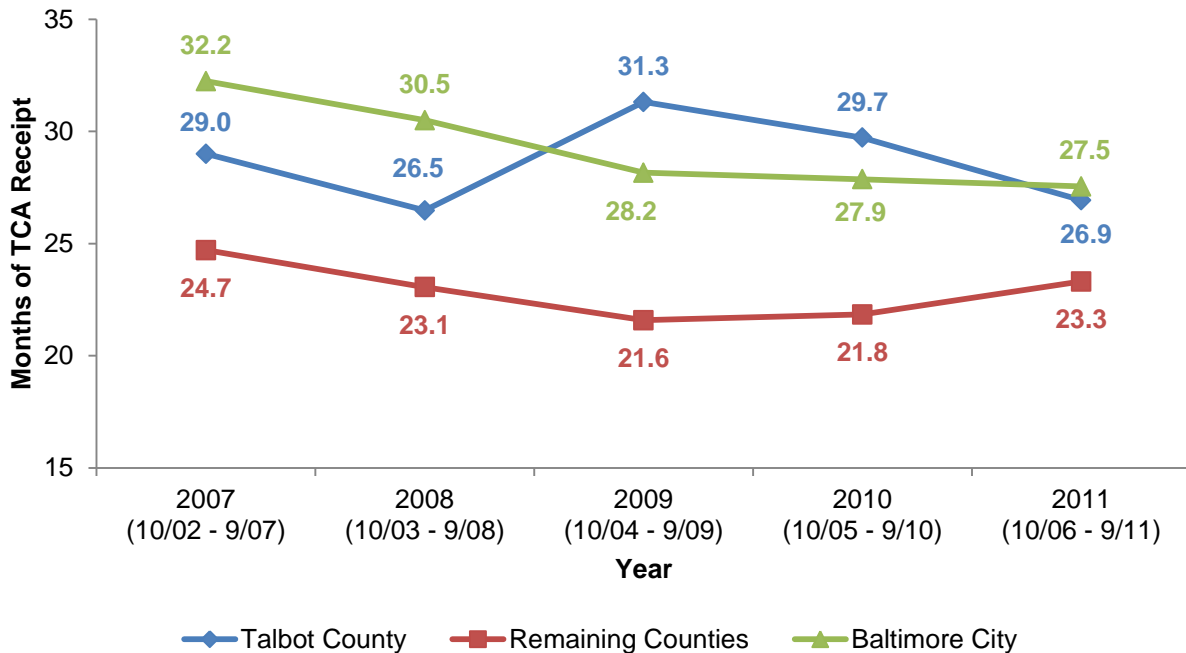
	<b>2007</b> (n=60)	<b>2008</b> (n=63)	<b>2009</b> (n=52)	<b>2010</b> (n=54)	<b>2011</b> (n=74)
<b>Work-Eligible</b>	<b>18.6% (11)</b>	- -	- -	- -	<b>14.9% (11)</b>
<b>Work-Exempt</b>	<b>81.4% (48)</b>	<b>85.7% (54)</b>	<b>84.6% (44)</b>	<b>87.0% (47)</b>	<b>85.1% (63)</b>
Child-Only	71.2% (42)	68.3% (43)	71.2% (37)	57.4% (31)	56.8% (42)

**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 single-parent, earnings, short-term disabled, legal immigrant, domestic violence, two-parent, child under one, long-term disabled, 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 presents the average number of months of TCA receipt in the last five years for Talbot 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, Talbot County TCA recipients received assistance for more than two of the previous five years. This was consistently higher than TCA receipt in the remaining counties, and it was even higher than Baltimore City in 2009 and 2010. Furthermore, Talbot County followed a different pattern over time than either Baltimore City or the remaining counties. In all three groups, average number of months of cash assistance participation declined from 2007 to 2008, but only Talbot County had an increase in average TCA receipt from 2008 to 2009. From 2009 to 2011, average TCA receipt declined by over four months in Talbot County. In contrast, Baltimore City had a very slight decline from 2009 to 2011, and average cash assistance receipt in the remaining counties increased by less than two months.

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



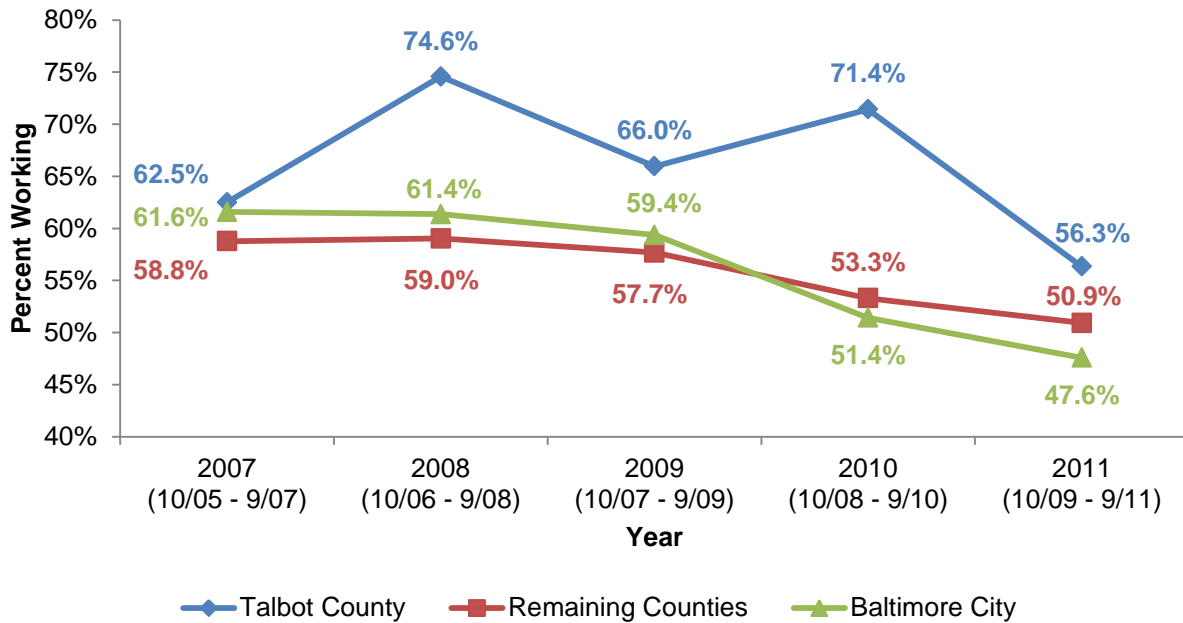
\*p<.05 \*\*p<.01 \*\*\*p<.001

## 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 Talbot County, Figure 4 compares Talbot County, the remaining counties, and Baltimore City on the percent of caseheads who worked in a Maryland job covered by Unemployment Insurance (UI) in the two years before each study year. Overall, there was a decrease in employment participation in Talbot County from 62.5% in 2007 to 56.3% in 2011. Despite this decreasing trend, there were spikes in the percentage working in 2008 and 2010, which were likely due to the small caseload size. With such a small caseload, one or two people can have an outsize influence. More interestingly, Talbot County had a higher percentage of recipients working than Baltimore City and the remaining counties over the entire five-year period.

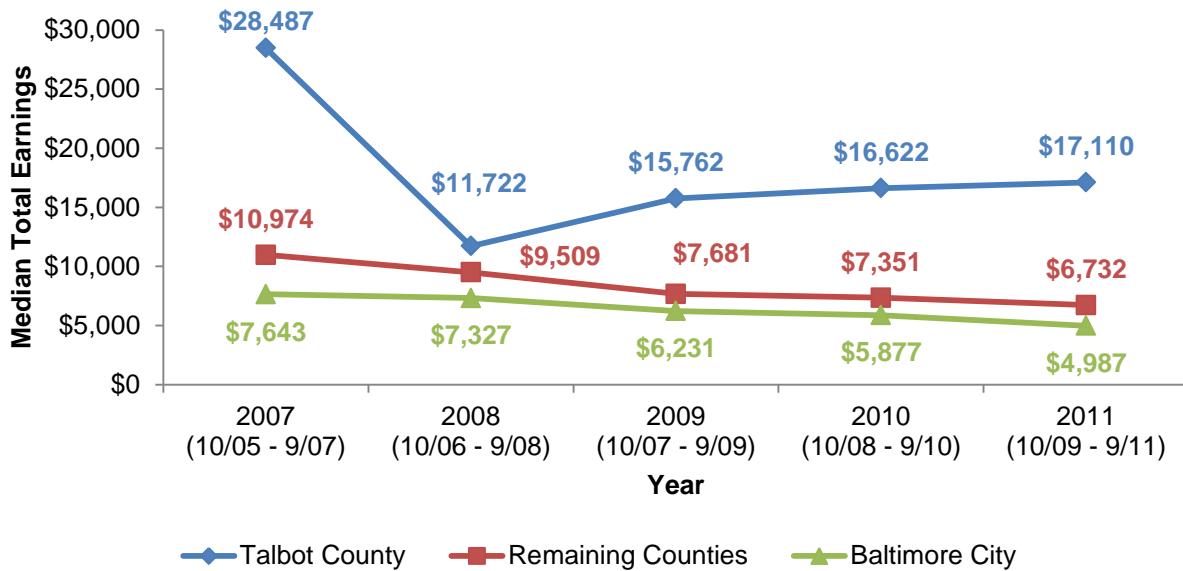
Figure 5 shows median total earnings in the previous two years for each year in this five year period for Talbot County, the remaining counties, and Baltimore City. Talbot's median (\$17,110) earnings in 2011 were substantially higher than Baltimore City (\$4,987) and the remaining counties (\$6,732). There was a considerable decrease of more than \$11,000 in median total earnings in Talbot County between 2007 and 2011, but as previously mentioned, a few cases can greatly impact the figures. Throughout the entire 2007 to 2011 period, Talbot County caseheads earned more than their counterparts in Baltimore City and the remaining counties.

**Figure 4. Percent of Caseheads Working in the Previous Two Years, 2007-2011\*\*\***



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

**Figure 5. 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, Talbot County's TCA caseload was comprised of African American women about 42 years old with high school diplomas. Cases mostly consisted of one or two people, and the average age of the youngest child was seven years old. This profile was largely consistent over time. Talbot County caseload designations showed little change between 2007 and 2011. The vast majority of Talbot County's caseload is work-exempt, and over half of all cases are child-only. The number of cases designated work-exempt increased by 31.3%, even as the number of child-only cases remained stable, suggesting growth in other work-exempt caseload designations. On average, Talbot County clients received assistance for more than two of the previous five years. Although employment participation declined from 62.5% in 2007 to 56.3% in 2011, it remained higher than elsewhere in the state for the entire five-year period. Working caseheads' earnings also remained higher than elsewhere in the state for the entire five-year period. In 2011, median total earnings in the previous two years were \$17,110 in Talbot County.

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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 unavailable for Talbot County, which is why we included the 3 year 2009-2011 estimate.

<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> 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 Suvanason for their assistance in the collection and processing of data for this research brief as well as Letitia Logan Passarella 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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