

WICOMICO COUNTY TEMPORARY CASH ASSISTANCE ACTIVE CASELOAD: 2011

SUMMARY

Caseload Characteristics

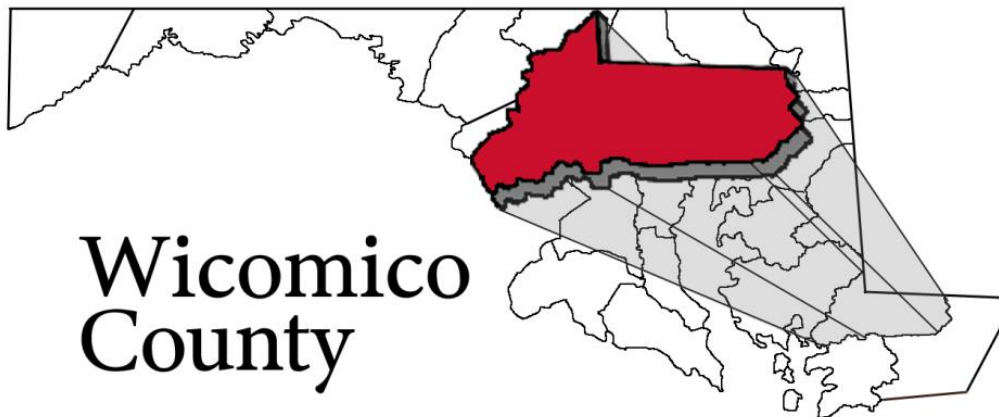
- Wicomico County experienced an 84% increase in its caseload from 403 in 2007 to 743 in 2011. The caseload size remained less than three percent of Maryland's overall caseload.
- A typical TCA recipient was an African American (67.1%) woman (95.8%) who was about 34 years of age and had received at least her high school diploma (53.8%).
- A typical TCA case had two or fewer people in the assistance unit (52.9%). The youngest child in the assistance unit was approximately five years old.
- Just about half (52.8%) of cases were work-exempt, but this was down from 60.5% of the caseload in 2007. This decrease is largely due to the faster growing population of traditional, single-parent cases.

TCA Participation

- There was a two month decline in the average number of months of TCA receipt in the previous five years from 25 months in 2007 to 23 months 2011.

Employment and Wages

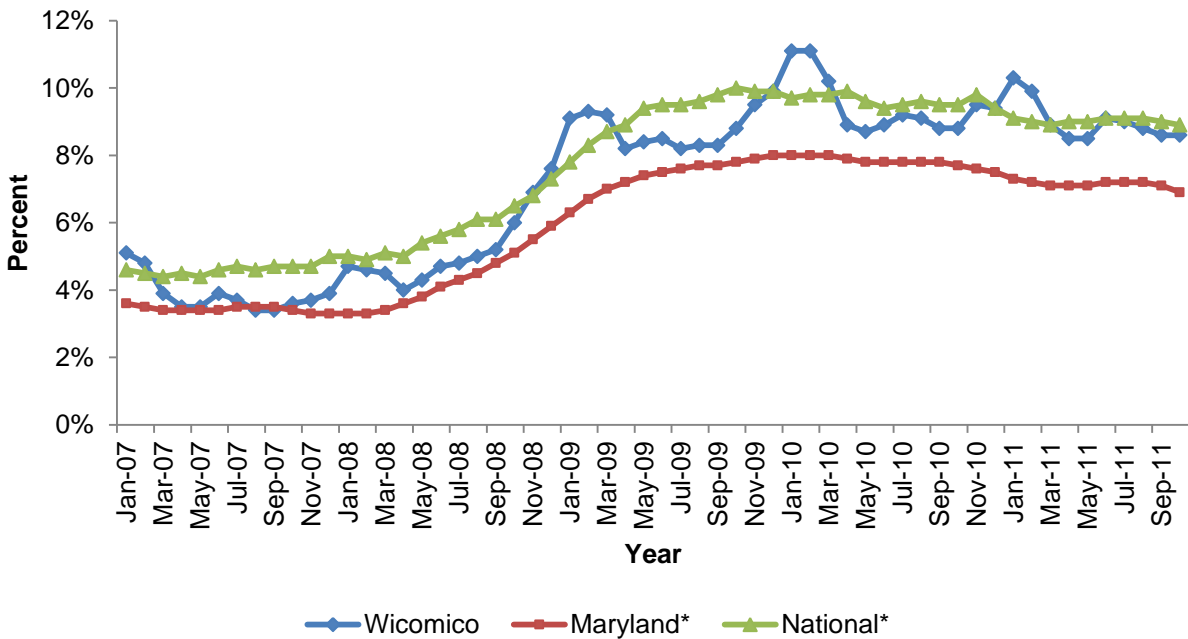
- Wicomico County recipients were more likely to have worked in the previous two years compared to their counterparts in the rest of Maryland. Nonetheless, just like the rest of the state, there was a decline in employment participation from 66% in 2007 to 56% in 2011.
- Among caseheads working in the previous two years, median total earnings also decreased, from \$9,516 in 2007 to \$5,997 in 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 Wicomico County by utilizing the same methodology and data. Wicomico County shares a border with Delaware on the eastern side of the state. According to Figure 1, the county and the state had similar trends in their unemployment rates, rising during the recession and then leveling off throughout 2011. Unemployment in Wicomico County has been consistently higher than unemployment in the state, though. The peak unemployment rate was 11.1% in February 2010, while the state rate was only 8.0% at that time.ⁱⁱ

Figure 1. Unemployment Rate, 2007-2011



* Indicates seasonal adjustment.

Nearly one in five (17.1%) of county residents commuted for employment outside the county, and an additional one in ten (9.2%) left the state for employment.ⁱⁱⁱ Eight in ten (84.3%) Wicomico residents age 25 and older received a high school degree or higher, and one-quarter (24.7%) had a Bachelor's degree or higher.^{iv} Nearly one-quarter (22.9%) of Wicomico households earned under \$25,000 although the average household income was \$65,674 in 2010 and the median household income was \$50,752.^v The estimated poverty rate for 2011 was 18.6%^{vi} in Wicomico County, which was about twice the state average.^{vii}

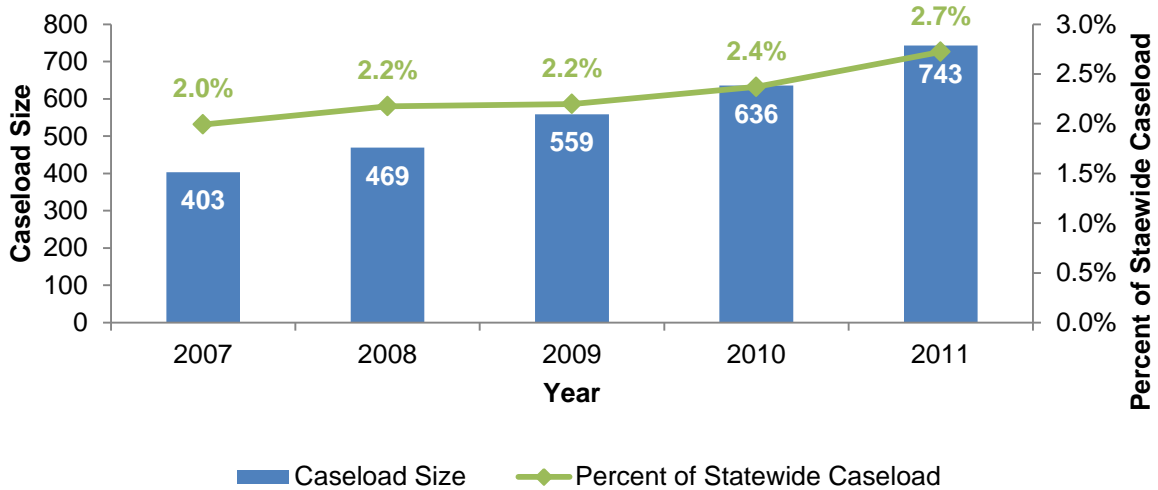
	Wicomico	Maryland
2010 Population	98,733	5,773,552
2011 Poverty Rate	18.6%	8.6%
2010 Median Household Income	\$50,752	\$90,500

FINDINGS

Caseload Characteristics

TCA caseloads across all of Maryland increased since the start of the Great Recession and began to decline at end of 2011. Wicomico County was no different than the state of Maryland. The total caseload size in Wicomico County, as shown in Figure 2, increased between October 2007 and October 2011 from 403 to 743 cases, an 84.4% increase. With this increase, Wicomico’s caseload represented less than three percent of Maryland’s statewide caseload over time.

Figure 2. TCA Caseload for Wicomico 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 Wicomico County TCA recipients, as displayed in Table 2, was an African American (67.1%) woman (95.8%) who has completed high school but received no additional education (53.8%). She never married (76.2%) and was 34 years old, on average. Since 2007, there has been an increase in the never married population, from 63.3%, and the caseheads are now younger (40 years old on average in 2007). The 2011 profile is generally similar to the average TCA recipient in Maryland who 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. Wicomico County Payee Demographic Characteristics: 2011 (n=743)

Gender	
% Women	95.8% (712)
Race	
% African American [^]	67.1% (477)
% Caucasian [^]	27.0% (192)
% Hispanic	5.3% (38)
Education	
Finished 12th grade	53.8% (379)
Beyond 12th grade	4.5% (32)
Marital Status	
Never married	76.2% (550)
Age at Study Month	
Mean (median)	34.08 (30.59)
Range	18.11-82.46

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: more than half (52.9%) of all cases contained just one or two recipients, and nearly one in four (22.3%) assistance units consisted of four or more people. On average, assistance units had one adult and two children. The average age of the youngest child in the assistance unit was five years. 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. Wicomico County Case Demographic Characteristics: 2011 (n=743)

Size of Assistance Unit (AU)	
1-2 people	52.9% (393)
3 people	24.8% (184)
4 or more people	22.3% (166)
Mean [median]	2.65 [2]
Number of Adults in AU	
Mean [median]	0.77 [1]
Number of Children AU	
Mean [median]	1.88 [2]
Age of Youngest Recipient Child	
Mean [median]	5.20 [3.48]
Range	0.01-17.74

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

Cases are separated into groups based on particular characteristics of the case, which have implications for time limits and funding sources. As displayed in Table 4, Wicomico's caseload is largely comprised of cases that are exempt from participation in work-related activities. However, the proportion of this population has decreased over time from 60.5% in 2007 to 52.8% in 2011. This decline in the percentage of work-exempt cases was not due to a decrease in the number of work-exempt cases, which actually increased from 244 to 392 cases. Instead, this decline was due to the quickly growing work-eligible caseload from 159 cases in 2007 to 351 cases in 2011. In fact, single-parent cases, the largest work-eligible category, more than doubled over this period while child-only cases, the largest work-exempt category, remained relatively flat after 2008.

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

	2007 (n=403)	2008 (n=469)	2009 (n=559)	2010 (n=636)	2011 (n=743)
Work-Eligible Cases	39.5% (159)	33.0% (155)	42.5% (237)	39.3% (250)	47.2% (351)
Single-Parent Cases	32.0% (129)	26.9% (126)	34.8% (194)	30.0% (191)	36.7% (273)
Earnings	4.5% (18)	4.5% (21)	4.5% (25)	3.6% (23)	4.0% (30)
Domestic Violence	- -	- -	- -	- -	2.0% (15)
Two-Parent Cases	- -	- -	2.2% (12)	3.9% (25)	4.2% (31)
Work-Exempt Cases	60.5% (244)	67.0% (314)	57.5% (321)	60.7% (386)	52.8% (392)
Child-Only	44.7% (180)	44.1% (207)	36.2% (202)	32.4% (206)	27.7% (206)
Child under One	7.4% (30)	11.5% (54)	12.9% (72)	14.6% (93)	11.3% (84)
Long-term Disability	5.7% (23)	8.5% (40)	5.0% (28)	10.1% (64)	10.1% (75)
Needy Caretaker	- -	2.1% (10)	2.3% (13)	2.7% (17)	2.7% (20)

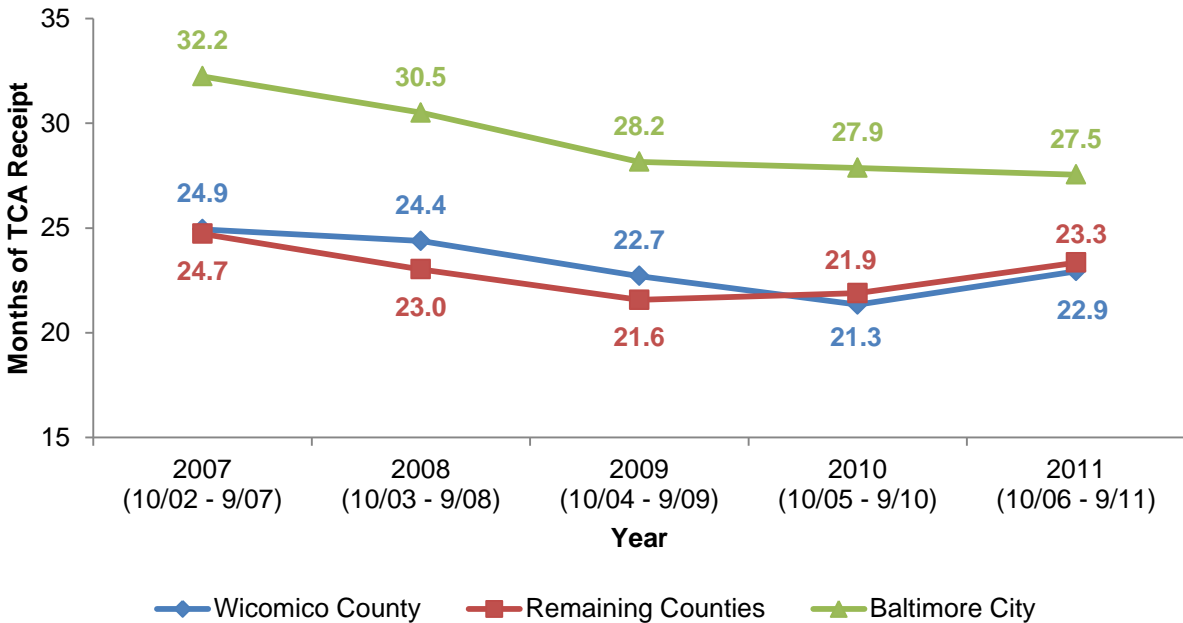
Note: Counts may not sum to actual sample size because caseload designations were excluded to protect recipient confidentiality when the sample was under 10 cases; the caseload designations excluded were, legal immigrant, caring for a disabled household member, domestic violence, and two-parent cases. Valid percentages are reported.

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

TCA Participation

Throughout the recession period, average months of TCA receipt in the previous five years declined because the increase in the caseload has largely been due to families that have no history with TCA, and their limited usage depresses the average. Figure 3 provides the average number of months of TCA receipt in five years before each caseload in Wicomico County, Baltimore City, and the remaining 22 counties. The 2007 and 2008 caseloads in Wicomico County received TCA for two of the previous five years, on average. This average dropped just below two years in the 2009 to 2011 caseloads. The other counties followed a very similar trend; Baltimore City, on the other hand, saw a continuous decline in the average number of months of TCA.

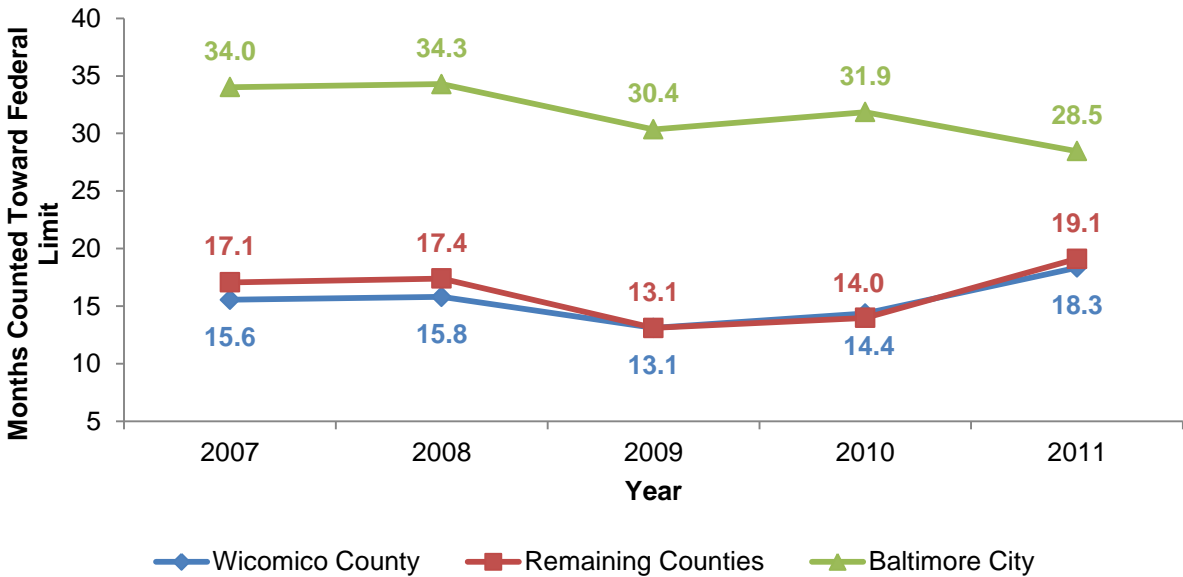
Figure 3. Average Number of Months of TCA in the Previous Five Years: 2007-2011***



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

TCA recipients have a 60-month time limit on federally-funded TCA according to federal regulations, but some cases are excluded from this time limit. Additionally, Maryland allows for hardship exemptions for cases that require additional months of receipt; only seven percent of the caseload has received more than 60 months of TCA.^{viii} Figure 4 shows the trend in the average number of months counted toward the federal time limit for each caseload between 2007 and 2011 in Wicomico County, the remaining 22 counties, and Baltimore City. The 2007 through 2010 caseloads in Wicomico County accrued 16 months or less of time-limited TCA, on average. This rose slightly to 18 months among the 2011 caseload, likely due to the increase in the work-eligible population that year.

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

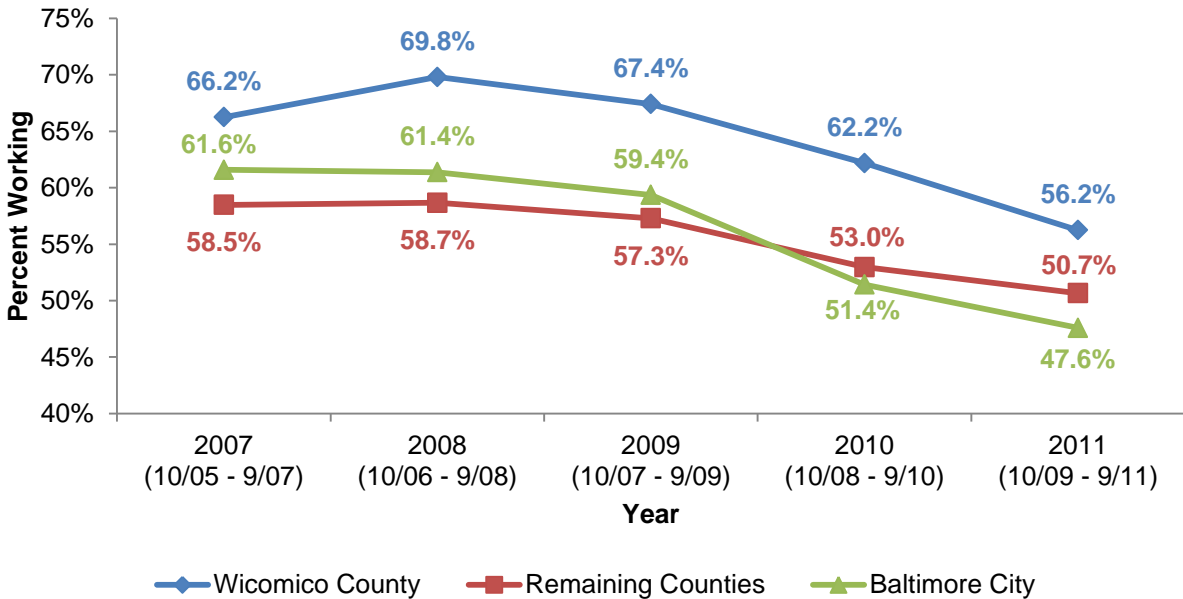


*p<.05 **p<.01 ***p<.001.

Employment and Wages

One of the goals of the cash assistance program is to encourage employment among the work-eligible population. Most women worked before they received TCA and continue to work after that receipt.^{ix} To this point, Figure 5 provides the percent of caseheads employed in a Maryland job covered by Unemployment Insurance in the two years before the October of each year in Wicomico County, the remaining counties, and Baltimore City. Caseheads in Wicomico County had slightly higher employment participation, but like the rest of the state, there was a decrease in employment participation from 66.2% in 2007 to 56.2% in 2011.

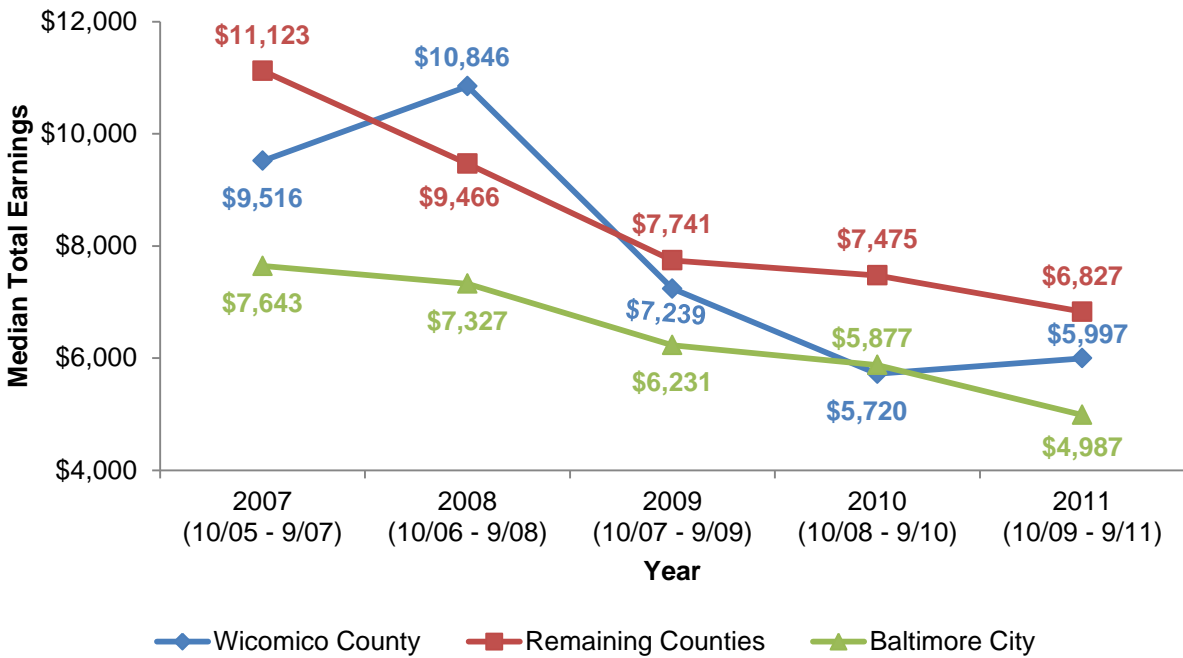
Figure 5. Percent of Caseheads Working in the Previous Two Years, 2007-2011***



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

For caseheads who were working in the previous two years, Figure 6 shows their median total earnings in those two years in Wicomico County, the remaining counties, and Baltimore City. Caseheads in both Baltimore City and the other counties experienced a decline in median earnings. Caseheads in Wicomico County also had a decline in median earnings, but there was an initial increase of more than \$1,000 between the 2007 and 2008 caseloads. The 2011 caseload, however, had median earnings 45% lower than the 2008 caseload (\$5,997 vs. \$10,846).

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, the Wicomico County TCA caseload was comprised of African American women about 34 years old with a high school education. Cases mostly consisted of one or two people, and the youngest child on the case was five years old, on average. The small TCA caseload in the county experienced an increase in cases between 2007 and 2011. This was largely due to an influx of traditional, single-parent cases that were likely self-sufficient before the recession. Employment participation in the years leading up to TCA receipt dropped from 66% to 56%, and there was also a 45% decline in earnings. These families found themselves in need during the recession, and cash assistance was able to provide the necessary resources.

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} The 2011 estimate was available for Wicomico County. For comparison between counties we have included the 3 year 2009-2011 estimate was 16.4%.

^{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} 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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