

# LIFE ON WELFARE: TRENDS IN THE 2012 TCA CASELOAD

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## EXECUTIVE SUMMARY

By October 2012, Maryland's economy was beginning to recover from the Great Recession. Unemployment declined from 7.2% in October 2011 to 6.8% in October 2012, and the state added 14,000 new jobs in that month, reversing five consecutive months of job losses (Bureau of Labor Statistics, 2014; Hopkins, 2012). In Maryland, 33,000 jobs were created between October 2011 and October 2012, putting the state on a path to recover all of the jobs lost during the Great Recession (Hopkins, 2012).

Despite this nascent recovery, many Maryland families are still struggling. Recent data shows that 10% of Maryland's population lived in poverty in 2012. Families led by single mothers faced even more difficult economic circumstances. Over one-quarter of all Maryland families headed by single mothers of children under the age of eighteen lived below the official poverty line in 2012, and an even higher percentage of single mothers with children under the age of five lived below the poverty line.<sup>1</sup>

As the economy has improved, Temporary Cash Assistance (TCA) caseloads have decreased. In October 2012, 27,509 families received TCA, compared to 29,334 families in October 2011. Improving economic conditions may have triggered changes in the TCA population, as some recipients may have experienced fewer obstacles in leaving TCA for employment. Now that the economy is growing, what does the TCA caseload look like? Have there been changes in the families who receive cash assistance as a result of these caseload declines?

This report describes the TCA caseload in October 2012 to inform policymakers and program managers in their efforts to help Maryland families. We present

characteristics of the TCA caseload as well as employment and TCA participation histories. We also present trends in the caseload dating back to October 2008. To capture variation between Maryland jurisdictions, we present data for Baltimore City and Maryland's 23 counties. Additional jurisdiction-level information is provided in the appendices.

Key findings include the following:

- In October 2012, the Maryland TCA caseload was at its lowest number since October 2009. All but two of Maryland's regions saw declines in their caseloads from 2011 to 2012, with the largest numerical caseload decline in Baltimore City.
- The TCA caseload in 2012 included a higher percentage of cases classified as work-exempt, with the largest percentage increases over the previous year in the child-only and long-term disabled populations. The percentage of TCA recipients who are required to work declined concurrently, from 45% of the total caseload in 2011 to 41% of the total caseload in 2012.
- The typical Maryland TCA casehead is an unmarried, African American woman in her mid-30s with a 12<sup>th</sup>-grade education. This profile has remained largely unchanged since 2008. However, child-only cases increased slightly from 29% in 2011 to 30% in 2012, the first increase in four years.
- The average number of months of TCA receipt in the previous five years increased slightly from 25 months in 2011 to 26 months in 2012. At the same time, the average number of months of TCA receipt in the previous year remained largely the same in that period, about 8.5 months, with some jurisdictional variation.
- The percentage of TCA recipients who were employed at some point within the

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<sup>1</sup> Data obtained from the U.S. Census Bureau (<http://factfinder2.census.gov>) using the 2012 American Community Survey 1-Year Estimates (Table ID: DP03).

previous two years stayed at about 50% in 2012, and the percentage of recipients employed in the previous year increased modestly to 38%. This suggests that employment is finally beginning to recover from the Great Recession, as this is the first year since 2008 that employment has not decreased.

- Earnings are still sluggish, however. While median total earnings in the previous two years remained around

\$6,000, total earnings in the previous year declined slightly.

The recession continues to affect Maryland's families. Fortunately, thanks to an increased focus on sector-based skill development, job training, and support services soon to be available through EARN (Earnings Advancement Right Now) Maryland, the state is well positioned to support TCA families in their efforts to achieve self-sufficiency and economic security.

# INTRODUCTION

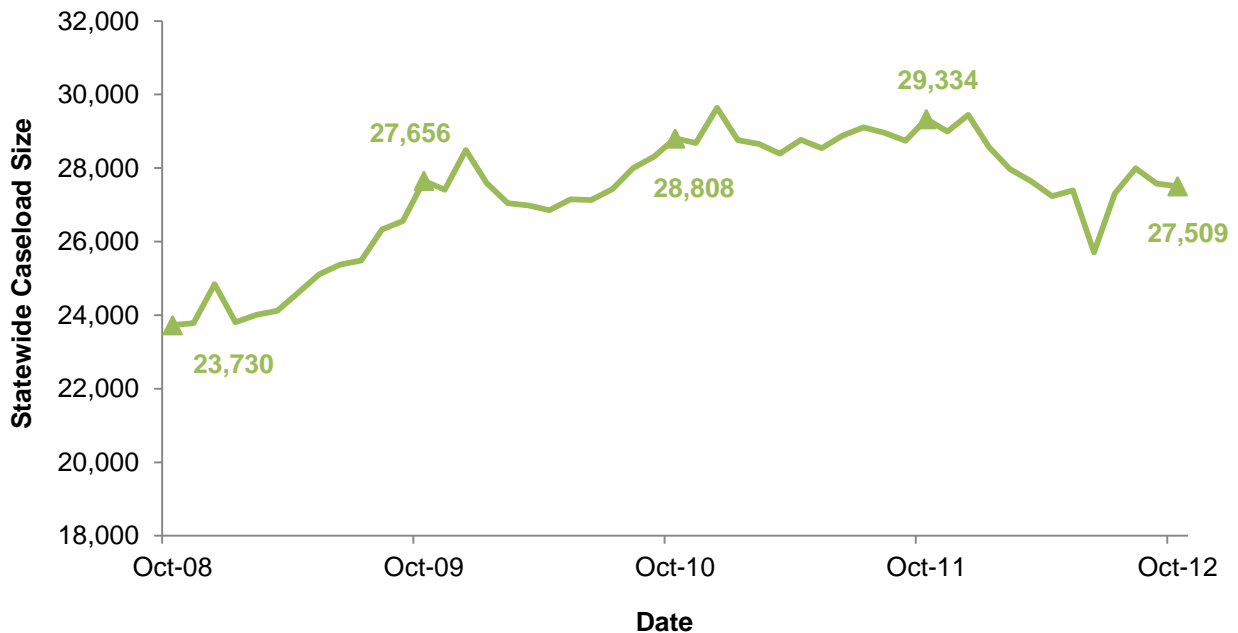
For Maryland’s families, the last several years have been marked by economic upheaval and a slow, uncertain recovery. The Personal Responsibility and Work Opportunity Reconciliation Act (PRWORA) of 1996 created the Temporary Assistance for Needy Families (TANF) program in the midst of an economic boom. With a flourishing job market, the program’s emphasis on moving recipients off cash assistance and into paid employment meant that many TANF clients were able to find work. Few at the time of PRWORA’s passage would have anticipated the Great Recession, which hit TANF recipients and their families especially hard.

The recession has undoubtedly made the goal of helping TCA (Temporary Cash Assistance, Maryland’s TANF program) clients into employment more difficult. While

the overall TCA caseload in Maryland has been declining after peaking in late 2010, as seen in Figure 1, whether current clients are more or less likely to find work depends on characteristics like their past TCA and employment histories, levels of education, and the type of case the client heads. For example, previous research has found that clients with more education are more likely to remain off TCA for at least one year once they leave (Nicoli, Passarella, & Born, 2013a).

Casehead demographic characteristics matter as well: Maryland’s TCA caseload is predominantly African American, and in 2012, the unemployment rate for African American women in Maryland was 9.3%, about three percentage points higher than the unemployment rate for all women (Bureau of Labor Statistics, 2014).

**Figure 1. Number of TCA Cases in Maryland, October 2008 to October 2012**



**Note:** Based on monthly data from the Monthly Statistical Reports on Maryland’s Department of Human Resources website ([http://www.dhr.state.md.us/blog/?page\\_id=2836](http://www.dhr.state.md.us/blog/?page_id=2836)) on total number of cases.



Despite these caseload decreases, the number of families in need continues to be high. Recent data from the Census Bureau has shown that the overall poverty rate in the United States remained unchanged from 2011 to 2012, and the unemployment rate remains uncharacteristically high for a period of economic recovery. With this broader context in mind, how are Maryland's TCA families facing the post-recession era? What changes, if any, are they seeing?

Understanding program outcomes depends on a thorough understanding of the caseload. This report, which is part of the larger *Life on Welfare* research initiative, examines Maryland's TCA caseload in

October 2012. It seeks to answer these questions:

1. What are the demographic characteristics of Maryland's TCA recipients?
2. What are payees' past and present patterns of welfare use?
3. What are payees' past and present employment experiences?
4. What type of changes, if any, have there been in the wake of the Great Recession?

## METHODS

This chapter briefly describes the data and methodology used to carry out this descriptive study of Maryland's Temporary Cash Assistance (TCA) caseload in October 2012. This study also includes data describing the TCA caseload in previous years for comparative purposes.

### Study Population

We use the entire universe of TCA cases in October 2012 as our study population. Maryland had 25,566 cases in the study month, October 2012. Six of these cases were excluded from all analyses because their jurisdictional designations could not be determined, for a total study population of 25,560.

In addition to the caseload in October 2012, this report presents data on trends in the TCA caseload over time. Trend analyses use the entire universe of TCA cases in October 2008 (n=21,553), October 2009 (n=25,422), October 2010 (n=26,832) and October 2011 (n=27,281).

### Data Sources

Our findings are based on analyses of administrative data retrieved from computerized information management systems maintained by the State of Maryland. Individual- and case-level demographic characteristics and program participation data come from the Client Automated Resources and Eligibility System (CARES), and employment and earnings data are obtained from the Maryland Automated Benefits System (MABS).

#### CARES

CARES became the statewide automated data system for certain DHR programs in March 1998. CARES provides individual- and case-level program participation data for cash assistance (AFDC or TCA), Food Supplement (formerly Food Stamps),

Medical Assistance, and Social Services. Demographic data are provided, as well as information about the type of program, application and disposition (denial or closure), date for each service episode, and codes indicating the relationship of each individual to the head of the assistance unit.

#### MABS

MABS quarterly employment and earnings data includes information from all employers covered by the state's Unemployment Insurance (UI) law and the unemployment compensation for federal employees (UCFE) program. Together, these account for approximately 91% of all Maryland civilian employment. Independent contractors, commission-only salespeople, some farm workers, members of the military, most employees of religious organizations, and self-employed individuals are not covered by the law. Additionally, informal jobs—for example, those with dollars earned “off the books” or “under the table”—are not covered.

The MABS system only tracks employment in Maryland. The state shares borders with Delaware, Pennsylvania, Virginia, West Virginia, and the District of Columbia, and out-of-state employment is relatively common. Overall, the rate of out-of-state employment by Maryland residents (17.4%) is over four times greater than the national average (3.8%)<sup>2</sup>. Out-of-state employment is particularly common among residents of two very populous jurisdictions (Montgomery County, 29.7%, and Prince George's County, 42.2%), which have the 5<sup>th</sup> and 3<sup>rd</sup> largest welfare caseloads in the state, and out-of-state employment is also

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<sup>2</sup>Data obtained from U.S. Census Bureau website <http://www.factfinder.census.gov> using the 2010-2012 American Community Survey 3-Year Estimates for Sex of Workers by Place of Work—State and County Level (B08007).

common among residents of two smaller jurisdictions (Cecil, 29.8%, and Charles, 34.4%, counties). One consideration, however, is that we cannot be sure the extent to which these high rates of out-of-state employment also describe welfare recipients or leavers accurately.

Finally, because UI earnings data are reported on an aggregated, quarterly basis, we do not know, for any given quarter, how much of that time period the individual was employed (i.e., how many months, weeks, or hours). Thus, it is not possible to compute or infer hourly wages or weekly or monthly salary from these data. It is also important to remember that the earnings figures reported do not necessarily equal total household income; we have no information on earnings of other household members, if any, or data about any other

income (e.g. Supplemental Security Income) available to the family.

### **Data Analysis**

This study examines Maryland's TCA caseload in October 2012 to provide a profile of adult recipients and their cases at that time. We also present information about how this profile may have changed since October 2008. Additionally, we compare the Baltimore City caseload with the caseload in the 23 counties and provide some jurisdiction-level information. Baltimore City has a disproportionate share of the state's caseload, and these geographical breakdowns are crucial to understanding Maryland's TCA population. We use chi-square and analysis of variance (ANOVA) tests to see if regional differences and changes over time are statistically significant.

## FINDINGS: INDIVIDUAL AND CASE DEMOGRAPHICS

This chapter focuses on demographic data describing Maryland’s TCA caseload in October 2012, presenting the size of the TCA caseload by region as well as changes in the size of the caseload from 2011 to 2012. We examine demographic characteristics of payees and cases, noting trends in the caseload from October 2008 to October 2012. The following analyses present data for Baltimore City, the 23 counties, and the state of Maryland as a whole.

### Caseload by Region, October 2012

Table 1 presents the 2012 TCA caseload size by region. As in previous years, the largest percentage of Maryland’s TCA caseload was in Baltimore City, with 43.1% of the total caseload. One-third of the total caseload fell within the four largest counties in Maryland: Baltimore County (12.4%), Prince George’s County (10.4%), Anne Arundel County (5.6%), and Montgomery County (4.6%). The remaining five regions, which contain 19 counties, have 25% of the state’s caseload. Baltimore County had 12.4% of the 2012 caseload, and Prince

George’s County had the third largest percentage, with 10.4%.

Between 2008 and 2011, the TCA caseload increased by 27%. However, 2012 represented the first decline in caseload size since the beginning of the Great Recession. Table 2 presents change in caseload by region from 2011 to 2012. The overall caseload declined during this time period by 6.3%, but two regions—Western Maryland (6.5%) and Montgomery County (1.3%)—had increases.

The largest percentage declines were in Southern Maryland (-14.5%) and Prince George’s County (-13.1%), though Southern Maryland had a small caseload (958 cases in 2012). The drop in total caseload is better attributed to declines in Prince George’s County (-13.1%) and Baltimore City (-8.1%) due to the relatively large size of their populations. While some percentage changes in Table 2 are substantial, note that percentage changes typically represent relatively small numeric changes in caseloads.

**Table 1. Number and Percent of Caseload by Region, October 2012**

Region	Number of Cases	Percent of Cases
Baltimore City	11,020	43.1%
Baltimore County	3,160	12.4%
Prince George's County	2,670	10.4%
Anne Arundel County	1,426	5.6%
Montgomery County	1,171	4.6%
Metro: Carroll, Harford, Howard, & Frederick Counties	1,791	7.0%
Upper Shore: Cecil, Kent, Queen Anne's, Caroline, Talbot & Dorchester Counties	1,342	5.3%
Western: Garrett, Allegany, & Washington Counties	1,063	4.2%
Lower Shore: Worcester, Wicomico, & Somerset Counties	959	3.8%
Southern: Calvert, Charles, & St. Mary's Counties	958	3.7%

**Table 2. Change in Caseload by Region, 2011 to 2012**

Region	2011 Caseload	2012 Caseload	% (#) Change, 2011-2012
Baltimore City	11,997	11,020	-8.1% (-977)
Baltimore County	3,181	3,160	-0.7% (-21)
Prince George's County	3,072	2,670	-13.1% (-402)
Anne Arundel County	1,450	1,426	-1.7% (-24)
Montgomery County	1,156	1,171	1.3% (15)
Metro Counties	1,912	1,791	-6.3% (-121)
Upper Shore	1,366	1,342	-1.8% (-24)
Western MD	998	1,063	6.5% (65)
Lower Shore	1,028	959	-6.7% (-69)
Southern MD	1,121	958	-14.5% (-163)
Total	27,285	25,566	-6.3% (-1,719)

**Payee Demographics, October 2012**

While the TCA caseload experienced a decline, the profile of a typical casehead did not change. Table 3 presents payee demographic data for the caseload in October 2012. (Appendix A presents the same data by jurisdiction.) The typical Maryland payee in 2012 was an African American (74.4%) woman (94.5%) in her mid-30s who never married (78.5%). Most likely, she was a high school graduate without any further post-secondary education (58.7%).

Table 3 also shows that payees in Baltimore City differed from those in the 23 counties in a number of statistically significant ways. TCA clients in Baltimore City were more likely to be African American (90.5% versus

61.4%). Clients in the 23 counties, comparatively, were more likely to identify as Hispanic (6.6% versus 2.5%). While 27.9% of payees in the counties were married at some point, only 13.2% of those in Baltimore City were. Payees in Baltimore City also skewed somewhat younger than those in the counties. While about one-third (34.5%) of TCA clients in Baltimore City were aged 36 and older in 2012, over two-fifths of those in the counties fell into the same category. Baltimore City clients were less likely to have completed high school than those in the counties (50.0% versus 65.8%). Only small percentages of payees in either category had any education beyond high school. In Baltimore City, 2.7% of clients had education past the 12<sup>th</sup> grade, compared with 6.9% of those in the 23 counties.

**Table 3. Payee Demographic Characteristics, October 2012**

	<b>Baltimore City (n=11,020)</b>	<b>Other Counties (n=14,540)</b>	<b>Total (n=25,560)</b>
<b>Gender*</b>			
Female	95.0% (10,464)	94.2% (13,700)	94.5% (24,164)
Male	5.0% (556)	5.8% (840)	5.5% (1,396)
<b>Race/Ethnicity***</b>			
Caucasian^	7.0% (751)	32.0% (4,242)	20.8% (4,993)
African American^	90.5% (9,696)	61.4% (8,134)	74.4% (17,830)
Hispanic	2.5% (267)	6.6% (868)	4.7% (1,135)
Other	0.9% (271)	1.3% (170)	1.1% (271)
<b>Marital Status***</b>			
Married	4.1% (447)	11.6% (1,619)	8.3% (2,066)
Never Married	86.8% (9,430)	72.1% (10,059)	78.5% (19,489)
Previously Married	9.1% (986)	16.3% (2,281)	13.2% (3,267)
<b>Age***</b>			
20 and younger	6.5% (719)	5.6% (821)	6.0% (1,540)
21-25	22.1% (2,432)	18.7% (2,716)	20.1% (5,148)
26-30	21.1% (2,323)	18.4% (2,679)	19.6% (5,002)
31-35	15.8% (1,745)	15.0% (2,177)	15.3% (3,922)
36 and older	34.5% (3,801)	42.3% (6,147)	38.9% (9,948)
Average*** [median]	34.23 [31.09]	36.37 [33.18]	35.45 [32.21]
<b>Education***</b>			
Did not finish grade 12	47.3% (5,054)	27.3% (3,595)	36.3% (8,649)
Grade 12	50.0% (5,341)	65.8% (8,654)	58.7% (13,995)
Education past grade 12	2.7% (292)	6.9% (907)	5.0% (1,199)

**Note:** ^Non-Hispanic. Counts may not sum to totals due to missing values. Valid percentages are reported. \*p<.05  
\*\*p<.01 \*\*\*p<.001

### **Trends in Payee Demographics, 2008-2012**

Figure 2, which presents average payee age from October 2008 to October 2012, shows that there was a slight increase in the average age of TCA clients after four previous years of decline.<sup>3</sup> From 2008 to 2011, average payee age decreased by about two years in the total caseload, with corresponding caseload decreases in

Baltimore City and the 23 counties. From 2011 to 2012, the average payee age in the state increased by about four months. In Baltimore City, the average payee age increased by four months, and in the 23 counties, average payee age increased by three months.

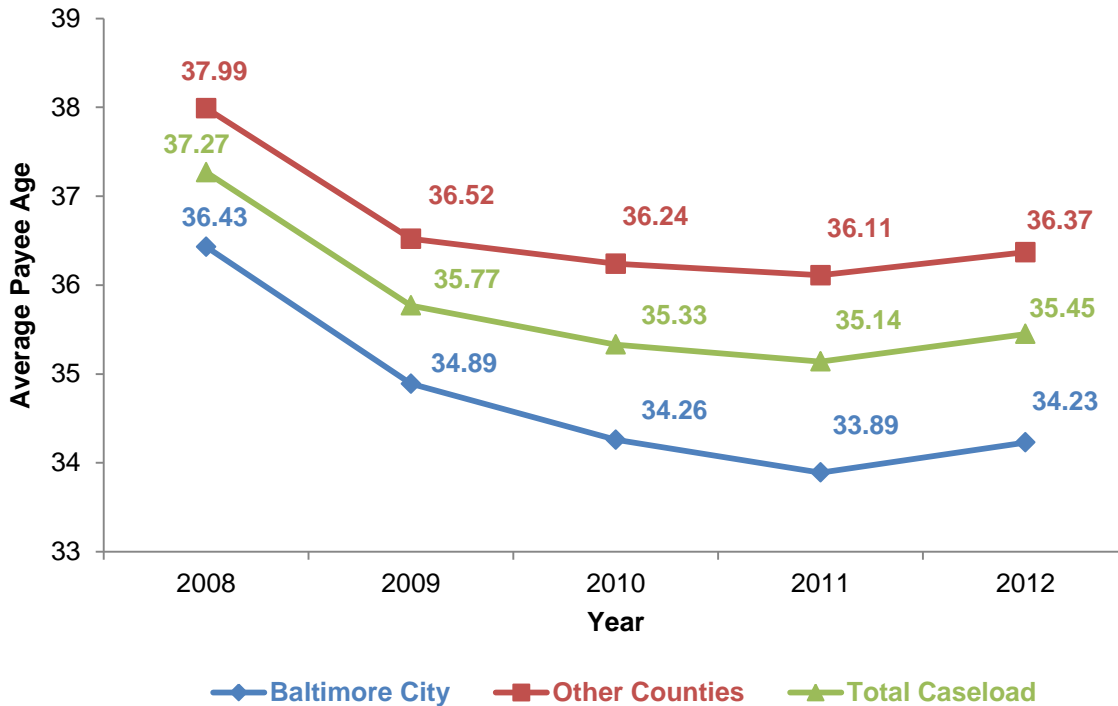
Payee age may have increased because of the growing child-only caseload. Child-only cases tend to have older payees. A 2005 report on Maryland's child-only caseload found that the adults in relative caregiver child-only cases, which made up 75.2% of the child-only caseload in that year, were 52

<sup>3</sup> Other demographic characteristics have shown little or no change since the previous year.

years old, on average (Hetling, Saunders, & Born, 2005). An increase in the long-term disabled population over the previous years may also play a role. A forthcoming report

on the long-term disabled caseload shows that these payees tend to be older than the caseload as a whole (Williamson, Nicoli, & Born, forthcoming).

**Figure 2. Average Payee Age over Time, 2008-2012**



**Case Demographics, October 2012**

Table 4 displays case demographics for the TCA caseload in October 2012. Most assistance units were fairly small, as over half (58.4%) contained only one or two recipients. About one-third (30.4%) of assistance units had no adults, meaning that the assistance unit only contained children. The majority (66.7%) of assistance units had just one adult, and half (48.1%) of assistance units included only one child. For almost two in five (38.3%) cases, the youngest child on the case was under the age of three, and the youngest child on an

additional one-fifth (21.5%) of cases was between the ages of three and six.

Case demographics differed somewhat when comparing the Baltimore City caseload to the caseload in the counties. Cases in the 23 counties were more likely to have only one person in the assistance unit than were those in Baltimore City (17.5% versus 23.3%). Assistance units in the counties were also more likely to be child-only than those in Baltimore City (34.8% versus 24.6%).

**Table 4. Case Characteristics, October 2012**

	<b>Baltimore City (n=11,020)</b>	<b>Other Counties (n=14,540)</b>	<b>Total (n=25,560)</b>
<b>Size of Assistance Unit (AU)***</b>			
1	17.5% (1,928)	23.3% (3,384)	20.8% (5,312)
2	38.8% (4,278)	36.6% (5,321)	37.6% (9,599)
3	22.8% (2,518)	21.7% (3,148)	22.2% (5,666)
4 or more	20.8% (2,296)	18.5% (2,687)	19.5% (4,983)
<b>Number of Adults in AU***</b>			
0 (child-only)	24.6% (2,716)	34.8% (5,055)	30.4% (7,771)
1	73.1% (8,059)	61.8% (8,980)	66.7% (17,039)
2	2.2% (245)	3.5% (505)	2.9% (750)
<b>Number of Children in AU**</b>			
0	3.1% (347)	2.9% (415)	3.0% (762)
1	47.1% (5,192)	48.9% (7,103)	48.1% (12,295)
2	27.2% (3,001)	27.4% (3,978)	27.3% (6,979)
3 or more	22.5% (2,480)	20.9% (3,044)	21.6% (5,524)
<b>Age of Youngest Recipient Child*</b>			
Younger than 3	38.7% (4,123)	38.0% (5,366)	38.3% (9,489)
3 – 6 years	22.2% (2,363)	21.0% (2,959)	21.5% (5,322)
6 – 13 years	25.8% (2,746)	26.7% (3,774)	26.3% (6,520)
13 – 18 years	13.4% (1,427)	14.3% (2,021)	13.9% (3,448)
Average* [median]	5.92 [4.36]	6.07 [4.54]	6.01 [4.45]

**Note:** Counts may not sum to totals due to missing values. Valid percentages are reported. \*p<.05 \*\*p<.01 \*\*\*p<.001

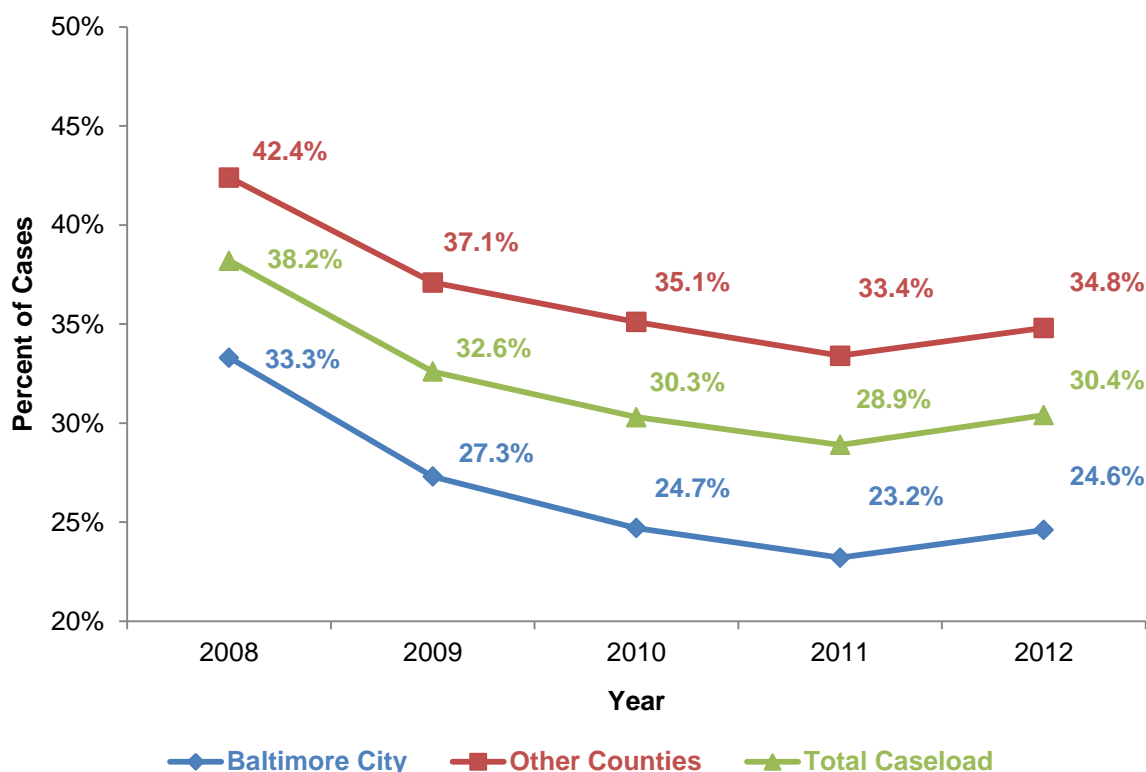
### **Trends in Case Demographics: Child-Only Cases, 2008-2012**

Child-only cases are those in which the recipient is a child and no adults are included in the assistance unit. Figure 3 shows the percentage of child-only cases from October 2008 to October 2012. After declining ten percentage points from 2008 to 2011, the percentage of the TCA caseload made up of cases that only

include children increased to 30.4% in 2012. Between 2011 and 2012, the percentage of child-only cases increased by 1.4 percentage points in Baltimore City and the 23 counties and by 1.5 percentage points in the total state caseload. Because child-only cases are not subject to work requirements, a larger percentage of child-only cases may place additional pressure on adult-aided cases in which the payee is required to participate in work activities.



**Figure 3. Percent of Child-Only Cases, 2008-2012**



**Caseload Designations, October 2012**

A number of designations that describe the payee and whether the payee is subject to work requirements are available for cases in the Maryland TCA caseload. We broadly classify case designations into two overarching categories: work-eligible and work-exempt. Work-eligible cases are those in which the adult recipient is required to participate in work activities as a condition of receiving assistance. Work-exempt cases are those in which the adult recipient is not required to work due to some characteristic or circumstance of the case, such as a parent who is long-term disabled or relative caregivers who do not receive benefits for themselves.

Each case is assigned a single designation, according to a hierarchy that categorizes cases based on several factors. These factors include certain case and payee characteristics, rules that define work

requirements for payees, and whether cases are funded using federal TANF block grant funds.

Table 5 presents caseload designations for the TCA caseload in October 2012, divided into work-eligible and work-exempt designations. (Appendix B presents the same data by jurisdiction.) Two-fifths (40.8%) of the 2012 caseload was work-eligible. At almost one-third (32.1%) of the total caseload, single-parent cases were the largest category of work-eligible cases. The remaining work-eligible categories, including cases where the adult recipient has some earned income (3.5%), cases where the recipient is classified as short-term disabled (1.9%), cases where the adult recipient is a legal immigrant (0.6%), cases where the recipient is a victim of domestic violence (0.9%), and two-parent cases (1.8%), comprised less than 10% of the total caseload.

Over half (59.2%) of Maryland's TCA caseload was classified as work-exempt. The largest category of work-exempt cases was child-only cases. Nearly one-third (30.4%) of the total caseload in Maryland had this designation, meaning that the recipient was a child and there were no adults included in the assistance unit. Other sizable work-exempt categories were cases where the recipient is classified as long-term disabled (14.6%) and cases where a child is under the age of one (9.5%). Cases where the recipient is caring for a disabled family member (2.8%) and cases where the recipient is a needy caretaker relative of a child (1.9%) made up small percentages of the overall caseload.

Although they were broadly similar, there were some differences in caseload

designations between the Baltimore City caseload and the caseload in the counties. A larger percentage of the Baltimore City caseload was classified as work-eligible than that in the counties (44.7% versus 37.8%), although numerically the work-eligible caseload in Baltimore City (n=4,921) was smaller than the work-eligible caseload in the counties (n=5,495). A larger percentage of the caseload in the counties was classified as child-only (34.8%) than that in Baltimore City (24.7%). Numerically, the child-only caseload was nearly twice as large in the counties as in Baltimore City (n=5,057 versus n=2,724). These differences in caseload designations may suggest a need for different caseload management strategies in these two regions.

**Table 5. Caseload Designations, 2012\*\*\***

	<b>Baltimore City (n=11,020)</b>	<b>Other Counties (n=14,540)</b>	<b>Total (n=25,560)</b>
<b>Work-Eligible Cases</b>	44.7% (4,921)	37.8% (5,495)	40.8% (10,416)
Single-Parent Cases	37.5% (4,137)	28.0% (4,064)	32.1% (8,201)
Earnings Cases	2.9% (324)	4.0% (579)	3.5% (903)
Short-term Disabled	1.8% (201)	2.0% (287)	1.9% (488)
Legal Immigrant	0.2% (22)	0.9% (125)	0.6% (147)
Domestic Violence <sup>1</sup>	0.8% (92)	0.9% (134)	0.9% (226)
Two-Parent Cases <sup>2</sup>	1.3% (145)	2.1% (306)	1.8% (451)
<b>Work-Exempt Cases</b>	55.3% (6,099)	62.2% (9,043)	59.2% (15,142)
Child-Only	24.7% (2,724)	34.8% (5,057)	30.4% (7,781)
Child under One	9.2% (1,011)	9.7% (1,412)	9.5% (2,423)
Long-Term Disabled	16.1% (1,777)	13.5% (1,964)	14.6% (3,741)
Caring for Disabled Family	3.3% (367)	2.4% (350)	2.8% (717)
Needy Caretaker Relative	2.0% (220)	1.8% (260)	1.9% (480)

**Note:** Counts may not sum to totals due to missing values. \*p<.05 \*\*p<.01 \*\*\*p<.001

<sup>1</sup> While cases designated as domestic violence are work-eligible, they can request a waiver to the work requirements.

<sup>2</sup> Two-parent cases are required to participate in a work-related activity; however, they are not counted in the federal work participation rate because they are funded through solely state funds.

## **Trends in Caseload Designations, 2008-2012**

Table 6 presents caseload designations over time, from October 2008 to October 2012. After steadily increasing, the total caseload declined, from 27,281 in 2011 to 25,560 in 2012. Declines in the percentage of certain caseload designations show which parts of the TCA caseload are driving this decline in total caseload.

The work-eligible caseload increased in both size and percentage from 2008 until 2011, driven largely by the Great Recession. However, in numeric terms the work-eligible caseload declined during the latest year of study, from 12,257 cases in 2011 to 10,416 in 2012. In 2012, the work-eligible caseload also made up a declining percentage of the total caseload, from 44.9% to 40.8%. This decline in the percentage of the TCA caseload required to participate in a work activity places additional pressure for compliance on the remaining work-eligible caseload.

Meanwhile, from 2011 to 2012, the work-exempt caseload increased only slightly in numeric terms (from 15,019 to 15,142), but because of the decline in the work-eligible caseload, the percentage of the total caseload that is work-exempt increased from 55.1% in 2011 to 59.2% in 2012. The largest percentage increase (2.8 percentage points) came from the long-term disabled category.

The child-only caseload, which has consistently made up around a third of the total caseload, remained the largest category of work-exempt cases in 2012, but the number of child-only cases declined from 7,907 in 2011 to 7,781 in 2012. The categories of work-exempt cases that saw numeric increases between 2011 and 2012 were those classified as long-term disabled (3,232 to 3,741) and caring for a disabled family member (662 to 717). In all other categories, the number of work-exempt cases declined over the previous year.

**Table 6. Caseload Designations, 2008-2012\*\*\***

	<b>2008</b> <b>(n=21,553)</b>	<b>2009</b> <b>(n=25,422)</b>	<b>2010</b> <b>(n=26,832)</b>	<b>2011</b> <b>(n=27,281)</b>	<b>2012</b> <b>(n=25,560)</b>
<b>Work-Eligible Cases</b>	36.8% (7,911)	43.5% (11,053)	45.7% (12,260)	44.9% (12,257)	40.8% (10,416)
Single-Parent Cases	30.0% (6,450)	36.2% (9,210)	37.4% (10,024)	35.6% (9,719)	32.1% (8,201)
Earnings Cases	3.1% (662)	3.2% (809)	3.6% (962)	4.1% (1,130)	3.5% (903)
Short-term Disabled	1.6% (336)	1.2% (303)	1.3% (347)	1.5% (402)	1.9% (488)
Legal Immigrant	0.4% (76)	0.4% (110)	0.6% (155)	0.6% (165)	0.6% (147)
Domestic Violence	0.6% (128)	0.6% (158)	0.8% (211)	0.9% (241)	0.9% (226)
Two-Parent Cases	1.2% (259)	1.8% (463)	2.1% (561)	2.2% (600)	1.8% (451)
<b>Work-Exempt Cases</b>	63.2% (13,567)	56.5% (14,365)	54.3% (14,559)	55.1% (15,019)	59.2% (15,142)
Child-Only	38.3% (8,227)	32.7% (8,301)	30.4% (8,148)	29.0% (7,907)	30.4% (7,781)
Child under One	11.7% (2,517)	10.9% (2,760)	10.1% (2,709)	10.0% (2,715)	9.5% (2,423)
Long-term Disabled	9.0% (1,935)	9.0% (2,279)	10.0% (2,679)	11.8% (3,232)	14.6% (3,741)
Caring for Disabled Family	1.8% (381)	2.0% (499)	1.9% (512)	2.4% (662)	2.8% (717)
Needy Caretaker Relative	2.4% (507)	2.1% (526)	1.9% (511)	1.8% (503)	1.9% (480)

**Note:** Counts may not sum to actual sample size because of missing data for some variables. Valid percentages are reported. \*p<.05 \*\*p<.01 \*\*\*p<.001

## FINDINGS: WELFARE USE

This chapter provides information about TCA recipients' past experiences with welfare. We describe patterns of welfare receipt among caseheads in the October 2012 caseload and then discuss changes in cash assistance use over time.

### **Welfare Receipt, October 2012**

Table 7 describes TCA clients' use of cash assistance, showing the number of months in which TCA was received in the past year and previous five years as well as the number of months of TCA receipt accumulated towards the 60-month federal lifetime limit. Long-term welfare receipt is uncommon, as the average client received assistance for just over two of the previous five years (26.43 months). One-third (33.5%) of the cases in October 2012 received 12 or fewer months of cash assistance within the last five years, and about one-fifth (20.8%) of cases received 49 or more months of cash assistance within the same time period.

Table 7 also shows the number of months of cash assistance the 2012 TCA caseload received within the past year. When measured in this shorter timeframe, more cases are on the higher end of months of cash assistance received. More than half (57.1%) of the caseload received at least 10 months of cash assistance in the prior year, and about 8 months of cash assistance was received, on average.

Finally, Table 7 describes the number of months of assistance that count towards the 60-month federal time limit for welfare receipt. Not all recipients are subject to federal time limits, and in some cases, some months of receipt may not be

counted. For example, child-only cases are not subject to time limits, nor are earnings cases. Thus, the number of time-limited months of receipt differs from those in the first two parts of the table. Only about one in ten (11.6%) cases accumulated more than 60 months of time-limited cash assistance. These payees were still able to receive assistance because the federal government allows states to exempt up to 20% of their caseload from time limits and still use federal funds. Half (49.7%) of the 2012 caseload had either zero months countable towards the time limit or fewer than 12 countable months (24.3% and 25.4%, respectively).

There were significant differences in welfare use between Baltimore City and the other jurisdictions in the state. Cases in Baltimore City had more months of receipt than cases in the counties in both the last five years and the last year. While a quarter (25.1%) of Baltimore City caseheads received 49 to 60 months of TCA in the last five years, less than a fifth (17.5%) of caseheads in the counties received as many. Similarly, while nearly three-fifths (61.6%) of Baltimore City caseheads received 10 to 12 months of assistance in the past year, about half (53.6%) of caseheads in the counties received assistance for that number of months. One in five (21.5%) caseheads in Baltimore City exceeded the 60-month time limit, compared with only 4.1% of caseheads in the counties. The counties have a higher percentage of work-exempt cases, particularly child-only cases, which are not subject to time limits. Work-eligible cases are more common in Baltimore City's caseload, explaining in part the higher rates of receipt among this caseload.

**Table 7. Historic and Current TCA Participation, October 2012**

	<b>Baltimore City (n=11,020)</b>	<b>Other Counties (n=14,540)</b>	<b>Total (n=25,560)</b>
<b>Months of Receipt in Last 5 Years***</b> (10/07 - 09/12)			
None	1.9% (204)	4.3% (619)	3.2% (823)
1 - 12 months	22.8% (2,509)	36.0% (5,234)	30.3% (7,743)
13 - 24 months	19.0% (2,089)	20.4% (2,959)	19.7% (5,048)
25 - 36 months	17.1% (1,884)	12.8% (1,867)	14.7% (3,751)
37 - 48 months	14.3% (1,571)	9.0% (1,314)	11.3% (2,885)
49 - 60 months	25.1% (2,763)	17.5% (2,547)	20.8% (5,310)
Average*** [median]	30.36 [29]	23.46 [18]	26.43 [22]
<b>Months of Receipt in Last Year***</b> (10/11 - 09/12)			
None	3.4% (375)	5.7% (824)	4.7% (1,199)
1 - 3 months	11.7% (1,285)	17.3% (2,515)	14.9% (3,800)
4 - 6 months	11.8% (1,296)	12.3% (1,792)	12.1% (3,088)
7 - 9 months	11.6% (1,280)	11.1% (1,609)	11.3% (2,889)
10 - 12 months	61.6% (6,784)	53.6% (7,800)	57.1% (14,584)
Average*** [median]	8.95 [11]	8.11 [10]	8.47 [11]
<b>Months Used Toward TANF Time Limit***</b> (10/96 - 10/12)			
None	16.1% (1,775)	30.5% (4,433)	24.3% (6,208)
1 - 12 months	18.7% (2,062)	30.5% (4,428)	25.4% (6,490)
13 - 24 months	15.1% (1,664)	16.5% (2,405)	15.9% (4,069)
25 - 36 months	11.7% (1,291)	9.8% (1,430)	10.6% (2,721)
37 - 48 months	9.9% (1,092)	5.3% (776)	7.3% (1,868)
49 - 60 months	6.9% (765)	3.2% (466)	4.8% (1,231)
More than 60 months	21.5% (2,371)	4.1% (602)	11.6% (2,973)
Average*** [median]	35.27 [25]	15.06 [7]	23.77 [13]

**Note:** Counts may not sum to actual sample size because of missing data for some variables. Valid percentages are reported. \*p<.05 \*\*p<.01 \*\*\*p<.001

### Trends in Welfare Receipt, 2008-2012

We next examine TCA receipt in the previous five years and in the previous year, along with the number of months accumulated towards the federal time limit of 60 months, over the 2008 to 2012 period. Figure 4 shows five-year historical averages of TCA receipt from 2008 to 2012. In 2012, the average number of months of receipt in the previous five years in the overall caseload was 26.43 months. Looking at trends over time, the five-year historical

average for TCA receipt declined by two months between 2008 (26.51 months) and 2010 (24.61 months). Since 2010, however, the average number of months of receipt increased by about two months. This increase in the statewide average was driven by the increased average in Baltimore City (27.55 to 30.36 months), as the average in the counties (23.33 to 23.46 months) was fairly stable. In all years, the average number of months of TCA receipt was higher in Baltimore City than in the counties.

**Figure 4. Average Months of TCA Receipt in the Previous Five Years, 2008-2012**

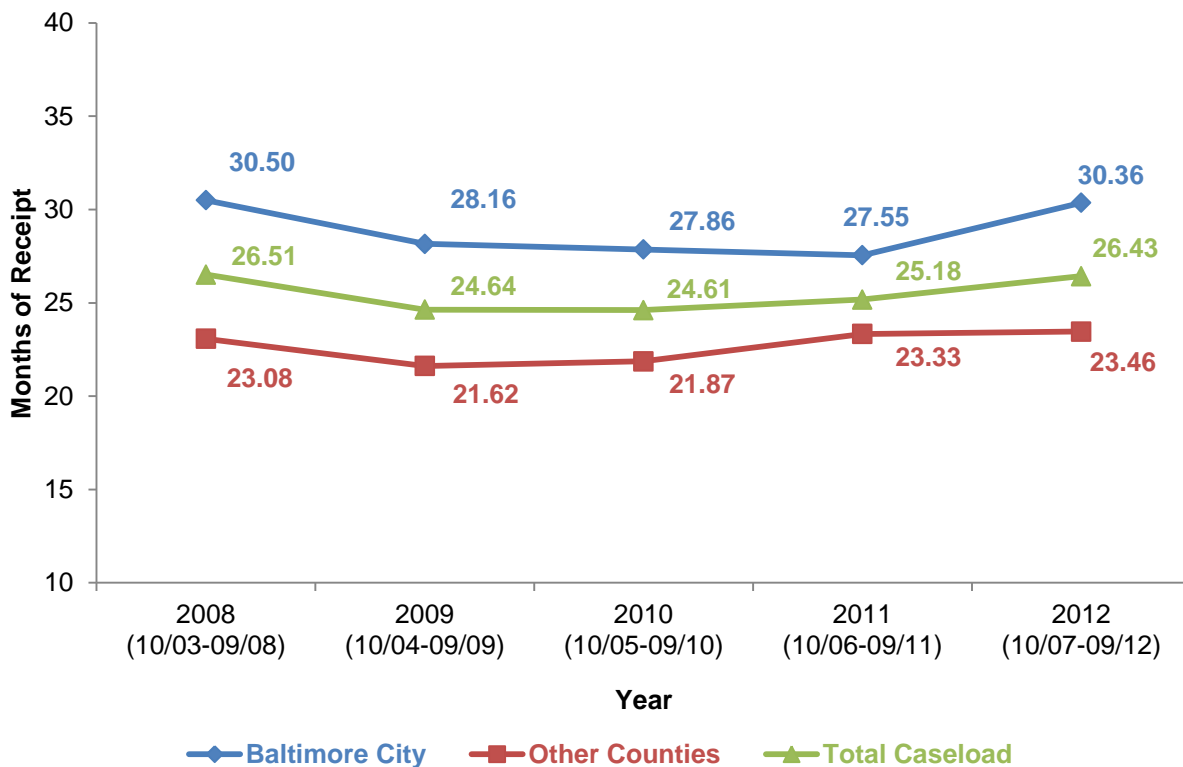


Figure 5 displays one-year historical averages of TCA receipt between 2008 and 2012. From 2008 to 2011, the average number of months of TCA receipt in the previous year in the total caseload increased from 8.02 months to 8.54 months. Averages in Baltimore City and the counties showed similar trends. The average number

of months of TCA receipt was 8.47 months in 2012, a slight drop from 8.54 in 2011. Interestingly, while average months of receipt also declined from 8.25 months in 2011 to 8.11 months in 2012 for caseheads in the counties, in Baltimore City average months of receipt showed a very slight increase, from 8.91 to 8.95 months.

**Figure 5. Average Months of TCA Receipt in the Previous Year, 2008-2012**

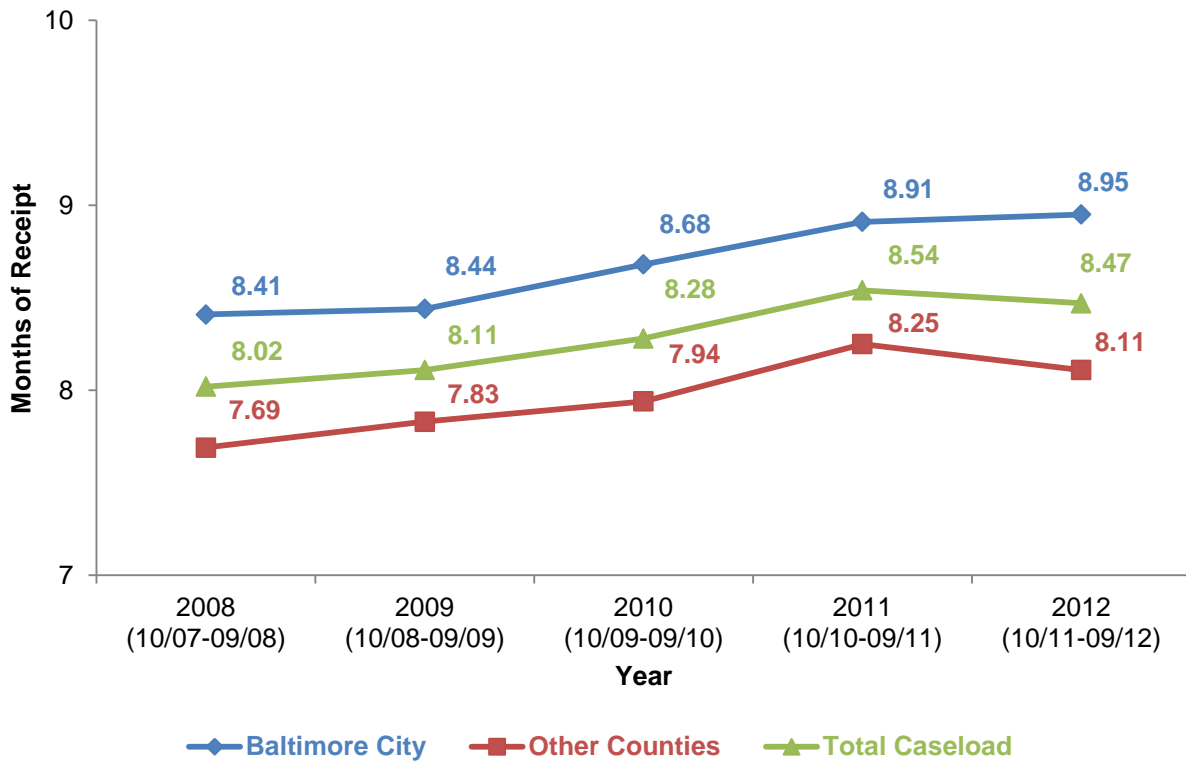
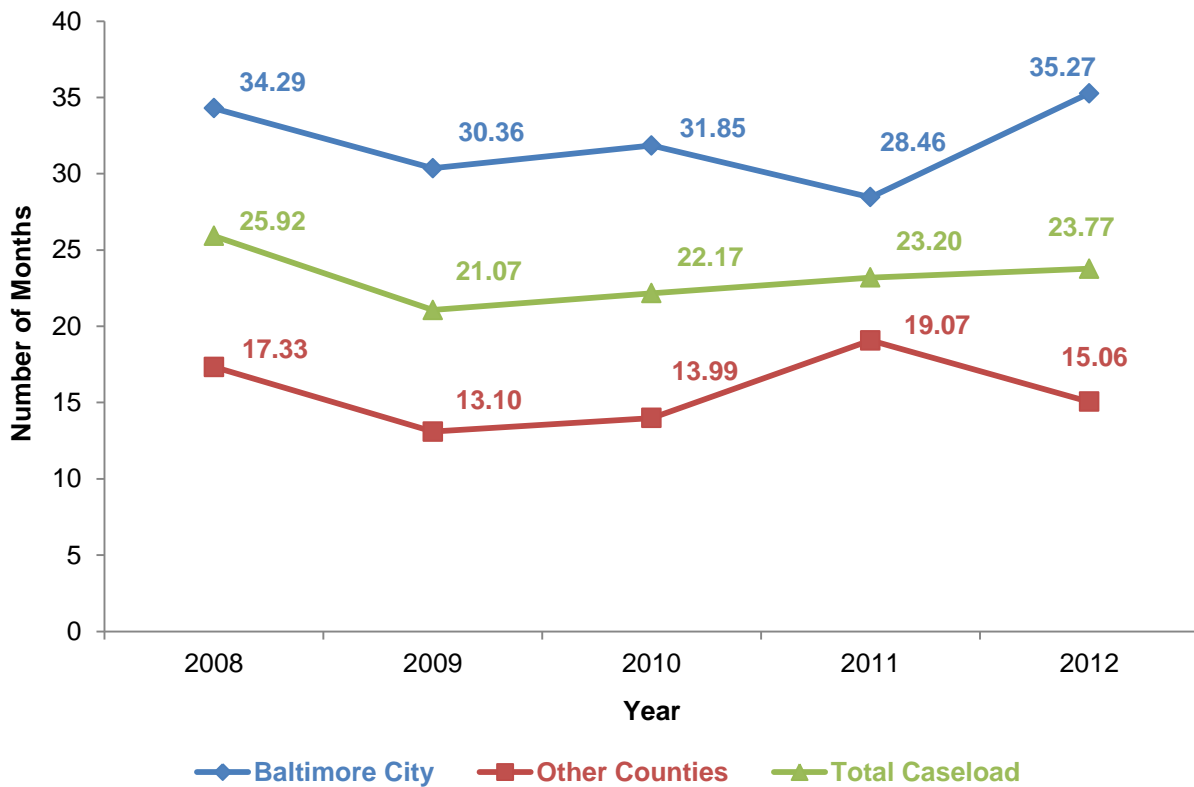




Figure 6 displays the average number of months of assistance that TCA caseheads accumulated towards the 60-month federal time limit from 2008 to 2012. This figure shows a decline in months counted towards the federal time limit for the total caseload, from 25.92 months in 2008 to 21.07 months in 2009. Beginning in 2010, the average number of accumulated months gradually increased, from 22.17 in 2010 to 23.77 in 2012.

From 2011 to 2012, the average number of accumulated months for cases in Baltimore City increased by 24% (28.46 to 35.27). In the same time period, average accumulated months for cases in the counties decreased by 21% (19.07 to 15.06). This means that while there was little change in the average number of months accumulated towards the federal time limit in the caseload as a whole, some differences reemerged between Baltimore City and the counties.

**Figure 6. Average Months Counted Towards the Federal Time Limit, 2008-2012**



## FINDINGS: EMPLOYMENT AND EARNINGS

Prior research has shown that a majority of TCA recipients worked before receiving benefits and find work after leaving TCA. However, the jobs they find may not provide them with the income and job stability they need to be self-sufficient (Nicoli, Passarella, & Born, 2014). This chapter presents information about the employment and earnings histories of TCA recipients for the statewide caseload as well as for Baltimore City and the 23 counties.

### Employment, October 2012

Table 8 describes the employment histories of the payees in the October 2012 TCA caseload. Caseheads are considered to be employed if they are working within the state of Maryland in a job covered by the Unemployment Insurance (UI) program at some point during the timeframes selected. Specifically, Table 8 presents data on casehead employment in the two years prior to October 2012, the year prior to October 2012, and the quarter including October 2012. For caseheads who were employed in one of these periods, Table 8 also presents data on average number of quarters worked, average and median total earnings, and average and median quarterly earnings.

Half (49.6%) of the October 2012 caseheads were employed at some point in the previous two years. Caseheads were employed for about half of the previous eight quarters (4.11), and earned an average of \$15,829 during these two years. However, median earnings (\$6,149) over the last two years were less than half of average earnings.<sup>4</sup> In any given quarter over the last two years, caseheads earned

an average of \$2,803 and a median of \$1,746.

Generally, caseheads in Baltimore City tended to work and earn less than their counterparts in the counties. In the previous two years, a slightly lower percentage of caseheads in Baltimore City were employed than caseheads in the counties (47.8% versus 51.0%). Caseheads in Baltimore City were also employed for fewer quarters, on average (3.88 versus 4.28). Additionally, median earnings in those two years for Baltimore City caseheads were over \$2,000 less than caseheads in the counties (\$4,986 versus \$7,093).

When the timeframe is narrowed to the year prior to the study date, the percentage of caseheads employed was lower. Overall, about four in ten (38.1%) caseheads in October 2012 were employed at some point in the previous year. Average total earnings in the previous year were \$9,032 for the caseload as a whole, with median earnings of \$3,624.

Again, caseheads in the counties tend to have stronger work histories than caseheads in Baltimore City. A smaller percentage of caseheads in Baltimore City were employed in the previous year than those in the counties (36.4% versus 39.4%). There was a small but statistically significant difference in average number of quarters worked, 2.40 in Baltimore City versus 2.59 in the counties. Yearly earnings were lower for caseheads in Baltimore City (\$7,105 average and \$2,975 median) than they were in the counties (\$10,394 average and \$4,182 median) as well.

The last data point, covering the fourth quarter of 2012, mirrors employment and earnings findings from the previous year. Only one-quarter (25.9%) of caseheads were employed at some point in the fourth quarter of 2012. The percentage of caseheads employed in the counties

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<sup>4</sup> Averages can sometimes be skewed by extreme values at either end of a set of data. This is common when examining earnings data, since a handful of high earners can skew average earnings upwards. In these circumstances, the median, defined as the middle point of a set of values, can be a better representation of the data.

(27.1%) was slightly higher than the percent employed in Baltimore City (24.5%). Caseheads earned an average of \$3,496 in the quarter and had median earnings of

\$2,333. Again, Baltimore City caseheads earned less than those in the counties (\$2,895 average and \$2,075 median versus \$3,913 average and \$2,542 median).

**Table 8. Historic and Current Employment, October 2012**

	<b>Baltimore City (n=10,810)</b>	<b>Other Counties (n=14,118)</b>	<b>Total (n=24,928)</b>
<b>Previous Two Years</b> (10/10 - 09/12)			
Percent employed***	47.8% (5,171)	51.0% (7,194)	49.6% (12,365)
Average # of quarters worked***	3.88	4.28	4.11
Average [median] total earnings***	\$12,398 [\$4,986]	\$18,296 [\$7,093]	\$15,829 [\$6,149]
Average [median] quarterly earnings***	\$2,329 [\$1,562]	\$3,143 [\$1,898]	\$2,803 [\$1,746]
<b>Previous Year</b> (10/11 - 09/12)			
Percent employed***	36.4% (3,930)	39.4% (5,561)	38.1% (9,491)
Average # of quarters worked***	2.40	2.59	2.51
Average [median] total earnings***	\$7,105 [\$2,975]	\$10,394 [\$4,182]	\$9,032 [\$3,624]
Average [median] quarterly earnings***	\$2,286 [\$1,459]	\$3,112 [\$1,743]	\$2,770 [\$1,630]
<b>Fourth Quarter of 2012</b> (10/12 - 12/12)			
Percent employed***	24.5% (2,648)	27.1% (3,819)	25.9% (6,467)
Average [median] total earnings***	\$2,895 [\$2,075]	\$3,913 [\$2,542]	\$3,496 [\$2,333]

**Note:** We exclude 632 cases due to missing identifiers. Figures on quarters worked and earnings are only for caseheads with employment. We do not know how many hours per week or number of weeks that individuals worked in each quarter and cannot calculate hourly or weekly wages. Counts may not sum to actual sample size because of missing data for some variables. Valid percentages are reported. \*p<.05 \*\*p<.01 \*\*\*p<.001

### Trends in Employment, 2008-2012

Figure 7 shows the percentage of caseheads who worked in a UI-covered job in Maryland at some point in the previous two years from 2008 to 2012. From 2008 to 2011, the percent of caseheads who were employed in the previous two years declined steadily, from 60.2% to 49.6%. A higher percentage of Baltimore City caseheads were working in the previous two

years than caseheads in the counties until 2010, when 51.4% of Baltimore City caseheads worked compared with 53.4% of caseheads in the counties. The current study year, 2012, is the first since 2008 in which the percentage of caseheads working in the previous two years did not decrease. While the lack of continued declines in employment is a positive sign, two-year employment rates have yet to return to pre-recession levels.

**Figure 7. Percent of Caseheads Working in the Previous Two Years, 2008-2012**

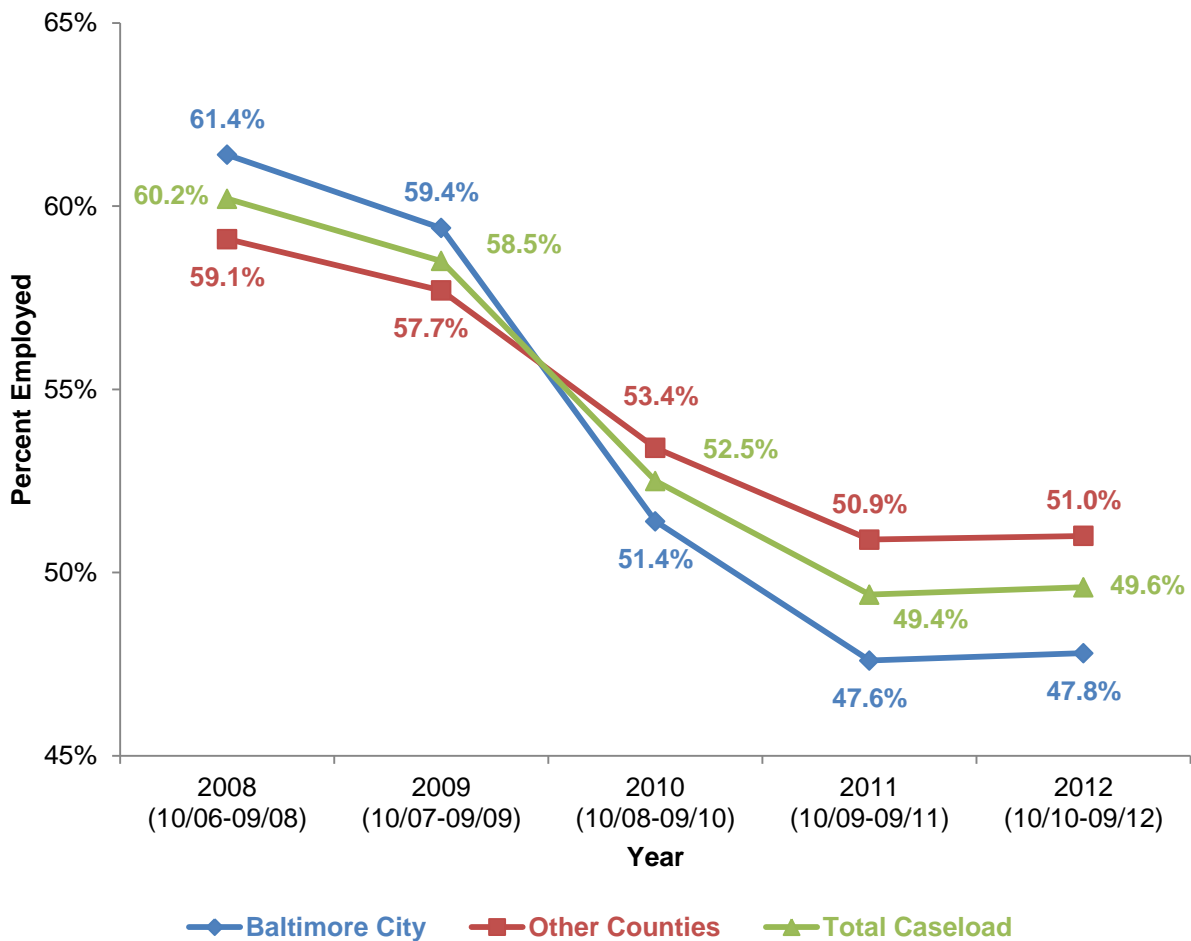
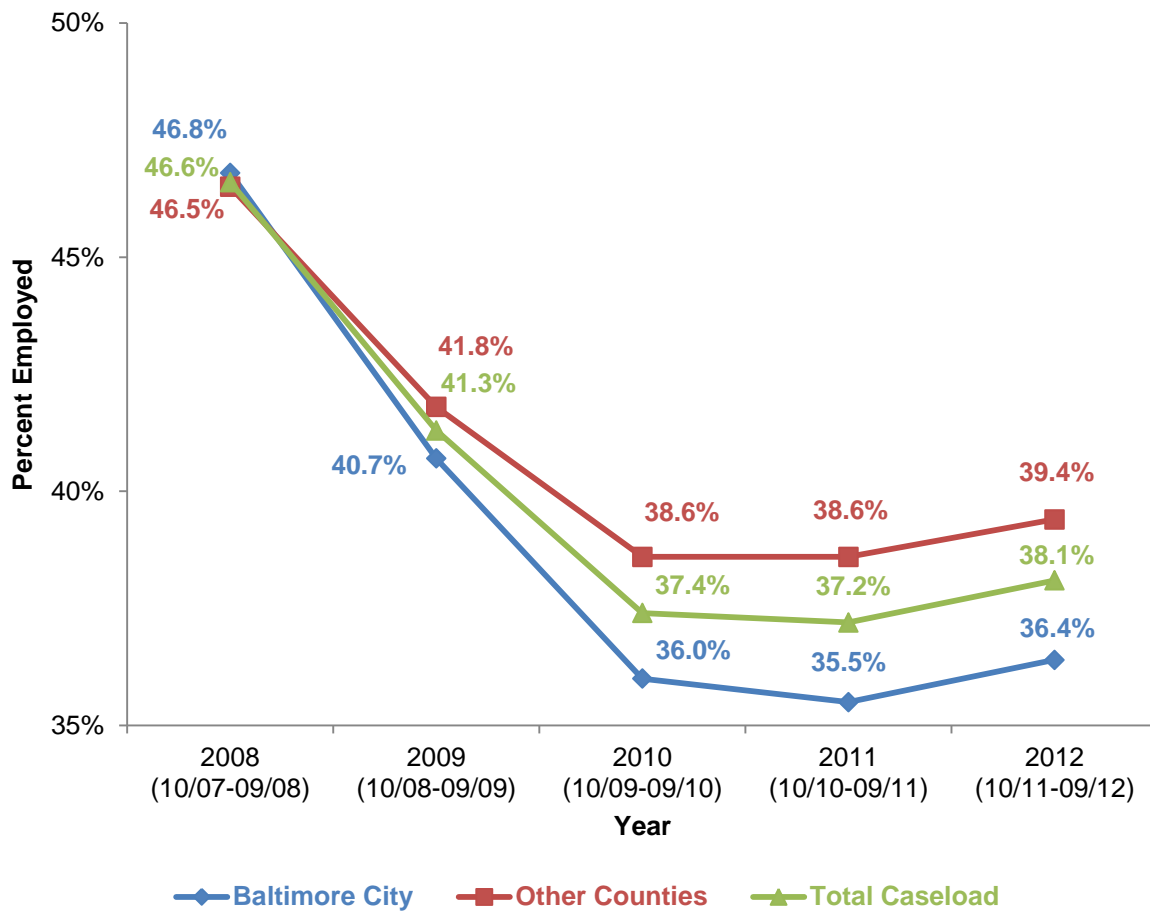


Figure 8 shows the percentage of caseheads who worked at some point in the previous year in each year from 2008 to 2012. As with two-year employment rates, there were declines in one-year employment rates in the total caseload, Baltimore City, and the counties between 2008 and 2011. One-year employment rates for the total caseload improved from 36.4% in 2011 to 37.1% in 2012, and one-year

employment in the counties increased as well, by 0.6 percentage points. Baltimore City showed the lowest increase, 0.7 percentage points, between 2011 and 2012. When looking at Figures 7 and 8 together, it is clear that employment began to recover slightly from recession-era rates. However, this recovery only began to take place during 2012.

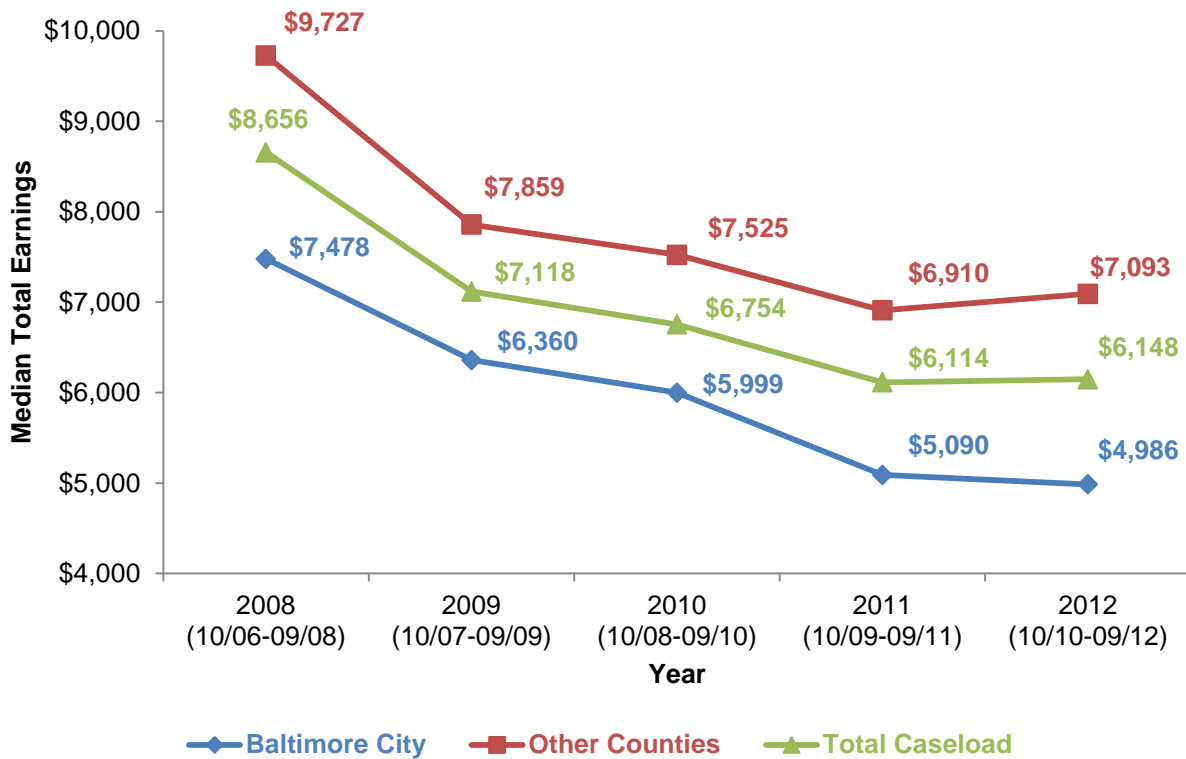
**Figure 8. Percent of Caseheads Working in the Previous Year, 2008-2012**



Figures 9 and 10 show two-year and one-year historical earnings for caseheads from 2008 to 2012. Figure 9 shows median total earnings in the previous two years from 2008 to 2012. Median two-year earnings for all caseheads declined by about \$2,500 between 2008 and 2011, but reversed this

trend in 2012. While there was only a \$34 increase from 2011 to 2012, this was the first year without a decline in earnings. In the counties, two-year median earnings increased by \$183 from 2011 to 2012 but decreased by \$104 in Baltimore City.

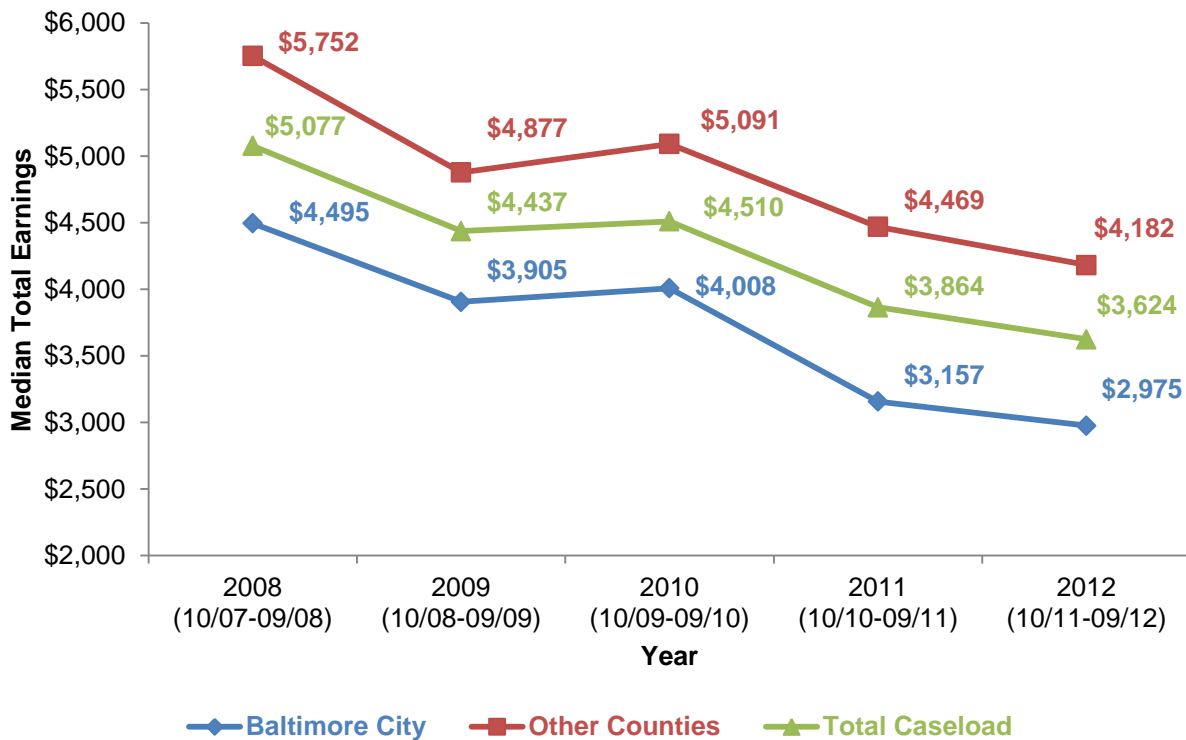
**Figure 9. Median Total Earnings in the Previous Two Years, 2008-2012**



However, the end to the trend of declining earnings is not evident in the one-year median earnings data presented in Figure 10. Median total earnings in the previous year declined 28.6% from 2008 to 2012 for all caseheads, with a slight uptick in 2010. Furthermore, median total earnings for all employed caseheads declined by 6.2% from

2011 to 2012; median total earnings in Baltimore City declined by 5.8% and by 6.4% in the 23 counties. Even though they were employed at higher rates than in 2010 or 2011, October 2012 caseheads earned less in the year before October 2012 than their counterparts in previous years.

**Figure 10. Median Total Earnings in the Previous Year, 2008-2012**



Notably, Baltimore City and the counties had different trends in employment in the previous year and the previous two years. In 2008 Baltimore City caseheads were more likely than caseheads in the counties to be employed in either the previous year or the previous two years. This remained the case in 2009 for employment in the previous two years. However, from 2010 to 2012, caseheads in the counties were more likely

to be employed than caseheads in Baltimore City, whether measured over the previous year or previous two years. Earnings do not display a similar trend. In all years from 2008 to 2012, two-year and one-year median earnings were higher for employed caseheads in the counties than they were for employed caseheads in Baltimore City.

## CONCLUSIONS

This report describes Maryland's TCA recipients as they navigate an uncertain economic recovery. For these families, the TCA program provided vital support in uncertain times. However, there are signs of hope. For the first time since the Great Recession began, the number of families receiving TCA declined from 2011 to 2012. Looking at these decreases regionally shows that caseloads fell across most of the state, indicating that declining caseloads are a statewide phenomenon.

Employment among TCA clients is encouraging as well. Again, for the first time since the Great Recession began, employment in the previous year or two years is either stable or increasing. Combined with the decrease in the number of families receiving assistance, this suggests that the worst of the Great Recession is behind us.

Nonetheless, challenges remain. Although employment is not decreasing, wages still are, particularly in Baltimore City. Median total earnings in the previous year and the previous two years fell in Baltimore City from 2011 to 2012. In the counties, though, median total earnings in the previous two years increased slightly.

Clearly, Maryland faces obstacles in the years ahead, as the state not only tries to help more clients find employment, but also to put more clients in jobs that are sustainable for families. An increased focus on job training and skills development, through the EARN Maryland initiative and other programs, will help the state face this challenge.

Fortunately, there are indications that some TCA leavers, specifically those who find jobs paying \$10 per hour or more, are succeeding in staying off cash assistance. Recent research has shown that the majority (60.1%) of TCA leavers who are placed in jobs earning at least \$10 per hour for at least 30 hours per week remained off TCA for the entire follow-up period of the study (Nicoli, Passarella, & Born, 2013b).

Furthermore, leavers who find jobs in promising industries, such as hospitals or education, also have positive outcomes. For example, leavers who worked in promising industries after exiting TCA had average earnings in the six months after exit that were about \$3,000 higher than average earnings for leavers working in all industries (Nicoli et al., 2014).

While Maryland works to create opportunities for the work-eligible TCA caseload, our data shows that these cases are only one piece of the TCA picture. Nearly sixty percent of the TCA caseload is made up of work-exempt cases, which pose their own unique sets of challenges for the TCA program. Jurisdictional differences in the caseload make the task of tracking and employing strategies to serve the caseload even more complex. Baltimore City, still the largest jurisdiction in terms of caseload, nevertheless saw an 8% reduction in its total caseload in 2012. Meanwhile, in the state as a whole, the number of cases in the work-exempt caseload grew in 2012. These figures and others make it abundantly clear that the TCA program must be both flexible and responsive to the needs of a diverse and ever-changing caseload, ensuring that TCA clients receive the help and support they need.



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APPENDIX A: PAYEE DEMOGRAPHIC CHARACTERISTICS BY JURISDICTION, OCTOBER 2012

Jurisdiction	Percent of Total Cases		Gender		Race/Ethnicity					
			% Women		% African American <sup>^</sup>	% Caucasian <sup>^</sup>	% Hispanic			
Baltimore City	43.1%	(11,020)	95.0%	(10,464)	89.7%	(9,696)	6.9%	(751)	2.5%	(267)
Baltimore County	12.4%	(3,160)	94.6%	(2,990)	65.7%	(1,942)	29.5%	(872)	3.1%	(93)
Prince George's County	10.4%	(2,670)	95.4%	(2,546)	88.0%	(2,126)	2.9%	(71)	8.4%	(203)
Anne Arundel County	5.6%	(1,426)	93.3%	(1,331)	56.3%	(740)	36.3%	(477)	6.2%	(81)
Montgomery County	4.6%	(1,171)	94.7%	(1,109)	67.1%	(721)	10.7%	(115)	19.3%	(207)
Wicomico County	2.7%	(691)	95.9%	(663)	66.0%	(434)	27.5%	(181)	6.2%	(41)
Washington County	2.4%	(624)	93.6%	(584)	28.3%	(164)	66.7%	(387)	3.8%	(22)
Harford County	2.3%	(583)	93.3%	(544)	49.0%	(260)	46.7%	(248)	4.0%	(21)
Cecil County	2.3%	(581)	94.5%	(549)	18.0%	(97)	77.1%	(415)	4.3%	(23)
Howard County	2.0%	(516)	95.0%	(490)	73.9%	(352)	17.2%	(82)	6.5%	(31)
Frederick County	1.8%	(469)	92.3%	(433)	45.7%	(199)	40.5%	(176)	10.6%	(46)
St. Mary's County	1.7%	(440)	91.4%	(402)	48.4%	(197)	46.9%	(191)	2.9%	(12)
Charles County	1.5%	(394)	93.4%	(368)	75.9%	(252)	20.5%	(68)	3.0%	(10)
Allegany County	1.4%	(360)	93.6%	(337)	10.0%	(35)	89.2%	(313)	-	-
Dorchester County	1.2%	(308)	93.5%	(288)	71.1%	(207)	24.4%	(71)	4.1%	(12)
Carroll County	0.9%	(223)	90.1%	(201)	13.6%	(26)	83.2%	(159)	-	-
Somerset County	0.7%	(189)	96.8%	(183)	60.2%	(109)	37.6%	(68)	-	-
Caroline County	0.7%	(189)	93.7%	(177)	34.6%	(63)	45.6%	(83)	18.7%	(34)
Calvert County	0.5%	(124)	90.3%	(112)	48.6%	(53)	47.7%	(52)	-	-
Queen Anne's County	0.4%	(103)	91.3%	(94)	32.6%	(31)	61.1%	(58)	-	-
Kent County	0.3%	(84)	92.9%	(78)	59.0%	(46)	38.5%	(30)	-	-
Garrett County	0.3%	(79)	92.4%	(73)	-	-	97.4%	(74)	-	-
Worcester County	0.3%	(79)	93.7%	(74)	59.4%	(41)	40.6%	(28)	-	-
Talbot County	0.3%	(77)	96.1%	(74)	51.4%	(38)	31.1%	(23)	16.2%	(12)

**Note:** <sup>^</sup>=non-Hispanic. If fewer than 10 cases or individuals appeared in a category, information was excluded to protect recipient confidentiality.

APPENDIX A: CONTINUED

Jurisdiction	Education	Marital Status	Age at Study Month
	% Below 12th grade	% Never married	Mean (median)
Baltimore City	47.3% (5,054)	86.8% (9,430)	34.23 [31.09]
Baltimore County	25.6% (740)	74.0% (2,293)	36.12 [32.90]
Prince George's County	19.3% (464)	83.2% (2,049)	36.70 [33.19]
Anne Arundel County	25.0% (313)	72.4% (996)	37.26 [33.73]
Montgomery County	25.0% (268)	75.0% (864)	35.81 [33.43]
Wicomico County	38.1% (249)	74.4% (501)	34.91 [31.63]
Washington County	25.9% (150)	71.7% (434)	36.07 [32.92]
Harford County	33.1% (165)	67.4% (372)	37.76 [34.92]
Cecil County	40.8% (210)	53.8% (301)	36.48 [33.26]
Howard County	20.6% (101)	81.3% (410)	34.77 [31.98]
Frederick County	36.2% (150)	69.9% (311)	36.39 [33.51]
St. Mary's County	37.6% (151)	65.5% (270)	35.65 [32.93]
Charles County	28.7% (97)	77.6% (288)	36.48 [31.80]
Allegany County	29.2% (97)	45.2% (160)	34.65 [31.61]
Dorchester County	38.0% (114)	66.0% (202)	34.47 [30.68]
Carroll County	35.4% (62)	49.3% (100)	40.22 [40.70]
Somerset County	29.4% (53)	69.7% (124)	34.73 [31.08]
Caroline County	45.8% (81)	52.7% (98)	39.04 [36.44]
Calvert County	29.1% (32)	52.9% (63)	38.59 [38.08]
Queen Anne's County	19.6% (18)	48.0% (48)	38.10 [36.27]
Kent County	23.1% (18)	76.3% (61)	33.52 [30.28]
Garrett County	35.1% (26)	26.4% (19)	36.80 [35.19]
Worcester County	28.3% (17)	57.9% (44)	41.98 [40.30]
Talbot County	27.5% (19)	69.9% (51)	38.92 [37.19]

APPENDIX B: WORK-ELIGIBLE CASELOAD DESIGNATIONS BY JURISDICTION, OCTOBER 2012

Jurisdiction	Single-Parent	Earnings	Short-Term Disabled	Legal Immigrant	Domestic Violence	Two-Parent
Baltimore City	37.5% (4,137)	2.9% (324)	1.8% (201)	0.2% (22)	0.9% (92)	1.3% (145)
Baltimore County	30.9% (975)	4.1% (129)	3.3% (104)	0.7% (22)	0.8% (25)	2.0% (62)
Prince George's County	37.8% (1,008)	3.1% (83)	- -	1.2% (33)	- -	1.4% (38)
Anne Arundel County	24.7% (352)	5.5% (79)	2.3% (33)	- -	0.7% (10)	1.4% (20)
Montgomery County	25.2% (295)	2.7% (32)	2.5% (29)	2.8% (33)	- -	3.8% (45)
Wicomico County	32.9% (227)	4.6% (32)	0.0% (0)	- -	2.9% (20)	2.9% (20)
Washington County	17.8% (111)	6.4% (40)	4.2% (26)	- -	- -	1.6% (10)
Harford County	16.6% (97)	3.1% (18)	2.2% (13)	- -	- -	- -
Cecil County	19.8% (115)	3.1% (18)	3.4% (20)	- -	- -	2.1% (12)
Howard County	32.8% (169)	5.6% (29)	- -	2.9% (15)	1.9% (10)	2.3% (12)
Frederick County	25.2% (118)	6.0% (28)	2.1% (10)	- -	- -	3.2% (15)
St. Mary's County	22.5% (99)	7.7% (34)	- -	- -	4.8% (21)	3.0% (13)
Charles County	31.0% (122)	- -	- -	0.0% (0)	- -	- -
Allegany County	11.7% (42)	- -	3.9% (14)	0.0% (0)	- -	- -
Dorchester County	39.0% (120)	- -	- -	- -	- -	4.2% (13)
Carroll County	12.6% (28)	- -	- -	0.0% (0)	- -	0.0% (0)
Somerset County	34.4% (65)	- -	0.0% (0)	0.0% (0)	0.0% (0)	5.8% (11)
Caroline County	19.0% (36)	- -	0.0% (0)	- -	0.0% (0)	- -
Calvert County	12.1% (15)	- -	- -	0.0% (0)	- -	- -
Queen Anne's County	26.2% (27)	- -	- -	0.0% (0)	- -	- -
Kent County	31.0% (26)	- -	- -	0.0% (0)	0.0% (0)	- -
Garrett County	- -	0.0% (0)	- -	0.0% (0)	0.0% (0)	- -
Worcester County	- -	- -	0.0% (0)	0.0% (0)	0.0% (0)	- -
Talbot County	- -	- -	- -	0.0% (0)	0.0% (0)	0.0% (0)

**Note:** If fewer than 10 cases or individuals appeared in a category, information was excluded to protect recipient confidentiality.

APPENDIX B: CONTINUED – WORK-EXEMPT CASES

Jurisdiction	Child-Only	Child under One	Long-term Disabled	Caring for Disabled Family Member	Needy Caretaker Relative
Baltimore City	24.7% (2,724)	9.2% (1,011)	16.1% (1,777)	3.3% (367)	2.0% (220)
Baltimore County	31.8% (1,005)	9.3% (294)	12.6% (397)	2.8% (88)	1.8% (58)
Prince George's County	36.8% (981)	8.4% (225)	7.4% (197)	1.7% (46)	1.7% (46)
Anne Arundel County	37.9% (541)	9.0% (129)	12.5% (178)	4.0% (57)	1.5% (22)
Montgomery County	35.7% (418)	10.0% (117)	12.7% (149)	2.9% (34)	1.5% (17)
Wicomico County	29.4% (203)	10.4% (72)	10.7% (74)	2.2% (15)	3.6% (25)
Washington County	32.9% (205)	13.5% (84)	19.4% (121)	2.1% (13)	- -
Harford County	39.6% (231)	10.1% (59)	23.0% (134)	1.7% (10)	1.7% (10)
Cecil County	32.5% (189)	9.3% (54)	23.4% (136)	2.6% (15)	3.4% (20)
Howard County	23.6% (122)	10.9% (56)	15.3% (79)	2.7% (14)	- -
Frederick County	35.0% (164)	8.7% (41)	15.8% (74)	- -	- -
St. Mary's County	32.3% (142)	8.4% (37)	16.6% (73)	- -	- -
Charles County	36.0% (142)	11.9% (47)	11.7% (46)	- -	- -
Allegany County	34.7% (125)	15.0% (54)	25.8% (93)	- -	- -
Dorchester County	30.2% (93)	9.4% (29)	9.1% (28)	- -	- -
Carroll County	44.8% (100)	10.8% (24)	18.8% (42)	- -	- -
Somerset County	31.7% (60)	7.9% (15)	13.8% (26)	- -	- -
Caroline County	59.8% (113)	5.3% (10)	7.4% (14)	- -	0% (0)
Calvert County	43.5% (54)	12.9% (16)	12.1% (15)	- -	0% (0)
Queen Anne's County	31.1% (32)	- -	20.4% (21)	- -	- -
Kent County	21.4% (18)	14.3% (12)	22.6% (19)	0.0% (0)	- -
Garrett County	36.7% (29)	- -	34.2% (27)	- -	- -
Worcester County	59.5% (47)	16.5% (13)	- -	- -	- -
Talbot County	55.8% (43)	- -	19.5% (15)	- -	- -