



WASHINGTON COUNTY: ADULTS RECEIVING TEMPORARY CASH ASSISTANCE IN 2017

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Despite its small size, Maryland is a diverse state. Its 24 jurisdictions sometimes have very different populations, and, consequently, may have very different needs. While statewide data can be extraordinarily helpful to state-level program managers and policymakers, it may not reflect the customers that local departments of social services see in their offices.

To assist local departments in serving their Temporary Cash Assistance (TCA) customers better, we are discussing adult recipients in each of the 24 jurisdictions over the next four years. In this brief, we focus on Washington County, which is located in Western Maryland, along with Allegany and Garrett counties, and adjacent to Pennsylvania, Virginia, and West Virginia. The jurisdiction is home to historical attractions such as the Antietam National Battlefield as well as the city of Hagerstown, which have both contributed to its tourism and leisure industry (Maryland Department of Commerce, 2018). However, at \$68,464, the median family income in Washington County is over \$20,000 less than the median family income in Maryland (\$92,049) (U.S. Census Bureau, 2017). Poverty was also high in Washington County, with 16% of families with children under 18 years old living below the poverty level compared to one in 10 (10.6%) statewide (U.S. Census Bureau, 2017).

Even though Washington County only comprised 4% of Maryland's state fiscal year (SFY) 2017 TCA caseload, this was the sixth-largest portion of the caseload by jurisdiction. Because Washington County is home to one of Maryland's larger caseloads, it is worth discussing how recipients compare to those in other parts of Maryland. Table 1 illustrates demographic characteristics of Washington County adult recipients. Like most other jurisdictions, adult recipients in Washington County during SFY 2017 were predominantly women (88.3%) in their early 30s who had never married (75.6%). However, more than half (58.8%) of recipients were Caucasian, which differs from recipients statewide but is consistent with recipients in other Western Maryland counties.

KEY FINDINGS

- ❖ Washington County adult recipients are typically Caucasian, in their early 30s, and are less likely to have never been married than recipients in other jurisdictions.
- ❖ Over one quarter have not finished high school, and almost one third have a disability that is expected to last over 12 months.
- ❖ More than half worked in the year before they began receiving TCA, but only one third of those employed worked all four quarters in that year.
- ❖ Earnings among employed adult recipients in that year were the second-lowest in the state, with a median of less than \$4,400.
- ❖ Almost half of Washington County adult recipients who worked in the year before they received TCA were employed in restaurants, administrative & support services, or general retail.

Table 1. Demographics

Gender	
% Female	88.3%
Age	
Average	32.3
Race & Ethnicity	
% Caucasian^	58.8%
% African American^	35.5%
% Hispanic	4.9%
% Other^	0.8%
Marital Status	
% Married	9.1%
% Never Married	75.6%
% Divorced, Separated, or Widowed	15.3%

Note: ^=non-Hispanic. Valid percentages reported.

For adult recipients who are required to work or to participate in work-related activities, educational attainment is a particularly important characteristic, as it can affect the job opportunities that are available to customers. Figure 1 places

educational attainment among Washington County adult recipients in context with adult recipients statewide and in other jurisdictions. The lines represent the range of values seen in all 24 jurisdictions, with the bars at the top and bottom indicating the *statewide high*—the highest value across all jurisdictions—and the *statewide low*—the lowest value across all jurisdictions. The square shows what the statewide average is, and the colored diamond denotes where Washington County falls.

Overall, educational attainment among adult recipients in Washington County mirrors educational attainment among adult recipients statewide. More than one quarter of Washington County’s adult recipients (28.1%) did not finish high school, which is about the same as the statewide average of 29% and substantially lower than the statewide high of 41%.

Like adult recipients across the state, most Washington County adult recipients have

Data and Study Population

Data comes from the Client Automated Resource and Eligibility System (CARES) and the Maryland Automated Benefits System (MABS), which are the administrative data systems for TCA and Unemployment Insurance (UI), respectively. CARES provides individual- and case-level data on demographics and program participation for families receiving TCA. Additional data on adult recipients’ disabilities comes from WORKS, which documents participation in work and work-related activities. The MABS system includes data 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.

There are a variety of limitations to MABS data. MABS only reports data on a quarterly basis, which means that it is not possible to calculate weekly or monthly employment and earnings. Another limitation is that MABS does not contain data on certain types of employment, such as self-employment, independent contractors, and informal employment; consequently, earnings from under-the-table jobs are not included. Finally, MABS has no information on employment outside Maryland. A sizeable percentage (11.9%) of Washington County residents work out of state, which is well above the national average (3.7%) but below the state average (16.9%) (U.S. Census Bureau, 2017a). As a result, we may be understating employment and some earnings.

The study population in this report is the unique number of adults who received at least one month of TCA in SFY 2017 (July 2016 to June 2017). Statewide, 23,216 adults received TCA in SFY 2017; in Washington County, 795 adults received TCA.

finished high school but not completed further education. In fact, the percentage with a high school diploma (62.9%) is only slightly higher than the statewide average (61.9%). However, educational attainment among adult recipients is much higher in some jurisdictions. Fully 75% of adult recipients in the jurisdiction with the highest percentage have finished high school but have not acquired additional education.

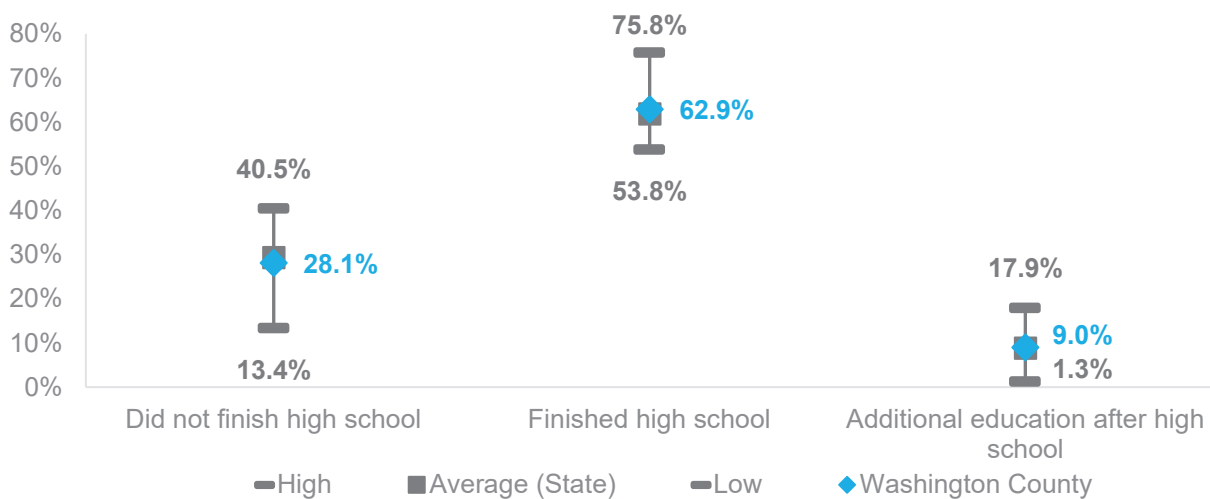
The percentage of adult recipients in Washington County who have additional education after high school is also the same as the statewide average. Nearly one in 10 (9.0%) of Washington County's adult recipients have additional education beyond high school, which is nine percentage points below the statewide high (17.9%) but well above the statewide low (1.3%).

Although more than seven in 10 adult recipients in Washington County completed high school, some would still benefit from a high school education while others could gain additional education or credentials. Our research shows that the more education

adult recipients have, the more likely they are to find good jobs or to realize economic stability (Nicoli, Passarella & Born, 2013; James & Nicoli, 2016).

The Maryland Department of Human Services (DHS) is pursuing one potential avenue to increase educational attainment through partnering with the Maryland Department of Labor, Licensing & Regulation's (DLLR) Division of Workforce Development and Adult Learning. In fact, federal law, in the form of the Workforce Innovation and Opportunity Act (WIOA), encourages this kind of partnership, and Maryland has been a leader in ensuring that high-need adults, such as TCA recipients, receive priority of service as the law mandates (Center for Law and Social Policy, 2016). The Western Maryland Consortium (n.d.), which has offices in each of the three Western Maryland counties, indicates that these services result in "improved workforce quality, reduced welfare dependency, and enhanced productivity and competitiveness."

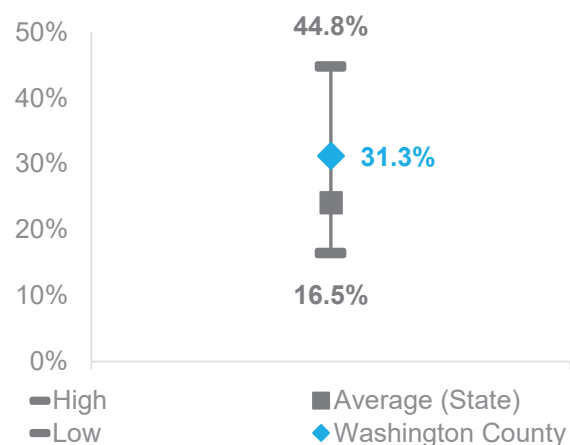
Figure 1. Educational Attainment



Note: *High* refers to the jurisdiction with the highest percentage. *Low* refers to the jurisdiction with lowest percentage. General Education Development program (GED) certificates are included in high school completion rates. Valid percentages reported.

For adult recipients with long-term disabilities, partnerships with other workforce organizations can also be beneficial. Figure 2 shows the percentage of adult recipients who have disabilities that are expected to last longer than 12 months.¹ Almost one third (31.3%) of adult recipients in Washington County have a disability lasting longer than 12 months, which is seven percentage points above the statewide average of 24%. Although Washington County is several percentage points above the statewide average, it is still far below the statewide high of 45%.

Figure 2. Percent with Disabilities Lasting 12+ Months



Note: *High* refers to the jurisdiction with the highest percentage. *Low* refers to the jurisdiction with lowest percentage. Valid percentages reported.

Despite being relatively close to the statewide average, almost one in three adult recipients in Washington County is disabled and may require disability-related services. This could be anything from assistance with applications for federal disability programs, such as Supplemental Security Income (SSI), to support for finding and keeping

¹ This data, which comes from WORKS, represents the percentage of adult recipients with an OTD code at any point in SFY 2017. OTD is a state-defined activity code indicating that the individual has a disability that is expected to last over 12 months.

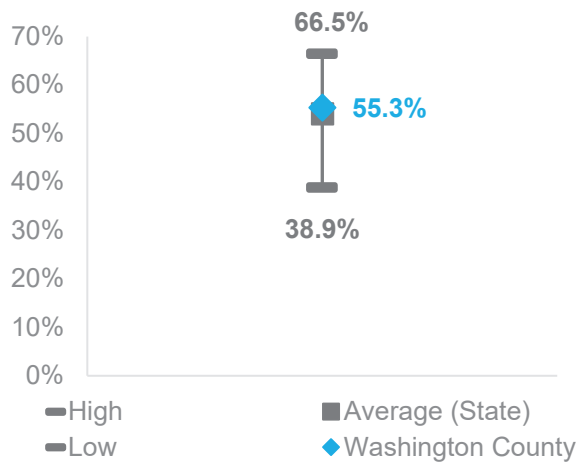
jobs while also managing disabilities. Through a statewide contract with a vendor, caseworkers can offer assistance to those who need help with applications for disability programs. For those with long-term disabilities who want to work, the Division of Rehabilitation Services (DORS), which has an office in Hagerstown, may be an excellent resource. Like the TCA program, DORS is part of Maryland's workforce system, so this is another way that closer collaboration with workforce partners may benefit TCA customers.

As TCA moves toward being more fully integrated with its workforce partners, understanding adult recipients' work histories is increasingly important. After all, past employment experiences can influence future employment and earnings. To that end, Figure 3 displays the percentage of adult recipients who worked in the year before they began receiving TCA.² Over half (55.3%) of Washington County's adult recipients were employed in the year prior to TCA receipt, which is marginally higher than the statewide average (54.1%) as well as higher than in other Western Maryland counties. It is still 11 percentage points lower than the statewide high (66.5%), however.

To gain a clearer picture of the employment histories of adult recipients, it can be helpful to know how many quarters they worked in the year prior to TCA receipt. Each year contains four quarters, so Figure 4 presents the percentage of employed adult recipients who worked all four quarters of the year before receipt. One third (33.4%) of

² This percentage reflects adult recipients who were engaged in formal employment in a job covered by the Maryland Unemployment Insurance system.

Figure 3. Percent Employed
Year before TCA Receipt



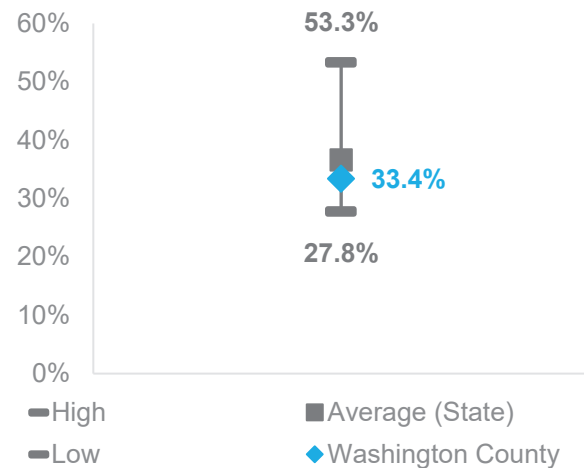
Note: *High* refers to the jurisdiction with the highest percentage. *Low* refers to the jurisdiction with lowest percentage. Valid percentages reported.

employed adult recipients in Washington County worked all four quarters during the year prior to TCA receipt, which is slightly lower than the statewide average (36.6%).

Knowing that over half of Washington County adult recipients were employed in the year before receiving TCA—but that only one third of those employed worked in all four quarters—provides some context on what these recipients may need in order to become self-sufficient. These findings indicate that while some adult recipients may need substantial assistance in finding a job, those who find jobs may need ongoing services, at least at first, to help them maintain employment.

Earnings are another critical aspect of TCA recipients' employment histories. Figure 5 shows median earnings in the year before adult recipients began receiving TCA for Washington County, the state, and the jurisdictions with the highest and lowest earnings. Even though these earnings represent what employed adult recipients earned in one year, it is important to

Figure 4. Percent Who Worked Four Quarters
Year before TCA Receipt



Note: *High* refers to the jurisdiction with the highest percentage. *Low* refers to the jurisdiction with lowest percentage. Valid percentages reported.

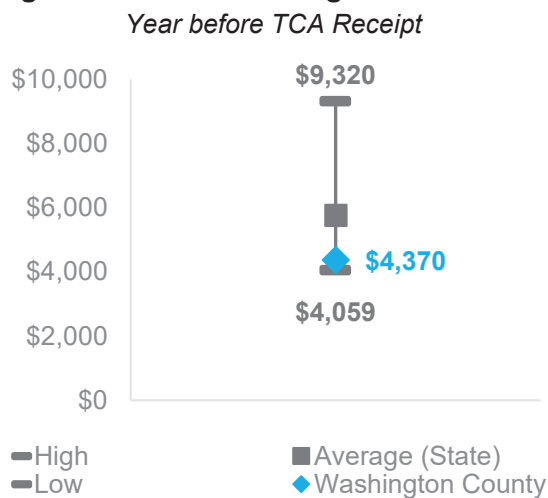
remember that these earnings usually do not reflect full-time, full-year employment. As Figure 4 revealed, most employed adult recipients work less than four quarters in a year.

TCA recipients often have very low earnings compared to other workers in Maryland, but Washington County adult recipients have some of the lowest earnings in the state. Adult recipients in Washington County earned a median of \$4,370 in the year prior to receipt, which were the second-lowest median earnings throughout the state and over \$1,000 below the statewide median of \$5,763. Clearly, the earnings of adult recipients in Washington County were well below the federal poverty level, which was \$20,420 for a family of three in 2017 (U.S. Department of Health and Human Services, 2017).

Having some of the lowest earnings among adult TCA recipients in the state suggests that Washington County's low wages may play a role in inconsistent work among adult

recipients. We know that many adult recipients work before receiving TCA, but they often do not work in all four quarters. At the same time, being unable to work a full year is likely to drive earnings downward. Adult recipients may not be able to work consistently, because they do not earn enough to cover their job-related expenses, such as transportation, uniforms, and child care, which may lead to an inability to work. Research shows that inconsistent work for low-wage workers also negatively affects career advancement by limiting opportunities to search for better jobs, build additional skills, or attain more education or credentials (Smith & Halpin, n.d.). Better employment stability, then, can assist TCA adult recipients in achieving self-sufficiency in the short- and long-term.

Figure 5. Median Earnings



Note: *High* refers to the jurisdiction with the highest percentage. *Low* refers to the jurisdiction with lowest percentage.

One strategy to increase job stability focuses on the industries in which adult recipients work. Some jobs can be

performed in a number of different industries. For example, administrative assistants may work in health care settings, in schools, or in private firms, but each of these industries may compensate administrative assistants differently. Helping adult recipients find employment in industries that offer higher pay is one way to increase self-sufficiency.

In Table 2 we report the three most common industries among Washington County adult recipients who worked in the year before receiving TCA.³ One quarter (24.5%) of adult recipients in Washington County worked in the restaurant industry, while 14% worked in the administrative and support services industry, and one in 10 (9.9%) worked in the general retail industry. Almost half (48.4%) of Washington County adult recipients worked in one of these three industries prior to receiving TCA.

Prior research has found that neither the restaurant industry nor the general retail industry are associated with high earnings. Individuals who left TCA and initially worked in these two industries were less likely to realize economic stability after exiting TCA (James & Nicoli, 2016). In contrast, individuals who left TCA and initially worked in industries such as outpatient health care, nursing homes, hospitals, and education had above-average earnings (Nicoli et al., 2014) and were more likely to attain economic stability after exit (James & Nicoli, 2016). While some training is usually required before entry into these industries, the county and state are equipped to provide assistance to adult TCA recipients pursuing such careers. Helping adult recipients work in industries that require

³ Industries were identified with three-digit North American Industry Classification System (NAICS) codes and are described in Table 2.

more specialized or technical skills is one potential pathway to increase earnings for adult recipients.

Table 2. Three Most Common Industries
Year before TCA Receipt

<p>Restaurants Full-service or fast food restaurants as well as caterers and mobile food services. (NAICS 722)</p>	24.5%
<p>Administrative & Support Services Organizations that support day-to-day operations—clerical, cleaning, and general management activities—and temporary employment services. (NAICS 561)</p>	14.0%
<p>General Retail Department stores and other general merchandise stores. (NAICS 452)</p>	9.9%

Note: Valid percentages reported.

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