



# CAROLINE COUNTY: ADULTS RECEIVING TEMPORARY CASH ASSISTANCE IN 2018

Lisa Thiebaud Nicoli

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 examining adult recipients in each of the 24 jurisdictions over the course of four years. In this brief, we focus on Caroline County, which is a small, rural county in the middle of the Eastern Shore. In Caroline County, one in five (20.1%) families with children under 18 years of age is poor, which is double the state average of 10.1% (U.S. Census Bureau, 2018c). The median family income (\$63,584) in Caroline County is over \$30,000 lower than the median family income in Maryland (U.S. Census Bureau, 2018c). Despite higher poverty and lower income than other counties, less than 1% (0.4%) of adult recipients in the TCA caseload live in Caroline County. This is largely due to the fact that less than 33,000 individuals live in Caroline County (U.S. Census Bureau, 2018a).

Even though adult recipients in Caroline County are a small portion of the state's TCA caseload, it is worth noting ways in which they differ from recipients in other parts of the state. Table 1, on the following page, provides an overview of the demographic characteristics of adult TCA recipients in Caroline County. They are Caucasian (61.9%) women (91.7%) in their mid-30s who never married (61.9%), which is mostly similar to adult recipients statewide. Compared to the rest of the state, Caroline County recipients are much more likely to be Caucasian (61.8% vs. 22.2%). Although their rates of marriage (11.9%) are close to TCA recipients statewide, they are more likely to have been previously married (26.2% vs. 12.1%).

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

## KEY FINDINGS

- ❖ Caroline County adult recipients are typically Caucasian women in their mid-30s who never married.
- ❖ More than one in three adults have not finished high school, and 15% have a disability that is expected to last over 12 months.
- ❖ Although 45% of Caroline County adult recipients worked in the year before they began receiving TCA, less than half of those employed worked all four quarters in that year.
- ❖ Earnings among employed adult recipients in that year were low, with a median close to \$6,200.
- ❖ Over one in four Caroline County adult recipients who worked in the year before they received TCA were employed in restaurants.

**Table 1. Demographics**

<b>Gender</b>	
% Female	91.7%
<b>Age</b>	
Average	33.4
<b>Race &amp; Ethnicity</b>	
% Caucasian <sup>^</sup>	61.9%
% African American <sup>^</sup>	34.5%
<b>Marital Status</b>	
% Married	11.9%
% Never Married	61.9%
% Divorced, Separated, or Widowed	26.2%

**Note:** <sup>^</sup>=non-Hispanic. Some race and ethnicity categories are excluded for confidentiality. Valid percentages reported.

Caroline 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 Caroline County falls.

Comparing Caroline County with the rest of the state shows that adult recipients in Caroline County have much lower educational attainment than their counterparts elsewhere. More than one in three (34.9%) Caroline County adult recipients have yet to finish high school or receive a GED, which is higher than the statewide average (27.2%). In fact, Caroline County has the fourth highest percentage of adult TCA recipients without a high school diploma in the state.

The percentage of adult recipients in Caroline County who have finished high school (54.2%) is below the statewide average and is near the statewide low of 52%. Conversely, three in every four (74.6%) adult recipients completed high school in the jurisdiction with the highest percentage.

### *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. Fewer than one in 10 (7.9%) of Caroline County residents work out of the state, which is higher than the national average (3.7%) but considerably lower than the state average (16.8%) (U.S. Census Bureau, 2018b). 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 2018 (July 2017 to June 2018). Statewide, 20,798 adults received TCA in SFY 2018; in Caroline County, 84 adults received TCA.

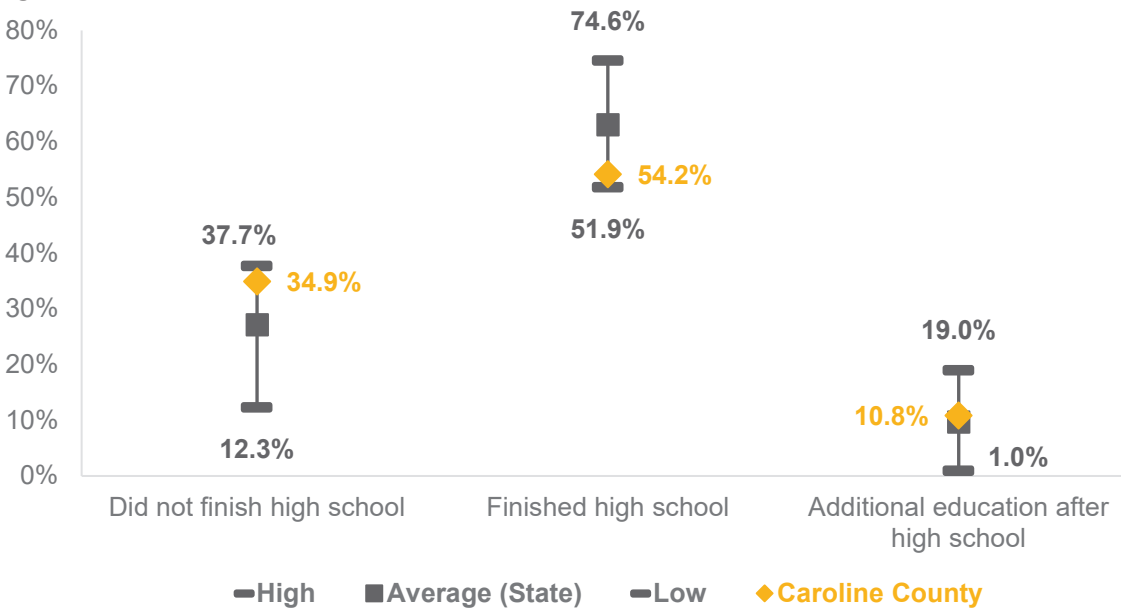
However, the percentage of Caroline County adult recipients who have additional education after high school is about one percentage point higher than the state average (9.7%). One in 10 (10.8%) Caroline County recipients have additional education after high school, compared to 19% for the jurisdiction with highest percentage and 1% for the statewide low.

The fact that a relatively high percentage of TCA recipients in Caroline County have not completed high school suggests that opportunities for completing a high school diploma may prove beneficial. Our research shows that economic stability and good jobs are both more likely when adults have more education (Nicoli, Passarella, & Born, 2013; James & Nicoli, 2016). Obtaining additional education may improve the outcomes of these adult recipients.

The Maryland Department of Human Services is already pursuing one potential

avenue to increase educational attainment through partnering with the Maryland Department of Labor, Licensing & Regulation’s Division of Workforce Development and Adult Learning. Adult basic education can help adult recipients who lack a high school education with any number of goals, from improving literacy to completing a GED. Furthermore, 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 Caroline County American Job Center in Denton provides workforce services to Caroline County residents. Additionally, Chesapeake College provides continuing education courses, including GED preparation and English-language classes in neighboring Queen Anne’s County.

**Figure 1. Educational Attainment**



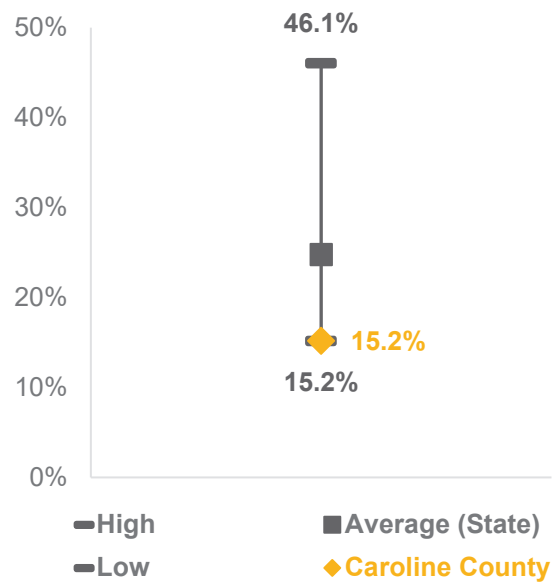
**Note:** *High* refers to the jurisdiction with the highest percentage. *Low* refers to the jurisdiction with lowest percentage. General Education Development program (GED) certificates are included in high school completion rates. Valid percentages reported.

Partnerships with other entities within Maryland’s workforce system may also be beneficial for adult recipients with disabilities. Figure 2 shows the percentage of adult recipients who have disabilities that are expected to last longer than 12 months.<sup>1</sup> As with education, the figure includes the percentage for Caroline County adult recipients, the statewide average, and the highest and lowest percentages among all 24 jurisdictions. Only 15% of adult recipients in Caroline County have such a disability, making it the statewide low. In contrast, one quarter of adult recipients statewide have long-term disabilities; 46% of adult recipients have long-term disabilities in the jurisdiction with the highest percentage.

Even though the percentage of Caroline County adult recipients with disabilities is quite low, some customers 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 jobs while also managing disabilities. Through a statewide contract with a vendor, caseworkers can already offer assistance to those who need help with applications. For those who want to work, the Division of Rehabilitation Services (DORS), located within the Maryland State Department of Education, may be an excellent resource. For Caroline County residents, the closest office is in Easton in neighboring Talbot County. 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.

**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.

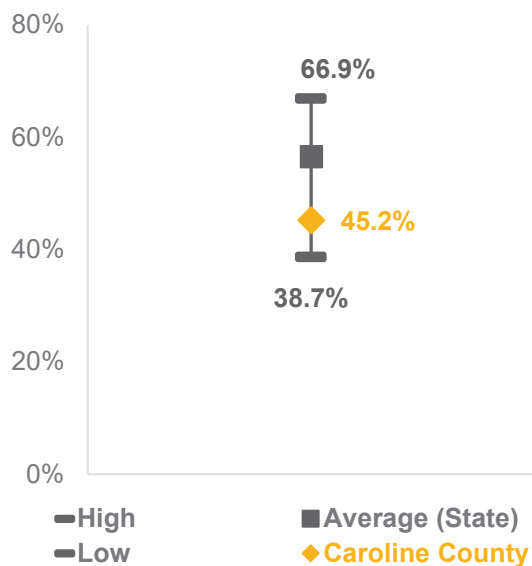
As TCA moves toward being more fully integrated with its workforce partners, understanding adult recipients’ work histories is even more important. After all, past employment experiences can shape future employment and earnings. To that end, Figure 3 displays the percentage of adult recipients who worked in the year before they began receiving TCA.<sup>2</sup> More than two in every five (45.2%) Caroline County adult recipients were employed in that year, which is considerably below the state average (56.6%). While it exceeds the statewide low (38.7%) by over six percentage points, Caroline County has the

<sup>1</sup> This data, which comes from WORKS, represents the percentage of adult recipients with an OTD code at any point in SFY 2018. OTD is a state-defined activity code indicating that the individual has a disability that is expected to last over 12 months.

<sup>2</sup> This percentage reflects adult recipients who were engaged in formal employment in a job covered by the Maryland Unemployment Insurance system. Please see the sidebar on data on page 2 for more information.

fifth lowest percentage of employed adult recipients in the state. The jurisdiction with highest percentage reached 67%, indicating that adult recipients in other jurisdictions were more likely to find employment.

**Figure 3. Percent Employed**  
Year before TCA Receipt



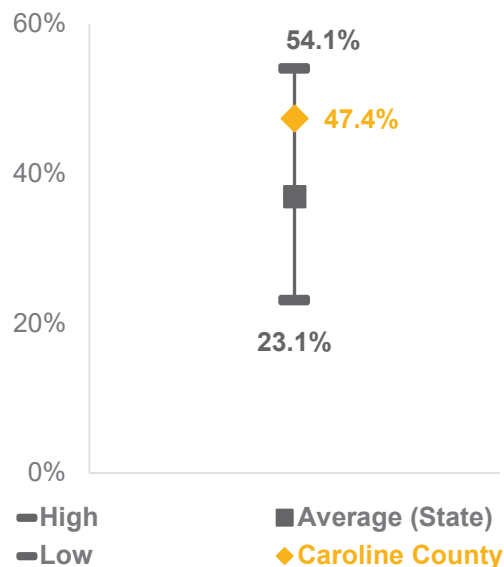
**Note:** *High* refers to the jurisdiction with the highest percentage. *Low* refers to the jurisdiction with lowest percentage. Valid percentages reported.

While these percentages provide useful information, it may also be helpful to know how many quarters adult recipients worked in the year before they began receiving TCA. Each year contains four quarters, so Figure 4 presents the percentage of employed adult recipients who worked all four quarters of that year. Almost half (47.4%) of employed Caroline County adult recipients worked all four quarters, which is the second highest percentage in the state. On average, a little more than one in three (36.9%) employed adult recipients in the state worked four quarters in the year before receiving TCA. In the jurisdiction with the lowest percentage, less than one in four (23.1%) employed adult recipients worked in all four quarters. Combined with the

previous figure, this suggests that Caroline County adult recipients were less likely to work before they received TCA than their counterparts elsewhere in the state, but those who did work were more likely to work for the full year.

Knowing that 45% of Caroline County adult recipients were employed in the year before receiving TCA and that less than half of those employed adults worked in all four quarters provides some context on what these recipients may need in order to become self-sufficient. These findings indicate that many adult recipients have worked in the recent past, but more than 50% of those who were employed did not work consistently over the course of a year. Thus, while some adults may need assistance in finding a job, those who find jobs may need ongoing services, at least at first, to help them maintain employment.

**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.

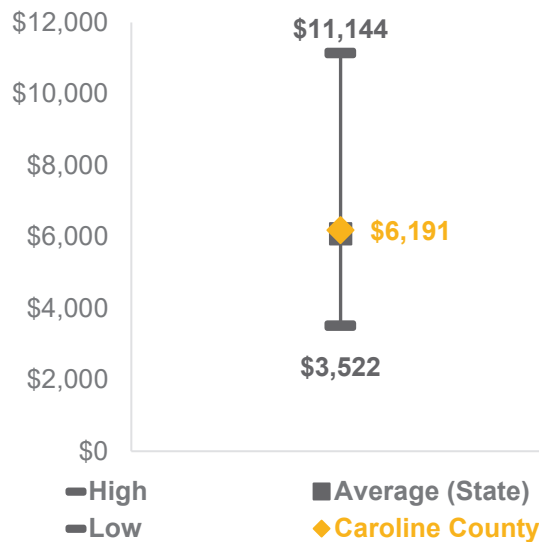


Another critical aspect of adult recipients' employment histories is how much they are able to earn. Figure 5 shows median earnings in the year before adult recipients began receiving TCA for Caroline County, the state, and the jurisdictions with the highest and lowest earnings. Even though these earnings represent what employed adult recipients earned in one year, it is important to remember that these earnings usually do not reflect full-time, full-year employment. As Figure 4 revealed, most employed adults work less than four quarters in a year.

In Caroline County, and across the state, median earnings are very low. Employed adult recipients in Caroline County earned \$6,191 in the year before TCA receipt, which matches the state median. It is still over \$2,500 more than the statewide low, although it is \$5,000 less than the statewide high. Regardless, even in the jurisdiction with the highest median earnings (\$11,144), earnings were far below \$20,780, which was the 2018 federal poverty threshold for a three-person household (U.S. Department of Health and Human Services, 2018).

These low wages add another piece to the puzzle. From earlier figures, we know that many adult recipients work before receiving TCA, but they often do not work in all four quarters. Low wages may be both cause and consequence of this inconsistent work. Adult recipients may be unable to earn enough to cover their job-related expenses, such as transportation, uniforms, and child care, which may lead to an inability to work. At the same time, inconsistent work is likely to drive wages downward.

**Figure 5. Median Earnings**  
Year before TCA Receipt



**Note:** *High* refers to the jurisdiction with the highest percentage. *Low* refers to the jurisdiction with lowest percentage. Earnings are standardized to 2018 dollars.

One strategy to increase wages 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.

Unfortunately, the number of adult recipients in Caroline County who worked in an identifiable industry in the year before receiving TCA was very small. Just 38 adult recipients had industry data.<sup>3</sup> As a result, we can report only that the most common industry among Caroline County adult recipients is restaurants.<sup>4</sup> Over one in four (26.3%) of those who were employed in the

<sup>3</sup> Industries were identified with three-digit North American Industry Classification System (NAICS) codes.

<sup>4</sup> Restaurants (NAICS code 722) are defined as full-service or fast food restaurants as well as caterers and mobile food services.

year before receiving TCA worked in that industry.

Prior research has found that restaurants are not associated with high earnings. Individuals who left TCA and initially worked in this industry have below-average earnings, and they were more likely to return to TCA (Nicoli, Passarella, & Born, 2014). They were also less likely to realize economic stability after exiting TCA (James & Nicoli, 2016).

However, individuals who left TCA and initially worked in health care, government, or education industries have above-average earnings (Nicoli et al., 2014) and were more likely to attain economic stability after exit (James & Nicoli, 2016). The top employers in Caroline County are largely not in those industries, however, suggesting that jobs in health care and education may be difficult to find for TCA recipients (Maryland Department of Commerce, 2019). Other industries specific to the Eastern Shore may offer opportunities, though. For example, Chesapeake College recently began offering marine technician training that takes as little as two months to complete (Chesapeake College, n.d.). Helping adult recipients work in higher paying industries is one potential pathway to increase earnings.

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For additional information, please contact Dr. Lisa Nicoli (410.706.2763; [lnicoli@ssw.umaryland.edu](mailto:lnicoli@ssw.umaryland.edu)) at the School of Social Work.

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525 W. Redwood Street  
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