

ST. MARY'S COUNTY TEMPORARY CASH ASSISTANCE ACTIVE CASELOAD: 2011

SUMMARY

Caseload Characteristics

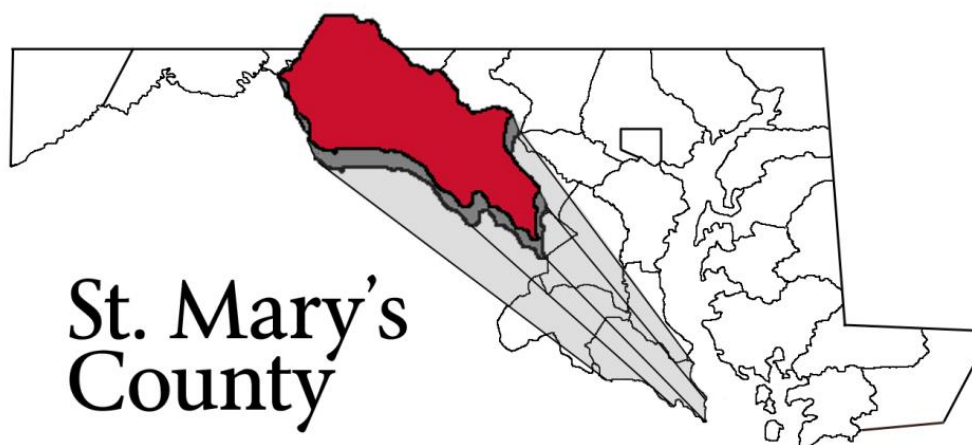
- The TCA caseload in St. Mary's County more than doubled, from 276 cases in 2007 to 625 cases in 2011.
- A typical TCA recipient was an African American (52.8%) woman (92.0%) who was about 33 years of age and had received at least her high school diploma (57.9%).
- A typical TCA case had two or fewer people in the assistance unit (50.2%), and the youngest child in the assistance unit was approximately five years old.
- About three in five (63.5%) cases were designated as work-eligible cases, largely made of single-parent cases (45.8%).
- Along with the overall caseload increase in St. Mary's County, the percentage of the caseload designated as work-eligible also increased from 54% in 2007 to 64% in 2011.

TCA Participation

- In 2007, families received 25 months of cash assistance in the previous five years, but this declined slightly to 22 months in 2011. The decline is due to the new families with limited TCA history coming onto the rolls during the recession.

Employment and Wages

- TCA caseheads in St. Mary's County were more likely to have worked in the previous two years compared to their counterparts in the rest of Maryland. Nonetheless, the percent of caseheads in St. Mary's County that were working in the previous two years decreased from 63% in 2007 to 56% in 2011.
- Compared to the working caseheads in the other Maryland counties, caseheads in St. Mary's County earned less, but their earnings did not decrease as much overtime. Among caseheads working in the previous two years, median total earnings decreased from \$7,682 in 2007 to \$6,438 in 2011. This was a 16% decline in median earnings; the other Maryland counties experienced a 39% decline.

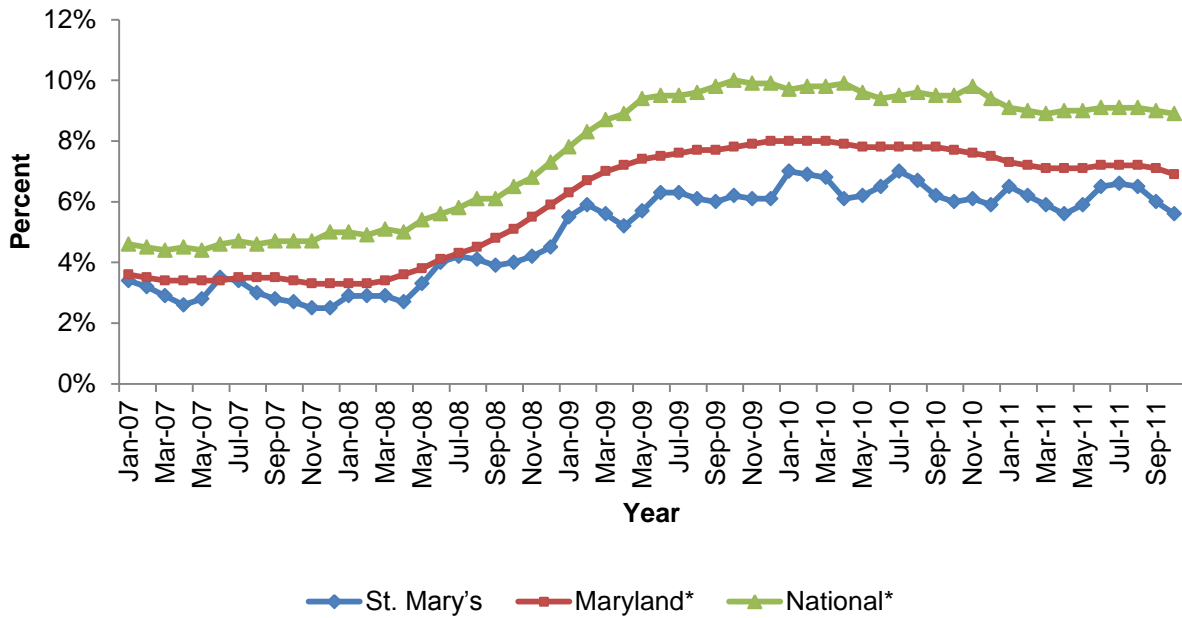


INTRODUCTION

This report is a supplemental resource to the *Life on Welfare: Characteristics of Maryland's TCA Caseload since the Great Recession*.ⁱ While the main report focuses on the statewide trends of the active caseload, this report provides trends specifically for St. Mary's County by utilizing the same methodology and data.

St. Mary's County is located in the southern portion of the state. According to Figure 1, the unemployment rate in St. Mary's County remained below the state and national rate throughout the recession period. The county's highest unemployment rate was seven percent compared to eight percent for Maryland and nearly ten percent nationally.ⁱⁱ

Figure 1. Unemployment Rate, 2007-2011



* Indicates seasonal adjustment.

The largest industries within St. Mary's County are public administration; professional, scientific, and management, and administrative and waste management services; and educational services, and health care and social assistance.ⁱⁱⁱ Nearly one-quarter of county residents commuted for employment; 17.9% of residents traveled for employment outside the county, and an additional 5.6% left the state for employment.^{iv} The majority (89.0%) of St. Mary's residents, age 25 and older, received a high school degree and about one in three (27.4%) residents have a Bachelor degree or higher.^v About one in ten (12.1%) St. Mary's households earned under \$25,000, although the average household income was \$93,122 in 2010.^{vi} The estimated poverty rate in 2011 was 7.9%^{vii} in St. Mary's County, which was slightly lower than the state average (8.6%).^{viii}

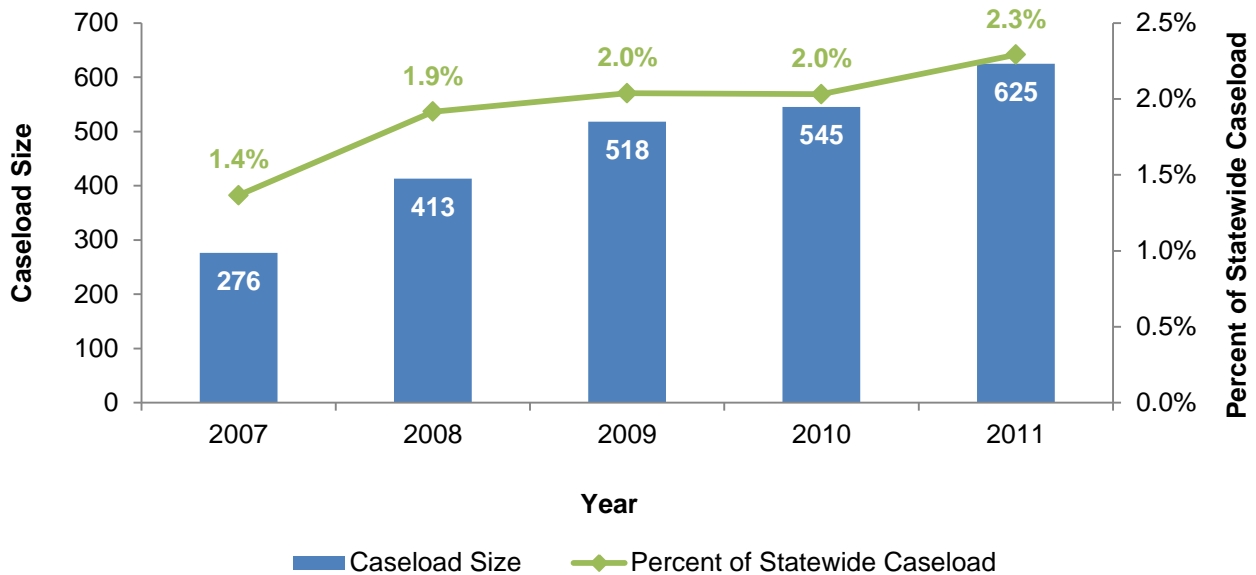
Table 1. Population Facts		
	St. Mary's	Maryland
2010 Population	105,151	5,773,552
2011 Poverty Rate	7.9%	8.6%
2010 Median Household Income	\$80,053	\$90,500

FINDINGS

Caseload Characteristics

TCA caseloads across Maryland increased since the start of the Great Recession, although they have since begun to decline. St. Mary’s County, while having a small caseload, also saw an increase. As shown in Figure 2, the TCA caseload increased from 276 cases in October 2007 to 625 cases in October 2011. Again, while small, the percentage of the statewide caseload increased in St. Mary’s County, from 1.4% to 2.3% of Maryland’s total TCA caseload. St. Mary’s County was one of the few jurisdictions that saw an increase in its percentage of the statewide caseload, suggesting that the growth outpaced the remainder of the state.

Figure 2. TCA Caseload for St. Mary’s County, 2007-2011



Note: The active caseload for this and all other analyses are from October of each year between 2007 and 2011.

The general profile of St. Mary’s County TCA recipients, as displayed in Table 2, was an African American (52.8%) woman (92.0%) who completed high school but received no additional education (55.3%). She never married (74.4%) and was 33 years old, on average. The percent of unmarried caseheads increased from 63.8% in 2007. Additionally, these caseheads are slightly younger. The average age in 2007 was 37. This caseload is also slightly different from the average TCA recipient in Maryland with a higher percent of African-American (75.0%) woman (94.4%) who have never married (78.8%). The age was similar (mean=35.14 years), but the average Maryland recipient was more likely to have finished high school (61.8%), although education beyond 12th grade is limited (4.6%).

Table 2. St. Mary’s County Payee Demographic Characteristics: 2011 (n=625)

Gender	
% Women	92.0% (575)
Race	
% African American [^]	52.8% (310)
% Caucasian [^]	44.5% (261)
Education	
Finished 12th grade	55.3% (324)
Beyond 12th grade	2.6% (15)
Marital Status	
Never married	74.4% (444)
Age at Study Month	
Mean (median)	33.46 (30.50)
Range	18.00-86.25

Note: [^]=non-Hispanic. Counts may not sum to actual sample size because of missing data for some variables. Some information was excluded to protect recipient confidentiality when the sample was under 10 cases. Valid percentages are reported.

As shown in Table 3, most assistance units were relatively small: about half (50.2%) of all cases contained just one or two recipients, and about a quarter of (26.6%) assistance units consisted of four or more people. On average, assistance units had one adult or they were child-only cases. The average age of the youngest child in the assistance unit was five years old. This was consistent with the average case in Maryland, where 57.8% of cases contained just one or two recipients, 19.7% had four or more people, and the average age of the youngest child in the assistance unit was six (mean=5.92).

Table 3. St. Mary's County Case Demographic Characteristics: 2011 (n=625)

Size of Assistance Unit (AU)	
1-2 people	50.2% (314)
3 people	23.2% (145)
4 or more people	26.6% (166)
Mean [median]	2.80 [2]
Number of Adults in AU	
Mean [median]	0.88 [1]
Number of Children AU	
Mean [median]	1.93 [2]
Age of Youngest Recipient Child	
Mean [median]	5.26 [3.55]
Range	0.02-17.90

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

The caseload in St. Mary's County experience growth in both the work-eligible caseload—those required to participate in a work-related activity—and the work-exempt caseload—those cases that are exempt from participation in a work-related activity. However, the growth in the work-eligible caseload was larger. As a percentage of the overall caseload, the work-eligible caseload increased by 10 percentage points from 53.8% in 2007 and 63.5% in 2011. Most of the growth in the work-eligible caseload was among the traditional, single-parent caseload, increasing from 116 cases in 2007 to 286 cases in 2011. Among the work-exempt caseload, there was a slower pace growth among the child-only (from 78 cases to 128 cases) and long-term disabled caseload (from 31 cases to 59 cases).

Table 4. St. Mary's County Caseload Designations, 2007-2011***

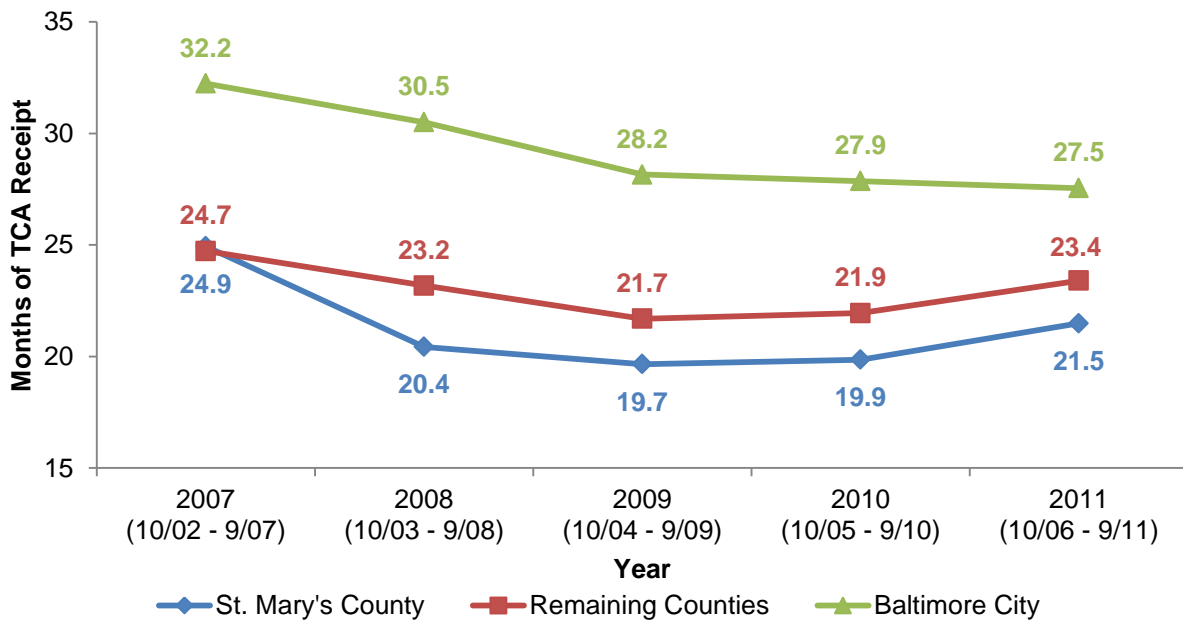
	2007 (n=276)	2008 (n=413)	2009 (n=518)	2010 (n=545)	2011 (n=625)
Work-Eligible	53.8% (148)	55.1% (225)	54.4% (282)	57.4% (313)	63.5% (397)
Single-Parent Cases	42.2% (116)	42.9% (175)	37.1% (192)	41.1% (224)	45.8% (286)
Earnings	8.4% (23)	5.6% (23)	9.5% (49)	7.2% (39)	7.8% (49)
Domestic Violence	- -	- -	- -	2.0% (11)	2.9% (18)
Two-Parent Cases	- -	3.9% (16)	6.4% (33)	7.2% (39)	6.7% (42)
Work-Exempt	46.2% (127)	44.9% (183)	45.6% (236)	42.6% (232)	36.5% (228)
Child-Only	28.4% (78)	26.7% (109)	24.3% (126)	22.4% (122)	20.5% (128)
Child Under One	5.1% (14)	3.9% (16)	7.3% (38)	5.1% (28)	5.4% (34)
Long-term Disability	11.3% (31)	13.0% (53)	12.2% (63)	14.3% (78)	9.4% (59)

Note: Counts may not sum to actual sample size because caseload designations were excluded to protect recipient confidentiality when the sample was under 10 cases; the following caseload designations were completely excluded: needy caretaker relative, legal immigrant, caring for a disabled household member, and short-term disabled. Valid percentages are reported. *p<.05 **p<.01 ***p<.001.

TCA Participation

Cash assistance receipt among Maryland TCA recipients tends to average around two years of the previous five years. To examine these trends, Figure 3 provides the average number of months of TCA receipt in the five years before each study year for St. Mary's County, Baltimore City, and the remaining 22 counties. In 2007, St. Mary's County caseload received an average of 24.9 months of TCA in the previous five years (between October 2002 and September 2007). This declined to about 20 months among the remaining caseloads. The decline is likely due to an increase in cases that had not received TCA in the past, thereby lowering the average among the entire caseload. The other counties, while having a slightly higher average number of months, also declined over this period.

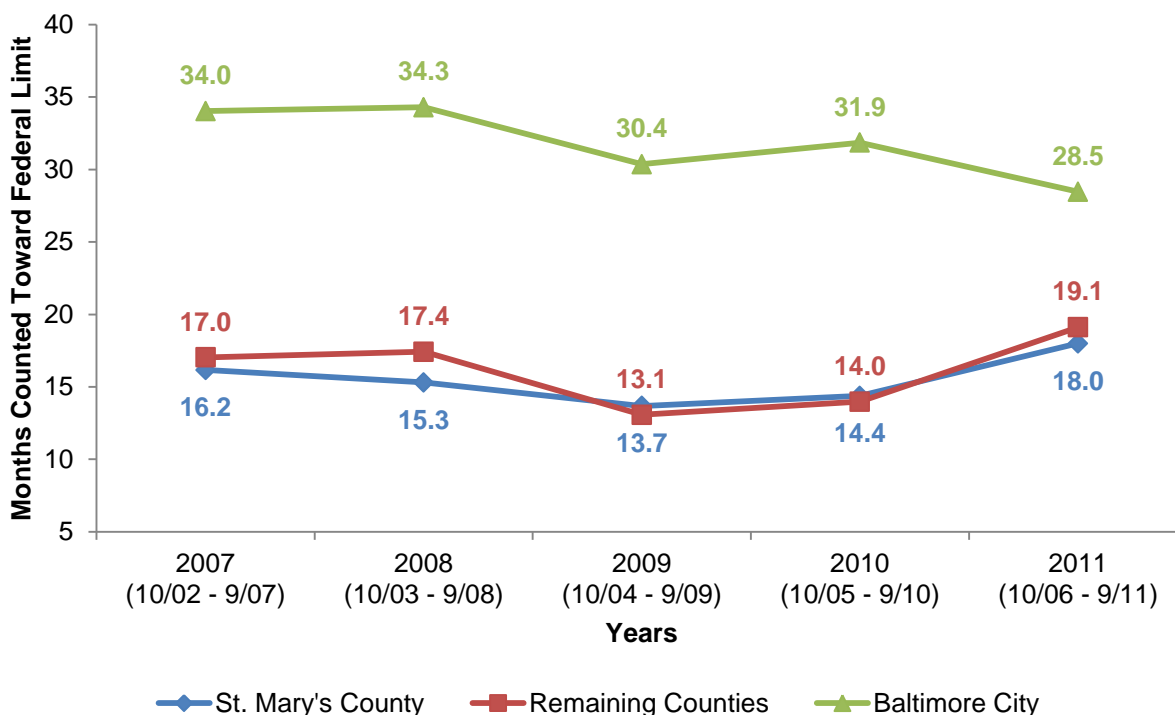
Figure 3. Average Number of Months of TCA in the Previous Five Years: 2007-2011***



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

TCA recipients, with some exceptions, have a 60-month time limit on TCA receipt according to federal regulations. However, Maryland does allow for hardship exemptions for cases that require additional months of receipt. Statewide, only seven percent of the caseload has received more than 60-months of TCA.^{ix} Figure 4 shows the trends in the average number of months counted toward the federal 60-month time limit between 2007 and 2011 for St. Mary's County, the remaining 22 counties, and Baltimore City. Among the cases in 2007 where the time limit is applicable, St. Mary's County averaged 16.2 months to time-limited receipt. Similar to the other counties, there were some small declines in this average before increasing above the 2007 level. Baltimore City, on the other hand, continued to see a decrease in months counted toward the federal time limit, decreasing from 34.0 months in 2007 to 28.5 months in 2011.

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



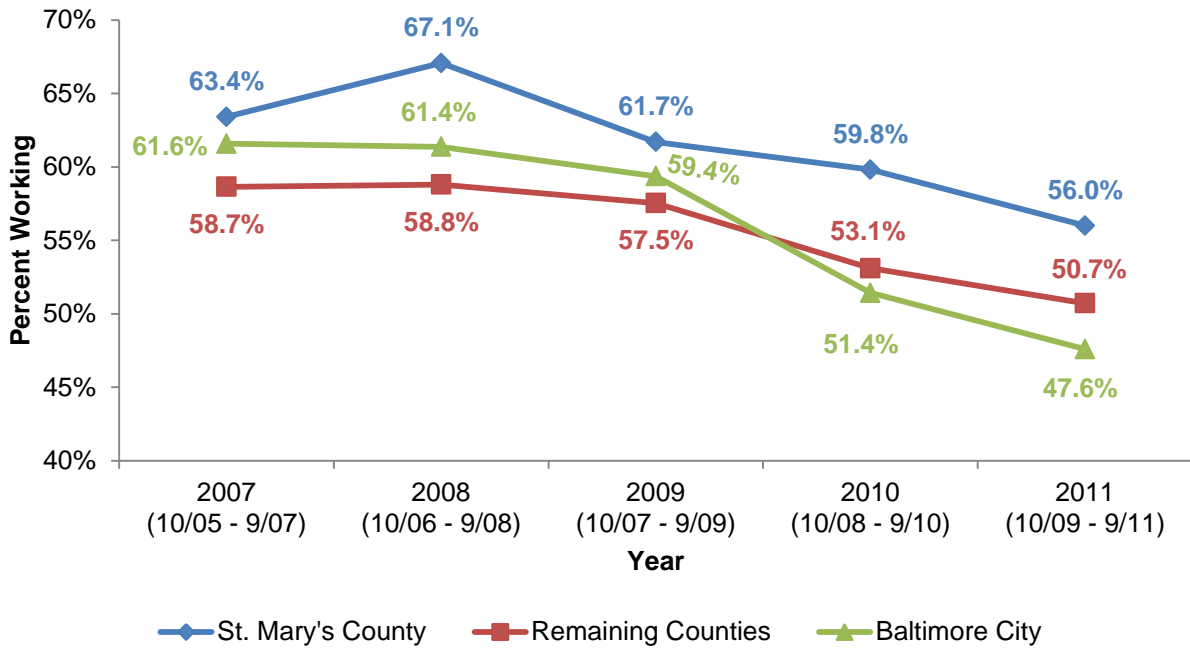
*p<.05 **p<.01 ***p<.001

Employment and Wages

Previous research has demonstrated that cash assistance recipients work before they receive TCA and they work after their receipt has ended.^x Employment is key to the self-sufficiency of these vulnerable families. To provide a perspective on employment in St. Mary's County, Figure 5 compares St. Mary's County, the remaining counties, and Baltimore City on the percent of caseheads who worked in a Maryland job covered by Unemployment Insurance (UI) in the two years before each study year. In each of the study years, caseheads in St. Mary's County were slightly more likely to work than caseheads around the state. Nonetheless, they still experienced a decline in employment participation just as the rest of the state. Specifically, more than three in five (63.4%) caseheads in the 2007 caseload had worked in the two years prior to October 2007; fewer than three in five (56%) of the 2011 caseheads had worked in the previous two years. This pattern is the same throughout the state, except that Baltimore City caseheads saw a much more significant decline in employment.

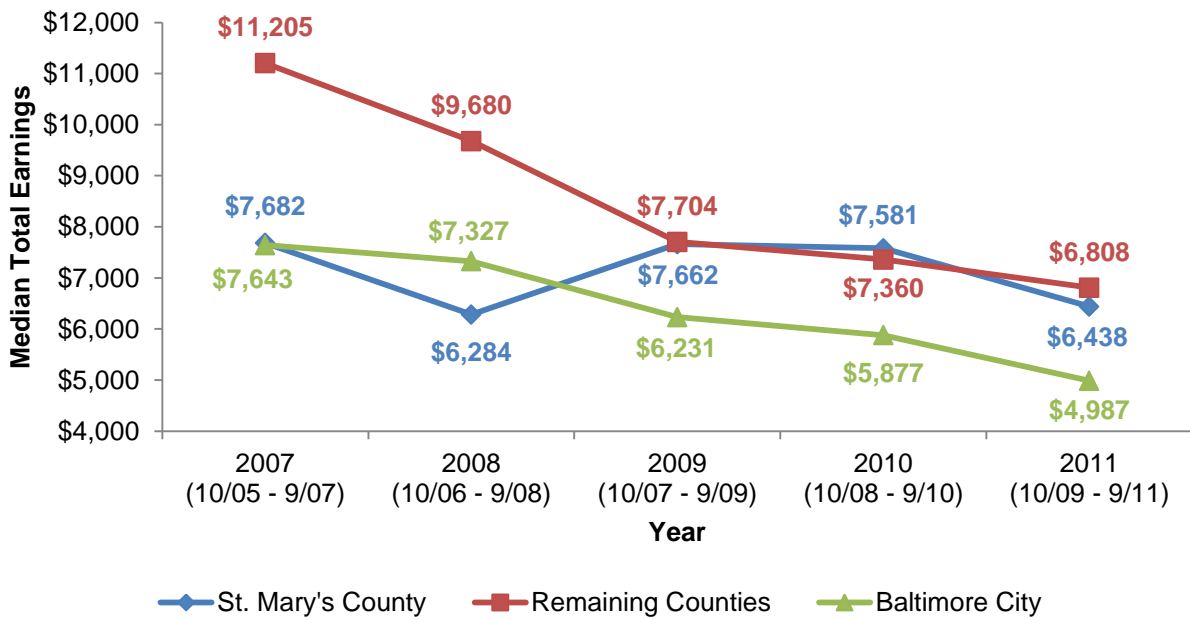
Among the caseheads that were working in the previous two years, Figure 6 shows their median total earnings over those years for each of the caseloads in St. Mary's County, the remaining counties, and Baltimore City. In 2007, working caseheads in St. Mary's County had median earnings on par with Baltimore City, about \$7,600. Baltimore City, however, saw a continuous decline in median earnings while earnings varied in St. Mary's County. In 2008, the earnings declined about \$1,400, but increased back to the 2007 level in 2009. There was another substantial decline among the 2011 caseload, down to approximately \$6,400. By 2009, however, median earnings in St. Mary's County were on par with the other counties due to the dramatic decline in earnings among those counties.

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



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

Figure 6. Median Total Earnings in Previous Two Years, 2007-2011***



Note: All earning amounts are reported in 2011 dollars. *p<.05 **p<.01 ***p<.001

CONCLUSION

St. Mary's County TCA caseload more than doubled between 2007 and 2011. Much of this growth was seen among the work-eligible caseload who are required to participate in a work-related activity. By examining the employment participation in the previous two years, we find that employment among these women had declined as well as their earnings. It is no surprise, then, that these families would seek additional support while they tried to recover from the effects of the Great Recession.

Notes and Sources:

ⁱ Thiebaud Nicoli, L., Logan, L., & Born, C. (2012). *Life after Welfare: Annual Update*. Baltimore: University of Maryland School of Social Work.

ⁱⁱ United States Bureau of Labor Statistics. (2011, November 22). Regional and state employment and unemployment (monthly) news release. Retrieved from http://www.bls.gov/news.release/archives/laus_11222011.htm.

ⁱⁱⁱ United States Census Bureau. (2012a). American Community Survey. Available from <http://factfinder2.census.gov/>.

^{iv} United States Census Bureau. (2012a). American Community Survey. Available from <http://factfinder2.census.gov/>.

^v United States Census Bureau. (2012a). American Community Survey. Available from <http://factfinder2.census.gov/>.

^{vi} United States Census Bureau. (2012a). American Community Survey. Available from <http://factfinder2.census.gov/>.

^{vii} The 2011 estimate was available for St. Mary's County. For comparison between counties we have included the 3 year 2009-2011 estimate was 7.6%.

^{viii} United States Census Bureau. (2012b). Poverty thresholds. Available from <http://www.census.gov/hhes/www/poverty/data/threshld/index.html>.

^{ix} Logan, L., Saunders, C., & Born, C. (2012). *Welfare Time Limits: Hardship Exemptions in Maryland*. Baltimore: University of Maryland School of Social Work.

^x Thiebaud Nicoli, L., Logan, L., & Born, C. (2012). *Life after Welfare: Annual Update*. Baltimore: University of Maryland School of Social Work.

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