



# PRINCE GEORGE'S 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 examining adult recipients in each of the 24 jurisdictions over the course of four years. In this brief, we focus on Prince George's County, the second most populous county in Maryland (U.S. Census Bureau, 2017c). Located in central Maryland, Prince George's County directly borders the nation's capital, and the federal government is a major employer (Maryland Department of Commerce, 2018). In Prince George's County, one in ten (10.7%) families with children under the age of 18 live in poverty, which is virtually the same as Maryland as a whole (10.6%). Additionally, median family income in Prince George's County (\$86,478) falls slightly below the state's median family income (\$92,029). (U.S. Census Bureau, 2017b).

At 9%, Prince George's County has the third-largest caseload out of all the state's jurisdictions in state fiscal year (SFY) 2017. Because the county has a substantial share of the caseload and thus influences statewide caseload trends, it is valuable to note the similarities and differences between recipients in Prince George's County and the state as a whole. Table 1 provides an overview of the demographic characteristics of Prince George's County adult recipients. Similar to the state, Prince George's County TCA recipients are primarily made up of African American (87.4%) women (89.5%) in their early thirties, the majority of whom have never been married (75.5%). Compared to the state as a whole, Prince George's County recipients are more likely to be African American and more likely to be married.

## KEY FINDINGS

- ❖ Prince George's County adult recipients are typically African American women in their early thirties who have never been married.
- ❖ Two in three have completed high school with no further education, and about one in six have a disability expected to last 12+ months.
- ❖ Over 40% worked in the year before they began receiving TCA, but only about 30% of employed adult recipients worked all four quarters in that year.
- ❖ Earnings among employed adult recipients in that year were low, with a median near \$5,000.
- ❖ One third of Prince George's County adult recipients who worked in the year before they received TCA were employed in restaurants or administrative and support services.

**Table 1. Demographics**

<b>Gender</b>	
% Female	89.5%
<b>Age</b>	
Average	32.2
<b>Race &amp; Ethnicity</b>	
% Caucasian^	3.7%
% African American^	87.4%
% Hispanic	4.5%
% Other^	4.4%
<b>Marital Status</b>	
% Married	14.0%
% Never Married	75.5%
% Divorced, Separated, or Widowed	10.5%

**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 impact the job opportunities that are available to them. Figure 1 places recipients in Prince George’s County 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 indicates the statewide average, and the colored diamond denotes Prince George’s County.

Comparing Prince George’s County with the rest of the state reveals that adult recipients in Prince George’s County have much higher educational attainment than their counterparts in other jurisdictions. Prince George’s County has the lowest percentage of adult recipients who did not finish high school (13.4%) in the state, which is considerably less than the state average (29.3%). This indicates that efforts to help adult recipients attain high school diplomas would be better focused on other areas of the state.

### 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. In Prince George’s County, more than two in five (41.2%) residents work out of state, which is well above both the national average (3.7%) and 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 Prince George’s County 1,963 adults received TCA.

Given the low percentage of adult recipients in Prince George’s County who did not finish high school, it is not surprising that the percent of adult recipients who completed high school (68.7%) is above the state average (61.9%). In the jurisdiction with the highest percentage, over three out of four (75.8%) adult recipients finished high school but have no further education, compared to just over half (53.8%) in the jurisdiction with the lowest percentage.

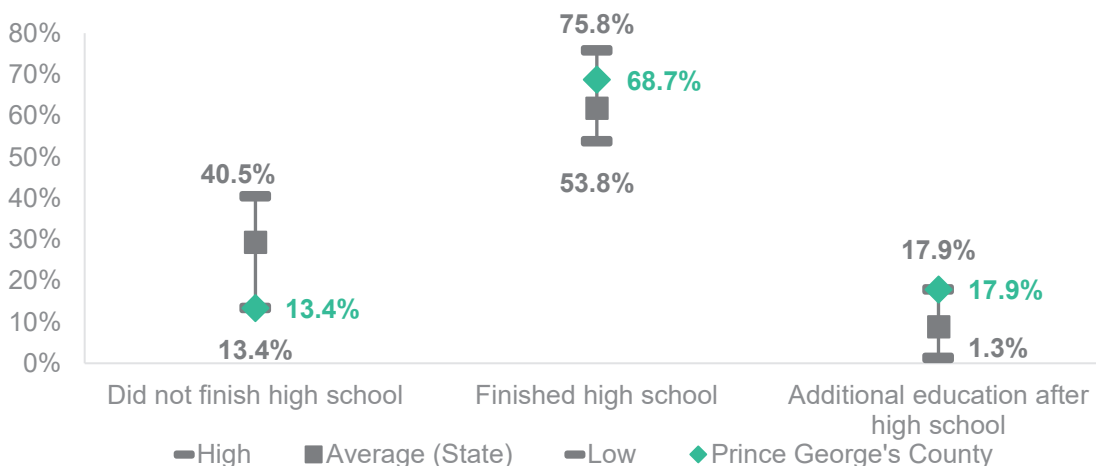
Furthermore, Prince George’s County has the highest percentage statewide of recipients who have additional education after high school. The 18% of the county’s adult recipients who received additional education is notably higher than the state average of 9% and over 16 percentage points higher than the statewide low of 1%. This suggests that some TCA customers in Prince George’s County may have specialized education or training that can lead to well-paying employment.

Although the majority of adult recipients in Prince George’s County have completed high school, over one in 10 do not have a high school diploma, and less than two in

five have any additional education after high school. Research shows that adults who attain higher levels of education are more likely to find good jobs and thus achieve economic stability (Nicoli, Passarella, & Born, 2014; James & Nicoli, 2016). Increasing educational attainment could play an important role in helping adult recipients in Prince George’s County attain self-sufficiency.

The Maryland Department of Human Services is already pursuing one potential strategy for increasing educational attainment and improving recipients’ job skills by 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 diploma with a variety of goals, from improving literacy to completing a GED. This type of partnership is encouraged by the federal government through the Workforce Innovation and Opportunity Act (WIOA). Maryland is a national leader in ensuring that high-need adults, including TCA recipients, receive

**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.

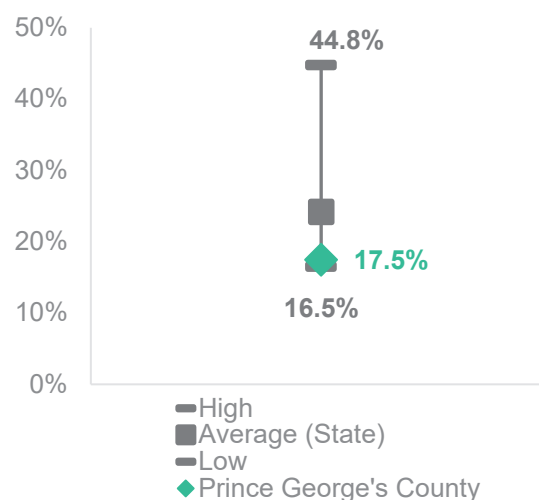
priority for career and training services as the law mandates (Center for Law and Social Policy, 2016)

Additional partnerships in Maryland's workforce development system may be beneficial for adult recipients with disabilities. Figure 2 displays the percentage of adult recipients who have disabilities that are expected to continue for longer than 12 months.<sup>1</sup> This figure compares the percentage for Prince George's County recipients with the statewide average, and the statewide high and low values across all jurisdictions. Over one in six (17.5%) adult recipients in Prince George's County are classified as long-term disabled, which is the second-lowest percentage in the state. It is seven percentage points lower than the statewide average (24.2%), indicating that adult recipients in Prince George's County are considerably less likely to have long-term disabilities than recipients in other jurisdictions across the state.

While Prince George's County's percentage of disabled adult recipients is just above the statewide low, a substantial portion of the county's TCA recipients are still living with a long-term disability. Almost two in five adults are classified as long-term disabled, and may require disability-related services. These services could range from assistance in transitioning to a program like Supplemental Security Income (SSI) or help finding jobs that are compatible with their disabilities. Through a statewide contract with a vendor, caseworkers can already 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), located within the Maryland State Department of Education, 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.

**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.

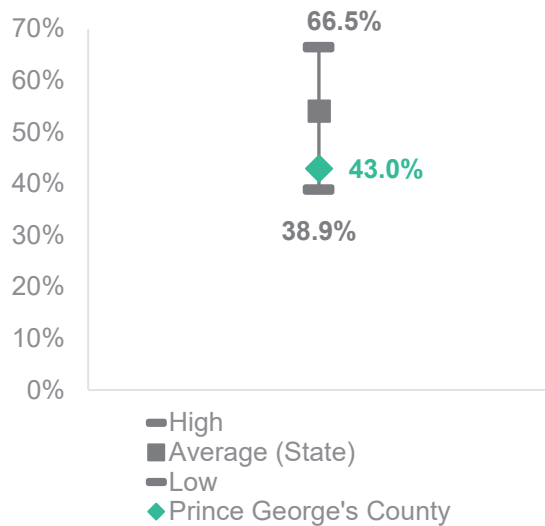
As TCA becomes more fully integrated with its workforce partners, understanding adult recipients' work histories is increasingly important. After all, past employment experiences can shape future employment and earnings. Figure 3 displays the percentage of adult recipients who worked in the year before they began receiving TCA.<sup>2</sup> Just over two in five (43.0%) Prince George's County's adult recipients were employed in the year prior to TCA receipt,

<sup>1</sup> 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 for 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 page 2 for more information.

which is the third-lowest percentage in the state. Prince George's County is 11 percentage points below the state average (54.1%), indicating that Prince George's County recipients were less likely to be employed in the year prior to TCA receipt than their peers in other jurisdictions.

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



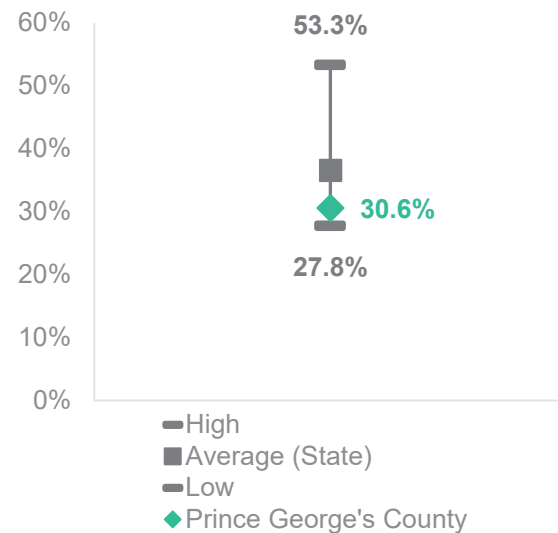
**Note:** *High* refers to the jurisdiction with the highest percentage. *Low* refers to the jurisdiction with lowest percentage. Valid percentages reported.

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. Figure 4 presents the percentage of employed adult recipients who worked all four quarters of that year. Just under one third (30.6%) of recipients in Prince George's County were employed for all four quarters in the year before they received TCA, which is slightly above the statewide low (38.9%) and six percentage points lower than the state average (36.6%).

Prince George's County falls below the state average for both employment in the year prior to TCA receipt and employment for all four quarters in the year prior to

receipt. The fact that less than one third of employed recipients in Prince George's County worked for all four quarters signifies that adult recipients not only need assistance finding work, but may need assistance finding employment that is steady and sustainable. Additionally, those who find a job may need ongoing services 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.

In addition to employment histories, the earnings histories of adult recipients can provide important insight into their economic futures. Figure 5 displays median earnings for adult recipients in Prince George's County who were employed in the year before they began receiving TCA, along with median earnings statewide and the highest and lowest median earnings in the 24 jurisdictions. It is important to note that these earnings may not reflect full-time employment over the course of a year. As demonstrated in Figure 4, less than one third of adult recipients in Prince George's

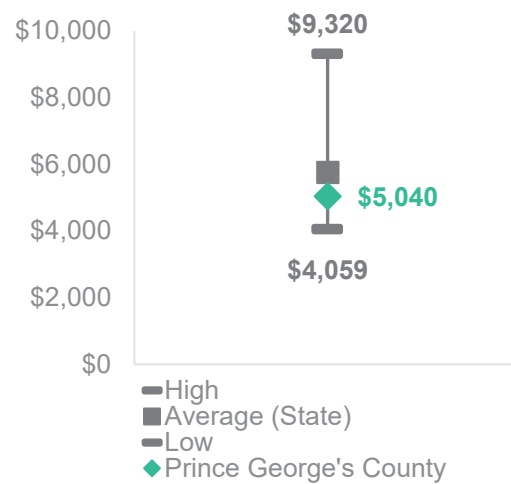
County were employed for all four quarters of the year before TCA receipt.

In Prince George's County, and across the state, median earnings are very low. Adult recipients in Prince George's County had median earnings of \$5,040 in the year prior to receiving TCA. This is about \$1,000 above the statewide low (\$4,059), but below the state median (\$5,763). Clearly, the earnings of adult recipients in Prince George's 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). In fact, for employment in the year before TCA receipt, employment for all four quarters, and median earnings, Prince George's County was consistently among the three lowest jurisdictions.

Even though its adult recipients have some of the highest levels of educational attainment statewide, Prince George's County has lower than average employment and earnings. This disparity may be partially due to the prevalence of out-of-state employment within the county. Prince George's County has the highest rate of out-of-state employment of all of Maryland's jurisdictions; over 40% (41.2%) of Prince George's County residents who work are employed out of state, compared to less than 20% (16.9%) across Maryland (U.S. Census Bureau, 2017a). The data used for the purposes of this report does not include employment outside of Maryland, so some employment and earnings may be understated in areas where out-of-state employment is common.<sup>3</sup> Even when considering possible discrepancies due to out-of-state employment, the percent

employed and earnings of employed adult recipients are still quite low. As such, adult TCA recipients in Prince George's County would likely benefit from programs and interventions focused on finding and maintaining sustainable employment that could lead to higher wages.

**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 2017 dollars.

One strategy to increase wages and help adult recipients find stable employment is to focus on the industries in which recipients work. Some industries provide significantly higher wages and more stability than others, and industries can also compensate the same type of work differently. In Table 2, we report the three most common industries among Prince George's County's adult recipients who worked in the year before receiving TCA. About one in six employed adult recipients worked in the restaurant industry (17.3%) and in administrative and

<sup>3</sup> See sidebar on page 2 for more information on how employment and earnings data is collected.

support services (17.1%), while under one in ten (8.7%) worked in general retail.

**Table 2. Three Most Common Industries**  
*Year before TCA receipt*

<p><b>Restaurants</b> Full-service or fast food restaurants as well as caterers and mobile food services. (NAICS 722)</p>	17.3%
<p><b>Administrative &amp; Support Services</b> Organizations that support day-to-day operations—clerical, cleaning, and general management activities—and temporary employment services. (NAICS 561)</p>	17.1%
<p><b>General Retail</b> Department stores and other general merchandise stores. (NAICS 452)</p>	8.7%

**Note:** Valid percentages reported.

Prior research has shown that the top three industries in Prince George’s County are all associated with lower than average earnings and higher than average returns to welfare among those who left TCA and initially worked in one of these industries. (James & Nicoli, 2016; Nicoli, Passarella & Born, 2014). In contrast, individuals who left TCA and initially worked in other industries including nursing homes, outpatient health care, hospitals, and education had above average earnings (Nicoli et al., 2014) and were more likely to attain economic stability after exit (James & Nicoli, 2016). The combination of Prince George’s County’s recipient’s low median earnings and employment in lower-paying, less stable industries may make it difficult for them to achieve economic stability. Helping adult recipients find employment in higher paying and stable industries is one pathway to assist TCA recipients in achieving the program’s ultimate goal of self-sufficiency.

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## ACKNOWLEDGEMENTS

The authors would like to thank Jamie Haskel and Somlak Suvanasorn for their assistance in the collection and processing of data for this research brief as well as Rebecca McColl for data analysis. This brief was prepared by the Ruth Young Center for Families and Children with support from its long time research partner, the Maryland Department of Human Services.

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