

FREDERICK COUNTY TEMPORARY CASH ASSISTANCE ACTIVE CASELOAD: 2011

SUMMARY

Caseload Characteristics

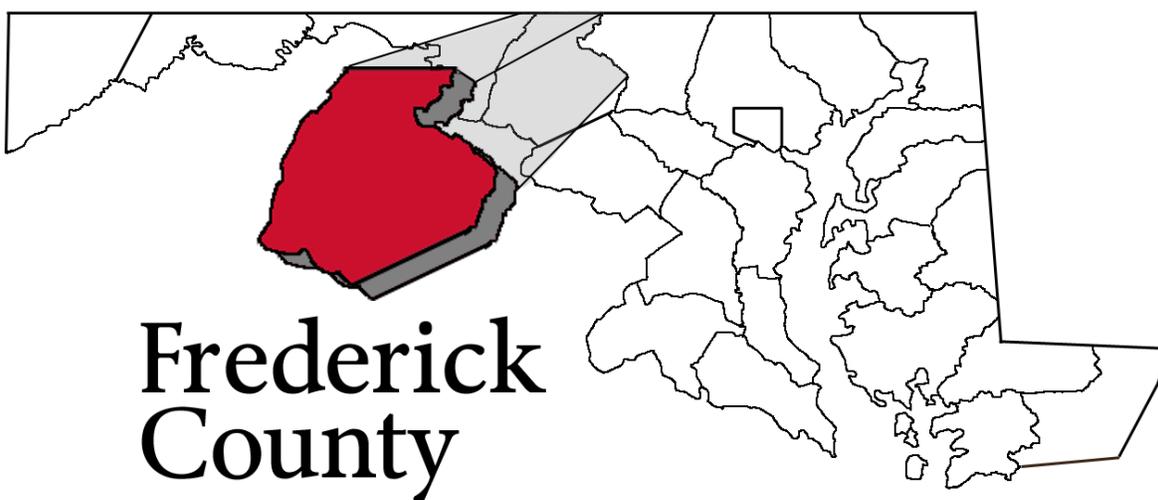
- Frederick County experienced a 74% increase in the TCA caseload, from 273 cases in 2007 to 474 cases in 2011. The caseload made up less than two percent of the overall statewide caseload in 2011.
- A typical TCA recipient was an African American (45.6%) woman (93.7%) who was about 36 years of age and had received her high school diploma (61.3%).
- A typical TCA case had two or fewer people in the assistance unit (59.7%). The youngest child in the assistance unit was approximately six years old.
- More than half of cases in (56.1%) were work-exempt cases, which was a decrease from 66.8% of the caseload in 2007. Child-only cases (31.4%) make up a large portion of the work-exempt cases.
- There was a corresponding increase in work-eligible cases from 33.2% of the caseload in 2007 to 43.9% in 2011.

TCA Participation

- In 2007, families received an average of 24 months of TCA in the previous five years; this decreased to 23 months in 2011.
- Of all TCA receipt among caseloads in 2007 through 2011, cases accrued between 10 and 17 months of assistance that counted toward the federal time limit.

Employment and Wages

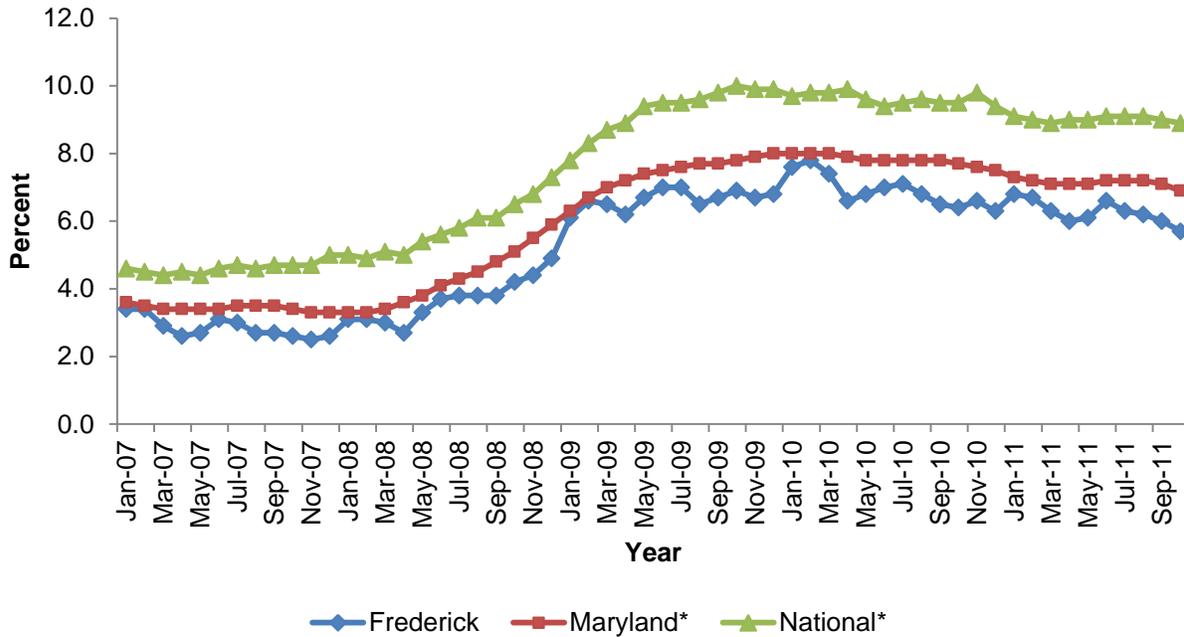
- In 2007, six in ten (61.6%) caseheads worked at some point in the previous two years; fewer (57.8%) of the 2011 caseheads worked in the previous two years.
- Earnings also decreased. In 2007, median total earnings were \$11,186 among those who were employed in the previous two years. This decreased to \$7,524 by 2011.



INTRODUCTION

This report is a supplemental resource to *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 Frederick County by utilizing the same methodology and data. Frederick County shares a border with both Pennsylvania and Virginia and makes up about four percent of the state's population. As Figure 1 shows, the unemployment rate in Frederick County was generally below the state average between 2007 and 2011. There was a 2.1 percentage point decline in the unemployment rate between February 2010 (7.8%)—the peak of unemployment in Frederick—and October 2011 (5.7%).ⁱⁱ

Figure 1. Unemployment Rate, 2007-2011



* Indicates seasonal adjustment.

The largest industries within Frederick County were educational services, and health care and social assistance; professional, scientific, and management; administrative and waste management services; and retail trade.ⁱⁱⁱ Nearly one third (31.6%) of county residents commuted for employment outside the county; an additional 10.9% left the state for employment.^{iv} The majority (91.4%) of Frederick residents age 25 and older received a high school degree or higher; about one third (35.8%) hold Bachelor's degrees or higher.^v One in ten (10.2%) Frederick households earned under \$25,000 with an average household income of \$95,320 in 2010 and a median household income of \$81,686.^{vi} The three year estimated poverty rate for 2011 was 5.1%^{vii} in Frederick County, which was 3.5 percentage points lower than the state average.^{viii}

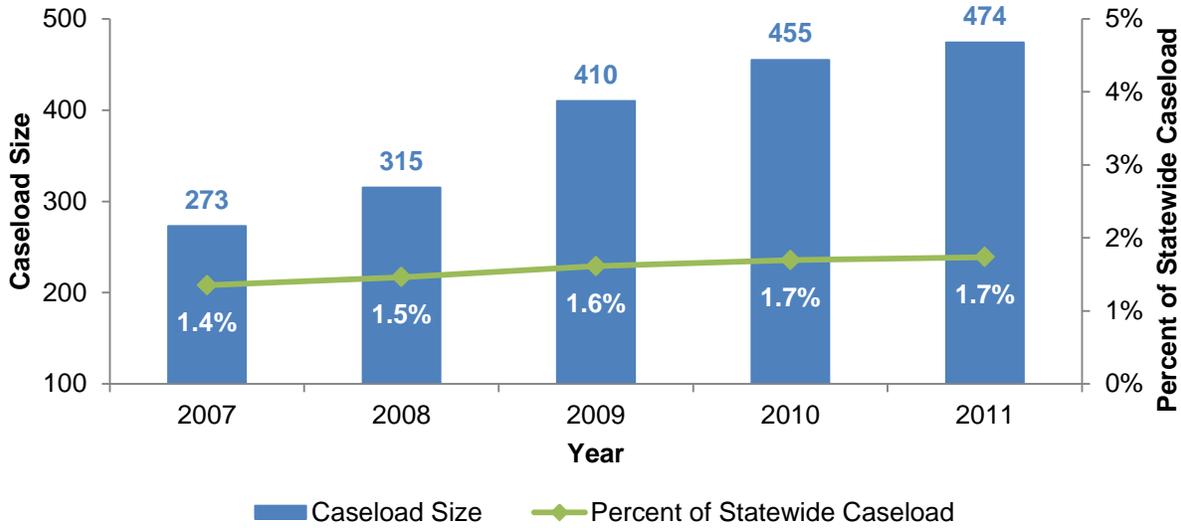
	Frederick	Maryland
2010 Population	233,385	5,773,552
2011 Poverty Rate	5.1%	8.6%
2010 Median Household Income	\$81,686	\$90,500

FINDINGS

Caseload Characteristics

TCA caseloads across Maryland increased since the start of the Great Recession, and Frederick County was no different. The total caseload size in Frederick County, as shown in Figure 2, increased from 273 in October 2007 to 474 in October 2011, a 73.6% increase. Even with this increase, Frederick’s caseload only represented 1.7% of Maryland’s total caseload.

Figure 2. TCA Caseload for Frederick 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 Frederick County TCA recipients, as displayed in Table 2, was an African American (45.6%) woman (93.7%) who has completed high school but received no additional education (54.9%). She never married (72.4%) and was 35.9 years old, on average. This profile had not changed between 2007 and 2011, and it is similar to the average TCA recipient in Maryland except that Frederick County had a more racially diverse caseload. The typical Maryland TCA casehead was an African American (75.0%) woman (94.4%) who has never married (78.8%) and was in her mid-30s (mean=35.14 years). She was likely to have finished high school (61.8%) but not to have obtained further education (4.6%).

Table 2. Frederick County Payee Demographic Characteristics: 2011 (n=474)

Gender	
% Women	93.7% (444)
Race	
% African American [^]	45.6% (202)
% Caucasian [^]	40.0% (177)
% Hispanic	10.6% (47)
% Non-Hispanic Other	3.8% (17)
Education	
Finished 12th grade	54.9% (231)
Beyond 12th grade	6.4% (27)
Marital Status	
Never married	72.4% (326)
Age at Study Month	
Mean (median)	35.94 (33.19)
Range	18.17-79.26

Note: [^]=non-Hispanic. Counts may not sum to sample size due to missing data for some variables. 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: over half (59.7%) contained just one or two recipients, and about one in five (20.9%) assistance units consisted of four or more people. On average, assistance units had one adult or less and two children. The average age of the youngest child in the assistance unit was six years old. This was consistent with the average case in Maryland, where 57.8% of cases contained just one or two recipients and 19.7% had four or more people. The average age of the youngest child in a Maryland assistance unit was also six (mean=5.92).

Table 3. Frederick County Case Demographic Characteristics: 2011 (n=474)

Size of Assistance Unit (AU)	
1-2 people	59.7% (283)
3 people	19.4% (92)
4 or more people	20.9% (99)
Mean [median]	2.55 [2]
Number of Adults in AU	
Mean [median]	0.72 [1]
Number of Children AU	
Mean [median]	1.83 [1]
Age of Youngest Recipient Child	
Mean [median]	5.79 [4.26]
Range	0.01-17.92

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

The caseload distribution, presented in Table 4, shows an increase in the work-eligible population in Frederick County from 33.2% of the caseload in 2007 to 43.9% in 2011, on par with the state average of 44.9%. This represents an increase in caseheads that are required to participate in work-related activities, and most of the growth occurred among single-parent cases. On the other hand, the number of work-exempt cases also rose throughout this period, but the 47.0% growth—from 181 to 266 cases—was slower than the more-than-doubling among work-eligible cases—from 90 to 208 cases. The number of child-only, child under one, and long-term disability cases increased between 2007 and 2011, but their percentage of the caseload decreased, again, due to the faster growth among single-parent cases.

Table 4. Frederick County Caseload Designations, 2007-2011***

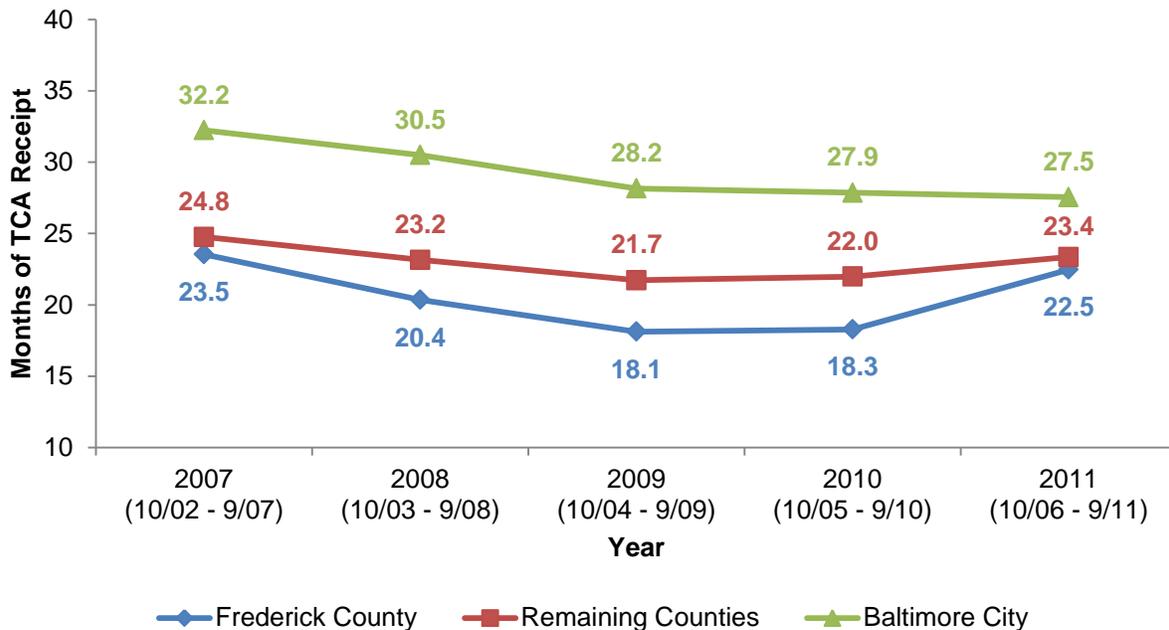
	2007 (n=273)	2008 (n=315)	2009 (n=410)	2010 (n=455)	2011 (n=474)
Work-Eligible	33.2% (90)	33.3% (105)	41.0% (168)	42.4% (193)	43.9% (208)
Single-Parent Cases	28.4% (77)	23.8% (75)	28.0% (115)	29.5% (134)	29.3% (139)
Earnings	- -	5.4% (17)	5.6% (23)	5.1% (23)	5.5% (26)
Short-Term Disability	- -	- -	- -	2.9% (13)	4.2% (20)
Two-Parent ¹	- -	3.2% (10)	3.2% (13)	3.3% (15)	2.1% (10)
Work-Exempt	66.8% (181)	66.7% (210)	59.0% (242)	57.6% (262)	56.1% (266)
Child-Only	38.0% (103)	39.0% (123)	35.1% (144)	33.6% (153)	31.4% (149)
Child Under One	14.4% (39)	15.6% (49)	14.9% (61)	13.2% (60)	11.4% (54)
Long-term Disability	11.1% (30)	8.6% (27)	6.1% (25)	7.3% (33)	9.7% (46)
Needy Caretaker	- -	- -	- -	2.2% (10)	2.1% (10)

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 caseload designations completely excluded were caring for a disabled household member, legal immigrant, and domestic violence. Valid percentages are reported. *p<.05 **p<.01 ***p<.001.

TCA Participation

Figure 3 provides the trends in the average number of months of TCA receipt in the last five years for Frederick County, Baltimore City, and the remaining 22 counties.^{ix} In each year, Frederick TCA recipients received assistance for less than two of the previous five years, on average. For example, in 2007, Frederick County clients received TCA for an average of 23.5 months in the previous five years (between October 2002 and September 2007). Average number of months decreased to 18 months among the 2009 and 2010 caseloads, but increased again to 22.5 months, on average, for the 2011 caseload. Clients in the other counties also received about two years of TCA in the previous five years. Baltimore City, however, saw a continuous decline in the average number of month of TCA throughout this time period.

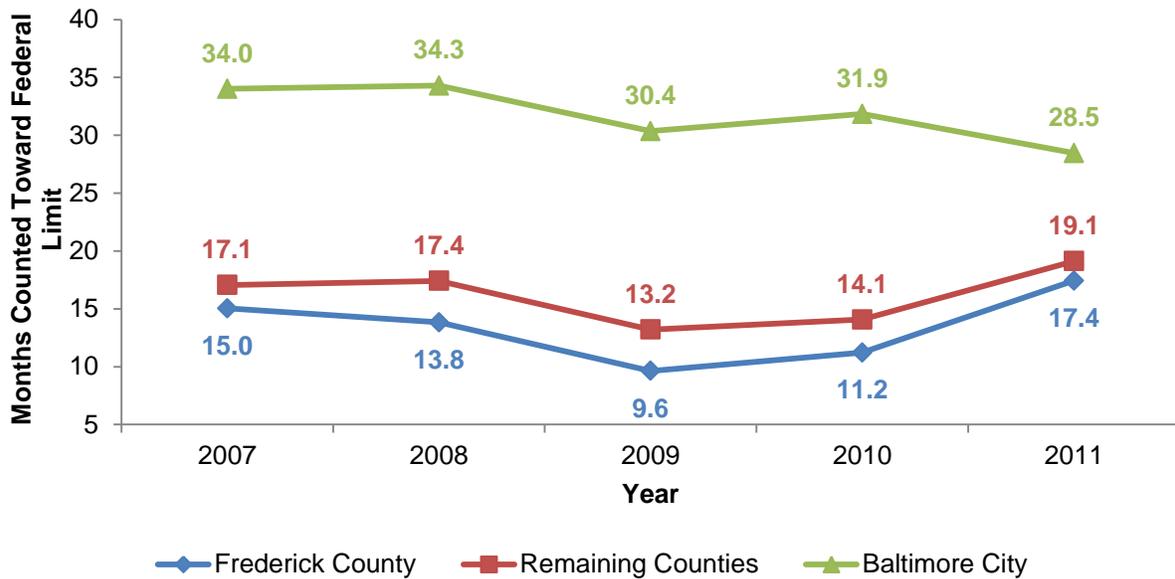
Figure 3. Average Number of Months of TCA in the Previous Five Years: 2007-2011***



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

Most adult TCA recipients are subject to a 60-month lifetime limit on benefit receipt. However, Maryland allows 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.^x Figure 4 shows the trends in the average number of months counted toward the federal 60-month time limit between 2007 and 2011 for Frederick County, the remaining 22 counties, and Baltimore City. Frederick County cases tracked closely with the other counties, although Frederick County cases had a slightly lower average. In 2007 Frederick County clients accrued an average of 15.0 months of TCA counting towards their lifetime limit, while they accrued 9.6 months, on average, in 2009. This increased to 17.4 months in 2011. Baltimore City, on the other hand, continued to see a decrease in months counted toward the federal time limit, declining from 34.0 months in 2007 to 28.5 months in 2011.

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



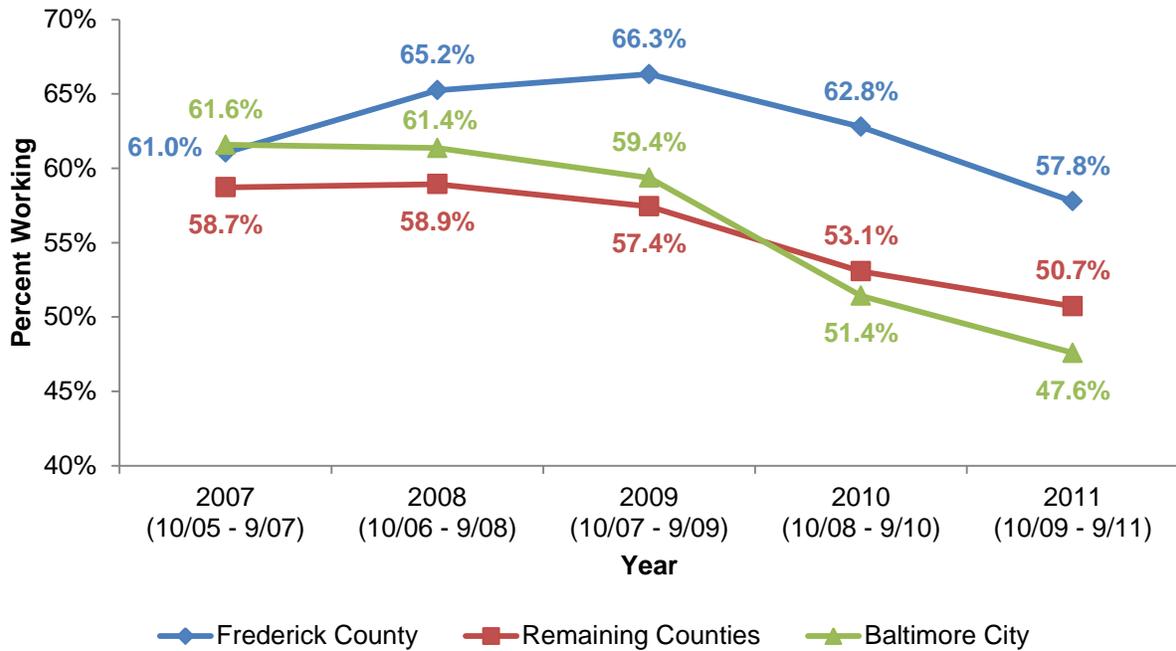
*p<.05 **p<.01 ***p<.001

Employment and Wages

To encourage self-sufficiency, casehead employment is the ultimate goal of welfare, and research has confirmed that cash assistance recipients are not strangers to the world of work.^{xi} To provide a perspective on employment in Frederick County, Figure 5 compares Frederick County, the remaining counties, and Baltimore City on the percent of caseheads who worked in a Maryland UI-covered job in the two years before each study month. Six in ten (61.0%) caseheads in the 2007 Frederick County caseload had worked at some point in the previous two years (between October 2005 to September 2007). Fewer (57.8%) of the 2011 caseheads had worked in the previous year. Frederick County caseheads had a higher rate of caseheads working than Baltimore City and the remaining counties. This finding was not surprising considering the fact that Frederick County had an unemployment rate below the state average throughout most of this time period. Furthermore, both Baltimore City and the remaining counties had a greater decline in employment throughout this period than Frederick County.

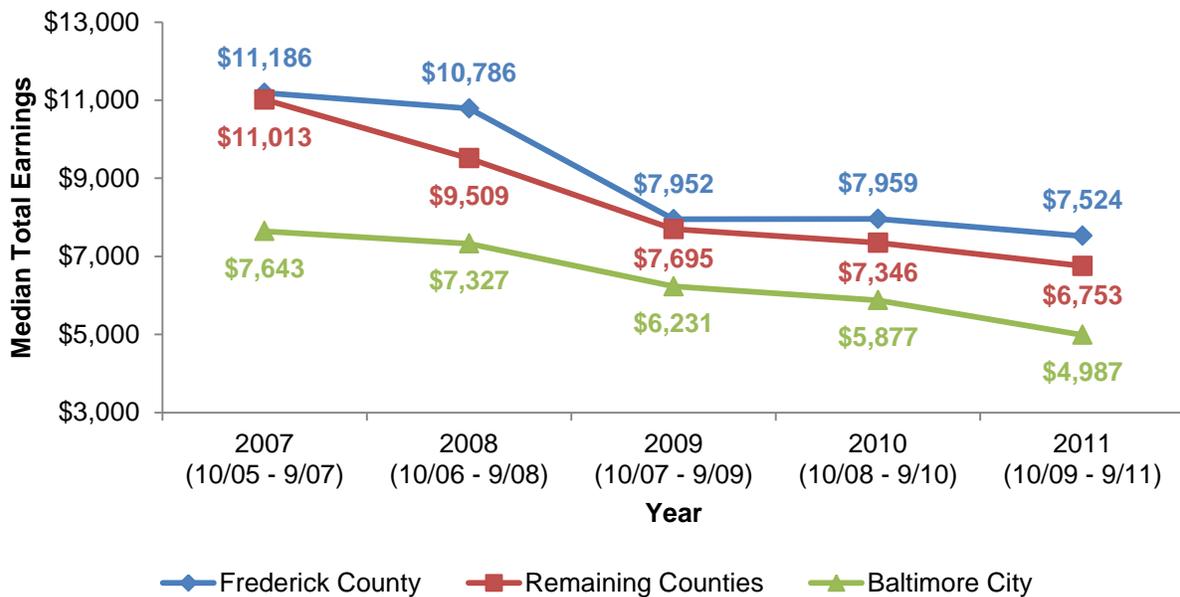
Figure 6 shows the median total earnings of caseheads that worked in the previous two years for each of the caseloads over this five year period for Frederick County, the remaining counties, and Baltimore City. While working caseheads in Frederick County generally had higher median earnings than Baltimore City and the remaining counties, they did experience a 32.7% decrease in earnings from \$11,186 in 2007 to \$7,524. Baltimore City (34.7%) and the remaining counties (38.7%) also saw similar declines in median earnings.

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

CONCLUSIONS

In 2011, the Frederick County TCA caseload was comprised of African American women about 36 years old with high school diplomas. Cases mostly consisted of one or two people, and the average age of the youngest child was six years old. This profile was stable over time. However, Frederick County's caseload designations did change between 2007 and 2011. The proportion of cases designated as work-eligible increased by about 10 percentage points, which reflects a 131.1% increase in the number of cases designated as work-eligible. Due to the fast growth of work-eligible cases, the proportion of child-only cases decreased by about six percentage points even though there was an increase of 44.7% in the number of cases designated as child-only. Furthermore, TCA receipt increased over this period while employment participation and earnings decreased.

Notes and Sources:

ⁱ Nicoli, L.T., Logan, L., & Born, C.E. (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 Frederick County as presented above. However, for purposes of comparison, the 3 year 2009-2011 estimate was 5.5%.

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

^{ix} We do not provide statewide figures since those figures tend to reflect Baltimore City due its disproportionately large part of the state's caseload.

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

^{xi} Nicoli, L.T., Logan, L., & Born, C.E. (2012). *Life after Welfare: Annual Update*. Baltimore: University of Maryland School of Social Work.

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 Lisa Nicoli for her assistance with editing. This brief was prepared by the Family Welfare Research and Training Group with support from its long time research partner, the Maryland Department of Human Resources.

For additional information about this research brief, please contact Letitia Logan Passarella (llogan@ssw.umaryland.edu; 410-706-2479) at the School of Social Work. Please visit our website, www.familywelfare.umaryland.edu, for additional copies of this brief and other reports.