LIFE ON WELFARE:
CHARACTERISTICS OF MARYLAND'S TCA CASELOAD SINCE DRA

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EXECUTIVE SUMMARY

In the first ten years following the implementation of the Personal Responsibility and Work Opportunity Reconciliation Act (PRWORA, commonly dubbed welfare reform), a strong economy led federal and state Temporary Assistance for Needy Families (TANF) programs to experience large drops in caseload size. The Deficit Reduction Act (DRA), implemented in 2006, sought to tighten program work requirements and engender similar caseload reductions. Unfortunately, work is much more difficult to come by in the current economic climate—the national unemployment rate continues to hover around the 10 percent mark and is markedly higher for younger workers. Closer to home, Maryland's usually fairly stable unemployment rate, which typically hovers near four percent, passed seven percent as of our October 2009 study date, and according to research from the Bureau of Labor Statistics, October 2009 saw 6.1 job seekers for every open position—a historically unprecedented ratio. These tough economic realities make it difficult for states to meet federally-mandated performance goals.

Maryland is fortunate to have policymakers and program managers who value empirical data, the information it yields, and the utility it can have in helping to shape policy, case management strategies, and, by extension, client and program outcomes. Research has yet to examine what, if any, effects this current recession has had on the composition of the caseload. Toward that end, this report—the sixth in the *Snapshots of the Active Caseload* series—seeks to provide both a profile of the active Temporary Cash Assistance (TCA, Maryland's TANF program) caseload in October 2009, as well as an analysis of how the caseload has changed over time, beginning in October 2006, when the DRA was implemented.

Specifically, we present demographic and case characteristics, welfare participation, and employment figures. Because one characteristic of the current recession is an increasing proportion of poverty in suburban jurisdictions, we examine our findings for Baltimore City recipients, recipients in Maryland's 23 counties, and the state as a whole separately. For each set of characteristics, we explore whether and how the caseload profile has changed, considering the years 2006 through 2009. Today's report addresses four questions in particular:

1. What are the demographic characteristics of Maryland TCA recipients and their cases?

2. What are the payees' past and present patterns of welfare use?

3. What are payees' past and present employment experiences?

4. How have these characteristics evolved as the Great Recession began, intensified, and peaked in 2009?

Key findings and their implications are summarized below.

- Maryland's TCA cases and families are diverse, but their demographic profile has changed since 2006. For example, the average age of caseheads is declining, indicating that younger people are falling onto hard times in higher numbers than in previous years; the average age of the youngest child is also declining; and, on average, the number of recipients on cases has increased.

- Since 2006, average historical welfare receipt among TCA caseheads has fallen. In particular, since the recession began in 2007, a larger proportion of caseheads with limited or nonexistent welfare histories has pulled the average historical welfare receipt down. This indicates that the recession is causing income instability and job loss among families that are typically less vulnerable to falling onto welfare rolls.

- Similarly, employment among TCA adults is down over the last three years. Particularly between 2008 and 2009, recent employment among recipient adults dropped significantly. In short, the Great Recession

has led to steep employment declines for all TCA adults.

- Our findings reiterate that examining and reporting only statewide results often masks statistically significant and programmatically important intra-state differences. More specifically, statewide findings are often largely reflective of findings in Baltimore City because that jurisdiction tends to have the largest caseload. This is not to minimize the importance of statewide information, but rather to say that it is just as important to have empirical data that accurately depict front-line realities at the local, jurisdictional level. To cite but one obvious example, the service challenges faced by Talbot County, where seven of every 10 cash assistance cases are of the child-only type, are obviously quite different than the challenges confronting Baltimore City where more than two-fifths of all active cases (42.6%) are work-mandatory.

Perhaps the most important take-away point is that the results from this and other recent research projects make it clear that cash assistance clients and their families—as well as our local Departments of Social Services and their welfare-to-work programs—operate in response to the larger economy. When the economy was expanding, welfare caseloads were contracting. Now that the economy is characterized by contraction and stagnation, the demand for financial assistance has expanded among families who have never had to turn to cash assistance in the past. Despite the challenges confronting families, agencies, public budgets, and state policy-makers at this time, we are confident that by continuing its reliance on an empirically-driven, one-size-does-not-fit-all, bi-partisan approach, Maryland will weather this storm better than most other states and continue to keep the needs of hard-working, low-income families at the forefront of its decision-making.

INTRODUCTION

In 1996, the Personal Responsibility and Work Opportunity Reconciliation Act (PRWORA) replaced the Aid to Families with Dependent Children (AFDC) welfare program with Temporary Assistance to Needy Families (TANF). TANF introduced a time limit to benefits, more stringent work participation requirements, and the option to impose full-family sanctions in cases with adults who do not comply with program requirements. Additionally, in 2006, Congress passed the Deficit Reduction Act (DRA), which tightened program requirements. For example, PRWORA required states to maintain a 50% employment rate among their single-parent caseloads, but certain exemptions and credits for reductions in caseload size allowed states to set their threshold requirements much lower than 50%. DRA reduced the size of the available caseload reduction credits and eliminated many of the subgroup exemptions—in effect, DRA required states to increase work participation among their caseloads. While the economy in 2006 might have supported such a change, 2007 saw the inception of a recession that debilitated much of the job market. In 2010, the effects of the recent Great Recession are evidenced by a national unemployment rate that continues to hover around 10%; unemployment rates are even higher among youth and less well-educated individuals. The general consensus is that full economic recovery may take years.

This report, sixth in the *Snapshots of the Active Caseload* series—part of the larger *Life on Welfare* research initiative—focuses on Maryland's Temporary Cash Assistance (TCA, Maryland's TANF program) caseload in October 2009. This is a vital month that marks three years since the implementation of the DRA; some preliminary indicators also suggest that the recession peaked at this point in late 2009. For example, while the percentage of people who voluntarily left employment dropped off markedly in 2008, some people are now confident enough in the job market to quit their jobs, and the percentage of voluntary separations were on the rise in the late months of 2009 (deWolf and Klemmer, 2010). On the other hand, applications for Temporary Cash Assistance and the Food Supplement Program aid continue to increase, particularly among those who are unable to find work or have recently lost their jobs. At a time of such economic variability, it is imperative that policy makers and front-line staff be familiar with the composition of their current welfare caseload, and how it may or may not have changed from previous years. Such comprehensive information will allow agency staff to effectively target the needs of the families they serve. To that end, using the entire universe of active TCA cases, this report asks and answers four primary questions about Maryland's welfare caseload in October 2009:

1. What are the demographic characteristics of Maryland TCA recipients?

2. What are the payees' past and present patterns of welfare use?

3. What are payees' past and present employment experiences?

4. How have these characteristics evolved as the Great Recession began, intensified, and peaked in 2009?

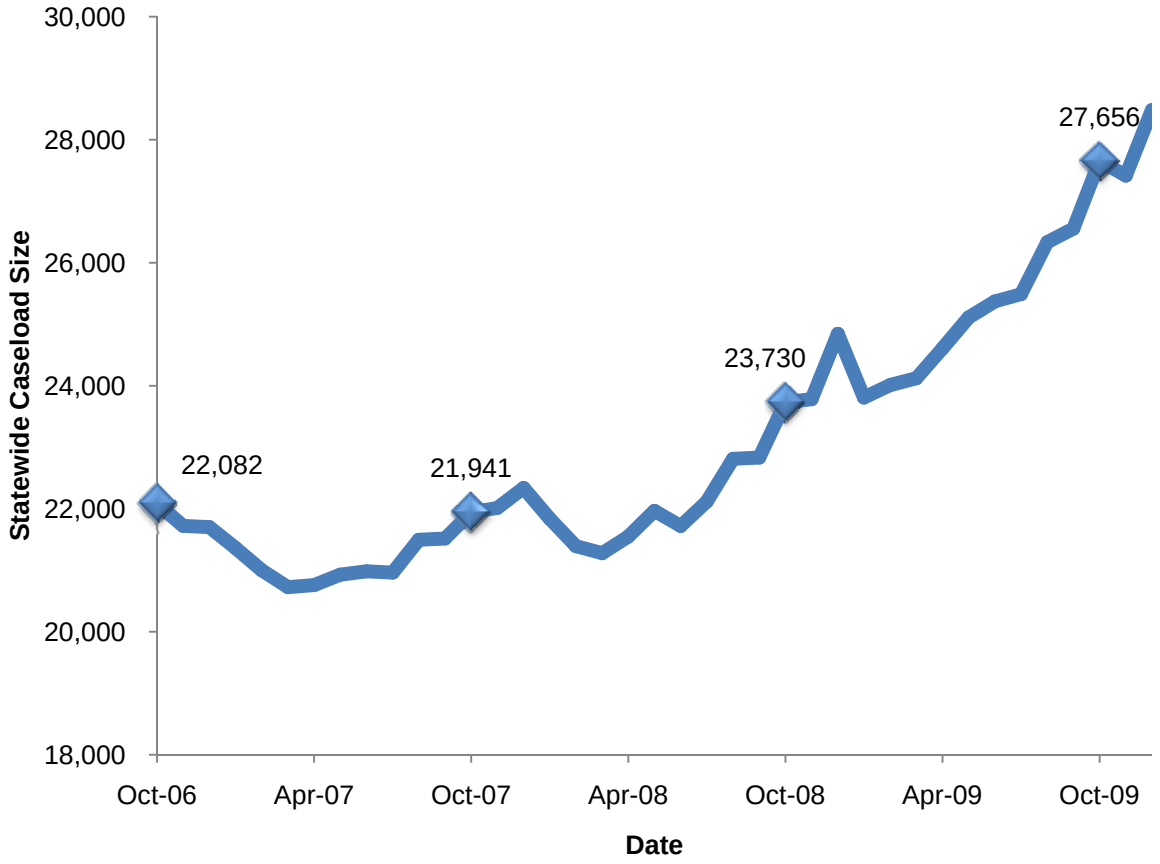
Whereas the preceding *Snapshot* reports have ended with the first three questions, today's report continues with an investigation of how the caseload has changed over time. Using information on the caseload in each October since the DRA was enacted, we examine how the caseload evolved as the recession began, intensified, and peaked in 2009. Also, because Baltimore City accounts for a disproportionately large part of the state's caseload, we present our findings in such a way that allows for easier comparison between the city and Maryland's 23 counties. Because economic conditions may have also impacted individual counties in unique ways, we also include information on particular jurisdictions when appropriate.

BACKGROUND

Beginning in 2006, the DRA changed the way states were required to implement the changes instituted by 1996's PRWORA; namely, it redefined the way that work participation—a requirement for receipt of TANF—was measured such that states had to increase work participation rates among their caseloads. The economic climate of 2009, however, is markedly different from that of 2006, and we have yet to see what effects, if any, the change has had on the composition of the caseload. Thus, in addition to the data usually presented in our *Snapshots* series, we also present information on change-over-time.

It is vitally important that program staff and policy makers are familiar with the changing composition of the welfare caseloads in their states—demographics, welfare histories, and employment histories, for example—so they might design and implement the most effective, targeted services for their clientele to transition to the full-time workforce. This year's report, part of the *Life on Welfare* series, comes at a time when it might be of particular interest. After a long trend of decreasing caseload size, Figure 1 shows that the state's caseload is once again on the rise. Unfortunately, this is happening in a moment when state budgets face unrelenting and serious strain.

Figure 1. Number of Active TCA Cases in Maryland, 2006-2009



Note: Based on monthly data from the Monthly Statistical Reports on Maryland's Department of Human Resources website (http://www.dhr.state.md.us/fia/statistics.php) on total caseload size.

Although there may not be a singular reason the caseload is growing, several factors seem to be driving this increase. First, there appears to be an influx of new Temporary Cash Assistance (TCA, Maryland's TANF program) caseheads who, while they may have received other benefits, have never been on welfare (Saunders, Young, and Born, 2010). Second, compared with those who exited welfare in the years immediately following PRWORA, families leaving welfare in recent years are more likely to return in the first six months after their exit (Born, Saunders, Williamson, and Kolupanowich, forthcoming).

Each of these factors is likely a symptom of the larger macroeconomic picture that has been developing since late 2007. The Great Recession, as it has been termed, has two interrelated components that might be affecting the increasing number and changing composition of the people seeking public assistance: rising unemployment and the relocation of poverty to the suburbs.

Increasing Unemployment

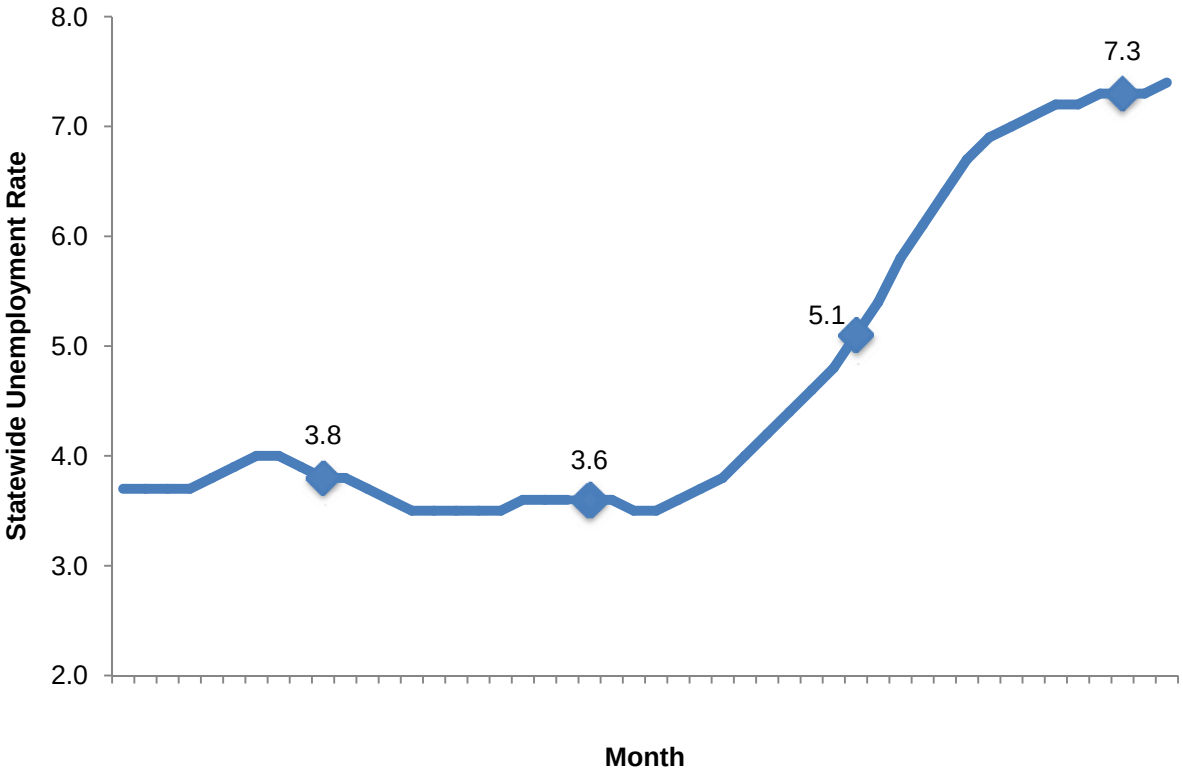
Officially beginning in late 2007, the current economic downturn has led many businesses to close and others to institute layoffs and hiring freezes to reduce the numbers of people they employ. As a result, the number of people looking for work increased as the number of job openings decreased. In the early months of the recession, the ratio was lower than 2 job seekers per opening. By October 2009, that ratio had risen to 6.1 job seekers for each open position—the highest ratio since the Job Openings and Labor Turnover Survey (JOLTS) began tracking job openings in 2000 (Bureau of Labor Statistics, 2010a).

Another more well-known indicator of economic condition is the unemployment rate. As in the rest of the United States, Maryland's unemployment rate was also on the rise following the inception of the economic recession. Figure 2 shows that the unemployment rate remained largely steady in 2006 and 2007 but increased markedly after the recession began. As of our study date, October 2009, the unemployment rate reached 7.3%. Additionally, the situation is worse in some counties. As shown in Figure 3, unemployment rates in Maryland vary from a low of 5.5% in Howard County to a high of 10.7% in Dorchester County.

Suburban Poverty

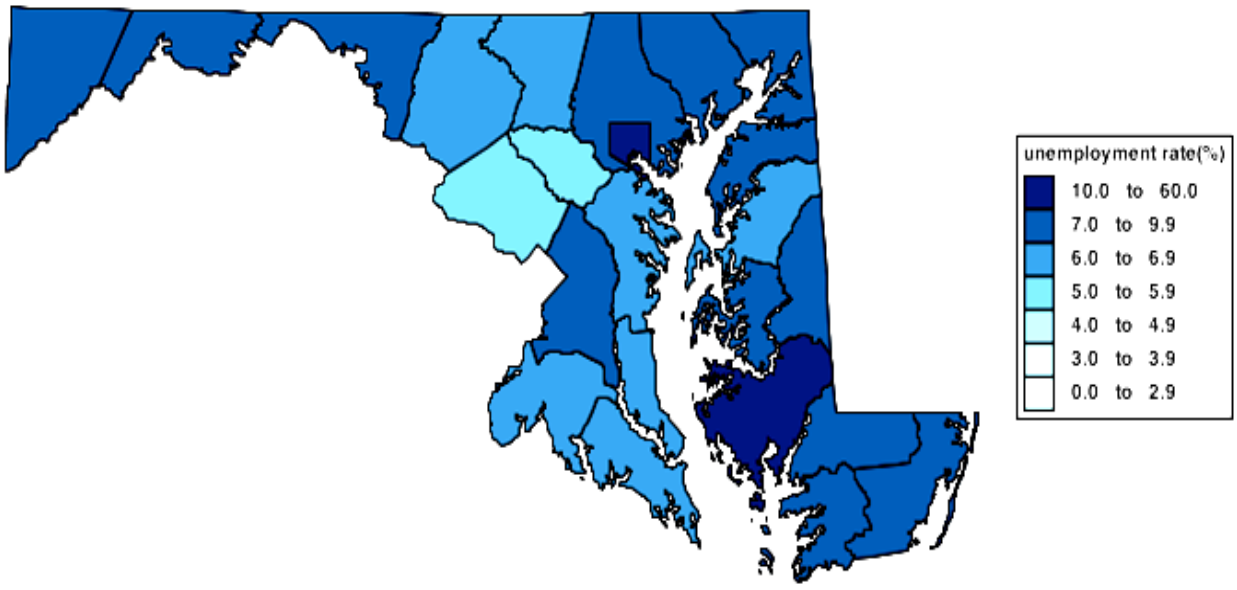
Historically, poverty has been largely located within primary cities. As a result—and of necessity—many cities have equipped themselves to administer the services necessary to help their impoverished residents in a way that many suburban jurisdictions have not. Unfortunately, researchers at The Brookings Institution have found that, compared to 2000, suburbs in 2008 are home to the largest and the fastest-growing poor population—an increase of 25% over the period 2000 to 2008 (Kneebone and Garr, 2010). In Baltimore in particular, researchers found a decline in the poverty rate in the city of 3.6 percentage points. More specifically, the majority of the poor living in the metropolitan area tipped from the city to the suburbs—the share of suburban poor went from 41.1% in 2000 to 50.4% in 2008 (Kneebone and Garr, 2010). It appears that poor families followed jobs into the suburbs as employment decentralized; subsequently, as the recession intensified, these people were unable to cope with job loss (Raphael and Stoll, 2010). The suburban communities themselves are also largely unprepared to serve a growing population experiencing poverty. These areas tend to lack the cities' density of social service and nonprofit agencies that link residents to public benefits programs, as well access to informal social networks that provide knowledge of these agencies and benefits.

Figure 2. Statewide Unemployment Rate, 2006-2009



Note: Based on the Bureau of Labor Statistics' monthly local area unemployment data. These data are seasonally adjusted.

Figure 3. Maryland Unemployment Rates by County, October 2009



Note: From the Bureau of Labor Statistics' Local Area Unemployment maps. These data are not seasonally adjusted.

In order to ensure that front-line staff and policy makers are able to serve this changing population of TCA caseheads—adults who are younger, some further from primary cities, and competing with more people for fewer jobs—it is imperative to fully understand their demographic characteristics, welfare histories, and employment histories, as well as how they differ from the population of TCA caseheads in the past. Thus, the data provided in today's report provides essential information on the active caseload in Maryland—both statewide and at the jurisdictional level. Additionally, this report draws a picture of how those families have fared as the recession began, intensified, and peaked in 2009.

METHODS

The following sections describe the data and methods we used to analyze Maryland's Temporary Cash Assistance (TCA, Maryland's TANF program) caseload to answer our research questions.

Sample

In years past, we have chosen a sample of the active TCA caseload for this series of snapshot reports. This year, rather than select a sample of cases, we have analyzed data for the entire universe of active TCA cases in October 2009, which will allow us to provide jurisdiction-level findings. In total, Maryland had 25,422 active cases in our study month.

Data Sources

Findings presented in this report are based on data from several sources. The State of Maryland maintains two administrative data systems: the Client Automated Resources and Eligibility System (CARES), which contains individual- and case-level demographic characteristics and program participation data, and the Maryland Automated Benefits System (MABS), which contains employment and wage data.

CARES

The Client Automated Resources and Eligibility System (CARES) became the statewide automated data system for certain DHR programs in March 1998. Similar to its predecessor AIMS/AMF, CARES provides individual- and case-level program participation data for cash assistance (AFDC or TCA), Food Supplement, Medical Assistance and Social Services. Demographic data are provided, as well as information about the type of program, application and disposition (denial or closure), date for each service episode, and codes indicating the relationship of each individual to the head of the assistance unit.

MABS

Our data on quarterly employment and earnings come from the Maryland Automated Benefits System (MABS). MABS includes data from all employers covered by the state's Unemployment Insurance (UI) law (approximately 93% of Maryland jobs). Independent contractors, sales people on commission only, some farm workers, federal government employees (civilian and military), some student interns, most religious organization employees, and self-employed persons who do not employ any paid individuals are not covered. "Off the books" or "under the table" employment is not included, nor are jobs located in other states.

In Maryland, which shares borders with Delaware, Pennsylvania, Virginia, West Virginia and the District of Columbia, out-of-state employment is common. Overall, the rate of out-of-state employment by Maryland residents (17.4%) is roughly five times greater than the national average (3.6%)[1]. Out-of-state employment is particularly common among residents of two very populous jurisdictions (Montgomery, 31.3% and Prince George's Counties, 43.8%), which have the 5th and 2nd largest welfare caseloads in the state. One consideration, however, is that we cannot be sure the extent to which these high rates of out-of-state employment also describe welfare recipients or leavers accurately.

Other Data Sources

Data from the state-maintained databases detailed above were used to describe the demographic characteristics, welfare, and employment experiences of members of the active caseload in October 2009. Many of our analyses in this report also seek to provide insight on how the caseload may have changed in the years leading up to our study month; comparison data presented in this re-

[1]Data obtained from U.S. Census Bureau website http://www.factfinder.census.gov using the Census 2000 Summary File 3 Sample Data Table QT-P25: Class of Worker by Sex, Place of Work and Veteran Status, 2000.

port were taken from previous research studies conducted by the authors, as follows.

Life on Welfare: Characteristics and Outcomes of Maryland's TCA Caseload (2006 caseload)

Life on Welfare: A Comparison of Work Participation Groups (2007 caseload)

Life on Welfare: TANF Entrants (2008 caseload)

Each year, data for a sample of Maryland's active cash assistance cases were used to create profiles of the TCA caseload or a particular subgroup. For the purposes of this study, we used data on the universe of cases instead of the original samples. The population of active cases was 20,360, 20,221, and 21,553, respectively.

Life after Welfare: Annual Update

Comparison data on cases that have exited the cash assistance caseload in Maryland are taken from the thirteenth, fourteenth, and fifteenth reports on welfare leavers. This longitudinal study has been ongoing since October 1996, the first month of welfare reform in Maryland. The most recent report (forthcoming), includes individual- and case-level data on a five percent random sample of cases that closed between October 1996 and March 2010 (n=20,896).[2]

Data Analysis

This study of Maryland's active TCA caseload in October 2009 seeks to provide a snapshot profile of adult cash assistance recipients and their cases in the study month, as well as to present information about how the caseload profile may have changed in the years leading up to and during the current economic recession. In addition, this report focuses on comparing whether and how client profiles differ between Baltimore City and Maryland's 23 counties. Information for individual jurisdictions is presented in the Appendix. Chi-square and ANOVA methods were used to test for any regional differences and changes over time.

[2] The total statewide sample is valid at the 99% confidence level with a ±1% margin of error.

FINDINGS: INDIVIDUAL AND CASE DEMOGRAPHICS

The purpose of this chapter is to draw a clear picture of the families who utilized Maryland's Temporary Cash Assistance program at the peak of the economic recession; specifically, the demographic make-up of cases and the individuals on them. Each table will present findings from Baltimore City first, Maryland's 23 counties second, and the caseload as a whole last.

Payee Demographics

In the Study Month

Table 1 first presents demographic characteristics—gender, race, marital status, and age—for those adults heading cases in Baltimore City, than those in Maryland's counties, and finally for the caseload in total. In Baltimore City, the typical casehead receiving cash assistance is an African-American (91.6%) woman (94.7%) who has never been married (85.6%). She is in her early-to-mid thirties (average age of 34.89 years), though there is a sizable group of her peers who are much younger—in their early twenties (26.1% between 20 and 25 years of age)—as well as a group who are older—37.8% are aged 36 years and above.

In Maryland's 23 counties, the profile of a typical casehead receiving temporary assistance is quite similar. She (94.0%) is also most likely to have never married (70.3%), though she is much less likely to be African-American (63.9%) and she is a bit older (average age is 36.52 years). All of these differences are statistically significant at the p<.05 level.

Considering the state caseload as a whole, nearly all payees are women (94.4%). Three-quarters are African-Americans (76.8%) who have never been married (77.5%). One in four (24.0%) are between the ages of 20 and 25, and two in five (41.1%) are 36 years of age and older.

Table 1. Payee Demographic Characteristics

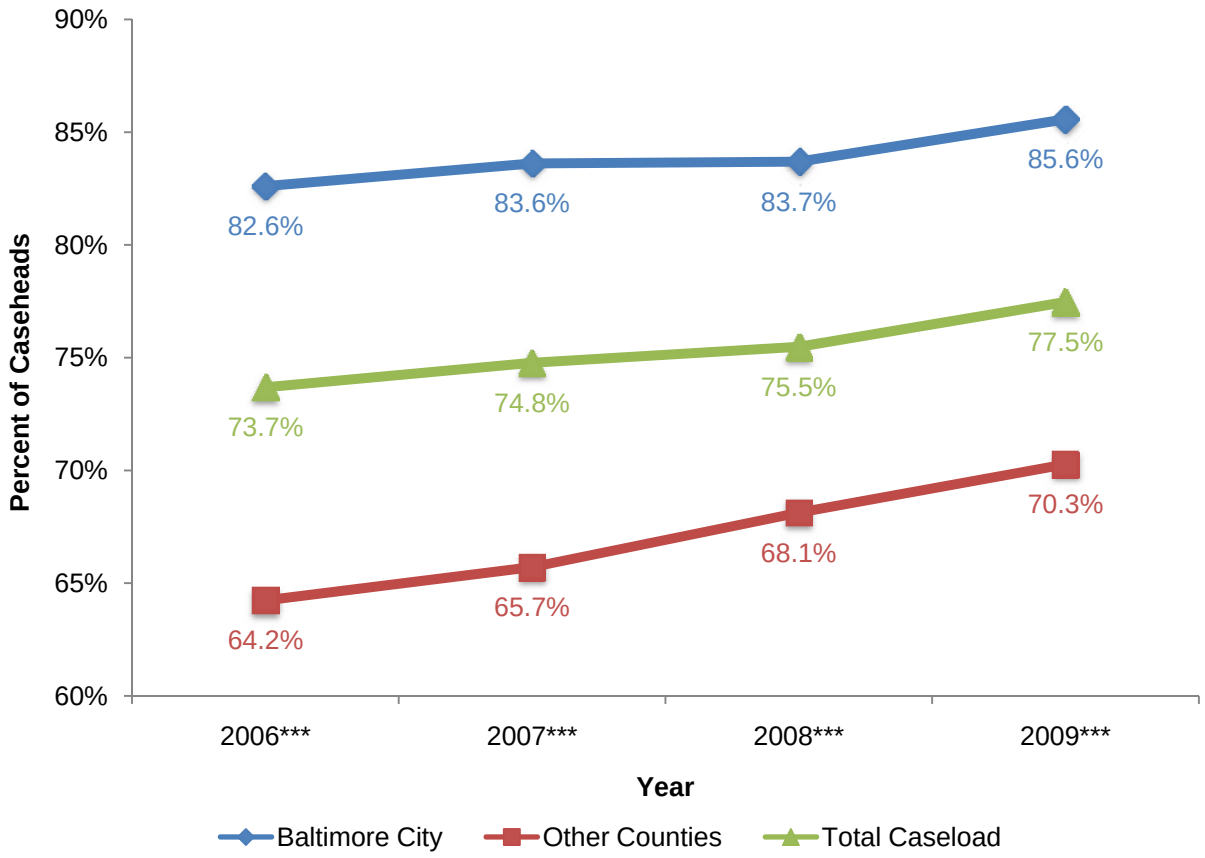
	Baltimore (n=11,742)		Other Counties (n=13,680)		Total (n=25,422)	
Gender*						
% Women	94.7%	(11,122)	94.0%	(12,866)	94.4%	(23,988)
Race***						
% African American	91.6%	(10,611)	63.9%	(8,466)	76.8%	(19,077)
Marital Status***						
Never married	85.6%	(9,892)	70.3%	(9,142)	77.5%	(19,034)
Married	4.3%	(496)	12.1%	(1,570)	8.4%	(2,066)
Divorced	2.1%	(240)	6.2%	(808)	4.3%	(1,048)
Separated	6.6%	(760)	10.0%	(1,295)	8.4%	(2,055)
Widowed	1.5%	(170)	1.5%	(196)	1.5%	(366)
Age at Study Month***						
Younger than 20	5.5%	(647)	4.5%	(612)	5.0%	(1,259)
20 - 25 years	26.1%	(3,070)	22.1%	(3,023)	24.0%	(6,093)
26 - 30 years	18.7%	(2,200)	16.9%	(2,312)	17.7%	(4,512)
31 - 35 years	11.8%	(1,381)	12.7%	(1,739)	12.3%	(3,120)
36 and older	37.8%	(4,444)	43.8%	(5,994)	41.1%	(10,438)
Mean*** (median)	34.89	(30.87)	36.52	(33.24)	35.77	(32.18)
Range	16.92 – 91.97		16.75 – 91.02		16.75 – 91.97	

Note: Counts may not sum to actual sample size because of missing data for some variables. Valid percents are reported. *p<.05 **p<.01 ***p<.001

Trends in Payee Demographics, 2006-2009

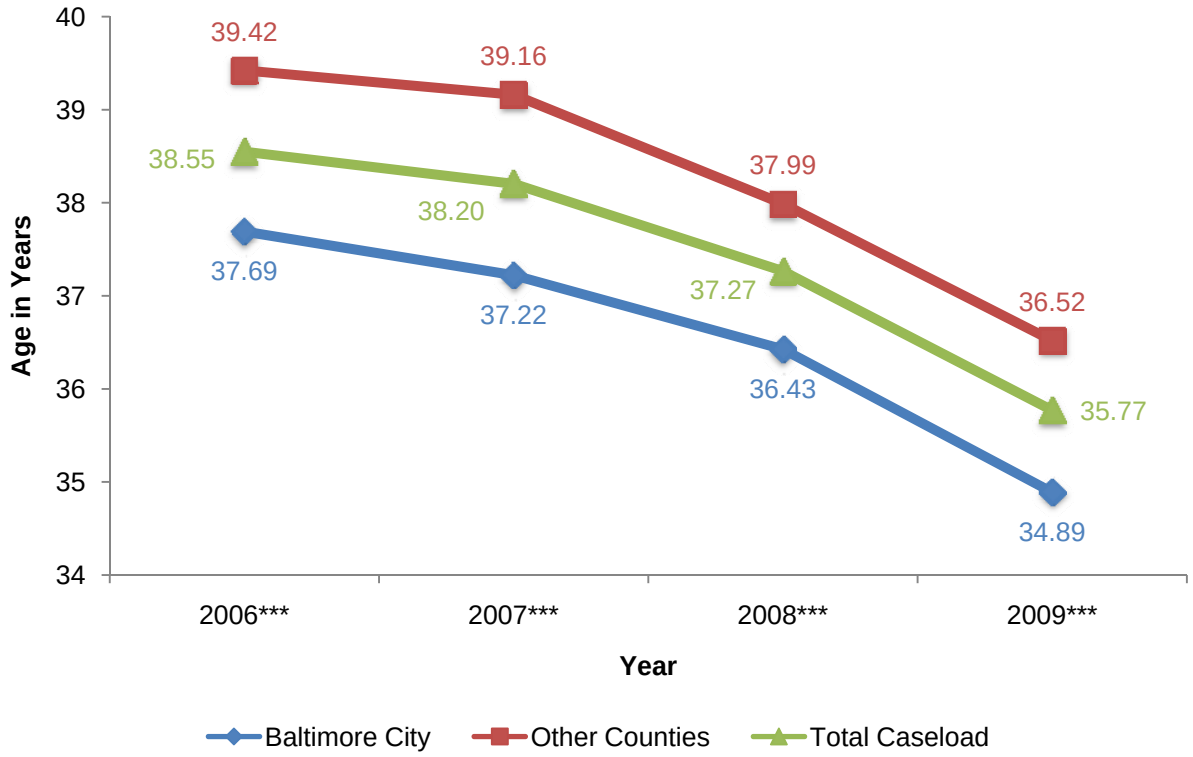
When compared with data from previous years, two trends among caseheads emerge. The first is that an increasing portion of the caseload has never married—and this appears to be happening in both Baltimore City and Maryland's 23 counties, as shown in Figure 4. In Baltimore, the percentage of caseheads who have never married grew by three percentage points; in the counties, the increase was more than twice that (6.1 percentage points). This first trend, however, may be explained by a second: both in the city and the rest of the state, the average age of payees has declined over time. As shown in Figure 5, immediately following Figure 4, the mean age of caseheads fell almost three full years (2.78 years) between October 2006 and October 2009. Also, Figure 6 then shows that the proportion of active caseheads 25 years of age and younger grew almost five percentage points in this three year period (24.2% versus 28.9%). This change was particularly pronounced in Baltimore City; in 2006, before the recession, younger adults accounted for one in four caseheads (26.7%), but by 2009, the percentage of younger caseheads had grown to nearly one in every three (31.7%).

Figure 4. Never-Married Caseheads, 2006-2009***



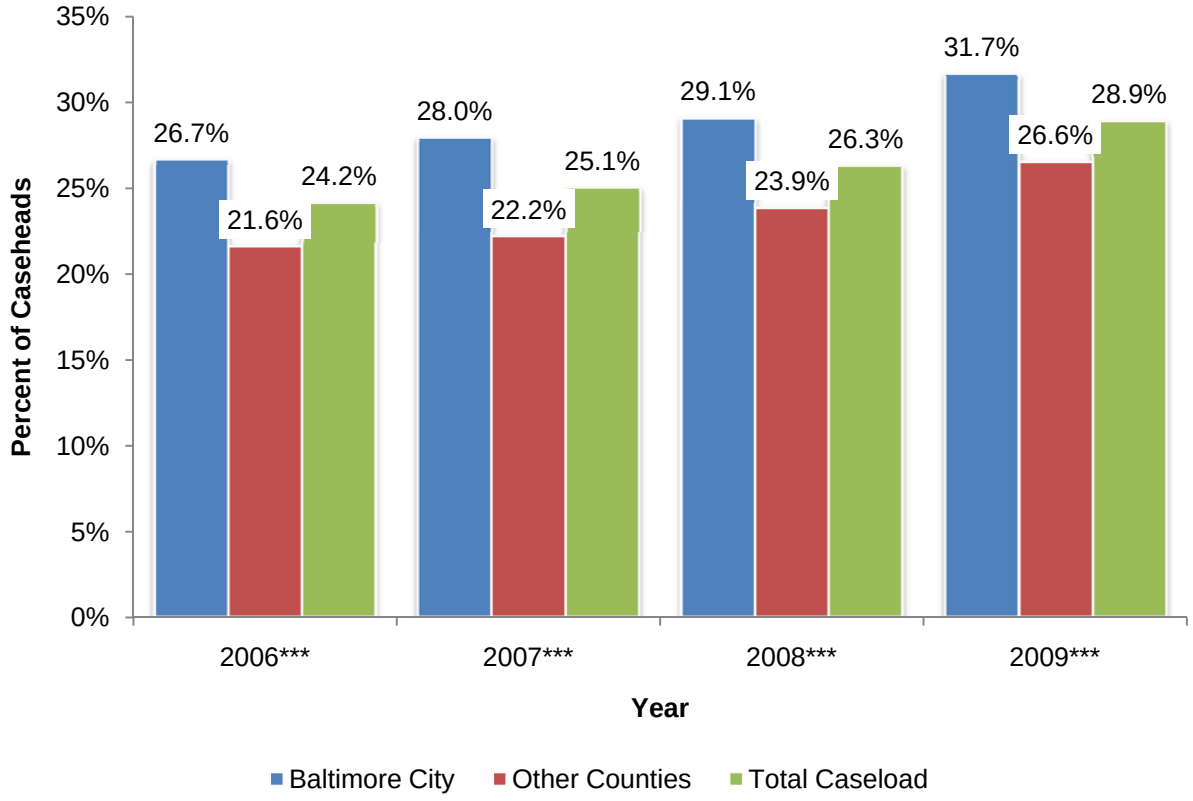
Note: Valid percentages are reported. *p<.05 **p<.01 ***p<.001

Figure 5. Average Casehead Age, 2006-2009***



Note: *p<.05 **p<.01 ***p<.001

Figure 6. Percent of Caseheads 25 Years of Age or Younger, 2006-2009***



Note: Valid percentages are reported. *p<.05 **p<.01 ***p<.001

This phenomenon might have several possible explanations. One obvious and likely possibility is that younger people are falling onto the welfare rolls as a result of tough economic times. National data from the U.S. Department of Labor's Bureau of Labor Statistics (BLS) indicate that the unemployment rates among African-Americans and among women of all ethnic backgrounds between the ages of 16 and 24 both grew more than six percentage points in the period between July 2006 and July 2009 (2009).[3] More specifically, BLS reports that from December 2008 to December 2009, the unemployment rate among women 16-19 years old went from 21.4% to 23.1%. For women 20-24 years of age, these figures are 10.2 and 12.5%, respectively (2010b).[4] Even more recent data from BLS show that the unemployment rates continue to rise (2010c)[5], particularly among women who maintain families, who went from 11.3% unemployment in May 2010 to 13.4% in July 2010 (2010d).

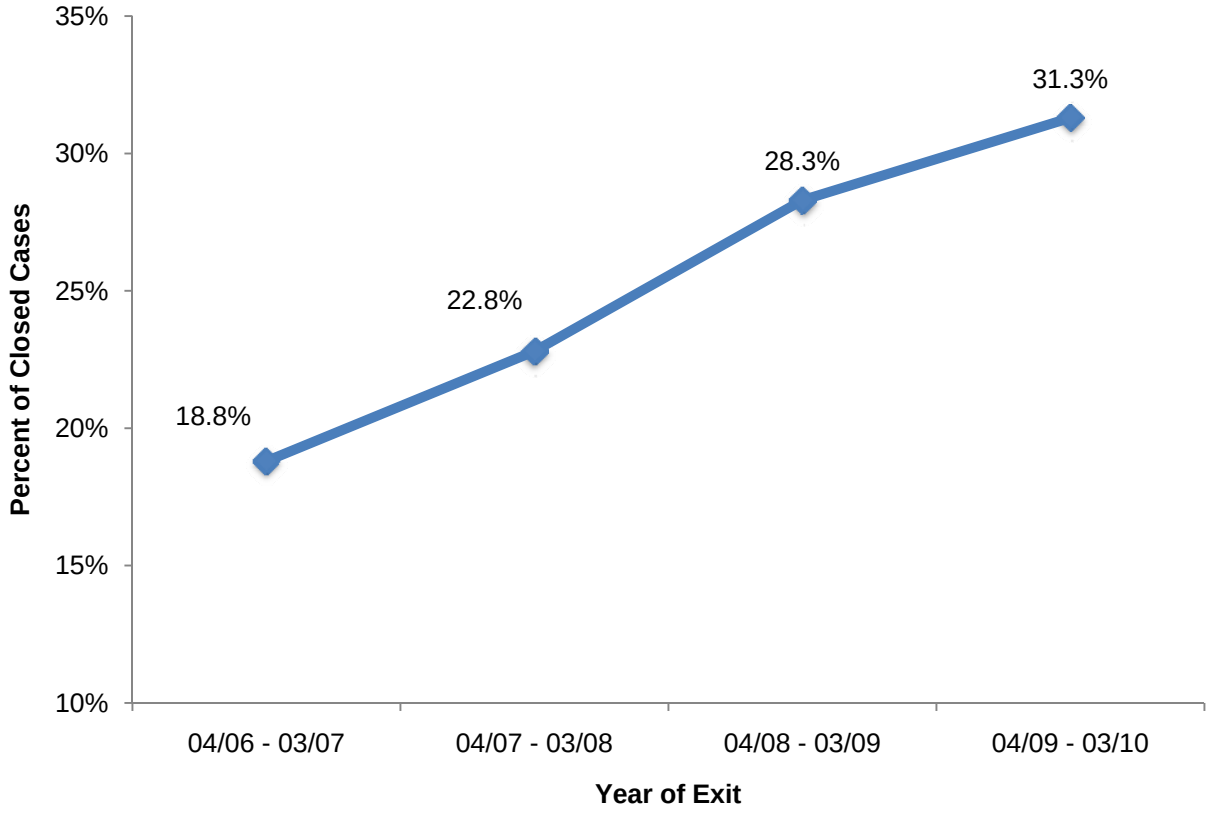
In plain terms, the BLS data show that the deepening recession had two effects on young adult unemployment: more young people were discouraged from participating in the labor force because of weak job prospects, and those who did look for work had a harder time finding it. If Maryland data reflect the national unemployment trend among youth, this would be one explanation for why families headed by younger adults—especially women—are showing up in their local welfare offices in increasing numbers. Like their older counterparts, younger adults are seeking financial help when they cannot support their families through work.

Another possible factor contributing to the downward trend in casehead age is an increasing work sanctioning rate in local TANF offices. In our annual "Life after Welfare" series, we chronicle the closure reasons for three cohorts of welfare leavers: the most recent year's closed cases, the previous year's closed cases, and the rest of the state's cases, dating back to welfare reform in 1996. In our forthcoming 2010 installment, we find that almost one third (31.3%) of Maryland's closed cases in the most recent year (April 2009 to March 2010) closed due to a work sanction, a figure that has been rising steadily for the past few years (Born, Saunders, Williamson, and Kolupanowich, forthcoming). This trend is shown in Figure 7.

Emerging research indicates that the longer a casehead has been receiving assistance, the more likely she is to be sanctioned for noncompliance with work requirements (Ovwigho, Kolupanowich, and Born, forthcoming). If this is indeed the case in Maryland, it might mean that older caseheads—who have had more time on welfare to accumulate months toward their time limit—are exiting welfare rolls due to work sanctions at a higher rate than younger caseheads. All else equal, this would result in a population of cash assistance recipients who are, on the whole, younger than in previous years. It is beyond the scope of this descriptive report to determine whether and to what extent these two factors—high unemployment rates among young adults and increasing rates of work sanctioning—explain the sizable downward shift in the ages of active TCA caseheads in the past few years. Common sense, however, would suggest that these phenomena are important contributors to the shift.

[3] The unemployment rate among women grew from 11.1% to 17.3%. Among African-Americans, these figures were 24.7 and 31.2%, respectively. These data are not seasonally adjusted.
[4] These data are seasonally adjusted.
[5] As of May 2010, nearly a quarter (24.6%) of women under 20 are unemployed; women between the ages of 21 and 24 are unemployed at a rate of 13.2 percent. These data are seasonally adjusted.

Figure 7. Cases Closed Due to Work Sanction, 2006-2009***



Note: Valid percentages are reported. These data appear in the "Life after Welfare" series from October 2008, 2009, and the forthcoming 2010 report. *p<.05 **p<.01 ***p<.001

Case Demographics

In the Study Month

Table 2 presents information about the characteristics of Maryland's cash assistance cases in October 2009, our study month: assistance unit size, number of adults and children, and the age of the youngest child included on the TCA grant. In Baltimore City, the typical case comprised two people (38.0%): one adult (70.6%) and one child (48.6%) about six years of age (average age 6.01 years).

While cases in Maryland's 23 counties and the caseload as a whole were very similar to this profile, there are a few important variations. First, cases in the counties tended to be slightly smaller. For example, while one in five Baltimore City cases (19.8%) included only one person, in the counties, a full one-quarter of cases (25.0%) included only one person. Additionally, the difference in mean assistance unit size (2.54 people versus 2.44 people in the counties) was statistically significant.

Most single-person cases in the counties were child-only cases, a second phenomenon that is also significantly more common in the counties: in Baltimore, just over one in four cases (27.3%) were child-only, but almost two in five cases (37.1%) in the counties included one or more children but no adults. While there was a significant difference in the number of adults on cases in Baltimore versus the counties, there was no such difference in the number of children. Statewide, about half of assistance units (49.1%) included one child, about a quarter (27.3%) included two children, and about one-fifth (20.8%) included three or more children. The youngest child on a TCA grant in the counties did, however, tend to be slightly older (6.01 years versus 6.15 years on average), a difference that was significant at the p<.05 level.

Table 2. Case Demographic Characteristics

	Baltimore (n=11,742)	Other Counties (n=13,680)	Total (n=25,422)
Size of Assistance Unit* **			
1	19.8% (2,326)	25.0% (3,422)	22.6% (5,748)
2	38.0% (4,459)	35.9% (4,917)	36.9% (9,376)
3	23.0% (2,695)	21.2% (2,887)	22.0% (5,582)
4 or more	19.3% (2,262)	17.9% (2,454)	18.6% (4,716)
Mean***	2.54	2.44	2.49
Median	2	2	2
Standard deviation	1.29	1.31	1.30
Range	1 – 12	1 – 10	1 – 12
Number of Adults in AU* **			
0 (child only)	27.3% (3,211)	37.1% (5,070)	32.6% (8,281)
1	70.6% (8,293)	59.8% (8,180)	64.8% (16,473)
2	2.0% (237)	3.1% (430)	2.6% (667)
Mean***	0.75	0.66	0.70
Median	1	1	1
Standard deviation	0.48	0.54	0.51
Range	0 – 2	0 – 2	0 – 2
Number of Children in AU			
0	3.0% (350)	2.8% (380)	2.9% (730)
1	48.6% (5,708)	49.4% (6,762)	49.1% (12,470)
2	27.4% (3,215)	27.3% (3,730)	27.3% (6,945)
3 or more	21.0% (2,469)	20.5% (2,808)	20.8% (5,277)
Mean	1.79	1.78	1.78
Median	1	1	1
Standard deviation	1.14	1.12	1.13
Range	0 – 11	0 – 9	0 – 11
Age of Youngest Recipient Child**			
Younger than 3	41.8% (4,745)	41.3% (5,483)	41.5% (10,228)
3 - 6 years	18.3% (2,083)	16.9% (2,240)	17.5% (4,323)
6 - 13 years	24.5% (2,779)	25.6% (3,404)	25.1% (6,183)
13 - 18 years	15.5% (1,756)	16.3% (2,159)	15.9% (3,915)
Mean*	6.01	6.15	6.08
Median	4.11	4.36	4.24
Standard deviation	5.29	5.37	5.33
Range	0.01 – 17.99	0.01 – 17.99	0.01 – 17.99

Note: Counts may not sum to actual sample size because of missing data for some variables. Valid percents are reported. *p<.05 **p<.01 ***p<.001

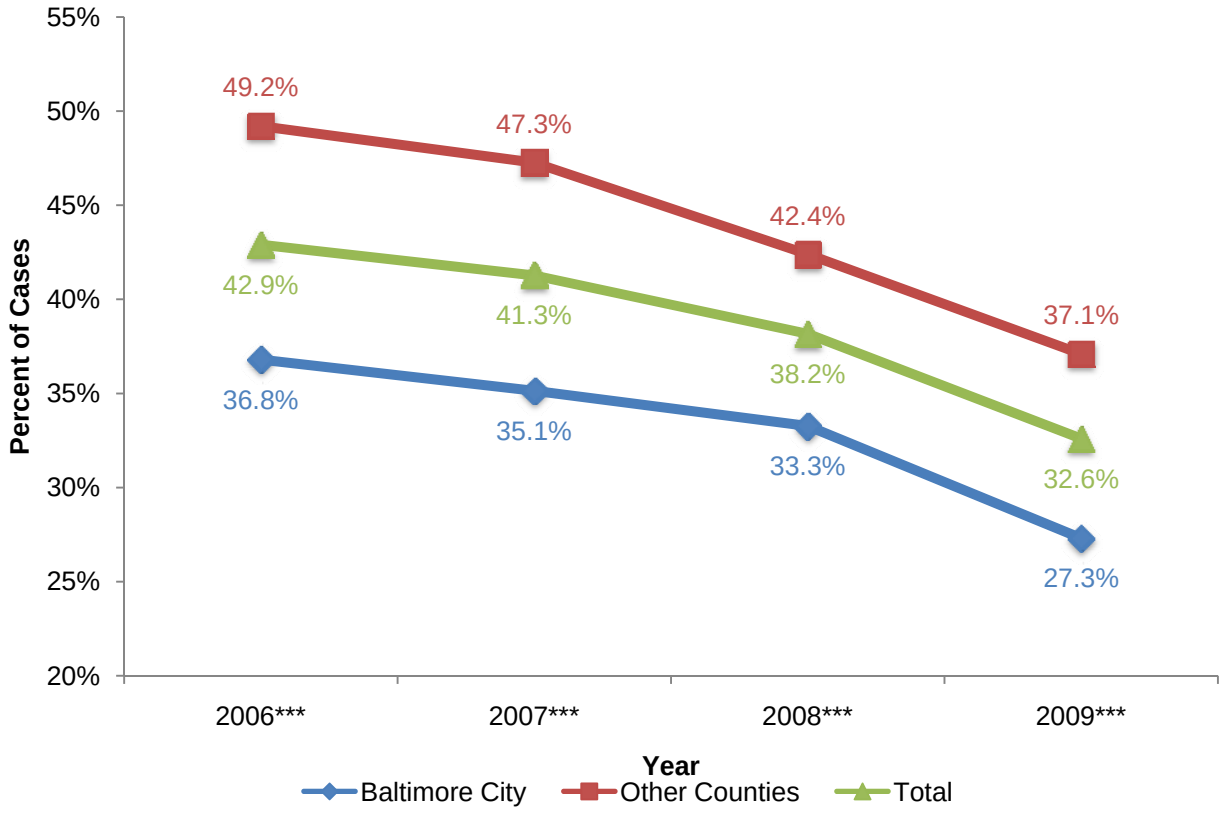
Trends in Case Demographics, 2006-2009

Considering data from 2006 on, several trends among cases emerge. First, it appears that the proportion of child-only cases is dwindling over time. Figure 8 shows that, since 2006, there has been a steep decline in the proportion of child-only cases (though not the absolute number of child-only cases). This trend is particularly prevalent in Maryland's 23 counties, where the percentage of child-only cases fell some 12 percentage points in the three years from October 2006 to October 2009 (from 49.2% to 37.1%). Baltimore City experienced a steadier decline in child-only cases, but saw a sharper decline after October 2008 (from 33.3% to 27.3%).

It might be tempting to look at Figure 8 and conclude that there are fewer child-only cases in the caseload in 2009 compared to 2006; however, this is not necessarily the case. In recent years, the raw number of child-only cases has remained largely unchanged; instead, it is the number of non-child-only cases that fluctuates, which results in a smaller or larger *proportion* of the caseload that is cases with children as the only recipients. Thus, what the smaller proportion of child-only cases really reflects is that the recent influx of cases described in Figure 1 consists mainly of cases with adults and children (non-child-only cases).

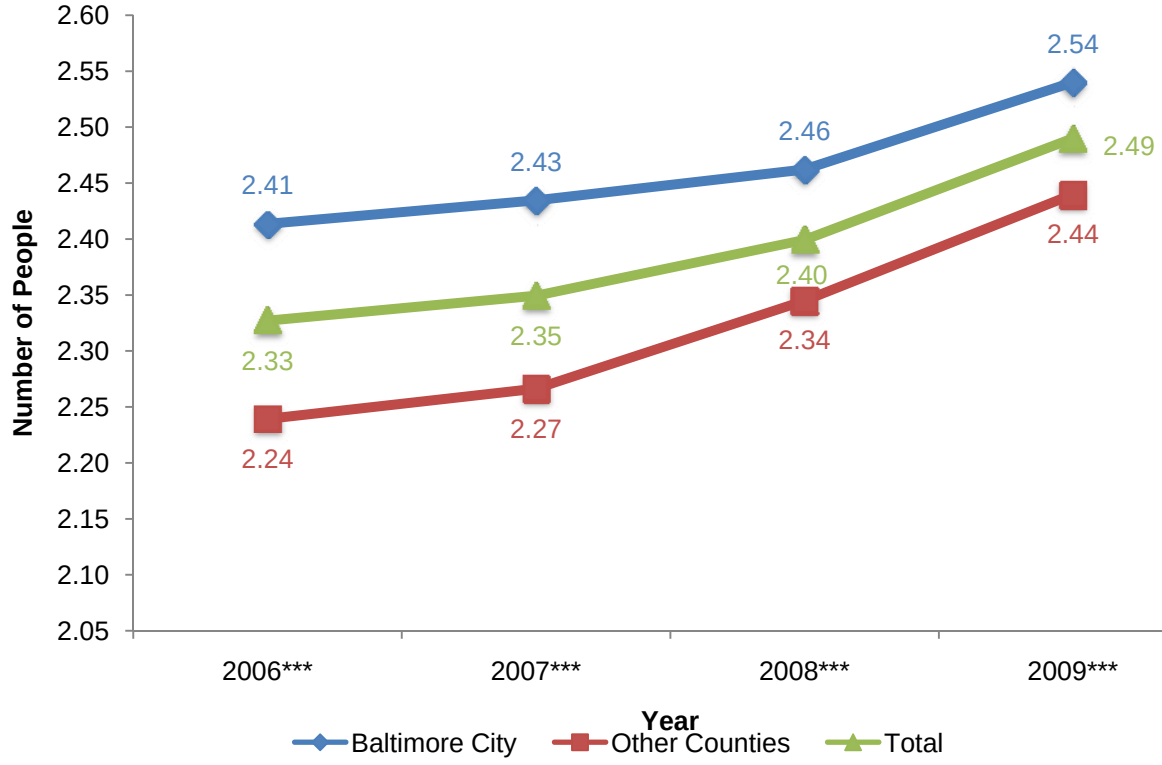
Cases that include both adults and children—non-child-only cases—tend to be somewhat different from child-only cases, so an influx of these might lead us to expect to see certain other demographic trends. For example, non-child-only cases are almost by definition larger. Figure 9, immediately following Figure 8, shows that over time, there was a significant increase in the average assistance unit size. For example, in 2006, the overall caseload had an average of 2.33 recipients per case; in 2009, the average number of recipients per case was 2.49 people. Non-child-only cases also tend to have younger caseheads—a trend we noticed earlier in this report—and the children on them tend to be younger. Indeed, Figure 10 shows that the average age of children on cases is declining. For example, the average age of the youngest child on TCA grants in 2009 was nearly a full year lower than in 2006 (mean age 6.08 years versus 6.98 years).

Figure 8. Percent of Child-Only Cases, 2006-2009***



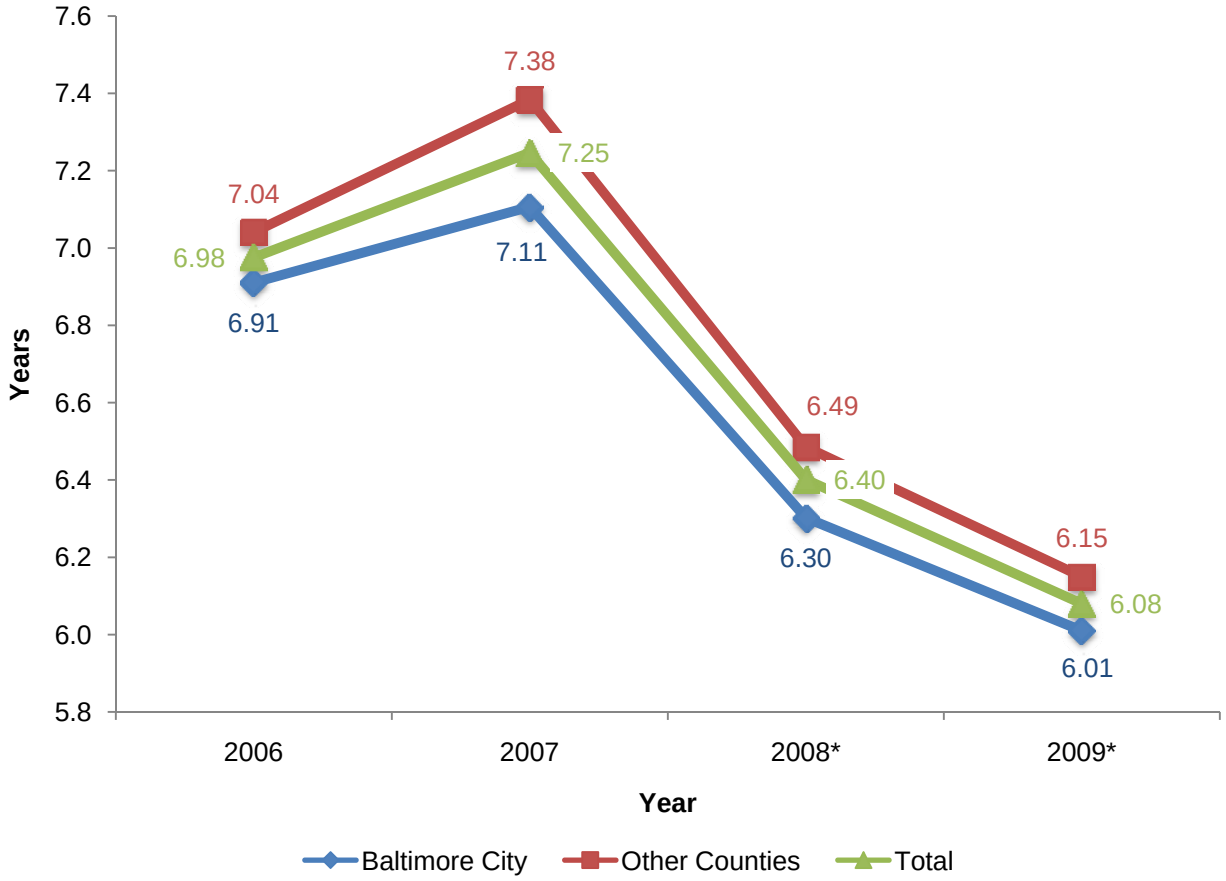
Note: *p<.05 **p<.01 ***p<.001

Figure 9. Average Assistance Unit Sizes, 2006-2009***



Note: *p<.05 **p<.01 ***p<.001

Figure 10. Mean Age of Youngest Recipient Child, 2006-2009***



Note: *p<.05 **p<.01 ***p<.001

Taken together, these trends mean that cases (and likely grant amounts, as a result) are getting larger. In the past, a larger proportion of adults received assistance for the children in their care only. As the Great Recession hit and its effects have continued, however, more adults received assistance for themselves as well as their children. Adults are also adding more children to their cases, and there are increasing numbers of younger children on cash assistance cases. In the next section, we examine whether participation in the cash assistance program has changed as case demographics have.

Core Caseload Designations

Following the implementation of DRA, one key mechanism created to help identify barriers to work among the "harder to serve" families on welfare was the construction of core caseload subgroups. In effect, the idea behind this is that there is a "core" TCA caseload consisting of all work-mandatory cases that do not fall into one of the following categories: earnings cases, cases where a non-needy or needy casehead cares for a child but is not a parent (typically, this casehead is a grandparent), two-parent cases, cases where the casehead is disabled either temporarily or permanently, cases with a casehead that is a legal immigrant, cases where caseheads are caring for a disabled household member, caseheads with a child or children under the age of one, and cases where the casehead is a victim of domestic violence. All the remaining work-mandatory cases fall into the "core caseload" category.

In the Study Month

Table 3, below, investigates the distribution of cases in each of the 12 core caseload subgroups. As a whole, more than one-third of cases (36.2%) were in the core caseload group, meaning they were work-mandatory. Another quarter of cases (26.6%) were non-needy caretaker relatives other than parents (e.g. grandparents, aunts, uncles), and one in ten cases (10.9%) were cases with a child or children under one year of age. Together, these three types of cases—work-mandatory, child-only, and child under one year of age, account for almost three in four (73.7%) active cases. Just shy of one in ten cases (9.0%) were headed by adults who were disabled, and 6.1% of cases were those with a parent on SSI and a child on TCA. The remaining groups each comprised a handful of cases each.

Compared to cases in Maryland's 23 counties, cases in Baltimore City had fewer cases in almost all of the largest categories listed above, but significantly more cases in the work-mandatory remainder group. In Baltimore City, more than two in five cases (42.6%) were in the core caseload, while only one in five cases (21.5%) were non-parental child-only cases, 10.6% had a child younger than one year of age, 8.6% were headed by someone with a long-term disability, and 6.0% were headed by parents on SSI with children on TCA. Among cases in the counties, significantly fewer fell into the work-mandatory core caseload category (only 30.8%, or more than ten percentage points less than in the city), and significantly more cases were headed by non-needy relatives (31.0%, a difference of almost ten percentage points). In the other large categories, the distribution of county cases was similar to city cases (11.1%, 9.3%, and 6.2%, respectively).

In short, we see once again that statewide data often mask intra-state differences that have important program implications. For the state as a whole (as well as for Baltimore City and the counties separately) the top three client subgroups account for nearly three-quarters of all cases (73.7%, 74.7%, and 72.9%, respectively). Less obvious is the important practice-relevant observation that the relative sizes of the two key subgroups are significantly different in the city and the counties. Specifically, more than two-fifths (42.6%) of the entire active city caseload was work-mandatory in October 2009 compared to less than one in three cases (31.0%) in the counties in the same period. In contrast, while only one in five (21.5%) Baltimore City cases were child-only cases, roughly one in three (31.0%) county cases were child-only.

Table 3. Core Caseload Designations

	Baltimore (n=11,742)	Other counties (n=13,680)	Total (n=25,422)
Core Caseload Designation* **			
SSI parent child-only	6.0% (700)	6.2% (843)	6.1% (1,543)
Non-parental child-only	21.5% (2,524)	31.0% (4,234)	26.6% (6,758)
Two-parent	1.5% (179)	2.1% (284)	1.8% (463)
Long-term disabled	8.6% (1,013)	9.3% (1,266)	9.0% (2,279)
Needy caretaker relative	2.7% (317)	1.5% (209)	2.1% (526)
Legal immigrant	0.1% (17)	0.7% (93)	0.4% (110)
Caring for a disabled household member	2.5% (290)	1.5% (209)	2.0% (499)
Child under one year	10.6% (1,247)	11.1% (1,513)	10.9% (2,760)
Domestic violence	0.6% (76)	0.6% (82)	0.6% (158)
Earnings	2.7% (316)	3.6% (493)	3.2% (809)
Short-term disabled	0.5% (63)	1.8% (240)	1.2% (303)
Core caseload	42.6% (5,000)	30.8% (4,210)	36.2% (9,210)

Note: Counts may not sum to actual sample size because missing data for some variables. Valid percents are reported. *p<.05 **p<.01 ***p<.001

Trends in Core Caseload Designations

Considering data from 2007, 2008, and 2009, one pattern emerges: in 2008, more cases were classified into other categories (e.g. non-parental child-only, child under one year) and as a result, fewer cases fell into the core caseload in 2008 than in other years. As shown in Table 4 below, in 2007 and 2009, the core caseload accounted for 35.9% and 36.2% of cases, respectively. In 2008, however, only 30.0% of cases fell into the core caseload. Rather, child only, non-parental child-only, child younger than one year of age, and temporarily disabled cases were higher in 2008 than in 2007. As shown in Table 4, however, these 2008 upticks did not persist into 2009.

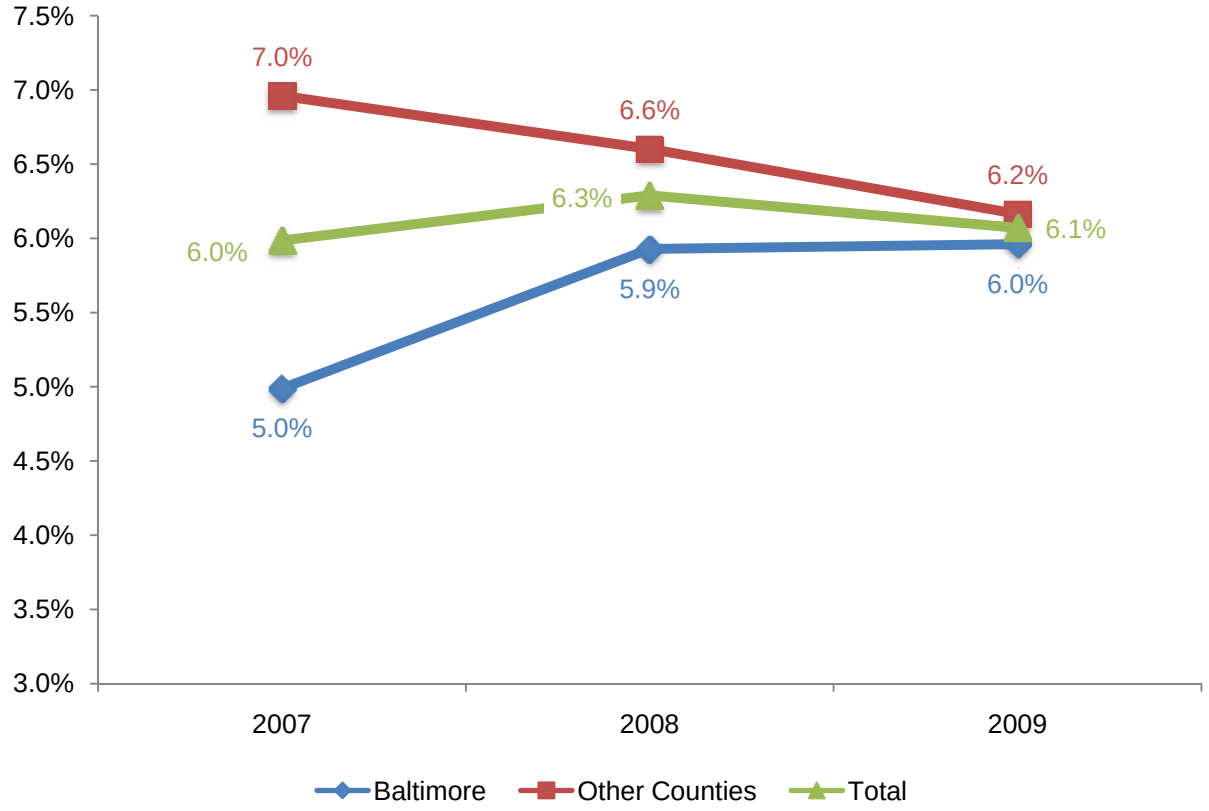
Table 4. Core Caseload Designations, 2007-2009

	2007 (n=20,221)		2008 (n=21,553)		2009 (n=25,422)	
Core Caseload Designation* **						
SSI parent child-only	6.0%	(1,207)	6.3%	(1,351)	6.1%	(1,543)
Non-parental child-only	29.6%	(5,964)	32.0%	(6,877)	26.6%	(6,758)
Two-parent	0.7%	(145)	1.2%	(259)	1.8%	(463)
Long-term disabled	8.7%	(1,763)	9.0%	(1,935)	9.0%	(2,279)
Needy caretaker relative	2.5%	(495)	2.4%	(507)	2.1%	(526)
Legal immigrant	0.3%	(55)	0.4%	(76)	0.4%	(110)
Caring for a disabled household member	1.6%	(327)	1.8%	(381)	2.0%	(499)
Child under one year	9.7%	(1,959)	11.7%	(2,517)	10.9%	(2,760)
Domestic violence	0.7%	(135)	0.6%	(128)	0.6%	(158)
Earnings	3.0%	(612)	3.1%	(662)	3.2%	(809)
Short-term disabled	1.3%	(263)	1.6%	(336)	1.2%	(303)
Core caseload	35.9%	(7,239)	30.0%	(6,450)	36.2%	(9,210)

Note: In October 2007, core caseload categories changed following the implementation of the final rules of DRA. As a result, the following analyses of change over time consider only the data we have from 2007 on. Counts may not sum to actual sample size because missing data for some variables. Valid percents are reported. *p<.05 **p<.01 ***p<.001

As previously noted, investigating trends at the statewide caseload level will often mask important and meaningful trends happening at the jurisdiction level. Exploring the difference between Baltimore City's and Maryland's 23 counties' core caseload distributions, Figures 11 and 12 below show just how easily a statewide caseload figure can mask local phenomena. Figure 11 shows the percentage of cases designated "SSI Parent, Child Only" in 2007, 2008, and 2009 in Baltimore City and the counties. While the caseload figure remains steady over time, the jurisdiction-level figures changed quite a bit—in 2007, the counties and Baltimore City had a two percentage point difference in the number of SSI Parent, Child Only cases, but in 2009, their figures were quite similar.

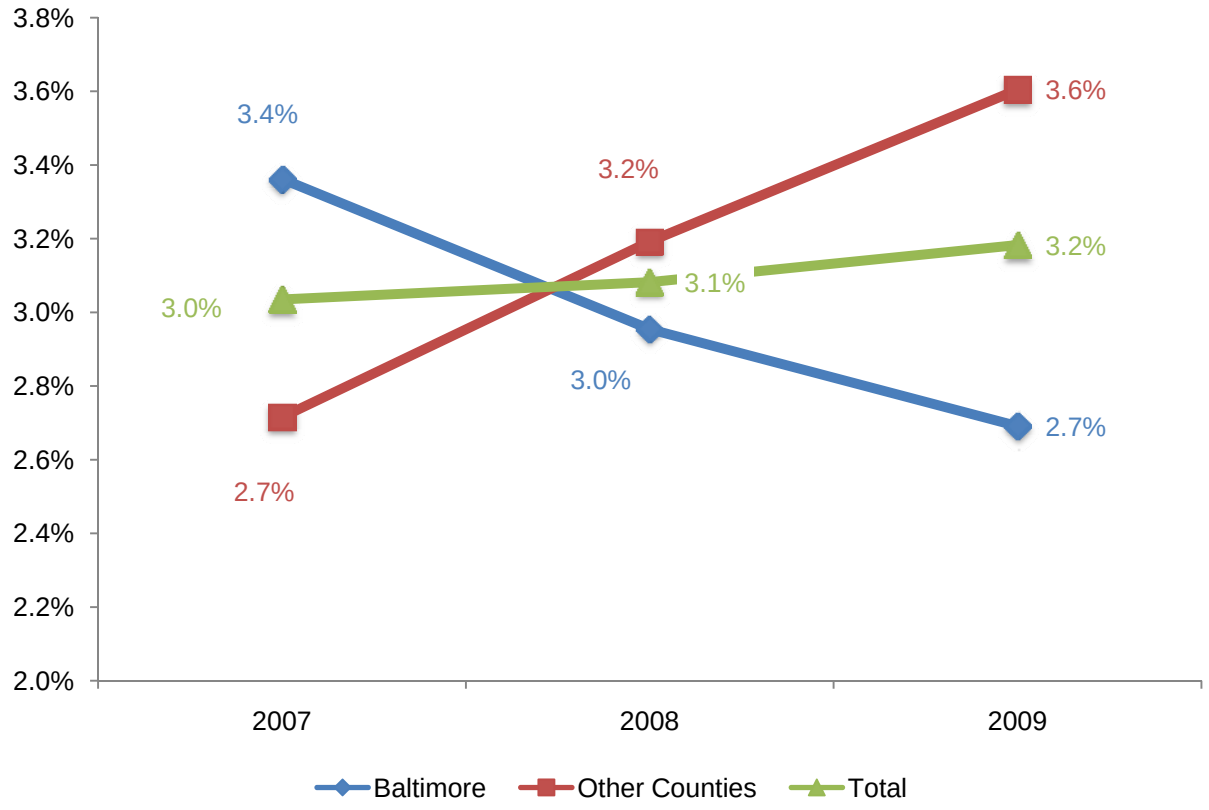
Figure 11. Percent of Cases Designated "SSI Parent, Child Only," 2007-2009



Note: Valid percents are reported. *p<.05 **p<.01 ***p<.001

Figure 12, immediately following this discussion, shows another interesting sub-state level change in core caseload designations with respect to the "Earnings" case subcategory. Earnings cases are those where the case-head is working, but does not make enough money to close his or her welfare case. Again, although the statewide figure doesn't change much, we can see that, in fact, quite a bit of change is happening. In Baltimore City, fewer 2009 cases are headed by people with earnings than in 2007. In the counties, the opposite is true—more TCA cases are headed by adults making some money, but not enough to disqualify them from TCA. One possible explanation for the decreasing proportion of earnings cases in Baltimore City is an increasing sanctioning rate in the city (Ovwigho, et. al, forthcoming). It is possible that families who are earning some money but not enough to disqualify them from TCA are doing so by failing to fully comply with work participation requirements—for example, if working for the required amount of time would push earnings over the ceiling for TCA benefits, some families might risk a sanction to remain on TCA because historically, sanctioning rates were low. As sanctioning rates increased over time, those families TCA cases may have closed, resulting in fewer "Earnings" cases on the active caseload.

Figure 12. Percent of Cases Designated "Earnings," 2007-2009



Note: Valid percents are reported. *p<.05 **p<.01 ***p<.001

FINDINGS: WELFARE AND EMPLOYMENT

The purpose of this second findings chapter is to explore the welfare and employment histories of the families and individuals on Maryland's TCA caseload in October 2009. Like the previous chapter, each table will present findings from Baltimore City first, Maryland's 23 counties second, and the statewide caseload as a whole last.

Cash Assistance Program Participation

As of the Study Month

In addition to a descriptive picture of the families and individuals who participate on active cash assistance cases, it is also important to understand their past experience with welfare in Maryland. In theory, those who have been on assistance longer or more often may be more dependent on the program, less likely to successfully transition to work, and less able to adapt to changing policy and economic climates. Given recent economic conditions, some adults on assistance might be even less likely or able to break their reliance on cash assistance, and more people without a history of welfare receipt might find themselves vulnerable to falling onto the welfare rolls. Participation in the TCA program in the last five years is presented in Table 5, following, for the universe of active cases in October 2009, our study month.

The top section of Table 5 presents the average number of months the caseheads in our study received cash assistance in the five years before the study date. For the state as a whole, the average casehead spent just about two years out of five (mean 24.64 months) receiving assistance. Looking more closely at the distribution of caseheads, however, tells us that they tend to cluster at opposite ends of the spectrum: one in three caseheads (33.9%) are short-term recipients, spending one year or less receiving assistance, and just shy of another one in five (19.4%) are long-term recipients, spending more than four years receiving assistance.

Between Baltimore City and the rest of the state, the city's caseheads were more likely to be long-term recipients, a difference that was statistically significant. The average casehead in Baltimore received assistance for 28.16 months in the last five years; in the rest of the state, caseheads spent less than two years (21.62 months) on assistance in the last five. Additionally, almost one quarter (23.0%) of Baltimore City caseheads was on the welfare rolls for more than four years in the last five, a phenomenon that occurred in the rest of the state for only 16.3% of caseheads. At the opposite end of the spectrum, caseheads in Maryland's 23 counties were much more likely to be short-term recipients: 40.4% had received assistance for 12 months or fewer in the last 60; in Baltimore, only about one quarter of caseheads (26.2%) were short-term recipients.

The middle section of Table 5 then presents findings based on TCA receipt in the last year specifically. Some similar patterns emerge: Baltimore caseheads had a higher average number of months of receipt overall—8.44 months versus 7.83 months in the counties—as well as a higher percentage of caseheads who were "long-term" recipients—56.4% had received assistance in at least 10 of the last 12 months versus 50.5% of recipients in the counties. While this difference is not as dramatic as the difference in receipt in the last five years, it is also statistically significant.

The bottom section of Table 5 investigates the extent to which TCA recipients are using up months toward their time-limited TANF "clock". In Maryland, this time limit matches the federal limit of 60 months originally imposed by PRWORA. Once the "clock" runs out, states are allowed to continue providing assistance for up to 20% of the caseload, as long as the money used comes from state coffers. Consistent with its data-driven approach to welfare reform, Maryland has kept a vigilant eye on individual clients' accumulation of "clocked" months. The state has been equally meticulous in tracking the aggregate number and proportion cases that have exceeded the 60 month limit, and, provided they cooperate with the agency, are receiving aid

under the 20% exemption. As shown in the "total" column in Table 5, the state as a whole remains well under the 20% maximum: as of October 2009, some 13 years after the TANF clock began to tick, only 10.2% of all active cases had exceeded the 60 month mark and were receiving assistance solely with state funds.

The state appears to be in no immediate or even near-term danger of reaching or exceeding the 20% threshold, but a closer look at the sub-state findings in Table 5 once again reveal that there are dramatic and statistically significant differences between Baltimore City and the counties. First, we see that among cases active in October 2009, more than five times as many City cases (18.2%) than cases in the 23 counties combined (3.3%) had received more than 60 months of aid that counted toward the time limit. Second, Table 5 shows county clients, on average, had utilized just about one-fifth (13.1 months) of their 60 available federally-funded months of assistance. In contrast, Baltimore City clients, on average, had used one-half (30.4 months). The medians are also quite different: about half of City clients had used 19 or more out of their 60 months (while half had used less), whereas the median in the 23 counties was six months. Looking at these data in another way suggests that if the 20% threshold were applied at the local level, rather than at the statewide level, Baltimore City would be nearing its maximum: 18.2% of all cases active in October 2009 have received more than 60 months of assistance, compared to only 3.3% of all cases active in the 23 counties in that same month. As noted, these findings are not presently cause for alarm but could become more worrisome and potentially necessitate some difficult policy choices, should the effects of the Great Recession persist over an extended period of time into the future.

Table 5. Historic and Current TCA Participation

	Baltimore (n=11,742)	Other Counties (n=13,680)	Total (n=25,422)
Months of Receipt in Last 60 Months* **			
None	2.8% (323)	5.2% (711)	4.1% (1,034)
1 - 12 months	26.2% (3,080)	40.4% (5,529)	33.9% (8,609)
13 - 24 months	21.4% (2,508)	20.0% (2,738)	20.6% (5,246)
25 - 36 months	15.2% (1,787)	10.9% (1,489)	12.9% (3,276)
37 - 48 months	11.5% (1,347)	7.2% (982)	9.2% (2,329)
49 - 60 months	23.0% (2,697)	16.3% (2,231)	19.4% (4,928)
Mean (median)	28.16 (24)	21.62 (14)	24.64 (19)
Standard deviation	20.03	19.85	20.20
Months of Receipt in Last 12 Months* **			
None	5.1% (604)	6.7% (921)	6.0% (1,525)
1 - 3 months	14.1% (1,654)	17.7% (2,417)	16.0% (4,071)
4 - 6 months	12.6% (1,482)	14.1% (1,931)	13.4% (3,413)
7 - 9 months	11.8% (1,385)	11.0% (1,502)	11.4% (2,887)
10 - 12 months	56.4% (6,617)	50.5% (6,909)	53.2% (13,526)
Mean (median	8.44 (11)	7.83 (10)	8.11 (10)
Standard deviation	4.17	4.42	4.32
Months Used Toward TANF Time Limit* **			
None	18.6% (2,182)	32.0% (4,383)	25.8% (6,565)
1 - 12 months	21.9% (2,575)	33.5% (4,580)	28.1% (7,155)
13 - 24 months	15.6% (1,830)	16.1% (2,197)	15.8% (4,027)
25 - 36 months	10.8% (1,263)	8.2% (1,124)	9.4% (2,387)
37 - 48 months	8.6% (1,009)	4.4% (604)	6.3% (1,613)
49 - 60 months	6.4% (746)	2.5% (343)	4.3% (1,089)
More than 60 months	18.2% (2,137)	3.3% (449)	10.2% (2,586)
Mean (median)	30.36 (19)	13.10 (6)	21.07 (10)
Standard deviation	32.19	18.19	27.03

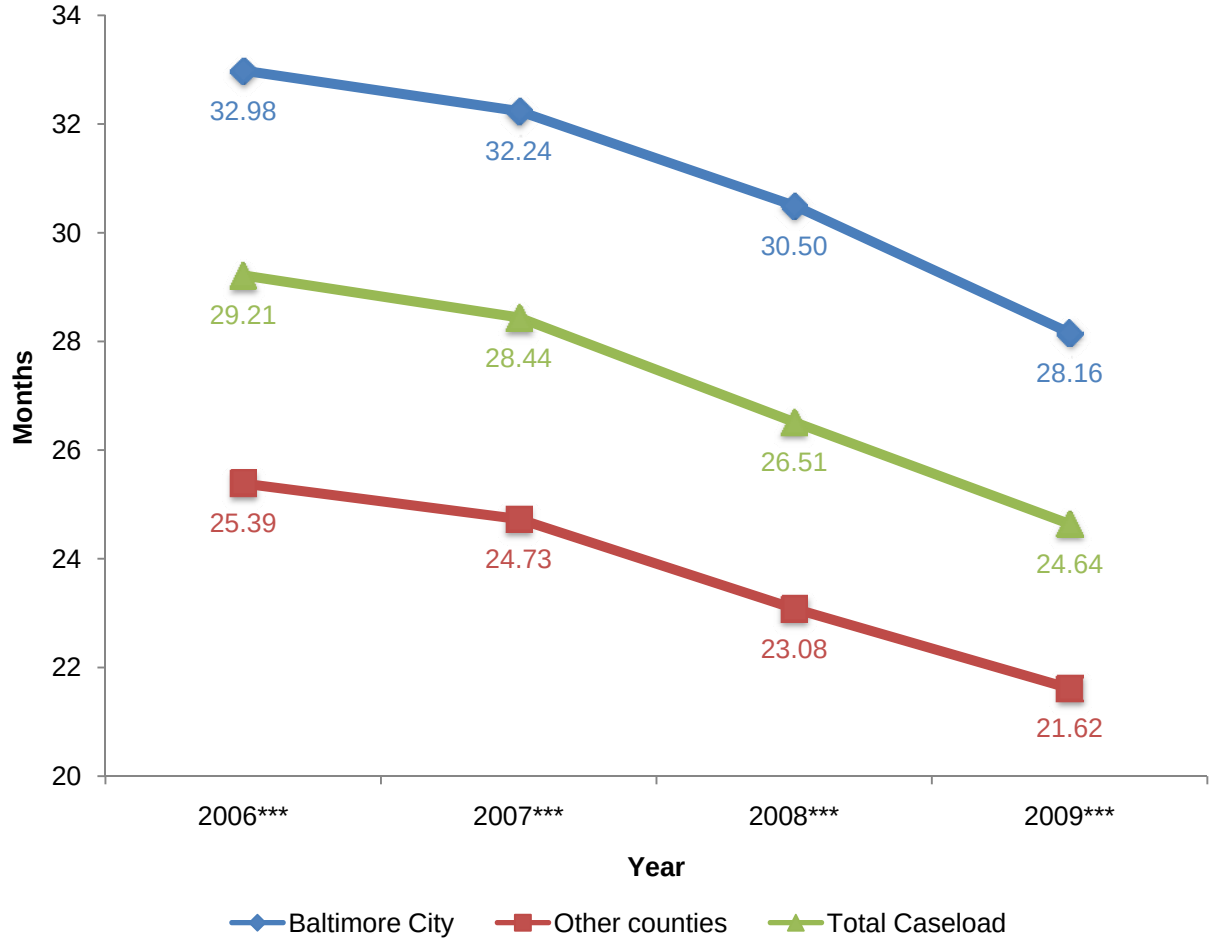
Note: Counts may not sum to actual sample size because of missing data for some variables. Valid percents are reported. *p<.05 **p<.01 ***p<.001

Trends in TCA Receipt, 2006-2009

In the current economic climate, many families that have never faced unemployment or income instability are suddenly vulnerable to falling into poverty. If this vulnerability translates into those families seeking out TCA benefits, we might expect several trends in the TCA caseload to emerge over time.

First, new families would be introduced to the system who have limited or nonexistent welfare histories; as a result, the statistics might show a diminishing average number of months of historical cash assistance receipt. Figure 13 shows that this is, in fact, the case. In 2006, the average number of months of receipt in the last five years was 29.21 months for the caseload as a whole. From 2006 to 2009, this average fell fairly steadily, and in 2009, the average case received assistance in only 24.64 months of the last 60. Interestingly, while the average case in Baltimore in 2006 had spent more than half of the last 60 months on welfare (32.98 months), the average case in 2009 had spent *less* than half of the last 60 months on welfare (28.16 months). For the 23 counties as a whole, the pattern was the same: average number of months of receipt in the last 60 was 25.39 in 2006 and 21.62 in 2009.

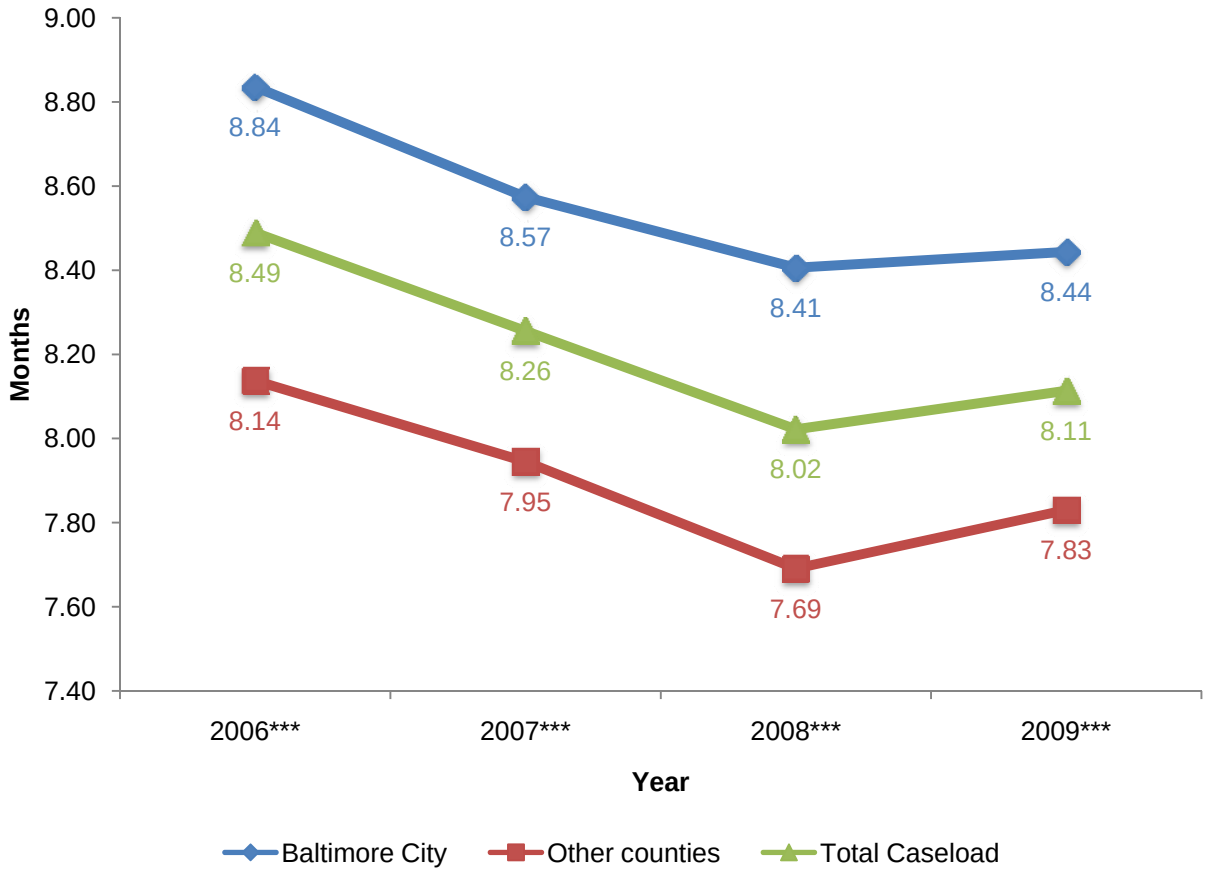
Figure 13. Average Number of Months of TCA Receipt in the Last Five Years, 2006-2009***



Note: *p<.05 **p<.01 ***p<.001

Similarly, the average number of months of receipt in the last year also decreased in the period from 2006 to 2009, but the most recent data show that the trend is somewhat more complicated. As shown in Figure 14, a slight uptick in 2009—from an average of 8.02 months in 2008 to 8.11 months in 2009 for the caseload as a whole—reveals that families are using more months of receipt compared to 2008, but still fewer than they were in 2006 and 2007. Consistent with the theory that families in suburban areas are experiencing increases in poverty, this uptick was most pronounced in Maryland's 23 counties. In 2008, the average TCA receipt in the last year was 7.69 months; in 2009, this average increased to 7.83 months. By comparison, Baltimore saw a substantially smaller increase in average months of TCA receipt. From 2008 to 2009, the average went from 8.41 months to 8.44 months, an increase of 0.03 months—the equivalent of about only one extra day of receipt.

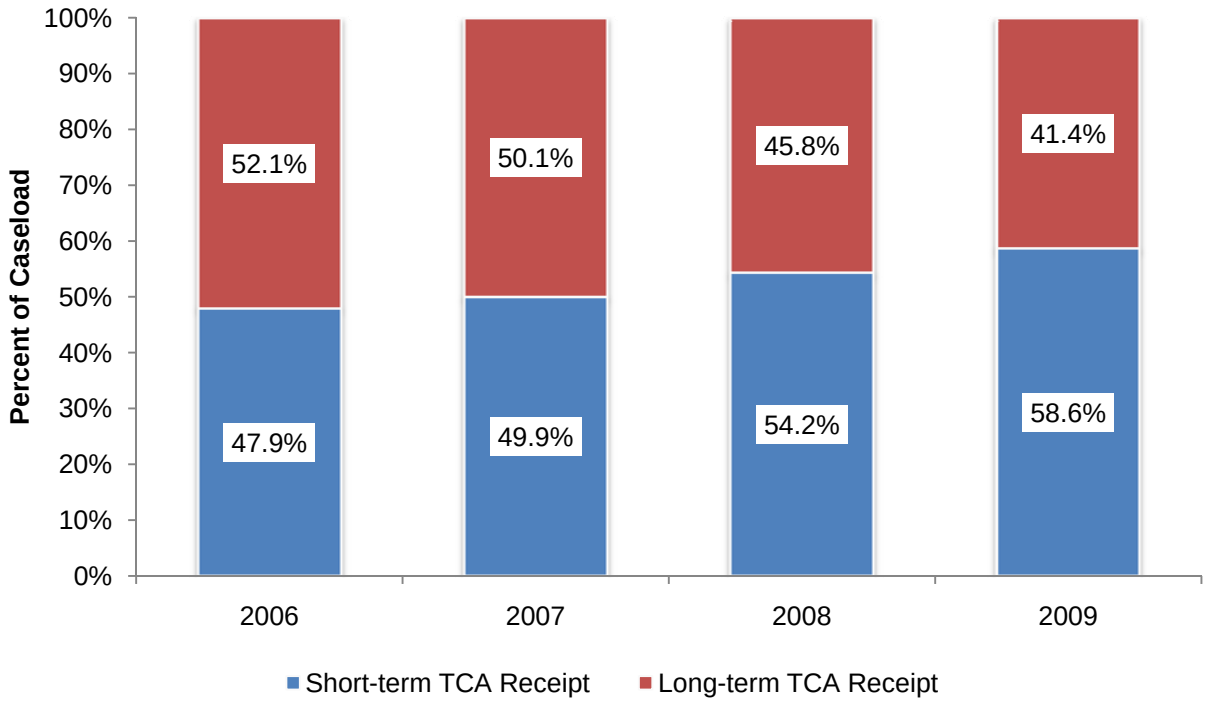
Figure 14. Average Number of Months of TCA Receipt in the Last Year, 2006-2009***



Note: *p<.05 **p<.01 ***p<.001

A second trend that we might expect to see is an increase in the proportion of the caseload that receives benefits on a short-term basis, defined as 24 months or fewer. Again, Figure 15 shows that this is the case. In 2006, a majority of the caseload (52.1%) received cash assistance for more than two years in the last five, while 47.9% of the caseload received 24 or fewer months of assistance. Over the next few years, however, the difference diminished, and in 2008, this caseload characteristic flipped. In that year, more cases were short-term recipients (54.2%), and fewer cases (45.8%) were long-term recipients. The gap widened in 2009, when only 41.4% of the caseload received benefits on a long-term basis. Upon first glance this might seem quite positive that more recipients are short-term clients; however, we believe that the more nuanced and correct interpretation is that more families are applying for and receiving benefits who have never received benefits, or at least not in the recent past. This, in turn, pulls down the percentage of the caseload that is long-term. Considering the recession officially began in late 2007, it will be interesting to see what the data in October 2010 show. Those who entered TCA when the recession began will become long-term recipients (i.e. received 25 or more months of assistance) rather than short-term if they have been unable to exit. While our current data show that families with limited welfare histories are finding themselves on welfare rolls in increasing numbers, the next few years will reveal whether there will be any lasting effects on these families' TCA receipt, and how difficult their recovery from recession and hardship will be.

Figure 15. Short-Term versus Long-Term TCA Receipt, 2006-2009***



Note: "Short-term receipt" is defined as 24 months of receipt or fewer. "Long-term receipt" is defined as more than 24 months of receipt. Valid percents are reported. *p<.05 **p<.01 ***p<.001

Historic and Current Employment

As of the Study Month

In the context of this struggling economy and a very weak job market, exploring recipients' work histories is especially important. Table 6 presents information on caseheads' employment histories, including the percentage of recipients who were employed in the two years before our study, in the one year before our study, and during the quarter of interest (October-December 2009). Our earnings findings are limited to those who had at least some work in a UI-covered job during each period of interest. For those who worked, Table 5 also includes the mean number of quarters during which recipients were employed, the average (mean and median) total earnings, and the average (mean and median) quarterly earnings. [6]

Overall, almost three-fifths of all caseheads (58.5%) were employed in a Maryland UI-covered job at some point during the two years before our study date, and Baltimore caseheads were slightly more likely to have worked in this period than their peers in the rest of the state (59.4% versus 57.7%). In the one year before our study date, however, only 41.3% of caseheads had employment, and there was no difference between Baltimore City and the counties on this measure. In the study quarter, Baltimore City adults were less likely to work than county recipients: only about one in five caseheads in Baltimore (22.7%) were working in the fourth quarter of 2009, versus 25.3% of working caseheads in the counties, a difference that was statistically significant.

Next, the two sections of Table 6 present historical information about clients' UI-covered employment. In both the two years and one year before the study quarter, caseheads in the counties worked more quarters than those in Baltimore. In the two years prior to our study, county payees worked an average of 4.44 quarters out of eight, while Baltimore payees worked 4.19. This means that, even though Baltimore City payees were slightly more likely to be employed at some point, their employment may have been less stable than that of the employed county payees. Similarly, county payees worked 2.62 quarters out of the four quarters immediately preceding the study quarter versus 2.50 quarters among Baltimore payees. While these differences appear small, they are statistically significant.

Findings describing clients' total earnings in each time period are also presented in Table 6. Overall, caseheads earned $16,470 in the eight quarters before the study month on average, but those in the county earned significantly more—about $4,000 more, on average—than their city counterparts (mean earnings $18,400 versus $14,317). When we examine median total earnings, however, these figures are much lower. A few high-earning caseheads, then, pull the mean higher. Specifically, a Baltimore City payee who earned in the middle of the pack made $5,943 while a middle-of-the-pack county payee earned $7,344. In the previous four quarters, this difference persists: those in the county earned an average of $10,781 during the year, and City payees earned $8,675 during the year. A small number of high earners again pulled the average up, which we can tell from the median earnings. Among middle-of-the-road payees in the counties, earnings in the year before the study month were $4,557, and, among those in the City, earnings were $3,649.

Following total earnings, each section of the table presents average quarterly earnings—again, both mean and median values. The caseload as a whole averaged $2,833 in earnings per quarter in the eight quarters before our study and $3,000 in the four quarters before. Once again, median earnings are slightly lower. Baltimore City payees still earn less, on average, than those in the counties: $2,527 versus $3,108 in the eight quarters before our study and $2,692 versus $3,262 in the four quarters before.

[6] Readers are reminded that we do not know how many hours in the week or weeks in the quarter individuals worked, and thus, the figures reported do not necessarily represent earnings from full-time employment. Similarly, hourly or weekly wages cannot be calculated or inferred from these data.

Finally, the last section of Table 6 shows total earnings in the fourth quarter of calendar year 2009, which contains the study month, October 2009. In total, the caseload earned an average of $4,083 in the fourth quarter of 2009. Baltimore City payees made less (an average of $3,715) and county payees made more (an average of $4,371), as was the case in the quarters before the study month. One important consideration, however, is that our welfare participation data were drawn from one month (October) and the employment data are reported quarterly (meaning they include information on employment in October, November, and December). As a result, it is impossible to know whether these earnings coincide with welfare receipt.

Taken together, the data in Table 6 show that Baltimore City caseheads are about as likely to be employed in a particular quarter as their county peers, but they work fewer quarters overall and, on average, earn less money quarterly and overall when compared with their counterparts in Maryland's 23 counties.

Table 6. Historic and Current Employment

	Baltimore (n=11,742)	Other Counties (n=13,680)	Total (n=25,422)
Previous 8 Quarters (10/07 - 09/09)			
Percent employed**	59.4% (6,895)	57.7% (7,695)	58.5% (14,590)
Mean # of quarters worked - employed only***	4.19	4.44	4.32
Average total earnings***	$14,317	$18,400	$16,470
Median total earnings	$5,943	$7,344	$6,651
Average quarterly earnings***	$2,527	$3,108	$2,833
Median quarterly earnings	$1,672	$1,930	$1,801
Previous 4 Quarters (10/08 - 09/09)			
Percent employed	40.7% (4,728)	41.8% (5,575)	41.3% (10,303)
Mean # of quarters worked - employed only***	2.50	2.62	2.56
Average total earnings***	$8,675	$10,781	$9,863
Median total earnings	$3,649	$4,557	$4,146
Average quarterly earnings***	$2,692	$3,262	$3,000
Median quarterly earnings	$1,672	$1,896	$1,780
Fourth Quarter of 2009 (10/09 - 12/09)			
Percent employed***	22.7% (2,639)	25.3% (3,368)	24.1% (6,007)
Average total earnings***	$3,715	$4,371	$4,083
Median total earnings	$2,575	$2,870	$2,755

Note: Counts may not sum to actual sample size because of missing data for some variables. Valid percents are reported. *p<.05 **p<.01 ***p<.001

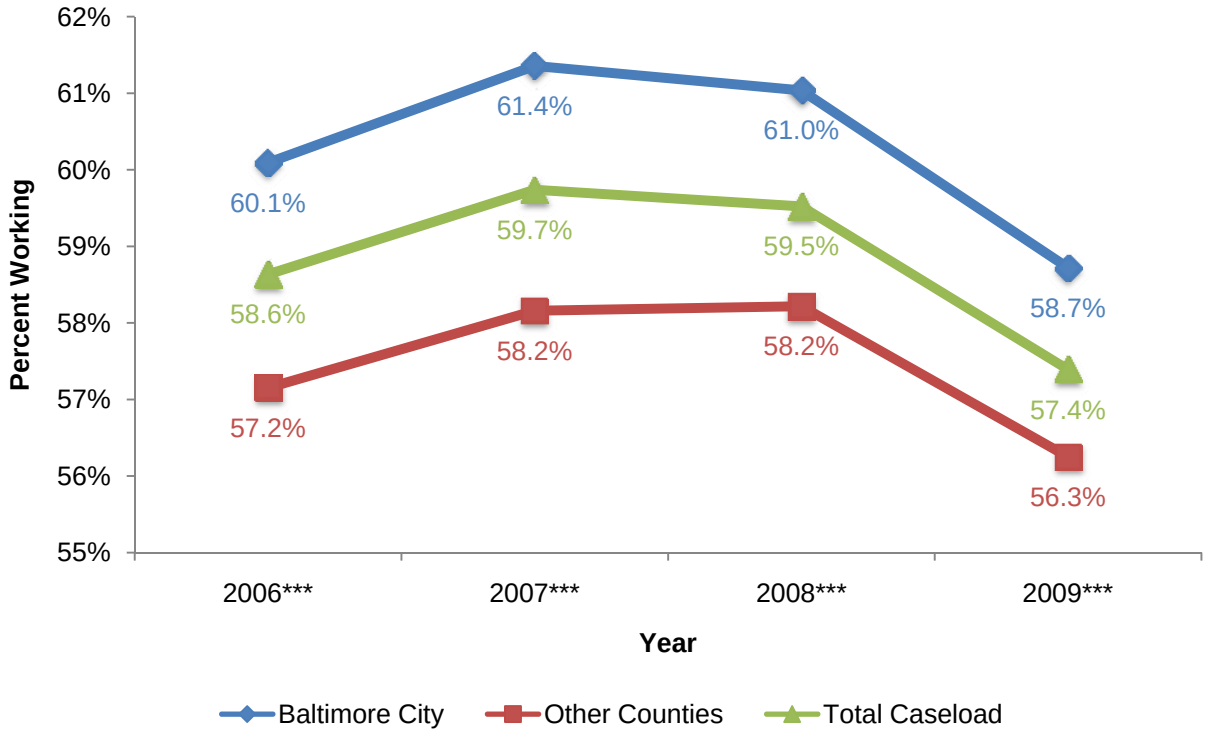
Trends in Employment, 2006-2009

Rising unemployment and a stubbornly persistent elevated unemployment rate characterize the current economic recession. Our findings below show that, regardless of place of residence, the Great Recession has had an adverse effect on employment among all TCA adults. Fewer adults on active TCA cases in October 2009 were working in the two years before our study compared to TCA adults in years past. Similarly, fewer October 2009 adults were working in the one year before our study compared to adults in 2006, 2007, and 2008. Moreover, the biggest drops in employment occurred between 2008 and 2009—at the height of the recession.

Figure 16 presents the percentage of the caseload that has worked at some point in the last eight quarters (two years). Overall, the data show that Baltimore City caseheads are more likely to have worked at some point in the last two years than those in the counties, consistent with the data presented for 2009 above. As we would expect given the unemployment trend, fewer caseheads in 2009 reported having worked in the last two years than caseheads in 2006. In Baltimore City, the percentage of caseheads with a recent employment history decreased from 60.1% to 58.7%, a decrease of 1.4 percentage points. Similarly, caseheads in the counties with recent employment in 2009 decreased 0.9 percentage points from the 2006 level (56.3%, down from 57.2%). Although these decreases seem small, they are statistically significant at the one percent level.

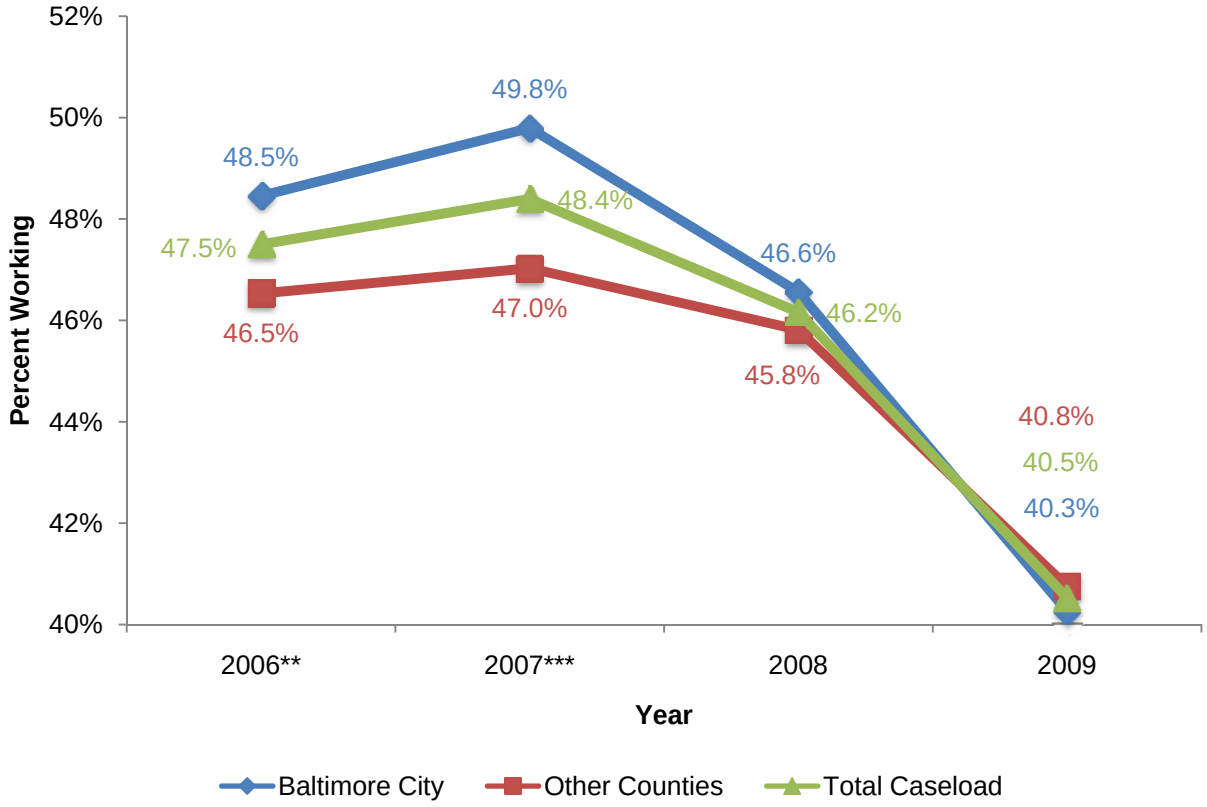
More specifically, Figure 17 explores the extent to which caseheads have had any wages from a Maryland UI-covered job the last four quarters (one year). Again, Baltimore City caseheads are more likely to have worked than their peers in the county in every year except 2009. Baltimore City caseheads even saw large employment increases in 2007 relative to the counties (from 48.5% to 49.8%), which only saw an increase of 0.5 percentage points in the same one-year period. From 2007 to 2008, however, Baltimore City casehead employment levels plummeted fast enough to match the county levels, and then fell below county levels in 2009 (from 49.8% to 46.6%; county employment fell from 47.0% to 45.8% in the same year). In 2009, the entire state experienced low levels of employment in the last year: only about two in five caseheads (40.5%) had employment at any time in the year before our study.

Figure 16. Percent of Caseheads Working in the Last Two Years, 2006-2009***



Note: Valid percents are reported. *p<.05 **p<.01 ***p<.001

Figure 17. Percent of Caseheads Working in the Last Year, 2006-2009***

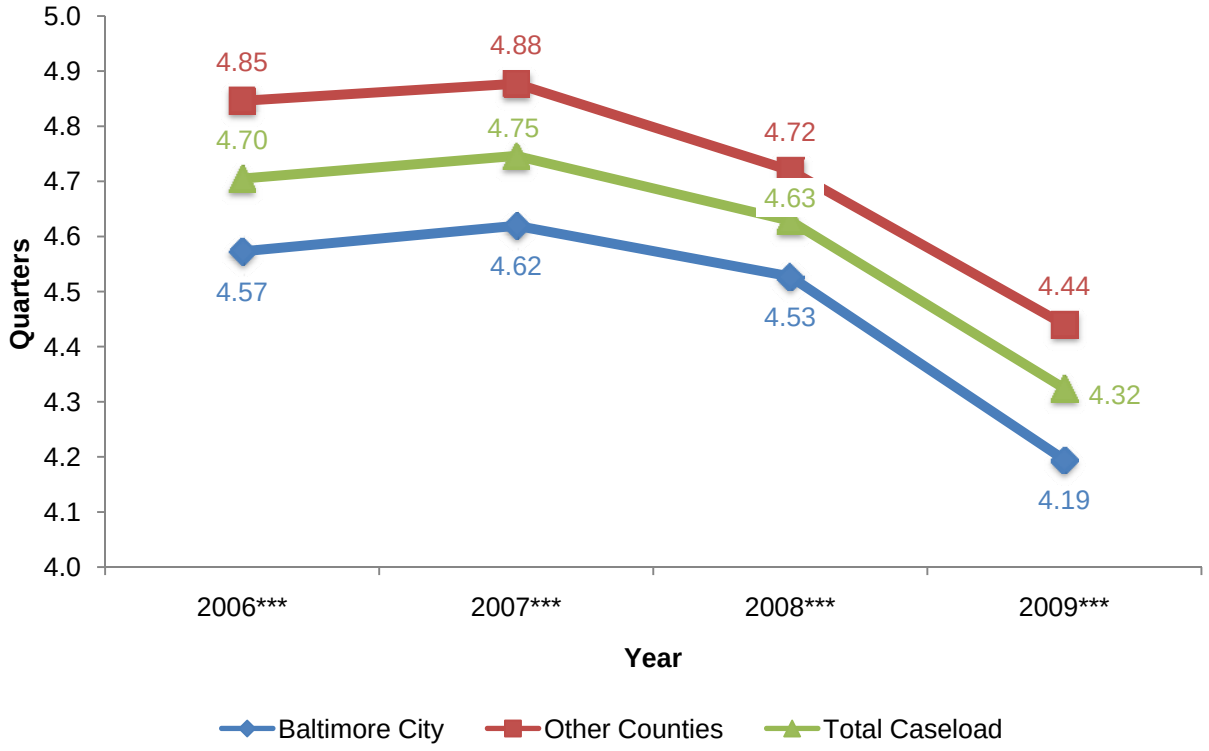


Note: Valid percents are reported. *p<.05 **p<.01 ***p<.001

Although the figures above show that caseheads in Baltimore City are more likely to have some work in both the last year and the last two years than those in the county, the figures below show that caseheads in the counties who work are working more consistently than their counterparts in the city. Figure 18 shows that among those who worked in the counties in 2006, they worked an average of 4.85 quarters in the last eight. Among working caseheads in Baltimore in 2006, they worked an average of 4.57 quarters. After a slight uptick in the average number of quarters worked in 2007, the average dipped again, falling from an overall average of 4.70 quarters in 2006 to 4.32 quarters in 2009.

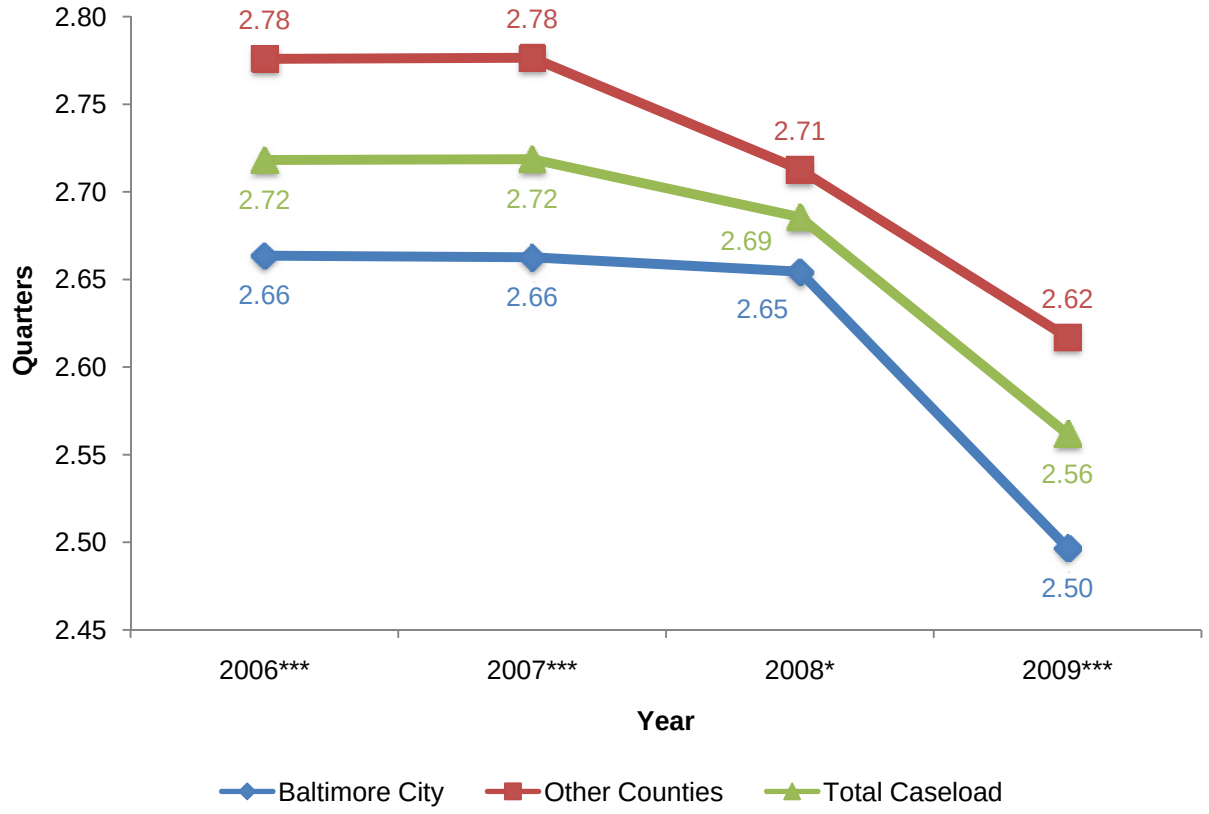
Figure 19 looks more specifically at how many quarters caseheads worked in the last four, on average. A similar pattern emerged, with even employment from 2006 to 2007 and then a sharp drop-off from 2007 to 2009.

Figure 18. Average Number of Quarters Worked in the Last Two Years, 2006-2009***



Note: *p<.05 **p<.01 ***p<.001

Figure 19. Average Number of Quarters Worked in the Last Year, 2006-2009***



Note: *p<.05 **p<.01 ***p<.001

Characteristics of the October 2009 Caseload by Jurisdiction

While the figures and tables above show that, in general, adults receiving welfare in Baltimore City differ from those in the counties, it is important to recognize the diversity among individual counties. To this end, we present selected findings at the jurisdiction level in the Appendix. Table 7, following this discussion, summarizes those findings by presenting the jurisdictions with the highest, lowest, and median (middle) values for each of the case and case member characteristics presented in this report.

Even a brief glance at Table 7 reveals once again how a broader (i.e. statewide) analysis can disguise enormous variation across jurisdictions. For example, payee characteristics tend to reflect the makeup of the jurisdiction as a whole. When considering racial composition of the caseload, the percentage of African-Americans ranges from a low of zero percent in Garrett County to a high of 91.6% in Baltimore City, with Calvert County falling in the middle at 54.2% of its caseload being African-American.

Similarly, the percentage of child-only cases varies widely. Talbot County has the highest percentage, at 71.2, and St. Mary's County the lowest, at 24.1%. Washington County falls in the middle, with 37.1% of its caseload as child-only cases.

When investigating TCA receipt, Table 7 shows that Carroll County clients have the lowest average number of months of TCA receipt in the last five years, at 9.71 months, and Garrett County has the median at 16.97 months. Talbot County has the highest mean number of months of receipt in the last five years, at 31.31 months, but the lowest number of months counted toward the federal time limit—3.87 months. This makes sense, consi-

dering its caseload is largely children only—cases which are exempt from the federal time limit. Baltimore City has the highest average number of months counted toward the federal limit of 60 months, at 30.36 months, and Calvert County falls in the middle, with 21.46 months, on average, counted toward the lifetime limit.

Turning to employment, our findings previously showed that 40.3% of Baltimore caseheads were employed at some point during the year before our study—with similar rates in the counties and overall, but a closer look at the data again reveals interesting variation among individual counties. As shown in Table 7, following this discussion, Talbot County, for example, had a high of 55.2% of caseheads employed in the last year. Allegany County, on the other hand, had the lowest percentage of its caseheads in the workforce—27.6%. Carroll County had the median average employment percentage, with 41.6% of its caseheads being employed in a Maryland UI-covered job in the last year. Switching to quarterly earnings, Baltimore County caseheads earned the most—an average of $4,130—while Garrett County caseheads, on average, made the least, at $2,180. Somerset County caseheads were in the middle, with an average quarterly earnings amount of $3,047.

Table 7. Range of Characteristics of Active Cases in October 2009

	High		Median		Low	
Payee Characteristics						
% Female	98.1%	(Kent)	93.7%	(Frederick)	90.5%	(Caroline)
% African-American	91.6%	(Baltimore City)	54.2%	(Calvert)	0.0%	(Garrett)
% Never married	85.6%	(Baltimore City)	66.0%	(Harford)	31.6%	(Garrett)
Mean age	46.78	(Worcester)	36.59	(Kent)	33.43	(St. Mary's)
Case Characteristics						
Mean size of assistance unit	2.78	(St. Mary's)	2.43	(Dorchester)	1.87	(Talbot)
% Child-only cases	71.2%	(Talbot)	37.1%	(Washington)	24.1%	(St. Mary's)
Number of children in AU						
0	7.4%	(Kent)	2.4%	(Baltimore County)	0.0%	(Talbot)
1	59.6%	(Talbot)	49.5%	(Prince George's)	42.3%	(St. Mary's)
2	35.7%	(Caroline)	27.6%	(Washington)	22.2%	(Kent)
3 or more	25.9%	(St. Mary's)	19.6%	(Anne Arundel)	10.5%	(Garrett)
Mean age of youngest recipient child in the assistance unit	8.24	(Worcester)	6.08	(Howard)	5.3	(Frederick)
% cases with child under 3	47.6%	(Frederick)	40.5%	(Anne Arundel)	25.5%	(Talbot)
TCA Receipt						
Mean months of receipt in last 5 years	31.31	(Talbot)	16.97	(Garrett)	9.71	(Carroll)
Mean number of months used toward time limit	30.36	(Baltimore City)	21.46	(Calvert)	3.87	(Talbot)
Employment						
% Employed in the last year	55.2%	(Talbot)	41.6%	(Carroll)	27.6%	(Allegany)
% Employed in the 4th quarter	33.8%	(Talbot)	24.3%	(Carroll)	13.7%	(Cecil)
Mean quarterly earnings in the last year	$4,130	(Baltimore County)	$3,047	(Somerset)	$2,180	(Garrett)
Mean total earnings in the 4th quarter	$5,175	(Calvert)	$4,075	(Washington)	$2,915	(Garrett)

Note: Valid percentages are reported.

CONCLUSIONS

This report, sixth in the *Snapshots of the Active Caseload* series, provides crucial information about the composition of Maryland's TCA caseload at the height of the current economic recession. Given the widespread effects of these difficult economic times, we also provide vital information on how the caseload has changed over time, possibly in response to the Great Recession's characteristics: tightening budgets, increasing unemployment, foreclosure, and job decentralization. In earlier chapters, we presented specific findings; in this final chapter, we present the larger implications of those findings.

First, our findings show that the Maryland TCA program continues to serve a diverse group of payees—there is no singular profile that can describe the caseload as a whole. Age, case size, number of children, the ages of recipient children, and employment and benefit histories all show that there is more than one overarching "type" of family that receives cash assistance from the state. Case management strategies, then, should attempt to target different kinds of families rather than using a single, one-size-fits-all approach.

Moreover, our examination of caseload data from the years leading up to our study date reveals that not only is the caseload diverse, but it has changed in the last few years. The most notable of the changes at the statewide-level can best be described as a "back to the future" shift. That is, at the outset of welfare reform, single mothers with children were, by far, the predominant type of assistance case, with child-only cases representing roughly 15% of total cases. During the first 10 years of welfare reform, however, tens of thousands of single-parent families were able to move off welfare rolls, due at least in part to a robust economy.

As we have documented in our annual *Life after Welfare* reports, the most common situation was for these women to exit welfare for work and, for most of them, their exits were permanent ones (Born, Ovwigho, Kolupanowich, Patterson, 2009). Not only did the overall size of the statewide and local assistance caseloads decline markedly as a result, but the composition of the caseloads changed as well. Most notably, child-only cases – those with no adult on the grant and, most commonly, cases headed by grand-parents came to account for an ever-larger share of the total caseload. Indeed, prior to the onset of the Great Recession, child-only cases were a majority of all active cases in a majority of Maryland subdivisions. As clearly documented in this report and as evidenced by steady increases in applications for aid, however, the trend has begun to move in the opposite direction. Child-only cases continue to be dominant in some—usually smaller—jurisdictions and still account for about one in three active cases statewide, but the lion's share of recent accessions to the caseload have consisted of families with children. Many, if not the majority, of these cases will likely be work-mandatory, thus putting additional strain on 'welfare-to-work' performance efforts which have already been severely tested during recent years.

Third, our findings reiterate a point that has been repeatedly demonstrated in our *Life after Welfare* and other research studies: at least in our small but very diverse state, examining and reporting only statewide results often masks statistically significant and programmatically important intra-state differences. More specifically, statewide findings are often largely reflective of findings in Baltimore City because that jurisdiction tends to have the largest caseload. This is not to minimize the importance of statewide information, but rather to say that it is just as important to have empirical data that accurately depict front-line realities at the local, jurisdictional level. To cite but one obvious example, the service challenges faced by Talbot County, where seven of every 10 cash assistance cases are of the child-only type, are obviously quite different than the challenges confronting Baltimore City where more than two-fifths of all active cases (42.6%) are members of the work-mandatory group. Additionally, these intra-state variations in caseload characteristics and composition can affect the state's ability to achieve required and desired performance results.

Last but certainly not least, results from this and other of our recent research projects make it crystal-clear that cash assistance clients and their families, as well as our local Departments of Social Services and their welfare-to-work programs, do not exist outside of the larger economy. When the economy was expanding, welfare caseloads were contracting. Now that contraction and stagnation has characterized the economy, we have seen the demand for financial assistance expand often by families who, in the past, have never had to turn to cash assistance. Despite the challenges confronting families, agencies, public budgets, and state policy-makers at this time, we are confident that Maryland, by continuing to rely on its empirically-driven, one-size-does-not-fit-all, bi-partisan approach, will weather this storm better than most other states and keep the needs of hard-working, low-income families at the forefront of its decision-making.

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APPENDIX A

Table A 1. Characteristics by Jurisdiction

	Allegany	Anne Arundel	Baltimore County	Calvert	Caroline	Carroll
Payee Characteristics						
% Female	91.4%	93.5%	94.1%	92.5%	90.5%	91.3%
% African American	7.9%	56.1%	64.7%	54.2%	42.1%	13.2%
% Never married	48.9%	70.4%	70.6%	48.5%	51.9%	42.7%
Mean [median] age	35.95 [34.69]	37.00 [33.64]	37.97 [35.05]	38.90 [38.53]	37.77 [35.09]	39.18 [39.10]
Case Characteristics						
Mean [median] size of assistance unit	2.43 [2]	2.37 [2]	2.28 [2]	2.40 [2]	2.20 [2]	2.29 [2]
% Child-only cases	36.8%	39.3%	43.9%	42.5%	51.8%	38.3%
Number of children in assistance unit						
0	2.1%	2.9%	2.4%	1.5%	1.2%	2.1%
1	47.1%	51.4%	53.6%	50.7%	48.2%	53.8%
2	31.4%	26.1%	25.5%	29.9%	35.7%	27.9%
3 or more	19.3%	19.6%	18.5%	17.9%	14.9%	16.3%
Mean [median] age of youngest recipient child in the assistance unit	6.02 [4.53]	6.29 [4.92]	6.68 [5.26]	7.55 [6.36]	6.27 [5.80]	6.83 [5.31]
% cases with child under 3	43.6%	40.5%	36.8%	28.8%	38.6%	34.9%
TCA Receipt						
Mean [median] months of receipt in last 5 years	21.60 [16]	21.94 [15]	26.09 [20]	21.46 [14]	19.40 [12]	21.64 [16]
Mean [median] number of months used toward time limit	9.34 [4]	13.13 [6]	15.72 [6]	9.17 [3]	8.37 [3]	9.71 [5]
Employment						
% Employed in the last year	27.6%	44.7%	43.2%	43.4%	35.3%	41.6%
% Employed in the 4th quarter	16.9%	29.8%	28.6%	23.6%	20.1%	24.3%
Mean [median] quarterly earnings in the last year	$2,709 [$1,373]	$3,702 [$1,991]	$4,130 [$2,485]	$3,451 [$2,129]	$2,827 [$1,892]	$3,937 [$2,528]
Mean [median] total earnings in the 4th quarter	$3,621 [$2,311]	$4,851 [$2,975]	$5,042 [$3,158]	$5,175 [$3,094]	$3,910 [$3,076]	$4,910 [$3,703]

	Cecil	Charles	Dorchester	Frederick	Garrett	Harford
Payee Characteristics						
% Female	94.4%	93.2%	96.5%	93.7%	90.8%	92.4%
% African American	19.3%	79.9%	66.5%	41.6%	0.0%	52.0%
% Never married	53.8%	69.0%	60.6%	66.1%	31.6%	66.0%
Mean [median] age	36.59 [33.96]	39.46 [40.02]	35.09 [31.28]	35.60 [32.82]	35.51 [31.65]	37.29 [33.60]
Case Characteristics						
Mean [median] size of assistance unit	2.48 [2]	2.16 [2]	2.43 [2]	2.57 [2]	2.45 [2]	2.42 [2]
% Child-only cases	38.1%	52.8%	35.4%	35.1%	35.5%	37.4%
Number of children in assistance unit						
0	2.5%	2.0%	3.9%	2.9%	1.3%	2.3%
1	43.9%	54.8%	47.9%	44.9%	52.6%	51.0%
2	33.5%	28.0%	28.8%	28.5%	35.5%	25.4%
3 or more	20.1%	15.2%	19.5%	23.7%	10.5%	21.3%
Mean [median] age of youngest recipient child in the assistance unit	6.02 [4.19]	6.79 [6.32]	5.41 [3.66]	5.30 [3.18]	5.82 [3.76]	6.09 [4.64]
% cases with child under 3	39.8%	34.9%	46.6%	47.6%	44.0%	40.2%
TCA Receipt						
Mean [median] months of receipt in last 5 years	21.07 [15]	23.66 [16]	22.54 [18]	18.12 [10]	16.97 [13]	22.12 [15]
Mean [median] number of months used toward time limit	11.08 [7]	8.29 [2]	13.66 [8]	9.63 [4]	7.36 [3]	13.71 [6]
Employment						
% Employed in the last year	31.3%	34.3%	40.6%	45.0%	36.5%	46.6%
% Employed in the 4th quarter	13.7%	22.9%	19.8%	29.1%	20.0%	29.5%
Mean [median] quarterly earnings in the last year	$2,848 [$1,597]	$4,057 [$2,346]	$3,157 [$1,763]	$3,081 [$1,791]	$2,180 [$1,772]	$3,529 [$1,935]
Mean [median] total earnings in the 4th quarter	$4,564 [$3,175]	$5,129 [$2,809]	$4,449 [$2,784]	$4,166 [$2,967]	$2,915 [$1,826]	$4,748 [$2,988]

	Howard	Kent	Montgomery	Prince George's	Queen Anne's	St. Mary's
Payee Characteristics						
% Female	94.1%	98.1%	94.2%	95.0%	94.0%	91.9%
% African American	72.3%	61.1%	64.4%	90.2%	41.4%	53.6%
% Never married	76.9%	70.8%	69.3%	81.3%	40.8%	70.9%
Mean [median] age	35.29 [32.19]	36.59 [31.99]	36.69 [34.38]	35.46 [31.65]	37.41 [35.63]	33.43 [30.46]
Case Characteristics						
Mean [median] size of assistance unit	2.55 [2]	2.17 [2]	2.54 [2]	2.49 [2]	2.49 [2]	2.78 [3]
% Child-only cases	27.0%	35.2%	39.2%	31.8%	39.0%	24.1%
Number of children in assistance unit						
0	2.2%	7.4%	2.4%	3.2%	1.0%	4.1%
1	49.9%	53.7%	45.5%	49.5%	48.0%	42.3%
2	27.6%	22.2%	29.1%	26.5%	28.0%	27.8%
3 or more	20.3%	16.7%	23.0%	20.8%	23.0%	25.9%
Mean [median] age of youngest recipient child in the assistance unit	6.08 [4.28]	6.20 [3.75]	6.07 [4.19]	6.09 [4.01]	6.95 [5.51]	5.50 [3.51]
% cases with child under 3	40.3%	44.0%	43.3%	42.7%	31.3%	42.5%
TCA Receipt						
Mean [median] months of receipt in last 5 years	20.83 [15]	17.65 [13]	18.99 [10]	20.28 [13]	21.84 [13]	19.66 [14]
Mean [median] number of months used toward time limit	17.77 [10]	8.39 [5]	11.11 [5]	14.26 [7]	8.80 [5]	13.68 [8]
Employment						
% Employed in the last year	48.9%	39.4%	32.5%	32.1%	42.9%	43.2%
% Employed in the 4th quarter	33.5%	21.1%	21.5%	18.3%	24.3%	26.6%
Mean [median] quarterly earnings in the last year	$2,562 [$1,473]	$3,723 [$2,602]	$3,167 [$1,868]	$2,620 [$1,507]	$3,140 [$2,085]	$2,619 [$1,538]
Mean [median] total earnings in the 4th quarter	$3,795 [$2,384]	$4,192 [$2,462]	$4,045 [$2,211]	$3,620 [$2,069]	$3,844 [$2,507]	$3,132 [$1,917]

	Somerset	Talbot	Washington	Wicomico	Worcester	Baltimore City
Payee Characteristics						
% Female	97.1%	94.2%	93.3%	96.4%	91.3%	94.7%
% African American	65.5%	55.8%	28.3%	69.8%	53.5%	91.6%
% Never married	65.4%	61.2%	67.8%	72.3%	49.5%	85.6%
Mean [median] age	37.15 [35.28]	45.71 [45.95]	35.79 [32.28]	35.40 [31.50]	46.78 [48.48]	34.89 [30.87]
Case Characteristics						
Mean [median] size of assistance unit	2.53 [2]	1.87 [2]	2.53 [2]	2.51 [2]	1.89 [2]	2.54 [2]
% Child-only cases	35.7%	71.2%	37.1%	36.1%	69.9%	27.3%
Number of children in the assistance unit						
0	2.1%	0.0%	1.8%	4.3%	2.9%	3.0%
1	50.0%	59.6%	46.4%	44.5%	58.3%	48.6%
2	25.7%	25.0%	27.6%	27.5%	23.3%	27.4%
3 or more	22.1%	15.4%	24.2%	23.6%	15.5%	21.0%
Mean [median] age of youngest recipient child in the assistance unit	5.89 [4.47]	8.07 [8.17]	5.38 [3.45]	5.50 [3.52]	8.24 [8.42]	6.02 [4.13]
% cases with child under 3	41.6%	25.5%	46.9%	45.4%	28.0%	41.5%
TCA Receipt						
Mean [median] months of receipt in last 5 years	21.27 [16]	31.31 [29]	19.76 [12]	22.71 [16]	23.78 [14]	28.16 [24]
Mean [median] number of months used toward time limit	11.76 [7]	3.87 [0]	9.17 [5]	13.10 [6]	4.61 [0]	30.36 [19]
Employment						
% Employed in the last year	39.3%	55.2%	42.2%	45.1%	45.7%	36.6%
% Employed in the 4th quarter	27.9%	38.8%	25.5%	26.3%	27.5%	20.6%
Mean [median] quarterly earnings in the last year	$3,047 [$2,062]	$2,753 [$1,638]	$2,925 [$1,549]	$2,638 [$1,713]	$3,336 [$2,000]	$2,567 [$1,566]
Mean [median] total earnings in the 4th quarter	$3,655 [$2,670]	$3,872 [$3,381]	$4,075 [$2,760]	$4,121 [$3,169]	$4,609 [$4,041]	$3,536 [$2,355]