

BALTIMORE CITY TEMPORARY CASH ASSISTANCE ACTIVE CASELOAD: 2011

SUMMARY

Caseload Characteristics

- Baltimore City experienced a 23% increase in its caseload from 9,989 cases in 2007 to 12,287 cases in 2010. However, the caseload declined to 11,997 cases in 2011.
- While Baltimore City makes up a large portion of Maryland's TCA caseload, its percentage of the overall caseload decreased from 49% in 2007 to 44% in 2011 due to caseload increases in other parts of the state.
- A typical TCA recipient was an African American (90.7%) woman (94.9%) who was about 34 years of age and had received at least her high school diploma (50.7%).
- A typical TCA case had two or fewer people in the assistance unit (56.4%), and the youngest child in the assistance unit was approximately six years old.
- Half (50.8%) of cases in Baltimore City (50.8%) were work-exempt. The other half (49.1%) of the caseload was work-eligible, with single-parent cases (41.6%) making up the majority. In fact,

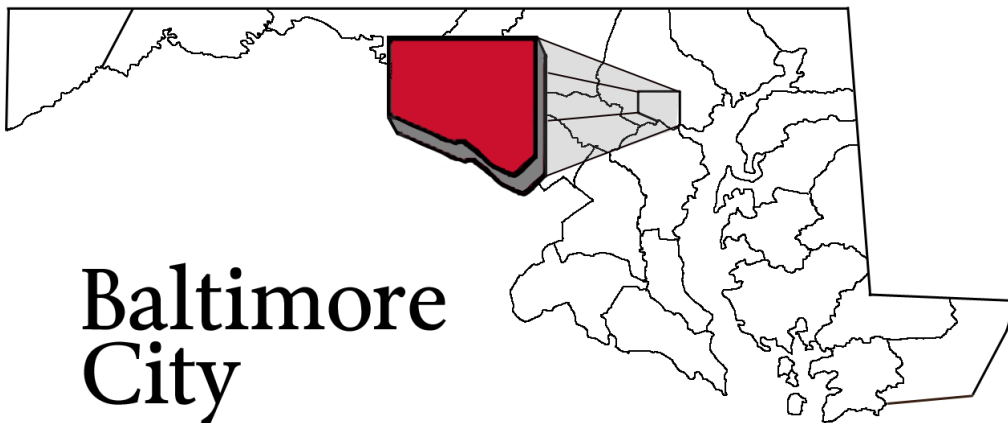
these cases are the largest caseload designation followed by child-only cases (23.2%).

TCA Participation

- TCA recipients received fewer months of assistance over time. In 2007, families received an average of 32 months of TCA, but this declined to 28 months in 2011.
- TCA recipients received about 30 months, on average of cash assistance that counted toward the 60-month federal time limit.

Employment and Wages

- The percent of Baltimore City caseheads working in the previous two years decreased from 62% in 2007 to 48% in 2011.
- Median total earnings in the previous two years also decreased by 35% over the past five years. In 2007, two-year median total earnings were \$7,643 but only \$4,987 by 2011.

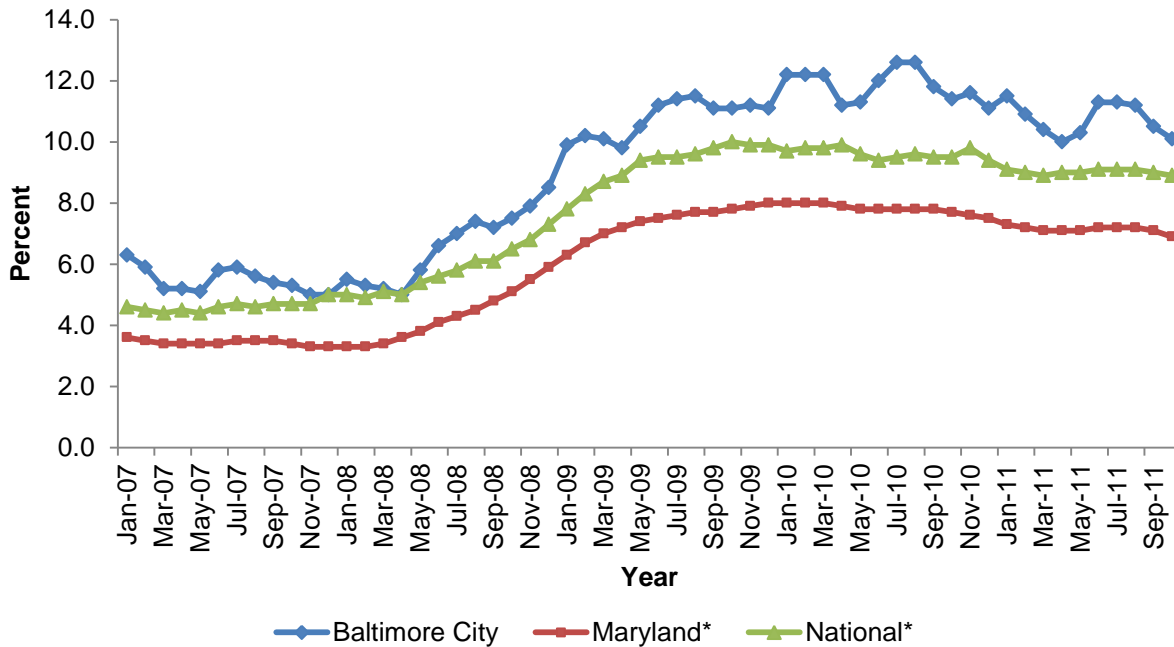


INTRODUCTION

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 Baltimore City by utilizing the same methodology and data.

Baltimore City, the largest urban area in Maryland, is located between Baltimore County and Anne Arundel County. Unemployment in Baltimore City is generally higher than the state average, as displayed in Figure 1.ⁱⁱ In fact, unemployment reached as high as 12.6% in July 2010. The state average was only 7.8% in that month.

Figure 1. Unemployment Rate, 2007-2011



* Indicates seasonal adjustment.

The largest industries within Baltimore City were educational services, and health care and social assistance; professional, scientific, and management; administrative and waste management services; and public administration.ⁱⁱⁱ More than one third (36.9%) of Baltimore City residents commuted for employment outside the city; an additional 9.1% left the state for employment.^{iv} The majority (77.4%) of Baltimore City residents age 25 and older received a high school degree or higher, but only one quarter (25.2%) of residents held Bachelor's degrees or higher.^v About one-third (32.8%) of Baltimore City households earned under \$25,000 with an average household income of \$56,342 in 2010 and a median household income of \$39,386.^{vi} The estimated poverty rate for 2011 was 25.1%^{vii} in Baltimore City, which was three times the state average.^{viii}

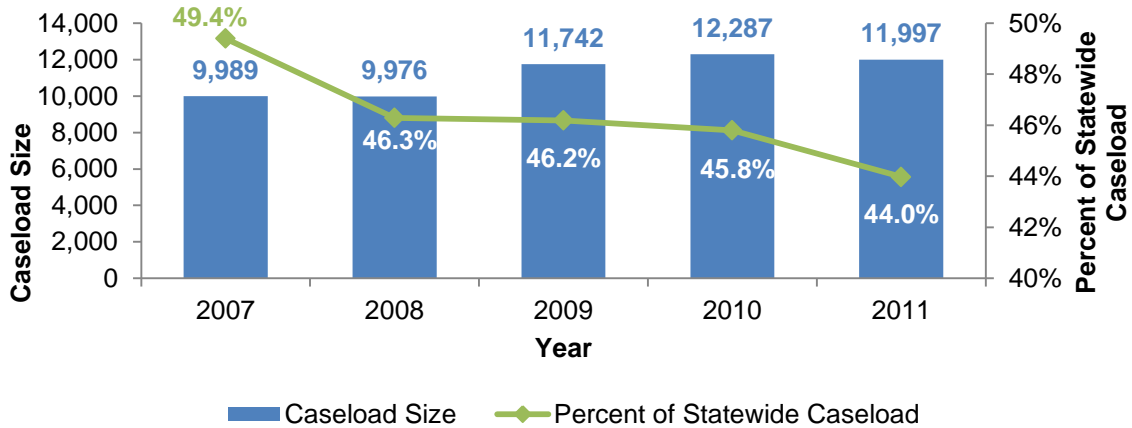
	Baltimore City	Maryland
2010 Population	620,691	5,773,552
2011 Poverty Rate	25.1%	8.6%
2010 Median Household Income	\$39,386	\$90,500

FINDINGS

Caseload Characteristics

TCA caseloads across Maryland increased since the start of the Great Recession, but they began to decline in 2011. The caseload in Baltimore City, as shown in Figure 2, increased from 9,989 in October 2007 to 12,287 cases in October 2010, a 23.0% increase. This trend reversed in 2011, however, with a 2.4% decrease to 11,997 cases. While Baltimore City’s caseload represented a large percentage of Maryland’s statewide caseload, the proportion decreased from almost 50% to 44% due to increased caseload size in other Maryland jurisdictions.

Figure 2. TCA Caseload for Baltimore City, 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 Baltimore City TCA recipients, as displayed in Table 2, was an African American (90.7%) woman (94.9%) who has completed high school but received no additional education (48.5%). She never married (87.1%) and was 34 years old, on average. This profile has not changed over time, and is similar to the average Maryland TCA recipient except for race and the percentage of never married clients. 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. Baltimore City Payee Demographic Characteristics: 2011 (n=11,997)

Gender	
% Women	94.9% (11,389)
Race	
% African American [^]	90.7% (10,652)
% Caucasian [^]	6.6% (770)
% Hispanic	1.8% (217)
% Non-Hispanic Other	0.9% (101)
Education	
Finished 12th grade	48.5% (5,632)
Beyond 12th grade	2.2% (255)
Marital Status	
Never married	87.1% (10,342)
Age at Study Month	
Mean [median]	33.89 [30.52]
Range	17.95-97.01

Note: [^]=non-Hispanic. Counts may not sum to actual sample size because of missing data for some variables. Valid percentages are reported.

As shown in Table 3, most assistance units were relatively small: more than half (56.4%) of all cases contained just one or two recipients, and over one in five (20.5%) 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. 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.

Table 3. Baltimore City Case Demographic Characteristics: 2011 (n=11,997)

Size of Assistance Unit (AU)	
1-2 people	56.4% (6,773)
3 people	23.1% (2,767)
4 or more people	20.5% (2,457)
Mean [median]	2.60 [2]
Number of Adults in AU	
Mean [median]	0.79 [1]
Number of Children AU	
Mean [median]	1.80 [1]
Age of Youngest Recipient Child	
Mean [median]	5.83 [4.09]
Range	0.01-17.99

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

About half (49.1%) of Baltimore City's caseload was designated as work-eligible, as presented in Table 4. The caseheads of work-eligible cases are required to participate in work-related activities. Single-parent cases make up the largest caseload designation, representing about two of every five cases. The other half (50.9%) of the caseload was designated as work-exempt, and was largely made of child-only cases (23.2%) and long-term disabled cases (12.9%). Child-only cases have actually decreased as a percentage of the overall caseload from 29.3% in 2007 to 23.2% in 2011. On the other hand, long-term disabled cases increased over this same period from 8.6% to 12.9%.

Table 4. Baltimore City Caseload Designations, 2007-2011***

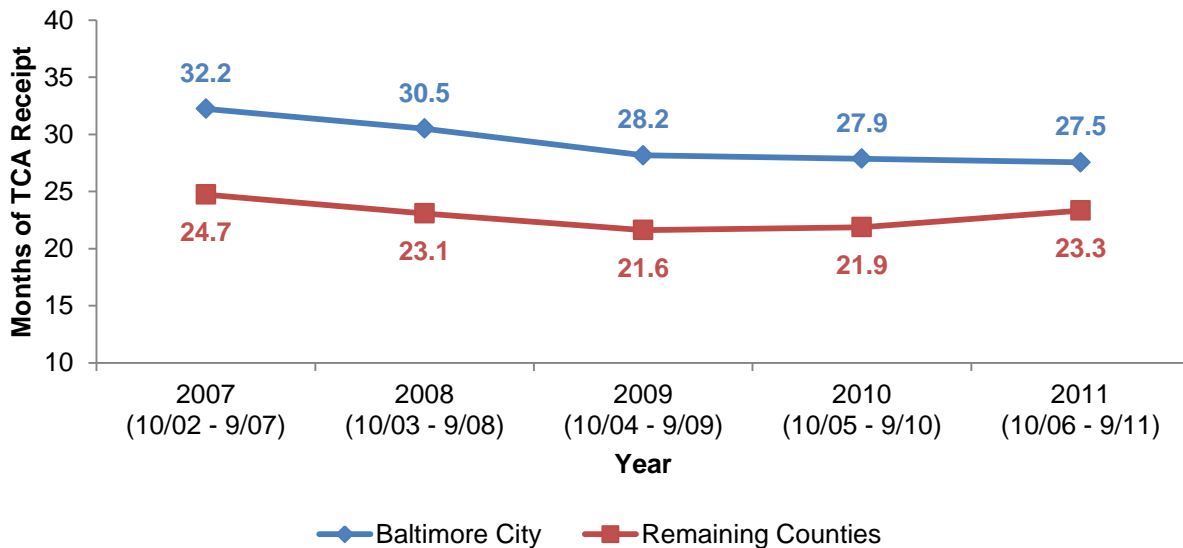
	2007 (n=9,989)	2008 (n=9,976)	2009 (n=11,742)	2010 (n=12,287)	2011 (n=11,997)
Work-Eligible	48.3% (4,816)	40.4% (4,024)	48.1% (5,651)	51.4% (6,313)	49.1% (5,896)
Single-Parent Cases	43.4% (4,323)	34.5% (3,433)	42.6% (5,000)	44.8% (5,498)	41.6% (4,988)
Earnings	3.4% (335)	3.0% (294)	2.7% (316)	3.2% (399)	4.1% (491)
Short-term Disability	0.2% (22)	1.0% (95)	0.5% (63)	0.5% (67)	0.8% (98)
Legal Immigrant	-	0.1% (11)	0.1% (17)	0.2% (21)	0.2% (18)
Domestic Violence	0.7% (71)	0.8% (80)	0.6% (76)	0.9% (107)	0.8% (99)
Two-Parent Cases	0.6% (57)	1.1% (111)	1.5% (179)	1.8% (220)	1.7% (202)
Work-Exempt	51.7% (5,147)	59.6% (5,928)	51.9% (6,091)	48.6% (5,972)	50.9% (6,101)
Child-Only	29.3% (2,916)	33.4% (3,325)	27.5% (3,224)	24.8% (3,051)	23.2% (2,787)
Child Under One	8.6% (859)	12.1% (1,205)	10.6% (1,247)	9.6% (1,185)	9.4% (1,130)
Long-term Disability	8.6% (854)	8.9% (881)	8.6% (1,013)	9.4% (1,158)	12.9% (1,548)
Caring for a Disabled Relative	2.0% (197)	2.2% (220)	2.5% (290)	2.4% (290)	3.2% (383)
Needy Caretaker	3.2% (321)	3.0% (297)	2.7% (317)	2.4% (290)	2.1% (253)

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

TCA Participation

An average family has received TCA in about two years of the previous five, although this average is slightly higher in Baltimore City. Figure 3 presents the average number of months of TCA receipt in the last five years for each of the caseloads in Baltimore City and the remaining 23 counties. Each of the caseloads in Baltimore City received TCA for more than two years during the previous five years. For example, the 2007 caseload received TCA for an average of 32.2 months in the previous five years (between October 2002 and September 2007). This decreased to an average of 27.5 months by 2011. While caseloads in Baltimore City saw a continuous decline in the average number of months of TCA, the counties saw a small uptick in TCA receipt, from 21.6 months in 2009 to 23.3 months in 2011. .

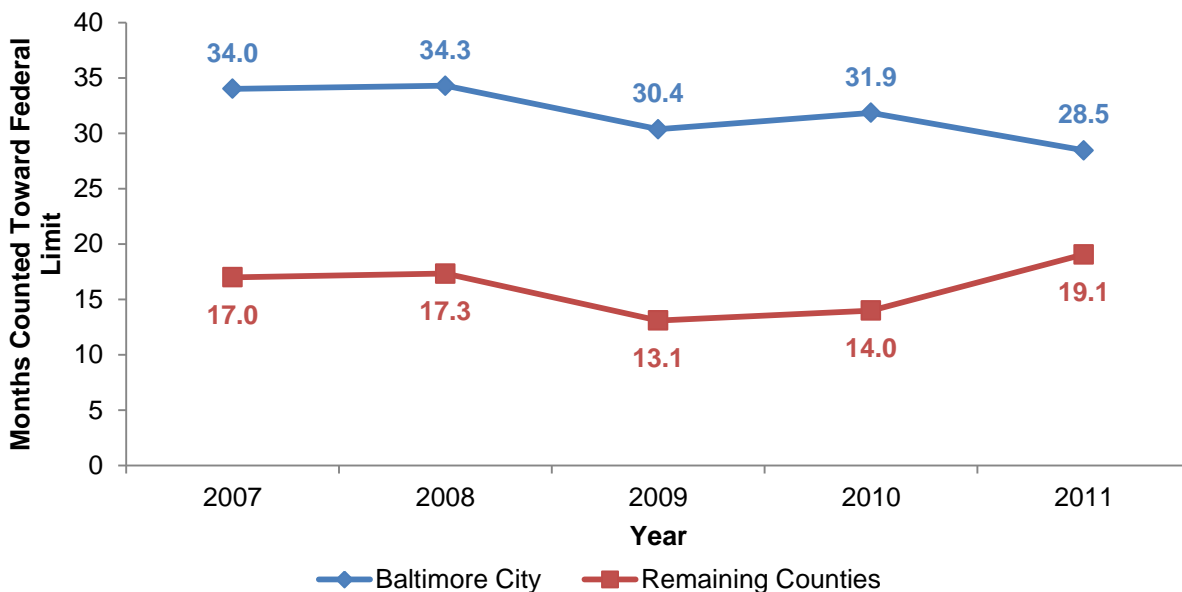
Figure 3. Average Number of Months of TCA in the Previous Five Years: 2007-2011***



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

Most adult TCA recipients are subject to a 60-month lifetime limit on benefit receipt. However, Maryland does allow for hardship exemptions for cases that require additional months of receipt. Statewide, only seven percent of the caseload has received more than 60 months of TCA.^{ix} Figure 4 shows the average number of months counted toward the federal 60-month time limit between 2007 and 2011 for Baltimore City and the remaining 23 counties. The 2007 caseload in Baltimore City had received an average of 34 months of TCA receipt counting towards the federal time limit. This figure has decline over time, however, and the 2011 caseload had received an average of 28.5 time-limited months. On the hand, the other counties began to see an increase in receipt of the months counting toward the federal time limit. This increase still remained below the average in Baltimore City, however.

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



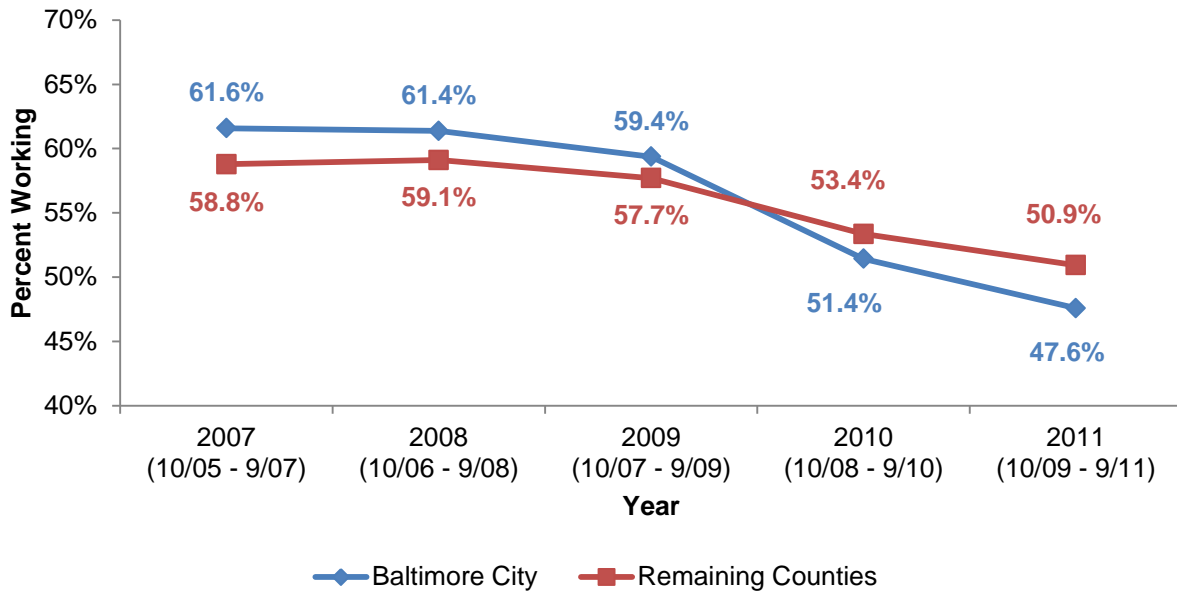
*p<.05 **p<.01 ***p<.001.

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.^x To provide a perspective on employment in Baltimore City, Figure 5 compares Baltimore City and the remaining counties on the percent of caseheads who worked in a Maryland job covered by Unemployment Insurance (UI) in the two years before each of the study months. There was a decrease in employment participation from 61.6% in 2007 to 47.6% in 2011. Baltimore City had a slightly higher percentage of caseheads working than the remaining counties until 2010, when the remaining counties’ percentage of caseheads working surpassed Baltimore City.

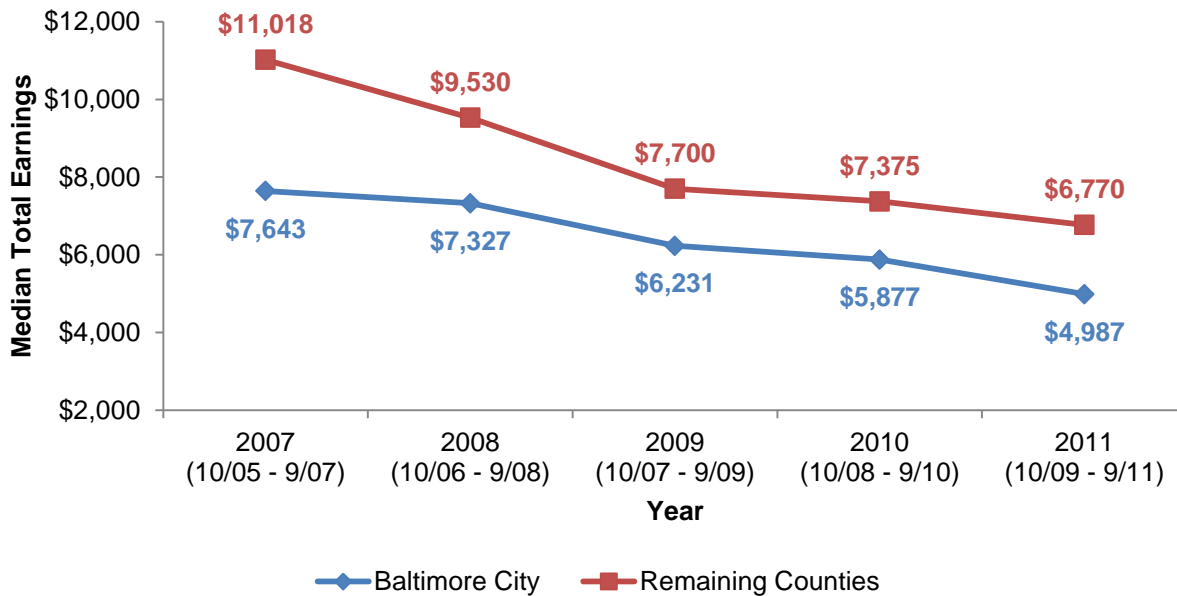
For the employed caseheads, Figure 6 shows their median total earnings in the previous two years for Baltimore City and the remaining counties. Baltimore City recipients consistently earned less than recipients in the remaining counties. Furthermore, there was a substantial decrease of more than \$2,500 in median total earnings in Baltimore City from \$7,643 in 2007 to \$4,987 in 2011. Median earnings in the counties also decreased over this period by more than \$4,000, representing a 38.6% decrease. This is similar to the 34.8% decrease in Baltimore City.

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



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

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



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

CONCLUSION

In 2011, Baltimore City's TCA caseload was comprised of African American women about 34 years old with high school diplomas. While the caseload did increase between 2007 and 2010 with a small decline in 2011, the distribution of caseload designations remained relatively stable. One exception was the rise in both the number of cases and the percentage of the caseload designated as long-term disabled. The overall increase in Baltimore City's caseload is not unexpected considering the decline in employment and earnings. This decline—the lack of employment for self-sufficiency—is likely the reason that families came onto cash assistance. However, with the slowly improving economy, the caseload is expected to continue its decline.

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 Baltimore City. For comparison between counties we have included the 3 year 2009-2011 estimate was 24.0%.

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

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

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

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