

# BALTIMORE COUNTY TEMPORARY CASH ASSISTANCE ACTIVE CASELOAD: 2011

## SUMMARY

### Caseload Characteristics

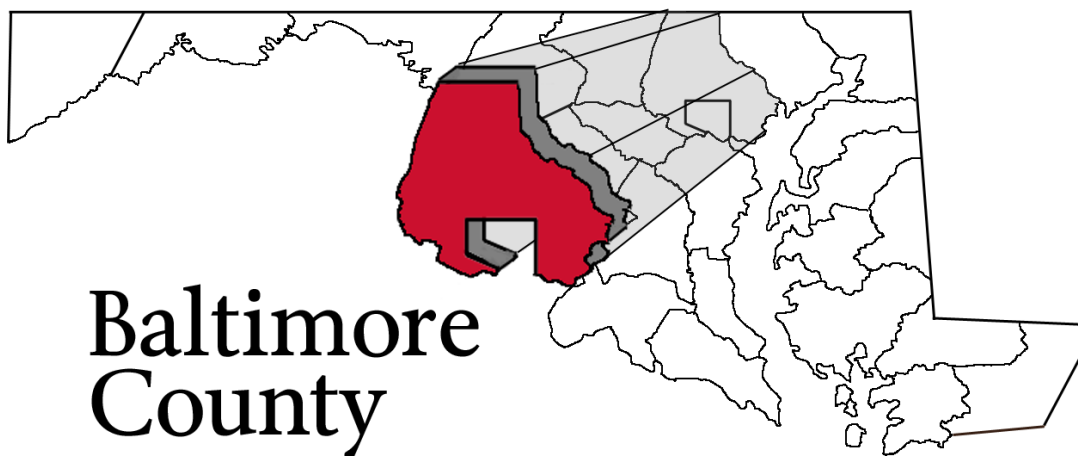
- Between 2007 and 2011, Baltimore County experienced a 62% increase in caseload size, increasing from 1,967 cases in 2007 to 3,181 cases in 2011. This increase in the caseload also resulted in an increase of its proportion of the total Maryland caseload—from 10% to 12%.
- A typical TCA recipient was an African American (64.9%) woman (93.6%) who was about 36 years of age and had received at least her high school diploma (73.1%).
- A typical TCA case had two or fewer people in the assistance unit (61.3%). The youngest child in the assistance unit was approximately six years old.
- More than half (56.8%) of cases were work-exempt cases, and one-third (33.1%) were child-only cases.
- There was a decrease in work-exempt cases, from 72% in 2007 to 57% in 2011, and an increase in the work-eligible caseload from 28% to 43%. Additionally, the percent of child-only cases also decreased from 45% in 2007 to 33% in 2011.

### TCA Participation

- Baltimore County TCA families received TCA for slightly more than two years in the previous five years. In 2007, families received an average of 27 months of TCA in the previous five years; this decreased to 25 months in 2011.
- Between 2007 and 2011, TCA recipients in Baltimore County had 15 to 22 months of assistance counted toward the federal time limit.

### Employment and Wages

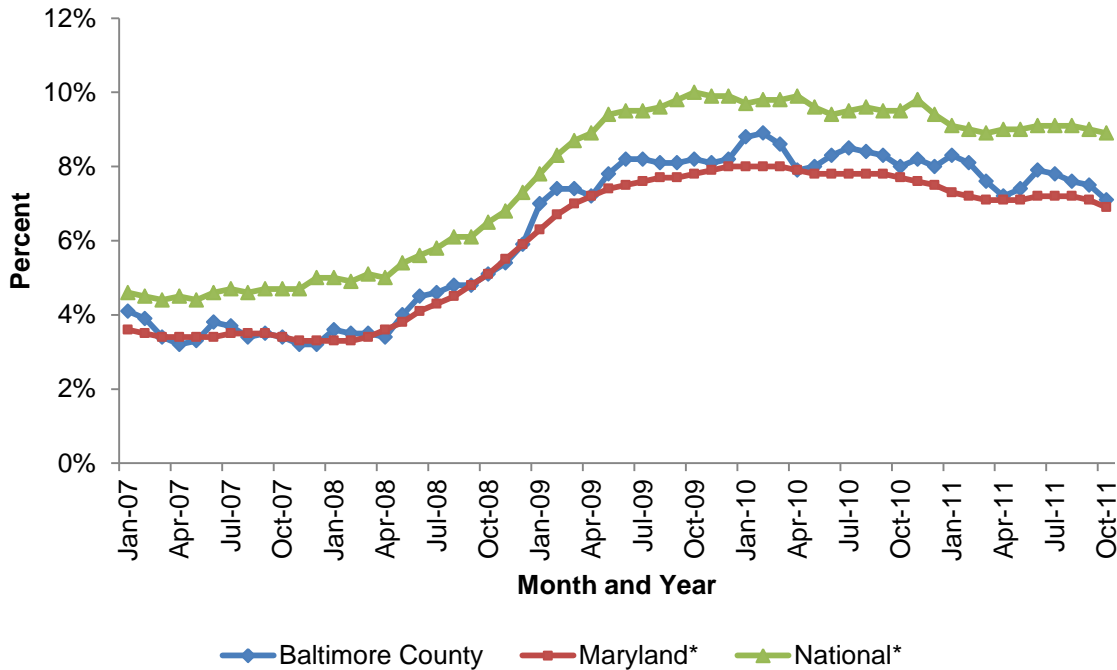
- Baltimore County's recipients were more likely to have worked in the previous two years compared to their counterparts in the rest of Maryland. Despite this, the percent of Baltimore County caseheads working in the previous two years decreased from 61% in 2007 to 56% in 2011.
- Earnings in the previous two years also decreased substantially. In 2007, median total earnings were \$16,358, decreasing to \$8,654 by 2011.



# INTRODUCTION

This report is a supplemental resource to *Life on Welfare: Characteristics of Maryland's TCA Caseload since the Great Recession*.<sup>i</sup> While the main report focuses on the statewide trends of the active caseload, this report provides trends specifically for Baltimore County by utilizing the same methodology and data. Baltimore County, while centrally located in Maryland, shares a border with Pennsylvania and surrounds Baltimore City to the south. The population is rather large, making up 13.9% of the statewide population. As Figure 1 shows, the unemployment rate in Baltimore County has been on target with the state average since 2007.<sup>ii</sup>

**Figure 1. Unemployment Rate, 2007-2011**



\* Indicates seasonal adjustment.

The largest industries within Baltimore County are educational services; healthcare and social assistance; professional, scientific, and management; administrative and waste management services; and retail trade.<sup>iii</sup> Nearly half (47.8%) of residents traveled for employment outside of the county, and another 3.1% left the state for employment.<sup>iv</sup> The majority of Baltimore County residents age 25 and older received a high school degree or higher (88.8%); one third (35.2%) of residents have Bachelor degrees or higher.<sup>v</sup> Only 15.6% of Baltimore County households earned under \$25,000 with an average household income of \$83,547 in 2010 and a median household income of \$63,959.<sup>vi</sup> The estimated poverty rate for 2011 was 9.6%<sup>vii</sup>, which was one percentage point higher than the state average.<sup>viii</sup>

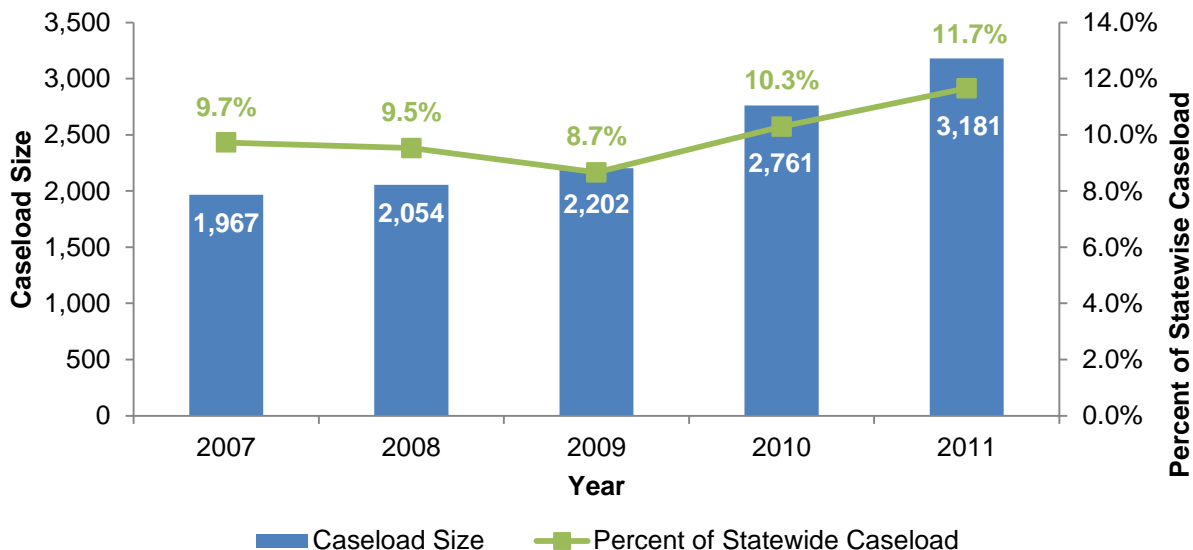
	<b>Baltimore County</b>	<b>Maryland</b>
2010 Population	805,029	5,773,552
2011 Poverty Rate	9.6%	8.6%
2010 Median Household Income	\$63,959	\$90,500

## FINDINGS

### Caseload Characteristics

TCA caseloads across Maryland have increased since the start of the Great Recession, and Baltimore County was no different. The total caseload size in Baltimore County, as shown in Figure 2, increased from 1,967 in October 2007 to 3,181 cases in October 2011, a 61.7% increase. Baltimore County accounted for 9.7% of the statewide caseload in 2007, yet in 2011, it accounted for 11.7% of the total caseload.

**Figure 2. TCA Caseload for Baltimore County, 2007-2011**



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

The general profile of Baltimore County TCA recipients, as displayed in Table 2, was an African American (64.9%) woman (93.6%) who has completed high school but received no additional education (67.2%). She never married (72.7%) and was 36 years old, on average. This profile has not changed between 2007 and 2011, except there was a 10 percentage point increase in women who had never been married from 62.5% in 2007. This profile was similar to that of the average TCA recipient in Maryland. 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 County Payee Demographic Characteristics: 2011 (n=3,181)**

<b>Gender</b>	
% Women	93.8% (2,984)
<b>Race</b>	
% African American <sup>^</sup>	64.9% (1,915)
% Caucasian <sup>^</sup>	29.6% (874)
% Hispanic	3.7% (110)
% Non-Hispanic Other	1.8% (52)
<b>Education</b>	
Finished 12th grade	67.2% (1,931)
Beyond 12th grade	5.9% (171)
<b>Marital Status</b>	
Never married	72.7% (2,259)
<b>Age at Study Month</b>	
Mean [median]	36.07 [32.71]
Range	17.68-85.58

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

As shown in Table 3, most assistance units were small: over half (61.3%) of all cases contained just one or two recipients, and less than one in five (17.3%) assistance units consisted of four or more people. On average, assistance units had one adult or less and one or 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 County Case Demographic Characteristics: 2011 (n=3,181)**

<b>Size of Assistance Unit (AU)</b>	
1-2 people	61.3% (1,948)
3 people	21.5% (683)
4 or more people	17.3% (550)
Mean [median]	2.43 [2]
<b>Number of Adults in AU***</b>	
Mean [median]	0.71 [1]
<b>Number of Children AU***</b>	
Mean [median]	1.72 [1]
<b>Age of Youngest Recipient Child</b>	
Mean [median]	6.17 [4.53]
Range	0.1-17.99

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

According to Table 4, the work-eligible caseload made up two-fifths (43.2%) of the total caseload in 2011, which was slightly lower than the state level of 44.9%. The caseheads of work-eligible cases are required to participate in a work-related activity. The percent of work-eligible cases increased from 28.1% to 43.2%, while the percent work-exempt cases decreased from 71.9% to 56.8%, suggesting that Baltimore County had more caseheads required to participate in a work-related activity. In fact, single-parent cases, a portion of the work-eligible population, more than doubled throughout this study period, from 435 to 1,034 cases. There were also increased caseload sizes in some of the work-exempt categories, such as child-only cases, but the growth was much slower, resulting in the decreased percentage of work-exempt cases throughout this time period.

**Table 4. Baltimore County Caseload Designations, 2007-2011\*\*\***

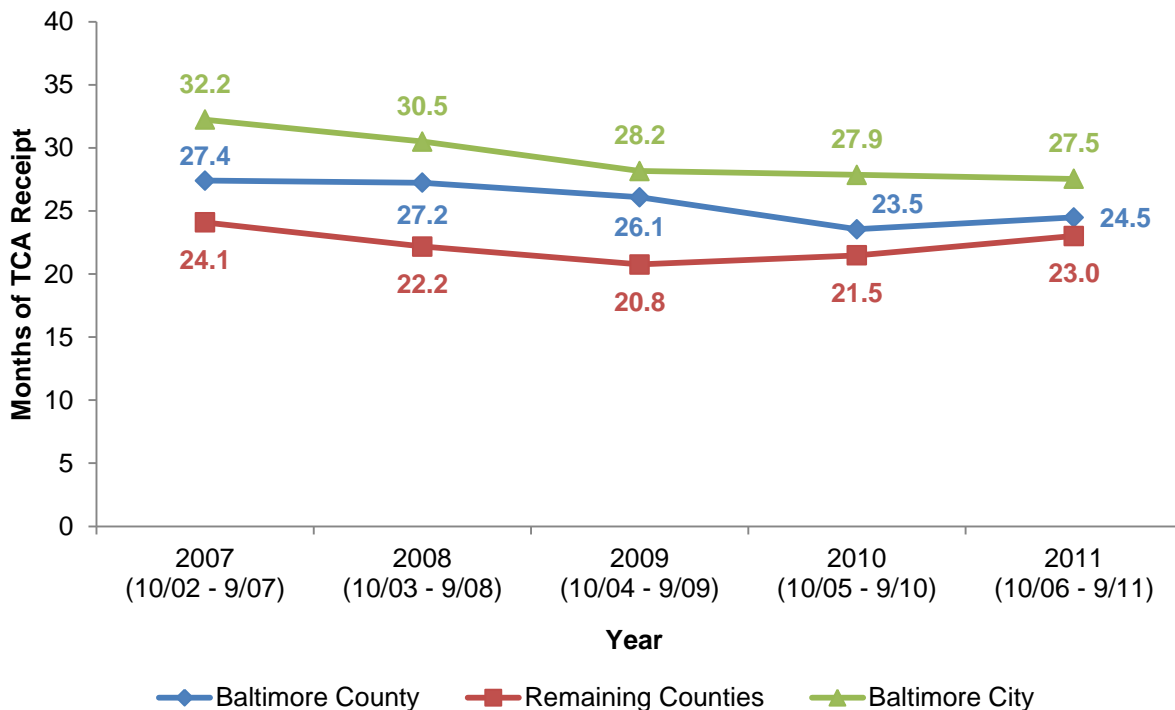
	<b>2007</b> (n=1,967)	<b>2008</b> (n=2,054)	<b>2009</b> (n=2,202)	<b>2010</b> (n=2,761)	<b>2011</b> (n=3,181)
<b>Work-Eligible</b>	<b>28.1% (552)</b>	<b>27.8% (571)</b>	<b>29.9% (658)</b>	<b>39.6% (1,093)</b>	<b>43.2% (1,377)</b>
Single-Parent Cases	22.1% (435)	21.3% (436)	21.3% (469)	29.5% (814)	32.5% (1,034)
Earnings	1.5% (30)	2.4% (50)	2.9% (64)	3.6% (99)	4.3% (136)
Short-term Disability	3.1% (61)	2.6% (53)	3.5% (76)	3.5% (96)	2.6% (82)
Legal Immigrant	0.5% (10)	0.5% (11)	0.5% (10)	0.5% (14)	0.9% (29)
Domestic Violence	-	-	-	0.6% (17)	0.5% (17)
Two-Parent Cases	-	0.7% (14)	1.5% (32)	1.9% (53)	2.4% (76)
<b>Work-Exempt</b>	<b>71.9% (1,413)</b>	<b>72.2% (1,480)</b>	<b>70.1% (1,543)</b>	<b>60.4% (1,664)</b>	<b>56.8% (1,806)</b>
Child-Only	45.1% (886)	48.3% (990)	43.9% (967)	36.4% (1,004)	33.1% (1,051)
Child Under One	11.8% (232)	11.6% (238)	11.4% (251)	9.5% (262)	9.8% (313)
Long-term Disability	10.4% (205)	7.9% (163)	10.2% (225)	10.3% (284)	10.1% (322)
Caring for Disabled					
Family Member	2.3% (45)	1.8% (37)	2.3% (50)	2.1% (58)	2.0% (64)
Needy Caretaker	2.3% (45)	2.5% (52)	2.3% (50)	2.0% (56)	1.8% (56)

**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

The average number of months of TCA receipt in the last five years is presented in Figure 3 for Baltimore County, Baltimore City, and the remaining 22 counties. Statewide figures are omitted since they tend to reflect Baltimore City trends due to its disproportionately large part of the state's caseload. Baltimore County recipients received cash assistance for an average of just over two of the previous five years. For example, they received TCA for an average of 27.4 months in the previous five years in 2007 (October 2002 to September 2007). From October 2008 to October 2011, Baltimore County recipients remained slightly below the 2007 average. The other 22 counties had slightly fewer months of TCA receipt than Baltimore County, but also remained around two years of receipt. Baltimore City, however, saw a continuous decline in the average number of month of TCA throughout this time period.

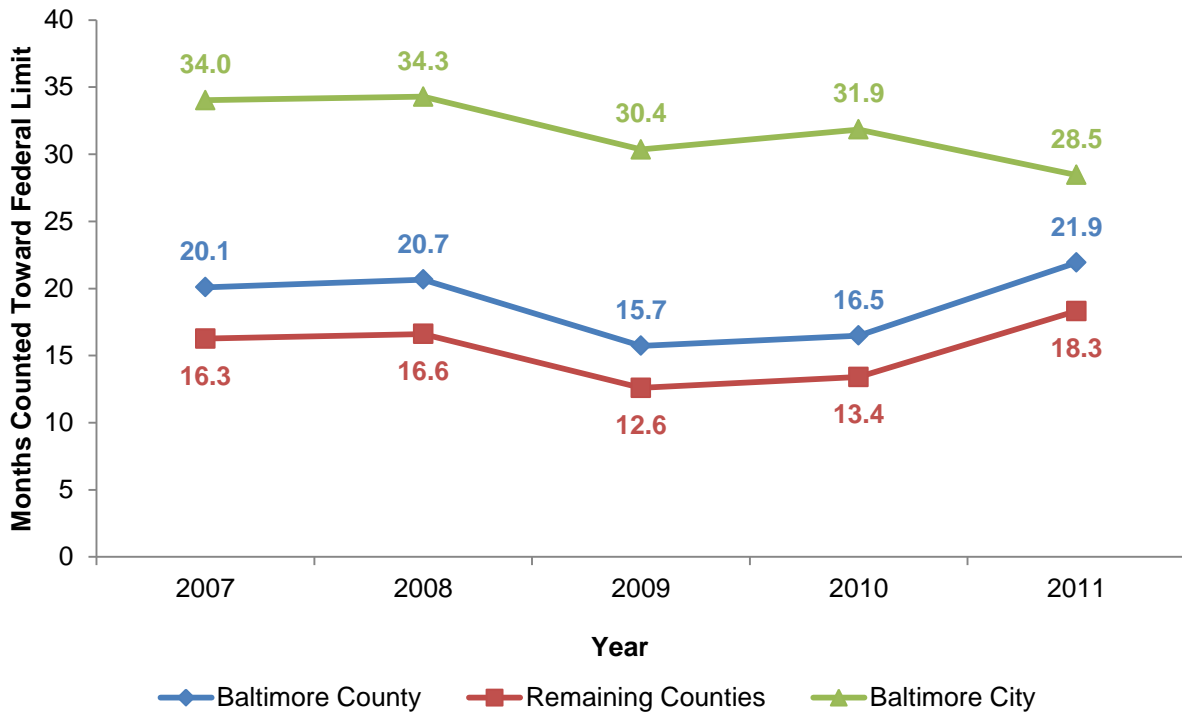
**Figure 3. Average Number of Months of TCA in the Previous Five Years: 2007-2011\*\*\***



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

Most adult TCA recipients are subject to a 60-month lifetime limit on benefit receipt. However, Maryland allows for hardship exemptions for cases that require additional months of receipt. Statewide, only seven percent of the entire caseload has received more than 60 months of TCA.<sup>ix</sup> Figure 4 shows the trends in the average number of months counted toward the federal 60-month time limit between 2007 and 2011 for Baltimore County, the remaining 22 counties, and Baltimore City. The 2007 and 2008 caseloads in Baltimore County had an average of about 20 months counted toward the 60-month limit while the 2009 and 2010 caseloads only had about 16 months counted toward the 60-month limit. In 2011, however, the average number of months counted toward the time limit in Baltimore County increased to 21. Baltimore County cases consistently had more months counted toward the time limit than cases in the other counties, but less than those in Baltimore City. The number of months counting towards the federal time limit was lower than the number of months received in the previous five years, due to the proportion of the caseload that receives exemptions from the federal time limit.

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



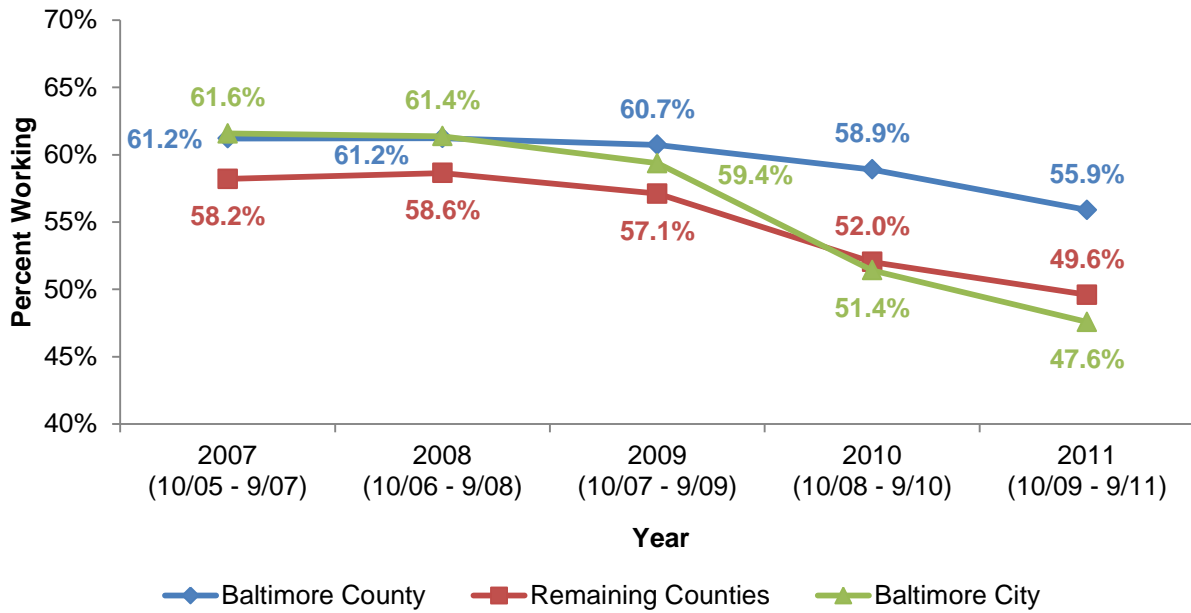
\*p<.05 \*\*p<.01 \*\*\*p<.001

### ***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.<sup>x</sup> Figure 5 compares Baltimore County, the remaining counties, and Baltimore City on the percent of caseheads who worked in a Maryland UI-covered job in the two years before each study month from October 2007 to October 2011. While Baltimore City and the counties saw a dramatic decrease in employment participation, Baltimore County only saw a five percentage point decrease from 61.2% in 2007 to 55.9% in 2011. Even with this decrease, Baltimore County had a higher percentage of recipients working than Baltimore City and the remaining counties. This higher employment rate in Baltimore County occurred despite the fact that Baltimore County had an unemployment rate comparable the state average throughout this time period.

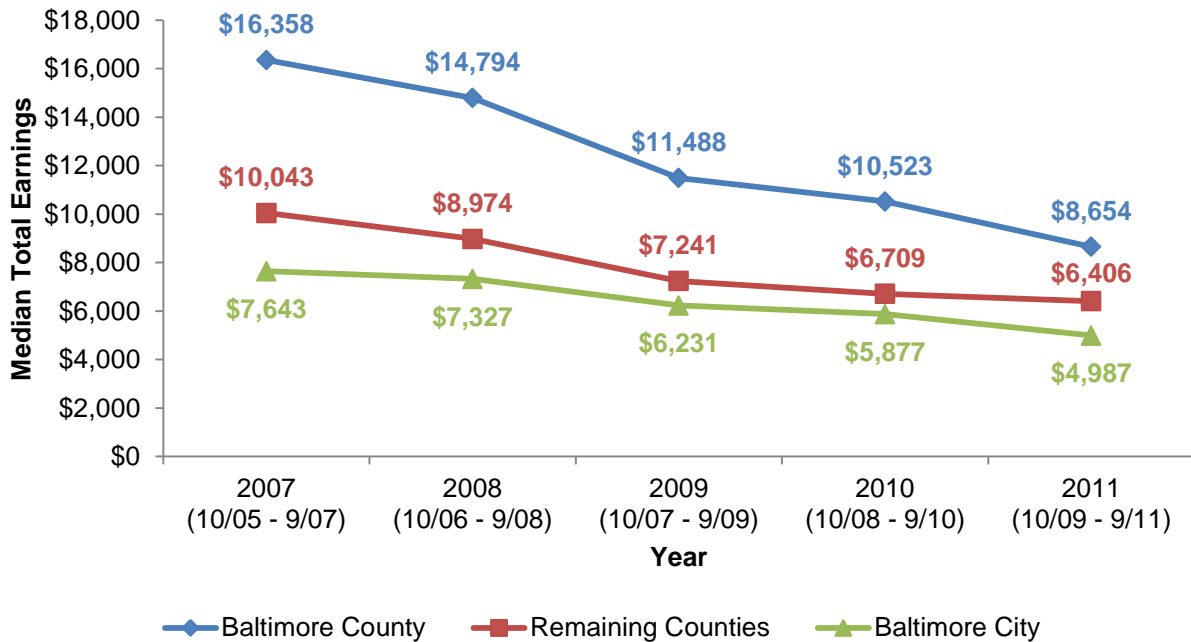
Figure 6 shows the median total earnings in the previous two years for the caseloads in each of our five study months for Baltimore County, the remaining counties, and Baltimore City. Baltimore County's median earnings (\$16,358) in 2007 were nearly \$9,000 higher than Baltimore City (\$7,643) and more than \$6,000 higher than the remaining counties (\$10,043). While employment participation decreased only slightly, there was a substantial decline of more than \$7,500 in median total earnings in Baltimore County from \$16,358 in 2007 to \$8,654 in 2011. The caseheads in Baltimore County earned more in each study period than caseheads in Baltimore City or the remaining counties, but the 47% decline in Baltimore County was much more dramatic than the approximate 35% decline in Baltimore City and the other counties.

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



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

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



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



## CONCLUSIONS

In 2011, Baltimore County TCA cases were comprised of African American women about 36 years old with high school diplomas. Cases mostly consisted of one or two people, and most of the children were under six years old. This profile was consistent over time except for an increase in the number of recipients who had never been married. Baltimore County's work-eligible caseload more than doubled between 2007 and 2011, while the number of work-exempt cases increased by less than 30%. The effects of the higher unemployment rate in the county are partly manifested in the increase of the work-eligible population. However, the requirement to participate in a work-related activity may be hindered by the limited employment opportunities. For caseheads who were able to obtain employment, median earnings dropped substantially, which was likely to result in continued need.

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### Notes and Sources:

<sup>i</sup> Nicoli, L.T., Logan, L., & Born, C.E. (2012). *Life after Welfare: Annual Update*. Baltimore: University of Maryland School of Social Work.

<sup>ii</sup> 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](http://www.bls.gov/news.release/archives/laus_11222011.htm).

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

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

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

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

<sup>vii</sup> The 2011 estimate was available for Baltimore County as presented above. However, for purposes of comparison, the 3 year 2009-2011 estimate was 8.7%.

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

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

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

## ACKNOWLEDGEMENTS

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