

# CALVERT COUNTY TEMPORARY CASH ASSISTANCE ACTIVE CASELOAD: 2011

## SUMMARY

### Caseload Characteristics

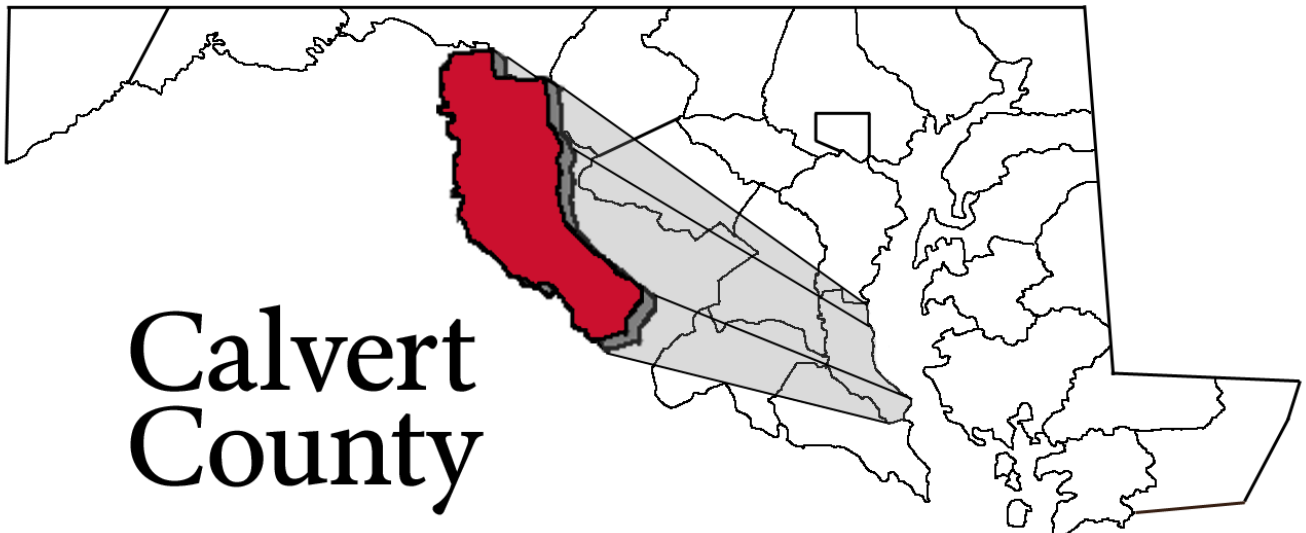
- Calvert County experienced a seven percent decrease in its caseload size from 151 cases in 2007 to 140 in 2011. This caseload represented less than one percent of Maryland's total caseload size.
- A typical TCA recipient was a Caucasian (50.4%) woman (92.1%) who was about 38 years of age and had received at least her high school diploma (74.2%).
- A typical TCA case had two or fewer people in the assistance unit (67.8%). The youngest child in the assistance unit was approximately six years old.
- The vast majority (73.4%) of cases were work-exempt cases, up from 58.9% in 2007. Child-only cases (41.7%) make up most of the work-exempt cases.
- There was a corresponding decrease in work-eligible cases from 41% in 2007 to 27% in 2011.

### TCA Participation

- Calvert County clients received less than two years of TCA in the previous five years. In 2007, families received an average of 19 months of TCA in the previous five years; this decreased to 18 months in 2011.
- Between 2007 and 2011, TCA recipients received between 9 and 13 months of assistance that counted toward the federal time limit.

### Employment and Wages

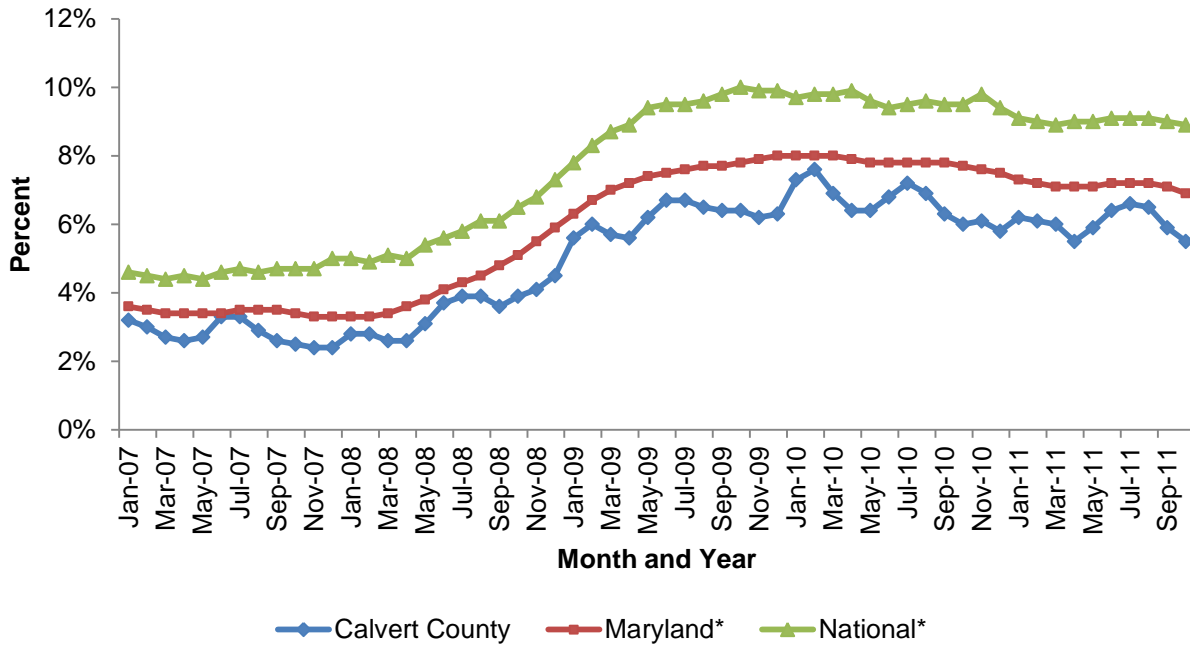
- Calvert County's recipients were more likely to have worked in the previous two years compared to their counterparts in the rest of Maryland. However, employment participation did decrease from 63% in 2007 to 59% in 2011.
- The median total earnings in the previous two years increased by less than \$200 over the past five years from \$11,342 in 2007 to \$11,525 in 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 Calvert County by utilizing the same methodology and data. Calvert County is in the center of Maryland, just south of Anne Arundel County. The population is about 1.5% of the state's overall population. The unemployment rate decreased 2.1 percentage points between February 2010 (7.6%), when it was at its peak, and October 2011 (5.5%).<sup>ii</sup> As Figure 1 shows, the unemployment rate in Calvert County has been below the state average since 2007.

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



\* Indicates seasonal adjustment.

The largest industries within Calvert County were educational services, and healthcare and social assistance; public administration; and construction.<sup>iii</sup> Two in five (42.8%) county residents commuted to work outside the county; an additional 16.1% left the state for employment.<sup>iv</sup> The majority of Calvert residents age 25 and older received a high school degree or higher (91.9%), but only three in ten (29.0%) held Bachelor's degrees or higher.<sup>v</sup> Only 9.5% of Baltimore households earned under \$25,000 with an average household income of \$103,462 in 2010 and a median household income of \$90,838.<sup>vi</sup> The estimated poverty rate for 2011 was 4.2%<sup>vii</sup>, which was 4.4 percentage points lower than the state average (8.6%).<sup>viii</sup>

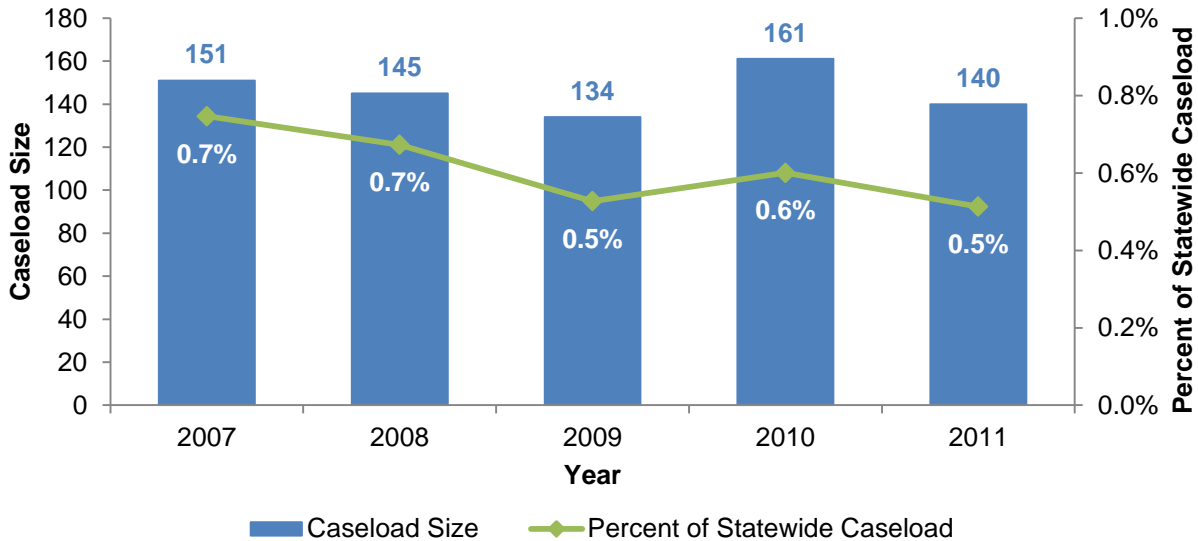
	<b>Calvert</b>	<b>Maryland</b>
2010 Population	88,737	5,773,552
2011 Poverty Rate	4.2%	8.6%
2010 Median Household Income	\$90,838	\$90,500

## FINDINGS

### **Caseload Characteristics**

Although TCA caseloads across Maryland increased since the start of the Great Recession, Calvert County's TCA caseload size decreased. The total caseload size in Calvert County, as shown in Figure 2, declined from 151 cases in October 2007 to 140 cases in October 2011, a 7.3% decrease. However, there was an increase in 2010 from 134 cases to 161 (a 20% increase) before declining to 140 cases. Nonetheless, Calvert County's caseload represented less than one percent of Maryland's statewide caseload.

**Figure 2. TCA Caseload for Calvert 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 Calvert County TCA recipients, as displayed in Table 2, was a Caucasian (50.4%) woman (92.1%) who had completed high school but received no additional education (74.2%). She never married (58.5%) and was 38 years old, on average. This profile has not changed between 2007 and 2011 except for a rise in the number of women who had never been married from 39.1% in 2007 to 58.5% in 2011, which was a 19.4 percentage point increase. However, 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. Calvert County Payee Demographic Characteristics: 2011 (n=140)**

<b>Gender</b>	
% Women	92.1% (129)
<b>Race</b>	
% African American <sup>^</sup>	46.3% (56)
% Caucasian <sup>^</sup>	50.4% (61)
<b>Education</b>	
Finished 12th grade	74.2% (92)
Beyond 12th grade	- -
<b>Marital Status</b>	
Never married	58.5% (79)
<b>Age at Study Month</b>	
Mean [median]	37.50 [36.19]
Range	18.52-71.19

**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 relatively small: over half (67.8%) of all cases contained just one or two recipients, and less than one in five (13.6%) 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 (mean=5.92).

**Table 3. Calvert County Case Demographic Characteristics: 2011 (n=140)**

<b>Size of Assistance Unit (AU)</b>	
1-2 people	67.8% (95)
3 people	18.6% (26)
4 or more people	13.6% (19)
Mean [median]	2.28 [2]
<b>Number of Adults in AU</b>	
Mean [median]	0.63 [1]
<b>Number of Children AU</b>	
Mean [median]	1.65 [1]
<b>Age of Youngest Recipient Child</b>	
Mean [median]	6.20 [4.72]
Range	0.7-17.95

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

As presented in Table 4, Calvert County has more work-exempt cases (73.4%) than work-eligible cases (26.6%). In work-eligible cases, the casehead is required to participate in work-related activities while work-exempt cases have no such requirement. This caseload composition is different from the state as a whole: statewide, 44.9% of cases are work-eligible and 55.1% are work-exempt. The largest caseload designation in Calvert County was child-only cases, which were two in five (41.7%) cases, followed by single-parent cases making up less than one in five (17.3%) cases. As a proportion of the caseload, work-exempt cases increased from 58.9% in 2007 to 73.4% in 2011, but this was only a difference of 13 cases. Hence, the small number of cases in Calvert County allows for small changes in size to affect the overall make-up of the caseload.

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

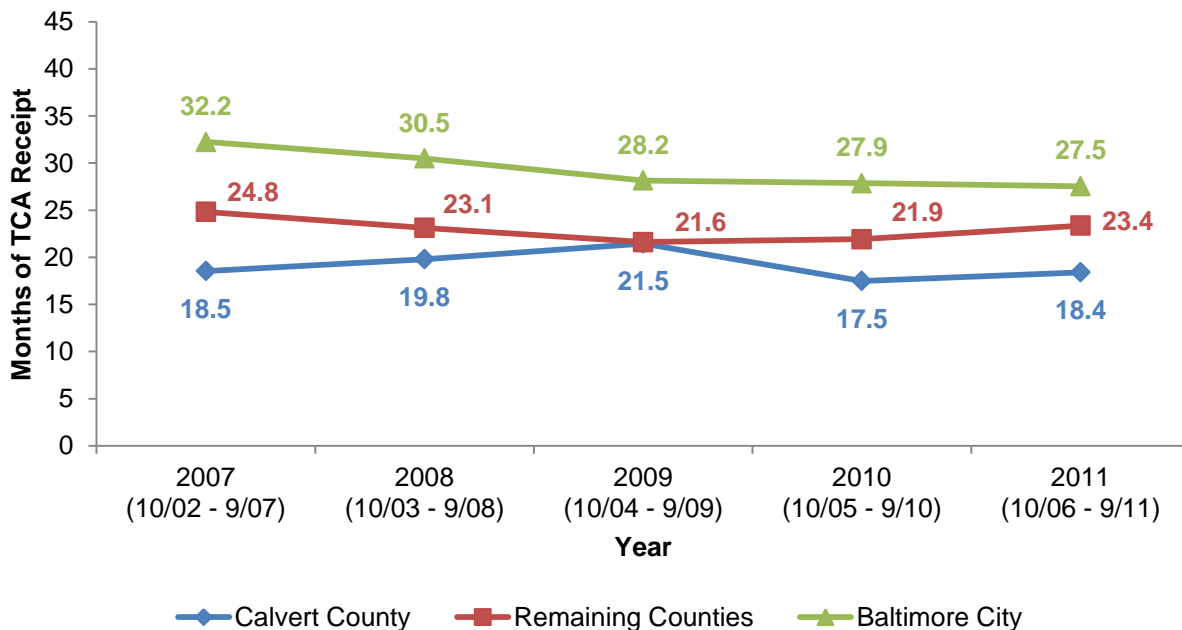
	<b>2007</b> (n=151)	<b>2008</b> (n=145)	<b>2009</b> (n=134)	<b>2010</b> (n=161)	<b>2011</b> (n=140)
<b>Work-Eligible</b>	<b>41.1% (62)</b>	<b>41.7% (60)</b>	<b>26.9% (36)</b>	<b>25.5% (41)</b>	<b>26.6% (37)</b>
Single-Parent Cases	26.5% (40)	25.7% (37)	14.2% (19)	14.9% (24)	17.3% (24)
Earnings	7.3% (11)	9.0% (13)	-	-	-
<b>Work-Exempt</b>	<b>58.9% (89)</b>	<b>58.3% (84)</b>	<b>73.1% (98)</b>	<b>74.5% (120)</b>	<b>73.4% (102)</b>
Child-Only	35.1% (53)	32.6% (47)	42.5% (57)	44.1% (71)	41.7% (58)
Child Under One	8.6% (13)	11.1% (16)	9.7% (13)	15.5% (25)	15.8% (22)
Long-term Disability	15.2% (23)	13.2% (19)	14.9% (20)	11.2% (18)	12.2% (17)

**Note:** Counts may not sum to actual sample size because caseload designations were excluded to protect recipient confidentiality when the sample was under 10 cases. The following caseload designations were excluded in all years: legal immigrant, needy caretaker relative, caring for disabled household member, short-term disabled, domestic violence, and two-parent cases. Valid percentages are reported. \*p<.05 \*\*p<.01 \*\*\*p<.001.

## TCA Participation

The average number of months of TCA receipt in the previous five years is presented in Figure 3 for Calvert County, Baltimore City, and the remaining 22 counties. We use the remaining 22 counties rather than statewide figures since those figures tend to reflect Baltimore City trends, due to its disproportionately large share of the state's caseload. In all years, Calvert County TCA recipients received assistance for less than two years, on average. For example, in 2007 Calvert County clients received TCA for an average of 18.5 months in the previous five years (between October 2002 to September 2007). There was an increase of three months to 21.5 months in 2009, but this dropped to 18.4 months, on average, by 2011. The other counties presented slightly more change. Baltimore City, however, saw a continuous decline in the average number of months of TCA throughout this time period.

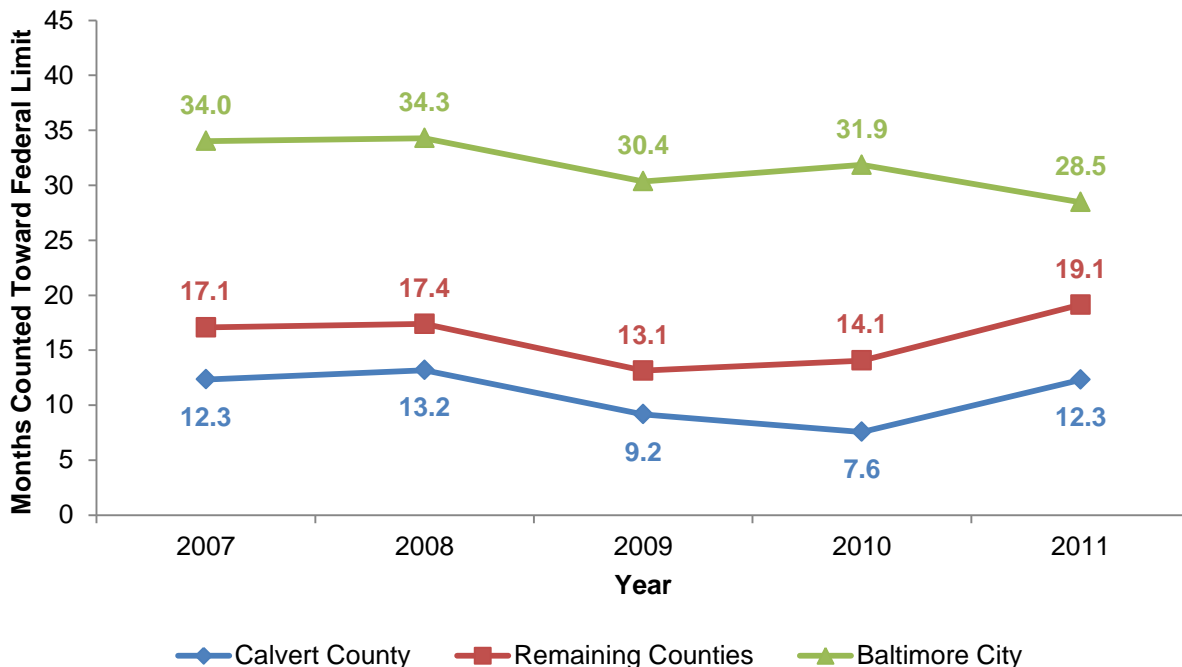
**Figure 3. Average Number of Months of TCA in the Previous Five Years: 2007-2011\*\*\***



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

Most adult TCA recipients are subject to a 60-month lifetime limit on benefit receipt. However, Maryland 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.<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 Calvert County, the remaining 22 counties, and Baltimore City. In 2007, cases in Calvert County received 12.3 months, on average, of TCA, but this decreased to 7.6 months in 2010, only to increase again in 2011 to 12.3 months, on average.<sup>x</sup> The number of months counting towards the federal time limit was lower than the number of months of TCA received in the previous five years. This was due to the large proportion of cases that were exempt from the federal time limit. Similar to Calvert County, the remaining Maryland counties had an initial decrease in the average number of time-limited months, but average time-limited months began to rise again after 2010. Baltimore City, on the other hand, continued to see a decrease in months counted toward the federal time limit, declining from 34.0 months in 2007 to 28.5 months in 2011.

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



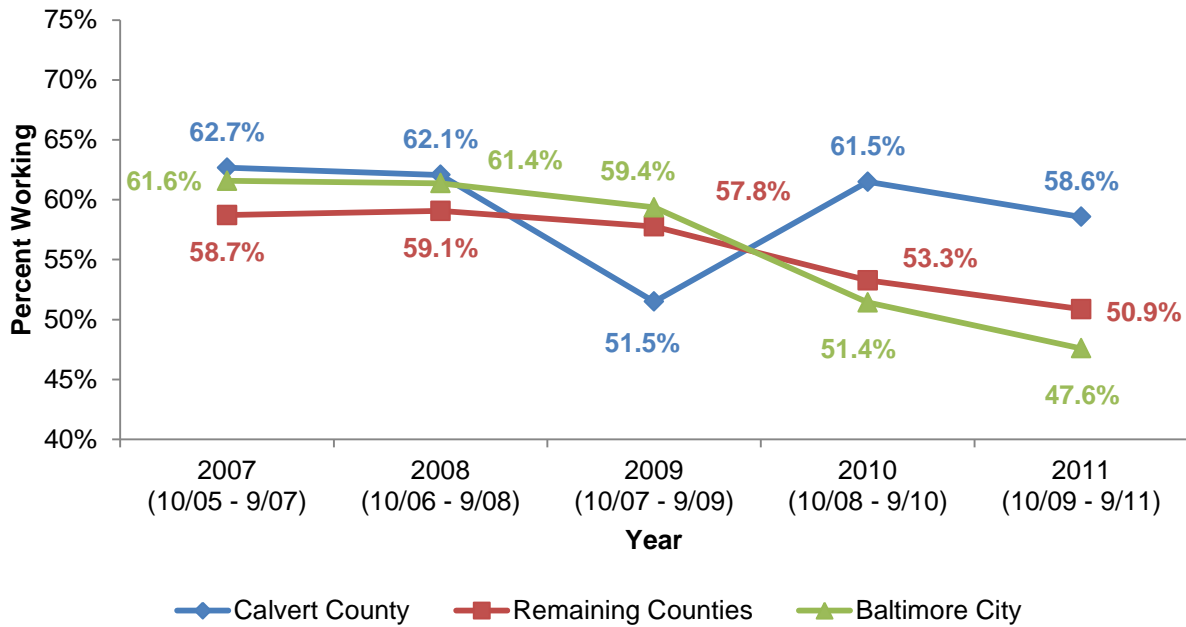
\*p<.05 \*\*p<.01 \*\*\*p<.001

### ***Employment and Wages***

To encourage self-sufficiency, casehead employment is the ultimate goal of welfare, and research has confirmed that cash assistance recipients are not strangers to the world of work.<sup>xi</sup> To provide a perspective on employment in Calvert County, Figure 5 compares Calvert 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 2007 to 2011. Employment participation declined from 62.7% to 58.6% between 2007 and 2011. This included a sharp decline in the percent working to 51.5% in 2009, but there was also a quick rebound to 61.5% in 2010. The number of cases in Calvert County is small, so a change in a few cases can have a great impact on employment participation. While there was a decrease, Calvert had a higher percent of recipients working than Baltimore City and the remaining counties. This finding was not surprising, as Calvert County had an unemployment rate lower than the state average throughout this entire time period.

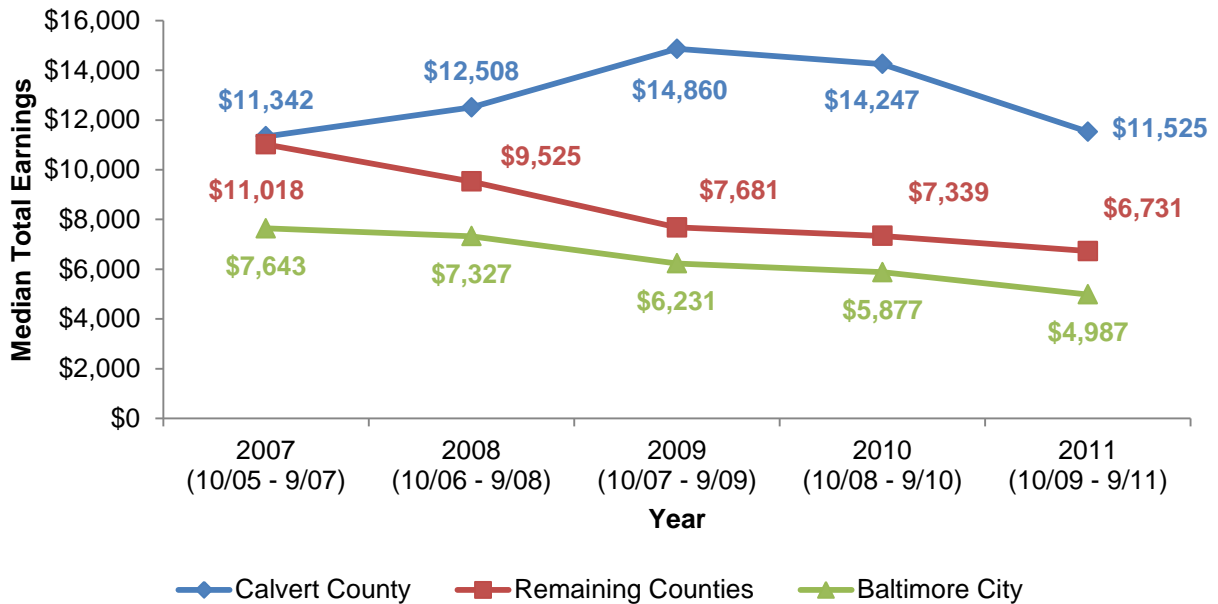
Figure 6 shows median total earnings in the previous two years for each year in this five-year period for Calvert County, the remaining counties, and Baltimore City. Calvert County's median earnings were higher than Baltimore City and the remaining counties in every time period. In fact, Calvert County actually saw some increases in earnings while Baltimore City and the other 22 counties had consistent declines over this period. The median earnings among Calvert County's working caseheads was \$11,342, very similar to earnings in the other counties (\$11,018), but Calvert's County's earnings increased to \$14,860 by 2009. By 2011, working caseheads' median earnings in Calvert County were on par with the 2007 caseload (\$11,525). On the other hand, earnings for caseheads in the other counties decreased by nearly 40% over the entire time period.

**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, Calvert County's TCA caseload was comprised of Caucasian women about 38 years old with high school diplomas. Cases mostly consisted of one or two people, and the average age of the youngest child was six years old. Even though the number of cases in Calvert County decreased from 2007 to 2011, this profile remained stable over time. Calvert County's caseload is very small, and most cases are designated as work-exempt. This puts pressure on the local office to ensure that the few work-eligible cases comply with work requirements for purposes of the work participation rate.

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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 Calvert County as presented above. However, for purposes of comparison, the 3 year 2009-2011 estimate was 4.5%.

<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> Due to the small caseload sizes in Calvert County, a few outlier cases can skew the means. While the mean number of months had increased drastically, the median number of months towards the federal time limit was only 6.0 months in 2011, consistent with previous years' findings.

<sup>xi</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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