

CAROLINE COUNTY TEMPORARY CASH ASSISTANCE ACTIVE CASELOAD: 2011

SUMMARY

Caseload Characteristics

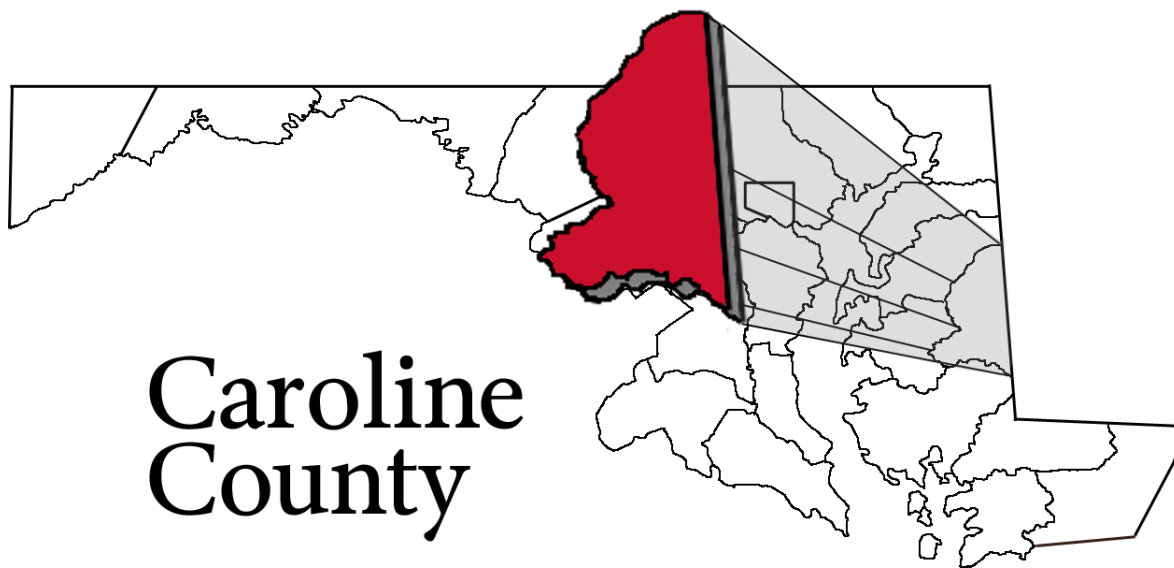
- Caroline County experienced a 116% increase in its caseload from 112 cases in 2007 to 242 in 2011. This caseload makes up about one percent of Maryland's overall caseload in 2011.
- A typical TCA recipient was a Caucasian (45.5%) woman (93.0%) who was about 36 years of age and had received at least her high school diploma (59.1%).
- A typical TCA case had two or fewer people in the assistance unit (68.6%). The youngest child in the assistance unit was approximately six years old.
- The majority of cases (69.8%) were work-exempt cases, largely consisting of child-only cases (45.0%).
- About two in five (19.4%) cases were single-parent cases.

TCA Participation

- Caroline County clients received fewer months of TCA assistance in 2011 than in 2007. In 2007, families received an average of 27 months of TCA in the previous five years; this decreased to 22 months in 2011.
- Between 2007 and 2011, TCA recipients had 8 to 18 months of assistance counted toward the federal time limit.

Employment and Wages

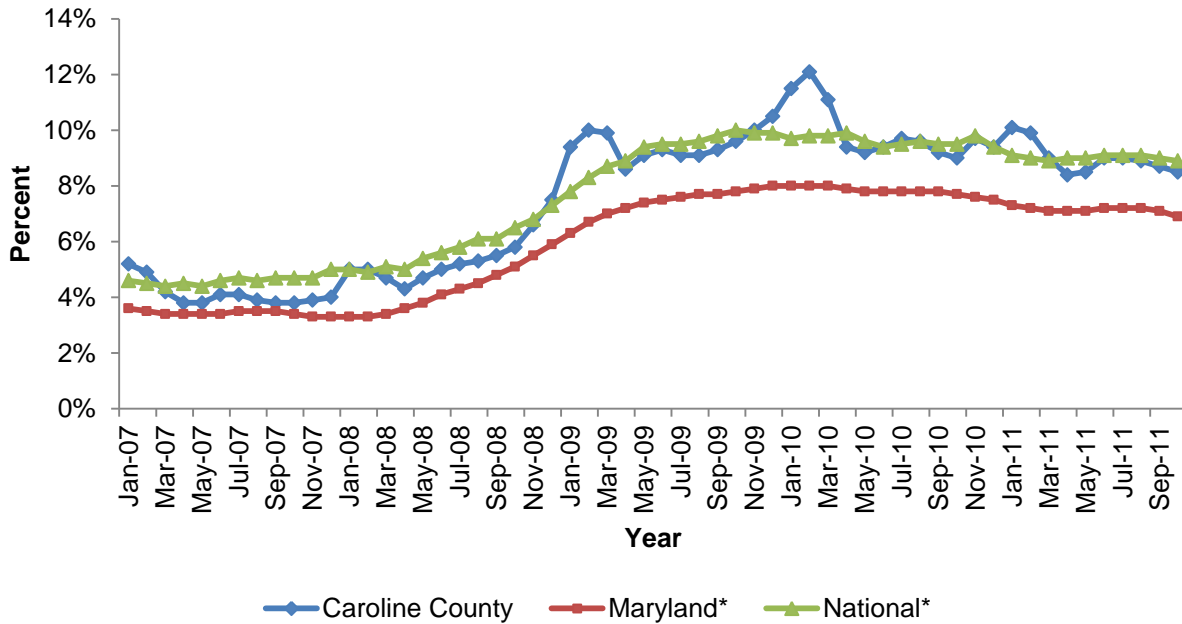
- In 2007, six in ten (60.0%) caseheads worked in the previous two years, but less than half (47.0%) worked in 2011.
- The median total earnings in the previous two years also decreased by nearly 30% from 2007 to 2011. In 2007, median total earnings were \$8,881 and decreased to \$6,400 by 2011.



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 Caroline County by utilizing the same methodology and data. Caroline County shares a border with Delaware and is located in the east of state and makes up less than one percent of the statewide population. As Figure 1 shows, the unemployment rate in Caroline County has been above the state average since 2007. There was a 1.2 percentage point decrease in the unemployment rate between the county's peak unemployment rate of 12.1% in February 2010 to 9.9% in October 2011.ⁱⁱ

Figure 1. Unemployment Rate, 2007-2011



* Indicates seasonal adjustment.

The largest industries within Caroline County were educational services; healthcare and social assistance; retail trade; and construction.ⁱⁱⁱ Half (51.1%) of county residents were commuted outside the county for employment; an additional 8.6% left the state for employment.^{iv} The majority of Caroline residents age 25 and older received a high school degree or higher (81.6%); however, only 15.2% hold a Bachelor degree or higher.^v Two in five (21.3%) Caroline households earned under \$25,000 with an average household income of \$65,469 in 2010 and a median household income of \$58,799.^{vi} The three year estimated poverty rate for 2009-2011 was 12.1%^{vii} in Caroline County, which was 3.5 percentage points higher than the state average.^{viii}

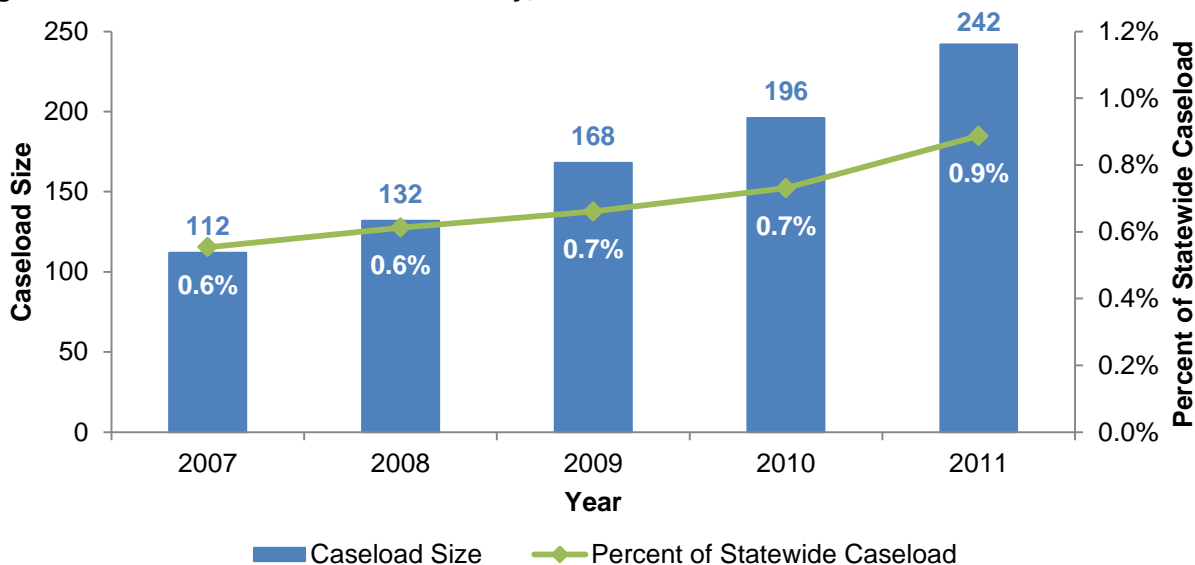
Table 1. Population Facts		
	Caroline	Maryland
2010 Population	33,066	5,773,552
2009-2011 Poverty Rate	12.1%	8.6%
2010 Median Household Income	\$58,799	\$90,500

FINDINGS

Caseload Characteristics

TCA caseloads across Maryland have increased since the start of the Great Recession, and Caroline County was no different. The total caseload size in Caroline County, as shown in Figure 2, increased from 112 cases in October 2007 to 242 cases in October 2011, a 116.1% increase. Even with this increase, Caroline’s caseload only represented a small percentage of Maryland’s statewide caseload.

Figure 2. TCA Caseload for Caroline 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 Caroline County TCA recipients, as displayed in Table 2, was a Caucasian (45.5%) woman (93.0%) who has completed high school but received no additional education (50.4%). She never married (60.9%) and was 36 years on average. This profile has not changed between 2007 and 2011 other than a nearly 10 percentage point increase in recipients who have never been married. For comparison, 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. Caroline County Payee Demographic Characteristics: 2011 (n=242)

Gender	
% Women	93.0% (225)
Race	
% African American^	38.1% (88)
% Caucasian^	45.5% (105)
% Hispanic	14.7% (34)
Education	
Finished 12th grade	50.4% (116)
Beyond 12th grade	8.7% (20)
Marital Status	
Never married	60.9% (143)
Age at Study Month	
Mean [median]	36.32 [32.98]
Range	18.94-85.68

Note: ^=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 (68.6%) of all cases contained just one or two recipients, and less than one in five (16.1%) 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 (mean=5.97). 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. Caroline County Case Demographic Characteristics: 2011 (n=242)

Size of Assistance Unit (AU)	
1-2 people	68.6% (166)
3 people	15.3% (37)
4 or more people	16.1% (39)
Mean [median]	2.25 [2]
Number of Adults in AU	
Mean [median]	0.60 [1]
Number of Children AU	
Mean [median]	1.65 [1]
Age of Youngest Recipient Child	
Mean [median]	5.97 [3.96]
Range	0.03-17.90

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, the majority (69.8%) of Caroline's caseload was comprised of work-exempt cases, meaning the caseheads are not required to participate in work-related activities in order to receive benefits. The three work-exempt categories listed below all saw growth over this time period. The long-term disabled caseload tripled from 10 cases in 2008 to 31 cases in 2011. Child under one and child-only cases nearly doubled. While these numbers are practically small, this represents substantial change for the local office. Among the work-eligible caseload, single-parent cases grew a slower rate of 62% from 29 to 47 cases.

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

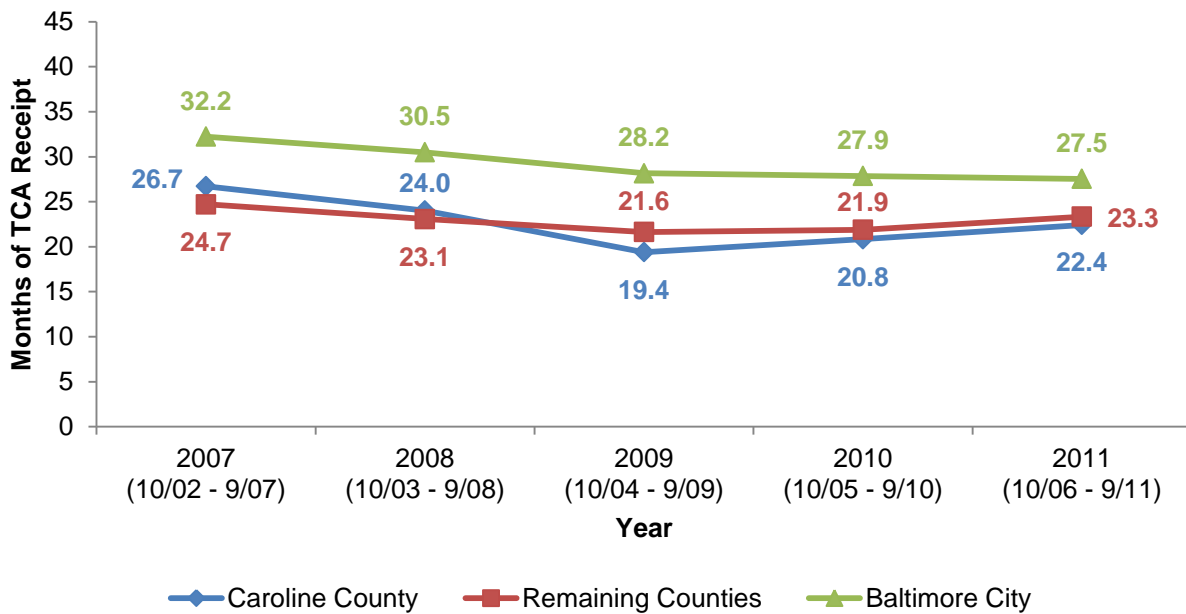
	2007 (n=112)	2008 (n=132)	2009 (n=168)	2010 (n=196)	2011 (n=242)
Work-Eligible	30.4% (34)	21.4% (28)	22.0% (37)	26.0% (51)	30.2% (72)
Single-Parent Cases	25.9% (29)	11.5% (15)	16.1% (27)	18.4% (36)	19.4% (47)
Earnings	- -	- -	- -	- -	5.0% (12)
Work-Exempt	69.6% (78)	78.6% (103)	78.0% (131)	74.0% (145)	69.8% (169)
Child-Only	51.8% (58)	51.9% (68)	51.8% (87)	49.0% (96)	45.0% (109)
Child Under One	9.8% (11)	13.0% (17)	9.5% (16)	9.7% (19)	8.3% (20)
Long-term Disability	- -	7.6% (10)	14.3% (24)	12.2% (24)	12.8% (31)

Note: Counts may not sum to actual sample size because caseload designation information was excluded to protect recipient confidentiality when the sample was under 10 cases. The caseload designations completely excluded were short-term disabled, caring for a disabled household member, legal immigrant, domestic violence, two-parent, and needy caretaker relative. *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 Caroline 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. In all years, Caroline TCA recipients received assistance around an average of two years over the previous five years, similar to the other 22 counties. For example, the 2007 caseload received TCA for an average of 26.7 months in the previous five years (between October 2002 and September 2007). This declined to 19.4 months in 2009, but rose again to 22.4 months in 2011. The other counties had a comparable pattern of receipt. Baltimore City, however, saw a continuous decline in the average number of month of TCA throughout this time period.

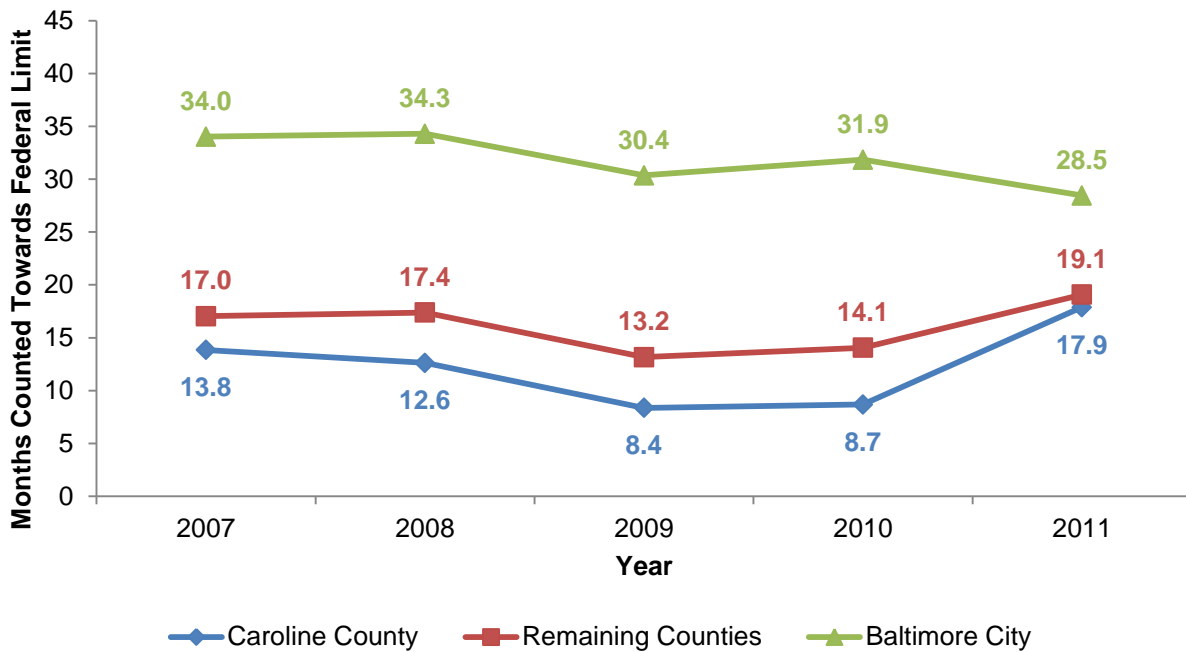
Figure 3. Average Number of Months of TCA in the Previous Five Years: 2007-2011***



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

Most adult TCA recipients are subject to a 60-month lifetime limit on benefit receipt. However, Maryland 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 trends in the average number of months counted toward the federal 60-month time limit between 2007 and 2011 for Caroline County, the remaining 22 counties, and Baltimore City. In 2007, caseheads in Caroline County had 13.8 months of TCA receipt counted toward their federal time limit; this decreased to about eight months in 2009 and 2010, but increased substantially to 17.9 months in 2011.^x Caroline County's small caseload allows for minor changes to have a large impact in averages. 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 large proportion of work-exempt cases that may have received months of TCA that did not count towards the federal time limit. Similar to Caroline County, the remaining Maryland counties had an initial decrease in the average number of months, but average months began to rise again after 2009. Baltimore City, on the other hand, continued to see a decrease in months counted toward the federal time limit, declining from 34.0 months in 2007 to 28.5 months in 2011.

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



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

Employment and Wages

To encourage self-sufficiency, casehead employment is the ultimate goal of welfare, and research has confirmed that cash assistance recipients are not strangers to the world of work.^{xi} To provide a perspective on employment in Caroline County, Figure 5 compares Caroline 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. There was a decline in employment participation from 60.4% in 2007 to 47.0% in 2011. Furthermore, Caroline had a slightly lower percent of recipients working than Baltimore City and the remaining counties. This finding was not surprising considering the fact that Caroline County has had an unemployment rate above the state average throughout most of this time period.

Figure 6 shows the median total earnings in the previous two years for each year in this five-year period for Caroline County, the remaining counties, and Baltimore City. Caseheads working in Caroline County experienced a more than \$2,000 decline in median earnings from \$8,881 in 2007 to \$6,400 in 2011. Unlike the other counties and Baltimore City, however, Caroline County caseheads did have an increase in earnings to \$9,257 in 2009, which declined substantially by 2011. Furthermore, the median earnings in Caroline County declined at a slower rate (27.9%) than the remaining counties (38.5%) and Baltimore City (34.8%)

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

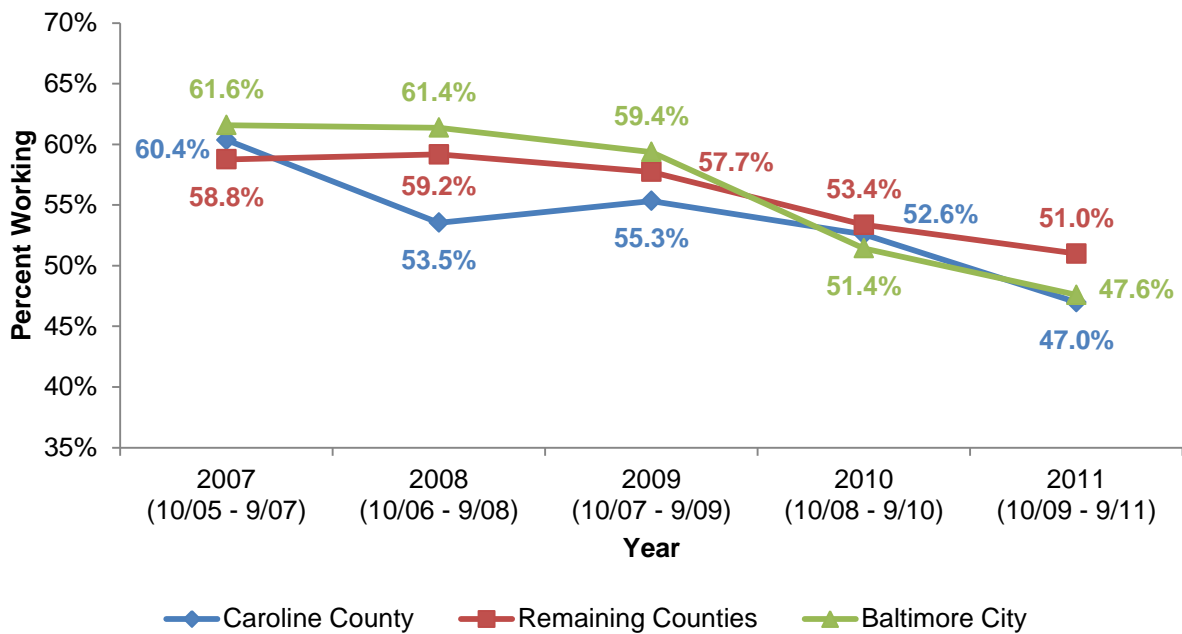
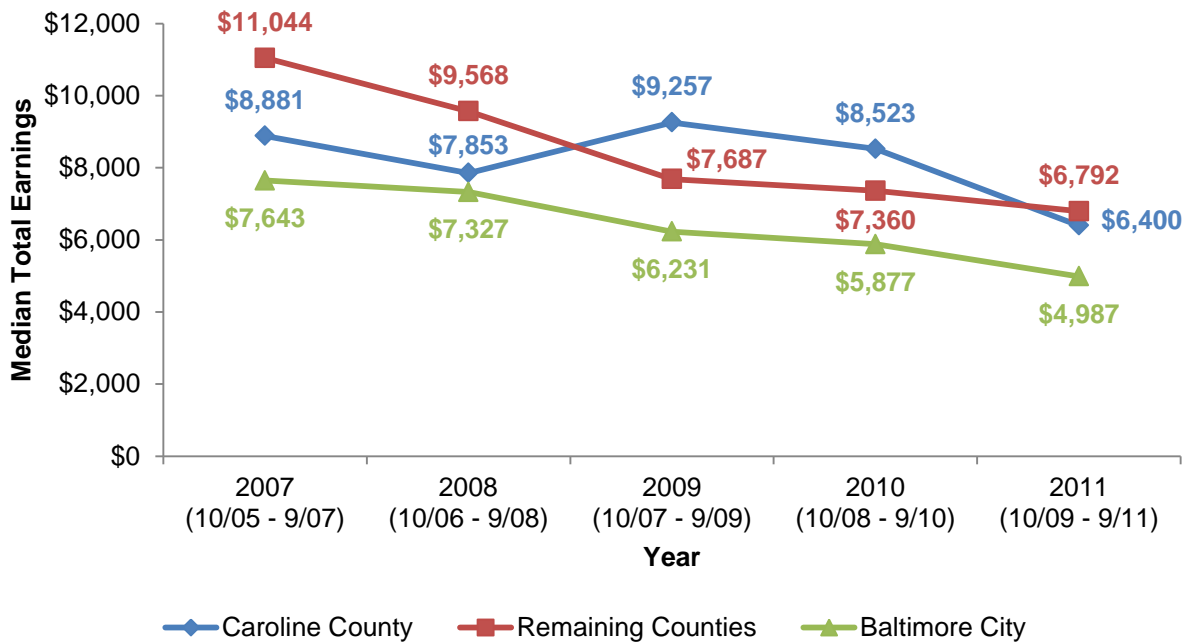


Figure 6. Median Total Earnings in Previous Two Years, 2007-2011***



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

CONCLUSION

In 2011, Caroline County's TCA caseload was comprised of Caucasian 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. The caseload was very small, however, and contained mainly of work-exempt cases, such as child-only and long-term disabled cases. Like the rest of the state, caseheads in Caroline County had decreased employment participation as well as decreased earnings. Nonetheless, the average number of months of TCA receipt remained stable throughout this time period.

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 not available for Caroline County as presented above. However, for purposes of comparison, the 3 year 2009-2011 estimate was used.

^{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 Due to the small caseload sizes in Caroline County, a few outlier cases can skew the means. While the mean number of months increased drastically, the median number of months towards the federal time limit was only 9 months, consistent with previous years' findings.

^{xi} 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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