

# CARROLL COUNTY TEMPORARY CASH ASSISTANCE ACTIVE CASELOAD: 2011

## SUMMARY

### Caseload Characteristics

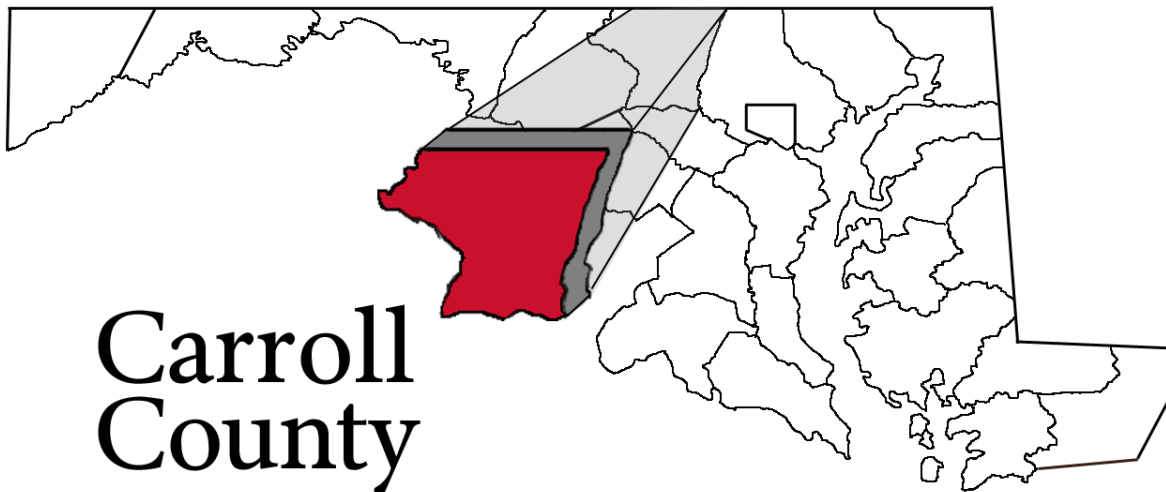
- Carroll County experienced a 29% increase in its caseload from 196 cases in 2007 to 252 cases in 2011. It contains about one percent of Maryland's overall caseload.
- A typical TCA recipient was a Caucasian (83.6%) woman (90.9%) who was about 39 years of age and had received at least her high school diploma (65.9%).
- A typical TCA case had two or fewer people in the assistance unit (65.5%). The youngest child in the assistance unit was approximately seven years old.
- The majority of cases (73.3%) were work-exempt, largely consisting of child-only cases (38.5%).
- Carroll County experienced an increase in work-exempt cases, from 69% in 2007 to 73% in 2011.

### TCA Participation

- Carroll County clients received TCA for two years or less in the previous five years. In 2007, families received an average of 22 months of TCA in the previous five years; this increased to 24 months in 2011.
- Between 2007 and 2011, TCA recipients had 9 to 19 months of assistance counted toward the federal time limit.

### Employment and Wages

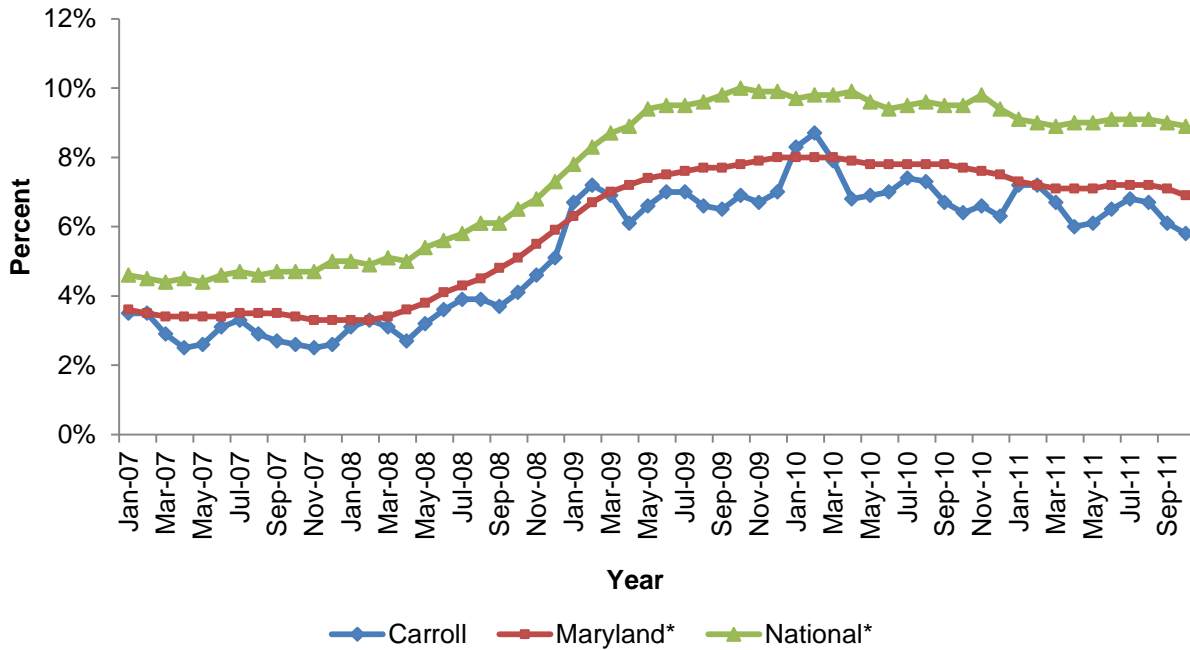
- The percent of caseheads working in the previous two years decreased from 67% in 2007 to 51% in 2011.
- Unlike other jurisdictions over this time period, working caseheads in Carroll County experienced an increase in median earnings. The two-year total median earnings for working caseheads in 2007 was \$9,145 and increased to \$11,059 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 Carroll County by utilizing the same methodology and data. Although Carroll County shares a border with Pennsylvania, it is located in the center of the state and has a very small portion of the state's population. As Figure 1 shows, the unemployment rate in Carroll County has generally been below the state average since 2007. Furthermore, the county saw a decrease of 2.9 percentage points between its highest unemployment figure in February 2010 (8.7%) and October 2011 (5.8%).<sup>ii</sup>

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



\* Indicates seasonal adjustment.

The largest industries within Carroll County were educational services; healthcare and social assistance; professional, scientific, and management; administrative and waste management services; and retail trade.<sup>iii</sup> Half (51.5%) of county residents commuted for employment outside the county, and 4.1% left the state for employment.<sup>iv</sup> The majority (89.5%) of Carroll County residents age 25 and older received a high school degree or higher (89.5%); one third (31.1%) hold Bachelor degrees or higher.<sup>v</sup> Only 12.9% of Carroll households earned under \$25,000 with an average household income of \$94,096 in 2010 and a median household income of \$81,621.<sup>vi</sup> The estimated poverty rate for 2011 was 4.6%<sup>vii</sup> in Carroll County, which was four percentage points lower than the state average (8.6%).<sup>viii</sup>

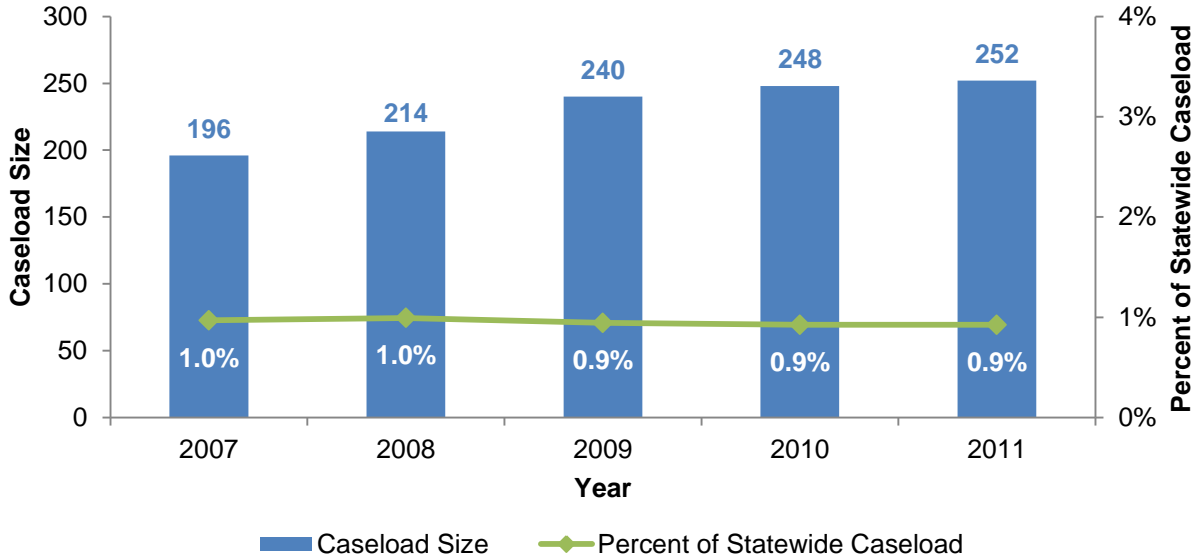
<b>Table 1. Population Facts</b>		
	<b>Carroll</b>	<b>Maryland</b>
2010 Population	167,134	5,773,552
2011 Poverty Rate	4.6%	8.6%
2010 Median Household Income	\$81,621	\$90,500

## FINDINGS

### Caseload Characteristics

TCA caseloads across Maryland have increased since the start of the Great Recession, and Carroll County was no different. The total caseload size in Carroll County, as shown in Figure 2, increased from 196 cases in October 2007 to 252 cases in October 2011, a 28.6% increase. Even with this increase, Carroll’s caseload only represented about one percent of Maryland’s statewide caseload.

**Figure 2. TCA Caseload for Carroll 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 Carroll County TCA recipients, as displayed in Table 2, was a Caucasian (83.6%) woman (90.9%) who completed high school but received no additional education (52.9%). She never married (47.6%) and was 39 years on average. This profile has not changed between 2007 and 2011. This is somewhat different from the state profile. A 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. Carroll County Payee Demographic Characteristics: 2011 (n=252)**

<b>Gender</b>	
% Women	90.9% (229)
<b>Race</b>	
% African American <sup>^</sup>	12.3% (27)
% Caucasian <sup>^</sup>	83.6% (183)
<b>Education</b>	
Finished 12th grade	52.9% (110)
Beyond 12th grade	13.0% (27)
<b>Marital Status</b>	
Never married	47.6% (111)
<b>Age at Study Month</b>	
Mean [median]	38.61 [36.92]
Range	18.45-72.28

**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 (65.5%) of all cases contained just one or two recipients, and less than one in five (13.5%) 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 seven years old (mean=6.98). 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 only difference was the average age of the youngest child in a Maryland assistance unit was six (mean=5.92).

**Table 3. Carroll County Case Demographic Characteristics: 2011 (n=252)**

<b>Size of Assistance Unit (AU)</b>	
1-2 people	65.5% (165)
3 people	21.0% (53)
4 or more people	13.5% (34)
Mean [median]	2.31 [2]
<b>Number of Adults in AU</b>	
Mean [median]	0.65 [1]
<b>Number of Children AU</b>	
Mean [median]	1.65 [1]
<b>Age of Youngest Recipient Child</b>	
Mean [median]	6.98 [6.05]
Range	0.02-17.52

**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, Carroll County had a small (27.0%) work-eligible caseload, which was substantially lower than the statewide work-eligible caseload (44.9%) in 2011. Caseheads on work-eligible cases are required to participate in work-related activities, but the vast majority of Carroll County cases (73.0%) were work-exempt. Additionally, Carroll County's caseload had a higher percentage of child-only (38.5% vs. 29.0%) and long-term disabled (22.6% vs. 11.9%) cases than the state average.

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

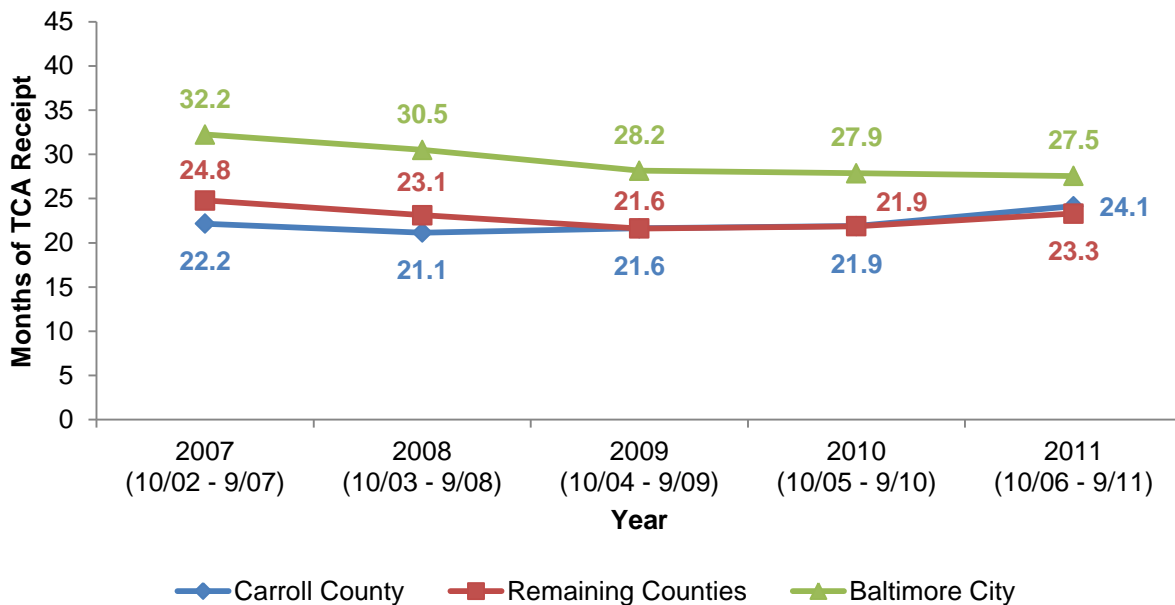
	<b>2007</b> (n=196)	<b>2008</b> (n=214)	<b>2009</b> (n=240)	<b>2010</b> (n=248)	<b>2011</b> (n=252)
<b>Work-Eligible</b>	<b>31.3% (61)</b>	<b>27.6% (59)</b>	<b>27.1% (65)</b>	<b>31.9% (79)</b>	<b>27.0% (68)</b>
Single-Parent Earnings	22.1% (43)	20.6% (44)	20.0% (48)	24.6% (61)	18.3% (46)
	- -	- -	- -	4.4% (11)	2.0% (13)
<b>Work-Exempt</b>	<b>68.7% (134)</b>	<b>72.4% (155)</b>	<b>72.9% (175)</b>	<b>68.1% (169)</b>	<b>73.0% (184)</b>
Child-Only	36.9% (72)	36.4% (78)	38.3% (92)	35.5% (88)	38.5% (97)
Child Under One	7.2% (14)	7.9% (17)	9.2% (22)	8.1% (20)	6.3% (16)
Long-term Disability	20.5% (40)	22.0% (47)	18.8% (45)	18.5% (46)	22.6% (57)
Needy Caretaker	- -	- -	- -	4.0% (10)	- -

**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 caseload designations completely excluded were short-term disabled, caring for a disabled household member, legal immigrant, domestic violence, and two-parent cases. \*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 Carroll 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, Carroll TCA recipients received assistance for an average of two years or less over the previous five years and tracked closely to the average of the remaining counties. For example, the 2007 caseload received TCA for 22.2 months, on average, in the previous five years (between October 2002 and September 2007). The average number of months of TCA receipt in Carroll County between 2007 and 2011 did not show much change, starting at 22.2 months and rising to 24.1 months. Baltimore City, however, saw a continuous decline in the average number of month of TCA throughout this time period.

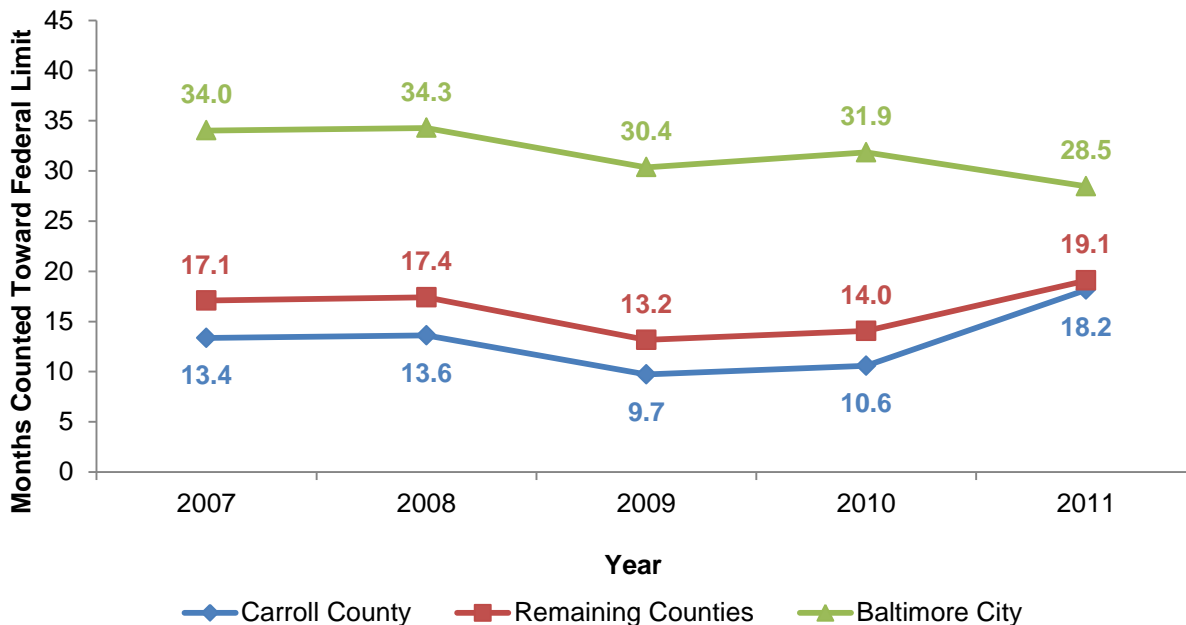
**Figure 3. Average Number of Months of TCA in the Previous Five Years: 2007-2011\*\*\***



\*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.<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 Carroll County, the remaining 22 counties, and Baltimore City. The Carroll County caseloads in 2007 and 2008 had 13 months counted toward their 60-month limits; this declined slightly to about 10 months in 2009 and 2010, but increased substantially in 2011 to an average of 18.2 months of TCA counted toward the time limit.<sup>x</sup> The number of months counting toward the federal time limit was lower than the number of months received in the previous five years due to the large portion of caseload that is exempt from time limits. Similar to Carroll 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 2009. Baltimore City, on the other hand, continued to see a decrease in months counted toward the federal time limit, decreasing from 34.0 months in 2007 to 28.5 months in 2011.

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



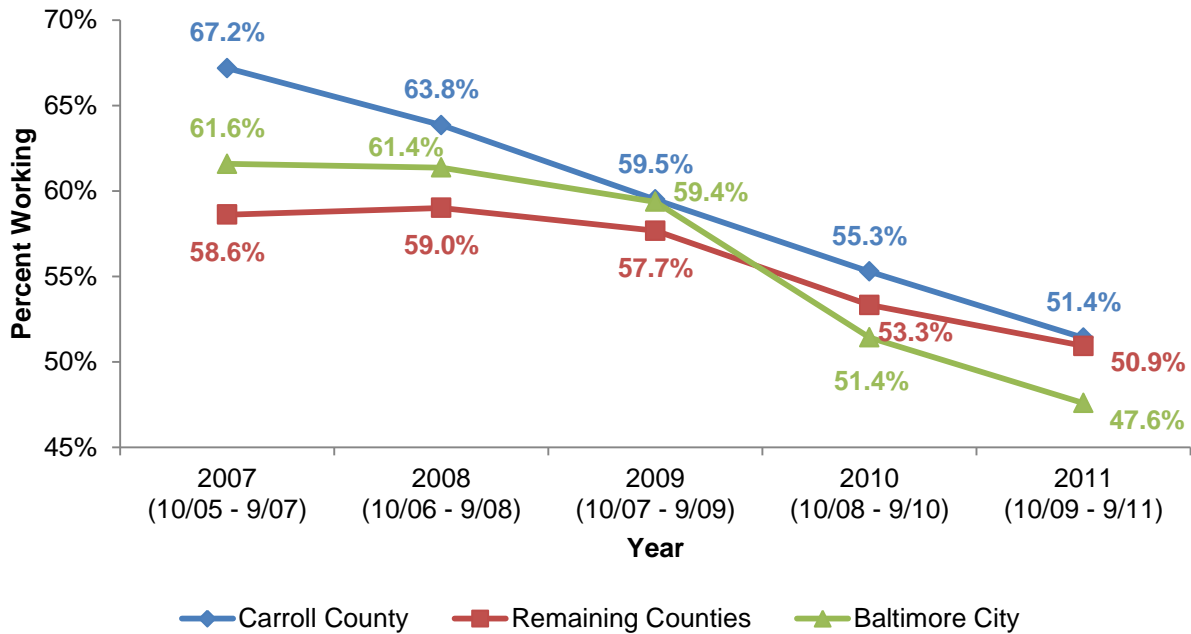
\*p<.05 \*\*p<.01 \*\*\*p<.001

### **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 Carroll County, Figure 5 compares Carroll 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. Two thirds (67.2%) of caseheads in 2007 worked at some point in the previous two years (between October 2005 and September 2007), but only half (51.4%) were working in 2011. Since Carroll County, the remaining counties, and Baltimore City all had employment participation around 50% in 2011, Carroll County experienced a larger decline in employment over this time period, because nearly seven in ten (67.2%) caseheads in 2007 worked in the previous two years, compared to about six in ten for the other counties (61.6%) and Baltimore City (58.6%). Specifically, employment participation decreased by 15.8 percentage points in Carroll County between 2007 and 2011 compared to 7.7 percentage points in the remaining counties and 14.0 percentage points in Baltimore City.

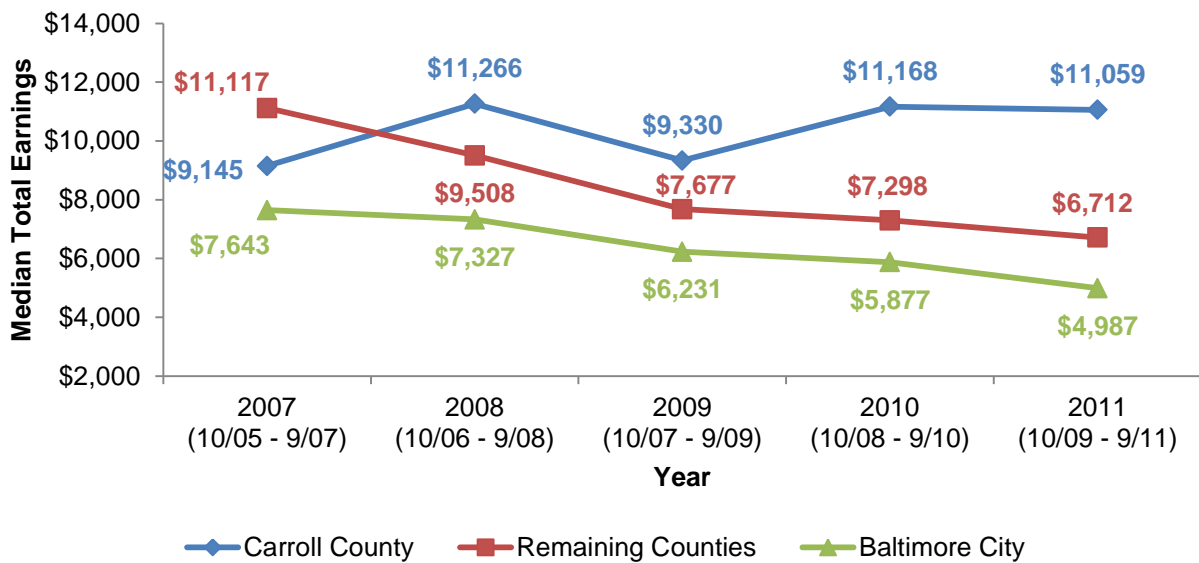
Figure 6 shows the median total earnings in the previous two years from 2007 to 2011 for Carroll County, the remaining counties, and Baltimore City. Unlike the other counties and Baltimore City, working caseheads in Carroll County experienced an increase in median earnings. The figures fluctuate over the caseloads due to small population sizes, but nonetheless, there was a substantial increase of about \$2,000 in median total earnings from \$9,145 in 2007 to \$11,059 in 2011. In fact, in 2011 caseheads in Carroll County earned more than double what recipients in Baltimore City earned (\$4,987) and earned more than \$4,000 than caseheads in the remaining 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



## CONCLUSION

In 2011, Carroll County's TCA caseload primarily contained Caucasian women about 39 years old with high school diplomas. Cases were mostly comprised of one or two people, and the average age of the youngest child was seven years old. This profile was consistent over time. Few cases in Carroll County were required to participate in a work-related activity since the majority of the caseload was work-exempt. Nonetheless, at least half of caseheads worked at some point in the previous two years. Additionally, Carroll County residents earned more over time, which was unique in the state.

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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 Carroll County as presented above. However, for purposes of comparison, the 3 year 2009-2011 estimate was 5.5%.

<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 Carroll 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 7.5 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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