

HARFORD COUNTY TEMPORARY CASH ASSISTANCE ACTIVE CASELOAD: 2011

SUMMARY

Caseload Characteristics

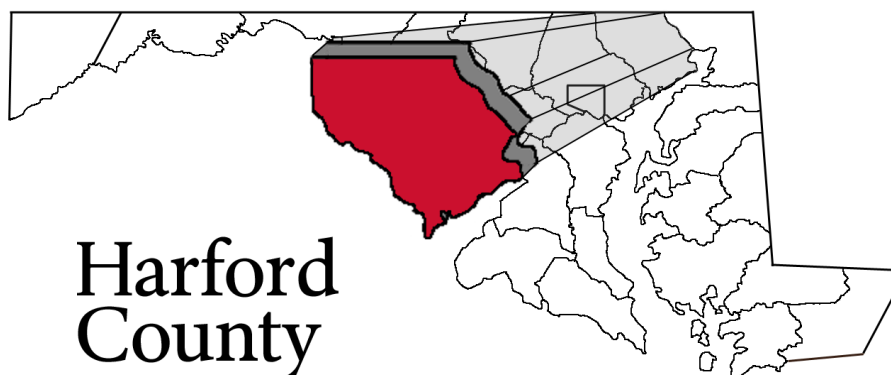
- Harford County's caseload makes up less than three percent of Maryland's overall caseload. However, the county experienced a 22% increase in its caseload from 541 cases in 2007 to 661 cases in 2010. This was followed by a decline to 630 cases in 2011.
- A typical TCA recipient was an African American (54.5%) woman (94.3%) who was about 37 years of age and had received her high school diploma (68.9%).
- A typical TCA case had two or fewer people in the assistance unit (63.8%). The youngest child in the assistance unit was approximately six years old.
- The majority of cases (72.2%) were work-exempt—and largely child-only (38.6%).
- The number of long-term disabled cases more than doubled between 2007 and 2011, representing nearly one-fifth (17.5%) of the 2011 caseload.

TCA Participation

- In the previous five years, families received about two years of cash assistance.
- The 2007 caseload accumulated an average of 18 months of time-limited assistance. The 2009 caseload only had 14 such months, on average, but by 2011, the caseload had an average of 20 months counting toward the federal time limit.

Employment and Wages

- Seven in ten (69.5%) of the 2007 recipients had worked at some point in the previous two years; however, just over half (53.5%) of recipients in 2011 worked in the previous two years.
- While there was a decrease in employment, Harford County's recipients were more likely to have worked in the previous two years compared to their counterparts in the rest of Maryland.
- Just as employment decreased, median total earnings in the previous two years also declined by nearly 30% from \$10,275 in 2007 to \$7,289 in 2011.

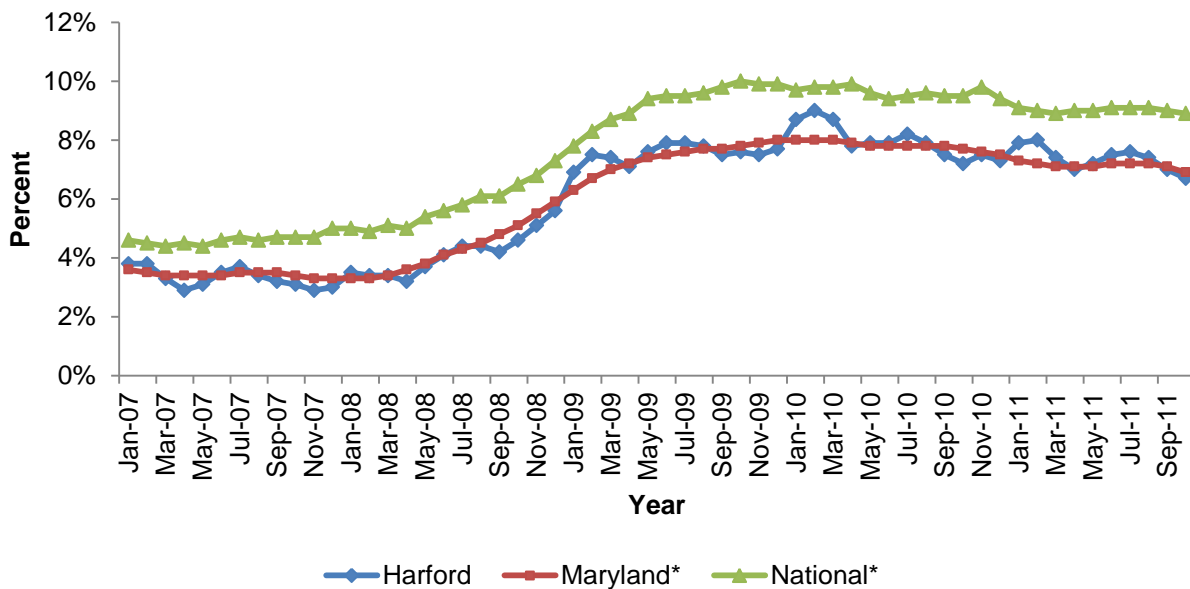


INTRODUCTION

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 Harford County by utilizing the same methodology and data.

Harford County shares a border with Pennsylvania in the north of the state. As shown in Figure 1, Harford County's unemployment rate tracked closely with Maryland's overall rate between January 2007 and September 2011. However, the county's unemployment rate reached a high of nine percent in February 2010, while the state's rate was a full percentage point lower and the national rate was 9.8%.ⁱⁱ

Figure 1. Unemployment Rate, 2007-2011



* Indicates seasonal adjustment.

The largest industries within Harford County were educational services, and health care and social assistance; retail trade; and professional, scientific, and management, and administrative and waste management services.ⁱⁱⁱ Two-fifths (42.8%) of county residents commuted for employment outside the county, and an additional 8.9% left the state for employment.^{iv} The majority (91.0%) of Harford residents age 25 and older received a high school degree or higher, and three in ten (30.5%) residents hold a Bachelor's degree or higher.^v About 12.3% of Harford households earned under \$25,000 with an average household income of \$89,690 in 2010 and a median household income of \$77,010.^{vi} The estimated 2011 poverty rate was 9.3%^{vii} in Harford County, which was slightly higher than the state average.^{viii}

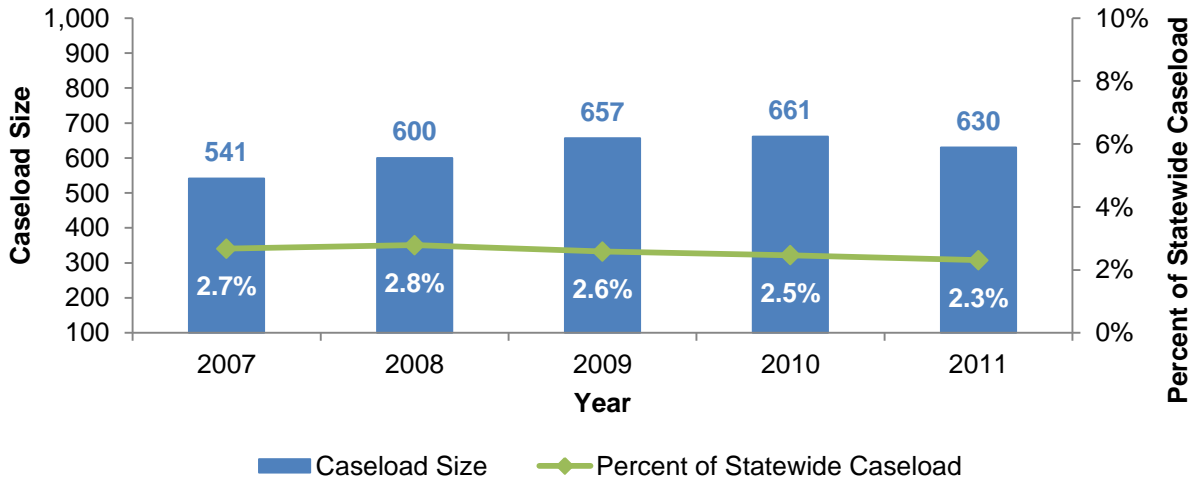
Table 1. Population Facts		
	Harford	Maryland
2010 Population	244,826	5,773,552
2011 Poverty Rate	9.3%	8.6%
2010 Median Household Income	\$77,010	\$90,500

FINDINGS

Caseload Characteristics

TCA caseloads across Maryland increased since the start of the Great Recession, but began to decline in 2011. Harford County also experienced some caseload growth, as displayed in Figure 2. Specifically, there was a 22.2% increase between October 2007 and October 2010, from 541 to 661 cases. The October 2011 caseload, however, declined to 630 cases, representing the beginning shift away from rising caseloads. As demonstrated by the green line, Harford County's caseload has remained below three percent of the statewide caseload.

Figure 2. TCA Caseload for Harford 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 a Harford County TCA casehead, as displayed in Table 2, was an African American (54.5%) woman (94.3%) who has completed high school but received no additional education (61.6%). She never married (68.0%) and was 37 years old, on average. This profile has not changed between 2007 and 2011. It 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. Harford County Payee Demographic Characteristics: 2011 (n=630)

Gender	
% Women	94.3% (594)
Race	
% African American [^]	54.5% (308)
% Caucasian [^]	41.6% (235)
% Hispanic	3.7% (21)
Education	
Finished 12th grade	61.6% (329)
Beyond 12th grade	7.3% (39)
Marital Status	
Never married	68.0% (406)
Age at Study Month	
Mean [median]	37.30 [34.14]
Range	18.12-79.79

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 (63.8%) 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 (mean=0.64) and two children (mean=1.60). 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 years (mean=5.92).

Table 3. Harford County Case Demographic Characteristics: 2011 (n=630)

Size of Assistance Unit (AU)	
1-2 people	63.8% (402)
3 people	22.7% (143)
4 or more people	13.5% (85)
Mean [median]	2.32 [2]
Number of Adults in AU	
Mean [median]	0.64 [1]
Number of Children AU	
Mean [median]	1.68 [1]
Age of Youngest Recipient Child	
Mean [median]	6.32 [5.08]
Range	0.05-17.97

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

In 2011 work-eligible cases, as presented in Table 4, were 27.8% of the Harford County caseload, compared to 44.9% of the entire Maryland caseload. Work-eligible cases in Harford increased between 2007 and 2009; nearly two-fifths (38.5%) of the 2009 caseload were work-eligible cases, a 10 percentage point increase from the 2007 caseload. Work-eligible cases are required to participate in a work-related activity; however, seven in ten (72.2%) cases in 2011 were exempt from this requirement. Furthermore, nearly two-fifths (38.6%) of cases were child-only in 2011; statewide, three in ten (29.0%) cases were child-only in 2011. Long-term disabled cases are also work-exempt, and there was a substantial increase in these cases throughout this time period. Long-term disabled cases represented less than 10 percent (9.1%) of the caseload in 2007, but nearly one-fifth (17.5%) of the caseload in 2011.

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

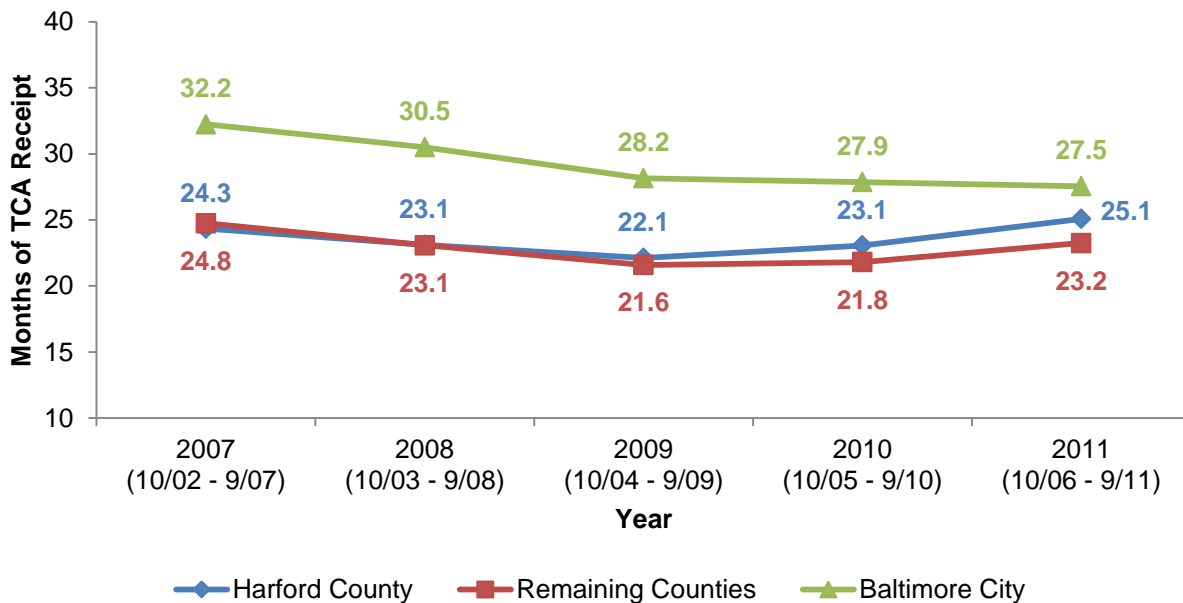
	2007 (n=541)	2008 (n=600)	2009 (n=657)	2010 (n=661)	2011 (n=630)
Work-Eligible	28.1% (152)	31.6% (189)	38.5% (253)	35.0% (231)	27.8% (175)
Single-Parent Cases	19.3% (104)	23.1% (138)	29.1% (191)	25.6% (169)	21.4% (135)
Earnings	3.7% (20)	2.3% (14)	4.1% (27)	2.7% (18)	1.9% (12)
Short-term Disabled	3.9% (21)	3.8% (23)	2.9% (19)	3.8% (25)	2.5% (16)
Two-Parent Cases	-	1.8% (11)	1.5% (10)	2.4% (16)	-
Work-Exempt	71.9% (388)	68.4% (409)	61.5% (404)	65.0% (429)	72.2% (455)
Child-Only	44.1% (238)	43.3% (259)	37.3% (245)	40.7% (269)	38.6% (243)
Child Under One	15.7% (85)	13.2% (79)	12.5% (82)	10.9% (72)	12.4% (78)
Long-term Disability	9.1% (49)	8.4% (50)	7.2% (47)	10.0% (66)	17.5% (110)
Caring for Disabled	-	-	2.0% (13)	1.8% (12)	1.7% (11)
Family Member	-	-	-	-	-
Needy Caretaker	-	2.0% (12)	2.6% (17)	1.7% (11)	2.1% (13)

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 legal immigrant and domestic violence cases. Valid percentages are reported. *p<.05 **p<.01 ***p<.001.

TCA Participation

Figure 3 presents the trends in the average number of months of TCA receipt in the last five years for Harford County, Baltimore City, and the remaining 22 counties; statewide figures are not provided since those figures tend to reflect Baltimore City due its disproportionately large part of the state caseload. In all years, Harford TCA recipients received cash assistance for an average of about two years during the previous five years. For example, the 2007 caseload received TCA for an average of 24.3 months in the previous five years (between October 2002 and September 2007). The level of receipt remained stable throughout this period, reaching a high of 25.1 months, on average, among cases in the 2011 caseload. The other counties followed a similar pattern to Harford County; Baltimore City, however, saw a continuous decline in the average number of month of TCA throughout this time period.

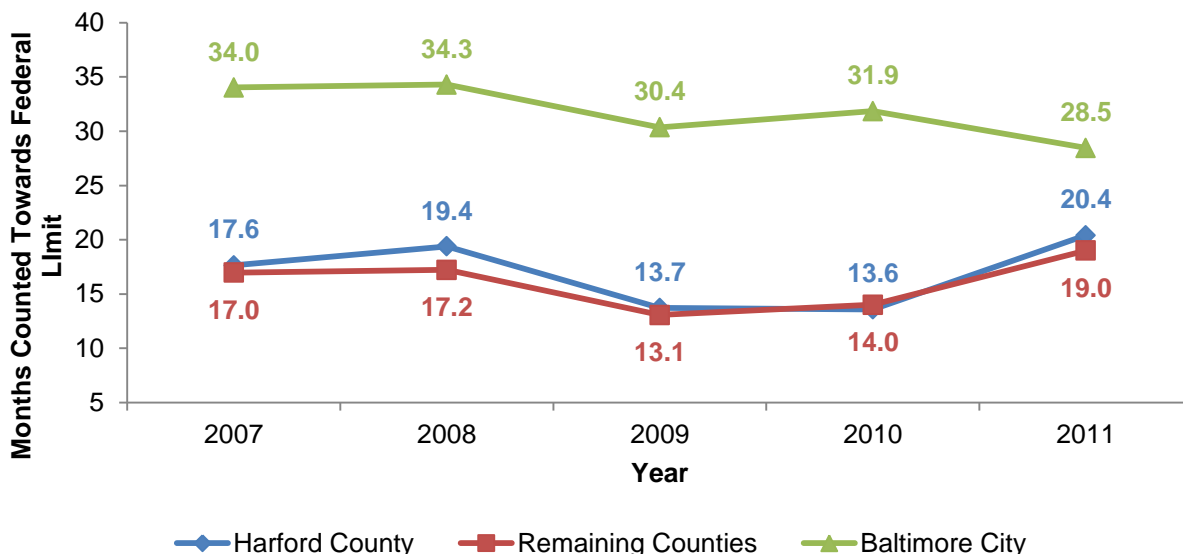
Figure 3. Average Number of Months of TCA in the Previous Five Years: 2007-2011***



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

TCA recipients, with some exclusions, have a 60-month time limit on TCA receipt according to federal regulations. Furthermore, Maryland allows 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, after this discussion, shows the trends in the average number of months counted toward the federal 60-month time limit between 2007 and 2011 for Harford County, the remaining 22 counties, and Baltimore City. The 2007 and 2008 caseloads accumulated an average of 17.6 and 19.4 months of time-limited TCA, respectively. This dropped slightly to 13.7 and 13.6 months, on average, for the 2009 and 2010 caseloads, respectively. The decrease is likely representative of new work-eligible cases that came onto the caseload with limited TCA histories. The number of time-limited months increased to 20.4 months, on average, for the 2011 caseload. The number of months counted towards the federal time limit was lower than the number of months received in the previous five years due to a larger population that are exempt from the time limit, such as child-only cases. The remaining Maryland counties followed a similar pattern to Harford County. 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***



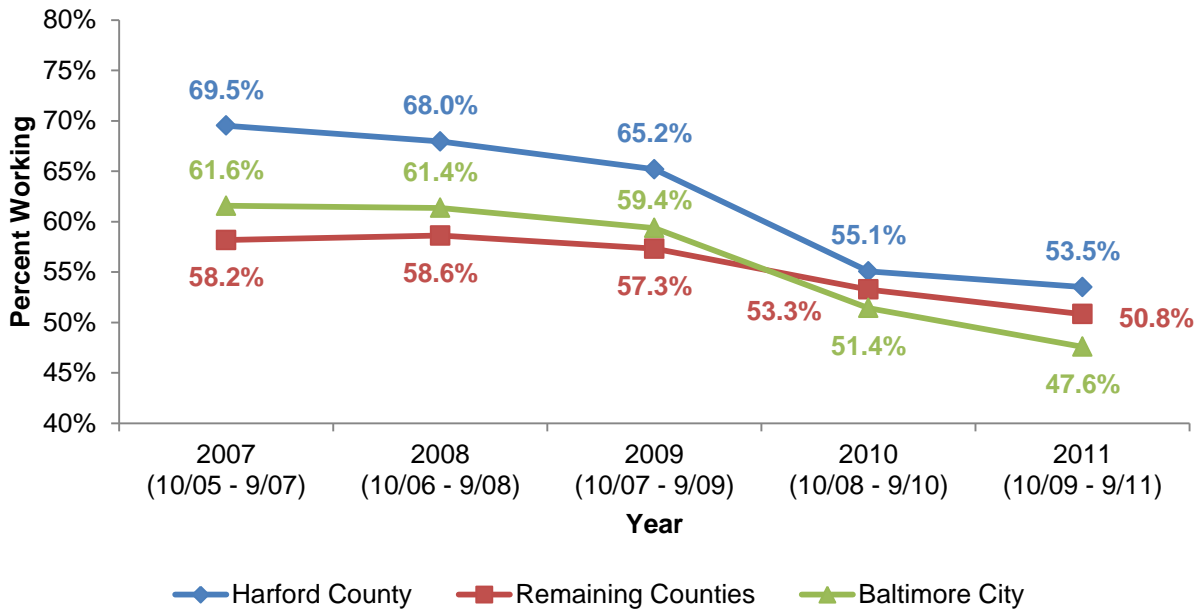
*p<.05 **p<.01 ***p<.001.

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.^x To provide a perspective on employment in Harford County, Figure 5 compares Harford County, the remaining counties, and Baltimore City on the percent of caseheads who worked in a Maryland UI-covered job in the previous two years between 2007 and 2011. Seven in ten (69.5%) caseheads from the 2007 caseload worked at some point in the previous two years (between October 2005 and September 2007). This employment rate was 10 percentage points higher than the other 22 counties (58.2%) and 7 percentage points higher than Baltimore City (61.6). Nonetheless, employment participation in Harford County decreased to 53.5% in 2011. While Harford County caseheads maintained higher employment participation than the other counties and Baltimore City throughout this period, they experienced the greatest decrease in employment. Specifically, Harford County employment decreased by 16 percentage points between 2007 and 2011, compared to 10 percentage points in the remaining counties and Baltimore City.

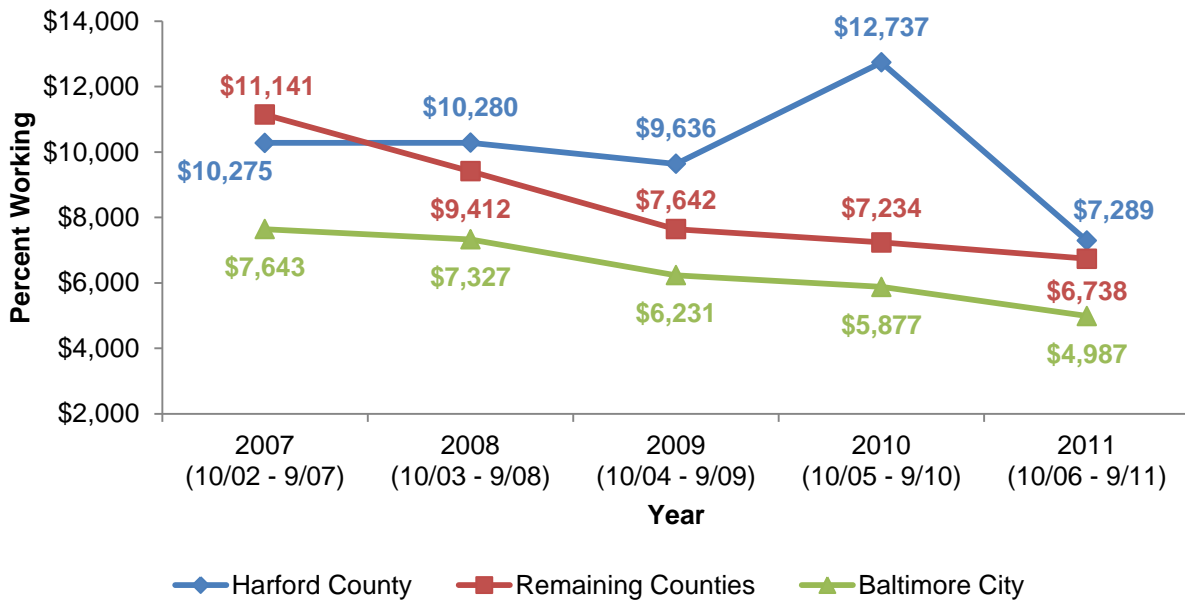
Figure 6 shows the median total earnings in the previous two years for each of the caseloads over this five year period for Harford County, the remaining counties, and Baltimore City. While employment participation decreased over time, median earnings in the previous two years actually increased among working clients in Harford County, which was unique among the state. Earnings increased by 24%, from \$10,275 among 2007 caseheads to \$12,737 among 2010 caseheads. However, there was a dramatic decline in median earnings to \$7,289 among working caseheads in 2011. On the other hand, Baltimore City (-34.8%) and the remaining counties (-40%) experienced a steady decline in median earnings over this 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, Harford County TCA cases were comprised of African American women about 37 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. While there was an increase in work-eligible cases between 2008 and 2010, the 2011 caseload was very similar to the 2007 caseload before the Great Recession. One change that remained, however, was the increase in long-term disabled cases. These cases have more than doubled since 2007 in Harford County, outpacing the growth of this population statewide (83.3% growth throughout Maryland). This is certainly a population with significant barriers to work that need to be addressed, likely through assistance with an application for Supplemental Security Income (SSI). Also, the October 2011 caseload is not only less likely to work, but more likely to have lower earnings, which suggests that clients may still be experiencing difficulties with securing self-sufficient employment after the recession.

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 Harford County as presented above. However, for purposes of comparison, the 3 year 2009-2011 estimate was 7.3%.

^{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.

ACKNOWLEDGEMENTS

The authors would like to thank Jamie Haskel and Somlak Suvanasorn for their assistance in the collection and processing of data for this research brief as well as Lisa Nicoli for her assistance with editing. This brief was prepared by the Family Welfare Research and Training Group with support from its long time research partner, the Maryland Department of Human Resources.

For additional information about this research brief, please contact Letitia Logan Passarella (llogan@ssw.umaryland.edu; 410-706-2479) at the School of Social Work. Please visit our website, www.familywelfare.umaryland.edu, for additional copies of this brief and other reports.