

# KENT COUNTY TEMPORARY CASH ASSISTANCE ACTIVE CASELOAD: 2011

## SUMMARY

### Caseload Characteristics

- Kent County experienced a 38% increase in its caseload, from 45 cases in 2007 to 62 cases in 2011. This small caseload, however, represented less than one percent of the statewide TCA caseload.
- A typical TCA recipient was an African American (56.7%) woman (95.2%) who was about 37 years of age and had received a high school diploma (69.8%).
- A typical TCA case had two or fewer people in the assistance unit (53.3%). The youngest child in the assistance unit was approximately six years old.
- The majority (74.2%) of cases were work-exempt and largely child-only (30.6%).
- Work-eligible cases were only one-quarter (25.8%) of the caseload.

### TCA Participation

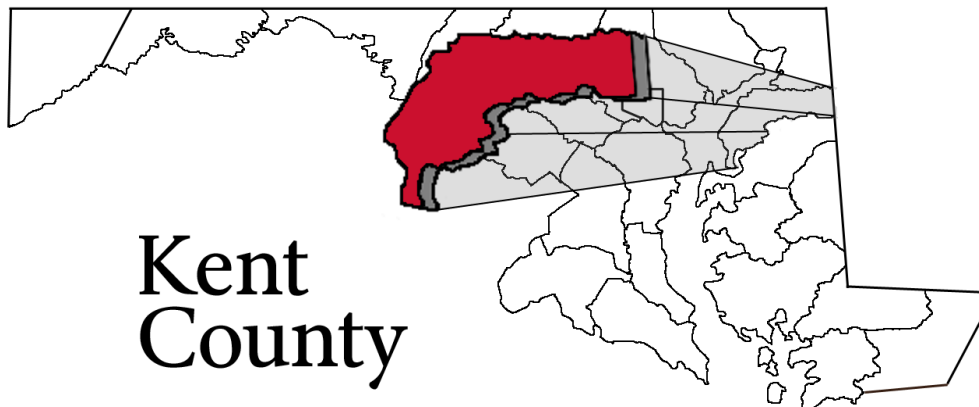
- TCA recipients received cash assistance for less than two of the previous five years. In fact, the 2007 to 2010 caseloads received TCA for 17 of the previous 60 months, on average.

The 2011 caseload received TCA for an average of 22 months.

- Few months of cash assistance receipt counted toward the 60-month federal time limit. The 2007 to 2010 caseloads accrued an average of six to nine months of time-limited TCA, while the 2011 caseload received an average of 19 time-limited months of assistance.

### Employment and Wages

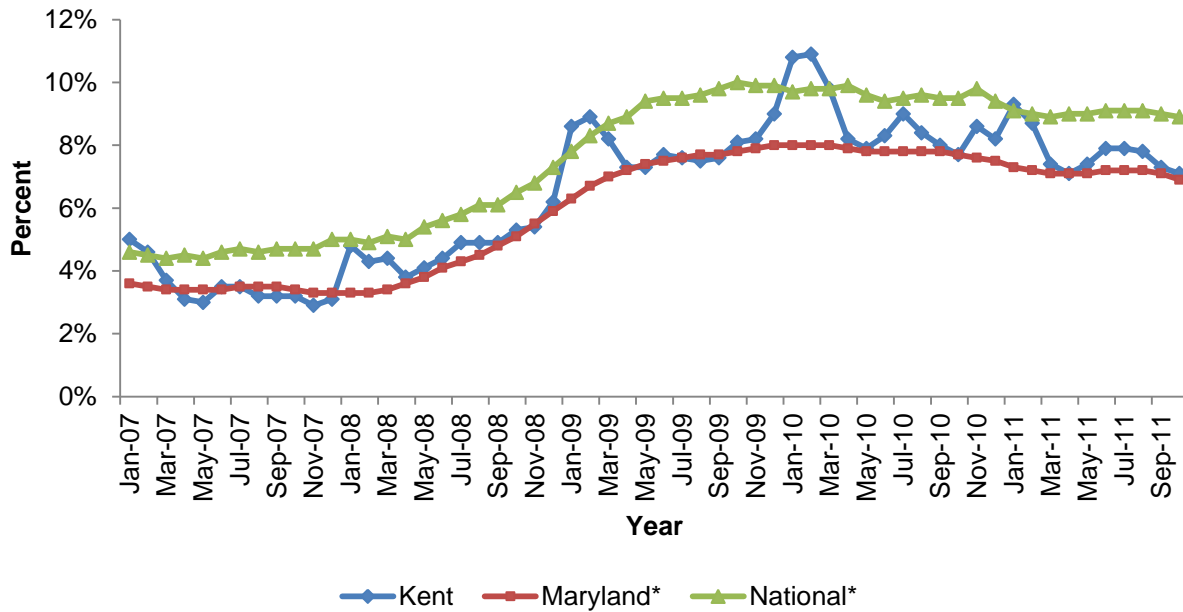
- The employment participation of Kent County's caseheads varied quite a bit from 2007 to 2010, likely due to the small caseload size. Between 60% and 70% of caseheads worked at some point in the previous two years, except for the 2011 caseload in which only half (51.7%) worked between October 2009 and September 2011.
- Median total earnings in the previous two years decreased from \$14,727 among working caseheads in 2007 to \$7,623 among working caseheads in the 2010. Although fewer of the 2011 caseheads worked in the previous two years, median earnings were higher: \$13,042.



## 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 Kent County by utilizing the same methodology and data. Kent County is on the northeast side of the state and shares a border with Delaware. As Figure 1 shows, Kent County had an unemployment rate that mirrored the state's unemployment rate except in January and February. In those months, the unemployment rate would reach or exceed the national unemployment rate. For example, Kent County's highest unemployment rate was 10.9% in February 2010; in the same month, the national rate was 9.8%, and Maryland's unemployment rate was 8.0%.

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



\* Indicates seasonal adjustment.

The largest industries within Kent County were educational services, and health care and social assistance; arts, entertainment, and recreation, and accommodation and food services; and construction.<sup>ii</sup> One-fifth (21.7%) of county residents commuted for employment, and an additional 12.1% left the state for employment.<sup>iii</sup> The majority of Kent residents age 25 and older received a high school degree or higher (86.0%), and three in ten (30.2%) residents have a Bachelor's degree or higher.<sup>iv</sup> About 24.0% of Kent households earned under \$25,000 with an average household income of \$70,756 in 2010 and a median household income of \$50,141.<sup>v</sup> The three year poverty estimate for 2009-2011 13.2%<sup>vi</sup> in Kent County, which was 4.6 percentage points higher than the state average.<sup>vii</sup>

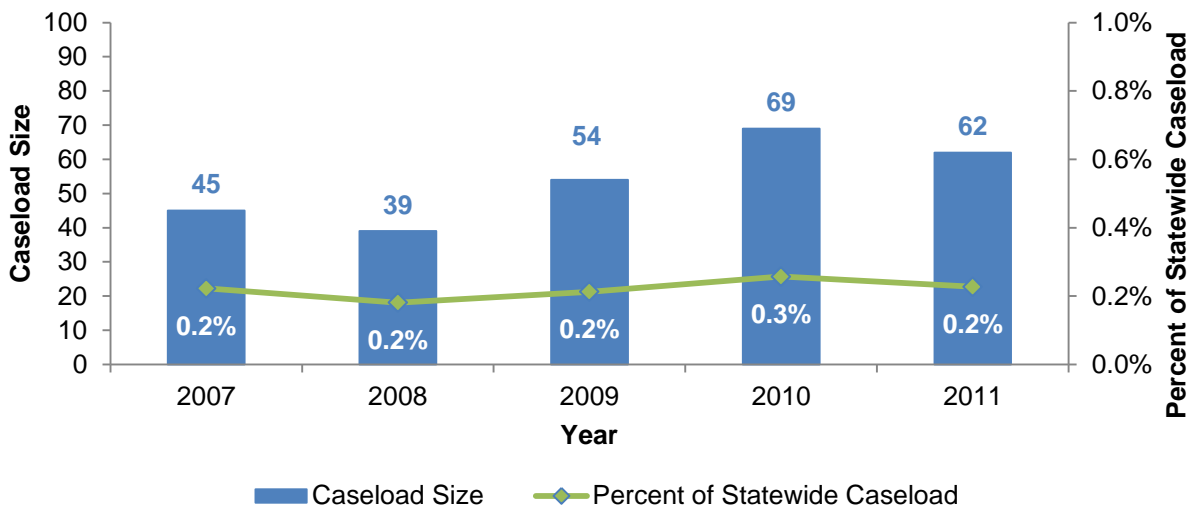
	<b>Kent</b>	<b>Maryland</b>
2010 Population	20,197	5,773,552
2009-2011 Poverty Rate	13.2%	8.6%
2010 Median Household Income	\$50,141	\$90,500

## FINDINGS

### Caseload Characteristics

TCA caseloads across Maryland increased since the start of the Great Recession and began to decline in 2011. Kent County’s growth was slightly different than other jurisdictions. Most counties experienced a steady increase in the caseload between October 2007 and October 2011, although a few began to see a decrease in 2011. The caseload in Kent County, as shown in Figure 2, did not begin to increase until 2009 from 39 cases to 54 cases. There was one more year of growth, and then the caseload fell slightly in October 2011 to 62 cases. Even with this increase, Kent County’s caseload represented a very small portion of Maryland’s statewide caseload.

**Figure 2. TCA Caseload for Kent 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 Kent County TCA recipient, as displayed in Table 2, was an African American (56.7%) woman (95.2%) who has completed high school (69.8%). She never married (75.9%) and was 37 years on average. Aside from a 91.3% increase in the percent of recipients who never married, this profile has not changed between 2007 and 2011. This profile was similar to the average TCA recipient in Maryland: 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. Kent County Payee Demographic Characteristics: 2011 (n=62)**

<b>Gender</b>	
% Women	95.2% (59)
<b>Race</b>	
% African American <sup>^</sup>	56.7% (34)
% Caucasian <sup>^</sup>	40.0% (24)
<b>Education</b>	
Finished 12th grade	69.8% (37)
<b>Marital Status</b>	
Never married	75.9% (44)
<b>Age at Study Month</b>	
Mean [median]	36.70 [33.06]
Range	19.54-69.40

**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: half (53.3%) of all cases contained just one or two recipients, and one in four (24.2%) assistance units consisted of four or more people. On average, assistance units had one adult or less (mean=0.74) and two children (mean=1.95). The average age of the youngest child in the assistance unit was six years old (mean=5.53). 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. Kent County Case Demographic Characteristics: 2011 (n=62)**

<b>Size of Assistance Unit (AU)</b>	
1-2 people	53.3% (33)
3 people	22.6% (14)
4 or more people	24.2% (15)
Mean [median]	2.69 [2]
<b>Number of Adults in AU</b>	
Mean [median]	0.74 [1]
<b>Number of Children AU</b>	
Mean [median]	1.95 [2]
<b>Age of Youngest Recipient Child</b>	
Mean [median]	5.53 [4.13]
Range	0.01-17.75

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

**Table 4. Kent County Caseload Designations, 2011**

<b>(n=62)</b>	
<b>Work-Eligible Cases</b>	<b>25.8% (16)</b>
Single-Parent Cases	19.4% (12)
<b>Work-Exempt Cases</b>	<b>74.2% (46)</b>
Child-Only	30.6% (19)
Child Under One	19.4% (12)
Long-term Disability	22.6% (14)

**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, earnings, caring for a disabled household member, legal immigrant, domestic violence, two-parent, and needy caretaker relative cases. Valid percentages are reported.

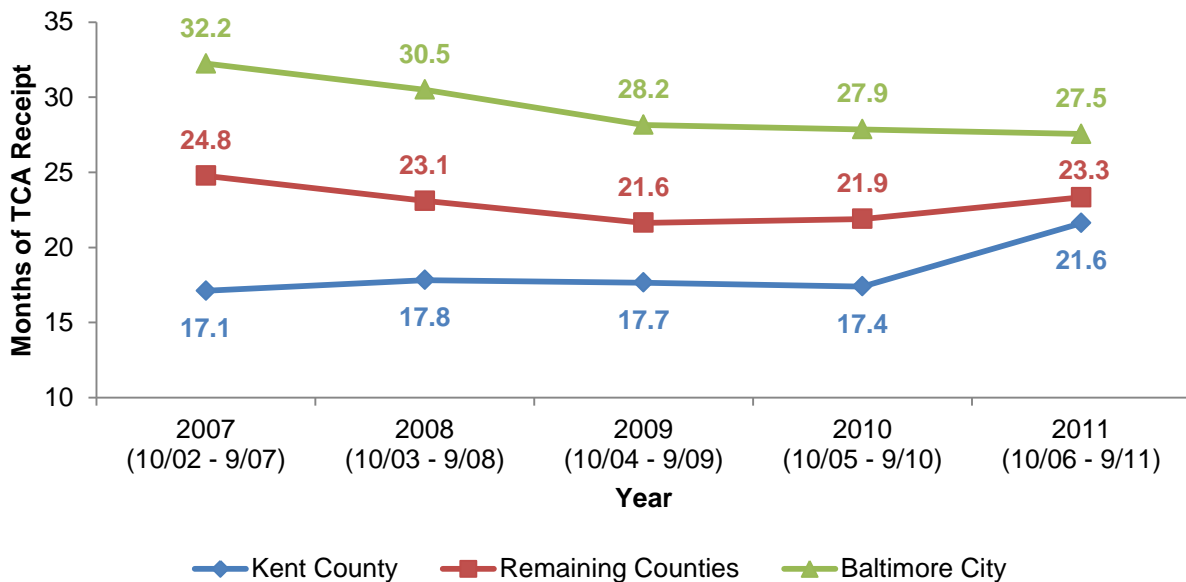
The caseload distribution in Kent County, as presented in Table 4<sup>viii</sup>, has typically been heavily work-exempt, with many child-only cases. In fact, three in ten (30.6%) cases were child-only cases where the adult is not included in the benefit calculation. Long-term disabled cases, another work-exempt category, were the next largest caseload in Kent County, making up just under one quarter (22.6%) of all 62 cases.

Work-eligible cases, on the other hand, make up a small portion of Kent County's caseload, especially compared to the state average (25.8% vs. 44.9%). However, there was an increase in work-eligible cases throughout the recession in this county. In 2007, only 15.6% of the caseload was work-eligible. This means that few cases are required to participate in work-related activities.

## TCA Participation

Figure 3 shows trends in the average number of months of TCA receipt in the last five years for Kent County, Baltimore City, and the remaining 22 counties; statewide figures are excluded since those figures tend to reflect Baltimore City due its disproportionately large part of the state caseload. In each year, Kent County TCA clients received assistance for an average of less than two of the previous five years. In fact, the 2007 to 2010 caseloads maintained a stable level of receipt around 17 months, on average. For example, the 2007 caseload received an average of 17.1 months of TCA in the previous five years (between October 2002 and September 2007). The 2011 caseload, however, received TCA for an average of 21.6 of the previous 60 months, which could have been influenced by the small caseload size in which a few cases with longer receipt can bring the average up. The caseloads in the other counties also maintained a stable level of TCA receipt, just under two of the previous five years. Baltimore City, however, saw a continuous decline in the average number of months of TCA receipt throughout this period.

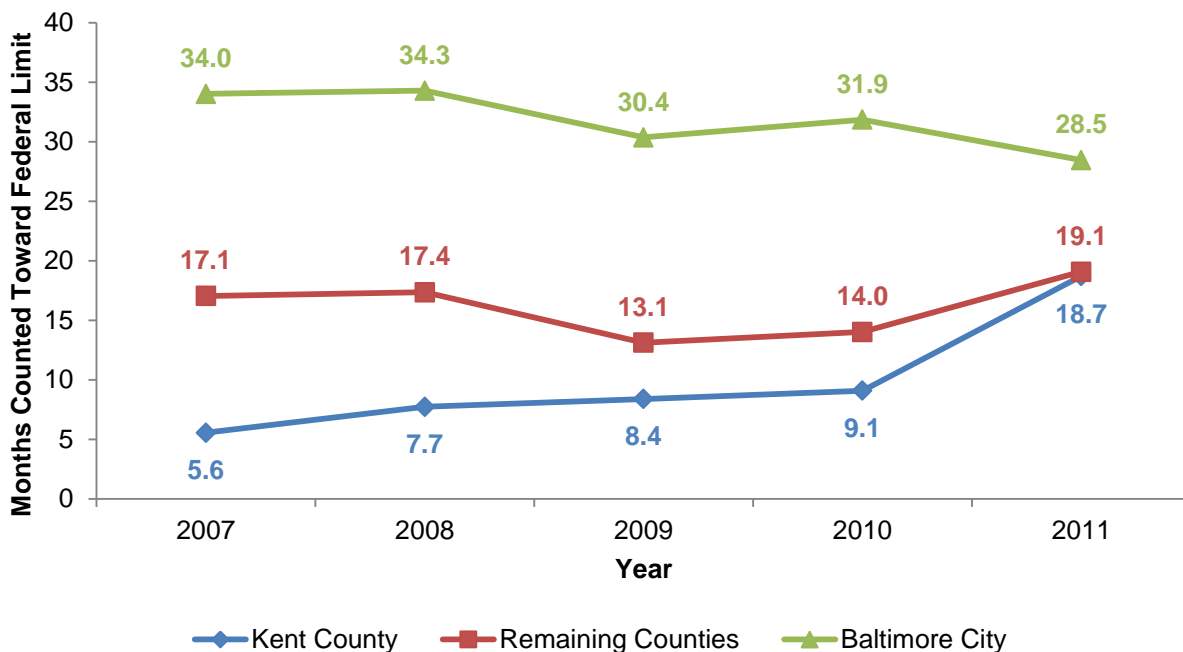
**Figure 3. Average Number of Months of TCA in the Previous Five Years: 2007-2011\*\*\***



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

TCA recipients, with some exceptions, have a 60-month time limit on TCA receipt according to federal regulations. Additionally, 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.<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 Kent County, the remaining 22 counties, and Baltimore City. Likely due to the small number of cases that accrue months toward the federal time limit, Kent County cases accumulated less than 10 time-limited months, on average, in each year from 2007 and 2010. The 2011 caseload, however, had an increase in time-limited months to 18.7 months, on average, which is closer to the average of the other counties. In fact, each of the caseloads in the other counties accrued more months of time-limited TCA than Kent County. While Baltimore City had the highest number of time-limited months, the average declined over this period from 34.0 months in 2007 to 28.5 months in 2011.

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



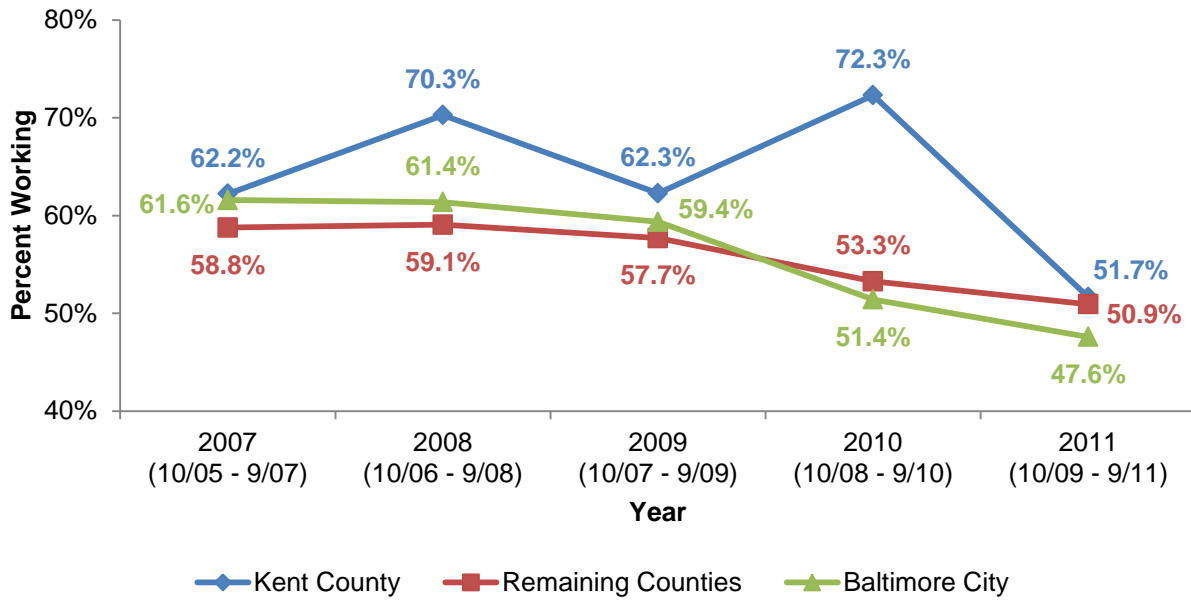
\*p<.05 \*\*p<.01 \*\*\*p<.001

### **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>x</sup> To provide a perspective on employment in Kent County, Figure 5 compares Kent 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 from 2007 to 2011. While Kent County caseheads were slightly more likely to be employed than caseheads in the other counties or in Baltimore City, their employment participation varied from year to year. In fact, each increase in one year was followed by a decline in the next year and another increase in the year after that. Regardless of the volatility in the employment figures, likely due to small caseload sizes, employment participation remained between 60% and 70% from 2007 to 2010. Half (51.7%) of the 2011 caseload, however, worked at some point in the previous two years. These employment figures may be depressed by the fact that 12.1% of residents in Kent County leave the state for employment which would not be captured by this report but could affect the number of caseheads working.<sup>xi</sup> Baltimore City and the other counties experienced a slow but steady decline in employment participation for each of the caseloads between 2007 and 2011.

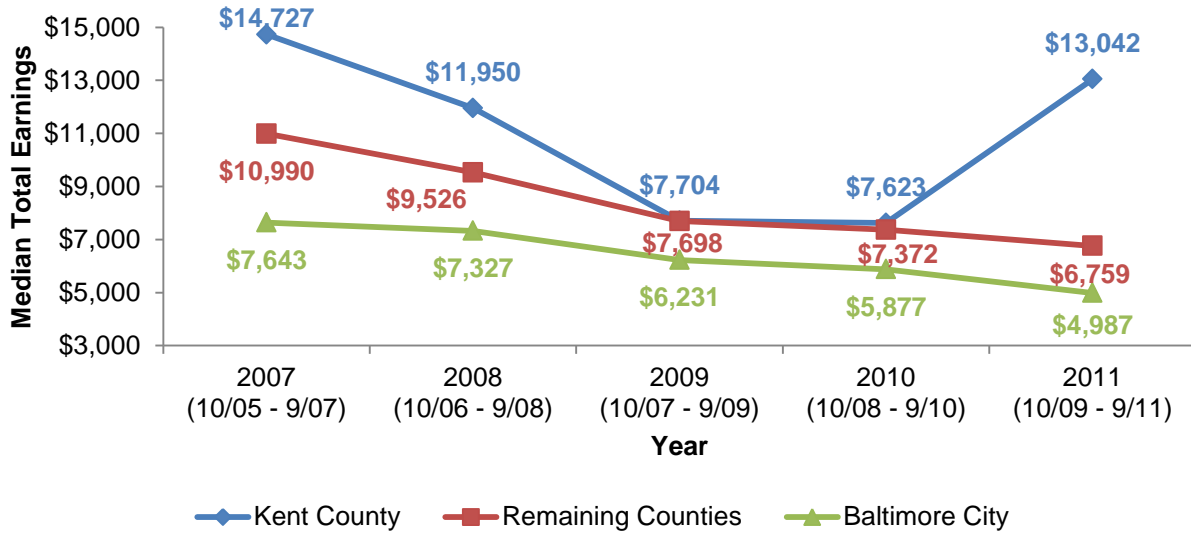
Figure 6 shows the median total earnings in the previous two years for each of the caseloads over this five year period for Kent County, the remaining counties, and Baltimore City. The two-year median earnings for the 2007 working caseheads was \$14,727 and declined by nearly 50% to \$7,704 in 2009; the 2010 caseload's earnings remained stable, but there was a subsequent increase of more than 70% to \$13,042 in 2011. Unlike Kent County, the remaining counties and Baltimore City maintained a slow and steady decline in median earnings for each caseload between 2007 and 2010.

**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, Kent County's 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 youngest child was under six years old. This profile was consistent over time. Kent County's caseload designations showed vast proportional change between 2007 and 2011 because of the small caseload. However, the influential changes occurred among the decline in child-only cases and an increase in single-parent and long-term disabled cases. TCA utilization patterns remained consistently low except for the initial increases among the 2011 caseload. Additionally, 2011 Kent County clients differed from clients in other years on the employment findings: they had the lowest employment participation, yet their earnings deviated from the declining trend and increased dramatically. These changes in the 2011 caseload may simply be due to a few outlier cases that affected the averages, but it may be that Kent County's TCA caseload began to feel the effects of the Great Recession between 2009 and 2011, thereby altering the patterns of previous five year cash assistance patterns and previous two years of employment participation for the 2011 caseload.

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

<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> The 2011 estimate was unavailable for Kent County; the 3 year estimate was used.

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

<sup>viii</sup> Due to small caseload sizes, only the 2011 figures are presented in Table 4. These small caseload sizes also allow small changes in the number of cases to substantially affect the proportion of cases. For example, there was a 29.6% decline in child-only cases between 2007 and 2011, but this represented a decline of only 8 child-only cases.

<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.

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

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