

# QUEEN ANNE'S COUNTY TEMPORARY CASH ASSISTANCE ACTIVE CASELOAD: 2011

## SUMMARY

### Caseload Characteristics

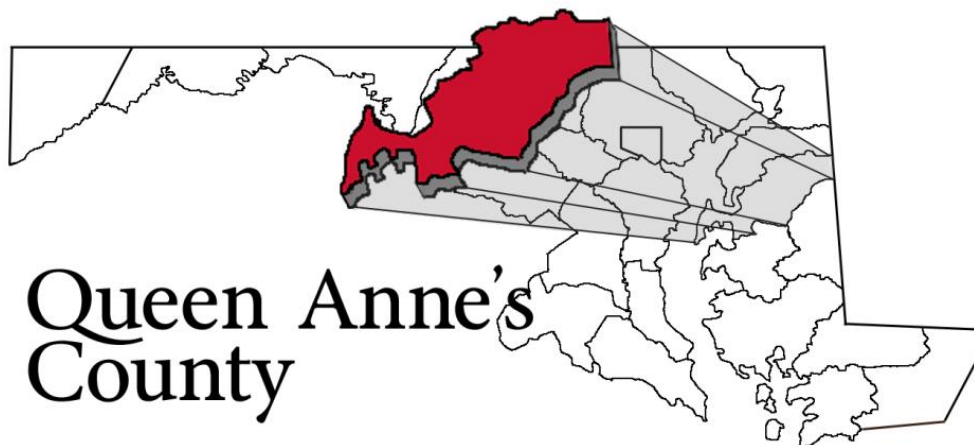
- Queen Anne's County experienced a 48% increase in its caseload from 85 cases in 2007 to 126 cases in 2011. This caseload represented less than one percent of the overall statewide caseload.
- A typical TCA recipient was a Caucasian (56.5%) woman (89.7%) who was about 37 years of age and had received her high school diploma (79.8%).
- A typical TCA case had two or fewer people in the assistance unit (54.7%). The youngest child in the assistance unit was approximately seven years old.
- Nearly three-fifths (58.0%) of cases (58.0%) were work-exempt, largely made of child-only cases (30.2%).
- Single-parent cases (28.6%) made up the second largest caseload category, following child-only cases.

### TCA Participation

- Recipients averaged two years of cash assistance receipt in the previous five years. Specifically, families received 22 months of assistance in the previous 60 months.
- The 2011 caseload accrued 17 months, on average, toward the federal time limit, up from 9 months, on average, among the 2007 caseload.

### Employment and Wages

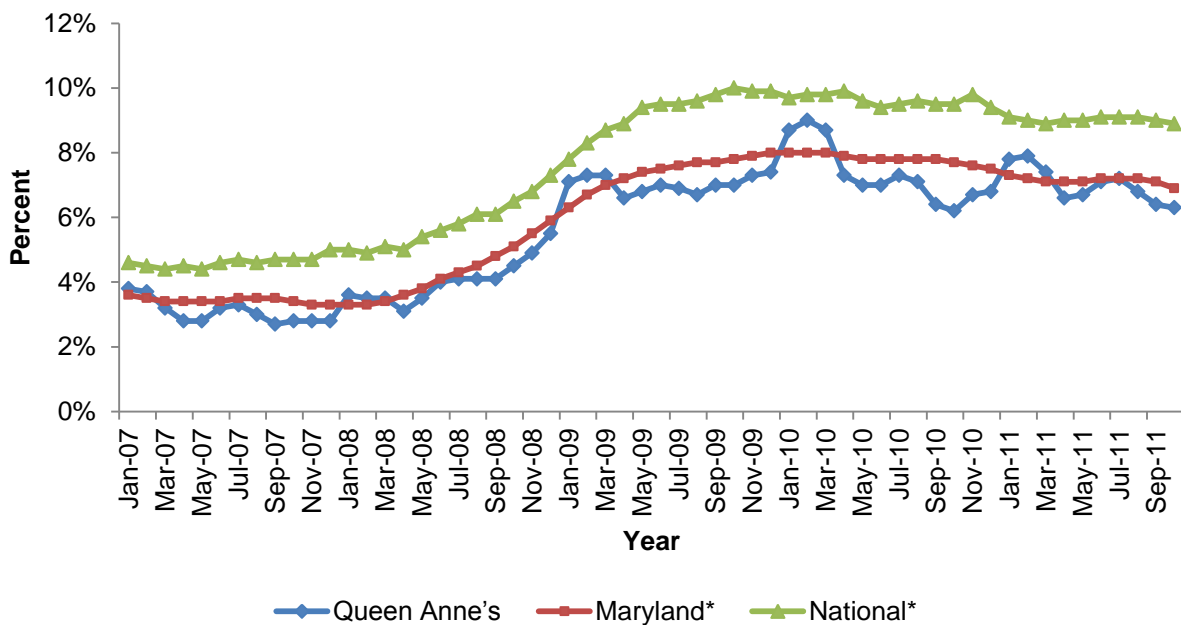
- Half (50.8%) of caseheads in 2011 worked at some point in the previous two years. This decreased from two-thirds (67.9%) among the 2007 caseload.
- While median total earnings in the previous two years were about \$10,000 for both the 2007 and 2011 caseloads, earnings were as high as \$12,214 in 2008 and as low as \$4,513 in 2010.



## 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 Queen Anne's County by utilizing the same methodology and data. Queen Anne's County shares a border with Delaware on the eastern shore side of the state. While the unemployment rate in the county tracked the statewide unemployment rate for the most part as can be seen in Figure 1, there were some months of higher and lower rates in the county. In comparison to the state average, Queen Anne's County's highest unemployment rate was 9.0% in February 2010, compared to 8.0% in the state; in October 2010, the count's unemployment rate was 6.2% while the state average was 7.7%.

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



\* Indicates seasonal adjustment.

The largest industries within Queen Anne's County were educational services, and health care and social assistance; retail trade; and construction.<sup>ii</sup> Nearly half (47.0%) of county residents traveled for employment outside the county, and an additional 9.2% left the state for employment.<sup>iii</sup> The majority (89.7%) of Queen Anne's residents age 25 and older received a high school degree or higher, and three in ten (29.6%) residents hold a Bachelor's degree or higher.<sup>iv</sup> over ten percent (11.8%) of Queen Anne's households earned under \$25,000 with an average household income of \$96,495 in 2010 and a median household income of \$81,096.<sup>v</sup> The estimated poverty rate for 2009-2011 was 7.5%<sup>vi</sup> in Queen Anne's County, which was 1.1 percentage points lower than the state average.<sup>vii</sup>

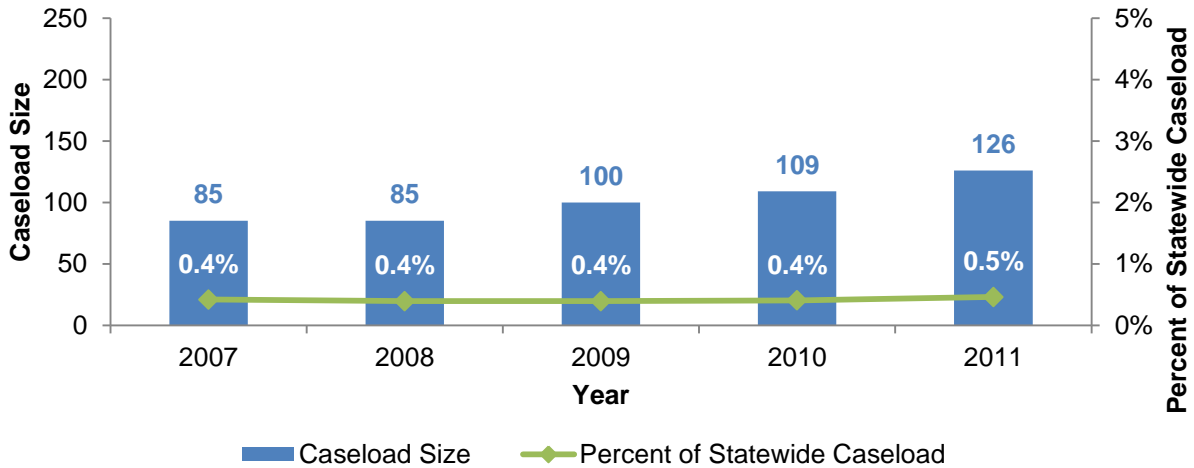
	Queen Anne's	Maryland
2010 Population	47,798	5,773,552
2009-2011 Poverty Rate	7.5%	8.6%
2010 Median Household Income	\$81,096	\$90,500

## FINDINGS

### **Caseload Characteristics**

TCA caseloads across Maryland increased since the start of the Great Recession, and Queen Anne’s County was no different. The total caseload size in Queen Anne’s County, as shown in Figure 2, increased from 85 cases in October 2007 to 126 cases in October 2011, a 48.2% increase. Even with this increase, Queen Anne’s caseload represented less than one percent of Maryland’s statewide caseload over time. Due to the small number of cases, an individual case can have a great effect on the caseload.

**Figure 2. TCA Caseload for Queen Anne’s 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 Queen Anne’s County TCA recipients, as displayed in Table 2, was a Caucasian (56.5%) woman (89.7%) who has completed high school but received no additional education (64.0%). Nearly half (45.9%) had never married, and the average age of the casehead was 37 years. Men are slightly more likely to be caseheads in the county as the percent of female caseheads has decreased from 95.3% in 2007. The typical Maryland casehead, however, is more likely to be an African-American (75.0%) woman (94.4%) and was even more likely to have never married (78.8%) and was slightly younger (mean=35.14 years). Queen Anne’s County’s caseheads were also more likely to have education beyond high school (15.8% vs. 4.6%).

**Table 2. Queen Anne’s County Payee Demographic Characteristics: 2011 (n=126)**

<b>Gender</b>	
% Women	89.7% (113)
<b>Race</b>	
% African American^	33.9% (39)
% Caucasian^	56.5% (65)
% Hispanic	8.7% (10)
<b>Education</b>	
Finished 12th grade	64.0% (73)
Beyond 12th grade	15.8% (18)
<b>Marital Status</b>	
Never married	45.9% (56)
<b>Age at Study Month</b>	
Mean [median]	37.46 [35.27]
Range	20.21-75.40

**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 (54.7%) of all cases contained just one or two recipients, and less than one in four (24.6%) consisted of four or more people. However, there has been an increase in these larger assistance units as only 9.4% of cases had four or more people in 2007. About one-fifth (19.7%) of all Maryland cases had four or more people in the assistance unit. On average, assistance units had one adult or less (mean=0.76) and two children (mean=1.86). The average age of the youngest child in the assistance unit was seven years (mean=7.20), while the average age of the youngest child in an average Maryland assistance unit was six years old (mean=5.92).

**Table 3. Queen Anne's County Case Demographic Characteristics: 2011 (n=126)**

<b>Size of Assistance Unit (AU)</b>	
1-2 people	54.7% (69)
3 people	20.6% (26)
4 or more people	24.6% (31)
Mean [median]	2.62 [2]
<b>Number of Adults in AU</b>	
Mean [median]	0.76 [1]
<b>Number of Children AU</b>	
Mean [median]	1.86 [2]
<b>Age of Youngest Recipient Child</b>	
Mean [median]	7.20 [5.84]
Range	0.01-17.92

**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, nearly three-fifths (57.9%) of the county's caseload was work-exempt. However, the proportion of the caseload that was work-exempt declined by more than 10 percentage points from 69.4% in 2007. There was an increase in the number of work-exempt cases throughout this period, but the growth (23.7%) was slower than the growth of work-eligible cases (100.0%). The work eligible caseload increased from 26 cases in 2007 to 53 cases in 2011, but as a proportion of the entire caseload, it increased by nearly 12 percentage points from 30.6% to 42.1% of the caseload.

**Table 4. Queen Anne's County Caseload Designations, 2007-2011\*\*\***

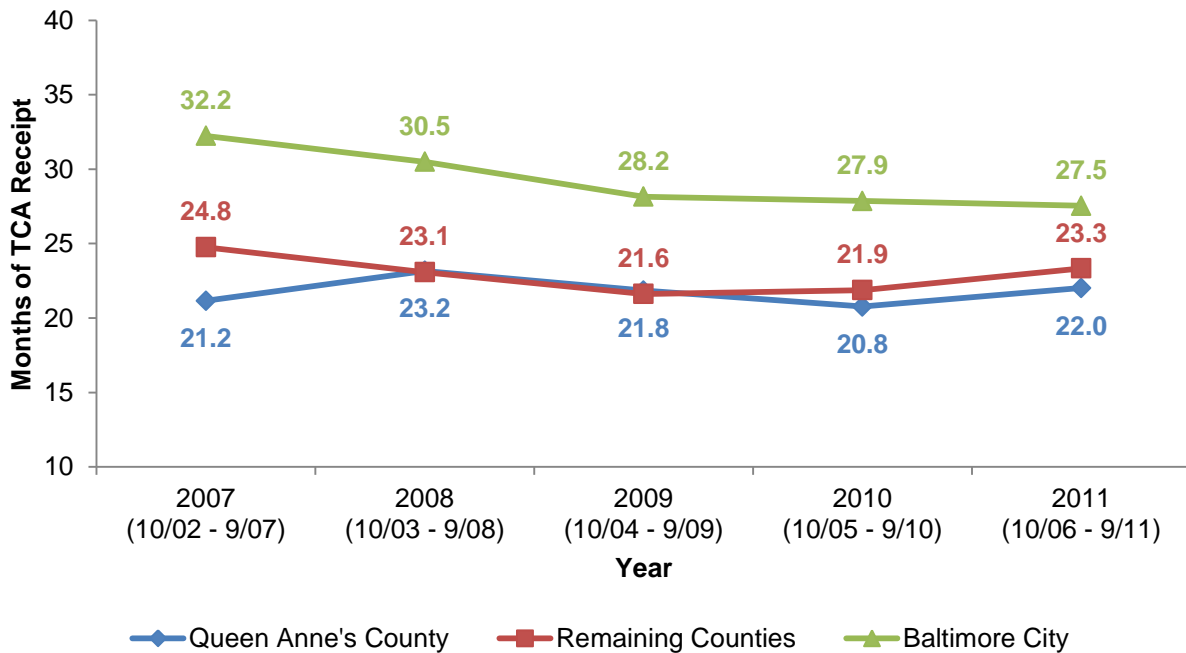
	<b>2007</b> (n=85)	<b>2008</b> (n=85)	<b>2009</b> (n=100)	<b>2010</b> (n=109)	<b>2011</b> (n=126)
<b>Work-Eligible</b>	<b>30.6% (26)</b>	<b>35.3% (30)</b>	<b>34.0% (34)</b>	<b>36.7% (40)</b>	<b>42.1% (53)</b>
Single-Parent Cases	21.2% (18)	27.1% (23)	20.0% (20)	24.8% (27)	28.6% (36)
Earnings	- -	- -	- -	- -	8.7% (11)
<b>Work-Exempt</b>	<b>69.4% (59)</b>	<b>64.7% (55)</b>	<b>66.0% (66)</b>	<b>63.3% (69)</b>	<b>57.9% (73)</b>
Child-Only	31.8% (27)	36.5% (31)	39.0% (39)	35.8% (39)	30.2% (38)
Child Under One	18.8% (16)	11.8% (10)	12.0% (12)	14.7% (16)	8.7% (11)
Long-term Disability	17.6% (15)	14.1% (12)	12.0% (12)	11.9% (13)	16.7% (21)

**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 needy caretaker relative, legal immigrant, caring for a disabled household member, short-term disabled, domestic violence, and two-parent cases. \*p<.05 \*\*p<.01 \*\*\*p<.001.

## TCA Participation

Figure 3 provides the trends in the average number of months of TCA receipt for each caseload in Queen Anne’s County, Baltimore City, and the remaining 22 counties; statewide figures are excluded because those figures tend to reflect Baltimore City trends due its disproportionately large part of the state’s caseload. Each caseload in Queen Anne’s County received assistance for an average of less than two years during the previous five years. For example, the 2007 caseload received TCA for an average of 21.2 months in the previous five years (between October 2002 and September 2007). The average number of months of TCA receipt in Queen Anne’s County between 2007 and 2011 remained stable between 21 and 23 months. The other Maryland counties followed a similar pattern, but Baltimore City saw a continuous decline in the average number of month of TCA throughout this time period.

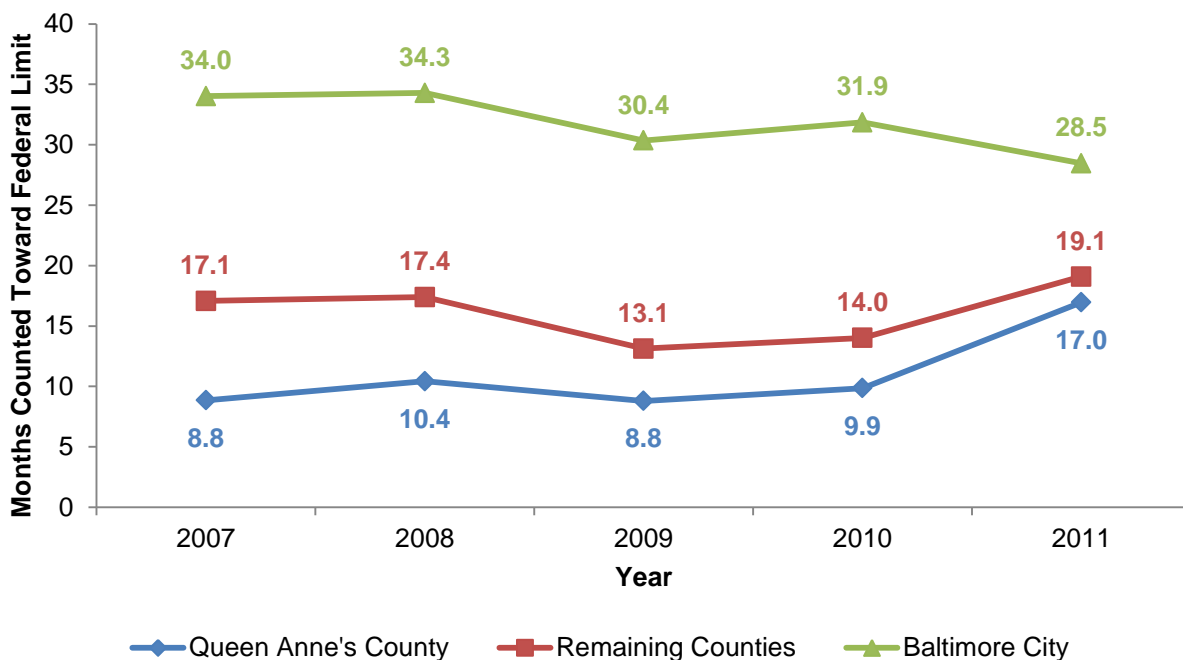
**Figure 3. Average Number of Months of TCA in the Previous Five Years: 2007-2011\*\***



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

TCA recipients, with some exceptions, have a 60-month time limit on TCA receipt according to federal regulations. However, Maryland does allow 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>viii</sup> Figure 4 shows the trends in the average number of months counted toward the federal 60-month time limit for each caseload between 2007 and 2011 for Queen Anne’s County, the remaining 22 counties, and Baltimore City. The 2007 to 2010 caseloads in Queen Anne’s County had accrued between 8 and 10 months of time-limited cash assistance, however the 2011 caseload had accrued an average of 17 months of TCA.<sup>ix</sup> The number of months counting towards the federal time limit was lower than the number of months received in the previous five years, because there are cases whose months of receipt are not counted toward the federal time limit, such as child-only cases. The remaining Maryland counties followed a somewhat similar pattern, although most of their time-limited months were closer to an average of 20 months. Baltimore City 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\*\*\***



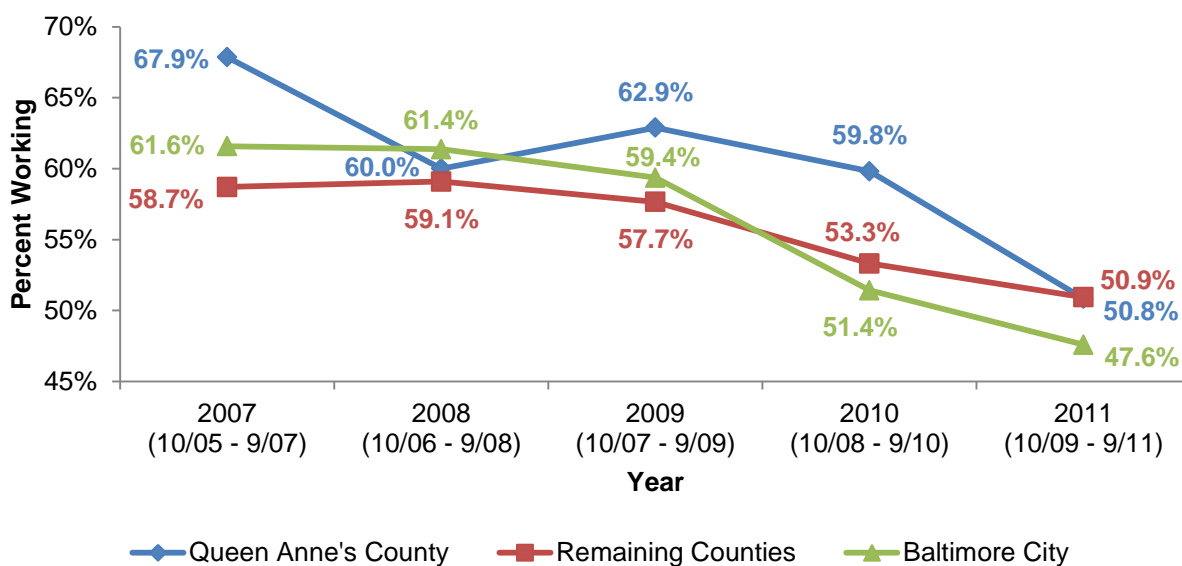
\*p<.05 \*\*p<.01 \*\*\*p<.001

### **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>x</sup> To provide a perspective on employment in Queen Anne’s County, Figure 5 compares Queen Anne’s 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 caseload from 2007 to 2011. About two-thirds (67.9%) of the 2007 caseload worked at some point in the previous two years (October 2005 to September 2009). However, each subsequent caseload experienced decreased employment, and by 2011, only half (50.8%) of caseheads had worked in the previous two years (October 2009 to September 2011). Employment participation in the other counties and Baltimore City also experienced similar declines.

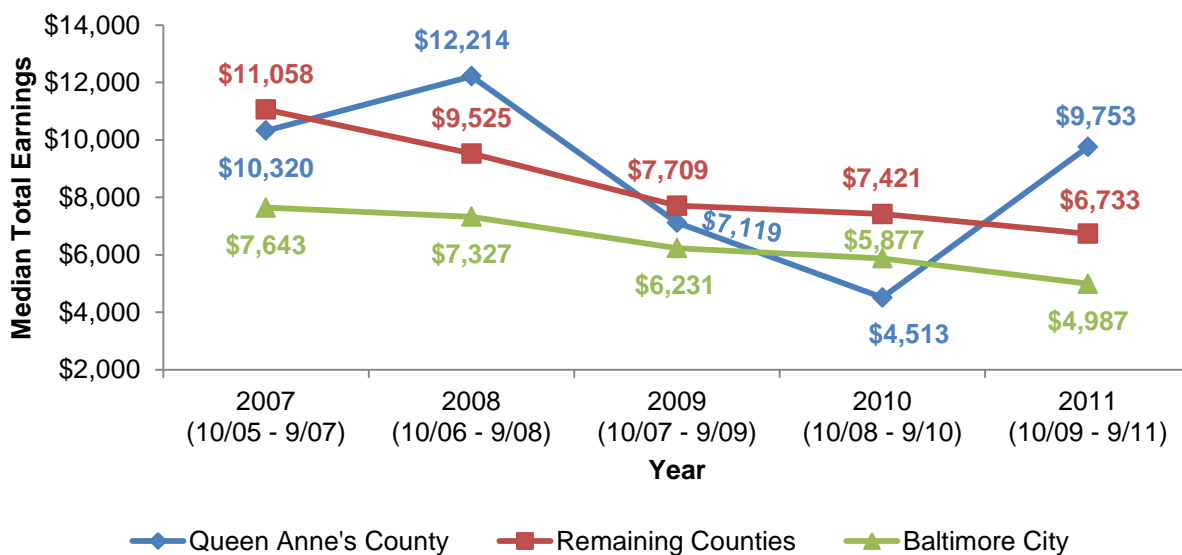
Similarly, median total earnings in the previous two years experienced declines. Baltimore City and the other counties had a steady decline, while Queen Anne's County experienced a decline with a few increases in earnings, likely due to small caseload sizes. Queen Anne's 2008 caseload had reached a high of \$12,214 in median earnings, while the 2010 caseload reached a low of \$4,513 in median earnings. However, median total earnings more than doubled for the 2011 working caseheads to \$9,753.

**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

## CONCLUSIONS

In 2011, Queen Anne's County TCA caseload was comprised of Caucasian 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 seven years old. While the number of cases for both work-eligible and work-exempt cases increased between 2007 and 2011, the work-eligible population doubled throughout this period, which likely required local staff to increase their efforts related to the federal work participation rate. Although the overall caseload increased between 2007 and 2011, TCA receipt remained relatively stable. Employment participation and earnings, however, decreased over this period, just as it did across 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 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 Queen Anne's County. We used the 3 year 2009-2011 estimate was 7.5%.

<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> Logan, L., Saunders, C., & Born, C.E. (2012). *Welfare Time Limits: Hardship Exemptions in Maryland*. Baltimore: University of Maryland School of Social Work.

<sup>ix</sup> Due to the small caseload sizes in Queen Anne's 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 8 months, consistent with previous years' findings.

<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.

## ACKNOWLEDGEMENTS

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