

# WASHINGTON COUNTY TEMPORARY CASH ASSISTANCE ACTIVE CASELOAD: 2011

## SUMMARY

### Caseload Characteristics

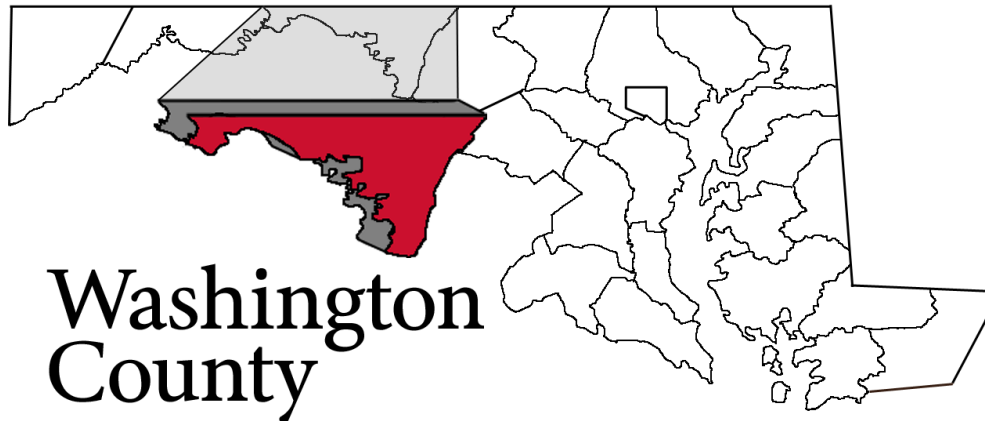
- Washington County's TCA caseload makes up less than two percent of the Maryland caseload, but there was an 88% increase in its caseload, from 312 cases in 2007 to 587 cases in 2011.
- A typical TCA recipient was a Caucasian (66.8%) woman (93.7%) who was about 36 years of age and had at least a high school education (73.1%).
- A typical TCA case had two or fewer people in the assistance unit (56.9%), and the youngest child was about five years old.
- Seven in every 10 cases were exempt from participation in work activities, mainly due to the large child-only (35.9%) and long-term disabled (18.9%) caseloads.
- Throughout the recession, however, the number of cases required to participate in a work-related activity increased from 29 cases in 2008 to 119 cases in 2010.

### TCA Participation

- In the previous five years, families had about two years of TCA receipt.
- Prior to 2011, most families accrued about 10 months of TCA receipt that counted toward the 60-month federal time limit. This figure increased to 19 months in 2011, likely due to the recent increase in the work-eligible population whose TCA receipt usually counts toward the time limit.

### Employment and Wages

- About half (47.6%) of the women in the 2011 caseload worked in the two years prior to October 2011. This was down from about 6 in 10 (61.6%) women in the 2007 caseload.
- Among women in the 2011 caseload who worked, median earnings in those two years were only about \$5,500, demonstrating these families' need for additional assistance.

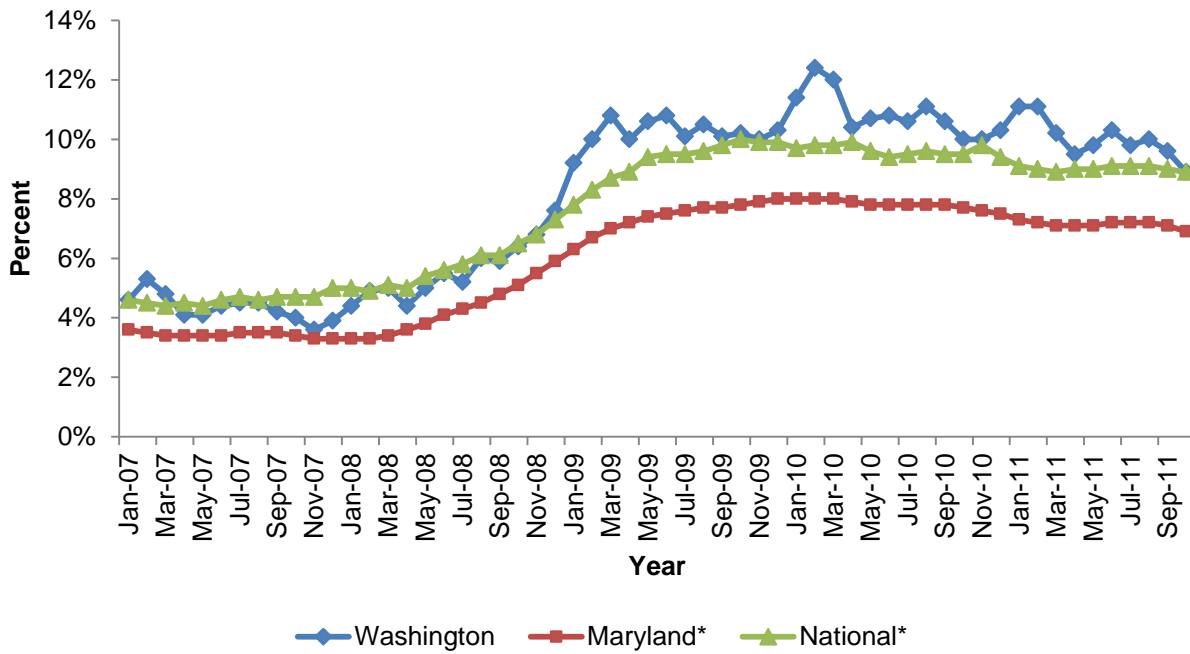


# INTRODUCTION

This report is a supplemental resource to the *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 Washington County by utilizing the same methodology and data.

Washington County is located between Pennsylvania and Virginia in the western part of the state. According to Figure 1, unemployment in the county is generally higher than unemployment in the state, but it was considerably higher during the recession era. At its highest point, unemployment in Washington County was 12% in February 2010, while the state average was 8% at that time.<sup>ii</sup>

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



\* Indicates seasonal adjustment.

The largest industries within Washington County were educational services, health care and social assistance; retail trade; and construction.<sup>iii</sup> However, one-third of county residents commuted for work—one in five (21.6%) traveled outside the county, and about one in ten (12.3%) left the state for employment.<sup>iv</sup> The majority (83.4%) of Washington residents age 25 and older received a high school degree, and less than one in five (18.7%) had a Bachelor's degree or higher.<sup>v</sup> One in five (21.6%) Washington County households earned less than \$25,000, although the average household income was \$67,528 in 2010.<sup>vi</sup> The estimated poverty rate for Washington County was 11.6%<sup>vii</sup> in 2011, which was three percentage points higher than the state average.<sup>viii</sup>

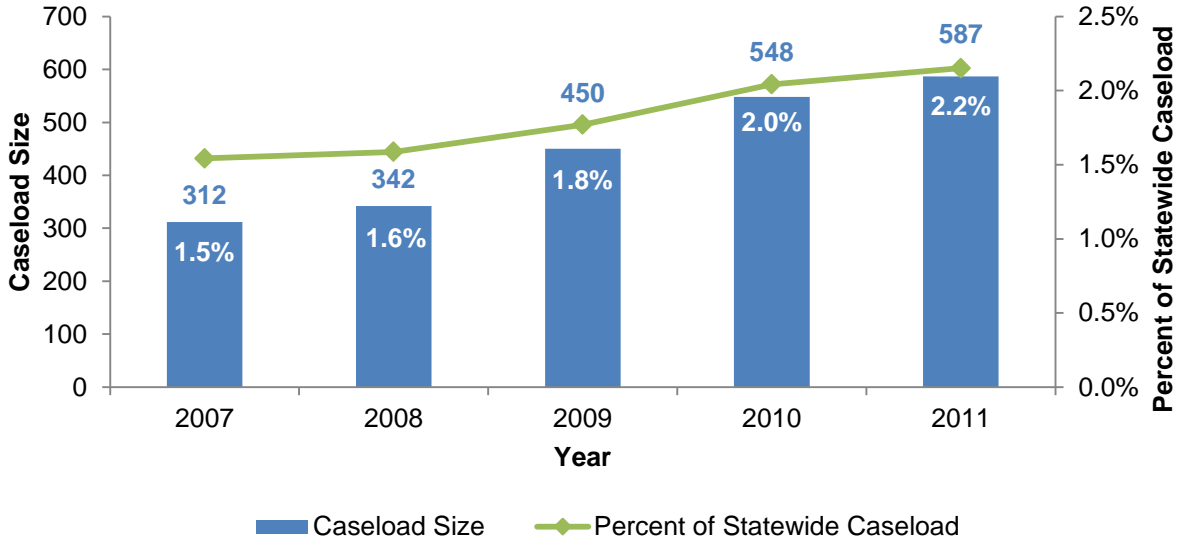
	<b>Washington</b>	<b>Maryland</b>
2010 Population	147,430	5,773,552
2011 Poverty Rate	11.6%	8.6%
2010 Median Household Income	\$52,994	\$90,500

## FINDINGS

### Caseload Characteristics

TCA caseloads across Maryland increased since the start of the Great Recession and began to decline at the end of 2011. Washington County’s caseload size, as shown in Figure 2, increased from 312 cases in October 2007 to 587 cases in October 2011, an 88.1% increase. While this still only makes up about two percent of the statewide caseload, it is a substantial increase for a county that is accustomed to working with a smaller number of families.

**Figure 2. TCA Caseload for Washington 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 Washington County TCA recipients, as displayed in Table 2, was a 36-year-old Caucasian (66.8%) woman (93.7%) who has completed high school but received no additional education (64.8%). Many of these women had never married (67.6%), but the 2011 figure is an increase of more 10 percentage points from 55.8% in 2007. Other than the ethnicity of the casehead, 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. Washington County Payee Demographic Characteristics: 2011 (n=587)**

<b>Gender</b>	
% Women	93.7% (550)
<b>Race</b>	
% African American^	29.9% (163)
% Caucasian^	66.8% (364)
% Hispanic	2.2% (12)
<b>Education</b>	
Finished 12th grade	64.8% (351)
Beyond 12th grade	8.3% (45)
<b>Marital Status</b>	
Never married	67.6% (380)
<b>Age at Study Month</b>	
Mean [median]	36.32 [32.78]
Range	18.45-76.08

**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: more than half (56.9%) of all cases contained just one or two recipients, although this has increased since 2007, where 7 in 10 (71.1%) cases had only one or two people in the assistance unit. On average, assistance units had one adult and two children, or the adult was not a recipient on the case. The average age of the youngest child in the assistance unit was about five years old. This was consistent with the average case in Maryland, where 57.8% of cases contained just one or two recipients, and the average age of the youngest child in a Maryland assistance unit was six (mean=5.92).

**Table 3. Washington County Case Demographic Characteristics: 2011 (n=587)**

<b>Size of Assistance Unit (AU)</b>	
1-2 people	56.9% (334)
3 people	24.0% (141)
4 or more people	19.1% (112)
Mean [median]	2.55 [2]
<b>Number of Adults in AU</b>	
Mean [median]	0.67 [1]
<b>Number of Children AU</b>	
Mean [median]	1.88 [2]
<b>Age of Youngest Recipient Child</b>	
Mean [median]	5.47 [3.79]
Range	0.01-17.97

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

About one-third (35.9%) of all cases in the county were child-only cases in 2011, as presented in Table 4. Child-only cases are exempt from work requirements because the adult is not included in the benefit amount. The child-only caseload has declined 10 percentage points over time, starting at 46.3% of the caseload in 2007. Another work-exempt case designation—long-term disabled—actually increased from 9.0% of the caseload in 2007 to 18.9% in 2011. These cases potentially require additional services related to the application for Supplemental Security Income (SSI) for their disability. Another caseload group with a substantial increase throughout the recession period was the more traditional, single-parent group. In 2008, there were only 29 single-parent cases, representing 8.5% of the caseload; in 2010, there were 119 single-parent cases, representing 21.7% of the caseload. The growth in the single-parent caseload required case workers in Washington County to provide employment and skill-development services to a larger population of vulnerable families.

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

	<b>2007</b> (n=312)	<b>2008</b> (n=342)	<b>2009</b> (n=450)	<b>2010</b> (n=548)	<b>2011</b> (n=587)
<b>Work-Eligible Cases</b>	<b>22.8% (71)</b>	<b>16.7% (57)</b>	<b>35.8% (161)</b>	<b>34.1% (187)</b>	<b>28.3% (166)</b>
Single-Parent Cases	13.5% (42)	8.5% (29)	22.2% (100)	21.7% (119)	16.5% (97)
Earnings	3.2% (10)	3.5% (12)	8.0% (36)	6.2% (34)	6.0% (35)
Short-term Disability	4.2% (13)	4.1% (14)	3.1% (14)	4.0% (22)	3.9% (23)
<b>Work-Exempt Cases</b>	<b>77.2% (240)</b>	<b>83.3% (285)</b>	<b>64.2% (289)</b>	<b>65.9% (361)</b>	<b>71.7% (421)</b>
Child-Only	46.3% (144)	48.0% (164)	37.3% (168)	35.8% (196)	35.9% (211)
Child Under One	20.3% (63)	19.9% (68)	14.4% (65)	14.6% (80)	14.0% (82)
Long-term Disability	9.0% (28)	12.9% (44)	11.1% (50)	13.9% (76)	18.9% (111)
Caring for a Disabled HH Member	- -	- -	- -	- -	2.7% (16)

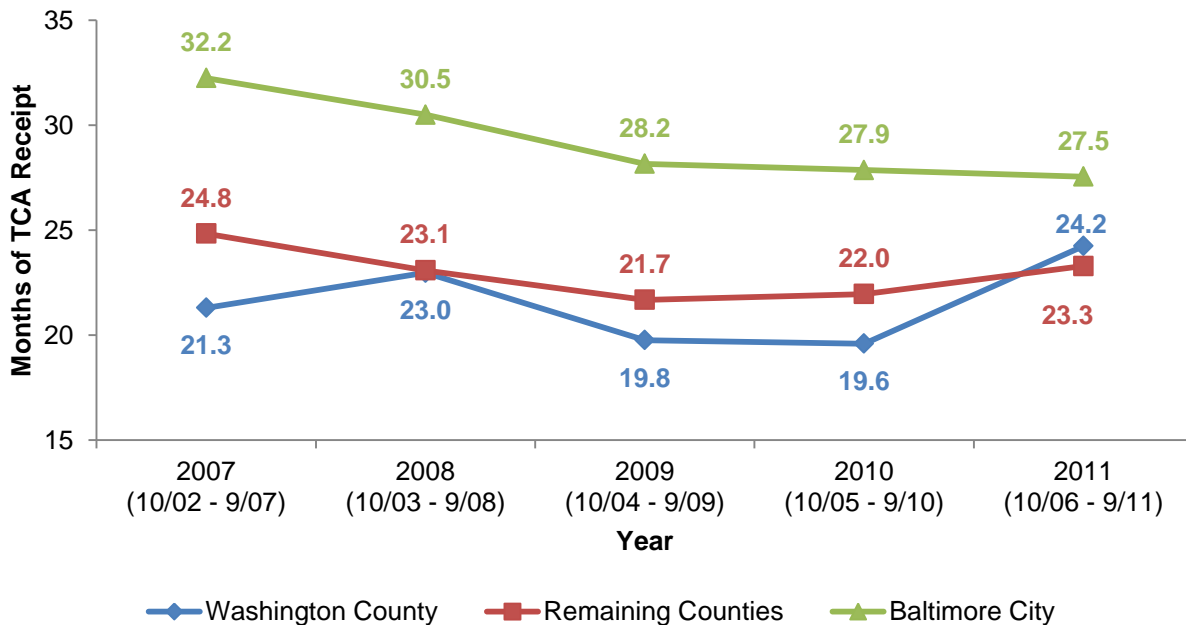
**Note:** Counts may not sum to actual sample size because some caseload designations were excluded to protect recipient confidentiality when the sample was under 10 cases; the caseload designations completely excluded were needy caretaker relative, legal immigrant, domestic violence, and two-parent cases. Valid percentages are reported.

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

## TCA Participation

Most families receive about two years of TCA in the previous five years, although usually not all at the same time. Figure 3 provides this average for families in Washington County, Baltimore City, and the remaining 22 counties. On average, families in Washington County have received just about two years of TCA in the previous five years. For example, families receiving assistance in October 2011 received an average of 24.2 months of TCA in the previous five years (between October 2006 and September 2011). Families in the other 22 counties also had about two years of TCA receipt in the previous five years. Families in Baltimore City, on the other hand, received TCA in more than two of the previous five years. The average number of months has declined from 32.2 months in 2007 to 27.5 months in 2011, however.

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

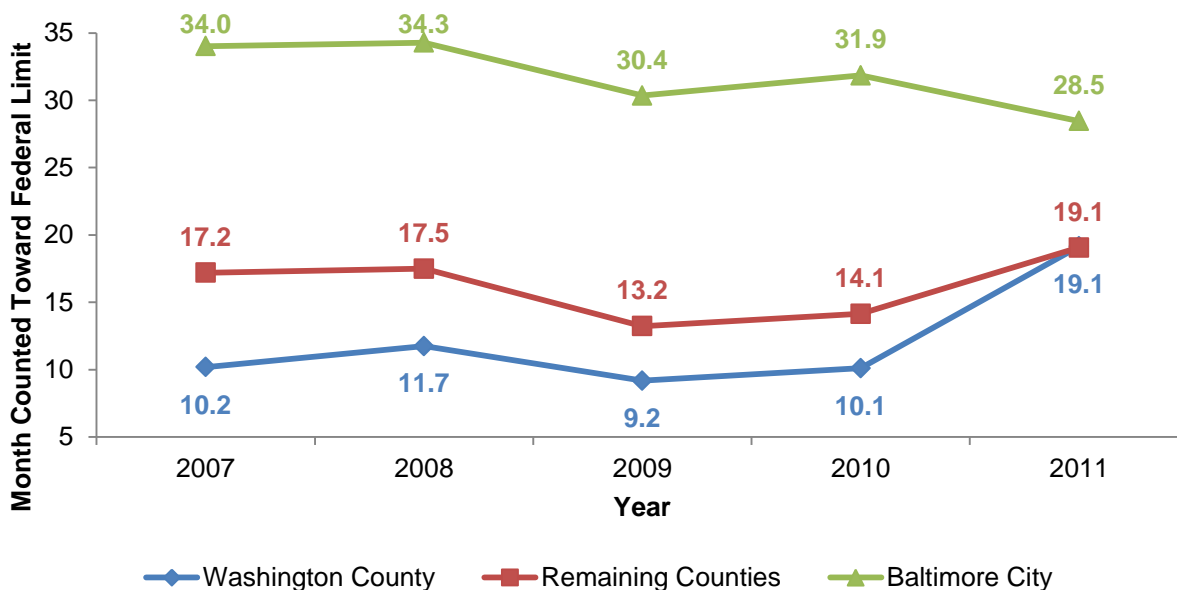


\*p<.05 \*\*p<.01 \*\*\*p<.001

Most adult TCA recipients are subject to a 60-month lifetime limit on benefit receipt. Maryland allows hardship exemptions for cases that require additional months of receipt, but only seven percent of the caseload has received more than 60 months of TCA.<sup>ix</sup> Figure 4 illustrates the average number of months counted toward the federal 60-month time limit for each of the caseloads between 2007 and 2011 for Washington County, the remaining 22 counties, and Baltimore City. Since Washington County has a very large child-only caseload, along with other caseload designations that are exempt from the time limit, most families have accrued about 10 months of the 60-month time limit. Families on assistance in October 2011, however, had 19 time-limited months. This increase is likely due to the recent influx in cases that are subject to the time limit.

While Washington County families have a lower average of time-limited months than the other 22 counties, there was a similar pattern of a slight increase in the average number of time-limited months in 2011. Again, Baltimore City had a higher average of time-limited months since its caseload is largely made of families whose months of TCA receipt count toward the federal time limit. Nonetheless, there was a consistent decrease in that average over this time period.

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



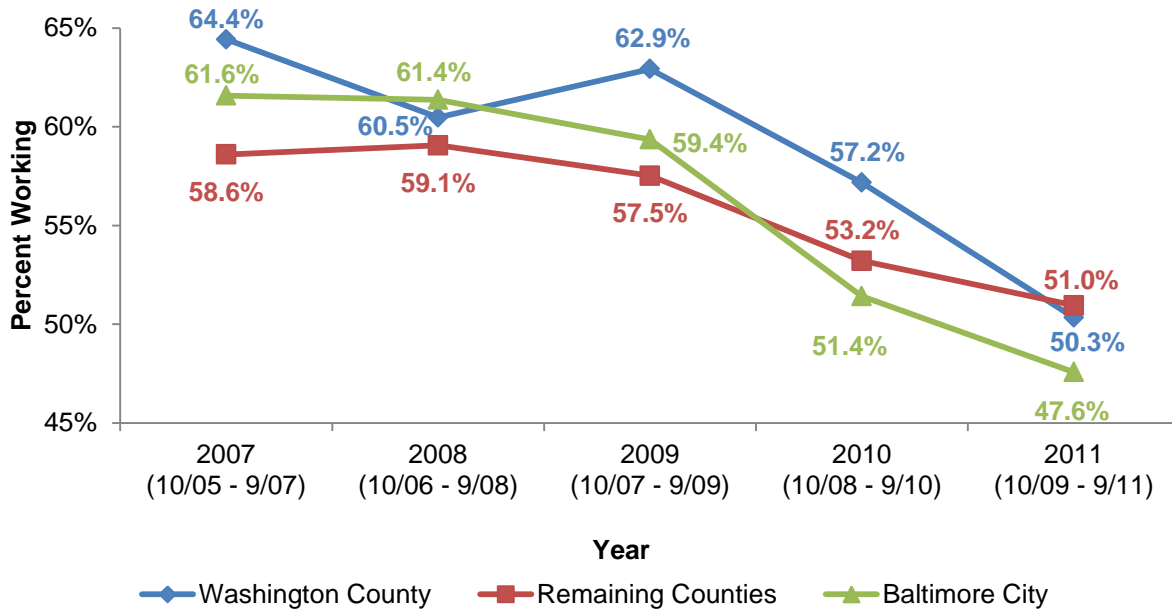
\*p<.05 \*\*p<.01 \*\*\*p<.001

### ***Employment and Wages***

Other research has documented the fact that women on TCA often have substantial work histories. However, with the limited availability of jobs that can support a family, especially for an adult with only a high school education, these women may need additional support.<sup>x</sup> Furthermore, employment participation for these families declined during the recession, just as it had around the country. This decline is evidenced in Figure 5 which provides the percent of women working in a Maryland job covered by Unemployment Insurance (UI) in the two years before the October of each year for Washington County, the remaining counties, and Baltimore City. In Montgomery County, employment participation decreased from 64.4% of the 2007 caseload to 50.3% of the 2011 caseload. In fact, this decrease occurs as the caseload in Washington County also increased, suggesting that these families came onto assistance as they lost employment, unemployment benefits, or informal support. A similar decline in employment participation is found in Baltimore City and the remaining counties.

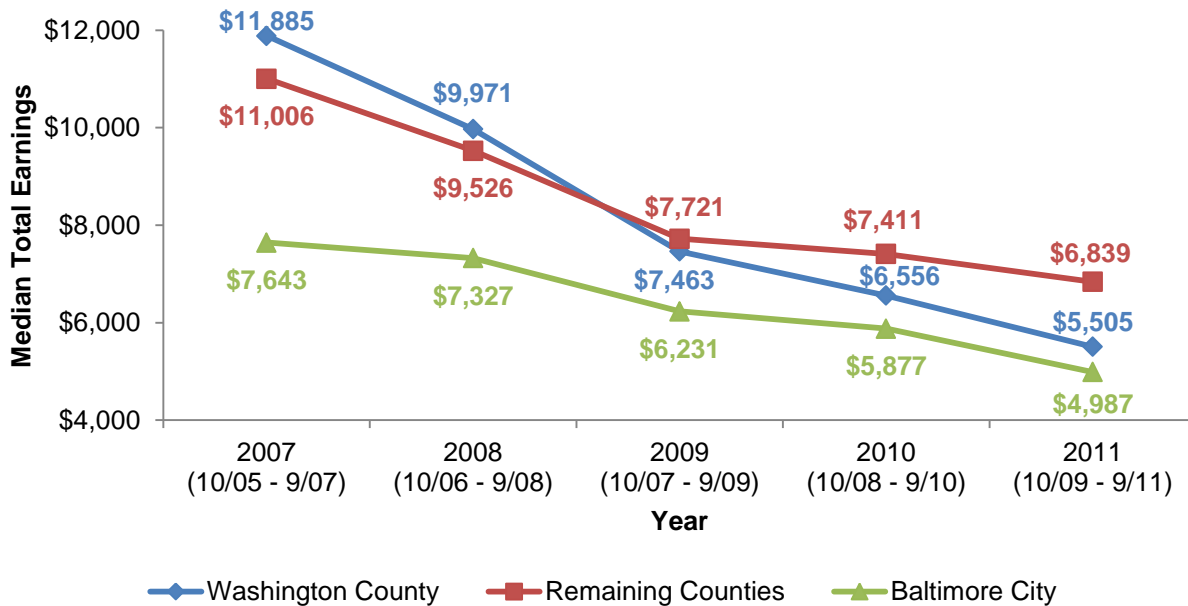
For the women who worked in the previous two years, Figure 6 also shows a similar decline in median total earnings for each of the caseloads in Washington County, the remaining counties, and Baltimore City. Median earnings for clients working in the two years before October 2011 were more than 50% lower than earnings for clients working in the two years before October 2007 (\$5,505 vs. \$11,885). While Baltimore City (35%) and the other counties (38%) experienced a decline in earnings, Washington County (54%) had a larger decrease.

**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, the Washington County TCA caseload was comprised of Caucasian women about 36 years old with high school diplomas. The county's caseload has remained largely child-only, although the recession period did bring some changes, including a larger caseload. There were more long-term disabled cases as well as more traditional, single-parent cases, and both types of cases require a different set of services than child-only cases. Long-term disabled cases may require assistance with the completion of an application for SSI, and work-eligible, single-parent cases may require assistance with obtaining a job or addressing the clients' barriers to obtaining a job. The growth in the caseload, especially among the work-eligible population, is not a surprise considering the fact that employment participation declined by more than 10 percentage points and median earnings fell by more than 50%. These families required additional assistance during this period, and the Washington County was able to provide that assistance.

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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 Washington County. For comparison between counties we have included the 3 year 2009-2011 estimate was 12.2%.

<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> Nicoli, L.T., Logan, L., & Born, C. (2012). *Life after Welfare: Annual Update*. Baltimore: University of Maryland School of Social Work.

## ACKNOWLEDGEMENTS

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