

WORCESTER COUNTY TEMPORARY CASH ASSISTANCE ACTIVE CASELOAD: 2011

SUMMARY

Caseload Characteristics

- Worcester County experienced a small increase in its caseload, from 80 cases in 2007 to 91 cases in 2011. The 2011 caseload represented less than one percent of the overall caseload.
- A typical TCA recipient was an African American (58.5%) woman (94.5%) who was about 42 years of age and had received her high school diploma (67.6%).
- A typical TCA case in had two or fewer people in the assistance unit (66.0%), and the youngest child was seven years old.
- More than two-thirds (69.2%) of cases were work-exempt, largely made of child-only cases (52.7%).

TCA Participation

- TCA receipt declined slightly from an average of 30 months in the previous 60 months among the 2007 caseload to 27 months among the 2011 caseload.

Employment and Wages

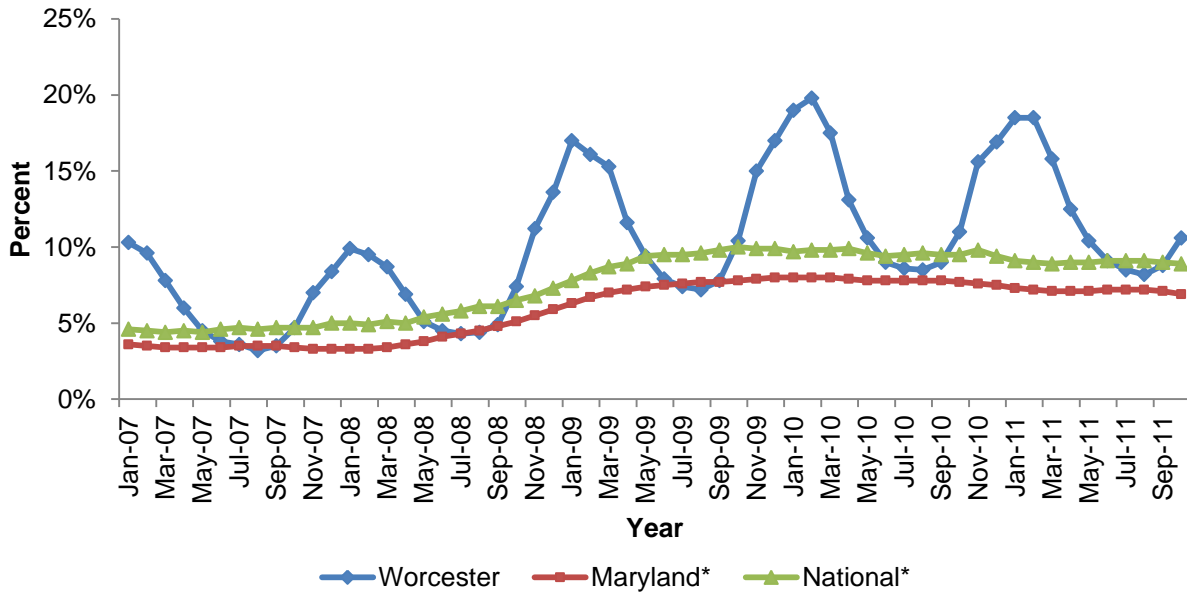
- The percent of TCA caseheads who worked in the previous two years varied from over half (56.3%) in 2007 to less than half in 2010 (47.7%), although it remained below the state average. By 2011, over half of caseheads (54.9%) worked in the previous two years, which was above the state average.
- Among working caseheads in the previous two years, median total earnings, which were \$7,631 in 2011, were also slightly higher than the typical Maryland recipient.



INTRODUCTION

This report is a supplemental resource to the *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 Worcester County by utilizing the same methodology and data. Worcester County shares a border with Delaware and the Atlantic Ocean on the eastern side of the state. As Figure 1 shows, the county has experienced periods of very high unemployment followed by lower rates, likely as a result of seasonal work located in the county.ⁱⁱ During the periods of high unemployment, the rates were about twice that of the state average.

Figure 1. Unemployment Rate, 2007-2011



* Indicates seasonal adjustment.

Likely due the high unemployment in Worcester County, nearly one in five (19.0%) of its residents commuted for employment outside the county, and an additional 10.8% left the state for employment.ⁱⁱⁱ The majority (88.4%) of Worcester residents age 25 and older received a high school degree or higher, but only one-quarter (26.1%) has a Bachelor's degree or higher.^{iv} One in five (19.9%) Worcester households earned under \$25,000 with an average household income of \$72,237 in 2010 and a median household income of \$65,674.^v The three year estimated poverty rate for 2009-2011 was 11.9%^{vi} in Worcester County, which was 3.3 percentage points higher than the state average.^{vii}

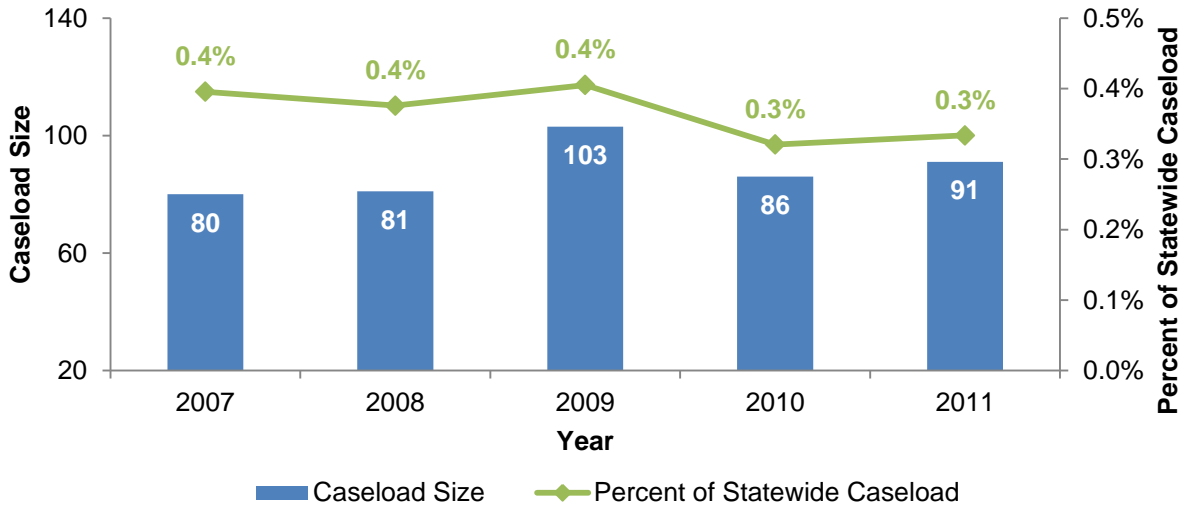
	Worcester	Maryland
2010 Population	51,454	5,773,552
2009-2011 Poverty Rate	11.9%	8.6%
2010 Median Household Income	\$55,487	\$90,500

FINDINGS

Caseload Characteristics

TCA caseloads across Maryland increased since the start of the Great Recession. Worcester County was no different than the state of Maryland, although it has a very small caseload in general. The caseload in Worcester County, as shown in Figure 2, increased from 80 cases in October 2007 to a peak of 103 cases in 2009, a 28.8% increase. However, the caseload declined by 11.7% to 91 cases in October 2011. Even with the fluctuation in the caseload size, Worcester’s caseload represented less than one percent of Maryland’s statewide caseload.

Figure 2. TCA Caseload for Worcester 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 Worcester County TCA recipients, as displayed in Table 2, was an African American (58.5%) woman (94.5%) who has completed high school (67.6%). She never married (54.4%) and was 42 years old, on average. This profile has not changed between 2007 and 2011. In contrast, the typical Maryland 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 also likely to have finished high school (66.4%)

Table 2. Worcester County Payee Demographic Characteristics: 2011 (n=91)

Gender	
% Women	94.5% (86)
Race	
% African American [^]	58.5% (48)
% Caucasian [^]	41.5% (34)
Education	
Finished 12th grade	67.6% (50)
Marital Status	
Never married	54.5% (48)
Age at Study Month	
Mean [median]	42.43 [41.02]
Range	18.26-76.65

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: two-thirds (66.0%) of all cases contained just one or two recipients, and just over one in ten (13.2%) assistance units consisted of four or more people. On average, assistance units had no more than one adult and two children. The average age of the youngest child in the assistance unit was seven years (mean=7.40). 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 six (mean=5.92).

Table 3. Worcester County Case Demographic Characteristics: 2011 (n=91)

Size of Assistance Unit (AU)	
1-2 people	66.0% (60)
3 people	20.9% (19)
4 or more people	13.2% (12)
Mean [median]	2.15 [2]
Number of Adults in AU	
Mean [median]	0.47 [0]
Number of Children AU	
Mean [median]	1.68 [1]
Age of Youngest Recipient Child	
Mean [median]	7.40 [7.19]
Range	0.10-17.51

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

The majority of cases in Worcester County were exempt from work requirements. According to Table 4, more than half of the cases in each year were child-only cases where the adult is not included in the benefit amount allocated to the case, and therefore the adult does not have to meet work requirements. Generally, child-only cases consist of children being cared for by another family member, such as a grandmother, while the parents are unable to care for the child. These can also be cases where the adult receives a disability-related benefit, such as Supplemental Security Income, making the adult ineligible for TCA.

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

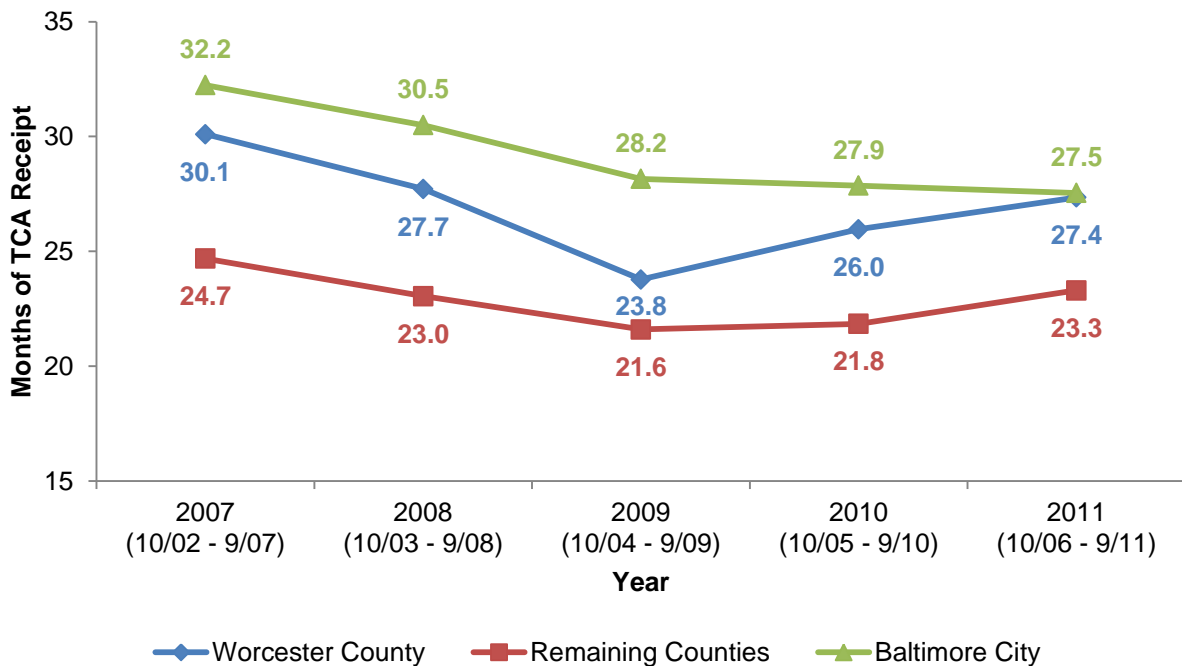
	2007 (n=80)	2008 (n=81)	2009 (n=103)	2010 (n=86)	2011 (n=91)
Work-Eligible Cases	- -	- -	- -	14.0% (12)	30.8% (28)
Single-Parent	- -	- -	- -	- -	24.2% (22)
Work-Exempt Cases	95.0% (76)	93.8% (76)	91.3% (94)	86.0% (74)	69.2% (63)
Child-Only	72.5% (58)	74.1% (60)	69.9% (72)	66.3% (57)	52.7% (48)
Child Under One	16.3% (13)	13.6% (11)	- -	- -	- -
Long-term Disability	- -	- -	12.6% (13)	- -	12.1% (11)

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 excluded were earnings, domestic violence, short-term disability, two-parent, needy caretaker relative, legal immigrant, and caring for a disabled household member. Valid percentages are reported. *p<.05 **p<.01 ***p<.001.

TCA Participation

Months of cash assistance receipt declined during the recession. This is due to the influx of families with no history of TCA receipt in Maryland; the lack of previous TCA receipt drives the average number of months down. Figure 3 provides the average number of months of TCA receipt in the five years before for each of the caseloads in Worcester County, Baltimore City, and the remaining 22 counties. The decline in TCA receipt is evidenced in Worcester County, from an average of 30.1 months in the five years before October 2007 (between October 2002 and September 2007) to 23.8 months in the five years before October 2009. The trend began to reverse and increased to 27.4 months in the five years before October 2011. This trend is also present in the remaining counties, but the caseloads in Baltimore City continued to experience a decline in TCA receipt.

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

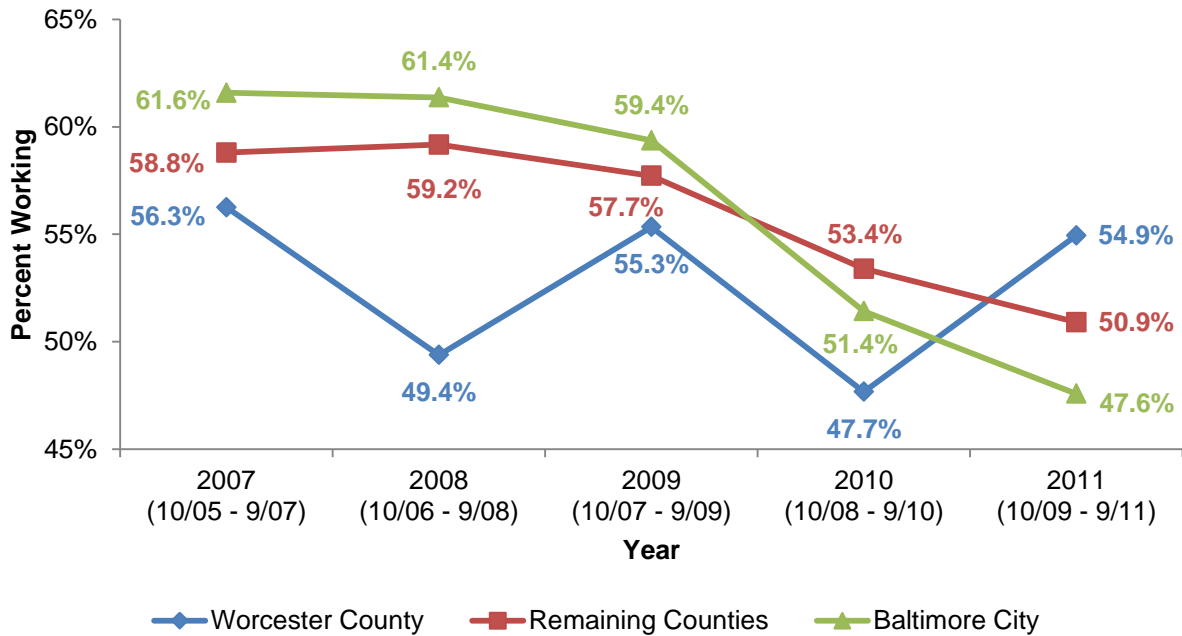


*p<.05 **p<.01 ***p<.001

Employment and Wages

The majority of women who come onto cash assistance have a history of employment, and the majority of them work after they leave.^{viii} In order to examine the employment participation of caseheads, Figure 5 provides the percent of caseheads who worked in a Maryland UI-covered job in the two years before each caseload between 2007 and 2011 in Worcester County, the remaining counties, and Baltimore City. Employment participation declined in Baltimore City and the 22 counties due to the effects of the recession. Worcester County, on the hand, had irregular patterns of employment decreasing from 56.3% among the October 2007 caseload to 49.4% among the October 2008 caseload and then back up to 55.3% among the October 2008 caseload. This trend continues through 2011 and is likely due to the small number of work-eligible cases in which the employment (or unemployment) of one or two caseheads can drastically alter the overall percent of caseheads working.

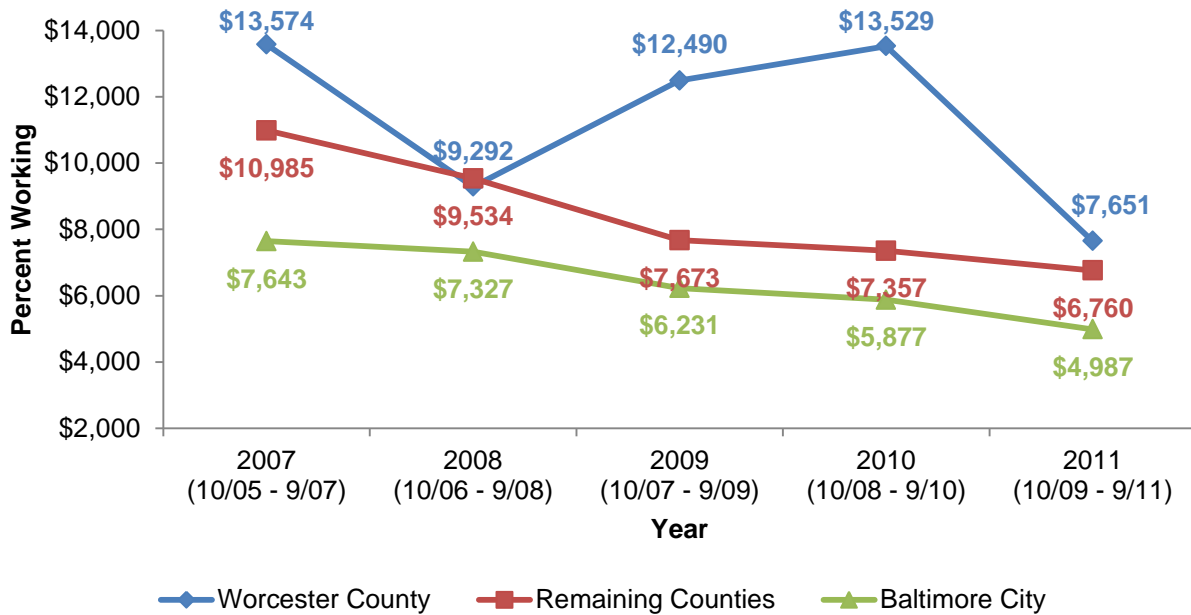
Figure 5. Percent of Caseheads Working in the Previous Two Years, 2007-2011***



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

For the women who were working, Figure 6 provides the median total earnings in the previous two years for each of the caseloads in Worcester County, the remaining counties, and Baltimore City. Similar to the employment findings, working caseheads in Baltimore City and the remaining 22 counties experienced a decline in earnings over time. Women in Worcester, however, experienced an initial decrease in earnings from about \$13,500 to \$9,300 and then subsequent years of increase back to \$13,500 in 2010 only to drop again in 2011 (\$7,651). While the median figures are less affected by very high or low earnings, the low number of clients with employment (employed clients range from 35 to 57 adults) is likely creating the inconsistent findings.

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, Worcester County TCA caseloads were comprised of Caucasian women about 42 years old with high school diplomas. Cases mostly consisted of one or two people, and the youngest child on the case was about seven years old. Furthermore, half of the TCA caseload is child-only, meaning those cases are exempt from work participation and federal time limits on cash assistance receipt. The few clients that are expected to work result in erratic employment and earnings findings.

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} The 2011 estimate was unavailable for Worcester County.

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

^{viii} 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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