

LIFE ON WELFARE: TRENDS IN THE TCA CASELOAD SINCE THE GREAT RECESSION

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EXECUTIVE SUMMARY

Today, almost five years after the start of the Great Recession, and more than three years after its official end, families continue to feel the effects of what has been the most tumultuous five-year period since the 1930s. Indisputably, these have been the most challenging years since welfare reform. When the Personal Responsibility and Work Opportunity Reconciliation Act of 1996 (PRWORA) created Temporary Assistance for Needy Families (TANF), the economy was in the middle of the late 1990s boom. PRWORA's emphasis on moving recipients into paid employment coincided with an unusually tight labor market, and many former recipients were able to find jobs.

Times have changed. As a result of the Great Recession, the number of families receiving cash assistance has increased since 2007, reversing a 13-year decline, and the number of adult recipients subject to inflexible federal work participation requirements has been rising. Even the well-educated are having a hard time finding jobs, as the national unemployment rate increased 88% from 2007 to 2010 (Zedlewski & Loprest, 2011). In the context of continually high unemployment, how are recipients faring in a welfare system that prioritizes work?

This report, the seventh in the *Life on Welfare* series, describes the active Temporary Cash Assistance (TCA, Maryland's TANF program) caseload in October 2011, to assist Maryland's policymakers and program managers in making data-driven decisions to help Maryland families hurt by the Great Recession. To that end, we present the demographic and case characteristics of the active caseload, and recipients' histories with paid employment and participation in the TCA program. We also present caseload trends and changes from before the Great Recession (October 2007) to over two years after the official end of the recession (October 2011). All of these data

are presented for the total caseload, Baltimore City, and Maryland's 23 counties because there is substantial variation between Baltimore City and the counties on most measures.

Key findings include the following:

- The typical Maryland TCA casehead is a never-married African-American woman in her mid-30s with a 12th-grade education. While this profile has not changed much over the 2007-2011 period, case demographics have changed: the percentage of child-only cases decreased from over 40% in 2007 to under 30% in 2011. This suggests that caseload increases have come from families in which an adult is part of the assistance unit, probably because she cannot find work.
- TCA receipt in the previous five years, which was on a steep decline from 2007 to 2009, leveled off in 2010 and 2011. At the same time, TCA receipt in the previous year steadily increased from 2008 to 2011, indicating that recipients are spending more time on the rolls as unemployment has remained high.
- Increasingly, TCA recipients have not been employed in the previous two years or previous year. While slightly below 60% of caseheads worked in the two years before October 2007, less than 50% of caseheads worked in the two years before October 2011. Total and quarterly earnings, in the previous year and two years, also declined considerably. TCA recipients clearly are not immune to the persistently high unemployment that has accompanied the Great Recession and its subsequent recovery.

- Over 70% of the caseload growth in the 2006-2011 period has been in Maryland's 23 counties rather than in Baltimore City, although Baltimore City still represents over 40% of the caseload. Because recipients in the counties differ from Baltimore City recipients on some characteristics, changes over time in the total caseload occasionally reflect trends present only in the counties. For example, the increase in months counted toward the federal limit from 2010 to 2011 is the result of the caseload in the counties, not Baltimore City.
- There is some indication, however, that the worst may be over. On virtually all measures, the biggest changes occurred between 2008 and 2009, and there were no dramatic increases or decreases from 2009 to 2011. The percent of the caseload that was

employed in the previous year is essentially the same in 2011 as it was in 2010, for example, and median earnings over the previous year actually increased from 2009 to 2010.

Although our findings suggest that Maryland families are struggling with the effects of the Great Recession and the jobless recovery, they also show that the state has chosen to continue the bipartisan, empirically-based path that it has followed since welfare reform. This has not been an easy choice. States' fiscal situations remain challenging, as all federal contingency, stimulus, and emergency TANF funds have disappeared, and states' TANF block grant allotments are stuck at their original 1996 levels. Nevertheless, the evidence suggests that Maryland's balanced approach is working, helping thousands of families weather the worst economic catastrophe since the Great Depression.

INTRODUCTION

The 1996 Personal Responsibility and Work Opportunity Reconciliation Act (PRWORA) restructured the welfare system to focus on moving recipients into employment. The 2005 Deficit Reduction Act (DRA) reauthorized the revamped cash assistance program, Temporary Assistance for Needy Families (TANF), and toughened its work requirements. In its original form, PRWORA mandated a 50% work participation rate for one-parent households (and a 90% work participation rate for two-parent households), but it also gave states credit toward the work participation rates based on reductions to their caseloads since 1995. The DRA changed the baseline year for the caseload reduction credit to 2005, by which time states had already experienced unprecedented caseload declines, imposed more prescriptive rules about countable activities, and modified certain other provisions. All in all, the DRA caused more families to be subject to the now more stringent work rules and expectations. The practical effect of these federal changes has been that, from October 2006 onward, states have had to achieve higher work participation rates than they did previously, or face the prospect of sizable fiscal penalties.

The timing could not have been worse. In December 2007 the United States entered into what would become the most severe recession since the Great Depression. Employment, even substandard employment, became extremely difficult to obtain. Nationally, the unemployment rate increased 88% from 2007 to 2010, and welfare caseloads rose 14% in the same period (Zedlewski & Loprest, 2011). At the same time that employment prospects were declining and caseloads were rising, states were being required to meet work participation rates that were higher than the rates that had been required in the late 1990s boom years. Furthermore, although the recession technically ended in June 2009, full recovery does not appear

imminent. Nationwide, the seasonally adjusted unemployment rate was 9.0% in October 2011, over two years after the recession's end, and many accounts emphasize that we are years away from full employment (Bureau of Labor Statistics, 2011). According to the Federal Reserve Bank of St. Louis, the country would need to generate 350,000 jobs every month—the rapid pace of job growth in the late 1990s—for four straight years to return to 5% unemployment (Kolesnikova & Liu, 2011). These are daunting numbers given today's economic situation, which bears little resemblance to the late 1990s.

This report, which is part of the larger *Life on Welfare* research initiative, focuses on Maryland's Temporary Cash Assistance (TCA, Maryland's TANF program) caseload in October 2011. This is a particularly interesting and potentially very revealing period to study because it provides a first look at the lingering effects of the Great Recession on cash assistance cases. Unemployment in Maryland is below the national average, but it remains higher than usual, with a seasonally adjusted rate of 7.2% in October 2011. It is likely that employment among TCA recipients—long shown to be a lagging indicator of economic recovery—may be even more constrained.

The preceding report in this series examined the period before, during, and immediately after the official recession and noted that caseload demographics appear to be changing somewhat as a result of the recession (Williamson, Saunders, & Born, 2010). Caseload increases were being driven by increases in the numbers of work-mandatory cases, rather than by increases in case types that are not required to work, such as child-only cases. If these changes are ongoing, policymakers and front-line managers may need to be alert for any programmatic adjustments that might need to be made to serve the TCA population better. In order to provide stakeholders with

a better understanding of the TCA caseload since the end of the recession, this report answers four questions about Maryland's welfare caseload in October 2011, using the entire universe of active TCA cases in that month:

1. What are the demographic characteristics of Maryland's TCA recipients?
2. What are payees' past and present patterns of welfare use?
3. What are payees' past and present employment experiences?
4. What type of changes, if any, have there been in the wake of the Great Recession?

This report follows its predecessor in presenting trends over time for the TCA caseload. Comparative data begin in October 2007, immediately prior to the onset of the recession, and continue annually through October 2011. This five-year time series is able to capture recipients in three post-recession years and offers the first long-term look at the TCA caseload during the sluggish recovery.

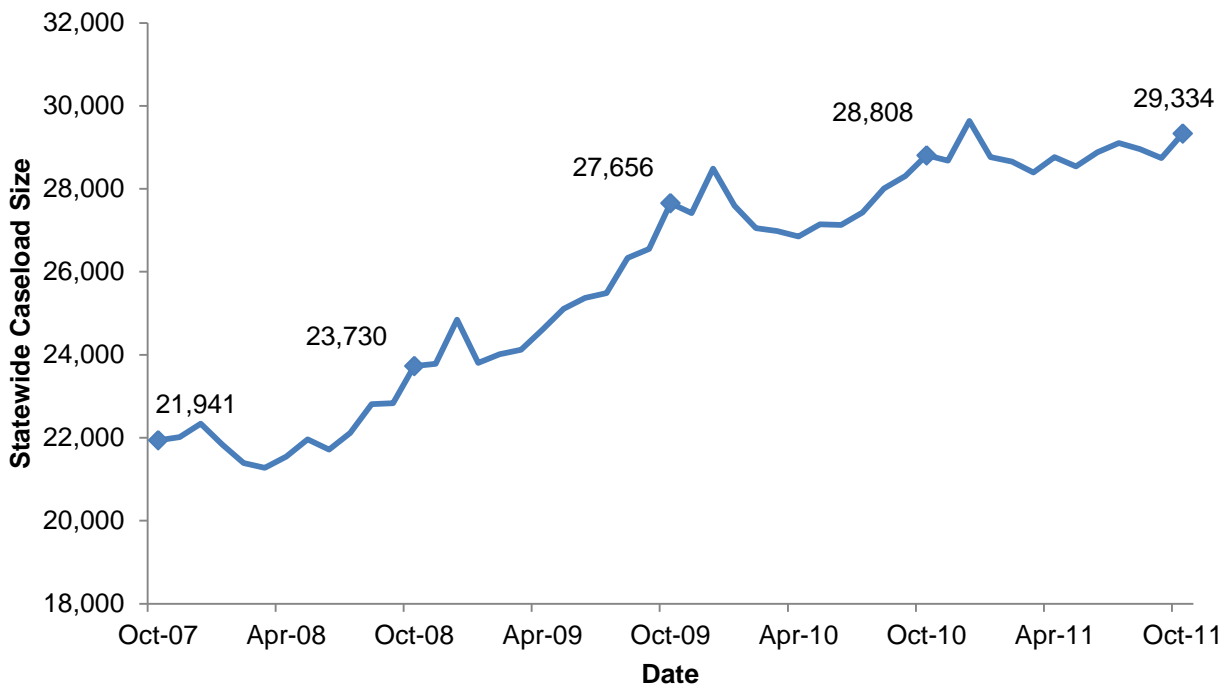
BACKGROUND

One major goal of PRWORA was to encourage welfare recipients to leave the rolls for paid employment. To do this, the law required states to engage 50% of one-parent TANF households and 90% of two-parent TANF households in work activities. Additionally, the law decreased the work participation rates states were required to meet if their caseloads declined, with 1995 as the year against which caseload reduction would be measured. The DRA changed the baseline year to 2005, in effect requiring states to increase their work participation rates markedly. Like all states, Maryland experienced a rapid decline in TCA caseloads, from nearly 80,000 in 1995 to around 25,000 in 2005. Maryland's TCA caseload bottomed out in March 2007 at 20,725 recipient families. Since that time, as Figure 1 shows, caseloads have been rising, reversing a 13-year downward trend. Because Maryland's TCA caseload is higher

now than it was in 2005, there is no caseload reduction credit that can be used to offset the required work participation rate.

The difficulty of finding work, ironically, is a likely reason that caseloads have grown. Even though Maryland has fared better than most other states, the unemployment rate rose 106% from 2007 to 2010 (Zedlewski & Loprest, 2011). Additionally, Figure 2 shows that unemployment in Maryland has remained elevated following a sharp rise in 2008 and 2009. With the unemployment rate remaining above 7% for most of the previous two years, it is unclear if even the most dedicated job-seekers can find stable employment. Nationally, there are still about five unemployed persons for every job opening (Klemmer & Lazaneo, 2011). While this is down from about seven unemployed persons per job opening at the end of the recession, it is still substantially higher than

Figure 1. Number of Active TCA Cases in Maryland, 2007-2011



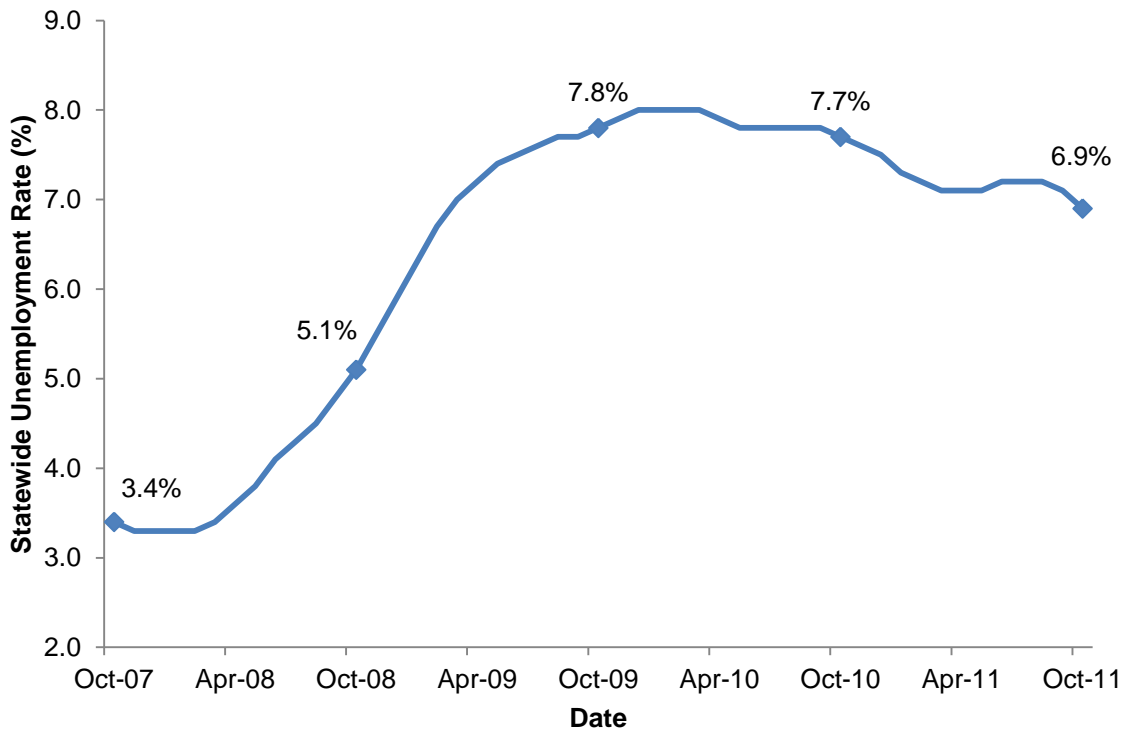
Note: Based on monthly data from the Monthly Statistical Reports on Maryland's Department of Human Resources website (<http://www.dhr.state.md.us/fia/statistics.php>) on total caseload size.

the peak for the previous recession (March 2001 to November 2001), which was around three unemployed persons per job opening.

With rising caseloads and stagnant unemployment, it is not surprising that poverty also increased statewide. After hovering around 8% between 2005 and 2008, the Maryland poverty rate jumped to 9.1% in 2009 and then rose further to 9.9% in 2010 and 10.1% in 2011 (United States Census Bureau, 2012a). The child poverty rate in Maryland followed a similar trajectory, increasing from around 10% in 2006 to 13.0% in 2010 and 13.5% in 2011. These are dispiriting statistics, but the situation in Maryland is, again, far less grim than it is in many other states. Nationwide, the official poverty rate was 15.1% in 2010 and 15.0% in 2011 (DeNavas-Walt, Proctor, & Smith, 2012). Likewise, the national rate of child poverty in those two years was 22.0% and 21.9%, respectively.

The number of families applying for assistance in Maryland has also risen, and these new applicants have a slightly different profile than applicants in previous years (Nicoli, Born, Williamson, & Roll, forthcoming). New applicants, defined as persons who had not received assistance in the previous ten years, are more likely to be male, more likely to be married, and more likely to reside in the Baltimore suburbs. When examining only new applicants who were approved, there is an increase in the percentage who are male, who are married, and who live in the Washington, DC suburbs and in non-metropolitan areas. In addition to more families, particularly new families, applying for help, the difficult economy also likely has an effect on welfare exits. Fewer families may be able to leave welfare, and average spells may be lengthening due to the lack of available jobs.

Figure 2. Statewide Unemployment Rate, 2007-2011



Note: Based on the Bureau of Labor Statistics' monthly local area unemployment data (<http://www.bls.gov/lau/#data>). These data are seasonally adjusted.

Geographic Differences

The State of Maryland is geographically diverse, containing significant urban, suburban, and rural populations. For this reason, state-level statistics, such as those presented above, mask the fact that Maryland's jurisdictions vary substantially. Caseloads, unemployment rates, and poverty rates all vary considerably among Baltimore City and the 23 counties. Suburban Howard County, for example, has very low poverty and unemployment rates while the rates in Baltimore City and some rural counties are much higher. There is even some diversity within categories, as suburban Baltimore County has an unemployment rate above the state average, while the rate in Anne Arundel, a comparable suburban county, is below the statewide rate.

Table 1, showing poverty, child poverty, and unemployment across Maryland's jurisdictions, illustrates that the magnitude of poverty and unemployment challenges varies widely across the state—and that no jurisdiction is immune. Table 1 also makes it clear that unemployment and poverty tend to go hand in hand. Baltimore City is perhaps the prime example of this reality: it has the highest poverty rate (24.0%) and the second highest unemployment rate (10.1%). Other than Baltimore City, jurisdictions with above-average unemployment and poverty rates are outside urban and metropolitan areas. At least one in five children in Allegany (23.8%), Dorchester (26.0%), Kent (24.7%), Somerset (20.5%), Wicomico (19.8%), and Worcester (20.8%) counties are poor, and these counties' unemployment rates are at or above the statewide rate. Unemployment

rates are highest in Baltimore City (10.1%) and Dorchester (9.7%), Somerset (9.1%), Washington (8.9%), and Worcester (10.6%) counties. These statistics again demonstrate the challenge we face as a state in meeting federal work participation performance targets, let alone in achieving the truly meaningful goal of helping adults find sustainable employment. Both goals may be more difficult to achieve in rural parts of the state and in Baltimore City, which accounts for a disproportionate share of the TCA caseload and of work-mandatory cases.

In general, suburban and metro area jurisdictions fare the best on the unemployment and poverty statistics shown in Table 1, as one might expect. However, we should be mindful that there is some evidence that population loss in Baltimore City over the last few decades has led to greater poverty in the surrounding areas. Of the 100 largest metro areas in the country, Baltimore-Towson is among the ten with the greatest decreases in concentrated poverty over the last decade (5.5% decrease, representing 13,051 fewer people living in concentrated poverty) (Kneebone, Nadeau, & Berube, 2011). This coincided with an 11.1% increase in the suburbanization of the poor in the Baltimore metro area from 1990 to 2006-2007 (Raphael & Stoll, 2010). This outpaced the overall increase in suburbanization in the Baltimore metro area in this period (6.6%). While Baltimore County (8.7%) is still below the state average on poverty measures, it and Prince George's County (9.0%) are edging toward poverty rates comparable to some rural areas.

Table 1. Poverty and Unemployment Rates by Jurisdiction, 2009-2011

Jurisdiction	Poverty Rate, 2009-2011	Child Poverty Rate, 2009-2011	Unemployment Rate, October 2011
Allegany County	16.8%	23.8%	7.5%
Anne Arundel County	6.3%	8.6%	6.1%
Baltimore County	8.7%	10.8%	7.1%
Calvert County	4.5%	6.4%	5.5%
Caroline County	12.1%	14.9%	8.5%
Carroll County	5.5%	7.1%	5.8%
Cecil County	10.1%	12.6%	7.9%
Charles County	6.2%	8.0%	5.7%
Dorchester County	15.5%	26.0%	9.7%
Frederick County	5.5%	7.1%	5.7%
Garrett County	10.8%	15.6%	6.6%
Harford County	7.3%	11.3%	6.7%
Howard County	4.9%	5.8%	5.0%
Kent County	13.2%	24.7%	7.1%
Montgomery County	7.0%	8.7%	5.1%
Prince George's County	9.0%	10.6%	6.8%
Queen Anne's County	7.5%	10.7%	6.3%
Somerset County	16.9%	20.5%	9.1%
St. Mary's County	7.6%	10.5%	5.6%
Talbot County	8.2%	12.9%	7.2%
Washington County	12.2%	18.5%	8.9%
Wicomico County	16.4%	19.8%	8.6%
Worcester County	11.9%	20.8%	10.6%
Baltimore City	24.0%	34.9%	10.1%
State	9.7%	12.6%	6.7%

Note: Poverty data based on three-year estimates from the American Community Survey, Selected Economic Characteristics, DP03, (<http://factfinder2.census.gov/>). Unemployment data based on the Bureau of Labor Statistics' monthly local area unemployment data (<http://www.bls.gov/lau/#data>). Unemployment data are not seasonally adjusted.

METHODS

This chapter briefly describes the data and methods used to carry out this descriptive study of Maryland's active Temporary Cash Assistance (TCA) caseload in October 2011 and to provide comparative information about the active TCA caseload in prior years as well.

Study Population

We use the entire universe of active TCA cases in October 2011 as our study sample. Maryland had 27,285 active cases in our study month. Four of these cases were excluded from all analyses because their jurisdictional designations could not be ascertained.

In addition to the active caseload in October 2011, we also present data on trends over time. These data draw on the entire universe of active TCA cases in October 2007 (n=20,221), October 2008 (n=21,553), October 2009 (n=25,422) and October 2010 (n=26,832).¹ One section, on geographical differences, presents data on the number of cases by jurisdiction back to October 2006, in order to capture trends since caseloads began rising in March 2007.

Data Sources

Findings are based on analyses of administrative data retrieved from computerized management information systems maintained by the State of Maryland. Individual- and case-level demographic characteristics and program participation data come from the Client Automated Resources and Eligibility System (CARES) while employment and earnings data were obtained from the Maryland Automated Benefits System (MABS).

¹ These numbers differ from the number of active cases in Figure 1 because they were collected directly from CARES rather than from the Department of Human Resources' statistical reports.

CARES

CARES became the statewide automated data system for certain DHR programs in March 1998. It provides individual and case level program participation data for cash assistance (TCA), Food Supplement (formerly Food Stamps), Medical Assistance and Social Services. Demographic data are available, as well as information about the type of program, application and disposition (denial or closure) date for each service episode, and codes indicating the relationship of each individual to the head of the assistance unit.

MABS

MABS includes quarterly employment and earnings data from all employers covered by the state's Unemployment Insurance (UI) law (approximately 91% of Maryland jobs). Independent contractors, sales people on commission only, some farm workers, federal government employees (civilian and military), some student interns, most religious organization employees, and self-employed persons who do not employ any paid individuals are not covered. "Off the books" jobs and employment "under the table" are not included, nor are jobs located in other states.

In Maryland, which shares borders with Delaware, Pennsylvania, Virginia, West Virginia and the District of Columbia, out-of-state employment is common. Overall, the rate of out-of-state employment by Maryland residents (17.5%) is over four times greater than the national average (3.8%)². Out-of-state employment is particularly common among residents of two very populous jurisdictions (Montgomery County, 29.8%, and Prince George's County, 42.4%), which

² Data obtained from U.S. Census Bureau website (<http://www.factfinder.census.gov>) using the 2008-2010 American Community Survey 3-Year Estimates for Sex of Workers by Place of Work—State and County Level (B08007).

have the 5th and 3rd largest welfare caseloads in the state. Out-of-state employment is also common among residents of two smaller jurisdictions (Cecil, 31.1%, and Charles, 34.6%, counties). One consideration, however, is that we cannot be sure the extent to which these high rates of out-of-state employment also describe welfare recipients or leavers accurately.

Finally, because UI earnings data are reported on an aggregated, quarterly basis, we do not know, for any given quarter, how much of that period the individual was employed (i.e. how many months, weeks, or hours). Thus, it is not possible to compute or infer hourly wages or weekly or monthly salary from these data. It is also important to remember that the earnings figures reported do not necessarily equal total household income; we have no information on earnings of other household members, if any, or data about any other income (e.g. Supplemental Security Income) available to the family.

Data Analysis

This study examines Maryland's active TCA caseload in October 2011 to provide a profile of adult recipients and their cases at that time. We also present information about how this profile may have changed since October 2007. We chose October 2007 as our starting point because it is only two months before the Great Recession officially began; this means we should be able to discern if and how the caseload changed during the recession and what, if anything, has happened since the recession's end. Importantly, we also compare the Baltimore City caseload with caseloads in the 23 counties and provide some jurisdiction-level information. Baltimore City has a disproportionate share of the caseload, and these geographical breakdowns are crucial to understanding Maryland's TCA population. We used chi-square tests to see if regional differences and changes over time were statistically significant for categorical variables, and we used analysis of variance (ANOVA) to test for statistical significance for continuous variables.

FINDINGS: INDIVIDUAL AND CASE DEMOGRAPHICS

This chapter provides a picture of the active Temporary Cash Assistance (TCA) caseload in Maryland in October 2011. We discuss the demographic characteristics of the casehead population as well as of the cases themselves. All analyses present information for Baltimore City, the 23 counties, and the caseload as a whole. Generally, the discussion paints a portrait of the typical Maryland TCA casehead or case and then points out regional differences. Trends over the 2007 to 2011 period are also noted.

Payee Demographics

Payee Demographics, October 2011

Table 2, which follows this discussion, presents key demographic characteristics of Maryland TCA recipients. As in previous years, the typical Maryland TCA casehead is an African-American (75.0%) woman (94.4%) who never married (78.8%) and is in her mid-30s (mean=35.14 years). She is likely to have finished high school (61.8%) but not to have obtained further education (4.6%).

As Table 2 shows, there are some differences between Baltimore City and the 23 counties. Payees in Baltimore City are more likely to be African-American (90.7% vs. 61.8%) while payees in the 23 counties are more likely to be Caucasian (30.8% vs. 6.6%) or Hispanic (6.1% vs. 1.8%). Baltimore City payees are also more likely to have never married (87.2% vs. 72.1%), and they are, on average, a little younger than their counterparts in the counties (mean=33.89 vs. mean=36.11).

The largest difference between Baltimore City payees and payees in the counties is in educational attainment, a demographic characteristic that is new to this year's report. Almost half (49.3%) of Baltimore City payees have less than a 12th-grade education, compared to less than a third

(29.0%) of payees in the counties. Seven in ten (71.0%) payees in the counties finished at least 12th grade while just over half (50.7%) of Baltimore City payees did the same. Small percentages of payees in the counties (6.6%) and in Baltimore City (2.2%) had education beyond high school.

Expanded demographic information on ethnicity is also new to this year's report. The Hispanic category includes all people who identify as Hispanic of any race, while the African-American and Caucasian categories include those who indicate that they are only one of these races and not of Hispanic origin. This means that the percentages of African-American and Caucasian recipients reported here are not directly comparable to those in previous reports.

Slightly more than four percent of TCA payees statewide are Hispanic (4.2%), but this varies substantially across the state. Less than 2% of Baltimore City payees are Hispanic, while over 5% of payees in the counties are. Looking at individual jurisdictions shows even more variation (see Appendix A for jurisdiction-level data). In three jurisdictions—Caroline (14.7%), Frederick (10.6%), and Montgomery (19.3%) counties—at least one out of every ten recipients is Hispanic. This seems to parallel the distribution of Hispanics across the state. Three-year estimates from the 2009-2011 American Community Survey show that Frederick (7.2%), Prince George's (14.9%), and Montgomery (17.1%) counties have the highest percentages of Hispanic residents in the state. The counties with the next-highest percentages of Hispanic residents—Anne Arundel (6.1%), Caroline (5.5%), Howard (5.9%), and Talbot (5.5%)—cluster around six percent Hispanic. While Hispanic payees only constitute 8.3% of the TCA caseload in Prince George's County, that county has the greatest number of Hispanic TCA recipients (n=227). It should be noted that both

Montgomery County and Baltimore City also have more than 200 Hispanic TCA recipients, and Montgomery County and

Prince George's County have more Hispanic payees than non-Hispanic Caucasian payees.

Table 2. Payee Demographic Characteristics, October 2011

	Baltimore City (n=11,997)	Other Counties (n=15,284)	Total (n=27,281)
Gender**			
% Women	94.9% (11,389)	94.0% (14,373)	94.4% (25,762)
Race***			
% African American^	90.7% (10,652)	61.8% (8,662)	75.0% (19,314)
% Caucasian^	6.6% (770)	30.8% (4,323)	19.8% (5,093)
% Hispanic	1.8% (217)	6.1% (861)	4.2% (1,078)
% Other^	0.9% (101)	1.3% (181)	1.1% (282)
Education***			
Below 12th grade	49.3% (5,715)	29.0% (3,988)	38.3% (9,703)
Finished 12th grade	50.7% (5,887)	71.0% (9,767)	61.8% (15,654)
Beyond 12th grade	2.2% (255)	6.6% (904)	4.6% (1,159)
Marital Status***			
Never married	87.2% (10,342)	72.1% (10,527)	78.8% (20,869)
Married	3.9% (457)	11.5% (1,681)	8.1% (2,138)
Divorced/Separated/Widowed	9.0% (1,066)	16.4% (2,399)	13.1% (3,465)
Age at Study Month***			
Younger than 20	4.1% (493)	3.2% (484)	3.6% (977)
20 - 25 years	27.1% (3,251)	22.7% (3,462)	24.6% (6,713)
26 - 30 years	20.7% (2,480)	18.1% (2,774)	19.3% (5,254)
31 - 35 years	14.2% (1,709)	14.4% (2,201)	14.3% (3,910)
36 and older	33.9% (4,064)	41.6% (6,363)	38.2% (10,427)
Mean*** (median)	33.89 (30.52)	36.11 (32.82)	35.14 (31.70)
Range	17.95-97.01	16.37-88.95	16.37-97.01

Note: ^=non-Hispanic. Counts may not sum to actual sample size because of missing data for some variables. Valid percents are reported. *p<.05 **p<.01 ***p<.001

Trends in Payee Demographics, 2007-2011

Our report on the October 2009 active caseload found that the percentage of never-married caseheads was increasing while average casehead age was declining (Williamson, Saunders, & Born, 2010). With two more years of data, these trends appear to have leveled off or to have changed only marginally. The percent of never married caseheads continued to go up, but at a much slower pace (from 74.8% in 2007 to 77.5% in 2009, then to 78.8% in 2011). Similarly, average casehead age is still decreasing, but it is doing so at a glacial pace. The rapid influx of new caseheads in 2008 and 2009 likely is responsible for these trends. Examining other demographic characteristics for which there are data from 2007 to 2011 does not show any significant changes over time.

Case Demographics

Case Demographics, October 2011

Table 3, following this discussion, outlines the demographics of Maryland's TCA cases. Most assistance units are relatively small. Nearly three-fifths (57.8%) of all cases contain just one or two recipients, and only about one in five (19.7%) are comprised of four or more people. Over one quarter (28.9%) of cases have no adults, meaning there are only children in the assistance unit, and just under half of all assistance units (48.3%) have only one child. Very few (3.3%) cases have two adults, and just about one in five (21.5%) assistance units have three or more children. This means that the vast majority of cases have one or no adult (96.7%) and two or fewer children (78.5%). Furthermore, in two of every five cases (40.1%), the youngest recipient child is under three years of age, and in an additional one-fifth (20.6%), the youngest recipient child is between three and six years of age. Baltimore City and the counties are similar when it comes to case demographics, with one notable exception: there are significantly more cases without adults in the counties than there are in Baltimore City (n=5,110 or 33.4% vs. n=2,782 or 23.2%).

Table 3. Case Demographic Characteristics, October 2011

	Baltimore City (n=11,997)	Other Counties (n=15,284)	Total (n=27,281)
Size of Assistance Unit***			
1	17.2% (2,067)	22.2% (3,398)	20.0% (5,465)
2	39.2% (4,706)	36.7% (5,608)	37.8% (10,314)
3	23.1% (2,767)	22.0% (3,369)	22.5% (6,136)
4 or more	20.5% (2,457)	19.0% (2,909)	19.7% (5,366)
Mean*** [median]	2.60 [2]	2.50 [2]	2.54 [2]
Range	1-11	1-11	1-11
Number of Adults in AU***			
0 (child-only)	23.2% (2,782)	33.4% (5,110)	28.9% (7,892)
1	74.3% (8,914)	62.7% (9,577)	67.8% (18,491)
2	2.5% (301)	3.9% (597)	3.3% (898)
Mean*** [median]	0.79 [1]	0.70 [1]	0.74 [1]
Range	0-2	0-2	0-2
Number of Children in AU***			
0	3.4% (406)	2.5% (377)	2.9% (783)
1	47.7% (5,726)	48.8% (7,458)	48.3% (13,184)
2	26.9% (3,229)	27.7% (4,230)	27.3% (7,459)
3 or more	22.0% (2,636)	21.1% (3,219)	21.5% (5,855)
Mean [median]	1.80 [1]	1.79 [1]	1.80 [1]
Range	0-10	0-9	0-10
Age of Youngest Recipient Child**			
Younger than 3	40.6% (4,693)	39.8% (5,919)	40.1% (10,612)
3 - 6 years	21.3% (2,465)	20.0% (2,976)	20.6% (5,441)
6 - 13 years	24.6% (2,851)	25.9% (3,853)	25.3% (6,704)
13 - 18 years	13.5% (1,558)	14.3% (2,134)	14.0% (3,692)
Mean* [median]	5.83 [4.09]	5.98 [4.27]	5.92 [4.19]
Range	.01-17.99	.01-17.99	.01-17.99

Note: Counts may not sum to actual sample size because of missing data for some variables. Valid percents are reported. *p<.05 **p<.01 ***p<.001

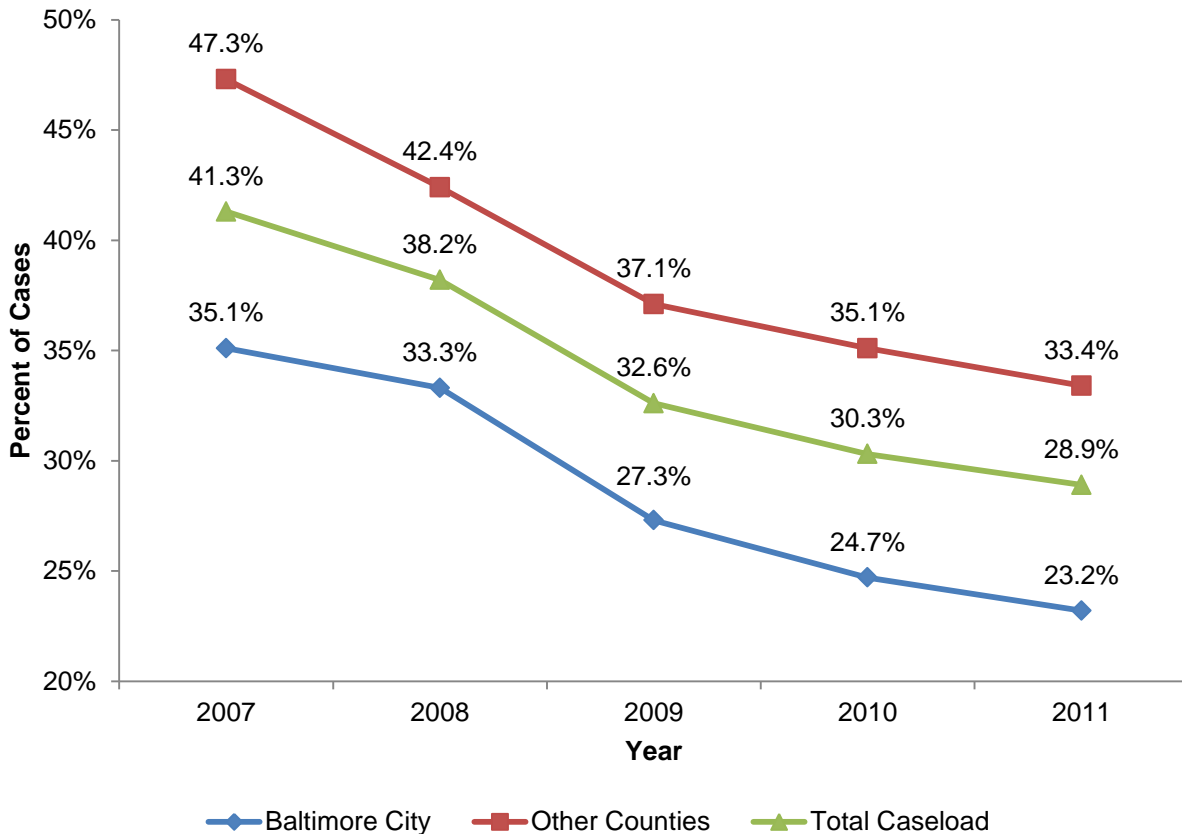
Trends in Case Demographics, 2007-2011

When examining trends in case demographics over the 2007 to 2011 period, the continuing decline in the percent of statewide cases that do not include adults in the assistance unit is immediately apparent. In this period, the total state caseload went from over 40% child-only cases, as shown in Figure 3. While Baltimore City and the counties started from different places, they experienced similar declines. Baltimore City dropped from over one-third (35.1%) child-only cases to under one-quarter (23.2%), and in the 23 counties child-only cases

dropped from a little under half (47.3%) of the caseload to about one-third (33.4%).

It is essential to bear in mind, however, that this trend does not necessarily mean that there are fewer cases without adults receiving aid now or that there was some large-scale exodus of such families from TCA. Neither is the case. Rather, it is the influx of traditional, single-parent families during the 2007-2011 years that is largely responsible for the shift. This is because the pre-recession spike in their share of the total caseload was a consequence of many traditional, single-parent cases leaving welfare for work during the first 10 years of welfare reform.

Figure 3. Percent of Child-Only Cases, 2007-2011



Core Caseload Designations

In order to understand the needs of TCA recipients better—and to help them overcome barriers to employment—Maryland created a system of core caseload designations. Typical one-parent cases in which the parent is required to work are considered the “core caseload.” Other designations reflect why the case is exempted from work requirements or are indicative of special family circumstances. For example, TCA recipients who have children less than one year of age can be exempted from work requirements for up to 12 months. Other designations include situations in which the casehead has short- or long-term disabilities, is caring for a disabled household member, has earnings, is a legal immigrant, is a victim of domestic violence, is part of a two-parent household, or is a needy non-parental family member (usually a grandparent) who cares for the child.

Core Caseload Designations, October 2011

Table 4, following this discussion, shows the distribution of core caseload designations for the state as a whole and for Baltimore City and the other counties. A little over a third (35.6%) of the caseload is designated as “core,” meaning that work requirements apply to these cases, and 29.0% of the caseload is child-only. This means that a little over a third (35.4%) of the caseload falls into one of the remaining designations. The most common of these designations indicate that the casehead has a child under one year (10.0%) or a disability (13.3%). Just over one in ten cases (12.1%), then, is either a two-parent, needy caretaker relative, legal immigrant, caring for a disabled household member, domestic violence, or earnings case.

Table 4 also shows that there are some substantial and statistically significant differences between Baltimore City and the 23 counties. The most obvious and

programmatically relevant difference is in the relative shares of their caseloads that are core and non-core cases. The percentage of Baltimore City’s caseload that is core (41.6%), or work-mandatory, is 10 percentage points higher than the percentage in the counties (31.0%). Even though the 23 counties have more cases overall, Baltimore City (n=4,988) has a couple hundred more work-mandatory cases than the counties do (n=4,731), meaning that Baltimore City contains a little more than half (51.3%) of all work-mandatory cases in the state. Practically speaking, this means that Maryland’s ability to achieve the federally-required work participation rate is mathematically impossible without strong performance in Baltimore City.

Child-only cases (33.5%), where TCA benefits do not include adults in the household, are the most common case type in Maryland’s 23 counties, and core cases are second. More often than not, child-only cases involve grandparents or other relatives caring for a child, often as an alternative to foster care placement. The adults in these cases, understandably, are exempt from TCA work requirements. In Baltimore City, child-only cases rank second, accounting for slightly fewer than one in four cases (23.2%). In terms of absolute numbers, there are almost twice as many child-only cases in the counties (n=5,123) as in Baltimore City (n=2,787). Given their relative prevalence in Baltimore City and the counties, it is not surprising that core cases and child-only cases, considered together, account for nearly identical shares of the Baltimore City caseload (64.8%) and the counties’ combined caseloads (64.5%).

Differences between Baltimore City and the rest of the state are far less pronounced with regard to all other case designations. Although the percentages vary slightly, the next three most common case types are the same in Baltimore City as they are in the counties: long-term disabled (12.9% City, 11.0% counties); child under one year

(9.4%, 10.4%); and earnings cases (4.1%, 4.2%). In terms of raw numbers, Baltimore City has more cases where the payee is caring for a disabled family member (n=383 vs. n=279), and about the same number of needy caretaker relative cases (n=253 vs. n=250). Although the absolute numbers are

small, there are twice as many two-parent cases in the counties than there are in Baltimore City (n=398 vs. n=202), three times as many short-term disabled cases (n=304 vs. n=98), and eight times as many legal immigrant cases (n=147 vs. n=18).

Table 4. Core Caseload Designations, October 2011***

	Baltimore City (n=11,997)	Other Counties (n=15,284)	Total (n=27,281)
Core Caseload Category			
Core Case	41.6% (4,988)	31.0% (4,731)	35.6% (9,719)
Non-Core Case	58.4% (7,009)	69.0% (10,551)	64.4% (17,560)
Type of Non-Core Case			
Special Family Type			
Child Only	23.2% (2,787)	33.5% (5,123)	29.0% (7,910)
Two Parent	1.7% (202)	2.6% (398)	2.2% (600)
Disabilities			
Short-Term Disabled	0.8% (98)	2.0% (304)	1.5% (402)
Long-Term Disabled	12.9% (1,548)	11.0% (1,684)	11.8% (3,232)
Caring for Disabled Family Member	3.2% (383)	1.8% (279)	2.4% (662)
Other			
Child Under One	9.4% (1,130)	10.4% (1,585)	10.0% (2,715)
Earnings Cases	4.1% (491)	4.2% (639)	4.1% (1,130)
Domestic Violence	0.8% (99)	0.9% (142)	0.9% (241)
Needy Caretaker Relative	2.1% (253)	1.6% (250)	1.8% (503)
Legal Immigrant	0.2% (18)	1.0% (147)	0.6% (165)

Note: Counts may not sum to actual sample size because missing data for some variables. Valid percents are reported. *p<.05 **p<.01 ***p<.001

Just as statewide data often mask important differences between Baltimore City and the rest of the state, describing results for the 23 counties combined also gives no hint of the widespread diversity among them, as Appendix B makes clear. For example, child-only cases constitute over 50% of the caseload in Worcester and Talbot counties, but they are under 25% of the caseload in Howard County and St. Mary's County. Furthermore, long- and short-term disabled cases now constitute more than 20% of the entire TCA caseloads in Allegany, Carroll, Cecil, Garrett, Harford, Kent, and Washington counties. In addition to non-metropolitan counties like Allegany, St. Mary's, and Wicomico, suburban jurisdictions like Howard and Montgomery counties have greater percentages (above 4%) of two-parent families.

Trends in Core Caseload Designations, 2007-2011

In Maryland, as elsewhere, cash assistance caseloads rose during the recession, and they have continued to increase since the recession's end. The number of Maryland families on assistance increased by roughly 25% between October 2007 (n=20,221) and October 2009 (n=25,422). The pace of caseload growth slowed after the recession, but there were about a thousand more families on TCA in October 2010 (n=26,832) than in October 2009, and another few hundred families came on the rolls by October 2011 (n=27,281). The number of recipient families remains far below the peak caseloads of the pre-welfare reform era, but the Maryland cash assistance caseload increased by approximately 35% between the onset of the recession and October 2011, following 13 consecutive years of decline.

Not surprisingly, this upward caseload trend has fiscal implications. More families are receiving assistance payments, but the TANF block grant amount is unchanged from its original 1996 level. Other program and budgetary implications may depend on

the types of cases responsible for caseload growth. Table 5 provides this data, showing the statewide distribution of core and non-core cases for 2007 to 2011. First and foremost, there has been very little change over time in the percentage of the caseload that is core, or work-mandatory, as 35.9% of the caseload had this designation in October 2007 and the percentage was virtually unchanged (35.6%) in October 2011. Second, the similarity in percentages obscures the fact that the absolute number of core cases was more than one-third greater in October 2011 (n=9,719) than it was in October 2007 (n=7,239). In practical terms, this means that, despite the horrific job market and federal TANF funding that has lost between 25% and 30% of its purchasing power (Falk, 2011), there were 2,500 more cases in October 2011 subject to federal work participation requirements there had been in October 2007.

Table 5 also shows similar trends over time in terms of the percentages and absolute numbers of non-core cases, as a group. Non-core cases accounted for just under two-thirds of all cases statewide in October 2007 (64.1%) and in October 2011 (64.4%), but the absolute number of non-core cases was 35% larger in 2011 (n=17,560) than it had been in 2007 (n=12,925).

Child-only cases form the largest portion of the non-core caseload, although the percentage of the total caseload that is child-only has decreased from 35.6% in October 2007 to 29.0% in October 2011. This masks an increase in the number of child-only cases, however. After increasing from 7,171 in October 2007 to 8,301 in October 2009, the number of child-only cases fell to 7,910 in October 2011. Over this period, the total caseload grew 35%, but the child-only caseload grew 10%, indicating that most of the caseload growth was in families in which a parent also needed assistance.

In addition to the decline in the percent of cases that are child-only, three other striking patterns emerge. First, the two-parent caseload has, in terms of raw numbers, more than quadrupled (from 145 in 2007 to 600 in 2011). It is still a small percentage of the caseload in 2011, at just over 2%, but two-parent cases were less than 1% of the caseload in 2007. Second, legal immigrant cases have tripled in terms of absolute numbers (from 55 in 2007 to 165 in 2011). While they are still less than 1% of the total caseload in 2011, the sharp rise in cases is worth watching.

Finally, growth over the 2007 to 2011 period is concentrated in the less common non-core caseload designations. In addition to two-parent and legal immigrant cases, four caseload designations experienced an increase of over 75% from 2007 to 2011: caring for a disabled household member (n=327 to n=662), earnings (n=612 to n=1,130), long-term disabled (n=1,763 to n=3,232), and domestic violence (n=135 to n=241). Interestingly, all three of the caseload designations involving disabilities increased more than total caseload growth.³ There is also evidence that economic stress increases the likelihood of domestic violence (Renzetti, 2009), which could explain the rise in the domestic violence caseload designation.

³ The absolute number of cases designated as caring for a disabled household member increased 102%, the number of long-term disabled cases grew by 83%, and cases with the short-term disabled caseload designation increased 53%. Total caseload growth was 35%.

Table 5. Core Caseload Designations, 2007-2011***

	2007 (n=20,221)	2008 (n=21,553)	2009 (n=25,422)	2010 (n=26,832)	2011 (n=27,281)
Core Caseload Category					
Core Case	35.9% (7,239)	30.0% (6,450)	36.2% (9,210)	37.4% (10,023)	35.6% (9,719)
Non-Core Case	64.1% (12,925)	70.0% (15,029)	63.8% (16,208)	62.6% (16,805)	64.4% (17,560)
Type of Non-Core Case					
Special Family Type					
Child Only	35.6% (7,171)	38.3% (8,228)	32.7% (8,301)	30.4% (8,155)	29.0% (7,910)
Two Parent	0.7% (145)	1.2% (259)	1.8% (463)	2.1% (561)	2.2% (600)
Disabilities					
Short-term Disabled	1.3% (263)	1.6% (336)	1.2% (303)	1.3% (347)	1.5% (402)
Long-term Disabled	8.7% (1,763)	9.0% (1,935)	9.0% (2,279)	10.0% (2,680)	11.8% (3,232)
Caring for Disabled Family Member	1.6% (327)	1.8% (381)	2.0% (499)	1.9% (513)	2.4% (662)
Other					
Child Under One	9.7% (1,959)	11.7% (2,517)	10.9% (2,760)	10.1% (2,710)	10.0% (2,715)
Earnings Cases	3.0% (612)	3.1% (662)	3.2% (809)	3.6% (962)	4.1% (1,130)
Domestic Violence	0.7% (135)	0.6% (128)	0.6% (158)	0.8% (211)	0.9% (241)
Needy Caretaker					
Relative	2.5% (495)	2.4% (507)	2.1% (526)	1.9% (511)	1.8% (503)
Legal Immigrant	0.3% (55)	0.4% (76)	0.4% (110)	0.6% (155)	0.6% (165)

Note: Counts may not sum to actual sample size because of missing data for some variables. Valid percents are reported. *p<.05 **p<.01

***p<.001

Geographic Distribution of Cases

Geographic Distribution of Cases, October 2011

Historically, cash assistance cases in Maryland have been disproportionately concentrated in Baltimore City, Baltimore County, and Prince George's County. As shown in Table 6, below, this was also the case in October 2011. In that month, more than two-fifths (44.0%) of all cases statewide were located in Baltimore City, while Baltimore County (11.7%) and Prince George's County (11.3%) each accounted for a little more than one in 10 of all cash assistance cases in the state. Effectively, then, two-thirds (67.0%) of the cases

statewide were located in just three of Maryland's 24 jurisdictions. Anne Arundel County (5.3%) was the only other jurisdiction where at least one in twenty cases was located. The nine Eastern Shore counties together accounted for only 8.8% of cases, while the three southern Maryland counties of Calvert, Charles, and St. Mary's together (4.1%) and the western counties of Allegany, Garrett, and Washington combined (3.7%) were home to about four of every 100 cases, as was Montgomery County (4.2%). The Baltimore metropolitan counties of Carroll, Frederick, Harford, and Howard, collectively, contained 7.0% of the state caseload.

Table 6. Number and Percent of Caseload by Region, October 2011

Region	Number of Cases	Percent of Cases
Baltimore City	11,997	44.0%
Prince George's County	3,072	11.3%
Baltimore County	3,181	11.7%
Montgomery County	1,156	4.2%
Anne Arundel County	1,450	5.3%
Metro: Carroll, Harford, Howard, & Frederick Counties	1,912	7.0%
Southern: Calvert, Charles, & St. Mary's Counties	1,121	4.1%
Western: Garrett, Allegany, & Washington Counties	998	3.7%
Upper Shore: Cecil, Kent, Queen Anne's, Caroline, Talbot & Dorchester	1,366	5.0%
Lower Shore: Worcester, Wicomico, & Somerset Counties	1,028	3.8%

Trends in the Geographic Distribution of Cases, 2006 - 2011⁴

Of all of the trends examined in this report, one of the strongest is the growth in caseloads outside Baltimore City. Although Baltimore City still houses more cases, by far, than any other jurisdiction, it had the slowest rate of caseload growth since 2006. As Figure 4 shows, caseload growth has

been most voluminous outside urban and suburban areas. Aside from Montgomery County (78.7%), caseload growth has been most robust in three more rural regions: Southern (87.5%) and Western Maryland (80.1%), and the Lower Shore (80.0%). Caseload growth is lower in the Upper Shore (64.4%), suggesting that the growth in non-metropolitan caseloads is concentrated in Calvert, Charles, St. Mary's, Allegany, Garrett, Washington, Somerset, Wicomico, and Worcester counties.⁵

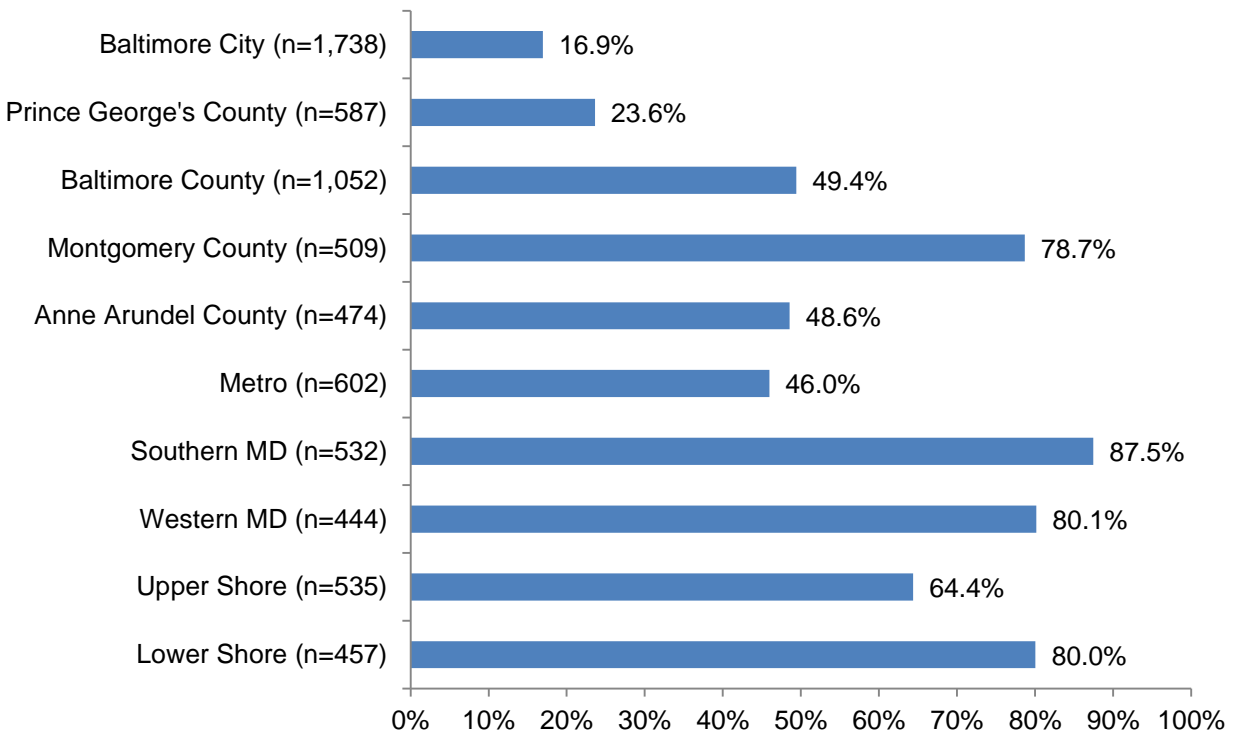
⁴ As mentioned in the methods section, we examine October 2006 to October 2011 to capture the statewide caseload increase that began in March 2007.

⁵ Detailed information about caseload growth at the jurisdictional level is available in Appendix C.

The non-metropolitan nature of caseload growth may also help explain some of the trends in core caseload designations over time. That is, the designations that have experienced the most growth are ones that make up disproportionately large portions of the non-metropolitan caseloads. It is possible that the observed increase in two-parent families, for example, may largely result from the fact that an increasing

percentage of the state caseload is located in less populated parts of the state. The reverse could also be true, of course. It could be that certain types of families, such as those in which two parents are present, have fallen on hard times in greater numbers than in the past, and this is driving up caseload sizes in non-metropolitan areas.

Figure 4. Percent (and Numerical) Growth in Caseload by Region, 2006-2011



FINDINGS: WELFARE AND EMPLOYMENT

The preceding chapter described the characteristics of the adults and their assistance units in October 2011 and detailed the extent to which clients, their cases, and the state caseload in general have changed over the past four years. This chapter provides information about recipients' prior experiences with TCA and with employment in a Maryland job covered by the Unemployment Insurance (UI) system. This information is essential to understanding today's clients because welfare and employment histories are correlated with important client-level outcomes. Following the preceding chapter's model, all tables and figures in this chapter present findings for Baltimore City, for the 23 counties combined, and for the state as a whole. Similarly, each chapter section begins by describing the situation among clients receiving cash assistance in October 2011 and then discusses changes over time. We begin by looking at patterns of historical cash assistance use among October 2011 payees.

Welfare Receipt

One of the central themes of the 1996 welfare reform legislation was that cash assistance was not meant to be a long-term, uninterrupted source of primary income support. It is not mere coincidence that the official name of the new program is *Temporary Assistance to Needy Families*. In reality, long-term and inter-generational welfare dependency was never as common as some supporters of welfare reform believed, and our research has shown that it has become even more rare since 1996 (Williamson, Saunders, & Born, forthcoming; Williamson & Born, forthcoming).

Given the recession, the influx of families to the welfare rolls, and the very constrained labor market, it is important to examine patterns of participation in cash assistance. Table 7, following this discussion, presents

information on three important aspects of clients' cash assistance usage: the number of months in which TCA was received in the previous 12 months, the total number of months in which TCA was received within the past five years, and the total number of months that have been accumulated toward the 60-month time limit.

Welfare Receipt, October 2011

Reviewing the top portion of Table 7, number of months of receipt in the previous five years, tells us that long, uninterrupted spells of welfare receipt are not the norm. More than one in three (35.5%) cases active in October 2011 had received 12 or fewer months of assistance in the past five years, and more than half (56.3%) had received benefits for 24 or fewer months. At the other extreme, only 18.7%, less than one in five, had 49 or more months of TCA receipt within the past 60 months.

The middle portion of Table 7 shows the number of months in which current payees received assistance during the previous year. This shorter-term picture is slightly different and almost certainly reflects the lingering effects of the recession and the dismal labor market. More than half (57.6%) of all recipients had received TCA for at least 10 of the previous 12 months while a little under a third (31.0%) had received aid in six or fewer months. Additionally, the mean is about 8.5 months, so current payees tilt toward the longer end of the 12-month timeframe. This is consistent with findings from our recent *Life after Welfare* report, which found that post-recession leavers have slightly longer spells than leavers in the past did (Nicoli, Logan & Born, 2012).

The bottom portion of Table 7 indicates the number of months of aid that count toward the 60-month federal time limit. These numbers differ from those in the first part of Table 7 because not all recipients are

subject to time limits and, in other types of cases, some months of receipt may not count toward the 60-month threshold. Child-only cases, for example, are both a substantial portion of the caseload and exempt from time limits.

Thankfully, the vast majority of cases (77.3%) are nowhere near the 60-month threshold, as they have consumed no more than 36 months of their allowance. In fact, about half (49.6%) have 12 or fewer countable months, and only about one in 10 (11.0%) cases had accumulated more than 60 countable months since the clock began to tick in January 1997. These payees are still able to receive assistance because PRWORA allows states to exempt up to 20% of their caseload from time limits, and Maryland remains well below that 20% threshold.⁶

Table 7 also shows that there are statistically significant differences in welfare use between Baltimore City and rest of the state. Regardless of the measure, there is greater welfare use among Baltimore City cases than among cases in the 23 counties. Looking at patterns of welfare use over the past five years, or 60 months, Baltimore City recipients have significantly more months of receipt than payees in the counties. Sixty percent of all payees in the counties received 24 or fewer months of TCA, compared to just over half of all payees (51.5%) in Baltimore City. At the other end of the spectrum, one in three (33.0%) Baltimore City payees had been on assistance for over three of the previous five years; in the 23 counties combined, one in four (25.7%) clients had been on assistance for that period of time. The average number of months of receipt also differs: Baltimore City payees averaged 27.55 months on TCA, compared to 23.33 months for payees elsewhere in the state.

Baltimore City and the counties also have statistically significant differences in TCA receipt in the most recent year. Table 7 shows that one in three (33.9%) payees in the counties received TCA in six or fewer of the previous 12 months, compared to a little more than one in four (27.3%) payees in Baltimore City. Although the difference in average TCA receipt in the previous year is statistically significant, the absolute difference is small. On average, Baltimore City payees (mean=8.91) received less than one month more of TCA than payees in the counties (mean=8.25).

Finally, there are also significant differences with regard to the accumulation of months that count toward the 60-month threshold. Baltimore City recipients, on average, have accumulated nearly half of the number of months allowed (28.46 months), whereas in the counties, the average is just under one-third of the total allowable months (19.07). Some of the observed differences likely stem from differences in the relative shares of child-only and work-mandatory cases in Baltimore City and the counties. A variety of other factors, such as historical patterns of welfare use, client characteristics, job availability, and returns to welfare after case closure also almost certainly play a role as well.

⁶ A new report discusses how Maryland is faring with regard to time limits in much greater detail (Logan, Saunders, & Born, 2012).

Table 7. Historic and Current TCA Participation, October 2011

	Baltimore City (n=11,997)	Other Counties (n=15,284)	Total (n=27,281)
Months of Receipt in Last 60 Months*** (10/06 - 09/11)			
None	2.5% (300)	4.1% (629)	3.4% (929)
1 - 12 months	27.9% (3,342)	35.5% (5,426)	32.1% (8,768)
13 - 24 months	21.1% (2,533)	20.6% (3,141)	20.8% (5,674)
25 - 36 months	15.5% (1,865)	14.2% (2,163)	14.8% (4,028)
37 - 48 months	11.2% (1,338)	9.4% (1,429)	10.1% (2,767)
49 - 60 months	21.8% (2,619)	16.3% (2,493)	18.7% (5,112)
Mean*** (median)	27.55 (24)	23.33 (18)	25.18 (20)
Months of Receipt in Last 12 Months*** (10/10 - 09/11)			
None	3.8% (458)	5.5% (835)	4.7% (1,293)
1 - 3 months	12.2% (1,467)	15.4% (2,347)	14.0% (3,814)
4 - 6 months	11.3% (1,359)	13.0% (1,993)	12.3% (3,352)
7 - 9 months	11.2% (1,341)	11.5% (1,764)	11.4% (3,105)
10 - 12 months	61.4% (7,372)	54.6% (8,342)	57.6% (15,714)
Mean*** (median)	8.91 (11)	8.25 (10)	8.54 (11)
Months Used Toward TANF Time Limit*** (10/96 - 10/11)			
None	20.6% (2,467)	25.3% (3,871)	23.2% (6,338)
1 - 12 months	22.2% (2,665)	29.7% (4,543)	26.4% (7,208)
13 - 24 months	16.7% (2,009)	17.2% (2,631)	17.0% (4,640)
25 - 36 months	11.1% (1,337)	10.3% (1,571)	10.7% (2,908)
37 - 48 months	7.9% (950)	6.1% (929)	6.9% (1,879)
49 - 60 months	5.8% (692)	3.9% (603)	4.7% (1,295)
More than 60 months	15.6% (1,877)	7.4% (1,133)	11.0% (3,010)
Mean*** (median)	28.46 (17)	19.07 (10)	23.2 (13)

Note: Counts may not sum to actual sample size because of missing data for some variables. Valid percents are reported. *p<.05 **p<.01 ***p<.001

Trends in Welfare Receipt, 2007-2011

Most families receive welfare for relatively short spells of time and, over a four-year period that includes the Great Recession, the typical Maryland TCA payee received aid less than half of the time. Short-term and long-term welfare use patterns vary between Baltimore City and the balance of the state, but the data clearly show that long spells of cash assistance receipt are the exception in Maryland today. However, assistance caseloads tend to increase when the economy is doing poorly and to decrease when the economy is thriving. As a result, clients' patterns of welfare use may have changed during these tumultuous years. For example, do clients in 2011 tend to receive more or fewer months of TCA than clients in 2007 did? How do clients compare in terms of the number of time-limited months they have accumulated? Do trends over time differ between Baltimore City and the rest of the state? We address these questions below.

Figure 5, following this discussion, shows the average number of months in which TCA had been received during the preceding five years for each year in the 2007 to 2011 period (e.g., going back to 2002 for the 2007 caseload). The general pattern for 2007 to 2009 is the same for the state as whole and, separately, for Baltimore City and the 23 counties combined. The average number of months of receipt for the total caseload was highest in 2007 (28.44), lower in 2008 (26.51), and lower still in 2009 (24.64). In 2010 (24.61) the average number of months of TCA receipt remained the same, then increased slightly in 2011 (25.18).

More recently, the trends have been different in Baltimore City than they have been in the 23 counties, and this divergence is reflected in the statewide trend line as well. From 2009 to 2011, average number of months of receipt declined from 28.16 months to 27.55 months for Baltimore City payees. For payees in the counties, though, average months of receipt increased from 21.62 months in 2009 to 23.33 months in 2011. This rise in the counties was sufficient to increase the average months of receipt for the entire caseload from 24.61 months in 2010 to 25.18 months in 2011.

This divergence between Baltimore City and the balance of the state suggests that average months of receipt in the previous five years may be converging across the state. It is too soon to call this a trend, but this is a measure that we will continue to track. The possible convergence is partially explained, however, by the nature of the pre-recession caseloads in Baltimore City and the counties, and the influx of new, recession-era TCA recipients across the state. While long-term TCA receipt is uncommon across the state, it is more common in Baltimore City than in the 23 counties, and new entrants' short TCA histories would pull down the average months of receipt in Baltimore City. In contrast, the recession may have impeded the ability of new entrants in the counties to leave welfare quickly as was customary in those parts of the state.

Figure 5. Average Months of TCA Receipt in the Previous Five Years, 2007-2011

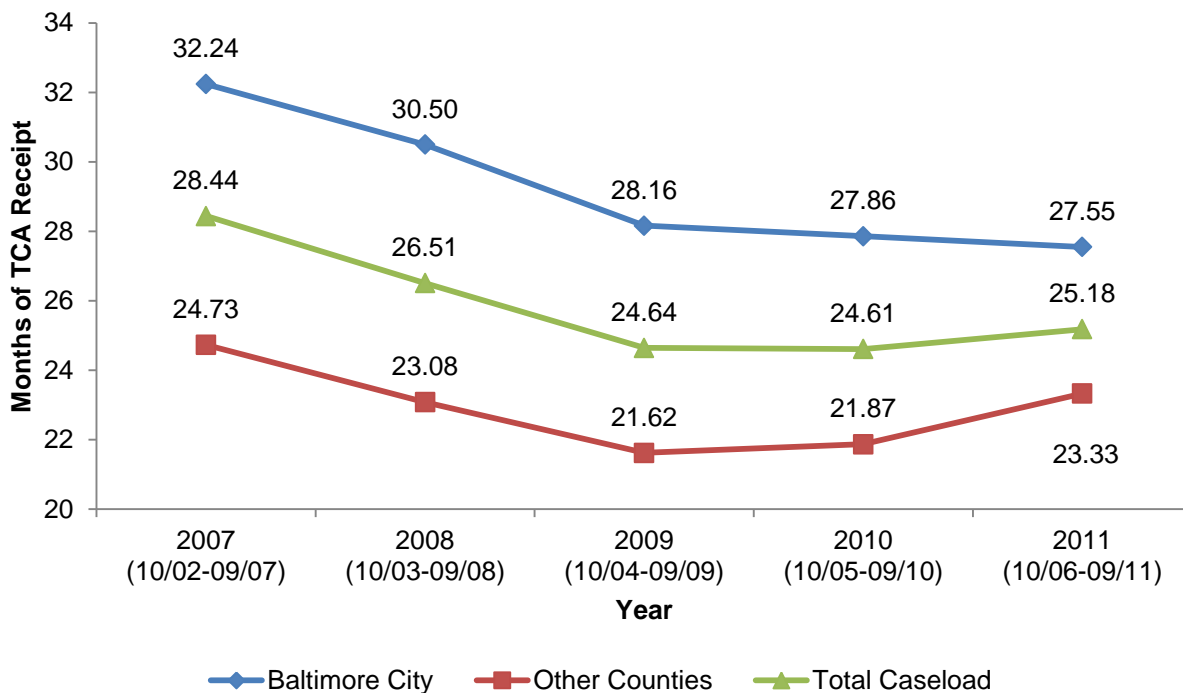
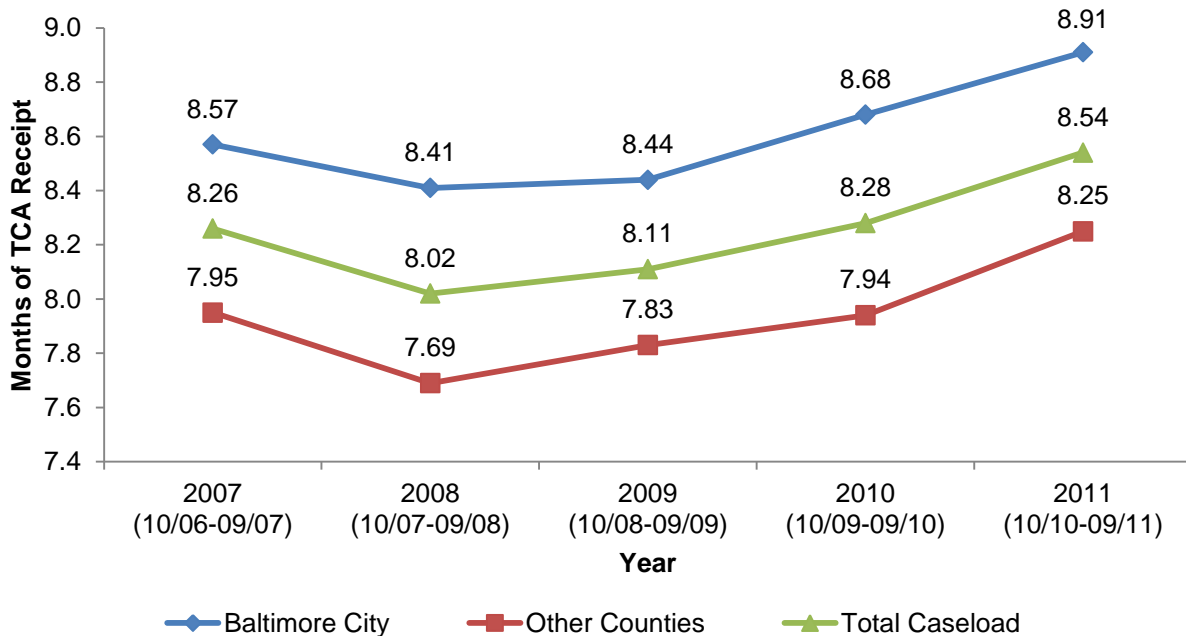


Figure 6, below, shows the average number of months that families received cash assistance in the previous 12 months. Unlike the patterns seen over a five-year period, the patterns seen in a one-year period are the same in Baltimore City and the counties. For the total caseload, the average number of months of TCA receipt decreased from 8.26 months in 2007 to 8.02 months in 2008, but it has been slowly rising ever since, reaching 8.54 months in 2011. We suspect that this increase is the result of the influx of new cases and the greater difficulty families have encountered finding work.

Although the trend over time is the same, Baltimore City payees have more months of TCA receipt in the previous year, on average, than payees in the counties have. This holds true for each year we examine. In 2007 Baltimore City payees received 8.57 months of assistance while payees in the counties received 7.95 months. After declining slightly in Baltimore City and the counties in 2008, average months of TCA receipt rose to 8.91 months in Baltimore City and 8.25 months in the 23 counties in 2011. Most likely, the decline from 2007 to 2008 resulted from the accession of new cases while the upward trend since then reflects the tough labor market.

Figure 6. Average Months of TCA Receipt in the Previous Year, 2007-2011



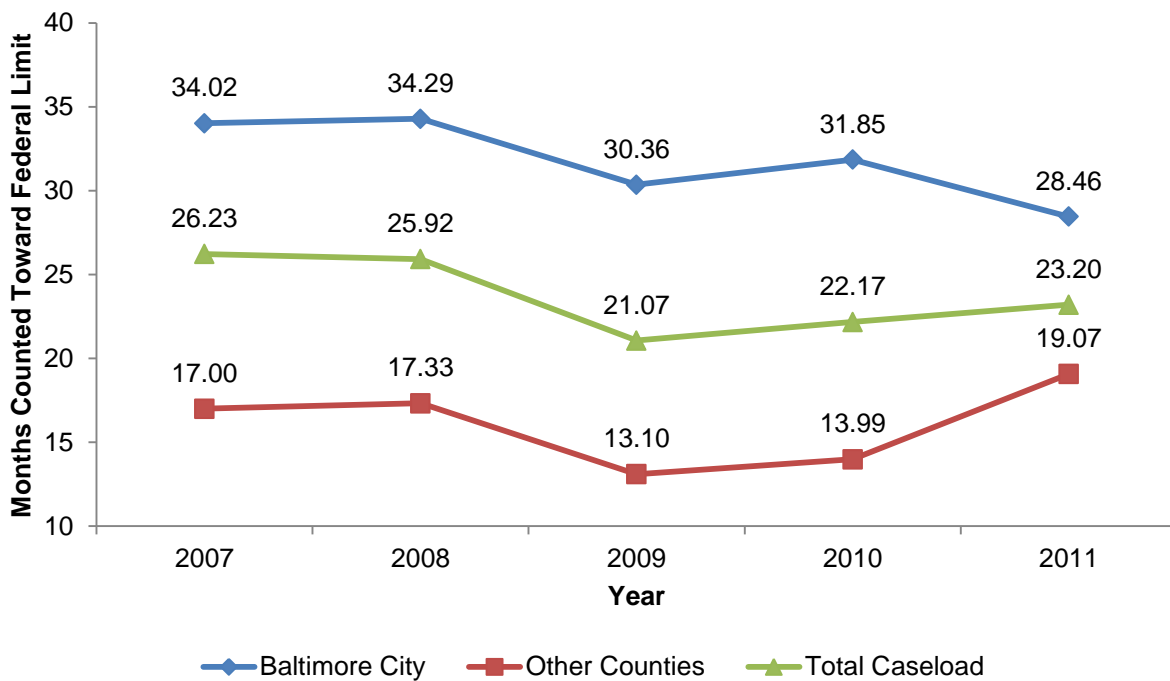
In Figure 7, below, we examine the trend over time in the average number of months of assistance that clients have accumulated toward the 60-month time limit. From 2007 through 2010, the same pattern prevailed statewide, in Baltimore City, and in the counties. For the total caseload, the average number of months counted toward the time limit was about the same in 2007 (26.23 months) and 2008 (25.92 months), then decreased markedly in 2009 (21.07 months) and increased slightly in 2010 (22.17 months).

In 2011 Baltimore City and the counties diverge. For the 23 counties, average months counted toward the federal limit increased by five full months over the prior year, from 13.99 months in 2010 to 19.07 months in 2011. Moreover, the average number of months accumulated toward the time limit in 2011 was two full months greater than the 2007 average (17.00 months) in the counties. In contrast, Baltimore City experienced a sizable decrease (3.39 months) in the average number of months counted toward the

federal limit, from 31.85 months in 2010 to 28.46 months in 2011. Furthermore, the 2011 average in Baltimore City was five and one-half months lower than the average had been in 2007 (34.02 months). Thus, the one-month increase in the average number of months counted toward the federal limit for the total caseload between 2010 and 2011 (from 22.17 months 23.20 months) is entirely due to increases in the counties.

Figure 7 also shows that the gap between the average number of months that count toward the lifetime limit among Baltimore City recipients and recipients in the 23 counties lessened considerably over the 2007 to 2011 period. The Baltimore City average is higher across all years, but in 2007 there was a 17-month gap between the two averages (34.02 vs. 17.00) and only a nine-month gap (28.46 vs. 19.07) in 2011. In other words, on average, months accumulated toward the federal limit appear to be converging. These one-year findings do not, by themselves, constitute a trend, but they suggest that we should continue to monitor this measure.

Figure 7. Average Months Counted Toward Federal Time Limit, 2007-2011



Employment

For more than 15 years, our studies have consistently found that adult TCA recipients are not strangers to the world of work. The large majority of recipient adults work before receiving aid, and receipt of assistance does not appear to diminish their desire to be employed. Our reports on welfare leavers consistently find that most leavers work, and many of them continue to do so long into the future (e.g. Nicoli, Logan & Born, 2012).

However, as unemployment rates are still elevated and the job market shows few signs of improving soon, it behooves us to examine the work histories and earnings of adults whose cases were active in October 2011. We present these findings for the statewide caseload and, separately, for Baltimore City and the 23 counties.

Historic and Current Employment, October 2011

Table 8 displays the percentage of caseheads who were employed in a Maryland job covered by the Unemployment Insurance (UI) program in the two years preceding October 2011, the percent who worked in such a position in the year prior to October 2011, and in the quarter including October 2011. For clients who were employed in one or more of these time periods, Table 8 also presents information on the mean number of quarters worked, mean and median total earnings, and mean and median quarterly earnings.

About one in two (49.4%) adult TCA recipients worked in a Maryland UI-covered job at some point during the two years prior to October 2011. Recipients in the 23 counties were slightly more likely to have been employed than recipients in Baltimore City (50.9 % vs. 47.6%), a difference that is statistically significant. The percentage employed in a Maryland UI-covered job

drops to less than two in five (37.2%) when examined over the previous 12 months, and only one in four (25.4%) had Maryland UI-covered employment in the quarter including October 2011. In both of these timeframes, recipients in the counties (38.6% in previous year, 26.7% in study quarter) were significantly more likely to work than recipients in Baltimore City (35.5% in previous year, 23.6% in study quarter).

Looking at the average number of quarters worked reveals a similar pattern. The mean number of quarters worked for the entire caseload over the previous eight quarters or two years is 4.09, but the mean for Baltimore City (3.87) is significantly lower than the mean for the counties (4.25). This pattern also holds for the mean number of quarters worked in the previous four quarters. The mean for the entire caseload is 2.52, and the mean for Baltimore City recipients (2.42) is lower than that of recipients in the counties (2.60).

Aside from the comparison between Baltimore City and the counties, a major point is that employed TCA recipients worked in about half of the available quarters in the past two years. Conversely, this also means that they did not have any employment roughly half of the time. The results are somewhat better when we look only at the 12 preceding months, but they show that employed clients, on average, worked slightly less than two-thirds (2.52 mean quarters worked out of a possible 4 quarters) of the time. These findings suggest that many clients want to be employed, but they have been unable to find and retain stable jobs during and after the recession.

Turning to earnings, also in Table 8, we see that earnings are typically not very high across the board, but they are significantly higher for recipients in the 23 counties than for Baltimore City recipients. Over the previous two years, TCA recipients who had UI-covered employment in Maryland had mean earnings of \$15,682 and median earnings of \$5,990. Over the previous year, they had mean earnings of \$9,132 and median earnings of \$3,785. The substantially higher mean earnings figures are skewed upward by a few high earners. Statewide, mean and median earnings in the quarter containing October 2011 were \$3,470 and \$2,370, respectively.

Differences in mean and median earnings between Baltimore City and the counties persist through all three points in time. Recipients in the 23 counties who worked in the previous two years, for example, had total mean earnings roughly \$5,000 greater than Baltimore City recipients who worked (\$17,873 vs. \$12,736), and their median earnings for the period were almost \$2,000 larger (\$6,770 vs. \$4,987). Differences were not quite as large, but were in the same direction, for the year prior to October 2011. Employed recipients in the counties averaged \$10,434 in earnings compared to about \$3,000 less, on average, for Baltimore City recipients (mean=\$7,354). Only one in four (25.4%) clients in either location worked during the quarter including October 2011, but clients in the 23 counties worked and earned more than clients in Baltimore City. Employed clients in the counties earned \$3,813, on average, in the study quarter, compared to average quarterly earnings of \$2,982 among employed clients in Baltimore City.

Table 8. Historic and Current Employment, October 2011

	Baltimore City (n=11,997)	Other Counties (n=15,284)	Total (n=27,281)
Previous 8 Quarters (10/09 - 09/11)			
Percent employed***	47.6% (5,632)	50.9% (7,571)	49.4% (13,203)
Mean # of quarters worked***	3.87	4.25	4.09
Average total earnings***	\$12,736	\$17,873	\$15,682
Median total earnings	\$4,987	\$6,770	\$5,990
Average quarterly earnings***	\$2,377	\$3,072	\$2,776
Median quarterly earnings	\$1,602	\$1,870	\$1,741
Previous 4 Quarters (10/10 - 09/11)			
Percent employed***	35.5% (4,199)	38.6% (5,739)	37.2% (9,938)
Mean # of quarters worked***	2.42	2.60	2.52
Average total earnings***	\$7,354	\$10,434	\$9,132
Median total earnings	\$3,093	\$4,378	\$3,785
Average quarterly earnings***	\$2,355	\$3,157	\$2,818
Median quarterly earnings	\$1,494	\$1,813	\$1,649
Fourth Quarter of 2011 (10/11 - 12/11)			
Percent employed***	23.6% (2,799)	26.7% (3,975)	25.4% (6,774)
Average total earnings***	\$2,982	\$3,813	\$3,470
Median total earnings	\$2,169	\$2,551	\$2,370

Note: We exclude 578 cases due to missing identifiers. Figures on quarters worked and earnings are only for caseheads with employment. We do not know how many hours per week or number of weeks that individuals worked in each quarter and cannot calculate hourly or weekly wages. Counts may not sum to actual sample size because of missing data for some variables. Valid percents are reported. *p<.05
p<.01 *p<.001

Trends in Employment, 2007-2011

Figure 8 shows the percent of caseheads in each year who worked in UI-covered employment in Maryland in the previous two years. It is important to note that these two-year periods are widely divergent in terms of the number of pre-recession, recession, and post-recession months they contain. To illustrate, that two-year period is entirely pre-recession for the October 2007 caseload while, for the October 2011 caseload, that two-year period is entirely post-recession.

Taking the larger macroeconomic situation into consideration, it is not surprising that Figure 8 shows an obvious downward shift from 2007 to 2011 in the percent of clients who had been employed in the previous two years. Statewide, the percent of clients with employment at some point in the prior two years declined from three in five (59.7%) in 2007 to not quite half (48.4%) in 2011.

The most interesting shift has to do with jurisdictions, however. The percentage of employed Baltimore City recipients decreased almost 15 percentage points (from 61.4% to 46.9%) while the percentage

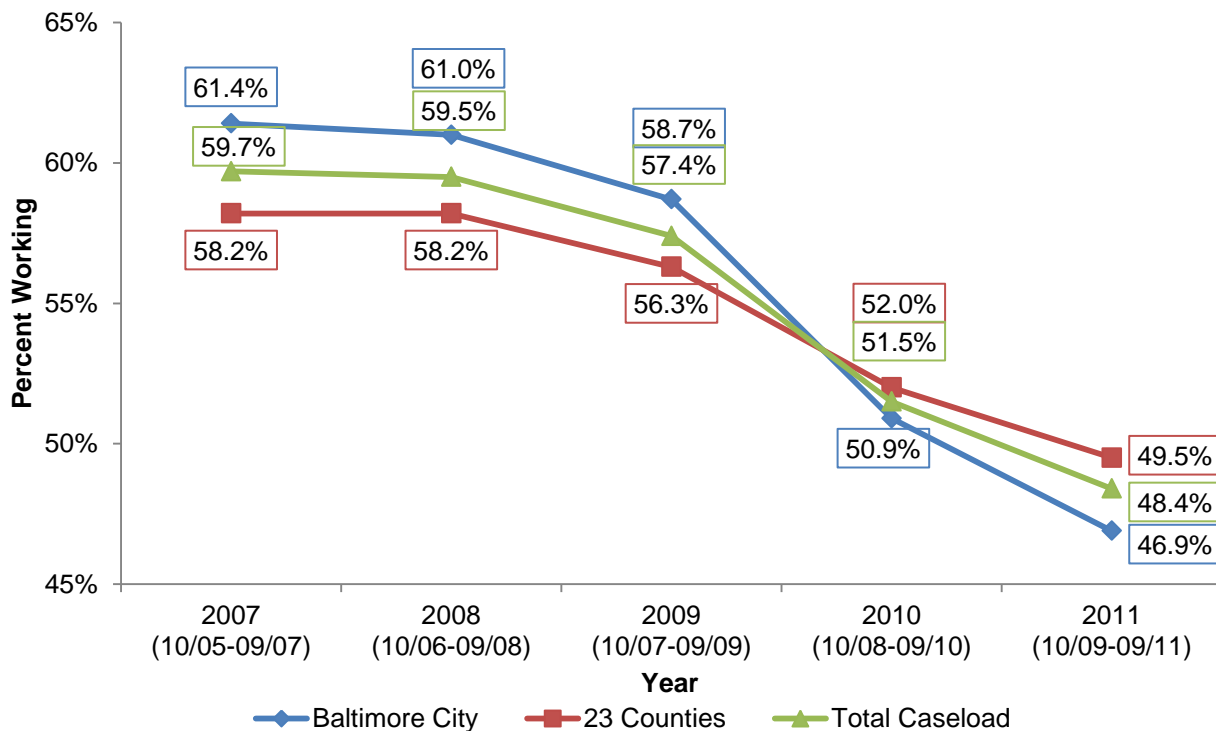
of employed recipients in the counties decreased less than 10 percentage points in the same period (from 58.2% to 49.5%). The net effect of this difference in the rate of decline is that the counties had a slightly higher proportion of clients who had worked in the past two years (49.5%) than Baltimore City did (46.9%) by October 2011. This was the first time in this period that the counties' rate exceeded the City's rate on this measure. In 2007 percent employed in Baltimore City (61.4%) was 3.2 percentage points higher than in the counties (58.2%), but in 2011 the Baltimore City was 2.6 percentage points lower than the counties.

A final point about Figure 8 is that the downward trend was not incremental. Rather, for the state, Baltimore City, and the 23 counties, employment rates were fairly steady, albeit slightly lower from one year to the next from 2007 to 2009. Percent employed for the total caseload fell from 59.7% in 2007 to 57.4% in 2009, for

example. The most precipitous declines occurred between 2009 and 2010, as percent employed for the total caseload dropped six percentage points in that year (to 51.5% in 2010). While percent employed continued to decline in 2011 (to 48.4% for the total caseload), the rate of decline was less steep.

This pattern is consistent with national data showing that employed men were hit hard early in the recession. In contrast, female-dominated industries experienced downturns later, and the female unemployment rate did not peak until November 2010, a full 13 months after the peak for men (Taylor, Kochhar, Dockterman, & Motel, 2011). Notably, too, while female unemployment decreased over the next six months, the decline (0.6 percentage points) was only half that experienced by men (0.6 vs. 1.2 percentage points) over the same time period (U.S. Department of Labor, 2011).

Figure 8. Percent of Caseheads Working in the Previous Two Years, 2007-2011***



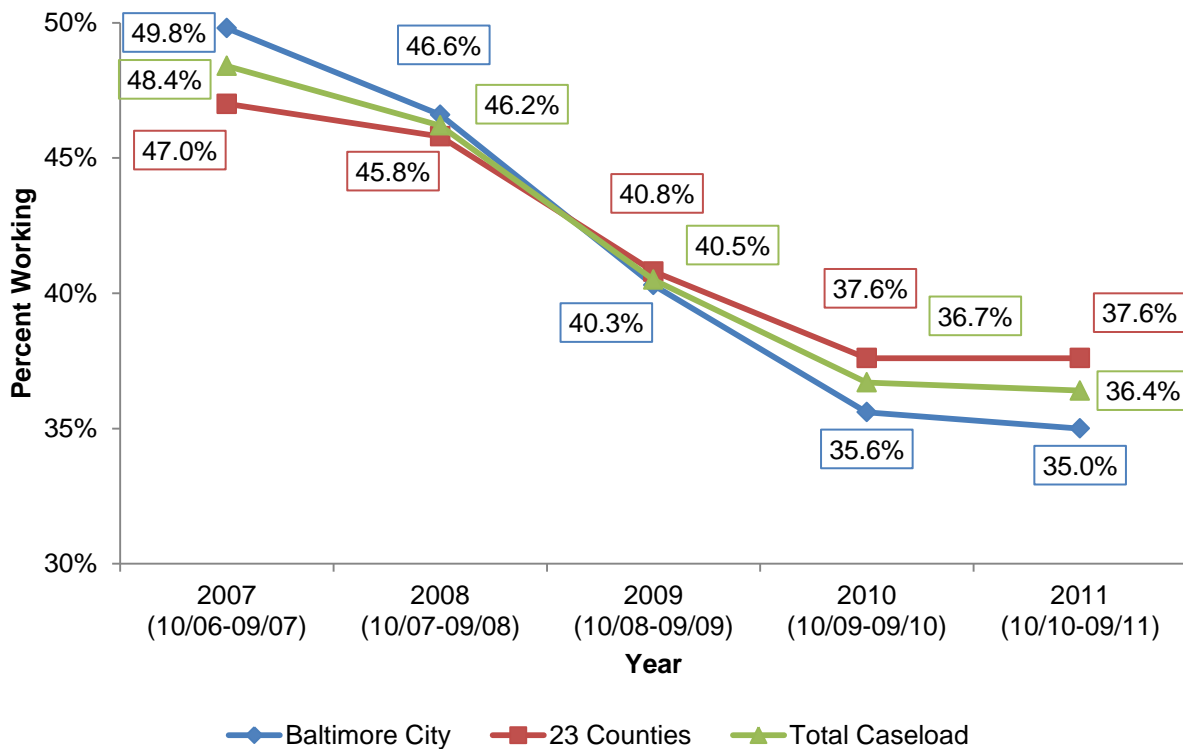
Note: Valid percentages are reported. *p<.05 **p<.01 ***p<.001

The same pattern, not surprisingly, is evident when examining the percent of caseheads who worked in UI-covered employment in Maryland in the previous year. As shown in Figure 9, just under half of October 2007 caseheads (48.4%) worked in the previous year, but a little over one-third (36.4%) worked in the previous year in October 2011. The pattern was the same and the percentages were roughly equivalent for Baltimore City and for the 23 counties. The decline from 2007 to 2011

primarily reflects the precipitous decrease in prior-year employment between 2008 and 2010.

Fortunately, the downward trend appears to level off, as the percent employed in the preceding 12 months remained relatively stable from 2010 to 2011 (36.7% in 2010 to 36.4% in 2011). Although great economic uncertainty persists, this finding suggests that the Great Recession's deleterious effect on employment may be weakening.

Figure 9. Percent of Caseheads Working in the Previous Year, 2007-2011***



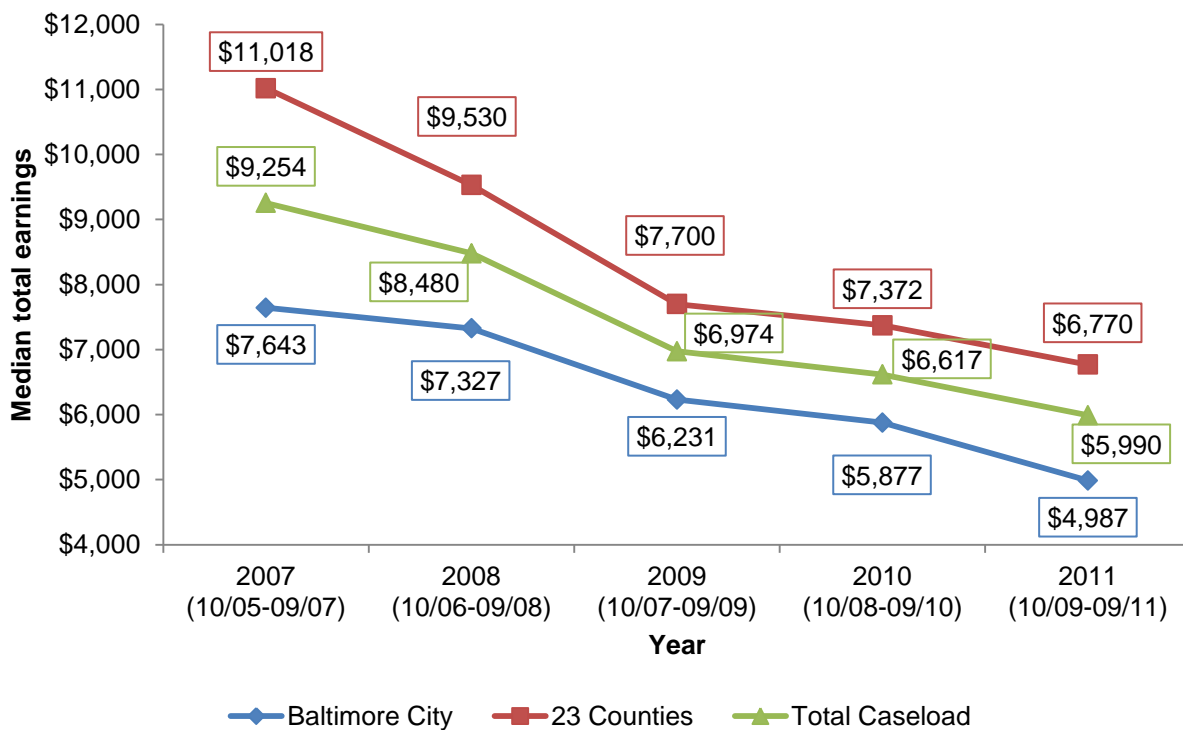
Note: Valid percentages are reported. *p<.05 **p<.01 ***p<.001

Two-year and one-year historical earnings both decline over time, as Figures 10 and 11 indicate. Figure 10 shows median total earnings in the previous two years from 2007 to 2011. There was a substantial (35%) reduction in earnings in this period, as median total earnings in the previous two years for the entire caseload declined from \$9,254 in 2007 to \$5,990 in 2011. The biggest year-over-year decline came between 2008 and 2009, when median total earnings decreased by \$1,506, or over 15% (from \$8,480 in 2008 to \$6,974 in 2009).

earnings in the past two years were more than \$3,000 greater among clients in the counties than among Baltimore City clients (\$11,018 vs. \$7,643). Not surprisingly, the largest declines occurred between 2008 and 2009, as median earnings for Baltimore City fell from \$7,327 to \$6,231 while median earnings in the counties dropped from \$9,530 to \$7,700. Median two-year earnings were considerably greater for clients in the 23 counties in 2011 (\$6,770) than they were among Baltimore City clients (\$4,987). The median earnings gap between the counties and Baltimore City was much less in 2011 (\$1,783) than it had been in 2007 (\$3,375), however.

There was also a considerable difference in median earnings between Baltimore City and the 23 counties. In 2007 median

Figure 10. Median Total Earnings in the Previous Two Years, 2007-2011



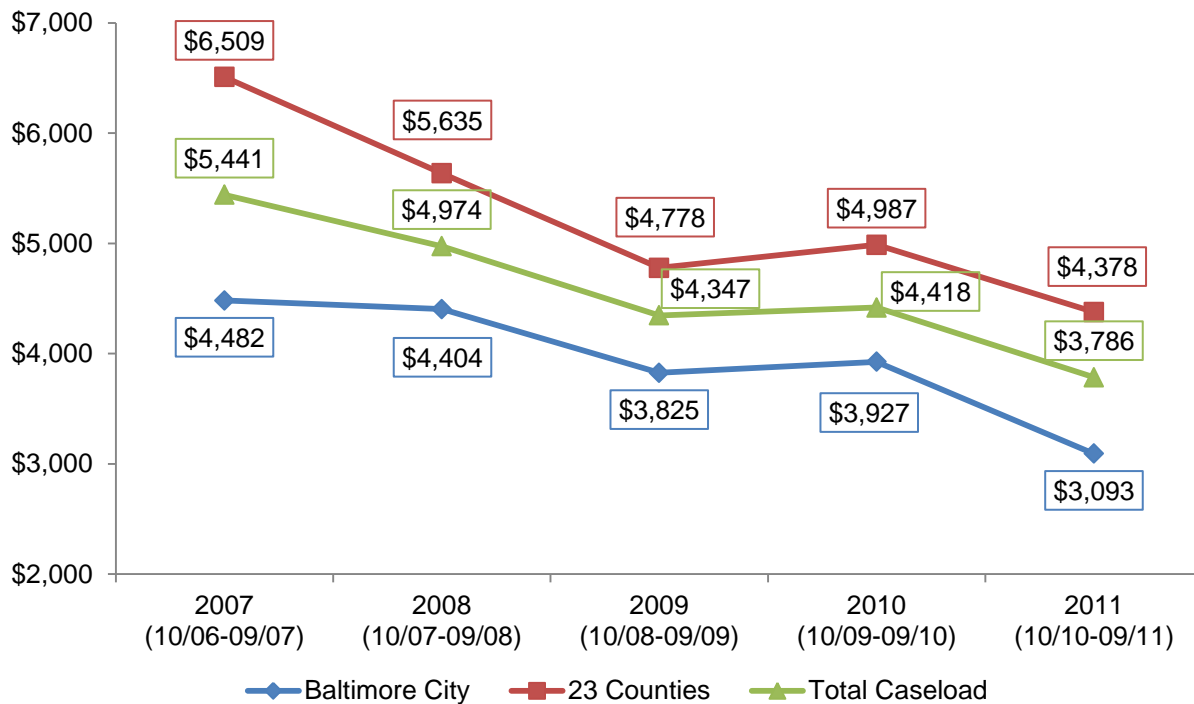
Note: Valid earnings are reported in 2011 dollars.

Examining median total earnings in the previous year for the 2007 to 2011 period reveals a somewhat different picture, displayed in Figure 11. Median earnings in the previous year decline from 2007 to 2011, but the trend is not smooth. For Baltimore City, the 23 counties, and the state as a whole, Figure 13 shows two fairly steep declines (2008 and 2009), followed by a tiny uptick in median earnings (2010), and then another decline.

2011 occurred in Baltimore City and in the 23 counties combined. In each year, employed clients in the counties had higher median earnings in the previous year than employed Baltimore City clients, but the gap between the two groups narrowed over time, from \$2,027 in 2007 to \$1,285 in 2011. Finally, the increase in total median earnings between 2009 and 2010 (from \$4,347 to \$4,418 for the total caseload) is anomalous, though slight. One possible interpretation of the 2010 increase is that funds from the American Recovery and Reinvestment Act, also known as the stimulus, had their intended effect, temporarily raising earnings for those at the bottom of the income distribution.

The net effect of these changes is that median total earnings in 2011 were \$3,786, a 30% decrease from median total earnings in 2007 (\$5,441). A similar decrease in median total earnings between 2007 and

Figure 11. Median Total Earnings in the Previous Year, 2007-2011



Note: Valid earnings are reported in 2011 dollars.

CONCLUSIONS

This report, the seventh in the *Life on Welfare* series, illuminates the challenges that Maryland and other states continue to face during the tepid recovery from the Great Recession. Almost five years after the start of the recession, and more than three years after its official end, jobs are stubbornly hard to find, even for the well-educated. The number of families receiving cash assistance remains at elevated levels, and the number of cases subject to inflexible federal work participation requirements has been increasing. Concurrently, states' fiscal situations remain difficult. All federal contingency, stimulus, and emergency TANF funds have been exhausted or have expired and, at the same time, states' TANF block grant allotments remain fixed at their original 1996 levels. Maryland has fared better than most states during these troubled times, but significant stressors and uncertainties remain.

In terms of the cash assistance program, the most important question concerns how Maryland should proceed in a federal environment that emphasizes and requires work when there is simply not enough work available. This is, in a nutshell, the most pressing matter before us today, and these findings confirm that determining the best course of action remains difficult. For example, the basic demographic profile of clients and cases did not change appreciably between October 2007 and October 2011 in terms of race, marital status, or age, but the number of work-mandatory cases increased by almost 3,000 during that same span of time. Then, too, the percent of adults with paid work experience in the past one or two years steadily declined between 2007 and 2010, although stagnation in this measure between 2010 and 2011 offers hope that we have reached the bottom. The trend data also suggest that clients are remaining on welfare for slightly longer periods of time. For most clients, this almost certainly indicates their inability to find or successfully

compete for jobs that may be available. As economist Heidi Shierholz (2012) notes, "the odds are still stacked strongly against job seekers" because there are still roughly three jobseekers for every job available.

These findings also make it clear that challenges exist in all parts of our state, not just in Baltimore City or other large, metropolitan jurisdictions. Without question, success in Baltimore City is essential to success on any statewide outcome measure, as Baltimore City accounts for half of all core, or work-mandatory, cases as well as a plurality (44%) of all cases statewide. On the other hand, its caseload has grown by only 17% in the past five years. In contrast, southern Maryland, western Maryland, and the Lower Shore each saw their caseloads grow over 80% between 2006 and 2011. Much of the non-metropolitan growth has been in non-core cases, which increased by more than 4,600 in this period. The absolute numbers remain quite small compared to the numbers of core and child-only cases, but there has been a fourfold increase in the number of two-parent families, a tripling in the number of legal immigrant cases, and a doubling in the number cases with a disabled household member.

In addition to the challenge of serving work-mandatory clients and attempting to satisfy work participation requirements, the front-line reality is that local agencies must serve families whose needs may be very different. Caseload composition, for example, varies widely from one jurisdiction to the next. Work-mandatory cases are most common in Baltimore City; in contrast, more than half of all cases in Worcester and Talbot counties are child-only. In the counties of Allegany, Carroll, Cecil, Garrett, Harford, Kent, and Washington, more than one of every five caseheads has either a short-term or long-term disability.

The picture that emerges from these data is that many cash assistance recipients have come onto aid, some for the first time, because they are unable to find employment. At the same time, clients are having great difficulty in being able to successfully leave welfare for work. Even so, these findings make it clear that the majority of clients are not strangers to the world of work, and being on aid does not diminish their desire to be employed. Almost half (48.4%) of all caseheads in October 2011 had worked in the previous two years, when unemployment was at record highs. The imperative today is to figure out how to nurture that commitment to work when jobs are scarce and competition for them is fierce.

Neither PRWORA nor DRA were designed with any anticipation that our country would suffer through a protracted period of high unemployment. Consequently, they did not include any fail-safe mechanism to help protect families, programs, and states in the event of economic catastrophe. There were no precedents or best practices to guide our state as we crafted a bipartisan, empirically-based welfare reform plan in 1996, and it appears we will once again have to forge our own path as we strive to serve this state and its families as best as we can. History suggests, and many research studies confirm, that there is no silver bullet. Fortunately, Maryland has both the clear-sightedness and bipartisan commitment needed to master the challenges that confront our reformed welfare system in the wake of the Great Recession.

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APPENDIX A: PAYEE DEMOGRAPHIC CHARACTERISTICS BY JURISDICTION, OCTOBER 2011

Jurisdiction	Percent of Total Cases	Gender	Race/Ethnicity		
		% Women	% African American^	% Caucasian^	% Hispanic
Allegany County	1.2% (316)	91.5% (289)	10.8% (33)	88.2% (270)	- -
Anne Arundel County	5.3% (1,450)	92.8% (1,346)	57.3% (761)	37.5% (498)	4.4% (58)
Baltimore County	11.7% (3,181)	93.8% (2,984)	64.9% (1,915)	29.6% (874)	3.7% (110)
Calvert County	0.5% (140)	92.1% (129)	46.3% (56)	50.4% (61)	- -
Caroline County	0.9% (242)	93.0% (225)	38.1% (88)	45.5% (105)	14.7% (34)
Carroll County	0.9% (252)	90.9% (229)	12.3% (27)	83.6% (183)	- -
Cecil County	2.1% (584)	94.5% (552)	19.1% (103)	76.4% (412)	3.9% (21)
Charles County	1.3% (356)	94.4% (336)	78.9% (232)	19.0% (56)	- -
Dorchester County	1.0% (278)	95.3% (265)	75.2% (200)	19.9% (53)	4.5% (12)
Frederick County	1.7% (474)	93.7% (444)	45.6% (202)	40.0% (177)	10.6% (47)
Garrett County	0.3% (95)	92.6% (88)	0.0% (0)	97.8% (91)	- -
Harford County	2.3% (630)	94.3% (594)	54.5% (308)	41.6% (235)	3.7% (21)
Howard County	2.0% (556)	94.2% (524)	71.9% (364)	19.0% (96)	5.3% (27)
Kent County	0.2% (62)	95.2% (59)	56.7% (34)	40.0% (24)	- -
Montgomery County	4.2% (1,156)	93.5% (1,081)	67.3% (715)	10.7% (114)	19.3% (205)
Prince George's County	11.3% (3,072)	95.7% (2,939)	88.3% (2,426)	2.8% (78)	8.3% (227)
Queen Anne's County	0.5% (126)	89.7% (113)	33.9% (39)	56.5% (65)	8.7% (10)
St. Mary's County	2.3% (625)	92.0% (575)	52.8% (310)	44.5% (261)	- -
Somerset County	0.7% (194)	93.8% (182)	67.0% (124)	30.8% (57)	- -
Talbot County	0.3% (74)	95.9% (71)	54.4% (37)	33.8% (23)	- -
Washington County	2.2% (587)	93.7% (550)	29.9% (163)	66.8% (364)	2.2% (12)
Wicomico County	2.7% (743)	95.8% (712)	67.1% (477)	27.0% (192)	5.3% (38)
Worcester County	0.3% (91)	94.5% (86)	58.5% (48)	41.5% (34)	0.0% (0)
Baltimore City	44.0% (11,997)	94.9% (11,389)	90.7% (10,652)	6.6% (770)	1.8% (217)

Note: ^=non-Hispanic. If fewer than 10 cases or individuals appeared in a category, information was excluded to protect recipient confidentiality.

APPENDIX A: CONTINUED

Jurisdiction	Education % Below 12th grade	Marital Status % Never married	Age at Study Month Mean (median)
Allegany County	34.4% (100)	48.7% (152)	34.84 (32.17)
Anne Arundel County	25.8% (329)	70.1% (981)	37.25 (33.81)
Baltimore County	26.9% (772)	72.7% (2,259)	36.07 (32.71)
Calvert County	25.0% (31)	58.5% (79)	37.50 (36.19)
Caroline County	40.9% (94)	60.9% (143)	36.32 (32.98)
Carroll County	34.1% (71)	47.6% (111)	38.61 (36.92)
Cecil County	39.2% (202)	53.6% (305)	36.55 (34.07)
Charles County	30.6% (93)	73.9% (243)	36.69 (32.41)
Dorchester County	39.8% (106)	66.8% (183)	34.45 (30.22)
Frederick County	38.7% (163)	72.4% (326)	35.94 (33.19)
Garrett County	38.5% (35)	36.6% (34)	35.22 (33.04)
Harford County	31.1% (166)	68.0% (406)	37.30 (34.14)
Howard County	21.9% (113)	78.4% (417)	35.87 (33.21)
Kent County	28.3% (15)	75.9% (44)	36.70 (33.06)
Montgomery County	27.0% (285)	74.1% (831)	36.35 (34.11)
Prince George's County	22.1% (602)	83.8% (2,361)	35.92 (32.32)
Queen Anne's County	20.2% (23)	45.9% (56)	37.46 (35.27)
St. Mary's County	42.2% (247)	74.4% (444)	33.46 (30.50)
Somerset County	30.5% (57)	69.8% (132)	34.94 (31.30)
Talbot County	33.3% (21)	60.0% (42)	41.50 (40.91)
Washington County	26.9% (146)	67.6% (380)	36.32 (32.78)
Wicomico County	41.6% (293)	76.3% (550)	34.08 (30.59)
Worcester County	32.4% (24)	55.2% (48)	42.43 (41.02)
Baltimore City	49.3% (5,715)	87.2% (10,342)	33.89 (30.52)

APPENDIX B: SELECTED CORE CASELOAD DESIGNATIONS BY JURISDICTION, OCTOBER 2011

Jurisdiction	Core Caseload	Child-Only	Long- and Short-Term Disabled	Child Under One Year	Earnings	Two Parent
Allegany County	12.7% (40)	38.0% (120)	26.3% (83)	9.8% (31)	- -	4.7% (15)
Anne Arundel County	26.8% (388)	35.2% (510)	12.2% (177)	11.9% (172)	5.2% (75)	1.7% (25)
Baltimore County	32.5% (1,034)	33.0% (1,051)	12.7% (404)	9.8% (313)	4.3% (136)	2.4% (76)
Calvert County	17.3% (24)	41.7% (58)	12.2% (17)	15.8% (22)	- -	- -
Caroline County	19.4% (47)	45.0% (109)	14.0% (34)	8.3% (20)	5.0% (12)	- -
Carroll County	18.3% (46)	38.5% (97)	24.6% (62)	6.3% (16)	5.2% (13)	- -
Cecil County	20.4% (119)	31.3% (183)	26.0% (152)	11.3% (66)	- -	2.7% (16)
Charles County	34.0% (121)	37.6% (134)	10.1% (36)	10.1% (36)	3.4% (12)	- -
Dorchester County	37.8% (105)	31.3% (87)	7.6% (21)	8.3% (23)	5.4% (15)	- -
Frederick County	29.3% (139)	31.4% (149)	13.9% (66)	11.4% (54)	5.5% (26)	2.1% (10)
Garrett County	16.8% (16)	32.6% (31)	23.2% (22)	13.7% (13)	- -	- -
Harford County	21.4% (135)	38.6% (243)	20.0% (126)	12.4% (78)	1.9% (12)	- -
Howard County	39.0% (217)	23.7% (132)	12.1% (67)	7.6% (42)	5.0% (28)	5.2% (29)
Kent County	19.4% (12)	30.6% (19)	24.2% (15)	19.4% (12)	- -	0.0% (0)
Montgomery County	23.4% (270)	35.3% (408)	15.6% (180)	11.9% (138)	2.4% (28)	4.2% (49)
Prince George's County	40.4% (1,240)	34.4% (1,056)	6.0% (184)	9.9% (305)	3.8% (118)	1.6% (49)
Queen Anne's County	28.6% (36)	30.2% (38)	16.7% (21)	8.7% (11)	8.7% (11)	- -
St. Mary's County	45.8% (286)	20.5% (128)	9.4% (59)	5.4% (34)	7.8% (49)	6.7% (42)
Somerset County	28.9% (56)	32.5% (63)	16.0% (31)	12.4% (24)	- -	- -
Talbot County	10.8% (8)	56.8% (42)	14.9% (11)	- -	- -	0.0% (0)
Washington County	16.5% (97)	35.9% (211)	22.8% (134)	14.0% (82)	6.0% (35)	- -
Wicomico County	36.7% (273)	27.7% (206)	10.1% (75)	11.3% (84)	4.0% (30)	4.2% (31)
Worcester County	24.2% (22)	52.7% (48)	12.1% (11)	- -	- -	0.0% (0)
Baltimore City	41.6% (4,988)	23.2% (2,787)	13.7% (1,646)	9.4% (1,130)	4.1% (491)	1.7% (202)

Note: If fewer than 10 cases or individuals appeared in a non-core category, information was excluded to protect recipient confidentiality.

APPENDIX C: NUMBER OF CASES & PERCENT OF STATE CASELOAD BY JURISDICTION, 2007-2011

Jurisdiction	2007 (n=20,221)	2008 (n=21,552)	2009 (n=25,422)	2010 (n=26,829)	2011 (n=27,281)
Allegany County	1.3% (259)	1.4% (298)	1.1% (280)	1.0% (279)	1.2% (316)
Anne Arundel County	5.1% (1,033)	5.2% (1,113)	5.0% (1,283)	5.0% (1,344)	5.3% (1,450)
Baltimore County	9.7% (1,967)	9.5% (2,054)	8.7% (2,202)	10.3% (2,761)	11.7% (3,181)
Calvert County	0.7% (151)	0.7% (145)	0.5% (134)	0.6% (161)	0.5% (140)
Caroline County	0.6% (112)	0.6% (132)	0.7% (168)	0.7% (196)	0.9% (242)
Carroll County	1.0% (196)	1.0% (214)	0.9% (240)	0.9% (248)	0.9% (252)
Cecil County	1.7% (353)	1.9% (419)	1.9% (478)	2.0% (533)	2.1% (584)
Charles County	1.0% (201)	1.2% (252)	1.0% (250)	1.1% (303)	1.3% (356)
Dorchester County	1.1% (220)	1.0% (219)	1.0% (257)	1.1% (291)	1.0% (278)
Frederick County	1.4% (273)	1.5% (315)	1.6% (410)	1.7% (455)	1.7% (474)
Garrett County	0.3% (55)	0.2% (46)	0.3% (76)	0.3% (79)	0.3% (95)
Harford County	2.7% (541)	2.8% (600)	2.6% (657)	2.5% (661)	2.3% (630)
Howard County	1.9% (382)	1.8% (397)	1.9% (493)	1.9% (508)	2.0% (556)
Kent County	0.2% (45)	0.2% (39)	0.2% (54)	0.3% (69)	0.2% (62)
Montgomery County	3.5% (716)	3.8% (809)	4.1% (1,044)	4.1% (1,095)	4.2% (1,156)
Prince George's County	11.9% (2,406)	13.7% (2,942)	14.7% (3,732)	12.8% (3,434)	11.3% (3,072)
Queen Anne's County	0.4% (85)	0.4% (85)	0.4% (100)	0.4% (109)	0.5% (126)
St. Mary's County	1.4% (276)	1.9% (413)	2.0% (518)	2.0% (545)	2.3% (625)
Somerset County	0.5% (106)	0.6% (129)	0.6% (140)	0.5% (147)	0.7% (194)
Talbot County	0.3% (60)	0.3% (63)	0.2% (52)	0.2% (54)	0.3% (74)
Washington County	1.5% (312)	1.6% (342)	1.8% (450)	2.0% (548)	2.2% (587)
Wicomico County	2.0% (403)	2.2% (469)	2.2% (559)	2.4% (636)	2.7% (743)
Worcester County	0.4% (80)	0.4% (81)	0.4% (103)	0.3% (86)	0.3% (91)
Baltimore City	49.4% (9,989)	46.3% (9,976)	46.2% (11,742)	45.8% (12,287)	44.0% (11,997)