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TRENDS IN THE 2013 TCA CASELOAD

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EXECUTIVE SUMMARY

In October 2013, four years after the Great Recession ended, Maryland's economy had begun to recover. The state unemployment rate was 6.4%, after a steady decline from 8.0% in early 2010 (BLS, 2015), and the state recouped all of the jobs that were lost during the recession (Hopkins, 2013).

Despite this progress, many Maryland families were still struggling. While unemployment was much lower than during and immediately after the Great Recession, it was still much higher than before the recession. In October 2007, Maryland's unemployment rate was 3.5%, which suggests that a complete recovery is still some distance in the future. Furthermore, the state economy relies heavily on federal government spending, and budget cuts, such as sequestration, have hampered economic growth (Sherman, 2015).

Families receiving Temporary Cash Assistance (TCA), Maryland's version of the federal Temporary Assistance for Needy Families (TANF) program, are very affected by these economic shifts. During the Great Recession, caseloads rose for the first time since the 1996 welfare reform. Although caseloads have started decreasing, there are still many more families receiving assistance now than in the years prior to the recession.

This is the landscape for this report on the October 2013 TCA caseload. In order to assist policymakers, program managers, and legislators in their efforts to help needy Marylanders, we present payee and case characteristics as well as payees' prior experience with TCA and their employment histories. To put these findings in context, we also report five-year trends, back to

October 2009, and we detail information for Maryland, Baltimore City, and the 23 counties separately.

Some aspects of the TCA caseload remain consistent over time. For instance, three-quarters (75.3%) of the state caseload still reside in the five largest jurisdictions. The typical payee in Maryland remained an African American (73.3%) woman (94.2%) in her mid-thirties (36 years old) with a high school diploma or equivalent (59.2%) and no further education. Additionally, typical cases were composed of one adult (65.3%) and one child (48.0%).

Key findings are presented below:

- The October 2013 caseload continued the decline begun in previous years, declining 6.6% from October 2012. The Western and Lower Shore regions experienced very small increases between October 2012 and October 2013; the caseload decreased in all other regions.
- In 2013, work-exempt cases made up more than three-fifths (62.0%) of the Maryland TCA caseload, while work-eligible cases accounted for about two-fifths (38.0%) of the TCA caseload. From 2010 to 2013, the percentage of the caseload that was work-exempt rose slowly.
- The most common work-eligible designation, single-parent cases, declined to 28.1% from 36.2% in 2009. The percentage of child-only cases—the largest work-exempt designation—remained steady at about 30%. Long-term disabled cases increased substantially, from 9.0% in 2009 to 16.0% in 2013.

- TCA continued to be a short-term solution for families in need. About a third (31.4%) of Maryland's recipients used TCA for 12 or fewer months in the previous five years, and the average payee received assistance for a little more than two of the previous five years (27.7 months).
- Clients in the 23 counties tended to receive TCA for fewer months than clients in Baltimore City (24.7 vs. 31.7 months in the previous 5 years), and they had fewer months counted toward the federal time limit (22.2 vs. 42.6 months) as well.
- About half (48.7%) of payees were employed in the two years prior to October 2013, which is about the same as in 2011 and 2012. It represents a decline from 2009, though, when almost three in five (58.5%) payees worked in the previous two years.
- Median earnings also remained lower than in earlier years. Clients earned \$6,285 in the two years prior to October 2013, compared to \$7,222 in the two years prior to October 2009. However, there were modest increases in median earnings between 2012 and 2013 in the counties and Maryland as a whole, although median earnings continued to decline for employed payees in Baltimore City.

These findings demonstrate the continued need for cash assistance in Maryland. Despite the improving economy and declining caseload, TCA clients are still facing obstacles in finding and maintaining well-paying jobs. With this report, program managers, policymakers, and legislators have the data they need to make informed decisions that help low-income Maryland families and their children.

INTRODUCTION

In the *Life on Welfare* series, we focus on Maryland's Temporary Cash Assistance (TCA) caseload in October of each year. TCA is Maryland's version of the federal Temporary Assistance for Needy Families (TANF) program, and it provides cash assistance to low-income families with children. Adults who receive benefits are required to participate in work activities, and the ultimate goal is for those adults to leave cash assistance and support their families through their own earnings.

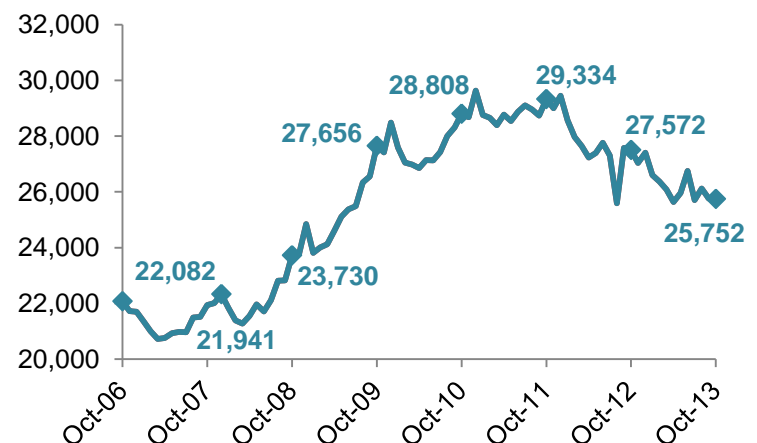
Because TCA is focused on helping adult recipients find employment, economic trends affecting employment are important to consider. While Maryland's economy suffered during the Great Recession, the state was not hit as hard as many other states because federal government spending fuels a considerable portion of the state economy (Hopkins, 2013). For example, unemployment in Maryland peaked at 8%, compared to 10% nationally (BLS, 2015). However, Maryland's symbiotic relationship with the federal government is not always positive. Cuts to the federal budget can negatively affect the Maryland economy (Sherman, 2015).

Even though Maryland was spared the worst of the recession, the TCA caseload increased as families who were new to the program sought assistance (Saunders, Young, & Born, 2010). Figure 1 shows how the caseload increased before the recession and did not begin declining until well after the recession's official end. Despite decreasing by about 3,500 cases between October 2011 and October 2013, the TCA caseload remains much higher than it was prior to the Great Recession.

With the dramatic change in the caseload over the last several years, empirical data on who is receiving TCA is even more important. Policymakers, program managers, and legislators need this information so that they are able to structure the program to provide the greatest benefit to low-income Maryland families. In order to understand families receiving TCA better, this report aims to answer the following questions for Baltimore City, the other 23 counties, and for Maryland as a whole:

1. What are the demographic characteristics of TCA payees and their cases? Have these characteristics changed over time?
2. What are the patterns of previous cash assistance participation? Have these patterns of cash assistance changed over time?
3. What are the employment and earnings experiences of TCA payees? Have these employment experiences changed over time?

Figure 1. Number of TCA Cases
October 2006 to October 2013



Note: Based on data from the Maryland Department of Human Resources (2015).

METHODS

This chapter describes the data and methodology used to carry out this descriptive study of Maryland's Temporary Cash Assistance (TCA) caseload in October 2013.

Study Population

We use the entire universe of recipient TCA cases in October 2013 as the study population. There were 23,872 recipient cases in the study month, October 2013. In addition to the October 2013 caseload, this report presents data on trends in the TCA caseload over time. This trend analysis is based on the entire universe of TCA cases in October 2009 (n=25,422), October 2010 (n=26,832), October 2011 (n=27,285), and October 2012 (n=25,566). The entire multi-year sample consists of 191,111 cases.

Data Sources

Our findings are based on analysis of administrative data retrieved from computerized information management 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), and employment and earnings data are obtained from the Maryland Automated Benefits System (MABS).

CARES

CARES became the statewide automated data system for certain DHR programs in March 1998. CARES provides individual- and case-level program participation data for cash assistance (TANF), Food Supplement (formerly Food Stamps), Medical Assistance (MA), and Social

Services. Demographic data are provided, 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 quarterly employment and earnings data includes information from all employers covered by the state's Unemployment Insurance (UI) law and the unemployment compensation for federal employees (UCFE) program. Together these account for approximately 91% of all Maryland civilian employment. Independent contractors, commission-only salespeople, some farm workers, member of the military, most employees of religious organizations, and self-employed individuals are not covered by the law. Additionally, informal jobs—for example, those with dollars earned “off the books” or “under the table”—are not covered.

The MABS system only tracks employment in Maryland. The state shares borders with Delaware, Pennsylvania, Virginia, West Virginia, and the District of Columbia, and out-of-state employment is relatively common. Overall, the rate of out-of-state employment by Maryland residents (17.2%) is over four times greater than the national average (3.8%).¹ Out-of-state employment is particularly common among residents of two very populous jurisdictions (Montgomery County, 29.0%, and Prince

¹ Data obtained from the U.S. Census Bureau website (<http://www.factfinder.census.gov>) using the 2011-2013 American Community Survey 3-Year Estimates for Sex of Workers by Place of Work—State and County Level (B08007).

George's County, 42.1%), which have the 5th and 3rd largest welfare caseloads in the state, and out-of-state employment is also common among residents of two smaller jurisdictions (Cecil, 29.6%, and Charles, 33.9%, counties). One consideration, however, is that we cannot be sure the extent to which these high rates of out-of-state employment also describes 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 time 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 TCA caseload in October 2013 to provide a profile of adult recipients and their cases at that time. We present information about how this profile may have changed since October 2009. Additionally, we compare the Baltimore City caseload with the caseload in the 23 counties and provide some jurisdiction-level information. We use chi-square and analysis of variance (ANOVA) tests to determine if regional differences and changes over time are statistically significant.

A few data anomalies were corrected during the analysis of the October 2013 caseload. First, we corrected a coding change in the federal TCA counter. Additionally, we fixed data issues with the 2011 TCA participation data. Hence, some analyses regarding welfare use are unable to be compared with prior reports in the *Life on Welfare* series.

FINDINGS: INDIVIDUAL AND CASE DEMOGRAPHICS

This report begins by focusing on demographic information describing Maryland's TCA caseload in October 2013. We present TCA caseload size by region and examine changes over the previous year. We also discuss characteristics of both payees and their cases.

Caseload by Region

The distribution of the TCA caseload across Maryland is shown in Figure 2. There are 10 regions comprised of the five largest jurisdictions (Baltimore, Prince George's, Anne Arundel, and Montgomery counties and Baltimore City) and five regions consisting of the smaller 19 counties.² This distribution remains largely the same over

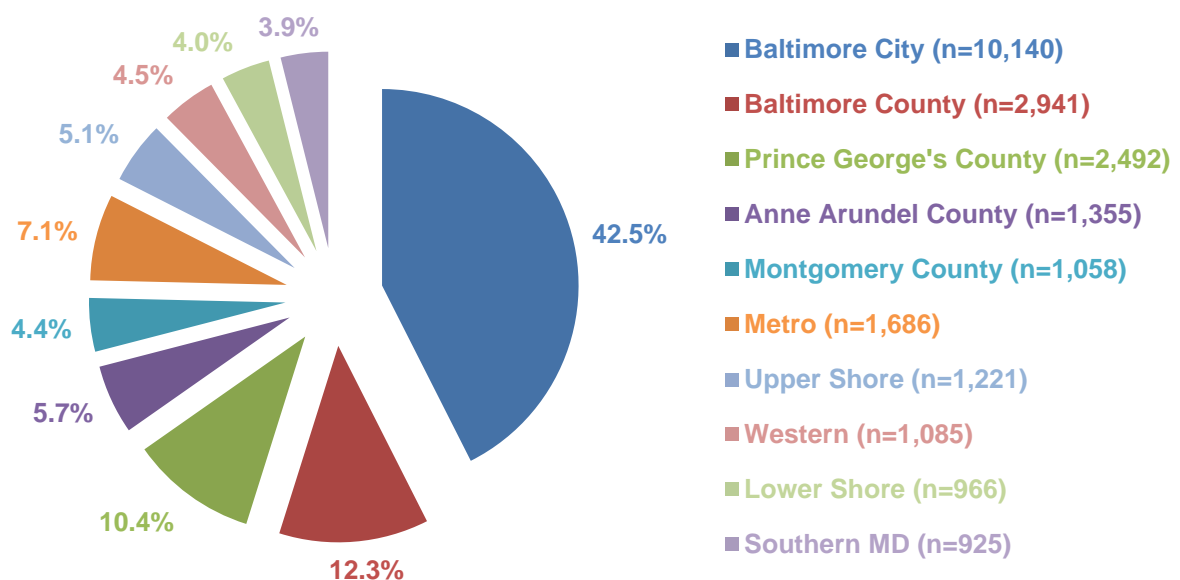
² These five regions are Metro (Carroll, Harford, Howard, and Frederick counties), Upper Shore (Cecil, Kent, Queen Anne's, Caroline, Talbot, and Dorchester counties), Western (Garrett, Allegany, and Washington counties), Lower Shore (Worcester, Wicomico, and Somerset counties), and Southern Maryland (Calvert, Charles, and St. Mary's counties).

time.³ The five large jurisdictions consistently comprise three-quarters (75.3%) of the Maryland TCA caseload, and Baltimore City has the largest percentage of the TCA caseload with two-fifths (42.5%) of all cases in the state. In addition to Baltimore City, only Baltimore (12.3%) and Prince George's (10.4%) counties accounted for more than 10% of the caseload. Thus, the remaining five regions constituted one-quarter (24.6%) of the caseload.

After several years of caseload growth during and after the recession, Maryland's caseload began decreasing. Between 2011 and 2012, the caseload declined by 6.3%, and there was another 6.6% reduction between 2012 and 2013 (Table 1). This

³ The exception is Baltimore County, whose caseload growth exceeded that of the other large jurisdictions. Consequently, it is now the jurisdiction with the second-largest caseload, surpassing Prince George's County (Nicoli, O'Donnell, & Passarella, 2014).

Figure 2. Percent of Caseload by Region
October 2013



overall caseload decline masks substantial differences between regions, however. For example, the caseload in the Western region increased during both time periods, although the pace of the increase slowed from 6.5% to 2.1%.

While Baltimore City and the Metro region maintained a steady decline (about 8% and 6%, respectively), the pace of the decline slowed in Baltimore County and the Upper Shore, Southern, and Lower Shore regions. Between 2011 and 2012, Baltimore County's caseload declined by about 13%, but only by about 7% between 2012 and 2013. Similarly, for the Southern region, the pace of the decline dropped considerably (from 6.7% to 3.4%). The Upper Shore's pace slowed as well (from 14.5% to 9.0%),

and the Lower Shore actually had a very small caseload increase (0.7%) in the second year after experiencing an initial decline (1.7%).

On the other hand, caseload decline accelerated in Prince George's, Anne Arundel, and Montgomery counties. Between 2011 and 2012, Prince George's and Montgomery counties' caseloads experienced small declines (0.6% and 1.6%, respectively), but continued to decrease at a faster rate between 2012 and 2013 (6.7% and 9.6%, respectively). In contrast to most of the state, Anne Arundel County's caseload increased about 1% in the first year, then declined by 5% in the second year.

Table 1. Change in Caseload by Region
2011-2012 and 2012-2013

Region	Percent & Numeric Change, 2011-2012	Percent & Numeric Change, 2012-2013
Baltimore City	-8.1% (-975)	-8.0% (-880)
Baltimore County	-13.1% (-402)	-6.9% (-219)
Prince George's County	-0.6% (-19)	-6.7% (-178)
Anne Arundel County	1.4% (16)	-5.0% (-71)
Montgomery County	-1.6% (-23)	-9.6% (-113)
Metro	-6.3% (-120)	-5.9% (-105)
Upper Shore	-14.5% (-163)	-9.0% (-121)
Western	6.5% (65)	2.1% (22)
Lower Shore	-1.7% (-23)	0.7% (7)
Southern	-6.7% (-69)	-3.4% (-33)
Total	-6.3% (-1,713)	-6.6% (-1,697)

Payee Demographics, October 2013

As in previous reports, there is little change in the profile of the typical payee at the state level, in the counties, and in Baltimore City. Table 2 presents the payee demographic profile for the October 2013 caseload

(Appendix A provides this information by jurisdiction). In Maryland, the typical payee remained an African American (73.3%) woman (94.2%) in her mid-30s (average age=35.9) who never married (78.5%). Most likely, she finished high school or the equivalent but did not complete post-

secondary education (59.2%). Additionally, Table 2 presents the demographic profile for payees in Baltimore City and for payees in the remaining 23 counties.

Education is one of the starkest differences between payees in Baltimore City and payees in the counties. Those in the counties are far more likely to have finished high school (or the equivalent) without gaining further educational credentials; there is a 15-percentage-point difference between payees in Baltimore City (50.7%) and payees in the counties (65.9%) with

that level of education. Similarly, the percentage of payees with post-secondary education in the counties (7.7%) is more than double the percentage of payees in Baltimore City with post-secondary education (3.3%).

In addition to differences in education, payees in the counties and Baltimore City diverged on other demographic characteristics. Baltimore City payees were more likely to be African American (89.5%) compared to payees in the counties (60.6%). However, payees in the counties

Table 2. Payee Demographic Characteristics
October 2013

	Counties (n=13,729)	Baltimore City (n=10,140)	Maryland (n=23,872)
Gender***			
Female	93.7% (12,863)	94.9% (9,627)	94.2% (22,490)
Male	6.3% (866)	5.1% (513)	5.8% (1,379)
Race/Ethnicity***			
Caucasian^	31.7% (4,047)	7.3% (731)	21.0% (4,778)
African American^	60.6% (7,735)	89.5% (8,915)	73.3% (16,650)
Hispanic	6.4% (820)	2.5% (253)	4.7% (1,073)
Other^	1.3% (161)	0.6% (61)	1.0% (222)
Marital Status***			
Never Married	71.7% (9,456)	87.6% (8,679)	78.5% (18,135)
Married	11.9% (1,572)	3.6% (355)	8.3% (1,927)
Divorced / Separated / Widowed	16.4% (2,157)	8.8% (874)	13.1% (3,031)
Age***			
25 & under	21.5% (2,956)	26.3% (2,662)	23.5% (5,618)
26-35	34.5% (4,732)	38.7% (3,927)	36.3% (8,659)
36-45	19.9% (2,726)	19.1% (1,934)	19.5% (4,660)
46-55	14.8% (2,032)	9.8% (994)	12.7% (3,026)
56 & older	9.3% (1,283)	6.1% (623)	8.0% (1,906)
Average [median]	37.0 [33.9]	34.4 [31.6]	35.9 [32.9]
Education***			
Did not finish grade 12	26.4% (3,291)	46.0% (4,528)	35.1% (7,819)
Finished grade 12	65.9% (8,213)	50.7% (4,992)	59.2% (13,205)
Post grade 12	7.7% (953)	3.3% (329)	5.7% (1,282)

Note: ^Non-Hispanic. Counts may not sum to totals due to missing values. Valid percentages are reported. *p<.05

p<.01 *p<.001

were more likely to identify as Hispanic (6.4%) compared to Baltimore City (2.5%) payees. Furthermore, payees from the counties were more likely to be married or to have been married than their counterparts in Baltimore City (28.3% vs. 12.4%). Finally, payees in Baltimore City were slightly younger than their counterparts (average age 34 years vs. 37 years). Correspondingly, a quarter (24.1%) of payees in the counties were 46 years old or older, compared to just 15.9% of payees in Baltimore City.

Case Characteristics, October 2013

In addition to the payee profile, we also provide case characteristics in Table 3.

Cases, like payees, have a typical profile. In Maryland, most (58.3%) cases had one or two recipients, usually consisting of one adult (65.3%) and one (48.0%) or two (27.5%) children. About one-third (31.6%) of cases had no recipient adults on the case, which meant that only children were included in the calculation of cash assistance benefits. Finally, the youngest child in the typical household receiving TCA was six years old, on average.

As with payee characteristics, there were differences between Baltimore City and the counties. Overall, Baltimore City cases were less likely to have only one recipient than the counties (17.6% vs. 23.0%). Also, more

Table 3. Case Characteristics
October 2013

	Counties (n=13,729)	Baltimore City (n=10,140)	Maryland (n=23,872)
Size of Assistance Unit (AU)***			
1	23.0% (3,162)	17.6% (1,785)	20.7% (4,947)
2	37.1% (5,091)	38.3% (3,886)	37.6% (8,977)
3	21.1% (2,899)	22.9% (2,320)	21.9% (5,219)
4 or more	18.8% (2,577)	21.2% (2,149)	19.8% (4,726)
Number of Recipient Adults***			
0	36.1% (4,958)	25.6% (2,593)	31.6% (7,551)
1	60.2% (8,265)	72.2% (7,321)	65.3% (15,586)
2	3.7% (506)	2.2% (226)	3.1% (732)
Number of Recipient Children***			
0	2.2% (297)	3.1% (316)	2.6% (613)
1	49.2% (6,759)	46.4% (4,708)	48.0% (11,467)
2	27.5% (3,773)	27.4% (2,783)	27.5% (6,556)
3 or more	21.1% (2,900)	23.0% (2,333)	21.9% (5,233)
Age of Youngest Recipient Child*			
Younger than 3	36.5% (4,888)	38.2% (3,747)	37.2% (8,635)
3-6 Years	21.3% (2,856)	21.4% (2,100)	21.3% (4,956)
6-13 Years	27.5% (3,693)	27.0% (2,650)	27.3% (6,343)
13-18 Years	14.7% (1,971)	13.4% (1,316)	14.2% (3,287)
Average [median]***	6.2 [4.8]	6.0 [4.6]	6.1 [4.7]

Note: Counts may not sum to totals due to missing values. Valid percentages are reported. *p<.05 **p<.01 ***p<.001

than 7 in 10 (72.2%) Baltimore City cases had one adult on the case, compared to 6 in 10 (60.2%) cases in the counties. While there were significant differences in the age of children and number of child recipients, the differences were not practically relevant.

Caseload Designations, October 2013

Maryland's TCA cases are classified into categories known as caseload designations. A case's designation is determined based on payee and case characteristics available in the administrative database, and there is a hierarchy for category assignment, so cases that meet the criteria for multiple designations receive a single designation. Additionally, these designations indicate whether a case is work-eligible, which means that the adult on the case is subject

to work requirements; cases that are not subject to those requirements are work-exempt.

Table 4 presents caseload designations for the October 2013 caseload in the counties, Baltimore City, and Maryland (this information is also available by jurisdiction in Appendix B). The majority (62.0%) of cases in Maryland were work-exempt, and most of these cases—almost one-third (31.8%) of all cases—were designated as child-only, meaning that children were the only recipients. About 1 in 6 (16.0%) cases were classified as long-term disabled and thus were not mandated to participate in work activities, and about 1 in 10 cases included a child under the age of one and were not required to work for that reason.

Table 4. Caseload Designations***
October 2013

	Counties (n=13,729)	Baltimore City (n=10,140)	Maryland (n=23,872)
Work-Eligible	35.2% (4,833)	41.8% (4,240)	38.0% (9,073)
Single-Parent Cases	24.8% (3,406)	32.6% (3,303)	28.1% (6,709)
Earnings Cases	4.2% (583)	3.5% (356)	3.9% (939)
Short-term Disabled	2.3% (314)	3.3% (330)	2.7% (644)
Legal Immigrant	0.9% (127)	0.2% (24)	0.6% (151)
Domestic Violence ¹	0.8% (113)	0.9% (92)	0.9% (205)
Two-Parent Cases ²	2.1% (290)	1.3% (135)	1.8% (425)
Work-Exempt	64.8% (8,896)	58.2% (5,900)	62.0% (14,796)
Child-Only	36.3% (4,985)	25.6% (2,596)	31.8% (7,581)
Child under One	10.0% (1,372)	9.3% (939)	9.7% (2,311)
Long-term Disabled	14.3% (1,961)	18.4% (1,862)	16.0% (3,823)
Caring for Disabled Family Member	2.5% (347)	3.1% (319)	2.8% (666)
Needy Caretaker Relative	1.7% (231)	1.8% (184)	1.7% (415)

Note: Counts may not sum to totals due to missing values. *p<.05 **p<.01 ***p<.001

¹ While cases designated as domestic violence are work-eligible, they can request a waiver to the work requirements.

² Two-parent cases are required to participate in a work-related activity; however, they are not counted in the federal work participation rate because they are funded through solely state funds.

Fewer than two in five (38%) cases statewide were work-eligible; at 28.1% of the state caseload, traditional single-parent cases constituted the most common work-eligible caseload designation. All the other designations, including both work-exempt and work-eligible designations, cumulatively accounted for less than 15% of the TCA caseload.

Although the same three caseload designations—single-parent, child-only, and long-term disabled—are the most common caseload designations in both Baltimore City and the 23 counties, there are some differences in caseload designations across jurisdictions. Baltimore City, which has a larger percentage of work-eligible cases than the counties (41.8% vs. 35.2%), also has a higher percentage of single-parent cases. While almost one-third (32.6%) of all cases in Baltimore City are single-parent cases, only one-quarter (24.8%) of cases in the counties are single-parent. In contrast, earnings cases (4.2% vs. 3.5%), legal immigrant (0.9% vs. 0.2%), and two-parent cases (2.1% vs. 1.3%) are more prevalent in the counties than in Baltimore City, even though they are very small portions of the total caseload in both places. The fact that the TCA population in the counties is more

educated and has more Hispanic and married payees is likely why these differences persist.

In terms of the work-exempt caseload, the differences between Baltimore City and the 23 counties are mostly in the child-only and long-term disabled designations. Overall, the counties have a greater percentage of work-exempt cases than Baltimore City (64.8% vs. 58.2%), and the three least common work-exempt designations—child under one, caring for a disabled family member, and needy caretaker relative—are about the same in the counties and Baltimore City. This means that the differences in child-only and long-term disabled cases are driving the city-counties difference. Cases outside Baltimore City (36.3%) are about 10 percentage points more likely to be child-only than cases in Baltimore City (25.6%). However, cases in Baltimore City (18.4%) are about four percentage points more likely to be long-term disabled than cases in the 23 counties (14.3%). The net six percentage-point difference between Baltimore City and the counties on child-only and long-term disabled cases is about the same as the difference in the work-exempt percentage of the caseload for these jurisdictions.

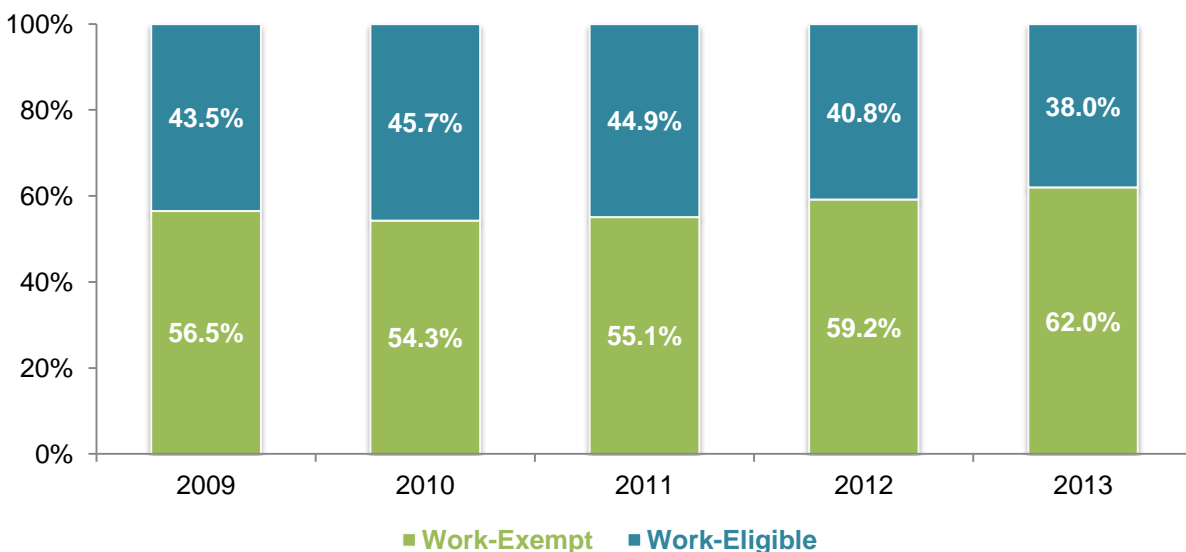
Trends in Caseload Designations, 2009-2013

While payee and case characteristics did not change as the TCA caseload expanded and contracted, there are changes over time in caseload designations. Figure 3 presents the percentages of work-eligible and work-exempt cases for Maryland's TCA caseload between 2009 and 2013. (For a more detailed look at caseload designations over time in Maryland, see Appendix C.) From 2009 to 2011, the percentage of work-eligible cases hovered around 45%, and correspondingly, the percentage of work-exempt cases remained about 55%. Beginning in 2012, however, there were two consecutive years of decreases in the percentage of work-eligible cases and increases in the percentage of work-exempt cases. This coincides with the overall

decline in the number of TCA cases statewide, which suggests that the decline is the result of work-eligible cases leaving TCA.

Figure 4 takes a more in-depth look at caseload designations by examining the three most common caseload designations between 2009 and 2013: single-parent, child-only, and long-term disabled. After a slight increase between 2009 and 2010, single-parent cases declined from 37.4% in 2010 to 28.1% in 2013. In contrast, the percentage of child-only cases fell by almost 4 percentage points (from 32.7% to 29.0%) between 2009 and 2011. Starting in 2011, though, the child-only caseload increased through 2013, reaching 31.8%. This means that the percentage of child-only cases in 2009 (32.7%) was very close to the percentage in 2013 (31.8%), despite the decrease between 2009 and 2011.

Figure 3. Percent of Work-Eligible and Work-Exempt Caseload***
2009 to 2013



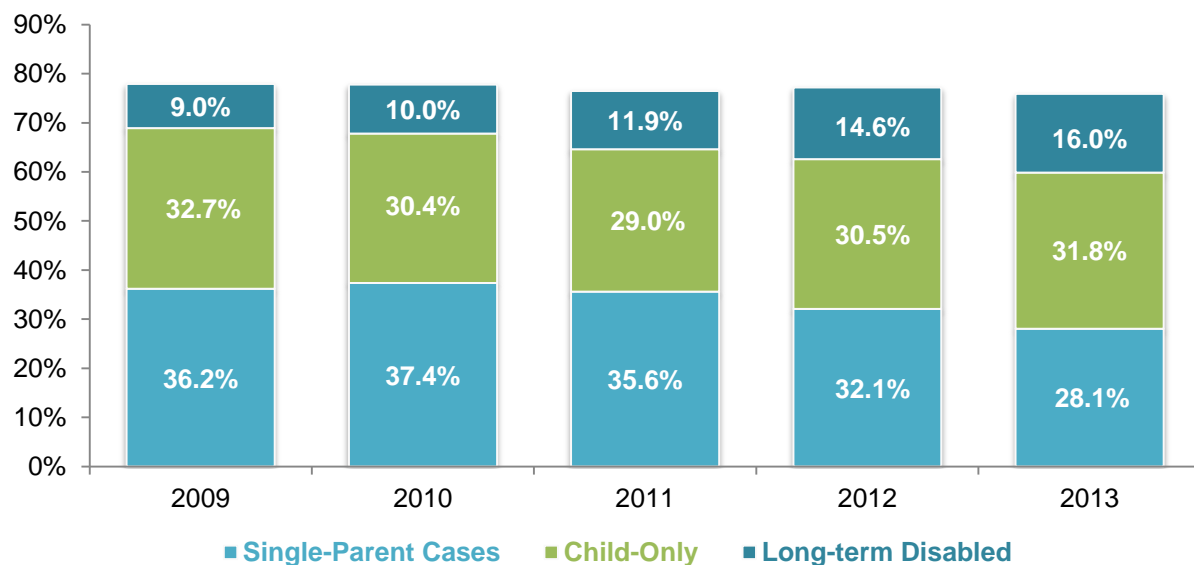
*p<.05 **p<.01 ***p<.001

These trends mirror what we see with work-eligible and work-exempt cases because single-parent cases represent the bulk of the work-eligible caseload, and the same is true for child-only cases and the work-exempt caseload. As a result of these changes, there is a shift in which designation is the most common over time. In 2009 single-parent cases, at 36.2% of the caseload, are the most common, but, by 2013, child-only cases are the most common at 31.8%.

Long-term disabled cases have a different trajectory than either single-parent or child-

only cases. These cases grow steadily from 9.0% in 2009 to 16.0% in 2013. This rapid growth is specific to long-term disabled cases; no other caseload designation increases that much over this period. It is unclear exactly why the percentage of long-term disabled cases is increasing so rapidly. A recent report on the long-term disabled caseload found that most are complying with the requirement to apply for Supplemental Security Income (SSI) (Williamson, Nicoli, & Born, 2013), so it is possible that the application process is taking a longer time, or that more applications are being denied.

Figure 4. Select Caseload Designations***
2009-2013



Note: The bars for each year do not sum to 100% because we excluded the eight other caseload designations due to small variation over time. * $p < .05$ ** $p < .01$ *** $p < .001$

FINDINGS: WELFARE USE

In this chapter, we examine TCA clients' use of cash assistance. Specifically, this chapter examines TCA participation among clients in October 2013 and how TCA participation has changed over time.

Welfare Receipt, October 2013

As indicated by the program's name—Temporary Cash Assistance—the receipt of cash assistance is intended to be a short-term solution to families who are in need. To investigate whether this is how families are using TCA, Table 5 presents the number of months a case received TCA in the past five years, in the previous year, and the total number of months of receipt counted toward the 60-month federal time limit. We find that the majority of families use the TCA program as it was originally envisioned. On average, cases in Maryland cumulatively received cash assistance for slightly more than two (27.7 months) of the previous five years. In fact, about one-third (31.4%) of Maryland's cases received TCA for 12 or fewer months in the previous five years, and an additional one-fifth (19.4%) had 13-24 months of receipt. Even though many families received TCA for a short amount of time, some families still required long-term assistance. For example, about one-quarter (23.2%) of cases in Maryland received TCA for 49 or more months.

As in previous reports, cases in Baltimore City tend to receive cash assistance for longer periods of time than cases in the counties. For example, in the five years prior to October 2013, cases in Baltimore City averaged seven more months of TCA receipt (31.7 months) than cases in the counties (24.7 months). Table 5 also shows that cases from the counties were more

likely to receive cash assistance for a year or less. More than one-third (37.3%) of cases in the counties had 12 or fewer months of TCA receipt, compared to almost one-quarter (23.3%) of cases in Baltimore City.

Determining how many months TCA clients have accumulated toward the 60-month time limit is another important aspect of assessing welfare use. Statewide, families who are subject to time limits have accrued 31.8 months, on average, and over half (54.3%) have 24 or fewer months.⁴ This suggests that most families are nowhere near the 60-month limit, but some have amassed a considerable number of months. About 15% have 60 or more months, meaning they have surpassed the federal limit. States are allowed to exempt up to 20% of their total caseloads from the 60-month limit, though, and Maryland is still well below this cap since only 15% of the caseload that is subject to time limits has reached 60 months.

Families in Baltimore City and the counties who are subject to time limits have substantially different patterns, however. Of cases in the counties, over two in five (43.5%) have 12 or fewer months on their counters, and the average case has accumulated 22.2 months. In contrast, less than one in four (22.6%) cases in Baltimore

⁴ We have changed how we code months counted toward the TANF limit, so these data cannot be compared to prior reports. Cases that do not accumulate months toward the time limit, such as child-only and long-term disabled cases, are excluded from the analysis. In previous reports, these cases were coded as zero. This change means that the 0 months category will be much smaller, and the average number of time-limited months of assistance will be much higher, compared to previous reports on current recipients.

City has accrued 12 or fewer months toward the 60-month limit, but over one-quarter (26.1%) of Baltimore City cases has 60 or more time-limited months. Families in Baltimore City have accumulated 42.6 months toward the TANF time limit, on average, which is almost double the number of months that families in the counties

accumulated. This is also a much greater difference than in the number of months that clients in Baltimore City and the counties received TCA in the previous five years, implying that Baltimore City families may have more extensive histories with TCA than those in the counties.

Table 5. Historic TCA Receipt***

October 2013

	Counties (n=13,729)	Baltimore City (n=10,140)	Total (n=23,872)
Months of Receipt in the Last 5 Years (10/08-09/13)			
0 Months	4.3% (597)	2.1% (211)	3.4% (808)
1 - 12 Months	33.0% (4,535)	21.2% (2,149)	28.0% (6,684)
13 - 24 Months	20.3% (2,788)	18.1% (1,832)	19.4% (4,620)
25 - 36 Months	13.5% (1,850)	16.1% (1,628)	14.6% (3,478)
37 - 48 Months	9.5% (1,299)	14.2% (1,443)	11.5% (2,742)
49 - 60 Months	19.4% (2,660)	28.4% (2,877)	23.2% (5,537)
Average [median]	24.7 [19.0]	31.7 [31.0]	27.7 [24.0]
Months Used Toward TANF Time Limit (10/96-10/13)			
0 Months	1.0% (93)	0.4% (30)	0.7% (123)
1-12 Months	42.5% (4,063)	22.2% (1,891)	32.9% (5,954)
13-24 Months	23.6% (2,257)	17.4% (1,479)	20.7% (3,736)
25-36 Months	13.3% (1,276)	14.4% (1,222)	13.8% (2,498)
37-48 Months	8.1% (772)	11.3% (959)	9.6% (1,731)
49-60 Months	5.1% (485)	8.4% (714)	6.6% (1,199)
More than 60 Months	6.5% (619)	26.1% (2,219)	15.7% (2,838)
Average [median]	22.2 [15.0]	42.6 [33.0]	31.8 [22.0]

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

Trends in Welfare Receipt, 2009-2013

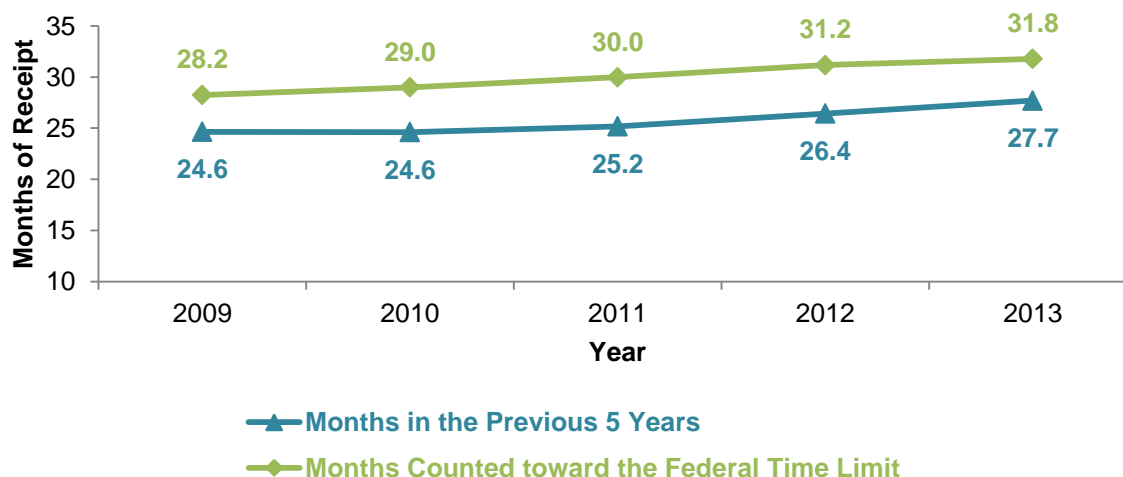
Considering the growth and subsequent decline in Maryland's cash assistance caseload as well as the shifts in the caseload designations during that period, we turn to an examination of how TCA usage also changed throughout this period. In particular, prior research has shown that families who were new to cash assistance comprised a sizable minority of Maryland's caseload growth during the Great Recession (Born, Nicoli, Williamson, & Roll, 2013). Since these families had no history of welfare receipt, the historical averages of welfare receipt among all TCA recipients would be lower during and immediately after the Great Recession. As these new families left the program due to the improving economy, the average number of months of TCA receipt would increase as families that required longer periods of assistance remained on the rolls.

This trend is supported by Figure 5, which presents Maryland's average number of months of TCA receipt in the previous five years as well as the average number of months that count toward the federal time

limit between 2009 and 2013. For both receipt in the previous five years and receipt counted toward the federal time limit, there was an increase of about three months between 2009 and 2013. The number of months accrued toward the federal time limit grew from 28.2 months in 2009 to 31.8 months in 2013. Likewise, TCA receipt in the previous five years slowly increased from 24.6 months in 2009 to 27.7 months in 2013.

While not shown in Figure 5, this gradual growth in the average number of months of receipt is the same in both Baltimore City and the 23 counties. Of course, the average number of months of TCA receipt in the previous five years among Baltimore City recipients was higher than the state average (rising from 28.2 months in 2009 to 31.7 months in 2013). In contrast, the average in the counties was slightly lower than the state average (increasing from 21.6 to 24.7 months). Again, there was a similar pattern when examining the average number of months counted toward the federal time limit separately for Baltimore City and the counties.

Figure 5. Average Number of Months of TCA Receipt***
2009-2013



FINDINGS: EMPLOYMENT AND EARNINGS

While Maryland weathered the Great Recession better than many other states, the state economy has struggled in recent years (Dresser, 2014; Sherman, 2014). During the recession, federal government spending buffered the Maryland economy, and the full effects of the recession were not felt until after its official end. With sequestration, which was implemented in 2013, and other federal budget cuts, this reliance on federal government spending began impeding economic growth. Despite these developments, Maryland's unemployment rate was 6.4% in October 2013, compared to 7.2% nationwide (BLS, 2015). This suggests that while unemployment was still relatively high in October 2013, Maryland continued to fare better than the country as a whole.

These larger economic trends have the potential to affect employment and earnings across the state, including the opportunities available to TCA clients. While most clients work before and after cash assistance receipt, they tend to be employed in low-wage, service sector jobs (Hall, Nicoli, & Passarella, 2014). The work histories we detail below aid in understanding why leavers need assistance.

Employment and Earnings, October 2013

With relatively high unemployment in Maryland, it is not surprising that TCA clients in October 2013 had lackluster employment histories, as shown in Table 6. Close to half (48.7%) of all clients worked in a Maryland job covered by Unemployment Insurance (UI) in the two years before October 2013, and over one in three (37.2%) were employed in the previous

year. More than one quarter (26.8%) worked in the fourth quarter of 2013 as well. Clients in Baltimore City were consistently about 2.5 percentage points less likely to be employed than clients in the counties, suggesting that they may have had more difficulty finding work.

Earnings remained low across the board. In the two years before October 2013, clients earned \$16,160, on average. Median two-year earnings were much more modest at \$6,285, which implies that some clients were able to obtain sizable earnings but most earned well below \$16,160. Average earnings in the year prior to October 2013 were about \$9,500, but, again, median earnings were much smaller at just under \$4,000. With these mediocre earnings, it is no surprise that families turned to TCA for assistance.

As with employment, clients in Baltimore City earned less than those in the 23 counties. The earnings differences were more substantial, however. Clients in the counties earned about 50% more than those in Baltimore City in the previous two years, whether using average (\$18,885 vs. \$12,325) or median (\$7,473 vs. \$5,041) earnings. That differential holds up when considering earnings in the year prior to October 2013. Average and median earnings are both at least 50% higher in the counties (\$11,135 mean, \$4,739 median) than in Baltimore City (\$7,147 mean, \$3,158 median). The fact that earnings in the counties, while still not very large, are consistently higher than earnings in Baltimore City suggests that clients in the counties may be able to leave TCA more easily than clients in Baltimore City.

Table 6. Historic and Current Employment*October 2013*

	Counties (n=13,729)	Baltimore City (n=10,140)	Total (n=23,872)
Previous Two Years (10/11 - 09/13)			
Percent employed***	49.8% (6,629)	47.3% (4,707)	48.7% (11,336)
Average [median] total earnings***	\$18,885 [\$7,473]	\$12,325 [\$5,041]	\$16,160 [\$6,285]
Average [median] quarterly earnings***	\$3,205 [\$1,952]	\$2,293 [\$1,567]	\$2,827 [\$1,772]
Previous Year (10/12 - 09/13)			
Percent employed***	38.3% (5,099)	35.8% (3,560)	37.2% (8,659)
Average [median] total earnings***	\$11,135 [\$4,739]	\$7,147 [\$3,158]	\$9,494 [\$3,935]
Average [median] quarterly earnings***	\$3,299 [\$1,902]	\$2,309 [\$1,498]	\$2,892 [\$1,714]
Fourth Quarter of 2013 (10/13 - 12/13)			
Percent employed***	27.9% (3,713)	25.3% (2,516)	26.8% (6,229)
Average [median] total earnings***	\$4,037 [\$2,633]	\$2,881 [\$1,979]	\$3,569 [\$2,345]

Note: We exclude 609 cases due to missing identifiers. Figures on 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. Valid percentages are reported. *p<.05 **p<.01 ***p<.001

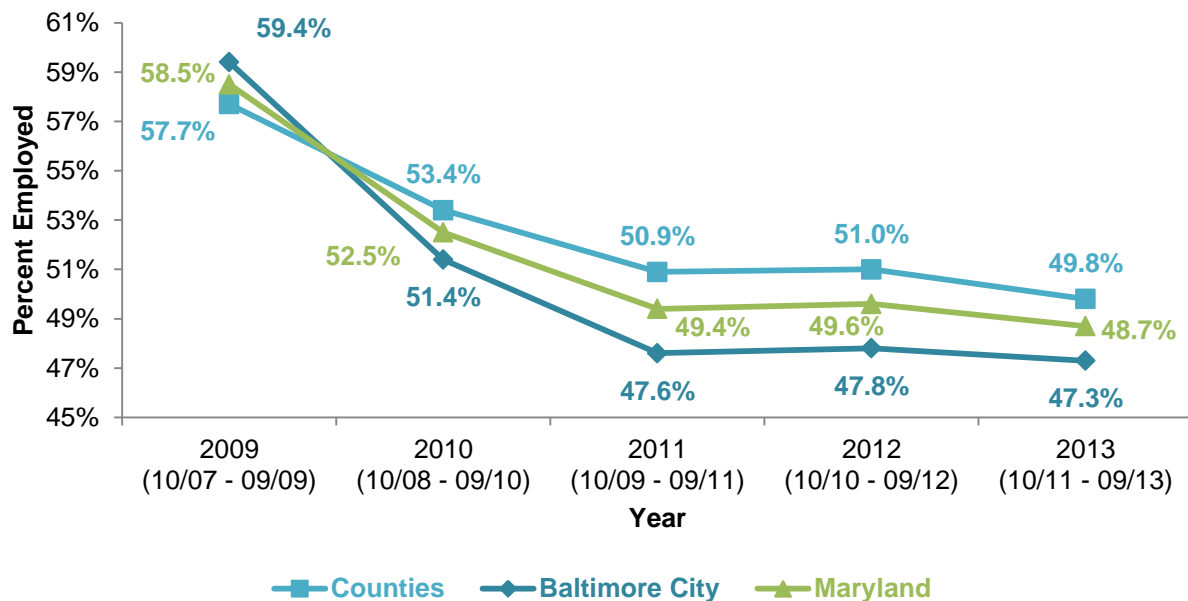
Trends in Employment and Earnings, 2009-2013

In order to put the employment and earnings of families in the October 2013 caseload in context, we present the percentage of payees who worked in a Maryland job at some point in the previous two years from 2009 to 2013 in Figure 6. Over this period, the statewide percentage with any employment falls about 10 percentage points, from 58.5% in 2009 to 48.7% in 2013. Most of this decrease occurs in the first two years, although there is a slight decline between 2012 and 2013 as well. Most likely, the dramatic drop in employment between 2009 and 2011 is the result of the Great Recession, especially since 2011 is the first time that the recession is not part of the previous two

years. However, this figure also indicates that TCA clients are not benefiting from the recovery. The negligible decline from 2012 to 2013 is not what one would expect if TCA clients were able to take advantage of an expanding economy.

Although Baltimore City and the counties follow a similar trend, there is an interesting shift in employment over time. In 2009 the percentage of Baltimore City payees who worked in the previous two years (59.4%) was higher than the state percentage (58.5%) and the percentage for the counties (57.7%). Beginning in 2010, though, the percentage of payees in the counties who worked in the previous two years was consistently greater than the percentage for Baltimore City. This could mean that the recession hit Baltimore City particularly hard.

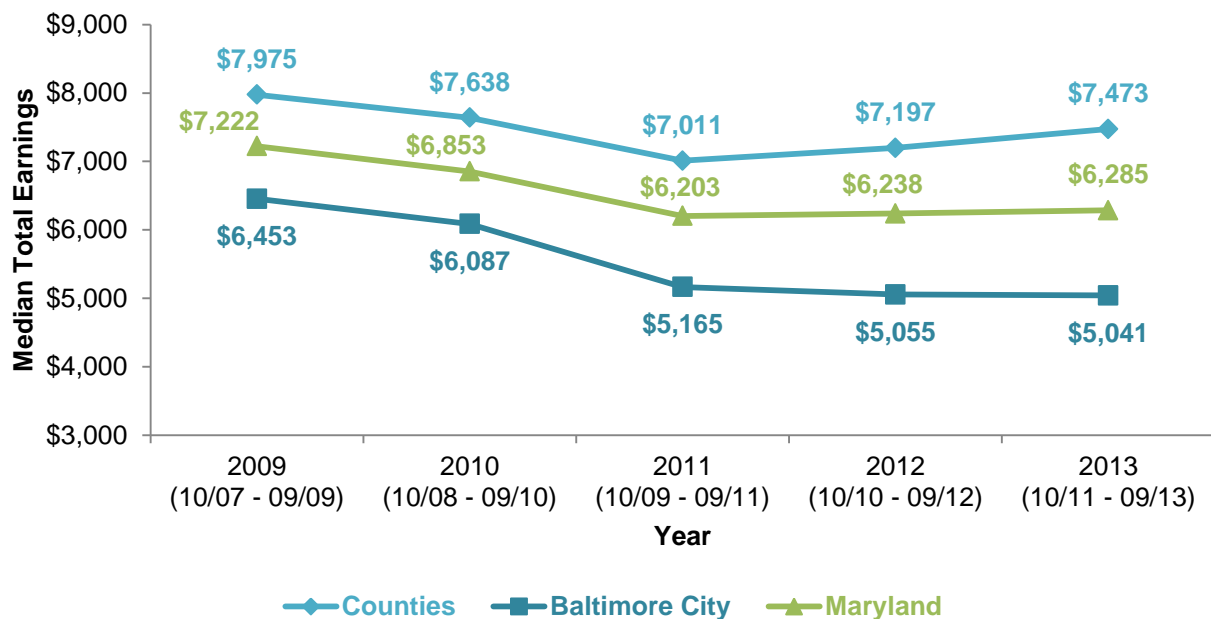
Figure 6. Percent of Payees Working in the Previous Two Years***
2009 - 2013



Like employment, median total earnings in the previous two years declined over time, as shown in Figure 7. The earnings decline was much more gradual than the employment decline, though. Statewide, two-year earnings decreased by about \$1,000 between 2009 (\$7,222) and 2011 (\$6,203). Between 2011 and 2013, however, earnings increased slightly to \$6,285. Interestingly, this increase was driven entirely by earnings gains in the

counties. Baltimore City and the 23 counties followed a very similar trend between 2009 and 2011, but two-year earnings in Baltimore City continued to decrease in the subsequent two years, reaching \$5,041 in 2013. In contrast, earnings in the counties rose by over \$400 between 2011 and 2013. Once again, it seems that Baltimore City families are facing more difficult circumstances than their counterparts in the counties.

Figure 7. Median Total Earnings in the Previous Two Years***
2009-2013



CONCLUSIONS

Although the Great Recession ended four years earlier, this report shows that families receiving Temporary Cash Assistance (TCA) are still struggling. In particular, payees in the October 2013 caseload are considerably less likely to have been employed before receiving assistance compared to those in the October 2009 caseload, and they earned less than payees in the October 2009 caseload too.

This continued difficulty in the labor market indicates that TCA families may need extra support to transition to self-sufficiency. Whether they need additional training to be competitive for well-paying jobs or greater work supports when they find jobs, it still may be more challenging for clients to acquire the kind of employment that will allow them to leave TCA than it was prior to the recession.

Despite the fact that employment and earnings have not returned to pre-recession levels, the state caseload is declining steadily. This appears to have led to some changes in caseload designations in the October 2013 caseload. As those who are able to find jobs move off TCA, the percentage of cases that are work-eligible has declined. Even though they comprise roughly the same percentage in 2013 that they did in 2009, child-only cases are now the most common caseload designation, not single-parent cases. The percentage of

cases that are work-exempt has grown, due to both the decline of work-eligible cases and growth in long-term disabled cases.

Similarly, clients' TCA participation histories have changed as the caseload has decreased. Both the average number of months of TCA receipt in the previous five years and the average number of months counted toward the time limit have increased since 2009. This suggests that the families who are receiving assistance in 2013 are spending more time on assistance than families in 2009 did. Most likely, this is because the families who began receiving assistance for the first time during the Great Recession have been able to leave TCA. Families who remain may have more barriers to self-sufficiency and thus need more months of assistance.

These shifts mean that the October 2013 caseload is beginning to resemble the TCA caseload before the Great Recession. While employment and earnings reflect the larger economic context, caseload designations and TCA histories show that TCA families in 2013 are somewhat different than the families who received TCA immediately after the recession. Ultimately, this means that Maryland may need to refocus on families who need more resources and supportive services rather than families who have never before received assistance.

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APPENDIX A: PAYEE DEMOGRAPHIC CHARACTERISTICS BY JURISDICTION, OCTOBER 2013

Jurisdiction	Percentage of the Caseload	Female	Caucasian^	African American^	Hispanic	Never Married	Did Not Finish Grade 12	Average Age	Median Age
Baltimore City	42.5%	94.9%	7.3%	89.5%	2.5%	87.6%	46.0%	34.5	31.6
Baltimore County	12.3%	94.3%	28.5%	65.9%	3.7%	74.3%	25.1%	36.5	33.5
Prince George's	10.4%	94.9%	2.7%	88.7%	8.1%	84.1%	16.8%	36.8	33.6
Anne Arundel	5.7%	92.3%	38.5%	54.9%	5.5%	68.9%	24.6%	38.4	35.2
Montgomery	4.4%	94.0%	10.8%	68.5%	17.7%	75.0%	24.4%	36.5	34.4
Wicomico	2.9%	94.6%	26.8%	67.8%	4.9%	75.3%	37.0%	35.3	32.4
Washington	2.7%	93.9%	63.0%	31.5%	4.5%	71.0%	30.2%	36.9	34.0
Cecil	2.3%	94.4%	78.1%	16.2%	5.4%	55.0%	38.3%	37.2	33.8
Howard	2.3%	94.9%	16.2%	74.5%	6.1%	78.7%	21.5%	35.2	32.4
Harford	2.2%	90.6%	46.6%	49.4%	3.4%	68.3%	30.0%	39.5	37.1
St. Mary's	1.8%	90.5%	47.0%	50.0%	2.2%	71.7%	38.9%	35.3	31.9
Frederick	1.8%	93.2%	40.5%	45.6%	11.6%	65.3%	34.0%	36.4	34.2
Allegany	1.6%	92.0%	90.0%	9.2%	0.8%	51.5%	29.3%	35.5	32.7
Charles	1.6%	93.0%	21.5%	75.3%	2.8%	75.2%	22.6%	37.7	33.5
Dorchester	1.1%	95.3%	25.2%	69.1%	4.5%	59.8%	34.5%	37.0	33.3
Carroll	0.8%	90.4%	85.5%	10.9%	3.0%	44.8%	33.6%	42.1	42.6
Caroline	0.7%	93.9%	40.8%	33.3%	25.3%	49.7%	46.5%	39.6	36.1
Somerset	0.7%	94.4%	33.9%	63.1%	2.4%	67.1%	32.7%	34.8	31.6
Calvert	0.5%	90.9%	49.0%	49.0%	2.0%	50.0%	20.4%	41.1	42.3
Worcester	0.4%	94.2%	44.9%	53.8%	1.3%	54.8%	31.9%	42.6	41.4
Queen Anne's	0.3%	91.4%	57.5%	30.1%	6.8%	44.9%	23.2%	38.9	35.5
Garrett	0.3%	89.6%	97.3%	1.3%	1.3%	31.5%	37.0%	38.1	35.5
Kent	0.3%	92.1%	46.5%	50.7%	2.8%	63.9%	23.2%	37.0	34.4
Talbot	0.3%	96.1%	33.8%	47.3%	16.2%	70.8%	27.3%	39.8	37.1

Note: ^=non-Hispanic.

APPENDIX B: CASELOAD DESIGNATIONS BY JURISDICTION, OCTOBER 2013

Jurisdiction	Single-Parent Cases	Earnings Cases	Short-term Disabled	Legal Immigrant	Domestic Violence	Two-Parent Cases	Child-Only	Child under One	Long-term Disabled	Caring for Disabled Family Member	Needy Caretaker Relative
Baltimore City	32.6%	3.5%	3.3%	0.2%	0.9%	1.3%	25.6%	9.3%	18.4%	3.1%	1.8%
Baltimore County	27.1%	4.9%	4.5%	1.2%	0.7%	1.5%	32.8%	9.6%	13.0%	3.0%	1.7%
Prince George's	32.2%	2.7%	0.2%	1.0%	0.6%	1.6%	37.6%	12.0%	8.5%	2.3%	1.4%
Anne Arundel	22.0%	5.3%	2.5%	0.4%	1.0%	1.3%	40.1%	7.9%	13.8%	4.3%	1.3%
Montgomery	23.6%	2.5%	3.4%	3.6%	1.0%	4.1%	33.7%	11.1%	13.2%	2.7%	1.0%
Wicomico	31.2%	4.9%	0.0%	0.3%	1.0%	4.0%	30.0%	10.7%	12.6%	1.9%	3.6%
Washington	12.6%	6.5%	2.0%	0.3%	0.5%	1.3%	39.1%	12.4%	21.6%	2.7%	1.1%
Cecil	20.4%	4.5%	3.2%	0.2%	0.5%	2.0%	33.0%	9.4%	22.0%	1.8%	2.9%
Howard	33.3%	7.5%	2.6%	1.8%	1.8%	4.2%	22.0%	8.4%	15.8%	1.8%	0.7%
Harford	14.5%	3.1%	2.7%	0.6%	0.2%	0.0%	42.7%	9.0%	23.1%	1.0%	3.2%
St. Mary's	23.9%	6.7%	0.5%	0.2%	2.1%	4.2%	29.9%	10.0%	18.1%	2.6%	1.9%
Frederick	19.8%	5.6%	1.6%	0.2%	1.2%	1.6%	38.8%	12.9%	15.5%	0.5%	2.1%
Allegany	15.0%	2.4%	4.0%	0.0%	0.5%	5.4%	32.4%	8.6%	27.6%	1.6%	2.4%
Charles	30.6%	3.5%	1.9%	0.3%	1.6%	2.1%	38.3%	8.6%	11.8%	0.3%	1.1%
Dorchester	27.8%	2.4%	2.7%	0.0%	0.0%	1.6%	41.2%	12.2%	7.8%	3.1%	1.2%
Carroll	6.9%	3.7%	3.7%	0.0%	1.1%	0.0%	54.8%	5.9%	18.1%	2.7%	3.2%
Caroline	11.7%	3.4%	0.0%	0.6%	0.0%	0.6%	70.4%	2.2%	8.4%	1.7%	1.1%
Somerset	29.1%	2.8%	0.0%	0.6%	0.0%	2.8%	34.6%	9.5%	14.0%	4.5%	2.2%
Calvert	15.7%	5.0%	0.0%	0.8%	3.3%	2.5%	50.4%	9.1%	10.7%	2.5%	0.0%
Worcester	12.8%	2.3%	0.0%	0.0%	0.0%	1.2%	60.5%	10.5%	11.6%	0.0%	1.2%
Queen Anne's	21.0%	3.7%	1.2%	0.0%	0.0%	1.2%	39.5%	12.3%	17.3%	3.7%	0.0%
Garrett	11.7%	1.3%	2.6%	0.0%	0.0%	1.3%	36.4%	9.1%	33.8%	3.9%	0.0%
Kent	17.1%	6.6%	0.0%	0.0%	0.0%	5.3%	30.3%	5.3%	31.6%	3.9%	0.0%
Talbot	5.3%	0.0%	0.0%	0.0%	2.6%	1.3%	61.8%	3.9%	14.5%	5.3%	5.3%

APPENDIX C: WORK-ELIGIBLE & WORK-EXEMPT CASELOAD DESIGNATIONS, 2009-2013

	2009 (n=25,422)	2010 (n=26,832)	2011 (n=27,282)	2012 (n=25,566)	2013 (n=23,872)
Work-Eligible	43.5% (11,053)	45.7% (12,260)	44.9% (12,257)	40.8% (10,418)	38.0% (9,073)
Single-Parent Cases	36.2% (9,210)	37.4% (10,024)	35.6% (9,719)	32.1% (8,203)	28.1% (6,709)
Earnings Cases	3.2% (809)	3.6% (962)	4.1% (1,130)	3.5% (903)	3.9% (939)
Short-term Disabled	1.2% (303)	1.3% (347)	1.5% (402)	1.9% (488)	2.7% (644)
Legal Immigrant	0.4% (110)	0.6% (155)	0.6% (165)	0.6% (147)	0.6% (151)
Domestic Violence	0.6% (158)	0.8% (211)	0.9% (241)	0.9% (226)	0.9% (205)
Two-Parent Cases	1.8% (463)	2.1% (561)	2.2% (600)	1.8% (451)	1.8% (425)
Work-Exempt	56.5% (14,365)	54.3% (14,562)	55.1% (15,023)	59.2% (15,146)	62.0% (14,799)
Child-Only	32.7% (8,301)	30.4% (8,149)	29.0% (7,910)	30.5% (7,785)	31.8% (7,584)
Child under One	10.9% (2,760)	10.1% (2,710)	10.0% (2,715)	9.5% (2,423)	9.7% (2,311)
Long-term Disabled	9.0% (2,279)	10.0% (2,680)	11.9% (3,233)	14.6% (3,741)	16.0% (3,823)
Caring for Disabled Family Member	2.0% (499)	1.9% (512)	2.4% (662)	2.8% (717)	2.8% (666)
Needy Caretaker Relative	2.1% (526)	1.9% (511)	1.8% (503)	1.9% (480)	1.7% (415)



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