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TRENDS IN THE 2014 TCA CASELOAD

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EXECUTIVE SUMMARY

For the past several years, the Great Recession has been the context for examining Maryland's Temporary Cash Assistance (TCA)¹ caseload. In recent years, however, the economy has improved remarkably and it is now appropriate to examine some of Maryland's most vulnerable families within the context of the economic recovery. In this installment of *Life on Welfare*, we examine the October 2014 TCA caseload in light of new economic circumstances.

Despite uncharacteristically high unemployment rates after the recession, Maryland's unemployment rate consistently decreased throughout 2013 and 2014. Thousands of jobs were created each month and by October 2014 the rate of unemployment was a low 5.6% (Maryland Department of Labor, Licensing and Regulation, 2015a). The economic recovery continued with a statewide minimum wage increase in December 2014. Since then, the economy has continued to grow and Maryland's unemployment rate has remained stable, hovering just over five percent (Maryland Department of Labor, Licensing and Regulation, 2015a). In the near future, more jobs are likely to become available as Maryland improves local economies through partnerships and boosts wages with further minimum wage increases.

In this examination of the October 2014 TCA caseload, we describe the families the program serves and their experiences. Specifically, we analyze 23,107 Maryland welfare cases—which are mostly comprised

of children—and provide details of payees' demographics, case characteristics, welfare participation, and employment experiences. In doing so, we answer three broad questions:

What are the demographic characteristics of payees and their cases?

- A typical TCA payee is an African American (71.4%) woman (93.8%) in her mid-30s (average age = 36 years) who has never been married (77.8%). Most often, she has completed at least her high school education (66.0%).
- Three quarters of payees reside in one of the five largest jurisdictions: Baltimore City, Baltimore County, Prince George's County, Anne Arundel County, and Montgomery County.
- The typical TCA case is comprised of one recipient adult (64.3%) and one or two recipient children (75.4%). The youngest child is six years of age, on average.
- The TCA caseload is largely comprised of cases in which the payee is exempt from federal work requirements (61.5%). Approximately two fifths (38.5%) of cases are mandated to participate in a work activity.
- The percentage of work-exempt cases grew steadily from 2010 to 2014. This is largely due to the substantial increase of long-term disabled cases, which rose from 10.0% of the caseload in 2010 to 16.2% in 2014.

¹ Temporary Cash Assistance is Maryland's version of the federal Temporary Assistance for Needy Families (TANF) program.

What are payees' patterns of previous cash assistance participation?

- Half (49.2%) of all payees received cash assistance benefits for two years or less in the previous five years, indicating that cash assistance continues to be a short-term solution during difficult times.
- Payees in Baltimore City have longer cash assistance histories compared to payees in the counties, receiving assistance for seven months longer, on average (32 months vs. 25 months).
- More than half (56.0%) of payees subject to the time limit used only two years or less of their five-year cash assistance time limit as of October 2014.

What are the employment and earnings experiences of payees?

- For the first time since the Great Recession, employment increased for payees in both Baltimore City and the counties. Half (50.3%) of payees were employed in the two years prior to October 2014.
- Median earnings also increased, albeit, only slightly. On average, payees who were employed earned a median of \$6,894 during the prior two years.
- Baltimore City payees consistently have lower employment rates and earnings compared to payees in the counties.

The findings presented throughout this report show important changes in the cash assistance caseload. Most notably, the caseload is increasingly comprised of payees who are exempt from work requirements, similar to the caseload before the Great Recession. This is in stark contrast to the era of the Great Recession, when single-parent, traditional welfare cases were a larger portion of the caseload.

Additionally, this report documents the continuing recovery after the recession. For the first time in several years, payees' employment rates increased, and earnings also grew. Although some families continue to need assistance in achieving self-sufficiency, others are able to secure employment and better support their families. In the coming years, we expect to see continued progress as more jobs are created and wages gradually increase.

INTRODUCTION

Since welfare reform, there have been several changes affecting families receiving cash assistance in Maryland. After the Personal Responsibility and Work Opportunity Reconciliation Act was enacted in 1996, more single-parent families obtained jobs during a thriving economy. As a result, fewer single-parent families received cash assistance, and child-only cases became a larger portion of the state caseload (Born, Hetling-Wernyj, Lacey, & Tracy, 2003).

During the era of the Great Recession, the composition of the caseload changed again. The average age of adult payees consistently decreased as younger adults sought out cash assistance (Williamson, Saunders, & Born, 2010). In the recession's aftermath, employment and earnings plummeted as payees struggled to find work with self-sufficient wages.

Two other trends have also been observed. First, there has been substantial rise in long-term disabled cases (Nicoli & O'Donnell, 2015). Second, the cash assistance caseload has become increasingly educated, a trend also evident in Maryland's general population (Bowie, 2015).

Each of these caseload changes were documented by researchers at the University of Maryland School of Social Work in the *Life on Welfare* series. These reports provide program managers and policymakers with information on low-income families who receive benefits from the Temporary Cash Assistance (TCA)

program—Maryland's version of the federal Temporary Assistance for Needy Families (TANF) program. In particular, the *Life on Welfare* reports profile the demographic and case characteristics of families who receive TCA in Maryland. In addition, these reports detail families' experiences with welfare and work. This series also examines how these characteristics and experiences have changed over time.

Previous editions of the *Life on Welfare* report clearly demonstrated that the TCA caseload was affected by economic conditions brought on by the Great Recession. Now, several years out from the recession, this is no longer the most appropriate context with which to examine families receiving TCA. Instead, it is more appropriate to consider how the recovering economy is affecting the caseload.

As Maryland's economy continues to improve, the TCA caseload continues to decline. Between October 2011 and October 2014, for example, the monthly TCA caseload decreased by 15% (29,334 to 24,966).² Although the caseload remains higher than pre-recession levels, it is quickly approaching the caseload levels of the mid-2000s. Meanwhile, the unemployment rate remains stable (Maryland Department of Labor, Licensing and Regulation, 2015a), and more jobs are being added to the economy each month (Wells & Mirabella, 2015).

As these economic changes occur, it is imperative that timely data are available to examine any programmatic consequences. To that end, this report addresses the

² Based on data from the Maryland Department of Human Resources (2015).

following questions for Baltimore City, the 23 counties, and the state as a whole, and also examines changes over time:

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

Understanding who is receiving TCA and changes within the caseload over time is important for serving clients and their families. For some clients, the goal is to engage them in work activities and secure stable employment. For others, the goal may be assisting them in accessing services such as Supplemental Security Insurance (SSI). To inform policymakers and program managers as they work toward these goals, we answer the aforementioned research questions in the following chapters.

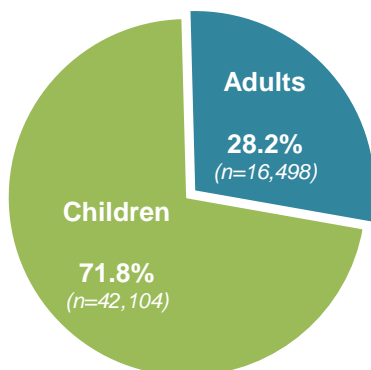
METHODS

This chapter describes the methodological approach for the *Life on Welfare* report. It provides information about the study population, comparative populations, data sources, and data analysis techniques.

Study Population

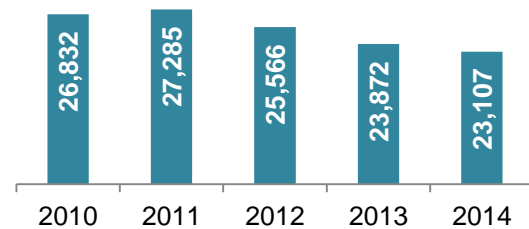
For this study, we analyze all cases that received Temporary Cash Assistance (TCA) in October 2014 (n=23,107). Throughout this report, we make references to cases, payees, and recipients. By definition, a recipient is an adult or child in the household who is eligible for cash assistance benefits. In contrast, a payee is the adult who is at the head of a single TCA case and receives cash assistance on behalf of eligible individuals in the household. Some payees do not qualify for TCA benefits themselves, but they may still receive benefits on behalf of eligible children. As shown in Figure 3, the majority (71.8%) of TCA recipients is children; adult recipients are a minority (28.2%). It is most intuitive, however, to present characteristics for the main adult on each case—the payee (n=23,107)—because that person is the primary caregiver for children in the household.

Figure 1. Total Child and Adult Recipients: October 2014



This study is conducted in October of each calendar year, which allows for comparisons to previous years to demonstrate trends over time. The study population (number of cases receiving TCA in each October) between 2010 and 2014 is presented in Figure 2.

Figure 2. *Life on Welfare* Populations: October of Each Year



Data Sources

Findings are based on analyses of administrative data retrieved from computerized management information systems maintained by the State of Maryland. Demographic and program participation data are extracted from the Client Automated Resources and Eligibility System (CARES). Employment and earnings data are obtained from the Maryland Automated Benefits System (MABS).

CARES

CARES is the statewide automated data system for some programs managed by the Maryland Department of Human Resources. CARES provides individual- and case-level program participation data for cash assistance (TCA), the Food Supplement Program, Medical Assistance, and other services. Demographic data are available, as well as information about application and disposition (denial or closure), dates of

benefit receipt, and the relationship of each individual to the payee.

MABS

Data on quarterly employment and earnings come from the Maryland Automated Benefits System (MABS). The MABS system includes data 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, members of the military, most employees of religious organizations, and self-employed individuals are not covered by the law and consequently, are not represented in our employment data. Additionally, informal jobs—for example, those with dollars earned “off the books” or “under the table”—are not covered. Though all data sources have their limitations, empirical studies suggest that UI earnings are actually preferred to other types of data in understanding the economic well-being of welfare recipients (Kornfeld & Bloom, 1999; Wallace & Haveman, 2007).

MABS 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%).³ Out-of-state employment is

particularly common among residents of two very populous jurisdictions (Montgomery County, 29.0%, and Prince George's County, 42.1%), which have the fifth and third 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 describe welfare recipients 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. Moreover, reported earnings 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).

Data Analysis

In this report, we utilize descriptive statistics to examine the TCA caseload in October 2014. We examine trends from 2010 to 2014 and also make comparisons between Baltimore City and the 23 counties.⁴ When appropriate, we use ANOVA to compare averages. To compare categorical variables, we utilize Pearson's chi-square statistic.

³ Data obtained from 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).

⁴ Baltimore City represents a large portion of the state caseload, and state characteristics often reflect the characteristics of that jurisdiction. To show differences in the state that may be masked by the effect of Baltimore City's caseload size, we separate the 23 counties from Baltimore City in analyses.

FINDINGS: INDIVIDUAL AND CASE DEMOGRAPHICS

In this first chapter, we present the distribution of the caseload throughout the state and provide an overall demographic profile of October 2014 payees and their cases. We conclude this chapter with an examination of trends over time for select case characteristics.

Caseload by Region

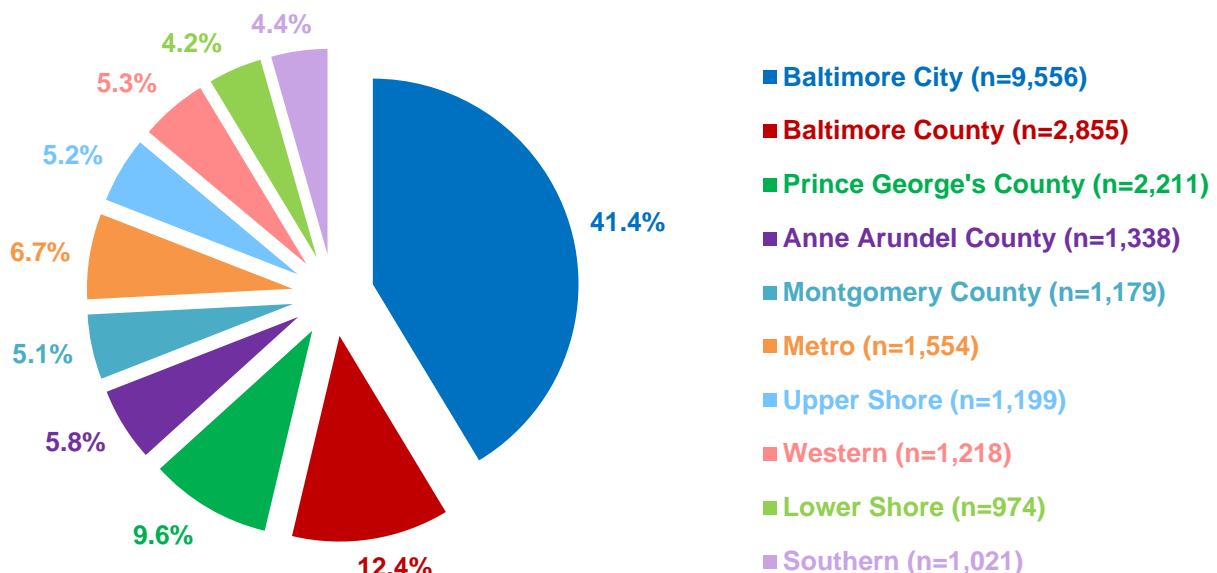
Maryland is a regionally diverse state, comprised of 24 jurisdictions that can be divided into 10 regions. Each of the five largest jurisdictions (Baltimore City, Baltimore County, Prince George's County, Anne Arundel County, and Montgomery County) represents five individual regions. The remaining 19 counties are grouped into five regions (Metro, Upper Shore, Western, Lower Shore, and Southern).

Each region's share of the TCA caseload is broadly stable over time; the five largest jurisdictions represent approximately three-quarters of the entire Maryland caseload each year.⁵

As shown in Figure 3, Baltimore City is the largest jurisdiction, with two fifths (41.4%) of the caseload. Baltimore County is the second largest jurisdiction, with one eighth (12.4%) of the caseload, and Prince George's County represents approximately one tenth (9.6%) of the caseload. The remaining regions represent between 4% and 6% of the caseload.

⁵ For more information on caseload size over time, please review the *Life on Welfare* series: <http://www.familywelfare.umaryland.edu/lifeonreports.htm>

Figure 3. Percent of Caseload by Region
October 2014



Note: The Metro region includes Carroll, Frederick, Harford, & Howard Counties; the Southern region includes Calvert, Charles, & St. Mary's Counties; the Western region Allegany, Garrett, & Washington Counties; the Upper Shore region includes Caroline, Cecil, Dorchester, Kent, Queen Anne's, & Talbot Counties; and the Lower Shore region includes Somerset, Wicomico, & Worcester Counties. Counts may not sum to the total caseload because of missing data.

Table 1 presents the percent and numeric change in the caseload for each region between October 2012 and October 2013 and the change between October 2013 and October 2014. As shown at the bottom of the table, the entire caseload decreased 6.6% between 2012 and 2013, a difference of nearly 1,700 cases. The decline between 2013 and 2014 was smaller (3.2%), a net loss of 764 cases.

The first column in Table 1 shows that virtually all regions—with the exception of the Western and Lower Shore regions—experienced a decrease in their caseloads between 2012 and 2013. The second column tells a similar story, though the percentage decreases are quite different, and four regions experienced an increase in the caseload.

Similar to the previous period, the four largest jurisdictions (Baltimore City, Baltimore County, Prince George's County, and Anne Arundel County) experienced declines in their caseload. Of these four jurisdictions, Prince George's County had the most considerable decrease, with 11.3% fewer cases in October 2014 compared to October 2013.

Three regions experienced a sizeable percentage increase in their caseloads; however, these increases amounted to only a hundred or so cases for those jurisdictions. The Western region's caseload grew by 12.3%, Montgomery County's caseload grew by 11.4%, and the Southern region's caseload rose 10.4%. Only one other jurisdiction had minimal growth (Lower Shore, 0.8%) while the remaining regions had small decreases.

Table 1. Change in Caseload by Region
2012-2013 and 2013-2014

Region	Percent & Numeric Change 2012 - 2013	Percent & Numeric Change 2013 - 2014
Baltimore City	-8.0% (-880)	-5.8% (-584)
Baltimore County	-6.9% (-219)	-3.0% (-86)
Prince George's County	-6.7% (-178)	-11.3% (-281)
Anne Arundel County	-5.0% (-71)	-1.3% (-17)
Montgomery County	-9.6% (-113)	11.4% (121)
Metro	-5.9% (-105)	-7.8% (-132)
Upper Shore	-9.0% (-121)	-1.8% (-22)
Western	2.1% (22)	12.3% (133)
Lower Shore	0.7% (7)	0.8% (8)
Southern	-3.4% (-33)	10.4% (96)
Total	-6.6% (-1,697)	-3.2% (-764)

Payee Demographics: October 2014

Table 2 presents the demographic profiles for payees at the state level, in Baltimore City, and in the counties. For comparative purposes, this information is provided for each jurisdiction in Appendix A.

The demographic profile of a TCA payee in Maryland remains the same as it has in the past. The typical payee is an African American (71.4%) woman (93.8%) who has most likely never been married (77.8%) and is 36 years old, on average. It is likely that she finished her high school education but did not complete any additional education (59.4%).

Although this profile is representative of both payees living in Baltimore City and payees living in one of the 23 counties, there are some notable differences. Payees in Baltimore City, for example, are more likely to be African American (89.0%) than payees in the counties (58.3%). Additionally, Baltimore City payees are more likely to have never married (87.3%) compared to payees in the counties (70.9%). Payees in the counties are more likely to be currently (12.5%) or previously married (16.6%).

Baltimore City payees were also slightly younger, on average (35 years vs. 38 years). Almost two thirds (64.5%) of Baltimore City payees were 35 years of age or younger, compared to just over half (53.5%) of county payees. In fact, one quarter (25.2%) of county payees were 46 or older while one sixth (16.0%) of Baltimore City payees were 46 or older, a difference of nine percentage points.

Lastly, Baltimore City payees were less likely to have finished high school. Half (51.4%) of Baltimore City payees only completed high school while an additional 4.3% had education beyond high school. Two thirds (65.4%) of county payees, on the other hand, finished only high school, and an additional 8.4% had education beyond high school. Though a smaller percentage of Baltimore City payees completed high school, substantial improvements in the graduation rate for both Baltimore City and Maryland as a whole have occurred in the last 20 years (Bowie, 2015; Education Week, 2016). As Maryland becomes increasingly more educated, we can expect to see increases in the percent of payees with a high school education for both Baltimore City and the counties.

Table 2. Payee Demographic Characteristics
October 2014

	Counties (n=13,551)	Baltimore City (n=9,556)	Maryland (n=23,107)
Gender***			
Female	93.3% (12,641)	94.6% (9,039)	93.8% (21,680)
Male	6.7% (910)	5.4% (517)	6.2% (1,427)
Race/Ethnicity			
Caucasian^	33.4% (4,197)	7.3% (685)	22.2% (4,882)
African American^	58.3% (7,322)	89.0% (8,370)	71.4% (15,692)
Hispanic	7.0% (874)	2.9% (273)	5.2% (1,147)
Other^	1.4% (176)	0.9% (80)	1.2% (256)
Marital Status***			
Never Married	70.9% (9,201)	87.3% (8,174)	77.8% (17,375)
Married	12.5% (1,617)	4.1% (384)	9.0% (2,001)
Divorced / Separated / Widowed	16.6% (2,155)	8.6% (810)	13.3% (2,965)
Age***			
25 & under	19.6% (2,655)	24.6% (2,351)	21.7% (5,006)
26-35	33.9% (4,590)	39.9% (3,816)	36.4% (8,406)
36-45	21.2% (2,879)	19.4% (1,855)	20.5% (4,734)
46-55	15.3% (2,080)	10.3% (986)	13.3% (3,066)
56 & older	9.9% (1,347)	5.7% (548)	8.2% (1,895)
Average*** [Median]	37.6 [34.9]	34.7 [31.8]	36.4 [33.5]
Education***			
Did not Finish High School	26.2% (3,235)	44.4% (4,126)	34.0% (7,361)
Finished High School	65.4% (8,079)	51.4% (4,772)	59.4% (12,851)
Post High School	8.4% (1,042)	4.3% (395)	6.6% (1,437)

Note: ^Non-Hispanic. Counts may not sum to totals due to missing values. General Education Development Program (GED) certificates are included in high school completion rates. Valid percentages are reported.

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

Case Characteristics: October 2014

Just as TCA payees have a standard profile, cases, too, have a typical profile. In Table 3, we present some characteristics of cases, including the size of the assistance unit, number of recipient adults, number of recipient children, and the age of the youngest recipient child for Baltimore City as well as the 23 counties. Most (80.3%) TCA cases in Maryland have one to three recipients in the assistance unit, which

usually consists of one recipient adult (64.3%) and one or two recipient children (75.4%). The youngest child in the household is six years old, on average, though in more than half (56.3%) of cases, the youngest child is under age six.

The 23 counties and Baltimore City are very similar in terms of the number of recipient children on each case and the age of the youngest child in the assistance unit. The counties, however, have smaller assistance

units and fewer cases in which an adult is a recipient on the case. Specifically, the counties are more likely to have only one recipient on the case compared to Baltimore City (23.6% vs. 16.9%). They are also more likely to have a case with no recipient adults (37.2% vs. 24.9%) and two recipient adults (4.2% vs. 2.6%), while Baltimore City is

more likely to have a case with one recipient adult (72.5% vs. 58.6%).

In Maryland, welfare cases with no adult recipients are cases in which an adult is ineligible for benefits. The children in the household, however, may be eligible for cash assistance benefits, and so the payee receives assistance for the eligible children.

Table 3. Case Characteristics
October 2014

	Counties (n=13,551)	Baltimore City (n=9,556)	Maryland (n=23,107)
Size of Assistance Unit (AU)***			
1	23.6% (3,204)	16.9% (1,619)	20.9% (4,823)
2	35.5% (4,809)	38.7% (3,700)	36.8% (8,509)
3	21.7% (2,936)	23.9% (2,280)	22.6% (5,216)
4 or more	19.2% (2,602)	20.5% (1,957)	19.7% (4,559)
Number of Recipient Adults***			
0	37.2% (5,040)	24.9% (2,384)	32.1% (7,424)
1	58.6% (7,943)	72.5% (6,925)	64.3% (14,868)
2	4.2% (568)	2.6% (247)	3.5% (815)
Number of Recipient Children**			
0	2.3% (317)	3.0% (287)	2.6% (604)
1	47.8% (6,480)	46.6% (4,451)	47.3% (10,931)
2	28.2% (3,820)	28.0% (2,673)	28.1% (6,493)
3 or more	21.7% (2,934)	22.4% (2,145)	22.0% (5,079)
Age of Youngest Recipient Child***			
Younger than 3	34.9% (4,612)	36.3% (3,363)	35.5% (7,975)
3-5 Years	20.3% (2,685)	21.6% (1,996)	20.8% (4,681)
6-12 Years	29.3% (3,878)	27.9% (2,584)	28.7% (6,462)
13-18 Years	15.5% (2,053)	14.2% (1,312)	15.0% (3,365)
Average*** [Median]	6.4 [5.2]	6.1 [4.8]	6.3 [5.0]

Note: Cases with zero recipient children are cases in which the payee is pregnant. Counts may not sum to totals due to missing values. Valid percentages are reported. *p<.05 **p<.01 ***p<.001

Work-Eligible Cases

Payee required to participate in a work-related activity

Single-Parent Cases

Traditional welfare cases with a single parent

Earnings Cases

Client has earnings below the eligibility threshold

Short-term Disabled

A case member has a disability lasting less than 12 months

Legal Immigrant

Qualified immigrants who do not meet the requirements to receive federally-funded TCA

Domestic Violence

A victim of domestic/family violence who receives a good cause waiver from certain requirements

Two-Parent Cases

Two able-bodied adults who share a child

Work-Exempt Cases

Payee exempt from participation in a work-related activity

Child-only

Cases where only the children are calculated in the cash assistance benefit

Child under one

Single parent with a child under the age of one

Long-term Disabled

A case member has a disability lasting 12 months or more

Caring for a Disabled Family Member

Client is caring for a family member with a disability, such as a spouse, another adult living in the home, or a child

Needy Caretaker Relative

A non-parent relative who is caring for a child

(Maryland Department of Human Resources, 2015)

Caseload Designations: October 2014

Maryland uses a classification system to group welfare cases into work-eligible and work-exempt categories. These categories are referred to as caseload designations and are determined by an algorithm that categorizes cases based on characteristics of the payee and their case. Each case receives only one designation, even if more than one may be appropriate. These caseload designations are designed to assist program managers with case management.

Federal law mandates that adults who receive federal TANF funds be engaged in work activities as a condition of benefit receipt (Deficit Reduction Act of 2005). Work-eligible cases, then, are cases that are subject to work participation requirements. Work-exempt cases, on the other hand, are exempt from work requirements because they meet an exemption or are funded solely with state funds. Table 4 presents the caseload designations of the October 2014 caseload for Baltimore City, the 23 counties, and all of Maryland. Jurisdictional analyses are presented in Appendix B.

Two fifths (38.5%) of all TCA cases are work-eligible, and the majority (61.5%) are work-exempt. The majority of the work-eligible caseload is made up of single-parent cases, which represent more than one fourth (27.0%) of the entire caseload. The remaining work-eligible cases comprise just over 10% of the caseload (earnings, short-term disabled, legal immigrant, domestic violence, and two-parent cases).

The majority of work-exempt cases, on the other hand, are child-only cases. These cases constitute one third (32.2%) of all cases, and long-term disabled cases make up an additional one sixth (16.2%) of the caseload. The remaining work-exempt cases—child under one, caring for disabled family member, and needy caretaker relative—comprise less than 15% of the entire state caseload.

There are distinct differences in caseload designations between Baltimore City and the 23 counties in Maryland. Baltimore City, for instance, has a higher percentage of work-eligible adults on its caseload than the counties (43.9% vs. 34.6%). This means that Baltimore City's percentage of work-exempt adults is much lower than the counties (56.1% vs. 65.4%).

Baltimore City has a larger work-eligible caseload due to the percentage of single-parent cases. These cases make up nearly 12 percentage points more of Baltimore City cases than county cases (33.7% vs. 22.2%). The percentage of other work-eligible cases is fairly similar in Baltimore City and the 23 counties.

Of the work-exempt cases, Baltimore City is less likely than the counties to have child-only cases (25.0% vs. 37.2%). However, Baltimore City has a higher percentage of long-term disabled cases compared to the counties (18.0% vs. 14.9%). Overall, the percentage of other work-exempt cases is fairly similar in Baltimore City and the 23 counties.

Table 4. Caseload Designations***
October 2014

	Counties (n=13,551)	Baltimore City (n=9,556)	Maryland (n=23,107)
Work-Eligible	34.6% (4,693)	43.9% (4,193)	38.5% (8,886)
Single-Parent Cases	22.2% (3,014)	33.7% (3,215)	27.0% (6,229)
Earnings Cases	5.0% (680)	3.7% (349)	4.5% (1,029)
Short-term Disabled	3.1% (420)	3.8% (362)	3.4% (782)
Legal Immigrant	0.9% (128)	0.2% (17)	0.6% (145)
Domestic Violence ¹	0.7% (93)	0.9% (82)	0.8% (175)
Two-Parent Cases ²	2.6% (358)	1.8% (168)	2.3% (526)
Work-Exempt	65.4% (8,857)	56.1% (5,359)	61.5% (14,216)
Child-Only	37.2% (5,043)	25.0% (2,386)	32.2% (7,429)
Child under One	9.1% (1,238)	7.9% (751)	8.6% (1,989)
Long-term Disabled	14.9% (2,017)	18.0% (1,719)	16.2% (3,736)
Caring for Disabled Family Member	2.4% (327)	3.3% (316)	2.8% (643)
Needy Caretaker Relative	1.7% (232)	2.0% (187)	1.8% (419)

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, the payee can request a waiver to be exempt from the work participation 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.

Trends in Caseload Designations: 2010 – 2014

Over the years we have documented in the *Life on Welfare* reports how the TCA caseload has changed. After welfare reform, for example, we showed an increase in child-only cases (Born, Hetling-Wernyj, Lacey, & Tracy, 2003). More recently, we documented an increase in long-term disabled cases (Nicoli & O'Donnell, 2015). In Figures 4 and 5, we explore caseload designation trends among cases receiving TCA in October of each year between 2010 and 2014. For a more detailed examination of trends over time for all caseload designations, please review Appendix C.

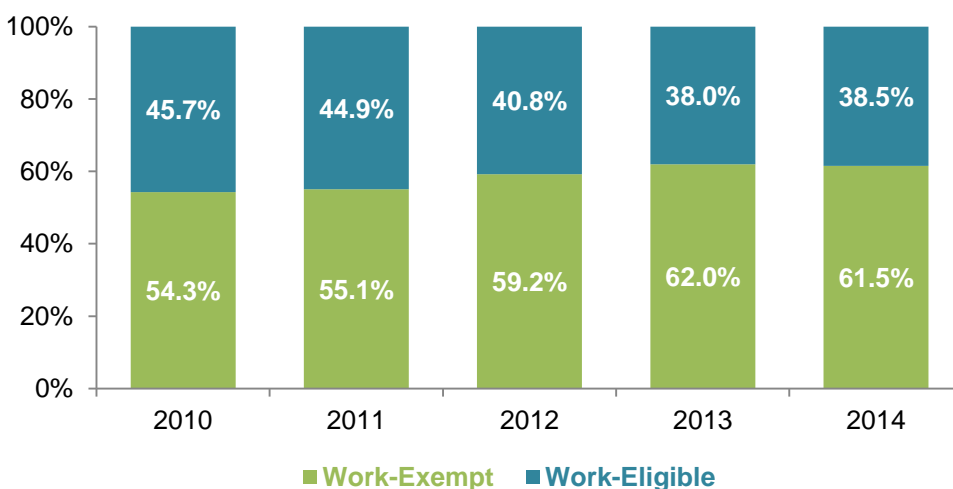
As shown in Figure 4, between 2010 and 2013, the percentage of work-eligible cases decreased and the percentage of work-exempt cases grew. In 2010, just over half (54.3%) of all cases were work-exempt. This increased in 2011 (55.1%) and again in 2012 (59.2%). By 2013, more than three-fifths (62.0%) of the caseload was work-exempt, and this remained stable in 2014 (61.5%).

The growth of work-exempt cases is not surprising. As more single-parent families turned to cash assistance during the recession, the work-eligible population increased. As the economy slowly recovered, these cases were the first to exit, just as they did during the thriving economy of the late 1990s. This stabilization of work-eligible and work-exempt cases between 2013 and 2014 is similar to the caseload composition in the years prior to the recession. However, case types within these two categories have changed over time.

The most common caseload designations in 2014 were single-parent, child-only, and long-term disabled. In Figure 5, we examine how the use of these three designations changed between 2010 and 2014. Overall, these three caseload designations have consistently represented about three fourths of all cases each year.

In 2010, single-parent cases were the most common caseload designation, representing over one third (37.4%) of the entire case-

Figure 4. Percent of Work-Eligible and Work-Exempt Caseload***
2010 – 2014



Note: * $p < .05$ ** $p < .01$ *** $p < .001$

load. This percentage fell in each year after 2010. Over five years, in fact, there was a 10 percentage point decrease in their representation in the caseload. In 2014, single-parent cases were just over a quarter (27.0%) of all cases.

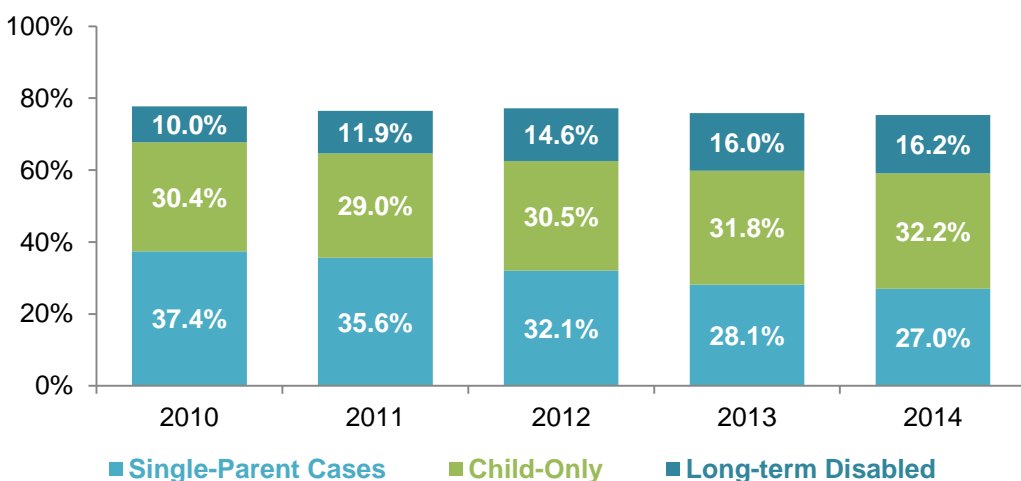
Child-only cases and long-term disabled cases, on the other hand, both of which are work-exempt categories, increased each year between 2010 and 2014. The rate at which child-only cases grew, however, is less noteworthy. In 2010, less than one third (30.4%) of cases were child-only. By 2014, this increased by two percentage points, and one third (32.2%) of cases were child-only. The long-term disabled caseload increased substantially during this same time period. One out of every ten cases was classified as long-term disabled in 2010. From 2010 to 2013, this percentage steadily grew by six percentage points. Between 2013 and 2014, however, the increase was marginal (16.0% to 16.2%).

Although we cannot say with certainty what has led to this growth in long-term disabled cases, there are two factors to bear in mind

when examining the trends in Figure 5. First, we should consider the economic context. The Supplemental Security Income (SSI) program, a mean-tested program for individuals with disabilities, is responsive to changes in the economy. As unemployment rises (as it did with the Great Recession), so too does the number of SSI applications (Nichols, Schmidt, & Sevak, 2014). Given that the application process is notoriously long, some payees remain on the caseload as they go through the application process.

Second, we must consider changes in the overall caseload. In the 2011 to 2014 period, the number of long-term disabled cases ranged between 3,000 and 4,000 in any given October. However, the total number of cases *overall* decreased from one year to the next as families in other caseload designations left TCA. This contributes to the seeming growth of long-term disabled cases. Although the number of long-term disabled cases is in the 3,000 to 4,000 range, the percentage of these cases has increased as cases with other designations have closed.

Figure 5. Select Caseload Designations***
2010 – 2014



Note: We include only three of the eight caseload designations; therefore, bars do not sum to 100%.

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

FINDINGS: WELFARE USE

This chapter explores payees' previous history with the cash assistance program in Maryland. Specifically, we examine the number of months of TCA receipt in the previous five years. We also look at the number of months payees used toward their 60-month time limit. In addition to presenting this information for Baltimore City and the counties separately, we also investigate changes over time.

Welfare Receipt, October 2014

Table 5 presents payees' histories with the TCA program. The first half of Table 5 shows the months of TCA receipt in the previous five years, from October 2009 to September 2014. Overall, payees in Maryland received an average of 28 months of cash assistance in the previous five years. Cumulatively, half (49.2%) of all payees received assistance for two years or less in the previous five years. About three in ten (31.0%) received assistance for a year or less while 18.2% received benefits for one to two years. Some payees had longer histories: one quarter (24.6%), for example, received assistance for four to five years.

Compared to the counties, Baltimore City's payees had longer welfare histories. On average, Baltimore City payees received assistance for 32 months in the previous five years, while payees in the counties received assistance for an average of 25 months. Additionally, more than half (55.7%) of county payees received assistance for two years or less compared to only two fifths (40.1%) of Baltimore City payees.

The second half of Table 5 shows the number of months payees used towards the federal time limit. Under federal law, states are able to exempt up to 20 percent of the cash assistance caseload from the five-year time limit in cases of great hardship (Maryland Department of Human Resources, 2008).⁶ In Maryland, more than half (56.0%) of payees subject to the time limit used two years or less towards the federal time limit, with an average of 31 months. Approximately one in seven (15.1%) cases subject to the time limit in October 2014 exceeded the federal time limit.

Again, differences persist between Baltimore City and the 23 remaining counties. On average, Baltimore City payees accumulated 42 months towards their federal time limit; payees in the counties accrued about half that (22 months). One of the biggest drivers of this difference is the percentage of payees with more than 60 time-limited months (25.0% in Baltimore City vs. 6.1% in the counties). This is not surprising, though, given that the vast majority of the cases granted hardship exemptions are in Baltimore City (Logan, Saunders, & Born, 2012). Additionally, compared to the counties, Baltimore City has more cases in which months of receipt accrue toward the time limit.

⁶ Additionally, some cases are exempt from the time limit based on the source of the benefit payment (federal or solely state funds) and for cases in which the adult is excluded from benefit calculation.

Table 5. Historic TCA Receipt***
October 2014

	Counties (n=13,551)	Baltimore City (n=9,556)	Maryland (n=23,107)
Months of Receipt in the Last 5 Years (10/09-09/14)			
0 Months	4.0% (542)	2.3% (223)	3.3% (765)
1 - 12 Months	33.0% (4,472)	20.3% (1,940)	27.7% (6,412)
13 - 24 Months	18.7% (2,531)	17.5% (1,669)	18.2% (4,200)
25 - 36 Months	13.8% (1,874)	15.6% (1,488)	14.5% (3,362)
37 - 48 Months	10.0% (1,356)	14.0% (1,335)	11.6% (2,691)
49 - 60 Months	20.5% (2,776)	30.4% (2,901)	24.6% (5,677)
Average*** [Median]	25.4 [20.0]	32.4 [32.0]	28.3 [25.0]
Months Used Toward Time Limit (10/96-10/14)			
0 Months	1.8% (94)	0.5% (23)	1.2% (117)
1-12 Months	43.3% (2,262)	24.2% (1,150)	34.2% (3,412)
13-24 Months	22.9% (1,197)	18.1% (857)	20.6% (2,054)
25-36 Months	13.1% (6,83)	13.2% (627)	13.1% (1,310)
37-48 Months	8.4% (436)	10.7% (507)	9.5% (943)
49-60 Months	4.4% (232)	8.3% (394)	6.3% (626)
More than 60 Months	6.1% (317)	25.0% (1,189)	15.1% (1,506)
Average*** [Median]	21.7 [14.0]	42.0 [31.0]	31.4 [20.0]

Note: Counts may not sum to the total because of missing values. Valid percentages are reported. Cases that are exempt from the federal time limit are excluded from the analysis, *Months Used Toward Time Limit*.

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

Trends in Welfare Receipt, 2010 – 2014

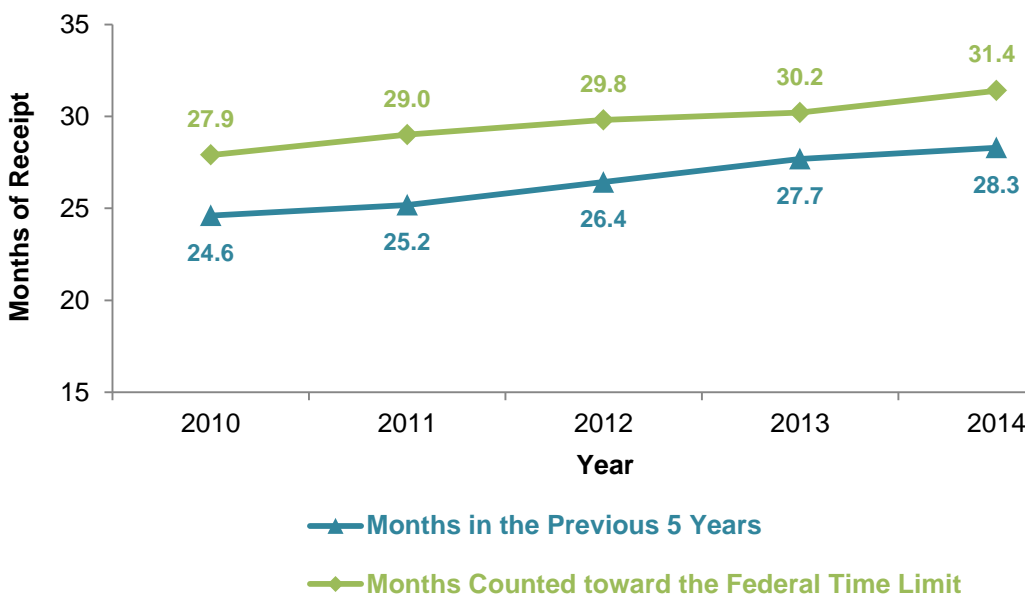
In the previous *Life on Welfare* report, we documented incremental increases between 2009 and 2013 in both TCA usage in the prior five years as well as the number of months counted toward the federal time limit (Nicoli & O'Donnell, 2015). The growth over the years can likely be attributed to families who were new to assistance leaving welfare after the Great Recession. In Figure 6, we examine how historical TCA receipt changed between 2010 and 2014.

First, Figure 6 shows that, overall, there was a gradual increase in the number of months of receipt in the previous five years between October 2010 (24.6 months) and October 2014 (28.3 months). More recently, however, the number of months remained stable (approximately 28 months in both

2013 and 2014). These more recent averages are on par with averages documented before the start of the Great Recession (Williamson, Saunders, & Born, 2010).

Figure 6 also shows that the average number of months counted towards the federal time limit increased between October 2010 (27.9 months) and October 2014 (31.4 months). Although we do not show this analysis by payee's residence, this increase was observed for both Baltimore City and the 23 counties. In Baltimore City, the average months counted towards the time limit increased from 36.7 months in October 2010 to 42.0 months in October 2014. In the 23 counties, the increase was slower, from 18.7 months in October 2010 to 21.7 months in October 2014.

Figure 6. Average Number of Months of TCA Receipt***
2010 – 2014



Note: * $p < .05$ ** $p < .01$ *** $p < .001$

FINDINGS: EMPLOYMENT

In the discussion of welfare payees thus far, we have examined individual and case characteristics, TCA history, and trends over time. The most important component of any examination of welfare payees, however, is arguably their connection to the labor market. Ultimately, self-sufficiency is the goal for welfare payees: policymakers and program managers are interested in whether payees can obtain jobs, maintain jobs, and remain off cash assistance while supporting their families. To that end, this chapter focuses on payees' employment and earnings before and in October 2014. We also show how this compares to payees in previous years.

Maryland's economy has certainly improved in recent years. Between October 2013 and October 2014, for example, Maryland experienced a continuous decrease in unemployment, (Maryland Department of Labor, Licensing and Regulation, 2015a). Additionally, since the mid-summer of 2015, the unemployment rate has remained steady, hovering just over 5% (Maryland Department of Labor, Licensing and Regulation, 2015a). As Maryland's economy approaches a full recovery from the economic setbacks of the recession, we would expect to see TCA payees benefit from this recovery as well.

Employment and Earnings, October 2014

In Table 6, we present the percentage of October 2014 payees employed in the previous two years, the previous year, and the last quarter of 2014. We also examine their average total earnings during each of these time periods as well as their average quarterly earnings. Overall, half (50.3%) of

Maryland's welfare payees were employed in the two years prior to October 2014. Those who were working earned a median⁷ of \$6,894 during these two years with median earnings of \$1,857 in each quarter. Though roughly half of clients in both the counties (51.0%) and Baltimore City (49.4%) worked in the two years before October 2014, average earnings in the prior two years were lower for Baltimore City payees (\$8,251 vs. \$5,574).

Compared to the previous two years, employment in the previous year was lower. In Maryland, two fifths (39.1%) of all payees were employed in the previous year and earned a median of \$4,003 in that year. The percentage employed is slightly higher for the counties than Baltimore City (40.0% vs. 38.0%). Again, earnings were substantially lower in Baltimore City. Payees in the counties earned a median of \$4,940 in the previous year, but Baltimore City payees earned a median of just \$3,156.

Table 6 also shows that over one quarter (27.2%) of Maryland payees were employed in the fourth quarter of 2014, with median total earnings of \$2,443. Once again, the counties had higher median earnings compared to Baltimore City (\$2,595 vs. \$2,197), though only by a few hundred dollars. During this quarter, the counties also continued to have a higher percentage of payees who were employed (28.1% vs. 25.9%).

When interpreting employment and earnings information, there are two data

⁷ The median represents the half-way point in the data. For example, if all Maryland October 2014 TCA payees' earnings are arranged in ascending order, \$6,894 represents the earnings in the middle.

limitations to consider, also described in detail in the methods chapter. First, the employment data maintained by the state includes only quarterly data. In the data, clients employed for a single day in one quarter and clients employed every day in the same quarter are counted equally in the percentage employed for any quarter. Reported earnings, then, are also affected by a payee's length of employment. If a payee worked a relatively shorter time-frame during the measured year, their earnings will be lower. Second, only in-state employment is maintained in the database. We do not have employment data on

payees working in a neighboring state or in Washington, D.C.

Despite these data limitations, the earnings reported in Table 6 are very real and represent what many payees earned for their families in the years before October 2014. We expect payees to have low earnings in the time period before and during their TCA receipt, because it is these circumstances which lead them to seek assistance. However, these low earnings illustrate why Maryland's cash assistance program is so incredibly vital to ensuring families' most basic needs are met.

Table 6. Historic and Current Employment
October 2014

	Counties (n=13,551)	Baltimore City (n=9,556)	Maryland (n=23,107)
Previous Two Years (10/12 - 09/14)			
Percentage employed*	51.0% (6,674)	49.4% (4,603)	50.3% (11,277)
Average [Median] total earnings***	\$20,003 [\$8,251]	\$12,607 [\$5,574]	\$16,983 [\$6,894]
Average [Median] quarterly earnings***	\$3,378 [\$2,040]	\$2,357 [\$1,600]	\$2,961 [\$1,857]
Previous Year (10/13 - 09/14)			
Percentage employed**	40.0% (5,227)	38.0% (3,540)	39.1% (8,767)
Average [Median] total earnings***	\$11,229 [\$4,940]	\$6,918 [\$3,156]	\$9,487 [\$4,003]
Average [Median] quarterly earnings***	\$3,348 [\$1,919]	\$2,270 [\$1,473]	\$2,913 [\$1,719]
Fourth Quarter of 2014 (10/14 - 12/14)			
Percentage employed***	28.1% (3,671)	25.9% (2,419)	27.2% (6,090)
Average [Median] total earnings***	\$4,156 [\$2,595]	\$3,023 [\$2,197]	\$3,706 [\$2,443]

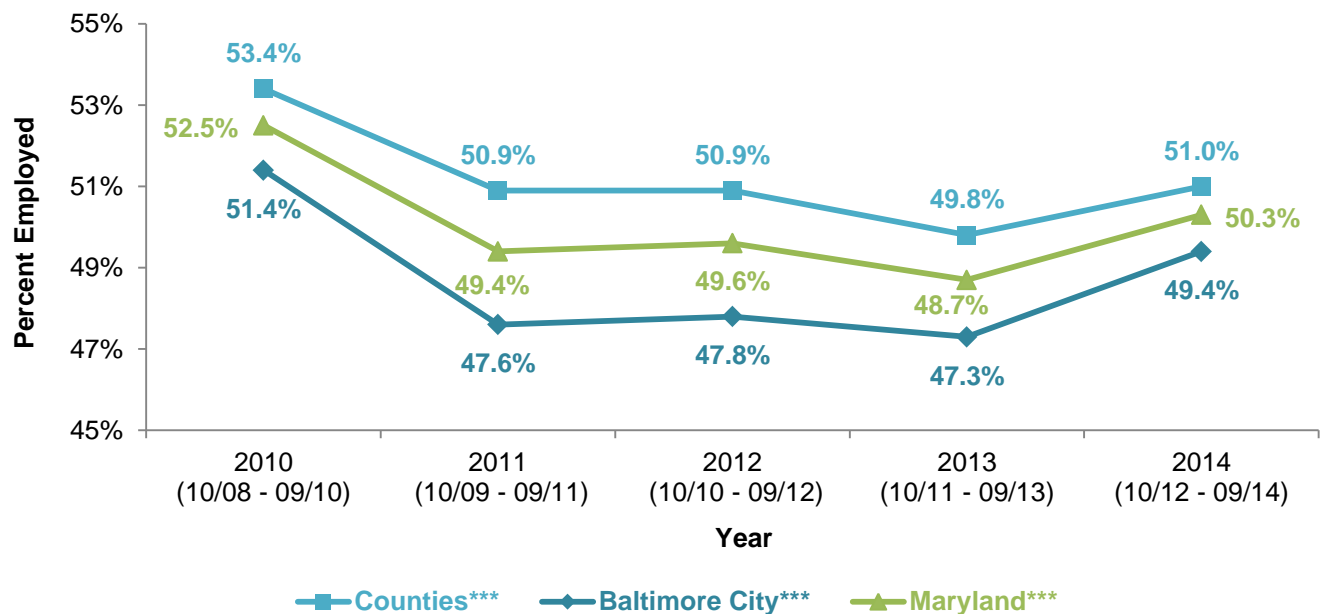
Note: 704 individuals are excluded due to missing identifiers. Earnings are reported only for payees with employment. We do not know how many hours per week or number of weeks that individuals worked in each quarter and cannot calculate hourly or weekly wages. Earnings are standardized to 2014 dollars. Valid percentages are reported. *p<.05 **p<.01 ***p<.001

Trends in Employment and Earnings, 2010 – 2014

In addition to a snapshot of payees' employment and earnings experiences, we examine trends over time in Figure 7 and Figure 8 to provide additional context for payees in the October 2014 caseload. As shown in Figure 7, the percentage of payees employed in the previous two years declined between the October 2010 caseload and October 2011 caseload. Between October 2011 and October 2012, the percentage of payees who previously

worked remained stable in both the counties and Baltimore City. Following this year of stability, employment rates declined slightly between October 2012 and October 2013. In October 2014, for the first time since 2007, there was an increase in the percentage of payees who worked in the previous two years (48.7% in 2013 to 50.3% in 2014). This increase is observed for both the counties (49.8% to 51.0%) and Baltimore City (47.3% to 49.4%). Given the state of Maryland's economy, we can likely expect more TCA payees to be connected to employment.

Figure 7. Percent of Payees Working in the Previous Two Years 2010 – 2014



Note: 704 individuals are excluded due to missing identifiers. Valid percentages are reported. * $p < .05$ ** $p < .01$ *** $p < .001$

The pattern of economic recovery shown in Figure 7 is also evident in Figure 8, which shows the median total earnings for the previous two years. Reporting average earnings can sometimes be misleading; individual payees who earn substantially more inflate the average. Median earnings, on the other hand, are not inflated by high earnings and paint a more genuine picture of what payees are earning. Therefore, in Figure 8, median earnings, rather than average earnings, are shown.

Overall, Figure 8 shows a trend of increasing earnings since October 2011. Although median earnings fell between October 2010 and October 2011, earnings increased in the counties between October

2011 and October 2013. On the other hand, earnings among employed payees in Baltimore City continued to decrease through October 2013. Between October 2013 and October 2014, though, earnings grew in both Baltimore City and the counties. For the state, median earnings in the previous two years rose from \$6,387 in 2013 to \$6,894 in 2014. The increase in the counties was larger (+ \$657) than in Baltimore City (+ \$451). These increases in earnings are consistent with data produced by the Bureau of Labor Statistics, which documented growth in average weekly wages between 2013 and 2014 (United States Department of Labor, Bureau of Labor Statistics, 2015).

Figure 8. Median Total Earnings in the Previous Two Years
2010 – 2014



Note: 704 individuals are excluded due to missing identifiers. Earnings are reported only for payees 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. Earnings are standardized to 2014 dollars. Valid percentages are reported. *p<.05 **p<.01 ***p<.001

CONCLUSIONS

For the past several years, the *Life on Welfare* series examined cash assistance payees through the lens of the Great Recession. Amid rising unemployment and meager earnings for those employed, some families struggled to make ends meet and turned to the state for assistance. Even in the years following the recession, the economy was slow to recover. Now, we are far into the recovery and have reached a turning point in Maryland's TCA caseload.

Some findings, such as the typical demographic and case profile, have gone unchanged. Baltimore City payees continue to have a distinct profile from payees in the counties. Baltimore City payees are less likely to have finished high school, though most *have* attained that credential. On average, Baltimore City payees also have longer cash assistance histories and more months used towards their federal time limit. Overall, though, TCA usage is still a short-term solution for most families.

With the improving economy, the caseload continues to become increasingly work-exempt, similar to its composition before the recession. This is largely driven by the decline of traditional single-parent cases that are subject to work requirements, as well as an increase in the long-term disabled caseload. The long-term disabled caseload, however, remained relatively stable between 2013 and 2014.

For the first time since the economic crisis, payees are having more positive employment experiences. Between 2013 and 2014, the employment rate and earnings increased for payees in both the counties and Baltimore City. This is consistent with Maryland's overall economy;

the unemployment rate remains stable at approximately five percent and jobs continue to be added to the economy each month (Maryland Department of Labor, Licensing and Regulation, 2015a; Wells & Mirabella, 2015).

Even more promising, various organizations have partnered to support local economies by creating jobs and providing training and skill-building opportunities. The Maryland Department of Labor, Licensing and Regulation and the Baltimore City Mayor's Office of Employment Development, for example, were awarded a federal grant to provide skill development and employment opportunities to residents in the Baltimore area (Maryland Department of Labor, Licensing and Regulation, 2015c).

Additionally, Baltimore City has applied for the White House TechHire initiative, which if approved, will be awarded federal dollars to provide training in technology-related fields (Dance, 2015). Welfare clients will also have new opportunities to access education and training through the workforce system because of the Workforce Innovation and Opportunity Act (WIOA) passed in 2014.

This annual update to the *Life on Welfare* series suggests that Maryland's most vulnerable families are finally experiencing the economic recovery. The forthcoming economic stimulation and human capital investment should help payees secure jobs and work towards providing for their families. In the meantime, this program will continue to provide a safety net for vulnerable low-income families and assist them in achieving self-sufficiency.

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APPENDIX A: PAYEE DEMOGRAPHIC CHARACTERISTICS BY JURISDICTION, OCTOBER 2014

Jurisdiction	Percentage of the Caseload	Female	Caucasian^	African American^	Hispanic	Other^	Never Married	Did Not Finish Grade 12	Average Age
Baltimore City	41.4%	94.6%	7.3%	89.0%	2.9%	0.9%	87.3%	44.4%	34.7
Baltimore County	12.4%	93.5%	28.3%	65.7%	4.1%	1.8%	73.8%	24.4%	37.4
Prince George's	9.6%	94.7%	3.6%	86.6%	8.9%	0.9%	82.0%	17.0%	37.5
Anne Arundel	5.8%	92.7%	38.4%	51.9%	8.6%	1.1%	71.0%	24.7%	38.7
Montgomery	5.1%	91.2%	13.0%	64.4%	18.8%	3.8%	73.3%	22.2%	36.6
Washington	3.2%	93.3%	63.0%	31.2%	4.5%	1.2%	69.4%	26.7%	37.9
Wicomico	3.0%	95.8%	28.0%	65.3%	6.4%	0.3%	73.5%	38.3%	36.1
Cecil	2.3%	90.4%	76.5%	18.2%	5.1%	0.2%	52.0%	41.7%	39.4
Harford	2.3%	92.4%	49.7%	46.7%	2.6%	1.0%	70.2%	28.2%	40.0
St. Mary's	2.2%	91.1%	46.8%	49.4%	1.9%	1.9%	69.8%	36.8%	35.0
Allegany	1.8%	88.7%	89.2%	10.0%	0.7%	0.0%	52.8%	27.8%	35.6
Charles	1.7%	95.5%	23.6%	74.2%	2.1%	0.0%	75.6%	27.7%	37.8
Frederick	1.7%	95.4%	41.8%	45.4%	10.7%	2.2%	67.7%	28.2%	37.5
Howard	1.7%	94.5%	19.3%	72.4%	5.4%	2.9%	79.6%	23.5%	38.2
Dorchester	1.2%	95.8%	30.0%	64.1%	4.8%	1.1%	59.7%	37.1%	36.9
Carroll	0.9%	94.0%	82.2%	12.6%	5.2%	0.0%	45.5%	27.8%	40.5
Somerset	0.8%	93.8%	33.0%	64.8%	1.1%	1.1%	66.1%	34.4%	33.8
Caroline	0.7%	92.4%	48.4%	30.3%	20.6%	0.6%	47.8%	43.2%	41.8
Calvert	0.6%	93.2%	45.5%	52.7%	1.8%	0.0%	61.8%	20.2%	41.2
Queen Anne's	0.4%	91.6%	62.1%	26.4%	8.0%	3.4%	49.5%	15.2%	39.0
Worcester	0.4%	94.4%	41.5%	56.1%	1.2%	1.2%	58.3%	29.7%	43.3
Garrett	0.3%	93.2%	98.6%	1.4%	0.0%	0.0%	28.6%	34.3%	37.6
Kent	0.3%	90.3%	45.6%	48.5%	5.9%	0.0%	65.2%	33.8%	36.6
Talbot	0.3%	95.5%	32.3%	46.2%	20.0%	1.5%	75.0%	30.5%	40.9

Note: ^=non-Hispanic.

APPENDIX B: CASELOAD DESIGNATIONS BY JURISDICTION, OCTOBER 2014

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	33.7%	3.7%	3.8%	0.2%	0.9%	1.8%	25.0%	7.9%	18.0%	3.3%	2.0%
Baltimore County	25.1%	5.0%	5.4%	1.4%	0.7%	1.6%	33.7%	8.8%	13.9%	2.8%	1.6%
Prince George's	29.5%	4.0%	0.2%	1.1%	0.3%	1.8%	39.9%	10.0%	9.4%	2.5%	1.4%
Anne Arundel	17.3%	5.3%	3.0%	0.3%	0.7%	2.2%	43.6%	9.2%	13.8%	3.6%	1.0%
Montgomery	25.2%	2.6%	4.7%	3.4%	0.3%	7.0%	31.6%	9.6%	11.4%	3.4%	0.8%
Washington	9.8%	8.2%	3.6%	0.7%	0.1%	1.4%	37.5%	12.6%	21.0%	3.0%	2.1%
Wicomico	34.0%	4.9%	0.0%	0.1%	1.3%	3.9%	32.6%	7.8%	10.6%	1.9%	2.9%
Cecil	17.6%	3.1%	2.1%	0.0%	0.6%	2.7%	36.7%	6.9%	26.2%	1.1%	3.1%
Harford	11.3%	3.3%	4.3%	0.7%	0.7%	0.9%	44.4%	11.1%	19.0%	1.5%	2.8%
St. Mary's	24.3%	10.3%	3.0%	0.2%	1.8%	4.5%	25.1%	6.1%	21.7%	1.0%	2.0%
Allegany	14.4%	2.9%	4.6%	0.0%	0.5%	5.8%	33.1%	7.7%	26.6%	1.9%	2.6%
Charles	25.9%	6.8%	2.9%	0.0%	0.5%	0.5%	35.9%	12.6%	13.9%	0.5%	0.5%
Frederick	16.8%	6.3%	5.3%	0.3%	0.5%	1.8%	38.3%	10.9%	15.2%	1.0%	3.6%
Howard	18.1%	4.2%	4.2%	1.2%	2.2%	3.0%	33.0%	7.2%	23.1%	2.2%	1.5%
Dorchester	21.8%	7.0%	2.1%	0.0%	0.7%	3.5%	41.1%	8.4%	11.2%	2.5%	1.8%
Carroll	15.3%	3.7%	3.2%	0.5%	0.5%	0.0%	45.8%	7.9%	17.1%	2.8%	3.2%
Somerset	32.8%	13.0%	0.0%	0.0%	0.5%	5.2%	28.1%	5.7%	10.9%	1.6%	2.1%
Caroline	8.2%	3.2%	0.0%	0.0%	0.0%	1.3%	69.6%	5.1%	9.5%	1.3%	1.9%
Calvert	18.0%	7.5%	1.5%	0.8%	5.3%	1.5%	49.6%	9.0%	4.5%	2.3%	0.0%
Queen Anne's	22.1%	6.3%	1.1%	0.0%	1.1%	6.3%	37.9%	9.5%	12.6%	2.1%	1.1%
Worcester	4.4%	4.4%	0.0%	0.0%	0.0%	0.0%	61.1%	13.3%	16.7%	0.0%	0.0%
Garrett	5.5%	6.8%	8.2%	0.0%	0.0%	4.1%	32.9%	4.1%	35.6%	2.7%	0.0%
Kent	11.1%	5.6%	1.4%	0.0%	0.0%	5.6%	30.6%	9.7%	33.3%	1.4%	1.4%
Talbot	6.1%	1.5%	1.5%	1.5%	1.5%	0.0%	65.2%	1.5%	18.2%	0.0%	3.0%

APPENDIX C: WORK-ELIGIBLE AND WORK-EXEMPT CASELOAD DESIGNATIONS, 2010 – 2014

	2010 (n=26,832)	2011 (n=27,282)	2012 (n=25,566)	2013 (n=23,872)	2014 (n=23,107)
Work-Eligible	45.7% (12,260)	44.9% (12,257)	40.8% (10,418)	38.0% (9,073)	38.5% (8,886)
Single-Parent Cases	37.4% (10,024)	35.6% (9,719)	32.1% (8,203)	28.1% (6,709)	27.0% (6,229)
Earnings Cases	3.6% (962)	4.1% (1,130)	3.5% (903)	3.9% (939)	4.5% (1,029)
Short-term Disabled	1.3% (347)	1.5% (402)	1.9% (488)	2.7% (644)	3.4% (782)
Legal Immigrant	0.6% (155)	0.6% (165)	0.6% (147)	0.6% (151)	.6% (145)
Domestic Violence	0.8% (211)	0.9% (241)	0.9% (226)	0.9% (205)	.8% (175)
Two-Parent Cases	2.1% (561)	2.2% (600)	1.8% (451)	1.8% (425)	2.3% (526)
Work-Exempt	54.3% (14,562)	55.1% (15,023)	59.2% (15,146)	62.0% (14,799)	61.5% (14,216)
Child-Only	30.4% (8,149)	29.0% (7,910)	30.5% (7,785)	31.8% (7,584)	32.2% (7,429)
Child under One	10.1% (2,710)	10.0% (2,715)	9.5% (2,423)	9.7% (2,311)	8.6% (1,989)
Long-term Disabled	10.0% (2,680)	11.9% (3,233)	14.6% (3,741)	16.0% (3,823)	16.2% (3,736)
Caring for Disabled Family Member	1.9% (512)	2.4% (662)	2.8% (717)	2.8% (666)	2.8% (643)
Needy Caretaker Relative	1.9% (511)	1.8% (503)	1.9% (480)	1.7% (415)	1.8% (419)



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