



# CECIL COUNTY: ADULTS RECEIVING TEMPORARY CASH ASSISTANCE IN 2018

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Despite its small size, Maryland is a diverse state. Its 24 jurisdictions sometimes have very different populations, and, consequently, may have very different needs. While statewide data can be extraordinarily helpful to state-level program managers and policymakers, it may not reflect the customers that local departments of social services see in their offices.

To assist local departments in serving their Temporary Cash Assistance (TCA) customers better, we are examining adult recipients in each of the 24 jurisdictions over the course of four years. In this brief, we focus on Cecil County, which is located in the northeast part of the state and is nearly equidistant between Baltimore and Philadelphia. Cecil County's percentage of families with children under 18 years of age living in poverty is nearly identical to the state average of 10.1% (U.S. Census Bureau, 2018c). The median family income (\$85,539) in Cecil County is only \$10,000 lower than the median family income in Maryland (U.S. Census Bureau, 2018c). Thus, it is not surprising that Cecil County has a small percentage of the statewide caseload receiving TCA benefits (2%) in state fiscal year 2018.

Even though adult recipients in Cecil County are a small portion of the state's TCA caseload, it is worth noting ways in which they differ from recipients in other parts of the state. Table 1, on the following page, provides an overview of the demographic characteristics of adult TCA recipients in Cecil County. They are Caucasian (68.7%) women (86.3%) in their mid-30s who never married (64.5%), which is mostly similar to adult recipients statewide. Compared to the rest of the state, Cecil County recipients are much more likely to be Caucasian (68.7% vs. 22.2%). Although their rates of marriage (9.3%) are similar to TCA recipients statewide, they are more likely to have been previously married (26.2% vs. 12.1%).

For adult recipients who are required to work or to participate in work-related activities, educational attainment is a particularly important characteristic, as it can affect the job opportunities that are available to customers. Figure 1 places educational attainment among

## KEY FINDINGS

- ❖ Cecil County adult recipients are typically Caucasian women in their early 30s who never married.
- ❖ About two in five adults have not finished high school, and over 30% have a disability that is expected to last over 12 months.
- ❖ Two in five Cecil County adult recipients worked in the year before they began receiving TCA, but only 37% of those employed worked all four quarters in that year.
- ❖ Earnings among employed adult recipients in that year were low, with a median close to \$6,150.
- ❖ Over 40% of Cecil County adult recipients who worked in the year before they received TCA were employed in food and beverage stores or in administrative and support services.

**Table 1. Demographics**

<b>Gender</b>	
% Female	86.3%
<b>Age</b>	
Average	33.8
<b>Race &amp; Ethnicity</b>	
% Caucasian^	68.7%
% African American^	26.0%
% Hispanic	4.6%
% Other^	0.8%
<b>Marital Status</b>	
% Married	9.3%
% Never Married	64.5%
% Divorced, Separated, or Widowed	26.2%

**Note:** ^=non-Hispanic. Valid percentages reported.

Cecil County adult recipients in context with adult recipients statewide and in other jurisdictions. The lines represent the range of values seen in all 24 jurisdictions, with the bars at the top and bottom indicating the *statewide high*—the highest value across all jurisdictions—and the *statewide low*—the lowest value across all jurisdictions. The

square shows what the statewide average is, and the colored diamond denotes where Cecil County falls.

Comparing Cecil County with the rest of the state shows that adult recipients in Cecil County have much lower educational attainment than their counterparts elsewhere. Nearly two in five (37.7%) Cecil County adult recipients have yet to finish high school or receive a GED, which is higher than the statewide average (27.2%). In fact, Cecil County has the highest percentage of adult TCA recipients without a high school diploma in the state.

The percentage of adult recipients in Cecil County who have finished high school (56.4%) is below the statewide average and is near the statewide low of 52%. Conversely, three in every four (74.6%) adult recipients completed high school in the jurisdiction with the highest percentage.

The percentage of Cecil County adult recipients who have additional education

### *Data and Study Population*

Data comes from the Client Automated Resource and Eligibility System (CARES) and the Maryland Automated Benefits System (MABS), which are the administrative data systems for TCA and Unemployment Insurance (UI), respectively. CARES provides individual- and case-level data on demographics and program participation for families receiving TCA. Additional data on adult recipients' disabilities comes from WORKS, which documents participation in work and work-related activities. 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.

There are a variety of limitations to MABS data. MABS only reports data on a quarterly basis, which means that it is not possible to calculate weekly or monthly employment and earnings. Another limitation is that MABS does not contain data on certain types of employment, such as self-employment, independent contractors, and informal employment; consequently, earnings from under-the-table jobs are not included. Finally, MABS has no information on employment outside Maryland. Nearly one third (31.3%) of Cecil County residents work out of the state, which is much higher than the national average (3.7%) and the state average (16.8%) (U.S. Census Bureau, 2018a). As a result, we may be understating employment and some earnings.

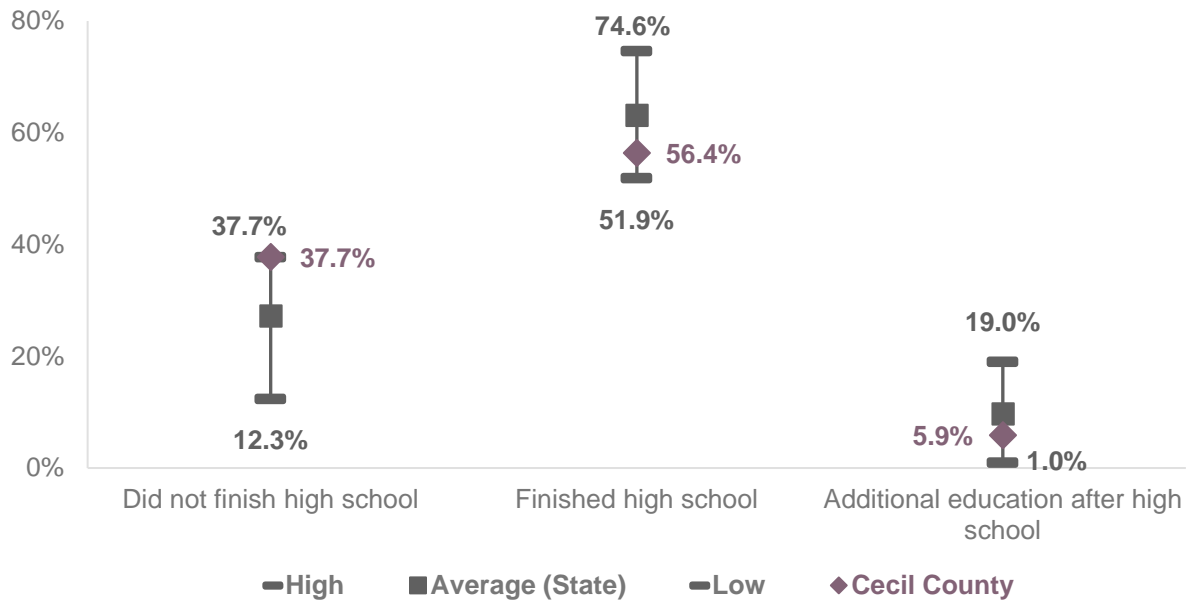
The study population in this report is the unique number of adults who received at least one month of TCA in SFY 2018 (July 2017 to June 2018). Statewide, 20,798 adults received TCA in SFY 2018; in Cecil County, 408 adults received TCA.

after high school is also below the statewide average. Only 6% of Cecil County recipients have additional education after high school, compared to 19% for the jurisdiction with the highest percentage and 10% for the statewide average.

The low level of education among TCA recipients in Cecil County is concerning, as the rate of high school completion among its residents is comparable to the state at about 90% (U.S. Census Bureau, 2018b). This suggests that recipients in the county are particularly disadvantaged and opportunities for completing a high school diploma may prove beneficial. Our research shows that economic stability and good jobs are both more likely when adults have more education (Nicoli, Passarella, & Born, 2013; James & Nicoli, 2016). Obtaining additional education may improve the outcomes of these adult recipients.

The Maryland Department of Human Services is already pursuing one potential avenue to increase educational attainment through partnering with the Maryland Department of Labor, Licensing & Regulation's Division of Workforce Development and Adult Learning. Adult basic education can help adult recipients who lack a high school education with any number of goals, from improving literacy to completing a GED. Furthermore, federal law, in the form of the Workforce Innovation and Opportunity Act (WIOA), encourages this kind of partnership, and Maryland has been a leader in ensuring that high-need adults, such as TCA recipients, receive priority of service as the law mandates (Center for Law and Social Policy, 2016). The Susquehanna Workforce Network provides WIOA services to residents of Cecil and Harford Counties. Additionally, Cecil College provides adult education courses, including GED preparation and English-language classes.

**Figure 1. Educational Attainment**



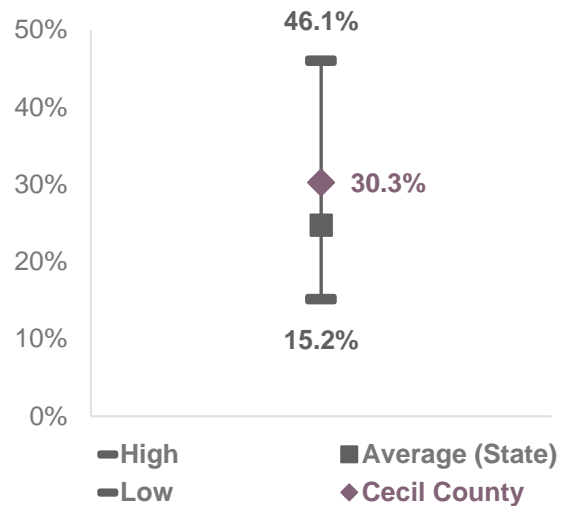
**Note:** *High* refers to the jurisdiction with the highest percentage. *Low* refers to the jurisdiction with lowest percentage. General Education Development program (GED) certificates are included in high school completion rates. Valid percentages reported.

Partnerships with other entities within Maryland's workforce system may also be beneficial for adult recipients with disabilities. Figure 2 shows the percentage of adult recipients who have disabilities that are expected to last longer than 12 months.<sup>1</sup> As with education, the figure includes the percentage for Cecil County adult recipients, the statewide average, and the highest and lowest percentages among all 24 jurisdictions. Just under one in three (30.3%) adult recipients in Cecil County has such a disability, compared to one quarter of adults across the state. The range across the state is much larger, though. In the jurisdiction with the highest percentage, 46% of adult recipients have long-term disabilities, compared to only 15% in the jurisdiction with the lowest percentage.

Even though the percentage of Cecil County adult recipients with disabilities is below the statewide high, there are a substantial number of customers who may require disability-related services. This could be anything from assistance with applications for federal disability programs, such as Supplemental Security Income (SSI), to support for finding and keeping jobs while also managing disabilities. Through a statewide contract with a vendor, caseworkers can already offer assistance to those who need help with applications. For those who want to work, the Division of Rehabilitation Services (DORS), located within the Maryland State Department of Education, may be an excellent resource. For Cecil County residents, a local DORS office is in Elkton. Like the TCA program, DORS is part of Maryland's workforce

system, so this is another way that closer collaboration with workforce partners may benefit TCA customers.

**Figure 2. Percent with Disabilities Lasting 12+ Months**



**Note:** *High* refers to the jurisdiction with the highest percentage. *Low* refers to the jurisdiction with lowest percentage. Valid percentages reported.

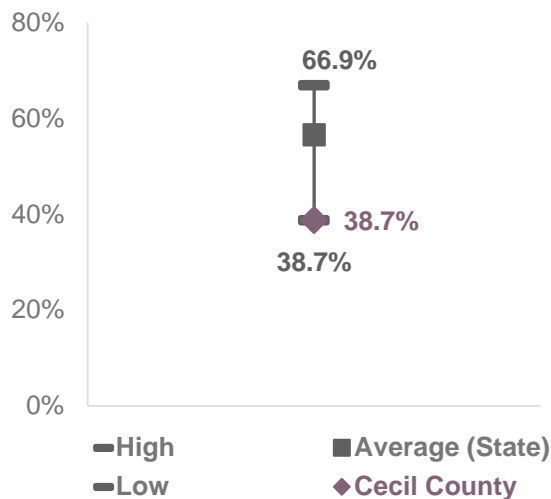
As TCA moves toward being more fully integrated with its workforce partners, understanding adult recipients' work histories is even more important. After all, past employment experiences can shape future employment and earnings. To that end, Figure 3 displays the percentage of adult recipients who worked in the year before they began receiving TCA.<sup>2</sup> Less than two in every five (38.7%) Cecil County adult recipients were employed in that year, which is the lowest percentage in the state. Since this percentage does not include out-of-state employment, it certainly underestimates the actual employment participation among adult recipients given

<sup>1</sup> This data, which comes from WORKS, represents the percentage of adult recipients with an *OTD* code at any point in SFY 2018. *OTD* is a state-defined activity code indicating that the individual has a disability that is expected to last over 12 months.

<sup>2</sup> This percentage reflects adult recipients who were engaged in formal employment in a job covered by the Maryland Unemployment Insurance system. Please see the sidebar on data on page 2 for more information.

Cecil County's high level of out-of-state employment among residents (31%). This is less of an issue across the state, in which 57% of adult recipients were employed in the prior year. The jurisdiction with highest percentage reached 67%.

**Figure 3. Percent Employed**  
Year before TCA Receipt



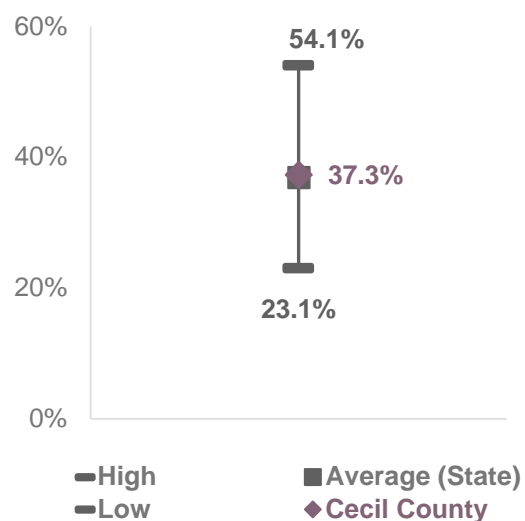
**Note:** *High* refers to the jurisdiction with the highest percentage. *Low* refers to the jurisdiction with lowest percentage. Valid percentages reported.

While these percentages provide useful information, it may also be helpful to know how many quarters adult recipients worked in the year before they began receiving TCA. Each year contains four quarters, so Figure 4 presents the percentage of employed adult recipients who worked all four quarters of that year. Less than two in five (37.3%) employed Cecil County adult recipients worked all four quarters, which is equivalent to the statewide average. There is considerable variation across the state, however. In the jurisdiction with the highest percentage, over half of employed adult recipients worked in all four quarters, but the statewide low is 23%.

Knowing that about two in five Cecil County adult recipients were employed in the year

before receiving TCA and that less than 40% of those employed adults worked in all four quarters provides some context on what these recipients may need in order to become self-sufficient. These findings indicate that many adult recipients have worked in the recent past, but more than 60% of those who were employed did not work consistently over the course of a year. Thus, while some adults may need assistance in finding a job, those who find jobs may need ongoing services, at least at first, to help them maintain employment.

**Figure 4. Percent Who Worked Four Quarters**  
Year before TCA Receipt



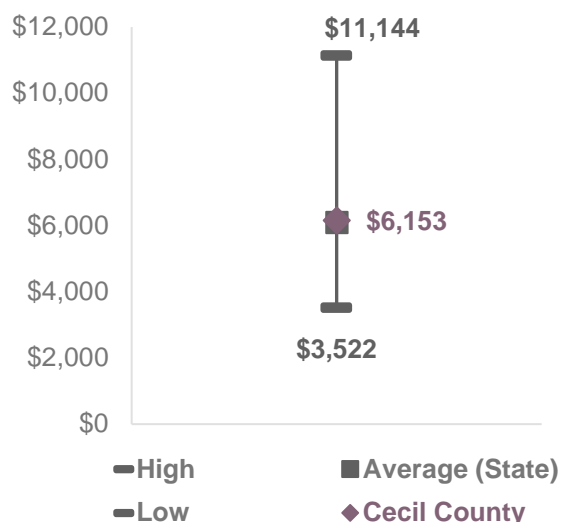
**Note:** *High* refers to the jurisdiction with the highest percentage. *Low* refers to the jurisdiction with lowest percentage. Valid percentages reported.

Another critical aspect of adult recipients' employment histories is how much they are able to earn. Figure 5 shows median earnings in the year before adult recipients began receiving TCA for Cecil County, the state, and the jurisdictions with the highest and lowest earnings. Even though these earnings represent what employed adult recipients earned in one year, it is important to remember that these earnings usually do

not reflect full-time, full-year employment. As Figure 4 revealed, most employed adults work less than four quarters in a year.

In Cecil County, and across the state, median earnings are very low. Employed adult recipients in Cecil County earned \$6,153 in the year before TCA receipt, which matches the state median. It is still over \$2,500 more than the statewide low, although it is \$5,000 less than the statewide high. Regardless, even in the jurisdiction with the highest median earnings (\$11,144), earnings were far below \$20,780, which was the 2018 federal poverty threshold for a three-person household (U.S. Department of Health and Human Services, 2018).

**Figure 5. Median Earnings**  
Year before TCA Receipt



**Note:** *High* refers to the jurisdiction with the highest percentage. *Low* refers to the jurisdiction with lowest percentage. Earnings are standardized to 2018 dollars.

These low wages add another piece to the puzzle. From earlier figures, we know that many adult recipients work before receiving

TCA, but they often do not work in all four quarters. Low wages may be both cause and consequence of this inconsistent work. Adult recipients may be unable to earn enough to cover their job-related expenses, such as transportation, uniforms, and child care, which may lead to an inability to work. At the same time, inconsistent work is likely to drive wages downward.

One strategy to increase wages focuses on the industries in which adult recipients work. Some jobs can be performed in a number of different industries. For example, administrative assistants may work in health care settings, in schools, or in private firms, but each of these industries may compensate administrative assistants differently. Helping adult recipients find employment in industries that offer higher pay is one way to increase self-sufficiency.

In Table 2 we report the four most common industries among Cecil County adult recipients who worked in the year before receiving TCA.<sup>3</sup> Almost one quarter (24.1%) worked in food and beverage stores, and nearly one in five (18.4%) worked in administrative and support services, which includes temporary employment agencies. Both general retail stores and gasoline stations employed 7% of adult recipients in Cecil County. Hence, nearly 60% of all employed adult recipients in Cecil County worked in one of these industries.

Prior research has found that administrative and support services and general retail are not associated with high earnings. Individuals who left TCA and initially worked in these industries have below-average earnings, and they were more likely to

<sup>3</sup> Industries were identified with three-digit North American Industry Classification System (NAICS) codes and are described in Table 2.



return to TCA (Nicoli, Passarella, & Born, 2014). They were also less likely to realize economic stability after exiting TCA (James & Nicoli, 2016).

**Table 2. Most Common Industries**  
*Year before TCA Receipt*

<p><b>Food &amp; Beverage Stores</b> Retail stores that sell food and beverages, such as grocery stores and specialty drink stores. (NAICS 445)</p>	24.1%
<p><b>Administrative &amp; Support Services</b> Organizations that support day-to-day operations—clerical, cleaning, and general management activities—and temporary employment services. (NAICS 561)</p>	18.4%
<p><b>General Retail</b> Department stores and other general merchandise stores. (NAICS 452)</p>	7.0%
<p><b>Gasoline Stations</b> Retail for automotive fuels and oils and may include convenience store items. (NAICS 447)</p>	7.0%

**Note:** Valid percentages reported.

However, individuals who left TCA and initially worked in health care, government, or education industries have above-average earnings (Nicoli et al., 2014) and were more likely to attain economic stability after exit (James & Nicoli, 2016). Three of the top five employers in Cecil County are hospitals or educational institutions—Perry Point VA Medical Center, Union Hospital, and Cecil College—suggesting that jobs in health care and education may be attainable for TCA recipients (Sage Policy Group, 2016). Furthermore, adult recipients can also obtain industry certifications at Cecil College, many of which can be completed in six months (Cecil College, n.d.). Helping adult recipients work in higher paying industries is one potential pathway to increase earnings.

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