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# HARFORD COUNTY: ADULTS RECEIVING TEMPORARY CASH ASSISTANCE IN 2016

Elizabeth Gleason & Letitia Logan Passarella

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 better serving their Temporary Cash Assistance (TCA) customers, we are examining adult recipients in each of the 24 jurisdictions over the next four years. In this brief, we focus on Harford County, located in the northeast region of the state. Harford County is home to Aberdeen Proving Ground, its largest employer. It is part of the Baltimore-Columbia-Towson Metropolitan Statistical Area, meaning that there is a high degree of economic integration among the counties<sup>1</sup> in this area (U.S. Census Bureau, 2017). One in 10 Harford County families with children under the age of 18 were living below the poverty line between 2011 and 2015, similar to the statewide percentage of 10.7% (U.S. Census Bureau, 2016b). Median family income was \$93,217 in Harford County and \$90,089 in Maryland (U.S. Census Bureau, 2016b).

Given these high earnings, it is unsurprising that the population of TCA customers in Harford County is small, only 2.1% of the statewide caseload. Because adult recipients in Harford County make up such a small portion of the state's caseload, it is valuable to note the ways in which they differ from recipients in other parts of the state, differences masked by looking at the state as a whole. Table 1 provides an overview of the demographic characteristics of Harford County adult recipients. Harford County TCA recipients are typically African American (49.4%) or Caucasian (46.3%) women (89.8%) in their early 30s who never married (80.3%). Compared to Maryland as a whole, Harford County recipients are more likely to be Caucasian and less likely to be African American.

## KEY FINDINGS

- ❖ Harford County adult recipients are typically African American or Caucasian women in their early 30s who never married.
- ❖ Three in four finished high school.
- ❖ Nearly 30% have a disability that is expected to last over 12 months.
- ❖ Six in 10 worked in the year before they began receiving TCA, but only about 40% 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 \$5,100.
- ❖ Half of Harford County adult recipients who worked in the year before they received TCA were employed in three industries: administrative and support services, restaurants, and general retail.

<sup>1</sup> This statistical area includes Baltimore City and the counties of Anne Arundel, Baltimore, Carroll, Harford, Howard, and Queen Anne's.

**Table 1. Demographics**

<b>Gender</b>	
% Female	89.8%
<b>Age</b>	
Average	32.7
<b>Race &amp; Ethnicity</b>	
% Caucasian <sup>^</sup>	46.3%
% African American <sup>^</sup>	49.4%
% Hispanic	3.9%
% Other <sup>^</sup>	0.4%
<b>Marital Status</b>	
% Married	6.9%
% Never Married	80.3%
% Divorced, Separated, or Widowed	12.8%

**Note:** <sup>^</sup>=non-Hispanic. Valid percentages reported.

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 them. Figure 1 presents

educational attainment among Harford County adult recipients alongside 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 indicates the *statewide average*, and the colored diamond denotes Harford County.

Comparing Harford County with the rest of the state shows that adult recipients in Harford County have somewhat higher levels of educational attainment than their counterparts elsewhere. One quarter (24.9%) of Harford County adult recipients have yet to finish high school or receive a GED, which is lower than the statewide average of 31.4% and the statewide high of 41.8%.

### 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. Only 3.1% of Harford County residents work out of state, which is close to the national average (3.8%) but far below the state average (17.1%) (U.S. Census Bureau, 2016a). 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 2016 (July 2015 to June 2016). Statewide, 25,467 adults received TCA in SFY 2016; in Harford County, 539 adults received TCA.

The percentage of adult recipients in Harford County who have finished high school (61.9%) is very close to the statewide average. In some jurisdictions, educational attainment among adult recipients is much higher. Over 75% of adult recipients in the jurisdiction with the highest percentage have finished high school.

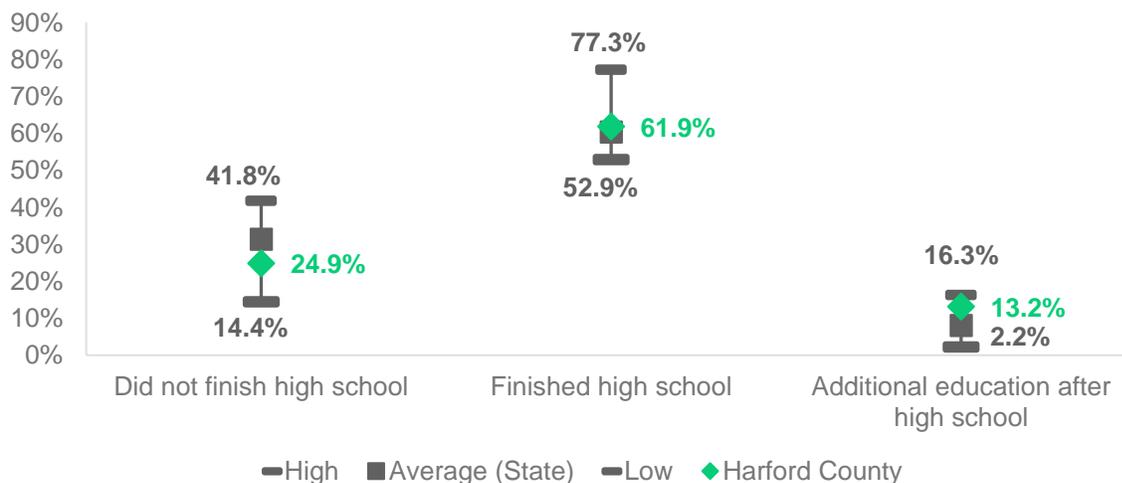
The percentage of adult recipients in Harford County who have additional education after high school is higher than the statewide average. The 13.2% of Harford County recipients with additional education is the fourth highest in the state, only three percentage points away from the statewide high of 16.3%. This suggests that some recipients in Harford County may have education or training that could lead to well-paid jobs.

While Harford County adult recipients generally have higher educational attainment than recipients statewide, providing more opportunities for increasing educational attainment could 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 could improve the chances of Harford County adult recipients achieving self-sufficiency.

The Maryland Department of Human Services is already pursuing one potential strategy for increasing educational attainment and improving recipients' job skills by partnering with the Maryland Department of Labor, Licensing & Regulation's (DLLR) Division of Workforce Development and Adult Learning. Career training and job seeker services can help TCA recipients with any number of goals, from vocational training or GED attainment to improving interview skills. The federal government encourages this type of partnership through the Workforce Innovation and Opportunity Act (WIOA). Maryland is a national leader in ensuring that high-need adults, including TCA recipients, receive priority for career and training services as the law mandates (Center for Law and Social Policy, 2016).

**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.

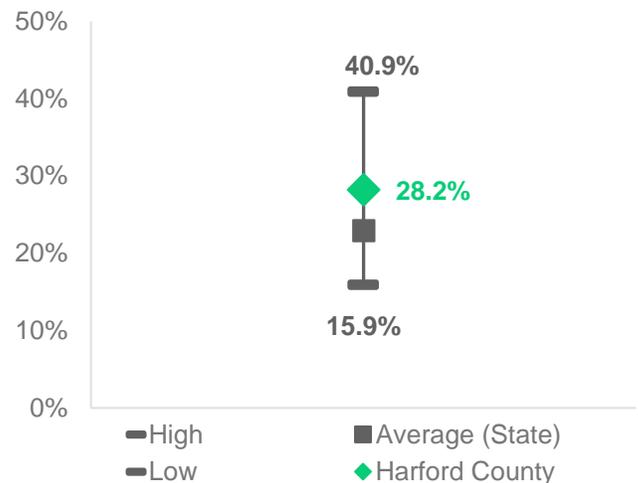
Partnerships with other facets of Maryland’s workforce development system may also benefit adult TCA recipients with disabilities. Figure 2 shows the percentage of adult recipients who have disabilities that are expected to persist for longer than 12 months.<sup>2</sup> The figure includes the percentage for Harford County adult recipients, the statewide average, and the statewide high and low values across all jurisdictions. About three in 10 (28.2%) adult recipients in Harford County have a disability expected to last more than 12 months, higher than the statewide average of 23.0% and the statewide low of 15.9%. This suggests that Harford County adult recipients are more likely to have disabilities that impact their ability to work than their counterparts in other jurisdictions in the state. However, the statewide high is 40.9%, and nine other jurisdictions in Maryland have higher percentages of disabled adult recipients.

Because the percentage of Harford County adult recipients with disabilities is high, they may be especially likely to require disability-related services. These include assistance with applications for federal disability programs, like Supplemental Security Income (SSI) and support for finding and keeping jobs while also managing their disabilities. As of October 2015, caseworkers can offer assistance with applications for disability programs through a statewide contract with a vendor.

For those with long-term disabilities who want to work, the Division of Rehabilitation Services (DORS), located within the Maryland State Department of Education,

may be an excellent resource. Like TCA, DORS is part of Maryland’s workforce development system, so this is another way that closer collaboration with workforce development partners may benefit TCA customers.

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



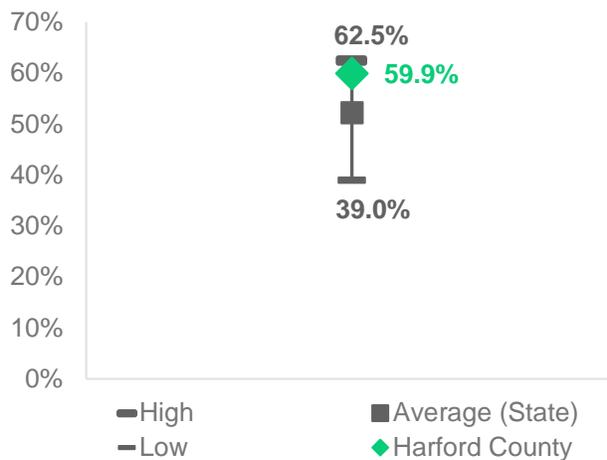
**Note:** *High* refers to the jurisdiction with the highest percentage. *Low* refers to the jurisdiction with lowest percentage. Valid percentages reported.

As TCA moves towards increased collaboration with its workforce development partners, understanding adult recipients’ work histories becomes even more important. The past employment experiences of adult recipients can shape their future employment and earnings. Figure 3 displays the percentage of adult recipients who worked in the year before they began receiving TCA.<sup>3</sup> Nearly three in five (59.9%) Harford County adult recipients were employed in that year, the second highest percentage in the state.

<sup>2</sup> This data, which comes from WORKS, represents the percentage of adult recipients with an OTD code at any point in SFY 2016. OTD is a state-defined activity code indicating that the individual has a disability that is expected to last for over 12 months.

<sup>3</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 page 2 for more information.

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



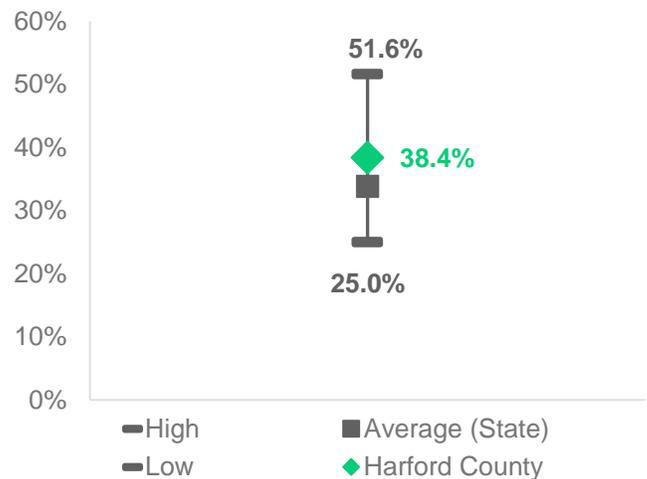
**Note:** *High* refers to the jurisdiction with the highest percentage. *Low* refers to the jurisdiction with lowest percentage. Valid percentages reported.

It is also useful to examine how many quarters adult recipients worked in the year before they began receiving TCA. Figure 4 presents the percentage of employed adult recipients who worked in all four quarters in that year. Nearly two in five (38.4%) Harford County adult recipients worked in all four quarters, compared to the statewide average of 33.9%. However, just over half (51.6%) of adult recipients in the jurisdiction with the highest percentage worked for four quarters in the year before TCA receipt, about 13 percentage points higher than in Harford County.

Even though 60% of Harford County recipients worked at some point in the year before TCA receipt, less than 40% of employed recipients worked for all four quarters suggesting that adult recipients may need more than just assistance in finding employment in order to become self-sufficient. These findings indicate that many adult recipients work, but three in five do not work consistently over the course of a year. Thus, while some adult recipients may need

substantial assistance to find employment, those who find employment may need services to help them maintain employment or to navigate seasonal or short-term employment.

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



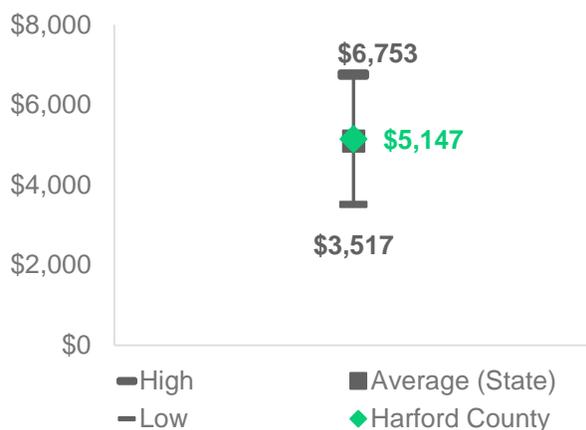
**Note:** *High* refers to the jurisdiction with the highest percentage. *Low* refers to the jurisdiction with lowest percentage. Valid percentages reported.

Along with their employment histories, it is also important to examine adult recipients' earnings histories. Figure 5 displays median earnings for adult recipients in Harford County who were employed in the year before they began receiving TCA, along with median earnings statewide and the highest and lowest median earnings in the 24 jurisdictions. These earnings may not necessarily reflect full-time employment over the course of an entire year. As Figure 4 demonstrated, only about 40% of Harford County adult recipients worked for all four quarters of the year before TCA receipt.

Harford County adult recipients earned a median of \$5,147 in the year before TCA receipt. This is just above the statewide average of \$5,098 and about \$1,600 greater

than the statewide low. However, median earnings for both Harford County recipients and recipients statewide were substantially lower than \$20,160, the 2016 federal poverty threshold for a three-person household (U.S. Department of Health and Human Services, 2016). Thus, while Harford County adult recipients had median earnings similar to other adult recipients in the state, this does not necessarily translate into them having earnings similar to other residents of the county.

**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 2016 dollars. One jurisdiction was excluded from this figure as it represented an outlier in the data.

Low median wages may be partially explained by the inconsistent work patterns described in Figures 3 and 4. While 60% of adult recipients in Harford County worked at some point in the year before TCA receipt, less than 40% of working recipients were employed in all four quarters. Inconsistent employment may drive total earnings down. Low wages may also prevent adult recipients from being able to cover job-

related expenses, such as transportation, uniforms, or child care, which may limit employment retention.

One strategy to increase wages for adult recipients focuses on the industries in which they 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 differ in the compensation they offer for administrative assistant positions. Helping adult recipients find employment in industries that offer higher pay is one way to increase self-sufficiency.

Table 2 reports the three most common industries among Harford County adult recipients who worked in the year before TCA receipt.<sup>4</sup> One quarter (25.2%) worked in administrative and support services, while 13.7% worked in restaurants, and 12.5% worked in general retail. Slightly over half of all employed adult recipients in Harford County worked in one of these three industries. Harford County recipients were more likely to work in administrative and support services and general retail but slightly less likely to work in restaurants than recipients statewide.

Prior research has found that none of these industries are associated with high earnings. Individuals who left TCA and initially worked in one of these industries, particularly restaurants and general retail, had below-average earnings and were more likely to return to TCA (Nicoli, Passarella, & Born, 2014). They were also less likely to realize economic stability after exiting TCA (James & Nicoli, 2016). Conversely,

<sup>4</sup> Industries were identified with three-digit North American Industry Classification System (NAICS) codes and are described in Table 2.

individuals who left TCA and initially worked in outpatient health care, nursing homes, hospitals, and education had above-average earnings (Nicoli et al., 2014) and were more likely to attain economic stability after exit (James & Nicoli, 2016). Thus, helping adult recipients find work in industries that provide higher pay to their workers and encouraging them to work in industries that provide opportunities for climbing the career ladder may help to increase earnings for these recipients.

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

<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>	25.2%
<p><b>Restaurants</b> Full-service or fast food restaurants as well as caterers and mobile food services. (NAICS 722)</p>	13.7%
<p><b>General Retail</b> Department stores and other general merchandise stores. (NAICS 452)</p>	12.5%

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For additional information, please contact Dr. Lisa Nicoli (410.706.2763; [lnicoli@ssw.umaryland.edu](mailto:lnicoli@ssw.umaryland.edu)) at the School of Social Work.

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525 W. Redwood Street  
Baltimore, MD 21201  
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