

HOWARD COUNTY: ADULTS RECEIVING TEMPORARY CASH ASSISTANCE IN 2019

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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 better serving their Temporary Cash Assistance (TCA) customers, we examined adult recipients in 18 of the 24 jurisdictions over the last few years (SFY 2016-2018). This brief profiles Howard County, one of the remaining jurisdictions in this installment. Howard County is located in central Maryland. It is part of the Baltimore-Columbia-Towson Metropolitan Statistical Area, meaning that there is a high degree of economic integration among the counties¹ in this area (U.S. Census Bureau, 2018a). Five percent of families with children under the age of 18 in Howard County were living below the poverty line between 2014 and 2018, which was half of the statewide percentage of 9.8% (U.S. Census Bureau, 2019b). In addition to lower poverty, the county had a median annual family income of \$139,856, which was higher than the median family income for Maryland (\$99,403; U.S. Census Bureau, 2019b).

Howard County is the sixth most populous county in the state (U.S. Census Bureau, 2018b), but has the 12th largest TCA caseload of Maryland's jurisdictions, making up just 2% of the caseload (Gross & Passarella, 2020). Despite its small caseload, it is valuable to note the ways in which adult recipients in this county differ from other jurisdictions as well as the entire state. Table 1 provides an overview of the demographic characteristics of adult recipients. Howard County TCA recipients are typically African American (78.0%) women (93.8%) in their early 30s who never married (77.2%). Compared to Maryland as a whole, Howard County recipients are more likely to be African American and in their late thirties or early forties.

KEY FINDINGS

- ❖ Howard County adult recipients are typically African American women in their 30s who never married.
- ❖ Nearly 80% finished high school.
- ❖ One in four have a disability that is expected to last over 12 months.
- ❖ Over six in 10 worked in the year before they began receiving TCA, but less than half of those employed worked all four quarters in that year.
- ❖ Earnings among employed adult recipients in that year were low, with a median of \$9,313.
- ❖ Over one third of Howard County adult recipients who worked in the year before they received TCA were employed in three industries: administrative and support services, restaurants, and nursing homes.

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

Table 1. Demographics

Gender	
% Female	93.8%
Age	
Average	33.7
Race & Ethnicity	
% Caucasian [^]	14.6%
% African American [^]	78.0%
% Hispanic	3.9%
% Other [^]	3.4%
Marital Status	
% Married	7.3%
% Never Married	77.2%
% Divorced, Separated, or Widowed	15.5%

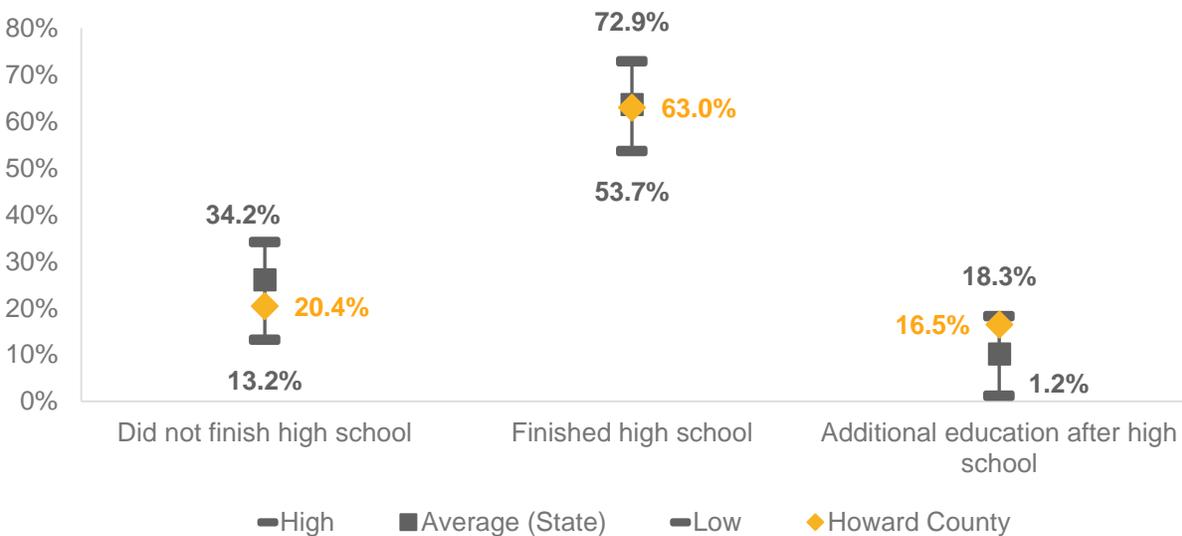
Note: [^]=non-Hispanic. Valid percentages reported.

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 Howard

County adult recipients alongside adult recipients statewide and in other jurisdictions. The lines represent the range of values across 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 Howard County.

Comparing Howard County with the rest of the state shows that adult recipients in Howard County have higher levels of educational attainment than their counterparts elsewhere. One in six (16.5%) Howard county recipients pursued additional education beyond high school, which was much higher than the state average (10.2%). In fact, Howard County had the third highest percentage of TCA recipients who pursued additional education beyond high school of all jurisdictions in Maryland. This suggests that some

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.

recipients in Howard County have education or training beyond high school that could lead to well-paid jobs.

On the other end, one fifth (20.4%) of Howard County adult recipients did not yet finish high school or receive a GED, which was lower than the statewide average of 26% and much lower than the statewide high of 34%. The percentage of adult recipients in Howard County who finished high school (and did not complete additional education) was about the same as the state average (63.0% vs. 63.7%).

While Howard 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 more likely when adults have more education (Nicoli, Passarella, & Born, 2013; James & Nicoli, 2016). More specifically, those without a high school diploma are more

likely to return to TCA while adults with education beyond a high school diploma are more likely to attain median annual earnings above the poverty level (McColl & Passarella, 2019). A recent report also showed that single mothers in Maryland are less likely to live in poverty and earn substantially more after graduating with an associate degree (Center on Equity in Higher Education, 2019). Taken together, these findings suggest that additional education—either in the form of a high school diploma or education beyond high school—could improve the chances of Howard County recipients achieving self-sufficiency.

The Maryland Department of Human Services is already pursuing potential strategies for increasing educational attainment and improving recipients' job skills by partnering with the Maryland Department of Labor's Division of Workforce Development and Adult Learning. Career training and job seeker services can help

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 Temporary Cash Assistance (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. Approximately nine percent of Howard County residents work out of state, which is higher than the national average (3.7%) but far below the state average (16.8%) (U.S. Census Bureau, 2019a). 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 2019 (July 2018 to June 2019). Statewide, 18,510 adults received TCA in SFY 2019; in Howard County 388 adults received TCA.

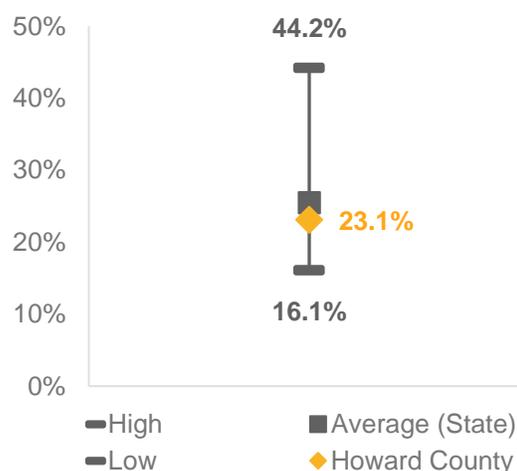
TCA recipients with any number of goals, from vocational training or GED attainment to improving interview skills. The federal government encourages this type of partnership through the Workforce Innovation and Opportunity Act (WIOA). In Howard County, there are nine training providers offering a total of 26 programs that are eligible for WIOA funding (Office of Workforce Information and Performance, n.d.-a).

Partnerships with other entities within 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. The figure includes the percentage for Howard County adult recipients, the statewide average, and the statewide high and low values across all jurisdictions. About one quarter (23.1%) of adult recipients in Howard County have a long-term disability, slightly less than the statewide average, but more than the statewide low of 16%. There are only seven jurisdictions with a lower percentage than Howard County, suggesting that the county is less likely to have recipients with this barrier than their counterparts across the state.

All adult recipients with disabilities are eligible to receive assistance with applications for federal disability programs, like Supplemental Security Income (SSI), and caseworkers can offer assistance with applications for disability programs through a statewide contract with a vendor. The majority of TCA recipients, though, do not successfully receive SSI, despite submitting one or more applications (McColl & Nicoli, 2018).

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 partners may benefit TCA customers.

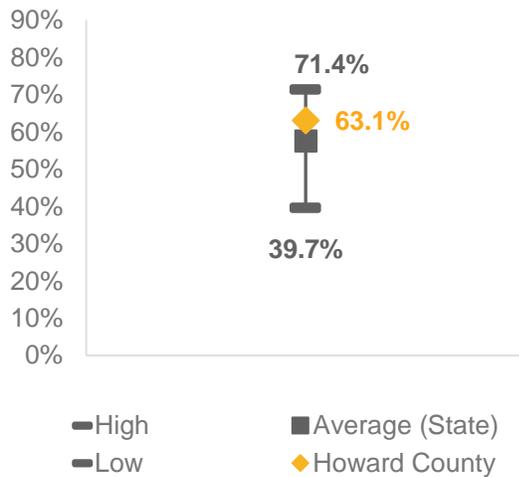
Figure 2. Percent with Disabilities Lasting 12+ Months



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

As TCA continues 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, or highlight opportunities for professional training or other employment services. Figure 3 displays the percentage of adult recipients who worked in the year before they began receiving TCA. Three in five (63.1%) Howard County adult recipients were employed in that year, a few percentage points higher than the state average of 58%.

Figure 3. Percent Employed²
Year before TCA Receipt



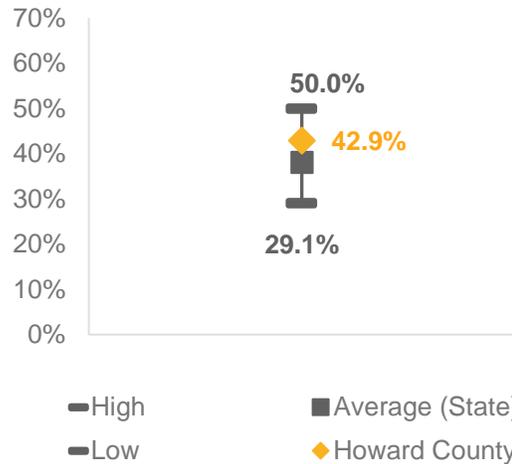
Note: *High* refers to the jurisdiction with the highest percentage. *Low* refers to the jurisdiction with lowest percentage. Valid percentages reported.

It is also useful to examine how many quarters adult recipients worked in the year before receiving TCA. Figure 4 presents the percentage of employed adult recipients who worked in *all* four quarters in that year. More than two in five (42.9%) Howard County adult recipients worked in all four quarters prior to receiving TCA, compared to the statewide average of 38%. Half (50.0%) of employed recipients worked for all four quarters in the jurisdiction with the highest percentage, only a few percentage points higher than in Howard County.

Even though 63% of Howard County recipients worked at some point in the year before TCA receipt, less than half (42.9%) 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 the majority who do work do not work consistently over the

course of a year. Thus, while some adult recipients may need substantial assistance to find employment, most 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.

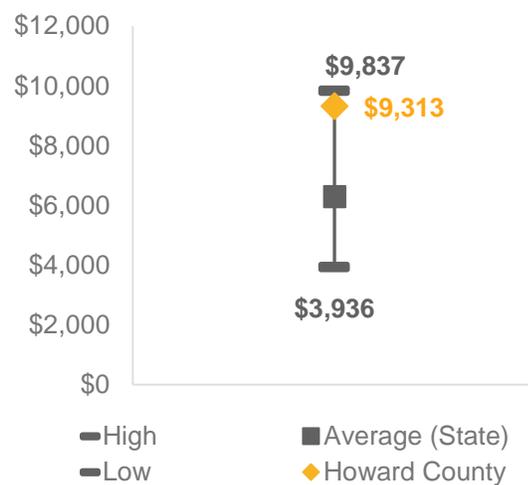
Along with their employment histories, it is also important to examine adult recipients' earnings histories. Figure 5 displays median earnings for adult recipients in Howard County who were employed in the year before they received TCA, along with median earnings statewide and the highest and lowest 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 43% of Howard County adult recipients worked for all four quarters of the year before TCA receipt.

Howard County adult recipients who worked earned a median of \$9,313 in the year

² Please see the sidebar on page 3 for information on employment data.

before TCA receipt. This is about \$3,000 more than the statewide average of \$6,298 and only \$500 less than the statewide high. Although median earnings are relatively high, these earnings for both Howard County recipients and recipients statewide were substantially lower than \$21,330, the 2019 federal poverty threshold for a three-person household (U.S. Department of Health and Human Services, 2019), and, expectedly, earnings were considerably lower than the county’s median earnings for full-time, year-round workers (U.S. Census Bureau, 2019c).

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 2019 dollars.

Low median wages may be partially explained by the inconsistent work patterns described in Figures 3 and 4, since inconsistent employment drives total earnings down. However, it could also be that low wages are also what precipitates inconsistent work patterns. For example, adult recipients may not earn enough to be able to cover job-related expenses, such as

transportation, uniforms, or child care, which may limit employment retention.

One strategy to increase wages focuses on the industries in which adults 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 these positions. Helping adult recipients find employment in industries that offer higher pay is one way to increase self-sufficiency.

As shown in Table 2, Howard County TCA adult recipients are most commonly employed in two industries that are associated with lower earnings: administrative and support sector (15.1%) and restaurants (11.4%). Prior research has found that the top two industries in which Howard County adult recipients were employed are associated with lower earnings. Individuals who left TCA and initially worked in administrative support or restaurants had below-average earnings. Both of these industries are also associated with being more likely to return to TCA (Nicoli, Passarella, & Born, 2014). Former TCA recipients who worked in restaurants or in administrative and support services were also less likely to realize economic stability after exiting TCA (James & Nicoli, 2016).

Howard County, though, is home to several employers in higher-paying industries like healthcare and education. In fact, one quarter of all employed Howard County residents worked in the educational services or healthcare and social assistance industries (U.S. Census Bureau, 2019c). Employers in this industry include Johns Hopkins University and Howard Community

College (Office of Workforce Information and Performance, n.d.-b). As also shown in Table 2, 9% of adult recipients worked in nursing homes and 8% worked in outpatient health care. When TCA recipients exit the program to work in industries like education and healthcare, they generally earn higher wages and are less likely to return to TCA (Nicoli, Passarella, & Born, 2014). Thus, helping adult recipients find and maintain work in industries that provide higher pay to their workers—such as health care—or providing training or other education for positions within these industries, may help increase earnings for these recipients.

Table 2. Three Most Common Industries
Year before TCA Receipt

<p>Administrative and Support Organizations that typically offer contract services that support the day-to-day operations, such as clerical and cleaning activities as well as general management. (NAICS 561)</p>	15.1%
<p>Restaurants Full-service or fast food restaurants as well as caterers and mobile food services. (NAICS 722)</p>	11.4%
<p>Nursing Homes Facilities providing residential care combined with either nursing, supervisory, or other types of care. (NAICS 623)</p>	9.4%
<p>Outpatient Health Care Organizations that provide health care to outpatient ambulatory patients. (NAICS 621)</p>	8.2%

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