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ST. MARY'S 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 St. Mary's County, one of the remaining jurisdictions in this installment. St. Mary's County is located in Southern Maryland. Nine percent of families with children under the age of 18 in St. Mary's County were living below the poverty line between 2014 and 2018, which is virtually the same as the statewide percentage of 9.8% (U.S. Census Bureau, 2019b). Despite similar poverty rates, the county had a median annual family income of \$105,383, which was higher than the median family income for Maryland (\$99,403; U.S. Census Bureau, 2019b).

St. Mary's County, one of Maryland's less populated counties (U.S. Census Bureau, 2018b), makes up 3% of the TCA caseload (Gross & Passarella, 2020). Although it is not one of Maryland's most populated counties, it is valuable to note the ways in which adult recipients in this county differ from the state as a whole. Table 1 provides an overview of the demographic characteristics of adult recipients. St. Mary's County TCA recipients are typically African American (59.0%) or Caucasian (37.9%) women (84.7%) in their early 30s who never married (73.5%). Compared to Maryland as a whole, St. Mary's County recipients are more likely to be Caucasian and less likely to be African American.

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 St. Mary's County adult recipients alongside adult recipients statewide and in other jurisdictions.

KEY FINDINGS

- ❖ St. Mary's County adult recipients are typically African American or Caucasian women in their 30s who never married.
- ❖ Approximately 70% finished high school.
- ❖ One in four have a disability that is expected to last over 12 months.
- ❖ Six in 10 worked in the year before they began receiving TCA, but 45% of those employed worked all four quarters in that year.
- ❖ Earnings among employed adult recipients in that year were low, with a median of \$7,015.
- ❖ More than 40% of St. Mary's County adult recipients who worked in the year before they received TCA were employed in three industries: restaurants, general retail, and administrative and support services.

Table 1. Demographics

Gender	
% Female	84.7%
Age	
Average	32.4
Race & Ethnicity	
% Caucasian^	37.9%
% African American^	59.0%
% Hispanic	1.8%
% Other^	1.2%
Marital Status	
% Married	10.6%
% Never Married	73.5%
% Divorced, Separated, or Widowed	15.9%

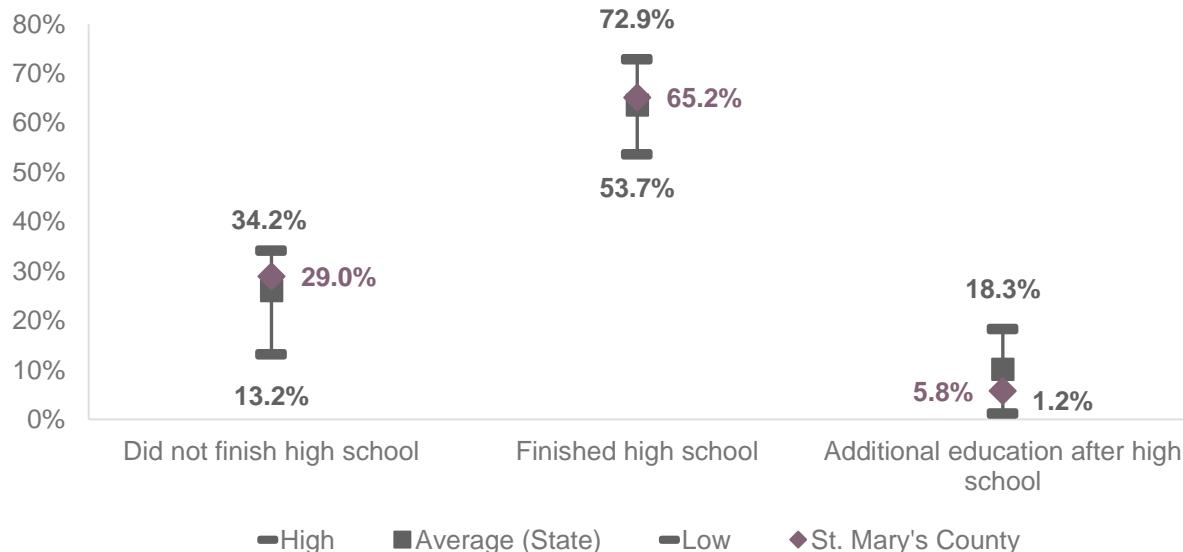
Note: ^=non-Hispanic. Valid percentages reported.

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 St. Mary's County.

Comparing St. Mary's County with the rest of the state shows that adult recipients in St. Mary's County have somewhat higher levels of educational attainment than their counterparts elsewhere. One in three (29.0%) St. Mary's County adult recipients had not yet finished high school or received a GED, which is slightly higher than the statewide average of 26% but lower than the statewide high of 34%.

In addition, the percentage of adult recipients in St. Mary's County who finished high school (and did not receive any additional education) was just above the state average (65.2% vs. 63.7%). Additional education beyond high school for St. Mary's county recipients (5.8%) was lower than the state average (10.2%) but was over four percentage points higher than the statewide

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.

low. This suggests that some recipients in St. Mary's County have education or training beyond high school that could lead to well-paid jobs.

While St. Mary's County adult recipients have slightly higher educational attainment at the high school level 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 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 St. Mary's 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 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).

The College of Southern Maryland's Leonardtown campus offers many of these

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 6.6% of St. Mary's 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 St. Mary's County 517 adults received TCA.

services to St. Mary's County residents along with degree and credit programs. TCA recipients attending the community college may qualify for the Child Care Scholarship Program through the Maryland State Department of Education (Maryland State Department of Education, n.d.). The program gives low-income parents a chance to obtain job training or earn a degree by reducing the burden of costly child care.

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 St. Mary's County adult recipients, the statewide average, and the statewide high and low values across all jurisdictions. One quarter (24.7%) of adult recipients in St. Mary's County have a long-term disability, roughly the same as the statewide average, and more than the statewide low of 16%. There are 15 jurisdictions with a higher percentage than St. Mary's County, suggesting that the county is less likely to have recipients with this barrier than their counterparts across the state.

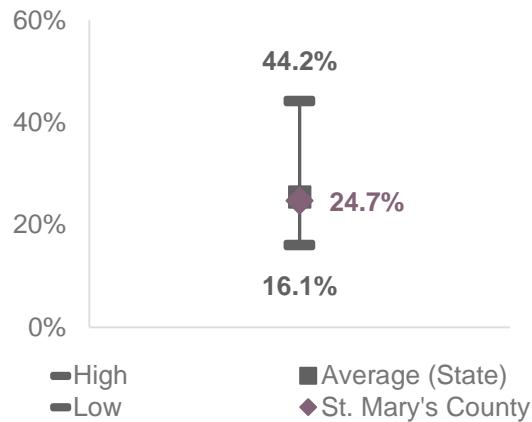
All adult recipients with disabilities are eligible to receive assistance with applications for federal disability programs, like Supplemental Security Income (SSI), and caseworkers can offer assistance with applications for disability programs through a statewide contract with a vendor. The majority 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

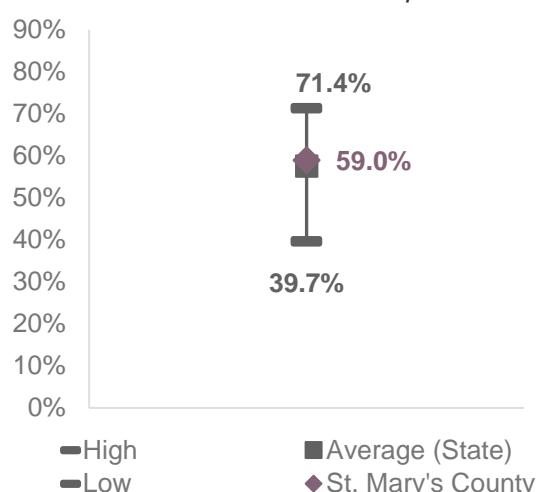
Lasting 12+ Months



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 (59.0%) St. Mary's County adult recipients were employed in that year, just one percentage point higher than the state average of 58%.

Figure 3. Percent Employed¹
Year before TCA Receipt



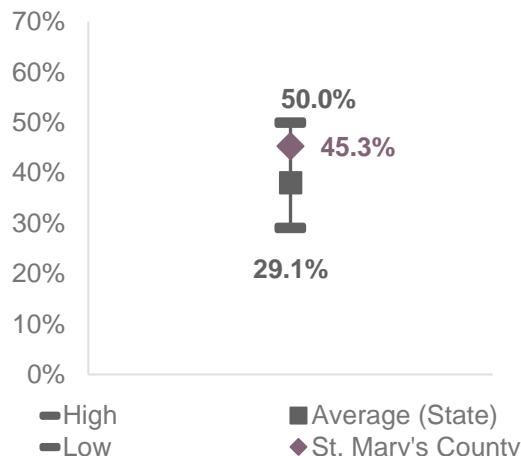
Note: High refers to the jurisdiction with the highest percentage. Low refers to the jurisdiction with lowest percentage. Valid percentages reported.

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 (45.3%) St. Mary's 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 St. Mary's County.

Even though 59% of St. Mary's County recipients worked at some point in the year before TCA receipt, less than half (45.3%) 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.

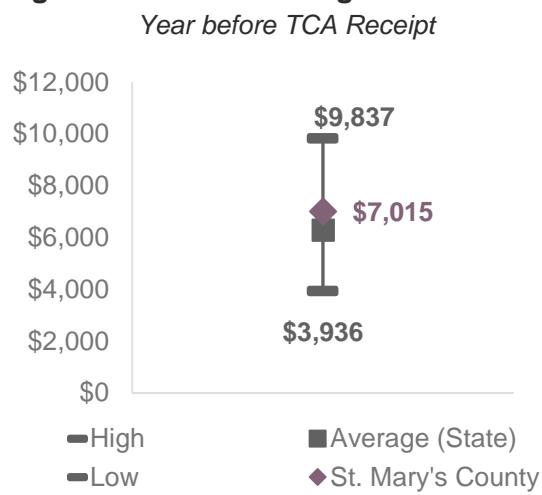
Along with their employment histories, it is also important to examine adult recipients' earnings histories. Figure 5 displays median earnings for adult recipients in St. Mary's County who were employed in the year before they received TCA, along with median earnings statewide and the highest and lowest 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 45% of St. Mary's County adult recipients worked for all four quarters of the year before TCA receipt.

St. Mary's County adult recipients who worked earned a median of \$7,015 in the year before TCA receipt. This is over \$700 more than the statewide average of \$6,298

¹ Please see the sidebar on page 3 for information on employment data.

and more than \$3,000 greater than the statewide low. However, median earnings for both St. Mary's 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 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



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 administrative assistant positions. Helping adult recipients find employment in industries that offer higher pay is one way to increase self-sufficiency.

In St. Mary's County, more than half of all employed residents hold positions in one of the following industries: (1) educational services, and health care and social assistance; (2) public administration; and (3) professional, scientific, management, and administrative and waste management services (U.S. Census Bureau, 2019c). Some of the largest employers in St. Mary's County fall within these industries, such as BAE Systems, Booz Allen Hamilton, H&R Block, ManTech International Corporation, Northrop Grumman, St. Mary's College of Maryland, and St. Mary's Nursing Center (Office of Workforce Information and Performance, n.d.).

St. Mary's County TCA adult recipients, on the other hand, are more commonly employed in industries that may be associated with lower earnings, as shown in Table 2. As shown, one quarter (26.6%) of adult recipients worked in restaurants. To add, almost one in 10 adult recipients (9.2%) worked in general retail and nearly one in 10 (8.9%) worked in the administrative and support sector, which typically represents contracted work. Two of the largest employers in St. Mary's County that fall under these industries are Walmart

and Food Lion² (Office of Workforce Information and Performance, n.d.).

Prior research has found that none of the top three industries in which St. Mary's County adult recipients were employed 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). Thus, helping adult recipients find and maintain work in industries that provide higher pay to their workers, 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

Industry	Percentage
Restaurants Full-service or fast food restaurants as well as caterers and mobile food services. (NAICS 722)	26.6%
General Retail Department stores and other general merchandise stores. (NAICS 452)	9.2%
Administrative and Support Services 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)	8.9%

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² Businesses can have more than one NAICS code. The Maryland Department of Labor reports one code per business and reports Walmart under the manufacturing NAICS code. Walmart is also represented by the three digit NAICS code 452, general retail. Please see [U.S. Census Bureau](#) for more information or for a general description of [NAICS code 452](#).

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