

# CALVERT 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 Calvert County, one of the remaining jurisdictions in this installment. Calvert County is located in southern Maryland. It is one of a few Maryland counties that are part of the Washington-Arlington-Alexandria Metropolitan Statistical Area, meaning that there is a high degree of economic integration among the counties and cities<sup>1</sup> in this area (U.S. Census Bureau, 2018a). About three percent of families with children under the age of 18 in Calvert County were living below the poverty line between 2014 and 2018, much less than 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 \$117,995, which was higher than the median family income for Maryland (\$99,403). (U.S. Census Bureau, 2019b).

Although Calvert County's adult recipients make up less than one percent (0.5%) of the TCA caseload (Gross & Passarella, 2020), 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. Calvert County TCA recipients are typically Caucasian (60.5%) or African American (35.8%) women (86.7%) in their early 30s who never married (68.3%). Compared to Maryland as a whole, Calvert County recipients are more likely to be Caucasian and to be divorced, separated, or widowed.

## KEY FINDINGS

- ❖ Calvert County adult recipients are typically Caucasian or African American 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.
- ❖ More than half worked in the year before they began receiving TCA, but two in five of those employed worked all four quarters in that year.
- ❖ Earnings among employed adult recipients in that year were low, with a median of around \$8,900.
- ❖ More than 40% of Calvert County adult recipients who worked in the year before they received TCA were employed in three industries: restaurants, outpatient health care, and food and beverage retail.

<sup>1</sup> This statistical area includes the District of Columbia and a total of 19 counties and cities within Virginia, Maryland, and West Virginia. Only three Maryland counties are part of this metropolitan area (Calvert, Charles, and Prince George's counties).

**Table 1. Demographics**

<b>Gender</b>	
% Female	86.7%
<b>Age</b>	
Average	34.0
<b>Race &amp; Ethnicity</b>	
% Caucasian <sup>^</sup>	60.5%
% African American <sup>^</sup>	35.8%
% Hispanic	3.7%
% Other <sup>^</sup>	0.0%
<b>Marital Status</b>	
% Married	6.1%
% Never Married	68.3%
% Divorced, Separated, or Widowed	25.6%

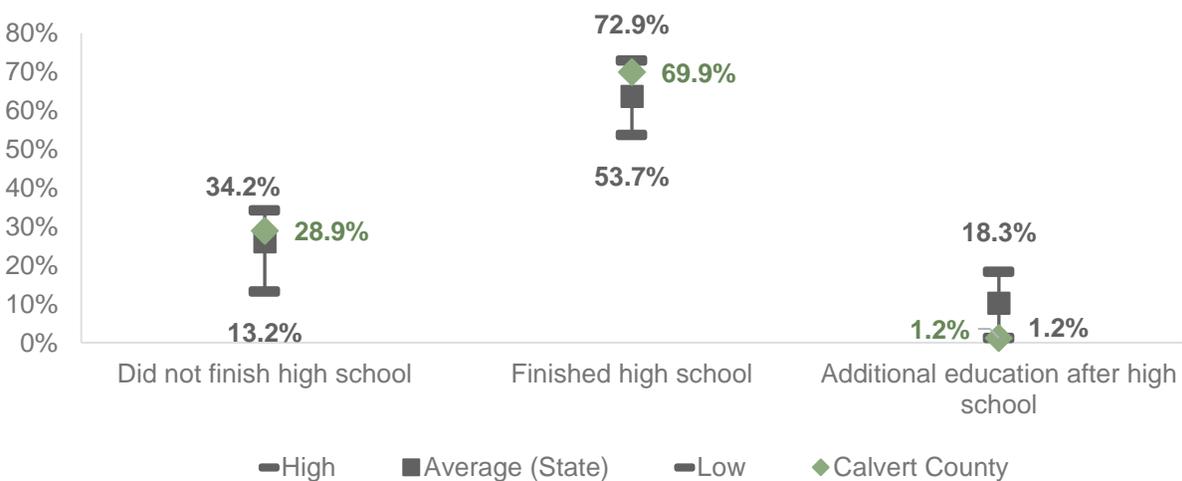
**Note:** <sup>^</sup>=non-Hispanic. Valid percentages reported.

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 Calvert 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 Calvert County.

Comparing Calvert County with the rest of the state shows that adult recipients in Calvert County have higher than average levels of high school completion and non-completion compared to their counterparts elsewhere. Only three in ten (28.9%) of Calvert County adult recipients had not yet finished high school or received a GED, which is slightly higher than the statewide average of 26%. However, the percentage of adult recipients in Calvert County who finished high school (and did not receive additional education) was also higher than the state average (69.9% vs. 63.7%).

**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.

Additional education beyond high school for Calvert county recipients (1.2%) was very low, and was the lowest in the state. This suggests that virtually all adult recipients in Calvert County do not have education or training beyond high school that could lead to well-paid jobs.

Given that Calvert County adult recipients have lower advanced educational attainment compared to recipients statewide, providing more training or education opportunities 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 Calvert 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

### *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. Sixteen percent (15.9%) of Calvert County residents work out of state, which is higher than the national average (3.7%) and just 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 Calvert County 83 adults received TCA.

partnership through the Workforce Innovation and Opportunity Act (WIOA).

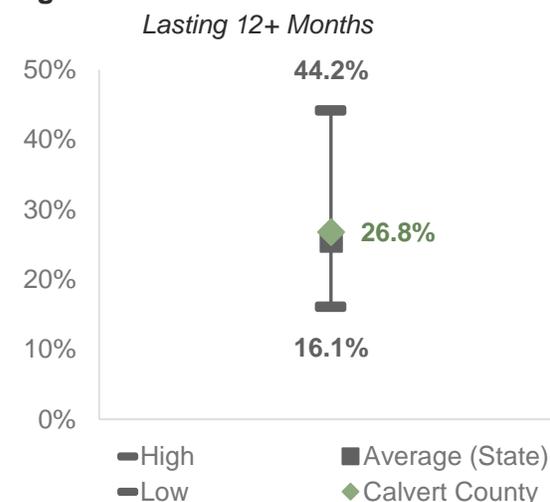
The College of Southern Maryland's Prince Frederick campus offers many of these services to Calvert County residents along with degree and credit programs. TCA recipients attending the community college may qualify for the Child Care Scholarship Program through the Maryland State Department of Education (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 Calvert County adult recipients, the statewide average, and the statewide high and low values across all jurisdictions. More than one quarter (26.8%) of adult recipients in Calvert County have a long-term disability, slightly more than the statewide average, and substantially more than the statewide low of 16%.

All adult recipients with disabilities are eligible to receive assistance with applications for federal disability programs, such as 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.

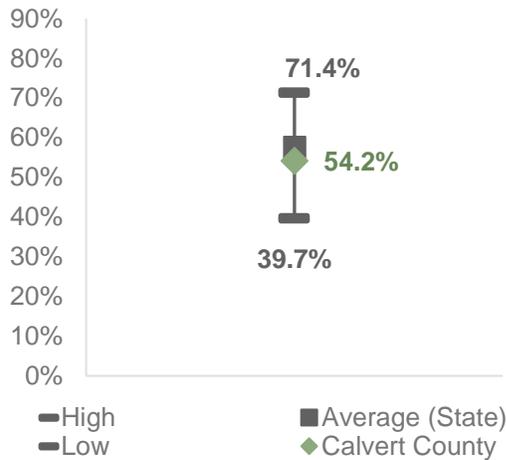
**Figure 2. Percent with Disabilities**



**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. Slightly more than half (54.2%) of Calvert County adult recipients were employed in that year, a few percentage points lower than the state average of 58%.

**Figure 3. Percent Employed<sup>2</sup>**  
Year before TCA Receipt



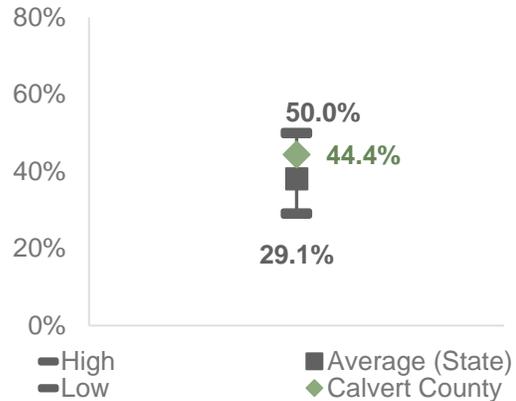
**Note:** *High* refers to the jurisdiction with the highest percentage. *Low* refers to the jurisdiction with lowest percentage. Valid percentages reported.

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 (44.4%) Calvert 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, not much higher than in Calvert County.

Even though half of Calvert County recipients worked at some point in the year before TCA receipt, less than half (44.4%) 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 Calvert 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 44% of Calvert County adult recipients worked for all four quarters of the year before TCA receipt.

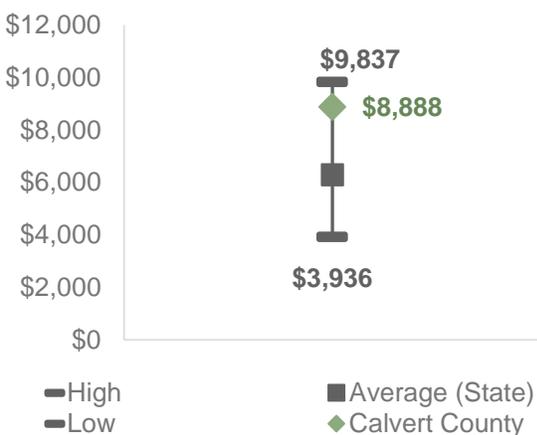
Calvert County adult recipients who worked earned a median of \$8,888 in the year before TCA receipt, the third highest earnings for adult recipients in the state. This is about \$2,500 more than the

<sup>2</sup> Please see the sidebar on page 3 for information on employment data.

statewide average of \$6,298 and more than double the statewide low. Despite higher median earnings for Calvert County recipients, earnings were still 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 administrative assistant positions. Helping adult recipients find employment in industries that offer higher pay is one way to increase self-sufficiency.

In Calvert County, about half of all employed residents hold positions in one of the following industries: (1) educational services, healthcare, and social assistance; (2) professional, scientific, management, administrative services, and waste services; and (3) public administration (U.S. Census Bureau, 2019c). Some of the largest employers in Calvert County fall under these industries, such as Calvert Memorial Hospital, Asbury Solomon’s Island, and Chesapeake Biological Lab (Office of Workforce Information and Performance, n.d.).

The top three industries in which Calvert County TCA recipients are employed include those associated with both higher and lower earnings. As shown in Table 2, one quarter (24.4%) of adult recipients worked in restaurants and 9% worked in food and beverage retail. Both industries are associated with lower earnings, and in Calvert County, include employers such as McDonald’s and grocery stores (Office of Workforce Information and Performance, n.d.). An additional 11%, of adult recipients worked in the outpatient healthcare industry, though, which typically has higher average earnings similar to other healthcare industries.

Prior research has found that individuals who left TCA and initially worked in some of these industries, such as restaurants and food and beverage retail, had below-average earnings and were more 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 healthcare, or providing training or other education for positions within targeted industries, may help increase earnings for these recipients.

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

<p><b>Restaurants</b> Full-service or fast food restaurants as well as caterers and mobile food services. (NAICS 722)</p>	24.4%
<p><b>Outpatient Health Care</b> Organizations that provide health care to outpatient ambulatory patients. (NAICS 621)</p>	11.1%
<p><b>Food and Beverage Retail</b> Retail stores that sell food and beverages, such as grocery stores and specialty drink stores. (NAICS 445)</p>	8.9%

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