

CHARLES 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 Charles County, one of the remaining jurisdictions in this installment. Charles County is part of the Washington, D.C. metropolitan area. In Charles County, 6.4% of families with children under the age of 18 were living below the poverty line between 2014 and 2018, 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 just over \$107,000, which was higher than the median family income for Maryland (\$99,403). (U.S. Census Bureau, 2019b).

With a population of about 160,000 (U.S. Census Bureau, 2018), Charles County only makes up 2% of the entire TCA caseload (Gross & Passarella, 2020). Given its small percentage of the TCA caseload, it is valuable to note the ways in which adult recipients in this county may differ from the state as a whole. Table 1 provides an overview of the demographic characteristics of adult recipients. Charles County TCA recipients are typically African American (78.5%) women (93.6%) in their early 30s who never married (83.0%). The demographic profile of recipients in Charles County is very similar to recipients in Maryland as a whole.

KEY FINDINGS

- ❖ Charles 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.
- ❖ Just over half worked in the year before they began receiving TCA, but only 40% 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 \$6,500.
- ❖ About 40% of Charles County adult recipients who worked in the year before they received TCA were employed in three low paying industries: restaurants, administrative and support services, and general retail.

Table 1. Demographics

Gender	
% Female	93.6%
Age	
Average	32.3
Race & Ethnicity	
% Caucasian [^]	19.4%
% African American [^]	78.5%
% Hispanic	1.4%
% Other [^]	0.7%
Marital Status	
% Married	4.9%
% Never Married	83.0%
% Divorced, Separated, or Widowed	12.1%

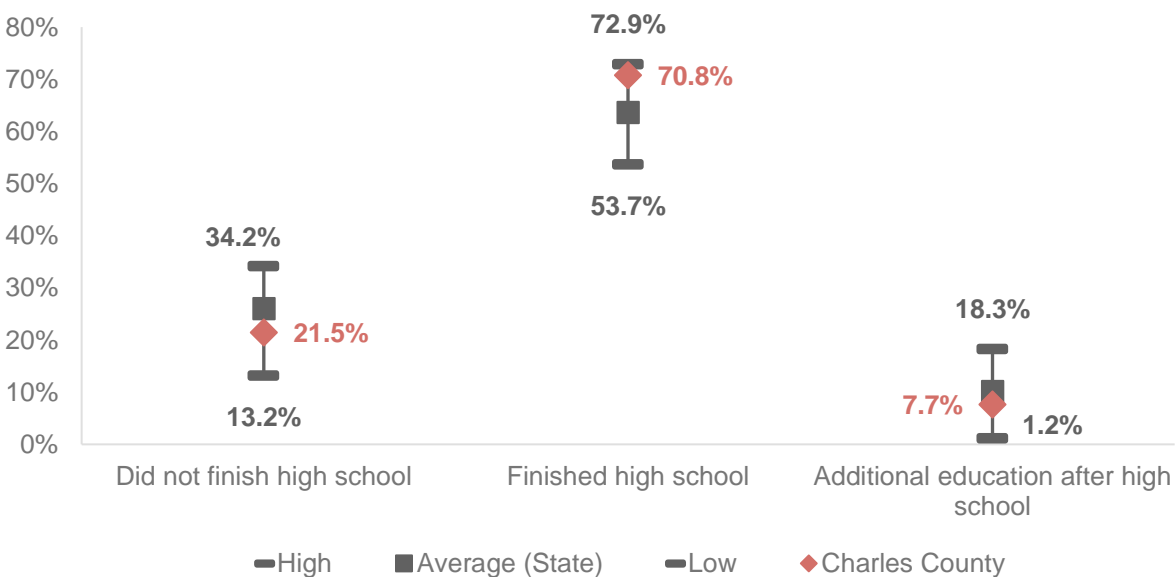
Note: [^]=non-Hispanic. Valid percentages reported.

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 Charles 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 Charles County.

Compared with the rest of the state, Figure 1 shows that adult recipients in Charles County have somewhat higher levels of educational attainment than recipients elsewhere. One in five (21.5%) of Charles County adult recipients did not yet finish high school or receive a GED, which is lower than the statewide average of 26% and much lower than the statewide high of 34%.

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.

Also, the percentage of adult recipients in Charles County who finished high school (and did not receive additional education) was higher than the state average (70.8% vs. 63.7%). Additional education beyond high school for Charles County recipients (7.7%) was below the statewide average (10.2%) but above the statewide low (1.2%). This suggests that some recipients in Charles County have education or training beyond high school that could lead to well-paid jobs.

Although nearly four in five Charles County adult recipients have a high school diploma or higher, 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). In addition, 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 beyond high school could improve the chances of Charles 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. Charles County residents may obtain career training and job seeker services through the Southern Maryland JobSource, which can help TCA recipients with any number of goals, from vocational training or GED

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 one third (32.5%) of Charles County residents work out of state, which is higher than the national (3.7%) and 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 Charles County 312 adults received TCA.

attainment to improving interview skills. The federal government encourages this type of partnership through the Workforce Innovation and Opportunity Act (WIOA). Additionally, adults can also obtain workforce services at the College of Southern Maryland, and discounted child care is available to students at the La Plata Campus (St. Charles Children’s Learning Center, n.d.). In July 2020, adults will be able to participate in vocational education programs for two years while receiving TCA instead of the one year limit imposed by federal rules (Md. Code Ann., 2019).

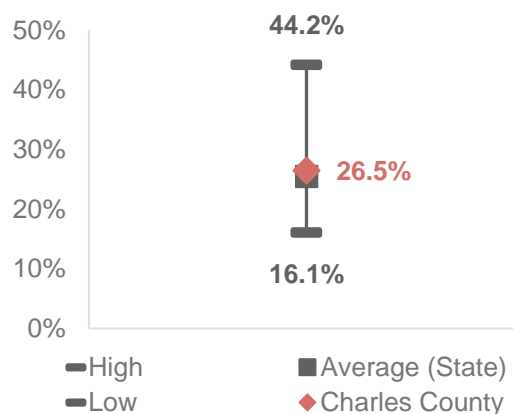
Partnerships with other entities within Maryland’s workforce development system may also benefit adult TCA recipients with disabilities. Figure 2 shows the percentage of adult recipients who have disabilities that are expected to persist for longer than 12 months. The figure includes the percentage for Charles County adult recipients, the statewide average, and the statewide high and low values across all jurisdictions. About one quarter (26.5%) of adult recipients in Charles County have a long-term disability, which is on par with the statewide average. There are 12 jurisdictions with a higher percentage than Charles County and with a statewide high of 44%, 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.

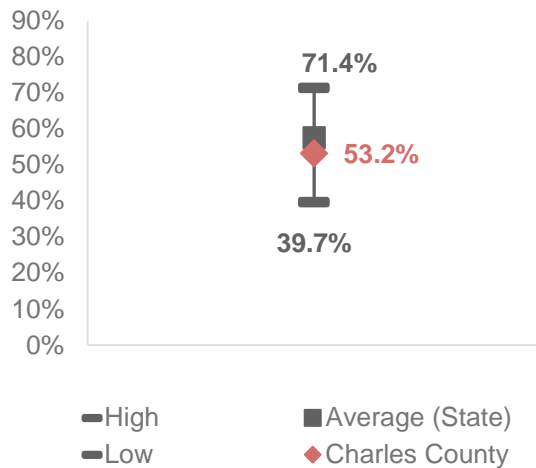
Figure 2. Percent with Disabilities Lasting 12+ Months



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. Just over half (53.2%) of Charles County adult recipients were employed in that year, which is below the state average of 58%.

Figure 3. Percent Employed¹
Year before TCA Receipt



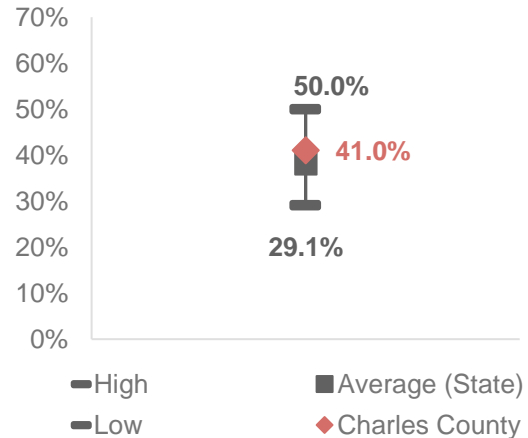
Note: *High* refers to the jurisdiction with the highest percentage. *Low* refers to the jurisdiction with lowest percentage. Valid percentages reported.

However, this percentage certainly underestimates the actual employment participation among adult recipients because it does not include out-of-state employment data. Given Charles County’s proximity to Washington, D.C. and Virginia, employment outside of Maryland is higher than in other jurisdictions. In fact, one third of Charles County residents work outside of Maryland (U.S. Census Bureau, 2019a).

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. Two in five (41.0%) Charles 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, and 29% worked all four quarters in the jurisdiction with the lowest percentage.

This lack of full-year employment suggests 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 do not work consistently over the course of a year. Thus, while some adult recipients may need 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.

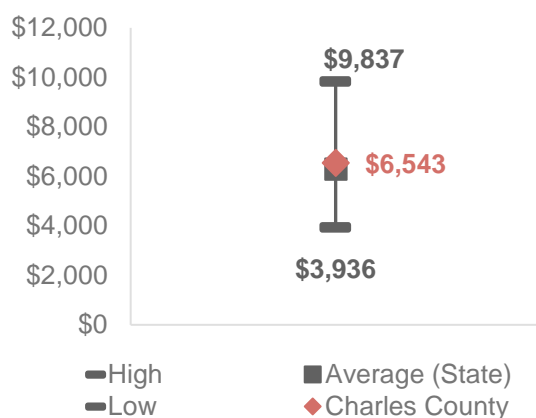
Along with their employment histories, it is important to examine adult recipients’ earnings histories. Figure 5 displays median earnings for adult recipients in Charles County who were employed in the year before they received TCA, along with median earnings statewide and the highest and lowest median earnings in the 24 jurisdictions. These earnings may not reflect full-time employment over the course of an entire year. As Figure 4 demonstrated, only 41% of Charles County recipients worked

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

for all four quarters of the year before TCA receipt.

Charles County adult recipients who worked earned a median of \$6,543 in the year before TCA receipt. This is just above the statewide average of \$6,298 and about \$2,600 greater than the statewide low. However, median earnings for both Charles 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).

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 industries. Administrative assistants, for example, 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 Charles County, major employers include a military installation—the Naval Support Facility at Indian Head, the University of Maryland Charles Regional Medical Center, car dealerships, and the College of Southern Maryland (Maryland Department of Commerce, 2019). Charles County TCA recipients are not usually employed in these industries, however. As shown in Table 2, 21% of recipients worked in restaurants, 10% worked in the administrative sector, and 9% worked in general retail.

Prior research has found that none of the top three industries in which Charles 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. This includes the healthcare and education industries, which are represented by large employers in Charles County.

Table 2. Three Most Common Industries
Year before TCA Receipt

<p>Restaurants Full-service or fast food restaurants as well as caterers and mobile food services. (NAICS 722)</p>	21.1%
<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>	9.6%
<p>General Retail Department stores and other general merchandise stores. (NAICS 452)</p>	9.0%

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