



TALBOT COUNTY: ADULTS RECEIVING TEMPORARY CASH ASSISTANCE IN 2018

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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 serving their Temporary Cash Assistance (TCA) customers better, we are examining adult recipients in each of the 24 jurisdictions over the course of four years. In this brief, we focus on Talbot County, which is located in the center of Maryland's Eastern Shore. Talbot County's percentage of families with children under 18 years of age living in poverty (12.0%) is slightly more than the state average of 10% (U.S. Census Bureau, 2018b). The median family income (\$80,865) in Talbot County is almost \$15,000 lower than the median family income across Maryland (U.S. Census Bureau, 2018b). Talbot County is one of Maryland's smallest jurisdictions, so it is not surprising that it has a small percentage (0.3%) of the state's TCA caseload in state fiscal year 2018. Although it contains a small share of the state's total caseload, Talbot County's caseload has grown 37% over the past four years. In contrast, the statewide caseload decreased 26% in the same period. Given Talbot County's small size, this has been an increase of only 33 recipients. Still, it is the only jurisdiction to experience consecutive years of growth simultaneously with four years of statewide declines.

Given this trend, it is worth noting ways in which Talbot County adult recipients differ from recipients in other parts of the state. Table 1, on the following page, provides an overview of the demographic characteristics of adult TCA recipients in Talbot County. The vast majority are women (93.8%) in their 30s, and most are either Caucasian (48.3%) or African American (46.7%) and have never married (67.2%). Compared to the rest of the state, Talbot County recipients are much more likely to be Caucasian (48.3% vs. 22.2%).

KEY FINDINGS

- ❖ Talbot County adult recipients are typically Caucasian or African American women in their 30s who never married.
- ❖ Fewer than one in five adults have not finished high school, and 30% have a disability that is expected to last over 12 months.
- ❖ Three in five Talbot County adult recipients worked in the year before they began receiving TCA, but only 54% of those employed worked all four quarters in that year.
- ❖ Earnings among employed adult recipients in that year were low, with a median of \$11,144.
- ❖ Over 30% of Talbot County adult recipients who worked in the year before they received TCA were employed in restaurants or in administrative and support services.

Table 1. Demographics

Gender	
% Female	93.8%
Age	
Average	34.3
Race & Ethnicity	
% Caucasian^	48.3%
% African American^	46.7%
Marital Status	
% Never Married	67.2%

Note: Note: ^=non-Hispanic. Some categories for race and ethnicity and marital status are excluded for confidentiality. 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 customers. Figure 1 places educational attainment among Talbot County adult recipients in context with 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 shows what the statewide average is, and the colored diamond denotes where Talbot County falls.

Comparing Talbot County with the rest of the state shows that adult recipients in Talbot County tend to have higher educational attainment than their counterparts elsewhere. Less than one in five (17.5%) Talbot County adult recipients have yet to finish high school or receive a GED, which is lower than the statewide average (27.2%). Additionally, Talbot County has the highest percentage of adult recipients who have completed high school (74.6%), which is over 11 percentage points higher than the state average (63.1%).

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. In Talbot County, 6% of residents work out of the state, which is lower than the state average (16.8%), but higher than the national average (3.7%) (U.S. Census Bureau, 2018a). 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 2018 (July 2017 to June 2018). Statewide, 20,798 adults received TCA in SFY 2018; in Talbot County, 64 adults received TCA.

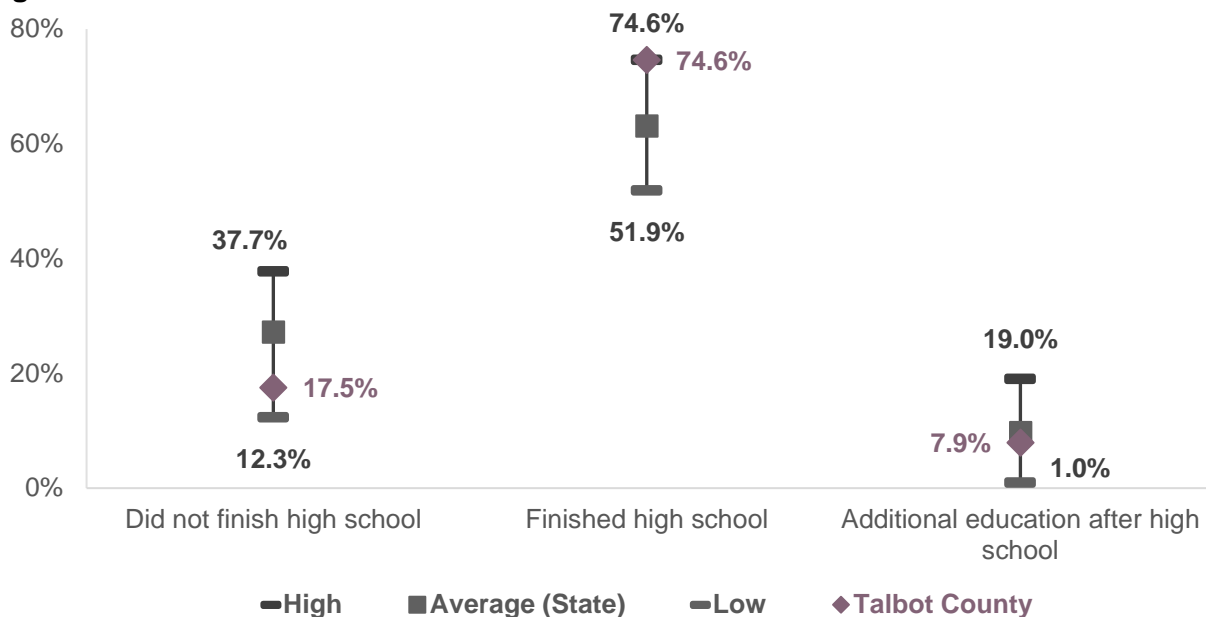
Despite having the highest percentage of adults who completed high school, the percentage of recipients with additional education beyond high school in Talbot County is just below the statewide average. Only 8% of Talbot County recipients have additional education after high school, compared to 19% for the jurisdiction with highest percentage and 10% for the statewide average.

The fact that more than four in five Talbot County recipients finished high school is promising, as prior research shows that economic stability and good jobs are both more likely when adults have more education (Nicoli, Passarella, & Born, 2013; James & Nicoli, 2016). However, as only 8% of Talbot County recipients have additional education beyond high school, interventions focused on increasing

educational attainment may still improve the economic outcomes for adult recipients.

For adults looking to continue their education beyond high school, Chesapeake College has numerous programs eligible for funding through the Workforce Innovation and Opportunity Act (WIOA). Chesapeake College offers WIOA occupational training and associates degree programs in industries including health care, hospitality, commercial driving, and various skilled trades (Maryland Department of Labor, Licensing and Regulation, n.d.). Gaining further education or training in one of these industries is one strategy that may help adult recipients find good paying jobs.

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.

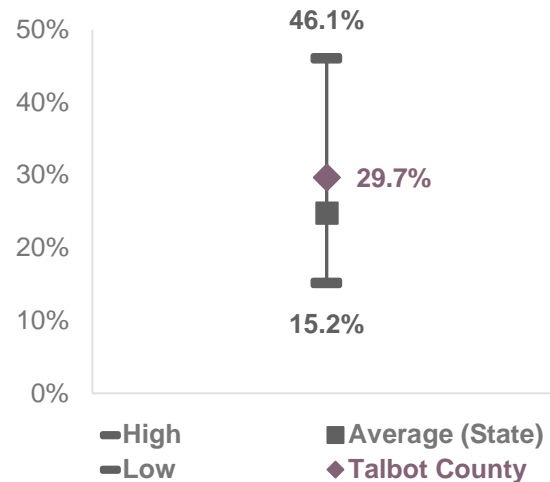
Partnerships with other entities within Maryland's workforce system may also be beneficial for adult recipients with disabilities. Figure 2 shows the percentage of adult recipients who have disabilities that are expected to last longer than 12 months.¹ As with education, the figure includes the percentage for Talbot County adult recipients, the statewide average, and the highest and lowest percentages among all 24 jurisdictions. Just under one in three (29.7%) adult recipients in Talbot County has a disability, compared to one quarter of adults across the state. The range across the state is much larger, though. In the jurisdiction with the highest percentage, 46% of adult recipients have long-term disabilities, compared to only 15% in the jurisdiction with the lowest percentage.

Although the percentage of adult recipients in Talbot County who have disabilities is above the state average, Talbot County's small number of TCA recipients means that only a few individuals have a long-term disability. Still, these are customers who may require disability-related services. This could be anything from assistance with applications for federal disability programs, such as Supplemental Security Income (SSI), to support for finding and keeping jobs while also managing disabilities. Through a statewide contract with a vendor, caseworkers can already offer assistance to those who need help with applications. For those who want to work, the Division of Rehabilitation Services (DORS), located within the Maryland State Department of Education, may be an excellent resource. DORS is locally operated across the state

¹ This data, which comes from WORKS, represents the percentage of adult recipients with an *OTD* code at any point in SFY 2018. *OTD* is a state-defined activity code indicating that the individual has a disability that is expected to last over 12 months.

with an office in Easton for residents of Talbot County. Like the TCA program, DORS is part of Maryland's workforce system, so this is another way that closer collaboration with workforce partners may benefit TCA customers.

Figure 2. Percent with Disabilities Lasting 12+ Months



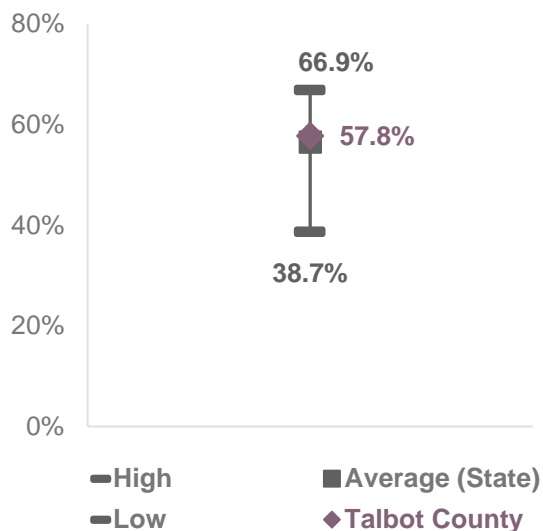
Note: *High* refers to the jurisdiction with the highest percentage. *Low* refers to the jurisdiction with lowest percentage. Valid percentages reported.

As TCA moves toward being more fully integrated with its workforce partners, understanding adult recipients' work histories is even more important. After all, past employment experiences can shape future employment and earnings. To that end, Figure 3 displays the percentage of adult recipients who worked in the year before they began receiving TCA.² Slightly less than three in five (57.8%) Talbot County adult recipients were employed in that year, which is very similar to the statewide average (56.6%). In the jurisdiction with the highest percentage of employed adults in the year prior to TCA

² 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 data on page 2 for more information.

receipt, 67% worked; 39% were employed in the jurisdiction with the lowest percentage.

Figure 3. Percent Employed
Year before TCA Receipt



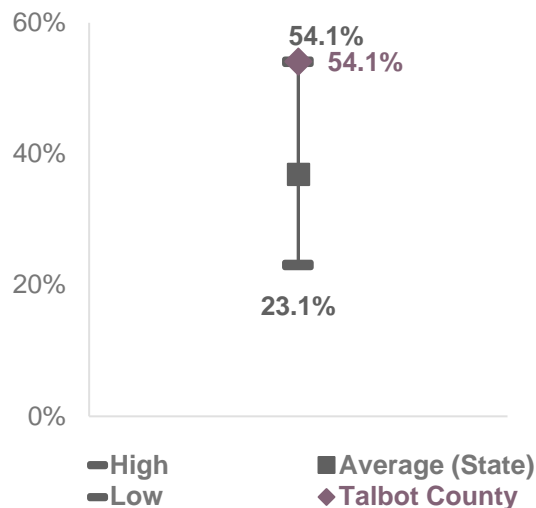
Note: *High* refers to the jurisdiction with the highest percentage. *Low* refers to the jurisdiction with lowest percentage. Valid percentages reported.

While these percentages provide useful information, it may also be helpful to know how many quarters adult recipients worked in the year before they began receiving TCA. Each year contains four quarters, so Figure 4 presents the percentage of employed adult recipients who worked all four quarters of that year. Talbot County had the highest percentage of adults who worked for all four quarters, at 54%. On average, just over one third (36.9%) of employed adults in the state worked in all four quarters, but the statewide low is 23%. With a relatively high percentage working all four quarters, Talbot County adult recipients may have particularly strong earnings in the year before they received TCA.

Although Talbot County is above the state average both for percent employed and the

percent who worked all four quarters, some recipients were still unemployed or did not work consistently throughout the year. Thus, services aimed at helping adult recipients find good paying jobs, and services to help those who are employed to maintain employment, could be very beneficial to TCA recipients.

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

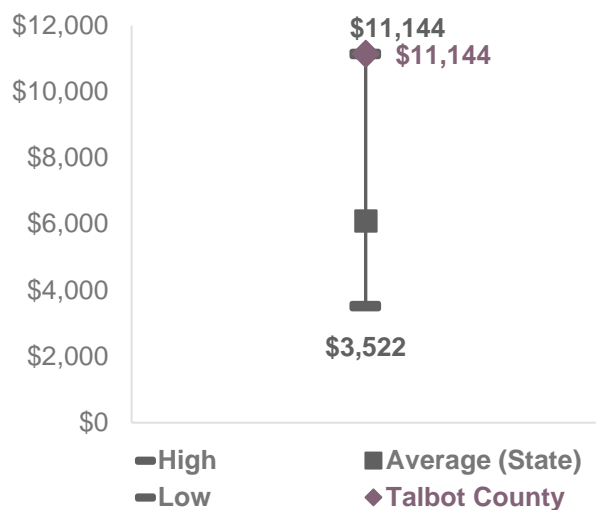


Note: *High* refers to the jurisdiction with the highest percentage. *Low* refers to the jurisdiction with lowest percentage. Valid percentages reported.

Another critical aspect of adult recipients' employment histories is how much they are able to earn. Figure 5 shows median earnings in the year before adult recipients began receiving TCA for Talbot County, the state, and the jurisdictions with the highest and lowest earnings. Even though these earnings represent what employed adult recipients earned in one year, it is important to remember that these earnings do not always reflect full-time, full-year employment. As Figure 4 reveals, just under half of employed adults work less than four quarters in a year.

Median earnings across the state are very low. Employed adult recipients in Talbot County earned \$11,144 in the year before TCA receipt, which is the highest of any jurisdiction and over \$7,500 more than the state low. Even though Talbot County's median earnings were the highest across Maryland, earnings were still far below the 2018 federal poverty threshold for a three-person household, which was \$20,780 (U.S. Department of Health and Human Services, 2018).

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 2018 dollars.

These low wages add another piece to the puzzle. From earlier figures, we know that many adult recipients work before receiving TCA, but they often do not work in all four quarters. Low wages may be both cause and consequence of this inconsistent work. Adult recipients may be unable to earn enough to cover their job-related expenses,

such as transportation, uniforms, and child care, which may lead to an inability to work. At the same time, inconsistent work is likely to drive wages downward.

One strategy to increase wages focuses on the industries in which adult recipients 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 compensate administrative assistants differently. Helping adult recipients find employment in industries that offer higher pay is one way to increase self-sufficiency.

Unfortunately, the number of adult recipients in Talbot County who worked in an identifiable industry in the year before receiving TCA was very small. Only 37 adult recipients had industry data.³ As a result, we can only report that the two most common industries among Talbot County adult recipients were restaurants and administrative and support services. In fact, over 30% of those who were employed in the year before receiving TCA worked in those two industries.

Prior research has found that Talbot County's top two industries are not associated with high earnings. Individuals who left TCA and initially worked in these industries had below-average earnings, and they 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).

³ Industries were identified with three-digit North American Industry Classification System (NAICS) codes.

However, individuals who left TCA and initially worked in industries such as health care, government, or education had above-average earnings (Nicoli et al., 2014) and were more likely to attain economic stability after exit (James & Nicoli, 2016). Three of the top five employers in Talbot County—University of Maryland Shore Medical Center, Qlarant, and Bayleigh Chase—are in the health care industry, suggesting that jobs in health care may be attainable for Talbot County residents (Maryland Department of Commerce, 2019). Furthermore, adult recipients can also obtain industry certifications through Chesapeake College’s skilled trades program (Chesapeake College, n.d.). Helping adult recipients work in higher paying industries is one potential pathway to increase earnings.

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