



WICOMICO COUNTY: ADULTS RECEIVING TEMPORARY CASH ASSISTANCE IN 2016

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Natalie Demyan & Letitia Logan Passarella

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 next four years. In this brief, we focus on Wicomico County, which is part of Maryland's Lower Eastern Shore region and adjacent to the state of Delaware. Wicomico County houses the City of Salisbury, a major center for employment in the region (Maryland Department of Commerce, 2017). Other large employers include Peninsula Regional Medical Center, Salisbury University, and Perdue Farms (Maryland Department of Commerce, 2017). In Wicomico County, the median family income is \$63,231 (compared to \$90,089 statewide), and one in five (19.4%) families with children under 18 years old lives below the poverty line compared to one in 10 (10.7%) families in Maryland (U.S. Census Bureau, 2017a).

Wicomico County has a large (101,182) population for the region and comprises 3% of Maryland's state fiscal year (SFY) 2016 TCA caseload, which is the seventh largest cohort of all jurisdictions. Because the jurisdictions with the largest numbers of adult recipients are primarily located in urban and suburban areas in Central Maryland, the characteristics of Wicomico County's adult recipients may be masked by statewide figures. Therefore, Table 1 outlines demographic characteristics of Wicomico County adult recipients. Wicomico County, like the state as a whole, provides cash assistance benefits to African American (67.3%) and Caucasian (29.4%) women (89.3%) in their early 30s who have usually never married (77.6%), but with some small variations. Notably, Wicomico County adult recipients are slightly more likely to be Caucasian when compared to the state (22.1%). This trend is consistent among neighboring Somerset and Worcester Counties of the Lower Eastern Shore.

KEY FINDINGS

- ❖ Wicomico County adult recipients are typically women in their early 30s who never married. Nearly 70% are African American, and about 30% are Caucasian.
- ❖ About one in three had not finished high school, and 16% had a disability that is expected to last over 12 months.
- ❖ Nearly three in five worked in the year before they began receiving TCA, but only 34% of those employed worked all four quarters in that year.
- ❖ Earnings among employed adult recipients in that year were low, with a median close to \$4,700.
- ❖ Over 40% of Wicomico County's employed adult recipients were employed in restaurants, general retail, or administrative and support services.

Table 1. Demographics

Gender	
% Female	89.3%
Age	
Average	31.6
Race & Ethnicity	
% Caucasian^	29.4%
% African American^	67.3%
% Hispanic	3.1%
% Other^	0.1%
Marital Status	
% Married	10.3%
% Never Married	77.6%
% Divorced, Separated, or Widowed	12.2%

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

For adult recipients who are required 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 recipients in context with adult recipients statewide and

in other jurisdictions. The lines represent the range of values seen in all jurisdictions, with the bars at the top 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 Wicomico County falls.

Overall, adult recipients in Wicomico County have similar educational attainment as the state. Slightly more of Wicomico County’s adult recipients (34.3%) did not finish high school than the statewide average (31.4%). Wicomico County is about eight percentage points below the statewide high (41.8%), but 20 percentage points above the statewide low (14.4%).

The majority of Wicomico County’s adult recipients have completed high school without completing any additional education. In fact, Wicomico County’s (60.7%) percentage is virtually identical to the state

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. Only about 8.2% of Wicomico County residents work out of state, which is above the national average (3.8%) but far below the state average (17.1%) (U.S. Census Bureau 2017b). 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 2016 (July 2015 to June 2016). Statewide, 25,467 adults received TCA in SFY 2016; in Wicomico County, 732 adults received TCA.

average (60.5%). However, Wicomico County's percentage is one of the lowest of all jurisdictions, ranking within the bottom five for completion of high school and 17 percentage points below the statewide high (77.3%).

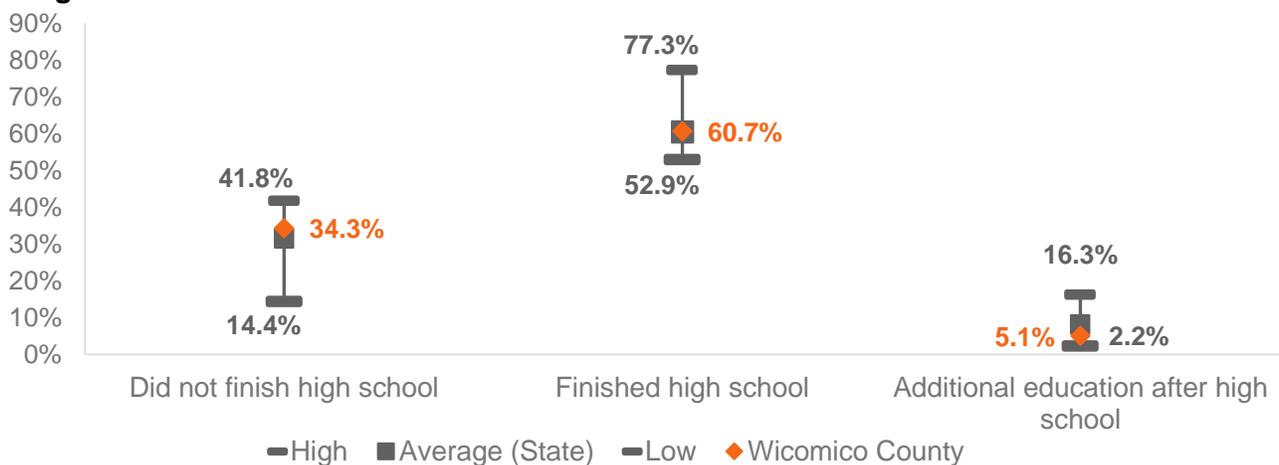
A small percentage of adult recipients in Wicomico County have any education beyond high school. One in 20 (5.1%) have additional education beyond high school, which is slightly lower than the statewide average (8.1%). The county's percentage is 11 percentage points lower than the statewide high (16.3%) and three percentage points higher than the statewide low (2.2%). Wicomico County also ranks in the bottom five jurisdictions for education beyond high school.

Despite the fact that two in three (65.8%) Wicomico County adult recipients completed high school, many would still benefit from a high school education while others could gain additional education or credentials. Our research shows that the more education adult recipients have, the more likely they are to find good jobs or to realize economic stability (Nicoli, Passarella, & Born, 2013; James & Nicoli,

2016). Wicomico County offers continuing education as well as adult education and literacy services at a variety of public and private institutions, including Wor-Wic Community College (Wor-Wic Community College, n.d.-a, n.d.-b). Additionally, recent high school graduates residing in the county can attend the community college tuition-free (Wor-Wic Community College, n.d.-c).

The Maryland Department of Human Services is also pursuing one potential strategy for increasing recipient's educational attainment and improving job skills by partnering with the Maryland Department of Labor, Licensing & Regulation Division of Workforce Development and Adult Learning. TCA recipients can obtain adult education and other employment services at Salisbury's One-Stop Job Market, an American Job Center (One Stop Job Market, n.d.), which is part of the federal law, the Workforce Innovation and Opportunity Act (WIOA). In fact, WIOA encourages this kind of partnership, and Maryland has been a leader in ensuring that high-needs adults, such as TCA recipients, receive priority of service as the law mandates (Center for Law and Social Policy, 2016).

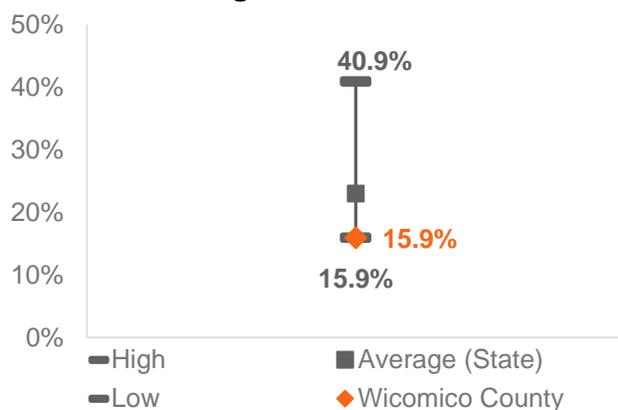
Figure 1. Educational Attainment



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 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 Wicomico County adult recipients, the statewide average, and the highest and lowest percentages among all 24 jurisdictions. Wicomico County's percentage of adult recipients with disabilities lasting longer than 12 months is the lowest among all jurisdictions, at 16%.

Figure 3. 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.

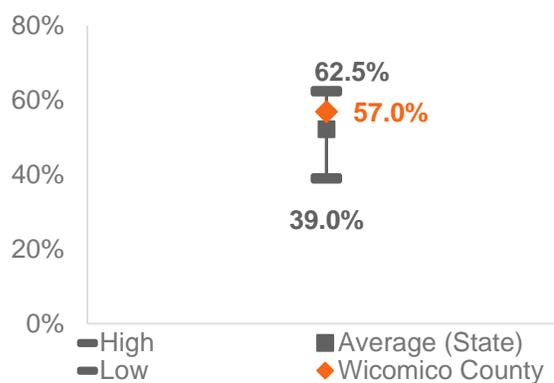
Although Wicomico County's percentage is the statewide low, there are nevertheless about one in six adult recipients who are disabled and may need assistance with applications for federal disability programs or support for managing employment and disabilities. For those who want to work, the Division of Rehabilitation Services (DORS),

¹ This data, which comes from WORKS, represents the percentage of adult recipients with an OTD code at any point in SFY 2016. OTD is a state-defined activity code indicating that the individual has a disability that is expected to last over 12 months.

with a location in Salisbury, may be an excellent resource. Like the TCA program, DORS is part of Maryland's workforce system, and closer collaboration with these partners may benefit TCA customers.

As TCA becomes more fully integrated with its workforce partners, understanding adult recipients' work histories is even more important. To that end, Figure 3 displays the percentage of adult recipients who worked in the year before they began receiving TCA.² Over half (57.0%) of Wicomico County's adult recipients were employed in the year prior to TCA receipt, which is higher than the statewide average (52.2%) and ranks in the top third of all jurisdictions for adult recipient employment. While Wicomico County is just under the statewide high (62.5%) and substantially higher than the statewide low (39.0%), it is also one of 19 jurisdictions where the employment rate was between 50% and 60%.

Figure 5. Percent Employed Year before TCA Receipt



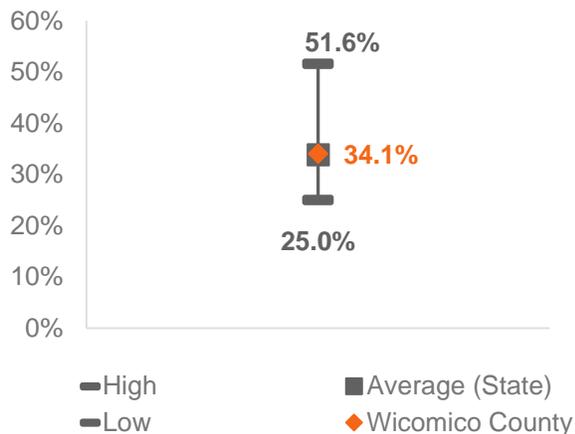
Note: *High* refers to the jurisdiction with the highest percentage. *Low* refers to the jurisdiction with lowest percentage. Valid percentages reported.

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.

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. One third (34.1%) of employed adult recipients in Wicomico County worked all four quarters, which is nearly the exact same as the statewide average (33.9%). Although the statewide high is over 50%, 14 jurisdictions' percentage of adult recipients employed in all four quarters falls between 30% and 40%.

Figure 7. 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.

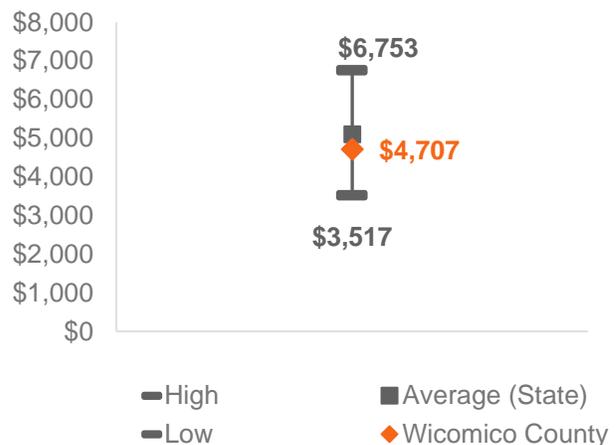
These findings indicate that many adult recipients have worked in the recent past, but two thirds of those who were employed did not work consistently over the course of a year and may need additional assistance. Specifically, some of Wicomico County's adult recipients may need assistance in simply finding a job while others may

require ongoing services to retain employment long-term.

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 Wicomico 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 usually do not reflect full-time, full-year employment. The median earnings in the year before TCA receipt in Wicomico County were \$4,707, which was below the statewide average (\$5,098) and is \$2,000 less than the statewide high (\$6,753).

Figure 9. Median Earnings

Year before TCA Receipt



Note: *High* refers to the jurisdiction with the highest earnings. *Low* refers to the jurisdiction with lowest earnings. One jurisdiction was excluded from this figure as it represented an outlier in the data. Earnings are standardized to 2016 dollars.

Clearly, earnings for adult recipients were far below \$20,160, which was the 2016 federal poverty threshold for a three-person household (U.S. Department of Health and Human Services, 2016). Additionally, median family income in Wicomico County

is almost \$30,000 less than the state median. In this context, it is not surprising that adult recipients in Wicomico County have somewhat lower earnings than adult recipients in other jurisdictions.

One strategy to increase wages focuses on the industries in which adult recipients work, since industries can compensate the same type of work differently. In Table 2, we report the three most common industries among Wicomico County adult recipients who worked in the year before receiving TCA.³ One in five (19.2%) employed adult recipients in Wicomico County worked in the restaurant industry, while one in 10 worked in the general retail industry (11.2%) or in administrative and support services (10.7%), which includes temporary employment agencies. These are also the three most common industries statewide.

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>	19.2%
<p>General Retail Department stores and other general merchandise stores. (NAICS 452)</p>	11.2%
<p>Administrative & Support Services Organizations that support day-to-day operations—clerical, cleaning, and general management activities—and temporary employment services. (NAICS 561)</p>	10.7%

Note: Valid percentages reported

Prior research found that those who left TCA and initially worked in these industries have 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). In contrast, individuals who left TCA and initially worked in outpatient health care, nursing homes, hospitals, and education industries had above-average earnings (Nicoli et al., 2014) and were more likely to attain economic stability after exit (James & Nicoli, 2016). In Wicomico County, utilities, transportation, and warehousing are among the highest paying industries (U.S. Census Bureau, 2017c). While some training is usually required before entry into these industries, the county and state are equipped to provide assistance to adult as well as adolescent TCA recipients pursuing such careers.

Employment resources for adolescents already exist in Wicomico County in the form of Career Technology Education programs, in which high school and community college students can earn college credit or industry credentials in technical fields (Career Technology Education, 2017). Efforts to provide concrete job opportunities for youths and their parents align with Governor Hogan’s recent executive order to apply a *Two Generation Approach* to poverty in Maryland and break the cycle of multigenerational poverty (Executive Order 01.01.2017.03, 2017).

³ Industries were identified with three-digit North American Industry Classification System (NAICS) codes and are described in Table 2.

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For additional information, please contact Dr. Lisa Nicoli (410.706.2763; lnicoli@ssw.umaryland.edu) at the School of Social Work.

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525 W. Redwood Street
Baltimore, MD 21201
410-706-2479
www.familywelfare.umaryland.edu