



# TEMPORARY CASH ASSISTANCE IN MARYLAND: WHO ARE THE ADULTS CARING FOR CHILD RECIPIENTS?

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In 2017, Governor Hogan established the Two Generation Family Economic Security Commission to investigate opportunities to link Maryland programs and services for both children and their parents (Executive Order, 2017). Through this program connection, the commission aims to develop the economic stability of families by improving the academic success of children and increasing the earning potential of parents. The ultimate goal, however, is to break cycles of poverty.

A dual focus on parents and children is important to economic stability because children have long-term benefits or deficits based on their early childhood experiences and on their parents' outcomes. Investments in high-quality early childhood education among low-income children positively impact their future incomes among other benefits (Garcia, Heckman, Leaf, & Prados, 2016). Additionally, children's future incomes are largely influenced by their parents' level of education and income (Bowles & Gintis, 2002; Hertz, 2006). Even children in low-income families can benefit from a boost in their parents' incomes. Small income growth, as little as \$3,000 among families with poverty wages, can have a substantial, positive effect on children's subsequent earnings as adults (Duncan & Magnuson, 2011). This is particularly true for income growth occurring during early childhood years.

Maryland's Temporary Cash Assistance (TCA) program primarily provides services to adults, but it can play a vital role in this two-generation initiative because it assists families with children who may be at-risk of intergenerational poverty. The TCA program targets the financial stability of families by requiring parents who receive cash benefits for themselves and their children to participate in employment-related services. Ideally, participation in these services results in good jobs that provide an economic foundation for independence.

However, not all adults in the TCA program receive services to build their economic stability. Some adults do not receive cash

## REPORT HIGHLIGHTS

- ❖ About 3 in 10 cases include a non-recipient adult, and half of these are relative caretaker cases.
- ❖ Non-recipient adults are older, more likely to be Caucasian or Hispanic, more likely to be married or previously married, and more likely to have a disability, compared with adult recipients.
- ❖ Less than 25% of non-recipient adults are caring for children under the age of three, compared to 45% of adult recipients.
- ❖ Cases with non-recipient adults received TCA benefits for an average of 33 consecutive months, compared to 10 months among cases with adult recipients.
- ❖ About 2 in 5 non-recipient adults worked in the year before they received TCA benefits, earning an annual median of nearly \$20,000.
- ❖ Just over half of adult recipients worked in the year before TCA receipt, but they only earned a median of about \$5,000.

benefits for themselves, and consequently, they also do not receive employment-related services. These cases are often referred to as child-only cases because only the children residing in the household receive benefits. For example, a grandmother caring for her grandchild can receive a TCA benefit for the grandchild, but she may not be eligible to receive the benefit for herself. Additionally, there are parents who receive TCA benefits for their children but not for themselves. Some parents may not be eligible for cash benefits due to their citizenship status or because they receive federal disability benefits.

While a primary focus on adults who receive cash benefits for themselves and their children is certainly appropriate given the provision of employment services to these individuals, a two-generation model demands a somewhat different approach. A dual focus on the economic prospects of adult *and* child recipients requires a better understanding of the household context in which these children reside. Do the adults in the household have any earnings? How much do adults earn? What barriers do families face? With this information, the TCA program is in a unique position to connect families with other meaningful services to meet the goals of a two-generation initiative.

This report will examine characteristics—demographics, cash assistance receipt, and employment and earnings—of adults who are recipients of TCA benefits as well as adults who only receive benefits for children in their care. Furthermore, we examine the characteristics of adults on the different types of child-only cases. Shifting the focus

of the TCA program to a more holistic approach requires an expanded perspective. Essentially, the characteristics, employment, and earnings of *all* adults are relevant to ensuring that children are fully supported and can reach their future economic potential.

### **Caseload Trends among Adult Recipients & Non-Recipients**

The number of cases with adult recipients is influenced by economic trends. In fact, an economy that supported low-wage, low-skill work coupled with new TCA rules aided many women in their transitions from welfare to work. As a result, the number of cases with an adult recipient declined in the late 1990s and early 2000s in Maryland. In April 2007, a few months before the official start of the Great Recession, the number of adult recipient cases began to increase. This growth continued through 2011, resulting in an 81% increase before declining. By June 2017, the number of these cases had almost reached its low point prior to the recession.<sup>1</sup>

The number of child-only cases, on the other hand, has declined over time, from just under 9,300 cases in July 2003 to 6,900 cases in June 2017, a 26% decline (Maryland Department of Human Services, n.d.). Although there has been a steady decline in the number of child-only cases, their percentage of the total TCA caseload has varied, as shown in Figure 1.

Generally, increases in the percentage of child-only cases occur when the number of adult recipient cases declines, usually during improving economic periods.

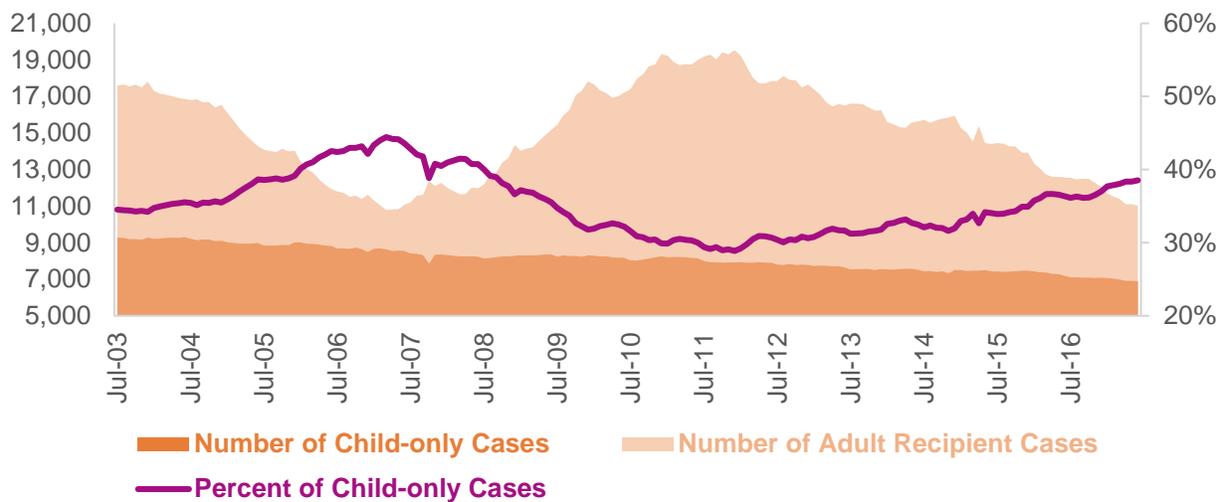
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<sup>1</sup> In January 2018, the number of cases with an adult recipient was 10,627, which is under the low of 10,800 cases in March 2007.

Decreases in the percentage of child-only cases, then, occur when the number of adult recipient cases increases during periods of high unemployment. For instance, the percentage of child-only cases increased between July 2003 and March 2007 as the number of adult recipient cases

declined. Then the child-only percentage declined between April 2007 and December 2011 as more cases included adult recipients. The percentage is currently increasing as the number of adult recipient cases falls.

**Figure 1. Number of Cases in Maryland: July 2003 to June 2017**



**Note:** The counts provided in this figure differ from those within the report. The counts in this figure include each individual month in which new and continuing recipients receive benefits while the report examines an unduplicated count of every case that received a TCA benefit during SFY 2016.

## Data and Study Population

### Data

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. 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. Finally, MABS has no information on employment outside Maryland. Because out-of-state employment is common in Maryland, we are likely

understating employment and may be missing some earnings.<sup>2</sup>

### **Study Population**

Analyses include every family who received TCA for at least one month between July 2015 and June 2016, which is state fiscal year (SFY) 2016. The first month in the year that a family actually received benefits is the first month included in the analysis. For example, if a family applied for TCA in January 2016, that family might not actually receive benefits until February 2016. We would consider February 2016 the first month of receipt. However, benefits are retroactive to the application date, so this family would receive prorated benefits for January. Since the family received benefits for January, some measures, such as consecutive months of receipt, would count January as a month of receipt. This is important to understand data related to past program participation.

In total, 33,453 families received at least one month of TCA in SFY 2016, but some exclusions were made for this report. Cases that were missing a caseload designation (n=36) were excluded. Caseload designation determines whether a case is required to participate in a work-related activity or not. Also, 120 cases were excluded due to caseload designation changes made by the Department of Human Services (DHS). In October 2015, DHS removed the long-term disabled caseload designation and reclassified those cases into the most appropriate designation. For this analysis, most of these long-term disabled cases are included in the adult recipient count. However, 120 long-term

disabled cases were reclassified as child-only cases in October 2015. Since these cases were not considered child-only cases during their first month of receipt in SFY 2016, these cases were excluded from analyses.

The final study population includes 33,297 cases, in which 9,325 were child-only and 23,972 included adult recipients. Because adult recipient cases can have more than one adult on the case, there are a total of 25,421 adult recipients.

### **ADULT RECIPIENTS & NON-RECIPIENTS**

**Adult Recipient Cases** include adults in the calculation for TCA benefits.

**Adult Non-Recipient Cases** are often referred to as **child-only cases**, as only children are included in the benefit calculation.

### **Findings**

Most recipients of Temporary Cash Assistance (TCA) are children. In fact, more than two in three recipients are children (McColl & Nicoli, 2018). This is driven not only by the fact that there can be multiple children on a case, but also by one of the purposes of the federal Temporary Assistance to Needy Families (TANF) program: to ensure that children reside in their own homes or the homes of relatives (General TANF Provisions, 2016). This means that children may reside in a home in which the adult is not included in the TCA benefit calculation, but the adult receives benefits for the children in the home to ensure they are supported. According to Figure 2, more than one quarter (28.0%) of

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<sup>2</sup> One in six (16.9%) Maryland residents works out of state, which is over four times greater than the national average (3.7%) (U.S. Census Bureau, 2017).

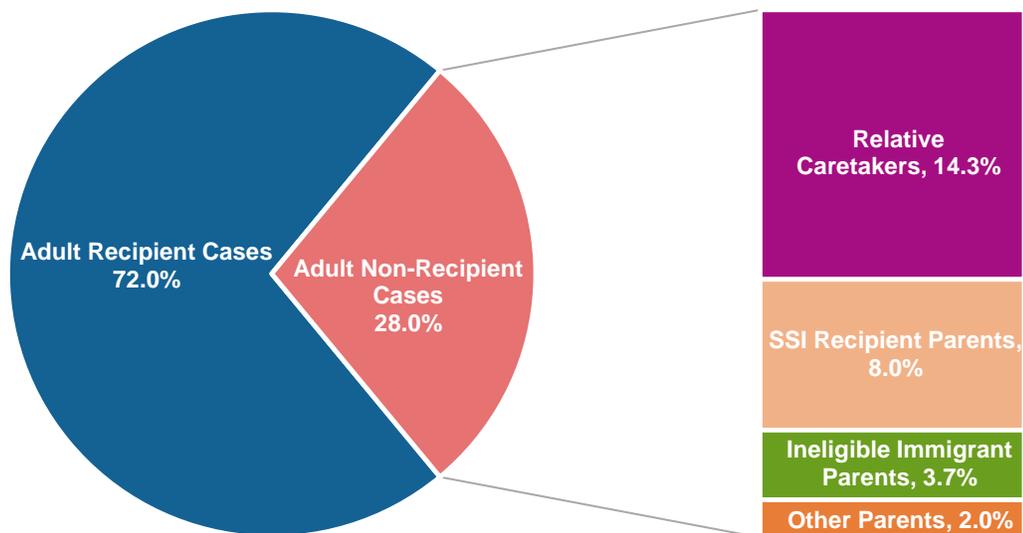
cases only include children in the benefit calculation, making the adult a non-recipient.<sup>3</sup>

Cases that do not include adult recipients are referred to as child-only cases and can be divided into four groups. Relative caretaker cases make up the largest group of child-only cases, representing 14% of the total caseload. In these cases, children do not reside with their parents but are instead in the homes of relatives who are not eligible to receive cash benefits for themselves. The other three categories of child-only cases include parents who are not eligible for TCA benefits. Just under 10% of cases include parents who receive federal disability benefits such as Supplemental Security Income (SSI) or Social Security Disability Insurance (SSDI). These federal payments render the parents ineligible for TCA, but the children remain eligible. Less than 5% of cases include

parents who are ineligible for TCA due to their citizenship status, and 2% of cases include a parent who is ineligible for reasons such as non-cooperation with substance abuse programs or receipt of other benefits.

Most cases, however, do include an adult in the benefit calculation. More than seven in every 10 (72.0%) cases include an adult recipient, and as a recipient of TCA benefits, most of these adults are required to participate in work-related activities as a condition of benefit receipt. Non-cooperation with this requirement results in a work sanction in which all recipients lose their TCA benefits until the adult complies with the work activity. Ideally, these activities are designed to support and encourage adults to obtain employment that will build their economic foundation and foster independence from the program.

**Figure 2. TCA Caseload by Case Type**



<sup>3</sup> Percentages of adult recipients and non-recipients as well as each child-only case type for each of

Maryland's 24 jurisdictions can be reviewed in the Appendix.

## Child-only Cases over Time

Although relative caretaker cases are the largest group of child-only cases, they have become a smaller percentage of child-only cases over time. In 2003, three in every four (75.2%) child-only cases were relative caretaker cases. This declined to less than three in five (57.3%) cases by 2011, and in 2016, only half (50.9%) of child-only cases were relative caretaker cases.

Each of the three child-only cases that include parents have grown over this same period. SSI recipient cases represented less than one quarter (21.9%) of child-only cases in 2003, increased to three in 10 (29.6%) child-only cases in 2011 and remained relatively stable in 2016 (28.7%). Ineligible immigrant cases were a larger percentage in each time period—from 2% in 2003 to 10% in 2011 and to 13% in 2016. Similarly, the other parental group rose from less than 1% in 2003 to 7% in 2016.<sup>4</sup>

**Table 1. Type of Child-only Cases over Time**

	2003	2011	2016
Relative Caretaker	75.2%	57.3%	50.9%
SSI Recipient Parent	21.9%	29.6%	28.7%
Ineligible Immigrant Parent	2.2%	9.9%	13.3%
Other Parental	0.8%	3.1%	7.1%

**Note:** Percentages in 2003 and 2011 are based on recipients in October of those years (Hetling, Saunders, & Born, 2005; Nicoli, Passarella, & Born, 2014); 2016 percentages are based on recipients between July 2015 and June 2015.

<sup>4</sup> For a national comparison, the distribution of child-only cases was relative caretakers (45.3%), ineligible immigrant (25.1%), SSI recipient (22.2%), and other

## Demographic Characteristics of Adults

### Adult Recipients & Non-Recipients

Adults who are recipients and those who are non-recipients are quite different demographically. There are two similar characteristics, however. As shown in Table 2, nine in 10 are women, and about two in three have a high school education or more, regardless of recipient status. Recipient adults are slightly more likely to have education beyond high school, though (8.1% vs. 6.0%).

Otherwise, non-recipient adults are older, more likely to be Caucasian or Hispanic, more likely to be married or previously married, and more likely to have a disability compared to adult recipients. In fact, non-recipient adults are 13 years older, on average, than those receiving TCA (45 years vs. 32 years). Recipient adults are on the younger end of the range. Three in 10 (29.3%) are only 25 years old or younger, and two in five (43.1%) are between the ages of 26 and 35. In contrast, only three in 10 (30.9%) non-recipient adults are 35 years old or younger, and nearly half (46.6%) are 46 years or older. The discrepancy in age is not surprising given that the largest group of child-only cases often includes grandparents.

While the majority of both groups are African American, this is much more common among adult recipients. Nearly three in four (73.4%) adult recipients are African American, compared to three in five (60.7%) non-recipient adults. Consequently, non-recipient adults are more likely to be Caucasian (26.3% vs. 22.1%) or Hispanic (12.0% vs. 2.6%). In 2003, however, African

parental (7.4%) in federal fiscal year 2016 (HHS, 2017).

Americans made up three fourths of non-recipient adults, and Hispanics were only 2% (Hetling, Saunders, & Born, 2005). The higher percentage of Hispanic non-recipient adults is related to the growth of ineligible immigrant parent cases, shown in Table 1.

Although many adults had never been married, non-recipient adults are less likely to fit this category. At 80%, recipient adults are almost 15 percentage points more likely to have never married, compared to 66% among non-recipient adults. One in three non-recipient adults are either married (15.9%) or were previously married (18.1%); only one in five (19.7%) adult recipients had previously been or were currently married. Still, marriage has become less common among non-recipient adults as just over half were currently or previously married in 2003 (Hetling et al., 2005).

Given the fact that one in five child-only cases includes a parent who is receiving a federal disability payment, it is expected for disabilities to be common among non-recipient adults. While this is true, disabilities among adult recipients are not a trivial percentage. In fact, one quarter (24.1%) of adult recipients report having a short- or long-term disability. However, disabilities are nearly 20 percentage points higher among non-recipient adults. More than two in five (42.5%) of these adults experienced a disability.

#### *Adults on Child-only Cases*

Comparing recipient and non-recipient adults' demographic characteristics is a somewhat simplistic view because non-recipient adults on child-only cases are not monolithic. Table 3 shows that although the majority of adults on child-only cases are women, these adults differ on all other characteristics. Adults on relative caregiver

cases are substantially older and the most likely to be married as well as the most likely to have at least a high school education. On the other hand, adults receiving disability payments are the most likely to be African American, to have never married, and to have a disability as well as the least likely to have finished high

**Table 2. Demographic Characteristics: All Adults**

	<b>Non-Recipient Adults</b> (n=9,325)	<b>Recipient Adults</b> (n=25,421)
<b>Gender</b>		
Female	91.8%	90.5%
<b>Age</b>		
25 & under	7.3%	29.3%
26-35	23.6%	43.1%
36-45	22.4%	19.3%
46-55	24.2%	7.4%
56 & older	22.4%	1.0%
Average Age	45.0	31.9
<b>Race &amp; Ethnicity</b>		
African American <sup>^</sup>	60.7%	73.4%
Caucasian <sup>^</sup>	26.3%	22.1%
Hispanic	12.0%	2.6%
Other <sup>^</sup>	1.0%	1.9%
<b>Marital Status</b>		
Married	15.9%	8.9%
Previously Married <sup>~</sup>	18.1%	10.8%
Never Married	65.9%	80.3%
<b>Educational Attainment</b>		
No High School Degree	33.2%	31.4%
Completed High School <sup>#</sup>	60.9%	60.5%
Education after High School	6.0%	8.1%
<b>Disability Status</b>		
Any disability	42.5%	24.1%

**Notes:** <sup>^</sup> Non-Hispanic. <sup>~</sup>Previously married includes individuals who are divorced, separated, or widowed. <sup>#</sup>General Education Development Program (GED) certificates are included in high school completion rates. Valid percentages are reported.

school. Adults on ineligible immigrant cases are the most likely to be Hispanic and the least likely to report a disability.

The average age of non-recipient adults is high due to those on recipient caregiver cases. Adults on the other child-only cases are in their mid- to late-30s, on average. Recipient caregivers, however, have an average age of 52 years. These adults are 12 to 17 years older than adults on the other three child-only cases. Clearly, many of these adults are grandparents caring for children who may otherwise be in foster care.

Generally, the race and ethnicity of adults on child-only cases somewhat mirrors that of recipient adults, but ineligible immigrant parents fall solidly out of that trend. Three in every four (75.8%) adults on ineligible immigrant cases are Hispanic, and this is up from about 60% in 2003 (Hetling et al, 2005). Hispanic adults do not exceed 3% among any of the other child-only groups. Additionally, non-recipient adults are more likely to be Caucasian as compared with recipient adults, particularly among relative caregivers. More than one third (35.3%) of relative caregivers are Caucasian, followed by 30% among other parents. Just over 20% of SSI recipient parents were Caucasian, matching the percentage among adult recipients (22.1%).

On marital status, SSI recipient parents and relative caretakers are nearly opposite. SSI recipient parents look like recipient adults in that more than eight in 10 (83.9%) had never been married, which is 30 percentage

points higher than relative caregivers (53.1%). Almost half of relative caregivers had either been married (23.8%) or were currently married (23.1%). The other two child-only groups fall between SSI recipient parents and relative caregivers. That is, seven in 10 ineligible immigrant parents (69.3%) and other parents (69.4%) had never been married.

Educational attainment varied widely among these groups. Nearly half (46.7%) of SSI recipient parents did not have a high school education and few (2.9%) had any education beyond high school. This low level of education suggests that, in addition to their disability, these adults may have difficulty with employment, and their children may benefit substantially from high-quality early childhood programming (Garcia et al., 2016). A high percentage (37.6%) of ineligible immigrant parents also lacked a high school degree. Relative caregivers, on the other hand, were the most likely to have at least a high school education; nearly eight in every 10 (78.0%) had completed high school.

Disabilities among adults on child-only cases are common. Nearly all (97.6%) SSI recipient parents reported a disability.<sup>5</sup> Two in five (40.7%) other parents also reported a disability, suggesting that they may be receiving some other disability benefit, and this may be the reason for their child-only status. A sizable percentage (22.8%) of relative caregivers also reported a disability, but nearly no (0.2%) ineligible immigrant parents reported a disability.

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<sup>5</sup> Considering these adults' status of receiving a federal disability benefit, it is likely that all have a disability and there are parents who are simply not

coded as having a disability in the administrative record.

**Table 3. Demographic Characteristics of Adults: Child-only Cases**

	Relative Caretaker (n=4,746)	SSI Recipient Parent (n=2,678)	Ineligible Immigrant Parent (n=1,240)	Other Parent (n=661)
<b>Gender</b>				
Female	91.3%	91.0%	96.0%	90.6%
<b>Age</b>				
25 & under	1.7%	14.7%	10.6%	11.5%
26-35	7.7%	38.3%	49.8%	29.7%
36-45	14.9%	28.2%	34.0%	31.5%
46-55	34.7%	15.9%	4.8%	19.1%
56 & older	41.0%	2.8%	0.7%	8.3%
Average Age	52.2	36.5	34.5	39.6
<b>Race &amp; Ethnicity</b>				
African American ^	62.0%	76.1%	18.2%	67.0%
Caucasian ^	35.3%	22.3%	2.6%	29.9%
Hispanic	1.9%	0.9%	75.8%	2.6%
Other^	0.7%	0.6%	3.3%	0.5%
<b>Marital Status</b>				
Married	23.1%	3.6%	18.2%	16.0%
Previously Married~	23.8%	12.5%	12.5%	14.6%
Never Married	53.1%	83.9%	69.3%	69.4%
<b>Educational Attainment</b>				
No High School	22.0%	46.7%	37.6%	28.1%
Completed High School#	69.5%	50.5%	58.7%	62.2%
Education after High School	8.5%	2.9%	3.7%	9.7%
<b>Disability Status</b>				
Any disability	22.8%	97.6%	0.2%	40.7%

^ Non-Hispanic. ~Previously married includes individuals who are divorced, separated, or widowed. #General Education Development Program (GED) certificates are included in high school completion rates. Valid percentages are reported.

### **Number and Age of Children**

#### *Adult Recipient & Non-Recipient Cases*

Most—seven in 10—TCA recipients are children (McColl & Nicoli, 2018). Through a successful two-generation initiative, these children will ideally become economically stable adults who do not require cash assistance. Hence, it is important to know more about these children. In particular,

more information may assist in identifying appropriate partners for DHS to refer families for additional services.

Non-recipient adults are more likely to be caring for only one child compared to recipient adults. Table 4 shows that nearly three in five (57.9%) non-recipient adults have a single child receiving TCA benefits, compared to just over two in five (43.4%)

among adult recipients. Half of adult recipients have two (27.6%) or three or more (23.2%) children.

Adults with very young children in the house may require full- or part-time child care while they work. With this in mind, Table 4 indicates that child care is less of a concern among non-recipient adults. Just under one quarter (22.3%) of non-recipient adults is caring for children under the age of three, compared to more than two in five (44.6%) adult recipients. For adult recipients, child care is very important for their ability to work consistently. Additionally, high-quality early childhood programs help children gain literacy and math skills necessary for kindergarten, and these programs have benefits well into adulthood (Garcia et al., 2016).

**Table 4. Number and Age of Children: All Cases**

	Non-Recipient Adult Cases (n=9,325)	Recipient Adult Cases (n=23,972)
<b>Number of Children per Case</b>		
0	0.0%	5.8%
1	57.9%	43.4%
2	26.8%	27.6%
3 or more	15.3%	23.2%
<b>Any Children under Age 3</b>		
% of cases	22.3%	44.6%

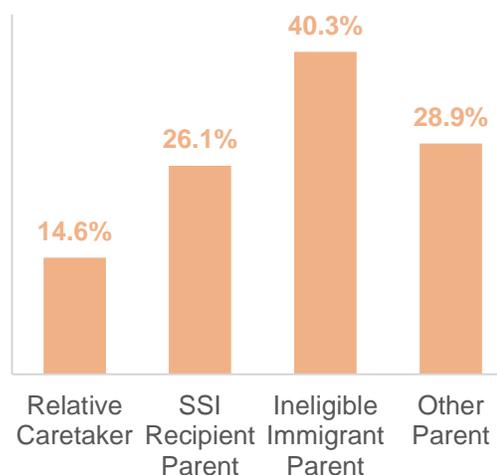
**Note:** Cases with no recipient children include a pregnant head of household or children who receive disability, subsidized adoption, or foster care payments.

### *Child-only Cases*

Again, child-only cases are not identical, as there is quite a bit of variation in the percentage with young children, as shown

in Figure 3. Relative caregivers are the least likely to care for a young child as only 15% have a child under the age of three. More than one quarter of SSI recipient parents (26.1%) and other parents (28.9%) have a young child in the home. On the other hand, ineligible immigrant parents closely resemble adult recipients in that two in five (40.3%) have a child under the age of three. These families could certainly benefit from high-quality child care.

**Figure 3. Percent of Cases with a Child under Age 3: Child-only Cases**



While the TCA program does not provide services directly to children, partnerships can be valuable. DHS currently partners with the Maryland State Department of Education to provide child care subsidies to adult TCA recipients who are working or participating in an approved activity. However, non-recipient adults are not eligible for the subsidy under the TCA program. If they need subsidies, non-recipient adults may have to join the waitlist or may be deemed ineligible, particularly if they are unable to work.

Child care may not be an appropriate service for older children, but other services

may be relevant for them. In fact, older children may benefit from after-school programming, tutoring services, extra-curricular activities, or summer jobs. In a two-generation model, it may be essential for DHS to partner with organizations that can provide these opportunities to children. Participation in such activities has positive academic and social benefits for children, and may, in fact, lead to better outcomes as adults (Harvard Family Research Project, 2008; Olson, Connolly, & Kommajesula, 2013; McCombs, Whitaker, & Yoo, 2017).

### ***Previous & Current TCA Receipt***

#### *Adult Recipient & Non-Recipient Cases*

Generally, families receive TCA benefits for short periods of time. Whether examining families who are currently receiving benefits or those who have recently left the program, we find that families receive TCA benefits for just under two years (22 and 19 months, respectively) of the previous five years (Nicoli & Passarella, 2017; Passarella & Nicoli, 2017). However, there are very different patterns of utilization when exploring TCA receipt by the recipient status of the adults, shown in Table 5.

A TCA spell represents the number of consecutive months a family received benefits between their most recent application and a case closure.<sup>6</sup> Families with adult recipients had very short spells. On average, these families received TCA benefits for 10 consecutive months. In fact, three in every four (76.6%) of these families received benefits for one year or less. The percentage of these families who received more than two consecutive years of TCA benefits was small (7.5%). On the other

hand, just over two in every five (42.3%) families with non-recipient adults had more than two consecutive years of benefits. There were some families with non-recipient adults who did have short TCA spells—more than one third (35.9%) received cash assistance for one year or less, but on average, families with non-recipient adults received 33 consecutive months of benefits.

TCA spells, however, do not account for the fact that families can return to the program after their cases close. To capture families who cycle on and off benefits, we also examine the cumulative number of months families received cash assistance in the previous five years. By this measure, families with non-recipient adults still received cash assistance for a considerably longer period of time. Nearly two in every five (36.0%) families with non-recipient adults received benefits for 49 to 60 months in the previous 60 months, compared with only 10% among adult recipient cases. Furthermore, half (49.5%) of families with adult recipients received one year or less of cash assistance in the previous five years.

Comparing these two measures of receipt reveals that adult recipients tend to cycle off and on benefits. On average, these families received 19 months of cash assistance in the previous five years; if each spell is similarly short (10 months), then these families have cycled on and off the program at least once in the previous five years. This may be due to work sanctions. Six in 10 adult recipients who are required to participate in a work-related activity receive a work sanction for noncompliance at some point, potentially resulting in case closures

<sup>6</sup> If the case did not close by the end of the June 2016, the end of the state fiscal year, then only

months between the most recent application and June 2016 are counted.

**Table 5. TCA Receipt: All Cases**

	Non-Recipient Adult Cases (n=9,325)		Recipient Adult Cases (n=23,972)	
<b>TCA Spell</b>				
<i>Consecutive Months</i>				
1 to 12 Months	35.9%		76.6%	
13 to 24 Months	21.8%		15.9%	
25 to 36 Months	12.3%		4.5%	
37 to 48 Months	7.8%		1.4%	
49 to 60 Months	5.5%		0.7%	
More than 60 Months	16.7%		0.9%	
Average [Median]	32.8 [20.8]		9.6 [6.3]	
<b>Previous 5 Years</b>				
<i>Cumulative Months</i>				
0 months	16.2%		21.9%	
1 to 12 Months	17.0%		27.6%	
13 - 24 months	11.6%		18.2%	
25 - 36 months	9.8%		13.0%	
37 - 48 months	9.5%		9.0%	
49 - 60 months	36.0%		10.3%	
Average [Median]	31.2 [31.0]		18.6 [13.0]	

**Note:** TCA spell includes the number of months between the most recent TCA application and case closure; if there is no case closure by June 2016, then the number months between the application and June 2016 are counted.

(Nicoli, 2016). Once the adult complies with the work sanction, the case can reopen, resulting in multiple spells of TCA benefits. Still, there can be other reasons for multiple spells—families did not complete timely recertifications for benefits or their eligibility circumstances change.

Cases with non-recipient adults are less likely to cycle, as their cumulative months are fairly similar to their TCA spells. Cumulative months are 31 months in the previous 60 months, on average, compared to 33 consecutive months. Although their cases can close and reopen due to lapses

in recertification or eligibility changes, cycling is not common because these adults are not required to participate in work-related activities and cannot be work sanctioned. Yet, their average number of months in the previous five years has declined slightly since 2003, when it was 38 months (Hetling et al., 2003).

*Child-only Cases*

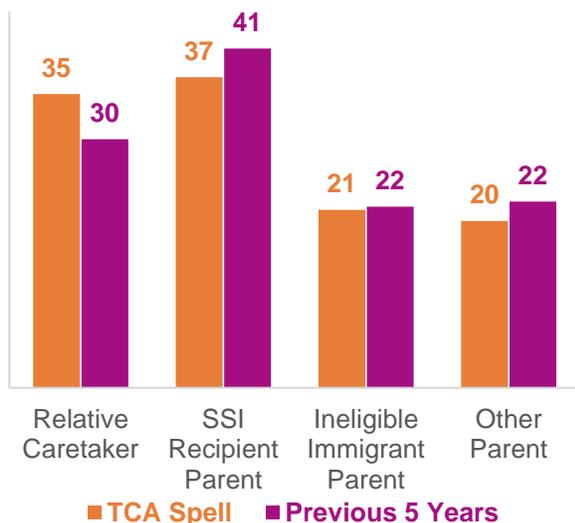
As with other characteristics, there are substantial differences in prior cash assistance receipt by type of child-only case. SSI recipient parents and relative caregivers have longer histories of benefit receipt compared with ineligible immigrant parents and other parents. SSI recipient parents have the highest average number of months of receipt—37 consecutive months and 41 months in the previous five years. Relative caregivers had a similar number of consecutive months (35 months), but only 30 months of TCA in the previous five years. In fact, about 20% of both groups received more than 60 consecutive months of benefits. Long spells are common for child-only cases because the program has limited requirements for these adults. At most, they must recertify their eligibility for benefits at regular intervals. As long as they meet those requirements, it is likely that these families will continue to receive benefits.

Cumulative receipt among ineligible immigrant parents and other parents looks similar to that of adult recipients. Both ineligible immigrant parents and other parents received about 20 consecutive months of TCA benefits (21 and 20 months, respectively). They both received benefits for an average of 22 months in the previous five years, which is only three more months than adult recipients. Unlike the other two

types of child-only cases, very few received TCA for more than 60 consecutive months, and about half received benefits for one consecutive year or less.

The reason for shorter receipt among the other parent group is difficult to determine because the rationale for child-only status is mixed—disabilities, sanctions, or other reasons not included in the administrative record. There may be an explanation for lower receipt among ineligible immigrant parents, however. Ineligible immigrant parents are much more likely to have young children on the case. Two in every five (40.3%) have at least one child under the age of three, compared to just over one quarter of SSI recipient parents and other parents and 15% of relative caregivers. This suggests that these families did not need or were not eligible for TCA benefits until the recent past. In order to be eligible, there must be a dependent child in the household, so it is possible that ineligible immigrant parents have more recently had children who are eligible to receive TCA benefits.

**Figure 4. Average Months of TCA Receipt: Child-only Cases**



## Employment & Earnings

### Adult Recipients & Non-Recipients

Previous research demonstrates that about half of adults worked in the year before they received TCA benefits (Nicoli & Passarella, 2017; Passarella & Nicoli, 2017). Earnings are low, however, at a median of about \$5,000 for that year, indicating the need for assistance. These previous findings are only for recipients and examining the employment and earnings of non-recipient adults reveals very different patterns.

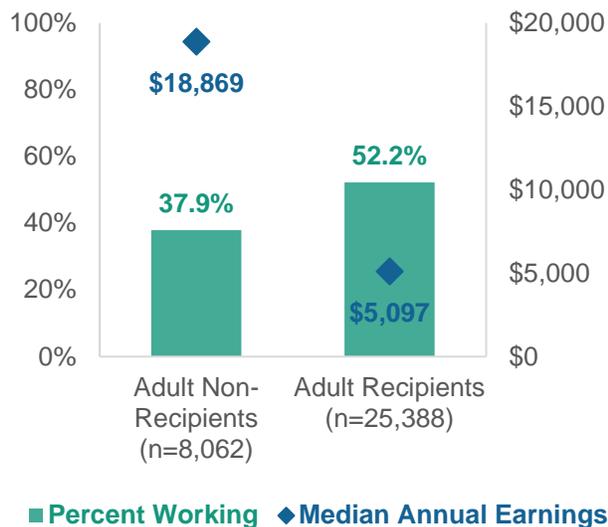
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*Non-recipient adults were less likely to work compared to adult recipients. But among those who were employed, non-recipient adults earned three times that of adult recipients, and 2 in 3 non-recipients worked the full year, compared to 1 in 3 adult recipients.*

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Employment was not as common among non-recipient adults, but they earned substantially more. Figure 5 indicates that employment and earnings for adult recipients are similar to findings from other reports: 52% were employed in the year before receiving TCA benefits, and they earned a median of just over \$5,000. On the other hand, just under two in five (37.9%) non-recipient adults worked during that year, but they earned close to \$20,000. Part of the reason for higher earnings among non-recipient adults is that most of those who were employed worked for the entire year. Two in every three employed non-recipient adults worked all four quarters of the previous year, while only one in three employed adult recipients did the same. Even with the shifting composition of child-only cases, their employment participation and earnings have remained fairly stable since 2003 (Hetling et al, 2005).

**Figure 5. Employment: All Adults**  
In the year before TCA receipt



**Note:** Analyses exclude individuals without a unique identifier (n=1,296) including all adults on ineligible immigrant parent cases (n=1,240). Valid percentages are reported.

#### Adults on Child-only Cases

The large gap in earnings is an important reminder about the difference between adult recipients and non-recipients. That is, adult recipients are eligible for cash assistance benefits along with the children in their care, while non-recipient adults are not included in the benefit calculation. There are several reasons for the exclusion of non-recipient adults, such as caring for a child who would otherwise be in foster care.

In fact, earnings by child-only type corroborate that there are adults who would be excluded from benefits because of their earnings. As expected, Figure 6 shows that employment participation is very low

(15.3%) among adults receiving a federal disability benefit. This is because their disabilities may prevent them from working, and there are limitations to how much these individuals can work or earn and still be eligible for the disability benefit (SSA, 2017). Earnings among SSI recipients who did work were negligible, at \$1,720 for the entire year. Alternatively, about half of relative caregivers (49.6%) and other parents (45.7%) were employed in that year. Even more, their earnings are high compared to adult recipients. Relative caregivers earned close to \$25,000, and other parents earned almost \$18,000. These earnings are likely the reason these adults are not recipients of TCA benefits.

**Figure 6. Employment: Adults on Child-only Cases**  
In the year before TCA receipt



**Note:** Analyses exclude individuals without a unique identifier (n=1,263) including all adults on ineligible immigrant parent cases (n=1,240). Valid percentages are reported.

## Conclusions

Although the well-being of children is not an explicit goal of the TCA program, it is certainly a component of its foundation, as the program provides assistance to families *with children*. Children's well-being is largely dependent upon the financial security of the adults in their households, and Maryland's Two Generation Family Economic Security Commission recognizes the importance of parent and child programs to disrupt inter-generational poverty. Since the TCA program serves poor families, it is uniquely situated to support the commission's goal by connecting these families with services.

In an effort to improve their economic situations, the TCA program primarily focuses on the outcomes of adult recipients who receive employment-related services. Yet, adults who only receive benefits for the children in their households are equally crucial to the well-being of children. The goal of this report is provide a summary about *all* adults caring for children in the TCA program, so that policymakers and program managers can begin to understand the needs of all families and develop a catalogue of services that may be beneficial to the children in these homes.

Besides being women and having high school degrees, adult recipients and the non-recipient adults on child-only cases vary on just about all characteristics. Non-recipient adults are substantially older than adult recipients, particularly among adults on relative caregiver cases because those individuals are often grandparents. Non-recipient adults are also more likely to be married or previously married and to report having a disability, which may impact their ability to work. Adult recipients are much more likely to have at least one child under

the age of three, suggesting that child care may be an essential service for these families. Ineligible immigrant parents are just as likely to require child care services for a young child, however.

Employment is not as common among adults on child-only cases. These adults were nearly 15 percentage points less likely to work in the year before receiving TCA benefits compared to adult recipients. Given the age of some adults on child-only cases and the disability status of others, we may not expect these adults to work, as they may be receiving retirement benefits or federal disability payments. Non-recipient adults who were employed were much more likely to work in all four quarters of that year, contributing to earnings that were three times that of adult recipients. Hence, employment-related services are certainly critical to boost the earnings of adult recipients.

Even though employment services may not be necessary nor required for adults on child-only cases, there are still other ways to ensure the well-being of children. Helping adults identify affordable and high-quality after-school programs for children may provide several benefits. First, these activities provide flexibility for working adults whose schedules may not align with school hours. Second, research points to host of benefits for children: these programs improve student attendance, increase student test scores, reduce risky behaviors, and develop social-emotional skills (Harvard Family Research Project, 2008; Olson et al., 2013; McCombs et al, 2017). Promoting the growth of all children who receive cash assistance benefits, regardless of the recipient status of adults on TCA cases, is a critical component of two-generation programming.

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## Appendix: Recipient Status & Child-Only Cases by Jurisdiction

Appendix Table A. Case Type by Jurisdiction, SFY 2017

	NUMBER OF CASES	RECIPIENT STATUS OF ADULTS		TYPE OF CHILD-ONLY CASES			
		Adult Recipient Cases	Adult Non-Recipient Cases	Relative Caretaker	SSI Recipient Parent	Ineligible Immigrant Parent	Other Parent
Caroline	229	36.2%	63.8%	55.5%	11.0%	30.8%	2.7%
Worcester	141	46.8%	53.2%	86.7%	9.3%	1.3%	2.7%
Talbot	100	52.0%	48.0%	60.4%	12.5%	25.0%	2.1%
Calvert	196	53.1%	46.9%	79.3%	13.0%	5.4%	2.2%
Carroll	329	60.8%	39.2%	62.8%	21.7%	7.8%	7.8%
Queen Anne's	123	61.8%	38.2%	68.1%	14.9%	10.6%	6.4%
Harford	796	63.2%	36.8%	73.4%	19.8%	3.8%	3.1%
Anne Arundel	2,158	64.6%	35.4%	63.2%	15.9%	13.9%	7.1%
Cecil	775	65.8%	34.2%	68.3%	13.2%	4.9%	13.6%
Washington	1,146	66.1%	33.9%	53.5%	27.2%	6.2%	13.1%
Garrett	127	66.1%	33.9%	69.8%	18.6%	0.0%	11.6%
Frederick	601	66.2%	33.8%	61.1%	16.7%	16.7%	5.4%
Prince George's	3,044	66.7%	33.3%	50.1%	20.9%	23.8%	5.2%
Dorchester	390	67.2%	32.8%	55.5%	32.8%	4.7%	7.0%
Charles	584	68.2%	31.8%	73.1%	15.1%	2.2%	9.7%
Wicomico	976	70.1%	29.9%	59.2%	20.9%	13.0%	6.8%
Baltimore County	4,023	70.5%	29.5%	53.0%	26.9%	10.5%	9.5%
Kent	113	70.8%	29.2%	66.7%	18.2%	9.1%	6.1%
Allegany	636	71.4%	28.6%	52.7%	39.6%	0.5%	7.1%
Montgomery	1,771	71.5%	28.5%	29.2%	18.8%	46.0%	6.0%
<b>Maryland</b>	<b>33,297</b>	<b>72.0%</b>	<b>28.0%</b>	<b>50.9%</b>	<b>28.7%</b>	<b>13.3%</b>	<b>7.1%</b>
Howard	593	73.9%	26.1%	54.2%	23.9%	12.3%	9.7%
Somerset	284	75.4%	24.6%	54.3%	28.6%	4.3%	12.9%
Baltimore City	13,401	78.2%	21.8%	39.0%	44.9%	10.0%	6.1%
St. Mary's	754	78.6%	21.4%	64.0%	22.4%	5.6%	8.1%

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