



CARROLL COUNTY: ADULTS RECEIVING TEMPORARY CASH ASSISTANCE IN 2016

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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 are examining adult recipients in each of the 24 jurisdictions over the next four years. In this brief, we focus on Carroll County, located on the state's northern border with Pennsylvania. Carroll County is a part of the Baltimore-Columbia-Towson Metropolitan Statistical Area, meaning that there is a high degree of economic integration with the counties¹ in this area (U.S. Census Bureau, 2017). Carroll County's poverty rate among families with children under the age of 18 was 5.5% between 2011 and 2015, almost half the rate in Maryland (10.7%). Additionally, median family income of \$101,208 in Carroll County was about \$10,000 higher than the state average (U.S. Census Bureau, 2016b).

Given the county's low poverty rate and high median earnings, it is not surprising that the population of TCA customers in Carroll County is small, less than 1% of the statewide caseload. Because adult recipients in Carroll County make up such a small portion of the state's caseload, it is valuable to note the ways in which they differ from recipients in other parts of the state, differences which may be masked by looking at the state as a whole. Table 1 provides an overview of the demographic characteristics of Carroll County adult recipients. Carroll County TCA recipients are typically Caucasian (80.6%) women (87.0%) in their early 30s who never married (60.7%). Compared to Maryland as a whole, Carroll County recipients are more likely to be Caucasian, less likely to be African American, and more likely to be or have been married.

KEY FINDINGS

- ❖ Carroll County adult recipients are typically Caucasian women in their early 30s who never married.
- ❖ Three in four adult recipients finished high school.
- ❖ Slightly fewer than one in three have a disability that is expected to last over 12 months.
- ❖ Over half worked in the year before they began receiving TCA, but only 31% 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 \$6,500.
- ❖ Nearly half of Carroll County adult recipients who worked in the year before they received TCA were employed in restaurants, general retail, or administrative and support services.

¹ This statistical area includes Baltimore City and the counties of Anne Arundel, Baltimore, Carroll, Harford, Howard, and Queen Anne's.

Table 1. Demographics

Gender	
% Female	87.0%
Age	
Average	33.2
Race & Ethnicity	
% Caucasian^	80.6%
% African American^	14.1%
% Hispanic	3.9%
% Other^	1.5%
Marital Status	
% Married	12.1%
% Never Married	60.7%
% Divorced, Separated, or Widowed	27.1%

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 Carroll County adult recipients alongside 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 indicates the *statewide average*, and the colored diamond denotes Carroll County.

Comparing Carroll County with the rest of the state shows that adult recipients in Carroll County have somewhat higher educational attainment than their counterparts elsewhere. About one quarter (24.3%) of Carroll County adult recipients have yet to finish high school or receive a GED, which is lower than the statewide average of 31.4% and substantially lower than the statewide high of 41.8%.

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 3.9% of Carroll County residents work out of state, which is close to the national average (3.8%) but far below the state average (17.1%) (U.S. Census Bureau, 2016a). 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 Carroll County, 215 adults received TCA.

The percentage of adult recipients in Carroll County who have finished high school (62.6%) is slightly above the statewide average. However, educational attainment among adult recipients is much higher in some jurisdictions. Over 75% of adult recipients in the jurisdiction with the highest percentage have finished high school.

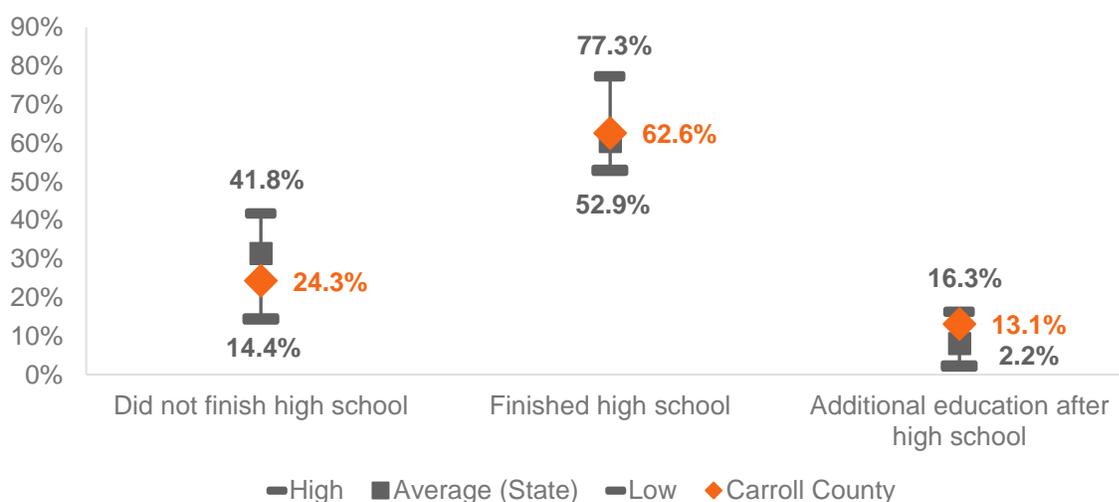
The percentage of adult recipients in Carroll County who have additional education after high school is also higher than the statewide average. The 13.1% of Carroll County recipients with additional education is three percentage points away from the statewide high of 16.3%. This suggests that some recipients in Carroll County may have education or training that could lead to well-paid jobs.

While Carroll County adult recipients are generally more educated than recipients are across the state, providing opportunities for increasing educational attainment could prove beneficial. Our research shows that economic stability and good jobs are both more likely when adults have more

education (Nicoli, Passarella, & Born, 2013; James & Nicoli, 2016). Obtaining additional education thus improves the chances of Carroll County adult recipients achieving self-sufficiency.

The Maryland Department of Human Services is already pursuing one potential strategy for increasing educational attainment and improving recipients' job skills by partnering with the Maryland Department of Labor, Licensing & Regulation's Division of Workforce Development and Adult Learning. Career training and job seeker services can help TCA recipients with any number of goals, from vocational training or GED attainment to improving interview skills. The federal government encourages this type of partnership through the Workforce Innovation and Opportunity Act (WIOA). Maryland is a national leader in ensuring that high-need adults, including TCA recipients, receive priority for career and training services 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.

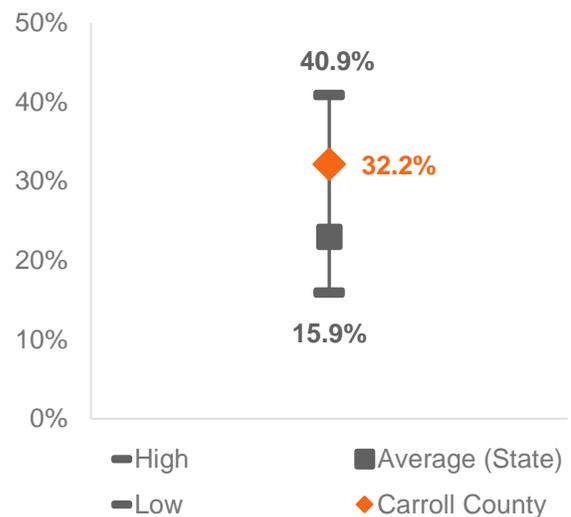
Partnerships with other facets of Maryland’s workforce development system may also benefit adult TCA recipients with disabilities. Figure 2 shows the percentage of adult recipients who have disabilities that are expected to persist for longer than 12 months.² The figure includes the percentage for Carroll County adult recipients, the statewide average, and the statewide high and low values across all jurisdictions. Almost one third (32.2%) of adult recipients in Carroll County have a disability expected to last more than 12 months, higher than the statewide average of 23.0% and much higher than the statewide low of 15.9%. This suggests that Carroll County adult recipients are more likely to have disabilities that impact their ability to work than their counterparts in other jurisdictions in the state. However, the statewide high is 40.9%, and six other jurisdictions have higher percentages of disabled adult recipients.

Because the percentage of Carroll County adult recipients with disabilities is high, they may be especially likely to require disability-related services. These include assistance with applications for federal disability programs, like Supplemental Security Income (SSI) and support for finding and keeping jobs while also managing their disabilities. As of October 2015, caseworkers can offer assistance with applications for disability programs through a statewide contract with a vendor.

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 development 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.

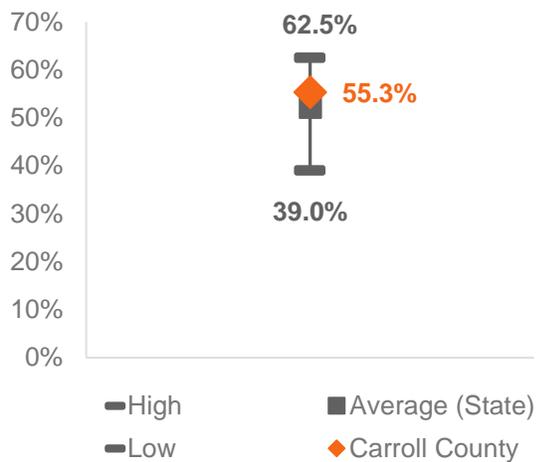
As TCA moves towards increased collaboration with its workforce development partners, understanding adult recipients’ work histories becomes even more important. The past employment experiences of adult recipients can shape their future employment and earnings. Figure 3 displays the percentage of adult recipients who worked in the year before they began receiving TCA.³ Over half

² 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 for over 12 months.

³ 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 page 2 for more information.

(55.3%) of Carroll County adult recipients were employed in that year, which is just above the statewide average of 52.2%. This level of employment participation places Carroll County in line with most jurisdictions, as 19 jurisdictions had rates of employment between 50% and 60%.

Figure 3. Percent Employed
Year before TCA Receipt



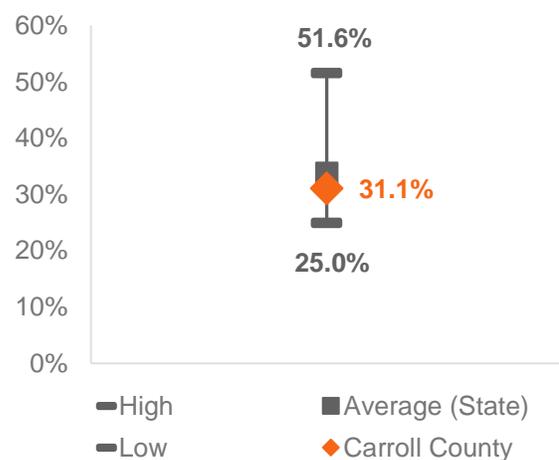
Note: *High* refers to the jurisdiction with the highest percentage. *Low* refers to the jurisdiction with lowest percentage. Valid percentages reported.

It is also useful to examine how many quarters adult recipients worked in the year before they began receiving TCA. Figure 4 presents the percentage of employed adult recipients who worked in all four quarters in that year. Fewer than one third (31.1%) of Carroll County adult recipients worked in all four quarters, similar to the statewide average. However, over half (51.6%) of adult recipients in the jurisdiction with the highest percentage worked for four quarters in the year before TCA receipt, about 20 percentage points higher than Carroll County.

The fact that over half of Carroll County recipients worked at some point in the year before TCA receipt but less than one third

worked for all four quarters in that year 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 that two thirds of those who work do not work consistently over the course of a year. Thus, while some adult recipients may need substantial assistance to find employment, those who find employment may need services to help them maintain employment or to navigate seasonal or short-term employment.

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



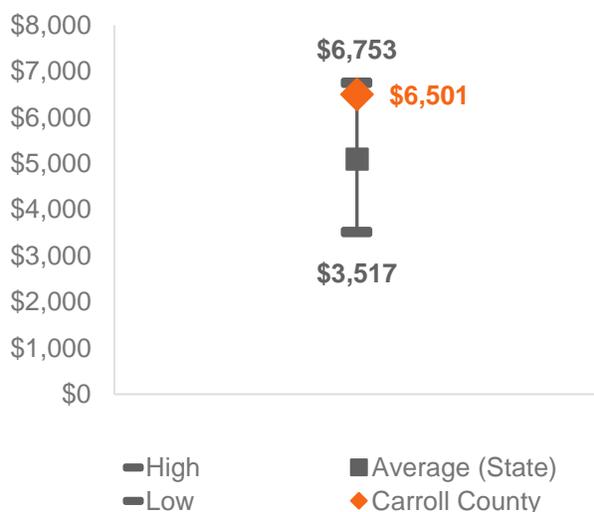
Note: *High* refers to the jurisdiction with the highest percentage. *Low* refers to the jurisdiction with lowest percentage. Valid percentages reported.

Along with their employment histories, it is also important to examine adult recipients' earnings histories. Figure 5 displays median earnings for employed adult recipients in Carroll County over the year before they began receiving TCA, along with median earnings statewide and the highest and lowest median earnings in the 24 jurisdictions. These earnings may not necessarily reflect full-time employment over the course of an entire year. As Figure

4 demonstrated, fewer than one third of employed Carroll County adult recipients worked for all four quarters of the year before receipt.

Employed adult recipients in Carroll County earned a median of \$6,501 in the year before TCA receipt. This is near the statewide high of \$6,753 and about \$3,000 more than the statewide low. However, median earnings for both Carroll County recipients and recipients statewide were substantially lower than \$20,160, the 2016 federal poverty threshold for a three-person household (U.S. Department of Health and Human Services, 2016). Thus, while Carroll County adult recipients had some of the highest median earnings in the state, this does not necessarily translate into earnings that can raise a family above poverty.

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 2016 dollars. One jurisdiction was excluded from this figure as it represented an outlier in the data.

Low median wages may be partially explained by the inconsistent work patterns described in Figures 3 and 4. While over half of adult recipients in Carroll County worked at some point in the year before TCA receipt, only one third of working recipients were employed in all four quarters. Inconsistent employment may drive total earnings down. Low wages may also prevent adult recipients from being able to cover job-related expenses, such as transportation, uniforms, or child care, which may limit employment retention.

One strategy to increase wages for adult recipients focuses on the industries in which they work. Some jobs can be performed in a number of different industries. For example, administrative assistants may work in health care settings, in schools, or in private firms, but each of these industries may differ in the compensation they offer for administrative assistant positions. Helping adult recipients find employment in industries that offer higher pay is one way to increase self-sufficiency.

Table 2 reports the three most common industries among Carroll County adult recipients who worked in the year before TCA receipt.⁴ One quarter (25.2%) worked in restaurants, while 11.8% worked in general retail, and 9.2% worked in administrative and support services. Nearly half of all employed adult recipients in Carroll County worked in one of these industries. Compared to recipients statewide, Carroll County recipients were more likely to work in restaurants and general retail and less likely to work in administrative and support services.

⁴ Industries were identified with three-digit North American Industry Classification System (NAICS) codes and are described in Table 2.

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>	25.2%
<p>General Retail Department stores and other general merchandise stores. (NAICS 452)</p>	11.8%
<p>Administrative & Support Services Organizations that support day-to-day operations—clerical, cleaning, and general management activities—and temporary employment services. (NAICS 561)</p>	9.2%

Prior research has found that none of these industries 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). Conversely, individuals who left TCA and initially worked in outpatient health care, nursing homes, hospitals, and education had above-average earnings (Nicoli et al., 2014) and were more likely to attain economic stability after exit (James & Nicoli, 2016). Although Carroll County recipients have median earnings higher than the statewide average, a high percentage work in restaurants and general retail, which may not provide opportunities for career growth. Thus, helping adult recipients work in industries that provide higher pay to their workers and encouraging them to work in industries that provide opportunities for climbing the career ladder are two potential strategies to further increase earnings for Carroll County recipients.

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