

QUEEN ANNE'S 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 Queen Anne's County, which is part of Maryland's Eastern Shore region and adjacent to Delaware. Queen Anne's County's percentage of families with children under 18 years of age living in poverty, at 6%, is lower than the state average of 10% (U.S. Census Bureau, 2018c). The median family income (\$106,416) in Queen Anne's County is nearly \$11,000 higher than the median family income in Maryland (U.S. Census Bureau, 2018c). To add, Queen Anne's County has a population of just 50,000, comprising less than 1% of the state's population (U.S. Census Bureau, 2018a). Thus, it is unsurprising that the County has a small percentage (0.4%) of the statewide caseload receiving TCA benefits in state fiscal year 2018.

Even though adult recipients in Queen Anne's County are a small portion of the state's TCA caseload, it is worth noting ways in which they 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 Queen Anne's County. They are Caucasian (63.6%) women (88.6%) in their mid-30s who never married (59.5%), which is mostly similar to adult recipients statewide. Compared to the rest of the state, Queen Anne's County recipients are much more likely to be Caucasian (63.6% vs. 22.2%). Their rates of marriage (19.0%) are higher than TCA recipients statewide (9.7%), and they are more likely to have been previously married (21.5% vs. 12.1%).

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

KEY FINDINGS

- ❖ Queen Anne's County adult recipients are typically Caucasian women in their mid-30s who never married.
- ❖ More than eight in 10 adults have finished high school, and 30% have a disability that is expected to last over 12 months.
- ❖ Almost 60% of Queen Anne's County adult recipients worked in the year before receiving TCA, but only 44% of those employed worked all four quarters in that year.
- ❖ Median earnings among employed adult recipients in that year were \$8,600.
- ❖ Over one quarter of Queen Anne's County adult recipients who worked in the year before they received TCA were employed in restaurants.

Table 1. Demographics

Gender	
% Female	88.6%
Age	
Average	35.1
Race & Ethnicity	
% Caucasian^	63.6%
% African American^	32.5%
Marital Status	
% Married	19.0%
% Never Married	59.5%
% Divorced, Separated, or Widowed	21.5%

Note: ^=non-Hispanic. Some categories for race and ethnicity are excluded for confidentiality. Valid percentages reported.

Queen Anne’s 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 Queen Anne’s County falls.

Comparing Queen Anne’s County with the rest of the state shows that adult recipients in Queen Anne’s County have much higher educational attainment than their counterparts elsewhere. Less than one in five (16.5%) Queen Anne’s County adult recipients have yet to finish high school or receive a GED, which much lower than the statewide average (27.2%). In fact, Queen Anne’s County has the second-lowest percentage of adult TCA recipients without a high school diploma in the state.

The percentage of adult recipients in Queen Anne’s County who have finished high school (72.2%) is far above the statewide average and is near the statewide high of 75%. Conversely, half (51.9%) of adult recipients completed high school in the jurisdiction with the lowest percentage.

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. Less than one in 10 (8.2%) of Queen Anne’s County residents work out of the state, which is higher than the national average (3.7%) but lower than the state average (16.8%) (U.S. Census Bureau, 2018b). As a result, we may be understating employment and some earnings.

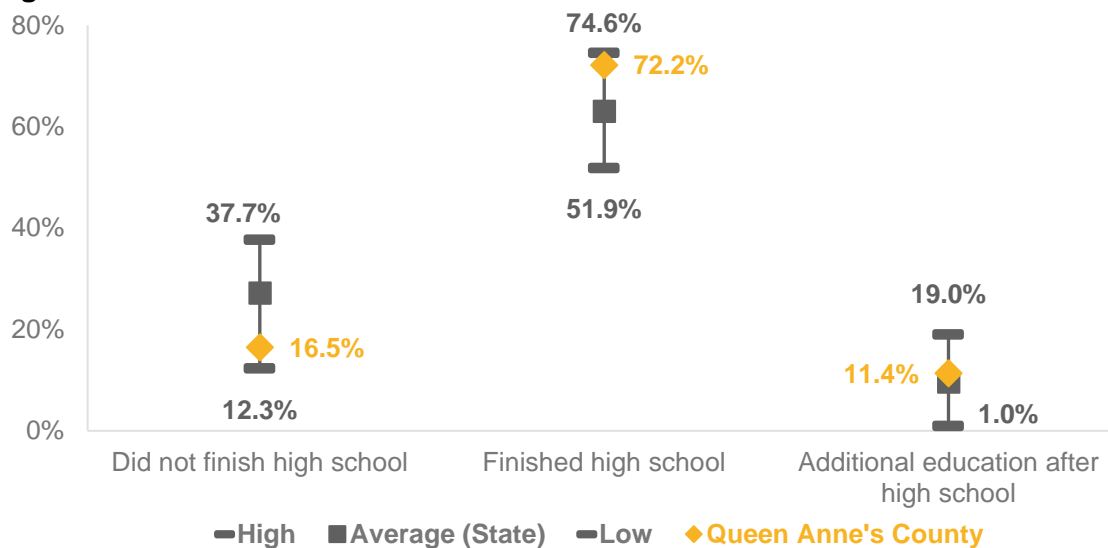
The study population in this report is the unique number of adults who received at least one month of TCA in SFY 2018 (July 2017 to June 2018). Statewide, 20,798 adults received TCA in SFY 2018; in Queen Anne’s County, 79 adults received TCA.

Similarly, the percentage of Queen Anne’s County adult recipients who have additional education after high school is relatively high as well. One in 10 (11.4%) Queen Anne’s County recipients have additional education after high school, which is above the statewide average (9.7%). For context, 19% had additional education after high school in the jurisdiction with highest percentage compared to 1% in the jurisdiction with the lowest percentage.

The high level of education among TCA recipients in Queen Anne’s County is encouraging. Although recipients in the county are completing high school at higher rates than recipients in other jurisdictions, there is still room for improvement of educational outcomes. 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 may improve the outcomes of these adult recipients.

The Maryland Department of Human Services is already pursuing one potential avenue to increase educational attainment through partnering with the Maryland Department of Labor, Licensing & Regulation’s Division of Workforce Development and Adult Learning. Adult basic education can help adult recipients who lack a high school education with any number of goals, from improving literacy to completing a GED. Furthermore, federal law, in the form of the Workforce Innovation and Opportunity Act (WIOA), encourages this kind of partnership, and Maryland has been a leader in ensuring that high-need adults, such as TCA recipients, receive priority of service as the law mandates (Center for Law and Social Policy, 2016). The Queen Anne’s County American Job Center provides WIOA services to residents of Queen Anne’s County. Additionally, Chesapeake College and the Queen Anne’s County Career Center provide adult education courses, including GED preparation and English-language classes.

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.

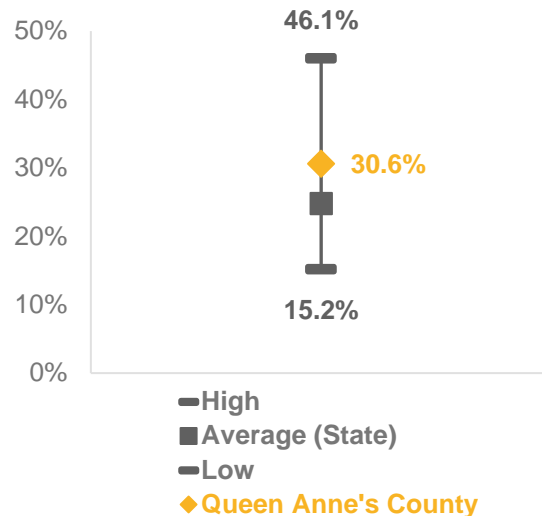
Partnerships with other entities within Maryland's workforce system may also be beneficial for adult recipients with disabilities. Figure 2 shows the percentage of adult recipients who have disabilities that are expected to last longer than 12 months.¹ As with education, the figure includes the percentage for Queen Anne's County adult recipients, the statewide average, and the highest and lowest percentages among all 24 jurisdictions. Just under one in three (30.6%) adult recipients in Queen Anne's County has such 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 Queen Anne's County who have disabilities is above the state average, its 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.

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.

For Queen Anne's County residents, a local DORS office is in Easton. 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



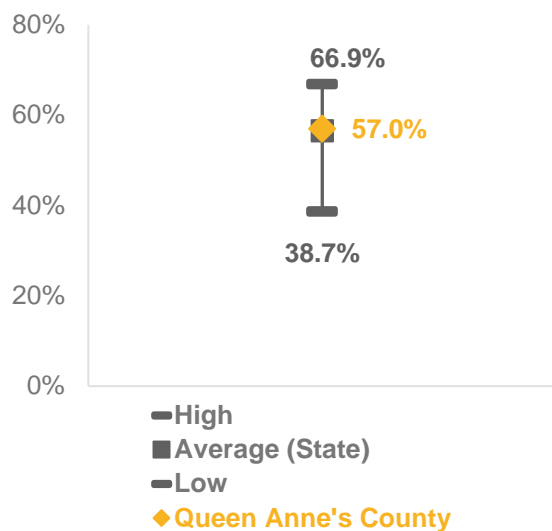
Note: *High* refers to the jurisdiction with the highest percentage. *Low* refers to the jurisdiction with lowest percentage. Valid percentages reported.

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 Nearly three in every five (57.0%) Queen Anne's County adult recipients were employed in that year, which is virtually the same as the statewide average (56.6%). The rate of employment among recipients in Queen

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.

Anne's County is far higher than the statewide low, in which almost two in five (38.7%) recipients were employed. It is 10 percentage points from the statewide high, which was 67%.

Figure 3. Percent Employed
Year before TCA Receipt



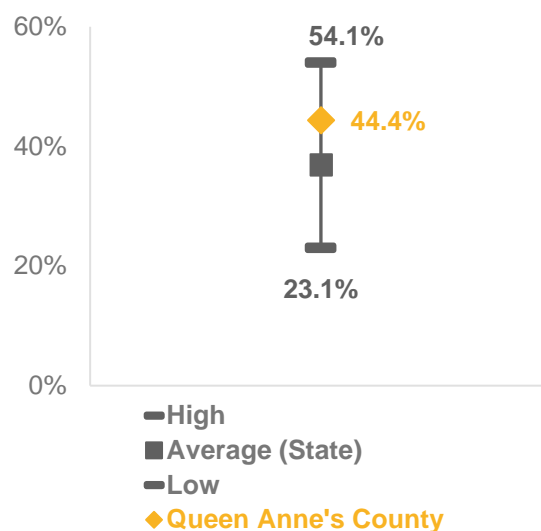
Note: *High* refers to the jurisdiction with the highest percentage. *Low* refers to the jurisdiction with lowest percentage. Valid percentages reported.

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. More than two in five (44.4%) employed Queen Anne's County adult recipients worked all four quarters, which is above the statewide average. In fact, there are only two jurisdictions with a higher percentage including the jurisdiction with the highest percentage (54.1%). There is considerable variation across the state, however, with a statewide low of 23%.

Knowing that about three in five Queen Anne's County adult recipients were

employed in the year before receiving TCA and that over 40% of those employed adults worked in all four quarters provides some context on what these recipients may need in order to become self-sufficient. These findings indicate that many adult recipients have worked in the recent past, but more than half of those who were employed did not work consistently over the course of a year. Thus, while some adults may need assistance in finding a job, those who find jobs may need ongoing services, at least at first, to help them maintain employment.

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



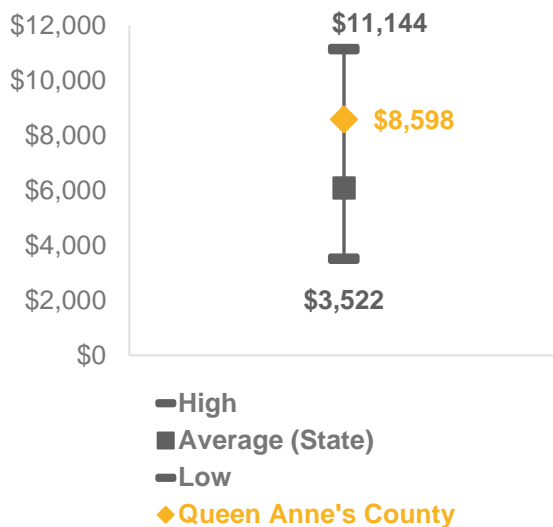
Note: *High* refers to the jurisdiction with the highest percentage. *Low* refers to the jurisdiction with lowest percentage. Valid percentages reported.

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 Queen Anne's 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. As Figure 4 revealed, more than half of employed adults in the jurisdiction work less than four quarters in a year.

In Queen Anne’s County, and across the state, median earnings are very low. Employed adult recipients in Queen Anne’s County earned \$8,598 in the year before TCA receipt, which is the third highest median earnings in the state. Regardless, even in the jurisdiction with the highest median earnings (\$11,144), earnings were far below \$20,780, which was the 2018 federal poverty threshold for a three-person household (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.

The number of adult recipients in Queen Anne’s County who worked in an identifiable industry in the year before receiving TCA was very small. Only 45 adult recipients had industry data.³ As a result, we can only report that the most common industry among Queen Anne’s County adult recipients is restaurants.⁴ Over one quarter (26.7%) of those who were employed in the year before receiving TCA worked in this industry.

Prior research has found that working in restaurants is not associated with high earnings. Individuals who left TCA and initially worked in this industry have below-average earnings, and they were more likely to return to TCA (Nicoli, Passarella, & Born, 2014). They were also less likely to realize

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

⁴ Restaurants (NAICS code 722) are defined as full-service or fast food restaurants as well as caterers and mobile food services.

economic stability after exiting TCA (James & Nicoli, 2016).

Moreover, individuals who left TCA and initially worked in health care, government, or education industries have above-average earnings (Nicoli et al., 2014) and were more likely to attain economic stability after exit (James & Nicoli, 2016). The top employer in Queen Anne's County is a higher education institution—Chesapeake College—suggesting that jobs in education may be attainable for TCA recipients (Maryland Department of Commerce, 2019). Adult recipients can also obtain industry certifications at Chesapeake College, which can help them find jobs in health care, skilled trades, and other career paths (Chesapeake College, n.d.). Helping adult recipients work in higher paying industries is one potential pathway to increase earnings.

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ACKNOWLEDGEMENTS

The authors would like to thank Jamie Haskel and Somlak Suvanasorn for their assistance in the collection and processing of data for this research brief. This brief was prepared by the Ruth Young Center for Families and Children with support from its long time research partner, the Maryland Department of Human Services.

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