Life on Welfare: Temporary Cash Assistance Recipients & Families, 2024

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Maryland is currently experiencing a period of economic uncertainty due to a confluence of factors. For one, Maryland is facing a $3 billion budget deficit, the worse financial crisis the state has had in two decades (Maryland Department of Budget and Management [DBM], 2025). This funding crisis is more significant than what the state experienced during the Great Recession (Spears, 2024). One reason for the deficit is the stagnant state of economic growth in Maryland, evidenced by real GDP and job growth (DBM, 2025). The state is grappling with these economic challenges even in the face of slower inflation (Bernanke & Blanchard, 2023), high labor force participation, and historically low unemployment rates (Maryland Department of Labor [DLR], 2024a, DLR, 2024b; Richter, 2023).

As Maryland looks to the future, additional threats to the workforce and economy are on the horizon. Policy changes in the federal executive and legislative branches, notably efforts to reduce the federal workforce and to cut or alter safety net programs, have the potential to harm Maryland's economy (DBM, 2025). The most recent data show that the federal government employs approximately 160,000 Marylanders, representing nearly 6% of the workforce.[1] This percentage does not include the additional 225,000 Marylanders who work for federal contractors (The Office of Governor Wes Moore, 2025). In fact, approximately 11,000 Marylanders have already lost their jobs (Wood, 2025), with forecasts predicting a loss of nearly $300 million in tax revenue for the state over the next year-and-a-half (Rehrmann, 2025).

These two primary sources of Maryland's economic uncertainty are exacerbated by lingering pandemic effects and challenges Marylanders face affording basic necessities. For example, working-age women in Maryland left the labor force during the recent pandemic and continue to sustain job losses in specific industries as well as child care challenges (DLR, 2024c; Winebrenner & Shaughnessy, 2024). Prohibitive costs and long waitlists have also made childcare inaccessible for many families (Winebrenner & Shaughnessy, 2024). Moreover, more than two in five (43%) low-income Maryland households were cost-burdened in 2022, spending more than 30% of their income on housing (National Low Income Housing Coalition, n.d.).

KEY FINDINGS

- 27,028 families, including 4% of Maryland children, received TCA in 2024.
- The percentage of two-parent families grew to 11% in 2024.
- Most families (80%) had a child under age 13 on their case, likely indicating childcare needs.
- One in five (19%) families were new to TCA.
- Most (62%) families had 2 years or less of receipt over the last 5 years.
- Two in five (40%) families with child support due received a pass-through payment.
- Half (53%) of adult recipients worked in the year prior to their TCA spell. Median earnings increased to $10,629.
- Adult recipients commonly worked in low-paying sectors, such as retail trade.
- Employment, earnings, and TCA receipt patterns differed by race and ethnicity.

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[1] Percentage based on authors' analysis of Maryland State Archives data in the Maryland Manual On-line, accessed on February 14, 2025: https://msa.maryland.gov/msa/mdmanual/01glance/economy/html/labor.html.

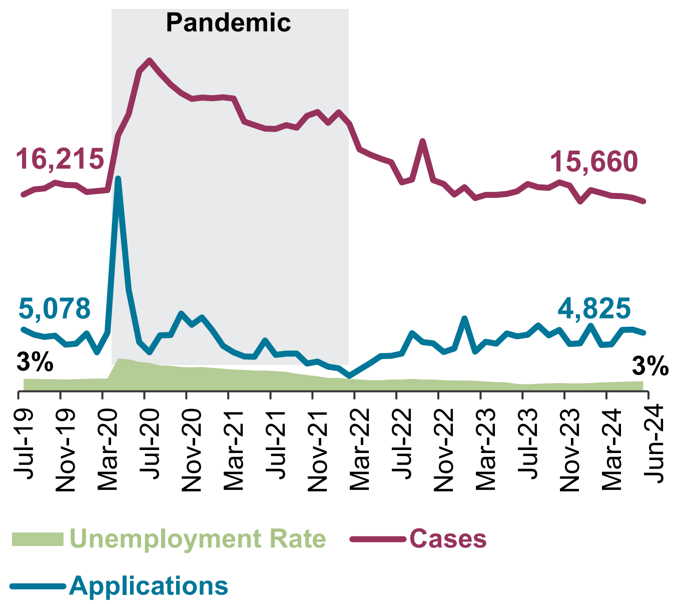
For Maryland's families with children who are facing extreme financial hardships, the Temporary Cash Assistance (TCA) program is an extremely important resource.[2] TCA provides money to help cover basic expenses and provides employment resources to help adults re-enter the workforce. Ideally, cash assistance programs help adults achieve financial security so that they and their children can become financially independent (Office of Family Assistance, n.d.).

Understanding the needs of families that receive TCA can aid program and policy efforts to better support families experiencing poverty, notably in the current uncertain economic context Maryland faces. This update to the annual *Life on Welfare* report aims to characterize families who received TCA in State Fiscal Year (SFY) 2024 (July 2023 to June 2024). In SFY 2024, 27,028 families received TCA.[3] As shown in Figure 1, cases have declined over the past several years, mirroring the decline in the state's unemployment rate. Applications, however, have remained relatively stable, suggesting Marylanders continue to feel in need of assistance. In 2024, there were 55,670 TCA applications, a small increase from 49,218 in 2023 (Smith et al., 2024a). This report explores the following questions to understand the families who received TCA in 2024, including:

1. What are the characteristics of cases and families who received TCA?
2. What are the demographic characteristics of adult recipients?
3. What were adult recipients' employment experiences prior to receiving TCA?

Thousands of families utilize TCA each year for financial support and training opportunities. However, federal requirements and static federal funding present challenges to states' cash assistance programs, including Maryland's program (Shrivastava & Manansala, 2024; Floyd, 2017; Burnside, 2024; APHSA, 2021; Gehr, 2017). Despite these challenges, Maryland's program has continued to evolve over the last several years to support families.[4] Understanding the characteristics of TCA families, described in this brief, can help Maryland continue to improve this extremely important program.

Figure 1. Applications, Cases, and Unemployment Rate, SFYs 2020–2024



Note: The TCA case data come from statistical reports provided by the Maryland Department of Human Services, Family Investment Administration (FIA). The seasonally adjusted unemployment data come from the Bureau of Labor Statistics Local Area Unemployment Statistics.

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[2] Maryland's TCA program is the state's version of the federal Temporary Assistance for Needy Families (TANF) program.

[3] All references to years in the remainder of this report are state fiscal years (SFYs) unless otherwise noted.

[4] See page 2 in *Maryland's TANF program: A comprehensive review* and *Life on Welfare, 2022* for a brief summary of program innovations.

Data and Study Population

Data

Demographic and program participation data were extracted from the Eligibility and Enrollment (E&E) system and its predecessor, the Client Automated Resources and Eligibility System (CARES). E&E and CARES are the administrative data systems for safety net programs managed by the Maryland Department of Human Services (DHS). CARES was operational between March 1998 and November 2021. The migration to E&E began in April 2021 and was completed in November 2021.[5] Both systems provide individual- and case-level program participation data for the TCA program, the Supplemental Nutrition Assistance Program (SNAP), and other services as well as demographic data on participants. Certain demographic data in this report reflect limitations of the administrative data systems used (e.g., gender is a binary field). Race (e.g., Black, White) and ethnicity (i.e., Hispanic/Latinx) data represent individuals who self-identify or for whom case managers assign a race and ethnicity (Family Investment Administration [FIA], 2008). This report uses the combined nongendered term Hispanic/Latinx in place of Hispanic or Latino to be inclusive.

Employment and earnings data were obtained from BEACON, which became the administrative data system for Unemployment Insurance (UI) in September 2020 (replacing the Maryland Automated Benefits System) and includes data from all employers covered by the state's UI law and the Unemployment Compensation for Federal Employees (UCFE) program. Together, these account for approximately 91% of civilian employment. However, these data have a few limitations. First, BEACON provides quarterly earnings. Thus, it is not possible to compute hourly wages or weekly or monthly salaries. Second, the data do not include informal work or alternative work arrangements not covered by UI law. Finally, BEACON does not include out-of-state jobs. Out-of-state employment by Maryland residents (13%) is four times greater than the national average (3%) (U.S. Census Bureau, n.d.-b.). Employment data in this report represents the four quarters *before the start of a TCA spell* and differs for each recipient. For example, if a recipient applied for and received benefits beginning June 2023, employment data would span from June 2022 to May 2023.

Child support data comes from the Child Support Management System (CSMS), the statewide automated information management system for Maryland's public child support program. CSMS began operation in November 2021 after transitioning from its predecessor, the Child Support Enforcement System (CSES). CSMS supports the intake, establishment, location, and enforcement functions of Maryland's Child Support Administration (CSA) and contains identifying information and demographic data on children, obligors, and custodians receiving services from the IV-D agency.[6] Data on child support cases and court orders including paternity status and payment receipt are also available.

Additional data throughout this report come from several state and federal public data sources including the U.S. Census Bureau, the American

[5] The transition to E&E resulted in some data inaccuracies. When we were able to identify data inaccuracies, we excluded analyses. Given the transition to a new data system, there may be additional unknown data issues. Comparisons with previously reported data should be interpreted with caution.

[6] The public child support program is authorized under Title IV-D of the Social Security Act and is often referred to as the IV-D program.

Community Survey, Office of Family Assistance reports on TANF, and statistical reports provided by DHS. When applicable, analyses throughout this report identify these data sources in footnotes and table or figure notes.

Study Population

The study population includes every family who received TCA for at least one month in SFY 2024 (July 2023 to June 2024). There were 27,028 families who received at least one month of TCA in SFY 2024 including 24,662 adult recipients. Data were missing identifying information for 1,344 adult recipients. As a result, employment information was unavailable for these adults, and they are excluded from employment analyses.

Additional Population Information

Families that received TCA for more than 1 month in the SFY are included in the population only once. Specifically, this report includes the data from the very first month in the SFY that the household received benefits, even if the household participated for more than 1 month in the SFY or had multiple exits from and reentries into the program. For example, if a family applied for TCA in January 2024, that family might not receive benefits until February 2024: this brief would include February 2024 as the first month of receipt. However, benefits are retroactive to the date that a family applied for assistance. Since the family received retroactive benefits for January 2024, some of the measures we use, such as months of receipt in the state fiscal year, would count January as a month of receipt. These discrepancies are relevant in understanding data related to past program participation.

Defining Recipients

This report defines recipients using data available in the administrative data systems previously described.

Adult Recipients. Adult recipients include any individual who: (1) has a “recipient” code in the administrative data system; (2) has an “adult” code for the adult-child indicator in the administrative data system; and (3) is 16 years or older during the first month in which they received benefits in the SFY.

Child Recipients. Child recipients include any individual who: (1) has a “recipient” code in the administrative data system; (2) has a “child” code for the adult-child indicator in the administrative data system; and (3) is younger than 19 years of age during the first month in which they received benefits in the SFY.

Data Analysis

This report utilizes descriptive statistics to describe cases and adult recipients who participated in TCA, including percentages, medians, and averages. The average represents the total (e.g., all earnings) divided by the number of individuals included in the analysis. Median is sometimes preferred as a better representation of the data. The median is derived by arranging all values from lowest to highest and selecting the midpoint value. Extreme values do not affect the median, which can sometimes skew averages. This report examines population statistics and therefore does not include inferential statistics which are used to generalize sample findings to the population.

Characteristics of Cases & Families

Changes in Caseload Size

Maryland provided TCA benefits to 27,028 TCA families in 2024, which was a small, 3 percent decrease from 2023 (n=27,973). This is reflective of the state's low unemployment rate and slowing inflation over the last few years (Bernanke & Blanchard, 2023). Similar to previous years, the five most populous jurisdictions, Anne Arundel County, Baltimore City, Baltimore County, Montgomery County, and Prince George's County, made up the majority (65%) of the 2024 TCA caseload (Table 1). As in 2023, four of these jurisdictions experienced a decrease in cases. Anne Arundel County had the largest decrease of 15% (*-295 cases*) followed by Baltimore County (-13% or *-478 cases*). Prince George's County (-8% or *-291 cases*) and Baltimore City (-2% or *-144 cases*) had smaller caseload declines. Montgomery County, which experienced caseload growth in 2023, was again the only populous county in 2024 to experience an increase in cases, growing 7% (128 cases) between 2023 and 2024.

The remaining 19 jurisdictions accounted for 35% of the state's 2024 TCA caseload. There was not a consistent trend in caseload change among these jurisdictions. Eight of the 19 jurisdictions experienced an increase in cases between 2023 and 2024. Garrett County had the largest increase in its caseload, growing 24% (*or 25 cases*) between years. The other 11 jurisdictions had caseload declines, with Calvert County experiencing the largest decrease (-24% or *-33 cases*).

In addition to demonstrating jurisdictional changes in the caseload, Table 1 also makes clear that families all across the state need cash assistance. However, there are many families in Maryland experiencing poverty that do not receive TCA. In 2020, for every 100 Maryland families living in poverty, only 29 received cash assistance (Center on Budget & Policy Priorities, [CBPP], 2022). Maryland is not the only state in which cash assistance does not reach most families in need. In fact, in only six states does TANF reach 40% or more of families in poverty (Shrivastava & Azito Thompson, 2022). One reason for the limited reach of cash assistance programs may be that federal funding has remained static since 1996, representing a 47% decline in value through 2023 (Shrivastava & Manansala, 2024). Likely, this has partly influenced the concurrent decline in the number of families receiving cash assistance nationwide (CBPP, 2022). In addition, federal law prescribes burdensome work and eligibility requirements that can discourage participation in cash assistance programs (Fox et al., 2022).

Table 1. SFY 2024 Caseload by Jurisdiction and Change from SFY 2023

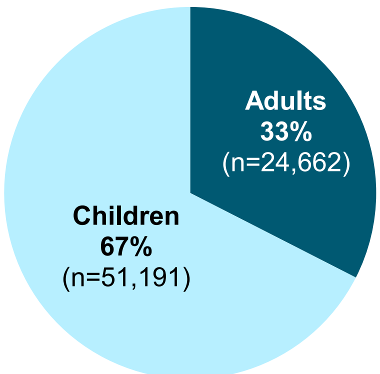
	SFY 2024		Change from SFY 2023	
	%	*Count*	*%*	*Count*
Baltimore City	28%	(7,647)	-2%	-144
Prince George's	12%	(3,300)	-8%	-291
Baltimore County	12%	(3,192)	-13%	-478
Montgomery	7%	(1,933)	7%	128
Anne Arundel	6%	(1,672)	-15%	-295
Washington	5%	(1,361)	2%	29
Wicomico	5%	(1,297)	18%	194
Harford	3%	(934)	-1%	-7
Allegany	3%	(765)	-4%	-30
Cecil	3%	(694)	6%	37
Howard	3%	(688)	12%	75
Frederick	2%	(648)	-5%	-33
St. Mary's	2%	(559)	-8%	-49
Charles	2%	(522)	-11%	-65
Somerset	1%	(299)	6%	17
Carroll	0.9%	(251)	-4%	-11
Caroline	0.9%	(250)	6%	14
Worcester	0.9%	(245)	4%	10
Dorchester	0.8%	(214)	-6%	-14
Talbot	0.5%	(132)	4%	5
Garrett	0.5%	(130)	24%	25
Queen Anne's	0.5%	(124)	-7%	-9
Calvert	0.4%	(106)	-24%	-33
Kent	0.2%	(64)	-20%	-16
Maryland		**27,028**	**-3%**	**-945**

Note: These counts provide the total number of unduplicated cases that received TCA. This differs from DHS's statistical reports, which provide the monthly count as well as the annual monthly average count of cases receiving TCA. Jurisdiction counts do not sum to the state total due to some cases missing jurisdictional codes. Valid percentages are reported to account for missing data.

Case Characteristics

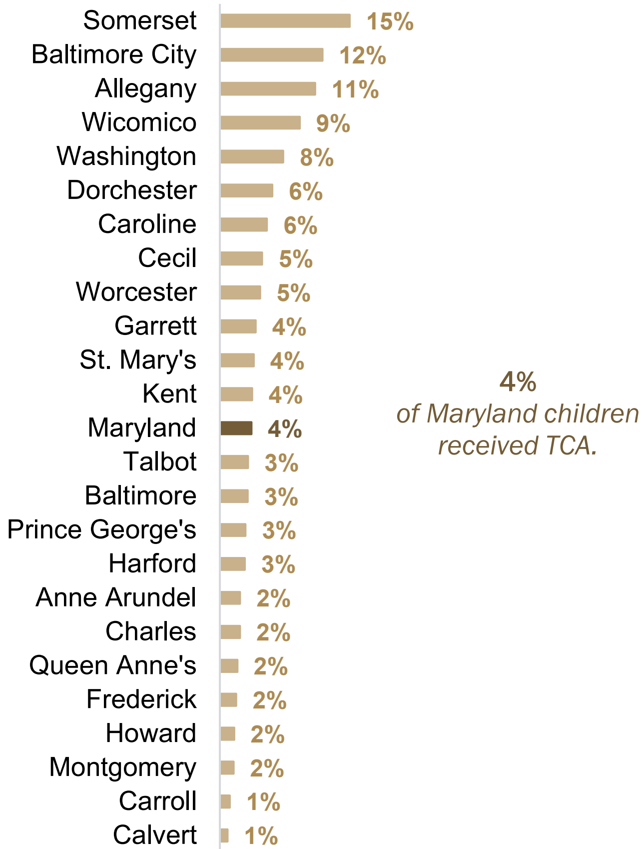
One of the primary purposes of cash assistance is to "provide assistance to needy families so that children can be cared for in their own homes or in the homes of relatives" (General TANF Provisions, 1999). Commensurate with this purpose, the largest group of program beneficiaries are children. As demonstrated in Figure 2, two thirds (67%) of TCA recipients in 2024 were children and just one third (33%) were adults.

Figure 2. Adult & Child Recipients, SFY 2024



Overall, 4% of all Maryland children received TCA in 2024 (Figure 3). The percentage of children receiving TCA, however, varied by jurisdiction. More than one in 10 children in Somerset County (15%), Baltimore City (12%), and Allegany County (11%) received TCA in 2024. Correspondingly, these jurisdictions also had amongst the highest poverty rates in the state (Federal Reserved Economic Data [FRED], n.d.). Conversely, jurisdictions with lower poverty rates tended to have a smaller percentage of children receiving TCA. For example, in Calvert and Carroll counties, which have two of the lowest poverty rates in the state, only 1% of children received TCA (FRED, n.d.). Appendix A shows both the number and the percentage of children in each jurisdiction that received TCA in 2024.

Figure 3. Percentage of Children Receiving TCA by Jurisdiction, SFY 2024



Note: This figure divides the number of children receiving TCA in each jurisdiction in the SFY by the number of total children living in each jurisdiction. The estimated number of children living in each jurisdiction comes from the American Community Survey Demographic and Housing 5-Year Population Estimates, 2018-2022 (U.S. Census Bureau, n.d.-d.). See Appendix A for the number of children receiving TCA in each jurisdiction.

In 2024, the majority (60%) of TCA families had between two and three recipients (Table 2). Families varied in size, however, and one quarter (25%) of families had four or more recipients while one in seven (15%) had just one person receiving TCA. Families with a single recipient are likely either child-only cases,[7] in which only the child on the case receives benefits, or are cases in which a single pregnant person with no other children qualifies for TCA.

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[7] Child-only cases are cases in which an adult is caring for a child who is eligible for TCA but the adult is not eligible for benefits. For example, a child-only case might be a nonparent family member caring for a relative child.

Overall, the number of recipients per TCA family is nearly identical to that of 2023 (Smith et al., 2024a).

Table 2. Number of Recipients per Case, SFY 2024

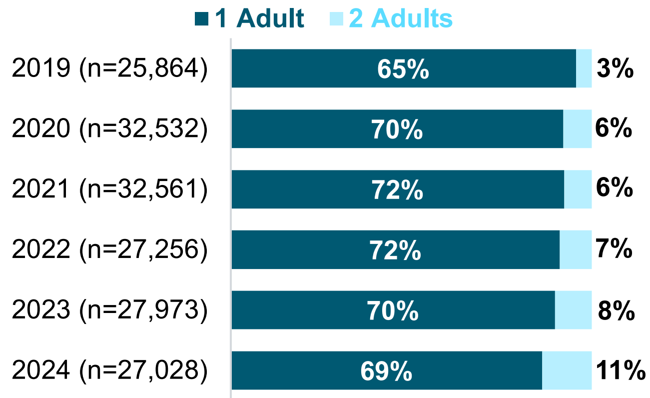
	%	Count
Number of Recipients		
1	15%	(3,965)
2	35%	(9,381)
3	25%	(6,818)
4 or more	25%	(6,838)
Number of Adult Recipients		
0	20%	(5,379)
1	69%	(18,756)
2	11%	(2,848)
Number of Child Recipients		
0	4%	(1,147)
1	43%	(11,689)
2	28%	(7,483)
3 or more	25%	(6,683)

Note: Cases with no children typically include a pregnant head-of-household or a case in which the child on the case receives disability, subsidized adoption, or foster care payments and is ineligible for TCA benefits. Valid percentages are reported to account for missing data.

Table 2 shows that TCA families most often had one adult recipient (69%) on their case. Families with single adults typically earn less than two-parent families and therefore are more likely to qualify for cash assistance (Annie E. Casey Foundation, 2024; Hahn et al., 2016). Only one in 10 (11%) families had two adult recipients, and this percentage has increased over time. Figure 4 shows that in 2019, only 3% of families had two adult recipients and this continually increased to 11% by 2024. In fact, the number of two-parent families has tripled from 862 in 2019 to 2,848 in 2024. The reason for the increase in two-parent families is unclear. However, it has potential funding implications since Maryland funds TCA grants for two-parent families using general state funds instead of through its TANF block grant (FIA, 2006). This rise in two-parent family expenditures is occurring at a time when the state is facing significant budget challenges (Kinnally, 2024) and policies impacting the state budget may need to be modified.

> The number of **two-parent** TCA families has more than **tripled** from **862** families in 2019 to **2,848** in 2024.

Figure 4. Number of Adult Recipients on Cases, SFYs 2019–2024



Note: Valid percentages are reported to account for missing data.

Similar to 2023, the majority (71%) of families included one or two child recipients (Table 3). An additional quarter (25%) of families had three or more children. Families with three or more children may be particularly financially vulnerable, as families with more dependent children require larger incomes to meet their basic needs and are thus more likely to live in poverty (U.S. Census Bureau, n.d.-a.). Very few (4%) families had no child recipients. Cases with no child recipients typically have unique circumstances in which just the adult on a case is eligible for cash assistance.[8]

[8] Cases with no children typically include a pregnant head-of-household with no other children or a case in which the child is ineligible for TCA due to disability, subsidized adoption, or foster care payments, though the caregiver requires cash assistance in order to be able to take care of the child.

Most (80%) TCA families had at least one child under 13 years old. For a large portion of parents, childcare is essential so that they can participate in the workforce (Schneider & Gibbs, 2023). However, childcare needs can vary. As Table 3 shows, roughly half (46%) of families in 2024 had at least one child between the ages of 1 and 5 years old. For families with a child in this age group, full-time access to childcare or pre-K is important for an adult to be able to work. Additionally, 56% of families had at least one child between the ages of 6 and 12 years old (Table 3). After-school childcare, as well as childcare over school breaks, is an important need for families with children in this age range. Families may also have children in multiple age categories, making their childcare needs unique to their circumstances. Challenges securing reliable and affordable childcare can make it difficult for adults to maintain employment.

Table 3. Percent of Cases with *at least One Child* in each Age Category, SFY 2024

Ages of Children	*%*	*Count*
Younger than 1	11%	(2,726)
1–5	46%	(11,825)
6–12	56%	(14,392)
13–18	36%	(9,337)

Note: Percentages do not add to 100% because a family could have children in multiple age categories. Valid percentages are reported to account for missing data.

TCA families likely struggled to find childcare in 2024 due to unaffordable prices and a shortage of providers (Winebrenner & Shaughnessy, 2024). All but three counties in Maryland experienced a decline in childcare providers between 2020 and 2024, due in part to changing state regulations and changes in childcare needs during the COVID-19 pandemic (Winebrenner & Shaughnessy, 2024). Even when providers are available, childcare expenses are a financial burden for many.

In Maryland, low-income families headed by a single parent, which represents the majority of TCA families, spend about 34% of their income on childcare (United Way NCA, 2023). Maryland helps reduce the financial burden of childcare for TCA families through its Childcare Development Fund, which administers the Child Care Scholarship program for low-income families. Notably, TCA recipients are a top priority for the Child Care Scholarship program (Division of Early Childhood, n.d.).

While state programs help families financially afford childcare, they also come with their own access barriers. For example, some providers are unwilling to accept the vouchers from the state in part because financial reimbursement from the state is repeatedly delayed (Schuyler et al., 2024). Additionally, the Child Care Scholarship is only applicable for certain childcare providers in the state (Division of Early Childhood, n.d.), potentially limiting childcare options in areas already facing provider shortages (Capital News Service, n.d.). This means that while state programs greatly help TCA families to afford childcare, program difficulties and provider shortages may affect adults' ability to re-enter the workforce.

Most (80%) families have **children under the age of 13** who may require **childcare or after school care.** Childcare may impact parents' abilities to work.

Childcare spaces for children under 1 year old is often more difficult to find compared to other age groups due to the high staffing needs for this age group (Schneider & Gibbs, 2023). However, the state has attempted to ease part of this burden for TCA families who have welcomed a new child. Maryland provides an exemption from work participation requirements for adults with children under 1 year old (FIA, 2022a).[9] This critical exemption not only alleviates the challenge of securing infant care but it can also allow parents to be at home with their new baby during a critical developmental period and ease back into the labor force. In 2024, one in 10 (11%) TCA families had a child under 1 year old (Table 3), likely qualifying for this exemption.

Caseload Designation

A primary requirement of cash assistance is participation in work activities for adult recipients. Families receiving TCA are assigned a caseload designation that reflects their circumstances and specifies whether adult recipients are work-eligible or work-exempt. Cases designated work-eligible are cases in which adult recipients are required to participate in work activities. Most of these cases are included in the denominator of the federal work participation rate (WPR). Cases designated work-exempt include cases that do not have an adult recipient and cases where an adult recipient has a unique circumstance that exempts them from program work requirements. This report includes data on caseload designation for the first time since 2019, after the transition in administrative data systems from CARES to E&E (see the *Methods* section for more details).

As shown in Table 4, most (78%) cases in 2024 were work-eligible and one fifth (22%) were work-exempt. Work-eligible cases have increased more than 20 percentage points since 2019, where 55% of cases were work-eligible (Gross & Passarella, 2020). This is likely due to an increase in two-parent families, which are work-eligible, and a decrease in child-only cases, which are work-exempt. Two-parent families more than tripled from 2.4% of cases in 2019 to 8% in 2024, while child-only cases nearly halved from 31.5% of cases in 2019 to 18% in 2024 (Gross & Passarella, 2020).

Table 4. Caseload Designation, SFY 2024

Designation	*%*	*Count*
Work-eligible	78%	(20,719)
Work-exempt	22%	(5,993)

Due to the change in administrative data systems, results may not be comparable to *Life on Welfare*, *2019* or prior. Valid percentages are reported to account for missing data.

Program Participation

TCA offers assistance to families facing financial hardships. Challenges may stem from economic downturns that result in mass unemployment, as evidenced by the COVID-19 pandemic, or an untenable job schedule or ill health (Karpman et al., 2018). Research suggests families seeking cash assistance face financial hardships as well as food insecurity for at least a year, on average, before applying for cash assistance (Purtell et al., 2012). This likely means many families coming onto TCA are not new to experiencing financial hardship prior to receipt. In 2024, some families began receiving TCA for the first time while others had prior TCA spells.[10] This next section examines families' utilization of the TCA program to provide insight into patterns of receipt.

Families New to TCA

In 2024, one in five (19%) families were new to TCA (Figure 5). This is similar to the percentage of new families in 2023 (16%) as well as in 2019

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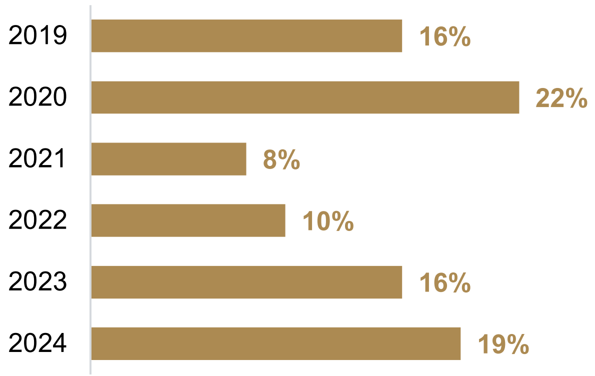
[9] Federal TANF regulations provide adults a 12-month work exemption for a child under the age of 1, though the adult is limited to only 12 months of this exemption across their lifetime. Under new state law, Maryland now extends this work exemption, providing an additional 12-month work exemption if the adult exhausts their federal exemption. Maryland does not limit the number of state child under one exemptions adults can receive in a lifetime. However, customers who receive the state exemption are still included in the federal WPR calculation.

[10] A TCA spell is the consecutive months of TCA benefit receipt beginning with the most recent application for current benefits in this report.

(16%). Figure 5 also shows that between 2020 and 2022, the percentage of new families on the caseload fluctuated widely during the peak impacts of the pandemic period, ranging from 22% in 2020 to 8% in 2021. Largely, this fluctuation was due to the economic impacts of the pandemic and the temporary policy flexibilities adopted over the period.[11] As the economic impacts of the pandemic period have eased and policy flexibilities have expired, the percentage of new families in 2023 and 2024 have remained comparably stable. The similar rate of new families between the prior two years and 2019 also suggests a return towards pre-pandemic trends regarding the percentage of families entering TCA for the first time.

Figure 5. Cases New to TCA, SFYs 2019–2024



Note: *New families* include families who began their first TCA spell in the SFY. Due to a refinement in how we identify new cases in the administrative system, results are not comparable to *Life on Welfare, 2022* or prior. Valid percentages are reported to account for missing data.

Given that families frequently experience hardships before coming onto cash assistance (Purtell et al., 2012), it is not uncommon for families new to TCA to have utilized the SNAP prior to their cash assistance receipt. SNAP provides financial assistance to improve food security for qualifying low-income households, including families with children (CBPP, 2024). In 2024, over three fourths (77%) of families new to TCA received SNAP in the year prior to their TCA spell, similar to findings in the 2023 caseload (Smith et al., 2024a).

Most (77%) new families in 2024 **received SNAP** benefits in the year before coming onto TCA.

Notably, in recognizing that families using one program, such as TCA, are likely to additionally need support from other programs, Maryland has taken steps to make it easier to access multiple programs simultaneously. For example, the state linked eligibility for the SNAP and TCA programs, ensuring that families that qualify for TCA automatically qualify for SNAP and receive both benefits concurrently. In addition, after exiting TCA, families automatically receive 5 months of SNAP benefits to ease their transition from cash assistance (FIA, 2023).

Current TCA Receipt

Among TCA families, Table 5 shows that there was some variation in the length of TCA receipt in 2024, but most families received TCA for the better part of the year. Similar to 2023, two in five (38%) families in 2024 received between 1-6 months of TCA (Smith et al., 2024a). However, three in five (61%) families received between 7 and 12 months of TCA over the course of the year. Average (8) and median (8) months of receipt additionally reflect the fact that most families utilizing TCA need assistance for several months at a time (Smith et al., 2024a).

[11] One important policy flexibility that impacted program receipt during the pandemic period was the automatic redetermination of TCA benefits. Automatic redeterminations of TCA benefits began in March 2020 (DHS, 2020) after the start of the pandemic and allowed families to continuously receive TCA throughout the pandemic without periodic assessment of continued eligibility. Automatic redeterminations ended in December 2021 (FIA, 2021).

Table 5. Months of TCA Receipt, SFY 2024

	%	*Count*
1–3 months	19%	(5,217)
4–6 months	19%	(5,203)
7–9 months	18%	(4,994)
10–12 months	43%	(11,606)
Average [Median]	8	[8]

Note: Valid percentages are reported to account for missing data.

Prior TCA Receipt

While most families (61%) received TCA for more than 6 months in 2024 (Table 5), families do not typically have extensive months of prior TCA receipt. Table 6 shows prior TCA receipt among 2024 cases over the past 5 years (60 months). In line with the temporary nature of the program, one quarter (24%) of families had no prior TCA receipt in the past 5 years[12] and nearly two in five (38%) families had receipt of 2 years or less. One in six (17%) families had longer histories of receipt ranging between 4 and 5 years. Families with longer histories of receipt may face additional barriers to maintaining employment and self-sufficiency, such as a disability or not enough education or work experience to procure employment that provides adequate earnings (Hall et al., 2020). Altogether, families that received TCA in 2024 had an average of 22 months of prior receipt and median receipt of 14 months. This represents a small decrease from 2023, where families had an average of 23 months of prior receipt and median receipt of 20 months (Smith et al., 2024).[13]

Median Months of Previous Receipt by Payee Race/Ethnicity

Higher months of receipt:

- Black^: **19**
- Indigenous^*: **19**
- White^: **17**

Lower months of receipt:

- Hispanic/Latinx: **9**
- Asian^: **1**

Note: ^Non-Hispanic/Latinx. *Indigenous Peoples includes individuals who identify as Native American, American Alaska Native, Native Hawaiian, or other Pacific Islander.

Table 6. Months of TCA Receipt over the Last 5 Years (60 Months), SFY 2024

	%	*Count*
No receipt	24%	(6,408)
1 year or less *(12 or fewer months)*	24%	(6,369)
1–2 years *(13–24 months)*	14%	(3,753)
2–3 years *(25–36 months)*	11%	(3,088)
3–4 years *(37–48 months)*	11%	(2,912)
4–5 years *(49–60 months)*	17%	(4,498)
Average	22	
Median	14	

Note: Data represents all months received in the 5 years prior to each family's 1st month of TCA receipt in SFY 2024. Valid percentages are reported to account for missing data.

While examining receipt patterns for all families shows general trends over time, it obscures the differences in how families need and use TCA. Notably, median months of prior receipt varied widely by race and ethnicity.[14] Black and Indigenous families had the most months of prior

[12] This does not match the percentage of cases new to TCA (Figure 5) because families in Table 6 may have received TCA more than 5 years ago. In that case, they would have no receipt in Table 6, but would not be new to TCA in Figure 5.

[13] See Life on Welfare, 2023 for a discussion of pandemic-related impacts on prior receipt patterns.

[14] Race and ethnicity for TCA cases reflect the administrative data for the race and ethnicity for the head of the TCA case. Not all members of a case may share the same race or ethnicity.

receipt (19 months) over the last 5 years, more than the median of 14 months for all families. These groups may face additional challenges to maintaining employment and financial stability, including limited education and employment opportunities that increase the need for longer term TCA receipt. However, White families also had more prior receipt than the median at 17 months. Comparatively, Hispanic/Latinx families only had 9 months of prior receipt and Asian families had a median of just 1 month. It is likely that other factors influence differences in prior receipt. For example, the disability status of payees and their family members may impact length of receipt. Though this analysis cannot determine *why* receipt differs by race and ethnicity, it highlights how experiences with TCA can vary greatly between families. Understanding how need for and use of TCA differs across families can help inform efforts to provide individualized services and ensure the program is successful in serving all families.

Child Support

Federal law requires cash assistance recipients to file for child support for all children with a parent outside of the household (Deficit Reduction Act [DRA], 2006). While actively receiving cash assistance, families must sign over their child support rights to the state. Under certain circumstances, families can be exempt from pursing a child support order, such as when families are experiencing domestic violence (FIA, 2022b). States are responsible for collecting child support payments and sharing collected payments with the federal government to recoup costs of the cash assistance program (DRA, 2006). However, federal law allows states to pass through a portion of the federal government's share to families when a payment is made on their child support case (DRA, 2006). In 2019, Maryland joined a majority of other states (26 states as of May 2023) in passing through at least part of child support (FIA, 2019; National Conference of State Legislatures, 2023). Specifically, Maryland passes through up to $100 for a family with one child and up to $200 for a family with two or more children (FIA, 2019).

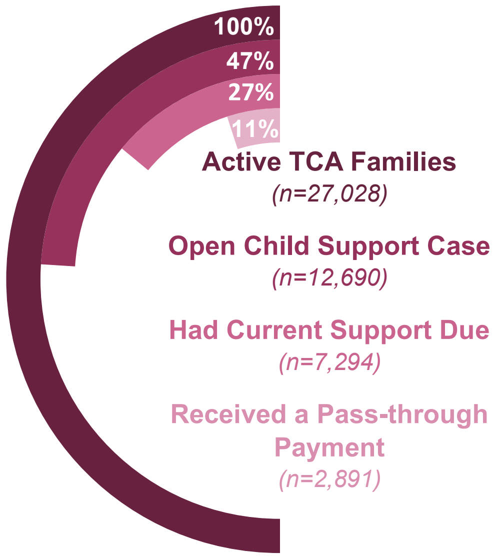
Several studies have affirmed the benefits of pass-through for families. For instance, pass-through decreases the risk for child maltreatment, as does fewer restrictions on cash assistance benefits (Cancian et al., 2013; Ginther & Johnson-Motoyama, 2017). This is likely because easing financial hardship means families are more able to meet a child's basic needs and less likely to experience stress that can negatively impact parenting (Ginther & Johnson-Motoyama, 2017). Pass-through also increases the likelihood that a parent who owes support will make a payment (Cancian et al., 2008; Zolot et al., 2020; Lippold et al., 2010; Colorado Department of Human Services, n.d.). As cash assistance is often insufficient to meet basic needs (Floyd, 2017), the additional benefits provided by pass-through are crucial to financially supporting families. In the first eight months that pass-through was implemented in Maryland, a total of $2.3 million was passed through to families, which translated to an average of $132 more income each month (Smith & Hall, 2021).

Figure 6 shows the percentage of TCA families in 2024 with an open child support case. In 2024, almost half (47%) of families receiving TCA had an open child support case, a decrease from three fifths (58%) of families in 2023 (Smith et al., 2024a). Additionally, one quarter (27%) of TCA families had current support due in 2024, a 4 percentage point decrease from 2023 (Smith et al., 2024a). The reason for these decreases is unclear. However, it may mean that TCA families that are eligible for child support are not receiving this additional income during a financially vulnerable time. Families may struggle with the programs' administrative burdens, such as coordinating multiple appointments, or may not be comfortable with the child support process. For example, families might fear retaliation from the parent who owes support (Kaplan et al., 2022; Spencer et al., 2022). They may also not want to harm the parent owing support financially (Kaplan et al., 2022; Spencer et al., 2022). A recent review of the TCA program found that child support waivers for individuals experiencing domestic violence are not always given (Schuyler et al., 2024), which could increase fear of cooperating with the child support process. This is an area that could benefit from further attention and investigation.

Similar to 2023, one in 10 (11%) families receiving TCA in 2024 received a pass-through payment (Figure 6). This represents two fifths (40%) of those that had current support due, a small increase from 37% in 2023 (Smith et al., 2024a). The average amount of pass-through received also increased slightly from 2023. Among the 2,891 families that received a pass-through payment in 2024, the total average amount received was $500, compared to $479 in 2023 (Smith et al., 2024a). Receipt of pass-through means these families had more money to cover basic needs and expenses. Still, many families that had current support due did not receive any pass-through. Increasing access to this resource is important, given its benefits in supporting families.

Figure 6. Child Support Status, SFY 2024

Among families with at least one child on their TCA case



Among TCA families with support due and a child on the case:

- **40% received a pass-through** child support payment in SFY 2024
- Families received **$500** from pass-through, on average

Demographics of Adult Recipients

The overall demographic composition of adult TCA recipients has remained stable over many years, including in 2024. In 2024, the typical adult recipient likely identified as Black (66%) or White (21%), was female (84%) and was in their mid-30s (Table 7). They likely never married (77%), completed high school (65%), and did not report a long-term disability (88%) (Table 7).

Along many demographic categories, recipients' characteristics are similar to 2023. As Table 7 shows, the majority (84%) of TCA recipients were female and a smaller portion (16%) were male. Notably, the percentage of male recipients has consistently increased since the start of the COVID-19 pandemic, growing from 9% of recipients in 2019 (Gross & Passarella, 2020), the year before the pandemic, to 16% in 2024. It is unclear why the percentage of male recipients has been increasing, though it may be due to the similar rise in two-parent families.

Table 7 also shows that recipients in 2024 who identified as Black (66%), White (21%), or Hispanic/Latinx (5%) was similar to the distribution in 2023 (Smith et al., 2024a). This update also includes expanded race categories to provide a fuller picture of who receives TCA benefits. In 2024, 5% of recipients identified as Asian and 1% identified as Indigenous. In prior reports, Asian and Indigenous recipients were included in the *other* category, obscuring information about their participation in the TCA program.

Table 7. Adult Recipient Demographic Characteristics, SFY 2024

	%	Count
Gender		
Female	84%	(20,718)
Male	16%	(3,944)
Race & Ethnicity		
Asian^	5%	(1,001)
Black^	66%	(14,052)
Hispanic/Latinx	5%	(994)
Indigenous Peoples^*	1%	(141)
White^	21%	(4,433)
Other^	3%	(632)
Age		
20 & younger	2%	(544)
21–24	8%	(2,004)
25–29	19%	(4,667)
30–34	27%	(6,556)
35 or older	44%	(10,891)
Mean [Median]	35	[34]
Marital Status		
Never married	77%	(15,155)
Married	12%	(2,450)
Previously married+	10%	(2,042)
Disability Status		
Long-term Disability	12%	(2,555)
Education		
Did not finish high school	23%	(4,744)
Finished high school#	77%	(16,320)
> High school only	65%	(13,766)
> Post-secondary education	12%	(2,554)

Note: ^Non-Hispanic/Latinx. *Indigenous Peoples includes individuals who identify as Native American, American Alaska Native, Native Hawaiian, or other Pacific Islander. +Previously married includes individuals who are divorced, separated, or widowed. #General Education Development Program (GED) certificates are included in high school completion rates. Education after high school can include college, vocational education, or job training. Percentages may not add to 100% due to rounding. Valid percentages are reported to account for missing data.

Though the racial distribution of recipients is similar to 2023, there have been some changes over time. Table 8 shows that the share of Black recipients decreased from 73% in 2019 to 66% in 2024. Comparatively, there was an increase in Asian recipients from 2% to 5% and Hispanic/Latinx recipients from 3% to 5% (Table 8). The share of White and Indigenous recipients has remained similar over time. Such shifts likely reflect the increasing racial and ethnic diversity in Maryland over the past decade and a half. As of 2021, Maryland was the most diverse state on the East Coast, largely as a result of increases in Asian and Hispanic/Latinx populations (Lang & Mellnik, 2021).

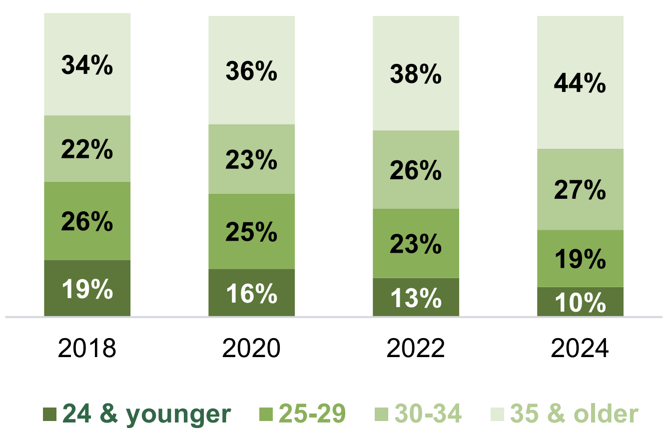
Table 8. Adult Recipient Race & Ethnicity, SFY 2019 & 2024

	SFY 2019	*SFY 2024*
Black^	73%	66%
White^	22%	21%
Hispanic/Latinx^	3%	5%
Asian^	2%	5%
Indigenous^*	1%	1%
Other^	-	3%

Note: ^Non-Hispanic/Latinx. *Indigenous Peoples includes individuals who identify as Native American, American Alaska Native, Native Hawaiian, or other Pacific Islander. Race and ethnicity data in 2019 is not directly comparable to the *Life on Welfare, 2019* update due to changes in the administrative data system as well as data cleaning procedures. Valid percentages are reported to account for missing data.

The majority of recipients were in their mid-30s, though average age increased from 34 in 2023 to 35 in 2024 (Smith et al., 2024a). Increases in recipient age is a trend that began prior to the pandemic and has continued through this current update. As Figure 7 shows, the share of recipients in the *35 & older* category has increased 10 percentage points from 34% in 2018 to 44% in 2024. Comparatively, the share of recipients in the *24 & younger* category has halved, decreasing from 19% to 10% (Figure 7). Average age has also increased from 33 years in 2018 to 35 in 2024. The rising age of TCA families may reflect the general aging of the U.S. population (Mather & Scommegna, 2024), the climb in average age for first-time mothers (Osterman et al., 2023), or younger parents and caretakers potentially not utilizing the TCA program.

Figure 7. Adult Recipient Age Categories, SFYs 2018–2024



Note: Percentages may not add to 100% due to rounding.

Marital status was similar to 2023, with most (77%) recipients in 2024 having never been married (Table 7). Recipients' educational background was also similar between years. In 2024, 65% of recipients had a high school degree or equivalent (Table 7) and 12% of recipients had some education beyond high school. The share of recipients with post-secondary education has remained elevated since the pandemic. In 2019, only 9% of recipients had any post-secondary education compared to 12% in 2024 (Smith et al., 2024a). Recipients with higher levels of education have better employment outcomes over time compared to recipients with less education (James & Nicoli, 2016; McColl & Passarella, 2019). However, it might also indicate that a growing number of recipients with education beyond high school are having difficulty reaching or maintaining financial stability.

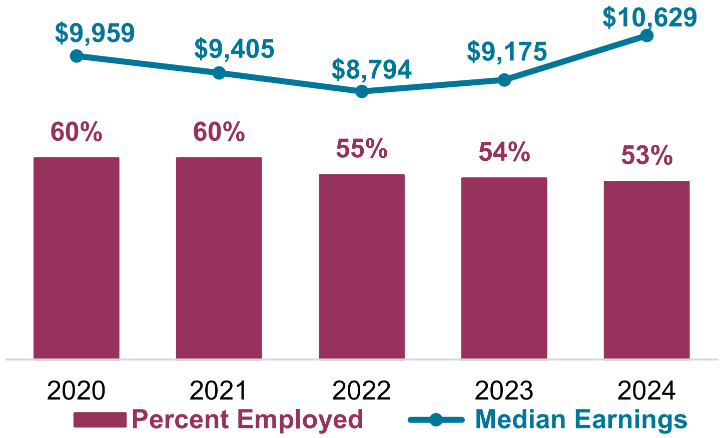
Finally, there was an increase in recipients with a long-term disability. In 2024, 12% of recipients had a documented disability, 3 percentage points higher than in 2023 (9%) (Smith et al., 2024a). While small, the increase may indicate that more recipients are not able to work, require disability services, and/or need longer term TCA receipt while they navigate applications for SSI (Supplemental Security Income) benefits. Recipients with disabilities often face unique challenges in the TCA program, including difficulty finding accommodating work activities, limited access to services from the Division of Rehabilitative Services, and long wait times to receive SSI benefits (Schuyler et al., 2024).

Employment & Earnings

Adult TCA recipients are generally required to participate in work activities as a main goal of the TCA program is to help recipients achieve self-sufficiency through work. To accomplish this goal, TCA provides services to aid recipients in finding employment, gaining work experience, and pursuing educational opportunities (DLR et al., 2020). Educational attainment and work experience are two factors associated with financial self-sufficiency (Hamilton & Scrivener, 2012; Ybarra & Noyes, 2019). Lack of education and employment history may prevent recipients from securing better paying jobs. This makes the training opportunities provided by the program important. Characterizing recipients' employment history can help inform TCA services that are intended to address recipients' employment needs and promote self-sufficiency.

In 2024, half (53%) of recipients were employed prior to receiving TCA (Figure 8). This is similar to the pre-spell employment rate in 2023 (54%) and 2022 (55%). Earnings for those employed prior to their TCA spell were low. As Figure 8 shows, employed recipients had median annual earnings of only $10,629 in 2024. Although this represents an increase from 2023 ($9,175) and 2022 ($8,794), median earnings in 2024 were still inadequate to independently support a family. In 2024, the federal poverty level for a family of three was $25,820, more than twice the median earnings for recipients (Office of the Assistant Secretary for Planning and Evaluation [ASPE], 2024).

Figure 8. Percent Employed & Median Annual Earnings, SFYs 2020–2024
Year before TCA spell



Note: A TCA spell is the consecutive months of TCA benefit receipt beginning with the most recent application for current benefits in this report. Median earnings are standardized to 2024 dollars. Valid percentages are reported to account for missing data.

Low earnings partly reflect instability in employment, which can be driven by health issues, challenges accessing childcare, and/or the nature of the industries where recipients typically work (Gehr, 2017). Though half of recipients in 2024 were employed at some point prior to their TCA spell, only two fifths (41%) were employed for the full year.[15] Those employed for the full year had much higher earnings than those without full-year employment, with a median annual income of $23,651. This approaches, though still falls below, the poverty level for a family of three in 2024 (ASPE, 2024).

[15] This analysis is not shown.

Employment & Earnings by Race & Ethnicity

This *Life on Welfare* update contains a new analysis of employment and earnings by race and ethnicity to inform TCA efforts to improve racial equity. Decades of research have documented disparities in these markers of financial security. For example, extensive research shows that though Black and Hispanic/Latinx individuals tend to have high labor force participation, they are more likely to be unemployed or employed in low-wage jobs that offer few benefits and little stability, compared to White individuals (Bahn & Cumming, 2020; Williams & Wilson, 2019; Neumark, 2018; McKinney et al., 2021; Weeden, 2019; Byars-Winston et al., 2015; Heflin & Morrissey, 2022; Mora & Davila, 2018; Laurito et al., 2023). This gap persists even when controlling for education and skill level (Bahn & Cumming, 2020; Williams & Wilson, 2019; McKinney et al., 2021; Urban Institute, 2024; Hanks et al., 2018). For example, studies have found that equally qualified Black applicants are less likely to be offered job opportunities compared to White applicants, and employers have reported being reluctant to hire Black individuals based on negative perceptions (Borowczyk-Martins et al., 2017; Pager et al. 2009). Furthermore, unequal treatment of minority individuals is observed in other markets, such as in the housing market, which limits economic mobility, including opportunities to earn higher wages (Hanks et al., 2018).

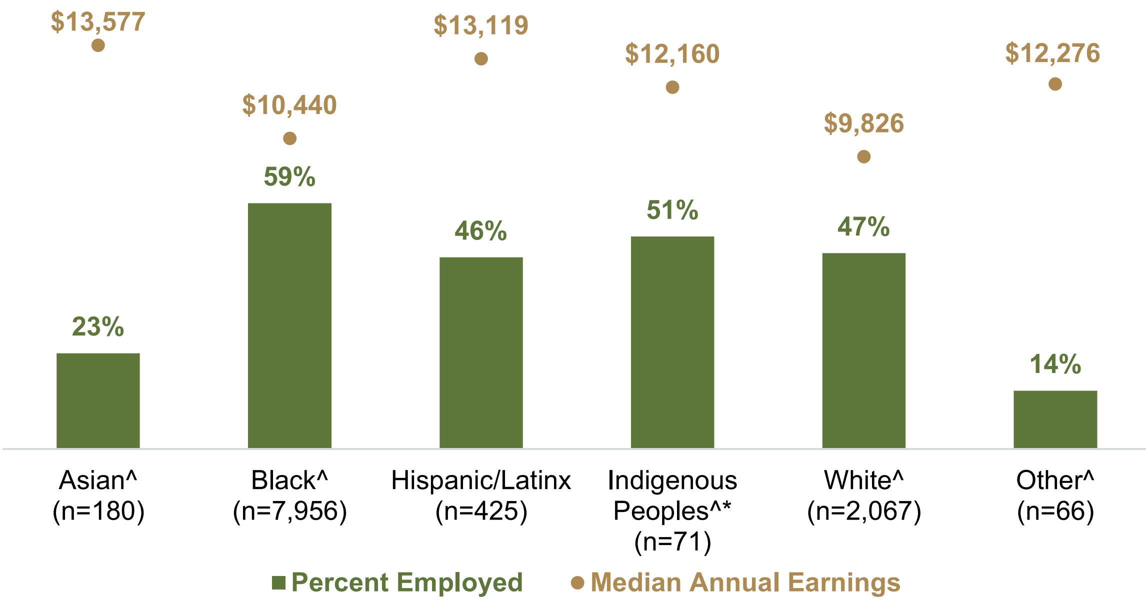
There is limited research on the employment outcomes for other racial minority groups in the U.S., such as Asian individuals and Indigenous individuals. Though Asian individuals typically have relatively high educational attainment and earnings (Kim & Sakamoto, 2010; McKinney et al., 2021; Heflin & Morrissey, 2022; Kim & Sakamoto, 2010), there are varying education and poverty levels among different Asian groups in the U.S. that is overlooked when aggregating data (Tran, 2018; Hanks et al., 2018). Similarly, the few studies of Indigenous Peoples often lump them into one or a few categories that obscures differences across different tribes. In the general population, Indigenous Peoples have lower rates of employment and earnings, partly due to lower levels of education (Byars-Winston et al., 2015; Button & Walker, 2020). Indigenous Peoples have also endured a long legacy of historical trauma, including multiple forced relocations and assimilations (Button & Walker, 2020; Walch et al., 2022), which continues to have a significant negative impact on their health and financial well-being. These unique experiences and outcomes by race and ethnicity underscore the need for an ongoing evaluation of disaggregated data in the TCA program, especially regarding resources designed to increase financial stability.

The findings in this report somewhat reflect these documented racial disparities. Figure 9 shows that Black recipients were most likely to be employed (59%) but had the second lowest earnings at $10,440. One reason for this may be that Black recipients are more likely to be employed in positions that provide lower wages. For instance, Schuyler et al. (2024) demonstrated that Black TCA recipients consistently recorded the lowest median earnings in each of the most prevalent sectors for TCA recipients. Additionally, although Asian recipients were least likely to be employed (23%), they had the highest earnings at $13,577. This may be related to a higher rate of post-secondary education among these recipients,[16] which may help them obtain higher paying jobs.

[16] Indigenous (21%), Asian (16%), and Hispanic (15%) recipients had higher rates of post-secondary education, compared to Black (12%), White (12%), and non-Hispanic recipients of another race (3%).

However, some results were not aligned with the literature on racial disparities. For instance, Indigenous, Hispanic/Latinx, and White recipients had roughly similar employment rates around 50% and White recipients had the lowest earnings at $9,826. This may be related to a variety of factors that impact employment outcomes including educational attainment, disability status, childcare needs, or employment opportunities in jurisdictions. For example, TCA recipients in rural jurisdictions are predominantly White (Smith et al., 2024), and these jurisdictions typically have limited job opportunities (Schuyler et al., 2024). While this analysis does not identify the exact causes of differences, these results indicate that employment experiences do differ by race and ethnicity. This analysis can inform efforts within the TCA program to provide individualized employment and educational services to ensure the program serves all families.

Figure 9. Percent Employed & Median Annual Earnings by Race & Ethnicity, SFY 2024
Year before TCA spell



Note: ^Non-Hispanic/Latinx. *Indigenous Peoples includes individuals who identify as Native American, American Alaska Native, Native Hawaiian, or other Pacific Islander. A TCA spell represents the consecutive months of benefits received beginning with the most recent application through the first month of benefits in SFY 2024. Median earnings are standardized to 2024 dollars. Valid percentages are reported to account for missing data.

Sectors of Employment

Cash assistance recipients often work in low-wage positions, such as food service or retail (Safawi & Pavetti, 2020). These low-wage positions often pay hourly wages and have volatile schedules, meaning that hours worked and therefore earnings can change unpredictably (Gehr, 2017). These positions also do not commonly offer benefits, such as paid leave and healthcare insurance (Gehr, 2017). Few benefits and unpredictable schedules can make it difficult for parents with childcare or medical needs to sustain employment (Gehr, 2017). The challenges of low-wage work can push individuals to turn to cash assistance to gain financial stability. Black and Hispanic/Latinx individuals are particularly vulnerable, as they are more likely to be employed in these low-wage positions (Gehr, 2017).

Table 9 shows that recipients in 2024 were commonly employed in one of several sectors prior to their TCA receipt. Similar to 2023, the largest share (21%) of recipients were employed in the health care and social assistance sector. Recipients were also frequently employed in the retail trade (18%), administrative and support services (16%), accommodation and food services (14%), and transportation and warehousing (11%) sectors. An additional one in five (21%) recipients were employed in a sector other than these five. Top sectors for TCA recipients partly align with common employment industries among the general population in Maryland, including food service, health care and social assistance, and warehousing and storage (DLR, 2024c).

Sector Definitions

- **Healthcare & Social Assistance (NAICS 62):** Establishments that provide health care and social assistance for individuals. This sector includes both health care and social assistance because it is sometimes difficult to distinguish between the boundaries of these two activities. Industries in this sector can include outpatient health care and residential care facilities.
- **Retail Trade (NAICS 44-45):** Comprises establishments engaged in retailing merchandise and rendering services incidental to the sale of merchandise. Industries in this sector can include general merchandise retailers and food & beverage retailers.
- **Administrative & Support & Waste Management & Remediation Services (NAICS 56):** Performs support activities for the day-to-day operations of other organizations. Includes office administration, clerical services, cleaning, temporary employment services, and waste disposal among other services. Industries in this sector can include office administration and waste disposal services.
- **Accommodation & Food Services (NAICS 72):** Includes establishments providing customers with lodging and/or preparing meals, snacks, and beverages for immediate consumption. Industries in this sector can include hotel accommodation and casinos.
- **Transportation & Warehousing (NAICS 48-49):** Includes industries providing transportation of passengers and cargo, warehousing and storage for goods, scenic and sightseeing transportation, and support activities related to modes of transportation. Industries in this sector can include warehousing and cargo transportation.

Table 9. Most Common Sectors of Employment and Median Quarterly Earnings, SFY 2024

Among employed adult recipients in the year before TCA spell

Sector	*% Employed*	*Median Quarterly Earnings*
Health Care & Social Assistance	21%	$4,071
Retail Trade	18%	$2,118
Administrative & Support Services	16%	$2,383
Accommodation & Food Services	14%	$1,863
Transportation & Warehousing	11%	$2,320
Other	21%	$4,237

Note: Sector is based on the sector of the last job the adult recipient worked in the year before receiving TCA benefits. If a recipient had more than one job, the job with the highest earnings is used. Analysis excludes recipients who do not have a unique identifier or who were employed but for whom the NAICS code was not identified. The *Other* category includes 15 sectors, each employing 0.02% to 7% of recipients. A TCA spell represents the consecutive months of benefits received beginning with the most recent application and ending with a case closure. Valid percentages are reported to account for missing data.

Recipients' quarterly earnings in each sector were low, though they increased from 2023 (Table 9). Earnings ranged from $1,863 for accommodation and food services to $4,071 for health care and social assistance. The health care and social assistance sector had the largest earnings increase (20%) from 2023 and had earnings almost double that of every other top sector. One potential reason for higher wages in this sector is that many jobs within it require skilled work and occupational licenses (BLS, n.d.). In addition to higher wages, the health care and social assistance sector is predicted to grow in Maryland (DLR, 2024d). Despite being the sector with the highest quarterly median earnings, earnings in health care and social assistance were still low overall and likely not enough to independently support a family.

Conclusions

Maryland's 2024 TCA caseload (n=27,028) was 3% smaller than in 2023. However, even with a small caseload decline, many families still face financial crises and need the help of the cash assistance program to meet their basic needs. Several circumstances may influence a family's decision to seek TCA, including unaffordable or unavailable childcare, health issues, or difficulty finding a suitable job. Even when employed, adults in low-wage positions, which often have few benefits and little flexibility (Gehr, 2017), may struggle to support their families and turn to TCA for help.

One primary finding of the report is that TCA reached one out of every 20 Maryland children in SFY 2024, making it a vital resource to help ensure children's basic needs are met. The program also mostly reached children with childcare needs: the vast majority of families that received TCA had a child under 13 years old. However, substantial declines in available and affordable providers in Maryland over the last several years mean families may face challenges to accessing childcare or after-school care (Winebrenner & Shaughnessy, 2024).

In 2024, there were also notable changes in patterns of receipt. The share of two-parent families increased from 3% in 2019 to 11% in 2024. While it is unclear what is causing this increase, the continued growth has potential implications for the state budget. Cash assistance for two-parent families comes from state general funds rather than Maryland's TANF block grant (FIA, 2006).

The findings in this report also show that approximately half of adult recipients worked prior to receiving TCA. However, median earnings ($10,629) were still too low to support a family. Employment and earnings also varied by race and ethnicity. For instance, Black recipients were the most likely to work (59%) in the year before their TCA spell but had among the lowest earnings ($10,440). Comparatively, Asian recipients had the lowest employment rate (23%), but the highest earnings ($13,577).

Recipients were commonly employed in lower paying sectors, such as retail trade, that often have unpredictable shift schedules and few benefits (Gehr, 2017). However, health care and social assistance was a leading sector among recipients, employing the largest share of recipients (21%). Median quarterly earnings in this sector were roughly double the earnings in other sectors. Moreover, this sector is expected to grow in Maryland in the coming years (DLR, 2024d) and there are several education and training opportunities that can help individuals gain skills and certifications to obtain employment in this sector (Schuyler et al., 2024).

In sum, this brief provides information on Maryland families utilizing the TCA program, including the number of families on the program, the length of time families receive TCA, and families' characteristics. This update also marks an additional focus on data disaggregated by race and ethnicity, a first for the *Life on Welfare* series. Specifically, it incorporates analyses that highlight differences in recipients' employment and TCA participation. Continuing to explore disaggregated data to better understand how needs and experiences differ by ability, gender, race, ethnicity, and other characteristics provides policymakers and program managers with valuable insights. Moreover, it equips them with the necessary information to design and implement programs that effectively support vulnerable families. This work remains essential to prevent human services programs like TCA from exacerbating existing disparities. All families experiencing poverty in Maryland deserve resources that empower them to achieve their goals, and the insights provided in this report can help ensure that TCA continues to serve as a valuable resource for all.

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Appendix A. Percentage and Number of Children Receiving TCA by Jurisdiction, SFY 2024

Jurisdiction	*%*	*Count*
Calvert	1%	(194)
Carroll	1%	(445)
Montgomery	2%	(3,939)
Howard	2%	(1,347)
Frederick	2%	(1,226)
Queen Anne's	2%	(221)
Charles	2%	(949)
Anne Arundel	2%	(3,161)
Harford	3%	(1,716)
Prince George's	3%	(6,447)
Baltimore	3%	(6,085)
Talbot	3%	(229)
Maryland	**4%**	**(51,089)**
Kent	4%	(116)
St. Mary's	4%	(1,098)
Garrett	4%	(222)
Worcester	5%	(432)
Cecil	5%	(1,166)
Caroline	6%	(438)
Dorchester	6%	(427)
Washington	8%	(2,527)
Wicomico	9%	(2,171)
Allegany	11%	(1,355)
Baltimore City	12%	(14,538)
Somerset	15%	(637)

Note: This table divides the number of children receiving TCA in each jurisdiction in the SFY by the number of total children, in that jurisdiction. The estimated number of children living in each jurisdiction comes from the American Community Survey Demographic and Housing 5-Year Population Estimates, 2018-2022.

Interpretation example: In SFY 2024, 15% of children in Somerset County received TCA. Four in 100 (4%) of all Maryland children received TCA in 2024.

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