

**HOWARD COUNTY, MARYLAND  
SELF SUFFICIENCY INDICATORS  
2009 REPORT**

**POLICY ANALYSIS CENTER**\_\_\_\_\_

*A partnership between The Horizon Foundation & the Association of Community Services*  
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The Policy Analysis Center was established in 2007 and became operational in June 2008 as a result of a joint partnership between the Association of Community Services (ACS) of Howard County and the Horizon Foundation. This unique collaboration was designed to provide the community with a new capability to provide useful information to community based organizations in the areas of health and human services. Its overarching goal is to improve the community's ability to conduct analysis that addresses the needs of health and human service organizations throughout the County.

The Policy Analysis Center is guided by a Steering Committee co-chaired by Rich Krieg, President of the Horizon Foundation and Anne Towne, Executive Director of the Association of Community Services. Current members include Bob Sheff, Shirley Collier, Roy Appletree, Jackie Eng, and Glenn Schneider.

The Howard County Self-Sufficiency Indicators report was updated by Nancy Weber with the support of a Policy Analysis Center Advisory Committee of Dick Barnard, Bita Dayhoff, Vidia Dhanraj, and Jackie Eng. The ACS Public Policy Committee also provided guidance in the updating of this report.

More information on the Policy Analysis Center and Howard County's Self Sufficiency Indicators can be found at [www.policyanalysiscenter.org](http://www.policyanalysiscenter.org).

## BACKGROUND

In 2008, the Policy Analysis Center issued a report entitled, Measures for Assessing Material Hardship in Howard County to identify the impact of economic conditions on the ability of all Howard County residents to meet the annual cost of living. In response to the Association of Community Service's request for updated information, the Policy Analysis Center has prepared this Self Sufficiency Indicators Report for 2009.

In establishing the Self Sufficiency indicators, a number of factors were explored. Based on the median household income for Howard County of \$102,540, it was determined that the Federal Poverty guideline (FPL) in 2009 at \$22,050 for a family of four, was a woefully inadequate measure of a family's ability to survive in Howard County. The FPL was developed in the 1960s and was based solely on the food budget necessary to meet basic nutritional needs since the average family at that time spent nearly one third of their budget on food. Clearly, there are many more

costs associated with a family living today in Howard County. Depending upon family constellation, other costs include housing, transportation, child care, health care and taxes.

In the 1990's, Dr. Diana Pearce of the Center for Women's Welfare, University of Washington, developed the Self Sufficiency Standard to provide a more realistic estimate of the cost of living for a modern family. In 2007, the Center for Women's Welfare prepared the Self Sufficiency Standard for Maryland counties for the Advocates for Children & Youth.

Table 1, from the Self-Sufficiency Standard for Maryland, reflects the amount of money needed by five types of families in Howard County: one adult, two adults, two adults with an infant, one adult with two teenagers and one adult with two preschool children. The FPL represents the 2009 income levels while the remainder of the data is from 2007 (most recently available).

**TABLE 1 – SURVIVING IN HOWARD COUNTY**

MAJOR MONTHLY COSTS	One One Adult	Two Two Adults	Two Adults One Infant	One Adult Two Teens	One Adult Two Preschoolers
Housing <sup>2</sup>	\$1,185	\$1,185	\$1,422	\$1,422	\$1,422
Child Care <sup>3</sup>	0	0	\$940	0	\$1,765
Food <sup>4</sup>	\$229	\$451	\$551	\$853	\$461
Transportation <sup>5</sup>	\$260	\$502	\$508	\$260	\$266
Health Care <sup>6</sup>	\$147	\$411	\$423	\$423	\$371
Miscellaneous <sup>7</sup>	\$182	\$255	\$384	\$83	\$429
Taxes <sup>8</sup>	\$623	\$732	\$1,066	\$699	\$1,286
<b>Self Sufficiency Annual Income</b>	<b>\$31,517</b>	<b>\$42,432</b>	<b>\$63,537</b>	<b>\$47,437</b>	<b>\$72,000</b>
<b>Federal Poverty Level (FPL)(2009)</b>	<b>\$10,830</b>	<b>\$14,570</b>	<b>\$18,310</b>	<b>\$18,310</b>	<b>\$18,310</b>

Source: Center for Women's Welfare, 2007 The Self Sufficiency Standard for Maryland

The Self Sufficiency Annual Income is the amount a household must receive to be financially independent. It includes both wages and public assistance payments in order to more accurately reflect what

low-income households are apt to receive during a given year while not materially affecting their ability to be self sufficient.

<sup>1</sup> U.S. Census Bureau, 2008 American Community Survey 1-Year Estimates, [www.factfinder.census.gov/](http://www.factfinder.census.gov/)

<sup>2</sup> Includes Fair Market Rent (FMR) with utilities except for telephone and cable.

<sup>3</sup> Market rate costs based on age of child and type of care (family child care, child care center)

<sup>4</sup> Based on USDA Low Cost food plan which does not include take out, fast food or restaurant meals

<sup>5</sup> Based on the average cost of owning and operating a car.

<sup>6</sup> Assumes employer-sponsored health insurance for workers and their families and out-of-pocket expenses.

<sup>7</sup> Based on 10% of all costs and includes clothing, shoes, paper products, diapers, nonprescription medicines, cleaning products, household items, personal hygiene items, and telephone service

<sup>8</sup> Includes federal and state income tax, payroll taxes (Social Security), and state and local sales taxes where applicable. Additionally, the Standard includes federal tax credits (the Earned Income Tax Credit, the Child and Dependent Care Tax Credit, and the Child Tax Credit)

There is a significant disparity between the FPL for a family of one, two or three people and the Self Sufficiency Standard especially when considering the family constellation and whether it includes children requiring child care. There is an additional difference between the Maryland average and the average for Howard County. For example, the average monthly cost of child care for an infant is \$940 for Maryland. The approximate monthly average for infant care in Howard County is \$1,059; for preschool care \$815; these fees vary by zip code and whether care is center based or family based.<sup>10</sup>

While over 51% of Howard County households

earn more than \$100,000 annually, there are a significant number of households barely meeting the Self Sufficiency Annual Income needed to survive in the County. This is particularly evident when considering that approximately 40% of County households include children less than 18 years of age. Table 2 reflects the number of households by income category for years 2005, 2006, 2007 and 2008.

The shaded area of Table 2 indicates that 18.3% of all households (18,233 households) earn less than 50% of the median household income placing them at risk for achieving self-sufficiency in Howard County. A number of these households rely on entitlement program benefits to reach self sufficiency.

**TABLE 2 – HOWARD COUNTY HOUSEHOLD INCOME**

	2005	2006	2007	2008
<b>Household Income</b> <sup>12</sup>	<b>Number (%)</b>	<b>Number (%)</b>	<b>Number (%)</b>	<b>Number (%)</b>
Less than \$24,999	7,217 (7.5)	7,680 (7.7)	7,095 (7.2)	6,490 (6.5)
\$25,000 – \$49,999	15,611 (16.2)	14,082 (14.3)	12,006 (12.2)	11,783 (11.8)
\$50,000 – \$74,999	14,678 (15.3)	15,535 (15.7)	16,657 (16.8)	16,298 (16.4)
\$75,000 - \$99,999	15,946 (16.5)	15,048 (15.2)	12,475 (12.6)	13,549 (13.6)
\$100,000 or more	42,926 (44.5)	46,584 (47.1)	50,633 (51.2)	51,545 (51.7)
<b>Total</b>	<b>96,428 (100)</b>	<b>98,919 (100)</b>	<b>98,866 (100)</b>	<b>99,665 (100)</b>

## SELF SUFFICIENCY INDICATORS

In the 2008 Material Hardship report the following were defined as indicators of self-sufficiency:

- Medicaid recipients
- Maryland Child Health Insurance Program (MCHP) recipients
- Head Start students
- Food Stamp recipients
- Food Bank recipients
- Free and Reduced Meals (FARM) students
- Temporary Cash Assistance (TCA) recipients
- Housing Energy Assistance recipients
- Housing Choice Vouchers (Section 8 Housing)
- Public Housing residents
- Eviction prevention assistance
- Unemployed
- Uninsured
- Uncompensated health care (*Howard County General Hospital*)

In compiling this year's report, the Self Sufficiency Work Group selected additional indicators including: eviction data; transitionally housed; unemployment rate; and Women, Infants and Children's (WIC) Nutrition program. The indicators compare data from three fiscal years – 2007, 2008 and 2009.

The data clearly reflect the impact that the economic downturn of the last several years. For many indicators, there has been a significant increase in utilization and applications. The following is a discussion of the indicators and their significance (Table 3).

<sup>10</sup> Howard County Office of Children's Resources Semi-annual report for weekly childcare costs, September 2009

<sup>11</sup> U.S. Census Bureau, 2008 American Community Survey 1-Year Estimates, [www.factfinder.census.gov/](http://www.factfinder.census.gov/)

<sup>12</sup> U.S. Census American Community Surveys for 2005, 2006, 2007 and 2008

## FINANCIAL SUPPORT

The selected indicators of financial stability are Temporary Cash Assistance (TCA) and the unemployment rate. TCA, once known as Temporary Assistance to Needy Families (TANF) is a program of support for families with minor children. There has been a 19% increase in the number of households and a 22.8% increase in the number of individuals

receiving assistance since FY 2007. Maryland's unemployment rate was 7.4% in July 2009; Howard County's unemployment rate has steadily increased from 2.9% in July 2007 to 5.7% in July 2009 an increase of 96%. Between 2008 and 2009, the County rate increased by 61.4% a slightly higher rate than the Maryland increase of 60.8%.

## FOOD SUPPORT

The food support indicators include Food Stamps, Food Bank Grants, Free and Reduced Meals (FARMS) school nutrition program and Women, Infants and Children (WIC) nutrition program. Food Stamps (Supplemental Nutrition Assistance Program (SNAP)) are available for eligible individuals and families to purchase food with amounts based on a Thrifty Food Plan allotment for each family member. Since 2007, there has been a 35% increase in the number of households receiving SNAP and a commensurate 37.6% increase in the number of individuals in Howard County.

Howard County Food Bank Grants increased 17% between 2007 and 2009. These grants reflect the number of services provided and do not represent unduplicated clients or families.

The FARMS program provides nutritious breakfasts and lunches to eligible children enrolled in schools

in the County. There has been a 13% increase in the number of children receiving FARMS since the 2006-2007 school year. The current percentage (13%) also indicates that, on average, every child attending public school in Howard County would have at least one child in his or her classroom benefiting from the FARMS program.

The Women's Infants and Children's (WIC) nutrition program provides vouchers for specific nutritious foods for pregnant and nursing mothers as well as infants and children to age five. Unlike Food Stamps, WIC vouchers may only be used for nutritious foods such as baby formula, milk, eggs, cheese, fruits and vegetables, nutritious cereals, soy milk and tofu, whole wheat bread and peanut butter. Between FY 2008 and FY 2009, there was an 8% increase in the number of WIC participants.

## HEALTH CARE SUPPORT

Policy Center tracking of health care support indicators are: Community Medicaid, Maryland Children's Health Insurance Program (MCHP) and Uncompensated Care. The Community Medicaid provides support for low income families and children, those receiving Temporary Cash Assistance, children in foster care and Supplemental Security Income (SSI). Since June 2007, in Howard County there has been a 13% increase in the number of individuals receiving Medicaid. Anecdotal data suggest that a significant issue for people receiving Medicaid is the limited number of health care providers accepting Medicaid due to low reimbursement rates.

MCHP provides health insurance benefits to income eligible children and pregnant women. MCHP data is difficult to capture because there are two agen-

cies that conduct the eligibility screening; Howard County Department of Social Services (DSS) and Howard County Health Department (HCHD). The data shown in Table 3 reflects actual numbers for six month period. Approximately two thirds of the applications are handled by DSS with the remainder being done at HCHD.

Uncompensated care is medical treatment provided to an individual by a physician or other health care professional that is not paid by the patient, the government, or an insurance carrier. HCGH has experienced an 18.1% increase in the amount of uncompensated care it provided in the last three years. This increase may reflect an increase in the number of Howard County residents who have lost health insurance coverage or cannot afford it initially.

## HOUSING SUPPORT

Policy Center selected Indicators of self sufficiency in the housing arena are: Home Energy Assistance Program grants; Section 8 (Housing Choice) Voucher Program applicants; waiting lists for federal and locally funded public housing units; eviction prevention assistance; transitionally housed individuals and families; and eviction filings and warrants.

A striking indicator of challenges to self-sufficiency in the County is reflected in Home Energy Assistance Program data. The number of grants provided has more than doubled since FY 2007. Households are eligible to receive assistance monthly, so the number of grants may represent more families in need of assistance or that families may need more frequent assistance. While the increase may reflect the increase energy costs in the region, the five fold increase in funding since 2007 may also indicate increased need.

The availability of both Housing Choice Vouchers and public housing Units is fairly static. The Policy Center, therefore, chose the number of people on the waiting lists as a de facto indicator of the need for public or supported housing. The waiting lists reflect all applications, but have not been screened for eligibility. Overall, there has been a 65% increase in the waiting list for Housing Choice Vouchers compared to a 4% increase in the waiting list for the public housing units. The waiting lists are purged each year indicating an increase in need rather than continuation of a long term waiting list. In addition to the federally funded Public Housing Units, Howard County Housing Commission and HCDHCD own and operate 260 housing units.

There has been a 40% increase in the number of eviction prevention grants between FY 2007 – FY 2009. There has also been an increase in the amount of funding during the same period of approximately 25%. In FY 2009, a reduction of \$50,000 is noted because in 2008, there had been a one time increase of \$50,000 from Family Preservation.

To capture information reflecting the homeless and precariously housed population, the Policy Center used transitional housing indicators: individuals

and families residing in emergency and transitional housing; the motel shelter program; and a count of unsheltered individuals and families. Three agencies provide transitional housing in the County; Grassroots, Congregations Concerned for the Homeless (CCH) and the Domestic Violence Center (DVC). While the number sheltered has remained fairly constant due to fixed agency capacity, all three agencies report increased numbers of people on their waiting lists and significant numbers of turnaways, despite Grassroots' 2008 expansion of their shelter capacity at the main facility and the 2007 CCH's increase in availability of transitional housing units. From January 2007 to January 2009, the total number of homeless persons (both sheltered and unsheltered) in the County rose from 170 to 190 respectively for an 11.7% increase.

Data on transitionally housed and homeless is provided by the U.S. Department of Housing and Urban Development required Point In Time survey which is conducted every two years. Therefore, there is no County data for 2008. Howard County has begun to do the survey every six months.

The National Alliance to End Homelessness states that nonpayment of rent is an indicator of financial issues that lead to housing instability. The Policy Center therefore uses eviction filings, warrants and evictions as de facto indicators of individuals and families facing economic challenges. A filing is completed in District Court by the landlord after he has made unsuccessful attempts, including in writing to collect past rent due. If the Court finds in favor of the landlord, a warrant of restitution is issued to the Sheriff's Department five days later to carry out the eviction order. At any time prior to the serving of the order, a tenant can pay the past rent due and the eviction order is canceled. In Howard County, from fiscal year 2008 to fiscal year 2009, warrants by 24%, and actual evictions for 2009 are expected to be below 2008 by 11% though evictions will still higher than 2007 by 8% in 2009.

## EDUCATIONAL SUPPORT

Head Start data was selected as the indicator as it is a financial eligibility based program to provide child development and education to children living in poverty. The number of Head Start slots available is fixed

at 264 due to funding limitations. Over the last three years the waiting list, comprised of eligible children only, has nearly doubled (82%) since FY 2007 from 40 to 73.

**TABLE 3  
HOWARD COUNTY MARYLAND SELF-SUFFICIENCY INDICATORS  
FY 2007 – FY 2009**

PROGRAM	Eligibility Criteria (% FPL)	FY 2007	FY 2008	FY 2009	Cumulative Change (%)	DATA SOURCE/
<b>FINANCIAL</b>						
Temporary Cash Assistance (TCA) Households	Based on family size and net income after approved deductions	396	373	490	19%	Howard Co. Dept. of Social Services 9/09(DSS)
Individuals		951	902	1,232	22.8%	
Unemployment Rate	Not Applicable	2.9 (07/07)	3.5 (07/08)	5.7 (07/08)	96%	U.S. Bureau of Labor Statistics
<b>FOOD</b>						
Food Stamps - Households	130%	2,646	3,199	4,059	35%	DSS 9/09
Individuals		5,556	7,038	8,912	37.6%	
Food Bank Grants	175%	6,478	6,614	7,791	17%	Community Action Council, Howard County (CAC)
Free/Reduced Meals (FARMs)	185%	5,617	5,949	6,442	13%	Howard County Public School System
# of Students		11.6%	12%	13%		
Percentage		Not Available	3,217	3,469	8%	Howard County Health Dept. (HCHD)
WIC	185%					
<b>HEALTH CARE</b>						
Medicaid - Community	100% along with other eligibility criteria	6,341	6,876	7,289	13%	DSS 9/09
Maryland Children's Health Insurance Program (MCHIP)	200% Children 250% Pregnant Women	3,200 (12/07)	3,300 (06/08)	Not Available	3%	HCHD
Uncompensated Care Howard County General Hospital	Annual cost of under/uncompensated care	\$10.7 million	\$11.9 million	\$13.1 million	18.1%	Howard County General Hospital
<b>HOUSING</b>						
Home Energy Assistance Households	175%	2,051	2,100	4,811	234%	CAC
Funding		\$1,032,730	\$1,605,449	\$5,167,595	533%	
HCVP (Formerly Section 8) Vouchers	30% median income	735	735	721	- 2%	Howard County Dept. of Housing & Community Development (HCDHCD)
Waiting List		1,206	1,206	3,399	65%	
Public Housing Units	50% median income	50	50	50		HCDHCD
Waiting List		5,116	5,116	469		
Howard County Owned & Managed Units		Not Available	Not Available	260		HCDHCD
# of Units				3091		
# on Waiting List						
Eviction Prevention Assistance Grants	50% median income	179	298	298	40%	CAC
Funding		\$94,494	\$173,173	\$126,878	25%	
Transitionally Housed Sheltered		170*		174*	2%	Howard County Point in Time HUD January survey
Unsheltered		23^		47^	104%	* Includes Grassroots residents and motel residents, Cold Weather Shelter, DVC & CCH ^ Includes outdoors, cars, places unfit for human habitation and other places
Evictions Warrants	Not Applicable	342	433	371*	8%	Howard County District Court
		Not Available	3,747	4,638*	24%	Howard County Sheriff's Dept. Data collected for calendar year.
			*2009 Projected for 12 months			
<b>EDUCATION</b>						
Head Start	100%	264	264	264		CAC
Waiting List		40	29	73	82%	

