Self-Sufficiency Indicators
Howard County, Maryland

2017

Full report available electronically at ACSHOCO.org/SSIR2017. Comments and inquiries about the report should be directed to:
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Highlights

The ACS 2017 Self-Sufficiency Indicators Report provides information to inform the Howard County community about our neighbors and colleagues whose economic stability is at risk and to contribute to data-driven public policy discussion and development. We encourage ACS members and other individuals and public and private organizations to use the data in their education and advocacy efforts.

The report includes indicators in the areas of finance, housing, food, child care and health care. When considered collectively, these indicators provide an overview of the challenges faced by Howard County's most economically vulnerable households as they strive to provide for the basics of day-to-day living.

The following highlights both current data through FY2017 (July 1, 2016-June 30, 2017) and multi-year trends.

Financial Indicators

- **Household income** is less than $60,000 for 22% of Howard County households (24,000 households). About 6,300 households have an income of less than $20,000.

- A single adult needs to earn $34,924 ($16.54 per hour) to be self-sufficient – to meet basic expenses without public or private assistance. An adult with two school-age children needs to earn $68,373 ($32.37 per hour) to be self-sufficient.

- About 1,000 individuals (in 360 households) received Temporary Cash Assistance (TCA) each month in 2017, about 40% lower than the number in 2014, and similar to the number in 2008.

Housing Indicators

**Need**

- The Coordinated System for Homeless Services (CSHS) received an average of 106 calls per month from people who were at risk of experiencing homelessness. As of June 30, there were 270 households in CSHS case management, an almost 60% increase over 2016, and 268 households waiting to be assigned case management.

- There are about 500 homeless students attending Howard County Public Schools. During the 2016-2017 school year, the number decreased from 522 to 486, but it has fluctuated between 470 and 534 since 2011-2012.

- There were 488 evictions in 2017, 135 more than in 2016 and 51 more than the previous high of 437 in 2009.

**Availability**

- The number of Moderate Income Housing Unit (MIHU) rentals increased by over 100 in 2016 to 543 units, declining slightly to 514 in 2017.

- In 2014, 9,900 renter households (33% of all Howard County renter households) had incomes below $50,000. Only 3,247 units in the county were affordable to those in that population, leaving a rental housing gap of 6,653.
Assistance
- There are over 5,000 households on the waiting list for Housing Choice Vouchers (formerly Section 8). The number of rental (leased) units increased from 698 to 782 between 2014 and 2016 but declined slightly to 761 in 2017.
- About 6,000 households received Home Energy Grants, totaling about $3,500,000 in 2017. Because of funding declines in the past two years, the grants in 2017 were about $60 lower than in 2015.
- The number of households receiving Eviction Prevention Grants has fluctuated between 336 and 311 over the past four years. Households received an average of $790 in 2017, down from $919 in 2016.

Food Indicators
- The equivalent of 540,000 meals – 640,400 pounds of food – was distributed to 26,600 households by the Howard County Food Bank in 2017.
- The Supplemental Nutrition Assistance Program (SNAP) provided benefits to 18,000 individuals in 8,500 households in 2017, down 6% from 2016.
- The number and percentage of Howard County Public School students receiving Free and Reduced Meals (FARMs) has increased every year since 2008. During the 2016-2017 school year, 12,200 (22%) of HCPSS students utilized the program.
- There were 22,230 food insecure individuals and 10,000 food insecure children in Howard County in 2015.

Child Care Indicators
- The cost of center-based child care for preschoolers has increased 20% since 2012. In 2016, the average cost for center-based care for infants (0-23 months) was about $19,100 a year, and for 2-4 year-olds, it was $13,600. The cost of center-based before- and after-school care was $6,500.
- Head Start enrolled 322 children in 2017, an increase of 38 students over 2016; the waiting list had 52 children.
- The number of families and children receiving child care subsidies has dropped by 30% in the past two years, and is lower than at any time since before 2009. Whereas 715 children in 379 families received child care subsidies in 2015, only 470 children in 265 families received subsidies in 2017.

Health Care Indicators
- Among Howard County residents earning less than $50,000, 87% had health care coverage in 2016, compared to 95% of all County adult residents.
- The number of Howard County residents enrolled in Medicaid increased by 9% to 43,873 in 2017.
- Among Howard County residents earning less than $50,000 in 2016, 17% reported there was a time in the past 12 months when they could not see a doctor because of cost. This compares to 7% of all County adult residents.
- Among Howard County residents earning less than $50,000 a year, 22% had last visited a dentist more than two years ago, compared to 6% of adults earning $50,000 or more.
- The cost of uncompensated care at Howard County General Hospital has declined 50% since it peaked in 2012. The cost in 2017 was $8,747,000.
Introduction

The Association of Community Services offers this collection of data, the eighth report update since 2008, to help inform the Howard County community about our neighbors and colleagues who are at risk of economic instability and to contribute to data-driven public policy discussion and development that will lead us to the most effective use of community resources to help resolve economic instability.

The financial, housing, food, child care and health care indicators in this report compare Howard County data across fiscal years, generally 2008 through 2017, including the period of economic downturn experienced during the recession that began in 2008.

We recognize that there are underlying factors regarding year-to-year or long-term trend increases, decreases or when data show relatively no change. We encourage ACS members and other individuals and public and private organizations to join us in further exploring the data and the story they tell about the progress we are making toward ensuring the economic stability of our community’s most vulnerable populations.

Self-Sufficiency Indicators

Financial Indicators

Household Income

Figure 1 and Figure 2 provide information about the average household income across the years 2012-2016. The data come from the American Community Survey, an annual survey conducted by the US Census Bureau that collects demographic, housing, social, and economic information from a sample of Americans. The American Community Survey has replaced the Decennial Census “long form,” which was considered burdensome by many Americans.

Because of the sample size, estimates based on one year of data about the characteristics of relatively small areas (1-year estimates) – including most counties – are less accurate than the estimates the Census provides that combine responses over five years, and report the results as the average characteristic over the period (5-year estimates).

Figure 1 shows that on average across 2012-2016, 22%, (24,138) of the households in Howard County had an annual income of less than $60,000, which is 50% of the County’s $120,941 median income. About 10,500 of these households had annual incomes of less than $30,000 (25% of median income). About 6,300 households had annual incomes of less than $20,000 (17% of median income). (Figure 2) Appendix A shows the 90% margin of error for these estimates and additional information.
Figure 1

Howard County Household Income

- $200,000+: 21,235 (19.4%)
- $100,000 - $199,999: 41,566 (37.8%)
- $75,000 - $99,999: 13,938 (12.7%)
- $60,000 - $74,999: 8,935 (8.1%)
- $30,000 - $59,999: 13,606 (12.4%)
- Less than $30,000: 10,532 (9.6%)

Source: 5-year estimates, U.S. Census Bureau, American Community Survey (http://factfinder.census.gov)
Figure 2

Howard County Household Income Under $60,000

- $50,000 - $59,999
- $40,000 - $49,999
- $30,000 - $39,999
- $20,000 - $29,999
- $10,000 - $19,999
- Less than $10,000

2016 Year

Source: 5-year estimates, U.S. Census Bureau, American Community Survey (http://factfinder.census.gov)
**Self-Sufficiency Standard**

The 2017 Federal Poverty Guideline for a family of four is $24,600. These guidelines were originally developed in the 1960s based on a “market-basket” of goods and how much those goods cost at that time. Although the costs are updated annually, and eligibility for Federal assistance is often based on multiples of the guidelines, it is widely recognized that they do not reflect the market-basket of expenses that are currently needed to meet basic needs without additional public or private assistance.

The Self-Sufficiency Standard was developed by the University of Washington's Center for Women’s Welfare to fill this void by more accurately reflecting the amount a household must earn to meet its basic needs (housing, transportation, child care, health care, etc.) without public or private assistance. Table 1 presents the 2016 *Self-Sufficiency Standard for Howard County* for the basic monthly costs of five different family types.

### Table 1: Howard County 2016 Self-Sufficiency Standard for Selected Family Types

<table>
<thead>
<tr>
<th>Monthly Costs</th>
<th>Adult</th>
<th>Adult + infant</th>
<th>Adult + School-age + School-age</th>
<th>Adult + teenager + teenager</th>
<th>2 Adults + infant + preschooler</th>
</tr>
</thead>
<tbody>
<tr>
<td>Housing</td>
<td>$1,265</td>
<td>$1,591</td>
<td>$1,591</td>
<td>$1,591</td>
<td>$1,591</td>
</tr>
<tr>
<td>Child Care</td>
<td>$0</td>
<td>$1,383</td>
<td>$1,048</td>
<td>$0</td>
<td>$2,546</td>
</tr>
<tr>
<td>Food</td>
<td>$294</td>
<td>$436</td>
<td>$753</td>
<td>$806</td>
<td>$839</td>
</tr>
<tr>
<td>Transportation</td>
<td>$272</td>
<td>$279</td>
<td>$279</td>
<td>$272</td>
<td>$532</td>
</tr>
<tr>
<td>Health Care</td>
<td>$182</td>
<td>$534</td>
<td>$560</td>
<td>$591</td>
<td>$600</td>
</tr>
<tr>
<td>Miscellaneous</td>
<td>$201</td>
<td>$422</td>
<td>$423</td>
<td>$326</td>
<td>$611</td>
</tr>
<tr>
<td>Taxes</td>
<td>$696</td>
<td>$1,559</td>
<td>$1,311</td>
<td>$934</td>
<td>$2,031</td>
</tr>
<tr>
<td>Earned Income Tax Credit (-)</td>
<td>$0</td>
<td>$0</td>
<td>$0</td>
<td>$0</td>
<td>$0</td>
</tr>
<tr>
<td>Child Care Tax Credit (-)</td>
<td>$0</td>
<td>-$50</td>
<td>-$100</td>
<td>$0</td>
<td>-$100</td>
</tr>
<tr>
<td>Child Tax Credit (-)</td>
<td>$0</td>
<td>-$83</td>
<td>-$167</td>
<td>-$167</td>
<td>-$167</td>
</tr>
</tbody>
</table>

**Self-Sufficiency Wage**

- **Hourly**: $16.54, $34.49, $32.37, $24.73, $24.09 per adult
- **Monthly**: $2,910, $6,070, $5,698, $4,353, $8,481
- **Annual**: $34,924, $72,834, $68,373, $52,235, $101,772

Source: Center for Women’s Welfare, University of Washington; 2016
Temporary Cash Assistance

Temporary Cash Assistance (TCA) is a federal government program administered by the Howard County Department of Social Services that provides financial support for families with dependent children. Figure 3 shows the number of households and individuals that received funds through this program. A household consists of all people who occupy a housing unit regardless of relationship.

Both the number of households and individuals receiving assistance have declined for the past three years and are currently similar to the numbers in 2008. Statewide numbers have also been declining. Between 2014 and 2017, the number of households receiving assistance decreased 39% and the number of individuals decreased 37%. In 2017, there was a monthly average of 960 individuals in 360 households receiving TCA.

Figure 3

Howard County Temporary Cash Assistance

Source: Maryland Department of Human Resources
Housing Indicators

As stable housing has been identified at federal, state and local levels as the most critical element of an individual’s or family’s ability to be self-sufficient, ACS monitors housing support indicators in the following areas: (1) affordable housing need; (2) housing availability; and (3) housing assistance. For the purposes of this report, “affordable housing” refers to affordability for households with incomes that are less than $60,000 per year.

(1) Housing Need

Coordinated System of Homeless Services (CSHS)

In September 2013, the Department of Citizen Services (now Department of Community Resources and Services) launched the Howard County Coordinated System of Homeless Services (CSHS). The CSHS provides a single point of access to resources for Howard County citizens who are or are about to be homeless. In addition to providing immediate situational triage, emergency services, and/or diversion to case management, the new system enables monitoring of resource allocation and the tracking of clients as they move through and ultimately exit the CSHS.

As shown in Table 2, the average number of crisis calls per month from people who were homeless or at risk of experiencing homelessness has increased for the past two years, reaching 106 in 2017.

If the need for sustainable housing is not alleviated by a CSHS crisis counselor, households are referred to case management. There were 270 households receiving case management in June 2017, compared to 173 in June 2016, 58% increase. It should also be noted that on average across the year, there were 156 households in case management each month, indicating that the numbers increased significantly at the end of the year. There were 268 households on the waiting list in June 2017, slightly lower than the 2016 number (285). (Figure 4)

Stable housing refers to an arrangement that is considered permanent, such as living permanently and deliberately with family or friends, or a nursing home. The number of households that received case management and exited into stable housing continued to increase, with 216 households exiting in 2017. This was an increase of 43 households over 2016 and 84 households over 2015. Other exits include disappearing back into homelessness and temporary arrangements such as staying with family or friends, transitional housing or a motel. (Table 2)

<table>
<thead>
<tr>
<th>Table 2: Coordinated System of Homeless Services (CSHS) Measures</th>
</tr>
</thead>
<tbody>
<tr>
<td>2015</td>
</tr>
<tr>
<td>-----------------------------------</td>
</tr>
<tr>
<td>Average number of crisis calls per month eligible for CSHS services</td>
</tr>
<tr>
<td>Number of households that received case management and exited from case management into stable housing</td>
</tr>
<tr>
<td>Percent of households that received case management and exited case management into stable housing</td>
</tr>
</tbody>
</table>
Figure 4

Case Management Provided by Coordinated System of Homeless Services

- Households Awaiting Case Management
- Households in Case Management

Source: Coordinated System of Homeless Services (CSHS)
**Point-in-Time Count**

The Howard County Point-in-Time Count is an annual federally-required count of the homeless on one specific night in January. In addition to the unsheltered homeless, it counts individuals and households in shelters (including the motel shelter program) and transitional housing.

In 2017, the count identified 53 unsheltered individuals, an increase of 44 from the previous year, and 115 sheltered individuals, a decrease of 90. It should be noted that the weather in 2017 was considerably warmer than in 2014 and 2016. Due to severe cold weather on the day of the 2014 and 2016 Counts, some individuals who would have been counted as unsheltered were counted as sheltered as they were re-located into motels and other locations. However, as it was colder in 2014 than 2016, the high number of sheltered in 2016 was likely related to other factors as well.

**Homeless Students and Children**

The Howard County Public School System (HCPSS) identifies homeless students on a continuing basis throughout the school year. The number of homeless students identified during the school year has fluctuated between 470 and 534 since 2011-12. Between 2015-16 and 2016-17, the number decreased 7%, from 522 to 486. (Figure 5)

The Maryland State Department of Education also requests that the HCPSS track all homeless children in the county, not just those enrolled in the HCPSS. This includes children not yet in school, those attending private school, private daycare and other facilities. During the 2016-17 school year, there were an additional 99 homeless children who were not enrolled in Howard County schools.

![Figure 5: Homeless Children In Howard County Public Schools](image_url)
Eviction Filings and Evictions

According to the National Alliance to End Homelessness, nonpayment of rent is an indicator of financial issues that lead to housing instability. ACS therefore uses both eviction filings issued by the Howard County District Court and actual evictions carried out (performed) by the Sheriff’s Department as indicators of individuals and families facing homelessness. To file for an eviction, landlords must demonstrate to the Court that attempts have been made to collect past due rent. It is important to note that not all eviction filings are related to inability to pay rent; many also are related to other lease violations.

There were 488 evictions in 2017, 135 more than in 2016 and 51 more than the previous high of 437 in 2009. In addition, eviction notices increased for the second consecutive year. There were 5,781 eviction notices filed in 2017, 26 percent more than in 2015 and similar to the rate of increase between 2009 and 2011. (Figure 6)

Figure 6
**Foreclosure Filings**

Foreclosure filings are an indicator of homeowners who are falling behind on their mortgage payments. Not all filings result in actual foreclosures. After a sharp increase leading up to more than 1,300 foreclosure filings in 2009, filings fell to about 303 in 2011. Figure 7, however, shows foreclosure filings almost tripled between 2011 and 2013, and then decreased each year for the past four years. In 2017, there were 424 foreclosure filings, a 16% decline since 2016 and a 51% decline since 2013.

*Figure 7*

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**Rental Housing Gap**

The Howard County Housing Commission reported in 2014 that 9,900 renter households (33% of all Howard County renter households) have incomes below $50,000. As noted in Table 3, there are only 3,247 units in the county with rents affordable to that population, leaving a shortage of 6,653 affordable housing units. The greatest shortage of rental units is for renters earning 30–60% of median income.

*Table 3: Measuring Howard County Rental Housing Need*

<table>
<thead>
<tr>
<th>Renter Households Making &lt; $50,000</th>
<th>9,900</th>
</tr>
</thead>
<tbody>
<tr>
<td>*33% of all renter households</td>
<td></td>
</tr>
<tr>
<td>Rental Units with affordable rents</td>
<td>3,247</td>
</tr>
<tr>
<td>Affordable Units Needed</td>
<td>6,653</td>
</tr>
</tbody>
</table>

Source: Real Property Research Group, 2014 Howard County Rental Survey

Summary of Findings
(2) Housing Availability

Moderate Income Housing Units
The Howard County Moderate Income Housing Unit (MIHU) program, administered by the Department of Housing and Community Development (DHCD), requires developers of new housing in specific zoning districts to sell or rent a portion (generally 10-15%) of the dwelling units to households of moderate income. MIHUs are rented at prices affordable to low income households. Any person or family can apply to rent an MIHU, provided that their household income does not exceed the program eligibility requirements ($30,000-$60,000).

In 2016, there was a large jump in the number of rentals units. After remaining stable between 2013 and 2015, the number increased by over 100 in 2016 to 543 units but declined to 514 in 2017. (Figure 8)

**Figure 8**

Howard County Moderate Income Housing Units

<table>
<thead>
<tr>
<th>Fiscal Year</th>
<th>Number</th>
</tr>
</thead>
<tbody>
<tr>
<td>2009</td>
<td>74</td>
</tr>
<tr>
<td>2010</td>
<td>203</td>
</tr>
<tr>
<td>2011</td>
<td>395</td>
</tr>
<tr>
<td>2012</td>
<td>402</td>
</tr>
<tr>
<td>2013</td>
<td>453</td>
</tr>
<tr>
<td>2014</td>
<td>434</td>
</tr>
<tr>
<td>2015</td>
<td>434</td>
</tr>
<tr>
<td>2016</td>
<td>542</td>
</tr>
<tr>
<td>2017</td>
<td>514</td>
</tr>
</tbody>
</table>

Source: Howard County Department of Housing
Housing Commission Scattered Site Housing Units

The Howard County Housing Commission (HCHC) is a nonprofit that serves as the county’s public housing authority for the purpose of developing and managing housing resources for low and moderate income residents. The Commission also owns and manages and maintains residential properties, and develops affordable housing opportunities through partnerships with developers or land acquisition for development. The Commission directly subsidizes the rents at several communities in its portfolio and operates the Housing Choice Voucher Program.

The number of HCHC scattered housing units has increased steadily since 2009 to 1,988 units in the County, an increase of 248 units over 2016. This was the largest annual increase since 2009. Since 2013, over 100 units have been added each year. (Figure 9)

Figure 9

Howard County Housing Commission Scattered Site Units

Source: Howard County Department of Housing
(3) Housing Assistance – Subsidies

Housing Choice Voucher Program
Federa...y of factors, but for the most part households eligible for these vouchers have incomes lower than $65,000.

Due to the longstanding high demand and lack of availability of affordable housing units for low-income households in Howard County and the static number of Housing Choice vouchers available, the number of people on the waiting list is used as an indicator of need for affordable housing. Between 2008 and 2011, the waiting list more than tripled to 4,263. In 2012, the list increased to 5,744 and was closed. In 2016, the waiting list was 5,210.

The number of (Housing Choice Voucher) rental (leased) units increased from 698 to 782 between 2014 and 2016, and declined slightly to 761 in 2017. (Figure 10) The Howard County Housing Commission administers about 350 additional Housing Choice Vouchers that are used for housing in Howard County but provided by other jurisdictions.

Figure 10

Howard County Housing Choice Voucher Program

Source: Howard County Department of Housing
Housing Subsidy Support Program

Howard County's Plan to End Homelessness began providing in 2013 Housing Subsidy Support Program (HSSP) vouchers to households identified by the Coordinated System of Homeless Services (CSHS). These vouchers are administered by the Howard County Department of Community Resources and Services (DCRS) and provided to individuals who may be, for example, physically or intellectually disabled and therefore will always need a housing subsidy to remain in the Howard County community. In 2013 an initial 7 HSSP vouchers were issued. There are currently 16 HSSP vouchers.
(4) Other Housing Assistance

Home Energy Assistance

An indicator of challenges to self-sufficiency in the county is the number of people receiving Home Energy Assistance. The seasonal spikes in energy costs, as well as limited weatherization resources, can significantly affect families’ budgeted resources requiring them to apply for the Home Energy Assistance Program.

During the past two years, the number of households receiving Home Energy Grants has remained virtually stable, while funding has dropped by 9%. In 2017, 5,691 households received assistance that totaled $3,557,408. The number of dollars per household served in 2017 was $625, $62 lower than in 2015. (Figure 11)

Figure 11

[Graph showing Home Energy Assistance Grants over fiscal years 2008 to 2017]
**Eviction Prevention Assistance**

Eviction Prevention assistance that helps with paying past due rent is a strong indicator of how many Howard County households are not stably housed and on the verge of homelessness.

The number of grants has fluctuated between 336 and 311 for the past four years; households received an average of $919 in 2016 and $790 in 2017.

*Figure 12*
Food Indicators

Supplemental Nutrition Assistance Program (SNAP)
SNAP (formerly Food Supplement Program, FSP) is available for eligible participants to purchase food with allotment amounts based on income and family size.

For both households and individuals, the number of SNAP recipients almost tripled between 2008 and 2015. Both numbers were relatively unchanged in 2016 but fell by 6% in 2017. In 2017, there were 17,896 individuals in 8,553 households that received assistance through SNAP. (Figure 13)

Women, Infants and Children (WIC) Program
The Women, Infants and Children (WIC) nutrition program provides vouchers for specific nutritious foods for pregnant and nursing mothers as well as infants and children up to age five. WIC vouchers may only be used for nutritious foods such as baby formula, milk, eggs, cheese, whole wheat bread and cereals.

Between 2008 and 2013, there was a 29% increase in the number of WIC participants. Since 2013, the number has been stable at about 4,000. (Figure 13)

Figure 13
**Howard County Food Bank Distribution**

The Howard County Food Bank provides emergency food to ensure families have access to adequately nutritious diets. Households served by the Food Bank more than tripled between 2008 and 2015. In 2016 and 2017, the number of households remained relatively stable, although the number of meals distributed declined by 6% between 2015 and 2017.

In 2017, 648,000 pounds of food were distributed to 26,604 households. Households may visit the Food Bank multiple times, but only once each month. (Figure 14)

Based on a Feeding America best practice ratio of 1.2 pounds of food per meal, in 2017 Howard County families relied on the Food Bank for the equivalent of 540,000 meals. In addition, while data are not available, households utilized food pantries at Howard Community College and many local congregations and other pantry sources across the community.

*Figure 14*
**Free and Reduced Meals (FARMs)**

The Free and Reduced Meals (FARMs) program provides nutritious breakfasts and lunches to eligible children enrolled in Howard County schools. Income requirements for eligibility vary by household size. As an example, a student living in a four-person household in 2016-17 was eligible for Free Meals if the household income was $31,590 or below and Reduced Price Meals if the household income was up to $44,955.

The number of HCPSS students receiving FARMs has more than doubled since 2007-2008, with increases each year. Although some of this increase may be the result of growth in enrollment, the percent of students who received FARMs is also increasing.

During the 2016-17 school year, 22% of HCPSS students – 12,177 children – received FARMs, which indicates that if the students were spread evenly in classrooms across the system, every child attending public school in Howard County would have four or five children receiving FARMs in his or her classroom. (Figure 15)

*Figure 15*

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**HCPSS Free and Reduced Meals (FARMs) Participation**

<table>
<thead>
<tr>
<th>Year</th>
<th>Number of Students</th>
<th>Percentage of Total Enrollment</th>
</tr>
</thead>
<tbody>
<tr>
<td>2008</td>
<td>5,670</td>
<td>12.0%</td>
</tr>
<tr>
<td>2009</td>
<td>6,442</td>
<td>13.0%</td>
</tr>
<tr>
<td>2010</td>
<td>7,374</td>
<td>14.5%</td>
</tr>
<tr>
<td>2011</td>
<td>8,261</td>
<td>16.1%</td>
</tr>
<tr>
<td>2012</td>
<td>9,081</td>
<td>17.6%</td>
</tr>
<tr>
<td>2013</td>
<td>9,474</td>
<td>18.2%</td>
</tr>
<tr>
<td>2014</td>
<td>10,142</td>
<td>19.2%</td>
</tr>
<tr>
<td>2015</td>
<td>10,680</td>
<td>20.2%</td>
</tr>
<tr>
<td>2016</td>
<td>11,496</td>
<td>21.3%</td>
</tr>
<tr>
<td>2017</td>
<td>12,177</td>
<td>22.0%</td>
</tr>
</tbody>
</table>

Source: Maryland State Department of Education, Office of School and Community Nutrition Programs
**Food Insecurity**

Food security for a household is defined by the U.S. Department of Agriculture to mean access by all members at all times to enough food for an active, healthy life. Food security includes at a minimum:

- The ready availability of nutritionally adequate and safe foods
- Assured ability to acquire acceptable foods in socially acceptable ways (that is, without resorting to emergency food supplies, scavenging, stealing, or other coping strategies).

Food insecurity, therefore, is the limited or uncertain availability of nutritionally adequate and safe foods or limited or uncertain ability to acquire acceptable foods in socially acceptable ways. National data indicate that about 45% of food insecure adults and 37% of the food-insecure children are likely not income-eligible for Federal nutrition assistance.

In 2015, Howard County had about 22,230 food insecure individuals and 10,000 food insecure children, according to Feeding America.
Child Care Indicators

Child Care Costs
Child Care is a major expense for families of young children and typically is among the top three largest household expenses.

Center-based child care costs increased 20% for infants and 22% for 2-4 year-olds between 2012 and 2016. Costs for center-based before- and after-school care and family child care for all age groups increased slightly. (Figure 16).

In 2016, the average annual cost for center-based care for infants was $19,150; for 2- to 4-year olds, it was $13,555, and for school-aged children, it was $6,502. Center-based child care is about 50% more expensive than family care for infants, but the cost difference declines as children get older.

Figure 16

Source: Maryland Family Network. 2016 Child Care Demographics report. Yearly Cost based on weekly cost * 52.
**Head Start Eligibility and Enrollment**

Head Start was selected as an indicator of need because it is a financial eligibility-based program and provides comprehensive school readiness services to children living in low-income families. In Howard County, Head Start serves 3 and 4 year-olds. Currently, Howard County does not have the Early Head Start program that would provide services to pregnant women, infants, and toddlers.

Head Start enrollment is fixed by funding limitations. Enrollment was increased from 264 to 284 in 2013 and to 322 in 2017. Head Start changed to a full-day, full-year program in 2015-16. In 2017, 52 children were on the Head Start waiting list. (Figure 17)

**Figure 17**

![Head Start Enrollment Chart](image)
**Child Care Subsidies**

The Maryland Child Care Subsidy Program provides financial assistance with child care costs to eligible working families through the Howard County Department of Social Services.

The number of families and children receiving child care subsidies has dropped by 30% in the past two years, and is lower than at any time since before 2009. Whereas 715 children in 379 families received child care subsidies in 2015, only 470 children in 265 families received them in 2017. (Figure 18)

*Figure 18*
**Health Care Indicators**

**Health Care Coverage**

Having quality, affordable health care coverage is vital to improved and sustained good health and financial stability. The Howard County Health Assessment Survey has been conducted each two years since 2012. It is a random telephone survey of 2,000 Howard County residents.

Figure 19 shows that 95% of Howard County adult residents had health care coverage in 2016. However, only 87% of those earning less than $50,000 per year had coverage. See Appendix B for additional information about the survey.

*Figure 19*

**Health Care Coverage in Howard County**

Survey question: Do you have any kind of health care coverage, including health insurance, prepaid plans such as HMOs, or government plans such as Medicare or Indian Health Services?

- **2012**: 93% (all residents) vs. 95% (earning < $50,000)
- **2014**: 95% (all residents) vs. 88% (earning < $50,000)
- **2016**: 95% (all residents) vs. 87% (earning < $50,000)

*Margin of error (95% confidence) All residents: 2.1 percentage points; Earning < $50,000: 5.2 percentage points*

*Source: Howard County Health Assessment Survey*
Medicaid Enrollment

Medicaid provides health coverage to families and individuals with limited resources. It includes people who are aged, blind or disabled and people receiving assistance through the Maryland Children’s Health Program (MCHP) and the Medicaid Families and Children (FAC) program. Medicaid enrollment covers both those enrolled in Maryland HealthChoice MCOs and those who receive benefits on a fee-for-service basis, including those in nursing homes.

Medicaid eligibility requirements have changed substantially in Maryland in recent years due to state and federal efforts to boost enrollment. Because of the Affordable Care Act, Medicaid now covers more lower-income adults ages 19-24, whether they have children or not. In 2017, a single person could have income of up to $16,643 per year and qualify for Medicaid; a family of three could make up to $28,180 per year and qualify.

Figure 20 shows that the number of Medicaid enrollees in Howard County increased 9% in 2017. This follows on a 36% increase between 2008 and 2015. The vast majority of this jump is likely due to an increase in the number of parents, children, and single adults covered as a result of the Affordable Care Act and local efforts to get eligible residents enrolled.

![Howard County Medicaid Enrollment](image-url)
Medical Care Affordability

High and unanticipated medical bills are often cited as among the biggest causes of financial instability. Both those with insurance and those without are often faced with higher medical bills than they might expect. High costs associated with medical care can result in people not getting the health care they need and result in even higher costs later.

The Howard County Health Assessment Survey found that 7% of county residents report that there was a time in the past 12 months when they needed to see a doctor but could not do so because of cost. Among those earning less than $50,000 per year, 17% reported not being able to see a doctor due to costs in 2016. (Figure 21) Appendix B provides additional information about the survey.

Figure 21

Could Not See a Doctor Because of Cost

Survey question: Was there a time in the past 12 months when you needed to see a doctor but could not because of cost?

<table>
<thead>
<tr>
<th>Year</th>
<th>Yes (all residents)</th>
<th>Yes (earning &lt; $50,000)</th>
</tr>
</thead>
<tbody>
<tr>
<td>2012</td>
<td>8%</td>
<td>6%</td>
</tr>
<tr>
<td>2014</td>
<td>16%</td>
<td>16%</td>
</tr>
<tr>
<td>2016</td>
<td>7%</td>
<td>17%</td>
</tr>
</tbody>
</table>

Margin of error (95% confidence) All residents: 2.1 percentage points; Earning < $50,000: 5.2 percentage points
Source: Howard County Health Assessment Survey.
Time Since Last Dental Visit

Limited access to dental care is a barrier to prevention and treatment of oral diseases ranging from cavities to oral cancer. Untreated tooth decay can cause pain, infections, and other problems. Oral health improves a person’s ability to optimally function socially and professionally, and is also essential to overall health.

Residents earning less than $50,000 or more a year were almost three times more likely not to have seen a dentist in the past year as those earning more than $50,000 (39% compared to 14%). Among those in the lower-income group, 22% had last visited a dentist more than two years ago, compared to 6% of those earning $50,000 or more. (Figure 22) See Appendix B for more information about the Howard County Health Assessment Survey.

Figure 22
**Typical Health Care Provider**

Among residents earning less than $50,000, 58% said they usually go to a doctor’s office, compared to 70% of residents earning $50,000 or more. Residents in the low-income group are more than four times more likely to go to a hospital emergency room or a community health center than residents earning $50,000 or more (Figure 23). See Appendix B for more information about the Howard County Health Assessment Survey.

*Figure 23*
Uncompensated Care

Uncompensated care is medical treatment provided to an individual by the hospital that is not paid for by the patient, government-funded insurance, or a private insurance carrier. The Howard County General Hospital (HCGH) combines the cost of charity care and bad debt expense in the calculation of uncompensated care. Higher uncompensated care levels could mean that people are not covered by insurance of any kind or have insurance and still cannot afford to pay their co-pays, co-insurance, and the like.

The cost of uncompensated care at Howard County General Hospital has dropped every year since 2012, after increasing steadily between 2008 and 2012. In 2017, the cost of uncompensated care at HCGH was about $8,747,000, 50% of the 2012 level. Because hospital revenue was increasing during this period, the drop in uncompensated costs as a percentage of revenue was even larger, 54%. The declines in the cost of uncompensated care are most likely attributable to more people being enrolled in health insurance programs. (Figure 24)
# Appendix A: Household Income with Margin of Error

## All Howard County Households

<table>
<thead>
<tr>
<th>2015 Dollars</th>
<th>Households</th>
<th>Margin of error*</th>
</tr>
</thead>
<tbody>
<tr>
<td>Less than $30,000</td>
<td>10,532</td>
<td>802</td>
</tr>
<tr>
<td>$30,000 to $59,999</td>
<td>13,606</td>
<td>852</td>
</tr>
<tr>
<td>$60,000 to $74,999</td>
<td>8,935</td>
<td>740</td>
</tr>
<tr>
<td>$75,000 to $99,999</td>
<td>13,938</td>
<td>785</td>
</tr>
<tr>
<td>$100,000 to $199,999</td>
<td>41,566</td>
<td>1,304</td>
</tr>
<tr>
<td>$200,000 or more</td>
<td>21,295</td>
<td>678</td>
</tr>
<tr>
<td>Total</td>
<td>109,872</td>
<td>683</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Dollars</th>
<th>Median Income</th>
<th>Margin of error*</th>
</tr>
</thead>
<tbody>
<tr>
<td>Less than $10,000</td>
<td>$113,800</td>
<td>$1,574</td>
</tr>
<tr>
<td>$10,000 to $19,999</td>
<td></td>
<td></td>
</tr>
<tr>
<td>$20,000 to $29,999</td>
<td></td>
<td></td>
</tr>
<tr>
<td>$30,000 to $39,999</td>
<td></td>
<td></td>
</tr>
<tr>
<td>$40,000 to $49,999</td>
<td></td>
<td></td>
</tr>
<tr>
<td>$50,000 to $59,999</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Total less than $60,000</td>
<td>24,138</td>
<td>1,170</td>
</tr>
</tbody>
</table>


*The value shown is the 90 percent margin of error. See Appendix B for additional information about how to interpret the margin of error.

Note: 1-year estimates have larger margins of error than 5-year estimates because they are based on a smaller sample.

## Howard County Households With Income Under $60,000

<table>
<thead>
<tr>
<th>2016 Dollars</th>
<th>Households</th>
<th>Margin of error*</th>
</tr>
</thead>
<tbody>
<tr>
<td>Less than $10,000</td>
<td>2,474</td>
<td>374</td>
</tr>
<tr>
<td>$10,000 to $19,999</td>
<td>3,845</td>
<td>497</td>
</tr>
<tr>
<td>$20,000 to $29,999</td>
<td>4,213</td>
<td>506</td>
</tr>
<tr>
<td>$30,000 to $39,999</td>
<td>4,176</td>
<td>483</td>
</tr>
<tr>
<td>$40,000 to $49,999</td>
<td>4,249</td>
<td>493</td>
</tr>
<tr>
<td>$50,000 to $59,999</td>
<td>5,181</td>
<td>499</td>
</tr>
<tr>
<td>Total less than $60,000</td>
<td>24,138</td>
<td>1,170</td>
</tr>
</tbody>
</table>


*The value shown is the 90 percent margin of error. See Appendix B for additional information about how to interpret the margin of error.
Appendix B: Acronyms / Glossary / Definitions

- **American Community Survey Margin of Error** – Data from the American Community Survey are based on a sample and are subject to sampling variability. “The degree of uncertainty for an estimate arising from sampling variability is represented through the use of a **margin of error**. The value shown here is the 90 percent margin of error. The margin of error can be interpreted roughly as providing a 90 percent probability that the interval defined by the estimate minus the margin of error and the estimate plus the margin of error (the lower and upper confidence bounds) contains the true value. In addition to sampling variability, the ACS estimates are subject to non-sampling error. The effect of non-sampling error is not represented in these tables.”  
  [http://factfinder.census.gov](http://factfinder.census.gov)

- **Consumer Price Index** - A consumer price index (CPI) measures changes in the price level of a market basket of consumer goods (e.g. food, household items) and services (e.g. child care) purchased by households.

- **Department of Health and Mental Hygiene (DHMH)** - The DHMH provides health-related resources to Maryland residents on topics such as health coverage & Medicaid, maternal & child health, behavioral health & disabilities, wellness & prevention, and environmental health. DHMH also houses Maryland’s State Health Improvement Process (SHIP).

- **Department of Housing and Community Development (DHCD)** - The DHCD implements housing policy that promotes and preserves homeownership and creating innovative community development initiatives to meet the challenges of a growing Maryland.

- **Federal Poverty Guideline (also called the Federal Poverty Level [FPL])** – is a measure used to determine eligibility for various Federal programs, including Head Start, SNAP, WIC, FARMS, ACA, parts of Medicaid, and the Low-Income Home Energy Assistance Program. Eligibility is typically expressed as a multiple of the Poverty Guideline. The Guidelines are based on a very similar measure, the Poverty Threshold, which is set by the Census Bureau and used to estimate the number of Americans who live in poverty. It was developed in 1963-64 using data about the cost of food and the portion of household income that families spent on food, which was at that time about a third. Although the cost of food is updated yearly, the measure still assumes that food constitutes a third of total household expenses. It is widely recognized that the Federal Poverty Guideline underestimates the cost of meeting basic needs today. The Census Bureau notes that the thresholds “are intended for use as a statistical yardstick, not as a complete description of what people and families need to live.”

- **Fiscal Year (FY)** - The time period between July 1 of the previous year and June 30 of the current year. FY 2016 is July 2015 - June 2016.

- **Food Insecurity** is measured by the Economic Research Service of the United States Department of Agriculture based on an annual supplement to the national Current Population Survey (CPS). The CPS is a nationally representative survey conducted monthly by the Census Bureau to provide data for unemployment, income, and poverty statistics. Each December, about 45,000 households respond to the food security questions, as well as to questions about food spending and the use of Federal and community food assistance programs. The food security questions include topics related to not having money to buy food, such as worrying about having money to buy food, skipping meals, not eating a balanced diet, going hungry, or losing weight because of not having money for food. Additional information can be found at [https://www.ers.usda.gov/topics/food-nutrition-assistance/food-security-in-the-us/](https://www.ers.usda.gov/topics/food-nutrition-assistance/food-security-in-the-us/).
• **Howard County Department of Social Services** (HC DSS) provides a variety of services including economic assistance, and child, family and adult services in the county.

• **Howard County Health Assessment Survey** – The Howard County Health Assessment Survey approach, methodology, and questions are modeled after the Federal Behavioral Risk Factor Surveillance System (BRFSS), which is conducted by Maryland and other states under the auspices of the Centers for Disease Control and Prevention (CDC). This allows results from national studies to be compared Howard County results. Sampling error is calculated at the 95% confidence level. This means that there is a 95% chance that the percentage for all Howard County residents is within 2.1 percentage points of the survey results shown in the charts below. Another way to say this is that if the survey were conducted 20 times, in 19 cases (95%), the percentage for all Howard County residents would be within 2.1 percentage points of the survey result. Margins of error for subgroups in the county are larger. The margin of error for those earning less than $50,000 is 5.2 percentage points.

• **Howard County Housing Commission** - The Howard County Housing Commission is a separate (from the Department of Housing and Community Development [DHCD]) legal entity that serves as the county’s public housing authority for the purpose of developing and managing housing resources for low and moderate income residents. The Commission also owns and manages residential property, maintains these properties, develops affordable housing opportunities through partnerships with developers or land acquisition for development, and operates the Housing Choice Voucher Program. The DHCD Director serves as Executive Director of the Housing Commission. Both entities work together to help meet the need for affordable county housing.

• **Housing Choice Voucher Program** - The U.S. Department of Housing and Urban Development's (HUD) Housing Choice Voucher Program (formerly Section 8) is a rental assistance program that subsidizes the rent of lower-income families through the use of federal funds. The Maryland Department of Housing and Community Development (DHCD) administers the Section 8 Housing Choice Voucher Program in jurisdictions around the state that do not have legislative authority to act as a public housing authority or do not choose to administer a Housing Choice Voucher Program.

• **Maryland Children's Health Program (MCHP)** - The Children's Health Insurance Program is a joint federal and state program providing health insurance coverage for low-income children under age 19 who are not covered by any other health plans. In Maryland, this is known as the Maryland Children’s Health Program (MCHP). Children in MCHP are enrolled in HealthChoice and receive Medicaid. Children are eligible for MCHP if their family income is no more than 200 percent of the FPL. If their family income is between 200 and 300 percent of the FPL, they may be eligible for MCHP Premium, in which they receive Medicaid coverage but their family pays a monthly premium.

• **Medicaid** - Medical Assistance (Medicaid) is a joint federal and state program that provides health and long-term care coverage to low-income people. Each state establishes its own eligibility standards, benefits package, provider requirements, payment rates, and program administration under broad federal guidelines. In Maryland, the Department of Health and Mental Hygiene (DHMH) administers Medicaid. People may qualify for Medicaid if they are part of a low-income family; if they are pregnant or caring for children; if they are aged, blind or disabled; if they have other high or long-term medical expenses including hospital or nursing home care; or if they need supplemental coverage for Medicare.

• **Point-in-Time Survey** - The U.S. Department of Housing and Urban Development (HUD) requires an annual count of homeless persons who are unsheltered as well as sheltered in emergency shelter, transitional housing, and Safe Havens on a single night each January.
• **Self-Sufficiency Standard** - a budget-based measure of the real cost of living and an alternative to the Federal Poverty Guideline. The Self-Sufficiency Standard was developed and calculated by the Center for Women's Welfare (CWW). It includes the cost of housing, child care, food, transportation, healthcare, miscellaneous expenses, taxes and tax credits available to low-income individuals. For additional information, see *The Self Sufficiency Standard for Maryland 2012* ([http://www.selfsufficiencystandard.org/docs/Maryland2012.pdf](http://www.selfsufficiencystandard.org/docs/Maryland2012.pdf)).

• **Temporary Cash Assistance** (TCA), Maryland’s Temporary Assistance to Needy Families (TANF) program, provides cash assistance to families with dependent children when available resources do not fully address the family's needs and while preparing program participants for independence through work.