Self-Sufficiency Indicators
Howard County, Maryland

2019
Acknowledgements

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This Self-Sufficiency Indicators Report was prepared on behalf of the ACS Public Policy Committee by Laura Salganik, an ACS volunteer.
Table of Contents

Acknowledgements .................................................................................................................. 1

Highlights ............................................................................................................................... 3

Introduction ............................................................................................................................. 5

Self-Sufficiency Indicators ..................................................................................................... 5

Financial Indicators ................................................................................................................. 5
  Household Income .................................................................................................................. 5
  Self-Sufficiency Standard ...................................................................................................... 8
  Temporary Cash Assistance ................................................................................................. 10

Housing Indicators .................................................................................................................. 11
  (1) Housing Need .................................................................................................................. 11
    Grassroots Crisis Center Hotline ..................................................................................... 11
    Point-in-Time Count ......................................................................................................... 11
    Homeless Students and Children .................................................................................... 12
    Eviction Filings and Evictions .......................................................................................... 13
    Foreclosure Filings ............................................................................................................ 14
    Rental Housing Gap ........................................................................................................ 15
    Rent Burden .................................................................................................................... 18
  (2) Housing Availability ....................................................................................................... 19
    Moderate Income Housing Rental Units .......................................................................... 19
    Housing Commission Units ............................................................................................. 20
  (3) Housing Assistance – Subsidies ..................................................................................... 21
    Housing Choice Voucher Program ................................................................................... 21
    Housing Subsidy Support Program .................................................................................. 22
  (4) Other Housing Assistance .............................................................................................. 23
    Home Energy Assistance ................................................................................................ 23
    Eviction Prevention Assistance ....................................................................................... 24
    Coordinated System of Homeless Services (CSHS) Case Management Programs .......... 25

Food Indicators ....................................................................................................................... 26
  Supplemental Nutrition Assistance Program (SNAP) ......................................................... 26
  Women, Infants and Children (WIC) Program .................................................................... 26
  Howard County Food Bank Distribution ............................................................................. 27
  Free and Reduced Meals (FARMs) ..................................................................................... 28
  Food Insecurity .................................................................................................................... 29

Child Care Indicators ............................................................................................................. 30
  Child Care Costs ................................................................................................................ 30
  Head Start Eligibility and Enrollment ................................................................................. 31
  Child Care Subsidies .......................................................................................................... 32

Health Care Indicators .......................................................................................................... 33
  Health Care Coverage ....................................................................................................... 33
  Medicaid Enrollment .......................................................................................................... 34
  Medical Care Affordability ................................................................................................. 35
  Time Since Last Dental Visit ............................................................................................. 36
  Typical Health Care Provider ............................................................................................ 37
  Uncompensated Care ........................................................................................................ 38

Appendix A: Margin of Error for Household Income .............................................................. 39

Appendix B: Rental Unit Affordability ................................................................................... 40

Appendix C: Acronyms / Glossary / Definitions .................................................................... 41
Highlights

The ACS 2019 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. 2019 refers to Fiscal Year 2019: July 2018-June 2019.

Financial Indicators

About 24,000 Howard County households are living on an income of $60,000 or less, 22% of all households. A single adult with two school-age children needs to earn more than that – $68,373 ($32.37 per hour) – to be self-sufficient. (pages 5 and 9)

Housing Indicators

About 700 eligible homeless households called the homeless emergency hotline; only 265 households were referred for services. Further, the households referred for services may have called before 2019. (page 11)

Fewer homeless households are receiving case management than in recent years. This may be a result of fact that the percent of those served who need intensive services has increased over the past few years as a result of recent prioritization of vulnerable populations and increased requirements for those receiving rehousing services. (page 24)

Eviction or notice of eviction resulted in about 1,000 renters losing their homes. About 340 households received one-time eviction pretention grants from Community Action Council, the County’s major – but not only – source of such funds for renter households facing eviction. (pages 13 and 23)

There are no affordable apartments in the County for about 6,500 households. The shortage is particularly acute for those with incomes between $30,000 and $60,000 and for seniors with incomes below $30,000. (pages 15 and 16)

About 4 in 10 County renters are paying more than 1/3 of their income on rent, which is considered by HUD to be “rent burdened”. Half of these are paying more than half of their income on rent. (page 17)

The Howard County Housing Commission estimates that it will take 4 to 6 years to provide Housing Choice Vouchers to everyone currently on the waiting list. During the past year, the waiting list has been reviewed by the Housing Commission, and households who couldn’t be contacted or were no longer interested were removed. Each of the 776 remaining households is actively waiting for a voucher, and the list is closed to new households. (page 20)

SEE PAGE 2 FOR A COMPLETE LIST OF INDICATORS IN THIS REPORT.
ACS Self-Sufficiency Indicators 2019

Food Indicators

In 2019, the Food Bank hit a milestone, distributing over a million pounds of food. The food went to about 33,000 people, more than 10 percent of Howard County’s population. (page 26)

The percent of students receiving Free and Reduced Meals (FARMs) continues to inch up. In the 2018-19 school year, 22.5 percent of students received free or reduced-price meals. (page 27)

In 2017, Howard County had about 20,000 food insecure individuals, including 9,000 children. These individuals have limited or uncertain ability to acquire nutritious foods without resorting to emergency food supplies. More than half of them are not eligible for government food assistance. (page 28)

Child Care Indicators

It costs most then $10,000 a year for center-based or family-based child care for preschoolers of any age. Center-based child care for infants (0-23 months) costs almost $19,000 a year, up from $11,000 in 2012. Family-based care for infants costs $13,000. (page 29)

The number of families receiving child care subsidies increased to 343 from 260 in FY 2019. The state doubled the family income eligibility for subsidies for 2019. (page 31)

Health Care Indicators

Among Howard County residents earning less than $50,000 a year, 83% had health care coverage in 2016. Among adults with higher earnings, 96% had coverage. (page 32)

Among Howard County residents earning less than $50,000 a year, 14% had last visited a dentist more than two years ago. Among those with higher earnings, 6% had last visited a dentist more than two years ago. (page 35)

SEE PAGE 2 FOR A COMPLETE LIST OF INDICATORS IN THIS REPORT.
Introduction

The Association of Community Services offers this collection of data, the tenth 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 2019, 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.

When interpreting these indicators, it is important to consider that the population of Howard County has grown since the inception of this report. Since 2010, the population has grown 11 percent, from about 288,000 to 321,000.

Self-Sufficiency Indicators

Financial Indicators

Household Income

Figure 1 and Figure 2 provide information about the average household income across the years 2013-2017. 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.

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

Figure 1 shows that on average across 2013-2017, 22% (24,226) of the households in Howard County had an annual income of less than $60,000, which is 54% the County’s $114,473 median income. About 10,685 of these households had annual incomes of less than $30,000 (27% of median income). About 6,424 households had annual incomes of less than $20,000 (18% 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+: 22,968 (21%)
- $100,000 - $199,999: 41,686 (37%)
- $75,000 - $99,999: 13,779 (12%)
- $60,000 - $74,999: 8,678 (8%)
- $30,000 - $59,999: 13,541 (12%)
- Less than $30,000: 10,685 (10%)

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

<table>
<thead>
<tr>
<th>Income Range</th>
<th>Number of Households</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>Less than $10,000</td>
<td>2,681</td>
<td>15%</td>
</tr>
<tr>
<td>$10,000 - $19,999</td>
<td>3,743</td>
<td>15%</td>
</tr>
<tr>
<td>$20,000 - $29,999</td>
<td>4,261</td>
<td>18%</td>
</tr>
<tr>
<td>$30,000 - $39,999</td>
<td>4,223</td>
<td>17%</td>
</tr>
<tr>
<td>$40,000 - $49,999</td>
<td>4,066</td>
<td>17%</td>
</tr>
<tr>
<td>$50,000 - $59,999</td>
<td>5,252</td>
<td>22%</td>
</tr>
</tbody>
</table>

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

The 2018 Federal Poverty Guideline is $25,100 for a family of four and $20,780 for a family of three. 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. Additional family types can be found by selecting Self-Sufficiency Indicators in the Community Indicators section of HoCoDash.

There are several other measures of income needed to meet a minimum standard of living. The National United Way’s ALICE project prepares Household Survival Budgets for counties that estimate the minimum cost of necessities without savings, and a Household Stability Budget, that reflects the cost of necessities at a modest but sustainable level as well as some savings. The Massachusetts Institute of Technology (MIT) Living Wage Calculator estimates the income needed by the working poor to be financially independent without government assistance, and the Economic Policy Institute’s EPI Family Budget Calculator estimates the income needed to attain a modest standard of living. Although the fine points of calculation differ, the ALICE Survival Budget is generally the lowest, and the others are generally similar.
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</th>
<th>Adult + Teenager + School-age</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

<table>
<thead>
<tr>
<th></th>
<th>Hourly</th>
<th>Monthly</th>
<th>Annual</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>$16.54</td>
<td>$2,910</td>
<td>$34,924</td>
</tr>
<tr>
<td></td>
<td>$34.49</td>
<td>$6,070</td>
<td>$72,834</td>
</tr>
<tr>
<td></td>
<td>$32.37</td>
<td>$5,698</td>
<td>$68,373</td>
</tr>
<tr>
<td></td>
<td>$24.73</td>
<td>$4,353</td>
<td>$52,235</td>
</tr>
<tr>
<td></td>
<td>$24.09</td>
<td>$8,481</td>
<td>$101,772</td>
</tr>
</tbody>
</table>

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. Eligibility requirements are complex, but the income limit is very low, less than half the poverty level. 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.

After declining steadily for several years, both the number of households and individuals receiving assistance remained steady in 2019, and are currently similar to the numbers in 2008. In 2019, there was a monthly average of 894 individuals in 337 households receiving TCA. Between 2014 and 2018, the number of households receiving assistance decreased 43% and the number of individuals decreased 41%.

Figure 3

Howard County Temporary Cash Assistance

Source: Department of Social Services (www.dhr.state.md.us)
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 in the following areas: (1) affordable housing need; (2) housing availability; and (3) housing assistance. In this report, “affordable housing” refers to affordability for households with incomes that are less than $60,000 per year.

(1) Housing Need

Grassroots Crisis Center Hotline

The Grassroots Crisis Center Hotline – 313-531-6677 – is a single access point for those who are homeless or about to be homeless to connect them with the appropriate assistance through the Coordinated System of Homeless Services (CSHS). CSHS is a network of community organizations – nonprofits and government agencies that provide a range of services, including emergency eviction prevention assistance, general case management, trauma treatment, support for domestic violence and sexual assault survivors, re-entry (from Corrections) services, and supports for homeless school-age children through the Howard County Public School System.

Table 2: Calls to Crisis Hotline and Referrals to Case Management Programs

<table>
<thead>
<tr>
<th></th>
<th>2017</th>
<th>2018</th>
<th>2019</th>
</tr>
</thead>
<tbody>
<tr>
<td>Calls to Emergency Hotline</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Callers eligible for services</td>
<td>879</td>
<td>851</td>
<td>709</td>
</tr>
<tr>
<td>Case Management</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Referrals to case management from waiting list</td>
<td>272</td>
<td>252</td>
<td>265</td>
</tr>
</tbody>
</table>

Source: Coordinated System of Homeless Services

As in the past two years, the number of calls to the emergency hotline in 2019 (709) far exceeded the number of referrals to case management programs from the waiting list, which includes callers from previous years. (Table 2). Only 265 households received referrals to case management programs and they may have called the crisis hotline prior to 2019.

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 motels) and transitional housing.

In 2019, the count identified 72 unsheltered individuals, a decrease of 10 from the previous year, and 129 sheltered individuals. The number of sheltered individuals was very similar to the past few years. But the number of unsheltered individuals was considerably higher. This may be related to stepped-up efforts by the Department of Citizen Resources and Services to identify unsheltered individuals throughout the community. The number of unsheltered individuals had not been more than 55 since before 2012, when there were 82 unsheltered individuals.
**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 has fluctuated between 469 and 534 since 2011-12. During the 2018-19 school year, HCPSS identified 469 homeless students, similar to the 2015 number. (Figure 4)

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 2018-19 school year, there were an additional 133 homeless children who were not enrolled in Howard County schools.

**Figure 4**

*Homeless Children in Howard County Public Schools*

Source: Howard County Public School System

Children includes students and younger siblings not yet in school, home school, private preschool or headstart, special schools and out-of-county students.
**Eviction Filings and Evictions**

Eviction causes a family to lose its home. They often must leave their community, with their children having to switch schools; their possessions are regularly piled up on the sidewalk or placed in storage, only to be reclaimed by paying a fee. A legal eviction comes with a court record, which can prevent families from relocating to other housing because many landlords screen for recent evictions. Studies also show that eviction causes job loss, as the stressful and drawn-out process of being forcibly expelled from a home causes people to be less productive, make mistakes at work, and lose their jobs. Eviction also has been shown to affect people’s mental health. The evidence strongly indicates that eviction is not just a condition of poverty, it is a cause of it.  

ACS reports both eviction filings issued by the Howard County District Court (Warrants of Restitution Received by the Sherriff’s Office) and actual evictions carried out (performed) by the Sheriff’s Office as indicators of individuals and families facing homelessness and other self-sufficiency challenges. 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; some also are related to other lease violations.

There were 515 evictions in FY2019, 53 more than the number in FY2018 and higher than the previous peak of 437 in 2009. (Figure 5) In addition, eviction notices rose by 8% between 2018 and 2019 to 6,234, also higher than the previous peak of 5,813.

Eviction filings also may result in the tenant vacating their housing in anticipation of being evicted. In 2019, 570 eviction filings resulted in the tenant moving before being evicted, bringing the total number of households who lost their homes related to eviction to 1,086. This number has been about 1,100 at least since 2015.

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1 Adapted from Eviction Lab Q&A, evictionlab.org
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 6 shows that after sharp increases in 2011 and 2012, foreclosure filings decreased steadily beginning in 2013. There were 364 foreclosure filings in FY18, indicating that this decline is continuing.

Figure 6
Rental Housing Gap

The Howard County Housing Commission and the Howard County Department of Housing and Community Development selected Real Property Research Group, Inc. to conduct a survey of rental units in the county in 2018. The 230-page survey report, among other things, classifies the units according to the rent charged. It also classifies households as to whether they are rent burdened. A household is rent burdened if it pays rent in excess of 30% of its gross income under standards used by HUD, the State, the County and a number of other sources of affordable housing finance. Appendix B provides additional information about the groups. Table 3 and Figure 7 show the number of rental units in several affordable categories (supply) and number of renter households in each of those same affordable categories (demand).

Although there is a shortage for all groups, the largest shortage is for renters with incomes in the Very Low Rent category – about $20,000 to $50,000, depending on their household size. With only 462 units available for 3,188 renters, there are no affordable units for 86% of the renters in this group, 2,726 households. Overall, there is a shortage of 6,574 rental units, 71% of the households who have eligible income for most of the Low Rent, Very Low Rent, and Extremely Low Rent and Subsidized units. These shortages should be viewed as approximate because Housing Choice Vouchers enable some households to shift into a higher-rent category.

<table>
<thead>
<tr>
<th>Table 3: Housing Gap for Low-Income Renter Households</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Households</strong></td>
</tr>
<tr>
<td>Extremely Low Rent and Subsidized</td>
</tr>
<tr>
<td>3,018</td>
</tr>
<tr>
<td>Very Low Rent</td>
</tr>
<tr>
<td>3,188</td>
</tr>
<tr>
<td>Low Rent</td>
</tr>
<tr>
<td>3,045</td>
</tr>
<tr>
<td>TOTAL</td>
</tr>
<tr>
<td>9,251</td>
</tr>
</tbody>
</table>

Source: 2018 Howard County Rental Survey
There is also a large shortfall of housing available for low-income senior renter households. As Table 4 and Figure 8 report, there are units needed for 1,537 senior renter households for the lowest income seniors – 91% of these households. Affordable rental units are needed for an additional 1,945 low-income senior renter households – 68% of these households. Appendix B provides additional information about the groups.

**Table 4: Housing Gap for Low-Income Senior Renter Households**

<table>
<thead>
<tr>
<th></th>
<th>Households</th>
<th>Units Available</th>
<th>Units Needed</th>
<th>Percent Need Unmet</th>
</tr>
</thead>
<tbody>
<tr>
<td>Extremely Low Rent and Subsidized</td>
<td>1,692</td>
<td>155</td>
<td>1,537</td>
<td>91%</td>
</tr>
<tr>
<td>Affordable (Very Low Rent and Low Rent)</td>
<td>2,848</td>
<td>903</td>
<td>1,945</td>
<td>69%</td>
</tr>
<tr>
<td><strong>TOTAL</strong></td>
<td><strong>4,540</strong></td>
<td><strong>1,058</strong></td>
<td><strong>3,482</strong></td>
<td><strong>76%</strong></td>
</tr>
</tbody>
</table>

*Source: 2018 Howard County Rental Survey*
Figure 8

Rental Housing Gap for Low-Income Senior Households

Source: 2018 Howard County Rental Survey
Rent Burden

The U.S. Department of Housing and Urban Development (HUD) defines cost-burdened families as those “who pay more than 30 percent of their income for housing” and “may have difficulty affording necessities such as food, clothing, transportation, and medical care.” Severe rent burden is defined as paying more than 50 percent of one’s income on rent.

According to the American Community Survey 5-year estimates (combining 2013-2017), almost half of the rental households in Howard County, 47%, are cost-burdened by their rent, and 22% are living with severe rent burden (Figure 9). There are about 30,000 renter households in the County. Please note that these numbers are based on a sample and should not be viewed as exact counts or percentages.

Figure 9
(2) Housing Availability

Moderate Income Housing Rental 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 2018, there were 600 rental Moderate Income Housing Units (MIHUs), the largest number since the program began. After minimal or no increase in units between 2011 and 2015, the number MIHUs increased by 130 between 2015 and 2018 and grew by another 36 units in 2019. (Figure 10)

Figure 10

Howard County Moderate Income Rental Housing Units

<table>
<thead>
<tr>
<th>Fiscal Year</th>
<th>Number</th>
</tr>
</thead>
<tbody>
<tr>
<td>2011</td>
<td>392</td>
</tr>
<tr>
<td>2012</td>
<td>402</td>
</tr>
<tr>
<td>2013</td>
<td>452</td>
</tr>
<tr>
<td>2014</td>
<td>564</td>
</tr>
<tr>
<td>2015</td>
<td>454</td>
</tr>
<tr>
<td>2016</td>
<td>543</td>
</tr>
<tr>
<td>2017</td>
<td>524</td>
</tr>
<tr>
<td>2018</td>
<td>564</td>
</tr>
<tr>
<td>2019</td>
<td>600</td>
</tr>
</tbody>
</table>

Source: Howard County Department of Housing
Housing Commission Units

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

The Housing Commission added an additional 53 units in 2019 after adding 35 units with the opening of the Leola Dorsey Community Resource Center in 2017. This year’s data also reflect additional scattered-site units that were inadvertently left off previous counts. More than 100 units were added each year between 2013 and 2017. (Figure 11)

Figure 11

Howard County Housing Commission Rental Units

Source: Howard County Housing Commission
(3) Housing Assistance – Subsidies

Housing Choice Voucher Program
Federally funded Housing Choice (formerly Section 8) vouchers (HCVs) are administered by the Howard County Housing Commission (HCHC). Eligibility depends on a number of factors, but for the most part households eligible for these vouchers have incomes lower than $65,000.

In 2019, HCHC obtained additional HCV funding and with increased efficiencies in the program raised the total number of vouchers to 835, an increase of 75 over the number of vouchers available for the past several years. During the year, 52 new vouchers were issued to new residents. (Figure 12)

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. In 2019, households on the waiting list were contacted, and if they no longer wanted to be on the list or couldn’t be reached, they were removed. The waiting list is now 778 and is still closed. Staff estimates that it will take between 4 and 6 years to provide vouchers to all the households on the waiting list.

HCVs from other jurisdictions can be used in Howard County. These vouchers are referred to as “ported in.” In 2019, a monthly average of 532 port-in HCVs were present in the County, a number which has remained relatively steady for several years. In addition, a number of voucher-holders from the Moving to Opportunity program live in Howard County.

Combining the HCHC vouchers with the port-ins, HCHC administers HCVs for about 1,367 households.

Figure 12

Howard County Housing Choice Voucher Program

Source: Howard County Department of Housing
Housing Subsidy Support Program

Howard County's Housing Stability Subsidy Support Program (HSSP) provides vouchers to households identified by the Coordinated System of Homeless Services (CSHS). These vouchers are administered by Bridges to Housing Stability through a plan-to-end-homelessness grant from the Howard County Department of Community Resources and Services (DCRS). They provide 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 22 HSSP vouchers. The County has added 3 vouchers a year for the past two years.
(4) Other Housing Assistance

Home Energy Assistance
An indicator of challenges to housing stability and 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.

Community Action Council of Howard County provides utility assistance to households that are in imminent danger or have already experienced utility cut-off or whose utilities have been cut off. The income limit for eligibility is $45,063 for a family of four and $37,328 for a family of three. Grants are funded with both public (State) funds and private donations. Philanthropic energy assistance support is also provided by other nonprofits and congregations in the County.

In 2019, 4,925 households received assistance that totaled $3,306,585 (Figure 13). Funding for Home Energy Assistance Grants declined by 16% between 2015 and 2019. Compared to 2018, although total funding decreased only slightly, the program served 1,457 fewer families and gave grants that were on average $155 larger. The State determines the amount for grants made with State funding.

Figure 13

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ACS Self-Sufficiency Indicators 2019

Fall 2019
**Eviction Prevention Assistance**

Eviction prevention assistance offered through Community Action Council of Howard County (CAC) to low-income residents consists of one-time financial grants: assistance with paying the first month’s rent when an individual or family is moving into a new home, with paying one month’s rent past due, or with other housing emergencies. The income limit for eligibility is $47,450 for a family of four and $42,750 for a family of three. Typically, government funds for the program run out in the fall. Philanthropic support for eviction prevention is also provided by CAC, other nonprofits and congregations in the County.

The number of eviction prevention grants has fluctuated between 347 and 311 for the past six years. The funding increases in 2016 and 2018 reflect the availability of funding for a rental assistance program that was eliminated in 2019.

![Figure 14](image-url)
Coordinated System of Homeless Services (CSHS) Case Management Programs

The Coordinated System of Homeless Services (CSHS) is a network of community organizations – nonprofits and government agencies – that assist citizens who are or are within 14 days of homelessness. Services provided through the CSHS network include emergency eviction prevention assistance, general case management, trauma treatment, support for domestic violence survivors, re-entry (from Corrections) services, and supports for homeless school-age children through the Howard County Public School System. Grassroots Crisis Intervention Center operates a CSHS single access point – a hotline phone number (313-531-6677) – for those in need of help to connect them with the appropriate assistance.

In case management programs, a case worker works with an individual or family to plan and implement an approach to obtain the needed skills and resources to move to a permanent home, and typically includes multiple components. Case management programs in the County are run by local nonprofits – Grassroots, HopeWorks, Bridges to Housing Stability, and Family and Children’s Services – and by the Department of Corrections.

The number of households referred to case management programs has been relatively stable over the past three years; 265 households received referrals in FY2019. These households may have called in 2019 or in earlier years (Table 5). In 2019, the other numbers were generally lower than in 2017 and 2018. There were fewer households enrolled in case management at some point during the year and on average, fewer each month. In addition, there were fewer households who exited to permanent housing per month, and a higher number of average days of homelessness before exits to permanent housing.

These changes are likely the result of two factors. One is a change in prioritization requiring the system to serve the most vulnerable households first. The second is a program funded by the Department of Housing and Urban Development (HUD) introduced in the past two years that requires more paperwork and a more intensive level of services for all clients, such as a longer period of case management after being housed. As a result, case managers are serving fewer clients.

Permanent housing includes a housing unit, living permanently and deliberately with family or friends, or a nursing home. Other exits include disappearing back into homelessness and temporary arrangements such as staying with family or friends, transitional housing or a motel.

Table 5: Households in CSHS Case Management Programs

<table>
<thead>
<tr>
<th></th>
<th>2017</th>
<th>2018</th>
<th>2019</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Case Management</strong></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Referrals from waiting list</td>
<td>272</td>
<td>252</td>
<td>265</td>
</tr>
<tr>
<td>In programs during the year</td>
<td>626</td>
<td>637</td>
<td>503</td>
</tr>
<tr>
<td>Average in programs per month</td>
<td>180</td>
<td>181</td>
<td>173</td>
</tr>
<tr>
<td><strong>Exits from Case Management</strong></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Avg to Permanent Housing per month</td>
<td>18</td>
<td>19</td>
<td>14</td>
</tr>
<tr>
<td>Annual Percent to Permanent Housing</td>
<td>57%</td>
<td>51%</td>
<td>58%</td>
</tr>
<tr>
<td>Average days homelessness for exits to Permanent Housing (excludes domestic violence programs)</td>
<td>231</td>
<td>251</td>
<td>326</td>
</tr>
</tbody>
</table>

Source: Coordinated System of Homeless Services
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, fell in 2017 and 2018, and stayed about the same in 2019. In 2019, there were 16,437 individuals in 8,116 households that received assistance through SNAP. The drop from 2016 to 2019 was 11% for households and 14% for individuals. (Figure 15)

Although county-wide, 71% of those eligible receive SNAP benefits, only 37% of those eligible who are ages 60-69 receive the benefits and 43% of those who are 70 and older, according to the Maryland Department of Human Services SNAP Outreach Guidelines for FFY2019 – FFY202 (based on 2014-2015 data).

**Women, Infants and Children (WIC) Program**

The 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 relatively stable, but declined slightly in 2018 and 2019 and is now 3.853. (Figure 15)
Howard County Food Bank Distribution

The Howard County Food Bank provides food to Howard County residents in need. Households may visit the Food Bank multiple times, but only once each month, and the amount of food allowed is intended to be enough for 3-4 meals. To be eligible to shop at the Food Bank, the income limit is $37,650 for a family of four and $31,170 for a family of three. In addition to funding from government sources, the Food Bank is supported by food donations from individuals, groups, community food drives, a partnerships with food stores, and private food and monetary donations.

For the first time, the Food Bank distributed more than a million pounds of food in one year. In 2019, the Food Bank distributed 1,120,351 pounds of food, a 77% increase in the past two years. (Figure 16) These large increases may be related to the opening of the new, larger facility in early 2017 that offers a grocery-store shopping experience. Most food banks use what is termed a “grab and go” model with the recipients receiving pre-packaged bags of food. In 2019, 33,275 individuals – about 10% of the population in the County – received food from the Food Bank.

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 16

Howard County Food Bank Distribution

Source: Community Action Council
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 2018-19 was eligible for Free Meals if the household income was $32,630 (130% of Federal poverty level) or below and Reduced Price Meals if the household income was up to $46,435 (185% of Federal poverty level). For a family of three, these numbers are $27,014 and $38,443, respectively.

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. This is likely due to multiple factors including outreach by HSPSS and improvements in the quality of the meals.

During the 2017-18 school year, 22.5% of HCPSS students – 12,987 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 17)

![Figure 17](http://www.marylandpublicschools.org/MSDE/programs/schoolnutrition/docs/Free+and+Reduced+Price+Meal+Data.html)
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.

Using American Community Survey data from 2013-2017, Feeding America estimates that, Howard County has about 20,100 food insecure individuals, including 9,050 food insecure children. About half of the individuals are above the income threshold and therefore cannot access Federal nutrition programs, such as SNAP.
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 18% for infants and 25% for 2-4-year-olds between 2012 and 2018. Costs for center-based before- and after-school care and family child care for all age groups increased slightly. (Figure 18)

In 2018, the average annual cost for center-based care for infants was $18,876; for 2- to 4-year olds, it was $13,908, and for school-aged children, it was $6,821. Center-based child care is about 50% more expensive than family care for infants, but the cost difference declines as children get older.

Figure 18

![Cost of Child Care in Howard County](image-url)
**Head Start Eligibility and Enrollment**

Head Start, run by Community Action Council (CAC), provides comprehensive school readiness services to children living in families whose income is at the Federal poverty level, $20,780 for a family of 3 and $25,100 for a family of 4. In addition to pre-school, Head Start provides family engagement services, speech & language therapy, mental health consulting, hearing & vision screening, nutritional counseling, and limited transportation.

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 284 to 322 in 2017 (2016-17 school year). The waiting list grew to 117 in 2019, from 98 in 2018 and 52 in 2017, which may indicate that the switch to a full-day (including before- and after-school hours), full-year schedule in 2015-16 has made the program more attractive to families. (Figure 19) CAC uses a combination of Head Start funds, other grants, and private donations to fund the full-day program.

(Figure 19) Community Action Council
**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. It is funded by a combination of state and federal sources. In August 2018, the state doubled income eligibility requirements. Families of three are now eligible for child care subsidies if they earn up to $60,081; the income limit for families of four is $71,525.

The number of families and children receiving child care subsidies increased by 19% in 2019 after dropping by 30% between 2015 and 2017 and levelling off in 2018. In 2019, 553 children and 343 families received child care subsidies. The current level remains lower than what it was in 2015. (Figure 20)

![Figure 20: Childcare Subsidy Program](image)

Source: Maryland State Department of Education, Division of Early Childhood Development, Office of Child Care
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.

In 2018, 83% of Howard County residents with an income under $50,000 had health care coverage, including health insurance, prepaid plans such as HMOs, or government plan such as Medicare or Indian Health Services. This compares to 87% in 2016 and 88% in 2012. The margin of error for this estimate is 5.2 percentage points. In comparison, 96% of residents with income over $50,000 had health care coverage. See Appendix C for additional information about the 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 federal Affordable Care Act, Medicaid now covers more lower-income adults ages 19-24, whether they have children or not. In 2018, 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 21 shows that there was virtually no growth in Medicaid enrollment in 2019. After a rapid jump in 2014 and 2015 (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), growth slowed considerably.

![Howard County Medicaid Enrollment](source: Maryland Department of Health and Mental Hygiene [link](http://www.md-medicaid.org/eligibility/index.cfm))
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 22) This question was not asked on the 2018 survey. Appendix C provides additional information about the survey.

Figure 22

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>Percent of Howard County Residents</th>
</tr>
</thead>
<tbody>
<tr>
<td>2012</td>
<td>8%</td>
</tr>
<tr>
<td>2014</td>
<td>6%</td>
</tr>
<tr>
<td>2016</td>
<td>7%</td>
</tr>
</tbody>
</table>

Margin of error (95% confidence) All residents: ±1 percentage points; Earning <$50,000: ±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 a year were about twice as likely not to have seen a dentist in the past year as those earning more than $50,000 (32% compared to 16%). Among those in the lower-income group, 14% had last visited a dentist more than two years ago, compared to 6% of those earning $50,000 or more. (Figure 23) See Appendix C for more information about the Howard County Health Assessment Survey.

Figure 23
Typical Health Care Provider

Among residents earning less than $50,000, 57% said they usually go to a doctor’s office, compared to 63% of residents earning $50,000 or more. Residents in the low-income group are much more likely to go to a hospital emergency room or a community health center than residents earning $50,000 or more, 7% for the low-income and 1% for others going to each provider type (Figure 24). See Appendix C for more information about the Howard County Health Assessment Survey.

Figure 24

Margin of error (95% confidence) Earning >$50,000: 2.7 percentage points; Earning <$50,000: 5.2 percentage points
Source: Howard County Health Assessment Survey, 2018
**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 may indicate that people are not covered by insurance of any kind or have insurance and still cannot afford to pay their co-pays, co-insurance, etc. In Maryland, the cost of uncompensated care is spread across the rates of insurance policies and Medicare.

After dropping steadily between 2012 and 2017, the cost of uncompensated care at Howard County General Hospital grew in 2018 and 2019 to $12,580,941, a 44% increase in two years. (Figure 25) Further, the cost of uncompensated care increased from 2.9% to 4.1% of the hospital’s gross revenues. Most of the increase can be attributed to a change in Medicaid policy regarding payment for observation stays that disallows reimbursement for stays longer than 24 hours. This led to the hospital needing to write off a large portion of Medicaid observation stays during FY18 and FY19. The increase in FY19, may also be related to the levelling off of new Medicaid enrollees. (Figure 20)

*Figure 25*
## Appendix A: Margin of Error for Household Income

### All Howard County Households

<table>
<thead>
<tr>
<th>2017 Dollars</th>
<th>Households</th>
<th>Margin of error</th>
</tr>
</thead>
<tbody>
<tr>
<td>Less than $30,000</td>
<td>10,685</td>
<td>800</td>
</tr>
<tr>
<td>$30,000 to $59,999</td>
<td>13,541</td>
<td>817</td>
</tr>
<tr>
<td>$60,000 to $74,999</td>
<td>8,678</td>
<td>581</td>
</tr>
<tr>
<td>$75,000 to $99,999</td>
<td>13,779</td>
<td>808</td>
</tr>
<tr>
<td>$100,000 to $199,999</td>
<td>41,686</td>
<td>1,199</td>
</tr>
<tr>
<td>$200,000 or more</td>
<td>22,968</td>
<td>812</td>
</tr>
<tr>
<td>Total</td>
<td>111,337</td>
<td>654</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Median Income 2017 Dollars</th>
<th>$115,566</th>
<th>$1,799</th>
</tr>
</thead>
<tbody>
<tr>
<td>Median Income 1-year estimate (2017)</td>
<td>$111,473</td>
<td>$2,666</td>
</tr>
</tbody>
</table>


*The value shown is the 90 percent margin of error. See Appendix C 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>2017 Dollars</th>
<th>Households</th>
<th>Margin of error</th>
</tr>
</thead>
<tbody>
<tr>
<td>Less than $10,000</td>
<td>2,681</td>
<td>356</td>
</tr>
<tr>
<td>$10,000 to $19,999</td>
<td>3,743</td>
<td>496</td>
</tr>
<tr>
<td>$20,000 to $29,999</td>
<td>4,261</td>
<td>517</td>
</tr>
<tr>
<td>$30,000 to $39,999</td>
<td>4,223</td>
<td>501</td>
</tr>
<tr>
<td>$40,000 to $49,999</td>
<td>4,066</td>
<td>453</td>
</tr>
<tr>
<td>$50,000 to $59,999</td>
<td>5,252</td>
<td>459</td>
</tr>
<tr>
<td>Total less than $60,000</td>
<td>24,226</td>
<td>1,143</td>
</tr>
</tbody>
</table>


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

To group the rental units according to their affordability, The 2018 Howard County Rental Survey followed HUDs methodology for the determination of income and rent limits for various federal housing programs. The study used the 2018 Median Family Income published by HUD for the Baltimore-Towson MD HUD Metro Fair Market Rent (FMR) Area of $94,900, also known as Area Median Income (AMI). Half of AMI is considered 50% AMI income limit for a family of 4. Based on that reference point, different income limits were set for families of different sizes who need different size rentals, resulting in an income range for each group. Maximum rent was set at 30% of the maximum income level for that unit size. The report can be found on the Howard County Housing Commission website under News & Information, Booklets, Forms & Publications.

The rent categories highlighted in Tables 3 and 4 and Figure 7 are based on the following:

- **Extremely Low Rent and Subsidized:** Includes those units serving household with incomes between 0 and 30 percent of area median income (AMI) based upon gross rents or those units with Project Based Rental Assistance (PBRA). Maximum income – $29,610.

- **Very Low Rent.** Units serving households with incomes greater than 30 percent of AMI and less than or equal to 50 percent of AMI. Maximum income – $49,350.

- **Low Rent.** Units serving households with incomes greater than 50 percent of AMI and less than or equal to 60 percent of AMI. Maximum income – $59,220.
Appendix C: 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 understimates 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 people who live or work in Howard County. 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. 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.