Self-Sufficiency Indicators
Howard County, Maryland
FY2020
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This 2020 Self-Sufficiency Indicators Report was prepared on behalf of the ACS Public Policy Committee by Dawn Valentine, Founder and Principal of Variable Scoop, and Laura Salganik, ACS Community Advocate. We would like to acknowledge the insightful comments provided by Dana Davenport, ACS Policy Associate, and Jackie Eng and Bill Salganik, ACS Community Advocates. A special thanks to Visit Howard County.

This work received support from the Horizon Foundation through its grant to ACS for the Howard County Equity Collaborative.
This eleventh annual Association of Community Services Self-Sufficiency Indicator Report seeks to inform the Howard County community about our neighbors and colleagues who are at risk of and experience economic instability. We hope the information will contribute to the development of data-driven public policy that will best use our community resources to help resolve economic instability.

For the first time, the report includes many indicators disaggregated by race and ethnicity. These indicators show how different racial and ethnic groups experience disparate impacts across our systems. We recognize that these disparities are not inherent attributes associated with any given group, but are indicators of systemic factors — laws, government policies, written and unwritten practices, workplace cultures — that are deep and longstanding. We hope that the policy discussions using the indicators address these factors as our community works toward ensuring racial equity in our County. We welcome feedback and collaboration as we continue to be intentional about what data we collect and how we use it to move forward with racial equity. Appendix A provides information about the race and ethnicity categories used for this report.

It would be impossible to report about FY2020 without mentioning the COVID-19 pandemic. The pandemic had a major impact on many of our indicators. Although the indicators related to housing assistance generally showed declines, we believe that is related to moratoriums on eviction and utility shut-off and not a reduction in need. Similarly, indicators related to food and cash assistance increased sharply with the inception of the pandemic. The 2021 Self-Sufficiency Indicator Report will undoubtedly provide a fuller picture of the impact of the pandemic in Howard County.

With this context in mind, the following are report highlights.
In 2019, the median household income in Howard County was $121,160. The median income for Asian and White households was 40% higher than their Black/African American and Hispanic/Latino counterparts. The median annual earnings of men who work full-time year-round are an estimated $95,539, 36% more than the full-time year-round earnings of women, $70,409.

There are signs that income inequality is increasing. The ratio of the average income of those in the highest income fifth to the average income of those in the lowest fifth increased from 9.3 to 11 between 2010 and 2019. Also, among households with incomes below $75,000, the percent with incomes below $25,000 grew from 20% to 28% during the same period.

The recipients of Temporary Cash Assistance (TCA), Supplemental Nutrition Assistance Program (SNAP), and Food Bank increased sharply after the onset of the pandemic. The number of individuals receiving TCA reached the levels last seen in 2008 during the Great Recession in June 2020, double the number in February. And about 10% of households received SNAP benefits, 50% more than in February. More individuals received food from the Food Bank for the first time in FY2020 between January and June than received food for the entire year in FY2019.
RACE/ETHNICITY

Residents who are Black/African American are represented at double their percentage in the population or more in numbers of residents in programs for those with low incomes. This includes Temporary Cash Assistance, Eviction Prevention Assistance, calls for the Coordinated Entry System (CES) hotline for those who are either homeless or in danger of imminent homelessness, Housing Choice Vouchers, Home Energy Assistance Grants, Supplemental Nutrition Assistance Program (SNAP), Howard County Food Bank, and Free and Reduced Meals (FARMs). Residents who are Asian, Hispanic/Latino, and White also utilize these programs but at a level much closer to or lower than their percentage in the population.

SELF-SUFFICIENCY STANDARD

There are 16,600 families – 20% of the families in the County – who earn less than $75,000 a year. Any of them with children struggle to be self-sufficient without public or private assistance, based on the University of Washington Self-Sufficiency Standard, and many of them are not eligible for such assistance.

EVICTION AND ASSISTANCE FOR THOSE EXPERIENCING HOMELESSNESS

With restrictions on eviction and utility shutoffs in place for most of the last four months of FY2020 (March-June), callers to the hotline and participation in Coordinated System of Homeless Services (CSHS) programs declined, as did the number of eviction prevention and home energy assistance grants.

HOUSING HOTLINE CALLS AND REFERRALS

The number of eligible households that called the emergency hotline in 2020 (648) continues to exceed the number of referrals to case management programs from the waiting list (217), which includes callers from previous years.

RENTAL UNIT SHORTAGE

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 $50,000 and for seniors with incomes below $30,000.
**Housing Cost Burden**

In 2019, 43% of the rental households were cost burdened – spending more than 30% of income on rent – and 23% of households were severely cost burdened – spending more than 50% of their income on rent. The percent who are severely cost-burdened has risen 33% since 2010, when it was 17%.

**Child Care Scholarships**

The number of families receiving Child Care Scholarships (formerly called Child Care Subsidies) doubled in FY2020 after the State changed eligibility requirements and increased the value of the scholarship. Almost 1,000 children received the scholarships.

**Born Outside US and Language Spoken at Home**

In 2019, about 20% of Howard County residents were born outside of the US. About a quarter of adults speak a language other than English at home; 70% of those adults under the age of 65 report that they speak English very well.

**Cost of Childcare**

It costs more than $11,000 a year for center-based or family-based childcare for preschoolers of any age. Center-based child care for infants (0-23 months) costs $20,000 a year, up from $16,000 in 2012. Family-based care for infants costs $13,600 a year.

**Poverty**

The number of households living below the poverty level in Howard County has increased 14% since 2012. In 2019, while 1.7% of married families lived in poverty, 14.2% of single-mother families lived in poverty.

**Age Shift**

The age groups within the population are shifting. Between 2010 and 2019, the number of children under the age of 14 fell by 7% and the number of seniors ages 65 and over grew by 43%.
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Introduction

This eleventh annual Association of Community Services (ACS) Self-Sufficiency Indicator Report seeks to inform the Howard County community about our neighbors and colleagues who are at risk of and experience economic instability. We hope the information will contribute to the development of data-driven public policy that will best use our community resources to help resolve economic instability.

We have selected indicators from the following sectors: childcare, financial, food, health, and housing. These indicators report Howard County data across fiscal years, generally from Fiscal Year 2008 to Fiscal Year 2020.

For the first time, the report includes many indicators disaggregated by race and ethnicity. These indicators show how different racial and ethnic groups experience disparate impacts across our systems.

We recognize that these disparities are not inherent attributes associated with any given group, but are indicators of systemic factors – laws, government policies, written and unwritten practices, workplace cultures – that are deep and longstanding. We hope that the policy discussions using the indicators address these factors as our community works toward ensuring racial equity in our County. We welcome feedback and collaboration as we continue to be intentional about what data we collect and how we use it to move forward with racial equity. Appendix A provides information about the race and ethnicity categories used for this report.

It would be impossible to report about FY2020 without mentioning the COVID-19 pandemic. The pandemic had a major impact on many of our indicators, and we have included relevant indicators separately for the first and second halves of the year. The 2021 Self-Sufficiency Indicator Report will undoubtedly provide a fuller picture of the impact of the pandemic in Howard County.

Compared to previous reports, this report includes expanded information about Howard County from the American Community Survey, conducted by the US Census Bureau to help local officials, community leaders, and businesses understand the changes taking place in their communities. We have used the 5-year estimates, which combine data from the report year and the previous four years to achieve a sample size large enough to provide reliable statistics.

We recognize that there are underlying factors affecting change or stability in the indicators across time and differences among racial and ethnic groups. We encourage ACS members and other individuals and public and private organizations to join us in further exploring the data and the stories they tell about the progress we are making toward ensuring the systemic economic stability of our community’s most vulnerable populations.

When interpreting these indicators, it is important to consider that Howard County’s population has grown since the inception of this report. Since 2010, the population has grown 12.8% from an estimated 288,667 to 325,690 in 2019.
Demographics of Howard County

- Population
- Households
- Race and Ethnicity
Population

In 2019, Howard County's estimated population was 325,690, making it the sixth largest county in the state. The County gained 37,100 residents since 2010 (Figure 1). The population increase in the past year is due to more births (3,416) than deaths (1,776) and to people moving into Howard County from other Maryland counties. The age groups within the population are shifting. The percent of the population who are children fell by 7% between 2010 and 2019. Conversely, during the same period, the percent of the population who are seniors, defined as adults age 65 and over, grew by nearly 43% (Figure 2).

![Annual Estimates of the Total Resident Population
Howard County, 2010-2019](image)

Figure 1: US Bureau of the Census, Population Estimate 2019
Households

In 2019, there were an estimated 114,170 households in Howard County. Families made up 74% of the households with an average family size of 3 people\(^2\). Married-couple households represented 60% of the households in the County, and other families – cohabitating couples, single parents, and people living with relatives – represented 14%. Households of adults living alone made up 21% and other nonfamily households (i.e., the householder shares the home with people to whom she/he is not related) made up 5% of all households (Figure 3).
In addition:

- Single-mother households with children under 18 years accounted for 5.2% of all households and single-father households with children under 18 years accounted for 1.1% of all households.

- About a third (30%) of all households had one or more children under 18.

- A quarter (25%) of all households have one or more people age 65 years and over.

- Almost 6,000 (5,890) grandparents lived with their grandchildren under 18 years of age. Of those grandparents, 15.8% were responsible for the basic needs of their grandchildren.
Race and Ethnicity

Howard County is trending to becoming a “majority-minority” county, following Baltimore City, Montgomery County, and Prince George’s County in Maryland. “Majority-minority” references when the population that belongs to racial and ethnic minorities outnumbers the White population and becomes the majority. Since 2010, the population changes by racial and ethnic group are as follows:

- Asian population has increased by 36%.
- The Hispanic/Latino population increased by 25%.
- The African American or Black population has increased by 12%.
- Conversely the White population has declined by 15% (Figure 4)

![Graph showing population by race and ethnicity for Howard County, 2010-2019.](image)

Figure 4: US Census Bureau, Selected Social Characteristics, 2015-2019
An estimated 79% of the people living in Howard County were born in United States, compared to 86% of the people in Maryland, which is similar to the national percentage. Forty percent of the people in Howard County were born in Maryland. Of the 21% of Howard County residents who were born outside of the US, the largest group (60%) were born in Asia, 17% were born in Latin America (i.e., South America, Central America, Caribbean) and 13% were born in Africa.

Figure 5: U.S. Census Bureau, 2015-2019 American Community Survey 5-Year Estimates
About a quarter of adults speak a language other than English at home, primarily Asian languages, Spanish, and other Indo-European languages (languages of Europe and the Indian Peninsula) (Figure 7). Among children 5-17, a slightly lower percent report that they speak a language other than English at home (Figure 6). Among those adults who speak a language other than English at home, 70% who are under the age of 65 report that they speak English “very well.”

![Figure 6: U.S. Census Bureau, 2015-2019 American Community Survey 5-Year Estimates](image1)

![Figure 7: U.S. Census Bureau, 2015-2019 American Community Survey 5-Year Estimates](image2)
Financial Indicators

- Income
- Poverty
- Unemployment
- Self-Sufficiency Standard
- Temporary Cash Assistance
In 2019, the median household income in Howard County was $121,160, about double the US median income of $60,293. By comparison, the median income in Maryland was $86,738. The median income of Asian and White households was 40% higher than their Black/African American and Hispanic/Latino counterparts (Figure 8). The median annual earnings of men who work full-time year-round are an estimated $95,539, 36% more than the full-time year-round earnings of women, $70,409\textsuperscript{e}.

Measurements of income inequality within an area add to information about median income. One way to describe income inequality is to utilize the 20:20 ratio, where the average income for the highest fifth of earners is divided by the average income of the lowest fifth. Using this definition, income inequality in Howard County is 11.0 which is lower than neighboring counties of Baltimore (13.7) and Montgomery (14.8) but higher than the neighboring counties of Prince George's (10.2) and Anne Arundel (10.6)\textsuperscript{f}.
Half of the households in Howard County have an income above $121,160. About a quarter (24.2%) of the resident households earn $200,000 or more a year. At the other end of the income distribution, 27% of households in the County earn less than $75,000 a year. An estimated 17% of households in Howard County had an income below $50,000 a year, compared to 30% of households in Maryland.

There are also signs that income inequality is increasing:

Income inequality in Howard County – as described by the 20:20 measure – was 9.3 in 2010. In 2019, it was 11.0. This means that in 2010, the average of highest fifth of earners was 9.3 times the average of the lowest fifth; in 2019, the mean of the highest quintile was 11 times the mean of the lowest quintile.

Compared to 2010, households with income below $75,000 are more concentrated at the lower end of the income distribution. In 2010, 20% of this group had incomes below $25,000; by 2019, this had grown to 28%. The percentage with incomes above $35,000 (and less than $75,000) declined from 67% in 2010 to 59% in 2019 (Figure 9).
Self-Sufficiency Standard

The 2020 Federal Poverty Guideline is $21,720 for a family of three and $26,200 for a family of four. 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, childcare, health care, etc.) without public or private assistance. Table 1 presents the 2020 Self-Sufficiency Standard for Howard County for the basic monthly costs of six different family types.

There are several other measures of income needed to meet a minimum standard of living. The national United Way’s ALICE (Asset Limited, Income Constrained, Employed) 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 (people who are working but still have incomes below the poverty level) to be financially independent without government assistance, and the Family Budget Calculator developed by the Economic Policy Institute (EPI) 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.

When considering the Self-Sufficiency Standard for Howard County in conjunction with data about income, many residents who are working full time may not be earning enough to provide for their family, while at the same time earn too much to qualify for government support programs. The following are examples of such families:

- A married couple who are both County employees – an accountant and legal secretary – with an infant and a preschooler.
- A single parent with any of the jobs shown and an infant or two school-aged children.
- A married couple with two seniors and one average income or pension. (In 2019, the mean income for seniors in the County was $46,804.)
There are 16,600 families – 20% of Howard County’s families – who earn less than $75,000 a year. Any of them with children struggle to be self-sufficient without public or private assistance. And as evidenced by the eligibility criteria in this report, many are not eligible for such assistance.

### Examples of Howard County public employee average annual salaries:

- **Public School Teachers**: $70,463
- **Administrative Tech Support**: $44,429
- **Legal Secretary**: $42,295
- **Accountant (Fiscal Specialist)**: $65,859
- **Building Inspector**: $66,937
- **Animal Control Officer**: $50,440

<table>
<thead>
<tr>
<th></th>
<th>Adult</th>
<th>Adult infant</th>
<th>Adult school-age</th>
<th>Adult school-age teenager</th>
<th>2 Adults</th>
<th>2 Adults infant</th>
<th>2 Adults school-age</th>
<th>2 Adults teenager</th>
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<tr>
<td><strong>Monthly Costs</strong></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
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<tr>
<td>Housing</td>
<td>$1,384</td>
<td>$1,722</td>
<td>$1,722</td>
<td>$1,722</td>
<td>$1,384</td>
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<tr>
<td>Child Care</td>
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<td>$1,630</td>
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<td>Food</td>
<td>$308</td>
<td>$458</td>
<td>$786</td>
<td>$313</td>
<td>$313</td>
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<td>$645</td>
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<td>$313</td>
<td>$313</td>
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<td>$645</td>
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<td>$600</td>
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<tr>
<td>Miscellaneous</td>
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<td>$462</td>
<td>$508</td>
<td>$431</td>
<td>$431</td>
<td>$968</td>
<td>$645</td>
<td>$645</td>
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<td>$1,453</td>
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<td>$968</td>
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<td>($100)</td>
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<td>$0</td>
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### Self-Sufficiency Wage

<table>
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<tr>
<th></th>
<th>Hourly</th>
<th>Monthly</th>
<th>Annual</th>
<th>Monthly per adult</th>
<th>Annual per adult</th>
<th>Emergency Savings Fund (Monthly Contribution)</th>
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<td></td>
<td>$18.37</td>
<td>$38.21</td>
<td>$40.60</td>
<td>$32.74</td>
<td>$13.07</td>
<td>$27.41</td>
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<tr>
<td></td>
<td>$3,233</td>
<td>$6,726</td>
<td>$7,146</td>
<td>$5,761</td>
<td>$4,599</td>
<td>$9,647</td>
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<tr>
<td></td>
<td>$38,792</td>
<td>$80,707</td>
<td>$85,755</td>
<td>$69,137</td>
<td>$55,189</td>
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<td></td>
<td>$56</td>
<td>$316</td>
<td>$365</td>
<td>$282</td>
<td>$44</td>
<td>$181</td>
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</tbody>
</table>

Table 1: Howard County 2020 Self Sufficiency Standard for Selected Family Types
Unemployment

The COVID-19 pandemic has had a significant effect on unemployment. Nationally, the unemployment rate rose quickly in March 2020, but in Howard County, the rate remained relatively stable at 2.6%. In April, the Howard County unemployment rate peaked at 8.1 percent, surpassing its previous peak of 6% in June of 2010 following the Great Recession. This spike in unemployment coincided with Maryland’s mandated stay-at-home orders implemented in response to the COVID-19 pandemic and other pandemic-related factors. Although unemployment rate in Howard County has declined since April, the October rate (5.7%) remained almost twice as high as the rate observed during February (2.7%) (Table 2).

<table>
<thead>
<tr>
<th>Year</th>
<th>Howard</th>
<th>Maryland</th>
</tr>
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<tbody>
<tr>
<td>2010</td>
<td>5.4%</td>
<td>7.3%</td>
</tr>
<tr>
<td>2011</td>
<td>5.4%</td>
<td>7.2%</td>
</tr>
<tr>
<td>2012</td>
<td>4.9%</td>
<td>6.5%</td>
</tr>
<tr>
<td>2013</td>
<td>4.8%</td>
<td>6.2%</td>
</tr>
<tr>
<td>2014</td>
<td>4.4%</td>
<td>5.6%</td>
</tr>
<tr>
<td>2015</td>
<td>4.0%</td>
<td>5.0%</td>
</tr>
<tr>
<td>2016</td>
<td>3.6%</td>
<td>4.5%</td>
</tr>
<tr>
<td>2017</td>
<td>3.1%</td>
<td>4.3%</td>
</tr>
<tr>
<td>2018</td>
<td>3.6%</td>
<td>4.5%</td>
</tr>
<tr>
<td>2019</td>
<td>3.1%</td>
<td>3.9%</td>
</tr>
</tbody>
</table>

Table 2: Unemployment in Howard County and Maryland
Poverty

The official US poverty guideline in 2020 was $21,720 for a family of three and $26,200 for a family of four. In Howard County, about 16,000 people or 5.0% of the population are living below the poverty line, a 14% increase since 2012 when the rate was 4.4%. An estimated 5.5% of children under 18 were living in households below the poverty level, compared with 5.6% for people age 60 and over (Table 3).

Individuals’ level of education closely tracks their poverty status. The poverty rate for the population age 25 or older is 4.5%. But the rate is 15.2% for those without a high school degree, 9.1% for those with a high school degree and no college, 6.2% for those with some college education, and 2.2% for those who graduated from college.

Working full-time for the full year is also related to poverty. Among those 16 years and older who worked full-time for the full year, the poverty rate was 1.6%. Among those who did not work full-time or who worked less than full-time year-round, the poverty rate was 8.0%.11

A third factor related to poverty for families is whether the family is "headed" by a married couple or single adult. The poverty rate for married families is 1.7%; in contrast, the rate for single-mother families is 14.2%.12 (Data are not available for single-father families.) Looking at those in Howard County by race/ethnicity separately (Figure 10):

<table>
<thead>
<tr>
<th>People in Poverty</th>
<th>Percent</th>
</tr>
</thead>
<tbody>
<tr>
<td>People in Poverty</td>
<td>5.0%</td>
</tr>
<tr>
<td>Children Under 18</td>
<td>5.5%</td>
</tr>
<tr>
<td>Adults age 18-64 years</td>
<td>4.6%</td>
</tr>
<tr>
<td>Adults age 65 years and over</td>
<td>5.6%</td>
</tr>
</tbody>
</table>

Table 3: 2019 Poverty Rates in Howard County

The poverty rate for Asian residents increased by 8% between 2012 and 2019. In 2019, 3.9% of married families and 12.6% of single-mother families lived in poverty.

The poverty rate for Black/African American residents increased by 35% between 2012 and 2019. In 2019, 1.8% of married families and 20.5% of single-mother families lived in poverty.

The poverty rate for Hispanic/Latino residents decreased by 47% between 2012 and 2019. In 2019, 2% of married families and 16.2% of single-mother families are lived poverty.

The poverty rate for White residents increased by 20% between 2012 and 2019. In 2019, 1% of married families and 5.3% of single-mother families lived in poverty.
Among the residents living below the poverty line (about 5% of the population, 16,000 people), 18% identify as Asian, 9% as Hispanic/Latino, and 6% as Two or more Races, which is similar to their percentages in the population. In contrast, 35% of residents living below the poverty line identify as Black/African American, compared to 19% of the population, and 30% as White, compared to 52% of the population. The American Community Survey sample was too small to estimate the percentages of those who identify with other racial groups.

Figure 10: U.S. Census Bureau, 2015-2019 American Community Survey 5-Year Estimates
Temporary Cash Assistance

Temporary Cash Assistance (TCA), Maryland’s version of the federal Temporary Assistance to Needy Families (TANF) program, is administered by the Howard County Department of Social Services and provides financial support for families with dependent children when available resources do not fully address the family’s needs. Eligibility requirements are complex, but the income limit is very low, less than half the poverty level.

After remaining steady for two years, the average number of individuals receiving TCA each month increased from 894 in FY2019 to 1,030 in FY2020, a 15% increase. These individuals lived in 396 households (Figure 11). For TCA purposes, a household consists of all people who occupy a housing unit regardless of relationship. The average benefit per household for TCA in FY2020 was $560 per month.\textsuperscript{13}

Due to the pandemic and policy changes at the State level, the number of households and individuals who received TCA increased sharply during the second half of the year, reaching the peaks observed in 2008 during the Great Recession. In February, 282 households and 614 individuals received benefits; in

[Figure 11: MD Department of Social Services]
June, these numbers were 733 and 1,687 – a 160% and 175% increase in households and individuals, respectively.

Looking at individuals, the number of Black/African American individuals receiving TCA more than doubled, from 452 in February to 975 in June. The number of Asian, Hispanic/Latino or White individuals, which was quite small in February, increased by large factors (Figure 12). No information on race and ethnicity was provided on applications by about 20% of the individuals. The racial/ethnic breakdown was similar in February and June: less than 5% of recipients were Asian, about 60% were Black/African American, about 8% were Hispanic/Latino, about 8% were White, about 20% were Unknown, and a few selected Other.

![Individuals Receiving Temporary Cash Assistance by Race and Ethnicity](image)

Figure 12: Howard County Department of Social Services
Housing Indicators

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 affordability, availability, and assistance.

- Coordinated System of Homeless Services Assistance
- Point in Time Count
- Children Experiencing Homelessness
- Evictions Filings and Evictions Performed
- Eviction Prevention Assistance
- Foreclosure Filings
- Housing Cost Burden
- Rental Housing Gap
- Moderate Income Housing Units
- Housing Cost Burden
- Housing Commission Units
- Housing Choice Voucher Program
- Home Subsidy Support Program
- Home Energy Assistance
Coordinated System of Homeless Services Assistance

In 2017, the state of Maryland developed a statewide Homelessness Solutions Program (HSP) to provide a coordinated crisis response for addressing homelessness and begin to align homelessness programs across the state to national and federal best practices.

The Coordinated System of Homeless Services (CSHS) is a network of community services and supports that coordinates efforts to end homelessness in Howard County. The network is comprised of community organizations, nonprofits, and government agencies that provide a range of services, including permanent supportive housing, 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 school-age children experiencing homelessness through the Howard County Public School System.

CSHS offers services and programs to increase housing stability. The following activities are offered to help residents regain housing that has been lost or prevent the loss of housing.

- Community Outreach: Service providers work together to meet the immediate needs of people experiencing homeless by connecting them with emergency shelter, housing, and/or critical health services.

- Emergency Shelter: Provisions for immediate access to overnight shelter in order to respond to a crisis.

- Transitional housing: Case managers prioritize special populations such as persons experiencing domestic violence and youth with intensive service needs to increase their housing stability.

- Rapid Rehousing (RRH): Case managers connect households experiencing homelessness to permanent housing through financial assistance and housing-focused services.

- Other housing services include stabilization services for residents in need of support around rental assistance, arrears, or other financial assistance for related costs such as application fees, security deposits, and moving costs, as well as service costs such as case management, legal services, and credit repair.

- Other prevention services are designed to prevent households at risk of homelessness from becoming homeless.
Howard County residents who are homeless or are in imminent danger of losing their home are able to use a single access point, the Grassroots Crisis Center Hotline – 410-531-6677 to reach the Coordinated Entry System (CES).

Racial inequity is clearly reflected in housing need within the County (Figure 13). In 2019, Black/African American residents represented 19% of the County population and made up 54% percent of the eligible households that called CES. In contrast, White residents represented 52% of the population, and made up 18% of the eligible households contacting CES. Hispanic/Latino and Asian residents – both with poverty rates higher than White residents – were almost completely absent, with only 7 and 9 eligible callers, from each group, respectively.

The number of eligible households that called the emergency hotline in 2020 (648) continued to exceed the number of referrals to case management programs from the waiting list (217), which includes callers from previous years. It is notable the number of callers has continued to decrease each year (Figure 14).

| Table 4: Coordinated System of Homeless Services: Calls, Case Management, and Exits |
|---------------------------------------------|--------|--------|--------|--------|
| Eligible households that called CES         | 2017   | 2018   | 2019   | 2020   |
|                                             | 879    | 851    | 709    | 648    |

Case Management

<table>
<thead>
<tr>
<th>Reerrals from waiting list</th>
<th>2017</th>
<th>2018</th>
<th>2019</th>
<th>2020</th>
</tr>
</thead>
<tbody>
<tr>
<td>In programs during the year</td>
<td>626</td>
<td>637</td>
<td>503</td>
<td>385</td>
</tr>
<tr>
<td>Average in programs per month</td>
<td>209</td>
<td>211</td>
<td>202</td>
<td>180</td>
</tr>
</tbody>
</table>

Exits from Case Management

<table>
<thead>
<tr>
<th>Avg to Permanent Housing per month</th>
<th>2017</th>
<th>2018</th>
<th>2019</th>
<th>2020</th>
</tr>
</thead>
<tbody>
<tr>
<td>Annual Percent to Permanent Housing</td>
<td>57%</td>
<td>51%</td>
<td>58%</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>
<td>461</td>
</tr>
</tbody>
</table>
Coordinated System of Homeless Services By Race and Ethnicity
Howard County, Fiscal Year 2020

Figure 13: The Coordinated System of Homeless Services (CSHS)
*Please note the totals do not add up due to people with unknown race

Eligible Callers to Housing Crisis Hotline
Howard County, Fiscal Year 2017-2020

Figure 14: The Coordinated System of Homeless Services (CSHS)
In Howard County like many other areas in the United States, housing costs continue to increase and outpace wage income increases, especially for households making less than $75,000. In addition, housing production has not kept pace with housing need and what is developed is generally priced for those with high incomes. Each year fewer households are exiting from case management into permanent housing. In 2018, 225 households moved into permanent housing; in FY2020, only 142 made the same transition. In FY2020, 12% of households that entered CSHS two years previously (i.e., in FY2018) and exited to permanent housing returned to homelessness, double the equivalent return rate from FY2019 (Table 4). These changes may also be related to CSHS providing services to households who have more housing challenges than those in previous years. Looking at the percentage of those in case management programs who exited into permanent housing, there is almost no difference between Black/African American residents (60%) and White residents (59%).
Point-in-Time Count

The Point-in-Time Count (PIT) is a federally mandated single day survey conducted annually which seeks to determine how many people are experiencing homelessness on a given night in Howard County. The 2020 PIT Count took place on January 28. The count includes people staying in emergency shelters (which includes motels), in transitional housing, and those who are unsheltered.

In 2020, the PIT counted 139 people who were experiencing homelessness in Howard County, the lowest number in the 6-year period shown in Table 5, down by 62 people since 2019. The 2020 count identified 40 unsheltered and 99 sheltered individuals, compared to 72 and 129, respectively in 2019. The age groups were as follows:

- 94 adults age 24 and over.
- 36 children under the age of 18.
- 9 young adults age 18-24.

Among those counted in the PIT, 30 individuals were considered Chronically Homeless, which means they have been continually homeless for the past 12 months or homeless in the last 3 years for a combined total of 12 months.

<table>
<thead>
<tr>
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<th></th>
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<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>Maryland</td>
<td>7520</td>
<td>8392</td>
<td>7352</td>
<td>7247</td>
<td>6576</td>
<td>6561</td>
<td>7352</td>
</tr>
<tr>
<td>Howard County</td>
<td>170</td>
<td>166</td>
<td>214</td>
<td>168</td>
<td>168</td>
<td>201</td>
<td>139</td>
</tr>
<tr>
<td>Sheltered</td>
<td>148</td>
<td>123</td>
<td>205</td>
<td>115</td>
<td>125</td>
<td>129</td>
<td>99</td>
</tr>
<tr>
<td>Unsheltered</td>
<td>22</td>
<td>43</td>
<td>9</td>
<td>53</td>
<td>43</td>
<td>72</td>
<td>40</td>
</tr>
<tr>
<td>Chronic Homelessness</td>
<td>42</td>
<td>28</td>
<td>28</td>
<td>23</td>
<td>37</td>
<td>36</td>
<td>30</td>
</tr>
</tbody>
</table>

Table 5: Point in Time Count Howard County 2014-2020
There was little difference between the number of males (79) and females (60). Individuals who were homeless were most likely to be Black/African American (70 individuals, 50% of the total) followed by White (42 individuals, 30%) (Figure 15).

Very few veterans were experiencing homelessness in Howard County according to the Point-in-Time Count. In 2020, 6 out of the 139 people who were counted in the PIT identified themselves as a veteran. The state has developed a coordinated effort among providers within the Maryland Community Services Locator and federal partners to address the housing and service needs of this population.

### Figure 15 The Coordinated System of Homeless Services (CSHS)

Note: 7 Sheltered and 9 Unsheltered individuals identified as Hispanic, but the Race category of these individuals is unknown. Since they are counted along with non-Hispanics in the Race category bars, to avoid counting them twice, we don’t show them in the figure.
Children Experiencing Homelessness

The Howard County Public School System (HCPSS) is committed to ensuring equal access to educational programs and school activities for students experiencing homelessness. As such, the school board offers resources to eliminate the barriers to securing a stable educational environment that these students face.

HCPSS identifies students experiencing homelessness on a continuing basis throughout the school year through a Homeless Education Liaison. The number of students identified has fluctuated since 2012 but overall has decreased. During the 2019-20 school year, HCPSS identified 348 students experiencing homelessness, which is the lowest since 2012 and the largest one-year decline (Figure 16). The low number during 2019-20 may be a result of the eviction ban related to COVID-19. Consistent with Federal definitions for schools, the HCPSS count includes students whose families are living in shared housing (what is commonly called couch-surfing) but they are not considered homeless in the HUD definition used by the Coordinated System of Homeless Services.

The Maryland State Department of Education also requests that the HCPSS track all children experiencing homelessness in the County, not just those enrolled in the HCPSS.
This includes children not yet in school, those attending private schools, private daycare, and other facilities. During the 2019-20 school year, there were an additional 99 children experiencing homelessness who were not enrolled in Howard County public schools.

In 2019-20, 63% of the students who experienced homelessness were Black/African American, more than double the percent of HCPSS students who were Black/African American (24%). Similarly, 18% of the students who experienced homelessness were Hispanic/Latino, even though they comprised 12% of the student population. Only 2% of students who experienced homelessness during the school year were Asian and 8% were White (Figure 17).
Evictions Filings and Evictions Performed

Eviction causes a family to lose its home. Family members often must leave their community, and their children have 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.15

ACS reports both eviction filings issued by the Howard County District Court (i.e., Warrants of Restitution Received by the Sheriff’s Office) and actual evictions performed (carried out) 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.

In FY2020, the County witnessed a sharp decrease in evictions: 102 evictions were performed in FY2020 down from 515 in FY2019 (Figure 18). The decline of sending a notice of eviction and performing evictions was mostly likely due to eviction moratoriums put in place to prevent the spread of COVID-19.
Eviction prevention assistance offered by Community Action Council of Howard County (CAC) to residents consists of one-time financial grants to support the cost of moving into a new home or paying for back rent in order to avoid eviction. The annual income limit for eligibility is $45,850 for a family of four and $38,012 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 faith-based congregations in the County.

The number of eviction prevention grants has fluctuated between 431 in 2011 and 283 in 2020. The funding increases in 2016 and 2018 reflect the availability of funding for a rental assistance program that was eliminated by the County in 2019. In FY2020, 283 grants were provided, down from 341 the previous year (Figure 19), which reflects both the elimination of the County rental assistance funds and the eviction moratoriums that were in effect during April, May, and June.

Over three quarters (78%) of the grant recipients were Black/African American. Six percent were White, 4% were Hispanic/Latino, 6% were Multiple, and there were no Asian recipients (Figure 20).
Households Receiving Eviction Prevention Grants
By Race and Ethnicity
Howard County, Fiscal Year 2020

Households (N=283)

Figure 20: Community Action Council
Foreclosure Filings

Foreclosure filings are an indicator of homeowners who are falling behind on their mortgage payments. Not all filings result in actual foreclosures. Following the Great Recession in 2008, there was a sharp increase leading to more than 1,300 foreclosure filings in 2009. Filings slightly peaked again in 2013 (864) but have declined steadily through 2019. In 2020, there were 75 foreclosure filings (Figure 21). Foreclosures due to nonpayment were on hold at the end of FY2020.

Housing Cost Burden

The US Department of Housing and Urban Development (HUD) defines cost burdened families as those who pay more than 30% of their income for housing and may have difficulty affording necessities such as food, clothing, transportation, and medical care. Severe cost burden is defined as paying more than 50% of one’s income on housing.
Most of the population in Howard County lives in a home they either outright own or have a mortgage (73%). The median value of homes in the County is $458,900, and the median monthly housing cost for homeowners with a mortgage is $2,593 and $845 for homeowners without a mortgage. In 2019, 24% of homeowners with a mortgage and 12% of homeowners without a mortgage were considered cost burdened based on their housing costs.\(^{16}\)

There are about 30,000 renter households, 27% of County households. The median rent is $1,716, and 60% of renters spend between $1500 and $2500 on rent. In 2019, 43% of the rental households were cost burdened – spending more than 30% of income on rent – and 23% of households were severely cost burdened – spending more than 50% of their income on rent. The percent who are severely cost-burdened has risen 33% since 2010, when it was 17% (Figure 22).

We don’t know the income of the individual cost-burdened homeowners and renters. But it should be kept in mind that the median income of homeowners is $146,926, and the median income of renters is $72,672.\(^{18}\) Therefore, it is likely that cost burdened homeowners have more dollars remaining for other expenses than cost-burdened renters.
Rental Housing Gap

<table>
<thead>
<tr>
<th></th>
<th>Households</th>
<th>Units Available</th>
<th>Shortage</th>
<th>Percent Need Unmet</th>
</tr>
</thead>
<tbody>
<tr>
<td>Extremely Low Rent and Subsidized (Income below about $30,000)</td>
<td>3,018</td>
<td>1,268</td>
<td>1,750</td>
<td>58%</td>
</tr>
<tr>
<td>Very Low Rent (Income about $30,000 to $50,000)</td>
<td>3,188</td>
<td>462</td>
<td>2,726</td>
<td>86%</td>
</tr>
<tr>
<td>Low Rent (Income about $50,000 to $60,000)</td>
<td>3,045</td>
<td>947</td>
<td>2,098</td>
<td>69%</td>
</tr>
<tr>
<td><strong>TOTAL</strong></td>
<td><strong>9,251</strong></td>
<td><strong>2,677</strong></td>
<td><strong>6,574</strong></td>
<td><strong>71%</strong></td>
</tr>
</tbody>
</table>

Source: 2018 Howard County Rental Survey (income eligibility depends on household size)

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 6 and Figure 23 show both the number of available 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 of about $30,000 to $50,000, depending on their household size. With only 462 units available for 3,188 households, there are no affordable units for 86% of the households in this group, 2,726 households. Overall, there is a shortage of 6,574 rental units, 71% of the households with incomes below about $60,000 (eligible, depending on household size, for 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.
There is also a large shortfall of housing available for low-income senior renter households. As Table 7 and Figure 24 report, there are units needed for 1,537 senior renter households for the lowest income seniors, those with incomes below about $30,000) – 91% of these households. There is an additional shortage of 1,945 affordable rental units for senior renter households with incomes between about $30,000 to $60,000 – 68% of these households. Appendix B provides additional information about the groups.

<table>
<thead>
<tr>
<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 (Income below about $30,000)</td>
<td>1,692</td>
<td>155</td>
<td>1,537</td>
</tr>
<tr>
<td>Affordable (Very Low Rent and Low Rent) (Income about $30,000$ to $60,000)</td>
<td>2,848</td>
<td>903</td>
<td>1,945</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>
</tr>
</tbody>
</table>

Source: 2018 Howard County Rental Survey (income eligibility depends on household size)

Table 7: Housing Gap for Low-Income Senior Renter Households
Figure 23: Howard County Rental Survey (2018)

Rental Housing Gap For Low Income Households
Howard County, 2018

Figure 24: Howard County Rental Survey (2018)

Rental Housing Gap For Low Income Senior Households
Howard County, 2018
Moderate Income Housing Units (MIHU)

The Howard County Moderate Income Housing Unit (MIHU) program, administered by the Department of Housing and Community Development (DHCD), is an inclusionary zoning program that requires developers of new housing in specific zoning districts to sell or rent a portion (10-15%) of the dwelling units to households of moderate income. MIHUs are sold or rented at affordable prices and rents set twice a year by DHCD.

MIHUs are rented at affordable prices to households with “moderate income,” defined as one whose income does not exceed 60% of the County median income. In 2020, the median income for a 4 person household was $115,576, and the maximum income for a 4-person household was $69,346. For smaller households, the cutoff was lower, and for larger households, it was higher. In FY2020, 678 rental MIHUs were rented at affordable rates within 19 properties (Figure 25). The increase of 78 MIHUs since 2019 is due to new units at Dartmoor, the Refinery, Howard Square Verde II, and Annapolis Junction.

DHCD also has an MIHU homeownership program,
which offers income eligible households (up to 80% of the Howard County area median income) the opportunity to purchase homes that can be priced as much as $100,000 below comparable market rate homes. Households must have a minimum 620 credit score and be able to obtain a first mortgage loan. In FY2020, the maximum annual income for a family of three was $83,215. Howard County also offers a settlement down payment loan (SDLP) program to reduce barriers to homeownership and increase affordable homeownership in the County. In FY2020, 21 households were able to take advantage of the both the MIHU and SDLP programs.\textsuperscript{20}
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 people who live or work in Howard County and have low- or moderate-incomes. 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 of several communities in its portfolio and operates the Housing Choice Voucher Program. This year, the number of rental units owned and operated by the HCHC, 2,089, stayed the same as last year (2019) (Figure 26).
The Housing Choice Voucher Program (HCV) – also called Section 8\textsuperscript{21} – is a federally funded program administered by the Howard County Housing Commission (HCHC). The program offers rental assistance to subsidize the rent of families with very low incomes, including households with seniors and people with disabilities, for housing in the private market. Eligibility depends on several factors, but for the most part, households eligible for these vouchers have incomes lower than $40,100.\textsuperscript{22}

The number of households that the Commission can subsidize using the voucher funding has fluctuated between 2011 and 2020. In the past five years, the Commission has applied for and received new voucher funding, increasing the number of vouchers from 754 in FY2015 to 819 in FY2020 (Figure 27). At the same time, since rents increase annually, when voucher funding does not, the Commission can generally serve fewer households.

In FY 2020, 2% of households in the HCV program identified their Race as Asian, 74% as Black/African American, and 22% as White, and 2% as Other (Figure 28). In addition, 4% identified their ethnicity as Hispanic or Latino. (See Appendix A for information about race and ethnicity data.)

![Figure 27: Howard County Housing Commission](image-url)
Due to the longstanding high demand and lack of availability of affordable housing units for low-income households in Howard County and the static amount of HCV funding available, the number of people on the HCV waiting list is used as an indicator of need for affordable housing. In FY2019, households on the waiting list were contacted, and if they no longer wanted to be on the list or could not be reached, they were removed. At that time, the waiting list was 778, it didn't change in FY2020 and is still closed. Housing Commission staff estimate 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 2020, a monthly average of 545 port-in HCVs were present in the County, a number that has remained relatively steady for several years.

Combining the HCHC vouchers with the port-ins, HCHC administers HCVs for about 1,364 households. In addition, a number of households with vouchers issued and administered by the Baltimore Regional Housing Partnership live in Howard County.

Note: 4% of In Program voucher holders, 4% of Port In voucher holders, and 7% of Applicants identified as Hispanic, but the Race category of these individuals is unknown. Since they are counted along with non-Hispanics in the Race category bars, to avoid counting them twice, we don't show them in the figure.
Housing Indicators

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 have, for example, physical or intellectual disabilities 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 25 HSSP vouchers. The County has added 3 vouchers a year for the past three years.
An indicator of challenges to housing stability and self-sufficiency in the County is the number of people receiving Home Energy Assistance. Seasonal spikes in energy costs, as well as weatherization resources, can significantly affect a family’s budget resources and require them to apply for the Home Energy Assistance Program.

Community Action Council of Howard County (CAC) provides utility assistance to income-eligible households. The income limit for eligibility is 175% of the federal poverty guideline, which was an annual income of $38,010 for a family of three and $45,850 for a family of four in 2020. Grants are funded with both public (State) funds and private donations. Philanthropic energy assistance support is also provided by other nonprofits and faith-based congregations in the County.

In FY2020, 4,928 Howard County households received energy assistance that totaled $2,788,623. Federal funding for home energy assistance grants declined by 16% between 2015 and 2020. Compared to 2018, total funding decreased significantly, down to $657,107. As a result of multiple factors, the program also served 1,684 fewer families (Figure 29). The impact of the moratorium on utility shutoffs that began on March 16 is evident in the decline in assistance used during the second half of FY2020: 3,128 households received grants during the first half of the fiscal year (July-December) and 1,170 received grants during the second half (January-June).

During FY2020, 11% of the households who received energy assistance grants were Asian, 61% were Black/African American, 6% were Hispanic/Latino, 12% were White, and 4% were Multiple Race (Figure 30).
Home Energy Assistance Households and Funding
Howard County, Fiscal Year 2008-2020

Figure 29: Community Action Council of Howard County

Home Energy Assistance by Race and Ethnicity
Howard County, Fiscal Year 2020

Figure 30: Community Action Council of Howard County
Food Indicators

Food insecurity is defined by the US Department of Agriculture (USDA) as lack of consistent access to enough food for an active, healthy life. Feeding America estimates that in 2018, Howard County had about 23,330 individuals facing food insecurity, including 9,050 children. Nearly half of the individuals were above the income threshold for accessing federal nutrition programs. Feeding America projects that in 2020, the number of food-insecure individuals in the County will be 32,900 for adults and 12,400 for children, close to a 40% increase over 2018 for both.

- Supplemental Nutrition Assistance Program (SNAP)
- Women, Infants and Children (WIC) Program
- Howard County Food Bank
Food Assistance Across Programs
Howard County, 2008-2020

Figure 31: Food Assistance Across Programs
SNAP is a federally funded program designed to provide benefits to individuals and families with low resources solely to ensure their ability to purchase food. In FY2020, SNAP provided benefits for 8,952 households totaling 18,022 participants (Figure 32).

Census data (2019) estimates that in Howard County, 54% of households that received SNAP had children under 18 and 36% had one or more people 60 years and over. An estimated 37% of all households receiving SNAP were families with a single female head of household. In response to the COVID pandemic, the Maryland Department of Human Services secured additional funding from USDA for a SNAP Emergency Allotment. Also, from April through June, instead of having the benefit vary by household income, households all received the maximum benefit allowed. In December 2019, the average monthly SNAP benefit for a household was $255; in June, it was $516.

In February 2020, before the pandemic, SNAP provided 7,790 Howard County households with access to food; by June, that number was 11,568, an increase of 48%, and 10% of the households in the County. The number of individuals in households receiving SNAP benefits increased 50% from 15,422 to 23,145. Looking at individual beneficiaries by race and ethnicity, there was a 32% increase between February and June in the number who are Asian, a 58% in the number who are Black/African American, a 51% increase in the number who are Hispanic/Latino, and a 45% increase in the number who are White (Figure 33). Race and ethnicity information was not provided by about 19% of the individuals.

COVID also brought a large increase in the number of new applicants for SNAP benefits and in the percent who ultimately were not approved. In February, there were 557 applicants and 80% were approved for benefits, compared to April when there were 3,660 new applicants and only 50% were approved. Misunderstandings about eligibility and availability of unemployment benefits may have increased the number of ineligible applicants, leading to a decrease in the percentage of applicants who were approved for benefits.
Food Indicators

Supplemental Nutrition Assistance Program
Howard County, Fiscal Years 2008-2020

SNAP Individual Beneficiaries by Race and Ethnicity
Howard County, February and June 2020

Figure 32: Maryland Department of Human Services

Figure 33: Howard County Department of Social Services
Women, Infants and Children (WIC) Program

WIC is a federally funded supplemental nutrition program that provides vouchers for healthy food and nutrition counseling for pregnant and breastfeeding women, infants, and children up to age five who have low resources. Counselors also provide health care referrals. Foods authorized by the WIC program include infant cereal, baby foods, infant formula, iron-fortified adult cereal, fruits and vegetables, vitamin C-rich fruit or vegetable juice, eggs, milk, cheese, yogurt, soy-based beverages, tofu, peanut butter, dried and canned beans/peas, canned fish, whole wheat bread, and other whole-grain options.

WIC participation in Howard County has fluctuated between 3,841 and 4,021 since 2013 (Figure 34). The percentage of WIC participants who are Hispanic/Latino (26%) is almost four times the percentage of residents who are Hispanic/Latino (7%). The percentage of WIC participants who are Black/African American (30%) is one and a half times the percentage of residents who are Black/African American (19%). Conversely, the percent of WIC participants who are White and Asian is much lower than their respective percentages in the population (Figure 35). WIC participation was steady throughout FY2020.
Figure 34: Howard County Health Department

Figure 35: Howard County Health Department
Howard County Food Bank

Howard County Community Action Council (CAC) operates a centralized Food Bank and supports 21 emergency food pantries across the County. The Food Bank also held 52 pop-up pantries across the County between March and June. The Food Bank provides healthy food selections including meat, poultry, fresh fruits and vegetables and dairy products to Howard County residents. Residents whose income is up to 175% of the federal poverty level are eligible for service. The income eligibility limit for 2020 was an annual income of $45,850 for a family of four and $38,010 for a family of three. The Food Bank does not require an applicant to prove legal residency. Households may visit the Food Bank once every two weeks. In addition to funding from government sources, the Food Bank is supported by food donations from individuals, groups, community food drives, partnerships with food stores, and monetary donations.

In FY2020, the Food Bank distributed 1,356,448 pounds of food, a 109% increase in the past three years and provided food for 51,942 individuals (Figure 36). During the year, 4% of the individuals who received food were Asian, 52% were Black/African American, 18% were Hispanic/Latino, 14% were White and 2% were Multiple Race (Figure 37).
There was a sharp increase in individuals who received food from the Food Bank in the second half of FY2020 after the pandemic began (January – June) compared to the first half (July-December). During the first half of the year, 16,744 individuals received food; in the second half 35,198 new individuals (who not receive any food earlier in FY2020) received food (Figure 38). More individuals received food from the Food Bank for the first time in FY2020 between January and June than received food during the entire year in FY2019.

Hispanic/Latino residents had the largest percentage increase of any group between the first and second halves of the year, with three times more individuals receiving food for the first time in the second half of the year compared to the first half. For Asian residents, the number was 150% higher; for White residents, it was 82% higher; and for Black/African American residents, it was 70% higher.27

In addition, community advocates in the County have also initiated efforts to distribute food and personal items to those in need.
Howard County Food Bank Distribution
First FY2020 Visit
Howard County, Fiscal Year 2020

Pounds of Food
Individuals Served

Howard County, Fiscal Year 2020

Figure 38: Community Action Council
Childhood Indicators

Howard County is home to an estimated 78,000 children under the age of 18. This group represents 24% of the population, with 5.5% of these children living in poverty.

- Free and Reduced Meals (FARMs)
- Early Childhood Education
- Childcare Costs
- Child Care Scholarships
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 are based on federal guidelines and eligibility varies by household size. As an example, a student living in a two-person household in the 2019-20 year was eligible for free meals if the household income was $21,983 (130% of federal poverty level) or below and reduced-price meals if the household income was up to $31,284 (185% of Federal poverty level). For a family of four, the income eligibility was $33,475 and $47,638, respectively.

The number of Howard County Public Schools (HCPSS) students receiving FARMs has more than doubled since 2007-2008, with increases every year during this period. Although some of this increase may be the result of growth in enrollment, the percentage of students who received FARMs is also increasing. This is likely due to multiple factors including outreach by HCPSS and improvements in the quality of the meals.

During the 2018-19 school year, 23.8% of HCPSS students – 13,886 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 their classroom (Figure 39).

In 2019-20, 13% of Asian students, 47% of Black/African American students, 57% of Hispanic/Latino students, and 6% of White students received FARMs (Figure 40).
Childcare Costs

Childcare is a major expense for families of young children and typically is among the top three largest household expenses, generally falling behind housing costs and taxes. According to Child Care Aware of America, in Maryland, single parents would pay 39% of the median single-parent income for center-based infant childcare. The Maryland Child Care Resource Network estimates a Howard County family of four with median income, two parents, a preschooler and toddler would pay nearly $36,000 in taxes, $29,600 in housing and $27,700 in childcare annually.

In 2019, family-based childcare averaged an estimated $262 a week or $13,620 annually for an infant. The cost of family-based childcare increased 15% for infants and 20% for 2-4-year-olds between 2012 and 2019. Center-based care for an infant was $387 a week or $20,109 annually. The cost of center-based care increased 25% for infants and 27% for 2-4-year-old children between 2012 and 2019 (Figure 41).
Early Childhood Education

Community Action Council (CAC) administers an early childhood education program that includes Head Start and pre-K services to 3-5-year-olds and operates from four centers in the County. The program is accredited by the Maryland Department of Education and the National Association of Education for Young Children. Eligibility is based on 100% to 300% of federal poverty level guidelines. Children and families in the program receive educational services along with family engagement services, speech and language therapy, mental health consulting, hearing and vision screening, and nutritional counseling.

Head Start enrollment is fixed by funding limitations. Enrollment was increased from 284 to 322 2016-17. The waiting list has increased steadily each year from 66 in 2015 to 117 in 2019-20 (Figure 42).

Demographically, more than half of the students (55%) are Black/African American, followed by Hispanic/Latino students (26%), Asian students (7%), White students (7%) and Multiple Race (2%). (Figure 43).
Head Start Student Enrollment by Race and Ethnicity
Howard County, School Year 2019-2020

- Black: 55%
- Hispanic: 26%
- Asian: 7%
- Multiple Race: 2%
- Other: 3%
- White: 7%

Enrolled (N=322)

Figure 43: Community Action Council
Child Care Scholarships

The Maryland Child Care Scholarship (CCS) Program (formerly named the Maryland Child Care Subsidy Program) provides financial assistance with childcare costs to eligible working families through the Howard County Department of Social Services. Funding is provided by state and federal grants.

The outlook for the CSS began a significant positive trajectory after income eligibility requirements were doubled in 2018, and the value of the scholarship was increased in 2019. Families of two are now eligible for the scholarships if they earn up to $48,637. The income limit for families of four increased from $35,702 to $71,525.

The number of children receiving childcare scholarships increased by 106% between 2018 and 2020, which is the highest number provided in the past ten years. In 2020, 961 children and 703 families received child care scholarships (Figure 44).
Healthcare Indicators

- Health Insurance
- Medicaid Enrollment
- Uncompensated Care
Health Insurance

Health insurance is a means of financing a person's health care expenses. While most people in Howard County have private health insurance, primarily through an employer or the Maryland Health Exchange, 23.4% of County residents obtain public insurance coverage (Medicare and/or Medicaid) through programs offered by the government. In 2019, 3.9% of the population, or an estimated 12,200 residents, were without any health insurance coverage at all. Notably, in the group of uninsured are an estimated 6,651 who were employed and 1,979 people who were not in the labor force. The percentage of children under the age of 19 with no health insurance coverage was 2.6.

As a result of the COVID pandemic, Maryland opened the Maryland Health Benefit Exchange for an emergency health insurance enrollment period from March 16 through June 15, 2020. During that open period, nearly 58,000 in Maryland were able to enroll.
Medicaid Enrollment

Medicaid provides health coverage to families and individuals with limited resources. It includes 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 Managed Care Organizations (MCOs) and those who receive benefits on a fee-for-service basis, including those in nursing homes.

The requirements to qualify for Medicaid have changed substantially in Maryland in recent years due to state and federal efforts to boost enrollment. The most successful policy has been the utilization of state tax returns to identify uninsured individuals. Between 2017 and 2019, approximately 15,000 children and 35,000 adults qualified and were enrolled in Medicaid or MCHP throughout the state. Eligibility for Medicaid is based on having an income at or below 130% of the Federal poverty level. In 2020, a single person could have income of up to $16,588 per year and qualify for Medicaid; a family of three could have an income up to $28,236 per year and qualify.

The Families First Coronavirus Response Act supported Maryland with enhanced funding for Medicaid during the COVID-19 pandemic. Part of this funding prevented termination of enrolled individuals except for voluntary termination by the individual or if an individual moved out of the state. Medicaid enrollment had been somewhat static for the past two years. In FY2020 Howard County had a modest 2% increase in enrollment from 45,972 to 47,004 (Figure 45).

![Medicaid Enrollment Howard County, Fiscal Year 2008-2020](Figure 45: Maryland Department of Health and Mental Hygiene)
Uncompensated Care

Uncompensated care is an indicator of hospital care provided for which no payment was received from the patient or insurer (e.g., commercial insurance, Medicaid, Medicare). 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. According to the Kaiser Family Foundation, the cost of employer-sponsored health insurance coverage has risen from $5,791 in 1999 to $21,342 in 2020 for a family. Additionally, 2019 marked the first year of the repeal of the federal individual mandate, meaning there is no penalty for individuals who do not maintain health insurance.

As a result of the Affordable Care Act, uncompensated care rates decreased from 2012 to 2017. However, between 2018 and 2020, Howard County General Hospital (HCGH) has witnessed a 33% increase in uncompensated care (Figure 4). Part of the increase was the result of HCGH increasing their reserves for bad debt in FY2020.

![Howard County General Hospital Uncompensated Care](image_url)
Appendix A

Note on Data Disaggregation

Data disaggregation – breaking data down into categories such as race and ethnicity, gender, or age – is key to identifying disparities and inequities. In this report, we focus on inequities associated with race and ethnicity. We focus on the groups that have sizeable numbers in Howard County: Asian, Black/African American, Hispanic/Latino, and White. As the following definitions used by the US Census illustrate, each Race and Ethnicity category encompasses remarkably diverse groups:

**Asian.** Individuals with origins in East Asia, South Asia, or Southeast Asia and who identify culturally, for example, as Chinese, South Korean, Lao, Hmong, or Vietnamese. Please note Americans with an origin of Western Asia such as Iran and Turkey are considered White.

**Black/African American.** Individuals with origins in Black African nations and who identify culturally, for example, as African American, Jamaican, Haitian, Nigerian, Ethiopian, Somali, Ghanaian, South African, Barbadian, Kenyan, Liberian, and/or Bahamian. Please note those with an origin of Northern Africa are considered White.

**Hispanic/Latino.** Individuals with Cuban, Mexican, Puerto Rican, Dominican, South or Central American, or other Spanish culture or origin and who identify culturally for example, as Salvadorean, Nicaraguan, Guatemalan, Peruvian, Argentinian, Venezuelan, Ecuadorian, Colombian, and/or Bolivian.

**White.** Individuals with origins in Europe, the Middle East, or North Africa. Culturally, these groups identify for example, as American, German, Irish, English, Italian, Lebanese, Egyptian, Polish, French, Iranian, Slavic, Cajun, and/or Chaldean.

Not all individuals identify as belonging exclusively to one of the four groups above. The largest such group in Howard County are those who select multiple race categories, 4.4% (about 14,000) of residents compared to 3.3% in Maryland.^{34} Howard County residents also include relatively small numbers of Native Hawaiian/Other Pacific Islanders and American Indian/Alaska Natives, such as those who identify as Accohannock, Piscataway Conoy, and/or Piscataway. Samples in the American Community Survey are too small to create accurate estimates of individuals in these groups. The data provided to ACS by different organizations used slightly different race categories, such as a category of Other (individuals who didn’t identify with any of the racial/ethnic groups) and Unknown or Unspecified (where the was no information provided). This report presents the data as it was provided to ACS.
Appendix A - continued

Reporting data about Hispanic residents. In many federally funded programs and for Census surveys, race and ethnicity are two separate questions. In one question, individuals select a race group or groups, and in a second question, they indicate whether their ethnicity is Hispanic or not. African American/Black and White are the most common Race categories selected by Hispanic/Latino individuals, but there are also those who select Asian or other races or leave the race question blank.

When possible, we combined Hispanic residents of all races into one group and then reported non-Hispanics according to the race they identified. In the two instances when this wasn’t possible because we did not know the race of the Hispanic residents (Point in Time Count and Housing Choice Voucher holders), we presented the data according to the race categories – with Hispanics counted in the race category they selected – and reported the number of Hispanics separately. If we had presented the Hispanics with the race groups, we would have counted them twice – once as Hispanics and once as a member of a race group.
Appendix B

Rental Survey Rent Categories

To group the rental units according to their affordability, the 2018 Howard County Rental Survey followed HUD’s 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 6 and 7 and Figures 23 and 24 are based on the following:

Extremely Low Rent and Subsidized: Includes those units serving households with incomes between 0 and 30% 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% 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% of AMI. Maximum income – $59,220.
Endnotes

NOTE: All table numbers refer to data.census.gov tables using the 2019 American Community Survey 5-year estimates.

2. U.S. Census Bureau, 2015-2019 American Community Survey 5-Year Estimates Table S1101
3. U.S. Census Bureau, 2015-2019 American Community Survey 5-Year Estimates Table DP02
5. U.S. Census Bureau, 2015-2019 American Community Survey 5-Year Estimates Table C06007
6. U.S. Census Bureau, 2015-2019 American Community Survey 5-Year Estimates Table S2001
7. Federal Reserve Economic Data (FRED), Federal Reserve Bank of St. Louis, Income Inequality in Howard County, MD (2020RATIO024027).
8. Federal Reserve Bank of St. Louis, Income Inequality in Howard County.
9. U.S. Census Bureau, 2015-2019 American Community Survey 5-Year Estimates Table S1901
11. U.S. Census Bureau, 2015-2019 American Community Survey 5-Year Estimates Table S1701
12. U.S. Census Bureau, 2015-2019 American Community Survey 5-Year Estimates Table S1702
13. Howard County Department of Social Services
14. Howard County Department of Social Services.
16. U.S. Census Bureau, 2015-2019 American Community Survey 5-Year Estimates Table DP04
17. U.S. Census Bureau, 2015-2019 American Community Survey 5-Year Estimates Table DP04
18. U.S. Census Bureau, 2015-2019 American Community Survey 5-Year Estimates Table S2503
21. Section 8 refers to Section 8 of the U.S. Housing Act of 1937. The current Section 8 Housing Choice Voucher Program was created in 1983 as an amendment to the 1937 law.
22. Howard County Housing Commission, Housing Choice Voucher Program icarol.info.
Endnotes

23 Feeding America, Map the Meal Gap, and The Impact of the Coronavirus on Food Insecurity (March 9, 2021), Howard County, Maryland.
24 U.S. Census Bureau, 2015-2019 American Community Survey 5-Year Estimates Table S2201
25 Maryland Department of Human Services to Provide Over $66 Million in Additional SNAP Benefits to more than 319,000 Maryland Households in Response to COVID-19”, Maryland Department of Human Services, Garrett Pegg, April 3, 2020.
26 Howard County Department of Social Services.
27 Community Action Council.
28 Maryland 2020 State Fact Sheet. Child Care Aware of America. Income refers to median for single parents.
29 Child Care Demographics 2020, Maryland Family Network.
30 U.S. Census Bureau, 2015-2019 American Community Survey 5-Year Estimates Table S2704
31 U.S. Census Bureau, 2015-2019 American Community Survey 5-Year Estimates Table S2702
33 Kaiser Family Foundation, 2020 Employer Health Benefits Survey.
34 U.S. Census Bureau, 2015-2019 American Community Survey 5-Year Estimates Table B02001

This report is available at www.acshoco.org under Resources.
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