EXECUTIVE SUMMARY

The Association of Community Services (ACS) presents this report to contribute to data-informed public policies that lead to effective use of community resources to resolve economic instability. When interpreting the indicators, it is important to keep in mind that there are complex factors that underlie them. It is particularly critical to recognize that indicators about human services programs reflect availability of funds, workings of systems to distribute and administer the funds, and individuals’ choices about whether to participate, not only the needs of the community. Each of these in turn reflects multiple aspects of our larger society, including economic inequality and systemic racism.

Financial Self-Sufficiency
Families who have any children in the household need at least $75,000 (60 percent of Howard County median income) to meet basic needs—e.g., housing, food, healthcare, childcare, transportation—without public or private assistance. And many families need more than $75,000 to meet basic needs. For example, a family of one adult and one infant needs $81,000, a family of one adult and two school-age children needs $88,000, and a family with two adults, one infant, and one preschooleer needs $115,000. A small number of these families, particularly families with no childcare expenses, can meet their basic needs with $75,000 or less income.

In Howard County, there are 16,000 families whose incomes are below $75,000 and 10,000 whose incomes are below $50,000. Many of these families have incomes that are too high for them to qualify for financial assistance such as Temporary Cash Assistance (TCA), Supplemental Nutrition Assistance Program (SNAP), and the Housing Choice Voucher Program.

Demographics
The county population in 2020 was 332,317, 16 percent higher than in 2010. During this period, the percent of the population aged 65 and older grew by 47 percent, and the percent who were school-age children decreased by 8 percent.

Asian/Pacific Islander residents comprised 19.9 percent of the population, Black/African American residents were 19.3 percent, Hispanic/Latino residents 8.2 percent, and White residents 46.7 percent. Five percent of residents identified with two or more racial groups.

Between 2010 and 2020, the Asian/Pacific Islander population grew by 60 percent, the Black/African American population grew by 30 percent, and the Hispanic/Latino population grew by 64 percent. The White population declined by 9 percent. The population that identified with two or more races tripled.

While racial and ethnic diversity is clearly increasing, the pattern is different in different areas of the county. The Cooksville area stands out for having the highest percent of residents who were White: 78 percent. Laurel and Columbia had the highest percentage of residents who were Black/African American, 30 and 27 percent respectively. Laurel had the highest percentage of residents who were Hispanic/Latino, 13 percent; and Ellicott City had the highest percentage of residents who were Asian, 31 percent. The Elkridge area most closely mirrored the racial and ethnic diversity seen in the total county population.

Income and Income Inequality
In 2020, the median household income in Howard County was $124,042, which was 40 percent higher than the state and nearly double the national median incomes. About a quarter of Howard County households earned less than $75,000.

In 2020, the median income was 47 percent higher for Asian households, 38 percent higher for White
households, and 12 percent higher for Hispanic/Latino households than the median income for Black/African American households. Men’s median earnings for full-time work ($96,834) were 30 percent higher than women’s ($74,484). There are signs that income inequality is increasing. In 2010, the median income of those whose income was in the highest 20 percent was 9.1 times the median income of those in the lowest 20 percent. By 2020, that difference had increased with the median income for the highest group 11.2 times the median income for the lowest.

Income is not distributed evenly in the county. In the 2020-2021 school year, there were 10 elementary schools with 8 percent or fewer of their students participating in FARMS and 8 elementary schools with 55 percent or greater of their students participating in FARMS.

Poverty
In 2020, there were 16,336 residents in Howard County, including 4,388 children, who were living below the federal poverty level. The overall poverty rate was 5.1 percent, and the childhood poverty rate was 5.7 percent. Asian residents and Hispanic/Latino residents were approximately half as likely to live in poverty than Black/African American residents; White residents were a third as likely to live in poverty than Black/African American residents. In 2020, 2.4% of children in married families lived in poverty; 20.2% of children in single-mother families lived in poverty.

Among county residents living in poverty, Asian/Pacific Islander residents constituted 19 percent, Black/African American residents 40 percent, Hispanic/Latino residents 8 percent, residents who identify with two or more races 5 percent, and White residents 29 percent.

Participation in Self-Sufficiency Support Programs
Disparities in household income and the percentage of households living in poverty among different racial/ethnic groups in the county were reflected in the participation in programs for those struggling with self-sufficiency in Fiscal Year 2021.

Asian residents were consistently a lower percentage of program participants than their percentage among those living in poverty. The same was true for White participants but to a lesser extent. Black/African American residents consistently were a higher percentage of program participants than their percentage among those living in poverty. For some programs, Hispanic/Latino participants were a higher percentage than their percentage among those living in poverty, and for other programs the percentage was lower. SNAP was the program in which the racial and ethnic diversity most closely mirrored the diversity of the residents living in poverty.

Pandemic Impacts
Fiscal Year 2021 began at the height of the pandemic. The unemployment rate had peaked at 7.5 percent in May 2020. By the end of the fiscal year, June 2021, the unemployment rate had come down from its earlier peak to 5.2 percent, but was still more than double the March 2020 pre-pandemic rate of 2.4 percent. As the year progressed, many self-sufficiency indicators showed both increased hardships for already economically vulnerable county residents and the impact of the many efforts to alleviate the hardships.

The COVID-related eviction moratorium and federal support for payment of rents resulted in almost no evictions taking place and a spike in the amount of funding available for eviction prevention grants. Hotline calls to the Coordinated Entry System also declined as did the number of referrals to support programs.

While abating evictions, the moratoriums did not negate the accumulation of unpaid rent. It has been estimated that as of June 30, 2021, almost $25 million in unpaid rent was due by about 4,000 county households (13 percent of all rental households), with an average of about $6,000 per household owed. Without Federal assistance dollars, such as the Emergency Rental Assistance Program, the amount of accumulated unpaid rent would have been even higher.

After the onset of the pandemic, participation in Temporary Cash Assistance (TCA) and the Supplemental Nutrition Assistance Program (SNAP), and the number of pounds of food distributed by the Howard County Food Bank increased sharply. Between December 2019 and the end of Fiscal Year 2020, the number of households receiving TCA nearly doubled, and the number of households receiving SNAP increased by 43 percent. The food bank distributed as much food in the second half of FY 2020 as in the entire FY 2019.

In Fiscal Year 2021, while average monthly participation in TCA and pounds of food distributed by the food bank showed large increases, they each saw declines during the second half of the year when indicators returned to pre-pandemic levels. In contrast, SNAP participation continued at pandemic levels throughout Fiscal Year 2021. The number of participants in WIC grew throughout the year.
Childcare programs also were impacted by the pandemic. Head Start enrollment declined for the first time in the years since 2010. Child Care Scholarships, which rose sharply in school year 2019-2020 after the state increased the eligibility income limit and the scholarship amount, declined in 2020-2021 but not back to their 2019 levels.

**Rental Housing Shortage**

In 2022, there were no affordable apartments in the county for about 7,567 households. The shortage was particularly acute for those with annual incomes between $30,000 and $50,000 and for seniors with incomes below $30,000. The overall shortage had grown by about 1,000 units since 2018. While the number of units increased, the need for affordable housing grew at a faster rate.

**Housing Cost Burden**

In 2020, 44 percent of rental households were cost burdened—spending more than 30 percent of their income on rent, and 22 percent of households were severely cost burdened—spending more than 50% of their income on rent. The percentage of households who were severely cost-burdened rose 31 percent since 2010 when it was 17 percent.

Twenty-two percent of home owners paid more than 30 percent of their income on housing costs in 2020, down from 35 percent in 2010. Despite the decline, there were nearly 14,000 homeowners who were cost-burdened, with 51 percent of them having an annual household income lower than $75,000.

**Cost of Childcare**

It cost more than $12,000 a year for center-based or family-based childcare for preschoolers of any age. Center-based childcare for infants (0-23 months) was $21,676 a year, up from $16,000 in 2012. Family-based care for infants was $14,499 a year. A minimum-wage worker with an infant child would have needed to work at least 24 hours a week just to pay for family childcare. On average, a teacher would have needed to pay about 20 percent of their salary for family childcare.

The complete report can be found at [www.acshoco.org/FY21SSIR](http://www.acshoco.org/FY21SSIR).

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