

SELF-SUFFICIENCY INDICATORS

HOWARD COUNTY, MARYLAND

FY 2022

Wellness Seniors Students Income Housing Food
Homelessness Disaggregated
Self-Sufficiency
INDICATORS
Childcare Equity Demographics Financial
Inequality Health People with Disabilities
Families Policy Trends



Association of
Community Services

OF HOWARD COUNTY

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.

This Executive Summary combines material from the [FY 2021 ACS Self-Sufficiency Indicator Report](#) and the updated information in this report.

Financial Self-Sufficiency

Families in Howard County 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, in 2020 a family of one adult and one infant needed \$81,000, a family of one adult and two school-age children needed \$88,000, and a family of two adults, one infant, and one preschooler needed \$115,000. A small number of these families, particularly families with no childcare expenses, could meet their basic needs with \$75,000 or less income. In Howard County, there are about 16,000 families whose incomes are



below \$75,000, and 10,000 whose incomes are below \$50,000 in 2020. 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 are school-age children decreased by 8 percent.

Asian/Pacific Islander residents comprised 20 percent of the population, Black/African American residents were 19 percent, Hispanic/Latino residents were 8 percent, Native American residents were .1 percent, and White residents were 47 percent. Five percent of residents identified with two or more racial groups.

Compared to their percentage in the overall population, the percentage of White residents is higher among those 65 and older and lower among those 19 and younger.

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 are 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 mirrors 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 is in the highest 20 percent was 9.3 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. For example, in the 2020-2021 school year, there were 10 elementary schools with 8 percent or fewer of their students participating in Free and Reduced Meals (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.

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.

When comparing experiences of poverty among racial/ethnic groups in the county, Asian residents and Hispanic/Latino residents were approximately half as likely to live in poverty than Black/African American residents; White residents were one-third as likely to live in poverty than Black/African American residents. In 2020, 2.4% of children in married families and 20.2% of children in single-mother families lived in poverty.

Participation in Self-Sufficiency Support Programs

Disparities in household income and the percentage 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 2022.

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 it 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 and Continuing Needs

Fiscal Year 2021 began at the height of the pandemic. By the end of that fiscal year, June 2021, the unemployment rate had come down from its earlier peak of 8.4 to 3.9 percent, but was still higher than the pre-pandemic February 2020

rate of 3.1 percent. During FY 2021, 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.

In FY 2022, although the indicators didn't show large increases compared to FY 2021 and some showed improvements, most continued to show that the pandemic is still negatively affecting county residents financially and that the longstanding needs shown in the FY 2019 indicators, the last complete year before the pandemic, remain.

With the eviction moratorium expiring on August 15, 2021, the number of evictions doubled from 143 in FY 2021 to 285 in FY 2022, while still being much lower than 515, the number in FY 2019. The number of households facing eviction and receiving eviction prevention grants from the Community Action Council continued to rise but dropped off in the second half of FY 2022 as federal funds for housing grants were much more limited. Disbursement of home energy assistance grants continued at pandemic levels, whereas hotline calls to the homelessness Coordinated Entry System continued to decline as they had in FY 2021.

Participation in TCA, SNAP, and the number of pounds of food distributed by the Howard County Food Bank increased sharply after the onset of the pandemic. In FY 2022, the number of households receiving TCA declined compared to FY 2021, but was higher than before the pandemic in FY 2019. The number of households who received SNAP benefits continued to increase; in FY 2022, it was 39 percent higher than in FY 2019. In FY 2022, SNAP participation was lower at the end of the year (June 2022) than mid-year (December 2022), but still above participation before the pandemic, in December 2019.

Childcare programs were still impacted by the pandemic as well. Head Start enrollment increased over the course of FY 2021 but still was below the capacity associated with the opening of the Bauder Center. Child Care Scholarships, which rose sharply in 2019-2020 after the state increased the eligibility income limit and the scholarship amount, declined in 2020-2021 and did not rebound in 2021-2022.

FY 2022 was a year in which many factors that affect indicators – such as needs of residents, resources, and how administrative systems operate – were different from their levels both before and during the pandemic. The eviction moratorium ended in the early months of FY 2022. Eviction prevention assistance declined, but it was still much higher than before the pandemic in FY 2019. In addition, both pandemic-related SNAP supplemental benefits and the moratorium on Medicaid recertification continued throughout FY 2022. The SNAP supplements ended in March 2023, and Medicaid recertification reviews will begin in the spring of 2023 and are required to be completed within a

year. How these pandemic-related benefits affected the FY 2022 indicators is unknown, as is the future impact of the changes in FY 2023.

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.

The number of units available to renters from Howard County Housing Commission has stayed the same since FY 2019.

Housing Cost Burden

In 2020, 45 percent of rental households were cost burdened – spending more than 30 percent of income on rent – and 23 percent of households were severely cost burdened

– spending more than 50 percent of their income on rent. The percentage who were severely cost-burdened rose 33 percent since 2010, when it was 17 percent.

Twenty-two percent of homeowners 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 \$11,000 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 \$1,500 a year. A worker earning the minimum-wage with an infant child would have needed to work at least 35 hours a week just to pay for center-based childcare. On average, a Howard County teacher would have needed to spend 28 percent of their salary on childcare for an infant.

The complete report can be found at <http://www.acshoco.org/FY22SSIR>



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