

Highlights

The ACS 2016-7 *Self-Sufficiency Indicators Report* provides information to inform the Howard County community about our neighbors and colleagues whose economic stability is at risk and to contribute to data-driven public policy discussion and development. We encourage ACS members and other individuals and public and private organizations to use the data in their education and advocacy efforts.

The report includes indicators in the areas of finance, housing, food, child care and health care. When considered collectively, these indicators provide an overview of the challenges faced by Howard County's most economically vulnerable households as they strive to provide for the basics of day-to-day living. They also show that in many instances, the large increases in demand for services that followed the recession that began in 2008 have levelled off but remain much higher than pre-recession levels.

The following highlights both current data and multi-year trends.

Financial Indicators

- On average across the years 2010-2014, 24% of Howard County households (25,956) had an annual income of less than \$60,000, which was 54% of the County's \$110,133 median income. About 10,500 of these households had annual incomes of less than \$30,000 (27% of median income) and 6,000 households had annual incomes of less than \$20,000 (18% of median income).
- In 2012 (the most recent data available), a single adult would have had to earn \$36,331 (\$17.20 per hour) to be self-sufficient – to meet basic expenses without assistance – in Howard County. Similarly an adult with two school-age children would have had to earn \$71,105 (\$33.67 per hour) to be self-sufficient.
- In 2016, an average of 1,060 individuals (in 410 households) received Temporary Cash Assistance (TCA) each month, about 30% lower than in 2014, but 18% higher than in 2008.

Housing Indicators

Need

- In 2016, the Coordinated System for Homeless Services (CSHS) received an average of 99 calls per month from people who were at risk of experiencing homelessness. As of June 30, 2016, there were 171 households in CSHS case management and 285 households waiting to be assigned case management.
- In 2016, the Point-in-Time survey identified only 9 unsheltered individuals, the lowest number since the survey began, and 205 sheltered individuals, the highest number.
- During the 2015-16 school year, 522 students and 624 children (students plus siblings) were identified as homeless by the Howard County Public School System (HCPSS).
- The number of eviction filings in 2015 (4,371) was similar to the number in 2009, and lower than the peak of 5,632 in 2011. Evictions have ranged between about 330 and 430 for the past 8 years. There were 376 actual evictions in 2015, 45 fewer than in 2014.
- The number of foreclosure filings has declined for the past three years. In 2008, there were 777 foreclosure filings. The number spiked to 1358 in 2009, dropped to 303 in 2011. After rising again to 864 in 2013, the number of foreclosure filings declined to 503 in 2016.

Availability

- In 2014, 9,900 renter households (33% of all Howard County renter households) had incomes below \$50,000. Only 3,247 units in the county were affordable to those in that population, leaving a shortage of 6,653.
- After remaining stable between 2013 and 2015, the number of Moderate Income Housing Unit (MIHU) rentals increased by over 100 in 2016 to 543 units. This is more than seven times greater than the number of rental units in 2009.

Assistance

- There are more than 5,000 households in Howard County that qualify for Housing Choice (Section 8) vouchers and for whom subsidized housing is not available. The number of leased (Housing Choice Voucher) units has increased from 698 to 782 since 2014.
- Eviction prevention grants increased 47% in 2016 compared to 2015 and averaged about \$900 per household.

Food Indicators

- In 2016, 640,411 pounds of food – the equivalent of 533,676 meals – were distributed to 27,505 households by the Howard County Food Bank.
- About 1 in 5 HCPSS students received Free and Reduced Meals (FARMS) during the 2015-16 school year. The number of students, about 11,500, is 13% higher than the number in 2013-14. Both the number and percentage of students receiving FARMS have almost doubled since 2007-08.

Child Care Indicators

- In 2015, the average annual cost for center-based care for children aged 0-23 months was about \$17,577; for school-aged children before and after school, it was about \$5,907.
- Almost 600 children in about 300 families received child care subsidies in 2016. This is lower than any year since before 2009.

Health Care Indicators

- The number of Howard County residents eligible for Medicaid increased by about 35% between 2013 and 2015 and then levelled off in 2016. In 2016, there were 40,311 Medicaid enrollees in the County, compared to 17,692 in 2008, an increase of about 130%.
- The cost of uncompensated care at Howard County General Hospital has declined 44% since it peaked in 2012. The cost in 2016 was about \$9,800,000.