



Self-Sufficiency Indicators 2018

Highlights

The ACS 2018 *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. The following highlights both current data through FY2018 (July 1, 2017-June 30, 2018) and multi-year trends.

Financial Indicators

- **Household income** is less than \$60,000 for 22% (24,000) of Howard County households. About 6,300 households have an income of less than \$20,000.
- A single adult needs to earn \$34,924 (\$16.54 per hour) to be self-sufficient – to meet basic expenses without public or private assistance. A single adult with two school-age children needs to earn \$68,373 (\$32.37 per hour) to be self-sufficient.
- In 2018, there was a monthly average of 891 individuals in 337 households receiving **Temporary Cash Assistance (TCA)**, a decrease of about 40% compared to 2014, and similar to the numbers in 2008.

Housing Indicators

Need

- During FY18, the **Coordinated System for Homeless Services (CSHS)** placed 857 people on the waiting list for case management programs; 253 households were referred to case management. There were 441 households enrolled in case management at some point during the year, with a monthly average of 197.
- Homeless households exited CSHS case management to permanent housing at a rate of 54%, after an average of 8 months of homelessness. Of the households who exited the CSHS system in 2016, 17% had returned to the system before the end of June, 2018.
- During the 2017-18 school year, Howard County Public School System identified 494 **homeless students**.
- There were 462 **evictions** in FY2018, similar to the number in FY2017 and higher than the previous peak of 437 in 2009.

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 **rental housing gap** of 6,653.
- Almost half (47%) of Howard County rental households are cost-burdened by their rent (over 30% of their income), and 22% are living with severe **rent burden** (more than 50% of income).
- In 2018, there were 564 rental **Moderate Income Housing Units (MIHUs)**, the largest number since the program began. After remaining stable between 2013 and 2015, the number MIHUs increased by 130 between 2015 and 2018.

Assistance

- There are about 5,000 households on the waiting list for **Housing Choice Vouchers** (formerly Section 8), which has been closed since 2012. The number of (Housing Choice Voucher) rental (leased) units increased from 698 to 782 between 2014 and 2016, and declined slightly to 760 in 2018. The Howard County Housing Commission administers about 350 additional Housing Choice Vouchers that are used for housing in Howard County but provided by other jurisdictions.



- There are currently 19 **Housing Subsidy Support Program (HSSP)** vouchers, an increase of 3 over 2017.
- In 2018, 5,982 households received **Energy Assistance Grants** that totaled \$3,445,730. The number of dollars per household served in 2018 was \$576, which was \$169 lower than in 2014.
- The number of **Eviction Prevention Grants** has fluctuated between 337 and 311 for the past four years.

Food Indicators

- For both households and individuals, the number of **Supplemental Nutrition Assistance Program (SNAP)** recipients almost tripled between 2008 and 2015. Both numbers were relatively unchanged in 2016 but fell in 2017 and 2018. In 2018, there were 16,872 individuals in 8,185 households that received SNAP assistance.
- In 2018 Howard County families relied on the **Food Bank** for the equivalent of 785,000 meals, a 45% increase over last year. These large increases may be related to the opening of the new, larger facility in early 2017.
- During the 2017-18 school year, 22% of HCPSS students – 12,553 children – participated in the **Free and Reduced Meals (FARMS)** program, which indicates that if the students were spread evenly in classrooms across the system, every child attending public school in Howard County would have four or five children receiving FARMS in his or her classroom.
- In 2016, Howard County had about 20,400 **food insecure individuals**, including 8,570 food insecure children. More than half (53%) were above the income threshold (200% of Federal poverty level) for the SNAP program.

Child Care Indicators

- Center-based **child care costs** increased 20% for infants and 24% for 2-4 year-olds between 2012 and 2017. In 2017, the average annual cost for center-based care for infants was \$19,196; for 2- to 4-year olds, it was \$13,740, and for school-aged children, it was \$6,400.
- **Head Start** enrolled 322 children in 2018, an increase of 38 students over 2016; the waiting list grew from 52 children in 2017 to 98 in 2018.
- The number of Howard County families and children receiving Maryland **Child Care Subsidy Program** assistance dropped by 30% between 2015 and 2017 and leveled off in 2018, with 466 children and 260 families receiving child care subsidies. The current level is lower than at any time since before 2009.

Health Care Indicators

- Among Howard County residents earning less than \$50,000, 87% had **health care coverage** in 2016, compared to 95% of all the County's adult residents.
- The number of Howard County residents **enrolled in Medicaid** increased by 9% to 43,873 in 2017. An additional 1,846 residents were enrolled in 2018, bringing the total to 45,719.
- Among Howard County residents earning less than \$50,000 in 2016, 17% reported there was a time in the past 12 months when they **could not see a doctor because of cost**. This compares to 7% of all County adult residents.
- Among Howard County residents earning less than \$50,000 a year, 22% had **last visited a dentist** more than two years ago, compared to 6% of adults earning \$50,000 or more.
- After declining 50% between 2012 and 2017, the **cost of uncompensated care** at Howard County General Hospital jumped by 30% to \$11,366,054 in FY 2018, mostly because of a change in Medicaid policy regarding payment for observation stays.