



Self-Sufficiency Indicators Howard County, Maryland

2018

Full report available electronically at ACSHOCO.org/SSIR2018.
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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.

Introduction

The Association of Community Services offers this collection of data, the ninth report update since 2008, to help inform the Howard County community about our neighbors and colleagues who are at risk of economic instability and to contribute to data-driven public policy discussion and development that will lead us to the most effective use of community resources to help resolve economic instability.

The financial, housing, food, child care and health care indicators in this report compare Howard County data across fiscal years, generally 2008 through 2018, including the period of economic downturn experienced during the recession that began in 2008.

We recognize that there are underlying factors regarding year-to-year or long-term trend increases, decreases or when data show relatively no change. We encourage ACS members and other individuals and public and private organizations to join us in further exploring the data and the story they tell about the progress we are making toward ensuring the economic stability of our community's most vulnerable populations.

When interpreting these indicators, it is important to consider that the population of Howard County has grown since the inception of this report. Since 2010, the population has grown 11 percent, from about 288,000 to 321,000.

Self-Sufficiency Indicators

Financial Indicators

Household Income

Figure 1 and Figure 2 provide information about the average household income across the years 2012-2016. The data come from the American Community Survey, an annual survey conducted by the US Census Bureau that collects demographic, housing, social, and economic information from a sample of Americans. The American Community Survey has replaced the Decennial Census "long form," which was considered burdensome by many Americans.

Because of the sample size, estimates based on one year of data about the characteristics of relatively small areas (1-year estimates) – including most counties – are less accurate than the estimates the Census provides that combine responses over five years, and report the results as the average characteristic over the period (5-year estimates).

Figure 1 shows that on average across 2012-2016, 22%, (24,138) of the households in Howard County had an annual income of less than \$60,000, which is half of the County's \$120,941 median income. About 10,500 of these households had annual incomes of less than \$30,000 (25% of median income). About 6,300 households had annual incomes of less than \$20,000 (17% of median income). (Figure 2) Appendix A shows the 90% margin of error for these estimates and additional information.

Figure 1

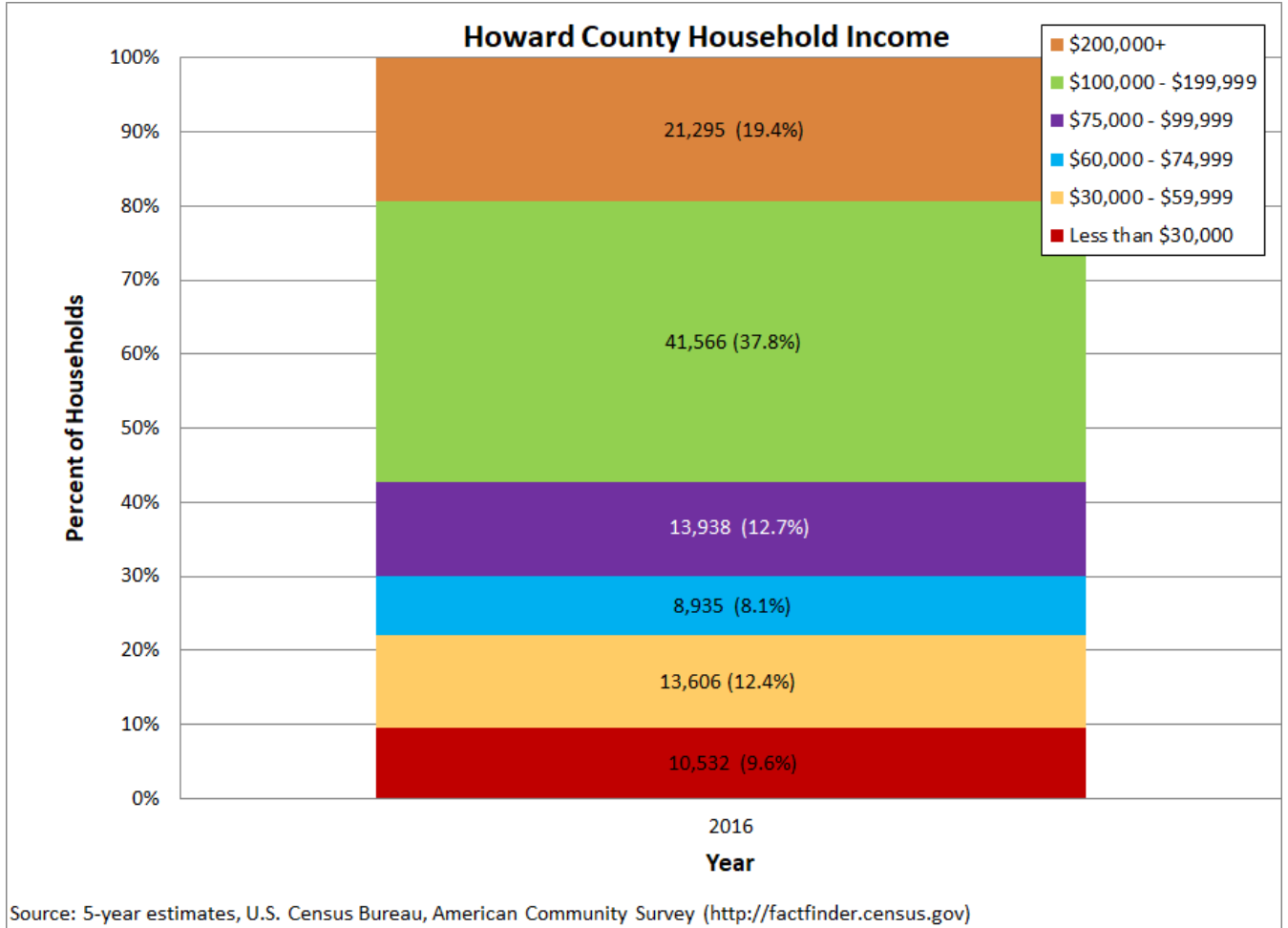
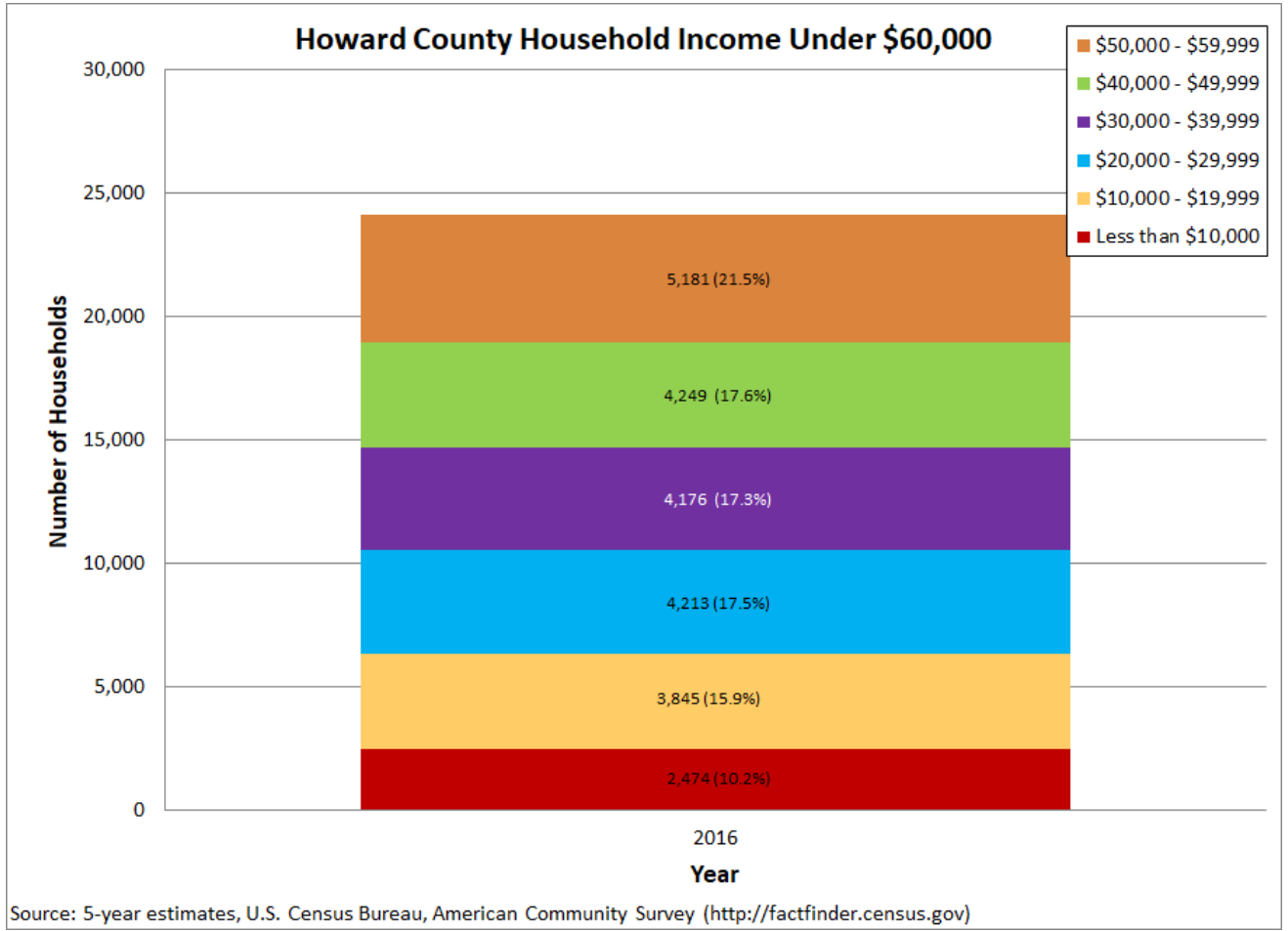


Figure 2



Self-Sufficiency Standard

The 2018 Federal Poverty Guideline is \$25,100 for a family of four and \$20,780 for a family of three. 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, child care, health care, etc.) without public or private assistance. Table 1 presents the 2016 *Self-Sufficiency Standard for Howard County* for the basic monthly costs of five different family types.

There are several other measures of income needed to meet a minimum standard of living. The United Way’s ALICE project prepares a Household Survival Budget that estimates 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 MIT Living Wage Calculator estimates the income needed by the working poor to be financially independent without government assistance, and the Economic Policy Institute’s EPI Family Budget Calculator 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.

Table 1: Howard County 2016 Self-Sufficiency Standard for Selected Family Types

| Monthly Costs | Adult | Adult + infant | Adult + School-age + School-age | Adult + teenager + teenager | 2 Adults + infant + preschooler |
|------------------------------|-----------------|---------------------------|------------------------------------------------|--------------------------------------------|------------------------------------------------|
| Housing | \$1,265 | \$1,591 | \$1,591 | \$1,591 | \$1,591 |
| Child Care | \$0 | \$1,383 | \$1,048 | \$0 | \$2,546 |
| Food | \$294 | \$436 | \$753 | \$806 | \$839 |
| Transportation | \$272 | \$279 | \$279 | \$272 | \$532 |
| Health Care | \$182 | \$534 | \$560 | \$591 | \$600 |
| Miscellaneous | \$201 | \$422 | \$423 | \$326 | \$611 |
| Taxes | \$696 | \$1,559 | \$1,311 | \$934 | \$2,031 |
| Earned Income Tax Credit (-) | \$0 | \$0 | \$0 | \$0 | \$0 |
| Child Care Tax Credit (-) | \$0 | -\$50 | -\$100 | \$0 | -\$100 |
| Child Tax Credit (-) | \$0 | -\$83 | -\$167 | -\$167 | -\$167 |
| Self-Sufficiency Wage | | | | | |
| Hourly | \$16.54 | \$34.49 | \$32.37 | \$24.73 | \$24.09 |
| | | | | | <i>per adult</i> |
| Monthly | \$2,910 | \$6,070 | \$5,698 | \$4,353 | \$8,481 |
| Annual | \$34,924 | \$72,834 | \$68,373 | \$52,235 | \$101,772 |

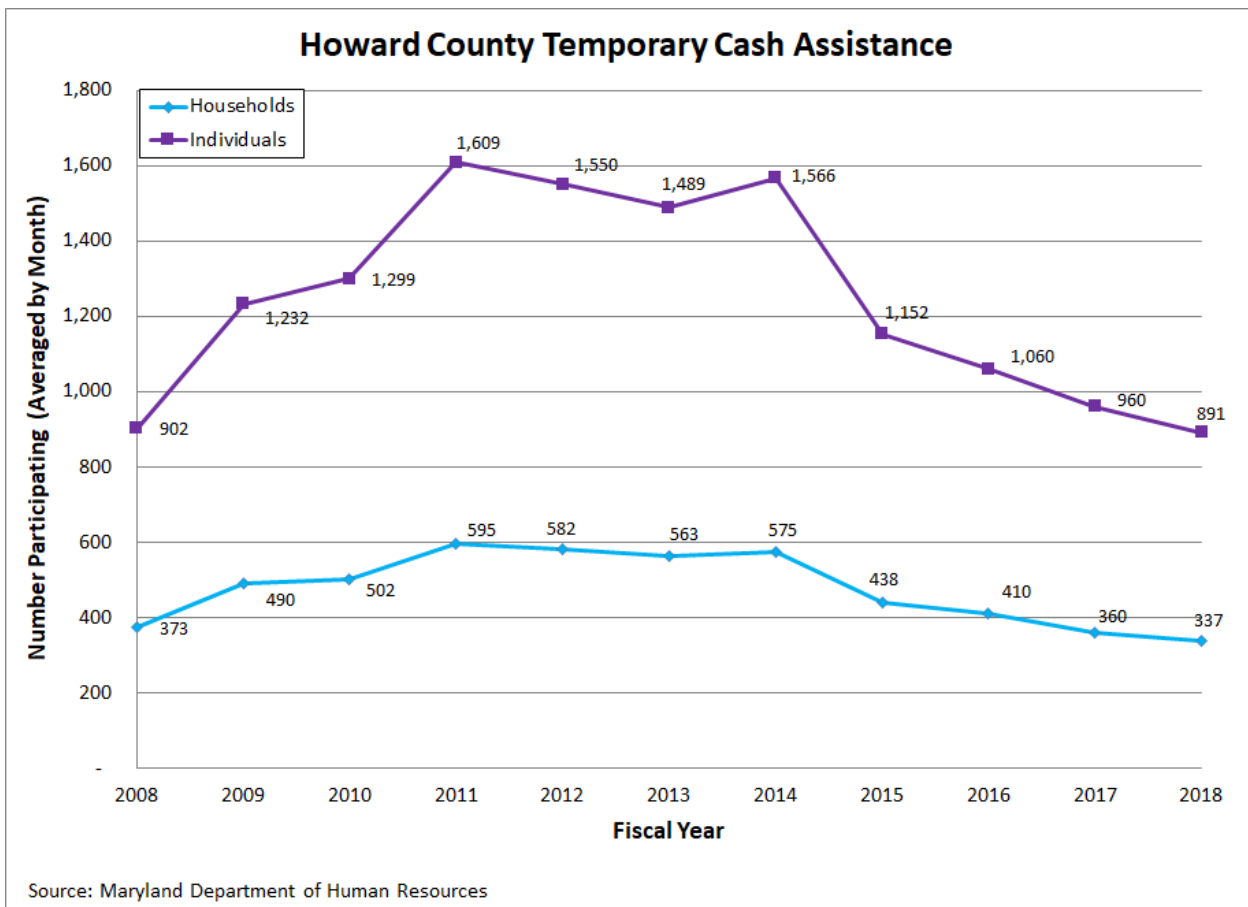
Source: Center for Women's Welfare, University of Washington; 2016

Temporary Cash Assistance

Temporary Cash Assistance (TCA) is a federal government program administered by the Howard County Department of Social Services that provides financial support for families with dependent children. Eligibility requirements are complex, but the income limit is very low, less than half the poverty level. Figure 3 shows the number of households and individuals that received funds through this program. A household consists of all people who occupy a housing unit regardless of relationship.

Both the number of households and individuals receiving assistance continued a decline that began in 2015 and are currently similar to the numbers in 2008. Statewide numbers have also been declining. Between 2014 and 2018, the number of households receiving assistance decreased 43% and the number of individuals decreased 41%. In 2018, there was a monthly average of 891 individuals in 337 households receiving TCA.

Figure 3



Housing Indicators

As 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 support indicators in the following areas: (1) affordable housing need; (2) housing availability; and (3) housing assistance. For the purposes of this report, "affordable housing" refers to affordability for households with incomes that are less than \$60,000 per year.

(1) Housing Need

Coordinated System of Homeless Services (CSHS)

The Coordinated System of Homeless Services (CSHS) is a network of community services – nonprofits and government agencies – that assist citizens who are or are about to be homeless. Services provided through the CSHS network include emergency eviction prevention assistance, general case management, trauma treatment, support for domestic violence survivors, re-entry (from Corrections) services, and supports for homeless school-age children through the Howard County Public School System. CSHS provides a single access point – a hotline phone number (313-531-6677) – for those in need of help to connect those in need of help with the appropriate assistance.

As Table 2 shows, the number of calls to the hotline (857) was more than triple the number of referrals to programs in 2018 (254). It should be noted that referrals in 2018 may have been for households who contacted CSHS in prior years. With 441 households in case management programs during the year, in the average month, 197 households were enrolled. Slightly more than half (54%) of the households who exited case management programs exited to permanent housing after an average of about 8 months of homelessness (251 days). Of those who exited into permanent housing two years ago (FY16), 17% had returned to the system before the end of FY18. (Note: Because programs related to domestic violence serve a different population and are fundamentally different from those for the rest of the CSHS programs, they are excluded from the numbers in Table 2.)

Permanent housing refers to an arrangement a housing unit, living permanently and deliberately with family or friends, or a nursing home. Other exists include disappearing back into homelessness and temporary arrangements such as staying with family or friends, transitional housing or a motel.

Table 2: Coordinated System of Homeless Services (CSHS) 2018 Highlights

| | |
|--------------------------------------------------------|----------------------------------------------------------------------------------------------------------------------------------------------|
| Calls and referrals to case management programs | |
| 857 | Calls from eligible households placed on waiting list for case management programs |
| 253 | Households referred to case management programs |
| Participation in case management programs | |
| 441 | Households served by case management programs |
| 197 | Monthly average number of households served by case management programs |
| Outcomes of case management programs | |
| 54% | Success rate: Homeless households who exited case management programs who exited to permanent housing |
| 251 | Average number of days homeless for those who exited case management programs into permanent housing |
| 17% | Return rate: Households who exited case management programs into permanent housing in FY16 who returned to the system before the end of FY18 |

Point-in-Time Count

The Howard County Point-in-Time Count is an annual federally-required count of the homeless on one specific night in January. In addition to the unsheltered homeless, it counts individuals and households in shelters (including the motel shelter program) and transitional housing.

In 2018, the count identified 43 unsheltered individuals, a decrease of 10 from the previous year, and 125 sheltered individuals, an increase of 10.

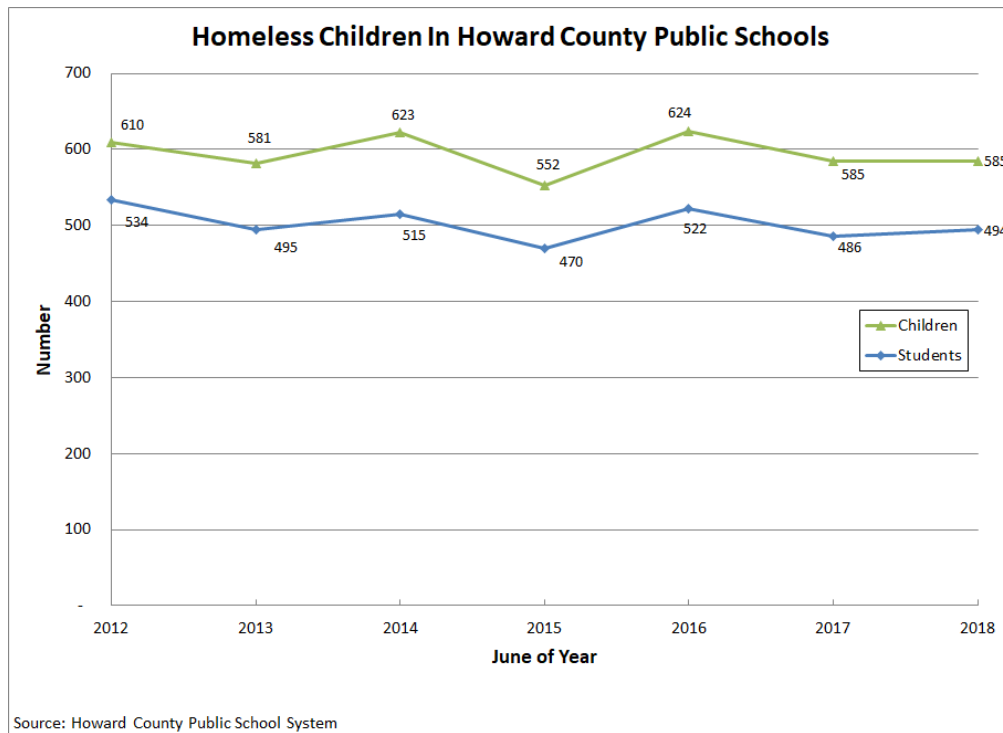
Homeless Students and Children

The Howard County Public School System (HCPSS) identifies homeless students on a continuing basis throughout the school year. The number of homeless students identified during the school year has fluctuated between 470 and 534 since 2011-12. During the 2017-18 school year, HCPSS identified 494 homeless students. (Figure 4)

The Maryland State Department of Education also requests that the HCPSS track all homeless children in the county, not just those enrolled in the HCPSS. This includes children not yet in school, those attending private school, private daycare and other facilities. During the 2017-18 school year, there were an additional 91 homeless children who were not enrolled in Howard County schools.

It is a coincidence that the numbers for homeless children for 2017-18 are identical to those for 2016-17.

Figure 4



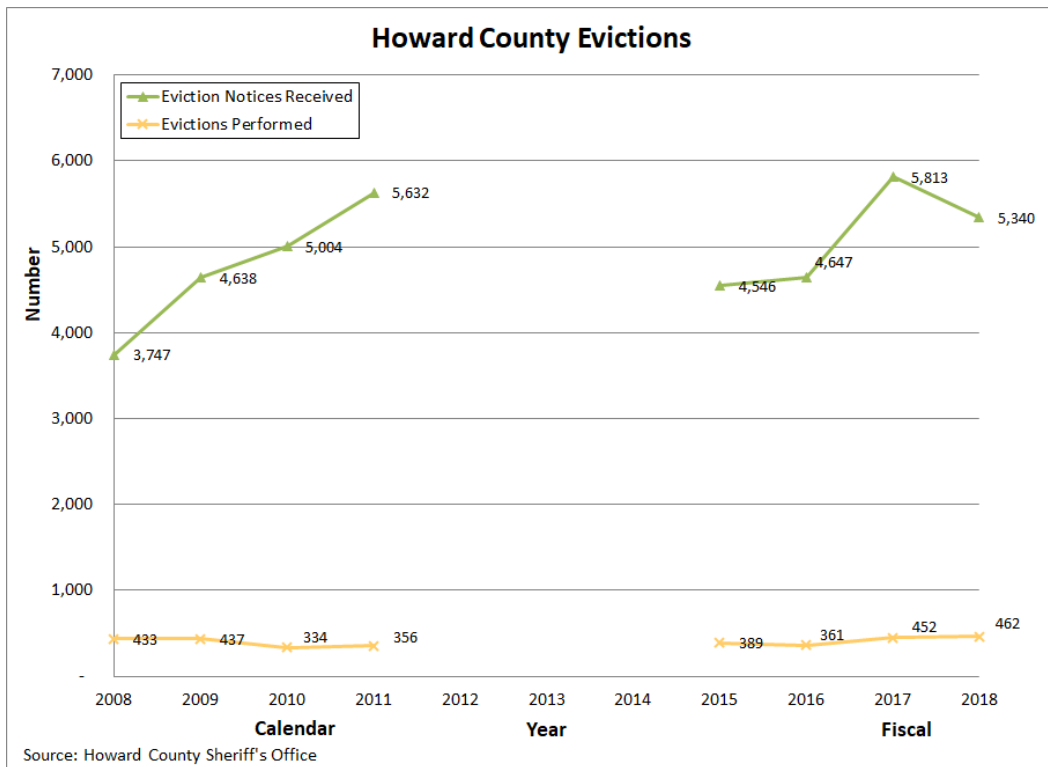
Eviction Filings and Evictions

Eviction causes a family to lose its home. They 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 housing in a safe neighborhood 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 make mistakes at work and lose their job. 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.¹

ACS uses both eviction filings issued by the Howard County District Court and actual evictions carried out (performed) by the Sheriff's Department 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; many also are related to other lease violations.

There were 462 evictions in FY2018, similar to the number in FY2017 and higher than the previous peak of 437 in 2009. (Figure 5) In addition, eviction notices fell by 8% between 2017 and 2018. However, after lower numbers of eviction notices in 2015 and 2016, eviction notices were similar to the level in 2011.

Figure 5

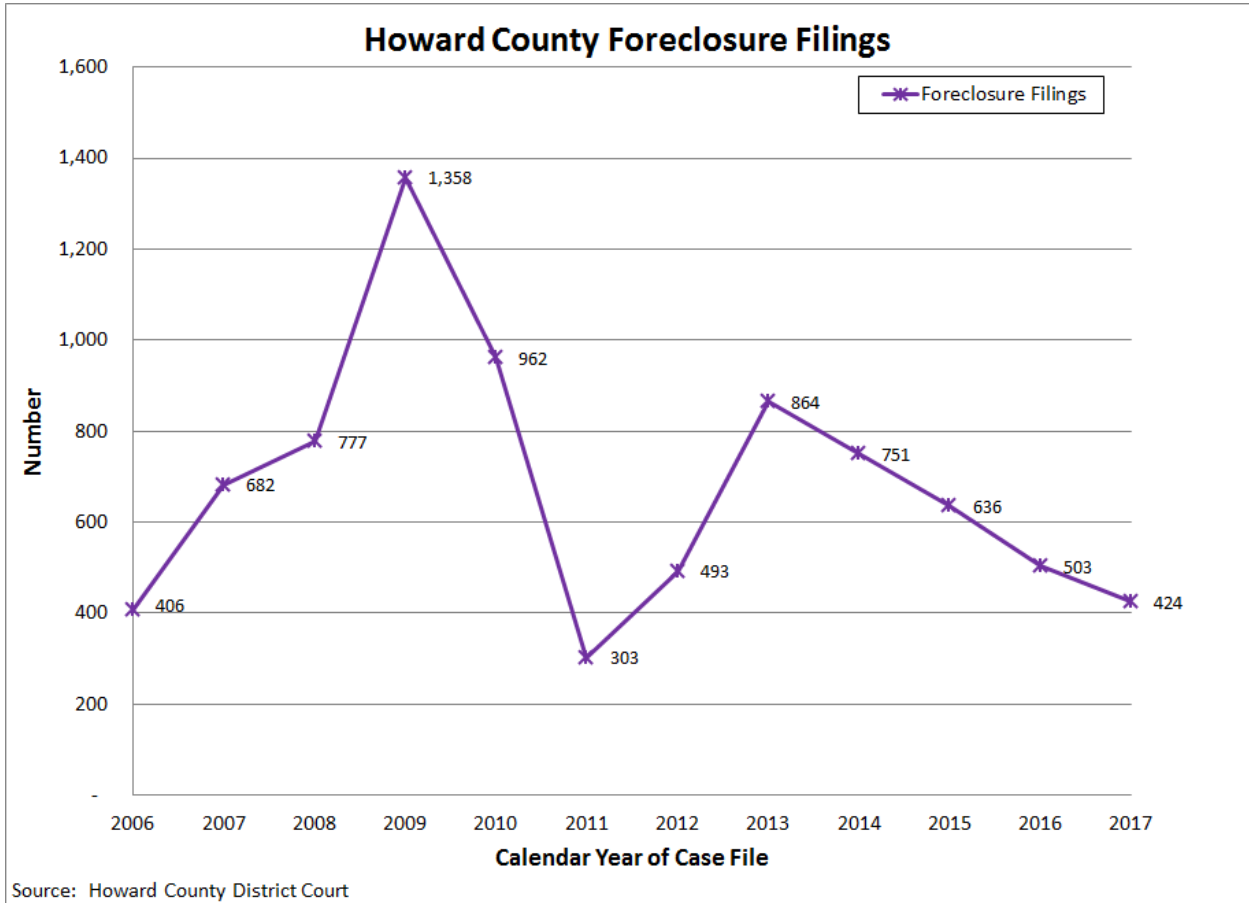


¹ Adapted from Eviction Lab Q&A, evictionlab.org

Foreclosure Filings

Foreclosure filings are an indicator of homeowners who are falling behind on their mortgage payments. Not all filings result in actual foreclosures. After a sharp increase leading up to more than 1,300 foreclosure filings in 2009, filings fell to about 303 in 2011. Figure 6 shows that after sharp increases in 2011 and 2012, foreclosure filings decreased steadily beginning in 2013. There were 399 foreclosure filings in FY18, indicating that this decline is continuing.

Figure 6



Rental Housing Gap

The Howard County Housing Commission reported in 2014 that 9,900 renter households (33% of all Howard County renter households) have incomes below \$50,000. As noted in Table 4, there are only 3,247 units in the county with rents affordable to that population, leaving a shortage of 6,653 affordable housing units. The greatest shortage of rental units is for renters earning 30-60% of median income.

Table 4: Measuring Howard County Rental Housing Need

| | |
|----------------------------------------------------------------------|-------|
| Renter Households Making < \$50,000 *33% of all renter households | 9,900 |
| Rental Units with affordable rents | 3,247 |
| Affordable Units Needed | 6,653 |

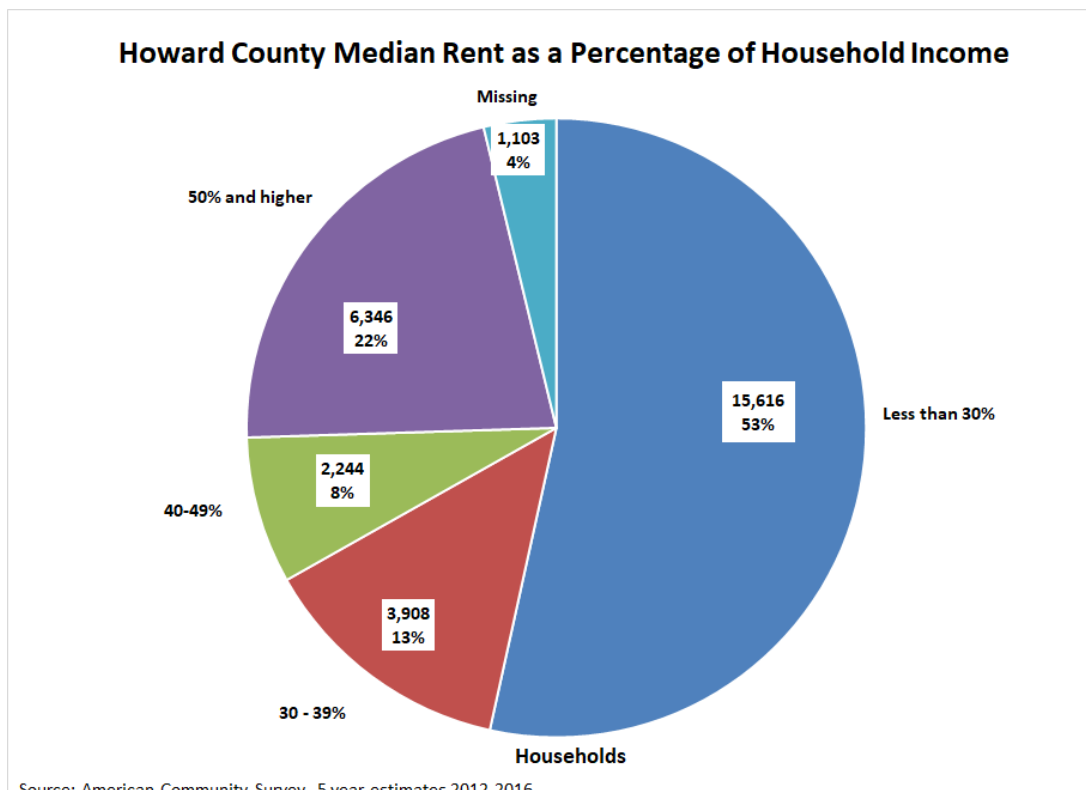
Source: Real Property Research Group, 2014 Howard County Rental Survey Summary of Findings

Rent Burden

The U.S. Department of Housing and Urban Development (HUD) defines cost-burdened families as those “who pay more than 30 percent of their income for **housing**” and “may have difficulty affording necessities such as food, clothing, transportation, and medical care.” Severe rent **burden** is defined as paying more than 50 percent of one’s income on rent.

According to the American Community Survey 5-year estimates (combining 2012-2016), almost half of the rental households in Howard County, 47%, are cost-burdened by their rent, and 22% are living with severe rent burden (Figure 7). Equivalent numbers statewide are 53% and 24%. Please note that these numbers are based on a sample and should not be viewed as exact counts or percentages.

Figure 7



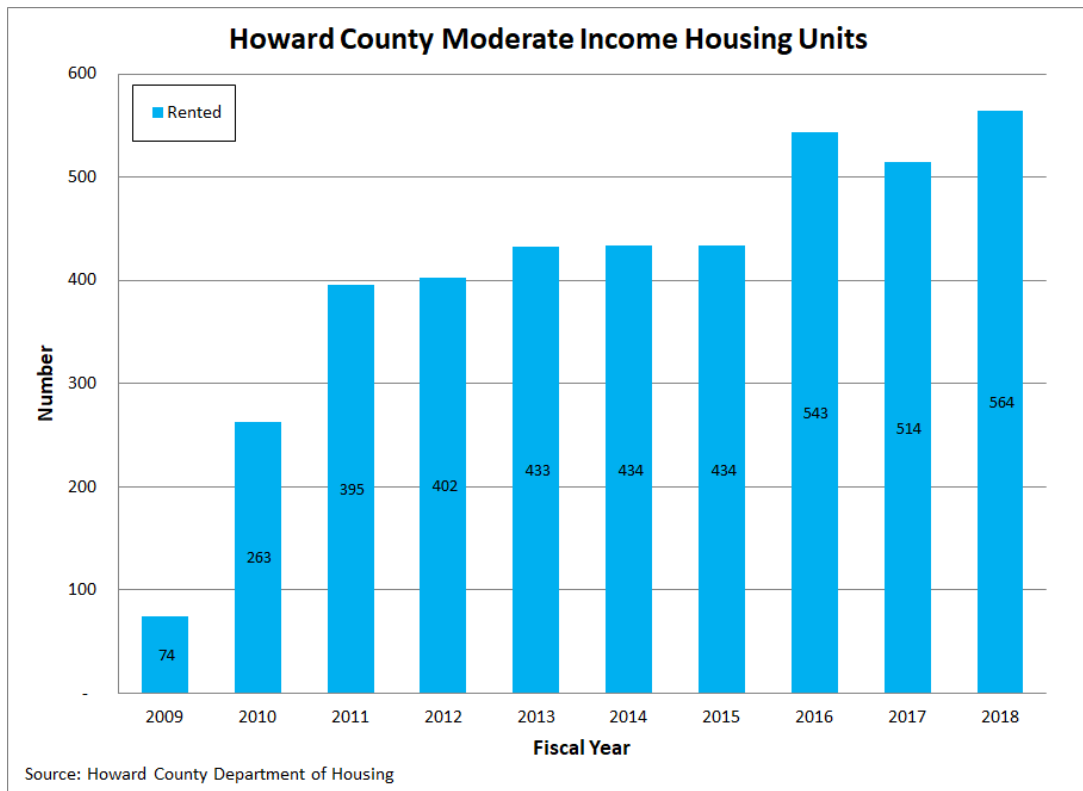
(2) Housing Availability

Moderate Income Housing Units

The Howard County Moderate Income Housing Unit (MIHU) program, administered by the Department of Housing and Community Development (DHCD), requires developers of new housing in specific zoning districts to sell or rent a portion (generally 10-15%) of the dwelling units to households of moderate income. MIHUs are rented at prices affordable to low income households. Any person or family can apply to rent an MIHU, provided that their household income does not exceed the program eligibility requirements (\$30,000-\$60,000).

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. (Figure 8)

Figure 8

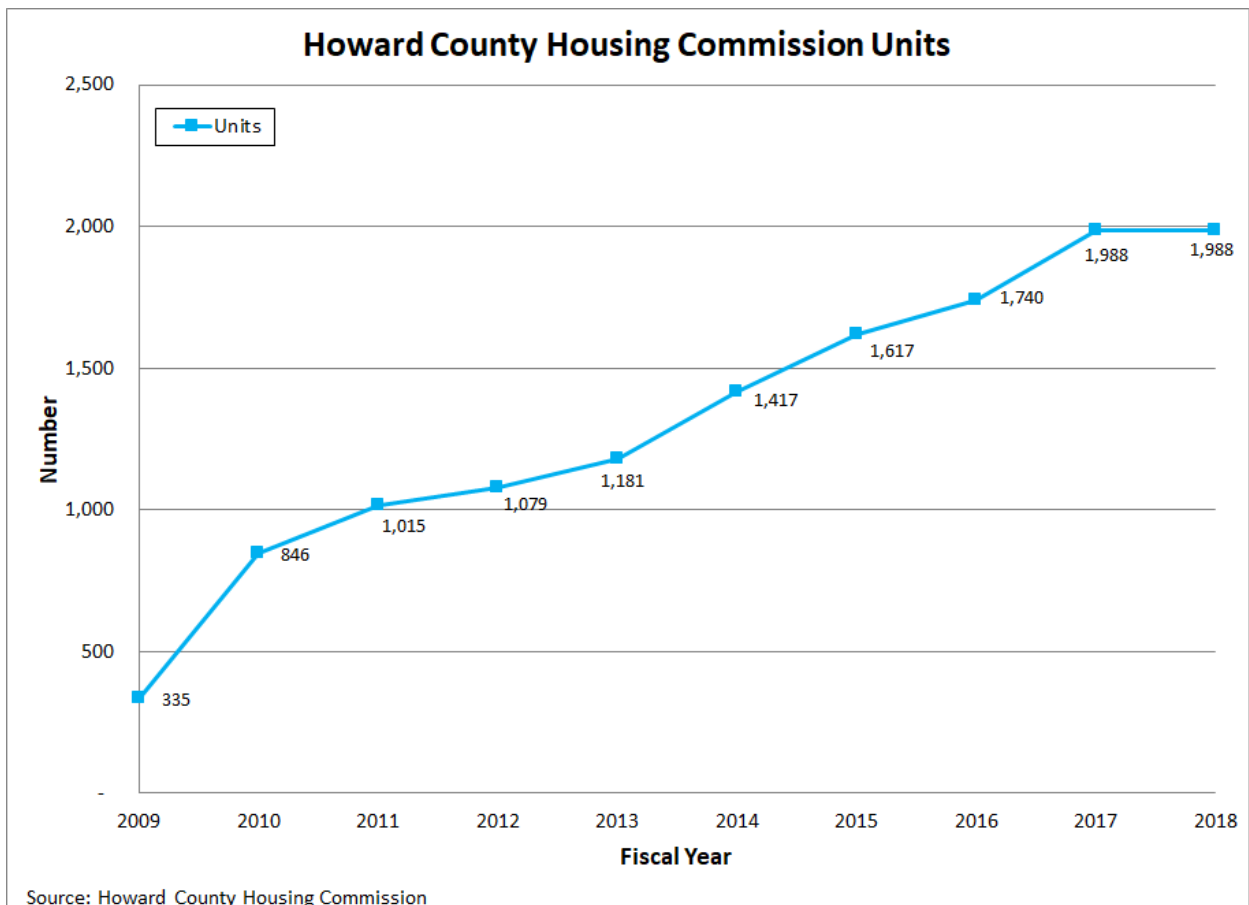


Housing Commission Scattered Site Housing Units

The Howard County Housing Commission (HCHC) is a nonprofit that serves as the county’s public housing authority for the purpose of developing and managing housing resources for low- and moderate-income people who live or work in Howard County. The Commission also owns, manages and maintains residential properties and develops affordable housing opportunities through partnerships with developers or land acquisition for development. The Commission directly subsidizes the rents at several communities in its portfolio and operates the Housing Choice Voucher Program.

After increasing by more than 100 units per year between 2013 and 2017, no additional HCHC units were added during 2018. The number of units remained steady at 1,988. (Figure 9)

Figure 9



(3) Housing Assistance – Subsidies

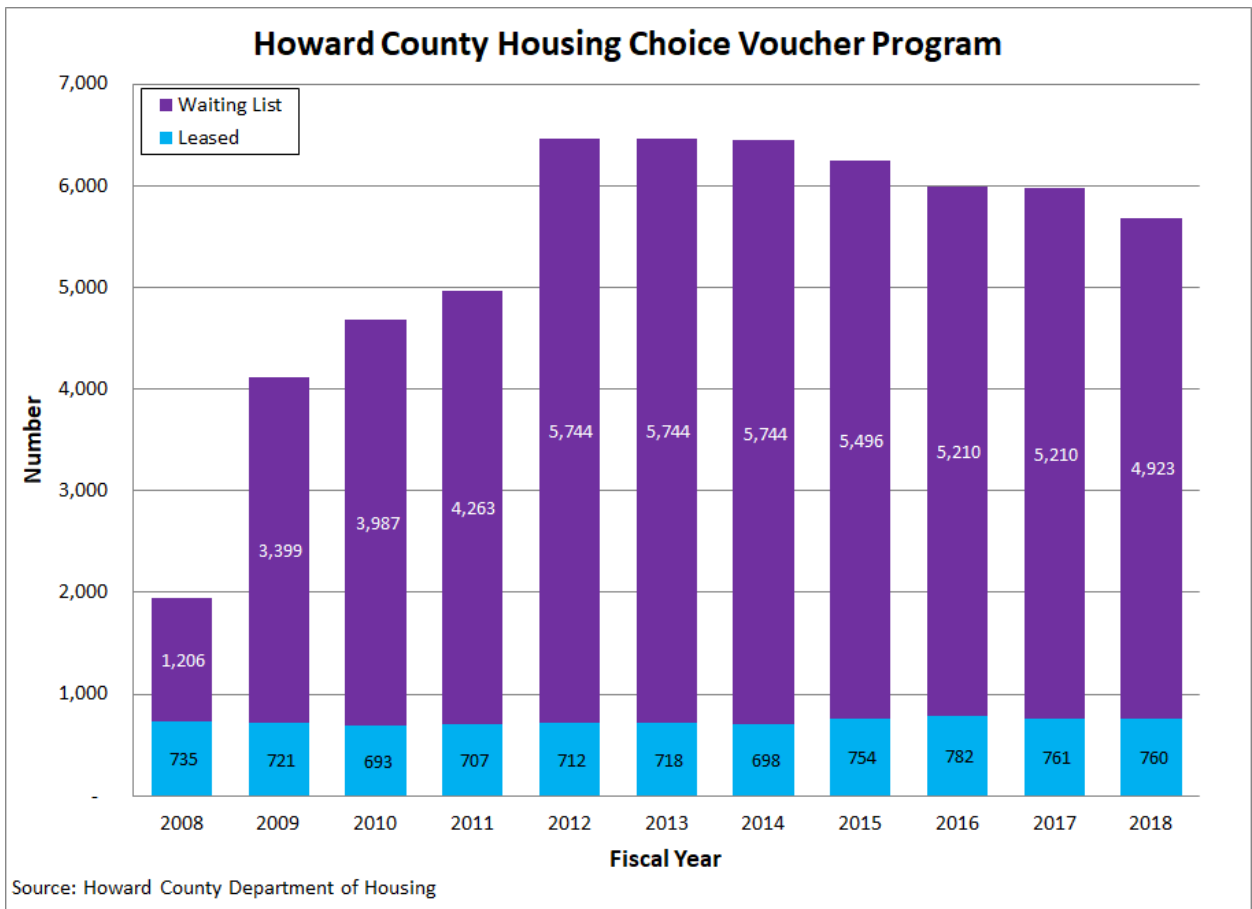
Housing Choice Voucher Program

Federally funded Housing Choice (formerly Section 8) vouchers are administered by the Howard County Housing Commission (HCHC). Eligibility depends on a number of factors, but for the most part households eligible for these vouchers have incomes lower than \$65,000.

Due to the longstanding high demand and lack of availability of affordable housing units for low-income households in Howard County and the static number of Housing Choice vouchers available, the number of people on the waiting list is used as an indicator of need for affordable housing. Between 2008 and 2011, the waiting list more than tripled to 4,263. In 2012, the list increased to 5,744 and was closed. In 2016, the waiting list was 4,923.

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. (Figure 10) 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.

Figure 10



Housing Subsidy Support Program

Howard County's Plan to End Homelessness Housing Subsidy Support Program (HSSP) vouchers to households identified by the Coordinated System of Homeless Services (CSHS). These vouchers are administered by the Howard County Department of Community Resources and Services (DCRS) and provided to individuals who may be, for example, physically or intellectually disabled 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 19 HSSP vouchers, an increase of 3 over 2017.

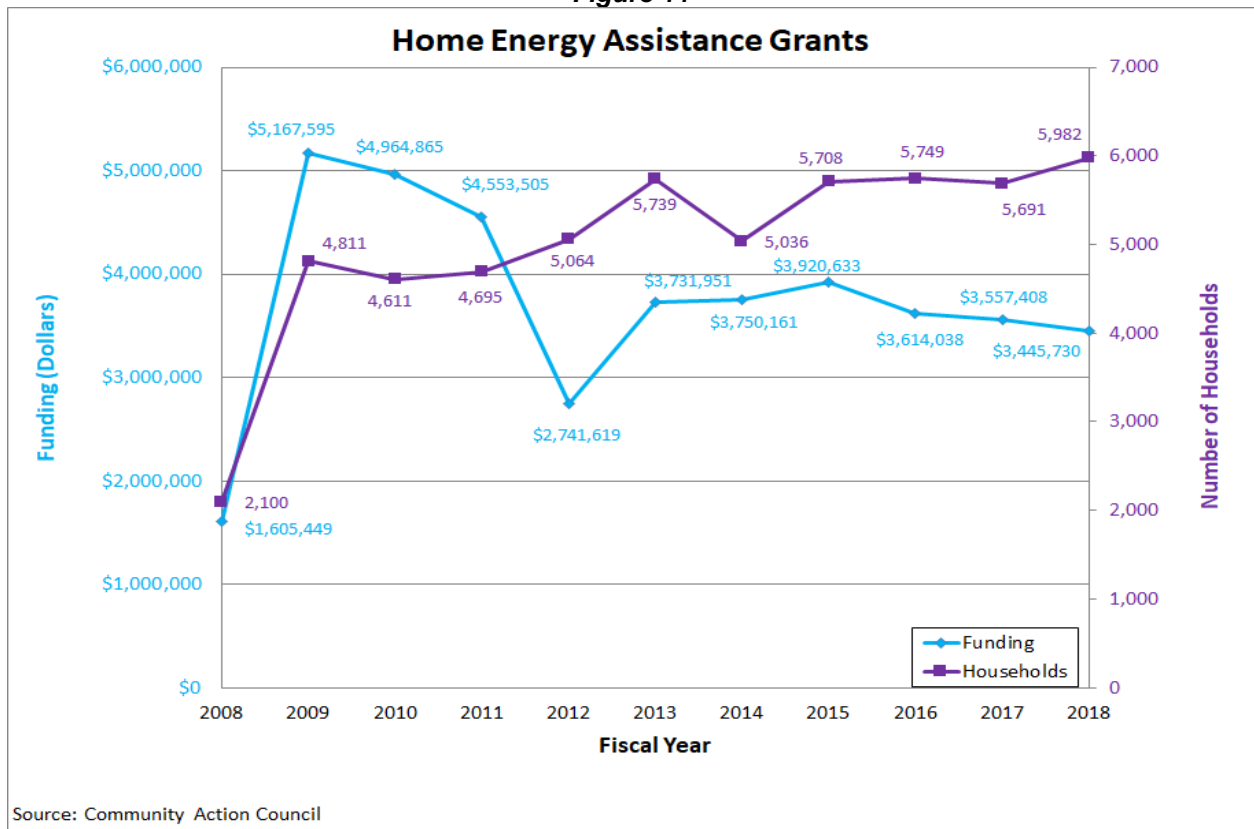
(4) Other Housing Assistance

Home Energy Assistance

An indicator of challenges to self-sufficiency in the county is the number of people receiving Home Energy Assistance. The seasonal spikes in energy costs, as well as limited weatherization resources, can significantly affect families' budgeted resources requiring them to apply for the Home Energy Assistance Program. Community Action Council of Howard County provides utility assistance to households in imminent danger of utility cut-off in partnership with the Fuel Fund of Maryland, BGE, Office of Home Energy Programs and others. The income limit for eligibility is \$48,600 for a family of four and \$40,320 for a family of three. Philanthropic energy assistance support is also provided by other nonprofits and congregations in the County.

In 2018, 5,982 households received assistance that totaled \$3,445,730. As a result of increases in the number of households served and decreases in funding since 2014, the number of dollars per household served in 2018 was \$576, \$169 lower than in 2014. (Figure 11)

Figure 11

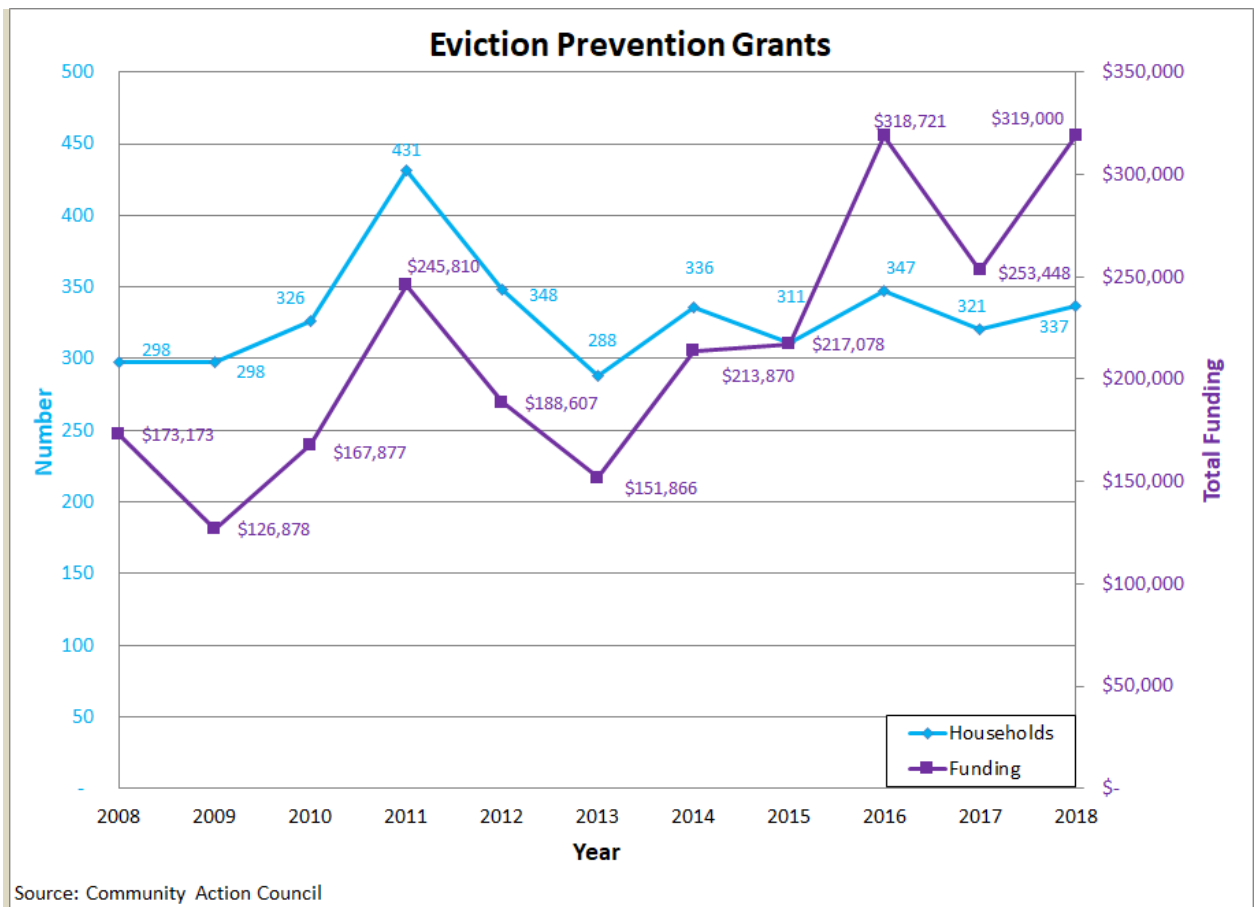


Eviction Prevention Assistance

Eviction prevention assistance offered through Community Action Council of Howard County to low-income residents consists of one-time financial grants: assistance with paying the first month’s rent when an individual or family is moving into a new home, with paying one month’s rent past due, or with other housing emergencies. The income limit for eligibility is \$47,450 for a family of four and \$42,750 for a family of three. Typically, funds for the program run out in the fall. Philanthropic support for eviction prevention is also provided by other nonprofits and congregations in the County.

The number of grants has fluctuated between 337 and 311 for the past four years. The funding increases in 2016 and 2018 reflect funding for an additional rental assistance program for Head Start participants that is irregularly funded.

Figure 12



Food Indicators

Supplemental Nutrition Assistance Program (SNAP)

SNAP (formerly Food Supplement Program, FSP) is available for eligible participants to purchase food with allotment amounts based on income and family size.

For both households and individuals, the number of 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 1,6872 individuals in 8,185 households that received assistance through SNAP. The drop from 2016 to 2018 was 10% for households and 12% for individuals. (Figure 13)

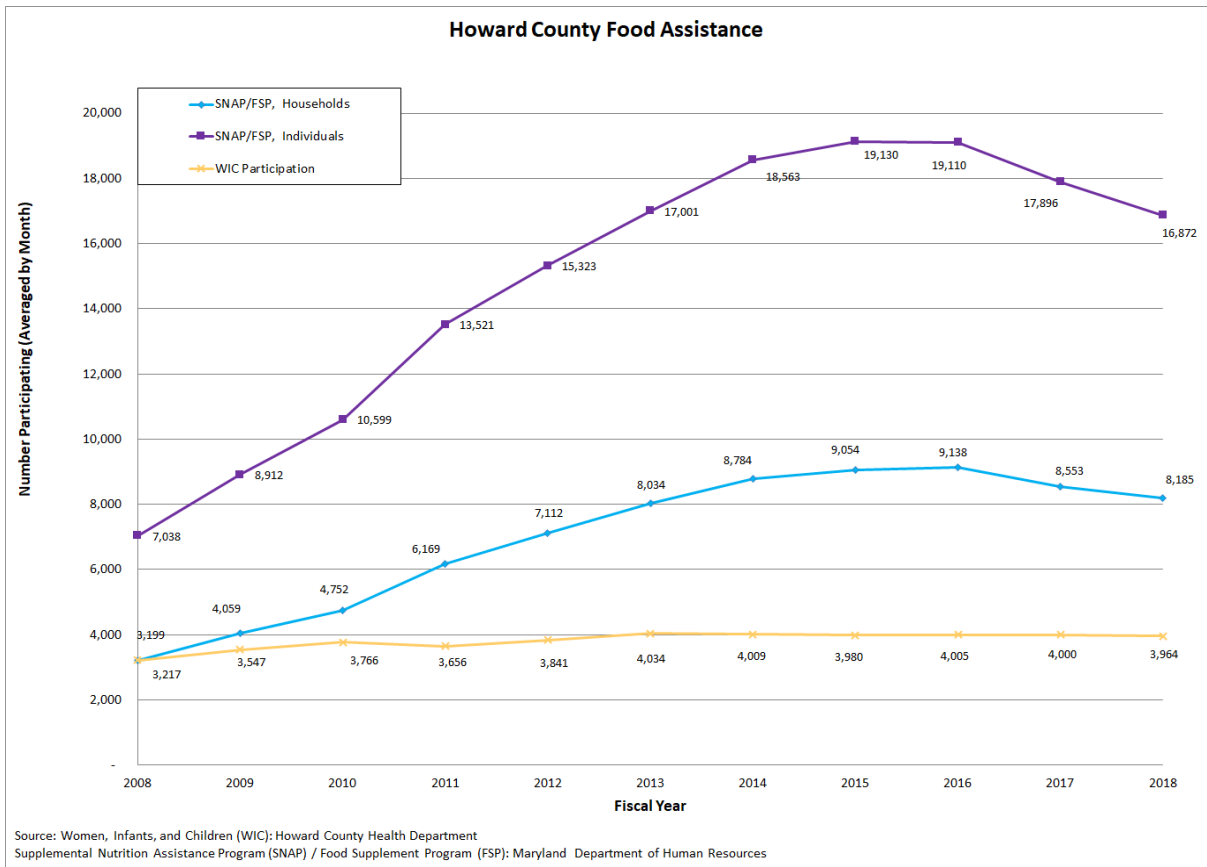
Although county-wide, 71% of those eligible receive SNAP benefits, only 37% of those eligible who are ages 60-69 receive the benefits and 43% of those who are 70 and older, according to the Maryland Department of Human Services SNAP Outreach Guidelines for FFY2019 – FFY202 (based on 2014-2015 data).

Women, Infants and Children (WIC) Program

The WIC nutrition program provides vouchers for specific nutritious foods for pregnant and nursing mothers as well as infants and children up to age five. WIC vouchers may only be used for nutritious foods such as baby formula, milk, eggs, cheese, whole wheat bread and cereals.

Between 2008 and 2013, there was a 29% increase in the number of WIC participants. Since 2013, the number has been stable at about 4,000. (Figure 13)

Figure 13



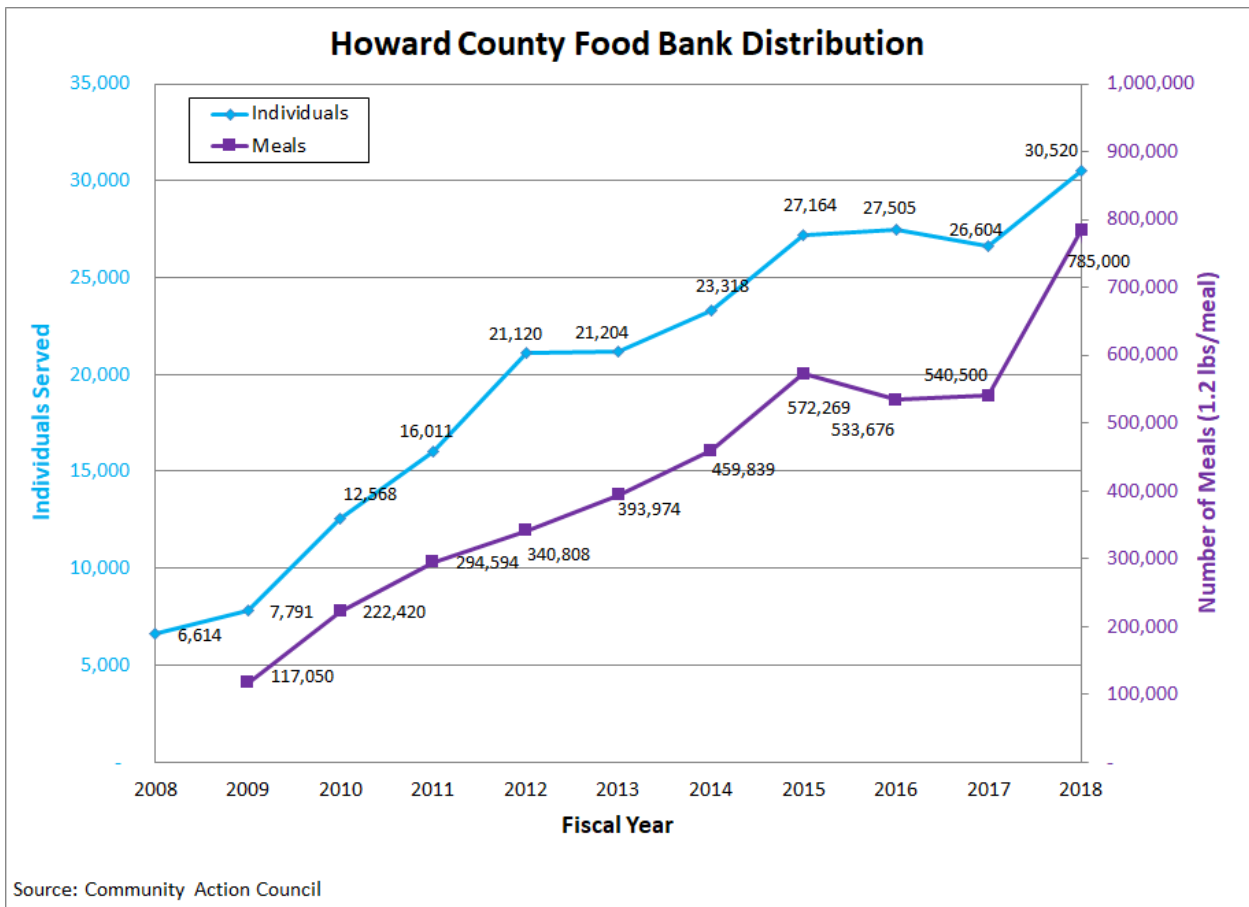
Howard County Food Bank Distribution

The Howard County Food Bank provides food to Howard County residents in need. Households may visit the Food Bank multiple times, but only once each month, and the amount of food allowed is intended to be enough for 3-4 meals. To be eligible to shop as the Food Bank, the income limit is \$36,900 for a family of four and \$30,636 for a family of three. In addition to funding from government sources, the Food Bank is supported by donations from individuals, groups, community food drives, as well as partnerships with food stores. In 2018, the number of individuals who received food jumped from 26,604 to 30,520, a 15% increase. (Figure 14)

Based on a Feeding America best practice ratio of 1.2 pounds of food per meal, in 2018 Howard County families relied on the Food Bank for the equivalent of 785,000 meals, a 45% increase over last year. (Figure 14) These large increases may be related to the opening of the new, larger facility in early 2017 that offers a grocery-store shopping experience. Most food banks use what is termed a “grab and go” model with the recipients receiving pre-packaged bags of food.

In addition, while data are not available, households utilized food pantries at Howard Community College and many local congregations and other pantry sources across the community.

Figure 14



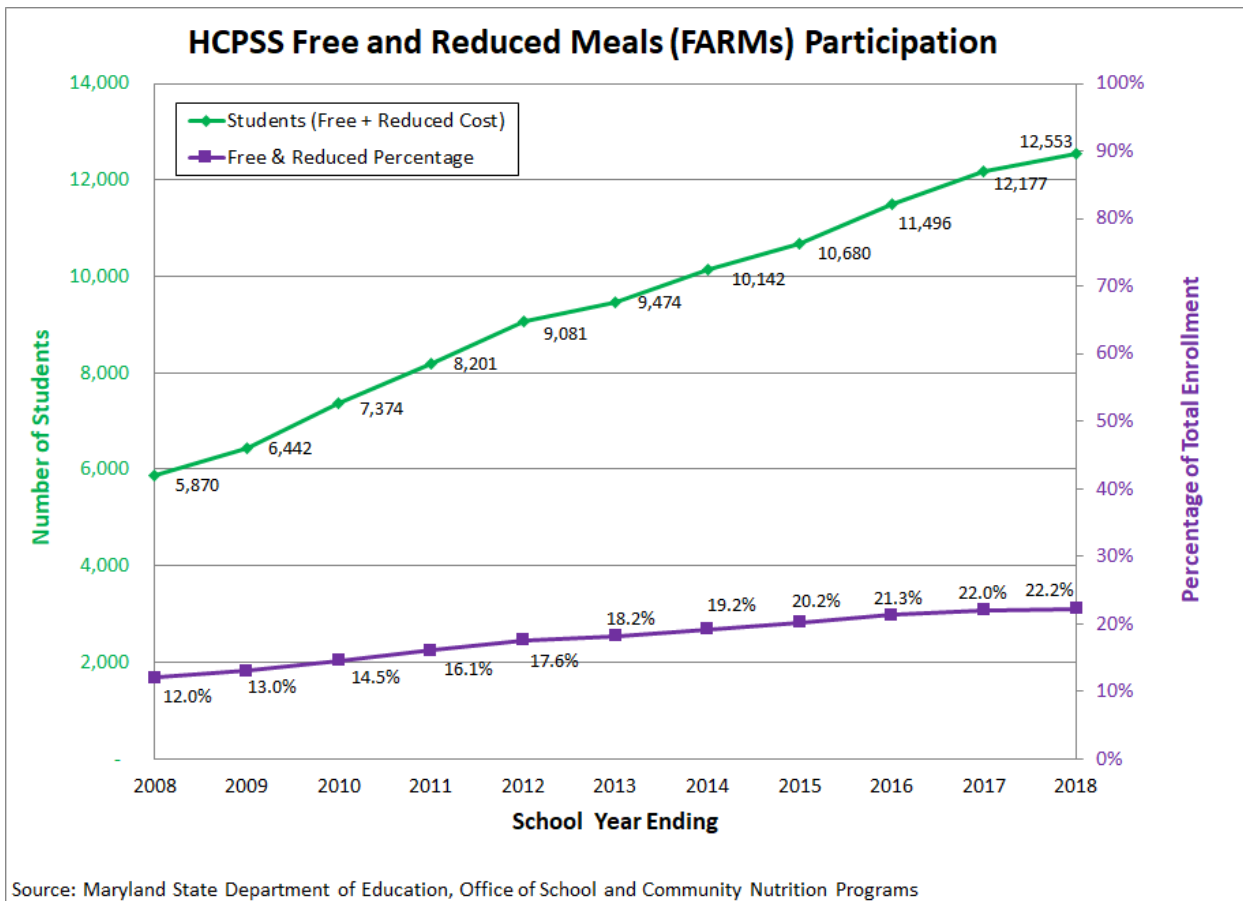
Free and Reduced Meals (FARMs)

The Free and Reduced Meals (FARMs) program provides nutritious breakfasts and lunches to eligible children enrolled in Howard County schools. Income requirements for eligibility vary by household size. As an example, a student living in a four-person household in 2017-18 was eligible for Free Meals if the household income was \$31,980 (130% of Federal poverty level) or below and Reduced Price Meals if the household income was up to \$45,510 (185% of Federal poverty level). For a family of three, these numbers are \$26,546 and \$37,777.

The number of HCPSS students receiving FARMs has more than doubled since 2007-2008, with increases each year. Although some of this increase may be the result of growth in enrollment, the percent of students who received FARMs is also increasing. This is likely due to multiple factors including outreach by HSPSS and improvements in the quality of the meals.

During the 2017-18 school year, 22% of HCPSS students – 12,553 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 his or her classroom. (Figure 15)

Figure 15



Food Insecurity

Food security for a household is defined by the U.S. Department of Agriculture to mean access by all members at all times to enough food for an active, healthy life. Food security includes at a minimum:

- The ready availability of nutritionally adequate and safe foods
- Assured ability to acquire acceptable foods in socially acceptable ways (that is, without resorting to emergency food supplies, scavenging, stealing, or other coping strategies).

Food insecurity, therefore, is the limited or uncertain availability of nutritionally adequate and safe foods or limited or uncertain ability to acquire acceptable foods in socially acceptable ways.

In 2016, Howard County had about 20,400 food insecure individuals, including 8,570 food insecure children, according to Feeding America. More than half (53%) are above the income threshold for the SNAP program (200% of Federal poverty level).

Child Care Indicators

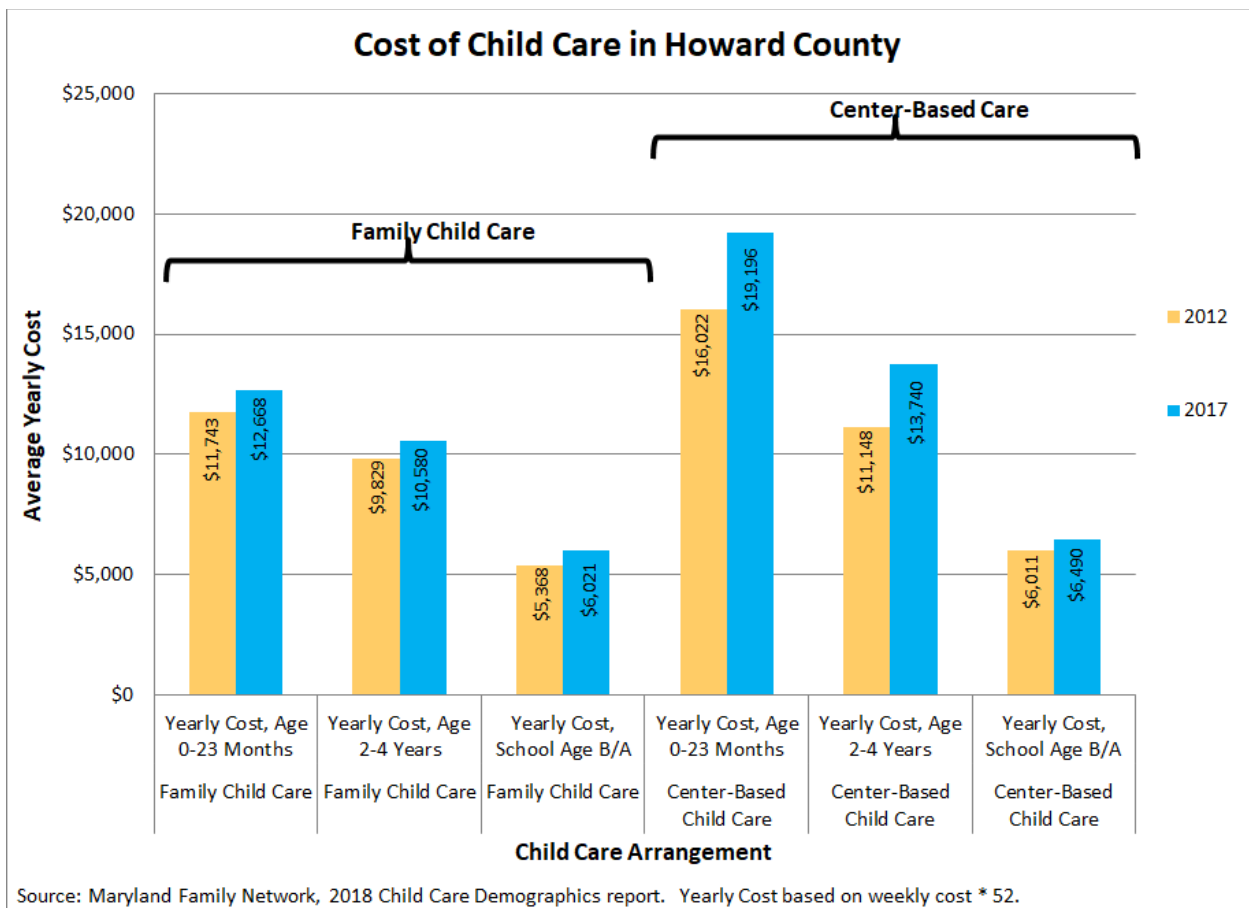
Child Care Costs

Child care is a major expense for families of young children and typically is among the top three largest household expenses.

Center-based child care costs increased 20% for infants and 24% for 2-4-year-olds between 2012 and 2017. Costs for center-based before- and after-school care and family child care for all age groups increased slightly. (Figure 16)

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. Center-based child care is about 50% more expensive than family care for infants, but the cost difference declines as children get older.

Figure 16



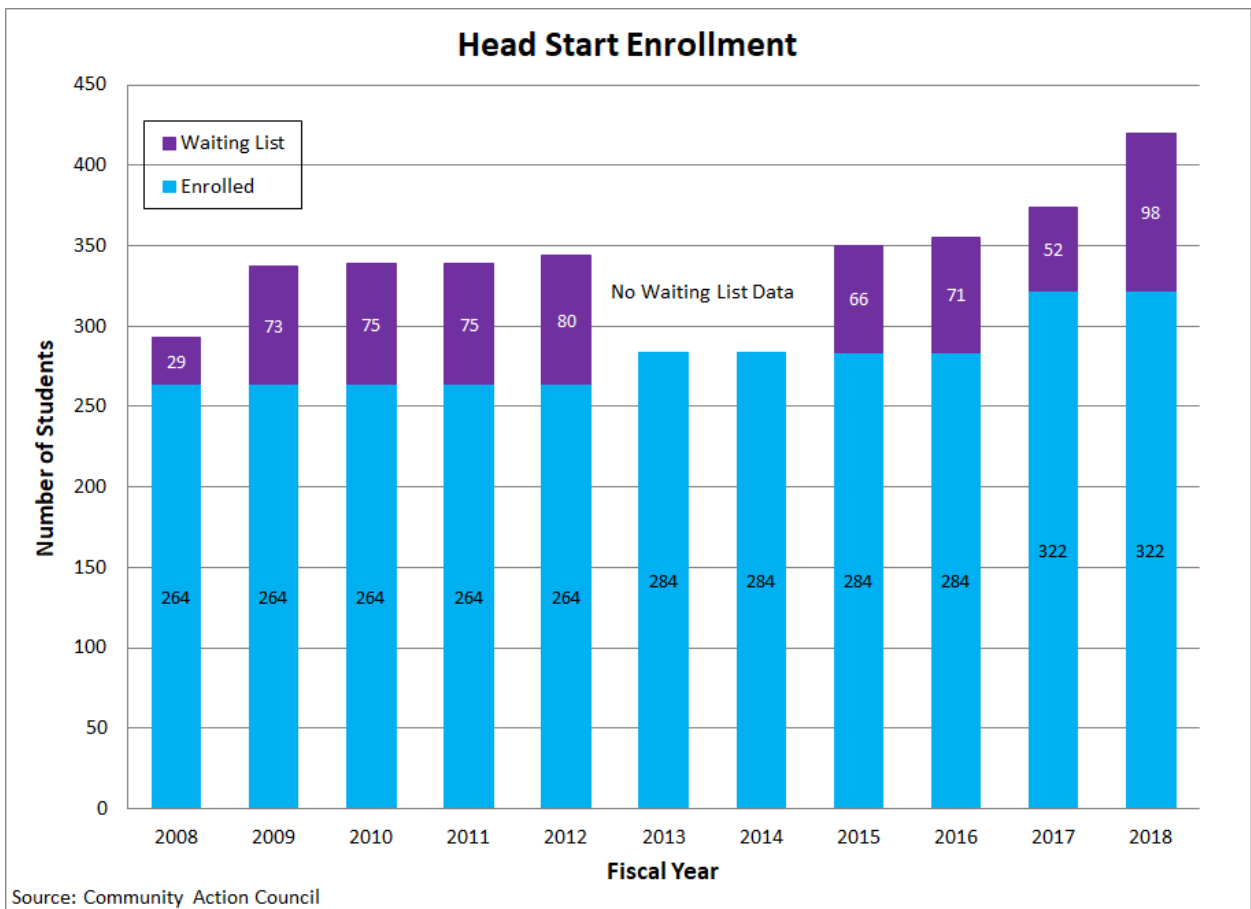
Head Start Eligibility and Enrollment

Head Start provides comprehensive school readiness services to children living in families whose income is at the Federal poverty level. In addition to pre-school, Head Start provides family engagement services, speech & language therapy, mental health consulting, hearing & vision screening, nutritional counseling, and limited transportation.

In Howard County, Head Start serves 3- and 4-year-olds. Currently, Howard County does not have the Early Head Start program that would provide services to pregnant women, infants, and toddlers.

Head Start enrollment is fixed by funding limitations. Enrollment was increased from 284 to 322 in 2017 (2016-17 school year). The waiting list grew to 98 in 2018 from 52 in 2017, which may indicate that the switch to a full-day, full-year schedule in 2015-16 has made the program more attractive to families. (Figure 17)

Figure 17

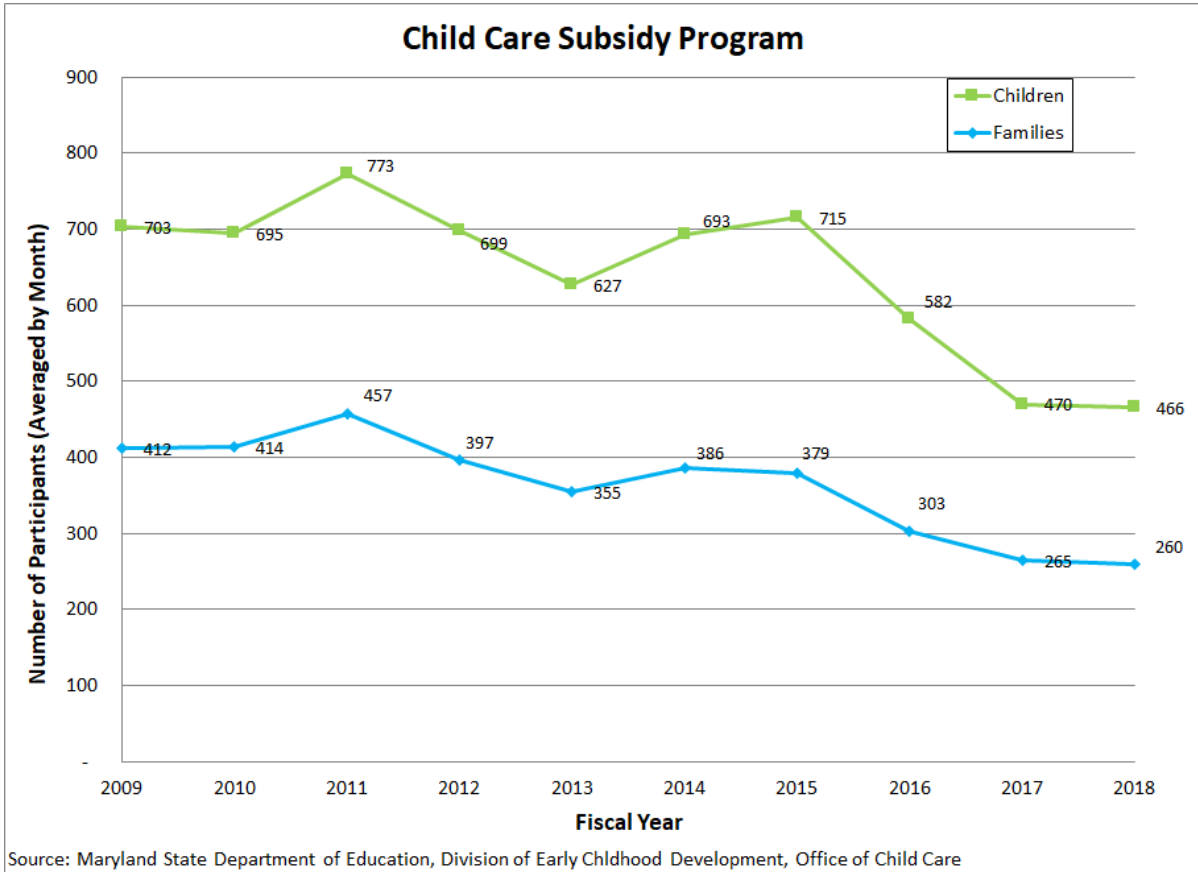


Child Care Subsidies

The Maryland Child Care Subsidy Program provides financial assistance with child care costs to eligible working families through the Howard County Department of Social Services.

The number of families and children receiving child care subsidies 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. (Figure 18)

Figure 18



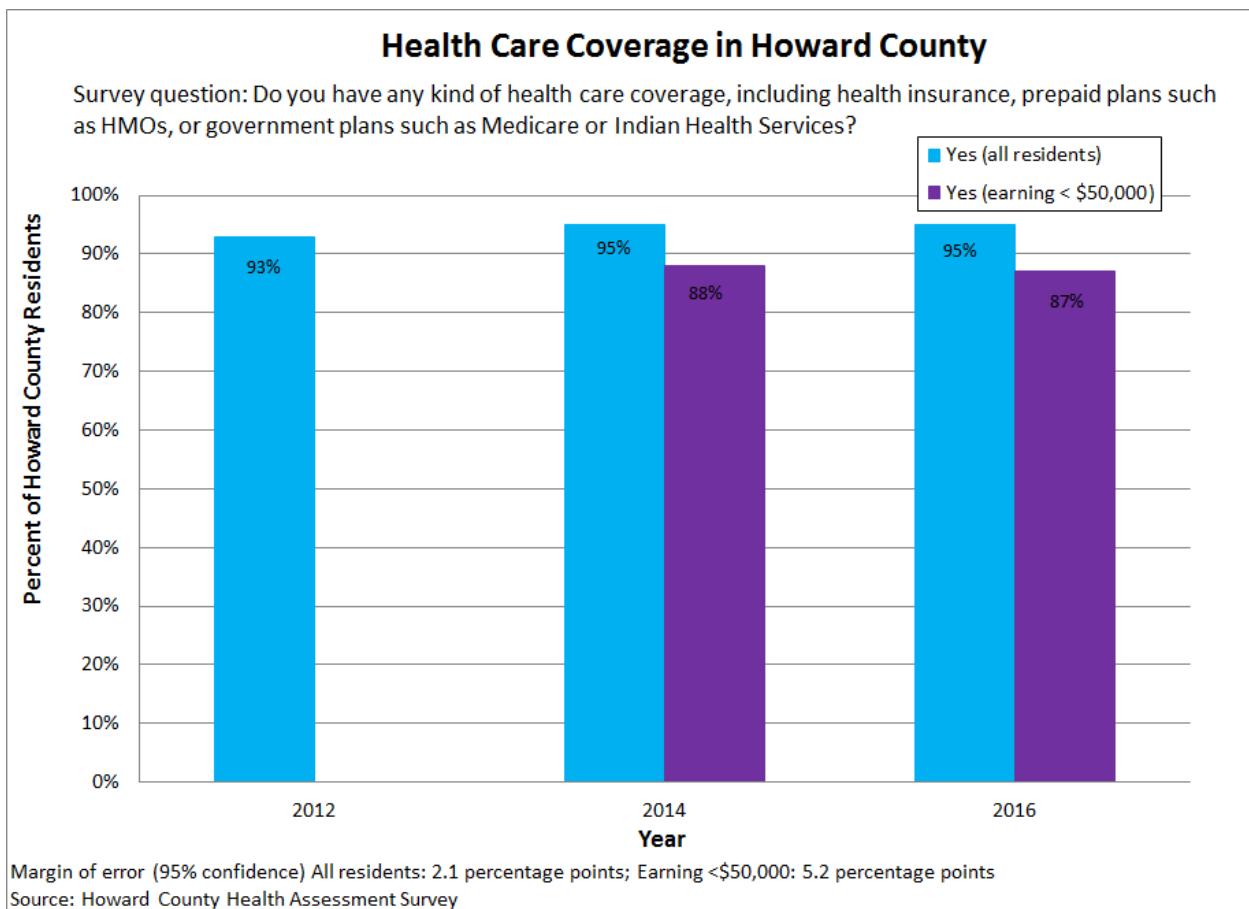
Health Care Indicators

Health Care Coverage

Having quality, affordable health care coverage is vital to improved and sustained good health and financial stability. The Howard County Health Assessment Survey has been conducted each two years since 2012. It is a random telephone survey of 2,000 Howard County residents.

Figure 19 shows that 95% of Howard County adult residents had health care coverage in 2016. However, only 87% of those earning less than \$50,000 per year had coverage. See Appendix B for additional information about the survey.

Figure 19



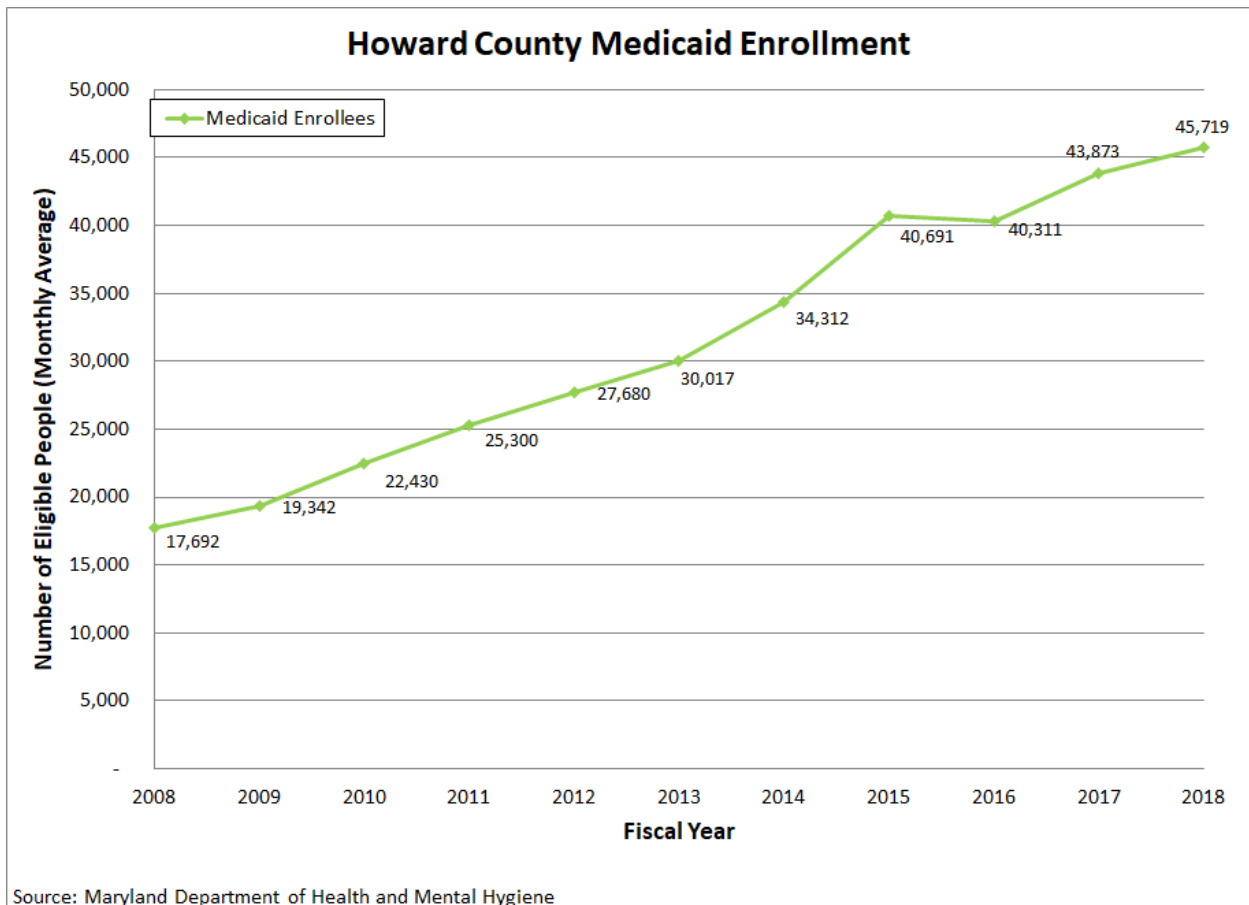
Medicaid Enrollment

Medicaid provides health coverage to families and individuals with limited resources. It includes people who are aged, blind or disabled and 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 MCOs and those who receive benefits on a fee-for-service basis, including those in nursing homes.

Medicaid eligibility requirements have changed substantially in Maryland in recent years due to state and federal efforts to boost enrollment. Because of the Affordable Care Act, Medicaid now covers more lower-income adults ages 19-24, whether they have children or not. In 2018, a single person could have income of up to \$16,643 per year and qualify for Medicaid; a family of three could make up to \$28,180 per year and qualify.

Figure 20 shows that the number of Medicaid enrollees in Howard County increased by 1,846 during 2018 with a total of 45,719 at the end of FY2018. The rapid jump in 2014 and 2015 is likely due to an increase in the number of parents, children, and single adults covered as a result of the Affordable Care Act (ACA) and local efforts to get eligible residents enrolled. After a flat year in 2016 and an increase of 3,562 in 2017, growth slowed to in 2018. Further, the average yearly growth after ACA (from 2016 to 2018) was 1,676, about two thirds of the average yearly growth before ACA (from 2009 to 2014), which was 2,465.

Figure 20

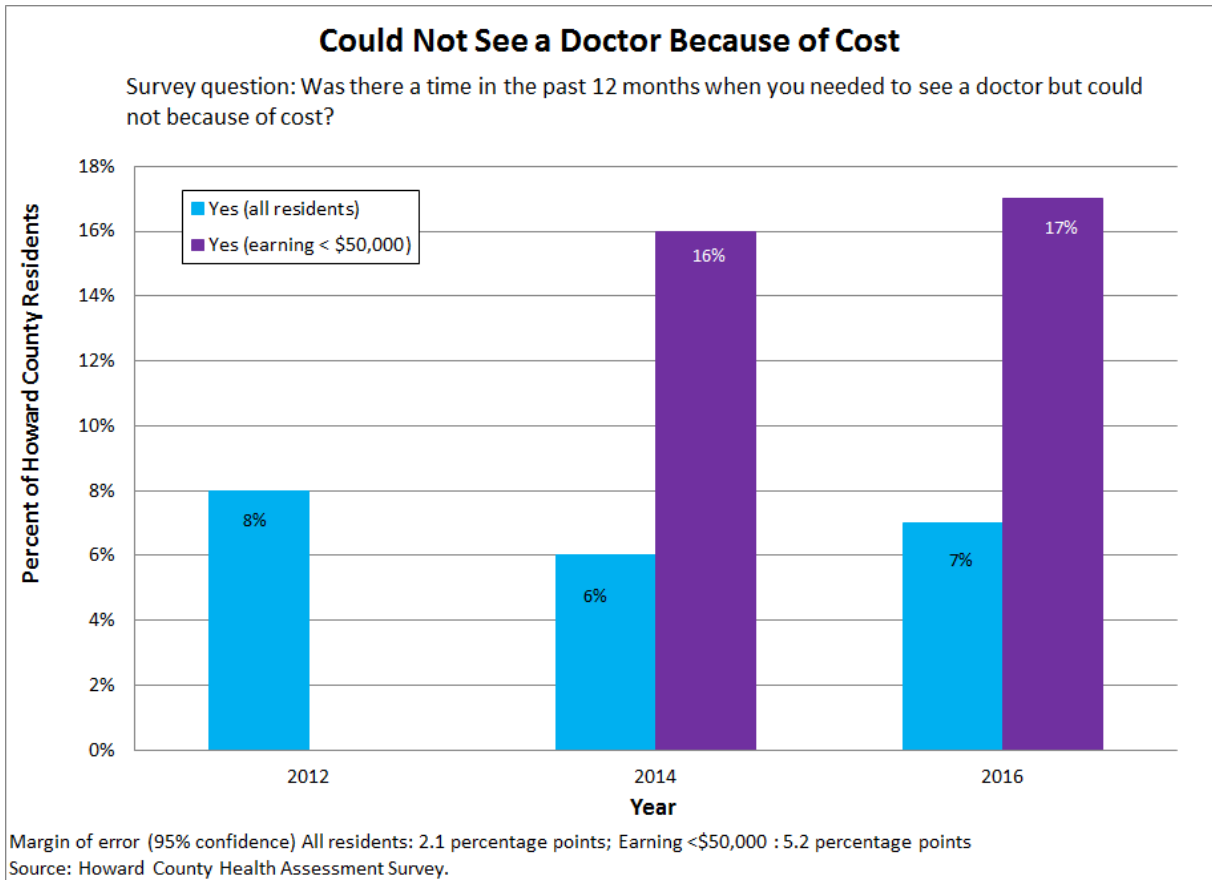


Medical Care Affordability

High and unanticipated medical bills are often cited as among the biggest causes of financial instability. Both those with insurance and those without are often faced with higher medical bills than they might expect. High costs associated with medical care can result in people not getting the health care they need and result in even higher costs later.

The Howard County Health Assessment Survey found that 7% of county residents report that there was a time in the past 12 months when they needed to see a doctor but could not do so because of cost. Among those earning less than \$50,000 per year, 17% reported not being able to see a doctor due to costs in 2016. (Figure 21) Appendix B provides additional information about the survey.

Figure 21

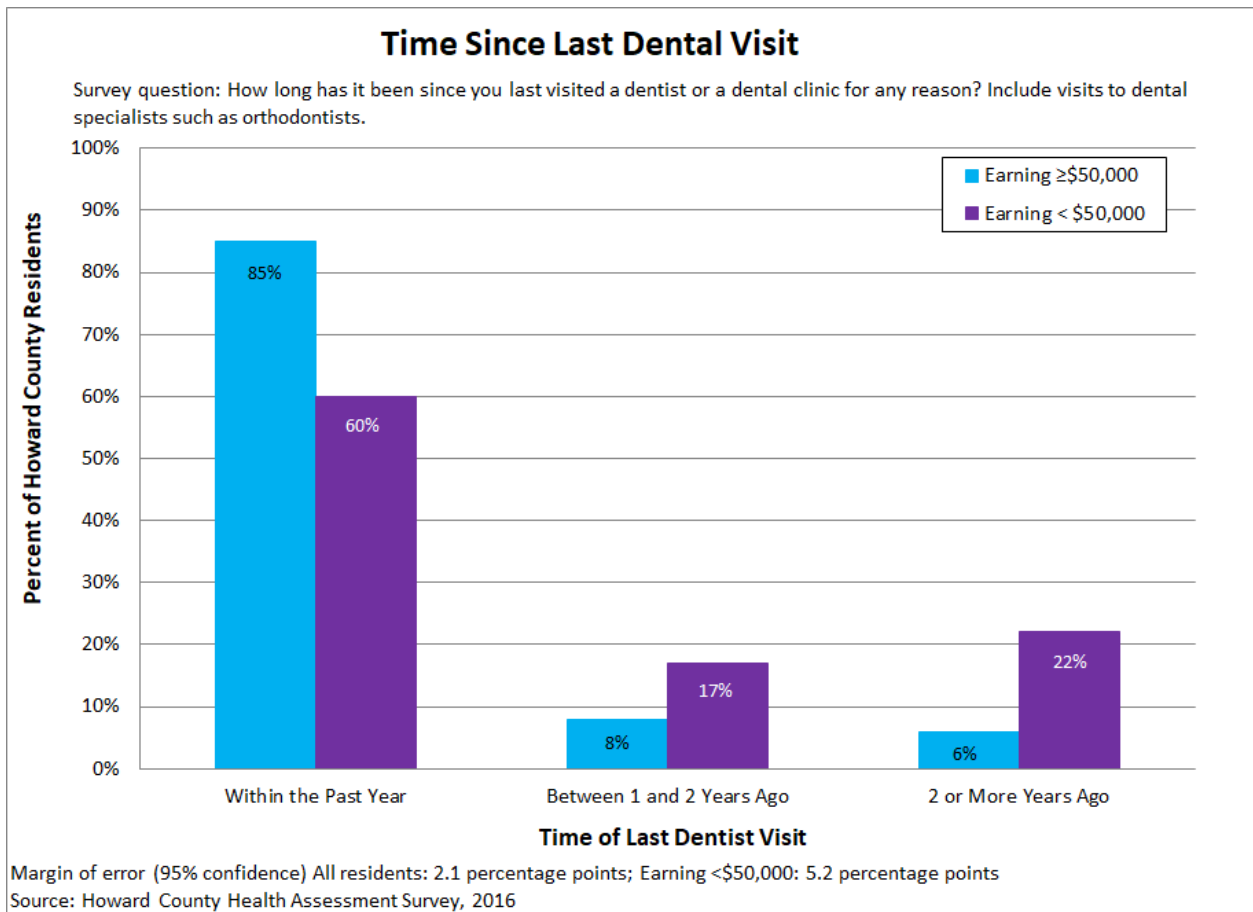


Time Since Last Dental Visit

Limited access to dental care is a barrier to prevention and treatment of oral diseases ranging from cavities to oral cancer. Untreated tooth decay can cause pain, infections, and other problems. Oral health improves a person’s ability to optimally function socially and professionally, and is also essential to overall health.

Residents earning less than \$50,000 or more a year were almost three times more likely not to have seen a dentist in the past year as those earning more than \$50,000 (39% compared to 14%). Among those in the lower-income group, 22% had last visited a dentist more than two years ago, compared to 6% of those earning \$50,000 or more. (Figure 22) See Appendix B for more information about the Howard County Health Assessment Survey.

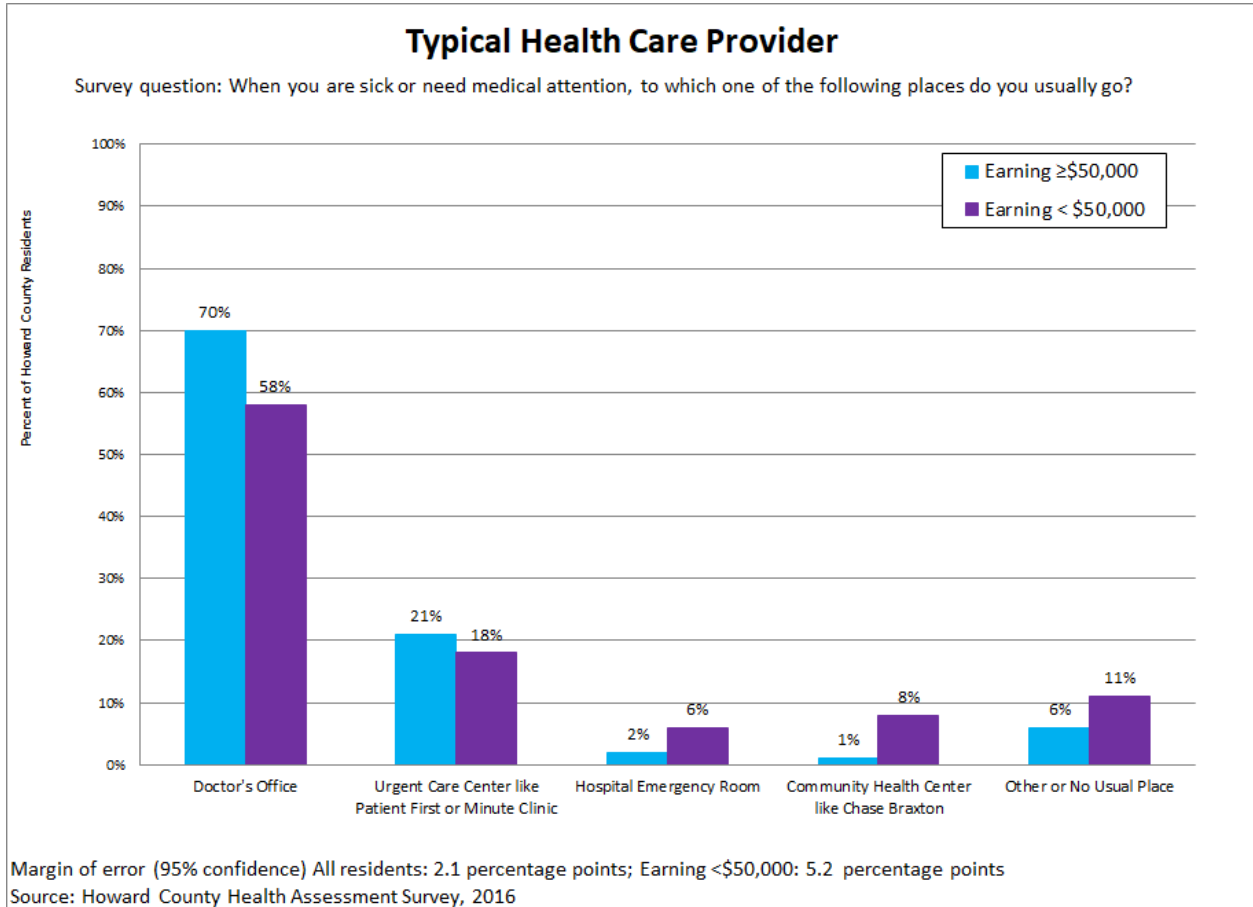
Figure 22



Typical Health Care Provider

Among residents earning less than \$50,000, 58% said they usually go to a doctor’s office, compared to 70% of residents earning \$50,000 or more. Residents in the low-income group are more than four times more likely to go to a hospital emergency room or a community health center than residents earning \$50,000 or more (Figure 23). See Appendix B for more information about the Howard County Health Assessment Survey.

Figure 23

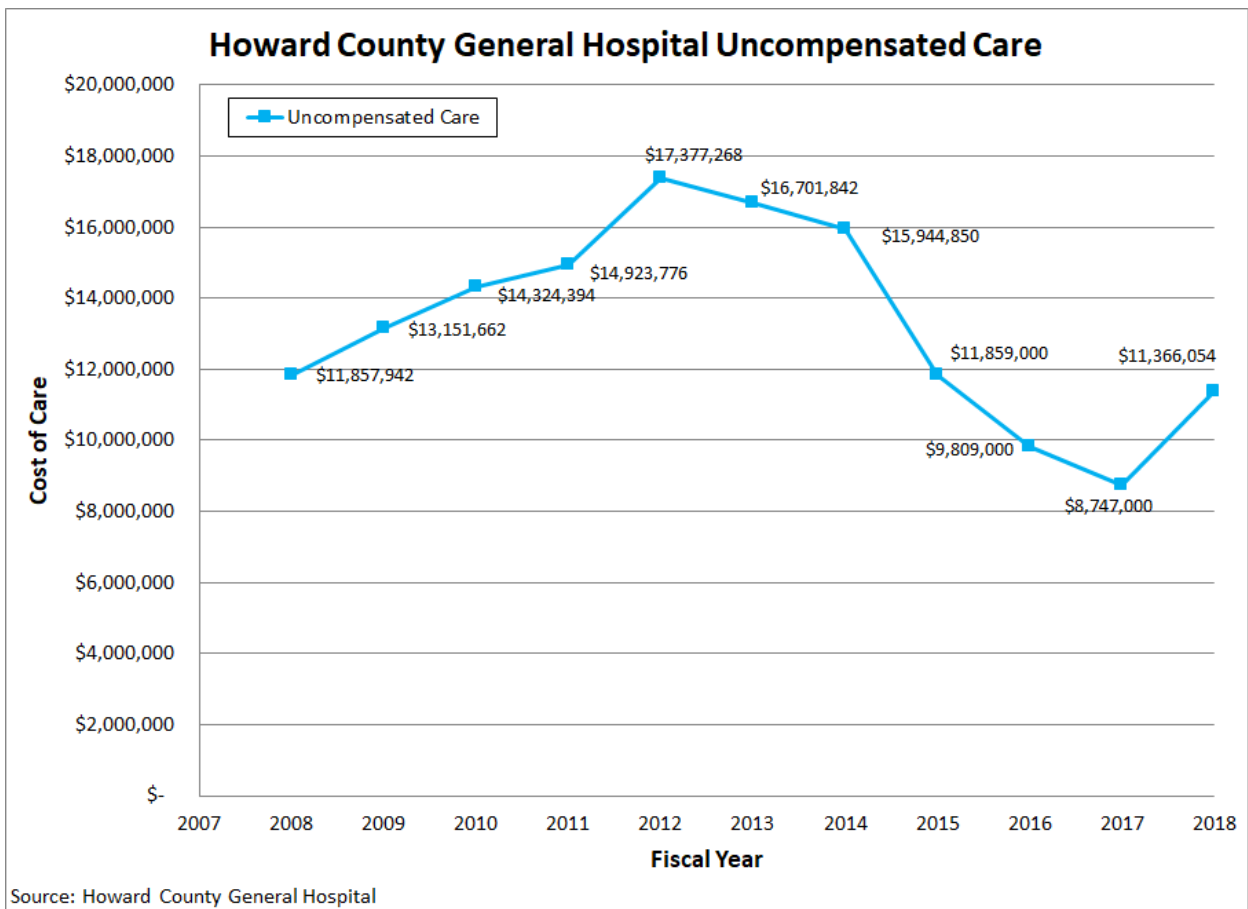


Uncompensated Care

Uncompensated care is medical treatment provided to an individual by the hospital that is not paid for by the patient, government-funded insurance, or a private insurance carrier. The Howard County General Hospital (HCGH) combines the cost of charity care and bad debt expense in the calculation of uncompensated care. 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, and the like. In Maryland, the cost of uncompensated care is spread across the rates of insurance policies and Medicare.

After dropping steadily between 2012 and 2017, the cost of uncompensated care at Howard County General Hospital grew in 2018 to \$11,366,054, a 30% increase for the year. Further, the cost of uncompensated care increased from 2.9% to 3.6% of the hospital's gross revenues. Most of the increase can be attributed to a change in Medicaid policy regarding payment for observation stays which disallows reimbursement for stays longer than 24 hours. This led to the hospital needing to write off a large portion of Medicaid observation stays during FY18. (Figure 24)

Figure 24



Appendix A: Household Income with Margin of Error

All Howard County Households

| 5-year estimates (2012-2016) | | |
|------------------------------|----------------|------------------|
| 2015 Dollars | Households | Margin of error* |
| Less than \$30,000 | 10,532 | 802 |
| \$30,000 to \$59,999 | 13,606 | 852 |
| \$60,000 to \$74,999 | 8,935 | 740 |
| \$75,000 to \$99,999 | 13,938 | 785 |
| \$100,000 to \$199,999 | 41,566 | 1,304 |
| \$200,000 or more | 21,295 | 678 |
| Total | 109,872 | 683 |
| | | |
| | Dollars | |
| Median Income | \$113,800 | \$1,574 |
| 1-year estimate (2016) | | |
| Median Income | \$120,941 | \$5,102 |

Source: U.S. Census Bureau American Community Survey, <http://factfinder.census.gov>.

*The value shown is the 90 percent margin of error. See Appendix B for additional information about how to interpret the margin of error.

Note: 1-year estimates have larger margins of error than 5-year estimates because they are based on a smaller sample.

Howard County Households With Income Under \$60,000

| 5-year estimates (2012-2016) | | |
|------------------------------|------------|------------------|
| 2016 Dollars | Households | Margin of error* |
| Less than \$10,000 | 2,474 | 374 |
| \$10,000 to \$19,999 | 3,845 | 497 |
| \$20,000 to \$29,999 | 4,213 | 506 |
| \$30,000 to \$39,999 | 4,176 | 483 |
| \$40,000 to \$49,999 | 4,249 | 493 |
| \$50,000 to \$59,999 | 5,181 | 499 |
| Total less than \$60,000 | 24,138 | 1,170 |

Source: U.S. Census Bureau American Community Survey, <http://factfinder.census.gov>.

*The value shown is the 90 percent margin of error. See Appendix B for additional information about how to interpret the margin of error.

Appendix B: Acronyms / Glossary / Definitions

- **American Community Survey Margin of Error** – Data from the American Community Survey are based on a sample and are subject to sampling variability. “The degree of uncertainty for an estimate arising from sampling variability is represented through the use of a **margin of error**. The value shown here is the 90 percent margin of error. The margin of error can be interpreted roughly as providing a 90 percent probability that the interval defined by the estimate minus the margin of error and the estimate plus the margin of error (the lower and upper confidence bounds) contains the true value. In addition to sampling variability, the ACS estimates are subject to non-sampling error. The effect of non-sampling error is not represented in these tables.”
<http://factfinder.census.gov>
- **Consumer Price Index** - A consumer price index (CPI) measures changes in the price level of a market basket of consumer goods (e.g. food, household items) and services (e.g. child care) purchased by households.
- **Department of Health and Mental Hygiene (DHMH)** - The DHMH provides health-related resources to Maryland residents on topics such as health coverage & Medicaid, maternal & child health, behavioral health & disabilities, wellness & prevention, and environmental health. DHMH also houses Maryland’s State Health Improvement Process (SHIP).
- **Department of Housing and Community Development (DHCD)** - The DHCD implements housing policy that promotes and preserves homeownership and creating innovative community development initiatives to meet the challenges of a growing Maryland.
- **Federal Poverty Guideline (also called the Federal poverty level [FPL])** – is a measure used to determine eligibility for various Federal programs, including Head Start, SNAP, WIC, FARMs, ACA, parts of Medicaid, and the Low-Income Home Energy Assistance Program. Eligibility is typically expressed as a multiple of the Poverty Guideline. The Guidelines are based on a very similar measure, the Poverty Threshold, which is set by the Census Bureau and used to estimate the number of Americans who live in poverty. It was developed in 1963-64 using data about the cost of food and the portion of household income that families spent on food, which was at that time about a third. Although the cost of food is updated yearly, the measure still assumes that food constitutes a third of total household expenses. It is widely recognized that the Federal Poverty Guideline underestimates the cost of meeting basic needs today. The Census Bureau notes that the thresholds “are intended for use as a statistical yardstick, not as a complete description of what people and families need to live.”
- **Fiscal Year (FY)** - The time period between July 1 of the previous year and June 30 of the current year. FY 2016 is July 2015 - June 2016.
- **Food Insecurity** is measured by the Economic Research Service of the United States Department of Agriculture based on an annual supplement to the national Current Population Survey (CPS). The CPS is a nationally representative survey conducted monthly by the Census Bureau to provide data for unemployment, income, and poverty statistics. Each December, about 45,000 households respond to the food security questions, as well as to questions about food spending and the use of Federal and community food assistance programs. The food security questions include topics related to not having money to buy food, such as worrying about having money to buy food, skipping meals, not eating a balanced diet, going hungry, or losing weight because of not having money for food. Additional information can be found at <https://www.ers.usda.gov/topics/food-nutrition-assistance/food-security-in-the-us/>.
- **Howard County Department of Social Services (HC DSS)** provides a variety of services including economic assistance, and child, family and adult services in the county.

- **Howard County Health Assessment Survey** – The Howard County Health Assessment Survey approach, methodology, and questions are modeled after the Federal Behavioral Risk Factor Surveillance System (BRFSS), which is conducted by Maryland and other states under the auspices of the Centers for Disease Control and Prevention (CDC). This allows results from national studies to be compared Howard County results. Sampling error is calculated at the 95% confidence level. This means that there is a 95% chance that the percentage for all Howard County residents is within 2.1 percentage points of the survey results shown in the charts below. Another way to say this is that if the survey were conducted 20 times, in 19 cases (95%), the percentage for all Howard County residents would be within 2.1 percentage points of the survey result. Margins of error for subgroups in the county are larger. The margin of error for those earning less than \$50,000 is 5.2 percentage points
- **Howard County Housing Commission** - The Howard County Housing Commission is a separate (from the Department of Housing and Community Development [DHCD]) legal entity that serves as the county's public housing authority for the purpose of developing and managing housing resources for low and moderate income people who live or work in Howard County. The Commission also owns and manages residential property, maintains these properties, develops affordable housing opportunities through partnerships with developers or land acquisition for development, and operates the Housing Choice Voucher Program. Both entities work together to help meet the need for affordable county housing.
- **Housing Choice Voucher Program** - The U.S. Department of Housing and Urban Development's (HUD) Housing Choice Voucher Program (formerly Section 8) is a rental assistance program that subsidizes the rent of lower-income families through the use of federal funds. The Maryland Department of Housing and Community Development (DHCD) administers the Section 8 Housing Choice Voucher Program in jurisdictions around the state that do not have legislative authority to act as a public housing authority or do not choose to administer a Housing Choice Voucher Program.
- **Maryland Children's Health Program (MCHP)** - The Children's Health Insurance Program is a joint federal and state program providing health insurance coverage for low-income children under age 19 who are not covered by any other health plans. In Maryland, this is known as the Maryland Children's Health Program (MCHP). Children in MCHP are enrolled in HealthChoice and receive Medicaid. Children are eligible for MCHP if their family income is no more than 200 percent of the FPL. If their family income is between 200 and 300 percent of the FPL, they may be eligible for MCHP Premium, in which they receive Medicaid coverage but their family pays a monthly premium.
- **Medicaid** - Medical Assistance (Medicaid) is a joint federal and state program that provides health and long-term care coverage to low-income people. Each state establishes its own eligibility standards, benefits package, provider requirements, payment rates, and program administration under broad federal guidelines. In Maryland, the Department of Health and Mental Hygiene (DHMH) administers Medicaid. People may qualify for Medicaid if they are part of a low-income family; if they are pregnant or caring for children; if they are aged, blind or disabled; if they have other high or long-term medical expenses including hospital or nursing home care; or if they need supplemental coverage for Medicare.
- **Point-in-Time Survey** - The U.S. Department of Housing and Urban Development (HUD) requires an annual count of homeless persons who are unsheltered as well as sheltered in emergency shelter, transitional housing, and Safe Havens on a single night each January.

- **Self-Sufficiency Standard** - a budget-based measure of the real cost of living and an alternative to the Federal Poverty Guideline. The Self-Sufficiency Standard was developed and calculated by the Center for Women's Welfare (CWW). It includes the cost of housing, child care, food, transportation, healthcare, miscellaneous expenses, taxes and tax credits available to low-income individuals. For additional information, see *The Self Sufficiency Standard for Maryland 2012* (<http://www.selfsufficiencystandard.org/docs/Maryland2012.pdf>).
- **Temporary Cash Assistance** (TCA), Maryland's Temporary Assistance to Needy Families (TANF) program, provides cash assistance to families with dependent children when available resources do not fully address the family's needs and while preparing program participants for independence through work.