

Policy Analysis Center

A partnership between The Horizon Foundation & The Association of Community Services

**Howard County, Maryland
Self Sufficiency Indicators Report**

November 2011

The Policy Analysis Center was established in 2007 and became operational in June 2008 as a result of a joint partnership between the Association of Community Services (ACS) and the Horizon Foundation. This unique collaboration was designed to provide the community with a new capability to provide useful information to community-based organizations in the area of health and human services. The Center's overarching goal is to improve the community's ability to conduct analysis that addresses the needs of health and human service organizations throughout the County.

The Policy Analysis Center is under the direction of Viviana Simon and guided by a Steering Committee cochaired by Rich Krieg, President of the Horizon Foundation and Duane St. Clair, Executive Director of the Association of Community Services. Current Steering Committee members include Jim Truby, Shirley Collier, Roy Appletree, Jackie Eng, Glenn Falcao and Harry Schwarz.

This is the fourth annual update of the Self Sufficiency Indicators report and was updated by Viviana Simon and Jim Macgill Jr. with the assistance of many members of the ACS Board and agencies who provide services in the areas covered by this report.

More information on the Policy Analysis Center and its reports can be found at www.policyanalysiscenter.org.

Howard County Maryland Self-Sufficiency Indicators Report 2011

BACKGROUND

In 2008, the Policy Analysis Center issued a report entitled, Measures for Assessing Material Hardship in Howard County to identify the impact of economic conditions on the ability of all Howard County residents to meet the annual cost of living. In 2009, the report’s title was changed to more accurately reflect the information content as well as coordinate with Howard County’s efforts to promote Self-Sufficiency in the community. In response to requests for updated information, the Policy Analysis Center has prepared the fourth annual Self-Sufficiency Indicators Report for 2011.

In establishing the Self-Sufficiency Indicators, a number of factors were explored. Based on the median household income for Howard County of \$101,771¹, it was determined that the Federal Poverty guideline (FPL) in 2011 of \$22,350

for a family of four, was a woefully inadequate measure of a family’s ability to survive in Howard County. The FPL was developed in the 1960’s based solely on the food budget necessary to meet basic nutritional needs since the average family at that time spent nearly one third of their budget on food. Clearly, there are many more costs associated with a family living today in Howard County. Depending upon family constellation, other costs include housing, transportation, child care, health care, taxes, etc.

In the 1990’s, while working at Wider Opportunities for Women (WOW), Dr. Diana Pearce developed the Self-Sufficiency Standard to provide a more realistic estimate of the cost of living for a modern family. The Self-Sufficiency Standard measures how much income is needed for a family of a certain composition in a given place to adequately meet their basic needs – without public or private assistance. Dr. Pearce has since then moved to the Center for Women’s

Table 1 – Self-Sufficiency Standard For Howard County – Selected Family Types

	One Adult	One Adult, Two School Agers	One Adult, Two Teens	Two Adults	Two Adults, One Preschooler	Two Adults, One Preschooler, Two Teens
<i>Major Monthly Costs</i>	\$ Costs	\$ Costs	\$ Costs	\$ Costs	\$ Costs	\$ Costs
Housing ²	1,325.0	1,590.3	1,590.3	1,325.0	1,590.3	2,042.4
Child Care ³	0.0	1,294.4	0.0	0.0	953.6	953.6
Food ⁴	249.4	628.2	929.1	491.5	611.3	1,196.2
Transportation ⁵	289.8	296.9	289.8	560.2	567.3	567.3
Health Care ⁶	166.4	448.2	477.9	463.6	476.3	560.8
Miscellaneous ⁷	196.8	417.1	319.7	275.4	410.2	520.0
Taxes ⁸	754.8	1,414.3	1,011.4	984.9	1,372.6	1,636.7
<i>Self-sufficiency</i>						
<i>Annual Income</i>	\$35,785.8	\$73,073.0	\$55,417.2	\$49,208.2	\$71,779.5	\$89,724.3
<i>Monthly Income</i>	\$2,982.2	\$6,089.4	\$4,618.1	\$4,100.7	\$5,981.6	\$7,477.0
<i>Hourly Income</i>	\$17.2	\$35.1	\$26.6	\$11.8 (per adult)	\$17.3 (per adult)	\$21.6 (per adult)
Federal Poverty Level (FPL)(2011) ⁹	\$10,890	\$18,530	\$18,530	\$14,710	\$18,530	\$26,170

Source: The Self-sufficiency Standard for Maryland values from 2007 were updated for the Policy Analysis Center by Wider Opportunities for Women using the U.S. Department of Labor Consumer Price Index for March 2011, as part of WOW’s Family Economic Security Program.

¹ U.S. Census Bureau, 2010 American Community Survey 1-Year Estimates, http://factfinder2.census.gov/faces/tableservices/jsf/pages/productview.xhtml?pid=ACS_10_1YR_D

² Includes Fair Market Rent (FMR) with utilities except for telephone and cable

³ Market rate costs based on age of child and type of care (center-based care)

⁴ Based on USDA Low Cost food plan which does not include take out, fast food or restaurant meals

⁵ Based on the average cost of owning and operating a car

⁶ Assumes employer-sponsored health insurance for workers and their families and out-of-pocket expenses

⁷ Based on 10% of all costs and includes clothing, shoes, paper products, diapers, nonprescription medicines, cleaning products, household items, personal hygiene items, and telephone service

⁸ Includes federal and state income tax, payroll taxes (Social Security), and state and local sales taxes where applicable. Additionally, the Standard includes federal tax credits (the Earned Income Tax Credit, the Child and Dependent Care Tax Credit, and the Child Tax Credit)

⁹ FPL for 48 contiguous states and DC (updated annually). For families with more than 8 persons, \$3,820 is added for each additional person.

SOURCE: Federal Register, Vol. 76, No. 13, January 20, 2011, pp. 3637-3638

Welfare (CWW) at the University of Washington. The CWW collaborates with various advocacy groups within individual states to periodically update the Self-Sufficiency Standard for all counties within that state. The CWW last updated the Self-Sufficiency Standard for Maryland in 2007 in collaboration with Advocates for Children & Youth.

In early 2011, the Policy Analysis Center entered into agreement with WOW to inflate the cost of each of the components of the Self-Sufficiency standard for Howard County using the U.S. Department of Labor Consumer Price Index (CPI - March 2011) for the Washington DC-Baltimore Metropolitan Statistical Area. In addition, WOW compared the inflated data on some expenses, such as child care, to contemporary data to ensure inflated data is representative of expenses in Howard County. Finally, WOW calculated new tax and tax credit values using the 2011 Federal and Maryland income tax rules, the 2011 Maryland state sales tax rate and the 2011 county/local tax rules as available.

Table 1, Presents the CPI inflated Self-Sufficiency Standard for Howard County including the basic monthly costs of six different family types. The following family types were selected because they are representative of working families in the County: one adult; one adult and two school age children; one adult and two teenagers; two adults; two adults and one preschooler; and two adults, one preschooler and two teenagers. The FPL represents the 2011 income levels. CPI inflated Self-Sufficiency Standard information for all 70 family types can be found on the Policy Analysis Center website (www.policyanalysiscenter.org).

The Self-Sufficiency Annual Income is the amount a household must earn to meet its basic needs without subsidies of any kind. Depending on the family type and composition, the annual Self-Sufficiency income needed has increased anywhere from 13 to 18 percent between 2007 and 2011. For example, for a single adult the income necessary to achieve Self-Sufficiency increased from \$31,517 to \$35,786 from 2007 to 2011, a 13.5 percent increase. For a family of five, that includes preschoolers and teenagers, the annual Self-Sufficiency income needed increased by 16.3 percent between 2007 and 2011.

There is a significant disparity between the FPL for a family of one, two, or more people and the Self-Sufficiency income, especially when the family includes children requiring child care. Moreover, Howard County costs tend to be higher compared to state averages. For example, the average monthly cost of center-based care for an infant in Maryland is \$1,032.¹⁰ The approximate monthly average for center-based infant care in Howard County is \$1,350. These fees vary by zip code and are lower for family-based care¹¹. For some family types, the cost of child care can account for nearly 20 percent of the household income.¹⁰

HOWARD COUNTY HOUSEHOLDS AND HOUSEHOLD INCOMES

While over 51 percent of Howard County households earn more than \$100,000 annually, there are a significant number of households barely earning the Self-Sufficiency Annual Income needed to survive in the County. Table 2 reflects the number of households by income category for years 2005 - 2010.

Table 2 – Howard County Household Income

	2005	2006	2007	2008	2009	2010
	Number (%)	Number (%)	Number (%)	Number (%)	Number (%)	Number (%)
Less than \$24,999	7,217 (7.5)	7,680 (7.7)	7,095 (7.2)	6,490 (6.5)	6,926(6.9)	7,688 (7.3)
\$25,000 – \$49,999	15,611 (16.2)	14,082 (14.3)	12,006 (12.2)	11,783 (11.8)	12,980 (12.9)	13,695 (13)
\$50,000 – \$74,999	14,678 (15.3)	15,535 (15.7)	16,657 (16.8)	16,298 (16.4)	16,381 (16.2)	16,203 (15.4)
\$75,000 - \$99,999	15,946 (16.5)	15,048 (15.2)	12,475 (12.6)	13,549 (13.6)	12,510 (12.4)	13,954 (13.2)
\$100,000 or more	42,926 (44.5)	46,584 (47.1)	50,633 (51.2)	51,545 (51.7)	52,182 (51.7)	53,818 (51.1)
Total Households	96,428 (100)	98,919 (100)	98,866 (100)	99,665 (100)	100,979 (100)	105,358 (100)
Median household income	\$91,184	\$94,260	\$101,672	\$102,540	\$101,940	\$101,771

¹⁰ Maryland Child Care Resource Network: Child Care Demographics 2011. Calculation average center-based weekly cost of care for an infant page 4 is \$238.24 (to calculate monthly cost multiply \$238.24 times 52 weeks/year and then divide by 12).

¹¹ Maryland Child Care Resource Network: Howard County Child Care Resource Center; Child Care Demographics 2011. Calculation average center-based weekly cost of care for infants and preschoolers page 1 (to calculate monthly cost multiply weekly cost times 52 weeks/year and then divide by 12).

The shaded area of Table 2 indicates that in 2010, 20.3 percent of all households (21,383 households) earned less than 50 percent of the median household income placing them at risk for being self-sufficient in Howard County. According to the 2010 American Community Survey Estimates for the past 12 months, 5 percent of children under the age of 18 lived below the poverty level in Howard County.¹² Single female-headed families with children have a higher poverty rate (20.3 percent) than all families with children under 18 (4.4 percent).¹³

For a more complete demographic analysis of Howard County's individuals and households who have low

incomes, please look at the Policy Analysis Center 2011 report "Making Ends Meet in Howard County."¹⁴

Table 3 shows the types and numbers of Howard County Households. There are 104,749 households in Howard County. The average household size is 2.7 and the average family size is 3.2. Of the 76,333 family households, 37 percent of them have children less than eighteen years of age in the household.¹⁵ Fifty-three percent of households are one or two person households and 11 percent of households are made up of 5 or more persons (Figure 1).

Table 3: Howard County Family and Nonfamily Households¹⁵

HOUSEHOLDS BY TYPE	Total Number	Percentage of Total
Total households	104,749	100.0
*Family households	76,333	72.9
With own children under 18 years	38,764	37.0
<i>Husband-wife family</i>	61,671	58.9
<i>With own children under 18 years</i>	30,677	29.3
<i>Male householder, no wife present</i>	3,639	3.5
<i>With own children under 18 years</i>	1,756	1.7
<i>Female householder, no husband present</i>	11,023	10.5
<i>With own children under 18 years</i>	6,331	6.0
*Nonfamily households	28,416	27.1
<i>Householder living alone</i>	22,903	21.9
<i>Male</i>	9,640	9.2
<i>Male 65 years and over</i>	1,810	1.7
<i>Female</i>	13,263	12.7
<i>Female 65 years and over</i>	4,944	4.7
Households with individuals under 18 years	41,154	39.3
Households with individuals 65 years and over	21,144	20.2

* "Family households" consist of a householder and one or more other people related to the householder by birth, marriage, or adoption. They do not include same-sex married couples even if the marriage was performed in a state issuing marriage certificates for same-sex couples. Same-sex couple households are included in the family households category if there is at least one additional person related to the householder by birth or adoption. Same-sex couple households with no relatives of the householder present are tabulated in nonfamily households. "Nonfamily households" consist of people living alone and households which do not have any members related to the householder.

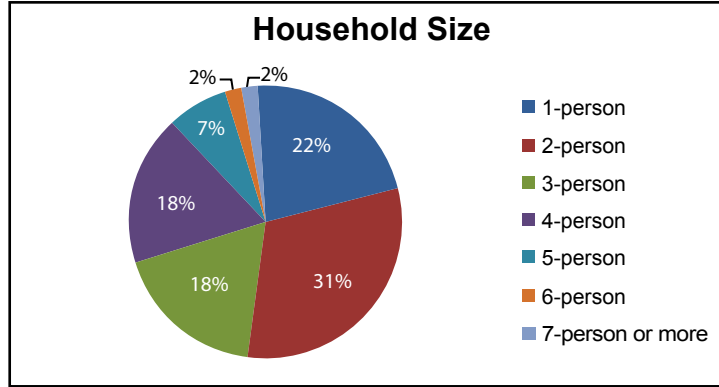
¹² POVERTY STATUS IN THE PAST 12 MONTHS 2010 American Community Survey 1-Year Estimates : http://factfinder2.census.gov/faces/tableservices/jsf/pages/productview.xhtml?pid=ACS_10_1YR_S1701&prodType=table

¹³ POVERTY STATUS IN THE PAST 12 MONTHS OF FAMILIES 2010 American Community Survey 1-Year Estimates: http://factfinder2.census.gov/faces/tableservices/jsf/pages/productview.xhtml?pid=ACS_10_1YR_S1702&prodType=table

¹⁴ <http://www.policyanalysiscenter.org/policy-studies/making-ends-meet-2>

¹⁵ DP-1: Profile of General Population and Housing Characteristics: 2010 Census http://factfinder2.census.gov/faces/tableservices/jsf/pages/productview.xhtml?pid=DEC_10_DP_DPDP1&prodType=table

Figure 1: Household Sizes in Howard County



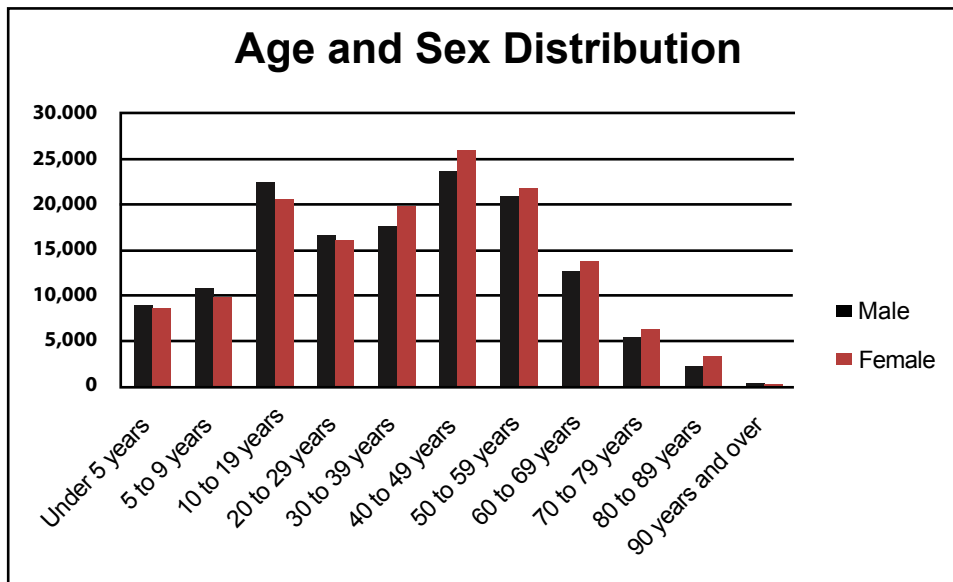
HOWARD COUNTY POPULATION DEMOGRAPHICS

The median age in Howard County according to the 2010 census is 38.4 years, 37.1 years for men and 39.4 years for women.

Table 4: Population, Age and Sex¹⁶

Age	Number		
	Both sexes	Male	Female
Total population	287,085	140,593	146,492

Figure 2: Howard County Population, Age and Sex Distribution



¹⁶ Age Groups and Sex: 2010; 2010 Census Summary File 1 http://factfinder2.census.gov/faces/tableservices/jsf/pages/productview.xhtml?pid=DEC_10_SF1_QTP1&prodType=table

Table 5: Howard County Race and Ethnic Distribution¹⁵

Race	Population	Percentage
White	178,523	62%
Black or African American	50,188	17.5%
American Indian and Alaska Native	866	0.3%
Asian	41,221	14.4%
<i>Asian Indian</i>	12,437	
<i>Chinese</i>	8,038	
<i>Filipino</i>	1,624	
<i>Japanese</i>	488	
<i>Korean</i>	12,333	
<i>Vietnamese</i>	1,510	
<i>Other Asian*</i>	4,791	
Ethnicity		
Hispanic or Latino (any race)	16,729	5.8%
<i>Mexican</i>	4,038	
<i>Puerto Rican</i>	2,481	
<i>Cuban</i>	550	
<i>Other Hispanic or Latino**</i>	9,660	

*Other Asian alone, or two or more Asian categories

** This category is composed of people whose origins are from the Dominican Republic, Spain, and Spanish-speaking Central or South American countries. It also includes general origin responses such as "Latino" or "Hispanic"

Approximately 28 percent of the total Howard County population is under 19 years of age. Fifty-six percent of the population is between ages 20 – 59, and 16 percent of the population is over the age of 60.

Thirty-eight percent of the total Howard County population is non-caucasian. The County has a higher representation of african american residents than represented in the entire country as a whole (17.5 versus 12.2 percent) and a significantly higher representation of the Asian population (14.4 versus 4.7 percent). Whereas

the Hispanic/Latino population in the US as a whole is 16.3 percent, it makes up less than 6 percent of the population of Howard County.

SELF-SUFFICIENCY INDICATORS

The following were defined as indicators of need in Howard County. Access to one or many of these services moves many at-risk families closer to Self-Sufficiency:

Indicator of Need	Administering Agency/Organization
Maryland Child Health Insurance Program (MCHP) recipients	Howard County Health Department/Department of Social Services
Head Start Families	Community Action Council
Medicaid recipients (Community)	Department of Social Services
Supplemental Nutrition Assistance Program Recipients (Food Stamps)	Department of Social Services
Women, Infants and Children’s (WIC) Nutrition Program Participants	Howard County Health Department
Food Bank or Food Pantry Service Recipients	Community Action Council
Free and Reduced Meals (FARM) Students	Howard County Public School System
Temporary Cash Assistance (TCA) Recipients	Department of Social Services

Housing Choice Vouchers Recipients	Howard County Department of Housing and Community Development (HCDHCD)
Public Housing Residents	Howard County Department of Housing and Community Development (HCDHCD)
Home Energy Assistance Recipients	Community Action Council
Number of Transitionally Housed	Howard County Point in Time HUD January Survey
Eviction Prevention Assistance Recipients	Community Action Council
Number of Evictions	Howard County District Court
Number of Residents Unemployed	US Bureau of Labor Statistics
Recipients of Uncompensated Health Care	Howard County General Hospital

The indicators compare data from five fiscal years 2007 through 2011. The data clearly reflect the impact of economic downturn experienced over the last several years. For many indicators, there has been a significant increase in applications and utilization of services. The following is a discussion of the indicators and their significance (Table 6).

Financial Support

The selected indicators of financial stability are Temporary Cash Assistance (TCA) and the

unemployment rate. TCA, once known as Temporary Assistance to Needy Families (TANF) is a program of support for families with minor children. There has been an 18.5 percent increase in the number of households and a 23.8 percent increase in the number of individuals receiving cash assistance in the last fiscal year. This represents a cumulative increase of 50.2 percent of households and a 69.2 percent of individuals receiving cash assistance since FY2007.¹⁷ Appendix A reflects the trend for financial assistance.

Figure 3: Unemployment Rate Comparison Howard County, Maryland and USA¹⁸

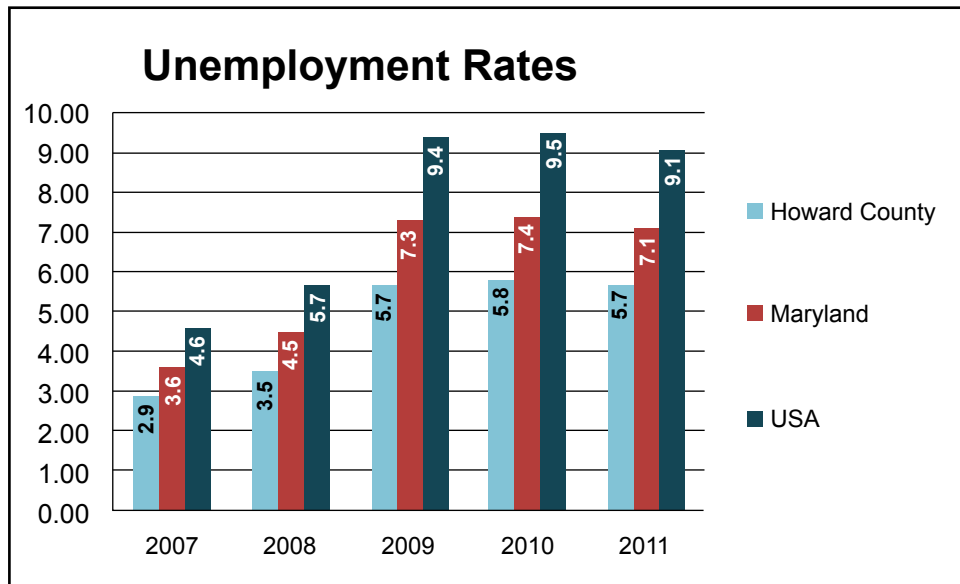


Figure 3 above compares unemployment rates in Howard County, to those of Maryland and the rest of the USA.¹⁸ These figures represent mid-year estimates taken in the month of July. The unemployment rate in Howard County

in July 2011 was 96 percent higher than in July 2007 prior to the beginning of the recession. Yet, there has been a 0.1 percent decrease in the unemployment rate in the County since 2010.

¹⁷ Howard County Department of Social Services (DSS)

¹⁸ US Bureau of Labor Statistics: National data <http://www.bls.gov/cps/>; MD and county data <http://www.bls.gov/ro3/mdlaus.htm>

Food Support

The food support indicators include Food Stamps, Food Bank Grants, Free and Reduced Meals (FARMs) school nutrition program and Women, Infants and Children (WIC) nutrition program. The Supplemental Nutrition Assistance Program (SNAP – also known as food stamps) is available for eligible individuals and families to purchase food with amounts based on a Thrifty Food Plan allotment for each family member. Between FY2010 and FY2011, there has been a 29.8 percent increase in the number of households, and 27.6 percent increase in the number of individuals receiving SNAP. Since 2007, the cumulative increase has been 133 percent in the number of households and 143 percent in the number of individuals receiving SNAP in Howard County.¹⁷

In the last fiscal year there has been a 27.4 percent increase in the number of Food Bank grants, and a cumulative increase of 147 percent since 2007.¹⁹ These grants reflect an increase on the number of individuals served from 6,478 to 16,011 between FY2007 to FY2011.

The FARMs program provides nutritious breakfasts and lunches to eligible children enrolled in schools in the County. There has been a 20 percent increase in the number of children receiving FARMs in the past school year; a cumulative increase of 57.5 percent since the 2006-2007 school year.²⁰ The current percentage (17 %) of children enrolled indicates that, on average, every child attending public school in Howard County would have at least one child in his or her classroom benefiting from the FARMs program.

The Women, Infants and Children (WIC) nutrition program provides vouchers for specific nutritious foods for pregnant and nursing mothers as well as infants and children until the age of five. Unlike Food Stamps, WIC vouchers may only be used for nutritious foods such as baby formula, milk, eggs, cheese, fruits and vegetables, nutritious cereals, soy milk and tofu, whole wheat bread and peanut butter. In the last year, there has been a two percent decrease in the number of WIC participants.²¹ From FY2008 to 2011, however there has been an overall cumulative increase of 13.6 percent in WIC participants. Appendix B reflects the trends for use of nutritional assistance within the County.

¹⁹ Howard County Community Action Council

²⁰ Howard County Public School System

²¹ Howard County Health Department

²² Howard County General Hospital

Health Care Support

The Policy Analysis Center is tracking the following health care support indicators: Community Medicaid, Maryland Children's Health Insurance Program (MCHP) and Uncompensated Care. The Community Medicaid provides support for low income families and children, those receiving Temporary Cash Assistance, children in foster care and Supplemental Security Income (SSI). In the last year, there has been a 4.7 percent increase in the number of individuals receiving Community Medical Assistance (Community Medicaid).¹⁷ The cumulative increase Community Medicaid recipients since 2007 is 25 percent.

MCHP provides health insurance benefits to income-eligible children and pregnant women. In previous years, MCHP data was obtained from two local agencies that conduct the eligibility screening: Howard County Department of Social Services (DSS) and Howard County Health Department (HCHD). For 2009 - 2011, MCHP data was obtained from monthly reports (June) of the Maryland Department of Health and Mental Hygiene, which indicates enrollments by program and by county. The number of MCHP recipients has remained relatively constant since 2007, but a new trend to track is the number of families participating in the Medicaid Expansion for Families Program. The number of families benefiting under this program has increased by 7.6 percent in the last fiscal year, but 61 percent since 2009.

Uncompensated care is medical treatment provided to an individual by a physician or other health care professional that is not paid by the patient, the government, or an insurance carrier. The Howard County General Hospital (HCGH) has experienced an increase of 4.2 percent in the amount of uncompensated care it provided within last year, and a cumulative increase of 39.2 percent since 2007.²² This increase may reflect an increase in the number of Howard County residents who have lost health insurance coverage in the last few years or those who are just simply not able to afford it.

Housing Support

The Policy Analysis Center selected Indicators of Self-Sufficiency in the housing arena are: Home Energy Assistance Program grants; Housing Choice Voucher Program (formerly section 8) applicants; waiting lists for federal and locally funded public housing units; eviction

prevention assistance; eviction filings and warrants; and transitionally housed individuals and families.

A striking indicator of challenges to Self-Sufficiency in the County is number of people receiving Home Energy Assistance. The cyclical spikes in energy costs can throw families off budget and needing to apply for the Home Energy Assistance Program. The number of energy assistance grants provided in the last year has increased by 1.8 percent. But the cumulative increase in grants provided since FY2007 is 129 percent. Households are eligible to receive assistance monthly, so the number of grants may represent more families in need of assistance or that families may need more frequent assistance. For the same period, the energy assistance funding has grown 341 percent. While the increase may reflect the increase energy costs in the region, the three and a half fold increase in funding since 2007 likely indicates increased need as well.¹⁹ Moreover, while the number of families seeking assistance has continued to increase, so has the amount of assistance they are seeking. It is not uncommon for the Community Action Council to have families whose utility bill is upward of \$5000 after a few months of missed payments.

The availability of both Housing Choice Vouchers and public housing Units is fairly static. The Policy Center, therefore, chose the number of people on the waiting lists as a de facto indicator of the need for public or supported housing. The waiting lists reflect all applications, including those that have not been screened for eligibility. In FY2011, there were 4,263 people on the waiting list for Housing Choice Vouchers compared to 1,297 people on the waiting list for the public housing units. The waiting lists are purged each year indicating an increase in need rather than continuation of a long term waiting list. In addition to the federally funded Public Housing Units, Howard County Housing Commission and the Howard County Department of Housing and Community Development (HCDHCD) own and operate 1,065 housing units, which represent an increase of 805 units since FY2009.²³

There has been a 45 percent increase in the number of eviction prevention grants between FY2009 – FY2011. The cost of preventing evictions grew by 94 percent from \$126,878 to \$245,810 during that same period.¹⁹ This was due to an increase in mortgage holders seeking assistance in order to prevent foreclosures.

To capture information reflecting the homeless and precariously housed population, the Policy Center used transitional housing indicators: individuals and families residing in emergency and transitional housing; the motel shelter program; and a count of unsheltered individuals and families. Three agencies provide transitional housing in the County; Grassroots, Bridges to Housing Stability (Bridges) and the Domestic Violence Center (DVC). While the number sheltered has remained fairly constant due to fixed agency capacity, all three agencies report increased numbers of people on their waiting lists. In January 2011, a Howard County survey found the total number of homeless persons (in both emergency and transitional shelter) in the County was 113. An additional 78 were without formal shelter.²⁴

The National Alliance to End Homelessness states that nonpayment of rent is an indicator of financial issues that lead to housing instability. The Policy Analysis Center therefore uses eviction filings, warrants and evictions as de facto indicators of individuals and families facing economic challenges. A filing is completed in District Court by the landlord after he has made unsuccessful attempts, including in writing to collect past due rent. If the Court finds in favor of the landlord, a warrant of restitution is issued to the Sheriff's Department five days later to carry out the eviction order. At any time prior to the serving of the order, a tenant can pay the past due rent and the eviction order is canceled. In Howard County, the cumulative increase of eviction filings from FY2008 to FY2011 was 48 percent, but the actual number of evictions has steadily decreased by 21.6 percent during the same time period. Yet, within the last year, the number of eviction filings increased by 10.5 percent, and the actual number of evictions increased by 6.6 percent.²⁵ It is important to note that not all eviction filings are income related; many also are related to lease violations. Appendix C reflects the trend in housing assistance.

Educational Support

Head Start data was selected as an indicator of need, since it is a financial eligibility-based program to provide child development and education to children living in poverty. The number of Head Start slots available in Howard County is fixed at 264 due to funding limitations. Howard County does not have Early Head Start. Over the last five years the waiting list of eligible children has nearly doubled 40 to 75.¹⁹

²³ Howard County Department of Housing and Community Development (HCDHCD)

²⁴ Howard County Point in Time Homeless Survey

²⁵ Howard County District Court

The number of active child care subsidy cases, that is those receiving child care vouchers, decreased from FY2010 to FY2011 by seven percent. These are the only two years for which these data has been collected.¹⁷

CONCLUSIONS

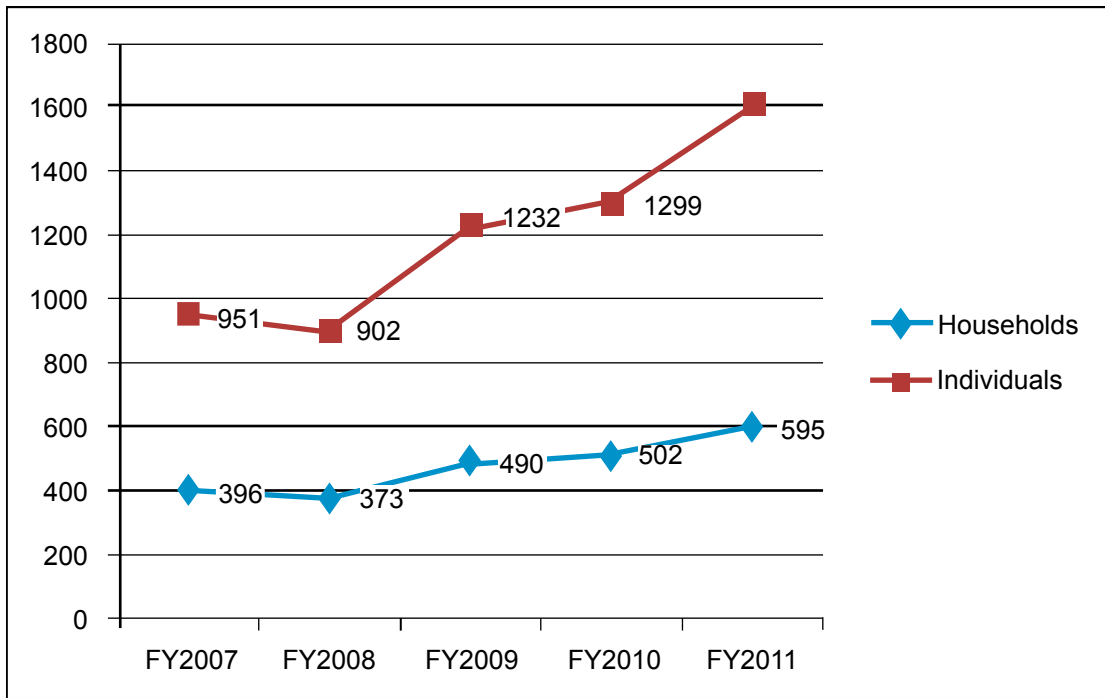
Achieving Self-Sufficiency in Howard County has become increasingly difficult. On average, families of various sizes and compositions need to earn at least 16 percent more than in 2007 to meet their basic needs. This cost of living increase is more problematic for families who are already earning less and facing

economic uncertainty. Over 20 percent of households in Howard County earn less than \$50,000, which is less than half the 2011 median income for the County. This means that some of these households are currently either not self-sufficient, or at risk. This is reflected in the growing number of individuals and households seeking public assistance, as captured in the Self-Sufficiency indicators matrix (Table 6). The number of people at risk is a sizable portion of our community, the challenge for Howard County is to figure out new and innovative ways to help move these residents to achieve economic stability.

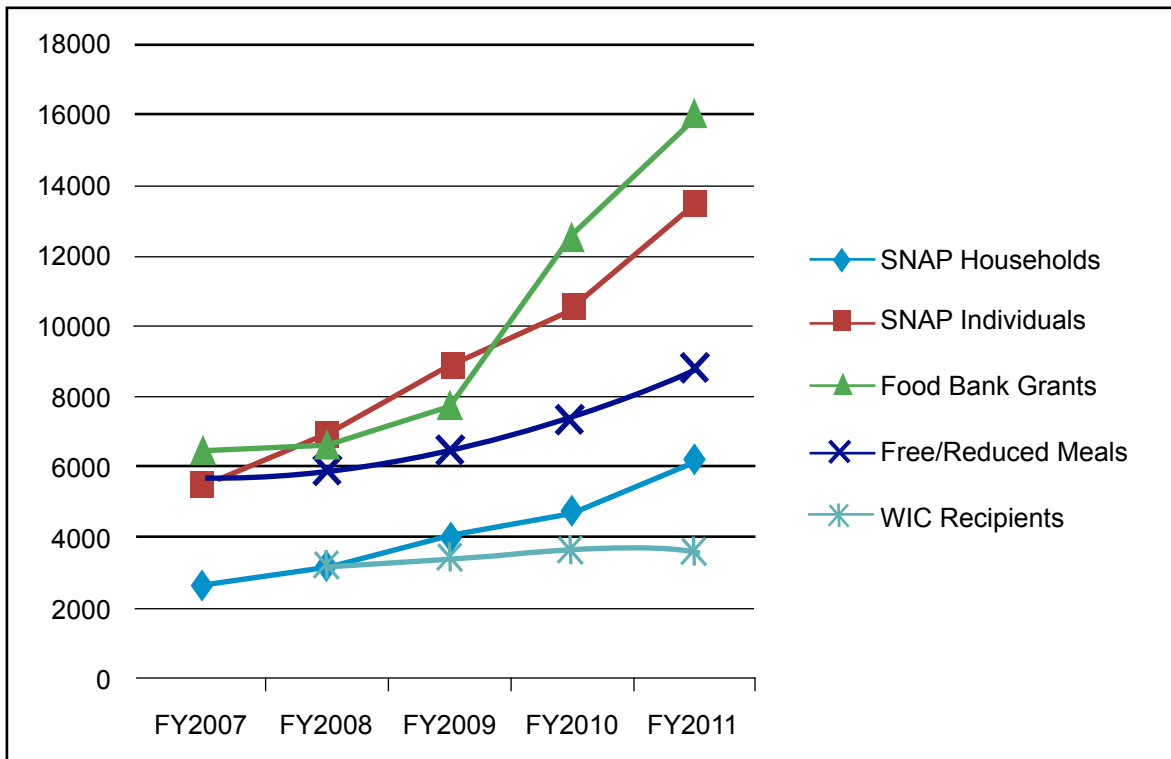
Table 6: Howard County, Maryland Self-Sufficiency Indicators Matrix FY07-FY11

PROGRAM	Eligibility Criteria (% FPL)	FY 2007	FY 2008	FY 2009	FY 2010	FY 2011	DATA SOURCE
FINANCIAL							
Temporary Cash Assistance (TCA)	Based on family size and net income after approved deductions						Howard Co. Dept. of Social Services (DSS)
<i>Households</i>		396	373	490	502	595	Howard Co. Dept. of Social Services (DSS)
<i>Individuals</i>		951	902	1,232	1,299	1,609	Howard Co. Dept. of Social Services (DSS)
FOOD							
Supplemental Nutrition Assistance Program (SNAP)							Howard Co. Dept. of Social Services (DSS)
<i>Households</i>	130%	2,646	3,199	4,059	4,752	6,169	Howard Co. Dept. of Social Services (DSS)
<i>Individuals</i>	130%	5,556	7,038	8,912	10,599	13,521	Howard Co. Dept. of Social Services (DSS)
Food Bank Grants	175%	6,478	6,614	7,791	12,568	16,011	Community Action Council (CAC)
Free/Reduced Meals (FARMS)	185%						Howard County Public School System
<i>Number of Students</i>		5,617	5,949	6,442	7,374	8,846	
<i>Percentage of Total</i>		11.6%	12.0%	13.0%	14.5%	17.0%	
Women, Infants and Children Nutrition Supplement Program (WIC)	185%	Not available	3,217	3,469	3,730	3,654	Howard County Health Dept. (HCHD)
HEALTH CARE							
Medicaid - Community	100% along with other eligibility criteria	6,341	6,876	7,289	7,551	7,907	Howard Co. Dept. of Social Services (DSS)
Maryland Children's Health Insurance Program (MCHIP)	200% Children 250% Pregnant Women	4,404	4,295	4,524	4,433	4,116	Hilltop Institute, UMBC Howard County Health Department
Medicaid Expansion for Families				1,217	1,825	1,964	Howard County Health Department
Uncompensated Care Howard County General Hospital		\$10.7 million	\$11.9 million	\$13.1 million	\$14.3 million	\$14.9 million	Howard County General Hospital
HOUSING							
Home Energy Assistance	175%	2,051	2,100	4,811	4,611	4,695	Community Action Council (CAC)
<i>Households</i>							
<i>Funding</i>		\$1,032,730	\$1,605,449	\$5,167,595	\$4,964,865	\$4,553,505	

Appendix A: Howard County Financial Assistance Trend FY2007-FY2011

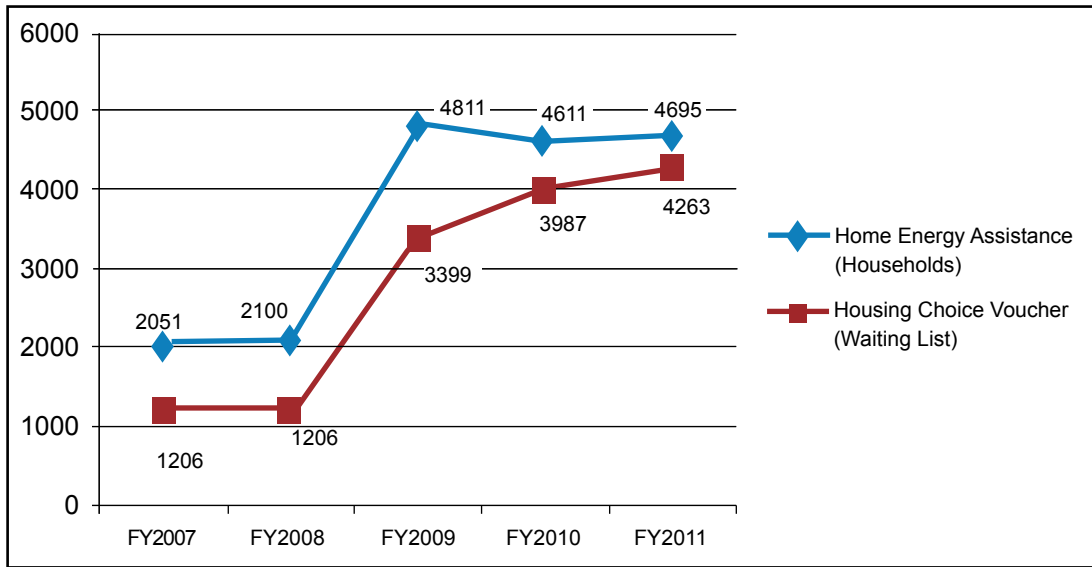


Appendix B: Howard County Nutrition Assistance Trends FY2007 – FY2011



Appendix C

Part I: Howard County Housing Assistance Trends



Part II: Evictions

