



2016-17

Self-Sufficiency Indicators Report

Howard County, Maryland

February 2017

Full report available electronically at ACSHOCO.org/SSIR2016-17.
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Highlights

The *ACS 2016-17 Self-Sufficiency Indicators Report* provides information to inform the Howard County community about our neighbors and colleagues whose economic stability is at risk and to contribute to data-driven public policy discussion and development. We encourage ACS members and other individuals and public and private organizations to use the data in their education and advocacy efforts.

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

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

Financial Indicators

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

Housing Indicators

Need

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

Availability

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

Assistance

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

Food Indicators

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

Child Care Indicators

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

Health Care Indicators

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

Introduction

In 2008, the Association of Community Services (ACS) Policy Center, a partnership with the Horizon Foundation, 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 to coordinate with Howard County's efforts to promote self-sufficiency in our community.

ACS offers this collection of data, the seventh 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 2016, 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.

Self-Sufficiency Indicators

Financial Indicators

Household Income

Figure 1 and Figure 2 provide information about the average household income across the years 2010-2014. The data come from the American Community Survey (ACS), an annual survey conducted by the US Census Bureau that collects demographic, housing, social, and economic information from a sample of Americans. The ACS has replaced the Decennial Census "long form," which was considered burdensome by many Americans.

Because of the sample size, annual estimates about the characteristics of relatively small areas – including most counties – are not very accurate. To increase accuracy, the Census combines responses over five years, and reports the results as the average characteristic over the 5-year period. The most recent period for which 5-year estimates are available is 2010-2014.

Figure 1 and Table 1 show that on average across 2010-2014, 24%, (25,956) of the households in Howard County had an annual income of less than \$60,000, which is 54% of the County's \$110,133 median income. About 10,500 of these households had annual incomes of less than \$30,000 (27% of median income). About 6,000 households had annual incomes of less than \$20,000 (18% of median income). (Figure 2 and Table 2)

Figure 1

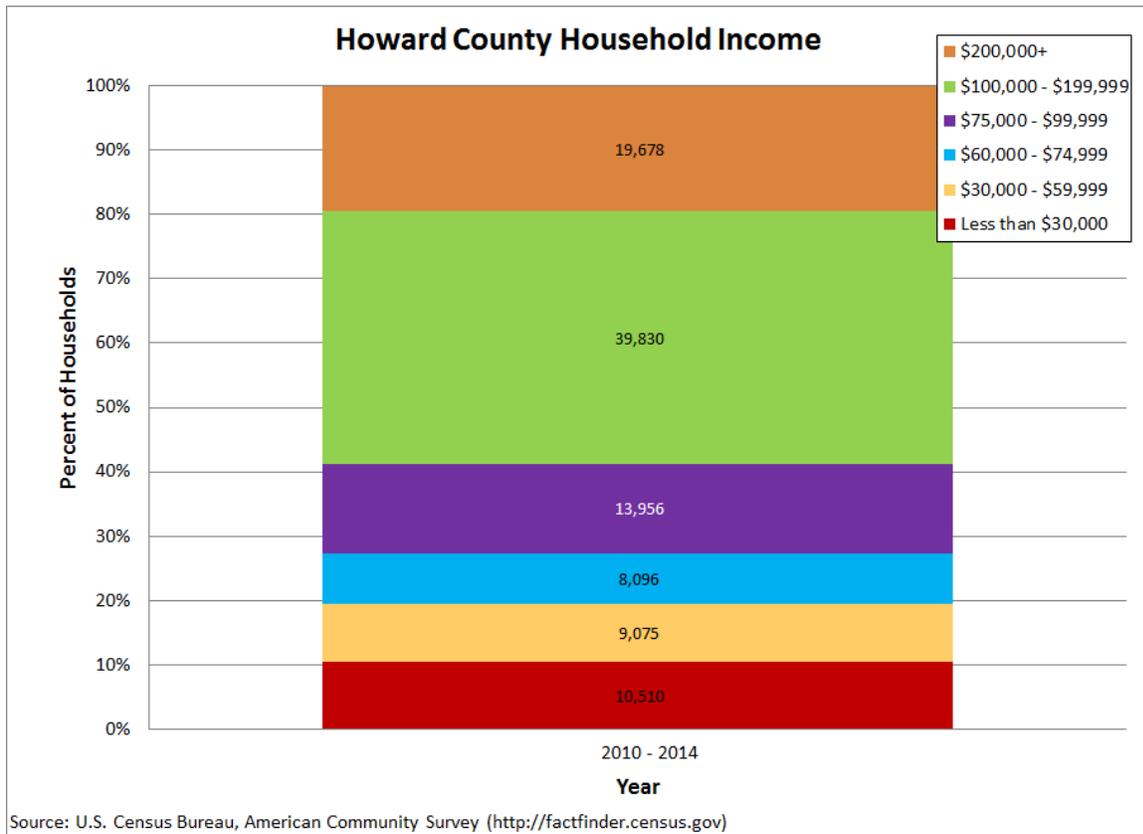


Table 1: Howard County Household Income, 2010-2014

2014 Dollars	Households	Margin of error*	Percent
Less than \$30,000	10,510	771	9.8%
\$30,000 to \$59,999	15,446	895	14.4%
\$60,000 to \$74,999	8,096	794	7.5%
\$75,000 to \$99,999	13,956	810	13.0%
\$100,000 to \$199,999	39,830	1,297	37.0%
\$200,000 or more	19,678	839	18.3%
Total	107,516	690	100.0%

Source: U.S. Census Bureau American Community Survey, 5-year estimates, <http://factfinder.census.gov>.

*The value shown is the 90 percent margin of error.

Figure 2

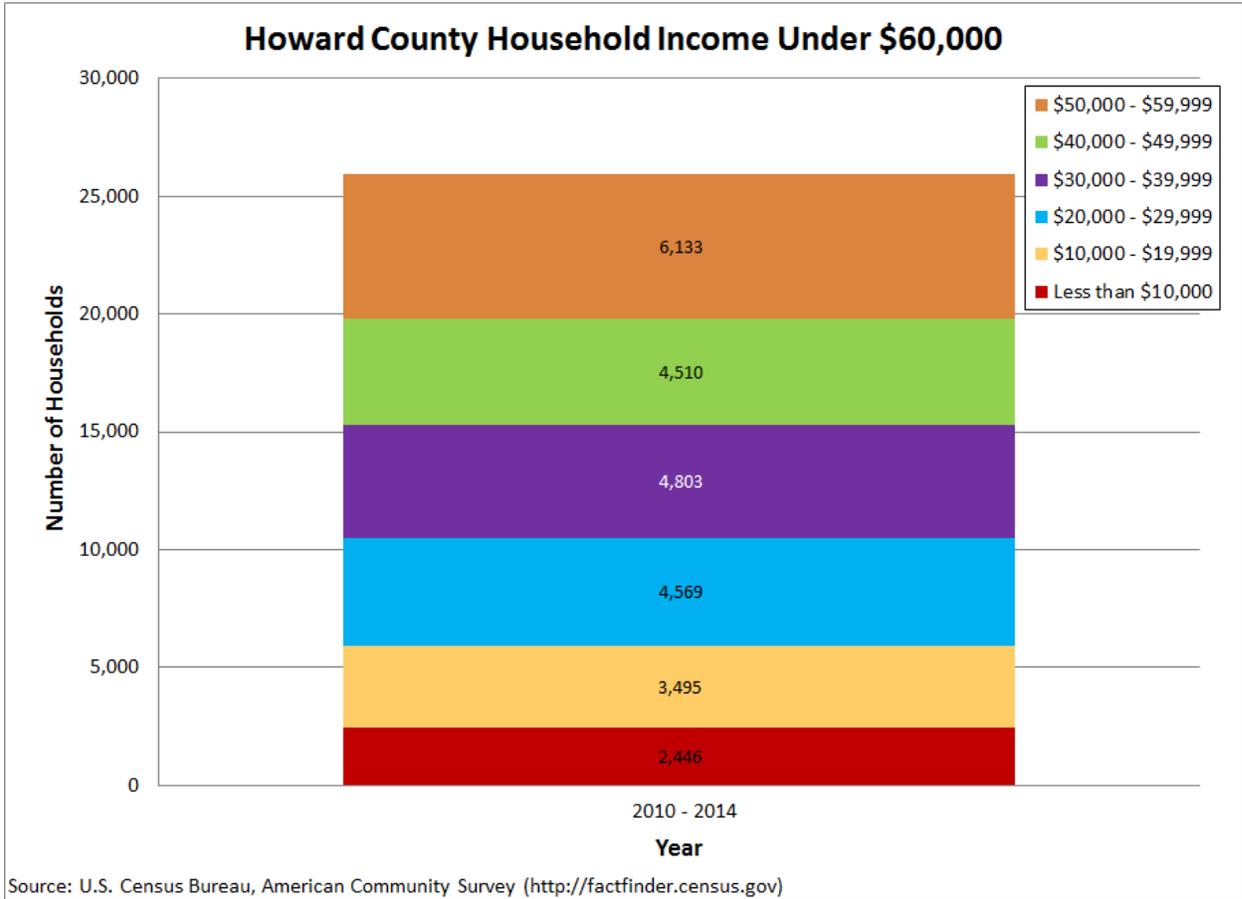


Table 2: Howard County Household Income Under \$60,000, 2010-2014

2014 Dollars	Households	Margin of error*	Percent
Less than \$10,000	2,446	353	9.4%
\$10,000 to \$19,999	3,495	436	13.5%
\$20,000 to \$29,999	4,569	529	17.6%
\$30,000 to \$39,999	4,803	489	18.5%
\$40,000 to \$49,999	4,510	511	17.4%
\$50,000 to \$59,999	6,133	549	23.6%
Total less than \$60,000	25,956	1,182	100.0%

Source: U.S. Census Bureau American Community Survey, 5-year estimates, <http://factfinder.census.gov>.

*The value shown is the 90 percent margin of error.

Self-Sufficiency Standard for Howard County

The 2016 Federal Poverty Guideline for a family of four is \$24,300. 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 don’t 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.). Table 3 presents the 2016 *Self-Sufficiency Standard for Howard County* for the basic monthly costs of five different family types.

Table 3: 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

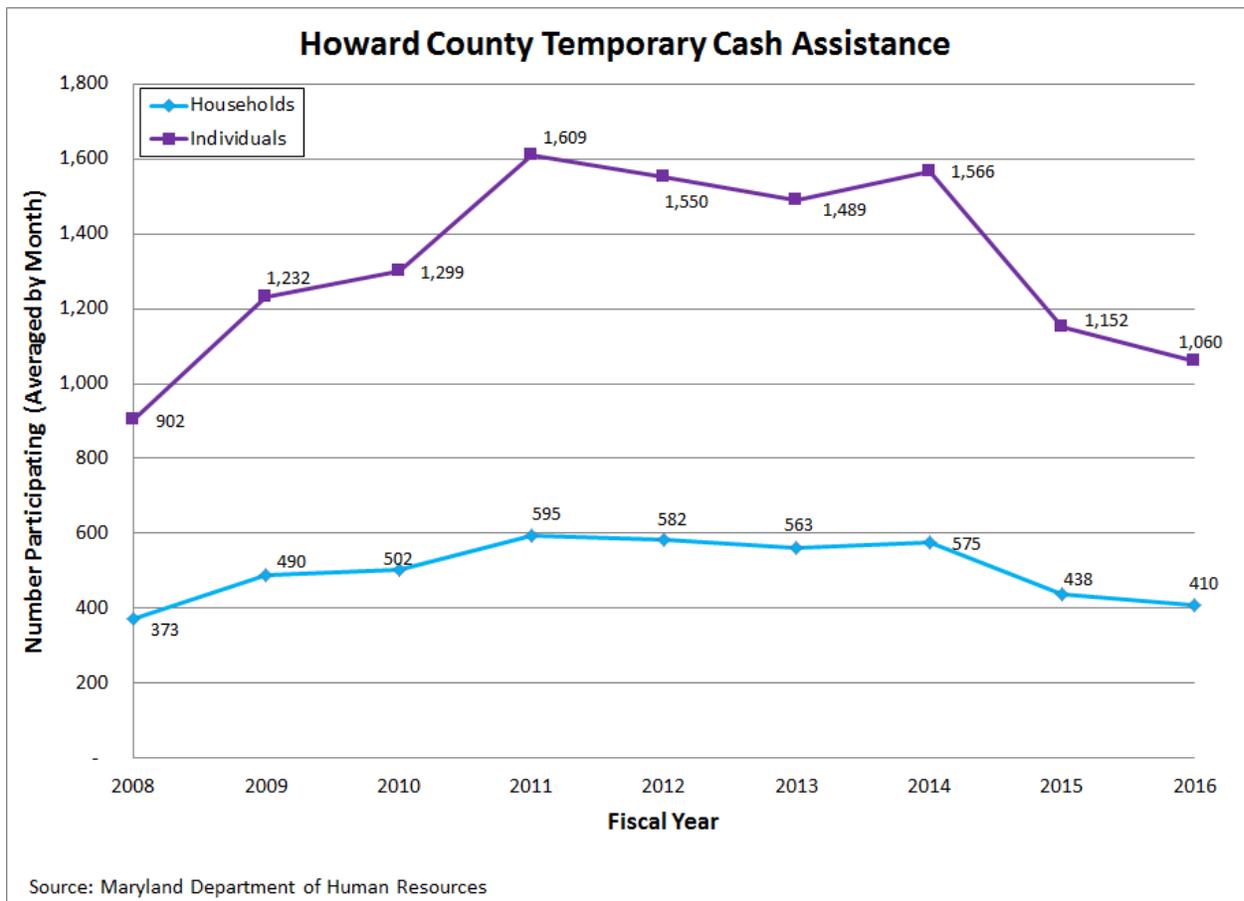
Source: Center for Women’s Welfare, University of Washington; 2016

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. 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.

Between 2008 and 2014, the number of households receiving assistance increased by 54% and the number of individuals increased 73%. The greatest increases occurred between 2008 and 2011, followed by relatively stable rates through 2014. Between 2014 and 2016, the number of households receiving assistance decreased 29% and the number of individuals decreased 32%. Compared to 2008, the number of individuals was 18% higher in 2016 and the number of households was 10% higher. In fiscal year (FY) 2016, there was a monthly average of 1,060 individuals in 410 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)

In September 2013, the Department of Citizen Services (now Department of Community Resources and Services) launched the Howard County Coordinated System of Homeless Services (CSHS). The CSHS provides a single point of access to resources for Howard County citizens who are or are about to be homeless. In addition to providing immediate situational triage, emergency services, and/or diversion to case management, the new system enables monitoring of resource allocation and the tracking of clients as they move through and ultimately exit the CSHS.

As shown in Table 2, the average number of crisis calls per month from people who were homeless or at risk of experiencing homelessness increased to 99 in 2016, from 77 in 2015.

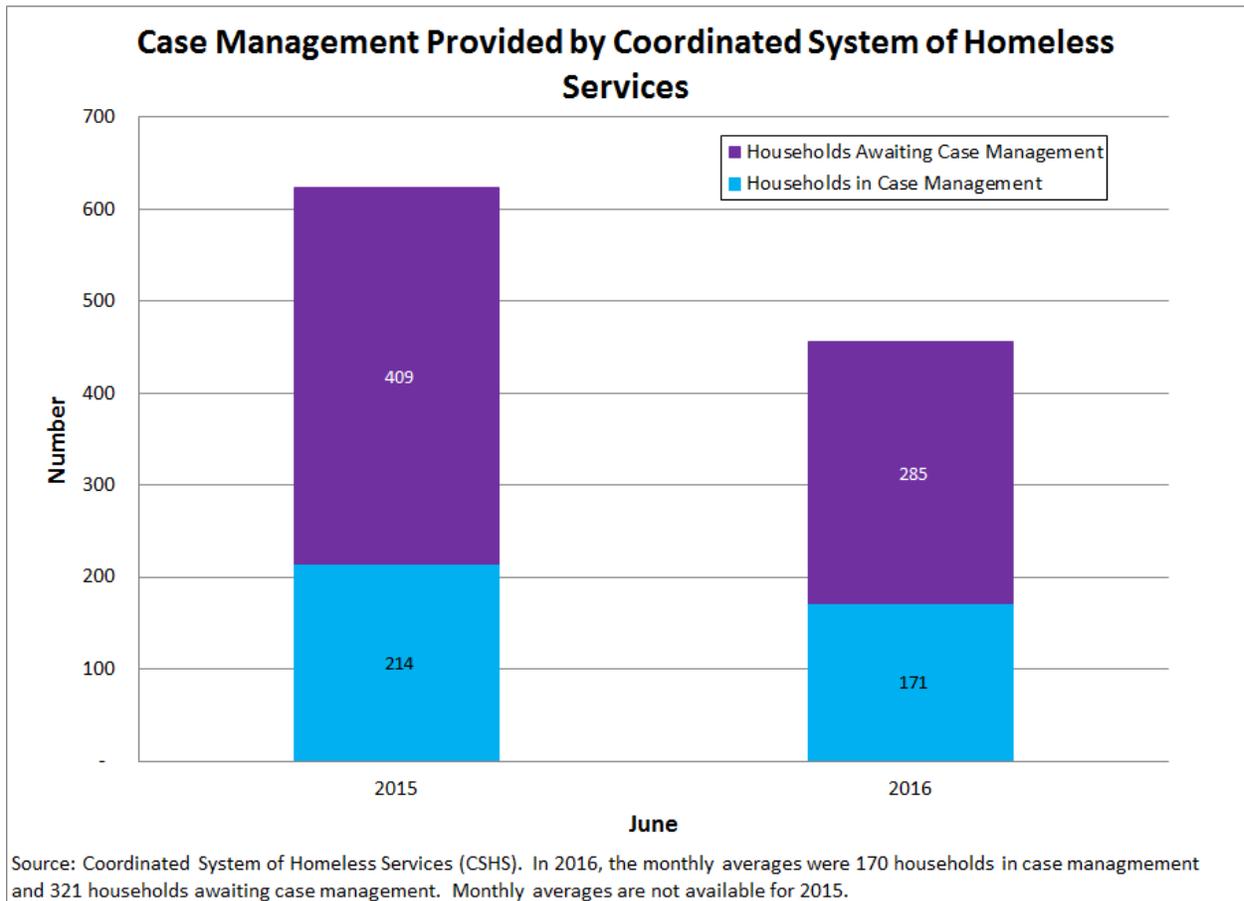
If the need for sustainable housing is not alleviated by a CSHS crisis counselor, households are referred to case management. There were 171 households receiving case management in June 2016, compared to 214 in June 2015, a 20% decline. Similarly, there were 285 households on the waiting list in June 2016, compared to 409 in 2015, a 30% decline. Average monthly numbers are not available for 2015, but in 2016, data were similar to the June numbers. (Figure 4)

Stable housing refers to an arrangement that is considered permanent, such as a unit, living permanently and deliberately with family or friends, or a nursing home. In 2016, 173 households received case management and exited into stable housing, which was 71% of the households that exited and an increase of 41 households over 2015. Other exits include disappearing back into homelessness and temporary arrangements such as staying with family or friends, transitional housing or a motel. (Table 4)

Table 4: Coordinated System of Homeless Services (CSHS) Measures

	2015	2016
Average number of crisis calls per month eligible for CSHS services	77	99
Number of households that received case management and exited from case management into stable housing	132	173
Percent of households that received case management and exited case management into stable housing	68.2%	71.0%

Figure 4

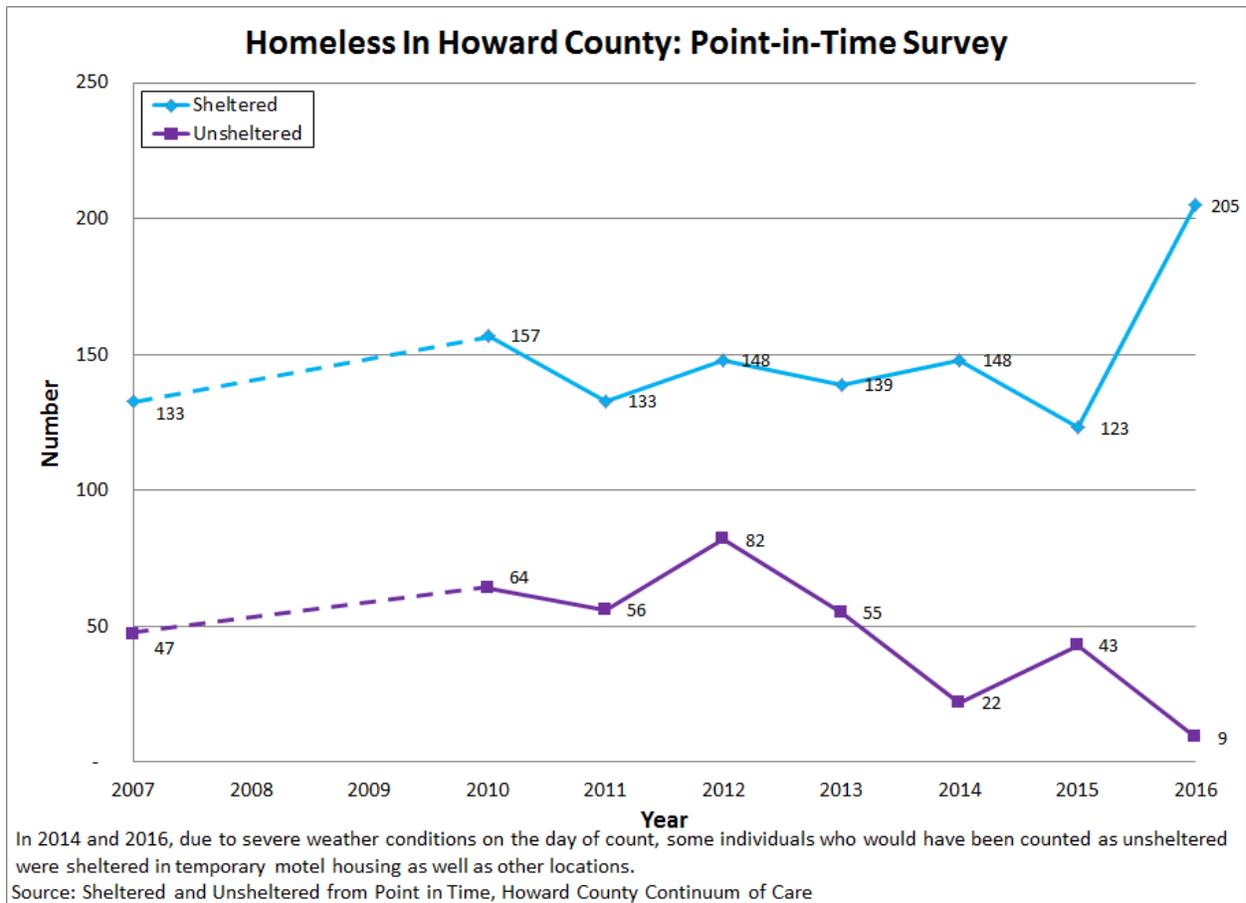


Point-in-Time Count

The Howard County Point-in-Time Count is an annual federally-required count of individuals and households residing in transitional housing for the homeless and the motel shelter program on one specified night in January. In 2016, three agencies provide transitional housing in the county: Grassroots Crisis Intervention Center, Bridges to Housing Stability and HopeWorks. Grassroots operates the motel shelter program. The Point-in-Time Count is also required to count unsheltered homeless.

Figure 5 shows the number of sheltered and unsheltered individuals counted from 2010 to 2016. In 2016, the count identified only 9 unsheltered individuals, the lowest number since the survey began, and 205 sheltered individuals, the highest number. It should be noted that in 2014 and 2016 due to severe cold weather on the day of the Count, some individuals who would have been counted as unsheltered were counted as sheltered as they were re-located into motels and other locations. As it was colder in 2014 than 2016, the numbers of sheltered were likely related to other factors as well.

Figure 5

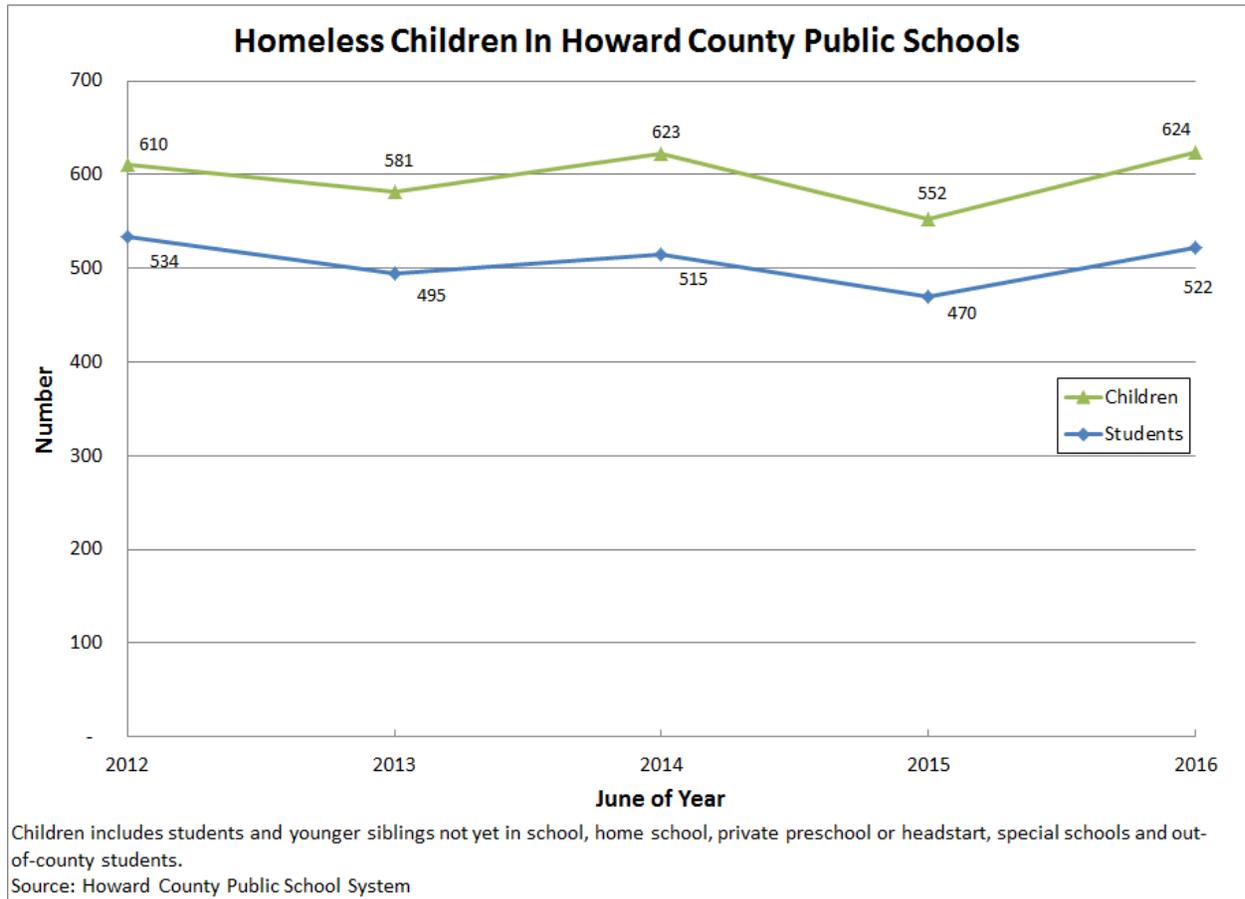


Homeless Students and Children

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 system has fluctuated between 470 and 534 since 2011-12. Between 2014-15 and 2015-16, the number increased 11 percent, from 470 to 522. (Figure 6)

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 2015-16 school year, there were an additional 102 homeless children who were not enrolled in Howard County schools.

Figure 6

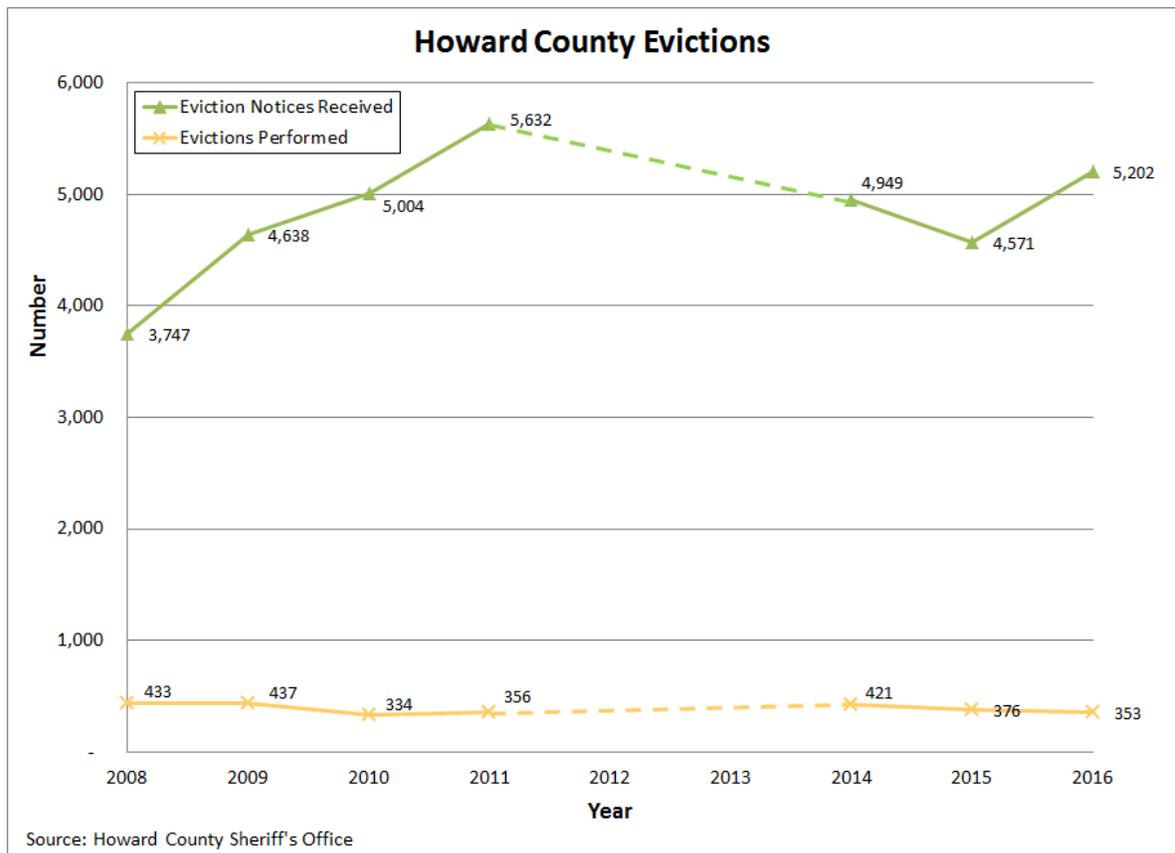


Eviction Filings and Evictions

According to the National Alliance to End Homelessness, nonpayment of rent is an indicator of financial issues that lead to housing instability. ACS therefore 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. 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.

In every year, eviction notices far exceeded actual evictions. Although eviction filings increased about 50% between 2008 and 2011, actual evictions decreased. In 2011, eviction filings reached a peak of 5,632, while actual evictions numbered 356, 77 fewer than the 2008 number. Figure 7 shows that between 2011 and 2015, eviction filings declined by 23% to about 4,571, similar to the 2009 number, but then jumped to 5,202 in 2016, a 14% increase. Actual evictions, however, continued to decline. There were 353 evictions in 2016, a decrease of 68 evictions compared to 2014 and 84 fewer than the peak in 2009.

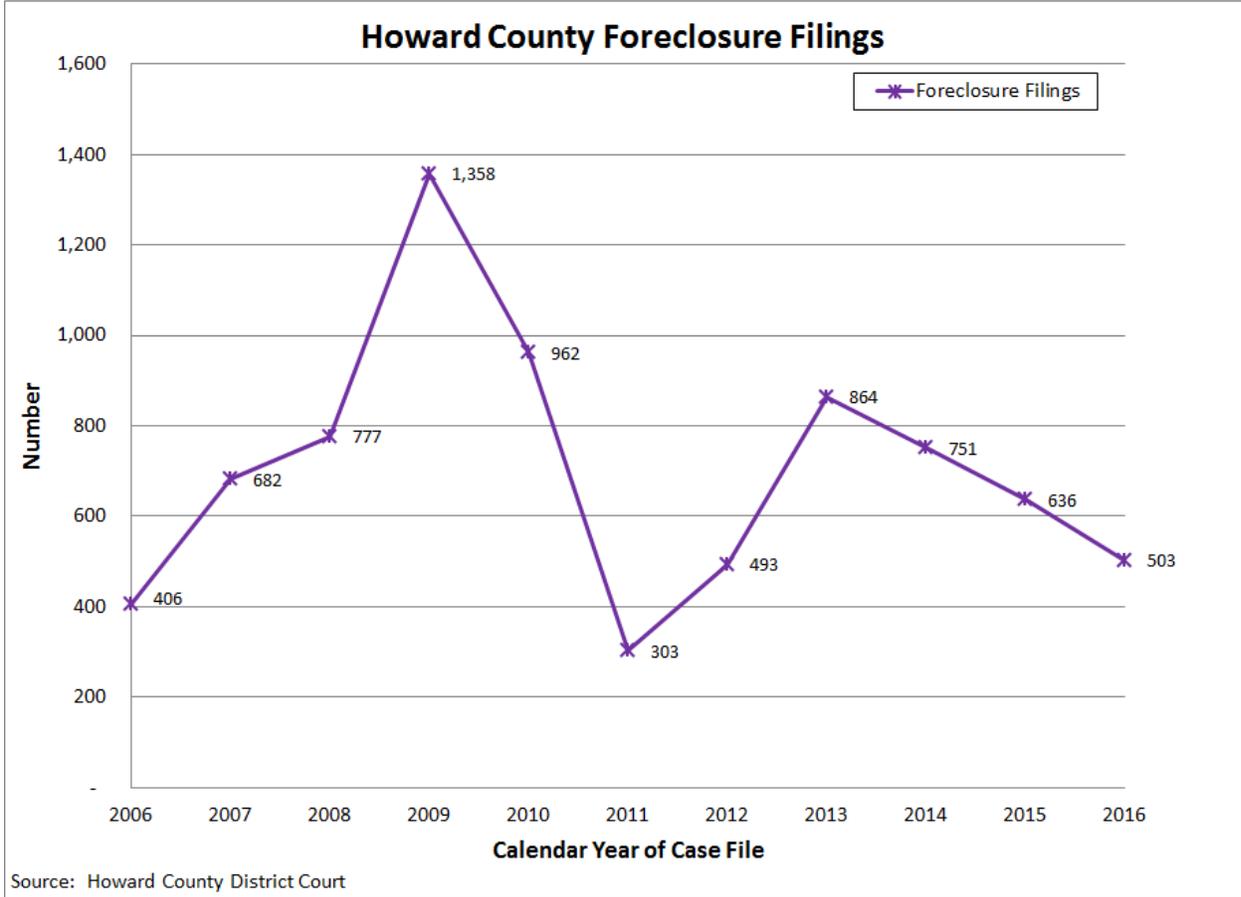
Figure 7



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 8, however, shows foreclosure filings almost tripled between 2011 and 2013, and then decreased each year for the past three years. In 2016, there were 503 foreclosure filings a 42% decline since 2013.

Figure 8



Rental Housing Gap

The Howard County Department of Housing and Community Development (DHCD) has reported that 9,900 renter households (33% of all Howard County renter households) have incomes below \$50,000. As noted in Table 5, 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 5: 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

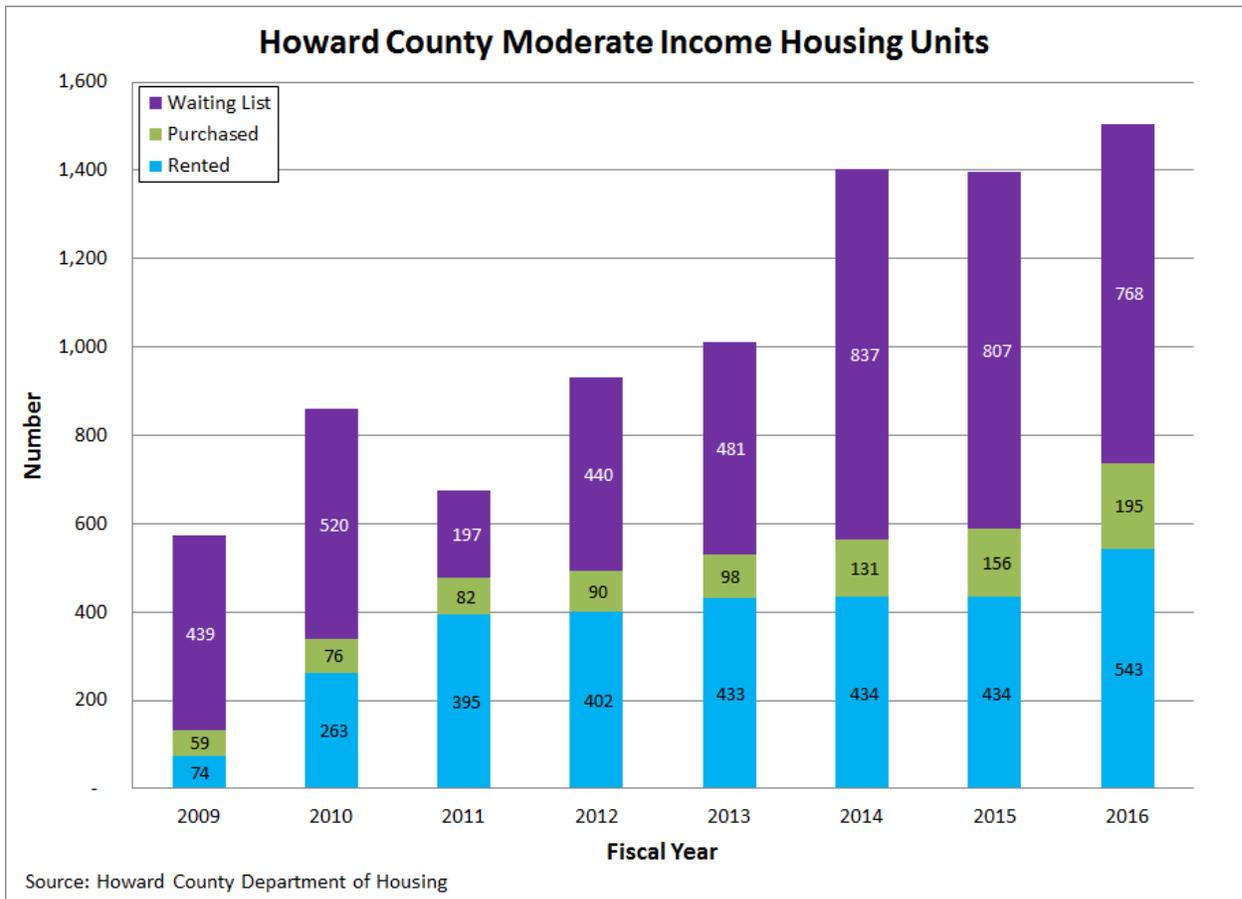
(2) Housing Availability

Moderate Income Housing Units

The Howard County Moderate Income Housing Unit (MIHU) program 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 sold or rented at affordable prices; rents are set by DHCD. Any person or family can apply to buy or rent an MIHU, provided that their household income does not exceed the program eligibility requirements (\$60,000-\$80,000 for home ownership; \$30,000-\$60,000 for renters).

After remaining stable between 2013 and 2015, the number of rental units increased by over 100 in 2016 to 543 units. The number of purchased units has been steadily increasing, but had a relatively large increase to 195 in 2016 compared to 156 in 2015 due to an increased availability of MIHU housing. The database of people seeking MIHUs declined from its peak of 837 in 2014, to 807 in 2015 and 768 in 2016 (Figure 9).

Figure 9



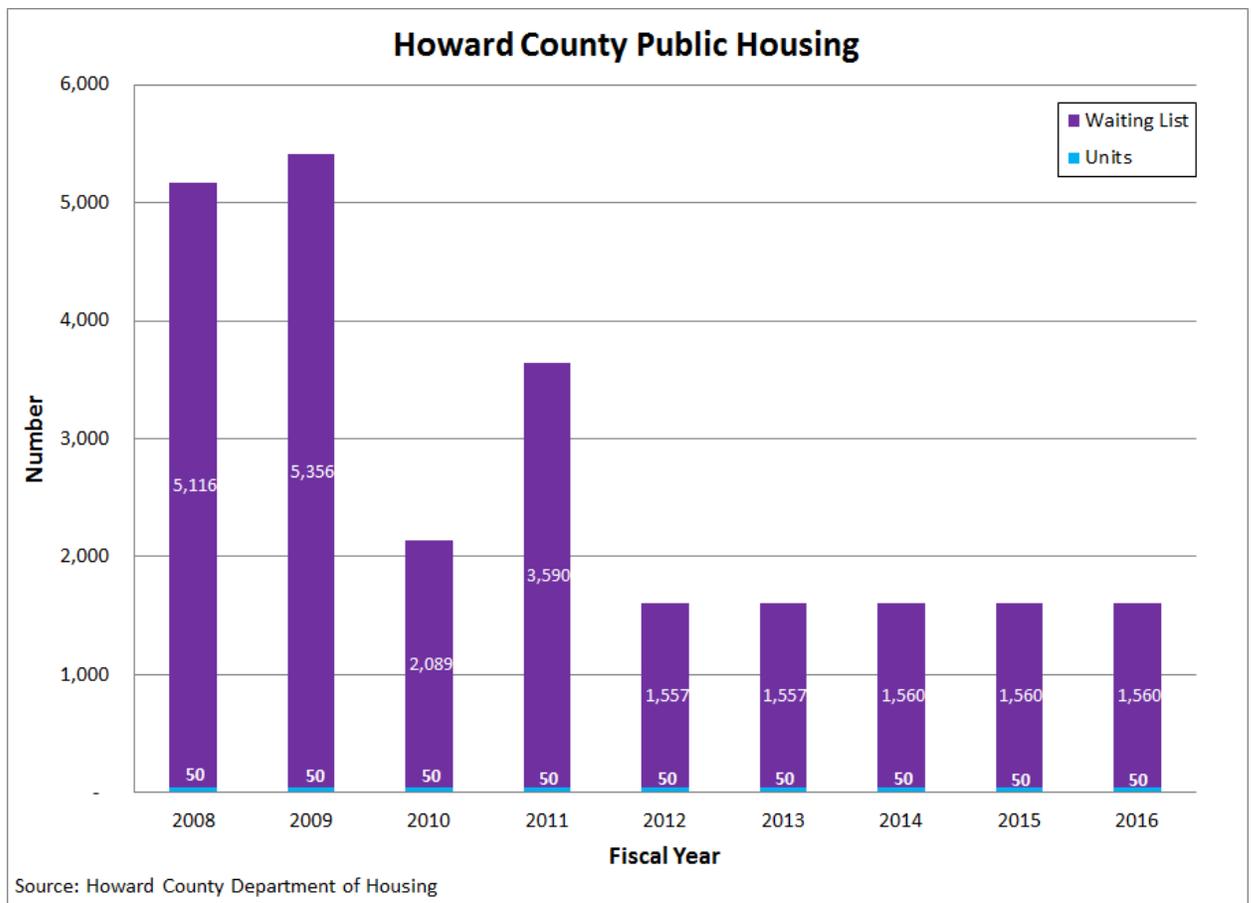
Housing Commission Public Housing Units

The Howard County Housing Commission (HCHC) serves as the county’s public housing authority for the purpose of developing and managing housing resources for low and moderate income residents. 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. The Commission directly subsidizes the rents at several communities in its portfolio.

The HCHC Public Housing program is funded and regulated by the U.S. Department of Housing and Urban Development (HUD), which allocates federal funds to public housing authorities that lease and manage affordable, decent and safe rental units to low-income families, the elderly and disabled. Public housing units are often multi-dwelling communities but also include scattered site single-family homes, townhomes, duplexes and condominiums. The Howard County Housing Commission owns and operates 50 units of federal Public Housing.

The database for public housing units was capped at about 1,500 in 2012 and has remained at that level. The list was over 3,500 the year before the database was capped after review and removal of ineligible persons or those no longer interested in MIHU housing. (Figure 10)

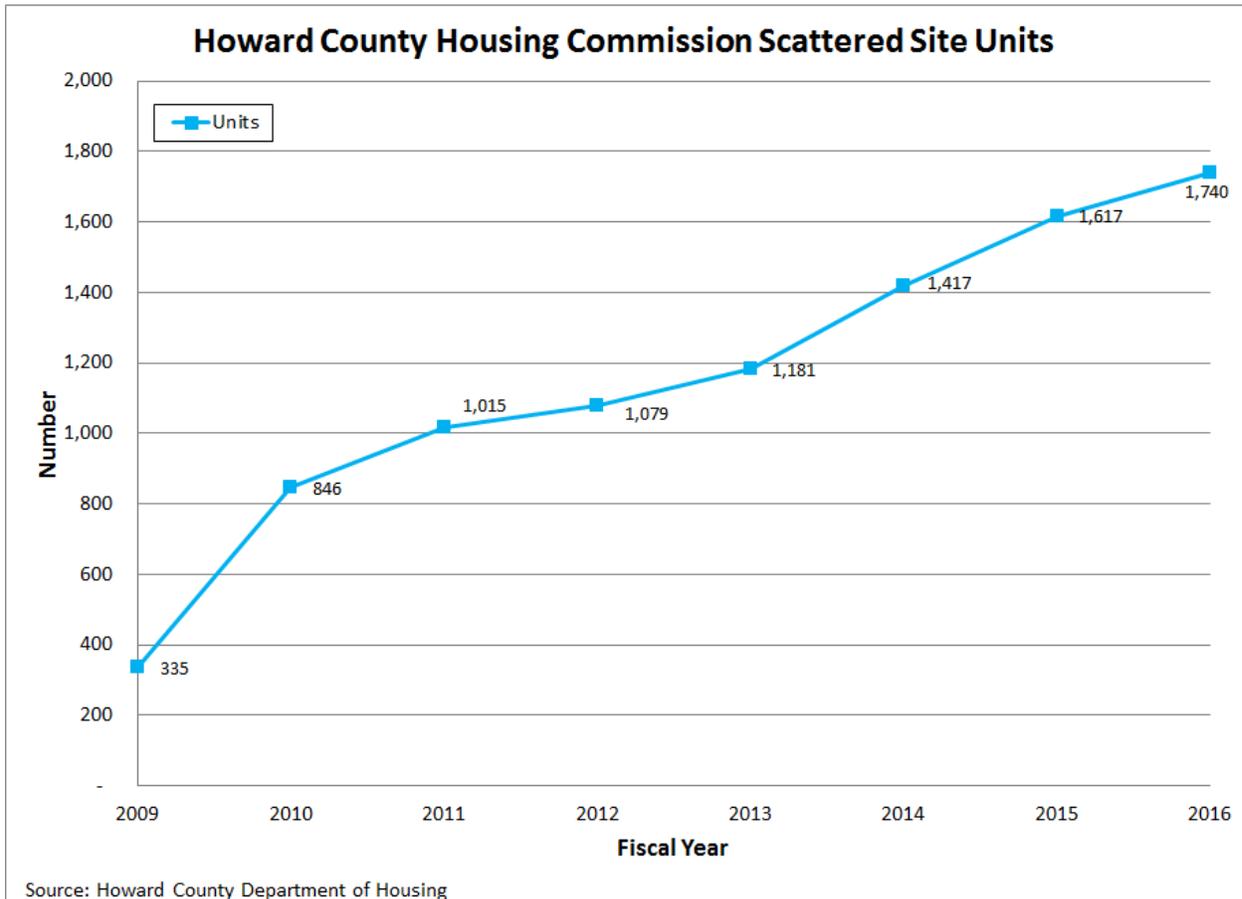
Figure 10



Housing Commission Scattered Site Housing Units

The number of HCHC scattered housing units has increased steadily since 2009 (Figure 11). In 2016, there were 1740 units in the County, a 60 percent increase since 2012 and a 23 percent increase since 2014.

Figure 11



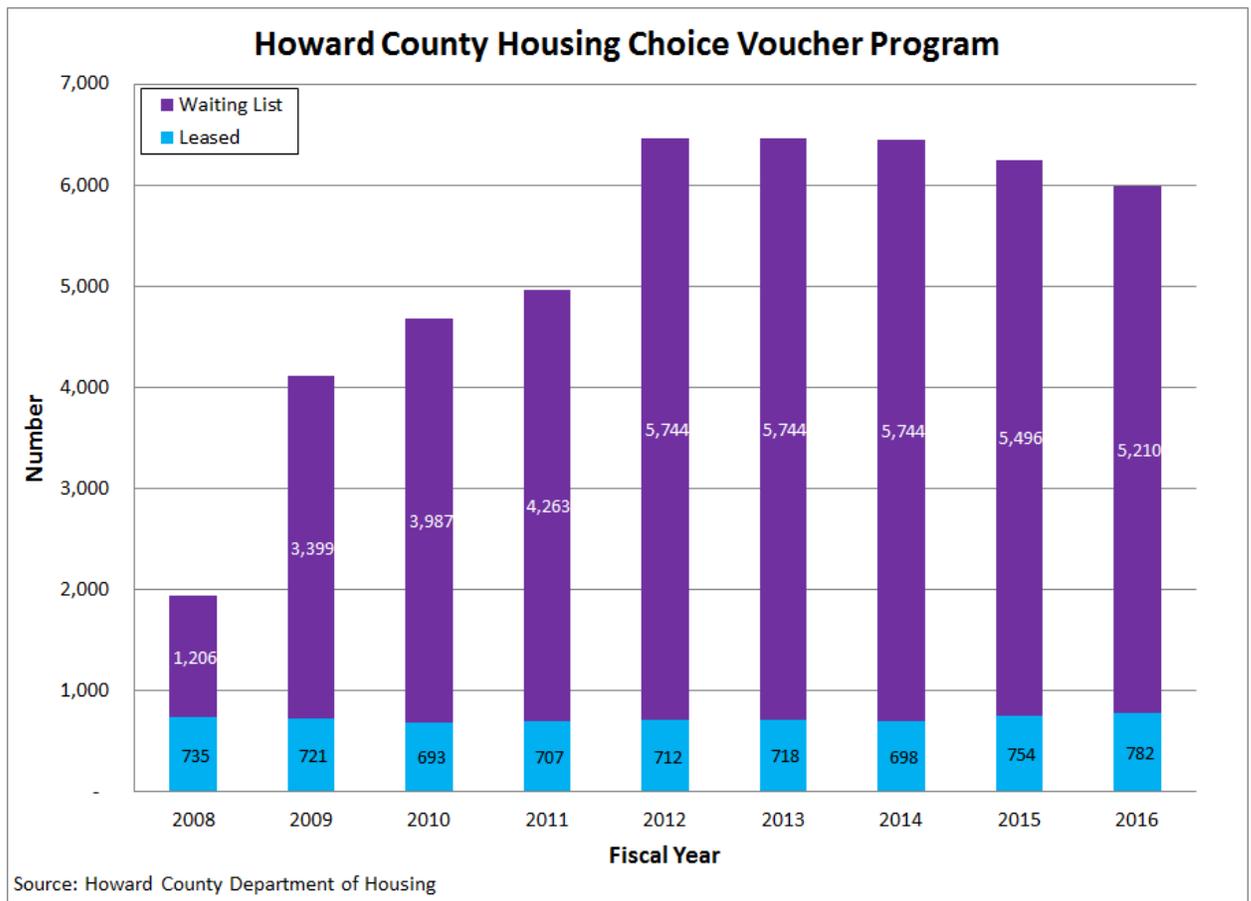
(3) Housing Assistance

Housing Choice Voucher Waiting List

Due to the static number of Housing Choice (formerly Section 8) Vouchers, the number of people on the waiting list is used as an indicator of need for affordable housing. Eligibility for vouchers depends on a number of factors, but for the most part eligible households have incomes lower than \$65,000.

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 5,210. The number of leased (Housing Choice Voucher) units has increased from 698 to 782 since 2014. (Figure 12).

Figure 12

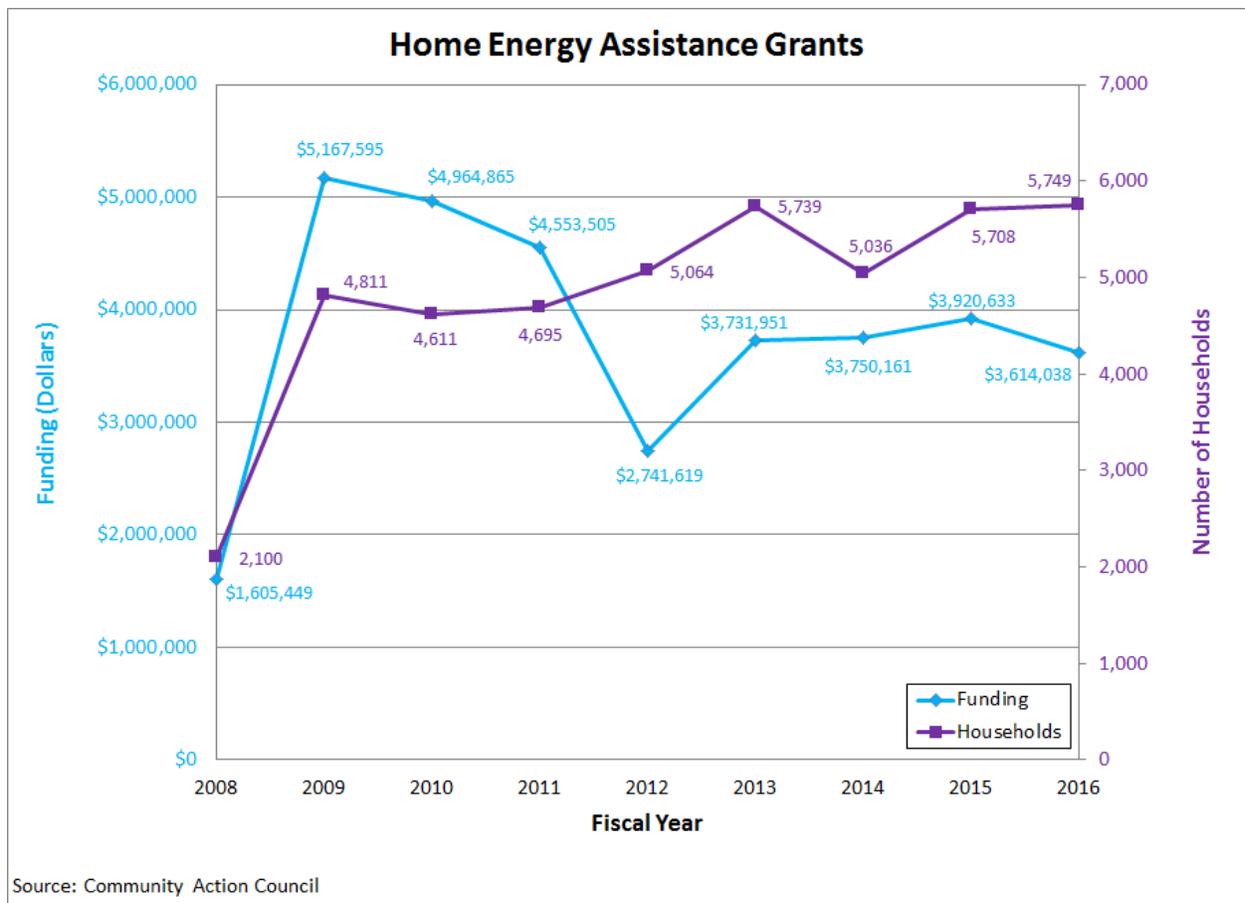


Energy Assistance

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.

After more than tripling between 2008 and 2009, funding for home energy assistance declined by almost 50% between 2009 and 2012. During this period of declining funding, the number of households served stayed relatively stable and even increased somewhat during 2011, the year of steepest decline in funding. Between 2012 and 2016, both funding and number of households served increased by a factor of about 2.5. In 2016, the number of dollars per household served was \$629; 5,749 households received assistance that totaled \$3,614,038. Since 2008, the number of dollars per household served has ranged from \$541 to \$1,077. (Figure 13)

Figure 13



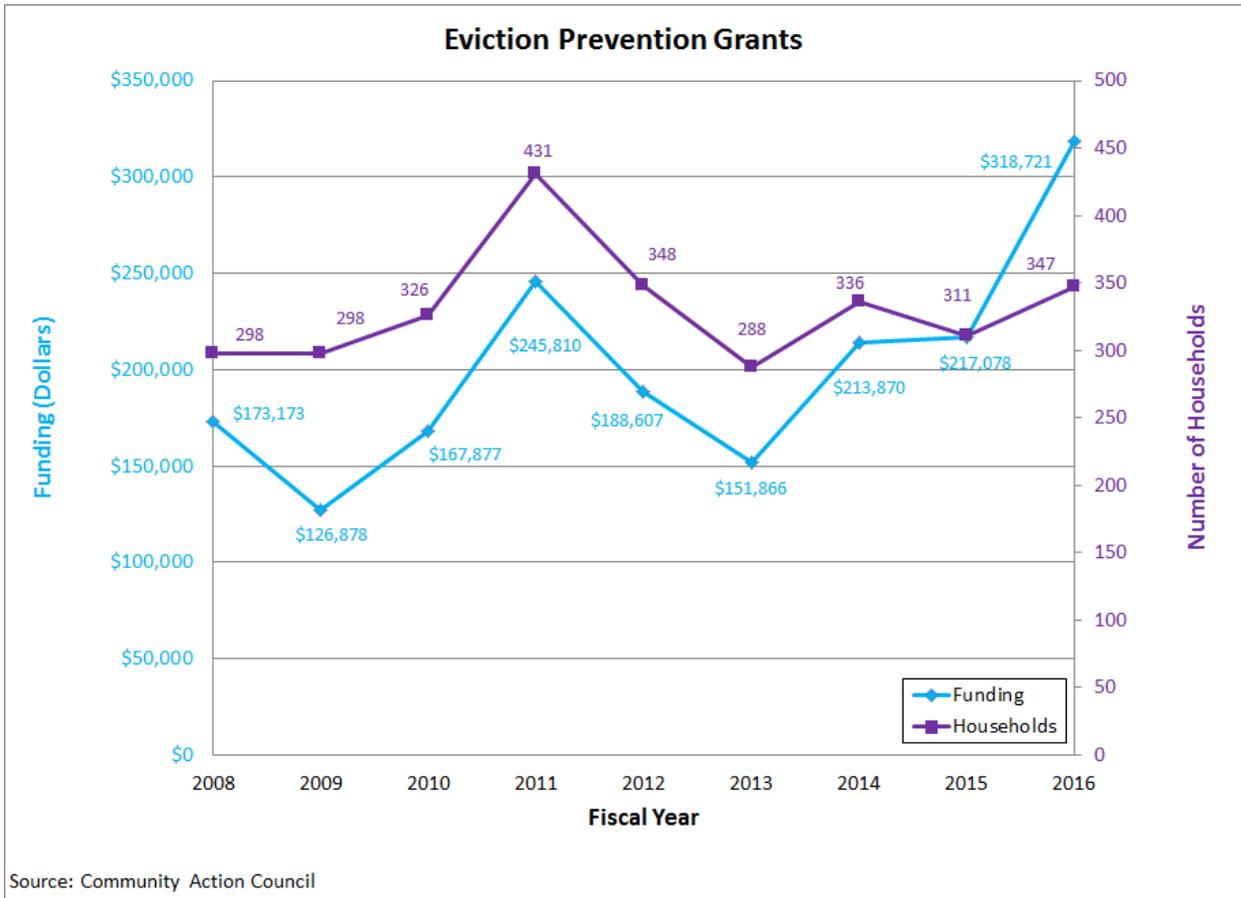
Eviction Prevention Assistance

Eviction Prevention assistance that helps with paying past due rent is a strong indicator of how many Howard County households are not stably housed and potentially on the verge of homelessness.

As noted in Figure 14, both the number of households served and the funding level rose sharply between 2008 and 2011. This was followed by a sharp decline between 2011 and 2013 – households by 33% and funding by 38%.

But funding levels rose considerably in 2014 and again in 2016. As a result, funding in 2016 was 47% higher than in 2015 and more than double that of 2013. In 2016, 347 households were served with a funding level of \$318,721. The amount of funding per household also increased steadily in recent years, from \$527 in 2013 to \$919 in 2016.

Figure 14



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.

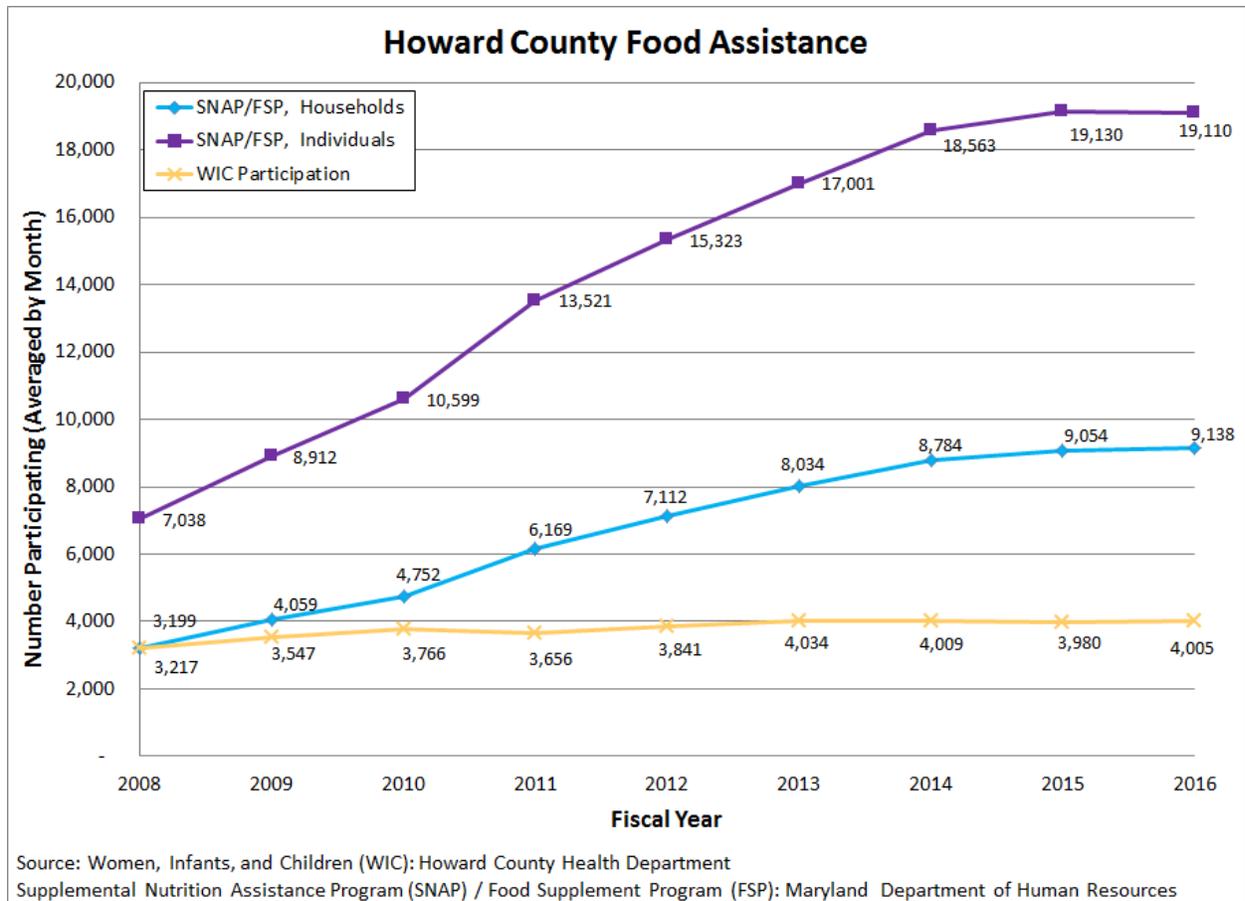
For both households and individuals, the number of SNAP recipients almost tripled between 2008 and 2015. Both numbers were relatively unchanged in 2016. In 2016, there were 19,130 individuals in 9,054 households that received assistance through SNAP. (Figure 15)

Women, Infants and Children (WIC) 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 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. In 2016 there were 4,005 WIC participants. (Figure 15)

Figure 15

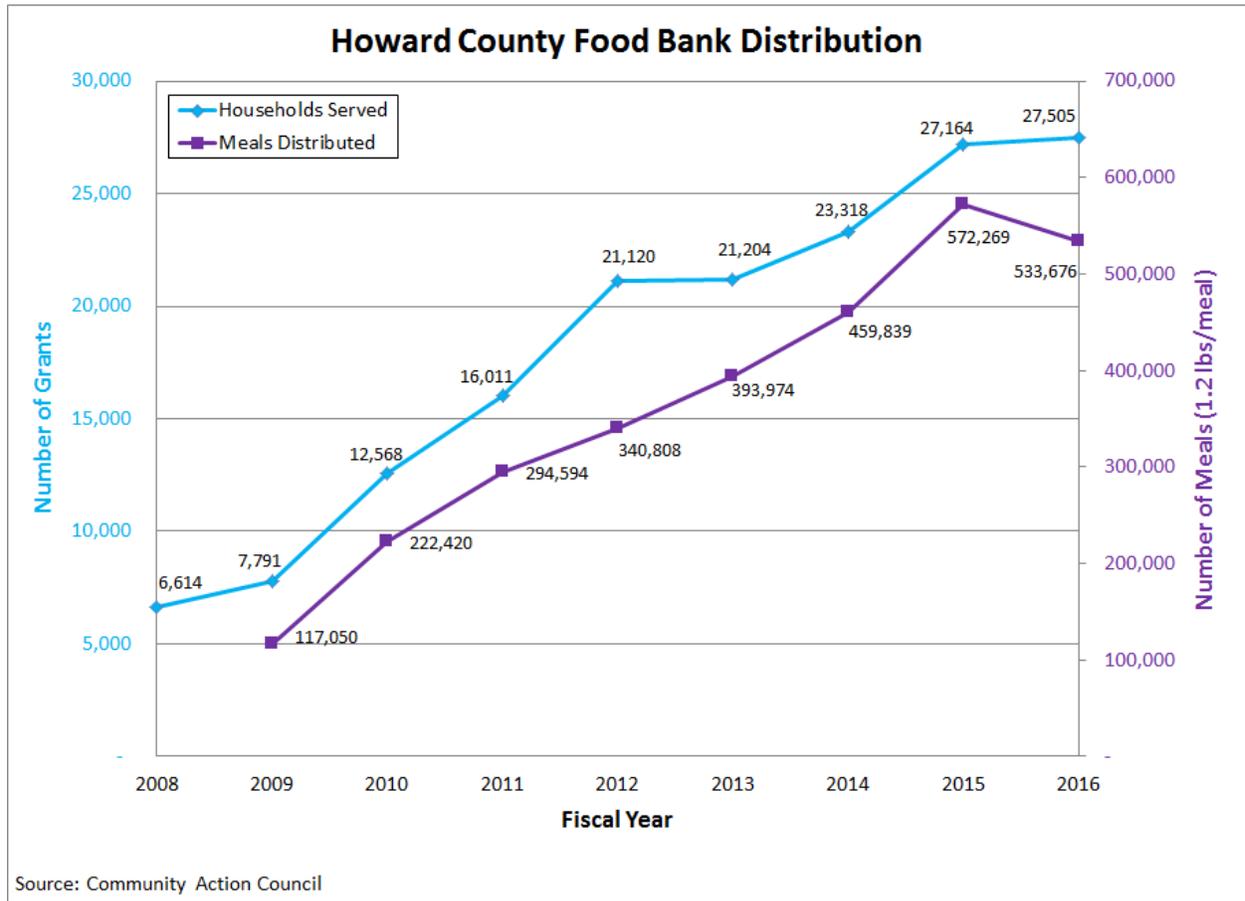


Howard County Food Bank Distribution

The Howard County Food Bank provides emergency food to ensure families have adequate nutritious food. Households served by the Food Bank more than tripled between 2008 and 2015. In 2016, the number of households remained relatively stable, although the number of meals distributed declined by about 6%.

In 2016, 640,411 pounds of food were distributed to 27,705 households. (NOTE: Households may visit the Food Bank multiple times, but only once each month.) (Figure 16) Based on a Feeding America best practice ratio of 1.2 pounds of food per meal, in 2016 Howard County families relied on the Food Bank for 533,676 meals. In addition, while data are not available, households utilized food pantries at Howard Community College and many local congregations across the community.

Figure 16

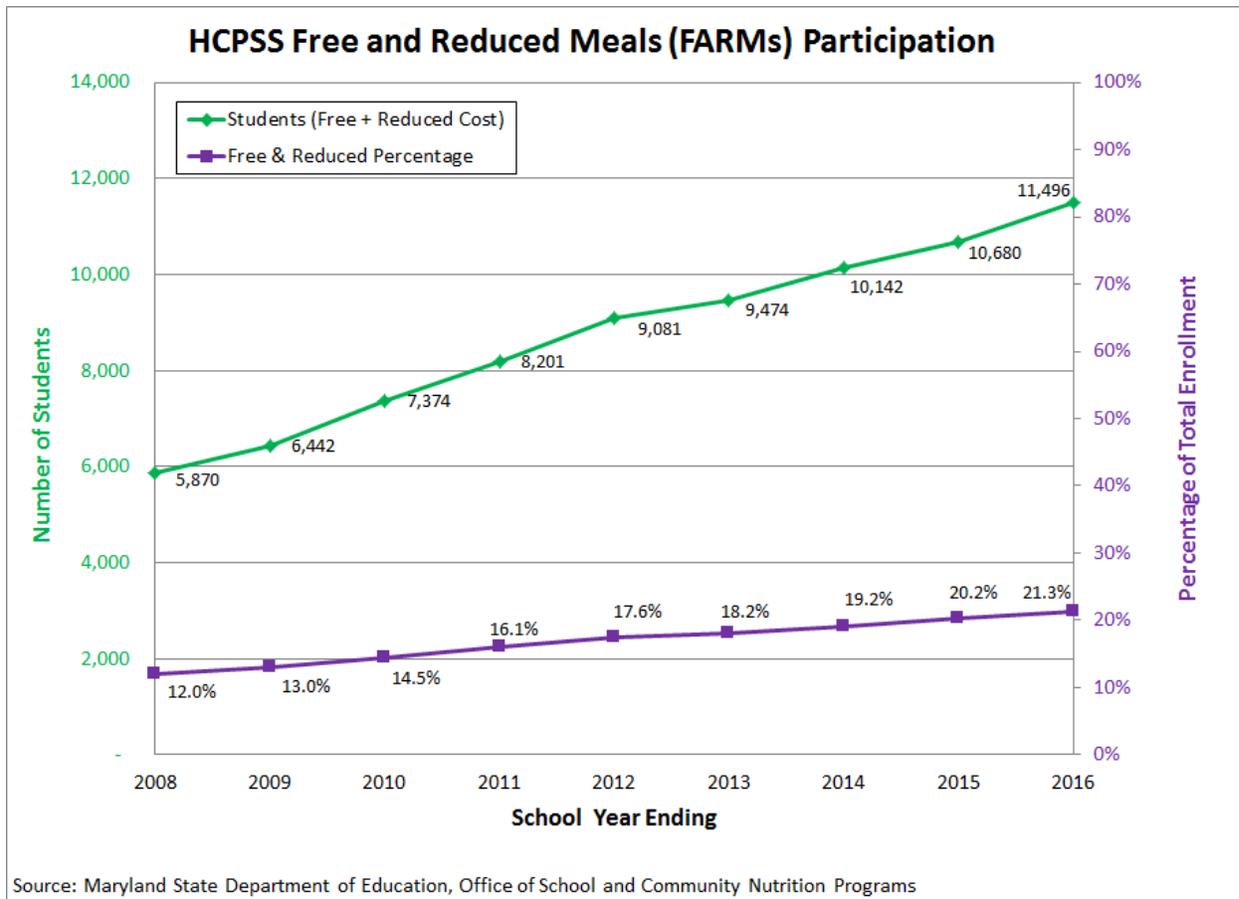


Free and Reduced Meals (FARMs)

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 4-person household in 2015 was eligible if the household income was \$44,863 or below.

Since the 2007-2008 school year, there has been a 96% increase in the number of HCPSS students receiving FARMs, with a 13% increase between the past two years. Although some of this increase may be the result of growth in enrollment, the percent of students who received FARMs is also increasing. During the 2015-16 school year, 21.3% of HCPSS students –11,496 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 17)

Figure 17



Child Care Indicators

Child Care Costs

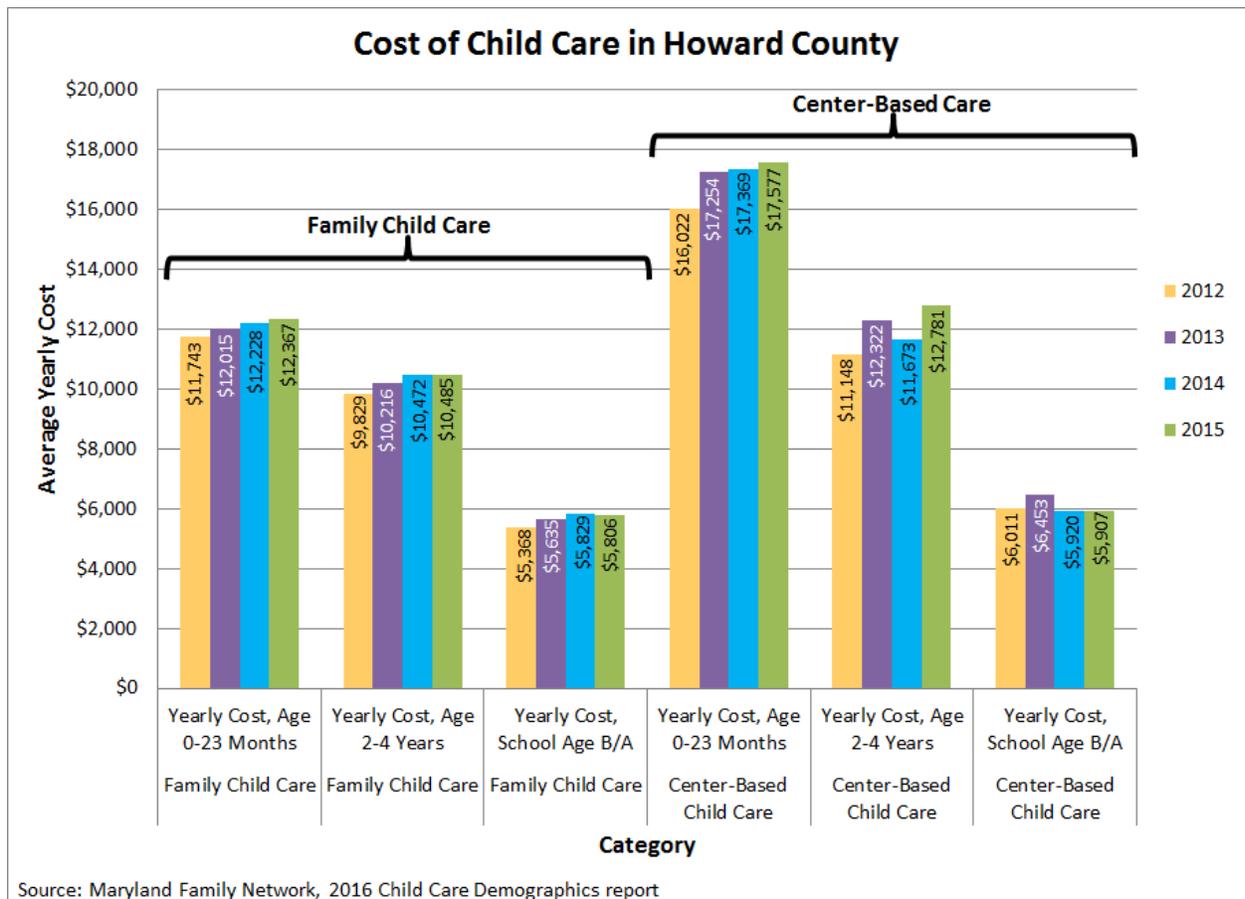
Child Care is a major expense for families of young children and typically is among the top three largest household expenses.

Figure 18 shows the cost of family and center-based child care in Howard County from 2012 to 2015 (the latest available data). The average yearly cost for 0-23 month-olds ranges from about \$12,000 in family child care to over \$17,500 in center-based care.

The cost declines as children grow older but even before and after-school care for school-age children averages about \$6,000 per year. Costs for all types of care increased between 2012 and 2015 with the exception of center-based after-school care. The largest percentage increases – about 9.7 percent – were for center-based care for children aged 0-23 months.

In 2015, the average annual cost for center-based care for children aged 0-23 months was \$17,577; for school-aged children, it was \$5,907. In 2015, the cost was relatively stable compared to 2014, with the exception of a \$1,108 jump in the average cost for center-based care for 2-4 year-olds.

Figure 18

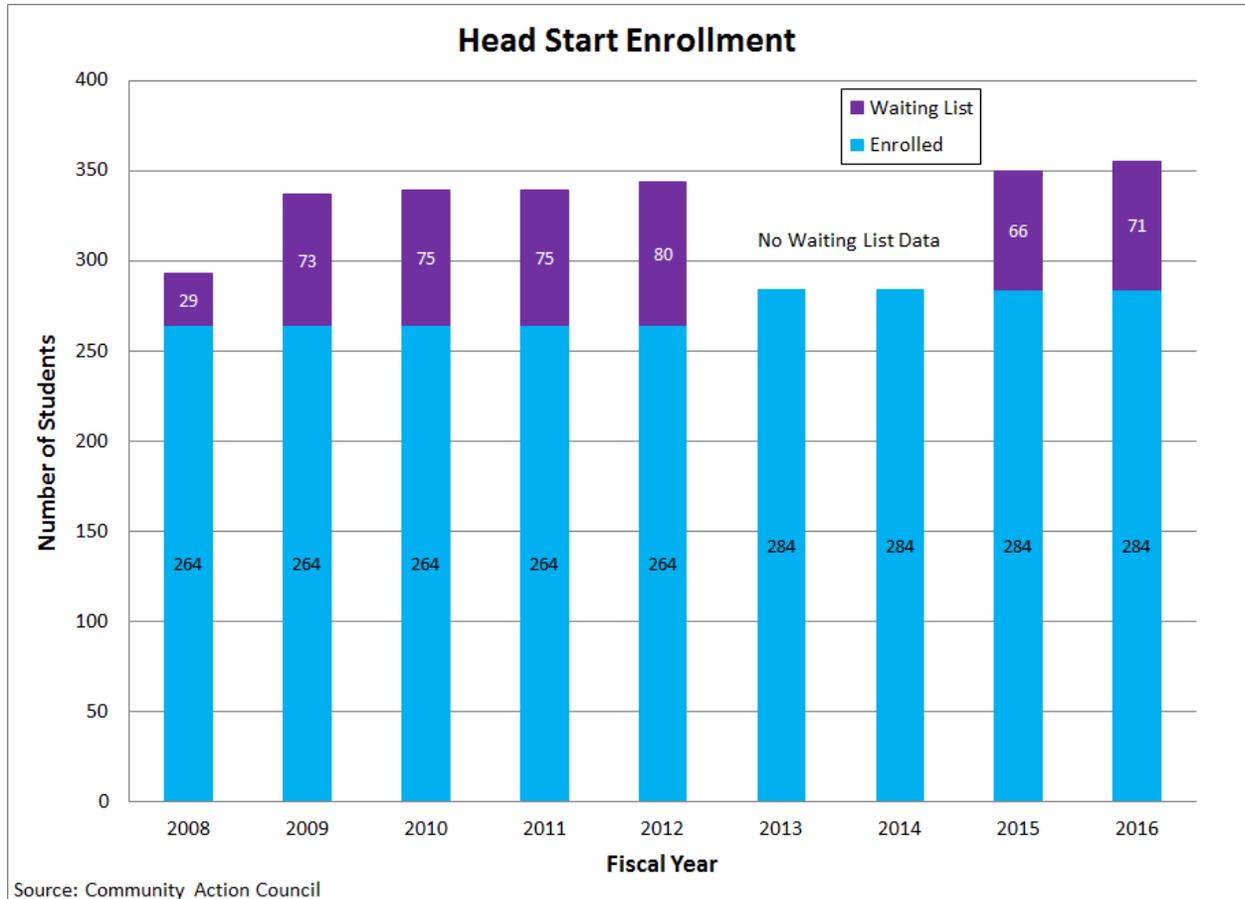


Head Start Eligibility and Enrollment

Head Start was selected as an indicator of need because it is a financial eligibility-based program and provides comprehensive school readiness services to children living in low-income families. 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 264 to 284 in 2013. Head Start also changed to a full-day, full-year program in 2015-16. (Figure 19)

Figure 19

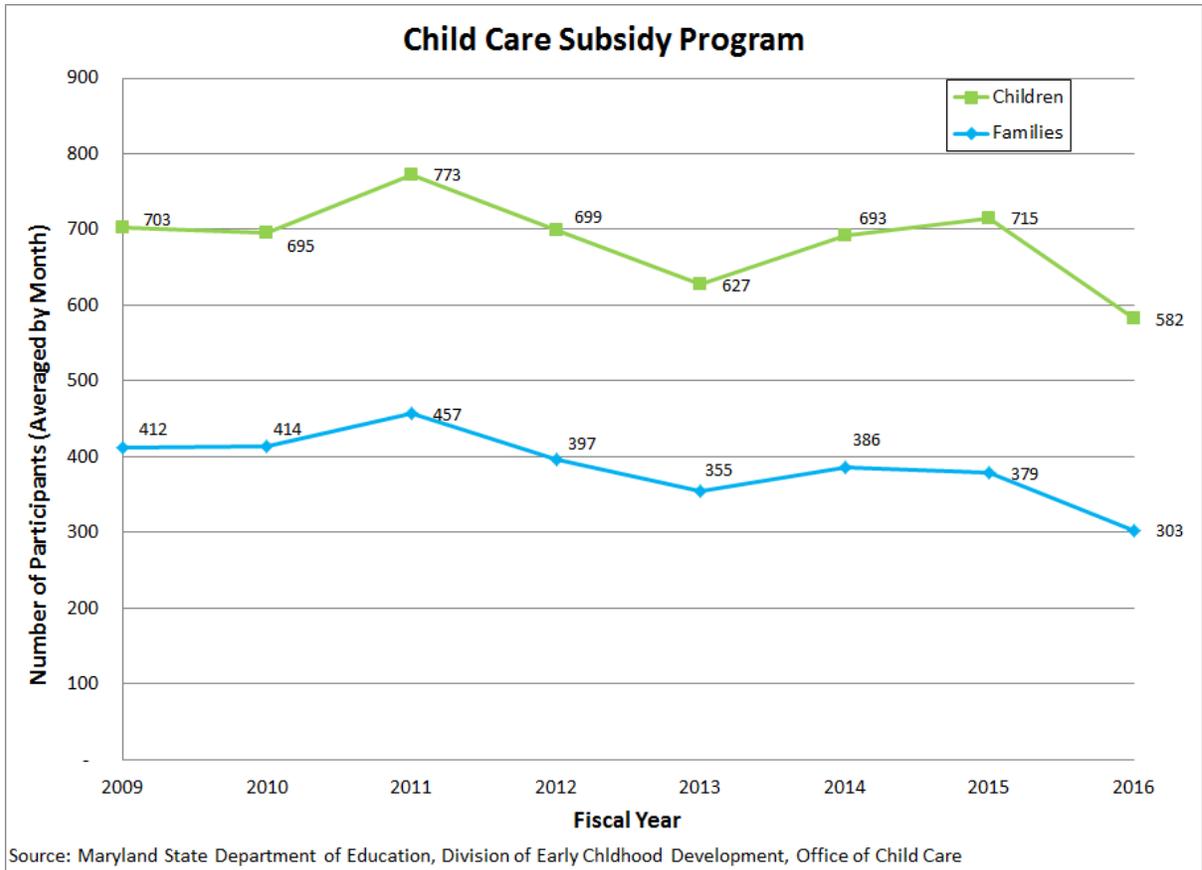


Child Care Subsidies

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 was lower than at any time since before 2009. In addition, for the first time, the numbers were more than 100 lower than the peak in 2011. About 300 families that included almost 600 children received child care subsidies in 2016. (Figure 20)

Figure 20



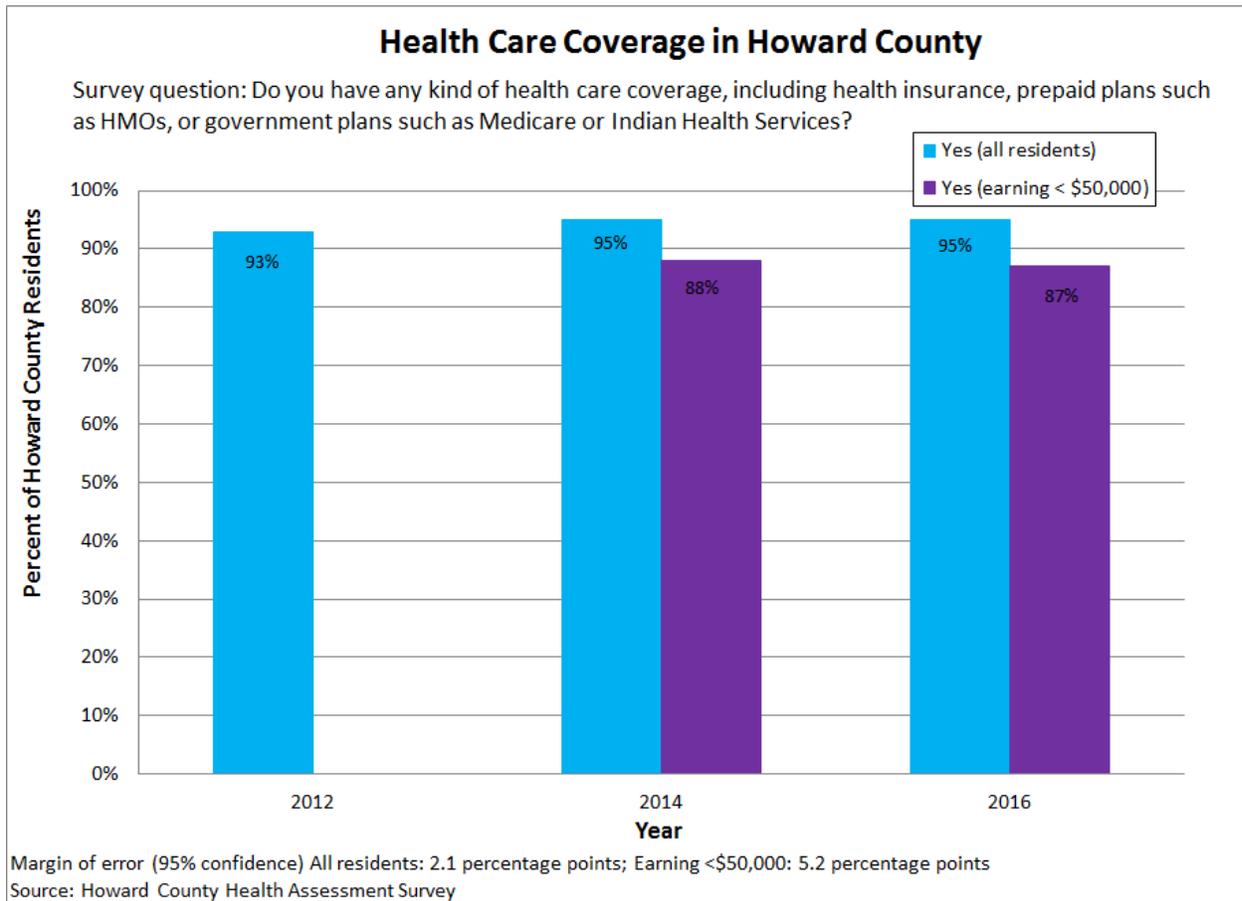
Health Care Indicators

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 that includes both cell phones and land lines.

Figure 21 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 for additional information about the survey.)

Figure 21



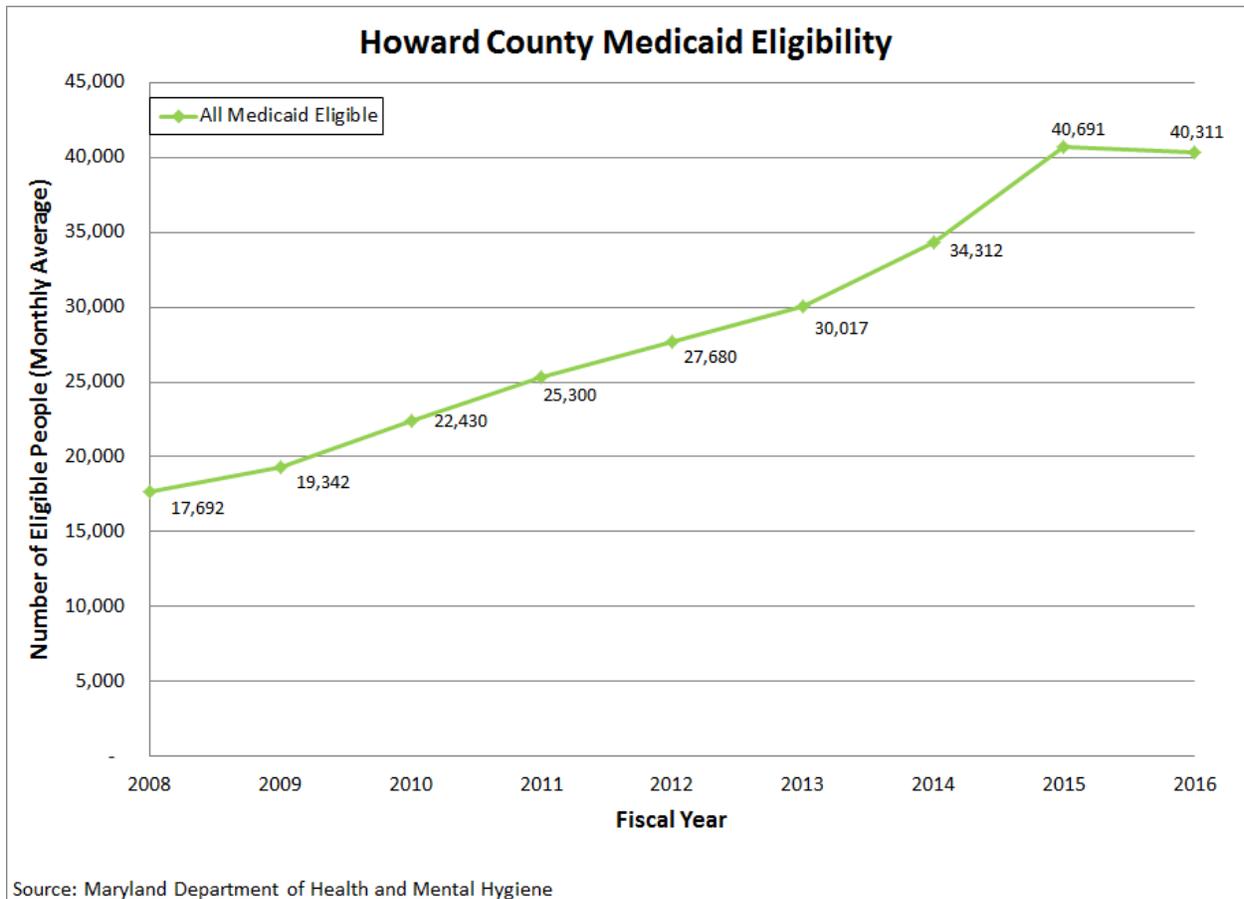
Medicaid Eligibility

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. ACS reports the total number of people eligible (or “enrolled”) in Medicaid in Howard County, 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 2016, a single person could have income of up to \$16,243 per year and qualify for Medicaid; a family of three could make up to \$27,821 per year and qualify.

Figure 22 shows that the number of Medicaid enrollees in Howard County increased 130% between 2008 and 2016. This includes a 36% jump from 2013 to 2015, with the number leveling off in 2016 at 40,311. The vast majority of this jump is likely due to an increase in the number of parents, children, and single adults covered as a result of the Affordable Care Act and local efforts to get eligible residents enrolled. Local data are not available for the number of people who are eligible for Medicaid but are still un-enrolled or for those who are enrolled but do not utilize their medical benefits.

Figure 22

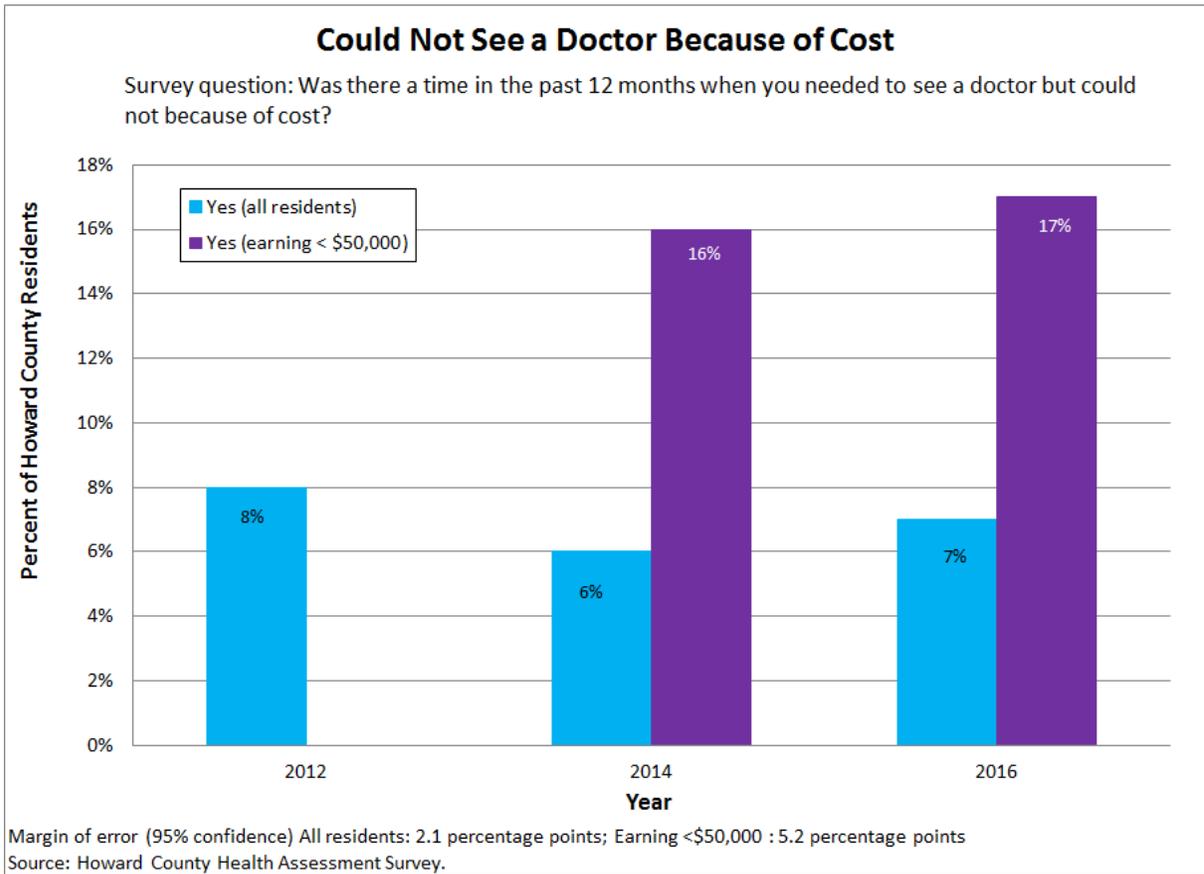


Medical Care Affordability

High medical bills are often cited as one of 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 23) (Appendix provides additional information about the survey.)

Figure 23

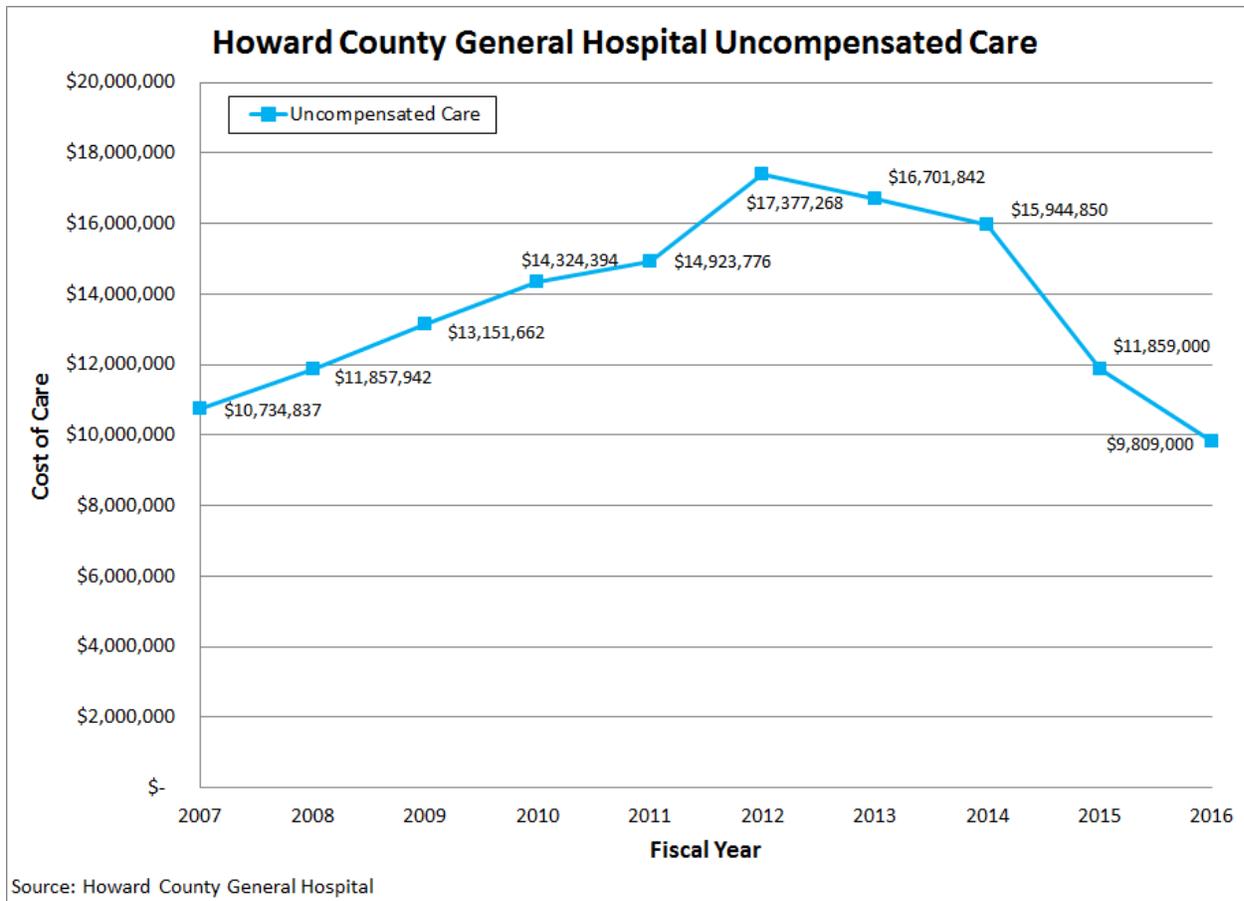


Uncompensated Care

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 could mean 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.

The cost of uncompensated care increased from 2007 to 2012, peaking at about \$17,400,000, a cumulative increase of 62% (Figure 24). During 2013 and 2014, the cost dropped 4-5% per year, followed by a 26% drop in 2015 and a 17% drop in 2016. In 2016, the cost of uncompensated care at HCGH was about \$9,800,000, 44% lower than in 2012. These changes are most likely attributable to more people being enrolled in health insurance programs.

Figure 24



Appendix: 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 nonsampling 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.
- **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 residents. 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. The DHCD Director serves as Executive Director of the Housing Commission. 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.