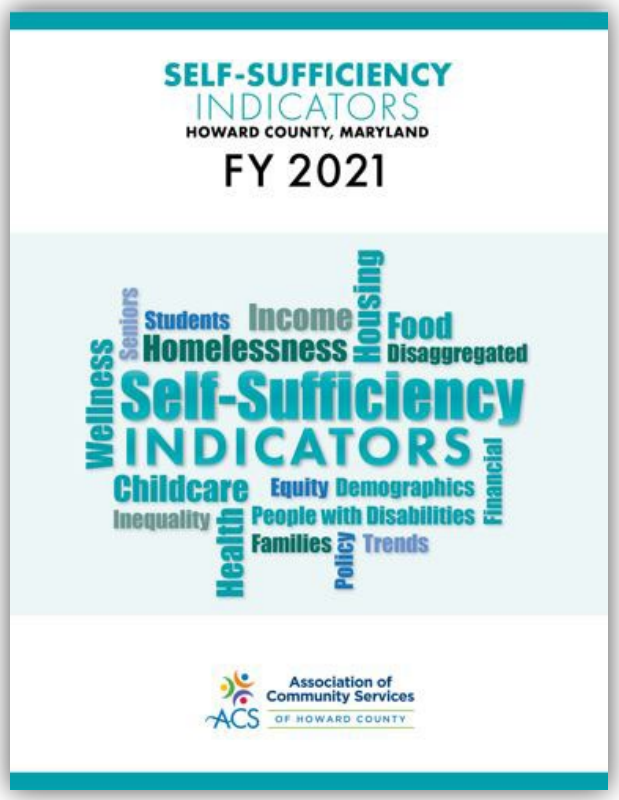
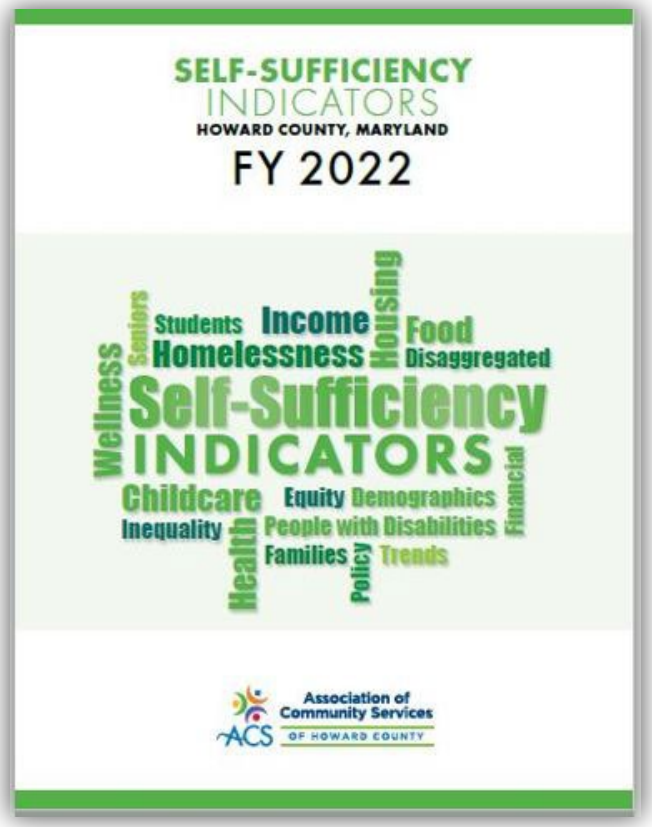
Association of Community Services
Membership Meeting
May 18, 2023
Laura Salganik





ACS

Association of Community Services of Howard County

ACS improves the quality of life in Howard County by strengthening the nonprofit community.

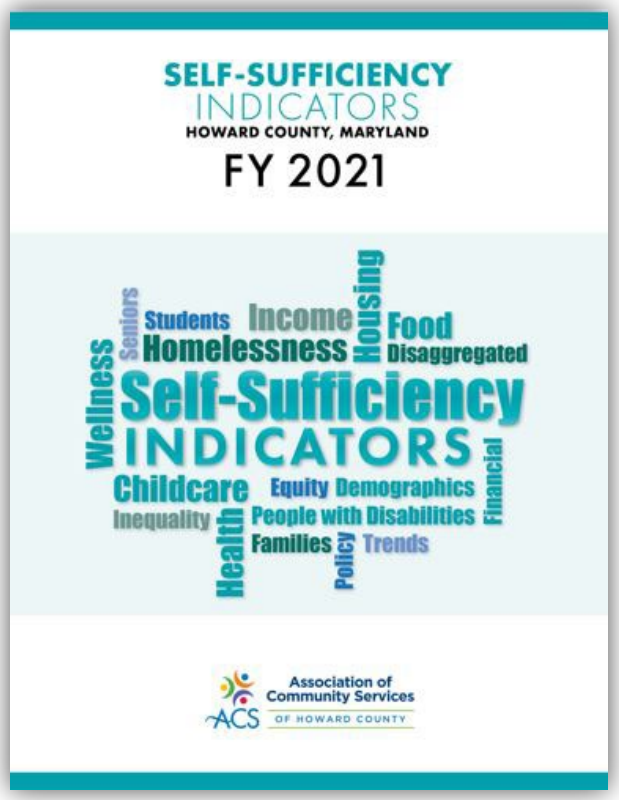
We:

- **Advocate:** increase the strength, impact and collective voice of member organizations.
- **Connect:** convene community leaders to engage and collaborate, share best practices and form partnerships to serve the community.
- **Strengthen:** help nonprofits to more effectively deliver services through mentoring, education and training experiences.

ACS is a membership organization of nonprofits and individual Community Advocates.

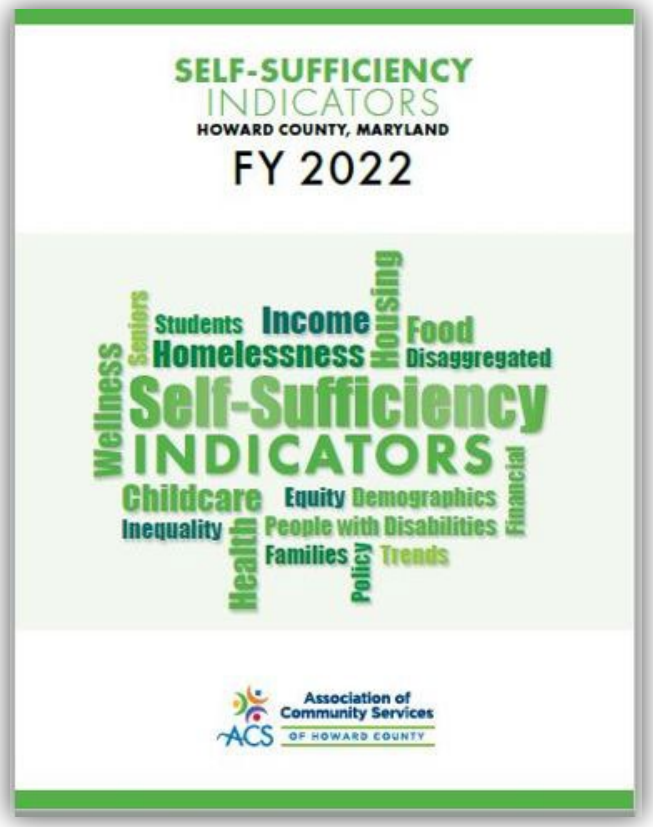
FY 2021 Report

HoCo programs and addition information about the county



FY 2022 Report

Update for HoCo programs

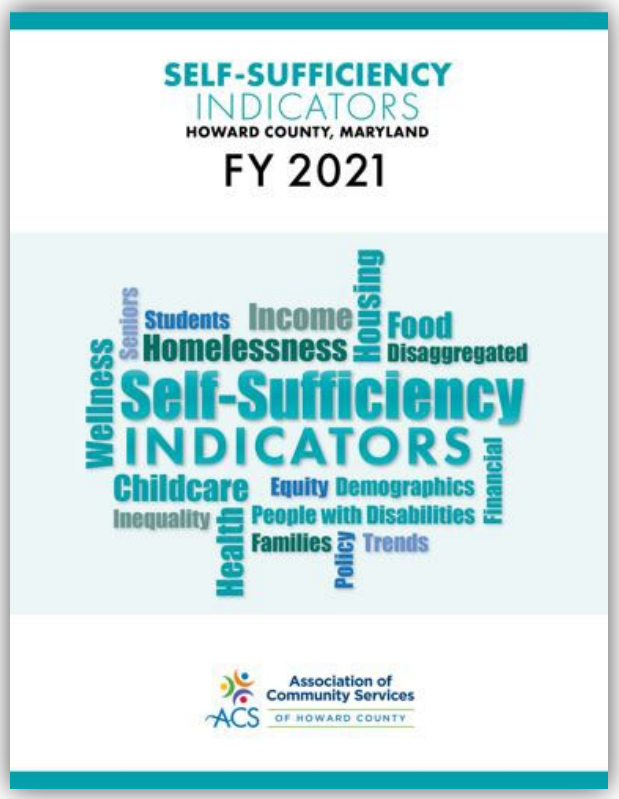


Additional ACS Self-Sufficiency Indicator Material

Heard on the street…

- Residents of Howard County are very well off. Hardly anyone needs help.

- We are back to pre-pandemic times.



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Self-Sufficiency Standard

- University of Washington Center for Women's Welfare

Households have enough money to pay for	
Housing	Childcare
Food	Transportation
Health care	Clothing, household items, and other miscellaneous expenses
Cell phone and broadband	Taxes (minus federal and state tax credits)
Emergency savings	
Without public assistance	

Self-Sufficiency budget varies by family type

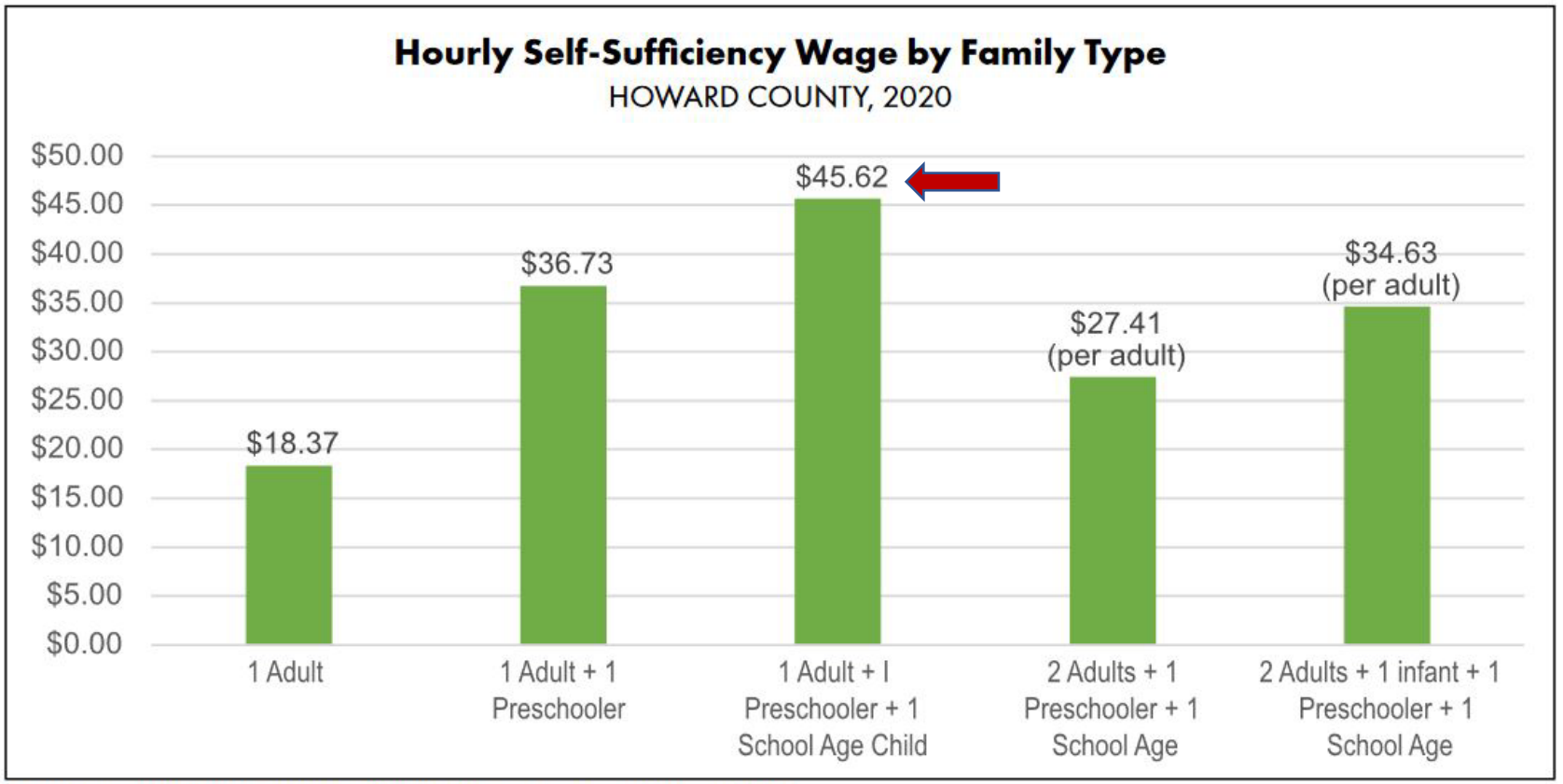
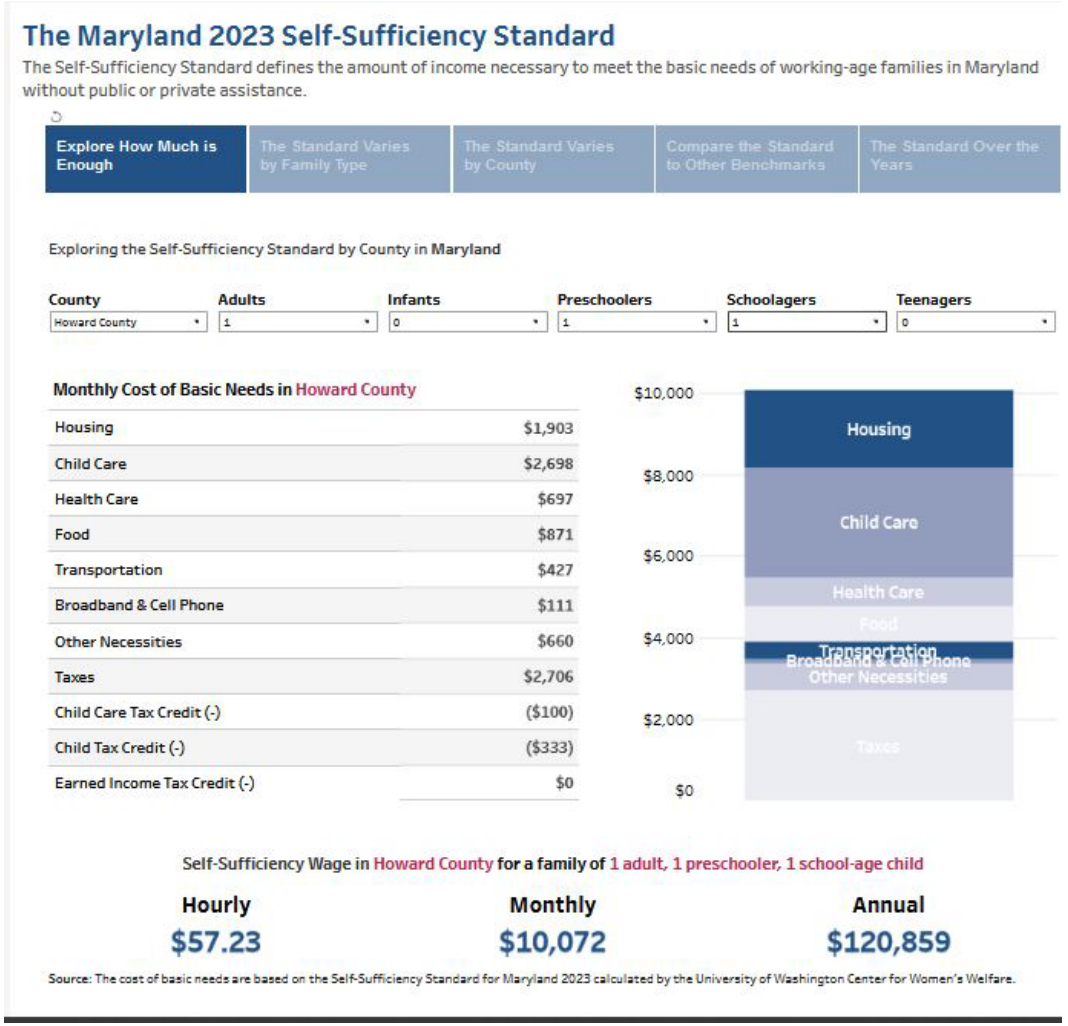


Figure 2 *Source: University of Washington Center for Women's Welfare*

Maryland 2023 Self-Sufficiency Standard Calculator

- Maryland Community Action Partnership
- https://maryland-cap.org/the-maryland-2023-self-sufficiency-standard-calculator/

1 Adult
1 Preschooler
1 Schoolager



Self-Sufficiency Budget, 2020 and 2023

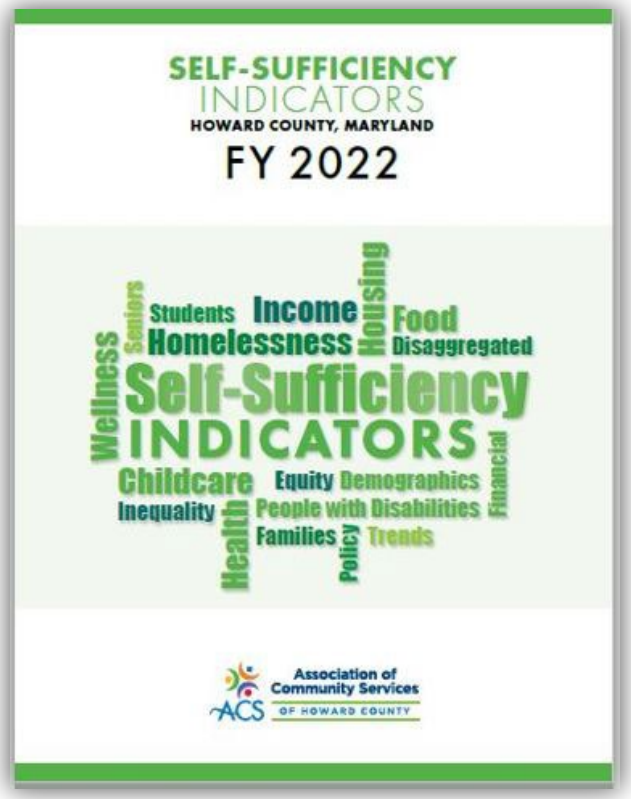
- **Budget for family with 1 adult, 1 preschooler, and 1 school-age child**

	2020	2023
• **Hourly:**	**$45.62**	**$57.23**
• Yearly:	$96,344	$120,859

- **Monthly expense category increases**
  - Housing Up $200
  - Childcare Up $500
  - Transportation Up $100
  - Food Up $150

Financial Self-Sufficiency

- One income or two
- Salaries
  - Minimum wage: full-time, <$25,000
  - County employee salaries: Legal secretary: $42,295, Accountant (fiscal specialist) $65,900 (2019)
- Benefits cliff



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What do indicators tell us?

- Indicators about social services and financial self-sufficiency reflect
  - Needs of residents.
  - Resources available to meet need.
  - Program requirements and application procedures.
  - Decision of eligible recipients to participate.

Interpreting indicators

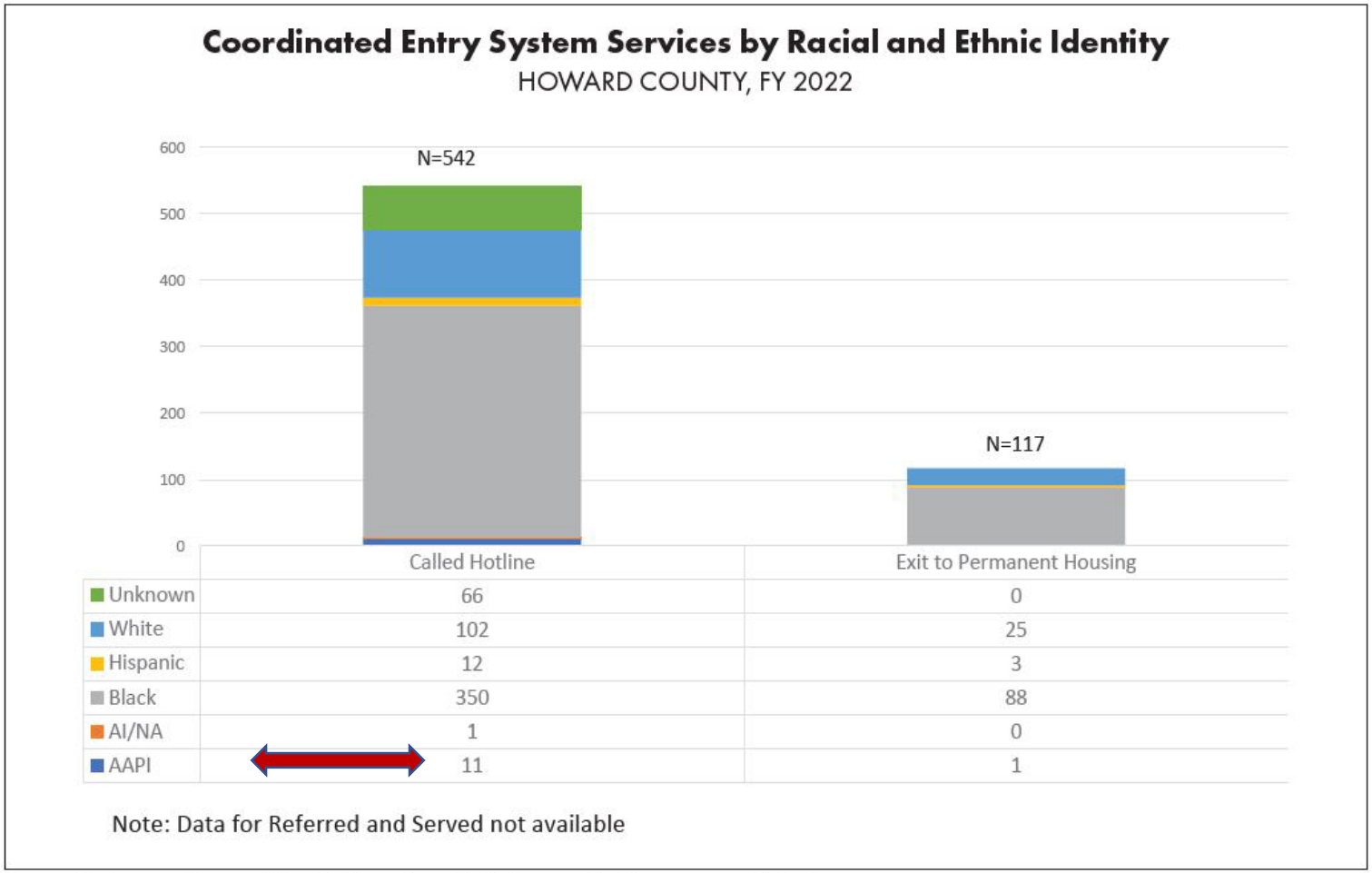


Figure 6 *Source: Howard County Department of Community Resources and Services*

Why is the number of Asian American callers so low?

Interpreting indicator changes

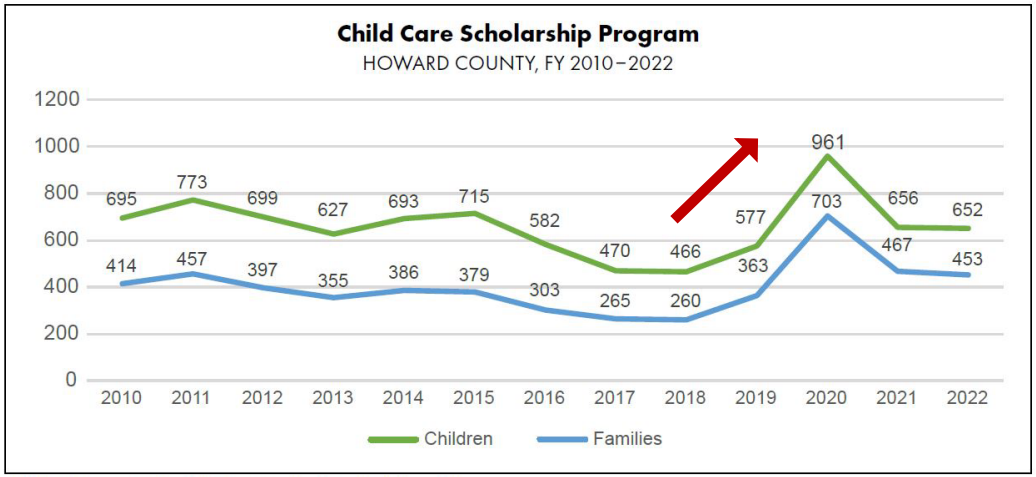


Figure 46 *Source: Maryland State Department of Education*

Major change in Child Care Scholarship Program funding and benefits in 2020

Waiting list data cleaning in 2019

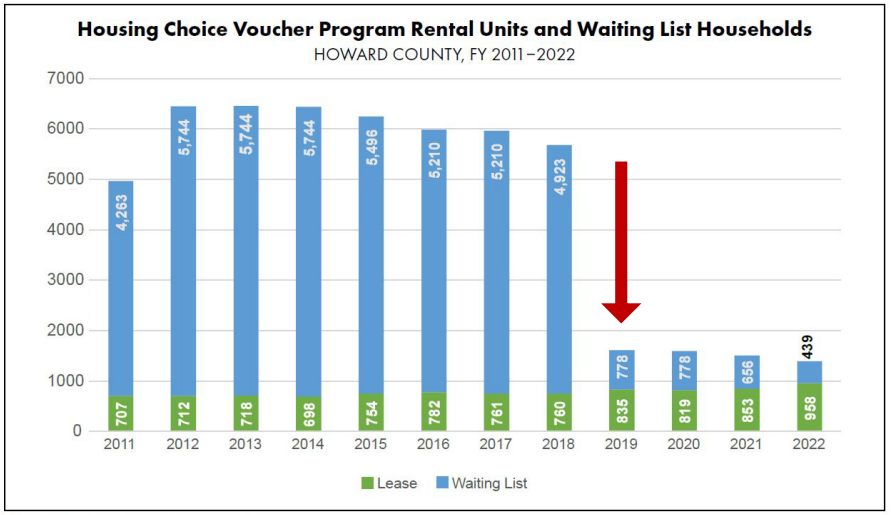
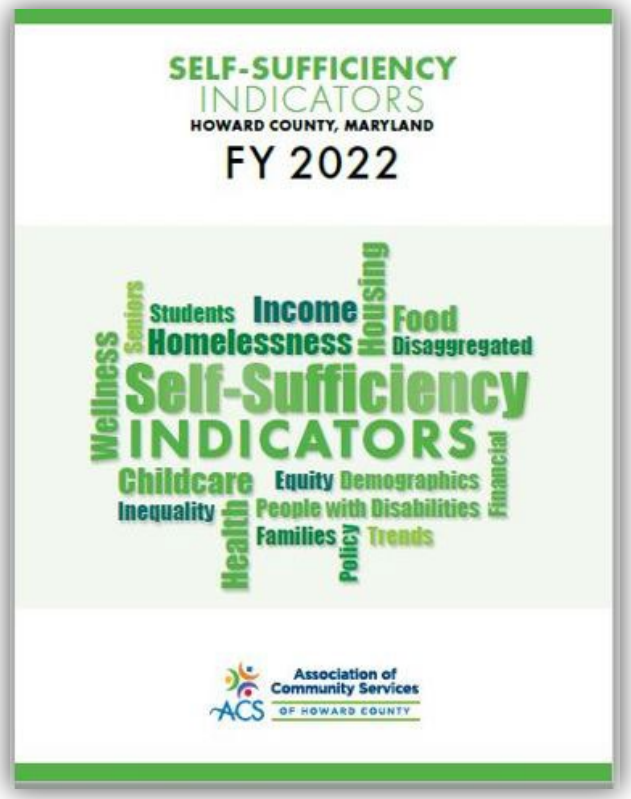


Figure 38 *Source: Howard County Housing Commission*



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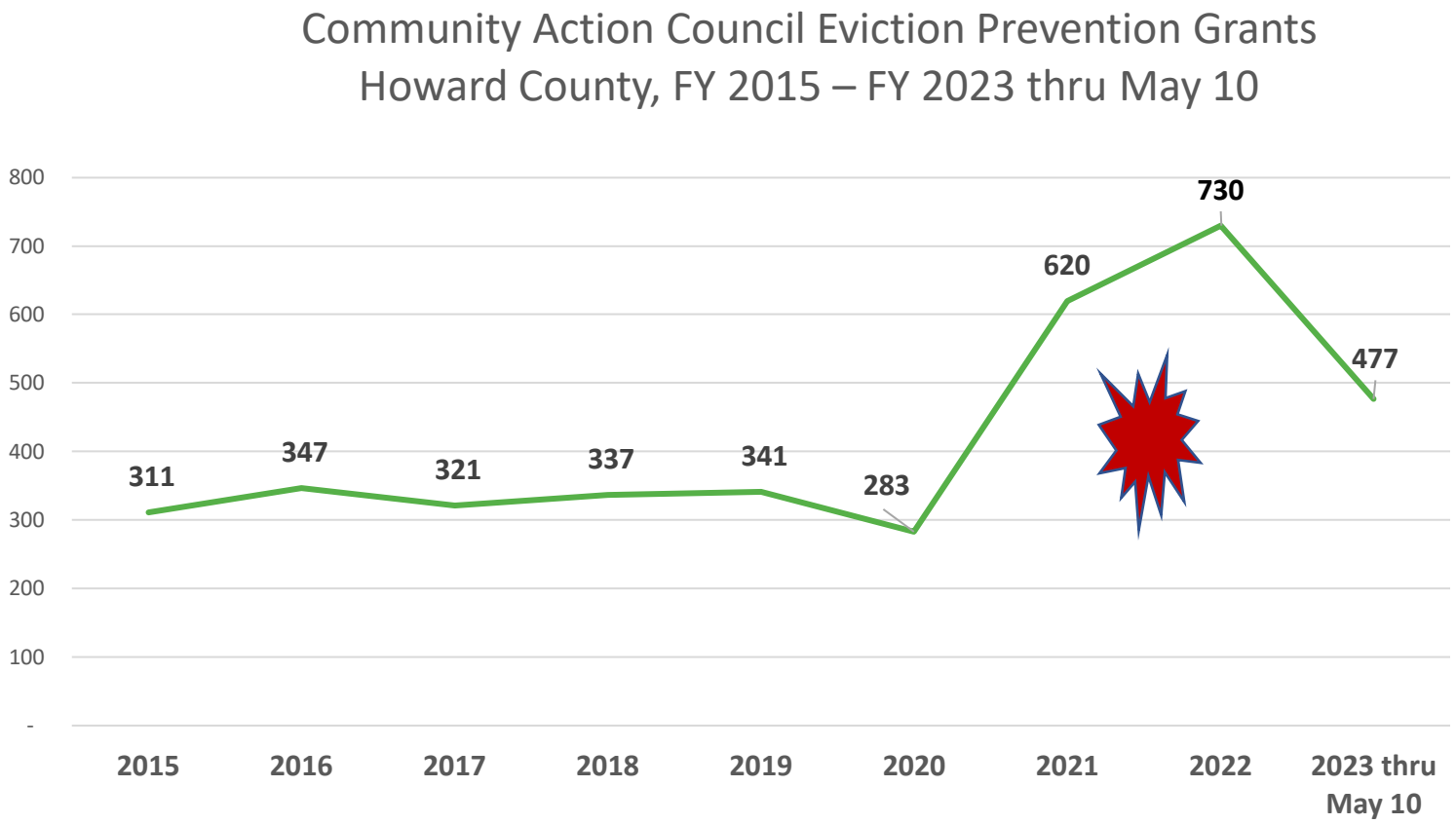
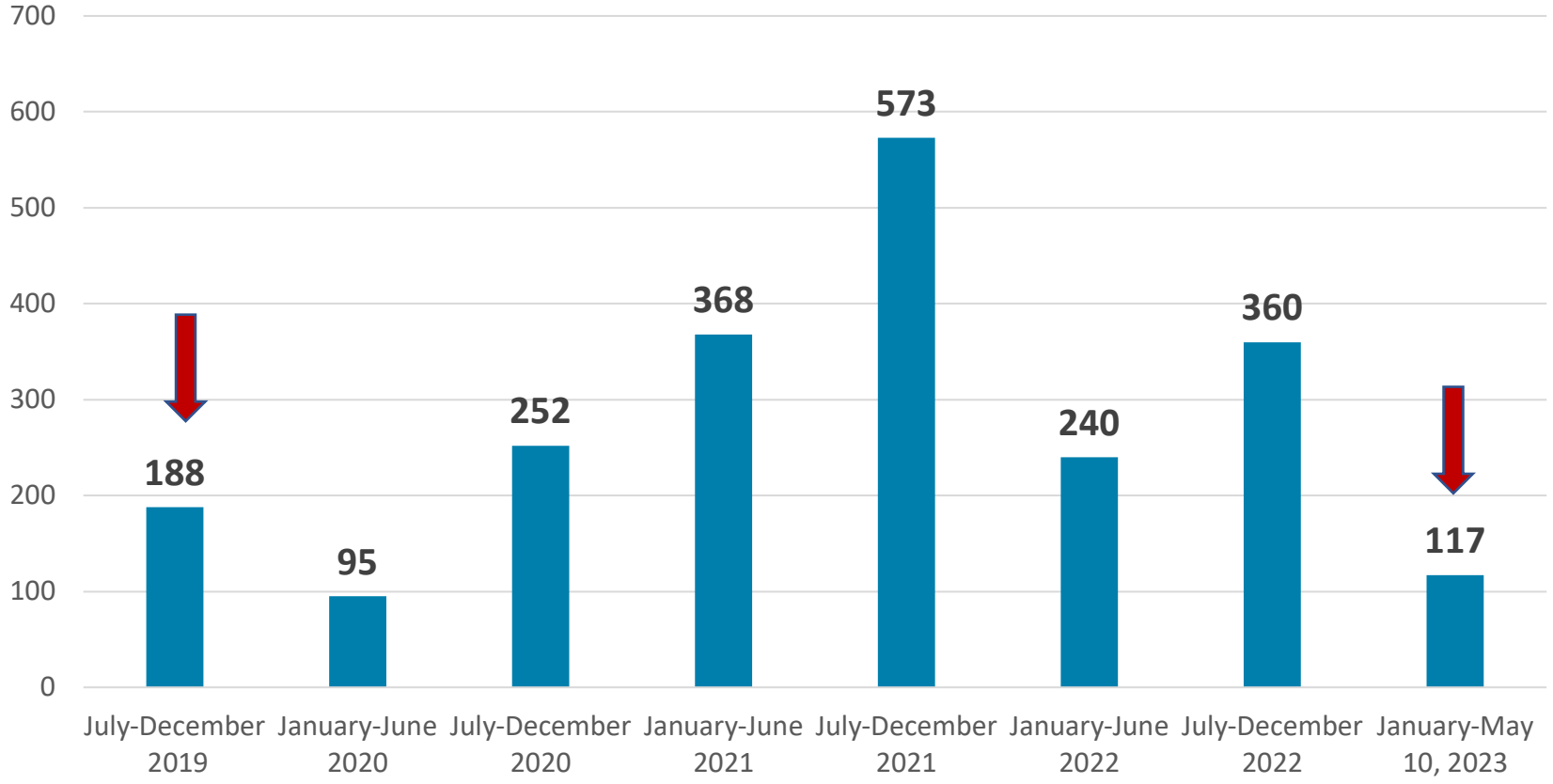
Eviction Prevention Grants

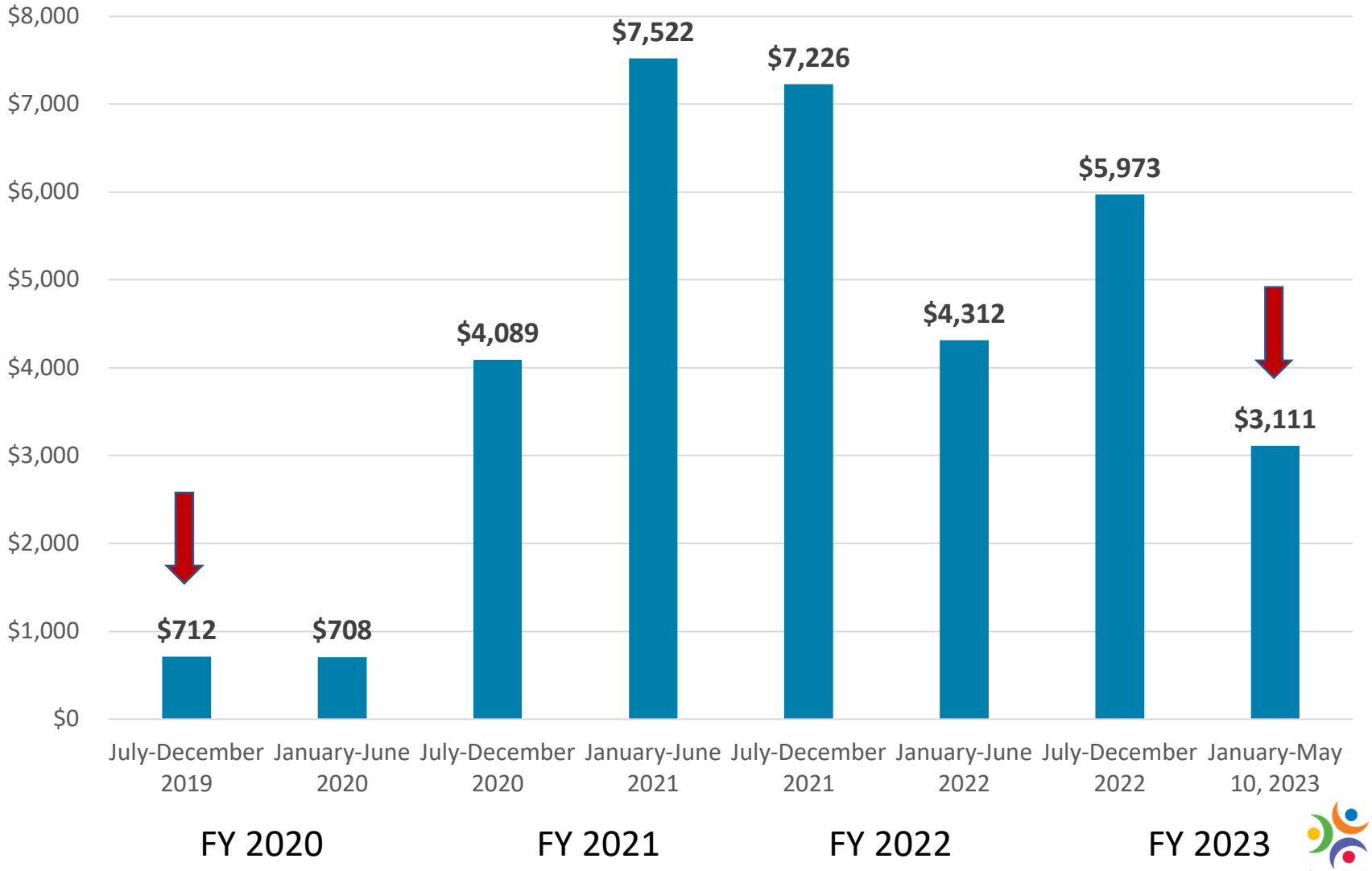


CAC Eviction Prevention Grants for Six-Month Periods July-December 2019 – January-May 10, 2023

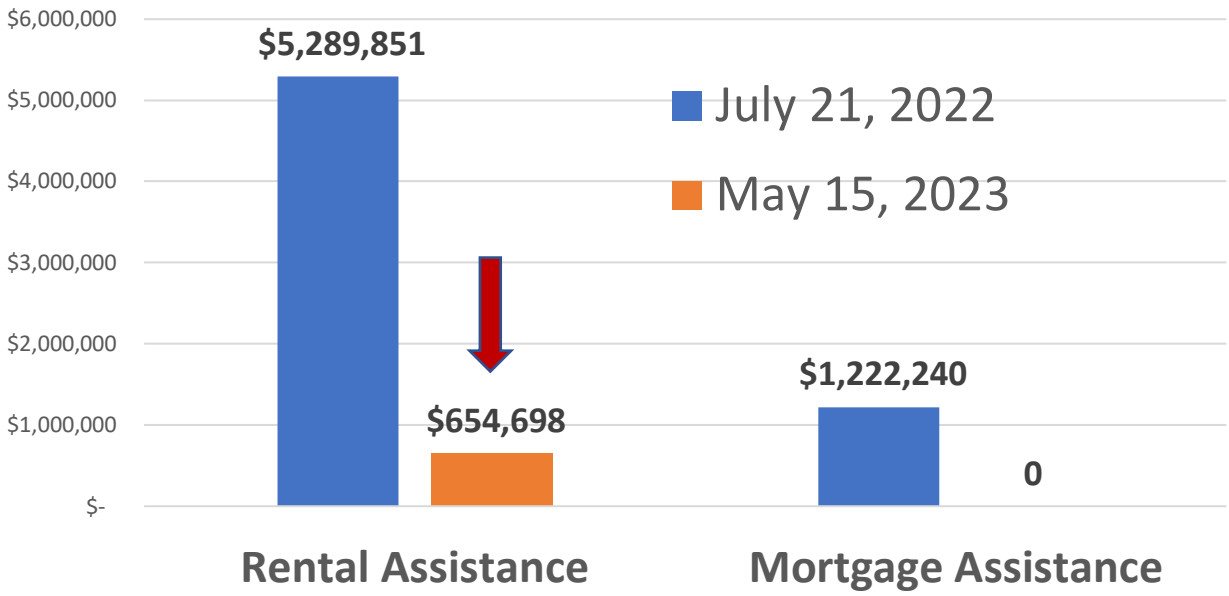


FY 2020 FY 2021 FY 2022 FY 2023

Average Size of CAC Eviction Prevention Grants July-December 2019 – January-May 10, 2023

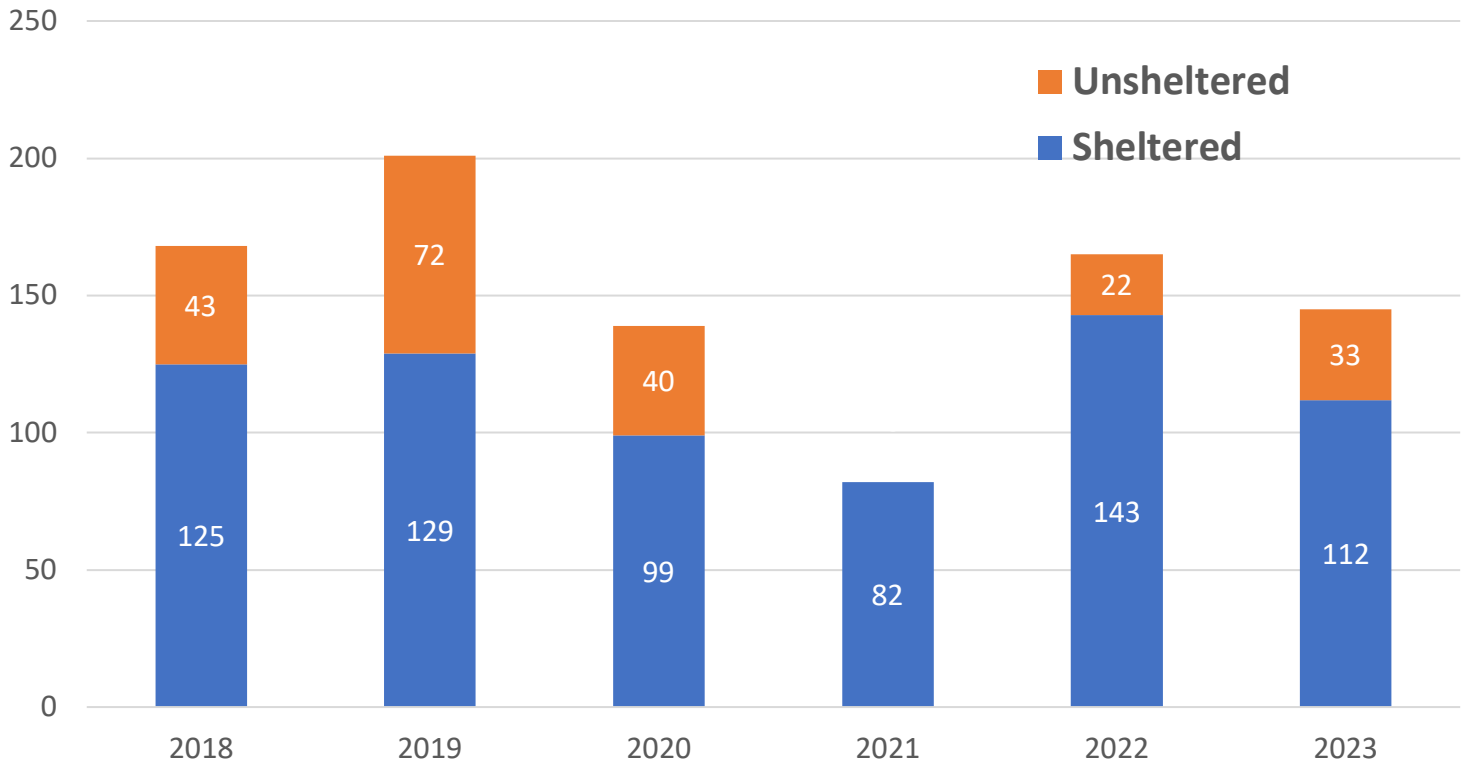


Remaining pandemic-related rental and mortgage assistance, July 2022 and May 2023



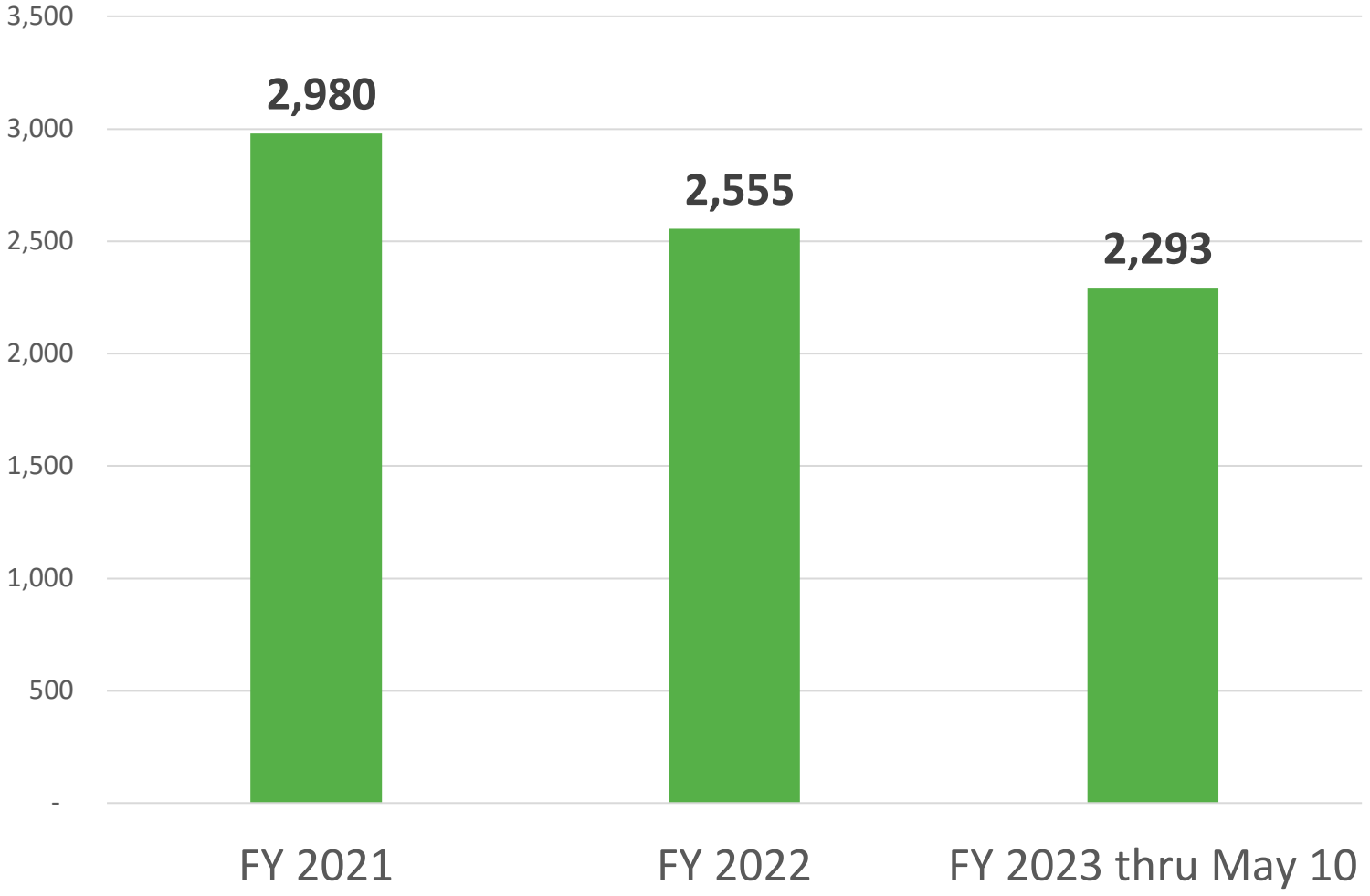
From the start of the pandemic through May 15, 2023, $32.6 million of rental assistance and $4.0 million of mortgage assistance was distributed in Howard County. Rental assistance funding is nearly exhausted.

Point-in-Time Count

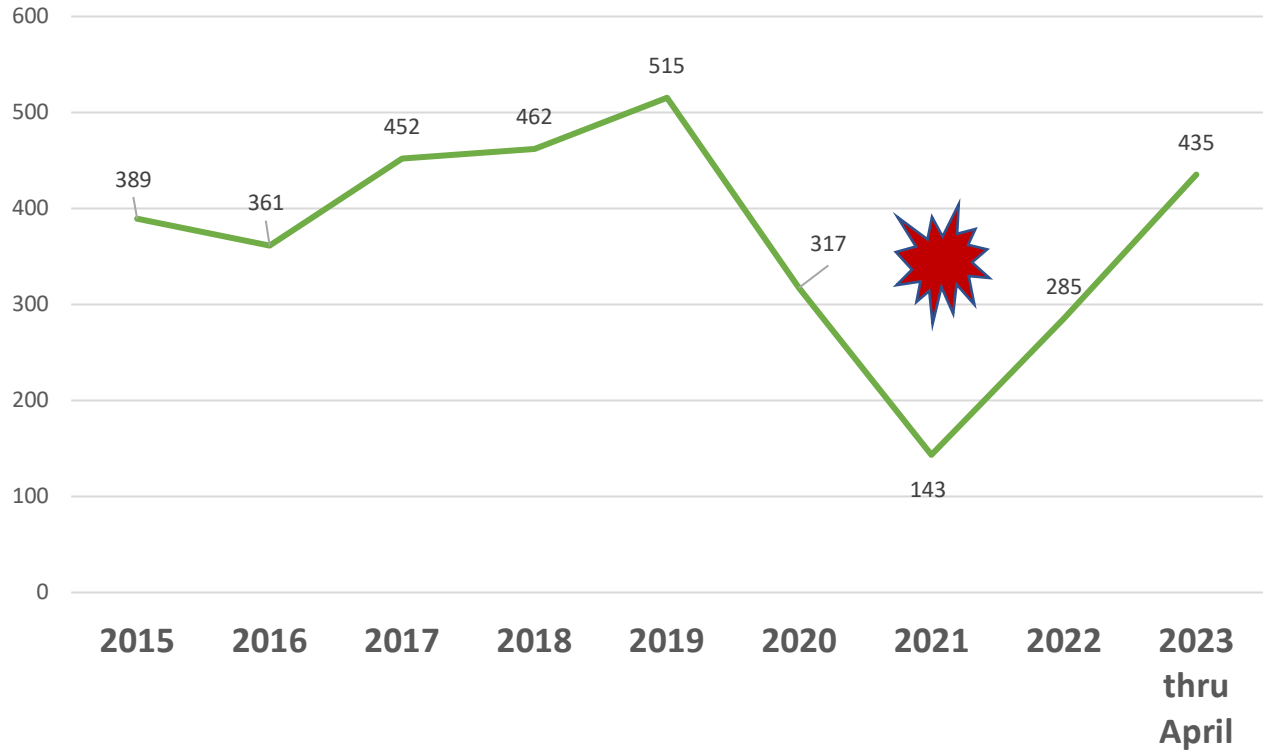


The unsheltered count was not conducted in 2021.

Households Receiving CAC Energy Assistance Grants FY 2021 – FY 2023 through May 10



Evictions Performed
FY 2015 – FY 2023 thru April



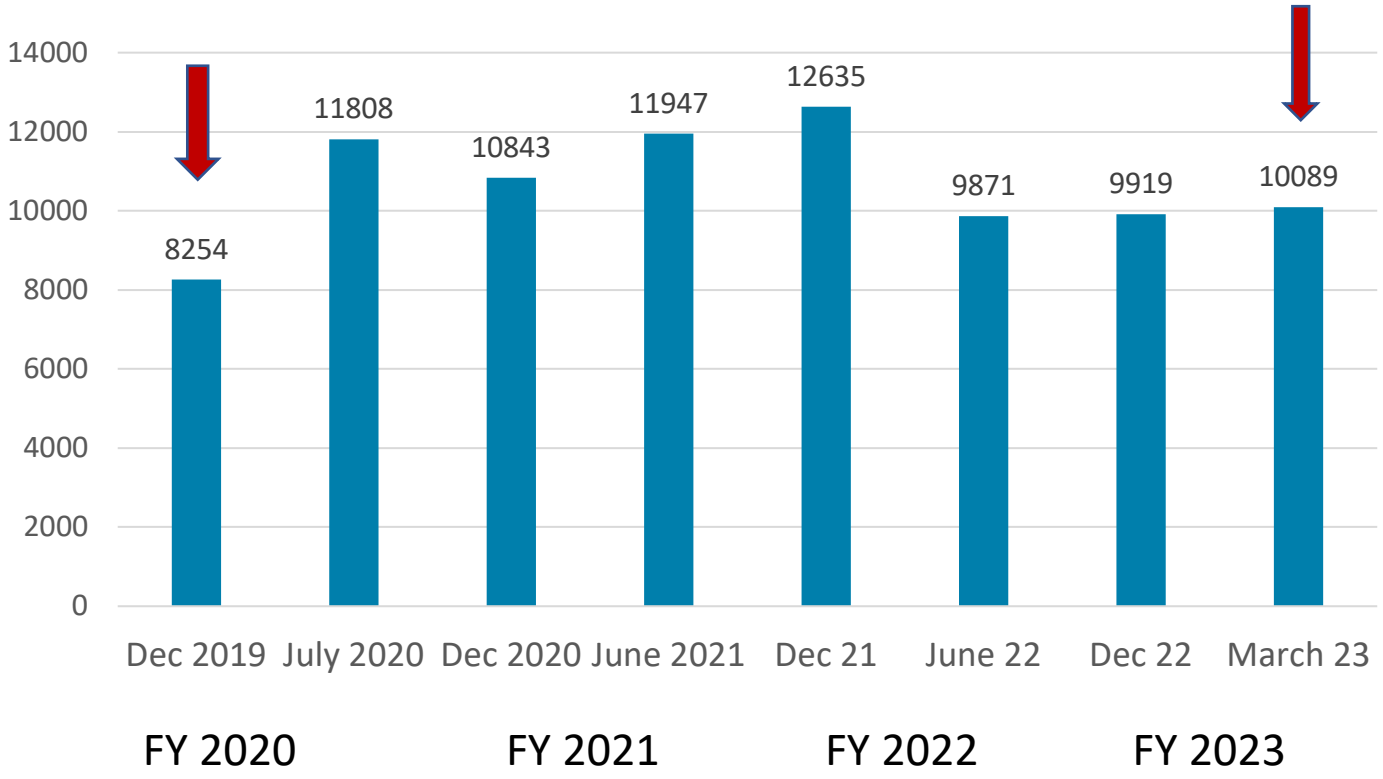
Eviction moratorium ended August 2021

Eviction Filings*
FY 2015 – FY 2023 thru April

Eviction moratorium ended August 2021

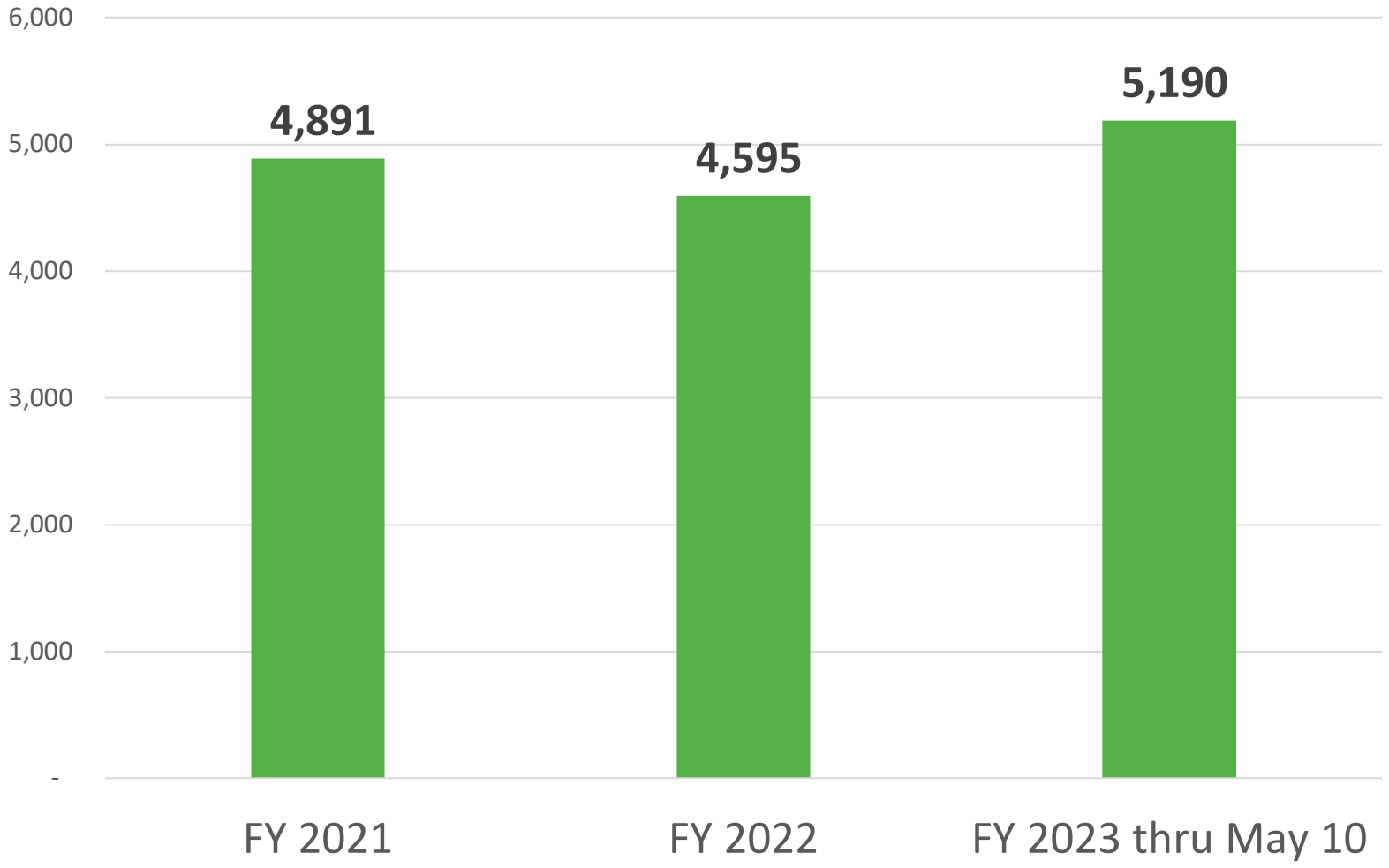
* Warrants of Restitution received by Sheriff's Office

Supplemental Nutrition Assistance Program (SNAP)
Households Participating
December 2019 – March 2023

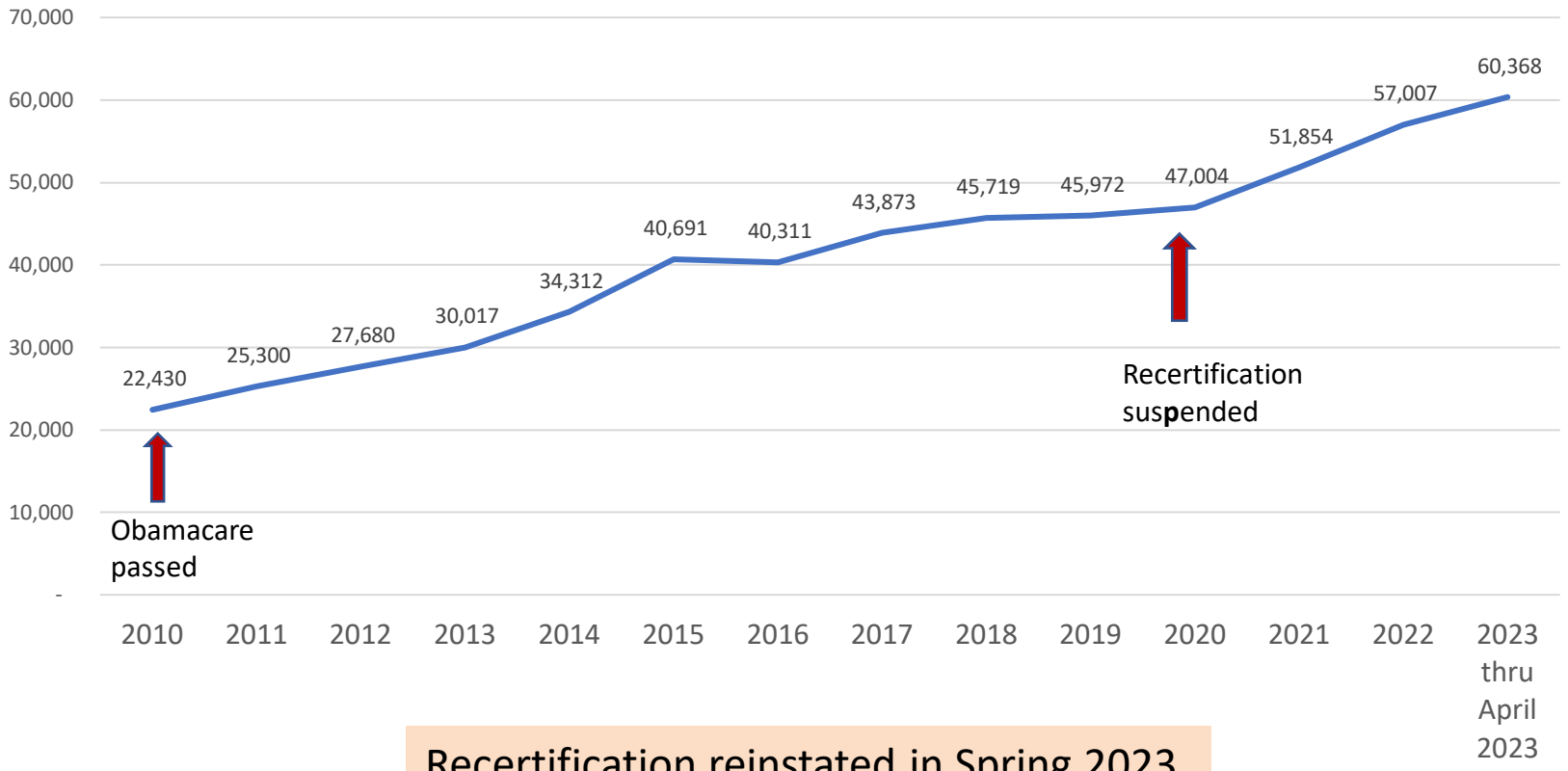


Emergency benefits ended in March 2023

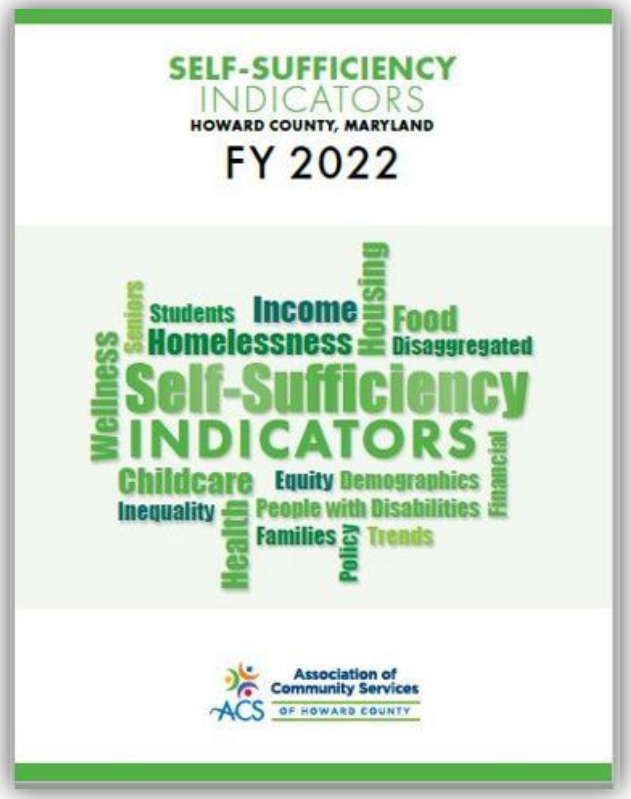
Households Served by Howard County Food Bank
FY 2021 – FY 2023 through May 10



Monthly Average Medicaid Enrollment
FY 2010 – FY 2023 thru April



Recertification reinstated in Spring 2023



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Disaggregated by racial and ethnic identity

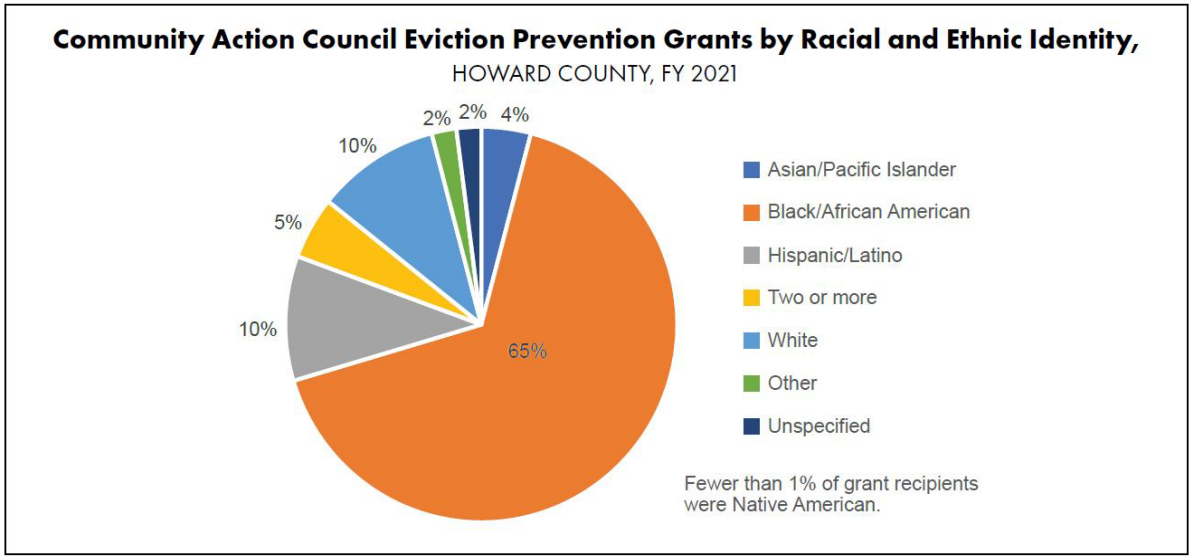


Figure 34 *Source: Howard County Community Action Council*

General pattern for indicators related to **housing**

General pattern for indicators related to **food**

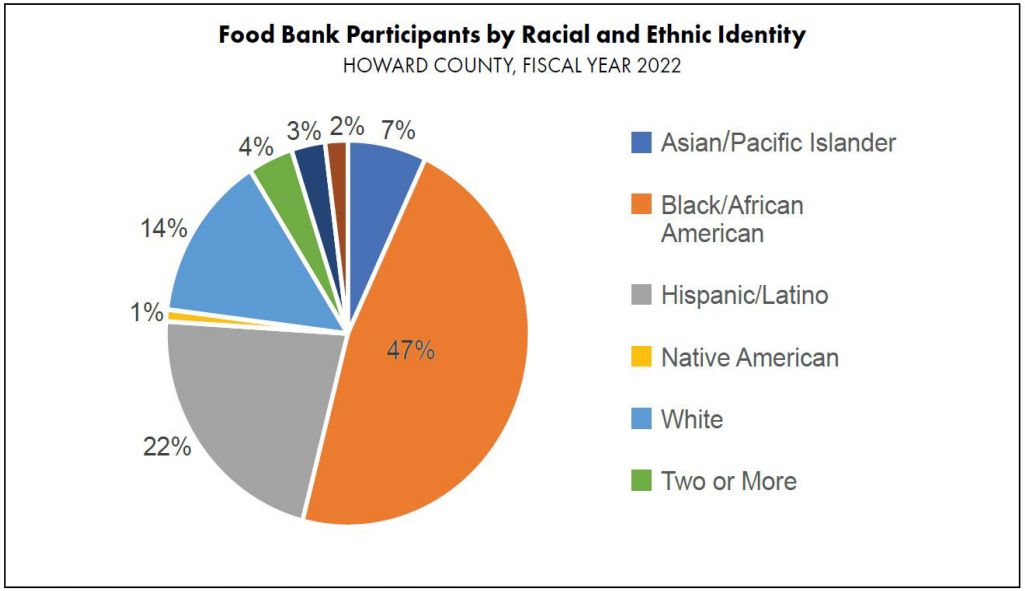
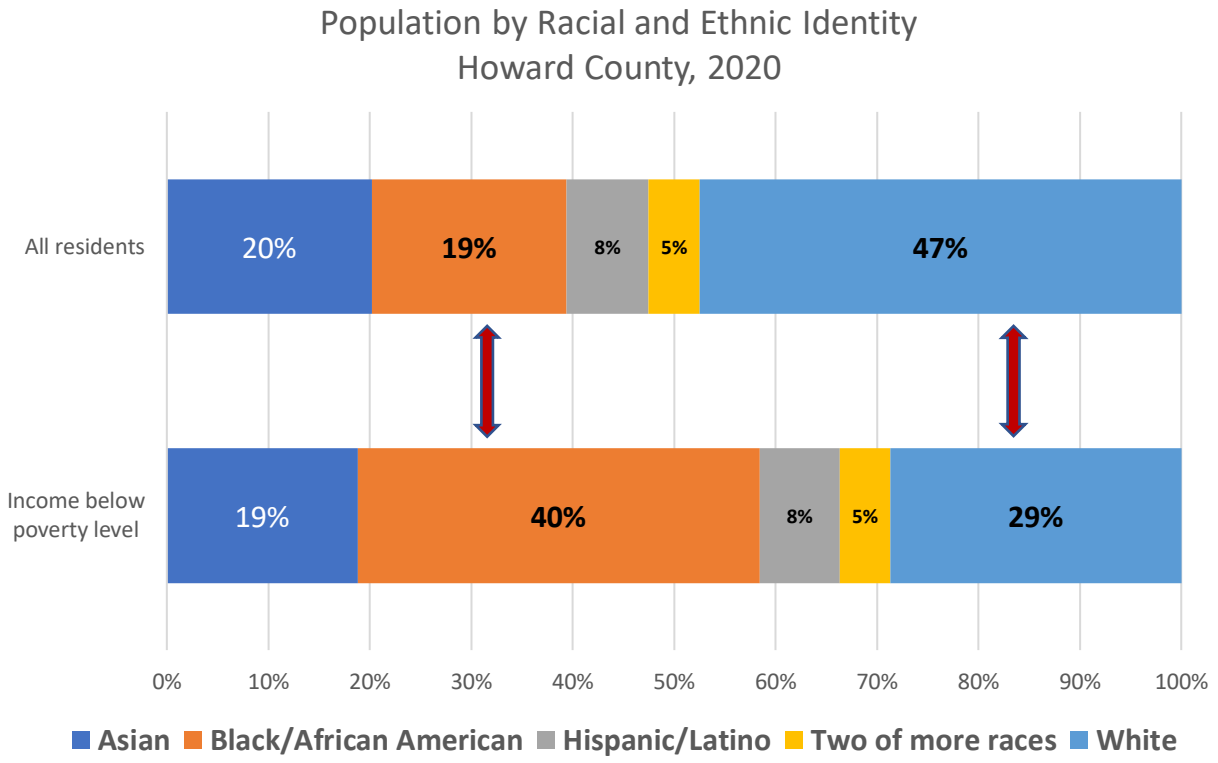
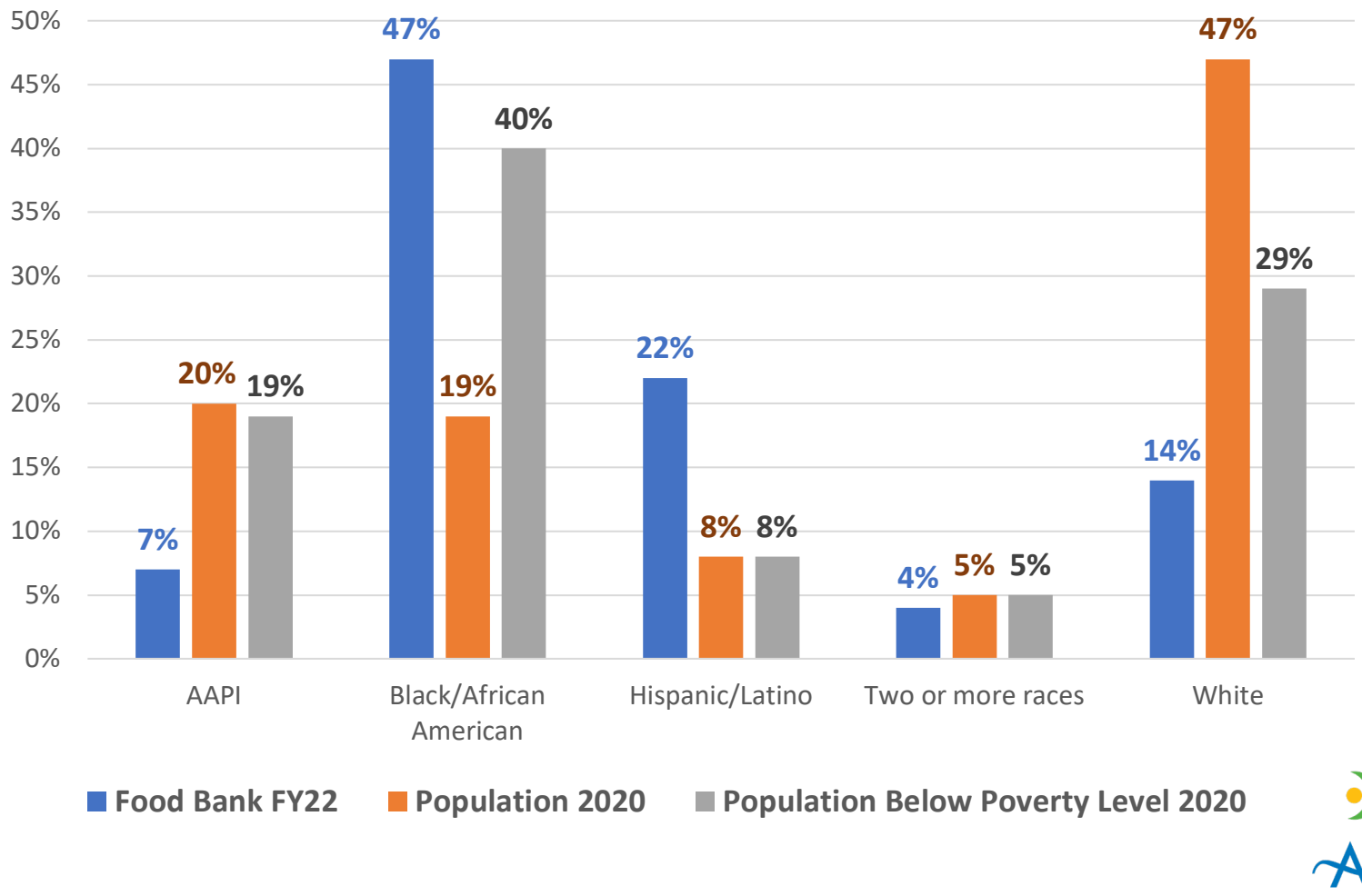


Figure 45.5 *Source: Howard County Department of Social Services*

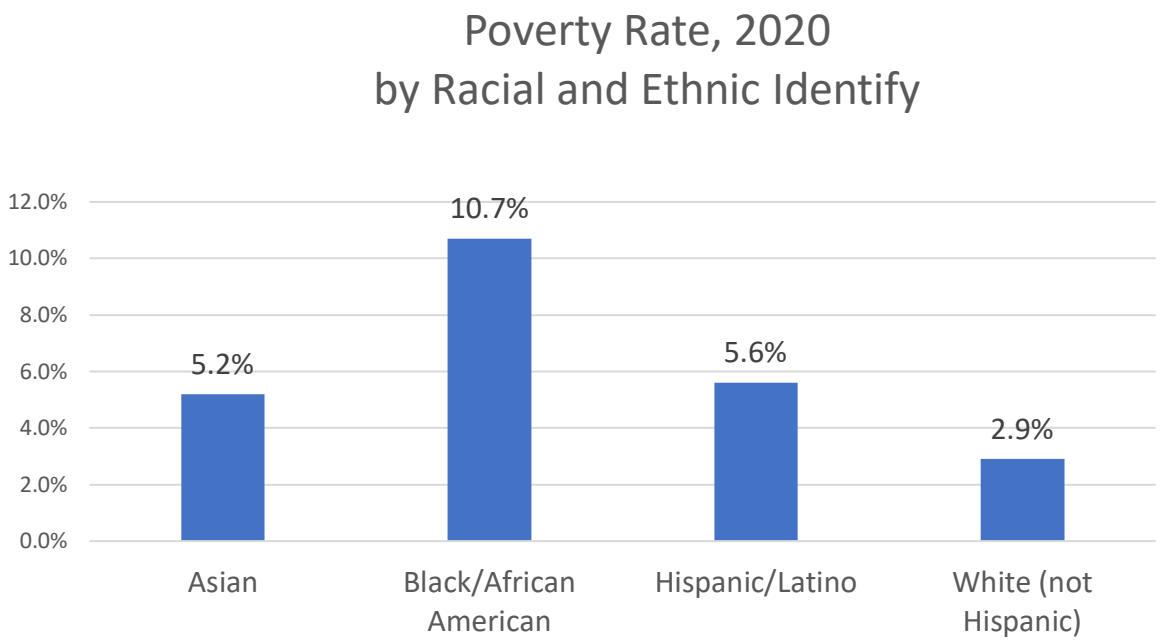
Population by Racial and Ethnic Identity and Poverty Status



Comparing racial and ethnic identity of Food Bank clients to all residents and to residents living below poverty level



Writing about racial/ethnic group differences

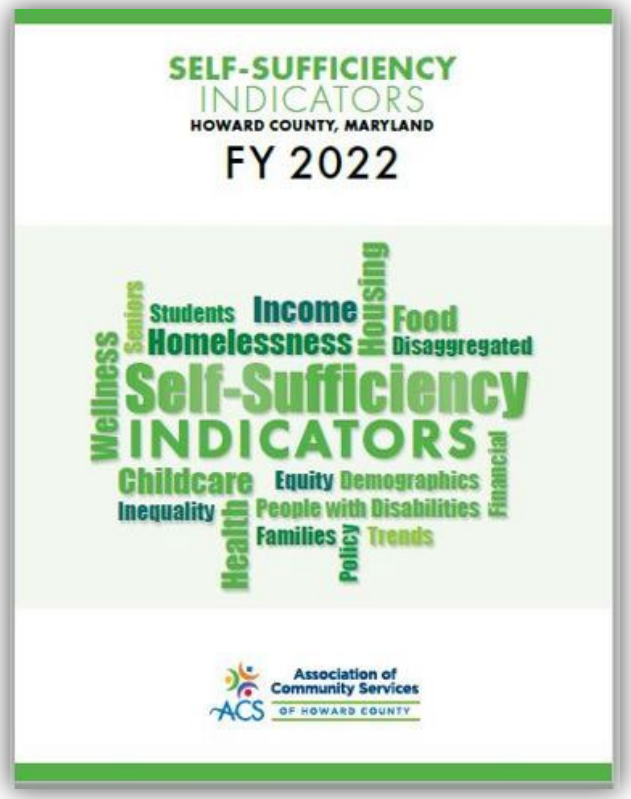


African American residents are more likely to live below the poverty line than Asian, Hispanic/Latino, or White residents.

OR

Asian, Hispanic/Latino, and White residents are less to live below the poverty line than African American residents.

See Self-Sufficiency Indicator Report FY 2021, page 72.



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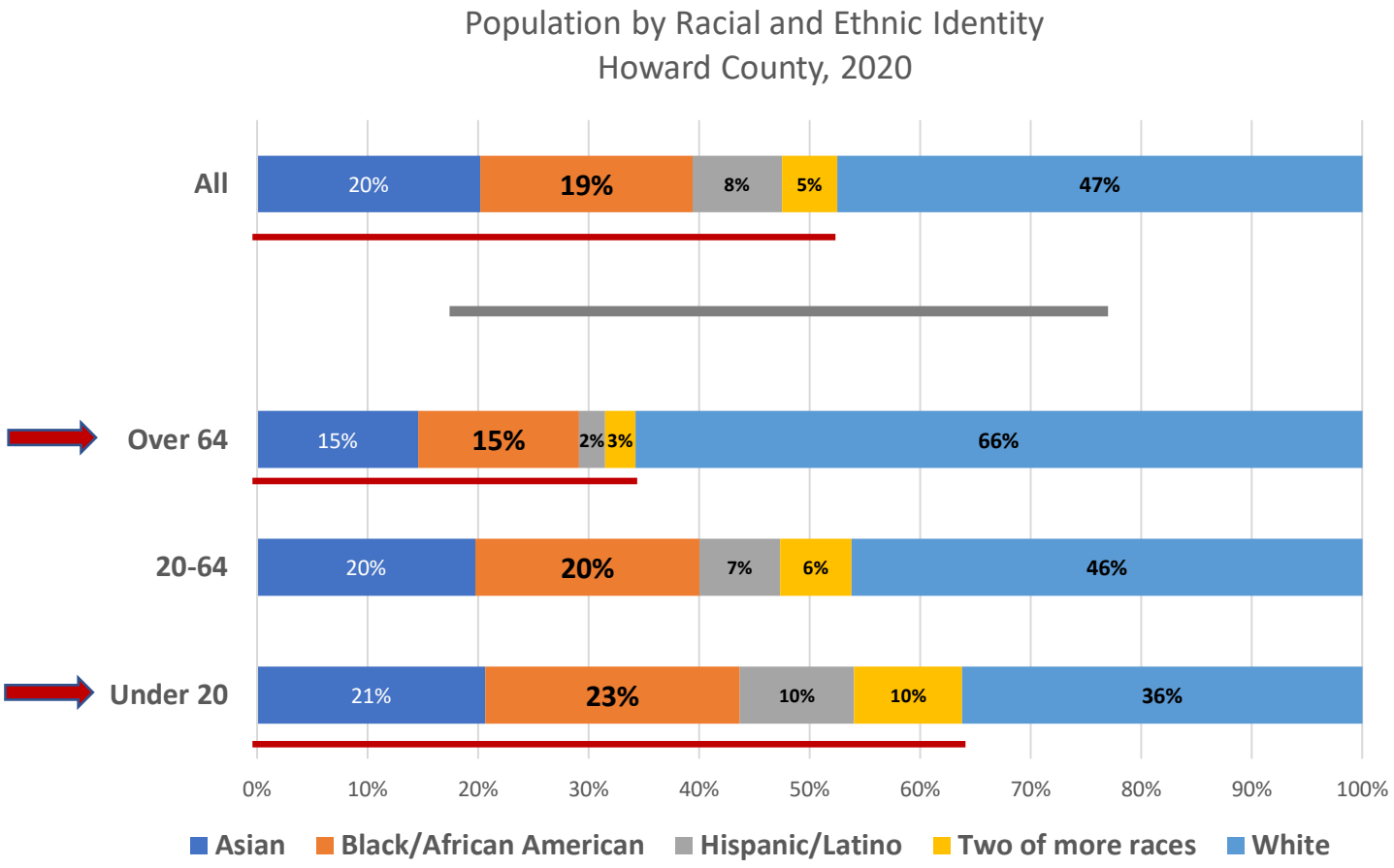
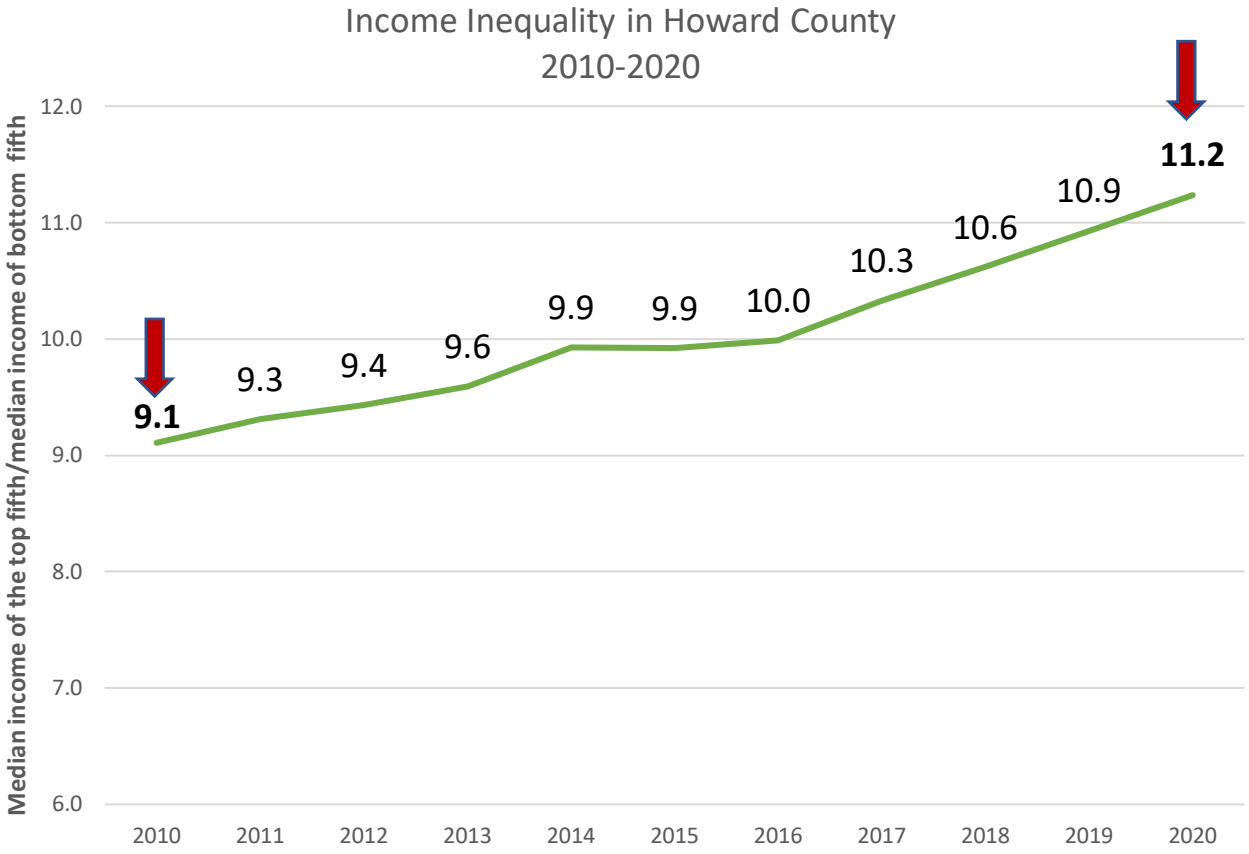
Population by Racial and Ethnic Identity and Age

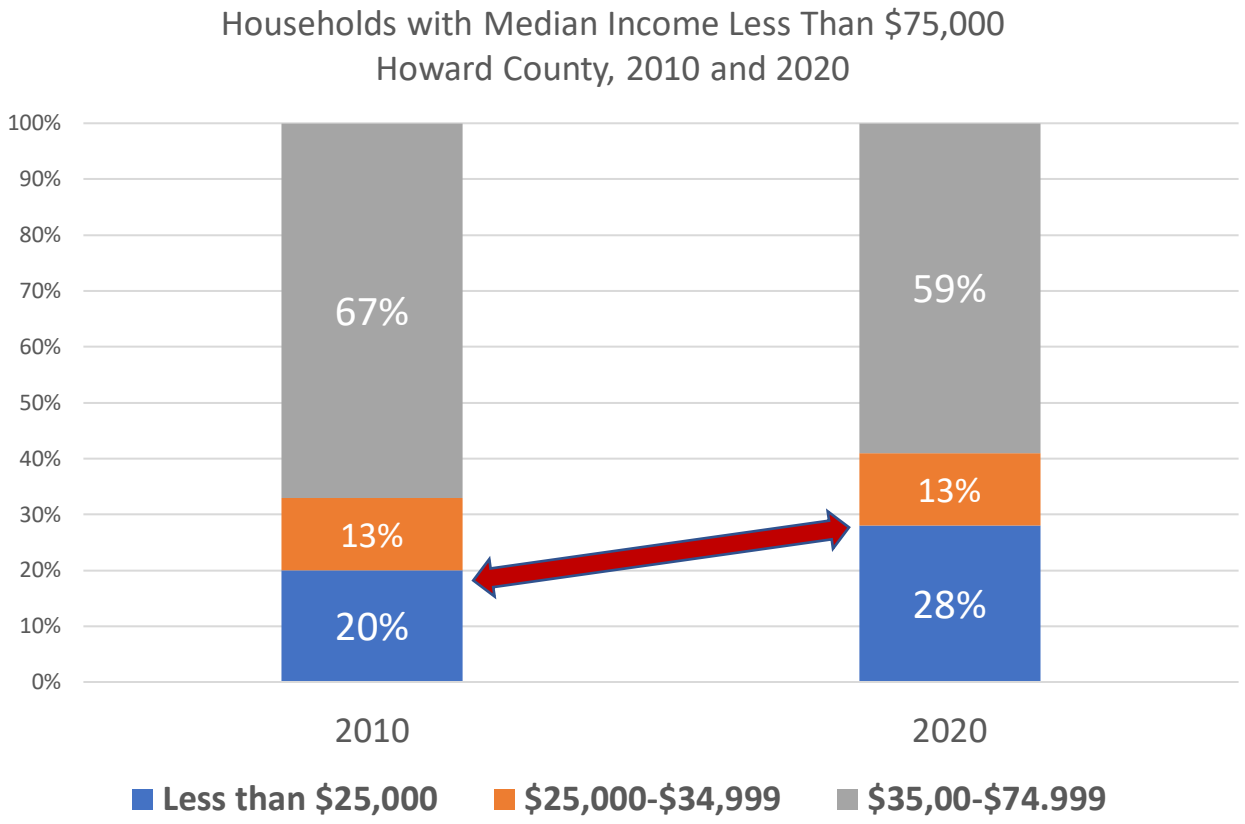


The rich are getting richer



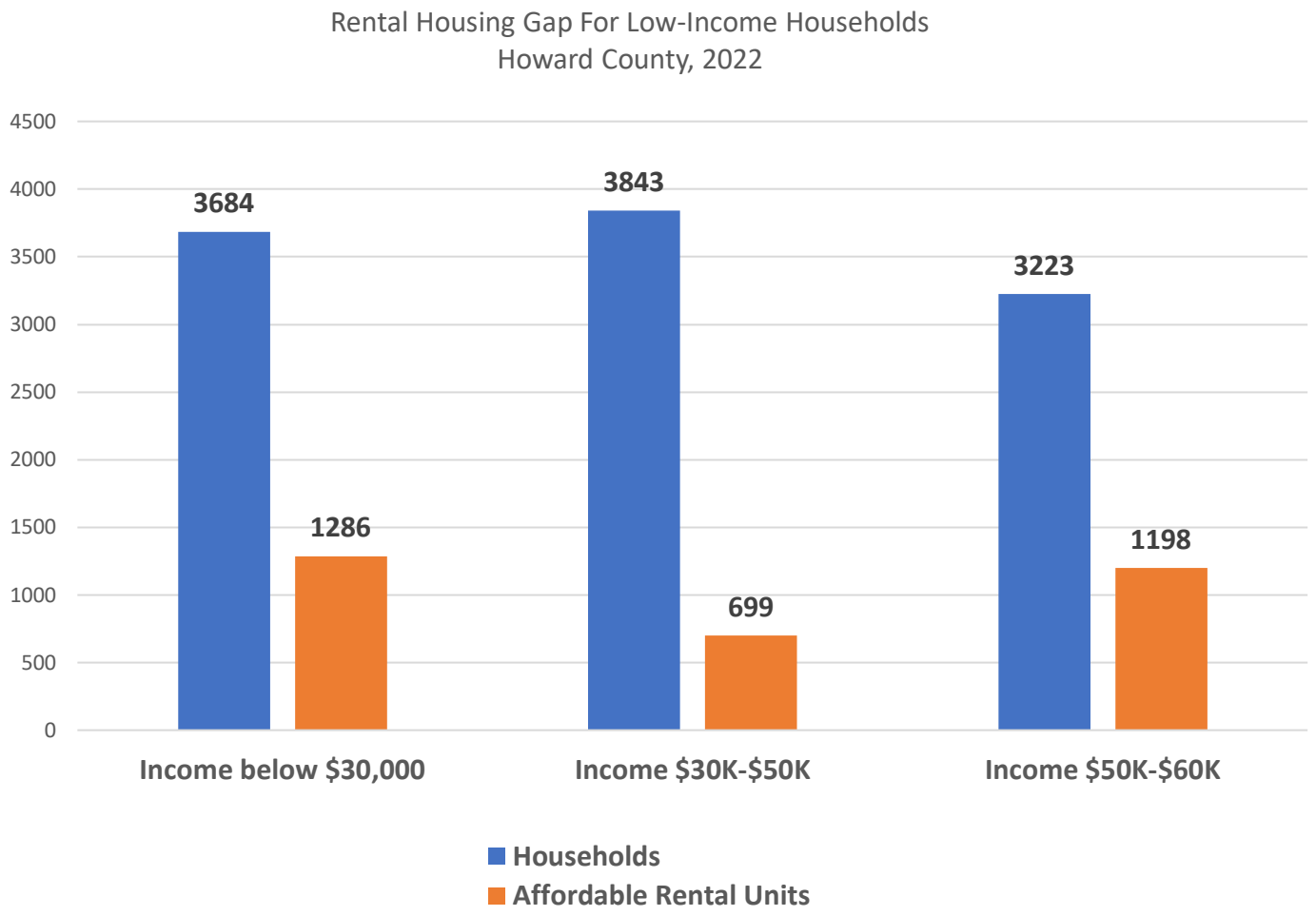
Median household income of the highest fifth was 11.2 times income of lowest fifth in 2020, up from 9.1 in 2010.

The poor are getting poorer

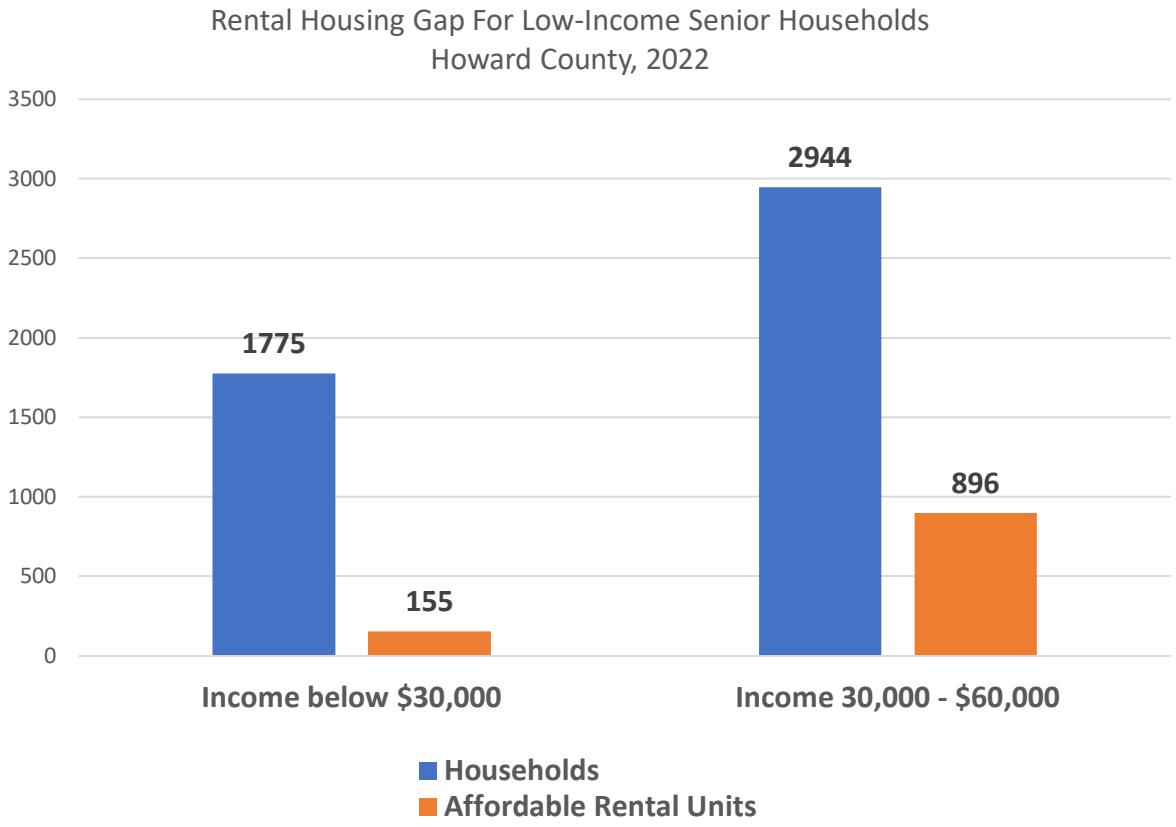


In 2010, 20 percent of households with income below $75,000 earned less than $25,000. In 2020, that number increased to 28 percent.

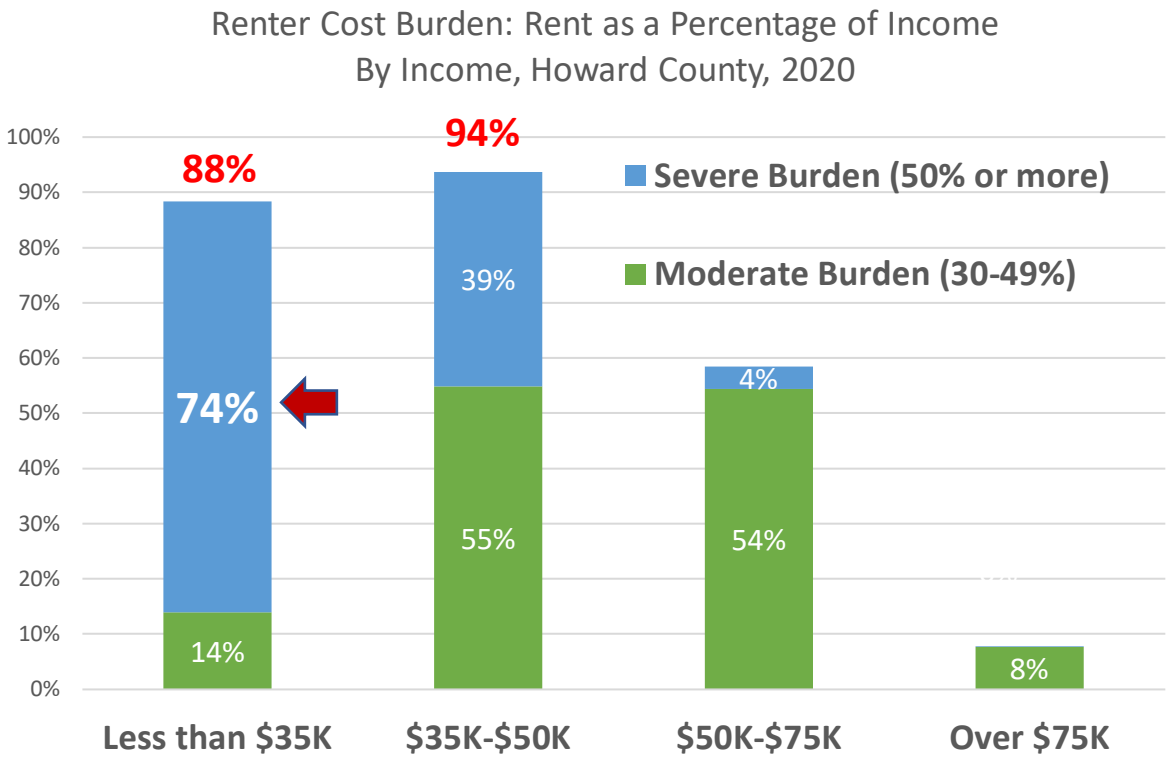
Rental housing shortage



Rental housing shortage for seniors

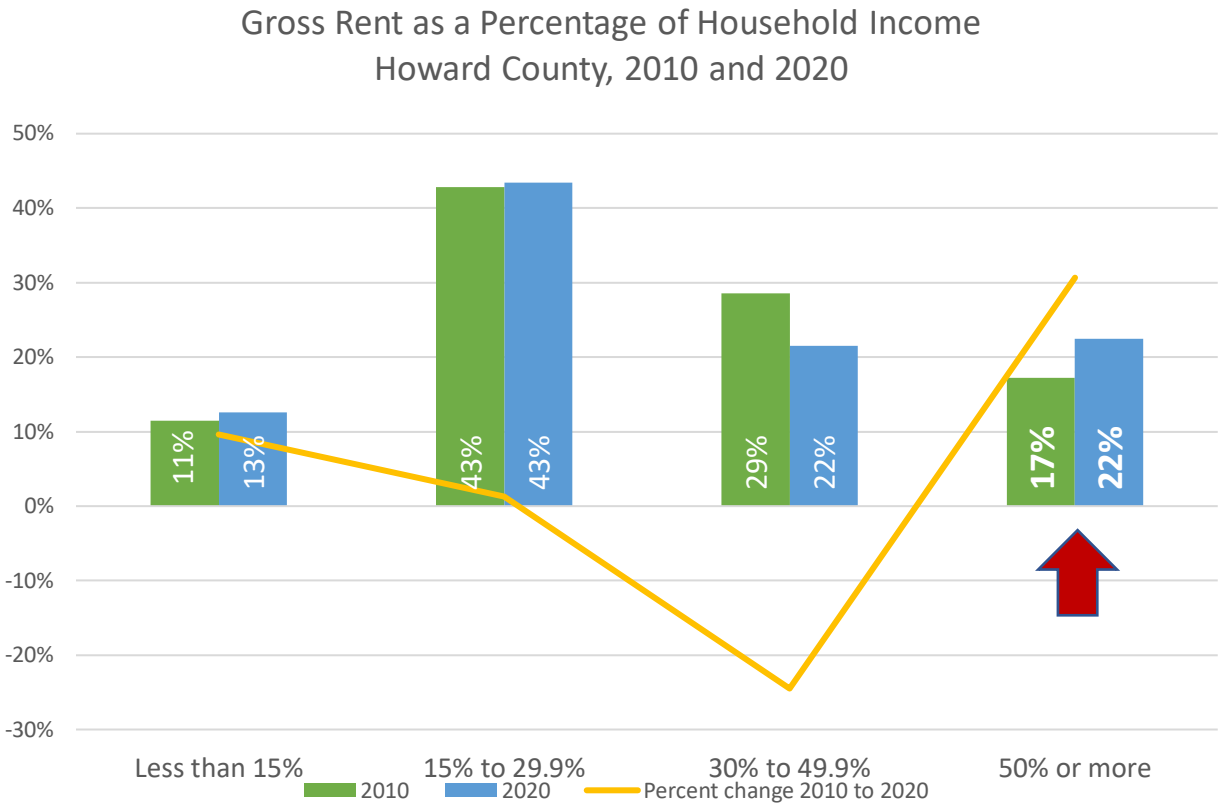


Renter cost burden



- Almost all renters with incomes less than $50,000 pay more than 30% of their income in rent.
- About three quarters of renters with incomes less than $35K pay more than half their income in rent.

Renter cost burden



Almost a quarter of renters paid more 50 percent of more of their income for rent in 2020, up from 17 percent in 2010.

Let's talk about people…

- **About 35,000 residents of Howard County live below 185% of the Federal poverty level.**

- What does this mean for a household of three?

  - Their household income is below $45,991 a year, $3,833 a month. They are rent burdened if their rent is over $1,278 and severely rent burdened if their rent is over $1,916.

  - Their children are eligible for Free or Reduced-Price Lunch (FARMs). They are likely to be eligible for Home Energy Assistance (cutoff is 175%).

  - They may not be eligible for other aid programs. If their income is above 130% of the poverty level ($32,218 for a household of three), they are not eligible for SNAP or Medicaid.

- **Over 10 percent of our residents qualify for this group.**

In Howard County, about…

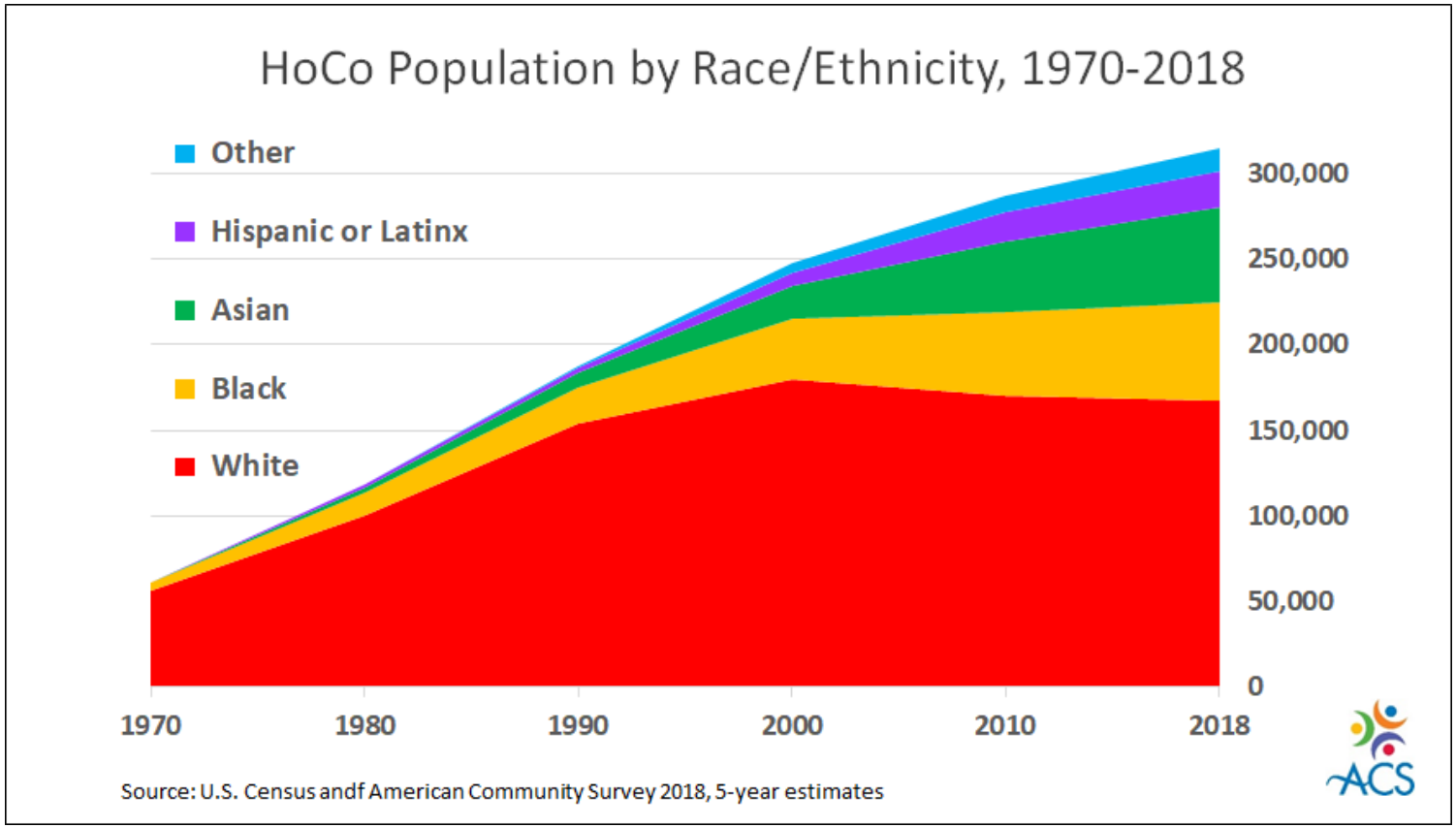
- 33,000 people – about 10 percent of the residents – don't have money for basic necessities and many are not eligible for many aid programs;
- In Fiscal Year 2022:

  Housing: 730 households received eviction prevention grants from Community Action Council, and 600 children experiencing homelessness were identified by HCPSS;

  Food: The Howard County Food bank distributed about 1 million pounds of food to 4,500 client households, 12,000 households participated in SNAP, and 15,000 HCPSS students participated in FARMS.

Howard County has about 330,000 residents and 118,000 households. Howard County Public Schools have an enrollment of about 57,000 students.

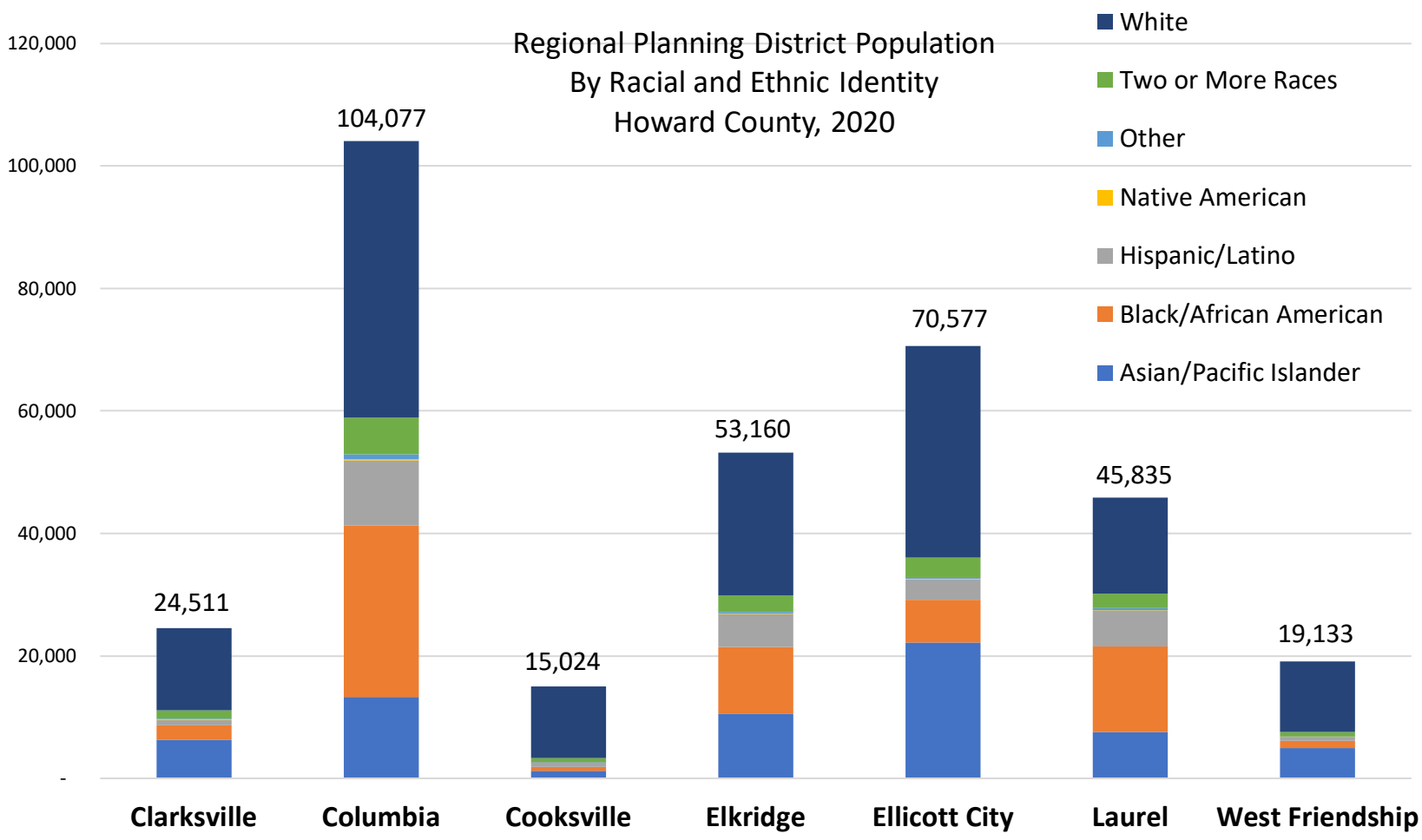
Population by Race/Ethnicity, 1970-2018



www.acshoco.org/hoco-population-analytics

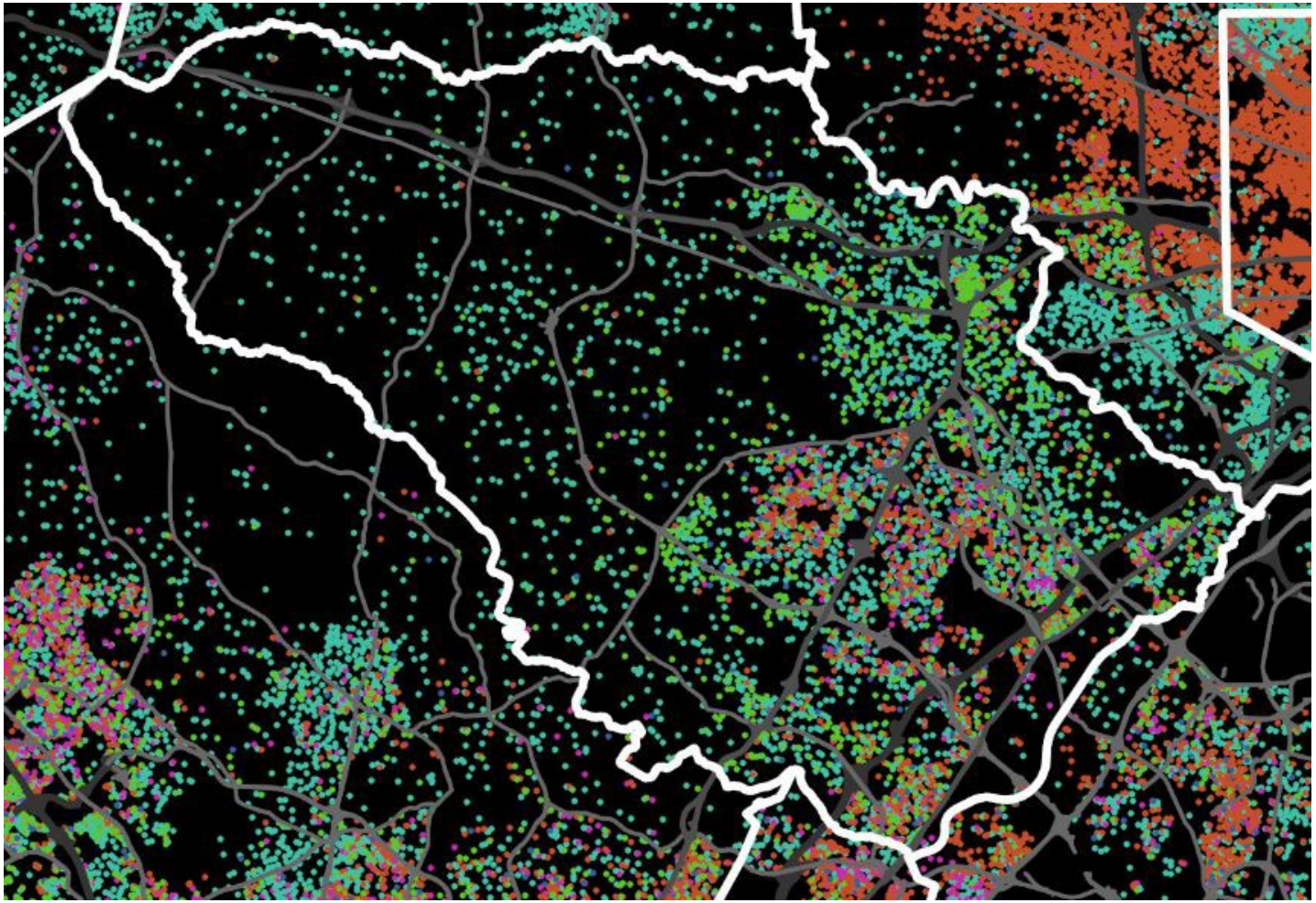
ACS

Population Diversity in County Regions



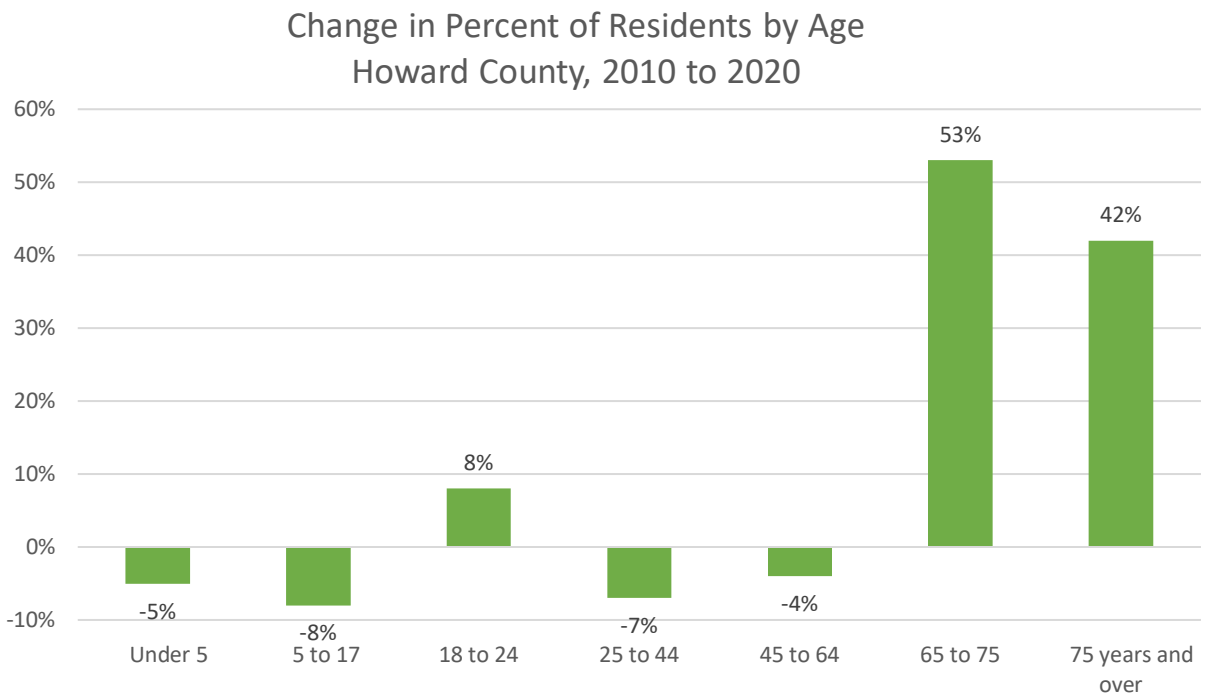
FY 2021 report, page 20

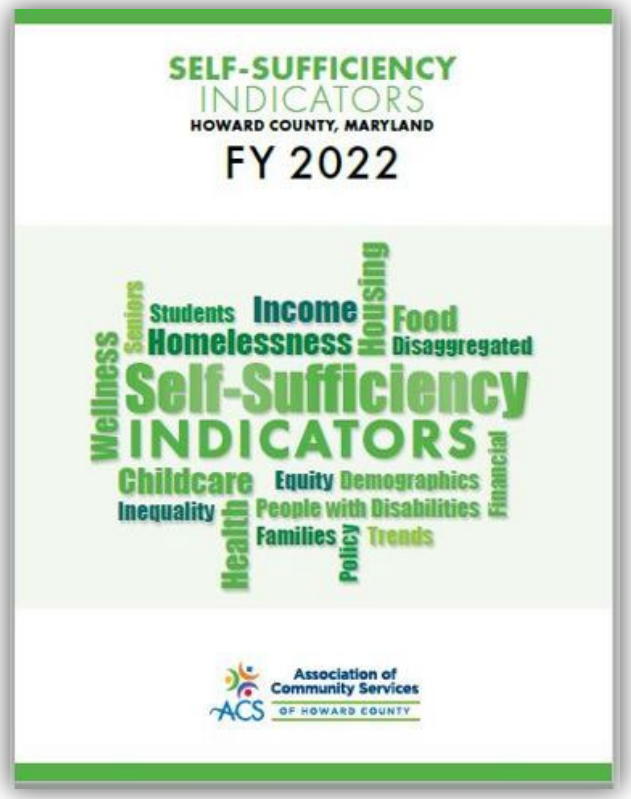
Population Diversity in County Regions



Department of Planning and Zoning Dot Intensity Map

Age distribution of residents





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Concluding thoughts

- Indicators reflect many factors.
- Enormous size of affordable rental housing shortage and the rent burden the shortage creates.
- What will be the impact of end of pandemic aid?
- Racial & ethnic group demographics differ by age.
- All in the context of growing inequality

Heard on the street…

- Residents of Howard County are very well off. Hardly anyone needs help.

- We are back to pre-pandemic times.

Websites

www.acshoco.org Advocacy & Reports tab

www.acshoco.org/self-sufficiency-indicators

www.acshoco.org/hoco-population-analytics

Laura Salganik – lsalganik@gmail.com