



# 2010 Community Needs Assessment

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# Howard County Community Action Council

## Helping People to Help Themselves





# What is Economic Insecurity?

When two circumstances prevail:

- People experience a major loss of income (25% or more) resulting from job or large out-of-pocket medical expense (or both) within a year's time.
- They don't have enough money saved up to replace those losses.





## Economic Insecurity

- In 2009, one in five Americans experienced a decline in income of 25% or greater.

- Poor households are twice as likely to experience a major income drop when compared with their wealthy counterparts.
- Those without a high school education were about 40% more likely to suffer a decline than college graduates.





## Poverty in Howard Co.

- 4.1% of the county population over the last 12 months
- Single female-headed families with children under age 5
  - Total Poverty Rate: 24%
    - 27% Columbia
    - 26% Laurel
    - 21% Savage
    - 8.1% Elkridge

### 2010 Poverty Guidelines

Family Size    Income Guideline

- |     |          |
|-----|----------|
| • 2 | \$14,570 |
| • 3 | \$18,310 |
| • 4 | \$22,050 |
| • 5 | \$25,790 |
| • 6 | \$29,530 |





# Household Income

Total	Households 99,105	Married Couples 59,548	Non-family Households 26,429
<b>Less than \$10,000</b>	<b>2.6%</b>	0.7%	5.7%
<b>\$10,000 to \$14,999</b>	<b>1.4%</b>	0.3%	3.7%
<b>\$15,000 to \$24,999</b>	<b>2.8%</b>	1.0%	6.8%
<b>\$25,000 to \$34,999</b>	<b>4.4%</b>	2.4%	6.4%
<b>\$35,000 to \$49,999</b>	<b>7.9%</b>	4.4%	13.6%
\$50,000 to \$74,999	16.4%	11.1%	24.7%
\$75,000 to \$99,999	13.4%	11.9%	25.2%
<b>\$100,000 to \$149,999</b>	22.8%	26.7%	16.0%
<b>\$150,000 to \$199,999</b>	13.6%	19.2%	4.7%
\$200,000 or more	14.8%	22.2%	3.3%
Median Income	101,710	131,290	62,866

19% of Households earn less than \$50,000





## Poverty & Education

	Total	Male	Female
Less than High School Graduate	15.3%	14.5%	15.9%
High School Graduate or Equivalency	6.3%	5.0%	7.3%
Some College or Associate Degree	3.7%	2.0%	5.0%
Bachelor's Degree	2.0%	1.7%	2.3%
Graduate or Professional Degree	1.5%	1.2%	1.8%

The poverty rate declines as the level of educational attainment increases.





# Income Disparity

## Median Earnings for Past 12 Months

	Male	Female
Total Population	57,444	48,333
Less than High School Graduate 10,078	\$28,549	\$20,748
High School Graduate or Equivalency 26,553	\$43,516	\$33,130
Some College or Associate Degree 39,047	\$56,230	\$39,037
Bachelor's Degree 53,680	\$81,933	\$53,244
Graduate or Professional Degree 49,739	\$100,000 +	\$66,350

- Inequality between male and female incomes increase with advancing educational levels.
- Less than High School - \$8,000 Difference
- Graduate/Professional Degree \$34,000 Difference

Individuals Receiving Temporary Cash Assistance by Year			
2007	2008	2009	2010
821	961	1232	1358



# Poverty & Employment

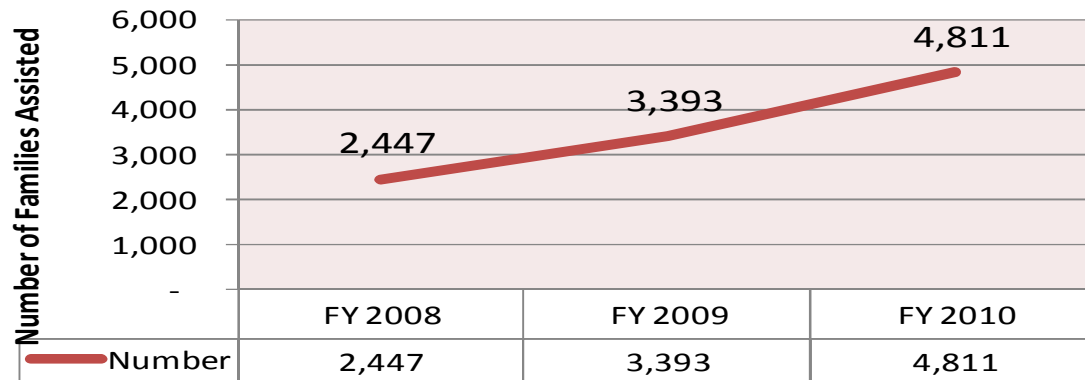
Employment Status	Total	Below Poverty Line	Percent Below Poverty
<b><u>Employed</u></b>	149,095	2,701	1.8%
Male	78,688	1,052	1.3%
Female	70,407	1,649	2.3%
<b><u>Unemployed</u></b>	5,471	493	9.0%
Male	2,695	125	4.6%
Female	2,770	368	13.3%





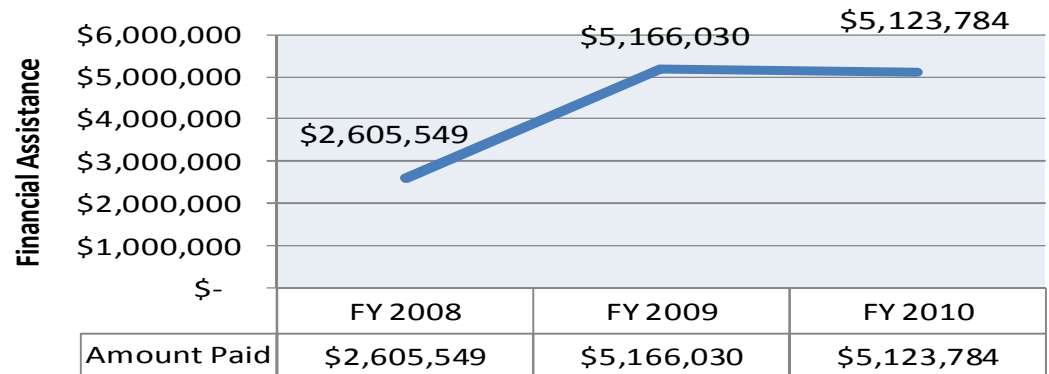
# Energy Assistance

## Energy Assistance Cases



Comparative Data

## CAC Energy Assistance

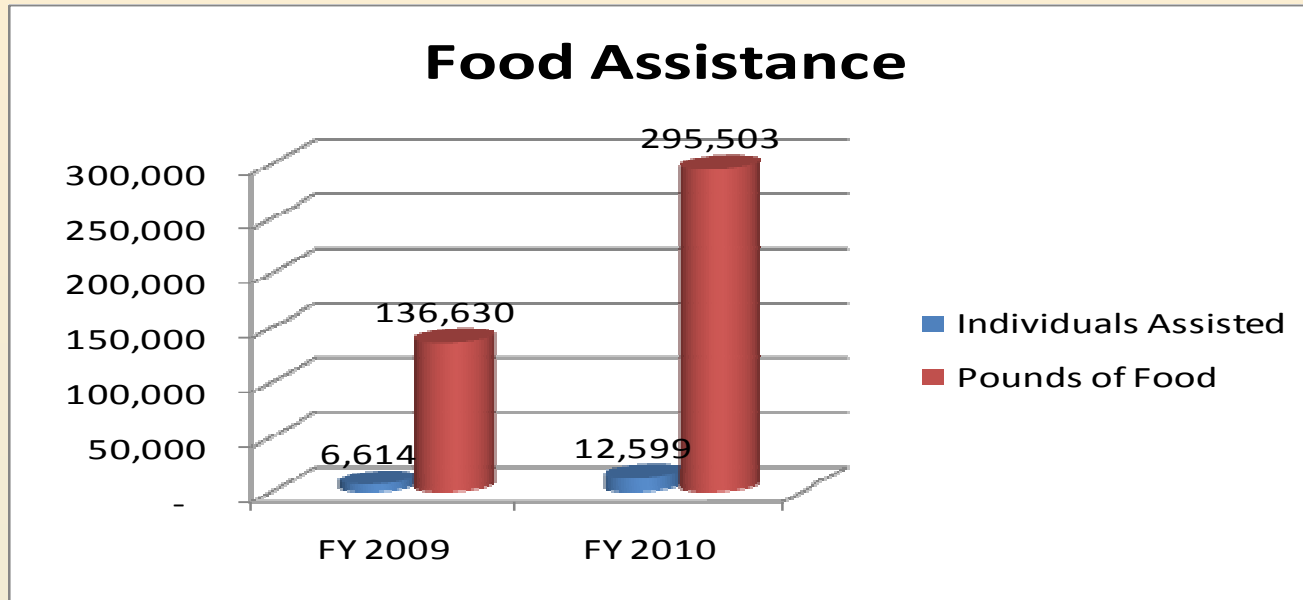


Comparative Data





# Food Assistance



	2007		2008		2009	
	Cases	Recipients	Cases	Recipients	Cases	Recipients
Food Stamps	2,536	5,313	2,948	6,358	4,059	8,915



Housing in Howard Co.

**Dr. C. Vernon Gray**



## Housing in Howard Co.

Every one has a right to decent, affordable housing.

However, many citizens are unable to avail themselves of home ownerships or rental housing at a rate within their ability to pay.

- Lack of affordable housing for low-income residents are obstacles to:
  - Good Nutrition
  - Good Health
  - Savings
  - Reaching Economic Security
- These cause:
  - Economic Insecurity
  - Family Instability
  - Lack of Access to Educational Opportunities





# Housing Cost

## Home Ownership

- Single family house - \$434,450
- Condominium - \$238,740

## Apartment Rental Market Rate

\$839 to \$1,486	(1 Bedroom)
\$937 to \$1,789	(2 Bedrooms)
\$1,250 to \$2,031	(3 Bedrooms)

Home ownership is clearly out of reach for CAC clients and a large percentage of Howard County residents, thus leaving rental units as the only option besides moving out of the county.





# Housing Affordability

Affordable Housing = A household pays no more than **30%** of their annual income on housing and utilities, whether rental or homeownership

## In Howard County:

- **72% of homes are owner-occupied**
- **23% are renter-occupied**
- **Renters pay 46% of their annual income in rental payments**
- **Homeowners pay 33%**





## Rent Burden

- Rent Burden: the ratio of monthly rent and utilities to household income
  - Can lead to insufficient income relative to rental cost.
- Severe Rent Burden: the ratio of monthly rent and utilities to household income exceeds 50%
  - Leaves little income for essentials such as food, medical cost, transportation, education or childcare.





## Housing Affordability

- Ellicott City
  - Renters pay 47% of their annual household income
- North Laurel
  - 30% of renters pay 48.5% of income
- Savage
  - 30% of renters pay 32% of income
- Columbia
  - 30% of renters pay 46% of income





## Housing Affordability

- 1,096 housing vouchers available
- 4,300 families on waiting list
- 1,480 subsidized rental units in Howard County of which 540 are owned or managed by the Housing Commission.

Foreclosure Rating in 2009:

3.3%



Housing in Howard Co.

**Dr. Clarence Lam**



## Poverty and Children

Children who grow up in poverty are more likely to experience many undesirable outcomes in areas such as:

- Health
- Education
- Emotional Welfare

Poverty increases many risks for children:

- Low Birth Weight
- Premature Delivery
- Learning Problems
- Asthma
- Other...





# Healthy Community

## Priority Issues

- Access to Care
- Tobacco Use
- Substance Abuse
- Obesity

## Health Assessment

- 13% of residents under 65 years are without health insurance.
- 7% of the residents self-rate their health as either fair or poor.
- 7.2% are Medicaid beneficiaries





## Health Measures

### Tobacco Use

Percent Adults	
Never Smoked	67.3%
Former Smoker	26.2%
Current Smoker	6.4%

### Birth Measure

Birth Measure	% Ho. Co.	% U.S.	Healthy People 2010 Target
Low Birth Weight	7.3%	8.2%	5.0%
Premature Births	11.5%	12.7%	7.6%
Births to Unmarried Women	17.3%	36.9%	No Objective
No Care in First Trimester	5.2%	16.1%	10%





## Health Measures

Measure	Number Total: 274,995	%
Have no high school diploma (25 years and older)	12,590	5.5%
Are Unemployed	5,021	1.8%
Also Severely work disabled	5,555	2%
Have Major Depression	13,865	5%
Are recent drug users (within past month)	16,047	5.8%

### The most vulnerable populations:

- Those who used drugs in past month (6%).
- Those with major depression (5%), and those with no high school diploma (6%).
- Those with no high school diploma might also be those with low wage jobs which provide no health insurance.



# Early Childhood Education

## CHILDREN READY FOR KINDERGARTEN

2006	2007	2008	2009	2010
60.0%	65%	69.0%	70.0%	80.0%

## BY RACE AND INCOME

	2006	2007	2008	2009	2010
<b>African American</b>	45%	48%	55%	55%	37%
<b>White</b>	57%	63%	71%	71%	82%
<b>Hispanic</b>	27%	22%	38%	43%	65%
<b>Limited English Proficiency</b>	16%	21%	31%	43%	38%
<b>FARMS</b>	29%	33%	39%	43%	65%
<b>Not FARMS</b>	56%	61%	69%	69%	80%





## Early Childhood Education

### Head Start

- 264 children in Head Start
- 80 on waiting list
- 4-hour program
- 700 children eligible

### HCPSS Pre-School

- 500 children enrolled
- not all are low income
- 2.5-hour program





## Assets for Independence

- Establishment of Individual Development Account for the purpose of advancing education, purchasing a home, or starting a business.
- Establish a Self-Sufficiency Project that supplements income of welfare recipients if they leave welfare and work at least 30 hours per week.
- Increase availability of free tax preparation services.
- Increase public awareness on Earned Income Credit through Head Start Center, Foster Care, TCA and FSP, WIC families, Community College, and Licensed Child Care Services.





## Food Insecurity

- Strategic location of Food Pantries
- Establishment of At-Risk After School Meal Program.
- Establishment of Summer Lunch Programs.
- Strengthen systems for getting healthy food to families.
- Improve families' knowledge about available programs, healthy food choices, and how to get the most from limited resources.





## Weatherization

- Expansion of Services
- Establish collaboration with Baltimore Gas and Electric
- Dedicated LIHEAP (Low Income Home Energy Assistance Program) Funds from State





## Housing

- Provide Housing Assistance
  - Eviction appears to be a significant fact of life in the experiences of tenant households facing affordability challenges.
- Establishment of Points of Intervention at varying levels of housing instability
  - Information and Advice
  - Conflict Resolution
  - Financial Intervention
  - Foreclosure Assistance
- Establishment of Landlord/Tenant Office
- Expanded Rental Assistance Program
- Dedicated county funds for Eviction Prevention, First Month's Rent, and Security Deposit.





## Early Childhood Education

- Expand Head Start
- Establish Early Head Start
- Increase collaboration to build seamless full day of service for children who are in the HCPSS preschool program and eligible for Head Start services.





## Health

- Improve awareness of programs and provide reduced fee healthcare coverage to:
  - Pregnant women and children
  - Uninsured or underinsured adults





Howard County  
Community Action Council

## Contact Us

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