The Community Action Board (CAB), the County’s federally designated antipoverty group, advises the County about poverty and the needs of low-income people. CAB provides oversight for the Community Action Agency’s federal grants and the agency’s services.

Montgomery County at a Glance:

- Approximately 1 million residents
- The highest population density in the state behind Baltimore City
- Between 2010 and 2012, the County saw the largest increase in overall population in Maryland (an increase of 32,932 residents)

Demographics:

- In 2010, the County became a "majority-minority" county. Today, Non-Hispanic Whites make-up 46.7% of the county's population.
- 19.4% of the population is African American, 16.6% of the population is Asian, and 18.3% of the population is Hispanic or Latino
- 150,000 residents are Limited English Proficient
Poverty in Montgomery County:

- 6.9% of the population (69,376 people) live below the Federal Poverty Line
- 18.3% of the population (184,759 people) live below 200% of the Federal Poverty Line
- 14% of female-headed households live in poverty
- Female-headed households comprise 48% of households living in poverty
- Female-headed households comprise 56.9% of households with children under 18, living in poverty
- 57.7% of all County residents living in poverty speak a language other than English in the home
- 43% of individuals living below the poverty line were born outside of the United States
- The Federal Temporary Cash Assistance (TCA) caseload in the County increased significantly during the recession
  - TCA caseload in June 2007 – 634
  - TCA caseload in June 2014 – 955

Children:

- The poverty rate for children in the County is 9.4%
- 38% of young children (under age 5) live below 300% of the Federal Poverty Level
- 51,842 children in Montgomery County Public Schools participate in the Free and Reduced Meals Program (over one-third of all students)

Seniors:

- Between 1990 and 2013, seniors (age 65 and over) increased from 10.2% of the population to 13.3% of the population
- 25.8% of seniors live below 300% of the poverty level
- In 2012, 23.1% of senior homeowners in the County were “housing burdened” (spending 35% or more of income on housing) and 62% of senior renters were “housing burdened”
Self-Sufficiency in Montgomery County:

- According to the 2012 Self-Sufficiency Standard, it costs about $83,000 for a four-person family with two working parents, a preschooler and a school-age child, to afford the basic necessities in the County, **four times** the Federal Poverty Level.
- The Self-Sufficiency wage is higher in Montgomery County than in large metropolitan areas such as San Francisco, Los Angeles, and Philadelphia.

**Poverty vs. Self-Sufficiency:**

- The Federal Poverty guidelines are based on the total number of people in a household, regardless of age, while the Self-Sufficiency Standard takes into account the number of adults and children in a household and the age of the household members.
- The Federal Poverty Level is the same for all 48 contiguous states. The Self-Sufficiency Standard is based on the cost of living in a specific area.

<table>
<thead>
<tr>
<th></th>
<th>1 single adult (annual household income)</th>
<th>1 adult + 1 infant + 1 preschooler (annual household income)</th>
<th>2 adults + 1 preschooler + 1 school-age child (annual household income)</th>
<th>2 adults + 1 infant + 1 preschooler + 1 teenager (annual household income)</th>
</tr>
</thead>
<tbody>
<tr>
<td>2014 Federal Poverty Level</td>
<td>$11,670</td>
<td>$19,790</td>
<td>$23,850</td>
<td>$27,910</td>
</tr>
<tr>
<td>New County Minimum Wage*</td>
<td>$17,472</td>
<td>$17,472</td>
<td>$34,944</td>
<td>$34,944</td>
</tr>
<tr>
<td>2012 Self-Sufficiency Standard</td>
<td>$36,060</td>
<td>$85,926</td>
<td>$82,877</td>
<td>$100,725</td>
</tr>
</tbody>
</table>

*The County’s minimum wage increased to $8.40/hour on October 1, 2014.*
Earned Income Tax Credit:

- 53,183 County households received the Earned Income Tax Credit in tax-year 2012
- The median adjusted gross income of EITC eligible households in Montgomery County is $12,595
- 121,886 County residents live in EITC eligible households, including 49,403 children

Household Wealth & Financial Access:

- In 2011:
  - Asset poverty: 16.2% of Montgomery households were without sufficient net worth to subsist at the poverty level for three months in the absence of income
  - Liquid Asset Poverty: 27.7% of Montgomery households were without sufficient liquid assets to subsist at the poverty level for three months in the absence of income
  - Unbanked: 4.3% of Montgomery households had neither a checking nor savings account
  - Underbanked: 17.7% of Montgomery with a checking and/or a savings account used alternative financial services in the past 12 months

Health Insurance:

- 11.1% of the County’s population lacks health insurance
- 14.9% of African Americans and 13.2% of Asians are uninsured, compared with 6.2% of white residents
- 26.6% of Hispanic residents are uninsured, compared with 3.3% of non-Hispanic white residents
- 24.5% of foreign born residents and 39.2% of non-citizens in the County are uninsured
- 38.2% of residents with less than a high school education are uninsured
- 36.9% of unemployed County residents are uninsured
Housing:

- 80% of County households with incomes less than $35,000 spend more than 30% of their income on housing alone
- The Self-Sufficiency Standard indicates that the cost of housing in the County has increased by 62% since 2001 (vs. 50% statewide) while wages only increased by 17%
- As the number of renter-occupied households reached 120,218 in 2012, the number of renters facing burdensome housing costs increased by 23.6% (38,085 households in 2008 to 47,081 in 2012)
- In May 2014:
  - 294 County households received Emergency Services to prevent eviction or homelessness
  - 1,693 households participating in the Rental Assistance Program received a subsidy
  - 28 families remained on the waiting list for a shelter placement

Food/Hunger:

- 8.3% of the County’s population (81,130 people) is food insecure
- More children in Montgomery County (16.3% or 38,050 children) are food insecure than any other County in the state
- In June 2014, 72,519 County residents participated in the Food Supplement Program (a five-year increase of 97.8%)
- The SNAP benefit for a family of four is just $632 per month, a reduction of $36 from the benefit prior to November 1, 2013
- Food Stamps Caseload in the County
  - June 2007 – 11,310
  - June 2014 – 32,951
Child Care:

- Child care costs in Montgomery County are the highest in the state at an average cost of $12,272.52* for an infant and $13,017.16** for a preschooler.
- For families receiving a subsidy through the Working Parents Assistance Program, child care costs are often more than 30% of gross income.
- Parents using family day care and child care centers spend over 20% of income on child care fees alone.

References

American Community Survey [http://www.census.gov/acs/www/]

Brookings Earned Income Tax Credit (EITC) Interactive and Resources [www.brookings.edu/research/interactives/eitc]

MetroTax model based on 2010 American Community Survey Microdata, Metropolitan Policy Program at Brookings

Corporation for Economic Development's Assets and Opportunities Local Data Center [http://assetsandopportunity.org/localdata/]

Feeding America [http://feedingamerica.org/]


Maryland Family Network Child Care Demographics 2014 for Montgomery County [http://www.mdchildcare.org/mdcf/pdfs/demographics/2014%20Demographics/Montgomery.pdf]

*Child care cost for infant based on average annual cost for full-time family child care home.

**Child care cost for preschooler based on average annual cost for full-time care in a child care center.

Maryland Hunger Solutions [http://www.mdhungersolutions.org/]


Montgomery County Department of Health and Human Services Statistics [http://www.montgomerycountymd.gov/hhs/]

Montgomery County Planning Department [http://www.montgomeryplanning.org/]

The Montgomery County Community Action Agency
Department of Health and Human Services, Office of Community Affairs

The Montgomery County Community Action Agency seeks to reduce poverty and improve the self-sufficiency of low-income residents. Community Action manages $5 million in federal and state Head Start and Community Services Block Grant funding. The agency provides comprehensive early childhood services through Head Start, delivers social services at the Takoma-East Silver Spring Center (TESS), and increases asset development through its Volunteer Income Tax Assistance (VITA) partnership. Throughout the County, nonprofits with contracts monitored by CAA staff – totaling nearly $3 million – deliver emergency food, clothing, and social services; legal assistance; employment training; and education to Montgomery County’s diverse low-income residents and facilitate community engagement.

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