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**

- Over 1 million residents (ACS)
- The highest population density in the state behind Baltimore City (MDP)
- Between 2010 and 2013, the County saw the largest increase in overall population in Maryland (an increase of 44,900 residents) (MDP)

**Demographics**

- The County’s population is 17.9% African American, 14.7% Asian, 18.7% Hispanic or Latino, and 45.8% white (non-Hispanic) (ACS)
- 40% of County residents speak a language other than English at home and 33% of residents were born outside of the United States (ACS)
- 135,000 County residents are Limited English Proficient (Literacy Council)
Poverty in Montgomery County

- 7% of the population (71,635 people) live below the Federal Poverty Line (ACS)
- 18.7% of the population (191,252 people) live below 200% of the Federal Poverty Line (ACS)
- 13.9% of female-headed households and 20.7% of female-headed households with related children under age 18 live in poverty (ACS)
- Female-headed households comprise 60.4% of households with children under 18, living in poverty (ACS)
- 52.3% of residents living in poverty speak a language other than English at home (ACS)
- 45.6% of individuals living in poverty were born outside of the United States (ACS)
- In August 2015, the Federal Temporary Cash Assistance (TCA) caseload in the County was 963 (County DHHS)

Children

- The poverty rate for children in the County is 8.2% or 19,757 children (ACS)
- 32,433 children under age 6 (41.7%) live below 300% of the Federal Poverty Level (ACS)
- 54,099 children in Montgomery County Public Schools (35.05% of all students) participate in the Free and Reduced Meals Program (MSDE)
- In 2013, there were 12,631 uninsured children in the County – more than any other County in the state (KCDC)

Seniors

- By 2020, the senior population (age 60+) will increase by 74% in the County (Aging)
- 26.8% of seniors (age 65+) live below 300% of the poverty level (ACS)
- In 2014, 57.5% of senior renters (age 60+) were “housing burdened” – spending 35% or more on income on housing costs (ACS)
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 (SSS).
- The Self-Sufficiency wage is higher in Montgomery County than in large metropolitan areas such as San Francisco, Los Angeles, and Philadelphia (SSS).

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 (USDHHS and SSS).
- 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 (USDHHS and SSS).

<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>2015 Federal Poverty Level</td>
<td>$11,770</td>
<td>$20,090</td>
<td>$24,250</td>
<td>$28,410</td>
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<tr>
<td>New County Minimum Wage*</td>
<td>$19,864</td>
<td>$19,864</td>
<td>$39,728</td>
<td>$39,728</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 $9.55/hour on October 1, 2015.
Earned Income Tax Credit

- 55,526 County households received the Federal Earned Income Tax Credit in TY 2013 (Brookings)
- The median adjusted gross income of EITC eligible households in Montgomery County is $12,595 (Brookings)
- 121,886 residents live in EITC eligible households, including 49,403 children (Brookings)

Household Wealth & Financial Access

- 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 (CFED)
- Liquid Asset Poverty: 27.7% of households were without sufficient liquid assets to subsist at the poverty level for three months in the absence of income (CFED)
- Unbanked: 4.5% of households had neither a checking nor savings account (CFED)
- Underbanked: 16.8% of households with a checking and/or a savings account used alternative financial services in the past 12 months (CFED)

Food/Hunger

- 7.9% of the County’s population (77,780 people) is food insecure (FA)
- More children in Montgomery County (15.8% or 37,150 children) are food insecure than any other County in the state (FA)
- In February 2015, 74,421 County residents participated in the Food Supplement Program (a five-year increase of 73.7%) (MHS)
- Food Stamps caseload in the County has grown dramatically:
  - August 2009 – 16,116 (County DHHS)
  - August 2015 – 33,765 (County DHHS)
Housing

- Housing burden:
  - 21.8% of homeowners spend 35% or more of their income on housing (ASC)
  - 39.7% of renters spend 35% or more of their income on housing (ASC)
  - 82.4% of County households with incomes less than $35,000 spend more than 30% of their income on housing alone (ASC)
- The cost of housing in the County increased by 62% since 2001 (vs. 50% statewide) while wages only increased by 17% (SSS)
- In April 2015:
  - 1,743 households received a Rental Assistance Program subsidy (County DHHS)
  - 2,328 applicants pending for Rental Assistance Program waiting list (County DHHS)
  - 225 households received Emergency Services grants to prevent eviction or homelessness (County DHHS)
  - 32 families served in family shelters and 18 families remained on the waiting list for a shelter placement (County DHHS)

Child Care

- Child care costs in the County are the highest in the state.
  - Average annual cost for Family Child Care Programs:
    - $12,452 for an infant and $10,862 for a preschooler (MDFN)
  - Average annual cost for Child Care Centers:
    - $18,089 for an infant and $13,451 for a preschooler (MDFN)
- Parents using family day care and child care centers spend over 20% of income on child care fees alone (MDFN)
- There are 44 potentially eligible children for every child receiving a subsidy through the Working Parents Assistance Program (OLO)
- A single mother with the median income for that family type of $58,000 would need to spend over 29% of income on full-time care in a center for an infant and 50% of income for care for both an infant and a preschooler (OLO)
References

2014 American Community Survey (ACS) http://www.census.gov/programs-surveys/acs/

Brookings Earned Income Tax Credit Information (Brookings) http://www.brookings.edu/

Corporation for Economic Development’s Assets and Opportunities Local Data Center (CFED) http://assetsandopportunity.org/localdata/

Feeding America (FA) http://feedingamerica.org/

Kids Count Data Center (KCDC) http://datacenter.kidscount.org/data/tables/4649-uninsured-children?loc=22&loct=5#detailed/5/3300-3323/false/36,868,867,133,38/any/10788,10789

The Literacy Council of Montgomery County (Literacy Council) http://www.literacycouncilmcmd.org/who-we-are/infographic/


Maryland Family Network Child Care Demographics 2015 for Montgomery County (MDFN) http://www.marylandfamilynetwork.org/wp-content/uploads/2015/01/MNF_Demographics_all.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 (MHS) http://www.mdhungerolutions.org/


Maryland State Department of Education Free and Reduced Meals Participation Rates SY 14-15 (MSDE) http://www.marylandpublicschools.org/MSDE/programs/schoolnutrition/docs/Free+and+Reduced-Price+Meal+Data.html


Montgomery County Department of Health and Human Services Statistics (County DHHS) http://www.montgomerycountymd.gov/hhs/


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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TTY users, please call MD Relay (711)

*Last updated December 28, 2015