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**

- 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**

- In 2010, the County became a "majority-minority" county. Today, Non-Hispanic Whites make-up 46.7% of the county's population. (ACS)
- 17.5% of the population is African American, 14.4% of the population is Asian, and 18.3% of the population is Hispanic or Latino (ACS)
- 33% of County residents were born outside of the United States (ACS)
- 135,000 County residents are Limited English Proficient (Literacy Council)
Poverty in Montgomery County

- 6.9% of the population (69,376 people) live below the Federal Poverty Line (ACS)
- 18.3% of the population (184,759 people) live below 200% of the Federal Poverty Line (ACS)
- 14% of female-headed households live in poverty (ACS)
- Female-headed households comprise 56.9% of households with children under 18, living in poverty (ACS)
- 57.7% of residents living in poverty speak a language other than English at home (ACS)
- 43% of individuals living in poverty were born outside of the United States (ACS)
- The Federal Temporary Cash Assistance (TCA) caseload in the County increased from 644 in April 2007 to 1,006 in April 2015 (County DHHS)

Children

- The poverty rate for children in the County is 9.4% or 22,364 children (ACS)
- 29,195 children under age 5 (38%) live below 300% of the Federal Poverty Level (ACS)
- 51,842 children in Montgomery County Public Schools (34.1% of all students) participate in the Free and Reduced Meals Program (MHS)
- 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)
- 25.8% of seniors live below 300% of the poverty level (ACS)
- In 2013, 51% of senior renters were “housing burdened” (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>
</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

- 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: 4.3% of households had neither a checking nor savings account (CFED)
- Underbanked: 17.7% 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:
  - April 2007 – 11,086 (County DHHS)
  - April 2015 – 34,422 (County DHHS)
Housing

- Housing burden:
  - 20.8% of homeowners spend 35% or more of their income on housing (ASC)
  - 40.5% of renters spend 35% or more of their income on housing (ASC)
  - 80% 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 March 2015:
  - 1,777 households received a subsidy through the Rental Assistance Program (15-month high) (County DHHS)
  - 2,475 applicants pending for Rental Assistance Program waiting list (County DHHS)
  - 212 households received Emergency Services grants to prevent eviction or homelessness (County DHHS)
  - 33 families served in family shelters and 21 families remained on the waiting list for a shelter placement (County DHHS)

Child Care

- Child care costs in Montgomery County are the highest in the state at an average cost of approximately $12,452* 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)
- For an average single Montgomery County parent with two children who is receiving a Working Parents Assistance Program subsidy, 60% of gross income is spent on child care costs alone (MCChild Care)
References

American Community Survey (ACS)  http://www.census.gov/acs/www/

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.mdhungersolutions.org/


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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