Faces of Poverty 2015
Montgomery County MD

The Montgomery County Community Action Board

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 related 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)
- 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)
- 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 of 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)

	1 single adult (annual household income)	**1 adult + 1 infant + 1 preschooler (annual household income)**	**2 adults + 1 preschooler + 1 school-age child (annual household income)**	**2 adults + 1 infant + 1 preschooler + 1 teenager (annual household income)**
2015 Federal Poverty Level	$11,770	$20,090	$24,250	$28,410
New County Minimum Wage*	$19,864	$19,864	$39,728	$39,728
2012 Self-Sufficiency Standard	$36,060	$85,926	$82,877	$100,725

*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: 4.3% 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:
    - August 2009 – 16,116 (County DHHS)
    - August 2015 – 33,765 (County DHHS)

Housing

- Housing burden:
  - 21.8% of homeowners with a mortgage 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 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 (MCo Child Care)

References

2014 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 Department of Planning *2013 Statistical Handbook* (MDP) http://www.mdp.state.md.us/msdc/md_statistical_handbook13.pdf

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/

Maryland Self-Sufficiency Standard (SSS) http://www.selfsufficiencystandard.org/docs/Maryland2012.pdf

Montgomery County Commission on Aging Annual Report 2014 (Aging) http://www.montgomerycountymd.gov/HHS-Program/Resources/Files/2014%20ANNUAL%20REPORT%20(4)03172015.pdf

Montgomery County Commission on Child Care Annual Report 2013-2014 (MCo Child Care) http://www.montgomerycountymd.gov/HHS-Program/Resources/Files/CYF%20Docs/CCC/CCC%20Annual%20Report%2013-14%20Final.pdf

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

United States Department of Health and Human Services Federal Poverty Guidelines (USDHHS) http://aspe.hhs.gov/poverty/15poverty.cfm#guidelines

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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**Last Updated November 5, 2015*