

Facts About Poverty

... in Maryland



The 2008 Federal Poverty Guidelines for a...

1 person household:	\$10,400
2 person household:	\$14,000
3 person household:	\$17,600

Homelessness Affects Many Individuals and Families in Maryland:

- In FY 2007 there were 36,599 homeless persons sheltered in Maryland.
- Of all people served by homeless shelters, approximately 12,000 were served in Baltimore City.
- On 41,922 occasions people were “turned away” from shelter due to lack of space or lack of funds.
- Families represent 42% of all homeless persons served by providers of homeless services in Maryland.
 - In Anne Arundel County, 61% of all homeless persons were served as a family unit.
 - In Harford County, 44% of all homeless persons were served as a family unit.
 - In Washington County, 45% of all homeless persons were served as a family unit.
- In Baltimore City, 81% of all persons were served as individuals – in Baltimore County 58% of all persons served were individuals.
- More than one in four homeless persons (26.9%) served were children, between the ages of 0 to 17.

Lack of Affordable Housing Continues to Plague Maryland:

- In Maryland, 32% of all households are renters – Baltimore City, 50% of all households are renters.
- The Fair Market Rent for a two-bedroom apartment in Maryland is \$1,102 per month. This cost for rent would require an annual household income of \$44,080 or an hourly wage of \$21.19 (*for a 40-hour week*), based on paying 30% of income for rent.
 - In Baltimore City and Anne Arundel, Baltimore, Harford, Howard, and Carroll counties the Fair Market Rent for the same unit is \$1,013 per month. This cost would require an annual income of \$40,520 or a wage of \$19.48 per hour (*for a 40-hour week*).
 - In Frederick County the Fair Market Rent for the same unit is \$1,324 per month. This would require an annual income of \$52,960 or \$25.46 per hour.
- In 2007, the Maryland Department of Housing and Community Development, updating the 2004 Governor’s Housing Policy Commission finding, reported that over the next seven years there would be a shortage of 151,500 affordable rental units in Maryland for different household types.
 - Families account for 66% of the shortage – or 100,000 units.
 - Seniors account for 16% of the shortage – or 23,500 units.
 - Individuals with disabilities account for 18% of the shortage – or 28,000 units.

Income for Many Maryland Households Does NOT meet their Basic Needs:

- The Federal Poverty Level for a family of three equals \$17,600 per year — or \$1,467 per month.
 - In Maryland, 8.3% of all households live at or below the poverty level.
 - In Maryland, over 10% of our children (*over 140,000*) live in poverty.
 - About one in four (23%) female-headed households with children lives below poverty.
 - Slightly more than 16% of all households living in poverty have less than a high school diploma. More than 35% of all female-headed households living in poverty have less than a high school diploma.
 - Approximately one in 10 households (9.2%) living in poverty have one person in the household who works.
- Welfare rolls declined 79% from 1996 to 2007, but have risen steadily from February 2007 to August 2008 to a level not seen since 1997.
 - Statewide, on average, there are approximately 51,400 people per month who receive cash assistance.
 - Of the 51,400 on welfare, approximately 38,000 are children.
- The average family on public assistance (*family of three*) receives a monthly cash grant of \$565 and monthly Food Stamp benefit of \$426. The total monthly income of \$991 for the family is only 61% of what Maryland says the family needs (*\$1,624 – minimum living level*) to meet their very basic needs.
- The average wage of an adult leaving welfare for work is about \$9.15 per hour.
- By August 2008, over 380,000 Marylanders relied on Food Stamps to purchase food. Food Stamps can not be used to purchase paper goods, personal hygiene items, over-the-counter medicines, cleaning supplies, and other non-food items.

Costs Continue to Climb for Low-Income Marylanders:

- Maryland households living below the federal poverty level (more than 172,000 households) spend between 21% and 73% of their income on home energy bills.
- Child Care costs for low-wage working parents remain high:
 - The average weekly cost of care for a child under two in family child care is more than \$158 and is over \$217 for a child care center.
 - For a school-age child in family care the weekly cost is over \$113 and over \$130 for a child care center.
 - One of the major reasons parents cannot find child care in Maryland is cost.
- Many Marylanders lack health insurance coverage:
 - Over 761,000 (14%) Maryland citizens have no health insurance.
 - Of these, about 100,000 eligible children are not enrolled in a health insurance program (MCHIP) designed for them.

Sources:

Maryland Committee for Children, Inc., "Child Care Demographics 2008."

Maryland Department of Human Resources, "Annual Report on Homelessness Services in Maryland," FY 2007. www.dhr.state.md.us

Maryland Department of Human Resources, Family Investment Administration, "Monthly Statistical Reports," June 2008. www.dhr.state.md.us

Maryland Department of Human Resources, "Estimated Minimum Living Levels for Temporary Cash Assistance Customers," 2008.

Maryland Kids Count Data Book, 2007.

National Low Income Housing Coalition, "Out of Reach 2007-2008". www.hlihc.org

Maryland Department of Housing and Community Development, office of Research, FY 2008.

U.S. Census Bureau, Current Population Reports, "Income, Poverty, and Health Insurance coverage in the United States: 2007."

Maryland Health Care Commission, "Health Insurance Coverage in Maryland" updated 2008.

Fisher, Sheehan & Colton, "On the Brink: 2007, The Home Energy Affordability Gap, April 2008."

U.S. Census Bureau, 2007 American Fact Finder. "Maryland: Poverty Status in Past 12 Months of Families." <http://factfinder.census.gov>



Prepared by:

Catholic Charities, Social Concerns. December 2008