

# Facts About Poverty

...in Maryland



## The 2006 Federal Poverty Guidelines for a...

1 person household:	\$ 9,800
2 person household:	\$13,200
3 person household:	\$16,600

### ◆ Homelessness Affects Many Individuals and Families in Maryland:

- In FY 2005 there were 34,771 homeless individuals sheltered in Maryland.
- Of all people served by homeless shelters, 36% were served in Baltimore City.
- On 38,679 occasions people were “turned away” from shelter because of lack of space or lack of funds.
- The average length of stay in shelters and transitional housing has increased over the past five years – likely due to the lack of affordable housing.
- Families represent 40% of all homeless persons served by providers of homeless services in Maryland
  - ◆ In Anne Arundel County, 58% of all homeless persons were served as a family unit.
  - ◆ In Harford County, 41% of all homeless persons were served as a family unit.
  - ◆ In Washington County, 51% of all homeless persons were served as a family unit.
- In Baltimore City, 75% of all persons were served as individuals – in Baltimore County 66% of all persons served were individuals.
- More than 1 in 4 homeless persons (26%) 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 \$1,020 per month. This cost for rent would require an annual household income of \$40,808 or an hourly wage of \$19.62 [for a 40-hour week].
  - ◆ In Baltimore City and Anne Arundel, Baltimore, Harford, Howard, and Frederick counties the Fair Market Rent for the same unit would be \$950 per month. This cost would require an annual income of \$38,000 or a wage of \$18.27 per hour [for a 40-hour week].
- In 2004 the Governor’s Housing Policy Commission found that over the next 10 years there would be a shortage of 157,000 affordable rental units in Maryland for different household types.
  - ◆ Families account for 66% of the shortage – or 103,000 units.
  - ◆ Seniors account for 16% of the shortage – or 25,000 units.
  - ◆ Individuals with disabilities account for 18% of the shortage – or 29,000 units.



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- **Income for Many Maryland Households Does NOT meet their Basic Needs:**
  - The federal poverty level for a family of three equals \$16,600 per year, or \$1,383 per month.
    - ♦ In Maryland, 6% of all households live at or below the poverty level.
    - ♦ In Maryland, 11% of our children [over 153,000] live in poverty.
    - ♦ One in 4 (25.1%) 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 31% of all female-headed households living in poverty have less than a high school diploma.
    - ♦ More than 1 in 10 households (11.1%) living in poverty have one person in the household who works.
  - There has been an 80% decline in the number of families with children on welfare cash assistance in Maryland.
    - ♦ Statewide there are slightly more than 51,000 people who receive cash assistance.
    - ♦ Of the 51,000 on welfare, more than 37,800 are children.
  - The average family on public assistance [family of three] receives a monthly cash grant of \$549 and monthly Food Stamp benefit of \$408. The total monthly income of \$957 for the family is only 61% of what Maryland says the family needs (\$1,569) to meet their very basic needs.
  - The average wage of an adult leaving welfare for work is about \$8.50 per hour.
  - Almost 310,000 Maryland citizens rely 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:**
  - A low-income Maryland household pays about 25% of their income for utility costs, while the average household pays about 4% of their income for utilities.
  - Child Care costs for low-wage working parents remain high:
    - ♦ The average weekly cost of care for a child under 2 in family care is more than \$144.
    - ♦ For a school-age child in family care the weekly cost is over \$105.
    - ♦ The major reason parents could not find child care in Maryland is cost.
  - Many Marylanders lack health insurance coverage:
    - ♦ Over 810,000 Maryland citizens have no health insurance.
    - ♦ Of these, more than 90,000 eligible children are not enrolled in a health insurance program (M-CHIP) designed for them.

## Sources:

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