

Examining the Impact of Social Support Accessibility

On Frederick County K-12 Students

by

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Abstract

This research examines influential accessibility factors, including geography, process complexity, and educational attainment, that affect the procurement of social supports by households that care for low-income children in Frederick County, Maryland. Presently, the positive impacts of social supports in Frederick County are significantly diminished by barriers to social support accessibility. Geography and other accessibility factors affect not only the process of qualifying for aid but also the ability to make use of the resulting provisions. Furthermore, the current approach to poverty measurement overlooks a substantial population of Frederick County children in need.

This paper reviews the consequences of unmet need in Frederick County pertaining to food insecurity, child homelessness, inadequate access to reliable transportation, and mental and behavioral health problems (including substance abuse). These consequences are cyclical, impacting K-12 children well into adulthood. When one area of need remains unmet, the burden may extend into that child's ability to succeed in school and results in lifelong repercussions including teen pregnancy, dropping out of school, incarceration, lower future earning potential, and unemployment. Also explored are the benefits of more fully meeting the needs of low-income households with children. Lastly, possible actions to increase the positive influence of social supports by mitigating the most significant identified barriers to fully accessing social supports are investigated. After critically examining the current system of eligibility determination and recognizing the inadequacies of this present system, the conclusion is clear that a new method of eligibility determination must be embraced to effectively support Frederick County children in need.

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Introduction

This research examines the impact of key accessibility factors that influence the procurement of social supports benefiting low-income children in Frederick County. Presently, the positive impacts of social supports are diminished by social support accessibility barriers including geography, process complexity, and educational attainment. Moreover, the present approach to poverty measurement overlooks a substantial population of Frederick County children in need.

Because it contains both rural and urban communities, Frederick County demonstrates immense range in population density and available resources. By understanding the complex variety of communities and accompanying needs that reside within Frederick County, the case will be made that unmet needs persist for children in under or unserved low-income households. The consequences of unmet need are cyclical, impacting K-12 children well into adulthood. When one area of need remains unmet, the burden extends into that child's ability to succeed in school and may result in lifelong repercussions including teen pregnancy, dropping out of school, incarceration, lower future earning potential, and unemployment. Therefore, the examination of the positive impact of existing social supports in Frederick County alongside the remaining need and potential impacts makes clear the vital importance of improving accessibility to existing social supports. Acknowledging this diversity of needs, comprehensive advancement in the ability to obtain social supports will collectively benefit both individual recipients and the community en masse. By adopting new recommendations and policies supported by research and modeled after the National Academy of Science's recommendations for measuring poverty, Frederick County children living in households experiencing food insecurity, homelessness, and

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the impact of economic uncertainty will be better equipped to permanently depart from the cycle of poverty.

Chapter I: Frederick County

In order to appreciate the diversity of the needs of Frederick County students in low-income households, first the populace and their distinctive circumstances must be recognized. Frederick County is a noteworthy county because it contains both rural and urban communities begetting a tremendous range in population density and available resources. Residents in each town, community, and neighborhood experience a different relationship with social supports and the accessibility factors that are most consequential to obtaining power generating supports.

Within the population of Frederick County are wide ranges in household income, employment, education, and access to local resources. Demonstrating this economic diversity throughout the county, county-wide averages of income, employment, and other measurements do not accurately or fully represent the varied populations and communities dispersed throughout Frederick County. Thus to supplement the broader county-wide data, populations were also analyzed and grouped by Census Tract and/or Zip Code Tabulation Area. This closer analyzation of communities in Frederick County supports the identification of specific factors that are most influential for that specific population and their presented needs.

Population

Located in western Maryland, Frederick County is the largest county in the state of Maryland with 660.22 square miles of land area, 21 municipalities, and a county-wide population of approximately 246,105 residents (U.S. Census Bureau, 2017). This unique populace includes approximately 58,317 children under 18 years of age, with about 86.8% of these students attending Frederick County Public Schools (FCPS) (U.S. Census Bureau, 2017). Residents of Frederick County racially identify as 83.9% white, 10.8% Black or African American, 8.4%

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Hispanic or Latino, 5.5% Asian, 0.9% American Indian or Alaska Native, 0.2% Native Hawaiian or other Pacific Islander, and 2.1% “some other race” (U.S. Census Bureau, 2016).

Excluding children age 0-17 years, the adult population of Frederick County was estimated to be 187,778 people in 2017. Of these adult residents, about 51.3% of the population was female, and 48.7% male (“American Community Survey 5-Year Estimates: Age and Sex,” 2017). County-wide, the 2016 unemployment rate was 5.3%; however, this rate varies greatly when examined in tandem with ethnicity, geography, and educational attainment. When unemployment rates are categorized by race, the Frederick County unemployment rate for people who identify as Asian is 7.8%, Black or African American is 7.7%, Hispanic or Latino is 4.6% and white is 4.8% (U.S. Census Bureau, 2016). Overall, individual average income by census tract in Frederick County ranges from \$25,603 to \$67,767 annually (U.S. Census Bureau, 2016). These differences among demographics generate disparate life circumstances and experiences for K-12 children, hinged on a multitude of factors and involuntary circumstances impacting students and their caretakers (See table 1).

Table 1 <i>Frederick County Unemployment Rate and Range of Annual Income within Tracts by Race</i>		
Race or Ethnicity	Unemployment Rate ¹	Range of Annual Individual Average Income by Tract ²
Frederick County Overall Average	5.3%	\$25,603 to \$67,767
White	4.8%	\$27,640 to \$69,027
Black or African American	7.7%	\$9,360 to \$80,705
Asian	7.8%	\$8,488 to \$218,662
Hispanic or Latino	4.6%	\$4,211 to \$186,689
(U.S. Census Bureau, 2016)		

The census tracts with the highest rates of unemployment in Frederick County are distributed throughout the county with no apparent relationship to the population density of the census tract nor the accompanying urban or rural classification of the tract. Overall, three census

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tracts have unemployment rates higher than 10%, contributing to the ten total census tracts in Frederick County with unemployment rates higher than the 2016 national unemployment rate of 7.4% (U.S. Census Bureau, 2016).

From 2012-2016 within Frederick County, 92.6% of persons 25 or more years of age were high school graduates or higher, with 39.7% of persons 25 or more years of age holding a bachelor's degree or higher (U.S. Census Bureau, 2016). Organized by census tract, the percent of the population 18 years and older with no high school diploma ranged from a high of 23.0% to a low of 1.7% (U.S. Census Bureau, 2016). Among the adult population without a high school diploma or equivalent, the 2017 unemployment rate was 8.8%, compared to the unemployment rate of 5.7% among those with a high school diploma, and only 2.5% amid those with a bachelor's degree or higher (U.S. Census Bureau, 2017).

FCPS student population.

The Frederick County Public Schools District contains all 66 public schools within Frederick County, enrolling 42,204 students in 2017 ("Frederick County Public Schools Fast Facts," 2018). About 90.9% of Frederick County children in kindergarten to 12th grade are enrolled in public school and are therefore served by Frederick County Public Schools. Frederick County Public Schools report a 2017 total enrollment of 42,204 students.

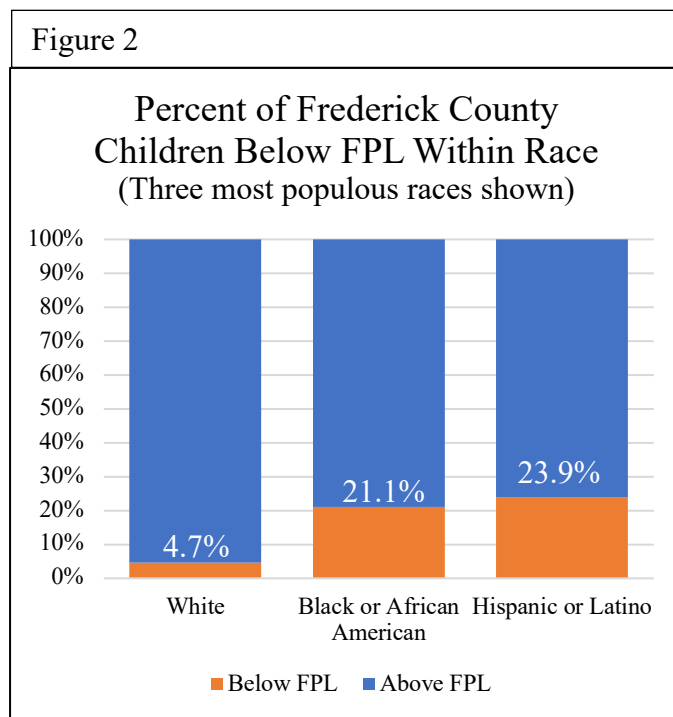
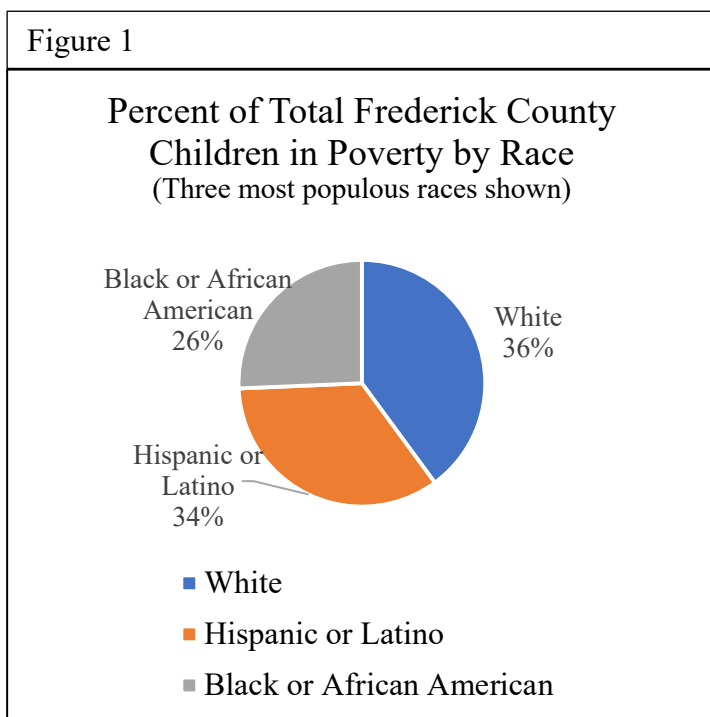
The student population served by FCPS reflects more racial diversity than the overall population of Frederick County. The student population of the 2017-2018 school year had a racial/ethnic composition of 60.4% white, 16.5% Hispanic/Latino, 12.1% Black/African American, 5.4% Asian, 5% two or more races, 0.3% American Indian/Alaskan Native, and 0.2% Pacific Islander/Native Hawaiian (See Table 2).

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Table 2 <i>Frederick County Populations by Race</i>			
Race/Ethnicity	Total Frederick County Population ⁷	Percent of all Frederick County Children ⁷	FCPS Student population ⁸
White	81.3%	74.1%	60.4%
Hispanic/Latino	8.4%	12.5%	16.5%
Black/African American	9.1%	10.6%	12.1%
Asian	4.4%	5.0%	5.4%
Two or More Races	3.1%	7.4%	5%
⁷ American Community Survey 2016			
⁸ FCPS Fast Facts – Top 5 most prevalent races listed here			

Organized by race, in 2016 the highest percentage of children living in federally defined poverty in Frederick County were white, accounting for 2,020 children or 36.30% of all children living in households with an income of less than 100% of the federal poverty line (FPL) (See Figure 1). However, when the number of children in poverty was compared with the total number of children identifying with that race or ethnicity, white children were the least likely to experience poverty. While 36.3% of all children in poverty were white, only 4.7% of white children in Frederick County fall below the federal poverty line. Of the 6,170 Black or African American children in Frederick County, 21.1% fall below the FPL; and of the 7,276 Hispanic or Latino children in Frederick County, 23.9% live in households with an income of less than 100% of the FPL (See Figure 2) (“Child Poverty Status by Race,” 2018).

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County-wide, 15.6% of children under 18 years lived in households receiving public assistance such as Supplemental Security Income (SSI), cash public assistance income, or Supplemental Nutrition Assistance Program (SNAP) benefits (U.S. Census Bureau, 2016). Within Frederick County Public Schools, students who live in federally recognized poverty are designated with the term FARM (Free and Reduced Meals). FARM is a United States Department of Agriculture (USDA) funded program that provides enrolled eligible children free or reduced priced meals at school, including breakfast and lunch. Families that receive social support benefits from the Food Supplement Program or the Temporary Cash Assistance Program qualify, as well as students determined to qualify under the Federal Income Eligibility guidelines. In 2017-2018 about 26% of FCPS students (11,000 students) were eligible for free or reduced-price meals. Families who wish to enroll in FARM must complete a meal benefit application each school year, and will be notified by their child's school if they qualify.

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Geographic distribution.

Within Frederick County are 24 zip code tabulation areas (ZCTAs), and 61 census tracts. Zip code tabulation areas are regional representations of United States Postal Service ZIP Code service areas. Typically, ZCTAs are identified by the same 5 digits as the ZIP code for an area. While ZCTAs can be useful for organizing and viewing broad data, census tracts offer more selective and detailed information within one county. Census tracts are used to divide counties, while zip code tabulation areas are used to divide the entire nation. Because of these varying functions, ZCTAs do not strictly fall within one county's boundary, while census tracts always divide one county within the respective county border.

Within Frederick County, population totals within ZCTAs vary widely with the most populous ZCTA containing 39,781 residents within the city of Frederick, and the least populous ZCTA containing only 53 residents within the village of Tuscarora. This range of populations translates to a corresponding large range of population densities, demonstrating the presence of both rural and urban communities within the county (See Table 3). County-wide, the most densely populated ZCTAs include three in the city of Frederick and one in Brunswick; each with a population per square mile of 900 to 1,600 people. Some of the most sparsely populated ZCTAs are located in Keymar, Rocky Ridge, Sabillasville, Tuscarora, and Woodsboro, each with a population of 13 to 88 people per square mile.

This geographic diversity within the county results in very different daily circumstances, living routines, and experiences depending on one's place of residence. The 2010 census definition states that urban areas are "comprised of a densely settled core of census tracts... that meet minimum population density requirements and/or land use requirements" ("2010 Census Urban Areas FAQs," 2015). Residents of densely populated ZCTAs are classified as living in

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urban areas, and any area not classified as urban is then designated as a rural area. There are two types of urban areas, urbanized areas containing 50,000 or more people, and urban clusters containing at least 2,500 and less than 50,000 people. Grouped by census tract, within Frederick County, 23 census tracts qualify as containing 100% urban population. These urban clusters are located mostly in Frederick city, the one exception being the census tract in Brunswick (See Table 3).

Table 3 <i>Frederick Population Density by Zip Code Tabulation Area</i>			
Zip Code ¹	City ¹	Population ²	Population per square mile ²
21716	Brunswick	5,090	1,577.7
21703	Frederick	36,778	1,042.3
21702	Frederick	39,781	984.71
21701	Frederick	36,588	939.8
21774	New Market	12,909	896.60
21777	Point of Rocks	1,616	739.90
21704	Frederick	15,764	602.46
21793	Walkersville	10,250	502.3
21770	Monrovia	5,187	469.86
21771	Mount Airy	29,220	343.49
21718	Burkittsville	147	323.82
21769	Middletown	11,476	281.34
21754	Ijamsville	6,025	253.98
21727	Emmitsburg	6,756	211.16
21710	Adamstown	4,784	187.2
21788	Thurmont	11,827	177.16
21755	Jefferson	5,672	164.67
21758	Knoxville	4,705	145.03
21773	Myersville	5,478	141.48
21798	Woodsboro	2,106	127.3
21757	Keymar	3,296	87.54
21778	Rocky Ridge	1,220	69.59
21780	Sabillasville	1,552	69.02
21790	Tuscarora	53	13.53
(U.S. Census Bureau, 2016)			

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Income

The U.S. Census Bureau defines “total income” as the sum of one’s “wage or salary income; net self-employment income; interest, dividends, or net rental or royalty income or income from estates and trusts; Social Security or Railroad Retirement income; Supplemental Security Income (SSI); public assistance or welfare payments; retirement, survivor, or disability pensions; and all other income” (American Community Survey and Puerto Rico Community Survey 2017 Subject Definitions,” 2017).

Household income.

The U.S. Census Bureau defines a household as all the people who occupy a housing unit. A housing unit refers to a house, apartment, mobile home, group of rooms, or single room that is occupied as separate living quarters, meaning the occupants live separately from other people in the building and have direct access to the living quarters from outside of the building or a common hall. Occupants in a household may be any combination of related or unrelated individuals or families sharing living arrangements.

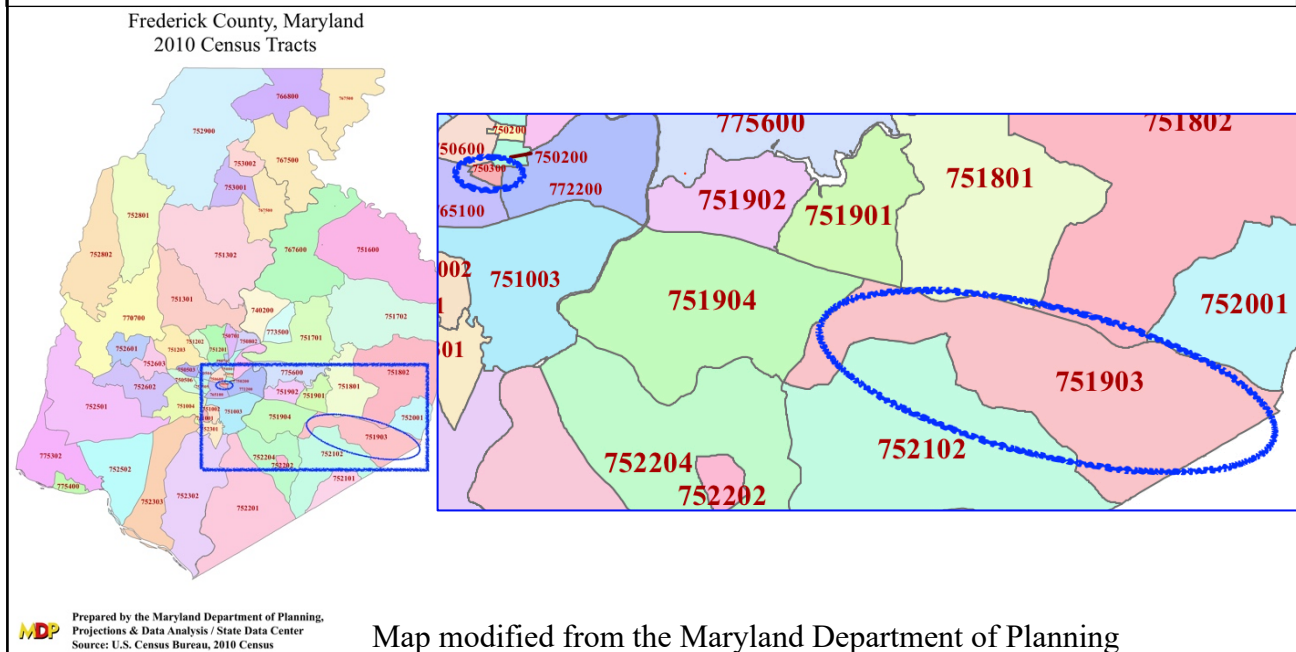
Frederick County boasts an estimated 2017 median household income of \$88,502 annually (U.S. Census Bureau, 2017). For families with their own children living in the household, the median family income is \$103,715 (U.S. Census Bureau, 2016). However, these countywide median measures do not fully communicate the range of average household within the county. This contrast in average household income from tract to tract reflects the findings of the Opportunity Atlas, which asserts that children’s future incomes and opportunities are significantly impacted by the neighborhood, or neighborhoods, they grow up in (“The Opportunity Atlas: Mapping the Childhood Roots of Social Mobility,” 2018). These findings reinforce the importance of mitigating accessibility barriers to maximize the impact of the

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existing social support programs in order to further the empowerment of children from areas of lower economic opportunity or prosperity.

When organized by census tract, the average family income in Frederick County ranges from \$57,333 to \$172,415, a difference of \$115,082 annually; and the average household income by tract ranges from \$50,202 to \$158,662, a difference of \$108,460 annually. What these significant ranges in income translate to is a varying scale of what is “average” depending upon where one lives. While a household making \$50,202 annually would have an average household income in census tract 7503, only 10 miles away that same income would qualify a household as belonging in the lowest 1/5 of household incomes in census tract 751903 (See Figure 3). This

Figure 3
Census Tract 7503 and 751903



variation in economic opportunity is plainly demonstrated when households are divided into five equal groups organizing the lowest to highest levels of household income. The mean income of the middle 1/5 of earners substantiates the significant differences in average incomes just within Frederick County. Within the middle 1/5 of earners, the mean household income varied from \$39,717 in tract 7503, to \$142,197 in tract 7522.04 (U.S. Census Bureau, 2016).

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Federal poverty threshold and low income guidelines.

To measure and define poverty, the United States Census Bureau follows the Office of Management and Budget's Directive 14, which dictates the continued use of the definition of poverty as developed in 1963 by the Social Security Administration, with only minor adjustments made by federal interagency committees in 1969 and 1980-1981. This 1963 definition determined poverty thresholds will be dictated by income, with dollar value thresholds adjusted by factors including family size, sex of family head, number of children under 18 years of age, and farm-nonfarm residences. Directive 14 asserts that these poverty thresholds were developed to roughly measure longitudinal changes in the number and type of people in poverty, and states that:

While they have relevance to a concept of poverty, these levels were not developed for administrative use in any specific program, and nothing in this directive should be construed as requiring that they should be applied for such a purpose. (1978)

Despite this assertion, this standard for measuring poverty endures as the standard used to dictate eligibility guidelines for social supports. This continued application of the 1963 measure results in an overwhelming number of Frederick County students in need continuing to remain unidentified and therefore unaided.

Referencing the federal poverty guidelines outlined by Directive 14, roughly 91% of children in Frederick County live in households earning incomes at or above the poverty threshold. The US Census Bureau estimates that in 2017 about 8,830 children, or about 15.2% of children in Frederick County, lived in households that have received public assistance in the past 12 months (U.S. Census Bureau, 2017). This measure includes children living in households that

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have received Supplemental Security Income (SSI), cash public assistance income, or Food Stamp/SNAP benefits.

This existing criterion does not sufficiently identify households in need, and results in prevailing unmet need. However, other metrics have been developed and adopted in states such as New York, Minnesota, Wisconsin, Georgia, Illinois, and Massachusetts. The National Center for Children in Poverty (NCCP) states that “on average families need an income of about twice the federal poverty threshold to meet their most basic needs” (“Basic Facts about Low-Income Children, Children Under 18 Years,” 2018). The federal poverty guideline maximum annual household income is directly determined by the number of people in a household (See Table 4). For a household with two adults and two children, the income of \$25,100 is determined to be at 100% of the federal poverty threshold in 2018. This means a maximum pre-tax monthly income of \$2,092, regardless of state of residence, with the exception of Alaska and Hawaii. Therefore, referencing the NCCP guidelines to meet a family of four’s most basic needs, a household would need an annual income of about \$50,200. Families with incomes below this level are referred to as low income, despite falling above the federal poverty line.

Table 4 <i>Federal Poverty Income Guidelines and Low-Income Guidelines by Household Size</i>		
Household Size	Federal Poverty Guideline Annual Income	Low Income Maximum Annual Income (200% of the Federal Poverty Guideline)
2 people	\$16,460	\$32,920
3 people	\$20,780	\$41,560
4 people	\$25,100	\$50,200
5 people	\$29,420	\$58,840
6 people	\$33,740	\$67,480
7 people	\$38,060	\$76,120
(“HHS Poverty Guidelines,” 2018) & (Maryland Demographics of Low-Income Children,” 2018)		

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The 2018 United Way ALICE (Asset Limited, Income Constrained, Employed) report discusses the Household Survival Budget which “reflects the bare minimum that a household

Figure 4

Household Survival Budget, Frederick County		
	SINGLE ADULT	2 ADULTS, 1 INFANT, 1 PRESCHOOLER
Monthly Costs		
Housing	\$1,307	\$1,623
Child Care	\$–	\$1,490
Food	\$182	\$603
Transportation	\$361	\$722
Health Care	\$229	\$860
Technology	\$55	\$75
Miscellaneous	\$268	\$637
Taxes	\$541	\$993
Monthly Total	\$2,943	\$7,003
ANNUAL TOTAL	\$35,316	\$84,036
Hourly Wage	\$17.66	\$42.02
<p><i>Note.</i> Reprinted from <i>ALICE: A Study of Financial Hardship In Maryland 2018 Report</i> by United Way, retrieved from https://www.uwcm.org/main/wp-content/uploads/2018/09/18_UW_ALICE_Report_MD_Refresh_9.11.18_Lowres.pdf</p>		

needs to live and work today.” The Household Survival Budget does not include savings for emergencies or long-term plans like college or home-ownership. The ALICE report calculated that in Frederick County a single adult would require an annual total income of \$35,316, or \$2,943/month to meet the Household Survival Budget; meanwhile the 2016 Federal Poverty Level for a single adult is only \$11,880. A family of four including two adults, one infant, and one preschooler requires a household total income of \$84,036 annually, or \$7,003/month to meet the Household Survival Budget in Frederick County, while the Federal Poverty Level for a family of four is \$24,300 (“ALICE: A Study of Financial Hardship in Maryland,” 2018).

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Cost of Living

Housing.

In 2017 there were an estimated 94,688 total housing units located in Frederick County (U.S. Census Bureau, 2017). Of these housing units, an estimated 74.8% were owner-occupied during 2013-2017, accounting for about 74.5% of Frederick County households with children. During this time, the median selected monthly owner costs for residents with a mortgage was \$1,965 resulting in an annual estimated total cost of \$23,580. The U.S. Census Bureau defines these selected monthly owner costs as:

the sum of payments for mortgages, deeds of trust, contracts to purchase, or similar debts on the property (including payments for the first mortgage, second mortgages, home equity loans, and other junior mortgages); real estate taxes; fire, hazard, and flood insurance on the property; utilities (electricity, gas, and water and sewer); and fuels (oil, coal, kerosene, wood, etc.). It also includes, where appropriate, the monthly condominium fee for condominiums and mobile home costs (personal property taxes, site rent, registration fees, and license fees). (U.S. Census Bureau, 2018)

Meanwhile for the 25.5% of Frederick County households with children who live in renter-occupied housing units, median gross rent totals \$1,338 monthly, meaning an annual sum of about \$16,056. In 40.5% of Frederick households paying rent, gross rent consumes 35% or more of the household's income and includes:

the contract rent plus the estimated average monthly cost of utilities (electricity, gas, and water and sewer) and fuels (oil, coal, kerosene, wood, etc.) if these are paid by the renter (or paid for the renter by someone else). (U.S. Census Bureau, 2018)

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During 2017 in Frederick County, 2,851 households with incomes of or below 50% of the Federal Poverty Level spent 33.9% of their annual income on home energy bills alone, with a calculated individual household shortfall of \$2,127 annually. In the same year, 3,490 households earning an income at 50-99% of the FPL spent 18.1% of their annual income on home energy bills, each with a household shortfall of \$1,727 annually. Frederick County households with annual incomes less than 200% of the Federal Poverty Level are considered to be low-income by NCCP guidelines. Within Frederick County 15,394 households fell into this category, with an aggregate home energy affordability shortfall of \$19,729,478. This averages to a shortfall of about \$1,282 per household. In this category, the 1,554 most affluent low-income households earning an income at 185-199% of the Federal Poverty Level, spent 7.0% of their annual income on home energy bills, with a household shortfall of \$381 annually (“Maryland 2017 Home Energy Affordability Gap XL Detail,” 2018).

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Childcare.

As of July 1, 2014, Frederick County had a total of 365 registered family child care providers, with a total capacity of 2,731 children. There were 58 full day child care centers, also referred to as 8-12 hour centers, with a total capacity of 4,758 children. The Maryland Family Network reports that in 2015, Frederick County had an estimated annual household child care

Figure 5

Child Care Costs as Compared to Other Major Household Expenses

The estimated current median family income in Frederick is \$102,096⁶. A family of four that included a couple and two children ages 1-2 and 3-5 years can be expected to have the following yearly household expenses:

Expense	Cost	% of Income
Child Care	\$ 20,538	20.1%
Infant ¹	\$10,016.24	
Preschooler ²	\$10,521.68	
Food ³	\$ 10,717	10.5%
Housing ⁴	\$ 24,960	24.4%
Taxes ⁵	\$ 24,572	24.1%
Total	\$ 80,787	79.1%

¹ Average cost of full-time care in a family child care home (LOCATE, 2014).

² Average cost of full-time care in a child care center (LOCATE, 2014). ³National average cost of food at home based on a moderate cost plan (Cost of Food at Home Estimated for Food Plans at Four Cost Level, July 2014), U.S. Average, United States Department of Agriculture). ⁴Based on U.S. Bureau of the Census 2010 median selected owner costs with a mortgage; included mortgage, taxes, insurance and utilities. ⁵Federal, state, and local income taxes, Medicare, and FICA taxes per IRS and Maryland Office of Comptroller (2014). Taxes do not reflect Earned Income Credit. ⁶Current income as shown in the Geolytics report dated Oct 2014. This data cannot be compared to previous data.

Note. Reprinted from Maryland Family Network. (2015). *Child Care Demographics 2015*. Retrieved from http://www.marylandfamilynetwork.org/wp-content/uploads/2015/03/MFN_Demographics_all.pdf

cost of \$20,538, translating to 20.1% of the median family income spent on childcare (See figure 5). The annual cost for one infant was about \$10,016.24 and about \$10,521.68 for a preschooler (“Child Care Demographics 2015,” 2015).

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Transportation.

For the 6.1% of the 128,717 total workers, age 16+, who work from home in Frederick County, commuting to work is of no concern. However, the majority of Frederick County residents report a mean travel time to work of 35 minutes daily. That means a full-time employee working 5 days per week for 52 weeks will spend 151 hours and 40 minutes each year traveling to work, or about 6 days and 8 hours per year. This estimate nearly doubles for the 22.2% of workers living in Frederick County who have a daily travel time of 60 minutes or more (U.S. Census Bureau, 2017). This measure of time elapsed traveling to work includes time spent waiting for public transportation, picking up passengers in carpools, and time spent in other activities related to getting to work; however, this measure does not account for time spent traveling home from work. The majority of workers travel to work by car, truck, or van, with 78.1% of the workforce driving alone, and 9.6% carpooling. Accounting for the remaining commuting workforce in Frederick County, 2.9% relied on public transportation, 2.1% walked, 0.3% bicycled, and 1.0% traveled to work by taxicab, motorcycle, or other means.

Chapter II: Need in Frederick County

The Community Needs Assessment (CNA) for Frederick County comprehensively explores the Maryland Governor's Office for Children's (GOC) strategic goal areas and identifies additional areas of need. The Governor's Office for Children Strategic Goals include reducing the impact of parental incarceration, improving outcomes for disconnected youth, reducing childhood hunger, and reducing youth homelessness ("Maryland Governor's Office for Children Strategic Goals," 2015). Within Frederick County additional priority needs were identified as bullying, mental and behavioral health, transportation, and awareness and communication regarding available services and supports (*Frederick County Office for Children and Families 2016 Community Needs Assessment*, 2016). When considering how to prioritize needs in Frederick County, data measures related to the Eight Child Well-being Result Areas were collected and compared between the state of Maryland and Frederick County. Some of the Frederick County benchmarks were:

- Performed >5% worse than Maryland = Higher Priority
- Performed within 5% of Maryland = Lower Priority
- Performed >5% better than Maryland = Not a Quantitative Priority

Focus groups, including Frederick County parents, youth, and organizational leaders, were also utilized to collect qualitative data for the CNA. The resulting discussions of each group were summarized and categorized based on common themes. The frequency of each topic's discussion was then considered when categorizing priorities. Higher priority topics were discussed in five or more groups, lower priority items were discussed in three to four groups, and topics discussed in less than three groups were considered not a qualitative priority. As a result, priority needs in

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Frederick County were identified as bullying, mental and behavioral health, transportation, and awareness and communication regarding available services and supports.

Food Insecurity

Food insecurity carries serious consequences for all individuals, but especially children who as a result of food insecurity accumulate numerous lifelong health and financial consequences. The *Food Insecurity in the United States* report, produced by Feeding America, states that:

Food insecurity refers to the USDA's measure of a lack of access, at times, to enough food for an active, healthy life, for all members of a given household, and limited or uncertain availability of nutritionally adequate foods. Simply defined it is an economic and social condition of limited or uncertain access to adequate food. (2018)

While Frederick County performs better than the state overall on six measures related to childhood hunger, the 2016 CNA reports that Frederick County is performing worse than Maryland on four measures including: the percentage of food insecure children ineligible for assistance, the percentage of high school youth eating vegetables three or more times per week, the rate of Supplemental Nutrition Assistance Program (SNAP) authorized food stores, and the rate of Special Supplemental Nutrition Program for Women, Infants, and Children (WIC) authorized food stores. One of the data measures that Frederick County performs "better" than Maryland in is the percentage of children receiving free and reduced-price school meals. On the surface this appears positive; however, this data point bears negative consequences for children in Frederick County as the percentage of food insecure children ineligible for assistance in Frederick County is higher than the state average. This translates to a greater number of children going unnoticed and, as a result, continuing to experience food insecurity.

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Through a nationwide analysis of counties, Feeding America has found that communities with the highest rates of food insecurity also have a higher prevalence for health concerns such as diabetes and obesity (*Map the Meal Gap Study: Health Implications of Food Insecurity*, 2018). These communities also have higher rates of uninsured people. These consequences are a result of a chronic cycle of difficult decisions made in an attempt to cope with hunger and the accompanying stress and aftereffects.

The cycle begins with economic hardship, possibly due to a reduction in work or wages, unemployment, disability, or unexpected expenses. A family may at first attempt to cope with this situation through spending tradeoffs; whether that means purchasing foods that are less expensive and are high in calories but low in nutritional value; purchasing a smaller amount of food that is more expensive but nutritious; making sacrifices in other areas of spending such as utilities, medical care, education, and quality of life purchases; or accruing high interest debt through the use of credit cards or personal loans. These coping strategies then lead to increased stress, poor nutrition, larger future expenses, and long-term diet related diseases such as diabetes and obesity (“Feeding America: Health Implications of Food Insecurity,” 2016). These health-impacting consequences then create additional stress, financial burden, and an inability to thrive. The cycle endures, with chronic health consequences leading to difficulty finding work or obtaining promotions and perpetuates the financial hardship that began the cycle.

Missed opportunities in SNAP utilization have economic consequences for Frederick County in addition to personal financial consequences and health impacts. SNAP has an economic multiplier effect in Maryland, meaning every dollar in new SNAP benefits results in \$1.80 in total economic activity (USDA FNS, 2016). The many impacts of food insecurity affect both the individual and the community they reside in. Without enough food the individual

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experiences poor daily functioning and a decrease in wellbeing and health, and their community experiences decreased productivity, and an increased future need for both social services and health care. This present decrease in functioning and productivity may translate to long-term consequences like lost opportunity for advancement or a new career, and less accumulated money for retirement.

While food insecurity carries serious consequences for all individuals, children experiencing food insecurity experience significant distress that carries life-long corollaries. Children in households experiencing food insecurity are sick more often and are more likely to be hospitalized, resulting in missed school (“Children and Families,” n.d.). Missing school compounds the problems facing these children, as children experiencing food insecurity already do worse in school as a result of poor concentration and stress, and many food-insecure children rely on school breakfast and lunch for their daily meals. Also impacting their academic achievement are developmental and growth impairments as a result of poor nutrition and chronic familial stress. These impairments also negatively impact a child’s social and behavioral interactions at school. Additionally, children experiencing food insecurity have less energy to navigate complex social interactions and are less able to effectively adapt to environmental stress.

Child Homelessness

Frederick County Public Schools defines homelessness as children who lack a fixed, regular and adequate nighttime residence, citing the McKinney-Vento definition of homelessness. Additionally, unaccompanied homeless youth are defined as homeless youth who are not in the physical custody of a parent or guardian and who are between the ages of 14-25. The Frederick County Office for Children and Families reports in the 2016 Community Needs

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Assessment that in recent years the percentage of public school children who are homeless in Frederick County has increased and is currently higher than nearly every peer county. The Maryland State Department of Education reports that since school years 2007-2008, the population of unaccompanied homeless youth has increased by more than 80% (“Youth Homelessness,” n.d.). Conscious of the unique vulnerabilities this population faces, the Frederick County Office for Children and Families funds the “New Horizons Frederick” program administered by the Student Homeless Initiative Partnership (SHIP). The New Horizons program facilitates service linkage for Frederick County public high school students who are homeless including personalized counseling and case management.

Overall, children who are homeless experience more health problems than children with secure housing. In addition to being more likely to exhibit health problems, the health problems exhibited are frequently more severe and remain untreated for longer periods of time. Children experiencing homelessness do not typically receive a consistently nutritious diet, which further contributes to poor health resulting in chronic health conditions such as anemia, obesity, and stunted growth. Additionally, the constant stress experienced by children who are homeless continues to accumulate over time, further contributing to physical health problems and increased rates of emotional and mental disorders. However, despite experiencing traumatic and stressful circumstances, less than one-third of children who are homeless receive professional help. Consequentially, the collective circumstances of homelessness results in children who are homeless performing poorly in school on math, reading, spelling, and vocabulary. As a result, these children are more likely to be held back a year in school (“The Trauma of Homelessness,” n.d.).

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Access to Reliable Transportation

Access to reliable and adequate transportation is a concern that not only impacts residents' access to services, but also carries a great deal of weight for employment, childcare, healthcare, and options for obtaining nutrition. These myriad connected concerns are especially impactful for those living farther away from downtown or urban areas. The 2016 CNA reports the following:

When asked what barriers exist that make it difficult for children and families in Frederick County to access the current delivery system, 38.9 percent of general community respondents and 43.2 percent of key leader survey respondents selected transportation and the lack of regional services. This was the second most frequently chosen response in both the general community survey and the key leader survey. (p. 54-55)

Inadequate access to reliable transportation refers to a variety of circumstances for Frederick County households with children. The household may have access to only an older car, which is unreliable and carries a risk of accidents and increased maintenance costs. In households with a vehicle but no insurance or registration, driving means risk of fines, accident liability, and risk of license being revoked. When households have long commutes, travel and vehicle maintenance costs increase, and severe weather impacts commute safety and duration. When a household simply has no car, employment opportunities are limited and access to resources including health care and childcare are limited. While the factors leading to the inadequate access to reliable transportation are varied, the results are that caregivers may be unable to maintain employment or may lose wages due to lateness or absences. Children may be absent or late to school, translating to lost time learning and potential social embarrassment.

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Mental and Behavioral Health Problems

According to the 2017 Frederick County Community Health Assessment Interim Report, about 12.9% of Frederick County adults reported that they have an anxiety disorder, decreasing from 14.1% in 2014. At the same time, 18% of Frederick County adults reported that they have a depressive disorder diagnosed by a doctor, increasing from 17.1% in 2014. This rate of adults with diagnosed depression was higher than the statewide rate of 16.3% in 2015. When asked the number of days in the past 30 days in which their mental health was not good, 19.4% of Frederick County residents reported 1-7 days, 4.6% reported 8-14 days, and 10.8% reported 15 or more days (p. 47). With a county-wide 2015 population of 241,373, these troubling statistics translate to over 26,068 residents of Frederick County reported that their mental health was not good for 15 or more of the past 30 days (U.S. Census Bureau, 2015).

The Frederick County Mental Health Assessment defines mental health as “a state of successful performance of mental function, resulting in productive activities, fulfilling relationships with other people, and the ability to adapt to change and to cope with challenges” (“Frederick County 2016 Community Health Assessment,” 2016). When asked how well specific services were meeting the needs of residents in Frederick County, community respondents awarded violence/drug abuse prevention for young adults the second worst score; key community leaders responded similarly. Children in Frederick County experience the impacts of this unmet need not only in their own mental health or substance abuse struggles, but also via the struggles of their parents, guardians, or others in their household. It is vital to acknowledge and care for mental health, as the consequences of neglected mental health are widespread and long-lasting.

Chapter III: Social Supports

Tangible social supports are benefits that impact low-income households by shrinking the gap between a family's financial needs and present income. These supports are varied and facilitate access to childcare, nutrition, and health services. Eligibility for social supports is determined by the number of individuals in a household and the gross income and assets of the household. Typically, as household income increases the level or amount of financial support decreases. Households in need can apply for the Supplemental Nutrition Assistance Program (SNAP), Temporary Cash Assistance (TCA), energy assistance, and medical assistance through the Frederick County Department of Social Services.

Supplemental Nutrition Assistance Program

The Supplemental Nutrition Assistance Program (SNAP) is referred to as the Food Supplement Program (FSP) in the state of Maryland. The Food Supplement Program, previously known as Food Stamps, assists low income households with financial assistance toward food purchases. Qualification is determined by the number of people in the household and the gross income of the entire household. Monthly benefits are provided on an Electronic Benefits Transfer (EBT) card similar to an ATM, debit, or bankcard. Recipients of benefits then use the card like they would any debit or credit card for food purchases (with limited exceptions) at SNAP-authorized retailers in Maryland. Within Frederick County there are 125 SNAP authorized retailers; however, these retailers are not dispersed equally, with 20 census tracts containing zero SNAP authorized retailers. Benefits are replenished monthly, and the balance can be monitored by the recipient by calling the number provided online and on the back of the EBT Card. Households are advised and expected to continue to spend some of their own income

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to purchase enough food for the entire month, as the maximum possible benefit amount only allocates households approximately \$5/day for each person (See table 5).

Table 5 <i>Maximum Household Income Eligible for SNAP Benefits and Maximum Benefit Amount by Household Size</i>			
People in household	Gross Monthly Income under 130% of Federal Poverty Level	Maximum net Income under 100% of the Federal Poverty Level	Maximum Monthly Benefit Amount with No Income
2	\$1,760	\$1,354	\$352
3	\$2,213	\$1,702	\$504
4	\$2,665	\$2,050	\$640
5	\$3,118	\$2,399	\$760
6	\$3,571	\$2,747	\$913
7	\$4,024	\$3,095	\$1,009
(Department of Human Services for Maryland income guidelines for 2017, 2017)			

Temporary Assistance to Needy Families

In the state of Maryland, the Temporary Assistance to Needy Families (TANF) program administers cash assistance to families, pregnant women, and expecting fathers through Temporary Cash Assistance (TCA), and job training through the Work Opportunities Program. Assembled by the Maryland Department of Legislative Services Office of Policy Analysis, the *Overview of the Temporary Assistance for Needy Families Program In Maryland* asserts that there are four broad purposes of TANF: to financially bolster families with dependent children so that children can be cared for in their own homes; to reduce the dependence of parents in financial need by promoting job preparation, work, and marriage; to reduce and prevent pregnancies in unmarried women; and to promote the establishment and preservation of two-parent families (“Overview of the Temporary Assistance for Needy Families Program in Maryland,” 2017).

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In an effort to reduce assistance to applicants who may be able to become financially independent through another type of social support, Maryland is one of 32 states that administers lump-sum diversion payments directly to a family or vendor to pay for expenses accumulated by the family. In Maryland, the maximum amount of this diversion payment is equal to 3 months of TCA benefits, and the recipient becomes ineligible to receive TCA for the period of time the lump-sum payment is equal to. This system benefits families who may be on the cusp of requiring long-term financial support due to an unexpected financial burden or temporary hardship. For example, by receiving this lump-sum payment, a family can pay for repairs to the household's single vehicle that facilitates the daily commute to work, instead of losing their employment and income due to an inability to commute.

The state of Maryland is one of 19 states that requires applicants to pursue employment at the time of application as a condition of eligibility. Specifically, beneficiaries must search for jobs for at least 20 hours per week for two weeks. If an applicant fails to comply with this requirement their request for aid is denied. Exempt from this requirement are individuals who are ill or incapacitated, providing full-time childcare for a child under 12 months of age for a maximum of 12 months in the parent's lifetime, or are working more than 30 hours per week earning minimum wage (*Welfare Rules Databook: State TANF Policies as of July 2017*, 2017, Table I.A.2.). Maryland is unique as one of only seven states that does not enforce cash or vehicle asset limits for applicants (*Welfare Rules Databook: State TANF Policies as of July 2017*, 2017, Table I.C.1.). This is impactful for recipients of TCA, as it allows for the accumulation of financial savings, if possible in their financial situation, without the concern of losing TCA benefits (*Overview of the Temporary Assistance for Needy Families Program in Maryland*, 2017).

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In 2017, the *Overview of the Temporary Assistance for Needy Families Program in Maryland* report stated that to qualify for TCA, the maximum monthly income a household could earn was \$795 (p. 20). Similar to the Supplemental Nutrition Assistance Program, the amount of aid a household may receive depends on the household size and total income (See table 6). To be eligible for TANF, a family must cooperate with child support, substance abuse provisions, and participate in work activities. Recipients cannot receive TCA and child support simultaneously, and if a child support recipient begins to receive TCA benefits they assign their right to receive Child Support to the State of Maryland for the duration of receiving Temporary Cash Assistance (“Child Support Frequently Asked Questions,” n.d.).

Table 6 <i>Maximum Monthly TCA Benefit Amount by Household Size</i>	
Number of people in household	Maximum benefit with No Income
2	\$536
3	\$677
4	\$811
5	\$941
(“Maryland Department of Human Services for 2017,” 2017)	

Energy Assistance

Through the Local Home Energy Programs Office, households can apply for energy assistance through the Maryland Energy Assistance Program (MEAP), the Electric Universal Service Program (EUSP), or the Utility Service Protection Program (USPP). MEAP supports households through assistance grants which help with home heating bills. These grants facilitate payments directly to the fuel supplier and utility company on the behalf of the customer. USPP contributes financial assistance to eligible households to pay a portion of their current electric bills. USPP also supports qualifying households with financial help to catch up on past due electric bills, and referrals to energy efficiency programs. Referrals to energy efficiency programs are especially impactful as they provide long-term solutions that minimize future

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financial burdens. Additionally, energy customers who receive EUSP are placed on a budget billing plan with their existing utility company.

The Electric Universal Service Program (EUSP) was established by the Electric Consumer Choice and Competition Act of 1999. It is a fund that was established to assist customers with limited incomes to meet their electricity costs. The fund is sustained by money collected from all ratepayers through electricity rates (“Electric Universal Service Program,” n.d.). While this assistance is in the form of a grant and does not require repayment, the Maryland Office of People’s Counsel (OPC) has stated that the existing level of financial assistance provided through the EUSP is “insufficient to adequately address affordability for program participants” (*Comments of the Office of People’s Counsel Regarding OHEP’s FY 2019 Proposed Operations Plan*, 2018, p. 14).

Medical Assistance

The Maryland Children’s Health Insurance Program (MCHIP) provides full health benefits for income-qualifying children up to age 19, and pregnant women of any age who meet the income qualifications. To qualify, a household must have a modified adjusted gross income (MAGI) at or below 221% of the federal poverty guidelines, or up to 322% of the poverty level when including an insurance premium (“Modified Adjusted Gross Income,” n.d.). This health care is provided through a variety of Managed Care Organizations (MCOs) (“Medical Assistance,” n.d.). Prospective recipients can apply for MCHIP online at the Maryland Health Connection website, at the local health department or department of social services, through the mobile app, or over the telephone. Applicants who are found to qualify for MCHIP will then receive their enrollment application in the mail to complete the process and select an MCO to deliver their health care. Within 14 days of determining eligibility for MCHIP, the applicant will

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receive a medical assistance card in the mail, which the applicant may use to obtain health care until they enroll and select an MCO.

Chapter IV: Influential Accessibility Factors

While social supports are in place to assist the financially neediest families, accessibility barriers, including geography, process complexity, and educational attainment, significantly diminish the potential positive impacts of these social supports.

Geography

In the sprawling 660.22 square mile Frederick County, the reality for many residents is that without a reliable mode of transportation, options for employment, recreation, socialization, and education can quickly become limited. In addition to chronically limited resources, the financial cost and time investment required to seek social supports increases with geographic isolation. Many low-income residents within Frederick City can access social supports via technology at their local library, however these options each vary in financial cost and time investment depending on proximity to the library. These technology tools are consequential in a household's economic recovery due to their facilitation of the ability to apply for social supports and pursue new or better employment opportunities. These same tools are inaccessible for the Frederick County resident without an Internet connection whose mobility is limited or who does not live near public transportation or within safe walking or bicycling distance.

The Community Needs Index (CNI), developed by Dignity Health and Truven, gathers data about a community and measures the presence of five specific barriers that quantify healthcare access in a community. This absence or abundance of socioeconomic barriers is then quantified into a CNI score from 1-5, with a score of 1.0 translating to the lowest amount of barriers and a score of 5.0 meaning the most socio-economic barriers. The CNI score for Frederick County is an indicator of more than the level of barriers existing within the county. For Frederick County, the array of scores within the county demonstrates the measurable impact of

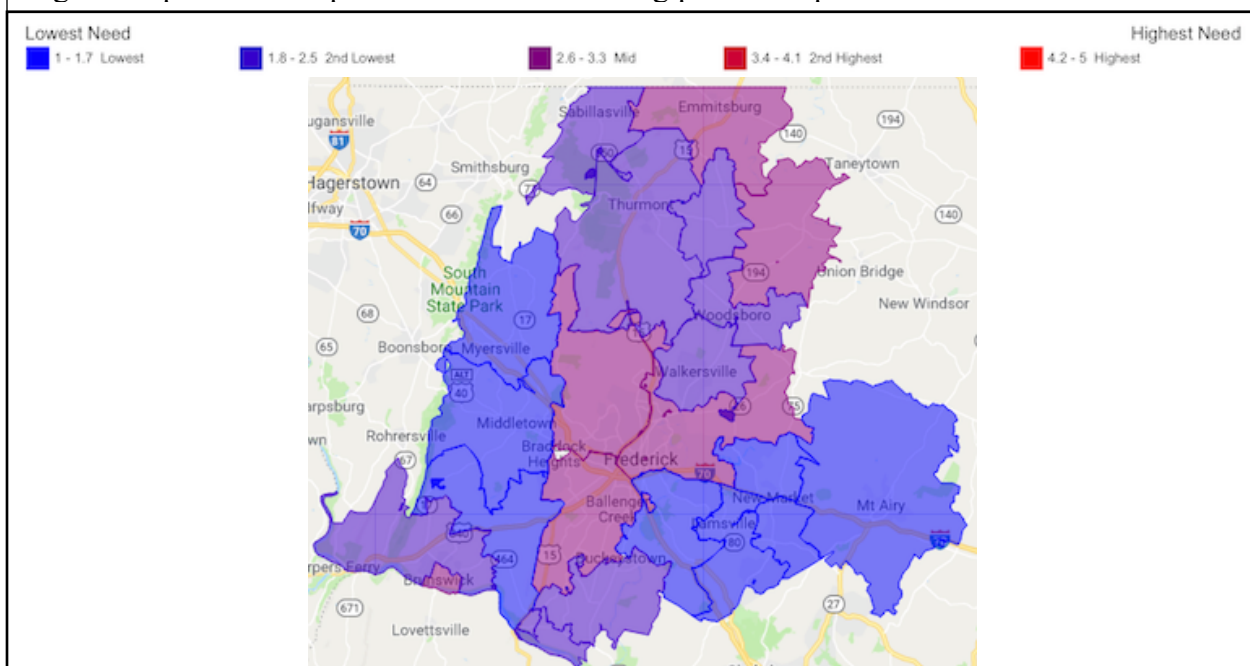
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one's specific location of residence within the county (See figure 7). Frederick County received an overall CNI score of 2.4; however, when each ZIP code was assigned a score more than 25% of the county's ZIP codes qualified within the mid to high CNI score range, "indicating the presence of socioeconomic barriers to access for the population in those areas" (2016 *Community Needs Assessment*, 2016).

Figure 7

Frederick County Community Needs Index Score by Zip Code Tabulation Area

Figure adapted from <http://cni.chw-interactive.org/printout.asp>



The process to qualify for and obtain SNAP benefits includes a mandatory in-person eligibility interview ("Food Supplement Program," n.d.). These interviews are conducted at the Frederick County Department of Social Services at 1888 North Market Street located in Frederick City. The hours of operation for the Frederick Department of Social Services are weekdays from 8:00 AM – 4:30 PM. There is a bus stop within able-bodied walking distance which is serviced by three TransIT bus routes ("Shuttle Bus Routes, Brochures, and Schedules," n.d.). The one-way base fare is \$1.50 for the general public, meaning a \$3.00 round-trip cost with transfers between routes free, and deviations costing \$2.00. With access to a smartphone and the

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Token Transit app, a one-day pass can be obtained for \$4.00 (“TransIT Fare Policy & Bus Passes, n.d.).

After a household successfully completes the process of applying for and receiving SNAP benefits, they must find a SNAP-authorized retailer where they can use the funds stored on the EBT benefits card. For some beneficiaries this is an inconsequential hurdle as there are a variety of SNAP authorized retailers within their census tract. However, for 20 census tracts containing 414 households with children receiving SNAP benefits, there are zero SNAP authorized retailers within the census tract (See table 7).

Table 7 <i>Population of Frederick County Census Tracts with Zero Supplemental Nutrition Assistance Program Authorized Retailers</i>		
Census Tract	Total Population	Total SNAP-Authorized Retailers
Census Tract 7502	1,640	0
Census Tract 7503	1,734	0
Census Tract 7508.01	2,985	0
Census Tract 7510.01	954	0
Census Tract 7510.02	5,329	0
Census Tract 7510.04	4,102	0
Census Tract 7512.03	2,028	0
Census Tract 7516	3,027	0
Census Tract 7517.01	2,394	0
Census Tract 7518.02	3,774	0
Census Tract 7519.01	4,272	0
Census Tract 7519.04	3,146	0
Census Tract 7521.01	3,173	0
Census Tract 7522.01	2,121	0
Census Tract 7522.02	3,853	0
Census Tract 7523.01	4,168	0
Census Tract 7523.03	2,640	0
Census Tract 7525.02	2,487	0
Census Tract 7526.02	2,561	0
Census Tract 7528.01	2,214	0
Census Tract 7675	2,849	0
Census Tract 7707	3,608	0
Census Tract 7756	3,803	0
(USDA, 2017)		

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Process Complexity

When asked what barriers exist that make it difficult for children and families in Frederick County to access the current delivery system, Frederick County Community Needs Assessment survey respondents selected “awareness of services/resources” most frequently.

The Maryland Department of Human Services has made major efforts to streamline the application process with the addition of a completely online application. This impact of this accommodation is limited, as one needs access to a computer with a secure Internet connection to make use of this system. When a family has limited access to technology, they are unable to access or complete mandatory qualification paperwork. Depending on the paperwork delivery system of one’s employer, limited access to technology may translate to difficulty quickly obtaining necessary documents such as pay statements or tax returns. While free wireless Internet access is available at all Frederick County Public Library branches, printing is not available at all branches, and where available, printing does carry associated fees. Additionally, a plethora of barriers prevent households from accessing library services with the urgency often needed to meet paperwork deadlines.

Educational Attainment

The level of educational achievement of the caretakers within a household with children directly impacts the earning potential of the household, and by extension that family’s eligibility for social supports. Among single family households, those led by men are more fortunate financially at all levels of educational attainment and are thus much less likely to financially qualify for social supports. Among households led by single mothers, household income does correlatively advance depending on the mother’s level of education but remains lower than the

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incomes of comparable males to the extent that single mother households are decidedly more likely to financially qualify for social supports.

In Frederick County, the poverty rate of residents who are high school graduates with no other degrees is 8.1%, that percent more than doubles for residents who are not high school graduates with an estimated poverty rate of 19.5%, translating to a difference of 11.4 percentage points. For women in Frederick County this difference is even more pronounced, with a poverty rate of 22.1% for female residents 25 and over with no high school diploma (or equivalent), compared to a poverty rate of 9.0% with only a high school diploma, translating to a difference of 13.1 percentage points. This difference is not as pronounced for male residents with a poverty rate of 17.2% with no high school diploma (or equivalent), compared to a poverty rate of 7.2% with a high school diploma, still a difference of 10 percentage points, however not as consequential as for female residents (U.S. Census Bureau, 2017). Additionally, Frederick County male residents without a high school diploma have an average income of \$33,356, while income for female residents without a high school diploma average only \$20,888 annually. This imbalance carries the consequence of lower incomes for children in single mother households and persists at all levels of education. While median earnings for female residents with a high school diploma or equivalent average \$30,288 annually, male residents with the same level of educational attainment earn \$41,858, or 38.2% more annually (U.S. Census Bureau, 2017). While a household in Frederick County would still be impoverished at this income, it would earn 145% of the income that a non-high school graduate earns annually. This bears a significant impact on Frederick County children in the economic resources of their household, and the likelihood of the household requiring social supports to meet their basic needs. The 2016 College Board report “Education Pays” finds that the participation rates for Medicaid, FARM, SNAP,

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and housing assistance decline as one's level of educational attainment increases (*Education Pays*, 2016).

Chapter V: Impact on Frederick County K-12 Students

Recipients of Aid

Citing the federal poverty level, as defined by the U.S. Office of Management and Budget (OMB), in 2016 about 9.7% of children in Frederick County were living in families with income less than 100% of the Federal Poverty Level (FPL). This translates to approximately 5,564 children under 18 years of age (U.S. Census Bureau, 2016). Referencing the National Center for Childhood Poverty's definition of low-income, families with income under 200% of the FPL, in 2016 there were 13,027 children living in low-income households, or about 22.6% of all children in Frederick County (U.S. Census Bureau, 2016). These figures demonstrate the persistent need in Frederick County that is not captured by the federal poverty guidelines. Among 2017 Frederick County Public Schools students, 28% received Free and Reduced Meals (FARM) or about 11,496 students ("Kids Count Data Center," 2017).

The US Census Bureau estimates that in 2016 about 9,080 children, or about 15.6% of children in Frederick County, lived in households that received public assistance in the past 12 months (U.S. Census Bureau, 2016). This measure includes children living in households that received Supplemental Security Income (SSI), cash public assistance income, or Food Stamp/SNAP benefits. While this figure demonstrates disbursement of social supports for children in households experiencing federally qualified poverty, it simultaneously substantiates the persistent need of the nearly 4,000 children living in households that fall between federally qualified poverty and consistent financial stability. The rate of households with children receiving these social supports was overall higher among single parent households. Among single-father households 19% of children received SSI, cash public assistance income, or SNAP benefits in the past 12 months; while 37.2% of single mother households with children received

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these benefits. This imbalance is demystified when considered alongside Frederick County's 2017 median earnings by sex. For male residents this figure was \$56,129 annually, while the median earnings for female residents was only \$40,461, only 72.1% of the median male income. This income gap between the sexes remains constant even in female-dominated fields like education, where the median income for male Frederick County residents is \$60,250, while for female residents the median is \$43,758 annually, or only 72.6% of the male median earnings (U.S. Census Bureau, 2017).

Of the 5,929 Frederick County households who received SNAP benefits in 2017, 53% were households with children under 18 years, with a nearly even divide of 23.3% married couple families and 28.8% non-married households. Of the non-married households, 23.5% were led by a female householder with no husband present, and 5.3% were led by a male householder with no wife present (U.S. Census Bureau, 2017). While nationally nearly every household financially eligible to receive the maximum allocation of SNAP benefits participated in the program, only 30% of households eligible for the smallest amount of benefits (\$16 in 2016) participated (*Trends in Supplemental Nutrition Assistance Program Participation Rates: Fiscal Year 2010 to Fiscal Year 2016*, 2016). Within Frederick County, 42% of households that were eligible for SNAP benefits participated in 2017 (Maryland Food System Map, 2017).

When SNAP recipients were analyzed by location, the most densely populated census tracts in Frederick County tended to have the most families with children receiving SNAP benefits; however, these tracts did not have the highest rates of families with children receiving SNAP benefits. Instead, there were tracts ranging in population density from 98 to 10,587 people per square mile accounting for the ten census tracts with more than 20% of their families with children receiving food stamps. These measures communicate that need persists throughout

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Frederick County regardless of place of residence. For example, census tracts 7722 and 7503, the two tracts with the highest percent of families with children receiving SNAP aid, 60.78% and 59.72% respectively, each have drastically different population densities of 392 and 10,587 people per square mile (U.S. Census Bureau, 2016).

The Office of Home Energy Programs (OHEP) reports providing bill payment assistance (BPA) to 97,758 households in Maryland in the 2018 fiscal year, translating to less than one-third of the total number of households eligible for Electric Universal Service Program (EUSP) bill payment assistance in Maryland (*Comments of the Office of People's Counsel Regarding OHEP's FY 2019 Proposed Operations Plan*, 2018). To qualify for this social support, a household must have an income at or below 175% of the federal poverty level (See Table 8). Expounding upon the explanation for these low participation rates, the OHEP states, "it is unlikely that the benefit, which remains less than \$400, is sufficient to support full and timely utility payment by EUSP participants" (p. 17).

Table 8 <i>2017 Federal Poverty Guidelines at 175% of the Federal Poverty Level</i>	
Household Size	Annual Income
2	\$28,420
3	\$35,735
4	\$43,050
5	\$50,365
("2017 Energy Assistance Summer Crisis Program", 2017)	

Power Generating Impacts of Receiving Aid

Anti-poverty programs can be evaluated for fiscal effectiveness by first estimating the poverty rate with the anti-poverty program included as income in the measurement, and then estimating the poverty rate while excluding the anti-poverty program. The impact of an anti-poverty program on children can be measured by following the same process while isolating data by demographic. This procedure can also be used to measure the impact of specific expenses, for

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example healthcare, by measuring the poverty rate with and without that specific expense included.

Childhood poverty frequently coexists with food insecurity thus compounding the negative impacts of each situation. Poor nutrition contributes to poor physical and mental health, which makes children more likely to repeat a grade. This consequence increases the likelihood of the student dropping out of school, becoming incarcerated, or pregnant as a teenager; finally leading to lower earning potential and the continuation of the cycle of poverty (Berharie, Mercado, & McKay, 2017). Therefore, the action of improving a child's daily nutrition bears widespread longitudinal benefits for the child including improved physical and mental health, improved educational achievement, and financial stability. In addition to personally benefiting the individual recipient, the community of the individual reaps benefits of their increased ability to contribute to the economy, and the eliminated future costs of caring for more severe health problems resulting from food insecurity.

The Supplementary Nutrition Assistance Program has an economic multiplier effect; the USDA reports that every dollar of new SNAP benefits results in \$1.80 in total economic activity. This positively benefits local business owners, as well as the local economy as a whole.

Conclusion

While geography, process complexity, and educational achievement bear impacts on the accessibility of aid, the effects of these factors are multifarious. Comprehensively, the most impactful barrier to potential beneficiaries of social supports is the antiquated system of eligibility determination linked to the federal poverty guidelines that have endured since the 1960s. While there are assorted impacts owing to educational attainment, geography, and process complexity, each of these determinants interact with the prevailing need for redesigned, research-based measures of poverty.

The present official poverty measure (OPM) was established in 1963 and set the poverty threshold at three times the cost of a basic food basket. At the time of development, food was found to account for one-third of the cost of living, which is in stark contrast to the modern reality of food accounting for only one-seventh the cost of living today. Despite the dramatic changes to the realities of present-day costs of living, the OPM has remained stagnant and has only been adjusted to account for inflation (Engelhardt & Skinner, 2013). Nationwide expenses of families vary widely by geographic location, from housing costs to transportation, childcare, and food. Despite these variances, the same income thresholds are currently applied across the country. Additionally, the official poverty measure falls short in accurately accounting for the resources available to families. When calculating income, pre-tax cash income of a family including earnings, dividends, interest, Social Security payments, pensions, Supplemental Security Income (SSI), alimony, child support, and other income are all considered available financial resources. While over-estimating income through these inclusions, the present OPM simultaneously excludes financial benefits like the Earned Income Tax Credit (EITC), SNAP benefits, Medicaid, housing subsidies, school lunch assistance, and childcare assistance. These

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exclusions and inclusions create a muddled representation of a family's available resources and their remaining unmet needs. This unclear representation then has the consequence of failing to accurately measure the effectiveness of social supports delivered through government programs, and the remaining needs and expenses that propel families into poverty. After critically examining the current system of eligibility determination and recognizing the inadequacies of this present system, the conclusion is clear that a new method of eligibility determination must be embraced to effectively support Frederick County children in need.

The local impacts of the deficiencies of current qualification procedures are reflected in the Frederick County 2016 Community Needs Assessment, which reports that Frederick County has a higher percentage of food insecure children who remain ineligible for assistance than the state of Maryland and surrounding counties including Carroll County, Harford County, Howard County, Washington County, and Montgomery County. This finding is supported by the data demonstrating that Frederick County has a lower percentage of children eligible for free and reduced lunch than both the state and three peer counties, as well as a lower percentage of households receiving SNAP benefits than the state and two peer counties (*Frederick County Office for Children and Families 2016 Community Needs Assessment*, 2016). Despite these low rates of received social supports, the 2016 food insecurity rate in Frederick County remains at 6.4%, with additional pockets that qualify as USDA low income and low access areas near Thurmont, Brunswick, Walkersville, and Frederick City (Maryland Food System Map, 2015). USDA Low Income and Low Access areas indicate low-income census tracts with at least 500 people or 33% of the population living more than ½ mile (urban areas) or more than 10 miles (rural area) from the nearest supermarket. For this purpose, a low-income census tract is defined as having a poverty rate of 42% or more, or a median family income less than 80% of the state-

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wide median income (\$74,551 in 2015) (U.S. Census Bureau, 2015). This county-wide rate of food insecurity translates to over 15,000 Frederick County residents who do not have regular access to enough nutritious food to maintain a healthy life.

By adopting new recommendations and policies supported by research and modeled after the National Academy of Science's recommendations for measuring poverty, Frederick County children living in households experiencing food insecurity, homelessness, and the impact of economic uncertainty will be better equipped to depart from the cycle of poverty. This updated measure of poverty uses data provided in the Consumer Expenditure survey to more accurately calculate the cost of food, clothing, shelter, and utilities. Additionally, this updated measure considers regional differences in housing expenses, also accounting for out-of-pocket medical expenses, and costs related to employment including childcare and transportation. Through the holistic consideration of a family's cost of living, this measure provides a more precise account of a family's financial needs, and is therefore more capable of identifying households in need. By expanding and updating these qualification guidelines to better identify children in need, the lifelong consequences of ongoing unmet need can be abated, thus empowering the children of Frederick County with the necessary foundations for a healthy and successful life.

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