



Overlooked and Undercounted

Marylanders Struggling to Make Ends Meet in 2021

Prepared for the Maryland Community Action Partnership



Maryland Community Action Partnership

Maryland Community Action Partnership (MCAP) is the state and federally designated antipoverty network of Community Action Agencies in MD, DE and DC. The nonprofit, multi-regional association strengthens the capacity of Community Action Agencies to provide opportunities for individuals and families with low incomes and to revitalize communities. MCAP advocates on behalf of its Community Action Agencies (CAAs) and vulnerable populations to ensure their voices are heard at the local, state, and national levels. Using a 2-Generation approach to build family well-being by intentionally and simultaneously working with children and the adults in their lives together, Agencies provide direct human and social services in all cities and counties in the three service areas to lead families to self-sufficiency and independent of public programs.

MCAP's Mission. To strengthen members' capacity to provide quality services and opportunities that empower individuals and families to achieve economic stability.

Vision. All individuals and families are stable, economically secure, and live in safe and thriving communities.

History. Community Action Agencies are nonprofit organizations and governmental agencies created by President Lyndon B. Johnson's signing of the Economic Opportunity Act of 1964. This Act embodies the philosophy that low-income individuals can best identify the problems their community faces and also develop solutions that will resolve the issues. Currently, 1,100 community action agencies in the 50 states, the District of Columbia, Puerto Rico, the Virgin Islands and the Trust Territories provide direct human services to 95 percent of the nation's counties.

Services. In Maryland, Community Action Agencies and partnering organizations perform 40+ essential and basic services and programs, with services designed to meet local needs, including: Head Start/early childhood programs, weatherization and energy assistance, food and shelter services, job training and placement, services for seniors and the disabled, free tax help and financial education, and transportation assistance. MCAP supports the combined network by providing services such as:

- Advocacy (state/regional/federal)
- Training and Technical Assistance
- Information dissemination and sharing
- Communications- Amplifying Community Action Voices
- Annual events and Conferences
- Capacity Building
- Legal Services via CAPLAW
- Regional activities
- Networking and peer sharing opportunities.



For more information on the Maryland Community Action Partnership please visit www.maryland-cap.org.

**Center for
Women's Welfare
University of Washington
School of Social Work**

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Prepared for Maryland Community Action Agencies

By Annie Kucklick & Lisa Manzer | April 2023

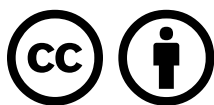
About Overlooked & Undercounted

Developing strategies to ensure Maryland's households reach economic security requires data that defines how much is enough and which households are struggling. This report reveals the "overlooked and undercounted" of Maryland, describing which families are struggling to make ends meet. This analysis is based on the Self-Sufficiency Standard, a realistic, geographically specific, and family composition-specific measure of income adequacy, and thus a more accurate alternative to the official poverty measure. Over the last 26 years, calculation of the Self-Sufficiency Standard has documented the continuing increase in the real cost of living, illuminating the economic crunch experienced by so many families today.

This report utilizes the 2021 Self-Sufficiency Standard for Maryland, therefore the costs (housing, child care, health care, transportation, taxes and tax credits, and miscellaneous expenses) are representative of 2021 data. See **"Appendix A: Methodology, Assumptions, & Sources"** for more information on specific sources.

This report and more are available online at www.selfsufficiencystandard.org/Maryland and <https://maryland-cap.org>. For further information about the Self-Sufficiency Standard, please visit www.selfsufficiencystandard.org or contact Self-Sufficiency Standard lead researcher and author, Annie Kucklick, at (206) 685-5264/akuckl@uw.edu.

The conclusions and opinions contained within this document do not necessarily reflect the opinions of those listed above. Any mistakes are the author's responsibility.



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Overlooked and Undercounted: Marylanders Struggling to Make Ends Meet in 2021
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Glossary of Key Terms

American Community Survey (ACS). The ACS is a sample survey of over three million households administered by the Census Bureau. The ACS publishes social, housing, and economic characteristics for demographic groups covering a broad spectrum of geographic areas with populations of 65,000 or more in the United States and Puerto Rico.

Capitalization of Race and Ethnicity. This report follows the American Psychological Association (APA) and Chicago Manual Style convention of capitalizing all instances of race and ethnicity. The APA holds that racial and ethnic groups are designated by proper nouns and are capitalized.¹ Additionally, the ACS capitalizes each race/ethnicity descriptor, including “White,” so this practice maintains consistency with the original data source. However, the decision to capitalize White, specifically, was also influenced by designations set forth by issue-experts on the topic. As noted by The Center for the Study of Social Policy, “To not name ‘White’ as a race is, in fact, an anti-Black act which frames Whiteness as both neutral and the standard.”² This convention also recognizes Professor Kwame Anthony Appiah’s approach, which says, “Let’s try to remember that black and white are both historically created racial identities—and avoid conventions that encourage us to forget this.”³ The authors of this report will continue to revisit this practice in consultation with our partners.

Household. The sample unit used in this study is the household, including any unrelated individuals living in the household. When appropriate, the characteristics of the householder are reported (e.g., race/ethnicity, citizenship, educational attainment). When a variable is reported based on the householder, it may not reflect the entire household. For example, in a household with a non-citizen householder, other members of the household may be citizens.

Householder. The householder is the person (or one of the persons) in whose name the housing unit is owned or rented or, if there is no such person, any adult member, excluding roomers, boarders, or paid employees.

Income Inadequacy. The term income inadequacy refers to an income that is too low to meet basic needs as measured by the Self-Sufficiency Standard. Other terms used interchangeably in this report that refer to inadequate income include: “below the Standard,” “lacking sufficient (or adequate) income,” and “income that is not sufficient (or adequate) to meet basic needs.”

Latinx. Latinx refers to Hispanic/Latinx ethnicity, regardless of race. Therefore, all other race/ethnic groups used in this report are non-Hispanic/Latinx. Latinx is a gender-neutral or non-binary alternative to Latino or Latina for persons of Latin American origin.

Linguistic Isolation. Households are identified as being linguistically isolated if all household members over 14 years of age speak a language other than English and speak English less than very well.

Person of Color. The text uses the term people of color (POC) to refer to households where the householder indicates that their race is Black or African American, American Indian or Alaska Native, Asian Indian, Chinese, Filipino, Japanese, Korean, Vietnamese, Native Hawaiian, Guamanian or Chamorro, Samoan, Other Pacific Islander, Other Asian, or some other race. This also includes any households where the householder indicates Hispanic or Latin origin, regardless of race.

Official Poverty Measure (OPM). There are two versions of the OPM. The Census Bureau calculates poverty thresholds used to determine the number of people in poverty. The Department of Health and Human Services produces the federal poverty guidelines, used to determine income eligibility and calculate benefits. The poverty thresholds vary by the number of adults and the number of children, while the poverty guidelines vary by number of persons in the household.

Self-Sufficiency Standard (SSS). The SSS measures how much income is needed for a family of a certain composition in a given county to adequately meet their basic needs without public or private assistance.

Single Father/Single Mother. A man maintaining a household with no spouse present, but with children, is referred to as a single father. Likewise, a woman maintaining a household with no spouse present, but with children, is referred to as a single mother. Note the child may be a grandchild, niece/nephew, or unrelated child (such as a foster child).

Limitations

We rely on two datasets for this study, both of which are the most current and comprehensive sources of information on the overlooked and undercounted populations in Maryland; however, each dataset has its own set of limitations.

American Community Survey (ACS) Public Use Microdata Sample (PUMS)

As this analysis is based on the 2021 ACS 1-year PUMS, there are certain constraints on the scope of our examination due to the nature and depth of the survey questions. For instance, we have limited data on certain demographic groups and geographic areas in addition to the survey questions having a limited scope in certain variables highlighted below.

American Indian Aggregation. In the detailed race question, the American Community Survey limits its response options for American Indian to Apache, Blackfeet, Cherokee, Cheyenne, Chickasaw, Chippewa, Choctaw, Comanche, Creek, Crow, Hopi, Iroquois, Lumbee, Navajo, Pima, Potawatomi, Pueblo, Salish, Sioux, Tohono O’Odham, Yaqui, and Other specific American Indian tribes alone. Because of the small sample size of native Maryland peoples, the data presented in this report aggregates native peoples into one category: American Indian.

Asian and Native Hawaiian and Pacific Islander

Aggregation. Due to low sample size of Native Hawaiian and Pacific Islander householders in Maryland, this group is often aggregated with the “Asian Alone” category in the presentation of data. The Asian American, Native Hawaiian, or Pacific Islander community is immensely diverse, lumping this range of groups within one category “Asian, Native Hawaiian, or Pacific Islander” masks significant intraracial disparities.

Sex and Gender Binary. The ACS asks respondents to indicate if they are either male or female, thus excluding people who do not identify with either—limiting the analysis to a binary framework and reinforcing the gender binary by excluding non-binary communities. Additionally, while the survey question asks for a person’s sex, this report uses gender for an analysis framework with the assumption that inequities in income inadequacy rates are a result of the socially constructed characteristics and norms assigned to men and women, not their biological status.

Underreporting of Access to Benefits. Underreporting access to benefits has long plagued household surveys. Most evidence suggests that SNAP underreporting, in particular, stems from response error on the part of the survey respondent.⁴ While the data presented here relies on the ACS responses, underreporting household benefit uptake should be noted as a potential limitation.

The Maryland Self-Sufficiency Standard

This study also relies on the Self-Sufficiency Standard, a more accurate understanding of household costs by family type and place. However, the Standard is also limited by the granularity of data sources and household exclusions.

Exclusions. As the cost assumptions in the Standard reflect work-related expenses for adult household members, this study does not include individuals who are over the age of 64 or who have a work-limiting disability. Income inadequacy likely impacts these groups at especially high levels and more research should be done that include these communities. It is important to recognize that individuals with disabilities and older adults may have unique transportation, housing, health care, taxes, and other expenses that are not fully captured by the assumptions made in the Standard. Therefore, the Standard does not adequately address their specific needs and circumstances. Furthermore, the Standard generates a household level income need. As a result, individuals who do not reside in a housing unit, such as those that are incarcerated, living in dormitories, shelters, or nursing homes, are not included in this analysis. These exclusions result in an incomplete understanding of the economic circumstances of all individuals in Maryland.

Geographic Granularity. Whenever possible, the Standard relies on geographically specific, up to date, government data to calculate the separate costs that determine a family’s basic needs budget. However, certain regions have a wide range of costs within the county. Costs can often vary dramatically on a neighborhood or zip code level due to effects of gentrification or historical red-lining.

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Introduction

This report reveals the “overlooked and undercounted” of Maryland, describing which families are struggling to make ends meet. This analysis is based primarily on the Self-Sufficiency Standard, a realistic, geographically—and family composition—specific measure of income adequacy, and thus a more accurate alternative to the federal poverty measure. Since many federal and state programs recognize need only among those with incomes below the official poverty measure (OPM), a large and diverse group of families experiencing economic distress are routinely **overlooked and undercounted**.

This report documents the families struggling to make ends meet in 2021, and *the families most at risk at being left behind in an uneven economic environment*. The Standard measures how much income is needed to meet families’ basic needs at a minimally adequate level, including the essential costs of working, but without any public or private assistance. Once these costs are calculated, we apply the Standard to determine how many—and which—households lack enough to cover the basics. Unlike the official poverty measure, the Standard is varied both by family composition and geographic region, reflecting the higher costs facing families (especially child care for families with young children) and the geographic diversity of costs across Maryland.

What emerges is a detailed picture of those in Maryland who struggle to cover the cost of basic needs, where they live, and the characteristics of their households. With this information, our findings and conclusions can inform and guide the creation of policies that promote and support the economic security and wellbeing of all Maryland households and help ensure an equitable recovery and stable future for all.

The report addresses several questions:

- How many individuals and families in Maryland are working yet unable to meet their basic needs?
- Where do Marylanders struggle with high costs of basic needs exceeding their income? What are the characteristics of these households, including educational and employment patterns?
- What are the implications of these findings for policymakers, employers, educators, and service providers?

We find that Maryland families struggling to make ends meet are neither a small nor a marginal group, but rather represent a substantial proportion of households in the state. Overall, using the Self-Sufficiency Standard and applying it to working-age households (excluding individuals over 65 and those with work limiting disabilities), *nearly one in three households (32.3 percent) lack sufficient income to meet the minimum cost of living in Maryland.*

While **10.4%** of working-age households in Maryland live below the official poverty measure



32.3% of working-age households in Maryland live below the Self-Sufficiency Standard



How Did We Calculate These Data?

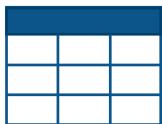
STEP 1: Calculate the Self-Sufficiency Standard



The Self-Sufficiency Standard for Maryland defines the amount of income necessary to meet the basic needs of Maryland families, differentiated by family type and where they live. The Standard measures income adequacy and is based on the costs of basic needs for working families: housing, child care, food, health care, transportation, and miscellaneous items such as clothing and paper products, plus taxes and tax credits. It assumes the full cost of each need, without help from public subsidies (e.g., public housing or Medicaid) or private assistance (e.g., unpaid babysitting by a relative or food from a food pantry). An emergency savings amount to cover job loss is also calculated separately. The Standard is calculated for over 700 family types for all Maryland counties.



STEP 2: Create a Dataset of Maryland Households



To estimate the number of households below the Self-Sufficiency Standard for Maryland, this study uses the 2021 American Community Survey (ACS) 1-year Public Use Microdata Sample (PUMS) by the U.S. Census Bureau. The ACS is an annual survey of the social, housing, and economic characteristics of the population.

Sample Unit. The sample unit for the study is the household, not the individual or the family. Most households in the sample consist of one family or one or more unrelated individuals, while the remaining households have two or more families. This study includes all persons residing in households, including not only the household-er and his/her relatives, but also non-relatives such as unmarried partners, foster children, and boarders. The study assumes that members of a shared household divide the cost of basic needs.



As the Self-Sufficiency Standard was initially designed as a benchmark for job training programs, the Standard assumes that all adult household members work and includes all their work-related costs (e.g., transportation, taxes, child care) in the calculation of expenses. Therefore, the population sample in this report excludes household members not expected to work and their income. This includes: adults over 65 and adults with a work-limiting disability. A work-limiting disability exists if the adult is disabled and is not in the labor force or receives Supplemental Security Income or Social Security income.

Exclusions =
Seniors & Adults
with work-limit-
ing disabilities

For example, a grandmother who is over 65 and living with her adult children is not counted towards the household size or composition; nor is her income (e.g., from Social Security benefits) counted as part of household income. Households that consist of only elderly or adults with work-limiting disabilities are excluded altogether for the same reasons. Households defined as “group quarters,” such as individuals living in shelters or institutions, are also not included. In total, this study includes 1,859,809 households and represents 79 percent of all Maryland households.

STEP 3: Compare Household Income to Income Benchmark

The Self-Sufficiency Standard for Maryland is used to determine if a household has adequate income to cover each household members’ basic needs. Earnings for each household member are summed up to determine total household income. Total household income is then compared to the calculated Standard for the appropriate family composition and geographic location. Regardless of household composition, it is assumed that all members of the household share income and expenses. Household income is also compared to the U.S. Census Bureau’s poverty threshold to calculate whether households are above or below poverty.

Household Income



Self-Sufficiency Standard



Adequate Income

Household Income > Self-Sufficiency Standard

OR

Inadequate Income

Household Income < Self-Sufficiency Standard

Key Findings

With almost **one in three Maryland households lacking enough income** to meet their basic needs, the problem of economic insecurity is extensive, affecting families throughout the state, in every racial/ethnic group, among men, women, and children, in all counties. However, this report finds that certain groups in Maryland are disproportionately more likely to face economic insecurity than others:

Seventy percent of Maryland households unable to meet their needs live in five counties: Baltimore City, Prince George’s, Baltimore, Montgomery, and Anne Arundel counties. The highest rates of income inadequacy vary from 37.7 percent to 38.4 percent and are found around populated metropolitan regions, including Prince George’s County near Washington D.C., Baltimore City, and Cecil County near Wilmington, Delaware. Despite the small number of counties within this category, this ranking still has almost 200,000 households without the ability to cover their basic costs of living. The lowest rates of income inadequacy (21.2 percent to 25.8 percent) are found in the central portion of the state and along the west side of the Chesapeake Bay.

Black, Latinx, Native American, and multiracial householders experienced the highest rates of income inadequacy in Maryland. In Maryland—71.3 percent of Native households, 50.1 percent of Latinx households, and 40.6 percent of Black households struggle with earnings that do not keep up with costs.

Non-citizen householders have higher income inadequacy rates than U.S. born and naturalized householders, especially when identifying as Black, Latinx, or other/multiracial. While 29.6 percent of U.S. born, Maryland households have inadequate income, 55.2 percent of non-citizens do not have adequate income to support their basic needs.

Households with children are at a greater risk of not meeting their basic needs, accounting for close to half of households with incomes below the Standard. Single mothers are disproportionately represented among households with incomes below the Standard. While single mothers head 9.9 percent of all households, they comprise 20.2 percent of all households below the Standard.

“ In Maryland, 71.3 percent of Native households, 50.1 percent of Latinx households, and 40.6 percent of Black households struggle with earnings that do not keep up with costs.

Being a single mother and a person of color is associated with the highest levels of economic insecurity. Single mothers of color have consistently high rates of income inadequacy, regardless of children's age. Single mother of color led households were about *four times* more likely to be struggling to make ends meet than White married-couple households without children, increasing to nearly *five times* more likely if the children are young.

The structural disadvantages experienced by women of color are such that they need more education to achieve the same level of economic security as White men. While 49.3 percent of White men with no high school diploma are below the Standard, the exact same percentage of women of color with some college have inadequate income. Likewise, women of color with a bachelor's degree or higher still have an income inadequacy rate that is more than ten percentage points higher than White men with a bachelor's degree (21.8 percent versus 11.2 percent).

Employment is key to income adequacy in Maryland, but it is not a guarantee. As illustrated in [Figure R](#), most households that are below the Standard have at least one worker. In fact, 31.5 percent of households that struggled to make ends meet have two or more workers. For households with two (or more) workers, the percentage with inadequate income ranged from 11.9 percent for White households to 41.7 percent for Latinx households.

Households of color experience a larger positive impact from the ARPA changes when compared with the change in White households. The pandemic and corresponding economic crisis had profound effects on families and households across Maryland. In order to mitigate the detrimental economic impact, the federal government passed several measures to support working adults. We find that almost 32,500 Maryland households with 70,348 children were able to make ends meet as a direct consequence of these tax credit changes.

Maryland has 600,131 households that live below the Self-Sufficiency Standard



82.3% of households below the Standard had at least one worker



48.0% of households below the Standard had at least one child



46.2% of householders below the Standard had at least some college credit, a Bachelor's degree, or additional graduate degree



28.9% of households below the Standard received food assistance



64.9% of households below the Standard paid more than 30% of their income towards their cost of housing



23.0% of households below the Standard were married couples with children



13.8% of households below the Standard did not have health insurance



6.2% of households below the Standard did not have access to the internet

There are many more people in Maryland who struggle to meet their basic needs without assistance than the government's official poverty statistics capture. This undercounting is largely because measures used, such as the official poverty measure, do not accurately document what it takes to afford the basics, nor do they accurately pinpoint who lacks sufficient income.

Not only do governmental poverty statistics underestimate the number of households struggling to make ends meet, but the underestimation creates broadly held misunderstandings about who is in need, what skills and education they hold, and therefore what unmet needs they have. These misapprehensions harm our ability to respond to the changing realities facing low-income families. Although women and people of color experience inadequate income disproportionately, Maryland households with inadequate income reflect the state's diversity: they come from every racial and ethnic group, reflect every household composition, and overwhelmingly work as a part of the mainstream workforce.

Preliminary data from the pandemic indicates exacerbated trends that are identified within this report: Communities of color experience disproportionate financial detriment from the economic shutdown. However, for families struggling to make ends meet, it is not about a particular economic crisis; *income inadequacy is an everyday, ongoing struggle*. It is our hope that the data and analyses presented here will provide a better understanding of the difficulties faced by struggling individuals and families. Such an understanding can enable Maryland policymakers, organizers, and community workers to address these challenges and make it possible for all households in the state to earn enough to meet their basic needs.

Different Approaches to Measuring Poverty

The OPM is Based On Only One Cost

The official poverty measure (OPM, also known as the federal poverty guidelines or FPG/FPL) calculates the cost of food for the number of people in the family, then multiplies it by three and assumes the total amount covers all other expenses.



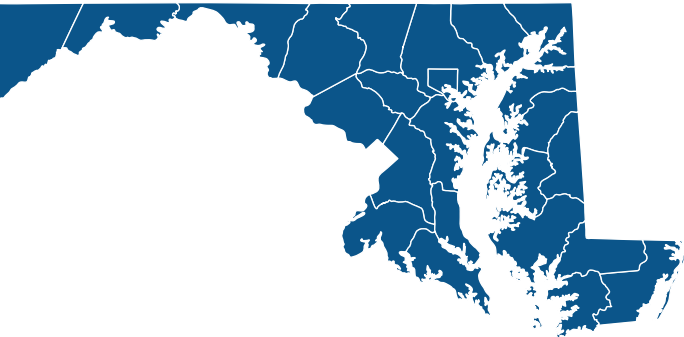
The Standard is Based On All Budget Items

The Standard is based on all major budget items faced by working adults. The Self-Sufficiency Standard calculates how much income families need to make ends meet without public or private assistance by pricing each individual budget item.



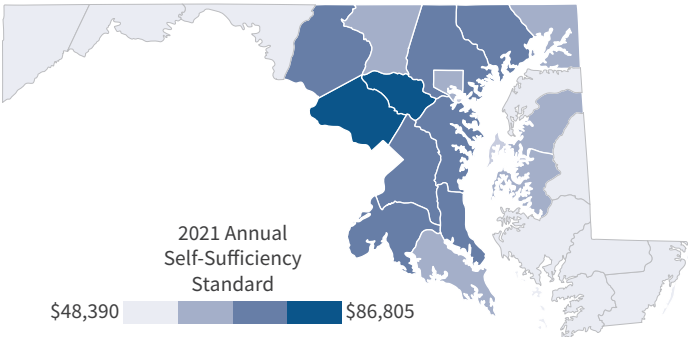
The OPM is the Same Throughout Maryland

According to the OPM in 2021, a family of two with an annual income of \$17,420 or more was not considered poor anywhere in Maryland.



The Standard Varies Within Maryland

The Standard varies across Maryland counties. An adult with a preschooler needs \$48,390 to \$86,805 annually to meet basic needs depending on the area.

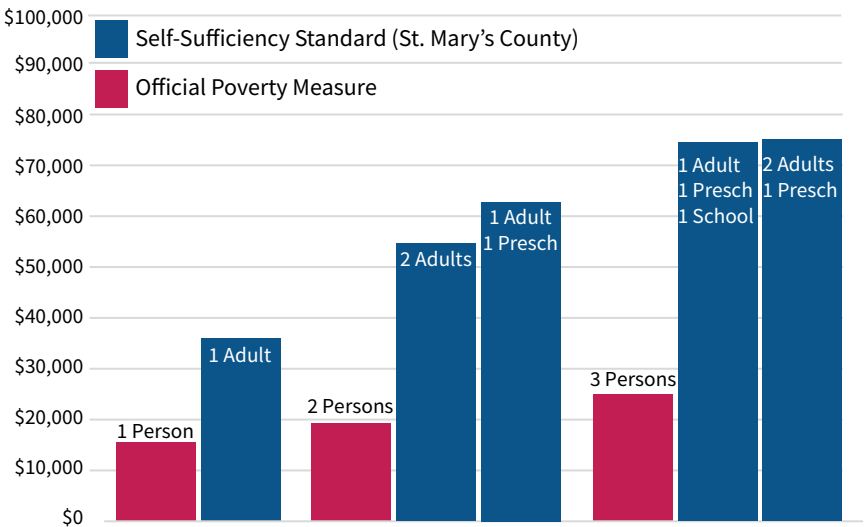


The OPM Increases at a Constant Rate

The official poverty measure increases by a constant \$4,540 for each additional family member and therefore does not adequately account for the real costs of meeting basic needs.

The Standard Varies By Family Type

The Standard changes by family type to account for the increase in costs specific to the type of family member, whether this person is an adult or child, and for children, by age.



About the Self-Sufficiency Standard

The official poverty measure (OPM) is methodologically dated and no longer an accurate measure of poverty. This report measures how many households are struggling to make ends meet by using the Self-Sufficiency Standard for Maryland as the alternative metric of household income adequacy—or the lack thereof.

For over three decades, many studies have critiqued the official poverty measure.⁶ Even the Census Bureau now characterizes the OPM as a “statistical yardstick rather than a complete description of what people and families need to live.”⁷ Others have offered alternatives, such as Renwick and Bergman’s article proposing a “basic needs budget.”⁸

In the early 1990s, the National Academy of Sciences (NAS), published the 1995 book, *Measuring Poverty: A New Approach*, which included a set of recommendations for a revised methodology.⁹ Despite substantial consensus on a wide range of methodological issues and the need for new measures, no changes have been made to the official poverty measure (OPM) itself. In 2012, the Census Bureau developed an alternative measure based on the NAS model, put forth first as “experimental,” and then published annually as the Supplemental Poverty Measure.¹⁰

Taking into account the critiques of the OPM, and drawing on both the NAS analyses and alternative “basic needs” budget proposals, the Self-Sufficiency Standard was developed to provide a more accurate, nuanced measure of income adequacy.¹¹ The Self-Sufficiency Standard more substantially reflects the realities faced by today’s working parents, such as child care and taxes, which are not addressed in the federal poverty measure.

The major differences between the Standard and the official poverty measure include:

- **The Standard is based on all major budget items faced by working adults (age 18-64 years): housing, child care, food, health care, transportation, and taxes.** In contrast, the OPM is based on only one item—a 1960s food budget, and the assumption that food is one-third of total expenditures. Additionally, while the OPM is updated for inflation, there is no adjustment made for the fact that the cost of food as a percentage of the household budget has decreased substantially over the years. The Standard allows different costs to increase at different rates and does not assume that any one cost will always be a fixed percentage of the budget.
- **The Standard assumes that all adults work to support their families.** Including work-related expenses, such as transportation, taxes, and child care, reflects the changes in workforce participation over the past several decades, particularly among women. The OPM continues to reflect—implicitly—a demographic model of mostly two-parent families with a stay-at-home mother.
- **The Standard varies geographically.** The OPM is the same everywhere in the continental United States while the Standard is calculated on a locale-specific basis (usually by county).

- **The Standard varies costs by the age as well as number of children.** This factor is particularly important for child care costs, but also for food and health care costs, which vary by age as well. While the OPM takes into account the number of adults and children, there is no variation in cost based on the ages of children.
- **The Standard includes the net effect of taxes and tax credits.** This illuminates the impact of tax policy on net family income and provides a more accurate measurement of income adequacy. The OPM does not include taxes or tax credits as taxes were very minimal for low-income families when it was developed and there were no refundable tax credits (such as the Earned Income Tax Credit).

The resulting Self-Sufficiency Standard benchmark is a set of basic needs, no-frills budgets.¹² For example, the food budget contains no restaurant or take-out food, even though Americans spend an average of 44% of their food budget on take-out and restaurant food.¹³ Likewise, it does not include costs for socialization activities, like recreation, vacations, or entertainment expenses. While the Standard includes a calculation for emergency

savings, the Standard does not include retirement savings, education expenses, or debt repayment, nor does the Standard address “asset-building” strategies. The Census documents that over 55 percent of Americans hold unsecured debt, including credit card, student loans, and medical debt which can have high, burdensome interest rates.¹⁴

Finally, the Maryland Self-Sufficiency Standard is a measure of the cost of all basic needs, in a given county, for over 700 different family types *without* any public or private assistance. While the Standard does not include public assistance, this exclusion does not imply that households should not rely on critical supports. As shown by the data in this report, due to structural inequities that maintain the cycle of poverty, many families struggle to make ends meet on earnings alone. Work supports (subsidies or assistance) help families achieve economic stability, so that they do not need to choose from among their basic needs, such as scrimping on nutrition, living in overcrowded or substandard housing, or leaving children in unsafe or non-stimulating environments.

“ The OPM continues to reflect—implicitly—a demographic model of mostly two-parent families with a stay-at-home mother.

Race/Ethnicity, Citizenship, & Language

People of color are disproportionately more likely to struggle to cover basic needs due to the systemic effects of structural racism. Income inadequacy rates increase if the householder was not born in the United States. Latinx householders without citizenship have almost a threefold increase in income inadequacy than White, U.S. born householders. While citizenship and English proficiency are associated with lower rates of income insecurity for immigrant households, they were not enough to bring income adequacy rates, as defined by the Self-Sufficiency Standard, to the same level as U.S. born citizens.

As illustrated by [Figure A](#), Black, Latinx, Native American, and other or multiracial householders experienced the highest rates of income inadequacy in Maryland.¹⁶

- Native American, Latinx, and Black-headed households experience the highest levels of economic insecurity of all racial and ethnic groups in Maryland—71.3 percent of Native households, 50.1 percent of Latinx households, and 40.6 percent of Black households struggle with earnings that do not keep up with costs.
- The combined category of All Other and multiracial householders (see bottom bar for definition) have rates of income inadequacy at 35.9 percent.
- Approximately 31.0 percent of Asian, Native Hawaiian, or Pacific Islander households experience income inadequacy.
- White-headed households experience an income inadequacy rate of 23.6 percent, the lowest of the various race and ethnicity categories.

Race/Ethnicity Definitions

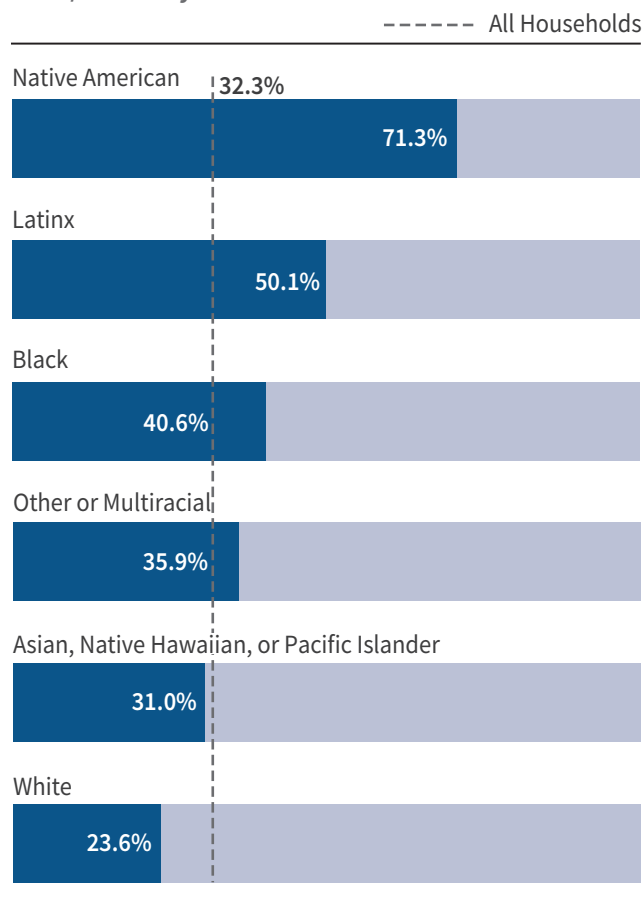
This study combines the Census Bureau’s separate racial and ethnic classifications into a single set of categories. In the American Community Survey questionnaire, individuals identify if they are ethnically of Hispanic, Latinx, or Spanish origin and separately identify their race/races (they can indicate more than one race). Those who indicate they are of Hispanic, Latinx, or Spanish origin (regardless of their race category) are coded as Latinx in this study, while all others are coded according to their self-identified racial category.

The result is five mutually exclusive racial and ethnic groups:

- Latinx or Hispanic (referred to as Latinx);
- American Indian and Alaska Native;
- Asian, Native Hawaiian, or Pacific Islander (individuals identifying as Native Hawaiian and Pacific Islander are combined with the Asian group due to the small population size of the sample), this category is sometimes referred to as Asian NHPI in figures;
- Black or African-American (referred to as Black);
- White, and;
- Some Other Race and Two or More Races (referred to as Other or Multiracial).

Results by Other or Multiracial races may be dropped in analysis due to the small sample size, but detailed data with counts are still included in the table Appendices. When analysis divides the population into White and people of color, this group is included in the latter category.

Figure A. Income Inadequacy Rate by Race/Ethnicity of Householder*



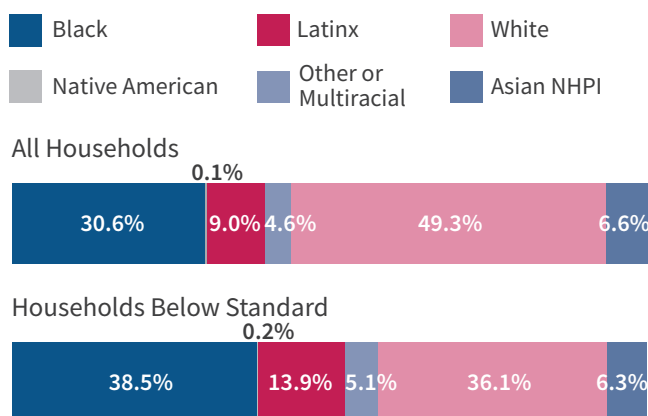
*The householder is the person (or one of the persons) in whose name the housing unit is owned or rented or, if there is no such person, any adult member, excluding roomers, boarders, or paid employees. Note: Latinx refers to Hispanic/Latino ethnicity, regardless of race. Therefore all other racial/ethnic groups are non-Hispanic/Latino. See sidebar for more details on race/ethnicity definitions. Source: U.S. Census Bureau, 2021 ACS 1-year Public Use Microdata Sample.

White householders represent the majority of Maryland households (see [Figure B](#)), but have the lowest rates of income inadequacy compared with Latinx, Black, American Indian, Asian, Native Hawaiian, or Pacific Islander, or multiracial households.

Nativity

Non-citizen householders have higher income inadequacy rates than U.S. born and naturalized householders, especially when identifying as Black, Latinx, or other/multiracial (see the “[Glossary of Key Terms](#)” for explanation of household versus householder). While 29.6 percent of U.S. born, Maryland

Figure B. Profile of Households with Inadequate Income by Race/Ethnicity of Householder*



*The householder is the person (or one of the persons) in whose name the housing unit is owned or rented or, if there is no such person, any adult member, excluding roomers, boarders, or paid employees. Note: Latinx refers to Hispanic/Latino ethnicity, regardless of race. Therefore, all other racial/ethnic groups are non-Hispanic/Latino. See sidebar for more details on race/ethnicity definitions. Source: U.S. Census Bureau, 2021 ACS 1-year Public Use Microdata Sample.

households have inadequate income, 55.2 percent of non-citizens do not have adequate income to support their basic needs.

Overall, non-citizen immigrants account for a disproportionate share of Maryland households with inadequate income despite their smaller population. Though households headed by a non-citizen made up only 7.2 percent of households in Maryland, they constitute 12.4 percent of households below the Standard. Naturalized citizens also have a slightly higher rate: they constitute 11.8 percent of all households and 13.3 percent of households falling below the Standard. However, the vast majority of households with incomes below the Standard in Maryland are citizens (see [Figure D](#)).

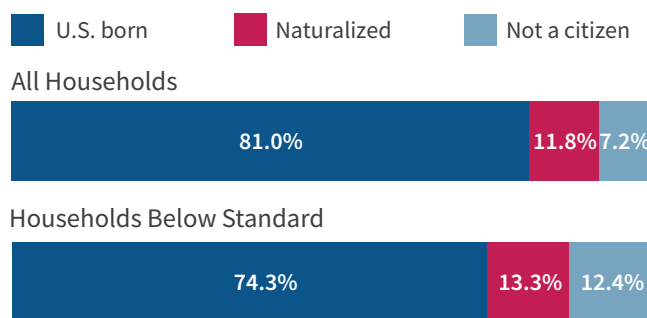
Households led by people of color in Maryland generally experience higher levels of income inadequacy that are compounded by citizenship status (see [Figure E](#)).

- Latinx households who are non-citizens had the highest rates of income inadequacy out of all categories with over 68.6 percent unable to meet their basic needs. The income inadequacy rate was around 20 percentage points less for naturalized and 33.1 percentage points less for U.S. born Latinx householders.

- Black householders also experience high rates of income inadequacy with more than half (57.5 percent) of all non-citizen, Black households having inadequate income.
- Householders identifying as some other race or mixed race and who are non-citizen also experience high rates of income inadequacy with 60.0 percent unable to meet the cost of basic needs.
- White householders also experience a difference between being born in the U.S. or not being a citizen, with 30.4 percent of non-citizens having inadequate income compared to only 23.6 percent of U.S. citizens.
- Among non-citizen Asian, Native Hawaiian, or Pacific Islander householders in Maryland, 37.8 percent do not have adequate income to cover basic needs—10.3 percentage points higher than Asian, Native Hawaiian, or Pacific Islander householders born in the United States. When Native Hawaiians and Pacific Islanders are added to the Asian (only) category, the percentage below the Standard remains the same.

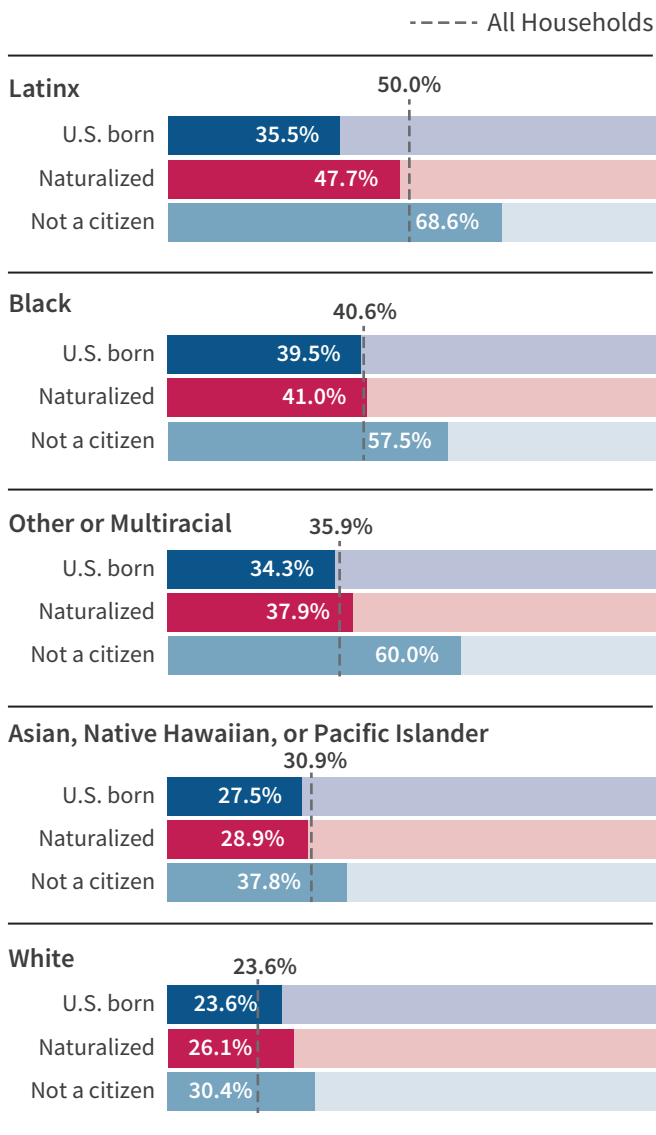
Despite immigrants making up a less than one fifth of Maryland's population, with only 19 percent or 353,233 of total households not having been born in the United States, these households typically experience disproportionate levels of income inadequacy, particularly if not naturalized U.S. citizens.

Figure D. Profile of Households with Inadequate Income by Citizenship of Householder*



*The householder is the person (or one of the persons) in whose name the housing unit is owned or rented or, if there is no such person, any adult member, excluding roomers, boarders, or paid employees.
Source: U.S. Census Bureau, 2021 ACS 1-year Public Use Microdata Sample.

Figure E. Income Inadequacy Rate by Citizenship Status and Select Race/Ethnicity of Householder*



*The householder is the person (or one of the persons) in whose name the housing unit is owned or rented or, if there is no such person, any adult member, excluding roomers, boarders, or paid employees.
Note: Latinx refers to Hispanic/Latino ethnicity, regardless of race. Therefore all other racial/ethnic groups are non-Hispanic/Latino.
Source: U.S. Census Bureau, 2021 ACS 1-year Public Use Microdata Sample.

Language

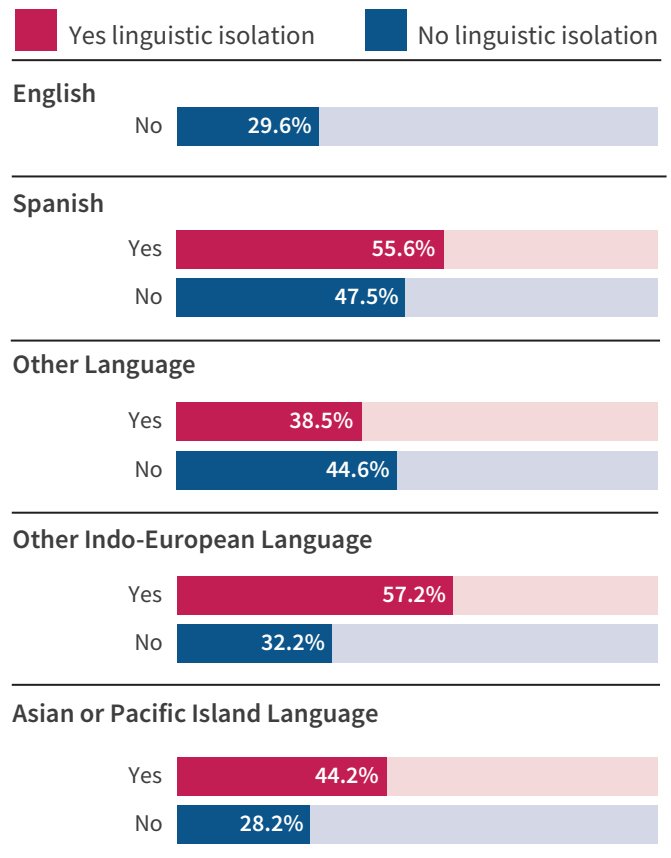
Most, if not all, systems lack the ability to offer resources and services in languages that can support all households. Therefore, resources that traditionally increase income adequacy, including many jobs and educational programs, are not set up to support non-English speakers and contribute heavily to income inadequacy. The American Community Survey asks survey respondents, “How well does this person speak English?”. Respondents can answer: very well, well, not well, and not at all. Householders who identify with speaking English less than very well had almost two times the rate of income inadequacy (58.1 percent) compared to those who do speak English very well (29.6 percent).

Additionally, over 41,832 households in Maryland are linguistically isolated, meaning that no one over age 14 speaks English well, AND the household spoke a language that was not English. **Figure G** illustrates income inadequacy rates by linguistic isolation and language spoken by the household.

- If households are not linguistically isolated (at least one person over 14 speaks English very well), 47.5 percent of Spanish-speaking households struggle to make ends meet, but if they are linguistically isolated, their income inadequacy rate increased to 55.6 percent.
- Among households that primarily speak an Asian or Pacific Islander language, 28.2 percent have inadequate income if they are not linguistically isolated, compared to 44.2 percent that are linguistically isolated.

Being in a household that is linguistically isolated can lead to additional obstacles in accessing financial supports and medical care.¹⁷ Only seven percent of all

Figure G. Income Inadequacy Rate by Household Language and Linguistic Isolation*



*Linguistically isolated households have no members over 14 who speaks English very well.
Source: U.S. Census Bureau, 2021 ACS 1-year Public Use Microdata Sample.

Maryland householders speak English less than very well. However, 13.2 percent of households below the Standard spoke English less than very well, almost double the amount of the total population.

“In Maryland, nearly three fourths of all Native American households had incomes that did not support their basic needs.”

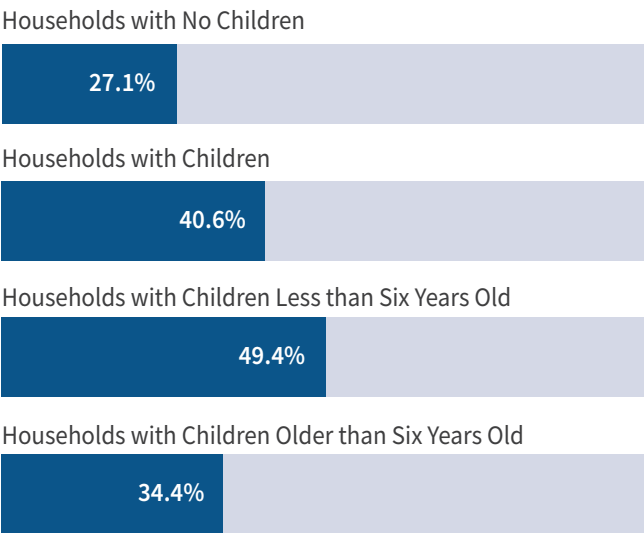
Household Composition

Maryland families with young children are more likely to struggle to make ends meet and cover the high cost of child care. Income inadequacy rates increase dramatically if the children present in the household are less than six. Moreover, households headed by women have higher rates of income insufficiency regardless of the presence of children when compared to households headed by men and married-couple households.

Presence of Children

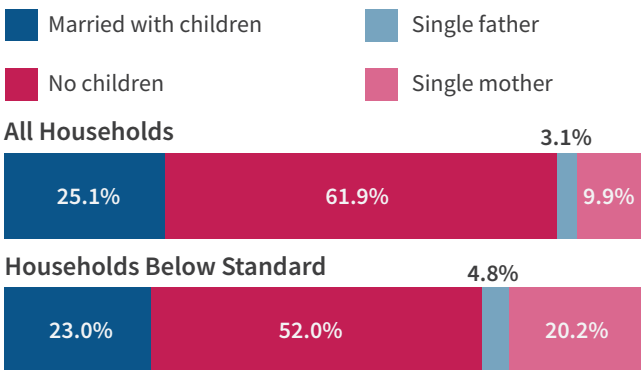
The rate of income inadequacy for households with children is significantly higher than households with no children, increasing from 27.1 percent to 40.6 percent (Figure H). The presence of children, particularly young children, has a large impact on household budgets. Reflecting the need for full-time child care, households with at least one child under the age of six have a higher rate of income inadequacy than households with only school-age children or teenagers (49.4 percent compared

Figure H. Income Inadequacy Rate by Presence of Children



Source: U.S. Census Bureau, 2021 ACS 1-Year Public Use Microdata Sample.

Figure I. Profile of Households with Inadequate Income by Household Type



Source: U.S. Census Bureau, 2021 ACS 1-Year Public Use Microdata Sample.

to 34.4 percent). As a result, while households with children only account for 38.1 percent of all households in Maryland, over 48.0 percent of households with incomes below the Standard have children present (see Figure I).

Children, Household Type, and Race/Ethnicity

Single mothers are disproportionately represented among households with incomes below the Standard. While single mothers head 9.9 percent of all households, they comprise 20.2 percent of all households below the Standard. Overall, single mothers experience the highest rates of income inadequacy compared to other household compositions, with nearly two-thirds (65.9 percent) having inadequate income (see Figure J).

“ In Maryland, 48 percent of households below the Standard have children present.

This high rate is at least partially correlated to gender. Among non-family households without children (which are mostly single persons living alone), the rate of income inadequacy for households headed by men is 29.3 percent compared to 34.3 percent for households headed by women. In other words, men and women living alone, already have an income inadequacy gap of about five percentage points.¹⁷

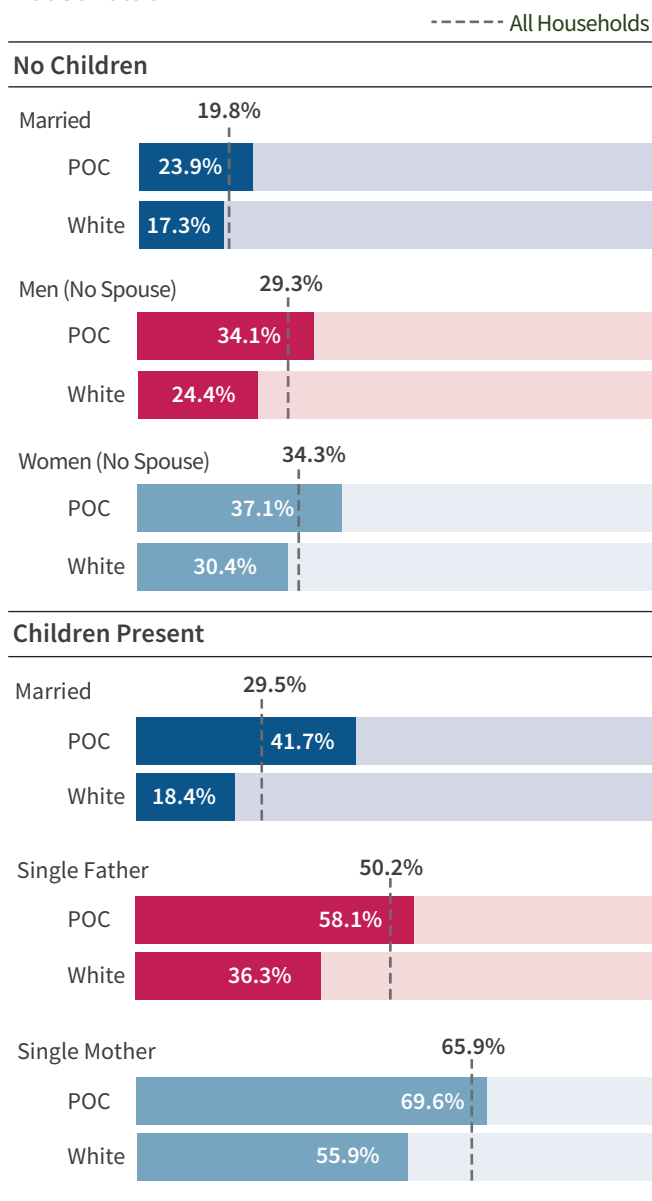
When we further examine the impact of the presence of children, we see even higher income inadequacy rates for households headed by single mothers, worsening the already existing gender and racial disparities.

The dashed lines on **Figure J** show the overall income inadequacy rates for each household type, with the bars contrasting the differences of households of color and White households. When we divide households by presence of children, those with children have considerably higher rates of income inadequacy.

- Married-couple households without children have the lowest income inadequacy rate (19.8 percent). Among married-couples with children, the income inadequacy rate increased to 29.5 percent. However, 18.4 percent of White married-couple households with children have insufficient income while 41.7 percent of married households of color with children struggle to meet their needs.
- Households headed by men without children had an income inadequacy rate of 29.3 percent, while the income inadequacy rate increased to 50.2 percent for single fathers.¹⁹ More than half (58.1 percent) of single fathers of color did not have income that adequately supported their family compared to 36.3 percent of White single fathers.

Sex and Gender. The ACS asks respondents to indicate if they are either male or female, thus excluding people who do not identify with either—limiting the analysis to a binary framework due to the nature of the survey question. Additionally, while the survey question asks for a person's sex, this report uses gender for an analysis framework with the assumption that inequities in income inadequacy rates are a result of the socially constructed characteristics and norms assigned to men and women, not their biological status.

Figure J. Income Inadequacy Rate by Presence of Children, Household Type, and Race/Ethnicity of Householder*



*The householder is the person (or one of the persons) in whose name the housing unit is owned or rented or, if there is no such person, any adult member, excluding roomers, boarders, or paid employees. Source: U.S. Census Bureau, 2021 ACS 1-Year Public Use Microdata Sample.

- Households headed by women without children had an income inadequacy rate of 34.3 percent. As a broad category, single mothers had the highest rate of being below the Standard, with an income inadequacy rate of 65.9 percent. Put another way, almost two thirds of all single mothers did not earn income adequate to meet their basic needs. Income inadequacy rates among single mothers of color are even higher: 69.6

percent lacked adequate income compared to 55.9 percent of White single mothers.

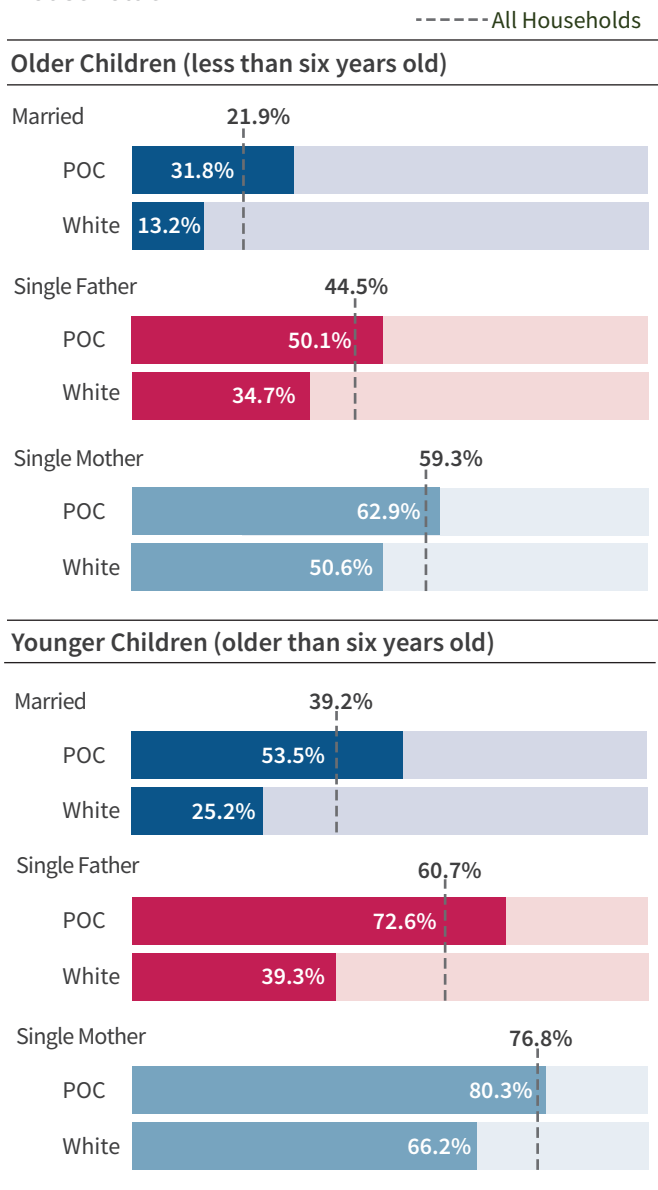
Altogether, parents, particularly single mothers, experience higher levels of income inadequacy than families without children. The very high rates of income inadequacy for single mothers compared to single fathers suggests that a combination of gender and the presence of children—being a woman with children—contributes to the high rates of income inadequacy. Furthermore, as rates of income inadequacy are high among communities of color regardless of family type, when children are present, households of color are at increased risk of lacking sufficient income to meet the costs of basic needs.

Households with Young Children

Due to the high cost of child care, households with younger children (six years and younger) have the highest rates of income inadequacy in Maryland for each household type (see [Figure K](#)). Consistent to other data trends, households led by single mothers experience the highest rates of income inadequacy with more than three-fourths (76.8 percent) unable to cover the cost of basic needs when young children were present, compared to 59.3 percent when children had outgrown the need for full time child care. Single mothers of color are particularly at risk for lacking adequate resources when children were young with 80.3 percent falling below the Standard. Even when the youngest child was old enough for full-day school (six years and older), resulting in reduced child care costs, 62.9 percent of single mothers of color had inadequate income.

Combining analysis by household type and race/ethnicity leads to some striking comparisons. Single mothers of color have consistently high rates of income inadequacy, regardless of children’s age. Single mother of color led households were about **four times** more likely to be struggling to make ends meet than White married-couple households without children, increasing to nearly **five times** more likely if the children were young. With child care closures, remote learning, and disruptions in the labor market, the COVID-19 pandemic placed new pressures on already struggling single mothers, especially single mothers of color.

Figure K. Income Inadequacy Rate by Age of Children, Household Type, and Race/Ethnicity of Householder*



*The householder is the person (or one of the persons) in whose name the housing unit is owned or rented or, if there is no such person, any adult member, excluding roomers, boarders, or paid employees.
Source: U.S. Census Bureau, 2021 ACS 1-Year Public Use Microdata Sample.

The causes of these high levels of income inadequacy are many, including systemic racism, pay inequity, and gender and race-based discrimination, as well as the expenses associated with children.

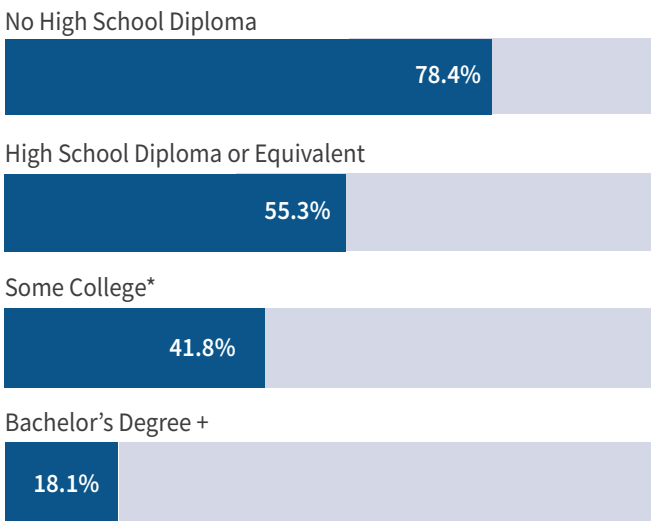
Education

Households with higher levels of educational attainment tend to experience lower rates of inadequate income. However, when examining householder education by sex and race, women and people of color must have considerably more education than their counterparts to achieve the same levels of income adequacy. For example, women of color who have completed some college have the same rate of income inadequacy as White men without a high school diploma.

Income Inadequacy by Highest Educational Attainment in Household

As education levels increase, income inadequacy rates decrease dramatically (see [Figure L](#)). Of households in which the highest educational attainment is less than a high school education, 78.4 percent have inadequate incomes, while only 18.1 percent of households with a bachelor’s degree or more had inadequate incomes. That is, when all people in a household lacked a high school diploma or equivalent high school degree, such as a GED, they are four times more likely to struggle to cover basic needs.

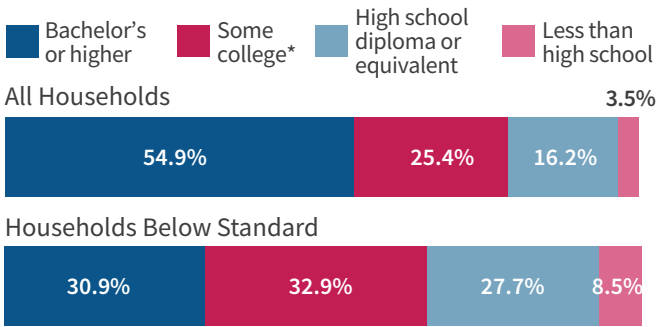
Figure L. Income Inadequacy Rate by Highest Educational Attainment in Household



*Some college includes an Associate’s degree, and some college credit but no degree.
+Includes Bachelor’s degree and higher
Source: U.S. Census Bureau, 2021 ACS 1-Year Public Use Microdata Sample.

For households below the Standard in Maryland, there are disproportionately more households represented who do not have a bachelor’s degree (see [Figure M](#)). While only 3.5 percent of all households in Maryland have less than a high school degree or alternative high school degree, those households represent 8.5 percent of households below the Standard. In Maryland 16.2 percent of total households have a high school diploma, while 27.7 percent of households below the Standard have a high school diploma. This pattern repeats for households that have some college as the highest educational attainment (25.4 percent of total households and 32.9 percent of households below the Standard). In fact, the only educational attainment which has less proportional representation below the Standard versus overall households is households with a bachelor’s degree or more.

Figure M. Profile of Households with Inadequate Income by Highest Educational Attainment in Household



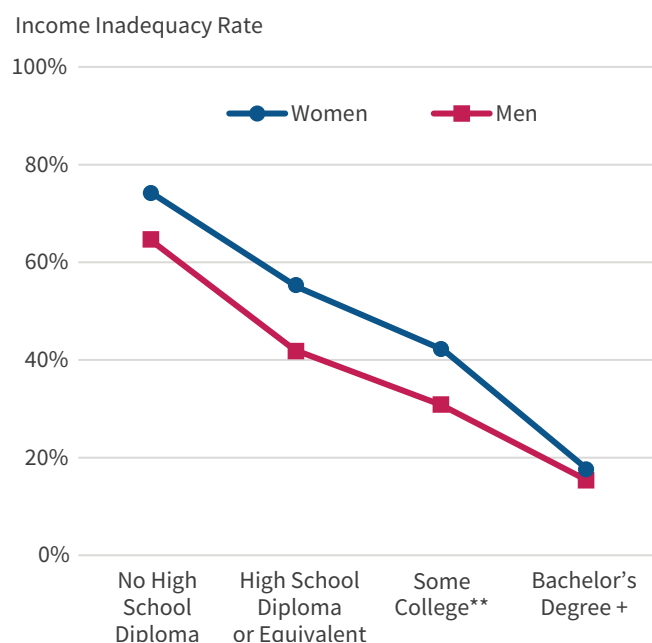
*Some college includes an Associate’s degree, and some college credit but no degree.
Source: U.S. Census Bureau, 2021 ACS 1-Year Public Use Microdata Sample.

Income Inadequacy by Educational Attainment of Householder

While educational attainment is an important safeguard against income inadequacy, not all groups benefit from increased education levels equally. The following analysis focuses on the educational attainment of a householder, rather than the highest educational attainment in the household. The householder is the person or one of the persons in whose name the housing unit is owned or rented or, if there is no such person, any adult member, excluding roomers, boarders, or paid employees.

- **Increased education is associated with substantially lower rates of income inadequacy for all groups—especially for women.** When the educational attainment of the householder increases from no high school diploma or equivalent to a

Figure N. Income Inadequacy Rate by Education & Gender of Householder*



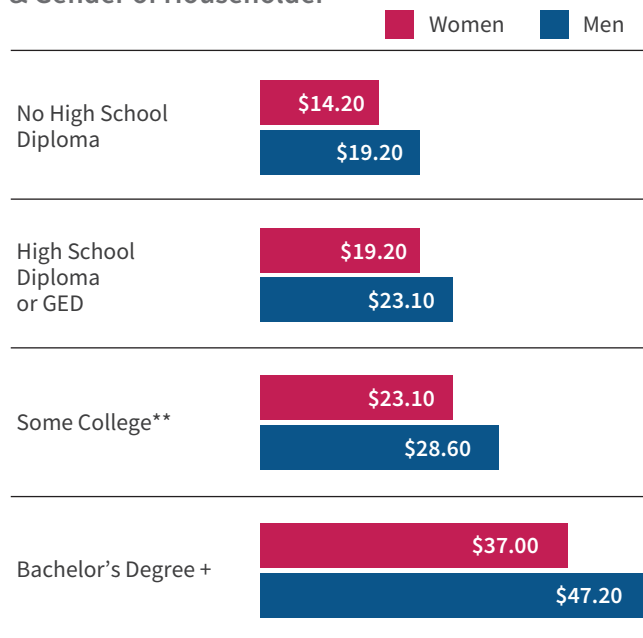
*The householder is the person (or one of the persons) in whose name the housing unit is owned or rented or, if there is no such person, any adult member, excluding roomers, boarders, or paid employees.

**Some college includes an Associate's degree, and some college credit but no degree.

+Includes Bachelor's Degree or higher.

Source: U.S. Census Bureau, 2021 ACS 1-Year Public Use Microdata Sample.

Figure O. Hourly Median Earnings by Education & Gender of Householder*



*The householder is the person (or one of the persons) in whose name the housing unit is owned or rented or, if there is no such person, any adult member, excluding roomers, boarders, or paid employees. This is an imputed estimate. As the ACS does not include an hourly pay rate, this calculated by dividing annual earnings by usual hours worked per week.

**Some college includes an Associate's degree, and some college credit but no degree.

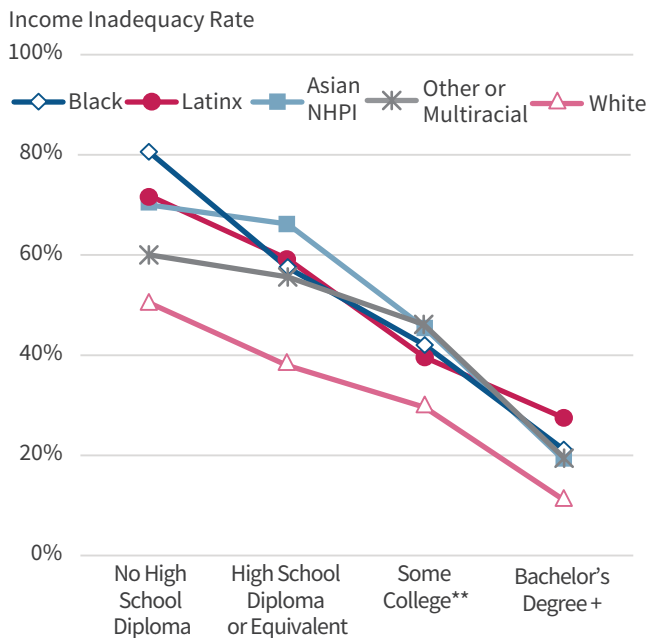
+ Includes Bachelor's Degree or higher.

Source: U.S. Census Bureau, 2021 ACS 1-Year Public Use Microdata Sample.

bachelor's degree or higher, income inadequacy levels fall from 74.4 percent to 18.2 percent for women (see [Figure N](#)). In contrast, men have income inadequacy rates that range from 65.1 percent for those without a high school education or equivalent to 16.5 percent for those with a bachelor's degree or more.

- **Despite decreasing rates of income inadequacy for women with higher levels of education, the gap between male earnings and female earnings remains persistent.** As documented in [Figure O](#), women earn less than men at every level of education. In fact, men with less than a high school degree or equivalent, earn the same per hour as women with a high school diploma. With the exception of householders with a high school diploma, the gap

Figure P. Income Inadequacy Rate by Education & Race/Ethnicity of Householder*



* The householder is the person (or one of the persons) in whose name the housing unit is owned or rented or, if there is no such person, any adult member, excluding roomers, boarders, or paid employees.

**Some college includes an Associate's degree, and some college credit but no degree.

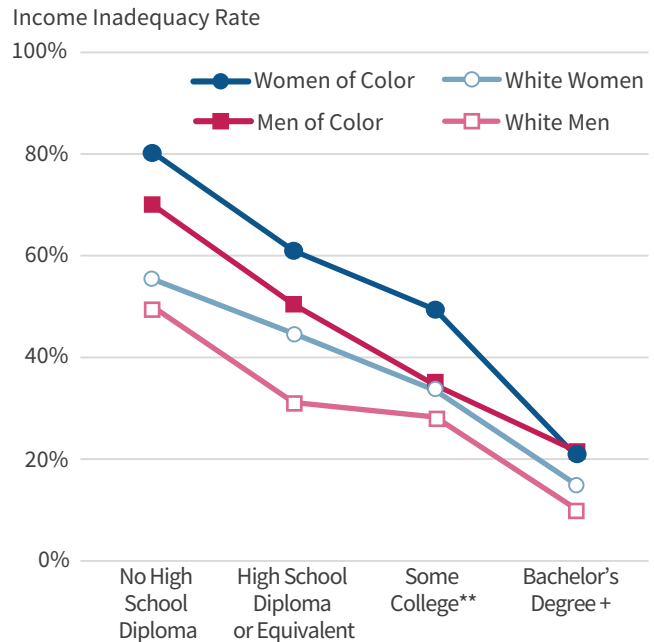
+ Includes Bachelor's Degree or higher.

Source: U.S. Census Bureau, 2021 ACS 1-Year Public Use Microdata Sample.

increases as education increases: the median wage for men with a Bachelor's degree or higher is over ten dollars per hour more than women with the same level of education in Maryland.

- **The difference in income inadequacy rates between race/ethnic groups narrows with increased education, although households of color tend to have higher income inadequacy rates at each level.** The difference in income inadequacy rates for householders without a high school diploma or equivalent high school certificate, such as a GED, ranges from 80.4 percent for Black householders to 52.7 percent for White householders—a 28 percentage

Figure Q. Income Inadequacy Rate by Education, Race/Ethnicity, & Gender of Householder*



* The householder is the person (or one of the persons) in whose name the housing unit is owned or rented or, if there is no such person, any adult member, excluding roomers, boarders, or paid employees.

**Some college includes an Associate's degree, and some college credit but no degree.

+ Includes Bachelor's Degree or higher.

Source: U.S. Census Bureau, 2021 ACS 1-Year Public Use Microdata Sample.

point difference (see [Figure P](#)). Once householders achieve a bachelor's degree or higher, this difference shrinks to 14 percentage points (27.0 percent for Latinx householders versus 13.2 percent for White householders).

- **The combined effect of race/ethnicity and gender is such that women of color have the highest rates of income inadequacy.** The percentage of women of color with inadequate income fell from 80.0 percent for those lacking a high school education or equivalent to 21.8 percent for those with a college degree or more, a decrease of 58 percentage points (see [Figure Q](#)). Despite the dramatic decrease in income inadequacy

rates when a bachelor's degree is obtained, women of color in Maryland are still more than one and a half times more likely to have inadequate income compared to White men with the same education levels.

- **The disadvantages women and people of color experience as a result of systemic oppression are such that these groups need more education to achieve the same level of economic adequacy as White men.** While 49.3 percent of White men with no high school diploma are below the Standard, the exact same percentage of women of color with some college have inadequate income. Likewise, women of color

with a bachelor's degree or higher still have an income inadequacy rate that is more than ten percentage points higher than White men with a bachelor's degree (21.8 percent versus 11.2 percent).

At each educational level, both women and people of color, *especially women of color*, must attain higher levels of education than White men in order to achieve comparable levels of income adequacy.

“ Both women and people of color, especially women of color, must achieve higher levels of education than White men in order to attain comparable levels of income adequacy.

Employment and Work Patterns

Even with a substantial amount of work hours, income does not always meet the costs of basic needs. Most households below the Standard in Maryland had at least one employed adult (82.3 percent) and this is typically a full-time, year-round worker. It is largely inadequate wages, not work hours, that presents a barrier to income adequacy. Moreover, the returns from the hours of work are consistently lower for people of color and single mothers, resulting in higher levels of income inadequacy despite their substantial amount of work.

Employment is a key factor for households to secure income adequacy; however, not all households that work, even with two workers, earn enough to cover the increasing cost of basic needs. As illustrated in [Figure R](#), most households that are below the Standard do have at least one worker. In fact, 31.5 percent of households that struggled to make ends meet have two or more workers. As shown by the dashed line on [Figure S](#), as the number of work hours per household falls, income inadequacy levels rise. For example:

- Households with two workers have income inadequacy rates of 19.7 percent.
- If there is only one worker but that worker is employed full time throughout the year, income inadequacy rates rose to 29.3 percent. On the other hand, if the one worker is employed less than full time, income inadequacy increased substantially to 70.3 percent.

Work Status Definitions*

Full time = 35 hours or more per week

Part time = Less than 35 hours per week

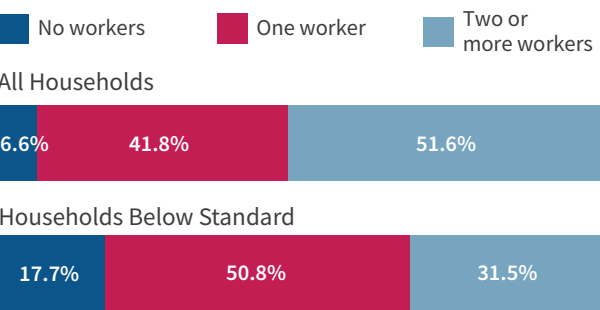
Year round = 50+ weeks worked during previous year

Part Year = 49 weeks or less worked during previous year

[Figure R](#) and [Figure S](#) depict aggregations of these definitions including: one worker (full time and full year), meaning 35 hours or more per week with at least 50+ weeks worked in the previous year); one worker (part time or part year), meaning the worker either worked less than 35 hours per week year round or worked less than 49 weeks in the previous year.

*This is consistent with definitions used by the U.S. Census Bureau, 2021 [American Community Survey](#)

Figure R. Profile of Households with Inadequate Income by Work Status



Source: U.S. Census Bureau, 2021 ACS 1-Year Public Use Microdata Sample.

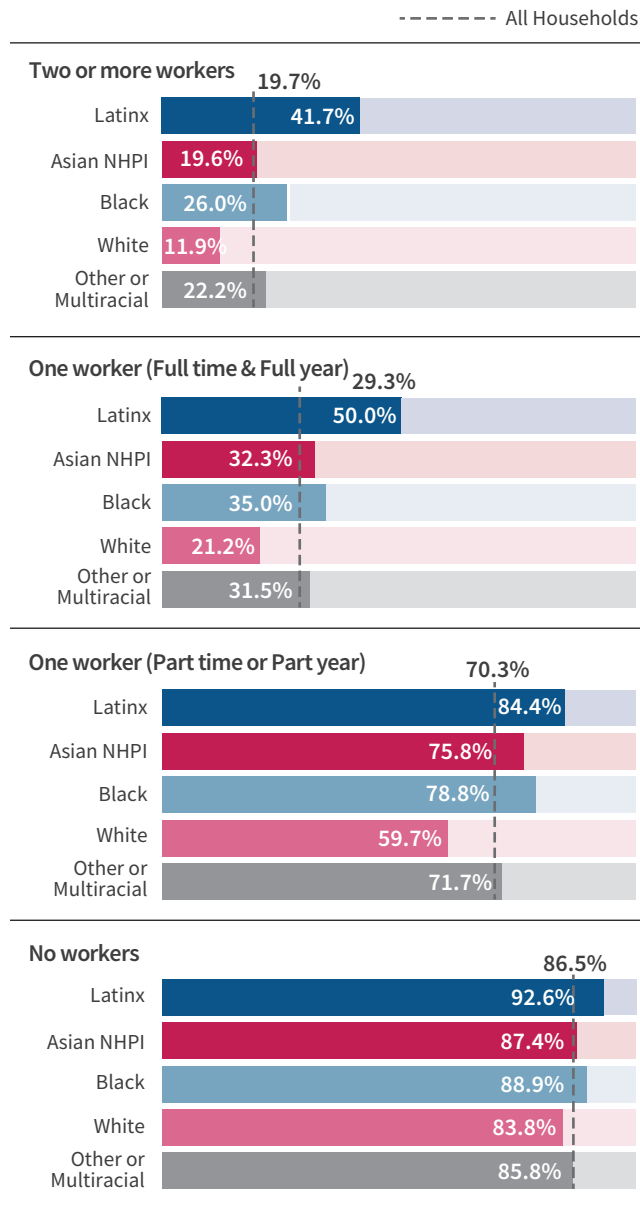
- With an income inadequacy rate of 86.5 percent, more than four-fifths of households with no workers have inadequate income.

Below we explore that while the amount of work hours in a household lowers income inadequacy rates, gender and race-based labor market disadvantages create barriers to economic security despite similar work levels. Unfortunately, the economic ramifications of the pandemic has likely heightened these economic inequalities, and we must be cognizant of these disparities as we work towards a recovery for all.

Work Patterns by Race/Ethnicity

While more hours of work per household reduces income inadequacy, some POC workers, particularly Black and Latinx Marylanders, must work more to achieve the same levels of economic sufficiency as White workers. For each level of work effort (number of workers and hours worked), income inadequacy rates are up to 30 percentage points higher for people of color (see [Figure](#)

Figure S. Income Inadequacy Rate by Workers* & Race/Ethnicity of Householder**



*All workers over age 16 and under 65 years old are included in the calculation of number of workers in household. A worker is defined as one who worked at least one week during the previous year.

**The householder is the person (or one of the persons) in whose name the housing unit is owned or rented or, if there is no such person, the householder is any adult member, excluding roomers, boarders, or paid employees

Source: U.S. Census Bureau, 2021 ACS 1-Year Public Use Microdata Sample.

S). For households with two (or more) workers, the percentage with inadequate income ranged from 11.9 percent for White households to 41.7 percent for Latinx households.

When there are no workers in the household, all race/ethnic groups have high rates of income inadequacy (ranging from 83.8 percent to 92.6 percent). However, when there is one worker, there are larger differences by race/ethnicity:

- If the only worker in the household is part time or part year, income inadequacy rates stayed above 70 percent for all households of color. The rate for White households is 59.7 percent.
- When there is one fully employed worker (full time and full year) in the household, income inadequacy rates varied from 21.2 percent for White households to 50.0 percent for Latinx households.

Work Patterns by Family Type

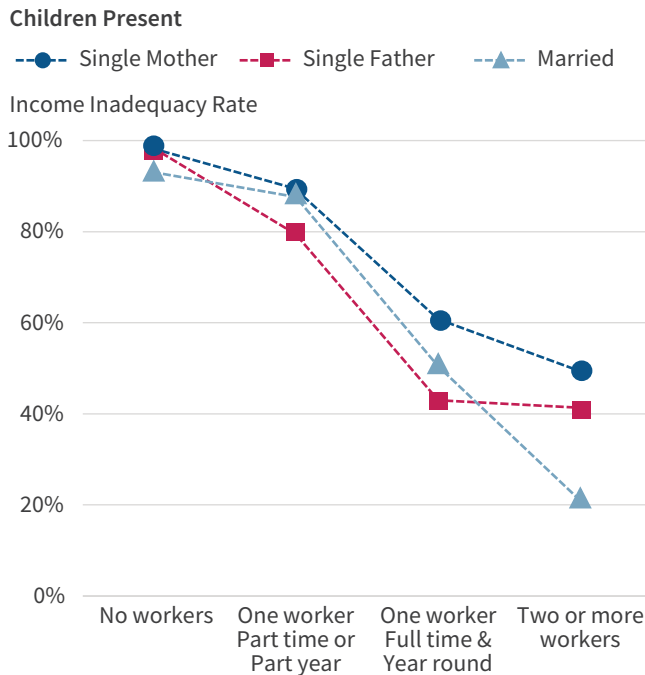
As previously shown in this report, if a household is maintained by a woman alone or has children in it, levels of income inadequacy are consistently higher than those of childless and married-couple households, and often single father households. These higher rates of income inadequacy, in part, reflect the greater income requirements of families with children (such as child care) and gender discrimination in the labor market.

Consistently, with the same level of work hours, single parents have substantially higher rates of income inadequacy than married-couple families with children.

Figure T shows that among households with children:

- When the only worker is employed less than full time, year round, 89.1 percent of married-couples with children, 79.1 percent of single-father, and 90.4 percent of single-mother households lack adequate income.
- When the only worker is employed full time, year round, 50.9 percent of married-couple with children, 44.0 percent of single-father, and 61.3 percent of single-mother households lack sufficient income.
- If there are two or more workers, 21.5 percent of married-couple with children, 43.6 percent of single-father, and 50.3 percent of single-mother households experience income insufficiency.²⁰

Figure T. Income Inadequacy Rate by Workers* & Household Type, Children Present



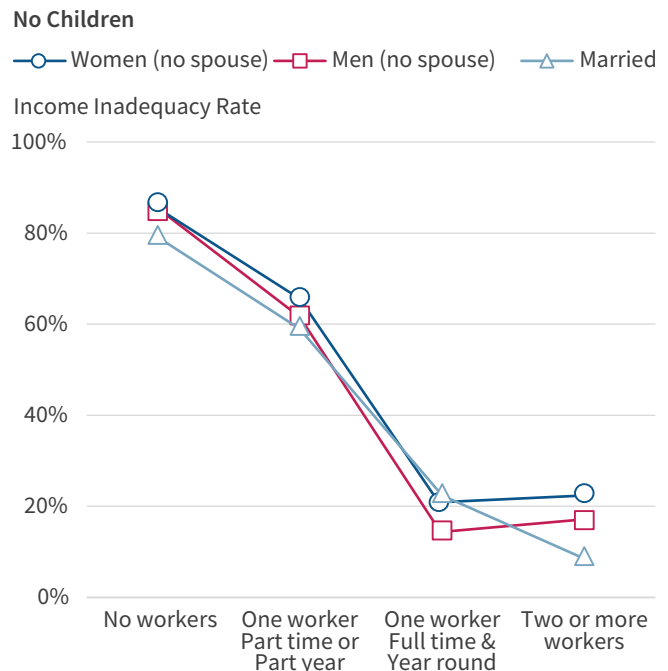
*All workers over age 16 are included in the calculation of number of workers in household. A worker is defined as one who worked at least one week during the previous year.

Source: U.S. Census Bureau, 2021 ACS 1-Year Public Use Microdata Sample.

Thus, in households with children, even when controlling for the numbers of workers/work hours at the household level, the disadvantages associated with being a single mother in the labor market resulted in higher levels of income inadequacy compared to married-couple and single-father households.

When the same analysis is done for households without children (Figure U), income inadequacy rates are

Figure U. Income Inadequacy Rate by Workers* & Household Type, No Children Present



*All workers over age 16 are included in the calculation of number of workers in household. A worker is defined as one who worked at least one week during the previous year.

Source: U.S. Census Bureau, 2021 ACS 1-Year Public Use Microdata Sample.

generally lower than households with children, as to be expected with less child care expenses. However, women householders without children, regardless of the presence of number of workers have higher rates of income inadequacy.

Although households above the Standard have higher percentages of full-time and year-round workers, households below the Standard also have substantial

Occupation/Occupational Category. The American Community Survey asks employed persons what their work activities are and codes responses into the 539 specific occupational categories based on the Standard Occupational Classification manual. This analysis examines the “top 20” occupational category—that is, out of 539 specific occupations, these are the 20 occupations in Maryland with the most workers.

Worker. Householders in this analysis of occupations include those who worked at least one week in the previous year and who are not self-employed.

Below Standard. Workers are considered “below” the Standard if the household’s total income is less than their Self-Sufficiency Standard wages. Hourly wages are estimated by dividing the worker’s annual earnings by usual hours and weeks worked during the year.

full-time and year-round work. For many, substantial work effort failed to yield sufficient income to meet even the minimum basic needs/expenses.

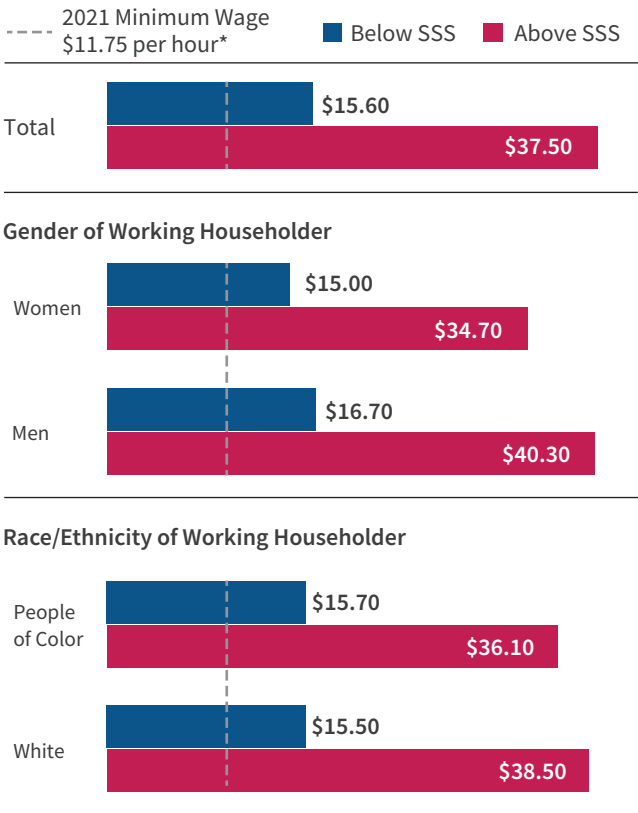
Hours Versus Wage Rates

It is largely low wage rates, not lack of work hours, that result in inadequate income. Median hours among households above the Standard reflect full-time employment (2,080 hours) and worked about 11 percent more hours per year than those with incomes below the Standard (1,872 hours). At the same time, wages of householders above the Standard are more than twice that of householders below the Standard, \$37.50 per hour versus \$15.60 per hour (see [Figure V](#)).

Gender. Among employed householders in Maryland, the median hourly wage for women (\$28.40 per hour) is 84 percent of the median hourly wage for men (\$33.70 per hour). Women householders above the Standard earn 86 percent of the median wage of men householders above the Standard (\$34.70 per hour vs. \$40.30 per hour). For households under the Standard, women earn 90 cents to every dollar a man earns, with women earning a median wage of \$15.00 and men earning a median wage of \$16.70 ([Figure V](#)). Women under the Standard are employed for fewer hours than men under the Standard on average, with annual hours worked being 1,960 for women householders and 2,080 for men.

People of Color. The racial wage gap in Maryland between householders of color and White householders is persistent. Households of color earn only 83 percent of White household median earnings: \$27.90 versus \$33.70 per hour. Among those below the Standard, the wage gap reverses slightly with households of color earning a median of 20 cents more per hour than White households, but also working about 208 more hours on average than

Figure V. Median Hourly* Pay Rate of Working Householders by Gender and Race**



*This is an imputed estimate. As the ACS does not include an hourly pay rate, this calculated by dividing annual earnings by usual hours worked per week.

**The householder is the person (or one of the persons) in whose name the housing unit is owned or rented or, if there is no such person, the householder is any adult member, excluding roomers, boarders, or paid employees. Working householders excludes those with self-employment income or no wages in the past year.

Source: U.S. Census Bureau, 2021 ACS 1-Year Public Use Microdata Sample.

White householders (1,872 hours per year as opposed to 2,080 hours). For households above the Standard, White households earn a median hourly rate of \$38.50 while households of color earned only \$36.10 per hour.

“The racial wage gap in Maryland between householders of color and White householders is persistent with households of color earning only 83 percent of White household median earnings.

Overall, the proportion of households of color with inadequate income is significantly higher than the total population (40.7 percent versus 23.6 percent).

Altogether, the data on wages and hours suggests that addressing income adequacy through employment solutions will have a greater impact if it focuses on increased wages, including addressing gender and racial wage gaps, rather than increased hours.

Occupations

Householders below the Standard are concentrated in relatively few occupations. More than one third (38.2 percent) of all households with inadequate income are in just 20 occupations.²¹

Women and people of color with inadequate income are even more likely to be concentrated in fewer occupations: 43.7 percent of all households headed by women and 35.9 percent of all households headed by people of color with inadequate income are working in just 20 occupations.

Freight, stock and material movers is the most frequent occupation for workers heading households below the Standard in Maryland. Among households with inadequate income, 2.7 percent of all workers heading households below the Standard are freight, stock and material movers. With a median wage of \$14.40 per hour, 36.3 percent of all freight, stock and material movers with

inadequate income are people of color and 31.9 percent are women. Because laborers and movers rely on in person social environments and interactions, keeping employment increased employees' risk of exposure to the COVID-19 virus.

Drivers/sales workers and truck drivers accounted for the second most commonly held occupation of householders below the Standard in 2021. Despite the median hourly wage for this occupation being \$2.65 higher than the Maryland minimum wage, almost 11,000 households headed by drivers and sales workers struggled to make ends meet.

While the top two occupations with the most householders below the Standard do not have a disproportionate number of women, women are still disproportionately represented in the total number of workers below the Standard. While 51.4 percent of all workers in Maryland are women, 55.8 percent of workers under the Standard are women.

Women are represented more than any other group in the twenty most common occupations held by householders below the Standard (63.7 percent of workers under the Standard are women). Put another way, during the pandemic the most common low-wage jobs were held by women. Only a few of these low-wage occupations allow the ability to telework. Occupations in front line industries that maintained employment have

“ Women are represented more than any other group in the twenty most common occupations held by householders below the Standard.

Table 1. Twenty Most Common Occupations Among Householders Below the Standard

Occupation	Number of workers	Percentage of Workers	Median Wage	Share that are POC	Share that are Women
Total Householders	395,501	38.2%	\$15.60		
Freight, Stock, and Material Movers	10,834	2.7%	\$14.40	36.3%	31.9%
Driver/Sales Workers and Truck Drivers	10,832	2.7%	\$14.40	34.7%	15.6%
Cashiers	10,709	2.7%	\$11.50	29.1%	82.4%
Customer Service Representatives	9,221	2.3%	\$13.70	21.8%	87.1%
Nursing Assistants	8,918	2.3%	\$15.10	8.8%	98.0%
Janitors and Building Cleaners	8,828	2.2%	\$14.50	20.8%	43.3%
Cooks	8,619	2.2%	\$12.70	24.1%	49.6%
Retail Salespersons	8,579	2.2%	\$12.70	36.5%	61.8%
Waiters and Waitresses	7,578	1.9%	\$13.60	45.8%	74.9%
Elementary and Middle School Teachers	7,537	1.9%	\$18.10	43.1%	75.0%
Administrative Assistants	7,246	1.8%	\$19.60	44.6%	96.3%
Maids and Housekeeping Cleaners	6,860	1.7%	\$15.10	12.6%	84.0%
Supervisors of Retail Sales Workers	6,850	1.7%	\$16.00	39.8%	50.9%
Personal Care Aides	6,733	1.7%	\$13.80	12.4%	75.5%
Teaching Assistants	6,565	1.7%	\$12.70	50.0%	98.0%
Stockers and Order Fillers	5,904	1.5%	\$11.90	45.7%	57.5%
Security Guards	5,674	1.4%	\$15.10	13.4%	58.0%
Construction Laborers	5,112	1.3%	\$14.70	15.5%	2.1%
Receptionists and Information Clerks	4,368	1.1%	\$14.40	41.8%	100.0%
Other Managers	4,283	1.1%	\$17.90	44.3%	46.0%

Source: U.S. Census Bureau, 2021 ACS 1-Year Public Use Microdata Sample.

high health risks, and the remainder of the occupations are in service categories which have seen the highest loss of employment.²² Households headed by women are disproportionately below the Standard and their concentration in low-wage occupations with high pandemic unemployment rates placed this group at risk of further economic marginalization.

For several decades prior to the COVID-19 pandemic, a noticeable shift began taking place: fewer workers in

higher-wage jobs and sectors, such as manufacturing, and more workers in lower-wage service sector jobs. With the COVID-19 pandemic, this trend exacerbates the economic and health risks facing low-wage workers. Low-wage workers are disproportionately in service occupations that were at higher risk for loss of income during the pandemic.²³ Those who stayed employed, working in essential businesses, did so while facing increased health risks to themselves and their families.

Profile of Households with Inadequate Income in Maryland

Using the Self-Sufficiency Standard and applying it to working-age households (excluding the elderly and disabled), nearly one out of three households (32.3 percent) lack sufficient income to meet the basic cost of living in Maryland. Other variables such as housing burden, food assistance, Temporary Assistance for Needy Families (TANF), internet access, and health insurance type offer insight on the needs of households that are struggling to make ends meet, even when 82.3 percent of the households below the Standard have at least one working adult.

While the official poverty measure identifies 193,112 households as “poor,” more than three times as many, 600,131, actually lack enough income to meet their basic needs in Maryland. Using the official poverty thresholds results in almost 70 percent of these Maryland households being **overlooked and undercounted**, not officially poor, yet without enough resources to cover their basic needs.

This report has demonstrated that the likelihood of experiencing inadequate income in Maryland is concentrated among certain families by gender, race/ethnicity, education, and location. Additionally, it documents that the vast majority (82.3 percent) of households had at least one worker who is not earning wages sufficient to meet even basic costs for their families. **Figure W** examines a range of variables that demonstrate what households living below the Standard in Maryland need by comparing households below the Standard to all households in Maryland.

Housing represents a critical issue for those living below the Standard, as more than one half of households (51.9 percent) are paying more than 50 percent of their earnings towards housing. Another 25.4 percent are paying more than 30 but less than 50 percent of their income towards housing. Together, that means, more than three fourths (77.3 percent) of households below the Standard were considered housing cost burdened.

Additionally, more than a fourth of households below the Standard in Maryland access Supplemental Nutrition Assistance Program (SNAP) benefits (formerly called food stamps). Work supports, like SNAP, help supplement

families’ monthly budgets and improve their quality of life. Families that do not have access to work supports are forced to choose which basic needs to address, and, as a result, face both short and long-term consequences. Insufficient nutrition can also negatively impact children’s academic achievement and health levels, highlighting the importance of access to SNAP and other forms of food assistance.²⁴ Nearly three fourths of households with inadequate income according to the Self-Sufficiency Standard did not receive food assistance in the previous year. Furthermore, only four percent of households under the Standard had access to cash assistance through the Temporary Assistance for Needy Families program.

Six percent of households under the Standard do not have access to the internet (accessed through a cell phone company or internet service provider), a critical resource for education, services, and job seeking. Finally, 13.8 percent of households under the Standard, compared with only 6.7 percent of total households do not have health insurance.

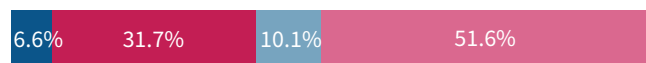
By examining the needs (subsidized housing, access to internet, health insurance, food assistance) of households below the Standard, a great majority of which are not eligible for public assistance programs, we can understand how to create policy mechanisms that better serve these communities.

Figure W. Profile of Households with Inadequate Income
There are 600,131 households living below the Self-Sufficiency Standard in Maryland

Number of Working Adults



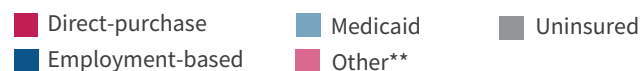
All Households



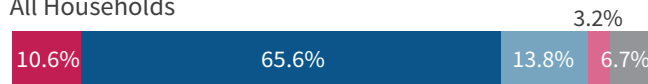
Households Below Standard



Health Insurance



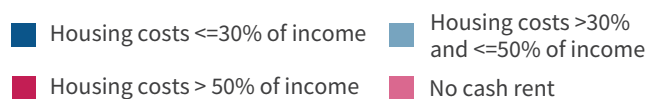
All Households



Households Below Standard



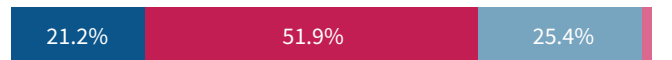
Housing Burden*



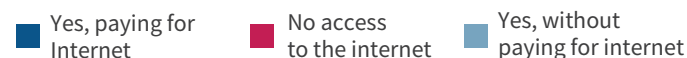
All Households



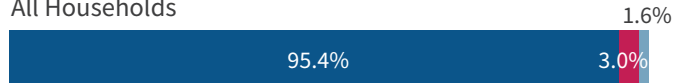
Households Below Standard



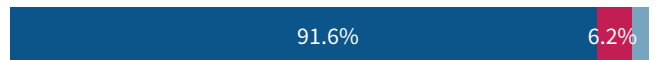
Access to Internet



All Households



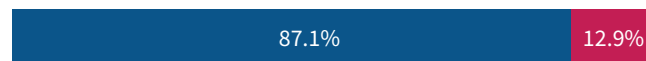
Households Below Standard



Food Assistance (SNAP)



All Households



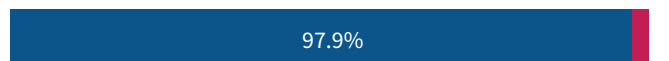
Households Below Standard



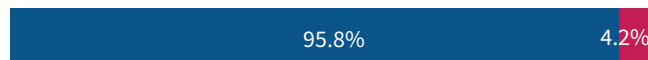
Temporary Assistance for Needy Families (TANF)



All Households



Households Below Standard



*The label "housing burdened" is assigned to households when more than 30 percent of their income goes to the cost of housing. Households are considered "severely housing burdened" if housing costs more than 50 percent of their income.

**Other includes insurance from VA, TRICARE or other military health care, or Medicare.

Percentages are rounded and therefore do not always add up to 100 percent. Source: U.S. Census Bureau, 2021 ACS 1-Year Public Use Microdata Sample.

Geography

Although almost one in three (32.3 percent) Maryland households have inadequate income, state level data masks the considerable variation in household income inadequacy throughout the 24 counties of Maryland. The highest rates of income inadequacy vary from 37.7 percent to 38.4 percent and are found around populated metropolitan regions, including Prince George's County near Washington D.C., Baltimore City, and Cecil County near Wilmington, Delaware. Despite the small number of counties within this category, this ranking still has almost 200,000 households without the ability to cover their basic costs of living. The lowest rates of income inadequacy (21.1 percent to 25.8 percent) are found in the central portion of the state and along the west side of the Chesapeake Bay.

Altogether, there are 600,131 Maryland households struggling to make ends meet—living throughout every Maryland county (see [Table 2 in Appendix B](#) for detailed data for each county). Overall, 70 percent of Maryland households unable to meet their needs live in five counties: Baltimore City, Prince George's, Baltimore, Montgomery, and Anne Arundel counties.

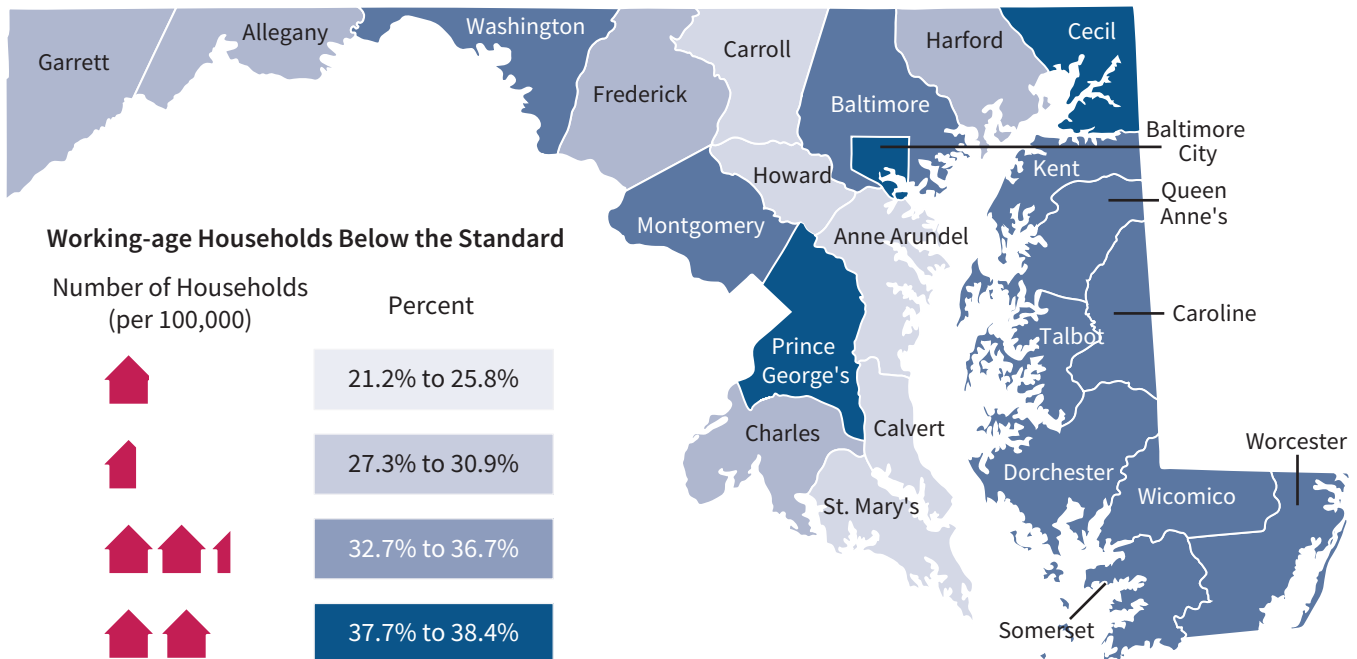
Four categories of income inadequacy rates are documented in [Figure X](#). The highest percentage of households that fall below the Standard range between 37.7 to 38.4 percent of a county's total population. This category includes just three counties: Baltimore City, Prince George's County, and Cecil County. Prince George's County, with the second highest rate of income inadequacy across the state, also experienced the largest population growth since 2010. Additionally, Prince George's County has the highest area median income with households earning a median of \$129,000 per year as defined by the Department of Housing and Urban Development (HUD).¹⁵

The second highest rate (between 32.7 and 36.7 percent) includes counties along the Eastern shore along with Baltimore, Washington, and Montgomery counties. This grouping includes the highest total population of households below the Standard, with 239,720 struggling to keep up with basic needs. While the counties adjacent to metropolitan regions (including Montgomery and Baltimore) in this category have the largest populations in the state, this category also includes Somerset, Kent, and Caroline counties which have the smallest populations across all Maryland counties. This indicates that while households struggling to make ends meet are concentrated in regions close to city centers, people living in rural areas are not immune to struggling with the rising cost of basic needs.

Counties with income inadequacy rates between 27.3 percent and 30.9 percent are distributed throughout the inner, Western portion of the state.

“Seventy percent of Maryland households unable to meet their needs live in five counties: Baltimore City, Prince George's, Baltimore, Montgomery, and Anne Arundel counties.

Figure X. Income Inadequacy Rate by County



Source: U.S. Census Bureau, 2021 ACS 1-Year Public Use Microdata Sample.

Even in the category with the lowest rates of income inadequacy (21.1 to 25.8 percent), between a fifth and a fourth of the households struggle to make ends meet. This group includes the state capital in Anne Arundel County and has the highest average median income (\$112,160 per year) in this category.

While the percentage of households below the Standard varies significantly by county, patterns of communities that are disproportionately more likely to struggle to make ends meet are fairly consistent across the state. **Table 2** highlights select variables in three different counties of Maryland, including:

- Prince George's County, which has the highest number of households below the Standard, also an urban area bordering Washington D.C., with an income inadequacy rate of 38.3 percent and a total population of 287,381 households.

- Washington County located in the northwestern portion of the state with a total household population of 43,063 and an income inadequacy rate of 33.8 percent.
- Carroll County in the north-central part of the state which has a total population of 49,957 and the lowest income inadequacy rate in the state at 21.2 percent.

Urban Prince George's County has some of the highest costs of living in Maryland with two adults, one preschooler and one school-age child needing an annual income of \$101,821 to get by at a basic needs level; the higher percentage of households below the Standard aligns with the higher cost to cover needs. However, high costs are not solely the domain of urban-adjacent areas. Carroll County (with only a sixth of the total household population of Prince George's County) has child care costs equivalent to Prince George's County and housing costs that are only about \$400 per month less.

Table 2. Detailed Income Inadequacy Rates by Select Counties

	Prince George's		Washington		Carroll	
	N	%	N	%	N	%
Households Below the Standard	110,027	38.3%	14,558	33.8%	10,571	21.2%
Gender						
Women	59,871	38.3%	8,300	38.7%	5,657	22.4%
Men	50,156	38.3%	6,258	29.0%	4,914	19.9%
Household Type						
Married with children	23,262	41.1%	3,245	31.6%	2,849	17.5%
No children in household	56,630	31.1%	6,760	25.9%	5,560	18.9%
Single father	7,338	60.0%	1,131	49.3%		
Single mother	22,797	62.6%	3,422	78.1%	1,841	58.9%
Work Status						
No workers	14,093	81.4%	4,572	92.0%	2,323	90.0%
One worker	56,526	44.6%	6,487	38.1%	5,695	32.3%
Two or more workers	39,408	27.5%	3,499	16.6%	2,553	8.6%
Highest Educational Attainment in Household						
Less than high school	10,219	78.2%	1,912	82.6%		
High school diploma	35,412	63.2%	4,586	40.9%	3,255	38.7%
Some college	36,300	46.8%	5,674	36.7%	3,107	24.7%
College graduate and above	28,097	19.9%	2,386	17.0%	3,322	11.9%

Note: If a cell is left blank (grey) the count is below 1,000, and we deem the sample size too low for reliable analysis.

Source: U.S. Census Bureau, 2021 ACS 1-Year, Public Use Microdata Sample.

There are some consistent patterns across each county. Single mother households persistently have higher rates of income inadequacy than single father or married households, with the highest rate occurring in Washington County where more than three fourths of single mothers struggle with earnings that do not keep pace with costs. In general, with the exception of Carroll County, families with children have higher rates of income inadequacy than households without children, likely due to the burdensome cost of child care. With the exception of Prince George's County, women have higher rates of income inadequacy than men, with the starkest difference occurring in Washington County. Increased numbers of workers decrease rates of income inadequacy, even households with two or more workers struggle to meet basic needs across all regions. In the high cost Prince George's County, more than a fourth

of households with two or more workers do not have earnings sufficient to meet the cost of their basic needs. Finally, more years of education leads to lower rates of income insufficiency across each county.

Varied overall rates of income inadequacy by urban/rural/mixed-urban-rural can mask consistent patterns that reveal women in general and single mothers, specifically, struggle to make ends meet at disproportionately higher rates than men and married households. Additionally, households without workers do struggle at higher rates to cover costs, but households with one worker and even two or more workers still have significant rates of income inadequacy. This demonstrates that it is not the lack of work, but low, insufficient wages that are causing families to deal with the burdensome impact of not having enough to cover their basic needs.

The American Rescue Plan Act's Effect on Wage Adequacy

The pandemic and corresponding economic crisis had profound effects on families and households across Maryland. In order to mitigate the detrimental economic impact, the federal government passed several measures to support working adults. This section models three of the tax credit changes included in the 2021 American Rescue Plan Act (ARPA), including an increased Earned Income Tax Credit (EITC) for childless adults, an increased Child Tax Credit (CTC), and an increased refundable Child and Dependent Care Tax Credit (CDCTC). We find that almost **32,500 Maryland households with 70,348 children were able to make ends meet** as a direct consequence of these tax credit changes.

The Self-Sufficiency Standard calculates the applicable amount of federal and state income taxes and taxes. In order to account for the total households moved from having inadequate to adequate income as a result of ARPA, we adjusted the Self-Sufficiency Standard to include the ARPA tax credit changes, including the increased EITC, CTC, and CDCTC.

As an example, a household with one adult, one preschooler, and one school-age child living in St. Mary's County in 2021 has an annual Standard of \$73,080. After accounting for the updated ARPA tax credits, the same family now requires \$58,461 per year—nearly \$15,000 less—as a result of the increased amount of tax credits. Using this ARPA adjusted Self-Sufficiency Standard and applying it to the same American Community Survey

dataset utilized throughout this report, reveals that the temporary ARPA policy changes allowed almost 32,500 households to make ends meet (see [Figure Y](#)). The rest of this section will examine race and ethnicity, educational attainment, family type, and work status to determine which households were impacted more consequentially from the ARPA policy changes.

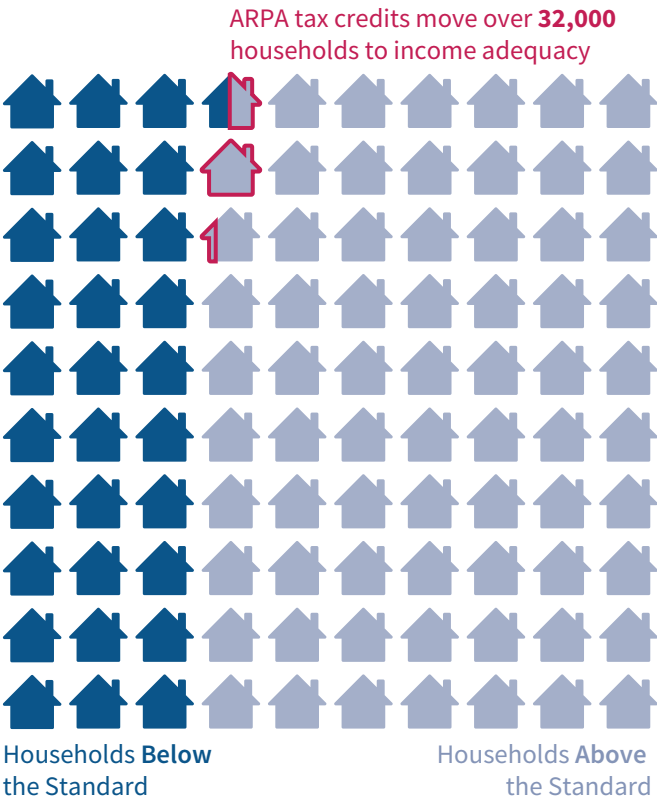
Households with children were the only beneficiaries of the ARPA changes according to this analysis. While many people received critical support from the EITC expansion, the Self-Sufficiency Standard income adequacy benchmark for childless adults did not change after the ARPA tax credit adjustments. The EITC is the only expansion modeled that would impact households without children, and the EITC eligibility threshold is lower

American Rescue Plan Act (ARPA)

The American Rescue Plan Act of 2021 was enacted by the Senate and House of Representatives in March of 2021 to provide immediate relief to the thousands of families struggling with financial fallout from the pandemic. ARPA included several provisions to provide support for American workers, however, this study focuses on the provisions relating to tax credits included in the Self-Sufficiency Standard calculation for Maryland. This section models the following tax credit changes:

- **Earned Income Tax Credit** increases the maximum amount of credit to \$1,502 for adults with no children and increases the eligibility threshold to \$11,610 for single or head of household filers and \$17,550 for married filers
- **Child Tax Credit** increases the credit to \$3,600 per child under six years and \$3,000 per child six years and older
- **Child and Dependent Care Credit** families receive back a refundable tax credit for as much as half of their spending on child care, by increasing the refundable credit to up to \$4,000 for one child or \$8,000 for two or more children

Figure Y. Households Above and Below the Standard with the ARPA Tax Credit Changes



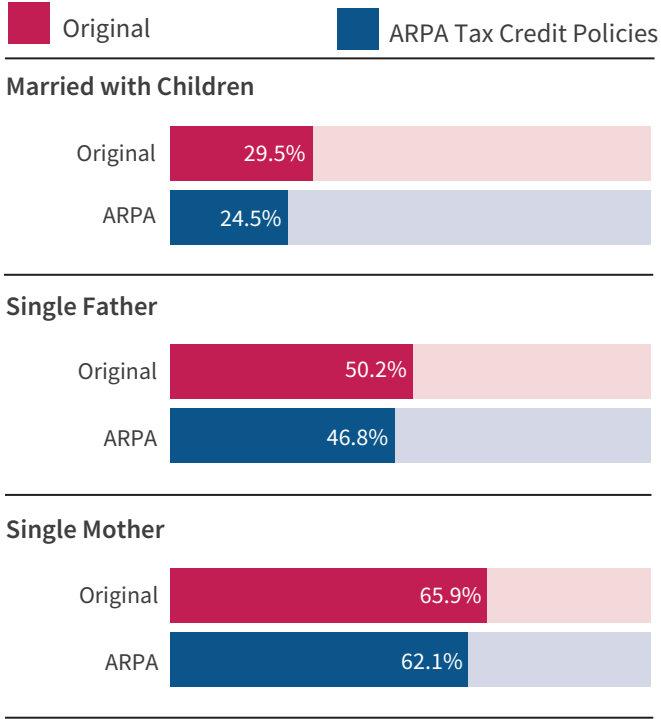
Source: U.S. Census Bureau, 2021 ACS 1-year Public Use Microdata Sample.

than the Self-Sufficiency Standard for childless adults. In other words, in Maryland, a childless adult earning just enough to cover their basic needs is not eligible for the EITC.

Table 3 illustrates the impact of the ARPA tax changes on three household types: married with children, single fathers, and single mothers. The pink bar highlights the original Self-Sufficiency Standard and the blue highlights the percentage of households below the Standard after accounting for tax credit changes. Overall, 32,500 Maryland households with 70,348 children moved from have inadequate to adequate income as a result of the ARPA tax changes.

- Married couples with children experienced the largest impact from ARPA with 5.0% of married couple households with children (a total of 23,526 households) moving to income adequacy. Married

Figure Z. Percentage of Households below the Standard before and after the ARPA Policy Change, by Family Type



Source: U.S. Census Bureau, 2021 ACS 1-year Public Use Microdata Sample.

couples with children constitute 72.4% all the households gaining economic sufficiency as a result of the ARPA changes. When examining by broad racial categories, married couples of color with children had 14,402 households move to adequate wages, out of the 23,526 total households in this category, while 9,124 of White households gained income adequacy.

- Single fathers experienced an income adequacy rate increase of 3.4% because of the ARPA tax credits, with over 1,990 households moving to economic security.
- Single mothers, the family category with the highest rates of income inadequacy, had 6,960 households move from having inadequate incomes to adequate incomes of 3.8% due to the ARPA tax policy changes. Within this family type category, 4,427 single mother-headed households of color move to adequate wages, and 2,533 White single mother-headed households gained income adequacy.

Table 3. Households below the Standard before and after the ARPA Policy Change with Rate or Change and Number of Households Moving to Income Adequacy

Demographic Variable	Below Original Self-Sufficiency Standard	Below ARPA Adjusted Self-Sufficiency Standard	Percentage Change	Change in Number of Households
Total	32.3%	30.5%	1.7%	32,480
Race and Ethnicity				
Black	40.6%	39.0%	1.6%	9,079
Latinx	50.1%	47.1%	3.0%	4,951
Other or Multiracial	35.9%	33.8%	2.1%	1,770
Asian, Native Hawaiian, or Pacific Islander	31.0%	27.8%	3.2%	3,866
White	23.6%	22.2%	1.4%	12,814
Highest Educational Attainment of Adults in Household				
Less than High School	78.4%	77.5%	0.9%	580
High School Diploma or Equivalent	55.3%	54.3%	0.9%	2,741
Some College*	41.8%	39.7%	2.1%	10,100
College Graduate or Above	18.1%	16.3%	1.9%	19,059
Work Status				
No Workers	86.5%	86.5%	0.0%	0
One Worker, Part-Time or Part-Year	70.3%	69.3%	1.1%	1,980
One Worker, Full-Time Year-Round	29.3%	27.7%	1.6%	9,597
Two or More Workers	19.7%	17.5%	2.2%	20,903
Citizenship				
Not a Citizen**	55.2%	51.2%	4.0%	5,394
Naturalized	36.5%	33.8%	2.6%	5,784
U.S. Born	29.6%	28.2%	1.4%	21,302

Source: U.S. Census Bureau, 2021 ACS 1-Year Public Use Microdata Sample.

*Some college includes an Associate's degree, and some college credit but no degree.

**Non-citizens are often ineligible for tax credits if the householder or their children do not have a social security number.

According to this analysis, families with children experienced the most profound impacts from the ARPA tax credit changes. Married couples with children had the largest drop in income inadequacy rates with single mothers also experiencing a significant decrease in struggling households. The most noteworthy finding, however, is that when the data is further disaggregated by White households versus households of color, it is evident that households of color experience a larger positive impact from the ARPA changes when compared with the change in White households.

Other trends emerge when examining ARPA impacts on certain demographic variables. [Table 3](#) documents the original rate of income inadequacy, the rate when the Standard is adjusted for the ARPA tax credit changes, the percentage change, and the number of households moving from inadequate to adequate wages. Four categories are analyzed: race and ethnicity, highest educational attainment of adults in household, work status, and citizenship status.

- Householders identifying as Asian, Native Hawaiian, or Pacific Islander experienced the largest percentage rate increase in households from below the Standard to adequate wages (3.2%). While White householders had the highest number of households move from adequate to inadequate wages, ***60% of the households gaining income inadequacy as a direct result of the ARPA policy changes were householders of color.***
- Households in which the highest educational attainment of an adult was “some college” experienced the largest rate increase of all the educational categories (2.1%). However, households with a college graduate or above had the most households move from inadequate to adequate incomes. This category also had the most total households in Maryland (54.9%).
- Household with two or more workers had the highest percentage increase in households experiencing wage adequacy as a result of the ARPA changes (2.2%).
- Citizenship variables are included in the [Table 3](#) and show significant rates of change for non-citizen households (4.0%). However, non-citizen households

are excluded from access to tax credits if they do not have a social security number or if a child does not have a social security number. According to our modeling, if non-citizen households were able to access the tax credits modeled in this scenario, they would experience a notable decrease in income inadequacy rates; the most significant rate of change documented in the variables of [Table 3](#).

The rest of this report examined factors that are associated with lower rates of income inadequacy: having young children, being a single mother, being a person of color, and having lower educational attainment. This analysis demonstrates that the ARPA tax policy changes effectively impacted certain households most at risk for continued economic insecurity. The largest rate of income adequacy changes occurred in households of color with children present.

“Households of color experience a larger positive impact from the ARPA changes when compared with the change in White households.

Conclusion

In Maryland, nearly one in three households is struggling to cover the basic costs of housing, food, health care, child care, and transportation. The data presented in *Overlooked and Undercounted: Marylanders Struggling to Make Ends Meet in 2021* reveals the reality of 32.3 percent of households battling with the every day crisis of trying to make ends meet with incomes that do not support basic expenses.

While the data presented here takes the form of percentages, figures, and counts, it is essential to remember that these are Maryland families, neighbors, and workers, for whom large amounts of work are not providing wages that allow them to survive, let alone live comfortably enough to plan for the future. This income inadequacy exists throughout all regions of Maryland and in all communities, however, inadequate income does not affect all groups equally. There are substantial variations in the rates of income inadequacy among different groups and by different household characteristics. It is apparent that income inadequacy is not largely due to lack of work; 82.3 percent of households below the Standard have at least one working adult, and the majority of those workers work full time and year round.

So what accounts for this work-based income inadequacy? Ultimately, the high work levels among households below the Standard indicate that inadequate wages **not lack of work hours** are an important factor. The post-pandemic labor market needs improved opportunity in positions that provide a family sustaining wage.

Demographic variables are important. Universally, higher levels of education result in decreased rates of income inadequacy. At the same time, for both women and people of color, there are substantially lower rewards from more education. Women and people of color must have several more years of education to achieve the same levels of income adequacy (and earnings) as White men at each education level.

Family composition—particularly when households are maintained by a woman alone and if children are present—impacts a family’s ability to meet costs. The

demographic characteristics of being a woman, a person of color, and having children combine to result in high rates of insufficient income, while the demographic characteristics of being a White, childless man combine to result in the higher chance of not struggling to cover basic needs. Being a single mother—especially a single mother of color—combines the labor market disadvantages of being a woman (gender-based wage gap and lower returns to education alongside race-based discrimination in the workplace) with the high costs of children (especially child care for children younger than school age) and the lower income of being a one-worker household. This results in the highest rates of income inadequacy: 80.3 percent of single mothers of color with young children struggle to make ends meet in Maryland.

Immigration status is also a determining factor in wage adequacy. Foreign-born householders have higher income inadequacy rates than U.S.-born householders, especially when they are Latinx, and especially if they are not citizens. Thus, pandemic recovery policies must include a racial, gender, and citizenship lens to assist with an equitable recovery.

It is apparent that the American Rescue Plan Act’s temporary provision to increase the Child Tax Credit and Child and Dependent Care Tax Credit (along with making it refundable) mitigated some of the cost burden of child care and supplemented financial resources for families below the Standard with young children. Unfortunately, these provisions were short lived and did not continue after 2021.

Using the Self-Sufficiency Standard, this report finds that the problem of inadequate income is extensive, affecting families throughout Maryland before the pandemic, in every racial/ethnic group; among men, women, and children; and in all counties. Households with inadequate incomes are part of the mainstream workforce, yet despite working long hours, they are not recognized as having inadequate income by the federal poverty level. This report is meant to provide a contribution to promoting economic self-sufficiency by identifying the extent and nature of income inadequacy.

Endnotes

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19. Households with children maintained by a male householder with no spouse present are referred to as single-father households. Likewise, households with children maintained by a female householder with no spouse present are referred to as single-mother households.
20. Additional workers may include teenagers, a non-married partner, roommates, or another family member other than a spouse/partner.
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Appendix A: Methodology, Assumptions, & Sources

Data and Sample

This study uses data from the 2021 1-Year American Community Survey by the U.S. Census Bureau. The American Community Survey (ACS) replaced the long form in the 2010 Census. The ACS publishes social, housing, and economic characteristics for demographic groups covering a broad spectrum of geographic areas with populations of 65,000 or more in the United States and Puerto Rico.

The 2021 Public Use Microdata Sample (PUMS) is a set of data files that contains records of a one-percent sample of all housing units surveyed. For determining the PUMS sample size, the size of the housing unit universe is the ACS estimate of the total number of housing units. In Maryland, the 2021 ACS one-percent sample size is 27,420 housing units (representing a housing unit estimate of 2,355,651 Maryland households).¹

The most detailed geographic level in the ACS available to the public with records at the household and individual level is the Public Use Micro Data Sample Areas (PUMAs), which are special, non-overlapping areas that partition a state. Each PUMA, drawn using the 2010 Census population count, contains a population of about 100,000. Maryland's 23 counties and Baltimore City are partitioned into 44 PUMAs, with 2021 ACS estimates reported for each.

Exclusions. As the cost assumptions in the Standard reflect work-related expenses for adult household members, this study does not include individuals who are over the age of 64 or who have a work-limiting disability. Income inadequacy likely impacts these groups at especially high levels and more research should be done that include these communities. It is important to recognize that individuals with disabilities and older adults may have unique transportation, housing, health care, taxes, and other expenses that are not fully captured by the assumptions made in the Standard. Therefore, the Standard does not adequately address their specific needs and circumstances. Furthermore, the Standard generates a household level income need. As a result,

individuals who do not reside in a housing unit, such as those that are incarcerated, living in dormitories, shelters, or nursing homes, are not included in this analysis. These exclusions result in an incomplete understanding of the economic circumstances of all individuals in Maryland.

In total, 1,859,809 non-disabled, non-elderly households are included in this demographic study of Maryland.

Measures Used: Household Income, Census Poverty Threshold, and the Self-Sufficiency Standard

Income. Income is determined by calculating the total income of each person in the household, excluding seniors and disabled adults. Income includes money received during the preceding 12 months by non-disabled/non-elderly adult household members (or children) from: wages or salary; farm and non-farm self-employment; Social Security or railroad payments; interest on savings or bonds, dividends, income from estates or trusts, and net rental income; veterans' payments or unemployment and worker's compensation; public assistance or welfare payments; private pensions or government employee pensions; alimony and child support; regular contributions from people not living in the household; and other periodic income.

It is assumed that all income in a household is equally available to pay all expenses. Not included in income are: capital gains; money received from the sale of property; the value of in-kind income such as food stamps or public housing subsidies; tax refunds; money borrowed; or gifts or lump-sum inheritances.

The Poverty Threshold. This study uses the 2021 U.S. Census Bureau poverty thresholds, which vary by family composition (number of adults and number of children) but not place, with each household coded with its appropriate poverty threshold.

The Self-Sufficiency Standard. The Self-Sufficiency Standard for Maryland 2021 was used as the income

benchmark for the Overlooked and Undercounted study. The Self-Sufficiency Standard calculates a unique income threshold for over 700 family compositions in every county in the state. However, in some instances a single PUMA (the lowest geographic area included in the ACS PUMS dataset) contains more than one county. In those instances, a weighted Self-Sufficiency Standard was calculated to apply a single Self-Sufficiency Standard as then income threshold for that PUMA. Therefore, the income inadequacy rate for each county in a given PUMA will be the same. If there are multiple PUMAs in a single county, each PUMA in the county is assigned the county's Self-Sufficiency Standard.

Households are categorized by whether household income is (1) below the poverty threshold as well as below the Self-Sufficiency Standard, (2) above the poverty threshold but below the Standard, or (3) above the Standard. Households whose income is below the Self-Sufficiency Standard are designated.

2021 Self-Sufficiency Standard Methodology and Source List

This appendix explains the methodology, assumptions, and sources used to calculate the Self-Sufficiency Standard. Making the Standard as consistent and accurate as possible, yet varied by geography and the age of children, requires meeting several different criteria. To the extent possible, the data used in the Standard are:

- Collected or calculated using standardized or equivalent methodology nationwide
- Obtained from scholarly or credible sources such as the U.S. Census Bureau
- Updated regularly
- Geographically and age-specific (as appropriate)

Costs that vary substantially by place, such as housing and child care, are calculated at the most geographically specific level for which data are available, typically by county. Other costs, such as health care, food, and transportation, are varied geographically to the extent there is variation and appropriate data available. In addition, as improved or standardized data sources become available, the methodology used by the Standard is refined accordingly, resulting in an improved Standard that is comparable across place as well as time.

The Self-Sufficiency Standard assumes adult household members work full time and includes all major costs associated with employment for every adult household member (i.e., taxes, transportation, and child care for families with young children). The Standard assumes adults work eight hours per day for 22 days per month and 12 months per year.

The Self-Sufficiency Standard does not calculate costs for adults with disabilities or elderly household members who no longer work. It should be noted that for families with persons with disabilities or elderly family members, there are costs that the Standard may not reflect, such as increased transportation and health care costs.

Each cost component in the Standard is first calculated as a monthly cost. Hourly and annual Self-Sufficiency Wages are calculated based on the monthly Standard by dividing the monthly wage by 176 hours to obtain the hourly wage and by multiplying the monthly wage by 12 to obtain the annual wage.

The Self-Sufficiency Standard differentiates costs by the number of adults and the number and age of children in a family. The four ages of children in the Standard are: (1) infants—0 to 2 years old (meaning 0 through 35 months), (2) preschoolers—3 to 5 years old, (3) school-age children—6 to 12 years old, and (4) teenagers—13 to 18 years old.

The 2021 edition of the Maryland Self-Sufficiency Standard is calculated for over 700 family types. The family types include all one, two, and three adult families with zero to six children and range from a single adult with no children, to one adult with one infant, one adult with one preschooler, and so forth, up to three-adult families with six teenagers. Additionally, Standards are calculated based on a weighted average cost per child for families with one, two, and three adults with seven to ten children and families with four to ten adults with zero to ten children.³

All adults in one- and two-adult households are assumed to be working full time. For households with more than two adults, it is assumed that any additional adults are non-working dependents of the first two working adults, as household composition analysis has shown that a substantial proportion of additional adults are under 25, often completing school, unemployed, or

underemployed.⁴ The main effect of this assumption is that the costs for these adults do not include transportation (but do include all other costs, such as food, housing, health care, and miscellaneous).

The cost components of the 2021 Self-Sufficiency Standard for Maryland and the specific assumptions included in the calculations are described below.

Housing

The Standard uses the most recent Fiscal Year (FY) Fair Market Rents (FMRs), calculated annually by the U.S. Department of Housing and Urban Development (HUD), to calculate housing costs for each state's metropolitan and non-metropolitan areas, and are used to determine the level of rent for those receiving housing assistance through the Housing Choice Voucher Program. Section 8(c)(1) of the United States Housing Act of 1937 (USHA) requires the Assistant Secretary for Policy Development and Research to publish Fair Market Rents (FMRs) periodically, but not less than annually, to be effective on October 1 of each year.

The FMRs are based on data from the 1-year and 5-year American Community Survey and are updated for inflation using the Consumer Price Index. The survey selects renters who have rented their unit within the last two years, excluding new housing (two years old or less), substandard housing, and public housing. FMRs, which include utilities (except telephone and cable), are intended to reflect the cost of housing that meets minimum standards of decency. In most cases, FMRs are set at the 40th percentile; meaning 40% of the housing in a given area is less expensive than the FMR.⁵

The FMRs are calculated for Metropolitan Statistical Areas (MSAs), HUD Metro FMR Areas (HMFAs), and non-metropolitan counties. The term MSA is used for all metropolitan areas. HUD calculates one set of FMRs for an entire metropolitan area.

To determine the number of bedrooms required for a family, the Standard assumes that parents and children do not share the same bedroom and no more than two children share a bedroom. Therefore, the Standard assumes that single persons and couples without children have one-bedroom units, families with one or two children require two bedrooms, families with three or four

children require three bedrooms, and families with five or six children require four bedrooms. Because there are few efficiencies (studio apartments) in some areas, and their quality is very uneven, the Self-Sufficiency Standard uses one-bedroom units for the single adult and childless couple.

DATA SOURCES

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Population Weights: U.S. Census Bureau, "2010 ZCTA to County Relationship File," Geography, Maps and Data, https://www2.census.gov/geo/docs/maps-data/data/rel/zcta_county_rel_10.txt (accessed March 17, 2016).

Child Care

The Family Support Act, in effect from 1988 until welfare reform in 1996, required states to provide child care assistance at market rate for low-income families in employment or education and training. States were also required to conduct cost surveys biannually to determine the market rate (defined as the 75th percentile) by facility type, age, and geographical location or set a statewide rate.⁶ The Child Care and Development Block Grant (CCDBG) Act of 2014 reaffirms that the 75th percentile is an important benchmark for gauging equal access. The CCDBG Act requires states to conduct a market rate survey every three years for setting payment rates. Thus, the Standard assumes child care costs at the 75th percentile, unless the state sets a higher definition of market rate.

Child care costs for the 2021 Maryland Standard were calculated using 75th percentile data from the Maryland Family Network 2021 Child Care Market Rate Survey Report. Child care costs from 2021 are updated for inflation to the data of data production using the Consumer Price Index from June 2021, the data collection

period. Infant and preschooler costs are calculated assuming full-time care, and costs for school-age children are calculated using part-time rates during the school year and full-time care during the summer. Costs were calculated based on a weighted average of family child care and center child care. 43% of infants are in family child care and 57% are in child care centers. These proportions are 26% and 74% respectively, for preschoolers, and 46% and 54% for school-age children.⁷ Since one of the basic assumptions of the Standard is that it provides the cost of meeting needs without public or private subsidies, the “private subsidy” of free or low-cost child care provided by older children, relatives, and others is not assumed.

DATA SOURCES

Child Care Cost: Division of Early Childhood, “Maryland Child Care Market Rate June 2021 Market Rate Survey” Maryland State Department of Education, https://earlychildhood.marylandpublicschools.org/system/files/filedepot/19/09-15-2021_june_2021_mrs_report.pdf (accessed August 25, 2022).

Inflation: U.S. Department of Labor, Bureau of Labor Statistics, “Child care and nursery school in U.S. city average, all urban consumers, not seasonally adjusted,” CUUR0000SEEB03, <https://data.bls.gov/cgi-bin/srgate> (accessed September 1, 2022).

Food

Although the Supplemental Nutrition Assistance Program (SNAP, formerly the Food Stamp Program) uses the U.S. Department of Agriculture (USDA) Thrifty Food Plan to calculate benefits, the Standard uses the Low-Cost Food Plan for food costs. While both of these USDA diets were designed to meet minimum nutritional standards, SNAP (which is based on the Thrifty Food Plan) is intended to be only a temporary safety net.⁸

The Low-Cost Food Plan costs approximately 25% more than the Thrifty Food Plan and is based on more realistic assumptions about food preparation time and consumption patterns, while still being a very conservative estimate of food costs. Neither food plan allows for any take-out, fast-food, or restaurant meals, even though, according to the Consumer Expenditure Survey, the average American family spends about 37%

of their food budget on food prepared away from home. That is, it covers groceries only.⁹

The USDA Low-Cost Food Plan costs vary by month and the USDA does not give an annual average food cost; therefore, the Standard follows the SNAP protocol of using June data of the most recent year to represent the annual average.

Both the Low-Cost Food Plan and the Standard’s budget calculations vary food costs by the number and ages of children and the number and gender of adults. Geographic differences in food costs within the states are varied using Map the Meal Gap data provided by Feeding America. To establish a relative price index that allows for comparability between counties, Nielsen assigns every sale of UPC-coded food items in a county to one of the 26 food categories in the USDA Thrifty Food Plan (TFP). The cost to purchase a market basket of these 26 categories is then calculated for each county. Because not all stores are sampled, in low-population counties this could result in an inaccurate representation of the cost of food. For this reason, counties with a population less than 20,000 have their costs imputed by averaging them with those of the surrounding counties.¹⁰

A county index is calculated by comparing the county market basket price to the national average cost of food. The county index is used to geographically vary the Low-Cost Food Plan.

A county index is calculated by comparing the county market basket price to the national average cost of food. The county index is used to geographically vary the Low-Cost Food Plan. For the 2021 dataset, due to the pervasive increase in food costs across the United States for late 2021 and early 2021, the researchers for the Standard added a food cost control which prevents the cost of food from decreasing in any given county.¹¹

DATA SOURCES

Food Costs. U.S. Department of Agriculture, Center for Nutrition Policy and Promotion, “Official USDA Food Plans: Cost of Food at Home at Four Levels, U.S. Average, June 2021,” <https://fns-prod.azureedge.net/sites/default/>

<files/media/file/CostofFoodJun2021.pdf> (accessed October 24, 2022).

County Index. Gundersen, C., Strayer, M., Dewey, A., Hake, M., & Engelhard, E. (2022). Map the Meal Gap 2022: An Analysis of County and Congressional District Food Insecurity and County Food Cost in the United States in 2020. Feeding America, 2022, received from research@feedingamerica.org (July 20, 2022).

Transportation

Public Transportation. If there is an “adequate” public transportation system in a given area, it is assumed that workers use public transportation to get to and from work. A public transportation system is considered “adequate” if it is used by a substantial percentage of the working population to commute to work. According to a study by the Institute of Urban and Regional Development, University of California, if about 7% of the general public uses public transportation, then approximately 30% of the low- and moderate- income population use public transit.¹² The Standard assumes private transportation (a car) in counties where less than 7% of workers commute by public transportation.

The Standard examined 2016-2020 American Community Survey 5-Year estimates to calculate the percentage of the county population that commutes within county by public transportation. However, some counties have rates over seven percent due to special circumstances, such as resort-focused areas where workers are bussed in due to limited parking. These counties do not assume public transportation as access to a grocery store and child care facilities via public transportation are not adequate.

For public transit users, the most appropriate local transit pass, usually a 30 day or monthly unlimited ride pass, is added for each working adult— assumed for the first two adults in a household. Baltimore City and Montgomery County exceed seven percent utilization and are therefore assumed to utilize public transportation.¹³

Private Transportation. For private transportation, the Standard assumes that adults need a car to get to work. Private transportation costs are based on the average costs of owning and operating a car. One car is assumed for households with one adult and two cars are assumed

for households with two adults. It is understood that the car(s) will be used for commuting five days per week, plus one trip per week for shopping and errands. In addition, one parent in each household with young children is assumed to have a slightly longer weekday trip to allow for “linking” trips to a day-care site.

Per-mile driving costs (e.g., gas, oil, tires, and maintenance) are from the American Automobile Association. The commuting distance is computed from the 2017 National Household Travel Survey (NHTS). The Maryland statewide average round trip commute to work distance is 23.3 miles.

The fixed costs of car ownership such as fire, theft, property damage and liability insurance, license, registration, taxes, repairs, monthly payments, and finance charges are also included in the cost of private transportation for the Standard. However, the initial cost of purchasing a car is not. Fixed costs are from the 2021 Consumer Expenditure Survey data for families with incomes between the 20th and 40th percentile of the Census South region of the United States.

The average expenditure for auto insurance was \$103.05 per month in 2019 based on data from the National Association of Insurance Commissioners (NAIC).

DATA SOURCES

Public Transportation Use: U.S. Census Bureau, “Table B08101: Means of Transportation to Work,” 2016- 2020 American Community Survey 5-year estimates, Detailed Tables, data.census.gov (accessed September 15, 2022).

Auto Insurance Premium: National Association of Insurance Commissioners, “Average Expenditures for Auto insurance by State, 2019,” insurance Information Institute, <http://www.iii.org/fact-statistic/auto-insurance> (accessed July 5, 2022).

Fixed Auto Costs: Calculated and adjusted for regional inflation using Bureau of Labor Statistics data query for the Consumer Expenditure Survey. U.S. Department of Labor, Bureau of Labor Statistics, “Other Vehicle expenses,” Consumer expenditure Survey 2021, CE

Databases, <https://www.bls.gov/regions/home.htm> (accessed September 22, 2022).

Inflation: U.S. Department of Labor, Bureau of Labor Statistics, “Consumer Price Index–All Urban Consumers, U.S. City Average,” Consumer Price Index, CPI Databases, <http://data.bls.gov/cgi-bin/surveymost?cu> (accessed September 22, 2022).

Per-Mile Costs: American Automobile Association, “How Much Does it Really Cost to Own a New Car?” 2021 edition, AAA Association Communication, <https://newsroom.aaa.com/wp-content/uploads/2021/08/2021-YDC-Brochure-Live.pdf> (accessed October 24, 2022).

County Index: Personal Communication, Nicole Beck, TheZebra.com, December 3, 2021.

Health Care

The Standard assumes that an integral part of a Self-Sufficiency Wage is employer-sponsored health insurance for workers and their families. Nationally, the employer pays 78% of the insurance premium for the employee and 71% of the insurance premium for the family.¹⁴

Health care premiums are obtained from the Medical Expenditure Panel Survey (MEPS), Insurance Component produced by the Agency for Healthcare Research and Quality, Center for Financing, Access, and Cost Trends. The MEPS health insurance premiums are the statewide average employee-contribution paid by a state’s residents for a single adult and for a family. The premium costs are then adjusted for inflation using the Medical Care Services Consumer Price Index.

As a result of the Affordable Care Act, companies can only set rates based on established rating areas. To vary the state premium by the rating areas, the Standard uses rates for the second lowest cost Silver plan (excluding HSAs) available through the state or federal marketplace. The state-level MEPS average premium is adjusted with the index created from the county-specific premium rates.¹⁵

Health care costs also include out-of-pocket costs calculated for adults, infants, preschoolers, school-age children, and teenagers. Data for out-of-pocket health care costs (by age) are also obtained from the MEPS, adjusted by Census region using the MEPS Household

Component Analytical Tool, and adjusted for inflation using the Medical Care Consumer Price Index.

Although the Standard assumes employer-sponsored health coverage, not all workers have access to affordable health insurance coverage through employers. Those who do not have access to affordable health insurance through their employers, and who are not eligible for the expanded Medicaid program, must purchase their own coverage individually or through the federal marketplace.

DATA SOURCES

Premiums: Agency for Healthcare Research and Quality, Center for Financing, Access, and Cost Trends, “Table X.D.1/X.C.1 Employee contribution distributions (in dollars) for private-sector employees enrolled in family/single coverage at the 10th, 25th, 50th (median), 75th and 90th percentiles, private-sector by State: United States, 2021,” Medical Expenditure Panel Survey-Insurance Component, https://meps.ahrq.gov/data_stats/summ_tables/insr/state/series_10/2021/ic21_xc_e.pdf (accessed November 5, 2022).

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Miscellaneous

This expense category consists of all other essentials including clothing, shoes, paper products, diapers, nonprescription medicines, cleaning products, household items, personal hygiene items, and telephone service.

Miscellaneous expenses are calculated by taking ten percent of all other costs and broadband and cell phone costs. This percentage is a conservative estimate in comparison to estimates in other basic needs budgets, which commonly use 15% and account for other costs such as recreation, entertainment, savings, or debt repayment.¹⁶

Broadband And Cell Phone

Broadband. The Standard utilizes the annual Federal Communications Commission (FCC) Urban Rate Survey Data to calculate a monthly broadband cost. In order to calculate an average that represents minimally adequate broadband service for families, the Standard assumes a download bandwidth range of 12 - 100 Mbps and creates an average monthly cost from the total monthly charges from the range of internet service providers (ISP) in the surveyed area.¹⁷ Recognizing that families need to pay for equipment in order to establish connectivity in a household, the Standard also adds a monthly fee that includes the cost of a modem and router.

Cell Phone. The Standard assumes that each adult in a household needs access to a cell phone with up to 5 GB of data per month. Averaging the cost per gigabyte with nine United States cell phone plans having widespread coverage, the Standard assumes an average monthly service cost of \$24.52.¹⁸ Assuming that an adult will also need to purchase a cell phone, Standard researchers found the average cost for five smartphones and then divided that total average cost by two years of monthly payments which is the typical amount of time that service providers finance cell phones. Local fees and taxes were added onto the monthly service fee charge and local sales tax was added to the cost of the phone.

DATA SOURCES

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Federal Communications Commission. Federal Communications Commission, “Household Broadband Guide,” <https://www.fcc.gov/consumers/guides/household-broadband-guide> (accessed August 20, 2021).

Wireless Taxes. Mackey, S. and Boesen, U. “Wireless Tax Burden Remains High due to Federal Surcharge Increase,” <https://taxfoundation.org/wireless-taxes-cell-phone-tax-rates-by-state-2020/> (accessed August 21, 2021).

Federal Taxes

Federal taxes calculated in the Standard include income tax and payroll taxes. The first two adults in a family are assumed to be a married couple and taxes are calculated for the whole household together (i.e., as a family), with additional adults counted as additional (adult) tax exemptions.

Indirect taxes (e.g., property taxes paid by the landlord on housing) are assumed to be included in the price of housing passed on by the landlord to the tenant. Taxes on gasoline and automobiles are included in the calculated cost of owning and running a car.

The Standard includes federal tax credits (the Earned Income Tax Credit, the Child Care Tax Credit, and the Child Tax Credit) and applicable state tax credits. Tax credits are shown as received monthly in the Standard.

The Earned Income Tax Credit (EITC), or as it is also called, the Earned Income Credit, is a federal tax refund intended to offset the loss of income from payroll taxes owed by low-income working families. The EITC is a “refundable” tax credit, meaning working adults may receive the tax credit whether or not they owe any federal taxes.

The Child Care Tax Credit (CCTC), also known as the Child and Dependent Care Tax Credit, is a federal tax credit that allows working parents to deduct a percentage of their child care costs from the federal income taxes they owe. Like the EITC, the CCTC is deducted from the total amount of money a family needs to be self-sufficient. Unlike the EITC, the federal CCTC is not a refundable federal tax credit; that is, a family may only receive the CCTC as a

credit against federal income taxes owed. Therefore, families who owe very little or nothing in federal income taxes will receive little or no CCTC. Up to \$3,000 in child care costs are deductible for one qualifying child and up to \$6,000 for two or more qualifying children.

The Child Tax Credit (CTC) is like the EITC in that it is a refundable federal tax credit. Since 2018, the CTC provides parents with a nonrefundable credit up \$2,000 for each child under 17 years old and up to \$1,400 as a refundable credit. For the Standard, the CTC is shown as received monthly.

This report utilizes American Rescue Plan Act (ARPA) tax credits in a secondary analysis to demonstrate the impact of the ARPA tax credit policy on household income adequacy.

DATA SOURCES

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State Taxes

State taxes calculated in the Standard include income tax, payroll taxes, and state sales tax where applicable. State sales taxes are assumed to apply to the miscellaneous amount plus groceries, when applicable.

If the state has an EITC, child tax credit, child care tax credit, or similar family or low-income credit, it is included in the tax calculations. Renter’s credits and other tax credits that would be applicable to the population as a whole are included as well. Maryland has a state earned income tax credit that is tied to the Federal EITC along with a state child and dependent care credit.

Data Sources

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Appendix B: Detailed Data Tables

USER GUIDE. Detailed data tables are provided in Appendix B. Generally, figures in the text section provide only the percentage of the population who fall below the Self-Sufficiency Standard. The corresponding appendix tables are more detailed, providing the raw numbers for each group as well as percentages. Note that if there is no data in the cell, the counts are zero. [Table 1.](#) shows an example of the data included in the appendix tables. Each column details the following data:

- A.** The total number of households in Maryland within the row group and the total percentage in the row group are of all Maryland households. When appropriate, the characteristics of the householder are reported. For example, women head 975,423 households and are 52.4% of all householders in Maryland. Note that the total percentage of *persons* in Maryland who are women may be different than percentage of who are *householders*.
- B.** The number and percentage of households whose incomes are below both the poverty threshold and the Standard (because the poverty threshold is so low, families below the poverty threshold are always below the Standard). In Maryland, there are 118,184 households headed by women in poverty and 12.1% of all households headed by women are in poverty.

- C.** The number and percentage of households whose incomes are above the poverty threshold, but below the Standard. In Maryland, there are 223,021 households headed by women who are not considered poor by the poverty threshold yet are still below the Standard.
- D.** The total number and percentage of households below the Standard (columns B + C). This report focuses on the results of column D. In Maryland, there are 341,205 households headed by women with inadequate income representing a total of 35.0% of households headed by women.
- E.** The number and percentage of households whose incomes are above the Standard (which is always above the poverty threshold).

In addition to looking at the income inadequacy rate of groups (column D in Table 4), throughout the report we also discuss the characteristics of households living below the Standard. For example, there are 600,131 households below the Standard in Maryland and 341,205 of those households are headed by women (56.9%).

Table 1. Example Appendix Table

	A		B		C		D		E	
	Total	Percent of Households	Below the Self-Sufficiency Standard						Above Standard	
			Below Standard & Below Poverty		Below Standard & Above Poverty		Total Below Standard			
			Number	%	Number	%	Number	%	Number	%
Total Households	1,859,809	100.0%	193,112	10.4%	407,019	21.9%	600,131	32.3%	1,259,678	67.7%
Sex of Householder										
Men	884,386	47.6%	74,928	8.5%	183,998	20.8%	258,926	29.3%	625,460	70.7%
Women	975,423	52.4%	118,184	12.1%	223,021	22.9%	341,205	35.0%	634,218	65.0%

Source: U.S. Census Bureau, 2021 ACS 1-Year Public Use Microdata Sample.

Table 2. The True Cost of Living and Official Poverty Threshold by Select Characteristics of Householder and Household

	A		B		C		D		E	
	Total	Percent of Households	Below the Self-Sufficiency Standard						Above Standard	
			Below Standard & Below Poverty		Below Standard & Above Poverty		Total Below Standard			
			Number	%	Number	%	Number	%	Number	%
Total Households	1,859,809	100.0%	193,112	10.4%	407,019	21.9%	600,131	32.3%	1,259,678	67.7%
Sex of Householder										
Men	884,386	47.6%	74,928	8.5%	183,998	20.8%	258,926	29.3%	625,460	70.7%
Women	975,423	52.4%	118,184	12.1%	223,021	22.9%	341,205	35.0%	634,218	65.0%
Race/Ethnicity of Householder										
Latinx	166,478	9.0%	22,057	13.2%	61,278	36.8%	83,335	50.1%	83,143	49.9%
American Indian	1,676	0.1%	322	19.2%	873	52.1%	1,195	71.3%	481	28.7%
Asian/Pacific Islander and Native Hawaiian	122,340	6.6%	11,157	9.1%	26,759	21.9%	37,916	31.0%	84,424	69.0%
Black	568,294	30.6%	76,962	13.5%	153,874	27.1%	230,836	40.6%	337,458	59.4%
White	916,356	49.3%	73,302	8.0%	143,159	15.6%	216,461	23.6%	699,895	76.4%
Other or Multiracial	84,665	4.6%	9,312	11.0%	21,076	24.9%	30,388	35.9%	54,277	64.1%
Citizenship Status of Householder										
Native	1,506,576	81.0%	153,754	10.2%	292,401	19.4%	446,155	29.6%	1,060,421	70.4%
Naturalized	218,676	11.8%	19,439	8.9%	60,299	27.6%	79,738	36.5%	138,938	63.5%
Not a citizen	134,557	7.2%	19,919	14.8%	54,319	40.4%	74,238	55.2%	60,319	44.8%
Householder Speaks English less than Very Well										
Yes, householder speaks English less than very well	136,060	7.3%	22,860	16.8%	56,253	41.3%	79,113	58.1%	56,947	41.9%
No, householder speaks English well	1,723,749	92.7%	170,252	9.9%	350,766	20.3%	521,018	30.2%	1,202,731	69.8%
Linguistic Isolation of Householder										
Yes, household is linguistically isolated	41,832	2.2%	8,456	20.2%	13,108	31.3%	21,564	51.5%	20,268	48.5%
No, not linguistically isolated	1,817,977	97.8%	184,656	10.2%	393,911	21.7%	578,567	31.8%	1,239,410	68.2%
Household Language										
English only	1,406,884	75.6%	145,674	10.4%	271,187	19.3%	416,861	29.6%	990,023	70.4%
Spanish	176,338	9.5%	21,187	12.0%	64,083	36.3%	85,270	48.4%	91,068	51.6%
Other Indo-European languages	121,695	6.5%	12,717	10.4%	28,636	23.5%	41,353	34.0%	80,342	66.0%

Source: U.S. Census Bureau, 2021 ACS 1-Year Public Use Microdata Sample.

Table 2. The True Cost of Living and Official Poverty Threshold by Select Characteristics of Householder and Household

	A		B		C		D		E	
	Total	Percent of Households	Below the Self-Sufficiency Standard						Above Standard	
			Below Standard & Below Poverty		Below Standard & Above Poverty		Total Below Standard			
			Number	%	Number	%	Number	%	Number	%
Asian and Pacific Island languages	86,313	4.6%	7,206	8.3%	19,037	22.1%	26,243	30.4%	60,070	69.6%
Other language	68,579	3.7%	6,328	9.2%	24,076	35.1%	30,404	44.3%	38,175	55.7%
Family Type										
No children in household	1,151,214	61.9%	117,059	10.2%	195,043	16.9%	312,102	27.1%	839,112	72.9%
Single mother with children	183,725	9.9%	42,256	23.0%	78,743	42.9%	120,999	65.9%	62,726	34.1%
Single father with children	57,921	3.1%	8,837	15.3%	20,257	35.0%	29,094	50.2%	28,827	49.8%
Married with children	466,949	25.1%	24,960	5.3%	112,976	24.2%	137,936	29.5%	329,013	70.5%
Children Present										
No children present	1,151,214	61.9%	117,059	10.2%	195,043	16.9%	312,102	27.1%	839,112	72.9%
Yes, children present	708,595	38.1%	76,053	10.7%	211,976	29.9%	288,029	40.6%	420,566	59.4%
Young Child Present in Household										
Youngest child less than 6	296,767	16.0%	35,663	12.0%	110,861	37.4%	146,524	49.4%	150,243	50.6%
Youngest child older than 6	411,828	22.1%	40,390	9.8%	101,115	24.6%	141,505	34.4%	270,323	65.6%
Educational Attainment of Householder										
Less than high school	117,139	6.3%	31,702	27.1%	49,274	42.1%	80,976	69.1%	36,163	30.9%
High school graduate	372,278	20.0%	63,855	17.2%	118,237	31.8%	182,092	48.9%	190,186	51.1%
Some college	482,955	26.0%	57,753	12.0%	125,038	25.9%	182,791	37.8%	300,164	62.2%
College graduate and above	887,437	47.7%	39,802	4.5%	114,470	12.9%	154,272	17.4%	733,165	82.6%
Highest Educational Attainment of Adults in Household										
Adult with less than high school	65,409	3.5%	25,091	38.4%	26,180	40.0%	51,271	78.4%	14,138	21.6%
Adult with high school diploma or equivalent	300,936	16.2%	64,224	21.3%	102,061	33.9%	166,285	55.3%	134,651	44.7%
Adult with some college	472,177	25.4%	60,304	12.8%	137,064	29.0%	197,368	41.8%	274,809	58.2%
Adult with bachelor’s degree or above	1,021,287	54.9%	43,493	4.3%	141,714	13.9%	185,207	18.1%	836,080	81.9%

Source: U.S. Census Bureau, 2021 ACS 1-Year Public Use Microdata Sample.

Table 2. The True Cost of Living and Official Poverty Threshold by Select Characteristics of Householder and Household

	A		B		C		D		E	
	Total	Percent of Households	Below the Self-Sufficiency Standard						Above Standard	
			Below Standard & Below Poverty		Below Standard & Above Poverty		Total Below Standard			
			Number	%	Number	%	Number	%	Number	%
Number of Workers in Household										
No workers	122,921	6.6%	83,840	68.2%	22,452	18.3%	106,292	86.5%	16,629	13.5%
One worker full-time year-round	589,692	31.7%	25,735	4.4%	147,161	25.0%	172,896	29.3%	416,796	70.7%
One worker, part-time or part-year	187,798	10.1%	64,071	34.1%	67,982	36.2%	132,053	70.3%	55,745	29.7%
Two or more workers	959,398	51.6%	19,466	2.0%	169,424	17.7%	188,890	19.7%	770,508	80.3%
Number of Working Adults in Household										
No working adult	123,870	6.7%	84,734	68.4%	22,452	18.1%	107,186	86.5%	16,684	13.5%
1 working adult	790,061	42.5%	91,030	11.5%	219,952	27.8%	310,982	39.4%	479,079	60.6%
2 or more working adults	945,878	50.9%	17,348	1.8%	164,615	17.4%	181,963	19.2%	763,915	80.8%
Health Coverage Status										
Employment-based	1,219,574	65.6%	41,684	3.4%	177,414	14.5%	219,098	18.0%	1,000,476	82.0%
Direct-purchase	197,899	10.6%	21,260	10.7%	51,665	26.1%	72,925	36.8%	124,974	63.2%
Medicaid	256,869	13.8%	91,202	35.5%	110,860	43.2%	202,062	78.7%	54,807	21.3%
Uninsured	125,508	6.7%	29,998	23.9%	52,766	42.0%	82,764	65.9%	42,744	34.1%
Other	59,959	3.2%	8,968	15.0%	14,314	23.9%	23,282	38.8%	36,677	61.2%
Receives Public Assistance										
No, not on public assistance	1,821,015	97.9%	181,087	9.9%	393,947	21.6%	575,034	31.6%	1,245,981	68.4%
Yes, on public assistance	38,794	2.1%	12,025	31.0%	13,072	33.7%	25,097	64.7%	13,697	35.3%
Yearly Food Stamp/Supplemental Nutrition Assistance Program (SNAP) Recipient										
Yes	240,009	12.9%	69,906	29.1%	103,435	43.1%	173,341	72.2%	66,668	27.8%
No	1,619,800	87.1%	123,206	7.6%	303,584	18.7%	426,790	26.3%	1,193,010	73.7%
Severe Housing Burden										
No cash rent	15,700	0.8%	4,673	29.8%	4,008	25.5%	8,681	55.3%	7,019	44.7%
Housing cost is > 50% of income	335,009	18.0%	171,387	51.2%	140,350	41.9%	311,737	93.1%	23,272	6.9%
Housing cost is > 30% and <= 50% of income	307,291	16.5%	10,724	3.5%	141,672	46.1%	152,396	49.6%	154,895	50.4%

Source: U.S. Census Bureau, 2021 ACS 1-Year Public Use Microdata Sample.

Table 2. The True Cost of Living and Official Poverty Threshold by Select Characteristics of Householder and Household

	A		B		C		D		E	
	Total	Percent of Households	Below the Self-Sufficiency Standard						Above Standard	
			Below Standard & Below Poverty		Below Standard & Above Poverty		Total Below Standard			
			Number	%	Number	%	Number	%	Number	%
Housing cost is <= 30% of income	1,201,809	64.6%	6,328	0.5%	120,989	10.1%	127,317	10.6%	1,074,492	89.4%
Access to Internet										
Yes, by paying a cell phone company or Internet service provider	1,773,841	95.4%	167,894	9.5%	381,567	21.5%	549,461	31.0%	1,224,380	69.0%
Yes, without paying a cell phone company or Internet service provider	29,454	1.6%	5,419	18.4%	8,268	28.1%	13,687	46.5%	15,767	53.5%
No access to the Internet at this house, apartment, or mobile home	56,514	3.0%	19,799	35.0%	17,184	30.4%	36,983	65.4%	19,531	34.6%
Age Cohorts										
18-24	72,951	3.9%	20,253	27.8%	25,736	35.3%	45,989	63.0%	26,962	37.0%
25-34	358,126	19.3%	40,427	11.3%	95,193	26.6%	135,620	37.9%	222,506	62.1%
35-44	457,119	24.6%	47,002	10.3%	113,256	24.8%	160,258	35.1%	296,861	64.9%
45-54	459,621	24.7%	35,405	7.7%	83,849	18.2%	119,254	25.9%	340,367	74.1%
55-64	511,992	27.5%	50,025	9.8%	88,985	17.4%	139,010	27.2%	372,982	72.8%
County										
Baltimore city	197,643	10.6%	34,347	17.4%	41,571	21.0%	75,918	38.4%	121,725	61.6%
Prince George's	287,381	15.5%	29,743	10.3%	80,284	27.9%	110,027	38.3%	177,354	61.7%
Cecil	33,805	1.8%	5,544	16.4%	7,206	21.3%	12,750	37.7%	21,055	62.3%
Caroline	8,143	0.4%	1,146	14.1%	1,841	22.6%	2,987	36.7%	5,156	63.3%
Dorchester	9,934	0.5%	1,398	14.1%	2,246	22.6%	3,644	36.7%	6,290	63.3%
Kent	6,235	0.3%	877	14.1%	1,410	22.6%	2,287	36.7%	3,948	63.3%
Queen Anne's	12,897	0.7%	1,815	14.1%	2,916	22.6%	4,731	36.7%	8,166	63.3%
Talbot	11,847	0.6%	1,667	14.1%	2,678	22.6%	4,346	36.7%	7,502	63.3%
Somerset	5,174	0.3%	719	13.9%	1,150	22.2%	1,869	36.1%	3,305	63.9%
Wicomico	20,744	1.1%	2,882	13.9%	4,610	22.2%	7,492	36.1%	13,252	63.9%
Worcester	26,718	1.4%	3,713	13.9%	5,937	22.2%	9,650	36.1%	17,068	63.9%

Source: U.S. Census Bureau, 2021 ACS 1-Year Public Use Microdata Sample.

Table 2. The True Cost of Living and Official Poverty Threshold by Select Characteristics of Householder and Household

	A		B		C		D		E	
	Total	Percent of Households	Below the Self-Sufficiency Standard						Above Standard	
			Below Standard & Below Poverty		Below Standard & Above Poverty		Total Below Standard			
			Number	%	Number	%	Number	%	Number	%
Baltimore	257,537	13.8%	30,605	11.9%	57,155	22.2%	87,760	34.1%	169,777	65.9%
Washington	43,063	2.3%	6,765	15.7%	7,793	18.1%	14,558	33.8%	28,505	66.2%
Montgomery	306,871	16.5%	27,256	8.9%	73,141	23.8%	100,397	32.7%	206,474	67.3%
Allegany	17,698	1.0%	2,264	12.8%	3,207	18.1%	5,471	30.9%	12,227	69.1%
Garrett	9,899	0.5%	1,266	12.8%	1,794	18.1%	3,060	30.9%	6,839	69.1%
Frederick	84,456	4.5%	5,375	6.4%	18,241	21.6%	23,616	28.0%	60,840	72.0%
Charles	51,119	2.7%	4,143	8.1%	9,884	19.3%	14,027	27.4%	37,092	72.6%
Harford	79,408	4.3%	6,258	7.9%	15,434	19.4%	21,692	27.3%	57,716	72.7%
Anne Arundel	178,417	9.6%	11,440	6.4%	34,576	19.4%	46,015	25.8%	132,402	74.2%
Calvert	26,908	1.4%	2,089	7.8%	4,823	17.9%	6,912	25.7%	19,997	74.3%
St. Mary's	34,404	1.8%	2,660	7.7%	6,176	18.0%	8,836	25.7%	25,568	74.3%
Howard	99,556	5.4%	5,255	5.3%	16,263	16.3%	21,518	21.6%	78,038	78.4%
Carroll	49,957	2.7%	3,886	7.8%	6,685	13.4%	10,571	21.2%	39,386	78.8%

Source: U.S. Census Bureau, 2021 ACS 1-Year Public Use Microdata Sample.

Table 3. The True Cost of Living and Official Poverty Threshold by Select Characteristics of Householder

	A		B		C		D		E	
	Total	Percent of Households	Below the Self-Sufficiency Standard						Above Standard	
			Below Standard & Below Poverty		Below Standard & Above Poverty		Total Below Standard			
			Number	%	Number	%	Number	%	Number	%
Total Households	1,859,809	100.0%	193,112	10.4%	407,019	21.9%	600,131	32.3%	1,259,678	67.7%
Citizenship of Householder										
U.S. Born										
American Indian	1,520	0.1%	322	21.2%	758	49.9%	1,080	71.1%	440	28.9%
Asian or Native Hawaiian or Pacific Islander	22,838	1.2%	1,387	6.1%	4,899	21.5%	6,286	27.5%	16,552	72.5%
Black	471,571	25.4%	67,284	14.3%	118,988	25.2%	186,272	39.5%	285,299	60.5%
Latinx	65,371	3.5%	7,338	11.2%	15,852	24.2%	23,190	35.5%	42,181	64.5%
Other or Multiracial	70,816	3.8%	8,287	11.7%	16,017	22.6%	24,304	34.3%	46,512	65.7%
White	874,460	47.0%	69,136	7.9%	135,887	15.5%	205,023	23.4%	669,437	76.6%
Naturalized										
American Indian	156	0.0%			115	73.7%			41	26.3%
Asian or Native Hawaiian or Pacific Islander	67,104	3.6%	6,006	9.0%	13,371	19.9%	19,377	28.9%	47,727	71.1%
Black	67,040	3.6%	6,135	9.2%	21,373	31.9%	27,508	41.0%	39,532	59.0%
Latinx	44,114	2.4%	4,284	9.7%	16,748	38.0%	21,032	47.7%	23,082	52.3%
Other or Multiracial	10,105	0.5%	494	4.9%	3,342	33.1%	3,836	38.0%	6,269	62.0%
White	30,157	1.6%	2,520	8.4%	5,350	17.7%	7,870	26.1%	22,287	73.9%
Not a Citizen										
American Indian										
Asian or Native Hawaiian or Pacific Islander	32,398	1.7%	3,764	11.6%	8,489	26.2%	12,253	37.8%	20,145	62.2%
Black	29,683	1.6%	3,543	11.9%	13,513	45.5%	17,056	57.5%	12,627	42.5%
Latinx	56,993	3.1%	10,435	18.3%	28,678	50.3%	39,113	68.6%	17,880	31.4%
Other or Multiracial	3,744	0.2%	531	14.2%	1,717	45.9%	2,248	60.0%	1,496	40.0%
White	11,739	0.6%	1,646	14.0%	1,922	16.4%	3,568	30.4%	8,171	69.6%
Linguistic Isolation										
Not Linguistically Isolated										
English only	1,406,884	75.6%	145,674	10.4%	271,187	19.3%	416,861	29.6%	990,023	70.4%
Spanish	157,928	8.5%	17,659	11.2%	57,379	36.3%	75,038	47.5%	82,890	52.5%
Other Indo-European languages	112,933	6.1%	10,610	9.4%	25,735	22.8%	36,345	32.2%	76,588	67.8%
Asian and Pacific Island languages	74,380	4.0%	4,664	6.3%	16,304	21.9%	20,968	28.2%	53,412	71.8%
Other language	65,852	3.5%	6,049	9.2%	23,306	35.4%	29,355	44.6%	36,497	55.4%

Source: U.S. Census Bureau, 2021 ACS 1-Year Public Use Microdata Sample.

Table 3. The True Cost of Living and Official Poverty Threshold by Select Characteristics of Householder

	A		B		C		D		E	
	Total	Percent of Households	Below the Self-Sufficiency Standard						Above Standard	
			Below Standard & Below Poverty		Below Standard & Above Poverty		Total Below Standard			
			Number	%	Number	%	Number	%	Number	%
Linguistically Isolated										
Spanish	18,410	1.0%	3,528	19.2%	6,704	36.4%	10,232	55.6%	8,178	44.4%
Other Indo-European languages	8,762	0.5%	2,107	24.0%	2,901	33.1%	5,008	57.2%	3,754	42.8%
Asian and Pacific Island languages	11,933	0.6%	2,542	21.3%	2,733	22.9%	5,275	44.2%	6,658	55.8%
Other language	2,727	0.1%	279	10.2%	770	28.2%	1,049	38.5%	1,678	61.5%
Presence of Children										
Children Present										
American Indian	499	0.0%	45	9.0%	272	54.5%	317	63.5%	182	36.5%
Asian or Native Hawaiian or Pacific Islander	55,402	3.0%	4,185	7.6%	15,863	28.6%	20,048	36.2%	35,354	63.8%
Black	209,384	11.3%	32,801	15.7%	81,101	38.7%	113,902	54.4%	95,482	45.6%
Latinx	95,143	5.1%	15,475	16.3%	42,486	44.7%	57,961	60.9%	37,182	39.1%
Other or Multiracial	33,474	1.8%	4,102	12.3%	11,342	33.9%	15,444	46.1%	18,030	53.9%
White	314,693	16.9%	19,445	6.2%	60,912	19.4%	80,357	25.5%	234,336	74.5%
No Children Present										
American Indian	1,177	0.1%	277	23.5%	601	51.1%	878	74.6%	299	25.4%
Asian or Native Hawaiian or Pacific Islander	66,938	3.6%	6,972	10.4%	10,896	16.3%	17,868	26.7%	49,070	73.3%
Black	358,910	19.3%	44,161	12.3%	72,773	20.3%	116,934	32.6%	241,976	67.4%
Latinx	71,335	3.8%	6,582	9.2%	18,792	26.3%	25,374	35.6%	45,961	64.4%
Other or Multiracial	51,191	2.8%	5,210	10.2%	9,734	19.0%	14,944	29.2%	36,247	70.8%
White	601,663	32.4%	53,857	9.0%	82,247	13.7%	136,104	22.6%	465,559	77.4%
Young Child Present										
Child Less than Six Present in Household										
American Indian	167	0.0%								
Asian or Native Hawaiian or Pacific Islander	21,524	1.2%	2,148	10.0%	8,730	40.6%	10,878	50.5%	10,646	49.5%
Black	87,523	4.7%	15,676	17.9%	40,754	46.6%	56,430	64.5%	31,093	35.5%
Latinx	43,544	2.3%	8,586	19.7%	22,491	51.7%	31,077	71.4%	12,467	28.6%
Other or Multiracial	14,288	0.8%	1,789	12.5%	5,444	38.1%	7,233	50.6%	7,055	49.4%
White	129,721	7.0%	7,464	5.8%	33,275	25.7%	40,739	31.4%	88,982	68.6%

Source: U.S. Census Bureau, 2021 ACS 1-Year Public Use Microdata Sample.

Table 3. The True Cost of Living and Official Poverty Threshold by Select Characteristics of Householder

	A		B		C		D		E	
	Total	Percent of Households	Below the Self-Sufficiency Standard						Above Standard	
			Below Standard & Below Poverty		Below Standard & Above Poverty		Total Below Standard			
			Number	%	Number	%	Number	%	Number	%
Child Older than Six Present in Household										
American Indian	332	0.0%	45	13.6%	105	31.6%	150	45.2%	182	54.8%
Asian or Native Hawaiian or Pacific Islander	33,878	1.8%	2,037	6.0%	7,133	21.1%	9,170	27.1%	24,708	72.9%
Black	121,861	6.6%	17,125	14.1%	40,347	33.1%	57,472	47.2%	64,389	52.8%
Latinx	51,599	2.8%	6,889	13.4%	19,995	38.8%	26,884	52.1%	24,715	47.9%
Other or Multiracial	19,186	1.0%	2,313	12.1%	5,898	30.7%	8,211	42.8%	10,975	57.2%
White	184,972	9.9%	11,981	6.5%	27,637	14.9%	39,618	21.4%	145,354	78.6%
Education										
Female										
Less than high school	50,481	2.7%	18,468	36.6%	19,105	37.8%	37,573	74.4%	12,908	25.6%
High school graduate	185,531	10.0%	39,353	21.2%	63,194	34.1%	102,547	55.3%	82,984	44.7%
Some college	270,718	14.6%	38,994	14.4%	76,720	28.3%	115,714	42.7%	155,004	57.3%
College graduate and above	468,693	25.2%	21,369	4.6%	64,002	13.7%	85,371	18.2%	383,322	81.8%
Male										
Less than high school	66,658	3.6%	13,234	19.9%	30,169	45.3%	43,403	65.1%	23,255	34.9%
High school graduate	186,747	10.0%	24,502	13.1%	55,043	29.5%	79,545	42.6%	107,202	57.4%
Some college	212,237	11.4%	18,759	8.8%	48,318	22.8%	67,077	31.6%	145,160	68.4%
College graduate and above	418,744	22.5%	18,433	4.4%	50,468	12.1%	68,901	16.5%	349,843	83.5%
Less than High School										
American Indian	205	0.0%	123	60.0%	82	40.0%	205			
Asian or Native Hawaiian or Pacific Islander	7,496	0.4%	1,476	19.7%	3,797	50.7%	5,273	70.3%	2,223	29.7%
Black	28,242	1.5%	9,954	35.2%	12,744	45.1%	22,698	80.4%	5,544	19.6%
Latinx	48,938	2.6%	10,425	21.3%	25,071	51.2%	35,496	72.5%	13,442	27.5%
Other or Multiracial	4,307	0.2%	1,499	34.8%	1,085	25.2%	2,584	60.0%	1,723	40.0%
White	27,951	1.5%	8,225	29.4%	6,495	23.2%	14,720	52.7%	13,231	47.3%
POC Female	38,268	2.1%	14,486	37.9%	16,126	42.1%	30,612	80.0%	7,656	20.0%
POC Male	50,920	2.7%	8,991	17.7%	26,653	52.3%	35,644	70.0%	15,276	30.0%
White Female	12,213	0.7%	3,982	32.6%	2,979	24.4%	6,961	57.0%	5,252	43.0%
White Male	15,738	0.8%	4,243	27.0%	3,516	22.3%	7,759	49.3%	7,979	50.7%

Source: U.S. Census Bureau, 2021 ACS 1-Year Public Use Microdata Sample.

Table 3. The True Cost of Living and Official Poverty Threshold by Select Characteristics of Householder

	A		B		C		D		E	
	Total	Percent of Households	Below the Self-Sufficiency Standard						Above Standard	
			Below Standard & Below Poverty		Below Standard & Above Poverty		Total Below Standard			
			Number	%	Number	%	Number	%	Number	%
High School Graduate										
American Indian	396	0.0%	45	11.4%	190	48.0%	235	59.3%	161	40.7%
Asian or Native Hawaiian or Pacific Islander	12,812	0.7%	2,927	22.8%	5,620	43.9%	8,547	66.7%	4,265	33.3%
Black	136,481	7.3%	28,672	21.0%	49,335	36.1%	78,007	57.2%	58,474	42.8%
Latinx	36,954	2.0%	5,172	14.0%	16,618	45.0%	21,790	59.0%	15,164	41.0%
Other or Multiracial	15,611	0.8%	1,966	12.6%	6,612	42.4%	8,578	54.9%	7,033	45.1%
White	170,024	9.1%	25,073	14.7%	39,862	23.4%	64,935	38.2%	105,089	61.8%
POC Female	107,304	5.8%	23,929	22.3%	43,198	40.3%	67,127	62.6%	40,177	37.4%
POC Male	94,950	5.1%	14,853	15.6%	35,177	37.0%	50,030	52.7%	44,920	47.3%
White Female	78,227	4.2%	15,424	19.7%	19,996	25.6%	35,420	45.3%	42,807	54.7%
White Male	91,797	4.9%	9,649	10.5%	19,866	21.6%	29,515	32.2%	62,282	67.8%
Some College										
American Indian	641	0.0%	154	24.0%	379	59.1%	533	83.2%	108	16.8%
Asian or Native Hawaiian or Pacific Islander	17,206	0.9%	2,212	12.9%	5,705	33.2%	7,917	46.0%	9,289	54.0%
Black	178,242	9.6%	25,659	14.4%	52,230	29.3%	77,889	43.7%	100,353	56.3%
Latinx	34,126	1.8%	3,767	11.0%	9,722	28.5%	13,489	39.5%	20,637	60.5%
Other or Multiracial	23,313	1.3%	3,237	13.9%	7,635	32.7%	10,872	46.6%	12,441	53.4%
White	229,427	12.3%	22,724	9.9%	49,367	21.5%	72,091	31.4%	157,336	68.6%
POC Female	150,575	8.1%	24,779	16.5%	49,495	32.9%	74,274	49.3%	76,301	50.7%
POC Male	102,953	5.5%	10,250	10.0%	26,176	25.4%	36,426	35.4%	66,527	64.6%
White Female	120,143	6.5%	14,215	11.8%	27,225	22.7%	41,440	34.5%	78,703	65.5%
White Male	109,284	5.9%	8,509	7.8%	22,142	20.3%	30,651	28.0%	78,633	72.0%
College Graduate and Above										
American Indian	434	0.0%			222	51.2%			212	48.8%
Asian or Native Hawaiian or Pacific Islander	84,826	4.6%	4,542	5.4%	11,637	13.7%	16,179	19.1%	68,647	80.9%
Black	225,329	12.1%	12,677	5.6%	39,565	17.6%	52,242	23.2%	173,087	76.8%
Latinx	46,460	2.5%	2,693	5.8%	9,867	21.2%	12,560	27.0%	33,900	73.0%
Other or Multiracial	41,434	2.2%	2,610	6.3%	5,744	13.9%	8,354	20.2%	33,080	79.8%
White	488,954	26.3%	17,280	3.5%	47,435	9.7%	64,715	13.2%	424,239	86.8%
POC Female	215,559	11.6%	12,287	5.7%	34,682	16.1%	46,969	21.8%	168,590	78.2%
POC Male	182,924	9.8%	10,235	5.6%	32,353	17.7%	42,588	23.3%	140,336	76.7%
White Female	253,134	13.6%	9,082	3.6%	29,320	11.6%	38,402	15.2%	214,732	84.8%
White Male	235,820	12.7%	8,198	3.5%	18,115	7.7%	26,313	11.2%	209,507	88.8%

Source: U.S. Census Bureau, 2021 ACS 1-Year Public Use Microdata Sample.

Table 3. The True Cost of Living and Official Poverty Threshold by Select Characteristics of Householder

	A		B		C		D		E	
	Total	Percent of Households	Below the Self-Sufficiency Standard						Above Standard	
			Below Standard & Below Poverty		Below Standard & Above Poverty		Total Below Standard			
			Number	%	Number	%	Number	%	Number	%
Work Status										
No Workers										
American Indian	312	0.0%	277	88.8%	35	11.2%	312			
Asian or Native Hawaiian or Pacific Islander	4,660	0.3%	3,639	78.1%	434	9.3%	4,073	87.4%	587	12.6%
Black	45,242	2.4%	33,051	73.1%	7,187	15.9%	40,238	88.9%	5,004	11.1%
Latinx	6,796	0.4%	5,249	77.2%	1,041	15.3%	6,290	92.6%	506	7.4%
Other or Multiracial	6,669	0.4%	4,624	69.3%	1,097	16.4%	5,721	85.8%	948	14.2%
White	59,242	3.2%	37,000	62.5%	12,658	21.4%	49,658	83.8%	9,584	16.2%
Married with children	7,254	0.4%	5,244	72.3%	1,605	22.1%	6,849	94.4%	405	5.6%
No children in household	96,279	5.2%	61,854	64.2%	18,566	19.3%	80,420	83.5%	15,859	16.5%
Single father with children	2,407	0.1%	2,010	83.5%	332	13.8%	2,342	97.3%	65	2.7%
Single mother with children	16,981	0.9%	14,732	86.8%	1,949	11.5%	16,681	98.2%	300	1.8%
One Worker Part-Time or Part-Year										
American Indian	45	0.0%	45							
Asian or Native Hawaiian or Pacific Islander	10,955	0.6%	4,242	38.7%	4,065	37.1%	8,307	75.8%	2,648	24.2%
Black	67,674	3.6%	26,623	39.3%	26,671	39.4%	53,294	78.8%	14,380	21.2%
Latinx	16,774	0.9%	7,015	41.8%	7,146	42.6%	14,161	84.4%	2,613	15.6%
Other or Multiracial	9,163	0.5%	2,459	26.8%	4,111	44.9%	6,570	71.7%	2,593	28.3%
White	83,187	4.5%	23,687	28.5%	25,989	31.2%	49,676	59.7%	33,511	40.3%
Married with children	13,911	0.7%	5,655	40.7%	6,742	48.5%	12,397	89.1%	1,514	10.9%
No children in household	134,120	7.2%	35,676	26.6%	48,820	36.4%	84,496	63.0%	49,624	37.0%
Single father with children	6,919	0.4%	3,501	50.6%	1,972	28.5%	5,473	79.1%	1,446	20.9%
Single mother with children	32,848	1.8%	19,239	58.6%	10,448	31.8%	29,687	90.4%	3,161	9.6%

Source: U.S. Census Bureau, 2021 ACS 1-Year Public Use Microdata Sample.

Table 3. The True Cost of Living and Official Poverty Threshold by Select Characteristics of Householder

	A		B		C		D		E	
	Total	Percent of Households	Below the Self-Sufficiency Standard						Above Standard	
			Below Standard & Below Poverty		Below Standard & Above Poverty		Total Below Standard			
			Number	%	Number	%	Number	%	Number	%
One Worker Full-Time, Year-Round										
American Indian	349	0.0%			239	68.5%			110	31.5%
Asian or Native Hawaiian or Pacific Islander	36,296	2.0%	1,060	2.9%	10,645	29.3%	11,705	32.2%	24,591	67.8%
Black	210,782	11.3%	11,496	5.5%	62,323	29.6%	73,819	35.0%	136,963	65.0%
Latinx	40,019	2.2%	5,218	13.0%	14,800	37.0%	20,018	50.0%	20,001	50.0%
Other or Multiracial	30,439	1.6%	1,548	5.1%	8,024	26.4%	9,572	31.4%	20,867	68.6%
White	271,807	14.6%	6,413	2.4%	51,130	18.8%	57,543	21.2%	214,264	78.8%
Married with children	78,237	4.2%	6,164	7.9%	33,682	43.1%	39,846	50.9%	38,391	49.1%
No children in household	424,450	22.8%	12,548	3.0%	70,742	16.7%	83,290	19.6%	341,160	80.4%
Single father with children	20,606	1.1%	1,867	9.1%	7,202	35.0%	9,069	44.0%	11,537	56.0%
Single mother with children	66,399	3.6%	5,156	7.8%	35,535	53.5%	40,691	61.3%	25,708	38.7%
Two or More Workers										
American Indian	970	0.1%			599	61.8%			371	38.2%
Asian or Native Hawaiian or Pacific Islander	70,429	3.8%	2,216	3.1%	11,615	16.5%	13,831	19.6%	56,598	80.4%
Black	244,596	13.2%	5,792	2.4%	57,693	23.6%	63,485	26.0%	181,111	74.0%
Latinx	102,889	5.5%	4,575	4.4%	38,291	37.2%	42,866	41.7%	60,023	58.3%
Other or Multiracial	38,394	2.1%	681	1.8%	7,844	20.4%	8,525	22.2%	29,869	77.8%
White	502,120	27.0%	6,202	1.2%	53,382	10.6%	59,584	11.9%	442,536	88.1%
Married with children	367,547	19.8%	7,897	2.1%	70,947	19.3%	78,844	21.5%	288,703	78.5%
No children in household	496,365	26.7%	6,981	1.4%	56,915	11.5%	63,896	12.9%	432,469	87.1%
Single father with children	27,989	1.5%	1,459	5.2%	10,751	38.4%	12,210	43.6%	15,779	56.4%
Single mother with children	67,497	3.6%	3,129	4.6%	30,811	45.6%	33,940	50.3%	33,557	49.7%

Source: U.S. Census Bureau, 2021 ACS 1-Year Public Use Microdata Sample.

The Center for Women's Welfare

The Center for Women's Welfare at the University of Washington School of Social Work is devoted to furthering the goal of economic justice for women and their families. The main work of the Center focuses on the development of the Self-Sufficiency Standard and related measures, calculations, and analysis. The Center partners with a range of government, non-profit, women's, children's, and community-based groups to:

- research and evaluate public policy related to income adequacy;
- create tools to assess and establish income adequacy and benefit eligibility;
- develop policies that strengthen public investment in low-income women and families.

Learn more about the Center and the Self-Sufficiency Standard research project at www.selfsufficiencystandard.org.

Acknowledgments

We appreciate the contributions of the following Center for Women's Welfare staff for their work on the Self-Sufficiency Standard:

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We would like to acknowledge the contribution to the development of the first "Overlooked and Undercounted" report of Rachel Cassidy, demographer, as well as the editorial contributions of Maureen Golga and Aimee Durfee, and the statistical contributions of Bu Huang and Karen Segar for past reports.



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