

Greetings County Council President Hucker and respective Council members. My name is Freida Williams. This morning I feel privileged to provide testimony on behalf of neighbors, Healthcare professionals and Montgomery County residents. As a Community Advocate Institute participant, Healthcare professional and Rehab patient that sustained permanent injuries as a result of a slip and fall accident, today I ask the council for favorable consideration to approve funding that supports *integration and expansion of Community based Continuity of Care Services and evidenced- based fall prevention programs in the upcoming fiscal year that provide **prevention , care planning, coordination of services, and access to income -based Emergency medical transportation for Seniors 65+, disabled and low-income individuals.***

**A couple of CDC statistics:**

- One in four Americans aged 65+ falls each year.
- Every 11 seconds, an older adult is treated in the emergency room for a fall, approximately 2.8 million annual injuries and 27,000 deaths.  
The total cost of fall injuries in 2015 was \$50 billion. 75% of the costs were shouldered by Medicare and Medicaid.

**Local Statistic:**

- The number of seniors (age 65+) in MC is projected to more than double between 2010 and 2040, from 120,000 to 244,000 (Aging)

Fall prevention is critical to sustainable wellness and Aging in Place initiatives. Falling often triggers a downward spiral that critically impacts health and wellness. Reducing fall risks based on accurate information and evidence, not guesswork, can make all the difference.

Daisy, a family friend, retired public school employee, senior citizen 65+ MC resident enjoys volunteering at her local church mentoring program for college students. A fall and severe back injury 8 years ago left her with a critical complex disability in addition to an underlying co-morbidity of Hypertension. Recently, she declined transportation by ambulance to the ER for severe low back pain. A \$900 bill she could not afford. Immediately, I rushed from work to drive Daisy to the Emergency Room and sat at the bedside until her severe pain improved and condition stabilized.

Seniors in MC should have unrestricted access to income- based emergency medical transportation to receive the appropriate level of medically necessary care. The consideration at hand correlates to enhanced quality of life, improved community livability, and reduces complex delivery of healthcare in institutional environments which provides dynamic Aging in Place opportunities for Seniors.

Again, I ask you, the elected Montgomery County Council members to consider budget allocations for expansion of evidence based fall prevention programs, care planning and Continuity of Care services programming throughout Montgomery county.

Thank you for listening attentively and acknowledgement by actionable consideration in the near term Fiscal Year 2021.

Respectfully,

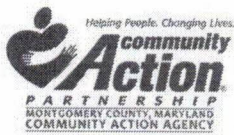
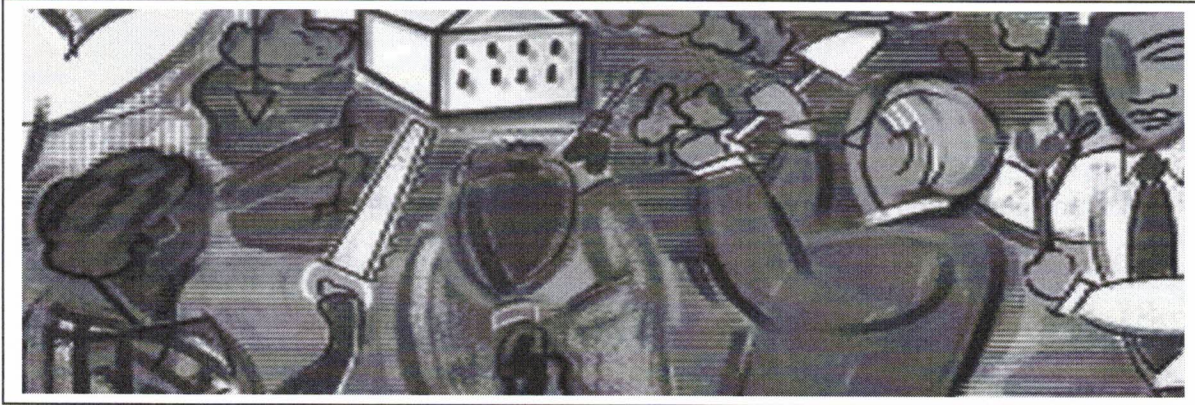


Freida Williams

Date: April 6, 2021

**Attachments:**

Community Action Agency's "Faces of Poverty" report 2019.



## Faces of Poverty 2019 Montgomery County, MD

The Montgomery County Community Action Board

The Community Action Board (CAB), the County's federally designated antipoverty group, advises the County about poverty and the needs of low-income people. CAB provides oversight for the Community Action Agency's federal grants and the agency's services.

### Montgomery County at a Glance

- County population is over 1 million people (ACS)
- The highest population density in the state behind Baltimore City (MDP)
- Between 2010 and 2013, the County saw the largest increase in overall population in Maryland (an increase of 44,900 residents) (MDP)

### Demographics

- The County's population is 18.6% African American, 15.2% Asian, 19.6% Hispanic or Latino (all races), and 43.3% white (non-Hispanic or Latino) (ACS)
- 41.5% of County residents age 5 and older speak a language other than English and 34.4% of these residents say they speak English "less than very well" (ACS)
- 39% of the of the 920,418 Maryland residents who speak a language other than English live in Montgomery County (CountyStat)
- 31.9% of residents were born outside of the United States (ACS)



### Poverty in Montgomery County

- 6.9% of the population (72,961 people) lives below the Federal Poverty Line (ACS)
- 18.4% of the population (192,907 people) lives below 200% of the Federal Poverty Line (ACS)
- Female-headed households comprise 20.3% of families with children under 18, living in poverty (ACS)
- While 4% of White County residents live below the Federal Poverty Line, 5.8% of Asian residents, 11.2% of Black residents, and 11.1% of Latino residents live in poverty (REP)
- 55.6% of residents living in poverty (age 5 or older) speak a language other than English at home (ACS)

### Children

- The poverty rate for children in the County is 9.4% or 23,001 children (ACS)
- 31,549 children under age 6 (40.5%) live below 300% of the Federal Poverty Level (ACS)
- 54,730 children in Montgomery County Public Schools (approximately 33.4% of students) qualify for the Free and Reduced Meals Program and over 80% of those students qualify for *free* meals (MSDE)
- 3.4% of White children, 5.8% of Asian children, and 18.7% of Black children, and 15.8% of Latino children fall below the Federal Poverty Level (REP)

### Seniors

- The number of seniors (age 65+) is projected to more than double between 2010 and 2040, from 120,000 to 244,000 (Aging)
- 28.5% of seniors (age 65+) live below 300% of the poverty level (ACS)
- 60.4% of senior renters (age 65+) and 28.2% of senior homeowners (age 65+) are “housing burdened” – spending 30% or more on income on housing costs (ACS)



### Self-Sufficiency in Montgomery County

- According to the 2016 Self-Sufficiency Standard, it costs about \$91,200 for a four-person family with two working parents, a preschooler and a school-age child, to afford the basic necessities in the County, over **three times** the Federal Poverty Level (SSS)
- The Montgomery County Self-Sufficiency wage is the highest in the state and also higher than in large metropolitan areas such as San Francisco, Los Angeles, and Philadelphia (SSS)

### Poverty vs. Self-Sufficiency

- The Federal Poverty guidelines are based on the total number of people in a household, regardless of age, while the Self-Sufficiency Standard takes into account the number of adults and children in a household and the age of the household members (USDHHS and SSS)
- The Federal Poverty Level is the same for all 48 contiguous states. The Self-Sufficiency Standard is based on the cost of living in a specific area (USDHHS and SSS)

	1 adult (annual household income)	1 adult + 1 infant + 1 preschooler (annual household income)	2 adults + 1 preschooler + 1 school-age child (annual household income)	2 adults + 1 infant + 1 preschooler + 1 teenager (annual household income)
<b>2019 Federal Poverty Level</b>	\$12,490	\$21,330	\$25,750	\$30,170
<b>New County Minimum Wage*</b>	\$26,400	\$26,400	\$52,800	\$52,800
<b>2016 Self-Sufficiency Standard</b>	\$37,807	\$103,322	\$91,252	\$120,068

\*The County's minimum wage increased to \$12.50/hour on July 1, 2019 for employers with 50 or fewer employees. The annual income here is based on a work year consisting of 2,112 hours (the number used to calculate annual income in the SSS).



### **Earned Income Tax Credit**

- 55,526 County households received the Federal Earned Income Tax Credit in TY 2013 totaling over \$122 million in EITC (Brookings)
- It is estimated that in Montgomery County, between \$13.5 million and \$34.5 million in federal and Maryland EITC remain unclaimed (MD CASH)
- Approximately 33,914 EITC filers used paid tax preparers in TY 2013 (MD CASH)

### **Household Wealth & Financial Access**

- Asset poverty: 18.2% of Montgomery households are without sufficient net worth to subsist at the poverty level for three months in the absence of income (PN)
- Liquid Asset Poverty: 24.1% of households are without sufficient liquid assets to subsist at the poverty level for three months in the absence of income (PN)
- Zero Net Worth: 13% of households have zero or negative net worth (PN)
- Underbanked: 16.1% of households with a checking and/or a savings account have used alternative financial services in the past 12 months (PN)

### **Food/Hunger**

- 6.1% of the County's population, including 12.9% of children, are food insecure (FSP)
- 9,078 of the 52,433 seniors in Maryland who qualify for food assistance but are not receiving it live in Montgomery County. After Baltimore City, Montgomery County has the most seniors who are eligible but not enrolled in the Food Supplement Program. (MHS)
- As of April 2017, there were 29,660 SNAP recipients in the County (County DHHS)



## Housing

- Housing burden:
  - 23.3% of homeowners spend 30% or more of their income on housing (ASC)
  - 49.5% of renters spend 30% or more of their income on housing (ASC)
  - 81.2% of County households with incomes less than \$35,000 spend more than 30% of their income on housing alone (ASC)
  - 44.7% of White renters, 42.7% of Asian renters, 54.5% of Black renters, and 62.2% of Latino renters are housing burdened (REP)
- According to the 2019 Point-In-Time Survey, 647 people were “literally homeless” in the County (MWCOC)
- In February 2018, 164 households received Emergency Services grants to prevent eviction or homelessness and 24 families were served in family shelters and 77 families were on the waiting list (County DHHS)

## Child Care

- Child care costs in the County are the highest in the state. In Montgomery County:
  - The average annual cost for *infant care* is **\$17,713** (MDFN)
  - The average annual cost for *preschooler* is **\$15,007** (MDFN)
- For a family of four with two parents, one infant and one preschooler, 25.9% of median income is spent on child care costs on average (MDFN)

## References

2017 American Community Survey (ACS) <http://www.census.gov/programs-surveys/acs/>

Brookings Earned Income Tax Credit Information (Brookings) <http://www.brookings.edu/>

Montgomery County Food Security Strategic Plan (FSP)  
[https://gallery.mailchimp.com/94db16f73c96fb3b92c6494f0/files/147eacba-59de-4e28-a7a7-15de04237baa/FSP Update Handout June 2019.pdf](https://gallery.mailchimp.com/94db16f73c96fb3b92c6494f0/files/147eacba-59de-4e28-a7a7-15de04237baa/FSP_Update_Handout_June_2019.pdf)

Maryland CASH Campaign (MD CASH) <http://mdcash.org/>

Maryland Department of Planning *2013 Statistical Handbook* (MDP)  
[http://www.mdp.state.md.us/msdc/md\\_statistical\\_handbook13.pdf](http://www.mdp.state.md.us/msdc/md_statistical_handbook13.pdf)

Maryland Family Network *Child Care Demographics 2017 for Montgomery County* (MDFN)  
<http://www.marylandfamilynetwork.org/wp-content/uploads/2019/04/Montgomery.pdf>

Maryland Hunger Solutions (MHS) <http://www.mdhungersolutions.org/>

Maryland Self-Sufficiency Standard (SSS) <http://www.selfsufficiencystandard.org/>

Maryland State Department of Education (MSDE) Free and Reduced-Priced Meal Statistics  
<http://marylandpublicschools.org/programs/pages/school-community-nutrition/freereducedpricemealstatistics.aspx>

Metropolitan Washington Council of Governments Report on 2016 Point-In-Time Count (MWCOC)  
<https://www.mwcog.org/documents/2016/05/11/homelessness-in-metropolitan-washington-results-and-analysis-from-the-annual-point-in-time-pit-count-of-homeless-persons-homelessness/>

Report: Summit on Aging – December 3, 2015 (Aging)  
[http://www.montgomerycountymd.gov/senior/Resources/Files/Summit\\_On\\_Aging\\_report-2015.pdf](http://www.montgomerycountymd.gov/senior/Resources/Files/Summit_On_Aging_report-2015.pdf)

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

Montgomery County Stat (CountyStat) <https://reports.data.montgomerycountymd.gov/countystat>

Office of Legislative Oversight Report, *Child Care in Montgomery County* (OLO)  
[http://www.montgomerycountymd.gov/OLO/Resources/Files/2015\\_Reports/Report2016-3ChildCare.pdf](http://www.montgomerycountymd.gov/OLO/Resources/Files/2015_Reports/Report2016-3ChildCare.pdf)

Prosperity Now Scorecard (PN) <http://scorecard.prosperitynow.org/>

Office of Legislative Oversight Racial Equity Profile Montgomery County (REP)  
<https://www.montgomerycountymd.gov/OLO/Resources/Files/2019%20Reports/RevisedOLO2019-7.pdf>

United States Department of Health and Human Services Federal Poverty Guidelines (USDHHS)  
<https://aspe.hhs.gov/2019-poverty-guidelines>



**The Montgomery County Community Action Agency**  
Department of Health and Human Services, Office of Community Affairs

The Montgomery County Community Action Agency seeks to reduce poverty and improve the self-sufficiency of low-income residents. Community Action manages \$5 million in federal and state Head Start and Community Services Block Grant funding. The agency provides comprehensive early childhood services through Head Start, delivers social services at the Takoma-East Silver Spring (TESS) Community Action Center, and increases asset development through its Volunteer Income Tax Assistance (VITA) partnership. Throughout the County, nonprofits with contracts monitored by CAA staff – totaling over \$4 million – deliver emergency food, clothing, and social services; legal assistance; employment training; and education to Montgomery County’s diverse low-income residents and facilitate community engagement.

**Montgomery County Community Action Agency**

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[montgomerycountymd.gov/communityaction](http://montgomerycountymd.gov/communityaction)

To request this information in alternative formats, please call 240-777-1697.  
TTY users, please call MD Relay (711)

*\*Last updated August 2019*