

Poverty and the Risk of Poverty in Frederick County

Living and Working in Frederick County

Frederick County, Maryland has grown to a population of 233,000, up from 195,000 in 2000. More than three fourths of the population own their homes. According to RBI (Real Estate Intelligence), there are currently 74 homes in foreclosure in Frederick County and more than 300 in bankruptcy.

No new applications are being taken for Section 8 or Subsidized Housing in the City of Frederick or Frederick County. According to the Frederick County Sheriff's office, they have carried out 815 evictions between 2006 and 2010, an average of 163 a year. Families, who are put on the street, have 24 hours to remove their property from the sidewalk. The Religious Coalition provided more than 1,000 families with Eviction Prevention Assistance in 2011, preventing many of them from becoming homeless and keeping them together in their homes.

Homeless in Frederick County

The Frederick County School System has more than 450 homeless students, at least one homeless student in every school in the county. The lives of these students is complicated by the fact that the average family will spend between \$400 and \$700 for clothing, books, fees and electronics at the start of the year. In 2011, there were 40,236 total students enrolled in public schools. Of that number, 8,449 were eligible for free or reduced breakfasts and lunches, because their families fall below the federal guidelines for poverty.

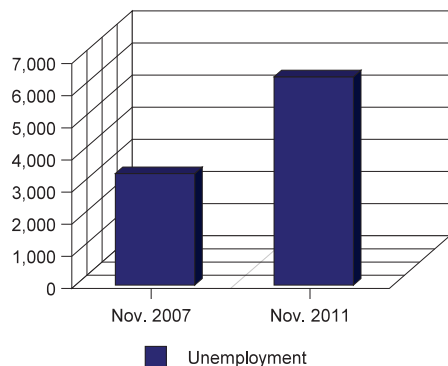
The Homeless Coalition of Frederick County in their Point in Time (PIT) survey, reported 280 homeless persons, including men, women and children. This is an annual survey conducted on one day in winter, 2011. The Community Foundation of Frederick County completed a Needs Assessment in 2011, which focused on the needs of poor and needy families: opportunities and education for youth, lack of affordable housing, health care for the uninsured and the growing problem of homeless families were designated as priorities.

Increased Poverty

Unemployment in Frederick County

For many years, Frederick County had low unemployment. There were about 3,400 unemployed during the month of November, 2007 - by comparison there were 6,488 jobless during November 2011. (A 90% increase in 4 years.) The numbers are down from the height of the recession, but they still represent problems for the County's unemployed .

**Frederick County Unemployment
November 2007 – November 2011**



The number of people receiving medical assistance in Frederick County increased from 8,519 in 2006 to 17,595 in 2011, up more than 100%. Children receiving medical benefits increased from 4,378 in 2006 to 9,377 in 2011, up more than 100%. Food Stamp recipients increased from 6,954 in 2006 to 15,715 in 2011, up more than 100%. Families receiving temporary cash assistance jumped from 521 in 2006 to 1,022 in 2011.

Low Income Jobs

The Community Foundation Human Needs Assessment found there are over 10,500 residents of Frederick County living below the poverty line. The study also reported there are 16,000 local residents categorized as working poor. For the most part, they have limited educations, did not graduate from high school and do not have health insurance. Both groups are at risk to become homeless. More than 50% of the Religious Coalition's clients last year were new clients and were asking for Emergency Financial Assistance for the first time.