

#BRAVE VOICES BRAVE CHOICES

Inequity Within: Issues of Inequity Across Communities

A Local Analysis of Systems and Social Determinants of Health



**HOWARD COUNTY
LIBRARY SYSTEM**
Public Education for All



**Maryland
State Library
Agency**



**INSTITUTE of
Museum and Library
SERVICES**



EQUITYMATTERS
PROMOTING EQUITY-IN-ALL POLICY™

A Howard County Library System Brave, Voices Brave Choices Report on Howard County, MD and the State of Maryland

This project was funded in part by the Institute of Museum and Library Services and administered by the Maryland State Library Agency

Howard County Library System

At Howard County Library System (HCLS), we condemn racism, xenophobia, misogyny, hatred, and racial and gendered violence in all forms against all people. We believe in standing against racism and hatred each time it is in our midst and strategizing to enact change until America's promises ring true for all people.

HCLS launched the Brave Voices, Brave Choices initiative to advance these goals through high-quality education and community building which libraries are uniquely positioned to offer. The initiative includes speakers, training, story collection, community events, a new Racial Equity Collection, and our Racial Equity Alliance. These are essential educational services for our diverse and evolving community.

In all these efforts, we meet people where they are and give them effective tools and processes to grow personally and professionally; increase understanding and relationships across differences; effect change; and create an equitable society free of guilt, blame, and hostility. To date, more than 600 community members and library staff have participated in one and two-day racial equity trainings provided by national level trainers. When confronted with national data on systemic racism and its impact on people's lives by the Racial Equity Institute's Groundwater training, some participants questioned: "is that happening here?"

This report, and subsequent education opportunities, provides data in response to that question. It shows local history of racial inequity and its ongoing impact on education, health, housing, and criminal justice in Howard County and the state of Maryland. This racial inequity demands our attention and action.

This research will be used to increase awareness and combat the existence of racial disparities in various communities. It will prove useful for library systems, school systems, boards and commissions, local officials, legislators, and residents across the state.

HCLS wishes to thank report development partners, Equity Matters, authors at Morgan State University's Center for Urban Health Equity, and funders at the Maryland State Library Agency and the Institute of Museum and Library Services. HCLS is also thankful for the Racial Equity Institute's Groundwater training that inspired this report and its style of data presentation.

Howard County Library System invites readers to join us as we advance education, understanding, and community. Find upcoming events, read stories about local experiences of race and more at hclibrary.org/brave-voices-brave-choices.

Report Summary

This report was developed to provide an overview of racial equity across education, healthcare, housing, economic, and legal systems within Howard County, Maryland. As one of the wealthiest, healthiest and most diverse communities in the state and the US, the perception or belief that racial inequity does not exist here can be a hinderance to advancing issues of equity within the county. This report demonstrates that even in a county where the majority of residents appear to be thriving, there are communities and subgroups that do not fully reap the benefits of residing here.

The system indicators examined in this report showed NH Black residents were anywhere from 1.5-11 times and Hispanic residents were 1.5-7 times more likely to fare worse than NH White residents. While Asian residents were more likely to have similar or better outcomes than NH White residents across education and legal systems, they fared worse in housing, health and economic outcomes.

To progress towards equity, we must demonstrate through policies, processes and programs that all persons within our communities are important, valued and of worth. Structural determinants (governance, policies and racism) are at the root of social determinants such as the educational, housing, environmental, and work conditions that people experience in their daily lives.⁴ These factors work in tandem to perpetuate inequities and disparities that show up between demographic groups and geographic boundaries. The data shared in this report highlight racial and ethnic differences in outcomes across multiple social systems within Howard County, Maryland.

Limitations

Within this report most of the data used was in the aggregate, drawn from other data reports, and not in a raw data format. Depending on the way the data was reported some comparison charts and tables may not include data for all groups. Though some data sources provide information on racial and ethnic groups other than NH Black, NH White, Hispanic, and Asian populations, residents often referred to as "other" are grouped together or excluded due to lack of data or small numbers. Without representation, their experiences remain hidden and invisible to the greater community as a whole. Lastly, this report focuses primarily on racial and ethnic differences between groups. However, we recognize that inequities exist across multiple demographic groups including age, gender, sexual orientation, and socioeconomic status and often intersect. This intersectional analysis has not been done and so leaves room for further in-depth inquiry.



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Overview: Methodology

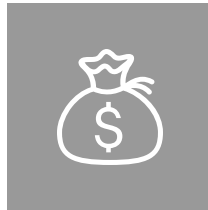
This report is provided in support of Howard County Library System's Brave Voices, Brave Choices initiative to discuss and examine the racial equity landscape in Howard County and across the state of Maryland. The report examines racial and ethnic disparities across the multiple systems of education, health, economics, housing, and law enforcement (the legal system).



Education



Health



Economics



Housing



Legal

Framework: The multisystem framework illuminates how structural racism reinforces inequities across communities of color, even in a place as healthy and wealthy as Howard County, Maryland. Structural racism is defined by the American Medical Association as *the ways in which societies foster racial discrimination through mutually reinforcing systems of housing, education, employment, earnings, benefits, credit, media, healthcare and criminal justice*.

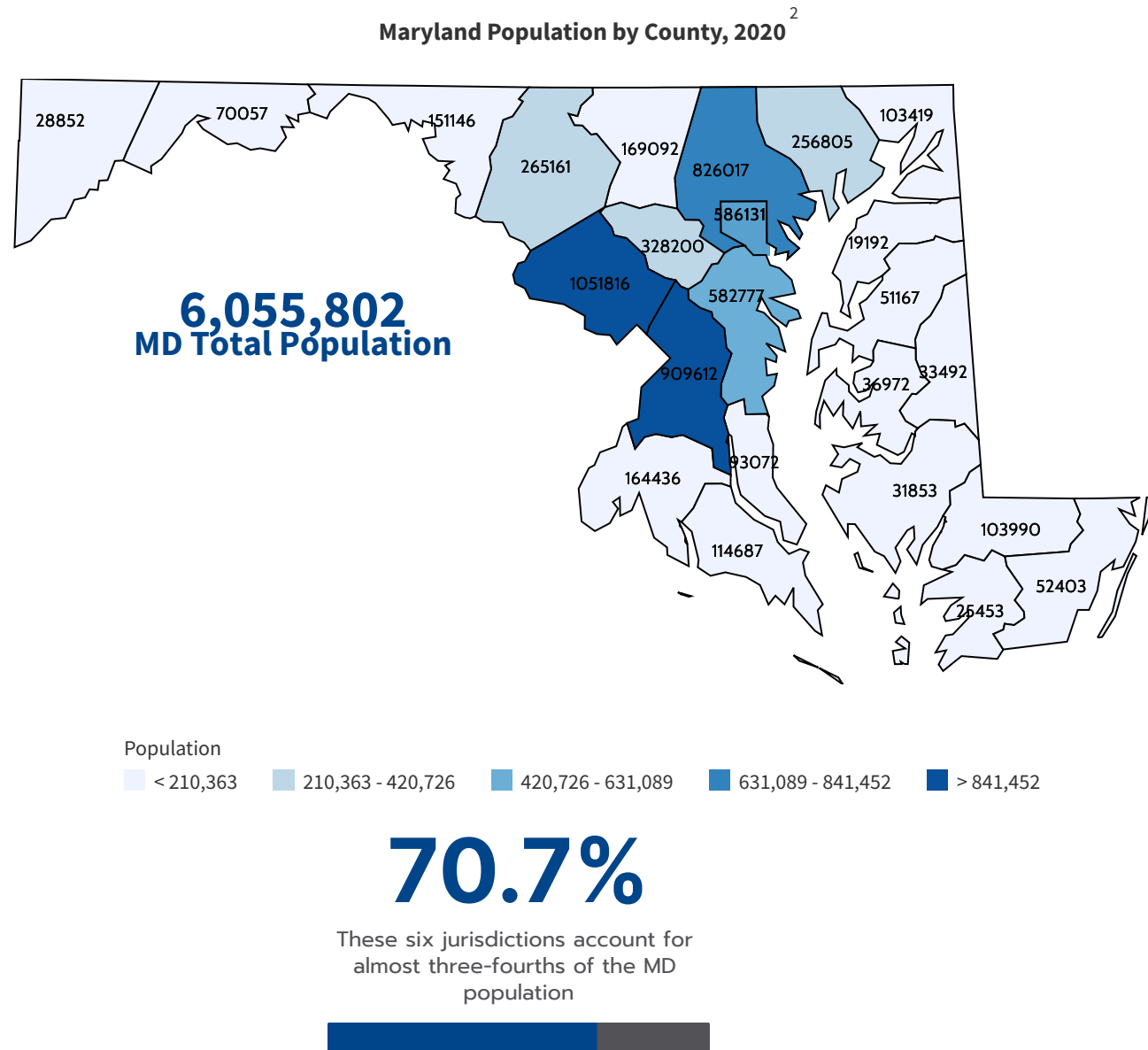
Analysis: Data analysis was conducted using the relative rate index (RRI), a way to compare experiences of different groups within a system or community. When groups have equivalent experiences, the RRI will be equal to 1.0 regardless of population size. When the RRI is not equal to 1.0, one group differs in the characteristics relative to the group of comparison. In this report, the non Hispanic (NH) White population will be used as the reference, or comparison, for non White groups. The demographic category of "other" is used throughout the report to identify individuals not identified in one of the racial/ethnic groups identified in the data. Depending on the data source, "other" can include multi-racial, American Indian, Hispanic, Asian, or Middle Eastern and North African populations.

Data Sources: Many data sources including US Census Bureau-American Community Survey, PolicyMap, Maryland Vital Statistics, Maryland Governors Office of Crime Prevention, Youth, and Victim Services' Race-Based Traffic Stop Data Dashboard, Maryland Public Schools Report Card, and Howard County Public School System's Strategic Call to Action were used to compile the information shared in this report. Sources for data are provided at the end of the report and are listed in the order that they appear. Where possible same year data was used to provide consistency in comparison across data points. Data presented include the most recent data available for selected indicators.

Overview: State Population

This report primarily explores system and social determinants that lead to racial disparity and inequity in Howard County, Maryland. Data at the state level and from selected jurisdictions are included for additional context and comparison where appropriate. Where these cross-jurisdictional analyses are made, they refer to the five most populous jurisdictions or counties in the state. Population data comparisons for these jurisdictions are provided in the table below.

County	Population	% MD Population
1. Montgomery	1,051,816	17.4%
2. Prince George's	909,612	15.0%
3. Baltimore County	826,017	13.6%
4. Baltimore City	586,131	9.7%
5. Anne Arundel	582,777	9.6%
6. Howard	328,200	5.4%



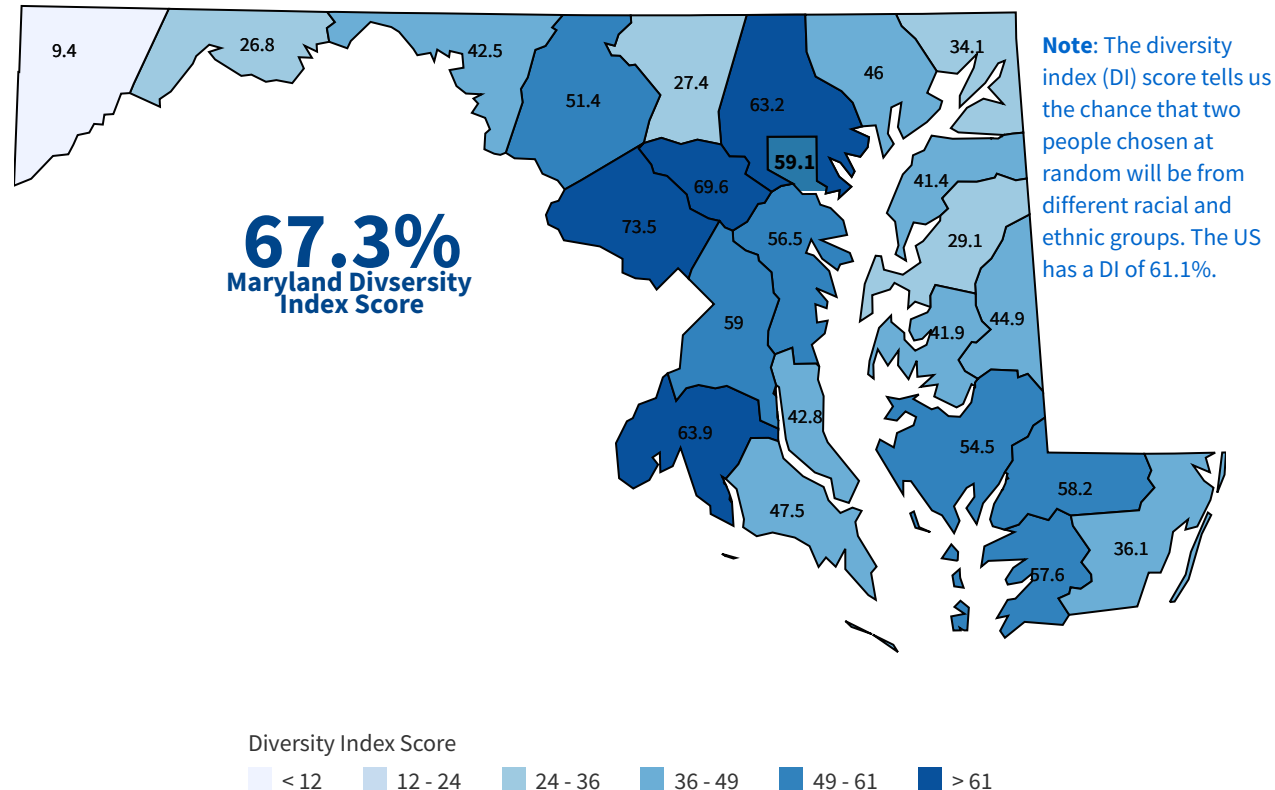
Overview: Inequity and Diversity

Inequities are those differences that occur between groups that are avoidable, unnecessary and unjust. These differences happen in communities largely due to social determinants that include housing, health, education, income, environment, and safety that influence individual health behaviors and conditions. Racial and ethnic status often are associated with these inequities.

According to the 2020 US Census, Maryland is now the most racially diverse state on the east coast and the 4th most diverse in the country behind Hawaii, California, and Nevada³. With a diversity index score of 69.6% (see map note for definition), Howard County ranks behind Montgomery County as the 2nd most diverse county in the state.

However, research has shown that communities high in **diversity** - differences in race, ethnicity, gender, age, sexual orientation, socioeconomic status, religion - do not necessarily translate to being racially integrated, equitable or inclusive. While Maryland has seen an increase in the diversity of its population, issues of inequality, discrimination, segregation, and disparity still exist.

Maryland Racial/Ethnic Diversity Index, 2020



Introduction to Howard County

In 2021, Howard County was ranked as the **Healthiest Community** in Maryland and 8th best among counties across the US by U.S. News & World Report. Communities in Howard County have been widely recognized and voted as some of the best places to live in Maryland and consistently ranked in the top 10 places to live in the country. Howard County also continues to be identified as a great place to raise a family and has proven to be one of the healthiest jurisdictions compared to other counties across the State.

These facts contribute to the widely held perception that residents of Howard County are in good health, have a great quality of life, and financial stability. While this is true for many residents, this perception is not the reality for all. This report highlights demographic and geographic disparities and inequities that contribute to poorer health and quality of life outcomes for certain groups within the communities. These facts are not always raised when discussing Howard County's profile. Hopefully, bringing these issues to the forefront will help increase understanding of the differences, barriers and needs of various county resident groups. This should move the conversation forward in a way that promotes advocacy and policy change so that all have the opportunity to experience the best that Howard County has to offer.



Howard County ranked as the healthiest community in MD and 8th healthiest county in the US by U.S. News & World Report.⁴

2021
Healthiest
Community



In 2021, Money Magazine ranked Ellicott City as the best place to live in Maryland and 10th overall in the US. Columbia ranked 5th best in the US in the 2020 survey and ranked No. 1 overall in 2016.⁵

2021
Best Place
to Live



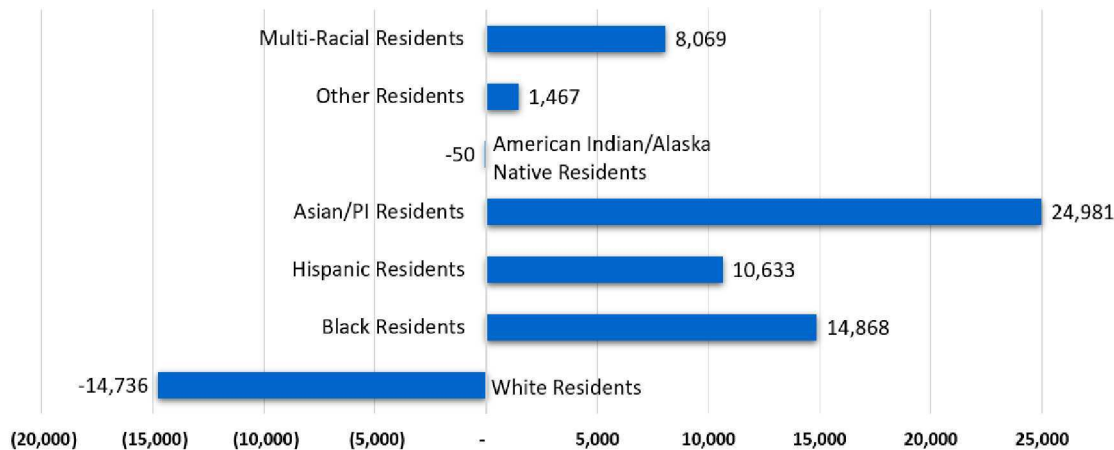
In a survey comparing over 180 cities, WalletHub ranked Columbia as the 5th best place in the US to raise a family in 2021.⁶

2021
Best Place to
Raise a Family

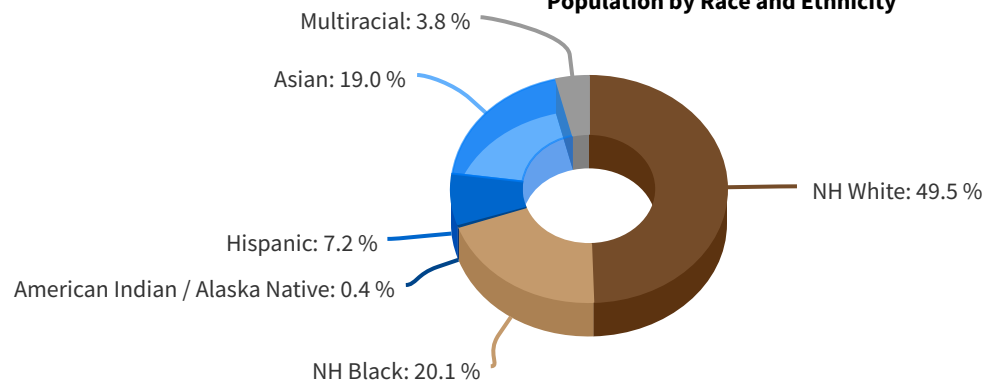
Introduction to Howard County

With a population of more than 300,000 residents, Howard County is the 6th most populous county in Maryland.⁷ Over the last decade (2010-2019) the county has experienced the highest population rate growth (11.3%) compared to other counties across the state. Though the population has grown overall, the growth has varied by race and ethnicity. The Asian population in Howard County has shown the most growth between 2010 and 2020, increasing by almost 25,000 and is the largest in the state. During this same time period, the NH White population has decreased by almost 15,000 people.

²
Change in Howard County Population by Race/Ethnicity, 2010-2020



Population by Race and Ethnicity



51.1%

Of residents are Female



24.4%

Under 18 years old⁸



21.2%

Foreign born

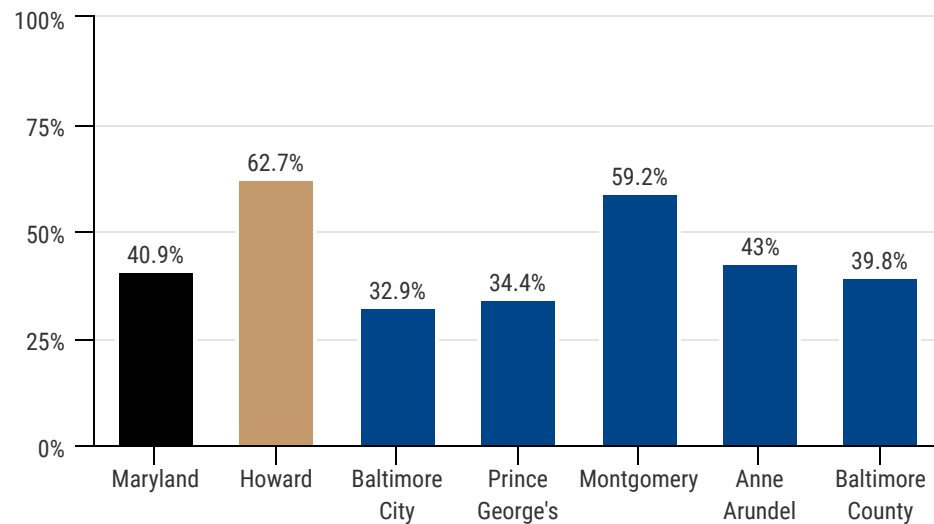


25.9%

Speak language other than English at home

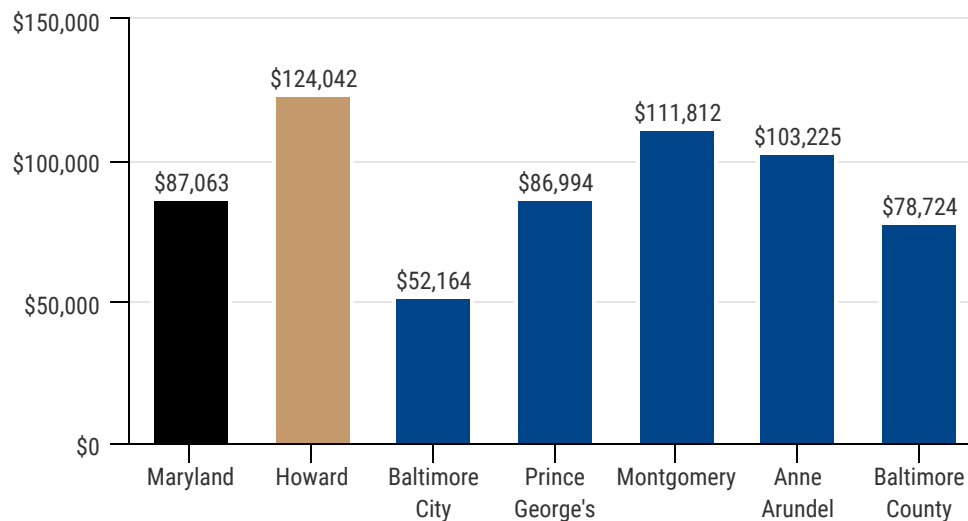
Jurisdictional Comparison of Socioeconomic Indicators

BA/BS Degree or Higher, 2020

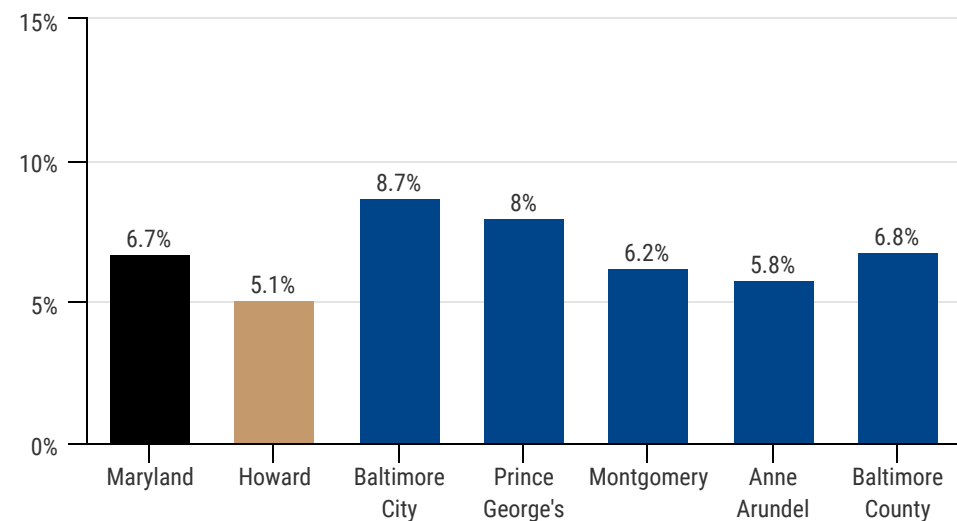


The three typically used indicators of socioeconomic status are **education, income and employment**. These factors impact people's health, well-being, and quality of life. Compared to Maryland overall, and select jurisdictions, residents of Howard County generally have better socioeconomic status. A greater percentage of residents have a bachelor's degree or higher and a greater median household income compared to the state and noted jurisdictions. Howard County also has one of the lowest unemployment rates in the state at 5.1%.^{9, 10}

Median Household Income, 2016-2020

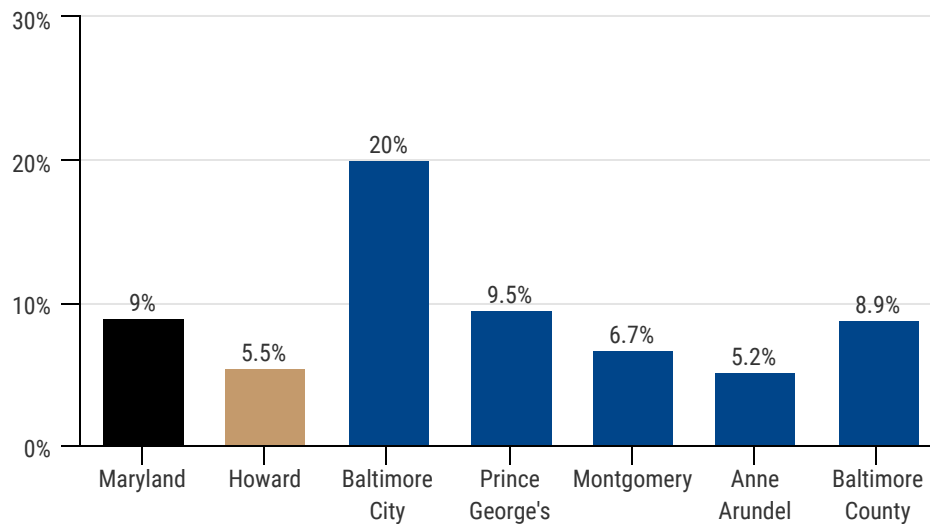


Annual Unemployment Rate, 2020

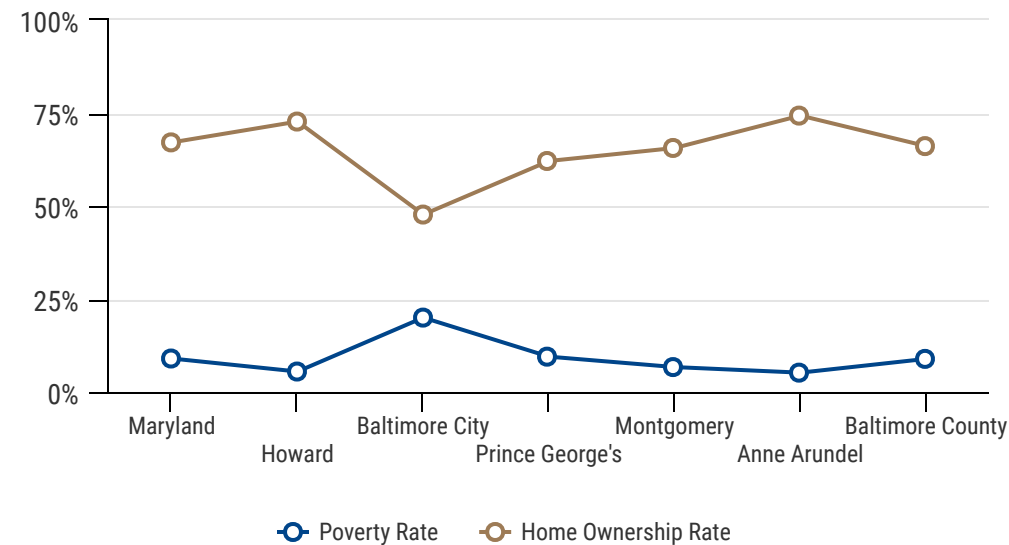


Jurisdictional Comparison of Socioeconomic Indicators

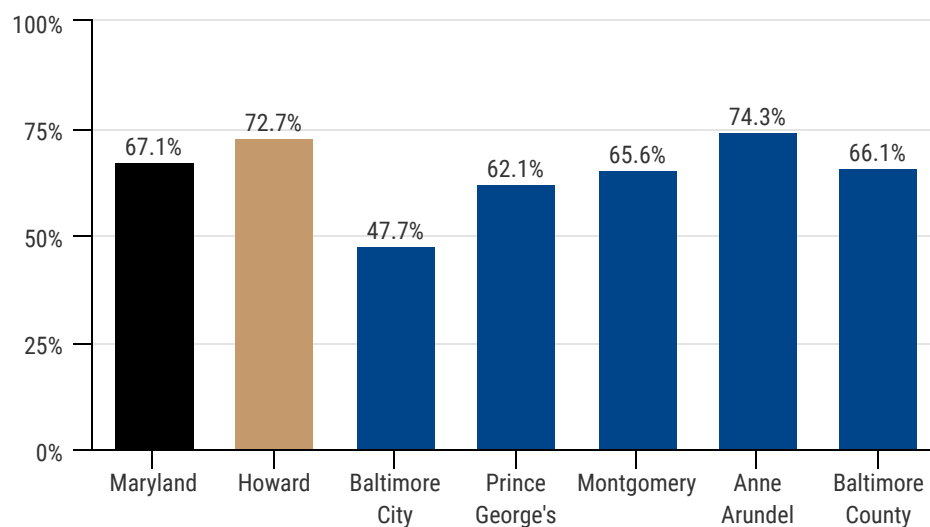
Poverty Rate, 2020 ⁹



Comparison of Poverty Rate vs. Home Ownership Rate by County



Home Ownership Rate, 2016-2020 ⁹

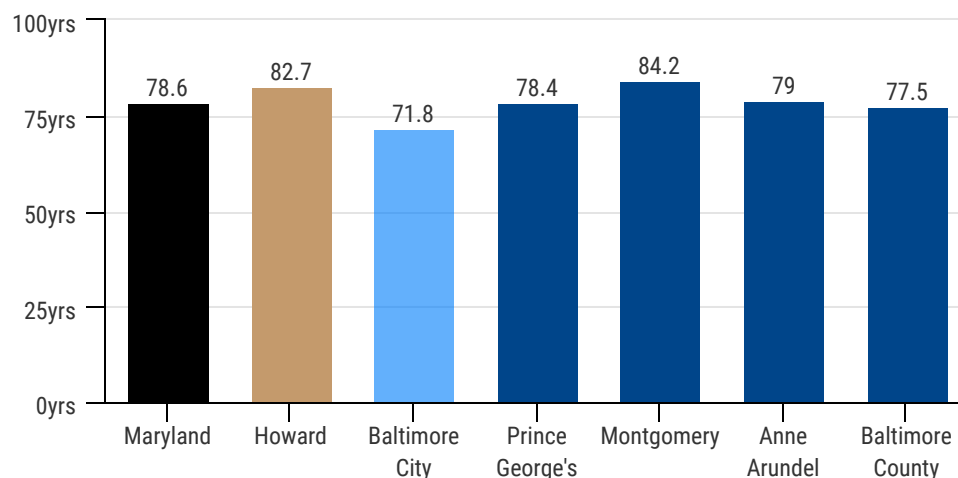


Additional factors such as poverty rate and home ownership are also indicators of the socioeconomic well-being of residents within a community. Home ownership is considered one of the primary ways for families to build generational wealth. This allows families to improve their financial outlook by providing opportunity to build equity, to capitalize on housing appreciation and to have the ability to manage housing costs for the long term.

The line graph above shows the correlation between home ownership and poverty rates across select counties in the state. The graph indicates there is a divergent relationship between poverty and home ownership for Maryland and the highlighted jurisdictions.

Jurisdictional Comparison of Life Expectancy

Population Life Expectancy, 2020

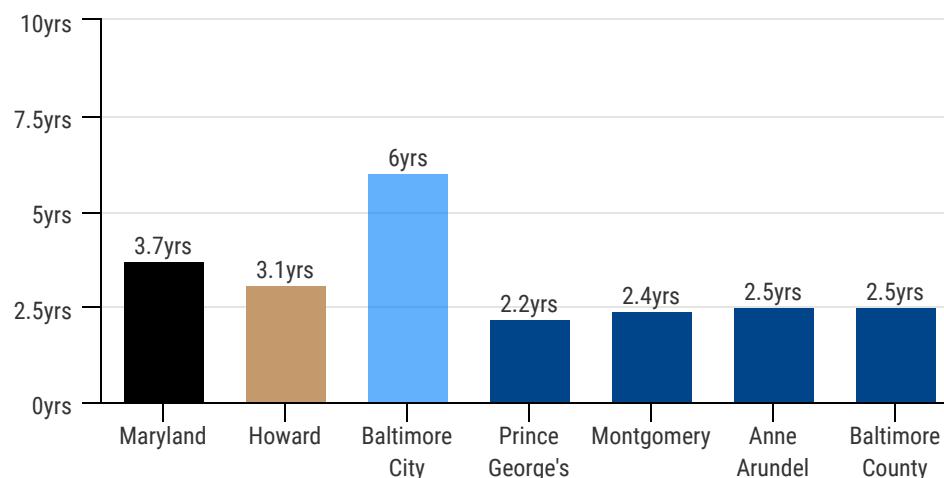


Life expectancy at birth is a primary indicator of population health. It is often used to infer the general living conditions of individuals in a specific community, state, or country.

Howard County has the second highest life expectancy at birth (82.7) in the state of Maryland, behind only Montgomery County. This is the case for both NH White and NH Black residents. However, when examining the gap in life expectancy between NH Black and NH White residents within Howard County, it is second only to Baltimore City, which ranks the lowest among these jurisdictions.

Location	All Residents	NH White	NH Black
Maryland	78.6	79.6	75.9
Howard Co.	82.7	82.9	79.8
Baltimore City	71.8	75.7	69.7
Prince George's Co.	78.4	80.0	77.8
Montgomery Co.	84.2	84.3	81.9
Anne Arundel Co.	79.0	79.3	76.8
Baltimore Co.	77.5	78.0	75.5

Comparison of Life Expectancy Gap Between NH Black and NH White Populations, 2020



Comparison of Howard County Geographic Subdivisions

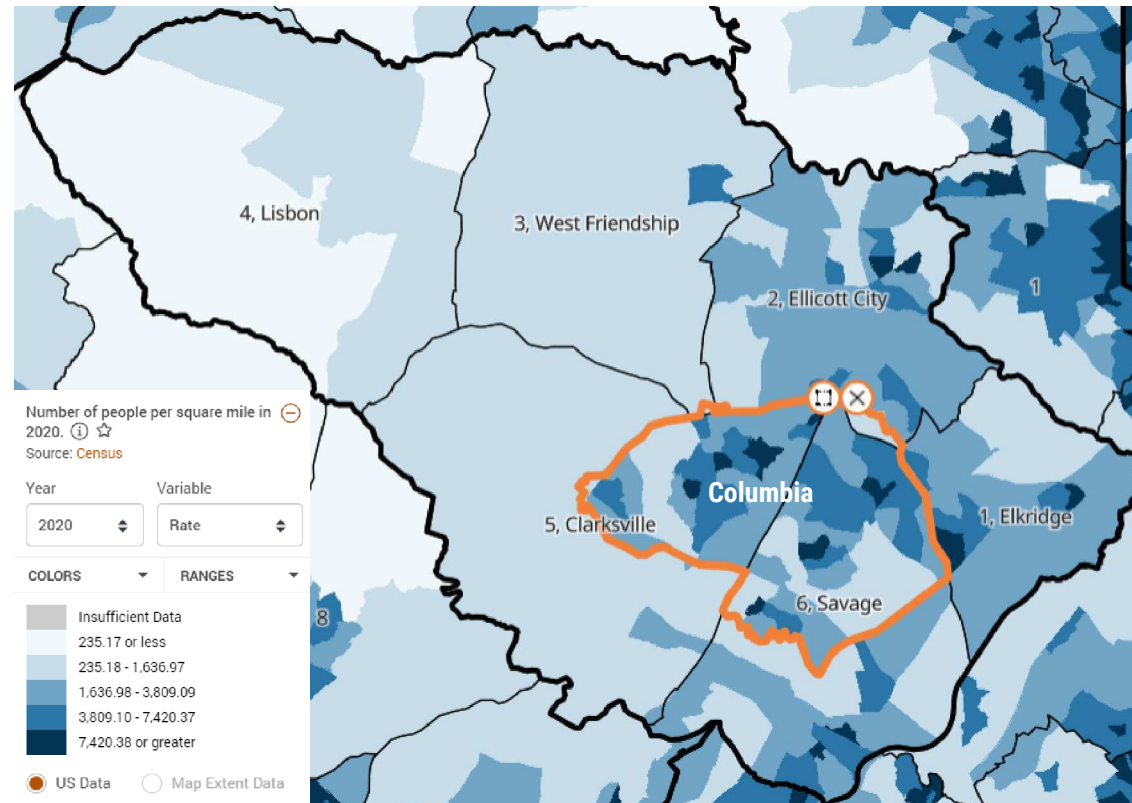
Population Density

The US Census Bureau divides Howard County into 6 subdivisions identified as (*number does not reflect ranking*)⁸:

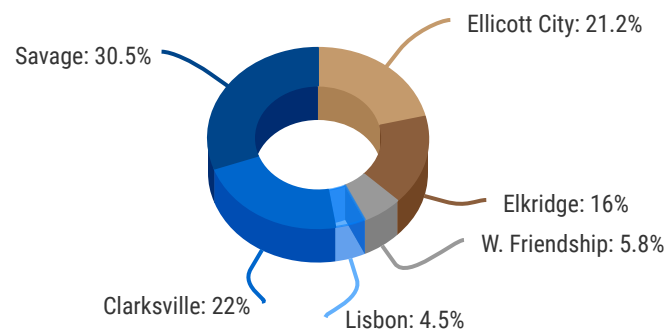
1. Elkridge
2. Ellicott City
3. West Friendship
4. Lisbon
5. Clarksville
6. Savage

These subdivisions, along with Columbia, will be used to highlight demographic and socioeconomic disparities that exist across these boundaries.

Lisbon and West Friendship have the smallest population percentages in the county yet are two of the three largest subdivisions by land mass (62.9 sq miles; 44.1 sq miles)¹²⁻¹⁹



Howard County Population by Subdivision, 2019



104,681 Howard County residents live in Columbia, MD, an unincorporated community that crosses four (Ellicott City; West Friendship; Clarksville; Savage) of the six county subdivisions within Howard County and accounts for **31.5%** of the county population.

Comparison of Howard County Geographic Subdivisions

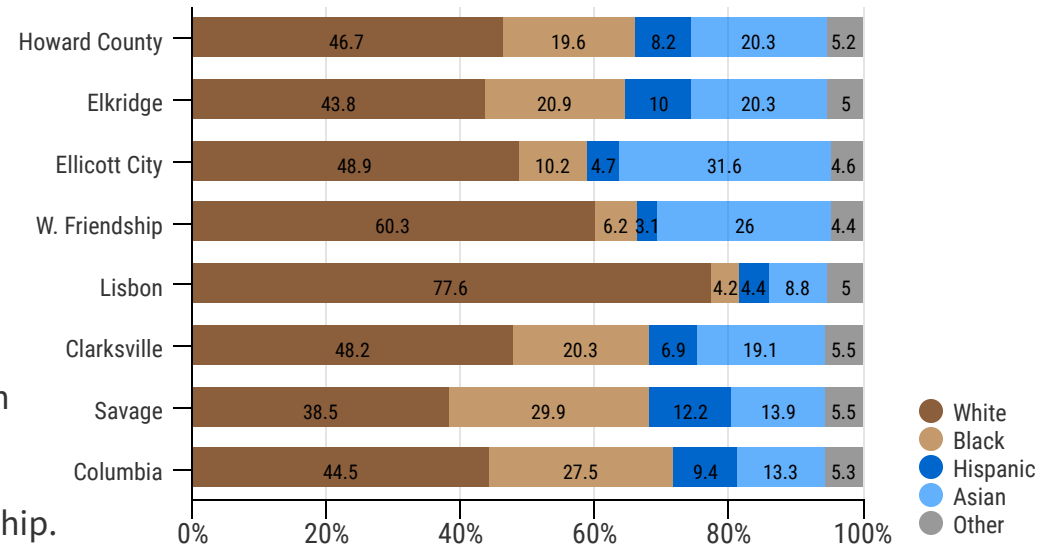
Location	Size (Sq Mi)	Population per Sq. Mile
Howard County	250.9 Sq Miles	1,284.7
Columbia	31.9 Sq Miles	3,301
Elkridge	19.8 Sq Miles	2,488
Ellicott City	31.1 Sq Miles	2,197.3
West Friendship	44.1 Sq Miles	399.7
Lisbon	62.9 Sq Miles	237.4
Clarksville	56.1 Sq Miles	1,282.9
Savage	36.9 Sq Miles	2,714.4

The above table lists the size and population density for each subdivision in the county. The racial composition of each subdivision is worth noting. NH White residents account for more than 60% of the population in Lisbon and West Friendship. In each of the remaining subdivisions and Columbia, NH Whites account for less than 50% of the population.¹²⁻¹⁹

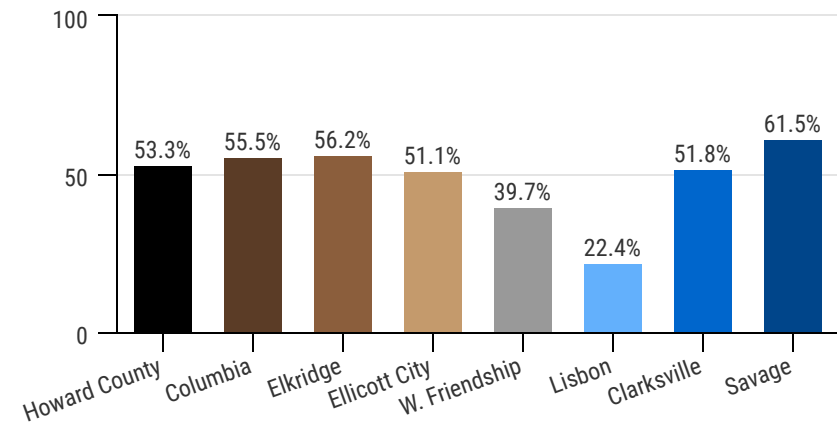
The racial and ethnic diversity in <50% subdivision varies. Savage (29.9%) and Columbia (27.5%) have the largest NH Black populations in the county. Savage (12.2%), Elkridge(10%) and Columbia (9.4%) have the greatest number of Hispanic residents, while Ellicott City (31.6%) and West Friendship (26%) have the largest Asian populations. Howard County residents of other racial and ethnic groups account for approximately 5% of the population in each subdivision and Columbia.

Race and Ethnicity

Howard County Race and Ethnicity by Subdivision, 2019



Non-White Population by Subdivision, 2019



Comparison of Howard County Geographic Subdivisions

Socioeconomic Indicators

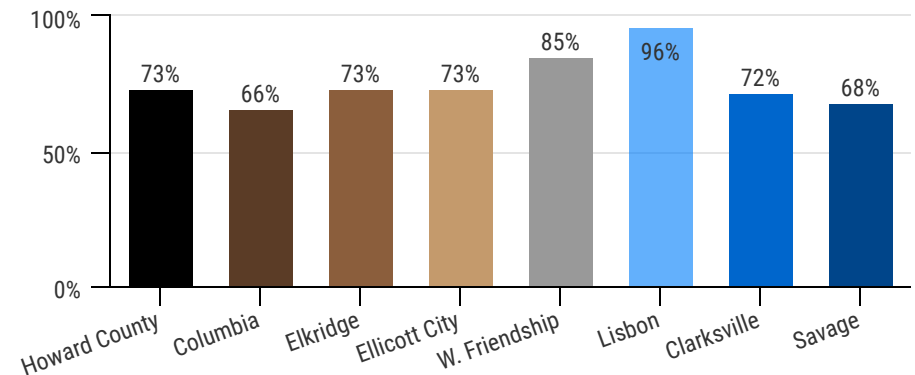
West Friendship and Lisbon have the two highest median incomes, the two highest percent ownership and the two lowest poverty rates in the county.

Socioeconomic indicators across subdivisions point to higher median household incomes and lower rates of poverty in those places where home ownership is the highest, emphasizing the interplay and importance of these indicators and their place-based distribution.¹²⁻¹⁹

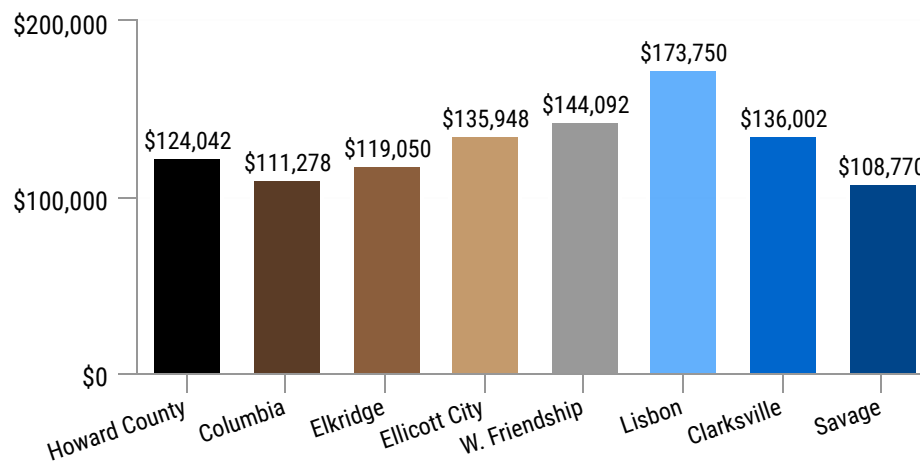


Residents of Savage are 8 times more likely to be renters than residents of Lisbon

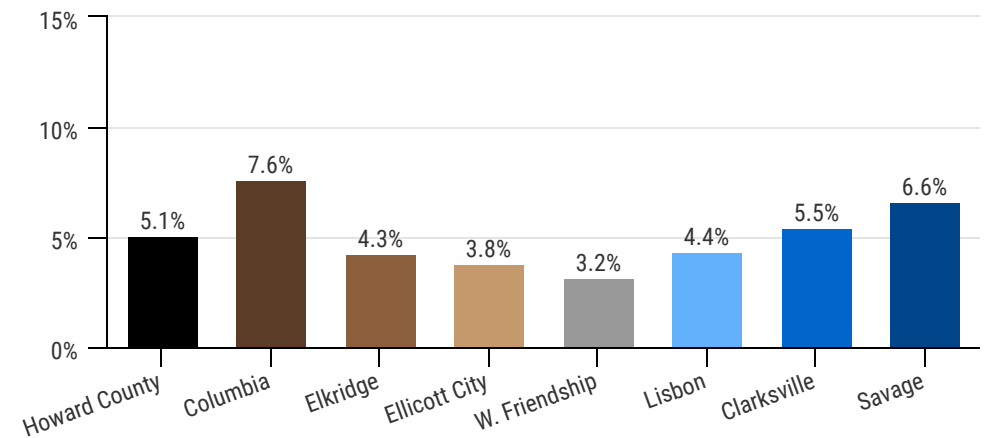
Percent Home Ownership by Howard County Subdivision, 2016-2020



Median Household Income by Howard County Subdivision, 2019



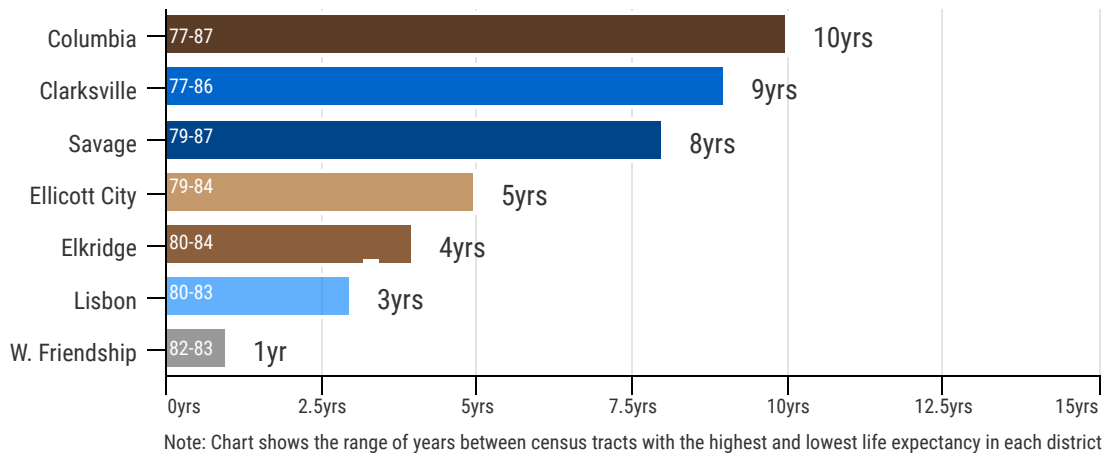
Poverty Rate by Howard County Subdivision, 2016-2020



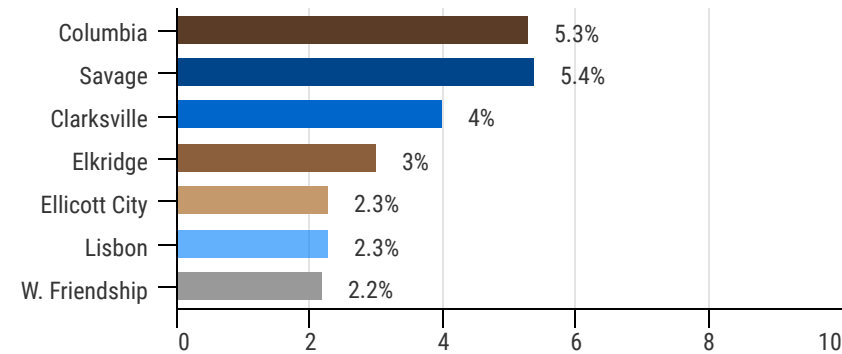
Comparison of Howard County Geographic Subdivisions

Life Expectancy

Range in Life Expectancy by Subdivision, 2010-2015

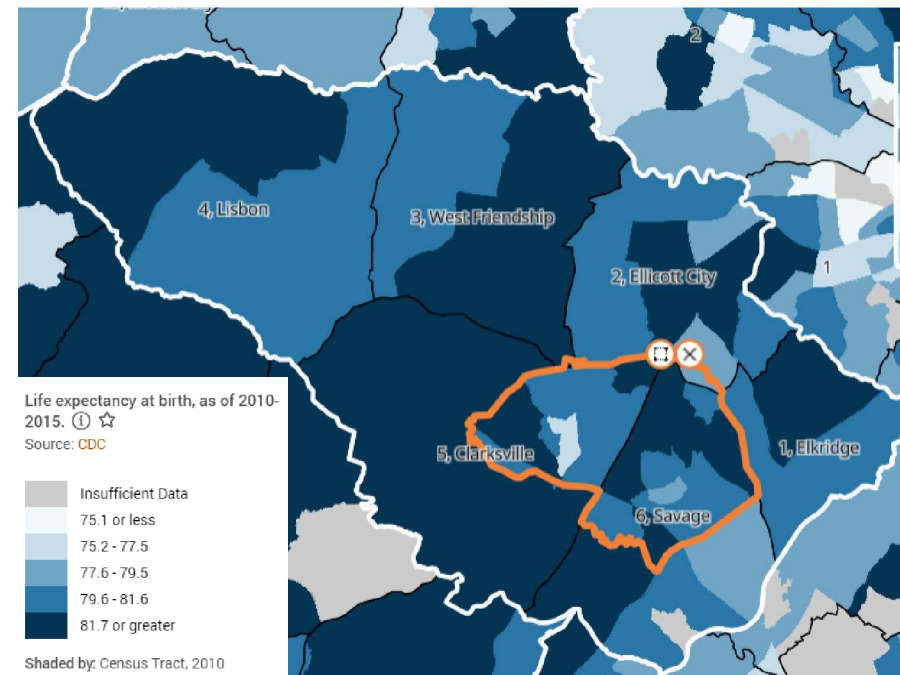


Percent Without Insurance Coverage by Subdivision, 2019



Life expectancy in Howard County can vary according to where you live. The map to the right indicates differences in life expectancy by census tract within each district of the county. Columbia and Clarksville show the widest gap in life expectancy by census tract. The census tract with the lowest life expectancy years (77) falls within the boundary of both Clarksville and Columbia. In contrast the census tract with the highest life expectancy years (87) falls within the boundary of both Savage and Columbia. This difference in life expectancy within a small geographic area suggest the importance of place at a very localized level.²⁰

Comparisons show that higher income in these smaller subdivisions is associated with higher life expectancy. Several factors may influence this pattern but it is worth noting.



Race and Ethnicity Comparison of Education Indicators

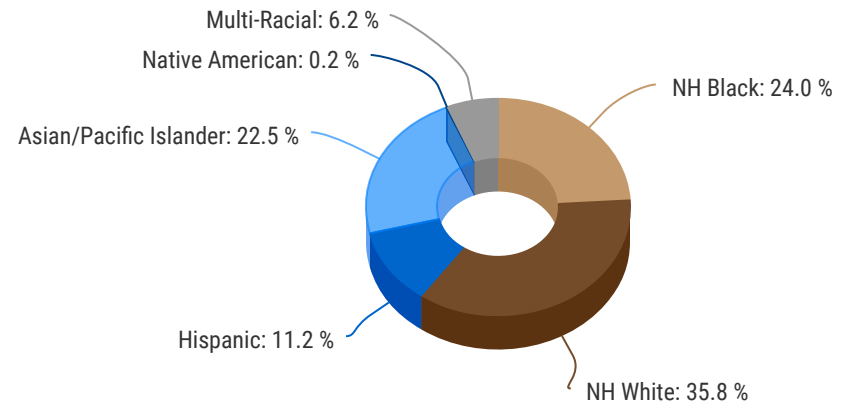
In 2019, approximately 58,000 students were enrolled in Howard County schools. Though the school system has been ranked as 1st or 2nd best in the state, the educational experience and outcomes differ by race and ethnicity from the time that students first enter the school system in kindergarten through the completion of high school and beyond. NH Black and Hispanic students are at least twice as likely to have a negative academic experience compared to NH White students. Asian students are more likely to have academic outcomes that are similar to outcomes of NH White students.²¹



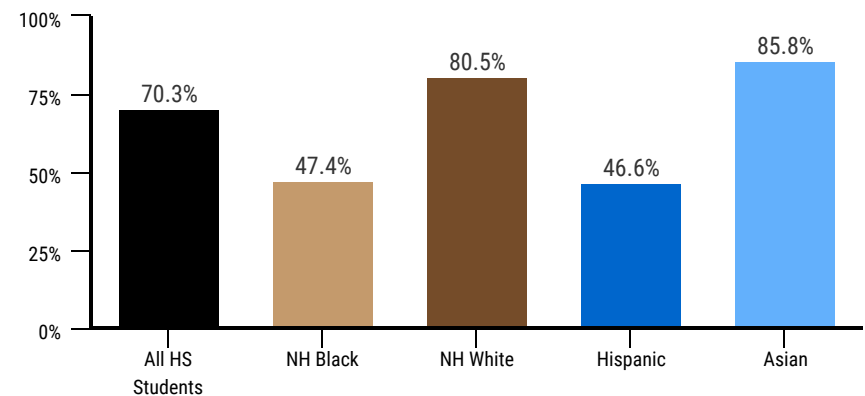
Finances Count! Students who are financially disadvantaged have worse academic outcomes than other student groups. 1 in 4 students who are homeless end up dropping out of school.

School Indicator	NH White	NH Black	Hispanic	Asian
Kindergarten Ready	69%	44%	35%	62%
On Track 9th Grade	91.3%	73.7%	74%	93.5%
Well Rounded Curriculum Access	88.3%	70.9%	70.2%	92.8%
Post-Secondary Readiness	88.4%	61.4%	56.5%	91.2%
Suspension/Expulsion K-12	1.1%	5.6%	2.2%	0.6%
Chronic Absenteeism	10.5%	20.3%	23.5%	8.2%
Drop Out Rate	3.0%	6.1%	15.8%	3.0%
Graduation Rate	+95%	88.7%	79.3%	+95%

Howard County School Enrollment by Race, 2019²²



Proficiency on HS State Assessments, 2019



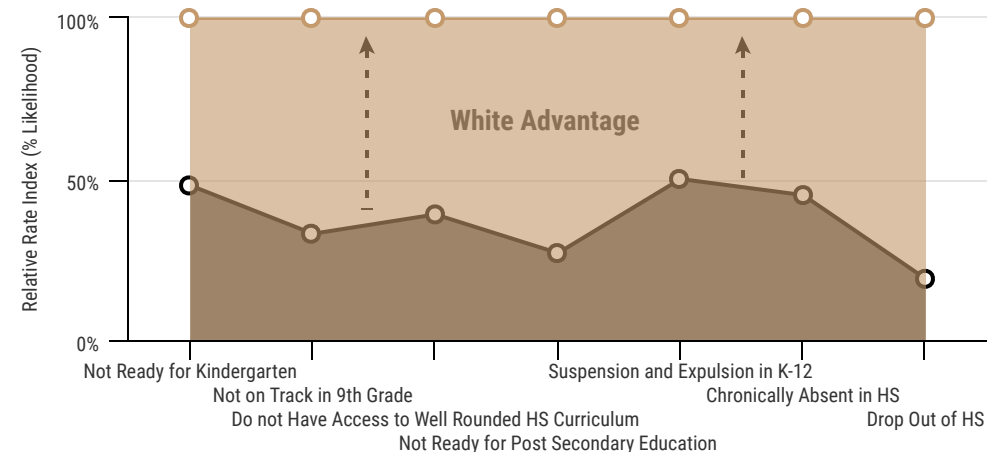
Note: Proficiency rate is composite of 2019 high school English language arts (ELA) and mathematics proficiency rates.

Race and Ethnicity Comparison of Education Indicators

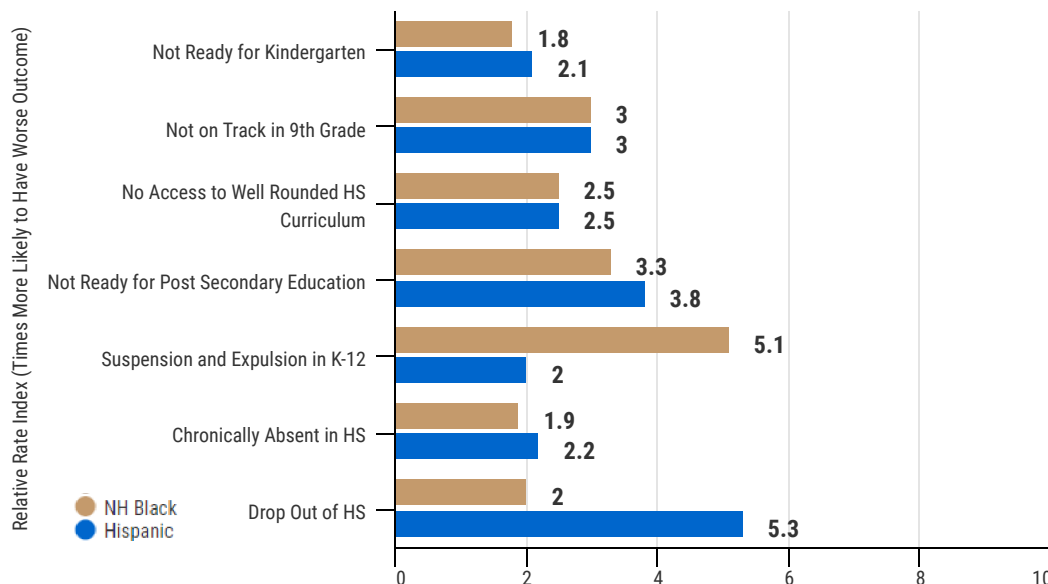
White advantage can be defined as a condition or circumstance that places a White individual at a more advantageous or favorable position compared to others.

When examining education related outcomes, the data shows that NH Black and Hispanic students are between 2-5 times more likely to have a poor academic experience compared to NH White students within the school system. NH White students are only 20% as likely as NH Black students to be suspended or expelled from school in grades K-12.²¹ NH White students are only 19% as likely to drop out of high school compared to Hispanic students in Howard County.

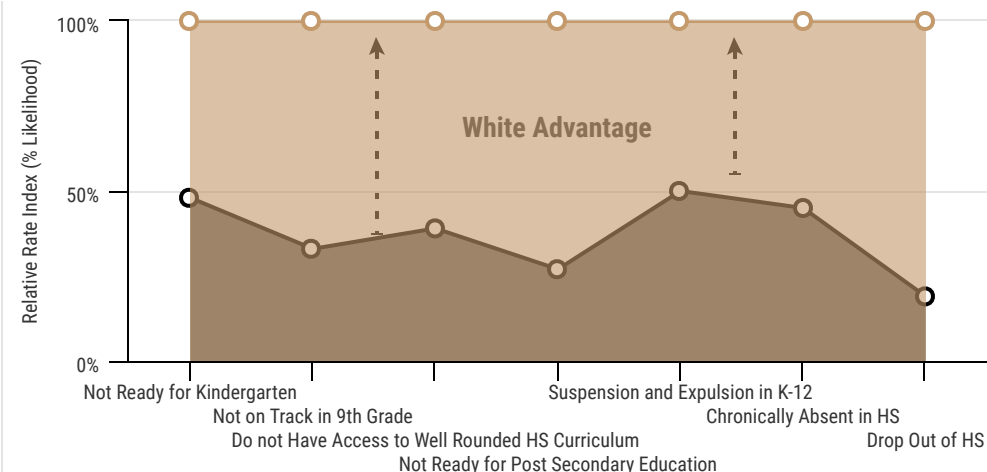
Likelihood of White Students to Experience Outcomes Compared to Black Students, 2019



Times More Likely to Have Poor Education Experience Compared to NH White Students, 2019



Likelihood of White Students to Experience Outcomes Compared to Hispanic Students, 2019



Race and Ethnicity Comparison of Health Indicators

Birth Related Outcomes

As noted earlier, birth outcomes are a strong indicator of overall well-being of a population. The information here highlights some of the racial and ethnic comparisons within Howard County.

 Asian women in Howard County are **1.7 times** more likely to have a baby born at low birth weight compared to NH White women.

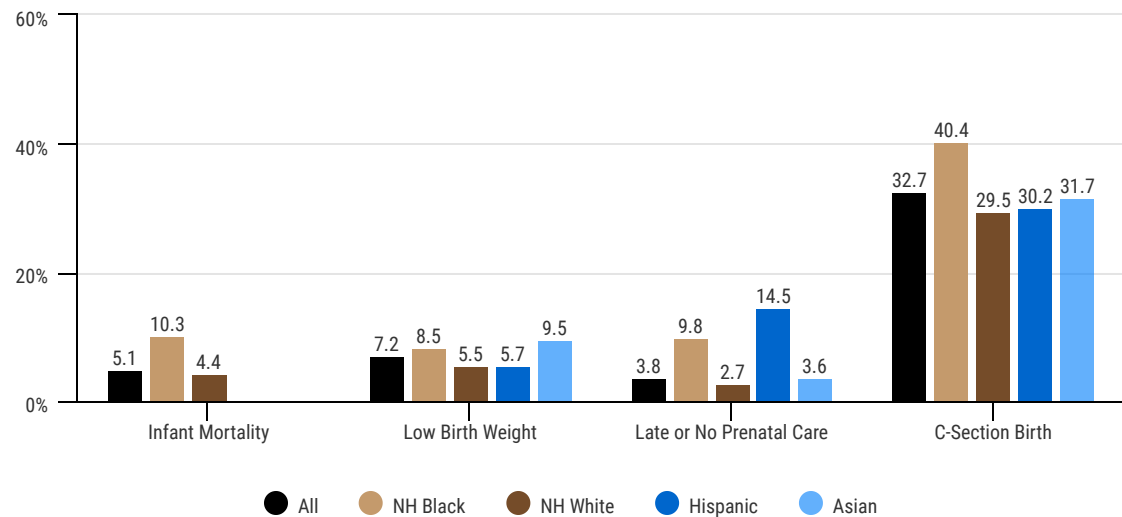
 NH Black women in Howard County are **2.3 times** more likely to experience an infant death than NH White women.

 Hispanic and NH Black women in Howard County are **5.3 and 3.6 times** more likely to receive late or no prenatal care compared to White women.

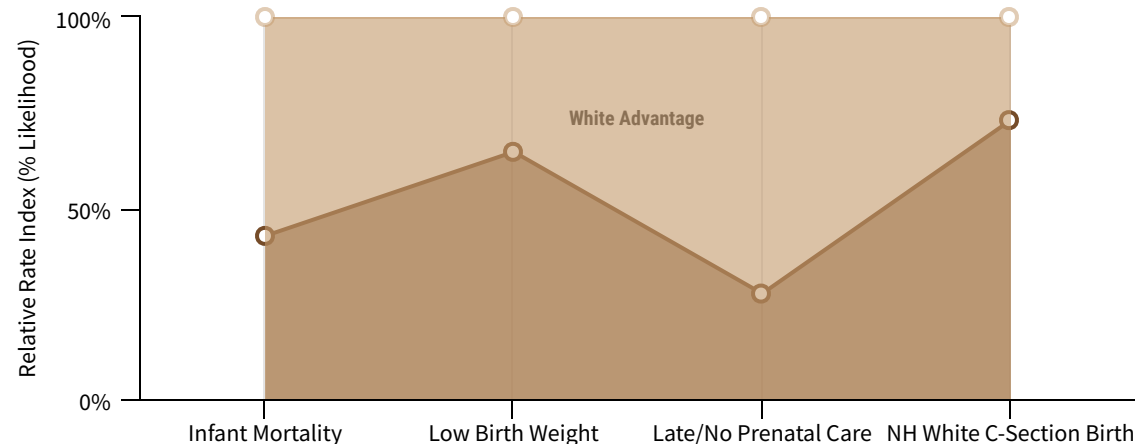
 Similarly to NH Black women across the US, those in Howard County have higher rates of C-section deliveries than other women. Research has shown that C-Sections increase the risk of delivery complications.

 **State and Jurisdictional Comparison: At a mortality rate of 10.3 per 1000 births**, Black women in Howard County have an Infant death rate higher than the state average (9.3) and Montgomery (6.2), Prince George's (7.3) and Anne Arundel (8.3) Counties.

Rate of Pregnancy and Birth Outcomes by Race/Ethnicity, 2019^{11, 23}

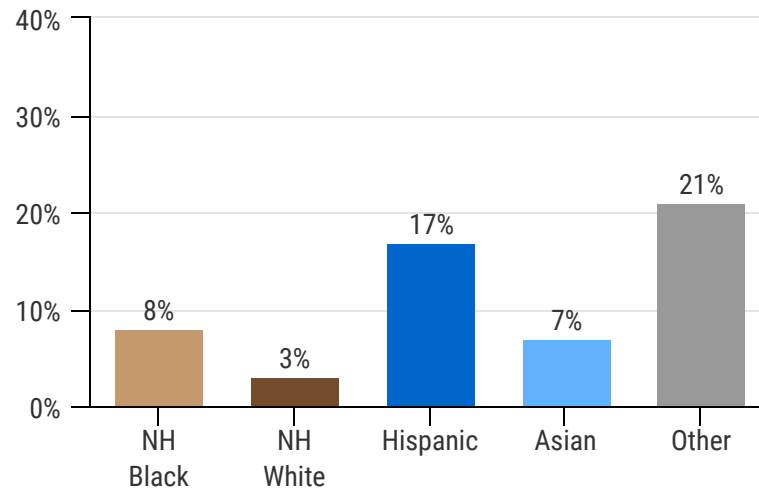


Likelihood of NH White Women to Experience Birth Outcomes Compared to NH Black Women

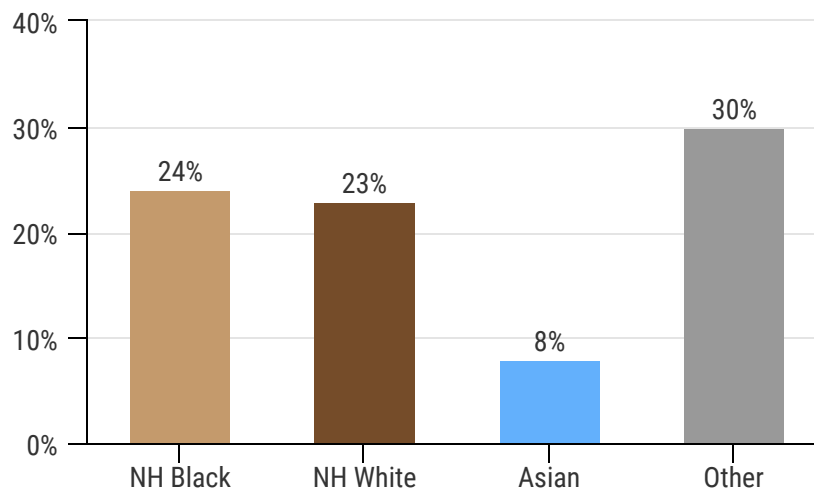


Race and Ethnicity Comparison of Health Indicators

Felt Depressed/Hopeless Everyday for Past 2 weeks, 2021



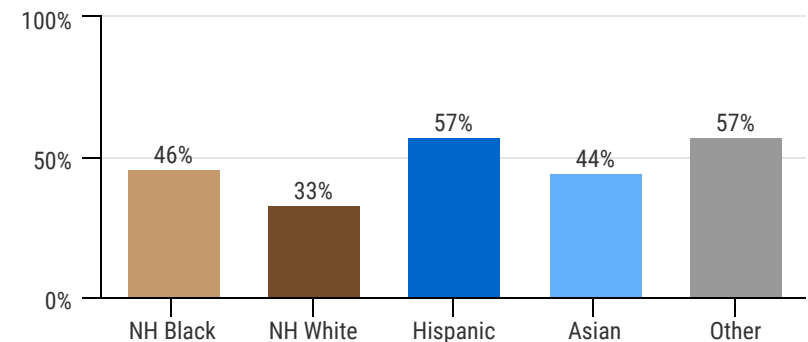
Child In Household Diagnosed with Depression/Anxiety, 2021



Mental Health

Mental health is one of the leading causes of disability world wide, with suicide being a leading cause of death among young people ages 15-29. Additionally, people with mental illness face stigma, poorer physical health, and die on average 10-25 years earlier than the general population.²⁵

Felt Stressed or Worried in Last 12 Months About Having Money for Basic Needs, 2021



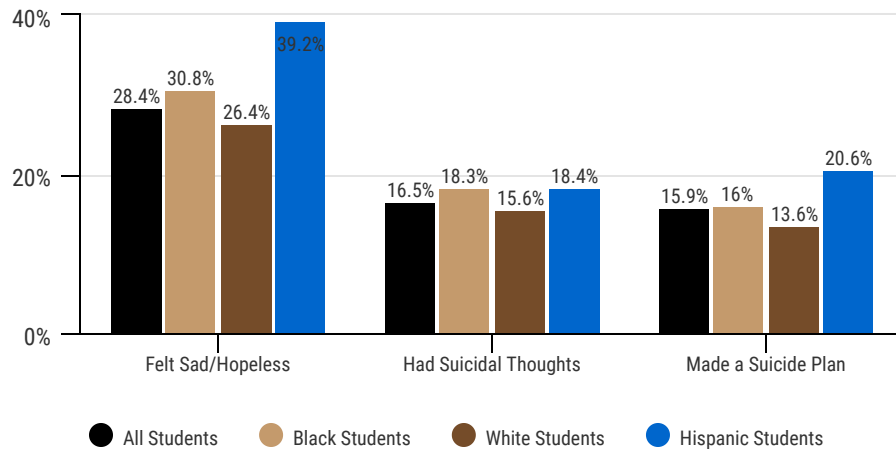
Parents in Howard County with less than a high school diploma had the highest likelihood of having a child experiencing or diagnosed with depression/anxiety.²⁴



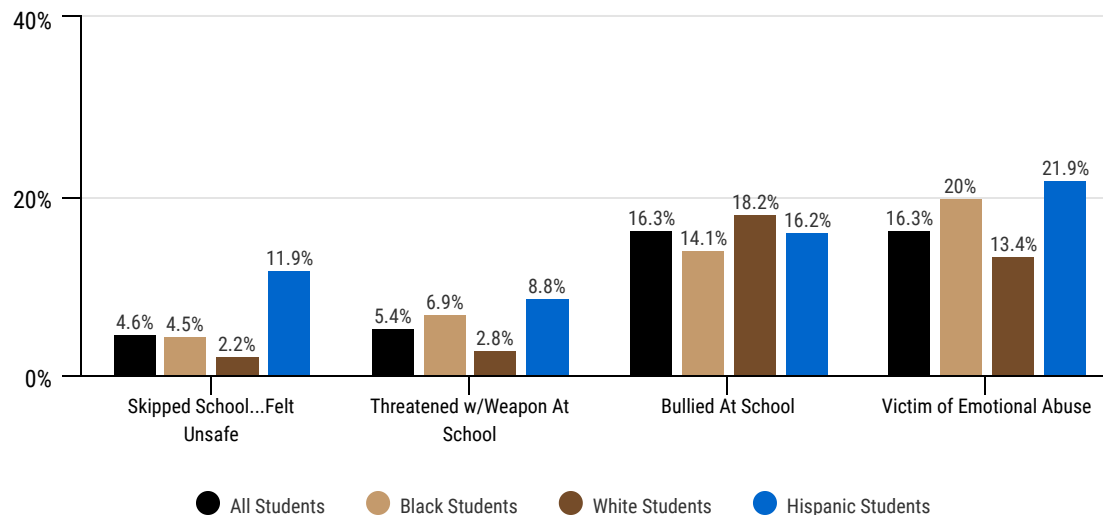
Hispanic residents were **5.7 times** more likely than NH White residents and **2.1 times** more likely than NH Black residents to report feeling depressed or hopeless everyday for 2 or more weeks at a time.²⁴

Race and Ethnicity Comparison Health Indicators

Mental and Emotional Well-Being of Howard County HS Students, 2019



Social Safety and Well-Being of Howard County HS Students, 2019



Student Mental Health

Hispanic students in Howard County report worse mental and emotional health experiences than students of other racial and ethnic groups. They are 5 times more likely to skip school because they do not feel safe and 3 times more likely to report being threatened with a weapon compared to NH White students.²⁶

For students across the state, a greater percent of each group reported feeling unsafe or threatened with a weapon compared to students in Howard County. However, the within county difference in experiences among students was greater than the state overall (*refer to table below*).

At the state level Hispanic students are 2 times more likely to feel unsafe and 1.4 times as likely to have been threatened compared to NH White students.

Population	Felt Unsafe	RRI Score	Threatened	RRI Score
Maryland	9.2%		7.8%	
NH White	6.7%	Ref.	6.1%	Ref.
NH Black	9.3%	1.4	8.3%	1.4
Hispanic	13.1%	2.0	8.3%	1.4
Howard Co.	4.6%		5.4%	
NH White	2.2%	Ref.	2.8%	Ref.
NH Black	4.5%	2.0	6.9%	2.5
Hispanic	11.9%	5.4	8.8%	3.1

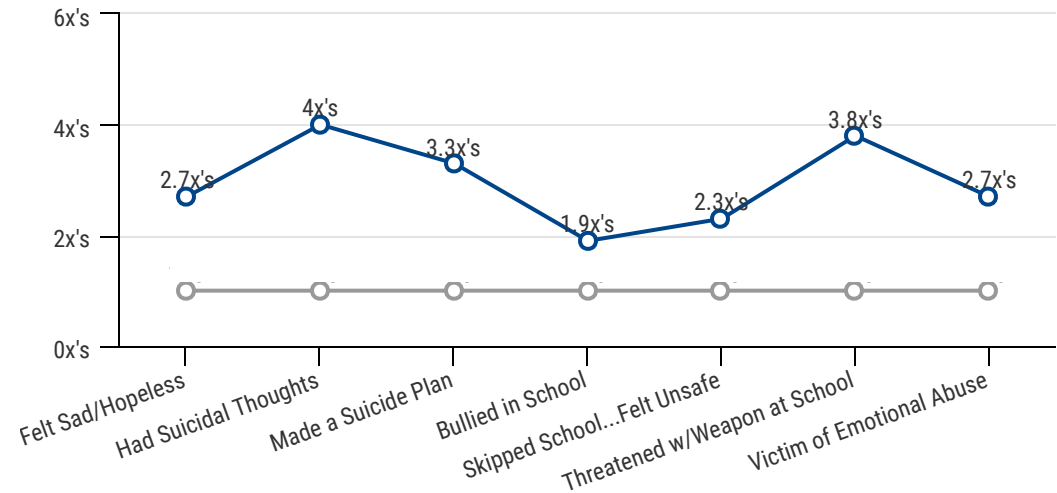
Student Indicators of Mental Health

LGBTQ Student Mental Health

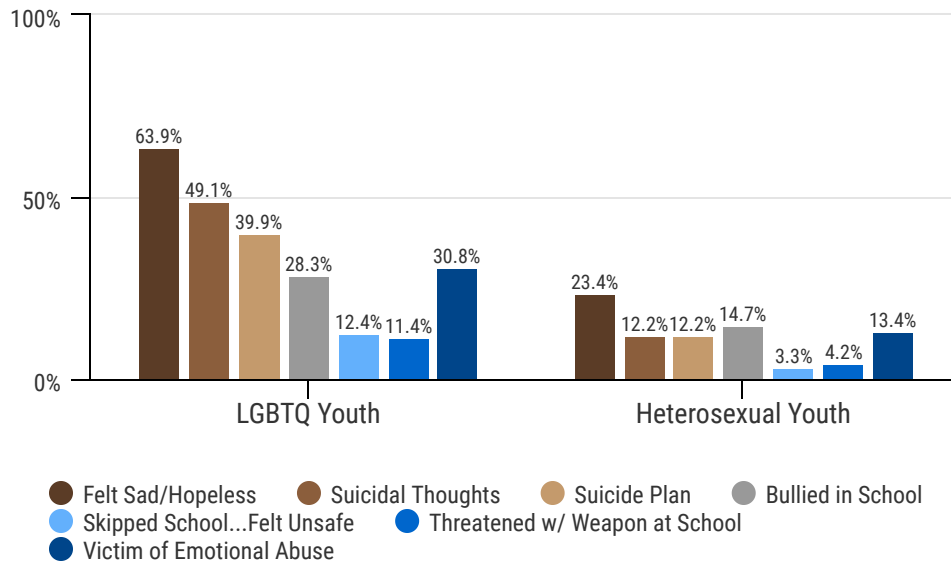
Students in Howard County who identify as LGBTQ are more likely to report poorer social and emotional experiences than heterosexual students.

LGBTQ students are 4 times more likely to have thoughts of suicide and 3.8 times as likely to report skipping school because they felt unsafe.²⁷

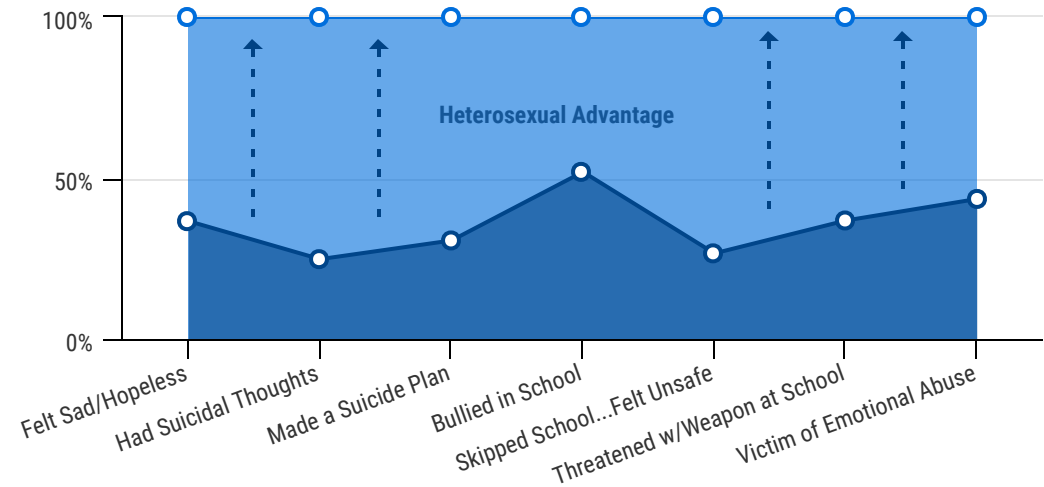
Likelihood of LGBTQ Youth Experiencing Outcomes Compared to Heterosexual Youth, 2019



Social and Emotional Health Outcomes For LGBTQ and Heterosexual Youth , 2019



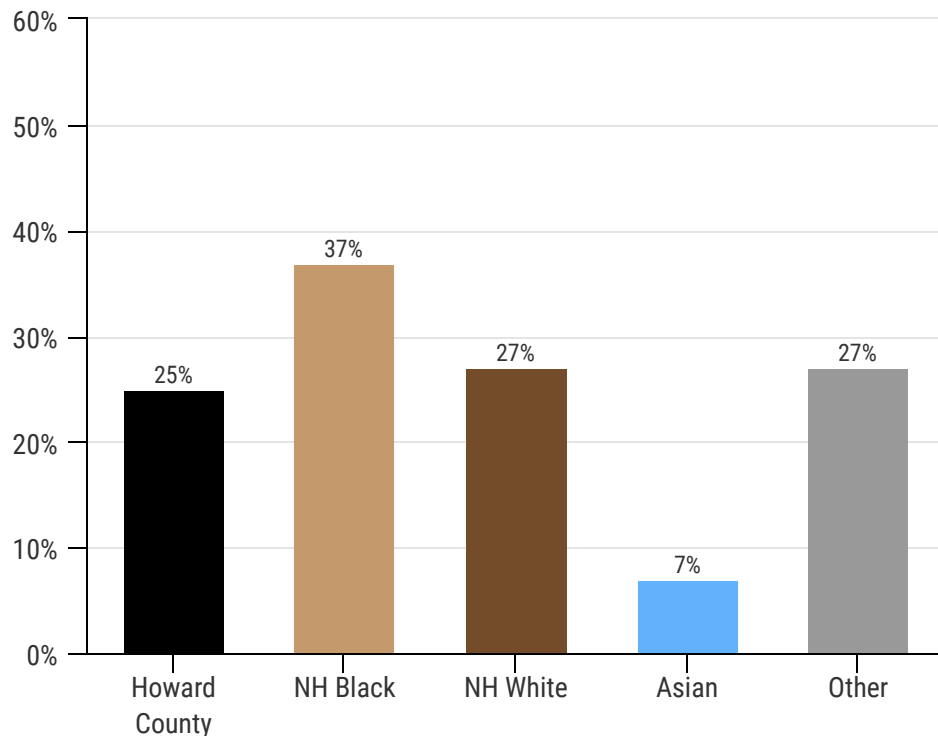
Likelihood of Heterosexual Youth to Experience Outcomes Compared to LGBTQ Youth, 2019



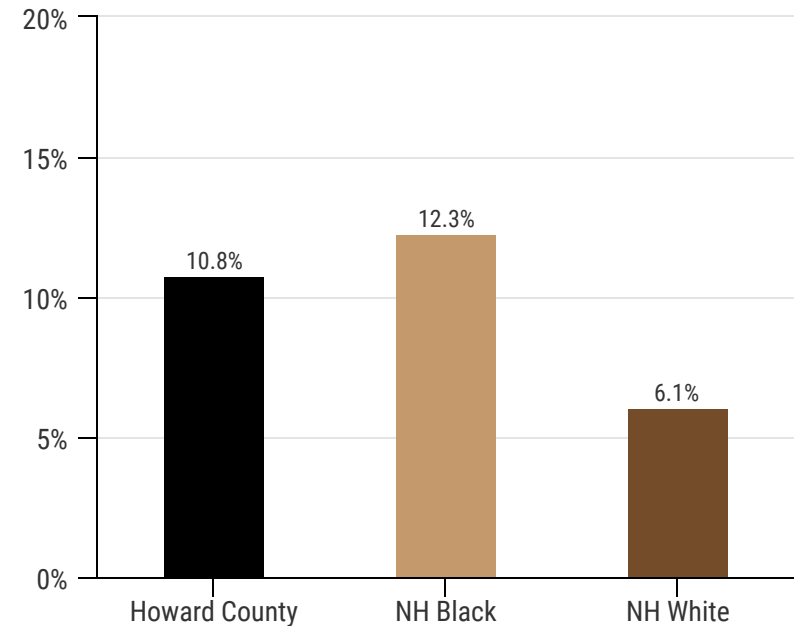
Race and Ethnicity Comparison of Health Indicators

Obesity is an important indicator of health as it is a common risk factor for health conditions including diabetes, heart disease and some cancers. A person is considered obese if they have a body mass index (BMI) above 30. In Howard County, NH Black residents are more likely to die of cancer and diabetes than NH White residents. Research has also shown that in high income countries like the US, obesity is often associated with low income and food insecure communities.²⁴

Reported Obesity Within the Population, 2021



Diabetes Diagnosis, 2019



NH Black residents are 2 times as likely to be diagnosed with diabetes compared to NH White residents.

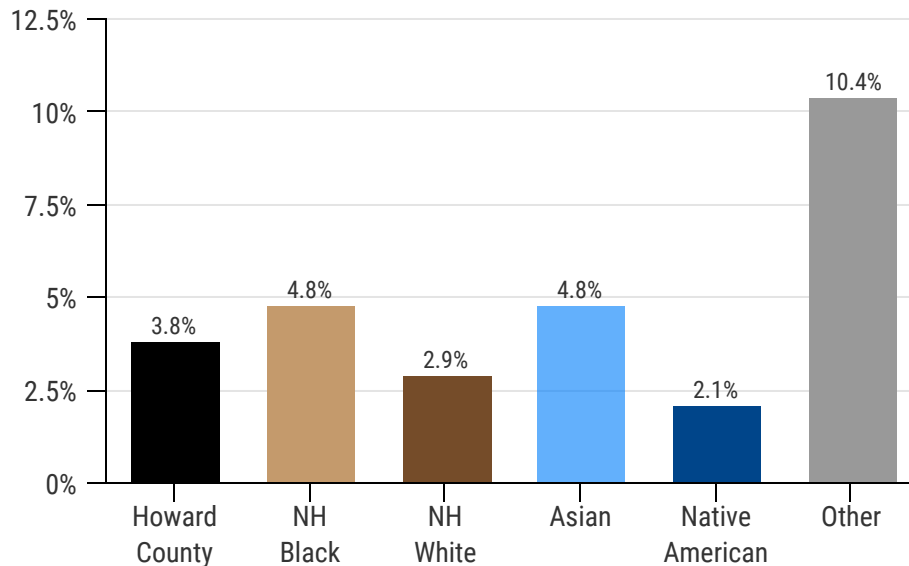


NH Black residents are 4 times as likely to visit the ER due to diabetes complications than NH White residents.²⁸

Note: BMI = $[(\text{weight}/\text{height}^2) \times 703]$

Race and Ethnicity Comparison of Health Indicators

Percent of Residents Uninsured, 2016-2020



Howard County residents that make **\$50,000** or less are most likely to go to the ER when sick



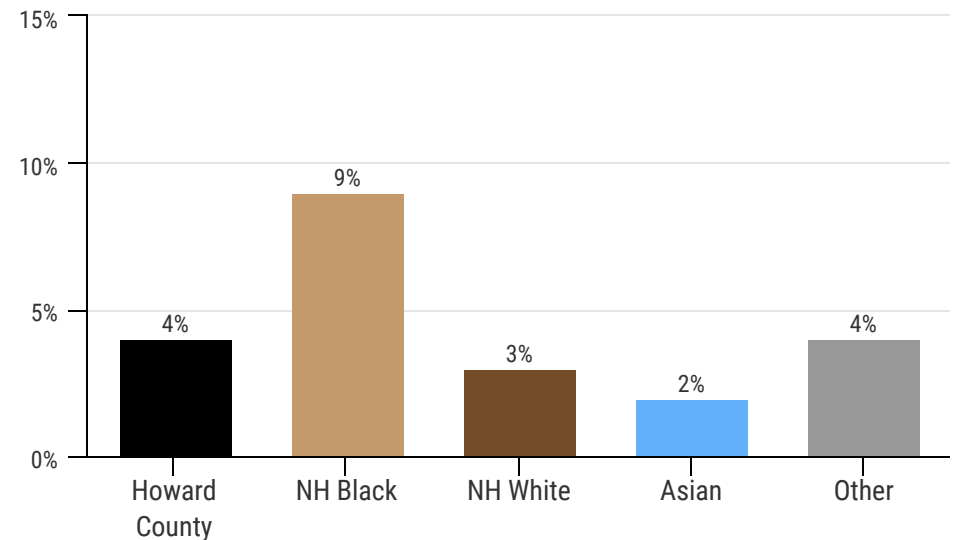
NH Black residents are **3 times** as likely as NH White residents to use the ER as their usual healthcare provider

Healthcare Access

In their report on "The Uninsured and the ACA" the Kaiser Family Foundation discusses how insurance status is key to health, as those without insurance tend to put off seeking needed care or forego treatment services altogether.²⁹

Uninsured individuals are less likely to get preventative screenings and do not have regular providers or a place to go when medical care is needed.²⁴

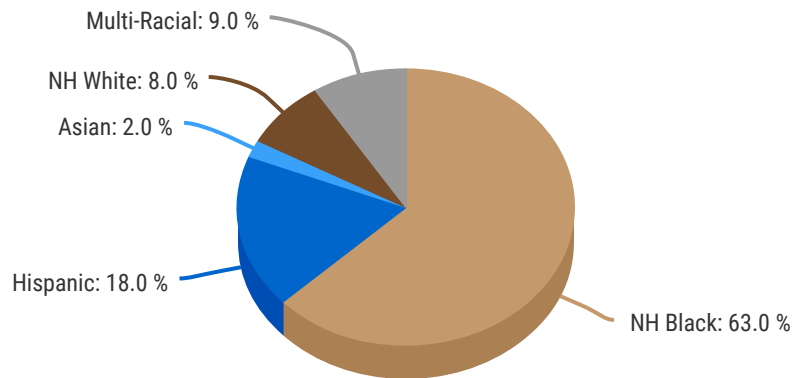
Percent of Residents Identifying the ER as Usual Healthcare Provider, 2021



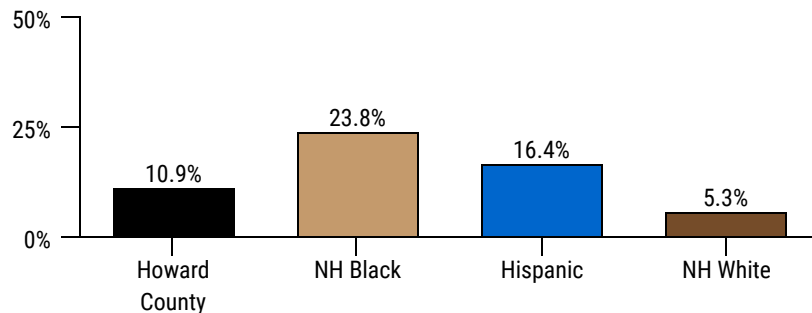
Race and Ethnicity Comparison of Socioeconomic Indicators

There are socioeconomic differences within the county, based on racial and ethnic identity. All people of color within the county have higher rates of unemployment than NH White residents. NH Black residents are approximately 4 times as likely to be in poverty and experience outcomes such as homelessness and food insecurity.^{7, 26, 30}

Race and Ethnicity of Homelessness Students, 2019-2020 School Year

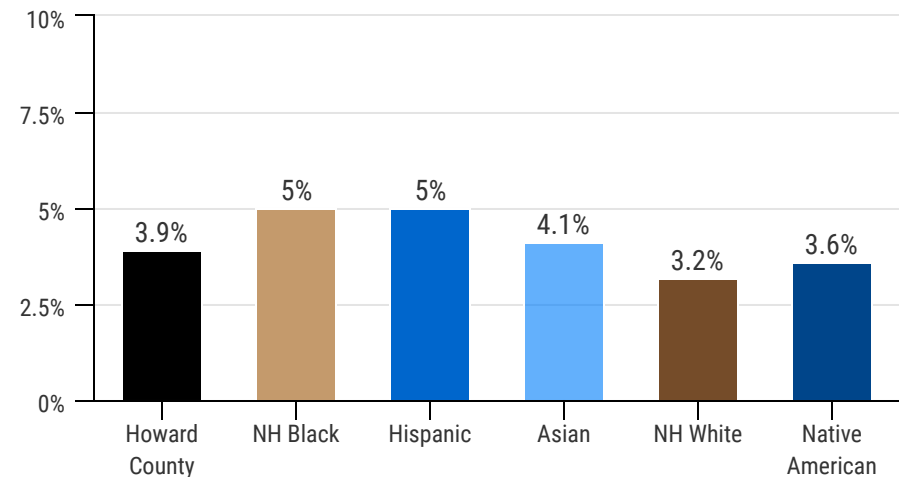


Percent of Students Reporting Food Insecurity by Race and Ethnicity, 2019

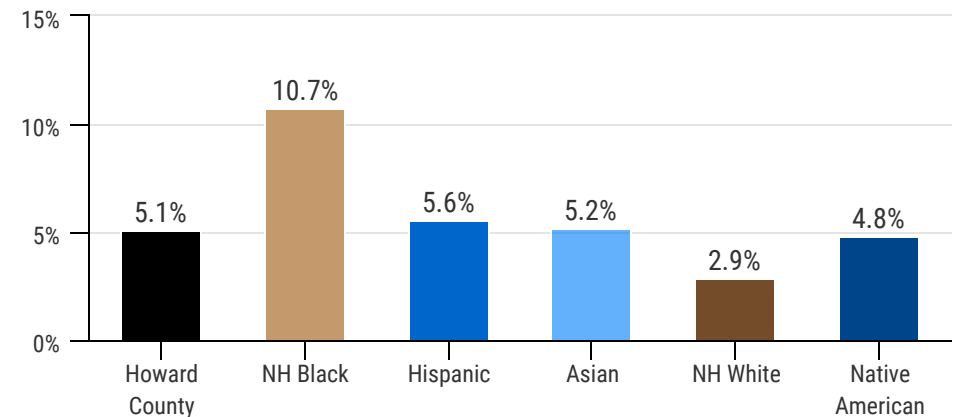


Financial Instability

Unemployment Rate by Race/Ethnicity, 2019



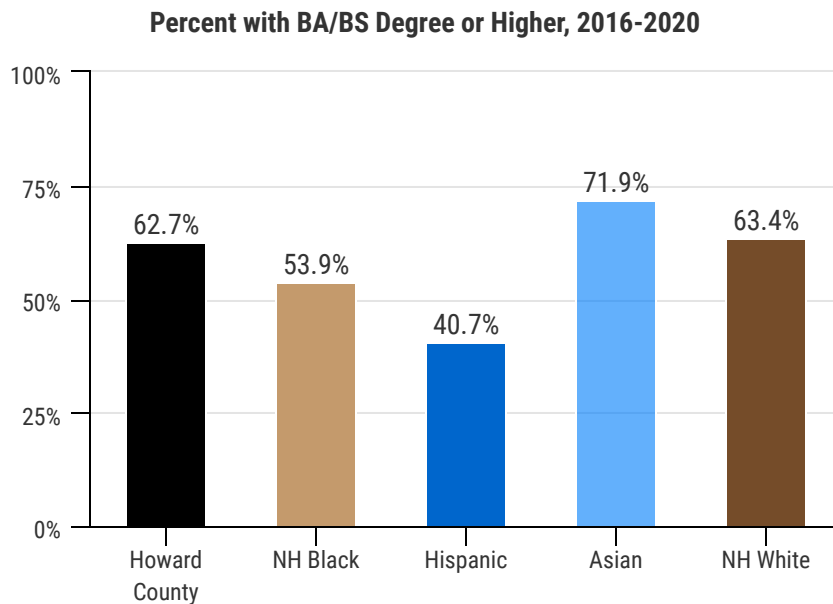
Percent of Residents in Poverty by Race/Ethnicity, 2019



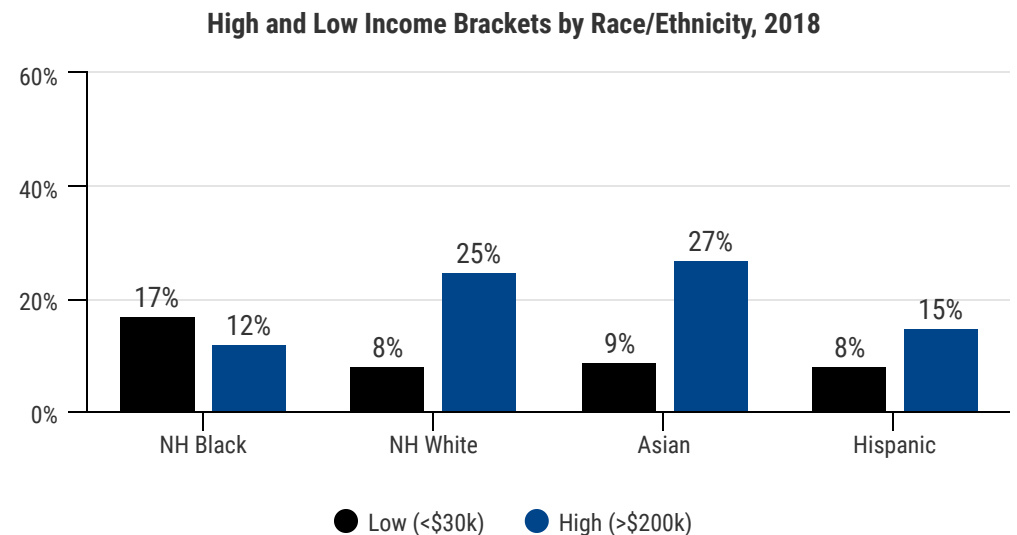
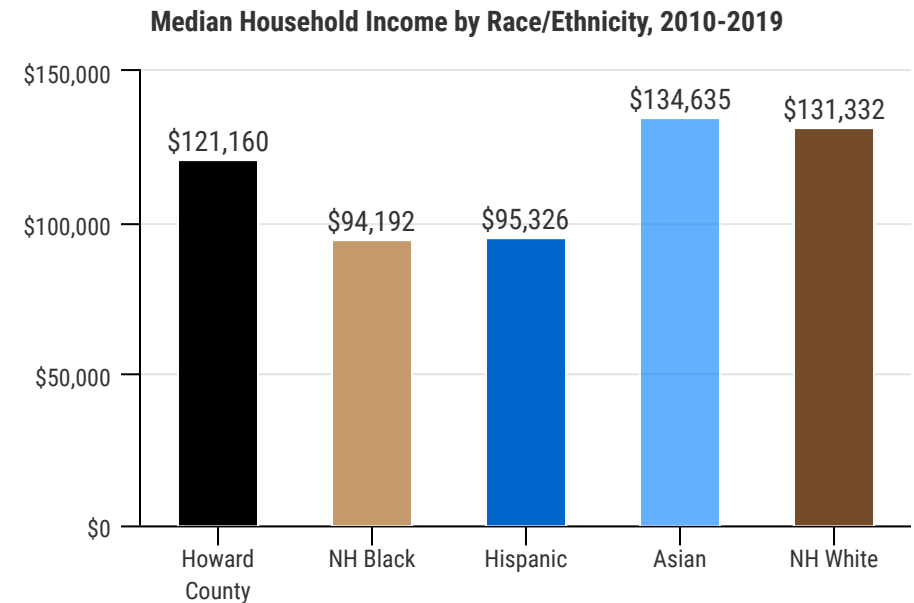
Race and Ethnicity Comparison of Socioeconomic Indicators

Education and Income

In Howard County, 2 in 5 adults have a bachelors degree or higher. However a lower percentage of Hispanic and NH Black residents have a post secondary degree compared to other groups.⁷



A greater proportion of NH Black residents are represented in the lowest household income bracket compared to NH White, Asian and Hispanic residents while they also account for the smallest proportion of the highest household income bracket.³¹



Race and Ethnicity Comparison of Socioeconomic Indicators

Trend Median Household Income

In 2010, NH White households earned an income of \$111,133. This amount was \$36,000 more than NH Black households, \$31,000 more than Hispanic households and \$1,896 more than Asian households in the county. A decade later that gap has disappeared for Asian households who now earn approximately \$3,300 more than NH White households. However, for Hispanic and NH Black households the gap has widened.³⁰

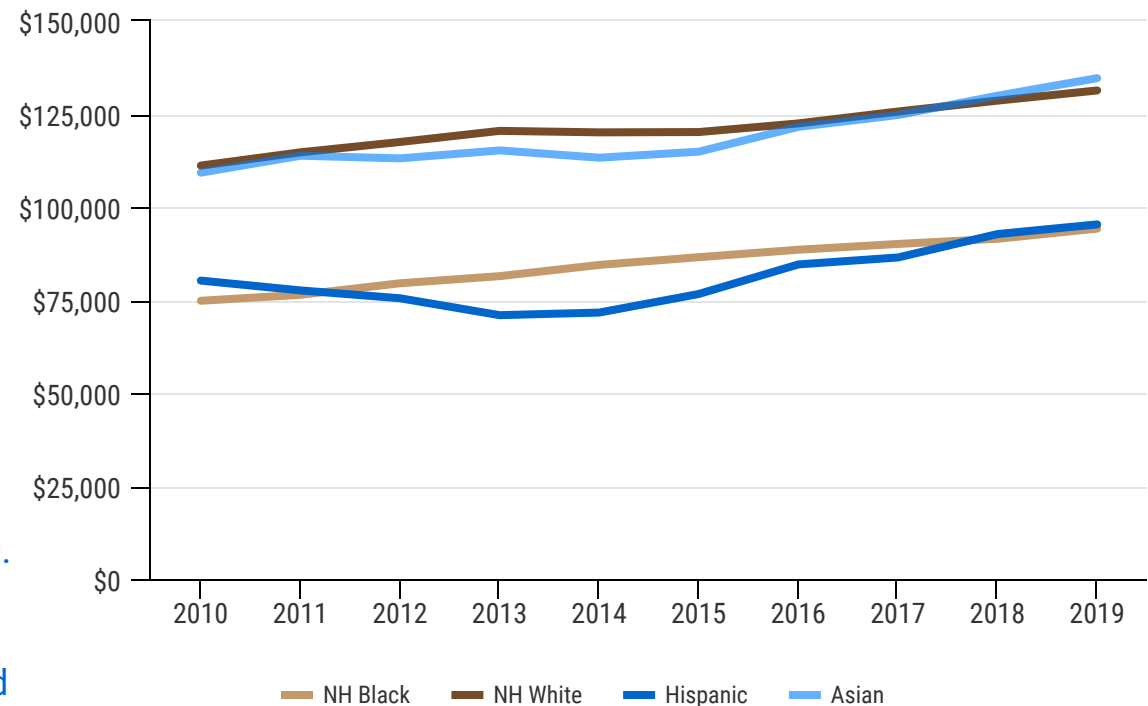


In 2019, Hispanic households had an average household income that was approximately **\$36,000** less than NH White households. This gap has increased by almost **\$6,000** since 2010.



NH Black households had an average household income that was approximately **\$37,000** less than NH White households in 2019. This gap has increased by almost **\$1,000** since 2010.

Trend In Howard County Median Household Income, 2010-2019

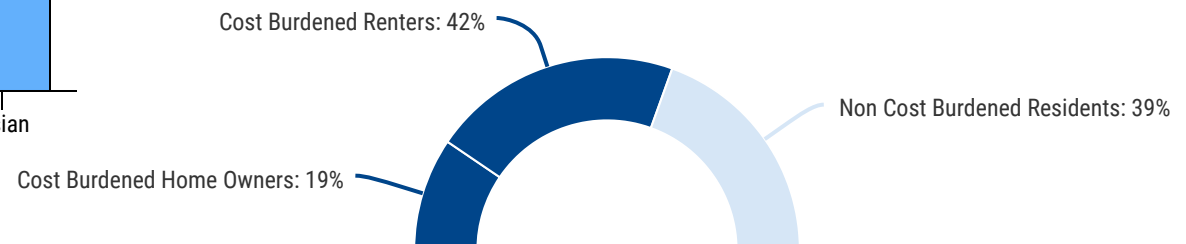


Race and Ethnicity Comparison of Housing Indicators

Housing Cost Burden

Housing cost burden is defined as having rent or ownership costs that are 30% or more of household income. In Howard County **3 out of 5** residents are considered cost burdened.⁷

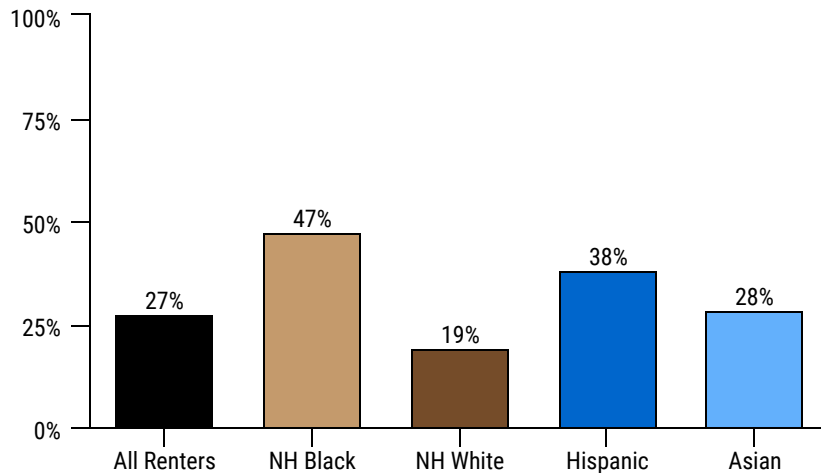
Cost Burdened Residents in Howard County, 2016-2020



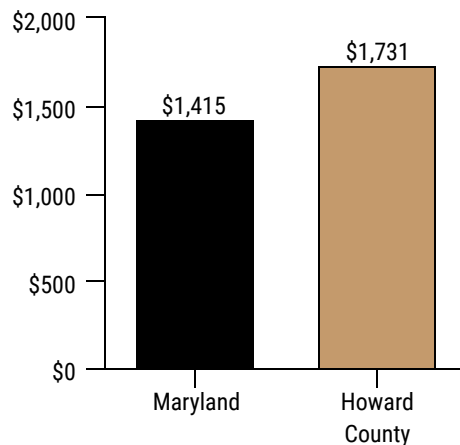
In Howard County, 1 in 4 residents rent their homes. Renters pay the 2nd highest rent in the state, which is approximately \$300 more than the state average. Hispanic and NH Black residents are 2-2.5 times more likely to be renters compared to NH White residents. Asian residents are 1.5 times as likely to rent their homes.³²

Though 1 in 5 home owners are cost burdened, renters are twice as likely to be cost burdened compared to home owners.

Percent of Howard County Racial/Ethnic Groups That Are Renters, 2020



Median Gross Rent, 2016-2020



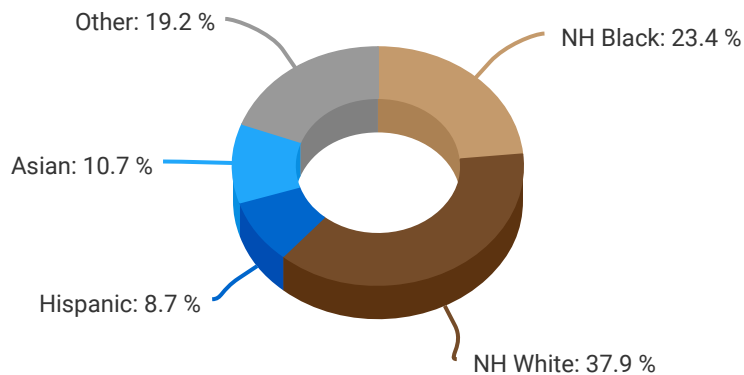
Race and Ethnicity Comparison of Housing Indicators

High Cost Home Loans

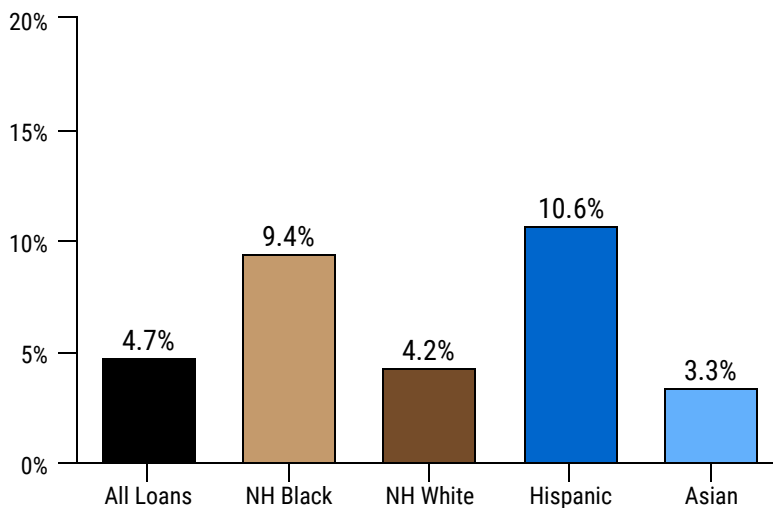
High Cost Home Loans are those loans where the annual percentage rate (APR) is 1.5 percentage points higher than the estimated average prime offer rate (APOR).³²

NH Black and Hispanic residents were twice as likely to be given a high cost loan in 2020 compared to White residents, even though White residents made up a greater proportion of loan recipients. Even as the percentage of high cost loans to each racial and ethnic group has risen and fallen over time, the gap between NH Black and Hispanic residents compared to NH White residents has persisted.

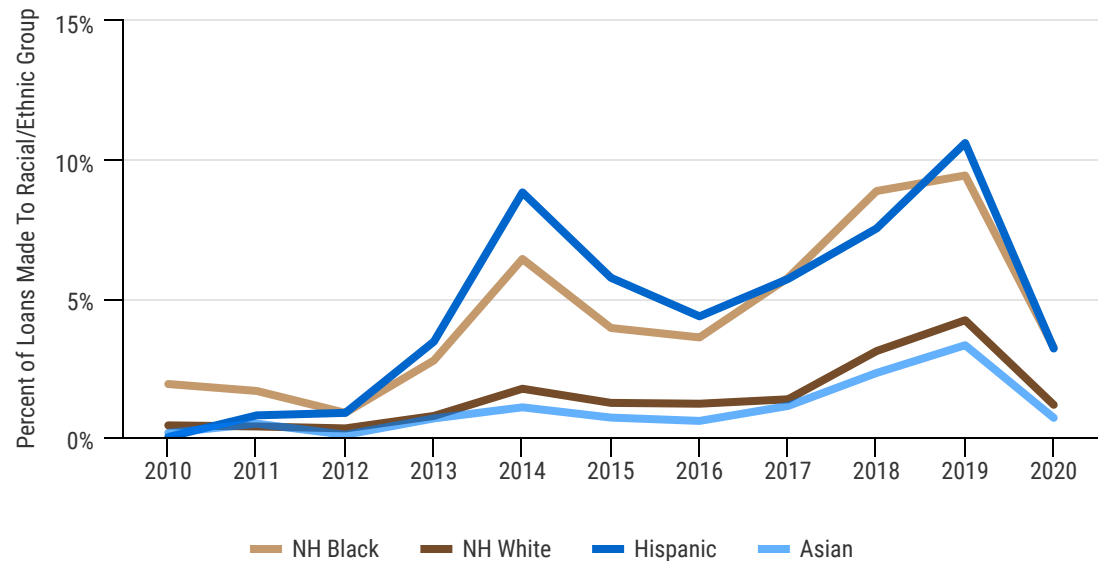
Percent of Total High Cost Loans, 2020



Percent of Home Loans That Are High Cost by Race/Ethnicity, 2020



Trend in Home Loans That Are High Cost by Race/Ethnicity, 2010-2020



Race and Ethnicity Comparison of Housing Indicators

Home Loan Denials

For individuals applying for mortgage loans in Howard County, 8.6% were denied approval in 2020. Rates of loan denials varied by race and ethnicity, where NH Black, Hispanic, and Asian applicants are more likely to be denied loans compared to NH White applicants (3 times, 2.6 times, and 2.2 times respectively).³²

These differential experiences in a place like Howard County, where the median household income for NH Black and Hispanic residents is more than \$90,000, demonstrate the systemic inequity in the home buying and lending process even among groups of higher socioeconomic status. These experiences have far reaching impact on family and community wealth building opportunities for NH groups.



NH Whites are likely to be denied a home loan at one-third the rate of NH Black residents and half as likely to be given a high-cost loan.

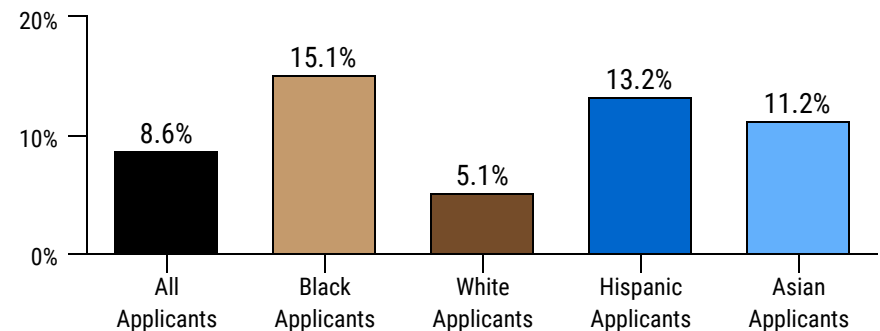


For every 5 Hispanic residents denied a home loan or given a high-cost loan, 2 NH White residents are denied or given a high-cost loan.

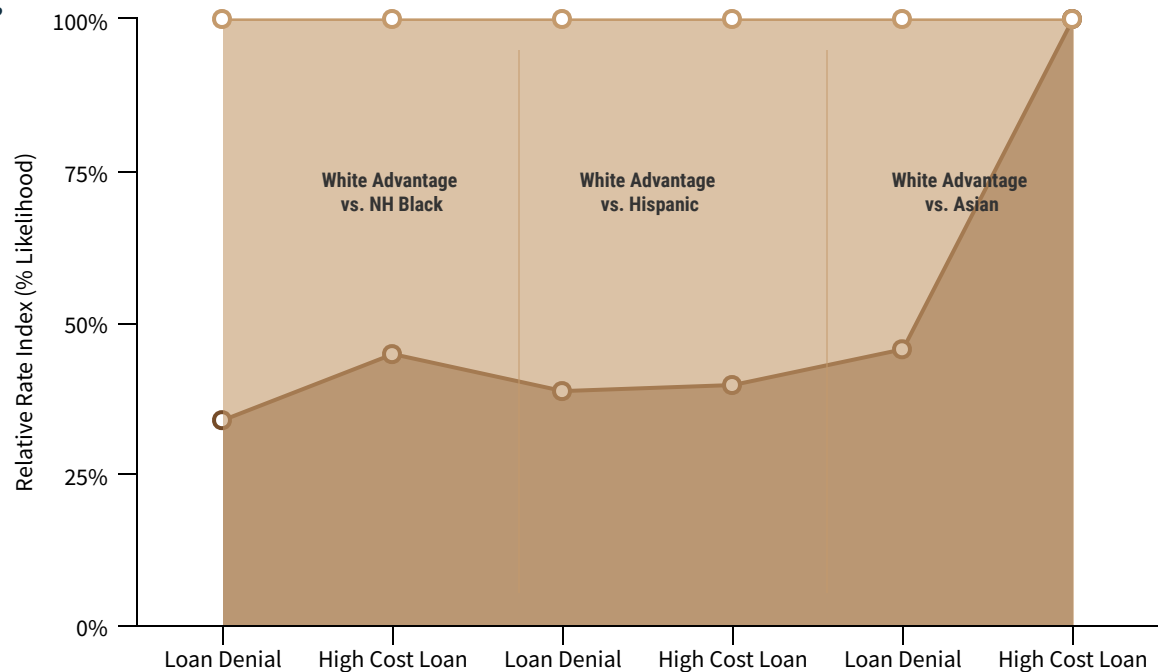


NH White residents are half as likely to be denied a home loan compared to Asian residents.

Percent of Applicants Denied a Home Loan by Race/Ethnicity, 2020



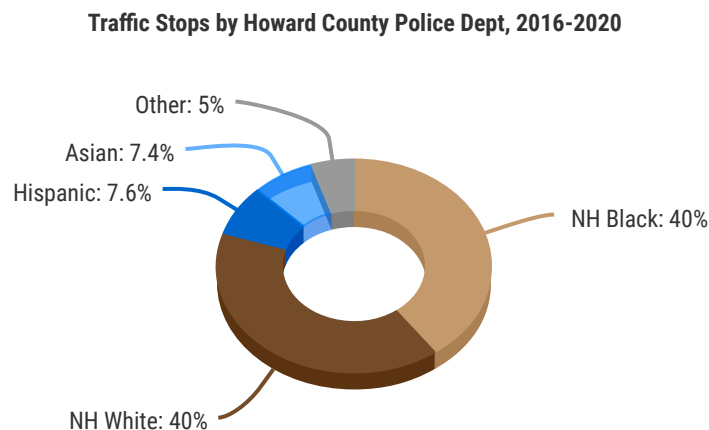
Likelihood of NH Whites Experiencing Housing Outcomes, 2020



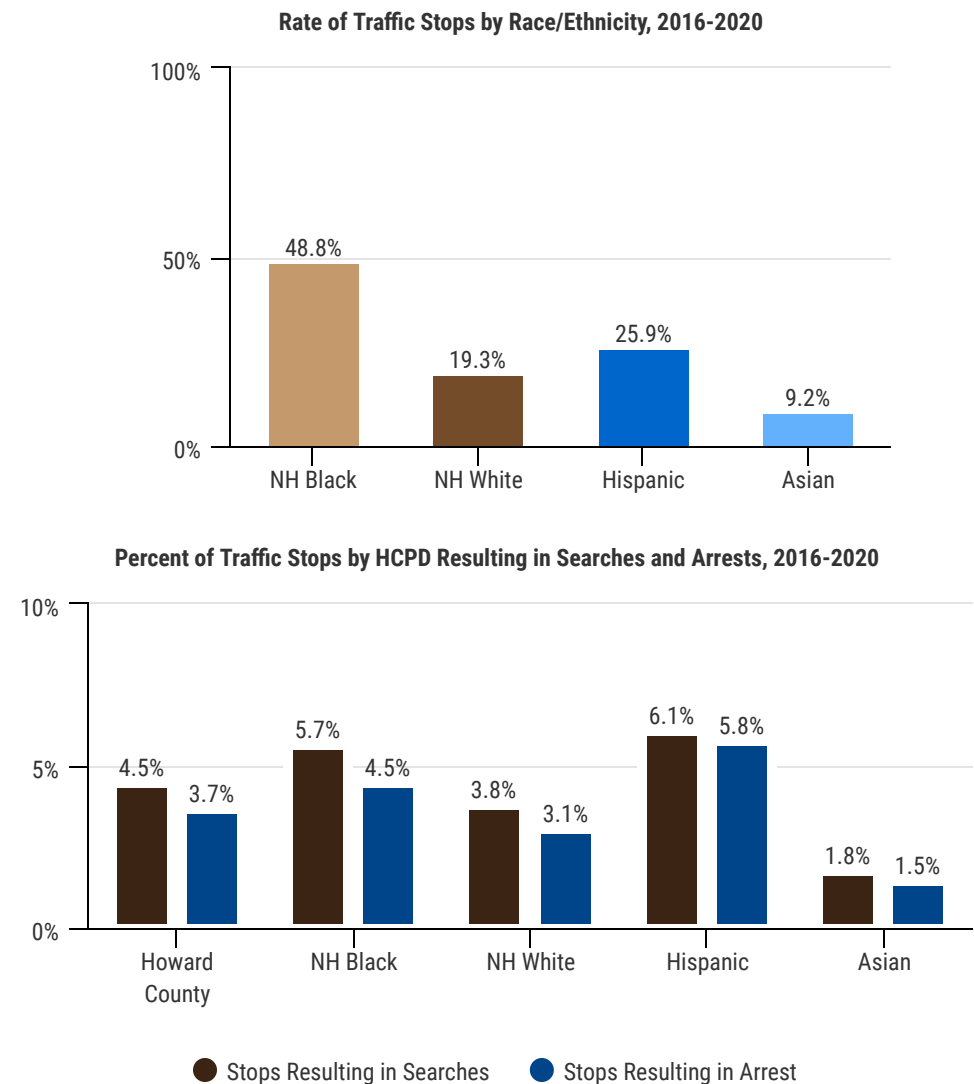
Race and Ethnicity Comparison of Legal System Indicators

Traffic Stops

Traffic stops are a way to assess the relationship between residents and the legal system. In Howard County, NH White and NH Blacks each account for 40% of the traffic stops. However, when you consider population size, NH Blacks are 2.5 times more likely to be stopped.³³

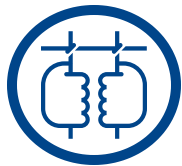


Once stopped by police, NH Blacks are 1.5 times more likely to be searched and arrested. Hispanics account for 7.6% of traffic stops and are 1.3 times as likely as NH Whites to be stopped. They are also 1.6 times as likely to be searched and 1.9 times as likely to be arrested.



Race and Ethnicity Comparison of Legal System Indicators

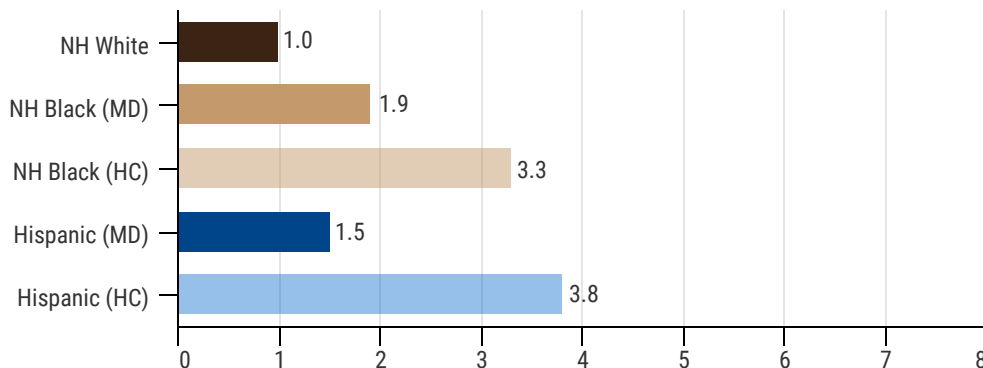
Another indicator of the relationship to the legal system is incarceration. In Howard County, approximately 13% of students reported having a household member who had spent time in jail or prison. While this rate is one-half the rate across the state, the within county experiential difference between racial and ethnic groups was greater: 6.7% of NH White students reported having a household member who experienced incarceration compared to 21.1% of NH Black and 25.2% of Hispanic students.²⁶



3x's

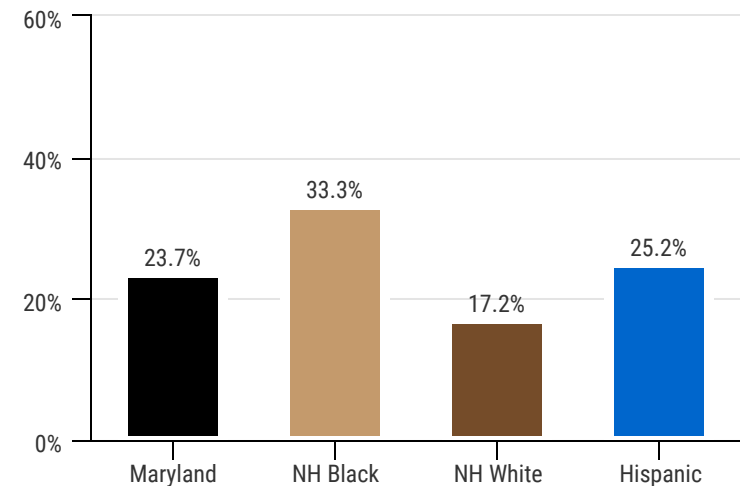
Black and Hispanic students in Howard County are 3x's as likely to report having an incarcerated household member

Likelihood of Household Member Incarceration, 2018-2019

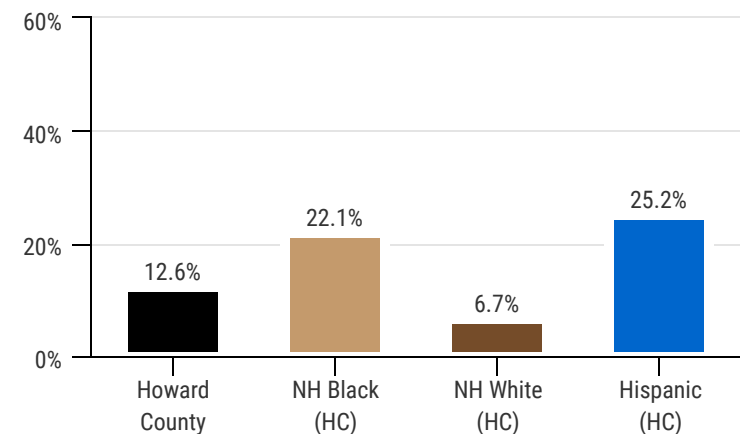


Household Member Incarceration

Percent of Students Reporting Household Member Incarceration
In Maryland, 2018-2019



Percent of Students Reporting Household Member Incarceration
In Howard County, 2018-2019



Howard County Racial Differences in System Outcomes (Relative Rate Index)

Education and Healthcare Indicators

Indicator	NH White	NH Black	Hispanic	Asian
Education				
No Access to Well-Rounded Curriculum	1.0	2.5	2.5	0.6
Skipped School Because Felt Unsafe	1.0	2.0	5.4	-
Suspension or Expulsion K-12	1.0	5.1	2.0	0.5
Drop Out of School	1.0	2.0	5.3	1.0
Not Ready For Post Secondary Education	1.0	3.3	3.8	0.8
Health				
Infant Mortality	1.0	2.3	-	-
Lack Prenatal Care	1.0	3.6	5.4	1.3
Uninsured	1.0	1.7	-	1.7
Emergency Room As Usual Provider	1.0	3.0	-	0.7



NH Black students are 2.0-5.1 times more likely to have a negative educational experience compared to NH White students. The increased likelihood of suspension or expulsion for NH Black students clear a path to high school incompleteness.

Hispanic students are 2.5-5.4 times more likely to have a poor educational experience compared to NH White students. The increased likelihood of skipping school due to being unsafe and to drop out are elements that reflect a weak school bonding experience.

Education is an established predictor of economic well-being so these differences point to potential long term systemic disparities.



The healthcare experiences of NH Blacks in Howard County are 1.7-3.5 times worse than NH White residents.

Note: When groups have equivalent experiences the RRI will be equal to 1.0 regardless of population size. When the RRI is not equal to 1.0, it can be said that one of the groups is receiving different treatment or having different experiences relative to the group of comparison. For all analysis, NH White is used as the reference group.

Howard County Racial Differences in System Outcomes (Relative Rate Index)

Economic, Housing and Legal Indicators

Indicator	NH White	NH Black	Hispanic	Asian
Economic				
Food Insecurity	1.0	4.5	3.1	-
Poverty	1.0	3.2	2.3	1.8
Unemployment	1.0	2.5	1.9	1.0
Housing				
Do Not Own A Home	1.0	2.5	2.0	1.5
Denied Home Loan	1.0	3.0	2.6	2.2
Received High Cost Loan	1.0	2.2	2.5	0.8
Student Homelessness	1.0	11.7	7.0	-
Legal				
Household Member Incarceration	1.0	3.3	3.8	-
Stopped During Traffic	1.0	2.5	1.3	0.5
Arrested During Traffic Stop	1.0	1.5	1.9	0.5



NH Black residents of Howard County are 2.5-4.5 times as likely to experience worse economic outcomes than NH White residents, while Hispanic residents are 1.9-3.2 times as likely.



NH Black residents of Howard County are 2.5-11.7 times as likely to experience worse housing outcomes than NH White residents, while Hispanic residents are 2.0-7.0 times as likely. Even though Asian residents have similar economic standing as NH White residents they are 2.2 times as likely to be denied a home loan and 1.5 times as likely to not own a home.



NH Black and Hispanic residents are more likely to come in contact with the legal system. Research has shown these experiences have far reaching impact, negatively affecting economic, education and housing outcomes for children and families.

Note: When groups have equivalent experiences the RRI will be equal to 1.0 regardless of population size. When the RRI is not equal to 1.0, it can be said that one of the groups is receiving different treatment or having different experiences relative to the group of comparison. For all analysis, NH White is used as the reference group.

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A Howard County Library System Report

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