

# Horizon Foundation

## Howard County Survey

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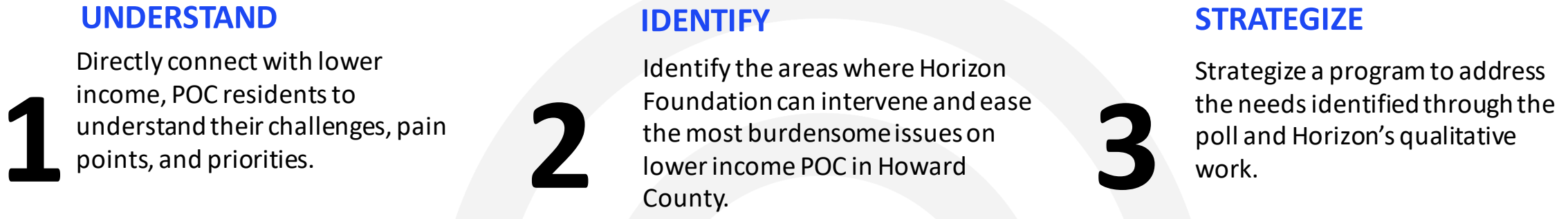
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## Methodology

### Universe

Howard County residents  
POC making under \$85k  
(household income)

OS: Baltimore County, Anne  
Arundel County residents  
POC making under \$85k  
(household income)

### Sample Size

Total N = 600

Howard = 400\*  
OS = 200

### Methodology

These findings are from a proprietary survey conducted by HIT Strategies on behalf of Horizon Foundation. This survey consisted of 400 POC Howard County residents, and 200 POC Baltimore County and Anne Arundel County residents making under \$85,000 a year. The survey was conducted via phone, text to web, and online and fielded from April 18 to May 15, 2023. The margin of error is +/- 4.0% (total), +/- 4.9% (Howard County), and higher in subgroups.

*\*Graphs in this presentation represent N = 400  
Howard County data*

# Key Findings



1

**Most respondents reported their biggest challenges are related to housing, transportation, and jobs.**

For people of color in Howard County making under \$85k, housing (19% selected) stood out as the biggest challenge, followed by transportation (12%) and job availability, quality, and wages (11%). When it comes to housing, we found that 17% of low-income people of color in Howard County are worried about losing their current housing and 5% do not have a steady place to live. Problems like pests/bugs (28%) and mold/leaks (16%) in homes were also reported.

2

**When it comes to affordability, primary pain points are housing, utilities, and food costs.**

Rent/mortgage, food, and utilities costs were the top financial pain points for those who had skipped or delayed bill payments (47% selected each), further emphasizing the prioritization of these issues when it comes to improving the everyday lives of Howard County residents. Additionally, over a quarter of respondents report having trouble accessing healthy food (26%) or having skipped meals due to lack of money for food (27%). About a quarter (24%) of respondents also reported their primary challenge with their job is that it doesn't pay enough.

3

**Latinx, younger Howard Countians, those without a Bachelor's degree, and caretakers report experiencing each challenge at higher rates.**

Generally, there was agreement across audiences about the most prevalent challenges, but different demographics report experiencing these challenges at varying rates. For example, while 27% of total survey population reported skipping meals due to lack of money, 43% of non-college educated respondents, 42% of Latinx, 33% of Under 50 and 33% of caretakers respondents reported this.

4

**There are nuances between demographics when it comes to the barriers causing pain points.**

For example, when it comes to health care, Latinx audience differs in that their top pain points are affordability (22% selected) and their job not offering health insurance (21%), while for AAPI respondents the top barrier has to do with appointment convenience and availability (22%). Respondents over 50 (46%) and caretakers (53%) report medical costs as a top financial burden, while college-educated respondents report loans/debt (49%), but these factors were not as salient among other audiences.

# Demographics Snapshot



	HOWARD COUNTY TOTAL	BLACK	LATINX	AAPI	UNDER 50	OVER 50	NON-COLLEGE EDUCATED	COLLEGE EDUCATED
<b>N size</b>	N = 400	N = 231	N = 75	N = 65	N = 209	N = 191	N = 189	N = 211
<b>Biggest Challenge</b>	Housing (19%)	Housing (22%)	Housing (19%)	Transportation (17%)	Housing (17%)	Housing (21%)	Housing (24%)	Housing (15%)
<b>Second Biggest Challenge</b>	Housing (17%) & Job availability, quality, wages (17%)	Job availability, quality, wages (15%), Housing (14%)	Housing (23%)	Job availability, quality, wages (21%) & Housing (19%)	Job availability, quality, wages (18%)	Housing (18%)	Job availability, quality, wages (18%) & Housing (16%)	Housing (17%) & Job availability, quality, wages (15%)
<b>Food Access → Barriers</b>	Challenge to access: 26% → Can't afford: 63% & Transport: 20%	Challenge to access: 23% → Can't afford: 72%	Challenge to access: 42% → Can't afford: 57% & Transport: 26%	Challenge to access: 17% → Can't afford: 51% & Transport: 33%	Challenge to access: 32% → Can't afford: 56% & Transport: 25%	Challenge to access: 21% Can't afford: 74%	Challenge to access: 38% → Can't afford: 62% & Transport: 21%	Challenge to access: 16% → Can't afford: 67% & Transport: 19%
<b>Top Health Care Challenge</b>	Coverage falls short of needs (18%) & Can't get appts (17%)	Coverage falls short of needs (18%)	Can't afford (22%) & Job doesn't offer insurance (21%)	Can't get appts (22%)	Coverage falls short of needs (22%) & Can't get appts (22%)	Coverage falls short of needs (13%), Can't get appts (12%), Can't afford (12%)	Coverage falls short of needs (23%)	Can't get appts (20%)
<b>Top Mental Health Treatment Barriers</b>	Worry about telling others (11%), Can't find covered counselor (10%), & Can't afford (10%)	Worry about telling others (13%), Can't find covered counselor (11%), & Can't get appts (11%)	Can't afford (18%), Worry about telling others (16%)	Can't find covered counselor (9%), or one who understands background/speaks language (7%)	Worry about telling others (15%), Can't afford (15%)	Can't find covered counselor (8%), Worry about telling others (7%)	Worry about telling others (17%), Can't afford (14%)	Can't find covered counselor (10%), Can't get appts (8%)

# Demographics Snapshot

	HOWARD COUNTY TOTAL	BLACK	LATINX	AAPI	UNDER 50	OVER 50	NON-COLLEGE EDUCATED	COLLEGE EDUCATED
N size	N = 400	N = 231	N = 75	N = 65	N = 209	N = 191	N = 189	N = 211
Top Job Challenges	Doesn't pay enough (24%)	Doesn't pay enough (19%)	Doesn't pay enough (40%)	Doesn't pay enough (21%)	Doesn't pay enough (31%)	Doesn't pay enough (17%) & Unemployed (17%)	Doesn't pay enough (30%) & Unemployed (21%)	Doesn't pay enough (18%)
Top Housing Problem	Pests such as bugs, ants, or mice (28%)	Pests such as bugs, ants, or mice (27%)	Pests such as bugs, ants, or mice (31%)	Pests such as bugs, ants, or mice (28%)	Pests such as bugs, ants, or mice (34%)	Pests such as bugs, ants, or mice (22%)	Pests such as bugs, ants, or mice (31%)	Pests such as bugs, ants, or mice (25%)
Hardest to Pay (Q35)	Rent/mortgage (47%), Utilities (47%), Food (47%)	Utilities (52%), Rent/Mortgage (48%)	Food (48%), Rent/Mortgage (46%)	Food (72%), Utilities (61%), Rent/Mortgage (59%)	Food (49%), Rent/Mortgage (48%)	Utilities (55%), Rent/Mortgage, (46%), <b>Medical bills/supplies (46%)</b>	Food (52%), Utilities (47%), Rent/Mortgage (47%)	<b>Loans/debt (49%),</b> Medical Bills/Supplies (48%), Rent/Mortgage (48%)
Top Transport Problem	Kept from doing things needed for daily living (15%)	Kept from doing things needed for daily living (14%)	Kept from doing things needed for daily living (19%)	Kept from doing things needed for daily living (13%) & Kept from medical appts (11%)	Kept from doing things needed for daily living (19%) & Kept from better job (16%)	Kept from doing things needed for daily living (12%) & Kept from medical appts (10%)	Kept from doing things needed for daily living (24%)	Kept from doing things needed for daily living (7%)

# Demographic Snapshot: Caretakers



In the last year, did you **provide regular care or assistance** to a friend or family member **living in Howard County** who is aging, or has a health problem or disability? [CARETAKERS = YES]

## CARETAKERS

<b>N size</b>	N = 134
<b>Biggest Challenge</b>	Housing (21%)
<b>Second Biggest Challenge</b>	Job availability, quality, wages (17%)
<b>Food Access → Barriers</b>	Challenge to access: 33% → Can't afford (54%) & Takes too much time (21%)
<b>Top Health Care Challenge</b>	Can't afford (24%) & Coverage falls short of needs (26%)
<b>Top Mental Health Treatment Barriers</b>	Can't afford (16%), Worry about telling others (15%), & Can't find covered counselor (14%)

## CARETAKERS

<b>N size</b>	N = 134
<b>Top Job Challenges</b>	Doesn't pay enough (31%)
<b>Top Housing Problem</b>	Pests such as bugs, ants, or mice (28%) & Mold, water leaks, or other building issues (21%)
<b>Hardest to Pay (Q35)</b>	Medical bills/supplies (53%) & Food (50%), & Transportation costs (47%)
<b>Top Transport Problem</b>	Kept from doing things needed for daily living (22%) & from medical appts (15%)

- **Caretakers were more likely than total audience to:**
  - Face **food access barriers** (33%), and indicate **lack of time to cook healthy food** (21%) as the biggest barrier to food access
  - Report **needing mental health or substance use treatment but not receiving it** (33%)
  - Report **feeling insuperable difficulties pile up** (21% selected often or always)
  - Report **needing more help** (29% selected some or a lot more help)
  - Report **transportation barriers** (Kept from things needed for daily living: 22%, from medical appts: 15%)
  - Report **job doesn't pay enough** (31%)
  - Report having **skipped a bill or paying late due to lack of money** (42%)



# Baseline

**1. Baseline**

2. Food Security

3. Health Care & Mental Health

4. Jobs

5. Housing & Transportation

6. Strategic Guidance

# The biggest challenges POC Howard Countians making under \$75k are facing right now are **Housing**, **Transportation**, and **Job availability, quality, and wages**



From your experience, what is the **BIGGEST challenge** that you are currently facing that makes it hard to live a great life in your county?

			BLACK	LATINX	AAPI	UNDER 50	OVER 50
Housing	19%		22%	19%	12%	17%	21%
Transportation	12%	← AAPI respondents were more likely to indicate <b>transportation</b> was biggest challenge (17%)	12%	9%	17%	11%	14%
Job availability, quality, and wages	11%	← Respondents <b>under the age of 50</b> were more likely to indicate <b>jobs</b> as biggest challenge (15%)	10%	11%	13%	15%	7%
Health insurance	8%		9%	7%	9%	7%	9%
Racism and discrimination	8%		8%	6%	6%	10%	6%
Access to healthy food	8%		8%	7%	8%	8%	8%
Neighborhood or living situation is not safe	7%	← AAPI respondents were more likely to indicate <b>unsafe living situation</b> was biggest challenge (11%)	3%	9%	11%	8%	5%
Mental health or substance use concerns	6%		6%	9%	3%	7%	5%
Access to education, professional training, and trade schools	5%		4%	8%	1%	5%	5%

Top 9 responses of total audience



# The second biggest challenges remain **Housing, Jobs, and Transportation**

From your experience, what is the **SECOND BIGGEST** challenge that you are currently facing that makes it hard to live a great life in your county?

		BLACK	LATINX	AAPI	UNDER 50	OVER 50
Housing	17%	14%	23%	19%	15%	18%
Job availability, quality, and wages	17%	15%	17%	21%	18%	15%
Transportation	12%	13%	10%	10%	14%	11%
Health insurance	9%	8%	14%	9%	7%	11%
Access to healthy food	8%	7%	7%	9%	10%	6%
Racism and discrimination	7%	10%	4%	5%	8%	5%
Access to education, professional training, and trade schools	7%	9%	5%	5%	8%	5%
Mental health or substance use concerns	6%	6%	6%	8%	5%	7%
Neighborhood or living situation is not safe	6%	5%	5%	7%	7%	5%

Latinx respondents were more likely to indicate health insurance was second biggest challenge (14%)

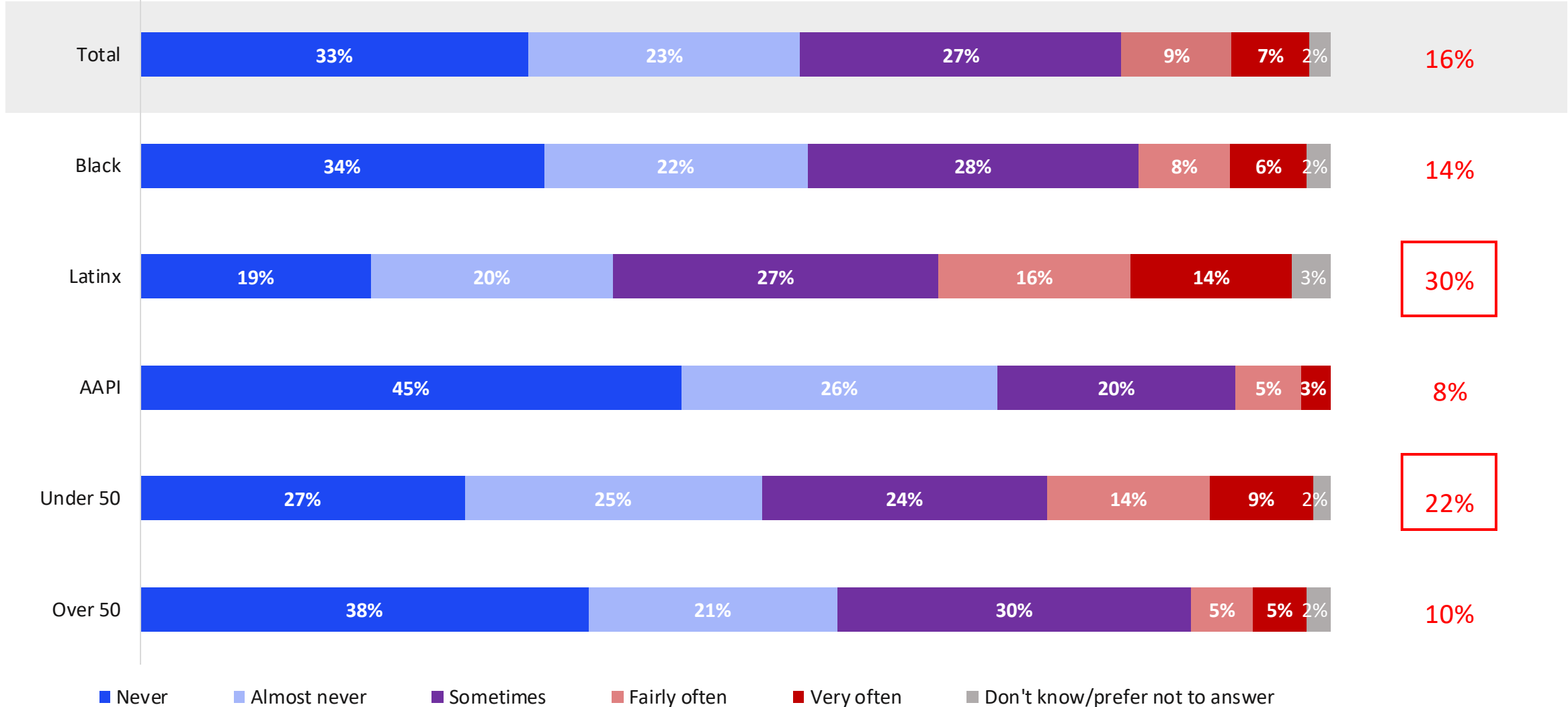
Top 9 responses of total audience

# Younger and Latinx respondents were more likely to report that they experience **insuperable difficulties**

How often, if at all, have you felt **difficulties were piling up so high that you could not overcome them**?

**Latinx (30%), Women Under 50 (25%), Gen Z (24%), Non-College (23%)** more likely to say they have felt difficulties piling up **fairly or very often**

Fairly + Very Often



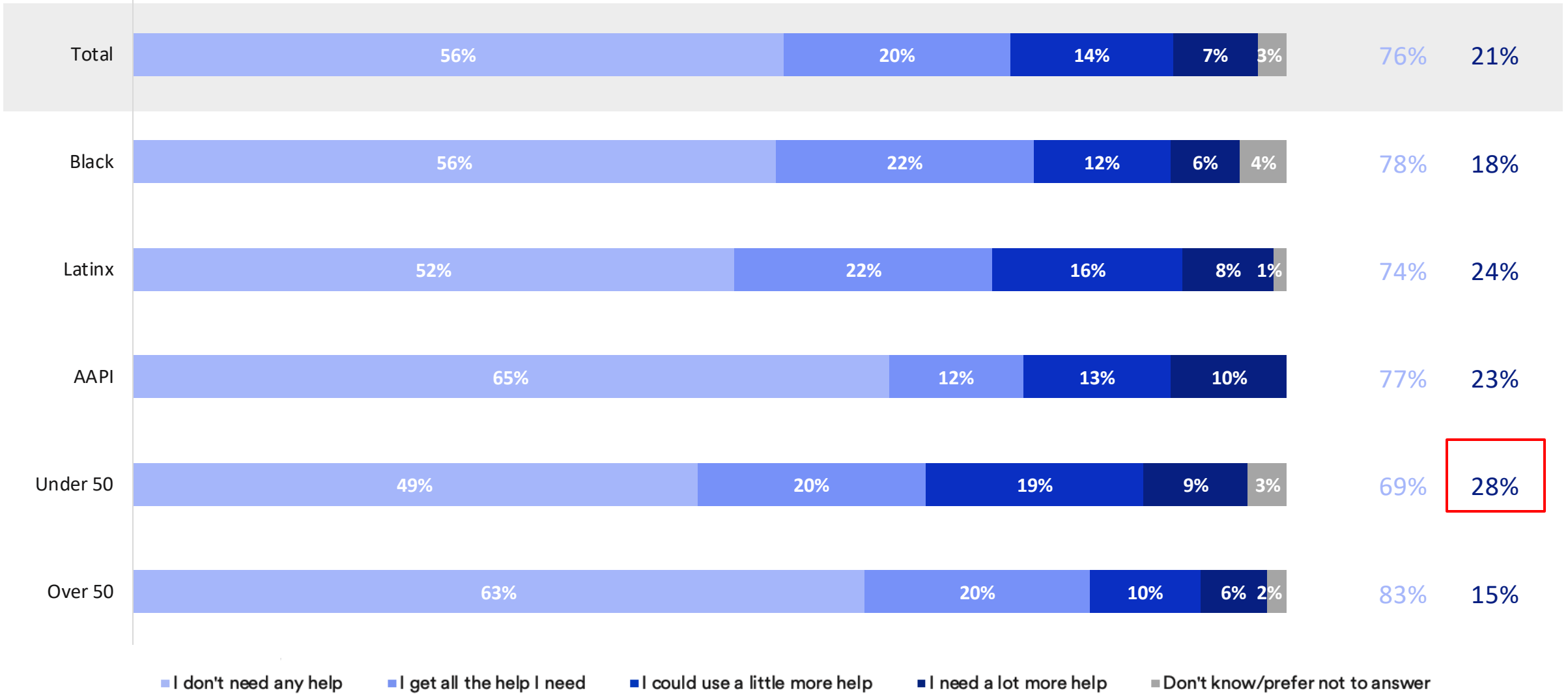
# Most respondents say they **don't need any help**, but younger audience are more likely than others to report that they **need more help**



If for any reason you need help with day-to-day activities such as bathing, preparing meals, shopping, managing finances, etc., do you get the help you need?

**Millennials (31%), Women under 50 (31%), Gen Z (30%), Parents (27%) more likely to say they *need more help***

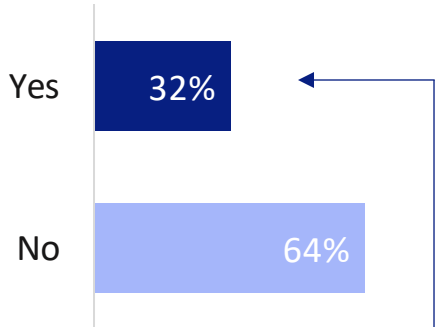
Do not need help    Need more help



# Housing and food costs were the biggest financial pain points for Howard Countians struggling to pay bills

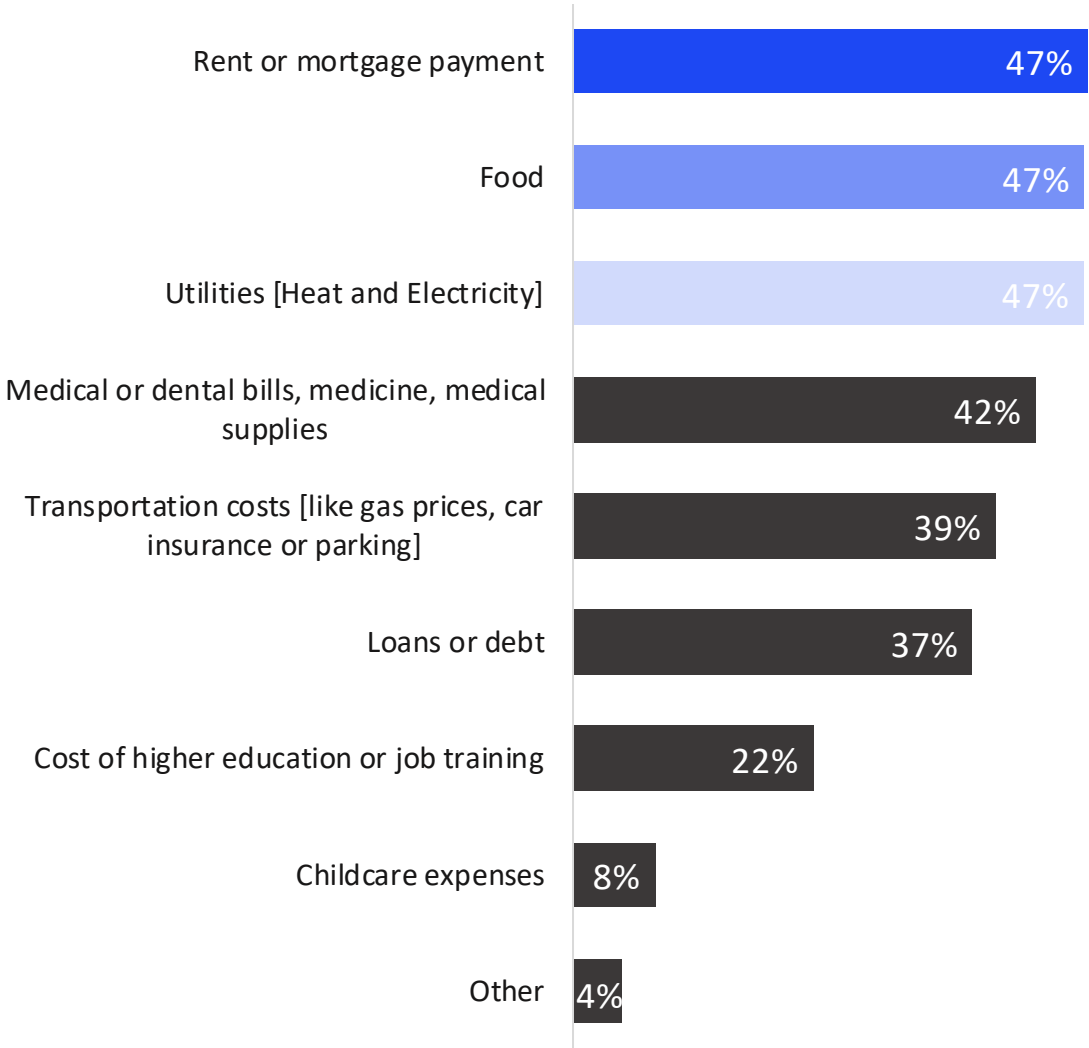


In the past year, did you or someone in your household skip paying a bill or paid a bill late due to not having enough money?



- More likely to have *skipped a bill or paid late*:
- Latinx respondents (55%)
  - Non-college educated respondents (48%)
  - Black respondents under 50 (38%)
  - Millennials (38%)

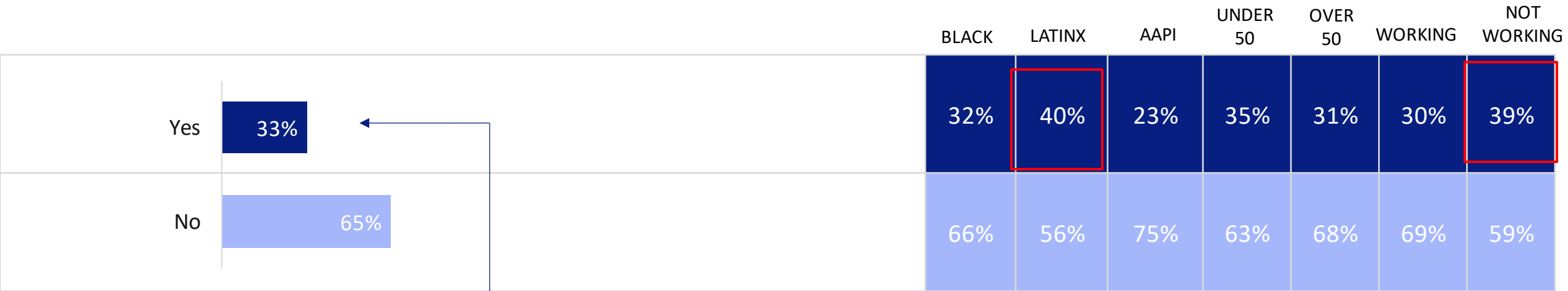
[IF YES] In the past year, did you have trouble paying for any of the following?



# Many respondents are **caregivers** for loved ones in Howard County, with 30% of respondents providing regular care in addition to working another job



In the last year, did you **provide regular care or assistance** to a friend or family member living in Howard County who is aging, or has a health problem or disability?



More likely to be **Caregivers to friend/family in Howard County:**

- **Latinx respondents (40%)**
- **Non-college educated respondents (43%)**
  - **Gen X women (43%)**
- **Respondents not working (39%)**

# Food Security

1. Baseline

**2. Food Security**

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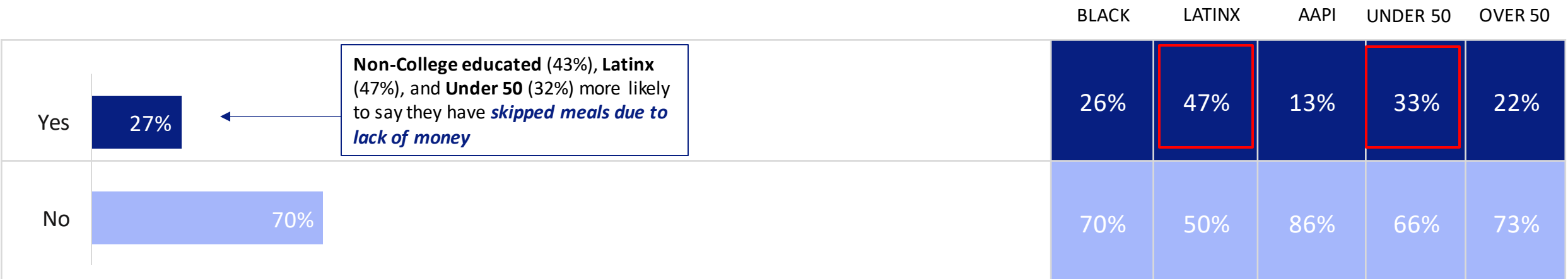


About a quarter of respondents report that **accessing healthy food is a challenge**, and that they have **had to skip meals due to lack of money**, significantly higher among Latinx and non-college audience.

Is access to healthy food a challenge for you or those who live in your household?

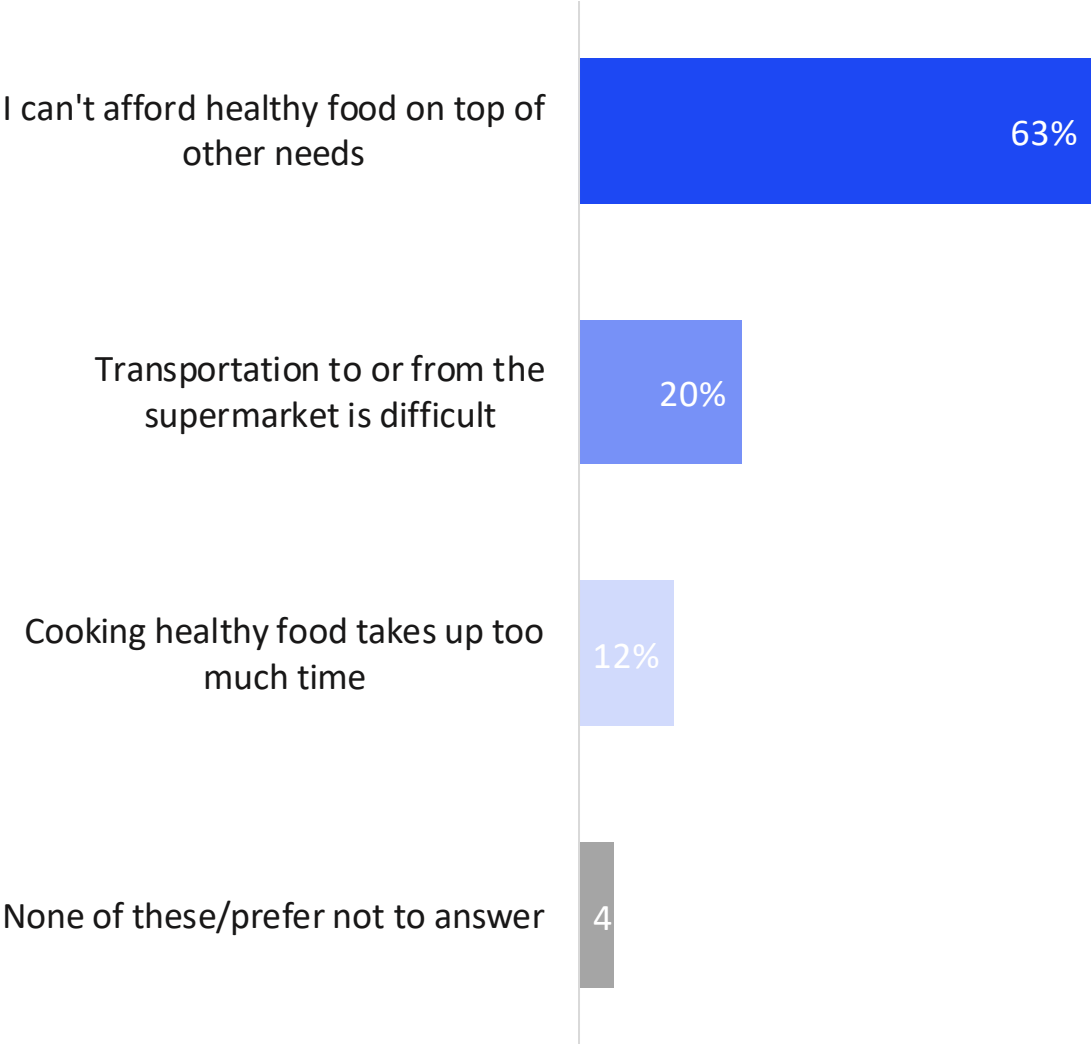


In the past year, did you or others you live with eat smaller meals or skip meals because you didn't have money for food?



# Affordability was the top barrier to accessing healthy food, followed by transportation difficulties

[IF ACCESSING HEALTHY FOOD IS CHALLENGE = YES]  
Which one of the following best describes why accessing healthy food is a challenge for you or those who live in your household?



*\*Note: Small N Size (N = 105), findings directional*



# Health Care & Mental Health

1. Baseline

**3. Health Care & Mental Health**

5. Housing & Transportation

2. Food Security

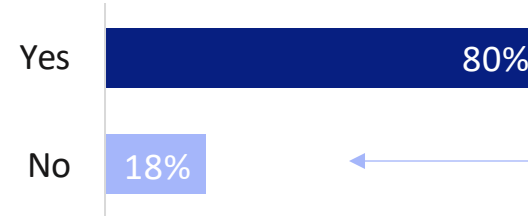
4. Jobs

6. Strategic Guidance

# Top health care challenges were related to **breadth of insurance plan coverage**, **inconvenient appointment times**, and **affordability**



Do you have any kind of **health care coverage**, including health insurance, prepaid plans such as HMOs, or government plans such as Medicare or Medicaid?



More likely to *NOT have health insurance*:

- **Latinx** (26%)
- **Men Under 50** (28%)
- **Millennials** (25%) & **Gen Z** (26%)

Some people in Howard County report **challenges related to getting the health care they need**. Please select any of the following challenges that apply to you or someone in your household.

		BLACK	LATINX	AAPI	UNDER 50	OVER 50
My insurance plan doesn't cover what I need or I can't access the doctors I want	18%	18%	20%	17%	22%	13%
I can't get an appointment when I need it	17%	15%	20%	22%	22%	12%
I can't afford health insurance and copays on top of other needs	15%	14%	22%	6%	18%	12%
My job doesn't offer health insurance	9%	6%	21%	5%	12%	7%
I cannot find a doctor who understands my background or can speak my preferred language	7%	6%	16%	3%	8%	5%
I don't trust the doctors in my plan	6%	4%	10%	4%	6%	5%

Remaining responses: I don't have this challenge, or None/Refuse

# Over 20% of respondents reported facing mental health challenges without treatment due to **fear of telling others, insurance coverage, and affordability**



Was there a time in the past year when you thought you might need **mental health services or substance abuse treatment**, but didn't get it?

More likely to **report mental health challenges**:

- **Latinx** (33%)
- **Millennials** (33%) & **Gen Z** (32%)
- **Women Under 50** (32%) & **Black respondents Under 50** (34%)
- **Non-College** (28%)



Please select any of the following **mental health or substance use challenges** that apply to you or someone in your household.

		BLACK	LATINX	AAPI	UNDER 50	OVER 50
Worry about telling others about my mental health or substance use concern	11%	13%	16%	4%	15%	7%
Can't find a good counselor that accepts my insurance	10%	11%	12%	9%	14%	8%
Can't afford mental health or substance use treatment on top of my other needs	10%	8%	18%	4%	15%	5%
Can't get appointments that work with my schedule	9%	11%	9%	6%	13%	6%
Can't find a counselor who understands my background or can speak my preferred language	8%	10%	10%	7%	13%	4%

Remaining responses: I don't have this challenge, or None/Refuse

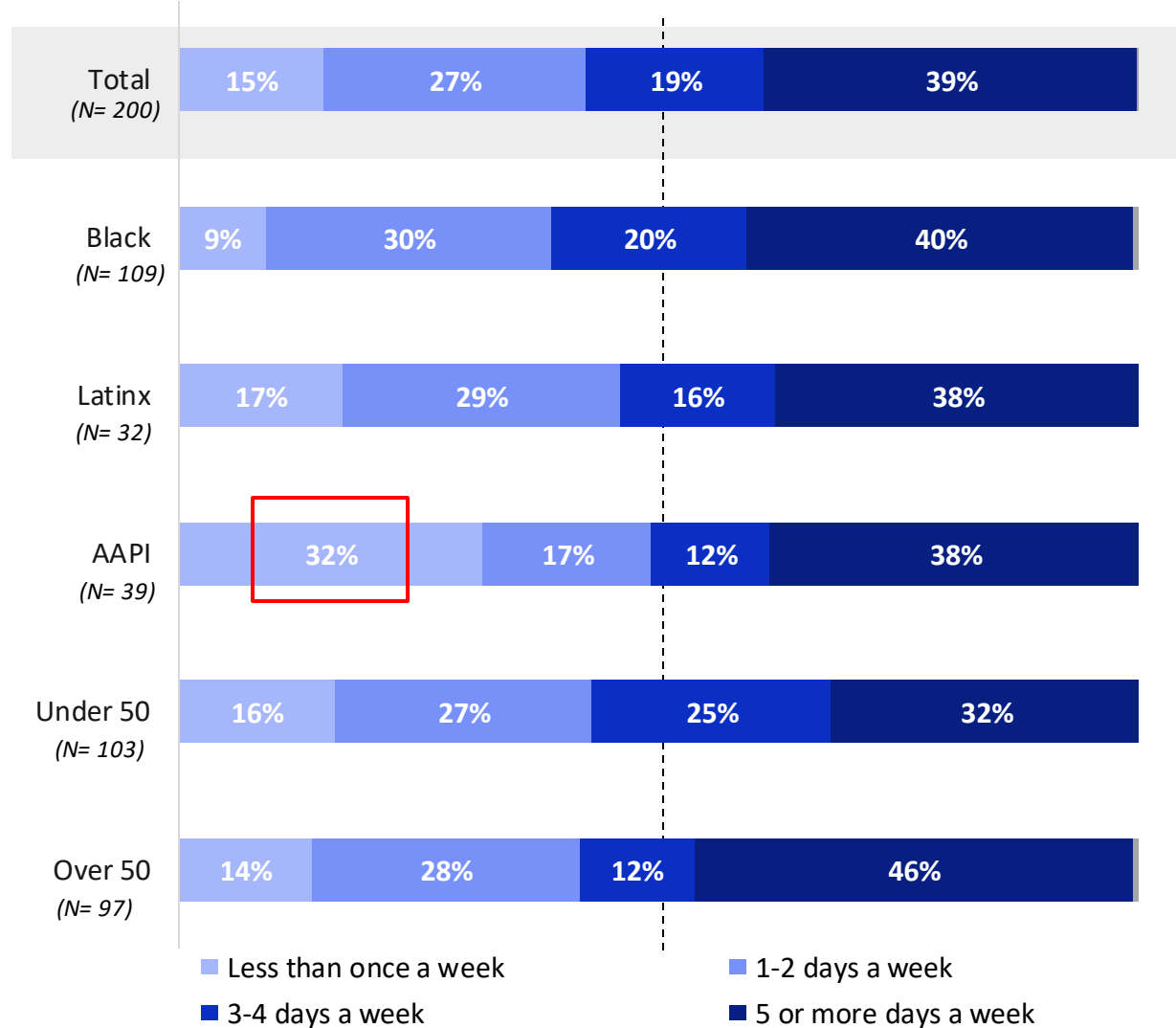
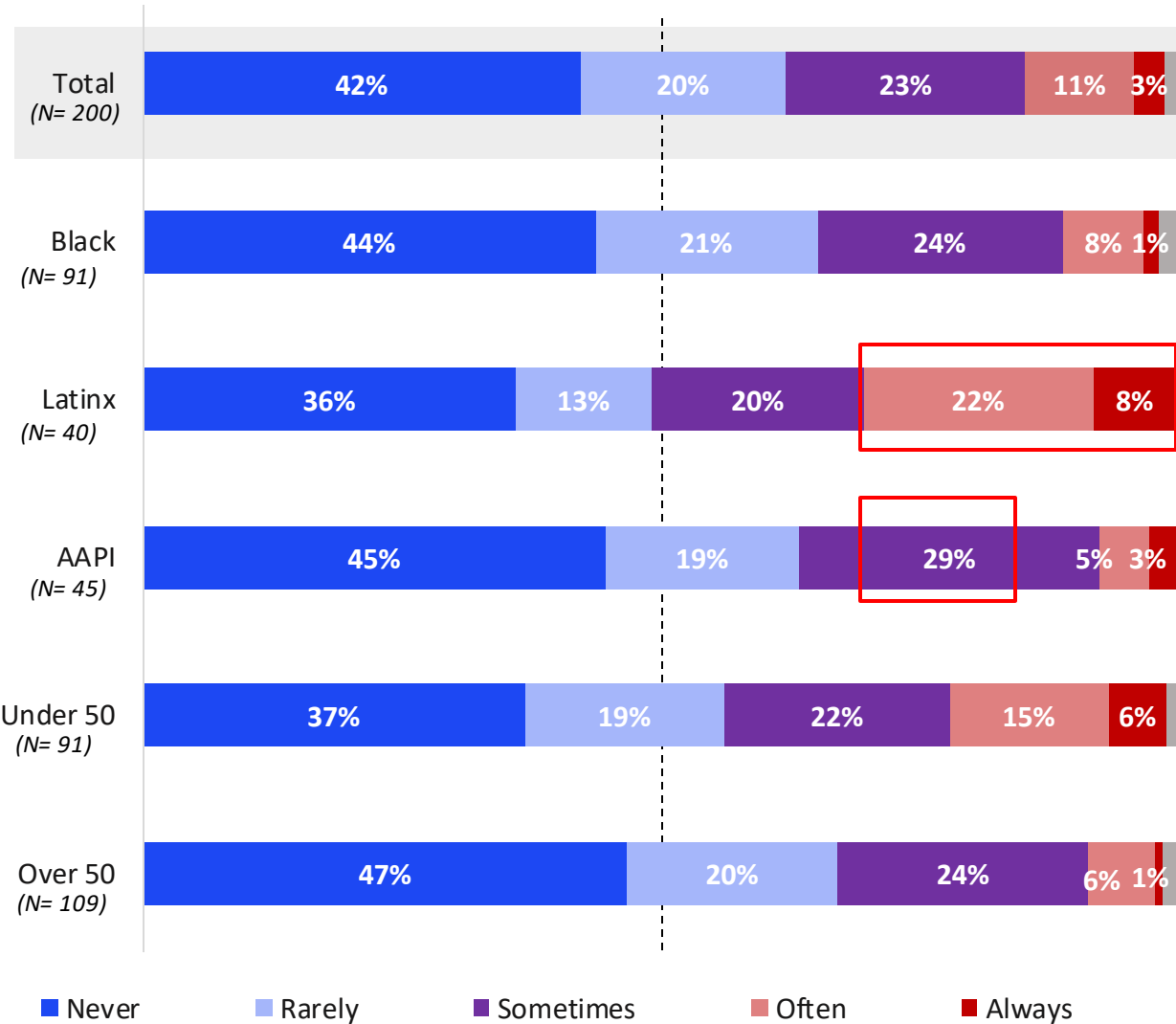
# Most respondents reported infrequent sentiment of loneliness, and social interaction at least 3 times a week



*\*Note: Small N Size, findings directional*

[SPLIT A] How often, if at all, do you **feel lonely or isolated** from those around you?

[SPLIT B] How often do you **see or talk to people that you care about and feel close to?** (For example, talking to friends on the phone, visiting friends or family, going to church or club meetings)?



# Jobs

1. Baseline

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**4. Jobs**

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# Of the job challenges reported, **low pay** was the primary complaint, especially for Latinx, Non-college, and younger audiences



Some Howard Countians report job challenges. Which one of the following best describes if or why it's a challenge for you?

		BLACK	LATINX	AAPI	UNDER 50	OVER 50
Job(s) doesn't pay enough	24%	19%	40%	21%	31%	17%
Currently unemployed or between jobs	15%	16%	14%	18%	14%	17%
Don't like my current job(s)	6%	7%	2%	5%	9%	3%
Don't know/prefer not to answer	14%	16%	11%	15%	8%	19%
Current Job(s) is not a challenge for me	41%	42%	33%	42%	38%	45%

Latinx (40%), Gen Z (36%) Millennials (33%) and Non-College (30%) respondents more likely to report that their job *doesn't pay enough*

# While most respondents expressed that job training is not an issue for them, **affordability of training** was the top challenge reported

Is job training a concern for you or someone in your household? Which one of the following best describes if or why it's a challenge?

		BLACK	LATINX	AAPI	UNDER 50	OVER 50
Can't afford the training needed	11%	9%	16%	7%	15%	8%
Don't have access to the training needed to get ahead	9%	9%	13%	4%	10%	7%
Training is offered but don't have time to take it	7%	8%	7%	7%	9%	5%
Don't know/prefer not to answer	11%	13%	9%	10%	7%	16%
Education/job training is not an issue	62%	60%	55%	72%	60%	64%



# Housing & Transportation

1. Baseline

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**5. Housing & Transportation**

2. Food Security

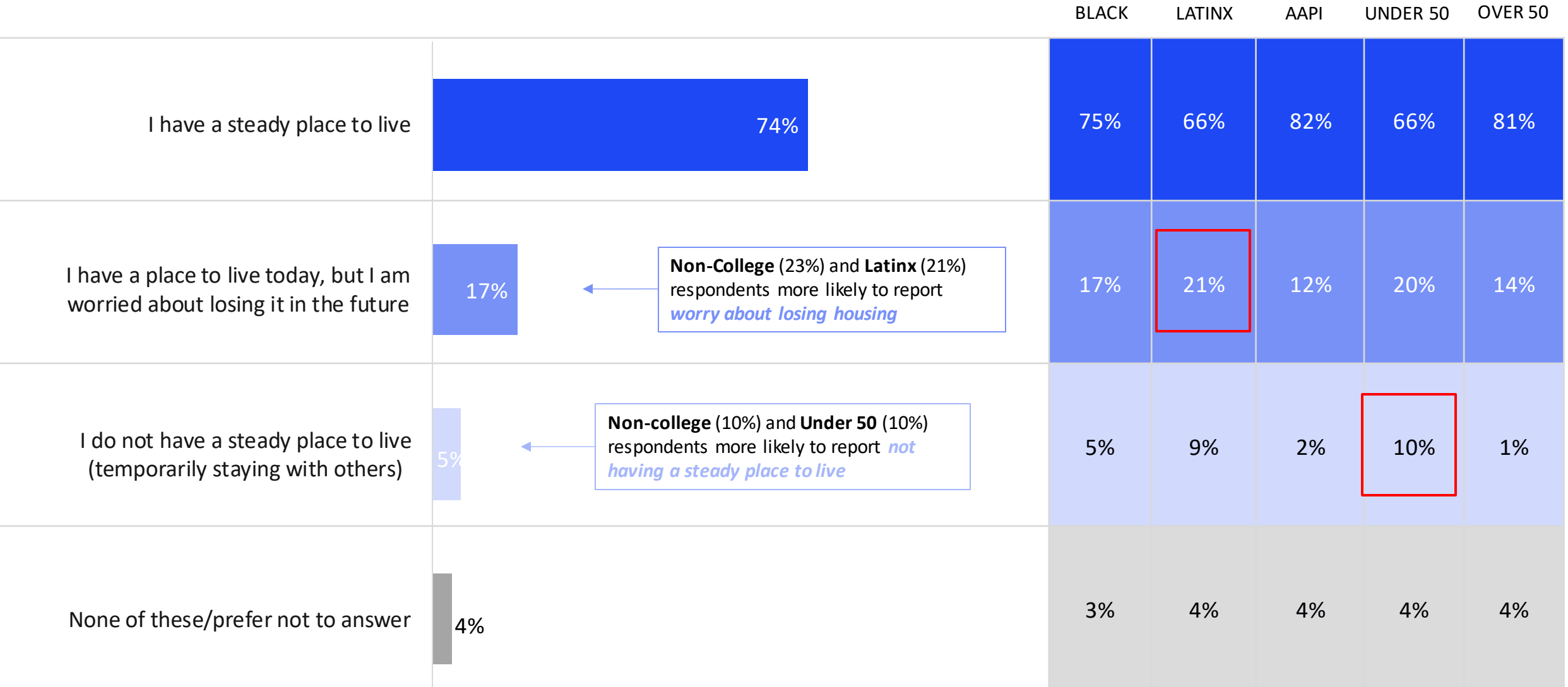
4. Jobs

6. Strategic Guidance



# Most respondents report having stable housing, though reported housing instability was higher among Non-College, Latinx and Under 50 audiences

What is your living situation today?



Non-College (23%) and Latinx (21%) respondents more likely to report *worry about losing housing*

Non-college (10%) and Under 50 (10%) respondents more likely to report *not having a steady place to live*

# While most respondents feel safe in their homes, notable mistrust of police and lack of emotional safety among Latinx and Under 50 audiences



Some people have concerns about their personal safety. Please select any of the following challenges that apply to you or someone in your household.

			BLACK	LATINX	AAPI	UNDER 50	OVER 50
Do not trust the police to help me if I need it	14%	<p>← <b>Latinx (23%), Women Under 50 (23%) &amp; Black Under 50 (20%)</b> respondents more likely to report <i>not trusting the police</i></p>	15%	23%	7%	19%	10%
Do not feel physically safe where I currently live	8%		8%	11%	9%	10%	6%
Do not feel emotionally safe where I currently live	8%	<p>← <b>Latinx Under 50 (19%), Gen Z (19%) and Black Under 50 (16%)</b> respondents more likely to report <i>not feeling emotionally safe</i></p>	8%	14%	5%	12%	4%
Exposed regularly to drug use and criminal activity	7%		8%	8%	4%	11%	4%
None of these/prefer not to answer	3%		2%	4%	4%	2%	4%
I feel safe in my household	71%		71%	58%	76%	62%	79%

# Most respondents said lack of transportation was not a problem, but 15% report it hindered daily activities, and 16% of under 50 report it limited job options



Has lack of transportation kept you from medical appointments, a better job, or from doing things needed for daily living?

		BLACK	LATINX	AAPI	UNDER 50	OVER 50
Kept me from doing things needed for daily living	15%	14%	19%	13%	19%	12%
Kept me from getting a better job	11%	9%	14%	9%	16%	6%
Kept me from medical appointments	10%	9%	11%	11%	9%	10%
Don't know/prefer not to answer	10%	8%	11%	13%	10%	9%
Lack of transportation is not a problem for me	66%	68%	61%	65%	60%	71%

# Over a quarter of respondents have had **pests in their home** over the past year

Over the past year, have you had problems with any of the following in your home or apartment?

		BLACK	LATINX	AAPI	UNDER 50	OVER 50
Pests such as bugs, ants, or mice	28%	27%	31%	28%	34%	22%
Mold, water leaks, or other building issues	16%	15%	21%	18%	24%	9%
Oven, stove, or refrigerator do not work	9%	8%	15%	8%	13%	6%
Not feeling safe in my home or neighborhood	9%	8%	13%	5%	12%	5%
No electricity or heat	6%	4%	3%	10%	6%	6%
Home not set up for me to live independently	5%	3%	9%	4%	6%	4%
None of these/prefer not to answer	53%	58%	40%	54%	39%	66%

AAPI respondents (10%) were more likely to report *lacking electricity or heat*



# Strategic Guidance

1. Baseline

3. Health Care & Mental Health

5. Housing & Transportation

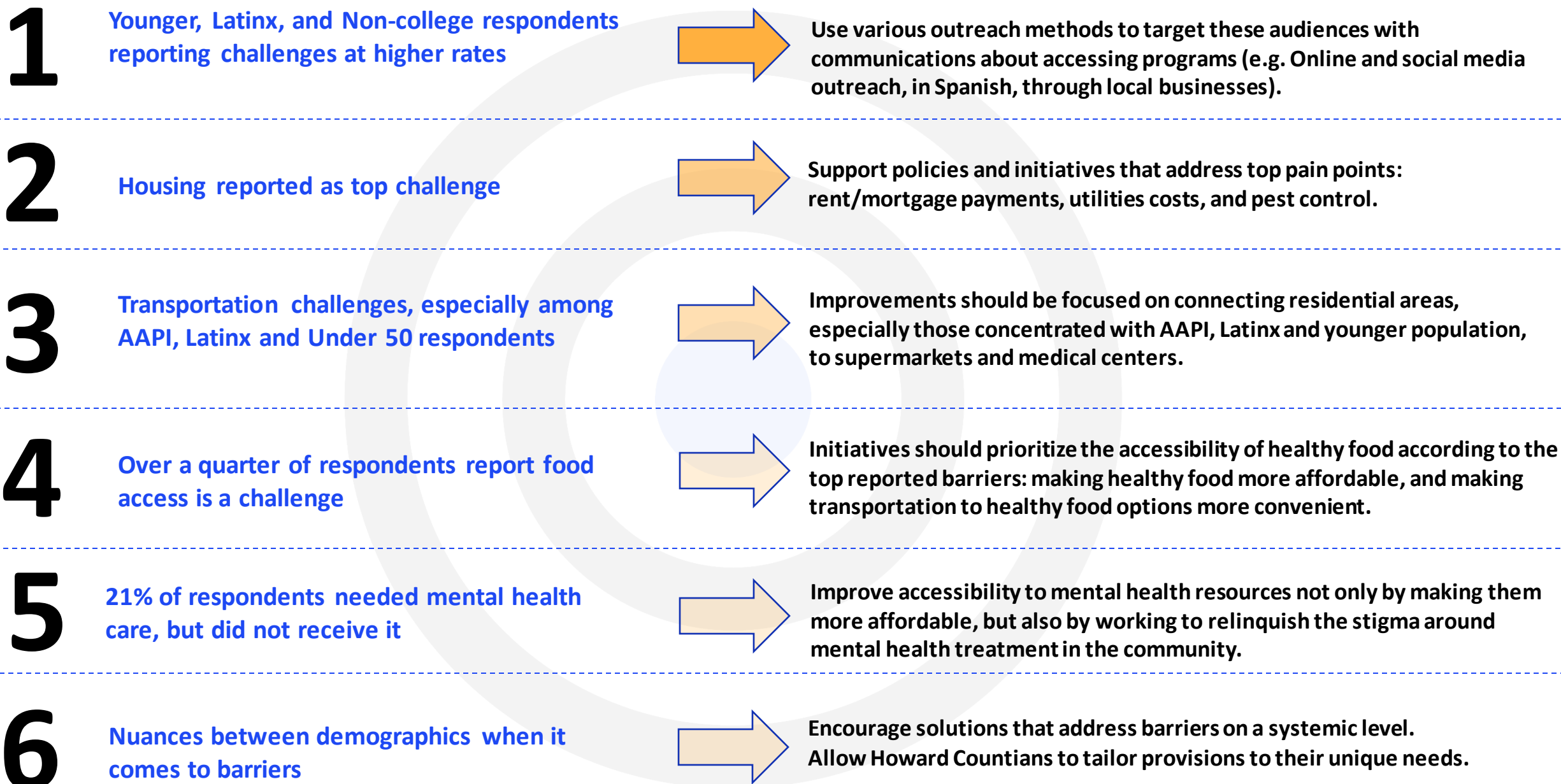
2. Food Security

4. Jobs

**6. Strategic Guidance**

# Findings

# Strategic Guidance



# Thank You

## Horizon Foundation

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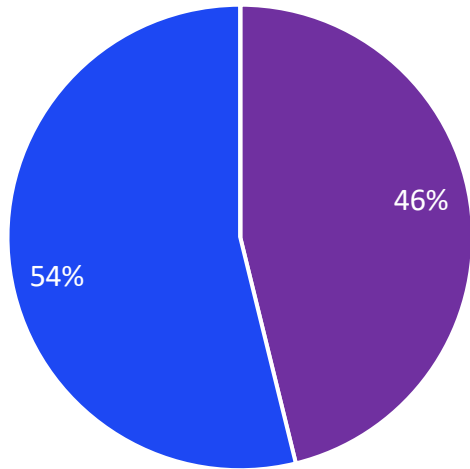
RESEARCH MANAGER

[www.hitstrat.com](http://www.hitstrat.com)

# Survey Audience Demographics

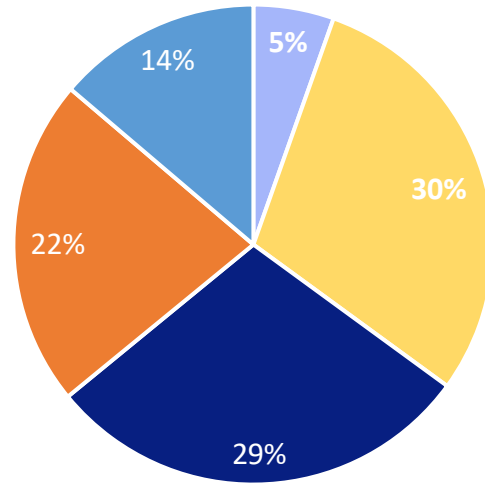


### Gender



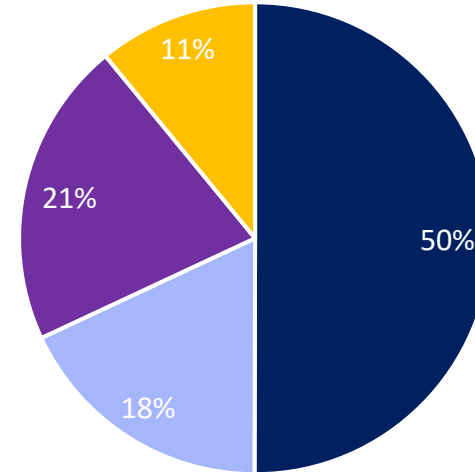
- Male
- Female
- Other

### Age



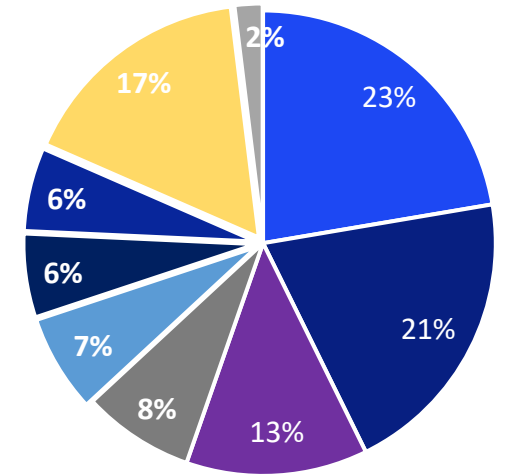
- Silent
- Boomers
- Gen X
- Millennials
- Gen Z

### Race



- Black
- Latino
- AAPI
- Oth / Mixed

### AAPI Nation of Origin

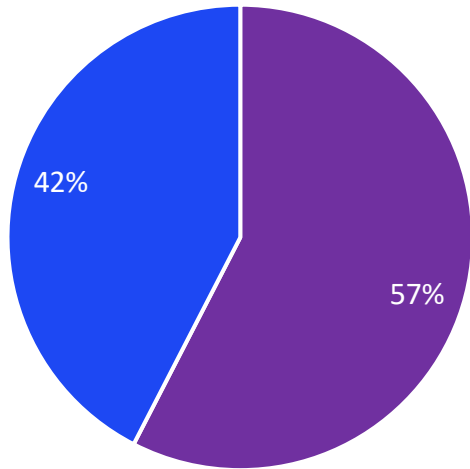


- Indian
- Chinese
- Middle Eastern/Arab/Persian
- Pakistani
- Korean
- Filipino
- Japanese
- Other Asian or Pacific Islander
- Don't know/Refuse



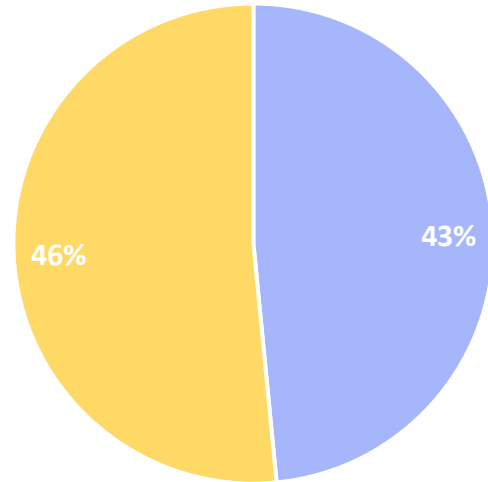
# Survey Audience Demographics

### Language at Home



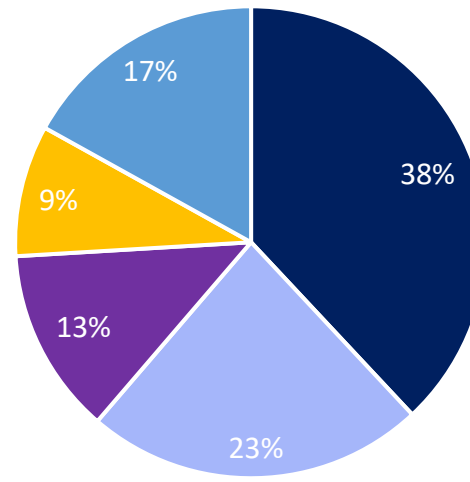
■ English

### Income



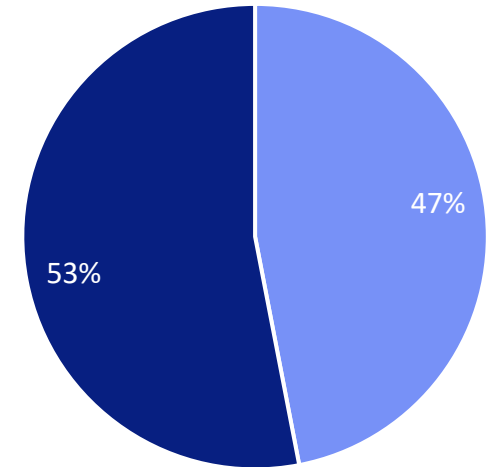
■ Less than \$45k  
■ \$45k - 85k

### Region



■ Columbia  
■ Ellicot City  
■ Laurel  
■ Elkrigde  
■ Howard County (other)

### Education



■ Non-college  
■ College+