Poverty amidst Plenty:

The Two Faces of Anne Arundel County



A Guide To Action

Prepared as a Community Service by the Community Foundation of Anne Arundel County

2008



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POVERTY AMIDST PLENTY: THE TWO FACES OF ANNE ARUNDEL COUNTY

A GUIDE TO ACTION

Second Edition, 2008

Prepared as a community service by the Community Foundation of Anne Arundel County

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The interpretations and analyses presented here are those of the author only and do not necessarily represent the interpretations or views of the Community Foundation of Anne Arundel County, its board, officers, or donors. This report is presented as a community service to help frame an informed discussion about trends and needs in the Anne Arundel County community of Maryland.

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Summary of Principal Findings

- 1) **General Affluence:** Anne Arundel County, Maryland, is a pleasant, rapidly growing, and relatively affluent community with a median income that is 22 percent above the Maryland average. More than 40 percent of all families earned over \$100,000 in 2006, and sizeable proportions are earning more than \$200,000.
- 2) **The Other Anne Arundel County:** Beneath this comforting image of general affluence, however, lies another Anne Arundel County characterized by significant poverty and distress.
- 3) **Poverty:** Over 28,000 Anne Arundel County residents—6 percent of the total—lived in poverty as of the middle of this decade according to recent U.S. Census data, and over 9,000 of these are children.
- 4) **African-American Poverty:** Among the County's African-American population, one in seven, or 14 percent, on average, lived in poverty during the 2004-06 period, the latest period for which data are available. The comparable figure for whites was 4 percent. Thus, the chances of being in poverty in the county were nearly four times greater for African-Americans than whites.
- 5) **Child Poverty:** The poverty rate in Anne Arundel County is particularly high for African-American children, over 20 percent of whom, on average, lived in poverty during the 2004-2006 period, compared to under 5 percent of white children. The chances of being in poverty in Anne Arundel County are, therefore, nearly five times higher for African-American children than for white children.
- 6) **Education:** A generally effective public school system has allowed Anne Arundel County to pass the Maryland average in high school completion rates among all students with the exception of Hispanics. Yet, this relatively wealthy school district still ranks behind 11 other counties in overall graduation rates and below the state average on expenditures and instructional staff per pupil.
- 7) **ESOL Training:** An increase in the Hispanic population has posed additional challenges for the Anne Arundel County and Annapolis City schools. Budget limitations have kept the county from adding the number of ESOL (English for Speakers of Other Languages) teachers required to meet this expanding Hispanic population.
- 8) **Public Transportation:** Only 28 percent of Anne Arundel County residents use public transportation, including taxicabs, making access to an automobile almost a necessity to work in the county. However, over 8,000 households had no access to such a vehicle as of 2006. This creates an additional barrier for low-income residents and the elderly.

- 9) **Housing:** Rapidly escalating housing costs have placed additional demands on the county's low- and middle- income population, though this has slowed somewhat in the recent housing downturn. According to the U.S. Census Bureau's 2006 American Community Survey, a third of the County's residents spent over a third of their income on housing as of 2006, and among renters this figure was close to 40 percent of income. The cost of renting or purchasing a home has grown between two and three times the rate of growth in household income. Although the county participates in the Section 8 housing voucher program for low income families, just 1,800 vouchers are available even though the waiting list numbered over 6,500 as of 2006.
- 10) **Health:** Nearly 10 percent of Anne Arundel residents—about 49,000 people—lack access to health insurance. Lack of access to health insurance is a particular problem among the county's growing minority populations. The disparity in mortality rates from treatable diseases highlight the significant effect lack of access to health care can have on marginalized populations.
- 11) **Crime:** In 2005, Anne Arundel County had the fourth highest number of known violent crimes (3,358) and the fifth highest number of reported property crimes (17,141) among Maryland counties. In addition, Anne Arundel County ranks fourth in Maryland for juvenile crime intake cases. The rate of juvenile crime arrests has more than doubled since 1990 for youth between 10 and 17. Drug and alcohol use is prominent not just in high schools, but in middle schools as well.
- 12) **The Environment:** Continued urban and suburban development in Anne Arundel County has caused it to slip from fourth to twelfth in Air Quality as measured by the Environmental Protection Agency. Increased pollution in the Chesapeake Bay and contamination in local rivers pose a particular challenge to residents and community leaders.
- 13) **Community Resources:** Anne Arundel County has many resources with which to address the problems identified above. These include the county's governmental institutions and the dedicated public servants who staff them, as well as the skills and resources of the County's private philanthropic institutions and generous donors.
- 14) **Charitable Contributions:** Despite its above average median income, however, Anne Arundel County lags behind the nation, and behind the Maryland average, in its level of charitable giving.
- 15) **Nonprofit Activity:** Perhaps reflecting this, the County's charitable nonprofit sector is proportionally the sixth smallest in the state as measured in terms of its share of total County employment.
- 16) Community Foundation of Anne Arundel County: To help stimulate charitable giving and channel the considerable wealth of this County into efforts to improve the quality of life for all the County's residents, a group of County residents has formed the *Community Foundation of Anne Arundel County*.

17) **What is a Community Foundation:** One of more than 700 such foundations nationally, and 13 in Maryland, the Community Foundation of Anne Arundel County is a grant-making organization controlled by local citizens that seeks to assist donors to achieve their charitable objectives in a flexible and effective way by building a base of charitable assets that can be used to improve the quality of life of this community over the long term.

Introduction

Anne Arundel County, Maryland, the home of the state's capital, Annapolis, is a generally affluent, well-educated community that is, in many senses, living the American dream. The county's 509,000 residents have a median income that ranks them as the fifth richest in this generally affluent state, behind only Howard, Montgomery, Calvert, and Charles counties. What is more, the economic position of the county's residents has been improving. The popularity of waterfront property has sparked an influx of upper income residents. Reflecting this, median household income increased a striking 28 percent between 2000 and 2006 alone, reaching \$79,160 by the latter year, or nearly 22 percent above the state average. Increases among the very rich were even more dramatic—more than 40 percent of Anne Arundel families now earn more than \$100,000.² In 2006, 35 percent of residents had a college education, an increase of 5 percent over 2000.³ The numbers of children in preschool and kindergarten has also rocketed from 8,253 in 1990 to over 15,000 in 2006.⁴

Beneath this comforting picture of general affluence, however, lies another Anne Arundel County, this one characterized by significant poverty and distress. Despite the county's growing affluence, an average of over 28,000 Anne Arundel County residents lived in poverty from 2004 to 2006, and more than 9,000 of these are children.⁵ The chances of living in poverty are more than three times higher for blacks in Anne Arundel County than for whites (14 percent vs. 4 percent). One out of every 5 black children in Anne Arundel County lives in poverty, nearly five times the rate among white children.⁶ Although the quality of life is generally quite good in the county, lack of public transit and affordable housing, coupled with lack of access to health insurance, hinder the quality of life for many of Anne Arundel's citizens, particularly senior citizens and lowincome groups.

Immigration is also changing the landscape of Anne Arundel County in profound ways. Although Hispanics account for only 3.8 percent of the county's population, the Hispanic population doubled between 1990 and 2000, and grew by another nearly 60 percent between 2000 and 2006, placing Anne Arundel among the six highest counties in Maryland in terms of concentration of Latinos.⁷

Fortunately, Anne Arundel County is also blessed with government agencies and private nonprofit groups that are addressing many of the problems county citizens are facing. But these organizations need help from the county's citizens and corporations. Mobilizing that help is the function of a community foundation.

The Community Foundation of Anne Arundel County, one of 13 such foundations in the State of Maryland, is devoted to mobilizing such help by stimulating charitable giving in this community and creating a pool of charitable assets that can be used over the long run to improve the quality of life for all people in Anne Arundel County. The present "needs assessment," like the initial edition published in 2005, was undertaken to provide a benchmark and a guide for our work, and, hopefully, to stimulate others to join

us in making Anne Arundel County and its surrounding region even more of the model community we know it can be.

More specifically, this report is divided into three sections. Section I outlines some of the strengths of Anne Arundel County as they emerge from available Census and other statistics. Section II then examines some of the social and economic strains that the County also exhibits. Section III then explains what a community foundation is and describes how concerned citizens can use this vehicle to advance their own charitable objectives and address some of the problems that this report identifies.

While we are well aware of this community's enormous strengths, we feel strongly that we must also face up to its limitations and mobilize efforts to overcome them. It is in this spirit that we offer this report to our neighbors and friends and invite you to join us in the task that the Community Foundation of Anne Arundel County has taken on

Chapter 1

A Community of Plenty

Anne Arundel County is a rapidly growing suburban county with deep historical traditions and an enviable geographic location along the magnificent Chesapeake Bay. As reflected in Table 1.1 below, the county has experienced rapid growth in population over the past forty years, more than doubling the number of residents from over 206,000 in 1960 to almost 490,000 in 2000. By 2006, the county's population was estimated to exceed a half million people.⁸

Table 1.1 Total Population Anne Arundel County, 1960-2006

| | 1960 | 1970 | 1980 | 1990 | 2000 | 2006 |
|----------------|---------|---------|---------|---------|---------|---------|
| Total | 206,634 | 297,539 | 370,775 | 427,339 | 489,656 | 509,300 |
| Change | | 90,905 | 72,733 | 56,464 | 62,317 | 19,644 |
| Percent Change | | 44.0% | 24.4% | 15.2% | 14.6% | 4.0% |

Source: U.S. Census Bureau, *American Community Survey*, 2006, Anne Arundel County, Detailed Tables, Table B01001; *Decennial Census*, 2000, Anne Arundel County, Summary File 1, Table P1; U.S. Census Bureau, Population of Counties by Decennial Census: 1900-1990.

Population Composition—Growing Diversity

Like the rest of America, Anne Arundel County has been growing increasingly diverse. Although over three-fourths of the county's population classifies itself in what the Census Bureau terms "Non-Hispanic Whites," this portion of the population grew at a rate that was less than one-tenth that of the balance of the county's population between 1990 and 2006, as shown in Table 1.2. Thus, as shown in Table 1.2, while the overall population of the county grew by 19.2 percent between 1990 and 2006, the non-Hispanic white population grew by only 7.8 percent while the balance of the county's population grew by 82 percent. This included a 180 percent growth in the Hispanic or Latino population, a 45 percent growth in the black or African-American population, and a 215 percent growth in other segments of the population, including Asian, American Indian or Native Alaskan, persons noting two or more races, and others. In fact, with nearly 85 percent of the county's population as of 1990, the non-Hispanic white population accounted for only 20 percent of the county's population growth between 1990 and 2006. The balance of the growth—80 percent in all—came from other population groupings.

Table 1.2 Ethnic/Racial Composition Anne Arundel County, 1990-2006

| | 199 | 0 | 2000 | | 2006 | | % Change, 1990-2006 |
|-------------------|---------|-------|---------|-------|---------|-------|---------------------------|
| | Amount | % | Amount | % | Amount | % | |
| Total | 427,239 | 100.0 | 489,656 | 100.0 | 509,300 | 100.0 | 19.2 % |
| Population | | | | | | | |
| Non-Hispanic | 361,609 | 84.6 | 390,519 | 79.8 | 389,747 | 76.5 | 7.8 % |
| Whites | | | | | | | |
| Other: | 65,630 | 15.4 | 99,137 | 20.2 | 119,553 | 23.5 | 82.2 % |
| Hispanic or | 6,815 | 1.6 | 12,902 | 2.6 | 19,051 | 3.7 | 179.5 % |
| Latino | | | | | | | |
| Black or African- | 49,954 | 11.7 | 65,755 | 13.4 | 72,624 | 14.3 | 45.4 % |
| American | | | ŕ | | ŕ | | |
| Other* | 8,861 | 2.1 | 20,480 | 4.2 | 27,878 | 5.5 | 214.6 % |

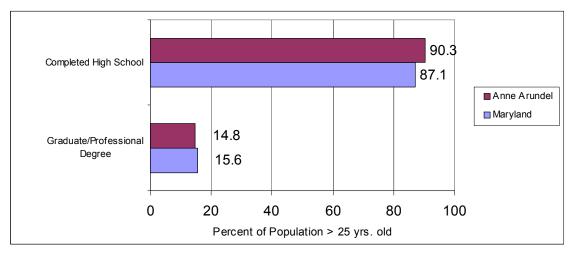
* "Other" here includes "American Indian and Alaskan Native", "Asian", "Native Hawaiian or other Pacific Islander", "Some other race", or "Two or more races". Therefore, the "White" and "Black" figures reported in this table are those who were counted as "White alone" and "Black alone". Source: U.S. Census Bureau, *American Community Survey*, 2006, Anne Arundel County, Detailed Tables, Tables B02001, B03001, and B03002; *Decennial Census*, 2000, Anne Arundel County, Summary File 1, Table P8; *Decennial Census*, 1990, Anne Arundel County, Summary Tape File 1, Table P010.

Reflecting these population changes, the number of Anne Arundel residents reporting that they speak Spanish at home almost tripled between 1990 and 2006, from 6,927 to 15,351. Although this represents only 3.0 percent of the population, the numbers are destined to increase. Also, the percentage of Spanish speakers who said they spoke English "less than very well" increased from 31 percent in 1990 to 34 percent in 2006 (5,223 people).

Education

Anne Arundel's population is unusually well educated overall. As noted in Figure 1.1 below, 90.3 percent have a high school diploma and 14.8 percent possess a graduate or professional degree. This exceeds the Maryland average of 87.1 percent with high school diplomas and is just below the Maryland average of 15.6 percent with graduate or professional degrees.

Figure 1.1
Educational Attainment
Anne Arundel County vs. Maryland State Average, 2006

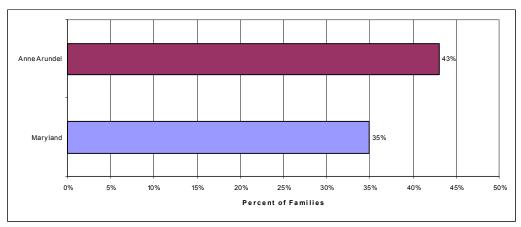


Source: U.S. Census Bureau, *American Community Survey*, 2006, Anne Arundel County, State of Maryland, Detailed Tables, Table B15002

Income

Reflecting its generally high educational level, Anne Arundel County families generally enjoy above average incomes. Overall, the median household income in the county, at \$79,160, is 22 percent above the Maryland average and the Maryland average is the highest in the nation. ¹² Close to 56,000 Anne Arundel families, or more than 40 percent, boasted family incomes in excess of \$100,000 as of 2006. This is well above the 35 percent of families with such high incomes in Maryland as a whole (see Figure 1.2), and the 39,000 Anne Arundel families who reported such income as of 2000. ¹³ Additionally, 9 percent of Anne Arundel families (11,881 families in all) earned over \$200,000 in 2006 compared to 6.8 percent in the state as a whole. ¹⁴

Figure 1.2 Share of Families with Income Over \$100,000 Anne Arundel County vs. Maryland State Average, 2006



Source: U.S. Census Bureau, *American Community Survey*, 2006, Anne Arundel County; State of Maryland, Detailed Tables, Table B19101

What is more, income growth has recently been widespread in the county. As shown in Table 1.3, while the median income of white households in the county grew by 26 percent between 1999 and 2006, that of African-American households grew by almost 39 percent, narrowing the income gap that exists. 15

In short, Anne Arundel County has much to be proud of. It is a generally affluent county, with highly educated citizens widely experiencing the American dream.

Table 1.3
Relative Growth of White and Black Median Household Income,
Anne Arundel County, 1999-2006

| Variable | Median Hous (M | % Change | |
|--|-------------------|-----------|-------|
| | 1999 | 1999-2006 | |
| White MHI | \$64,532 | \$81,485 | 26.3% |
| Black MHI | \$47,250 | \$65,439 | 38.5% |
| Black MHI as a percentage of White MHI | 73.2% | 80.3% | n/a |

Source: U.S. Census Bureau, *American Community Survey*, 2006, Anne Arundel County, Tables B19013A and B19013B; U.S. Census Bureau, *Decennial Census*, 2000, Summary File 3, Tables P152A and P152B

Chapter 2

The Other Anne Arundel County

Comforting though the image portrayed in the previous chapter may be, however, it is only one facet of life in this generally affluent county. Beneath the image of general affluence, Anne Arundel County has another face as well, one characterized by poverty and distress. Indeed, it is the presence of poverty amidst plenty that makes the poverty so painful. Worse than that, the affluence may accentuate and help perpetuate the poverty, by bidding up housing costs, reducing usage of public transit, and fostering racial and economic isolation.

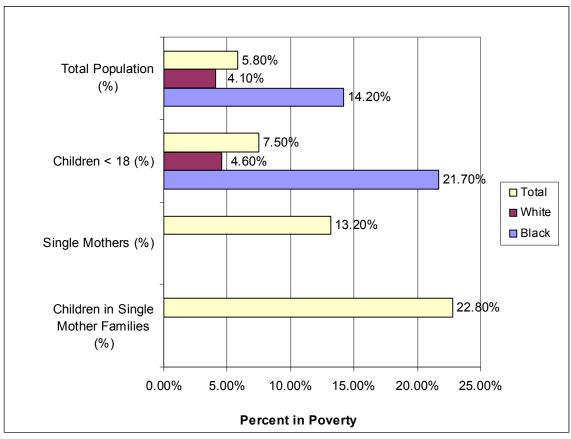
All of this makes it essential to go beyond the comforting averages, to delve into the details, and then to see what can be done about them.

Poverty

While Anne Arundel County is a generally affluent county, distressing pockets of poverty also exist. An average of nearly one in 16 of the county's residents--over 28,000 people in all-- lived in poverty in 2004-2006 (see Figure 2.1). Among the county's African-American population, that figure was just over one in seven persons (14.2 percent vs. 4.1 percent). 16

Most distressing of all, nearly a third of the people in poverty in the county were children (over 9,000). The poverty rate for children, in fact, was considerably higher than that for the population as a whole (7.5 percent vs. 5.8 percent). And among African-American children, the poverty rate reaches more than 20 percent, or over one child in five. The chances of being in poverty in Anne Arundel County are therefore nearly five times higher for African-American children than for white children (21.7 percent vs. 4.6 percent). These data likely understate the true extent of poverty in the county, moreover, because they use the national poverty line even though the cost of living in Anne Arundel County is well above the U.S. average.

Figure 2.1
Poverty Among Selected Groups,
Anne Arundel County, 2004-2006 Averages



Source: U.S. Census Bureau, *American Community Survey*, 2004, 2005, and 2006, Anne Arundel County, Detailed Tables, Tables B01001, B17001, B17001A, B17001B, and B17006

Poverty and Family Structure

One factor contributing to poverty in Anne Arundel County, as in the rest of the nation, is the structure of families. Slightly over one-fourth (26.8 percent) of all children in Anne Arundel County live in single-parent households, and the vast majority of these (70 percent, or 23,000 children) are in female-headed households. Most of the children in single-parent families in Anne Arundel County are white children but the proportion of children in single-parent families is higher for African-Americans than it is for whites (49.2 percent vs. 17.1 percent as of 2000). 19

The poverty rate among children in single-parent families, and particularly in single-mother families, is extraordinarily high. As shown in Figure 3, nearly one-fourth (22.8 percent) of all children in single-mother families in Anne Arundel County lived in poverty as of 2004-2006. What is more, this was the case even though the vast majority of the mothers in these families (91 percent) were in the labor force. Evidently, the employment opportunities open to single mothers, and particularly African-American

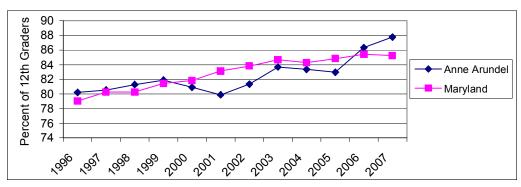
single mothers, are not sufficient to lift them and their families out of poverty. Given the recession that is clearly brewing as this report goes to press, these data suggest an escalating level of distress for these children and their hard-working, but struggling, moms.

While female-headed families pose a particular problem because of their high rates of poverty, Anne Arundel County has also experienced a sizable increase in the number of single-father households. Single parent homes are now 31 percent father-headed, up from 25 percent in 2000. County officials say the shift towards single-parent male households has presented new challenges. Programs in household budgeting and cooking would be beneficial, along with programs to help fathers with children who have serious medical problems.

Education

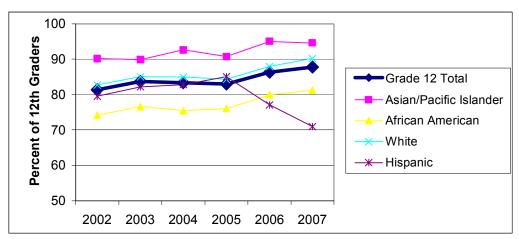
One factor likely contributing to the poverty problem in the county is the continued lag in graduation rates among minority youngsters. According to the Maryland Department of Education, Anne Arundel County reached a graduation rate of 87.8 percent in 2007, above the state average²³ (See Figure 2.2). Despite some notable improvement, however, the graduation rate for African-Americans still lags some 10 percent behind that for whites, while the rate for Hispanic students has suffered a sharp decline over the past several years (See Figure 2.3). ²⁴

Figure 2.2 High School Graduation Rates, Anne Arundel County vs. Maryland State Average, 1996-2007



Source: Maryland State Department of Education, 2007 Maryland Report Card

Figure 2.3 Graduation Rates Among Selected Groups of Students, Anne Arundel County, 2002-2007



Source: Maryland State Department of Education, 2007 Maryland Report Card

While Anne Arundel County schools generally have test scores above the state average, a closer look reveals divergence along racial and socioeconomic lines. The schools on the coastal edge have some of the highest test scores, but that is not uniformly true across the county, and particularly in the City of Annapolis. In 2000, six of the nine elementary schools in Annapolis scored below the county average on the third-grade Maryland School Performance Assessment Program. ²⁵ In 2007, seven of 11 public elementary schools in Annapolis counted fewer students achieving the "advanced" level on the MSA Reading assessment when compared to the county average. For the MSA math assessment, that ratio was nine of 11 schools. Furthermore, seven of 11 elementary schools counted more students achieving the "basic" level compared to the county. This suggests that schools in Annapolis are having difficulty achieving minimum standards of proficiency. ²⁶

One reason for the somewhat disappointing educational performance in Anne Arundel public schools may be the relatively low levels of spending on public education in the county. Although Anne Arundel County's wealth per pupil in the public school system is 26 percent above the Maryland average, its expenditures per pupil are 5 percent below the state average. Anne Arundel also ranks below the state average on instructional staff per 1000 pupils, professional support staff per 1000 pupils, and instructional assistants per 1000 pupils. ²⁷

Another factor affecting school performance in Anne Arundel County is the adequacy of pre-school training opportunities for some segments of the population. In 2007, only 62 percent of males were fully prepared to enter kindergarten in Anne Arundel County, compared to 76 percent of females. Significant disparities existed between African-American and white children, however, with 72 percent of the whites reported to be fully prepared to enter kindergarten vs. only 59 percent of African-Americans.²⁸

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School readiness has been found to be higher among children enrolled in private preschools. According to the Anne Arundel County School Readiness Report, children who attended a "non-public nursery" prior to kindergarten were most likely to be fully prepared to enter kindergarten,²⁹ but of course this option is open only to those who can afford it. Increasing the opportunities for enrollment in pre-kindergarten programs has thus become a special priority in the county.

An important new challenge to the county's educational system has been the significant influx of Hispanic residents noted earlier. The growth of the Hispanic population has resulted in a quadrupling of the number of students enrolled in the county's ESOL (English for Speakers of Other Languages) program, from 284 participants in 1993 to 1517 in 2007, more than two-thirds of whom speak Spanish. Solution to deal adequately with the ESOL population. The county Department of Education requested six additional ESOL teachers in 2004, but the request was fifteenth on the list of budget priorities, behind gifted-and-talented programs and alternative education. There were 50 ESOL teachers for FY2007, and the Board of Education has requested 58 for FY2008. While Howard and Baltimore counties try to employ one ESOL teacher for every 15 or 20 ESOL students in middle and high school, Anne Arundel County provides only one teacher for every 30 students.

Transportation

Another factor contributing to poverty in Anne Arundel County is the public transportation infrastructure. Access to employment opportunities via public transportation is limited for Anne Arundel residents. Although the proportion of workers in the county who reported relying on public transportation rose slightly between 1990 and 2006, this figure stood at only 2.8 percent of all workers as of this latter date. ³³ Clearly, access to work in Anne Arundel County depends heavily on access to an automobile, which is an obstacle for those in poverty. In fact, 8,000 households lacked access to a motor vehicle in 2006. ³⁴ Although progress has been made, transit planners believe more must be done to fight congestion and pollution and to give lower-income workers the means to access jobs.

Even those with automobiles encountered increased challenges. The 2006 Census Bureau's American Community Survey confirmed that average commuting times had increased to nearly 30 minutes for Anne Arundel County residents. ³⁵ The Census also detected a shift in commuting patterns towards the Washington DC corridor instead of the Baltimore metropolitan area, a shift that could cause major changes in thinking for county planners who have usually concentrated on linking Anne Arundel County to Baltimore. ³⁶

It is not just the poor who suffer from inadequate transportation infrastructure. Similar problems confront the county's elderly population, which has grown substantially in recent years. Between 1990 and 2006, the number of people aged 75-84 increased by

80 percent in the county compared to the 19 percent growth in the overall population.³⁷ In the past few years, senior centers have opened in Pasadena and Brooklyn Park, but officials note that lack of public transportation has isolated seniors in places such as West Pioneer City and Meade Village. Officials also note that more programs need to be geared toward increasing numbers of Hispanic and Asian elderly.

Housing

Further complicating the lives of poor people in Anne Arundel County has been the escalation in housing costs that accompanied the growing affluence and population of the county. While the recent downturn in the real estate market may provide some relief, its effects are liable to create as many problems as it solves for those with limited incomes

With increased numbers of families earning over \$100,000, real estate prices have been spiraling upward at a rapid rate for some time in Anne Arundel County, putting the goal of home ownership out of reach for many residents and creating a potentially serious affordable housing problem. As of fiscal year 2006, the median sales price of a house in Anne Arundel County stood at \$334,900, well above the already high state median price of \$318,000, and 41 percent above its FY 2004 level in Anne Arundel County. This has put home ownership well beyond the income of many moderate income families, let alone those living in poverty.

Similar changes have taken place in the rental market. The median rent for a two-bedroom, one-bathroom apartment in Anne Arundel County was \$798 per month as of the time of the 2000 Census and had risen to \$1,151 as of 2006.³⁹

According to the Anne Arundel County Annual Performance and Evaluation Report of FY 2007, production in rental units has decreased, resulting in lower vacancy rates, allowing the rental market to support increased rents. Most new multifamily units are built as condominiums which have been more lucrative for developers. The report acknowledges that for these reasons, it may be difficult for low-income households to find affordable rental housing in Anne Arundel County.⁴⁰

Reflecting these trends, one third of Anne Arundel County households have to spend 30 percent or more of their income on housing—the threshold typically taken to signal excessive housing cost relative to family income. Among renters in Anne Arundel County, the proportion having to spend 30 percent or more of their income on housing is over 40 percent. Put somewhat differently, since 2004, median house prices have risen 41 percent, median rent has risen 31 percent, and household income has only grown 18.2 percent. And for many of the county's poor residents, household income has not risen anywhere close to this amount.

All of this has put further strains on already pressed family budgets. As one official in the Maryland Association of Realtors noted recently: "A working parent would have to earn the equivalent of three minimum-wage jobs to pay the rent on an average

two-bedroom apartment."⁴² This has created challenges even for those in public service jobs, such as teachers, police officers, and firefighters. Keith Wright, head of the Anne Arundel County Professional Firefighters, recently estimated that almost half of the firefighters employed in Anne Arundel County live outside the county as a consequence, with average commutes of 45 minutes to an hour.⁴³

Although Anne Arundel County participates in the federal Section 8 housing program, which provides housing "vouchers" to needy families, the supply of vouchers is insufficient to meet the need. As of 2006, Anne Arundel County had 1,808 Section 8 housing vouchers available, but the waiting list of eligible families stood at 6,508, up one-third from 2000.⁴⁴

As a result of this mismatch between resources and need, homelessness has become a growing problem in Anne Arundel County. However, Anne Arundel County suffers from a lack of resources for homeless families and individuals. The County lists eight shelters that provide emergency and transitional beds. But many of the shelters have experienced rising usage and higher recidivism rates in recent years, as the spiraling cost of housing has made life difficult for many families and individuals.

As Table 2.1 below shows, total shelter beds and bednights have increased since 2001, but the number of people sheltered has declined and the number of turn-aways has increased. This may be because people are staying at shelters for longer periods of time, meaning that chronic homelessness is becoming more of a problem. Regardless, the increased number of turn aways over the past six years represents a challenge for the county. 45

Table 2.1 Use of Homelessness Services Anne Arundel County, 2001- 2006

| Item | 2001 | 2006 | % Change |
|------------------|--------|--------|----------|
| Beds | 234 | 283 | +21% |
| Bednights | 63,320 | 69,179 | +10% |
| People sheltered | 1,354 | 1,087 | -20% |
| Turn-aways | 945 | 1,176 | +24% |

Source: Maryland Department of Human Resources, Community Services Administration, Office of Transitional Services

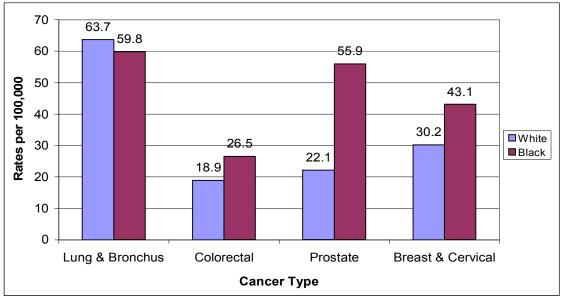
Fortunately, several state, county and city initiatives have been launched since the beginning of 2003 to address the county's affordable housing challenge, including a Workforce Housing Initiative Task Force organized by the former County Executive and a special study undertaken by the local Chamber of Commerce. But it is clear that significant work remains.

Health

In addition to difficulties accessing housing, nearly one in 10 residents (9.6 percent of the population) --about 49,000 people-- also lack access to health insurance in Anne Arundel County. ⁴⁶ This leaves them highly vulnerable to medical and other emergencies and deprives them of needed preventative care.

One grim reflection of this is the racial disparities that exist in the incidence of deaths from treatable cancers. As Figure 2.4 below shows, while white and black residents in Anne Arundel have experienced similar mortality rates from lung and bronchial cancers, there have been much higher mortality rates among black residents from colorectal, prostate, breast, and cervical cancers, which can be successfully treated if diagnosed early. This suggests that the black residents have less access to routine health examinations that could decrease the disparity in these mortality rates.⁴⁷

Figure 2.4
Age-Adjusted Cancer Mortality Rates per 100,000 Residents
Anne Arundel County, 1999-2003



Source: Anne Arundel Department of Health, 2007

Similar findings are evident in data on diabetes. While diabetes prevalence is nearly equal between black and white residents in Anne Arundel County (10.7 percent and 8.2 percent, respectively), the mortality rate from diabetes has been quite disparate. While the mortality rate among white residents was 26.1 per 100,000 residents from 1999-2003, the rate is nearly triple that among black residents at 68.4 per 100,000. This again may suggest that a significant portion of the black population in Anne Arundel County is not receiving the preventive care and treatment needed to stay healthy. 48

The lack of preventative care does not affect just the county's black population. The county's relatively new Hispanic residents seem especially vulnerable to medical emergencies. In a survey conducted by the county Department of Health in 2002, just 54 percent of Hispanic and Latino residents said they had health insurance. Forty-eight percent said that within the past year they had needed to see a doctor but could not afford it. Reflecting this lack of access to regular medical treatment, a disproportionate 37 percent of patients at Anne Arundel Medical Center's Annapolis Outreach Center were Hispanic as of 2002, and the number of Hispanics treated at AAMC's main campus has more than doubled since 2000. Since emergency services are more costly than regular preventive care, this situation poses a fiscal, and not just a moral, challenge to the county.

Fortunately, thanks to a recent grant from the Baltimore-based Weinberg Foundation, the Anne Arundel Medical Center's Annapolis Outreach Center will soon inaugurate a new bilingual program. ⁵⁰ But the root of the problem remains the lack of insurance coverage for these new county residents.

Crime

Another growing problem in the county is crime. In 2005, Anne Arundel County had the fourth highest number of known violent crimes (3,358) and the fifth highest number of reported property crimes (17,141) among Maryland counties. This is especially significant since Maryland had the eighth highest rate of such crimes among all 50 states. Although the rate of property crimes per 1,000 residents in Anne Arundel County declined between 1990 and 2005 (from 45.7 in 1990 to 34.5 in 2005), the rate of violent crimes increased quite substantially, jumping from 3.9 per 1,000 residents in 1990 to 6.8 in 2005.

Also increasing in Anne Arundel County has been the number of arrests of youth between 10 and 17, which has more than doubled since 1990.⁵² In fact, Anne Arundel County ranks fourth (after Baltimore City, Baltimore County, and Prince George's County) in juvenile intake cases, accounting for 9.3 percent of the state's total, or nearly 5,000 cases in 2006.⁵³

One possible factor in the incidence of juvenile crime in the county is the incidence of alcohol and drug use. Already by the 8th grade, 40 percent of students reported having used alcohol, 22 percent within the previous 30 days; nearly a quarter reported having used a drug other than tobacco or alcohol. (See Table 2.3) Among 12th graders, 75 percent reported having used alcohol, 50 percent of them within the previous 30 days, suggesting a habit rather than a one-time trial. Even more alarming, 50 percent of 12th graders reported having used drugs other than alcohol or tobacco and 28 percent reported doing so within the month preceding the survey.⁵⁴ Clearly, alcohol and drugs are prevalent in this county.

Table 2.3 Drug/Alcohol Use Anne Arundel County, 2004

| Substance | 8 th Grade | | | 12 th Grade | | |
|-------------------------------------|-----------------------|-----------------|-------------------|------------------------|-----------------|-------------------|
| | Ever Used | Last 30 days | Last 12 months | Ever Used | Last 30 days | Last 12 months |
| Cigarettes | 24.1 | 10.6 | 16.9 | 44.2 | 23.2 | 31.4 |
| Any form of Alcohol | 39.5 | 21.7 | 34.6 | 75.6 | 49.7 | 69.4 |
| Any drug other than tobacco/alcohol | 22.7 | 15.3 | 21 | 49.7 | 28.3 | 40.2 |
| Marijuana | 14.5 | 7.8 | 13.3 | 45 | 23.1 | 35.4 |

Source: Maryland State Department of Education, 2004 Maryland Adolescent Survey

To help reduce the incidence of crime, Anne Arundel County participated in the state's HotSpot Communities Initiative, which is designed to reclaim neighborhoods hardest hit by crime and drugs. Anne Arundel County has four "hotspots":⁵⁵

- 1. The Monroe and President Street area of Annapolis;
- 2. Pioneer City in West County;
- 3. Brooklyn Heights in northern Anne Arundel County; and
- 4. The Parole section of Annapolis

Racial and Ethnic Segregation

Anne Arundel County also still suffers from a heritage of racial or immigrant enclaves in the county. The county's Hispanic population, for example, is concentrated in Shadyside, Severn, Linthicum and Londontowne. Anne Arundel's sizable African-American population is concentrated largely in portions of Annapolis, Crofton, Glen Burnie, and Severn.

A study released in 2000 revealed, in fact, that Annapolis ranks second only behind Baltimore among seven Maryland cities for residential segregation between blacks and whites. In Annapolis, whites live in neighborhoods that are 73.9 percent white, 17.7 percent African-American and 5 percent Hispanic. ⁵⁶ Blacks live in neighborhoods that are 33.5 percent white, 57.0 percent African-American, and 6.4 percent Hispanic. Hispanics, on average, live in neighborhoods that are 46.1 percent white, 31.1 percent black and 18.9 percent Hispanic. ⁵⁷ The following table shows Annapolis's segregation index as compared to other Maryland cities.

Table 5
Segregation: Dissimilarity Indices
Major Maryland Cities, 2000

Maryland Cities Ranked by White/Black Dissimilarity Index

| Rank | City | Minority Population | White Population | Total Population | Dissimilarity Index |
|------|-------------------|------------------------|------------------|------------------|------------------------|
| 1. | Baltimore city | 417,009 | 201,566 | 651,154 | 75.2 |
| 2. | Annapolis city | 11,205 | 21,137 | 35,838 | 56.2 |
| 3. | Bowie city | 15,339 | 30,709 | 50,269 | 49.2 |
| 4. | Rockville city | 4,200 | 29,342 | 47,388 | 43.6 |
| 5. | Gaithersburg city | 7,457 | 25,818 | 52,613 | 39.6 |
| 6. | Hagerstown city | 3,661 | 31,244 | 36,687 | 34.9 |
| 7. | Frederick city | 7,641 | 39,568 | 52,767 | 32.3 |

Source: Maryland Segregation Dissimilarity Indices, *U.S. Census of Population*, 2000, CensusScope, www.censusscope.org.

While there is reason to believe this pattern has diminished in recent years, its effects remain apparent.

The Environment

Finally, despite its generally bucolic appearance, Anne Arundel County is hardly immune from significant environmental challenges that increasingly threaten its celebrated quality of life. In 2000, for example, Anne Arundel County ranked fourth out of 14 counties in Maryland tracked by EPA for air quality. By 2006, however, Anne Arundel County had fallen to twelfth of the 14 jurisdictions in air quality, ahead of only Baltimore City and Baltimore County. ⁵⁸

Recent research by the U.S. Geological Survey has identified a renewed increase in the amount of nitrogen and phosphorus in the Chesapeake Bay. There appears to be agreement that this increase in two critical pollutants may be caused by urban and suburban development. As the proportion of the watershed that is covered in concrete increases, rainwater is absorbed into the ground at a slower rate. The polluted runoff then carries nitrogen and phosphorus into bay tributaries. Anne Arundel County ranked behind only Calvert County in terms of farmland lost between 1992 and 2002, losing 19 percent of all farmland over those ten years. As farmland continues to be converted into suburban developments, the county will be faced with serious challenges related to storm-water management and the deterioration of the Bay. This threat has led the Environmental Protection Agency (EPA) and the U.S. Department of Agriculture to sign a Memorandum of Understanding in 2007 stating that the two agencies would increase their efforts to work together to prevent increased nutrient and sediment pollution in the Bay, but this will require local support as well.

Not only have the county's air and Bay suffered from increased pollution, but so have its rivers. The Severn, South, and Magothy Rivers have all consistently exceeded

the EPA's Total Maximum Daily Load recommendations on nutrient and sediment pollution as well as fecal coliform, a cause of gastro-intestinal impairments. Additionally, in recent testing cycles, the South River has exceeded the maximum daily load of PCBs, a recognized carcinogen. 62

Summary

Anne Arundel County is a generally affluent suburban county. But it is also a county with another side as well, one characterized by significant poverty, racial disparities, and limited access to decent housing, transportation, and health care. Especially distressing are the limited life-chances for many of the county's children.

As members of the same community, all residents of this county deserve the same opportunities for productive and fulfilling lives. Ensuring that those opportunities are available must therefore be a goal for all of us.

Chapter 3

The Community Foundation of Anne Arundel County: How It Can Help You Make a Difference in Our Community

While Anne Arundel County has a significant number of problems, it also has enormous resources with which to address these problems. The most important of these are the skills and commitments of the county's residents and the financial and material wherewithal they can muster. Also important are the institutions that this community has created to help it mobilize these resources and bring them to bear on pressing problems.

The most obvious of these institutions are our governmental agencies at the state, county, and city levels. Many public programs are already in place to help Anne Arundel residents improve their quality of life, and the county is blessed with dedicated public servants committed to making this a better place to live.

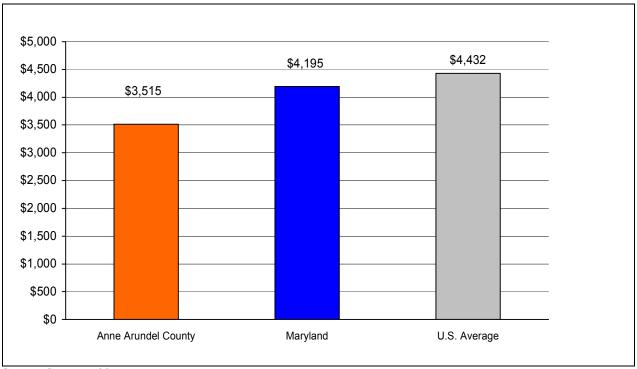
But Americans have never relied solely on government to solve their public problems. Rather we have supplemented public action with a vibrant tradition of private initiative, of voluntary citizen action, charitable giving, and private nonprofit organizations.

The Challenge

This tradition is certainly evident in Anne Arundel County. The county has an impressive new health complex financed in important part by private philanthropy. It boasts a private arts center, a respected private college, and an impressive array of private human service agencies. Indeed, nearly 13,000 people are employed in the county's private, nonprofit charitable institutions—nearly as many as the construction industry and 75 percent as many as all branches of manufacturing. ⁶³

Yet, the record of private charitable activity in Anne Arundel County, while substantial, is still far from what it could be. Indeed, despite its above-average median income, Anne Arundel lags behind the nation, and behind the Maryland average, in its level of charitable giving. In fact, as of 2005, the latest year for which such data are available, the average charitable contribution claimed by Anne Arundel residents on their tax returns was 21 percent below the national average, and 16 percent below the average for the State of Maryland (See Figure 3.1). Perhaps because of this, the county's nonprofit employment, at 6.6 percent of total private employment, is the fifth lowest in the state, and well below the state average of 11.7 percent.

Figure 3.1
Average Charitable Donations,
Anne Arundel County vs. Maryland and National Averages, 2005



Source: See note 66.

All of this suggests a need to boost the levels of private charitable activity in Anne Arundel County to tap the considerable wealth that exists in this county and enable donors to channel it into activities that can improve the quality of life for all the county's residents.

It was to meet this need that a group of citizens came together to form the Community Foundation of the Chesapeake (now the Community Foundation of Anne Arundel County) in 1998.

What is a Community Foundation?

Community foundations are essentially:

- grant-making organizations;
- controlled by local private citizens;
- that seek to enable donors to achieve their charitable objectives in the most flexible and efficient way;
- and thereby build a base of charitable assets;
- for use to improve the quality of life in a community;
- over the long term.

How Does It Work?

Assets that you donate to the Community Foundation create one of several types of funds to support your charitable goals. We offer you a full menu of giving options to tailor your gift. You can create a fund in honor of someone you love or to celebrate a special event. You may direct your gift broadly or narrowly to specific issues that matter to you or to wherever the needs are greatest. You can create a fund today and experience the impact your charitable giving will have on the community or make a long-lasting gift by creating a fund through your will.

Why Choose The Community Foundation of Anne Arundel County (CFAAC)?

Strategic Impact. Create effective and lasting community improvement. CFAAC can help you target your resources for greatest impact and assist you in achieving your charitable objectives.

Tax Benefits. As a public charity, we offer the highest level of tax benefits for charitable giving. You can give any type of property – cash, stocks, closely held securities, real estate, or personal property – and receive maximum tax benefits. Furthermore, you can integrate your contributions with your overall financial and estate planning, maximizing tax advantages.

Easy Set-Up and Administration. Establishing a fund can be done in less time than it takes to open a bank account. We take care of all of the administrative and grantmaking activities, eliminating the need for you to set up a separate institution, formulate policies, file innumerable forms, and monitor the status of grant recipients.

Personalized Involvement. We are experts in working with donors and their families to design a grantmaking program tailored to help you meet your charitable objectives. We'll help you learn about the issues of most importance to you and will connect you to like-minded organizations, resources and donors.

Geographic Flexibility. The primary focus of the Community Foundation is Anne Arundel County. However, grants may go to organizations anywhere, provided that we can confirm the charitable status of the grantee.

A Charitable Legacy. When you create a permanent endowment fund, it benefits the community for generations to come. Our flexibility also allows you to convert non-endowed funds to endowed funds at your convenience.

A National Movement

The Community Foundation of Anne Arundel County is one of 13 Community Foundations in the State of Maryland and over 700 in operation nationally. As of 2007, these foundations held \$44.8 billion in assets, nearly double the amount they held a decade earlier. Indeed, Community Foundations have been the fastest growing type of foundation, tripling in number over the past two decades and doubling their assets in the past decade alone. 66

The major reasons for this are the extraordinary *flexibility* and *efficiency* that Community Foundations offer. As noted, Community Foundations give donors a broad array of options to put their charitable impulses to work. And they are dedicated to responding to each individual donor. Community Foundations also allow donors to achieve real economies of scale with their contributions, ensuring that administrative costs are minimized and that resources go to organizations that have demonstrated their effectiveness.

Reflecting this, the work of Community Foundations has been promoted by a number of national organizations, including the Charles Stewart Mott Foundation, the Kresge Foundation, the Ford Foundation and the Council on Foundations.

The Community Foundation of Anne Arundel County is a member of the Maryland Community Foundation Initiative, sponsored by the Association of Baltimore Area Grantmakers in collaboration with the Council on Foundations. CFAAC subscribes to the Council on Foundation's Code of Conduct for Community Foundations and is a 501 (c)(3) public charity incorporated in the State of Maryland and registered with the U.S. Internal Revenue Service.

On Our Way

Now in its 10th year of operation, the Community Foundation of Anne Arundel County is experiencing significant growth. In 2007, we increased our asset size by more than 20 percent and, thanks to our generous donors, we granted more than \$120,000 to organizations in our community, a 100 percent increase over 2006. Our 2007 grants included \$24,000 in scholarship monies to students in our community. Other highlights include the following:

- We currently operate twenty-six diverse funds on behalf of local philanthropists.
- Our women's giving circle, Anne Arundel Women Giving Together, has grown to nearly 120 women and will award more than \$50,000 in grants in June 2008.
- We have increased our direct community involvement through participation in the Anne Arundel County Nonprofit Alliance, a Grants Workshop offered at the Anne Arundel Community Colleges Nonprofit Resource Day, and our role in establishing the Anne Arundel County Funders Roundtable.

Join Us

The Community Foundation of Anne Arundel County is eager to expand its capacity to improve the lives of Anne Arundel County residents and serve the needs of Anne Arundel philanthropists. We welcome your support and interest.

The Needs Assessment offered here should be a call to action to every Anne Arundel County resident. Despite a life of plenty for many, Anne Arundel County still offers a life of want for many of our citizens. We can do better than this, and we can do it on our own initiative, without waiting for government to require it.

We have built the Community Foundation of Anne Arundel County as a place where donors of all sizes and interests can find a home for their charitable passions, and where residents can join together to improve the communities in which we all live. We encourage you to contact us to learn how the Community Foundation of Anne Arundel County can help you achieve your charitable objectives and improve the quality of life for all people in this region. We look forward to hearing from you.

Notes

Notes

Endnotes

- ¹ Unless otherwise noted, demographic and poverty data in this report were derived from the 2006 *American Community Survey* conducted by the U.S. Census Bureau, the latest such data available. The *American Community Survey* is an annual survey conducted with a sample of residents from the majority of counties in the country. Because the sample sizes are much smaller than what the Census Bureau has available in the decennial censuses, however, the reliability of the estimates is somewhat reduced, particularly when examining sub-groups of the population. U.S. Census Bureau, *American Community Survey*, 2006, All Maryland Counties, Detailed Tables, Table B01001
- ² U.S. Census Bureau, *American Community Survey*, 2006, Anne Arundel County, Detailed Tables, Table B19101; *Decennial Census*, 2000, Anne Arundel County, Summary File 3, Table QT-P32.
- ³ U.S. Census Bureau, *American Community Survey*, 2006, Anne Arundel County, Detailed Tables, Table B15002; *Decennial Census*, 2000, Anne Arundel County, Summary File 3, Table QT-P20.
- ⁴ U.S. Census Bureau, *American Community Survey*, 2006, Anne Arundel County, Detailed Tables, Table B15002; *Decennial Census*, 2000, Anne Arundel County, Summary File 3, Table QT-P20.
- ⁵ U.S. Census Bureau, *American Community Survey*, 2004, 2005, and 2006, Anne Arundel County, Detailed Tables, Tables B01001 and B17001. Because the estimate of minority poverty varied widely by year during this period, and the error of the estimate increased considerably, the author decided to average several years.
- ⁶ U.S. Census Bureau, *American Community Survey*, 2004, 2005, and 2006, Anne Arundel County, Detailed Tables, Tables B17001A and B17001B.
- ⁷ The counties ahead of Anne Arundel include: Montgomery, Prince George's, Frederick, Howard and Caroline. U.S. Census Bureau, *Population Estimates Program*, 2006, All Maryland Counties, Table T4-2006; *Decennial Census*, 2000, All Maryland Counties, Summary File 1, Table P4; *Decennial Census*, 1990, All Maryland Counties, Summary Tape File 1, Table P008
- ⁸ U.S. Census Bureau, *American Community Survey*, 2006, Anne Arundel County, Detailed Tables, Table B01001; U.S. Census Bureau, Population Division, <u>Population of Counties by Decennial Census: 1900 to 1990</u>, compiled and edited by Richard L. Forstall. The terminology used to depict different racial and ethnic groups has grown increasingly complex as have the groupings of populations. Throughout this report we will attempt to stick to the current Census usage, except that we will use the terms Black and African-American interchangeably or in combination to refer to the group that the Census identifies as "Black or African American." The Census category "White" includes both Hispanic and non-Hispanic Whites. Where the Hispanic population is reported separately, we will note that the White category includes only the non-Hispanic Whites.
- Source: U.S. Census Bureau, American Community Survey, 2006, Anne Arundel County, Detailed Tables, Table B16004; Decennial Census, 1990, Anne Arundel County, Summary Tape File 3, Table P028.
 Ibid
- ¹² U.S. Census Bureau, *American Community Survey*, 2006, Anne Arundel County; State of Maryland, Detailed Tables, Table B19103.
- ¹³ U.S. Census Bureau, *American Community Survey*, 2006, State of Maryland, Detailed Tables, Table B19013; *Decennial Census*, 2000, Anne Arundel County, Summary File 3, Table P53
- ¹⁴ U.S. Census Bureau, *American Community Survey*, 2006, Anne Arundel County; State of Maryland, Detailed Tables, Table B19013
- ¹⁵ As defined by the U.S. Census Bureau, white households are those in which the householder is white; black households are those in which the householder is black. Source: U.S. Census Bureau, *American Community Survey*, 2006, Anne Arundel County, Tables B19013A and B19013B; U.S. Census Bureau, *Decennial Census*, 2000, Summary File 3, Tables P152A and P152B
- ¹⁶ Because of the relatively small sample size of the annual *American Community Survey*, margins of error can occasionally be high for particular variables in particular counties. To correct for this, we report here the average of the figures reported for 2004, 2005, and 2006. This includes one year (2004) at the tail end of a recession, when reported poverty rates for Blacks seem to have spiked, and two years of relative

recovery, when they dropped considerably. U.S. Census Bureau, *American Community Survey*, 2004, 2005, and 2006, Anne Arundel County, Detailed Tables, Tables B01001 and B17001.

- ¹⁷ U.S. Census Bureau, *American Community Survey*, 2004, 2005, and 2006, Anne Arundel County, Detailed Tables, Tables B01001 and B17001
- ¹⁸ U.S. Census Bureau, *American Community Survey*, 2006, Anne Arundel County, Detailed Tables, Table B09005
- ¹⁹ "2000 Census Data Living Arrangements Profile for Anne Arundel, Maryland," Kids Count Census Data Online, Annie E. Casey Foundation, <u>www.aecf.org</u>. Data on the share of children in single-parent families by race in 2006 are not available.
- ²⁰ U.S. Census Bureau, *American Community Survey*, 2006, Anne Arundel County, Detailed Tables, Table B17006
- ²¹ U.S. Census Bureau, *American Community Survey*, 2006, Anne Arundel County Detailed Tables, Table B23007
- U.S. Census Bureau, *American Community Survey*, 2006, Anne Arundel County, Detailed Tables, Table B11001; "More Men Heading Single-Parent Homes," *Washington Post*, May 24, 2001.
 Source: Maryland State Department of Education, 2007 Maryland Report Card
- 23 Source: Maryland State Department of Education, 2007 Maryland Report Card http://www.mdreportcard.org/Demographics.aspx?K=02AAAA&WDATA=Local+School+System Ibid.
- ²⁵ "Needy Children Battle the Odds for Education," *Baltimore Sun* (October 21, 2001).
- ²⁶ The MSA counts students as achieving either "basic", "proficient", or "advanced" levels. Maryland State Department of Education, 2007 Maryland Report Card, Data Downloads, "ALT-MSA Data". http://www.mdreportcard.org/downloadindex.aspx
- ²⁷ Maryland State Department of Education, 2007 Maryland Report Card, Data Downloads, "Wealth Expenditures Data". http://www.mdreportcard.org/downloadindex.aspx
- ²⁸ "Children Entering School Ready to Learn, Maryland School Readiness Information" Maryland State Department of Education, 2007, pp. 12. http://www.marylandpublicschools.org/NR/rdonlyres/BCFF0F0E-33E5-48DA-8F11-28CF333816C2/12371/Anne_Arundel.pdf
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- ³⁰ "Schools Reach Out to Immigrants; Middle Schools Combine Programs to Help Students, Families Over Language Barrier", *The Baltimore Sun*, February 4, 2007.
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- ³⁴ U.S. Census Bureau, *American Community Survey*, 2006, Anne Arundel County, Detailed Tables, Table B25044.
- ³⁵ U.S. Census Bureau, *American Community Survey*, 2006, Anne Arundel County, Detailed Tables, Table B08303.
- ³⁶ "Looking Toward Washington Now; Census Confirms Arundel's Shift," *Washington Post*, May 30, 2002.
- ³⁷ U.S. Census Bureau, *American Community Survey*, 2006, Anne Arundel County, Detailed Tables, Table B01001; U.S. Census Bureau, *USA Counties*, USA Tables, Age, Anne Arundel County, MD.
- ³⁸ Maryland State Department of Assessments and Taxation, Online Reports and Statistics, Residential Sales, 2004-2007. http://www.dat.state.md.us/sdatweb/stats/index.html
- ³⁹ U.S. Census Bureau, *American Community Survey*, 2006, Anne Arundel County, Detailed Tables, Table B25064; Decennial Census, 2000, Anne Arundel County, Summary File 3, Table H63.
- ⁴⁰ "Anne Arundel County, Maryland Consolidated Annual Performance and Evaluation Report," Anne Arundel Community Development Services Inc, September 2007, pp. 11.
- http://www.acdsinc.org/content_files/reports/FY2007_CAPER.pdf. According to the Maryland State Department of Assessments and Taxation which tracks real property accounts for different Land Use

categories, the number of Condominium buildings in Anne Arundel County increased from 16,037 in 2003 to 18,334 (14.3%) in 2007. Over the same period, the number of Apartment buildings increased from 139 to 145 (4.3%). State Department of Assessments and Taxation. Number of Accounts Data Tables. June 2003; June 2007

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- ⁴⁴ "Anne Arundel County, Maryland Consolidated Annual Performance and Evaluation Report," Anne Arundel Community Development Services Inc, September 2007, pp 12.

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- ⁵³ "FY 2006 Annual Statistical Report", The Maryland Department of Juvenile Services, pp. 1. http://www.djs.state.md.us/pdf/2006stat report-section1.pdf
- 54 "2004 Maryland Adolescent Survey, Revised Appendix D", Maryland State Department of Education, October, 2005.
- 55 Map of Maryland HotSpot Communities, members.aol.com/qahotspot/hotspotmap.html
- ⁵⁶ Ibid.
- 57 Ibid.
- ⁵⁸ U.S. Environmental Protection Agency, Online Air Quality Index Report;

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 9 "Pollution rising in Tributaries of Bay, Data Show", *The Washington Post*, December 5, 2007. ⁶⁰ USDA, National Agricultural Statistics Service, Census of Agriculture, 2002, Anne Arundel County,
- Table 1 "County Summary Highlights"; Census of Agriculture, 1992, Anne Arundel County, Table 1. "County Summary Highlights"
- ⁶¹ "Memorandum of Understanding between the U.S. Environmental Protection Agency and the U.S. Department of Agriculture", May 9, 2007.

http://www.epa.gov/region3/chesapeake/signedmou.pdf

- ⁶² U.S. Environmental Protection Agency, Total Maximum Daily Loads, Section 303(d) List, Fact Sheet for Watershed SEVERN.
- http://iaspub.eps.gov/tmdl/huc_rept.control?p_huc=0206004&p_huc_desc=SEVERN#TPOL

⁶³ Lester M. Salamon and Stephanie Lessans Geller, Maryland Nonprofit Employment Update. Johns Hopkins Nonprofit Employment Bulletin (April 2007), p. 4.

⁶⁴ Computed from data made available by the Internal Revenue Service, Statistics of Income for 2005.Anne Arundel and Maryland data from "The Chronicle's Analysis of Giving in America's Counties," The Chronicle of Philanthropy (2003), (http://philanthropy.com/premium/stats/county giving/2003 county results.php); U.S. average from U.S. Census, Statistical Abstract of the United States, 2000. (Washington: U.S. Census Bureau, 2000), Table 548.

65 Salamon and Geller, *Maryland Nonprofit Employment Update* (March 2007).

66 Foundation Center, *Foundation Facts: 2003* (New York: Foundation Center, 2003).

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Over a decade ago, a group of community leaders gathered to consider how they might make a substantial and long-term difference in our community. Their vision was to create a Community Foundation, a permanent charitable foundation that would provide funds needed to create a better quality of life for all in Anne Arundel County. Under their leadership, the Community Foundation of Anne Arundel County was born and is now one of more than 700 community foundations in the nation and part of an exciting philanthropic movement begun in 1914.

The Community Foundation of Anne Arundel County is a tax-exempt charity that helps people accomplish their philanthropic goals through a named charitable fund. The funds are managed professionally, and endowed assets will grow over time. Through the generosity of the people in our community, we will continue to grow and expand our reach within the county.

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Helping You Make a Difference in Our Community