



Talbot County, Maryland
Community Needs Assessment 2023-2026
Neighborhood Service Center, Inc.



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Needs Assessment Process

Description	Date	CSBG Standard
Finalize Strategic Plan	October 2022	CSBG Standard 4.3 CSBG Standard 6.1 – 6.5
Community Needs Surveys Conducted	February 2022 – September 2022	CSBG Standard 1.2
NSC CAP Plan	March 2023	CSBG Standard 4.2 CSBG Standard 4.3
Staff Interviews	March 2022	CSBG Standard 3.3
Program Outcome Evaluations	July 2022 – September 2022	CSBG Standard 4.4
Agency Self-Assessment	March 2021	CSBG Standard 4.6
Customer Satisfaction Survey	January 2020 – January 2023	CSBG Standard 6.4
Quantitative Research	February 2022 – March 2023	CSBG Standard 3.2 CSBG Standard 3.3
Focus Groups	May 2022	CSBG Standard 1.2 CSBG Standard 3.3
Partner Interviews	April 2022 – June 2022	CSBG Standard 3.3 CSBG Standard 2.2
Executive Director Review & Comments	May 2023	CSBG Standard 3.4
Staff Review of Draft & Comments	June 2023	
Board Member Review & Comments	July 2023	
Board Approval of Needs Assessment	July 24, 2023	CSBG Standard 3.1 CSBG Standard 3.5
Publishing of Community Needs Assessment	July 25, 2023	CSBG Standard 2.3

2023 - 2026 Needs Assessment Executive Summary



Thank you for taking the time to review Neighborhood Service Center, Inc.'s 2023-2026 Needs Assessment. We are excited to share our findings, as well as explore new approaches to bridge the gap in services for those that are economically disadvantaged.

What has Changed?

Although there are many highlights, such as higher rates of pre-school enrollment, high school graduation, and an insured population, there has also been some serious changes affecting the nation, the State of Maryland, and Talbot County, since the 2019 Assessment.

Within the last three years, COVID-19, The War in Ukraine, inflation (on housing, food, gas, other necessary living expenses), and the increase in substance abuse have made it difficult for all Americans...even more so for those impoverished.

This time period has further drawn attention to the consequences of poverty (with the constant risk of losing one's job due to illness, and the need to care for dependent children and/or parents).

What are the barriers?

In Community Action, poverty describes a person's ability to afford the basic necessities of life: Food, Shelter, Clothing, Access to Healthcare and Transportation. When we say that a person is experiencing poverty or is impoverished, we mean that a person can't afford a better quality of life.

NSC's typical customers report (during initial intake) that they were unable to:

- Plan for the Present Day nor Future
- Save for Emergencies
- Invest Towards a Thriving Future
- Purchase Life nor Burial Insurance
- Maintain Reliable Transportation
- Earn a Livable Wage
- Continue Education nor Skills Training
- Maintain Safe and Affordable Housing
- Earn a Livable Wage
- Stabilize their Household
- Quickly Bounce Back from Job Loss or Job Reduction
- Maintain an Ordinary Bank Account

2023 - 2026 Needs Assessment Executive Summary Continued...

What are the additional causes of poverty/set-backs according to customers?

- Buy Now/Pay Later Consumer Loans
- Banking Fees (NSF)
- Check Cashing Fees
- Pay Day Loans
- Bad Credit Burdens (initiation fees, high interest rates)
- No Paid Overtime
- Low Wages
- Limited/Inconsistent Work Schedules
- Substance Abuse
- Sickness (Mental and/or Physical)
- Incarceration
- Medical Bills/Medication Fees
- Increasing Rental Fees

Top Five Needs

Based on our 2023 - 2026 Needs Assessment, the top five needs (in no particular order) of Talbot County are as follows:

1. Safe and Affordable Housing
2. Expanded Public Transportation
3. Affordable/Available (Healthy) Food Options
4. Better Paying Jobs
5. More Coordinated Services (Mental Health, Substance Abuse, Education, Employment, and Senior and Child Care).

Marilyn M. Neal
Executive Director

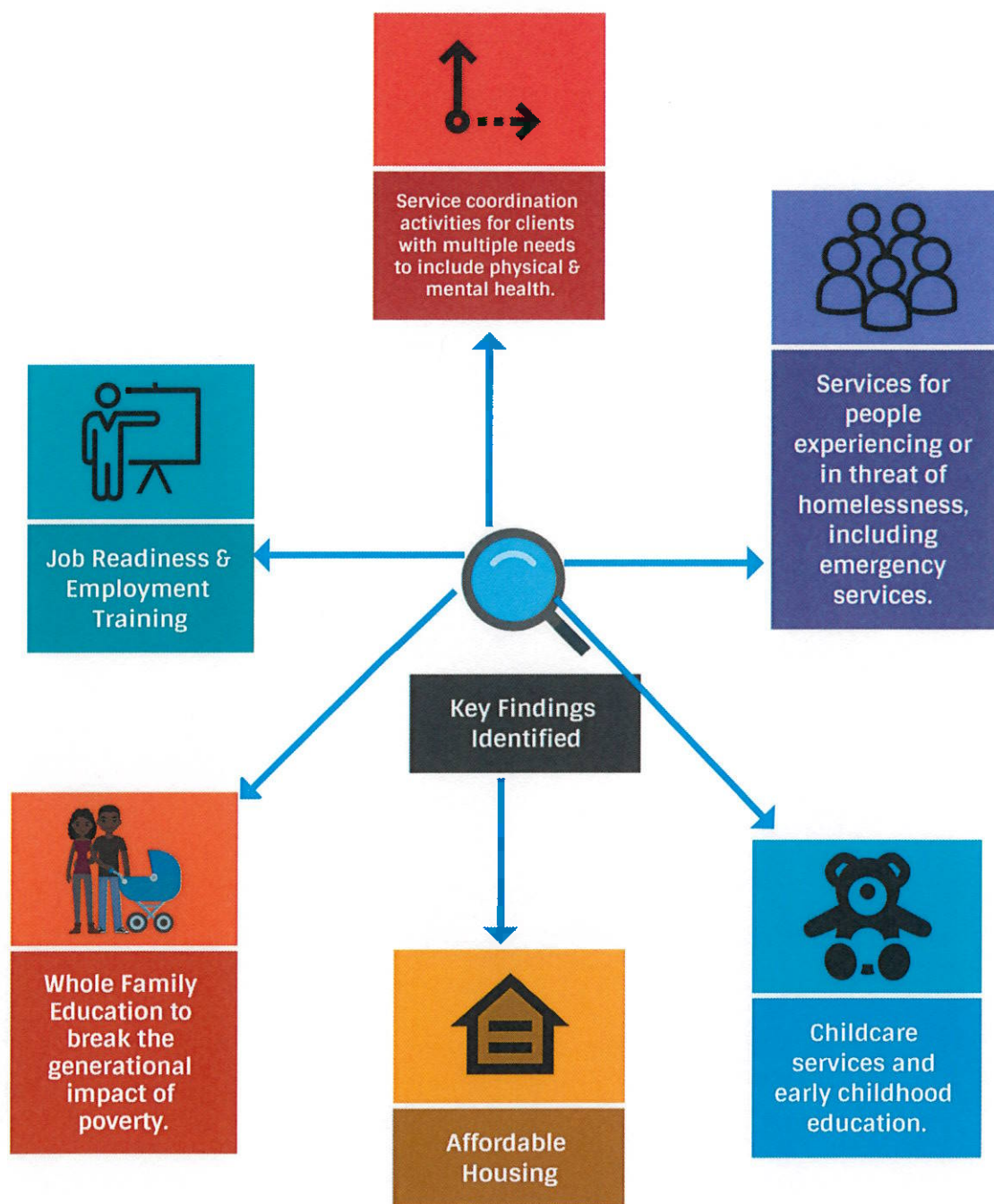
Community Needs Assessment – Key Findings

Neighborhood Service Center, Inc. “NSC” conducts its Community Needs Assessment every three years in order to examine the underlying causes and conditions of poverty in Talbot County, while also locating the resources to meet those needs.

NSC serves a diverse group of customers in the County’s wealthiest and poorest neighborhoods. To better understand the community, NSC needed to understand the strengths and needs, while also identifying distinct areas where problems are greatest.

Through our needs assessment process, NSC has discovered key findings about its service area.

Next are the key findings that have been incorporated into the Community Needs Assessment, along with recommended strategies to reduce and alleviate the top community needs identified.



Board of Directors

Neighborhood Service Center, Inc.'s Board of Directors are the governing body for NSC. The business and properties of the Corporation is governed by its Board of Directors.

The Board of Directors consists of fifteen individuals, all residents of Talbot County, Maryland. One-third are appointed or elected officials; one-third are representatives of the low-income community, chosen through a Democratic Selection Process; and one-third represent organizations in the private sector to include business, industry labor, service organizations, minority and academic communities.

Public Official Representatives

Honorable Ron Engle, Vice-Chairman
Honorable Megan Cook, Treasurer
Honorable Keasha Haythe, Member
Sheriff Joe Gamble, Member
Senator Johnny Mautz, IV, Member

Private Sector Representatives

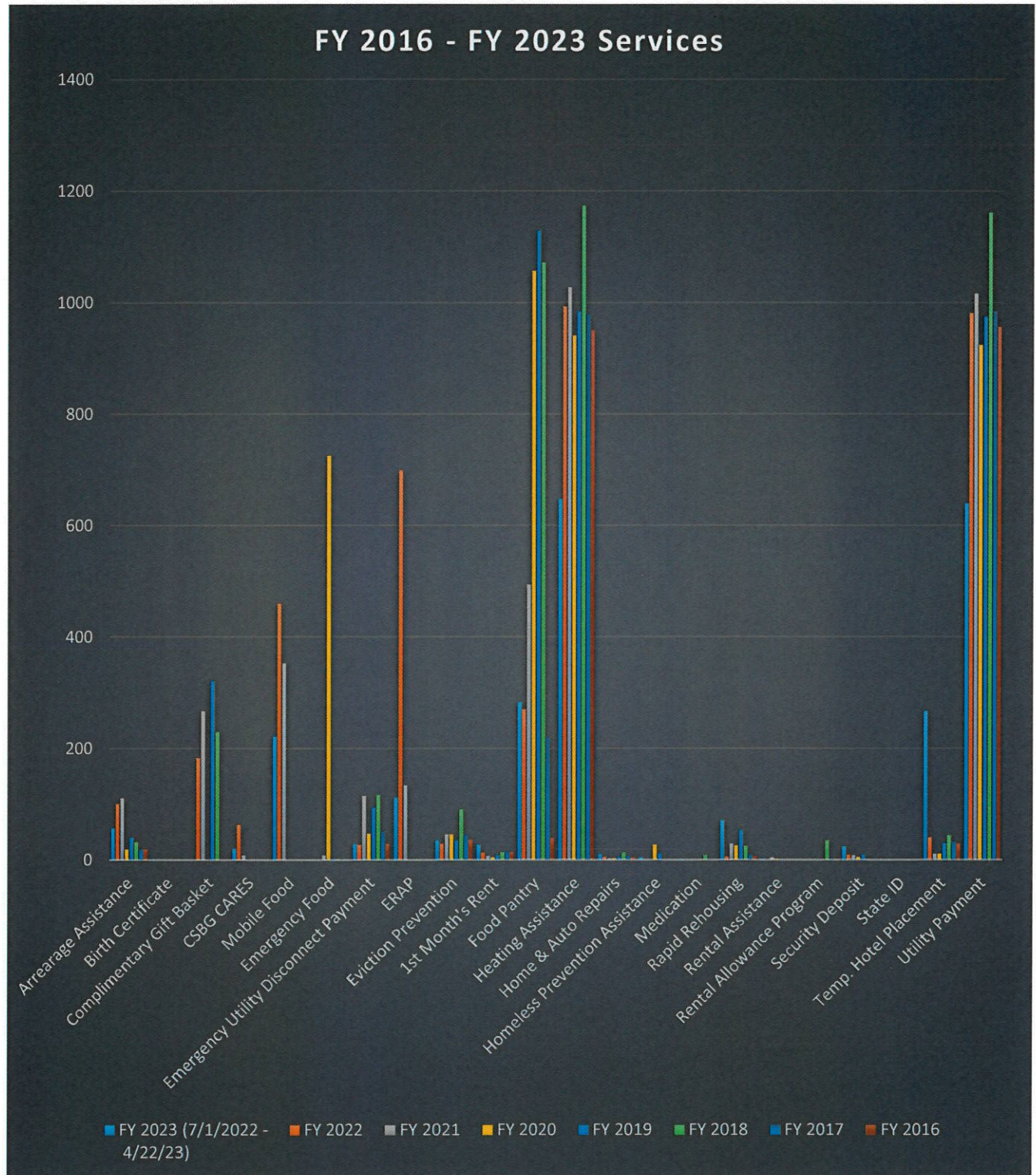
Mr. Frank Divilio, Chairman
Mr. Lonnie Green, Secretary
Ms. Kate LaMotte, Member
Mr. Marvin Foster, Member
Mr. Darnell Thomas, Members




Democratically Selected Representatives of the Low-Income Community

Ms. Shanika Brooks, Member
Ms. Lucie Hughes, Member
Ms. Crystal Miller, Member
Vacancy
Vacancy

NSC Service County, FY 16 – FY 23

The Neighborhood Service Center, Inc. works toward eliminating poverty by empowering individuals and families to become self-sufficient. Next are a listing of NSC services from FY 2016 – FY 2023.



<div>NSC Program Descriptions<div></div></div> <i>How NSC Removes Barriers to Self-Sufficiency</i>	
2 GEN	NSC's Two-generation (2Gen) approach builds on family well-being by intentionally and simultaneously working with children and the adults in their lives. 2 Gen helps the family to create a legacy of educational success and economic prosperity that passes from one generation to the next.
Afterschool Program	In partnership with United Fund of Talbot County and No Kid Hungry, NSC hosts an after-school program for up to 25 children, ages 5-12. The participants are aided with homework, have group speakers, field trips, and work on various other enriching activities. They are also provided nutritious meals and snacks.
Arrearage Assistance	In partnership with Mid Shore Behavioral Health, Inc., NSC pays arrearage assistance in which rent or mortgage can be paid for up to 6 six months in default.
Career Pathways	NSC's Career Pathways Program (in partnership with Talbot Family Network) provides services that connects disconnected youth (those out of work and also out of school) ages 16 – 24 with pathways to employment and/or education.
Summer Youth Program, Ages 5-12	In partnership with United Fund of Talbot County, NSC hosts a summer program for up to 25 children, ages 5-12.
<div><div>Learn more about Neighborhood Service Center, Inc. at: www.nsctalbotmd.org</div></div>	



NSC Program Descriptions- Continued



Food Pantry	Through allocated state and federal funding as well as donations from private donors and organizations, NSC provides nutritious food items through our Food Pantry.
Rapid Rehousing	The Department of Housing and Community Development provides financial assistance/services to those who are literally homeless to quickly rehouse and become stabilized.
Responsible Fathers Program	NSC's Responsible Fathers Program works with formerly incarcerated fathers (utilizing the National Fatherhood Initiative Curriculum), so that they can gain tools on how to stay involved with their children and build a strong foundation for child well-being.
Emergency Services Program	NSC is allocated state and federal funding as well as local government funding and private donations to assist with eviction prevention, utility shut-off, and first month rent.
Emergency Rental Assistance Program "ERAP 1 and 2"	In partnership with Talbot County Government and MD Dept. of Housing and Community Development, NSC provides eligible families affected by COVID-19 with financial assistance and housing stability services..



Learn more about Neighborhood Service Center, Inc. at:
www.nscTalbotmd.org



NSC Program Descriptions- Continued



Maryland Energy Assistance Program "MEAP"	In partnership with the Office of Home Energy Programs and Maryland Department of Human Services, NSC provides heating assistance grants to fuel suppliers and utility companies on behalf of eligible applicants.
EUSP	In partnership with the Office of Home Energy Programs and Maryland Department of Human Services, NSC provides assistance with electric bills to utility companies on behalf of eligible applicants.
Representative Payee	NSC acts on behalf of individuals to manage their Social Security/or SSI benefits.
Senior Community Service Employment Program	NSC provides on the job training and an on-site training opportunity for seniors. This is done in partnership with the State of Maryland, Department of Labor and Licensing. (DLLR)
Webbs Hope	A congregate living facility which provides low-income individuals a safe and stable living space.



Learn more about Neighborhood Service Center, Inc. at:
www.nscbotmd.org



NSC Program Descriptions- Other Assistance



Medication Obtainment	NSC provides funds to assist customers in paying for medication.
Angel Tree	NSC works with partners to provide holiday gifts for low-income families.
Holiday Baskets	NSC collects items to provide baskets to families in need for both the Thanksgiving and Christmas Holidays
Identification Assistance	NSC assists clients in obtaining identification and other benefits.
Home and Car Repairs	NSC assists eligible Talbot County households to pay for repairs to customer homes and cars.



Learn more about Neighborhood Service Center, Inc. at:
www.nscTalbotmd.org

SPECIAL THANKS TO OUR Partners

We appreciate your efforts and generosity in
supporting our organization to help Talbot County's households in
need.

-Marilyn M. Neal, Executive Director



Neighborhood Service Center, Inc.
www.nsctalbotmd.org



NSC Partnerships- Continued

In accordance to the CSBG Monitoring and Assessment Task Force (MATF), NSC actively fulfills goal#4, “*Partnerships among supporters and providers of services to low-income people achieved.*” Some, but not all of our partnerships include the following:

Partner	How they Partner with NSC
ACME	Food for Harvest Program.
All Faiths Chapel-Tunis Mills	Clothing, Food, and Financial Donations
American Legion Blake Blackstone, Post 77	Financial Donations
Amish Market	Food Donations
BJs	Food Donations
BB&T	Financial Donations
The Bridge Radio	In-Kind Publicity for Donations to Webb’s Hope and Ridgeway Shelter
Brighter Christmas Fund	Outreach and Support
CAPLAW	Training Services
CAP 60	Software Services
CBIZ	Financial Donations and Auditing Support
Chick-Fil-A	Food for Harvest Program
Chipotle	Food for Harvest Program.
Christ Church of Easton	Clothing, Food, and Financial Donations
Community Foundation of New Jersey	Clothing, Food, and Financial Donations
Department of Housing and Community Development	Grant Services
Dock Street Foundation	Financial Donations
Easton Farmers Market	Food Donations
Easton Rotary	Outreach and In-Kind Publicity
Easton Utilities	Financial Donations
The Frederick W. Richmond Foundation	Financial Donations

Partner	How they Partner with NSC
Harris Teeter	Food Donations
The Henker Group	General Donations
Holy Trinity	Clothing, Food, and Financial Donations
Maryland Community Action Partnership	Advocacy and Training
Maryland Food Bank	Pantry Donations
Mid-Shore Community Foundation	Donations & Grants
National Community Action Foundation	Advocacy and Training
Northup Grumman	Donations
NAUTICA	Provides Clothing
Office of Home Energy Programs	Grant Services
Olive Garden	Food for Harvest Program
Panera Bread	Food for Harvest Program
Peebles	Donations
Pizza Hut	Food for Harvest Program
RBS Wealth Management	Donations
Seip Family Foundation	Financial Donations
Shore United Bank	Financial Donations
St. Mark's United Methodist Church	Clothing, Food, and Financial Donations
Qlarant	Donations
TALBOTS	Clothing Donations
Talbot County Chamber of Commerce	Community Outreach
Talbot County Council	Advocacy, Grant Support
Talbot County Department of Social Services	Referral Services for Customers and Partnerships – Webb's Hope
Talbot County Health Department	Referral Services for Customers
TARGET	Clothing Donations

Partner	How they Partner with NSC
Teddy Bear Fresh	Donations
Tidewater Rotary of Easton	Community Outreach
Trinity Cathedral	Clothing, Food, and Financial Donations
United Fund of Talbot County	Clothing, Food, and Financial Donations
Upper Shore Aging, Inc.	Referral Services for Customers
WAWA	Food for Harvest Program
White Stone Fund, Inc.	Donations
Willow Construction	Donations

Total Population

A total of 37,087 people live in the 268.56 square mile report area of Talbot County, Maryland according to the U.S. Census Bureau American Community Survey 2016-20 5-year estimates.

The population density of Talbot County, estimated at 138 persons per square mile, is **greater than** the national average population density of 92 persons per square mile.

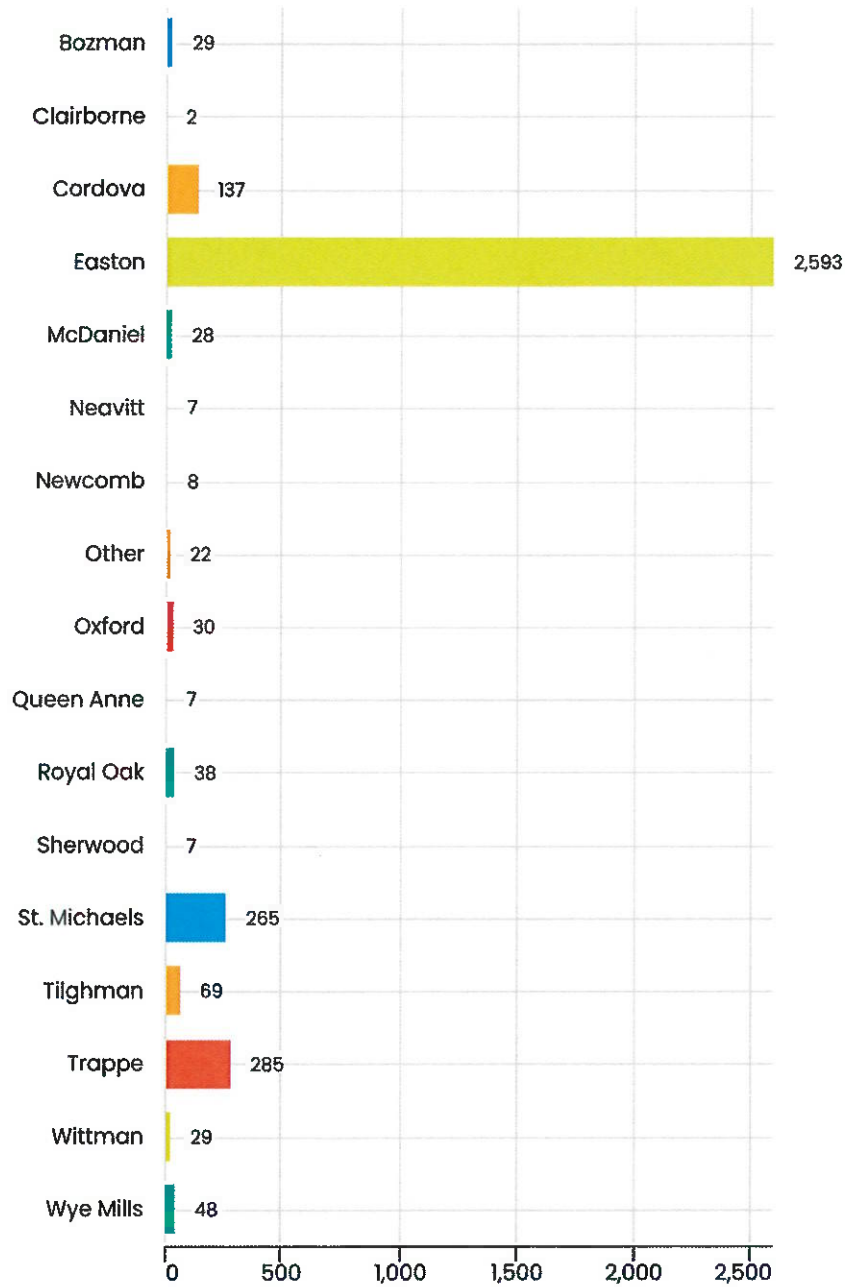
Identified Issue #1: Problems faced in Talbot County due to its densely populated areas are as follows:

- Limited accommodations
- Congestion of people and vehicles in certain areas which leads to delays
- Availability of food services
- High costs of living is experienced due to shortage of the necessary services
- Lack of diversification of economy to provide alternative employment

Report Area	Total Population	Total Land Area (Square Miles)	Population Density (Per Square Mile)
Talbot County, MD	37,087	268.56	138
Maryland	6,037,624	9,711.20	622
United States	326,569,308	3,533,038.14	92

Data Source: US Census Bureau, [American Community Survey](#).
2016-20. Source geography: Tract

Neighborhood Service Center, Inc.'s Customers by Location



Population by Combined Race and Ethnicity

This indicator reports the percentage of the total population in Talbot County by combined race and ethnicity.

Report Area	Non-Hispanic White	Non-Hispanic Black	Non-Hispanic Asian	Non-Hispanic Native American or Alaska Native	Non-Hispanic Native Hawaiian or Pacific Islander	Non-Hispanic Some Other Race	Non-Hispanic Multiple Races	Hispanic or Latino
NSC (2022)	39.12%	44.74%	0.33%	0.08%	0.49%	9.17%	4.32%	9.54%
Talbot County, MD	77.51%	10.63%	1.31%	0.16%	0.00%	0.17%	3.37%	6.86%
Maryland	50.16%	29.38%	6.33%	0.19%	0.03%	0.40%	3.26%	10.26%
United States	60.09%	12.25%	5.57%	0.64%	0.17%	0.31%	2.80%	18.18%

Total Population by Gender

This indicator reports the total population of the report area by gender.

Report Area	Male	Female	Male, Percent	Female, Percent
NSC (2022)	926	1,528	37.73%	62.27%
Talbot County, MD	17,570	19,517	47.38%	52.62%
Maryland	2,925,644	3,111,980	48.46%	51.54%
United States	160,818,530	165,750,778	49.24%	50.76%

Total Population by Age Groups

The percentage of age groups in the population of Talbot County.

Report Area	Age 0-4	Age 5-17	Age 18-24	Age 25-34	Age 35-44	Age 45-54	Age 55-64	Age 65+
NSC (2022)	9.33%	10.88%	5.01%	10.19%	11%	7.33%	19.03%	15.97%
Talbot County, MD	4.10%	14.22%	6.08%	9.54%	8.59%	12.88%	15.39%	29.20%
Maryland	6.02%	16.18%	8.81%	13.74%	12.85%	13.54%	13.43%	15.42%
United States	6.02%	16.43%	9.32%	13.93%	12.66%	12.72%	12.89%	16.03%

Total Population by Ethnicity Alone

This indicator reports the total population of Talbot County by ethnicity alone.

Report Area	Total Population	Hispanic or Latino Population	Hispanic or Latino Population, Percent	Non-Hispanic Population	Non-Hispanic Population, Percent
NSC (2022)	2,454	234	9.54%	2,147	87.49%
Talbot County, MD	37,087	2,545	6.86%	34,542	93.14%
Maryland	6,037,624	619,418	10.26%	5,418,206	89.74%
United States	326,569,308	59,361,020	18.18%	267,208,288	81.82%

Total Population Change, 2010 - 2020

According to the United States Census Bureau Decennial Census, between 2000 and 2010 the population in Talbot County grew by 3,970 persons, **a change of 11.74%**. A significant positive or negative shift in total population over time impacts healthcare providers and the utilization of community resources.

Report Area	Total Population, 2000 Census	Total Population, 2010 Census	Population Change, 2000-2010	Population Change, 2000-2010, Percent
Talbot County, MD	33,812	37,782	3,970	11.74%
Maryland	5,296,477	5,773,552	477,075	9.01%
United States	280,405,781	307,745,539	27,339,758	9.75%

Note: This indicator is compared to the state average.

Data Source: US Census Bureau, [Decennial Census](#). 2000 - 2010. Source geography: Tract

Urban and Rural Population

This indicator reports the percentage of population living in urban and rural areas. Urban areas are identified using population density, count, and size thresholds. Urban areas also include territory with a high degree of impervious surface (development). Rural areas are all areas that are not urban. Of the report areas 37,087 population, 16,815 or 45.34% of the population is classified urban while 20,271 or **54.66% is rural**.¹

Report Area	Total Population	Urban Population	Rural Population	Urban Population, Percent	Rural Population, Percent
Talbot County, MD	37,087	16,815	20,271	45.34%	54.66%
Maryland	5,773,552	5,034,331	739,221	87.20%	12.80%
United States	312,471,327	252,746,527	59,724,800	80.89%	19.11%

Data Source: US Census Bureau, [Decennial Census](#). 2020. Source geography: Tract

Median Age

Of the estimated 37,087 total population in the report area, the median age of all persons is 51.0. This indicates that the report **population as a whole generally trends older** than the state, which has a median age of 38.8. This data is based on the latest U.S. Census Bureau American Community Survey 5-year estimates.

Report Area	Total Population	Median Age
Talbot County, MD	37,087	51.0
Maryland	6,037,624	38.8
United States	326,569,308	38.2

Data Source: US Census Bureau, [American Community Survey](#). 2016-20. Source geography: Tract

¹ Rural poverty often stems from limited access to markets, education, quality infrastructure, employment opportunities, health, and financial products. <https://www.brookings.edu/blog/future-development/2020/02/21/to-move-the-needle-on-ending-extreme-poverty-focus-on-rural-areas/#:~:text=Rural%20poverty%20often%20stems%20from,%2C%20health%2C%20and%20financial%20products>

Identified Issue #2: Talbot County has an aging population. Issues affecting seniors are continuing to rise. Necessary advocacy and services for seniors, in particular for those that are impoverished, must be addressed, so that Talbot Seniors can maintain a good quality of life.

Population under Age 18

Of the estimated 37,087 total population in the report area, an estimated 6,796 persons are under the age of 18, representing 18.32% of the population. This data is based upon the latest U.S. Census Bureau American Community Survey 5-year estimates. **The number of persons under age 18 is relevant because this population has unique needs which should be considered separately from other age groups.**

Report Area	Total Population	Population Age 0-17	Population Age 0-17, Percent
NSC (2022)	2,454	772	31.46%
Talbot County, MD	37,087	6,796	18.32%
Maryland	6,037,624	1,340,766	22.21%
United States	326,569,308	73,296,738	22.44%

Data Source: US Census Bureau, [American Community Survey](#). 2016-20. Source geography: Tract

Population Age 18-64

Of the estimated 37,087 total population in the report area, an estimated 19,462 persons are between the ages of 18 and 64, representing 52.48% of the population. This data is based upon the latest U.S. Census Bureau American Community Survey 5-year estimates. The number of adults in the report area is relevant because this population has unique needs which should be considered separately from other age groups.

Report Area	Total Population	Population Age 18-64	Population Age 18-64, Percent
Talbot County, MD	37,087	19,462	52.48%
Maryland	6,037,624	3,765,983	62.38%
United States	326,569,308	200,909,753	61.52%

Data Source: US Census Bureau, [American Community Survey](#). 2016-20. Source geography: Tract

Population Age 65+

Of the estimated 37,087 total population in Talbot County, an estimated 10,829 persons are adults aged 65 and older, representing 29.20% of the population. This data is based upon the latest U.S. Census Bureau American Community Survey 5-year estimates. **The number of older**

adults in the report area is relevant because this population has unique needs which should be considered separately from other age groups.

Report Area	Total Population	Population Age 65+	Population Age 65+, Percent
Talbot County, MD	37,087	10,829	29.20%
Maryland	6,037,624	930,875	15.42%
United States	326,569,308	52,362,817	16.03%

Data Source: US Census Bureau, [American Community Survey](#). 2016-20. Source geography: Tract

Identified Issue #3: Prior to the COVID-19 pandemic, 1 in 6 older adults participated in a wide range of needs-based assistance programs, according to an analysis of recently released data from the Census Bureau's [Survey of Income and Program Participation \(SIPP\)](#).

These numbers reveal the importance of the social safety net for economically vulnerable older adults, a need that may be amplified by the economic fallout of the pandemic.

These findings provide context about the experiences of adults ages 65 and over prior to the pandemic and will serve as a baseline for comparisons as additional data becomes available.

These needs-based assistance programs fall into four categories:

- Health insurance through [Medicaid](#).
- Nutrition assistance through the [Supplemental Nutrition Assistance Program \(SNAP\)](#) or other food assistance programs.
- Shelter assistance in the form of [rental subsidies](#), energy assistance or other housing assistance programs.
- Cash assistance through the [Supplemental Security Income \(SSI\)](#) program or [state- and county-level General Assistance \(GA\)](#) programs.

[Population with Any Disability](#)

This indicator reports the percentage of the total civilian non-institutionalized population with a disability. Talbot County has a total population of 37,087 for whom disability status has been determined, of which 5,596 or 15.09% have any disability, **much greater than that of the nation and state**. This indicator is relevant because disabled individuals comprise a vulnerable population that requires targeted services and outreach by providers.

Report Area	Total Population (For Whom Disability Status Is Determined)	Population with a Disability	Population with a Disability, Percent
NSC (2022)	2,454	453	18.46%
Talbot County, MD	37,087	5,596	15.09%
Maryland	5,938,200	659,640	11.11%
United States	321,525,041	40,786,461	12.69%

Note: This indicator is compared to the state average.

Data Source: US Census Bureau, [American Community Survey](#). 2016-20. Source geography: Tract

Population with Limited English Proficiency

A percentage of the population aged 5 and older who speak a language other than English at home and speak English less than "very well". This indicator is relevant because an inability to speak English well creates barriers to healthcare access, provider communications, and health literacy/education. Of the 35,566 total population aged 5 and older in the report area, 1,064 or 2.87% have limited English proficiency.²

Report Area	Population Age 5+	Population Age 5+ with Limited English Proficiency	Population Age 5+ with Limited English Proficiency, Percent
Talbot County, MD	37,087	1,064	2.87%
Maryland	5,674,006	396,869	6.99%

² Many non-English speaking families need support, growing leaders, help introducing themselves, care and help for their children in school. <https://papersowl.com/examples/how-poverty-correlates-with-non-english-speaking-american-families/>

Report Area	Population Age 5+	Population Age 5+ with Limited English Proficiency	Population Age 5+ with Limited English Proficiency, Percent
United States	306,919,116	25,312,024	8.25%

Note: This indicator is compared to the state average.

Data Source: US Census Bureau, [American Community Survey](#). 2016-20. Source geography: Tract

Prior to the onset of COVID-19, NSC partnered with Chesapeake College, hosting onsite English as a Second Language “ESL” Classes. NSC has plans to resume this partnership during the fall of 2023.

Population with Limited English Proficiency by Language Spoken at Home

The total population aged 5 and older who speak a language other than English at home and speak English less than "very well" by language spoken at home in Talbot County.

Report Area	Spanish	Other Indo-European Languages	Asian and Pacific Island Languages	Other Languages
Talbot County, MD	752	170	94	4
Maryland	208,228	70,646	85,182	32,813
United States	15,949,582	3,422,525	4,886,876	1,053,041

Foreign-Born Population³

The percentage of the population that is foreign-born. The foreign-born population includes anyone who was not a U.S. citizen or a U.S. national at birth. This includes any non-citizens, as well as persons born outside of the U.S. who have become naturalized citizens. The native U.S. population includes any person born in the United States, Puerto Rico, a U.S. Island Area (such as Guam), or abroad of American (U.S. citizen) parent or parents. **The latest figures from the U.S. Census Bureau show that 2,514 persons in the report area are of foreign birth, which represents 6.78% of the report area population. This percentage is less than the national average of 13.51%.**

³ Locally, the Chesapeake Multicultural Resource Center located in Easton, Maryland has the goal to assist with legal residency and citizenship, to improve and expand immigration and citizenship direct services. Services include immigration consultations, referrals, and case management, immigration clinics, citizenship classes, and employer advice. <https://chesmrc.org/>

Report Area	Total Population	Naturalized U.S. Citizens	Population Without U.S. Citizenship	Total Foreign-Birth Population	Foreign-Birth Population, Percent of Total Population
Talbot County, MD	37,087	1,133	1,381	2,514	6.78%
Maryland	6,037,624	487,295	428,772	916,067	15.17%
United States	326,569,308	22,456,684	21,668,944	44,125,628	13.51%

Data Source: US Census Bureau, [American Community Survey](#). 2016-20. Source geography: Tract

According to the Maryland Department of Human Services, “*As a result of the escalation of the ongoing conflict between Russia and Ukraine that began in February 2022...the U.S. has welcomed immigrants from Ukraine.*”

On March 24, 2022, in response to the ongoing crisis, President Biden announced that **the U.S. expected to welcome up to 100,000 Ukrainians and others** fleeing the conflict through multiple pathways to receive a temporary safe harbor, including parole and visas, as well as permanent resettlement through the US Refugee Admissions Program (USRAP). From the period of October 2021 – May 2022, eight hundred and nine Ukrainians found refuge in the State of Maryland.⁴

As of May 2022, 12 were welcomed to Maryland. Services administered by the Maryland Office for Refugees and Asylees (MORA) under the Department of Human Services (DHS) are available to eligible individuals who have completed the federal resettlement process, including refugees resettled through USRAP, individuals who receive a federal asylum grant, and other populations deemed eligible by the federal Office of Refugee Resettlement.

Asylum-seekers and other visa-holders are not eligible for services or state benefits, noting that certain organizations in Maryland support immigrants regardless of status:

⁴ The U.S. has also continued to process Ukrainian applicants under the Lautenberg Program, created in 1989 to resettle members of religious minorities from former Soviet republics with family ties in the U.S. Through this program, the U.S. has welcomed more than 50,000 refugees from Ukraine since Fiscal Year (FY) 2001, the largest source of European refugee admissions to the U.S. over the past two decades. This includes 809 refugees since October 2021, 12 to Maryland as of May 2022. It is expected that Ukrainian refugees who do come to the U.S. will travel to states with larger Ukrainian ethnic communities. <https://dhs.maryland.gov/documents/Refugees%20and%20Asylees/Ukrainian-Refugees-Fact-Sheet.pdf>

Asylum Works	Washington, DC 202-588-5452
Gilchrist Immigrant Resource Center	11002 Veirs Mill Road Wheaton, Maryland 20902 240-777-4940
Sanctuary Streets Baltimore	Baltimore 443-873-0984
Sanctuary DMV	DC, Maryland and Virginia Immigration Emergency Hotline 202-335-1183
Annapolis Immigration Justice Network	1125 West Street, Suite 623, Annapolis, Maryland 21401 717-584-4860
Asylum Seekers Housing Network	North Baltimore Mennonite Church 4615 Roland Avenue Baltimore, Maryland 21210 Ashn.office@gmail.com
Episcopal Refugee and Immigrant Center Alliance (ERICA)	Cathedral of the Incarnation 4 E. University Parkway Baltimore, Maryland 21218 410-467-3751

Additionally, Ukrainians are eligible for federal “mainstream” (non-ORR funded) benefits such as cash assistance through Temporary Assistance for Needy Families (TANF) or Supplemental Social Security Income (SSI), health insurance through Medicaid, food assistance through Supplemental Nutrition Assistance Program (SNAP).

Also available based on eligibility are cash assistance, employment preparation, job placement, English Learning Training and other services offered through Office of Refugee Resettlement (ORR). <https://www.acf.hhs.gov/orr/fact-sheet/benefits-ukrainian-humanitarian-parolees>

In July 2022, NSC (in conjunction with Chesapeake Multicultural Center and other local partners) assisted in the Rapid Rehousing of a fleeing Ukrainian household.

Citizenship Status

The table below shows the numbers and percent of population by citizenship status for Talbot County. According to the latest American Community Survey (ACS), the report area has a total of 1,381 non-Citizens, or 3.72% of the total population of 37,087 persons, in contrast to the state average of 7.10% of the population and the national average of 6.64% non-Citizens living in the United States.

Report Area	Native	Born in a US Territory	Born Abroad to US Citizens	Naturalized	Non-Citizen	Non-Citizen, Percent
Talbot County, MD	34,090	151	332	1,133	1,381	3.72%
Maryland ⁵	5,024,930	20,855	75,772	487,295	428,772	7.10%
United States ⁶	277,155,748	2,041,524	3,246,408	22,456,684	21,668,944	6.64%

Data Source: US Census Bureau, [American Community Survey](#), 2016-20. Source geography: County

Hispanic or Latino Citizens

This indicator reports the citizenship status of the Hispanic or Latino population within the report area.⁷

Report Area	Native Born	Native Born	Foreign Born	Foreign Born
Talbot County, MD	1,452	57.05%	1,093	42.95%
Maryland	333,854	53.90%	285,564	46.10%
United States	39,886,947	67.19%	19,474,073	32.81%

Veteran Population

Below is the percentage of the population age 18 and older that served (even for a short time), but is not currently serving, on active duty in the U.S. Army, Navy, Air Force, Marine Corps, or the Coast Guard, or that served in the U.S. Merchant Marine during World War II. Of the 30,249 population of the report area, 2,888 or 9.55% are veterans.⁸

⁵ Immigrants who do not have valid US Citizenship and Immigration documentation are eligible to apply for a non-compliant driver's license or identification card. However; applying for an individual taxpayer identification through the IRS; and filing Maryland taxes for the 2 years before seeking a driver's license is required.

<https://mva.maryland.gov/drivers/Pages/non-compliant-drivers-licenses.aspx>

⁶ Undocumented immigrants are entitled to Equal Protection Clause of the Fourteenth Amendment to attend public school in accordance with Plyer v. Doe, 457 U.S.202(1982) <https://www.uscourts.gov/educational-resources/educational-activities/access-education-rule-law>

⁷ NSC provides language services for customers that are non-English speaking.

⁸ NSC partners with local agencies to assist veterans with housing and other daily-living resources.

Report Area	Total Population Age 18+	Total Veterans	Veterans, Percent of Total Population
NSC (2022)	1,682	71	2.89%
Talbot County, MD	30,249	2,888	9.55%
Maryland	4,664,777	357,261	7.66%
United States	252,130,477	17,835,456	7.07%

Data Source: US Census Bureau, [American Community Survey](#). 2016-20. Source geography: Tract

Income and Economics

Economic and social insecurity often are associated with poor health. Poverty, unemployment, and lack of educational achievement affect access to care and a community's ability to engage in healthy behaviors. Without a network of support and a safe community, families cannot thrive. Ensuring access to social and economic resources provides a foundation for a better quality of life for the community.

Employment - Labor Force Participation Rate

The labor force participation rate for Talbot County. According to the 2016 – 2020 American Community Survey, of the 31,138 working age population, 17,832 are included in the labor force. The labor force participation rate in Talbot County is **much lower** than Maryland and the United States.

Report Area	Total Population Age 16+	Labor Force	Labor Force Participation Rate
NSC (2022)	---	187	11.12%
Talbot County, MD	31,138	17,832	57.27%
Maryland	4,846,076	3,243,851	66.94%
United States	261,649,873	164,759,496	62.97%

Note: This indicator is compared to the state average.







Data Source: US Census Bureau, [American Community Survey](#). 2016-20. Source geography: County

Identified Issue #4: Talbot has a lower percentage of residents in the labor force (ages 16+) than that of the state and the nation. This may be in part due to the graying population of Talbot County.

Cost of Living 2 Adults, Toddler & Infant Talbot County, MD 2022

Average Income of a NSC
Customer Household of 4

\$27,560

	Housing \$22,584
	Childcare \$17,249
	Food \$11,396
	Transportation \$505
	Healthcare \$858
	Taxes \$15,662

Total Yearly Cost = \$68,254



The estimated current median family income in Talbot is \$89,148. A family of four that included a couple and two children ages 0-23 months and 2-4 years can be expected to have the above yearly household expenses. As shown above, a typical NSC Household of 4, relies upon subsidies, amounting to an additional \$40,694 to stay afloat, until they reach self-sufficiency. Our 2GEN Approach assists in enabling families to plan for the future.

Source: MFN/LOCATE: Childcare 6/21

Public Housing for Talbot County, Maryland

In Talbot County, the number of households living under the definition of **poverty far exceeds** the quantity of subsidized housing units. Without the necessary self-sufficiency involvement, families will continually rely on assistance for daily-living expenses.

In Talbot County, the Housing Commission of Talbot operates the Section 8 Housing Choice Voucher (HCV); Public Housing. Beginning in May 2023, NSC will begin to accept housing vouchers as rental properties become available.

It is anticipated that 50 households will become displaced in less than a year due to the reconstruction of Doverbrook ⁹Apartment. According to current NSC customers, eligible tenants have been provided with housing vouchers; but the availability of affordable housing in Talbot is still at issue.

The Maryland Department of Housing and Community Development operates federally assisted affordable housing programs at local levels on behalf of HUD. Notably, housing agencies are responsible for managing Section 8 Housing Choice Voucher, Public Housing, and Project-Based Voucher waiting lists within their jurisdiction.

According to Talbot County, Maryland Affordable Housing Data, *“Talbot County features 165 income based apartment. Tenants of income based apartments typically pay no more than 30% of their income towards rent and utilizes.”* Additionally, there are 175 rent subsidized apartments that do not provide direct rental assistance but remain affordable to low income households in Talbot County. [Rent Low Income Apartments in Talbot County, Maryland | Affordable Housing Online](#), Accessed June 7, 2023

Low-Income Housing for Talbot County, Maryland

Affordable Housing (for low-income individuals) is one of the top five needs in Talbot as highlighted during the 2023-2026 Needs Assessment Process – survey of staff, customers, community members and partners.

At current, low-income apartments in or nearby Talbot County include the following [Easton Housing Authority , 900 Doverbrook Street, Easton, MD 21601 \(publichousing.com\)](#):

- Deaf Independent Residence, III (Easton)
- Saint Michaels Housing Authority (St. Michaels)
- Frederick Douglas Elderly Housing (Easton)
- Cambridge Housing Authority (Cambridge)
- Rambler Apartments (Cambridge)
- Parkview at Easton (Easton)
- Quail Meadows (Easton)
- Quail Meadows I (Easton)
- Parkway (Easton)
- Bradford House (Cambridge)
- Bay Country Apartments (Cambridge)
- Greenwood Village (Cambridge)
- Parkside Village Apartments (Cambridge)
- Carlton Courts (Cambridge)
- Mulberry Hill

⁹Easton Housing Authority provides housing assistance to low income residents through the management of programs such as Low Rent Public Housing and the Housing Choice Voucher Program- Section 8. These programs are income based and the eligibility guidelines are set by HUD. There are waiting lists for rentals or vouchers.

Other Affordable Housing Anticipated for Talbot County, Maryland

The Arc Central Chesapeake Region is planning to break ground on its Port Street Commons and is partnering with Chesapeake Neighbors, Chesapeake Community Development, and a wide range of stakeholders to create access and opportunities for the people of the Town of Easton and the Mid-Shore. Port Commons is projected to be a 24,000 square multi-purpose space, which will provide nine affordable housing units as well as mental health counselling.

<https://www.thearcccr.org/portstreetcommons/>

As noted throughout, both affordable housing and mental health services are in the top five needs of this 2023-2026 Community Needs Assessment and has been very much highlighted during the focus group, survey, and stakeholder interview process.

Living Wage Calculation for Talbot County, Maryland

Shown below is the living wage and/or hourly rate that an individual in a household must earn to support oneself and his or her family. The assumption is based on the sole bread winner working 2,080 per year.

The state minimum wage is the same for all individuals, regardless of how many dependents are in a household. State minimum wages are determined based on the posted value of the minimum wage as of January 2023. The poverty rate reflects a person's gross annual income, which has been converted into an hourly wage. [Living Wage Calculator - Living Wage Calculation for Talbot County, Maryland \(mit.edu\)](#)

Living Wage 1 Adult

	0 Children	1 Child	2 Children	3 Children
Living Wage	\$17.81	\$34.92	\$44.24	\$58.68
Poverty Wage	\$6.53	\$8.80	\$11.07	\$13.34
Minimum Wage	\$13.25	\$13.25	\$13.25	\$13.25

Living Wage 2 Adults (one working)

	0 Children	1 Child	2 Children	3 Children
Living Wage	\$27.74	\$33.81	\$38.70	\$43.59
Poverty Wage	\$8.80	\$11.07	\$13.34	\$15.61
Minimum Wage	\$13.25	\$13.25	\$13.25	\$13.25

Living Wage 2 Adults (both working)

	0 Children	1 Child	2 Children	3 Children
Living Wage	\$13.86	\$19.41	\$24.38	\$29.38
Poverty Wage	\$4.40	\$5.54	\$6.67	\$7.81
Minimum Wage	\$13.25	\$13.25	\$13.25	\$13.25

Identified Issue #5: In order for low-income/poverty households to keep a roof over their heads, they must devote a significant percentage of their limited income each month to rent, leaving little money for other household necessities. Therefore, NSC **will continue** its rental assistance, rapid rehousing and other emergency services offerings

Employment - Unemployment Rate

Total unemployment in the report area for the current month equals 521, or 3.0% of the civilian non-institutionalized population age 16 and older (non-seasonally adjusted). This indicator is relevant because unemployment creates financial instability and barriers to access including insurance coverage, health services, healthy food, and other necessities that contribute to poor health status.¹⁰

Average Monthly Unemployment Rate, March 2022 vs. March 2023

Report Area	Mar. 2022	March 2023
Talbot County, MD	4.4%	2.4% ¹¹
Maryland	4.3%	2.5%
United States	3.8%	3.7%

Data Source: US Department of Labor, [Bureau of Labor Statistics](#), March 2023

Income - Inequality (GINI Index)

Income inequality using the Gini coefficient. Gini index values range between zero and one. According to the Maryland Center on Economic Policy- Maryland's Money Matters, article, dated June 17, 2016, *The Growing Gap Between the Richest and the Rest in Maryland*, "Talbot County had the highest level of inequality. *The average income of the top 1 percent in Talbot is \$1,504,912.00, almost twenty-eight times higher than the average income of everyone else in the county, which is \$54,139.00*". <http://www.mdeconomy.org/the-growing-gap-between-the-richest-and-the-rest->

¹⁰ Talbot County Career Centers provide individuals seeking employment with all the latest tools to find and keep jobs. Talbot Employers are also able to gain assistance with recruiting new employees, listing jobs, applicant screening. In partnership with Talbot Family Network, NSC provides disconnected youth, ages 16-24 with educational connections and job training/linkages.

¹¹ According to a Forbes.com article, *Unemployment is low, But So Is The Labor Force Participation Rate- What's Going On in the U.S. Labor Market?*, Unemployment has consistently fallen since December 2021; One factor behind declining unemployment could be a slow recovery in the labor force participation rate since the onset of COVID; Labor force participation has been on a downward trend for decades due to an aging population and other factors [likely similar to that of Talbot County]. [Unemployment Is Low, But So Is The Labor Force Participation Rate — What's Going On In The U.S. Labor Market? \(forbes.com\)](#)

[inmaryland/#:~:text=Talbot%20County%20had%20the%20highest,the%20county%2C%20which%20is%20%2454%2C139.](#)

Report Area	Total Households	Gini Index Value
Talbot County, MD	16,810	0.51
Maryland	2,230,527	0.45
United States	122,354,219	0.48

Data Source: US Census Bureau, [American Community Survey](#), 2016-20. Source geography: Tract

Income - Median Household Income

Median household income based on the latest 5-year American Community Survey estimates. This includes the income of the householder and all other individuals 15 years old and over in the household, whether they are related to the householder or not. Because many households consist of only one person, average household income is usually less than average family income. **There are 16,810 households in the report area, with an average income of \$108,671 and median income of \$73,102.**

Report Area	Total Households	Average Household Income	Median Household Income
Talbot County, MD	16,810	\$108,671	\$73,102
Maryland	2,230,527	\$114,236	\$87,063
United States	122,354,219	\$91,547	\$64,994

Data Source: US Census Bureau, [American Community Survey](#), 2016-20. Source geography: Tract

Median Household Income by Household Size

This indicator reports the median household income of the report area by household size.

Report Area	1-Person Households	2-Person Households	3-Person Households	4-Person Households	5-Person Households	6-Person Households	7-or-More-Person Households
Talbot County, MD	\$41,033	\$84,250	\$103,175	\$118,004	\$98,583	\$131,719	\$168,750
Maryland	\$46,511	\$94,391	\$110,697	\$126,792	\$120,396	\$118,353	\$125,934

Report Area	1-Person Households	2-Person Households	3-Person Households	4-Person Households	5-Person Households	6-Person Households	7-or-More-Person Households
United States	\$33,265	\$72,238	\$84,033	\$97,660	\$90,979	\$88,413	\$94,924

Household Income Levels

Report Area	Under \$25,000	\$25,000 - \$49,999	\$50,000 - \$99,999	\$100,000 - \$199,999	\$200,000+
Talbot County, MD	16.16%	17.43%	32.52%	22.83%	11.06%
Maryland	12.80%	15.43%	28.19%	30.14%	13.45%
United States	18.41%	20.64%	29.95%	22.73%	8.26%

Median Household Income by Race / Ethnicity of Householder

The median household income of the report area by race / ethnicity of householder.

Report Area	Non-Hispanic White	Black	Asian	American Indian or Alaska Native	Native Hawaiian or Pacific Islander	Some Other Race	Multiple Race	Hispanic or Latino
Talbot County, MD	\$79,846	\$49,280	\$76,222	\$168,542	No data	\$61,354	\$42,147	\$40,513
Maryland	\$97,547	\$69,964	\$108,839	\$77,912	\$61,029	\$68,894	\$88,848	\$76,092
United States	\$70,843	\$43,674	\$91,775	\$45,877	\$65,804	\$51,900	\$61,870	\$54,632

Per Capita Income by Race Alone

The per capita income of the report area by race alone.

Report Area	White	Black or African American	Native American or Alaska Native	Asian	Native Hawaiian or Pacific Islander	Some Other Race	Multiple Race
Talbot County, MD	\$53,826.00	\$30,363.00	\$77,428.00	\$31,763.00	No data	\$15,774.00	\$17,339.00
Maryland	\$51,131.00	\$34,210.00	\$46,740.00	\$36,110.00	\$38,157.00	\$21,520.00	\$28,842.00
United States	\$38,945.00	\$24,454.00	\$42,331.00	\$21,673.00	\$26,051.00	\$20,231.00	\$23,563.00

Per Capita Income by Ethnicity Alone

The per capita income of the report area by ethnicity alone.

Report Area	Hispanic or Latino	Not Hispanic or Latino
Talbot County, MD	\$18,381.00	\$51,463.00
Maryland	\$26,545.00	\$45,274.00
United States	\$21,846.00	\$38,392.00

Poverty - Children Below 100% FPL

In Talbot County, **12.32% or 824 children aged 0-17 are living in households with income below the Federal Poverty Level (FPL)**. This indicator is relevant because poverty creates barriers to access including health services, healthy food, and other necessities that contribute to poor health status.

Report Area	Total Population	Population Under Age 18	Population Under Age 18 in Poverty	Percent Population Under Age 18 in Poverty
Talbot County, MD	36,599	6,691	824	12.32%

Report Area	Total Population	Population Under Age 18	Population Under Age 18 in Poverty	Percent Population Under Age 18 in Poverty
Maryland	5,894,835	1,319,572	153,356	11.62%
United States	318,564,128	72,065,774	12,598,699	17.48%

Data Source: US Census Bureau, [American Community Survey](#). 2016-20. Source geography: Tract

Children in Poverty by Race, Percent

This indicator reports percent of children aged 0-17 living in households with income below the federal poverty level by race alone.

Report Area	Non-Hispanic White	Black or African American	Native American or Alaska Native	Asian	Native Hawaiian or Pacific Islander	Some Other Race	Multiple Race
Talbot County, MD	10.67%	11.90%	6.67%	11.21%	No data	84.33%	15.70%
Maryland	5.82%	18.23%	19.80%	7.62%	8.16%	17.83%	12.30%
United States	10.58%	31.80%	31.16%	10.58%	23.24%	27.24%	17.63%

Poverty - Children Eligible for Free/Reduced Price Lunch

Free or reduced price lunches are served to qualifying students in families with income between under 185 percent (reduced price) or under 130% (free lunch) of the US federal poverty threshold as part of the federal National School Lunch Program (NSLP).

Out of 4,524 total public school students in the report area, 2,263 were eligible for the free or reduced price lunch program in the latest report year. This represents 50.02% of public school students, which is higher than the state average of 45.14%.

Report Area	Total Students	Students Eligible for Free or Reduced Price Lunch	Students Eligible for Free or Reduced Price Lunch, Percent
Talbot County, MD	4,524	2,263	50.02%
Maryland	882,554	398,389	45.14%
United States	53,244,287	22,445,622	42.16%

Data Source: National Center for Education Statistics, *NCES - Common Core of Data*, 2020-2021. Source geography:

Children Eligible for Free or Reduced Price Lunch by School Year, 2012-13 through 2020-21

The table below shows local, state, and national trends in student free and reduced lunch eligibility by percent.¹²

Report Area	2012-13	2013-14	2014-15	2015-16	2016-17	2017-18	2018-19	2019-20	2020-21
Talbot County, MD	38.9%	41.4%	42.1%	43.5%	39.9%	39.9%	48.8%	49.0%	50.0%
Maryland	42.9%	44.2%	45.1%	45.1%	46.7%	46.7%	46.3%	42.0%	45.1%
United States	51.8%	52.4%	52.3%	52.7%	52.1%	52.1%	52.4%	52.1%	53.2%

Children Eligible for Free or Reduced Price Lunch by Eligibility

The table below displays the number and percentage of students eligible for free or reduced price lunch by income eligibility category. Percentages in the table below are out of the total student population.

Report Area	Free Lunch, Total	Free Lunch, Percent	Reduced Lunch, Total	Reduced Lunch, Percent
Talbot County, MD	1,999	44.2%	264	5.8%
Maryland	355,266	40.3%	43,123	4.9%

¹² Poor nutrition has been found to pose a strong risk to students learning and engagement. In short, when students do not eat well or eat at all, their academics suffer and they have a tougher time learning.

<https://frac.org/wp-content/uploads/hunger-health-impact-poverty-food-insecurity-health-well-being.pdf>

Report Area	Free Lunch, Total	Free Lunch, Percent	Reduced Lunch, Total	Reduced Lunch, Percent
United States	19,950,407	37.5%	1,952,641	3.7%

The chart below displays the percentage of the students in each eligibility category out of the total number of students eligible for free or reduced price lunch. School Meals includes School Breakfast Program, National School Lunch Program, After-School Care Snack component, Seamless Summer Option, and Special Milk Program.

The School Meals programs are administered in Maryland by the MSDE, and must meet nutrition standards set by the USDA. Visit www.eatsmartmaryland.org for additional information.

Families of the Neighborhood Service Center, Inc.'s Youth Program (afterschool and summer sessions) receive food packs through NSC's partnership with No Kid Hungry. In addition participants of the youth program receive healthy snacks during the program.

Universal Free Lunch and Breakfast

The Universal "free lunch and breakfast" Program, which started during the COVID-19 era, ended June 2022 and will not continue into the 2022-23 school year. The expiration of the federal universal free lunch program may force some families to choose between paying their bills (in the mist of high inflation) or breakfast and lunch for their children.

Poverty - Population Below 100% FPL

In Talbot County, 8.51% or 3,113 individuals for whom poverty status is determined are living in households with income below the Federal Poverty Level (FPL). This indicator is relevant because poverty creates barriers to access including health services, healthy food, and other necessities that contribute to poor health status.

Report Area	Total Population	Population in Poverty	Population in Poverty, Percent
Talbot County, MD	36,599	3,113	8.51%
Maryland	5,894,835	531,553	9.02%
United States	318,564,128	40,910,326	12.84%

Data Source: US Census Bureau, [American Community Survey](#). 2016-20. Source geography: Tract

Population in Poverty Race Alone, Percent

This indicator reports the percentage of population in poverty in the report area by race alone. As shown below, **poverty is higher amongst nearly all races** in Talbot County than that of the State of Maryland.

Report Area	White	Black or African American	Native American or Alaska Native	Asian	Native Hawaiian or Pacific Islander	Some Other Race	Multiple Race
Talbot County, MD	6.59%	14.15%	12.88%	8.87%	No data	54.05%	18.00%
Maryland	6.49%	12.95%	14.95%	7.21%	7.98%	14.11%	10.53%
United States	10.60%	22.07%	24.13%	10.61%	16.81%	19.66%	15.08%

Education

This category contains indicators that describe the education system and the educational outcomes of Talbot County populations. Education metrics can be used to describe variation in population access, proficiency, and attainment throughout the education system, from access to pre-kindergarten through advanced degree attainment. These indicators are important because education is closely tied to economic opportunity.

Access - Preschool Enrollment (Age 3-4)

This indicator reports the percentage of the population age 3-4 that is enrolled in school. This indicator helps identify places where preschool opportunities are either abundant or lacking in the educational system.

Report Area	Population Age 3-4	Population Age 3-4 Enrolled in School	Population Age 3-4 Enrolled in School, Percent
Talbot County, MD	426	280	65.73%
Maryland	151,188	73,792	48.81%
United States	8,156,714	3,861,717	47.34%

Data Source: US Census Bureau, [American Community Survey](#). 2016-20. Source geography: Tract

Attainment - Bachelor's Degree or Higher

39.71% of the population aged 25 and older, or 11,134 have obtained a Bachelor's level degree or higher.

Report Area	Total Population Age 25+	Population Age 25+ with Bachelor's Degree or Higher	Population Age 25+ with Bachelor's Degree or Higher, Percent
Talbot County, MD	28,037	11,134	39.71%
Maryland	4,164,698	1,703,178	40.90%
United States	222,836,834	73,356,319	32.92%

Data Source: US Census Bureau, [American Community Survey](#). 2016-20. Source geography: Tract

Attainment - High School Graduation Rate

The adjusted cohort graduation rate (ACGR) is a graduation metric that follows a “cohort” of first-time 9th graders in a particular school year, and adjust this number by adding any students who transfer into the cohort after 9th grade and subtracting any students who transfer out, emigrate to another country, or pass away.

The ACGR is the percentage of the students in this cohort who graduate within four years. In the report area, the adjusted cohort graduation rate was 93.9% during the most recently reported school year. Students in the report area performed better than the state, which had an ACGR of 87.0%.¹³

Report Area	Adjusted Student Cohort	Number of Diplomas Issued	Cohort Graduation Rate
Talbot County, MD	359	337	93.9%
Maryland	64,117	55,762	87.0%
United States	3,095,240	2,715,610	87.7%

Data Source: US Department of Education, [EDFacts](#). Additional data analysis by [CARES](#). 2018-19. Source geography: School District

¹³ In partnership with Talbot Family Network, NSC piloted an Afterschool Program for High School students to assist them with SAT and college preparation.

High School Graduation Rate by Student Race and Ethnicity

The table and chart below display local, state, and national variation in cohort graduation rates by student race and ethnicity.

Report Area	Non-Hispanic White	Black or African American	Hispanic or Latino
Talbot County, MD	97.3%	94.9%	75.0%
Maryland	93.3%	84.3%	72.2%
United States	90.8%	82.1%	83.7%

High School Graduation Rate by Year, 2012-13 through 2018-19

The table below shows local, state, and national trends in cohort graduation rates, noting that graduation rates are much higher than that of the State and Country.

Report Area	2012-13	2013-14	2014-15	2015-16	2016-17	2017-18	2018-2019
Talbot County, MD	90.9%	92.0%	92.9%	86.1%	87.1%	93.9%	93.9%
Maryland	84.9%	86.6%	87.0%	87.5%	87.8%	86.9%	87.0%
United States	83.2%	84.3%	84.3%	86.1%	86.8%	87.4%	87.7%

Attainment - No High School Diploma

Within the report area there are 2,480 persons aged 25 and older without a high school diploma (or equivalency) or higher. This represents 8.85% of the total population aged 25 and older. This indicator is relevant because educational attainment is linked to positive health outcomes (Freudenberg & Ruglis, 2007).¹⁴

Report Area	Total Population Age 25+	Population Age 25+ with No High School Diploma	Population Age 25+ with No High School Diploma, Percent
Talbot County, MD	28,037	2,480	8.85%
Maryland	4,164,698	393,028	9.44%

¹⁴ Neighborhood Service Center, Inc. is seeking to host onsite GED classes.

Report Area	Total Population Age 25+	Population Age 25+ with No High School Diploma	Population Age 25+ with No High School Diploma, Percent
United States	222,836,834	25,562,680	11.47%

Data Source: US Census Bureau, [American Community Survey](#), 2016-20. Source geography: Tract

Population with No High School Diploma by Race Alone, Percent

Report Area	White	Black or African American	Native American or Alaska Native	Asian	Native Hawaiian or Pacific Islander	Some Other Race	Multiple Race
Talbot County, MD	6.86%	19.34%	21.84%	21.16%	No data	14.95%	18.24%
Maryland	7.07%	9.42%	21.45%	10.17%	19.20%	41.91%	9.60%
United States	9.28%	13.33%	19.41%	12.71%	13.15%	36.14%	15.01%

Attainment - Overview

Educational Attainment shows the distribution of the highest level of education achieved in the report area, and helps schools and businesses to understand the needs of adults, whether it be workforce training or the ability to develop science, technology, engineering, and mathematics opportunities.

Educational attainment is calculated for persons over 25, and is an estimated average for the period from 2016 to 2020. In Talbot County, 21.3% have at least a college bachelor's degree, while 23.1% stopped their formal educational attainment after high school.

Identified Issue #5: During NSC's focus group, staff and partner interviews, it was discovered that self-sufficiency training and other linkages to skilled training were necessary to assist low-income Talbot Residents in elevating their income to a livable wage.

Talbot County Housing

19,559

Housing Units, July 2021

73.5%

Owner-occupied housing unit rate, 2017-2021

\$337,200

Median Value of owner-occupied housing units, 2017-2021

\$1,921

Median selected monthly owner costs- with a mortgage, 2017-2021

\$613

Median selected monthly owner costs- without a mortgage, 2017-2021

\$1,195

Median gross rent, 2017 - 2021



The Average NSC Customer is unable to:

1. Purchase a home
2. Find & maintain affordable rent
3. Maintain all expenses and pay rent at the same time



Housing and Families

This category contains indicators that describe the structure of housing and families, and the condition and quality of housing units and residential neighborhoods. These indicators are important because housing issues like overcrowding and affordability have been linked to multiple health outcomes, including infectious disease, injuries, and mental disorders. Furthermore, housing metrics like home-ownership rates and housing prices are key for economic analysis.

Households - Overview

This indicator reports the total number and percentage of households by composition (married couple family, nonfamily, etc.). According to the American Community Survey subject definitions, a family household is any housing unit in which the householder is living with one or more individuals related to him or her by birth, marriage, or adoption*. **A non-family households is any household occupied by the householder alone, or by the householder and one or more unrelated individuals.**

As shown below, **37.82%** of Non-Family Households in Talbot County have opted to live jointly as a way to partner to meet housing cost.

According to Statista.com, [the] number of non-family households in the United States has been on the rise from 1990 to 2022. *“In 2022, there were about 46.94 million non-family households in the United States, up from about 27.3 million in 1990”.*

Report Area	Total Households	Family Households	Family Households, Percent	Non-Family Households	Non-Family Households, Percent
Talbot County, MD	16,810	10,452	62.18%	6,358	37.82%
Maryland	2,230,527	1,479,378	66.32%	751,149	33.68%
United States	122,354,219	79,849,830	65.26%	42,504,389	34.74%

Data Source: US Census Bureau, [American Community Survey](#). 2016-20. Source geography:

Households with Children by Composition and Relationship to Householder, Total

This indicator reports households with children by composition and relationship to householder by percentage of total households.

Report Area	All Household Types	Married Family Households	Single-Male Family Households	Single-Female Family Households	Non-Family Households
Talbot County, MD	22.71%	14.20%	1.60%	6.72%	0.19%
Maryland	31.74%	20.68%	2.62%	8.17%	0.27%
United States	30.73%	20.10%	2.68%	7.67%	0.28%

Evictions

This indicator reports information about formal evictions based on court records from 48 states and the District of Columbia, compiled by the Eviction Lab. The number evictions and eviction filings within the report area is shown in below. The “filing rate” is the ratio of the number of evictions filed in an area over the number of renter-occupied homes in that area. An “eviction rate” is the subset of those homes that received an eviction judgment in which renters were ordered to leave.¹⁵

Report Area	Renter Occupied Households	Eviction Filings	Evictions	Eviction Filing Rate	Eviction Rate
Talbot County, MD	4,935	No data	No data	No data	No data
Maryland	131,919	136,740	4,694	103.65%	3.56%
United States	38,372,860	2,350,042	898,479	6.12%	2.34%

¹⁵ Neighborhood Service Center, Inc. offered COVID-19 assistance programs such as: CSBG CARES, ERAP 1 and 2, and Housing Solutions Program Cares “HSP”—all have helped immensely with maintaining housing during the crisis. However; it is projected that all of the funding will cease after June 2023. NSC believes that this may result in a “homelessness crisis” for previously-assisted households (as many as 1,000), many whom have yet to recover as a result of sky-rocketing rent increases, food inflation, and reduced work hours.

*Note: This indicator is compared to the state average.
Data Source: [Eviction Lab](#), 2016. Source geography: Census Tract*

During Neighborhood Service Center, Inc.,’s Focus Group, it was discovered that many are worried, once COVID-19 relief funding is over. Many families have not returned to pre-pandemic status and there is fear of an influx of evictions.

It was especially noted that there are a growing number of “tent¹⁶” and/or “encampments” across the United States, Maryland, and nearby Talbot County. The following tent locations were noted:

- Baltimore City
- Frederick County
- Federalsburg (Caroline County) homeless individuals formerly gathered by the Food Lion
- Denton (Caroline County) homeless families park and sleep by Arby’s in Denton
- Easton (Talbot County) although not in a tent arrangement; homeless individuals stay in the park area during the late night hours

Housing Costs - Cost Burden (30%)

The percentage of the households where housing costs are 30% or more of total household income. This indicator provides information on the cost of monthly housing expenses for owners and renters. The information offers a measure of housing affordability and excessive shelter costs.

The data also serve to aid in the development of housing programs to meet the needs of people at different economic levels. Of the 16,810 total households in the report area, 5,120 or 30.46% of the population live in cost burdened households.

Report Area	Total Households	Cost Burdened Households (Housing Costs Exceed 30% of Income)	Cost Burdened Households, Percent
Talbot County, MD	16,810	5,120	30.46%
Maryland	2,230,527	683,102	30.63%
United States	122,354,219	37,128,748	30.35%

¹⁶ The meaning Tent City is a collection of many tents set up in an area to provide shelter for displaced people. People below the poverty line find it difficult to afford housing. Causes for homelessness include legal problems, drug abuse and alcoholism; mental and physical illness; rising costs of housing; unemployment; and many other conditions of poverty.

Note: This indicator is compared to the state average.
Data Source: US Census Bureau, [American Community Survey](#), 2016-20. Source geography: Tract

Cost Burdened Households by Tenure, Percent

These data show the percentage of households by tenure that are cost burdened. Cost burdened rental households (those that spent more than 30% of the household income on rental costs) represented 42.80% of all of the rental households in the report area, according to the U.S. Census Bureau American Community Survey (ACS) 2016-2020 5-year estimates.

Report Area	Rental Households	Percentage of Rental Households that are Cost Burdened	Owner Occupied Households (With Mortgage)	Percentage of Owner Occupied Households w/ Mortgages that are Cost Burdened	Owner Occupied Households (No Mortgage)	Percentage of Owner Occupied Households w/o Mortgages that are Cost Burdened
Talbot County, MD	4,841	42.80%	7,181	33.63%	4,788	13.22 %
Maryland	734,699	46.64%	1,084,283	26.59%	411,545	12.66%
United States	43,552,843	45.66%	48,974,364	27.25%	29,827,012	13.07%

Identified Issue #8: Owner-occupied households are cost-burdened. As such, NSC is seeking to expand offerings to include housing counseling services, mortgage foreclosure prevention; first-time homebuyer counseling (so that households are prepared) and budgeting/cash management.

Housing Quality - Substandard Housing

This indicator reports the number and percentage of owner- and renter-occupied housing units having at least one of the following conditions: 1) lacking complete plumbing facilities, 2) lacking complete kitchen facilities, 3) with 1 or more occupants per room, 4) selected monthly owner costs as a percentage of household income greater than 30%, and 5) gross rent as a percentage of household income greater than 30%. Selected conditions provide information in assessing the quality of the housing inventory and its occupants. This data is used to easily identify homes where the quality of living and housing can be considered substandard. Of the

16,810 total occupied housing units in the report area, 5,088 or 30.27% have one or more substandard conditions.

Report Area	Total Occupied Housing Units	Occupied Housing Units with One or More Substandard Conditions	Occupied Housing Units with One or More Substandard Conditions, Percent
Talbot County, MD	16,810	5,088	30.27%
Maryland	2,230,527	686,329	30.77%
United States	122,354,219	38,476,032	31.45%

Note: This indicator is compared to the state average.

Data Source: US Census Bureau, [American Community Survey](#). 2016-20. Source geography: Tract

Substandard Housing: Number of Substandard Conditions Present

Report Area	No Conditions	One Condition	Two or Three Conditions
Talbot County, MD	69.73%	28.29%	1.98%
Maryland	69.23%	29.46%	1.31%
United States	68.55%	29.63%	1.81%

Identified Issue #9: Low-income individuals with substandard conditions lack the ability to upkeep/maintain safe homes. NSC currently makes referrals for renters in substandard housing to legal services.

Substandard Housing: Households Lacking Complete Plumbing Facilities

Complete plumbing facilities include: (a) hot and cold running water, (b) a flush toilet, and (c) a bathtub or shower. All three facilities must be located inside the house, apartment, or mobile home, but not necessarily in the same room. Housing units are classified as lacking complete plumbing facilities when any of the three facilities is not present.

Report Area	Occupied Housing Units	Housing Units Lacking Complete Plumbing Facilities	Housing Units Lacking Complete Plumbing Facilities, Percent
Talbot County, MD	16,810	150	0.89%
Maryland	2,230,527	6,320	0.28%
United States	122,354,219	460,275	0.38%

Substandard Housing: Households Lacking Complete Kitchen Facilities

A unit has complete kitchen facilities when it has all three of the following facilities: (a) a sink with a faucet, (b) a stove or range, and (c) a refrigerator. All kitchen facilities must be located in the house, apartment, or mobile home, but they need not be in the same room. A housing unit having only a microwave or portable heating equipment such as a hot plate or camping stove should not be considered as having complete kitchen facilities. An icebox is not considered to be a refrigerator.

Report Area	Occupied Housing Units	Housing Units Lacking Complete Kitchen Facilities	Housing Units Lacking Complete Kitchen Facilities, Percent
Talbot County, MD	20,252	323	1.59%
Maryland	2,459,650	46,282	1.88%
United States	138,432,751	3,689,695	2.67%

Housing Stock - Age

This indicator reports, for a given geographic area, the median year in which all housing units (vacant and occupied) were first constructed. The year the structure was built provides information on the age of housing units. These data help identify new housing construction and measures the disappearance of old housing from the inventory, when used in combination with data from previous years.

This data also serves to aid in the development of formulas to determine substandard housing and provide assistance in forecasting future services, such as energy consumption and fire protection. There are a total 20,252 housing units in Talbot County, and the median year built is 1981.

Report Area	Total Housing Units	Median Year Structures Built
Talbot County, MD	20,252	1981
Maryland	2,459,650	1977
United States	138,432,751	1978

Data Source: US Census Bureau, [American Community Survey](#). 2016-20. Source geography: Tract

Owner-Occupied Housing Units by Age, Percentage

Report Area	Before 1960	1960-1979 ¹⁷	1980-1999	2000-2010	After 2010
Talbot County, MD	23.24%	18.49%	33.90%	20.27%	4.09%
Maryland	27.32%	23.75%	31.23%	12.39%	5.31%
United States	26.67%	24.32%	27.51%	15.54%	5.96%

Renter-Occupied Housing Units by Age, Percentage

Report Area	Before 1960	1960-1979	1980-1999	2000-2010	After 2010
Talbot County, MD	27.39%	27.80%	35.57%	6.47%	2.77%
Maryland	26.15%	29.71%	27.61%	9.47%	7.06%
United States	27.77%	27.70%	27.13%	10.68%	6.72%

Other Social & Economic Factors

Economic and social insecurity often are associated with poor health. Poverty, unemployment, and lack of educational achievement affect access to care and a community's ability to engage in healthy behaviors. Without a network of support and a safe community, families cannot thrive. Ensuring access to social and economic resources provides a foundation for a healthy community.

According to Maryland Center on Economic Policy's article titled "*Sustaining Strong Communities on Maryland Eastern Shore- Overview and Provide*", Maryland's Eastern Shore (to include Talbot County—located in the Mid-Shore), State policymakers as well as local governments on the Eastern Shore must make important choices in responding to challenge, suggesting the following proven strategies to sustain strong communities on the Eastern Shore:

¹⁷ Under NSC's Housing Solutions Program, case managers review all rental spaces for lead paint requirements for housing pre-1978 as a safety precaution, before providing Rapid Rehousing or rental assistance (eviction prevention). As shown above, nearly 55.19% of all Talbot county homes were built in the Year 1979 or prior.

- Invest in education and training
- Protect and strengthen economic security
- Pair evidence-based support for businesses with protection for workers
- Create good jobs meeting the region's health and climate needs
- Improve state and local tax policies

The article further noted that the Shore is **more rural than the state as a whole and also has an older population than the state overall.**

Area Deprivation Index

This indicator reports the average (population weighted) Area Deprivation Index (ADI) for Talbot County. The Area Deprivation Index ranks neighborhoods and communities relative to all neighborhoods across the nation (National Percentile) or relative to other neighborhoods within just one state (State Percentile).

The ADI is calculated based on 17 measures related to four primary domains (Education; Income & Employment; Housing; and Household Characteristics). The overall scores are measured on a scale of 1 to 100 where 1 indicates the lowest level of deprivation (least disadvantaged) and 100 is the highest level of deprivation (most disadvantaged).

Report Area	Total Population (2020)	State Percentile	National Percentile
Talbot County, MD	37,526	48	27
Maryland	6,071,174	No data	31
United States	327,872,361	No data	No data

Note: This indicator is compared to the state average.

Data Source: University of Wisconsin-Madison School of Medicine and Public Health, [Neighborhood Atlas](#). 2019. Source geography: Block Group

Households with No Motor Vehicle

This indicator reports the number and percentage of households with no motor vehicle based on the latest 5-year American Community Survey estimates. Of the 16,810 total households in the report area, 1,246 or 7.41% are without a motor vehicle.

Report Area	Total Occupied Households	Households with No Motor Vehicle	Households with No Motor Vehicle, Percent
Talbot County, MD	16,810	1,246	7.41%

Report Area	Total Occupied Households	Households with No Motor Vehicle	Households with No Motor Vehicle, Percent
Maryland	2,230,527	196,074	8.79%
United States	122,354,219	10,344,521	8.45%

Note: This indicator is compared to the state average.

Data Source: US Census Bureau, [American Community Survey](#). 2016-20. Source geography: Tract

It is important to note that a good majority of NSC's low-income customers are without adequate transportation. They rely on others for transportation, are unable to work second and third shifts using public transportation, or unable to pay a car note and insurance, along with daily living expenses and/or are without resources to have the car serviced.

NSC **will continue** to assist eligible customers with transportation (bus fare for job interviews, getting to work or medical appointments) or vehicle repairs if it is a barrier to employment/education for the customer.

Insurance - Uninsured Population (ACS)

The lack of health insurance is considered a *key driver* of health status.

In Talbot County, 4.08% of the total civilian non-institutionalized population are without health insurance coverage. This indicator is relevant because lack of insurance is a primary barrier to healthcare access including regular primary care, specialty care, and other health services that contributes to poor health status.

Report Area	Total Population (For Whom Insurance Status is Determined)	Uninsured Population	Uninsured Population, Percent
Talbot County, MD	36,662	1,495	4.08%
Maryland	5,938,200	352,186	5.93%
United States	321,525,041	28,058,903	8.73%

Note: This indicator is compared to the state average.

Data Source: US Census Bureau, [American Community Survey](#). 2016-20. Source geography: Tract

SNAP Benefits - Population Receiving SNAP (SAIPE)

The Supplemental Nutrition Assistance Program, or SNAP, formerly called the Food Supplement Program “food stamps” is a federal program that provides nutrition benefits to low-income individuals and families that are used at stores to purchase food.

This program assists low-income households in Talbot to have a more nutritious diet by increasing their purchasing power. This indicator reports the average percentage of the population receiving SNAP benefits during the month of July during the most recent report year.

Report Area	Total Population	Population Receiving SNAP Benefits	Population Receiving SNAP Benefits, Percent
Talbot County, MD	37,181.00	4,212	11.3%
Maryland	6,045,680.00	647,224	10.7%
United States	328,239,523.00	38,537,386	11.7%

Note: This indicator is compared to the state average.

Data Source: US Census Bureau, [Small Area Income and Poverty Estimates](#). 2019. Source geography: County

For over 30 years, Neighborhood Service Center, Inc., in partnership with the Maryland Food Bank has assisted low-income residents with gaps in food insecurities, which are not fully-addressed by the SNAP program. NSC offers: Daily Food Give-away to those that need additional supplies each day; Emergency Food Packs, for those with immediate hunger needs; Mobile Food Pantry for seniors, the disabled, and those living in remote areas of Talbot County without transportation.

Neighborhood Service Center, Inc. **will continue** to address those food insecurities through the above offerings, to include its regular food pantry as families continue to be affected by the pandemic and inflation on food items.

According to Forbes.com, Millions of people in 35 states, districts and territories around the U.S. **are losing their emergency food relief** from the Supplemental Nutrition Assistance Program (SNAP). <https://www.forbes.com/advisor/personal-finance/snap-emergency-benefits-end/>

On March 1, 2023, the pandemic emergency allotments (EAs) will end with a reduction of at least \$95 per month in SNAP benefits. It is predicted that many households will face reductions of \$250 or more, according to the Center on Budget and Policy Priorities.

It is feared that the SNAP reductions, coupled with ever-rising prices of food and housing could unravel recent anti-poverty gains. A study by the Urban Institute discovered that “*Covid-19 emergency benefits lowered poverty by almost 10% in late 2021.*”

Teen Births

In Talbot County, of the 6,282 total female population age 15-19, the teen birth rate is 15.3 per 1,000, which is **greater than** the state's teen birth rate of 15.2.

Report Area	Female Population Age 15-19	Teen Births, Rate per 1,000 Female Population Age 15-19
Talbot County, MD	6,282	15.3
Maryland	2,631,624	15.2
United States	144,216,216	19.3

Note: This indicator is compared to the state average.

Data Source: Centers for Disease Control and Prevention, [CDC - National Vital Statistics System](#). Accessed via [County Health Rankings](#). 2014-2020. Source geography: County

Teen Birth Rate per 1,000 Female Population Age 15-19 by Race / Ethnicity

This indicator reports the 2014-2020 seven-year average teen birth rate per 1,000 female population age 15-19 by race / ethnicity.

Report Area	Non-Hispanic White	Non-Hispanic Black	Hispanic or Latino
Talbot County, MD	7.9	27.6	55.0
Maryland	8.0	19.9	38.0
United States	13.5	28.2	29.6

In 2022, NSC developed a partnership with Talbot County Board of Education to provide training based on the National Fatherhood Initiative to teen dads in Talbot County. This program is a part of NSC's Two-Generational/Whole Families Approach.

Violent Crime - Total

Violent crime includes homicide, rape, robbery, and aggravated assault.

Within Talbot County, the 3 year total of reported violent crimes was 221, which equates to an annual rate of 197.50 crimes per 100,000 people, **lower than the statewide rate of 467.30**.

Report Area	Total Population	Violent Crimes, 3-year Total	Violent Crimes, Annual Rate (Per 100,000 Pop.)
Talbot County, MD	37,283	221	197.50
Maryland	6,221,642	87,227	467.30
United States	366,886,849	4,579,031	416.00

Note: This indicator is compared to the state average.

Data Source: Federal Bureau of Investigation, [FBI Uniform Crime Reports](#). Additional analysis by the [National Archive of Criminal Justice Data](#). Accessed via the [Inter-university Consortium for Political and Social Research](#). 2014; 2016. Source geography:

Re-Entry in Talbot County

There continues to be a barrier for NSC customers with backgrounds to obtain certain housing and employment. Talbot County Community could benefit from an expansion of “Re-entry” resources to include advocacy for the limitations placed on individuals that have already “served time” and need a fresh start to become self-sufficient.

The following resources were listed in the State of Maryland “Resources by County” Guide as currently available in Talbot County. It is important to note that many are statewide, and/or are physically located outside of Talbot County.

NSC **will continue** to make referrals as requested by returning citizens.

Alcoholics Anonymous	Support for individuals that abuse alcohol.
AmeriCorps	Build resumes; local service programs that hire individuals from all backgrounds.
AMVETS	Assistance for veterans; employment assistance.
Baltimore Neighborhoods, Inc. (available statewide)	Fair housing group to enforce nondiscriminatory housing practices.
BNJ Health Services	Methadone and buprenorphine services, counseling and referrals.
Channel Marker	Mental health treatment and counseling.
Chase Brexton Health Care	Case management, primary care, prescriptions, financial assistance.
Chesapeake Multicultural Center	Legal services, immigration services, translation, employment services.
Chesapeake Voyagers	Substance abuse and mental illness support groups.
Corsica River	Mental health and substance abuse treatment; counseling.
Division of Rehabilitation Services	Job Readiness
Eastern Shore Psychological Services	Provides Substance Use Disorder referrals.

Family Crisis Center (Statewide)	Crisis intervention
Family Support Center	Referrals to community resources
For All Seasons	Offers mental health services
Healthcare Access Maryland	Medicaid enrollment throughout the year.
Homes for America (Located in Annapolis) Available statewide	Affordable rental housing that serves low- and moderate-income households, seniors and persons with special needs.
Legal Aid	Legal services
Maryland Center of Excellence on Problem Gambling (various locations)	Gamblers Anonymous support.
Maryland Commission on Civil Rights (statewide—located in Baltimore)	Investigations allegations of unlawful discrimination.
Maryland Dept. of Veterans Affairs (various locations)	Assists veterans, active duty service members.
MD Volunteer Lawyers Services (located in Baltimore)	Legal assistance to Marylanders with limited income.
MD Dept. of Public Safety & Corr. Servs.	Parole & Probation
Mid-Shore Behavioral Health, Inc.	Provides referrals to mental health.
Mid-Shore Community Mediation Center	Mediation services for community, family, landlord tenant, employment and re-entry conflicts.
Mid-Shore Pro Bono	Free legal services.
Mid-Shore Intergroup	Narcotics Anonymous
Muslimat AlNisaa Shelter (in Baltimore)	Baltimore City Faith-based shelter home
NAMI (statewide)	Mental health; peer support
Narcotics Anonymous	Support group for individuals who abuse narcotics
Neighborhood Service Center, Inc.	Emergency Food Pantry, Energy Assistance, Rental Allowance Program. Free furniture, clothing and household items.
Prison Outreach Ministry (Statewide)	Mentoring for returning citizens.
SHARE Program (Statewide)	Discount food.

Property Crime - Total

Next is the rate of property crime offenses reported by law enforcement per 100,000 Talbot County. Property crimes include burglary, larceny-theft, motor vehicle theft, and arson. This indicator is relevant because it assesses community safety.

Report Area	Total Population	Property Crimes, Annual Average	Property Crimes, Annual Rate (Per 100,000 Pop.)
Talbot County, MD	37,620	756	2,009.5
Maryland	5,996,420	145,136	2,420.4
United States	321,015,117	7,915,583	2,466.1

Note: This indicator is compared to the state average.

Data Source: Federal Bureau of Investigation, [FBI Uniform Crime Reports](#). Additional analysis by the [National Archive of Criminal Justice Data](#). Accessed via the [Inter-university Consortium for Political and Social Research](#). 2014&2016. Source geography: County

As the designated Community Action Agency and anti-poverty group for Talbot County, NSC recognizes that many people that come into contact with the criminal legal system is a result of homelessness, substance use or poverty.

NSC **will work to** divert the Talbot County, Maryland incarcerated population by providing self-sufficiency services for 10 impoverished defendants that have committed **nonviolent misdemeanor charges** as a result of poverty.

This program will serve as an alternative to incarceration through the expansion of a community-based support that addresses underlying issues of poverty resulting from the lack of basic needs and barriers to self-sufficiency.

Additionally, NSC **will offer** financial literacy, case management, access to essential needs (transportation, cell phones, hygiene items, housing services and costs, employability training and workforce linkages, drug testing and behavioral health referral services).

[Voter Participation Rate](#)

Below is the percentage of the adult population that voted in the national elections on November 2, 2020. Results are preliminary as of December 14, 2020. Voter participation rates are calculated as a percentage of the voting age population (age 18+) and not as a percentage of registered voters. In the 2020 election, of the report area's 29,107 voting age population, 22,555 or 77.5% have cast a vote.

Report Area	Total Citizens Age 18+	Total Votes Cast	Voter Participation Rate
Talbot County, MD	29,107	22,555	77.5%
Maryland	4,280,946	3,037,030	70.9%

Report Area	Total Citizens Age 18+	Total Votes Cast	Voter Participation Rate
United States	230,428,731	158,433,557	68.8%

Note: This indicator is compared to the state average.

Data Source: [Townhall.com Election Results](https://www.townhall.com/election-results). 2020. Source geography: County

Although voter turnout in Talbot County is much higher than that of the State of Maryland and also in the United States, studies show that low income people are less likely to vote. According to EconoFact, “*Voter turnout in the United States is vastly unequal: richer people are more likely to vote than poorer people. If the poor are less likely to vote then they have a lower probability of having their interests and preferences reflected in public policy.*”.

As such, Neighborhood Service Center, Inc. **will continue** its efforts to arrange voter registration drives with local non-partisan groups. <https://econofact.org/voting-and-income>

Young People Not in School and Not Working

In Talbot County, the percentage of youth age 16-19 who are not currently enrolled in school and who are not employed. The report area has a total population of 1,625 between the ages, of which 106 are not in school and not employed.

Report Area	Population Age 16-19	Population Age 16-19 Not in School and Not Employed	Population Age 16-19 Not in School and Not Employed, Percent
Talbot County, MD	1,625	106	6.52%
Maryland	303,270	18,271	6.02%
United States	16,992,661	1,153,005	6.79%

Note: This indicator is compared to the state average.

Data Source: US Census Bureau, [American Community Survey](https://www.census.gov/data/tables/2016/acs/american-community-survey.html). 2016-20. Source geography: Tract

Since 2021, NSC has provide a Career Pathways Program for Youth ages 16-24. The Career Pathways Program provides pathways for Talbot County youth between the ages of 16 and 24 to fulfill their educational goals and explore the world of work by providing educational support, leadership development, and on the job training experiences.

The Career Pathways Program is designed to:

- Emphasize real-world labor expectations
- Increase awareness of services offered by local community-based organizations
- Provide opportunities for career instruction, financial literacy training, academic improvement, and social growth.

NSC **will continue** its efforts to provide supports to the disconnected youth as the percentages of those not in school and not employed is lower than that of the United States.

Physical Environment

A community's health also is affected by the physical environment. A safe, clean environment that provides access to healthy food and recreational opportunities is important to maintaining and improving community health.

Built Environment - Broadband Access

This indicator reports the percentage of population in Talbot County with access to high-speed internet is much lower than that of the state and the country.

Report Area	Total Population (2020)	Access to DL Speeds > 25MBPS (2020)
Talbot County, MD	36,972	92.94%
Maryland	6,055,772	98.19%
United States	332,650,128	97.54%

Note: This indicator is compared to the state average.

Data Source: [National Broadband Map](#). Dec 2020. Source geography: Tract

In FY23, Neighborhood Service Center, Inc. partnered with Easton Utilities and the Maryland Department of Housing and Community Development (DHCD) for the Digital Inclusion Grant Program (MD-DIG). Through this grant, NSC provides on-site classroom training on the computer for individuals in Talbot County with broadband access. Participants will be able to search for jobs, develop resumes and learn how to properly utilize various software.

Built Environment - Recreation and Fitness Facility Access

Access to recreation and fitness facilities encourages physical activity and other healthy behaviors. Talbot County includes 7 establishments primarily engaged in operating fitness and recreational sports facilities featuring exercise and other active physical fitness conditioning or recreational sports activities, such as swimming, skating, or racquet sports.

Report Area	Total Population (2020)	Number of Establishments	Establishments, Rate per 100,000 Population
Talbot County, MD	37,526	7	18.65
Maryland	6,177,224	697	11.28
United States	331,449,275	39,562	11.94

Note: This indicator is compared to the state average.

Data Source: US Census Bureau, [County Business Patterns](#). Additional data analysis by [CARES](#). 2020. Source geography: County

Food Environment - Fast Food Restaurants¹⁸

This indicator reports the number of fast food restaurants per 100,000 population. The prevalence of fast food restaurants provides a measure of both access to healthy food and environmental influences on dietary behaviors. Fast food restaurants are defined as limited-service establishments primarily engaged in providing food services (except snack and nonalcoholic beverage bars) where patrons generally order or select items and pay before eating.

Report Area	Total Population (2020)	Number of Establishments	Establishments, Rate per 100,000 Population
Talbot County, MD	37,526	35	93.27
Maryland	6,177,224	5,321	86.14
United States	331,449,275	251,533	75.89

Note: This indicator is compared to the state average.

Data Source: US Census Bureau, [County Business Patterns](#). Additional data analysis by [CARES](#). 2020. Source geography: County

It is notable that the number of fast food restaurants has increased in Talbot County since 2017. Many NSC customers rely on restaurant opportunities for both part-time and full-time employment.

¹⁸ Fast food and retail businesses are paramount to the low-income community in Talbot County. Many NSC customers work in retail and restaurant establishments. During NSC's informant interview process, it was discovered that customers could benefit from upgrading their skills and/or education to obtain livable wages.

Food Environment - Food Desert Census Tracts

There are three Talbot County neighborhoods that are within food deserts. The USDA Food Access Research Atlas defines a food desert as any neighborhood that lacks healthy food sources due to income level, distance to supermarkets, or vehicle access.

Report Area	Total Population (2010)	Food Desert Census Tracts	Other Census Tracts	Food Desert Population	Other Population
Talbot County, MD	37,782	3	7	12,794	6,219
Maryland	5,773,552	131	1,259	552,017	1,646,357
United States	308,745,538	9,293	63,238	39,074,974	81,328,997

Data Source: US Department of Agriculture, Economic Research Service, [USDA - Food Access Research Atlas](#), 2019. Source geography: Tract

Food Environment - Grocery Stores

Healthy dietary behaviors are supported by access to healthy foods, and Grocery Stores are a major provider of these foods. There are 11 grocery establishments in Talbot County, a rate of 29.31 per 100,000 population.

Report Area	Total Population (2020)	Number of Establishments	Establishments, Rate per 100,000 Population
Talbot County, MD	37,526	11	29.31
Maryland	6,177,224	1,217	19.70
United States	331,449,275	62,268	18.79

Note: This indicator is compared to the state average.

Data Source: US Census Bureau, [County Business Patterns](#). Additional data analysis by [CARES](#), 2020. Source geography: County

Clinical Care and Prevention

A lack of access to care presents barriers to good health. Supply of facilities and physicians, the rate of un-insurance, financial hardship, transportation barriers, cultural competency, and coverage limitations affect access.

Rates of morbidity, mortality, and emergency hospitalizations can be reduced if community

residents access services such as health screenings, routine tests, and vaccinations. Prevention indicators can call attention to a lack of access or knowledge regarding one or more health issues and can inform program interventions.

Hospitalizations - Preventable Conditions

Below is the preventable hospitalization rate among Medicare beneficiaries in Talbot County for the latest reporting period.

Preventable hospitalizations include hospital admissions for one or more of the following conditions: diabetes with short-term complications, diabetes with long-term complications, uncontrolled diabetes without complications, and diabetes with lower-extremity amputation, chronic obstructive pulmonary disease, asthma, hypertension, heart failure, bacterial pneumonia, or urinary tract infection.

Report Area	2012	2013	2014	2015	2016	2017	2018	2019	2020
Talbot County, MD	4,835	4,599	4,412	4,473	5,152	3,280	2,007	2,490	1,821
Maryland	4,876	4,676	4,403	4,159	4,613	4,422	4,307	3,569	2,517
United States	5,060	4,758	4,523	4,192	4,598	4,624	4,459	3,836	2,865

Note: This indicator is compared to the state average.

Data Source: Centers for Medicare and Medicaid Services, [Mapping Medicare Disparities Tool](#). 2020. Source geography: County

Health Behaviors

Health behaviors such as poor diet, a lack of exercise, and substance abuse contribute to poor health status.

Alcohol - Heavy Alcohol Consumption

In Talbot County, 5,771, or 18.93% adults self-report excessive drinking in the last 30 days, which is **greater than** the state rate of 15.96%, according to the 2019 Behavioral Risk Factor Surveillance System (BRFSS) annual survey and are used for the 2022 County Health Rankings.

Alcohol use is a behavioral health issue that is also a risk factor for a number of negative health outcomes, including: physical injuries related to motor vehicle accidents, stroke, chronic diseases such as heart disease and cancer, and mental health conditions such as depression and suicide. NSC's staff/partner respondents listed the need for more available services for behavioral and substance abuse.

Report Area	Population Age 18+	Adults Reporting Excessive Drinking	Percentage of Adults Reporting Excessive Drinking
Talbot County, MD	30,488	5,771	18.93%
Maryland	4,715,630	752,386	15.96%
United States	255,778,123	50,612,058	19.79%

Note: This indicator is compared to the state average.

Data Source: Centers for Disease Control and Prevention, [Behavioral Risk Factor Surveillance System](#). Accessed via [County Health Rankings](#). 2019. Source geography: County

Physical Inactivity

In Talbot County, 6,684 or 20.8% of adults aged 20 and older self-report no active leisure time, based on the question: "During the past month, other than your regular job, did you participate in any physical activities or exercises such as running, calisthenics, golf, gardening, or walking for exercise?"

This indicator is relevant because current behaviors are determinants of future health and this indicator may illustrate a cause of significant health issues, such as obesity and poor cardiovascular health.

Report Area	Population Age 20+	Adults with No Leisure Time Physical Activity	Adults with No Leisure Time Physical Activity, Percent
Talbot County, MD	29,707	6,684	20.8%
Maryland	4,554,142	996,154	21.4%
United States	239,878,217	54,200,862	22.0%

Note: This indicator is compared to the state average.

Data Source: Centers for Disease Control and Prevention, [National Center for Chronic Disease Prevention and Health Promotion](#). 2019. Source geography: County

Health Outcomes

Measuring morbidity and mortality rates allows assessing linkages between social determinants of poverty and outcomes.

Cancer Incidence - All Sites

This indicator reports the age adjusted incidence rate (cases per 100,000 population per year) of cancer (all sites) adjusted to 2000 U.S. standard population age groups (Under age 1, 1-4, 5-9, 80-84, 85 and older).

In Talbot County, there were 301 new cases of cancer reported. This means there is a rate of 457.5 for every 100,000 total population—much higher than that of the state and the nation.

Report Area	Estimated Total Population	New Cases (Annual Average)	Cancer Incidence Rate (Per 100,000 Population)
Talbot County, MD	65,792	301	457.5
Maryland	7,025,635	31,791	452.5
United States	379,681,007	1,703,249	448.6

Note: This indicator is compared to the state average.

Data Source: [State Cancer Profiles](#). 2014-18. Source geography: County

Top Five Most Commonly Diagnosed Cancers

The table below shows counts and age-adjusted incidence rates of the five most common newly diagnosed cancers by site for the 5-year period 2014-2018.

Area Name	Cancer Site	New Cases (Annual Average)	Cancer Incidence Rate (Per 100,000 Population)
Talbot County, Maryland	1 - Prostate (All Stages^), 2014-2018	42	128.6
Talbot County, Maryland	2 - Breast (All Stages^), 2014-2018	40	127.1

Area Name	Cancer Site	New Cases (Annual Average)	Cancer Incidence Rate (Per 100,000 Population)
Talbot County, Maryland	3 - Lung & Bronchus (All Stages^), 2014-2018	32	44.5
Talbot County, Maryland	4 - Melanoma of the Skin (All Stages^), 2014-2018	27	42.6
Talbot County, Maryland	5 - Bladder (All Stages^), 2014-2018	19	25
Maryland	1 - Breast (All Stages^), 2014-2018	4,943	132.2
Maryland	2 - Prostate (All Stages^), 2014-2018	4,405	128.1
Maryland	3 - Lung & Bronchus (All Stages^), 2014-2018	3,897	55.1
Maryland	4 - Colon & Rectum (All Stages^), 2014-2018	2,518	36.4
Maryland	5 - Melanoma of the Skin (All Stages^), 2014-2018	1,653	24.1

Chronic Conditions - Asthma (Medicare Population)

This indicator reports the number and percentage of the Medicare fee-for-service population with asthma. Data are based upon Medicare administrative enrollment and claims data for Medicare beneficiaries enrolled in the fee-for-service program. In Talbot County, there were 597

beneficiaries with asthma based on administrative claims data in the latest report year. This represents 6.1% of the total Medicare fee-for-service beneficiaries.

Report Area	Total Medicare Fee-for-Service Beneficiaries	Beneficiaries with Asthma	Percentage with Asthma
Talbot County, MD	9,738	597	6.1%
Maryland	768,522	41,511	5.4%
United States	33,499,472	1,665,694	5.0%

Note: This indicator is compared to the state average.

Data Source: Centers for Medicare & Medicaid Services, [CMS - Chronic Conditions Warehouse](#). 2018. Source geography: County

Medicare Population with High Blood Pressure, Percentage by Age

This indicator reports the prevalence of high blood pressure among Medicare beneficiaries by age.

Report Area	65 Years and Older	Less than 65 Years
Talbot County, MD	60.4%	44.5%
Maryland	63.4%	47.0%
United States	59.8%	42.4%

Low Birth Weight (CDC)

This indicator reports the percentage of live births where the infant weighed less than 2,500 grams (approximately 5 lbs., 8 oz.). These data are reported for a 7-year aggregated time period. Data was from the National Center for Health Statistics - Natality Files (2014-2020) and are used for the 2022 County Health Rankings.

In Talbot County, there were 171 infants born with low birth weight. This represents 7.2% of the total live births.

Report Area	Total Live Births	Low Birthweight Births	Low Birthweight Births, Percentage
Talbot County, MD	2,367	171	7.2%

Report Area	Total Live Births	Low Birthweight Births	Low Birthweight Births, Percentage
Maryland	1,003,706	86,868	8.7%
United States	53,782,998	4,405,516	8.2%

Note: This indicator is compared to the state average.

Data Source: University of Wisconsin Population Health Institute, [County Health Rankings](#). 2014-2020. Source geography: County

Mortality - Premature Death

This indicator reports the Years of Potential Life Lost (YPLL) before age 75 per 100,000 population for all causes of death. In Talbot County, there are a total of 504 premature deaths from 2018 to 2020. This represents an age-adjusted rate of 8,256 years potential life lost before age 75 per every 100,000 total population.

Report Area	Premature Deaths, 2018-2020	Years of Potential Life Lost, 2018-2020	Years of Potential Life Lost, Rate per 100,000 Population
Talbot County, MD	504	7,850	8,256
Maryland	151,128	2,566,732	7,571
United States	8,239,682	134,173,064	7,322

Note: This indicator is compared to the state average.

Data Source: Centers for Disease Control and Prevention, [CDC - National Vital Statistics System](#). Accessed via [County Health Rankings](#). 2018-2020. Source geography: County

Mortality - Suicide

Below is the 2016-2020 five-year average rate of death due to intentional self-harm (suicide) per 100,000 population. Figures are reported as crude rates, and as rates age-adjusted to year 2000 standard. Rates are summarized for report areas from county level data, only where data is available. This indicator is relevant because suicide is an indicator of poor mental health.

In Talbot County, there are a total of 27 deaths due to suicide. This represents an age-adjusted death rate of 13.1 per every 100,000 total population.

At Neighborhood Service Center, Inc., our intake representatives work alongside Mid Shore Behavioral Health, Suicide & Crisis Lifeline and Maryland Crisis Connect, when customers or local community members are in need of support.

Report Area	Total Population, 2016-2020 Average	Five Year Total Deaths, 2016-2020 Total	Crude Death Rate (Per 100,000 Population)	Age-Adjusted Death Rate (Per 100,000 Population)
Talbot County, MD	37,100	27	14.6	13.1
Maryland	6,042,565	3,108	10.3	9.8
United States	326,747,554	233,972	14.3	13.8

Data Source: Centers for Disease Control and Prevention, [CDC - National Vital Statistics System](#). Accessed via [CDC WONDER](#). 2016-2020.
Source geography: County

Mortality - Unintentional Injury (Accident)

In Talbot County, there are a total of 87 deaths due to unintentional injury. This represents an age-adjusted death rate of 37.9 per every 100,000 total population.

Report Area	Total Population, 2016-2020 Average	Five Year Total Deaths, 2016-2020 Total	Crude Death Rate (Per 100,000 Population)	Age-Adjusted Death Rate (Per 100,000 Population)
Talbot County, MD	37,100	87	46.9	37.9
Maryland	6,042,565	12,359	40.9	37.8
United States	326,747,554	872,432	53.4	50.4

Data Source: Centers for Disease Control and Prevention, [CDC - National Vital Statistics System](#). Accessed via [CDC WONDER](#). 2016-2020. Source geography: County

Poor or Fair Health

Next is the estimated prevalence of fair or poor health among adults aged 18 years and older was 16.30%. This value is based on the crude number of adults who self-report their general health status as “fair” or “poor.”

Report Area	Total Population (2019)	Adults with Poor or Fair General Health (Crude)	Adults with Poor or Fair General Health (Age-Adjusted)
Talbot County, MD	37,181	16.30%	14.20%
Maryland	6,045,680	16.11%	15.54%
United States	328,239,523	18.60%	17.80%

Note: This indicator is compared to the state average.

Data Source: Centers for Disease Control and Prevention, [Behavioral Risk Factor Surveillance System](#). Accessed via the [PLACES Data Portal](#). 2019. Source geography: Tract

Special Topics - COVID-19

COVID-19 - Mortality

In Talbot County, there have been 89 total deaths among patients with confirmed cases of the coronavirus disease COVID-19. The mortality rate in the report area is 240.75 per 100,000 population, which is less than the state average of 243.20. Data are current as of 06/21/2022.

Report Area	Total Population	Total Deaths	Deaths, Rate per 100,000 Population	Last Update
Talbot County, MD	36,968	89	240.75	06/21/2022
Maryland	6,042,718	14,696	243.20	06/21/2022
United States	326,262,499	994,996	304.97	06/21/2022

Note: This indicator is compared to the state average.

Data Source: [Johns Hopkins University](#). Accessed via [ESRI](#). Additional data analysis by [CARES](#). 2022. Source geography: County

Beginning in FY20, NSC has provided COVID-19 relief services for those directly and indirectly affected by COVID-19. NSC's services consist of housing stability services, other housing related costs such as (cleaning due to COVID-19, storage, quarantine assistance); rental assistance, and utility assistance.

Throughout COVID-19, NSC has partnered with the Talbot County Taskforce, Department of Housing and Community Development and Talbot County Government for the Emergency Rental Assistance Program 1 and 2; Mid-Shore Behavioral Health (HSP and ESG Grants); and Department of Housing and Community Development for the CSBG CARES grant.

Neighborhood Service Center, Inc., **will continue** to work as a dedicated first responder to the crisis as households work to stabilize.

Qualitative Data- Focus Group, Surveys, & Interviews

Focus Group March 2022



Top Five Needs?

- Better Paying Jobs
- Safe & Affordable Housing
- Health Food Options
- Childcare & Senior Care
- Mental Health & Substance Abuse services

How Can Needs be Addressed?

- Provide Fresh Foods & Produce
- Coordinated Services/Educational Programs
- Housing Opportunities

Key Revitalization Needs

- Drugs & Guns off Street
- Safe Spaces for Children & Seniors
- Affordable Housing Prioritization
- Accessible Transportation
- Central Resource Locations

How to Address Revitalization Needs

- Community Meetings & Coordination
- Make Housing Affordable/Build More Places like Webbs Hope
- Pool Resources to Expand Transportation Services

2023-2026 Community Needs Survey Results

COMMUNITY NEEDS SURVEY RESPONDENT DATA



74.6%

of the respondents were women.



39%

of the respondents were single



59%

of the respondents were age 65 and older



46%

of the respondents were white/Caucasian; 35% black; and 19% other.



6%

Of the respondents own a home with a mortgage; 11% own a home without a mortgage.



12.6%

of the respondents were Hispanic.



34%

of the respondents have lived in Talbot County over 25 years.



6.4%

of the respondents had a household member under the age of 5.



3%

of the respondents were disabled.



16%

of the respondents lived in subsidized housing.



3%

of the respondents were veterans.



67%

of the respondents live alone.



46%

of the respondents were retired; 1% work on a farm; 8% retail; 6% homemakers; 5% self-employed; 8% unemployed; 8% other; and 18% did not answer.



55%

of the respondents were income level is \$10,000 or under; 38% income was \$10,000 - \$14,000; and 2% was \$15,000 - \$24,999 and 5% were over \$25,000



73%

of the respondents were own a car.



65%

of the respondents have Medicaid.



41%

of the respondents were receive food assistance; 17% ESL; 8% Housing; 3% Medical Transportation; 5% senior care



59%

of the respondents were age 65 and older



46%

of the respondents were white/Caucasian; 35% black; and 19% other.



6%

of the respondents had no broadband.



www.nsctalbotmd.org

Sources: NSC Community Needs Assessment Survey, 2023



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COMMUNITY NEEDS SURVEY FINDINGS



We Asked Respondents
About Community Needs

35%

Cost of living is too high.

68%

Said that childcare centers
are needed.

62%

Have a computer at home.



69%

Said that community Centers
are very much needed.

57%

Said that senior centers are
needed.

59% of respondents were ages 65 and older, of which
46% indicated that they were retired.

Talbot County, Maryland's 60+ population is projected to
increase by 13.88% by 2045.



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Sources:

NSC Community Needs Assessment Survey, 2023
U.S. Census, Maryland Department of Planning, 12/30/2020

COMMUNITY NEEDS SURVEY FINDINGS



We Asked Respondents
About Community Needs

38%

Said that healthcare facilities
are needed.

61.9%

Said that libraries are
needed.

66.6%

Said that police stations are
needed.



76.2%

Said that senior activities are
needed.

69.8%

Said that youth activities are
needed.

80.9%

Said that transportation
services are needed.

69.8%

Said that childcare activities
are needed.



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Sources: NSC Community Needs Assessment Survey, 2023



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COMMUNITY NEEDS SURVEY FINDINGS



We Asked Respondents
About Community Needs

76.2%

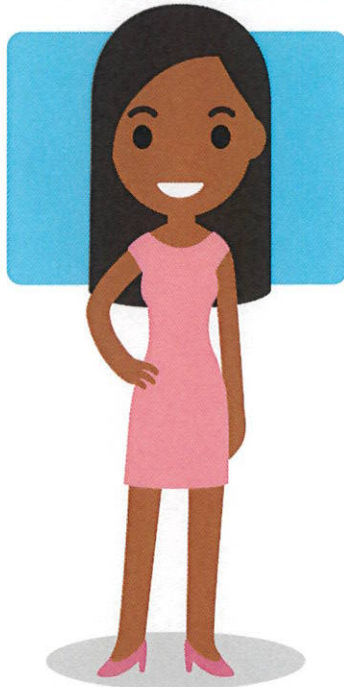
Said that anti-crime efforts
are needed.

76%

Said that healthcare services
are needed.

84%

Said that mental health
services are needed.



73%

Said that Legal Services are
needed.

65%

Said that drainage
improvement is needed.

79%

Said that special needs
services are needed.

80.9%

Said that domestic violence
services are needed.



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Sources: NSC Community Needs Assessment Survey, 2023



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COMMUNITY NEEDS SURVEY FINDINGS



We Asked Respondents
About Community Needs

80.9%

Said that substance abuse
services are needed.

63%

Said that homeless services
are needed.

76%

Said that job creation
services are needed.



82.5%

Said that start up business
services are needed.

69.8%

Said that said that
employment training is
needed.

69.8%

Said that business mentoring
services are needed.

77.7%

Said that residential
rehabilitation is needed



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Sources: NSC Community Needs Assessment Survey, 2023



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COMMUNITY NEEDS SURVEY FINDINGS



We Asked Respondents
About Community Needs

63.5%

Said that homeownership
assistance services are
needed.

63%

Said that homeless services
are needed.

77.7%

Said that housing for the
disabled is needed.



79.4%

Said that senior housing is
needed.

66.6%

Said that said that fair
housing is needed.

69.8%

Said that lead paint test
abatement is needed.

77.7%

Said that energy efficient
improvements are needed.



www.nsctalbotmd.org

Source: NSC Community Needs Assessment Survey, 2023



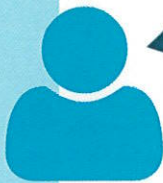
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Definitions

CDP	Census Designated Place
CCS	Child Care Subsidy (Formerly “POC” Purchase of Care)
CSBG	Community Service Block Grant
CSBG CARES	Community Service Block Grant (Coronavirus Aid, Relief, & Economic Stability Act)
COC	Continuum of Care
ERAP	Emergency Rental Assistance Program
ESG	Emergency Solutions Grant
EUSP	Electric Universal Service Program
DHCD	Department of Housing and Community Development
DLLR	Department of Labor & Licensing
FRAC	Food Research & Action Center
MCAP	Maryland Community Action Partnership
MD-DIG	Maryland Digital Inclusion Grant
MEAP	Maryland Energy Assistance Program
MFN	Maryland Food Network
NASCAP	National Association for Community Action Partnerships
NSC	Neighborhood Service Center
OCS	Office of Community Services
PIT	Point in Time

Community Needs Assessment Key Informant Interviews– Staff

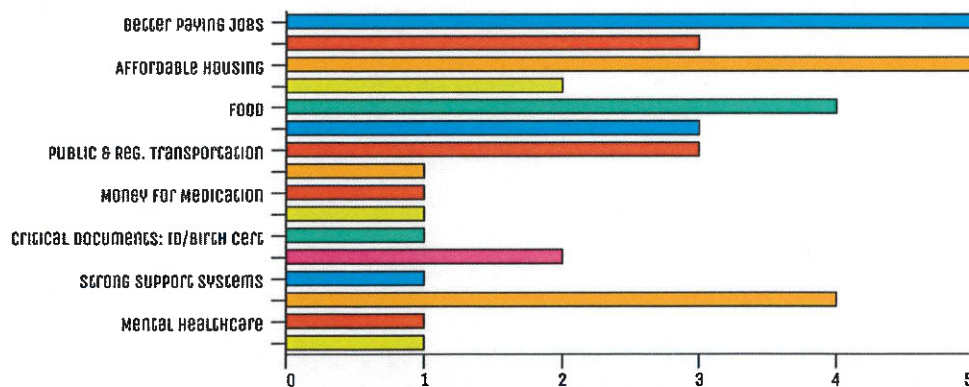
Talbot County individuals and families are empowered to become economically self-sufficient. – Marilyn M. Neal, Executive Director



What is your role?

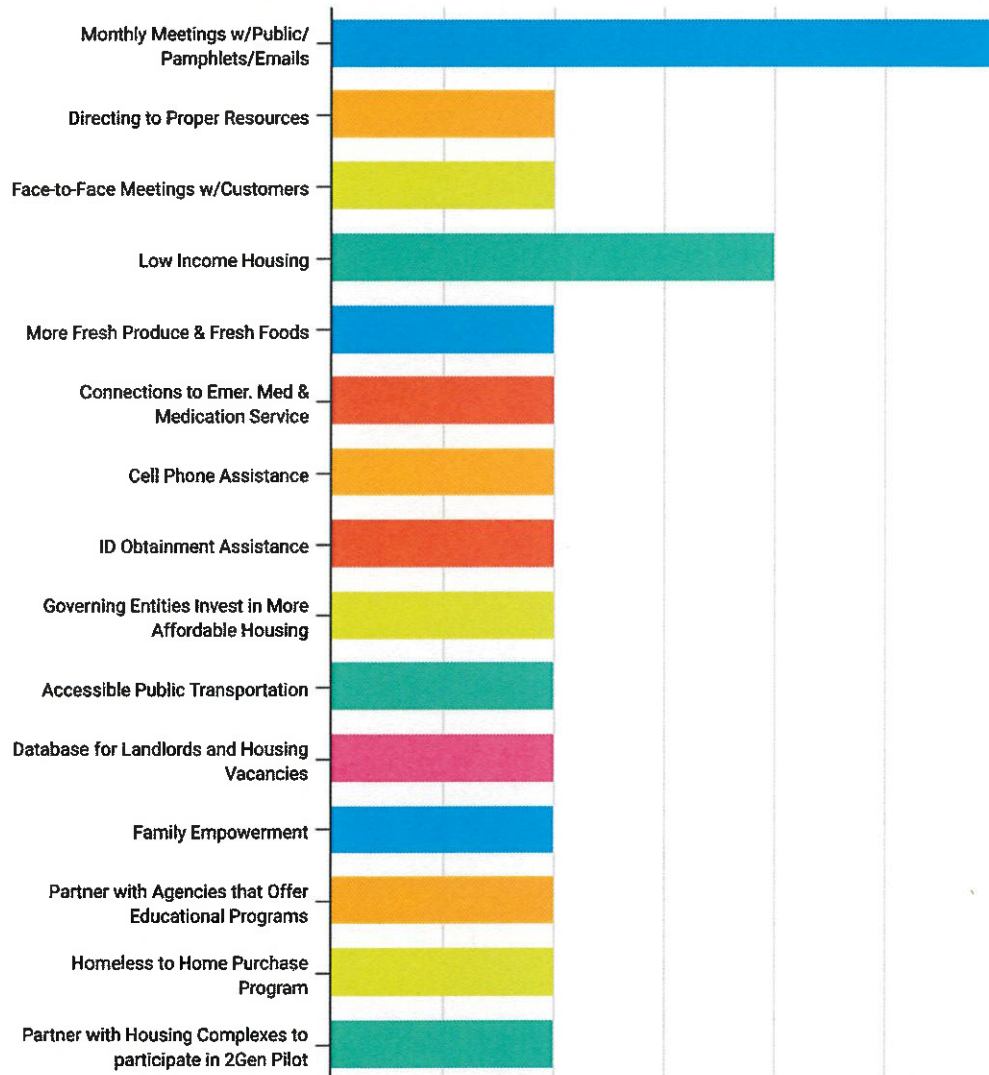
- Assisting our customers financially with electric & heating
- Helping with energy assistance
- Providing emergency food bags daily and delivery of food (mobile pantry)
- Case management, resource linkage, support, internal & external referrals
- Help the community with their utilities
- Food, shelter, utilities, medical care, childcare
- Assist low income individuals and families with energy assistance as well as educating the public about resources at NSC.
- Gathering information from individuals, finding programs/services that fit their needs; shelter.

What do you think are the top 5 needs of low-income persons in Talbot County?



Key Informant Interviews- Pt. 2

What suggestions can you provide on how the needs could be addressed?



Key Informant Interviews- Pt. 3

What do you think are some key community revitalization needs?



Key Informant Interviews- Pt. 4

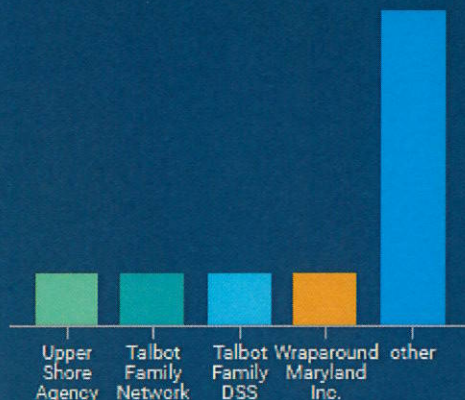
How do you think our community can address the identified community revitalization needs?



Community Needs Assessment- Partner Surveys

2023 - 2026

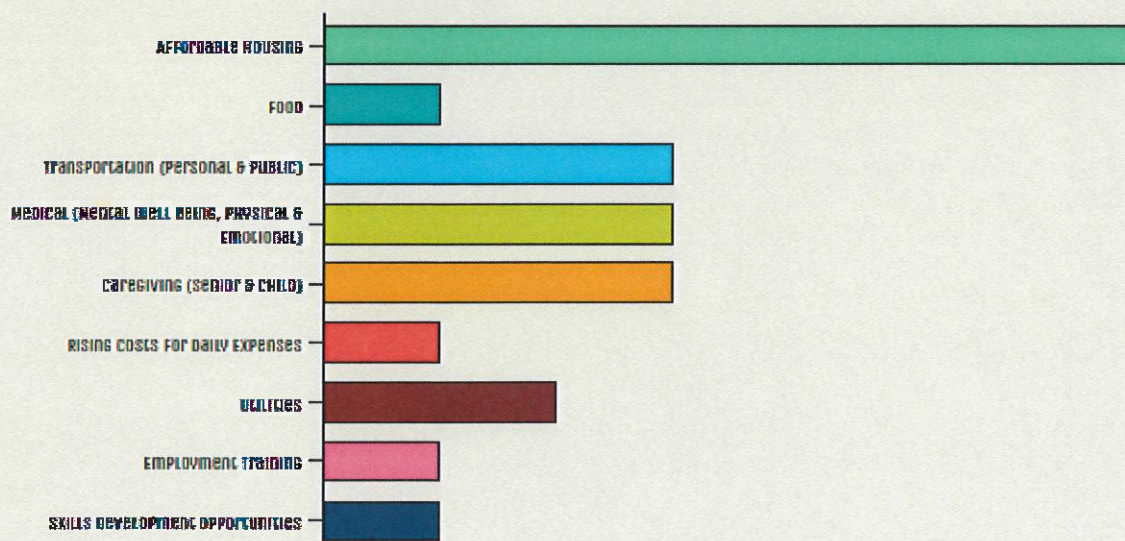
Agency Organization



What do you know about NSC & the services that the organization provides to address the needs of low-income people?

- "They are the action agency for the County and assist individuals with multiple needs."
- "NSC assists individuals with housing issues, energy assistance, food assistance, and additional programs."
- "Awesome. I work with them. Great colleagues. They are as responsive as they can be."

What do you think are the top five needs of low-income persons in Talbot County?



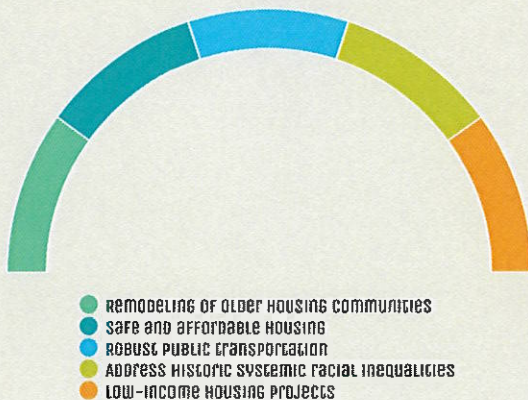
Community Needs Assessment- Partner Survey, Pt. 2

2023 - 2026

What suggestions can you provide on how the needs could be addressed?

- *"Continued outreach into the community so that individuals are aware of your resources and you hear their needs."*
- *"Continue and expand two-gen approach to support the whole family system; continue and expand wrap around services so people can get multiple needs met the most expeditiously (and so services don't disrupt employment); more intra-agency collaboration."*
- *"Increase services, problem is funding."*
- *"Funding federal state."*

What do you think are some key community revitalization needs?



How do you think our community can address the identified community revitalization needs?

- *"Partner with like-minded organizations but having representative also from the affected communities."*
- *"Develop a long-term housing plan to quantify needs and that then provides a road map; engage recipients in community assessment and in program development so our collective services truly meet their needs"*
- *"Funding."*

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