

## Median Household Income increased for the Maryland and Most of its Jurisdictions

There are 16 jurisdictions in Maryland which meet the minimum population threshold (65,000) that allow for single-year estimates from the American Community Survey. Below are some of the highlights of a comparison of median household income estimates between 1999 (from the 2000 Census) and the single-year American Community estimates over the 2006 thru 2015 period. **All income figures and changes in income are expressed in constant 2015 dollars.**

- The Great Recession, which lasted from December 2007 thru June 2009, and the subsequent slow recovery since that time, has had significant effects on median household income in Maryland. For the state as a whole, median household income peaked in 2007 at \$77,825, a rise of 3.4 percent from 1999 levels, but between 2007 and 2015 income declined by \$1,978 (-2.5%). As a result, Maryland's median household income in 2015 was just \$611 (or 0.8%) *above* the 1999 level. (See [Chart 1](#) and [Table 1](#).)
- While Maryland has yet to regain all of its income from its peak period last decade, for the U.S. the picture is much worse. Adjusted for inflation, U.S. median household incomes were highest in 1999, i.e., there was no higher income nationally during the 2006 to 2015 period. As such, the national median household income for 2015 of \$55,775 is \$3,987, or 6.7 percent, below where it was in 1999. (See [Chart 1](#).)
- Given the poorer performance of income growth in the U.S., the gap between Maryland and U.S. income has increased over time. In 1999, Maryland's median household income was nearly 126 percent of U.S. income. From 2009 on, Maryland's median household income has been over 136 percent of U.S. income. (See [Chart 2](#).) In 2015, Maryland's median household income was the highest among all the states. In 1999 it was ranked third, behind New Jersey and Connecticut.
- Within Maryland, 10 of the 16 jurisdictions for which there is data had higher median household incomes in 2015 compared to 2014. The largest percentage increases occurred in Cecil (14.0%), Calvert (11.6%), Prince George's (6.0%) counties, and Baltimore City (3.4%). (See [Chart 3](#).) The largest numeric increases were in Calvert (\$11,018), Cecil (\$8,659), Prince George's (\$4,361) and Anne Arundel (\$3,904) counties. (See [Chart 4](#).) Harford, Allegany and St. Mary's had the largest numeric and percentage declines last year.
- Between 1999 and 2015 median household income declined in 10 of the 16 jurisdictions. The largest percentage declines occurred in Allegany (-12.7%), Baltimore (-4.6%), and Harford (-4.2%) counties. (See [Chart 5](#).) The largest numeric declines were in Allegany (-\$5,580), Harford (-\$3,400) and Baltimore (-\$3,329) counties. (See [Chart 6](#).) Calvert, St. Mary's, Howard, and Anne Arundel counties had the largest numeric and percentage gains in that order over the 16-year period.

- During the rise to the peak incomes between 1999 and the mid-2000s, the largest percentage increases occurred in the three Southern Maryland counties of St. Mary's (+23.5%), Calvert (+15.9%) and Charles (+11.2%). (See [Table 1.](#))
- In general, it has been the more rural or previously fast growing outlying suburban counties that were hit the hardest by the Great Recession and the housing bust and which showed the greatest percentage decline from peak incomes to 2015 (Allegany, St. Mary's, Carroll, Charles, Washington, Frederick and Wicomico counties).<sup>1</sup>
- Allegany County had the lowest median household income in the state in 2015 (\$38,281), below that of Baltimore City (\$44,165). (See [Chart 7](#) for values and [Chart 8](#) for values with margins of error.) Since 1999, Allegany has fared worse than the City, with an inflation-adjusted drop of 12.7 percent. Baltimore City, on the other hand had a 3.2 percent increase over the same period. Since 2010, the City's median household income has grown by almost \$2,500, and though this increase was not statistically significant, it is part of an overall improving picture for the City which also includes a small population gain (706, 0.1%) between 2010 and 2015, the first recorded increase in the City since the 1950s.
- Howard County had the highest median household income in the state in 2015 (\$110,892) as it did in 1999. It is also one of only six counties in which its 2015 median income was actually higher than in 1999, and at a gain of \$5,345, or 5.1%, was the second largest numeric and third largest percentage increase over this period. However, the county's median household income actually peaked at \$116,225 in 2007 and experienced a nearly \$5,333 (-4.6%) decline between 2007 and 2015, although this was one of the smaller drops in the state from a peak period.
- Calvert County had the second highest median household income in 2015 (\$106,247) as it did in 1999 (although Calvert's 2015 median household income is not statistically different from Montgomery County at \$98,917). Calvert's 2015 median household income was \$12,401, or 13.2 percent above its 1999 income (\$93,846), by far the highest increase in all counties from their respective 1999 median incomes.

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<sup>1</sup> It should be mentioned that the decline for St. Mary's County is being measured against a peak value which occurred in 2010 (\$96,140). This 2010 value is an outlier of sorts, well above any year before or since.