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 from 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 2016 dollars**.**

- The Great Recession, which lasted from December 2007 to June 2009, and subsequent recovery, have impacted median household incomes. Median household income, in the state of Maryland, is at its highest at $78,845—a 3.6 percent increase from 1999 levels (See **Chart 1** and **Table 1**.)

- Adjusted for inflation, U.S. median household incomes were highest in 1999, i.e., there was no higher income nationally during the 2006 to 2016 period. The national median household income is about 4.7 percent less than in 1999. $2,898 less in 2016 than in 1999. (See **Chart 1.**)

- Given the lackluster performance in U.S. income growth, the gap between Maryland and the nation has increased over time. While Maryland's median household income was nearly 126 percent of U.S. income in 1999 since then it has increased to 137 percent of the nations in 2016. (See **Chart 2.**) In 1999 Maryland's median household income was ranked third, behind New Jersey and Connecticut, now in 2016, Maryland's median household income is the highest among all the states.

- Within Maryland, of the 16 jurisdictions for which there is data, eleven jurisdictions had higher median household incomes in 2016 than in 2015. The largest percentage increases occurred in Allegany (17.7%), Prince George's (14.6%), Howard (7.7%), and Charles (6.6%). (See **Chart 3**.) The largest numeric increases were in Prince George's ($11,326), Howard ($8,650), Allegany ($6,842) and Charles ($5,916) counties. (See **Chart 4**.) St. Mary's, Wicomico, and Washington had the largest numeric and percentage declines last year.

- Between 1999 and 2016 median household income declined in five of the 16 jurisdictions. The largest percentage declines occurred in Wicomico (-9.6%), Washington (-7.3%), and Montgomery (-3.2%) counties. (See **Chart 5**.) These three counties also had the largest numeric declines: Wicomico (-$5,407), Washington (-4,281), and Montgomery (-3,345). (See **Chart 6**.) Howard, and Prince George's counties had the largest numeric and percentage gains 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, the formerly rural areas that had become fast growing counties were hit hardest by the Great Recession and crash in housing prices. St. Mary's, Washington, and Wicomico and Calvert counties showed the largest declines from their peak income to 2016.[1]

- Allegany County had the lowest median household income in the state in 2016 ($45,606), below that of Baltimore City ($47,350). (See **Chart 7** for values and **Chart 8** for values with margins of error.) Median household incomes, in both Allegany County and the City have increased between 1999 and 2016 although Baltimore City incomes increased 9.2 percent compared to Allegany County's 2.7 percent. Since 2010, Baltimore City's median household income has grown by $5,141. Howard County had the highest median household income in the state in 2016 ($120,941) as it did in 1999, its income rose by $14,063 or 13.2 percent. This is the largest percentage increase among all counties; Prince George's county had the second highest at 11.8 percent. All but three of the 16 counties had higher median incomes in 2016 than in 1999 .

   Montgomery County had the second highest median household income in 2016 at $99,763 followed by Calvert County at $98,732—similar to their ranking in 1999 (although Calvert's 2016 median household income is not statistically different from Montgomery County).

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[1] 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.

Annual Estimates for Maryland from the 2012 to 2016 American Community Survey

	Estimates					Statistical Significance			
	2016	2015	2014	2013	2012	2016 - 2015 Statistical Significance	2016 - 2014 Statistical Significance	2016 - 2013 Statistical Significance	2016 - 2012 Statistical Significance
ECONOMIC									
LABOR FORCE									
Percent Unemployed	5.4%	5.5%	7.2%	7.4%	8.3%		*	*	*
Labor Force Participation Rate	68.0%	67.3%	68.1%	68.6%	68.8%	*	*	*	*
COMMUTING TO WORK									
Car, truck, or van -- drove alone	73.8%	73.8%	73.9%	74.0%	73.4%				
Car, truck, or van -- carpooled	9.0%	8.9%	9.3%	9.0%	9.8%				*
Public transportation (excluding taxicab)	8.5%	9.0%	9.0%	9.1%	8.9%	*	*	*	
Worked at home	4.7%	4.4%	4.1%	4.2%	4.2%	*	*	*	*
Mean travel time to work (minutes)	32.8	32.6	32.3	32.5	31.9		*		*
INCOME									
Median Household Income (dollars)	$78,945	$76,596	$74,968	$74,691	$74,095	*	*	*	*
Households with earnings	81.5%	81.3%	81.7%	82.2%	81.8%			*	
Households with Social Security	28.0%	27.5%	26.9%	26.3%	26.1%	*	*	*	*
Households with Food Stamp/SNAP benefits in the past 12 months	11.0%	11.2%	11.6%	11.1%	11.1%		*		
POVERTY RATE									
All people	9.7%	9.7%	10.1%	10.1%	10.3%			*	*
Related children of the householder under 18 years	12.7%	13.2%	13.0%	13.6%	13.8%				*
Related children of the householder under 5 years	12.4%	12.8%	12.7%	13.3%	13.5%				*
Related children of the householder 5 to 17 years	13.4%	14.9%	13.5%	16.4%	16.1%			*	*
65 years and over	8.2%	7.3%	7.4%	8.0%	7.6%	*	*		
HEALTH INSURANCE COVERAGE									
With health insurance coverage	93.9%	93.4%	92.1%	89.8%	89.7%	*	*	*	*
With private health insurance	74.5%	74.1%	73.6%	73.6%	73.5%		*	*	*
With public coverage	31.9%	31.5%	30.7%	28.2%	27.6%		*	*	*
No health insurance coverage	6.1%	6.6%	7.9%	10.2%	10.3%	*	*	*	*

Annual Estimates for Maryland from the 2012 to 2016 American Community Survey

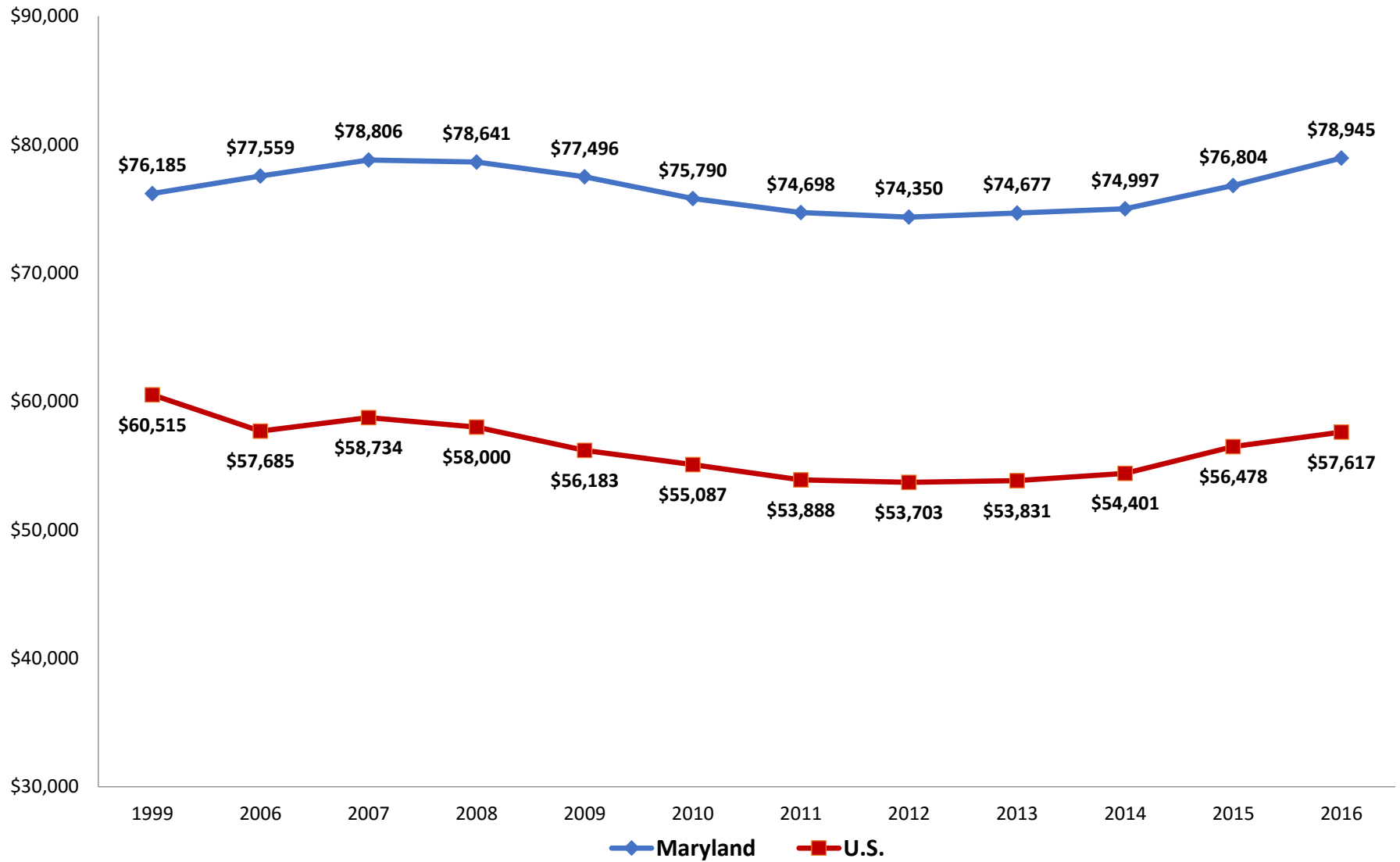|	Estimates					Statistical Significance			
	2016	2015	2014	2013	2012	2016 - 2015 Statistical Significance	2016 - 2014 Statistical Significance	2016 - 2013 Statistical Significance	2016 - 2012 Statistical Significance
SOCIAL									
EDUCATIONAL ATTAINMENT									
Percent high school graduate or higher	90.1%	89.6%	89.6%	89.1%	89.1%	*	*	*	*
Percent bachelor's degree or higher	39.3%	38.8%	38.2%	37.4%	36.9%		*	*	*
Graduate or professional degree	18.5%	17.7%	17.5%	17.1%	16.9%	*	*	*	*
NATIVITY									
Foreign-born population	921,870	911,582	890,439	842,250	839,336		*	*	*
Percent foreign Born	15.3%	15.2%	14.9%	14.2%	14.3%		*	*	*
LANGAUGE SPOKEN AT HOME									
Language other than English	18.90%	18.50%	17.10%	17.00%	17.20%		*	*	*
Speak English less than very well	7.00%	6.90%	6.40%	6.30%	6.40%		*	*	*
HOUSING									
HOUSEHOLD SIZE									
Average household size	2.68	2.69	2.7	2.68	2.66	*	*		*
Average family size	3.27	3.28	3.29	3.27	3.26				
VACANCY									
Vacant housing units	10.3%	10.5%	10.6%	10.1%	9.9%				
Homeowner vacancy rate	2.1%	1.9%	1.6%	1.5%	1.8%		*	*	
Rental vacancy rate	5.5%	5.6%	6.8%	7.0%	7.0%		*	*	*
MEDIAN VALUE (in 2016$)									
Owner Occupied Units Median Value	$306,900	$299,800	$288,500	$280,200	$279,900	*	*	*	*
Monthly Owner Costs (with Mortgage)	$1,918	$1,929	$1,927	$1,921	$1,999				*
Monthly renter costs	$1,314	$1,292	$1,258	$1,241	$1,219	*	*	*	*
HOUSING COSTS AS A PERCENTAGE OF HOUSEHOLD INCOME (SMOCAPI)									
35.0 percent or more for owners with mortgage	21.5%	21.8%	23.0%	23.1%	24.9%		*	*	*
35.0 percent or more for renters	39.8%	41.3%	41.8%	42.1%	41.1%		*	*	

An * indicates that the estimate is significantly different (at a 90% confidence level) than the estimate from 2016. An "(X)" indicates the data is unavailable.   Back to Page 1

Source: 2015 American Community Survey, Tables CP02, CP03, CP04, U.S. Census Bureau, release date September 2017

Prepared by the Maryland Department of Planning

Chart 1. Median Houshold Income, Maryland and the U.S.
(constant 2016 $)

Maryland line (blue):
- 1999: $76,185
- 2006: $77,559
- 2007: $78,806
- 2008: $78,641
- 2009: $77,496
- 2010: $75,790
- 2011: $74,698
- 2012: $74,350
- 2013: $74,677
- 2014: $74,997
- 2015: $76,804
- 2016: $78,945

U.S. line (red):
- 1999: $60,515
- 2006: $57,685
- 2007: $58,734
- 2008: $58,000
- 2009: $56,183
- 2010: $55,087
- 2011: $53,888
- 2012: $53,703
- 2013: $53,831
- 2014: $54,401
- 2015: $56,478
- 2016: $57,617

Legend: ◆ Maryland   ■ U.S.

Prepared by the Maryland Department of Planning from U.S. Census and American Community Survey data, September 2017.

Chart 2. Maryland Median Income as a Percent of U.S. Median Income

125.9%
134.5%
134.2%
135.6%
137.9%
137.6%
138.6%
138.4%
138.7%
137.9%
136.0%
137.0%

140.0%											
135.0%											
130.0%											
125.0%											
120.0%											
115.0%	1999	2006	2007	2008	2009	2010	2011	2012	2013	2014	2015	2016
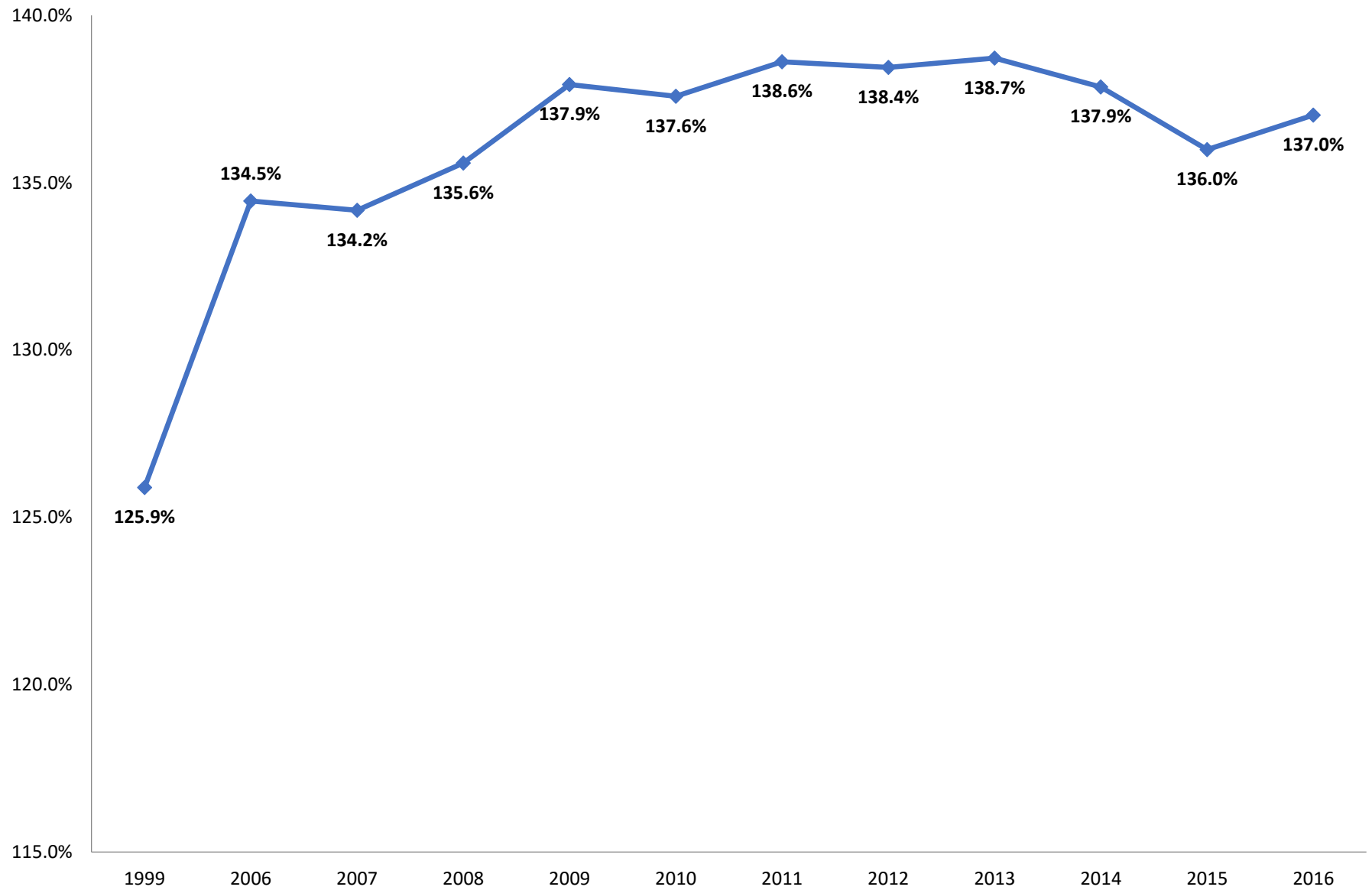
Prepared by the Maryland Department of Planning from U.S. Census and the American Community Survey data, September 2017.

Chart 3. Percent Change in Inflation-Adjusted Median Household Income, 2015 to 2016 *

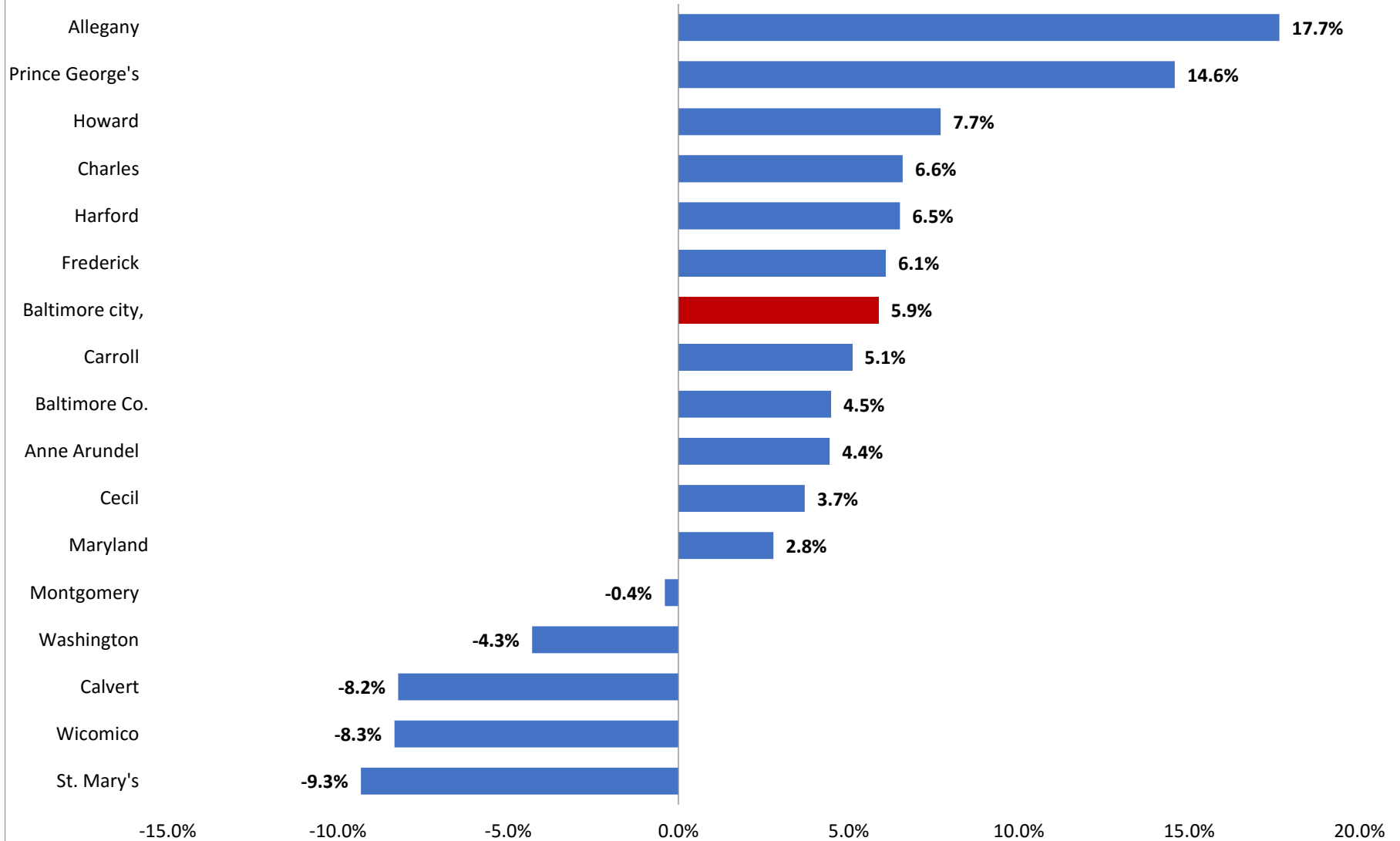| County	Percent Change
Allegany	17.7%
Prince George's	14.6%
Howard	7.7%
Charles	6.6%
Harford	6.5%
Frederick	6.1%
Baltimore city,	5.9%
Carroll	5.1%
Baltimore Co.	4.5%
Anne Arundel	4.4%
Cecil	3.7%
Maryland	2.8%
Montgomery	-0.4%
Washington	-4.3%
Calvert	-8.2%
Wicomico	-8.3%
St. Mary's	-9.3%

* Percent change calculated from 2016 constant dollars.
Prepared by the Maryland Department of Planning from U.S. Census and American Community Survey data, September 2017.

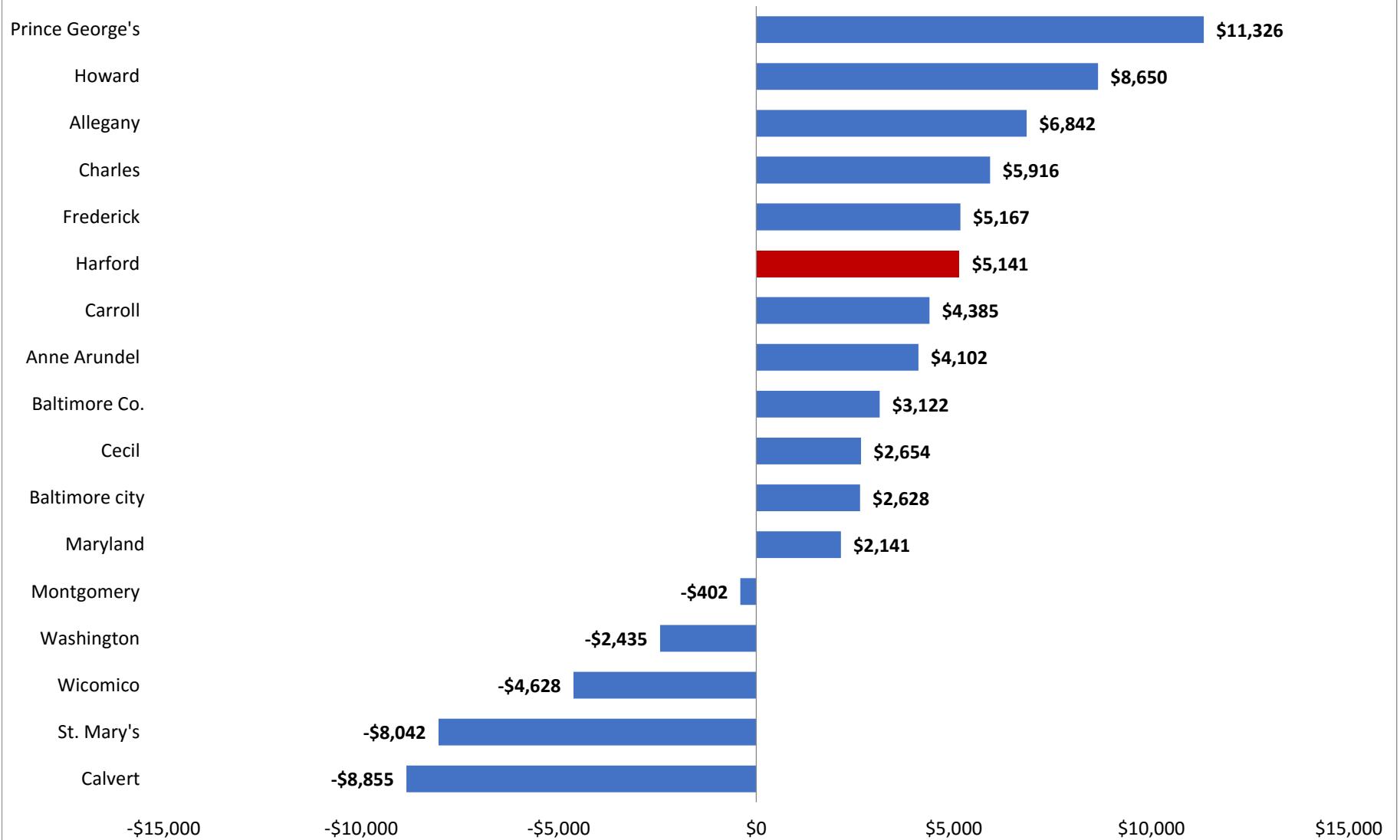# Chart 4. Change in Inflation-Adjusted Median Household Income, 2015 to 2016 *

County	Change
Prince George's	$11,326
Howard	$8,650
Allegany	$6,842
Charles	$5,916
Frederick	$5,167
Harford	$5,141
Carroll	$4,385
Anne Arundel	$4,102
Baltimore Co.	$3,122
Cecil	$2,654
Baltimore city	$2,628
Maryland	$2,141
Montgomery	-$402
Washington	-$2,435
Wicomico	-$4,628
St. Mary's	-$8,042
Calvert	-$8,855

Axis: -$15,000 -$10,000 -$5,000 $0 $5,000 $10,000 $15,000

* Numeric change calculated from 2016 constant dollars.
Prepared by the Maryland Department of Planning from U.S. Census and American Community Survey data, September 2017.
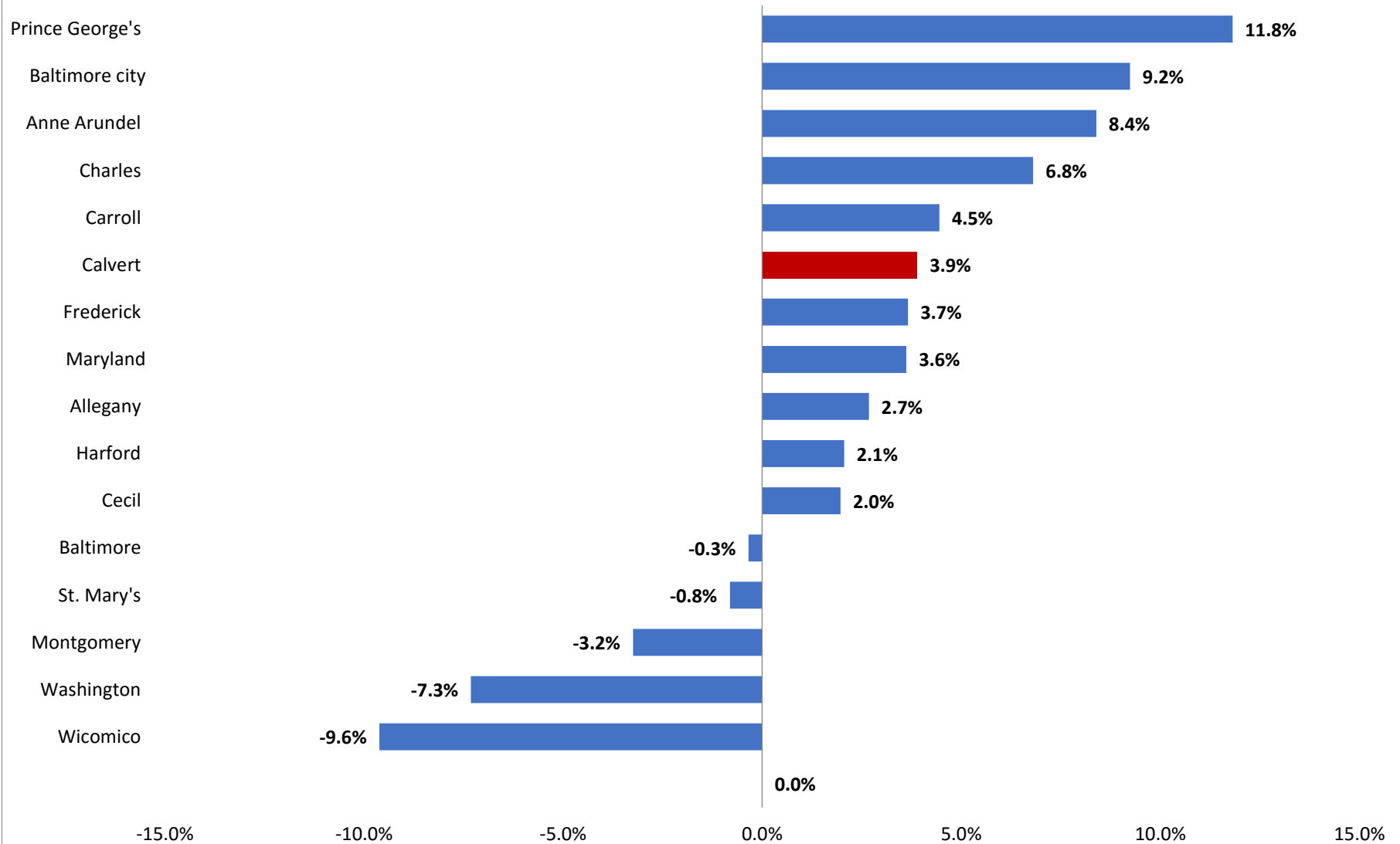
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Chart 5. Percent Change in Inflation-Adjusted Median Household Income, 1999 to 2016 *

County	Percent Change
Prince George's	11.8%
Baltimore city	9.2%
Anne Arundel	8.4%
Charles	6.8%
Carroll	4.5%
Calvert	3.9%
Frederick	3.7%
Maryland	3.6%
Allegany	2.7%
Harford	2.1%
Cecil	2.0%
Baltimore	-0.3%
St. Mary's	-0.8%
Montgomery	-3.2%
Washington	-7.3%
Wicomico	-9.6%

0.0%

-15.0%   -10.0%   -5.0%   0.0%   5.0%   10.0%   15.0%

* Percent change calculated from 2016 constant dollars.
Prepared by the Maryland Department of Planning from U.S. Census and American Community Survey data, September 2017.
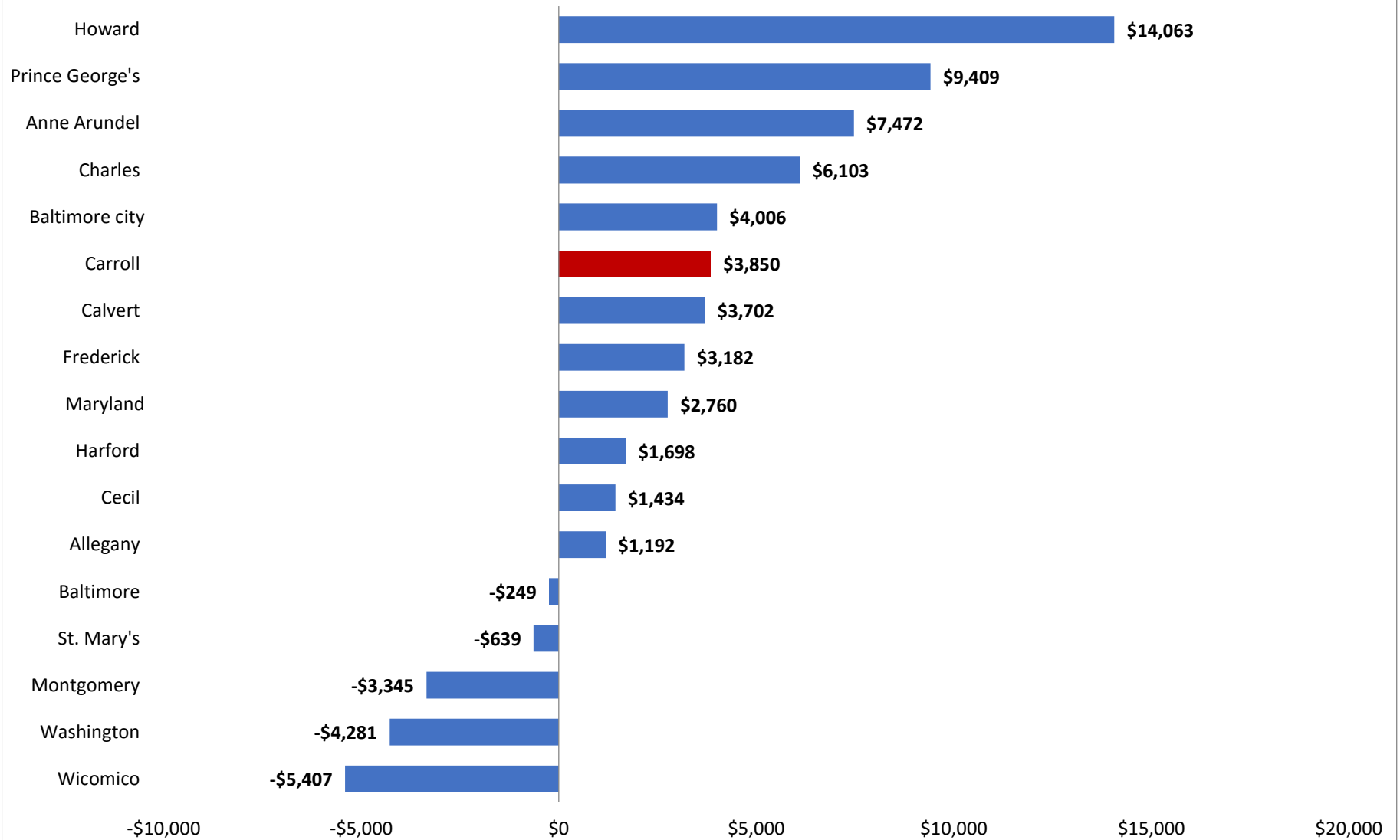
Chart 6. Change in Inflation-Adjusted Median Household Income, 1999 to 2016 *

County	Change
Howard	$14,063
Prince George's	$9,409
Anne Arundel	$7,472
Charles	$6,103
Baltimore city	$4,006
Carroll	$3,850
Calvert	$3,702
Frederick	$3,182
Maryland	$2,760
Harford	$1,698
Cecil	$1,434
Allegany	$1,192
Baltimore	-$249
St. Mary's	-$639
Montgomery	-$3,345
Washington	-$4,281
Wicomico	-$5,407

* Numeric change calculated from 2016 constant dollars.
Prepared by the Maryland Department of Planning from U.S. Census and American Community Survey data, September 2017.
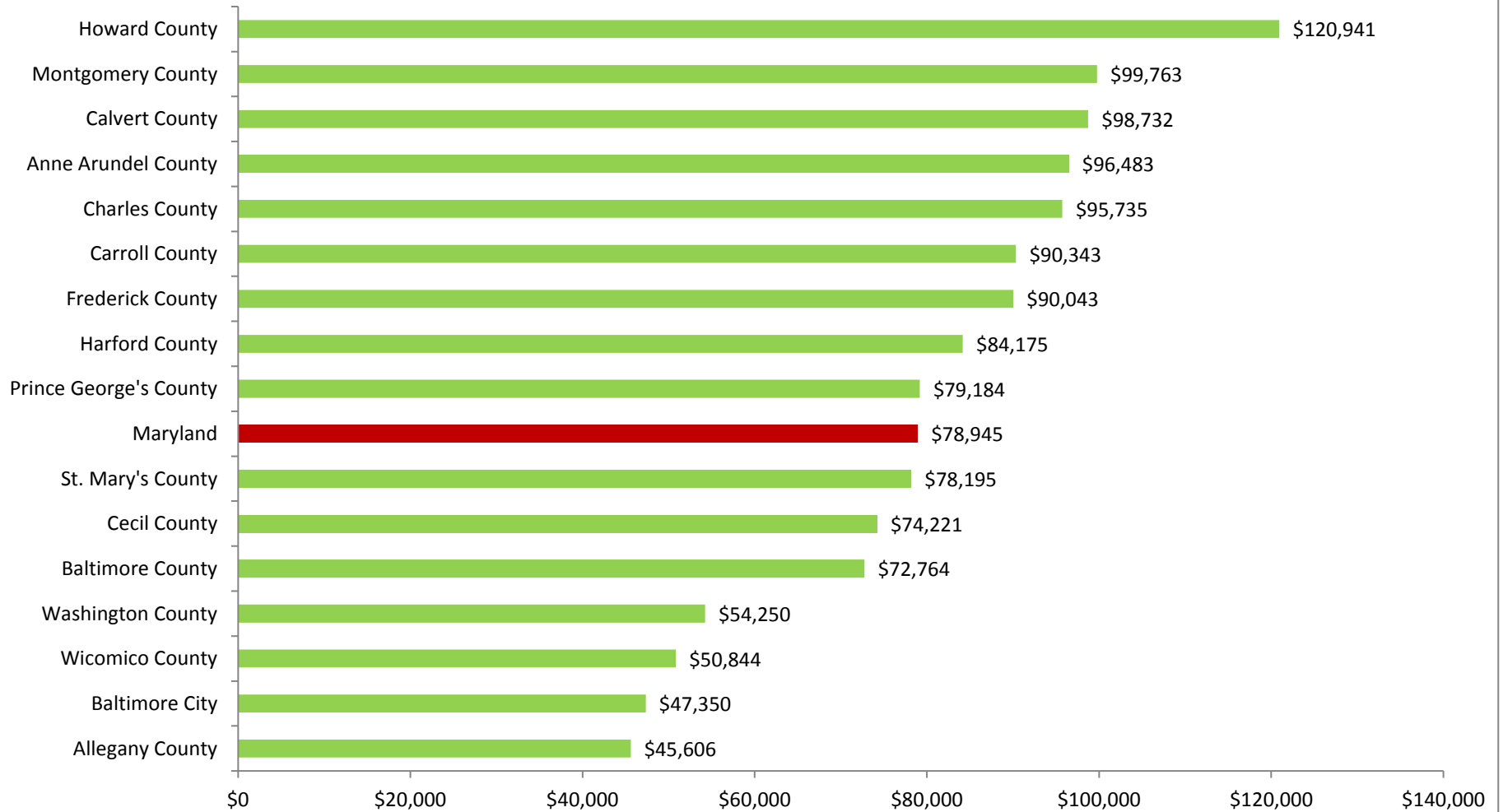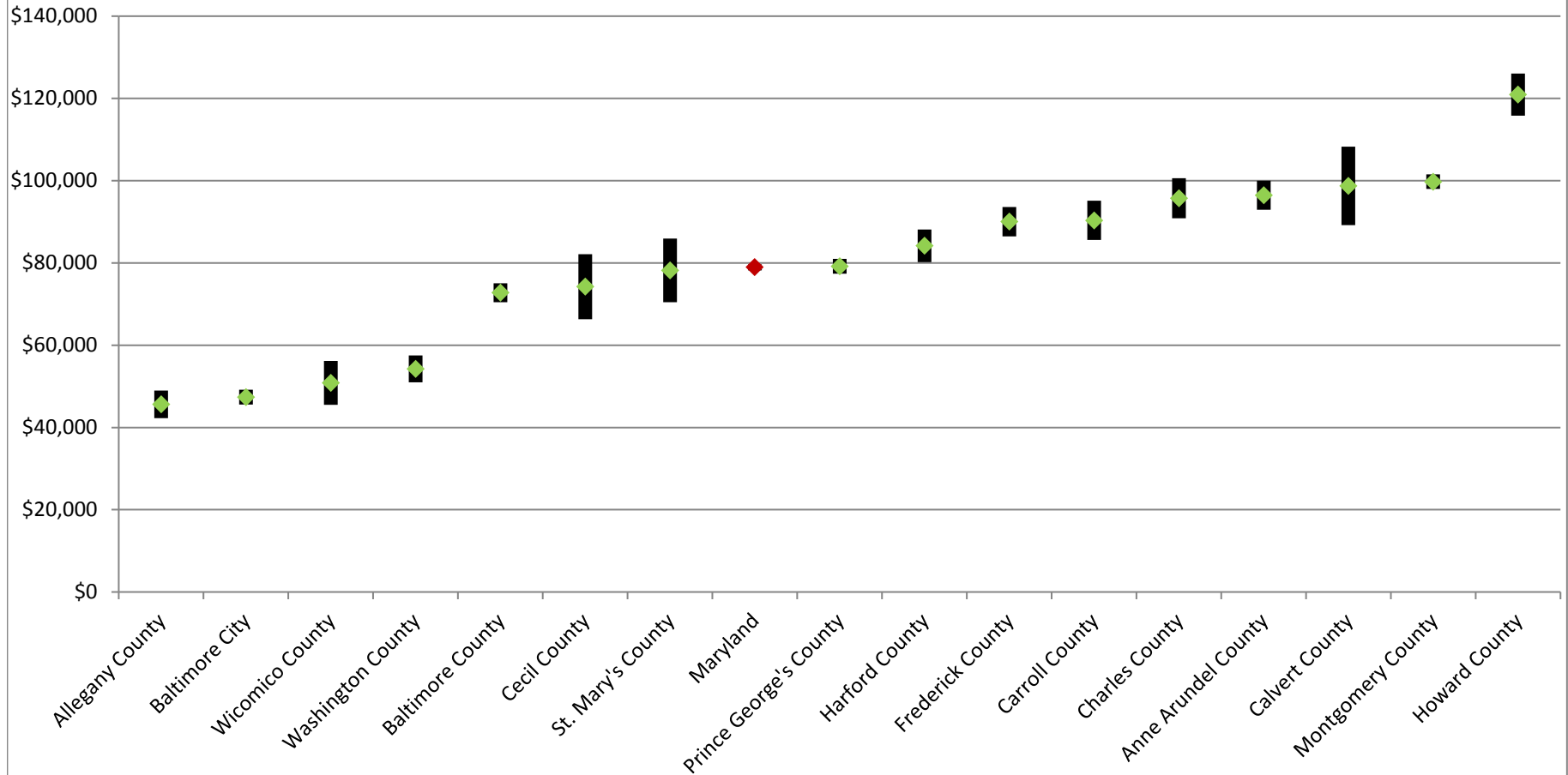
Median Household Income in Maryland and its Jurisdictions, 2016
(In 2016 Inflation-Adjusted Dollars)

Jurisdiction	Median Household Income
Howard County	$120,941
Montgomery County	$99,763
Calvert County	$98,732
Anne Arundel County	$96,483
Charles County	$95,735
Carroll County	$90,343
Frederick County	$90,043
Harford County	$84,175
Prince George's County	$79,184
Maryland	$78,945
St. Mary's County	$78,195
Cecil County	$74,221
Baltimore County	$72,764
Washington County	$54,250
Wicomico County	$50,844
Baltimore City	$47,350
Allegany County	$45,606

* Apparent differences may not be statistically significant at the 90 percent confidence interval.
Prepared by the Maryland Department of Planning, from the 2016 ACS for the 16 counties covered (population of 65,000 or more), September 2017

Median Household Income in Maryland and its Jurisdictions, 2016
(In 2016 Inflation-Adjusted Dollars, with Margin of Error)

* Apparent differences may not be statistically significant at the 90 percent confidence interval.
Prepared by the Maryland Department of Planning, from the 2016 ACS for the 16 counties covered (population of 65,000 or more), September 2017