

Latest Maryland Snapshot from the 2016 American Community Survey

Typically, from year to year there are not many significant changes in the economic, social and housing data for Maryland, and that was mostly true with the data found in the release of the 2016 American Community Survey which showed generally increase in income, decrease in unemployment and total poverty rates compared to 2015. However, there were a few significant changes of note over the 2015 to 2016 period, namely:

- the large increase in the foreign born population
- the reduction of the poverty rate for children
- the increase in the labor force participation rate after several years of decline
- the continued rise in educational attainment, and
- the continued rise in the percent of Maryland residents with health insurance.

The annual American Community Survey (ACS) – the U.S. Census Bureau’s nationwide monthly survey of 295,000 addresses covering demographic, social, economic and housing data, is a good instrument to measure not only changes from the previous year, but also to look at longer-term trends, such as telling us how far we have come since the advent of the Great Recession and the generally lackluster recovery which followed for years afterward.¹

Below are some highlights for Maryland from the 2016 American Community Survey, with comparisons back to 2012.

ECONOMIC:

- Maryland’s **unemployment rate** continued to fall, but the difference between 2016’s 5.4 percent rate and 2015’s 5.5 percent rate was not statistically significant. (See [Table 1.](#)) The 2016 unemployment rate of 5.4 percent was well below the seven percent plus rates from 2012 to 2014, and it is lower than that it was in 2008 before the great recession.
- The **labor force participation rate**, or the percent of the population ages 16 and over in the labor force (either employed or unemployed) increased for the first time in the last five years, with a statistically significant gain of 0.7 percent to 68.0 percent in 2016.
- There was no statistically significant change between 2015 and 2016 in the share of Maryland commuters who **commute to work** by car or carpool. The 73.8 percent that drove alone in 2016 has been nearly the same in the last few years. But there was statistically significant increase in the people who worked at home, the share of the people working at home increase from 4.4

¹ The official time period of the Great Recession according the National Bureau of Economic Research was December 2007 to June 2009.

percent in 2015 to 4.7 percent in 2016. The share of commuters who use public transportation between 2015 and 2016 has decrease slightly from 9.0 percent in 2015 to 8.5 percent in 2016.

- **Average travel time** stood at 32.8 minutes in 2016, a statistically significant increase from average times in 2012. Maryland's 2016 travel time is the second longest in the U.S., trailing only New York's 33.4 minutes.
- **Median household income** increased the last couple of years, the most recent increase of \$2,349 dollars (3.1%) in the last year is statistically significant, from 2014 to 2015 the median household income increased by \$1,628 (2.2%) increase. Maryland's 2016 median household income of \$78,945 is the highest in the U.S.
- Along with the growth in overall median household income the share of the percent of households who have **earnings income** (essentially income from work) has increased. In 2016, 81.5 percent of households had earnings income, a slight increase (but not a statistically significant one) from 81.3 percent in 2015.
- Over the last several years, there has been an increase in the share of households receiving **social security** benefits. In 2016, 28.0 percent of all Maryland households received social security benefits, up from 26.1 percent in 2012. All of the annual changes between 2012 and 2016 have shown an increase and these changes are statistically significant. An aging population, as well as a less than robust job market in many of these years, has contributed to this increase.
- More directly related to the less than robust job market and increase in households receiving social security benefits there has been an increase in households receiving **food stamp/SNAP benefits** over the last few years. In 2016, 11.0 percent of all Maryland households received these benefits, a slight decline from 11.2 percent in 2015 but this decline is not statistically significant.
- There was a slight decrease in the overall **poverty rate** for Maryland residents from 2012 (10.3%) to 2016 (9.7%), this change is statistically significant. However, the 2016 poverty rate of 9.7 percent is well above the 8.0 percent rate that was before the great recession. In 2016 poverty rates were higher for children under age 18 (12.7%), and children under five years (12.4%), however, they were lower for ages 5 to 17 (13.4%) compared to 2015.
- The 2016 poverty rate for the elderly, ages 65 and over, was the lowest of any age group at 8.2 percent. The poverty rate for the elderly increased from 7.3 percent in 2015 to 8.2 percent in 2016, this increase is statistically significant.
- The percent of Marylanders with **health insurance** increased to 93.9 percent in 2016, a statistically significant increase from the 93.4 percent in 2015 and every year back to 2012 when it stood at 89.7 percent. These gains over the last year is the result of the increasing share of residents with **public health insurance** (Medicaid and Medicare), and of residents with **private health insurance**. Residents with private health insurance in 2016 (74.5%) is slightly higher than it was in 2015

(74.1%). The share of residents with public coverage had increases in each of the last five years, and now stands at 31.9 percent, nearly five percentage points higher than in 2012. As a result of these changes, the percent of residents **without any insurance** has dropped to 6.1 percent in 2016, 4.2 percentage points below what it was in 2012.

SOCIAL:

- As has been noted in the past, the weak job market post Great Recession had led to increased **educational attainment**, as more people stay in school gaining the skills and training which will make them more marketable. In 2016 the share of Maryland residents ages 25 and older with a bachelor's degree or higher was 39.3 percent, a statistically significant increase from 2015's 38.8 percent, as well as the 36.9 percent share in 2012. Also, the percent of the adult population with a graduate or professional degree in 2016 (18.5%) is a statistically significant increase from 2012 (16.9%).
- There was an increase of nearly 10,300 in Maryland's **foreign born population** between 2015 and 2016 this increase is not statistically significant, pushing the 2015 foreign born share to 15.3 percent, up from 14.3 percent in 2012.
- In 2016, 7.0 percent of Maryland residents spoke English less than very well, not a statistically significant difference from 2015 which was 6.9 percent.

HOUSING:

- The **average household size** in Maryland decreased slightly to 2.68 in 2016 from 2.69 in 2015, this decrease is statistically significant.
- The **average family size** decreased from 3.28 in 2015 to 3.27 in 2016. There was no statistically significant change between 2014 and 2015.
- The **overall vacancy rate** showed decrease between 2015 (10.3%) and 2016 (10.5%), however this decrease is not statistically significant. **Homeowner vacancy rates** are relatively low in 2016 (2.1%), increase from 2015 (1.9%) but this increase is not statistically significant.
- **Rental vacancy rates** have declined over the last several years after peaking in 2012 at 7.0 percent. The 2016 rate of 5.5 percent represents a statistically significant drop from the 2012 peak as a recovering housing market has meant more demand for rental units.
- The **median value of owner-occupied homes** had statistically significant increase in 2016, the 2016 self-reported median value of \$306,900 was \$7,100 above the \$299,800 value of 2015. The median values of owner-occupied homes are starting to increase, this is the fifth consecutive annual increase.

- **Median monthly owner costs** for units with a mortgage stood at \$1,918 in 2016 an insignificant change from 2015, this was a slight increase from \$1,929 in 2015.
- Unlike owner costs, **median rental costs** have generally been up. The 2016 median rental cost of \$1,314 is (a statistically significant) increase from 2015 (\$1,292) and up by \$95 (7.8%) since 2012.
- **The percent of “cost burdened” owners with a mortgage** continues to fall. The percent of homeowners with a mortgage paying 35 percent or more of their income for housing was 21.5 percent in 2016, a statistically significant drop from 24.9 percent in 2012.
- In contrast to homeowners, **the share of renters paying 35 percent of their incomes for rental costs** has fluctuated over the last five years but remains at a much higher level than for homeowners. The 2016 share of 39.8 percent is not statistically different from 2015 (41.3%), but the reduction from the peak of 41.8 percent in 2014 is statistically significant.

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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%	*	*	*	*

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	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.

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

Prepared by the Maryland Department of Planning

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