

## **A Status Report on Maryland’s Jurisdictions from the American Community Survey: Comparison of Selected Socioeconomic Characteristics from the 2017-2021 ACS with the 2012-2016 ACS.**

The U.S. Census Bureau recently released American Community Survey (ACS) data for states, counties, places, census tracts and block groups covering the 2017 to 2021 period.<sup>1</sup> With no population restrictions on the reporting of data, these five-year period estimates now represent the only data set which covers all of Maryland’s 24 jurisdictions – the 23 counties and Baltimore City.<sup>2</sup> The five-year ACS Estimates is the only dataset which allows for a comprehensive analysis of comparative socioeconomic trends for all of Maryland. In addition, since comparisons over time can only be made with non-overlapping time periods, the 2017 to 2021 ACS is compared to the 2012 to 2016 ACS dataset.

The 10 years covered by the 2012-2016 and 2017-2021 ACS captures the economic recovery following the Great Recession as well as the economic slowdown in late 2019 and 2020.<sup>3</sup> Over the next few years, release of socioeconomic and demographic data may provide a clearer picture of how society has/has not changed in response to the Pandemic.

The American Community Survey, which is a sample survey conducted annually, provides profiles of socio-economic, housing, and demographic characteristics. These profiles are accessible (in PDF) at the MSDC [website](#) for the nation, state, Maryland’s 24 jurisdictions, subcounty geographies, and congressional districts. Data for all geographies is also available in tabular format using Excel.

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<sup>1</sup> Release date, December 8, 2022.

<sup>2</sup> The American Community Survey (ACS) is a questionnaire sent to about 292,000 households across the nation each month—a total 3.5 million households per year. The ACS responses are summarized in one-year and five-year estimate reports. (Note: the ACS 1-year estimates are based on 12 months of responses and the 5-year estimates are based on 60 months of responses). In Maryland about 283,272 households are surveyed each year. For Maryland only 16 jurisdictions qualify for the one-year estimates (population of 65,000 or more). The five-year estimates is the only product which will cover all 24 jurisdictions in Maryland.

<sup>3</sup> According to National Bureau of Economic Research (NBER), the organization that dates economic recessions, the Great Recession officially began in December 2007 and ended by June 2009. National and state economies experienced growth over the next several years, however, the 4<sup>th</sup> Quarter of 2019 marked a significant contraction in the economy due to supply-chain disruptions caused by the COVID-19 disease and its variants. The World Health Organization (WHO) declared COVID-19 a global pandemic in March 2020, its impact on everyday life continued through 2020 and 2021 and persists even into 2022.

In the following paragraphs, selected socioeconomic characteristics (e.g., households, poverty status, median incomes, median home values, educational attainment, and work from home) are compared over time and across jurisdictions.

## Households

According to the most recent ACS release, 116,000 new households were created in Maryland bringing the total number to 2.29 million.<sup>4</sup> This is a 5.4 percent increase over the 2012-2016 comparison period. Across Maryland, the number of households has increased in all but five jurisdictions (Allegany, Caroline, Dorchester, Somerset, and Talbot). Prince George's County added the most households over the two time periods, about 30,000 new households or a ten percent increase. Frederick County added 8,620 new households, an increase of 9.6 percent. Baltimore City had the smallest increase at one percent.

Average household size statewide has dipped slightly from 2.67 in the prior period (2012-2016) to 2.62 currently. ACS reports that Kent County had the largest drop in average household size from 2.37 to 2.13, a ten percent decrease; Garrett county's average household size dropped by 8.8 percent, from 2.50 to 2.28; Baltimore City's average household size dropped 5.7 percent from 2.46 to 2.32.

According to the 2017-2021 ACS, household statistics for the state of Maryland show that households with persons under the age of 18 (children) comprise 31.4 percent of all households; households with persons aged 65 years and older comprise 29.5 percent of all households; and households with persons between the ages of 18 and 64 comprise about 39 percent of households. The ACS also shows households by type: married couple households represent 47.7 percent of all households, cohabiting households or couples living together represent 6 percent, one-person households represent 27.7 percent, single-parent households represent 6.8 percent; other types of households make up about 11 percent.

***See Average Household Size: [Map](#), [Chart](#)***

***See Change in Average Household Size: [Map](#), [Chart](#)***

## Poverty

According to the latest release of the ACS, the U.S. poverty rate is 12.6 percent. Maryland has a lower poverty rate at 9.2 percent which is down from the 9.9 percent rate in 2012-2016. There are large differences among jurisdictions in the percentage of the population living below the

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<sup>4</sup> The number of households is the same as the number of owner-occupied housing units.

poverty line. Poverty rates were highest in the 2017 to 2021 period in Baltimore City and Somerset County with rates of 20 percent, nearly five times the poverty rate in Calvert County (4.3%) which is the lowest in the state. Jurisdictions with poverty rates of 10 percent or greater were found mostly on the Eastern Shore and in Western Maryland. Jurisdictions with the lowest poverty rates in the state were Calvert (4.3 percent), Carroll (5.0 percent), Howard (5.5 percent), and Anne Arundel (5.6 percent).

Children and the elderly are the more economically vulnerable in society. The ACS reports on the poverty status for these groups.

Nationally, the child poverty rate— i.e., poverty status of persons under 18 years of age related to the householder— is 16.7 percent down from 20.8 percent in the previous period. Maryland's child poverty rate is 11.6 percent down by about a percentage point from the previous period. Maryland jurisdictions with the highest child poverty rates are Somerset (31.1 percent), Baltimore City (27.7 percent), and Dorchester (24.6 percent). Jurisdictions with the lowest poverty rates are Carroll (4.8), Calvert (5.0), and Howard (6.6).

Nationally, the poverty rate for persons 65 years and older is 9.6 percent, little changed from the previous period. For Maryland, the poverty rate for older residents is 8 percent up from 7.7 percent in 2012-2016. Baltimore City has the highest poverty rate, among the 24 jurisdictions, for persons 65 plus, at 18.6 percent which is up from the prior rate of 16.8 percent. Calvert county has the lowest poverty rate for the 65 plus at 2.7 percent down from 6.6 percent in the 2012-2016 period.

There are federal and state programs to help reduce poverty. SNAP (Supplemental Nutrition Assistance Program) also known as Food Stamps is the major national income support program to which all low-income and low-resource households, regardless of household characteristics, are eligible. Nationally, 11.4 percent of households received SNAP benefits compared to 13.0 percent in the prior period. Among Maryland households, 10.4 percent received SNAP benefits compared to 11.1 percent previously. Among Maryland jurisdictions, a greater share of Somerset County households (24.5 percent) received SNAP benefits. The smallest share of households (5.2 percent) receiving SNAP benefits was in Howard County.

***See Total Poverty Rates: [Map](#), [Chart](#)***

***See Change in Total Poverty Rates: [Map](#), [Chart](#)***

***See Child Poverty Rates: [Map](#), [Chart](#)***

***See Change in Child Poverty Rates: [Map](#), [Chart](#)***

***See 65 plus Poverty Rates: [Map](#), [Chart](#)***

***See Change in 65 plus Poverty Rates: [Map](#), [Chart](#)***

***See Food Stamp/SNAP Benefits: [Map](#), [Chart](#)***

***See Change in Food Stamp/SNAP Benefits: [Map](#), [Chart](#)***

## Median Income

Median Household Income is derived from the American Community Survey's data on total income.<sup>5</sup> According to the latest ACS 5-year Estimates, the nation's median household income is \$69,021 compared to the prior period's \$62,460, a difference of \$6,561. States with highest median incomes, over the 2017-2021 period, were the District of Columbia (\$93,547), Maryland (\$91,431), New Jersey (\$89,703), Massachusetts (\$89,026), and Hawaii (\$88,005). States with the lowest median household incomes in the country were Mississippi (\$49,111), West Virginia (\$50,884), and Arkansas (\$52,123).

Maryland's median household income increased by \$5,549 from \$85,882 to \$91,431. Across Maryland's 24 jurisdictions, highest median incomes were in Howard (\$129,549), Calvert (\$120,295), and Montgomery (\$117,345) counties. Between the two comparison periods, Calvert County had the largest numeric increase at \$10,996 or 10 percent while Montgomery County median incomes increased \$4,044 or 3.6 percent.<sup>6</sup> Counties with the lowest median incomes are Somerset (\$48,661), Allegany (\$51,090) and Baltimore City (\$54,124). For the most part, household incomes are much higher in the central part of the state, and lower in the more rural areas of Western Maryland and the Eastern Shore.

Among the state's 24 jurisdictions, 19 jurisdictions showed numeric gains over the two periods. Talbot County had the second largest numeric gain (+\$10,032) followed by Frederick County (+\$9,354) and Somerset County (+\$8,145). Somerset and Talbot counties, both on the Eastern Shore, had the largest percentage gains: 20.1 percent and 14.5 percent respectively.

***See Median Household Incomes: Map, [Chart](#)***

***See Change in Median Household Incomes: Map, [Chart](#)***

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<sup>5</sup> The ACS Questionnaire, sent to a sample of households, includes questions about the respondent's total income: Question 43: "Income in the past 12 months for each type of income this person received and best estimate of total amount," and Question 44: "What was this person's total income in the past 12 months." and about "each type of income this person received." Based on the responses, median household incomes were developed for the nation, state, counties, and subcounty geographies. (Note: For purposes of comparison, income data were adjusted to 2021 constant dollars. The 2021 inflation rate was about 4.7 percent).

<sup>6</sup> Sample surveys, such as the ACS, come with a margin of error (MOE). When ACS Estimates are compared over time then the statistical significance of the Estimates is determined. For example, Howard County, as per the 2017-2021 5-year Estimate, has the largest median household income in the state. However, when the 2021 5-year and the 2016 5-year Estimates are compared that comparison is not statistically significant. Effectively no statistical difference between the 2017-2021 median income value and the 2012-2016 median income value

## Educational Attainment

Higher incomes are correlated with educational attainment. Maryland is among the states with a highly educated population. According to data presented in the 2017 to 2021 ACS, 41.6 percent of Marylanders aged 25 years and older have a bachelor's or higher degree. The location of federal facilities and federal workers as well as the presence of educational and medical institutions contribute to a high concentration of educated residents. Educational attainment in Howard County shows that 63.6 percent of the population 25 years and older has completed a bachelor's or higher degree with 30.6 percent of these residents holding a bachelor's degree while 32.9 percent have a graduate or professional degree. In Montgomery County 59.8 percent of the 25-plus population has a bachelor's or higher degree with 27.2 percent holding a bachelor's and 32.5 holding a graduate or professional degree. Calvert County is perhaps more typical of the level of educational attainment in Maryland jurisdictions with roughly one-third having a bachelor's or higher degree. Less than a fifth of residents in Dorchester, Caroline, and Somerset counties, on the other hand, have an undergraduate degree or higher. These sharp contrasts within the state may in part reflect job mix and incomes.

Measuring change in the share of the population aged 25 years and older with a bachelor's or other advanced degree, between 2017-2021 and 2012-2026, is not statistically significant in four jurisdictions. However, the most significant gains in educational attainment were found in Kent (+7.0 percentage points), Calvert (+6.4 percentage points), and Garrett (+5.5 percentage points). The smallest change was in Montgomery County with a 1.7 percentage point increase. The rise in the shares of college-educated adults might be a function of increased educational attainment among existing residents of those counties, or it could also be influenced by migration patterns which are yielding net gains in college-educated residents.

***See Percent of the Population Ages 25+ with a Bachelor's or Higher: [Map](#), [Chart](#)***

***See Percentage Point Change in Population Ages 25+ with a Bachelor's or Higher: [Map](#), [Chart](#)***

## Median Value of Owner-Occupied Units

The median value of homes in the United States increased by \$60,200 (32.6 percent) from the \$184,700 in the 2012-2016 ACS Five-Year Estimates. The Pandemic created price pressures for renters and priced out many potential buyers of single-family homes. The Pandemic Housing Market was characterized by low supply and high demand resulting in prices that significantly increased across the Country.<sup>7</sup> There is evidence suggesting that while prices will continue to grow in the near term it would be at a slower rate.<sup>8</sup>

Some of the largest numeric increases, except for Washington DC (+\$129,800), were among states in the Mountain and Western regions of the country: California (+\$163,900), Colorado (+\$132,900), Washington (+\$128,300), Nevada (+\$124,300), Hawaii (+123,700), Utah (+\$115,100), and Oregon (+\$115,000).<sup>9</sup>

In the Baltimore-Washington DC region, median home values in the District increased 25.6 percent over the prior period's \$506,100. Maryland home values increased by \$48,100 (16.6 percent) from the \$290,400 reported in the 2012-2016 Estimates while in Virginia values increased \$47,100 (19.0%) from \$248,400.

The median value of owner-occupied units across Maryland's 24 jurisdictions was highest in Montgomery County (\$508,600) followed by Howard County (\$483,200) and Anne Arundel County (380,600). The lowest median values were in Allegany County (\$131,500) and Somerset County (\$143,600). Most counties on the Eastern Shore and Western Maryland are relatively less expensive.

Prince George's had the largest change between the two periods, +\$76,400, followed by Charles with a +\$51,400 increase, and Frederick with a +\$50,400 increase. Allegany County had a smaller increase at \$12,700.

***See Median Value of Homes: [Map](#), [Chart](#)***

***See the Change in Median Value of Homes: [Map](#), [Chart](#)***

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<sup>7</sup> Brookings (March 22, 2021). [What the Great Recession can teach us about the post-pandemic housing market.](#)

<sup>8</sup> Analysis from the [Federal Home Finance Agency](#) (FHFA) indicates that between October 2021 and October 2022 regional home prices are experienced slower rates of growth.

<sup>9</sup> Median House Value was derived from responses to question 19 in the ACS Questionnaire's Housing section "About how much do you think this house and lot, apartment, or mobile home (and lot, if owned) would sell for if it were for sale?"

## Work from Home (WFH)

The share of the workforce that works from home has increased over time.<sup>10</sup> Nationally, as identified in the most recent ACS 5-year Estimates, 9.7 percent of workers worked from home compared to 4.6 percent in the prior period (2012-2016). A [study](#) by the Census Bureau's Household Economic Statistics (HHES) division appears to show that about 40 percent of WFH is comprised of teleworkers. In response to the Pandemic and the precautions consequently taken, the Census Bureau and other government agencies are revisiting the socioeconomic characteristics of teleworkers and the impact of telework on the economy. In a recent [analysis](#) of Household Pulse Survey data, Census researchers found that persons with a Bachelor's or advanced degree were more likely to telework.

In Maryland, 11.9 percent of the population 16 years and older worked from home compared to 4.4 percent in the prior period—a 7.9 percentage point increase. Among the state's 24 jurisdictions, Montgomery and Howard counties had the highest shares of WFH at 17.6 percent and 16.0 percent respectively. Between 2017-2021 and the prior period (2012-2016), the share of Howard County workers choosing WFH jumped just over 10 percentage points while in Montgomery County it was about 12 percentage points. On the Eastern Shore, Talbot County had the highest share of workers working from home at 13.8 percent which is a nearly 8 percentage point increase from the comparison period. Counties with the smaller shares of WFH were Allegany (5.4 percent), and Wicomico (5.9 percent).

It appears that the relatively high shares of teleworkers, especially in Central Maryland, is likely to return to more moderate levels over the next two years as employers call for the return to office.

**See *Percent of the Population Telework*: [Chart](#)**  
**See *Percentage Point Change in Teleworking*: [Chart](#)**

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<sup>10</sup> The ACS in its questionnaire and the Census long form before it, asked respondents about their Commute (or Means of Transportation) to Work, one of the responses is Work(ed) from Home. Note that prior to the 2016-2020 ACS the term was "Worked At Home". In an October 2012 Current Population Report (P70-132), the Census Bureau's Household Economic Statistics (HHES) division examined "Home-Based Work"—also known as Work from Home (WFH). Workers who fall under the WFH category are individuals who are either self-employed or employed elsewhere but work from home at least one workday per week (i.e., telework). The Census Bureau in its Household Pulse Surveys asks the question: "Working from home is sometimes referred to as telework. Did any adults in this household substitute some of or all their typical in-person work for telework because of the coronavirus pandemic, including yourself?" A [Monthly Labor Review Article](#) (June 2020) notes that "most of the increase in work at home presumably involves teleworking...".

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