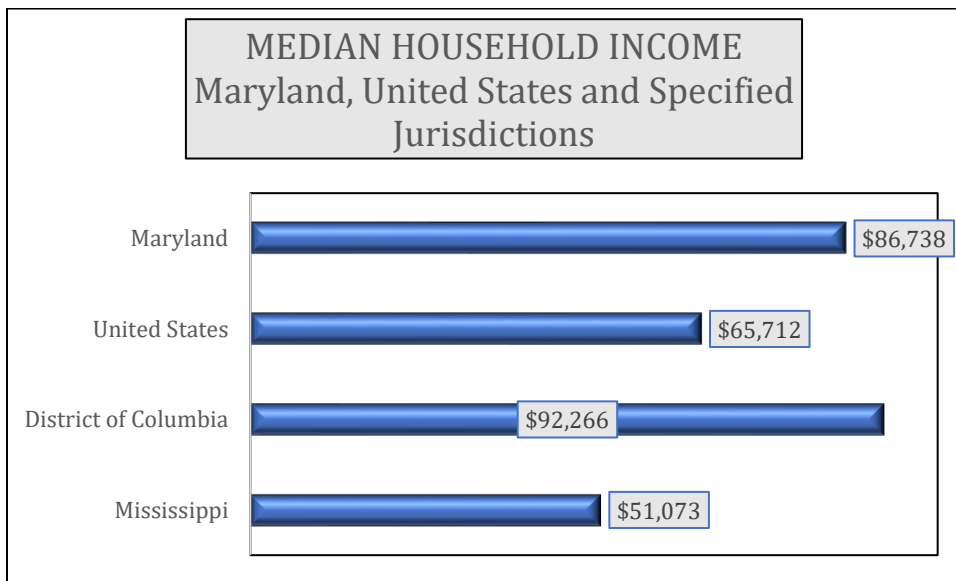


HOW MARYLAND RANKS

Various subject matter tables covering topics such as income, poverty, education, commuting, and others were released with the 2019 American Community Survey during September 2020. We ranked each of the 50 States and the District of Columbia from one to 51. Below are some of the highlights from the current American Community Survey.

Maryland remains one of the more prosperous States in the U.S.

MEDIAN HOUSEHOLD INCOME



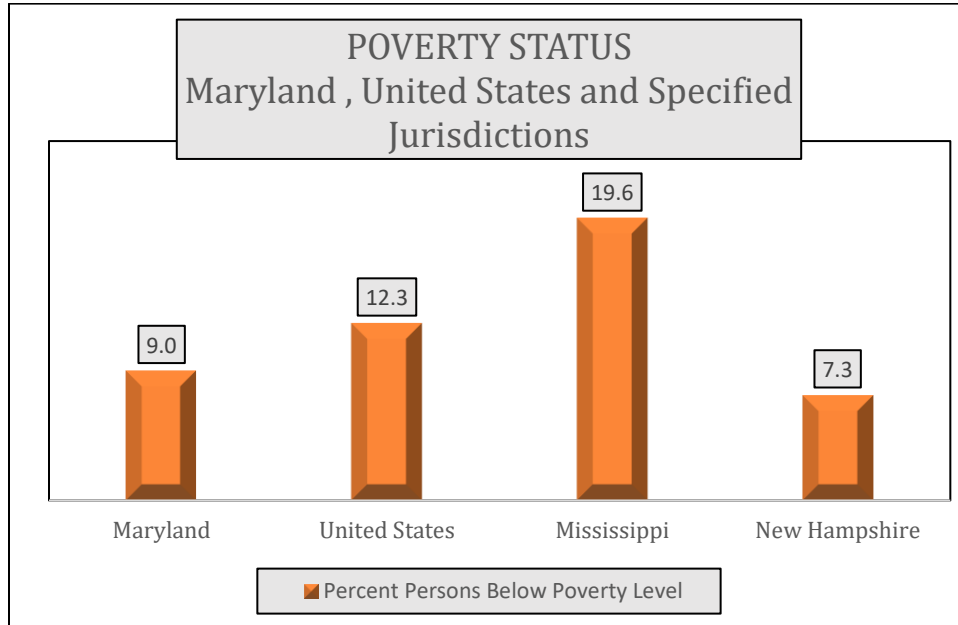
The median household income estimate for the United States is reported at \$65,712. In comparison, the District of Columbia's ranks first among States or state equivalent with a median household income estimate of \$92,266. This is over 40 - percent higher than the national median.

The State of Maryland's income estimate is \$86,738, and technically ranks second in the Nation. However due to the margin of error associated with the State's estimate (\$904), we are statistically tied with Massachusetts (\$85,843), New Jersey (\$85,751), and Hawaii (\$83,102). Maryland's median household income is 32 - percent higher than the estimate for the United States.

The States with the next highest median household income estimates are California and Connecticut (\$80,440 and \$78,833, respectively) and Washington (\$78,687).

The State with the lowest median household income reported is Mississippi (\$45,792). The median household income estimate for Mississippi is more than 30 - percent below the National median. West Virginia (\$48,850) and Arkansas (\$48,952) are statistically tied and report the next lowest incomes. These States are followed by Louisiana with a median household income estimate of \$51,073 during 2019.

POVERTY STATUS



The U. S. Census Bureau uses a set of money income thresholds that vary by family size and composition to determine who is in poverty. If a family's total income is less than the family's threshold, then that family and every individual in it is considered in poverty. The official poverty thresholds do not vary geographically, but they are updated for inflation using the Consumer Price Index.

In the United States, the percent of all persons with income determined to be below the poverty level is 12.3 percent. Maryland's overall poverty rate is nine – percent, or tied for third lowest among all States and the District of Columbia, but accounting for the margin of error associated with poverty status calculations, Maryland is statistically tied for second with six other States (Utah, Minnesota, New Jersey, Hawaii, Colorado, and Massachusetts). New Hampshire is the only State with a lower poverty rate (7.3 percent).

The States with the highest percentage of persons below poverty are Mississippi (19.6 percent), Louisiana (19 - percent) and New Mexico (18.2 percent). These States are statistically tied with associated margins of error of 0.8 percent, 0.6 percent, and 0.7 percent, respectively.

Poverty Within Specified Age Group

CHILDHOOD POVERTY - The childhood poverty rate (percent of persons under 18 years with income below poverty level), in the United States is 16.8 percent. New Hampshire (7.1 percent) has the lowest percentage of children below poverty, followed by Utah, (9.9 percent), Vermont and North Dakota (10.2 percent), and Colorado (10.9 percent). Maryland, reporting a childhood poverty rate of 12 - percent, ranks 10th - though Maryland is statistically tied with eight of the states ranked lower. States with relatively low child poverty rates include Nebraska (11 - percent),

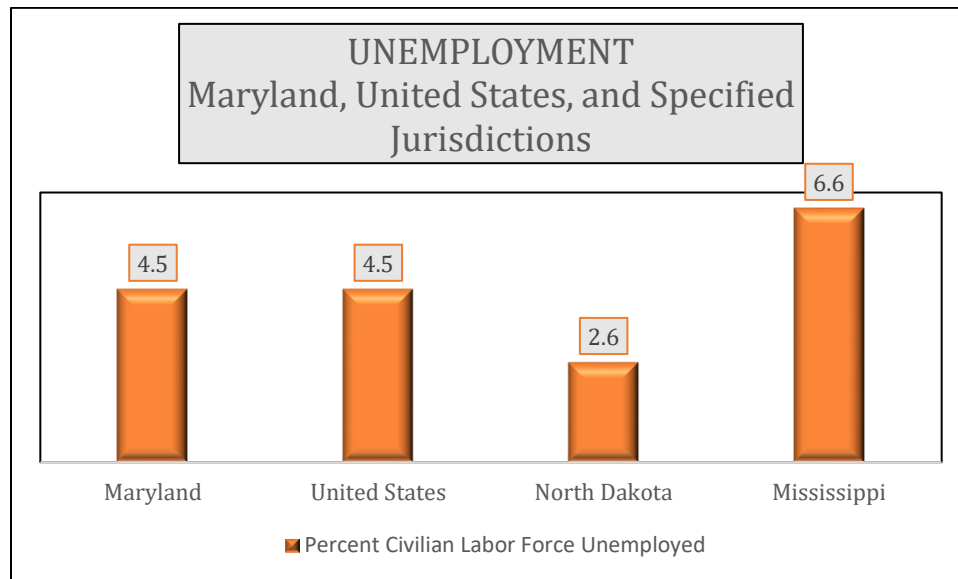
Minnesota (11.2 percent), Wyoming and Massachusetts (11.6 percent), and Washington and Maryland (12 percent).

POVERTY AMONG THE ELDERLY - The National estimate of poverty for persons 65 years and over is 9.4 percent. Vermont, at 6.1 percent, has the lowest percentage of elderly below poverty among the States. Rounding out the States with relatively low poverty rates among persons 65 years and over are, Utah and New Hampshire (6.2 percent), Idaho and Alaska (6.9 percent), and the Commonwealth of Virginia (7.1 percent).

Maryland's percentage of elderly living below poverty is also lower than the national average. The 2019 American Community Survey One Year Estimate reports Maryland's elderly poverty rate at 7.8 percent. This is 18th among the fifty states and the District of Columbia.

Political jurisdictions with comparatively high percentages of their elderly below poverty include New Mexico (13.5 percent), the District of Columbia (13.3 percent) and Louisiana and Mississippi (13.2 percent).

LABOR FORCE STATUS



Maryland residents are actively engaged in the labor force. In the United States, 63.6 percent of the population over 16 years is in the labor force. The States (or State equivalents) having the highest percentage of residents in the labor force include the District of Columbia and North Dakota. In these areas, over seventy – percent of all persons over 16 years are working or looking for work (70.8 percent and 70.4 percent, respectively).

In Maryland, 67.5 percent of the population 16 years and over is in the labor force. This ranks ninth among States, although it is tied statistically with South Dakota (67.9 percent), and the Commonwealth of Massachusetts (67.6 percent). Other States with a high labor force population include, Utah (69.7 percent), Minnesota and Nebraska (69.5 percent), and Colorado (68.5 percent).

West Virginia has the lowest labor force participation rate among the 51 States and State equivalents. At 53.8 percent, West Virginia is nearly 10 percentage points below the national average. Estimates for Mississippi (56.9 percent), New Mexico and Alabama (58 – percent), and Mississippi and Alabama (56.6 percent), are also among the lowest reported labor force participation rates.

The American Community Survey reports the national 2019 unemployment rate is 4.5 percent. Maryland and three other political jurisdictions (Florida, the Commonwealth of Pennsylvania and Tennessee) also match the national average. The four jurisdictions rank 24th in national standings.

The lowest unemployment rates are mostly found in the country's Midwest. North Dakota (2.6 percent), South Dakota and New Hampshire (three - percent), Wisconsin, Utah, and Minnesota (3.2 percent), and Nebraska and Idaho (3.3 percent) score the lowest unemployment rates among state areas.

The highest unemployment rates are in Mississippi, the District of Columbia, West Virginia, and Alaska (6.6 percent, 6.3 percent, six – percent and 5.8 percent, respectively).

JOURNEY TO WORK

In Maryland it takes a while to get to work. The average time it takes Marylanders to get to work is 33.7 minutes. This is the second highest average commute time in the United States, just behind workers living in the State of New York with 34 minutes. Maryland's commute time is just over six minutes longer than the average American worker's journey of 27.6 minutes.

Wage earners in 35 States take less than 27 minutes to get to work, and in six States the average employee gets to work in less than 20 minutes. States with the lowest commute times are in the Midwest region of the United States and include, South Dakota and North Dakota (17.9 minutes), Wyoming (19.1 minutes), and Nebraska and Montana (19.5 minutes).

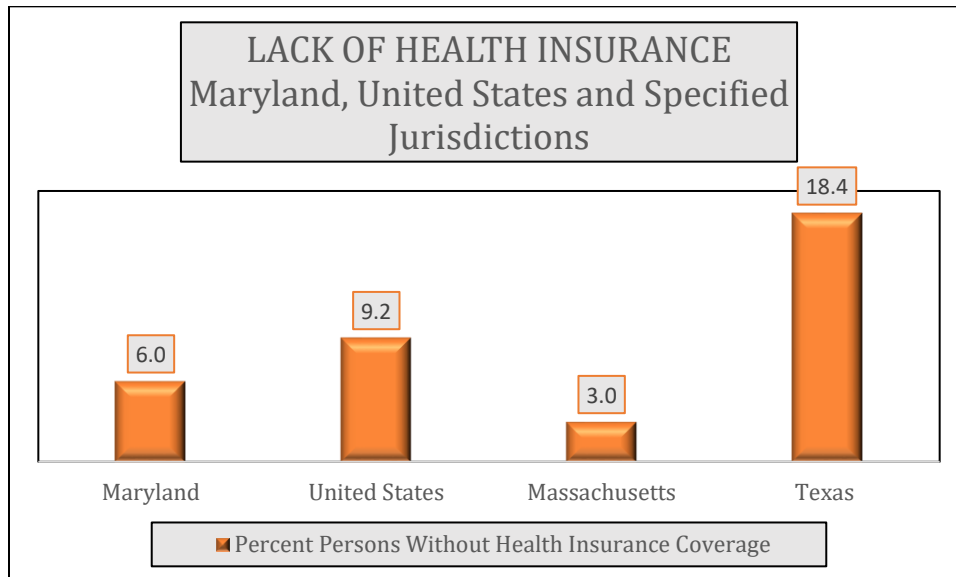
Of the 14 State jurisdictions with a longer than average journey to work, six are clocked at over one - half an hour. Beside New York and Maryland, commuters with relatively long journey to work times live in; New Jersey (33.1 minutes), and the statistically tied trio of State equivalents – the District of Columbia, the Commonwealth of Massachusetts, and State of California (31.7 minutes, 31 minutes, and 30.7 minutes, respectively).

Nationally, public transportation ridership for the journey to work is five - percent. Not surprisingly, the jurisdictions with the longest commute times are among the highest users of public transportation. Ten of the 14 States with higher than average commute times use public transportation at higher rates higher than the national average.

Maryland workers are in this group at eight - percent. However, workers in the District of Columbia and the State of New York use public transportation at the highest rate compared to other States. More than one – third (34.2 percent) of District commuters, and more than one - quarter (27.7 percent) of the commuters in New York use public transportation to get to work. New Jersey (11.6 percent), Massachusetts (10.4 percent) and Illinois (9.6 percent) commuters are also high users of public transportation for travel to work.

Sixteen States report less than one – percent of their residents’ journey to work takes place on public transportation. Five states report less than one – half of one - percent of workers use public transportation for travel to work. These States are Mississippi, South Dakota, Oklahoma, Arkansas, and Alabama.

HEALTH INSURANCE



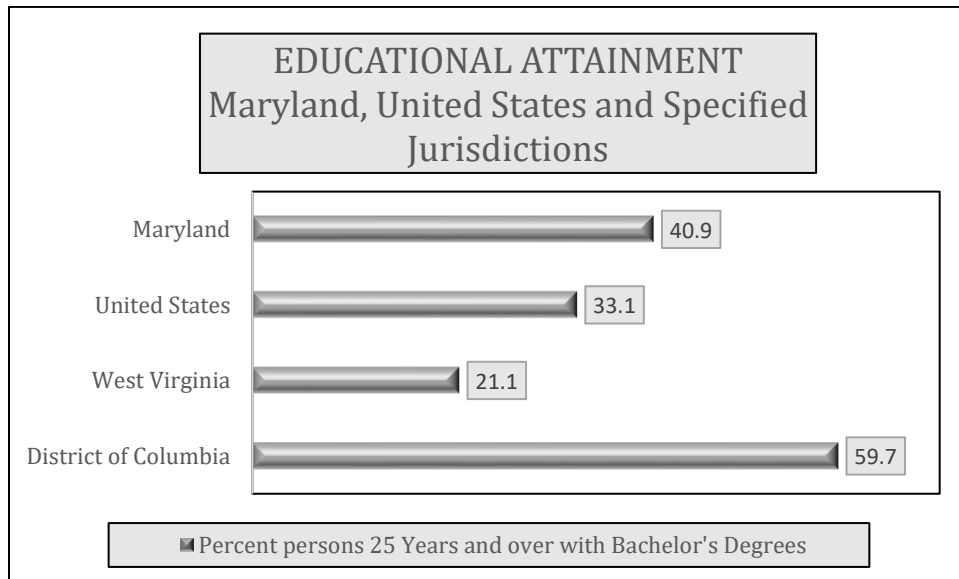
At the national level, 9.2 percent of the civilian non - institutionalized population is without health insurance. Twelve jurisdictions have lower than average rates of non – coverage. These jurisdictions include the Commonwealth of Massachusetts (three - percent), the District of Columbia (3.5 percent), and the State of Rhode Island where 4.1 percent of the population lacks health insurance.

Maryland residents are more likely to have health insurance. Six - percent of the Maryland population lacks health insurance coverage. This ranks 13th among the States, although Maryland is statistically tied with states ranking slightly higher, such as ninth ranked Wisconsin (5.7 percent), 10th ranked Pennsylvania and Michigan (5.8 percent), and 12th ranked Connecticut (5.9 percent).

The percentage of persons without health insurance is highest among States in the South. Texas (18.4 percent), Oklahoma (14.3 percent), Georgia (13.4 percent), and Florida (13.2 percent) are among the 19 States with a higher percentage of its population without health insurance than the national average.

EDUCATIONAL ATTAINMENT

Maryland residents are well educated, especially when graduate or professional degrees are considered. One - third (33.1 percent) of all persons 25 years and over in the United States have at least attained a bachelor’s degree. The District of Columbia has the highest percentage of this population reaching baccalaureate. Just under sixty – percent (59.7 Percent) of its population 25 years and over have attained at least a bachelor’s degree.



The District is followed by the Commonwealth of Massachusetts (45 – percent), the States of Colorado (42.7 percent), and statistically tied New Jersey (41.2 percent) and Maryland (40.9 percent), as the top residences for persons with college degrees. There are 23 states where the percentage of population 25 years and over with at least a bachelor’s degree is higher than the national average.

West Virginia is statistically tied with Mississippi for the lowest percentage of persons 25 years and over with at least a bachelor’s degree among the fifty – one state areas. Slightly more than one – fifth of their residents have a college degree (21.1 percent and 22.3 percent, respectively).

Other States with relatively low percentages of persons 25 years and over attaining at least a college degree include Arkansas, and the statistically tied Louisiana, Kentucky, and Nevada (23.3 percent, and 25 – percent, 25.1 percent, and 25.7 percent respectively).

Maryland moves up slightly in State rankings when advanced degrees are considered. The District of Columbia remains the leader with 34 - percent of its population 25 years and over having attained a graduate or professional degree. The Commonwealth of Massachusetts is second with 20.3 percent. Maryland follows with 19.1 percent of the population 25 years and over attaining post - bachelor’s degrees.

Connecticut and the Commonwealth of Virginia are statistically tied and fall in behind Maryland with percentages of 17.8 and 17.2 percent, respectively. Other States with more than 15 - percent of the specified population with advanced degrees include two pairs of statistically tied States; New York and New Jersey (16.6 percent and 16.1 percent, respectively); and Colorado and Vermont (16 - percent).

COMPUTER USE AND INTERNET ACCESS

Computer usage has become a common feature of modern life. Now, people use computers for a wide range of uses including online banking, entertainment, socializing, and accessing health care. According to the 2019 American Community Survey One Year Estimates, 92.9 percent of the households in the United States have or use a computer at home.

There are 23 States where computer usage at home is proportionately higher than the national average. The States with the highest percentage of households with computers are Utah (96.9 percent), statistically tied Colorado (95.7 percent), Washington (95.6 percent), and Alaska (95.3 percent), and California (95.1 percent), Oregon (95 – percent), and Idaho (94.7 percent).

Computer use is pervasive in Maryland. The percent of Maryland households using computers at home is 94.3 percent. We rank 8th in the Nation, statistically tied with Arizona (94.6 percent), Wyoming (94.6 percent), Florida (94.5 percent), the District of Columbia (94.4 percent), Nevada (94.2 percent), and Delaware (94.1 percent).

Of the 28 States at or below the 93 - percent national average, all are above 87 – percent. Mississippi, at 87.6 percent, has the lowest percent estimate of households with a computer, although it is statistically tied with West Virginia, estimated at 87.9 percent.

Access to broadband Internet is credited with having effects on individual empowerment, economic growth, and community development. Like computer use, the percentage of households using the Internet has also increased over time, although the percentage of households with access to the Internet is lower than the percent of households with a computer. “Access” refers to whether someone in the household uses or can connect to the internet, regardless of whether they pay for the service.

Nearly nine of 10 households in the United States (86.4 percent) have a broadband internet subscription. A “broadband” Internet subscription refers to having at least one type of Internet subscription other than a dial-up subscription alone.

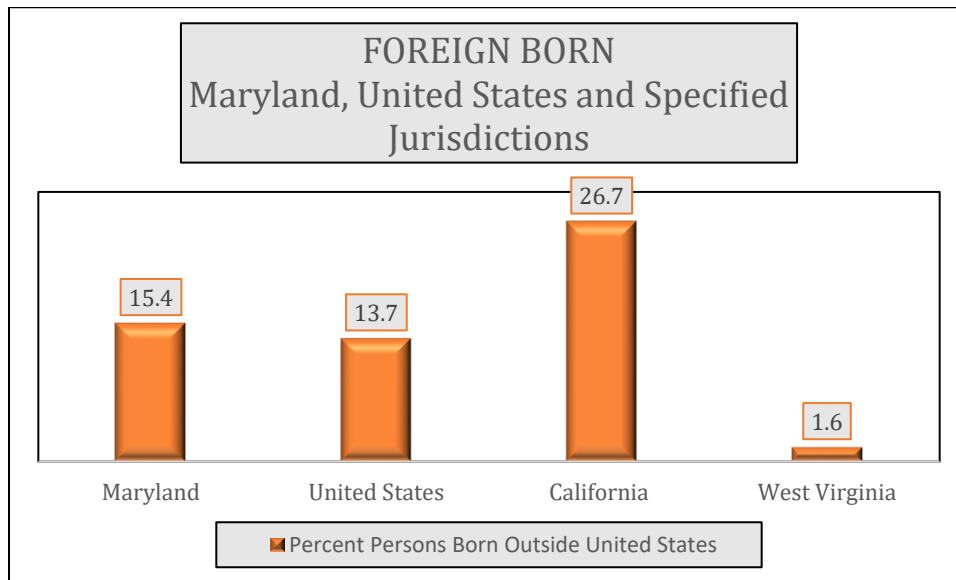
There are 22 States where households with broadband access is greater than the national average. The States with the highest percentages of households with broadband access are statistically tied Washington, Colorado and Utah (91.2 percent, 91 – percent and 90.8 percent, respectively), and statistically tied California, New Jersey and New Hampshire (89.8 percent, 89.4 percent, and 89.2 percent, respectively).

Maryland ranks 7th with 89.1 percent of households having a broadband internet subscription. It is statistically tied with six other State areas: Oregon (89 – percent), Massachusetts (88.9 percent), Delaware (88.8 percent), Connecticut (88.5 percent), Idaho (88.4 percent) and Hawaii (88 – percent).

The percent of Maryland households with a subscription is 94.3 percent. We rank 8th in the Nation, statistically tied with Arizona (94.6 percent), Wyoming (94.6 percent), Florida (94.5 percent), the District of Columbia (94.4 percent), Nevada (94.2 percent), and Delaware (94.1 percent).

There are 29 state areas at or below the 86.4 - percent national average, but only three states are below eighty - percent. These states are Mississippi, with 76.8 percent of its households with broadband access, followed by the statistically tied New Mexico (78.5 percent) and Arkansas (79.8 percent).

FOREIGN - BORN POPULATION



Nearly six of 10 persons (58 - percent) living in the United States, live in the State in which they were born. States with the highest percentages of home - grown residents include Louisiana, Michigan, and Ohio, birthing nearly three quarters or more of their current inhabitants (77.6 percent, 76.2 percent, and 74.7 percent, respectively).

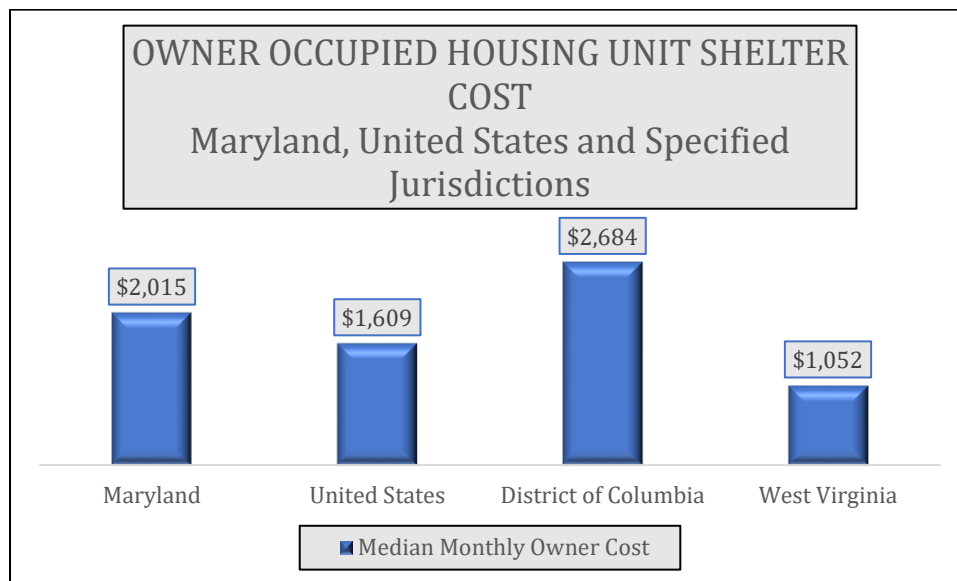
In comparison, less than one - half (47.4 percent) of Maryland residents were born here, ranking 40th among States with persons residing in their State of birth. The State with the lowest percentage of persons living in their State of birth is Nevada. Over one quarter (27.2 percent) of Nevada residents are born there. The next lowest percentages of persons living in their State of birth are found in Florida (35.8 percent) and the District of Columbia (37.2 percent).

The percent of United States residents born outside the country is 13.7 percent. Maryland attracts people from all over the world. Foreign - born State residents account for 15.4 percent of the total population. We rank ninth among state areas, statistically tied with Washington (14.9 percent), and Connecticut (14.8 percent).

In all, 19 States have a foreign - born population of at least 10 percent, but none higher than California with 26.7 percent. California is followed by New Jersey (23.4 percent), New York (22.4 percent), Florida (21.1 percent) and statistically tied Nevada (19.8 percent), and Hawaii (19.3 percent).

There are 38 States where the percentage of residents born outside the United States is less than the national average, but just three where the percentage is three – percent or less. These States are West Virginia, Mississippi, and Montana (1.6 percent, 2.1 percent, and 2.3 percent respectively).

MONTHLY SHELTER COSTS



Calculating the monthly housing costs as a percentage of household income, provides information on the cost of housing expenses for owners and renters. The information offers an excellent 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. Many government agencies consider costs beyond 30 – percent as excessive.

Selected monthly owner costs (SMOC) is calculated for owner – occupied housing units. This is the sum of payments for mortgages, or similar debts on the property; real estate taxes; insurance; utilities and fuels. It also includes, where appropriate, the monthly condominium fee for condominiums and mobile home costs.

Housing costs in Maryland are comparatively high when compared to the rest of the United States. The median shelter cost for a homeowner in the United States is \$1,609, that is, one – half of American homeowners pay more than \$1,609 for shelter and one - half pay less. Maryland and 16 other States pay more than the national median. Maryland ranks eighth, with median costs estimated at \$2,015. This is 25 – percent higher than the national median shelter costs for homeowners.

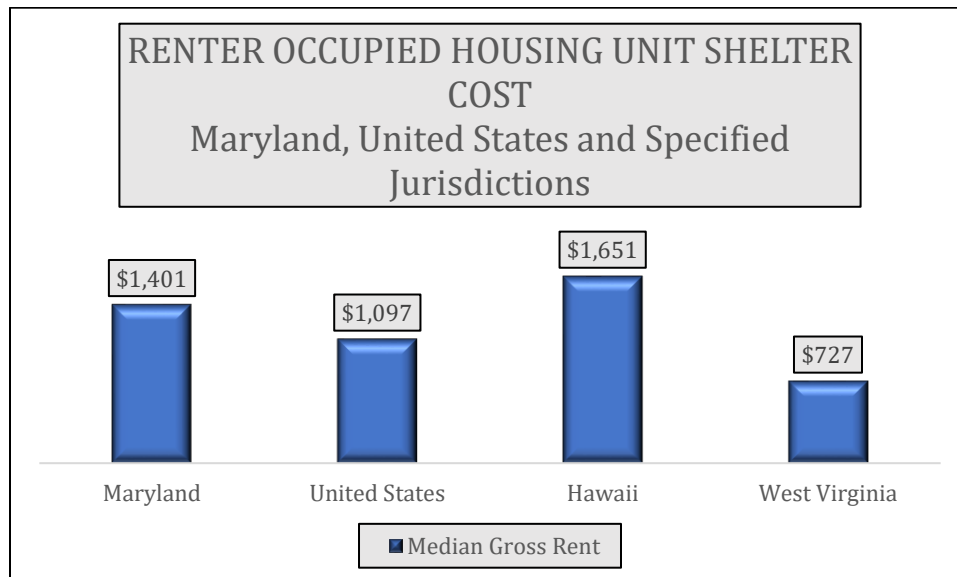
Median selected monthly owner cost is highest in the District of Columbia, where half of the homeowners pay at least \$2,684. Hawaii, California, and New Jersey are statistically tied but rank next with median selected monthly owner costs calculated at \$2,472, \$2,421, and \$2,413, respectively.

There are 34 state areas with median monthly shelter costs less than the U. S. median. Shelter costs are lowest in West Virginia, where median owner cost is \$1,052, Arkansas with median owner cost of \$1,094, and Indiana (\$1,146) and Mississippi (\$1,149).

The average homeowner with a mortgage spends 26.6 percent of household income on shelter in the United States. In Maryland, selected monthly owner costs as a percent of income (SMOCAPI), is slightly less (though statistically tied). Selected monthly owner costs in Maryland average 26.1 percent of household income ranking 18th among State areas.

Homeowners with a mortgage paying the highest proportion of household income for shelter live in Hawaii (41 - percent) and California (37.1 percent). Residents of New Jersey (32.5 percent), Florida (32.3 percent), and New York (31.5 percent), statistically rank third.

Residents in 26 States spend less than 25 - percent of household income on monthly owner costs. There are six States (North Dakota (16.4 percent), Indiana (18.7 percent), Iowa (18.8 percent), Kansas (19.4 percent), Nebraska (19.6 percent) and Ohio (19.8 percent), that spend less than 20 - percent of household income on shelter.



Just as SMOCAPI is used to measure housing affordability and excessive shelter costs for owner – occupied housing units, calculating gross rent as a percentage of income (GRAPI), is used to quantify those attributes for renter – occupied housing units. Gross rent is the contract rent plus the estimated average monthly cost of utilities (electricity, gas, and water and sewer) and fuels (e. g., gas, or oil) if these are paid by the renter (or paid for the renter by someone else).

According to data from the 2019 American Community Survey One Year Estimates, the median gross rent paid in the United States is \$1,097. There are nineteen state areas with higher than average median rents. Maryland is among the highest, with gross rent estimated at \$1,401. This is 28 - percent higher than the national median. The Nation’s highest median gross rents are found in three statistically tied state areas; Hawaii (\$1,651), California (\$1,614), and the District of Columbia (\$1,603).

There are 32 States where median gross rent is lower than the national average. States with the lowest renter shelter costs include the statistically tied West Virginia and Arkansas (\$727 and \$742, respectively), and South Dakota, Kentucky, Mississippi, and North Dakota (\$769, \$773, \$777, and \$804, respectively).

One – half (49.9 percent), of renter households in Maryland, pay 30 – percent or more of their income on shelter costs. This percentage is slightly higher than the United States average of 48.5 percent of renter households.

There are seven states where greater than one – half of renter households pay more than 30 – percent of their income on shelter costs. These states are statistically tied Florida (55.9 percent), and Vermont (54.4 percent), statistically tied Hawaii (53.4 percent), California (53.3 percent), and Louisiana (52.1 percent), and statistically tied Nevada (51 - percent), and New York (50.1 percent).

The proportion of household income allocated for renting an apartment or house is lower than the national average in 36 States. As a percentage of household income, gross rent is lowest in North Dakota (38.1 percent). Renters in South Dakota (39.6 percent), Nebraska (41.2 percent) and Iowa (41.8 percent) also have relatively low ratios of gross rent to household income.