A Status Report on Maryland's Jurisdictions from the American Community Survey, 2010-2014 and a Comparison to 2005-2009

The U.S. Census Bureau recently released American Community Survey data for states, counties, places, census tracts and block groups covering the 2010 to 2014 period.[1] 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.[2] As such, the five-year ACS is the only data set 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 2010-2014 ACS data is the first data set which can be compared to a previously released ACS data set (2005-2009).[3]

The 10 years covered by the 2005-2009 and 2010-2014 periods encompassed a great deal of turmoil in the nation and in Maryland. The earlier period had both the peak of the housing bubble as well as the devastating Great Recession.[4] The latter period, while post Great Recession, was fully influenced by the fallout from that Great Recession which led to one of the slowest recovery periods from a recession since the 1930s.

By and large, it is some of the more rural jurisdictions on the Eastern Shore and in Western Maryland, which have had a harder time recovering the lost income and declines in the labor force participation that was the product of the Great Recession leading to the larger increases in poverty and cost-burdened homeowners and renters.

The following are some of the highlights of the 2010-2014 ACS data and a comparison with the 2005-2009 period.[5]

Median Income

Maryland's median household income fell by just over $2,500, or 3.3 percent, between 2005-2009 and 2010-2014. Of the 14 jurisdictions which showed a statistically significant decline, the four with the largest numeric declines were all on the Eastern Shore: Talbot (-$9,466, or -13.9%), Somerset (-$9,203,

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[1] Release date, December 3, 2015.

[2] The American Community Survey – a continuous national survey of 295,000 households per month, was reported as one, three or five-year period estimates depending on the population size of the reported geography. For Maryland, all 24 jurisdictions qualified for the three-year period estimate (population of 20,000 or more); while only 16 qualify for the one-year period estimate (population of 65,000 or more). However, the Census Bureau announced earlier in 2015 that they are eliminating the three-year product (the last one was for the 2011-2013 period published in October 2014), leaving the five-year period estimates as the only product which will cover all 24 jurisdictions in Maryland.

[3] Since the 2005-2009 period does not overlap with the 2010-2014 period.

[4] The Great Recession is generally defined as lasting from December 2007 to June 2009.

[5] For those 16 jurisdictions with a population over 65,000, single-year data for 2014 and annual comparisons can be found on the Maryland State Data Center web site.

or -20.0%, the largest percentage drop), Cecil (-$6,686, or -9.3%) and Caroline (-$6,015, or -9.8%). The largest numeric declines outside the Eastern Shore were in Frederick (-$4,864, or -5.4%) and Calvert (-$4,569, or -4.6%) counties with much more modest percentage declines.

Only one jurisdiction, St. Mary's County, had a statistically significant increase over the two five-year periods, with a gain of $4,962 (6.0%).[6] Since St. Mary's has a population over 65,000, median household income estimates are available annually. These estimates through 2014 show a lot of volatility from year to year over the 2010 to 2014 period. (See the discussion and data of annual median household income estimates on the Maryland State Data Center web site.

There was an enormous difference between the lowest and highest median incomes for Maryland's jurisdictions in the 2010-2014 period. The median income for Howard County, at $110,133, is three times that of the lowest jurisdiction, Somerset, at $36,716. For the most part, household incomes are much higher in the central part of the state, and lower in the more rural areas in Western Maryland and on the Eastern Shore.

See Median Household Incomes: Map, Chart
See Change in Median Household Incomes: Map, Chart

Total Poverty Rates

Although Maryland has one of the lowest poverty rates in the country, it continued to grow in the post-recessionary period. The overall poverty rate in Maryland in 2010-2014 was 10.0 percent, a statistically significant increase from the 8.2 percent rate in 2005-2009. As with income, there is a large difference among the jurisdictions in the percentage of the population living below the poverty line. Poverty rates were highest in the 2010-2014 period in Baltimore City (24.2%) and Somerset County (23.7%), nearly five times the poverty rate in Howard County (5.1%), which has the lowest rate in the state.

There were no statistically significant drops in poverty between 2005-2009 and 2010-2014, but there were 21 jurisdictions with statistically significant increases. Five of the top six increases in the overall poverty rate were on the Eastern Shore, including Somerset County (up 5.6 percentage points) followed by Wicomico (+5.0 percentage points), Caroline (+4.7 percentage points), Talbot (+4.3 percentage points) and Dorchester (+3.5 percentage points.) Baltimore City had the fifth largest percentage point increase in poverty (+4.1 percentage points). The smallest statistically significant increases in poverty were in central Maryland, including Carroll +(0.6 percentage points) and Anne Arundel (+0.7 percentage points) counties.

See Total Poverty Rates: Map, Chart
See Change in Total Poverty Rates: Map, Chart

[6] Kent County's similar gain of $4,923 (9.3%) between the two, five-year periods was not statistically significant because of the relatively large margins of error involved in estimating incomes for a relatively sparsely populated county.

Poverty Rates for Children and Seniors

Poverty rates for children are generally higher than the poverty rates for the overall population, and similarly, these rates are highest in Baltimore City and the more rural counties in Western Maryland and on the Eastern Shore. Between 2005-2009 and 2010-2014 there were 17 jurisdictions which had statistically significant increases in addition to the state increase, while there were no jurisdictions with statistically significant declines in child poverty. For Maryland, the poverty rate for related children rose from 9.9 percent to 12.9 percent, a gain of 3.0 percentage points. Among the jurisdictions the increase in the poverty rates for related children was largest on the Eastern Shore, including: Wicomico (+7.8 percentage points), Dorchester (+6.9 percentage points), Caroline (+6.7 percentage points) and Talbot (+6.4 percentage points).[7] These increases were followed by Washington County (+6.3 percentage points) in Western Maryland and Baltimore City (+6.2 percentage points).

Baltimore City had the highest rate of childhood poverty in 2010-2014 (34.3%). The next 12 highest rates of childhood poverty were all either on the Eastern Shore or in Western Maryland, including Somerset (33.4%), Dorchester (27.8%), Wicomico (23.0%) and Garrett (23.0%) counties. Every jurisdiction on the Eastern Shore and in Western Maryland had a higher childhood poverty rate than the statewide average. The lowest childhood poverty rates in the state were in Howard (6.0%) and Calvert (6.1%) counties less than one-fifth of the rates in the highest counties.

Senior poverty in 2010-2014 for those ages 65 and over (7.6%), on the other hand, is lower than the overall poverty rate (10.0%) and substantially below the childhood poverty rate (12.9%). Also, unlike the poverty rate for children (or the overall poverty rate), there was a statistically significant *decrease* of a half of a percentage point between 2005-2009 and 2010-2014. Among the jurisdictions, there were four which had statistically significant decreases while only one had a statistically significant increase. The largest declines by far were in Garrett (-6.6 percentage points) and Somerset (-5.8 percentage points). The only increase was in Charles (+2.3 percentage points).

By far, the highest poverty rate among seniors in 2010-2014 was in Baltimore City (17.4%), with the second highest rate (despite a large decrease) in Somerset (9.3%), followed by Caroline (9.2%), Allegany (9.0%), Dorchester (8.4%) and Wicomico (8.2%) counties. The lowest senior poverty rates were found in Howard (4.8%) and St. Mary's (5.0%) counties.

See Poverty Rate for Related Children: Map, Chart
See Change in Poverty Rate for Related Children: Map, Chart

See Poverty Rate for Seniors: Map, Chart
See Change in Poverty Rate for Seniors: Map, Chart

[7] The largest percentage point increase in the poverty rates of related children less than 18 years of age was actually in Somerset County (+8.4 percentage points), but this change was not statistically significant.

Unemployment Rate

One of the hallmarks of a typical post-recession recovery is that the unemployment rate falls fairly rapidly. This was not the case in the initial recovery period after the Great Recession and as a result the statewide unemployment rate over the 2010-2014 period (8.0%) is a statistically significant 2.0 percentage points above the 2005-2009 rate (6.0%). Twenty of Maryland's 24 jurisdictions also had statistically significant increases in their unemployment rate in the latter five-year period, with the other four jurisdiction gains not statistically significant. The largest percentage point gain was in Worcester (+5.9 percentage points) and in Calvert (+4.4 percentage points) counties. Baltimore City had by far the highest unemployment rate in the state in the 2010-2014 period (13.9%), followed by the Eastern Shore counties of Worcester (11.5%) and Dorchester (10.7%) and Allegany County (10.2%) in Western Maryland.

See Unemployment Rate: Map, Chart
See Percentage Point Change in the Unemployment Rate: Map, Chart

Labor Force Participation Rate

During the Great Recession as the number of unemployed people rose sharply, the percent of the population ages 16 and over in the labor force also dropped. The latter statistic, known as the labor force participation rate, continues to fall in the post-recessionary period. Statewide, the labor force participation rate fell a statistically significant 0.5 percentage points (from 69.4 percent in 2005-2009 to 68.9 percent in 2010-2014). Among the state's 24 jurisdictions, there were 13 with statistically significant declines and one with a statistically significant increase. Of those that declined, six of the top seven – Kent, Garrett, Caroline, Wicomico, Cecil, Washington and Talbot – are either on the Eastern Shore or in Western Maryland, with the only Charles (in Southern Maryland) among the top six outside these two regions. There are several reasons for a declining labor force participation rate, including an increasing number of voluntary retirees, but a decline can also be a function of an increasing number of people who leave the labor force (i.e. are not working and are not actively seeking work) because of difficulty in finding work.

See Labor Force Participation Rate: Map, Chart
See Percentage Point Change in the Labor Force Participation Rate: Map, Chart

Educational Attainment

A weak job market often leads to increased educational attainment as more people stay in school gaining the skills and training which will make them more marketable. Such was the case during the 2010-2014 period with the percent of the population ages 25 and over with a bachelor's degree or higher in Maryland reached 37.3 percent, up 2.1 percentage points from the 2005-2009 period. Statistically significant increases in the share of those with a BA or higher occurred in 14 of Maryland's 24 jurisdictions. Two of the largest percentage point increases occurred on the Eastern Shore: Queen Anne's County (+6.1 percentage points) and Dorchester County (+4.0 percentage points). The rise in these shares of college-educated adults can be a function of the increased educational attainment of existing residents of those counties, but could also be influenced by migration patterns which are yielding net gains in college-educated residents.

There remains a vast difference among Maryland's jurisdictions in the share of adults which are college educated. Howard (60.4%) and Montgomery (57.4%), the two wealthiest jurisdictions in the state, have a substantially higher share of adults with a BA or higher than even those jurisdictions with the third and fourth largest share (Frederick at 38.8% and Anne Arundel at 37.6%). At the other end of the spectrum with relatively low educational attainment are several counties on the Eastern Shore, including Caroline (13.9%) and Somerset (15.1%), and in Western Maryland, including Allegany (17.0%) and Garrett (18.4%).

See Percent of the Population Ages 25+ with a BA or Higher: Map, Chart
See Percentage Point Change in Population Ages 25+ with a BA or Higher: Map, Chart

Homeownership Rate

During the Great Recession, thousands of homeowners nationwide lost their homes through foreclosure or abandonment, as jobs were lost or egregious mortgage rates kicked in on inflated housing prices. The fallout from this tumult in the housing market continues as the homeownership rate in Maryland continues to fall in the post recessionary period. During the 2010-2014 period, 67.1 percent of Maryland households were homeowners, a statistically significant drop from the 69.6 percent rate during the 2005-2009 period. Fifteen of Maryland's 24 jurisdictions had statistically significant declines in homeownership rates in the latter five-year period, with the largest drop occurring in the Eastern Shore counties of Caroline (-5.6 percentage points), Dorchester (-4.9 percentage points) and Talbot (-4.1 percentage points). Other areas experiencing significant declines were the two Southern Maryland counties of Calvert (-3.8 percentage points), and Charles (-4.0 percentage points) as well as Baltimore City (-3.9 percentage points). Despite the homeownership declines in Calvert and Charles counties, they both still had relatively high homeownership rates in the 2010-2014 period with Calvert (81.2%) the third highest in the state and Charles (77.9%) the fifth highest. In the 2010-2014 period, Baltimore City had the lowest homeownership rate (47.2%) while Queen Anne's had the highest (84.6%).

See Homeownership Rate: Map, Chart
See Percentage Point Change in Homeownership Rate: Map, Chart

Median Value of Homes

It was the run-up of housing prices to unsustainable levels, fueled to a large extent by easy credit, and the collapse of this housing price bubble that plunged the nation into the Great Recession. Post-recession, housing values are still below what they were in the last part of the 2000s decade, with statewide inflation-adjusted values down $72,658, or 20.2 percent, in the 2010-2014 period compared to 2005-2009. Twenty-two out of the state's 24 jurisdictions experienced statistically significant home value declines. Both the largest numeric and percentage losses were in the central Maryland counties of Prince George's (-$101,689, or -28.2%) and Charles (-$101,406, or -26.1%), both of which also suffered a disproportionate number of foreclosures in the post-recessionary period. Other counties with large drops in value included Frederick (-$91,078, or -23.2%), Montgomery (-$89,220, or -16.6%) Calvert (-$84,581, or -19.6%) and Worcester (-$77,111 or -24.2%).

In a switch, however, from the many other indicators which have shown greater post-recessionary stress in Baltimore City and in the more rural counties, there were no statistically significant declines in Allegany and Somerset counties and Baltimore City's 7.6 percent decline in median value was the lowest among the 22 jurisdictions that had statistically significant drops. Even with the largest drops in Central Maryland, however, the highest valued homes are still found there, with the highest values in Montgomery ($448,700) and Howard ($426,300) counties, while 11 of the lowest valued homes were located on the Eastern Shore or in Western Maryland and Baltimore City. Queen Anne's County ($341,100) had the highest housing value on the Eastern Shore in 2010-2014 and was the fourth highest in the state.

See Median Value of Homes: Map, Chart
See the Change in Median Value of Homes: Map, Chart
See the Percent Change in Median Value of Homes: Map, Chart

Median Monthly Owner Costs

With a drop in value of owner-occupied homes, (along with a drop in interest rates), post-recession median monthly owner costs (for those homeowners who have a mortgage) also declined. Statewide, these median costs declined by an inflation-adjusted $99, or 4.7 percent, between 2005-2009 and 2010-2014. Twenty three of Maryland's 24 jurisdictions also showed declines, with 17 of these declines statistically significant. The largest numeric and percentage decline was in Kent County (-229, or -13.3%), a reduction that amounts to $2,748 over the course of a year. The next four largest numeric monthly declines occurred in Montgomery (-$183), Prince George's (-177), Charles (-$143) and Frederick (-$123) counties. Several counties on the Eastern Shore had small declines that were not statistically significant, including Somerset, Caroline and Wicomico. By and large, total median owner costs in 2010-2014 are far higher in central Maryland than in the rural parts of the state, with median owner costs for the two highest, Montgomery ($2,499) and Howard ($2,535), more than twice that of the two lowest, Garrett ($1,185) and Allegany ($1,112).

See Median Monthly Owner Costs: Map, Chart
See Change in Median Monthly Owner Costs: Map, Chart

Monthly Renter Costs

While monthly owner costs dropped along with a drop in values in the post recessionary period, statewide median rents had a statistically significant inflation-adjusted increase of $68 (5.9%) between 2005-2009 and 2010-2014 as the share of households who are renters went up. Throughout the state there were 21 jurisdictions which experienced increases in rents, with 17 of these gains statistically significant. (There were three jurisdictions with rent drops, but none of these were statistically significant.) The largest numeric increase was in Queen Anne's County (+$178), a 17.2 percent gain (also the largest in the state) which increased the annual rent by $2,136. Baltimore City had the smallest statistically significant increase, $47, or 5.2 percent. Counties with no statistically significant change included Worcester, Wicomico, Somerset, Talbot, Kent and Cecil on the Eastern Shore and Washington County in Western Maryland. Monthly rents are much higher in central Maryland, particularly in

Montgomery, Calvert and Howard counties and lowest in Western Maryland and on the Eastern Shore. The highest median monthly rent of $1,611 in Montgomery County, is more than 2.5 times the lowest median monthly rent found in Allegany County ($618).

See Median Monthly Renter Costs: Map, Chart
See Change in Median Monthly Renter Costs: Map, Chart

Monthly Owner Costs as a Percent of Income

Although both income and monthly owner costs fell in the post recessionary period, the good news is that statewide homeowner costs (-4.7%) fell more than median household income (-3.3%) and this has translated into a drop in the percent of homeowners with a mortgage paying at least 35 percent of their income for housing costs (a traditional measure of cost-burdened homeowners). In the 2010-2014 period, 25.4 percent of Maryland homeowners with a mortgage were paying 35 percent or more of their income for monthly costs, down from 27.1 percent in 2005-2009. Six of Maryland's 24 jurisdictions also had statistically significant declines in their share of cost burdened homeowners, with the largest drops occurring in Charles, St. Mary's and Frederick. One county, Somerset, had a statistically significant increase in the share of these cost burdened homeowners, rising from 26.9 percent to 37.9 percent between the two, five-year time periods. For the most part, Eastern Shore home owners are more financially stressed than in other parts of the state, having six of the top seven jurisdictions with the highest shares of cost-burdened homeowners, led by Somerset (37.9%), Worcester (32.3%), Dorchester (32.0%) and Caroline (30.3%) counties.

See Percent of Homeowners Paying 35 Percent or More of Income for Housing: Map, Chart
See Percentage Pt Change in Homeowners Paying 35 Pct. or More of Income for Housing: Map, Chart

Renter Costs as a Percent of Income

Unlike the improving picture for cost-burdened homeowners, there was a statistically significant increase in the percent of renters paying at least 35 percent of their incomes for rent, rising statewide from 39.1 percent in 2005-2009 to 42.1 percent in 2010-2014. Just more than one-half of Maryland's 24 jurisdictions (13) had statistically significant increases in cost burdened renters. The largest increases of cost-burdened renters occurred on the Eastern Shore in Caroline (rising from 32.0 percent to 47.7 percent), Somerset (rising from 44.0% to 57.4%) and Talbot (rising from 37.6% to 49.7%) counties. Allegany County in Western Maryland had the fourth largest increase, with cost burdened renters rising from 36.0 percent to 43.7 percent. As with homeowners, Eastern Shore renters are in general more cost burdened than renters in central Maryland counties, with the top two (Somerset and Talbot) and five of the top seven counties (including Caroline, Wicomico and Dorchester) with the highest share of renters paying at least 35 percent of their incomes for rent located on the Eastern Shore.

See Percent of Renters Paying 35 Percent or More of Income for Rent: Map, Chart
See Percentage Point Change of Renters Paying 35 Percent or More of Income for Rent: Map, Chart

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