

A Status Report on Maryland's Jurisdictions from the American Community Survey, 2011-2015 and a Comparison to 2006-2010

The U.S. Census Bureau recently released 2001-2015 American Community Survey 5-Year Estimates data for states, counties, places, census tracts and block groups.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 The five-year ACS is the only data set which allows for a comprehensive analysis of socioeconomic trends for all of Maryland. In addition, since comparisons over time can only be made with non-overlapping time periods, the 2011-2015 ACS 5-Year Estimates data can be compared to a previously released ACS data set (2006-2010).³

The 10 years covered by the 2006-2010 and 2011-2015 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 from the Great Recession. The lost income and declines in the labor force participation that was the product of the Great Recession led to large increases in poverty and cost-burdened homeowners and renters.

The following are some of the highlights of the 2011-2015 ACS data and a comparison with the 2006-2010 period.⁵

Median Income

Maryland's median household income fell by just over \$2,100, or 2.8 percent, between 2006-2010 and 2011-2015. Of the 13 jurisdictions which showed a statistically significant decline, the top three numeric declines were all on the Eastern Shore: Caroline (-\$11,444, or -17.9%), Somerset (-\$10,569, or -23.3%, the largest percentage drop), and Talbot (-\$10,219, or -14.9%). The largest numeric declines outside the Eastern Shore were in Charles (-\$6,245, or -8.1%) and Frederick (-\$5,170, or -5.1%) counties with much more modest percentage declines.

¹ Release date, December 8, 2016.

² The American Community Survey – a continuous national survey of 295,000 households per month, is reported as one or five-year period estimates depending on the population size of the reported geography. For Maryland, only 16 jurisdictions qualify for the one-year period estimate (population of 65,000 or more).

³ Since the 2006-2010 period does not overlap with the 2011-2015 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 2015 and annual comparisons can be found on the [Maryland State Data Center web site](#).

Only one jurisdiction, Kent County, had an increase over the two five-year periods, but the change is not statistically significant.⁶ There was an enormous difference between the lowest and highest median incomes for Maryland's jurisdictions during the 2011-2015 period. The median income for Howard County, at \$110,238, is three times that of the lowest jurisdiction, Somerset, at \$35,154. For the most part, household incomes are much higher in the central part of the state, and lower in the jurisdictions in Western Maryland and the Eastern Shore.

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

See Change in Median Household Income: [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 during 2011-2015 was 10.0 percent, a statistically significant increase from the 8.6 percent rate in 2006-2010. 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 2011-2015 period in Somerset County (24.7%), and Baltimore City (23.7%) nearly five times the poverty rate in Howard County (5.2%), which has the lowest rate in the state.

There were no statistically significant drops in poverty between 2006-2010 and 2011-2015, but there were 16 jurisdictions with statistically significant increases. Four of the top five increases in the overall poverty rate were on the Eastern Shore, including Somerset County (up 6.1 percentage points) followed by Talbot (+5.1 percentage points), Caroline (+4.3 percentage points) and Dorchester (+3.1 percentage points.) Allegany County had the fourth largest percentage point increase in poverty (+3.5 percentage points). The smallest statistically significant increases in poverty were in central Maryland, including Montgomery (+0.7 percentage points) and Howard (+1.0 percentage points) counties.

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

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

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 counties in Western Maryland and on the Eastern Shore. Between 2006-2010 and 2011-2015 there were 15 jurisdictions which had statistically significant increases in child poverty, while there were no jurisdictions with statistically significant declines in child poverty. For the State as a whole, the poverty rate for related children rose from 10.9 percent to 13.3 percent, a statistically significant gain of 2.4 percentage points. Among the jurisdictions the increase in the poverty rates for related children was largest on the Eastern Shore, including: Somerset (+12.7 percentage points), Caroline (+9.4 percentage points), Dorchester (+9.1 percentage

⁶ Kent County's gain of \$4,183 (5.5%) 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.

points), and Talbot (+7.4 percentage points). These increases were followed by Allegany (+6.6 percentage points) and Washington County (+5.9 percentage points) in Western Maryland.

Somerset County had the highest rate of childhood poverty during the 2011-2015 period (39.7%) followed by Baltimore City (34.2%). The next 10 highest rates of childhood poverty were all either on the Eastern Shore or in Western Maryland, including Allegany (24.9%), Caroline (24.9%), Washington (20.0%) and Wicomico (20.0%) 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 (6.3%) and Calvert (6.3%) counties, amounting to less than one-sixth of the rates in the highest counties.

Poverty during 2011-2015 for those persons ages 65 years and over for Maryland is at 7.6 percent. This is lower than the overall poverty rate (10.0%) and substantially below the childhood poverty rate (13.3%). Also, unlike the poverty rate for children (or the overall poverty rate), there was a statistically significant *decrease* of 0.4 percentage point between 2006-2010 and 2011-2015 periods. Among the jurisdictions, there was only one county that had a statistically significant decrease while only one had a statistically significant increase. The largest decline was in Garrett (-4.8 percentage points) and the only increase was in Charles (+3.2 percentage points).

By far, the highest poverty rate among seniors during 2011-2015 was in Baltimore City (16.8%), with the second highest rate (despite a large decrease) in Somerset (10.3%), followed by Allegany (9.5%), Caroline (9.2%), Dorchester (8.5%) and Washington (8.4%) counties. The lowest senior poverty rates were found in Howard (4.6%) and Anne Arundel (5.1%) 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](#)

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 2011-2015 period (7.4%) is a statistically significant 0.8 percentage points above the 2006-2010 rate (6.6%). Twelve of Maryland's 24 jurisdictions also had statistically significant increases in their unemployment rate in the latter five-year period. The largest percentage point gain was in Calvert (+3.2 percentage points) and in Worcester (+2.8 percentage points) counties. Baltimore City had by far the highest unemployment rate in the State during the 2011-2015 period (13.1%), followed by the Dorchester (10.4%), Allegany County (10.0%) and Worcester (9.9%) counties.

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. 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. Statewide, the labor force participation rate fell a statistically significant 1.2 percentage points (from 69.6 percent in 2006-2010 to 68.4 percent in 2011-2015). Among the state's 24 jurisdictions, there were 14 with statistically significant declines and one with a statistically significant increase. Of those that declined, six of the top seven – Kent, Washington, Talbot, Garrett, Cecil and Wicomico– are either on the Eastern Shore or in Western Maryland, with the only Charles (in Southern Maryland) among the top seven outside these two regions.

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 2011-2015 period with the percent of the population ages 25 and over with a bachelor's degree or higher in Maryland reached 37.9 percent, up 2.2 percentage points from the 2006-2010 period. Statistically significant increases in the share of those with a bachelor's degree 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 (+5.3 percentage points) and Worcester County (+4.1 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 (60.6%) and Montgomery (57.9%), the two wealthiest jurisdictions in the state, have a substantially higher share of adults with a bachelor's or higher than even those jurisdictions with the third and fourth largest share (Frederick at 39.1% and Anne Arundel at 38.3%). At the other end of the spectrum are counties with relatively low educational attainment, including Somerset (14.8%) Caroline (15.5%), Allegany (17.4%) and Garrett (19.0%).

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

See Percentage Point Change in Population Ages 25+ with a Bachelor's degree 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 2011-2015 period, 66.8 percent of Maryland households were homeowners, a statistically significant drop from the 69.0 percent rate during the 2006-2010 period. Nineteen of Maryland's 24 jurisdictions had statistically significant declines in homeownership rates in the latter five-year period, with the largest drop occurring in Talbot (-7.6 percentage points), Dorchester (-5.5 percentage points) and Caroline (-5.3 percentage points) counties.

Other jurisdictions experiencing significant declines were the two Southern Maryland counties of Calvert (-3.4 percentage points), and Charles (-3.4 percentage points). Despite the homeownership declines in Calvert and Charles counties, they both still had relatively high homeownership rates in the 2011-2015 period with Calvert (81.6%) the third highest in the state and Charles (77.7%) the fifth highest. In the 2011-2015 period, Baltimore City had the lowest homeownership rate (47.1%) while Queen Anne's had the highest (83.8%).

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 \$42,500, or 12.5 percent, in the 2011-2015 period compared to 2006-2010. Twenty-one out of the state's 24 jurisdictions experienced statistically significant home value declines. Both the largest numeric and percentage losses were in Prince George's (-\$72,900, or -22.3%) and Charles (-\$71,300, or -20.0%) counties, both of which also suffered a disproportionate number of foreclosures in the post-recessionary period. Other counties with large drops in value included Calvert (-\$51,100, or -13.0%), Frederick (-\$49,400, or -14.1%), and Worcester (-\$46,000 or -15.9%).

In a switch, however, from the many other indicators which have shown greater post-recessionary stress in the more rural counties, there were no statistically significant declines in Garrett and Somerset counties and Allegany County was the only jurisdiction where there was an increase in median value, though the increase is not statistically significant. Even with the largest drops in Central Maryland, however, the highest valued homes are still found there, with the highest values in Montgomery (\$454,700) and Howard (\$429,100) counties. Queen Anne's County (\$339,900) had the highest housing value on the Eastern Shore in 2011-2015 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 \$222, or 10.2 percent, between 2006-2010 and 2011-2015. All 24 jurisdictions in Maryland showed statistically significant declines. The largest net and percentage decline was in Prince George's County (-\$355, or -15.1%), a reduction that amounts to \$4,260 over the course of a year. The next four largest numeric monthly declines occurred in Montgomery (-\$307), Talbot (-\$258), Frederick (-\$257) and Charles (-\$243) counties. By and large, total median owner costs in 2011-2015 are far higher in central Maryland than in the other parts of the state, with median owner costs for the two highest, Howard (\$2,470) and Montgomery (\$2,440), more than twice that of the two lowest, Garrett (\$1,180) and Allegany (\$1,105).

See Median Monthly Owner Costs: [Map](#), [Chart](#)

See Change in Median Monthly Owner Costs: [Map](#), [Chart](#)

Median Gross Rent

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 \$50 (4.2%) between 2006-2010 and 2011-2015 as the share of households who are renters went up. Throughout the state there were 18 jurisdictions which experienced increases in rents, with 15 of these gains statistically significant. (There were six jurisdictions with rent drops, but none of these were statistically significant.) The largest net increase was in Calvert County (+\$228), a 17.2 percent gain (also the largest in the state) which increased the annual rent by \$2,736. Baltimore City had the smallest statistically significant increase, \$17, or 1.8 percent. Counties with no statistically significant change include: St. Mary's, Talbot, Wicomico, Somerset, Cecil, Queen Anne's, Caroline and Kent counties. Monthly rents are higher in central Maryland, particularly in Montgomery, Howard and Calvert counties and lower in Western Maryland and on the Eastern Shore. The highest median monthly rent of \$1,627 in Montgomery County, is more than 2.5 times the lowest median monthly rent reported for Allegany County (\$624).

See Median Gross Rent: [Map](#), [Chart](#)

See Change in Median Gross Rent: [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 (-4.4%) fell more than median household income (-2.8%) 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 2011-2015 period, 24.0 percent of Maryland homeowners with a mortgage were paying 35 percent or more of their income for monthly costs, down from 28.4 percent in 2006-2010. Sixteen of Maryland's 24 jurisdictions

also had statistically significant declines in their share of cost burdened homeowners, with the largest drops occurring in Prince George's, Queen Anne's and St. Mary's counties. Two counties, Somerset and Garrett, had an increase in the share of these cost burdened homeowners but those increases were not statistically significant. For the most part, Eastern Shore home owners are more financially stressed than in other parts of the state, having four of the top five jurisdictions with the highest shares of cost-burdened homeowners, led by Somerset (35.7%), Worcester (32.1%), Caroline (31.2%) and Kent (31.0%) counties, followed by Baltimore City (29.4%).

See Percent of Homeowners Paying 35 Percent or More of Income for Housing: [Map](#), [Chart](#)

See Percentage Point Change in Homeowners Paying 35 Percent or More of Income for Housing: [Map](#), [Chart](#)

Gross Rent as a Percent of Income

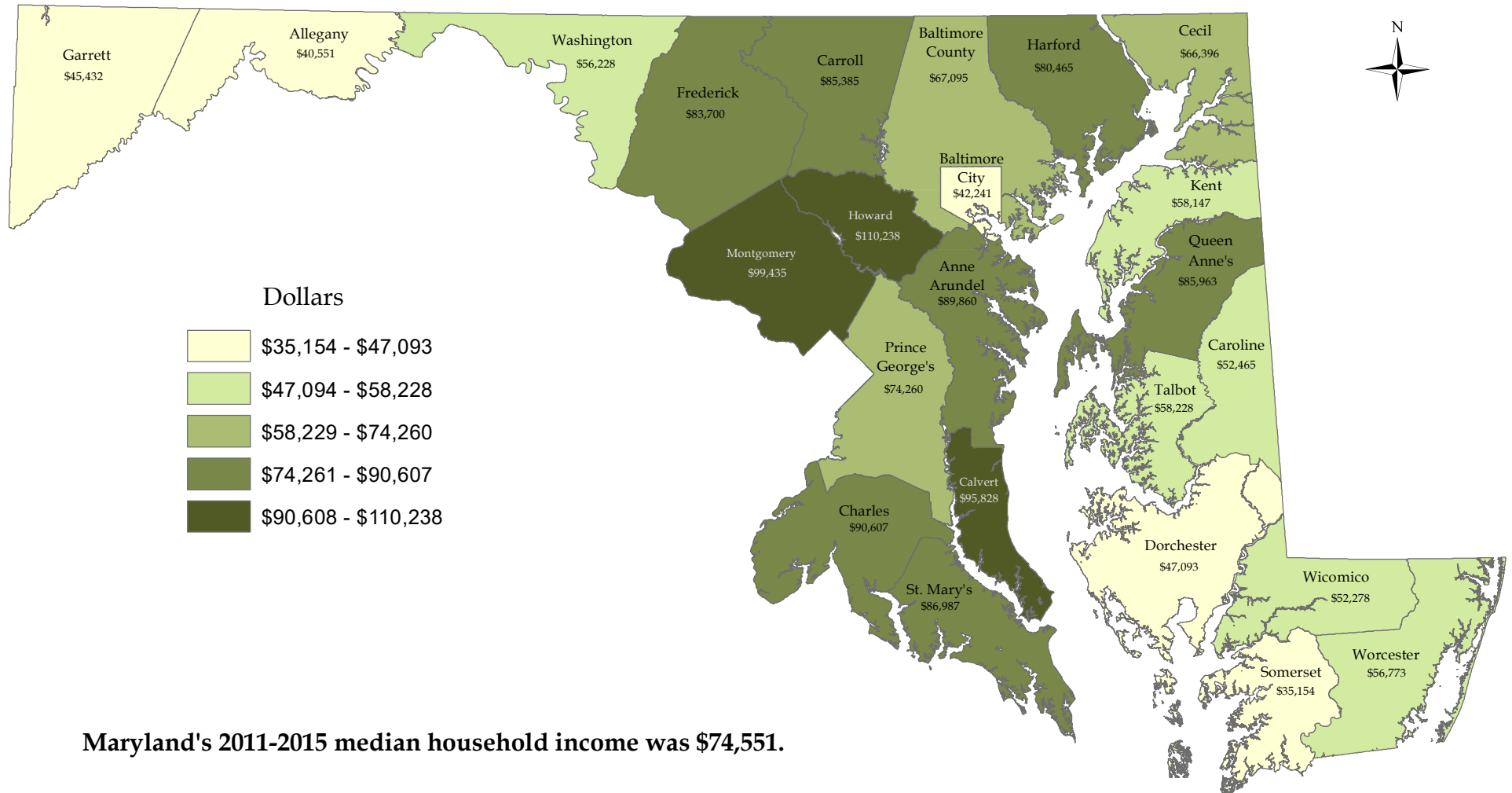
Unlike the improving picture for cost-burdened homeowners, there was a statistically significant increase in the percent of renters paying at least 35 percent of their incomes for rent, rising statewide from 40.2 percent in 2006-2010 to 42.0 percent in 2011-2015. Twenty of Maryland's 24 jurisdictions had statistically significant increases in cost burdened renters, of those 20 jurisdictions, nine of them had increases that were statistically significant. The largest increases of cost-burdened renters occurred on the Eastern Shore in Talbot (rising from 37.3 percent to 48.4 percent) and Caroline (rising from 37.4% to 46.3%) counties and Frederick (rising from 34.1% to 42.1%) in the Suburban Washington. Charles County in Southern Maryland had the fourth largest increase, with cost burdened renters rising from 41.8 percent to 47.9 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 six of the top ten counties (including Wicomico, Caroline, Dorchester and Queen Anne's) 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](#)

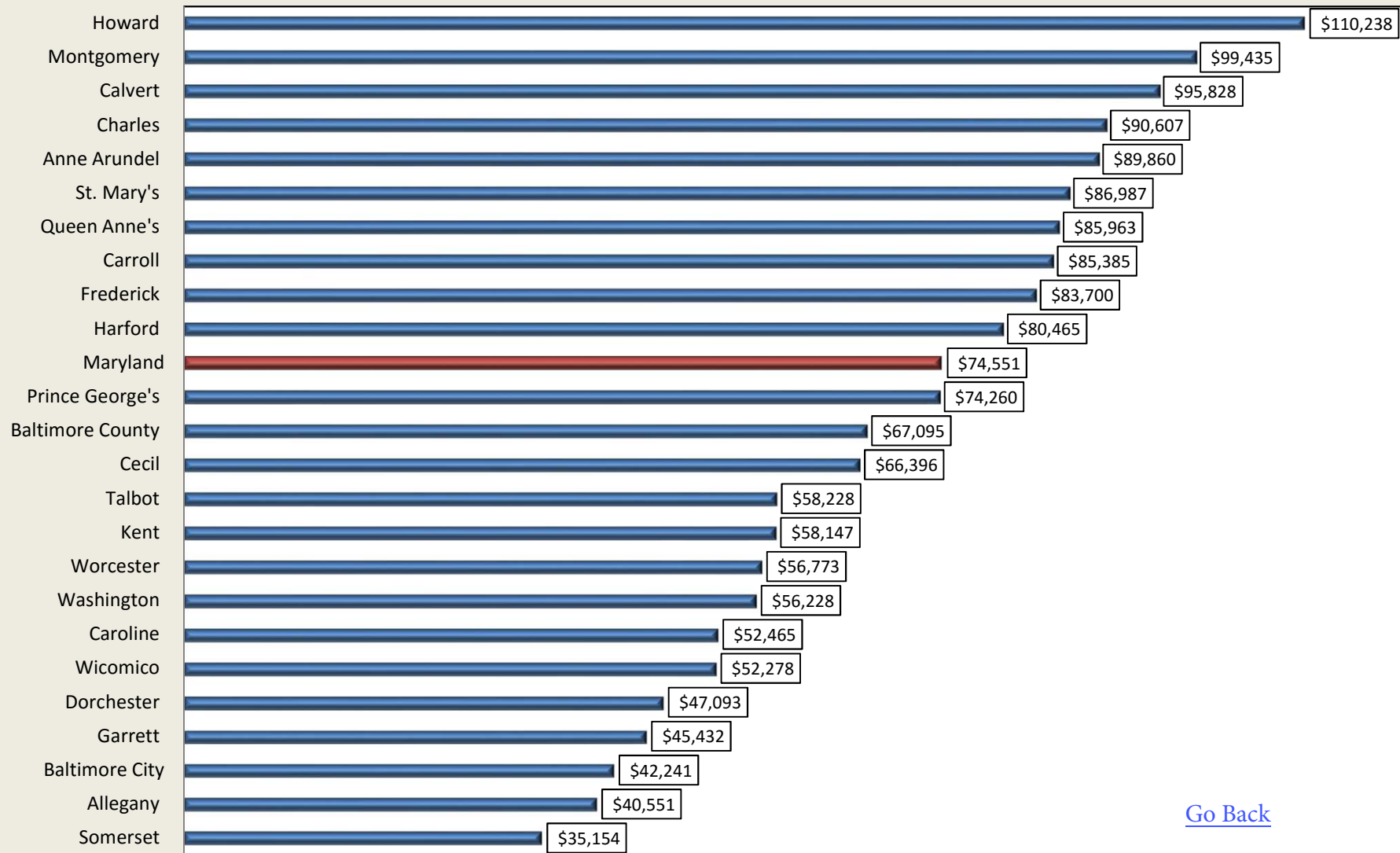
For more information, contact alfred.sundara@maryland.gov

Median Household Income for Maryland's Jurisdictions, 2011 - 2015



Maryland's 2011-2015 median household income was \$74,551.

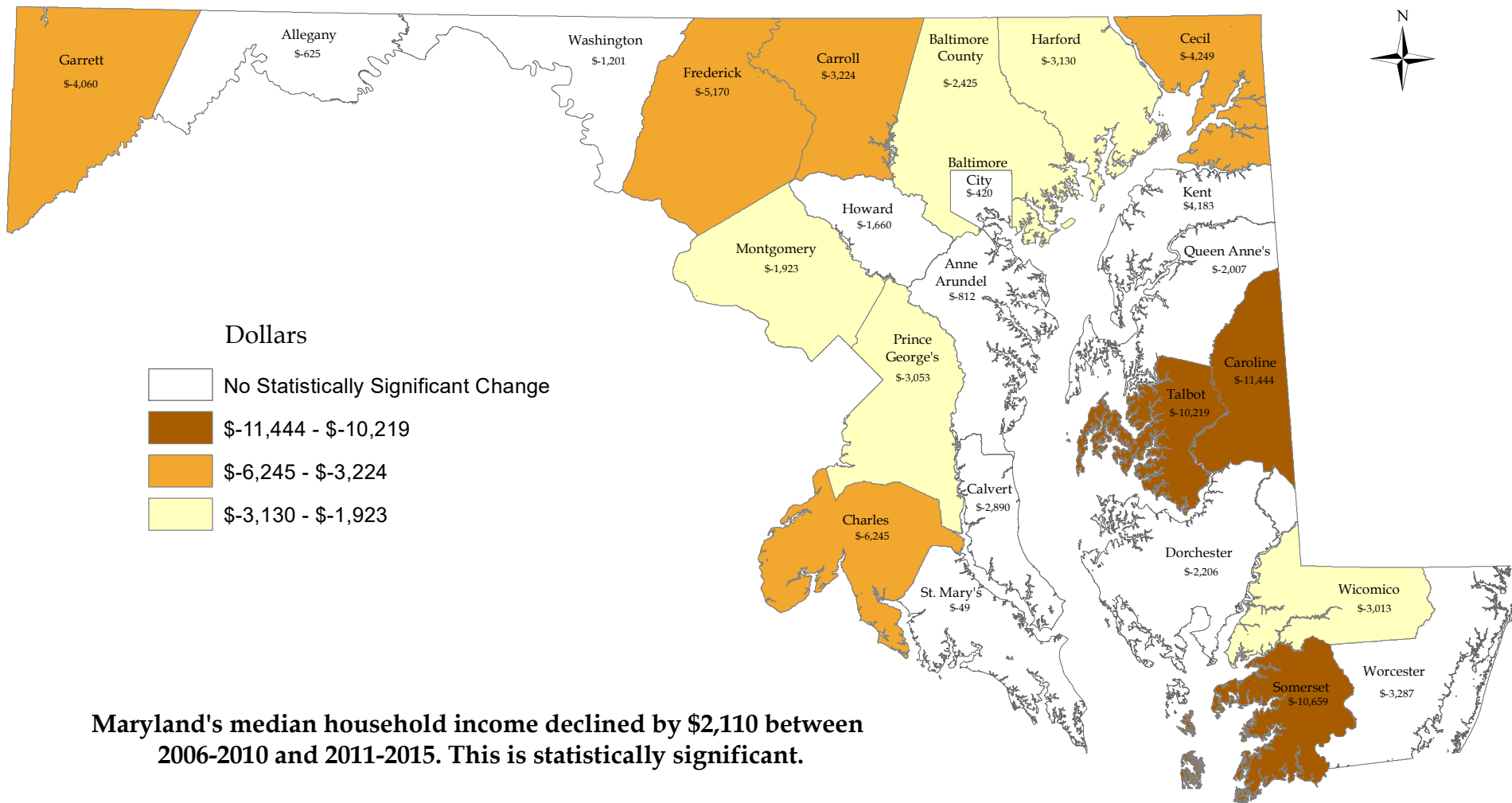
Maryland and Jurisdictions Median Household Income: 2011 - 2015



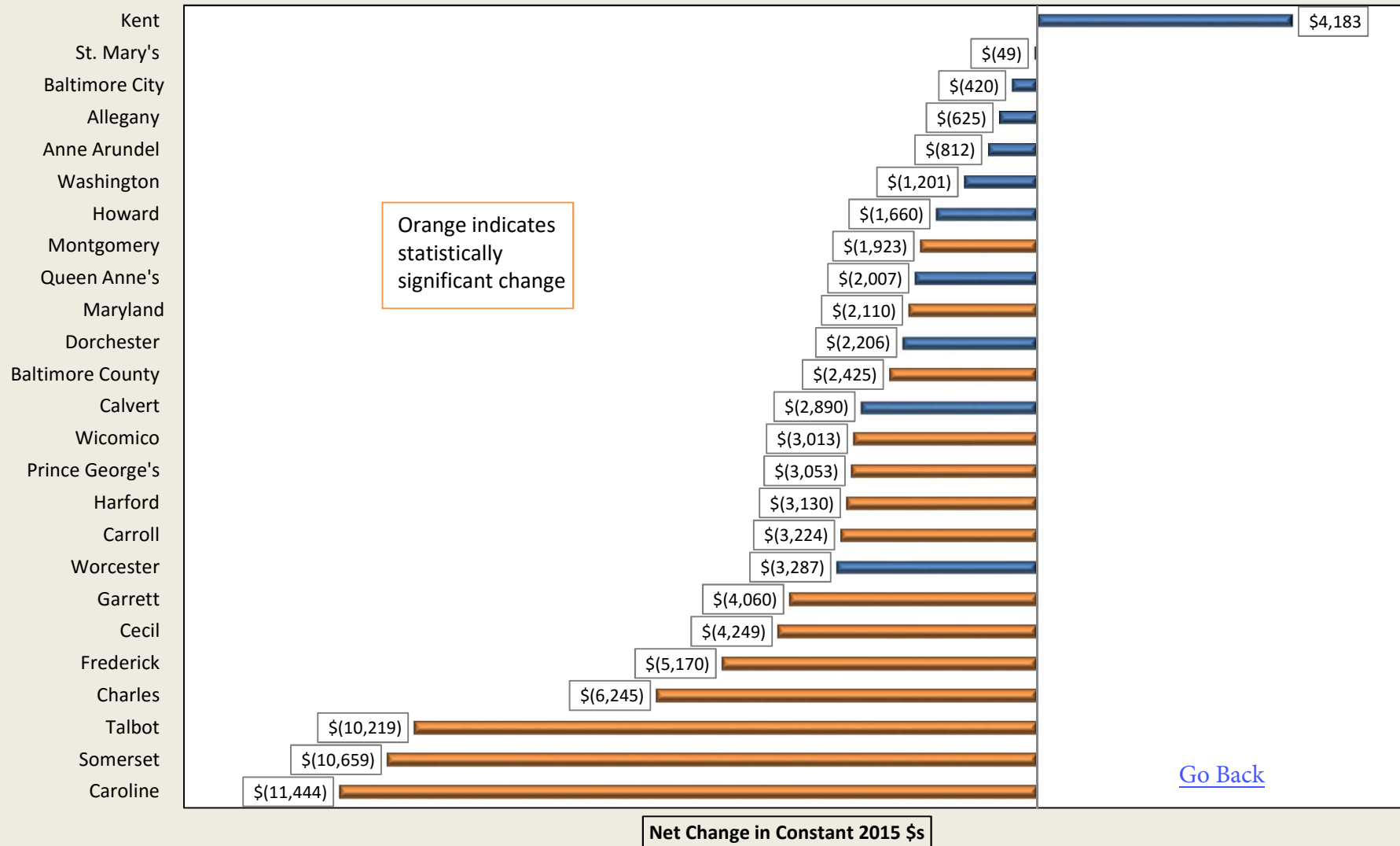
Constant 2015 \$s

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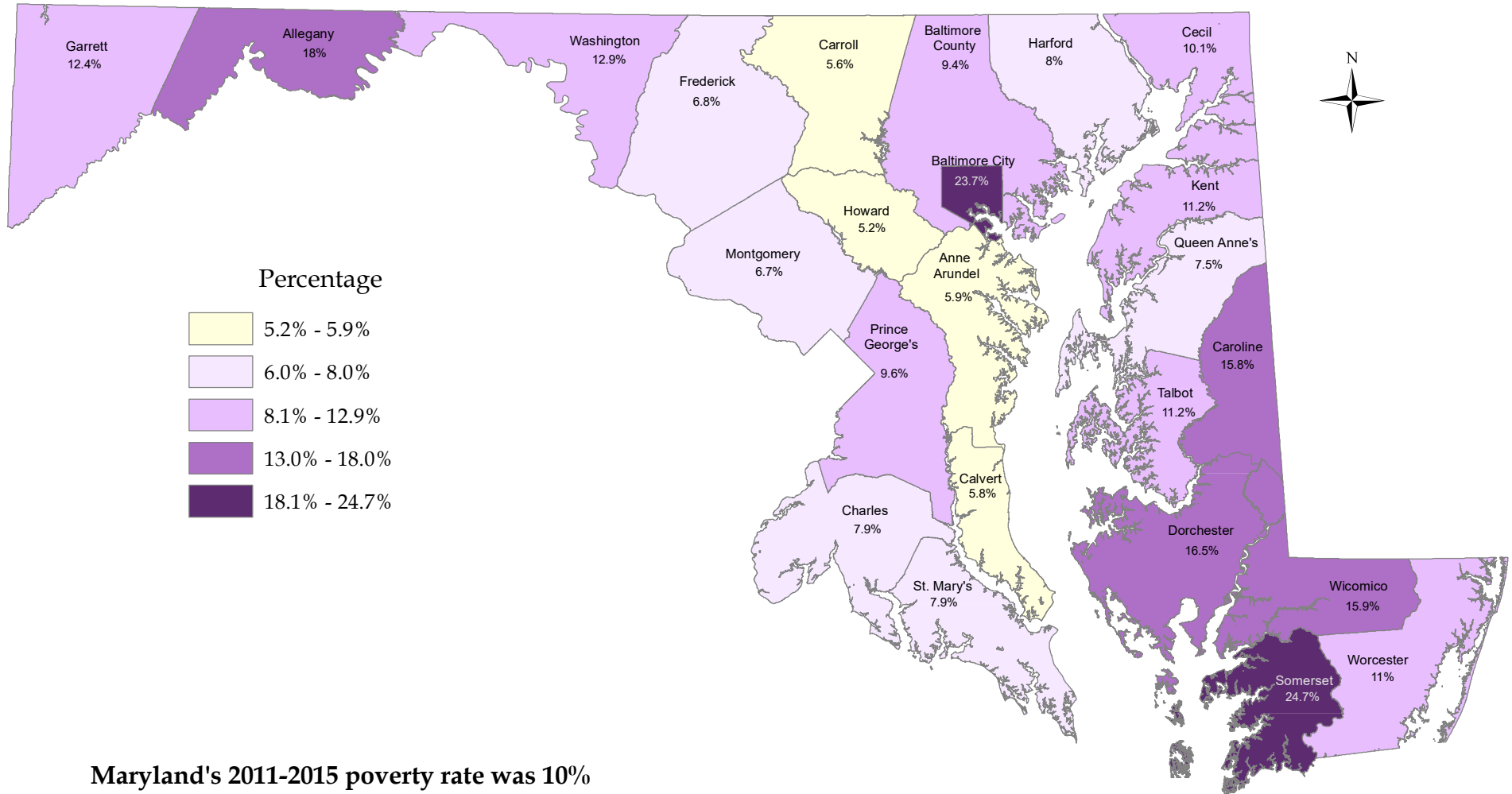
Change in Median Household Income for Maryland's Jurisdictions, 2006-2010 to 2011-2015



Maryland and Jurisdictions Change in Median Household Income: 2006 - 2010 to 2011 - 2015

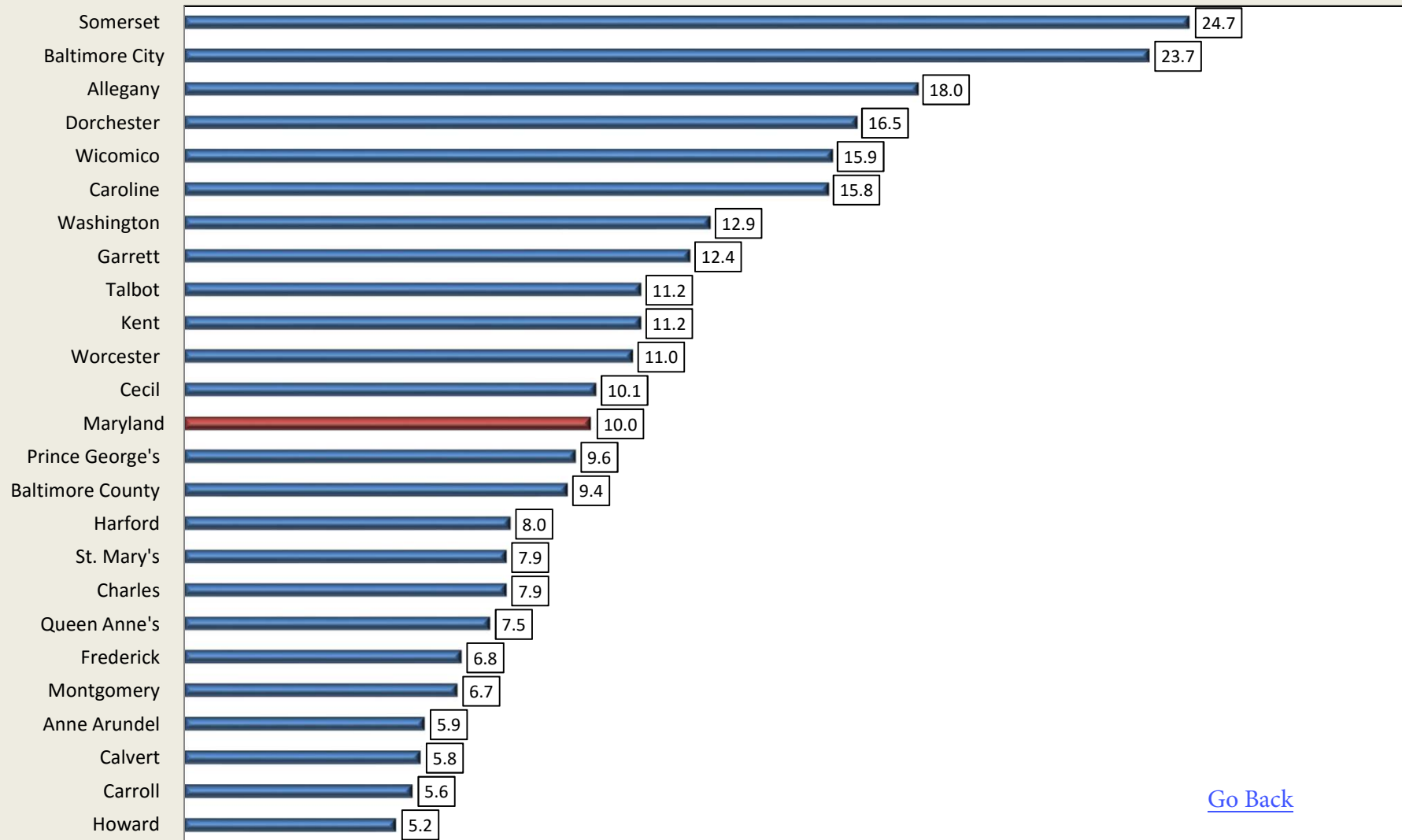


Percent of People in Poverty for Maryland's Jurisdictions, 2011 - 2015



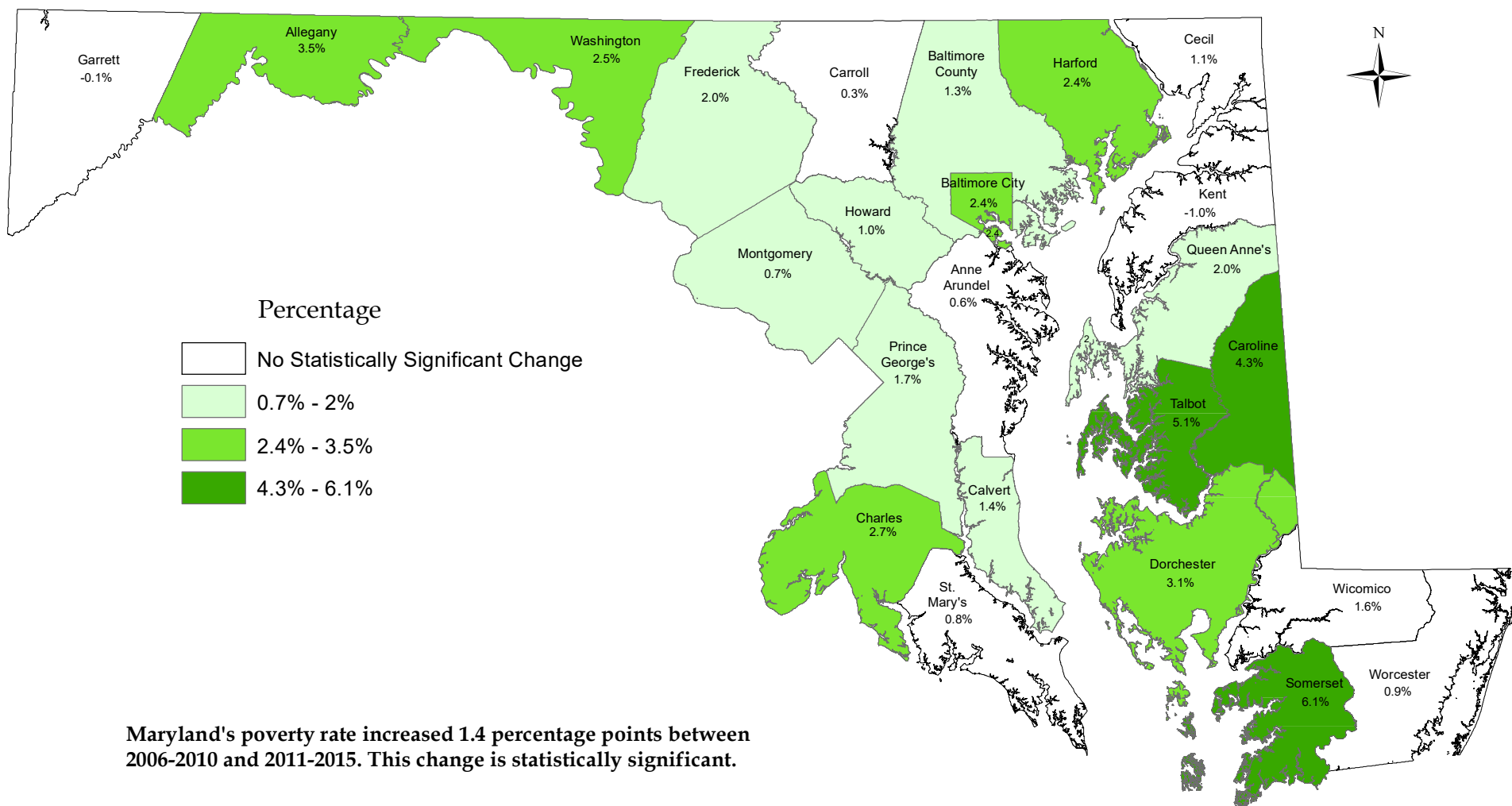
Maryland's 2011-2015 poverty rate was 10%

Maryland and Jurisdictions Percent Persons Below Poverty: 2011 - 2015

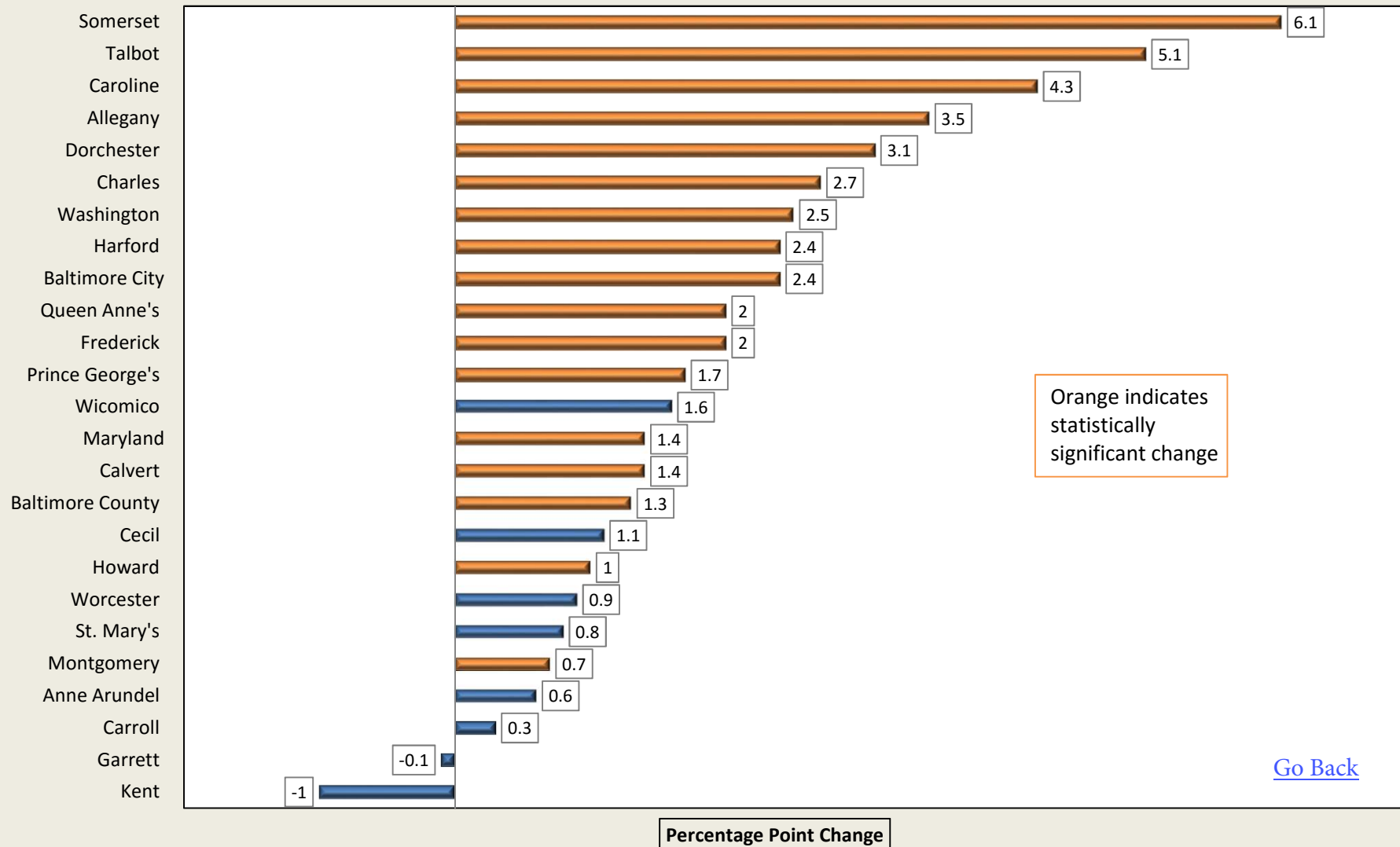


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Percent Change in Poverty Rates for Maryland's Jurisdictions, 2006-2010 to 2011-2015

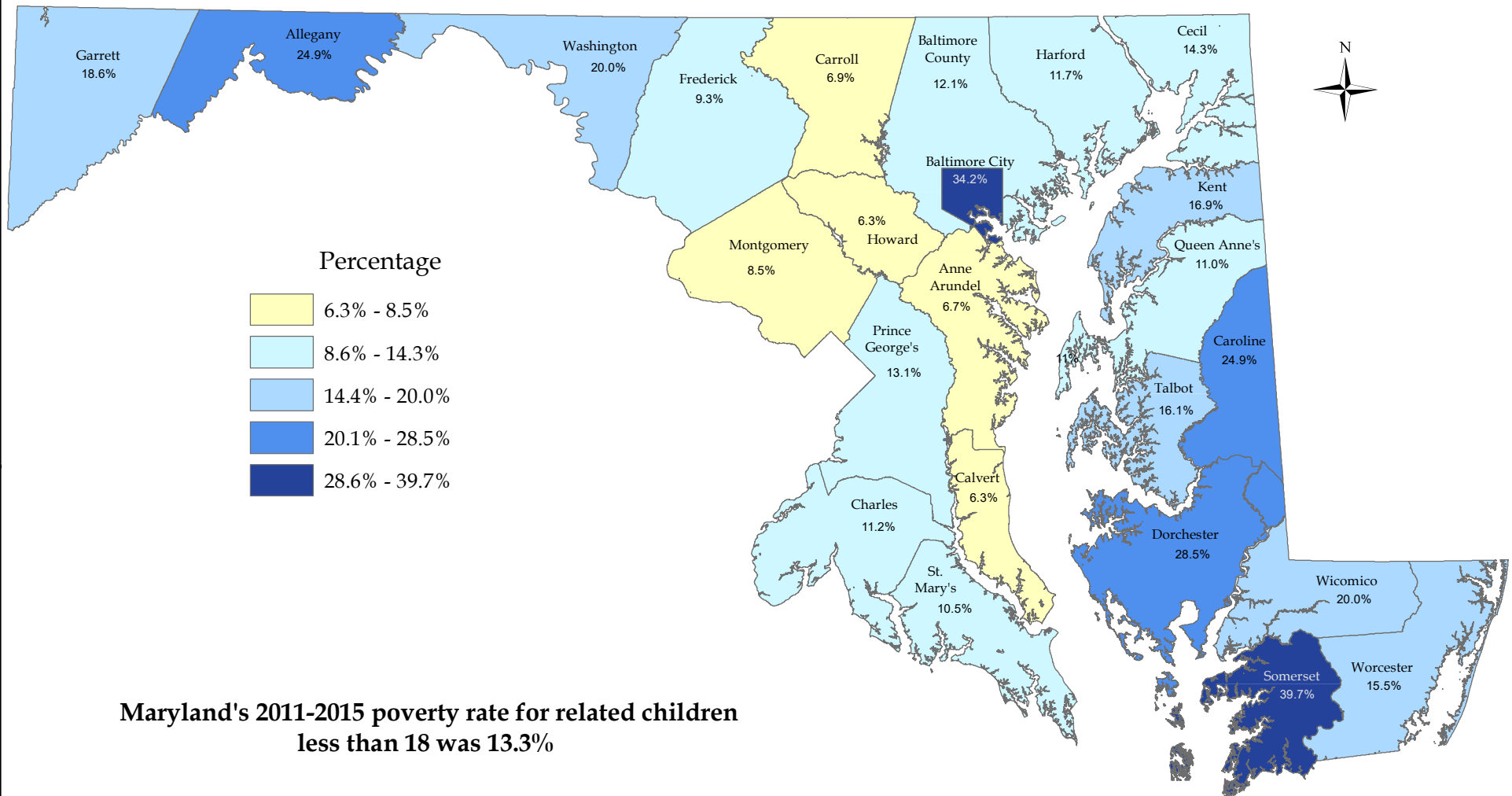


Maryland and Jurisdictions Change in Percent Persons Below Poverty: 2006 - 2010 to 2011 - 2015

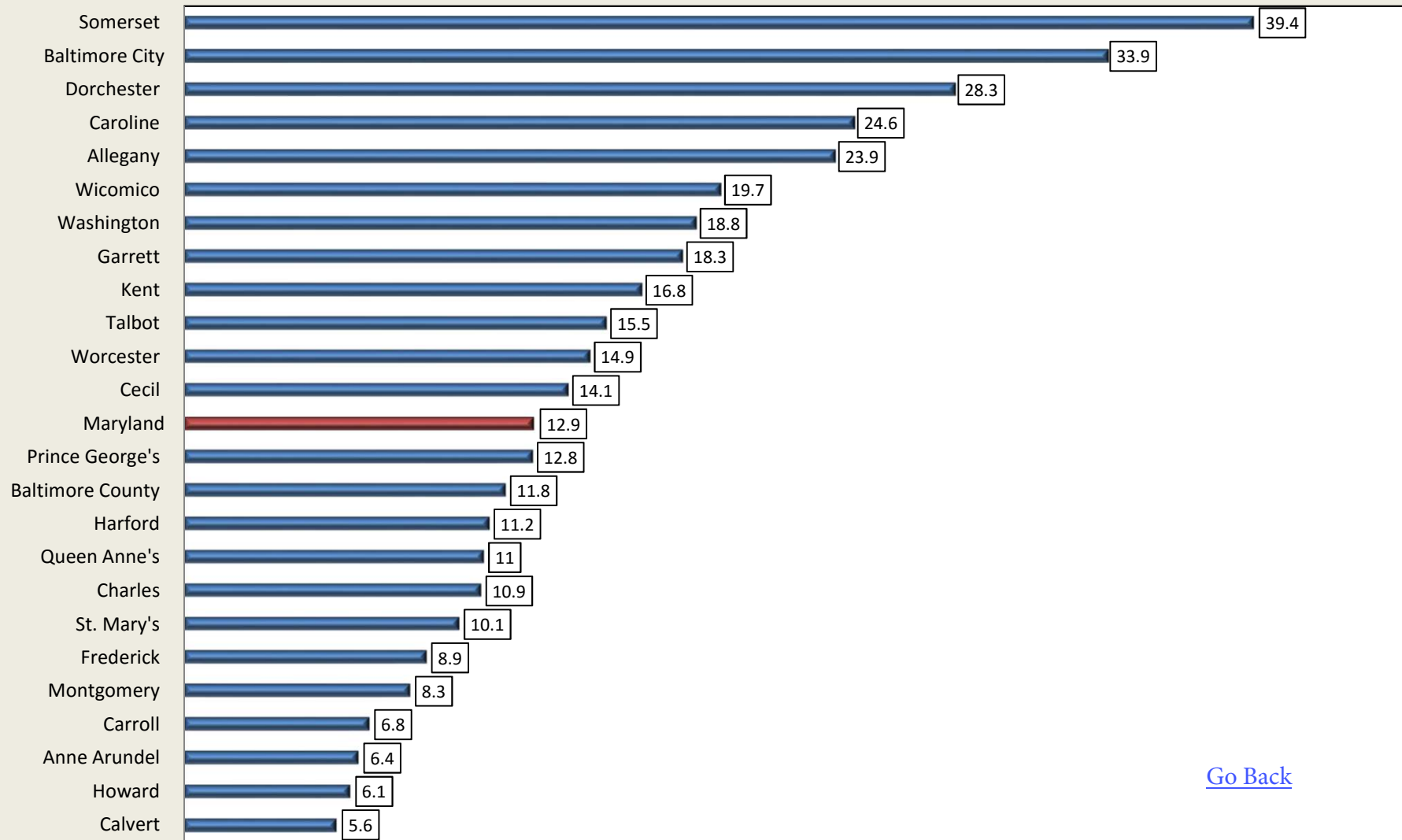


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Poverty Rate for Related Children Less Than 18 Years Old for Maryland's Jurisdictions, 2011 - 2015

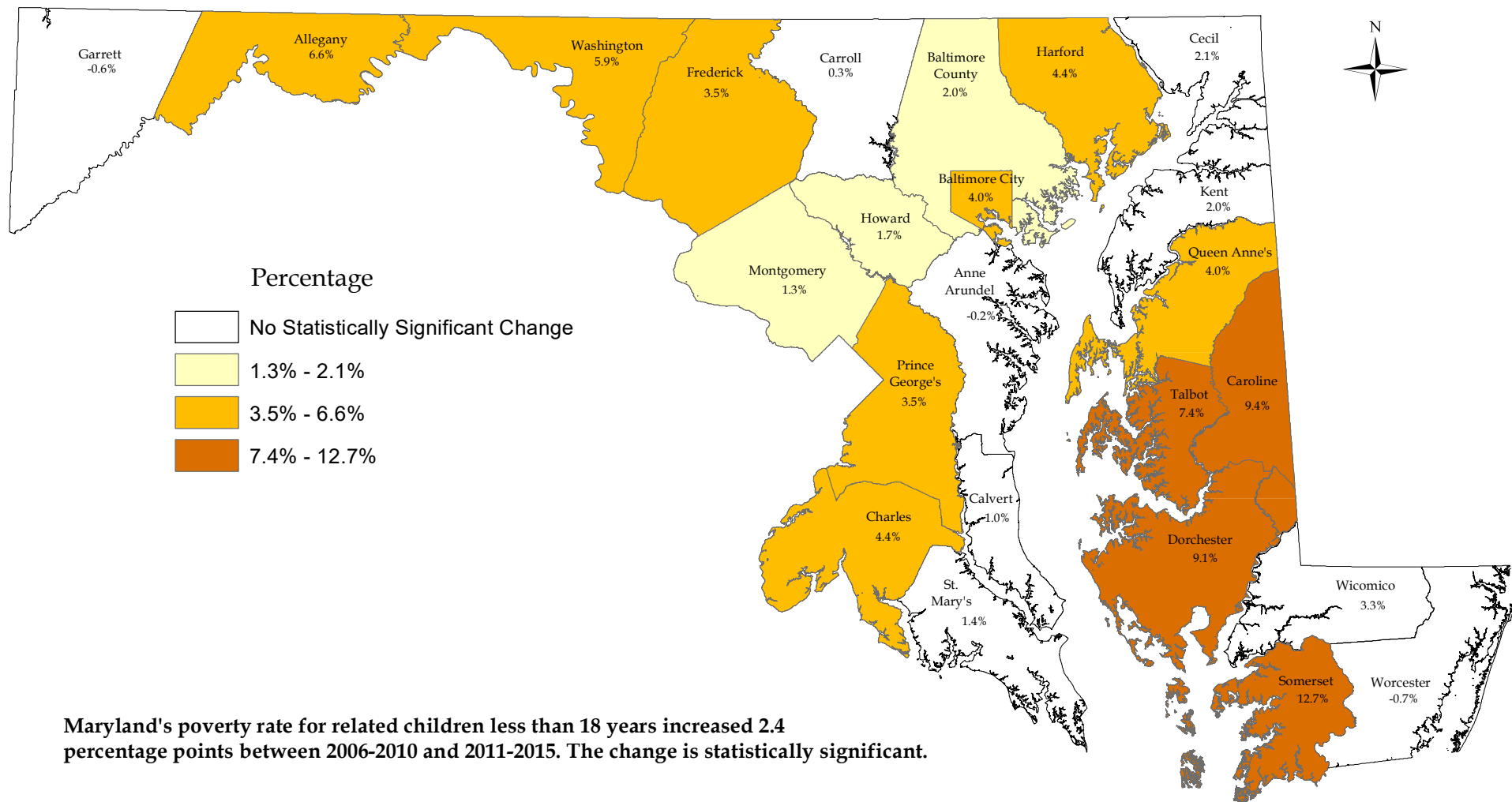


Maryland and Jurisdictions Percent Related Children (0 - 17 years) Below Poverty: 2011 - 2015



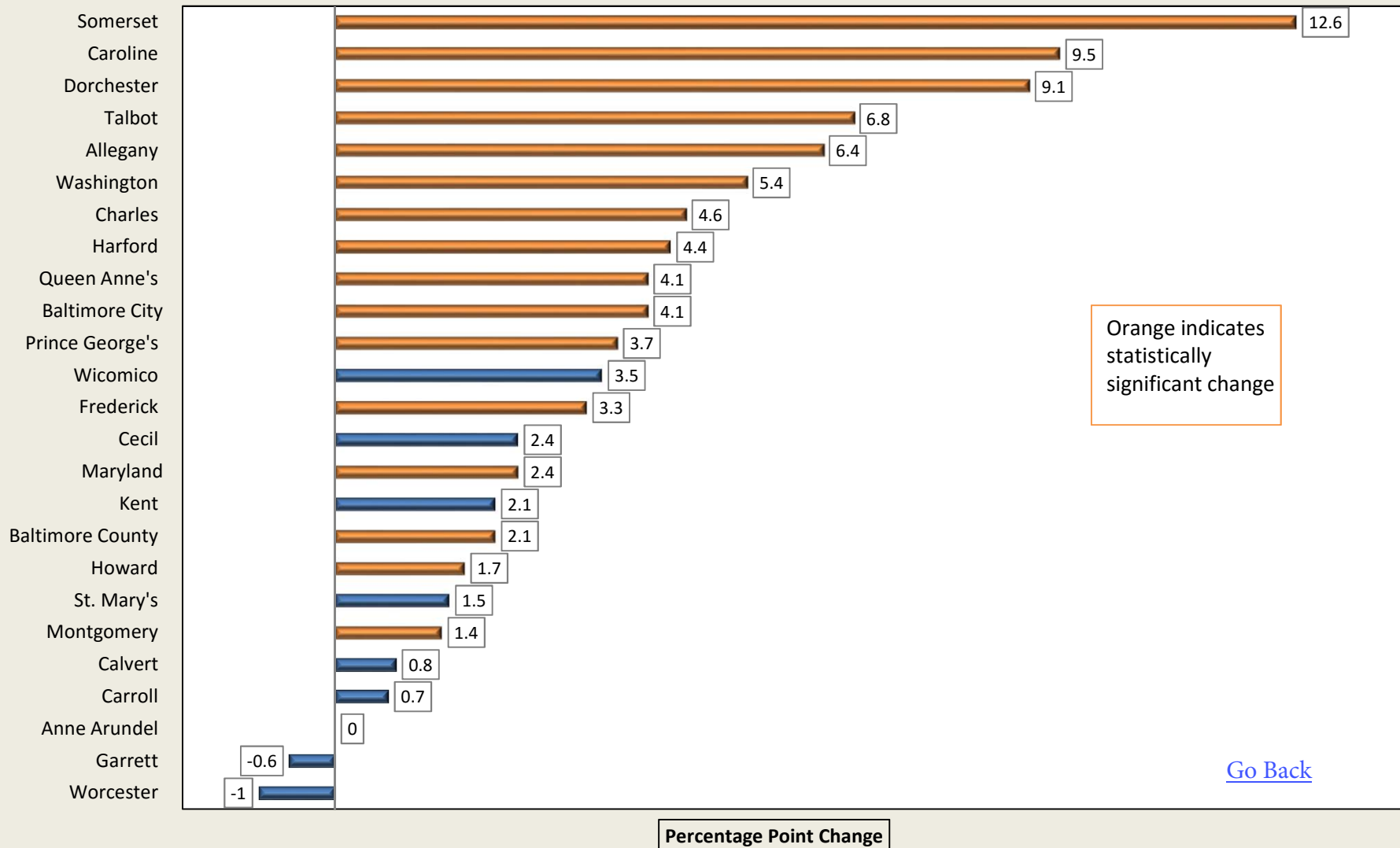
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Percent Point Difference in Poverty Rates for Related Children Less Than 18 Years Old for Maryland's Jurisdictions, 2006-2010 to 2011-2015

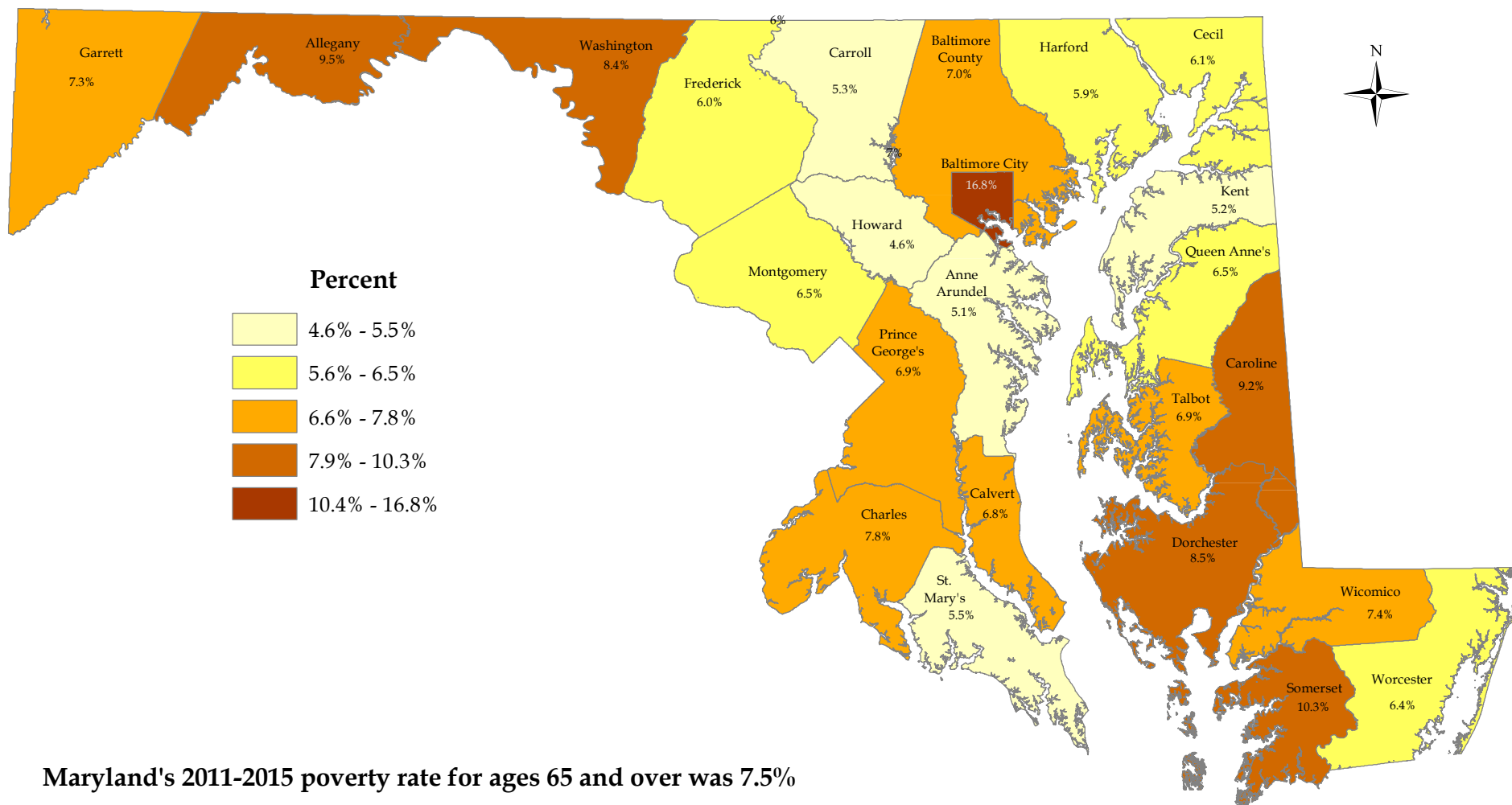


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Change in Related Children (0 to 17 years) Below Poverty: 2006 - 2010 to 2011 - 2015

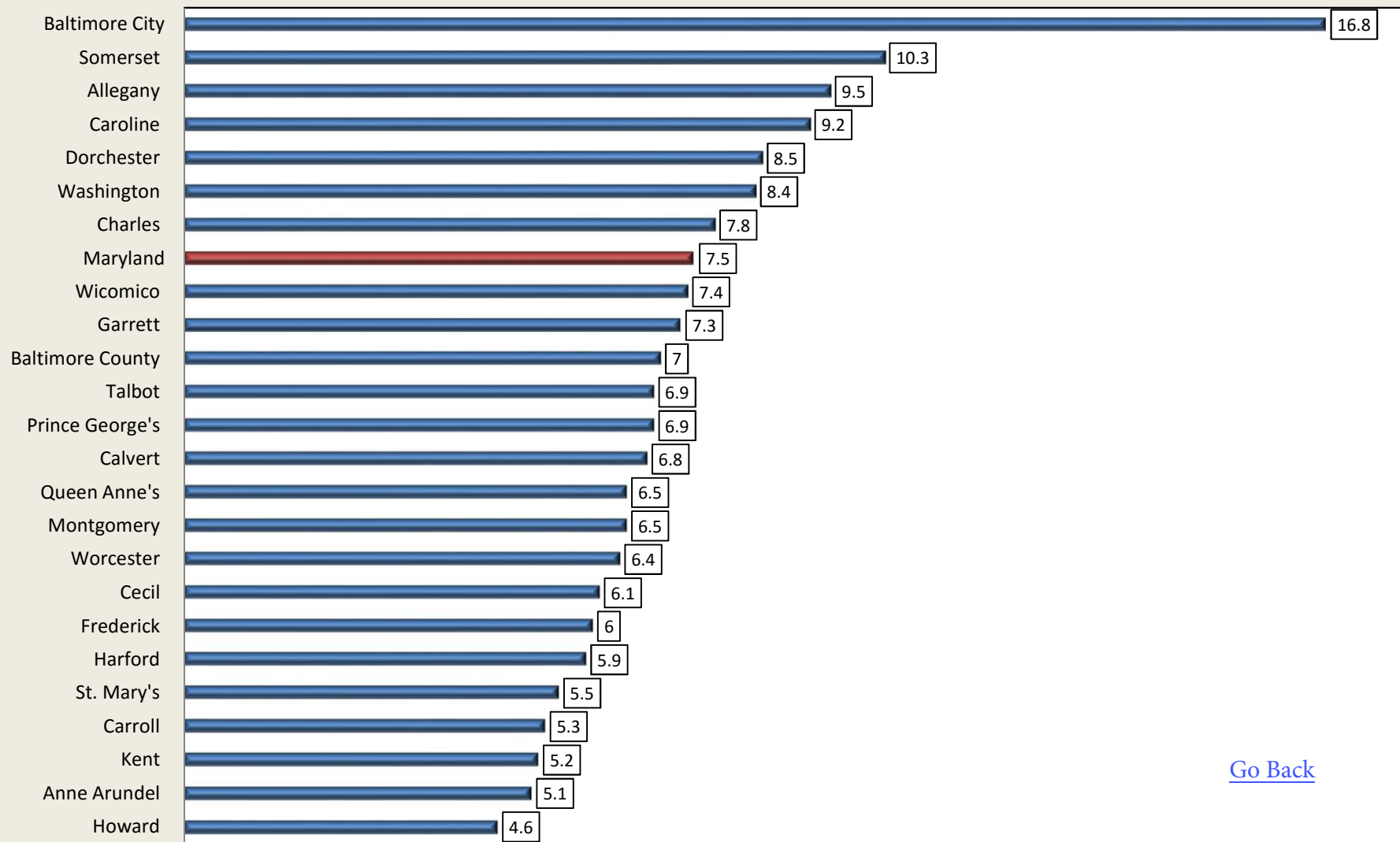


Poverty Rate for Population Ages 65 and Over, 2011 - 2015



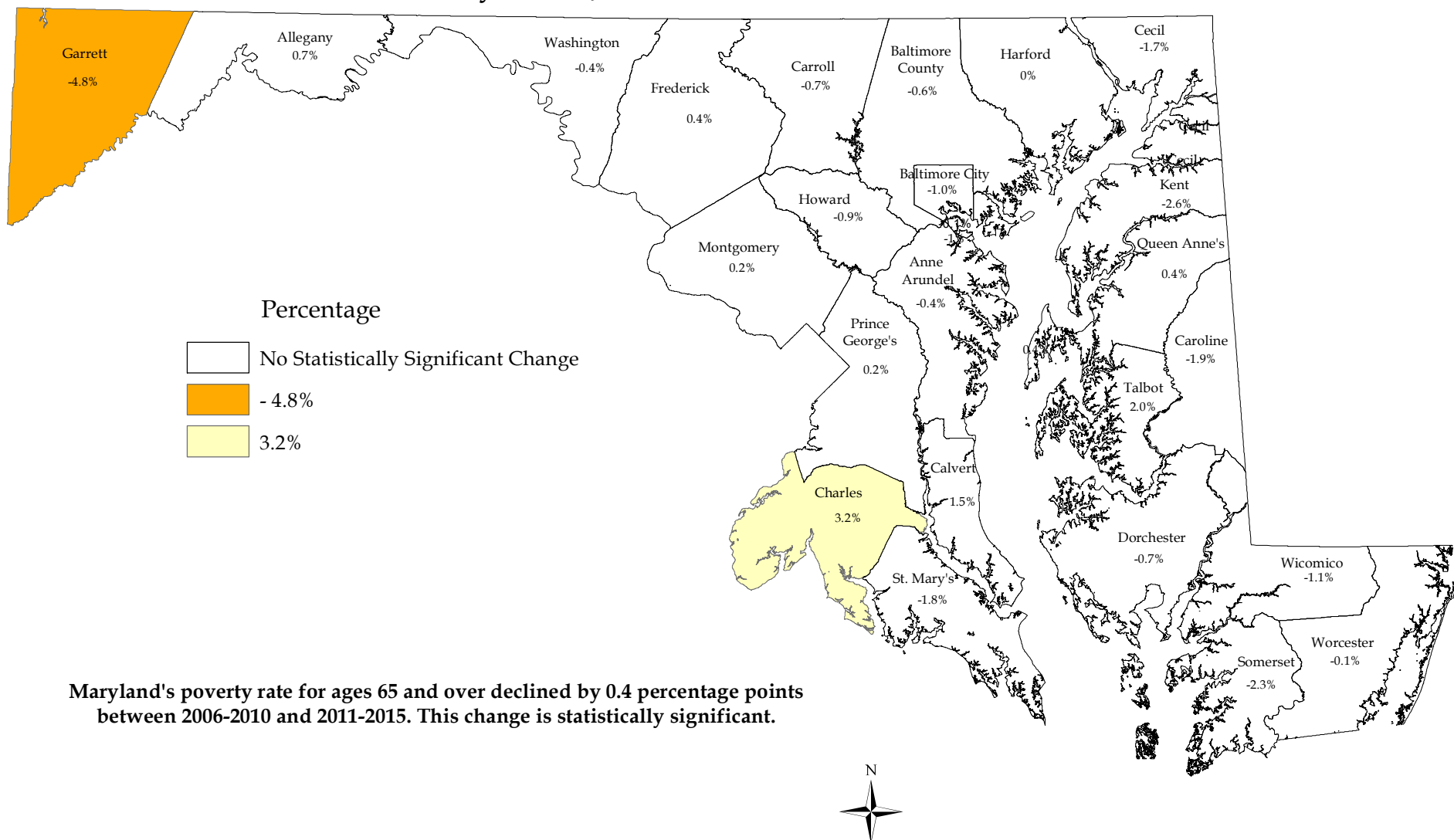
Maryland's 2011-2015 poverty rate for ages 65 and over was 7.5%

Maryland and Jurisdictions Percent Persons 65 Years or More Below Poverty: 2011 - 2015



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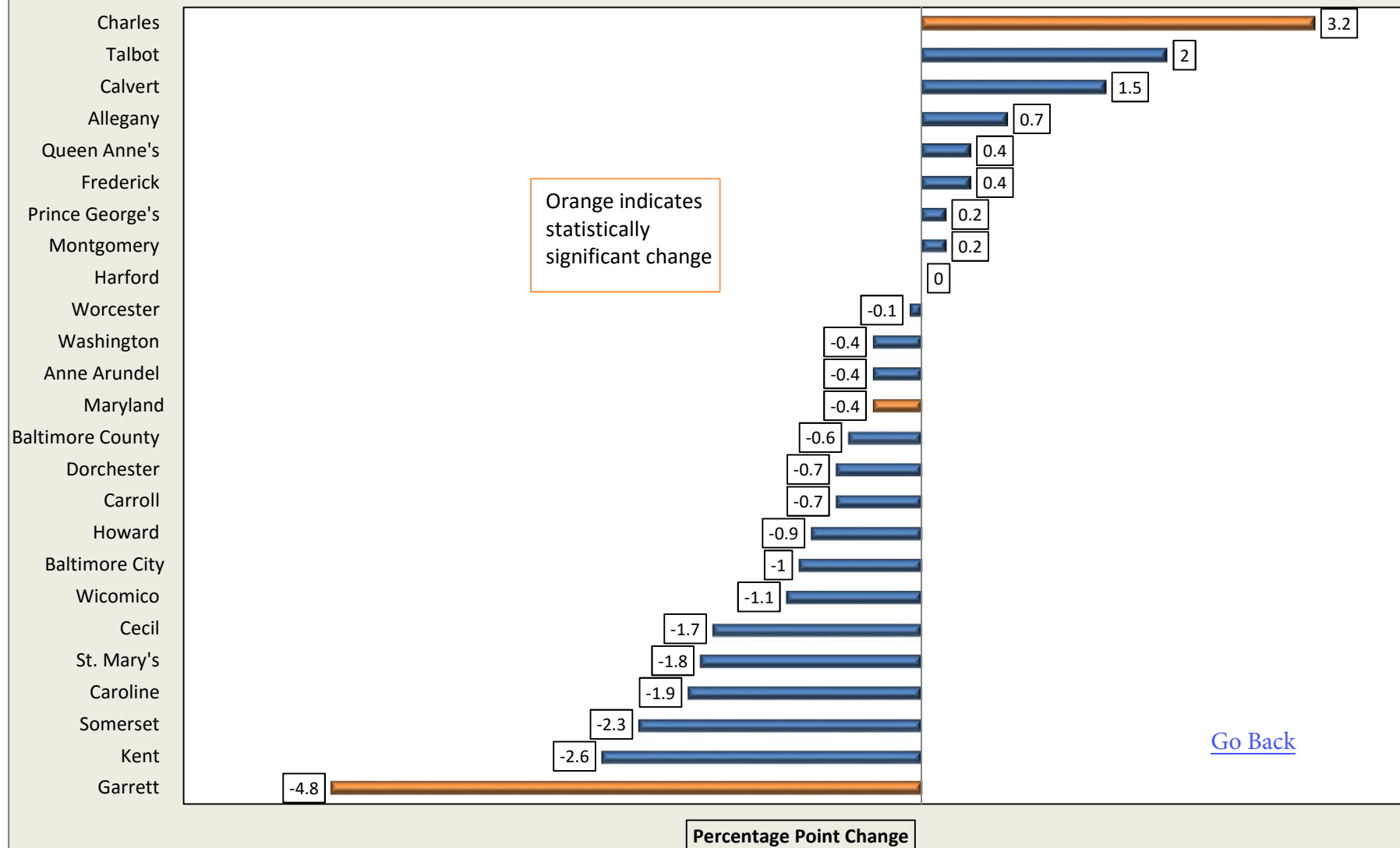
Percent Point Difference in Poverty Rates for Populaton Ages 65 and Over for Maryland's Jurisdictions, 2006-2010 to 2011-2015



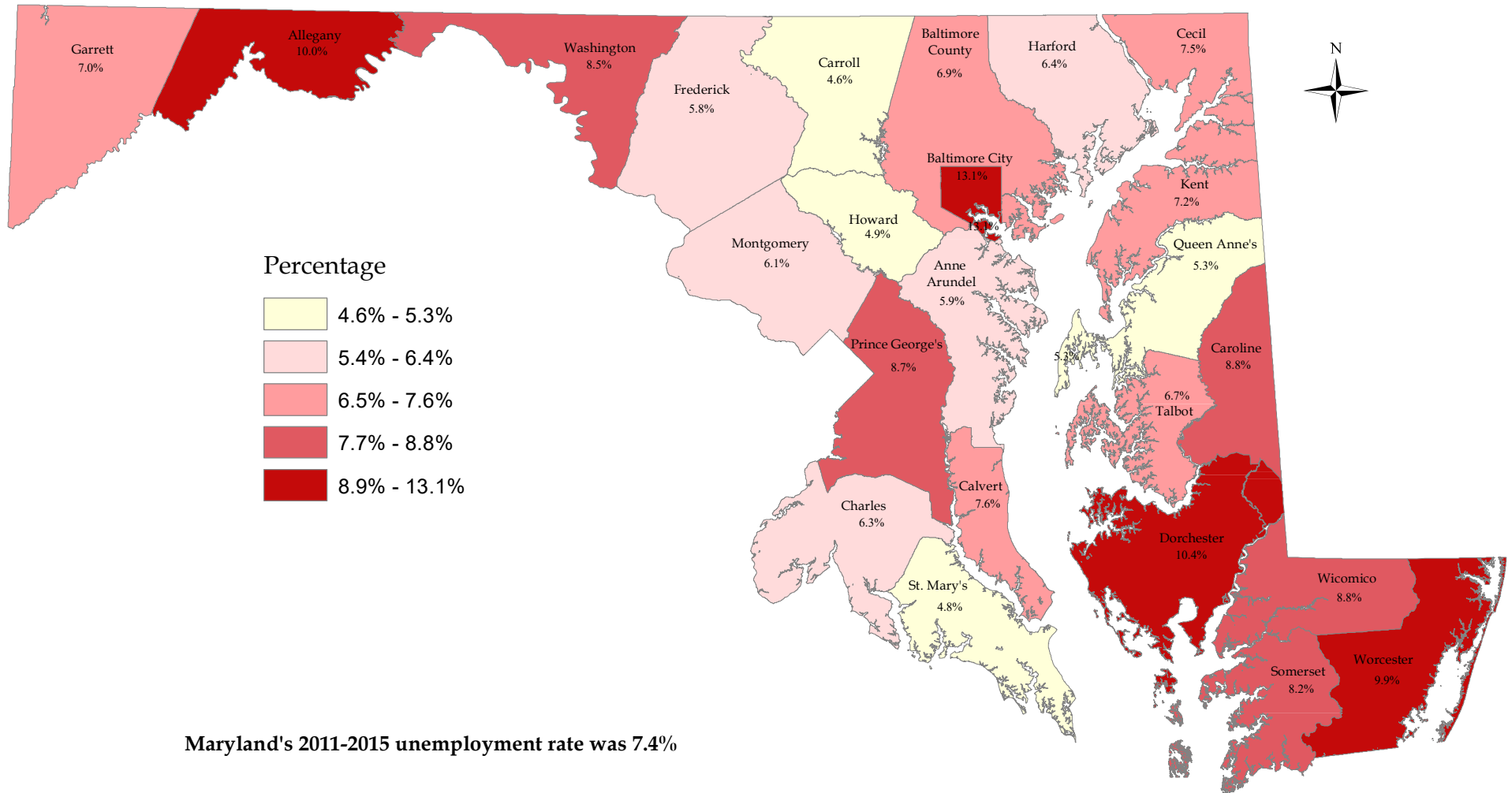
Maryland's poverty rate for ages 65 and over declined by 0.4 percentage points between 2006-2010 and 2011-2015. This change is statistically significant.

Maryland and Jurisdictions

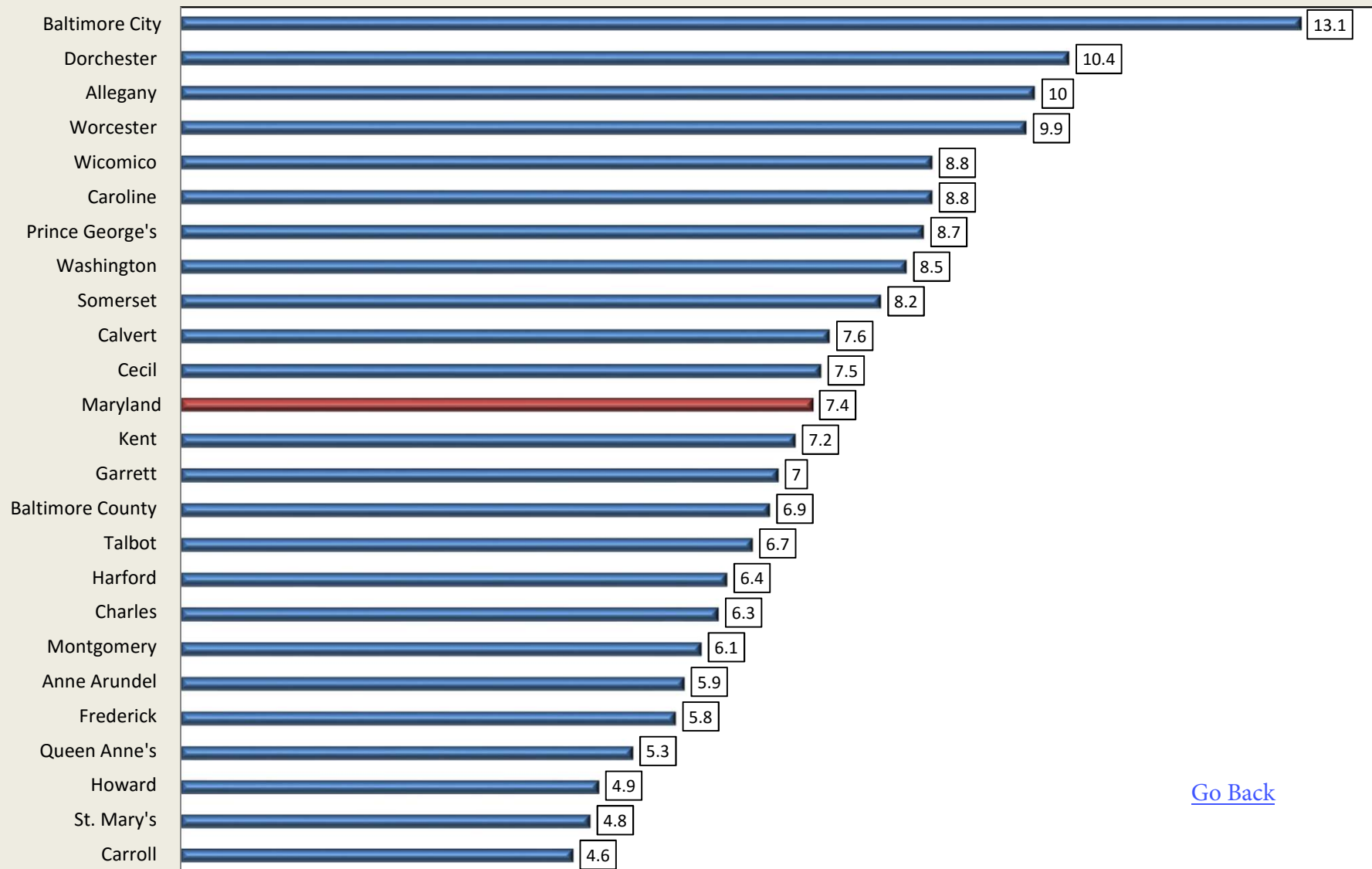
Change in Percent Persons 65 Years or More Below Poverty: 2006 - 2010 to 2011 - 2015



Unemployment Rate for Maryland's Jurisdictions, 2011-2015

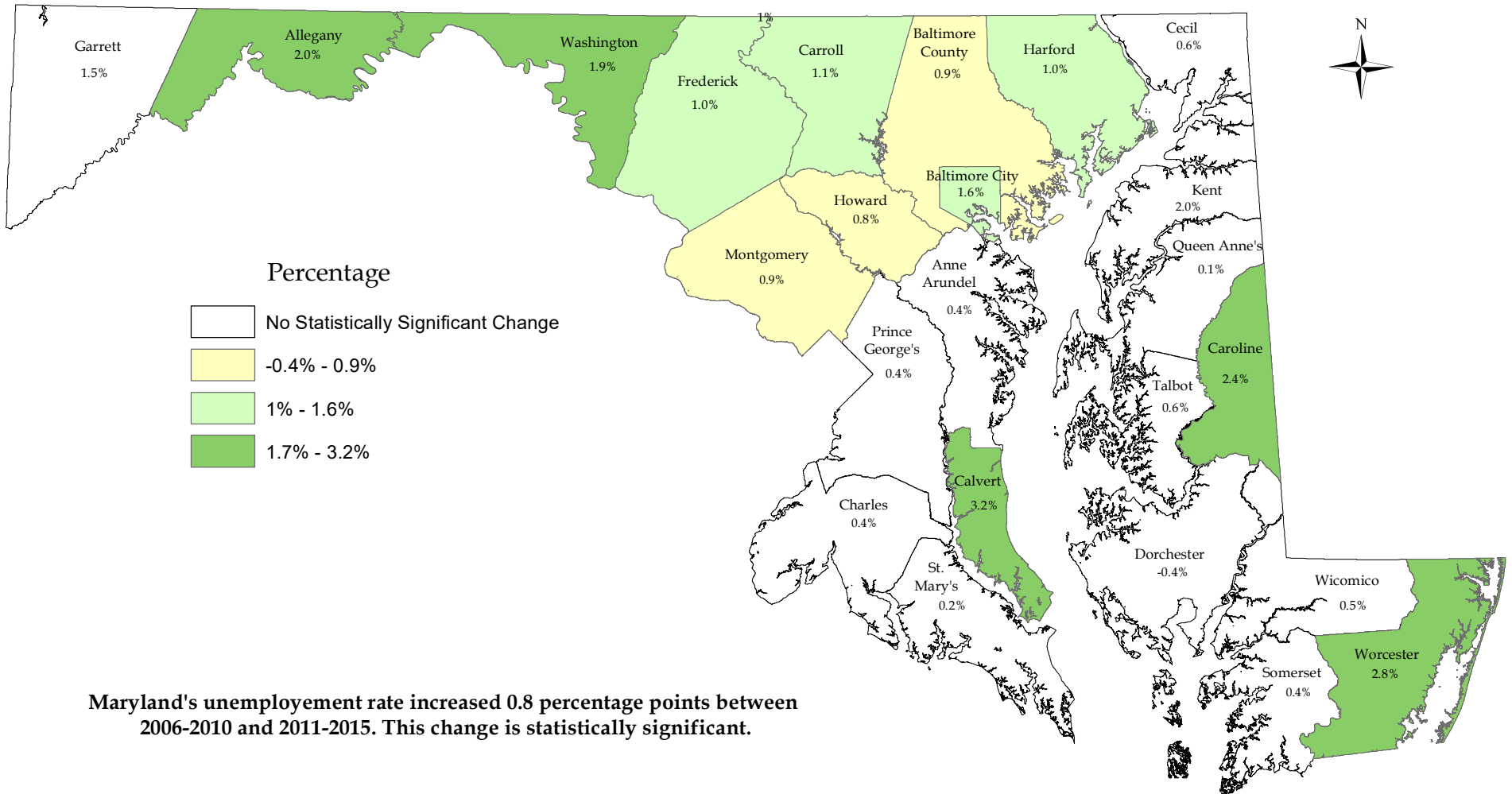


Maryland and Jurisdictions Percent Civilian Labor Force Unemployed: 2011 - 2015



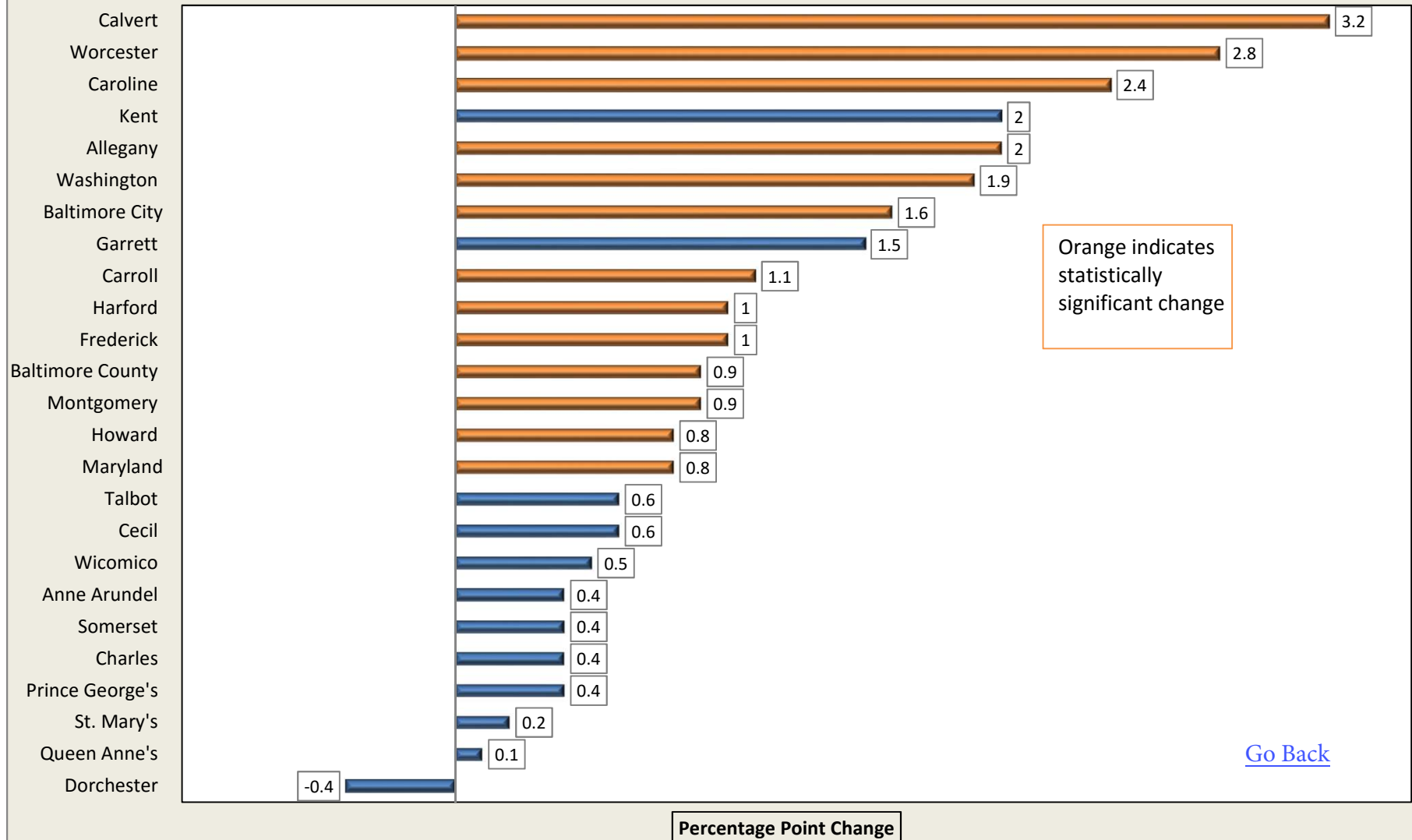
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Change in Unemployment Rate for Maryland's Jurisdictions, 2006-2010 to 2011-2015



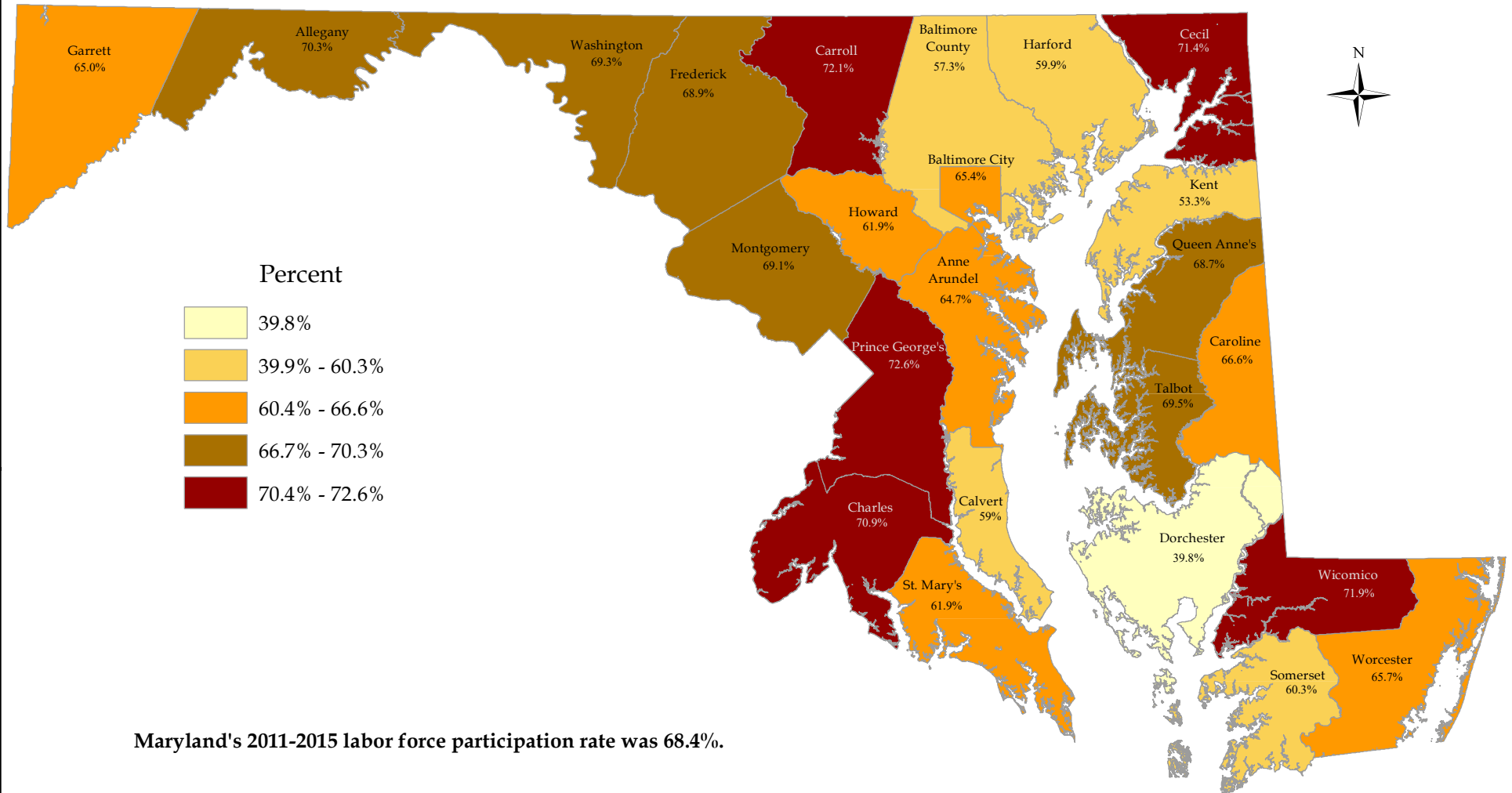
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Change in Percent Civilian Labor Force Unemployed: 2006 - 2010 to 2011 - 2015

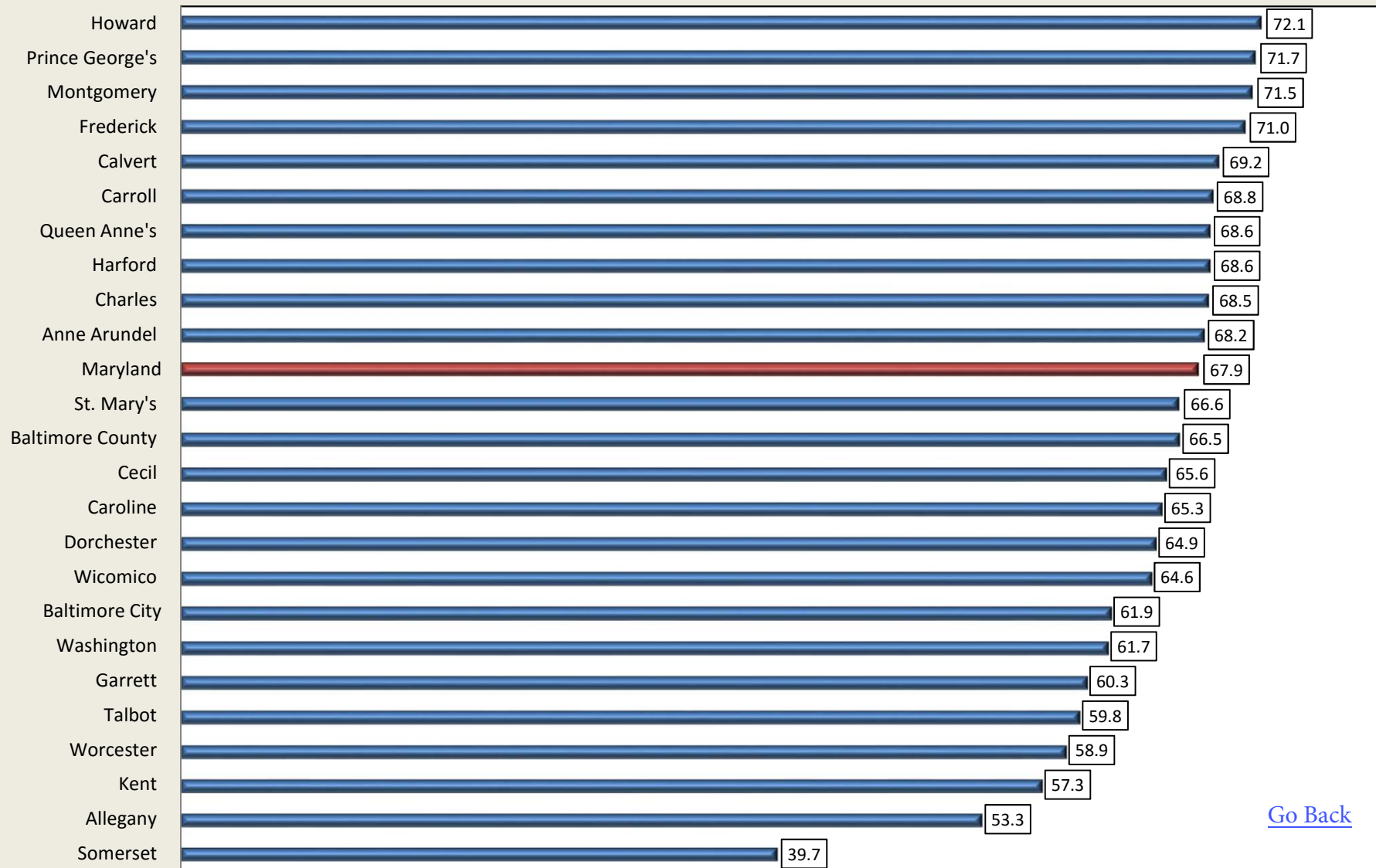


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Labor Force Participation Rates for Maryland's Jurisdictions, 2011-2015

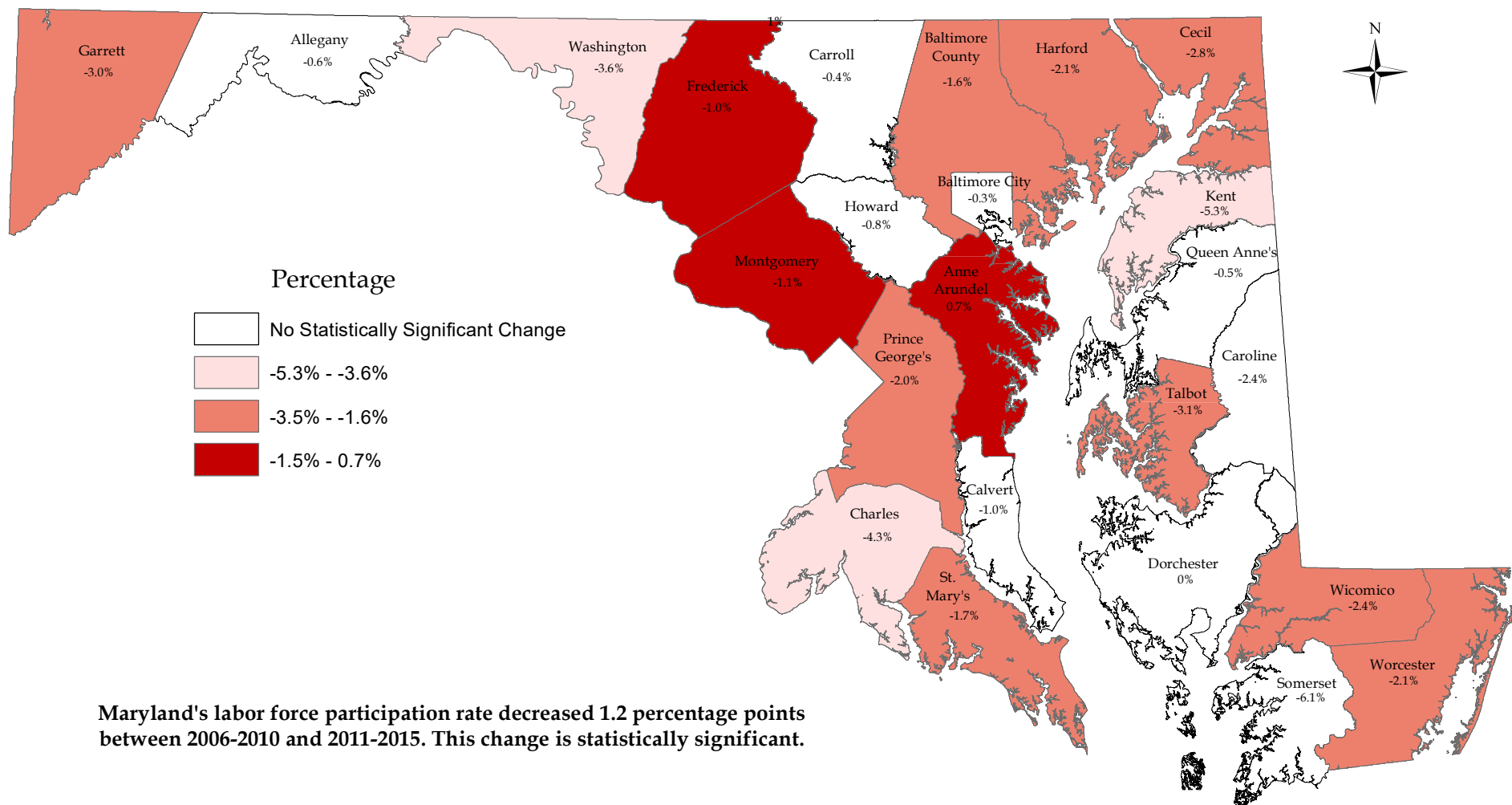


Maryland and Jurisdictions Civilian Labor Force Participation Rate: 2011 - 2015



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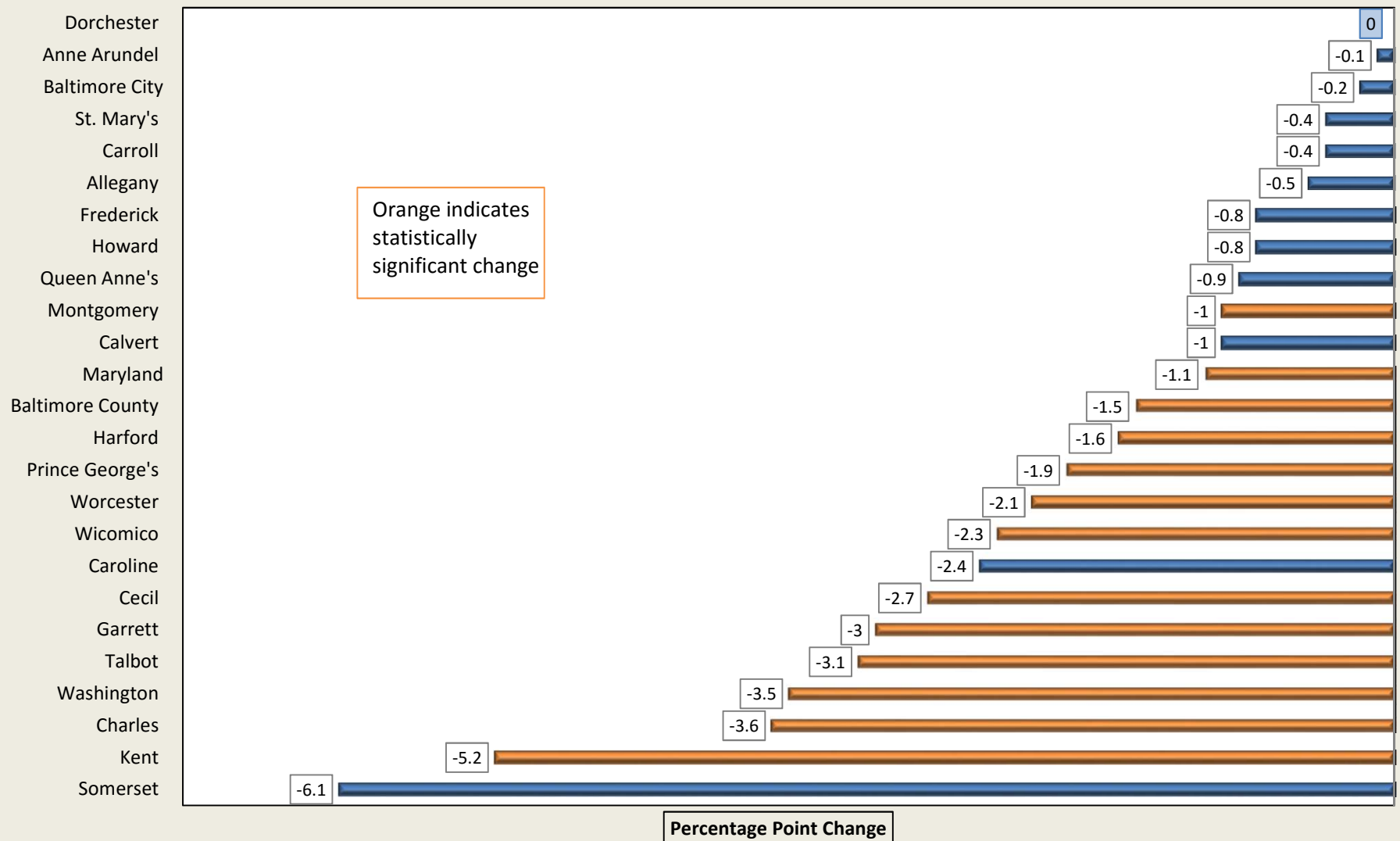
Change in Labor Force Participation Rates for Maryland's Jurisdictions, 2006-2010 to 2011-2015



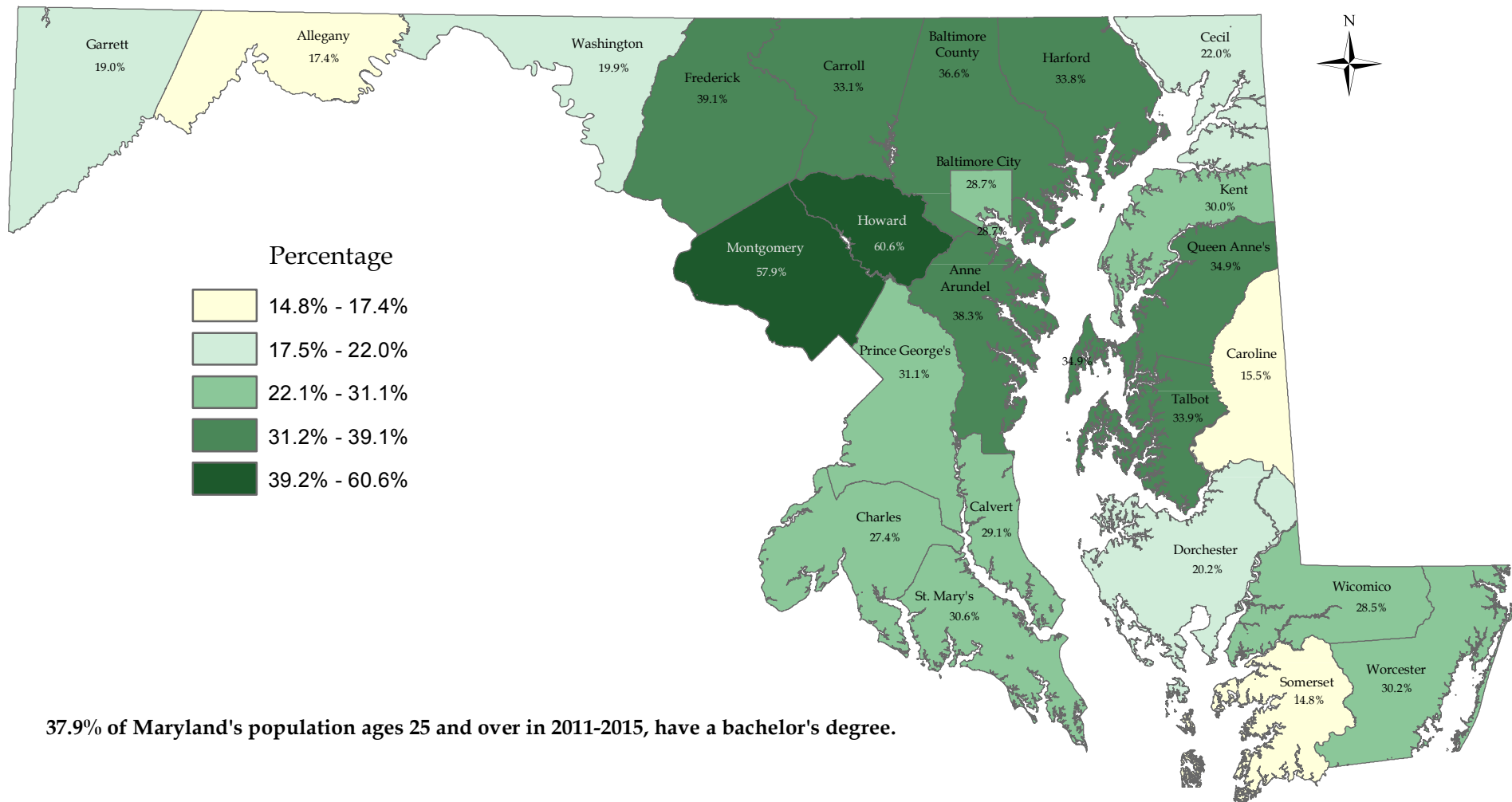
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Change in Civilian Labor Force Participation Rate: 2006 - 2010 to 2011 - 2015

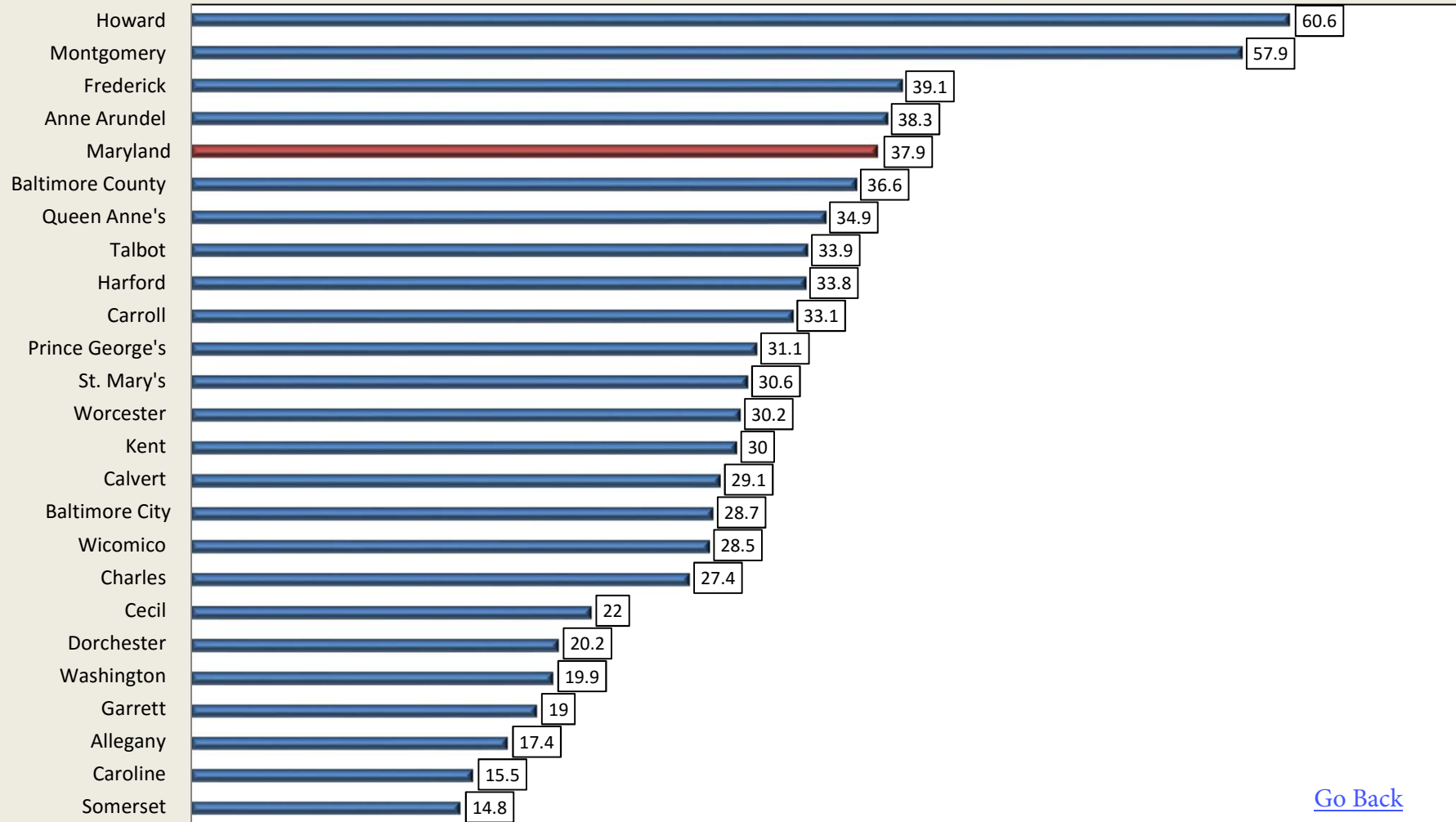


Percent of Population Ages 25+ With a Bachelor's Degree or Higher for Maryland's Jurisdictions, 2006-2010 to 2011-2015



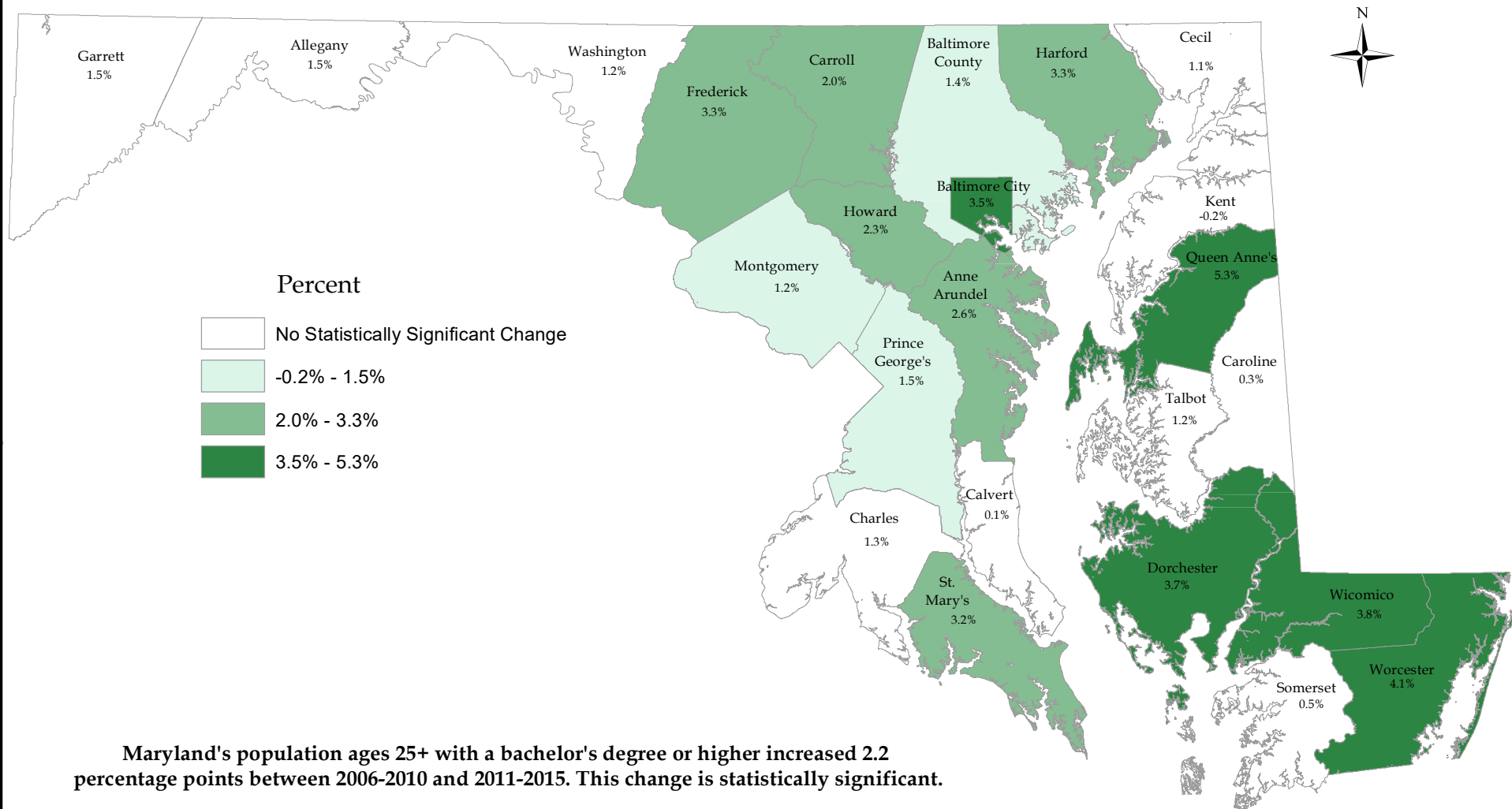
37.9% of Maryland's population ages 25 and over in 2011-2015, have a bachelor's degree.

Maryland and Jurisdictions **Percent Persons 25 Years and Over** **Attaining Bachelor's Degree or Higher:** **2011 - 2015**

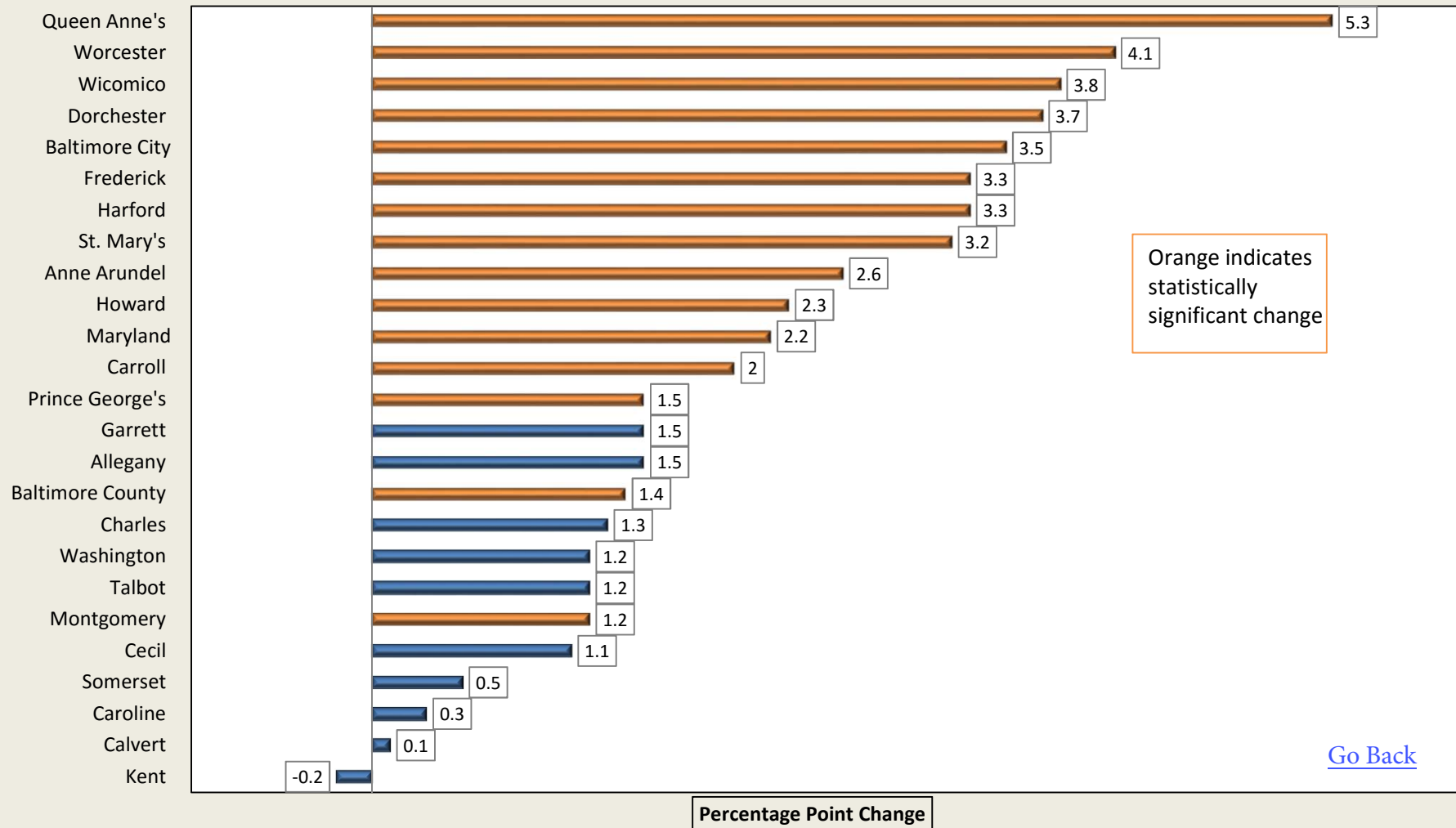


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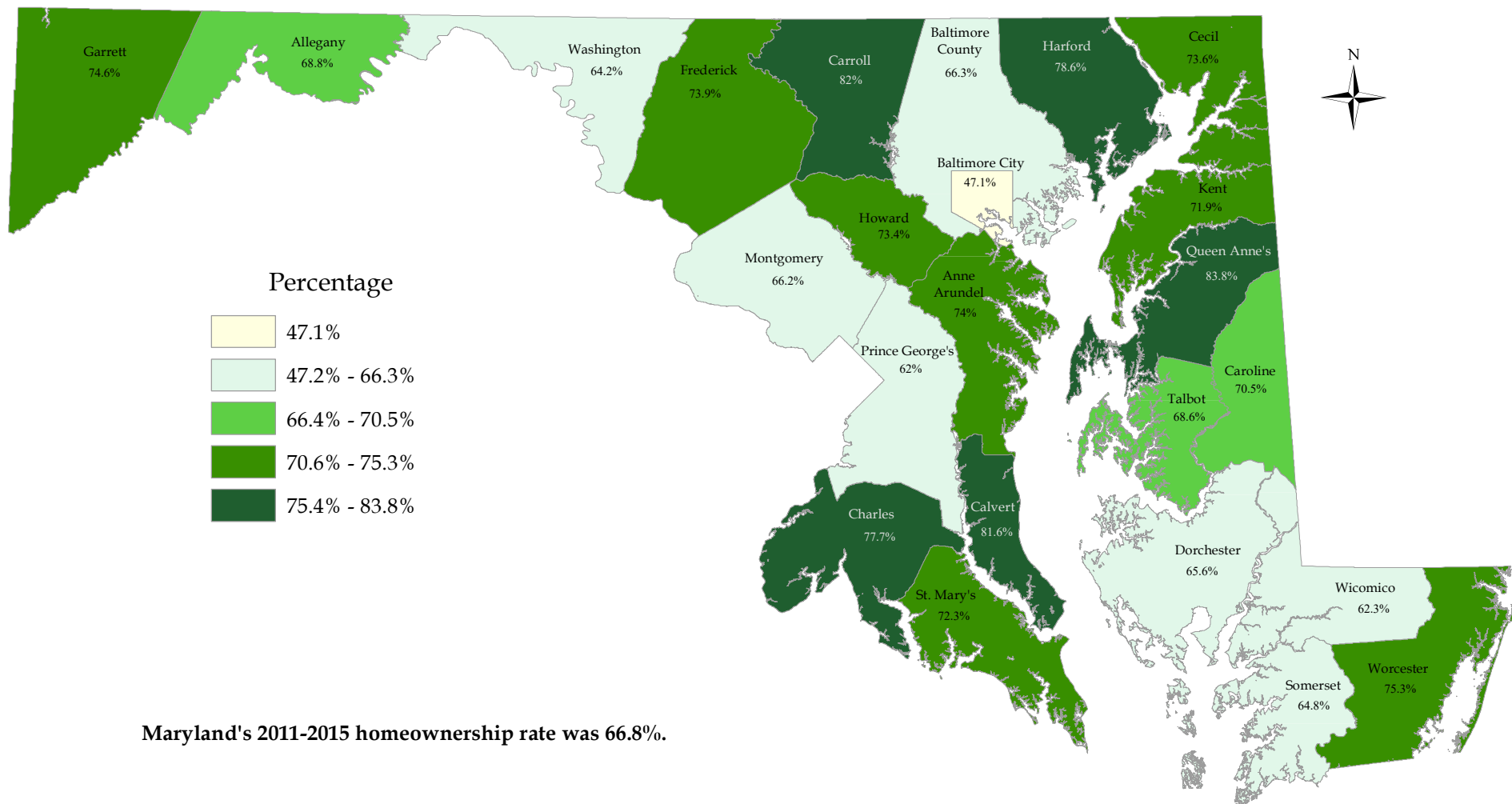
Percentage Point Difference in Population Ages 25+ With a Bachelor's Degree or Higher for Maryland's Jurisdictions, 2006-2010 to 2011-2015



Maryland and Jurisdictions Change in Percent Persons 25 Years and Over Attaining Bachelor's Degree or Higher: 2006 - 2010 to 2011 - 2015

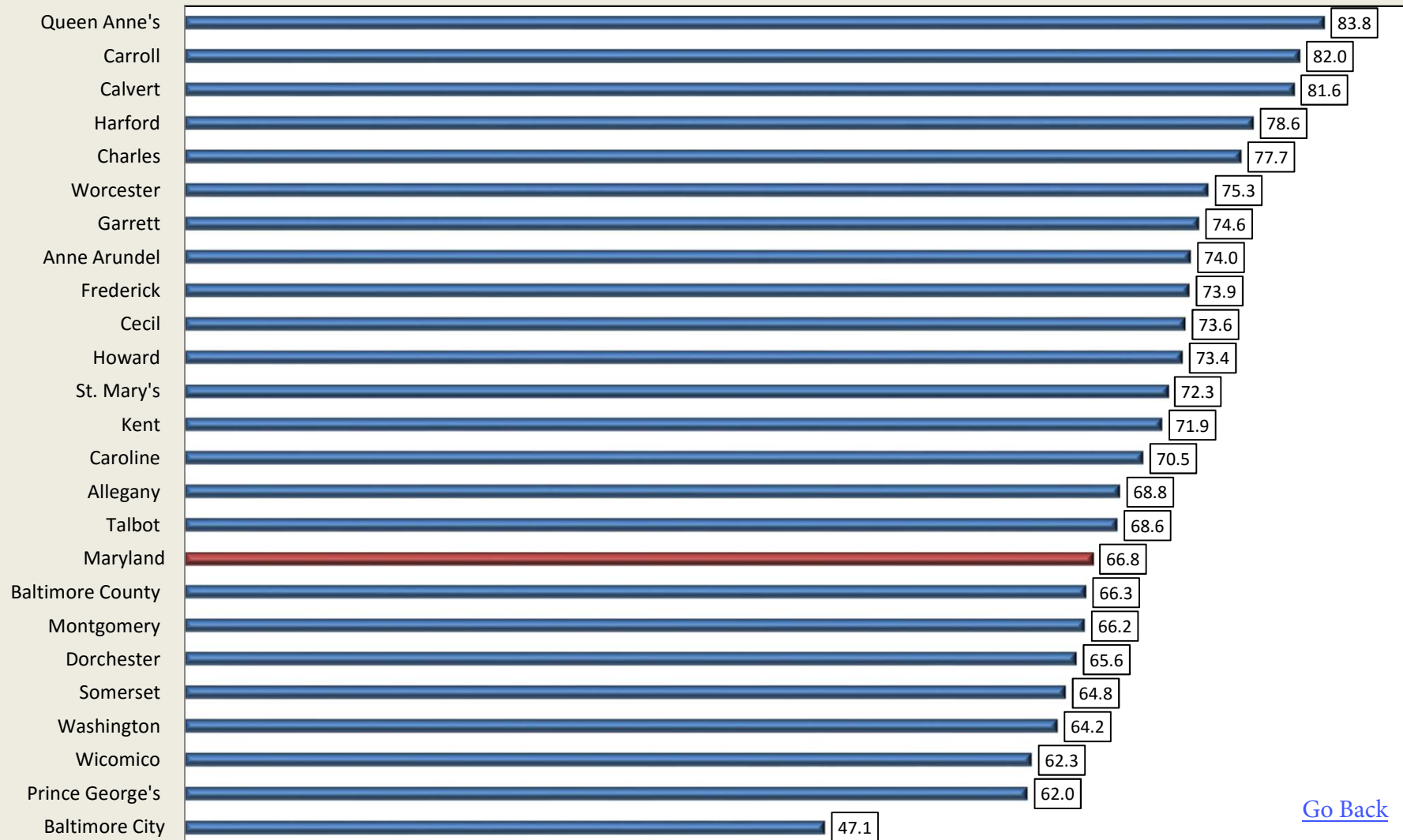


Percent Homeowners in Maryland's Jurisdictions, 2011-2015



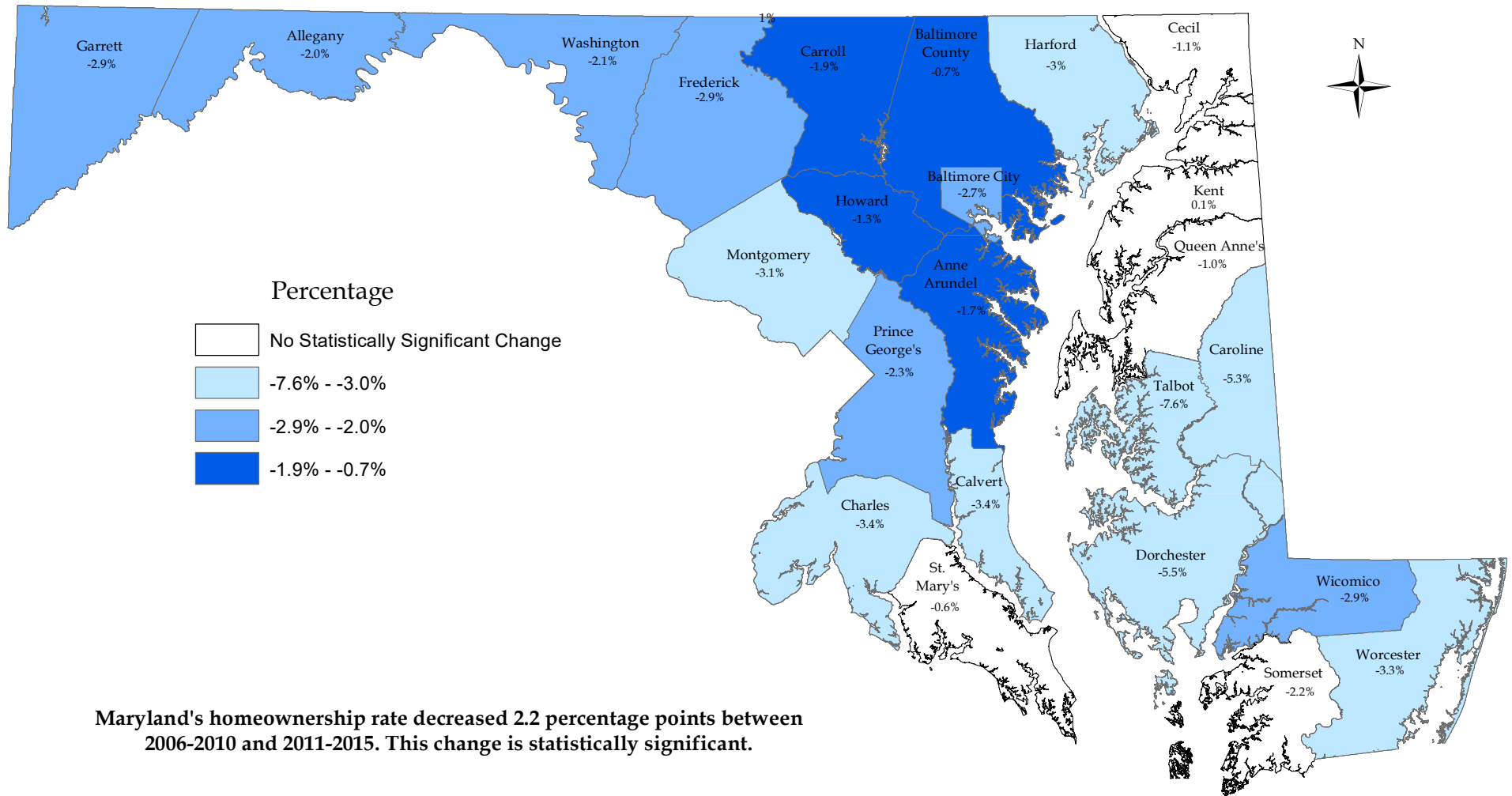
Maryland's 2011-2015 homeownership rate was 66.8%.

Maryland and Jurisdictions Percent Owner - Occupied Housing Units: 2011 - 2015



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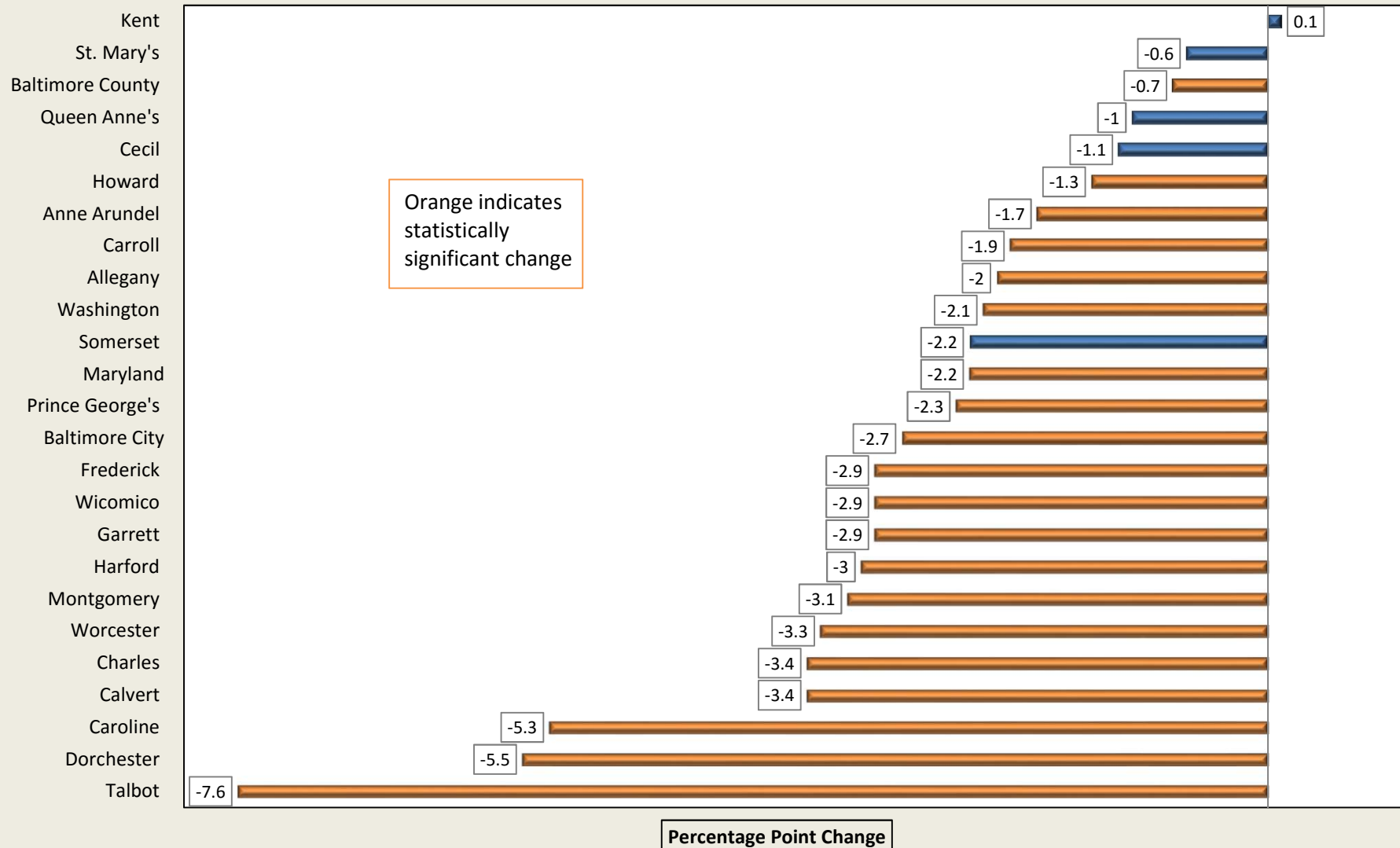
Percentage Point Change in Homeowners in Maryland's Jurisdictions, 2006-2010 to 2011-2015



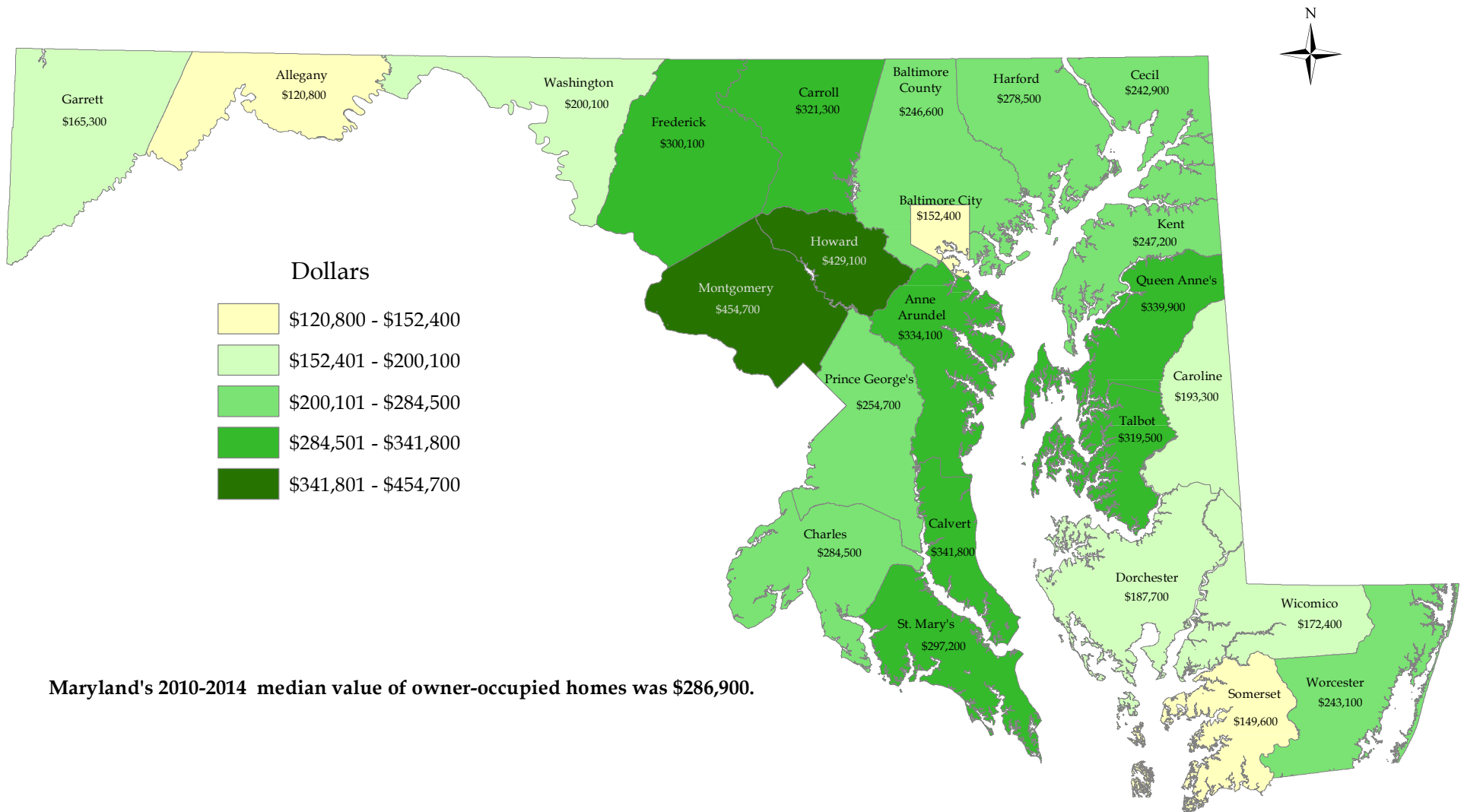
Maryland's homeownership rate decreased 2.2 percentage points between 2006-2010 and 2011-2015. This change is statistically significant.

Maryland and Jurisdictions

Change in Percent Owner - Occupied Housing Units: 2006 - 2010 to 2011 - 2015

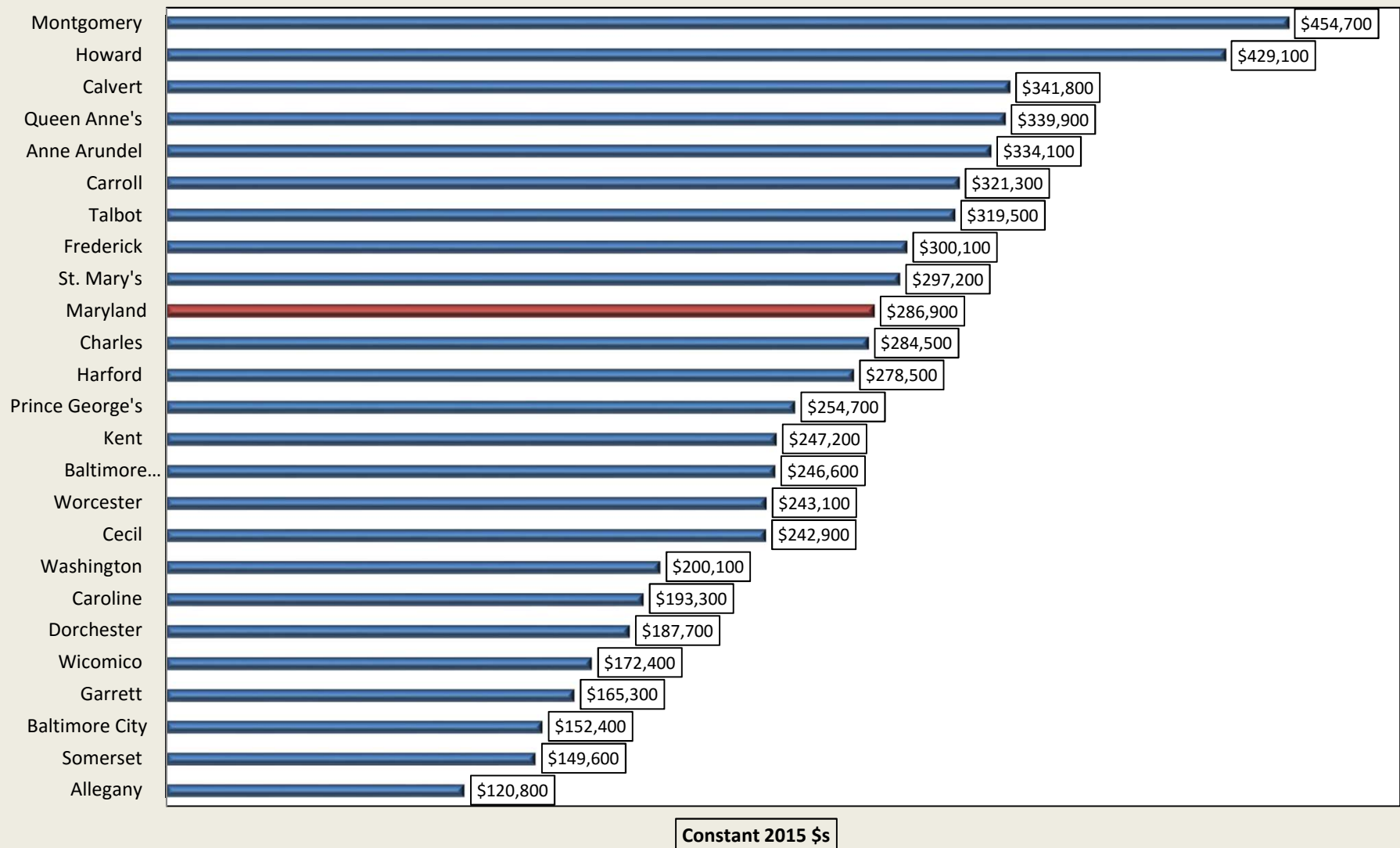


Median Value of Owner-Occupied Homes for Maryland's Jurisdictions, 2011-2015

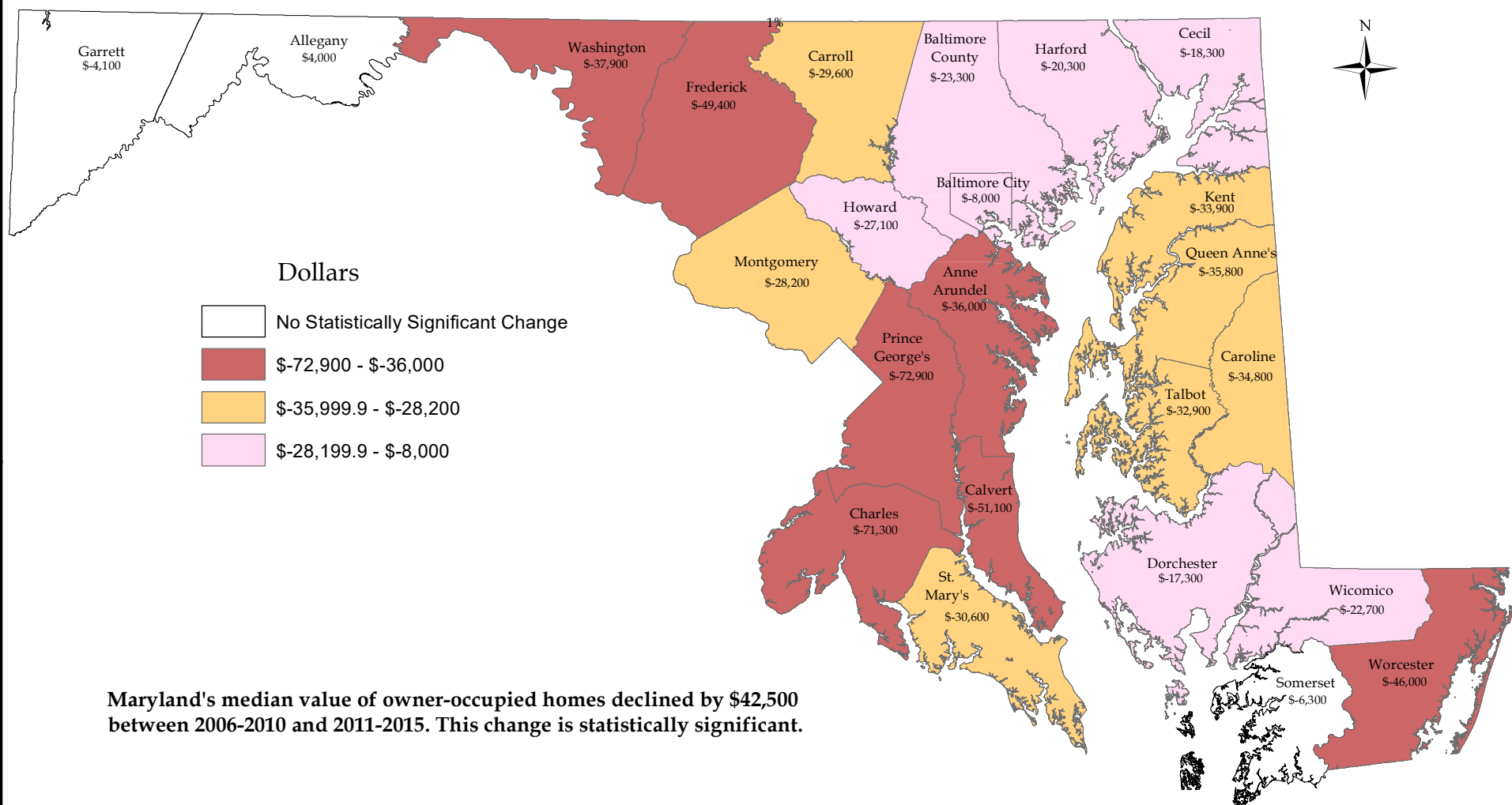


Maryland's 2010-2014 median value of owner-occupied homes was \$286,900.

Maryland and Jurisdictions Median Value of Owner - Occupied Housing Units: 2011 - 2015

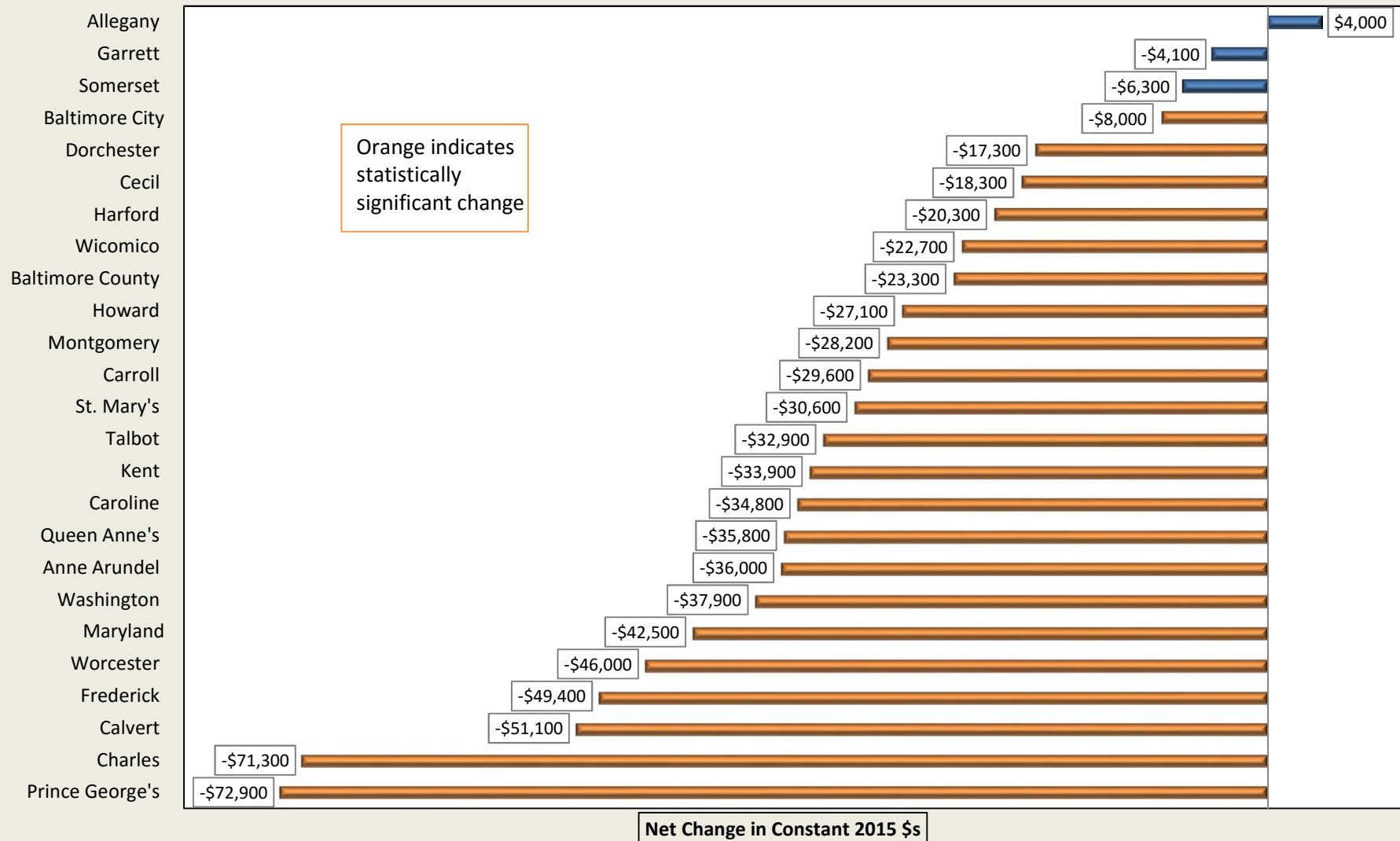


Change in the Median Value of Owner-Occupied Homes for Maryland's Jurisdictions, 2006-2010 to 2011-2015

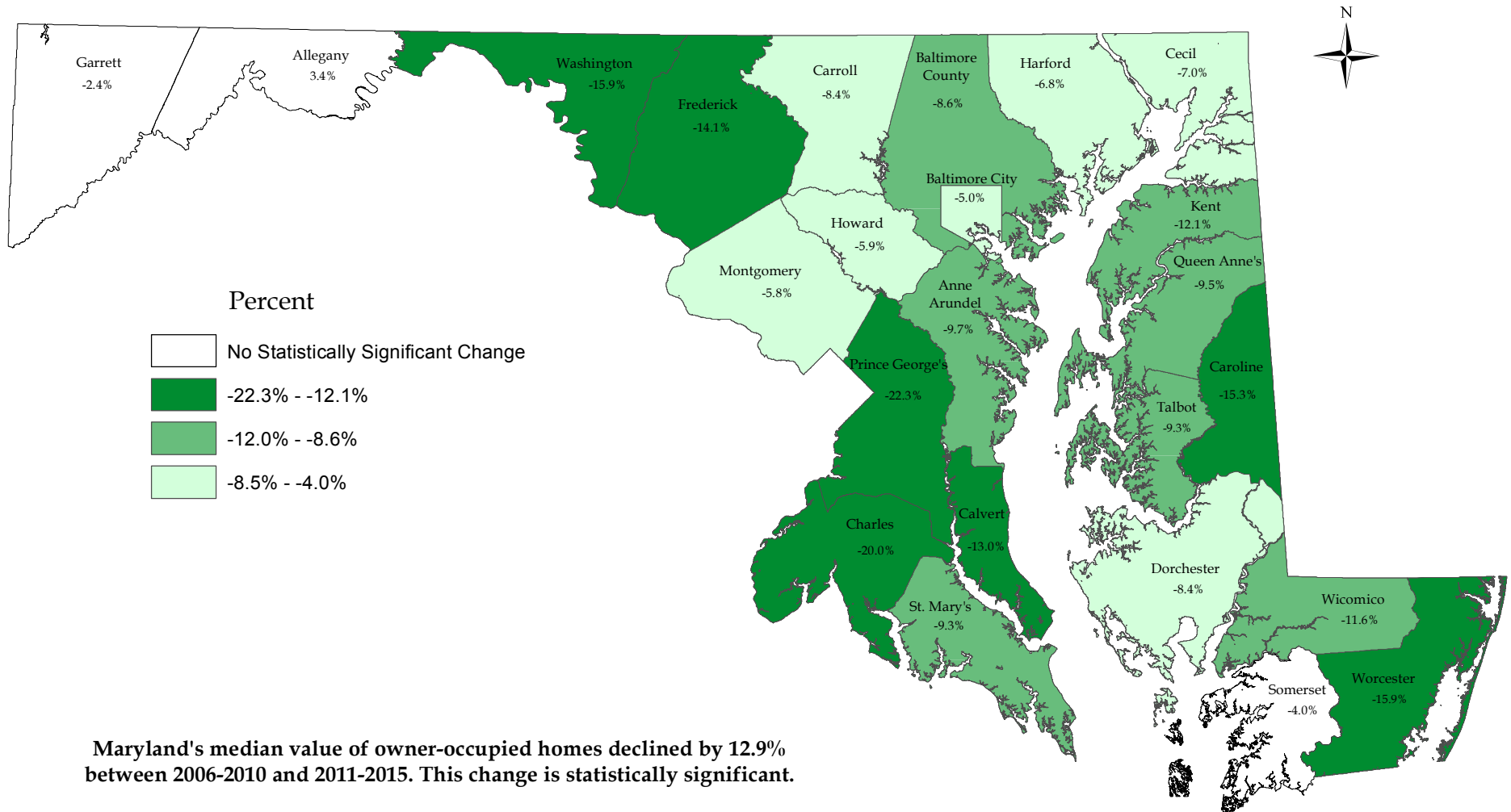


Maryland and Jurisdictions

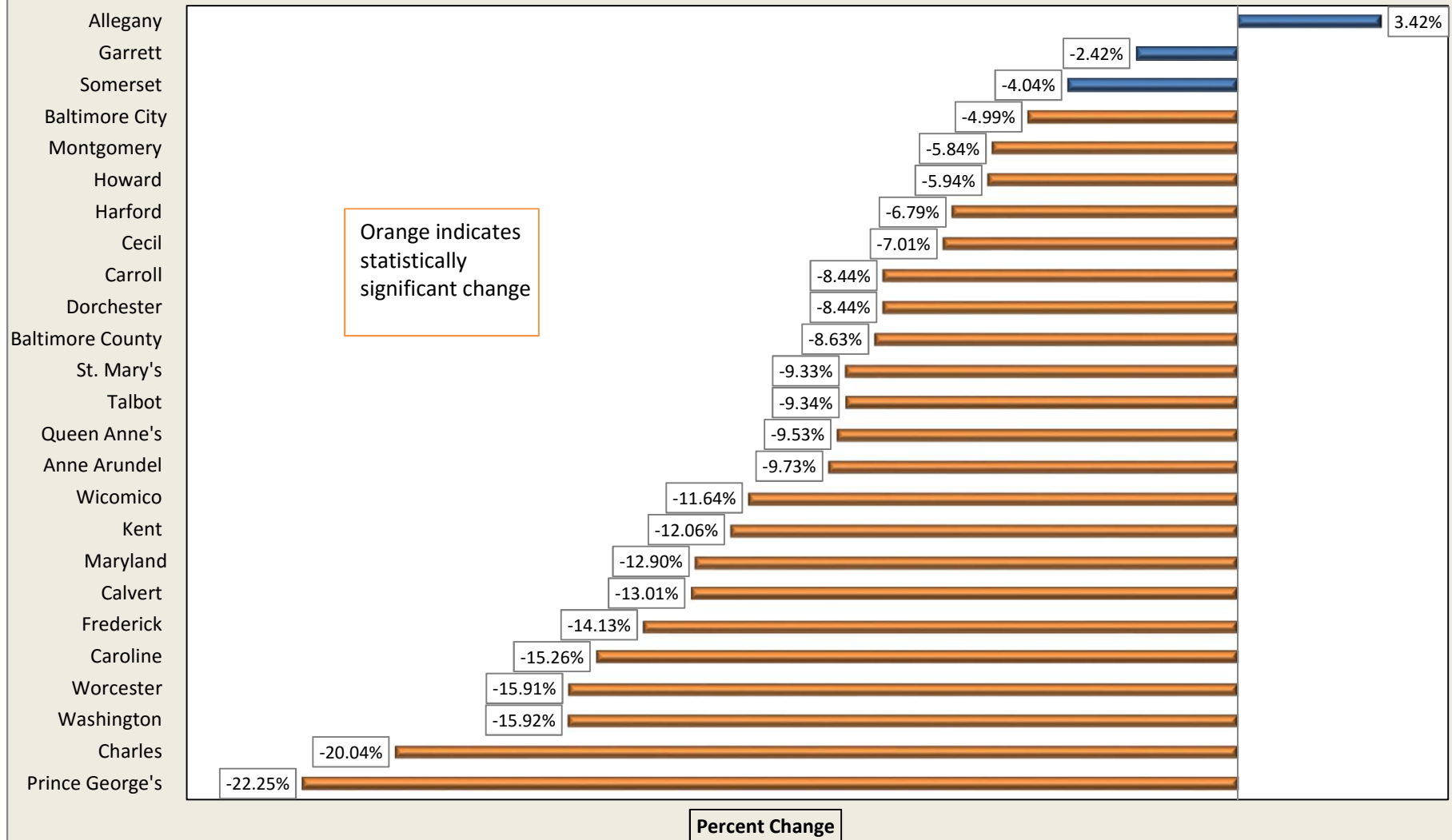
Change in Median Value of Owner - Occupied Housing Units: 2006 - 2010 to 2011 - 2015



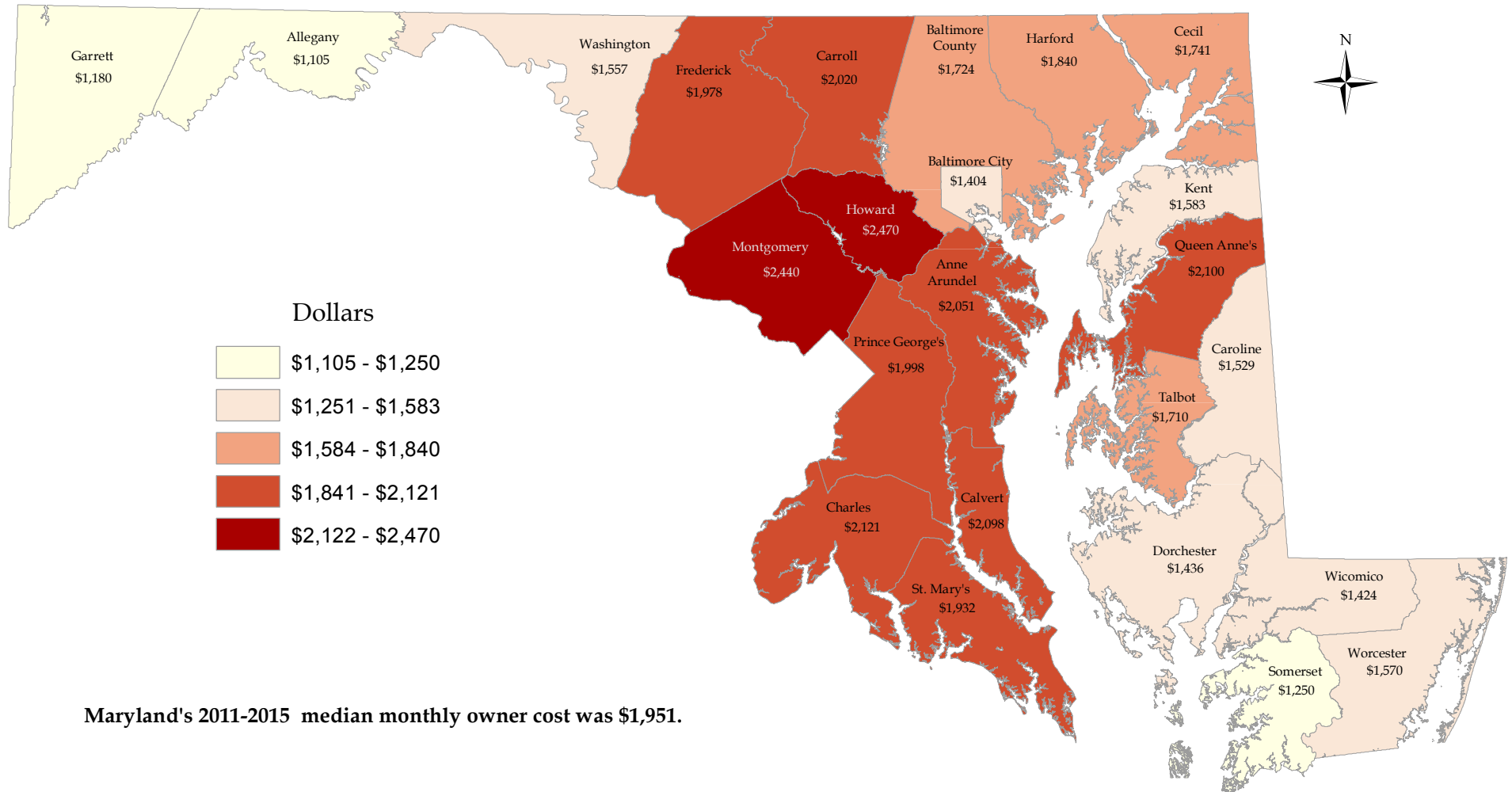
Percent Change in the Median Value of Owner-Occupied Homes for Maryland's Jurisdictions, 2005-2009 to 2011-2015



Maryland and Jurisdictions Percent Change in Median Home Value of Owner - Occupied Housing Units: 2006 - 2010 to 2011 - 2015

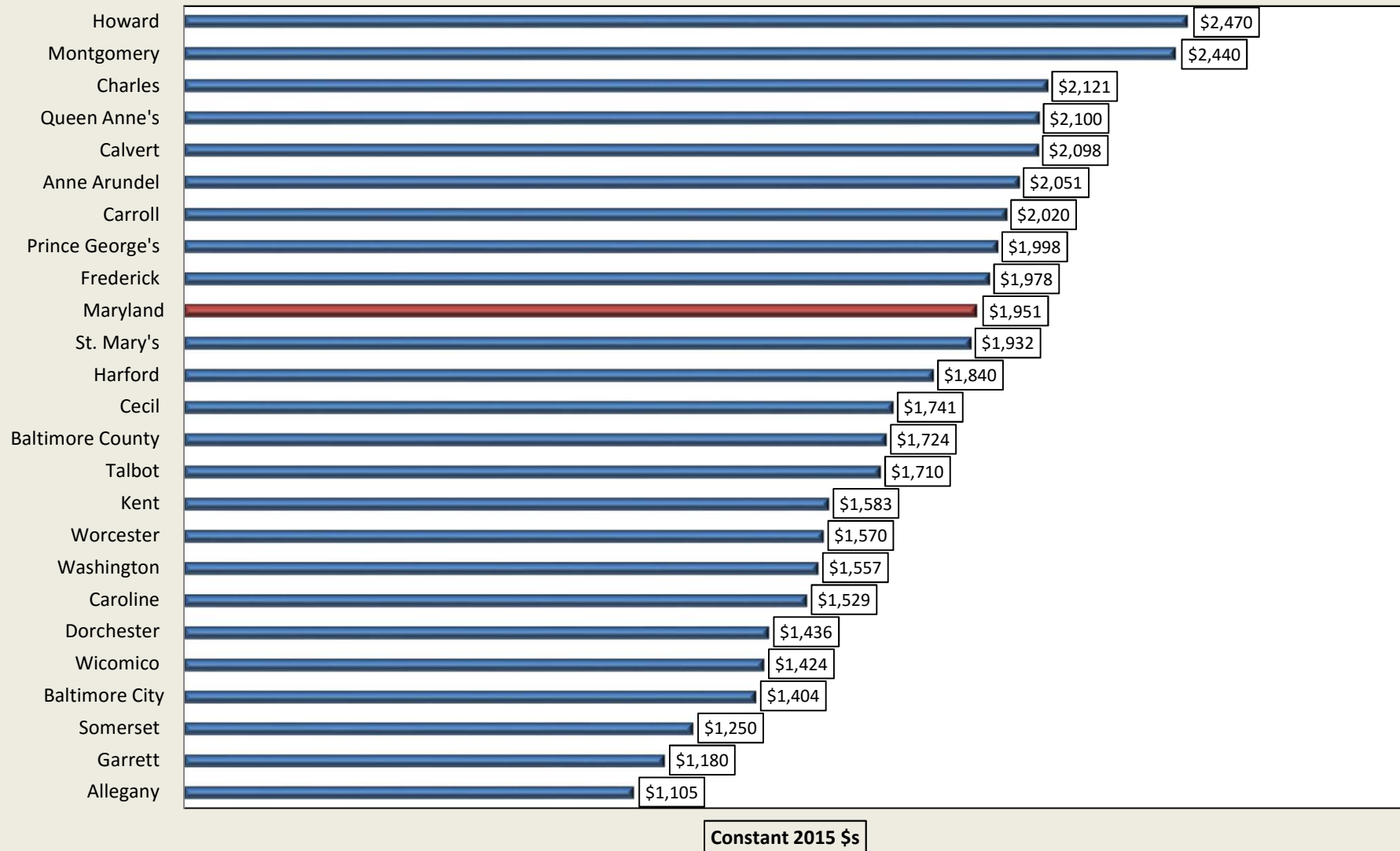


Median Monthly Owner Costs for Maryland's Jurisdictions, 2011-2015

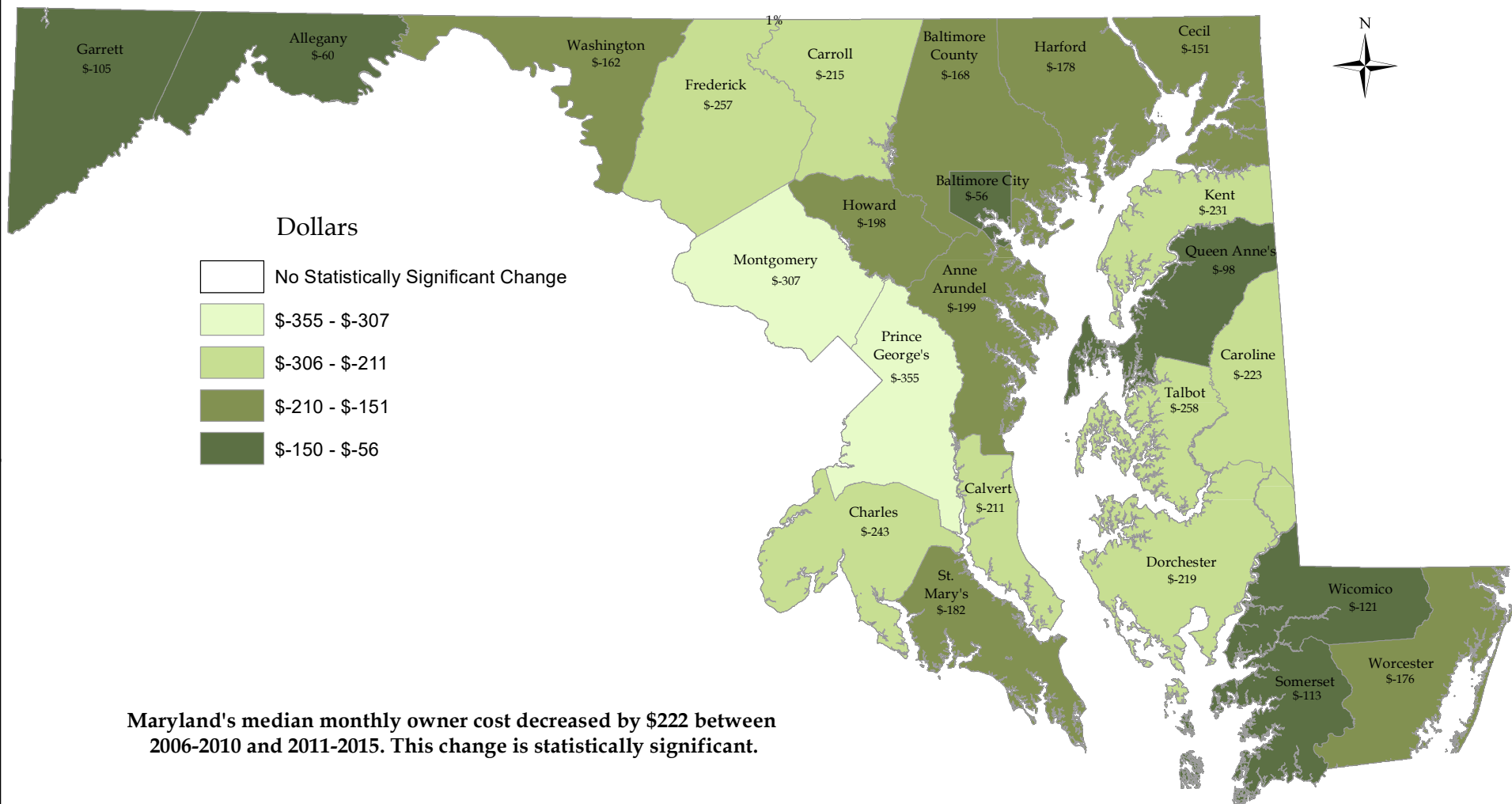


Maryland's 2011-2015 median monthly owner cost was \$1,951.

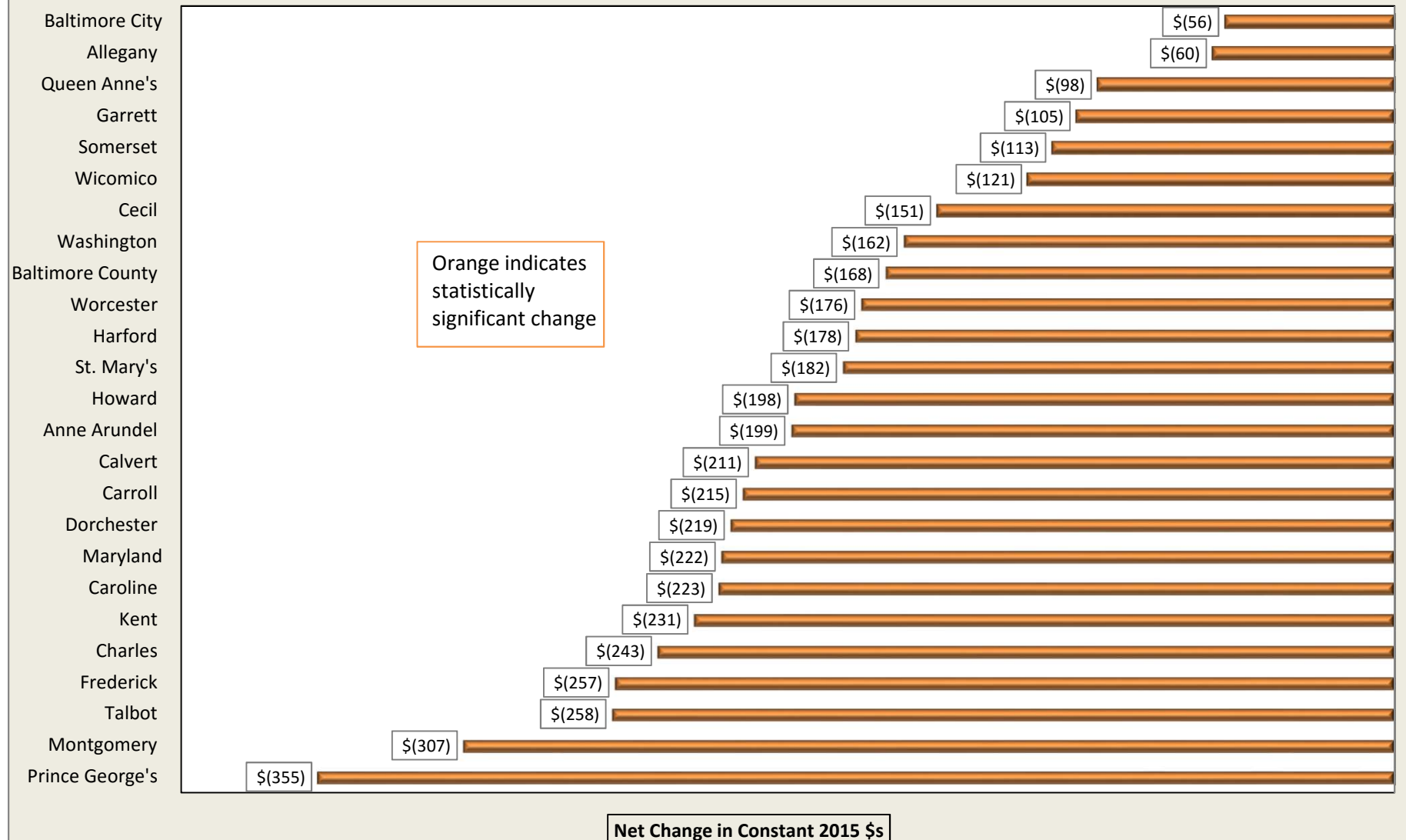
Maryland and Jurisdictions Median Selected Monthly Owner Costs: 2011 - 2015



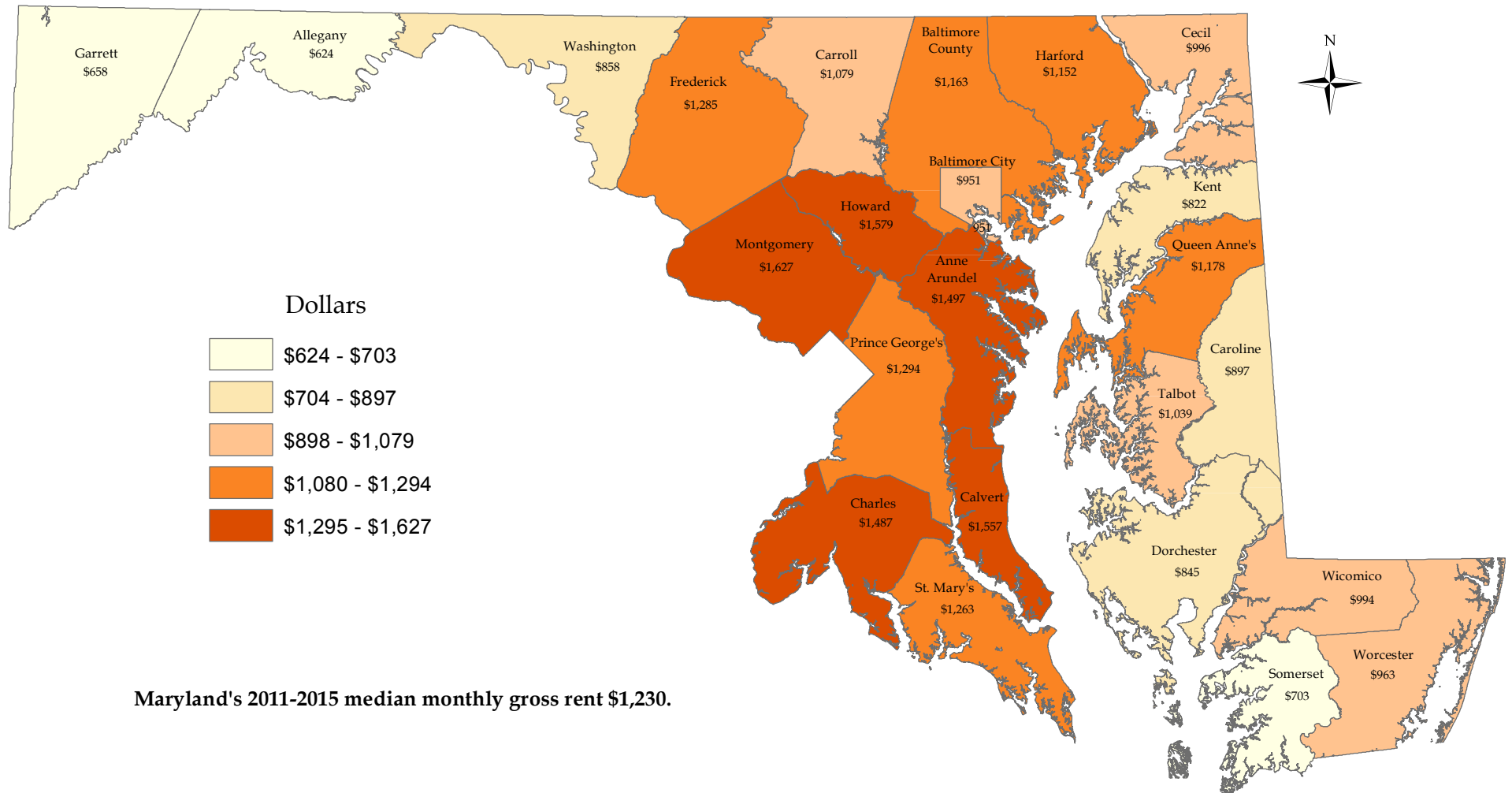
Change in the Median Monthly Owner Costs for Maryland's Jurisdictions, 2006-2010 to 2011-2015



Maryland and Jurisdictions Change in Selected Monthly Owner Costs: 2006 - 2010 to 2011 - 2015

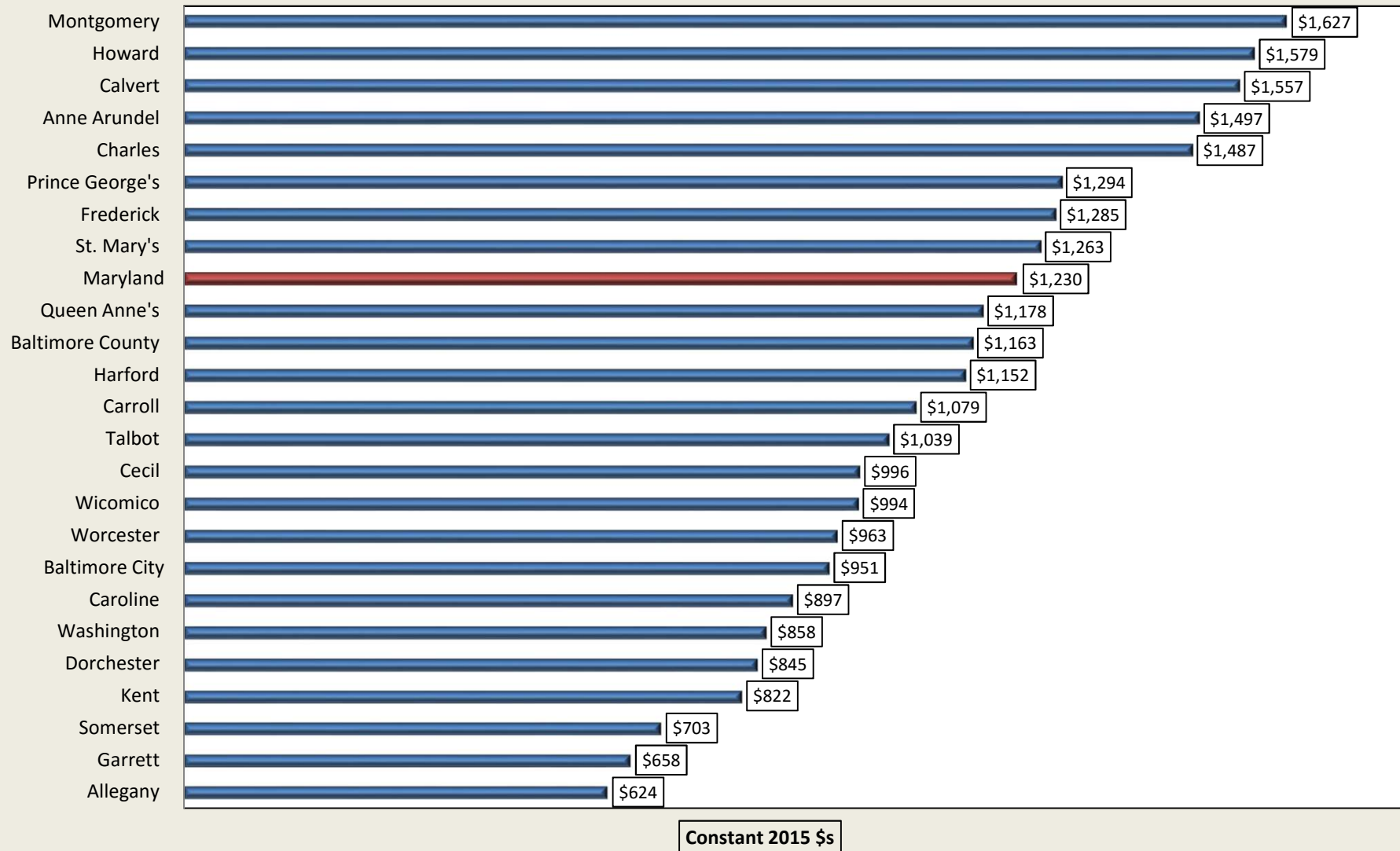


Median Gross Rent for Maryland's Jurisdictions, 2011-2015

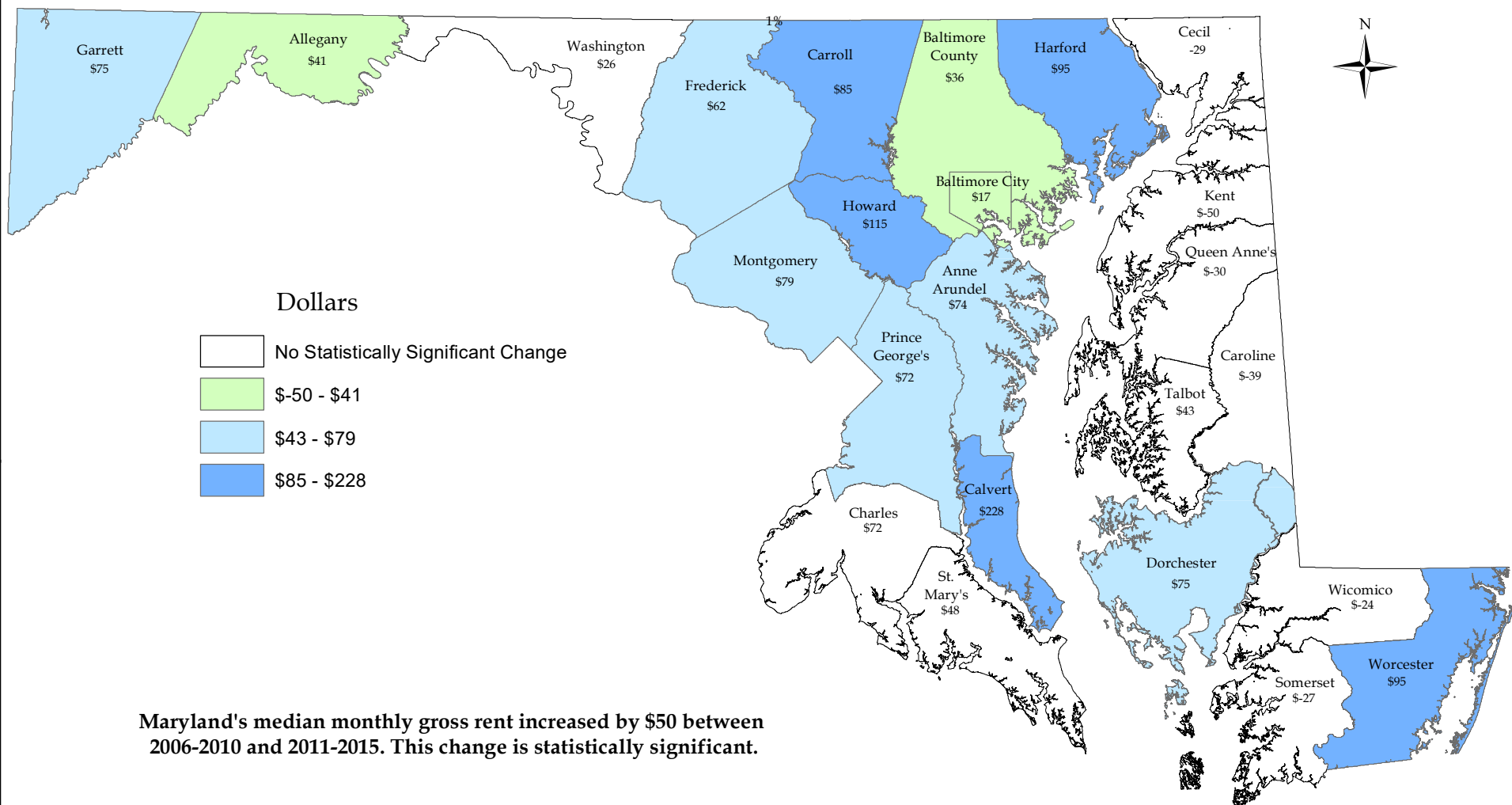


Maryland's 2011-2015 median monthly gross rent \$1,230.

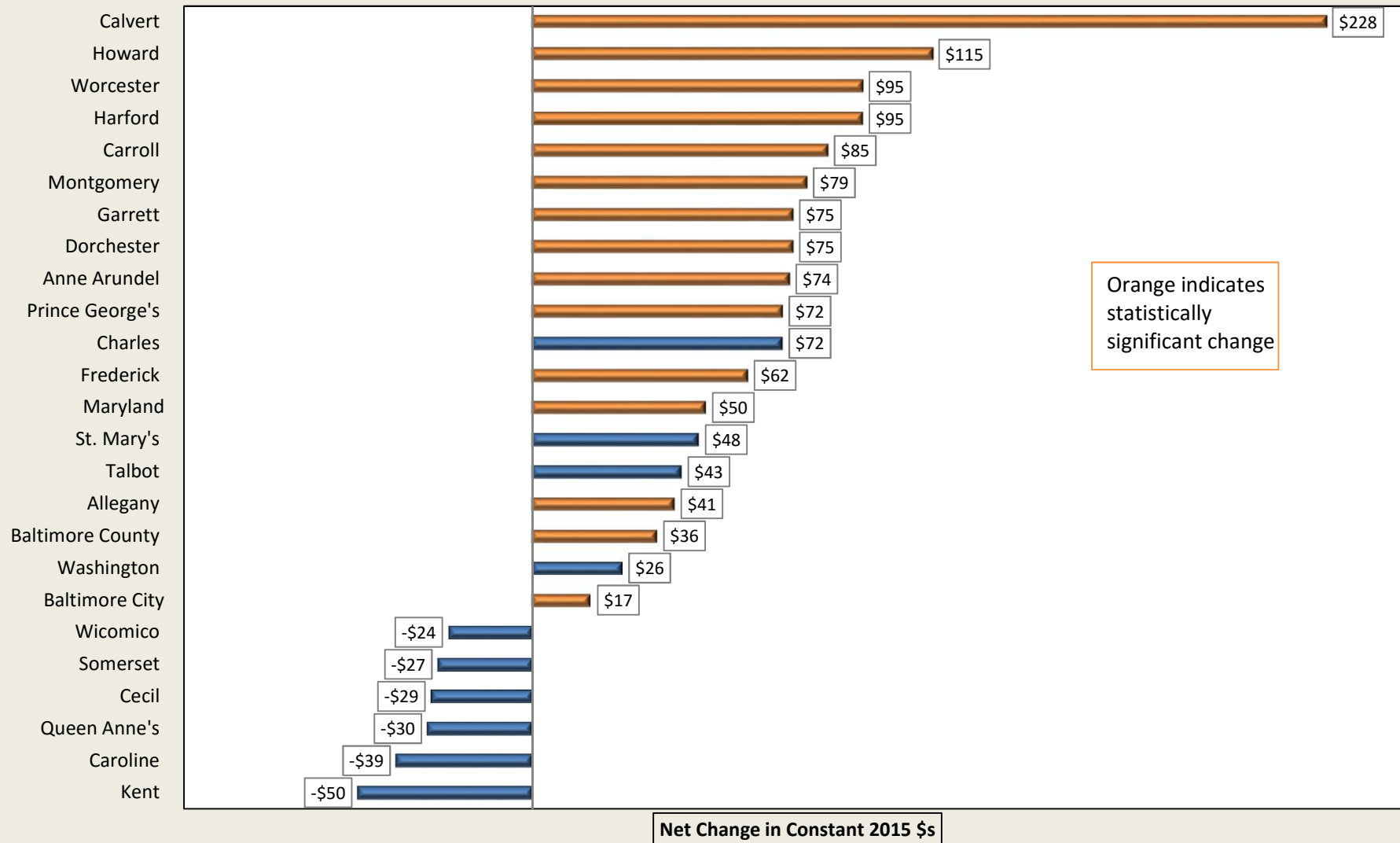
Maryland and Jurisdictions Median Gross Rent: 2011 - 2015



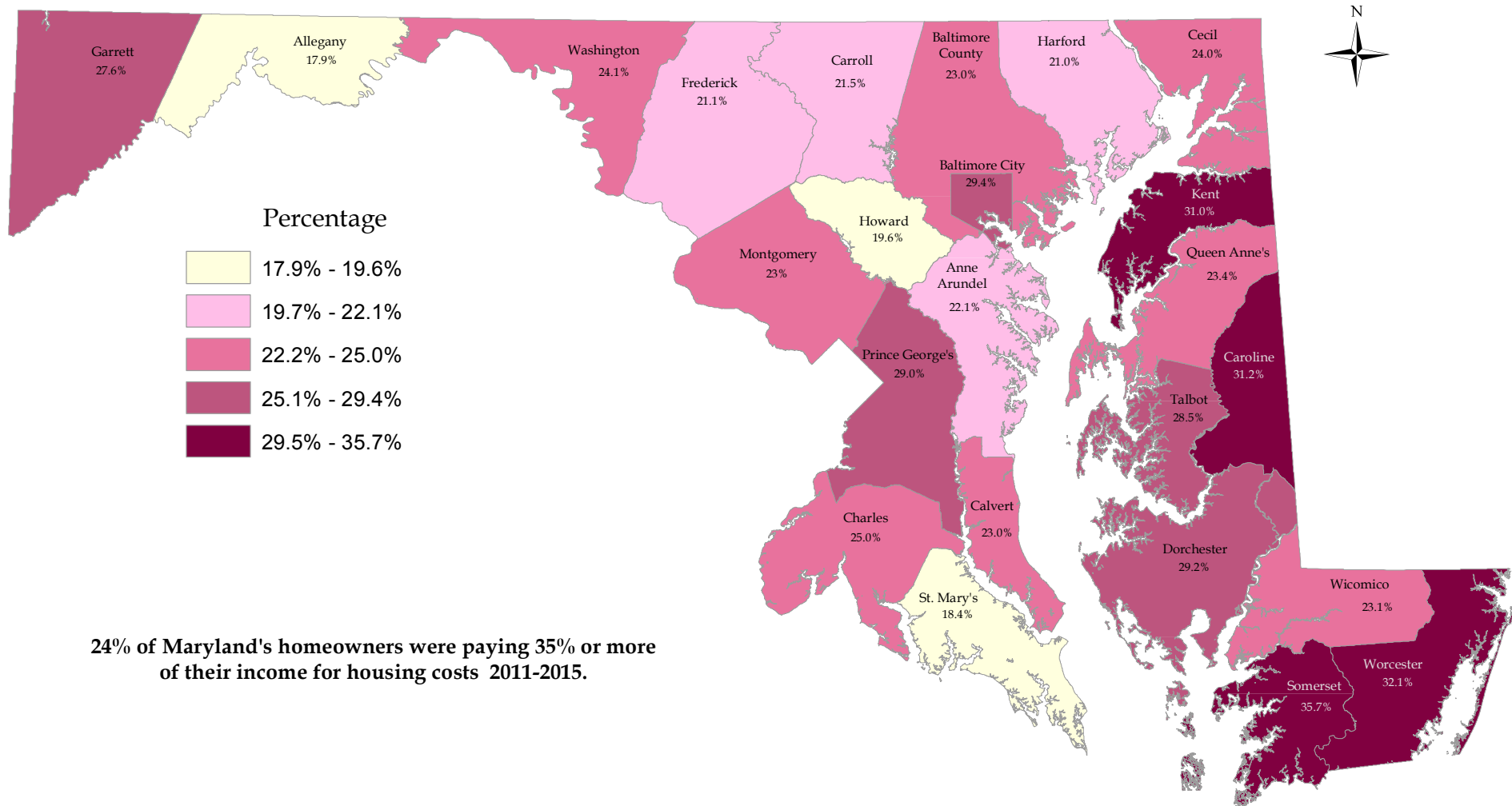
Change in the Median Gross Rent for Maryland's Jurisdictions, 2006-2010 to 2011-2015



Maryland and Jurisdictions Change in Gross Rent: 2006 - 2010 to 2011 - 2015



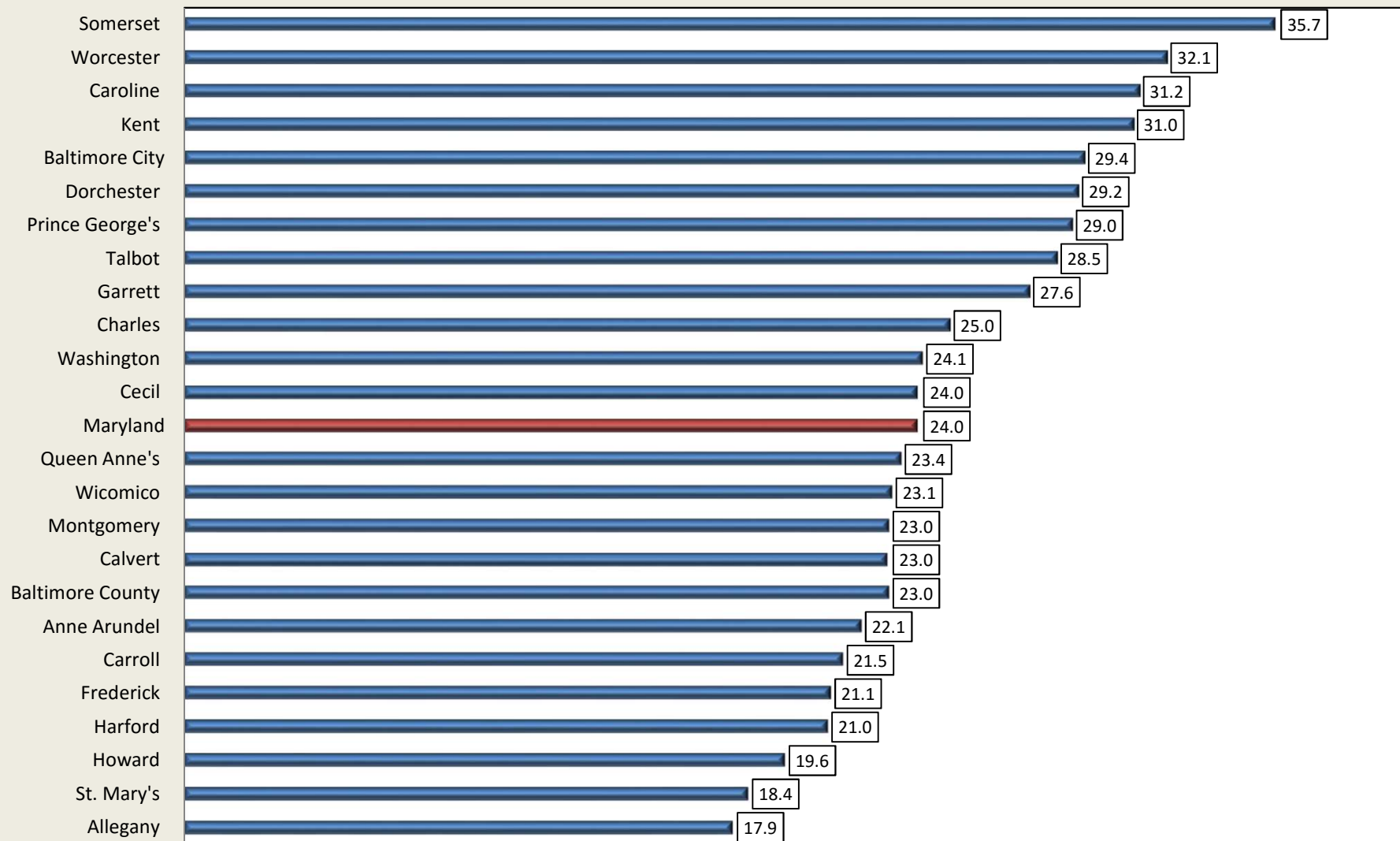
Percent of Homeowners Paying 35% or More of Their Income for Housing Costs in Maryland's Jurisdictions, 2011-2015



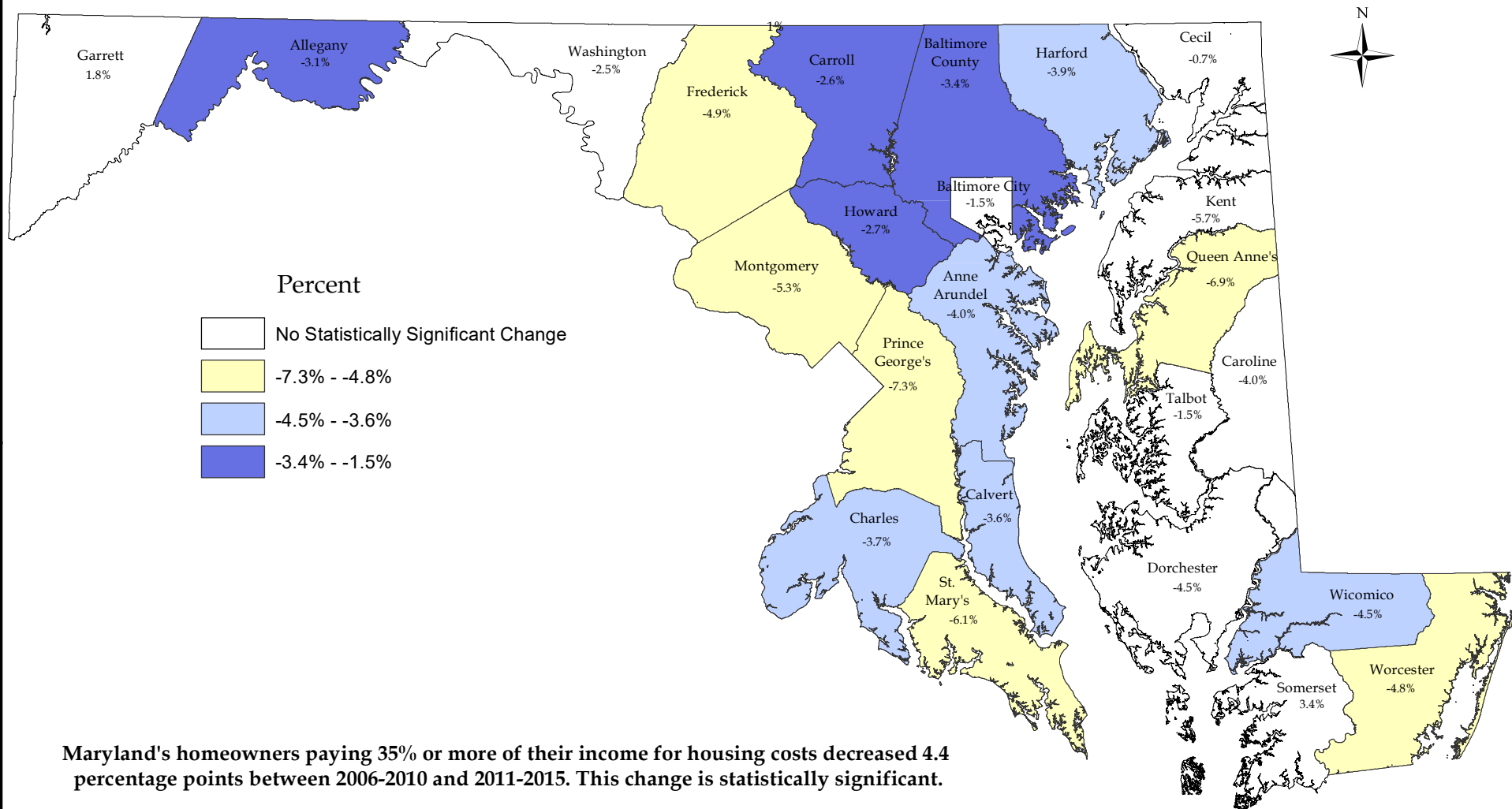
24% of Maryland's homeowners were paying 35% or more of their income for housing costs 2011-2015.

Maryland and Jurisdictions

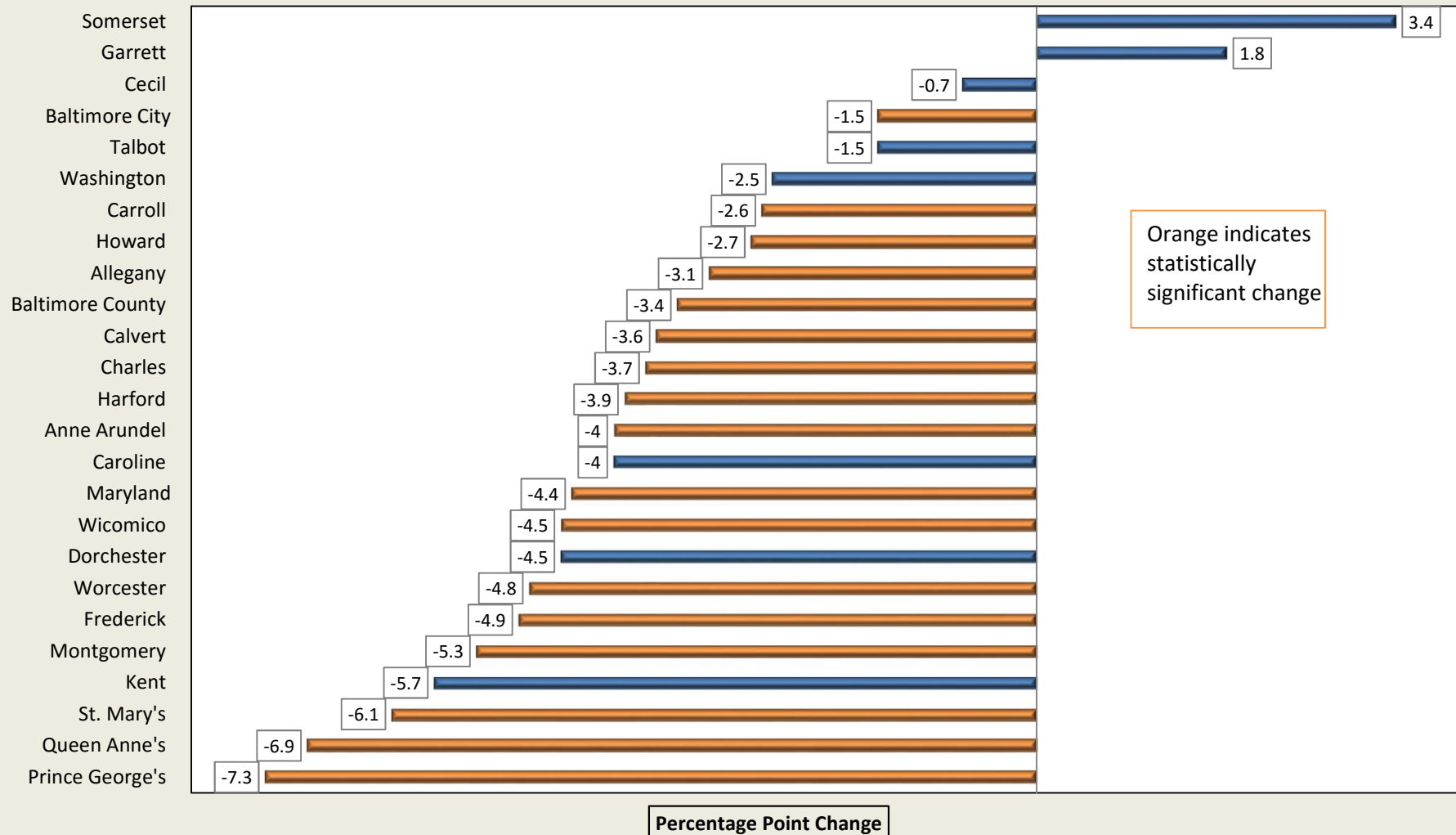
Percent Selected Monthly Owner Costs 35 Percent or More of Income: 2011 - 2015



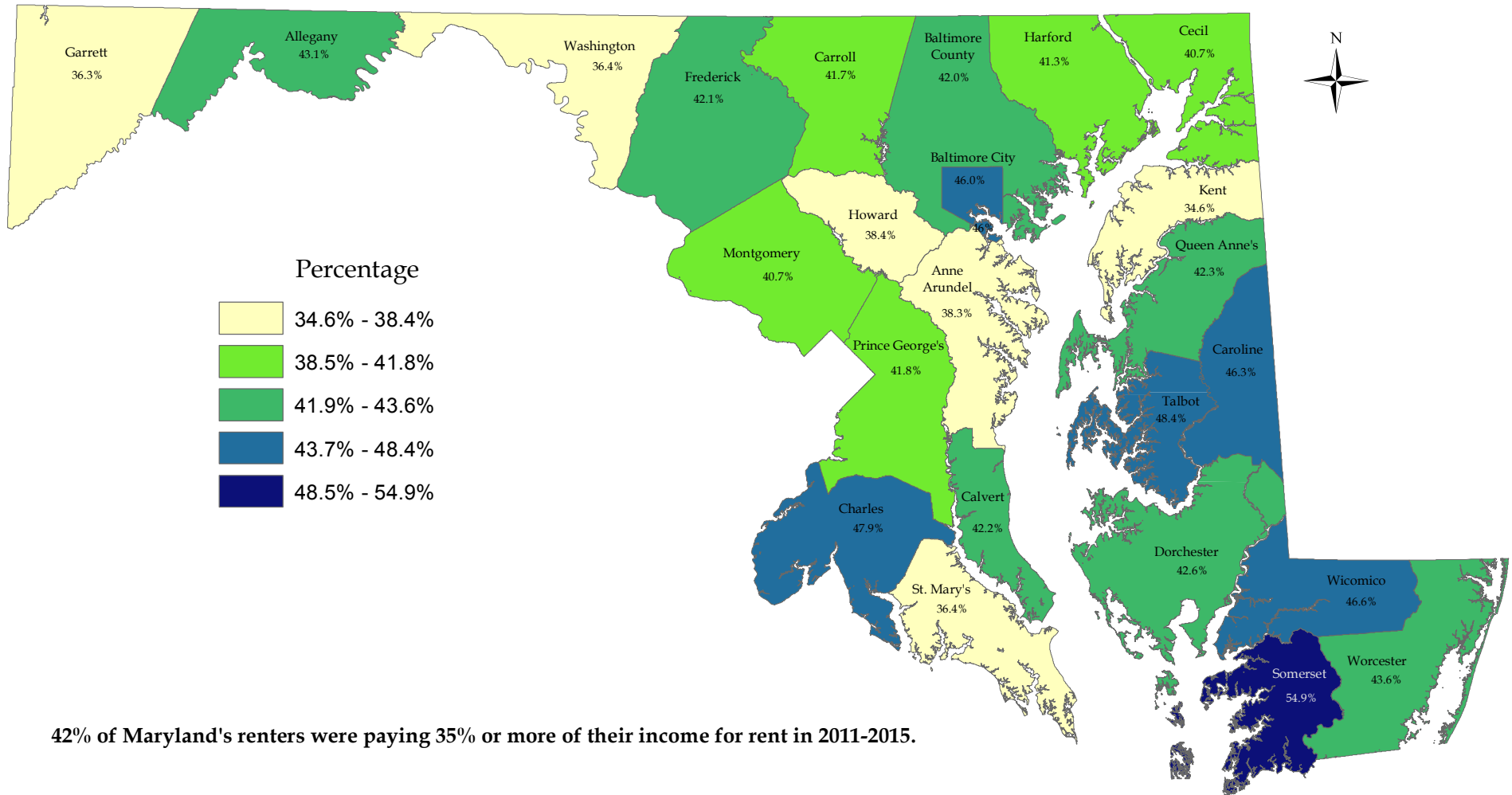
Change in Percent of Homeowners Paying 35% or More of Their Income for Housing Costs in Maryland's Jurisdictions, 2006-2010 to 2011-2015



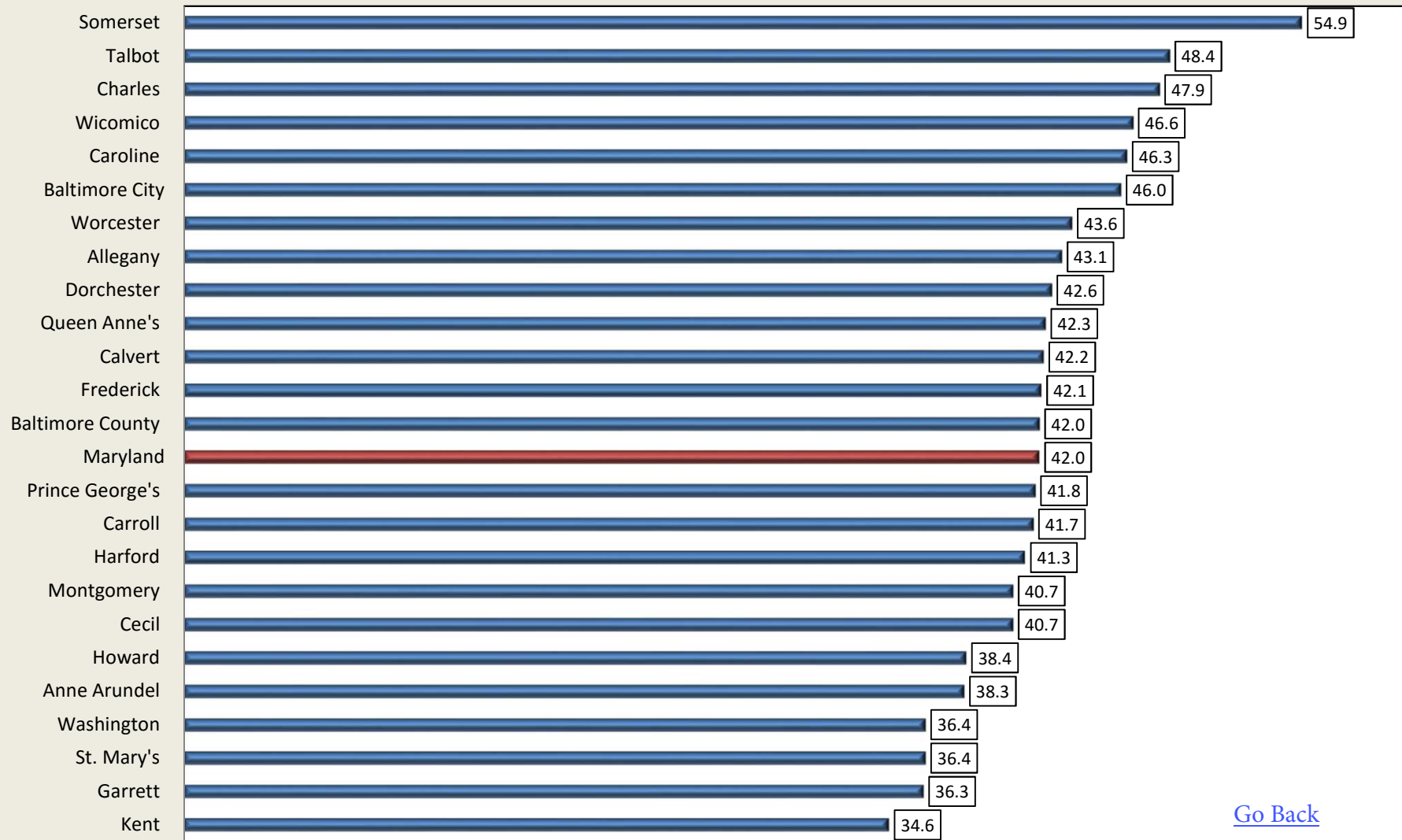
Maryland and Jurisdictions **Change in Percent Selected Monthly Owner Costs** **35 Percent or More of Income:** **2006 - 2010 to 2011 - 2015**



Percent of Renters Paying 35% or More of Their Income for Rent in Maryland's Jurisdictions, 2011-2015

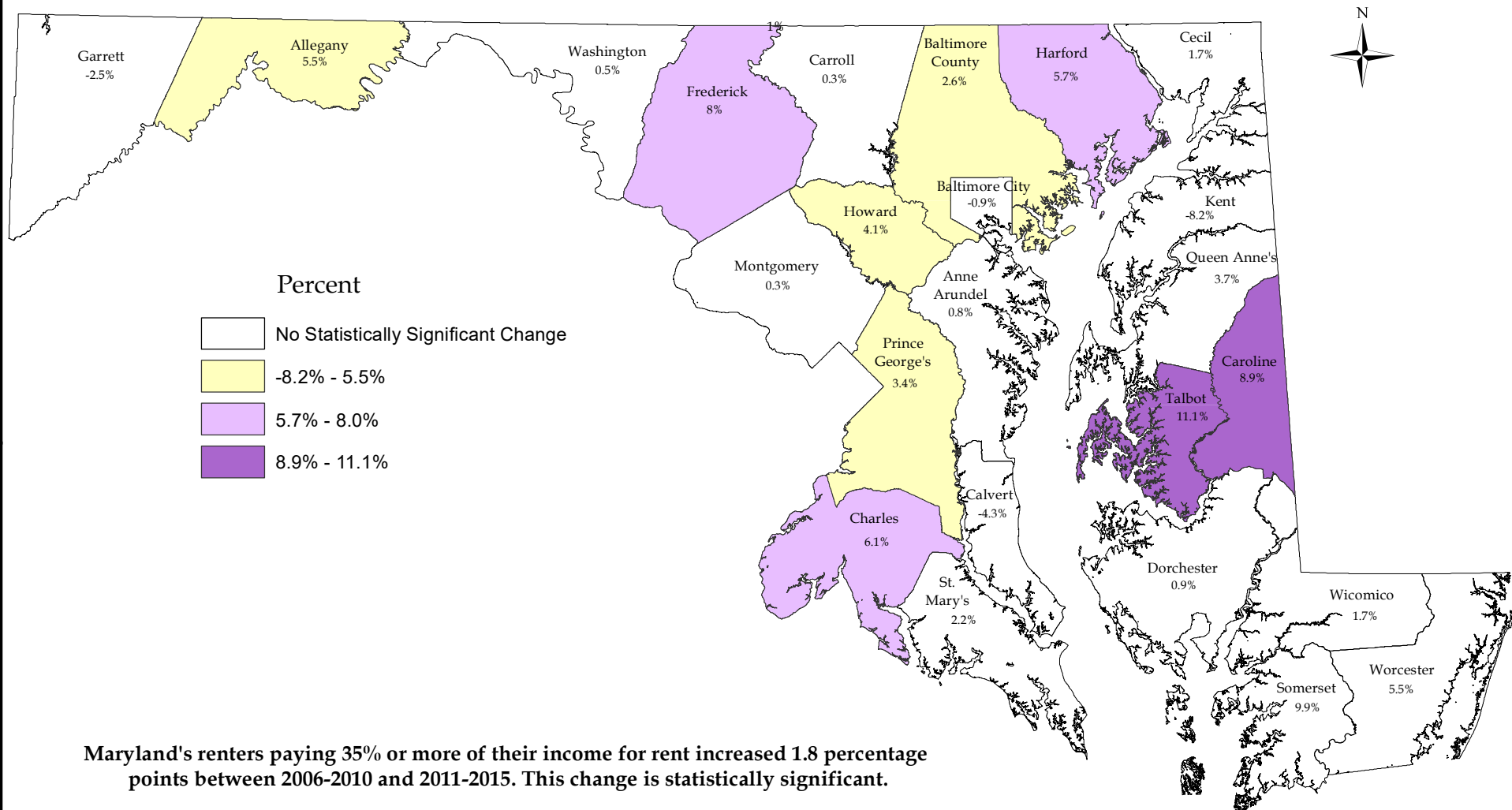


Maryland and Jurisdictions Percent Gross Rent 35 Percent or More of Income: 2011 - 2015



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Change in Percent of Renters Paying 35% or More of Their Income for Rent in Maryland's Jurisdictions, 2006-2010 to 2011-2015



Maryland and Jurisdictions Change in Percent Gross Rent 35 Percent or More of Income: 2006 - 2010 to 2011 - 2015

