

## A Status Report on Maryland's Jurisdictions from the American Community Survey, 2012-2016 and a Comparison to 2007-2011

The U.S. Census Bureau recently released 2012-2016 American Community Survey 5-Year Estimates data for states, counties, places, census tracts and block groups.<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 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 2012-2016 ACS 5-Year Estimates data can be compared to a previously released ACS data set (2007-2011).<sup>3</sup>

The 10 years covered by the 2007-2011 and 2012-2016 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.<sup>4</sup> 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 2012-2016 ACS data and a comparison with the 2007-2011 period.<sup>5</sup>

### Median Income

Maryland's median household income fell by just over \$1,100, or 1.5 percent, between 2007-2011 and 2012-2016. Of the 11 jurisdictions which showed a statistically significant decline, the top three numeric declines were in Caroline (-\$14,680, or -22.4%), Somerset (-\$8,677, or -19.5%) and Charles (-\$6,717, or -6.8%). Only three jurisdictions, Baltimore City (\$1,490, or 3.5%), Howard County (\$961, or 0.9%), and Anne Arundel County (\$592, or 0.6%) had an increase over the two five-year periods, but the change is not statistically significant in Howard and Anne Arundel Counties. There was an enormous difference between the lowest and highest median incomes for Maryland's jurisdictions during the 2012-2016

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<sup>1</sup> Release date, December 7, 2017.

<sup>2</sup> 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).

<sup>3</sup> Since the 2007-2011 period does not overlap with the 2012-2016 period.

<sup>4</sup> The Great Recession is generally defined as lasting from December 2007 to June 2009.

<sup>5</sup> For those 16 jurisdictions with a population over 65,000, single-year data for 2016 and annual comparisons can be found on the [Maryland State Data Center web site](#).

period. The median income for Howard County, at \$113,800, is more than three times that of Somerset with the lowest reported median household income in the State \$35,886. 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 2012-2016 was 9.9 percent, a statistically significant increase from the 9.0 percent rate in 2007-2011. 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 2012-2016 period in Somerset County (25.1%), and Baltimore City (23.1%) both nearly five times the poverty rate in Howard County (4.9%), which has the lowest rate in the state.

There were no statistically significant declines in poverty between 2007-2011 and 2012-2016, but there were 14 jurisdictions with statistically significant increases. The top three increases in the overall poverty rate are all on the Eastern Shore: Somerset County (up 5.4 percentage points) followed by Caroline (+5.3 percentage points), Talbot (+3.2 percentage points), and Dorchester (+3.1 percentage points), for each of the jurisdictions the increases are statistically significant. Allegany County had the fourth largest percentage point increase in poverty (+2.5 percentage points), followed by Charles County (+2.1 percentage points). The smallest statistically significant increases in poverty were in central Maryland, including Montgomery (+0.6 percentage points) and Anne Arundel (+0.6 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 2007-2011 and 2012-2016 there were eight jurisdictions which had statistically significant increases in child poverty, while there were no jurisdictions with statistically significant declines in child poverty. For the State, poverty rate for related children rose from 11.1 percent to 12.9 percent, a statistically significant gain of 1.8 percentage points. Among jurisdictions, the increase in poverty rates for related children was largest in: Caroline (+14.0 percentage points), Somerset (+12.4 percentage points), Allegany (+5.0 percentage points) and Prince George's County (+4.1 percentage points).

Somerset County had the highest rate of childhood poverty during the 2012-2016 period (38.6%) followed by Baltimore City (33.0%). The next 10 highest rates of childhood poverty were all either on the Eastern Shore or in Western Maryland, including Dorchester (28.2%), Caroline (27.6%), Allegany (23.7%), Wicomico (20.9%) and Washington (18.4%) 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 Calvert (5.4%) and Howard (5.5%) counties, amounting to less than one-sixth of the rates in the highest counties.

The poverty rate during the 2012-2016 period for those persons 65 years and over is at 7.7 percent in Maryland. This is lower than the overall poverty rate (9.9%) and substantially below the childhood poverty rate (12.9%). While there was a *decrease* of 0.1 percentage point between 2007-2011 and 2012-2016 periods, this decrease is not statistically significant. Among the State's 24 jurisdictions, there were three counties that had a statistically significant decrease in Elderly Poverty while two counties had a statistically significant increase. The decreases occurred in Dorchester County (-4.6 percentage points), Carroll County (-2.3 percentage points) and Baltimore City (-1.3 percentage points). The increases in Elderly Poverty were in Charles (+2.8 percentage points) and Talbot (+2.7 percentage points) counties.

By far, the highest poverty rate among seniors during 2012-2016 was in Baltimore City (16.8%), with the second highest rate in Somerset (10.7%), followed by Allegany (9.0%), Garrett (8.9%), Washington (8.8%) and Caroline (8.7%) counties. The lowest senior poverty rates were found in Carroll (4.7%) and Howard (4.8%) 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**

Unemployment has been gradually declining since the Great Recession. The statewide unemployment rate over the 2012-2016 period (6.7%) is slightly lower than the 2007-2011 rate (7.3%). Six of Maryland's 24 jurisdictions also had decreases in their unemployment rate in the latter five-year period, the largest percentage point decline was in Queen Anne's (-2.4 percentage points) and in Charles (-1.8 percentage points) counties. Only Calvert County had a statistically significant increase in the unemployment rate (+2.5 percentage points). Baltimore City had by far the highest unemployment rate in the State during the 2012-2016 period (11.4%), followed by the Dorchester (10.1%), Allegany County (9.4%) and Somerset (8.4%) 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 1.4 percentage points (from 69.6 percent in 2007-2011 to 68.2 percent in 2012-2016). Among the state's 24 jurisdictions, there were 12 with statistically significant declines and none with a statistically significant increase. Of those that declined, , Washington County(-4.5 percentage points) had the highest decline, followed by Charles (-4.0 percentage points) and Caroline (-2.9 percentage points) counties.

**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 2012-2016 period as the percent of the population ages 25 years and over with a bachelor's degree or higher in Maryland reached 38.4 percent, up 2.3 percentage points from the 2007-2011 period. Statistically significant increases in the share of those with a bachelor's degree or higher occurred in 15 of Maryland's 24 jurisdictions. The largest percentage point increases occurred in Queen Anne's County (+5.1 percentage points), followed by Baltimore City (+3.9 percentage points) and Howard County (+3.6 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 (61.0%) and Montgomery (58.1%), 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 39.7% and Anne Arundel at 39.4%). At the other end of the spectrum are counties with relatively low educational attainment, including Somerset (14.0%), Caroline (15.3%), Allegany (18.0%) and Garrett (19.2%).

**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 interest 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 2012-2016 period, 66.5 percent of Maryland households were homeowners, a statistically significant drop from the 68.7 percent rate during the 2007-2011 period. Eighteen of Maryland's 24 jurisdictions had statistically significant declines in homeownership rates in the latter five-year period, with the top declines occurring on the Eastern Shore, Kent (-5.3 percentage points), Queen Anne's (-5.1 percentage points), Talbot (-5.1 percentage points), Dorchester (-4.5 percentage points) and Caroline (-3.7 percentage points) counties.

Other jurisdictions experiencing significant declines include Harford (-3.4 percentage points), and Montgomery (-3.2 percentage points) counties. In the 2012-2016 period, Calvert County had the highest homeowner occupancy rate at 81.9 percent, followed by Carroll (81.2%) and Queen Anne's (80.9%) counties, while Baltimore City had the lowest homeownership rate (46.6%).

**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 \$29,400, or 9.2 percent, in the 2012-2016 period compared to 2007-2011. Twenty-two out of the state's 24 jurisdictions experienced statistically significant home value declines. Both the largest numeric and percentage losses were in Charles (-\$53,600, or -15.7%) and Prince George's (-\$51,400, or -16.4%) 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 (-\$40,200, or -10.5%), Caroline (-\$40,000, or -17.2%), and Worcester (-36,000 or -12.9%).

In a switch, however, from the many other indicators which have shown greater post-recessionary stress in the more rural counties, Garrett 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 (\$460,100) and Howard (\$434,700) counties. Queen Anne's County (\$343,900) had the highest housing value on the Eastern Shore in 2012-2016 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 decline in value of owner-occupied homes, (along with the decrease 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 \$268, or 12.1 percent, between 2007-2011 and 2012-2016. Twenty-three of 24 jurisdictions in Maryland showed statistically significant declines. The largest net and percentage decline was in Prince George's County (-\$407, or -17.1%), a reduction that amounts to \$4,884 over the course of a year. The next four largest numeric monthly declines occurred in Montgomery (-\$336), Caroline (-\$331), Frederick (-\$292) and Talbot (-\$284) counties. By and large, total median owner costs in 2012-2016 are far higher in central Maryland than in the other parts of the state, with median owner costs for the two highest, Howard (\$2,456) and Montgomery (\$2,423), more than twice that of the two lowest, Garrett (\$1,201) and Allegany (\$1,070).

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

***See Change in Median Monthly Owner 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 (-5.8%) fell more than median household income (-1.5%) 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 2012-2016 period, 22.9 percent of Maryland homeowners with a mortgage were paying 35 percent or more of their income for monthly costs, down from 28.7 percent in 2007-2011. Nineteen 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 (-9.3 percentage points), Kent (-8.3 percentage points) and Queen Anne's (-8.1 percentage points) counties. Two counties, Somerset and Garrett, had an increase in the share of these cost burdened homeowners but those increases were not statistically significant. Of the top five jurisdictions with the highest shares of cost-burdened homeowners four are in the Eastern Shore, Somerset (35.1%), Caroline (32.1%), Worcester (31.3%), and Kent (28.6%) counties, followed by Baltimore City (28.0%).

***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](#)***

## Median Gross Rent

While monthly owner costs and home values decreased in the post recessionary period, statewide median rents had a statistically significant inflation-adjusted increase of \$56 (4.6%) between 2007-2011 and 2012-2016 as the share of households who are renters went up. Throughout the state there were 21 jurisdictions which experienced increases in rents, with 10 of these gains statistically significant. (There were three jurisdictions with rent drops, but none of these were statistically significant.) The

largest net increase was in Calvert County (+\$149), a 10.6 percent gain (also the largest in the state) which increased the annual rent by \$1,788. Baltimore City had the smallest statistically significant increase, \$27, or 2.9 percent. Monthly rents are higher in central Maryland, particularly in Montgomery (\$1,647), Howard (\$1,625) and Calvert (\$1,588) counties and lower in Western Maryland and on the Eastern Shore. The highest median monthly rent of \$1,647 in Montgomery County, is more than 2.5 times the lowest median monthly rent reported for Garrett County (\$630).

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

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

### Gross Rent as a Percent of Income

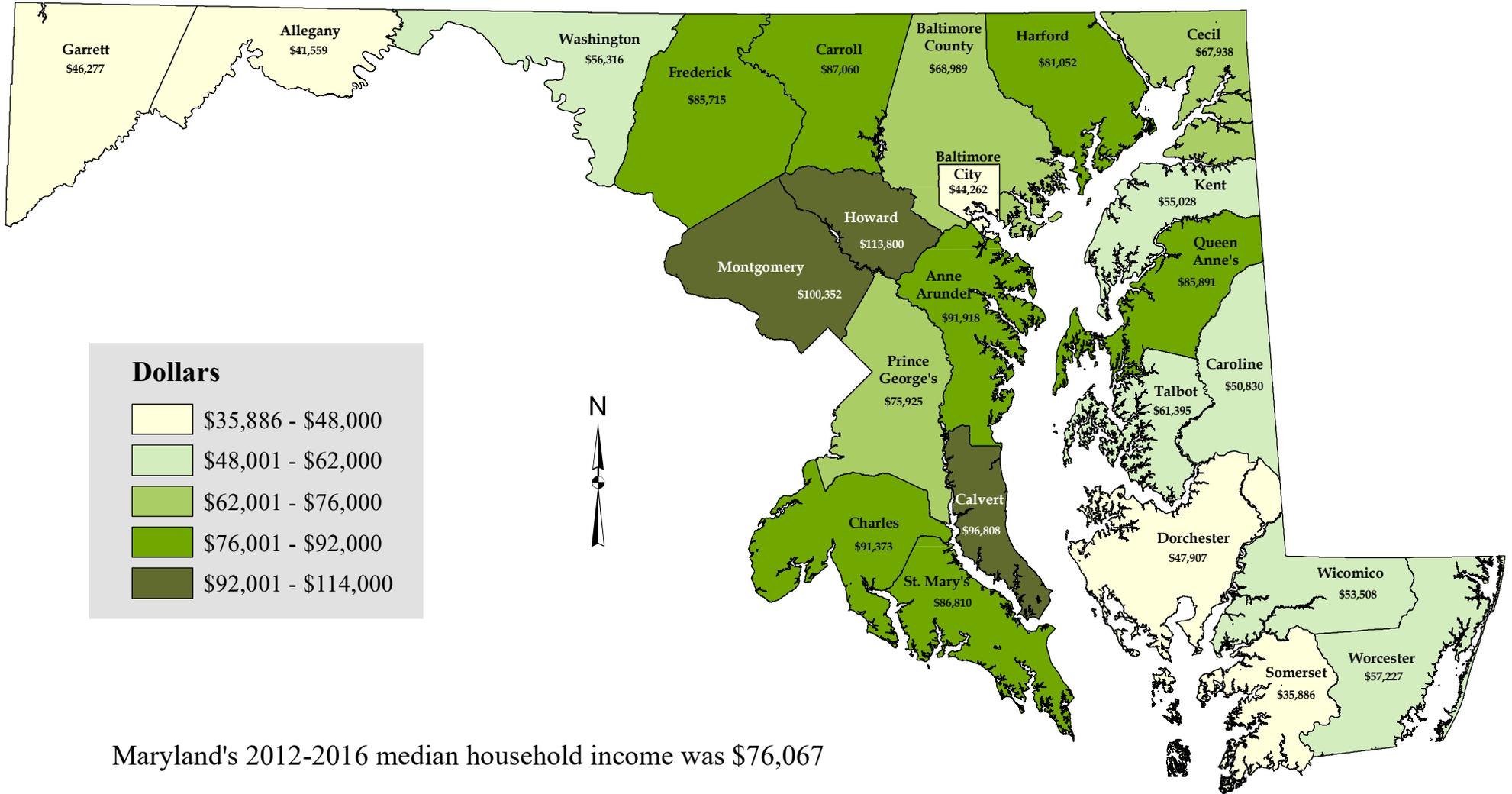
Statewide the percent of renters paying at least 35 percent of their incomes for rent is 41.4 percent in 2012-2016, not significantly higher than the 41.2 percent in 2007-2012. Fourteen of Maryland's 24 jurisdictions had significant increases in cost burdened renters, of those, only three of them had increases that were statistically significant. The largest increases of cost-burdened renters occurred in Caroline (rising from 34.4% to 46.6%), Talbot (rising from 41.3 percent to 50.4 percent) and Prince George's (rising from 39.5% to 41.2%) counties. The only jurisdiction with a statistically significant decline is Baltimore City with a decline of 2.9 percentage points.

**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](#)

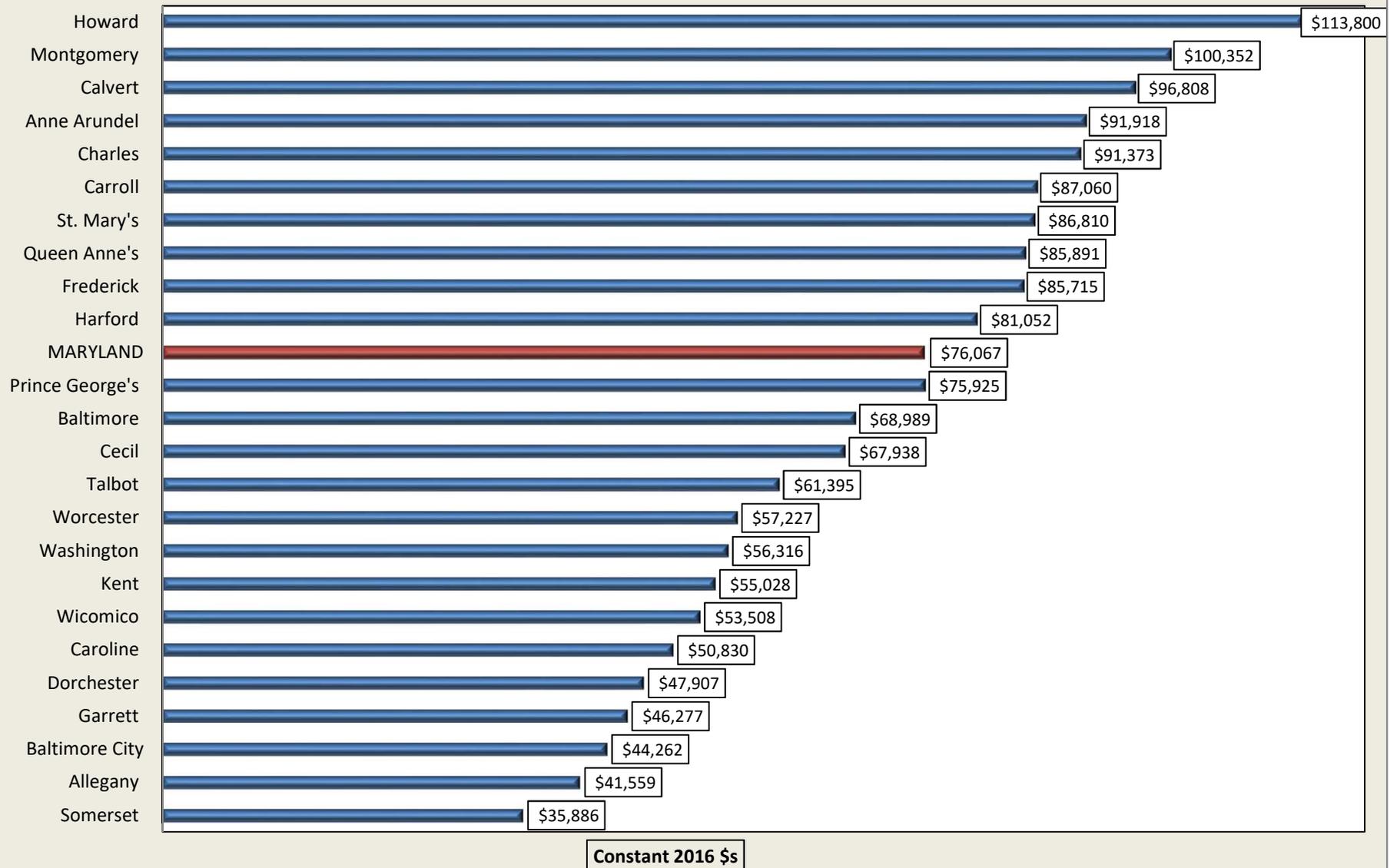
**For more information, contact** [alfred.sundara@maryland.gov](mailto:alfred.sundara@maryland.gov)

# Median Household Income for Maryland's Jurisdictions, 2012-2016

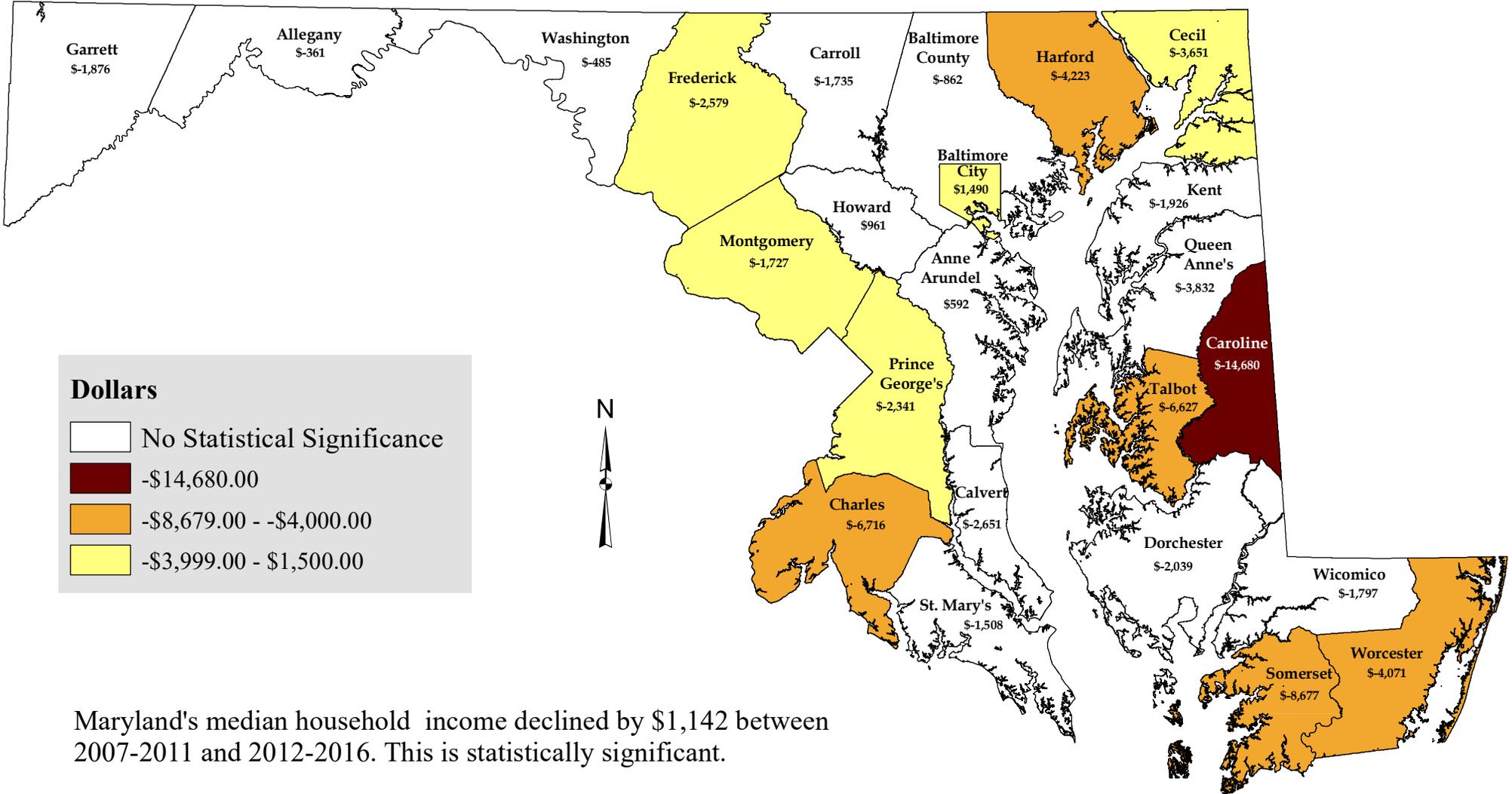


Maryland's 2012-2016 median household income was \$76,067

## Maryland and Jurisdictions Median Household Income: 2012 - 2016

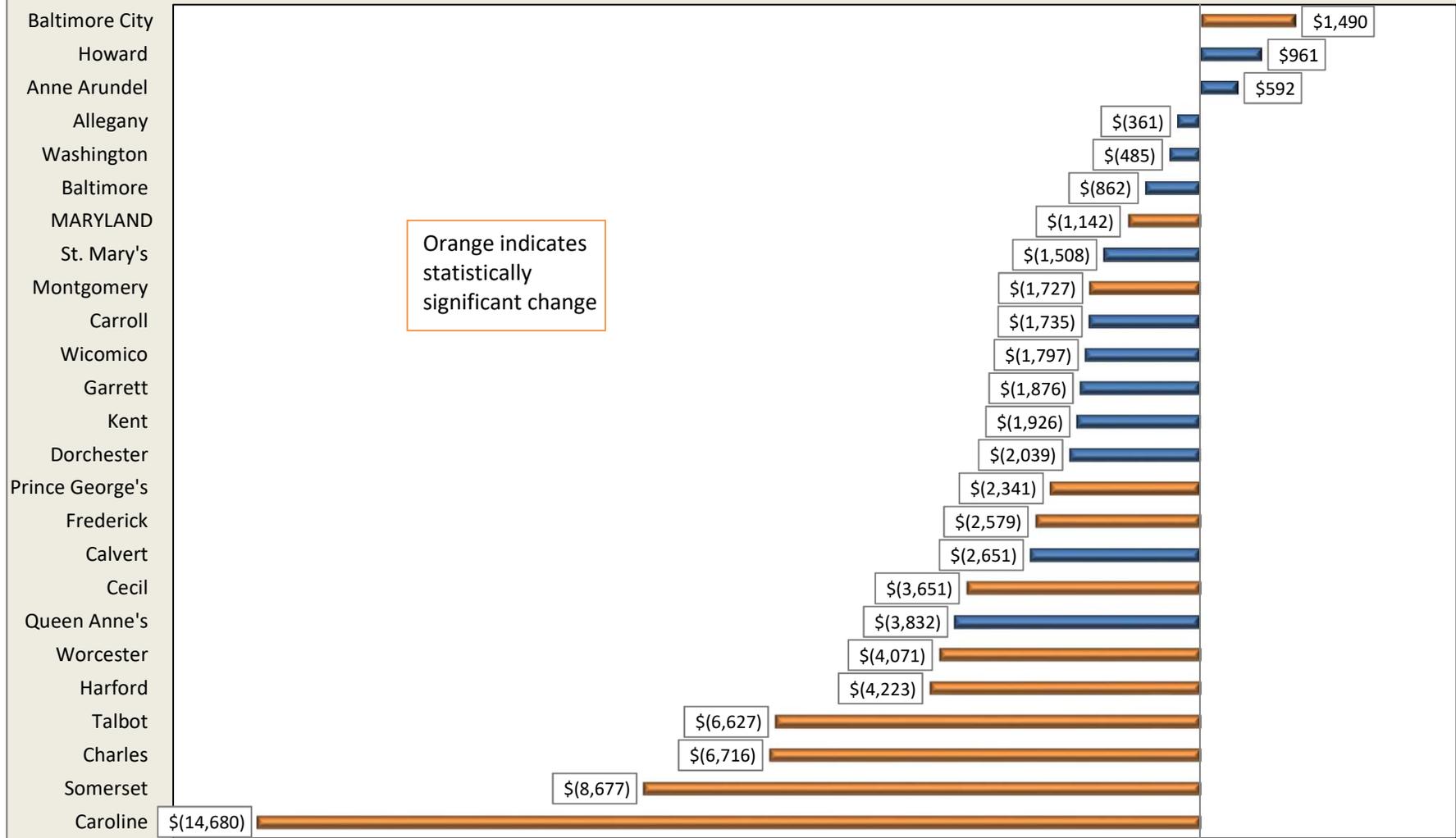


# Change in Median Household Income for Maryland's Jurisdictions, 2007-2011 to 2012 - 2016



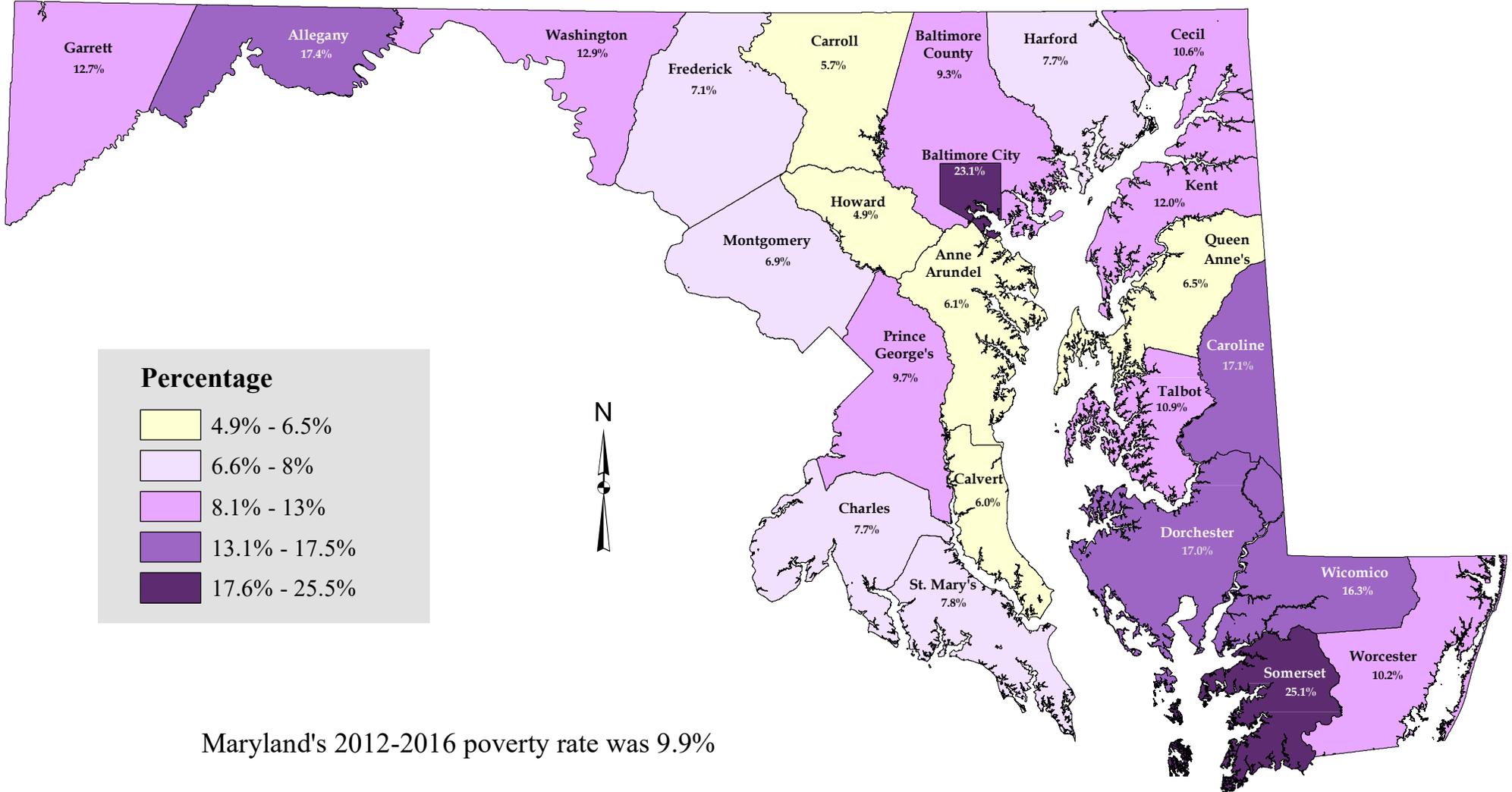
Maryland's median household income declined by \$1,142 between 2007-2011 and 2012-2016. This is statistically significant.

## Maryland and Jurisdictions Net Change in Median Household Income: 2007 - 2011 to 2012 - 2016



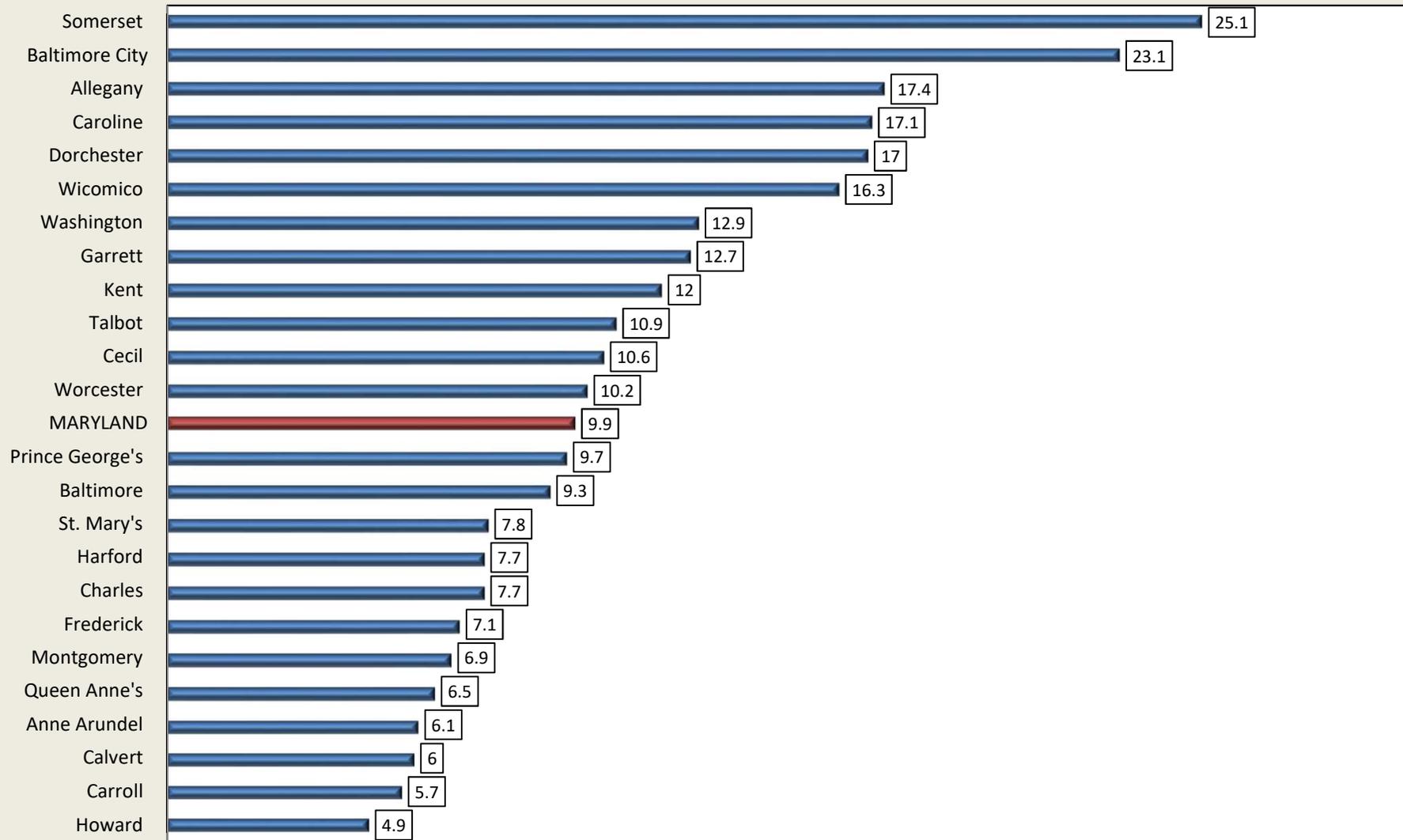
Net Change in Constant 2016 \$s

# Percent of People in Poverty for Maryland's Jurisdictions, 2012-2016

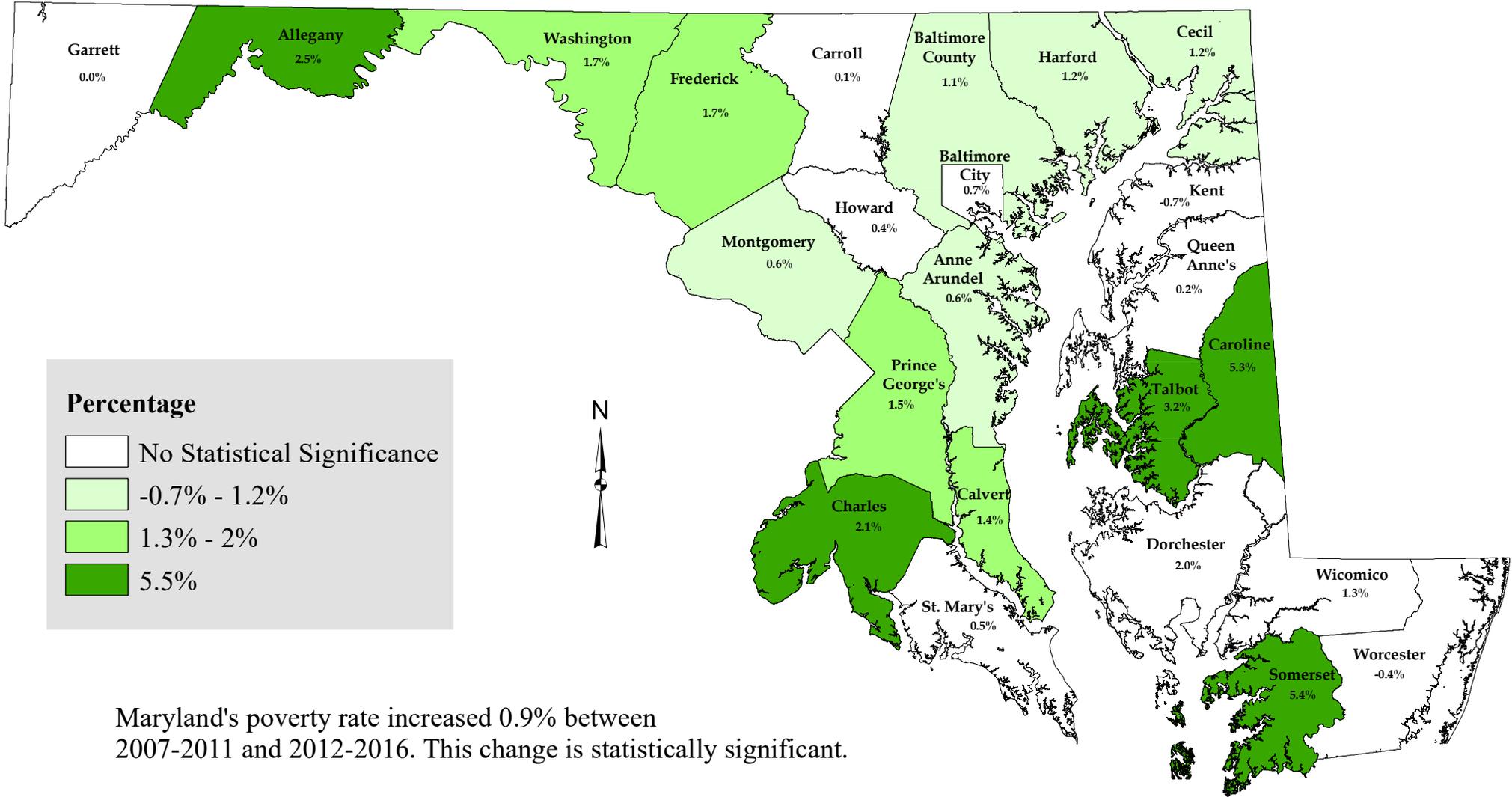


Maryland's 2012-2016 poverty rate was 9.9%

### Maryland and Jurisdictions Percent Persons Below Poverty: 2012 - 2016



# Percent Change of People in Poverty for Maryland's Jurisdictions, 2007-2011 to 2012-2016

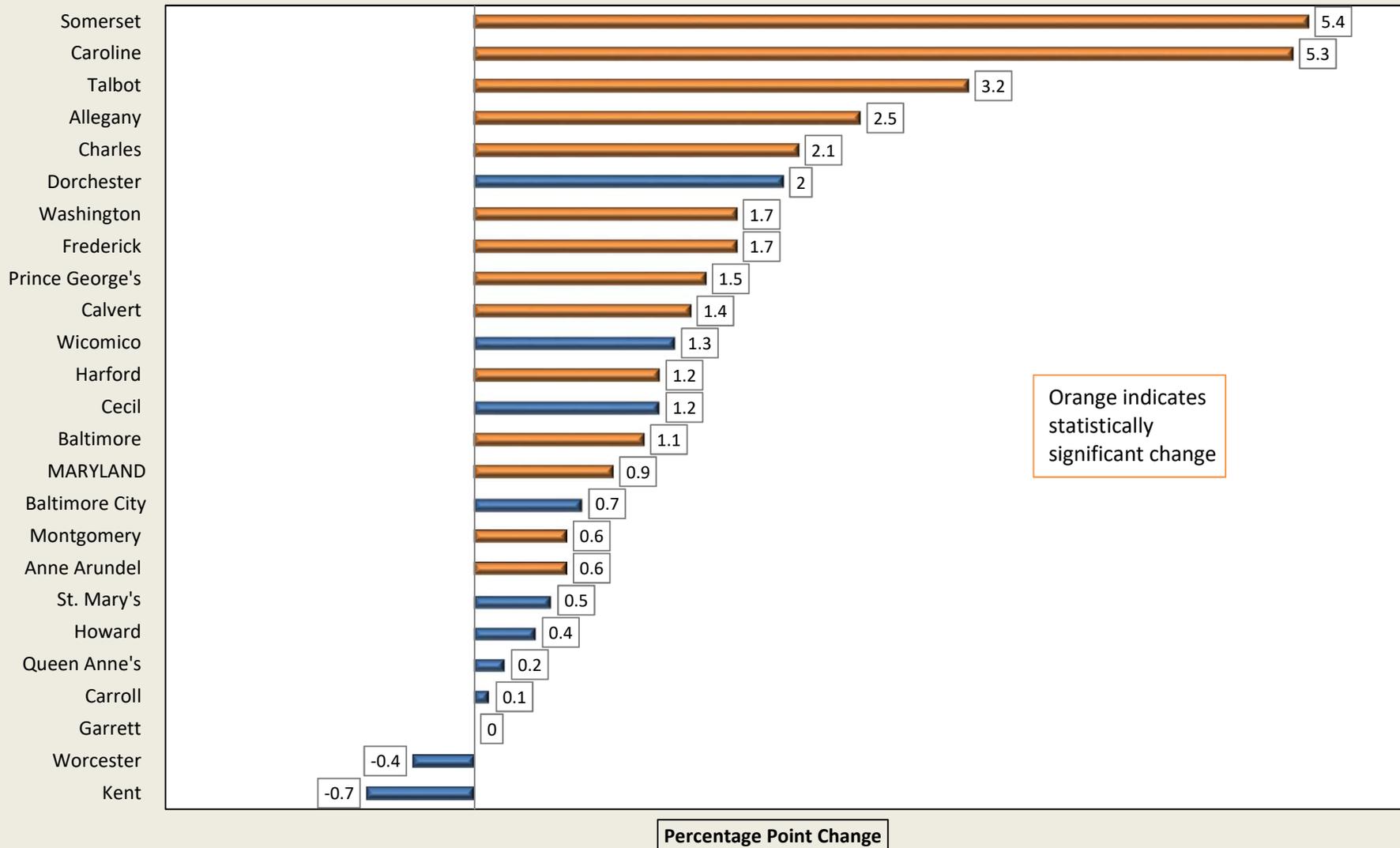


### Percentage

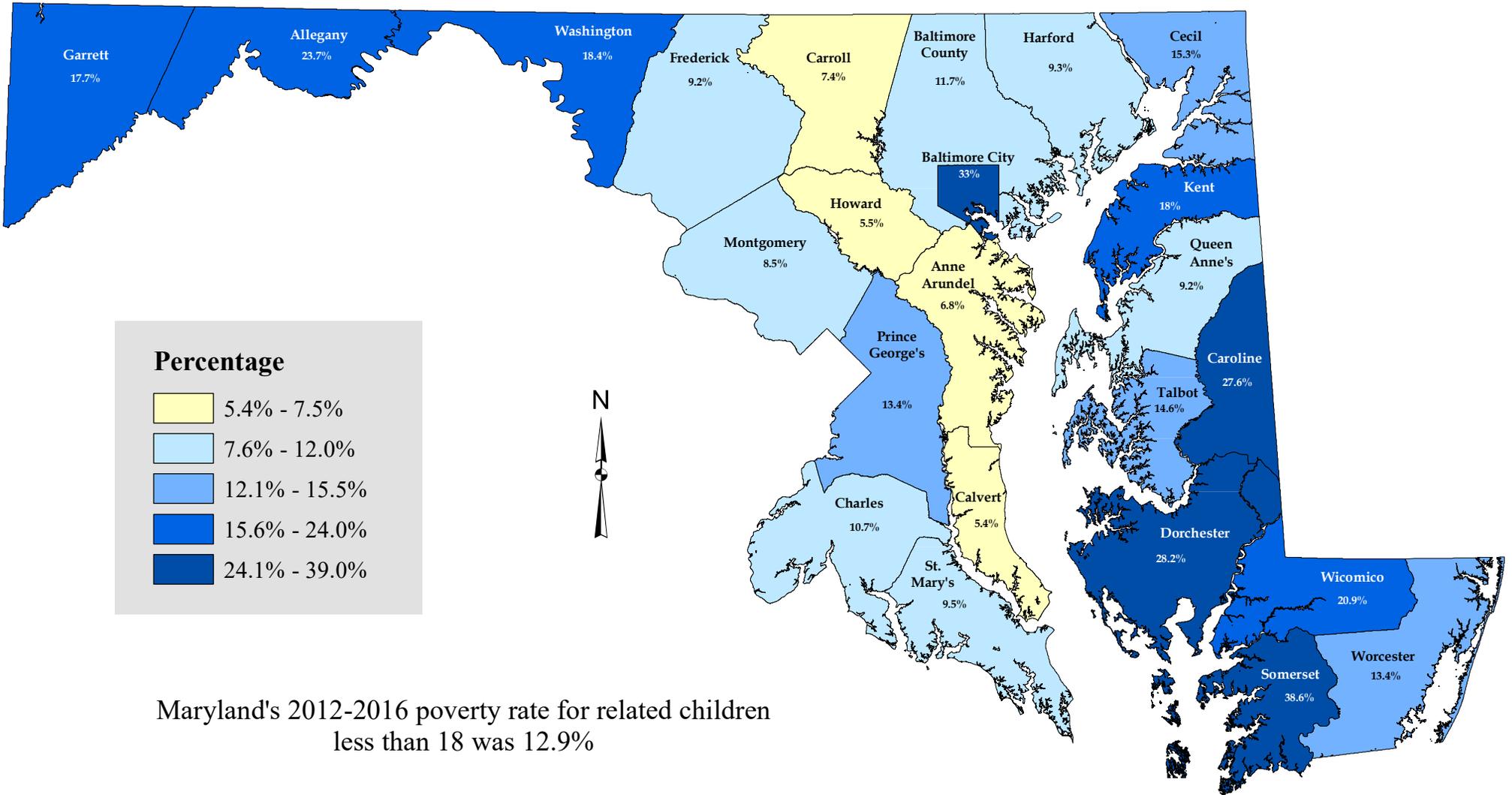
- No Statistical Significance
- 0.7% - 1.2%
- 1.3% - 2%
- 5.5%

Maryland's poverty rate increased 0.9% between 2007-2011 and 2012-2016. This change is statistically significant.

## Maryland and Jurisdictions Change in Percent Persons Below Poverty: 2007 - 2011 to 2012 - 2016



# Poverty Rate for Related Children Less Than 18 Years for Maryland's Jurisdictions, 2012-2016



### Percentage

- 5.4% - 7.5%
- 7.6% - 12.0%
- 12.1% - 15.5%
- 15.6% - 24.0%
- 24.1% - 39.0%



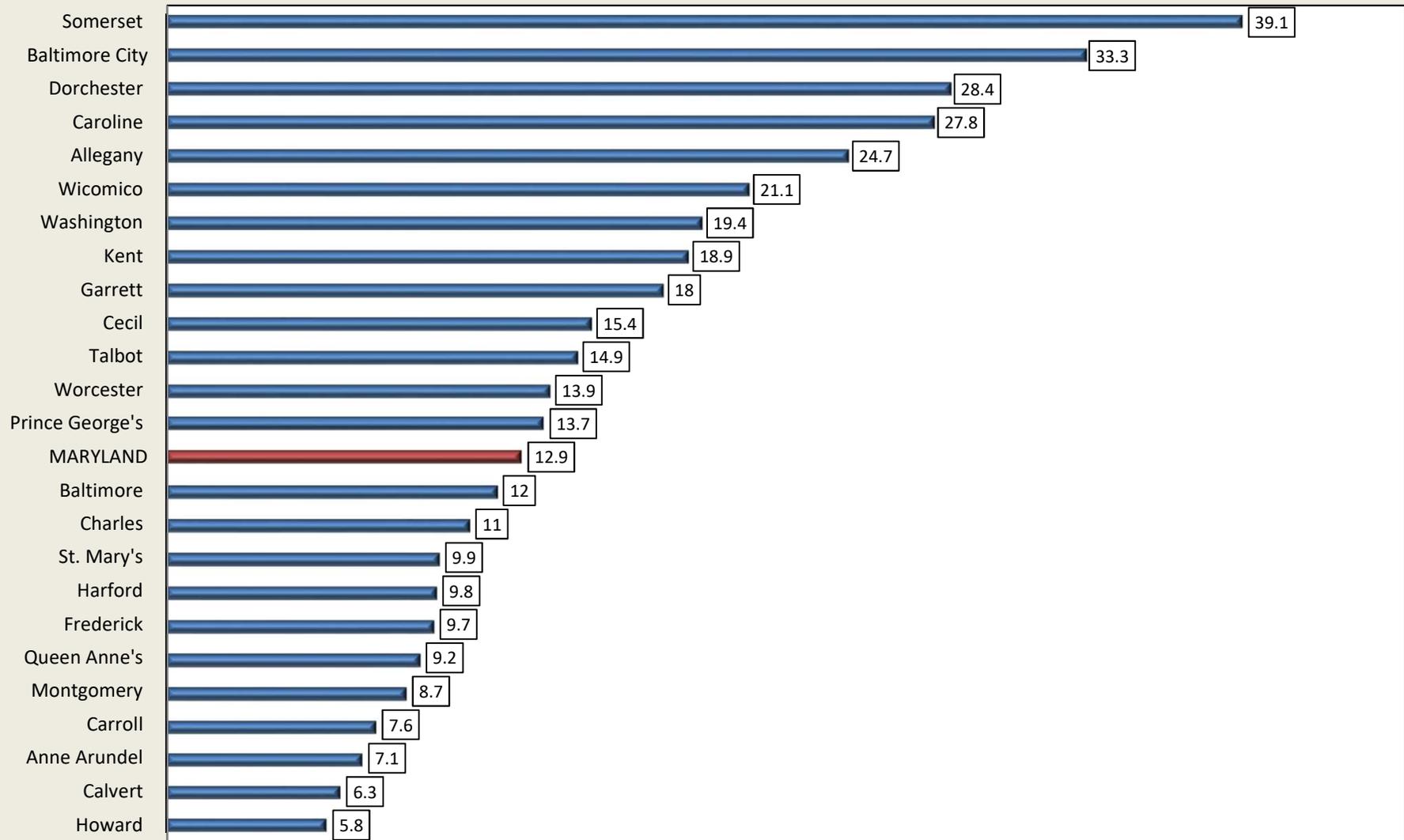
Maryland's 2012-2016 poverty rate for related children less than 18 was 12.9%



Prepared by the Maryland Department of Planning  
Projections and State Data Center  
Source: US Census Bureau, 2012-2016 American Community Survey Estimates



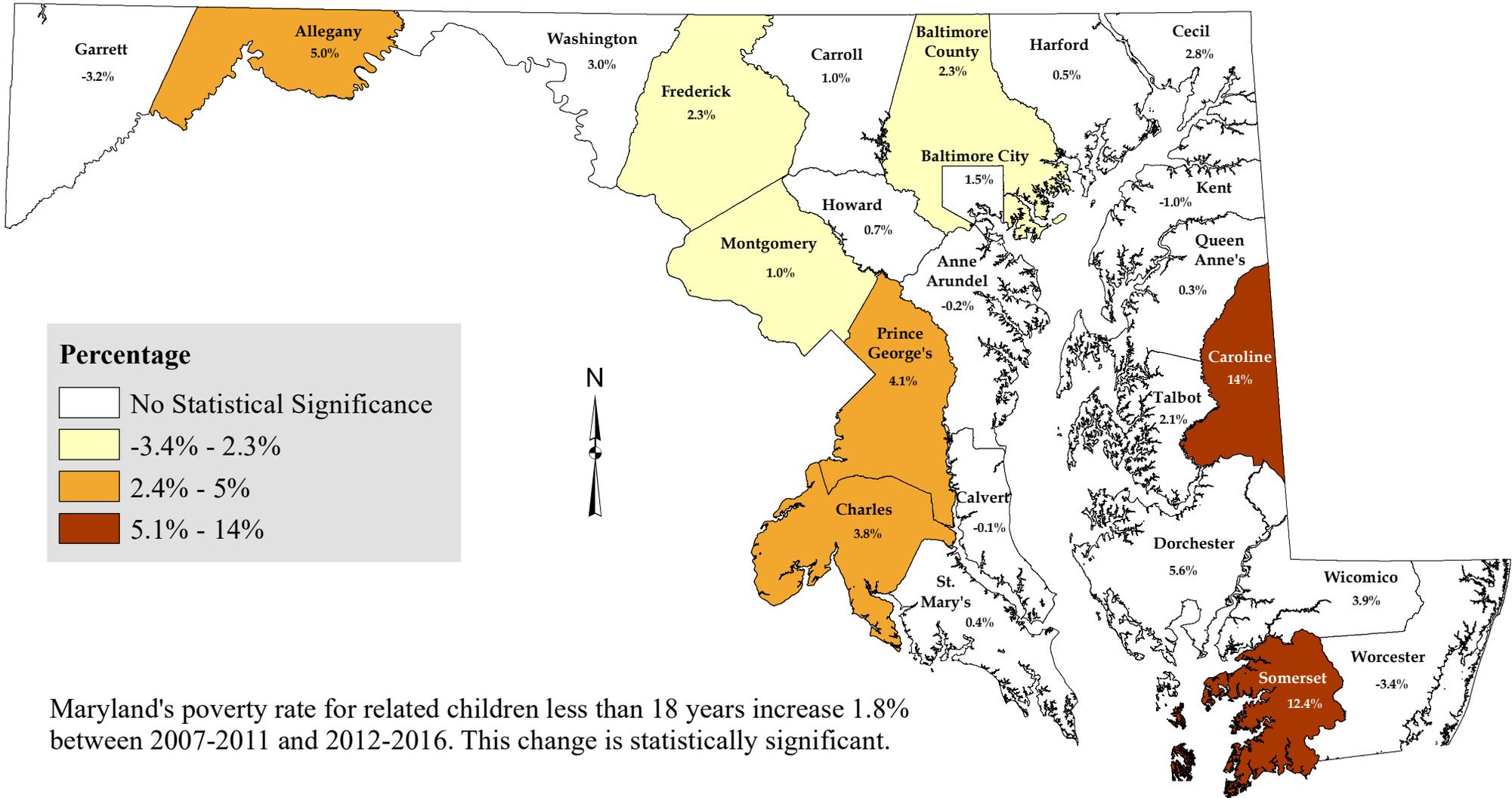
## Maryland and Jurisdictions Percent Related Children (0 - 17 years) Below Poverty: 2012 - 2016



Prepared by Maryland Department of Planning. Planning Services. 2017.

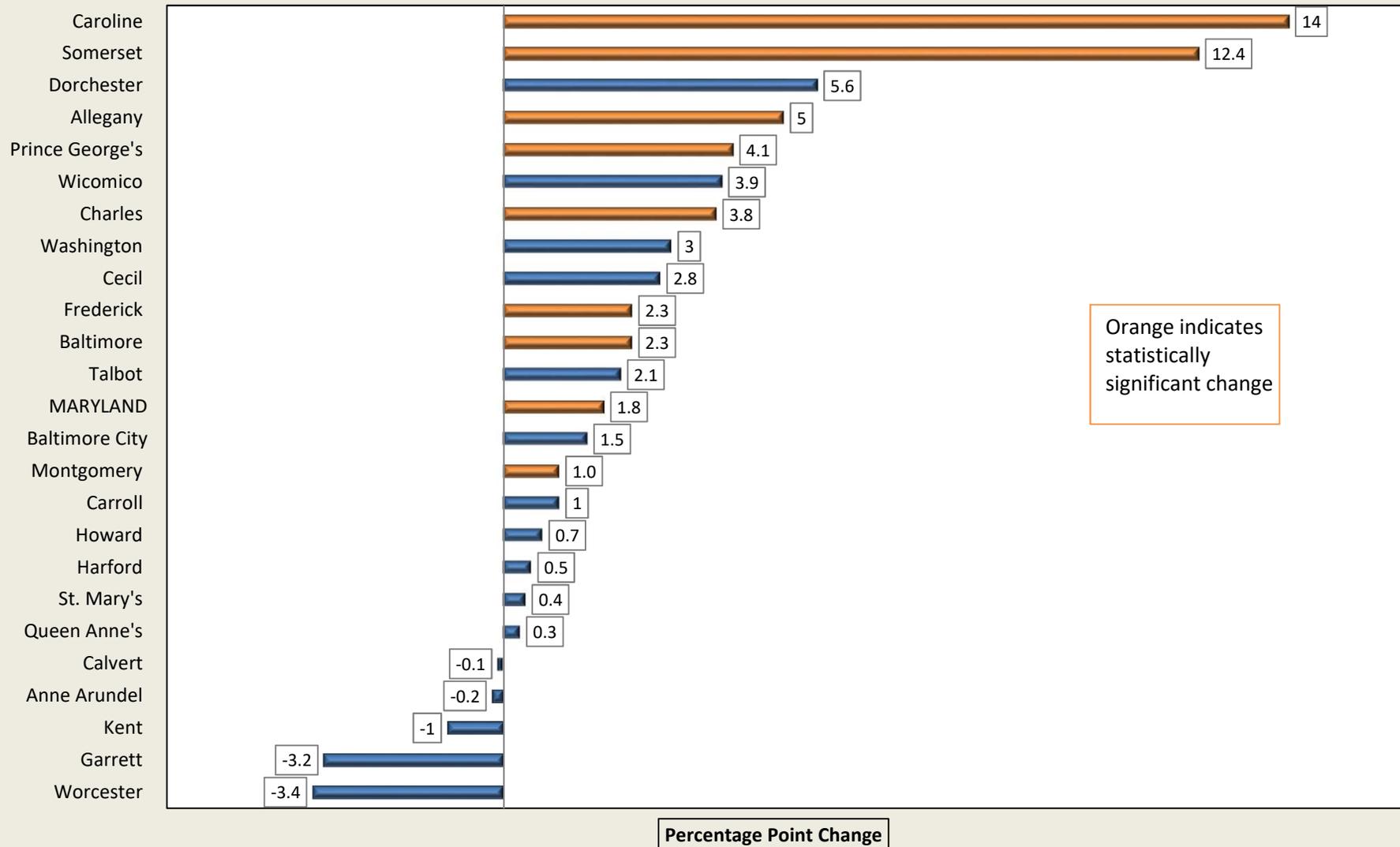
Source: U. S. Census Bureau. 2016 American Community Survey. Five Year Estimates.

# Percent Change in Poverty Rates for Related Children Less Than 18 Years for Maryland's Jurisdictions, 2007-2011 to 2012-2016



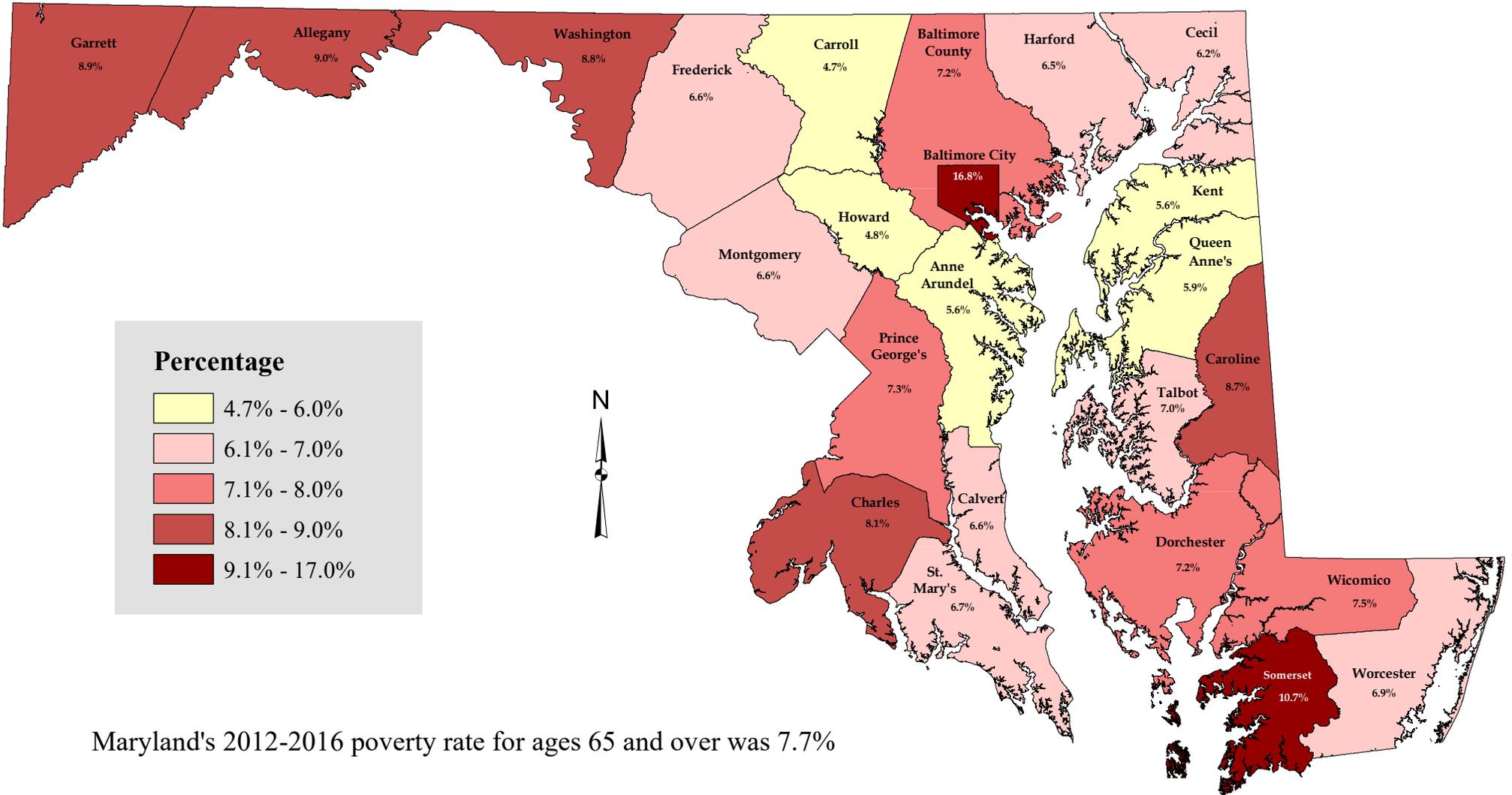
Maryland's poverty rate for related children less than 18 years increase 1.8% between 2007-2011 and 2012-2016. This change is statistically significant.

## Maryland and Jurisdictions Change in Related Children (0 to 17 years) Below Poverty: 2007 - 2011 to 2012 - 2016



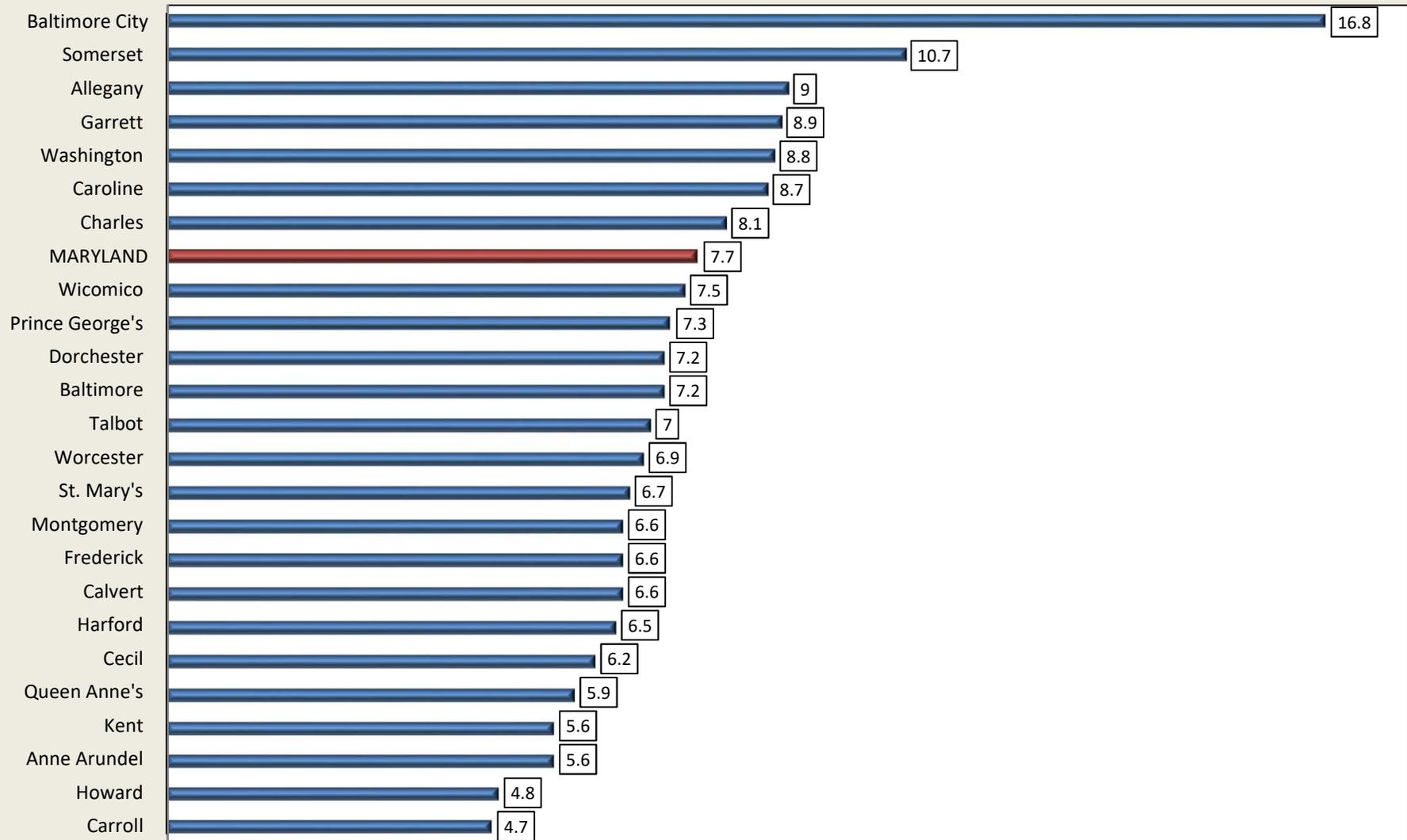
Orange indicates statistically significant change

# Poverty Rate for Population Ages 65 and Over for Maryland's Jurisdictions, 2012-2016

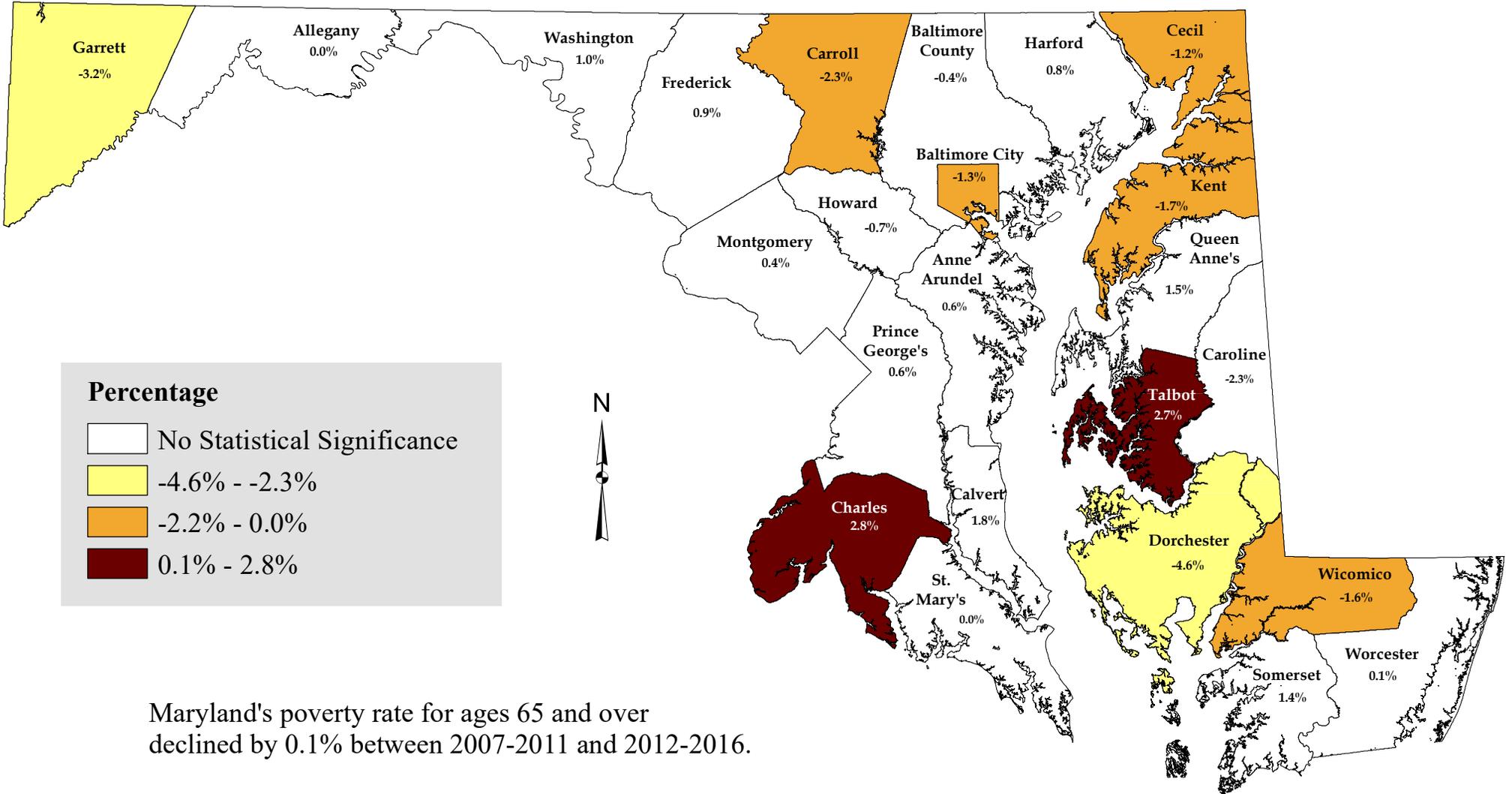


Maryland's 2012-2016 poverty rate for ages 65 and over was 7.7%

## Maryland and Jurisdictions Percent Persons 65 Years or More Below Poverty: 2012 - 2016

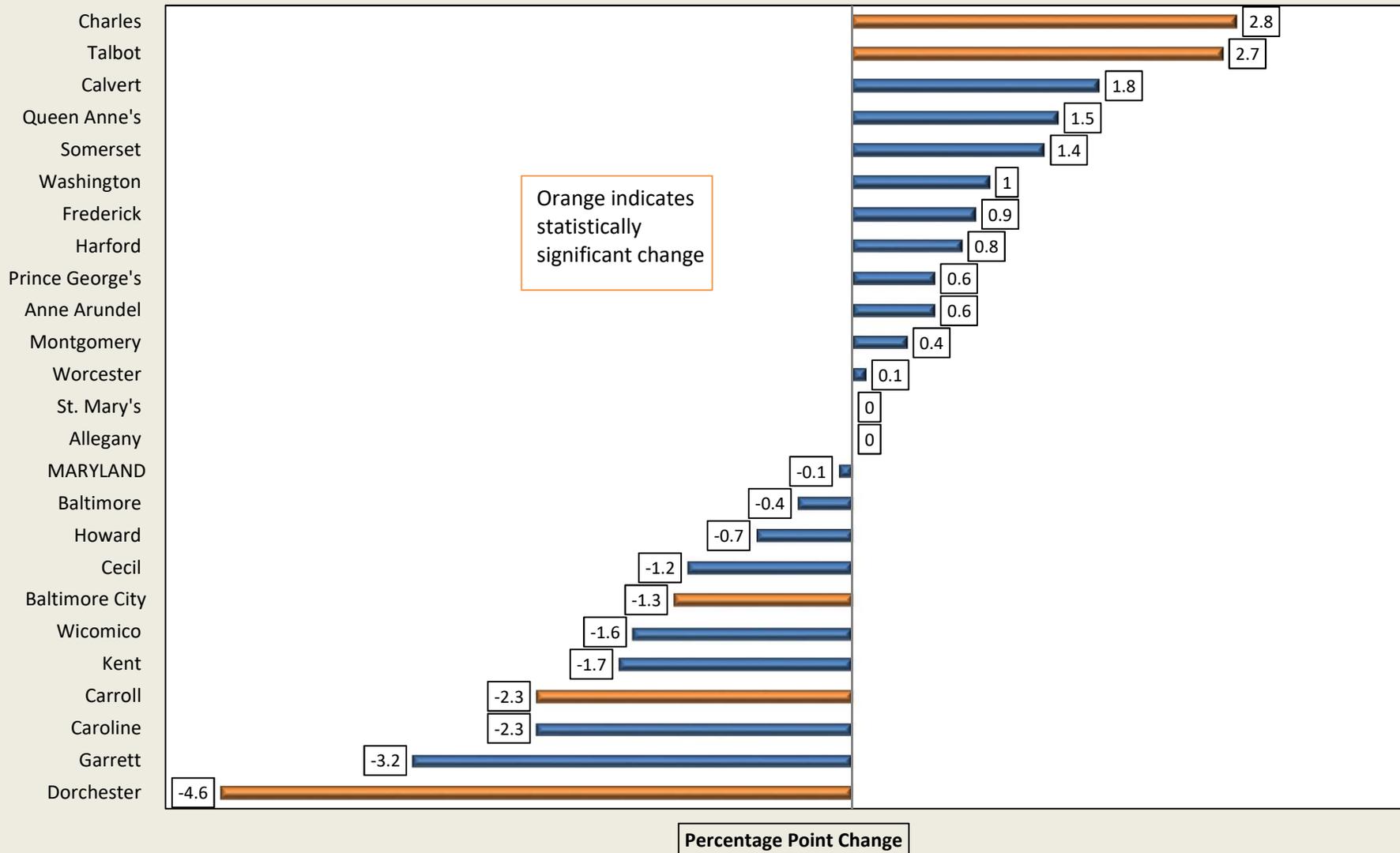


# Percent Change in Poverty Rate for Population Ages 65 and Over for Maryland's Jurisdictions, 2007-2011 to 2012-2016

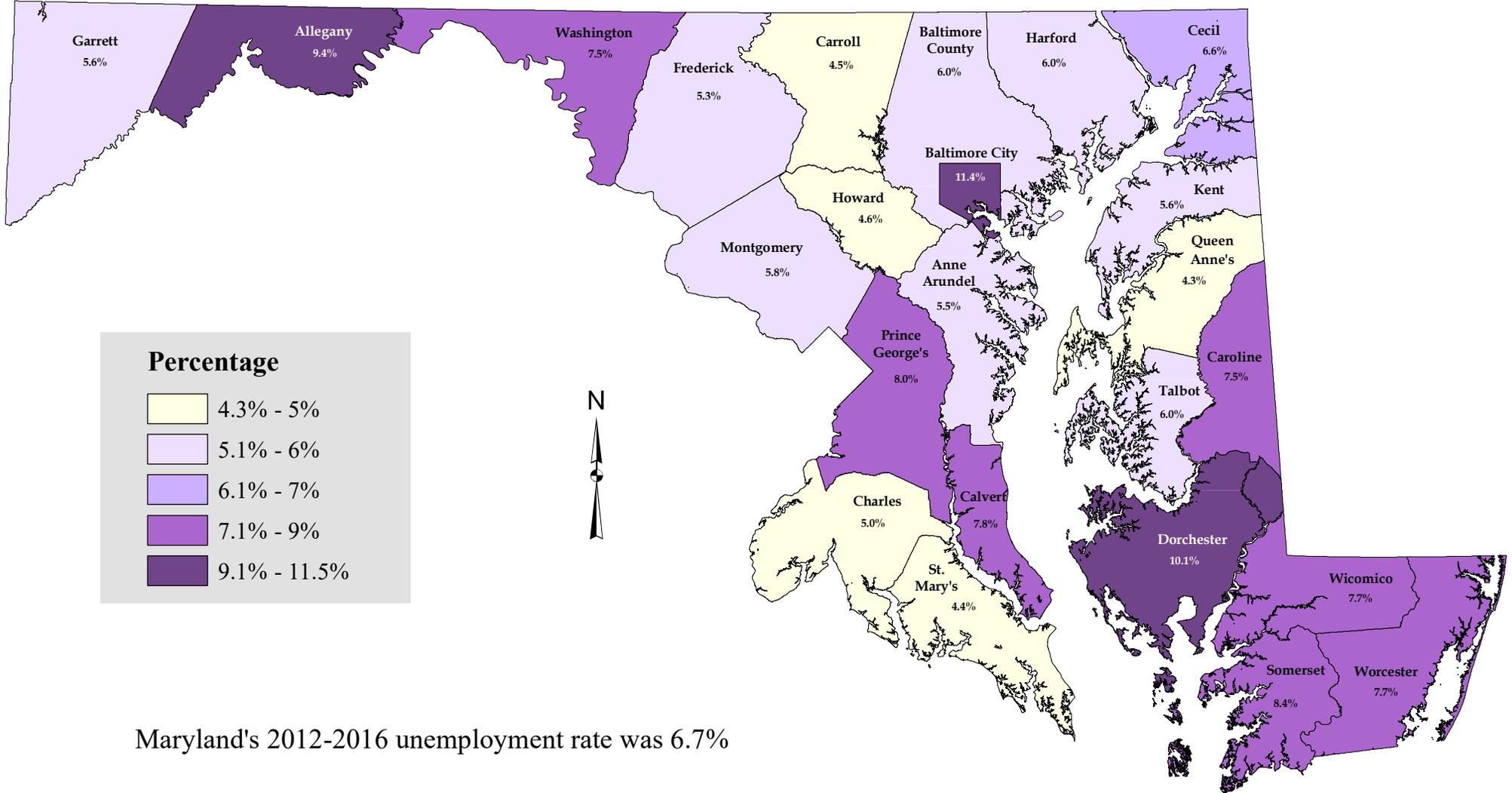


Maryland's poverty rate for ages 65 and over declined by 0.1% between 2007-2011 and 2012-2016.

## Maryland and Jurisdictions Change in Percent Persons 65 Years or More Below Poverty: 2007 - 2011 to 2012 - 2016

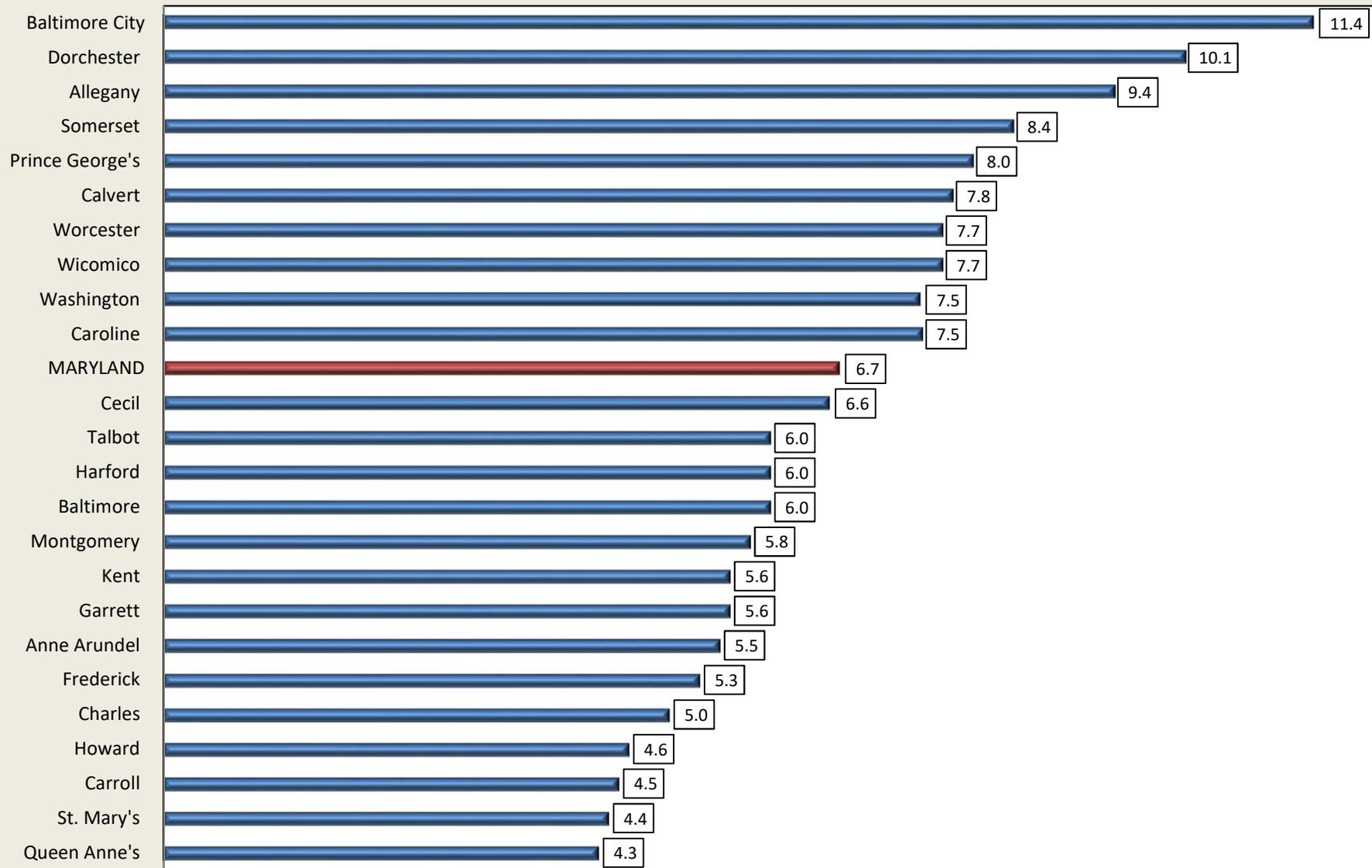


# Unemployment Rate for Maryland's Jurisdictions, 2012-2016



Maryland's 2012-2016 unemployment rate was 6.7%

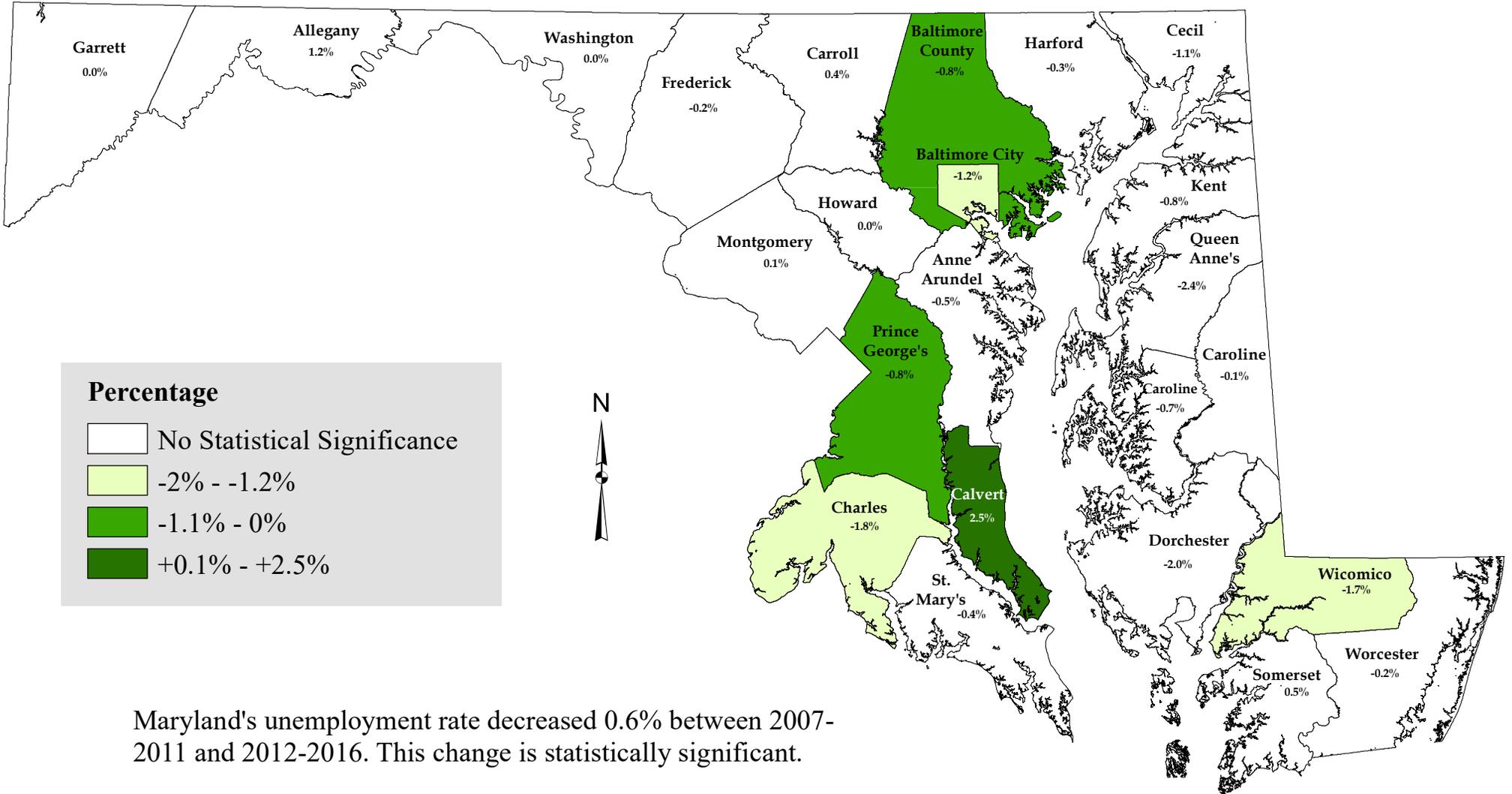
## Maryland and Jurisdiction Civilian Labor Force Unemployed Rate: 2012 - 2016



Prepared by Maryland Department of Planning. Planning Services. 2017.

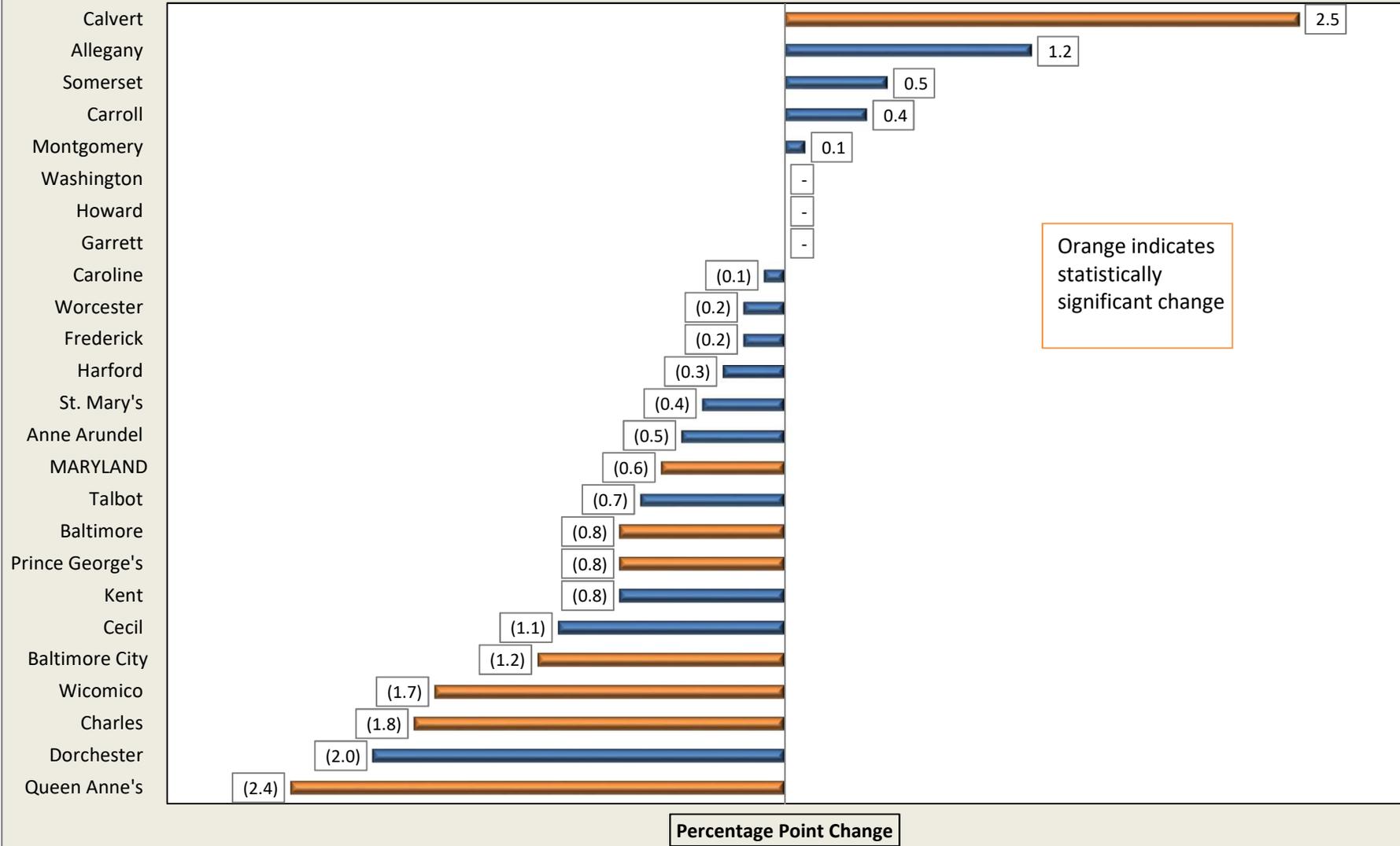
Source: U. S. Census Bureau. 2016 American Community Survey. Five Year Estimates.

# Percent Change in Unemployment Rate for Maryland's Jurisdictions, 2007-2011 to 2012-2016

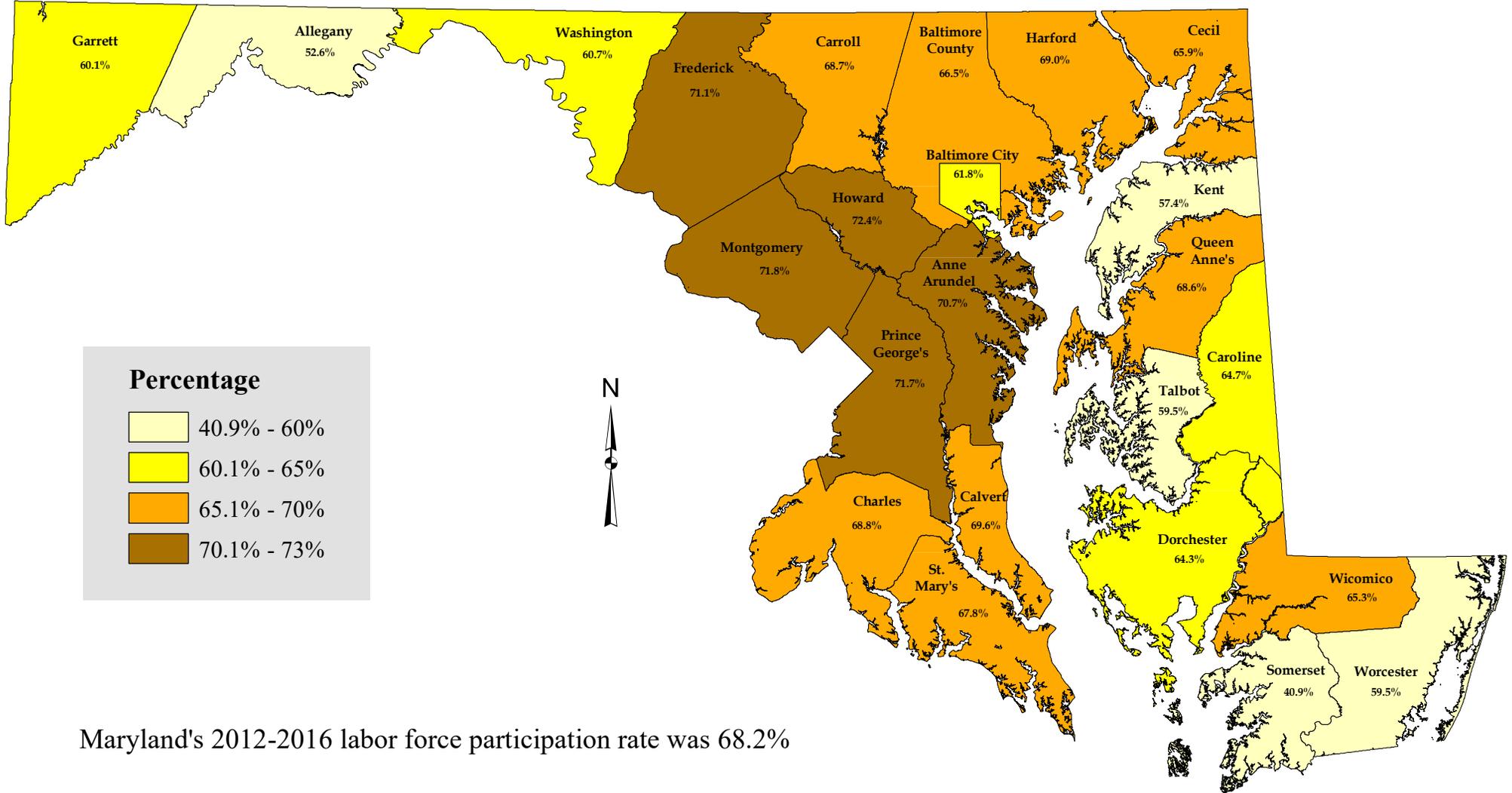


Maryland's unemployment rate decreased 0.6% between 2007-2011 and 2012-2016. This change is statistically significant.

## Maryland and Jurisdictions Change in Civilian Labor Force Unemployed Rate: 2007 - 2011 to 2012 - 2016

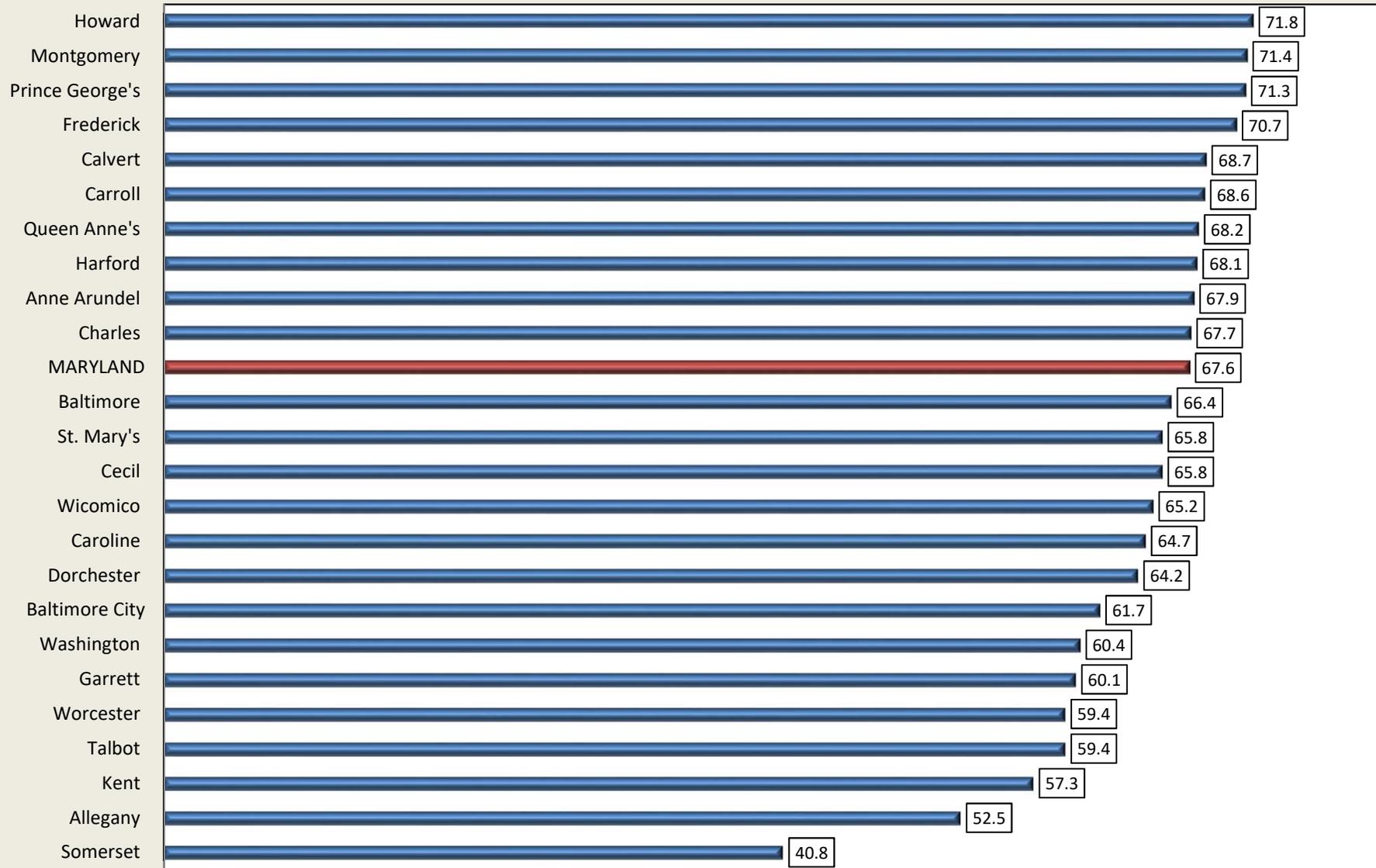


# Labor Force Participation Rates for Maryland's Jurisdictions, 2012-2016



Maryland's 2012-2016 labor force participation rate was 68.2%

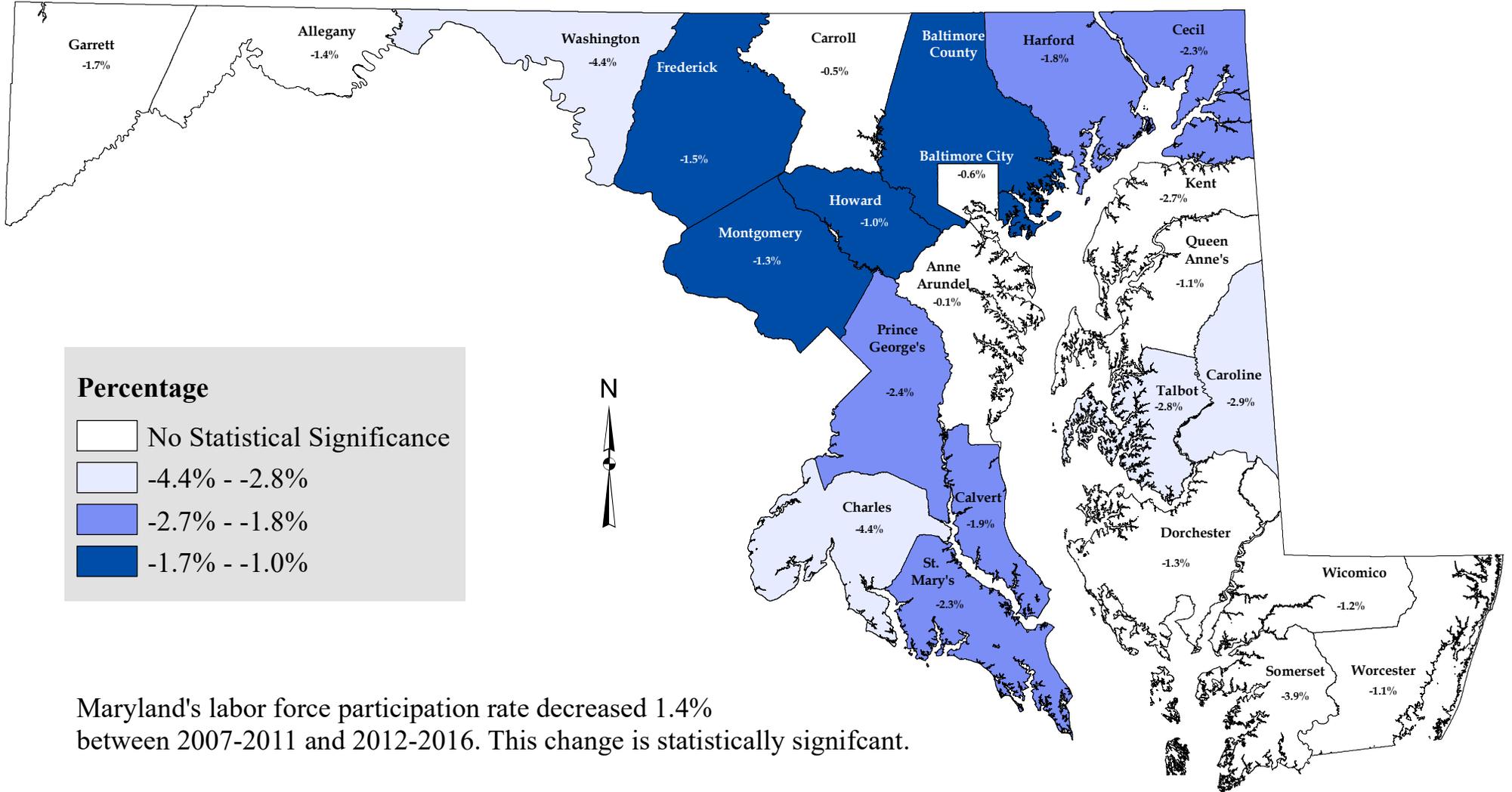
## Maryland and Jurisdictions Civilian Labor Force Participation Rate: 2012 - 2016



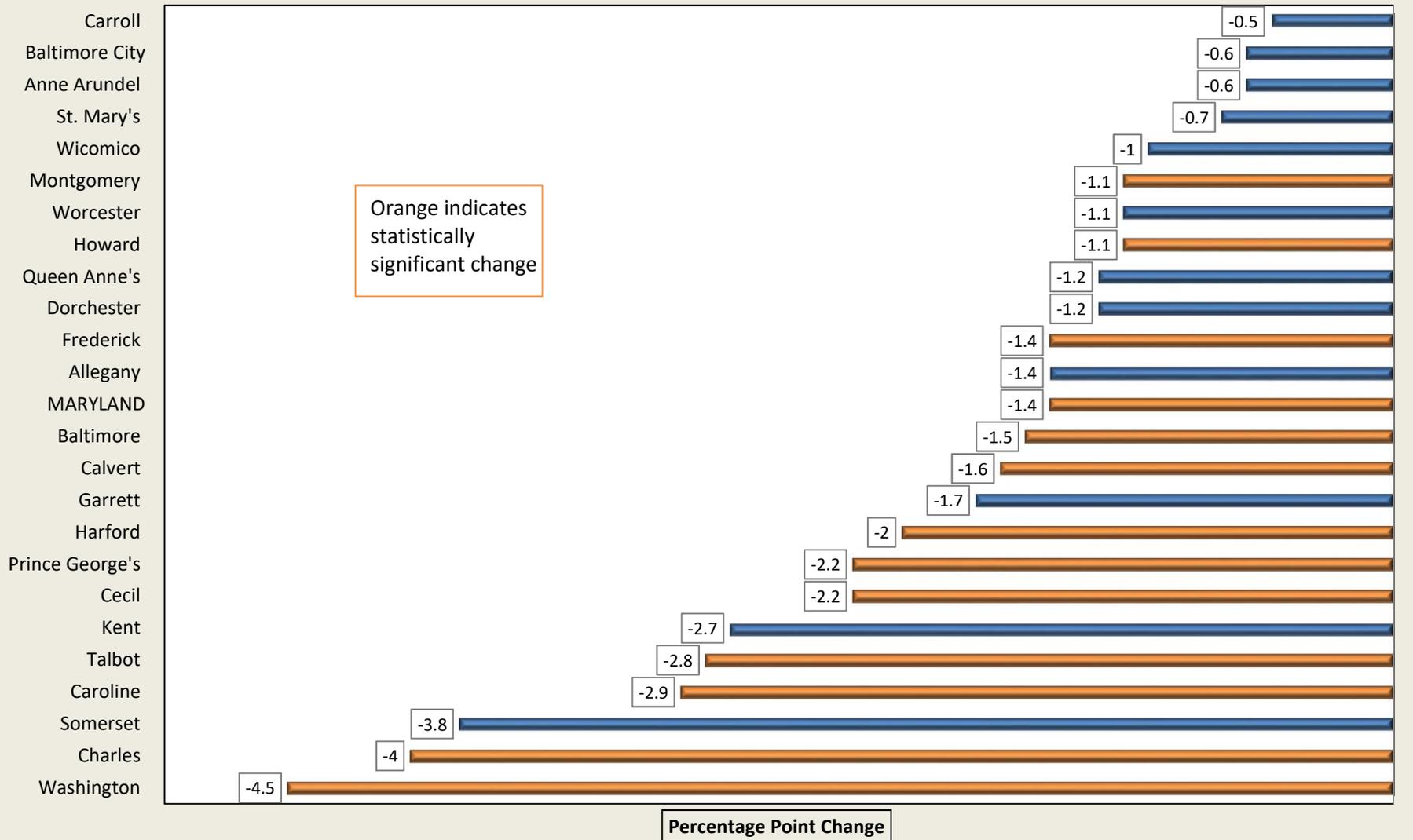
Prepared by Maryland Department of Planning. Planning Services. 2017.

Source: U. S. Census Bureau. 2016 American Community Survey. Five Year Estimates.

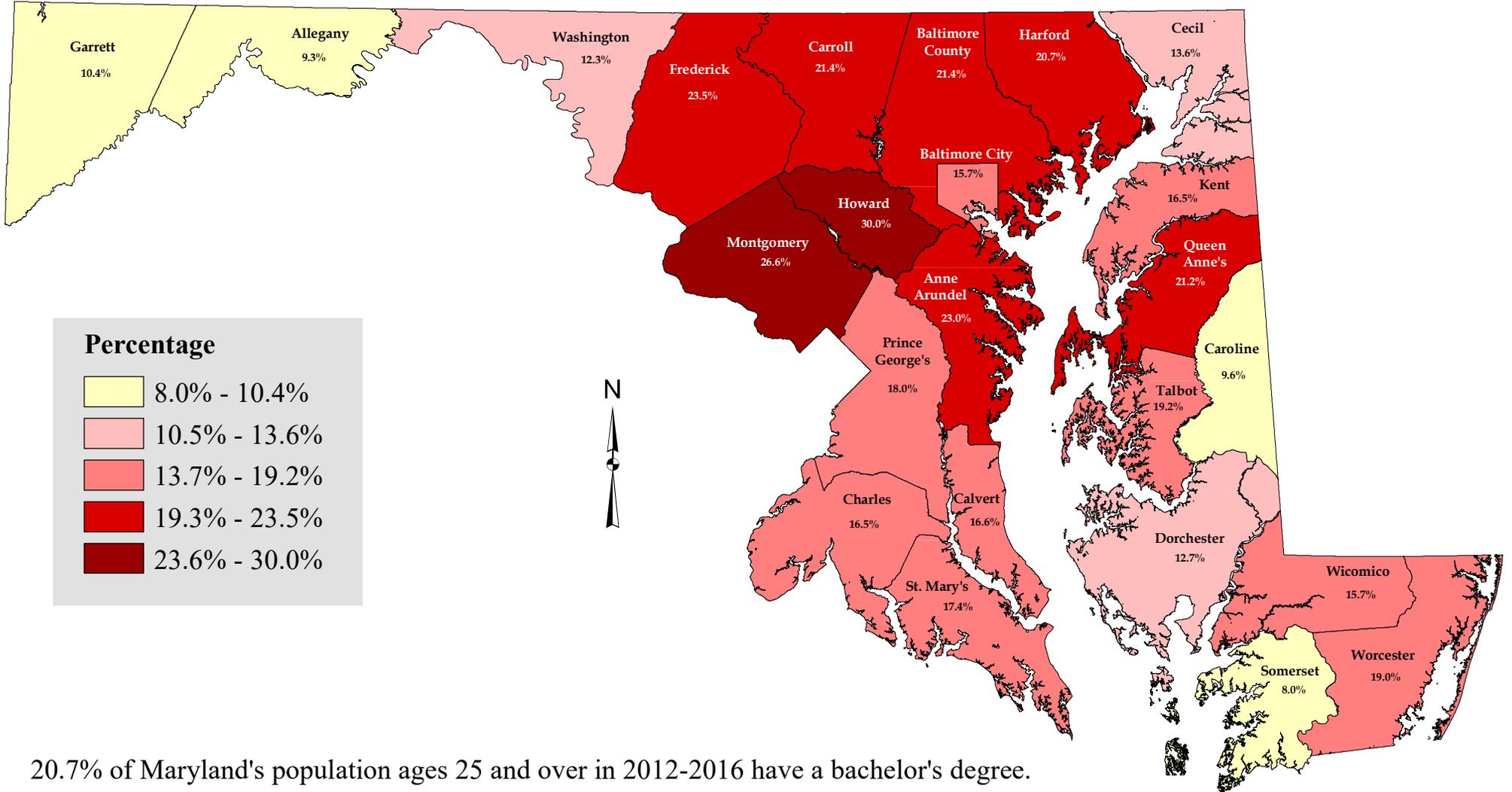
# Change in Labor Force Participation Rates for Maryland's Jurisdictions, 2007-2011 to 2012-2016



## Maryland and Jurisdictions Change in Civilian Labor Force Participation Rate: 2007 - 2011 to 2012 - 2016.

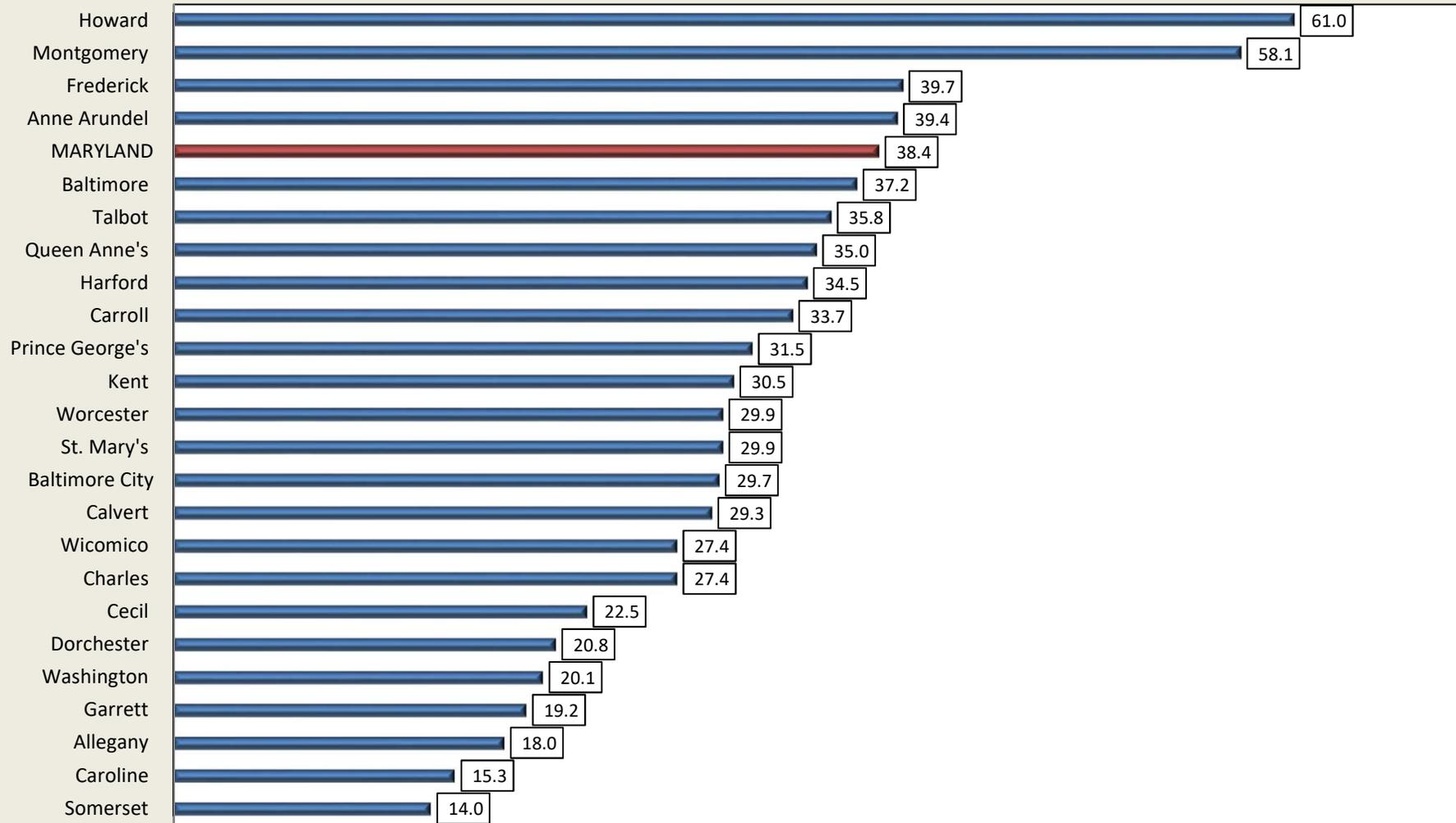


# Percent of Population Ages 25+ With a Bachelor's Degree or Higher in Maryland's Jurisdictions, 2012-2016

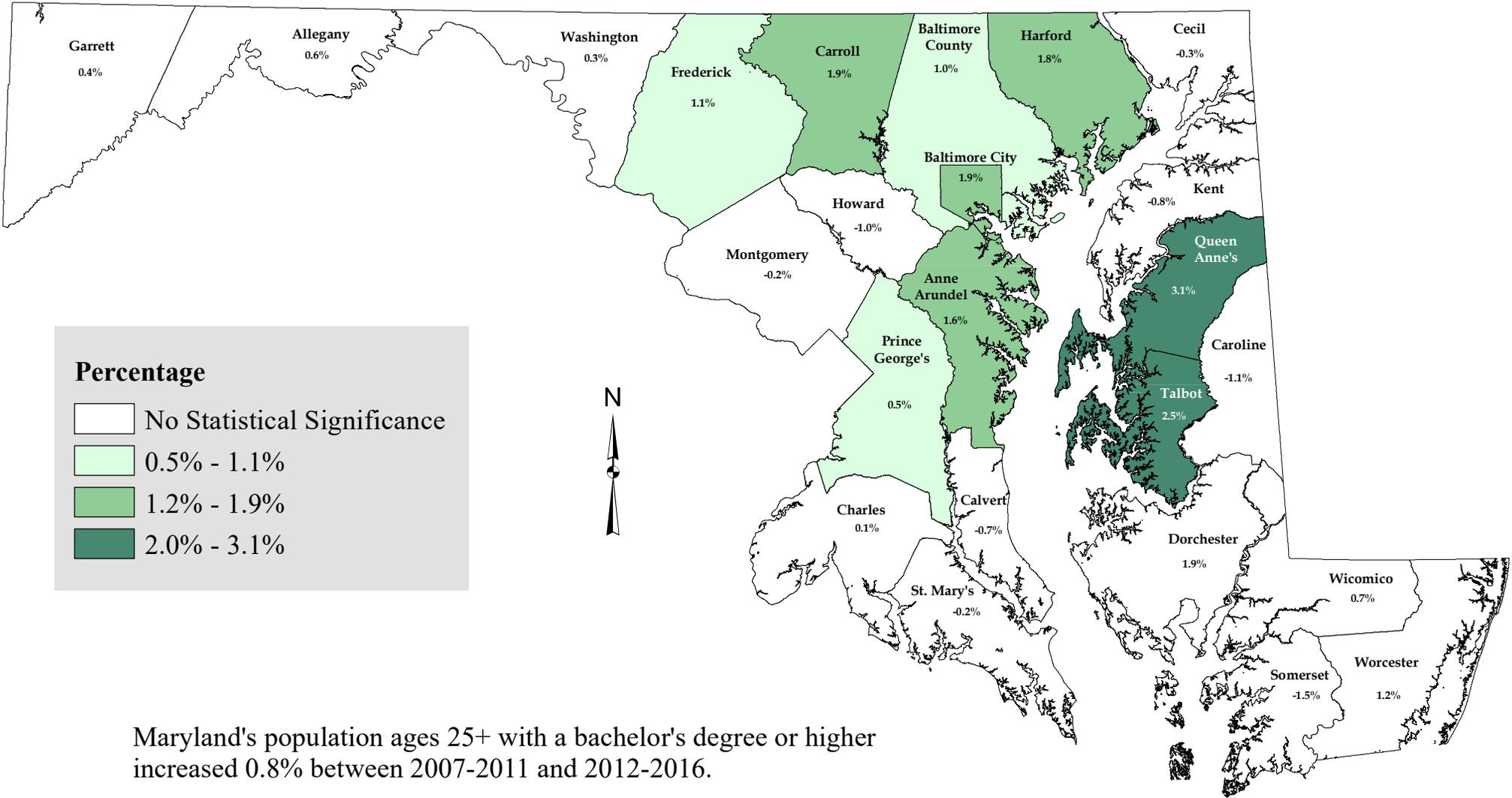


20.7% of Maryland's population ages 25 and over in 2012-2016 have a bachelor's degree.

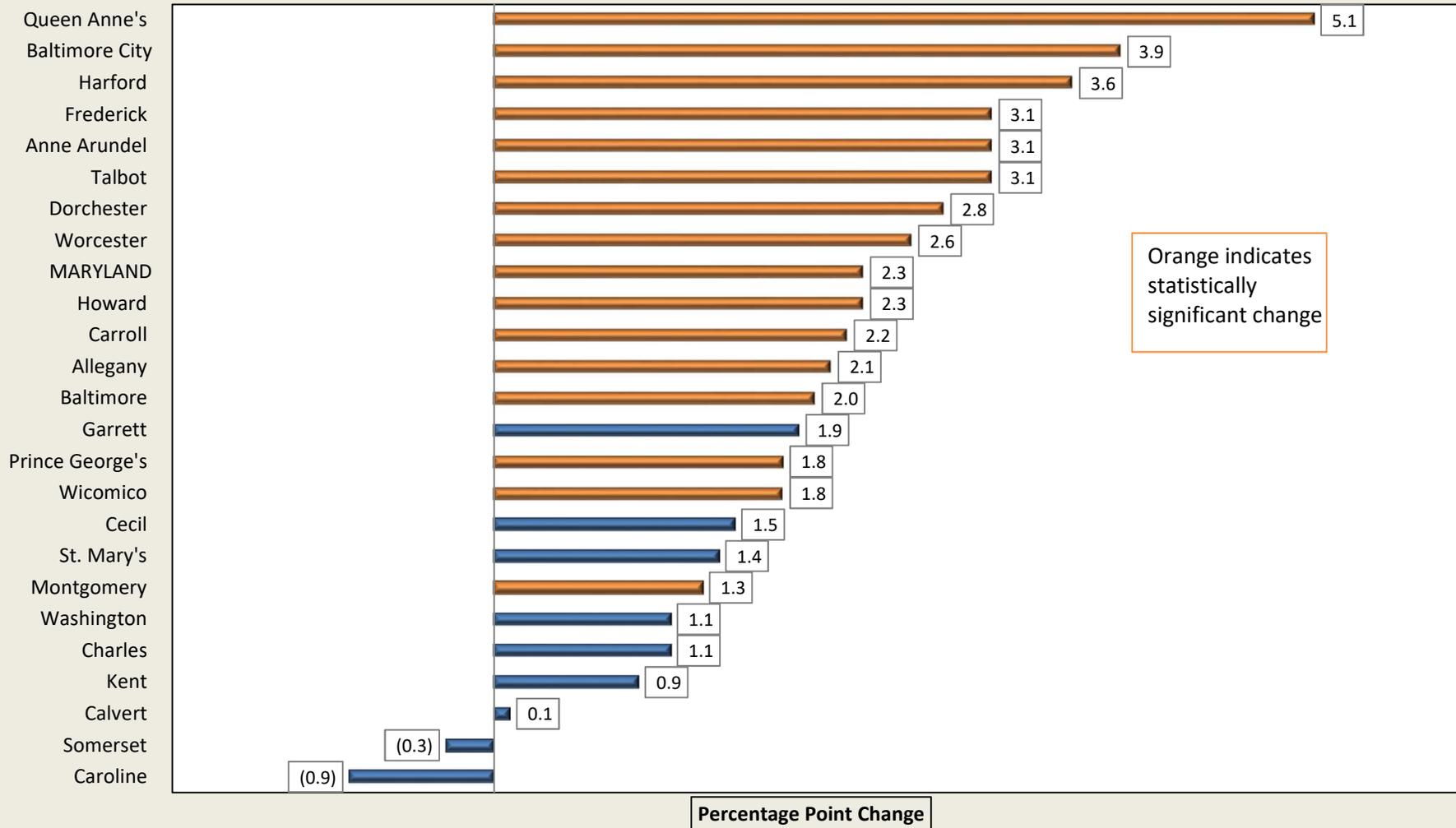
### Maryland and Jurisdictions Percent Persons 25 Years and Over Attaining Bachelor's Degree or Higher: 2012 - 2016



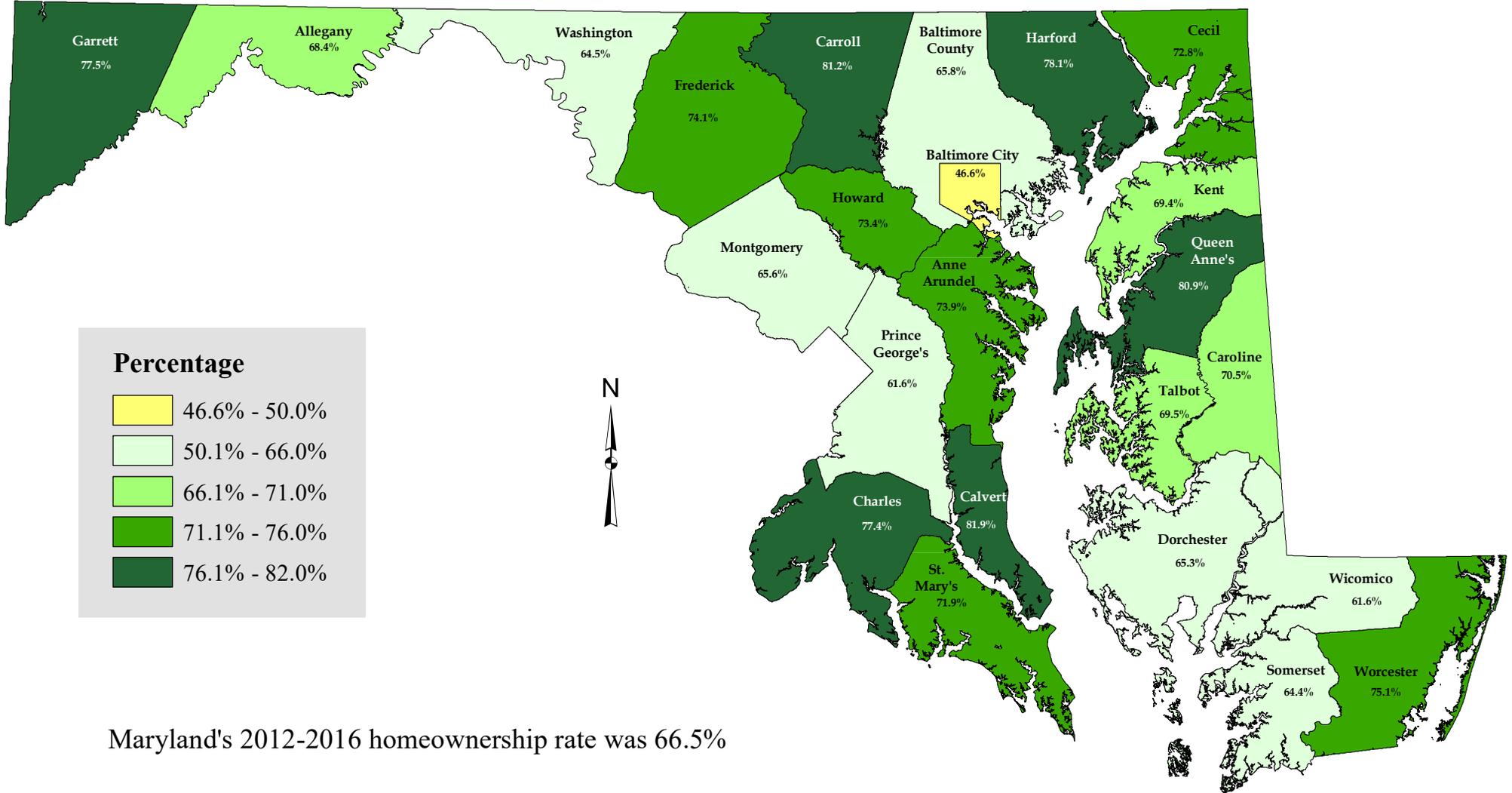
# Change in Percent of Population Ages 25+ With a Bachelor's Degree or Higher in Maryland's Jurisdictions, 2007-2011 to 2012-2016



## Maryland and Jurisdictions Change in Percent Persons 25 Years and Over Attaining Bachelor's Degree or Higher: 2007 - 2011 to 2012 - 2016

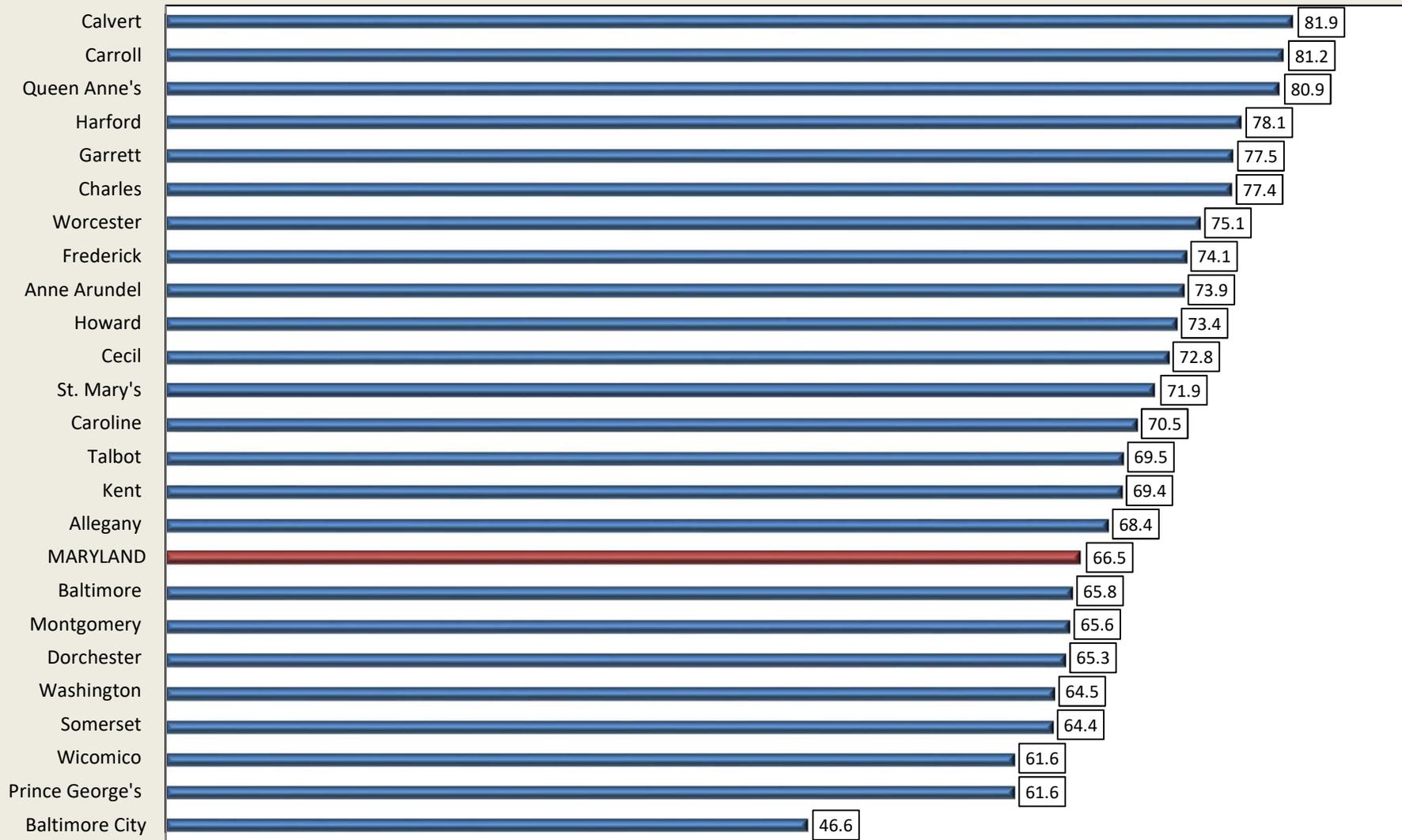


# Percent of Homeowners for Maryland's Jurisdictions, 2012-2016

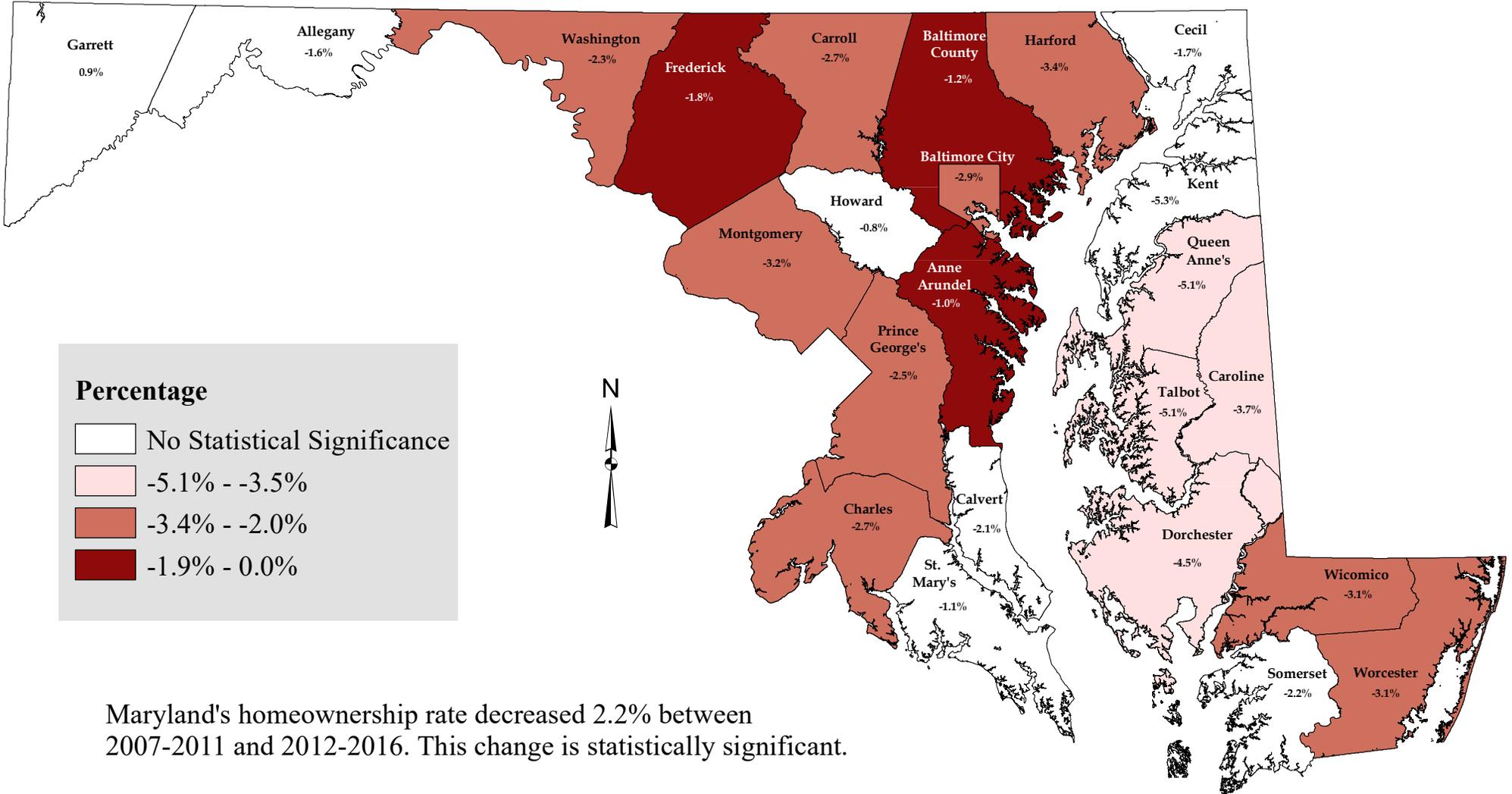


Maryland's 2012-2016 homeownership rate was 66.5%

## Maryland and Jurisdictions Percent Owner - Occupied Housing Units: 2012 - 2016

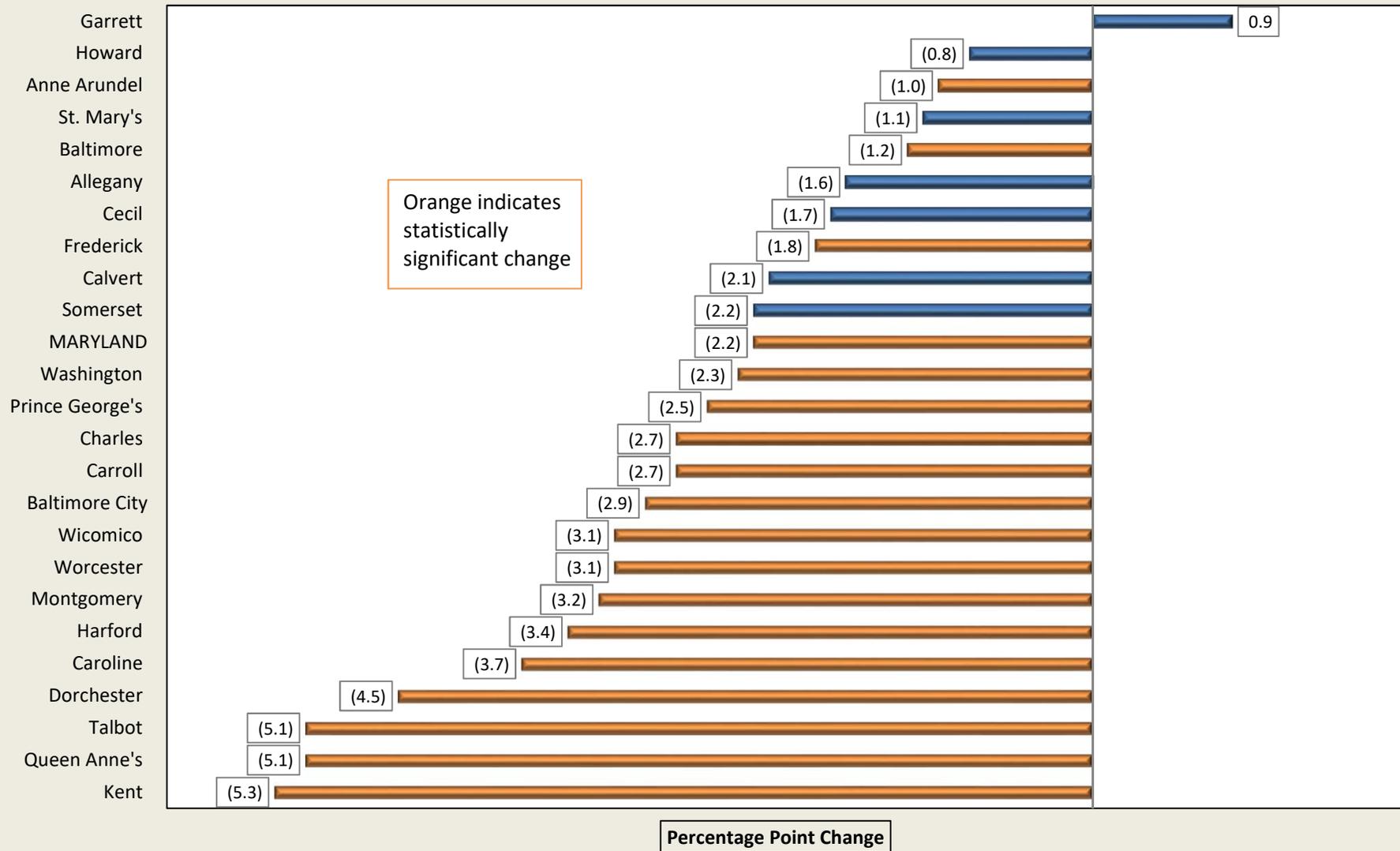


# Percent Change of Homeowners for Maryland's Jurisdictions, 2007-2011 to 2012-2016

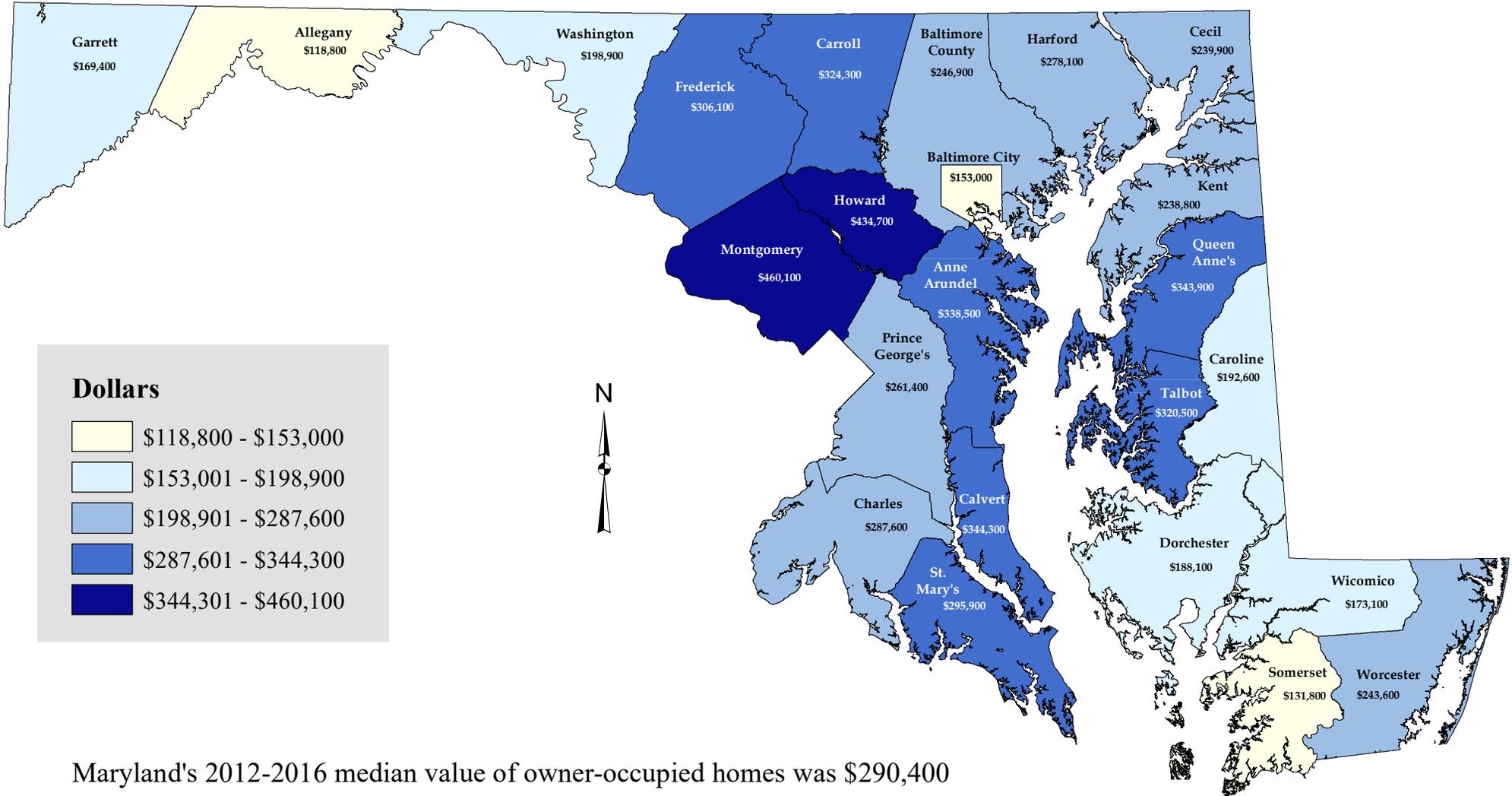


Maryland's homeownership rate decreased 2.2% between 2007-2011 and 2012-2016. This change is statistically significant.

## Maryland and Jurisdictions Change in Percent Owner - Occupied Housing Units: 2007 - 2011 to 2012 - 2016

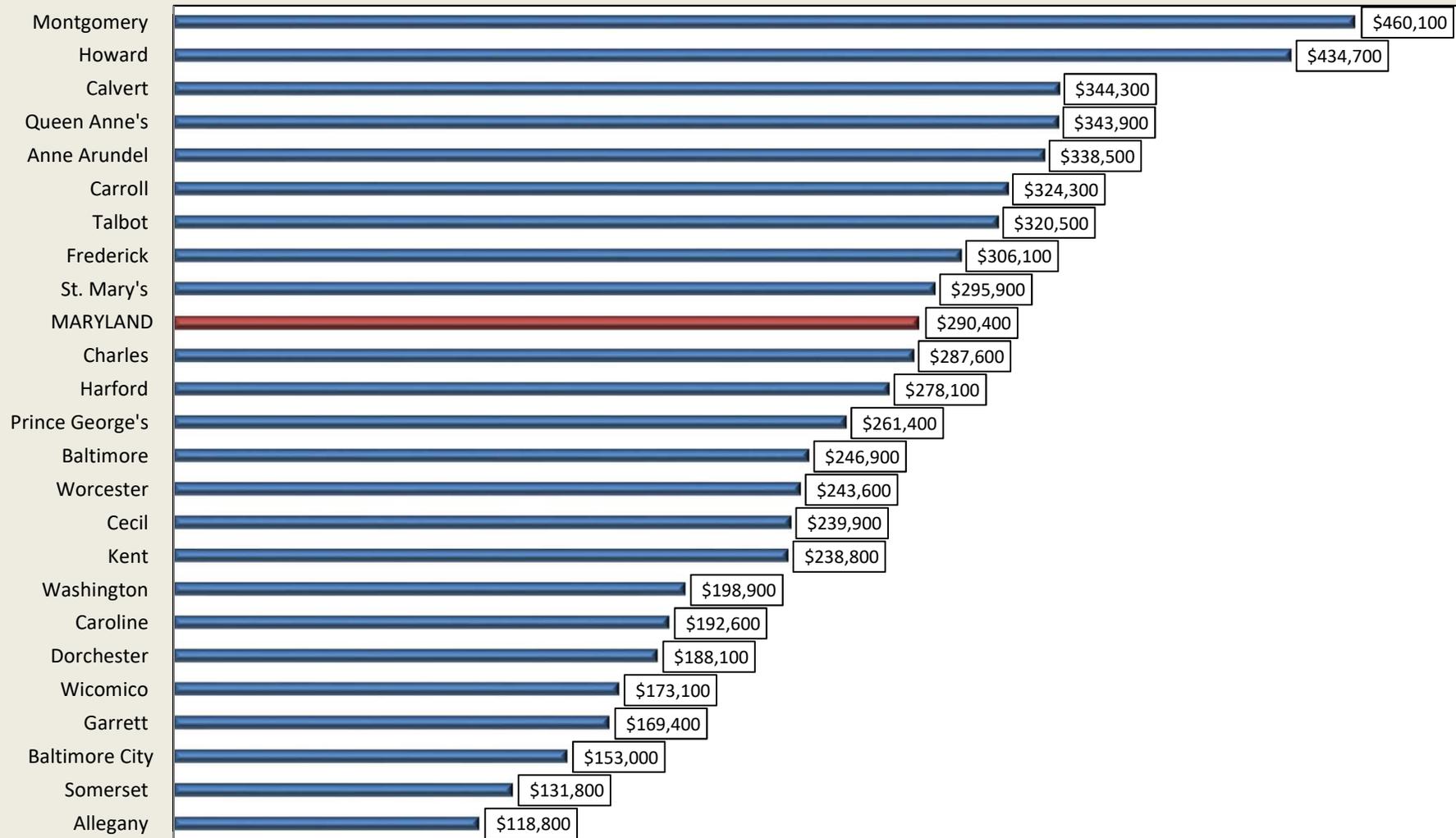


# Median Value of Owner-Occupied Homes for Maryland's Jurisdictions, 2012-2016



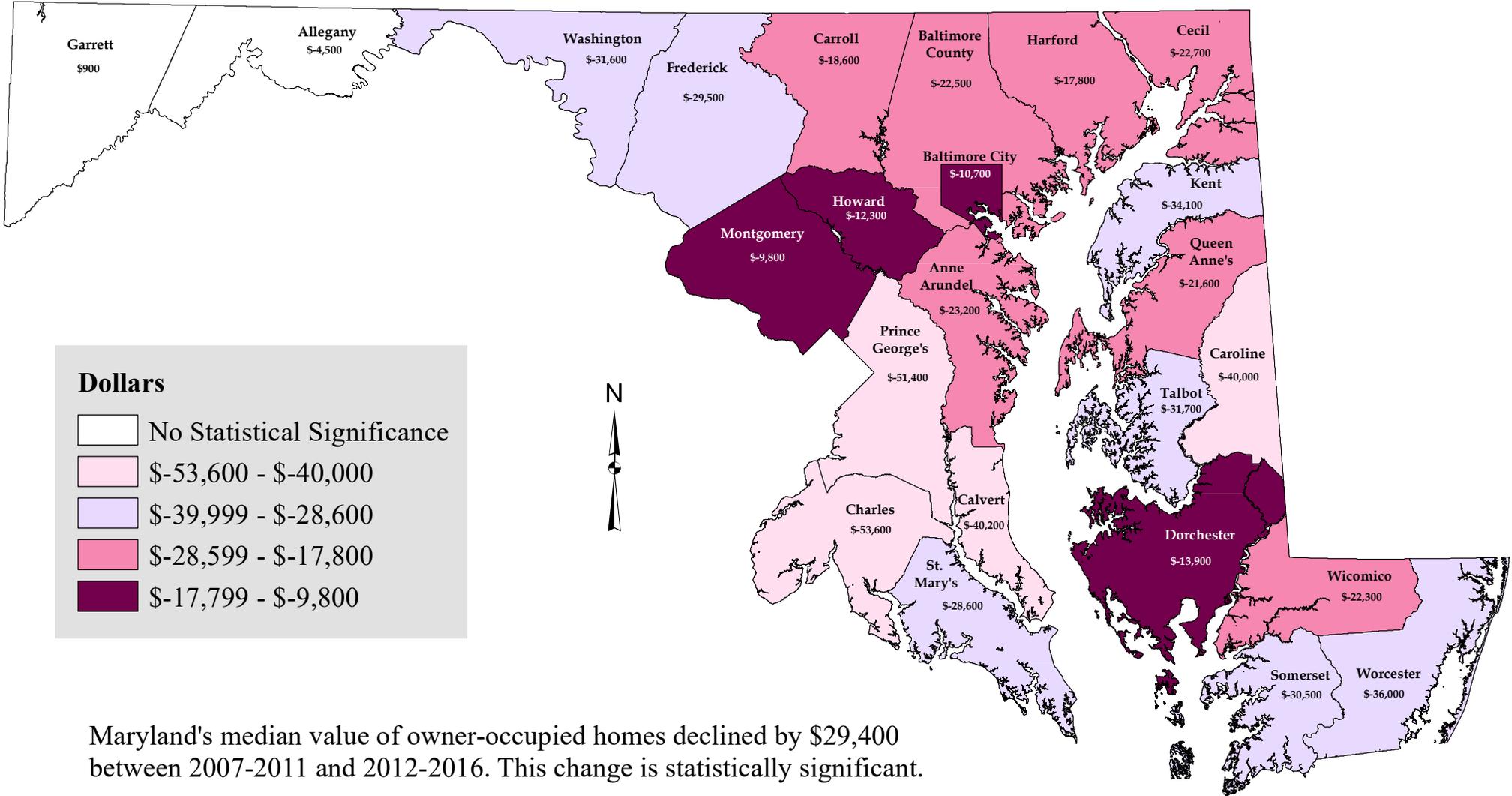
Maryland's 2012-2016 median value of owner-occupied homes was \$290,400

## Maryland and Jurisdictions Median Value of Owner - Occupied Housing Units: 2012 - 2016

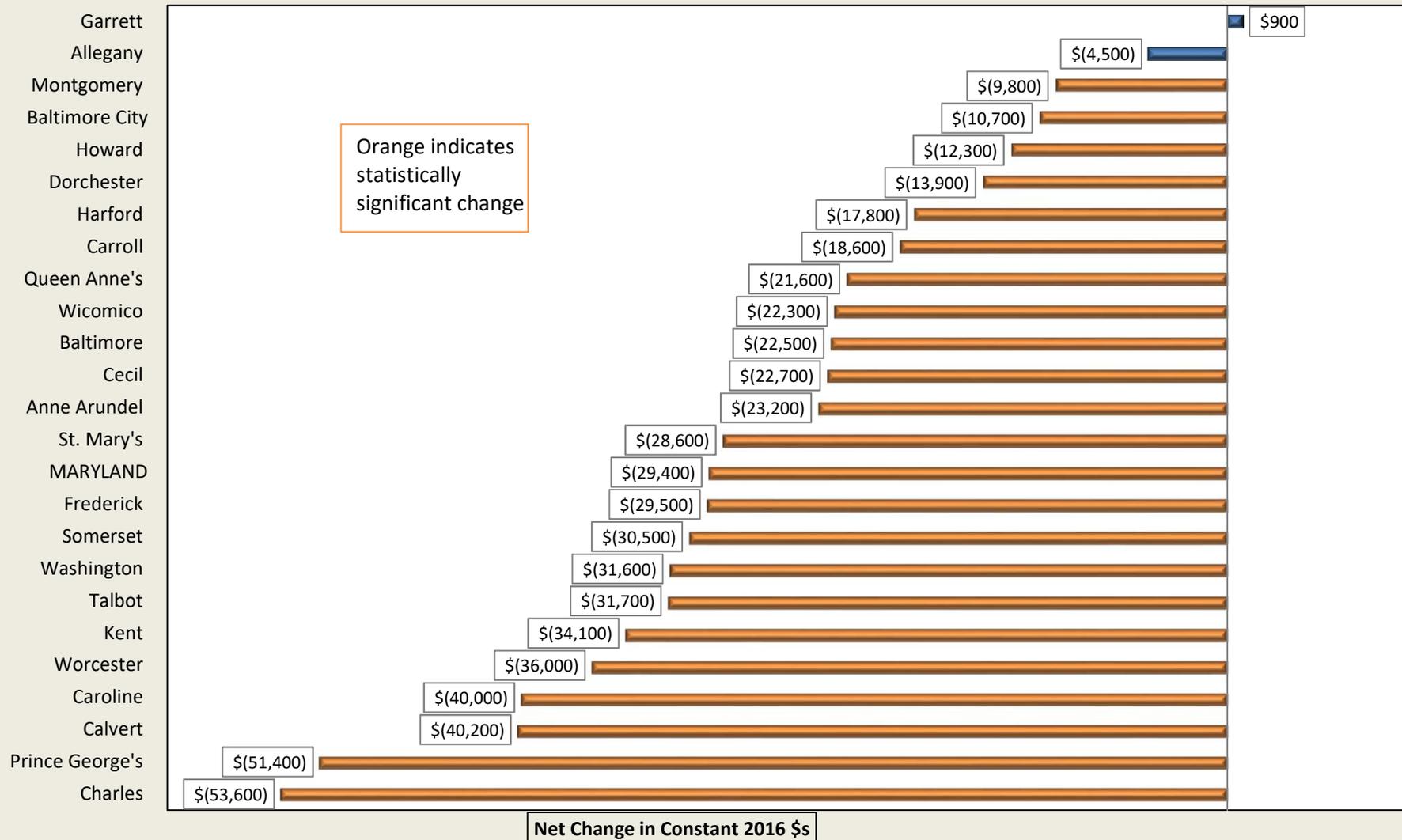


Constant 2016 \$s

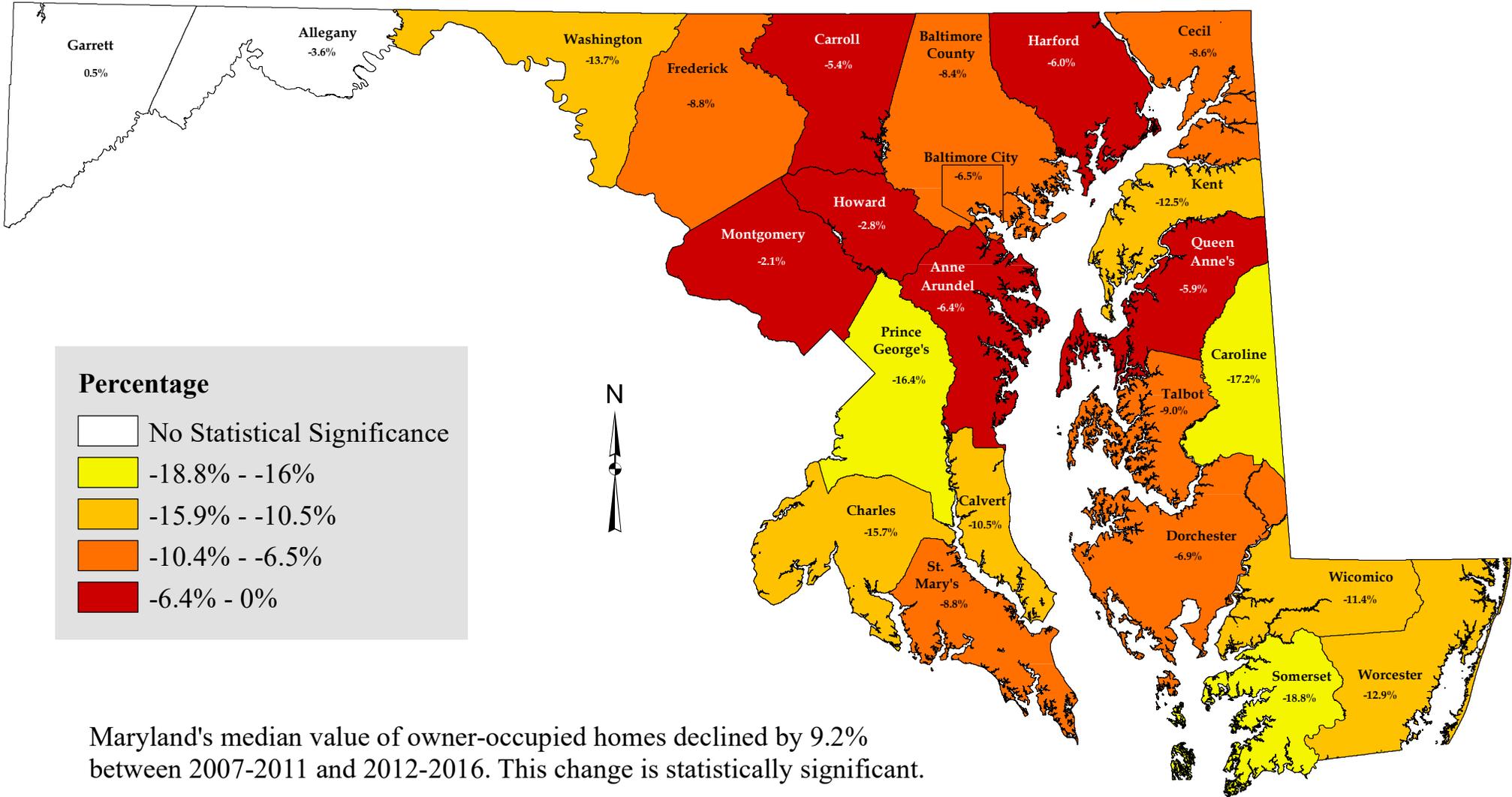
# Change in the Median Value of Owner-Occupied Homes for Maryland's Jurisdictions, 2007-2011 to 2012-2016



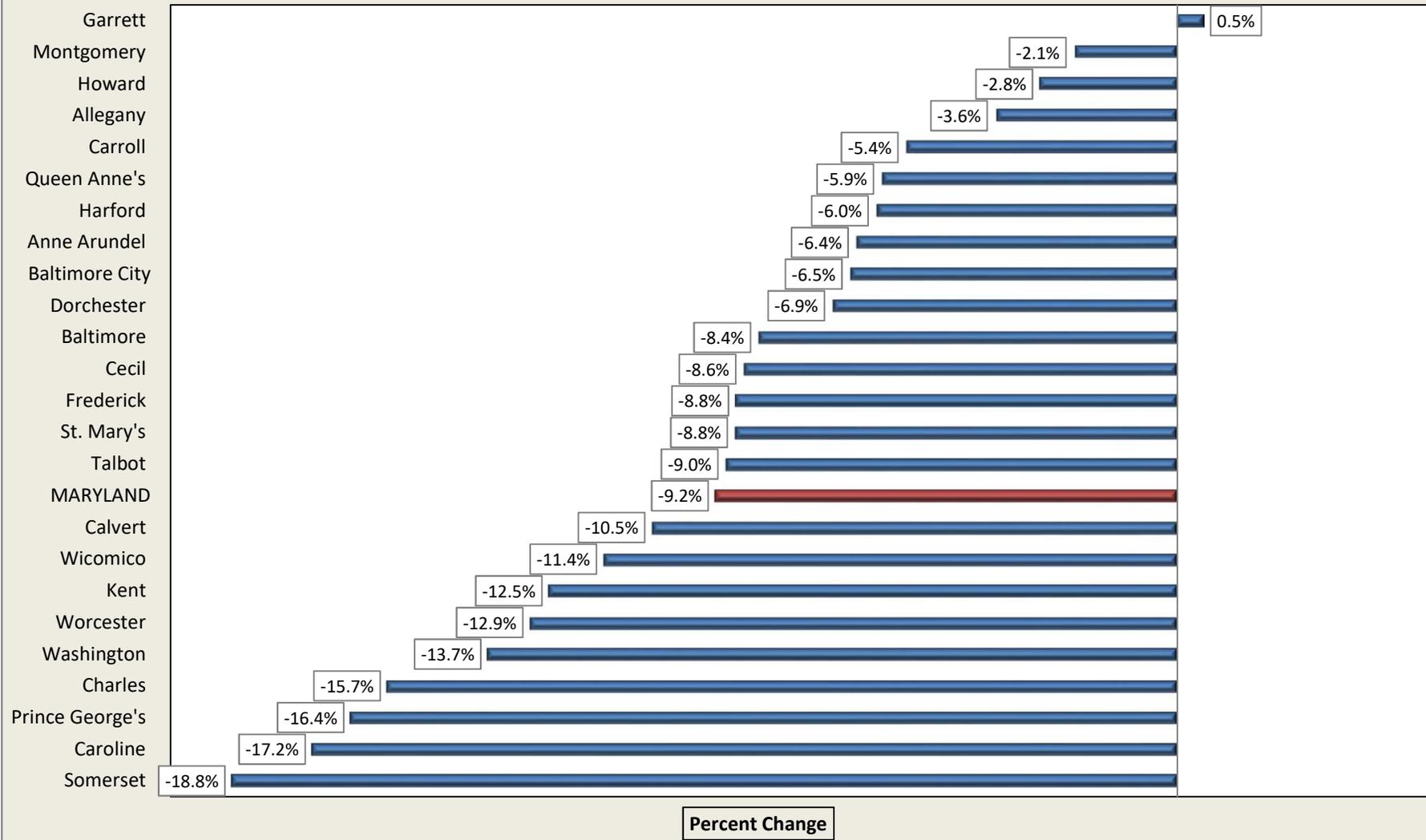
## Maryland and Jurisdictions Net Change in Median Value of Owner - Occupied Housing Units: 2007 - 2011 to 2012 - 2016



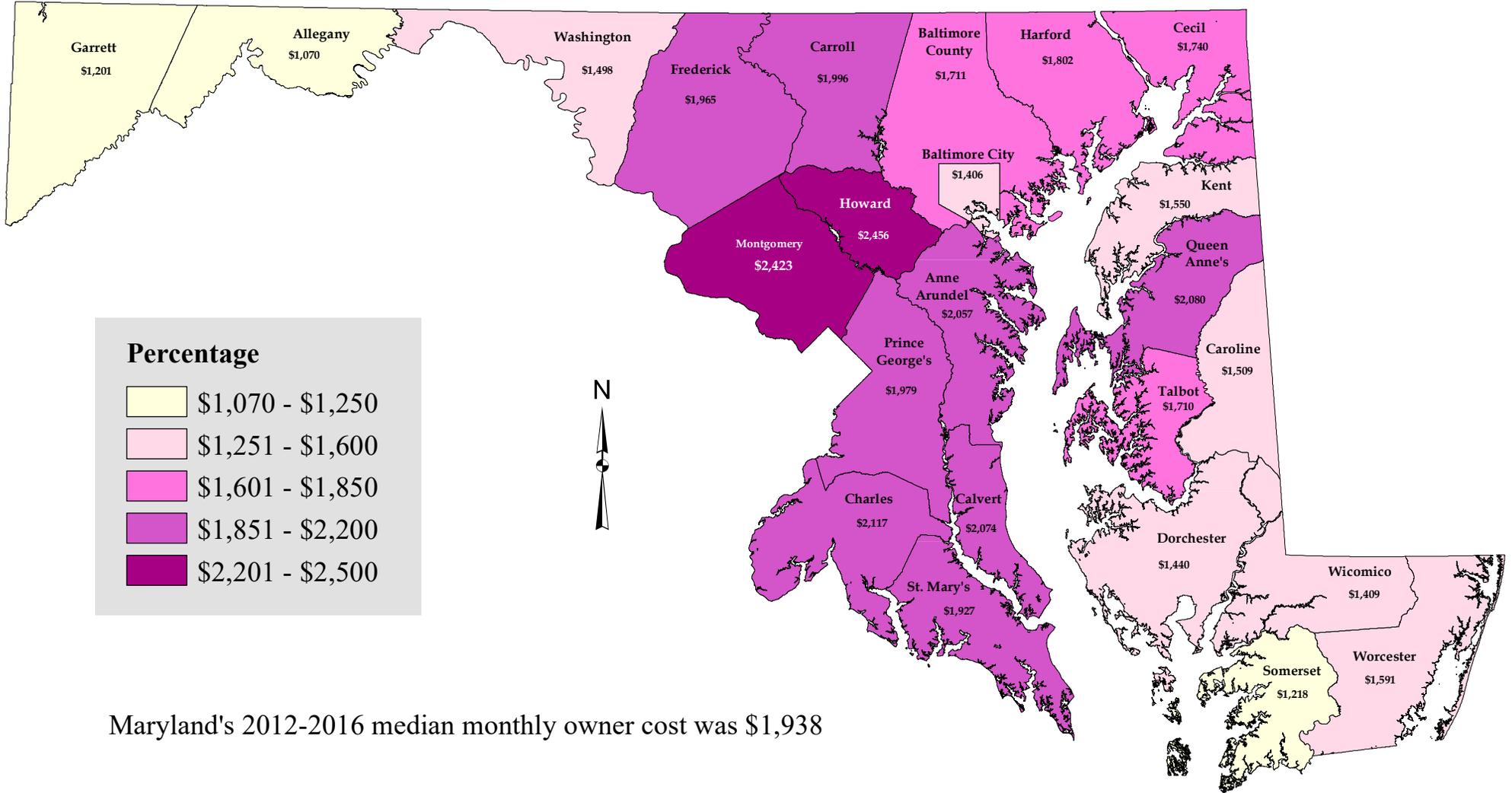
# Percent Change in the Median Value of Owner-Occupied Homes for Maryland's Jurisdictions, 2007-2011 to 2012-2016



## Maryland and Jurisdictions Percent Change in Median Home Value of Owner - Occupied Housing Units: 2007 - 2011 to 2012 - 2016

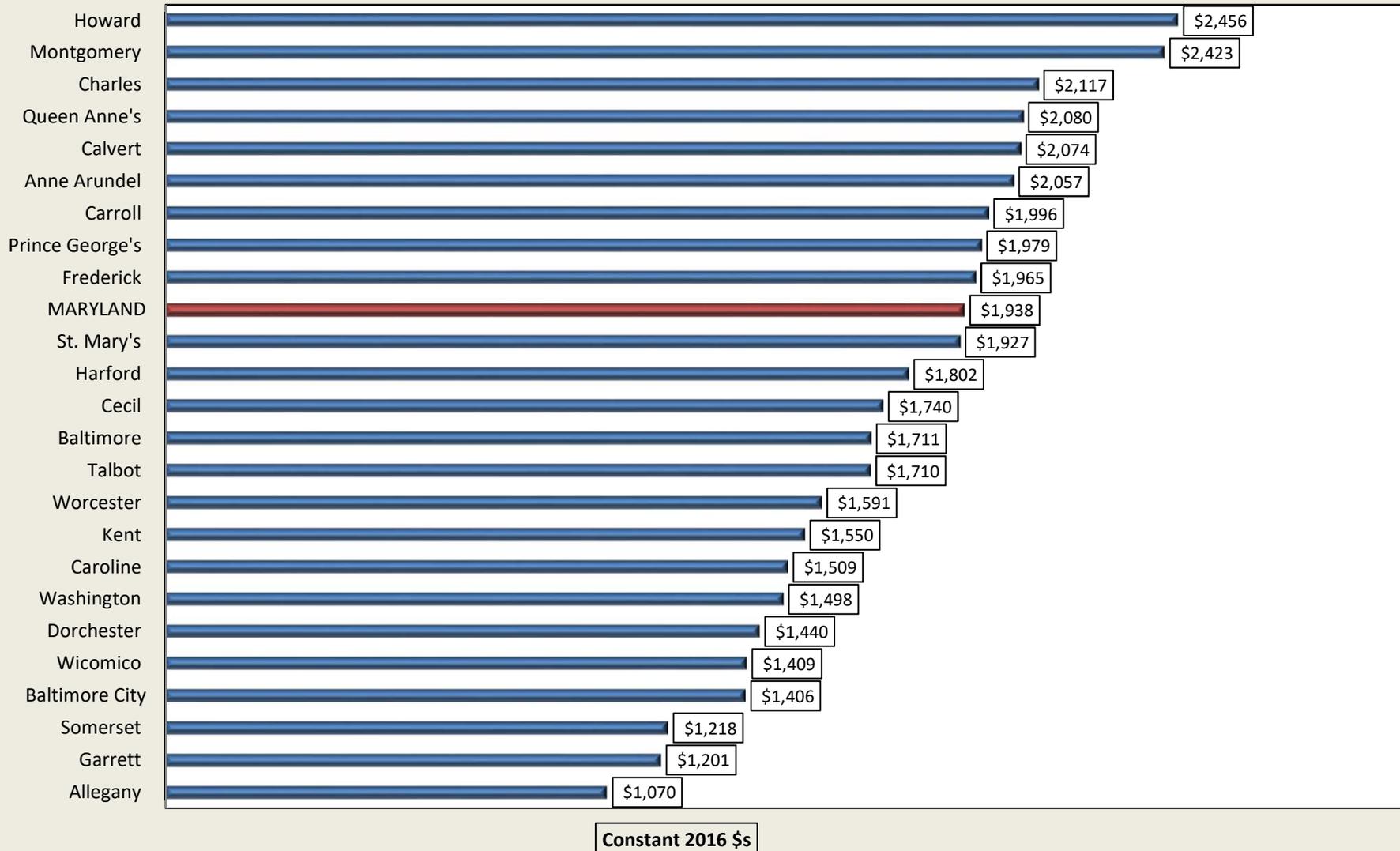


# Median Monthly Owner Costs for Maryland's Jurisdictions, 2012-2016

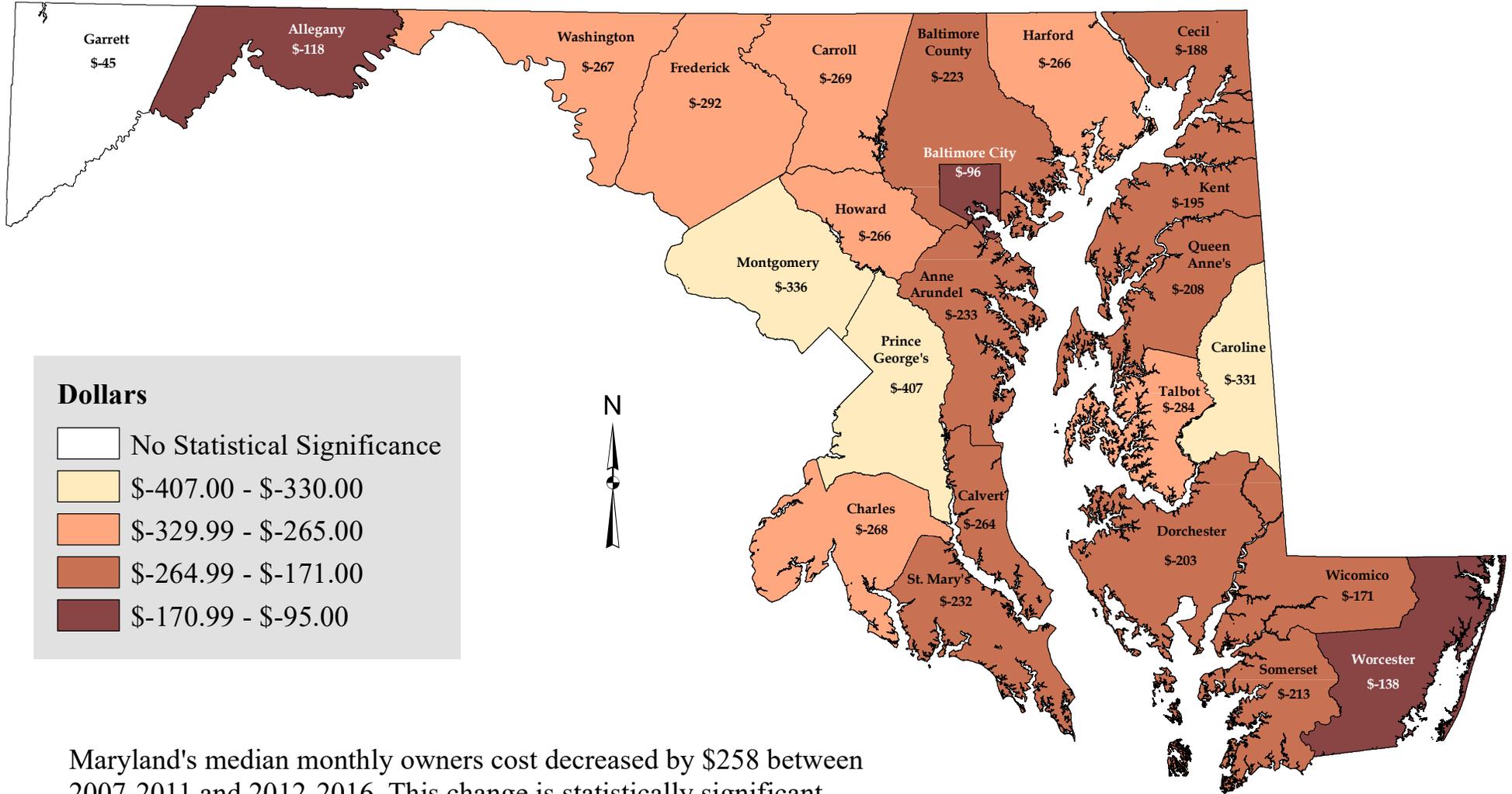


Maryland's 2012-2016 median monthly owner cost was \$1,938

## Maryland and Jurisdictions Median Selected Monthly Owner Costs: 2012 - 2016

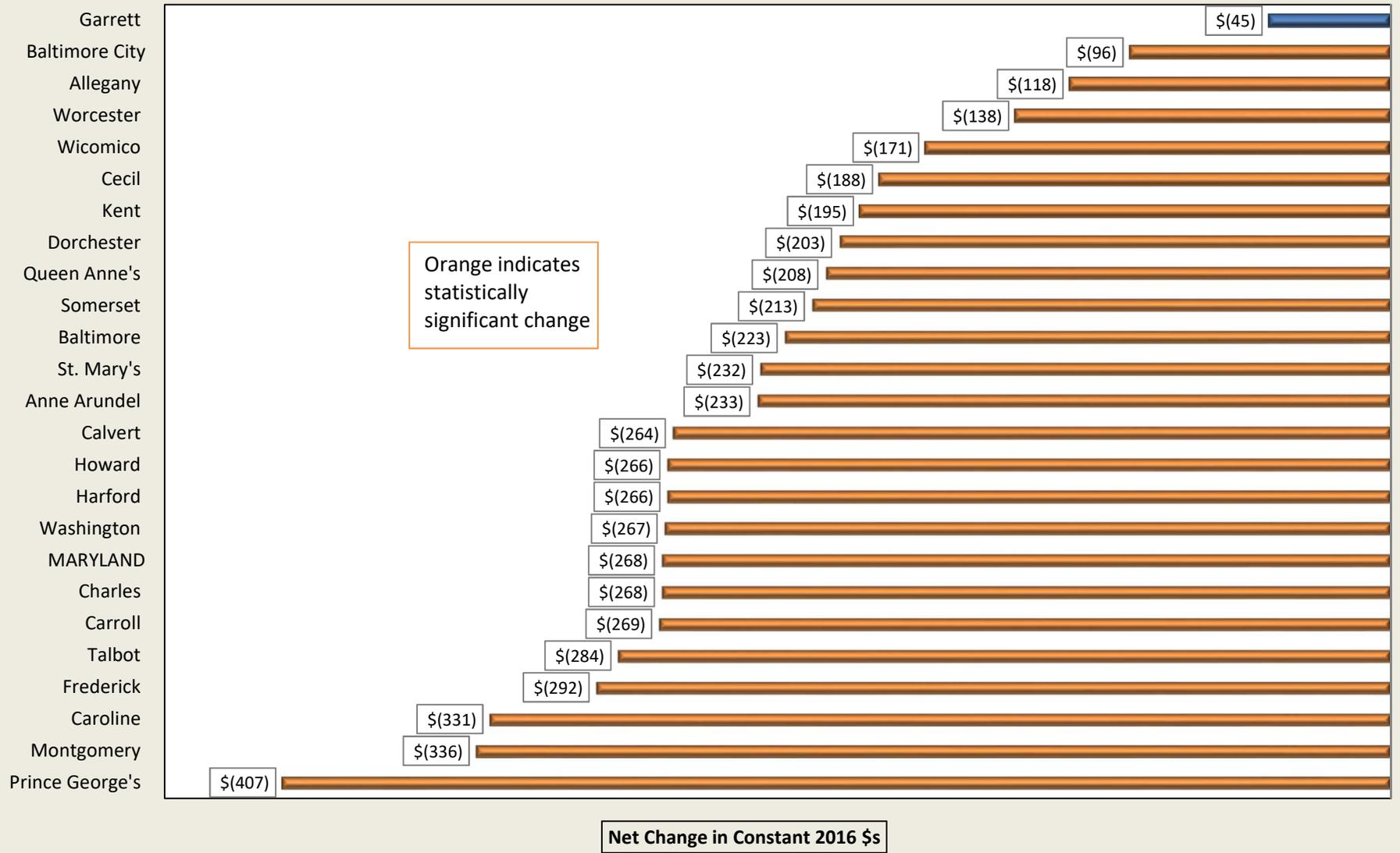


# Change in the Median Monthly Owner Costs for Maryland's Jurisdictions, 2007-2011 to 2012-2016

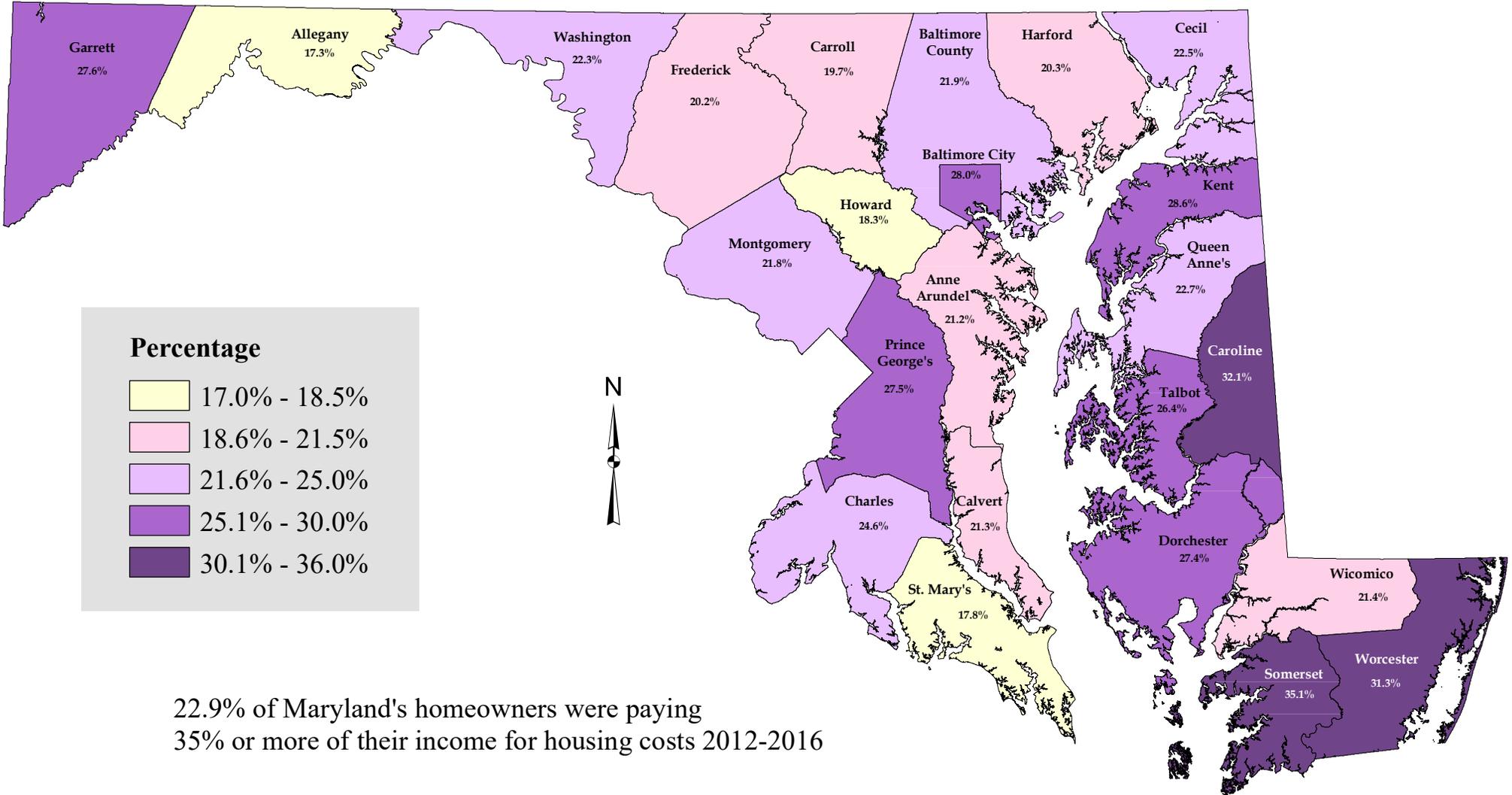


Maryland's median monthly owners cost decreased by \$258 between 2007-2011 and 2012-2016. This change is statistically significant.

## Maryland and Jurisdictions Change in Selected Monthly Owner Costs: 2007 - 2011 to 2012 - 2016

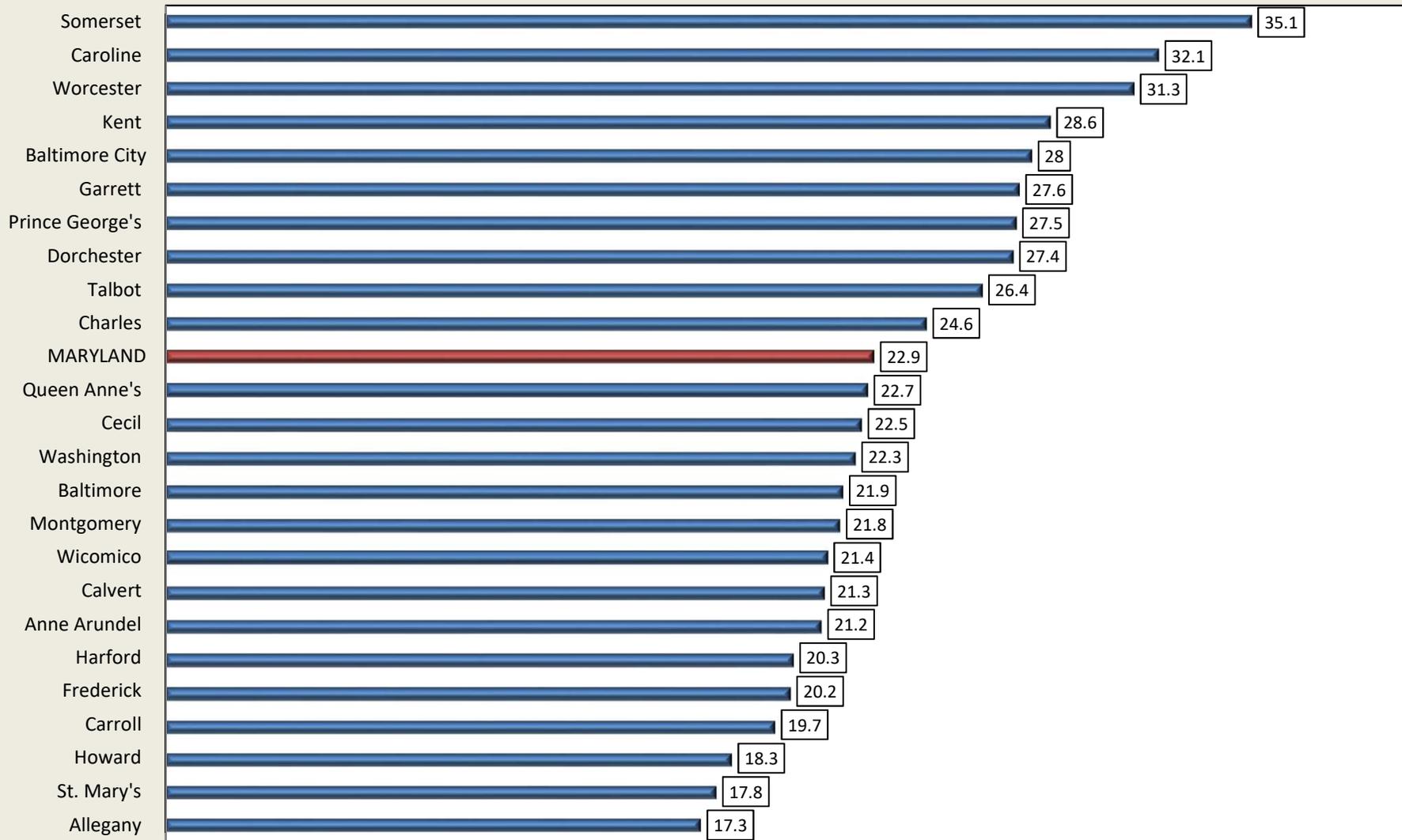


# Percent of Homeowners Paying 35% or More of Their Income for Housing Costs in Maryland's Jurisdictions, 2012-2016

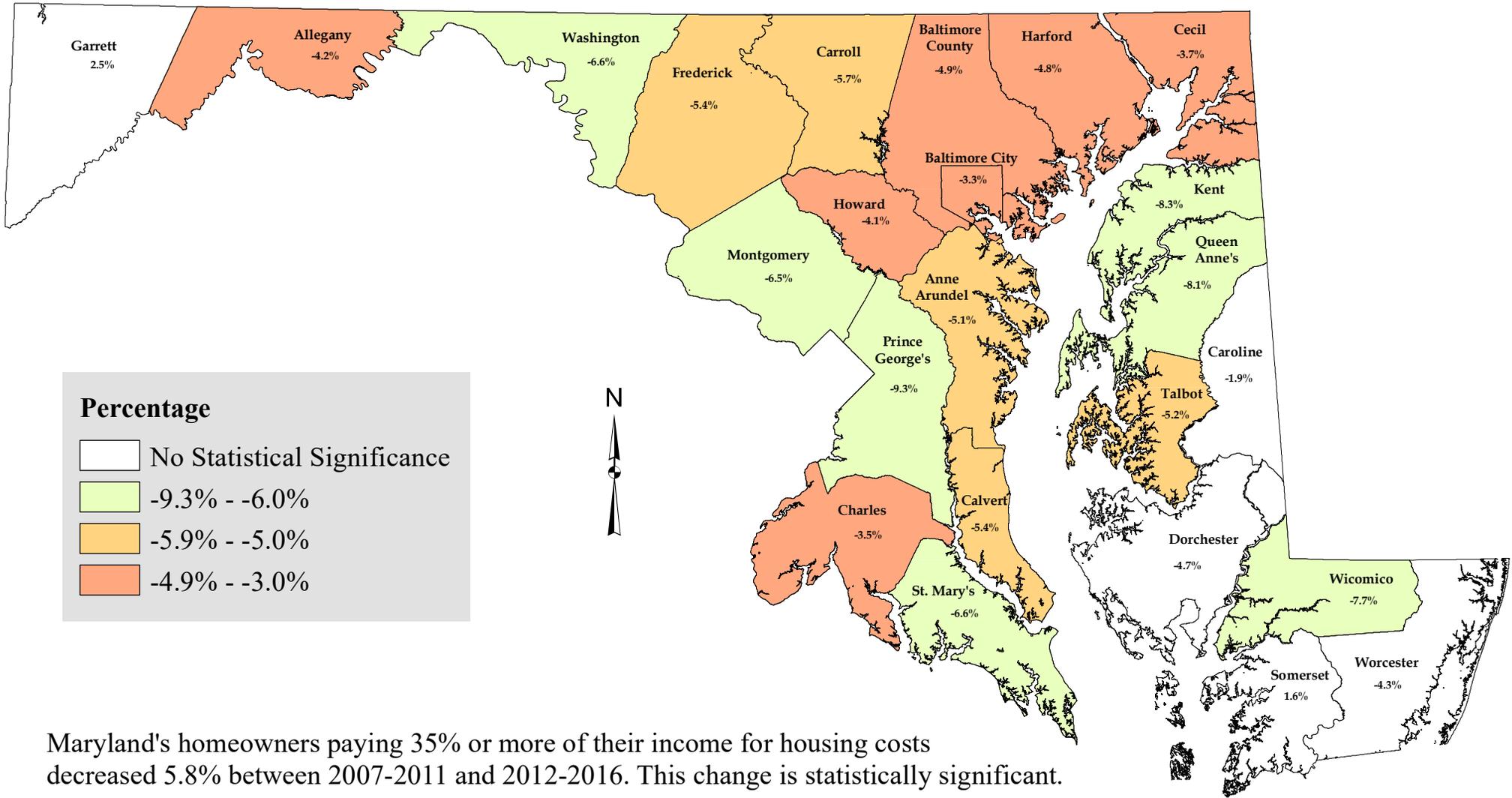


22.9% of Maryland's homeowners were paying 35% or more of their income for housing costs 2012-2016

## Maryland and Jurisdictions Percent Selected Monthly Owner Costs 35 Percent or More of Income: 2012 - 2016

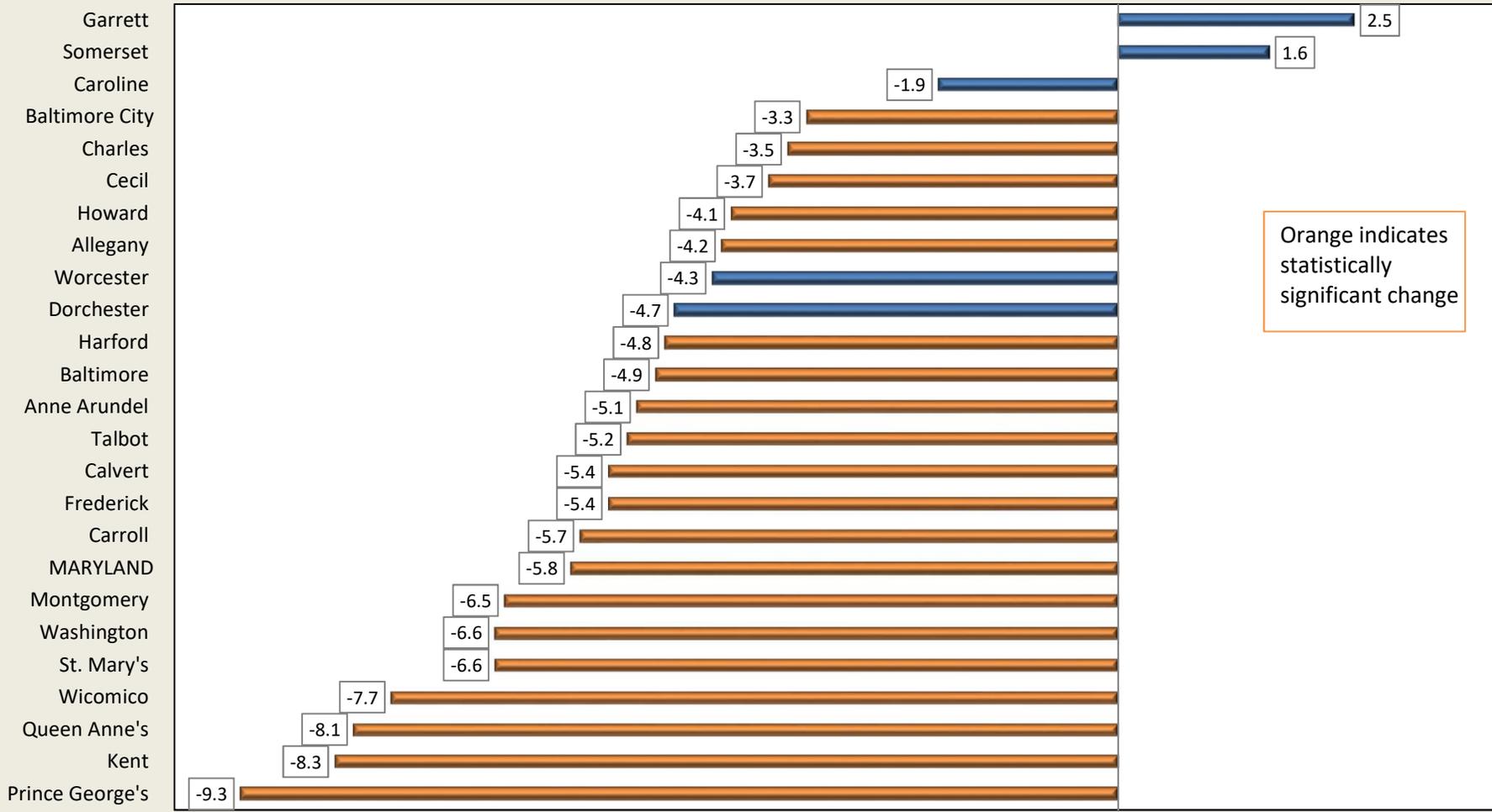


# Change in Percent of Homeowners Paying 35% or More of Their Income for Housing Costs in Maryland's Jurisdictions, 2007-2011 to 2012-2016



Maryland's homeowners paying 35% or more of their income for housing costs decreased 5.8% between 2007-2011 and 2012-2016. This change is statistically significant.

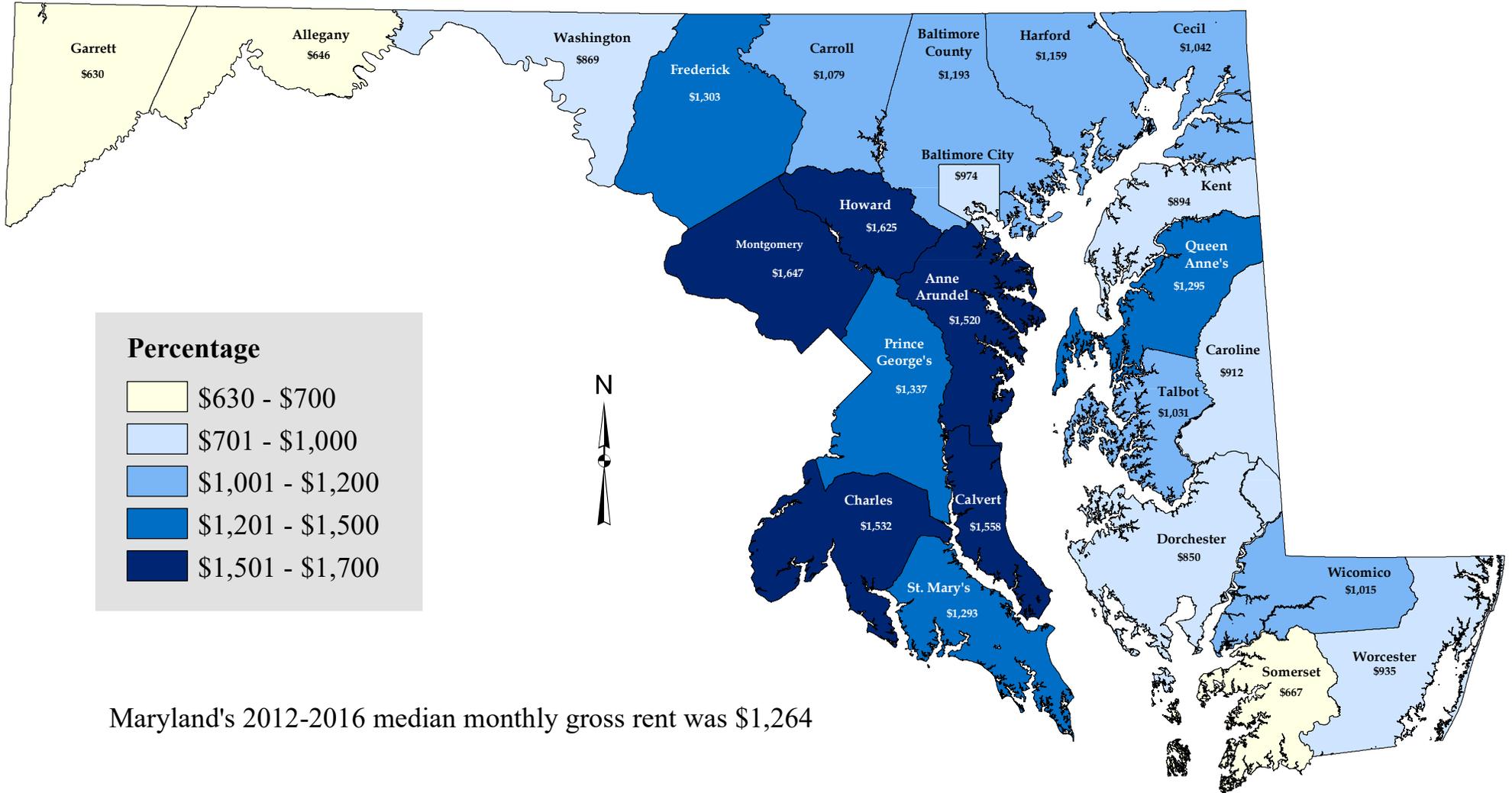
## Maryland and Jurisdictions Change in Percent Selected Monthly Owner Costs 35 Percent or More of Income: 2007 - 2011 to 2012 - 2016



Percentage Point Change

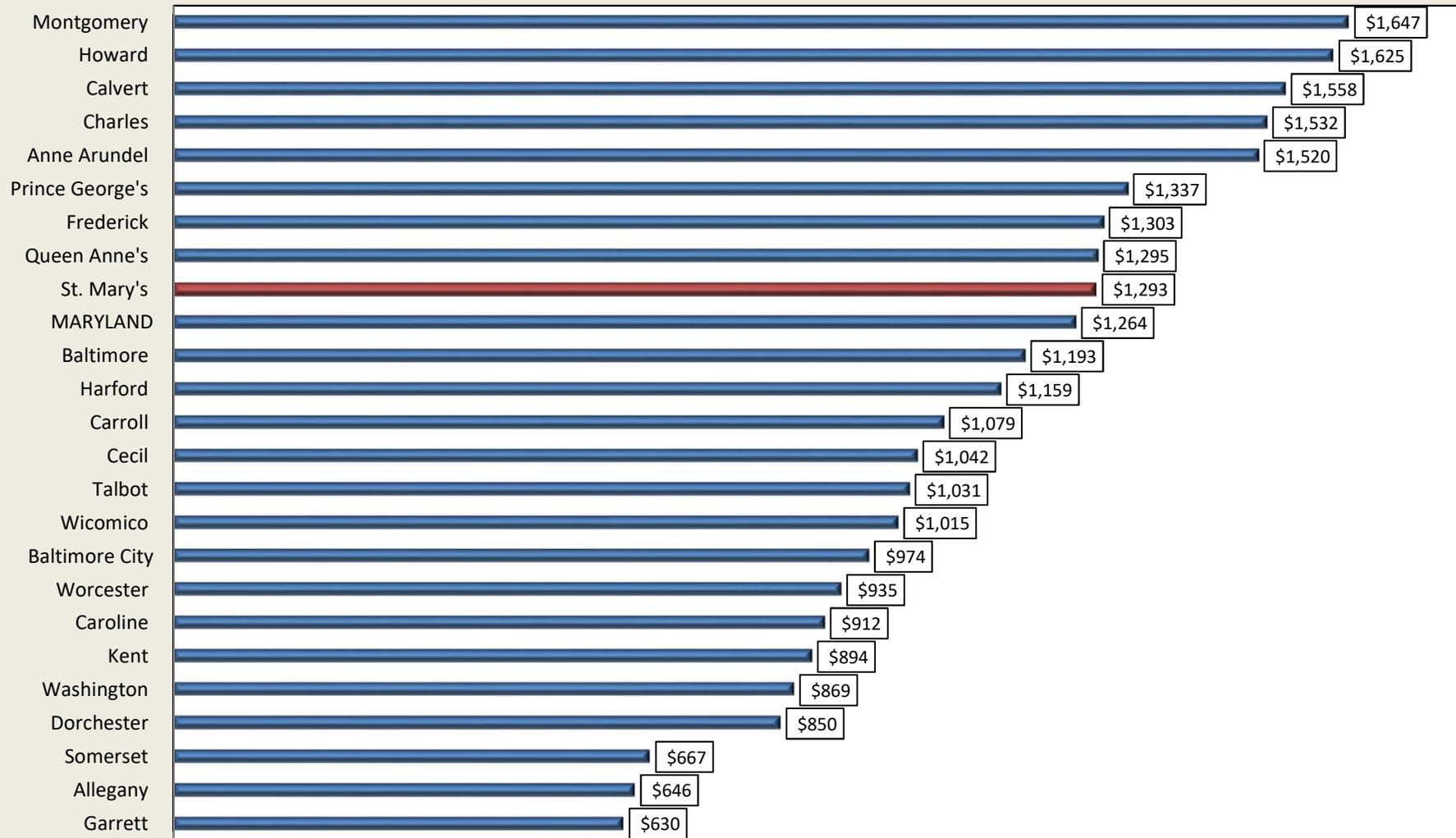
Orange indicates statistically significant change

# Median Gross Rent for Maryland's Jurisdictions, 2012-2016



Maryland's 2012-2016 median monthly gross rent was \$1,264

## Maryland and Jurisdictions Median Gross Rent: 2012 - 2016

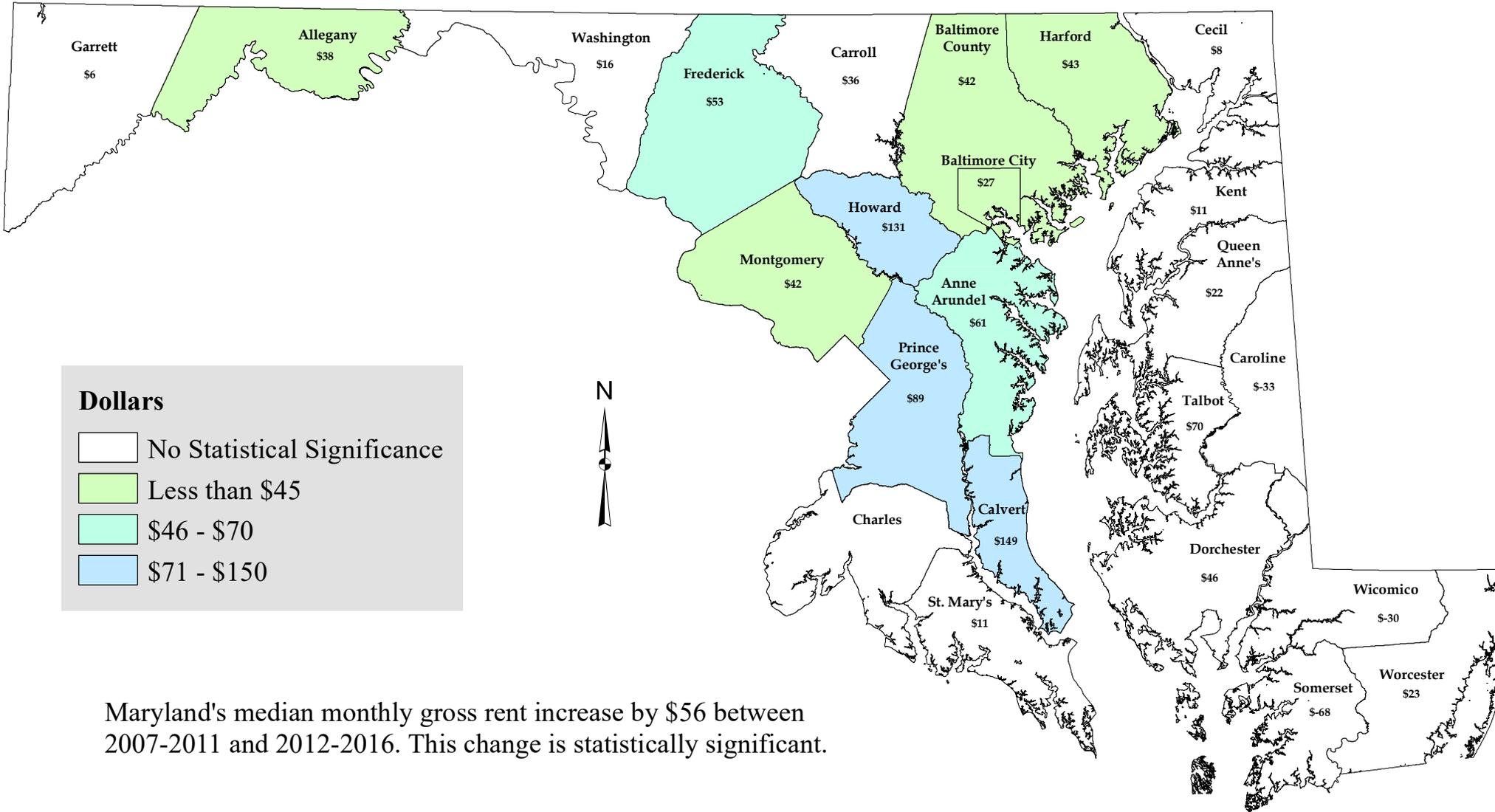


Constant 2016 \$s

Prepared by Maryland Department of Planning. Planning Services. 2017.

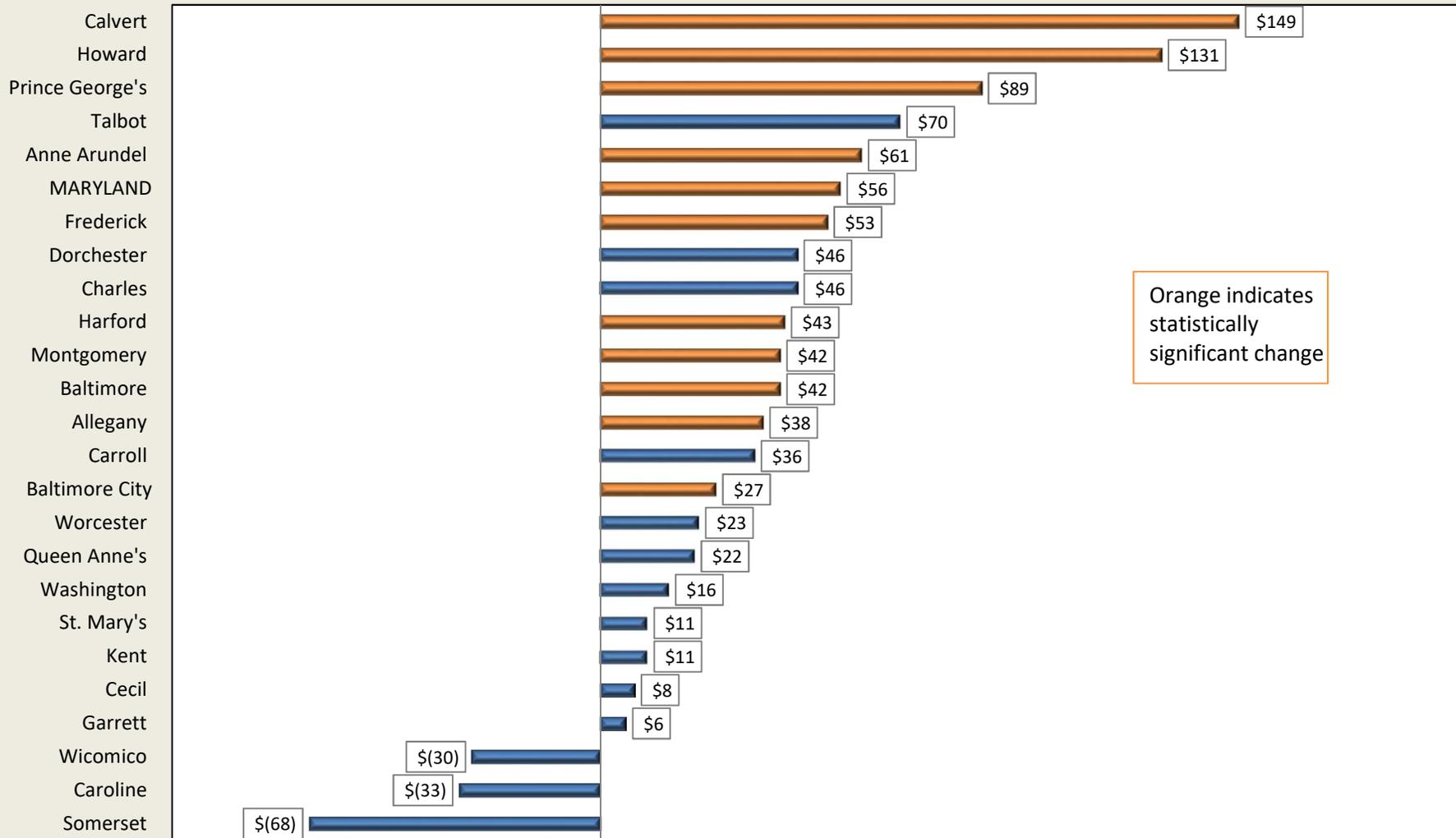
Source: U. S. Census Bureau. 2016 American Community Survey. Five Year Estimates.

# Change in Median Gross Rent for Maryland's Jurisdictions, 2007-2011 to 2012-2016



Maryland's median monthly gross rent increase by \$56 between 2007-2011 and 2012-2016. This change is statistically significant.

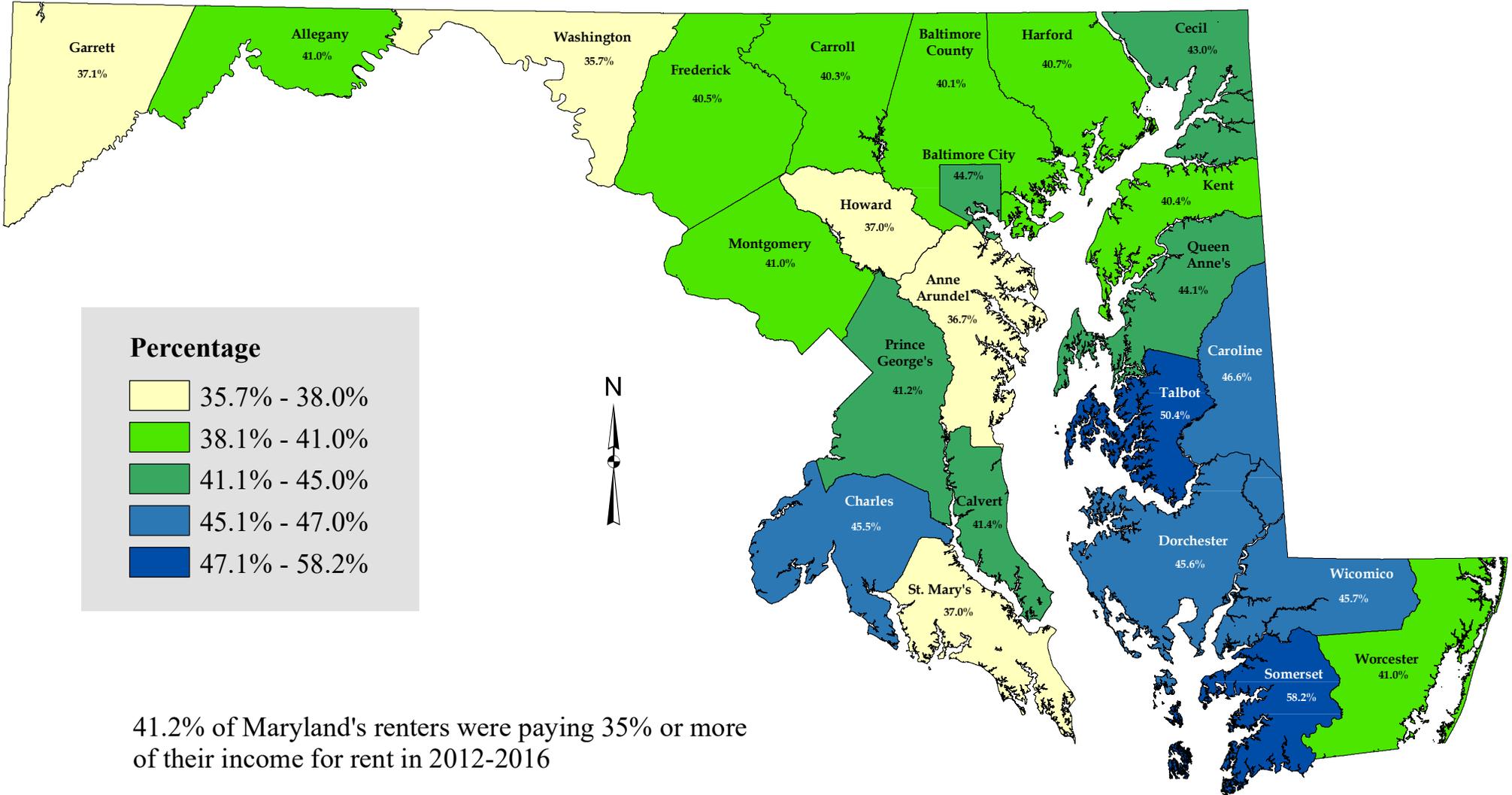
### Maryland and Jurisdictions Net Change in Gross Rent: 2007 - 2011 to 2012 - 2016



Net Change in Constant 2016 \$s

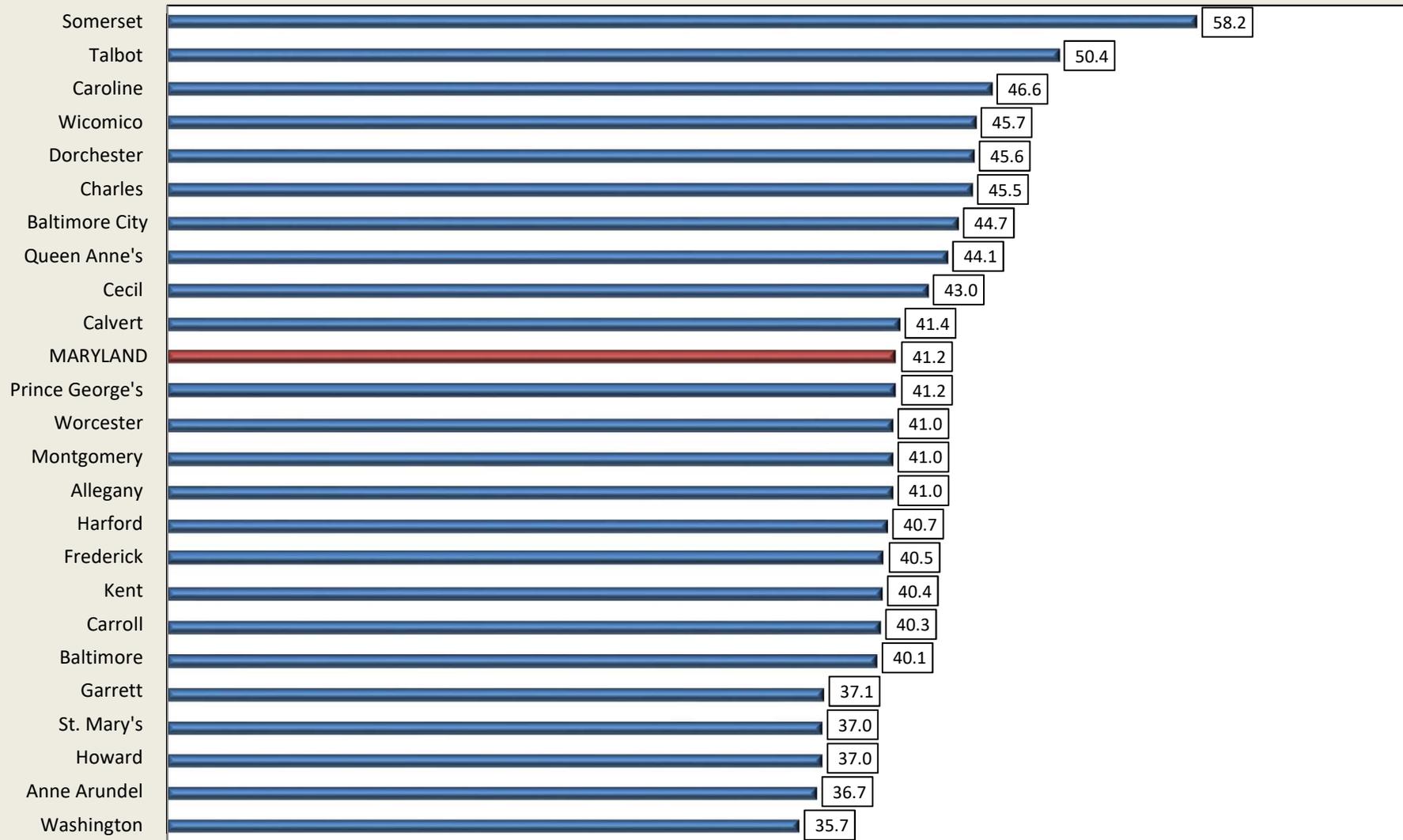
Orange indicates statistically significant change

# Percent of Renters Paying 35% or More of Their Income for Rent in Maryland's Jurisdictions, 2012-2016

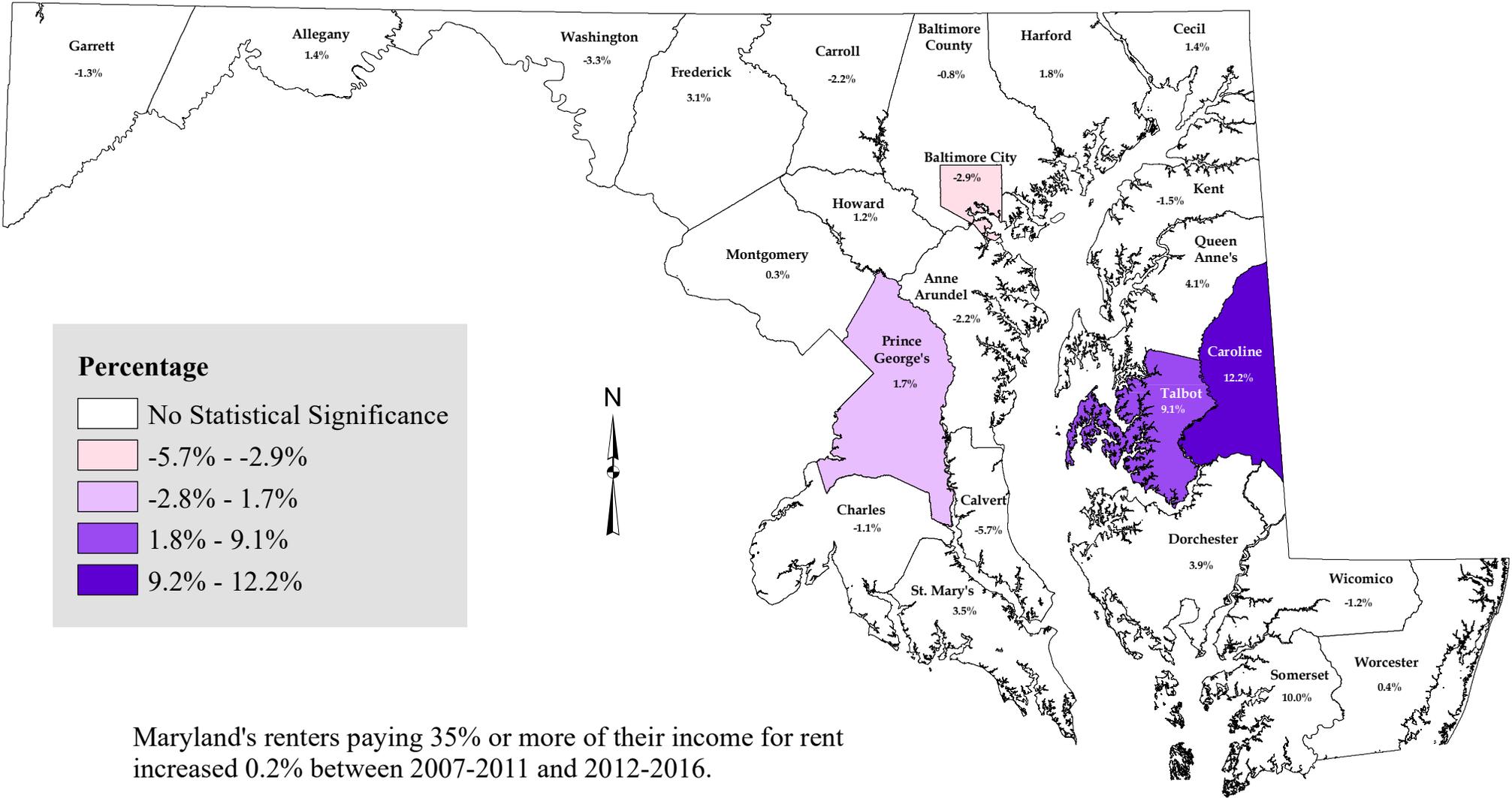


41.2% of Maryland's renters were paying 35% or more of their income for rent in 2012-2016

## Maryland and Jurisdictions Percent Gross Rent 35 Percent or More of Income: 2012 - 2016



# Change in Percent of Renters Paying 35% or More of Their Income for Rent in Maryland's Jurisdictions, 2007-2011 to 2012-2016



### Maryland and Jurisdictions Change in Percent Gross Rent 35 Percent or More of Income: 2007 - 2011 to 2012 - 2016

