

HOW MARYLAND RANKS

Various subject matter tables covering topics such as income, poverty, education, commuting, and others were released with the 2018 American Community Survey on September 24, 2019. We ranked each of the 50 States and the District of Columbia from one to 51. Below are some of the highlights from the current American Community Survey.

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

MEDIAN HOUSEHOLD INCOME

The median household income estimate for the United States is reported at \$61,937. In comparison, the District of Columbia's ranks first among States with a median household income estimate of \$85,203. This is higher than the national median by nearly 38 percent.

The State of Maryland's income estimate is \$83,242, and technically ranks second in the Nation. However due to the margins of error associated with the estimates for the District and the State (\$3,414 and \$1,022, respectively), the jurisdictions are a statistical dead heat.

The State with the next highest median household income estimate (\$81,740) is New Jersey. Although Hawaii follows with \$80,212, the Hawaiian estimate is statistically tied with the Commonwealth of Massachusetts' median household income estimate of \$79,835.

The States with the lowest median household income reported are West Virginia (\$44,097) and Mississippi (\$44,7178). Arkansas and New Mexico are statistically tied for third lowest median household income with estimates of \$47,775 and \$48,069, respectively. These States are followed by Louisiana with a median household income estimate of \$47,905 during the period.

POVERTY STATUS

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

In the United States, the percent of all persons with income determined to be below the poverty level is 13.1 percent. Maryland's overall poverty rate is nine – percent. This is second lowest among all States, and statistically tied with five other States (Hawaii, Utah, New Jersey, Minnesota, and Colorado). New Hampshire is the only State with a lower poverty rate (7.6 percent).

The States with the highest percentage of persons below poverty are: Mississippi (19.7 percent), New Mexico (19.5 percent) and Louisiana (18.6 percent). These States are statistically tied with associated margins of error of 0.6 percent, 0.8 percent and 0.5 percent, respectively.

POVERTY WITHIN SPECIFIED AGE GROUP

CHILDHOOD POVERTY - The childhood poverty rate (percent of persons under 18 years with income below poverty level), in the United States is 18 percent. Utah (9.5 percent) has the lowest percentage of children below poverty. Maryland, reporting a childhood poverty rate of 11.6 percent, ranks fourth behind Utah, North Dakota (9.9 percent), and New Hampshire (10.6 percent) - though Maryland is statistically tied with North Dakota, New Hampshire and eight other States with relatively low child poverty rates. These States are;

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| (5) Minnesota (11.7 percent), | (6) Hawaii and Colorado (11.9 percent), |
| (8) Vermont (12.1 percent), | (9) Massachusetts (12.2 percent), |
| (10) Washington (12.5 percent), | (11) Nebraska (12.9 percent), and |
| (12) Iowa (13.5 percent). | |

POVERTY AMONG THE ELDERLY - The National estimate of poverty for persons 65 years and over is 9.4 percent. New Hampshire, at 5.5 percent, has the lowest percentage of persons over 65 years of age below poverty among the States.

Wyoming and Maryland, each reporting an elderly poverty rate of 7.3 percent, are ranked eighth in the Nation. They are placed behind Delaware and Utah, tied nationally for second place with a State senior poverty rate of 6.1 percent. Rounding out the States in the nation with relatively low poverty rates among elderly are; Hawaii (6.5 percent), Alaska (6.7 percent), Iowa (7.1 percent), and Washington (7.2 percent).

Political jurisdictions with comparatively high percentages of their elderly below poverty include the District of Columbia (16.7 percent) and New Mexico (13.3 percent). New Mexico is also statistically tied with three other States in terms of the percentage of persons 65 years and over below poverty - Louisiana and Mississippi at 12.4 percent, and New York with 11.8 percent of its elderly below poverty.

Maryland residents are well educated

Nearly one - third (32.6 percent) of all persons 25 years and over in the United States have a bachelor's degree. The District of Columbia has the highest percentage of college graduates with 60.4 percent of the population over 25 years having at least a baccalaureate.

Outside of the Nation's capital, the Commonwealth of Massachusetts (44.5 percent) and the State of Colorado (41.7 percent) have the highest percentage of college graduates. Maryland and New Jersey are statistically tied for fourth place with almost 41 -percent of all persons 25 years and over attaining a college degree (40.8 percent).

West Virginia has the lowest percentage of persons with a bachelor's degree among the fifty States and the District of Columbia. Slightly more than one - fifth of its residents 25 years and over have a college degree (21.3 percent). Three other States with relatively low percentages of educational attainment are also statistically tied. This group includes Mississippi, Arkansas and Louisiana (23.2 percent, 23.3 percent and 24.3 percent respectively).

Maryland moves up slightly in State rankings when advanced degrees are considered. The District of Columbia remains the leader with 34.5 percent of its population 25 years and over having attained a graduate or professional degree. The Commonwealth of Massachusetts and State of Maryland follow with 20.1 percent and 18.9 percent, respectively.

Connecticut and the Commonwealth of Virginia are statistically tied and fall in behind Maryland with percentages of 17.8 and 17.1 percent, respectively. Other States with more than 15 - percent of the specified population with advanced degrees include two pairs of statistically tied States; New York and New Jersey (16.4 percent and 16.0 percent, respectively); and Colorado and Vermont (15.7 percent and 15.6 percent, respectively).

Maryland residents are actively engaged in the labor force

In the United States, 63.3 percent of the population over 16 years is in the labor force. The States (or State equivalents) having the highest percentage of residents in the labor force include the District of Columbia and North Dakota. In these areas, nearly 71 percent of all persons over 16 years are working or looking for work.

In Maryland, 67.7 percent of the population 16 years and over is in the labor force. This ranks ninth among States, although it is tied statistically with Utah (68.1 percent), Alaska (67.9 percent) and New Hampshire (67 percent). Other States with a high labor force population include; Minnesota (69.2 percent), Nebraska (69.1 percent) Colorado (68.7 percent), and South Dakota (68.2 percent).

West Virginia has the lowest labor force participation rate among the District of Columbia and the fifty States. At 53 percent, West Virginia is 10.3 percentage points below the national average. Estimates for New Mexico (56.2 percent), Mississippi (56.6 percent), Alabama (56.8 percent) and Arkansas (57.9 percent) are also among the lowest State reported labor force participation rates.

The 2018 American Community Survey reports the unemployment rate is 4.9 percent, at the national level. Maryland and four other political jurisdictions (New Jersey, Ohio, the Commonwealth of Pennsylvania and Texas) also match the national average, placing 23rd in national standings. The lowest unemployment rates are found in the country's Midwest. North Dakota (2.8 percent), South Dakota (3 - percent), Wisconsin and Utah (3.2 percent) and Minnesota (3.4 percent) score the lowest unemployment rates among state areas.

The highest unemployment rates are in the District of Columbia, Mississippi and Alaska (7.5 percent, 7.1 percent, and 6.8 percent, respectively).

Maryland residents are more likely to have health insurance

At the national level, 8.9 percent of the civilian non - institutionalized population is without health insurance. The percentage of persons without health insurance is highest among States in the South. Texas (17.7 percent), Oklahoma (14.2 percent), Georgia (13.7 percent), and Florida (13 percent) are among the 18 States with a higher percentage of its population without health insurance than the national average.

That percentage is considerably less for Maryland, where six percent of the population lack coverage. Maryland ranks 36 among the States. Fifteen jurisdictions have lower rates of non – coverage. These jurisdictions include the Commonwealth of Massachusetts (2.8 percent), the District of Columbia (3.2 percent), and the State of Vermont where four percent of the population lacks health insurance.

In Maryland it takes a while to get to work

The average time it takes Marylanders to get to work is 33.3 minutes. This is the second highest average commute time in the United States, just behind New York with 34 minutes. Maryland's commute time is just over six minutes longer than the national average of 27.1 minutes. Workers in 37 States take less than 27 minutes to get to work and in eight States the average employee gets to work in less than 20 minutes. The top States for late sleepers are in the western part of the country and include; Wyoming (16.2 minutes), South Dakota (17.3 minutes), North Dakota (17.7 minutes), and Montana (18.6 minutes).

Of the 14 State jurisdictions with a longer journey to work than the average American, six are clocked at over a one - half an hour. Beside New York and Maryland, commuters with long travel times to work live in; New Jersey (32.4 minutes), the statistically tied District of Columbia (30.9 minutes), Commonwealth of Massachusetts (30.5 minutes), and California (30.2 minutes).

Not surprisingly, the jurisdictions with the longest commute times are among the highest users of public transportation. Maryland workers are in this group at 7.9 percent. However, workers in the District of Columbia and the State of New York use public transportation at the highest rate compared to other States. More than one – third (34.4 percent) of District commuters, and more than one - quarter (28 – percent) of the commuters in New York use public transportation to get to work. New Jersey (11.7 percent), Massachusetts (10.4 percent) and Illinois (9.4 percent) commuters are also high users of public transportation to get to work.

Nationally, public transportation ridership for the journey to work is just under five percent (4.9 percent). Seventeen States report public transportation at less than one – percent for their residents' journey to work. Less than one – half of one - percent of the commuters in four States use public transportation for their respective journeys to work. These States are South Dakota, Mississippi, Alabama and Arkansas.

Housing costs in Maryland comparatively lower than U. S.

One method of measuring housing affordability and excessive shelter costs for home owners across jurisdictions is to look at selected monthly owner costs as a ratio of household income. Selected monthly owner costs are calculated from the sum of payment for mortgages, real estate taxes, insurance, utilities, fuels, mobile home costs, and condominium fees. Many government agencies consider costs beyond 30 – percent as excessive.

The average homeowner with a mortgage spends 27.7 percent of household income on shelter in the United States. In Maryland, selected monthly owner costs account for 27.1 percent of household income, ranking 21st among States.

Homeowners with a mortgage paying the highest proportion of household income for shelter live in Hawaii (38.8 percent) and California (38.2 percent). Residents of New Jersey (34.1 percent) and

Florida (33 – percent) statistically rank third, while New York and Rhode Island residents both spend 32.8 percent of their household income for housing and rank fifth nationwide.

Residents in 21 States spend less than 25 percent of household income on monthly owner costs. There are three States (North Dakota, Indiana and Iowa) that spend less than 20 - percent of household income on shelter (17.4 percent in North Dakota and 19.9 percent in both Indiana and Iowa).

A technique to measure housing affordability and excessive shelter costs for renters is to calculate gross rent as a percentage of income. Gross rent is the contract rent plus the estimated average monthly cost of utilities (electricity, gas, and water and sewer) and fuels (e. g., oil, coal, kerosene, or wood) if these are paid by the renter (or paid for the renter by someone else).

According to data from the 2018 American Community Survey One Year Estimate, the cost of renting a home is excessive for householders. On average, United States renters spend 49.7 percent of their household income on housing.

There are 10 other States where the percentage of household income devoted to gross rent is higher than the national average. These States include; Florida (56.5 percent) and Louisiana (55.8 percent), California (54.6 percent), and Hawaii (52.9 percent) and Delaware (52.6 percent).

Among States, housing expenditures for Georgia renters is equal to the U. S. estimate. The estimates for Maryland and Massachusetts renters are slightly higher (both States' renters spend 49.8 percent of household income on housing), but statistically tied along with Georgia at the national mean.

The proportion of household income allocated for renting an apartment or house is lower than the national average in 38 States. As a percentage of household income, gross rent is lowest in North Dakota (38.5 percent). Renters in South Dakota (41 – percent), Nebraska (41.3 percent) and Wyoming (41.5 percent) also have relatively low ratios of gross rent to household income.

Maryland attracts people the world over

Nearly six of 10 persons (58.1 percent) born in the United States, live in the State in which they were born. States with the highest percentages of home – grown residents include Louisiana, Michigan and Ohio, birthing three quarters or more of their current inhabitants (78.1 percent, 76.2 percent and 74.9 percent, respectively).

In comparison, just under one – half (47.4 percent) of Maryland residents were born here, ranking 39th among States with persons residing in their State of birth. The State with the lowest percentage of persons living in their State of birth is Nevada. Just over a quarter (27- percent) of the residents of Nevada were born there. The next lowest percentages of persons living in their State of birth are found in Florida (35.9 percent) and the District of Columbia (37.1 percent).

The percent of persons United States residents born outside the country is 13.7 percent. Maryland foreign – born residents account for 15.1 percent of the total population, and ranks ninth among state areas. In all, 18 States have a foreign - born population of at least 10 percent, but none higher

than California with 26.9 percent. California is followed by New York and New Jersey (22.8 percent), Florida (21 percent) and Nevada (19.4 percent).

There are 38 States where the percentage of residents born outside the United States is less than the national average, but just four where the percentage is three – percent or less. These States are West Virginia, Montana, Mississippi, Montana and Wyoming (1.5 percent, 2.2 percent, 2.4 percent and 3 percent respectively).

Computer usage is pervasive in Maryland

Since the establishment of the World Wide Web in 1991, computer usage and internet access has become a universal feature of modern life. According to the 2018 American Community Survey One Year Estimates, 85.1 percent of United States' households have a broadband internet subscription.

There are 24 States where Internet access is proportionately higher than the national average. The States with the highest percentage of households with broadband subscriptions are; Utah and Washington (90 – percent), Colorado (89.4 percent), New Hampshire (89.1 percent) and California (88.7 percent).

Maryland's household internet subscription rate of 88.2 percent ranks 7th in the Nation. Maryland is statistically tied with 6th ranked Delaware (88.4 percent), and with New Jersey (88 – percent), Massachusetts and Oregon (87.9 percent), and Alaska (87.5 percent).

Of the 27 States at or below the 85.1 percent national average, 21 States are above 80 – percent. Mississippi, with a 76.3 percent household subscription rate, has the lowest percent estimate of households with broadband internet, however it is statistically tied with New Mexico and Arkansas, both estimated at 76.9 percent.