

SELECTED SOCIAL CHARACTERISTICS
2019-2023 American Community Survey 5-Year Estimates

Area Name : Mount Savage CDP, Maryland

| Subject | FIPS Code: | | | |
|--|------------|--------------------------|---------|-------------------------|
| | Estimate | Estimate Margin of Error | Percent | Percent Margin of Error |
| HOUSEHOLDS BY TYPE | | | | |
| Total households | 200 | +/-69 | 100.0% | (X) |
| Married-couple household | 112 | +/-43 | 56.0% | +/-19.2% |
| With children of the householder under 18 years | 21 | +/-21 | 10.5% | +/-10.5% |
| Cohabiting couple household | 9 | +/-14 | 4.5% | +/-6.7% |
| With children of the householder under 18 years | 0 | +/-14 | 0.0% | +/-19.0% |
| Male householder, no spouse/partner present | 62 | +/-55 | 31.0% | +/-21.6% |
| With children of the householder under 18 years | 0 | +/-14 | 0.0% | +/-19.0% |
| Householder living alone | 58 | +/-55 | 29.0% | +/-21.4% |
| 65 years and over | 18 | +/-16 | 9.0% | +/-8.1% |
| Female householder, no spouse/partner present | 17 | +/-17 | 8.5% | +/-8.2% |
| With children of the householder under 18 years | 0 | +/-14 | 0.0% | +/-19.0% |
| Householder living alone | 14 | +/-16 | 7.0% | +/-7.8% |
| 65 years and over | 14 | +/-16 | 7.0% | +/-7.8% |
| Households with one or more people under 18 years | 38 | +/-28 | 19.0% | +/-12.9% |
| Households with one or more people 65 years and over | 91 | +/-38 | 45.5% | +/-19.3% |
| Average household size | 2.31 | +/-0.60 | (X) | (X) |
| Average family size | 2.96 | +/-0.55 | (X) | (X) |
| RELATIONSHIP | | | | |
| Population in households | 462 | +/-174 | 100.0% | (X) |
| Householder | 200 | +/-69 | 43.3% | +/-11.6% |
| Spouse | 124 | +/-50 | 26.8% | +/-6.9% |
| Unmarried partner | 9 | +/-15 | 1.9% | +/-3.1% |
| Child | 59 | +/-41 | 12.8% | +/-6.1% |
| Other relatives | 44 | +/-45 | 9.5% | +/-7.8% |
| Other nonrelatives | 26 | +/-24 | 5.6% | +/-4.0% |
| MARITAL STATUS | | | | |
| Males 15 years and over | 244 | +/-90 | 100.0% | (X) |
| Never married | 56 | +/-34 | 23.0% | +/-13.1% |
| Now married, except separated | 118 | +/-48 | 48.4% | +/-14.0% |
| Separated | 7 | +/-10 | 2.9% | +/-4.0% |
| Widowed | 9 | +/-9 | 3.7% | +/-4.1% |
| Divorced | 54 | +/-56 | 22.1% | +/-19.4% |
| Females 15 years and over | 184 | +/-75 | 100.0% | (X) |
| Never married | 30 | +/-25 | 16.3% | +/-10.3% |
| Now married, except separated | 125 | +/-53 | 67.9% | +/-13.9% |
| Separated | 9 | +/-14 | 4.9% | +/-7.1% |
| Widowed | 0 | +/-14 | 0.0% | +/-20.5% |
| Divorced | 20 | +/-20 | 10.9% | +/-10.1% |
| FERTILITY | | | | |
| Number of women 15 to 50 years old who had a birth in the past 12 months | 0 | +/-14 | 100.0% | (X) |
| Unmarried women (widowed, divorced, and never married) | 0 | +/-14 | - | ** |
| Per 1,000 unmarried women | 0 | +/-619 | (X) | (X) |
| Per 1,000 women 15 to 50 years old | 0 | +/-408 | (X) | (X) |
| Per 1,000 women 15 to 19 years old | 0 | +/-941 | (X) | (X) |
| Per 1,000 women 20 to 34 years old | 0 | +/-823 | (X) | (X) |
| Per 1,000 women 35 to 50 years old | 0 | +/-543 | (X) | (X) |
| GRANDPARENTS | | | | |
| Number of grandparents living with own grandchildren under 18 years | 34 | +/-44 | 100.0% | (X) |
| Grandparents responsible for grandchildren | 0 | +/-14 | 0.0% | +/-58.2% |
| Years responsible for grandchildren | | | | |
| Less than 1 year | 0 | +/-14 | 0.0% | +/-58.2% |
| 1 or 2 years | 0 | +/-14 | 0.0% | +/-58.2% |
| 3 or 4 years | 0 | +/-14 | 0.0% | +/-58.2% |
| 5 or more years | 0 | +/-14 | 0.0% | +/-58.2% |

| | | | | |
|--|-----|--------|--------|----------|
| Number of grandparents responsible for own grandchildren under 18 years | 0 | +/-14 | 100.0% | (X) |
| Who are female | 0 | +/-14 | - | ** |
| Who are married | 0 | +/-14 | - | ** |
| SCHOOL ENROLLMENT | | | | |
| Population 3 years and over enrolled in school | 80 | +/-60 | 100.0% | (X) |
| Nursery school, preschool | 0 | +/-14 | 0.0% | +/-37.9% |
| Kindergarten | 0 | +/-14 | 0.0% | +/-37.9% |
| Elementary school (grades 1-8) | 17 | +/-22 | 21.3% | +/-33.6% |
| High school (grades 9-12) | 18 | +/-21 | 22.5% | +/-16.6% |
| College or graduate school | 45 | +/-42 | 56.3% | +/-25.3% |
| EDUCATIONAL ATTAINMENT | | | | |
| Population 25 years and over | 387 | +/-135 | 100.0% | (X) |
| Less than 9th grade | 7 | +/-12 | 1.8% | +/-3.0% |
| 9th to 12th grade, no diploma | 9 | +/-14 | 2.3% | +/-3.4% |
| High school graduate (includes equivalency) | 227 | +/-113 | 58.7% | +/-16.1% |
| Some college, no degree | 28 | +/-20 | 7.2% | +/-5.9% |
| Associate's degree | 45 | +/-27 | 11.6% | +/-7.2% |
| Bachelor's degree | 26 | +/-27 | 6.7% | +/-7.0% |
| Graduate or professional degree | 45 | +/-52 | 11.6% | +/-12.9% |
| High school graduate or higher | 371 | +/-129 | 95.9% | +/-4.4% |
| Bachelor's degree or higher | 71 | +/-57 | 18.3% | +/-13.9% |
| VETERAN STATUS | | | | |
| Civilian population 18 years and over | 410 | +/-141 | 100.0% | (X) |
| Civilian veterans | 26 | +/-20 | 6.3% | +/-5.3% |
| DISABILITY STATUS OF THE CIVILIAN NONINSTITUTIONALIZED POPULATION | | | | |
| Total Civilian Noninstitutionalized Population | 462 | +/-174 | 100.0% | (X) |
| With a disability | 108 | +/-62 | 23.4% | +/-12.2% |
| Under 18 years | 52 | +/-46 | 100.0% | (X) |
| With a disability | 17 | +/-22 | 32.7% | +/-23.3% |
| 18 to 64 years | 294 | +/-129 | 100.0% | (X) |
| With a disability | 67 | +/-59 | 22.8% | +/-18.3% |
| 65 years and over | 116 | +/-47 | 100.0% | (X) |
| With a disability | 24 | +/-18 | 20.7% | +/-13.1% |
| RESIDENCE 1 YEAR AGO | | | | |
| Population 1 year and over | 462 | +/-174 | 100.0% | (X) |
| Same house | 427 | +/-171 | 92.4% | +/-8.4% |
| Different house (in the U.S. or abroad) | 35 | +/-38 | 7.6% | +/-8.4% |
| Different house in the U.S. | 35 | +/-38 | 7.6% | +/-8.4% |
| Same county | 13 | +/-22 | 2.8% | +/-4.7% |
| Different county | 22 | +/-30 | 4.8% | +/-6.5% |
| Same state | 22 | +/-30 | 4.8% | +/-6.5% |
| Different state | 0 | +/-14 | 0.0% | +/-8.8% |
| Abroad | 0 | +/-14 | 0.0% | +/-8.8% |
| PLACE OF BIRTH | | | | |
| Total population | 462 | +/-174 | 100.0% | (X) |
| Native | 462 | +/-174 | 100.0% | +/-8.8% |
| Born in United States | 462 | +/-174 | 100.0% | +/-8.8% |
| State of residence | 324 | +/-155 | 70.1% | +/-15.0% |
| Different state | 138 | +/-76 | 29.9% | +/-15.0% |
| Born in Puerto Rico, U.S. Island areas, or born abroad to American parent(s) | 0 | +/-14 | 0.0% | +/-8.8% |
| Foreign-born | 0 | +/-14 | 0.0% | +/-8.8% |
| U.S. CITIZENSHIP STATUS | | | | |
| Foreign-born population | 0 | +/-14 | 100.0% | (X) |
| Naturalized U.S. citizen | 0 | +/-14 | - | ** |
| Not a U.S. citizen | 0 | +/-14 | - | ** |

| | | | | |
|---|-----|--------|--------|----------|
| YEAR OF ENTRY | | | | |
| Population born outside the United States | 0 | +/-14 | 100.0% | (X) |
| Native | 0 | +/-14 | 100.0% | (X) |
| Entered 2010 or later | 0 | +/-14 | - | ** |
| Entered before 2010 | 0 | +/-14 | - | ** |
| Foreign-born | 0 | +/-14 | 100.0% | (X) |
| Entered 2010 or later | 0 | +/-14 | - | ** |
| Entered before 2010 | 0 | +/-14 | - | ** |
| WORLD REGION OF BIRTH OF FOREIGN-BORN | | | | |
| Foreign-born population, excluding population born at sea | 0 | +/-14 | 100.0% | (X) |
| Europe | 0 | +/-14 | - | ** |
| Asia | 0 | +/-14 | - | ** |
| Africa | 0 | +/-14 | - | ** |
| Oceania | 0 | +/-14 | - | ** |
| Latin America | 0 | +/-14 | - | ** |
| Northern America | 0 | +/-14 | - | ** |
| LANGUAGE SPOKEN AT HOME | | | | |
| Population 5 years and over | 445 | +/-160 | 100.0% | (X) |
| English only | 432 | +/-157 | 97.1% | +/-4.2% |
| Language other than English | 13 | +/-19 | 2.9% | +/-4.2% |
| Speak English less than "very well" | 0 | +/-14 | 0.0% | +/-9.1% |
| Spanish | 0 | +/-14 | 0.0% | +/-9.1% |
| Speak English less than "very well" | 0 | +/-14 | 0.0% | +/-9.1% |
| Other Indo-European languages | 0 | +/-14 | 0.0% | +/-9.1% |
| Speak English less than "very well" | 0 | +/-14 | 0.0% | +/-9.1% |
| Asian and Pacific Islander languages | 13 | +/-19 | 2.9% | +/-4.2% |
| Speak English less than "very well" | 0 | +/-14 | 0.0% | +/-9.1% |
| Other languages | 0 | +/-14 | 0.0% | +/-9.1% |
| Speak English less than "very well" | 0 | +/-14 | 0.0% | +/-9.1% |
| ANCESTRY | | | | |
| Total population | 462 | +/-174 | 100.0% | (X) |
| American | 5 | +/-12 | 1.1% | +/-2.5% |
| Arab | 0 | +/-14 | 0.0% | +/-8.8% |
| Czech | 0 | +/-14 | 0.0% | +/-8.8% |
| Danish | 0 | +/-14 | 0.0% | +/-8.8% |
| Dutch | 0 | +/-14 | 0.0% | +/-8.8% |
| English | 103 | +/-71 | 22.3% | +/-11.3% |
| French (except Basque) | 0 | +/-14 | 0.0% | +/-8.8% |
| French Canadian | 0 | +/-14 | 0.0% | +/-8.8% |
| German | 165 | +/-112 | 35.7% | +/-16.5% |
| Greek | 0 | +/-14 | 0.0% | +/-8.8% |
| Hungarian | 0 | +/-14 | 0.0% | +/-8.8% |
| Irish | 208 | +/-146 | 45.0% | +/-20.6% |
| Italian | 0 | +/-14 | 0.0% | +/-8.8% |
| Lithuanian | 0 | +/-14 | 0.0% | +/-8.8% |
| Norwegian | 0 | +/-14 | 0.0% | +/-8.8% |
| Polish | 0 | +/-14 | 0.0% | +/-8.8% |
| Portuguese | 0 | +/-14 | 0.0% | +/-8.8% |
| Russian | 0 | +/-14 | 0.0% | +/-8.8% |
| Scotch-Irish | 3 | +/-7 | 0.6% | +/-1.5% |
| Scottish | 9 | +/-12 | 1.9% | +/-2.5% |
| Slovak | 0 | +/-14 | 0.0% | +/-8.8% |
| Subsaharan African | 0 | +/-14 | 0.0% | +/-8.8% |
| Swedish | 0 | +/-14 | 0.0% | +/-8.8% |
| Swiss | 0 | +/-14 | 0.0% | +/-8.8% |
| Ukrainian | 0 | +/-14 | 0.0% | +/-8.8% |
| Welsh | 0 | +/-14 | 0.0% | +/-8.8% |
| West Indian (excluding Hispanic origin groups) | 0 | +/-14 | 0.0% | +/-8.8% |
| COMPUTERS AND INTERNET USE | | | | |
| Total households | 200 | +/-69 | 100.0% | (X) |
| With a computer | 189 | +/-69 | 94.5% | +/-6.3% |
| With a broadband Internet subscription | 135 | +/-49 | 67.5% | +/-21.8% |

SELECTED ECONOMIC CHARACTERISTICS
2019-2023 American Community Survey 5-Year Estimates

Area Name : Mount Savage CDP, Maryland

| Subject | FIPS Code: | | | |
|--|------------|--------------------------|---------|-------------------------|
| | Estimate | Estimate Margin of Error | Percent | Percent Margin of Error |
| EMPLOYMENT STATUS | | | | |
| Population 16 years and over | 428 | +/-148 | 100.0% | (X) |
| In labor force | 262 | +/-113 | 61.2% | +/-12.4% |
| Civilian labor force | 262 | +/-113 | 61.2% | +/-12.4% |
| Employed | 245 | +/-115 | 57.2% | +/-13.5% |
| Unemployed | 17 | +/-20 | 4.0% | +/-4.9% |
| Armed Forces | 0 | +/-14 | 0.0% | +/-9.4% |
| Not in labor force | 166 | +/-71 | 38.8% | +/-12.4% |
| Civilian labor force | 262 | +/-113 | 100.0% | (X) |
| Unemployment Rate | (X) | (X) | 6.5% | +/-8.4% |
| Females 16 years and over | 184 | +/-75 | 100.0% | (X) |
| In labor force | 131 | +/-66 | 71.2% | +/-15.9% |
| Civilian labor force | 131 | +/-66 | 71.2% | +/-15.9% |
| Employed | 131 | +/-66 | 71.2% | +/-15.9% |
| Own children of the householder under 6 years | 17 | +/-22 | 100.0% | (X) |
| All parents in family in labor force | 17 | +/-22 | 100.0% | +/-82.2% |
| Own children of the householder 6 to 17 years | 35 | +/-28 | 100.0% | (X) |
| All parents in family in labor force | 35 | +/-28 | 100.0% | +/-57.3% |
| COMMUTING TO WORK | | | | |
| Workers 16 years and over | 245 | +/-115 | 100.0% | (X) |
| Car, truck, or van -- drove alone | 183 | +/-96 | 74.7% | +/-16.8% |
| Car, truck, or van -- carpoled | 51 | +/-46 | 20.8% | +/-15.5% |
| Public transportation (excluding taxicab) | 0 | +/-14 | 0.0% | +/-15.9% |
| Walked | 0 | +/-14 | 0.0% | +/-15.9% |
| Other means | 11 | +/-14 | 4.5% | +/-6.2% |
| Worked from home | 0 | +/-14 | 0.0% | +/-15.9% |
| Mean travel time to work (minutes) | 25.7 | +/-4.10 | (X) | (X) |
| OCCUPATION | | | | |
| Civilian employed population 16 years and over | 245 | +/-115 | 100.0% | (X) |
| Management, business, science, and arts occupations | 73 | +/-60 | 29.8% | +/-20.3% |
| Service occupations | 18 | +/-20 | 7.3% | +/-7.9% |
| Sales and office occupations | 73 | +/-50 | 29.8% | +/-15.3% |
| Natural resources, construction, and maintenance occupations | 19 | +/-17 | 7.8% | +/-6.3% |
| Production, transportation, and material moving occupations | 62 | +/-40 | 25.3% | +/-11.2% |
| INDUSTRY | | | | |
| Civilian employed population 16 years and over | 245 | +/-115 | 100.0% | (X) |
| Agriculture, forestry, fishing and hunting, and mining | 0 | +/-14 | 0.0% | +/-15.9% |
| Construction | 7 | +/-9 | 2.9% | +/-3.8% |
| Manufacturing | 22 | +/-27 | 9.0% | +/-10.5% |
| Wholesale trade | 0 | +/-14 | 0.0% | +/-15.9% |
| Retail trade | 53 | +/-44 | 21.6% | +/-13.8% |
| Transportation and warehousing, and utilities | 16 | +/-18 | 6.5% | +/-8.1% |
| Information | 0 | +/-14 | 0.0% | +/-15.9% |
| Finance and insurance, and real estate and rental and leasing | 20 | +/-21 | 8.2% | +/-7.6% |
| Professional, scientific, and management, and administrative and waste management services | 9 | +/-11 | 3.7% | +/-4.5% |
| Educational services, and health care and social assistance | 19 | +/-15 | 7.8% | +/-7.3% |
| Arts, entertainment, and recreation, and accommodation and food services | 17 | +/-22 | 6.9% | +/-8.0% |
| Other services, except public administration | 49 | +/-53 | 20.0% | +/-18.8% |
| Public administration | 33 | +/-26 | 13.5% | +/-9.1% |
| CLASS OF WORKER | | | | |
| Civilian employed population 16 years and over | 245 | +/-115 | 100.0% | (X) |
| Private wage and salary workers | 193 | +/-101 | 78.8% | +/-11.2% |
| Government workers | 41 | +/-27 | 16.7% | +/-9.4% |
| Self-employed in own not incorporated business workers | 11 | +/-12 | 4.5% | +/-5.0% |
| Unpaid family workers | 0 | +/-14 | 0.0% | +/-15.9% |

| INCOME AND BENEFITS (IN 2023 INFLATION-ADJUSTED DOLLARS) | | | | |
|--|-----------|--------------|--------|----------|
| Total households | 200 | +/-69 | 100.0% | (X) |
| Less than \$10,000 | 16 | +/-17 | 8.0% | +/-8.2% |
| \$10,000 to \$14,999 | 8 | +/-13 | 4.0% | +/-7.0% |
| \$15,000 to \$24,999 | 4 | +/-7 | 2.0% | +/-3.8% |
| \$25,000 to \$34,999 | 0 | +/-14 | 0.0% | +/-19.0% |
| \$35,000 to \$49,999 | 65 | +/-56 | 32.5% | +/-21.0% |
| \$50,000 to \$74,999 | 13 | +/-14 | 6.5% | +/-6.9% |
| \$75,000 to \$99,999 | 34 | +/-27 | 17.0% | +/-13.2% |
| \$100,000 to \$149,999 | 33 | +/-23 | 16.5% | +/-11.1% |
| \$150,000 to \$199,999 | 13 | +/-18 | 6.5% | +/-8.9% |
| \$200,000 or more | 14 | +/-15 | 7.0% | +/-7.6% |
| Median household income (dollars) | \$53,750 | +/- \$44,503 | (X) | (X) |
| Mean household income (dollars) | \$81,997 | +/- \$21,602 | (X) | (X) |
| With earnings | 120 | +/-40 | 60.0% | +/-18.8% |
| Mean earnings (dollars) | \$93,564 | +/- \$24,573 | (X) | (X) |
| With Social Security | 98 | +/-40 | 49.0% | +/-20.0% |
| Mean Social Security income (dollars) | \$20,069 | +/- \$4,823 | (X) | (X) |
| With retirement income | 89 | +/-58 | 44.5% | +/-19.5% |
| Mean retirement income (dollars) | \$20,592 | +/- \$6,212 | (X) | (X) |
| With Supplemental Security Income | 44 | +/-55 | 22.0% | +/-22.6% |
| Mean Supplemental Security Income (dollars) | \$15,114 | +/- \$3,644 | (X) | (X) |
| With cash public assistance income | 0 | +/-14 | 0.0% | +/-19.0% |
| Mean cash public assistance income (dollars) | - | ** | (X) | (X) |
| With Food Stamp/SNAP benefits in the past 12 months | 12 | +/-15 | 6.0% | +/-7.3% |
| Families | 116 | +/-41 | 100.0% | (X) |
| Less than \$10,000 | 0 | +/-14 | 0.0% | +/-29.8% |
| \$10,000 to \$14,999 | 0 | +/-14 | 0.0% | +/-29.8% |
| \$15,000 to \$24,999 | 4 | +/-7 | 3.4% | +/-6.5% |
| \$25,000 to \$34,999 | 0 | +/-14 | 0.0% | +/-29.8% |
| \$35,000 to \$49,999 | 12 | +/-17 | 10.3% | +/-14.7% |
| \$50,000 to \$74,999 | 23 | +/-24 | 19.8% | +/-18.7% |
| \$75,000 to \$99,999 | 17 | +/-16 | 14.7% | +/-14.5% |
| \$100,000 to \$149,999 | 33 | +/-23 | 28.4% | +/-17.1% |
| \$150,000 to \$199,999 | 13 | +/-18 | 11.2% | +/-14.7% |
| \$200,000 or more | 14 | +/-15 | 12.1% | +/-12.7% |
| Median family income (dollars) | \$101,000 | +/- \$45,475 | (X) | (X) |
| Mean family income (dollars) | \$115,689 | +/- \$25,357 | (X) | (X) |
| Per capita income (dollars) | \$37,803 | +/- \$10,306 | (X) | (X) |
| Nonfamily households | 84 | +/-57 | 100.0% | (X) |
| Median nonfamily income (dollars) | \$36,098 | +/- \$6,523 | (X) | (X) |
| Mean nonfamily income (dollars) | \$30,033 | +/- \$8,916 | (X) | (X) |
| Median earnings for workers (dollars) | \$40,083 | +/- \$18,556 | (X) | (X) |
| Median earnings for male full-time, year-round workers (dollars) | \$42,955 | +/- \$14,300 | (X) | (X) |
| Median earnings for female full-time, year-round workers (dollars) | \$57,813 | +/- \$43,708 | (X) | (X) |
| HEALTH INSURANCE COVERAGE | | | | |
| Civilian noninstitutionalized population | 462 | +/-174 | 100.0% | (X) |
| With health insurance coverage | 453 | +/-172 | 98.1% | +/-3.1% |
| With private health insurance | 315 | +/-116 | 68.2% | +/-15.7% |
| With public coverage | 229 | +/-122 | 49.6% | +/-16.8% |
| No health insurance coverage | 9 | +/-15 | 1.9% | +/-3.1% |
| Civilian noninstitutionalized population under 19 years | 52 | +/-46 | 100.0% | (X) |
| No health insurance coverage | 0 | +/-14 | 0.0% | +/-47.0% |

| | | | | |
|--|-----|--------|--------|----------|
| Civilian noninstitutionalized population 19 to 64 years | 294 | +/-129 | 100.0% | (X) |
| In labor force: | 248 | +/-113 | 100.0% | (X) |
| Employed: | 231 | +/-114 | 100.0% | (X) |
| With health insurance coverage | 231 | +/-114 | 100.0% | +/-16.7% |
| With private health insurance | 190 | +/-95 | 82.3% | +/-15.2% |
| With public coverage | 41 | +/-42 | 17.7% | +/-15.2% |
| No health insurance coverage | 0 | +/-14 | 0.0% | +/-16.7% |
| Unemployed: | 17 | +/-20 | 100.0% | (X) |
| With health insurance coverage | 8 | +/-13 | 47.1% | +/-52.9% |
| With private health insurance | 0 | +/-14 | 0.0% | +/-82.3% |
| With public coverage | 8 | +/-13 | 47.1% | +/-52.9% |
| No health insurance coverage | 9 | +/-15 | 52.9% | +/-52.9% |
| Not in labor force: | 46 | +/-54 | 100.0% | (X) |
| With health insurance coverage | 46 | +/-54 | 100.0% | +/-50.0% |
| With private health insurance | 5 | +/-10 | 10.9% | +/-30.8% |
| With public coverage | 41 | +/-53 | 89.1% | +/-30.8% |
| No health insurance coverage | 0 | +/-14 | 0.0% | +/-50.0% |
| PERCENTAGE OF FAMILIES AND PEOPLE WHOSE INCOME IN THE PAST 12 MONTHS IS BELOW THE POVERTY LEVEL | | | | |
| All families | (X) | (X) | 3.4% | +/-6.5% |
| With related children of the householder under 18 years | (X) | (X) | 0.0% | +/-55.0% |
| With related children of the householder under 5 years only | (X) | (X) | - | ** |
| Married couple families | (X) | (X) | 3.6% | +/-6.8% |
| With related children of the householder under 18 years | (X) | (X) | 0.0% | +/-55.0% |
| With related children of the householder under 5 years only | (X) | (X) | - | ** |
| Families with female householder, no spouse present | (X) | (X) | - | ** |
| With related children of the householder under 18 years | (X) | (X) | - | ** |
| With related children of the householder under 5 years only | (X) | (X) | - | ** |
| All people | (X) | (X) | 10.8% | +/-8.8% |
| Under 18 years | (X) | (X) | 0.0% | +/-47.0% |
| Related children of the householder under 18 years | (X) | (X) | 0.0% | +/-47.0% |
| Related children of the householder under 5 years | (X) | (X) | 0.0% | +/-82.3% |
| Related children of the householder 5 to 17 years | (X) | (X) | 0.0% | +/-57.3% |
| 18 years and over | (X) | (X) | 12.2% | +/-9.3% |
| 18 to 64 years | (X) | (X) | 10.9% | +/-11.5% |
| 65 years and over | (X) | (X) | 15.5% | +/-13.3% |
| People in families | (X) | (X) | 2.3% | +/-4.6% |
| Unrelated individuals 15 years and over | (X) | (X) | 35.3% | +/-29.4% |

SELECTED HOUSING CHARACTERISTICS
2019-2023 American Community Survey 5-Year Estimates

Area Name : Mount Savage CDP, Maryland

| Subject | FIPS Code: | | | |
|--|------------|--------------------------|---------|-------------------------|
| | Estimate | Estimate Margin of Error | Percent | Percent Margin of Error |
| HOUSING OCCUPANCY | | | | |
| Total housing units | 317 | +/-80 | 100.0% | (X) |
| Occupied housing units | 200 | +/-69 | 63.1% | +/-15.0% |
| Vacant housing units | 117 | +/-55 | 36.9% | +/-15.0% |
| Homeowner vacancy rate | 9.0 | +/-12.5 | (X) | (X) |
| Rental vacancy rate | 0 | +/-58.2 | (X) | (X) |
| UNITS IN STRUCTURE | | | | |
| Total housing units | 317 | +/-80 | 100.0% | (X) |
| 1-unit, detached | 261 | +/-72 | 82.3% | +/-12.0% |
| 1-unit, attached | 16 | +/-17 | 5.0% | +/-5.4% |
| 2 units | 0 | +/-14 | 0.0% | +/-12.5% |
| 3 or 4 units | 0 | +/-14 | 0.0% | +/-12.5% |
| 5 to 9 units | 40 | +/-40 | 12.6% | +/-11.9% |
| 10 to 19 units | 0 | +/-14 | 0.0% | +/-12.5% |
| 20 or more units | 0 | +/-14 | 0.0% | +/-12.5% |
| Mobile home | 0 | +/-14 | 0.0% | +/-12.5% |
| Boat, RV, van, etc. | 0 | +/-14 | 0.0% | +/-12.5% |
| YEAR STRUCTURE BUILT | | | | |
| Total housing units | 317 | +/-80 | 100.0% | (X) |
| Built 2020 or later | 0 | +/-14 | 0.0% | +/-12.5% |
| Built 2010 to 2019 | 7 | +/-11 | 2.2% | +/-3.6% |
| Built 2000 to 2009 | 6 | +/-10 | 1.9% | +/-3.2% |
| Built 1990 to 1999 | 23 | +/-30 | 7.3% | +/-9.5% |
| Built 1980 to 1989 | 0 | +/-14 | 0.0% | +/-12.5% |
| Built 1970 to 1979 | 9 | +/-12 | 2.8% | +/-3.7% |
| Built 1960 to 1969 | 19 | +/-30 | 6.0% | +/-9.0% |
| Built 1950 to 1959 | 11 | +/-12 | 3.5% | +/-3.6% |
| Built 1940 to 1949 | 22 | +/-21 | 6.9% | +/-6.9% |
| Built 1939 or earlier | 220 | +/-78 | 69.4% | +/-14.5% |
| ROOMS | | | | |
| Total housing units | 317 | +/-80 | 100.0% | (X) |
| 1 room | 0 | +/-14 | 0.0% | +/-12.5% |
| 2 rooms | 0 | +/-14 | 0.0% | +/-12.5% |
| 3 rooms | 19 | +/-30 | 6.0% | +/-9.0% |
| 4 rooms | 49 | +/-46 | 15.5% | +/-13.7% |
| 5 rooms | 68 | +/-42 | 21.5% | +/-14.6% |
| 6 rooms | 25 | +/-20 | 7.9% | +/-6.3% |
| 7 rooms | 37 | +/-30 | 11.7% | +/-9.0% |
| 8 rooms | 91 | +/-63 | 28.7% | +/-16.7% |
| 9 rooms or more | 28 | +/-23 | 8.8% | +/-7.5% |
| Median rooms | 6.4 | +/-1.8 | (X) | (X) |
| BEDROOMS | | | | |
| Total housing units | 317 | +/-80 | 100.0% | (X) |
| No bedroom | 0 | +/-14 | 0.0% | +/-12.5% |
| 1 bedroom | 40 | +/-36 | 12.6% | +/-11.0% |
| 2 bedrooms | 55 | +/-36 | 17.4% | +/-11.0% |
| 3 bedrooms | 159 | +/-67 | 50.2% | +/-16.8% |
| 4 bedrooms | 63 | +/-41 | 19.9% | +/-12.1% |
| 5 or more bedrooms | 0 | +/-14 | 0.0% | +/-12.5% |
| HOUSING TENURE | | | | |
| Occupied housing units | 200 | +/-69 | 100.0% | (X) |
| Owner-occupied | 166 | +/-67 | 83.0% | +/-13.7% |
| Renter-occupied | 34 | +/-27 | 17.0% | +/-13.7% |
| Average household size of owner-occupied unit | 2.24 | +/-0.68 | (X) | (X) |
| Average household size of renter-occupied unit | 2.65 | +/-1.11 | (X) | (X) |

| | | | | |
|--|----------|-----------|--------|----------|
| YEAR HOUSEHOLDER MOVED INTO UNIT | | | | |
| Occupied housing units | 200 | +/-69 | 100.0% | (X) |
| Moved in 2021 or later | 15 | +/-15 | 7.5% | +/-7.7% |
| Moved in 2018 to 2020 | 22 | +/-18 | 11.0% | +/-9.0% |
| Moved in 2010 to 2017 | 34 | +/-29 | 17.0% | +/-14.5% |
| Moved in 2000 to 2009 | 39 | +/-34 | 19.5% | +/-15.1% |
| Moved in 1990 to 1999 | 16 | +/-15 | 8.0% | +/-7.2% |
| Moved in 1989 and earlier | 74 | +/-59 | 37.0% | +/-22.4% |
| VEHICLES AVAILABLE | | | | |
| Occupied housing units | 200 | +/-69 | 100.0% | (X) |
| No vehicles available | 47 | +/-54 | 23.5% | +/-21.6% |
| 1 vehicle available | 50 | +/-27 | 25.0% | +/-16.4% |
| 2 vehicles available | 59 | +/-32 | 29.5% | +/-15.3% |
| 3 or more vehicles available | 44 | +/-31 | 22.0% | +/-14.2% |
| HOUSE HEATING FUEL | | | | |
| Occupied housing units | 200 | +/-69 | 100.0% | (X) |
| Utility gas | 148 | +/-67 | 74.0% | +/-15.5% |
| Bottled, tank, or LP gas | 7 | +/-11 | 3.5% | +/-5.8% |
| Electricity | 24 | +/-21 | 12.0% | +/-10.6% |
| Fuel oil, kerosene, etc. | 6 | +/-10 | 3.0% | +/-4.8% |
| Coal or coke | 15 | +/-17 | 7.5% | +/-9.3% |
| Wood | 0 | +/-14 | 0.0% | +/-19.0% |
| Solar energy | 0 | +/-14 | 0.0% | +/-19.0% |
| Other fuel | 0 | +/-14 | 0.0% | +/-19.0% |
| No fuel used | 0 | +/-14 | 0.0% | +/-19.0% |
| SELECTED CHARACTERISTICS | | | | |
| Occupied housing units | 200 | +/-69 | 100.0% | (X) |
| Lacking complete plumbing facilities | 0 | +/-14 | 0.0% | +/-19.0% |
| Lacking complete kitchen facilities | 0 | +/-14 | 0.0% | +/-19.0% |
| No telephone service available | 6 | +/-9 | 3.0% | +/-4.6% |
| OCCUPANTS PER ROOM | | | | |
| Occupied housing units | 200 | +/-69 | 100.0% | (X) |
| 1.00 or less | 192 | +/-69 | 96.0% | +/-5.6% |
| 1.01 to 1.50 | 8 | +/-11 | 4.0% | +/-5.6% |
| 1.51 or more | 0 | +/-14 | 0.0% | +/-19.0% |
| VALUE | | | | |
| Owner-occupied units | 166 | +/-67 | 100.0% | (X) |
| Less than \$50,000 | 18 | +/-17 | 10.8% | +/-10.1% |
| \$50,000 to \$99,999 | 73 | +/-31 | 44.0% | +/-19.4% |
| \$100,000 to \$149,999 | 53 | +/-54 | 31.9% | +/-24.5% |
| \$150,000 to \$199,999 | 0 | +/-14 | 0.0% | +/-22.3% |
| \$200,000 to \$299,999 | 2 | +/-6 | 1.2% | +/-3.5% |
| \$300,000 to \$499,999 | 20 | +/-19 | 12.0% | +/-11.0% |
| \$500,000 to \$999,999 | 0 | +/-14 | 0.0% | +/-22.3% |
| \$1,000,000 or more | 0 | +/-14 | 0.0% | +/-22.3% |
| Median (dollars) | \$84,300 | +/-43,957 | (X) | (X) |
| MORTGAGE STATUS | | | | |
| Owner-occupied units | 166 | +/-67 | 100.0% | (X) |
| Housing units with a mortgage | 88 | +/-65 | 53.0% | +/-23.3% |
| Housing units without a mortgage | 78 | +/-28 | 47.0% | +/-23.3% |
| SELECTED MONTHLY OWNER COSTS (SMOC) | | | | |
| Housing units with a mortgage | 88 | +/-65 | 100.0% | (X) |
| Less than \$500 | 5 | +/-7 | 5.7% | +/-10.0% |
| \$500 to \$999 | 0 | +/-14 | 0.0% | +/-35.9% |
| \$1,000 to \$1,499 | 82 | +/-65 | 93.2% | +/-10.9% |
| \$1,500 to \$1,999 | 1 | +/-2 | 1.1% | +/-2.8% |
| \$2,000 to \$2,499 | 0 | +/-14 | 0.0% | +/-35.9% |
| \$2,500 to \$2,999 | 0 | +/-14 | 0.0% | +/-35.9% |
| \$3,000 or more | 0 | +/-14 | 0.0% | +/-35.9% |
| Median (dollars) | \$1,256 | +/- \$146 | (X) | (X) |

| | | | | |
|---|-------|-------|--------|----------|
| Housing units without a mortgage | 78 | +/-28 | 100.0% | (X) |
| Less than \$250 | 5 | +/-9 | 6.4% | +/-11.2% |
| \$250 to \$399 | 21 | +/-17 | 26.9% | +/-19.2% |
| \$400 to \$599 | 44 | +/-25 | 56.4% | +/-22.6% |
| \$600 to \$799 | 0 | +/-14 | 0.0% | +/-38.4% |
| \$800 to \$999 | 0 | +/-14 | 0.0% | +/-38.4% |
| \$1,000 or more | 8 | +/-11 | 10.3% | +/-14.7% |
| Median (dollars) | \$493 | +/-99 | (X) | (X) |
| SELECTED MONTHLY OWNER COSTS AS A PERCENTAGE OF HOUSEHOLD INCOME (SMOCAPI) | | | | |
| Housing units with a mortgage (excluding units where SMOCAPI cannot be computed) | 88 | +/-65 | 100.0% | (X) |
| Less than 20.0 percent | 43 | +/-31 | 48.9% | +/-36.0% |
| 20.0 to 24.9 percent | 10 | +/-14 | 11.4% | +/-15.7% |
| 25.0 to 29.9 percent | 2 | +/-6 | 2.3% | +/-6.9% |
| 30.0 to 34.9 percent | 0 | +/-14 | 0.0% | +/-35.9% |
| 35.0 percent or more | 33 | +/-52 | 37.5% | +/-42.1% |
| Not computed | 0 | +/-14 | (X) | (X) |
| Housing unit without a mortgage (excluding units where SMOCAPI cannot be computed) | | | | |
| Less than 10.0 percent | 36 | +/-20 | 46.2% | +/-19.4% |
| 10.0 to 14.9 percent | 23 | +/-18 | 29.5% | +/-20.3% |
| 15.0 to 19.9 percent | 0 | +/-14 | 0.0% | +/-38.4% |
| 20.0 to 24.9 percent | 0 | +/-14 | 0.0% | +/-38.4% |
| 25.0 to 29.9 percent | 4 | +/-7 | 5.1% | +/-9.2% |
| 30.0 to 34.9 percent | 8 | +/-13 | 10.3% | +/-15.4% |
| 35.0 percent or more | 7 | +/-11 | 9.0% | +/-14.1% |
| Not computed | 0 | +/-14 | (X) | (X) |
| GROSS RENT | | | | |
| Occupied units paying rent | 21 | +/-21 | 100.0% | (X) |
| Less than \$500 | 0 | +/-14 | 0.0% | +/-74.0% |
| \$500 to \$999 | 21 | +/-21 | 100.0% | +/-74.0% |
| \$1,000 to \$1,499 | 0 | +/-14 | 0.0% | +/-74.0% |
| \$1,500 to \$1,999 | 0 | +/-14 | 0.0% | +/-74.0% |
| \$2,000 to \$2,499 | 0 | +/-14 | 0.0% | +/-74.0% |
| \$2,500 to \$2,999 | 0 | +/-14 | 0.0% | +/-74.0% |
| \$3,000 or more | 0 | +/-14 | 0.0% | +/-74.0% |
| Median (dollars) | - | ** | (X) | (X) |
| No rent paid | 13 | +/-18 | (X) | (X) |
| GROSS RENT AS A PERCENTAGE OF HOUSEHOLD INCOME (GRAPI) | | | | |
| Occupied units paying rent (excluding units where GRAPI cannot be computed) | 21 | +/-21 | 100.0% | (X) |
| Less than 15.0 percent | 0 | +/-14 | 0.0% | +/-74.0% |
| 15.0 to 19.9 percent | 12 | +/-17 | 57.1% | +/-57.1% |
| 20.0 to 24.9 percent | 0 | +/-14 | 0.0% | +/-74.0% |
| 25.0 to 29.9 percent | - | +/-14 | 0.0% | +/-74.0% |
| 30.0 to 34.9 percent | 0 | +/-14 | 0.0% | +/-74.0% |
| 35.0 percent or more | 9 | +/-14 | 42.9% | +/-57.1% |
| Not computed | 13 | +/-18 | (X) | (X) |

DEMOGRAPHIC AND HOUSING ESTIMATES
2019-2023 American Community Survey 5-Year Estimates

Area Name : Mount Savage CDP, Maryland

| Subject | FIPS Code: | | | |
|--|------------|--------------------------|---------|-------------------------|
| | Estimate | Estimate Margin of Error | Percent | Percent Margin of Error |
| SEX AND AGE | | | | |
| Total population | 462 | +/-174 | 100.0% | (X) |
| Male | 261 | +/-101 | 56.5% | +/-7.9% |
| Female | 201 | +/-88 | 43.5% | +/-7.9% |
| Sex ratio (males per 100 females) | 129.9 | +/-42.4 | (X) | (X) |
| Under 5 years | 17 | +/-22 | 3.7% | +/-4.1% |
| 5 to 9 years | 0 | +/-14 | 0.0% | +/-8.8% |
| 10 to 14 years | 17 | +/-22 | 3.7% | +/-4.0% |
| 15 to 19 years | 31 | +/-30 | 6.7% | +/-6.0% |
| 20 to 24 years | 10 | +/-15 | 2.2% | +/-3.3% |
| 25 to 34 years | 23 | +/-26 | 5.0% | +/-4.6% |
| 35 to 44 years | 44 | +/-39 | 9.5% | +/-6.9% |
| 45 to 54 years | 100 | +/-55 | 21.6% | +/-11.7% |
| 55 to 59 years | 15 | +/-16 | 3.2% | +/-3.3% |
| 60 to 64 years | 89 | +/-63 | 19.3% | +/-10.7% |
| 65 to 74 years | 102 | +/-46 | 22.1% | +/-9.5% |
| 75 to 84 years | 14 | +/-14 | 3.0% | +/-3.4% |
| 85 years and over | 0 | +/-14 | 0.0% | +/-8.8% |
| Median age (years) | 51.9 | +/-10.8 | (X) | (X) |
| Under 18 years | 52 | +/-46 | 11.3% | +/-7.2% |
| 16 years and over | 428 | +/-148 | 92.6% | +/-8.0% |
| 18 years and over | 410 | +/-141 | 88.7% | +/-7.2% |
| 21 years and over | 397 | +/-136 | 85.9% | +/-7.2% |
| 62 years and over | 145 | +/-50 | 31.4% | +/-11.1% |
| 65 years and over | 116 | +/-47 | 25.1% | +/-10.7% |
| 18 years and over | 410 | +/-141 | 100.0% | (X) |
| Male | 233 | +/-86 | 56.8% | +/-8.8% |
| Female | 177 | +/-72 | 43.2% | +/-8.8% |
| Sex ratio (males per 100 females) | 131.6 | +/-48.7 | (X) | (X) |
| 65 years and over | 116 | +/-47 | 100.0% | (X) |
| Male | 76 | +/-35 | 65.5% | +/-16.3% |
| Female | 40 | +/-26 | 34.5% | +/-16.3% |
| Sex ratio (males per 100 females) | 190 | +/-140.3 | (X) | (X) |
| RACE | | | | |
| Total population | 462 | +/-174 | 100.0% | (X) |
| One race | 439 | +/-166 | 95.0% | +/-4.6% |
| Two or More Races | 23 | +/-23 | 5.0% | +/-4.6% |
| One race | 439 | +/-166 | 95.0% | +/-4.6% |
| White | 428 | +/-165 | 92.6% | +/-5.1% |
| Black or African American | 2 | +/-4 | 0.4% | +/-0.9% |
| American Indian and Alaska Native | 3 | +/-5 | 0.6% | +/-1.1% |
| Aztec | 0 | +/-14 | 0.0% | +/-8.8% |
| Blackfeet Tribe of the Blackfeet Indian Reservation of Montana | 0 | +/-14 | 0.0% | +/-8.8% |
| Maya | 0 | +/-14 | 0.0% | +/-8.8% |
| Native Village of Barrow Inupiat Traditional Government | 0 | +/-14 | 0.0% | +/-8.8% |
| Navajo Nation | 0 | +/-14 | 0.0% | +/-8.8% |
| Nome Eskimo Community | 0 | +/-14 | 0.0% | +/-8.8% |
| Other American Indian and Alaska Native | 3 | +/-5 | 0.6% | +/-1.1% |

| | | | | |
|--|-----|--------|--------|---------|
| Asian | 0 | +/-14 | 0.0% | +/-8.8% |
| Asian Indian | 0 | +/-14 | 0.0% | +/-8.8% |
| Chinese | 0 | +/-14 | 0.0% | +/-8.8% |
| Filipino | 0 | +/-14 | 0.0% | +/-8.8% |
| Japanese | 0 | +/-14 | 0.0% | +/-8.8% |
| Korean | 0 | +/-14 | 0.0% | +/-8.8% |
| Vietnamese | 0 | +/-14 | 0.0% | +/-8.8% |
| Other Asian | 0 | +/-14 | 0.0% | +/-8.8% |
| Native Hawaiian and Other Pacific Islander | 0 | +/-14 | 0.0% | +/-8.8% |
| Chamorro | 0 | +/-14 | 0.0% | +/-8.8% |
| Native Hawaiian | 0 | +/-14 | 0.0% | +/-8.8% |
| Samoa | 0 | +/-14 | 0.0% | +/-8.8% |
| Other Native Hawaiian and Other Pacific Islander | 0 | +/-14 | 0.0% | +/-8.8% |
| Some Other Race | 6 | +/-9 | 1.3% | +/-2.0% |
| Two or More Races | 23 | +/-23 | 5.0% | +/-4.6% |
| White and Black or African American | 0 | +/-14 | 0.0% | +/-8.8% |
| White and American Indian and Alaska Native | 3 | +/-6 | 0.6% | +/-1.3% |
| White and Asian | 0 | +/-14 | 0.0% | +/-8.8% |
| White and Some Other Race | 0 | +/-14 | 0.0% | +/-8.8% |
| Black or African American and American Indian and Alaska Native | 0 | +/-14 | 0.0% | +/-8.8% |
| Black or African American and Some Other Race | 0 | +/-14 | 0.0% | +/-8.8% |
| Race alone or in combination with one or more other races | | | | |
| Total population | 462 | +/-174 | 100.0% | (X) |
| White | 451 | +/-173 | 97.6% | +/-2.5% |
| Black or African American | 11 | +/-15 | 2.4% | +/-3.1% |
| American Indian and Alaska Native | 15 | +/-16 | 3.2% | +/-3.3% |
| Asian | 0 | +/-14 | 0.0% | +/-8.8% |
| Native Hawaiian and Other Pacific Islander | 11 | +/-18 | 2.4% | +/-3.8% |
| Some Other Race | 6 | +/-9 | 1.3% | +/-2.0% |
| HISPANIC OR LATINO AND RACE | | | | |
| Total population | 462 | +/-174 | 100.0% | (X) |
| Hispanic or Latino (of any race) | 3 | +/-6 | 0.6% | +/-1.3% |
| Mexican | 3 | +/-6 | 0.6% | +/-1.3% |
| Puerto Rican | 0 | +/-14 | 0.0% | +/-8.8% |
| Cuban | 0 | +/-14 | 0.0% | +/-8.8% |
| Other Hispanic or Latino | 0 | +/-14 | 0.0% | +/-8.8% |
| Not Hispanic or Latino | 459 | +/-173 | 99.4% | +/-1.3% |
| White alone | 428 | +/-165 | 92.6% | +/-5.1% |
| Black or African American alone | 2 | +/-4 | 0.4% | +/-0.9% |
| American Indian and Alaska Native alone | 3 | +/-5 | 0.6% | +/-1.1% |
| Asian alone | 0 | +/-14 | 0.0% | +/-8.8% |
| Native Hawaiian and Other Pacific Islander alone | 0 | +/-14 | 0.0% | +/-8.8% |
| Some Other Race alone | 6 | +/-9 | 1.3% | +/-2.0% |
| Two or More Races | 20 | +/-22 | 4.3% | +/-4.5% |
| Two races including Some Other Race | 0 | +/-14 | 0.0% | +/-8.8% |
| Two races excluding Some Other Race, and three or more races | 20 | +/-22 | 4.3% | +/-4.5% |
| Total housing units | 317 | +/-80 | (X) | (X) |
| CITIZEN, VOTING AGE POPULATION | | | | |
| Citizen, 18 and over population | 410 | +/-141 | 100.0% | (X) |
| Male | 233 | +/-86 | 56.8% | +/-8.8% |
| Female | 177 | +/-72 | 43.2% | +/-8.8% |

Prepared by the Maryland Department of Planning, State Data and Analysis Center, December 2024.

Source: U.S. Census Bureau, 2023 American Community Survey 5-Year Estimates

Explanation of Symbols:

- 1) "-" The estimate could not be computed because there were an insufficient number of sample observations. For a ratio of medians estimate, one or both of the median estimates falls in the lowest interval or highest interval of an open-ended distribution. For a 5-year median estimate, the margin of error associated with a median was larger than the median itself.
- 2) "N" The estimate or margin of error cannot be displayed because there were an insufficient number of sample cases in the selected geographic area.
- 3) "(X)" The estimate or margin of error is not applicable or not available.
- 4) median "-" The median falls in the lowest interval of an open-ended distribution (for example "2,500-")
- 5) median "+" The median falls in the highest interval of an open-ended distribution (for example "250,000+").
- 6) "****" The margin of error could not be computed because there were an insufficient number of sample observations.
- 7) "*****" The margin of error could not be computed because the median falls in the lowest interval or highest interval of an open-ended distribution.
- 8) "*****" A margin of error is not appropriate because the corresponding estimate is controlled to an independent population or housing estimate. Effectively, the corresponding estimate has no sampling error and the margin of error may be treated as zero.