

# Status Report on Maryland's Jurisdictions from the American Community Survey (2020-2024) and Comparison to 2015-2019

The U.S. Census Bureau recently released 2020-2024 American Community Survey (ACS) 5-Year Estimates data for states, counties, places, census tracts, and block groups.<sup>1</sup> With no population restrictions on the reporting of the data, these five-year period estimates represent the only ACS data set which covers all of Maryland's 24 jurisdictions (23 counties and Baltimore City).<sup>2</sup> The 5-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 2020-2024 ACS 5-Year estimates can be compared to the previously released 2015-2019 ACS data set.

The 2015-2019 period marked the end of an economic expansion, a time following the Great Recession that was characterized by steady job growth and income gains prior to the COVID-19 pandemic. The 2020-2024 period reflects both the immediate impacts of the COVID-19 pandemic and the subsequent economic recovery. The impacts from federal stimulus and supply-chain disruptions and the subsequent recovery have varied across Maryland's jurisdictions.

The following are some of the highlights of the 2020-2024 ACS data, as well as comparisons with the 2015-2019 period.

## Median Income

Maryland's median household income fell by \$692, or 0.7%, between 2015-2019 and 2020-2024, though the decrease is not statistically significant. Of the six jurisdictions which showed a statistically significant change, numeric declines were in Baltimore (-\$2,831, or -3.0%) and Prince George's (-\$2,714, or -2.6%) counties. Four jurisdictions had statistically significant increases between the periods, including Somerset (\$18,419, or 39.6%), St. Mary's (\$8,873, or 8.0%), Wicomico (\$6,114, or 8.7%), and Washington (\$2,846, or 3.8%) counties. Changes in median incomes are not statistically significant in all other jurisdictions.

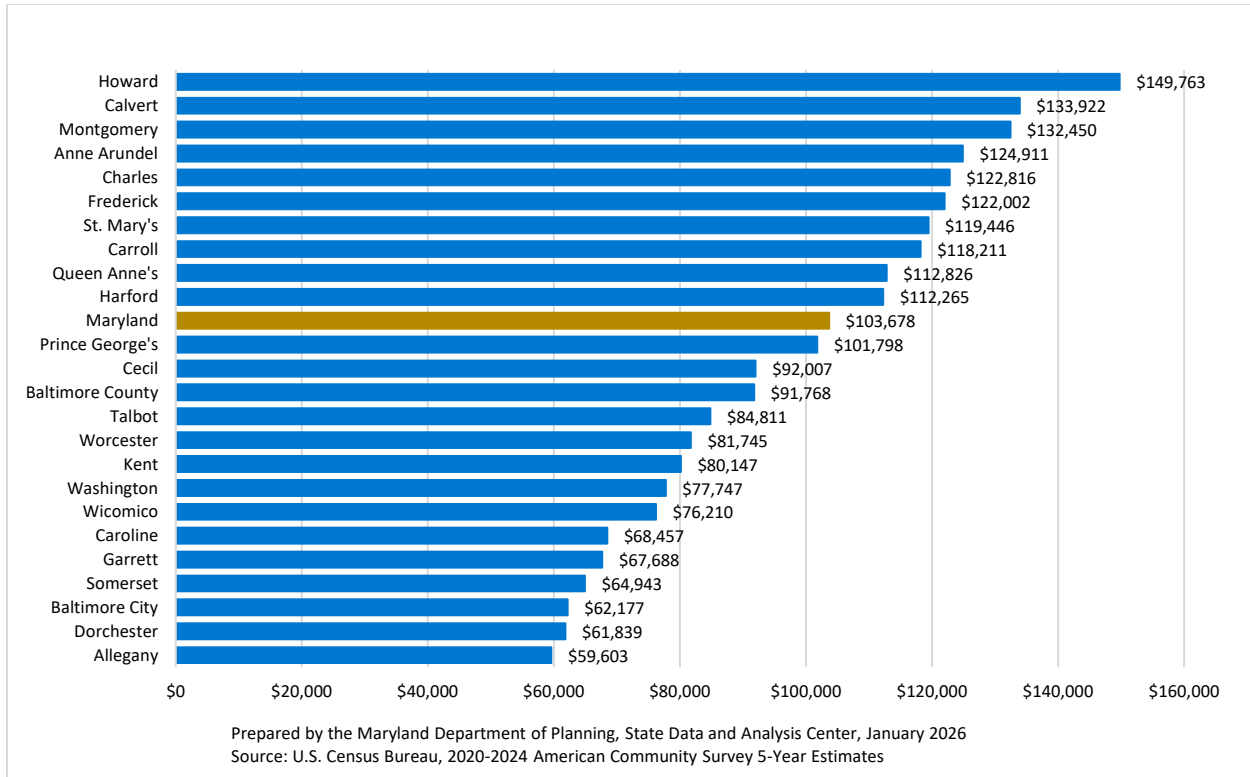
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<sup>1</sup> Release date, January 29, 2026.

<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).

There was a wide gap between the highest and lowest median household income levels for Maryland’s jurisdictions during the 2020-2024 period. The median income for Howard County, at \$149,763, was 2.5 times that of Allegany County, at \$59,603.

**Chart 1: Median household income - 2020-2024**

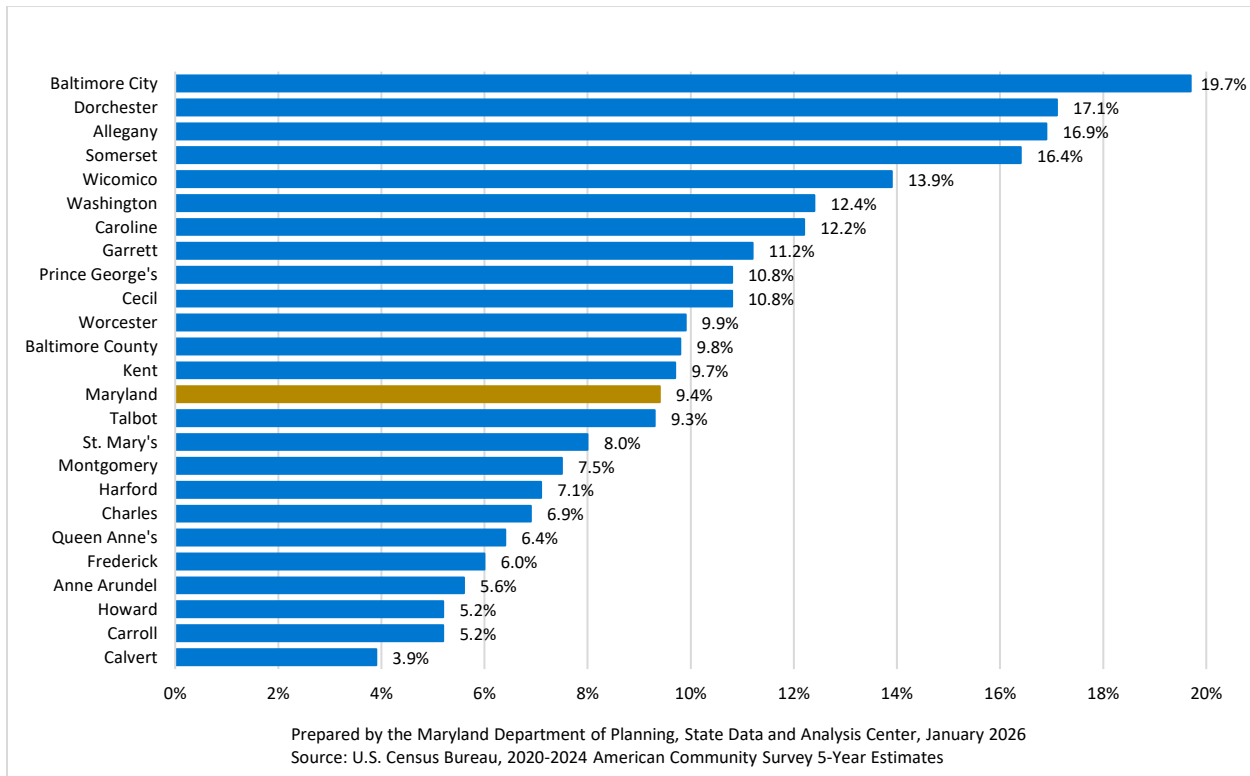


In general, median household income levels were higher in the central and southern parts of the state and lower in Western Maryland and the Eastern Shore (with a few notable exceptions including Baltimore City and Queen Anne’s County).

**Total Poverty Rates**

Although Maryland has one of the lowest poverty rates in the country, poverty increased during the 2020-2024 period. The overall poverty rate in Maryland during 2020-2024 was 9.4%, a statistically significant increase from the 9.2% rate in 2015-2019. As with income, there is a large difference among the jurisdictions in the percentage of the population living below the poverty line. For example, poverty rates were highest in the 2020-2024 period in Baltimore City (19.7%) and Dorchester (17.1%), Allegany (16.9%), and Somerset (16.4%) counties, each having more than four times the poverty rate than in Calvert County (3.9%), which has the lowest rate in the state.

**Chart 2: Percent Persons Below Poverty - 2020-2024**

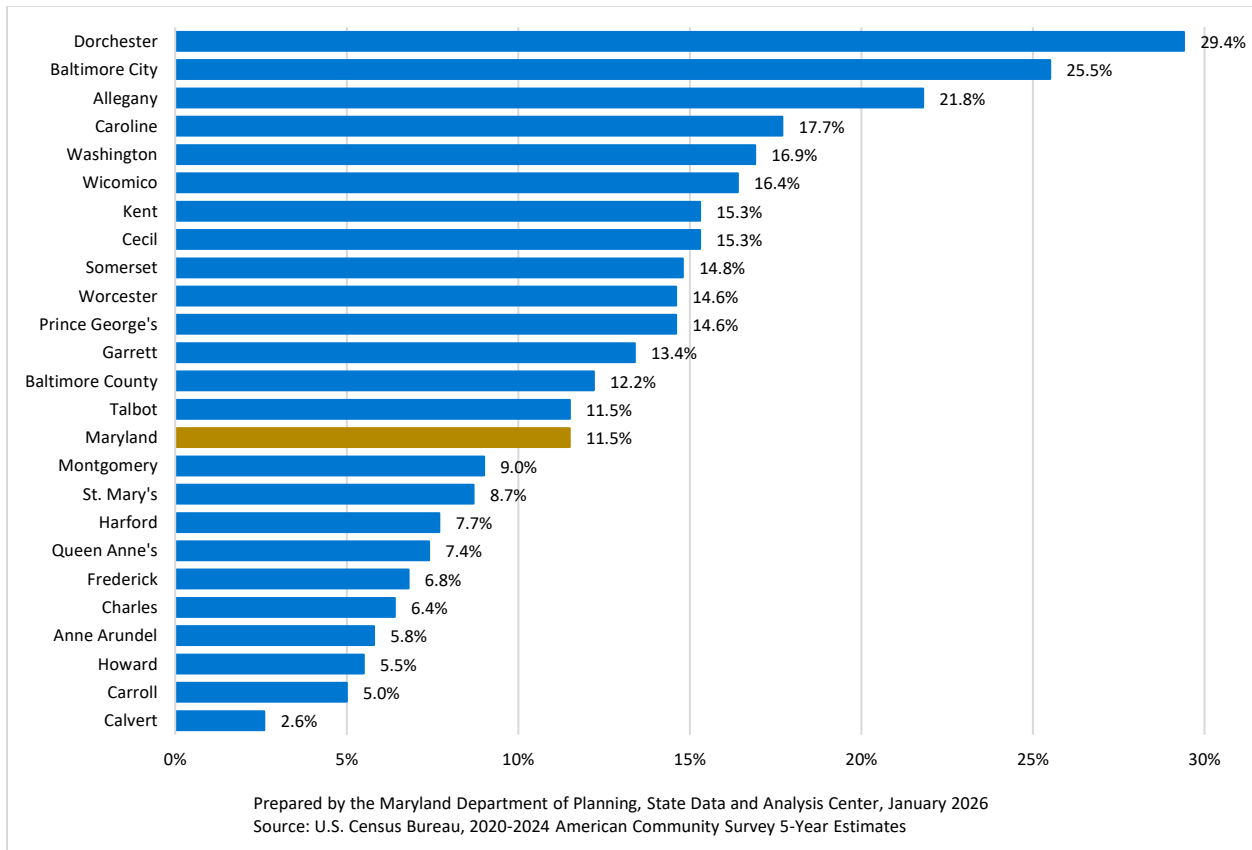


There were statistically significant increases between 2015-2019 and 2020-2024 in the poverty rate of three counties, all of which are in central Maryland, including Prince George’s (+2.3 percentage points), Baltimore (+0.8 percentage points), and Montgomery counties (+0.7 percentage points). Conversely, Somerset County (-5.3 percentage points), Baltimore City (-1.5 percentage points), and Frederick County (-0.8 percentage points) had statistically significant declines in poverty rate.

**Poverty Rates for Children and Seniors**

Poverty rates for children are generally higher than poverty rates for the overall population. At the state level, the poverty rate for children dropped from 12.1% in the 2015-2019 period to 11.5% in the 2020-2024 period, a statistically significant decline of 0.6 percentage points. In the 2020-2024 period at the jurisdiction level, the rates were highest in Dorchester County (29.4%), followed by Baltimore City (25.5%), Allegany County (21.8%), and Caroline County (17.7%). Of the 24 jurisdictions, only Prince George’s County had a statistically significant increase in child poverty between the periods (+3.0 percentage points). There were five jurisdictions which had statistically significant declines in child poverty, including Somerset County (-18.6 percentage points), Baltimore City (-5.5 percentage points), Calvert County (-2.9 percentage points), Charles County (-2.6 percentage points), and Anne Arundel County (-1.6 percentage points).

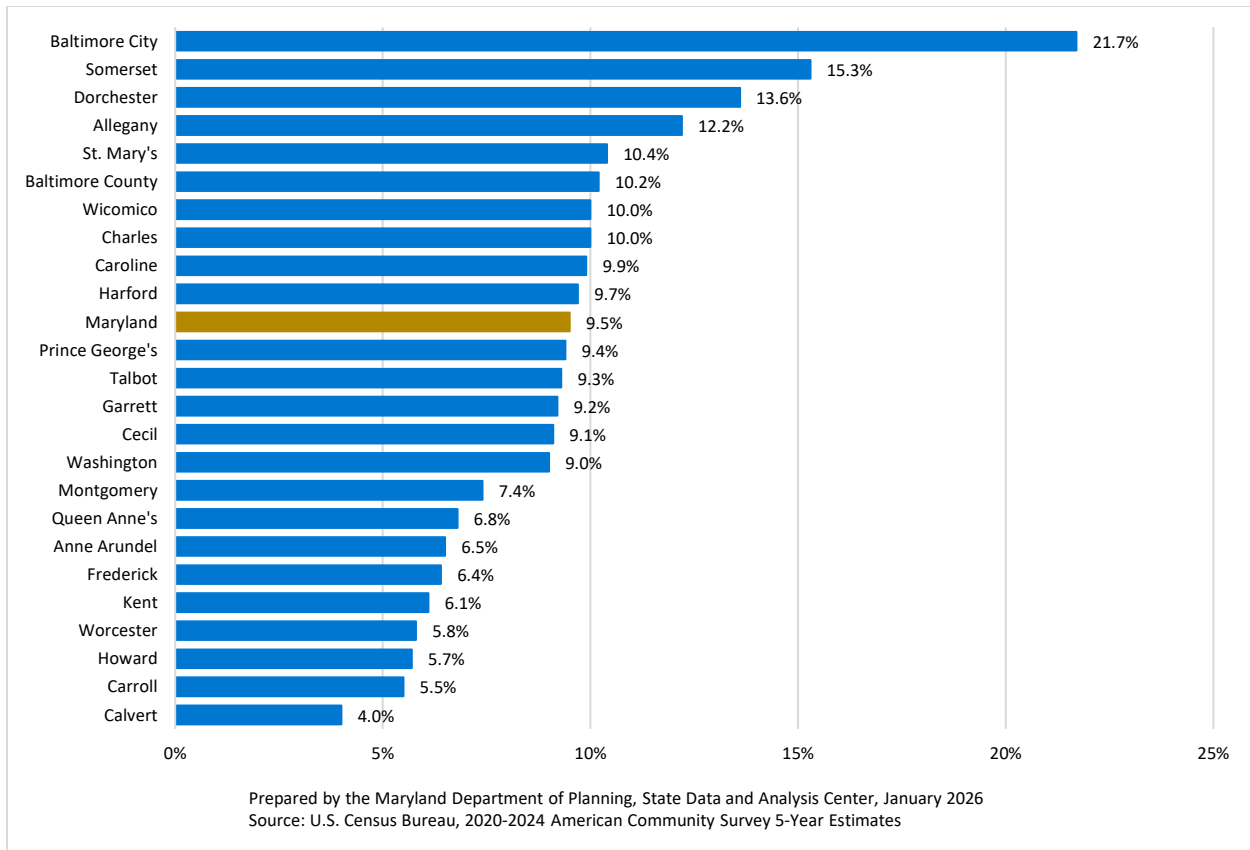
**Chart 3a: Percent Persons 0-17 Years of Age Below Poverty - 2020-2024**



The poverty rate for seniors (persons 65 years and over) was at 9.5% in Maryland during the 2020-2024 period. This is about the same as the overall poverty rate (9.4%), but substantially below the childhood poverty rate (11.5%). There was a statistically significant increase of 1.8 percentage points between the 2015-2019 and 2020-2024 periods in the poverty rate for seniors at the state level.

At the jurisdiction level, the highest poverty rates among seniors during 2020-2024 were in Baltimore City (21.7%), followed by Somerset (15.3%), Dorchester (13.6%), and Allegany (12.2%) counties. The lowest senior poverty rates were found in Calvert (4.0%) and Carroll (5.5%) counties. There were ten jurisdictions which had statistically significant increases in the poverty rate for seniors, while there were no jurisdictions with statistically significant declines. The largest increases in poverty for this age group were in Somerset County (+5.7 percentage points), Baltimore City (+4.9 percentage points), and Dorchester County (+4.3 percentage points).

**Chart 3b: Percent Persons 65 Years or More Below Poverty - 2020-2024**

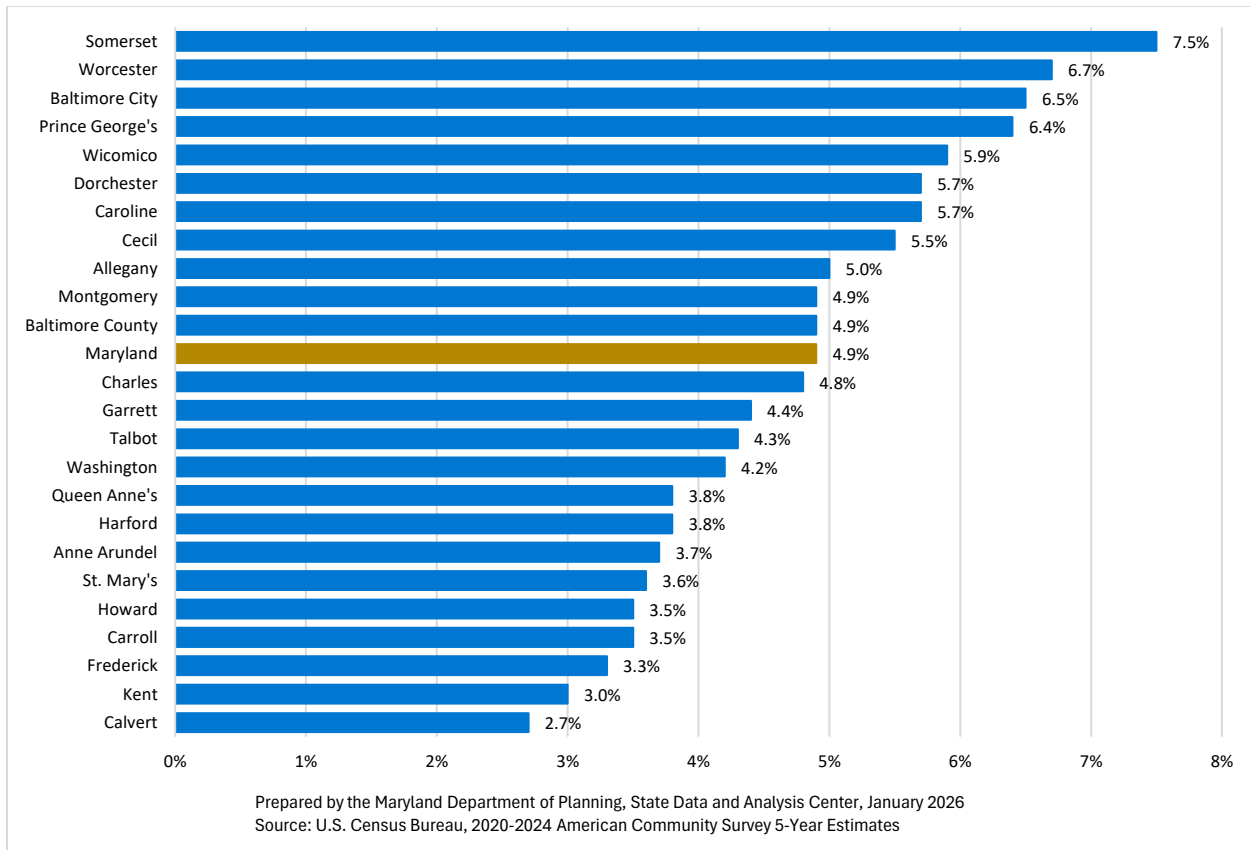


## Unemployment Rate

The statewide unemployment rate had a statistically significant decline of 0.2 percentage points from the 2015-2019 period (5.1%) to the 2020-2024 period (4.9%). Eight of Maryland’s 24 jurisdictions had statistically significant decreases in their unemployment rate in the latter five-year period, with the largest declines in Allegany (-2.4 percentage points) and Dorchester (-2.3 percentage points) counties. Four jurisdictions had statistically significant increases in their unemployment rate, with the largest in Worcester (+1.8 percentage points), Charles (+1.3 percentage points), and Queen Anne’s (+1.2 percentage points) counties.

Somerset County had the highest unemployment rate in the state during the 2020-2024 period (7.5%), followed by Worcester County (6.7%), Baltimore City (6.5%) and Prince George’s County (6.4%). The lowest unemployment rates in the state were in Calvert (2.7%), Kent (3.0%), Frederick (3.3%), Carroll (3.5%), and Howard (3.5%) counties.

**Chart 4: Percent Civilian Labor Force Unemployed - 2020-2024**



### Labor Force Participation Rate

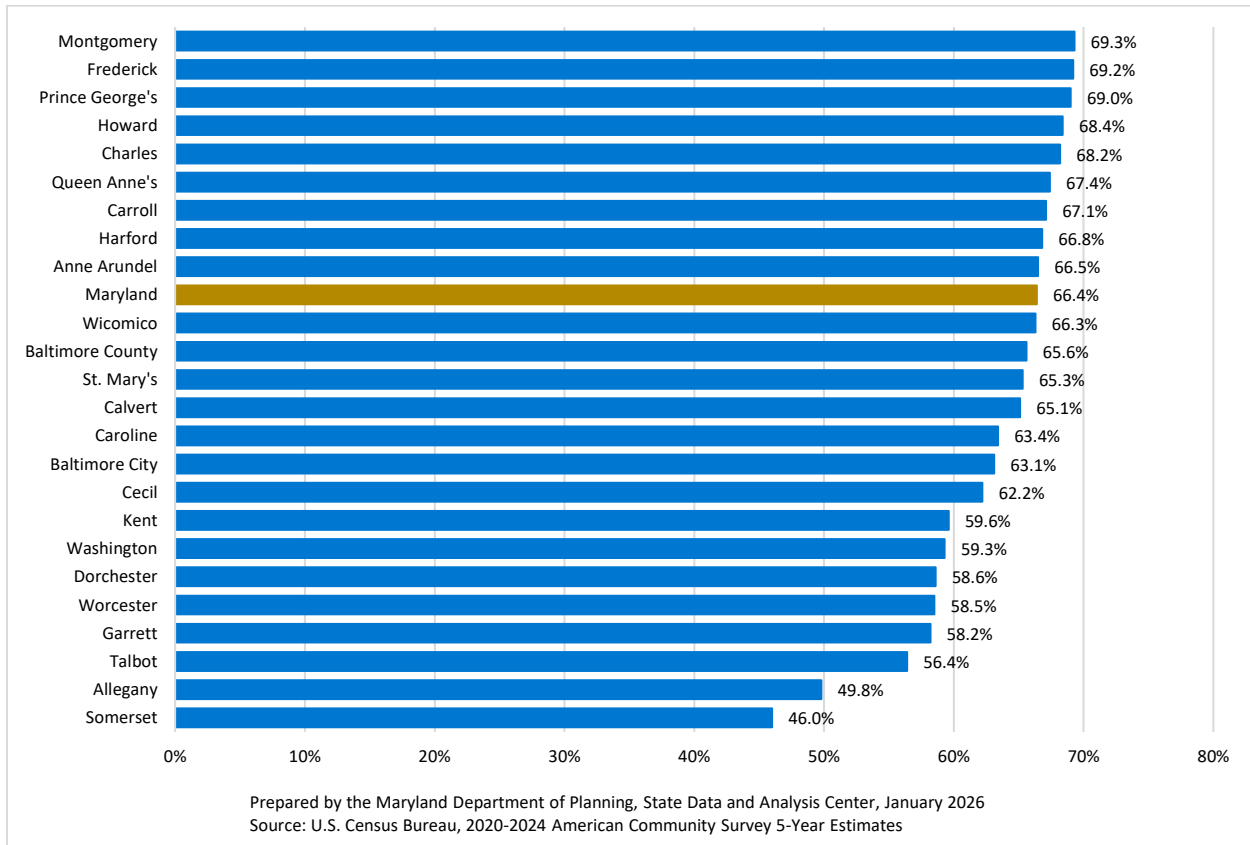
During the emergency mandates and restrictions associated with the pandemic in 2020 and 2021, Maryland’s labor force participation rate dropped sharply as many workers left the labor force amid job losses related to public health concerns. Although the labor force participation rate partially improved during the 2020-2024 period, it remained below 2015-2019 levels. Statewide, the labor force participation rate fell a statistically significant 0.7 percentage points, from 67.1 percent in the 2015-2019 period to 66.4 percent in the 2020-2024 period.

Among the state’s 24 jurisdictions, there were nine with statistically significant declines and four with statistically significant increases in labor force participation. Of those that declined, Cecil County (-3.5 percentage points) had the largest decrease, followed by Dorchester (-3.2 percentage points) and Talbot (-2.5 percentage points) counties. Conversely, Wicomico County had the largest increase (+2.2 percentage points), followed by Queen Anne’s (+2.0 percentage points), and Charles (+1.6 percentage points) counties.

For the 2020-2024 period, the highest labor force participation rates were in Montgomery (69.3%), Frederick (69.2%), and Prince George’s (69.0%) counties. Somerset and Allegany

counties had the lowest labor force participation rates in the state, at 46.0% and 49.8%, respectively.

**Chart 5: Civilian Labor Force Participation Rate - 2020-2024**

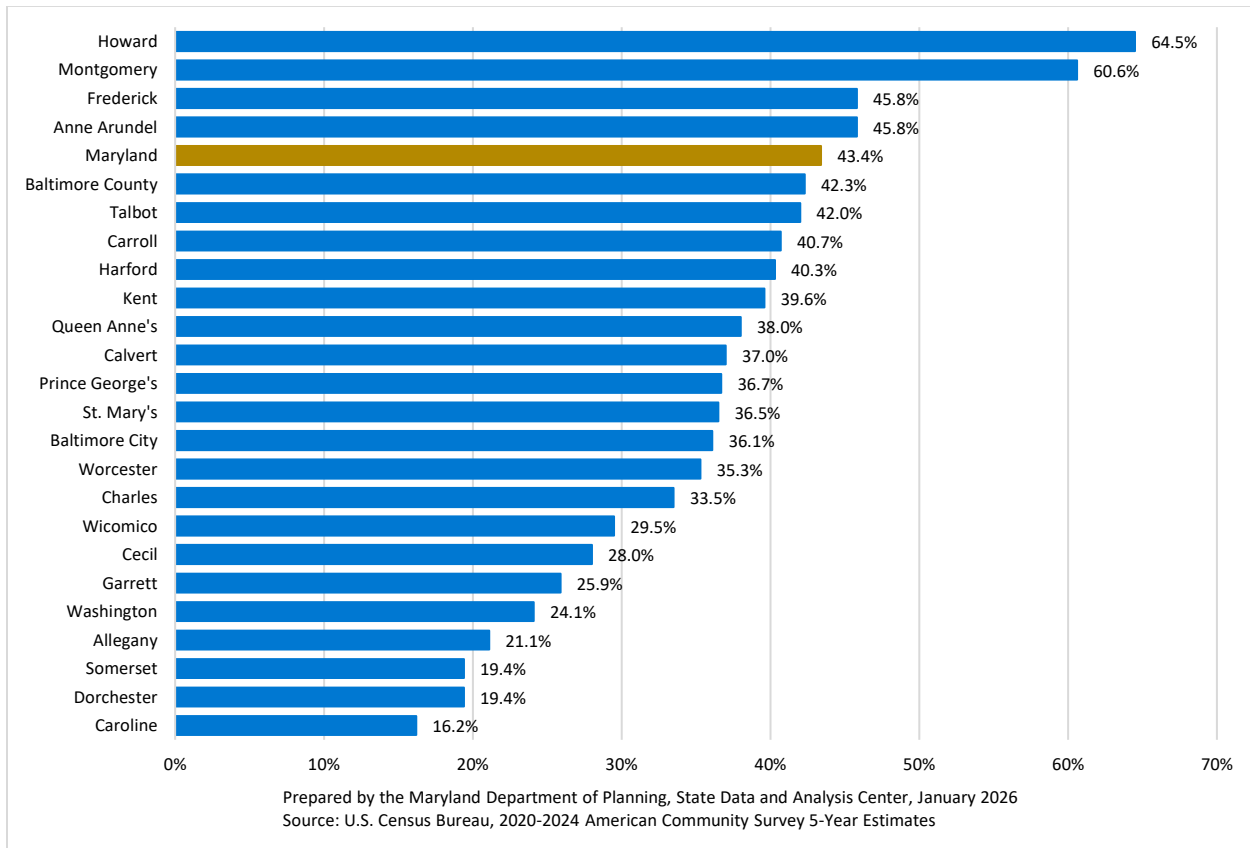


## Educational Attainment

During the 2020-2024 period, the percentage of the population ages 25 years and over with a bachelor's degree or higher in Maryland reached 43.4 percent, up 3.2 percentage points from the 2015-2019 period. Statistically significant increases in the share of those with a bachelor's degree or higher occurred in 20 of Maryland's 24 jurisdictions. The largest percentage point increase occurred in Worcester County (+6.3 percentage points), followed by Garrett and Somerset counties (+5.0 percentage points each). While the rise in the share of college-educated adults can be a function of the increased educational attainment of existing residents, it can also be influenced by migration patterns which may yield net gains in college-educated residents.

There remains a vast difference among Maryland's jurisdictions in the share of adults who are college educated.

**Chart 6: Percent Person 25 Years and Over Attaining Bachelor's degree or Higher - 2020-2024**



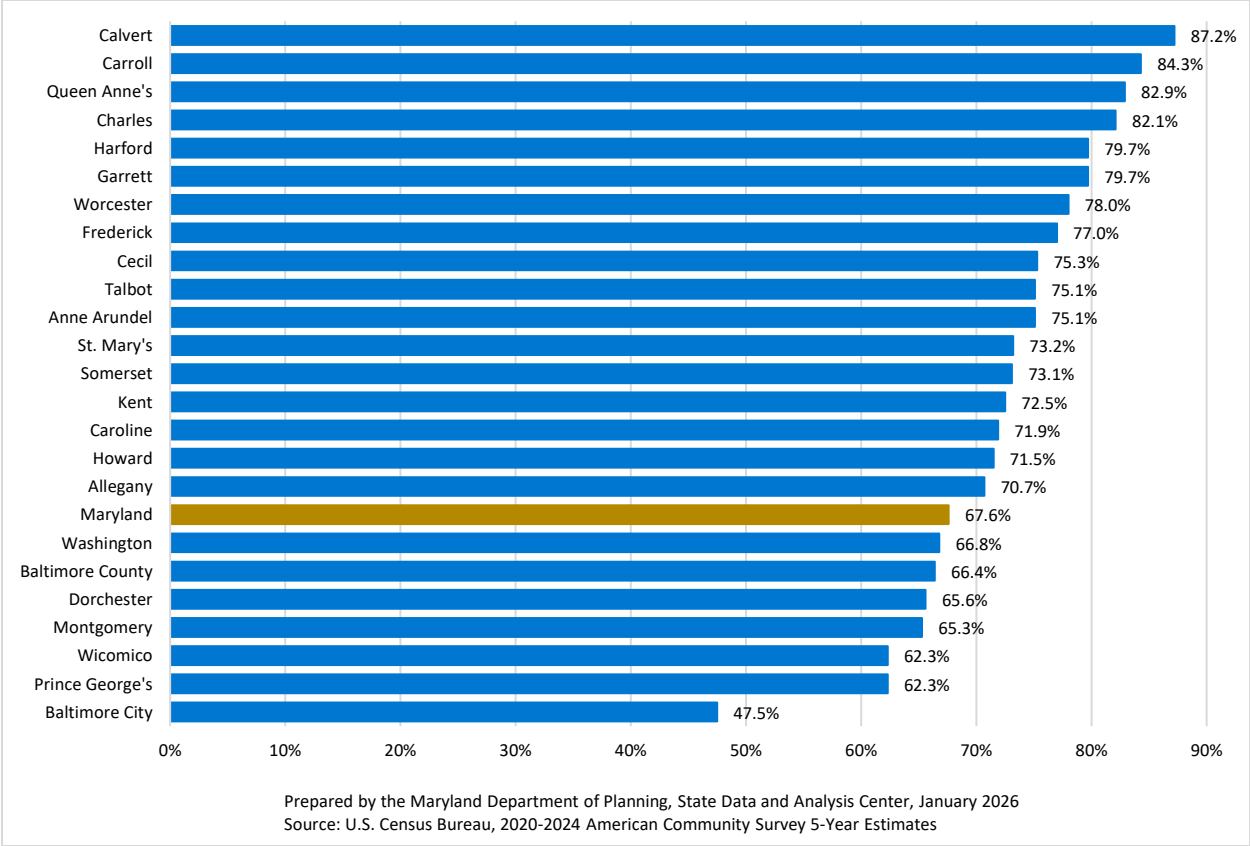
Howard (64.5%) and Montgomery (60.6%) counties, among the wealthiest jurisdictions in the state, have a substantially larger share of adults with a bachelor’s degree or higher than those jurisdictions with the third and fourth largest share (Anne Arundel and Frederick counties at 45.8% each). At the other end of the spectrum are counties with a relatively low share of college educated adults, including Caroline (16.2%), Dorchester and Somerset (19.4% each), and Allegany (21.1%) counties.

### Homeownership Rate

While the pandemic and its economic fallout placed additional stress on Maryland’s housing market, homeownership rates increased slightly in 2020-2024 compared to the 2015-2019 period. During the 2020-2024 period, 67.6 percent of Maryland households were owner-occupied, a statistically significant increase from the 66.9 percent rate during the 2015-2019 period. Eight of Maryland’s 24 jurisdictions had statistically significant increases in homeownership rates, with the highest increase occurring in Somerset County (+8.1 percentage points), followed by Charles (+5.2 percentage points), Talbot (+4.8 percentage points), and Wicomico (+4.6 percentage points) counties. Only Howard County had a statistically significant decline in homeownership rate (1.7 percentage points).

In the 2020-2024 period, Calvert County had the highest homeownership rate at 87.2 percent, followed by Carroll (84.3%) and Queen Anne' (82.9%) counties, while Baltimore City had the lowest homeownership rate (47.5%).

**Chart 7: Percent Owner Occupied Housing Units - 2020-2024**

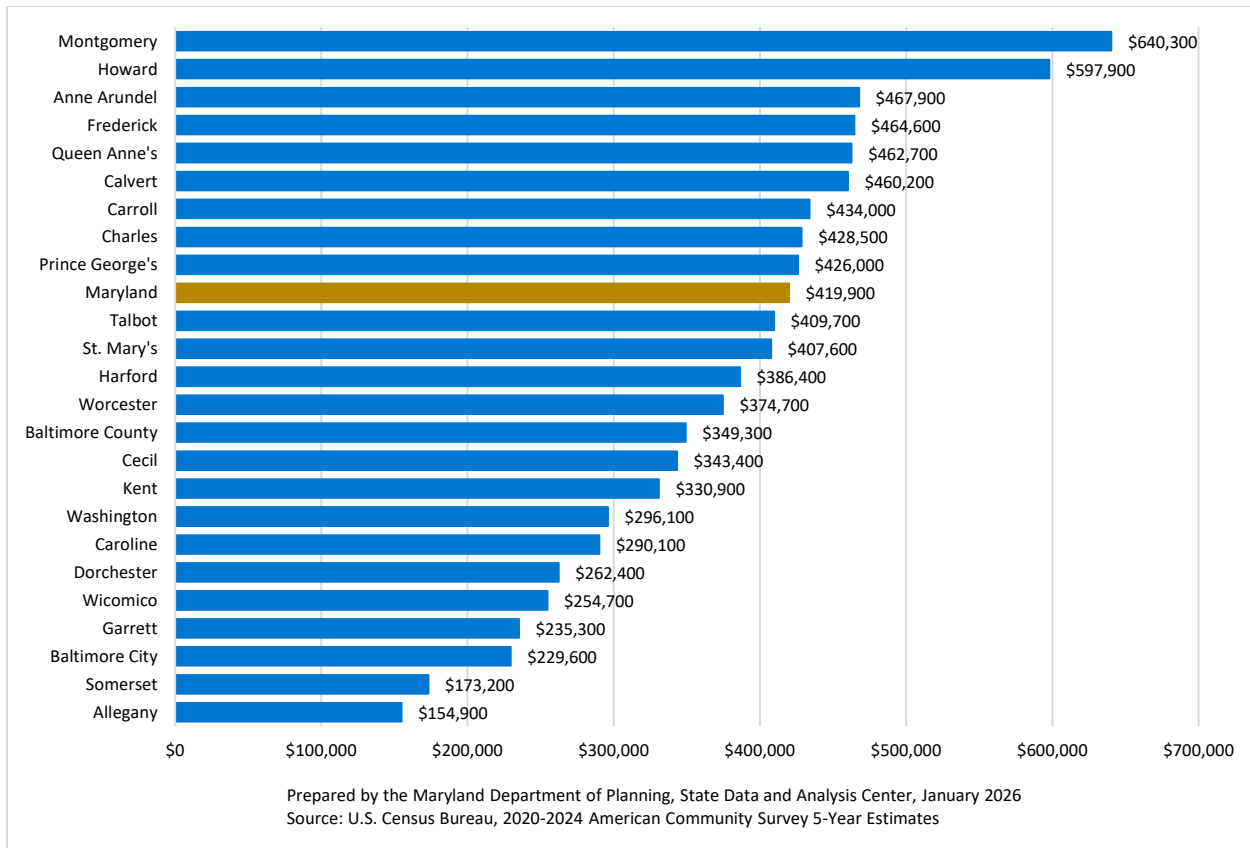


**Median Value of Homes**

Home values have increased, with statewide inflation-adjusted values up by \$32,500, or 8.4 percent, in the 2020-2024 period compared to 2015-2019. Twenty-two of the state’s 24 jurisdictions experienced statistically significant increases in home value, with the highest percentage increases in Wicomico County (17.8%), Baltimore City (16.5%), Caroline County (16.4%), and Dorchester County (16.3%). The largest numeric gains in home value were in Frederick County (+\$56,500), followed by Prince George’s (+\$53,300) and Worcester (+\$52,000) counties. Talbot County was the only jurisdiction where there was a decrease in the median value estimate, though the decrease was not statistically significant.

While the median home value in Maryland was \$419,900 in the 2020-2024 period, there was considerable variation across the state. For example, the median home value in Montgomery County (\$640,300) was more than 1.5 times the median value at the state level, and over four times that of Allegany County (\$154,900).

**Chart 8: Median Value of Owner-Occupied Housing Units - 2020-2024**



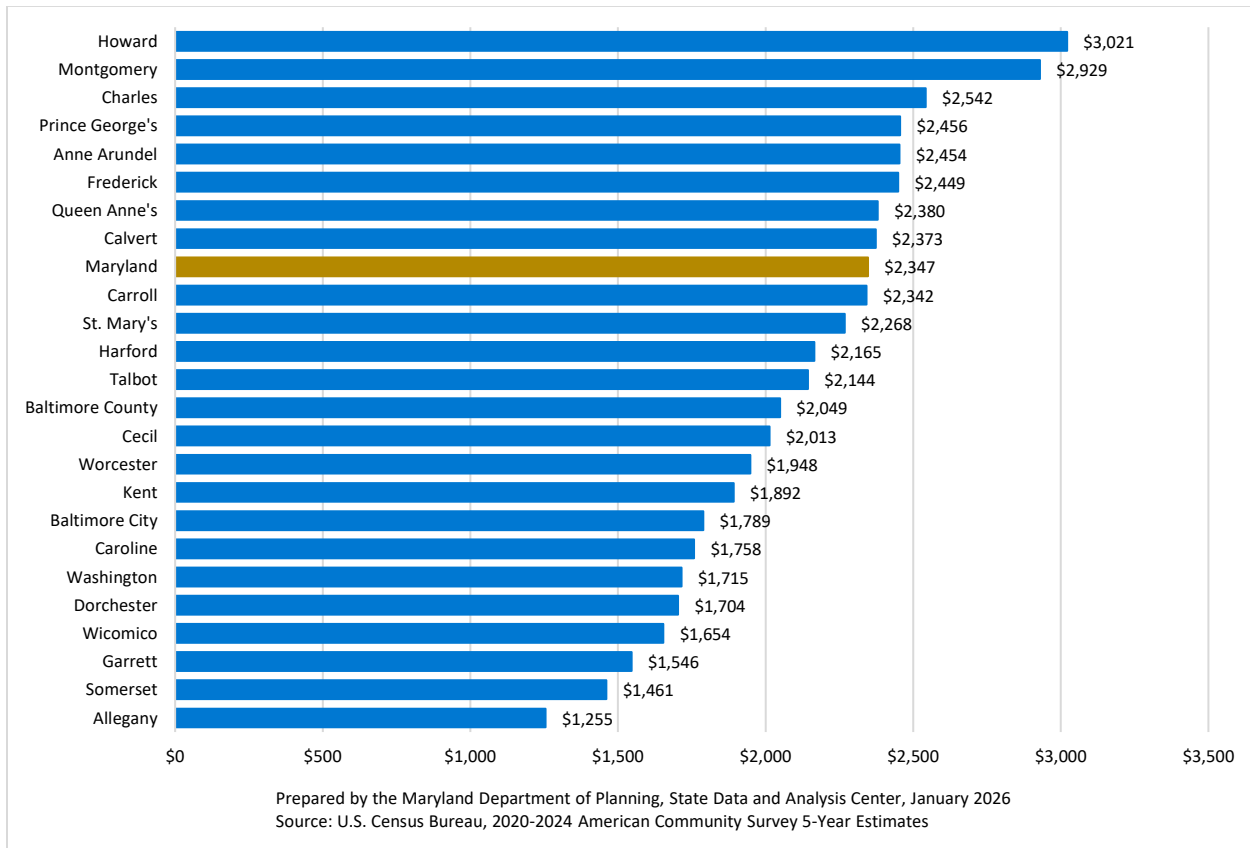
Aside from the exceptions of Baltimore City and Queen Anne’s County, median home values were typically higher in the central and southern parts of the state and lower in Western Maryland and the Eastern Shore.

### Median Monthly Owner Costs

Despite an increase in value of owner-occupied homes, median monthly owner costs (for those homeowners who have a mortgage) have declined. Statewide, these costs declined by an inflation-adjusted \$136, or 5.5 percent, between 2015-2019 and 2020-2024. Sixteen of the 24 jurisdictions in Maryland showed statistically significant declines. The largest numeric and percentage decline was in Calvert County (-\$292, or -11.0%). The next four largest numeric declines in median monthly owner costs occurred in Queen Anne’s (-\$266), Montgomery (-\$229), Kent (-\$210), and Anne Arundel (-\$207) counties.

As with home values, median monthly owner costs in 2020-2024 were generally higher in the central and southern portions of Maryland. For example, median owner costs in Howard (\$3,021) and Montgomery (\$2,929) counties are more than twice those of Allegany County (\$1,255) and roughly double those of Somerset County (\$1,461).

**Chart 9: Median Monthly Owners Costs for Owners with Mortgage - 2020-2024**



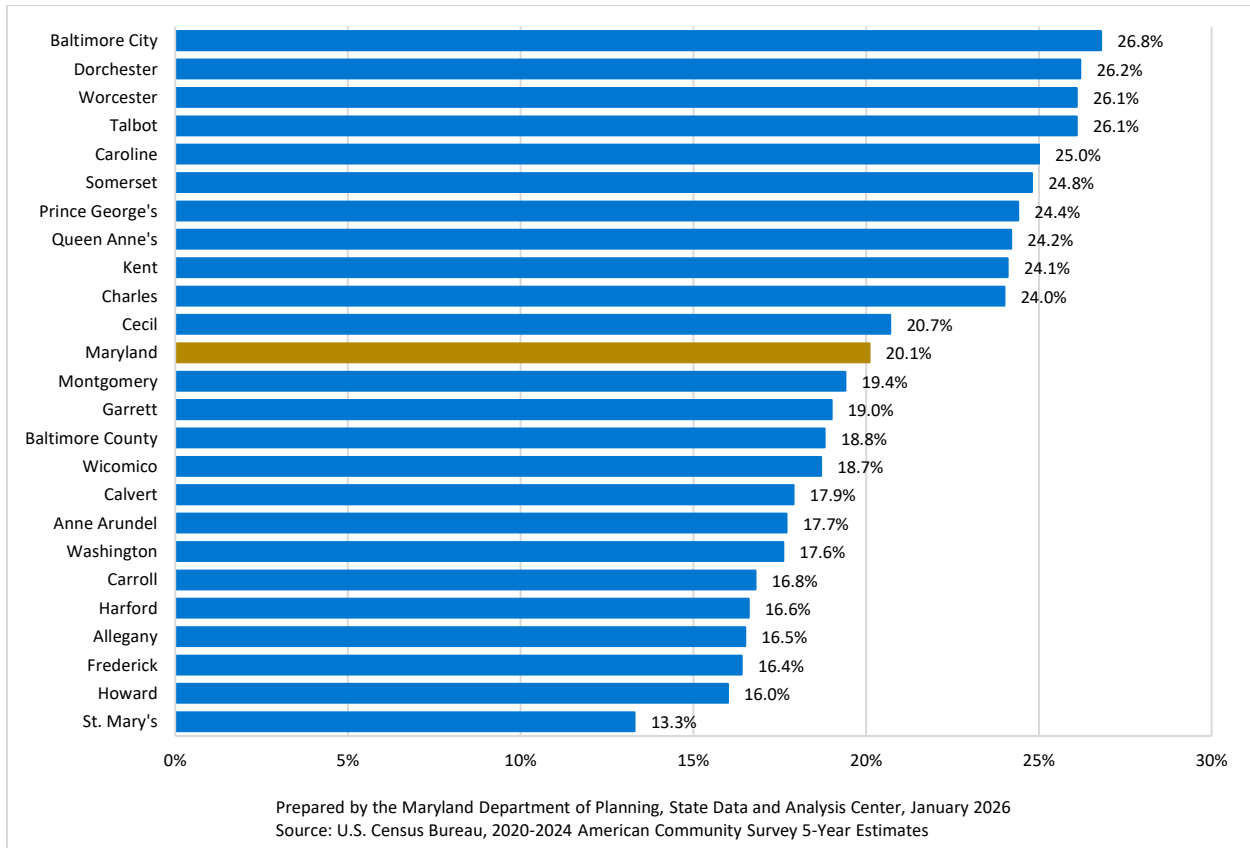
### Monthly Owner Costs as a Percent of Income

The percentage of homeowners with a mortgage paying at least 35 percent of their income for housing costs (a measure of cost-burdened homeowners) has remained flat at the state level. In the 2020-2024 period, 20.1 percent of Maryland homeowners with a mortgage paid 35 percent or more of their income for monthly costs, which was the same percentage as in the 2015-2019 period.

Twenty-two of Maryland’s 24 jurisdictions had no statistically significant change in the share of cost burdened homeowners. Baltimore City had a statistically significant 2.7 percentage points increase in the share of cost-burdened homeowners (from 24.1 percent in 2015-2019 to 26.8 percent in 2020-2024). St. Mary’s County had a statistically significant 5.1 percentage points decline in the share of cost-burdened homeowners (from 18.4 percent in 2015-2019 to 13.3 percent in 2020-2024).

The four jurisdictions in the state with the highest share of homeowners with a mortgage paying 35% or more of income on housing were Baltimore City (26.8%) and Dorchester (26.2%), Talbot and Worcester (both 26.1%) counties.

**Chart 10: Percent of Owners with a Mortgage Spending 35% or More of Income on Housing - 2020-2024**



St. Mary’s County (13.3%) had the lowest share, followed by Howard (16.0%), Frederick (16.4%), and Allegany (16.5%) counties.

### Median Gross Rent

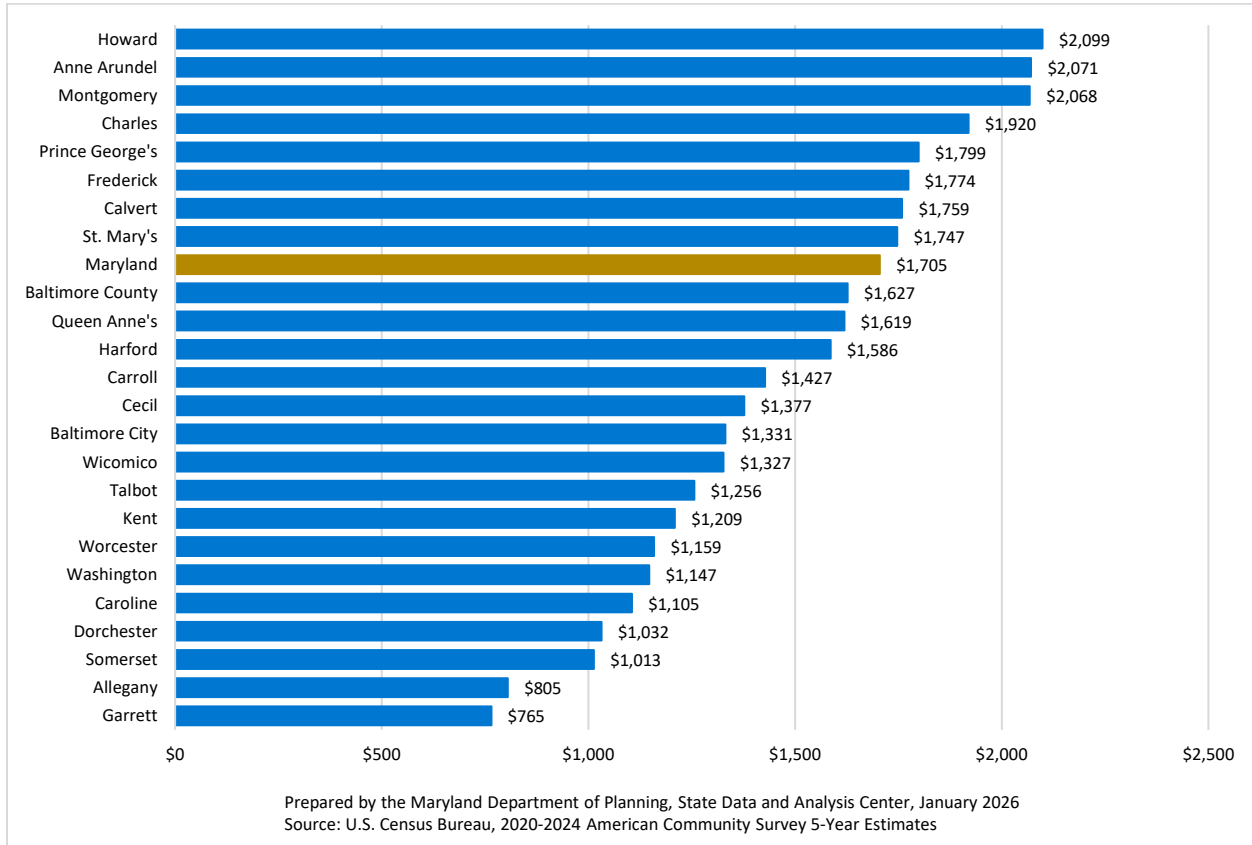
While home values increased and monthly owner costs decreased between the 2015-2019 and 2020-2024 periods, median rents at the state level had no statistically significant change.

Throughout the state there were 12 jurisdictions which experienced increases in rents, with only two of these gains statistically significant. Somerset (\$131, or 14.9 percent) and Baltimore (\$24, or 1.5 percent) counties had statistically significant increases in monthly rent. There were also 12 jurisdictions with declines in rent, of which five were statistically significant. The largest net decline was in Queen Anne’s County (-\$231, a 12.5 percent drop), followed by Worcester County (-\$115, or -9.0 percent).

Monthly rents were higher in the central and southern portions of the state, particularly in Howard (\$2,099), Anne Arundel (\$2,071), Montgomery (\$2,068), and Charles (\$1,920) counties, and lower in Western Maryland and on the Eastern Shore. The highest median monthly rent in

the state, \$2,099 in Howard County, was more than 2.7 times that of the lowest, \$765 in Garrett County.

**Chart 11: Median Gross Rent - 2020-2024**

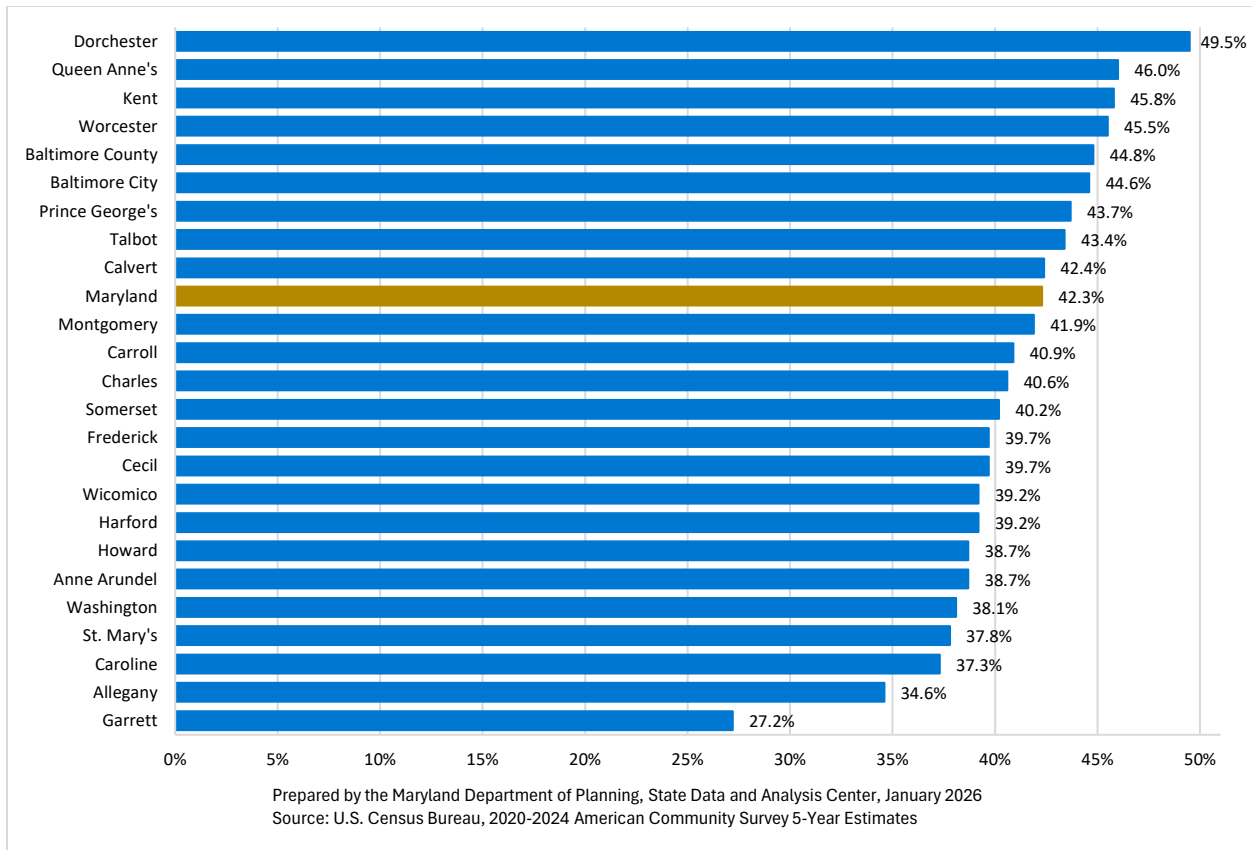


### Gross Rent as a Percent of Income

The share of renters paying at least 35 percent of their income for rent at the state level was 42.3 percent in 2020-2024, which was significantly higher than the 40.6 percent in the 2015-2019 period. Three of Maryland’s 24 jurisdictions had statistically significant increases in renters spending more than 35 percent of income on housing including Baltimore County (+3.8 percentage points); Prince George’s County (+2.5 percentage points); and Baltimore City (+2.3 percentage points). Meanwhile, Somerset (-18.6 percentage points), Allegany (-8.2 percentage points), and Wicomico (-6.7 percentage points) counties had statistically significant declines in renters spending 35 percent or more of income on housing.

The jurisdictions in the state with the highest share of renters paying 35% or more of income on housing were Dorchester (49.5%), Queen Anne’s (46.0%), Kent (45.8%), and Worcester (45.5%) counties.

**Chart 12: Percent of Gross Rent 35% or More of Income - 2020-2024**



Garrett County (27.2%) had the lowest share of renters paying 35% or more of income on housing, followed by Allegany (34.6%), Caroline (37.3%), and St. Mary's (37.8%) counties.

For more information, contact:

Shawn Kimberly

[shawn.kimberly@maryland.gov](mailto:shawn.kimberly@maryland.gov)

Manager of Data Applications, State Data and Analysis Center

Maryland Department of Planning

120 East Baltimore Street, 20<sup>th</sup> Floor

Baltimore, MD 21202