HOW MARYLAND RANKS AMERICAN COMMUNITY SURVEY 2024

DEPARTMENT OF PLANNING
State Data & Analysis Center

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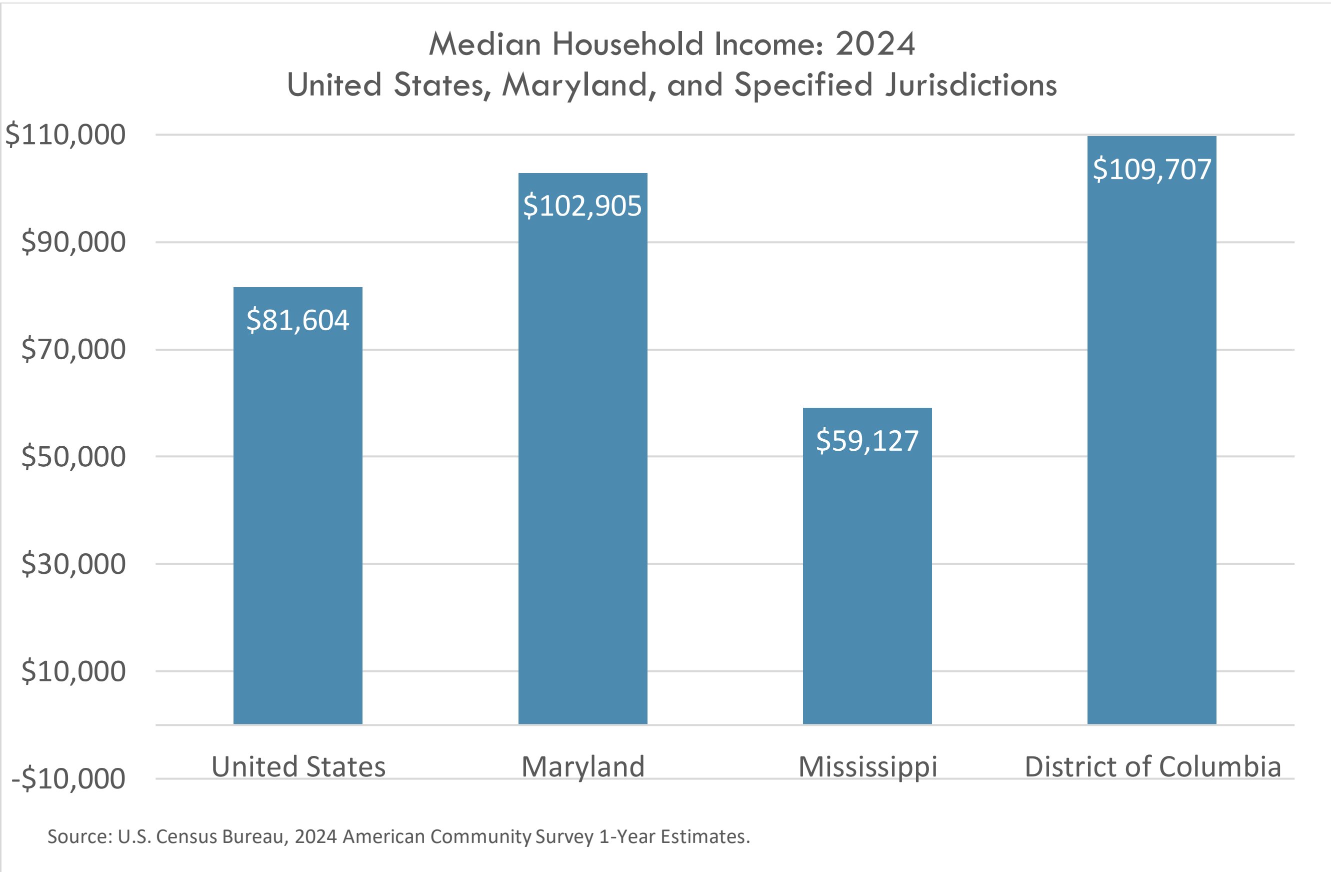
Maryland
DEPARTMENT OF PLANNING

Subject matter tables covering topics including income, poverty, education, commuting, and others were released in September, 2025 as part of the 2024 American Community Survey 1-Year Estimates. Maryland Department of Planning (MDP) State Data and Analysis Center (SDAC) staff ranked each of the 50 states and the District of Columbia from one to 51 on a variety of topics.

Median Household Income



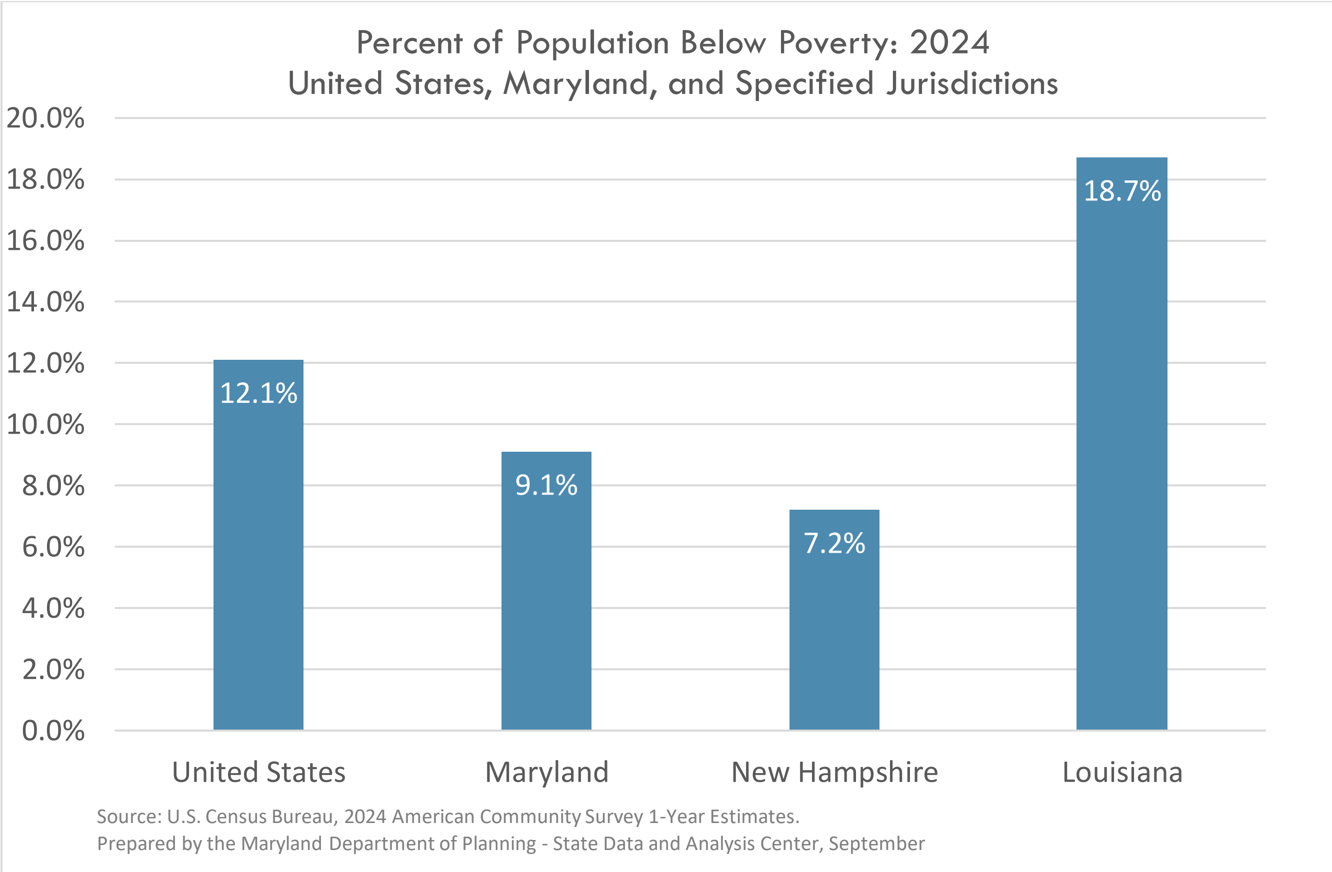
The median household income estimate for the United States is $81,604. In comparison, the state or state equivalent with the highest median household income in the country is the District of Columbia, with an estimate of $109,707 – 34.4 percent higher than the national median.

Maryland's income estimate is $102,905, ranking fourth in the nation. However, due to the margins of error associated with the estimates, Maryland's figure is not statistically different from Massachusetts ($104,828), New Jersey ($104,294), and Hawaii ($100,745). Maryland's median household income is 26.1 percent higher than the median estimate for the United States.

The next highest median household income estimates are Hawaii ($100,745), California ($100,149), and New Hampshire ($99,782).

The state with the lowest median household income is Mississippi ($59,127). The median household income estimate for Mississippi is 27.5 percent below the national median. West Virginia ($60,798), Louisiana ($60,986), and Arkansas ($62,106) have the next lowest incomes.

Poverty Status



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

In the U.S., the percent of all persons with income determined to be below the poverty level is 12.1 percent. Maryland's overall poverty rate is 9.1 percent, ranking fourth lowest among all states and the District of Columbia. When accounting for the margin of error associated with poverty status calculations, Maryland is statistically tied with six other states, including one state with a lower estimate of poverty (Vermont with 9.0 percent). New Hampshire, with a poverty rate of 7.2 percent, has the lowest poverty rate in the U.S.

The states with the highest percentage of persons below poverty are Louisiana (18.7 percent) and Mississippi (17.8 percent).

Poverty Within Specified Age Group

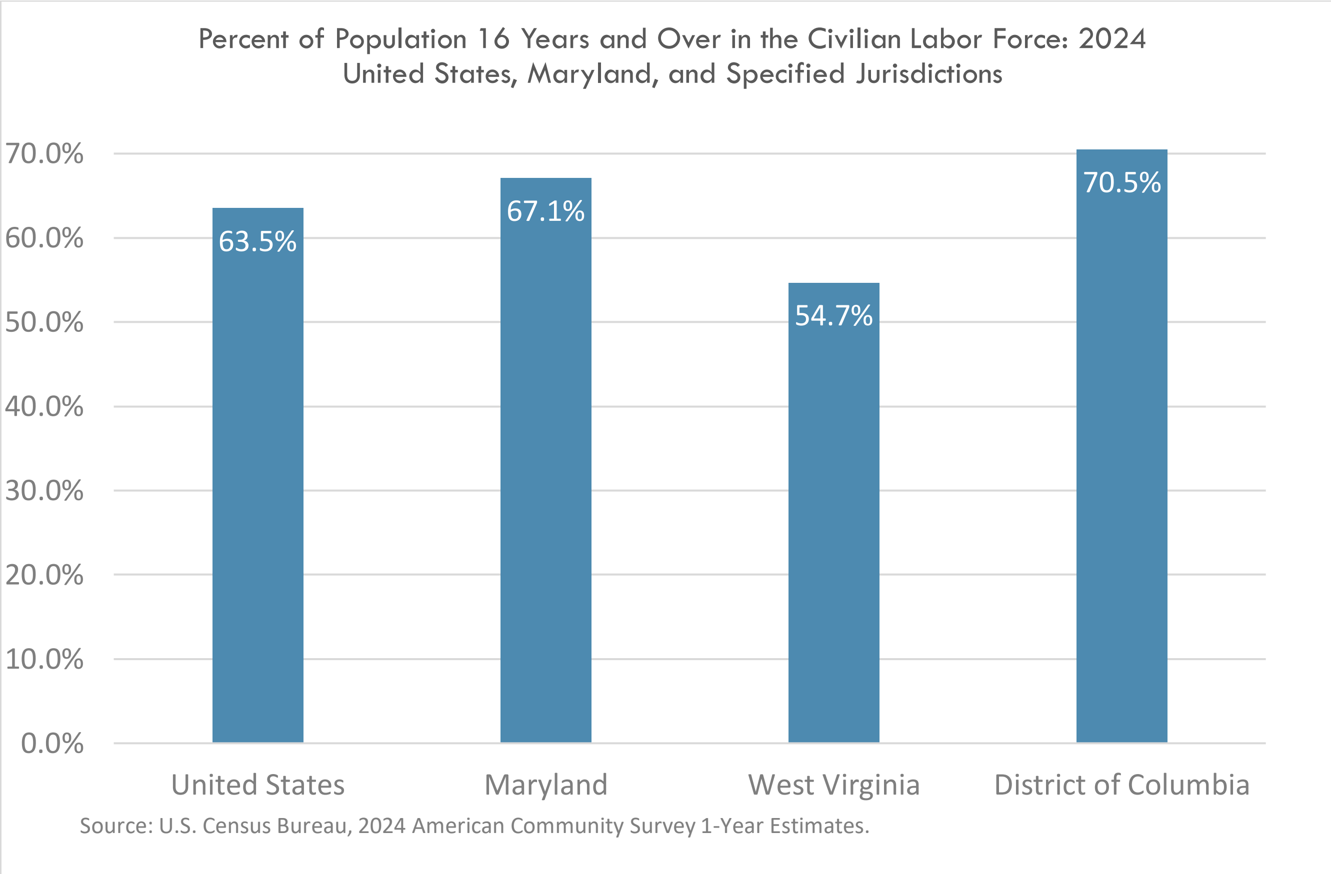
CHILDHOOD POVERTY - The childhood poverty rate (percent of persons under 18 years who are below poverty level) in the United States is 15.5 percent. New Hampshire (6.6 percent) has the lowest percentage of children below poverty, followed by Utah (8.6 percent), Vermont (9.1 percent), and Wyoming (9.5 percent). Maryland, reporting a childhood poverty rate of 10.6 percent, ranks 6th lowest, though Maryland's rate is not statistically different from fifteen other states. The District of Columbia has the highest child poverty rates (28.3 percent), followed by Louisiana and Mississippi (25.2 percent).

POVERTY AMONG THE ELDERLY - The national estimate of poverty for persons 65 years and over is 11.2 percent. Utah, at 7.7 percent, has the lowest percentage of elderly persons below poverty. States with the next lowest poverty rates among persons 65 years and over are New Hampshire (7.8 percent), Vermont (8.2 percent), Iowa (8.3 percent), and Alaska (8.4 percent).

Maryland's percentage of elderly living below poverty is also lower than the national average. The 2024 American Community Survey 1-Year Estimates report Maryland's elderly poverty rate at 10.0 percent. This is 24th among the fifty states and the District of Columbia.

Political jurisdictions with comparatively high percentages of their elderly below poverty include the District of Columbia (18.2 percent), Louisiana (14.9 percent), Mississippi (14.4 percent), and both New Mexico and New York (14.0 percent each).

Labor Force Status



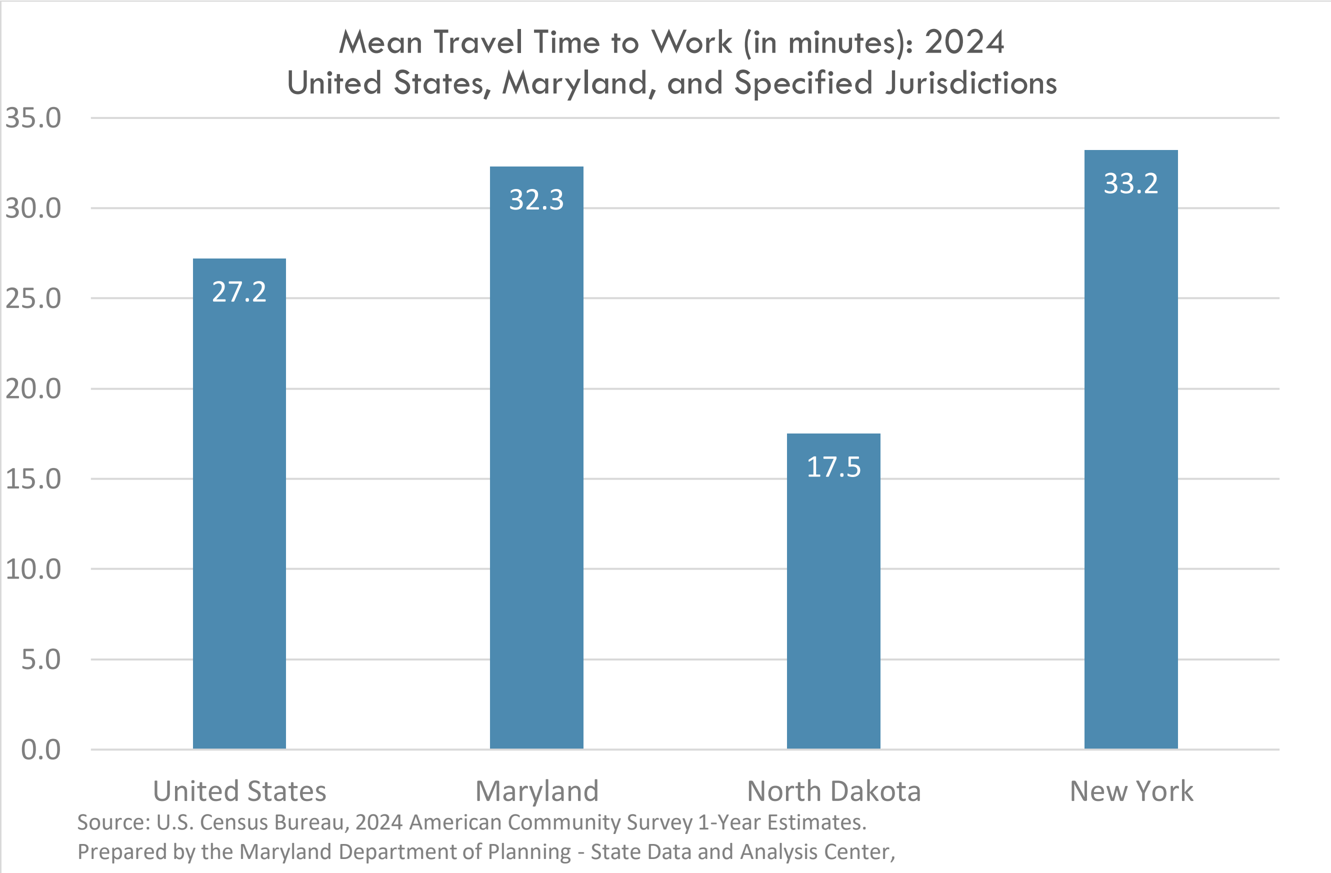
In the U.S., 63.5 percent of the population 16 years and over is in the civilian labor force. The states (or state equivalents) having the highest percentage of residents in the civilian labor force include the District of Columbia (70.5 percent), Utah (69.5 percent), Nebraska (68.3 percent), Minnesota (68.1 percent), and Colorado (67.8 percent). In Maryland, 67.1 percent of the population 16 years and over is in the labor force. This ranks seventh and is tied with Massachusetts and North Dakota.

West Virginia has the lowest civilian labor force participation rate among the 51 states and state equivalents. At 54.7 percent, West Virginia falls 8.8 percentage points below the national average. Estimates for New Mexico (57.8 percent), Mississippi (58.3 percent), Arkansas (58.7 percent), and Alabama (58.8 percent) are also among the lowest reported labor force participation rates.

The American Community Survey reports the national 2024 unemployment rate is 4.6 percent. Maryland and two other states (Colorado and Pennsylvania) each have an unemployment rate of 4.3 percent. The three jurisdictions rank 25th lowest nationally. The lowest unemployment rate is found in North Dakota (1.9 percent), followed by both Vermont and Maine (2.7 percent each).

The highest unemployment rates are in Nevada (6.3 percent), Alaska (6.0 percent), and California (5.9 percent).

Journey To Work



The average time it takes Marylanders to get to work is 32.3 minutes. This is statistically tied with New Jersey for the second highest average commute time, just behind workers living in New York (with an average commute time of 33.2 minutes). Maryland's commute time is nearly five minutes longer than the average American worker's journey of 27.2 minutes.

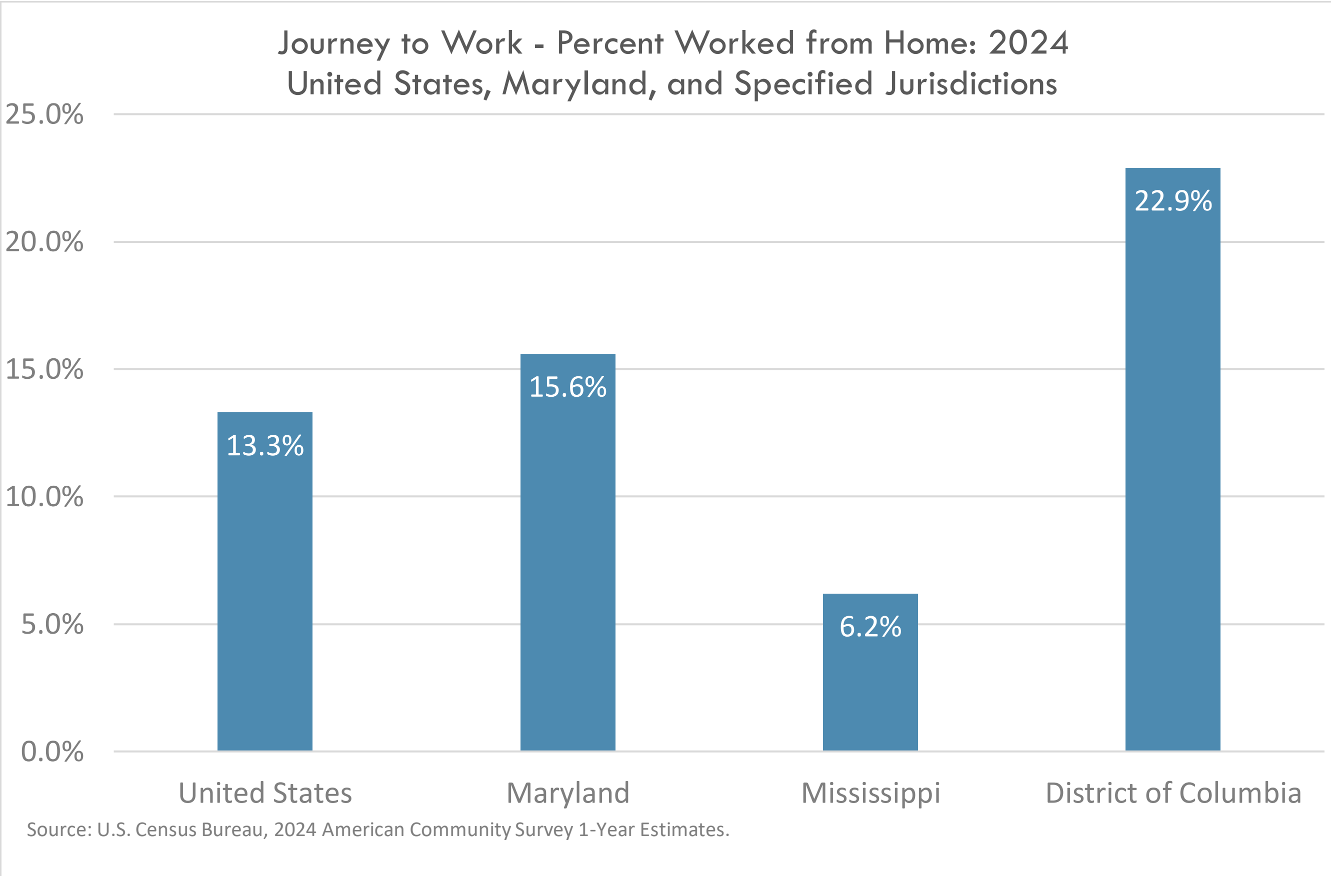
Wage earners in 38 states take less time than the national average (27.2 minutes) to get to work, and in six states the average employee gets to work in less than 20 minutes. States with the lowest commute times are in the West and Midwest regions of the U.S. and include North Dakota (17.5 minutes), South Dakota (18.5 minutes), Montana (19.5 minutes), Wyoming (19.7 minutes), and Alaska (19.8 minutes).

Of the 12 state or state equivalents with commute times longer than the national average, five are over one-half hour, including New York, Maryland, New Jersey, Massachusetts, as well as the District of Columbia.

Nationally, public transportation ridership for the journey to work stands at 3.7 percent. Maryland is among the top six states with the highest use of public transportation.

Maryland workers are in this group with 5.0 percent of workers 16 years and over utilizing public transportation to get to work. However, workers in the District of Columbia (26.6 percent) and New York (24.2 percent) use public transportation at the highest rates in the nation. New Jersey (9.7 percent), Massachusetts (7.8 percent) and Illinois (7.0 percent) commuters utilize public transportation at the next highest rates.

Twenty-two states report less than 1.0 percent of their residents' journey to work takes place on public transportation. Seven states report less than 0.5 percent of workers use public transportation for travel to work including South Dakota, South Carolina, Oklahoma, Mississippi, Kansas, Arkansas, and Alabama.

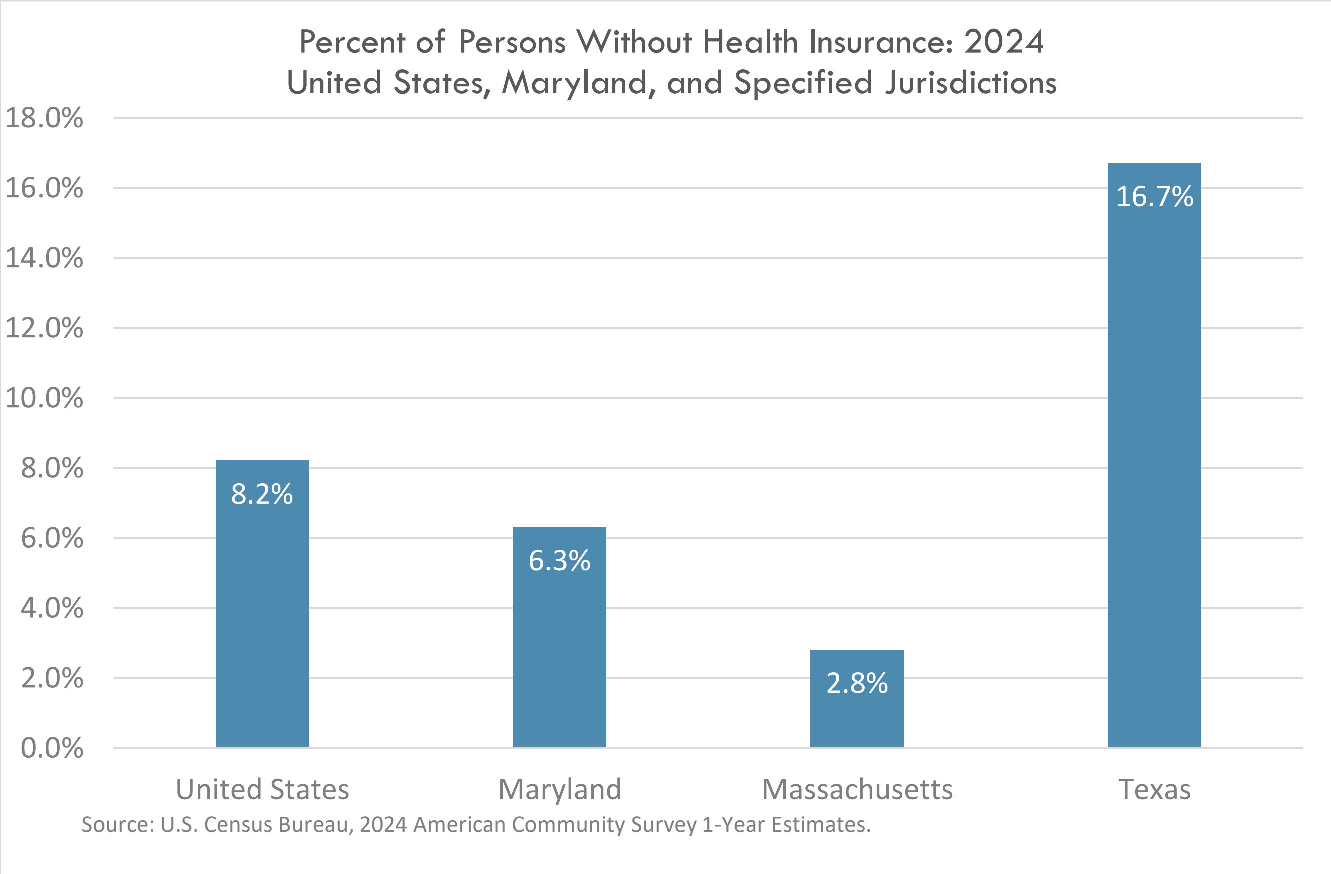


According to the American Community Survey, 13.3 percent of workers 16 years and over worked from home in 2024. There are 21 states or state equivalents that have higher rates of working from home than the national average. The states or state equivalents with the highest rates of working from home are the District of Columbia (22.9 percent) and Colorado (19.9 percent).

Marylanders work from home at a significantly higher rate than the national average. Marylanders work from home at a rate of 15.6 percent and rank tenth in the nation.

The state with the lowest work from home rate is Mississippi (6.2 percent), with a rate less than half the national figure. The states with the next lowest rates of work from home are North Dakota (7.1 percent), and both Louisiana and South Dakota (8.0 percent each).

Health Insurance

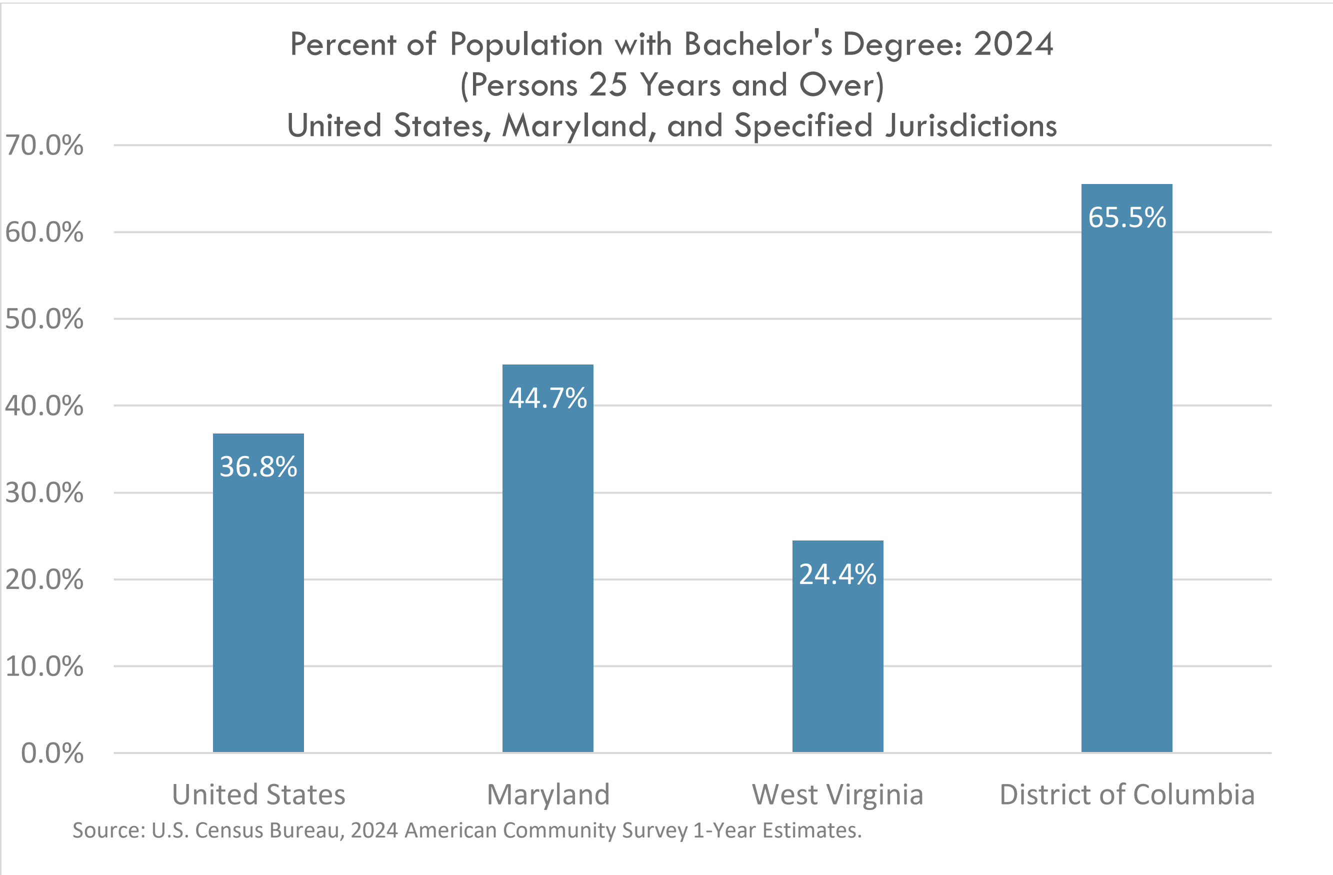


At the national level, 8.2 percent of the civilian non-institutionalized population is without health insurance. Thirty-two jurisdictions have lower rates of non–coverage than the nation. The states or state equivalents with the lowest rates of non-coverage include Massachusetts (2.8 percent), Hawaii (3.5 percent), Vermont (4.2 percent), and New Hampshire (4.5 percent).

Maryland also has a lower proportion of residents without health insurance coverage than the national average. In Maryland, 6.3 percent of the population lacks health insurance coverage. While this rate ranks as the 19th lowest in the nation, Maryland is statistically tied with four other states (Delaware, Washington, North Dakota, and West Virginia).

The percentage of persons without health insurance is highest among states in the South. Texas (16.7 percent), Georgia (12.0 percent), and Oklahoma (11.5 percent) are the top three states with the highest percentages of population without health insurance.

Educational Attainment



In the United States, 36.8 percent of all persons 25 years and over have attained at least a bachelor's degree. The District of Columbia has the highest percentage of the population with a bachelor's degree (65.5 percent). The District of Columbia is followed by Massachusetts (48.3 percent),Colorado (47.8 percent), Vermont (45.1 percent), and Maryland (44.7 percent) as the top residences for persons with college degrees. There are 20 states where the percentage of population 25 years and over with at least a bachelor's degree is higher than the national average.

West Virginia (24.4 percent), Mississippi (27.0 percent) and Arkansas (27.1 percent) have the lowest percentages of persons 25 years and over with at least a bachelor's degree among the 51 states and state equivalents. Other states with less than 30 percent of persons 25 years and over attaining at least a bachelor's degree include Louisiana (27.8 percent), Kentucky (27.9 percent), Nevada (28.5 percent), and Oklahoma (29.3 percent).

Maryland moves up slightly in state rankings when advanced degrees are considered. The District of Columbia is the leader with 38.3 percent of its population 25 years and over having attained a graduate or professional degree. Massachusetts is second with 22.6 percent, and Maryland is third with 21.5 percent.

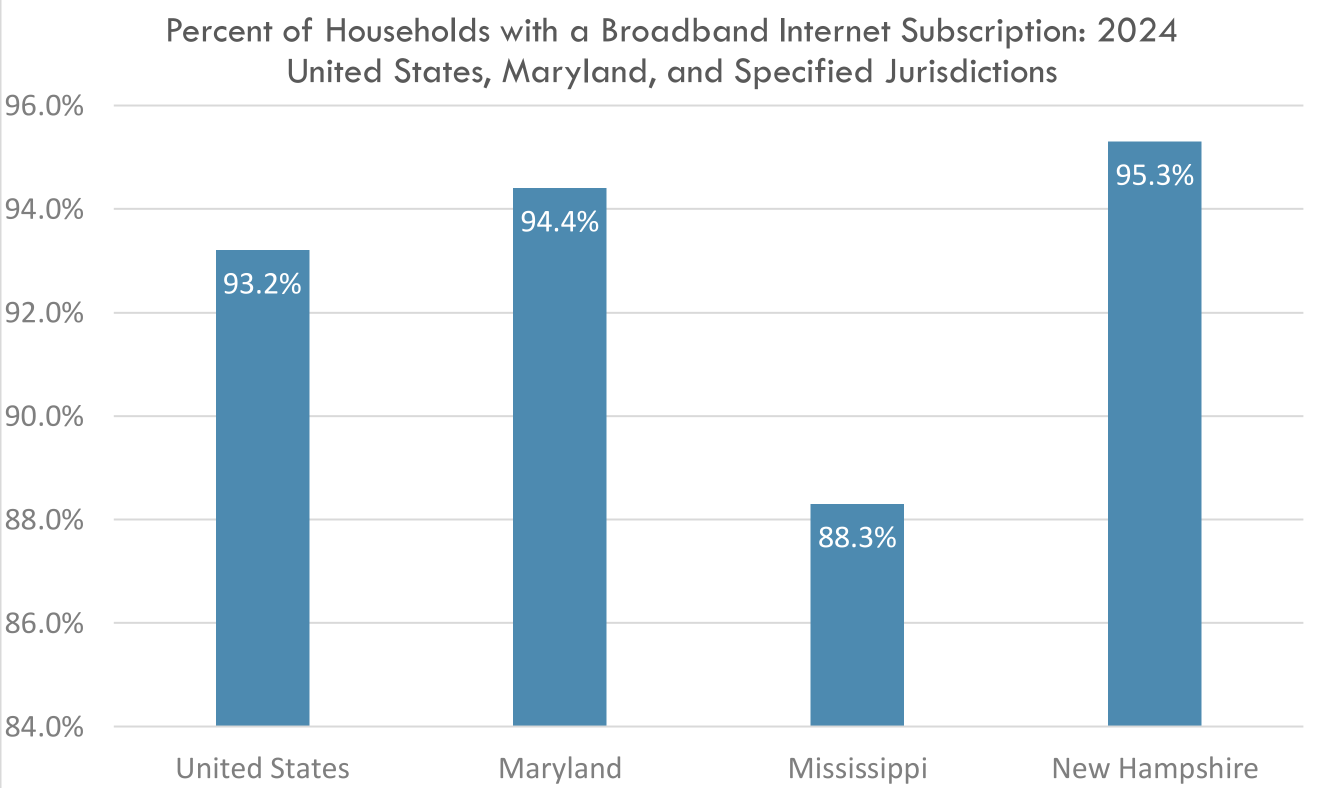
Computer Use and Internet Access

Computer usage has become a common feature of modern life. People use computers for a wide range of applications including online banking, entertainment, socializing, and accessing health care. According to the 2024 American Community Survey 1-Year Estimates, 96.6 percent of the households in the United States have or use a computer at home. Utah has the highest share of households with a computer (98.3 percent) and West Virginia has the lowest share (93.0 percent). In Maryland, 97.1 percent of households have a computer.

There are 19 states having estimates for computer usage at home that are higher than the national average. The states with the highest percentage are Utah (98.3 percent), followed by Colorado (98.0 percent), Nevada, statistically tied with Washington (97.8 percent), and California, statistically tied with Florida (97.6 percent).

The percent of Maryland households using computers at home is 97.1 percent, ranking 13th in the nation, sharing the rank with two states that have the same estimate (Hawaii and New Hampshire).

Access to broadband Internet is credited with having effects on individual empowerment, economic growth, and community development. Like computer use, the percentage of households using the Internet has also increased over time, although the percentage of households with access to the internet is lower than the percent of households with a computer. "Access" refers to whether someone in the household uses or can connect to the internet, regardless of whether they pay for the service.



Source: U.S. Census Bureau, 2024 American Community Survey 1-Year Estimates.
Prepared by the Maryland Department of Planning - State Data and Analysis Center,

More than nine of ten households in the United States (93.2 percent) have a broadband internet subscription. A "broadband" Internet subscription refers to having at least one type of Internet subscription other than a dial-up subscription alone.

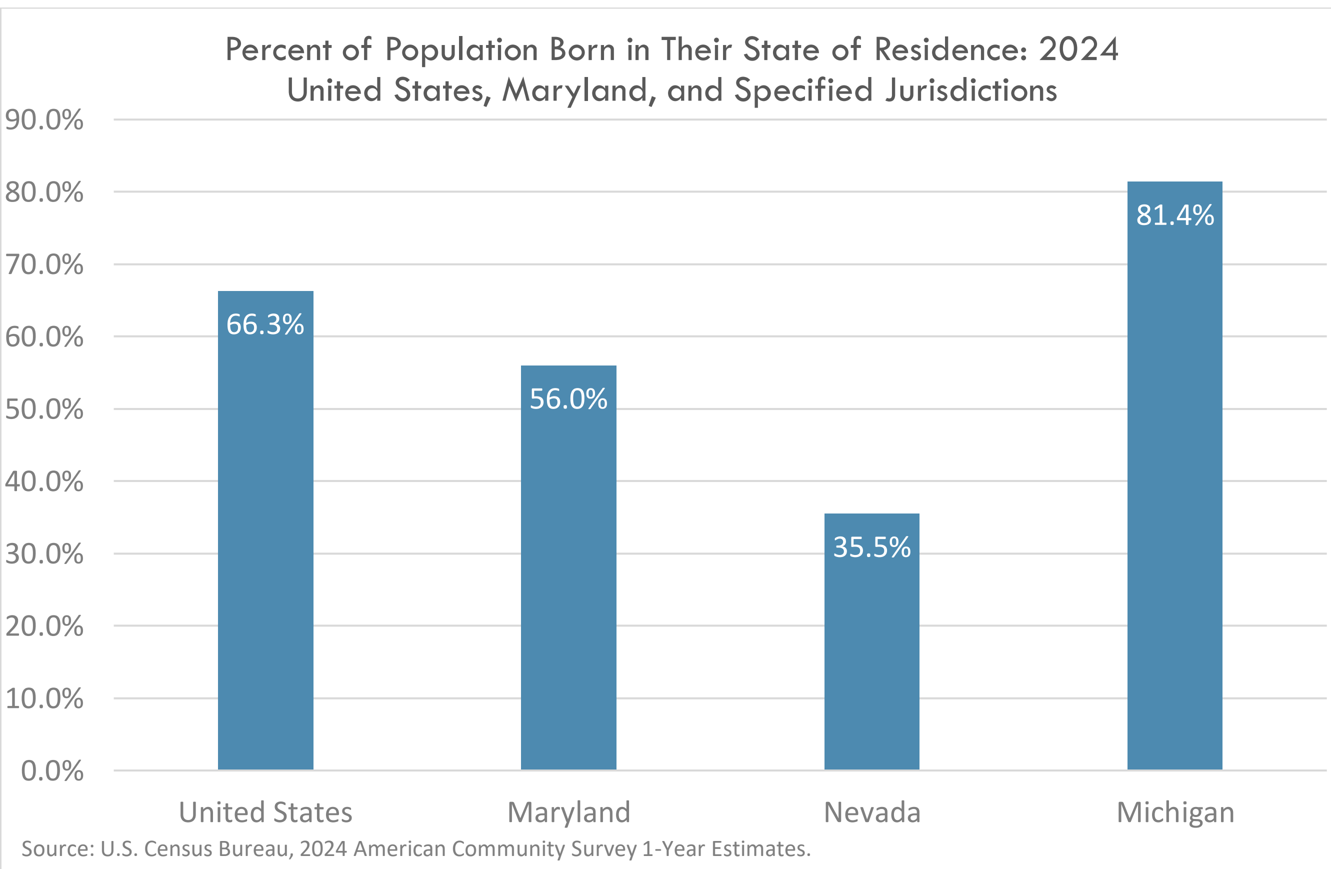
There are 18 states where households with broadband access are greater than the national average. The states with the highest percentages of households with broadband access are New Hampshire, Nevada, and California (95.3 percent, 95.1 percent, and 95.0 percent, respectively). Maryland ranks 7th with 94.4 percent of households having a broadband internet subscription and shares the rank with Massachusetts.

While there are 32 states below the 93.2 percent national average, only three states are below 90.0 percent. The states with the lowest proportion of households with a broadband internet subscription are Mississippi (88.3 percent), West Virginia (89.4 percent), and Wyoming (89.9 percent).

Foreign–Born Population

Nearly two-thirds of persons (66.3 percent) in the United States live in the state in which they were born. States with the highest percentages of home-grown residents include Michigan (81.4 percent), statistically tied Louisiana (81.2 percent), and New York (80.2 percent).

In comparison, 56.0 percent of Maryland residents were born in Maryland, statistically tied with Virginia, ranking 35th among states with persons residing in their state of birth. The states or state equivalents with the lowest percentages of persons living in their state of birth are Nevada (35.5 percent) and the District of Columbia (41.2 percent).



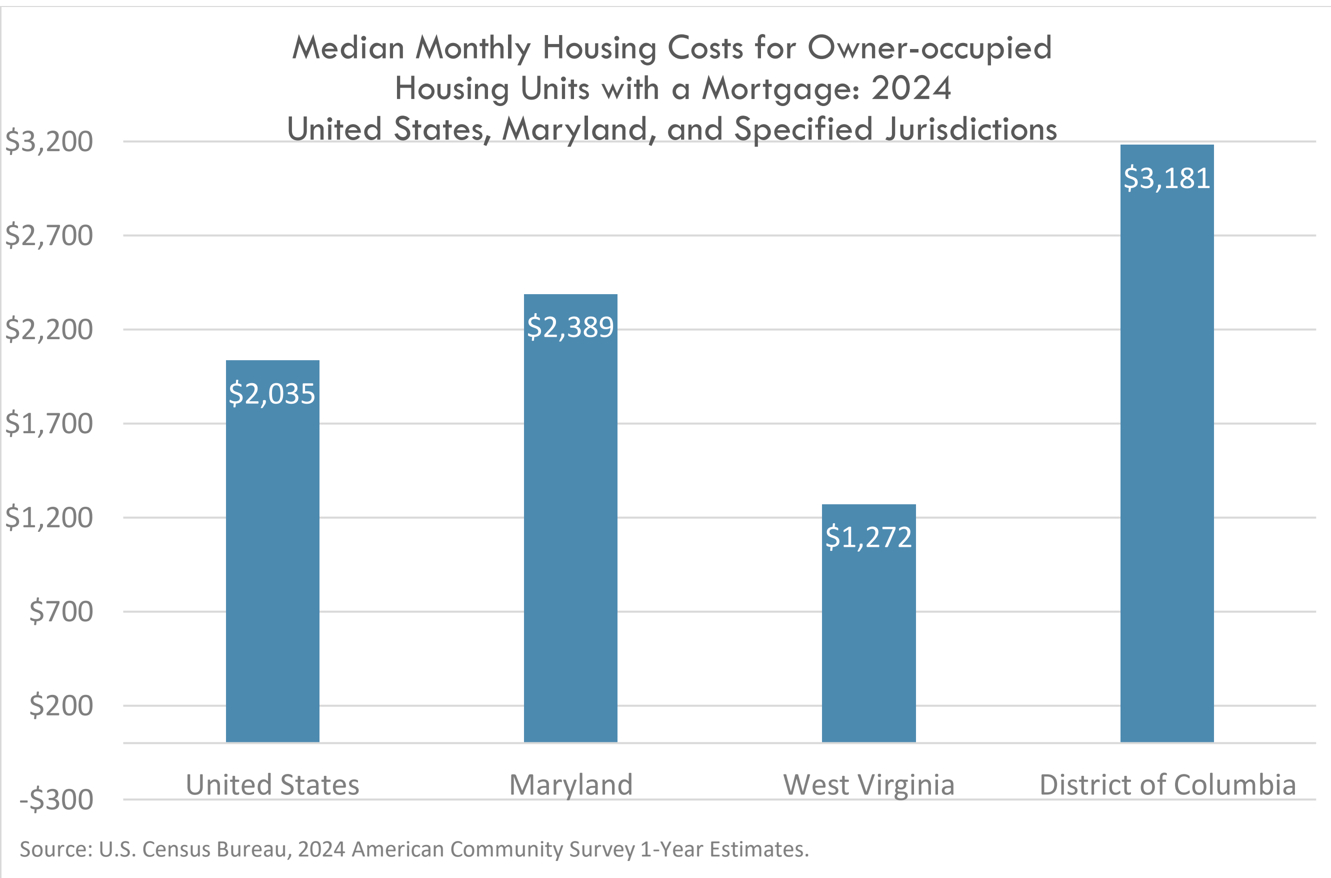
The percent of United States residents born outside the country is 14.8 percent. Maryland attracts people from all over the world. The foreign-born population in Maryland accounts for 17.1 percent of the state total and ranks ninth among state areas.

In all, 21 states have a foreign-born population of at least 10 percent, but none higher than California with 27.6 percent. California is followed by New Jersey (25.0 percent), New York (23.3 percent), Florida (23.1 percent) and Nevada (19.9 percent).

There are 37 states where the percentage of residents born outside the United States is less than the national average, but just three where the percentage is below 3.0 percent. These states are West Virginia and Montana (2.1 percent each), and Mississippi (2.7 percent).

Monthly Shelter Costs

In Maryland, housing costs for homeowners with a mortgage are substantially higher than the national average.



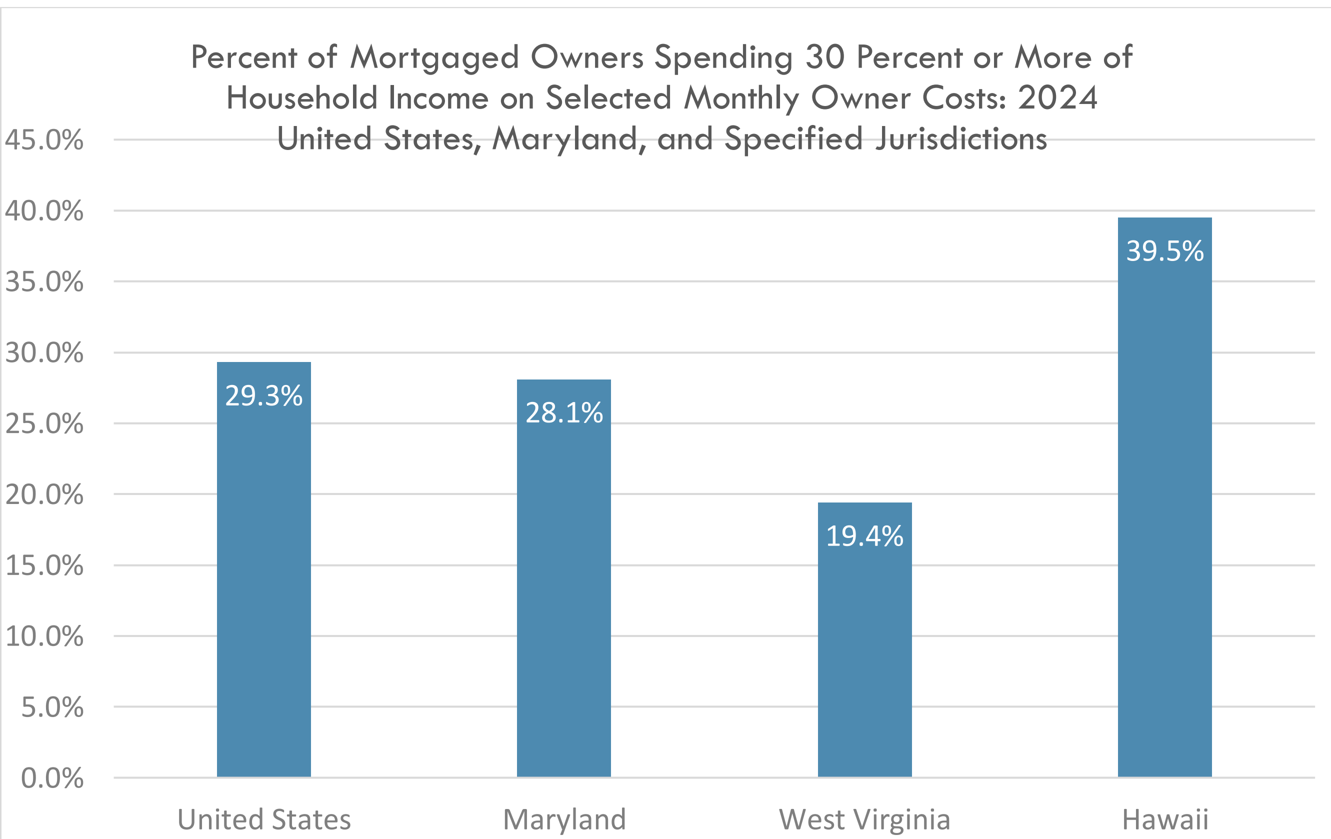
Selected monthly owner costs (SMOC) are calculated for owner-occupied housing units. This is the sum of payments for mortgages, or similar debts on the property, real estate taxes, insurance, utilities, and fuels. It also includes, where appropriate, the monthly condominium fee for condominiums and mobile home costs.

Housing costs in Maryland are comparatively high relative to the rest of the U.S. The median shelter cost for a homeowner with a mortgage in the U.S. is $2,035, that is, one-half of American homeowners pay more than $2,035 for shelter and one-half pay less. Maryland and 17 other states pay more than the national median. Maryland ranks 11th, with median costs estimated at $2,389. The Maryland estimate is 17.4 percent higher than the national median shelter costs for homeowners with a mortgage.

Median selected monthly owner costs are highest in the District of Columbia, where half of the homeowners pay at least $3,181. Following the District of Columbia are California ($3,001), Hawaii ($2,937), New Jersey ($2,797), and Massachusetts ($2,755).

There are 33 states where median monthly housing costs for homeowners with a mortgage are less than the U. S. median. Housing costs are lowest in West Virginia, where the median monthly owner cost is $1,272. Arkansas and Mississippi follow with median monthly owner costs of $1,375 and $1,448, respectively.

Calculating monthly housing costs as a percentage of household income provides useful benchmark information on the relative cost of housing for owners and renters. Furthermore, the data offer insight into housing affordability that are comparable across geographies. The information also serves to aid in the development of housing programs to meet the needs of people at different economic levels. According to the Department of Housing and Urban Development's definition of affordable housing, households spending more than 30 percent of income on housing costs (including rent or mortgage payments, utilities and other fees) are considered to be "housing cost-burdened."



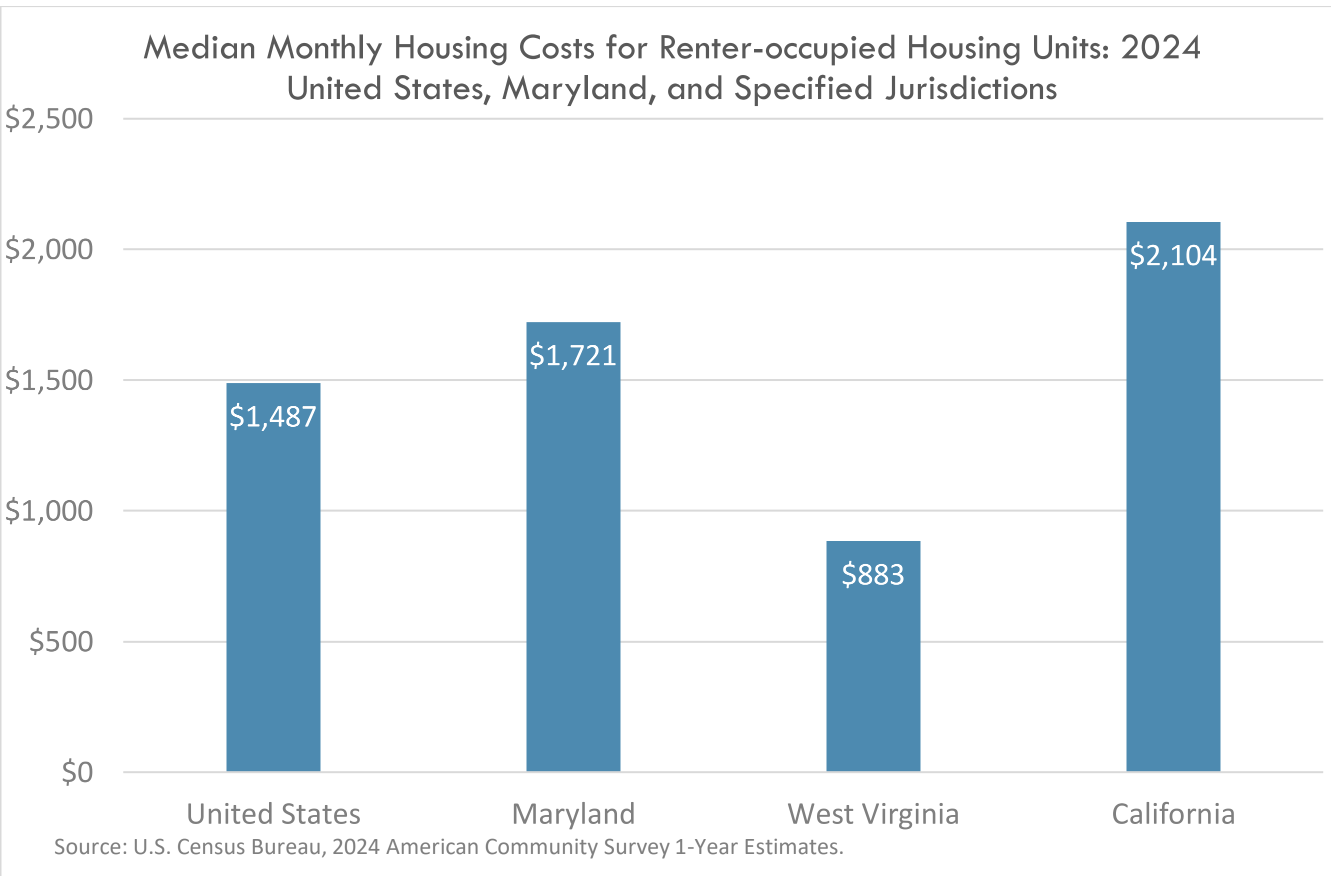
Source: U.S. Census Bureau, 2024 American Community Survey 1-Year Estimates.

In the United States, 29.3 percent of mortgaged homeowners spend 30.0 percent or more of household income on SMOC. The figure is slightly lower in Maryland, where 28.1 percent of mortgaged homeowners spend 30.0 percent or more of income on housing. Maryland's estimate ranks 20th in the nation and is statistically tied with 13 other jurisdictions (Wyoming, Georgia, Vermont, Idaho, New Hampshire, New Mexico, Utah, Delaware, Illinois, South Carolina, Alaska, Maine, and District of Columbia).

The states with the highest proportion of mortgaged households spending 30.0 percent or more on housing costs are statistically tied Hawaii. They are (39.5 percent), California (39.2 percent), Florida (38.1 percent), and Rhode Island (33.8 percent).

The states with the lowest proportion of mortgaged households spending 30.0 percent or more on housing costs are statistically tied. They include West Virginia (19.4 percent), North Dakota (20.2 percent), Iowa (21.1 percent), and Indiana (22.0 percent).

In Maryland, housing costs for renters are substantially higher than the national average.

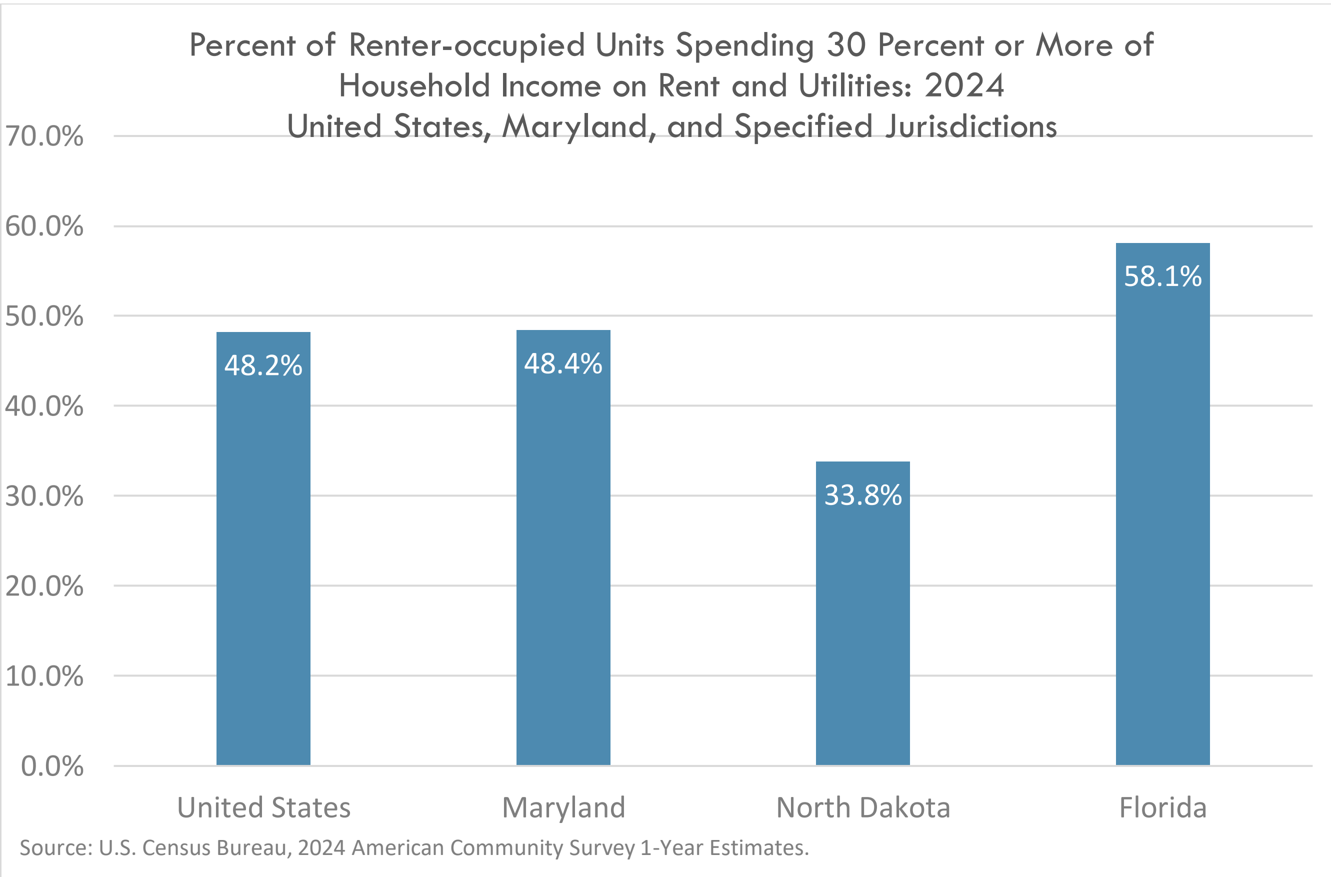


According to data from the 2024 American Community Survey 1-Year Estimates, the median gross rent paid in the United States is $1,487. There are 19 state areas with median rents that are higher than that of the nation. Maryland is ranked 9th, with gross rent estimated at $1,721 (15.7 percent higher than the national median). The highest median gross rents in the country are in California ($2,104), followed by Hawaii ($1,942), and District of Columbia ($1,931).

There are 32 states where median gross rent is lower than the national average. States with the lowest renter housing costs include West Virginia ($883), and the statistically tied North Dakota ($980), and

Iowa ($981).

Just as SMOC as a percentage of household income is used to measure housing affordability and excessive shelter costs for owner-occupied housing units, calculating gross rent as a percentage of income (GRAPI) is used to quantify those attributes for renter-occupied housing units. Gross rent is the contract rent plus the estimated average monthly cost of utilities (electricity, gas, and water and sewer) and fuels (e. g., gas, or oil) if these are paid by the renter (or paid for the renter by someone else).



In 2024, 48.4 percent of renter households in Maryland pay 30.0 percent or more of their income on shelter costs. This percentage is slightly higher than the U.S. average of 48.2 percent of renter households.

The states with the highest proportions of renter households spending 30.0 percent or more of income on rent and utilities are Florida (58.1 percent), Nevada (54.9 percent), and California (53.0 percent). The proportion of renter households spending 30.0 percent or more of income on rent and utilities is lower than the national benchmark for 35 states and state equivalents. The states with the lowest percentage of renter households paying 30.0 percent or more of income on rent are the statistically tied North Dakota (33.8 percent) and Alaska (37.4 percent).

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