

A Status Report on Maryland's Jurisdictions from the American Community Survey: Comparison of Selected Socioeconomic Characteristics from the 2016-2020 ACS with the 2011-2015 ACS.

The U.S. Census Bureau recently released American Community Survey (ACS) data for states, counties, places, census tracts and block groups covering the 2016 to 2020 period.¹ With no population restrictions on the reporting of data, these five-year period estimates now represent the only data set which covers all of Maryland's 24 jurisdictions – the 23 counties and Baltimore City.² As such, the five-year ACS is the only data set which allows for a comprehensive analysis of comparative socioeconomic trends for all of Maryland. In addition, since comparisons over time can only be made with non-overlapping time periods, the 2016 to 2020 ACS data is compared to the previously released ACS dataset, the 2011 to 2015.

The 10 years covered by the 2011-2015 and 2016-2020 ACS captures the economic recovery following the Great Recession as well as the economic slowdown in late 2019 and 2020.³ Over the next few years, release of socioeconomic and demographic data may provide a clearer picture of how society has/has not changed in response to the Pandemic.

In the following paragraphs, selected socioeconomic characteristics (e.g., median household incomes, civilian labor force participation rates, and work from home) from the 2016-2020 ACS Estimates are compared with the 2011-2015 period.⁴

¹ Release date, March 24, 2022.

² The American Community Survey (ACS) is a questionnaire sent to about 292,000 households across the nation each month—a total 3.5 million households per year. The ACS responses are summarized in one-year and five-year estimate reports. (Note: the ACS 1-year estimates are based on 12 months of responses and the 5-year estimates are based on 60 months of responses). In Maryland about 283,272 households are surveyed each year. For Maryland only 16 jurisdictions qualify for the one-year period estimate (population of 65,000 or more). The five-year period estimates as the only product which will cover all 24 jurisdictions in Maryland.

³ According to National Bureau of Economic Research (NBER), the organization that dates economic recessions, the Great Recession officially began in December 2007 and ended by June 2009. National and state economies experienced growth over the next several years, however, the 4th Quarter of 2019 marked a significant contraction in the economy due to supply-chain disruptions caused by the COVID-19 disease and its variants. The World Health Organization (WHO) declared COVID-19 a global pandemic in March 2020, its impact on everyday life continued through 2020 and 2021 and persists even into 2022.

⁴ The U.S Census Bureau did not release 2020 1-year ACS Estimates.

Median Income

Maryland's median household income, as reported in the 2016-2020 5-year ACS Estimates, was \$87,063—an increase of \$5,738, or 7.1 percent, between 2011-2015 and 2016 to 2020.

Jurisdictions with the highest median incomes in the state are Howard County (\$124,042) Calvert County (\$112,696) and Montgomery County (\$111,812). Counties with the lowest median incomes are Allegany (\$49,449) and Somerset (\$44,980). For the most part, household incomes are much higher in the central part of the state, and lower in the more rural areas of Western Maryland and the Eastern Shore.

Among the state's 24 jurisdictions, 15 jurisdictions showed income gains over the two periods. Somerset and Talbot on the Eastern Shore had the largest percentage gains: 16.9 percent and 14.9 percent respectively. In terms of numeric change, Talbot (+\$9,504), Frederick (+\$9,235) and Calvert (+8,173) counties showed the most gains. Other counties that showed notable changes in median incomes between 2011-2015 and 2016-2020 were Allegany County (+\$5,401 or +12.3%) in Western Maryland, Cecil County (+\$7,064 or +9.8%) on the Eastern Shore and Baltimore City (+\$5,935 or +12.8%).

Nine counties did not exhibit a statistically significant change, in other words it is more than likely there is no difference in estimate between the two comparison periods. Of those, Garrett County is in Western Maryland while Caroline, Dorchester, St. Mary's and Kent are on the Eastern Shore.⁵ (See Information about annual median household income estimates on the [Maryland State Data Center web site](#).)

See Median Household Incomes: [Map](#), [Chart](#)

See Change in Median Household Incomes: [Map](#), [Chart](#)

Total Poverty Rates

The overall poverty rate in Maryland was 9.0 percent, down from the 10.0 percent rate in 2011-2015. There are large differences among jurisdictions in the percentage of the population living below the poverty line. Poverty rates were highest in the 2016 to 2020 period in Baltimore City and Somerset County with rates of 20 percent, nearly four times the poverty rate in Calvert County (4.4%) which is the lowest in the state. Jurisdictions with poverty rates of 10 percent or greater were found mostly on the Eastern Shore and Western Maryland.

⁵ Kent County's similar gain of \$4,923 (9.3%) between the two, five-year periods was not statistically significant because of the relatively large margins of error involved in estimating incomes for a relatively sparsely populated county.

Four jurisdictions have poverty rates under six percent: Calvert (4.4 percent), Carroll (4.8 percent), Howard (5.1 percent), and Anne Arundel (5.7 percent).

Changes in poverty rates were not statistically significant for 16 of 24 jurisdictions in Maryland. Comparison of the 2016-2020 and 2011-2015 periods shows that in eight jurisdictions poverty rates declined as much as 4.7 percentage points (Somerset County) and as little as 1.0 percentage points (Prince George's County).

See Total Poverty Rates: [Map](#), [Chart](#)

See Change in Total Poverty Rates: [Map](#), [Chart](#)

Educational Attainment

Maryland is among the states with a highly educated population. According to data presented in the 2016 to 2020 ACS, 40.9 percent of Marylanders aged 25 years and older have a Bachelor's or other advanced degree. The location of federal facilities and federal workers in Montgomery County and Howard County contribute to the high concentration of educated residents: 59.2 percent and 62.7 percent, respectively. Similarly, the presence of educational and medical institutions in a jurisdiction (e.g., University of Maryland in Prince George's County, Johns Hopkins University and JHU Medical Center in Baltimore City, and the Greater Baltimore Medical Center in Baltimore County) add to the proportion of residents with higher education. Less than a fifth of residents in Dorchester, Allegany, Caroline, and Somerset counties, on the other hand, have an undergraduate degree or higher. These sharp contrasts within the state may in part reflect job mix and incomes.

Measuring change in the share of the population aged 25 years and older with a Bachelor's or other advanced degree, between 2011-2015 and 2016-2020, is not statistically significant for six jurisdictions. However, the most significant gains in educational attainment were found in Kent (+6.3 percentage points), Talbot (+5.8 percentage points), and Calvert (+5.1 percentage points). The smallest change was in Montgomery County with a 1 percentage point increase. The rise in these shares of college-educated adults might be a function of the increased educational attainment of existing residents of those counties, or it could also be influenced by migration patterns which are yielding net gains in college-educated residents.

See Percent of the Population Ages 25+ with a Bachelor's or Higher: [Map](#), [Chart](#)

See Percentage Point Change in Population Ages 25+ with a Bachelor's or Higher: [Map](#), [Chart](#)

Labor Force Participation Rate

The Civilian Labor Force Participation Rate (CLFPR) measures the share of the civilian population that is employed or actively seeking work. Nationally, the CLFPR has been falling since 2000.⁶ The CLFPR is affected by the aging of the population and by recessions among other factors. During the Great Recession as the number of unemployed people rose sharply, the percent of the population aged 16 and over participating in the labor force dropped.

According to the ACS 2016-2020 5-year Estimates, Maryland's CLFPR was 66.9 percent, a one percentage point decline from the prior period, 2011-2015. Among the state's 24 jurisdictions, Prince George's County had the highest CLFPR (70.9) followed by Montgomery (70.5) and Howard (70.1). Allegany and Somerset counties had lower participation rates at 49.5 and 47.5, respectively.

Changes in CLFPR reported for 10 jurisdictions are not statistically significant. Fourteen jurisdictions had CLFPR declines. Dorchester (-4.2), Allegany (-3.8) and Queen Anne's (-3.4) had relatively large percentage point drops in CLFPR between the periods, 2016-2020 and 2011-2015. Central Maryland's participation rates also fell with Howard County experiencing a drop of 2 percentage points, Carroll (-1.8 percentage points), Anne Arundel (-1.7 percentage points), Montgomery dropped a full percentage point and Prince George's County's CLFPR fell eight-tenths of a percent. There are several reasons for a declining labor force participation rate, including an increasing number of voluntary retirees, persons going back to school full time, health issues, and caring for family among others. Another factor that affects labor force participation rates are discouraged workers.

See Labor Force Participation Rate: [Map](#), [Chart](#)

See Percentage Point Change in the Labor Force Participation Rate: [Map](#), [Chart](#)

⁶ The Federal Reserve Bank of St. Louis datasets show that the labor force participation rate in the US peaked in January 2000 at 67.3 percent and fell to its lowest point in April 2020 at 60.2 percent— due to the Pandemic. The national LFPR stands at 62.2 percent as of April 2022.

Work from Home (WFH)

The share of the workforce that works from home has increased over time.⁷ Nationally, as identified in the most recent ACS 5-year Estimates, 7.3 percent of workers worked from home compared to 4.4 percent in the prior period (2011-2015). A [study](#) by the Census Bureau's Household Economic Statistics (HHES) division appears to show that about 40 percent of WFH is comprised of teleworkers. In response to the Pandemic and the precautions consequently taken, the Census Bureau and other government agencies are revisiting the socioeconomic characteristics of teleworkers and the impact of telework on the economy. In a recent [analysis](#) of Household Pulse Survey data, Census researchers found that persons with a Bachelor's or advanced degree were more likely to telework.

In Maryland, 8.1 percent of the population 16 years and older worked from home compared to 4.2 percent in the prior period—a 3.9 percentage point increase. Among the state's 24 jurisdictions, Montgomery and Howard counties had the highest shares of WFH at 11.4 percent and 11.0 percent respectively. Kent, Queen Anne's, and Talbot counties, all in the Eastern Shore, had close to 10 percent who worked from home. Counties with the smallest shares of WFH were Caroline (3.8 percent), Allegany (4.2 percent), and Cecil (4.8 percent).

Six out of 24 jurisdictions are not statistically significant for purposes of measuring change between 2016-2020 and 2011-2015. The share of Montgomery County workers who work from home increased by 5.8 percentage points between the two periods; the increase was 5.5 percentage points for Howard County and 5.1 percentage points for St. Mary's County. Other jurisdictions had smaller increases: Kent County increased 2.2 percentage points

See *Percent of the Population Telework*: [Chart](#)
See *Percentage Point Change in Teleworking*: [Chart](#)

⁷ The ACS in its questionnaire and the Census long form before it, asked respondents about their Commute (or Means of Transportation) to Work, one of the responses is Work(ed) from Home. Note that prior to the 2016-2020 ACS the term was "Worked At Home". In an October 2012 Current Population Report (P70-132), the Census Bureau's Household Economic Statistics (HHES) division examined "Home-Based Work"—also known as Work from Home (WFH). Workers who fall under the WFH category are individuals who are either self-employed or employed elsewhere but work from home at least one workday per week (i.e., telework). The Census Bureau in its Household Pulse Surveys asks the question: "Working from home is sometimes referred to as telework. Did any adults in this household substitute some of or all their typical in-person work for telework because of the coronavirus pandemic, including yourself?" A [Monthly Labor Review Article](#) (June 2020) notes that "most of the increase in work at home presumably involves teleworking...".

Median Value of Homes

Ten years after the Great Recession, as of 2018, the U.S. economy is stronger and home prices returned to pre-recessionary levels and, in some parts of the country, are even higher than the 2006 peak.⁸ The Pandemic, however, has created price pressures for renters and priced out many potential buyers of single-family homes. The Housing Market now faces low supply and high demand resulting in prices that have significantly increased across the Country.⁹

As per the 2016-2020 American Community Survey, the median value of owner-occupied units in the United States has increased by \$51,200 (28.7 percent) from the prior period, 2011-2015. The Western and Mountain regions of the country have experienced marked increases in home values of 39.7 percent in California, 44.5 percent in Arizona, 49.3 percent in Colorado. In our tri-state area, the District of Columbia increased 30 percent (from \$475,800 to 618,100); in Virginia values increased 15 percent (from \$245,000 to 282,800); Maryland home values increased by \$38,500 or 13.4 percent (from 286,900 to 325,400).

Median Value of owner-occupied units, among Maryland's 24 jurisdictions were highest in Montgomery County (\$491,700) followed by Howard County (\$464,500). The lowest median values were in Allegany County (\$126,500) and Somerset County (\$131,500). Among Maryland jurisdictions, most counties in the Eastern Shore and Western Maryland are less expensive.

When measuring change in median values, four jurisdictions (Talbot, Kent, Cecil, and Allegany) are not statistically significant. Prince George's had the largest significant change between the two periods, +64,900, followed by Charles with a +42,300 increase, and Frederick with a +\$41,700 increase. Although Montgomery and Howard counties posted high median home values, these counties showed dollar increases of +\$37,000 and +\$35,500 respectively. Somerset County's median home values dropped by \$18,100 while Dorchester dropped \$400.

See Median Value of Homes: [Map, Chart](#)

See the Change in Median Value of Homes: [Map, Chart](#)

⁸ CoreLogic, (February 2018). [Evaluating the Housing Market Since the Great Recession](#).

⁹ Brookings (March 22, 2021). [What the Great Recession can teach us about the post-pandemic housing market](#).

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