



RESEARCH REPORT

A publication providing statistical information on Howard County demographics, socioeconomic and employment trends and patterns. Available from the Department of Planning and Zoning by calling (410) 313-4370.

2010 CENSUS

Profile of Selected Social, Economic and Housing Characteristics

Introduction

This report summarizes selected social, economic and housing characteristics data from the Census Bureau's 2010 American Community Survey for Howard County. Where feasible comparisons are also made to the 2000 Census long form results. In 2000 about 1 of 6 households in the U.S. received the long form as part of the 2000 Census. Since then the long form has been replaced by the American Community Survey (ACS). The advantage of the ACS is that it produced data every year rather than every 10 years for the long form. The disadvantage is that the sample size is smaller so there is a larger margin of error. It is estimated that about 1 of every 44 households are surveyed each year by the ACS.¹

This report summarizes the major results for Howard County for various datasets including information on education, nativity and place of birth, employment and labor force, commutation, income and poverty, and housing values and costs. For some data items the Census Bureau has indicated that comparing the 2000 long form results to the 2010 ACS would not be accurate because variables and questions asked have changed. The Bureau indicate which data are comparable, not comparable at all, or comparable with caution. This report reflects these recommendations and only makes comparisons as advised. The data shown for the 2010 ACS in this report also includes the margins of errors including error bars on charts, which are particularly useful when making comparisons to the 2000 long form results.²

Educational Attainment

Howard County residents have a very high educational attainment level and it has increased since 2000. In 2000, 23.4% of residents 25 years and older had a graduate or professional degree.

¹ For larger populations the smaller sample size of the ACS can still produce statistically significant results. This smaller sample size can be problematic, however, for data reported at the census tract or block group level. To remedy this problem the ACS has 3 and 5 year data products to increase the sample size. For this report only the single year 2010 ACS is used showing results at the countywide level.

² Note that the Census Bureau does not report margins of errors from the 2000 long form. These margins would not be as significant given the larger sample size compared to the ACS.

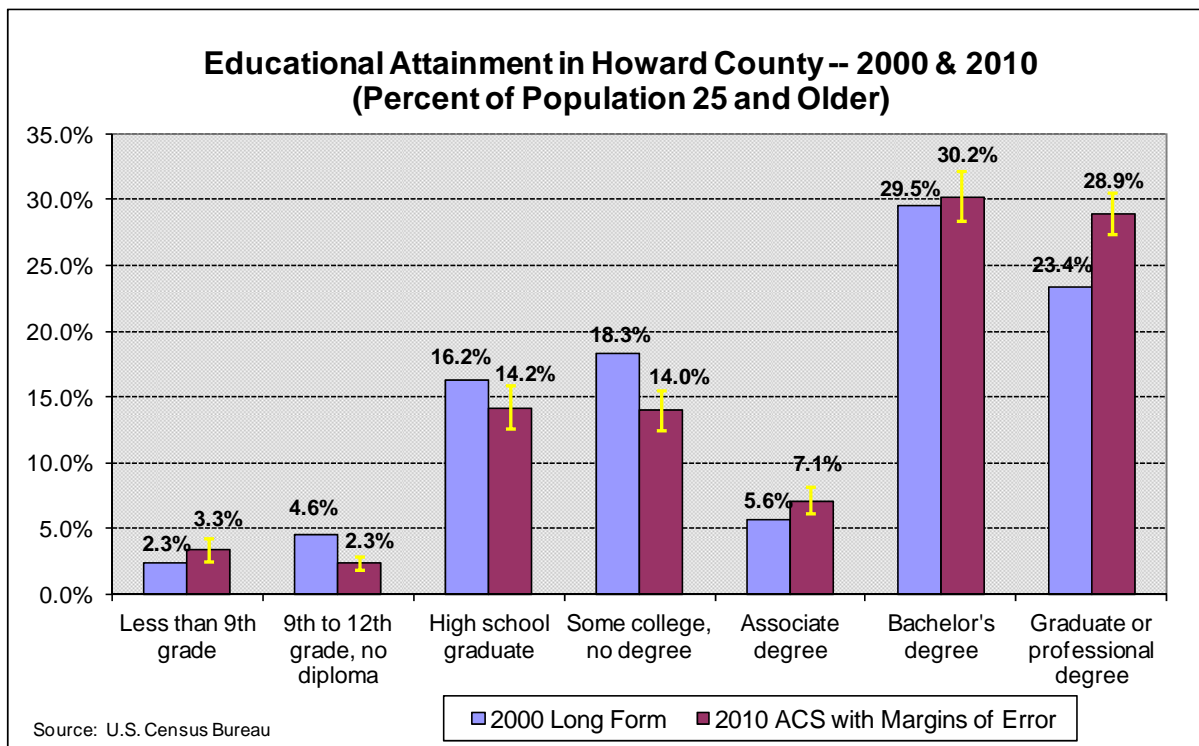
By 2010, the percentage increased to 28.9%, or 55,799 adult residents. Although the Washington-Baltimore area has significant professional level job opportunities for this highly educated workforce, the number of new companies in Howard County needing such a workforce has also increased over the decade reflecting this trend.

The number of residents 25 years and older with a Bachelor's degree in 2010 was 30.2%, compared to 29.5% in 2000. Those with a Bachelor's degree or higher in Howard County in 2010 therefore amounts to 59.1% of the adult population (52.9% in 2000). This is the highest percentage of all Maryland jurisdictions and significantly higher than the Maryland total of 36.1%. It is also more than double the U.S. total of 28.2%. Results for Howard County are shown in the table and chart below.

**Educational Attainment for Howard County Residents - 2000 and 2010
(Population 25 Years and Over)**

Attainment Level	2000 Long Form		2010 ACS with Margins of Error			
	Number	Percent	Number	Percent	Margin of Error	% Margin of Error
Less than 9th grade	3,829	2.3%	6,452	3.3%	+/-1,737	+/-0.9
9th to 12th grade, no diploma	7,438	4.6%	4,524	2.3%	+/-1,034	+/-0.5
High school graduate	26,513	16.2%	27,415	14.2%	+/-3,075	+/-1.6
Some college, no degree	29,943	18.3%	27,016	14.0%	+/-2,993	+/-1.5
Associate degree	9,148	5.6%	13,672	7.1%	+/-1,833	+/-1.0
Bachelor's degree	48,210	29.5%	58,334	30.2%	+/-3,749	+/-1.9
Graduate or professional degree	38,227	23.4%	55,799	28.9%	+/-3,180	+/-1.6
Total	163,308	100.0%	193,212	100.0%	+/-760	(X)
High school graduate or higher	152,041	93.1%	182,236	94.3%	(X)	+/-1.1
Bachelor's degree or higher	86,437	52.9%	114,133	59.1%	(X)	+/-2.1

Source: U.S. Census Bureau An '(X)' means that the estimate is not applicable or available.



Nativity and Place of Birth

In 2010, 19.1% of all Howard County residents were born in a foreign country. This compares to only 11.3% in 2000. In absolute numbers, there were 55,066 foreign born residents in 2010, almost 2 times the 28,113 reported in 2000. Clearly, the level of international migration to Howard County has grown over the past decade. This is also reflected by the increasing racial diversity in the County previously discussed in Research Report Issue 19, 2010 Census Race Characteristics. Howard County's percent of foreign born in 2010 is higher than the Statewide average of 13.9% and the U.S. average of 12.9%. Howard ranks third in the percent foreign born population in 2010 behind Montgomery County (30.8%) and Prince George's County (19.9%).

A total of 166,508 of Howard County's estimated 288,376 residents in 2010 were U.S. born in a state other than Maryland, 38.9% of the total population. About the same number were born in Maryland, 116,508, 40.4% of the total population.

Nativity and Foreign Born Status for Howard County Residents – 2000 and 2010

Nativity and Foreign Born Status	2000 Long Form		2010 ACS with Margins of Error			
	Number	Percent	Number	Percent	Margin of Error	% Margin of Error
Native	219,729	88.7%	233,310	80.9%	+/-3,386	+/-1.2
Born in United States	215,763	87.1%	228,727	79.3%	+/-3,342	+/-1.2
State of residence	108,130	43.6%	116,508	40.4%	+/-4,405	+/-1.5
Different state	107,633	43.4%	112,219	38.9%	+/-4,104	+/-1.4
Born outside United States	3,966	1.6%	4,583	1.6%	+/-1,195	+/-0.4
Foreign born	28,113	11.3%	55,066	19.1%	+/-3,386	+/-1.2
Entered during previous decade	11,372	4.6%	23,840	8.3%	+/-3,330	+/-4.6
Naturalized citizen	14,714	5.9%	27,696	9.6%	+/-2,824	+/-4.5
Not a U.S. citizen	13,399	5.4%	27,370	9.5%	+/-3,123	+/-4.5
Total Population	247,842	100.0%	288,376	100.0%	*****	(X)

Source: U.S. Census Bureau

An '(X)' means that the estimate is not applicable or available.

An '*****' means that the estimate is controlled. A statistical test for sampling variability is not appropriate.

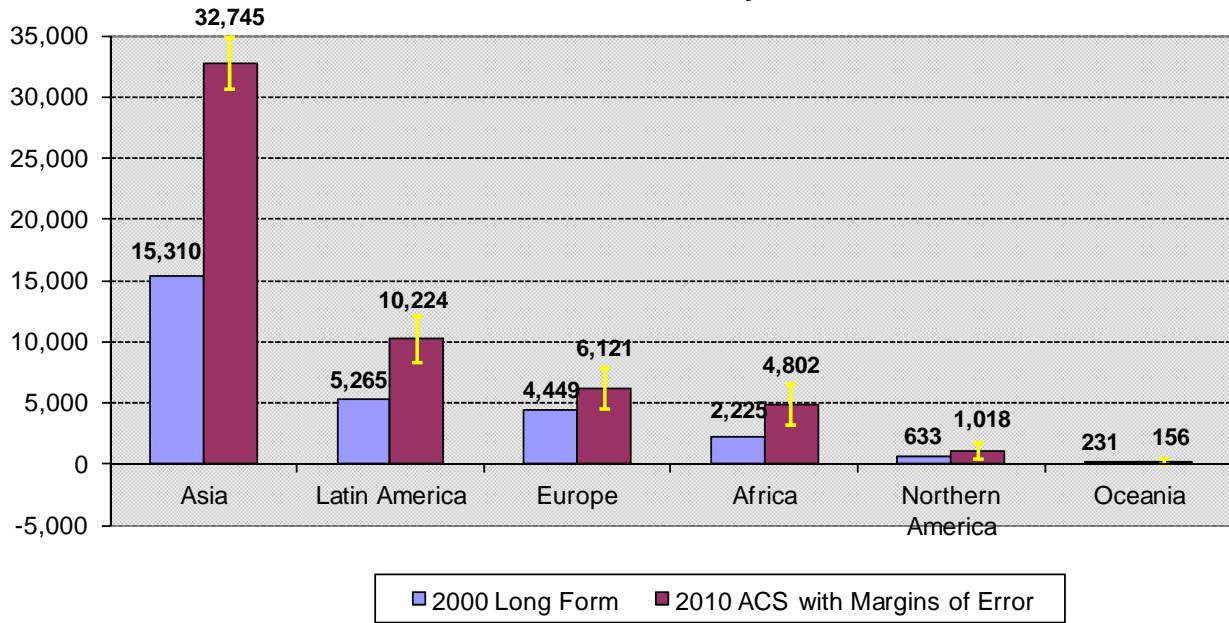
The table and first chart below summarize the region of birth of the foreign born population in Howard County for both 2000 and 2010. Of the 55,066 foreign born residents in 2010, close to 60% were born in Asia, followed by 18.6% in Latin America and 11.1% in Europe. Almost 9% were born in Africa. The second chart below shows ancestry reported by Howard County residents in 2010.

Region of Birth of Foreign Born – 2000 and 2010

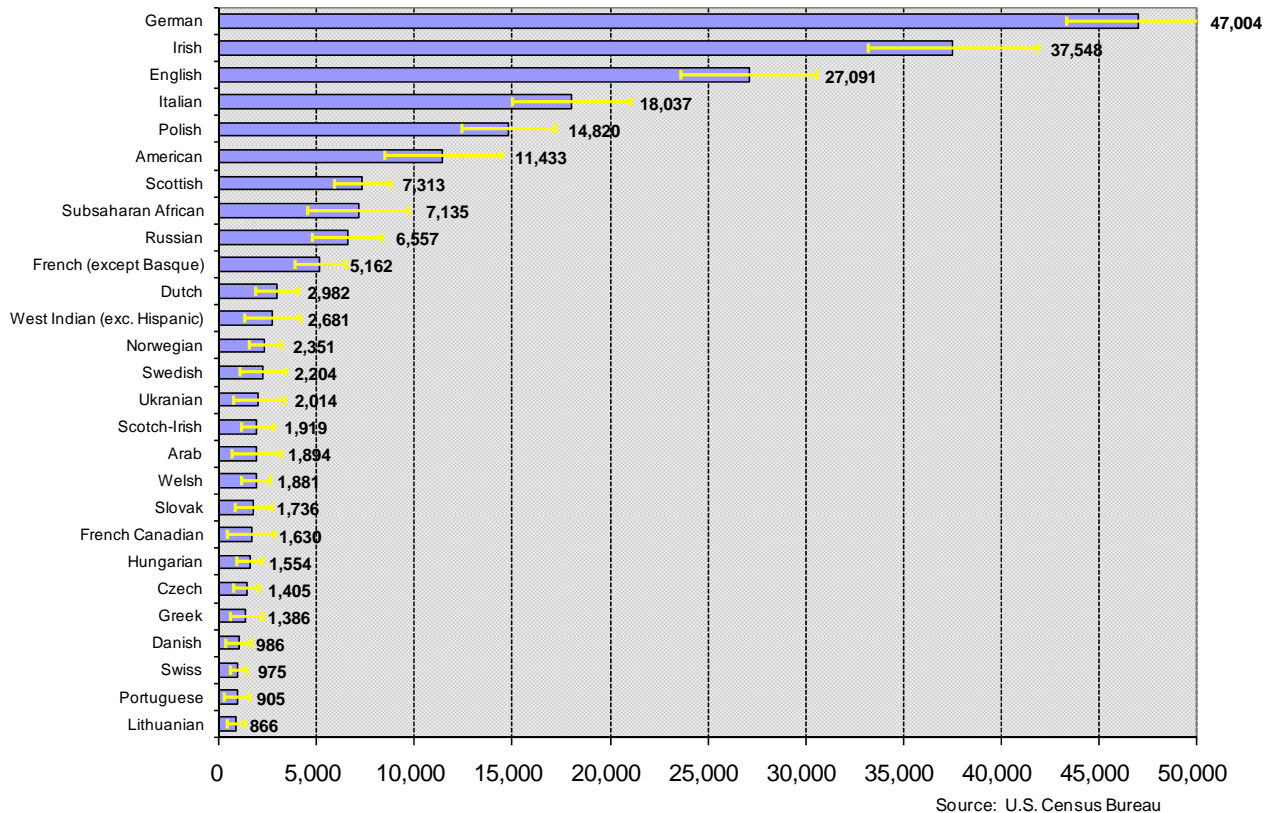
Region	2000 Long Form		2010 ACS with Margins of Error			
	Number	Percent	Number	Percent	Margin of Error	% Margin of Error
Asia	15,310	54.5%	32,745	59.5%	+/-2,120	+/-3.8
Latin America	5,265	18.7%	10,224	18.6%	+/-1,913	+/-3.2
Europe	4,449	15.8%	6,121	11.1%	+/-1,660	+/-2.8
Africa	2,225	7.9%	4,802	8.7%	+/-1,679	+/-2.8
Northern America	633	2.3%	1,018	1.8%	+/-651	+/-1.2
Oceania	231	0.8%	156	0.3%	+/-183	+/-0.3
Total Population	28,113	100.0%	55,066	100.0%	+/-3,386	(X)

Source: U.S. Census Bureau An '(X)' means that the estimate is not applicable or available.

Region of Birth of Foreign Born -- 2000 & 2010 Howard County



Reported Ancestry in Howard County (Single or Multiple) Year 2010



Labor Force and Employment

Relative to Maryland and the U.S. as a whole, Howard County has a high labor force participation rate with an estimated 72.5% of all residents 16 and older participating in 2010. This compares to a statewide rate of 69.5% and a U.S. rate of 64.4%. Howard County also had a relatively high female participation rate of 67.1% in 2010. This compares to female participation rates of 65.3% for Maryland and 59.3% for the U.S.

The percentage of Howard County residents in the labor force decreased by 3.0 percentage points compared to 2000, when 75.5 percent of residents were in the labor force. This drop is consistent with Statewide trends, which showed a 0.7 percentage point decrease compared to 2000. *This decline began in the 1990's and ends the half century trend of increasing labor force participation rates, primarily driven by women entering the workforce.* There was also a slight drop in the Howard County female labor force participation rate from 2000 to 2010. However, this decrease is insignificant when taking the margin of error into consideration from the 2010 ACS results.

Decreasing labor force participation is largely due to the aging of the population, a trend that recently began and will accelerate in the future (see Research Report 20, 2010 Census Age Characteristics).

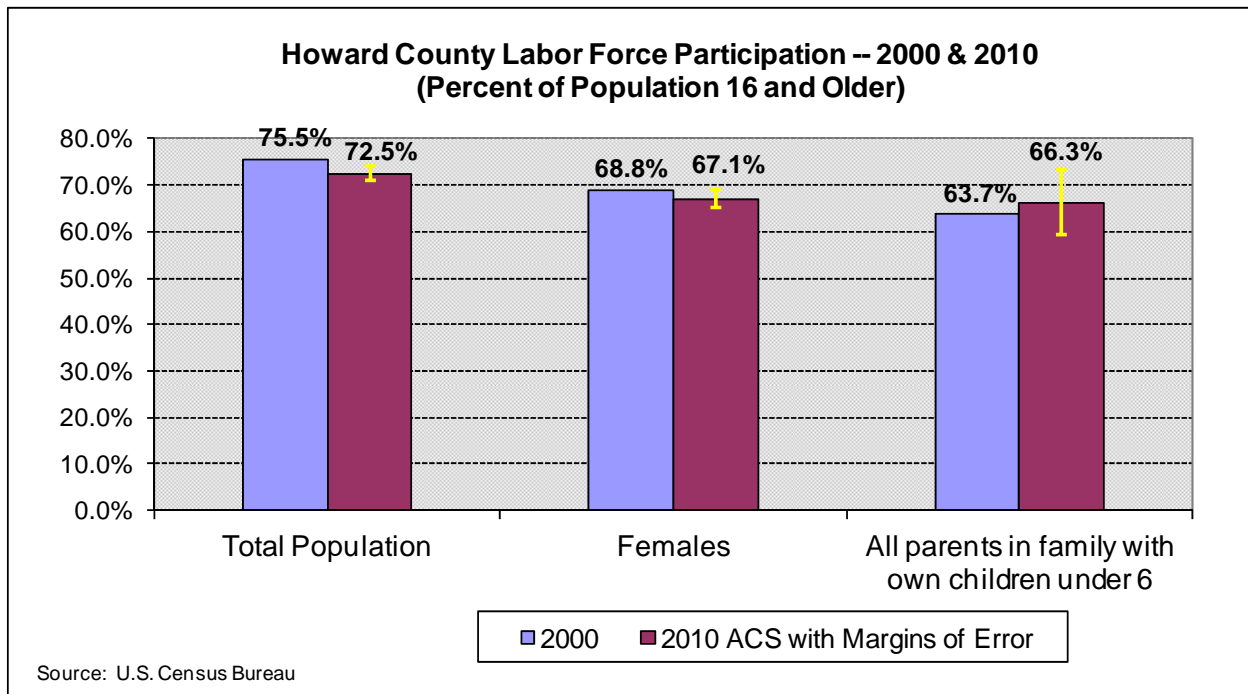
According to the 2010 ACS there were 21,491 Howard County residents with their own children under 6 years old. Of this total, 66.3% were in families where all parents in the family participated in the labor force. It should be noted, however, that this percentage is quite imprecise with a 7% margin of error given the small sample size of this data point.

Labor Force Participation in Howard County -- 2000 and 2010

Population 16 years and over	2000		2010 ACS with Margins of Error			
	Number	Percent	Number	Percent	Margin of Error	% Margin of Error
In labor force	139,885	75.5%	162,311	72.5%	+/-3,288	+/-1.5
Civilian labor force	138,861	74.9%	161,801	72.2%	+/-3,313	+/-1.5
Employed	135,504	73.1%	153,643	68.6%	+/-3,388	+/-1.6
Unemployed	3,357	1.8%	8,158	3.6%	+/-1,477	+/-0.7
Percent of civilian labor force	2.4%	NA	5.0%	NA	+/-0.9%	(X)
Armed Forces	1,024	0.6%	510	0.2%	+/-371	+/-0.2
Not in labor force	45,496	24.5%	61,674	27.5%	+/-3,472	+/-1.5
Total	185,381	100.0%	223,985	100.0%	+/-757	(X)
Females 16 years and over						
In labor force	66,041	68.8%	77,311	67.1%	+/-2,188	+/-1.8
Civilian labor force	65,786	68.6%	77,239	67.1%	+/-2,198	+/-1.9
Employed	64,137	66.8%	72,681	63.1%	+/-2,149	+/-1.8
Total	95,955	100.0%	115,159	100.0%	+/-743	(X)
Working Parents						
All parents in family in labor force	13,875	63.7%	14,251	66.3%	+/-1,725	+/-7.0
Own children under 6 years	21,779	100.0%	21,491	100.0%	+/-1,289	(X)

Source: U.S. Census Bureau

An '(X)' means that the estimate is not applicable or available.



The table and chart on the next page show the jobs held by Howard County residents in 2010. The data are categorized both by occupation and by industry. Due to differences in data reported, direct comparisons to 2000 are not possible. Howard County has a relatively high percentage of management, business, science and arts occupations – 60.1% compared to 44.1% for Maryland and 35.9% for the U.S. This is reflective of Howard County’s highly educated population discussed earlier in this report.

Sales and office occupations are the next most prevalent with 20.7% of the total Howard County workforce holding those types of jobs. Service jobs account for 10.8% of all Howard County job holders, followed by natural resources, construction, and maintenance occupations (4.7%) and production, transportation, and material moving occupations (3.8%).

When classified by job industry, the most prevalent classification held by Howard County residents is educational services, and health care and social assistance (33,287 jobs or 21.7% of the total). This is closely followed by professional, scientific, management, administration and waste management services (21.0% of the total). Public administration is the third highest category making up 13.3% or 20,418 of the total 153,643 estimated Howard County job holders in 2010.

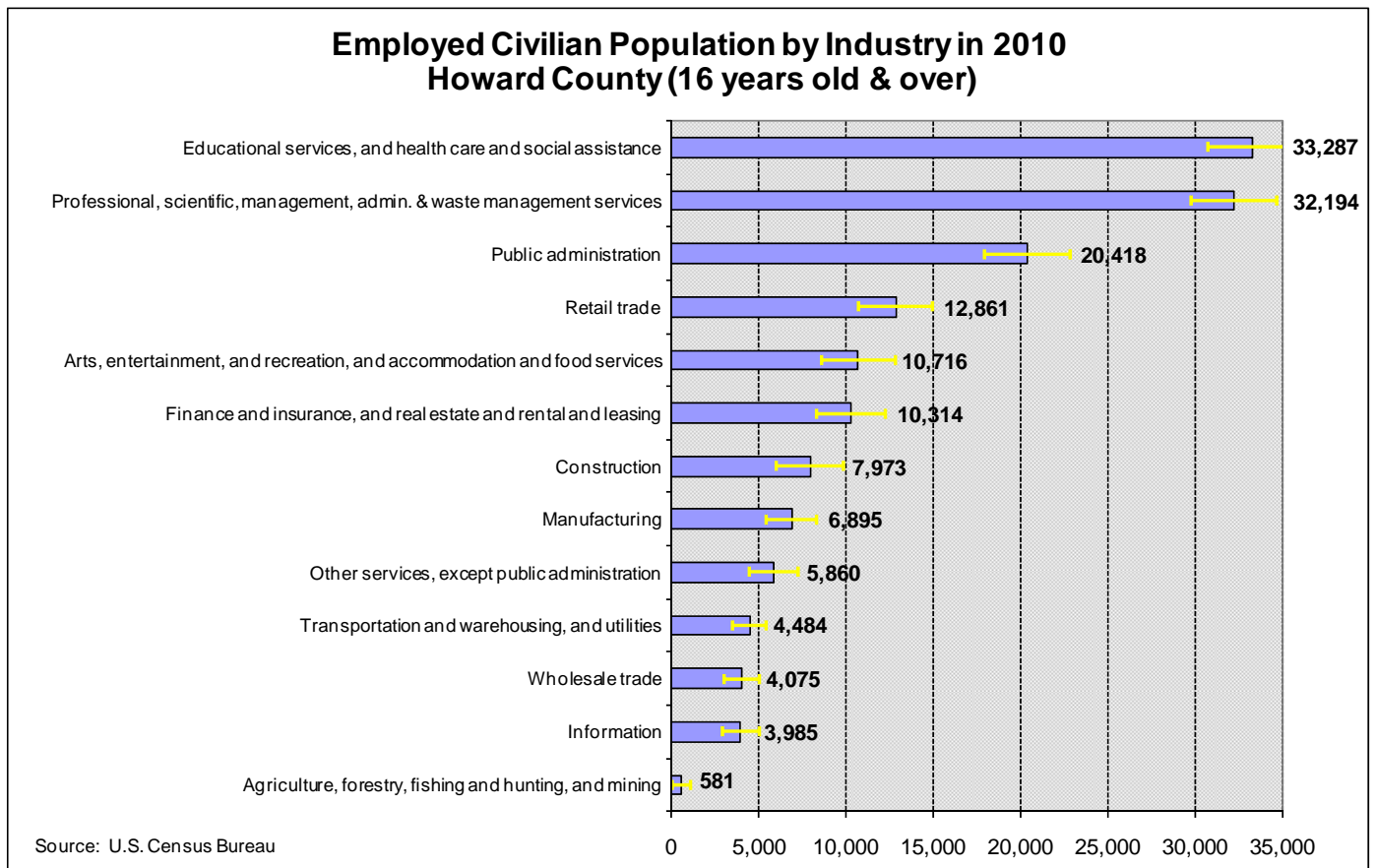
Employed Civilian Population 16 Years and Over in Howard County – 2010

By Occupation	2010 ACS with Margins of Error			
	Number	Percent	Margin of Error	% Margin of Error
Management, business, science, and arts occupations	92,326	60.1%	+/-3,808	+/-2.3
Service occupations	16,543	10.8%	+/-2,325	+/-1.5
Sales and office occupations	31,836	20.7%	+/-2,528	+/-1.5
Natural resources, construction, and maintenance occupations	7,154	4.7%	+/-1,387	+/-0.9
Production, transportation, and material moving occupations	5,784	3.8%	+/-1,278	+/-0.8
Total	153,643	100%	+/-3,388	(X)
By Industry				
Agriculture, forestry, fishing and hunting, and mining	581	0.4%	+/-532	+/-0.3
Construction	7,973	5.2%	+/-1,912	+/-1.2
Manufacturing	6,895	4.5%	+/-1,466	+/-1.0
Wholesale trade	4,075	2.7%	+/-997	+/-0.7
Retail trade	12,861	8.4%	+/-2,090	+/-1.3
Transportation and warehousing, and utilities	4,484	2.9%	+/-973	+/-0.6
Information	3,985	2.6%	+/-1,069	+/-0.7
Finance and insurance, and real estate and rental and leasing	10,314	6.7%	+/-1,994	+/-1.2
Professional, scientific, management, admin. & waste management services	32,194	21.0%	+/-2,434	+/-1.6
Educational services, and health care and social assistance	33,287	21.7%	+/-2,568	+/-1.7
Arts, entertainment, and recreation, and accommodation and food services	10,716	7.0%	+/-2,085	+/-1.3
Other services, except public administration	5,860	3.8%	+/-1,424	+/-0.9
Public administration	20,418	13.3%	+/-2,457	+/-1.6
Total	153,643	100.0%	+/-3,388	(X)

Source: U.S. Census Bureau

An '(X)' means that the estimate is not applicable or available.

**Employed Civilian Population by Industry in 2010
Howard County (16 years old & over)**



Source: U.S. Census Bureau

The table and chart below show the class of workers in Howard County in both 2000 and 2010. Similar to the statewide results where 72.2% of all workers held private wage and salary jobs in 2010, 71.4% of Howard County workers held private wage and salary jobs. About 24% are government workers in Howard County. Self-employed workers in their own not incorporated businesses represent about 4.5% of the Howard County workforce.

Note that for both the above and below tables and charts, the data represent jobs held by Howard County residents, not jobs in Howard County.

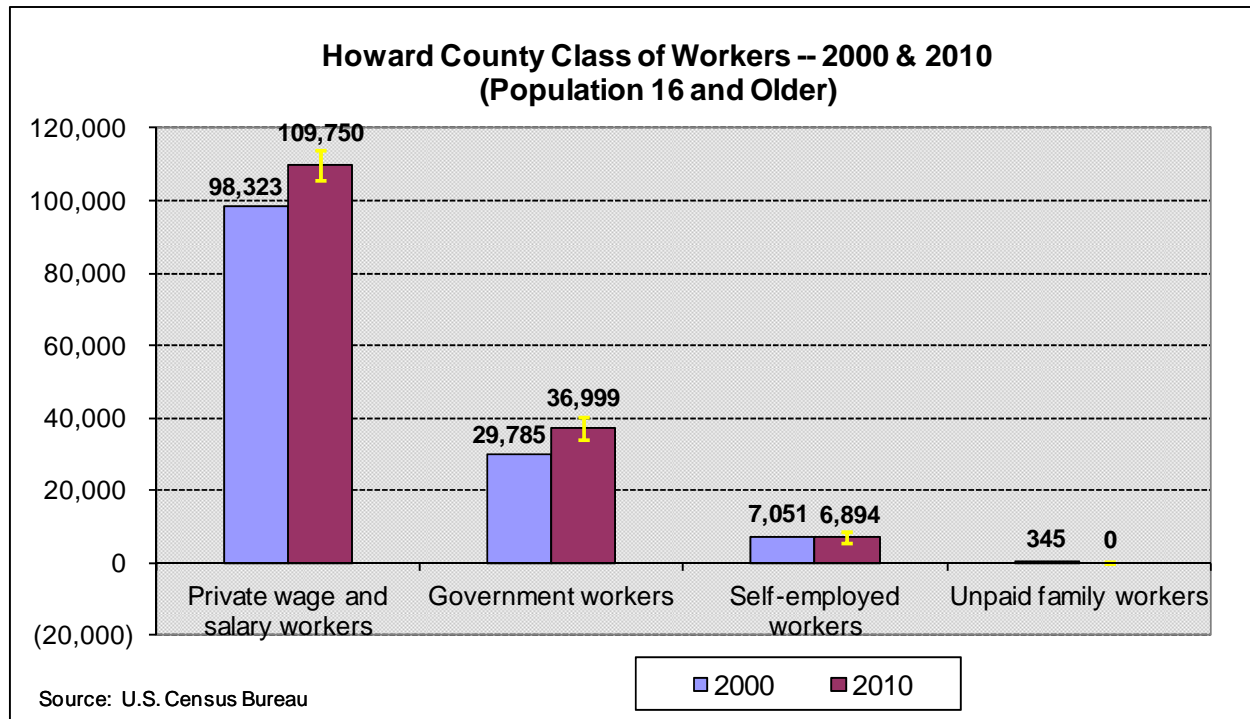
Class of Workers in Howard County- 1990 and 2000

Population 16 years and over	2000		2010 ACS with Margins of Error				Growth	
	Number	Percent	Number	Percent	Margin of Error	% Margin of Error	Number	Percent
Private wage and salary workers	98,323	72.6%	109,750	71.4%	+/-4,116	+/-2.0	11,427	11.6%
Government workers	29,785	22.0%	36,999	24.1%	+/-3,129	+/-2.0	7,214	24.2%
Self-employed workers (1)	7,051	5.2%	6,894	4.5%	+/-1,442	+/-0.9	(157)	-2.2%
Unpaid family workers	345	0.3%	0	0.0%	+/-289	+/-0.1	(345)	-100.0%
Total	135,504	100.0%	153,643	100.0%	+/-3,388	(X)	18,139	13.4%

(1) In own not incorporated business

An '(X)' means that the estimate is not applicable or available.

Source: U.S. Census Bureau



Commuting to Work

An estimated 80.9% of commuters drove alone to work in 2010 compared to 81.9% in 2000, a one percentage point decrease, although this difference is insignificant when the 2010 ACS margin of error is taken into consideration. Less people are carpooling (7.6% compared to 9.4%), yet slightly more people are taking public transportation (3.7% compared to 2.5%). A slightly larger percentage of people are working from home – 5.5% in 2010 compared to 4.5% in 2000. Average reported travel time to work is about the same in 2010 compared to 2000 at about 30 minutes. These statistics are shown in the table and chart below.

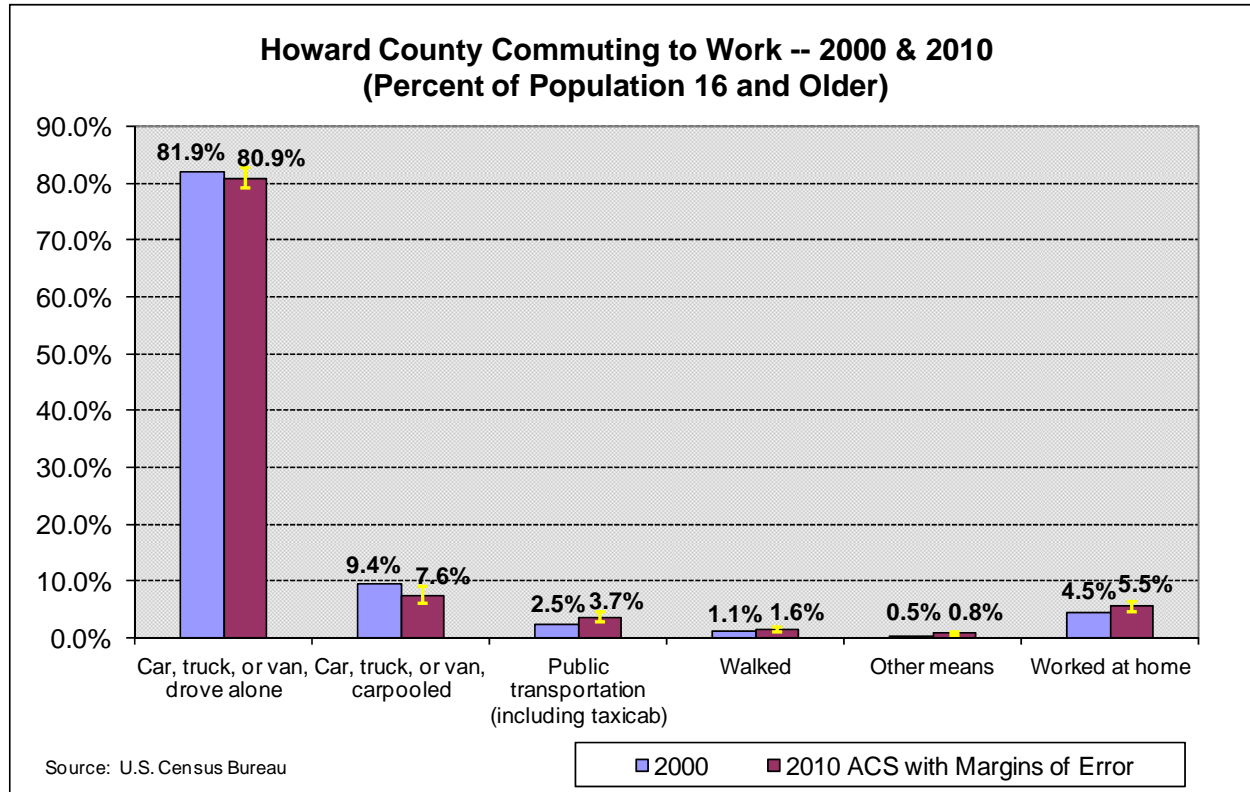
Commuting to Work - Howard County, 2000 and 2010

Population 16 years and over	2000		2010 ACS with Margins of Error			
	Number	Percent	Number	Percent	Margin of Error	% Margin of Error
Car, truck, or van, drove alone	110,546	81.9%	122,491	80.9%	+/-3,544	+/-1.7
Car, truck, or van, carpoled	12,734	9.4%	11,468	7.6%	+/-2,191	+/-1.4
Public transportation (including taxicab)	3,433	2.5%	5,546	3.7%	+/-1,319	+/-0.9
Walked	1,520	1.1%	2,376	1.6%	+/-825	+/-0.5
Other means	634	0.5%	1,212	0.8%	+/-446	+/-0.3
Worked at home	6,125	4.5%	8,396	5.5%	+/-1,198	+/-0.8
Total	134,992	100.0%	151,489	100.0%	+/-3,437	(X)

Mean travel time to work (minutes)	30.2	NA	31.0	NA	+/-1.1	(X)
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Source: U.S. Census Bureau

An '(X)' means that the estimate is not applicable or available.



As expected for a suburban jurisdiction, a greater percentage of Howard County residents drive alone to work (81.9%) compared to the Maryland average of 73.0% in 2010. By comparison, 60.0% of Baltimore City residents drove to work alone in 2010. The mean travel time to work in Maryland was 31.8 minutes in 2010, comparable to that of Howard County's 31.0 minutes, and about the same as it was a decade earlier when it was 31.2 minutes.

Income and Poverty

Household Income

The 2010 American Community Survey revealed that Howard County has the highest median household income in Maryland. The median household income in Howard County was \$101,771 in 2010, 48% higher than the \$68,854 statewide median, and 103% more than the \$50,046 national median.³

In Howard County more than 1 in every 5 households, or about 20%, received an annual income of between \$100,000 and \$149,000 per year in 2010, the greatest percentage of the income brackets shown in the table below. More than 50% of all households made more than \$100,000 per year. Slightly more than 13% of all households made between \$75,000 and \$99,999 per year, and just above 15% made between \$50,000 and \$74,000 per year. The remaining 20%, or one out of every 5 households, made less than \$50,000 per year. The median income for Howard County, in addition to the numbers of households by income brackets, are shown in the table and charts below.

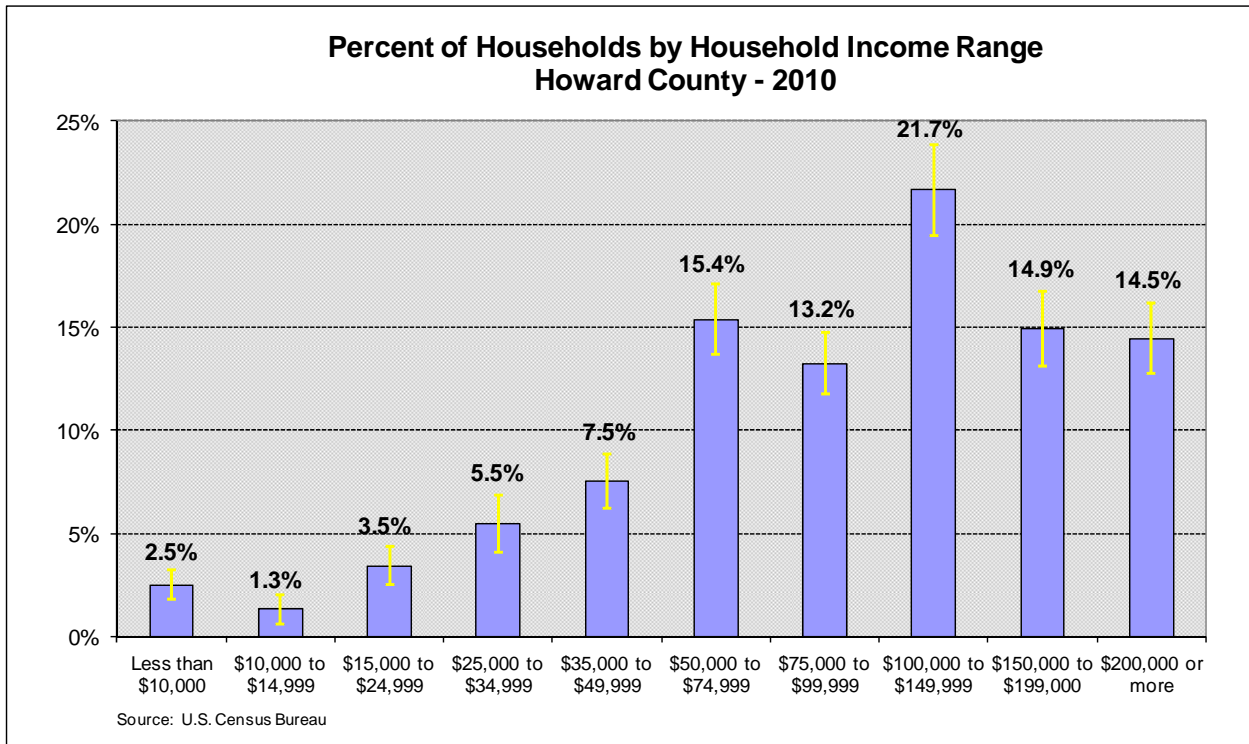
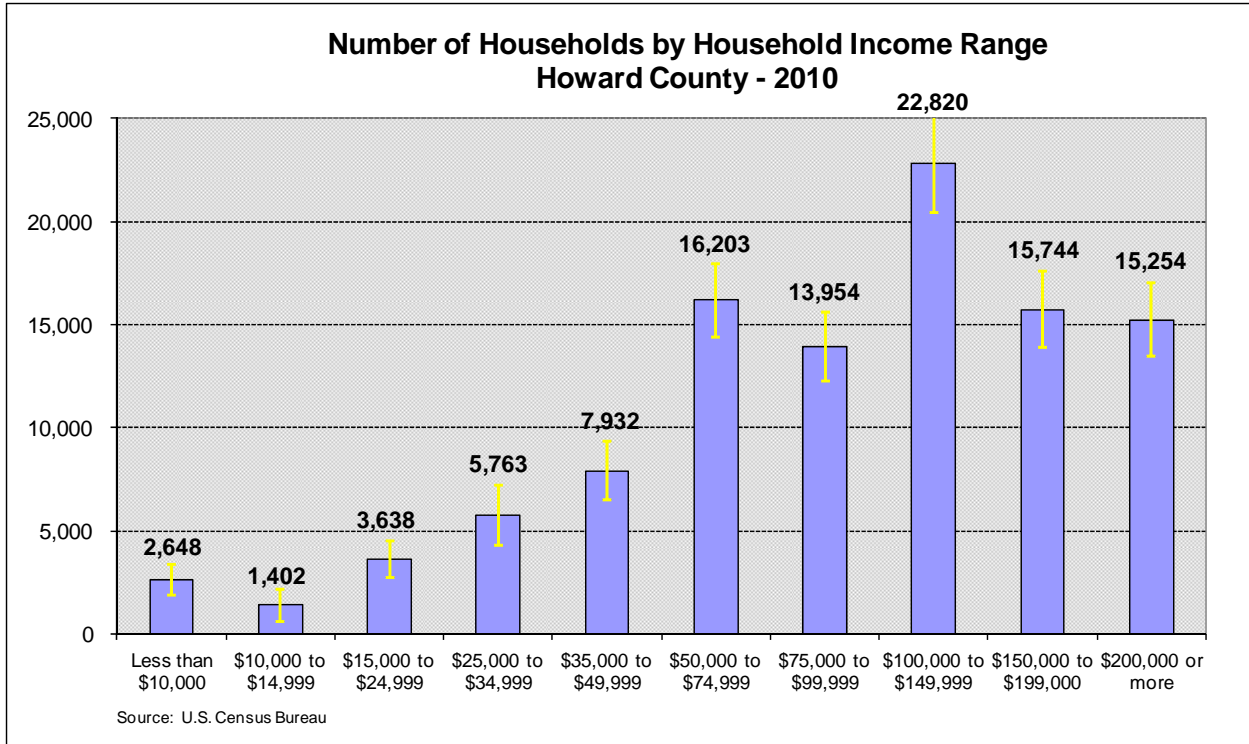
2010 Household Income - Howard County

Household Income	2010 ACS with Margins of Error			
	Number	Percent	Margin of Error	% Margin of Error
Less than \$10,000	2,648	2.5%	+/-753	+/-0.7
\$10,000 to \$14,999	1,402	1.3%	+/-766	+/-0.7
\$15,000 to \$24,999	3,638	3.5%	+/-908	+/-0.9
\$25,000 to \$34,999	5,763	5.5%	+/-1,430	+/-1.4
\$35,000 to \$49,999	7,932	7.5%	+/-1,417	+/-1.3
\$50,000 to \$74,999	16,203	15.4%	+/-1,776	+/-1.7
\$75,000 to \$99,999	13,954	13.2%	+/-1,669	+/-1.5
\$100,000 to \$149,999	22,820	21.7%	+/-2,347	+/-2.2
\$150,000 to \$199,999	15,744	14.9%	+/-1,856	+/-1.8
\$200,000 or more	15,254	14.5%	+/-1,770	+/-1.7
Total Households	105,358	100.0%	+/-1,393	(X)

Median Income	\$101,771	(X)	+/-3,736	(X)
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Source: U.S. Census Bureau An '(X)' means that the estimate is not applicable or available.

³ The Census Bureau indicates that direct comparisons of income distributions between Census 2000 and the 2000 ACS are not possible due to inflation, so the 2000 income data are not shown here. Please refer to Research Report 7 for more information on 2000 income.



Family Income

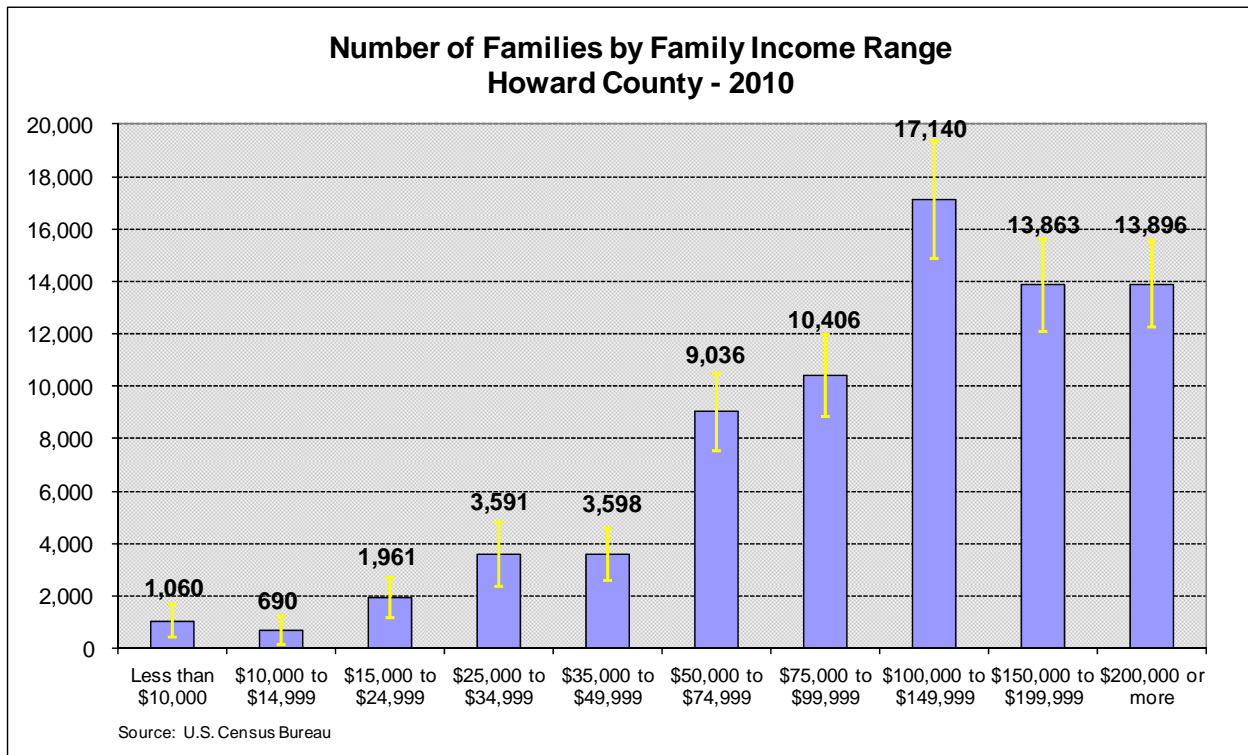
A family is defined as two or more people living in the same household that are related by birth, marriage or adoption. The 2010 ACS Census revealed that about 71% of all households in Howard County were family households. The remaining 29% of households were non-family households, most of which were residents living alone. As would be expected given the dual income status of many families, family incomes on average are higher than the average income of all households, with greater percentages in the upper income brackets. This is shown in the tables and charts below.

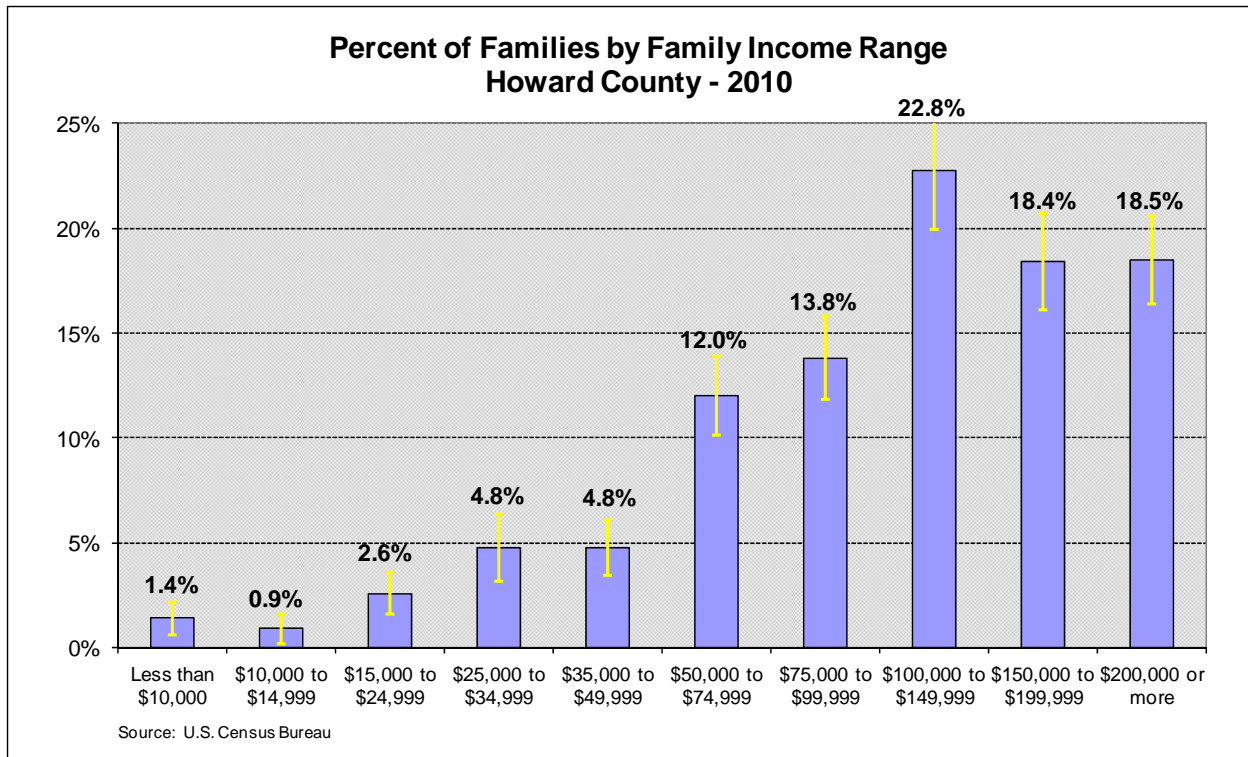
2010 Family Income - Howard County

Family Income	2010 ACS with Margins of Error			
	Number	Percent	Margin of Error	% Margin of Error
Less than \$10,000	1,060	1.4%	+/-600	+/-0.8
\$10,000 to \$14,999	690	0.9%	+/-561	+/-0.7
\$15,000 to \$24,999	1,961	2.6%	+/-775	+/-1.0
\$25,000 to \$34,999	3,591	4.8%	+/-1,206	+/-1.6
\$35,000 to \$49,999	3,598	4.8%	+/-1,010	+/-1.3
\$50,000 to \$74,999	9,036	12.0%	+/-1,469	+/-1.9
\$75,000 to \$99,999	10,406	13.8%	+/-1,570	+/-2.0
\$100,000 to \$149,999	17,140	22.8%	+/-2,242	+/-2.8
\$150,000 to \$199,999	13,863	18.4%	+/-1,755	+/-2.3
\$200,000 or more	13,896	18.5%	+/-1,658	+/-2.1
Total Households	75,241	100.0%	+/-2,756	(X)

Median Income	\$120,664	(X)	+/-6,395	(X)
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Source: U.S. Census Bureau An '(X)' means that the estimate is not applicable or available.





Poverty

Poverty in Howard County is relatively low. An estimated 4.7% of all residents live in poverty according to the 2010 American Community Survey. This compares to 6.6% for Maryland and 15.3% for the U.S. The 2010 poverty rates for individuals and families in Howard County and Maryland are summarized in the table and chart below.⁴

The category with the highest poverty rate shown are single mother families with children under 18. The poverty rate for this category in Howard County is 20.3%. However, due to the limitations of the ACS with its small sample size the margin of error is quite extensive so that value is not a very reliable estimate. For Maryland as a whole, the poverty rate for this category is a higher 25.5% with a much smaller margin of error given the larger sample size relative to the population and should therefore be deemed more reliable.

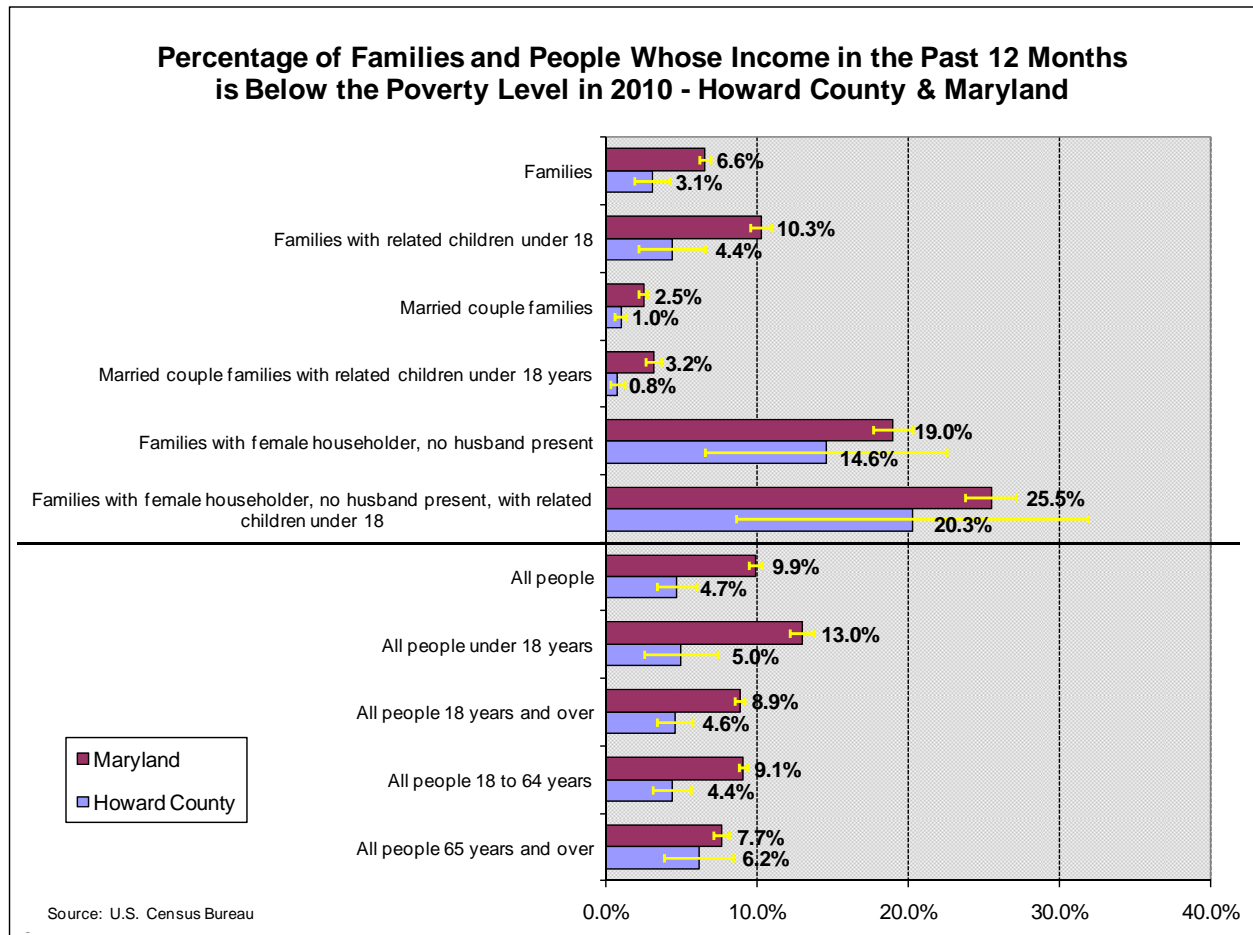
Overall, for the categories shown below the poverty rate in Howard County is lower, in some cases significantly lower, compared to Maryland. However, this is not necessarily valid if the margins of error overlap. For example, the poverty rates for people over 65 in Howard County and Maryland have overlapping margins of error. So even though the poverty rates reported for this category are 7.7% for Maryland and 6.2% for Howard County, since the margins of error overlap one cannot say for certain that the poverty rate in Maryland for those 65 and older is higher than that of Howard County. It is likely that it is, but not a certainty.

⁴ Similar to income data, the Census Bureau recommends against direct comparisons of poverty rates from the 2000 Census and the 2010 ACS, so the 2000 poverty data are not shown here. Please refer to Research Report 7 for more information on poverty in the year 2000.

Percentage of Families and People Whose Income in the Past 12 Months is Below the Poverty Level - Howard County & Maryland

Poverty Status	2010 ACS for Howard County		2010 ACS for Maryland	
	Percent	Margin of Error	Percent	Margin of Error
All families	3.1%	+/-1.2	6.6%	+/-0.4
With related children under 18 years	4.4%	+/-2.2	10.3%	+/-0.7
Married couple families	1.0%	+/-0.4	2.5%	+/-0.3
With related children under 18 years	0.8%	+/-0.5	3.2%	+/-0.5
Families with female householder, no husband present	14.6%	+/-8.0	19.0%	+/-1.3
With related children under 18 years	20.3%	+/-11.6	25.5%	+/-1.7
All people	4.7%	+/-1.3	9.9%	+/-0.4
Under 18 years	5.0%	+/-2.4	13.0%	+/-0.8
18 years and over	4.6%	+/-1.2	8.9%	+/-0.3
18 to 64 years	4.4%	+/-1.3	9.1%	+/-0.3
65 years and over	6.2%	+/-2.3	7.7%	+/-0.5

Source: U.S. Census Bureau



Health Insurance

Questions on health insurance coverage were asked as part of the 2010 ACS. Similar questions were not asked on the 2000 Long Form, so comparisons from 10 years ago is not possible. However, this will be valuable information to track each year moving forward, particularly as the Affordable Care Act goes into effect. In Howard County, 91.2% of residents reported as having health insurance coverage. This compares to 88.7% for Maryland residents, although when taking the margin of error into account the difference is not discernable.⁵

In Howard County, 84.2% of residents indicated they have private health insurance and 16.9% have public health insurance. Of these, some answered that they had both public and private health insurance. For example, someone may be on Medicare, which is a form of public insurance, and also purchase a supplemental private medigap policy. At the statewide level a much larger percentage of residents have public health insurance (25.7%). State residents that have private insurance is estimated to be 74.2%.⁶

The tables and chart below summarize these statistics for Howard County and Maryland. Additional data for the employed, unemployed and those not in the labor force are also included.

Health Insurance Coverage in Howard County - 2010

Population	2010 ACS with Margins of Error			
	Number	Percent	Margin of Error	% Margin of Error
With health insurance coverage	260,457	91.2%	+/-4,269	+/-1.5
With private health insurance coverage	240,620	84.2%	+/-5,780	+/-2.0
With public health insurance coverage	48,280	16.9%	+/-3,902	+/-1.4
No health insurance coverage	25,268	8.8%	+/-4,217	+/-1.5
Civilian noninstitutionalized population	285,725	100.0%	+/-1,241	(X)
No health insurance coverage	3,916	5.2%	+/-1,493	+/-2.0
Civilian noninstitutionalized population under 18	74,900	100.0%	+/-1,155	(X)
Employed with health insurance coverage	131,337	90.8%	+/-3,925	+/-1.8
Employed with no health insurance coverage	13,281	9.2%	+/-2,656	+/-1.8
Total Employed	144,618	100.0%	+/-3,126	(X)
Unemployed with health insurance coverage	5,489	73.5%	+/-1,146	+/-8.7
Unemployed with no health insurance coverage	1,981	26.5%	+/-789	+/-8.7
Total Unemployed	7,470	100.0%	+/-1,396	(X)
Not in labor force with health insurance coverage	24,571	82.6%	+/-2,652	+/-4.0
Not in labor force with no health insurance coverage	5,165	17.4%	+/-1,284	+/-4.0
Total not in labor force	29,736	100.0%	+/-2,852	(X)

Source: U.S. Census Bureau

An '(X)' means that the estimate is not applicable or available.

⁵ Coverage reported for civilian non-institutionalized population. So does not include military or population that reside in institutions such as correctional and in-patient care facilities.

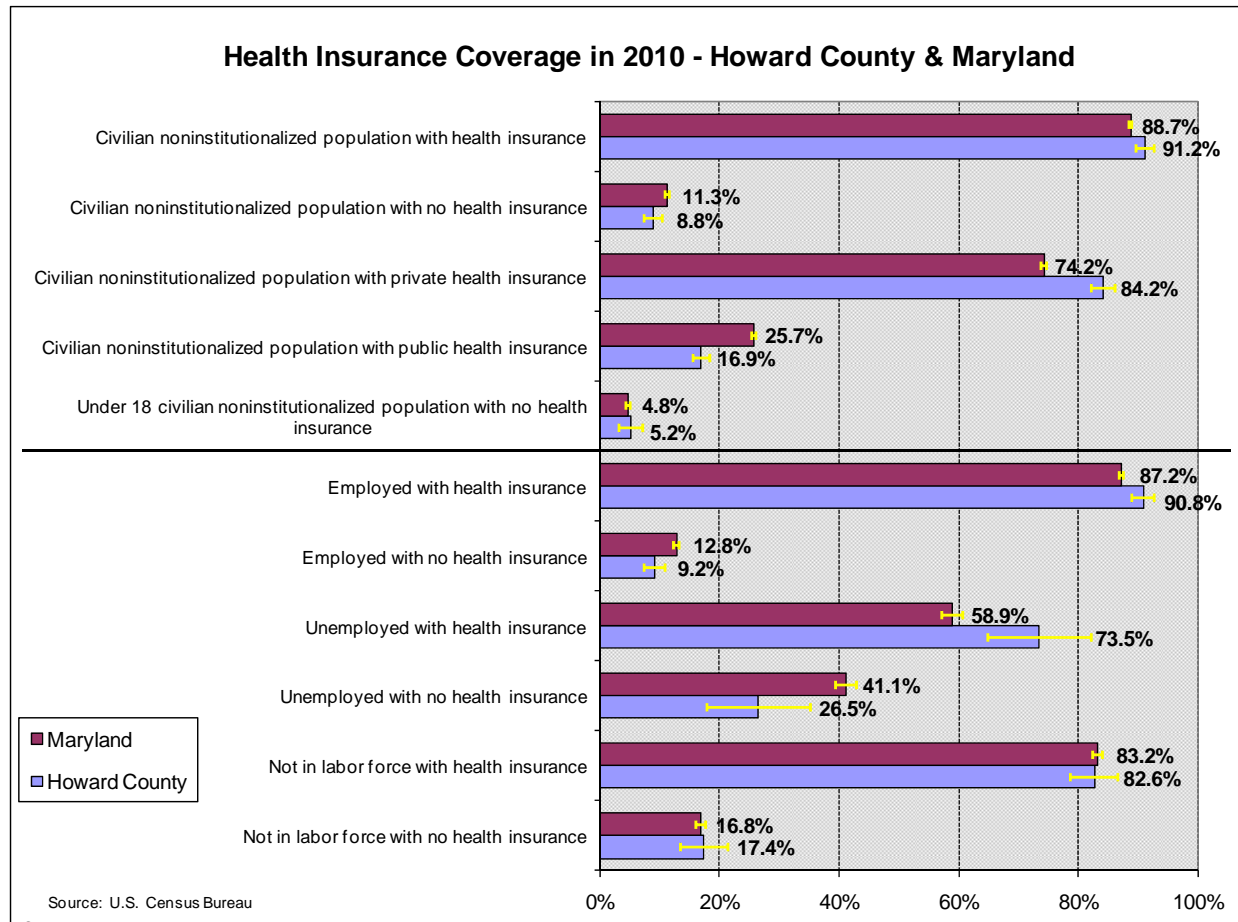
⁶ Private health insurance coverage includes employer-based, direct-purchase, and TRICARE or other military health coverage (offered through health care programs for active-duty military personnel and retired members of the uniformed services, and their families and survivors). Public health insurance includes Medicare, Medicaid (including the Children's Health Insurance Program), VA Health Care, Indian Health Service, and other State-specific plans.

Health Insurance Coverage in Maryland - 2010

Population	2010 ACS with Margins of Error			
	Number	Percent	Margin of Error	% Margin of Error
With health insurance coverage	5,047,137	88.7%	+/-16,095	+/-0.3
With private health insurance coverage	4,221,523	74.2%	+/-26,474	+/-0.5
With public health insurance coverage	1,464,333	25.7%	+/-22,129	+/-0.4
No health insurance coverage	640,861	11.3%	+/-16,506	+/-0.3
Civilian noninstitutionalized population	5,687,998	100.0%	+/-2,852	(X)
No health insurance coverage	64,298	4.8%	+/-5,549	+/-0.4
Civilian noninstitutionalized population under 18	1,350,011	100.0%	+/-4,225	(X)
Employed with health insurance coverage	2,373,623	87.2%	+/-18,575	+/-0.4
Employed with no health insurance coverage	347,961	12.8%	+/-12,219	+/-0.4
Total Employed	2,721,584	100.0%	+/-16,578	(X)
Unemployed with health insurance coverage	149,494	58.9%	+/-7,015	+/-1.7
Unemployed with no health insurance coverage	104,449	41.1%	+/-5,178	+/-1.7
Total Unemployed	253,943	100.0%	+/-8,619	(X)
Not in labor force with health insurance coverage	561,869	83.2%	+/-12,755	+/-0.8
Not in labor force with no health insurance coverage	113,542	16.8%	+/-5,759	+/-0.8
Total not in labor force	675,411	100.0%	+/-13,491	(X)

Source: U.S. Census Bureau

An '(X)' means that the estimate is not applicable or available.



Housing Values and Costs

Housing Values

Like most places in Maryland and the U.S. the price of housing in Howard County has increased significantly since 2000. Based on Census data, the median value of an owner-occupied home in Howard County more than doubled from \$198,600 in 2000 to \$415,400 in 2010. In 2010, Howard County had the second highest median house value in Maryland, behind Montgomery County's \$447,200 median. By comparison, in 2010 the statewide median was \$301,400 and the U.S. median was \$179,900. According to annual ACS data, during the last decade peak housing prices occurred in 2007 or 2008 for Maryland jurisdictions and have dropped since then as a result of the recession that began in December 2007 and ended in June 2009. Despite this significant downturn in the economy, however, housing prices are still significantly higher than they were in 2000.

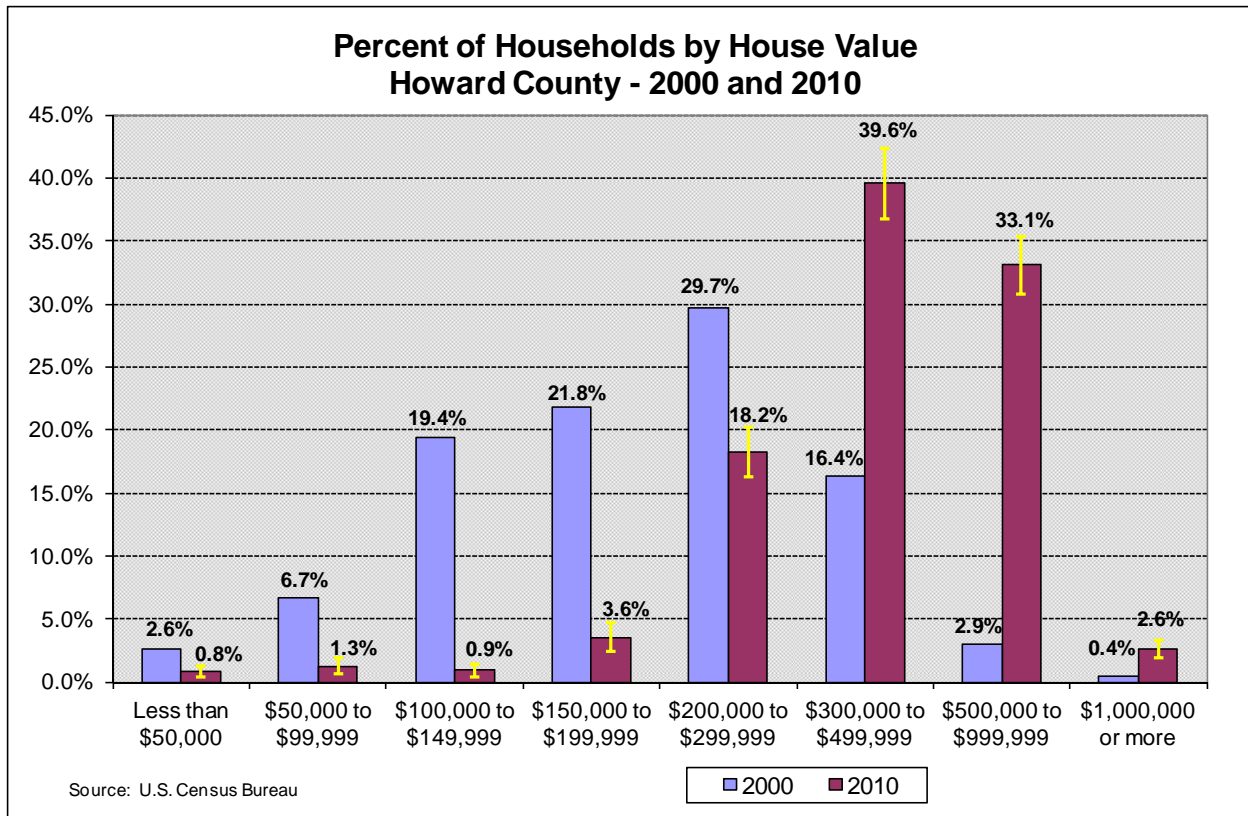
The results for Howard County are shown in the table and chart below. In addition to the median values for 2000 and 2010, the number of owner-occupied homes in various price ranges are also shown. It is clear that home prices have increased significantly over the last decade. For example, in 2000 only 2.3% of all homes were valued between \$500,000 and \$1,000,000. In 2010, however, 33.1% of all homes were in this price range. Significant increases in the numbers and percentage of homes valued between \$300,000 and \$500,000 were also reported in 2010 compared to 2000. At the higher end, in 2000 there were only 269 homes in Howard County valued at more than \$1 million, 0.4% of the total. By 2010, 1,982 (\pm 537) homes were \$1 million or more, 2.6% (\pm 0.7%) of the total. At the lower end of the scale, there were decreases in the numbers and percentages of homes valued less than \$300,000.

Owner-Occupied House Value - Howard County, 2000 & 2010

Specified House Value	2000		2010 ACS with Margins of Error			
	Number	Percent	Number	Percent	Margin of Error	% Margin of Error
Less than \$50,000	1,718	2.6%	634	0.8%	+/-308	+/-0.4
\$50,000 to \$99,999	4,450	6.7%	978	1.3%	+/-449	+/-0.6
\$100,000 to \$149,999	12,914	19.4%	715	0.9%	+/-366	+/-0.5
\$150,000 to \$199,999	14,501	21.8%	2,755	3.6%	+/-835	+/-1.1
\$200,000 to \$299,999	19,726	29.7%	14,150	18.2%	+/-1,609	+/-2.0
\$300,000 to \$499,999	10,884	16.4%	30,714	39.6%	+/-2,519	+/-2.8
\$500,000 to \$999,999	1,952	2.9%	25,646	33.1%	+/-1,747	+/-2.3
\$1,000,000 or more	269	0.4%	1,982	2.6%	+/-537	+/-0.7
Total	66,414	100.0%	77,574	100.0%	+/-2,451	(X)
Median Value	\$198,600		\$415,400		+/-14,894	(X)

Source: U.S. Census Bureau

An '(X)' means that the estimate is not applicable or available.



Costs of Owner-Occupied Housing

With the increase in housing prices over the last decade, there has been a lot of discussion among residents, county officials and policy makers about housing affordability. The table and chart below summarizes the cost of owning a home in Howard County, comparing 2000 to 2010.

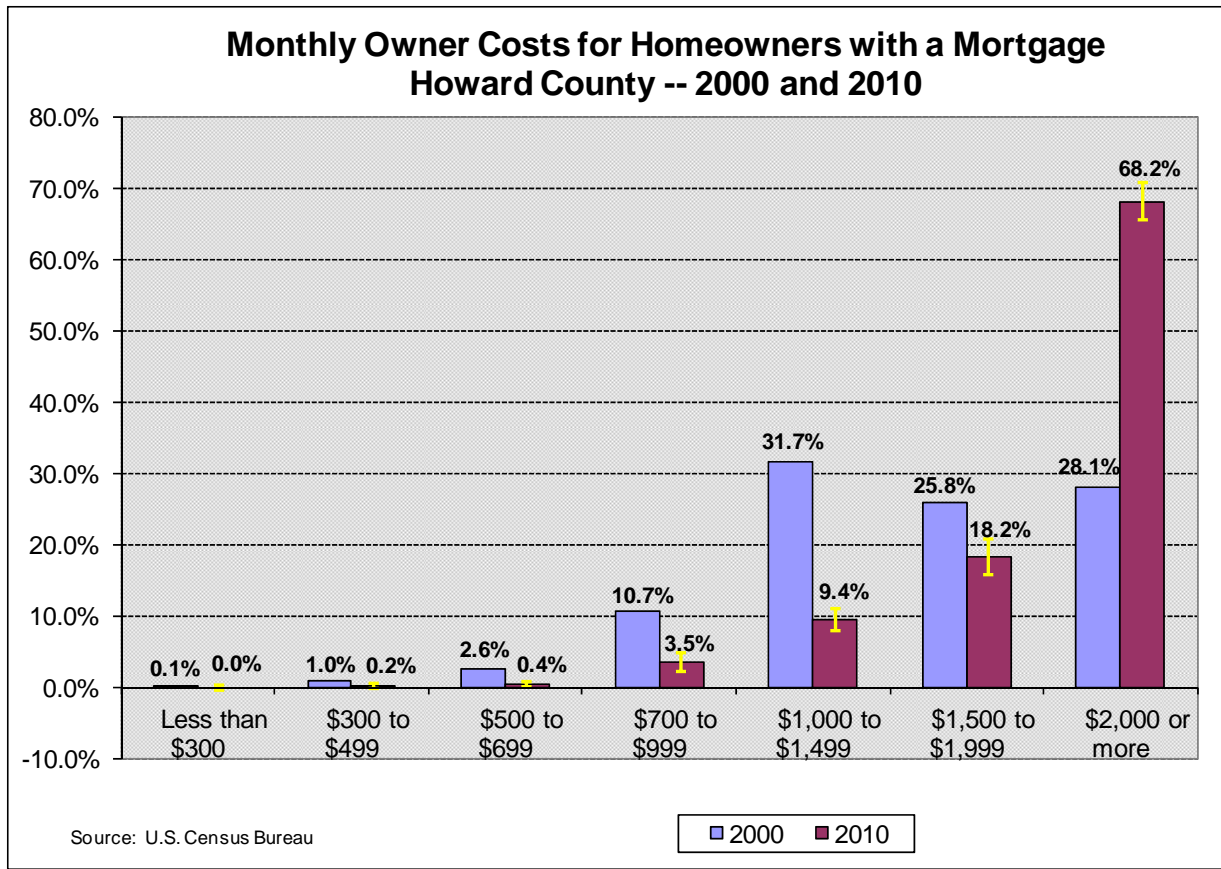
Mortgage Status and Monthly Owner Costs (1) Howard County, 2000 and 2010

Monthly Owner Costs	2000		2010 ACS with Margins of Error			
	Number	Percent	Number	Percent	Margin of Error	% Margin of Error
With a Mortgage						
Less than \$300	47	0.1%	0	0.0%	+/-289	+/-0.3
\$300 to \$499	570	1.0%	138	0.2%	+/-165	+/-0.3
\$500 to \$699	1,497	2.6%	278	0.4%	+/-242	+/-0.4
\$700 to \$999	6,118	10.7%	2,258	3.5%	+/-812	+/-1.3
\$1,000 to \$1,499	18,104	31.7%	6,012	9.4%	+/-1,096	+/-1.6
\$1,500 to \$1,999	14,750	25.8%	11,637	18.2%	+/-1,693	+/-2.5
\$2,000 or more	16,024	28.1%	43,503	68.2%	+/-2,481	+/-2.6
Total With a Mortgage	57,110	100.0%	63,826	100.0%	+/-2,855	(X)
Without a Mortgage	9,304	14.0%	13,748	17.7%	+/-1,536	(X)

Source: U.S. Census Bureau

An '(X)' means that the estimate is not applicable or available.

(1) Selected monthly owner costs are calculated from the sum of payment for mortgages, real estate taxes, various insurances, utilities, fuels, mobile home costs, and condominium fees.



In 2010, 68.2% of homeowners with a mortgage paid more than \$2,000 per month for their home. These costs include home mortgages, real estate taxes, insurance, utilities and condominium fees. In 2000, only 28.1% of homeowners paid more than \$2,000 per month. However, this is in nominal dollars and the cost of living, home prices, as well as average salaries have increased over the decade so it would be expected that the amount paid per month would increase.

A better measurement to use to gauge housing affordability is the percentage of income spent on housing. Housing affordability is generally defined as spending no more than 35 percent of gross household income on housing costs. In Howard County, 15.6% of households that own their own home with a mortgage spent more than 35 percent in 2000. This increased to 23.1% ($\pm 3.1\%$) by 2010. So by that measure the cost of housing has increased. This is shown in the table and chart below.

For Maryland as a whole 28.6% ($\pm 0.7\%$) of homeowners who have a mortgage spend more than 35% on housing costs. For the U.S. the percentage is 29.1% ($\pm 0.1\%$), not significantly different than the state. So for those who live in Howard County, even though housing is more expensive, the relative cost of owning a home, in terms of percentage of income spent on housing, is less burdensome compared to Maryland and the U.S.⁷

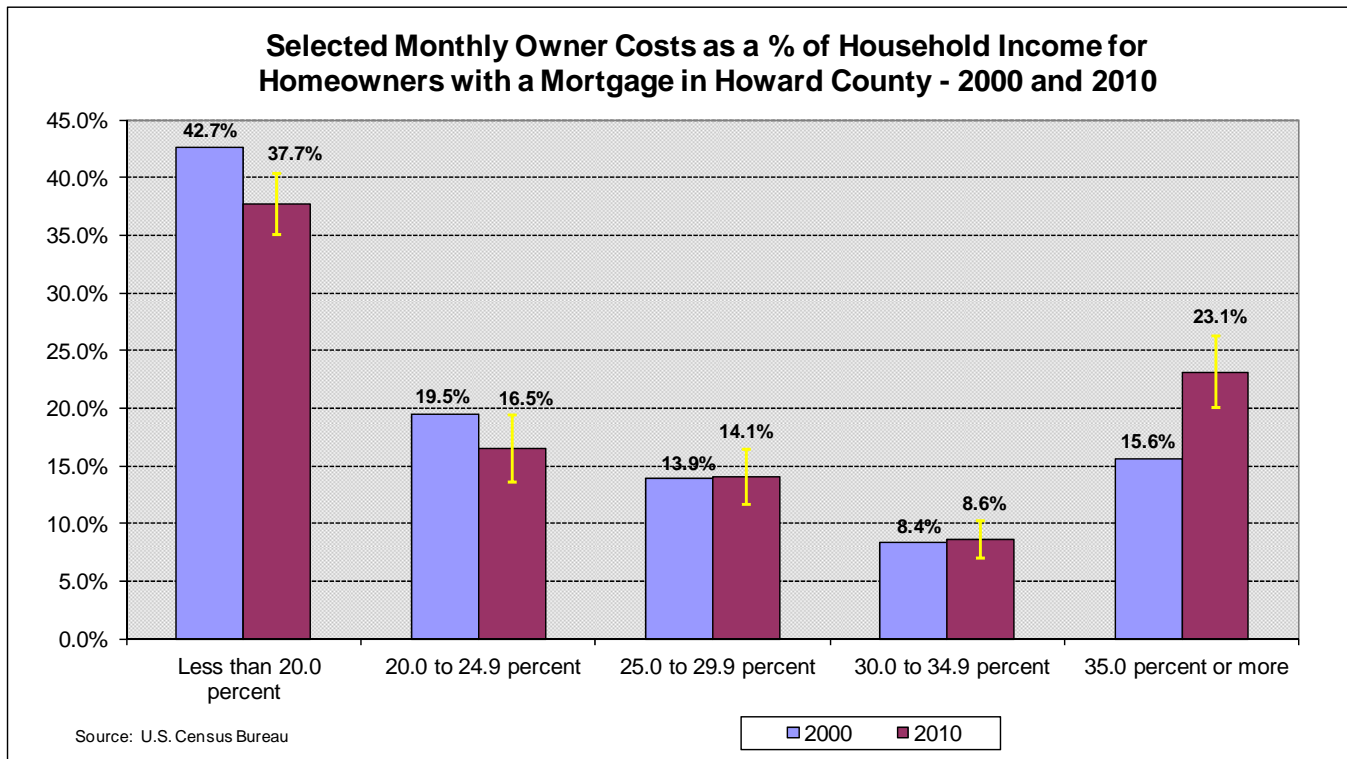
⁷ For a more complete discussion and analysis on housing affordability, please refer to Research Report Issue 14, Housing Affordability for [Howard County and Central Maryland](#).

**Selected Monthly Owner Costs as a % of Household Income for Homeowners with a Mortgage (1)
Howard County, 1990 and 2000**

Percent of Household Income	2000		2010 ACS with Margins of Error			
	Number	Percent	Number	Percent	Margin of Error	% Margin of Error
Less than 20.0 percent	21,661	42.7%	24,008	37.7%	+/-2,048	+/-2.7
20.0 to 24.9 percent	9,896	19.5%	10,518	16.5%	+/-1,806	+/-2.9
25.0 to 29.9 percent	7,038	13.9%	8,957	14.1%	+/-1,543	+/-2.4
30.0 to 34.9 percent	4,246	8.4%	5,482	8.6%	+/-1,061	+/-1.6
35.0 percent or more	7,926	15.6%	14,734	23.1%	+/-2,241	+/-3.1
Not computed	100	(X)	127	(X)	+/-146	(X)
Total	50,767	100.0%	63,699	100.0%	+/-2,827	(X)

Source: U.S. Census Bureau An '(X)' means that the estimate is not applicable or available.

(1) Selected monthly owner costs are calculated from the sum of payment for mortgages, real estate taxes, various insurances, utilities, fuels, mobile home costs, and condominium fees. Note that for 2000, only specified owner-occupied housing units were reported for this, not total owner-occupied housing units.



Rental Housing Costs

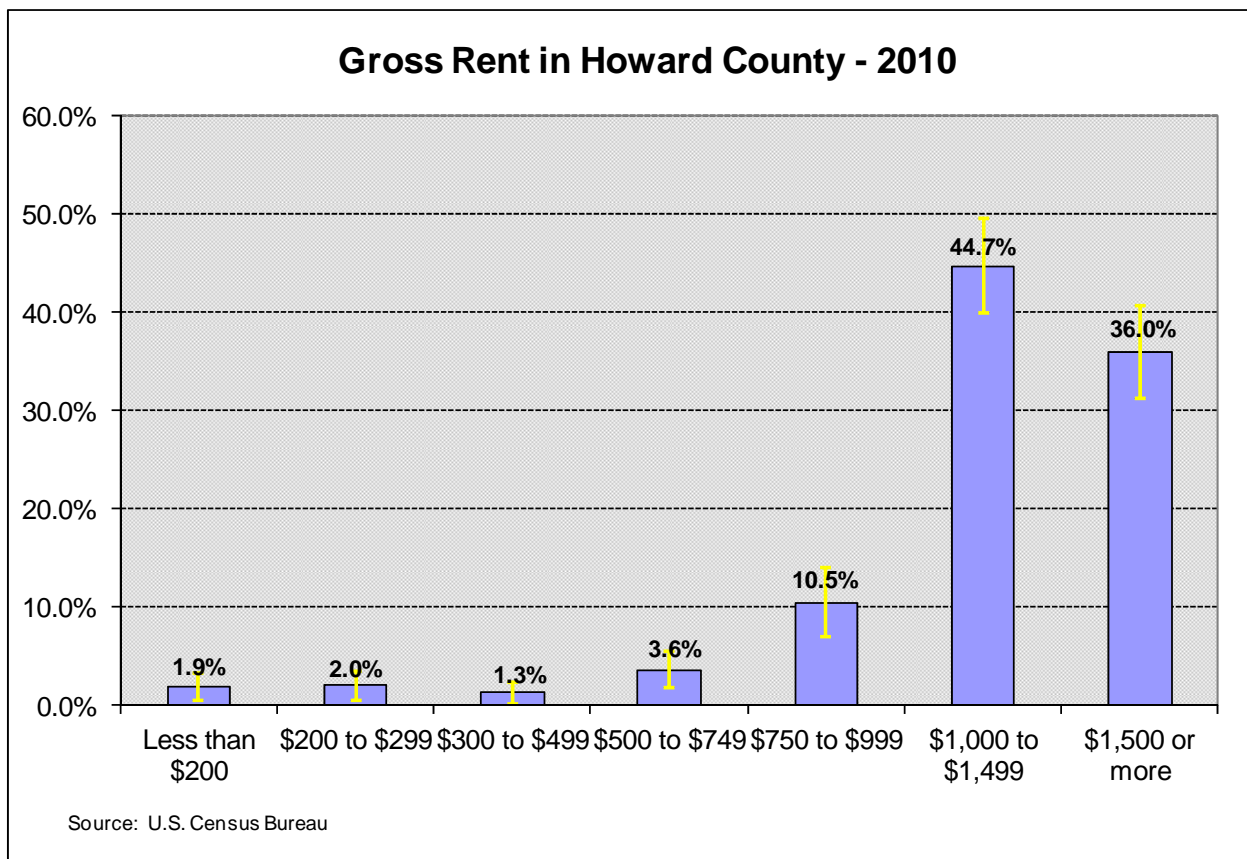
The American Community Survey also reports on rental housing costs. The results for the 2010 year are shown in this section. Note that the Census Bureau advises that comparisons to 2000 Census data not be done given tables were not released for total renter-occupied units for that year. Thus only the 2010 ACS results are shown below. Please refer to Research Report Issue 7 for further details on 2000 rental housing costs.

The table and chart below summarize gross monthly rents for renter-occupied housing in Howard County in 2010. The median rent in 2010 was \$1,374 per month. This compares to \$1,131 (\pm \$10) per month for Maryland and \$855 (\pm \$2) for the U.S. The most prominent rental range in Howard County is from \$1,000 to \$1,499 per month, which about 45% of all renters paid in 2010. About 36% of renters paid more than \$1,500 per month. About 10% paid between \$750 and \$999 per month. Less than 10% paid less than \$750 per month in rent.

Gross Rent in Howard County, 2010

Occupied Units Paying Rent	2010 ACS with Margins of Error			
	Number	Percent	Margin of Error	% Margin of Error
Less than \$200	508	1.9%	+/-402	+/-1.4
\$200 to \$299	543	2.0%	+/-373	+/-1.4
\$300 to \$499	346	1.3%	+/-308	+/-1.1
\$500 to \$749	990	3.6%	+/-521	+/-1.9
\$750 to \$999	2,855	10.5%	+/-984	+/-3.5
\$1,000 to \$1,499	12,152	44.7%	+/-1,547	+/-4.8
\$1,500 or more	9,793	36.0%	+/-1,602	+/-4.7
Total	27,187	100.0%	+/-2,332	(X)
Median rent	\$1,374		+/-41	(X)
No rent paid	597		+/-453	(X)

Source: U.S. Census Bureau An '(X)' means that the estimate is not applicable or available.



Similar to owner-occupied housing costs, affordable housing norms indicate that affordable rents should be less than 35% of one's income. As indicated in the table and chart below, about 32.6% ($\pm 5.2\%$) of all renters pay 35% or more of their monthly income towards rent. This is the highest of all the groupings shown below, representing about one out of every three renters, and is more than the 23% of owners who pay this much to live in their homes. This data points out that renting a home can be less affordable than owning a home in Howard County.

**Gross Rent as a Percentage of Household Income
Howard County, 2010**

Occupied Units Paying Rent	2010 ACS with Margins of Error			
	Number	Percent	Margin of Error	% Margin of Error
Less than 15.0 percent	2,809	10.6%	+/-744	+/-2.7
15.0 to 19.9 percent	3,094	11.6%	+/-1,068	+/-3.7
20.0 to 24.9 percent	4,320	16.2%	+/-1,143	+/-4.2
25.0 to 29.9 percent	4,118	15.5%	+/-1,207	+/-4.2
30.0 to 34.9 percent	3,593	13.5%	+/-1,130	+/-4.0
35.0 percent or more	8,685	32.6%	+/-1,465	+/-5.2
Not computed	1,165	(X)	+/-680	(X)
Total	26,619	100.0%	+/-2,383	(X)

Source: U.S. Census Bureau

An '(X)' means that the estimate is not applicable or available.

