



# RESEARCH REPORT

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*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.*

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## 2000 CENSUS

### Profile of Selected Social, Economic and Housing Characteristics

#### **Introduction**

The Census Bureau recently released *countywide* level data obtained from the 2000 Census long form, which includes sample data on selected social, economic and housing characteristics. One of six households in the U.S. received the long form as part of the 2000 Census. Previous Census results included data from the 100% count enumeration based on the short form sent to all households. Earlier Research Reports cover much of the short form information.

*This report summarizes the major results for Howard County for various datasets derived from the long form including information on education, nativity and place of birth, employment and labor force, commutation, income and poverty, and housing values and costs.* Future reports will focus on particular data categories in more detail and include regional, state and national comparisons as well as more detailed comparisons between different locations within Howard County. Long form data results at the smaller area level (Census Tract and Block Group) are expected to be released sometime later this summer.

#### **Educational Attainment**

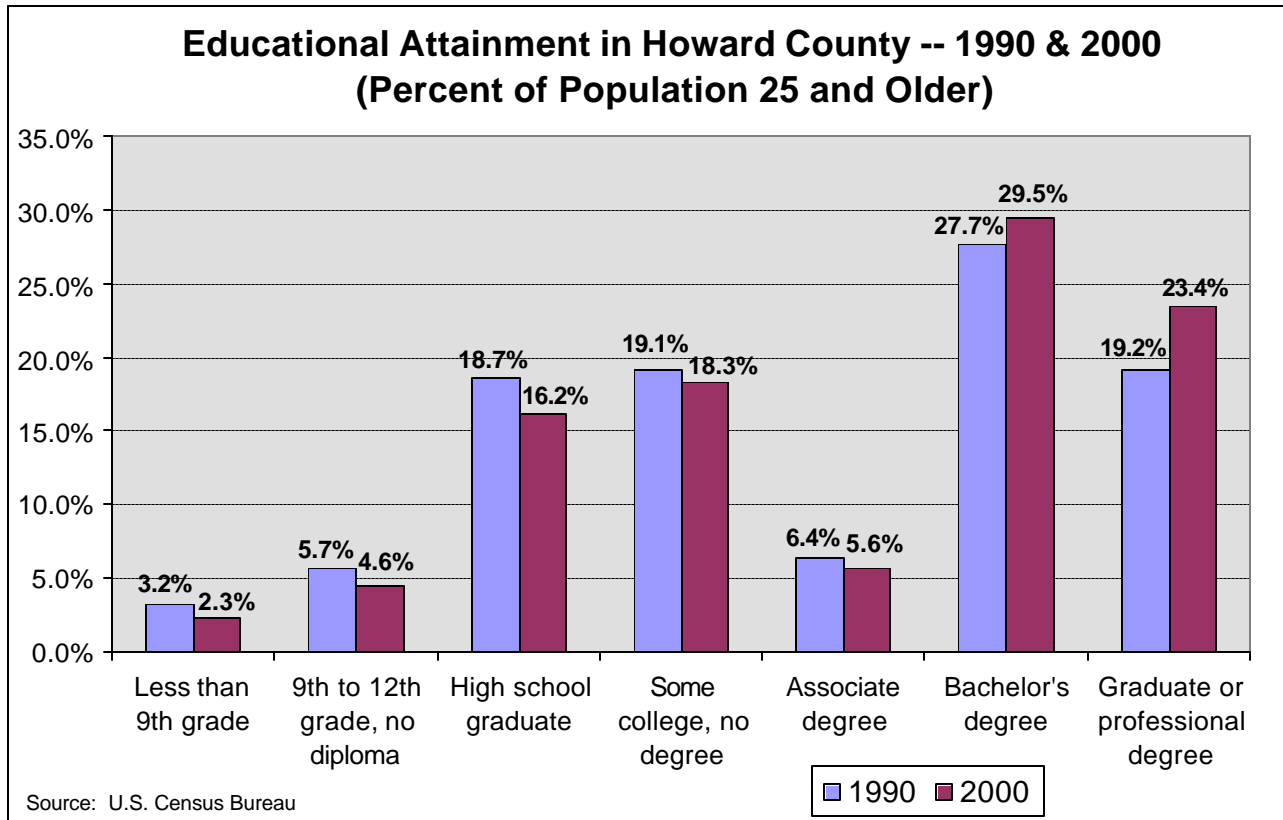
Howard County residents have a very high educational attainment level and it has increased significantly since 1990. In 1990, 19.2 percent of residents 25 years and older had a graduate or professional degree. By 2000, the percentage increased to 23.4 percent, or 38,227 residents, almost one out of every four adults. 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 2000 was 29.5 percent, compared to 27.7 percent in 1990. Those with a Bachelor's degree or higher in Howard County therefore amounts to more than half of the adult population at 52.9 percent (46.9 percent in 1990). This is significantly higher than the total for Maryland at 31.4 percent and more than double the U.S. total of 25.6 percent. In Maryland, only Montgomery County had a higher percentage with 54.6 percent. Results for Howard County are shown in the table and chart below.

**Educational Attainment for Howard County Residents - 1990 and 2000  
(Population 25 Years and Over)**

Attainment Level	1990		2000	
	Number	Percent	Number	Percent
Less than 9th grade	3,918	3.2%	3,829	2.3%
9th to 12th grade, no diploma	6,935	5.7%	7,438	4.6%
High school graduate	22,906	18.7%	26,513	16.2%
Some college, no degree	23,427	19.1%	29,943	18.3%
Associate degree	7,835	6.4%	9,148	5.6%
Bachelor's degree	33,923	27.7%	48,210	29.5%
Graduate or professional degree	23,510	19.2%	38,227	23.4%
<b>Total</b>	<b>122,454</b>	<b>100.0%</b>	<b>163,308</b>	<b>100.0%</b>
High school graduate or higher	111,601	91.1%	152,041	93.1%
Bachelor's degree or higher	57,433	46.9%	86,437	52.9%

Source: U.S. Census Bureau



## Nativity and Place of Birth

In 2000, 11.3 percent of all Howard County residents were born in a foreign country. This compares to only 6.1 percent in 1990. In absolute numbers, there were 28,113 foreign born residents in 2000, almost 2.5 times the 11,372 reported in 1990. Clearly, the level of international migration to Howard County has growth over the past decade. This is also reflected by the increasing racial diversity in the County previously discussed in Research Report 3, 2000 Census

Race Characteristics. Howard County's percent of foreign born in 2000 is slightly higher than the Statewide average of 9.1 percent and ranks third in the State after Montgomery (26.7 percent) and Prince George's (13.8 percent) counties.

Almost 108,000 of Howard County's 219,729 non-foreign born residents in 2000 were born in a state other than Maryland. About the same number were born in Maryland, 43.6 percent of the total County population. This is about the same percentage as in 1990. A slightly larger 49.3 percent of all Maryland residents in 2000 were born in Maryland. This shows that Howard County residents have a slightly higher propensity to have originated from another state.

**Nativity and Foreign Born Status for Howard County Residents -- 1990 and 2000**

Nativity and Foreign Born Status	1990		2000	
	Number	Percent	Number	Percent
<b>Native</b>	<b>175,961</b>	<b>93.9%</b>	<b>219,729</b>	<b>88.7%</b>
Born in United States	172,807	92.2%	215,763	87.1%
State of residence	80,619	43.0%	108,130	43.6%
Different state	92,188	49.2%	107,633	43.4%
Born outside United States	3,154	1.7%	3,966	1.6%
<b>Foreign born</b>	<b>11,367</b>	<b>6.1%</b>	<b>28,113</b>	<b>11.3%</b>
Entered during previous decade	4,186	2.2%	11,372	4.6%
Naturalized citizen	5,765	3.1%	14,714	5.9%
Not a citizen	5,602	3.0%	13,399	5.4%
<b>Total Population</b>	<b>187,328</b>	<b>100.0%</b>	<b>247,842</b>	<b>100.0%</b>

Source: U.S. Census Bureau

The table and first chart below summarize the region of birth of the foreign born population in Howard County for both 1990 and 2000. Of the 28,113 foreign born residents in 2000, more than half (54.5 percent) were born in Asia, followed by 18.7 percent in Latin America and 15.8 percent in Europe. Almost 8 percent were born in Africa. Smaller amounts were born in Northern America and Oceania. This aligns well with the results discussed in Research Report 3, which indicates that there is a greater percentage of Asians and a smaller percentage of Latin Americans in Howard County compared to the State as a whole. The second chart below shows ancestry reported by Howard County residents in 2000.

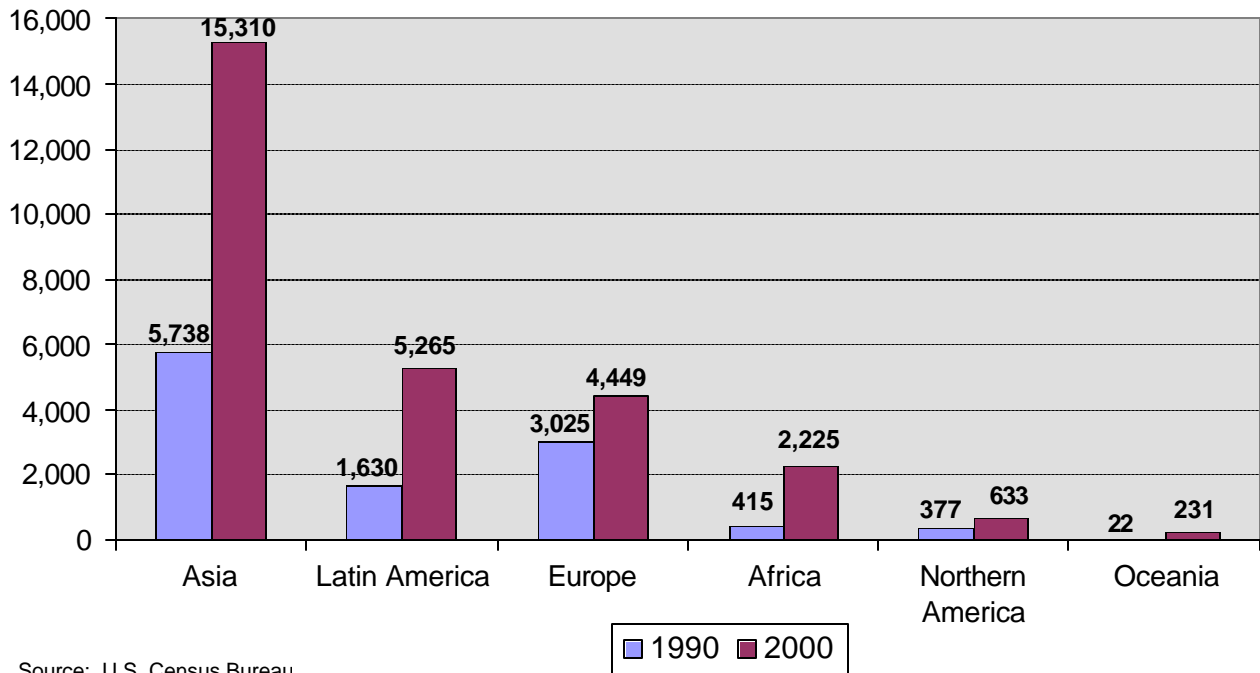
**Region of Birth of Foreign Born -- 1990 and 2000**

Region	1990 (1)		2000	
	Number	Percent	Number	Percent
Asia	5,738	51.2%	15,310	54.5%
Latin America	1,630	14.5%	5,265	18.7%
Europe	3,025	27.0%	4,449	15.8%
Africa	415	3.7%	2,225	7.9%
Northern America	377	3.4%	633	2.3%
Oceania	22	0.2%	231	0.8%
<b>Total Population</b>	<b>11,207</b>	<b>100.0%</b>	<b>28,113</b>	<b>100.0%</b>

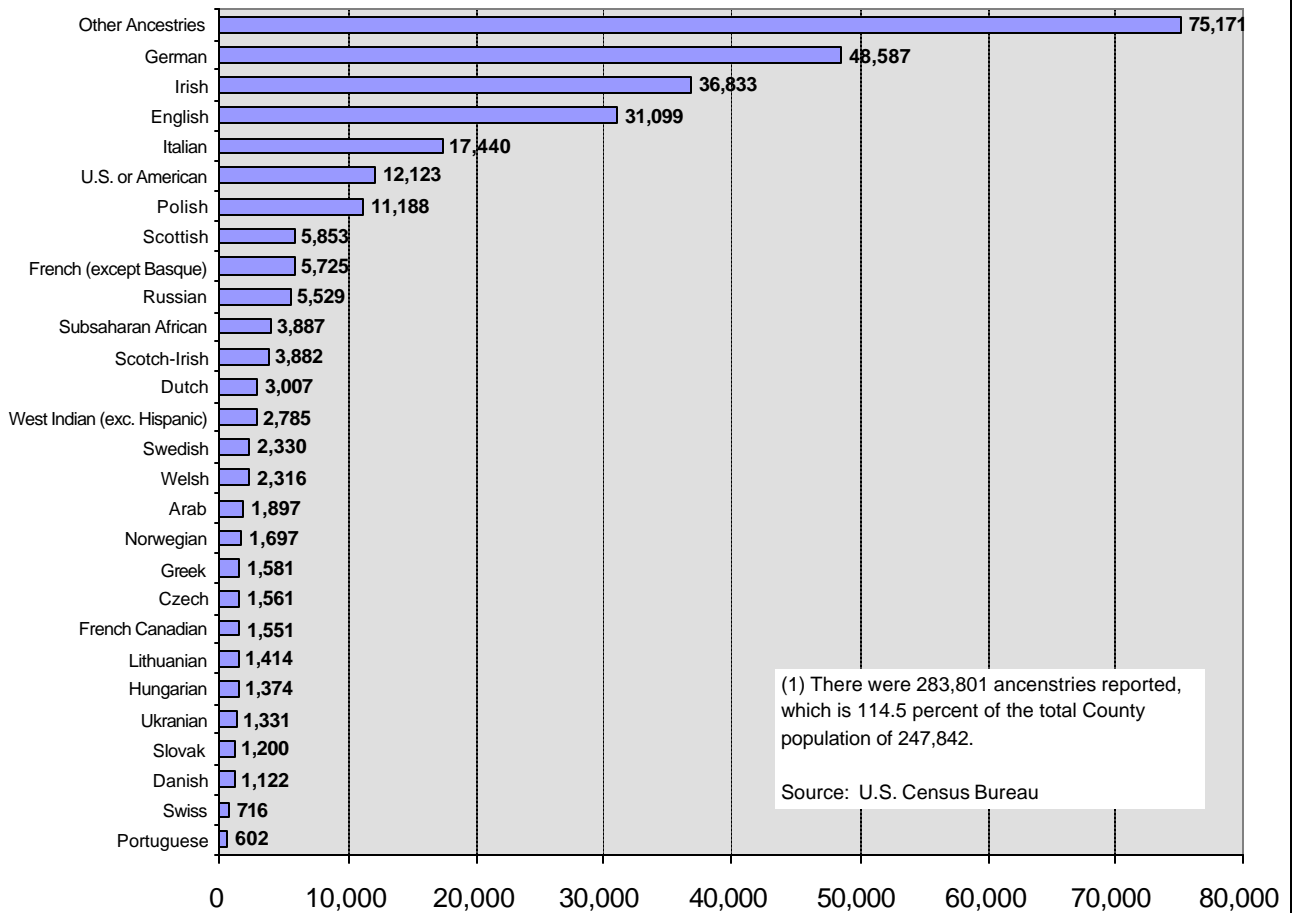
(1) In 1990 (in contrast to 2000), non-response on country or region of birth was not allocated.

Source: U.S. Census Bureau

## Region of Birth of Foreign Born -- 1990 & 2000 Howard County



## Reported Ancestry in Howard County (Single or Multiple) (1) Year 2000



## Labor Force and Employment

Howard County has traditionally had a high labor force participation rate. An estimated 75.5 percent of all residents 16 and older were in the labor force in 2000, the highest percentage in the State. The Statewide rate was 67.8 percent. Howard County also ranked first for both the male and female participation rates – 82.6 percent of males and 68.8 percent of females in Howard County, compared to 73.3 and 62.8 percent for males and females respectively in Maryland.

The percentage of Howard County residents in the labor force decreased by 3.7 percentage points compared to 1990, when 79.2 percent of residents were in the labor force. This drop is consistent with Statewide trends, which showed a 2.8 percentage point decrease compared to 1990. *This decline ends the half century trend of increasing labor force participation rates, primarily driven by women entering the workforce.*

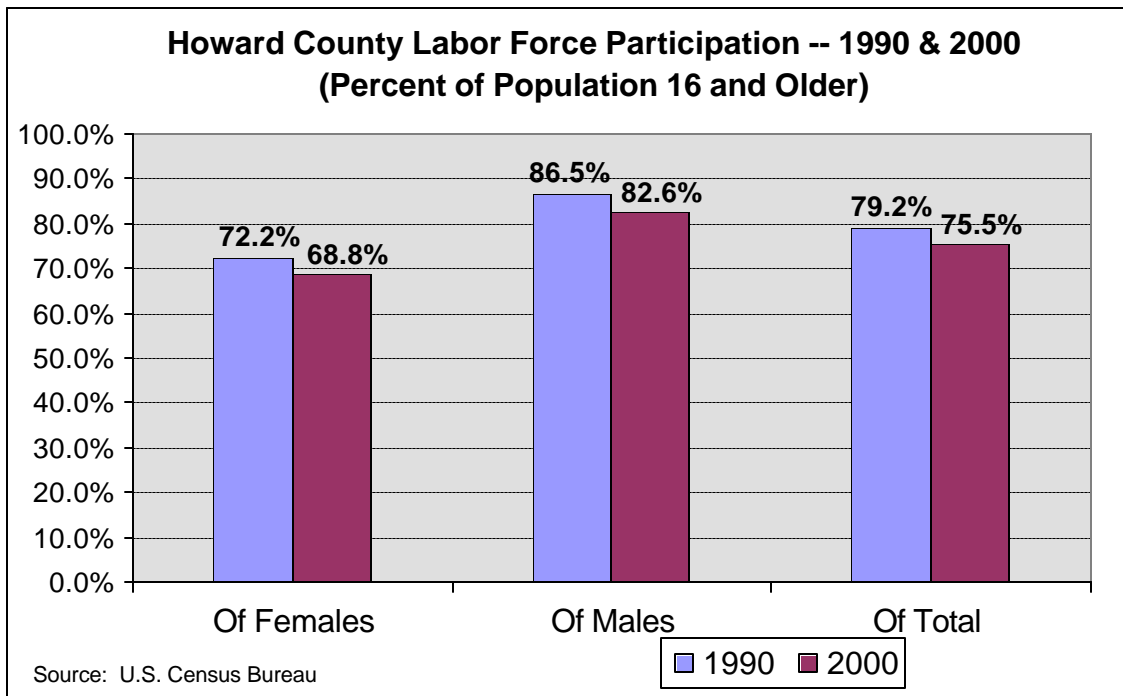
Both male and female rates declined in Howard County and the State. The drop in female labor force participation ends the trend of rapidly increasing rates beginning in the 1970s. In Howard County, the drop in the female rate was more pronounced – 3.4 percentage points compared to only 0.6 percentage points for the State.

The overall decrease is probably due to the aging of the population, a trend that is just beginning and will accelerate in the future (see Research Report 5, 2000 Census Age Characteristics). The decline in the female participation rate may also have the added factor of mothers with children deciding to drop out of the work force for the short or longer term, which may be linked to the economic means to do so. These factors can be better determined once the labor force participation by age and by income data are released.

**Labor Force Participation in Howard County -- 1990 and 2000**

Population 16 years and over	1990		2000		Growth	
	Number	Percent	Number	Percent	Number	Percent
In labor force	113,580	79.2%	139,885	75.5%	26,305	23.2%
Civilian labor force	112,213	78.3%	138,861	74.9%	26,648	23.7%
Employed	109,907	76.7%	135,504	73.1%	25,597	23.3%
Unemployed	2,306	1.6%	3,357	1.8%	1,051	45.6%
Percent of civilian labor force	2.1	NA	2.4	NA	NA	NA
Armed Forces	1,367	1.0%	1,024	0.6%	-343	-25.1%
Not in labor force	29,758	20.8%	45,496	24.5%	15,738	52.9%
<b>Total</b>	<b>143,338</b>	<b>100.0%</b>	<b>185,381</b>	<b>100.0%</b>	<b>42,043</b>	<b>29.3%</b>
<b>Females 16 years and over</b>						
In labor force	52,633	72.2%	66,041	68.8%	13,408	25.5%
Civilian labor force	52,447	72.0%	65,786	68.6%	13,339	25.4%
Employed	51,290	70.4%	64,137	66.8%	12,847	25.0%
<b>Total</b>	<b>72,876</b>	<b>100.0%</b>	<b>95,955</b>	<b>100.0%</b>	<b>23,079</b>	<b>31.7%</b>
<b>Males 16 years and over</b>						
In labor force	60,947	86.5%	73,844	82.6%	12,897	21.2%
Civilian labor force	59,766	84.8%	73,075	81.7%	13,309	22.3%
Employed	58,617	83.2%	71,367	79.8%	12,750	21.8%
<b>Total</b>	<b>70,462</b>	<b>100.0%</b>	<b>89,426</b>	<b>100.0%</b>	<b>18,964</b>	<b>26.9%</b>
<b>Working Parents</b>						
All parents in family in labor force	11,712	65.8%	13,875	63.7%	2,163	18.5%
<b>Own children under 6 years</b>	<b>17,802</b>	<b>100.0%</b>	<b>21,779</b>	<b>100.0%</b>	<b>3,977</b>	<b>22.3%</b>

Source: U.S. Census Bureau



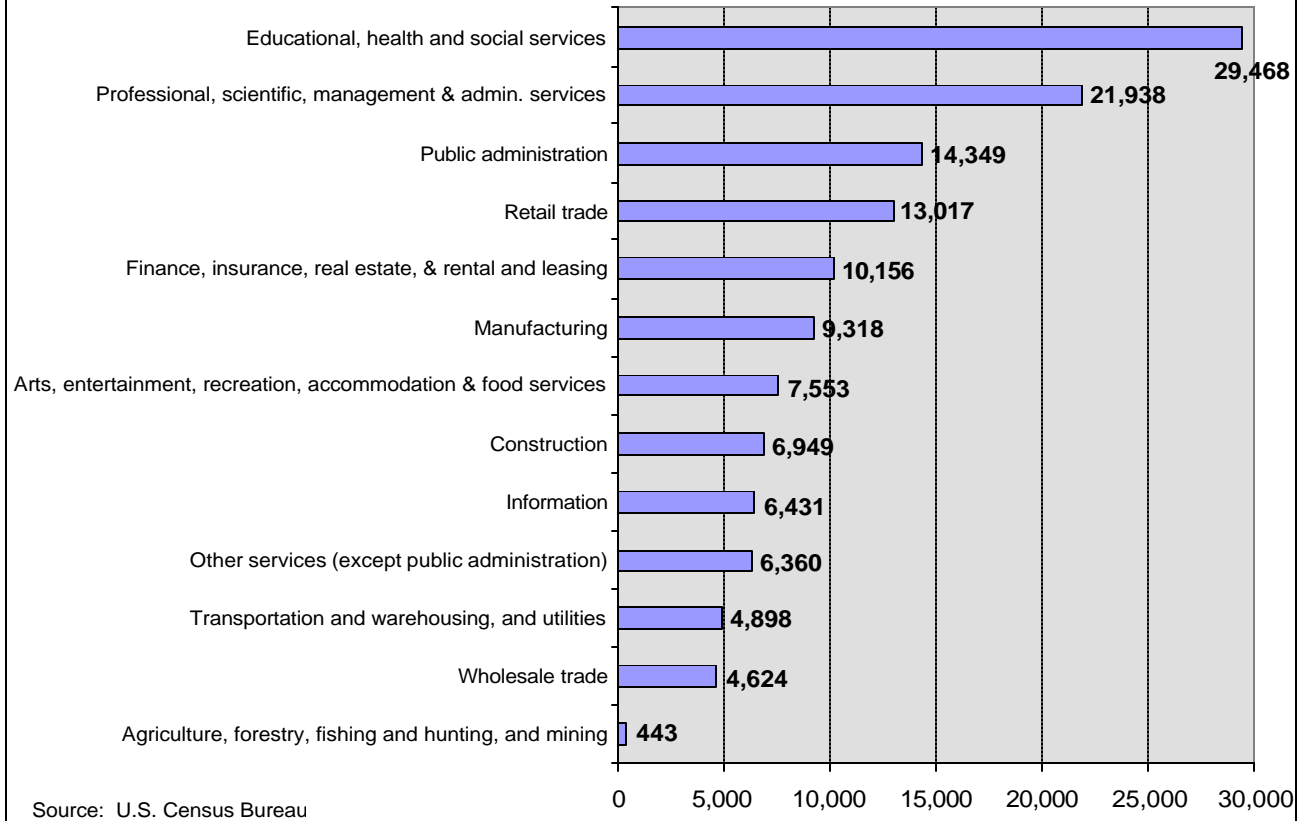
The table and chart below show the jobs held by Howard County residents in 2000. The data are categorized both by occupation and by industry. Due to differences in data reported, direct comparisons to 1990 are not possible. Howard County has a very high percentage of managerial, professional and related occupations – 57 percent compared to 41 percent for the State. This is reflective of Howard County’s highly educated population discussed earlier.

**Employed Civilian Population 16 Years and Over in Howard County -- 2000**

<b>By Occupation</b>		<b>Number</b>	<b>Percent</b>
Managerial, professional, and related occupations	77,296	57.0%	
Service occupations	12,699	9.4%	
Sales and office occupations	31,984	23.6%	
Farming, fishing, and forestry occupations	165	0.1%	
Construction, extraction, and maintenance occupations	6,663	4.9%	
Production, transportation, and material moving occupations	6,697	4.9%	
<b>Total</b>	<b>135,504</b>	<b>100%</b>	
<b>By Industry</b>			
Agriculture, forestry, fishing and hunting, and mining	443	0.3%	
Construction	6,949	5.1%	
Manufacturing	9,318	6.9%	
Wholesale trade	4,624	3.4%	
Retail trade	13,017	9.6%	
Transportation and warehousing, and utilities	4,898	3.6%	
Information	6,431	4.7%	
Finance, insurance, real estate, & rental and leasing	10,156	7.5%	
Professional, scientific, management & admin. services	21,938	16.2%	
Educational, health and social services	29,468	21.7%	
Arts, entertainment, recreation, accommodation & food services	7,553	5.6%	
Other services (except public administration)	6,360	4.7%	
Public administration	14,349	10.6%	
<b>Total</b>	<b>135,504</b>	<b>100.0%</b>	

Source: U.S. Census Bureau

## Employed Civilian Population by Industry in 2000 Howard County (16 and over)



The table and chart below show class of workers in Howard County for both 1990 and 2000. Similar to the Statewide results, about 72 percent of residents are private wage and salary workers and about 22 percent work in the public sector. Self-employed workers in their own not incorporated businesses represent about 5 percent of the workforce.

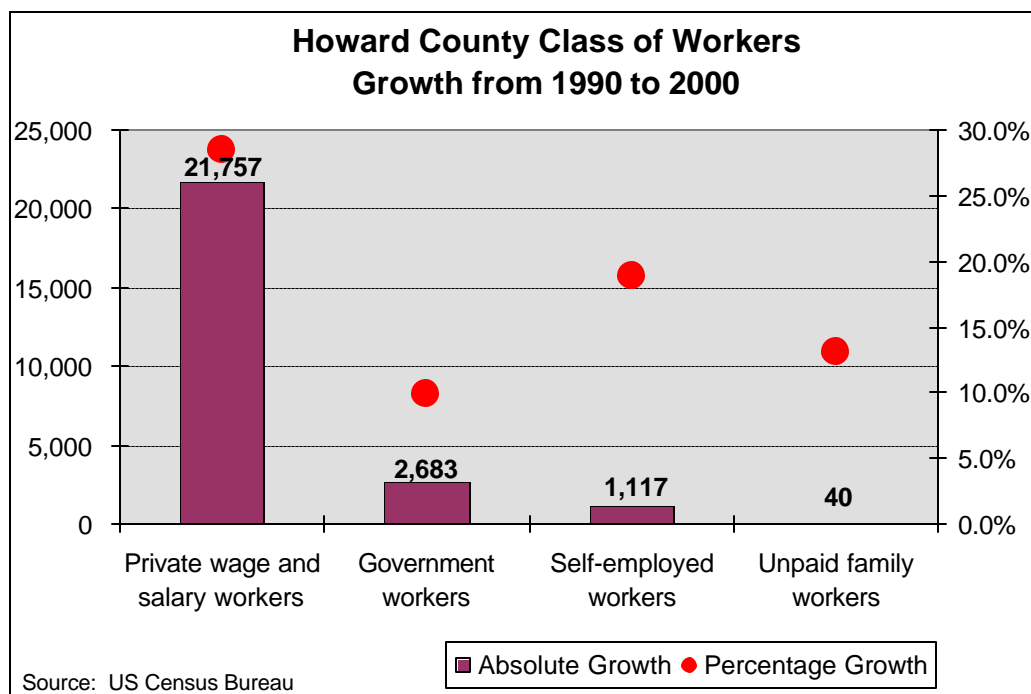
Note that for both the above and below table and charts, the data represent jobs held by Howard County residents, not jobs in Howard County. For more details on jobs in Howard County, refer to Research Reports 2 and 4, Howard County Employment – Year 2000 and Howard County Employment Growth – 1990 to 2000.

### Class of Workers in Howard County- 1990 and 2000

Population 16 years and over	1990		2000		Growth	
	Number	Percent	Number	Percent	Number	Percent
Private wage and salary workers	76,566	69.7%	98,323	72.6%	21,757	28.4%
Government workers	27,102	24.7%	29,785	22.0%	2,683	9.9%
Self-employed workers (1)	5,934	5.4%	7,051	5.2%	1,117	18.8%
Unpaid family workers	305	0.3%	345	0.3%	40	13.1%
<b>Total</b>	<b>109,907</b>	<b>100.0%</b>	<b>135,504</b>	<b>100.0%</b>	<b>25,597</b>	<b>23.3%</b>

(1) In own not incorporated business

Source: U.S. Census Bureau



## Commuting to Work

Howard County residents are more likely to drive alone to work and have a longer commute time compared to 1990. An estimated 81.9 percent of commuters drove alone to work in 2000 compared to 80.9 percent in 1990, a 1 percentage point increase. Less people are carpooling (9.4 percent compared to 11.9 percent), yet slightly more people are taking public transportation (2.5 percent compared to 2.3 percent). A larger percentage of people are working from home – 4.5 percent in 2000 compared to 3.0 percent in 1990. Average reported travel time to work has increased by 2.6 minutes in Howard County, or 9.3 percent, from 27.6 minutes in 1990 to 30.2 minutes in 2000. These statistics are shown in the table and chart below.

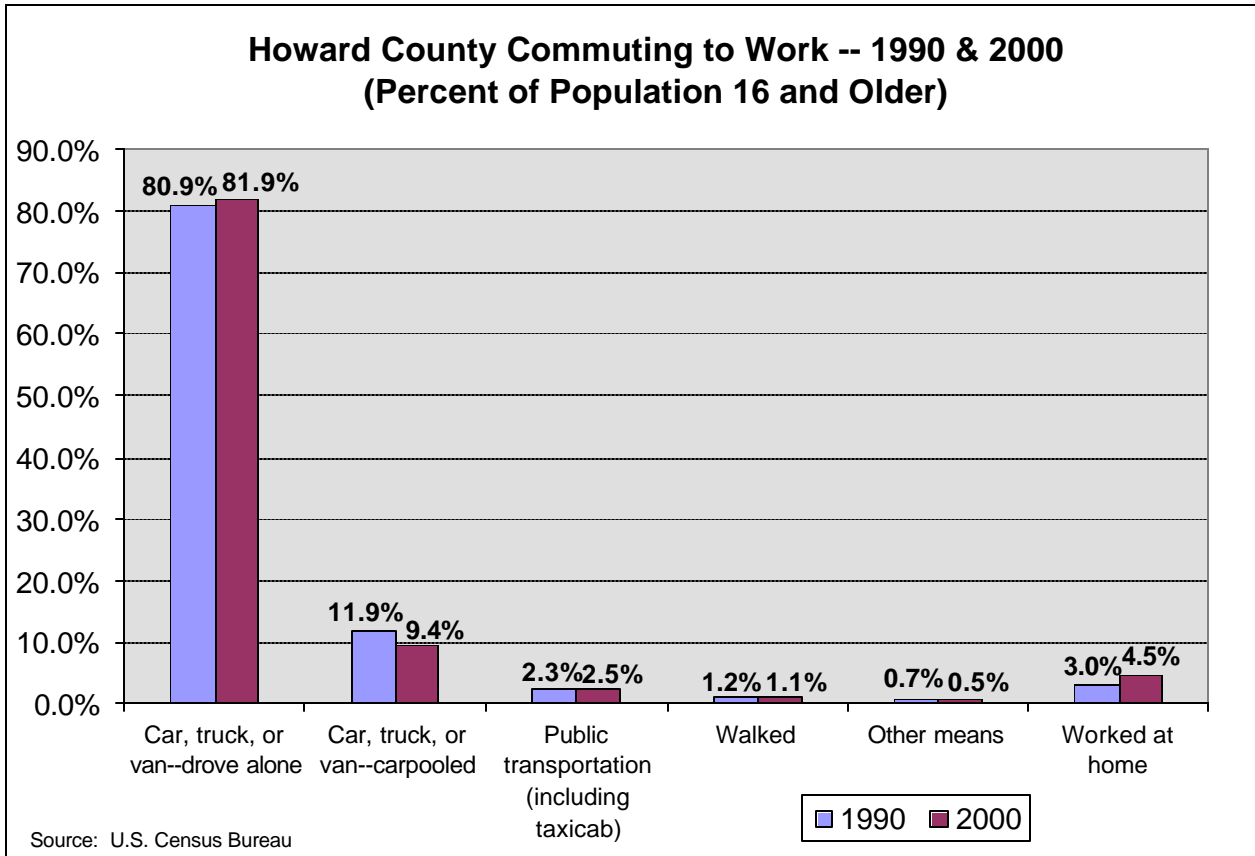
### Commuting to Work - Howard County, 1990 and 2000

Population 16 years and over	1990		2000	
	Number	Percent	Number	Percent
Car, truck, or van--drove alone	88,901	80.9%	110,546	81.9%
Car, truck, or van--carpooled	13,084	11.9%	12,734	9.4%
Public transportation (including taxicab)	2,531	2.3%	3,433	2.5%
Walked	1,267	1.2%	1,520	1.1%
Other means	816	0.7%	634	0.5%
Worked at home	3,244	3.0%	6,125	4.5%
<b>Total</b>	<b>109,843</b>	<b>100.0%</b>	<b>134,992</b>	<b>100.0%</b>

<b>Mean travel time to work (minutes)</b>	<b>27.6</b>	<b>NA</b>	<b>30.2</b>	<b>NA</b>
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Source: U.S. Census Bureau





As expected for a suburban jurisdiction, a greater percentage of Howard County residents drive alone to work compared to the Statewide average of 73.7 percent. Howard County ranks 4<sup>th</sup> in the State behind Harford (83.4%), Cecil (83.2%) and Carroll (83.1%) Counties. By comparison, 54.7 percent of Baltimore City residents drove to work alone in 2000. Like trends in Howard County, the number of residents Statewide driving alone to work has increased since 1990, when the level was 69.8 percent.

Howard County ranks last in the State in the percentage of commuters who carpool, yet it ranks 5<sup>th</sup> in the State in the percentage who take public transit, behind Baltimore City, Montgomery, Prince George's and Baltimore Counties.

The Statewide mean travel time to work was 31.2 minutes in 2000, up from 27.0 minutes in 1990. In 2000, Howard County had the 11<sup>th</sup> longest commute time in the State at 30.2 minutes. By comparison, Calvert County had the longest commute time at 39.8 minutes and Wicomico had the shortest at 20.9 minutes.

## Income and Poverty

### *Household Income*

The 2000 Census revealed that Howard County has the highest median household income in Maryland and the 10<sup>th</sup> highest in the U.S. The median household income in Howard County reported in 2000 for the year 1999 was \$74,167, 40 percent more than the \$52,868 statewide

median, and 77 percent more than the \$44,194 U.S. median. In constant 1999 dollars, not counting for inflation, the median household income in Howard County increased 5.1 percent, from \$70,536 as reported in the 1990 Census for 1989. These results, in addition to the numbers of households in individual income brackets, are shown in the table and chart below.

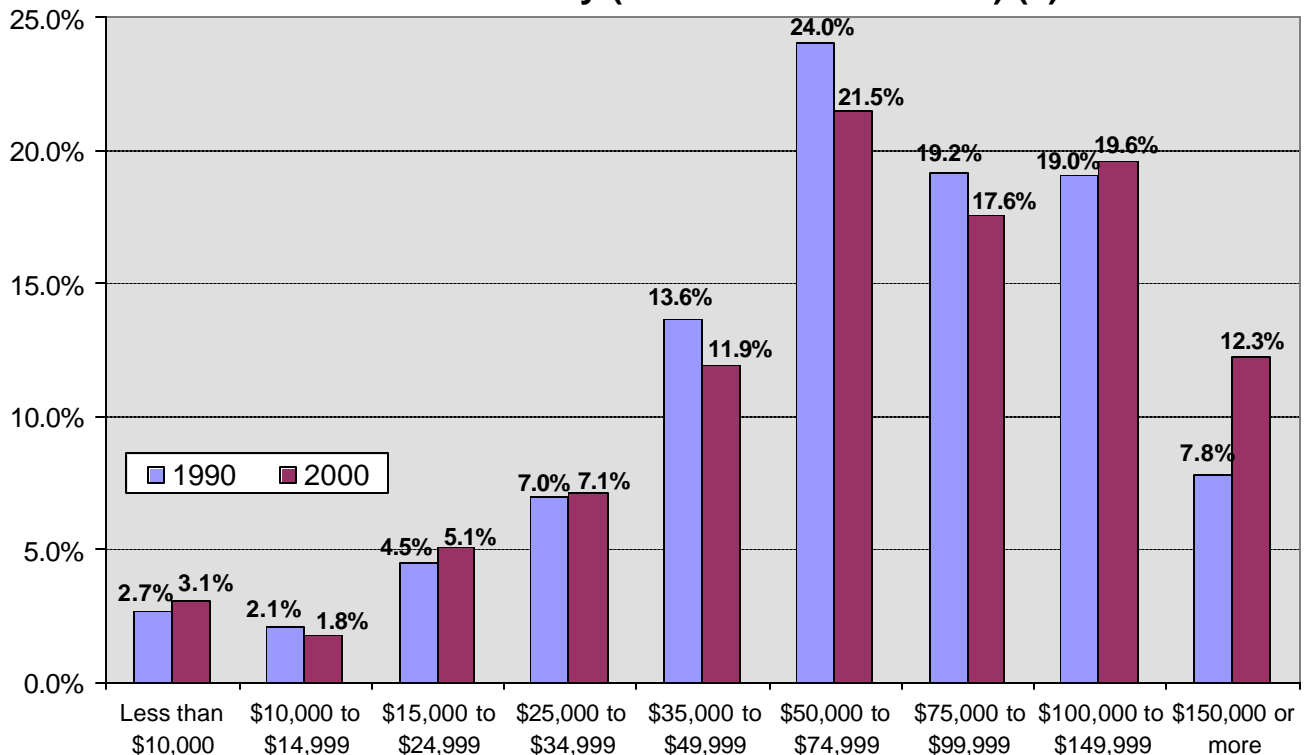
**Household Income - Howard County, 1990 and 2000 (in 1999 constant dollars) (1)**

Household Income	1990		2000		Growth	
	Number	Percent	Number	Percent	Number	Percent
Less than \$10,000	1,839	2.7%	2,802	3.1%	963	52.4%
\$10,000 to \$14,999	1,460	2.1%	1,598	1.8%	138	9.4%
\$15,000 to \$24,999	3,112	4.5%	4,594	5.1%	1,482	47.6%
\$25,000 to \$34,999	4,809	7.0%	6,404	7.1%	1,595	33.2%
\$35,000 to \$49,999	9,362	13.6%	10,756	11.9%	1,394	14.9%
\$50,000 to \$74,999	16,496	24.0%	19,397	21.5%	2,901	17.6%
\$75,000 to \$99,999	13,153	19.2%	15,821	17.6%	2,668	20.3%
\$100,000 to \$149,999	13,076	19.0%	17,661	19.6%	4,585	35.1%
\$150,000 or more	5,351	7.8%	11,069	12.3%	5,718	106.8%
<b>Total Households</b>	<b>68,657</b>	<b>100.0%</b>	<b>90,102</b>	<b>100.0%</b>	<b>21,445</b>	<b>31.2%</b>
<b>Median household income</b>	<b>\$70,536</b>		<b>\$74,167</b>		<b>\$3,631</b>	<b>5.1%</b>

(1) Based on income reported on Census forms for the previous year (1999 and 1989).

Source: U.S. Census Bureau

**Percent of Households by Household Income -- 1990 & 2000  
Howard County (constant 1999 dollars) (1)**

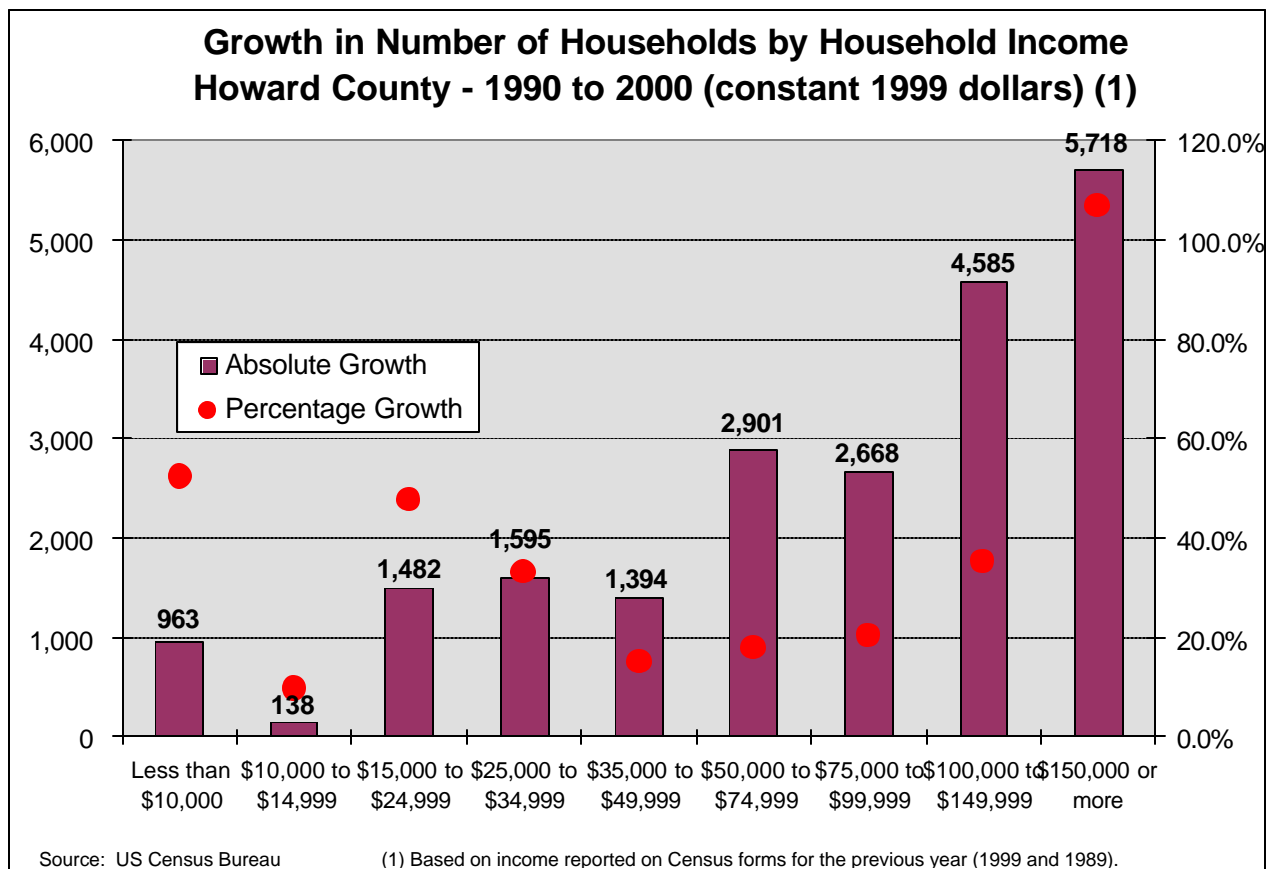


Source: U.S. Census Bureau

(1) Based on income reported on Census forms for the previous year (1999 and 1989).

The above chart clearly indicates that the percentage of households in the upper and lower income brackets have increased in the County, while the percentage of those in the middle brackets have decreased. For example in 1989, 7.8 percent of all households had incomes of \$150,000 or more. This increased quite significantly to 12.3 percent of all households by 1999. This is in real terms using 1999 dollars not counting for inflation. Likewise, the percentage of households in the \$100,000 to \$149,999 range also increased from 1989 to 1999. In contrast, for the three more moderate income brackets from \$35,000 to \$99,000, which combined account for about half of all households, the percentages decreased. Increases are again seen in three of the four lowest income brackets, although the differences are more modest.

All of this is an indication of a widening income gap in the County, with greater proportions of upper and lower income households accompanied by a decline in the proportion of more moderate income households. The chart below also indicates this trend by showing both the absolute and percentage growth in households for each income bracket over the ten year period.



### ***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 2000 Census revealed that about 73 percent of all households in Howard County were family households. The remaining 27 percent of households were non-family households, most of which were residents living alone. As would be expected given the

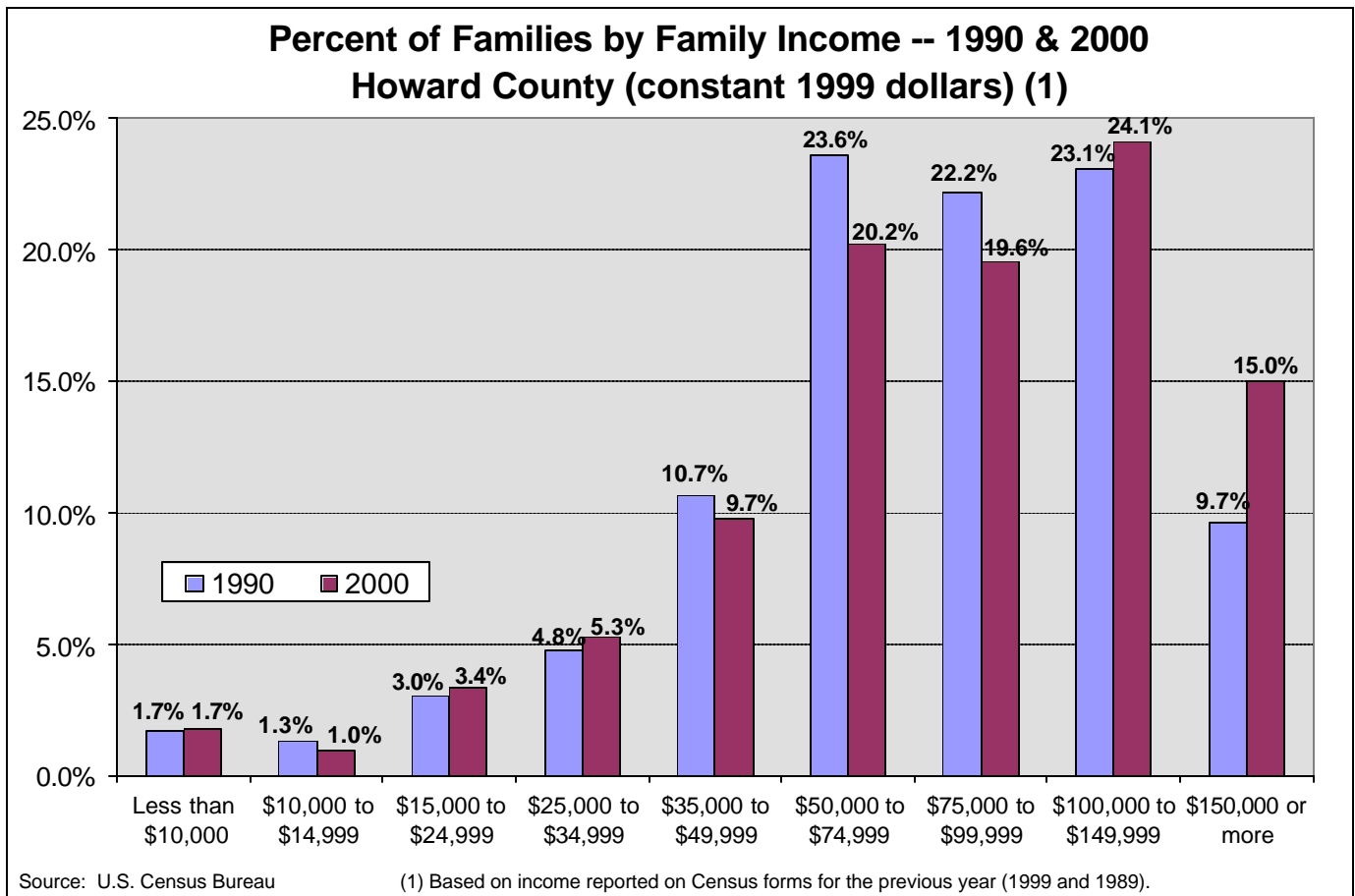
dual income status of many families, family incomes on average are higher than the average income of all households, with greater percentages in the upper income brackets. This is shown in the tables and charts below.

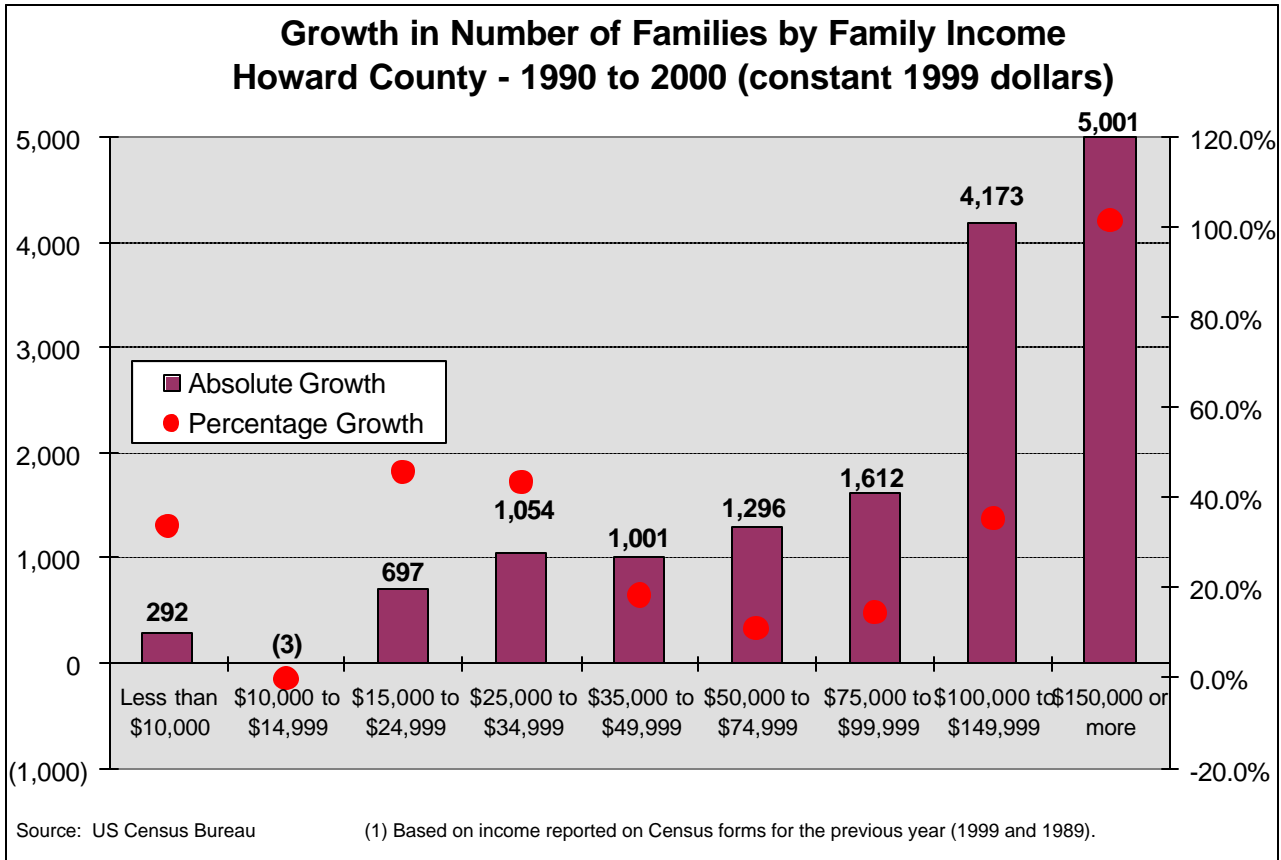
**Family Income - Howard County, 1990 and 2000 (in 1999 constant dollars) (1)**

Family Income	1990		2000		Growth	
	Number	Percent	Number	Percent	Number	Percent
Less than \$10,000	867	1.7%	1,159	1.7%	292	33.6%
\$10,000 to \$14,999	659	1.3%	656	1.0%	(3)	-0.5%
\$15,000 to \$24,999	1,535	3.0%	2,232	3.4%	697	45.4%
\$25,000 to \$34,999	2,444	4.8%	3,498	5.3%	1,054	43.1%
\$35,000 to \$49,999	5,466	10.7%	6,467	9.7%	1,001	18.3%
\$50,000 to \$74,999	12,112	23.6%	13,408	20.2%	1,296	10.7%
\$75,000 to \$99,999	11,365	22.2%	12,977	19.6%	1,612	14.2%
\$100,000 to \$149,999	11,836	23.1%	16,009	24.1%	4,173	35.3%
\$150,000 or more	4,948	9.7%	9,949	15.0%	5,001	101.1%
<b>Total Families</b>	<b>51,232</b>	<b>100.0%</b>	<b>66,355</b>	<b>100.0%</b>	<b>15,123</b>	<b>29.5%</b>
<b>Median Family Earnings</b>	<b>\$79,284</b>		<b>\$85,422</b>		<b>\$6,138</b>	<b>7.7%</b>

(1) Based on income reported on Census forms for the previous year (1999 and 1989).

Source: U.S. Census Bureau





**Male & Female Earnings (Income)**

In Howard County, women earn about 69.7 cents for every dollar men earn as reported by the 2000 Census. This is an increase from 65.8 cents per dollar reported a decade earlier.<sup>1</sup> It is less than the average rate for Maryland in 2000, which was 77.2 cents per dollar. Maryland also had a greater increase from 1990, when the rate was 69.7 cents. The U.S. average in 2000 was a slightly higher rate of 73.4 cents per dollar. All data reported is for year round, full-time workers.

**Male versus Female Median Earnings (Income) in Howard County 1990 and 2000 (1)**

	Year		Growth	
	1990 Income	2000 Earnings	Number	Percent
Male	\$54,549	\$57,959	\$3,410	6.3%
Female	\$35,890	\$40,412	\$4,522	12.6%
Females/Males	65.8%	69.7%	3.9%	6.0%

(1) For full-time, year round workers, & in constant 1999 dollars.  
Based on income reported for 1989 and earnings reported for 2000.  
Source: U.S. Census Bureau

<sup>1</sup> Note that results from the two time periods are not directly comparable. In 1990, median *income* was reported. In 2000, median *earnings* were reported. Earnings include the sum of wage and salary income and net income from self-employment. Income includes earnings plus other income sources, such as dividends, social security, etc.

## Poverty

Poverty in Howard County is relatively low. An estimated 3.9 percent of all residents live in poverty according to the 2000 Census. This compares to 8.5 percent for Maryland and 12.4 percent for the U.S. Despite the low rate in Howard County, there was an increase compared to 1990, when the poverty rate was a lower 3.1 percent. The poverty rate in the State was 8.3 percent in 1990, also lower. The U.S. rate was higher in 1990 at 13.1 percent. The poverty rate of individuals as well as other groups in Howard County are summarized in the table and chart below for both 1990 and 2000.

Of the 12 groups reported by the Census, the rate went up for 7 and down for 5. The family poverty rate went up from 2.2 percent to 2.5 percent. Families with related children under 18 also went up from 3.0 percent to 3.5 percent. However, families with related children under 5 went down slightly from 3.8 to 3.7 percent. Another decrease was for single mother households with their own children under 5, which dropped significantly from a 33.2 percent poverty rate to 20.2 percent. The rate for single mother households with children under 18 also dropped from 15.5 to 13.4 percent, as did the rate for all single mother households (from 10.9 to 10.1 percent).

The poverty rate for individuals 18 and over went up from 2.9 percent in 1990 to 3.8 percent in 2000. However, the rate for individuals 65 and over went down from 8.1 percent in 1990 to 6.9 percent in 2000. The rate for related children under 18 went up slightly from 3.7 to 3.8 percent, and the rate for unrelated individuals 15 and over went up from 8.7 to 11.3 percent.

So overall, the poverty picture in Howard County is mixed. There is improvement on some fronts, particularly single mother households, yet the percentage of individuals in poverty has increased. In all cases except one, the absolute numbers in poverty have risen. This is to be expected given a fast growing population absent of any major defeat on poverty. The number of single mother households with children under 5 in poverty stayed exactly the same at 307 in both 1990 and 2000.

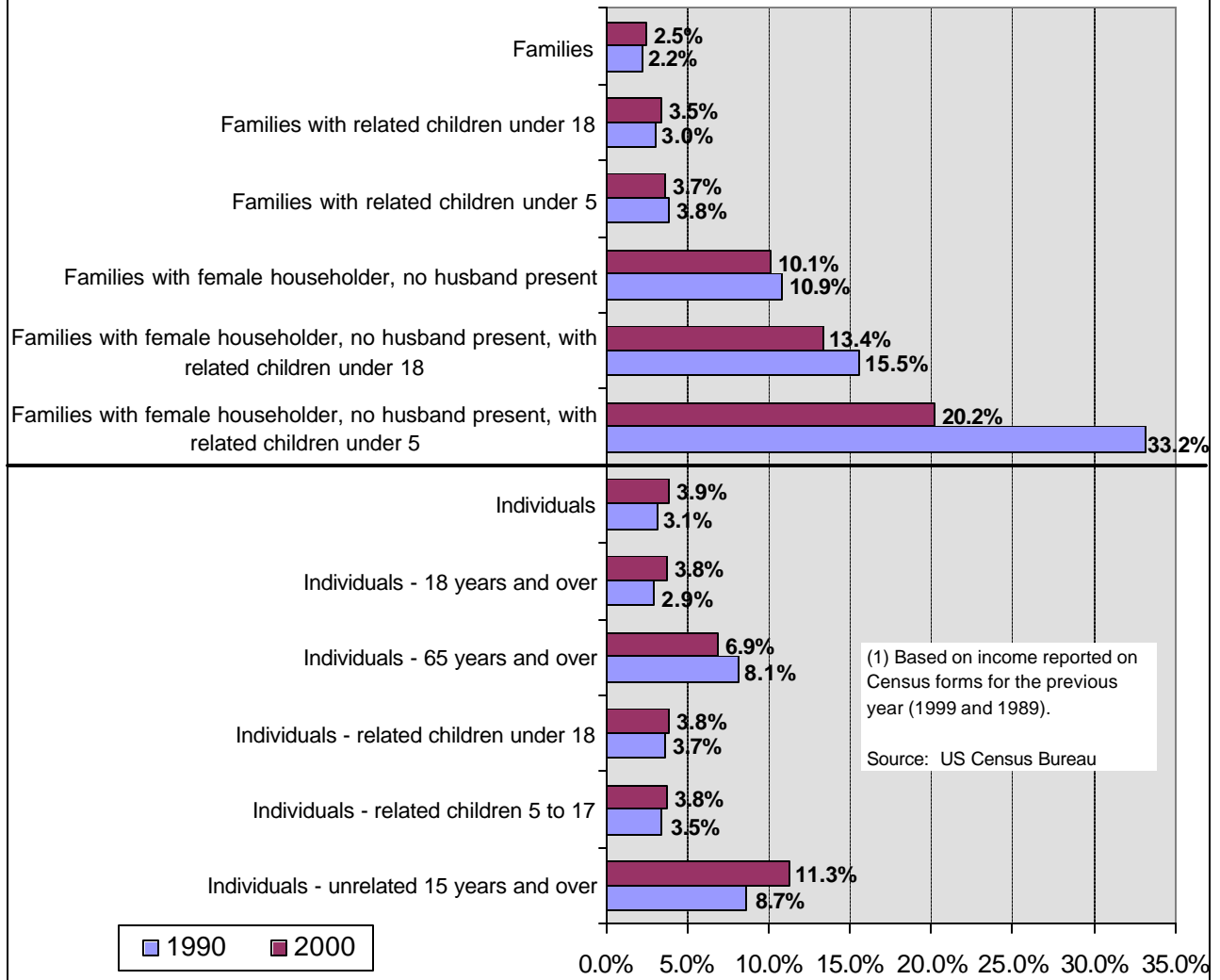
**Poverty Status in Howard County, 1990 and 2000 (1)**

Poverty Status	1990		2000		Growth	
	Number	Percent	Number	Percent	Number	Percent
<b>Families</b>	<b>1,141</b>	<b>2.2%</b>	<b>1,688</b>	<b>2.5%</b>	<b>547</b>	<b>47.9%</b>
With related children under 18 years	848	3.0%	1,331	3.5%	483	57.0%
With related children under 5 years	462	3.8%	537	3.7%	75	16.2%
<b>Families with female householder, no husband present</b>	<b>632</b>	<b>10.9%</b>	<b>843</b>	<b>10.1%</b>	<b>211</b>	<b>33.4%</b>
With related children under 18 years	543	15.5%	791	13.4%	248	45.7%
With related children under 5 years	307	33.2%	307	20.2%	0	0.0%
<b>Individuals</b>	<b>5,784</b>	<b>3.1%</b>	<b>9,491</b>	<b>3.9%</b>	<b>3,707</b>	<b>64.1%</b>
18 years and over	3,987	2.9%	6,660	3.8%	2,673	67.0%
65 years and over	897	8.1%	1,205	6.9%	308	34.3%
Related children under 18 years	1,762	3.7%	2,619	3.8%	857	48.6%
Related children 5 to 17 years	1,154	3.5%	1,913	3.8%	759	65.8%
Unrelated individuals 15 years and over	2,149	8.7%	3,876	11.3%	1,727	80.4%

(1) Based on income reported on Census forms for the previous year (1999 and 1989).

Source: U.S. Census Bureau

## Povety Status in Howard County, 1990 and 2000 (1)



## 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 1990. Based on Census data, the median value of an owner-occupied home in Howard County increased by about 24 percent, from \$166,500 in 1990 to \$206,300 in 2000. In 2000, Howard County had the second highest median house value, behind Montgomery County's \$221,800 median. By comparison, the Statewide median was \$146,000 in 2000.

The results for Howard County are shown in the table and charts below. In addition to the median values for 1990 and 2000, the number of houses for various ranges of values are also shown. It is clear that the number of more expensive homes have increased over the last decade. For example, in 1990 only 1.3 percent of all houses where the owners specified a value were more than \$500,000. This increased to 3 percent by 2000.<sup>2</sup> An even more significant change

<sup>2</sup> Specified owner-occupied units are owner-occupied, one-family, attached and detached houses on less than 10 acres without a business or medical office on the property.

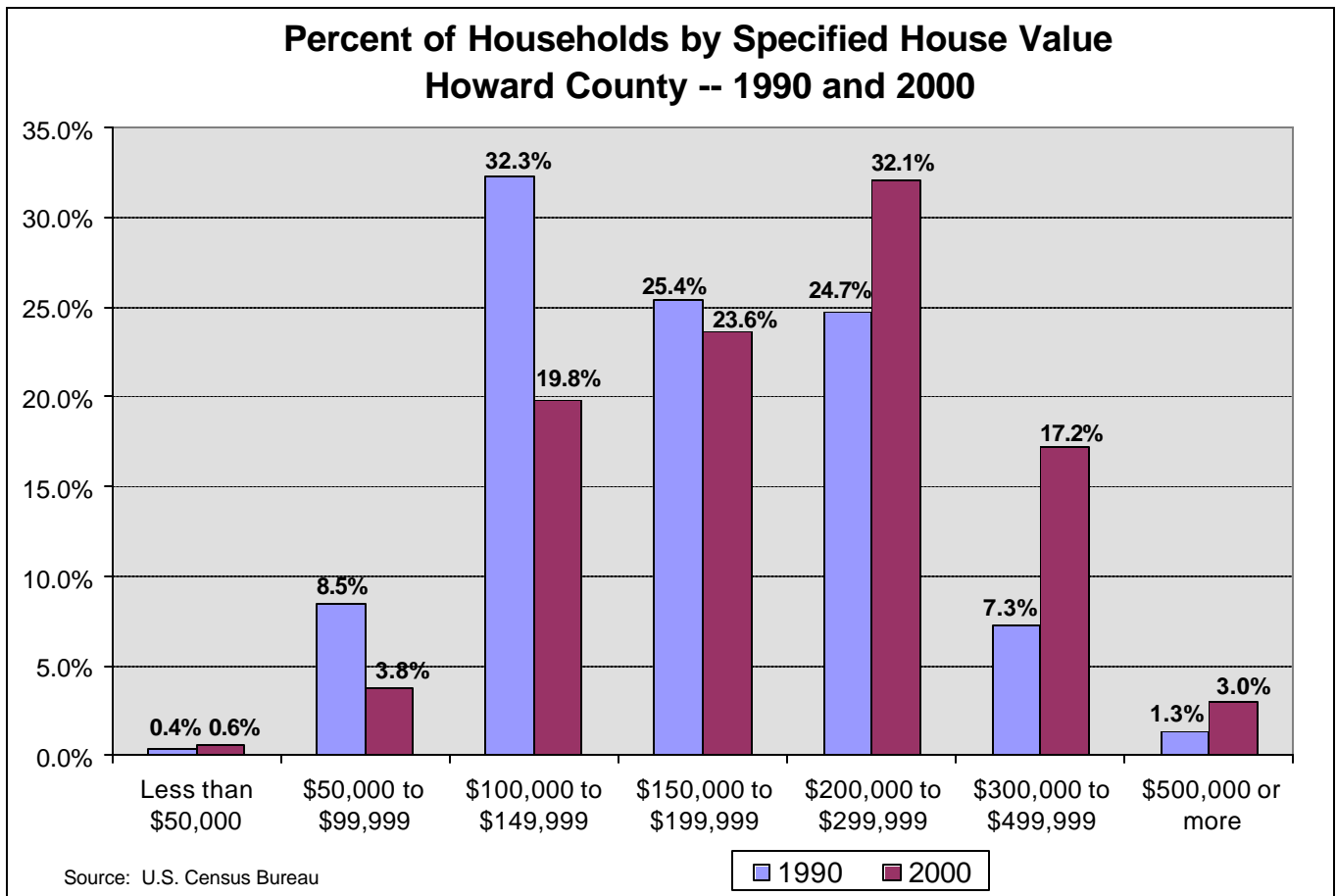
occurred for houses valued between \$300,000 and \$499,999. In 1990, there were 3,086 houses in this range, 7.3 percent of the total. By 2000, there were 10,052 houses in this range, 17.2 percent of the total and a 225 percent increase. At the lower end of the scale, there were decreases in the numbers and percentages of homes in the \$50,000 to \$99,999 and the \$100,000 to \$149,999 ranges.

**Owner Occupied Specified House Value - Howard County, 1990 and 2000**

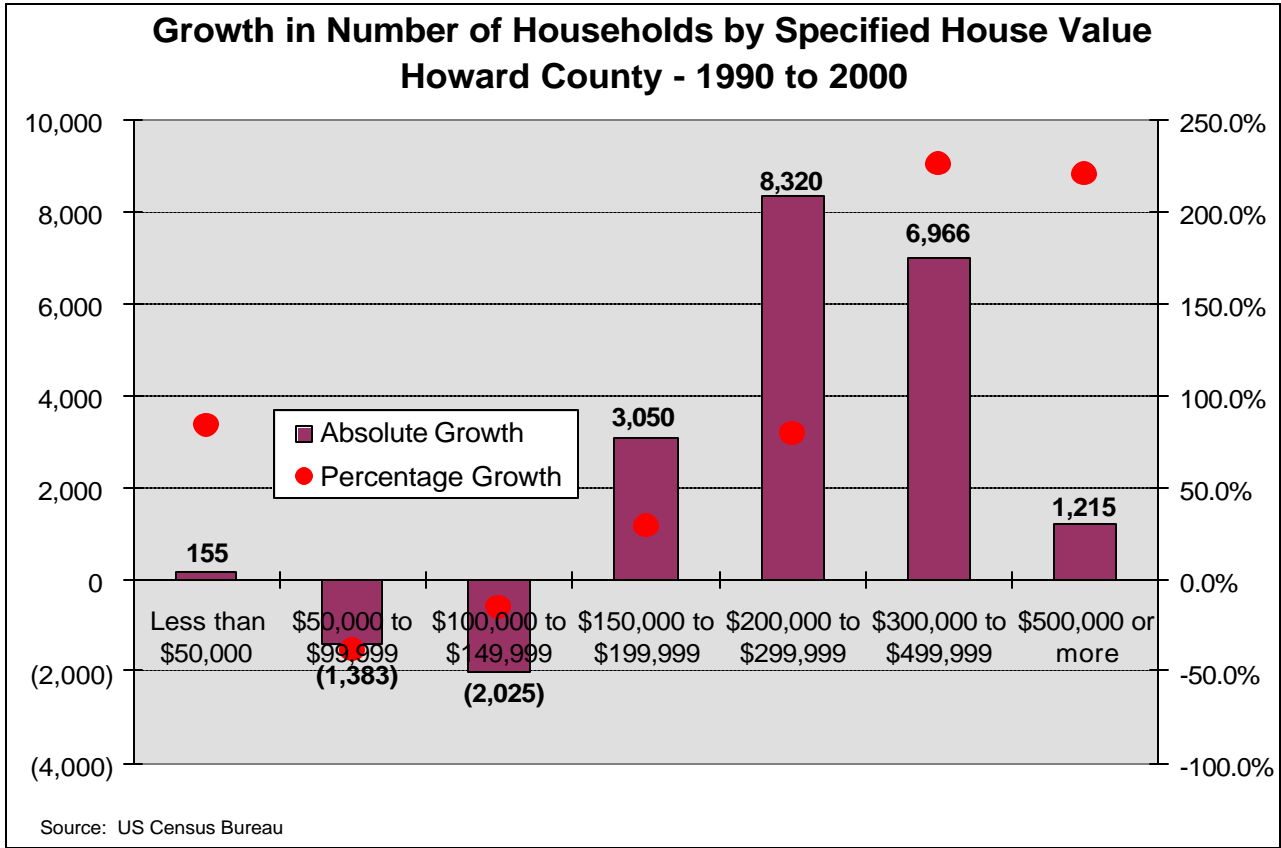
Specified House Value	1990		2000		Growth	
	Number	Percent	Number	Percent	Number	Percent
Less than \$50,000	184	0.4%	339	0.6%	155	84.2%
\$50,000 to \$99,999	3,604	8.5%	2,221	3.8%	(1,383)	-38.4%
\$100,000 to \$149,999	13,640	32.3%	11,615	19.8%	(2,025)	-14.8%
\$150,000 to \$199,999	10,741	25.4%	13,791	23.6%	3,050	28.4%
\$200,000 to \$299,999	10,454	24.7%	18,774	32.1%	8,320	79.6%
\$300,000 to \$499,999	3,086	7.3%	10,052	17.2%	6,966	225.7%
\$500,000 or more (1)	551	1.3%	1,766	3.0%	1,215	220.5%
<b>Total</b>	<b>42,260</b>	<b>100.0%</b>	<b>58,558</b>	<b>100.0%</b>	<b>16,298</b>	<b>38.6%</b>
<b>Median Value</b>	<b>\$166,500</b>		<b>\$206,300</b>		<b>\$39,800</b>	<b>23.9%</b>

(1) For 2000, there were 119 houses specified as being worth \$1 million or more.

Source: U.S. Census Bureau







### *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 below summarizes the cost of owning a home in Howard County.

**Mortgage Status and Selected Monthly Owner Costs (1)  
Howard County, 1990 and 2000**

Specified House Value	1990		2000	
	Number	Percent	Number	Percent
<b>With a Mortgage</b>	<b>36,981</b>	<b>86.9%</b>	<b>50,867</b>	<b>86.9%</b>
Less than \$300	135	0.3%	24	0.0%
\$300 to \$499	1,369	3.2%	331	0.6%
\$500 to \$699	2,840	6.7%	1,097	1.9%
\$700 to \$999	7,807	18.3%	4,509	7.7%
\$1,000 to \$1,499	15,042	35.4%	16,219	27.7%
\$1,500 to \$1,999	6,377	15.0%	13,748	23.5%
\$2,000 or more	3,411	8.0%	14,939	25.5%
<b>Median</b>	<b>\$1,186</b>		<b>\$1,559</b>	
<b>Not Mortgaged</b>	<b>5,566</b>	<b>13.1%</b>	<b>7,691</b>	<b>13.1%</b>
<b>Median</b>	<b>\$280</b>		<b>\$430</b>	

Source: U.S. Census Bureau

(1) Selected monthly owner costs are the sum of payments for mortgages, deeds of trust, contracts to purchase, or similar debts on the property; real estate taxes; fire, hazard and flood insurance on the property; utilities; and fuels. It also includes, where appropriate, the monthly condominium fees or mobile home costs.

The median cost of owning a home with a mortgage was \$1,559 in 2000, the second highest in the State after Montgomery County. This is an increase from the median cost of \$1,186 a decade earlier, a 31 percent increase. The percentage of all households in the County paying \$1,500 or more is now close to 50 percent. More than 25 percent pay more than \$2,000 or more a month to own a home.

A better measure of determining the relative cost of owning a home is to compare 1990 to 2000 using *constant 2000 dollars*, not counting inflation. In real terms, the median value of housing in Howard County actually decreased 3 percent from 1990 to 2000, whereas the median monthly cost of owning a home (with a mortgage) increased by 2.9 percent. This is an indication that the “burden” of homeownership increased slightly in the County. Howard County fared better than the State, however, where the median owner costs increased by 10.5 percent over the decade, not counting for inflation. The median price of housing in the State also fell by 1.9 percent over the decade. This is smaller than Howard County’s 3 percent decline.<sup>3</sup>

**Comparison of House Values and Owner Costs, 1990 and 2000  
Howard County (in constant 2000 dollars)**

	1990	2000	Growth	
			Number	Percent
<b>Median House Value</b>	\$212,726	\$206,300	(\$6,426)	-3.0%
<b>Median Monthly Owner Costs</b>	\$1,515	\$1,559	\$44	2.9%

Source: U.S. Census Bureau

Another common measurement in determining the home ownership burden or 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, only 14.2 percent of households spent more than 35 percent in 2000, the sixth lowest in the State, and lower than the Statewide percentage of 16.1 percent. So despite Howard County’s high house values, the second highest in the State, owning a home is comparably more affordable.

From 1990 to 2000, however, the burden has increased. In 1990, only 11.4 percent of households spent more than 35 percent of their income on housing in Howard County. The Statewide percentage was 11.9 percent in 1990, also lower. These represent an increase of 2.8 percentage points for Howard County and 4.2 percentage points for the State over the decade. The table and chart below summarize the data for Howard County.

<sup>3</sup> Timing and the economy should be taken into consideration when comparing these housing values. In 1990, housing costs were at a peak prior to the recession that hit shortly after beginning in 1990/91. Housing prices did not again increase until the late 1990’s. Also, although housing values were increasing in 2000, they are still not at their peak and have increased significantly since then. Given this, the difference may be much more pronounced if the comparison was, for example, from 1992 to 2002, potentially erasing any decrease in value in real terms that is apparent for the 1990 to 2000 comparison.

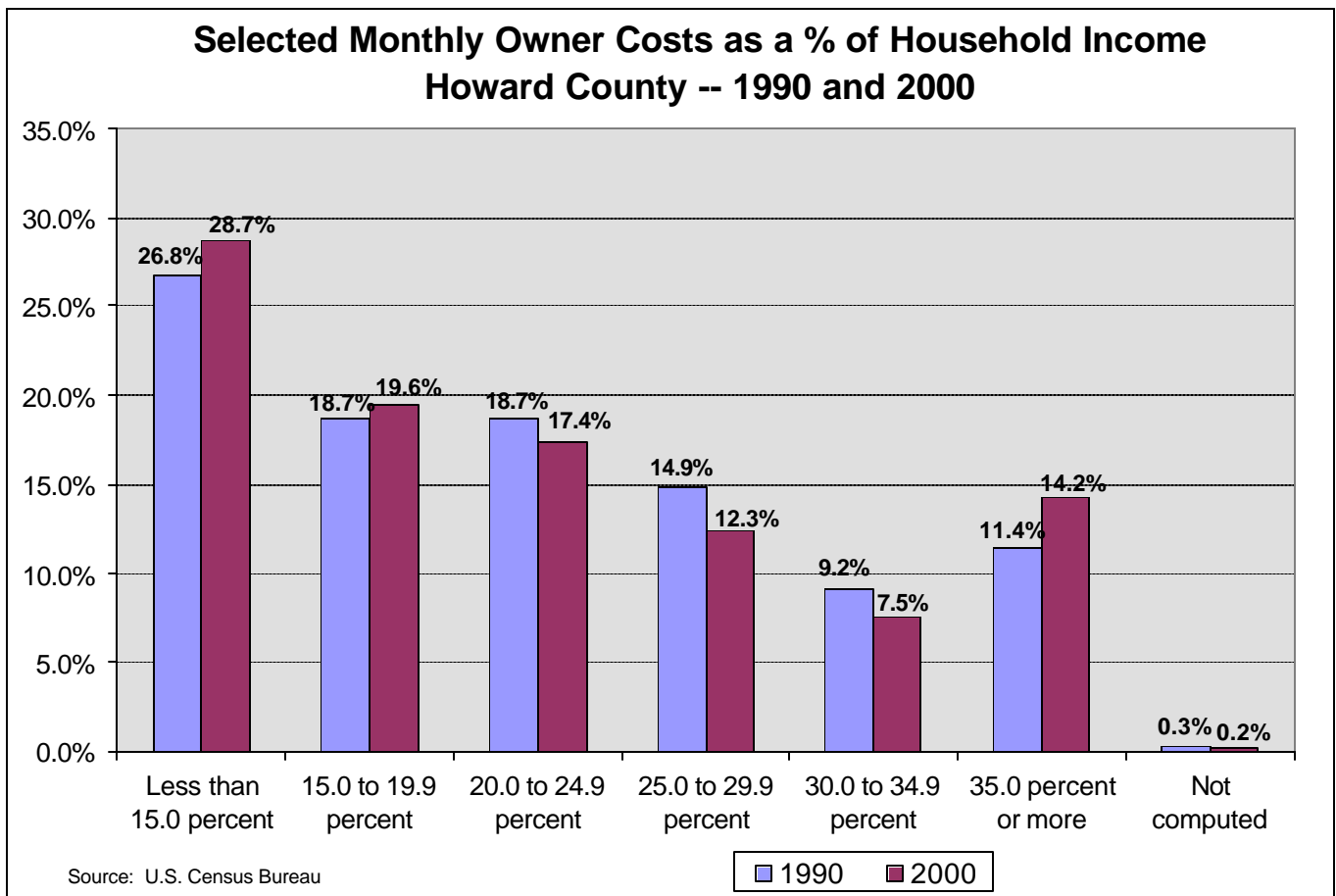
It is interesting to note that there was a *decrease* in the number of households that spent between 20 to 34.9 percent of their income on housing from 1990 to 2000 and an *increase* for the percentage who spent less than 20 percent of their income on housing.

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

Specified House Value	1990		2000	
	Number	Percent	Number	Percent
Less than 15.0 percent	11,393	26.8%	16,789	28.7%
15.0 to 19.9 percent	7,954	18.7%	11,450	19.6%
20.0 to 24.9 percent	7,950	18.7%	10,195	17.4%
25.0 to 29.9 percent	6,346	14.9%	7,221	12.3%
30.0 to 34.9 percent	3,914	9.2%	4,420	7.5%
35.0 percent or more	4,869	11.4%	8,341	14.2%
Not computed	121	0.3%	142	0.2%
<b>Total</b>	<b>42,547</b>	<b>100.0%</b>	<b>58,558</b>	<b>100.0%</b>

Source: U.S. Census Bureau

(1) This is the computed ratio of selected monthly owner costs to monthly household income in 1999 (for 2000 Census) and in 1989 (for 1990 Census). The ratio was computed separately for each unit and rounded to the nearest whole percentage. Units occupied by households reporting no income or a net loss in income are included in the "Not Computed" category.



### Rental Costs

Similar to housing costs for owner occupied units, the cost to rent housing also increased in real terms from 1990 to 2000 in Howard County, although the increase was only 1 percent. By contrast, the average rental costs Statewide actually decreased slightly by 1.6 percent.

#### Median Monthly Rental Costs, 1990 and 2000 (1) Howard County (in constant 2000 dollars)

	1990	2000	Growth	
			Number	Percent
<b>Median Monthly Rental Costs</b>	\$870	\$879	\$9	1.0%

Source: U.S. Census Bureau

(1) Gross rent is monthly contract rent plus the estimated average monthly cost of utilities and fuels, if these are paid by the renter.

In current dollars, rental costs in Howard County have increased from \$681 per month in 1990 to \$879 in 2000, a 29 percent increase. This makes Howard the second highest rental market in the State after Montgomery County where the average rents were \$914 according to the 2000 Census. The average rent in Maryland in 2000 was \$689. The number of specified renter occupied units for various rental cost ranges are summarized in the table and charts below for both 1990 and 2000.<sup>4</sup> Based on the 2000 Census, in Howard County more than 30 percent of renters pay more than \$1,000 per month.

#### Specified Renter Occupied Gross Rent (1) Howard County, 1990 and 2000

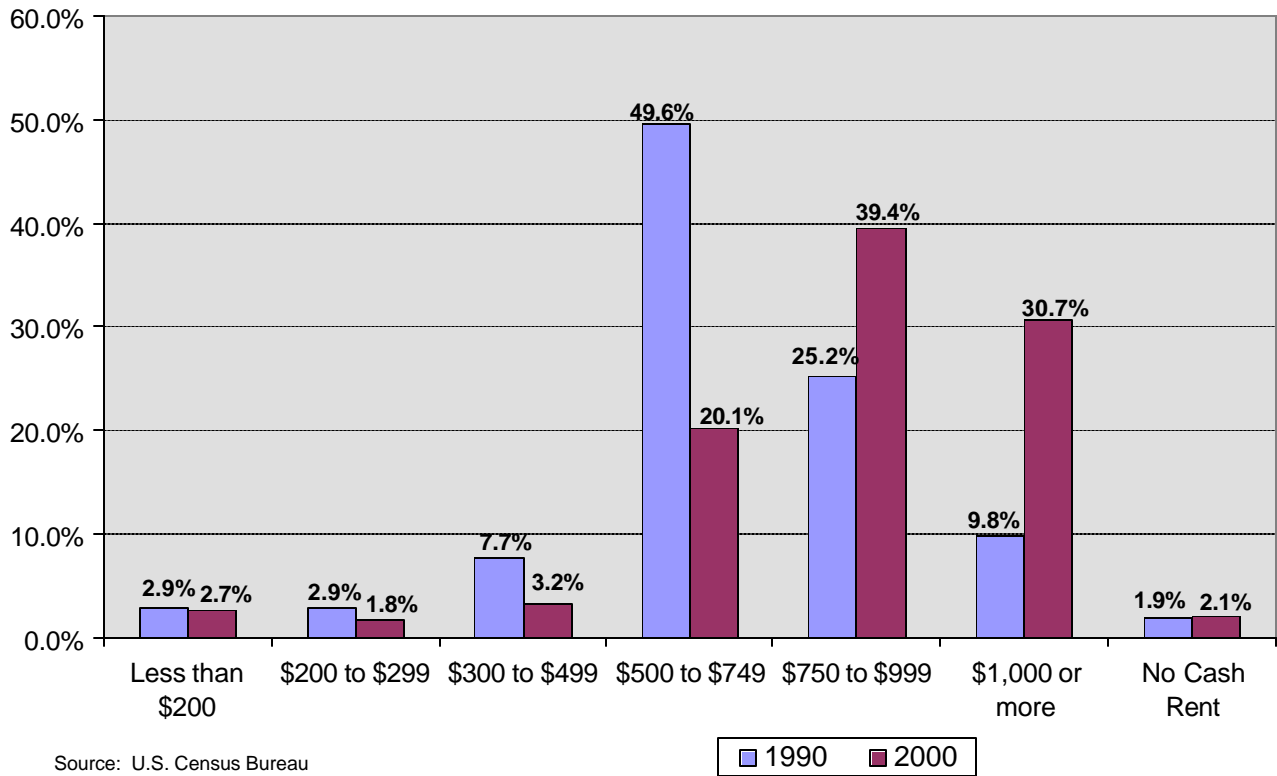
Specified Gross Rent	1990		2000		Growth	
	Number	Percent	Number	Percent	Number	Percent
Less than \$200	537	2.9%	623	2.7%	86	16.0%
\$200 to \$299	538	2.9%	410	1.8%	(128)	-23.8%
\$300 to \$499	1,445	7.7%	748	3.2%	(697)	-48.2%
\$500 to \$749	9,305	49.6%	4,705	20.1%	(4,600)	-49.4%
\$750 to \$999	4,720	25.2%	9,234	39.4%	4,514	95.6%
\$1,000 or more (2)	1,840	9.8%	7,195	30.7%	5,355	291.0%
No Cash Rent	364	1.9%	492	2.1%	128	35.2%
<b>Total</b>	<b>18,749</b>	<b>100.0%</b>	<b>23,407</b>	<b>100.0%</b>	<b>4,658</b>	<b>24.8%</b>
<b>Median Rent</b>	<b>\$681</b>		<b>\$879</b>		<b>\$198</b>	<b>29.1%</b>

Source: U.S. Census Bureau

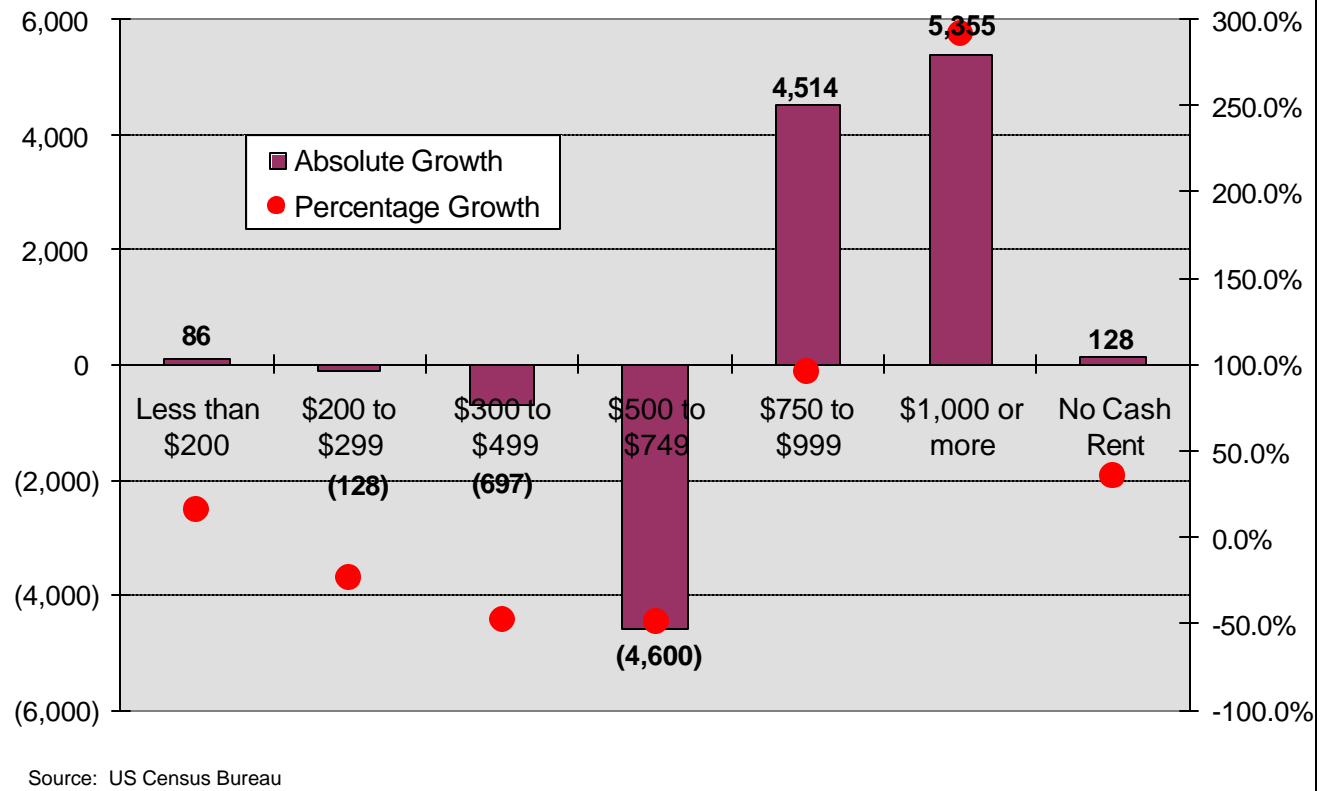
(1) Gross rent is monthly contract rent plus the estimated average monthly cost of utilities and fuels, if these are paid by the renter.

(2) For 2000, there were 1,388 units that rented for \$1,500 or more.

### Percent of Households by Specified Gross Rent Howard County -- 1990 and 2000



### Growth in Number of Households by Specified Gross Rent Howard County - 1990 to 2000



The table below summarizes the gross rent as a percent of household income for both 1990 and 2000. Compared to similar statistics for owner-occupied units (discussed above on Page 19), a greater percentage of renters pay more than 35 percent of their income, 24.5 percent of renters versus 14.1 percent of owners. This is an indication that rent is more of a burden to renters than housing costs are to homeowners in Howard County. The same occurs Statewide, where 27 percent of renters paid more than 35 percent of their income on rent.

**Gross Rent as a % of Household Income (1)  
Howard County, 1990 and 2000**

Specified House Value	1990		2000	
	Number	Percent	Number	Percent
Less than 15.0 percent	2,411	12.9%	4,141	17.7%
15.0 to 19.9 percent	3,472	18.5%	4,391	18.8%
20.0 to 24.9 percent	3,483	18.6%	3,708	15.8%
25.0 to 29.9 percent	2,726	14.5%	2,647	11.3%
30.0 to 34.9 percent	1,742	9.3%	1,938	8.3%
35.0 percent or more	4,486	23.9%	5,726	24.5%
Not computed	429	2.3%	856	3.7%
<b>Total</b>	<b>18,749</b>	<b>100.0%</b>	<b>23,407</b>	<b>100.0%</b>

Source: U.S. Census Bureau

(1) This is the computed ratio of monthly gross rent to monthly household income in 1989 (for 1990 Census) and 2000 (for 1999 Census). Units for which no cash rent is paid and units occupied by households that reported no income of a net loss in income comprise the category "Not computed."

