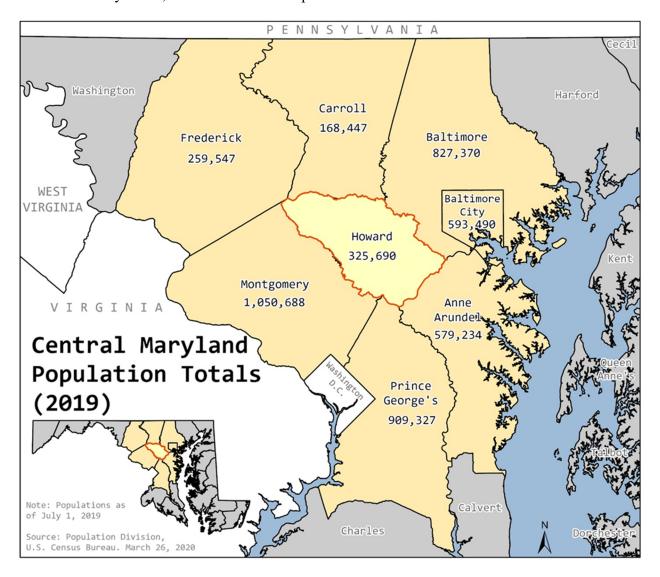
HOWARD COUNTY DEMOGRAPHIC OVERVIEW – Prepared by Howard County Department of Planning and Zoning, Research Division (2020)

Howard County in Context

Howard County is located between Baltimore and Washington in central Maryland (18 miles from Baltimore City and 27 miles from Washington D.C.). At about 254 square miles it is the smallest of Maryland's 23 counties. Only Baltimore City, which is the 24th jurisdiction in Maryland, is smaller at 92 square miles. In terms of total population, however, Howard County ranks 6th in the state with an estimated population of 326,000. The five other jurisdictions with greater populations are also all located in central Maryland adjacent to Howard County. Including Carroll and Frederick Counties with these (ranked 7th and 9th in the state, respectively), a total of just over to 4.7 million residents live in central Maryland, 78% of the state's total 6.05 million residents. Howard County's 326,000 residents make up 5.4% of the state total.



Population Ranking of Maryland Counties and Baltimore City - July 1, 2019

1 Montgomery County	1,050,688	13 Wicomico County	103,609
2 Prince George's County	909,327	14 Cecil County	102,855
3 Baltimore County	827,370	15 Calvert County	92,525
4 Baltimore City	593,490	16 Allegany County	70,416
5 Anne Arundel County	579,234	17 Worcester County	52,276
6 Howard County	325,690	18 Queen Anne's County	50,381
7 Frederick County	259,547	19 Talbot County	37,181
8 Harford County	255,441	20 Caroline County	33,406
9 Carroll County	168,447	21 Dorchester County	31,929
10 Charles County	163,257	22 Garrett County	29,014
11 Washington County	151,049	23 Somerset County	25,616
12 St. Mary's County	113,510	24 Kent County	19,422
Maryland Total			6.045.680

Source: Population Division, U.S. Census Bureau, release date March 26, 2020

Physical Geography and Climate

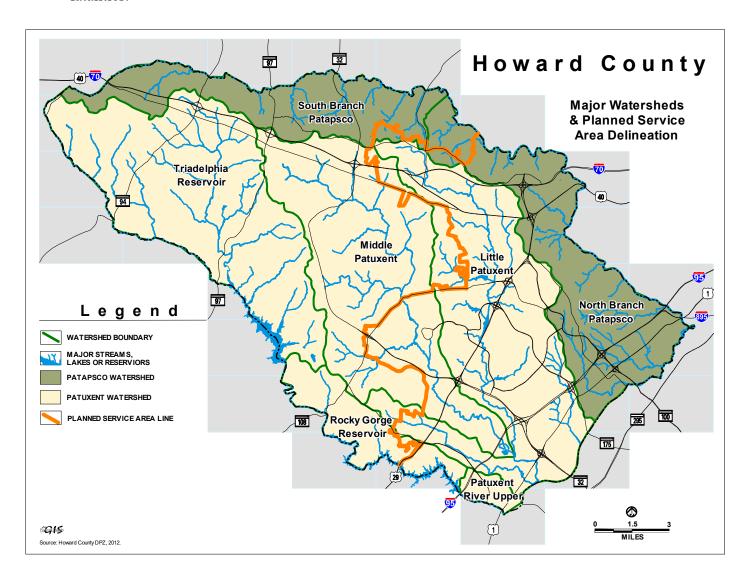
Howard County is in the Piedmont Plateau region of Maryland, with rolling hills making up most of the landscape. It is bounded on the north and northeast by the Patapsco River, on the southwest by the Patuxent River, and on the southeast by the Deep Run River and the CSX railroad line. Both the Patapsco and Patuxent run largely through publicly accessible parkland along the county borders. The Patuxent border includes the Triadelphia and Rocky Gorge reservoirs, which provide drinking water for residents in Montgomery County and Prince George's County as well as a small portion of southern Howard County. Howard County is the only "Maryland-locked" county in the state—that is, the only county not bordering the Chesapeake Bay, the Atlantic Ocean, another state, the Potomac River or Washington D.C.

There are two major watersheds in Howard County—the Patapsco and the Patuxent. Most wastewater is treated by the Little Patuxent Water Reclamation Plant owned and operated by Howard County. Waste from the Patapsco area is treated by the Patapsco treatment plant located in Baltimore City. There are close to 1,000 miles of rivers and streams in Howard County and several moderately sized manmade lakes, including Centennial Lake just north of MD108 and east of US29 and lake Kittamaqundi in Downtown Columbia. These lakes are part of Howard County's stormwater management system.

The western portion of Howard County largely consists of farmland and forest, much of which has been permanently preserved through county and state agricultural and environmental preservation programs, and large lot residential development on well and septic systems. This area, known as the Rural West, is approximately 60% of the total county land area and is delineated by the Planned Service Area line. The roughly 40% of county land east of this line is served by the public water and sewer system owned and operated by Howard County. The eastern portion of the county

includes higher density suburban development with a population density about 8 times that of the west—3.9 persons per acre compared to 0.5 persons per acre.

Howard County lies in the humid subtropical climate zone. Annual rainfall is about 43 inches throughout the county. Annual snowfall averages about 23 inches. Over a 60-year period from 1950 to 2010, there were 394 National Climatic Data Center reportable events causing 617 injuries and 99 fatalities. There were 9 reported tornadoes reaching a maximum of F2, with no recorded fatalities.



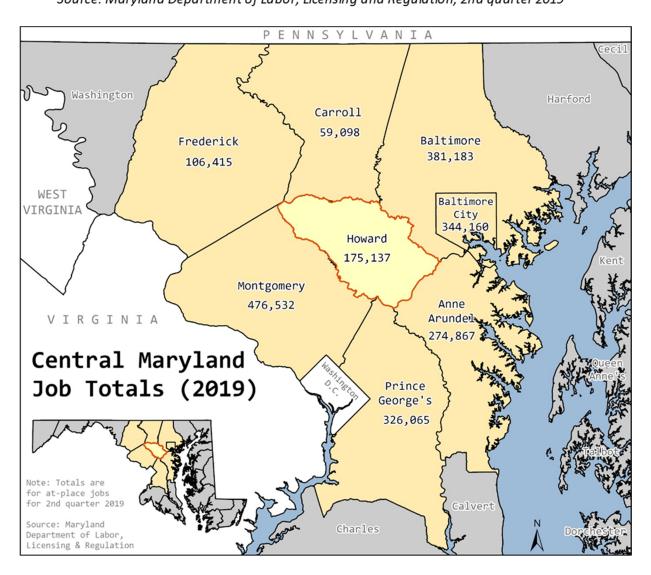
Jobs and Economy

Howard County has a significant job base, ranking 6th highest in the state with 175,000 jobs located in the county, most all of which are in the east. This represents about 6.4% of the total 2.7 million jobs statewide. The eight jurisdictions in central Maryland have 2.1 million jobs of the 2.7 million total, representing about four out of every five jobs in the state.

Job Ranking of Maryland Counties (and Baltimore City) -- 2nd quarter 2019

1 Montgomery	476,532	13 Charles	41,431
2 Baltimore County	381,183	14 Cecil	33,763
3 Baltimore City	344,160	15 Allegany	29,541
4 Prince George's	326,065	16 Worcester	27,028
5 Anne Arundel	274,867	17 Calvert	22,830
6 Howard	175,137	18 Talbot	18,855
7 Frederick	106,415	19 Queen Anne's	16,053
8 Harford	95,064	20 Garrett	12,087
9 Washington	65,581	21 Dorchester	11,219
10 Carroll	59,098	22 Caroline	10,197
11 St. Mary's	46,212	23 Kent	8,009
12 Wicomico	45,913	24 Somerset	6,777
		Nondistributable	82,675
Maryland Total			2,716,692

Source: Maryland Department of Labor, Licensing and Regulation, 2nd quarter 2019



About 78% of the 175,000 jobs in Howard County are service providing jobs. About 12% are goods producing jobs and the remaining 10% are government jobs. More than 25% of all jobs located in Howard County are for professional and business services. This is followed by trade, transportation and utility jobs (19%) and then education and health services (12%). An estimated 5% of all jobs are for manufacturing and 7% for construction. The table below summarizes all jobs by job type in Howard County. (Note that these jobs reported by the Maryland Department of Labor Licensing and Regulation do not include proprietors that are not on an employer payroll. According to the latest available 2018 BEA data, there were an additional 66,399 proprietor jobs in Howard County.)

Jobs in Howard County by Job Type - 2nd Quarter, 2019

Job Type	Jobs	Percent
Government Sector		
Federal Government	664	0.4%
State Government	1,727	1.0%
Local Government	15,012	8.6%
Subtotal/Average	17,404	9.9%
Goods Producing		
Natural Resources and Mining	349	0.2%
Construction	11,488	6.6%
Manufacturing	8,693	5.0%
Subtotal/Average	20,530	11.7%
Service Providing		
Trade, Transportation, and Utilities	33,743	19.3%
Information	3,583	2.0%
Financial Activities	9,633	5.5%
Professional and Business Services	48,063	27.4%
Education and Health Services	20,273	11.6%
Leisure and Hospitality	17,357	9.9%
Other Services	4,539	2.6%
Subtotal/Average	137,191	78.3%
TOTAL	175,137	100.0%

Source: Maryland Dept. of Labor, Licensing, and Regulation

The latest labor force statistics from the Maryland Department of Labor, Licensing and Regulation (August 2020) indicate that of the 188,050 Howard County residents in the labor force, 177,935 are employed resulting in a 5.4% unemployment, the fifth lowest unemployment rate Maryland. Queen Anne's County has the lowest at 5.2%. The statewide average is 7.0%.

According to the latest American Community Survey (ACS), conducted in 2018 by the U.S. Census Bureau, 71,973 Howard County residents work in Howard County and 99,589 residents commute to work outside the county. The 2018 ACS also estimates that 98,356 out of county residents commute into Howard County to work. Subtracting the 99,589 Howard County residents

who leave the County each day for work from the 325,690 estimated 2019 resident population and then adding back in the 98,356 out of county in-commuters results in a "daytime population" estimate of 324,457. Given out-commuters exceed in-commuters by a modest 1,233 workers, the daytime population is only slightly lower than the resident population total. Thus, Howard County does not "empty out" during the work day, nor does the population swell by a very large amount either—the county's population remains relatively consistent over the course of the day amid a significant regional commuting pattern.

The table below summarizes the major public and private sector employers in Howard County. The largest employer in the county is the Howard County Public School System, followed by the Johns Hopkins Applied Physics Lab and then the Howard County government. These three employers combined employ 18,430 people and account for about 10% of all jobs in the county.

Major Employers in Howard County - 2018

1 Howard County Public School System	8,230	13 Oracle	650
2 Johns Hopkins Applied Physics Lab	7,000	14 Enterprise Community Partners	505
3 Howard County Government	3,200	15 W.R. Grace	500
4 Howard County General Hospital	1,765	16 Humanim	475
5 Verizon	1,700	17 Leidos	450
6 Howard Community College	1,400	18 Tenable Network Security	415
7 Lorien Health Systems	1,190		
8 Coastal Sunbelt Produce	1,050		
9 Wells Fargo	807		
10 Nestle Dreyer's Ice Cream	735		
11 Sysco Food Services	680		
12 Maxim Healthcare Services	675		

Sources: Howard County Economic Development Authority (2018)

Race and Languages

Howard County has a racially diverse population. According to the latest American Community Survey (2019), about 50% of Howard County residents are White, 20% African American, 19% Asian, and 7% Hispanic. The minority populations in Howard County have steadily increased over time and the county is now a "majority-minority" county for the first time with the release of this latest 2019 survey data, where the White population is less than 50% of the total. The adjacent counties of Montgomery, Prince George's, and Baltimore City have been "majority-minority" for many years. Of all races, Howard County's Asian population has increased the most significantly since 2010, growing by 50% over the last 9 years. During this same period the White population in Howard County has *decreased* by 4%. Asian Indians make up the greatest number of Asians in Howard County, followed by Chinese, Korean, other Asians, and then Filipinos, Vietnamese, and Japanese.

Howard County Population by Race and Hispanic Origin - 2019

		Margin of		% Margin
Race	Estimate	Error	%	of Error
White alone	162,270	+/-1,190	49.8%	+/-0.4
African American	63,613	+/-1,948	19.5%	+/-0.6
Asian	60,119	+/-1,686	18.5%	+/-0.5
Hispanic or Latino	23,882	****	7.3%	****
Two or More Races	13,125	+/-2,363	4.0%	+/-0.7
American Indian & Alaskan Native	933	+/-303	0.3%	+/-0.1
Some Other Race	1,620	+/-1,247	0.5%	+/-0.4
Native Hawaiian & Pacific Islander	128	+/-183	0.0%	+/-0.1
TOTAL	325,690	****	100.0%	****

Source: 2019 American Community Survey, US Census Bureau

Note that, other than the Hispanic or Latino category, all are non-Hispanic only

Howard County Population by Select Minority Race Detailed Breakdown - 2019

		Margin of		% Margin
Race	Estimate	Error	%	of Error
Asian	60,235	+/-1,699	18.5%	+/-0.5
Asian Indian	26,193	+/-4,131	8.0%	+/-1.3
Chinese	13,131	+/-3,196	4.0%	+/-1.0
Korean	9,593	+/-2,415	2.9%	+/-0.7
Other Asian	6,090	+/-2,578	1.9%	+/-0.8
Filipino	2,499	+/-1,363	0.8%	+/-0.4
Vietnamese	1,424	+/-842	0.4%	+/-0.3
Japanese	1,305	+/-952	0.4%	+/-0.3
Hispanic or Latino	23,882	****	7.3%	****
Other Hispanic or Latino	14,562	+/-3,150	4.5%	+/-1.0
Mexican	5,087	+/-2,408	1.6%	+/-0.7
Puerto Rican	3,075	+/-1,264	0.9%	+/-0.4
Cuban	1,158	+/-1,075	0.4%	+/-0.3

Source: 2019 American Community Survey, US Census Bureau

Note that percents are percent of total Howard County population

As expected in a place with a significant minority population, over a quarter of Howard County residents 5 years and over speak a language other than English. However, most are also proficient in English—only 6.9% of the population 5 years and over speak English less than "very well" according to the latest American Community Survey. The largest portion of these less than very well English speakers are Asians (10.6%). Despite these relatively low percentages, the county should nonetheless be prepared to communicate to all residents in Howard County as this accounts

^{****} No sample observation, controlled to annual Population Division estimate

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for a population of almost 21,000 residents. And if you include this group's young children under five not accounted for in this statistic, the number would be even greater.

Language Spoken at Home & English Proficiency in Howard County - 2019 (Population 5 years and over)

Language & English		Margin of		% Margin
Proficiency	Estimate	Error	%	of Error
English Only	231,111	+/-5,341	75.4%	+/-1.7
Language other than English	75,273	+/-5,291	24.6%	+/-1.7
Speak English less than "very well"	23,444	+/-3,556	7.7%	+/-1.2
Spanish	14,191	+/-2,566	4.6%	+/-0.8
Speak English less than "very well"	5,917	+/-1,821	1.9%	+/-0.6
Other Indo-European languages	21,165	+/-3,560	6.9%	+/-1.2
Speak English less than "very well"	4,503	+/-1,581	1.5%	+/-0.5
Asian and Pacific Islander languages	31,483	+/-3,677	10.3%	+/-1.2
Speak English less than "very well"	11,032	+/-2,699	3.6%	+/-0.9
Other languages	8,434	+/-2,450	2.8%	+/-0.8
Speak English less than "very well"	1,992	+/-1,124	0.7%	+/-0.4
TOTAL	306,384	+/-267	100%	_

Source: 2019 American Community Survey, US Census Bureau

Note that percents are percent of total Howard County population 5 years and over

Children and the Elderly

According to the latest American Community Survey conducted in 2019, the median age in Howard County is 38.9 years old. About 6% of the population is under 5 years old (19,306 residents) and 2.1% is 85 and over (6,770 residents). About 24% of the population is under 18 and 14% is 65 and over. School-aged residents in Howard County—those between 5 and 18 years old—amount to about 20% of the population, about 1 out of every 5 residents.

The baby-boomers—those born between 1946 and 1964—are currently aged 56 to 74 years old. The leading edge of this large demographic group began turning 65 nine years ago in 2011. As this group continues to age, the 65 and older population is expected to almost double by 2030 when the youngest boomers turn 66. At that time about 1 out of every 5 Howard County residents will be 65 and older (20% of the population). Also, by 2030 it is expected that there will be more than 8,000 residents in Howard County 85 and older, about double the number that are in that age group today. It is important that this rapid growth of the older and more vulnerable population in Howard County be anticipated and planned for.

Age of Howard County Residents - 2019

		Margin of		% Margin
Age	Estimate	Error	%	of Error
Under 5 years	19,306	+/-267	5.9%	+/-0.1
5 to 9 years	20,977	+/-1,633	6.4%	+/-0.5
10 to 14 years	24,131	+/-1,598	7.4%	+/-0.5
15 to 19 years	22,000	+/-877	6.8%	+/-0.3
20 to 24 years	18,598	+/-901	5.7%	+/-0.3
25 to 29 years	18,768	+/-513	5.8%	+/-0.2
30 to 34 years	20,349	+/-809	6.2%	+/-0.2
35 to 39 years	23,775	+/-2,027	7.3%	+/-0.6
40 to 44 years	22,550	+/-2,196	6.9%	+/-0.7
45 to 49 years	22,354	+/-531	6.9%	+/-0.2
50 to 54 years	23,430	+/-929	7.2%	+/-0.3
55 to 59 years	22,639	+/-1,676	7.0%	+/-0.5
60 to 64 years	20,185	+/-1,689	6.2%	+/-0.5
65 to 69 years	14,975	+/-1,230	4.6%	+/-0.4
70 to 74 years	13,188	+/-1,183	4.0%	+/-0.4
75 to 79 years	6,929	+/-1,169	2.1%	+/-0.4
80 to 84 years	4,766	+/-1,209	1.5%	+/-0.4
85 years and over	6,770	+/-1,428	2.1%	+/-0.4
TOTAL	325,690	****	85.7%	
18 years and over	246,741	+/-367	75.8%	+/-0.1
21 years and over	236,368	+/-1,252	72.6%	+/-0.4
62 years and over	58,161	+/-1,482	17.9%	+/-0.5
65 years and over	46,628	+/-456	14.3%	+/-0.1
75 years and over	18,465	+/-372	5.7%	+/-0.1

Source: 2019 American Community Survey, US Census Bureau

Income and Poverty

Howard County is the wealthiest jurisdiction in Maryland and one of the wealthiest in the United States. In 2019 the median household income in Howard County was \$121,618. The mean was \$155,431. By comparison, the statewide median household income in 2019 was \$86,738 and the mean was \$114,089. For the U.S. the median and mean household incomes were an even lower \$65,712 and \$92,324, respectively.

The poverty rate in Howard County is estimated to be 4.8% in 2019. For residents under 18, the poverty rate is 4.4%. These statistics also come from the most recent 2019 American Community Survey. Given the small sample size, there are large margins of error associated with this data and the actual numbers or residents are thus not reported. A separate dataset from Census Bureau's

^{****} No sample observation, controlled to annual Population Division est.

Small Area Income and Poverty Estimates (SAIPE) program reports that the overall poverty rate in Howard County was 5.2% (+/-1.0%) in 2018. Overall, poverty in Howard County is relatively low compared to Maryland as a whole, which had a reported SAIPE poverty rate of 9.1% (+/-0.3%) in 2018.

Howard County Household Income - 2019 (Occupied Housing Units)

		Margin of		% Margin
Household Income	Estimate	Error	%	of Error
Less than \$10,000	3,923	+/-1,179	3.4%	+/-1.0
\$10,000 to \$14,999	1,164	+/-559	1.0%	+/-0.5
\$15,000 to \$24,999	4,798	+/-1,298	4.1%	+/-1.1
\$25,000 to \$34,999	4,010	+/-1,028	3.5%	+/-0.9
\$35,000 to \$49,999	6,621	+/-1,211	5.7%	+/-1.0
\$50,000 to \$74,999	11,953	+/-1,929	10.3%	+/-1.7
\$75,000 to \$99,999	13,490	+/-2.078	11.7%	+/-1.7
\$100,000 to \$149,999	23,864	+/-2,402	20.6%	+/-2.1
\$150,000 to \$199,999	15,810	+/-1,769	13.7%	+/-1.5
\$200,000 or more	30,139	+/-1,923	26.0%	+/-1.7
TOTAL	115,772	+/-2,010	100%	
Median household income	\$121,618	+/-4,896		
Mean household income	\$155,431	+/-6,372		

Source: 2019 American Community Survey, US Census Bureau

Individuals with Disabilities

An estimated 8.3% of all noninstitutionalized residents in Howard County are disabled, and 26.5% of all noninstitutionalized residents 65 years are disabled. For Maryland, these rates are higher—11.2% of all residents and 30.3% of residents 65 years and older. And for the U.S., the rates are even higher—12.7% of all residents and 33.5% of residents 65 years and older. Given the Howard County population is rapidly aging, these disability rates are expected to increase in the future. It is important that the county plan for a corresponding increase in the number of residents who may require enhanced public and private assistance during in the years ahead.

Disability Status of the Civilian Noninstitutionalized Population in Howard County - 2019

		Margin of		% Margin
Disability Status	Estimate	Error	%	of Error
Total Population	322,252	+/-1,217		
With a disability	26,900	+/-3,071	8.3%	+/-0.9
Under 18 years	78,911	+/-368		
With a disability	3,121	+/-1,052	4.0%	+/-1.3
18 to 64 years	197,298	+/-1,256		
With a disability	11,565	+/-2,544	5.9%	+/-1.3
65 years and over	46,043	+/-583		
With a disability	12,214	+/-1,345	26.5%	+/-3.0

Source: 2019 American Community Survey, US Census Bureau

Household Composition

Of the more than 115,000 households in Howard County, close to 60% are married-couple households. Close to 5% are cohabitating couple households, 14% male households with no spouse or partner present, and 23% female households with no spouse or partner present.

Households by Type in Howard County - 2019

		Margin of		% Margin
Household Type	Estimate	Error	%	of Error
Married-couple family	67,754	+/-2,907	58.5%	+/-2.6
With own children under 18 years	34,125	+/-1,946	29.5%	+/-1.8
Cohabiting couple household	5,270	+/-1,214	4.6%	+/-1.0
With own children under 18 years	1,220	+/-767	1.1%	+/-0.7
Male householder, no spouse/partner present	16,565	+/-2,258	14.3%	+/-1.9
With own children under 18 years	659	+/-356	0.6%	+/-0.3
Householder living alone	12,646	+/-1,841	10.9%	+/-1.5
65 years and over	3,797	+/-917	3.3%	+/-0.8
Female householder, no spouse/partner present	26,183	+/-1,943	22.6%	+/-1.6
With own children under 18 years	5,389	+/-1,121	4.7%	+/-1.0
Householder living alone	13,876	+/-1,631	12.0%	+/-1.4
65 years and over	7,356	+/-1,098	6.4%	+/-0.8
TOTAL HOUSEHOLDS	115,772	+/-2,010	100.0%	

Source: 2019 American Community Survey, US Census Bureau

About 36% of Howard County households include children under 18 years old. For Maryland and the US both, only 27% of households include children under 18. Howard County is clearly more of a bedroom community with a relatively high percentage of households with children.

About 23%, almost 1 out of every 4 households in the county, are single occupancy households where the residents live alone. This compares to 28% both statewide and nationally. Close to 10% of households in Howard County include residents 65 years and older living alone. This compares to a higher 11% statewide and nationally.

Commuting to Work & Access to Transportation

Close to 80%, or 4 out of every 5 commuters in Howard County, drive alone to work. Close to 7% carpool to work and only about 4% use public transportation. The remaining 1% walk, 1% commute by other means, and 8% work from home. Statewide, 74% of workers drive alone, 9% carpool, 8% use public transportation, and 6% work from home. Nationally, 76% drive alone, 9% carpool, 5% use public transportation, and 6% work from home.

Commuting to Work in Howard County (civilian employed population 16 years and over) - 2019

		Margin of		% Margin
Commuting to Work	Estimate	Error	%	of Error
Car, truck, or van—drove alone	132,304	+/-4,391	79.0%	+/-2.1
Car, truck, or van—carpooled	11,600	+/-2,204	6.9%	+/-1.3
Public transportation (excluding taxi)	6,443	+/-1,470	3.8%	+/-0.9
Walked	1,685	+/-899	1.0%	+/-0.5
Other means	1,853	+/-899	1.1%	+/-0.5
Worked at home	13,668	+/-2,043	8.2%	+/-1.2
TOTAL COMMUTERS	167,553	+/-3,627	100.0%	

Source: 2019 American Community Survey, US Census Bureau

The Maryland Transit Administration (MTA) provides limited commuter bus service from within Howard County to Baltimore City and Washington DC. Buses stop at park and ride lots, village centers and in Downtown Columbia. MTA also operates the MARC commuter trains along Route 1 that provide rail access to Baltimore and Washington D.C. The Regional Transportation Agency (RTA) also provides more localized bus service in Howard County, Anne Arundel County, the City of Laurel and Northern Prince George's County. Like most suburbs, however, transit ridership in Howard County is limited.

Rider surveys have concluded that the local bus system in Howard County mostly attracts riders who are transit dependent—that is they don't have access to vehicles. The system does not attract riders who choose to take transit as an alternate means, but primarily only riders who have no other means of transportation. Surveys also determined that two-thirds of riders live within 3 blocks of a bus stop as transit dependent riders typically choose to live near bus stops. The table below

summarizes the availability of vehicles to Howard County workers. A relatively small number of Howard County residents don't have access to a vehicle.

Vehicles Available for Howard County Workers (workers 16 years and over) - 2019

		Margin of
Vehicles Available	Estimate	Error
No vehicle available	2,430	+/-1,879
1 vehicle available	24,811	+/-2,376
2 vehicles available	75,427	+/-4,009
3 or more vehicles available	58,539	+/-4,862
TOTAL WORKERS	161,207	+/-3,623

Source: 2019 American Community Survey, US Census Bureau

Summary

Howard County has a diverse and growing population. It is a wealthy county located in the middle of a vibrant metropolitan area surrounded by other wealthy counties that are also diverse and growing. Located between Washington D.C. and Baltimore, Howard County is in the heart of one of the largest regional economies in the United States. There is much activity and movement with commuters and commercial freight coming into and leaving the county every day. The diverse economy attracts jobs and industries of all types, from basic services and retail, to manufacturing and warehousing, to the high-tech jobs of the future.

Despite being the center of all this activity and regional growth, a large portion of Howard County remains rural with its western half made up of low density housing and acres of farmland and natural resources, much of which is permanently preserved. The county's eastern half consists of higher density housing, including many apartment and townhome communities, and a significant number of jobs. The diversity of housing draws a diverse population made up of many races who speak a variety of languages.

Given the high quality of its school system Howard County attracts many families with children. As a result, it has a higher proportion of families with children compare to Maryland and the U.S. However, like most places around the U.S., Howard County's population is rapidly aging, with increasing numbers of residents living alone and with disabilities. This diversity in people and workers and household types creates a vibrant and active community for all to enjoy and share in.