

Maryland Housing Needs Assessment Update

A shared framework for the Maryland Department of
Housing and Community Development and local partners

Housing Gap Analysis

Summer 2025

Prepared by the National Center for Smart Growth
www.umdsmartgrowth.org



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Housing Gap Analysis

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I. Executive Summary

Housing costs in Maryland continue to burden residents. Despite the State's strong economic recovery from COVID-19, many residents, particularly the state's 765,237 renter households, are struggling with sharply rising housing costs. This burden of increasing housing cost is felt across all geographic regions of the State (Figure 1), with the highest percentage of cost burdened¹ renters living on the Eastern Shore.

Maryland faces a significant gap in the number of affordable homes - for both renters and owners - across the low- and moderate-income spectrum. As housing costs have risen, renters increasingly have no choice but to live in homes they cannot afford, resulting in a cost burdened renter rate of 47%. NCSG's calculations show that there is a shortage of over 275,000 affordable homes for renters earning below 80% of Area Median Income (AMI)². Figure 2 shows the geographic distribution of the rental housing shortage for households between 50 and 80 percent of the median income. Shortages for affordable homeownership homes are even higher - reflecting the high cost of homeownership - particularly for households earning less than 120 percent of the median income.

In Maryland, 686,244 people, or 11% of the population, have a disability, but the State has only 5,306 publicly funded or subsidized accessible homes.³ Around 21% of households have at least one disabled person, and approximately 82,656 (38%) extremely low-income renter households include someone with a disability, highlighting the mismatch between the need for accessible housing and the available homes. While there are significant numbers of disabled individuals

across income levels, the available accessible housing falls far short of addressing the statewide demand, leaving a substantial gap in resources for people with disabilities.

Maryland, like the rest of the United States, has an aging population. In some counties, especially the State's rural areas, well over 20% of the population is over the age of 65 - above the Statewide average of 16%, which is consistent with the national average. Many of these senior households face severe challenges finding and maintaining affordable housing, evidenced by the cost burden rate of 55% for senior, renter households. While Maryland has a relatively large supply of subsidized units restricted to elderly populations (more than 30,000 homes), there is a much higher number of elderly households earning less than 80% of AMI. More importantly, given the land use constraints in many communities, these age-restricted homes may not be located in places that allow seniors to "age in community."

This analysis of housing gaps, needs for households with disabilities, and needs for low-income senior renters presents several clear conclusions. First and foremost, the State needs more affordable housing homes for low-income renters and owners. The scale of this need is well beyond what State investment alone could cover in the short run. In addition to increasing targeted assistance to the State's most vulnerable, the State needs to foster an environment that increases housing production at all levels of low and moderate affordability. Second, the State's disabled population has a large and mostly unmet need for subsidized affordable housing. Third, low-income senior renters are highly

¹ Cost Burden is defined as paying more than 30% of one's gross income on housing costs.

² Throughout this report, county-level statistics that involve income are adjusted for the appropriate "area" median income, such as the Baltimore or Washington metropolitan areas. In non-metropolitan counties, the state-wide median income is used.

³ Data on closed projects from the Maryland Department of Housing and Community Development (DHCD) is only available starting in 2011, meaning the actual number of units is likely higher, as units were developed for people with disabilities and/or the elderly prior to that year.

at risk for suffering the worst impacts of the shortage of available affordable housing.

Summary of Findings:

- The state's lowest income renter households - those earning between 0-30% of AMI or 30-50% of AMI - face significant housing gaps. For every 1,000 renter households in those groups, there are 610 and 394 missing homes that they could afford, respectively.
- Renter households earning 50-80% of AMI also face a significant gap - there are 541 missing affordable homes for every 1,000 households in this group.
- Homeownership is out of reach for an increasing share of moderate-income households. In the year 2000, close to 75% of households in Maryland could afford the median home. By 2022, that share had dropped to only 49%.
- Aspiring homeowner households in Maryland earning less than 120% of AMI face large shortages of available affordable homes. For every 1,000 homeowner households in the 80-100% AMI band, for example, there are 817 missing homes at that level of affordability.
- The disabled population in Maryland is growing - representing 11 percent of the State population. There are only 5,306 subsidized accessible rental homes available in the State, but there are 82,656 renter households with a disabled household member that earn below 30% of AMI.
- Low-income senior renters face elevated levels of housing cost burden (55%), compared to renter households statewide (47%).
- There are more than 30,000 subsidized housing units for seniors in Maryland, but 109,469 senior households earn less than 80% of AMI (and over 62,000 of those households earn under 30% of AMI).
- These burdens of housing cost, and affordability gaps, are disproportionately borne by Maryland's Black and Hispanic residents.

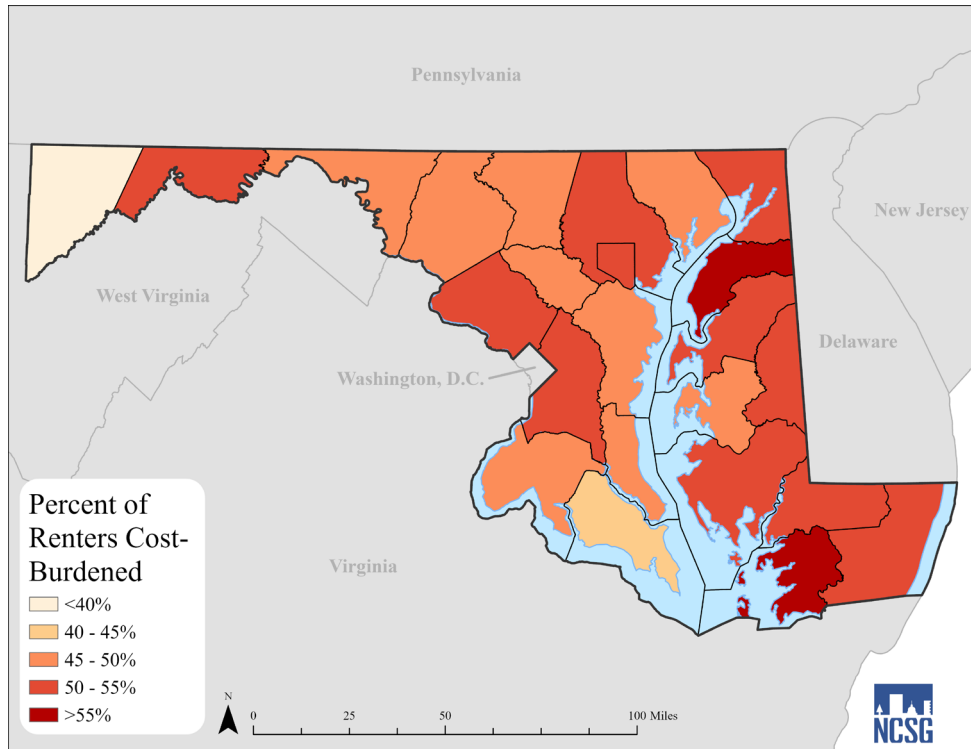


Figure 1. Percent of Renters who are Cost Burdened. Source: NCSG Analysis of 2022 ACS 5-year estimates.

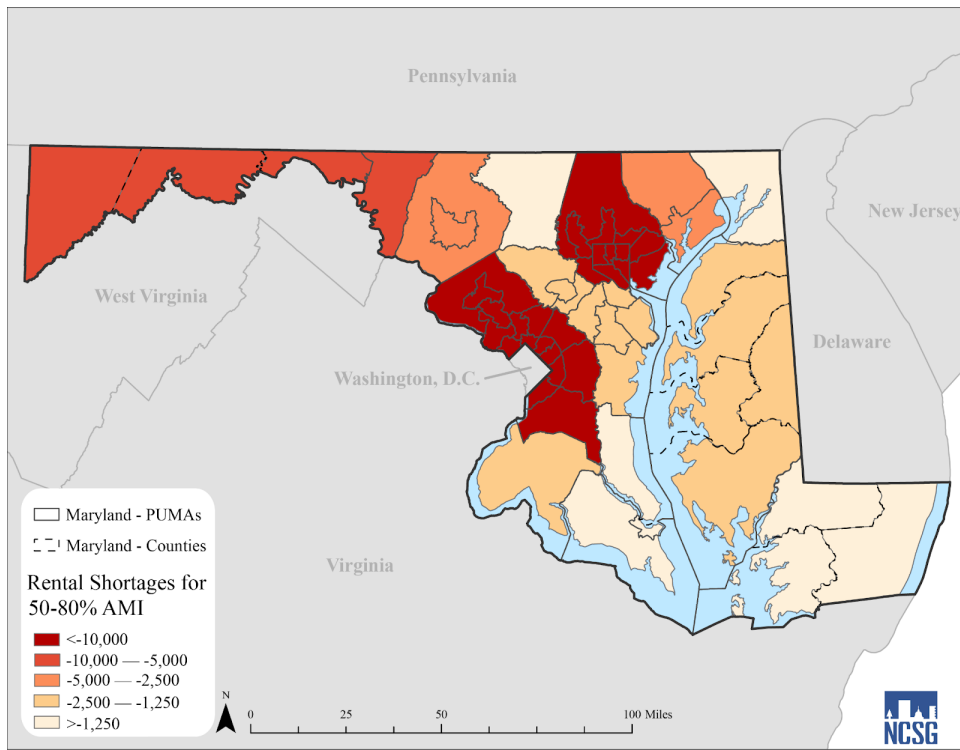


Figure 2. Rental Housing Shortages for Households at 50-80% of AMI. Source: NCSG Analysis of IPUMS data.

II. Introduction

This report is the first in a series produced by the National Center for Smart Growth (NCSG) for the Department of Housing and Community Development (DHCD). These reports provide updates to the Maryland 2020 Housing Needs Assessment on key topics of statewide importance and provide further detail on several subjects that were not covered by that analysis. In this first report, the housing gap analysis report, NCSG has investigated gaps in housing affordability for renters and owners, and analyzed housing needs for disabled households and low-income, senior renter households. This report is not designed to be a comprehensive update to the various data indicators provided in the 2020 Housing Needs Assessment, nor will it provide a policy plan or menu of policy options. This report is designed to report on updated data, provide new data, and offer conclusions based on that data analysis.

This report offers five key challenges:

- 1. Marylanders across the State are increasingly unable to afford their rents.** Reflecting a nationwide trend of rising rents, the growth in rents across the State has outpaced the growth in incomes. This has been particularly acute for households earning less than half of the state's median income. In more than half of Maryland's counties, at least 50 percent of all renters pay more than a third of their incomes for housing. While rents are highest in the DC suburbs, renters are most burdened on the Eastern Shore where incomes are lower.
- 2. Homeownership is out of reach.** Rising home values across the State have benefited current homeowners, but they have also made it harder for low- and moderate-income households to enter the market. In Montgomery County, the median home price now exceeds \$475,000. The income needed to afford an average-priced home increased by \$30,000 in real terms since 2000, more than triple the increase in real income.
- 3. Falling incomes for renter households.** Statewide, renter incomes declined by 1.1% in real terms since 2017. However, while half of the counties saw declines, with the steepest decline in Carroll County, half of Maryland counties saw an increase in renter incomes.
- 4. The cost burden of housing is hitting hardest in minority communities.** Statewide, 46% percent of renters were cost burdened. However, 49% of Black households were cost burdened across the state. There was significant geographic variation with the largest disparity between non-White and White households on the Eastern Shore and in the western part of the state.
- 5. The State has a shortage of 275,000 rental homes for households earning 80% of less of the median household income.** This number is echoed by the need for affordable for-sale housing. The shortage is most acute in the DC suburbs, Baltimore and Baltimore County.

This report is structured as follows. The first section introduces context on housing costs and housing cost burden across the state, and briefly reviews the data sources used in this report. Second, in Section IV, the report details updated housing affordability gaps for renters and owners at various levels of AMI, presented with a new methodology compared to the 2020 Housing Needs Assessment. In Section V, the report presents the picture of housing and affordability for the State's disabled households, a topic that was not covered in the 2020 report. Section VI details cost challenges for the State's senior households, focusing on renters. Section VII offers conclusions and policy implications. Note that some sections may reference tables and figures in section IX, the appendix (Tables AT and Figures AF).

Methodology

This report relies primarily on publicly accessible data sources, like the 2020 Housing Needs Assessment. Sources for various tables and figures include census micro-data via the Census Integrated Public Use Microdata Series (IPUMS), Census ACS data, and Census AHS data. In each case, we have used the most recently available public data set, which is generally for 2022. We have also relied on internal data from both HUD and DHCD on disability-accessible homes, and elderly-restricted homes.

Unlike the 2020 Housing Needs Assessment, this report does not primarily utilize HUD's Comprehensive Housing Affordability Strategy (CHAS) data. The PUMS data utilized in this analysis were made available by IPUMS USA, prepared by the University of Minnesota.⁴ IPUMS data at the Census Public Use Microdata-Area (PUMA) level was utilized over CHAS data for several reasons. First was recency, as the PUMA data was available for 2022, versus CHAS data for 2017-2021. Second, while the recently released CHAS data is now a wholly separate sample from what was used during the 2020 project, it still contains 3 years of pre-pandemic data. The housing market has changed significantly since 2020 in Maryland. The trade-off here is between a more recent estimate and better geographic specificity, as CHAS data can be aggregated into individual county estimates, unlike IPUMS data. Throughout the report, tables and figures are annotated with their source.

4 www.ipums.org

III. The Challenge to Afford Housing in Maryland

Increasing Rental Costs

Renters in Maryland face steep costs for median rental homes. In four counties in central Maryland, these costs exceed \$1,750 per month, or \$21,000 per year (Figure 3). In most of the state, the minimum wage is \$15 dollars per hour. A single-parent household with one full-time, minimum wage employee would expect to earn about \$31,200 annually; these households would be rental cost burdened (spending more than 30% of income) in the majority of the state.

Median household income for renters in Maryland varies extensively based on geography. In a few counties, median renter household income exceeds \$75,000 (Figure 4), and annual rents can approach or exceed 30% of that amount. In many locations, median renter household income is below \$45,000.

Given these high rent costs, and comparatively low median household incomes, it is no surprise that 359,549 renter households in Maryland are cost burdened (50.3% of the State's 714,085 total renter households). As shown in Figure 5, only one County in the State - Garrett - has less than 40% of its renter households paying 30% or more of their income in rent. Several counties, including nearly the entire Eastern Shore, Montgomery, Prince George's, Baltimore and Baltimore City, have half or more of their renter households classified as cost burdened. Cost burdened renter households face significant constraints in their budgets, and are often unable to save, cover significant medical or other expenses, or simply afford necessary bills.

High rents, relatively low-incomes, and high cost burden have practical effects on Maryland households. The ACS tracks housing units and reports the number of occupants per room. HUD/ACS classify an overcrowded household as a unit with more than one person per room and a severely

overcrowded household as one with more than 1.5 persons per room. In Maryland, overcrowding is not common, but certain areas have higher concentrations of crowded rental units. Appendix Table AT28 shows that at a State level, 3% of rental units are classified as overcrowded, and an additional 1.5% are severely overcrowded, with 0.4% having more than 2.0 occupants per room. Prince George's County has the highest overcrowding rates, with 5.1% of rental units overcrowded and 1.5% severely overcrowded, reflecting a high rent burden where 52.4% of renter households are cost burdened. Overcrowding is also prevalent in high-cost areas like Montgomery County (4.3% overcrowded, 1.2% severely overcrowded), where 50.4% of renter households experience cost burdens. Baltimore County and Baltimore City also show moderate overcrowding rates (1.2% and 0.7% severely overcrowded, respectively), with cost burdens affecting roughly 50% of households in Baltimore County and Baltimore City. These trends suggest that households in high-cost counties may turn to shared living spaces to afford rent, leading to higher rates of overcrowding in areas with expensive housing markets and limited affordable rental options.

Homeownership Increasingly Out of Reach

According to the US Census, the national median price of an owner-occupied home was \$281,900 in 2022. In Maryland, that price was \$380,500 - 35% higher than the national average. Owner-occupied households in Maryland had a median income in that year of \$122,521, and while this is higher than the national median income of \$95,915 for such households, it is only 28% higher. This indicates that owner-occupied housing is disproportionately more expensive in Maryland than the national average. As shown in Figure 6, median home prices in many Counties are well above the State median, with Montgomery and Howard counties reaching up to 25% higher than the statewide

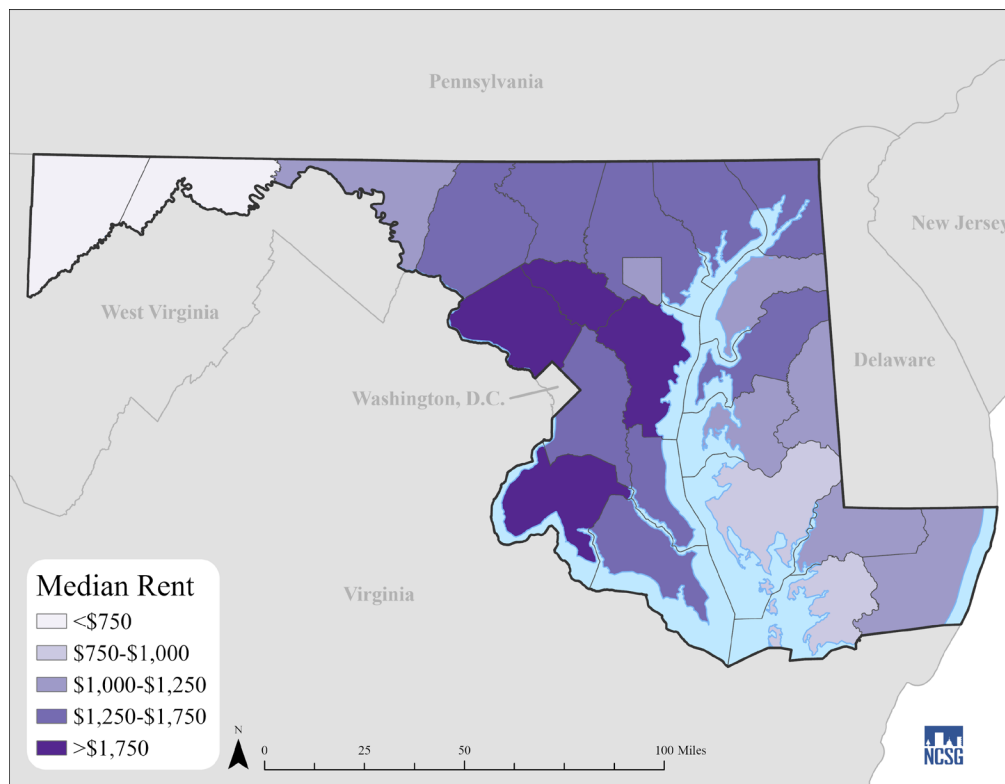


Figure 3. Median Rent Price. Source: Census ACS (2022 5-year estimates).

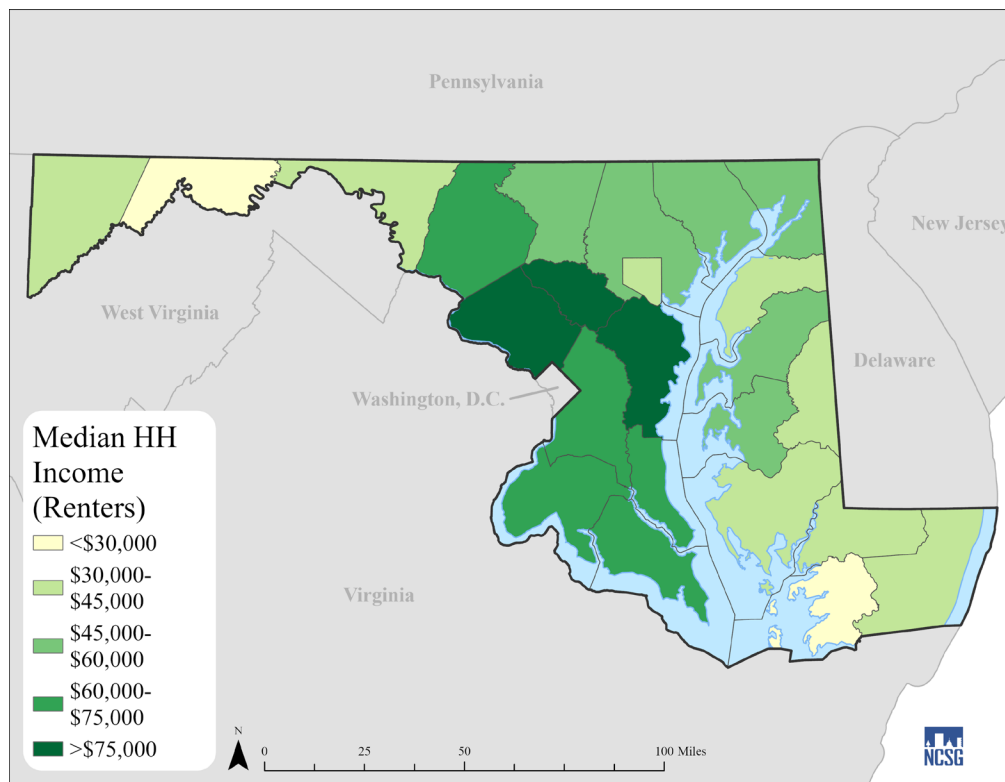


Figure 4. Median Household Income for Renter Households. Source: Census ACS (2022 5-year estimates).

County	2022				2000 (Inflation-Adjusted)			
	Average Home Cost	Median HH Income	Income Needed	Share of HH Earning Income in 2022	Average Homes Cost	Median HH Income	Income Needed	Share of HH Earning Income in 2000
Montgomery	\$633,325	\$125,583	\$138,075	42%	\$413,031	\$121,637	\$90,048	60%
Prince George's	\$421,131	\$97,935	\$91,814	49%	\$266,066	\$93,935	\$58,007	77%
Baltimore City	\$174,869	\$58,349	\$38,124	57%	\$104,247	\$51,133	\$22,727	76%
Baltimore County	\$334,669	\$88,157	\$72,964	68%	\$240,573	\$86,134	\$52,449	73%
Anne Arundel	\$468,569	\$116,009	\$102,156	58%	\$299,701	\$105,006	\$65,340	70%
Howard	\$588,143	\$140,971	\$128,225	47%	\$364,006	\$126,084	\$79,359	76%
Frederick	\$461,533	\$115,724	\$100,622	58%	\$303,287	\$102,469	\$66,122	70%
Harford	\$383,095	\$106,417	\$83,521	65%	\$283,234	\$97,298	\$61,750	78%
Carroll	\$440,402	\$111,672	\$96,015	56%	\$296,471	\$102,036	\$64,636	67%
Charles	\$427,631	\$116,882	\$93,231	59%	\$306,154	\$105,738	\$66,747	71%
Washington	\$291,984	\$73,017	\$63,657	49%	\$222,437	\$69,049	\$48,495	65%
St. Mary's	\$391,344	\$113,668	\$85,320	56%	\$286,393	\$93,000	\$62,438	79%
Cecil	\$330,383	\$86,869	\$72,029	56%	\$247,078	\$85,867	\$53,867	71%
Wicomico	\$233,849	\$69,421	\$50,983	65%	\$195,224	\$66,360	\$42,562	74%
Calvert	\$446,696	\$128,078	\$97,387	64%	\$303,909	\$112,107	\$66,257	77%
Allegany	\$139,118	\$55,248	\$30,330	67%	\$98,722	\$52,396	\$21,523	77%
Worcester	\$404,400	\$76,689	\$88,166	38%	\$222,899	\$69,105	\$48,596	66%
Queen Anne's	\$459,641	\$108,332	\$100,209	54%	\$362,398	\$96,963	\$79,009	66%
Talbot	\$444,923	\$81,667	\$97,001	40%	\$334,418	\$74,004	\$72,909	54%
Caroline	\$294,207	\$65,326	\$64,142	45%	\$167,017	\$66,014	\$36,412	75%
Dorchester	\$238,773	\$57,490	\$52,056	56%	\$129,271	\$57,931	\$28,183	80%
Garrett	\$313,571	\$64,447	\$68,364	43%	\$175,270	\$54,805	\$38,212	74%
Somerset	\$177,902	\$52,149	\$38,786	66%	\$124,285	\$50,835	\$27,096	73%
Kent	\$327,552	\$71,635	\$71,412	49%	\$211,399	\$67,777	\$46,089	62%
Statewide	\$407,863	\$98,461	\$88,921	49%	\$268,655	\$89,876	\$58,571	75%

Table 1. Affordability of Average-Priced homes in Maryland, 2000 vs. 2022.

Sources: Zillow Single-Family ZHVI Values for 2000 and 2022, U.S. Census American Community Survey, Maryland Department of Planning, Bureau of Labor Statistics, Federal Reserve Economic Data.

average.

Median incomes for homeowners in Maryland vary extensively by geography (Figure 7). Given the high cost of homeownership in Central Maryland, household incomes for owners there can more than double those of owner households in rural parts of the State like the lower Eastern Shore.

Cost burden is lower for owners than renters, as homeowners typically need to qualify for a mortgage, which is generally fixed and less prone to rapid increases compared to rents. However, homeowner incomes, as well as mortgages, property taxes, and insurance costs, can fluctuate, and many homeowners are on fixed incomes, including those who are elderly, disabled, or have inherited their homes. In much of the state, more than 20% of homeowners are cost burdened. Cost burden for owners is geographically concentrated around the Washington D.C. metropolitan area, in Baltimore City, and especially on the Eastern Shore. In these locations, housing costs are high relative to incomes.

Many renter households in the State aspire to homeownership, yet median income for renter-occupied households is only \$59,118. The median household would need to save \$38,500 for a 10% down payment to afford a median-priced home, which amounts to more than half of their annual income. Further, their choices for a home would be limited- the Census reports that only a quarter of all homes in the State are priced below \$300,000 - a price that would be a stretch for a household earning less than \$60,000.

Table 1 shows the change, in 2022 inflation-adjusted dollars, in housing affordability in the State since 2000. Assumptions for home purchase in the analysis assume a 5.35% interest rate, a 5% down payment, a 30-year

mortgage, and a 35% debt-to-income ratio. Real home prices have increased by over \$130,000 since 2000; but median household income has increased by less than \$10,000 in real terms. The income needed to afford an average-priced home increased by \$30,000 in real terms during this period, or more than triple the increase in real income. Accordingly, the share of households earning enough income to qualify for the median home under those assumptions has fallen by over 25 percentage points - from three quarters to less than half of households. This pattern holds in every County in the State - a significant share of households in every County have been effectively priced out of homeownership since 2000. These households, unable to purchase homes, are putting additional pressure on the rental market.

Rising Prices, Income, and Cost Burden for Renters and Owners

Trends in housing costs and incomes across Census periods offer several interesting findings. NCSG compared 2017 ACS numbers against 2022 ACS numbers and adjusted incomes and housing prices for inflation to produce Tables 2 and 3.⁵ Notably, median income of renter households fell by 1.1% statewide in real terms, though results varied by County. More interesting is that median rents, after adjusting for inflation, remained roughly stable across the State. As a result, the overall share of cost burdened renter households saw little change between these Census periods, though renter cost burden remains high across Maryland. Overall, renters are no better off today than they were before the pandemic. One possible explanation for the minimal change to rents and cost burden is that the ACS five-year averages include two years of pre-pandemic data (2018 and 2019). Trends for owners, shown in Table 3, differ significantly from those for renters. Across the State, with only a few exceptions,

5 Note that ACS 5-year averages were used, thus comparing 2013-2017 to 2018-2022.

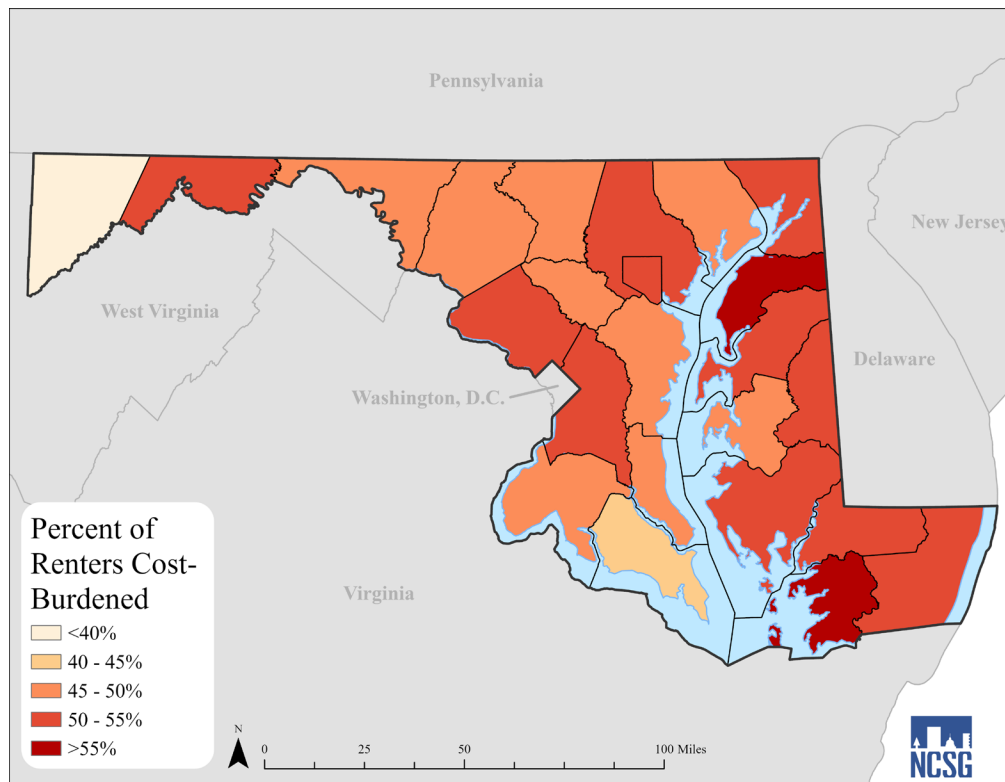


Figure 5. Percent of Renters who are Cost Burdened. Source: NCSG analysis of 2022 ACS 5-year estimates.

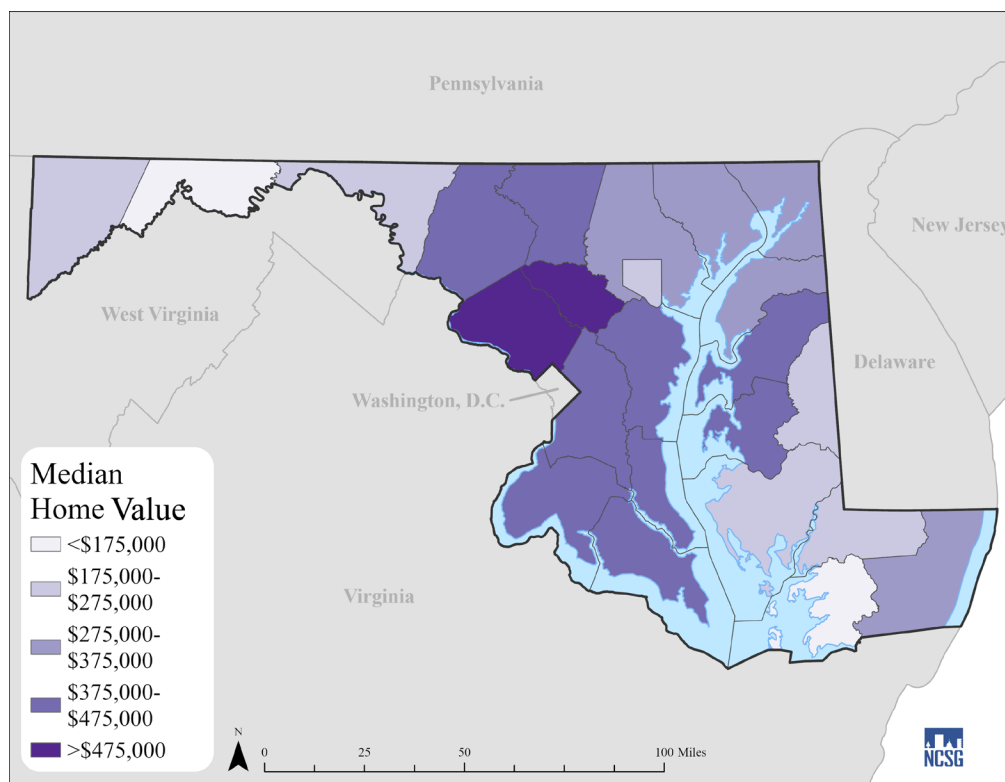


Figure 6. Median Owner-Occupied Home Price. Source: NCSG analysis of 2022 ACS 5-year estimates.

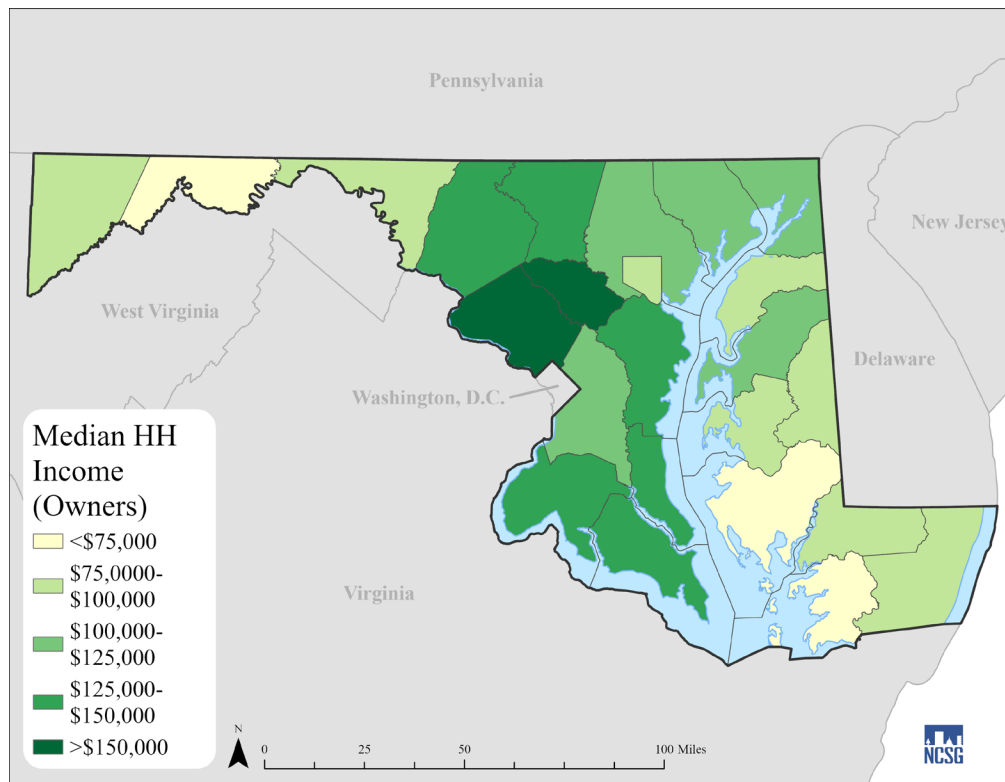


Figure 7. Median Owner-Occupied Household Income. Source: NCSG analysis of 2022 ACS 5-year estimates.

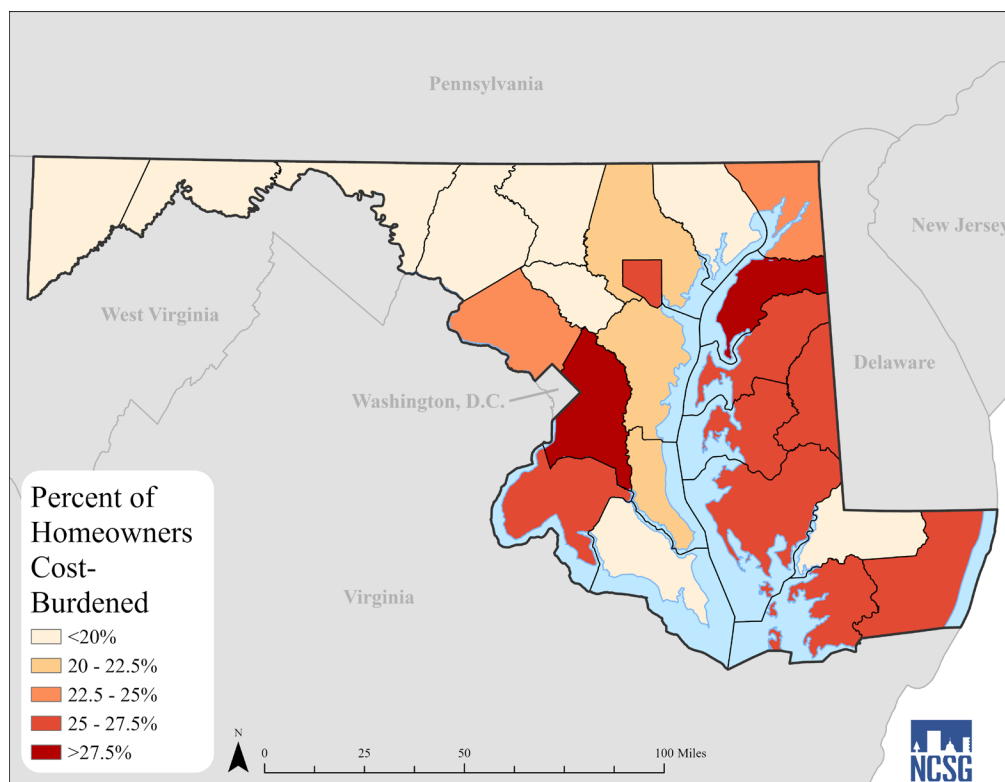


Figure 8. Percent of Cost Burdened Homeowners. Source: NCSG Analysis of 2022 ACS 5-year estimates.

Counties	Renter Median Income			Median Rent			Cost Burden		
	2017	2022	% Change	2017	2022	% Change	2017	2022	% Change
Allegany	\$28,978	\$26,891	-7.2%	\$821	\$743	-9.5%	49.0%	50.7%	3.4%
Anne Arundel	\$78,086	\$75,479	-3.3%	\$1,930	\$1,908	-1.1%	46.0%	47.5%	3.2%
Baltimore County	\$59,363	\$55,751	-6.1%	\$1,496	\$1,479	-1.1%	50.0%	52.3%	4.6%
Baltimore City	\$39,176	\$40,893	4.4%	\$1,233	\$1,235	0.2%	47.0%	52.1%	10.8%
Calvert	\$67,077	\$65,956	-1.7%	\$1,970	\$1,589	-19.3%	49.0%	48.3%	-1.4%
Caroline	\$36,666	\$40,453	10.3%	\$1,129	\$1,074	-4.9%	56.0%	55.0%	-1.8%
Carroll	\$55,396	\$49,762	-10.2%	\$1,382	\$1,283	-7.2%	48.0%	46.0%	-4.1%
Cecil	\$51,066	\$46,575	-8.8%	\$1,309	\$1,322	1.0%	49.0%	51.6%	5.3%
Charles	\$70,114	\$74,063	5.6%	\$1,978	\$1,839	-7.0%	52.0%	45.5%	-12.5%
Dorchester	\$36,837	\$36,621	-0.6%	\$1,062	\$968	-8.9%	56.0%	53.1%	-5.1%
Frederick	\$63,216	\$65,632	3.8%	\$1,635	\$1,633	-0.1%	50.0%	47.2%	-5.6%
Garrett	\$32,134	\$32,731	1.9%	\$790	\$681	-13.8%	42.0%	34.7%	-17.3%
Harford	\$53,672	\$56,849	5.9%	\$1,463	\$1,475	0.8%	50.0%	47.1%	-5.9%
Howard	\$85,316	\$81,569	-4.4%	\$2,030	\$1,920	-5.4%	44.0%	45.4%	3.2%
Kent	\$39,051	\$39,811	1.9%	\$1,146	\$1,072	-6.5%	62.0%	57.8%	-6.8%
Montgomery	\$76,135	\$77,036	1.2%	\$2,069	\$1,957	-5.4%	51.0%	50.4%	-1.2%
Prince George's	\$65,423	\$64,202	-1.9%	\$1,693	\$1,713	1.2%	51.0%	52.4%	2.7%
Queen Anne's	\$56,713	\$56,331	-0.7%	\$1,619	\$1,600	-1.2%	46.0%	51.7%	12.3%
St. Mary's	\$67,544	\$68,510	1.4%	\$1,574	\$1,595	1.3%	45.0%	41.4%	-8.1%
Somerset	\$25,930	\$28,930	11.6%	\$823	\$934	13.5%	65.0%	59.9%	-7.9%
Talbot	\$43,614	\$48,563	11.3%	\$1,325	\$1,204	-9.1%	59.0%	47.9%	-18.9%
Washington	\$43,457	\$42,795	-1.5%	\$1,087	\$1,049	-3.5%	44.0%	45.8%	4.1%
Wicomico	\$42,771	\$44,027	2.9%	\$1,274	\$1,190	-6.6%	54.0%	50.5%	-6.6%
Worcester	\$45,248	\$42,880	-5.2%	\$1,215	\$1,144	-5.8%	51.0%	54.7%	7.2%
Statewide	\$59,789	\$59,118	-1.1%	\$1,602.00	\$1,598.00	-0.2%	50.4%	50.3%	-0.1%

Table 2. Trends in Renter Income, Rent, and Cost Burden.

Source: NCSG analysis of 2017 and 2022 ACS 5 Year Estimates. 2017 data adjusted for inflation.

Counties	Owner Median Income			Home Median Rent			Cost Burden		
	2017	2022	% Change	2017	2022	% Change	2017	2022	% Change
Allegany	\$67,038	\$69,854	4.2%	\$146,542	\$143,300	-2.2%	19.4%	16.7%	-13.9%
Anne Arundel	\$130,839	\$133,917	2.4%	\$422,881	\$432,000	2.2%	24.1%	20.9%	-13.3%
Baltimore County	\$108,882	\$110,688	1.7%	\$305,061	\$310,800	1.9%	23.1%	21.3%	-7.6%
Baltimore City	\$80,638	\$83,192	3.2%	\$187,241	\$202,900	8.4%	29.8%	27.2%	-8.7%
Calvert	\$137,403	\$137,227	-0.1%	\$424,348	\$418,900	-1.3%	24.2%	20.6%	-15.0%
Caroline	\$78,741	\$82,598	4.9%	\$245,907	\$258,800	5.2%	31.1%	26.0%	-16.3%
Carroll	\$124,696	\$125,599	0.7%	\$401,004	\$390,200	-2.7%	22.9%	18.9%	-17.3%
Cecil	\$101,647	\$102,931	1.3%	\$290,884	\$292,500	0.6%	24.6%	22.6%	-8.2%
Charles	\$130,122	\$128,978	-0.9%	\$359,327	\$382,800	6.5%	28.4%	25.3%	-10.8%
Dorchester	\$78,397	\$72,089	-8.0%	\$219,140	\$226,000	3.1%	25.7%	26.7%	4.0%
Frederick	\$127,868	\$135,090	5.6%	\$385,482	\$412,500	7.0%	23.9%	19.5%	-18.2%
Garrett	\$66,603	\$75,824	13.8%	\$204,230	\$220,100	7.8%	23.2%	18.4%	-20.7%
Harford	\$118,326	\$120,307	1.7%	\$343,927	\$351,100	2.1%	22.7%	19.1%	-16.0%
Howard	\$168,297	\$172,810	2.7%	\$537,646	\$551,300	2.5%	21.8%	18.5%	-15.0%
Kent	\$84,821	\$91,921	8.4%	\$290,150	\$291,900	0.6%	27.7%	28.6%	3.2%
Montgomery	\$160,992	\$162,140	0.7%	\$571,379	\$588,900	3.1%	24.3%	22.8%	-6.4%
Prince George's	\$121,913	\$122,879	0.8%	\$333,538	\$380,500	14.1%	30.8%	27.8%	-9.6%
Queen Anne's	\$122,346	\$119,563	-2.3%	\$419,459	\$421,900	0.6%	26.6%	26.7%	0.5%
St. Mary's	\$127,018	\$134,770	6.1%	\$356,271	\$376,900	5.8%	22.6%	17.2%	-23.7%
Somerset	\$65,592	\$68,953	5.1%	\$160,108	\$157,200	-1.8%	28.8%	26.8%	-6.9%
Talbot	\$100,932	\$94,370	-6.5%	\$398,804	\$382,000	-4.2%	25.3%	26.2%	3.7%
Washington	\$89,884	\$93,444	4.0%	\$250,918	\$262,400	4.6%	22.4%	18.8%	-16.0%
Wicomico	\$86,469	\$88,998	2.9%	\$209,852	\$226,900	8.1%	23.9%	18.2%	-23.7%
Worcester	\$83,042	\$89,925	8.3%	\$308,117	\$310,300	0.7%	30.3%	26.3%	-13.3%
Statewide	\$121,253	\$122,521	1.0%	\$362,382	\$380,500	5.0%	25.2%	22.5%	-10.6%

Table 3. Trends in Owner Median Income, Median Home Price, and Cost Burden.
Source: NCSG analysis of 2017 and 2022 ACS 5 Year Estimates (2017 data adjusted for inflation).

median income for homeowner households increased in real terms. This could be endogenous - existing owner households earning more money in real terms - or due to an upward shift in the income distribution for those who own their homes. It is likely a combination of both of these factors. Median home prices also rose across the State, with a few slight declines in several counties. Most interesting in this table is the trend in cost burden for owners, which fell by almost a few percentage points almost everywhere across the State. While the data does not illustrate the cause of this trend, there are several possible explanations. The pool of those who own their homes could be becoming more stable. Also, as home prices rose over the period, higher incomes were needed to qualify, possibly reducing owner cost burden. Further analysis will be necessary in the coming years to determine if this trend reversed after the COVID-19 pandemic and subsequent dramatic increases in home prices and interest rates.

Cost Burden by Race

These trends in cost burden are further illustrated by breaking out cost burden information by race. NCSG used cost burden data from HUD's Comprehensive Housing Affordability Statistics (CHAS) to understand this trend and create Tables 4 and 5.⁶ Renter and owner cost burdens are significantly higher for Black Marylanders across the state. This pattern holds true across most Counties, but there are some inter-regional differences that prevent clear conclusions about differences across regions. That said, the State's more expensive Counties (Montgomery, Howard, Baltimore) tend to have higher cost burdens for Black and

Hispanic owners and renters, as compared to White owners and renters. For example, in Montgomery County, over half of Black renters (and nearly 60% of Hispanic renters) are cost burdened, compared to less than 40% of White renters. In Baltimore City, less than one in five White owners are cost burdened, against 30% of Black owners, and 25% of Hispanic owners. These disparities, when compared with trends in increasing renter and owner costs, illustrate that Maryland's racial minority groups bear a disproportionate burden because of the lack of affordable housing across the State.

To contextualize these numbers with respect to the State's demographics, information from Appendix Tables (AT19-AT27) is critical. These tables detail the share of households, by tenure and race, that are in various income categories. These tables illustrate how income inequality relates to race across Maryland - broadly, Black households have lower incomes and higher levels of cost burden. These tables show that the majority of Maryland's extremely low-income renter households (51.8%) are Black, while only 29.6% of Marylanders reported their race as Black (alone) in the ACS in 2022. Thus, the share of those who are extremely low-income who are Black is vastly disproportionate to the State's population - a fact that holds true for very low-income and low-income renter households, as well. These statistics help explain why cost burden levels are worse for the State's Black population, as this population is a greater share of the state's low-income population. This pattern is also true for the State's Hispanic population, especially with respect to homeowner cost burden. Statewide, 28.7% of homeowners who are Hispanic are cost burdened.

6 Trends in cost burden can only be disaggregated by race with CHAS data.

County	White	Black	Hispanic	Asian	American Indian and Alaska Natives	Pacific Islanders	Other	Total
Allegany	39.4%	65.5%	46.7%	0.0%	66.7%	NA	25.8%	39.7%
Anne Arundel	42.1%	42.6%	49.5%	37.0%	0.0%	40.0%	51.3%	43.1%
Baltimore County	44.6%	51.6%	44.9%	44.6%	41.3%	66.7%	46.1%	47.8%
Baltimore City	39.0%	50.8%	44.5%	39.9%	33.3%	22.2%	45.5%	43.3%
Calvert	43.4%	44.0%	83.3%	4.4%	100.0%	0.0%	24.1%	46.4%
Caroline	41.6%	56.9%	47.8%	NA	NA	NA	55.6%	39.4%
Carroll	39.0%	30.4%	51.3%	65.0%	0.0%	NA	48.4%	45.6%
Cecil	46.2%	42.7%	50.0%	37.9%	0.0%	NA	38.3%	43.4%
Charles	36.7%	48.1%	29.9%	18.2%	37.5%	NA	45.5%	46.6%
Dorchester	34.9%	50.7%	61.9%	100.0%	NA	NA	73.1%	43.3%
Frederick	38.8%	59.1%	57.3%	31.9%	8.0%	0.0%	35.4%	26.4%
Garrett	26.2%	100.0%	0.0%	0.0%	100.0%	NA	0.0%	40.6%
Harford	38.8%	42.1%	52.0%	29.5%	NA	NA	50.5%	41.5%
Howard	36.5%	46.1%	47.2%	42.2%	75.0%	0.0%	37.7%	50.0%
Kent	53.6%	41.1%	47.4%	NA	NA	0.0%	0.0%	46.2%
Montgomery	38.5%	51.9%	58.7%	35.8%	43.3%	100.0%	45.0%	47.4%
Prince George's	47.2%	47.1%	49.5%	47.2%	49.3%	50.0%	44.3%	47.3%
Queen Anne's	42.5%	69.4%	56.9%	0.0%	NA	NA	31.1%	37.4%
St. Mary's	28.9%	55.0%	47.5%	23.7%	0.0%	NA	46.4%	54.3%
Somerset	36.0%	68.5%	66.7%	NA	NA	NA	34.1%	41.2%
Talbot	37.4%	51.5%	57.6%	10.0%	0.0%	NA	31.6%	42.2%
Washington	40.6%	54.0%	34.0%	32.4%	80.0%	100.0%	40.2%	43.7%
Wicomico	47.2%	41.7%	39.6%	37.2%	NA	NA	27.1%	47.1%
Worcester	47.7%	48.0%	48.8%	50.0%	0.0%	NA	36.2%	47.0%
Statewide	40.7%	49.3%	39.3%	39.3%	42.7%	50.1%	44.2%	45.5%

Table 4. Renter Cost Burden by Race. Source: NCSG Analysis of 2021 CHAS data.

County	White	Black	Hispanic	Asian	American Indian and Alaska Natives	Pacific Islanders	Other	Total
Allegany	15.4%	11.4%	35.0%	21.7%	40.0%	0.0%	5.9%	15.4%
Anne Arundel	18.2%	22.5%	23.0%	24.7%	55.1%	0.0%	22.6%	19.3%
Baltimore County	17.4%	25.1%	25.8%	21.2%	27.1%	10.0%	27.2%	19.5%
Baltimore City	19.3%	29.9%	24.3%	24.8%	12.0%	100.0%	29.8%	17.8%
Calvert	16.6%	29.5%	12.1%	16.3%	0.0%	NA	15.1%	24.7%
Caroline	23.5%	38.8%	29.6%	26.7%	40.0%	NA	9.3%	18.1%
Carroll	17.8%	19.9%	23.2%	30.3%	10.0%	0.0%	11.6%	21.5%
Cecil	20.6%	33.5%	12.1%	53.8%	60.0%	NA	37.0%	22.4%
Charles	20.3%	23.4%	29.1%	28.8%	15.8%	0.0%	23.1%	23.0%
Dorchester	22.0%	23.4%	24.5%	35.5%	NA	NA	55.2%	19.0%
Frederick	17.9%	25.4%	26.4%	19.3%	37.5%	0.0%	21.5%	19.8%
Garrett	19.4%	50.0%	16.7%	7.3%	100.0%	NA	52.6%	17.3%
Harford	16.7%	19.3%	19.6%	24.3%	24.0%	NA	19.0%	17.2%
Howard	15.2%	22.9%	14.8%	20.8%	50.0%	0.0%	18.0%	24.1%
Kent	25.4%	15.5%	6.7%	100.0%	0.0%	NA	20.0%	21.1%
Montgomery	17.7%	26.9%	29.4%	23.2%	46.8%	27.3%	20.6%	26.3%
Prince George's	18.5%	27.3%	36.0%	20.2%	19.4%	58.3%	24.7%	24.0%
Queen Anne's	23.3%	33.6%	34.4%	28.9%	NA	NA	22.4%	17.9%
St. Mary's	16.1%	29.3%	35.3%	19.3%	100.0%	NA	8.7%	26.1%
Somerset	28.3%	18.5%	22.2%	40.0%	0.0%	NA	11.4%	22.9%
Talbot	22.8%	21.6%	33.5%	17.1%	0.0%	NA	19.6%	17.4%
Washington	16.2%	32.2%	35.7%	22.0%	0.0%	NA	11.3%	18.2%
Wicomico	17.3%	18.0%	30.6%	28.5%	0.0%	NA	19.5%	24.4%
Worcester	23.7%	32.9%	31.0%	9.5%	0.0%	NA	23.6%	25.4%
Statewide	18.0%	26.6%	28.7%	22.5%	29.4%	18.3%	22.5%	21.0%

Table 5. Homeowner Cost Burdens by Race. Source: NCSG Analysis of 2021 CHAS data.

IV. Housing Gaps

One common way to illustrate the lack of available affordable homes - for both renters and owners - is via the calculation of housing affordability gaps. This method, popularized by groups like the National Low-income Housing Coalition⁷, utilizes Census data to illustrate the difference between the number of housing units affordable at a certain level of income, and the number of households attempting to rent a unit at that affordability level. In the 2020 Housing Needs Assessment, NCSG estimated that the State was missing 85,000 rental housing units for renters at 0-30% of AMI, and over 30,000 housing units for renters at 0-50% of AMI.

NCSG's updated calculations of housing shortages utilize a different method (described below) and include separate calculations for owners that were not provided in the 2020 report. Results indicate there are large housing shortages statewide for both renters and owners. Housing shortages are particularly stark across the State for extremely low-income renter households earning less than 30% of AMI, with a shortage of approximately 132,000 homes for this income group. Housing shortages for renters are also present for those earning 30-50% of AMI in most of the State (58,000 homes). At the 50-80% level, a significant shortage of 88,000 units is present. All told, the State needs over 275,000 additional rental housing units renting at below 80% of AMI to meet the present needs of the State's renter households and ensure households are not cost burdened.

For prospective homeowners, the picture is just as challenging. Limited construction, spiking home costs, rising interest rates, and the rising cost of insurance in the last several years have pushed homeownership out of reach for most low to moderate income earners. Every income group up to 120%

of AMI shows a large deficit in all areas of the State for homeownership. This indicates that only households earning well over area median income can reasonably expect to attain homeownership. These deficits exist in all areas of the State, though they are most pronounced in the State's central and expensive counties like Anne Arundel, Montgomery, and Howard.

These results for both renters and owners align in magnitude and direction with results of the 2020 Housing Needs Assessment, but indicate larger gaps caused by several important factors. First, housing costs have increased significantly, and construction has been limited since the data period used in the prior report (2012-2016 CHAS). Second, the 2020 report calculations did not net out higher income households that occupy units affordable to those in lower income bands ("filtering down"); or net out lower income households that are forced to occupy more expensive units in an upper band ("filtering up"). Third, the updated method is calculated for each individual income band ("exclusive"); the 2020 method included households in lower bands, ("inclusive," or cumulative). For these three reasons, the updated estimates of housing shortages are much higher.

7 <https://nlihc.org/gap>

Note that housing unit gaps are computed for the owner and renter markets as a whole. It is not possible to compute housing gaps for specific groups such as the elderly, or the disabled, or a specific racial group, as homes on the open market (including subsidized homes with some exceptions) are available for rent to any type of household regardless of demographic status. That said, the housing gaps will impact specific groups with greater disadvantage in the housing market more severely. For example, the State's 0-30% AMI renter households are disproportionately non-White.

Data

NCSG utilized the Census Integrated Public Use Microdata Sample (IPUMS), available at the Census Public Use Microdata Area (PUMA) geography, to calculate these housing gaps. PUMAs are divisions of the USA that are designed to hold roughly 100,000 people; and, where and when possible, they follow County boundaries. See Figure 9 below for a map of the 48 PUMAs in Maryland. Note that some counties contain multiple PUMAs due to their high populations (Anne Arundel, Baltimore County, Baltimore City, Frederick, Hartford, Howard, Montgomery, Prince George's). Several Counties are entirely contained in their own contiguous PUMA (Carroll, Cecil, Charles). Calvert County contains a portion of St. Mary's County in its own PUMA; the remainder of St. Mary's is in

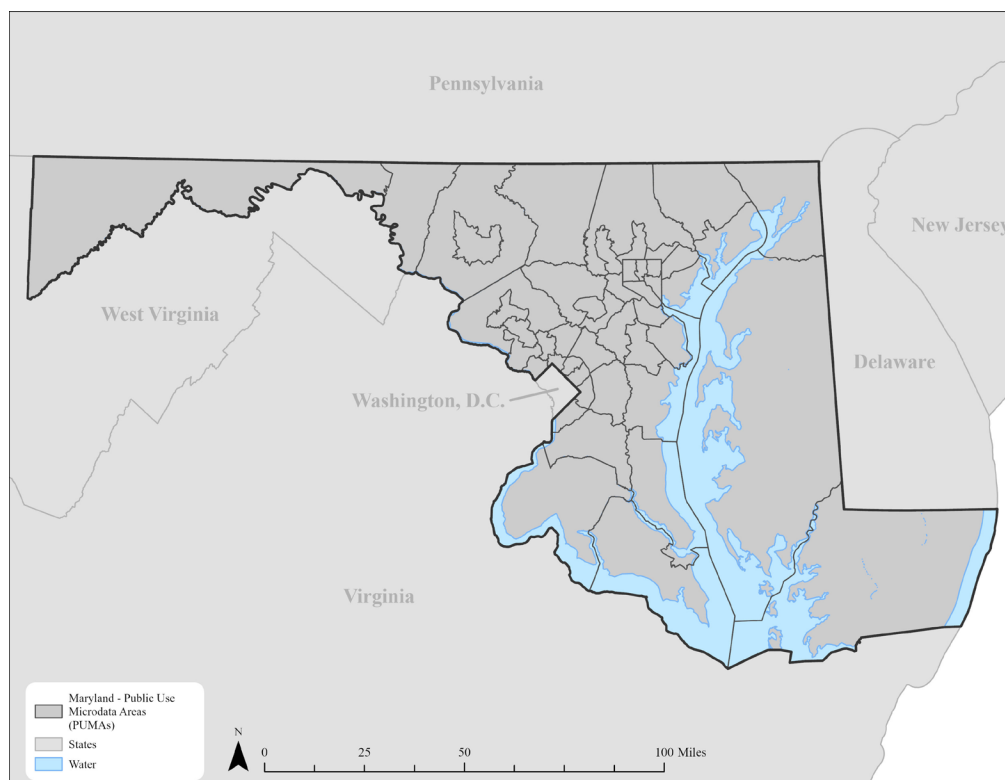


Figure 9. Map of Census PUMAs in Maryland. Source: US Census.

one PUMA. Other Counties are aggregated together into three separate PUMAs because the Counties have low populations. Allegany, Garrett, and the western part of Washington County form one PUMA in western Maryland. Caroline, Dorchester, Kent, Queen Anne's and Talbot Counties form one PUMA on the upper Eastern Shore. Somerset, Wicomico and Worcester counties form the final PUMA on the lower Eastern Shore.

ACS data from IPUMS provides information on individual households and housing units. This information includes household tenure, monthly contract rent, monthly gross rent, total household income, vacancy status, owner costs, and home value. By aggregating this information at the PUMA level by income band, NCSG was able to compute gaps in housing affordability with the following methodology.

Methods

To calculate the shortages, NCSG followed the following steps for both renters and owners using IPUMS variables.

Preliminary steps:

- Remove units in group homes (as they are not generally available on the open market)
- Classify units with no cash rent and no utility costs as affordable to extremely low-income (ELI) households (0-30%)

Gap calculation steps:

- A. Classify households into income bands, using household income (note that upper bound is included in each interval, and the lower bound lies just above each threshold)
 - a. 0-30, >30-50, >50-80% of AMI (Renters)
 - b. 0-30, >30-50, >50-80, >80-100, >100-120% of AMI (Owners)
- B. Account for the total number of vacant units for rent affordable at each income band
- C. Account for the total number of occupied units at each income band
- D. Calculate total units within each income band (= B + C)
- E. Calculate the number of housing units occupied within that band occupied by households with higher income level
- F. Calculate the number of housing units occupied within that band by households with a lower income level (except for 0-30% AMI band)
- G. Calculate available housing units available for households within each

income level (=D-E-F)

H. Calculate the gross surplus/deficit at each affordability level (= G - A)

To calculate the number of affordable ownership units, we follow Joice (2014) and assume that a unit is affordable to a given household if the home's value is less than or equal to 3.36 times the household's income. The 3.36 ratio is calculated as follows: First, a mortgage amortization calculator, with a 5.5% interest rate and 30-year mortgage, is used to calculate a monthly payment for a home of a given value. The monthly payment is then multiplied by 12 to get the annual payment. This number is then divided by an affordability ratio (31% of household income) to yield the annual income, in dollars, required to afford a home of a given value. This annual income is divided by the home's value to yield the ratio of 3.36. Note that as interest rates rise, this would reduce the number of homes affordable to each income group.

Several additional methodological caveats apply. NCSG used household income to classify households into income bands. The income bands were classified for appropriate geographies using 2022 HUD income limits for Maryland. The income thresholds were adjusted by household size and number of bedrooms, following Joice (2014). Households in group quarters were eliminated, as they do not report income or housing values/rent information. Adjustments were also made to clarify the value/rent for vacant units. Last, IPUMS tracks seasonal rental units in every PUMA. These seasonal rental units are netted out of our calculations because IPUMS does not provide ownership status, rent, or value; thus, they are removed from the stock of available or vacant rental or homeownership units.

NCSG notes that the data and methodology used herein are broadly similar to those utilized by the National Low-income Housing Coalition (NLIHC) in their annual gap report (NLIHC, 2023). The primary difference is that

NCSG calculates exclusive gaps (e.g. 0-30%, 30-50%, 50-80% of AMI); NLIHC calculates *inclusive or cumulative gaps* (e.g. 0-50% of AMI, 0-80% of AMI). This is accomplished by NCSG netting out households in units affordable that level who have incomes lower than 30% of AMI, or higher than 30% of AMI, as described in steps E-F above. Additionally, NLIHC removes units without complete kitchens and plumbing from the national analysis; due to a paucity of such units in Maryland NCSG did not take this step. In the 2024 gap report for Maryland (which also references 2022 data), NLIHC finds that there is a deficit of 138,118 total homes for renters at or below 50% of AMI. NCSG calculates that total to be higher, at approximately 190,000. NCSG's larger estimate is due to netting out of high-income households who filter down into lower-cost units and low-income households who filter up into higher-cost units.

To create the data tables and maps, we took several steps. For those Counties that have multiple PUMAs, we aggregated sub-County PUMAs up into one aggregate County level. For those Counties that are part of one larger PUMA, we displayed the information for that multi-County inclusive PUMA, as indicated in the table with a note. Washington County is split into two parts by PUMA geography; the first is the eastern more populous part of the County and the second is subsumed into a larger PUMA that includes Garrett and Allegany counties. For ease of reference, all of these areas are displayed as "Western Maryland" though they contain two PUMAs. Last, St. Mary's County is displayed as its own row, but part of St. Mary's County (around California and Lexington Park) is actually split into the Calvert County PUMA by Census. Thus, the data for Calvert includes this part of St. Mary's. Raw data at the PUMA level are available to be shared at DHCD's request, but NCSG cautions that results are best interpreted at the County or multi-County level due to data reliability and the geographic size of housing markets. The next section presents these results in tabular form by County/PUMA.

Results - Renters

NCSG's calculations of housing gaps for renters show that the State has significant shortages of affordable rental homes for households earning incomes between 0-80% of AMI. At extremely low-income levels, there is a shortage of approximately 132,000 homes. At 30-50% of AMI the shortage is 58,000 homes. At the 50-80% level, the shortage is 88,000 homes. In total, this is a shortage of 275,000 homes. This shortage is geographically distributed across all areas of the State, at every income level. The following maps (Figures 10 - 12⁸) illustrate these gaps across the State. Shading in the maps is arranged such that sub-County PUMAs are aggregated together into one top-line total for each County (such as Montgomery County); or the level for a PUMA that crosses Counties (e.g. the lower Eastern Shore).

Those aggregate numbers, however, mask some variation in the severity of the shortage by geography. Further, the largest shortages are unsurprisingly in the Counties with the largest populations (Montgomery, Prince George's, and Baltimore).

To adjust for this, and show normalized regional variation, NCSG created a per-

household gap metric. NCSG divided the shortage by the number of households in each County or PUMA and adjusted that to be per-1,000 households (Table 6). Statewide, there is a shortage of 610 affordable rental homes for every 1,000 households at 0-30% of AMI. While no location in the State has no shortage, there is extensive variation: Western Maryland lacks 163 homes for every 1,000 households at 0-30% of AMI, but Prince George's County is short 772 homes for every 1,000 households at that level of income. Broadly, Counties in Central Maryland have the worst shortages at this income level.

At the 30-50% level, the shortage is slightly lower, at 394 missing homes for every 1,000 households. In Howard County, however, that shortage is 763 missing homes per 1,000 households; yet Cecil County is only short 106 homes per 1,000 households. At the 50-80% AMI band, regional variation is also wide. Carroll County has the highest per-household shortage at this level at 812 missing homes per 1,000 households; while Anne Arundel has the lowest, at 214 missing homes per 1,000 households. Overall, Baltimore and Montgomery Counties have the consistently highest per-household shortages.

8 Bands are inclusive of the top threshold number, and the lower bound lies just above the threshold, such that the estimates indicate 0-30, >30-50, >50-80.

County/PUMA	Extremely Low-Income (0-30% AMI)	Very Low-Income (30-50%)	Low-Income (50-80% AMI)
Anne Arundel	-636	-613	-214
Baltimore County	-749	-506	-548
Baltimore City	-515	-342	-654
Calvert	-672	-324	-328
Carroll	-522	-440	-812
Cecil	-706	-106	-387
Charles	-222	-456	-640
Frederick	-573	-504	-431
Harford	-583	-556	-601
Howard	-767	-763	-252
Montgomery	-762	-447	-449
Prince George's	-772	-168	-697
St. Mary's	-483	-780	-439
Combined County PUMA			
Western Maryland	-163	-445	-783
Upper Eastern Shore	-153	-408	-635
Lower Eastern Shore	-576	-258	-283
Statewide	-610	-394	-541

Table 6. Rental Shortages per 1,000 Households.
Source: NCSG analysis of 2022 ACS microdata from IPUMS.

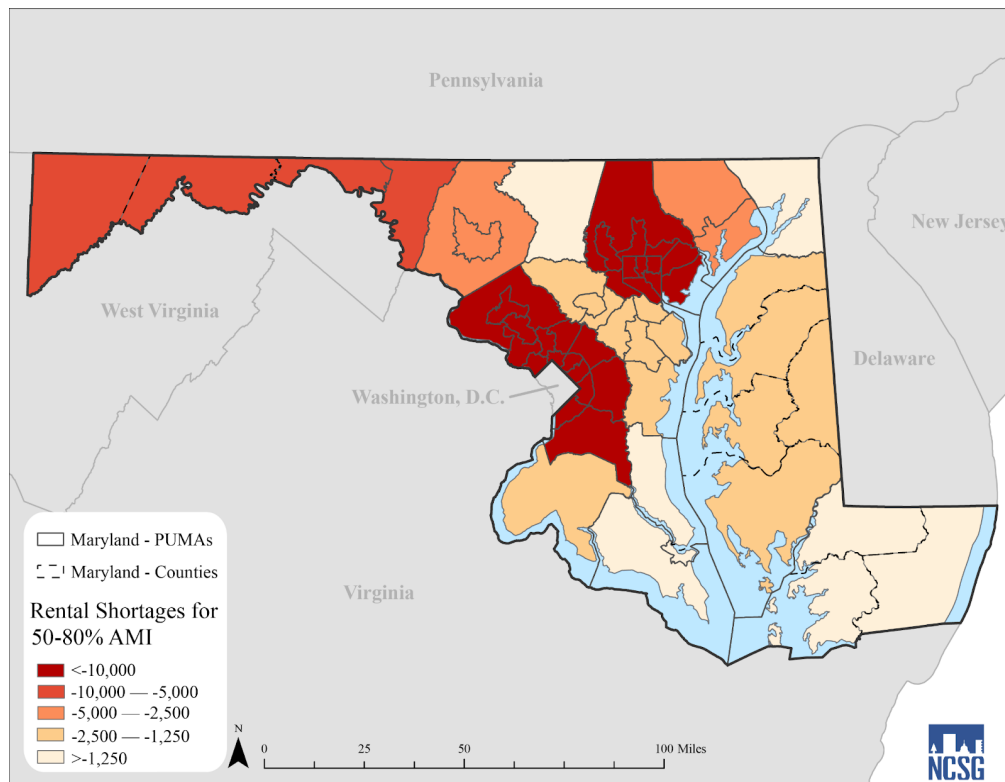


Figure 10. Rental Housing Shortages for Households at 50-80% of AMI. Source: NCSG Analysis of IPUMS data.

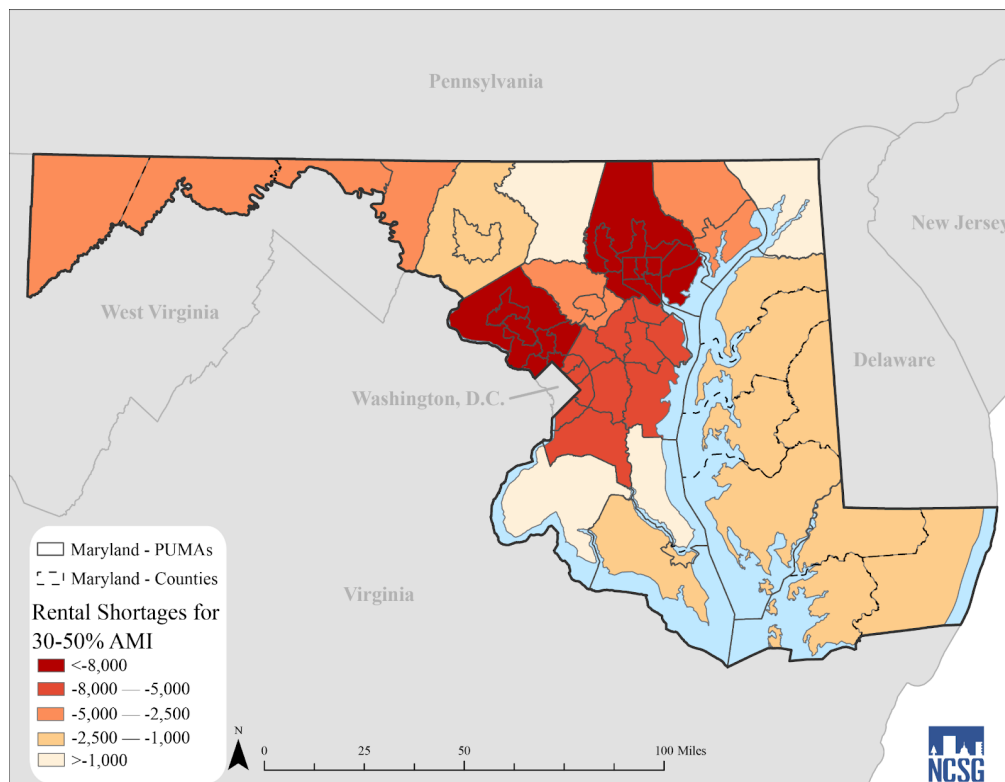


Figure 11. Rental Housing Shortages for Households at 30-50% of AMI. Source: NCSG Analysis of IPUMS data.

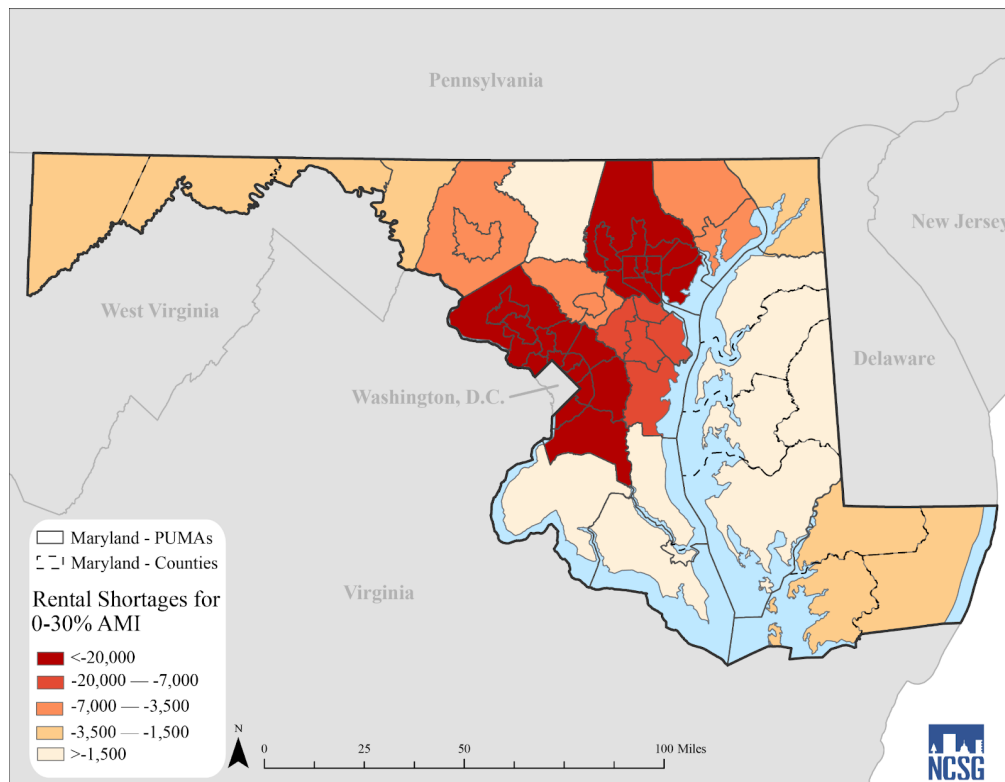


Figure 12. Rental Housing Shortages for Households at 0-30% of AMI. Source: NCSG Analysis of IPUMS data.

Results - Owners

NCSG has computed housing gaps for homeowners at various levels of income. While those seeking to attain homeownership (especially in Maryland) do not typically have household incomes below 80% of AMI, there are many households in Maryland who do have such incomes. These households would face significant challenges if they sold their homes and attempted to purchase a new home, unless they had significant equity. Table 7 shows the ownership gap for income categories up to 120% of AMI, and across the board, these gaps are significant.

County/PUMA	Extremely Low-Income (0-30% AMI)	Very Low-Income (30-50%)	Low-Income (50-80% AMI)	Median Income (80-100% AMI)	Moderate Income (100-120% AMI)
Anne Arundel	-868	-875	-639	-750	-854
Baltimore County	-768	-692	-600	-841	-935
Baltimore City	-517	-535	-760	-854	-956
Calvert	-859	-880	-500	-935	-941
Carroll	-931	-869	-629	-825	-929
Cecil	-690	-760	-740	-779	-932
Charles	-745	-770	-525	-832	-955
Frederick	-907	-759	-586	-766	-917
Harford	-823	-712	-607	-839	-885
Howard	-827	-937	-603	-821	-843
Montgomery	-781	-737	-665	-774	-849
Prince George's	-859	-818	-417	-850	-947
St. Mary's	-815	-908	-645	-590	-902
Combined County PUMA					
Western Maryland	-513	-544	-618	-888	-868
Upper Eastern Shore	-714	-752	-542	-883	-973
Lower Eastern Shore	-729	-748	-686	-808	-883
Statewide	-748	-740	-596	-817	-908

Table 7. Ownership Shortages per 1,000 Households. Source: NCSG analysis of 2022 ACS microdata from IPUMS.

Gaps are particularly acute in the moderate-income bands of 80-120% of AMI. Statewide, there is a shortage of 817 homes for every 1,000 households in the 80-100% of AMI band, and a shortage of 908 homes for every 1,000 households in the 100-120% band. These shortages are most consistently acute in the places with the highest home prices, like Montgomery and Prince George's Counties.

As shown in Section II (Table 1), the State has seen a significant decline in the share of households that are able to afford homeownership over the past 25 years. This is primarily due to rapidly increasing home costs coupled with slowly increasing incomes. The income needed to afford the median home has jumped dramatically across the State, pushing those earning less than median

income further from homeownership. Thus, illustrating the affordability gap for households below 120% of AMI is to some degree predetermined - there will be very few units affordable to those seeking to buy homes at this level, anywhere in the State. Prospective homeowners earning less than 120% of AMI, unless they have significant savings, will likely require significant support to attain homeownership in most locations.

The following maps (Figures 13 - 17) illustrate these gaps across the State. Shading in the maps is arranged such that sub-County PUMAs are aggregated together into one top-line total for each County (such as Montgomery County); or the level for a PUMA that crosses counties (e.g. the lower Eastern Shore).

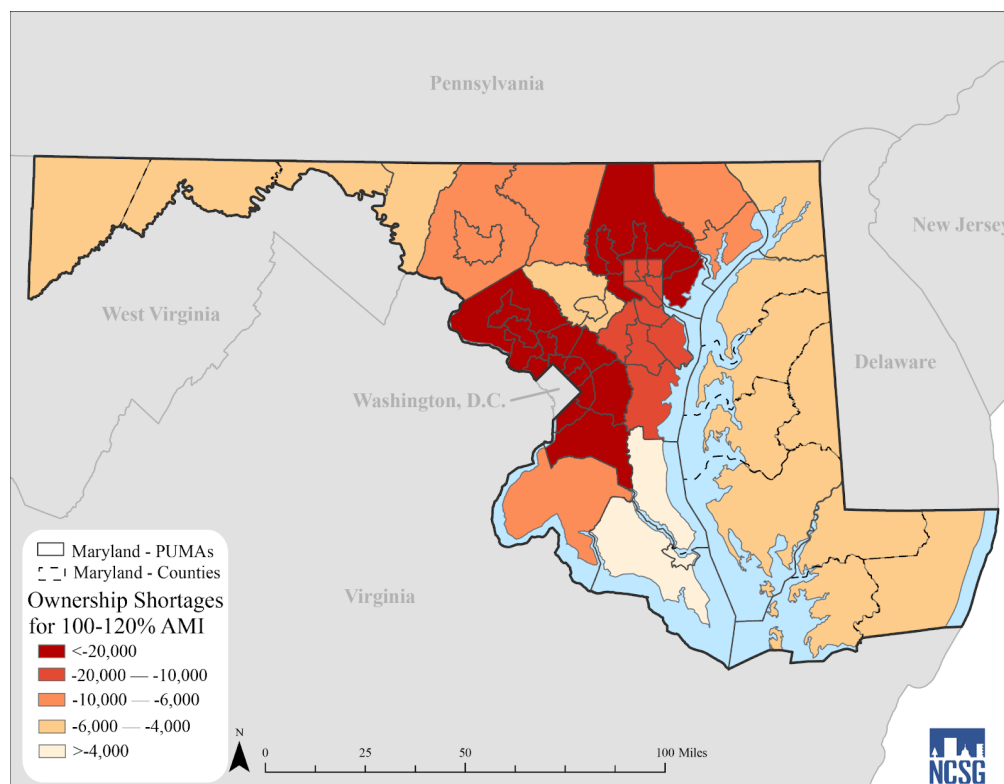


Figure 13. Ownership Housing Shortages for Households at 100-120% of AMI. Source: NCSG Analysis of IPUMS data.

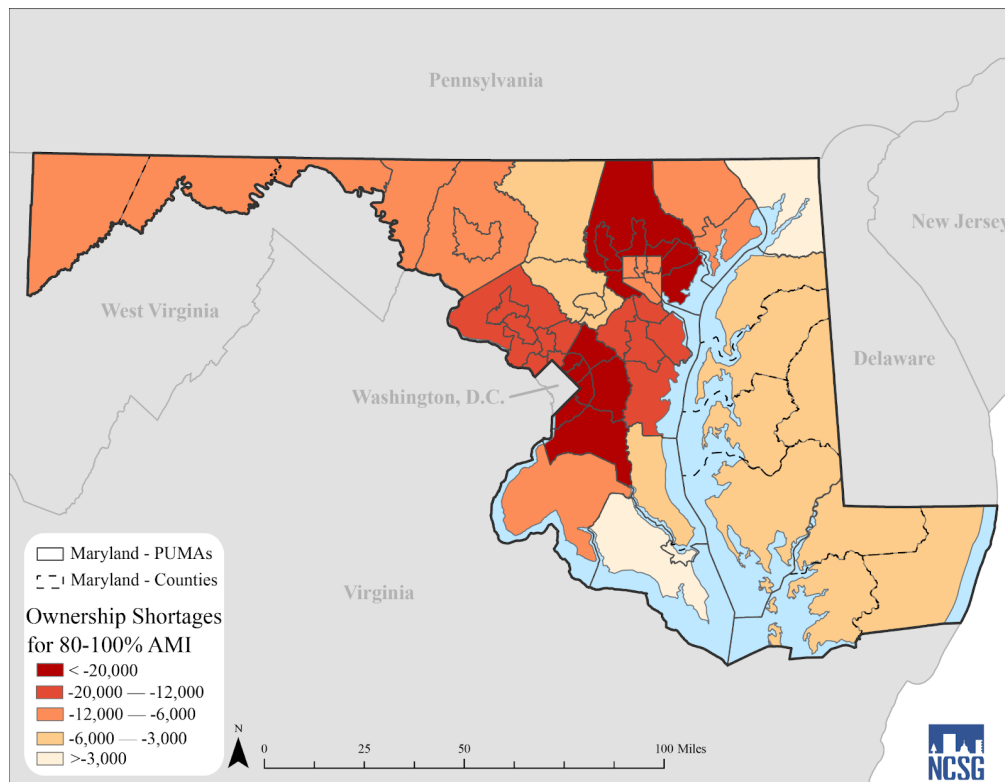


Figure 14. Ownership Housing Shortages for Households at 80-100% of AMI. Source: NCSG Analysis of IPUMS data.

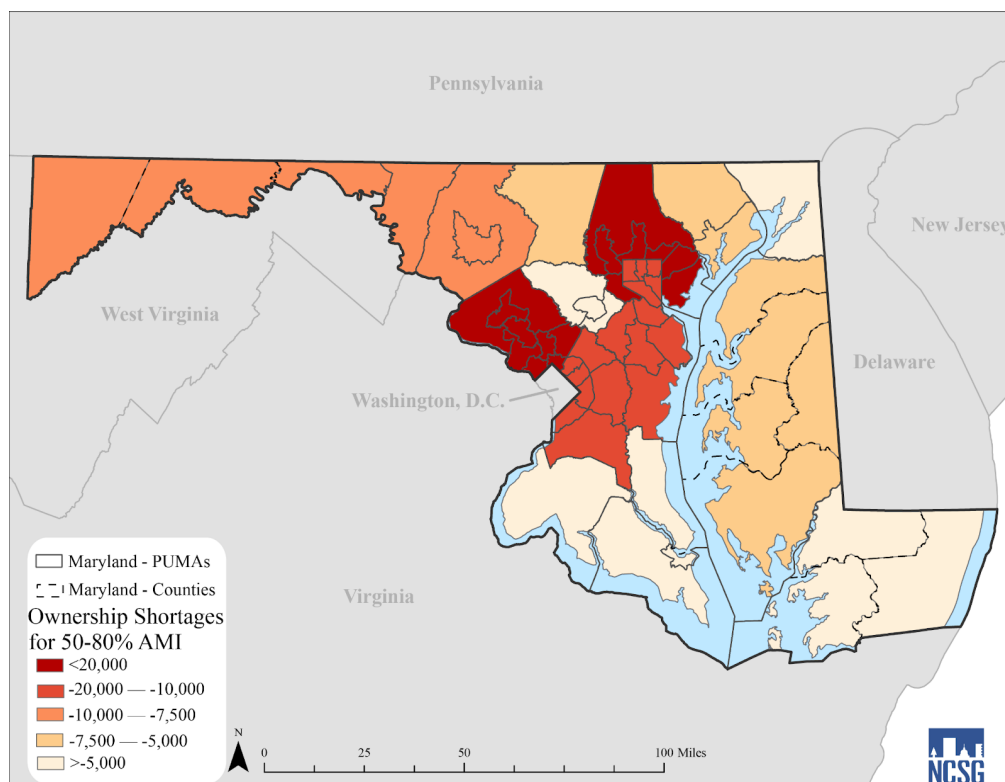


Figure 15. Ownership Housing Shortages for Households at 50-80% of AMI. Source: NCSG Analysis of IPUMS data.

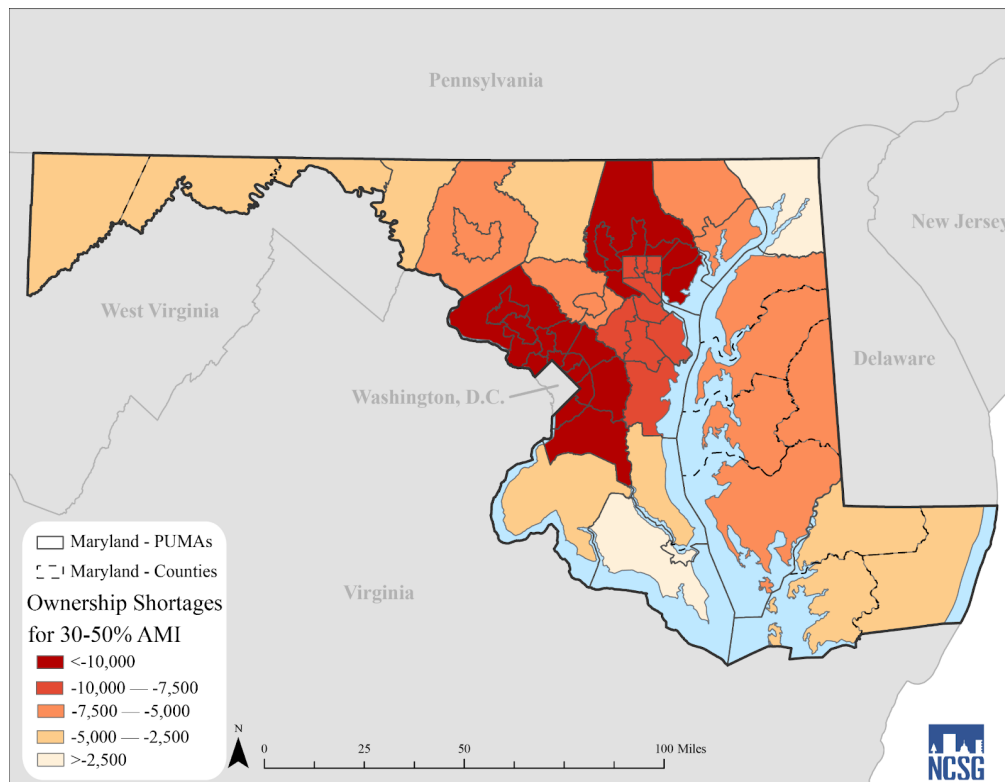


Figure 16. Ownership Housing Shortages for Households at 30-50% AMI. Source: NCSG Analysis of IPUMS data.

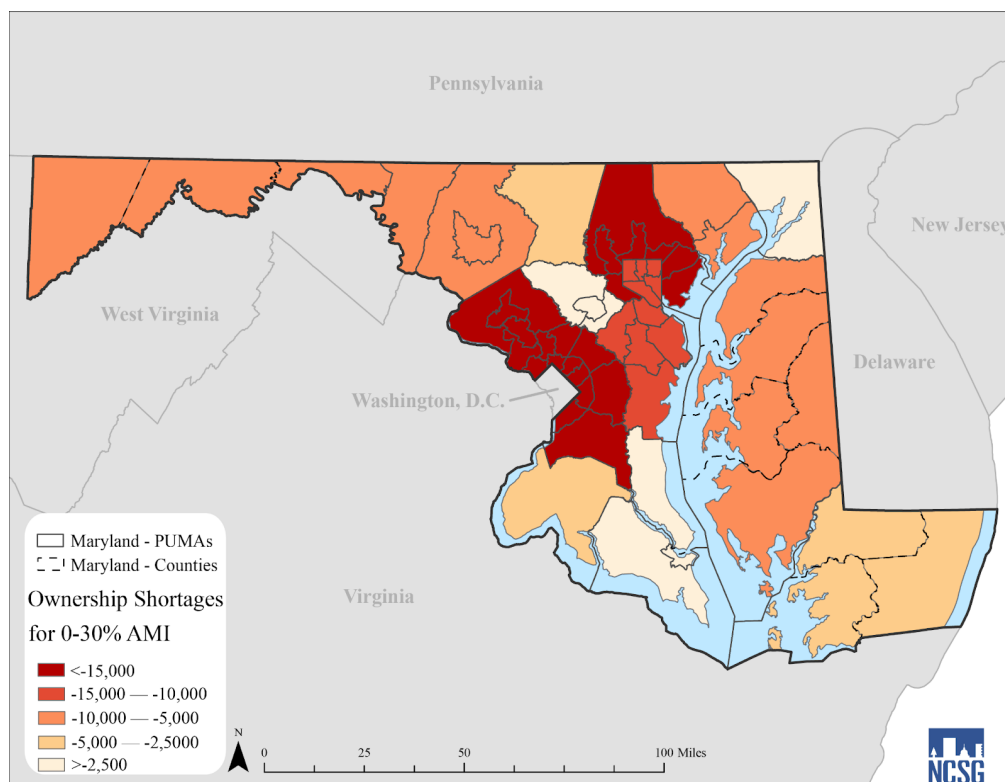


Figure 17. Ownership Housing Shortages for Households at 0-30% of AMI. Source: NCSG Analysis of IPUMS data.

V. Disability

Defining Disability

HUD defines disability, per the Americans with Disabilities Act (ADA), as anyone with “a physical or mental impairment that substantially limits one or more major life activities, a record of such impairment or who is regarded as having such an impairment.”⁹ However, the definition for this report is based on the data from the 2022 U.S. Census Bureau’s American Community Survey (ACS) and 2021 American Housing Survey (AHS). In this context, people with disabilities refer to those with an ambulatory disability, a cognitive disability, a hearing or vision disability, or a disability that makes self-care or independent living difficult. These data sources provide key information on disability status, household composition, income, tenure, and location necessary for the research.

Marylanders with disabilities is particularly high across Counties, with a statewide average of 15.4%, and some Counties, such as Allegany (33.8%) and Worcester (60%), showing significantly higher figures.

Overview of the Disabled Population in Maryland

Tables 8 and 9 show that in 2022, approximately 11% (686,244 people) of the total civilian non-institutionalized population in Maryland have a disability, with the prevalence increasing significantly with age—43% of individuals aged 75 and older have a disability. Cognitive (39%) and ambulatory disabilities (40%) are the most common types of disability.¹⁰

The share of people with disabilities varies notably across racial and ethnic groups and across counties in Maryland (Table 10). Statewide, 12.5% of the White population, 12.2% of the Black population, 6.6% of the Hispanic population, and 7.1% of the Asian population have a disability. The share of American Indian and Alaska Native

⁹ https://www.hud.gov/program_offices/fair_housing_equal_opp/disability_overview

¹⁰ Reports on disability type from the ACS are not mutually exclusive, meaning that individuals can report more than one type of disability and they are counted in each disability category. Since individuals can experience multiple types of disabilities, the numbers reported for each category may overlap, and the total across categories will often exceed the total number of people with disabilities.

County	People with Disabilities	Percent of Population with a Disability	With a hearing difficulty	With a vision difficulty	With a cognitive difficulty	With an ambulatory difficulty	With a self-care difficulty	With an independent living difficulty
Allegany	11,980	19%	26%	16%	41%	51%	17%	38%
Anne Arundel	60,761	11%	28%	14%	39%	47%	16%	33%
Baltimore City	94,384	16%	15%	19%	42%	53%	18%	34%
Baltimore County	100,461	12%	24%	18%	39%	49%	19%	37%
Calvert	8,755	10%	26%	14%	37%	43%	17%	38%
Caroline	4,823	15%	26%	18%	41%	53%	23%	38%
Carroll	21,297	13%	30%	19%	39%	42%	15%	31%
Cecil	13,306	13%	29%	20%	37%	49%	17%	33%
Charles	16,995	10%	22%	15%	40%	49%	23%	33%
Dorchester	5,486	17%	26%	20%	39%	48%	15%	36%
Frederick	26,750	10%	33%	14%	37%	47%	15%	31%
Garrett	5,185	18%	28%	18%	35%	50%	16%	36%
Harford	28,606	11%	28%	14%	38%	49%	18%	33%
Howard	27,593	8%	26%	14%	42%	42%	23%	38%
Kent	2,833	15%	33%	18%	35%	49%	13%	31%
Montgomery	92,686	9%	29%	17%	39%	44%	20%	37%
Prince George's	93,998	10%	19%	18%	35%	54%	18%	35%
Queen Anne's	5,034	10%	26%	15%	36%	48%	18%	31%
St. Mary's	12,525	11%	31%	16%	39%	47%	18%	31%
Somerset	3,441	16%	21%	17%	38%	46%	13%	38%
Talbot	6,235	17%	32%	20%	39%	45%	19%	31%
Washington	22,640	15%	25%	17%	43%	49%	17%	33%
Wicomico	12,487	12%	23%	17%	43%	51%	20%	35%
Worcester	7,983	15%	29%	12%	37%	47%	14%	29%
Statewide	686,244	11%	24%	17%	39%	49%	18%	35%

Table 8. Share of Disabled by Population by County and Disability Type. Source: NCSG analysis of 2022 ACS 5-year Estimates.¹¹

¹¹ The six disability types included here are defined by the ACS as: Hearing difficulty: deaf or having serious difficulty hearing; Vision difficulty: blind or having serious difficulty seeing, even when wearing glasses; Cognitive difficulty: because of a physical, mental, or emotional problem, having difficulty remembering, concentrating, or making decisions; Ambulatory difficulty: having serious difficulty walking or climbing stairs; Self-care difficulty Having difficulty bathing or dressing; Independent living difficulty: because of a physical, mental, or emotional problem, having difficulty doing errands alone such as visiting a doctor's office or shopping.

County	Under 5 years	5 to 17 years	18 to 34 years	35 to 64 years	65 to 74 years	75 years and over
Allegany	0.8%	10.6%	8.9%	20.5%	26.5%	50.9%
Anne Arundel	0.3%	5.9%	6.1%	9.7%	20.6%	40.0%
Baltimore City	0.0%	8.3%	8.8%	18.8%	33.3%	49.6%
Baltimore County	0.3%	5.9%	7.1%	10.8%	19.8%	44.6%
Calvert	0.4%	3.8%	5.8%	8.7%	19.2%	37.2%
Caroline	1.2%	4.8%	10.6%	15.4%	26.2%	43.4%
Carroll	0.3%	7.5%	7.8%	10.5%	20.5%	46.0%
Cecil	0.2%	6.5%	7.0%	13.1%	23.9%	43.6%
Charles	0.4%	6.4%	4.6%	10.5%	20.5%	43.2%
Dorchester	3.2%	11.7%	7.4%	17.4%	29.4%	36.2%
Frederick	1.2%	5.1%	6.5%	8.4%	21.3%	38.4%
Garrett	2.5%	8.7%	9.0%	15.4%	28.7%	56.2%
Harford	0.2%	5.0%	6.5%	9.6%	21.7%	42.6%
Howard	0.5%	4.7%	5.9%	6.1%	15.8%	42.1%
Kent	0.0%	10.1%	7.4%	14.3%	14.2%	42.5%
Montgomery	0.5%	4.4%	5.6%	6.6%	15.6%	41.4%
Prince George's	0.2%	4.2%	5.5%	9.5%	21.4%	42.5%
Queen Anne's	0.3%	4.3%	3.6%	9.5%	15.9%	36.5%
Saint Mary's	1.4%	6.3%	8.1%	10.6%	21.0%	45.3%
Somerset	1.1%	9.2%	8.7%	17.4%	23.4%	50.5%
Talbot	2.0%	5.8%	14.0%	13.3%	17.6%	43.4%
Washington	0.4%	10.2%	9.1%	15.2%	24.3%	44.2%
Wicomico	1.1%	5.4%	7.4%	11.7%	20.4%	50.5%
Worcester	0.5%	5.3%	15.6%	11.4%	17.3%	41.5%
Statewide	0.4%	5.6%	6.8%	10.4%	20.9%	43.3%

Table 9. Share of Population with a Disability by Age Group. Source: NCSG analysis of ACS 2022 5-year estimates.

County	White	Black	Hispanic	Asian	American Indian and Alaska Native	Native Hawaiian and Other Pacific Islander	Other
Allegany	19.3%	13.7%	9.9%	5.8%	33.8%	0.0%	20.8%
Anne Arundel	11.4%	10.9%	7.2%	6.2%	9.8%	8.9%	9.0%
Baltimore City	13.4%	18.7%	8.3%	6.8%	16.2%	17.2%	12.6%
Baltimore County	13.8%	10.4%	7.8%	6.7%	23.3%	9.2%	9.7%
Calvert	9.8%	11.0%	4.2%	7.1%	14.1%	6.9%	7.2%
Caroline	15.2%	20.6%	5.4%	0.0%	6.9%	NA	5.5%
Carroll	12.8%	10.8%	8.6%	12.0%	11.1%	58.3%	7.9%
Cecil	13.0%	16.9%	13.0%	4.3%	60.6%	0.0%	9.5%
Charles	14.5%	8.1%	5.9%	6.6%	11.1%	16.0%	8.9%
Dorchester	16.3%	19.8%	13.5%	7.8%	0.0%	NA	13.1%
Frederick	10.8%	9.5%	7.5%	6.1%	15.8%	0.0%	7.4%
Garrett	18.3%	19.0%	5.5%	0.0%	6.8%	0.0%	20.2%
Harford	11.2%	12.1%	9.2%	7.9%	5.4%	0.0%	9.2%
Howard	10.0%	9.1%	6.1%	5.0%	13.9%	0.0%	6.2%
Kent	14.3%	22.3%	5.8%	0.0%	0.0%	8.3%	11.7%
Montgomery	10.5%	8.9%	6.8%	7.7%	12.7%	3.3%	6.5%
Prince George's	13.7%	11.0%	4.5%	8.6%	17.2%	27.8%	5.2%
Queen Anne's	10.8%	11.1%	3.0%	8.3%	0.0%	0.0%	2.8%
Saint Mary's	10.8%	11.9%	17.4%	12.9%	4.9%	NA	14.2%
Somerset	16.0%	16.6%	3.9%	2.1%	75.0%	NA	18.5%
Talbot	17.2%	16.7%	9.0%	8.0%	1.0%	NA	15.7%
Washington	15.6%	16.3%	14.3%	9.1%	27.6%	0.0%	12.4%
Wicomico	13.6%	11.3%	4.4%	4.4%	29.6%	0.0%	8.8%
Worcester	15.6%	14.6%	14.0%	2.3%	60.0%	NA	14.1%
Statewide	12.5%	12.2%	6.6%	7.1%	15.4%	9.0%	7.6%

Table 10. Share of Disabled Population by Race/Ethnicity. Source: NCSG analysis of ACS 2022 5-year estimates.

AHS data includes high-level information about disabled households at the State level but does not include County-level information. Table 11 shows that out of the 2.3 million households in the State, 21.2% of households include at least one person with a disability, totaling 484,500 households. Among these, 65.9% are renters and 34.1% are owners. Households without a disabled member make up 76.5% of total households, with 63.4% being renters and 36.6% owners, highlighting that a larger share of households with disabled people are owner-occupied (65.9%), compared to total owner-occupied households (63.6%). Similarly, approximately 145,000 people in Maryland are living in group quarters and nearly half of those people (45%) are disabled (U.S. Census Bureau, 2008).¹²

Households	Total	Percent	Renters	Percent	Owners	Percent
With a disability	484,500	21.2%	319,400	65.9%	165,100	34.1%
Without a disability	1,751,400	76.5%	1,111,000	63.4%	640,400	36.6%
Total	2,288,900	100%	1,456,500	63.6%	832,300	36.4%

Table 11. Renter and Owner Households With or Without a Person with a Disability.
Source: NCSG analysis of 2021 American Housing Survey, Maryland.

¹² Group quarters (GQs) are living arrangements managed by an organization and are categorized as institutionalized (e.g., nursing homes, correctional facilities, psychiatric hospitals) or noninstitutionalized (e.g., college dormitories, military barracks, group homes). Institutionalized GQs tend to have higher disability rates, whereas noninstitutionalized GQs, such as college dorms, have much lower disability rates. <https://www.census.gov/content/dam/Census/library/working-papers/2008/demo/gq-disability.pdf>

As seen in Table 12 and Table 13, lower income households in Maryland are more likely to have at least one person with disabilities– 38% of extremely low-income renter households and 37% of extremely low-income owner households have at least one disabled person. As income levels rise, the share of households with disabled people decreases, particularly for renters, with 25% being disabled in the very low-income group and 20% in the low-income category.

County/PUMA	Extremely Low Income (0 - 30% AMI)		Very Low Income (31 - 50% AMI)		Low Income (51 - 80% AMI)	
	Total HH	Percent	Total HH	Percent	Total HH	Percent
Anne Arundel	4,288	38.2%	2,347	24.6%	871	7.6%
Baltimore City	23,636	45.3%	6,819	26.4%	7,681	29.7%
Baltimore County	7,583	28.3%	4,654	22.8%	5,680	22.5%
Calvert	895	41.2%	494	31.9%	211	39.8%
Cecil	915	35.7%	534	26.4%	229	19.3%
Charles	1,275	44.2%	704	35.3%	484	21.8%
Frederick	2,323	37.4%	1,138	34.1%	725	11.4%
Harford	3,637	58.3%	1,126	21.6%	932	21.7%
Howard	1,963	32.6%	1,759	37.6%	920	17.5%
Montgomery	11,142	32.2%	4,529	20.8%	4,195	12.2%
Prince George's	10,629	30.0%	6,562	21.3%	5,248	17.3%
St. Mary's	1,127	54.9%	119	7.6%	1,355	57.0%
Combined County PUMA						
Western Maryland	7,580	54.6%	2,491	33.9%	1,974	29.3%
Upper Eastern Shore	2,952	44.4%	1,956	44.6%	684	28.2%
Lower Eastern Shore	1,636	37.7%	1,315	25.3%	493	16.5%
Statewide	82,565	38.2%	36,862	25.0%	31,890	19.6%

Table 12. Renter Households with a Disabled Person, by Income Level. Source: NCSG analysis of 2022 ACS microdata from IPUMS.

County/PUMA	Extremely Low Income (0 - 30% AMI)		Very Low Income (31 - 50% AMI)		Low Income (51 - 80% AMI)		Median Income (81 - 100% AMI)		Moderate Income (101 - 120% AMI)	
	Total HH	Percent	Total HH	Percent	Total HH	Percent	Total HH	Percent	Total HH	Percent
Anne Arundel	4,359	31.0%	3,012	27.5%	6,450	28.9%	4,228	22.7%	4,310	24.0%
Baltimore City	9,123	42.2%	6,322	43.4%	7,640	30.5%	2,270	22.8%	2,220	21.0%
Baltimore County	10,262	38.8%	7,105	33.9%	10,159	28.1%	5,043	19.4%	7,525	30.0%
Calvert	723	25.9%	714	21.1%	1,322	21.1%	1,063	27.1%	1,237	29.0%
Cecil	785	22.9%	813	28.2%	2,133	42.1%	877	26.5%	734	17.0%
Charles	2,358	38.4%	814	17.2%	1,779	20.5%	2,085	26.6%	1,041	15.0%
Frederick	2,444	41.8%	1,596	22.9%	4,546	29.9%	2,627	22.3%	1,565	17.0%
Harford	3,078	39.5%	2,561	34.2%	2,697	23.6%	1,985	22.2%	1,693	22.0%
Howard	860	31.3%	1,872	29.7%	1,610	19.9%	1,165	16.2%	1,161	18.0%
Montgomery	6,232	30.5%	6,245	30.7%	8,018	21.6%	5,048	20.9%	7,210	30.0%
Prince George's	9,107	38.4%	7,112	35.9%	12,228	26.5%	5,874	19.6%	5,465	22.0%
St. Mary's	1,222	48.6%	353	29.9%	670	17.8%	429	16.2%	545	20.0%
Combined County PUMA										
Western Maryland	5,442	44.1%	4,023	45.0%	4,928	32.0%	2,157	28.0%	953	15.0%
Upper Eastern Shore	3,212	41.3%	2,170	26.8%	2,966	29.4%	1,293	28.9%	1,725	29.0%
Lower Eastern Shore	1,233	34.9%	1,204	28.5%	2,546	39.6%	2,248	40.7%	2,306	40.0%
Statewide	61,589	37.2%	47,227	32.6%	72,319	27.1%	39,735	22.3%	41,026	24.4%

Table 13. Owner Households with a Disabled Person, by Income Level. Source: NCSG analysis of 2022 ACS microdata from IPUMS.

Figures 18 and 19 show the County level breakdown. Harford County shows a significant disparity, with 58% of extremely low-income renter households and 42% of extremely low-income owner households having a disabled member. St. Mary's and Washington counties also have high concentrations of extremely low-income renters with disabilities, at 55%. In contrast, Montgomery and Anne Arundel counties show a more balanced distribution across income levels.

Tables 12 and 13 show the shares of renter and owner households with a disabled person by race/ethnicity. White disabled households represent the largest share among both renters and owners across all income levels. Among renters, they comprise 36% of low-income households, decreasing to 31.9% in the extremely low-income category. For homeowners, White households comprise 56.2% of low-income households, increasing to 61.6% in the very low-income category and slightly dropping to 55.9% in the extremely low-income category. This data suggests that White disabled households are more likely to

achieve homeownership at various income levels, even within lower income brackets.

Black disabled households, on the other hand, are more concentrated among extremely low-income renters, making up 53.9% of this group but only 23.8% of extremely low-income homeowners. Hispanic disabled households have modest representation among renters and owners, accounting for 11.2% of low-income renters and 6.6% of low-income homeowners, with slightly lower shares in the extremely low-income categories (6.1% for renters and 4.6% for owners). Asian households consistently have a low share, never exceeding 4.8% among renters or owners in any income category. In general, as incomes decrease, the concentration of minority racial groups—including Black, Hispanic, and Asian disabled households—generally increases among renters, whereas White disabled households maintain higher representation among homeowners across income levels, even at lower income brackets.

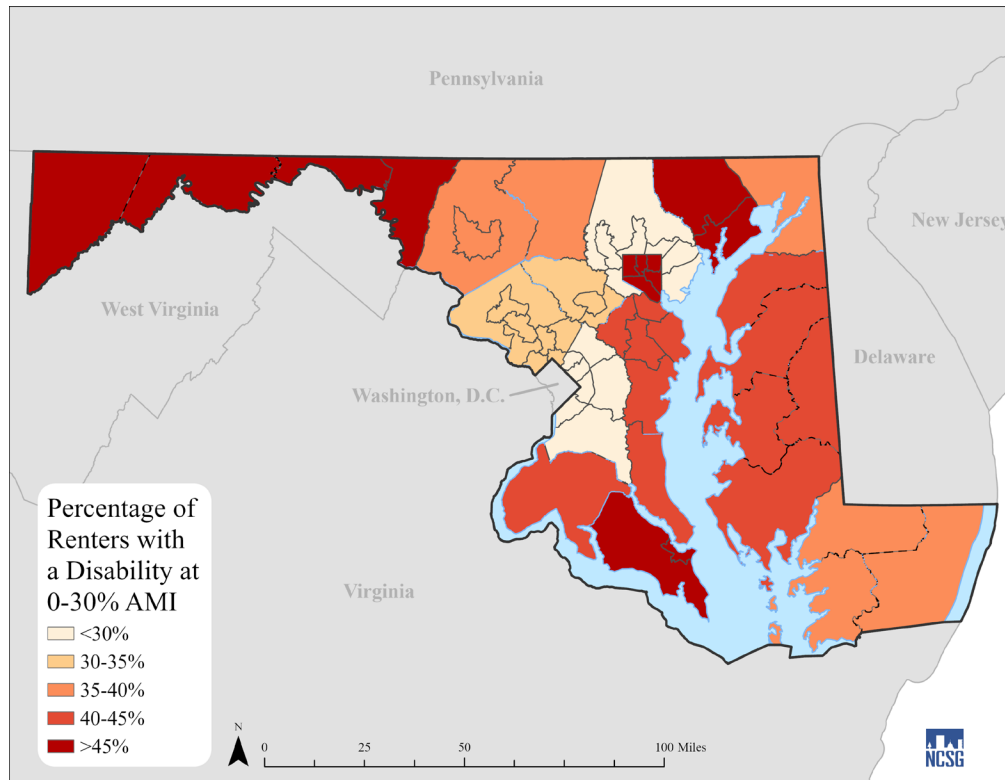


Figure 18. Percentage of Extremely Low-income (0-30% AMI) Renters with a Disability.
Source: NCSG analysis of 2022 ACS microdata from IPUMS.

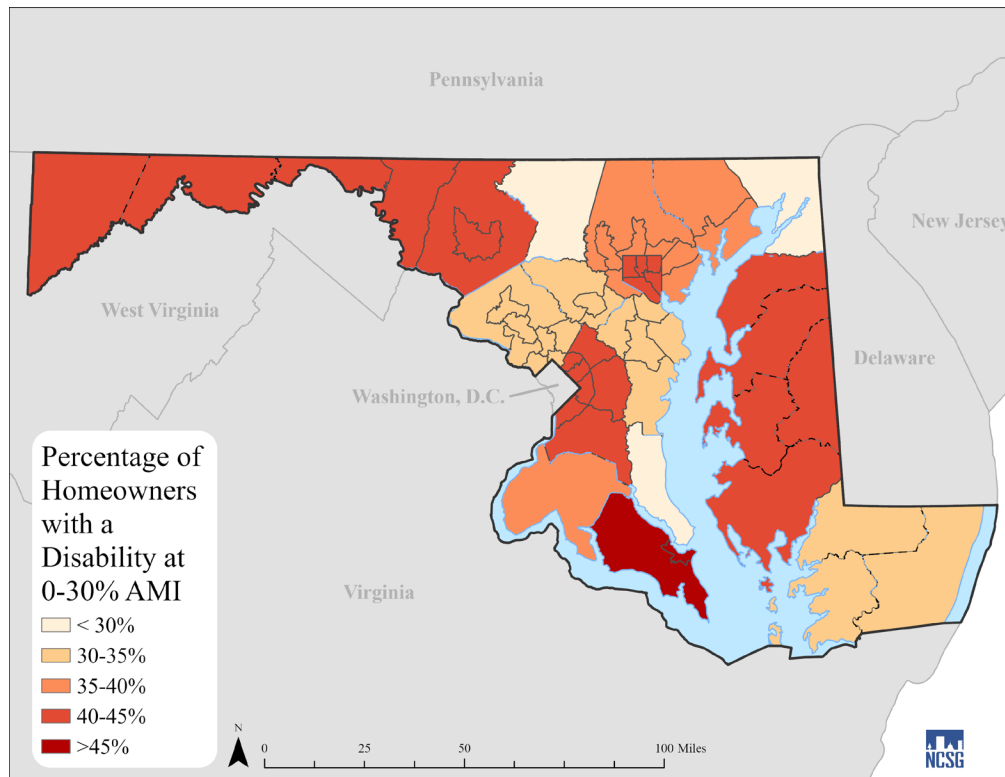


Figure 19. Percentage of Extremely Low-income (0-30% AMI) Owners with a Disability.
Source: NCSG analysis of 2022 ACS microdata from IPUMS.

Table 14 shows that people with disabilities in Maryland are generally more likely to fall into lower income brackets, with about 13% earning less than \$5,000 annually, compared to 7.1% of those without disabilities. At the higher end of the income spectrum, 36% of individuals without disabilities earn \$75,000 or more, while only 25% of individuals with disabilities reach that income level. Median earnings for people with disabilities are significantly lower at \$37,396, compared to \$54,118 for those without disabilities. Additionally, in December 2022, the average monthly Social Security payment for disabled workers was approximately \$1,542, which falls short of covering the median rent of \$1,598 in Maryland. This gap highlights the financial challenge disabled individuals relying on Social Security benefits face, as their income alone would be insufficient to cover typical housing costs, let alone other essential expenses.

Income Bracket	Total Civilian Noninstitutionalized Population	With a Disability	Without a Disability
\$1 to \$4,999 or less	7.4%	12.5%	7.1%
\$5,000 to \$14,999	9.7%	14.2%	9.4%
\$15,000 to \$24,999	8.4%	10.7%	8.2%
\$25,000 to \$34,999	9.4%	10.0%	9.4%
\$35,000 to \$49,999	12.7%	12.7%	12.7%
\$50,000 to \$74,999	17.4%	15.1%	17.6%
\$75,000 or more	34.9%	24.8%	35.6%
Median Earnings	52,956	37,396	54,118

Table 14. Income Distribution by Disability Status for the Civilian Noninstitutionalized Population Aged 16+. Source: NCSG Analysis of 2022 ACS 5-year Estimates.

Defining Accessible Units

Various State and federal programs fund accessible units for people with disabilities. The data for this section comes from the Maryland Department of Housing and Community Development (DHCD) and the Department of Housing and Urban Development (HUD). DHCD provided data on all development projects that have closed with funding from DHCD since 2011. The HUD data includes all the HUD-subsidized multifamily units and public housing units.

The DHCD data has a tabulation of the number of units for people with disabilities and information about funding sources for the project. HUD's multifamily housing property portfolio database allows filtering based on client groups (elderly, disabled, or family) and by program or funding type. Analysis calculated the total assisted units for properties in the disabled client group category. This analysis showed various funding sources and HUD programs serving the disabled client group, including Section 202/8, Section 811, and Section 8. For public housing, NCSG worked with HUD to acquire data on available accessible public housing

units and analyzed the data provided based on units accessible to people with disabilities. For both multifamily housing programs, such as Section 811, and public housing, a person with disabilities does not necessarily inhabit an accessible unit.

Various State and federal programs fund accessible units for people with disabilities. As seen in Table 15, statewide, there are 5,306 publicly funded or subsidized units accessible to people with disabilities under different programs.¹³ In contrast, there are approximately 686,000 noninstitutionalized people in the State with disabilities and approximately 150,000 low-income renter households with at least one disabled person. The majority of the units are DHCD units (2,925), followed by HUD multifamily units (1,711), and public housing units (670). Baltimore City has the largest concentration of these accessible units, with a total of 1,904, while other counties like Montgomery (737 units) and Prince George's (467 units) also have significant numbers. Smaller counties like Kent and Calvert have significantly fewer units accessible to individuals with disabilities, even though they have relatively higher proportions of residents with disabilities.

¹³ Data on closed projects from the Maryland Department of Housing and Community Development (DHCD) is only available starting in 2011, meaning the actual number of units is likely higher, as units were developed for people with disabilities prior to that year.

County	DHCD Units	HUD Multifamily Units	Public Housing Units	Total
Allegany	38	6	4	48
Anne Arundel	208	42	6	256
Baltimore City	1,103	555	246	1,904
Baltimore County	192	134	0	326
Calvert	15	0	1	16
Caroline	18	0	0	18
Carroll	27	25	0	52
Cecil	166	22	0	188
Charles	61	21	0	82
Dorchester	13	0	0	13
Frederick	128	266	40	434
Garrett	27	6	0	33
Harford	83	80	0	163
Howard	90	95	0	185
Kent	2	0	0	2
Montgomery	256	171	310	737
Prince George's	228	236	3	467
Queen Anne's	14	10	0	24
St.Mary's	56	0	0	56
Somerset	36	0	0	36
Talbot	22	9	0	31
Washington	33	12	60	105
Wicomico	68	21	0	89
Worcester	41	0	0	41
Statewide	2,925	1,711	670	5,306

Table 15. Supply of Subsidized Accessible Units in Maryland.¹⁴ Source: NCSG Analysis of data from the Maryland Department of Housing and Community Development (DHCD) and Department of Housing and Urban Development (HUD).

¹⁴ There are an additional 106 public housing units that are designated either disabled (102) or mixed elderly/disabled (4), however, it is unclear whether these units overlap with the units that have accessibility features, so they are not included. Most of these units are in Baltimore City, with 1 of them in Baltimore County. There are also 260 HUD multifamily units identified categorized as Section 811 PRAC, but no client group is identified, thus these units are not included in the analysis.

VI. Seniors, and Senior Low-income Renters

General Population and Households

This report defines seniors as being at least 65 years old. In Maryland, in 2022, approximately 16% (986,154) of the population were seniors. Figure 20 displays the percentage of Maryland's population aged 65 and over. The darker shades, indicating higher concentrations of seniors (23.1% to 29.7%), are primarily found in counties on the Eastern Shore and several areas in Western Maryland. Central Maryland, especially the Washington, D.C. suburbs and Baltimore area, show smaller shares of older residents, reflected in lighter shades. This distribution suggests that rural and coastal areas have a larger proportion of seniors than the more urbanized regions near the state's center.

Figures 21 and 22 illustrate living arrangements among Maryland's older adult population. Figure 21 shows the percentage of older adult households living alone, with higher concentrations in rural areas on the Eastern Shore and western parts of the state. In contrast, Figure 22 depicts the share of older adults living with family, with higher rates in central and western Maryland. The maps indicate that older adults in rural areas are more likely to live alone, while those in central areas closer to urban centers often live with family members.

Figure 23 depicts the distribution of older adult households that are renters across counties in Maryland. The more urbanized areas of the State, as well as rural Western Maryland exhibit a higher concentration of older adult renter households. Meanwhile, regions in the central and southeast parts of Maryland, especially along the Chesapeake Bay, display relatively lower percentages of older adult renters.

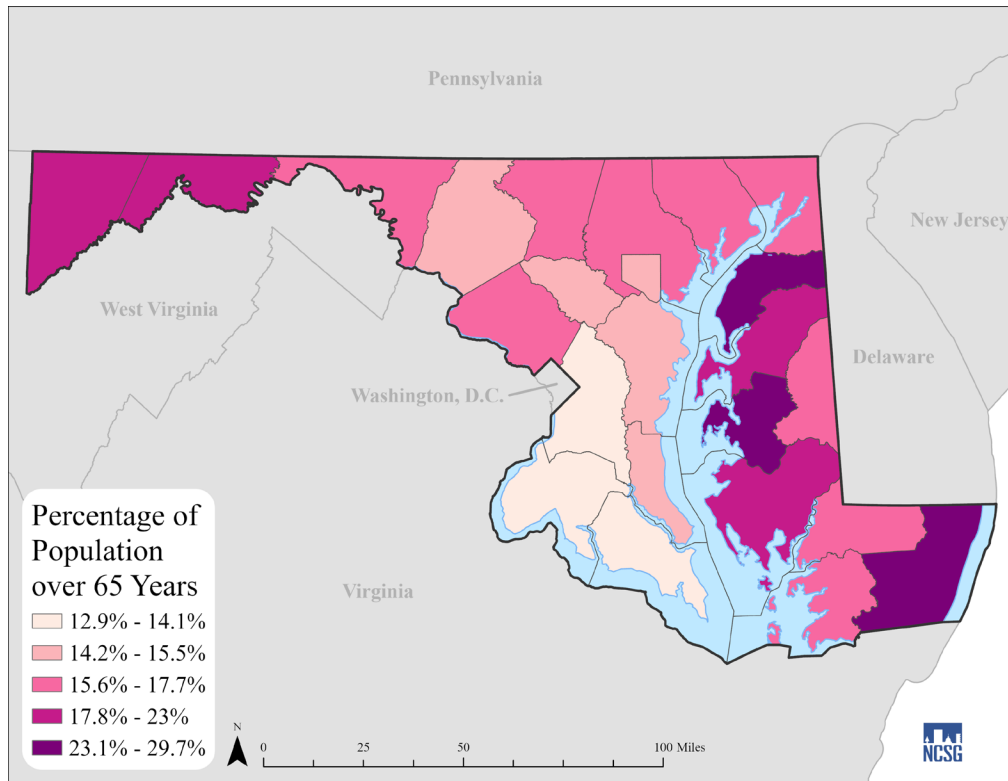


Figure 20. Percent of Population who are Over 65 Years Old. Source: 2022 ACS 5-year estimates.

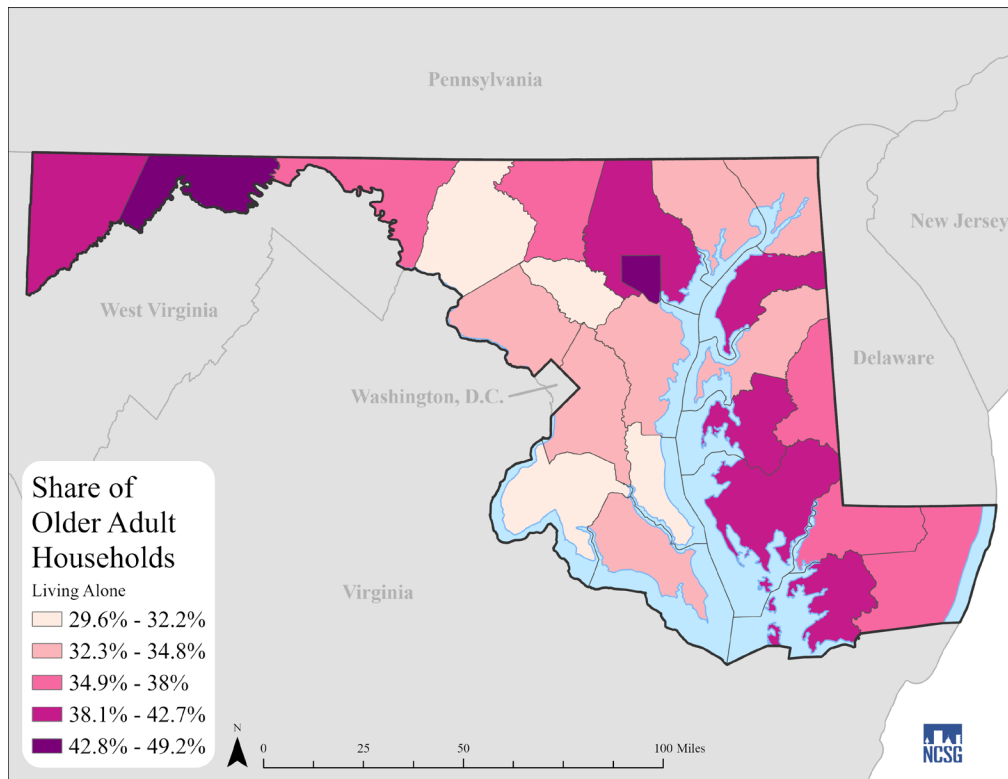


Figure 21. Share of Older Adult Households who are Living Alone. Source: NCSG analysis of 2022 ACS 5-year estimates.

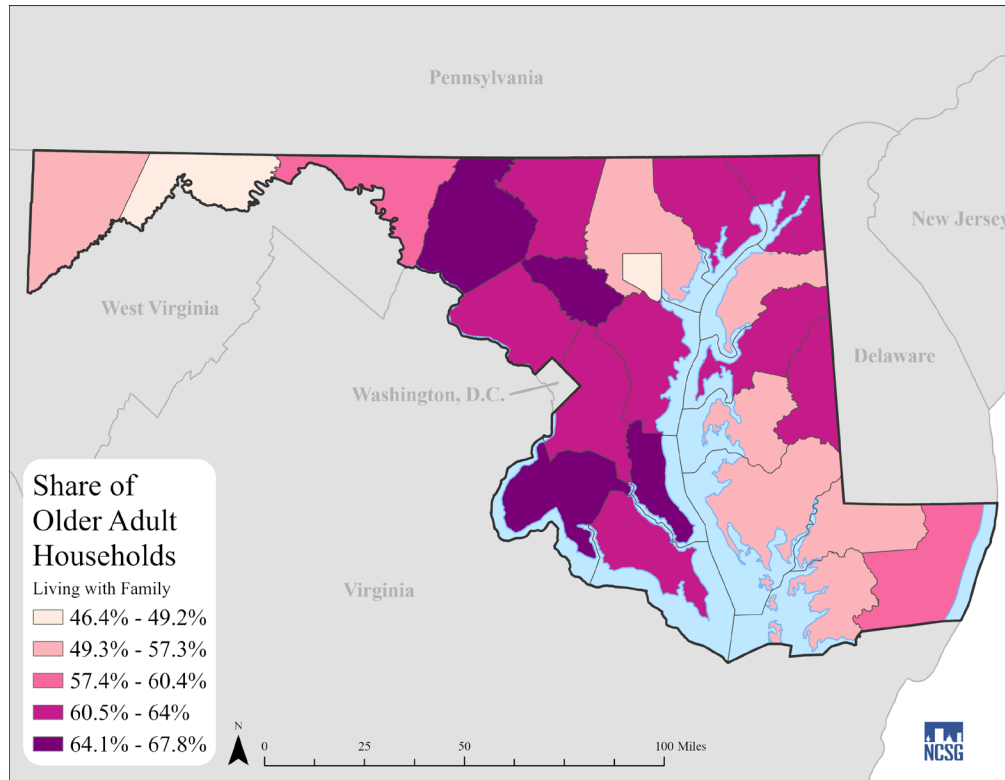


Figure 22. Share of Older Adult Households who are Living with Family. Source: NCSG analysis of 2022 ACS 5-year estimates.

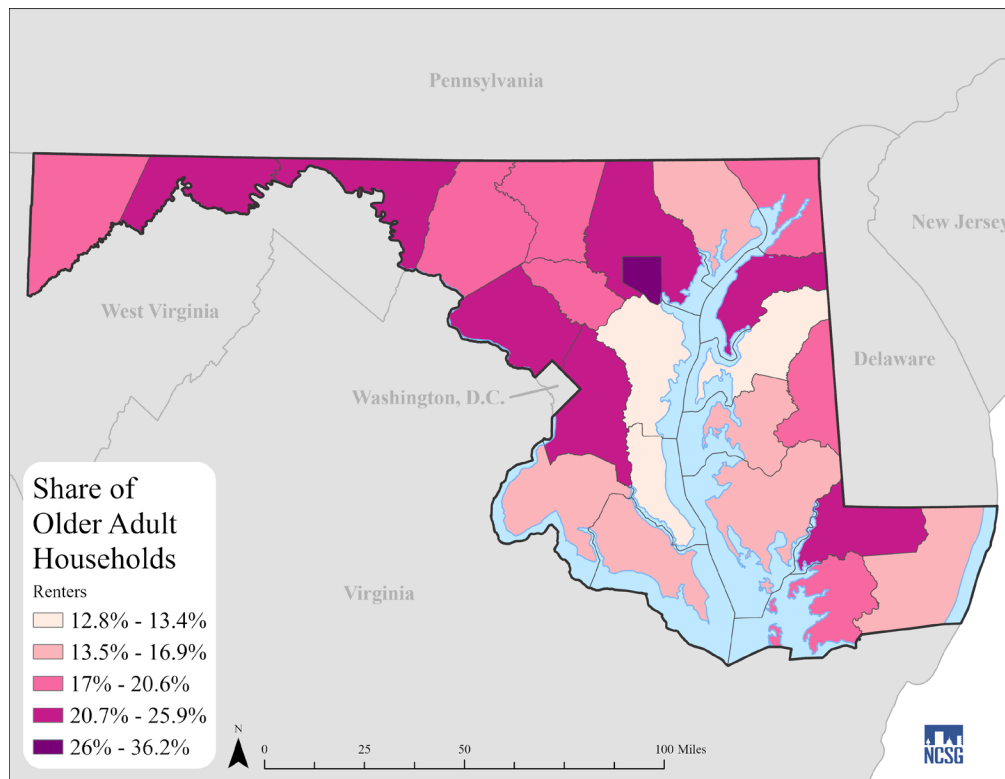


Figure 23. Share of Older Adult Renter Households. Source: NCSG analysis of 2022 ACS 5-year estimates.

Older Adult Income, Poverty, and Cost Burden

Figures 24 and 25 show the median incomes of older adults in Maryland and the overall amount of benefits distributed to older adults from Social Security. Collectively, the figures show a concentration of both overall income and overall support in the Washington and Baltimore suburbs, whereas the more rural areas of the State possess less wealth, a trend mirrored across all age groups. This division is particularly pronounced in Counties such as Allegany and Dorchester, whose older adult populations both have lower incomes than the rest of the State and also receive less in overall benefits. Their relatively smaller populations may account for some of the differences in overall benefits received, but the scarcity of housing stock described above creates a precarious situation for older adults in these regions.

In Maryland, in 2022, 9.6% (244,575) of the total population lived below the poverty level. This rate is higher than the statewide poverty rate for seniors (8.5%). Figure 26 below illustrates the levels of poverty experienced by older adults across the State. Certain Counties, including Allegany, Dorchester, and Baltimore City, stand out as having higher rates of poverty. These results closely mirror the prior median income figures, as all three of those Counties had significantly lower incomes, and subsequently higher rates of poverty. Further, the Counties with the highest incomes, mainly the Washington, D.C. suburbs, display lower rates of poverty.

Figures 27 and 28 display the cost burdens for older adult renters and homeowners in the State. The most striking takeaway from these figures is the disparity in cost burden between renters and homeowners in every county: 55% of all older adult renters spend more than 30% of their income on housing, compared to just 12% of older adult homeowners. Indeed, the proportion of older adult renters who are cost burdened (55%) is even higher than the proportion of all renters who are cost burdened (50%). However, a lower percentage of older adult homeowners are cost

burdened (12%) than the overall population of homeowners (23%). The lower relative incomes for older adults may explain parts of this discrepancy, as rents continue to climb and older adults with more fixed incomes are less able to cope. The gap can also be explained by recognizing that a significant portion of older adult homeowners have likely paid off their mortgage in full, and so would only experience maintenance, insurance, and property tax costs, which are typically lower expenses than rents or mortgage payments.

IPUMS data from Table 16 shows that 29% of extremely low-income renter households, 18% of very low-income renter households, and 12.5% of low-income renter households in Maryland have an elderly head of household. Some counties have especially high shares of elderly renter households with extremely low-incomes, such as Carroll County at 59.6% and Dorchester County at 43.1%.

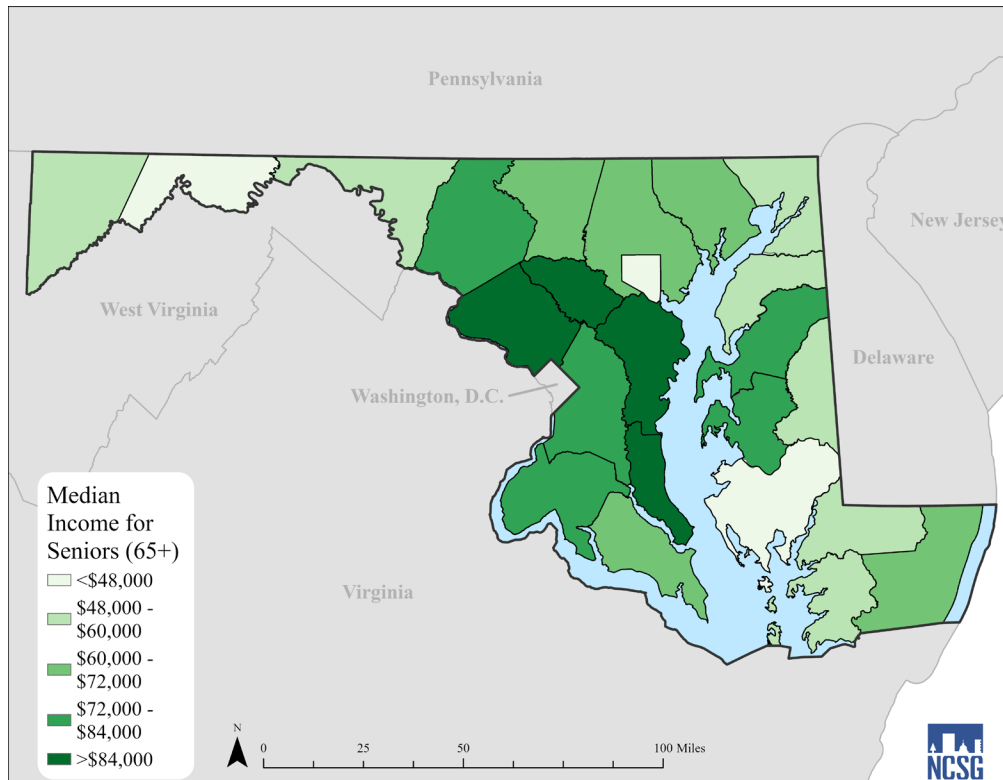


Figure 24. Median Income for Older Adults. Source: 2022 ACS 5-year estimates.

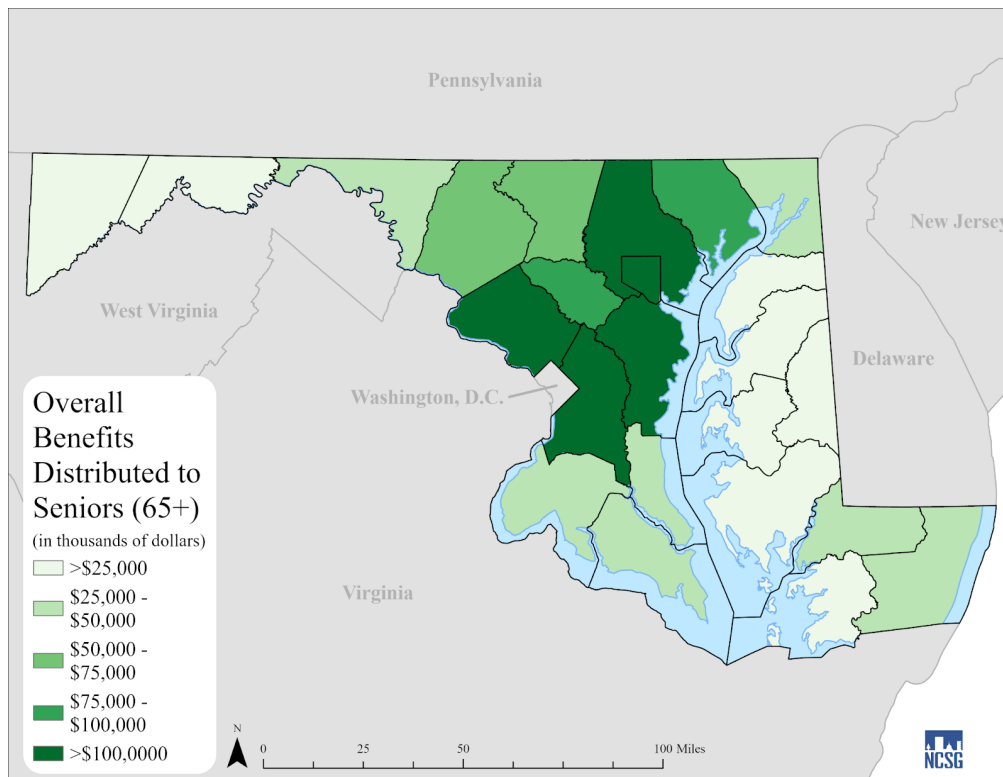


Figure 25. Overall Benefits Distributed to Older Adults. Source: NCSG Analysis of Social Security Administration, Master Beneficiary Record, 100 percent data; and U.S. Postal Service geographic data.

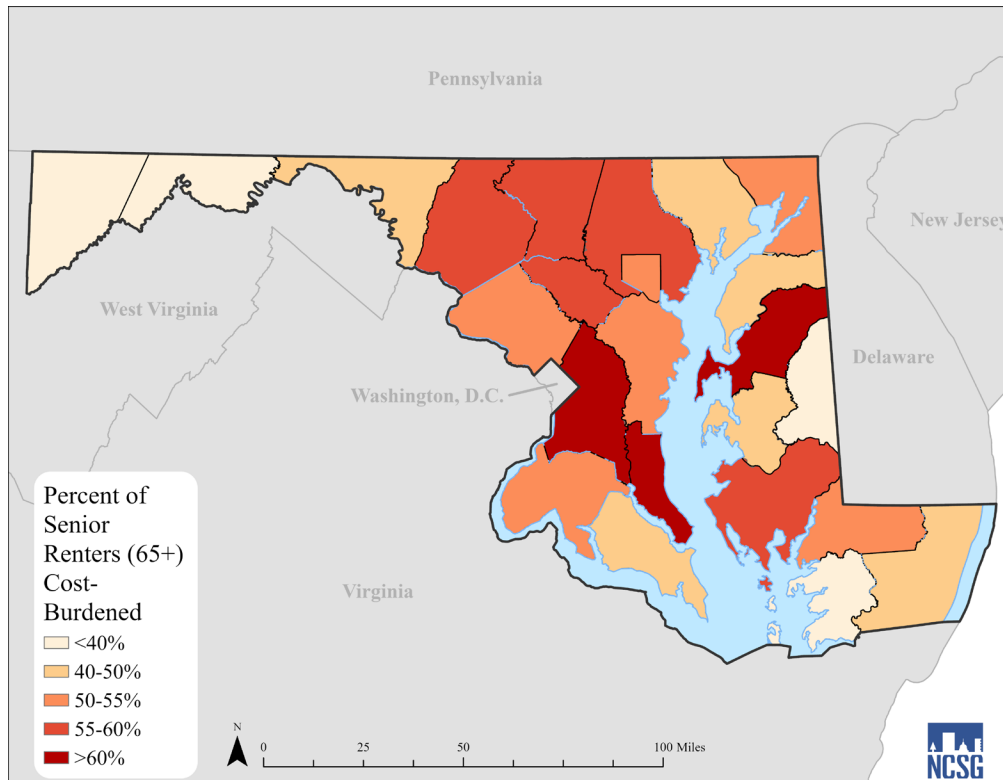


Figure 26. Percent of Older Adult Renters who are Cost Burdened. Source: NCSG analysis of 2022 ACS 5-year estimates

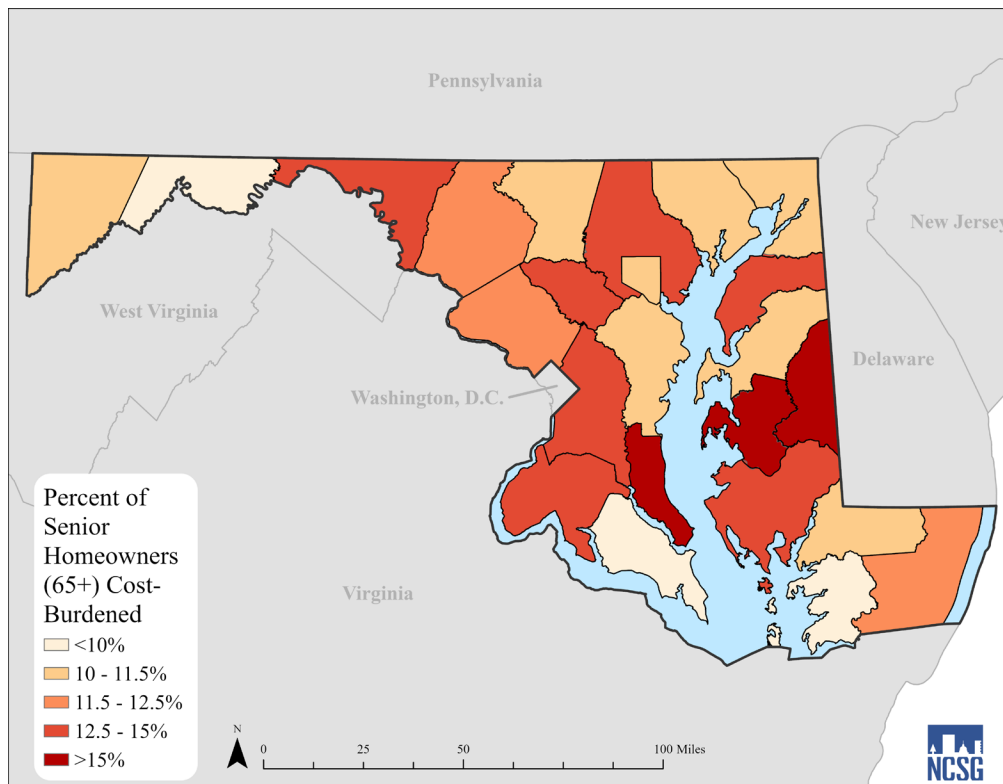


Figure 27. Percent of Older Adult Homeowners who are Cost Burdened. Source: NCSG analysis of 2022 ACS 5-year estimates

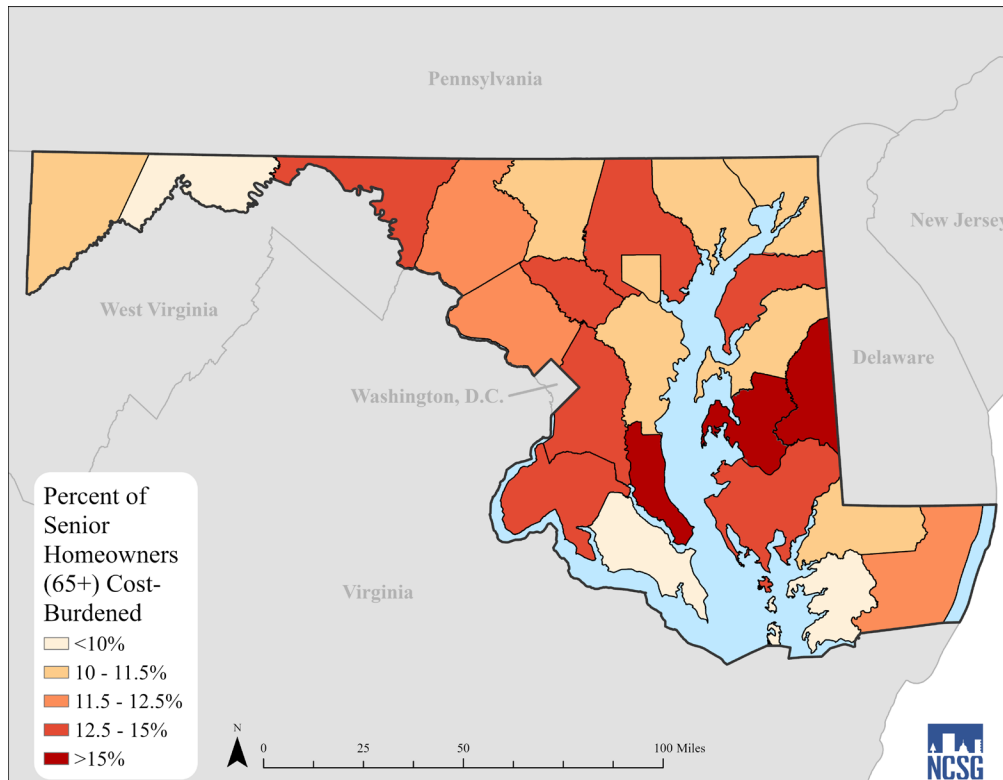


Figure 28. Percent of Older Adult Homeowners who are Cost Burdened.
Source: NCSG analysis of 2022 ACS 5-year estimates

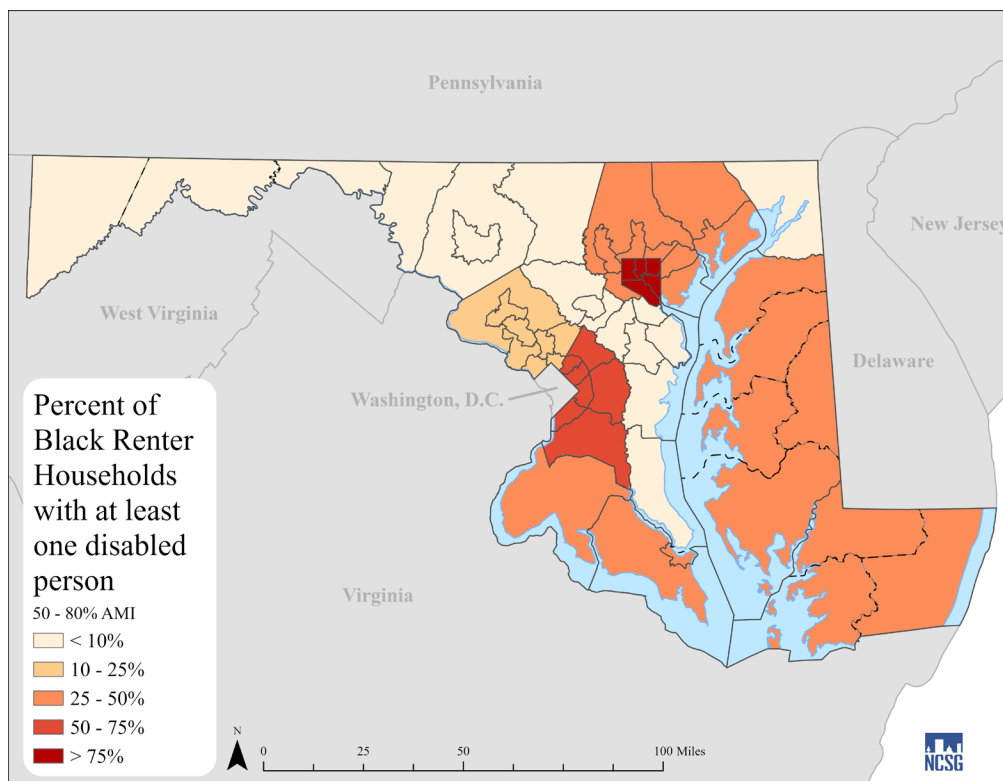


Figure 29. Percent of Low-income (50-80% AMI) Black Renter Households with at Least One Disabled Person.
Source: NCSG analysis of 2022 ACS microdata from IPUMS.

County/PUMA	Extremely Low Income (0 - 30% AMI)		Very Low Income (31 - 50% AMI)		Low Income (51 - 80% AMI)		Median Income (81 - 100% AMI)		Moderate Income (101 - 120% AMI)	
	Total HH	Percent	Total HH	Percent	Total HH	Percent	Total HH	Percent	Total HH	Percent
Anne Arundel	4,359	31.0%	3,012	27.5%	6,450	28.9%	4,228	22.7%	4,310	24.0%
Baltimore City	9,123	42.2%	6,322	43.4%	7,640	30.5%	2,270	22.8%	2,220	21.0%
Baltimore County	10,262	38.8%	7,105	33.9%	10,159	28.1%	5,043	19.4%	7,525	30.0%
Calvert	723	25.9%	714	21.1%	1,322	21.1%	1,063	27.1%	1,237	29.0%
Cecil	785	22.9%	813	28.2%	2,133	42.1%	877	26.5%	734	17.0%
Charles	2,358	38.4%	814	17.2%	1,779	20.5%	2,085	26.6%	1,041	15.0%
Frederick	2,444	41.8%	1,596	22.9%	4,546	29.9%	2,627	22.3%	1,565	17.0%
Harford	3,078	39.5%	2,561	34.2%	2,697	23.6%	1,985	22.2%	1,693	22.0%
Howard	860	31.3%	1,872	29.7%	1,610	19.9%	1,165	16.2%	1,161	18.0%
Montgomery	6,232	30.5%	6,245	30.7%	8,018	21.6%	5,048	20.9%	7,210	30.0%
Prince George's	9,107	38.4%	7,112	35.9%	12,228	26.5%	5,874	19.6%	5,465	22.0%
St. Mary's	1,222	48.6%	353	29.9%	670	17.8%	429	16.2%	545	20.0%
Combined County PUMA										
Western Maryland	5,442	44.1%	4,023	45.0%	4,928	32.0%	2,157	28.0%	953	15.0%
Upper Eastern Shore	3,212	41.3%	2,170	26.8%	2,966	29.4%	1,293	28.9%	1,725	29.0%
Lower Eastern Shore	1,233	34.9%	1,204	28.5%	2,546	39.6%	2,248	40.7%	2,306	40.0%
Statewide	61,589	37.2%	47,227	32.6%	72,319	27.1%	39,735	22.3%	41,026	24.4%

Table 16. Owner Households with a Disabled Person, by Income Level. Source: NCSG analysis of 2022 ACS microdata from IPUMS.

Tables AT16, AT17, and AT18 in the appendix highlight that at a statewide level, across all income categories, White households represent the largest share of older renter households. Black households form the second-largest share, with their presence increasing to 49.5% statewide in the extremely low-income category, while households headed by Hispanic, Asian, American Indian, and or "Other" racial/ethnic group elders collectively make up smaller portions of older renter households across all income categories.

Prince George's County and Baltimore City have higher shares of Black elderly-headed households across all income categories, ranging from 66% in Prince George's County to 79% in Baltimore City. In general, across the State and at the County level, proportions of minority households increase in the very low and extremely low-income categories, indicating that these groups are more concentrated in the lowest income brackets among elderly-headed renter households. Figures 29 - 31 below highlight this trend for Black households.

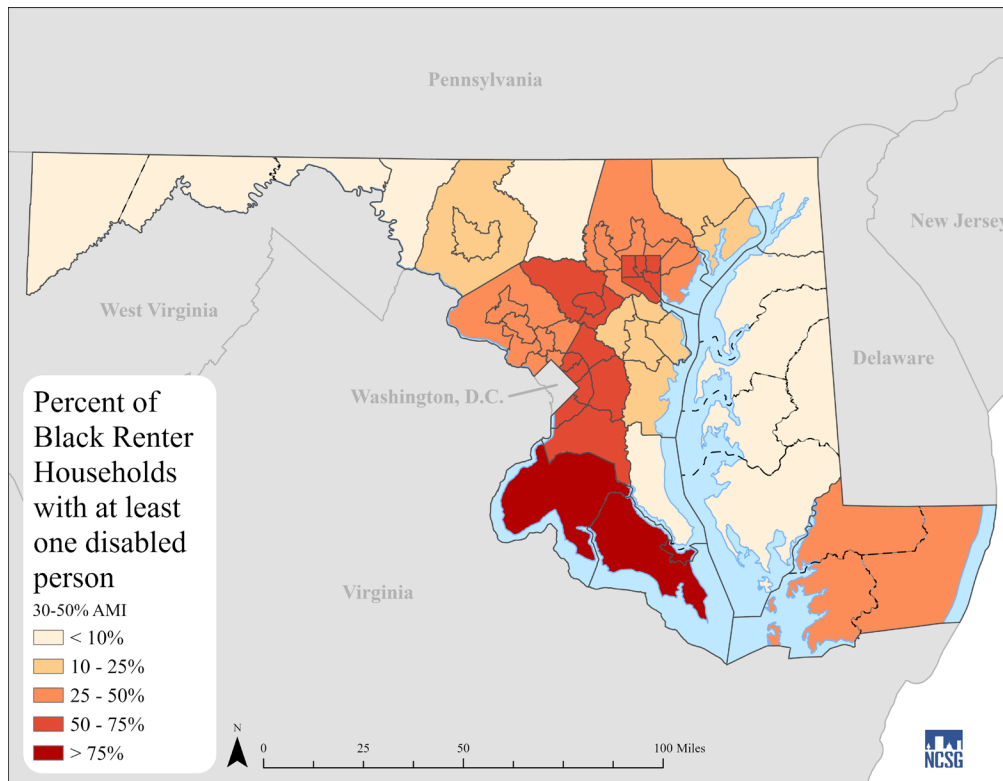


Figure 30. Percent of Very Low-income (30-50% AMI) Black Renter Households with at Least One Disabled Person.
 Source: NCSG analysis of 2022 ACS microdata from IPUMS.

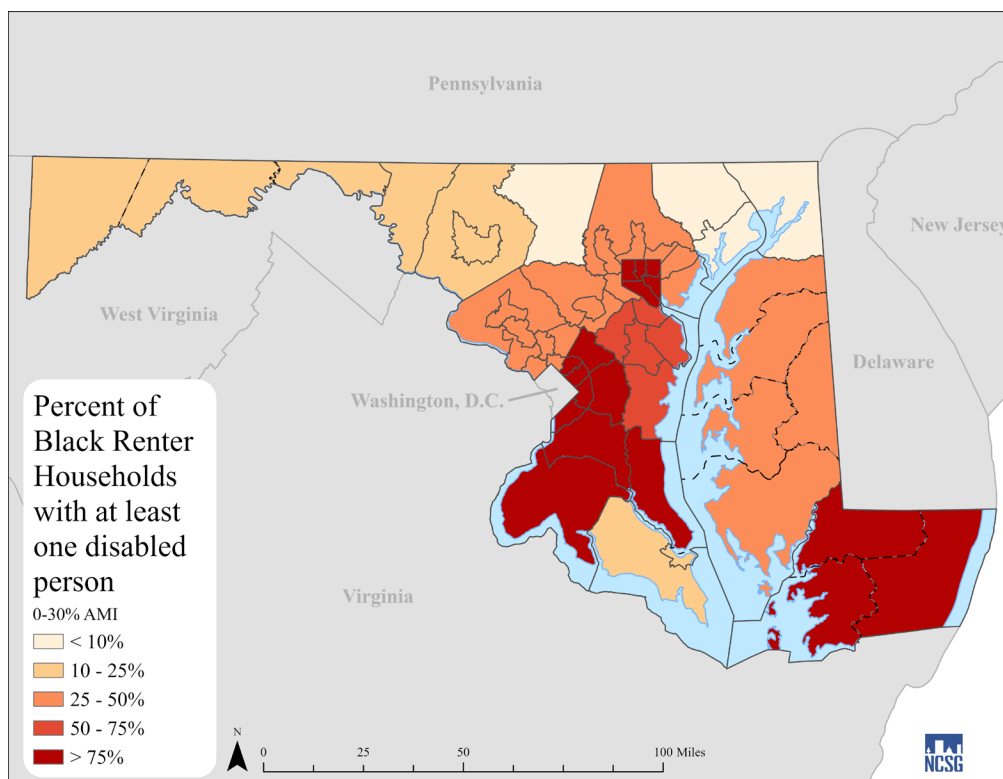


Figure 31. Percent of Extremely Low-income (0-30% AMI) Black Renter Households with at Least One Disabled Person.
 Source: NCSG analysis of 2022 ACS microdata from IPUMS.

Defining Elderly Designated Units

Similar to units for people with disabilities, various State and Federal programs fund units designated for older adults. The data sources and methods mirror the analysis of the supply of disabled units. Data includes the information on housing projects closed with funding since 2011 from the Maryland Department of Housing and Community Development (DHCD) and multifamily assisted housing data from the Department of Housing and Urban Development (HUD).

The DHCD data includes a tabulation for occupancy type for each property, with “elderly” as one of the categories. The HUD multifamily housing property portfolio database analysis calculated the total assisted units for properties in the elderly client group category. This analysis showed various funding sources and HUD programs serving the disabled client group, including Section 202/8, Section 202, HFDA, Section 515, Section 8 LMSA, RAD Conversions, Section 221, and Section 8. For public housing, NCSG worked with HUD to acquire data on available public housing units in Maryland and analyzed the data provided for units designated specifically for elderly people.

Table 17 indicates that Maryland has 30,899 publicly funded or subsidized units designated specifically for older adults, including 15,446 DHCD-funded units, 15,453 HUD Multifamily units, and 669 Public Housing units.¹⁵ Comparatively, there are 986,154 people aged 65+ and approximately 161,108 elderly renter households. Of these 161,108 older renter households, 62,630 are extremely low-income, 26,495 are very low-income, and 20,344 are low-income.

At the County level, Baltimore City holds the largest share of elderly units, with 12,431, followed by Montgomery County with 5,324.

Prince George’s County and Baltimore County also have a notable supply of elderly-designated housing, with 3,354 and 3,575 units respectively, underscoring the concentration of resources in more urbanized regions. In contrast, rural counties like Kent (82 units), St. Mary’s (50 units), and Talbot (80 units) have significantly fewer units, even though larger shares of their population are 65 years and older. This pattern suggests that elderly-designated housing is primarily clustered in high-density counties, potentially leaving rural areas under-resourced.

¹⁵ There are an additional 4 public housing units that are designated as mixed elderly/disabled. Since they cannot be extrapolated, they are not included.

County	DHCD Units	HUD Multifamily Units	Public Housing Units	Total
Allegany	69	394	34	497
Anne Arundel	495	478	0	973
Baltimore City	5,688	6,743	0	12,431
Baltimore County	1,337	2,238	0	3,575
Calvert	115	105	0	220
Caroline	0	95	0	95
Carroll	180	277	0	457
Cecil	173	95	0	268
Charles	208	100	0	308
Dorchester	0	121	0	121
Frederick	667	212	123	1,002
Garrett	90	18	0	108
Harford	190	462	0	652
Howard	526	150	0	676
Kent	22	60	0	82
Montgomery	3,535	1,337	452	5,324
Prince George's	1,636	1,718	0	3,354
Queen Anne's	54	42	0	96
St.Mary's	0	50	0	50
Somerset	0	170	0	170
Talbot	0	80	0	80
Washington	95	217	60	372
Wicomico	295	197	0	492
Worcester	71	94	0	165
Statewide	15,446	15,453	669	30,899

Table 17. Supply of Subsidized Accessible Units in Maryland.¹⁶ Source: NCSG Analysis of data from the Maryland Department of Housing and Community Development (DHCD) and Department of Housing and Urban Development (HUD).

¹⁶ There are an additional 4 public housing units that are designated as mixed elderly/disabled. Since they cannot be extrapolated, they are not included.

VII. Conclusions and Policy Implications

This gap analysis, and investigation of housing needs for Maryland's low-income seniors and disabled residents, brings forth several clear conclusions. First, the rising cost of housing in Maryland - noted in the 2020 Housing Needs Assessment - continues to affect all areas of the State. This rising cost of housing has continued to impact the state's renters, especially low-income renters and the State's racial minority groups. Significant work will be required to make a dent in the 275,000-strong affordable rental-home gap for households earning less than 80% of AMI.

Homeownership in Maryland is becoming increasingly exclusive, as a falling share of households are able to afford the median home. There are few low-cost homeownership opportunities in the State, leaving renters with few options if they desire to attain homeownership. As covered in the 2022 NCSG report *Examining Racial Disparities in Maryland's Housing Market*, these disparities in homeownership are dramatic across racial groups, limiting progress on reducing the racial wealth gap (Maryland Department of Housing and Community Development, 2022). Without significant expansion in housing supply, and further assistance to get first-time homebuyers into the market, the problematic trends highlighted in that report will continue. In a future report in this series, NCSG will investigate the constraints on Maryland's housing market that hold back production, and result in increased costs, for both multifamily rental and homeownership units.

Maryland has a large population of disabled households that bear on average a more challenging burden with respect to finding and affording housing. Despite that, the State has very few subsidized housing units restricted to those with disabilities. Without significant investment, the State's disabled population will continue to do what they currently have to do: find homes on the open market that may or may not be affordable and have accessibility features; or live in

subsidized units lacking such features.

This report uncovered several key issues with respect to aging and the State's low-income, senior renter population. Much of the State has a significant share of its population at over the age of 65, a share that will only continue to grow. Low-income seniors face higher levels of renter cost burden than the State average, reflecting a mismatch between the available stock of affordable units and their needs. While the State has a significant number of subsidized affordable units available to seniors, it is still much lower than the need. These issues will be addressed in much greater detail in a forthcoming report in this series detailing housing needs and issues for seniors.

Trends in this report continue to highlight issues that were identified in Maryland's varied geographic regions in the 2020 Housing Needs Assessment. In Greater Baltimore, that report found that there were significant needs with respect to low-income households and the area's elderly population, a finding mirrored in the gap analysis. In the suburbs of Washington DC, the 2020 Housing Needs Assessment identified high levels of renter and owner cost burden, trends that are still present with more up-to-date data. Further, that region has a highly at-risk elderly population, with respect to cost burden. Southern Maryland continues to experience burdens of inequity similar to the aforementioned areas of Central Maryland, as it grows and experiences significant cost increases. Housing gaps in these counties are just as significant as in the closer-in metropolitan areas. While Western Maryland has the State's lowest housing costs, incomes there have not kept up with home price growth. Residents there deal with high levels of cost burden, and a severe lack of accessible and age-restricted units. On the Eastern shore, those issues are much the same, but this area bears a disproportionate burden of the state's aging population- in another report

in this series, NCSG investigates.

This report has reiterated the findings of the 2020 Maryland Housing Needs Assessment. The State faces significant challenges with respect to demand for affordable housing, and the ability of the private and publicly-assisted market to provide needed housing at the scale it is required. These challenges place a disproportionate burden on the State's most vulnerable: low-income seniors, racial minority groups, and the disabled.



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AT1. Total Population of Adults 55+ and 65+ Years.
Source: NCSG analysis of 2022 ACS 5-year estimates.

County	Population 65+	Percentage of Total Population
Allegany	14,172	21%
Anne Arundel	90,442	15%
Baltimore County	149,892	18%
Baltimore City	86,395	15%
Calvert	14,454	16%
Caroline	5,635	17%
Carroll	30,086	17%
Cecil	17,005	16%
Charles	21,545	13%
Dorchester	7,145	22%
Frederick	40,796	15%
Garrett	6,627	23%
Harford	43,523	17%
Howard	48,061	14%
Kent	5,169	27%
Montgomery	170,697	16%
Prince George's	135,034	14%
Queen Anne's	9,902	20%
Somerset	4,238	17%
St. Mary's	15,170	13%
Talbot	11,190	30%
Washington	27,391	18%
Wicomico	16,785	16%
Worcester	14,800	28%
Statewide	986,154	16%

AT2. Older Adult Households Living Alone or with Family.
Source: NCSG analysis of 2022 ACS 5-year estimates.

County	Living Alone		Living with Family	
	Count	Percentage	Count	Percentage
Allegany	4,668	47%	4,900	49%
Anne Arundel	22,421	35%	39,871	62%
Baltimore County	43,985	41%	60,133	56%
Baltimore City	33,377	49%	31,524	46%
Calvert	3,265	32%	6,601	65%
Caroline	1,368	36%	2,340	62%
Carroll	7,392	36%	12,825	62%
Cecil	4,016	33%	7,672	63%
Charles	5,067	32%	10,198	65%
Dorchester	2,047	41%	2,709	54%
Frederick	9,345	32%	19,041	65%
Garrett	1,985	43%	2,606	56%
Harford	10,212	34%	19,278	64%
Howard	9,800	30%	22,467	68%
Kent	1,454	42%	1,857	53%
Montgomery	39,944	34%	73,580	63%
Prince George's	33,658	34%	60,831	62%
Queen Anne's	2,251	33%	4,231	63%
Somerset	1,269	41%	1,643	54%
St. Mary's	3,427	33%	6,434	63%
Talbot	3,006	40%	4,313	57%
Washington	6,931	36%	11,532	60%
Wicomico	4,699	38%	6,957	56%
Worcester	3,702	36%	6,268	60%
Statewide	259,289	37%	419,811	60%

AT3. Median Income for Older Adults.
Source: 2022 ACS 5-year estimates.

County	Income
Allegany	\$44,024
Anne Arundel	\$84,185
Baltimore City	\$63,858
Baltimore County	\$40,106
Calvert	\$84,610
Caroline	\$50,867
Carroll	\$63,957
Cecil	\$55,466
Charles	\$77,964
Dorchester	\$44,864
Frederick	\$77,304
Garrett	\$50,863
Harford	\$65,922
Howard	\$101,851
Kent	\$57,104
Montgomery	\$102,220
Prince George's	\$79,034
Queen Anne's	\$82,460
St. Mary's	\$70,565
Somerset	\$49,491
Talbot	\$72,132
Washington	\$52,660
Wicomico	\$57,380
Worcester	\$62,123
Statewide	\$70,792

AT4. Overall Benefits Distributed to Seniors (65+) (in thousands of dollars).

Source: NCSG Analysis of Social Security Administration, Master Beneficiary Record, 100 percent data; and U.S. Postal Service geographic data.

County	Amount Distributed per Senior (\$)
Allegany	18,940
Anne Arundel	21,648
Baltimore City	36,267
Baltimore County	9,662
Calvert	22,012
Caroline	21,287
Carroll	22,592
Cecil	21,279
Charles	19,447
Dorchester	20,161
Frederick	21,931
Garrett	19,591
Harford	22,344
Howard	21,246
Kent	22,763
Montgomery	19,895
Prince George's	16,364
Queen Anne's	24,073
St. Mary's	72,680
Somerset	5,404
Talbot	21,983
Washington	20,316
Wicomico	21,784
Worcester	21,637
Statewide	19,986

AT5. Share of Older Adults in Poverty.
Source: 2022 ACS 5-year estimates.

County	Percent below poverty level
Allegany	10.8%
Anne Arundel	5.0%
Baltimore City	9.4%
Baltimore County	19.3%
Calvert	2.5%
Caroline	6.6%
Carroll	5.1%
Cecil	7.4%
Charles	8.5%
Dorchester	12.1%
Frederick	5.8%
Garrett	7.4%
Harford	8.1%
Howard	5.4%
Kent	7.1%
Montgomery	7.1%
Prince George's	8.5%
Queen Anne's	6.6%
St. Mary's	9.7%
Somerset	12.0%
Talbot	7.9%
Washington	8.4%
Wicomico	9.3%
Worcester	5.0%
Statewide	8.5%

AT6. Older Adult Renters who are Cost Burdened.
Source: NCSG analysis of 2022 ACS 5-year estimates.

County	Total Cost-Burdened	Percent Cost-Burdened
Allegany	677	34%
Anne Arundel	3930	53%
Baltimore City	13229	57%
Baltimore County	11908	55%
Calvert	691	62%
Caroline	252	38%
Carroll	2152	59%
Cecil	1039	55%
Charles	980	53%
Dorchester	444	58%
Frederick	2479	56%
Garrett	286	37%
Harford	1921	47%
Howard	3013	58%
Kent	372	48%
Montgomery	11598	54%
Prince George's	10941	60%
Queen Anne's	527	69%
St. Mary's	661	47%
Somerset	165	34%
Talbot	542	50%
Washington	1792	44%
Wicomico	1458	52%
Worcester	678	47%
Statewide	71735	55%

AT7. Older Adult Homeowners who are Cost Burdened.
Source: NCSG analysis of 2022 ACS 5-year estimates.

County	Total Cost-Burdened	Percent Cost-Burdened
Allegany	664	9%
Anne Arundel	5409	11%
Baltimore City	9012	13%
Baltimore County	4308	11%
Calvert	1100	15%
Caroline	404	15%
Carroll	1550	11%
Cecil	963	11%
Charles	1461	14%
Dorchester	559	15%
Frederick	2399	12%
Garrett	362	11%
Harford	2493	11%
Howard	3052	14%
Kent	354	14%
Montgomery	9000	12%
Prince George's	9093	14%
Queen Anne's	575	11%
St. Mary's	575	8%
Somerset	204	9%
Talbot	895	15%
Washington	1555	13%
Wicomico	879	11%
Worcester	951	12%
Statewide	57817	12%

AT8. Older Adult Households Statewide, by Tenure.
Source: NCSG analysis of 2022 ACS 5-year estimates.

County	Owner-Occupied Housing Units	Share of Older Adult Households	Renter-Occupied Housing Units	Share of Older Adult Households
Allegany	7,229	78%	1,999	22%
Anne Arundel	48,687	87%	7,364	13%
Baltimore City	38,285	64%	21,719	36%
Baltimore County	69,576	75%	23,041	25%
Calvert	7,234	87%	1,116	13%
Caroline	2,609	80%	656	20%
Carroll	13,931	79%	3,618	21%
Cecil	8,541	82%	1,897	18%
Charles	10,392	85%	1,851	15%
Dorchester	3,778	83%	769	17%
Frederick	19,587	81%	4,455	19%
Garrett	3,345	81%	776	19%
Harford	22,271	84%	4,111	16%
Howard	22,489	81%	5,169	19%
Kent	2,460	76%	779	24%
Montgomery	76,410	78%	21,460	22%
Prince George's	63,212	78%	18,217	22%
Queen Anne's	5,221	87%	769	13%
St. Mary's	7,336	84%	1,415	16%
Somerset	2,254	82%	485	18%
Talbot	5,923	84%	1,088	16%
Washington	12,155	75%	4,081	25%
Wicomico	8,084	74%	2,824	26%
Worcester	7,929	85%	1,449	15%
Statewide	468,938	78%	131,108	22%

AT9. Share of Low-income (50-80% AMI) Renter Households with at Least One Disabled Person by Race/Ethnicity.
Source: NCSG analysis of 2022 microdata from IPUMS.

County/PUMA	White		Black		Hispanic or Latino		Asian		American Indian and Alaska Native		Other	
	Total HH	Percent	Total HH	Percent	Total HH	Percent	Total HH	Percent	Total HH	Percent	Total HH	Percent
Anne Arundel	759	87.1%	86	9.9%	0	0.0%	0	0.0%	0	0.0%	26	3.0%
Baltimore City	1,453	18.9%	5,859	76.3%	125	1.6%	47	0.6%	30	0.4%	167	2.2%
Baltimore County	2,054	36.2%	2,425	42.7%	515	9.1%	170	3.0%	0	0.0%	516	9.1%
Calvert	123	58.3%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	88	41.7%
Carroll	208	100.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Cecil	229	100.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Charles	245	50.6%	239	49.4%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Frederick	661	91.2%	0	0.0%	64	8.8%	0	0.0%	0	0.0%	0	0.0%
Harford	610	65.5%	322	34.5%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Howard	331	36.0%	0	0.0%	0	0.0%	589	64.0%	0	0.0%	0	0.0%
Montgomery	1,822	43.4%	813	19.4%	1,294	30.8%	91	2.2%	0	0.0%	175	4.2%
Prince George's	554	10.6%	3,448	65.7%	942	17.9%	68	1.3%	0	0.0%	236	4.5%
St. Mary's	743	54.8%	356	26.3%	256	18.9%	0	0.0%	0	0.0%	0	0.0%
Combined County PUMA												
Western Maryland	1,459	73.9%	74	3.7%	46	2.3%	0	0.0%	0	0.0%	395	20.0%
Upper Eastern Shore	140	20.5%	224	32.7%	320	46.8%	0	0.0%	0	0.0%	0	0.0%
Lower Eastern Shore	74	15.0%	186	37.7%	0	0.0%	0	0.0%	0	0.0%	233	47.3%
Statewide	11,465	36.00%	14,032	44.00%	3,562	11.20%	965	3.00%	30	0.10%	1,836	5.80%

AT10. Share of Very Low-income (30-50% AMI) Renter Households with at Least One Disabled Person by Race/Ethnicity.
Source: NCSG analysis of 2022 microdata from IPUMS.

County/PUMA	White		Black		Hispanic or Latino		Asian		American Indian and Alaska Native		Other	
	Total HH	Percent	Total HH	Percent	Total HH	Percent	Total HH	Percent	Total HH	Percent	Total HH	Percent
Anne Arundel	1,540	65.6%	573	24.4%	234	10.0%	0	0.0%	0	0.0%	0	0.0%
Baltimore City	794	11.6%	5,058	74.2%	64	0.9%	121	1.8%	0	0.0%	782	11.5%
Baltimore County	2,525	54.3%	1,669	35.9%	231	5.0%	0	0.0%	126	2.7%	103	2.2%
Calvert	367	74.3%	32	6.5%	0	0.0%	0	0.0%	0	0.0%	95	19.2%
Carroll	245	77.8%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	70	22.2%
Cecil	534	100.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Charles	102	14.5%	602	85.5%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Frederick	875	76.9%	138	12.1%	125	11.0%	0	0.0%	0	0.0%	0	0.0%
Harford	564	50.1%	196	17.4%	366	32.5%	0	0.0%	0	0.0%	0	0.0%
Howard	164	9.3%	1,219	69.3%	376	21.4%	0	0.0%	0	0.0%	0	0.0%
Montgomery	1,722	38.0%	1,625	35.9%	1,063	23.5%	119	2.6%	0	0.0%	0	0.0%
Prince George's	759	11.6%	4,050	61.7%	1,060	16.2%	374	5.7%	262	4.0%	57	0.9%
St. Mary's	0	0.0%	119	100.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Combined County PUMA												
Western Maryland	2,002	80.4%	244	9.8%	54	2.2%	0	0.0%	0	0.0%	191	7.7%
Upper Eastern Shore	1,441	73.7%	20	1.0%	51	2.6%	0	0.0%	0	0.0%	444	22.7%
Lower Eastern Shore	402	30.6%	443	33.7%	470	35.7%	0	0.0%	0	0.0%	0	0.0%
Statewide	14,036	38.1%	15,988	43.4%	4,094	11.10%	614	1.70%	388	1.10%	1,742	4.7%

AT11. Share of Extremely Low-income (0-30% AMI) Renter Households with at Least One Disabled Person by Race/Ethnicity.
Source: NCSG analysis of 2022 microdata from IPUMS.

County/PUMA	White		Black		Hispanic or Latino		Asian		American Indian and Alaska Native		Other	
	Total HH	Percent	Total HH	Percent	Total HH	Percent	Total HH	Percent	Total HH	Percent	Total HH	Percent
Anne Arundel	1,538	35.9%	2,251	52.5%	401	9.4%	0	2.3%	0	0.0%	0	0.0%
Baltimore City	3,305	14.0%	18,837	79.7%	412	1.7%	121	1.1%	46	0.2%	787	3.3%
Baltimore County	4,035	53.2%	2,770	36.5%	230	3.0%	0	5.4%	56	0.7%	81	1.1%
Calvert	0	0.0%	792	88.5%	103	11.5%	0	0.0%	0	0.0%	0	0.0%
Carroll	932	94.7%	52	5.3%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Cecil	414	45.2%	50	5.5%	0	0.0%	0	0.0%	0	0.0%	451	49.3%
Charles	148	11.6%	1,042	81.7%	0	0.0%	0	0.0%	0	0.0%	85	6.7%
Frederick	1,708	73.5%	327	14.1%	288	12.4%	0	0.0%	0	0.0%	0	0.0%
Harford	2,769	76.1%	358	9.8%	0	0.0%	0	1.8%	0	0.0%	445	12.2%
Howard	679	34.6%	879	44.8%	210	10.7%	0	9.9%	0	0.0%	0	0.0%
Montgomery	2,213	19.9%	5,024	45.1%	1,788	16.0%	119	11.5%	0	0.0%	839	7.5%
Prince George's	644	6.1%	8,554	80.5%	1,005	9.5%	374	0.9%	198	1.9%	132	1.2%
St. Mary's	942	83.6%	185	16.4%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Combined County PUMA												
Western Maryland	5,507	72.7%	940	12.4%	632	8.3%	0	2.9%	0	0.0%	280	3.7%
Upper Eastern Shore	1,200	40.7%	1,234	41.8%	0	0.0%	0	0.0%	0	0.0%	518	17.5%
Lower Eastern Shore	321	19.6%	1,246	76.2%	0	0.0%	0	0.0%	0	0.0%	69	4.2%
Statewide	26,355	31.90%	44,541	53.90%	5,069	6.10%	614	3.20%	300	0.40%	3,687	4.50%

AT12. Share of Low-income (50-80% AMI) Owner Households with at Least One Disabled Person by Race/Ethnicity.
Source: NCSG analysis of 2022 microdata from IPUMS.

County/PUMA	White		Black		Hispanic or Latino		Asian		American Indian and Alaska Native		Other	
	Total HH	Percent	Total HH	Percent	Total HH	Percent	Total HH	Percent	Total HH	Percent	Total HH	Percent
Anne Arundel	2,506	57.5%	1,368	21.2%	268	6.1%	152	2.4%	0	0.0%	65	1.5%
Baltimore City	2,645	29.0%	5,854	76.6%	153	1.7%	76	1.0%	0	0.0%	395	4.3%
Baltimore County	7,054	68.7%	2,148	21.1%	357	3.5%	251	2.5%	0	0.0%	452	4.4%
Calvert	723	100.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Carroll	963	83.8%	0	0.0%	112	9.7%	74	2.8%	0	0.0%	0	0.0%
Cecil	674	85.9%	0	0.0%	0	0.0%	0	0.0%	96	4.5%	15	1.9%
Charles	1,473	62.5%	446	25.1%	0	0.0%	0	0.0%	114	6.4%	325	13.8%
Frederick	2,211	90.5%	0	0.0%	67	2.7%	0	0.0%	0	0.0%	166	6.8%
Harford	2,386	77.5%	570	21.1%	0	0.0%	35	1.3%	0	0.0%	87	2.8%
Howard	742	86.3%	0	0.0%	0	0.0%	0	0.0%	22	1.4%	96	11.2%
Montgomery	2,637	42.3%	798	10.0%	756	12.1%	1,932	24.1%	0	0.0%	109	1.7%
Prince George's	1,769	19.4%	5,034	41.2%	896	9.8%	0	0.0%	0	0.0%	1,408	15.5%
St. Mary's	276	22.6%	435	64.9%	0	0.0%	0	0.0%	0	0.0%	511	41.8%
Combined County PUMA												
Western Maryland	4,970	91.3%	0	0.0%	6	0.1%	32	0.6%	0	0.0%	434	8.0%
Upper Eastern Shore	2,301	71.6%	394	13.3%	229	7.1%	0	0.0%	0	0.0%	288	9.0%
Lower Eastern Shore	1,075	87.2%	158	6.2%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Statewide	34,405	55.9%	17,205	23.8%	2,844	4.6%	2,552	3.5%	232	0.3%	4,351	7.1%

AT13. Share of Very Low-income (30-50% AMI) Owner Households with at Least One Disabled Person by Race/Ethnicity.
Source: NCSG analysis of 2022 microdata from IPUMS.

County/PUMA	White		Black		Hispanic or Latino		Asian		American Indian and Alaska Native		Other	
	Total HH	Percent	Total HH	Percent	Total HH	Percent	Total HH	Percent	Total HH	Percent	Total HH	Percent
Anne Arundel	2,506	57.5%	1,368	21.2%	268	6.1%	152	2.4%	0	0.0%	65	1.5%
Baltimore City	2,645	29.0%	5,854	76.6%	153	1.7%	76	1.0%	0	0.0%	395	4.3%
Baltimore County	7,054	68.7%	2,148	21.1%	357	3.5%	251	2.5%	0	0.0%	452	4.4%
Calvert	723	100.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Carroll	963	83.8%	0	0.0%	112	9.7%	74	2.8%	0	0.0%	0	0.0%
Cecil	674	85.9%	0	0.0%	0	0.0%	0	0.0%	96	4.5%	15	1.9%
Charles	1,473	62.5%	446	25.1%	0	0.0%	0	0.0%	114	6.4%	325	13.8%
Frederick	2,211	90.5%	0	0.0%	67	2.7%	0	0.0%	0	0.0%	166	6.8%
Harford	2,386	77.5%	570	21.1%	0	0.0%	35	1.3%	0	0.0%	87	2.8%
Howard	742	86.3%	0	0.0%	0	0.0%	0	0.0%	22	1.4%	96	11.2%
Montgomery	2,637	42.3%	798	10.0%	756	12.1%	1,932	24.1%	0	0.0%	109	1.7%
Prince George's	1,769	19.4%	5,034	41.2%	896	9.8%	0	0.0%	0	0.0%	1,408	15.5%
St. Mary's	276	22.6%	435	64.9%	0	0.0%	0	0.0%	0	0.0%	511	41.8%
Combined County PUMA												
Western Maryland	4,970	91.3%	0	0.0%	6	0.1%	32	0.6%	0	0.0%	434	8.0%
Upper Eastern Shore	2,301	71.6%	394	13.3%	229	7.1%	0	0.0%	0	0.0%	288	9.0%
Lower Eastern Shore	1,075	87.2%	158	6.2%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Statewide	34,405	55.9%	17,205	23.8%	2,844	4.6%	2,552	3.5%	232	0.3%	4,351	7.1%

AT14. Share of Extremely Low-income (0-30% AMI) Owner Households with at Least One Disabled Person by Race/Ethnicity.
Source: NCSG analysis of 2022 microdata from IPUMS.

County/PUMA	White		Black		Hispanic or Latino		Asian		American Indian and Alaska Native		Other	
	Total HH	Percent	Total HH	Percent	Total HH	Percent	Total HH	Percent	Total HH	Percent	Total HH	Percent
Anne Arundel	2,918	69.0%	997	15.5%	144	3.4%	78	1.2%	0	0.0%	91	2.2%
Baltimore City	548	24.1%	1,606	21.0%	87	3.8%	0	0.0%	29	0.4%	0	0.0%
Baltimore County	3,693	73.2%	1,092	10.7%	67	1.3%	72	0.7%	58	0.6%	61	1.2%
Calvert	803	75.5%	44	3.3%	0	0.0%	0	0.0%	0	0.0%	216	20.3%
Carroll	1,234	91.9%	0	0.0%	0	0.0%	41	1.6%	0	0.0%	68	5.1%
Cecil	606	69.1%	63	3.0%	208	23.7%	0	0.0%	0	0.0%	0	0.0%
Charles	746	35.8%	1,339	75.3%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Frederick	2,311	88.0%	0	0.0%	316	12.0%	0	0.0%	0	0.0%	0	0.0%
Harford	852	42.9%	927	34.4%	0	0.0%	191	7.1%	0	0.0%	15	0.8%
Howard	594	51.0%	394	24.5%	83	7.1%	94	5.8%	0	0.0%	0	0.0%
Montgomery	2,412	47.8%	1,268	15.8%	463	9.2%	470	5.9%	0	0.0%	435	8.6%
Prince George's	468	8.0%	3,763	30.8%	813	13.8%	330	2.7%	0	0.0%	500	8.5%
St. Mary's	225	52.4%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	204	47.6%
Combined County PUMA												
Western Maryland	2,129	98.7%	0	0.0%	28	1.3%	0	0.0%	0	0.0%	0	0.0%
Upper Eastern Shore	967	74.8%	294	9.9%	22	1.7%	0	0.0%	0	0.0%	10	0.8%
Lower Eastern Shore	1,309	58.2%	919	36.1%	0	0.0%	0	0.0%	0	0.0%	20	0.9%
Statewide	21,815	54.9%	12,706	17.6%	2,231	5.6%	1,276	1.8%	87	0.1%	1,620	4.1%

AT15. Share of Median Income (80-100% AMI) Owner Households with at Least One Disabled Person by Race/Ethnicity.
Source: NCSG analysis of 2022 microdata from IPUMS.

County/PUMA	White		Black		Hispanic or Latino		Asian		American Indian and Alaska Native		Other	
	Total HH	Percent	Total HH	Percent	Total HH	Percent	Total HH	Percent	Total HH	Percent	Total HH	Percent
Anne Arundel	2,918	69.0%	997	15.5%	144	3.4%	78	1.2%	0	0.0%	91	2.2%
Baltimore City	548	24.1%	1,606	21.0%	87	3.8%	0	0.0%	29	0.4%	0	0.0%
Baltimore County	3,693	73.2%	1,092	10.7%	67	1.3%	72	0.7%	58	0.6%	61	1.2%
Calvert	803	75.5%	44	3.3%	0	0.0%	0	0.0%	0	0.0%	216	20.3%
Carroll	1,234	91.9%	0	0.0%	0	0.0%	41	1.6%	0	0.0%	68	5.1%
Cecil	606	69.1%	63	3.0%	208	23.7%	0	0.0%	0	0.0%	0	0.0%
Charles	746	35.8%	1,339	75.3%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Frederick	2,311	88.0%	0	0.0%	316	12.0%	0	0.0%	0	0.0%	0	0.0%
Harford	852	42.9%	927	34.4%	0	0.0%	191	7.1%	0	0.0%	15	0.8%
Howard	594	51.0%	394	24.5%	83	7.1%	94	5.8%	0	0.0%	0	0.0%
Montgomery	2,412	47.8%	1,268	15.8%	463	9.2%	470	5.9%	0	0.0%	435	8.6%
Prince George's	468	8.0%	3,763	30.8%	813	13.8%	330	2.7%	0	0.0%	500	8.5%
St. Mary's	225	52.4%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	204	47.6%
Combined County PUMA												
Western Maryland	2,129	98.7%	0	0.0%	28	1.3%	0	0.0%	0	0.0%	0	0.0%
Upper Eastern Shore	967	74.8%	294	9.9%	22	1.7%	0	0.0%	0	0.0%	10	0.8%
Lower Eastern Shore	1,309	58.2%	919	36.1%	0	0.0%	0	0.0%	0	0.0%	20	0.9%
Statewide	21,815	54.9%	12,706	17.6%	2,231	5.6%	1,276	1.8%	87	0.1%	1,620	4.1%

AT16. Share of Moderate Income (100-120% AMI) Owner Households with at Least One Disabled Person by Race/Ethnicity.
Source: NCSG analysis of 2022 microdata from IPUMS.

County/PUMA	White		Black		Hispanic or Latino		Asian		American Indian and Alaska Native		Other	
	Total HH	Percent	Total HH	Percent	Total HH	Percent	Total HH	Percent	Total HH	Percent	Total HH	Percent
Anne Arundel	3,276	76.0%	732	11.3%	150	3.5%	0	0.0%	0	0.0%	152	3.5%
Baltimore City	838	32.3%	1,645	21.5%	50	1.9%	0	0.0%	0	0.0%	64	2.5%
Baltimore County	3,483	65.7%	1,226	12.1%	0	0.0%	473	4.7%	0	0.0%	117	2.2%
Calvert	935	66.0%	248	18.8%	234	16.5%	0	0.0%	0	0.0%	0	0.0%
Carroll	1,872	96.9%	0	0.0%	59	3.1%	0	0.0%	0	0.0%	0	0.0%
Cecil	741	72.5%	0	0.0%	131	12.8%	0	0.0%	0	0.0%	150	14.7%
Charles	1,239	53.3%	1,041	58.5%	0	0.0%	0	0.0%	0	0.0%	45	1.9%
Frederick	1,788	78.8%	0	0.0%	180	7.9%	32	0.7%	0	0.0%	270	11.9%
Harford	1,760	84.8%	137	5.1%	0	0.0%	44	1.6%	0	0.0%	135	6.5%
Howard	855	71.6%	288	17.9%	0	0.0%	51	3.2%	0	0.0%	0	0.0%
Montgomery	2,387	48.4%	861	10.7%	888	18.0%	722	9.0%	0	0.0%	70	1.4%
Prince George's	887	16.4%	2,497	20.4%	783	14.5%	781	6.4%	167	1.4%	294	5.4%
St. Mary's	247	61.3%	89	13.3%	67	16.6%	0	0.0%	0	0.0%	0	0.0%
Combined County PUMA												
Western Maryland	1,018	70.1%	118	2.4%	242	16.7%	15	0.3%	0	0.0%	60	4.1%
Upper Eastern Shore	1,346	97.9%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	29	2.1%
Lower Eastern Shore	1,299	74.4%	0	0.0%	0	0.0%	122	4.8%	0	0.0%	324	18.6%
Statewide	23,971	60.3%	8,882	12.3%	2,784	7.0%	2,240	3.1%	167	0.2%	1,710	4.3%

AT17. Share of Low-income (50-80%AMI) Renter Households with an Elderly Head of House by Race/Ethnicity.
Source: NCSG analysis of 2022 microdata from IPUMS.

County/PUMA	White		Black		Hispanic or Latino		Asian		American Indian and Alaska Native		Other	
	Total HH	Percent	Total HH	Percent	Total HH	Percent	Total HH	Percent	Total HH	Percent	Total HH	Percent
Anne Arundel	835	56.5%	549	37.1%	0	0.0%	0	0.0%	0	0.0%	94	6.4%
Baltimore City	193	9.1%	1,660	78.6%	67	3.2%	78	3.7%	30	1.4%	85	4.0%
Baltimore County	2,237	55.7%	1,306	32.5%	0	0.0%	413	10.3%	0	0.0%	59	1.5%
Calvert	37	100.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Carroll	427	100.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Cecil	260	100.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Charles	55	100.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Frederick	816	82.4%	36	3.6%	0	0.0%	94	9.5%	0	0.0%	44	4.4%
Harford	974	100.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Howard	479	55.4%	77	8.9%	0	0.0%	309	35.7%	0	0.0%	0	0.0%
Montgomery	1,954	56.1%	993	28.5%	449	12.9%	89	2.6%	0	0.0%	0	0.0%
Prince George's	810	28.1%	1,908	66.2%	82	2.8%	0	0.0%	0	0.0%	84	2.9%
St. Mary's	579	100.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Combined County PUMA												
Western Maryland	1,266	100.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Upper Eastern Shore	296	100.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Lower Eastern Shore	408	65.8%	63	10.2%	0	0.0%	0	0.0%	0	0.0%	149	24.0%
Statewide	11,626	57.1%	6,592	32.4%	598	2.9%	983	4.8%	30	0.1%	515	2.5%

AT18. Share of Very Low-income (30-50%AMI) Renter Households with an Elderly Head of House by Race/Ethnicity.
Source: NCSG analysis of 2022 microdata from IPUMS.

County/PUMA	White		Black		Hispanic or Latino		Asian		American Indian and Alaska Native		Other	
	Total HH	Percent	Total HH	Percent	Total HH	Percent	Total HH	Percent	Total HH	Percent	Total HH	Percent
Anne Arundel	1,309	66.6%	655	33.4%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Baltimore City	695	24.0%	2,132	73.6%	0	0.0%	0	0.0%	0	0.0%	68	2.3%
Baltimore County	2,771	57.9%	1,796	37.5%	0	0.0%	119	2.5%	98	2.0%	0	0.0%
Calvert	512	93.1%	38	6.9%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Carroll	585	100.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Cecil	355	75.1%	118	24.9%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Charles	198	79.2%	52	20.8%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Frederick	1,041	100.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Harford	596	74.4%	65	8.1%	140	17.5%	0	0.0%	0	0.0%	0	0.0%
Howard	299	63.6%	91	19.4%	0	0.0%	80	17.0%	0	0.0%	0	0.0%
Montgomery	1,582	55.8%	576	20.3%	406	14.3%	272	9.6%	0	0.0%	0	0.0%
Prince George's	489	9.5%	4,481	87.4%	98	1.9%	0	0.0%	0	0.0%	57	1.1%
St. Mary's	76	100.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Combined County PUMA												
Western Maryland	1,846	90.0%	152	7.4%	54	2.6%	0	0.0%	0	0.0%	0	0.0%
Upper Eastern Shore	1,264	77.9%	359	22.1%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Lower Eastern Shore	721	74.3%	249	25.7%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Statewide	14,339	54.1%	10,764	40.6%	698	2.6%	471	1.8%	98	0.4%	125	0.5%

AT19. Share of Extremely Low-income (0-30%AMI) Renter Households with an Elderly Head of House by Race/Ethnicity.
Source: NCSG analysis of 2022 microdata from IPUMS.

County/PUMA	White		Black		Hispanic or Latino		Asian		American Indian and Alaska Native		Other	
	Total HH	Percent	Total HH	Percent	Total HH	Percent	Total HH	Percent	Total HH	Percent	Total HH	Percent
Anne Arundel	912	31.4%	1,622	55.9%	81	2.8%	0	8.8%	0	0.0%	32	1.1%
Baltimore City	2,182	15.4%	11,117	78.4%	80	0.6%	0	2.3%	46	0.3%	427	3.0%
Baltimore County	4,056	44.5%	4,149	45.5%	134	1.5%	119	4.3%	82	0.9%	305	3.3%
Calvert	216	80.3%	0	0.0%	53	19.7%	0	0.0%	0	0.0%	0	0.0%
Carroll	1,586	96.8%	52	3.2%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Cecil	350	100.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Charles	217	13.8%	1,356	86.2%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Frederick	1,600	77.9%	0	0.0%	454	22.1%	0	0.0%	0	0.0%	0	0.0%
Harford	2,472	94.3%	47	1.8%	0	0.0%	0	0.0%	0	0.0%	102	3.9%
Howard	855	47.4%	675	37.5%	0	0.0%	80	10.8%	0	0.0%	77	4.3%
Montgomery	3,159	34.1%	3,664	39.6%	1,232	13.3%	272	12.6%	0	0.0%	42	0.5%
Prince George's	774	10.3%	5,807	77.3%	235	3.1%	0	5.1%	198	2.6%	118	1.6%
St. Mary's	668	100.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Combined County PUMA												
Western Maryland	3,730	85.0%	416	9.5%	7	0.2%	0	2.5%	0	0.0%	125	2.8%
Upper Eastern Shore	1,065	37.1%	1,429	49.8%	0	0.0%	0	0.0%	0	0.0%	373	13.0%
Lower Eastern Shore	645	45.3%	695	48.8%	15	1.1%	0	0.0%	0	0.0%	69	4.8%
Statewide	24,487	39.1%	31,029	49.5%	2,291	3.7%	471	4.5%	326	0.5%	1,670	2.7%

AT20. Total Low-income (50-80%AMI) Renter Households by Race/Ethnicity.
Source: NCSG analysis of 2022 microdata from IPUMS.

County/PUMA	White		Black		Hispanic or Latino		Asian		American Indian and Alaska Native		Other	
	Total HH	Percent	Total HH	Percent	Total HH	Percent	Total HH	Percent	Total HH	Percent	Total HH	Percent
Anne Arundel	6,180	53.8%	3,641	31.7%	572	0.0%	161	1.4%	0	9.8%	936	5.0%
Baltimore City	5,221	20.2%	17,637	68.1%	1,308	0.1%	876	3.4%	30	3.2%	833	5.0%
Baltimore County	8,870	35.1%	11,227	44.4%	2,481	0.0%	1,560	6.2%	10	5.6%	1,149	9.8%
Calvert	334	63.0%	0	0.0%	108	0.0%	0	0.0%	0	5.7%	88	20.4%
Carroll	1,193	100.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Cecil	838	70.5%	316	26.6%	0	0.0%	0	0.0%	0	1.7%	35	0.0%
Charles	603	27.2%	1,424	64.1%	146	2.1%	0	0.0%	47	0.0%	0	6.6%
Frederick	3,188	49.9%	639	10.0%	1,299	3.4%	429	6.7%	220	18.2%	608	20.4%
Harford	2,976	69.2%	717	16.7%	287	0.0%	319	7.4%	0	0.0%	0	6.7%
Howard	2,148	40.8%	1,236	23.5%	912	0.0%	769	14.6%	0	4.2%	196	17.3%
Montgomery	9,751	28.4%	9,283	27.0%	10,537	0.0%	3,222	9.4%	0	7.1%	1,534	30.7%
Prince George's	3,483	11.5%	18,862	62.1%	5,447	0.0%	567	1.9%	0	6.5%	1,998	17.9%
St. Mary's	1,266	53.3%	356	15.0%	636	0.0%	0	0.0%	0	7.6%	119	26.8%
Combined County PUMA												
Western Maryland	5,240	77.8%	898	13.3%	119	0.0%	0	0.0%	0	6.6%	481	1.8%
Upper Eastern Shore	1,417	58.5%	356	14.7%	649	0.0%	0	0.0%	0	0.0%	0	26.8%
Lower Eastern Shore	1,354	45.3%	1,334	44.7%	65	0.0%	0	0.0%	0	4.5%	233	2.2%
Statewide	54,062	33.2%	67,926	41.7%	24,566	0.2%	7,903	4.8%	307	5.6%	8,210	15.1%

AT21. Total Very Low-income (30-50%AMI) Renter Households by Race/Ethnicity.
Source: NCSG analysis of 2022 microdata from IPUMS.

County/PUMA	White		Black		Hispanic or Latino		Asian		American Indian and Alaska Native		Other	
	Total HH	Percent	Total HH	Percent	Total HH	Percent	Total HH	Percent	Total HH	Percent	Total HH	Percent
Anne Arundel	4,020	42.2%	4,330	45.4%	1,009	10.6%	173	1.8%	0	0.0%	0	0.0%
Baltimore City	2,994	11.6%	18,845	73.1%	1,480	5.7%	914	3.5%	0	0.0%	1,561	6.1%
Baltimore County	7,613	37.3%	9,395	46.0%	1,143	5.6%	1,142	5.6%	247	1.2%	863	4.2%
Calvert	1,032	66.5%	314	20.2%	110	7.1%	0	0.0%	0	0.0%	95	6.1%
Carroll	1,591	78.7%	130	6.4%	230	11.4%	0	0.0%	0	0.0%	70	3.5%
Cecil	1,665	82.3%	118	5.8%	241	11.9%	0	0.0%	0	0.0%	0	0.0%
Charles	463	23.2%	1,532	76.8%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Frederick	2,585	77.5%	375	11.2%	209	6.3%	0	0.0%	0	0.0%	165	4.9%
Harford	1,926	36.9%	1,621	31.1%	884	17.0%	93	1.8%	0	0.0%	689	13.2%
Howard	928	19.8%	2,086	44.6%	996	21.3%	411	8.8%	0	0.0%	259	5.5%
Montgomery	5,867	27.0%	7,407	34.1%	6,423	29.6%	1,357	6.2%	0	0.0%	673	3.1%
Prince George's	1,386	4.5%	18,405	59.7%	8,968	29.1%	873	2.8%	262	0.9%	912	3.0%
St. Mary's	543	34.7%	327	20.9%	373	23.8%	322	20.6%	0	0.0%	0	0.0%
Combined County PUMA												
Western Maryland	5,721	77.9%	943	12.8%	251	3.4%	82	1.1%	0	0.0%	346	4.7%
Upper Eastern Shore	2,212	50.5%	1,090	24.9%	637	14.5%	0	0.0%	0	0.0%	444	10.1%
Lower Eastern Shore	2,464	47.4%	1,908	36.7%	635	12.2%	0	0.0%	0	0.0%	187	3.6%
Statewide	43,010	29.1%	68,826	46.6%	23,589	16.0%	5,367	3.6%	509	0.3%	6,264	4.2%

AT22. Total Extremely Low-income (0-30%AMI) Renter Households by Race/Ethnicity.
Source: NCSG analysis of 2022 microdata from IPUMS.

County/PUMA	White		Black		Hispanic or Latino		Asian		American Indian and Alaska Native		Other	
	Total HH	Percent	Total HH	Percent	Total HH	Percent	Total HH	Percent	Total HH	Percent	Total HH	Percent
Anne Arundel	4,191	37.4%	4,761	42.4%	1,632	14.5%	484	4.3%	0	0.0%	150	1.3%
Baltimore City	7,422	14.2%	40,044	76.7%	1,935	3.7%	1,098	2.1%	46	0.1%	1,688	3.2%
Baltimore County	9,530	35.6%	12,708	47.5%	1,764	6.6%	1,144	4.3%	82	0.3%	1,546	5.8%
Calvert	1,022	47.0%	880	40.5%	271	12.5%	0	0.0%	0	0.0%	0	0.0%
Carroll	2,151	78.3%	513	18.7%	83	3.0%	0	0.0%	0	0.0%	0	0.0%
Cecil	1,327	51.7%	202	7.9%	555	21.6%	0	0.0%	0	0.0%	482	18.8%
Charles	397	13.8%	2,405	83.3%	0	0.0%	0	0.0%	0	0.0%	85	2.9%
Frederick	4,858	78.2%	404	6.5%	490	7.9%	210	3.4%	44	0.7%	208	3.3%
Harford	4,448	71.3%	1,040	16.7%	66	1.1%	65	1.0%	0	0.0%	616	9.9%
Howard	1,528	25.4%	3,047	50.7%	210	3.5%	648	10.8%	0	0.0%	581	9.7%
Montgomery	7,464	21.5%	13,818	39.9%	7,455	21.5%	4,025	11.6%	177	0.5%	1,713	4.9%
Prince George's	3,216	9.1%	24,513	69.1%	5,378	15.2%	1,361	3.8%	198	0.6%	800	2.3%
St. Mary's	1,405	68.5%	647	31.5%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Combined County PUMA												
Western Maryland	9,409	67.8%	1,812	13.1%	1,351	9.7%	329	2.4%	0	0.0%	982	7.1%
Upper Eastern Shore	2,542	38.2%	3,257	49.0%	200	3.0%	0	0.0%	0	0.0%	654	9.8%
Lower Eastern Shore	2,184	50.3%	1,828	42.1%	15	0.3%	0	0.0%	0	0.0%	314	7.2%
Statewide	63,094	29.2%	111,879	51.8%	21,405	9.9%	9,364	4.3%	547	0.3%	9,819	4.5%

AT23. Total Extremely Low-income (0-30% AMI) Owner Households by Race/Ethnicity.
Source: NCSG analysis of 2021 microdata from IPUMS.

County/PUMA	White		Black		Hispanic or Latino		Asian		American Indian and Alaska Native		Other	
	Total HH	Percent	Total HH	Percent	Total HH	Percent	Total HH	Percent	Total HH	Percent	Total HH	Percent
Anne Arundel	9,308	66.30%	2,995	21.30%	956	6.80%	411	2.90%	-	0.00%	374	2.70%
Baltimore City	16,607	62.70%	5695	21.50%	2006	7.60%	1019	3.80%	56	0.20%	1089	4.10%
Baltimore County	5,404	25.00%	14,522	67.10%	782	3.60%	255	1.20%	50	0.20%	626	2.90%
Calvert	2,505	89.60%	210	7.50%	-	0.00%	81	2.90%	-	0.00%	-	0.00%
Carroll	3,385	79.30%	436	10.20%	152	3.60%	186	4.40%	-	0.00%	112	2.60%
Cecil	3,200	93.30%	10	0.30%	-	0.00%	29	0.80%	96	2.80%	93	2.70%
Charles	2,281	37.20%	1,708	27.80%	649	10.60%	-	0.00%	114	1.90%	1,385	22.60%
Frederick	4,850	82.90%	85	1.50%	501	8.60%	249	4.30%	-	0.00%	166	2.80%
Harford	6,279	80.60%	570	7.30%	308	4.00%	209	2.70%	0	0.00%	426	5.50%
Howard	1,803	65.70%	593	21.60%	-	0.00%	230	8.40%	22	0.80%	96	3.50%
Montgomery	9,230	45.20%	2,705	13.30%	2,994	14.70%	4,935	24.20%	102	0.50%	436	2.10%
Prince George's	3,607	15.20%	13,518	57.00%	3,002	12.70%	1,589	6.70%	-	0.00%	2,003	8.40%
St. Mary's	1,276	50.80%	486	19.30%	84	3.30%	-	0.00%	-	0.00%	666	26.50%
Combined County PUMA												
Western Maryland	11,101	90.00%	26	0.20%	130	1.10%	281	2.30%	-	0.00%	801	6.50%
Upper Eastern Shore	6,032	77.50%	1,110	14.30%	351	4.50%	-	0.00%	-	0.00%	288	3.70%
Lower Eastern Shore	3,065	86.80%	294	8.30%	29	0.80%	-	0.00%	-	0.00%	143	4.00%
Statewide	89,933	54.40%	44,963	27.20%	11,944	7.20%	9,474	5.70%	440	0.30%	8,704	5.30%

AT24. Total Very Low-income (30-50% AMI) Owner Households by Race/Ethnicity.
Source: NCSG analysis of 2021 microdata from IPUMS.

County/PUMA	White		Black		Hispanic or Latino		Asian		American Indian and Alaska Native		Other	
	Total HH	Percent	Total HH	Percent	Total HH	Percent	Total HH	Percent	Total HH	Percent	Total HH	Percent
Anne Arundel	7,945	72.60%	1,434	13.10%	198	1.80%	1,139	10.40%	-	0.00%	226	2.10%
Baltimore City	13,462	64.20%	4,665	22.20%	1,064	5.10%	876	4.20%	141	0.70%	762	3.60%
Baltimore County	4,720	32.40%	9,260	63.60%	187	1.30%	194	1.30%	80	0.50%	118	0.80%
Calvert	2,614	77.30%	459	13.60%	308	9.10%	-	0.00%	-	0.00%	-	0.00%
Carroll	4,211	98.40%	-	0.00%	-	0.00%	68	1.60%	-	0.00%	-	0.00%
Cecil	2,478	86.00%	294	10.20%	110	3.80%	-	0.00%	-	0.00%	-	0.00%
Charles	2,083	44.00%	2,211	46.70%	129	2.70%	157	3.30%	-	0.00%	152	3.20%
Frederick	5,573	80.00%	195	2.80%	680	9.80%	180	2.60%	-	0.00%	335	4.80%
Harford	4,626	61.80%	1,676	22.40%	465	6.20%	494	6.60%	0	0.00%	225	3.00%
Howard	4,074	64.60%	788	12.50%	155	2.50%	1,011	16.00%	-	0.00%	277	4.40%
Montgomery	10,187	50.10%	1,922	9.50%	4,716	23.20%	3,062	15.10%	-	0.00%	428	2.10%
Prince George's	4,012	20.20%	10,869	54.80%	3,013	15.20%	1,392	7.00%	233	1.20%	316	1.60%
St. Mary's	1,066	90.30%	114	9.70%	-	0.00%	-	0.00%	-	0.00%	-	0.00%
Combined County PUMA												
Western Maryland	8,594	96.10%	115	1.30%	125	1.40%	73	0.80%	-	0.00%	37	0.40%
Upper Eastern Shore	6,834	84.40%	439	5.40%	49	0.60%	-	0.00%	-	0.00%	776	9.60%
Lower Eastern Shore	2,895	68.60%	708	16.80%	55	1.30%	429	10.20%	-	0.00%	132	3.10%
Statewide	85,374	58.80%	35,149	24.20%	11,254	7.80%	9,075	6.30%	454	0.30%	3,784	2.60%

AT25. Total Low-income (50-80% AMI) Owner Households by Race/Ethnicity.
Source: NCSG analysis of 2021 microdata from IPUMS.

County/PUMA	White		Black		Hispanic or Latino		Asian		American Indian and Alaska Native		Other	
	Total HH	Percent	Total HH	Percent	Total HH	Percent	Total HH	Percent	Total HH	Percent	Total HH	Percent
Anne Arundel	15,847	71.10%	3,291	14.80%	1,910	8.60%	684	3.10%	43	0.20%	519	2.30%
Baltimore City	21,761	60.30%	9,127	25.30%	2,565	7.10%	2,087	5.80%	28	0.10%	535	1.50%
Baltimore County	7,483	29.90%	15,375	61.40%	1,171	4.70%	509	2.00%	-	0.00%	485	1.90%
Calvert	4,696	75.10%	751	12.00%	179	2.90%	-	0.00%	68	1.10%	557	8.90%
Carroll	8,834	93.30%	25	0.30%	321	3.40%	186	2.00%	-	0.00%	98	1.00%
Cecil	4,771	94.10%	77	1.50%	50	1.00%	-	0.00%	-	0.00%	172	3.40%
Charles	4,110	47.30%	3,954	45.50%	127	1.50%	215	2.50%	13	0.10%	268	3.10%
Frederick	10,621	69.90%	1,926	12.70%	1,295	8.50%	869	5.70%	-	0.00%	492	3.20%
Harford	8,761	76.60%	1,720	15.00%	130	1.10%	542	4.70%	0	0.00%	291	2.50%
Howard	4,541	56.00%	1,476	18.20%	609	7.50%	1,182	14.60%	-	0.00%	296	3.70%
Montgomery	17,275	46.40%	6,684	18.00%	5,609	15.10%	6,122	16.50%	69	0.20%	1,440	3.90%
Prince George's	5,732	12.40%	28,246	61.20%	9,030	19.60%	1,428	3.10%	-	0.00%	1,703	3.70%
St. Mary's	2,987	79.40%	469	12.50%	85	2.30%	219	5.80%	-	0.00%	-	0.00%
Combined County PUMA												
Western Maryland	14,025	91.20%	746	4.80%	156	1.00%	53	0.30%	-	0.00%	405	2.60%
Upper Eastern Shore	8,637	85.50%	860	8.50%	293	2.90%	58	0.60%	-	0.00%	255	2.50%
Lower Eastern Shore	5,225	81.30%	413	6.40%	747	11.60%	-	0.00%	-	0.00%	45	0.70%
Statewide	145,306	54.50%	75,140	28.20%	24,277	9.10%	14,154	5.30%	221	0.10%	7,561	2.80%

AT26. Total Median Income (80-100% AMI) Owner Households by Race/Ethnicity.
Source: NCSG analysis of 2021 microdata from IPUMS.

County/PUMA	White		Black		Hispanic or Latino		Asian		American Indian and Alaska Native		Other	
	Total HH	Percent	Total HH	Percent	Total HH	Percent	Total HH	Percent	Total HH	Percent	Total HH	Percent
Anne Arundel	12,424	66.80%	3,571	19.20%	1,010	5.40%	1,212	6.50%	49	0.30%	342	1.80%
Baltimore City	17,406	67.00%	6,289	24.20%	168	0.60%	980	3.80%	58	0.20%	1,067	4.10%
Baltimore County	3,431	34.50%	6,066	61.00%	87	0.90%	65	0.70%	29	0.30%	265	2.70%
Calvert	3,379	86.30%	44	1.10%	-	0.00%	-	0.00%	-	0.00%	494	12.60%
Carroll	4,809	82.20%	119	2.00%	100	1.70%	174	3.00%	-	0.00%	649	11.10%
Cecil	2,976	90.00%	121	3.70%	208	6.30%	-	0.00%	-	0.00%	-	0.00%
Charles	2,415	30.80%	4,834	61.70%	232	3.00%	-	0.00%	-	0.00%	358	4.60%
Frederick	8,402	71.20%	1,374	11.60%	1,157	9.80%	491	4.20%	-	0.00%	379	3.20%
Harford	5,987	67.00%	1,632	18.30%	826	9.20%	405	4.50%	0	0.00%	88	1.00%
Howard	3,790	52.60%	1,506	20.90%	385	5.30%	1,197	16.60%	-	0.00%	323	4.50%
Montgomery	11,200	46.40%	4,172	17.30%	3,478	14.40%	3,617	15.00%	-	0.00%	1,682	7.00%
Prince George's	4,696	15.70%	18,880	63.10%	2,991	10.00%	1,534	5.10%	137	0.50%	1,673	5.60%
St. Mary's	2,061	77.80%	293	11.10%	92	3.50%	-	0.00%	-	0.00%	204	7.70%
Combined County PUMA												
Western Maryland	7,289	94.60%	77	1.00%	259	3.40%	-	0.00%	-	0.00%	83	1.10%
Upper Eastern Shore	3,963	88.50%	325	7.30%	58	1.30%	-	0.00%	-	0.00%	131	2.90%
Lower Eastern Shore	3,850	69.80%	1,587	28.80%	61	1.10%	-	0.00%	-	0.00%	20	0.40%
Statewide	98,078	55.20%	50,890	28.60%	11,112	6.30%	9,675	5.40%	273	0.20%	7,758	4.40%

AT27. Total Moderate Income (100-120% AMI) Owner Households by Race/Ethnicity.
Source: NCSG analysis of 2021 microdata from IPUMS.

County/PUMA	White		Black		Hispanic or Latino		Asian		American Indian and Alaska Native		Other	
	Total HH	Percent	Total HH	Percent	Total HH	Percent	Total HH	Percent	Total HH	Percent	Total HH	Percent
Anne Arundel	13,989	79.40%	1,995	11.30%	521	3.00%	465	2.60%	-	0.00%	650	3.70%
Baltimore City	16,388	65.40%	6,417	25.60%	355	1.40%	1,309	5.20%	41	0.20%	539	2.20%
Baltimore County	4,503	42.10%	5,318	49.80%	107	1.00%	376	3.50%	-	0.00%	385	3.60%
Calvert	3,271	77.60%	349	8.30%	548	13.00%	-	0.00%	45	1.10%	-	0.00%
Carroll	5,930	90.60%	172	2.60%	131	2.00%	88	1.30%	-	0.00%	227	3.50%
Cecil	3,969	90.20%	152	3.50%	131	3.00%	-	0.00%	-	0.00%	150	3.40%
Charles	2,512	36.90%	3,200	47.00%	263	3.90%	182	2.70%	-	0.00%	645	9.50%
Frederick	6,854	74.60%	463	5.00%	653	7.10%	690	7.50%	65	0.70%	468	5.10%
Harford	6,375	83.90%	556	7.30%	74	1.00%	98	1.30%	0	0.00%	491	6.50%
Howard	4,244	67.00%	1,215	19.20%	75	1.20%	651	10.30%	-	0.00%	149	2.40%
Montgomery	13,267	56.10%	3,392	14.30%	2,498	10.60%	3,870	16.40%	-	0.00%	625	2.60%
Prince George's	3,152	12.60%	16,047	64.30%	3,005	12.00%	1,927	7.70%	167	0.70%	646	2.60%
St. Mary's	1,984	71.90%	397	14.40%	218	7.90%	81	2.90%	-	0.00%	78	2.80%
Combined County PUMA												
Western Maryland	5,930	90.90%	172	2.60%	242	3.70%	15	0.20%	-	0.00%	168	2.60%
Upper Eastern Shore	5,372	90.50%	373	6.30%	84	1.40%	-	0.00%	-	0.00%	109	1.80%
Lower Eastern Shore	4,192	73.40%	541	9.50%	195	3.40%	309	5.40%	-	0.00%	476	8.30%
Statewide	101,932	60.70%	40,759	24.30%	9,100	5.40%	10,061	6.00%	318	0.20%	5,806	3.50%

AT28. Total Number of Owner-Occupied Households Cost Burdened by Race.
Source: NCSG analysis of 2021 microdata from IPUMS.

County	White	Black	Hispanic	Asian	American Indian and Alaskan Native	Pacific Islanders	Other	Total
Allegany	2,865	4	14	25	8	0	8	2,924
Anne Arundel	23,175	4,330	1,670	1,300	124	0	900	31,499
Baltimore County	26,575	10,635	1,695	2,220	80	14	1,195	42,414
Baltimore City	8,795	18,425	990	580	30	15	1,020	29,855
Calvert	3,760	875	115	65	0	0	150	4,965
Caroline	1,730	295	80	4	4	0	20	2,133
Carroll	8,570	220	270	265	4	0	85	9,414
Cecil	5,485	410	85	140	15	0	150	6,285
Charles	4,070	4,680	630	425	30	0	365	10,200
Dorchester	1,535	360	65	39	0	0	80	2,079
Frederick	10,805	1,245	1,195	530	30	0	380	14,185
Garrett	1,865	20	10	4	4	0	50	1,953
Harford	10,680	1,445	460	450	30	0	310	13,375
Howard	8,115	2,660	605	2,995	45	0	415	14,835
Kent	1,235	100	4	10	0	0	10	1,359
Montgomery	25,700	7,655	8,865	8,995	185	30	1,555	52,985
Prince George's	6,900	36,845	7,915	1,725	100	35	1,605	55,125
Queen Anne's	3,180	220	110	55	0	0	140	3,705
St. Mary's	3,800	785	365	115	4	0	80	5,149
Somerset	1,175	220	10	24	0	0	4	1,433
Talbot	2,365	180	109	30	0	0	45	2,729
Washington	5,630	475	425	100	0	0	60	6,690
Wicomico	3,145	530	260	195	0	0	75	4,205
Worcester	3,605	425	110	20	0	0	39	4,199
Statewide	174,760	93,039	26,057	20,311	693	94	8,741	323,695

AT29. Total Number of Renter Households Cost Burdened by Race.
Source: NCSG analysis of 2021 microdata from IPUMS.

County	White	Black	Hispanic	Asian	American Indian and Alaskan Native	Pacific Islanders	Other	Total
Allegany	3,165	95	105	0	10	0	40	3,415
Anne Arundel	12,650	6,790	2,680	775	0	20	1,060	23,975
Baltimore County	20,145	25,080	2,855	2,320	155	20	1,825	52,400
Baltimore City	12,520	41,730	2,285	1,690	80	10	1,650	59,965
Calvert	1,475	440	100	4	35	0	35	2,089
Caroline	895	495	110	0	0	0	50	1,550
Carroll	3,635	205	195	130	0	0	75	4,240
Cecil	3,255	555	295	55	0	0	115	4,275
Charles	1,345	3,635	205	20	15	0	255	5,475
Dorchester	610	915	130	60	0	0	190	1,905
Frederick	5,970	1,990	1,425	225	4	0	375	9,989
Garrett	655	10	0	0	4	0	0	669
Harford	5,075	1,945	710	130	0	0	245	8,105
Howard	4,685	5,110	1,080	1,865	30	0	485	13,255
Kent	1,055	230	45	0	0	0	0	1,330
Montgomery	17,950	20,225	14,590	5,725	65	70	2,660	61,285
Prince George's	5,635	40,680	10,215	1,995	185	35	1,760	60,505
Queen Anne's	1,070	385	185	0	0	0	14	1,654
St. Mary's	2,040	1,645	145	45	0	0	390	4,265
Somerset	335	1,010	10	0	0	0	70	1,425
Talbot	1,125	430	190	4	0	0	30	1,779
Washington	6,050	1,635	335	115	20	20	350	8,525
Wicomico	3,765	2,770	325	160	0	0	145	7,165
Worcester	1,720	535	100	35	0	0	125	2,515
Statewide	116,825	158,540	38,315	15,353	603	175	11,944	341,755

AT30. Occupants per Room in Renter Households.
Source: NCSG analysis of 2022 ACS 5-year data.

County/PUMA	0.50 or less		0.51 to 1.00		1.01 to 1.50		1.50 to 2.00		2.01+	
	Total Units	Percent	Total Units	Percent	Total Units	Percent	Total Units	Percent	Total Units	Percent
Allegany	6,018	73.3%	2,040	24.8%	62	0.8%	80	1.0%	10	0.1%
Anne Arundel	36,261	65.5%	16,727	30.2%	1,601	2.9%	632	1.1%	116	0.2%
Baltimore City	91,606	70.9%	33,886	26.2%	2,214	1.7%	1,300	1.0%	154	0.1%
Baltimore County	72,516	65.9%	33,105	30.1%	2,521	2.3%	1,615	1.5%	244	0.2%
Calvert	3,403	73.8%	1,088	23.6%	103	2.2%	0	0.0%	19	0.4%
Caroline	2,091	62.3%	1,044	31.1%	172	5.1%	15	0.4%	33	1.0%
Carroll	7,848	73.1%	2,725	25.4%	125	1.2%	40	0.4%	0	0.0%
Cecil	6,812	69.7%	2,674	27.3%	124	1.3%	104	1.1%	64	0.7%
Charles	7,688	64.3%	3,630	30.4%	479	4.0%	163	1.4%	0	0.0%
Dorchester	3,077	73.8%	1,047	25.1%	46	1.1%	0	0.0%	0	0.0%
Frederick	16,011	68.0%	6,854	29.1%	424	1.8%	176	0.7%	88	0.4%
Garrett	1,799	72.8%	666	27.0%	6	0.2%	0	0.0%	0	0.0%
Harford	14,201	71.7%	5,005	25.3%	344	1.7%	235	1.2%	26	0.1%
Howard	20,483	61.5%	11,524	34.6%	794	2.4%	422	1.3%	66	0.2%
Kent	1,888	74.7%	604	23.9%	19	0.8%	17	0.7%	0	0.0%
Montgomery	72,173	54.3%	50,976	38.4%	5,803	4.4%	3,102	2.3%	773	0.6%
Prince George's	70,855	55.3%	45,740	35.7%	7,221	5.6%	3,270	2.6%	1,083	0.8%
Queen Anne's	2,360	65.7%	1,110	30.9%	63	1.8%	21	0.6%	37	1.0%
St. Mary's	7,180	63.3%	3,940	34.7%	148	1.3%	70	0.6%	8	0.1%
Somerset	1,705	62.8%	802	29.6%	50	1.8%	94	3.5%	62	2.3%
Talbot	3,193	72.5%	988	22.4%	114	2.6%	89	2.0%	18	0.4%
Washington	13,571	66.4%	6,058	29.6%	602	2.9%	163	0.8%	42	0.2%
Wicomico	9,621	59.7%	5,961	37.0%	275	1.7%	224	1.4%	33	0.2%
Worcester	3,674	66.8%	1,622	29.5%	84	1.5%	99	1.8%	17	0.3%
Statewide	476,034	63.1%	239,816	31.8%	23,394	3.1%	11,931	1.6%	2,893	0.4%

Figures

AF1. Ownership Housing Shortages for Households at 80-100% of AML.
Source: NCSG Analysis of IPUMS data.

