



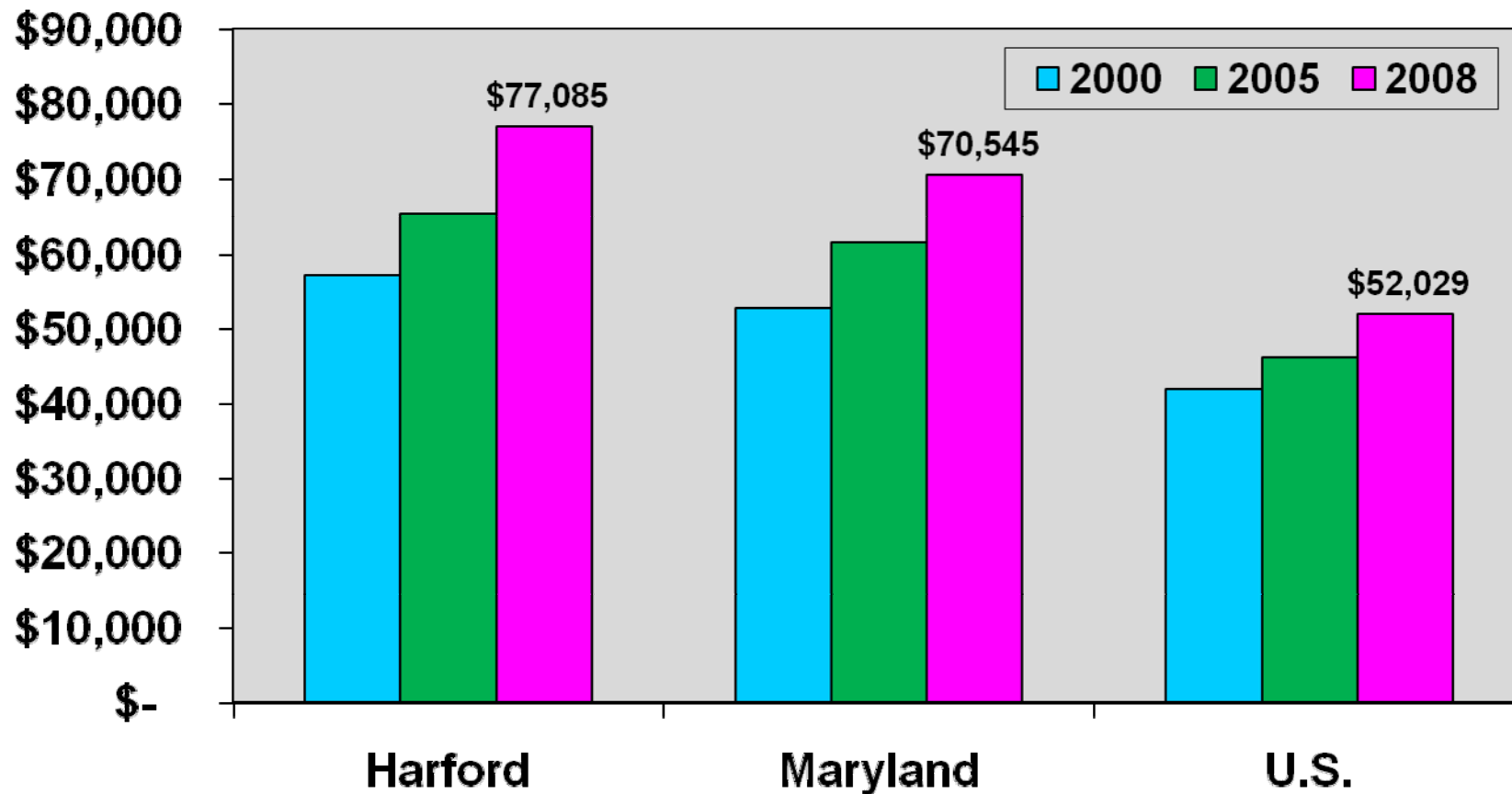
Income



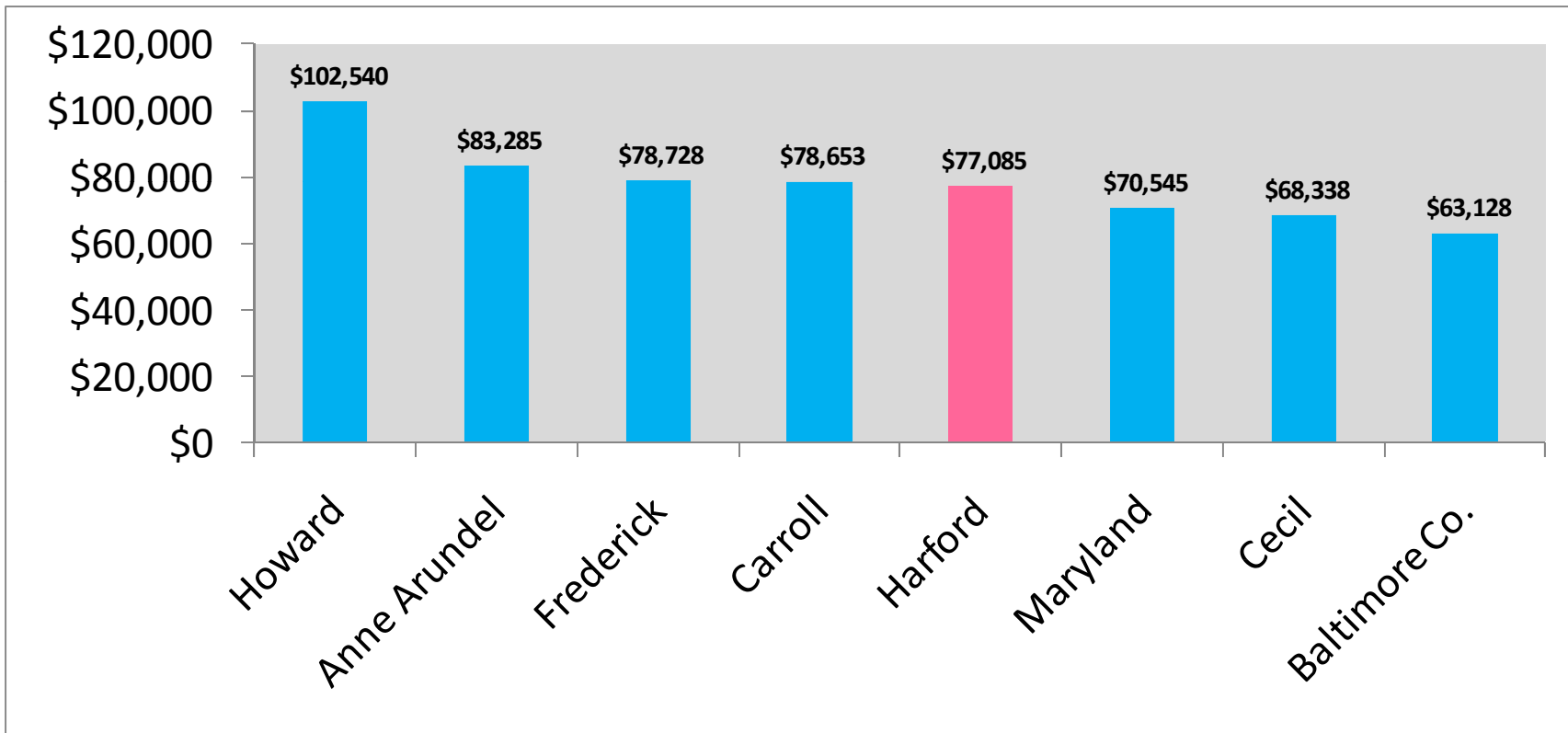
Summary - Income

- In 2008, the median income of households in Harford County was \$77,085. This was higher than both the averages for Maryland (\$70,545) and the U.S. (\$52,029). The median income in Harford County was similar to other nearby Maryland Counties except for Howard County where it was \$102,540.
- There were three zip codes in Harford County where the median household income exceeded \$100,000: Fallston, Monkton, and Baldwin. The median household income in two zip codes was less than \$60,000: Aberdeen and Edgewood.
- Eighty-four percent of the households received earnings and 22% received retirement income other than Social Security. Twenty-three percent of the households received Social Security. The average income from Social Security was \$16,093. These income sources are not mutually exclusive; that is, some households received income from more than one source.

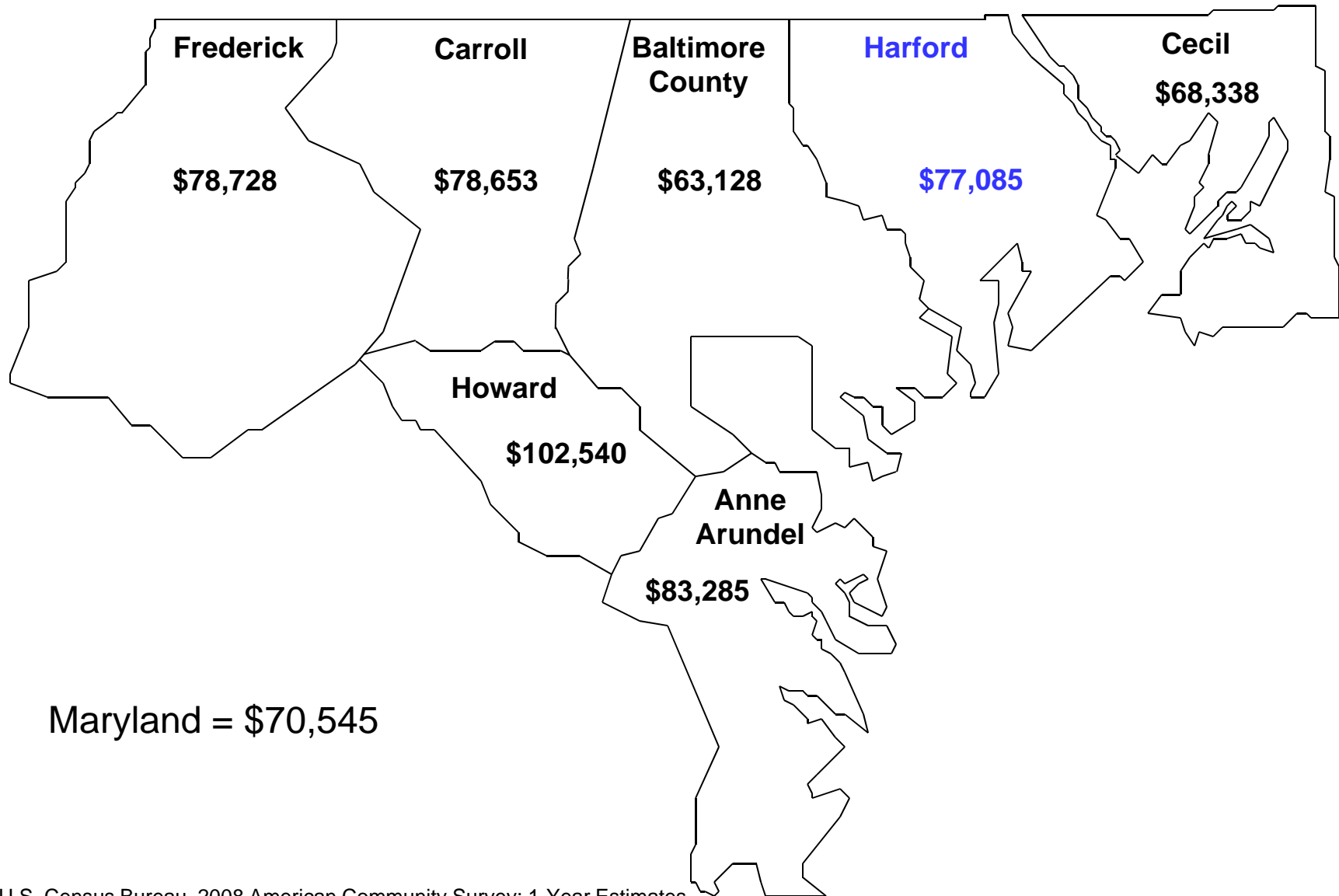
Median Household Income



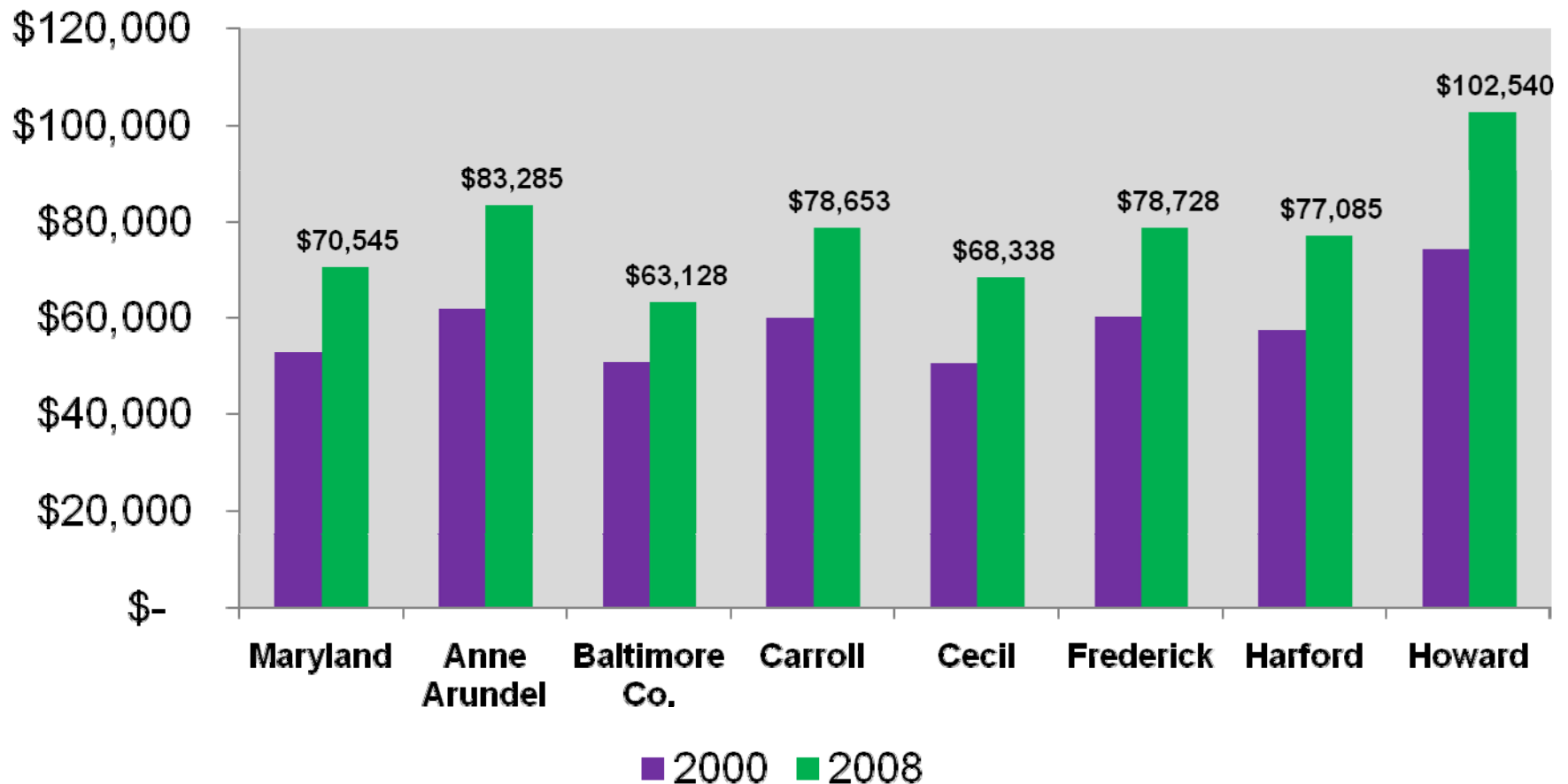
2008 Estimate Median Household Income



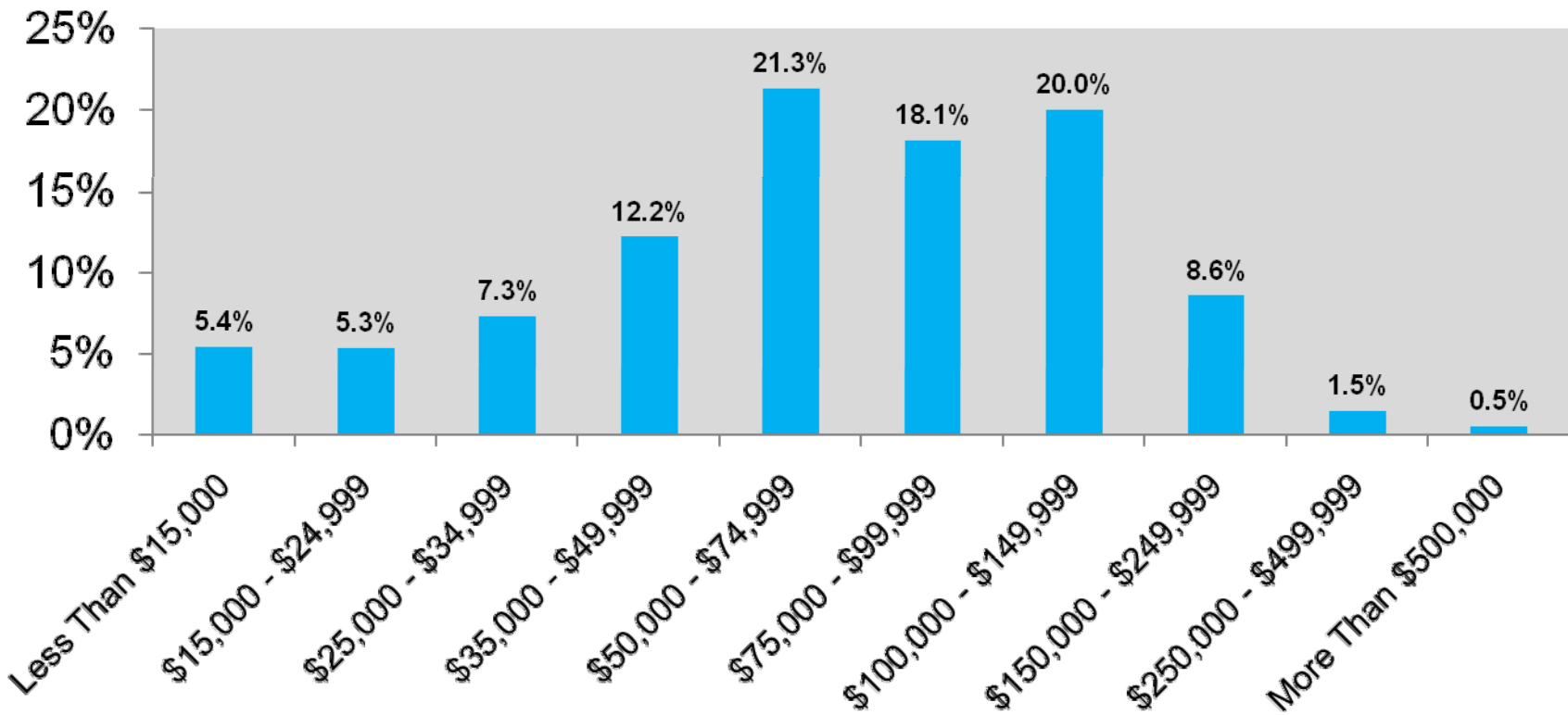
2008 Estimate – Median Household Income



Median Household Income 2000 - 2008



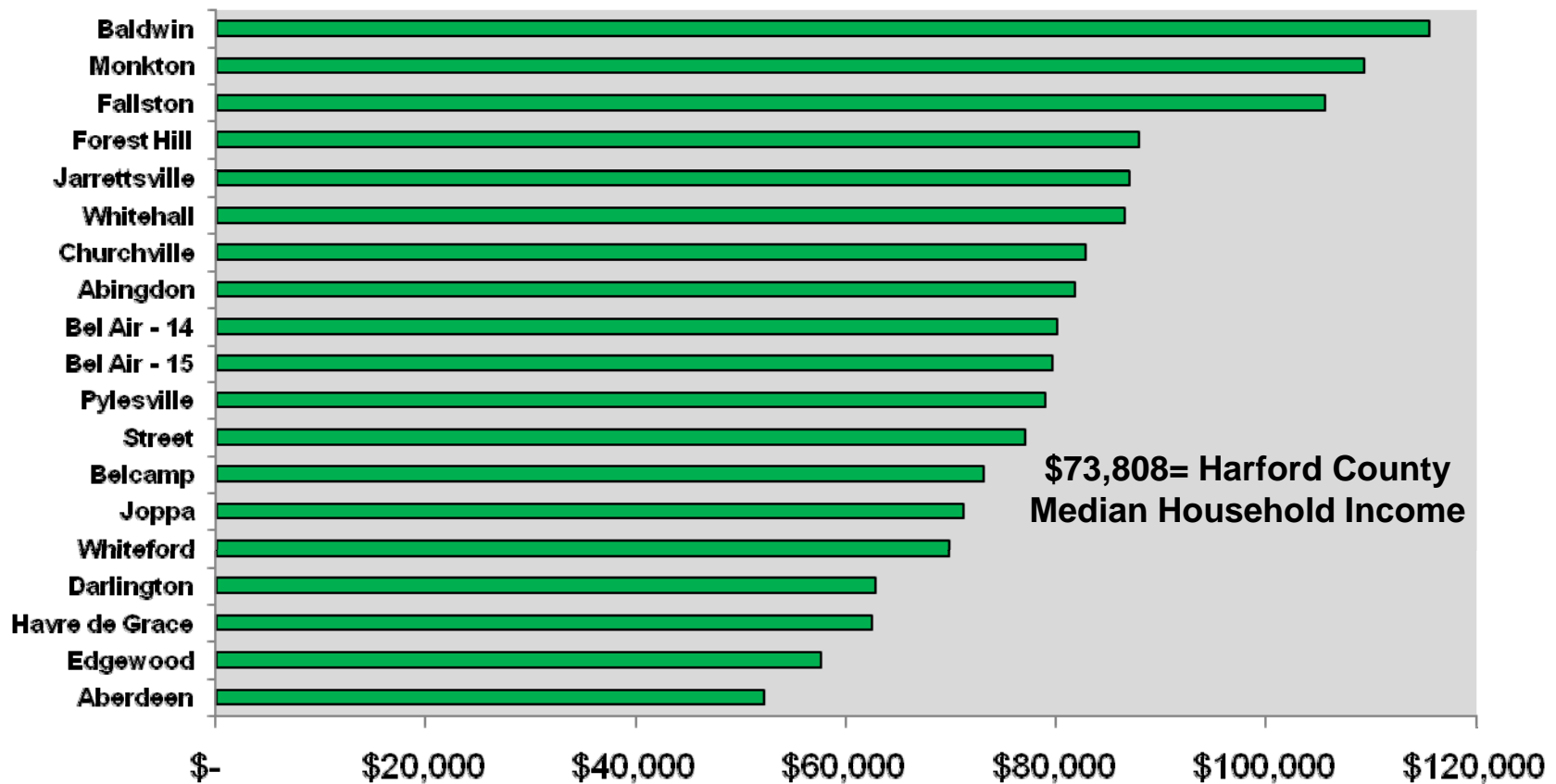
Harford County 2009 Household Income Distribution



91,015 Total Households

\$73,308 = 2009 Median Household Income

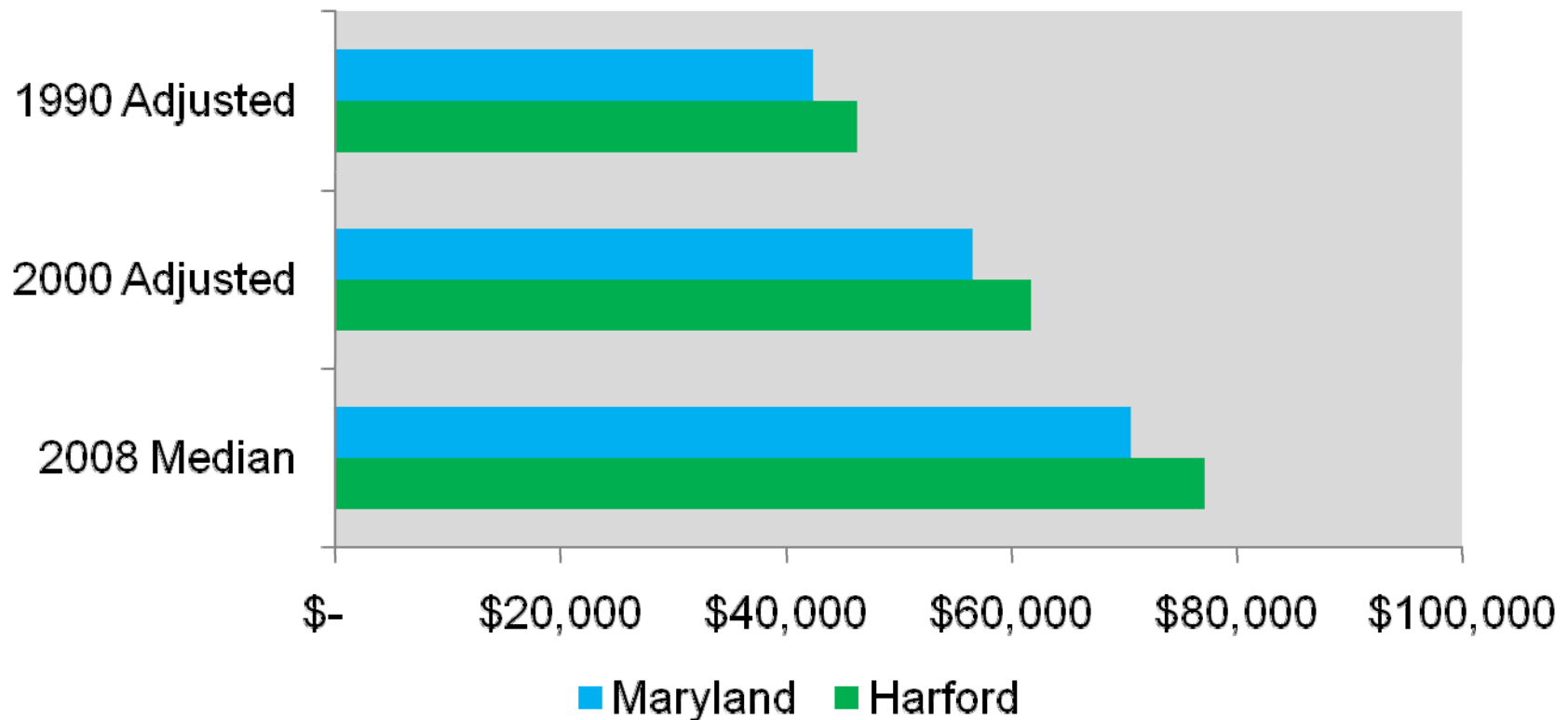
2009 Estimates Median Household Income



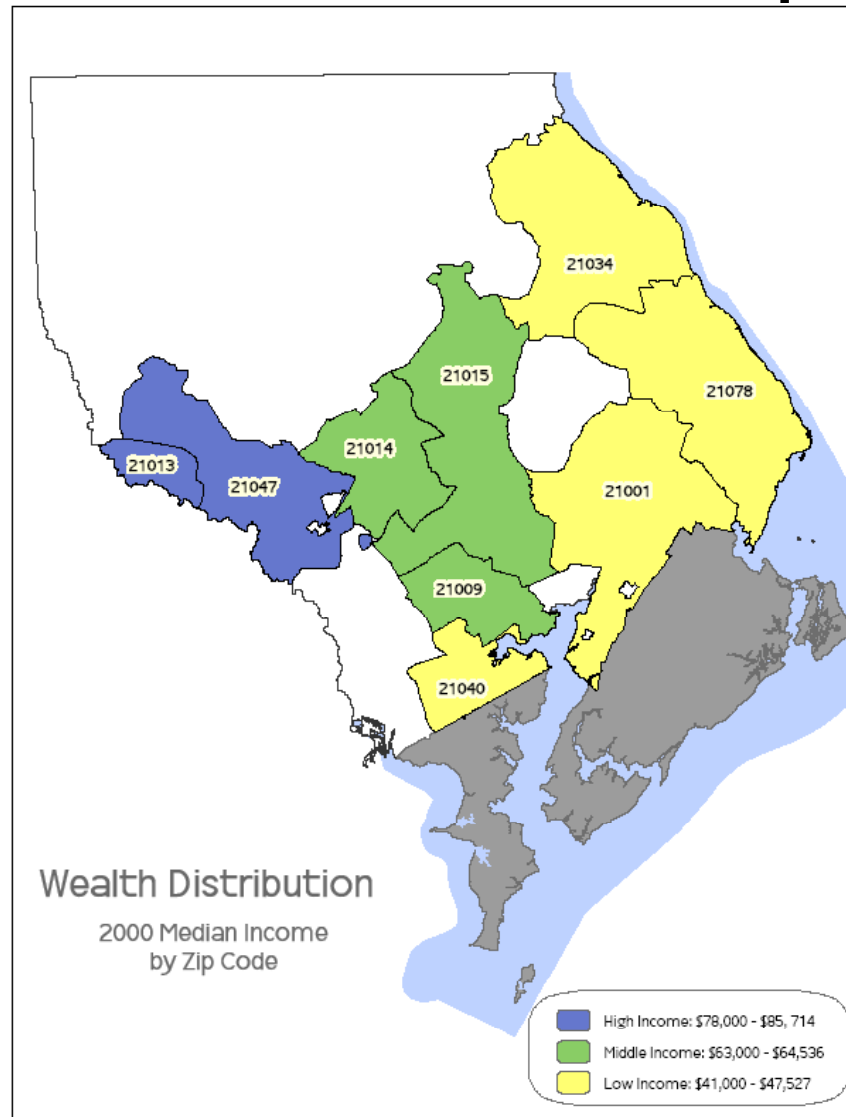


Buying Power Median Household Income

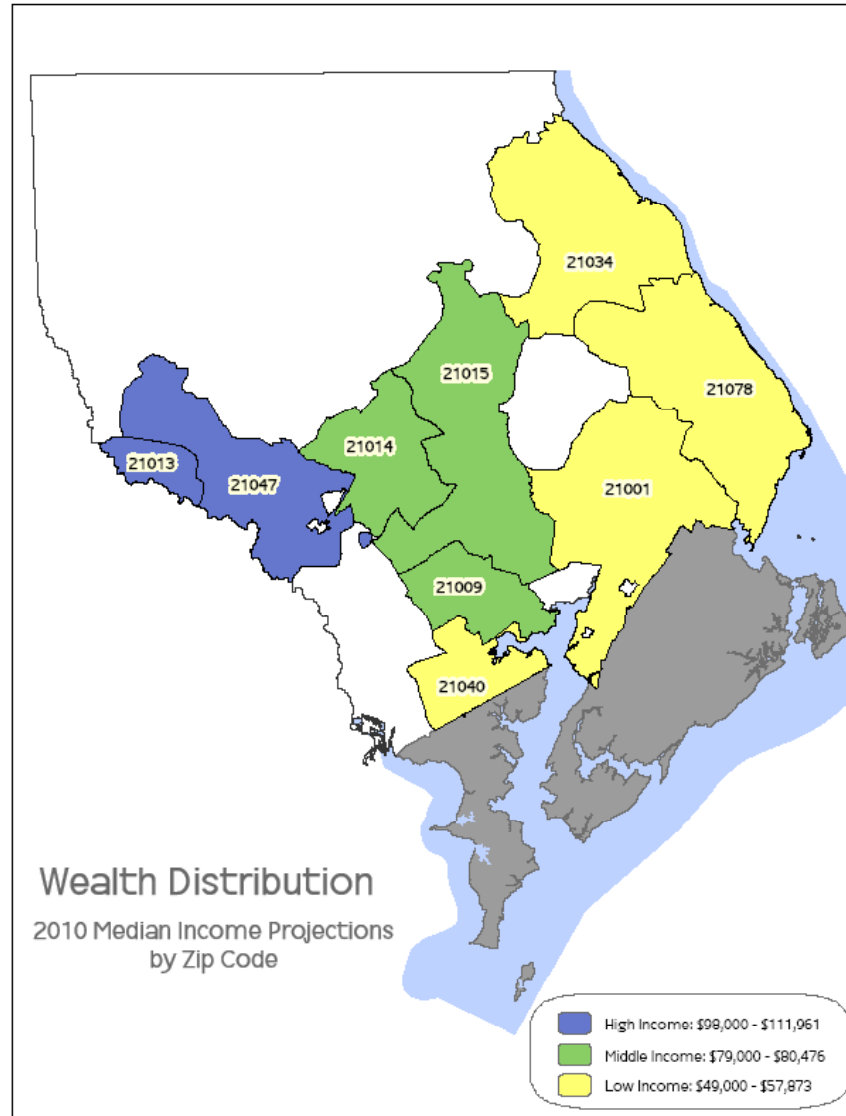
1990 and 2000 Figures Are Adjusted To Reflect Buying Power in 2008



Wealth Distribution Maps 2000



Wealth Distribution Maps 2010 - Projected



Full and Part-Time Jobs 2002 - 2007

	2002	2007	Change 2002-2007	Pct. Change 2002-2007
Maryland	3,162,151	3,437,502	275,351	8.7%
Anne Arundel	313,682	362,616	48,934	15.6%
Baltimore Co.	469,699	515,470	45,771	9.7%
Carroll	72,773	84,419	11,646	16.0%
Cecil	34,370	40,313	5,943	17.3%
Frederick	113,229	130,724	17,495	15.5%
Harford	99,236	119,097	19,861	20.0%
Howard	169,425	189,586	20,161	11.9%

From 2002 to 2007, the number of jobs in Harford Co. increased by 20%, the 2nd largest percentage increase in the State

Average Wage Per Job 2001 - 2007

	2001	2007	Change 2001-2007	Percent Change 2001-2006
Maryland	\$37,640	\$48,113	\$10,473	27.8%
Anne Arundel	\$37,217	\$50,760	\$13,543	36.4%
Baltimore Co.	\$36,011	\$46,207	\$10,196	28.3%
Carroll	\$27,822	\$34,187	\$6,365	22.9%
Cecil	\$31,227	\$40,692	\$7,352	23.5%
Frederick	\$33,647	\$42,771	\$9,124	27.1%
Harford	\$31,349	\$41,841	\$10,492	33.5%
Howard	\$40,376	\$51,484	\$11,108	27.5%

From 2001 to 2007, the average wage in Harford County grew by 34%, the 2nd largest percentage increase in the State



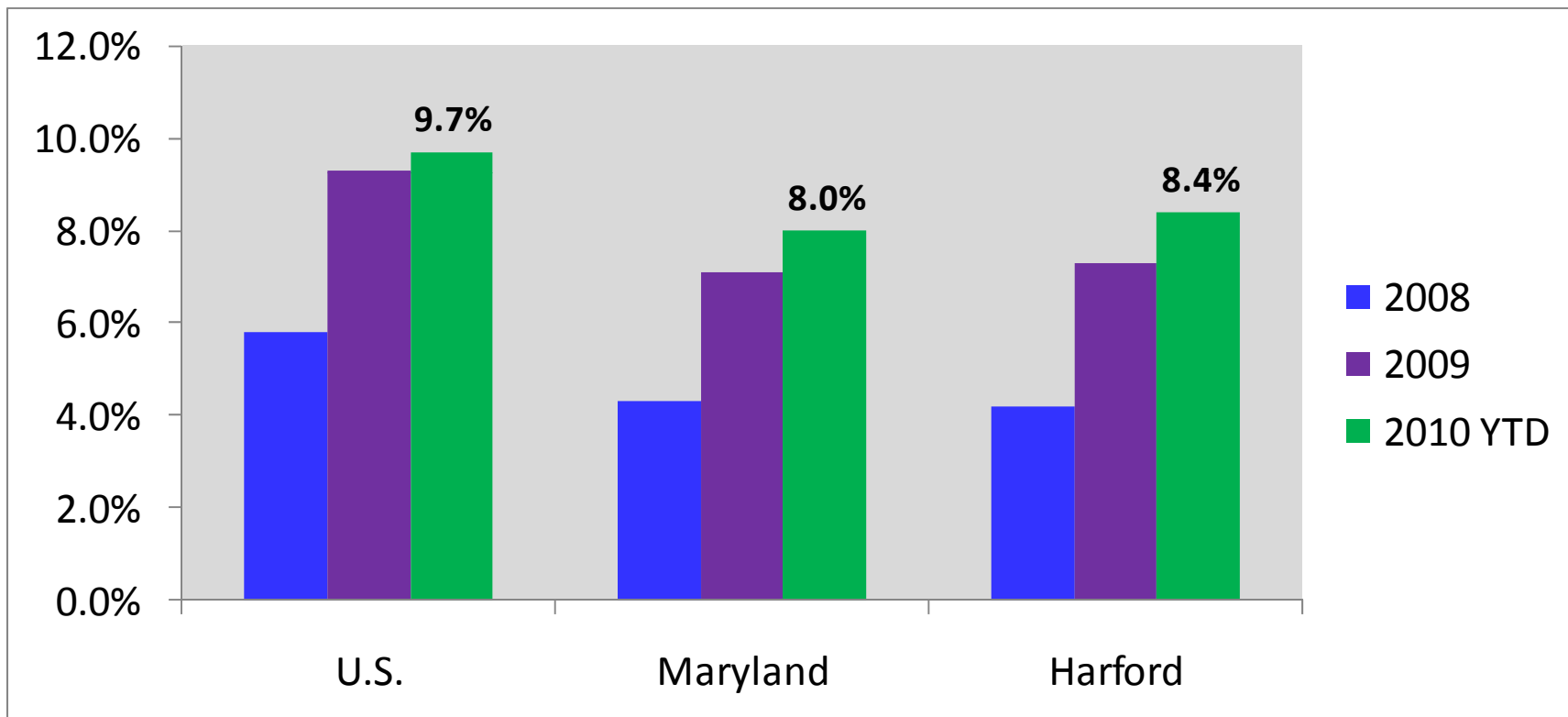
Unemployment



Summary - Unemployment

In 2010, through March, the unemployment rate in Harford County averaged 8.4%. The U.S. average was 9.7% and the Maryland average was 8.0%. The average rates in the nearby Maryland Counties ranged from a low of 5.8% in Howard County to a high of 10.6% in Cecil County. The rates for all jurisdictions were considerably higher than 2009, when the Maryland average was 7.1%.

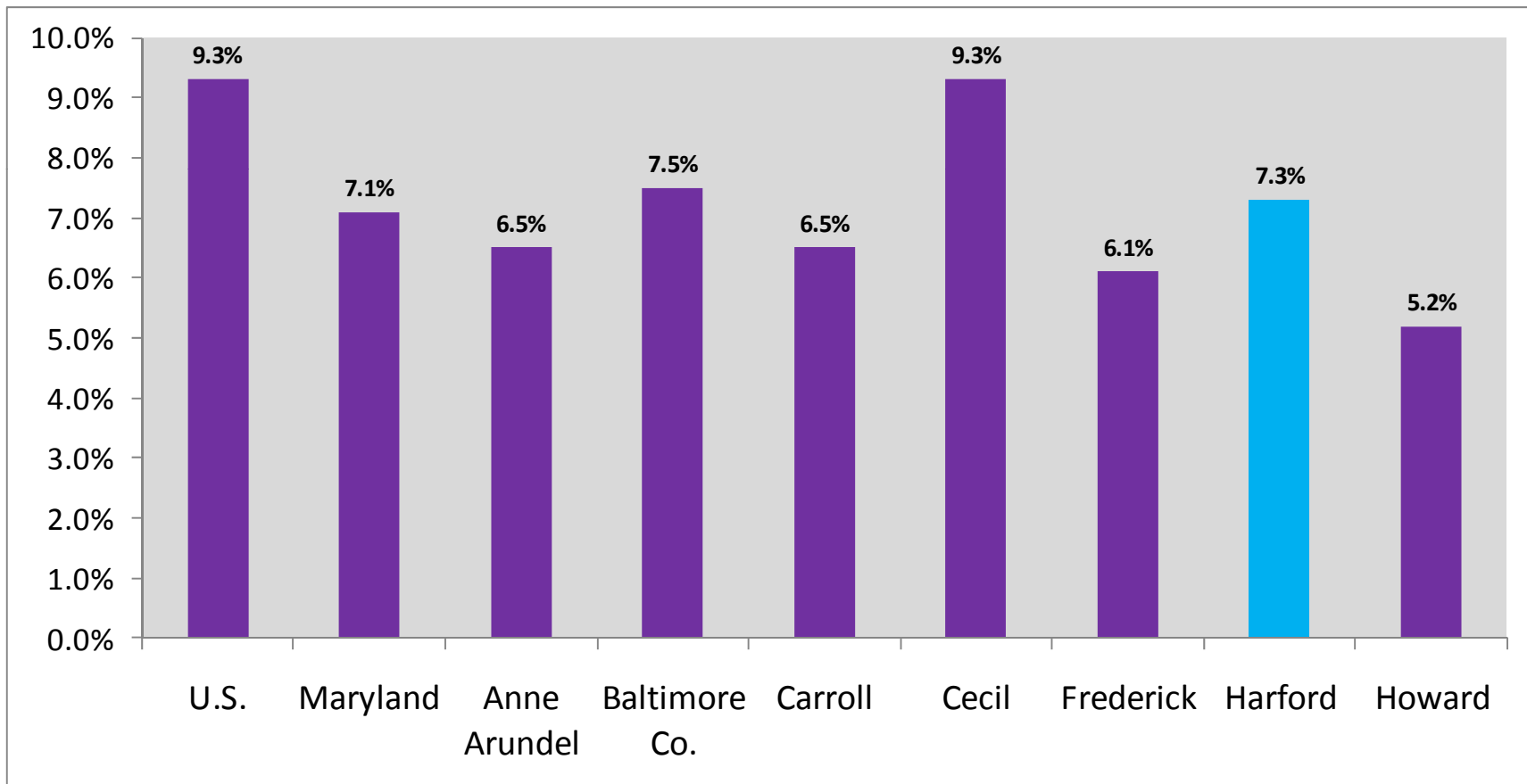
Average Monthly Unemployment Rates



Last Updated: May 7, 2010

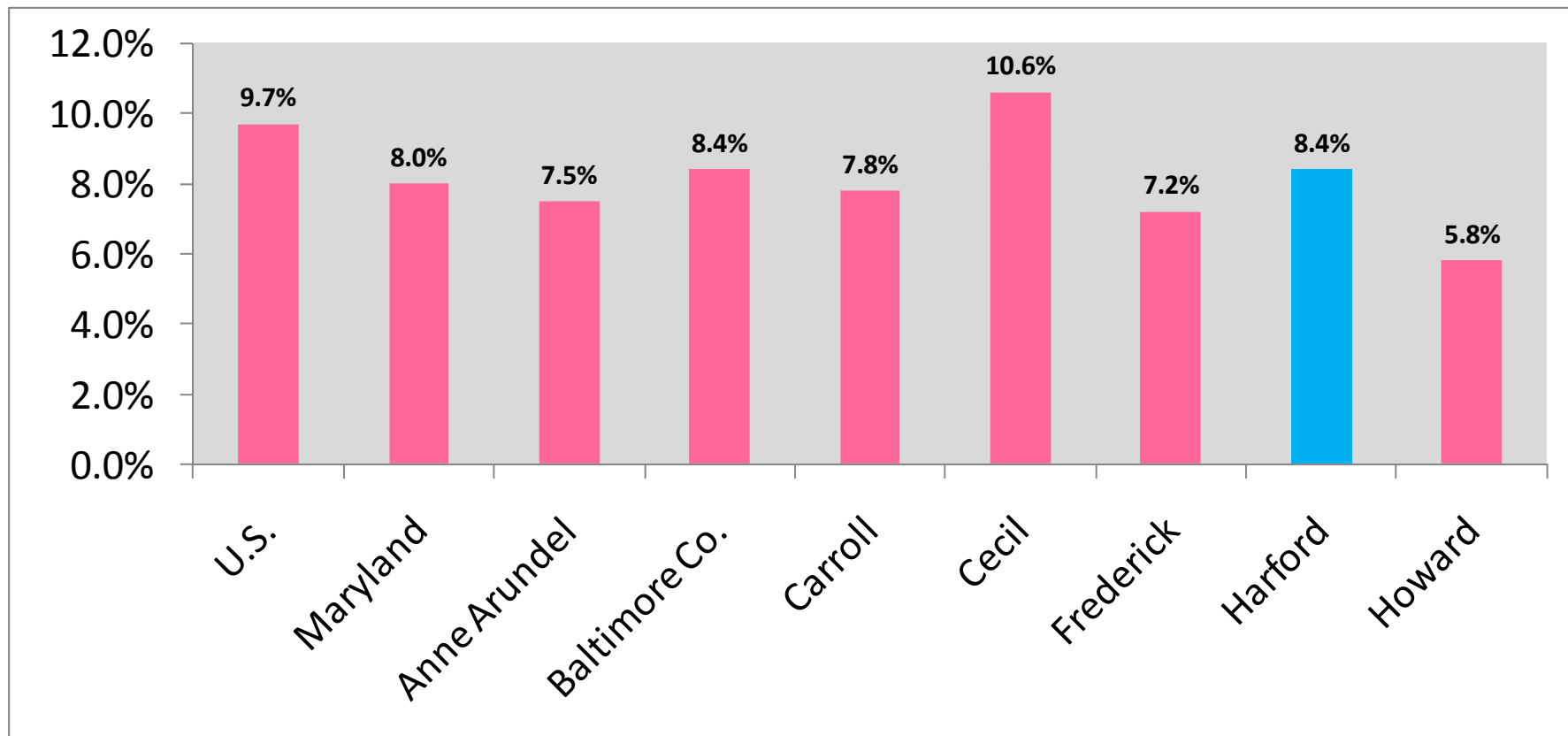
2009

Average Monthly Unemployment Rates





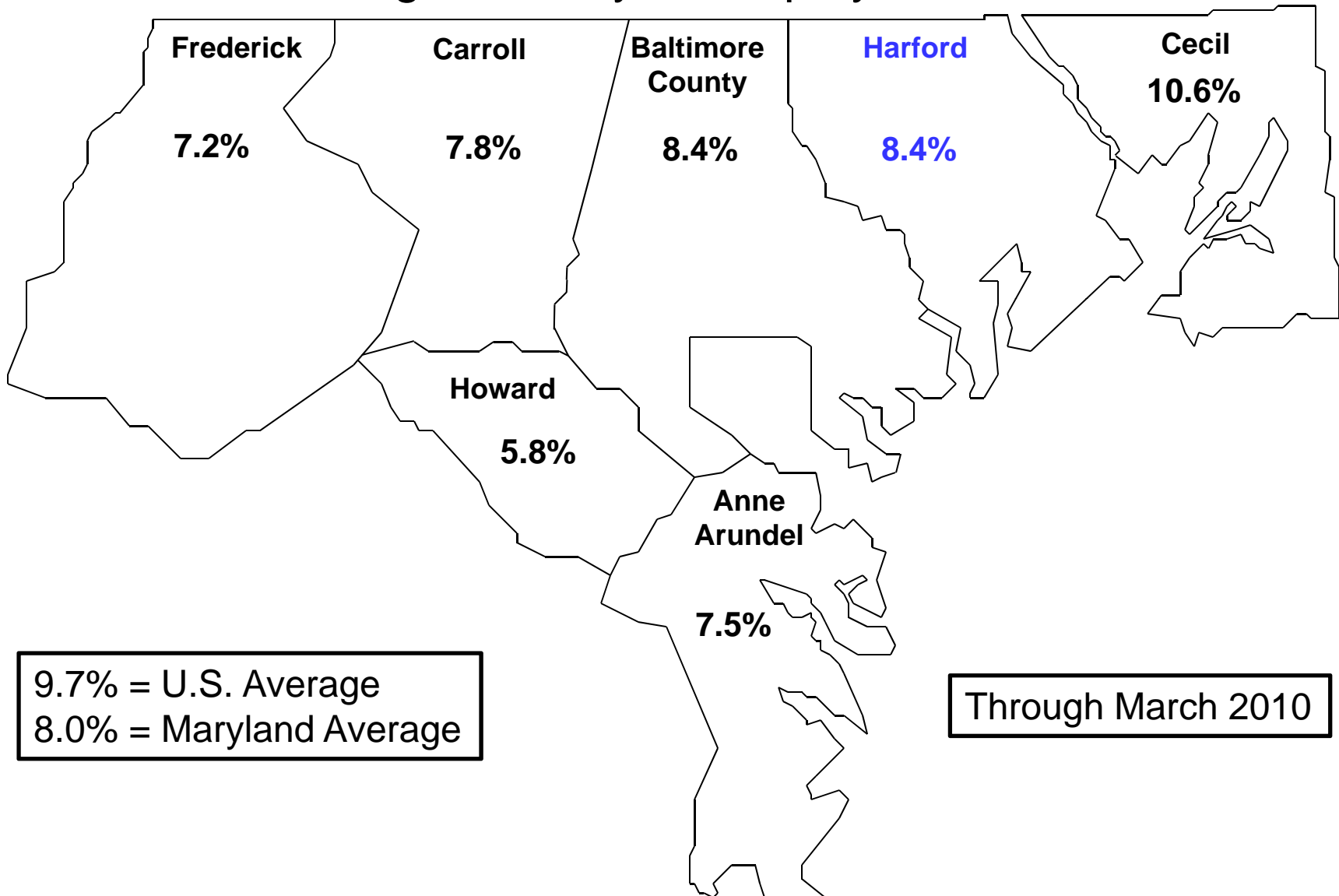
2010 YTD Average Monthly Unemployment Rates



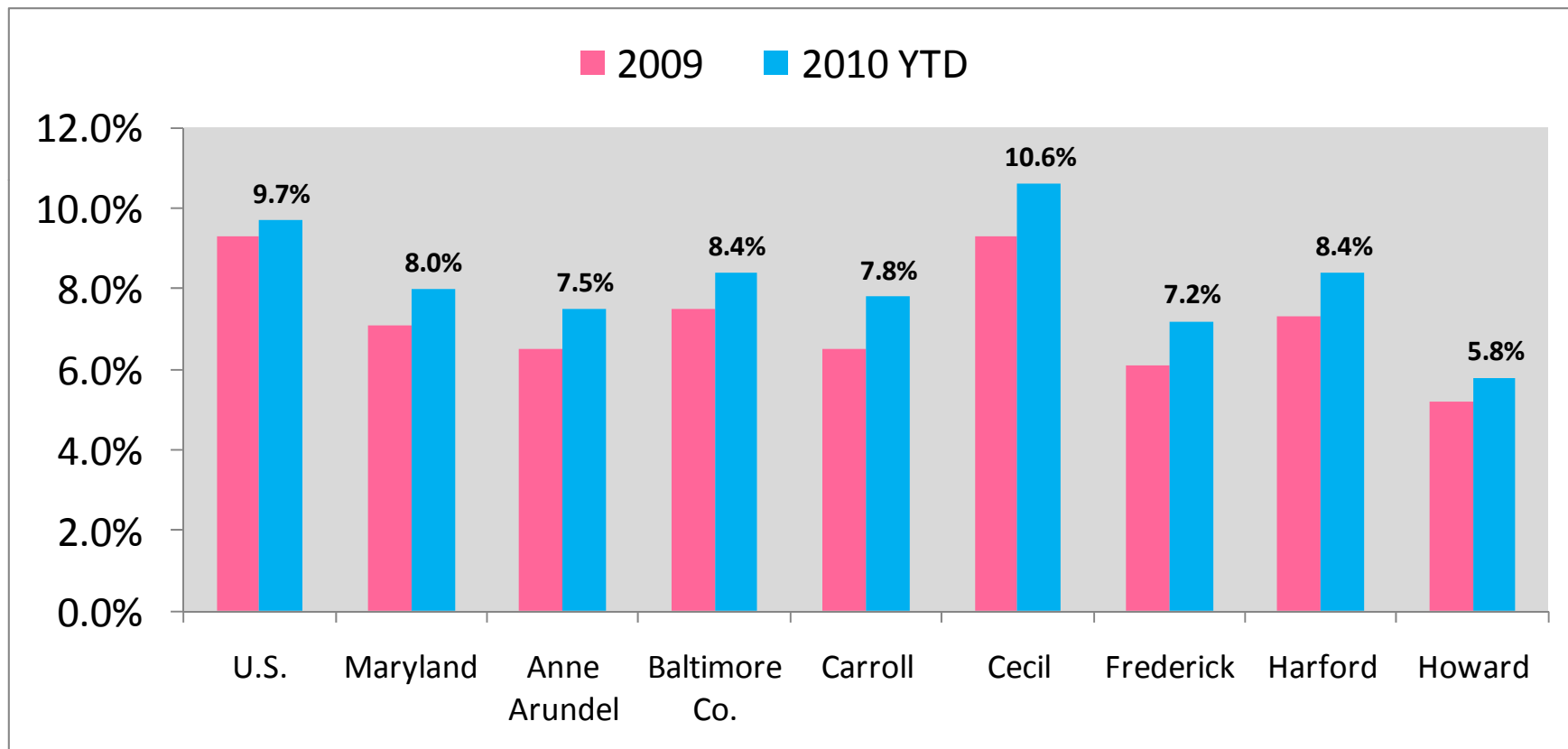
Last Updated: May 7, 2010



2010 Year to Date Average Monthly Unemployment Rates



Average Monthly Unemployment Rates 2009 – 2010 YTD



Last Updated: May 7, 2010



The Low to Moderate Income Population



Low to Moderate Income Households

HUD's Definition:

Households whose annual income is less than 80% of the area median income.



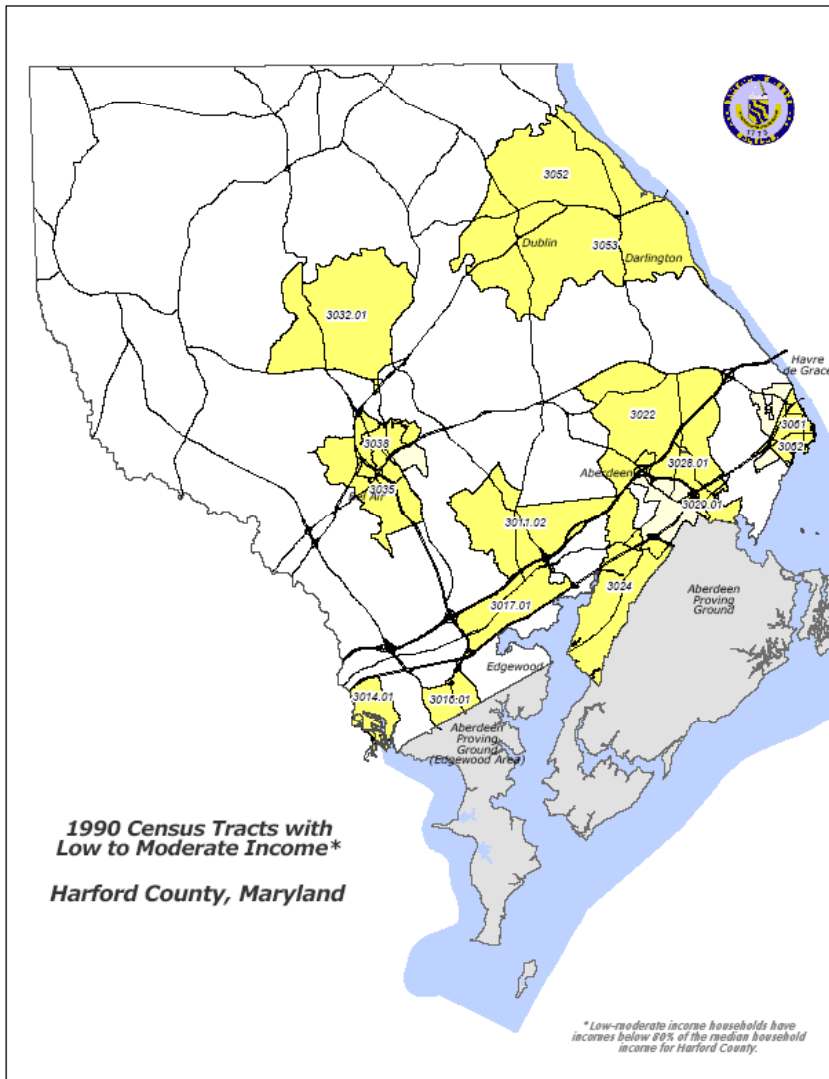
May 2010 HUD Income Guidelines

Percent of Area Median Income	<u>1 Person</u>	<u>2 Persons</u>	<u>3 Persons</u>	<u>4 Persons</u>
30%	\$17,250	\$19,700	\$22,200	\$24,650
50%	\$28,750	\$32,850	\$36,950	\$41,050
80%	\$44,800	\$51,200	\$57,600	\$64,000

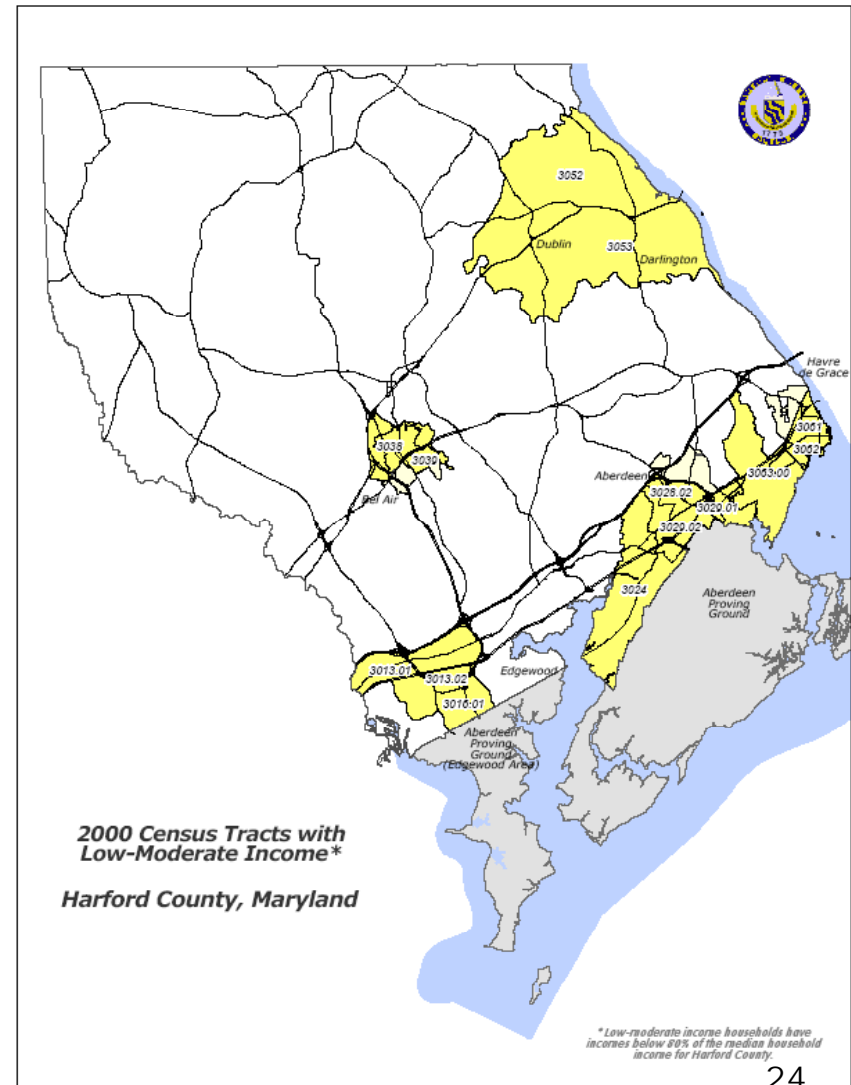
Income Guidelines are used to qualify individuals for programs that receive federal funding.

Harford County Census Tracts With Low To Moderate Income Populations

1990



2000





Harford County

Zip Codes with Low to Moderate Income Census Tracts
Based on 2000 Census

Zip Code	Community	2009 Median Household Income	Percent of \$72,605
21001	Aberdeen	\$52,143	71%
21014	Bel Air	\$80,083	109%
21034	Darlington	\$62,785	86%
21040	Edgewood	\$57,321	78%
21078	Havre de Grace	\$62,480	85%
21130	Perryman	Not Available	N/A
Harford County		\$73,308	N/A



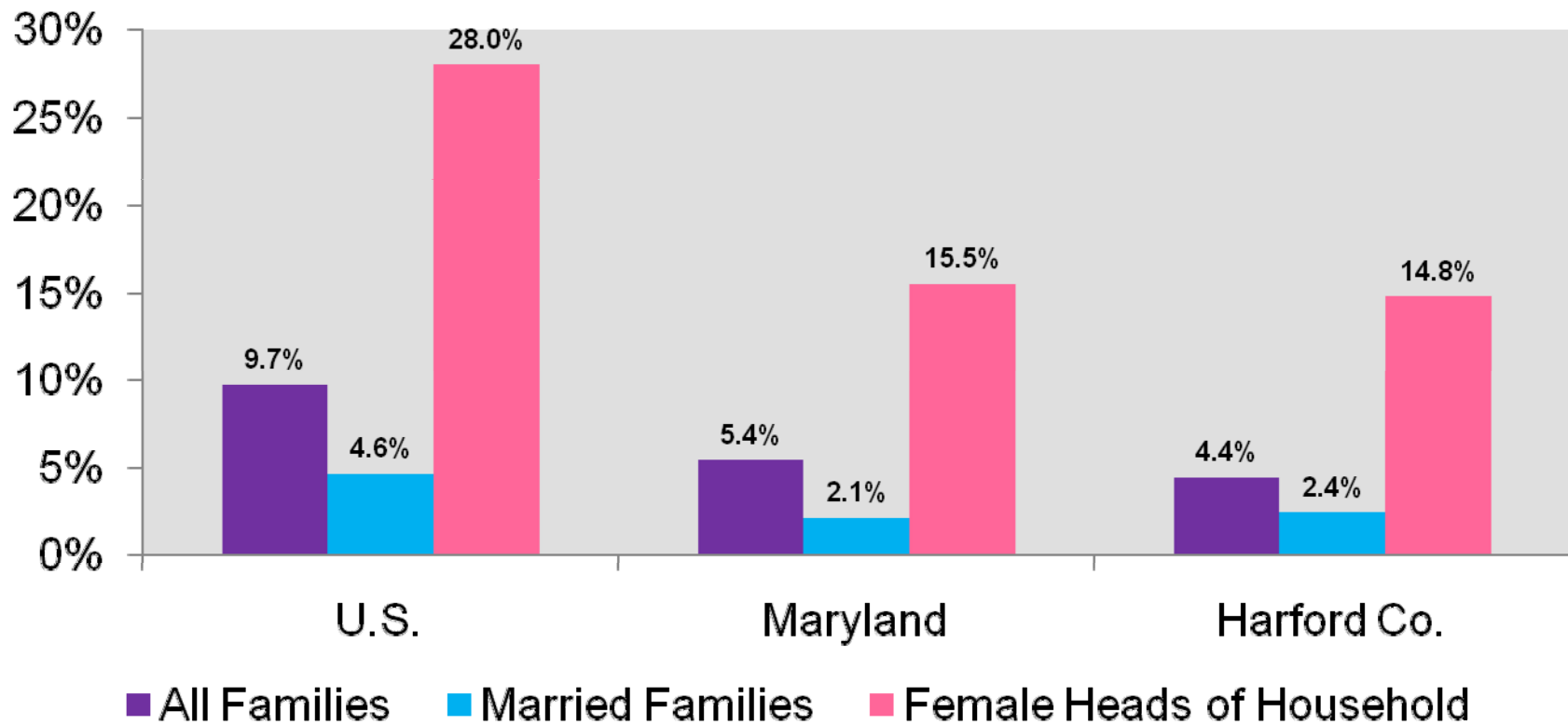
Poverty



Summary - Poverty

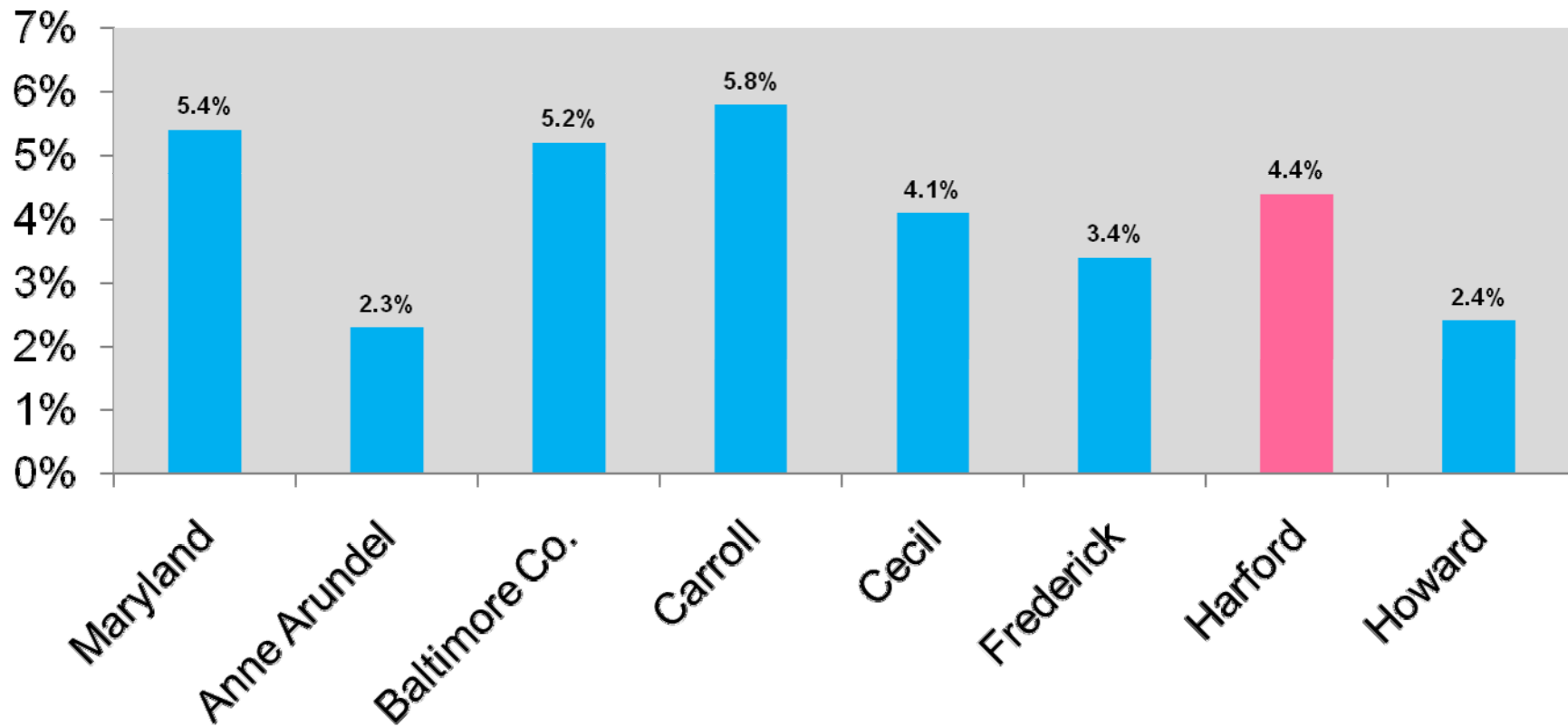
- In 2008, 4.4% of the families in Harford County had income that ranked them below the poverty level. This percentage was lower than the Maryland average (5.4%) and considerably lower than the U.S. average (9.7%).
- 2.4% of the married couple households in Harford County had income below the poverty level. Almost 15% of the female headed households were in poverty. This percentage was about the same as the Maryland average and well below the U.S. average (28%).
- The Harford County zip codes with the largest number of poverty households were:
 - Aberdeen: 10%
 - Edgewood: 9%
 - Havre de Grace: 7%

2008 Estimates Percent of Families in Poverty

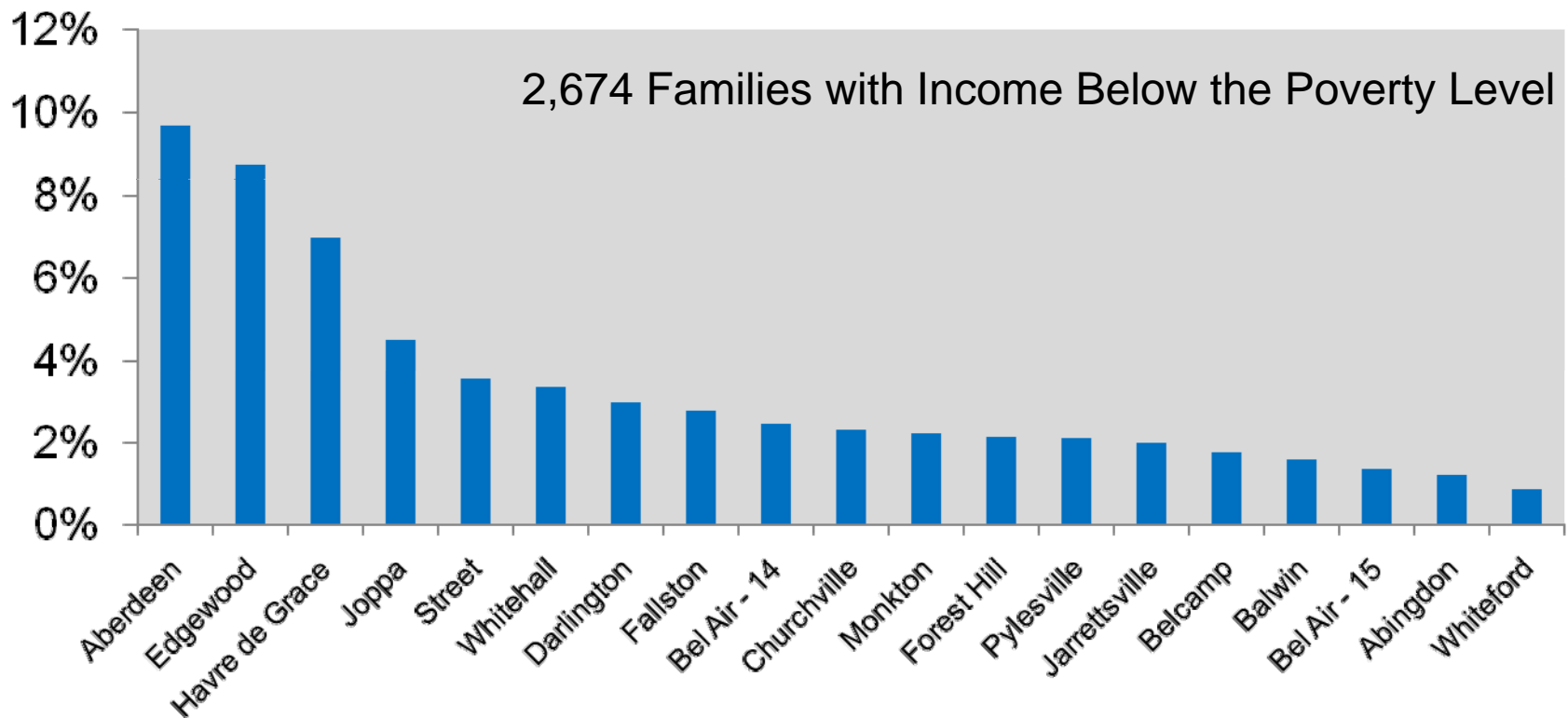


2009 Estimates

Percent of Families with Income Below the Poverty Level



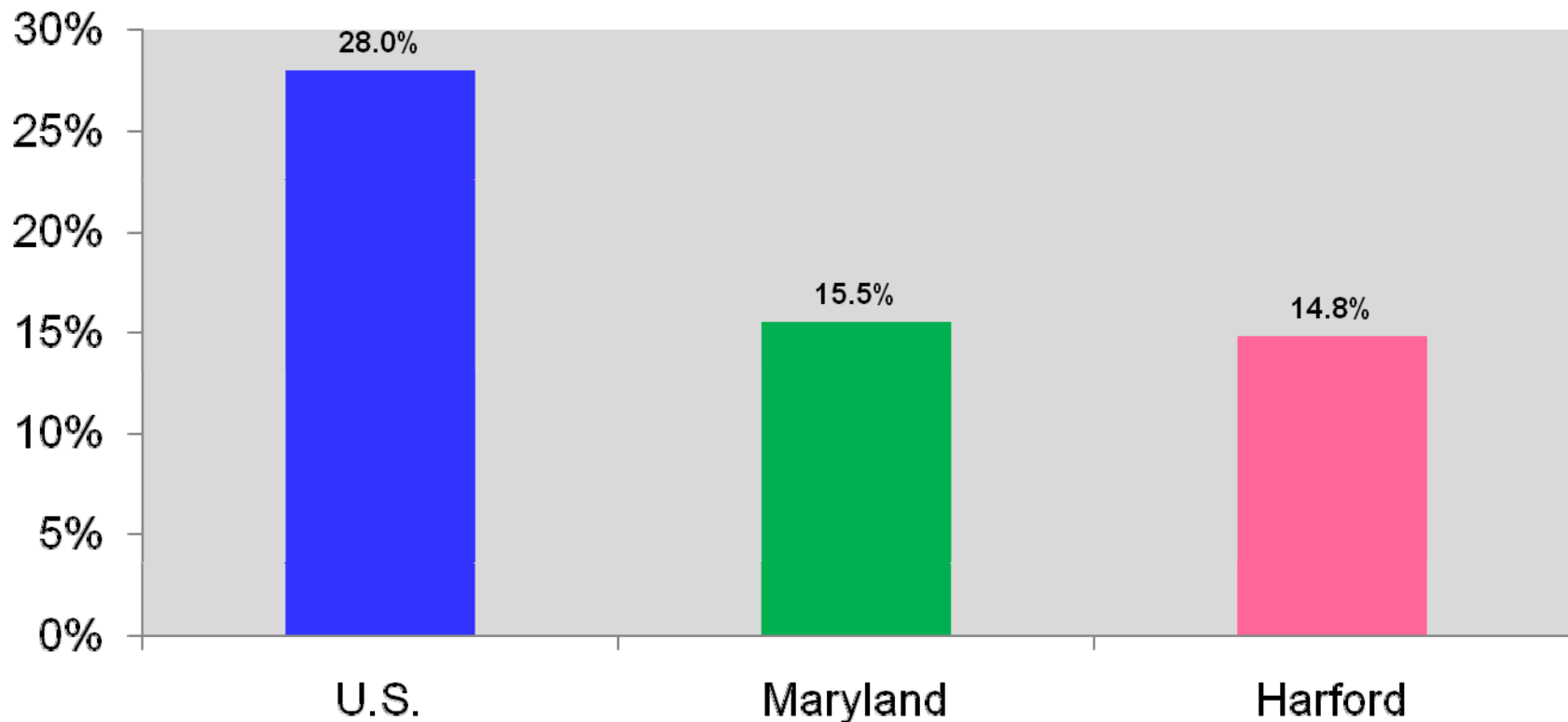
2009 Estimates - Harford County Percentage of Poverty Population



Total Families = 69,007

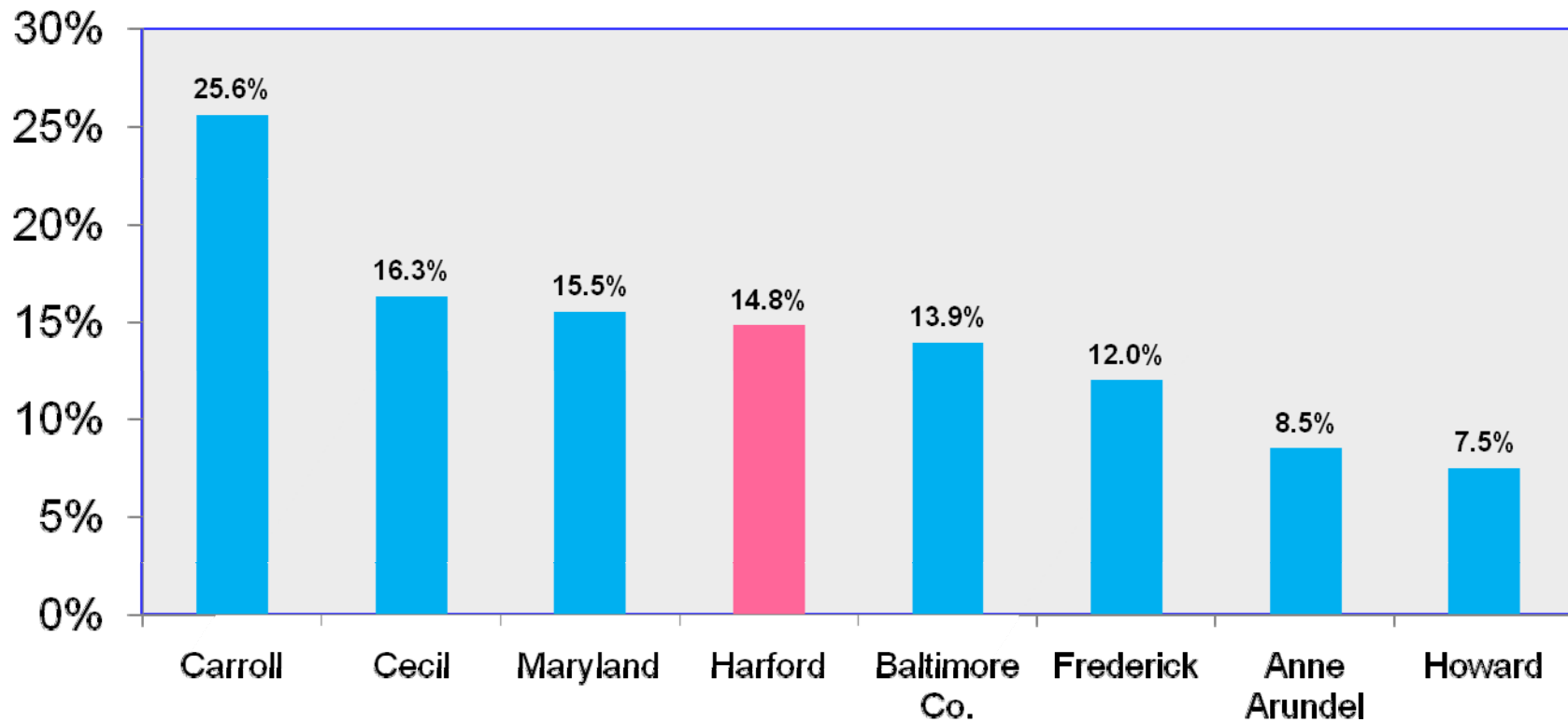
2008 Estimates

Percentage of Female Headed Households With Income Below the Poverty Level



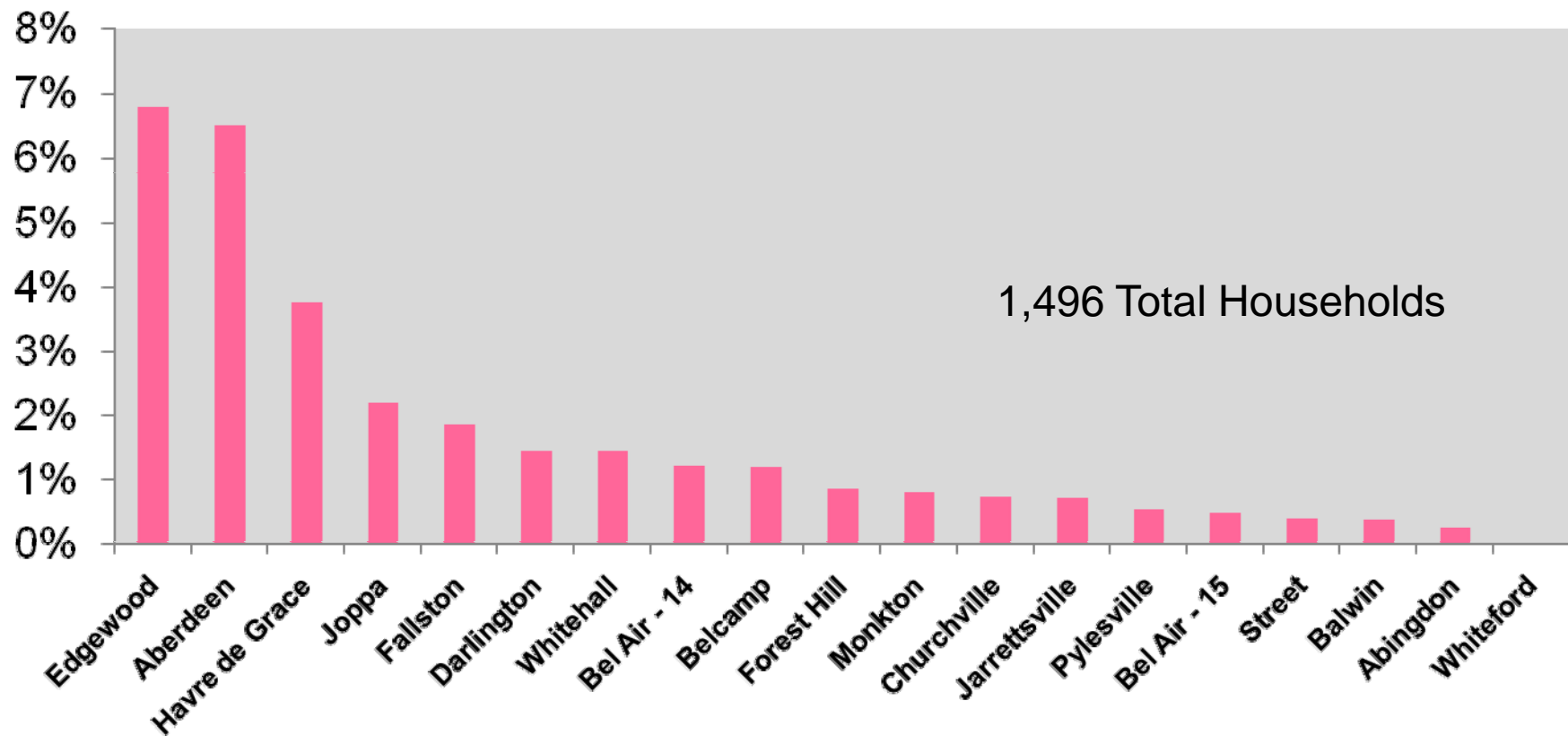
2008 Estimates

Female Headed Households With Income Below the Poverty Level

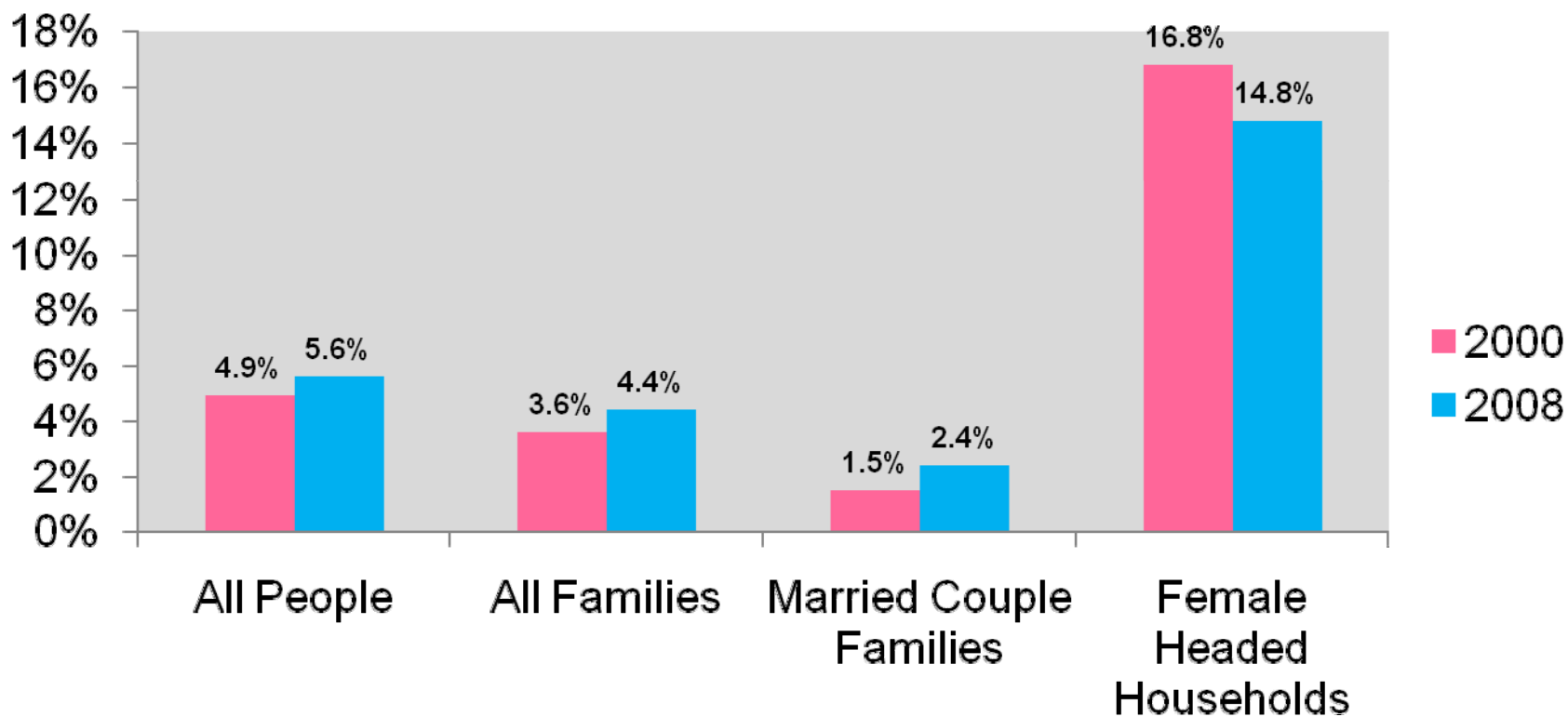


2009 Estimates

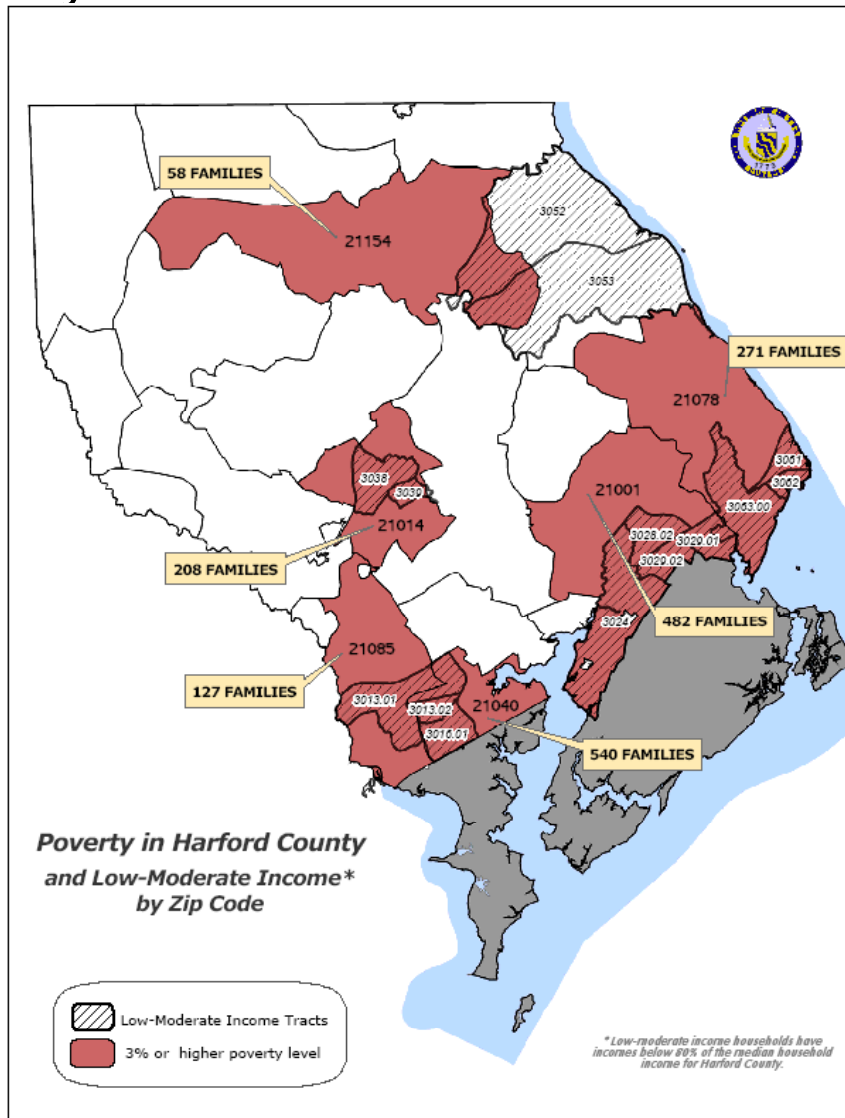
Percentage of Female Headed Households With Income Below the Poverty Level



Harford County Poverty Status: 2000 Versus 2008



Map of Poverty location



Source: 2000 U.S. Census, American Fact Finder



Public Benefits Population



Summary - Public Benefits Population

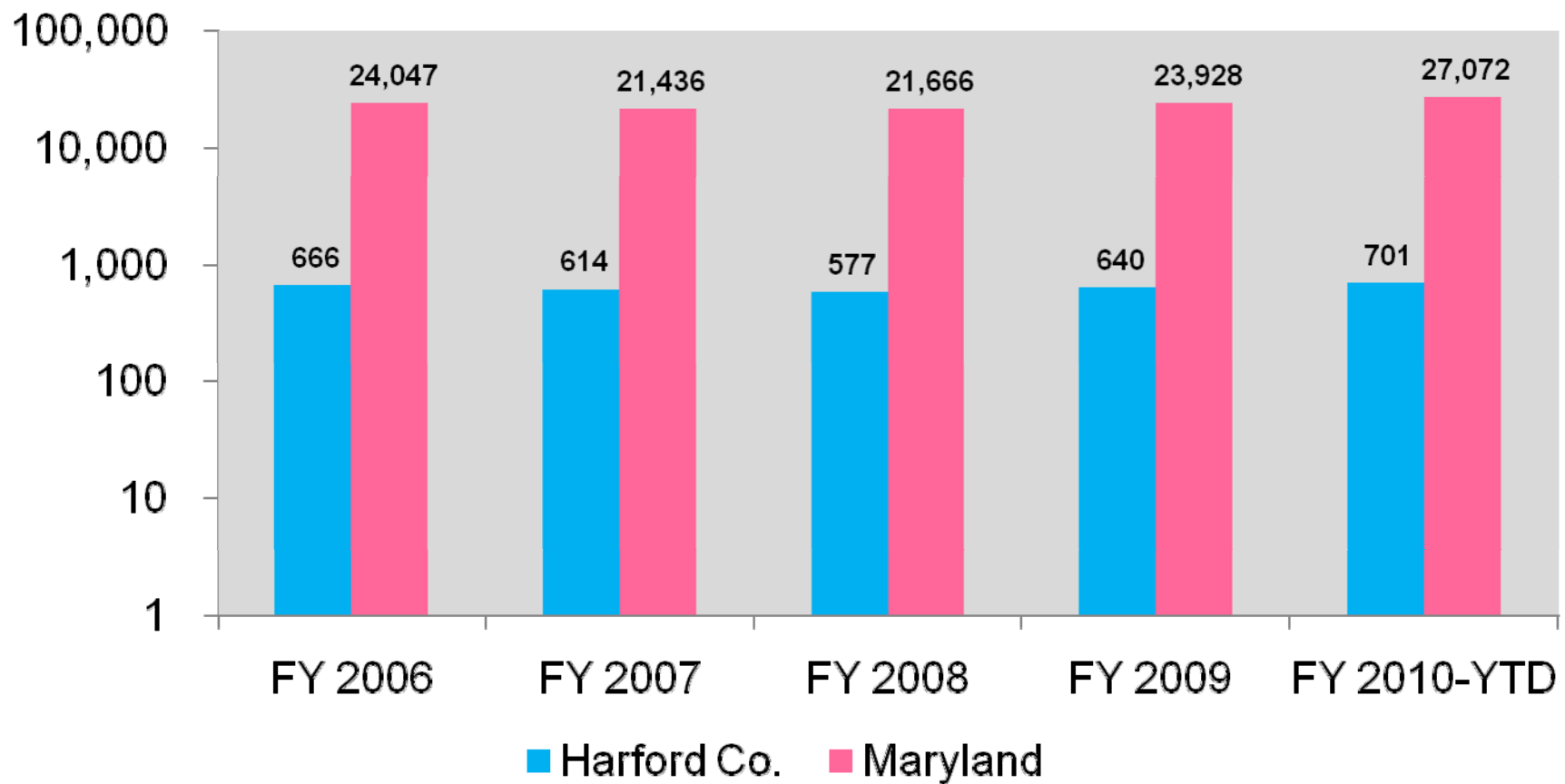
- There were 702 families in Harford County receiving Temporary Cash Assistance (TANF) benefits in February 2010. The zip codes with the most and least number of recipients were:

Edgewood	35%	Baldwin	0%
Aberdeen	28%	Monkton	0%
Havre de Grace	8%	Whitehall	0%

- In February 2010, there were 7,213 Harford County households participating in the Food Supplement Program (formerly, the Food Stamp Program). The zip codes with the most and least number of program participants were:

Edgewood	27%	Baldwin	.1%
Aberdeen	22%	Monkton	.1%
Bel Air-14	11%	Whitehall	.3%

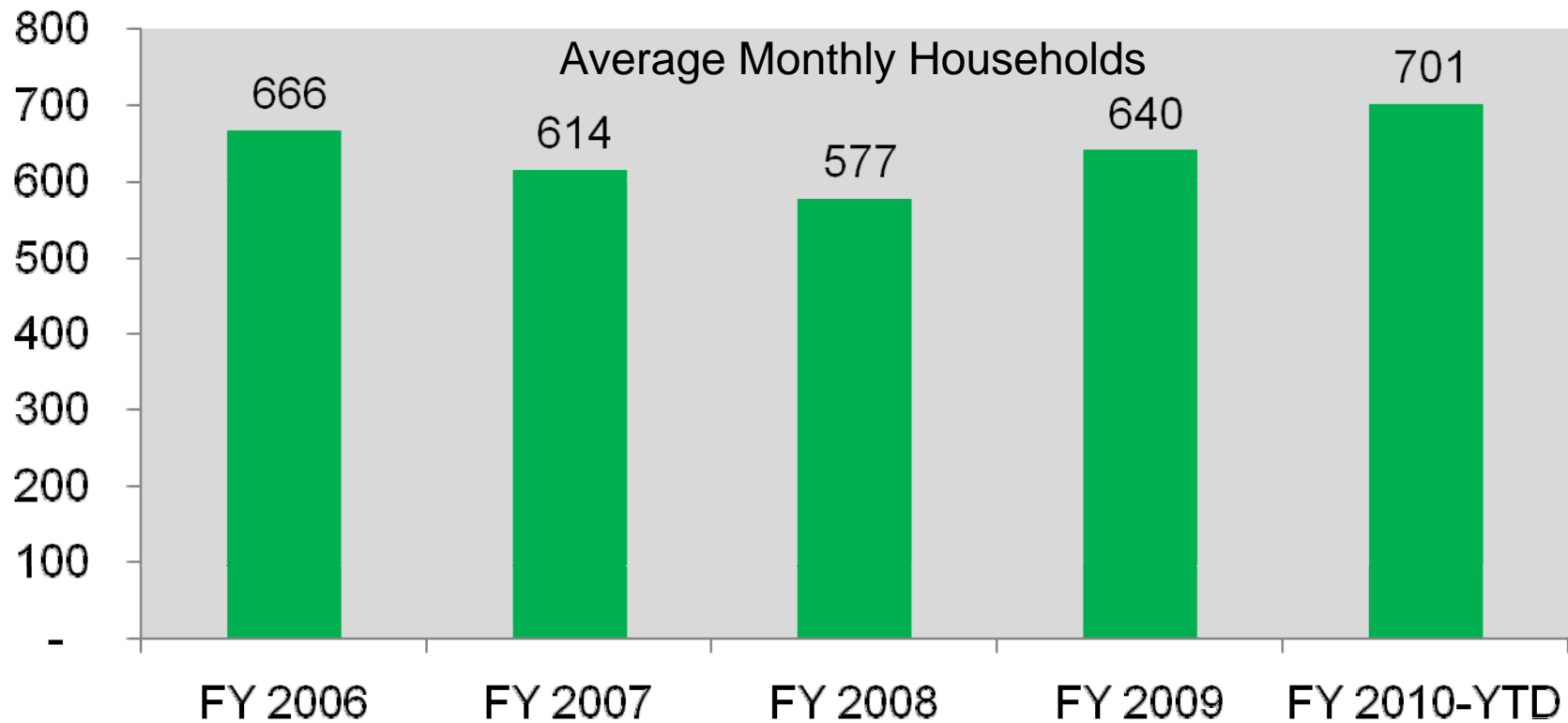
Average Monthly Households Receiving Temporary Cash Assistance (TANF) Benefits



Last Updated: April 6, 2010



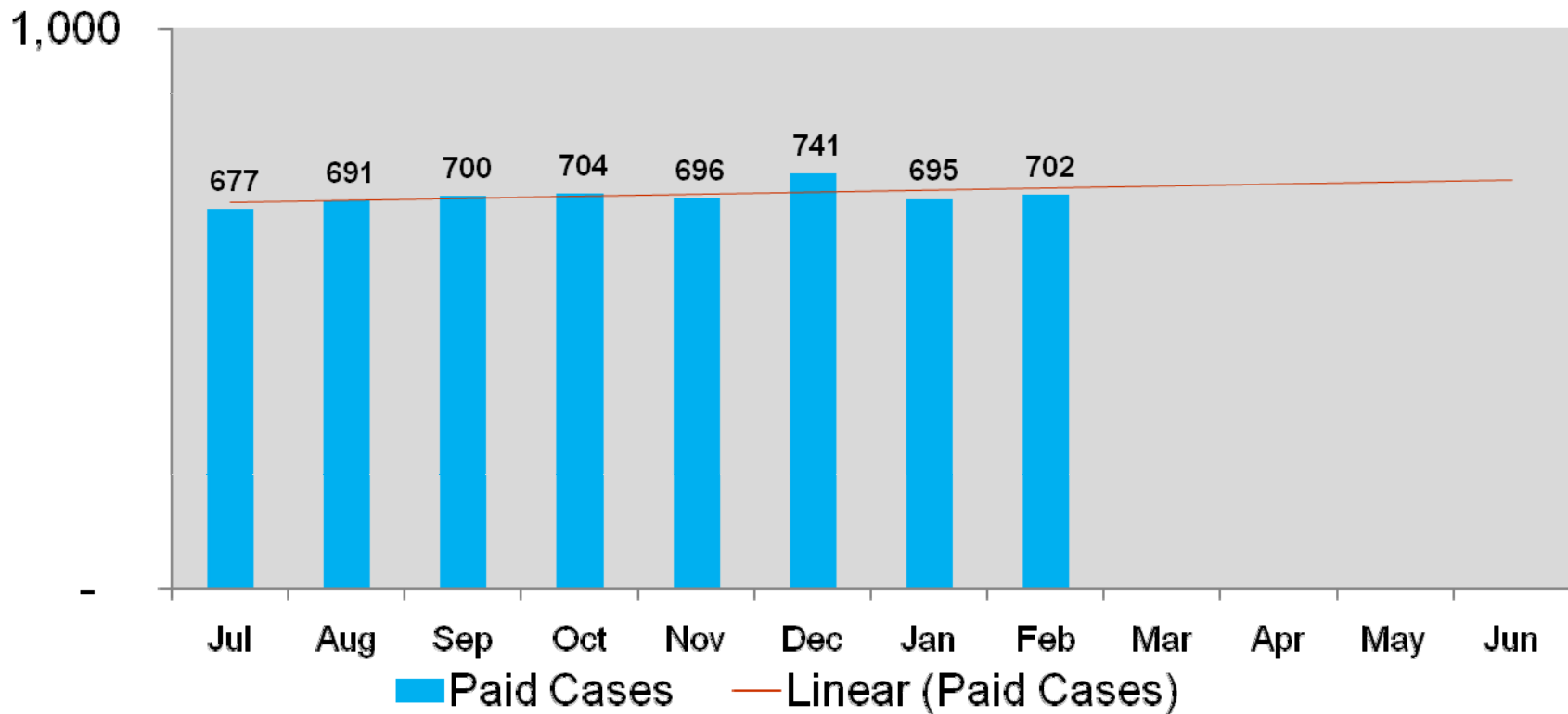
Harford County Households Receiving Temporary Cash Assistance Benefits (TANF)



Last Updated: April 6, 2010

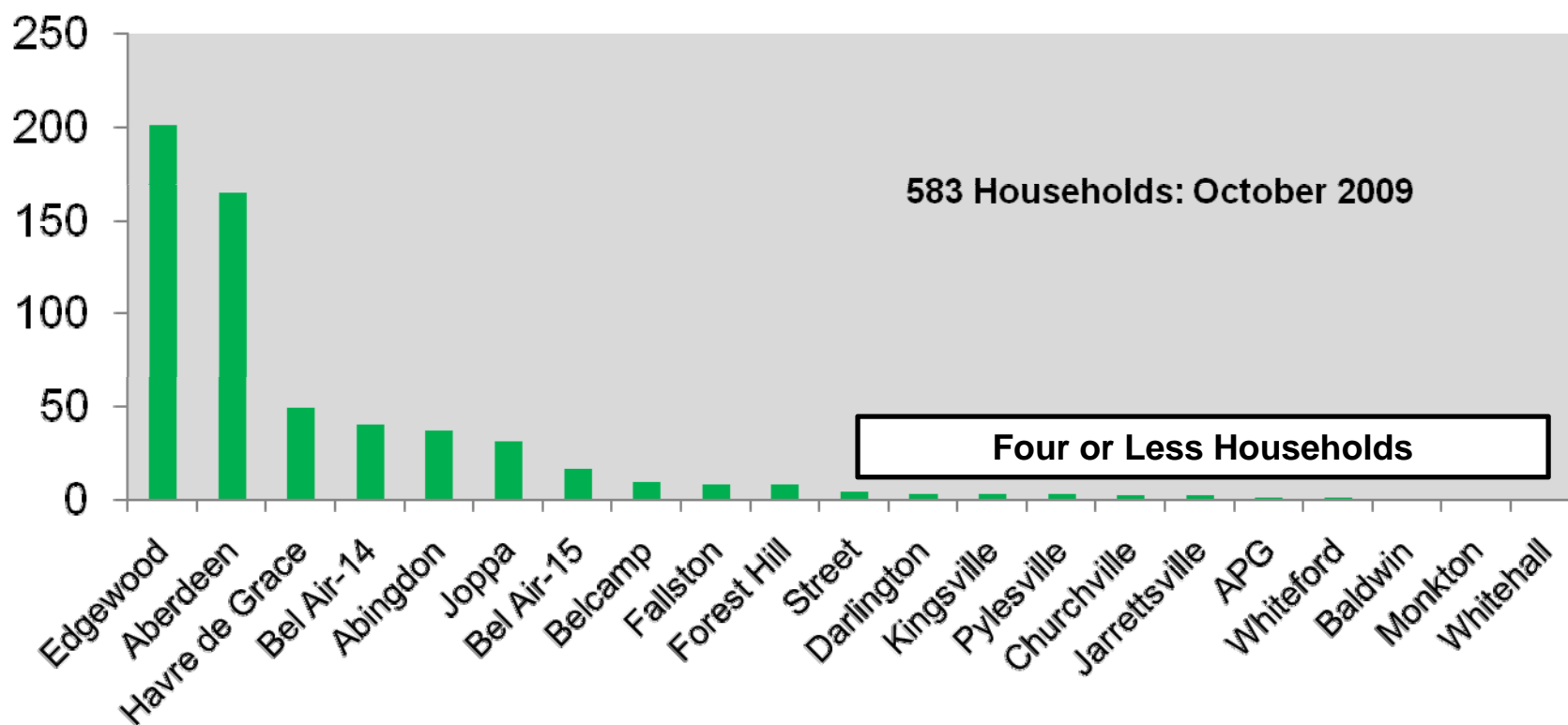
Harford County Households Receiving Temporary Cash Assistance (TANF) Benefits

Fiscal Year 2010

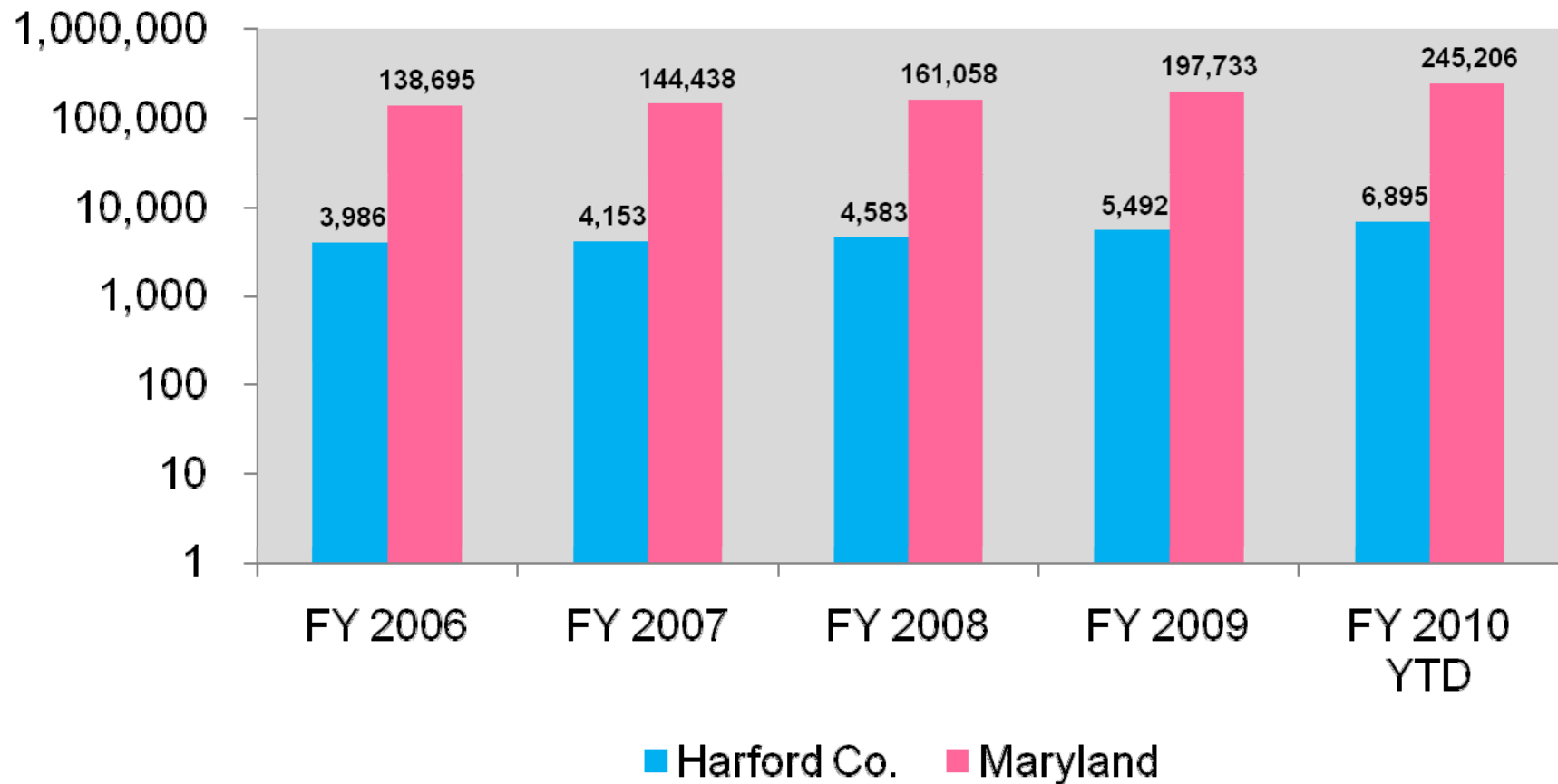


Harford County

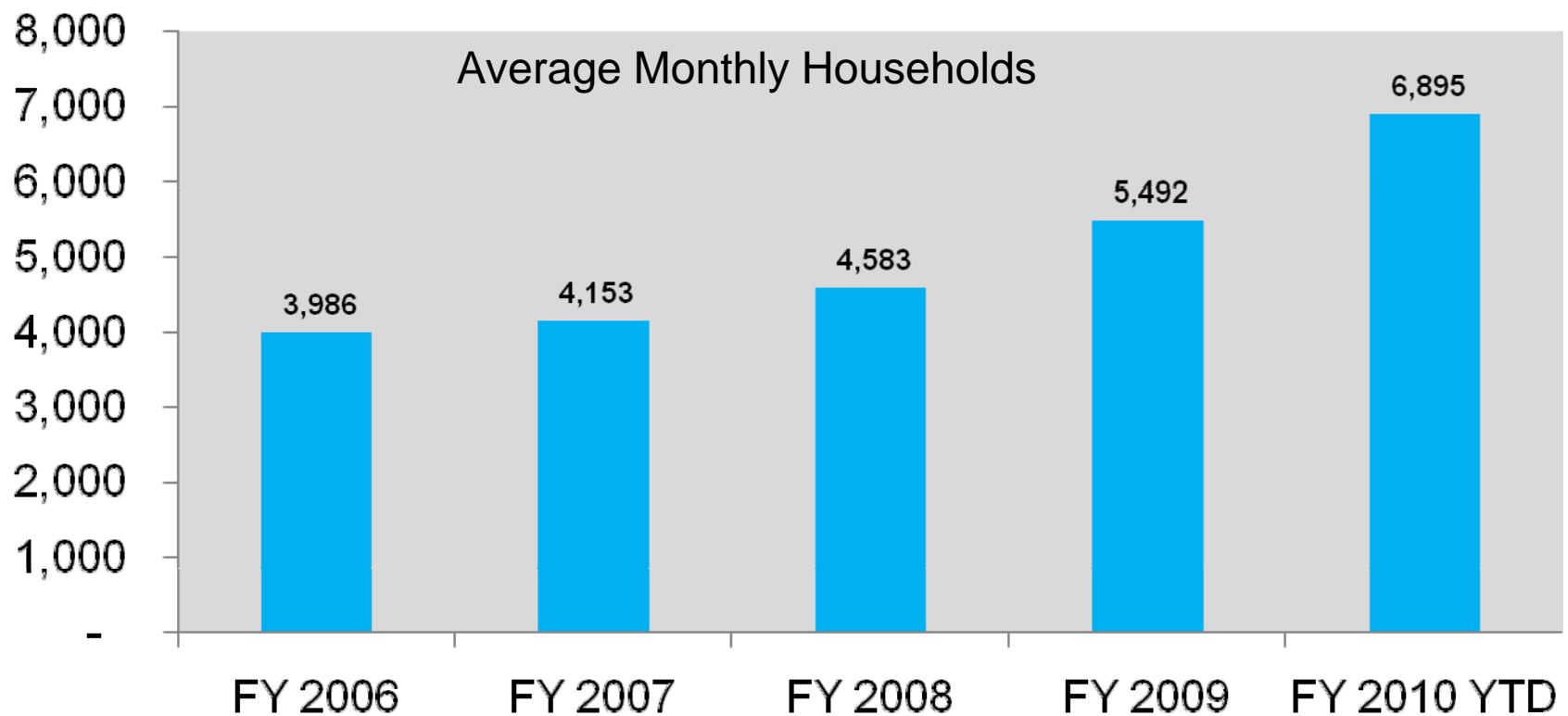
Households Receiving Temporary Cash Assistance Benefits (TANF)



Average Monthly Households Participating in the Food Supplement Program

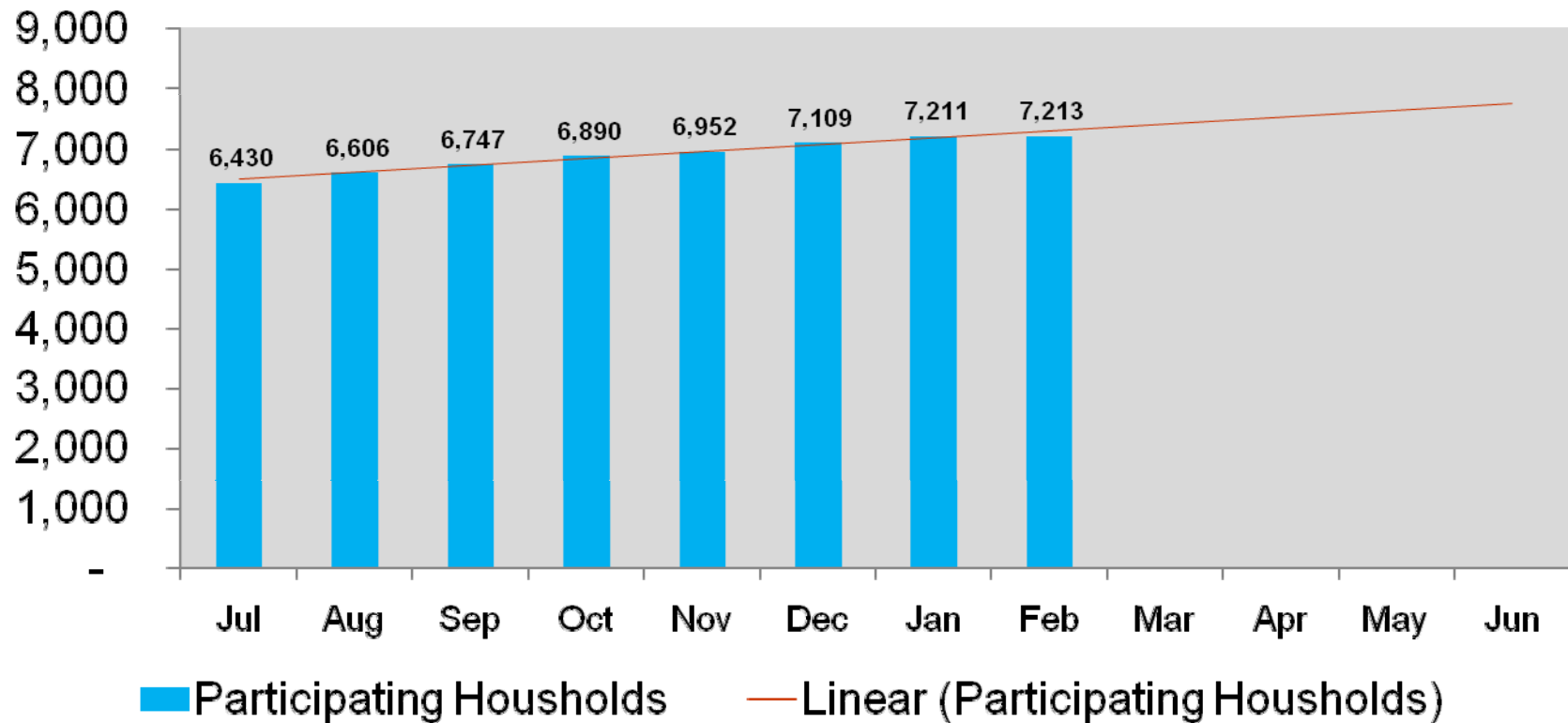


Harford County Households Participating in the Food Supplement Program



Harford County Households Participating in the Food Supplemental Program

Fiscal Year 2010



Harford County Families Participating in the Food Supplement Program

