A Demographic Exploration of Frederick County
Median Household Income by Age

Welcome to the April 2007 edition of "A Demographic Exploration of Frederick County." This month will focus on the updates from the American Community Survey in regards to household income. For further information on the demographics and other statistics of Frederick County, please visit http://www.co.frederick.md.us/planning

A household is defined as an occupied housing unit. It can range from 1 person to many, and the people can be related like in a family situation, or not related like in a roommate situation. Within the past 5 years (2000 – 2005), the number of households in Frederick County has both increased in number, 9,363, and in wealth, $12,873. According the 2005 American Community Survey (ACS), Frederick County had the 5th highest median household income in Maryland. The households of Frederick County make $11,557 more than Maryland's households. In 2000, Frederick County households had a median income of $60,276 this increased to $73,149 in 2005.

An interesting characteristic of median household income tracked in the ACS and the US Decennial Census is the median household income by the age of the householder. The ACS breaks down households into four age cohorts; under 25 years, 25 to 44 years old, 45 to 64 years old, and 65 and older. The households between the ages of 45 and 64 make the most money in Frederick County, $90,354. The lowest income is for household under 25 years old, $34,695.

Households where the householder is under 25 have had the least amount of increase in income since 2000. Within those 5 years these households have only increased their median income by $484, from $34,211 in 2000 to $34,695 in 2005. A reason for this slow increase in income may be attributed to the number of households in this age cohort. From 2000 to 2005 the number of households under 25 years old increased by 129% or 2,715. In 2000 the majority of households under 25 years old (29%) made between $0 and $24,999. In 2005, the majority (38%) made between $25,000 and $34,999. From 2000 to 2005 the number of these households that made $125,000+ increased significantly within the past 5 years, 1,029% going from 7 households in 2000 to 79 in 2005 (Figure 1).

Income Level for Households Under 25 Years Old
Frederick County 2000 – 2005

	2000		2005		Change	
Census Income Levels	Number of Households	Percent of Households	Number of Households	Percent of Households	Number of Households	Percent of Households
$0 - $24,999	610	28.9%	724	15.0%	114	18.69%
$25,000 - $34,999	481	22.8%	1,810	37.5%	1,329	276.30%
$35,000 - $44,999	383	18.2%	289	6.0%	-94	-24.54%
$45,000 - $49,999	107	5.1%	69	1.4%	-38	-35.51%
$50,000 - $59,999	187	8.9%	976	20.2%	789	421.93%
$60,000 - $74,999	208	9.9%	446	9.2%	238	114.42%
$75,000 - $99,999	119	5.6%	432	9.0%	313	263.03%
$100,000 - $124,999	8	0.4%	0	0.00%	-8	-100.00%
$125,000+	7	0.3%	79	1.6%	72	1028.57%

Figure 1.

Households where the householder is between the ages of 25 and 44 years old have the second highest median income in Frederick County, $78,433. They also had the second highest monetary increase within the past 5 years $15,566. In 2000, these households made a median income of $62,867 and in 2005 they made $78,433. In 2005 households between 25 and 44 years old made $5,284 more than the County median income. In 2000 and 2005 the majority of these households made between $75,000 and $99,999. From 2000 to 2005, there was a 130% increase in the number of these households making more than $125,000 a year (Figure 2).

Income Level for Households 25 to 44 Years Old Frederick County 2000 - 2005						
	2000		2005		Change	
Census Income Levels	Number of Households	Percent of Households	Number of Households	Percent of Households	Number of Households	Percent of Households
$0 - $24,999	3,094	9.8%	2,062	6.3%	-1,032	-33.4%
$25,000 - $34,999	2,730	8.6%	1,556	4.7%	-1,174	-43.0%
$35,000 - $44,999	3,432	10.8%	2,757	8.4%	-675	-19.7%
$45,000 - $49,999	1,692	5.3%	1,683	5.1%	-9	-0.5%
$50,000 - $59,999	3,520	11.1%	2,718	8.3%	-802	-22.8%
$60,000 - $74,999	5,600	17.7%	4,584	14.0%	-1,016	-18.1%
$75,000 - $99,999	6,225	19.6%	6,617	20.2%	392	6.3%
$100,000 - $124,999	2,703	8.5%	4,660	14.2%	1,957	72.4%
$125,000+	2,694	8.5%	6,185	18.8%	3,491	129.6%

Figure 2.

Households where the householder is between the ages of 45 and 64 years old make the most money in Frederick County. In both 2000 and 2005 this age cohort had the highest median income, $68,921 in 2000 and $90,354 in 2005. These households also had the highest increase in income between 2000 and 2005; they typically made $21,433 more in 2005 than in 2000. In 2000 a majority of these households (19%) made between $75,000 and $99,999. In 2005 the majority (29%) of these households made $125,000 or more a year. In 2005 households between the ages of 45 and 64 made about $17,000 more money than the Frederick County median income (Figure 3).

Income Level for Households 45 to 64 Years Old Frederick County 2000 - 2005						
	2000		2005		Change	
Census Income Levels	Number of Households	Percent of Households	Number of Households	Percent of Households	Number of Households	Percent of Households
$0 - $24,999	2,580	10.3%	2,943	9.7%	363	14.1%
$25,000 - $34,999	1,872	7.5%	1,879	6.2%	7	0.4%
$35,000 - $44,999	2,281	9.1%	1,760	5.8%	-521	-22.8%
$45,000 - $49,999	1,182	4.7%	905	3.0%	-277	-23.4%
$50,000 - $59,999	2,148	8.6%	2,193	7.3%	45	2.1%
$60,000 - $74,999	3,441	13.7%	2,410	8.0%	-1031	-30.0%
$75,000 - $99,999	4,701	18.8%	5,421	17.9%	720	15.3%
$100,000 - $124,999	3,314	13.2%	4,056	13.4%	742	22.4%
$125,000+	3,549	14.2%	8,677	28.7%	5128	144.5%

Figure 3.

The last age cohorts discussed in the ASC are households 65 and older. These households typically have the 3rd highest income. The median income in 2005 for household 65 and older was $35,700. This is $2,531 more than in 2000 when these households only made $33,169. These elderly households typically make 52% less than the median Frederick County income. In both 2000 and 2005 the majority of these households made between $0 and $24,999 a year. These households were the only ones in the County that experienced a decrease in the number of households that made $125,000 or more a year. In 2000 5.3% of these households made more than $124,999 in 2005 only 4.3% did (Figure 4.)

Income Level for Households 65 and Older Frederick County 2000 - 2005						
	2000		**2005**			
Census Income Levels	Number of Households	Percent of Households	Number of Households	Percent of Households	Number of Households	Percent of Households
$0 - $24,999	4,249	37.8%	4,072	35.1%	-177	-4.2%
$25,000 - $34,999	1,471	13.1%	1,576	13.6%	105	7.1%
$35,000 - $44,999	1,464	13.0%	1,355	11.7%	-109	-7.5%
$45,000 - $49,999	522	4.6%	580	5.0%	58	11.1%
$50,000 - $59,999	825	7.3%	741	6.4%	-84	-10.2%
$60,000 - $74,999	886	7.9%	373	3.2%	-513	-57.9%
$75,000 - $99,999	801	7.1%	1,688	14.6%	887	110.7%
$100,000 - $124,999	428	3.8%	699	6.0%	271	63.3%
$125,000+	601	5.3%	503	4.3%	-98	-16.3%

Figure 4.

In Frederick County the median income has increased significantly within the last 5 years from $60,276 to $73,149. A majority of the households have been making more money within the last 5 years. The slowest increase in median income occurred within households that were under the age of 25 years old. Households between the ages of 45 and 64 have the highest median income in Frederick County. These households made a median income of $90,354 in 2005, much higher than the County's median income level. Elderly households have the 2nd lowest income levels and a majority of the households make $0 to $24,999 a year. The increase of median income in the County may be attributed to many factors; higher education levels, commuting rates to higher paying jurisdictions, and/or inflation.