

# *Appendix One:*

## *Demographic Analysis*

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## POPULATION & HOUSEHOLDS (2005)

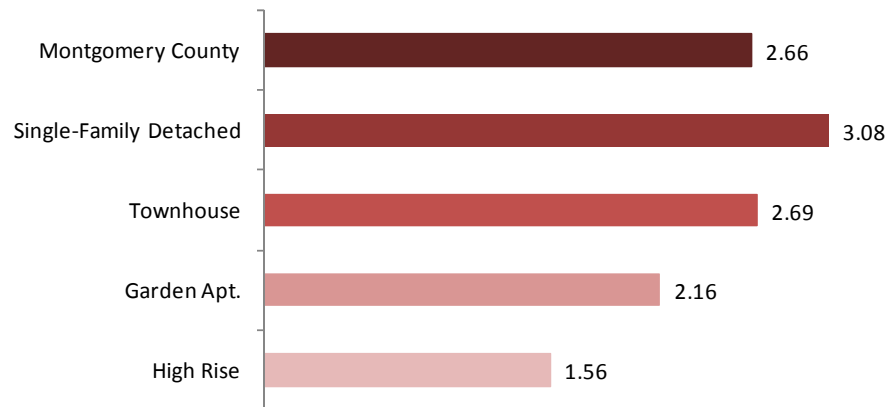
**Montgomery County has nearly one million people (931,000) residing in 350,000 households.** Over three-quarters (77%) of County residents live in single-family (detached and attached) houses. The remaining 23% live in multi-family structures (garden and high-rise apartments).

**On average, households contain 2.66 people in Montgomery County.** Single-family homes contain the highest average number of people (3.08 for a single-family detached house and 2.69 people for a townhouse). High-rise apartments on average contain fewer than 2 persons.

### Average Household Size

#### Persons Per Household

Source: M-NCPPC 2005 Census Update Survey



## STRUCTURE TYPES (2005)

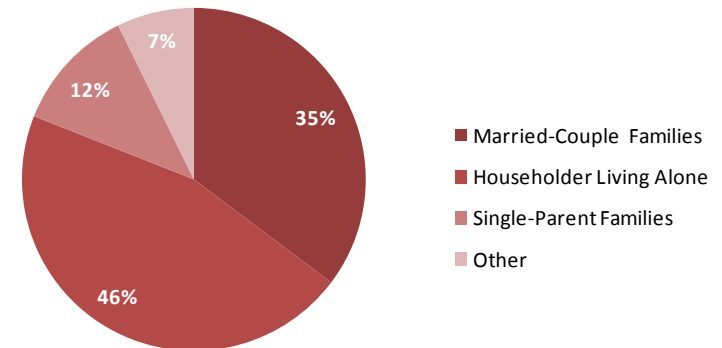
**Overwhelmingly, the majority of County residents live in single-family housing.** Single-family detached housing is the dominant form of housing in the County, with 59% of residents. 77% of residents live in either single-family detached or attached housing.

**Only a small proportion of County residents live in multi-family housing .** Of the 23% of County residents in multi-family housing, the majority live in garden apartments. Only a very small share of (6%) the total County population are in high-rise apartments.

**The predominance of single-family housing has increased the average household size.** The overall average household size for the County (2.66) is larger than the average household size for both garden (2.16) and high-rise (1.56) apartments.

**Multi-family housing attracts families.** The combined number of married couple and single parent families (47%) living in multi-family units exceeds those householders living alone (46%).

**Multi-Family Household Type**  
Source: M-NCPPC 2005 Census Update Survey



## Household Size

Source: M-NCPPC 2005 Census Update Survey

	Montgomery County	Single-Family	Multi-Family
<b>Households by Structure Type</b>	<b>350,000</b>	241,910	108,090
Persons Per Household	2.66	2.98	1.96

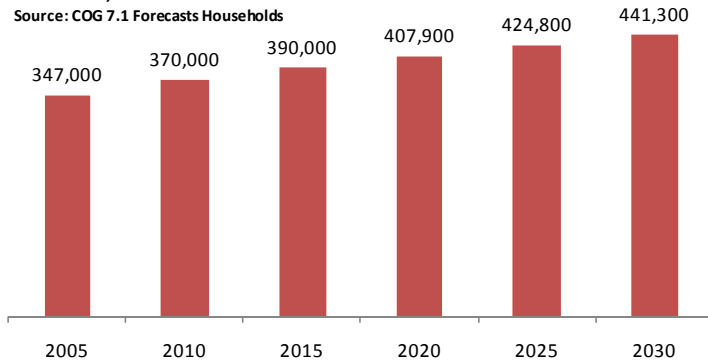
## GROWTH FORECAST (2005 TO 2030)

**The County is growing.** County households are projected to increase by 27% between 2005 and 2030. The Metropolitan Washington Council of Governments (COG) Round 7.1 forecast projects that an additional 94,300 households will move into the County during this time period. Household growth is projected to occur at a declining rate, with the largest growth occurring between 2005 and 2010 (adding an additional 23,000 households or a 17% growth rate).

### Household Projections

Total Units, 2005-2030

Source: COG 7.1 Forecasts Households



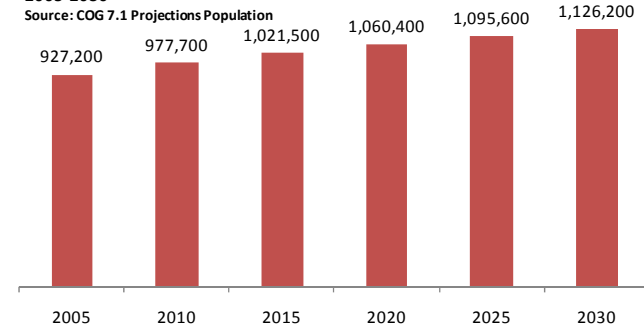
**County population is projected to grow the fastest between 2005 and 2015.** COG projects 199,000 new residents. Similar to the projected household growth, population is estimated to grow fastest between 2005 and 2010. During that time period, the County is expected to add 50,500 new residents (which is a 5% growth rate). By contrast, between 2025 and 2030, the County is projected to add 30,600 new residents (2.8% growth rate).

**Average household size of the new residents is 2.11.** This is lower than the current average household size (2.66). The smaller household size is anticipated to continue to decline through 2030.

### Population Projections

2005-2030

Source: COG 7.1 Projections Population

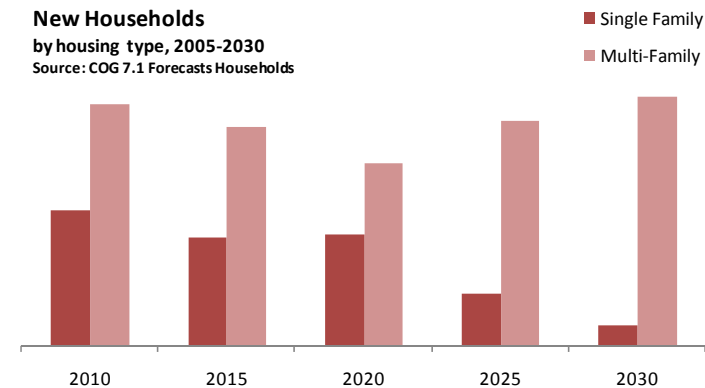


**New households are anticipated to favor multi-family units.** About 72% of projected households are expected to be in multi-family units. Of the 94,300 households, 68,098 are projected to be multi-family.

### New Households

by housing type, 2005-2030

Source: COG 7.1 Forecasts Households



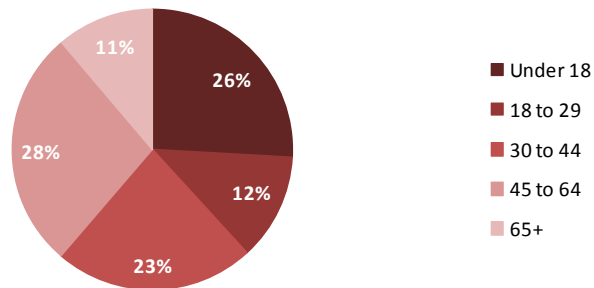
## AGE

**Montgomery County has a middle-aged population.** Nearly 51% of Montgomery County's population is between 30 and 64 years of age. This age group is in their prime child-bearing/family raising and income-earning years. The other large age cohort is under 18 (26% of the County's population).

### Age Groups

#### Household Population

Source: M-NCPPC 2005 Census Update Survey



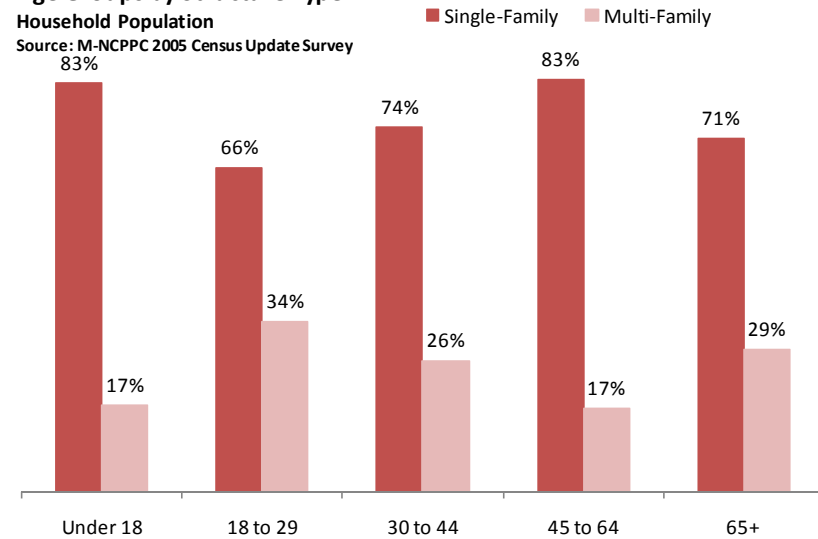
**Families have traditionally chosen single-family homes.** As the County's housing stock is primarily single-family homes, it follows that the majority of all age groups have chosen single-family housing. Multi-family housing is most popular among young working-age adults and seniors.

**Over one-quarter of the County's population is between the ages of 45 and 64.** As the population ages, Montgomery County will go from seniors accounting for a small portion of the population to a large share.

### Age Groups by Structure Type

#### Household Population

Source: M-NCPPC 2005 Census Update Survey



## Population by Age Group

Source: M-NCPPC 2005 Census Update Survey

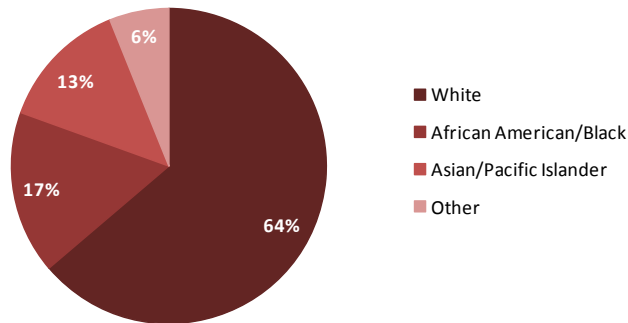
	Montgomery County	Single-Family	Multi-Family
Household Population	931,000	719,900	211,100
Under 18	26%	28%	20%
18 to 29	12%	10%	19%
30 to 44	23%	22%	27%
45 to 64	27%	30%	20%
65+	11%	10%	14%

## RACE & HISPANIC ORIGIN

**The majority of Montgomery County's population is white.** About 64% of the County is white. African American residents are the second largest population accounting for 17% of the total

### Race & Ethnicity

Source: M-NCPPC 2005 Census Update Survey



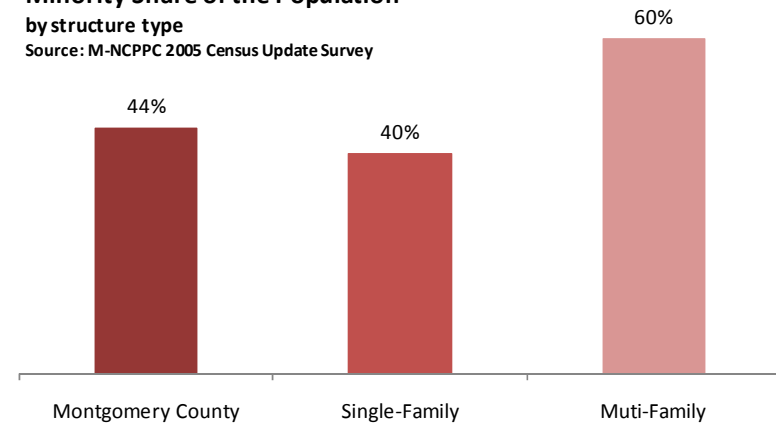
population.

**The minority population is disproportionately located in multi-family households.** The minority population makes up 44% of the total County population. However, minorities account for only 40% of single-family households and 60% of multi-family households.

**Asian/Pacific Islander residents are the only minority group, where this trend does not hold.** Approximately 14% of single-family households are occupied by Asian/Pacific Islander households, whereas 11% of multi-family households have residents of Asian/Pacific Islander descent.

### Minority Share of the Population by structure type

Source: M-NCPPC 2005 Census Update Survey





## Race & Ethnicity

Source: M-NCPPC 2005 Census Update Survey

	Montgomery County	Single-Family	Muti-Family
<b>Household Population</b>	<b>931,000</b>	<b>719,900</b>	<b>211,100</b>
White	64%	69%	47%
African American/Black	17%	12%	31%
Asian/Pacific Islander	13%	14%	11%
Other	6%	5%	10%
	100%	100%	100%
Hispanic or Latino*	14%	13%	18%

\*may be any race

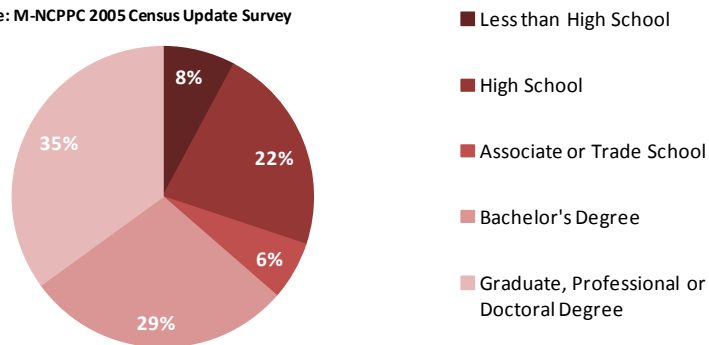
## EDUCATIONAL ATTAINMENT

**Montgomery County residents are well-educated.** Roughly 70% of residents (over the age of 25) have a degree beyond high school education. 64% of residents have either a bachelor's or post-graduate degree.

### Educational Attainment

Population Age 25 and Over

Source: M-NCPPC 2005 Census Update Survey



**Post-graduate degree holders are likely to live in multi-family housing.** About 28% of all adults age 25 and over living in multi-family units in the County hold graduate, professional or doctoral degrees. Even though post-graduate degree holders make up a larger share of single-family housing dwellers age 25+ (37%), it is important to note that they make up a significant share of residents living in multi-family housing.

**8% of County residents do not have a high school diploma.** These residents account for 11% of adult-age multi-family and 7% of single-family housing residents.

### Graduate, Professional or Doctoral Degrees

Share of Population Age 25 and Over

Source: M-NCPPC 2005 Census Update Survey



## Educational Attainment

Source: 2005 Census Update Survey

	Montgomery County	Single-Family	Muti-Family
<b>Population 25 years and older</b>	<b>624,025</b>	<b>471,500</b>	<b>152,525</b>
Less than High School	8%	7%	11%
High School	22%	21%	28%
Associate or Trade School	6%	6%	8%
Bachelor's Degree	29%	29%	26%
Graduate, Professional or Doctoral Degree	35%	37%	28%

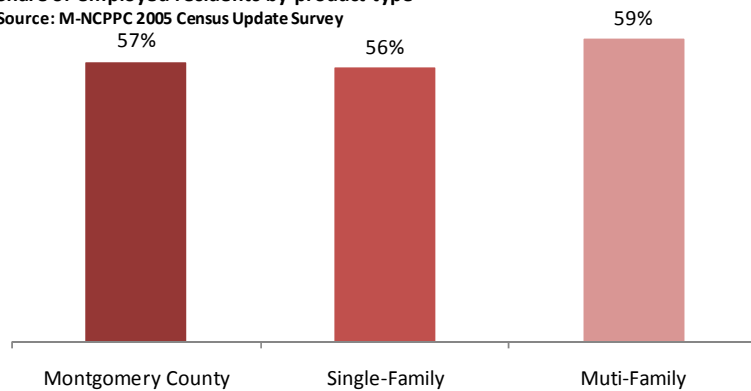
## EMPLOYMENT

**Residents of multi-family units have a higher labor participation rate than residents of single-family units.** About 59% of residents age 16 and over living in multi-family units are in the labor force compared with 56% of residents in single-family units.

### Share of Workforce Housing

Share of employed residents by product type

Source: M-NCPPC 2005 Census Update Survey



**68% of females are participating in the labor force.** In both single-family and multi-family housing, 68% of females are employed. Multi-family units house the largest percentage of women who have children under the age of 6 and work. (72% compared to the countywide average of 68.5%.)

### Most Montgomery County residents work within the County.

Work locations are very similar among both single-family and multi-family residents.

### High-rise residents are much more likely to work in the District.

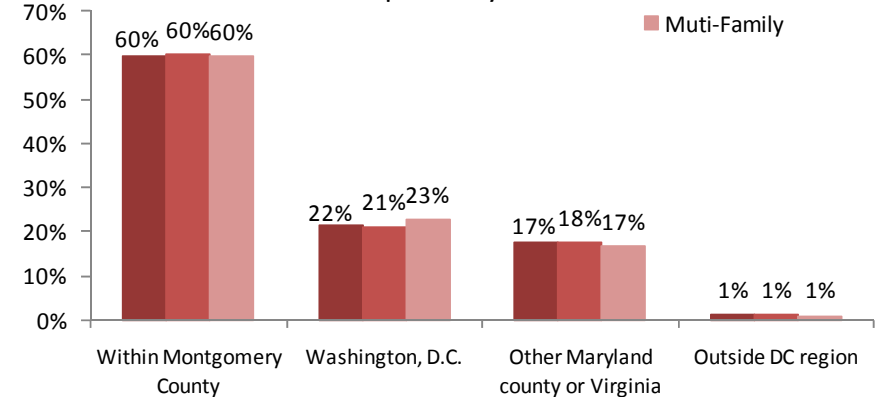
About 33% of high-rise residents work in the district (compared to

22% for single-family and the multi-family average). High-rise buildings tend to follow the major transit routes in the County

### Work Location of Resident Labor Force

Employed Residents Age 16 and Over

Source: M-NCPPC 2005 Census Update Survey



(namely the Metro Red Line and MARC) that are oriented to the District.

## Employment

Source: 2005 Census Update Survey

	Montgomery County	Single-Family	Muti-Family
<b>Household Population, 16+</b>	<b>931,000</b>	<b>719,900</b>	<b>211,100</b>
Employed residents	526,830	402,820	124,010
Employed residents	57%	56%	59%
Female labor force participation	68%	68%	68%
Female labor force participation with children less than 6	69%	68%	72%
Work within Montgomery County	60%	60%	60%
Work in Washington, D.C.	22%	21%	23%
Work in other Maryland county or Virginia	17%	18%	17%
Work outside the Metropolitan region	1%	1%	1%

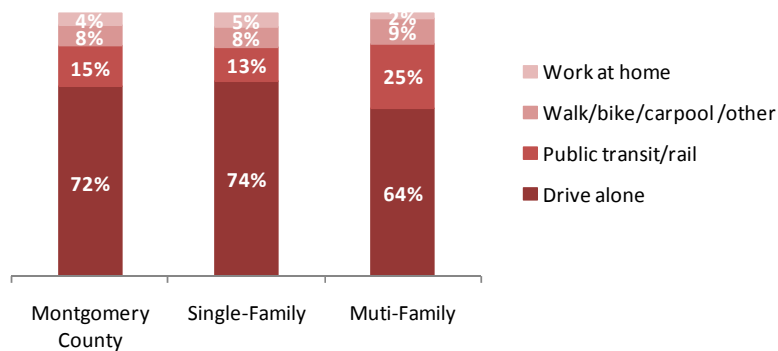
## COMMUTE ALTERNATIVES

**Multi-family households are more likely to opt away from driving alone to work than their single-family counterparts.** While the majority of all commuters drive alone, multi-family residents are more likely to take public transit, walk, bike or carpool to work than single-family residents. (34% versus 21%)

### Commute Alternatives

Share of Employed Residents Age 16 and Over

Source: M-NCPPC 2005 Census Update



**Commuters who live in multi-family units have a shorter average commute time than those who live in single-family units.**

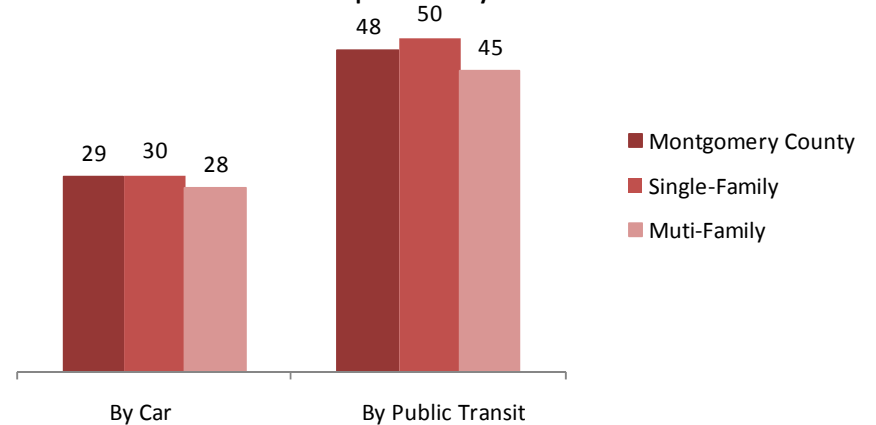
Commuters from multi-family units spend on average 28 minutes commuting by car and 45 minutes by public transit. (Compared to 30 minutes in the car and 50 minutes via transit for single-family commuters.)

**On average commuters via public transportation spend roughly 20 extra minutes on their commutes.** As most employed residents in Montgomery County work in the County, this could be a factor of

limited cross-county transit alternatives. The only cross-County rail alternative is MARC, which has limited service and runs from Germantown to Silver Spring. Otherwise, cross-County public transportation options are limited to the bus. It has historically been difficult to convince choice riders (those who own cars) to give

### Average Commute Time (In Minutes)

Source: M-NCPPC 2005 Census Update Survey



up their private automobiles in favor of the bus.

## Commute Characteristics

Source: 2005 Census Update Survey

	Montgomery County	Single-Family	Muti-Family
<b>Population 25 years and older</b>	<b>931,000</b>	<b>719,900</b>	<b>211,100</b>
Overall Average Commute Time	31	31	31
Average Commute Time by Car	29	30	28
Average Commute Time by Public Transportation	48	50	45
Commuters Who Drive Alone	72%	74%	64%
Commuters Who Use Public Transit/Rail	15%	13%	25%
Commuters Who Walk/Bike/Carpool/Other	8%	8%	9%
Commuters Who Work at Home	4%	5%	2%

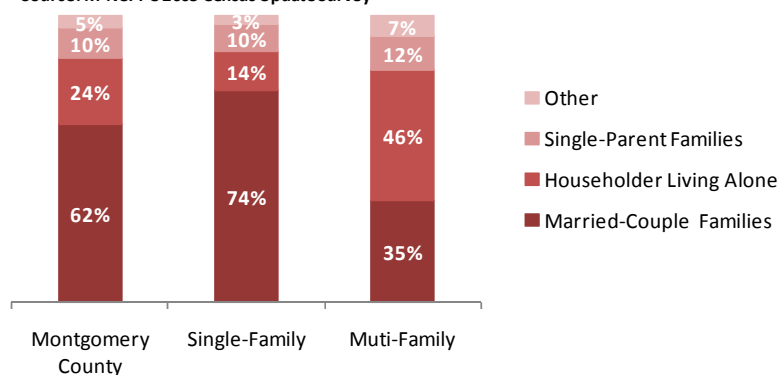
## HOUSEHOLD/FAMILY TYPE

**The majority of households in the County are married couple families.** Married couple families are disproportionately in single-family homes (74% of households in single-family homes are married couple families. 62% of the County's households are married couple families, either with or without children.) Only 10% of the County's households are single parent households.

### Household Types

by structure type

Source: M-NCPPC 2005 Census Update Survey



**Multi-family households are more varied than single-family households.** Single-family households are skewed heavily towards one household type (married-couple families). No one type of family represents a majority in multi-family households: 35% of multi-family households are married couples, 46% householders living alone, 12% single-parent families, and 7% other families.

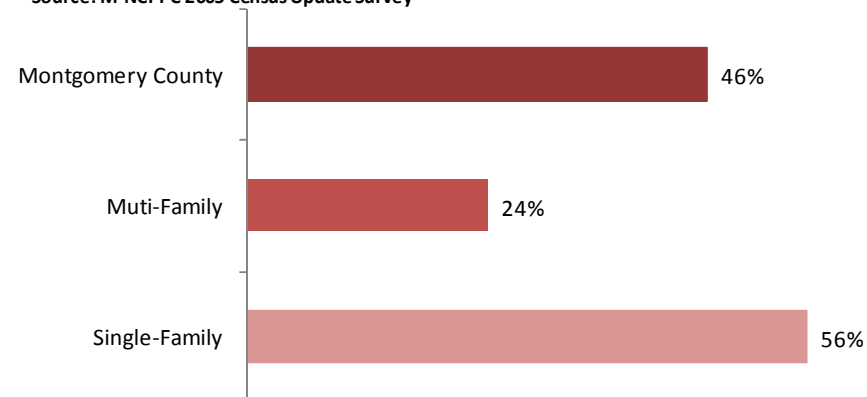
**Families with 3+ members are far more likely to live in single-family housing than in multi-family housing.** Nearly 46% of the

County's households have 3+ members, 56% of single-family households and 24% of multi-family households have 3+ people.

### Families with 3 or More Members

Share of Households with More than 2 Members

Source: M-NCPPC 2005 Census Update Survey





## Household/Family Type

Source: 2005 Census Update Survey

	Montgomery County	Single-Family	Muti-Family
<b>Households by Structure Type</b>	<b>350,000</b>	<b>241,910</b>	<b>108,090</b>
Married-Couple Families	62%	74%	35%
Householder Living Alone	24%	14%	46%
Single-Parent Families	10%	10%	12%
Other	5%	3%	7%
<b>Average Household Size</b>	<b>2.66</b>	<b>3.00</b>	<b>2.00</b>

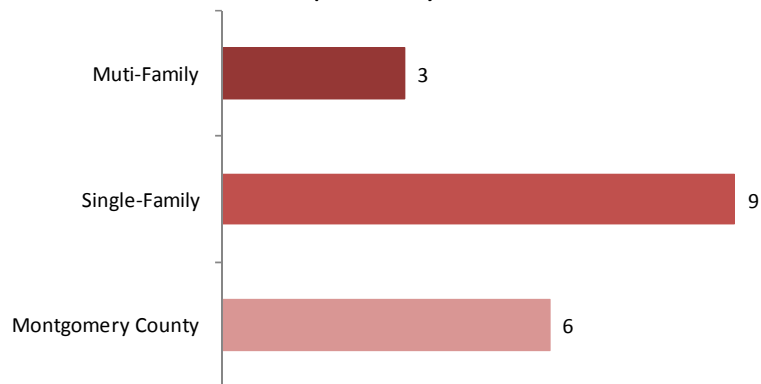
## HOUSEHOLD MOBILITY

### Montgomery County households are generally stable.

Montgomery County households on average have been in their residence for 6 years. Single-family households are in their homes for an average of 9 years, compared with 3 years for multi-family households. There is a discrepancy in length of time in residence between single-family attached and single-family detached households. The median number of years a single-family detached home was in place was 11 years. The median number of years for single-family attached was much lower at 5 years. There was little difference between garden and high-rise apartments (3 and 4 years respectively).

#### Median Years Households Have Been in Place

Source: M-NCPPC 2005 Census Update Survey



**The difference in median length of time in household unit can be linked to tenure.** The vast majority of single-family homes are owner-occupied (upwards of 90%), whereas multi-family housing makes up the majority of renter-occupied housing stock in the

County. As owners tend to remain in their residence much longer than renters, it is no surprise that single-family housing has a much longer median length of residency.

## Household Mobility

Source: 2005 Census Update Survey

	Montgomery County	Single-Family	Muti-Family
Households by Structure Type	350,000	241,910	108,090
Median Years in Same House	6	9	3

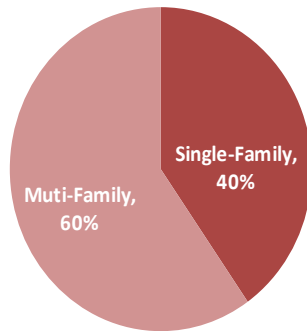
## IN-MOVER HOUSEHOLDS

**The majority of in-mover households are choosing multi-family housing.** About 60% of in-mover households are located in multi-family housing, while 40% are in single-family housing.

### In-Mover Households

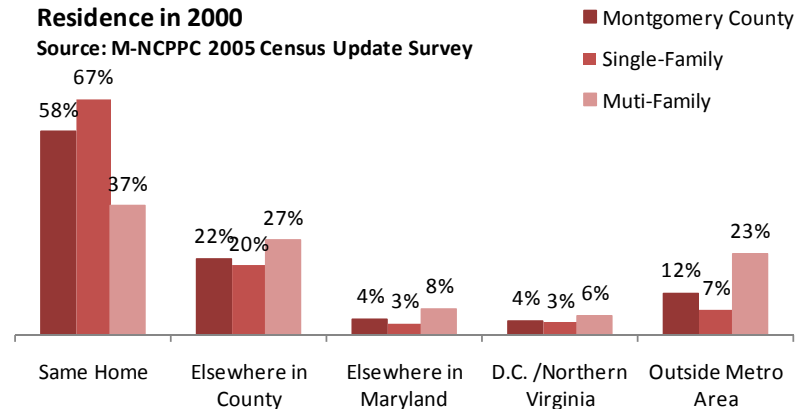
by structure type

Source: M-NCPPC 2005 Census Update Survey



**The County had a large number of in-movers between 2000 and 2005.** Almost 20% of the County's households are new to Montgomery County. The majority of in-mover households came from outside the metropolitan area (12% versus 4% from Maryland and 4% from D.C./Virginia).

**In-movers from outside the metropolitan area overwhelmingly chose multi-family housing.** Roughly 23% of in-mover multi-family households were not living in the Washington D.C. metropolitan area in 2000, compared with 7% of in-mover single-family houses. In-movers from elsewhere in the County are also more likely to occupy multi-family housing (27% versus 20%).



## In-Mover Households

Source: 2005 Census Update Survey

	Montgomery County	Single-Family	Muti-Family
<b>Households by Structure Type</b>	<b>350,000</b>	<b>241,910</b>	<b>108,090</b>
In-Mover Households		40%	60%
Households Living in Same Home (2000)	58%	67%	37%
Households Living Elsewhere in County (2000)	22%	20%	27%
Households Living Elsewhere in Maryland (2000)	4%	3%	8%
Households Living in D.C./Northern Virginia (2000)	4%	3%	6%
Households Livign Outside of Metro Area (2000)	12%	7%	23%

## FOREIGN BORN

**Montgomery County has a large foreign-born population.** Roughly one-third of Montgomery County households have a foreign born head of household or spouse.

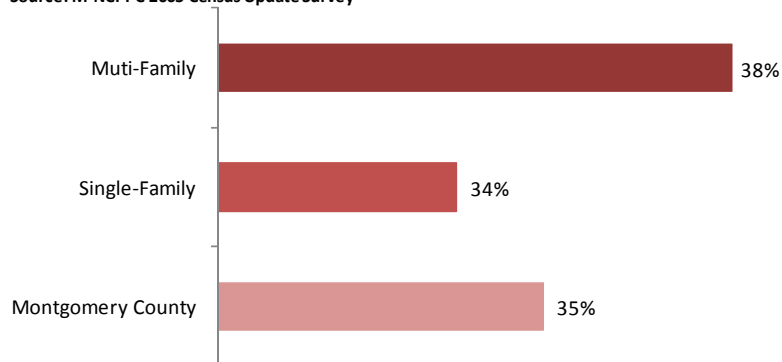
**Single-family households and multi-family households have a similar proportion of foreign born households.** Almost 34% of single-family households have a foreign born head of household or spouse. 38% of multi-family households have a foreign born head of household or spouse.

**Foreign born households are much more likely to live in single-family housing.** Only about one-third of foreign born households live in multi-family households.

### Foreign-Born Households

by housing type

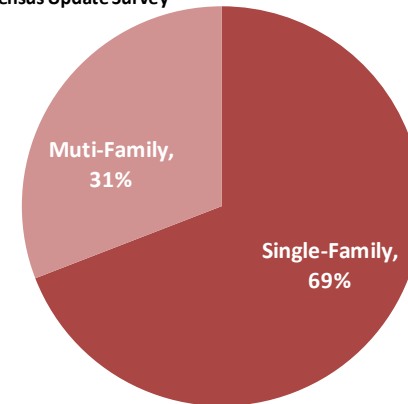
Source: M-NCPPC 2005 Census Update Survey



### Foreign Born Households

by structure type

Source: M-NCPPC 2005 Census Update Survey



## Foreign Born Households

Source: 2005 Census Update Survey

	Montgomery County	Single-Family	Muti-Family
<b>Households by Structure Type</b>	<b>350,000</b>	241,910	108,090
Households with Foreign Born Head of Household	35%	34%	38%
Foreign Born Households		69%	31%

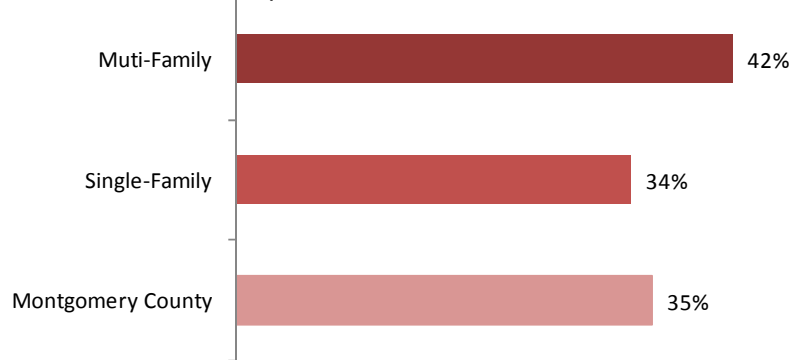
## LANGUAGE ABILITY

**Many Montgomery County residents speak a language other than English at home.** One in three Montgomery County residents speak a language other than English at home.

### Foreign Language Speakers

Share of Population Speaking a Language Other Than English at Home

Source: M-NCPPC 2005 Census Update



**Multi-family residents are more likely to speak a language other than English.** About 42% of multi-family residents (age five and older) speak a language other than English compared to 34% of single-family residents.

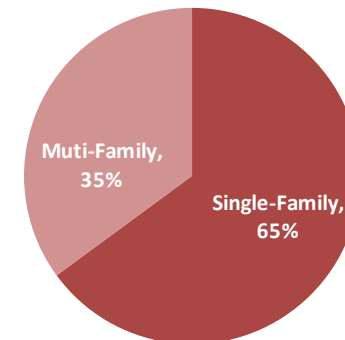
**Proficiency level in English differs by housing type.** Almost 10% of County residents (age five and older) speak English less than 'very well'. The rate of single-family residents speaking English less than 'very well' is 9%. The rate increases to 14% for multi-family residents.

**The County has a fair amount of Spanish speaking households.** Of the 13% of County households that speak Spanish, 12% of single-family households speak Spanish and 14% of multi-family households speak Spanish.

**Spanish speaking households are found overwhelmingly in single-family households.** Almost 65% of Spanish speaking households are in single-family housing units, with the remaining 35% in multi-family units.

### Spanish Speaking Households by structure type

Source: M-NCPPC 2005 Census Update Survey





## Language Ability

Source: 2005 Census Update Survey

	Montgomery County	Single-Family	Muti-Family
<b>Persons 5 Years and Older</b>	<b>868,000</b>	<b>670,760</b>	<b>197,240</b>
Speak Language Other than English	35%	34%	42%
Speak English less than "Very Well"	10%	9%	14%
Households	350,000	241,910	108,090
Households Speaking Spanish	13%	12%	14%

## HOUSEHOLD INCOME (2004)

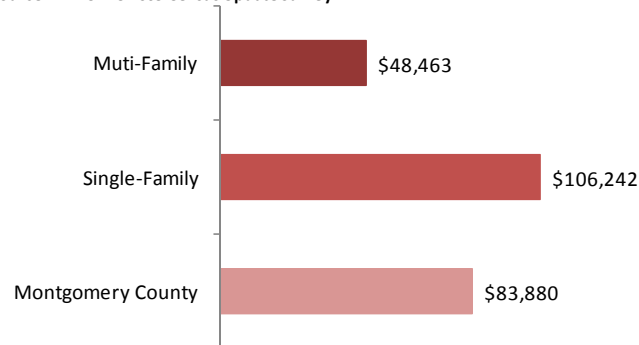
**Montgomery County is an affluent county.** The median household income in the County is \$83,880. This is nearly twice the median household income for the United States. The United States had a median household income of \$44,684 in 2004 (2004 American Community Survey, US Census).

**There is a large income-gap between single-family and multi-family households.** Single-family households have a median household income of \$106,242. Whereas, at \$48,463, the median household income of multi-family households was more in line with the national median.

### Median Household Income (2004)

by structure type

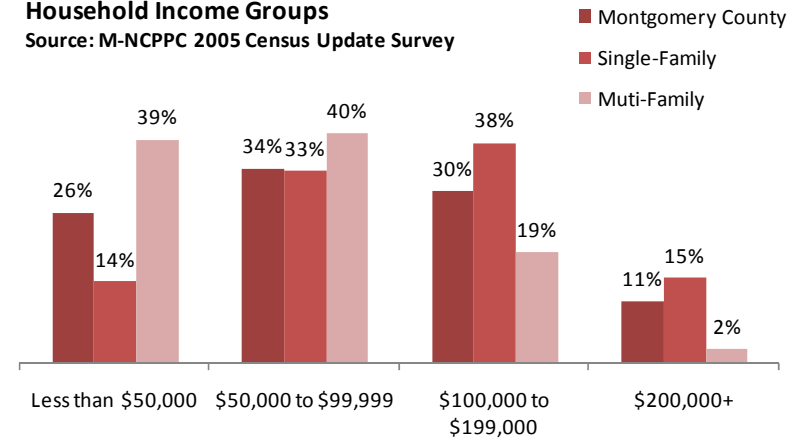
Source: M-NCPPC 2005 Census Update Survey



**The distribution of higher-income households are skewed towards single-family households.** Roughly 79% of multi-family households earn less than \$100,000 and 53% of single-family households earn more than \$100,000.

### Household Income Groups

Source: M-NCPPC 2005 Census Update Survey



## Household Income (2004)

Source: 2005 Census Update Survey

	Montgomery County	Single-Family	Muti-Family
<b>Households by Structure Type</b>	<b>377,880</b>	<b>241,910</b>	<b>135,970</b>
Less than \$50,000	26%	14%	39%
\$50,000 to \$99,999	34%	33%	40%
\$100,000 to \$199,000	30%	38%	19%
\$200,000+	11%	15%	2%
2004 Median Household Income	\$83,880	\$106,242	\$48,463

## HOUSING TENURE

**The majority of County households own their own home.** Almost 75% of households are homeowners.

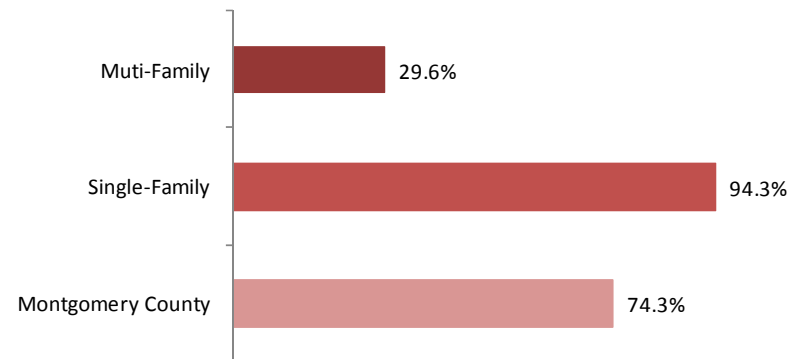
**There is a home ownership gap between single-family and multi-family households.** While 94% of single-family households own their own home, only 30% of multi-family households own their own home.

**The ownership gap may be narrowing.** Multi-family housing has traditionally been a rental product. While this is still the case in the majority of multi-family buildings, in recent years ownership of multi-family units has been increasing through an increased number of new condominium buildings, as well as conversion of older apartment buildings into condominiums.

### Homeownership Rate

Share of Households that Own their Own Home

Source: M-NCPPC 2005 Census Update Survey

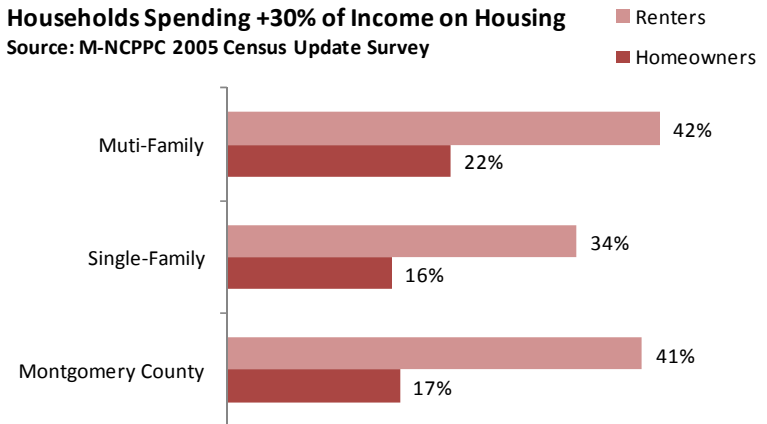


## HOUSING COSTS

**Homeownership costs represent a larger share of household income for renters than owners.** Renters are more likely to spend greater than 30% of income on housing. Countywide, 41% of renters are spending more than 30% of household income on housing, compared with 17% of owners. This data was collected prior to the ongoing foreclosure crisis. It is anticipated that the percent of homeowners with a housing burden (paying greater than 30% of their household income) will increase dramatically in the 2007 Census Update Survey.

**Multi-family households are more likely to have a housing burden than single-family households.** This is regardless of tenure. About 42% of multi-family renter households spend more than 30% of their income on housing compared with 34% of single-family renter households. Almost 22% of multi-family owners are housing burdened compared with 16% of single-family owners.

**Households Spending +30% of Income on Housing**  
Source: M-NCPPC 2005 Census Update Survey



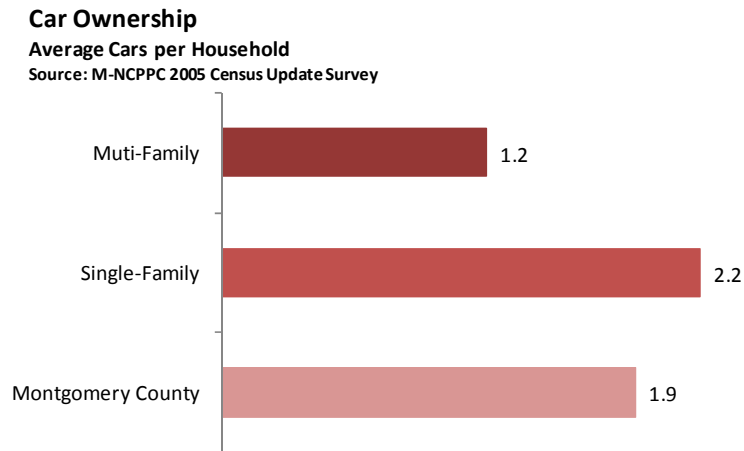
## Household Tenure and Housing Costs

Source: 2005 Census Update Survey

	Montgomery County	Single-Family	Muti-Family
<b>Households by Structure Type</b>	<b>350,000</b>	241,910	108,090
Owned Housing	74%	94%	30%
% Rental	26%	6%	70%
Housing Burdened Homeowners	17%	16%	22%
Housing Burdened Renters	41%	34%	42%

## CAR OWNERSHIP

**Montgomery County has a high car ownership rate.** County households own on average 1.9 cars. The predominance of single-family households drives up car ownership rates. Single-family households own on average 2.2 cars, while multi-family households own on average 1.2 cars.



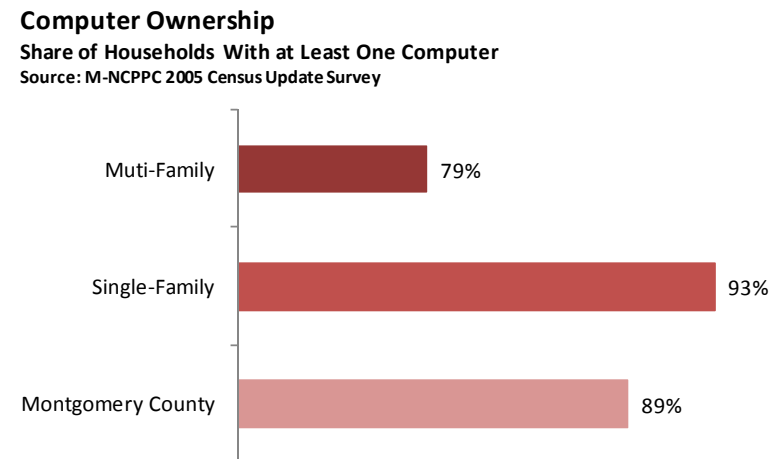
**High-rise households have the lowest car ownership rate.** (1 car per household, compared to 1.3 cars per garden apartment household, 1.8 cars per single-family attached household, and 2.3 cars per single-family detached household.)

**The low rate of car ownership among high-rise households is due to several factors.** High-rise buildings are typically located proximate to fixed rail transit (Metro red line). High-rise buildings tend to charge for parking spaces (both rental and for-sale buildings), which discourages car ownership, and a large percent of

high-rise households live alone (60%), which eliminates the need for additional cars.

## COMPUTER OWNERSHIP

**The majority of Montgomery County households own at least one computer.** About 89% of County households own one or more computers. Computer ownership rates are near 100% for single-family households (93%). While multi-family household computer ownership rates are lower (79%), they are still relatively high. This indicates a technologically savvy County population.



## Technology Ownership

Source: 2005 Census Update Survey

	Montgomery County	Single-Family	Muti-Family
<b>Households by Structure Type</b>	<b>350,000</b>	241,910	108,090
Average Number of Cars	1.9	2.2	1.2
Households with Computers	89%	93%	79%