

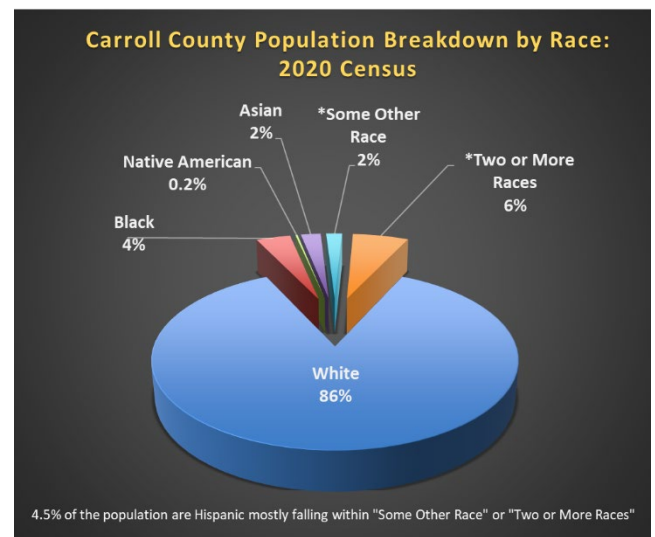
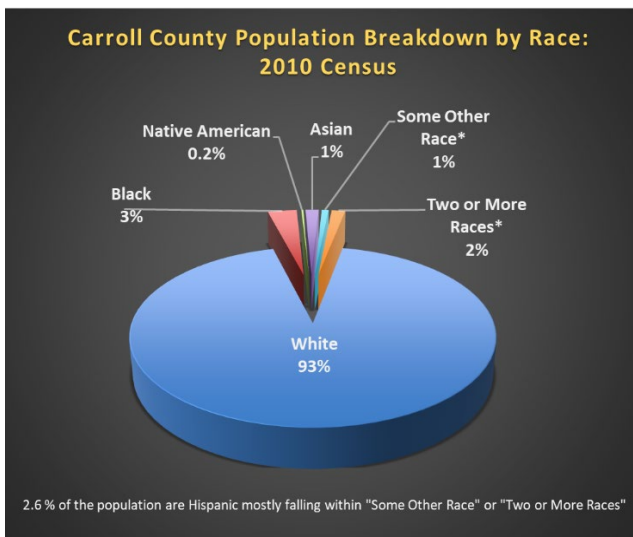
CHANGING DEMOGRAPHICS



The Trend

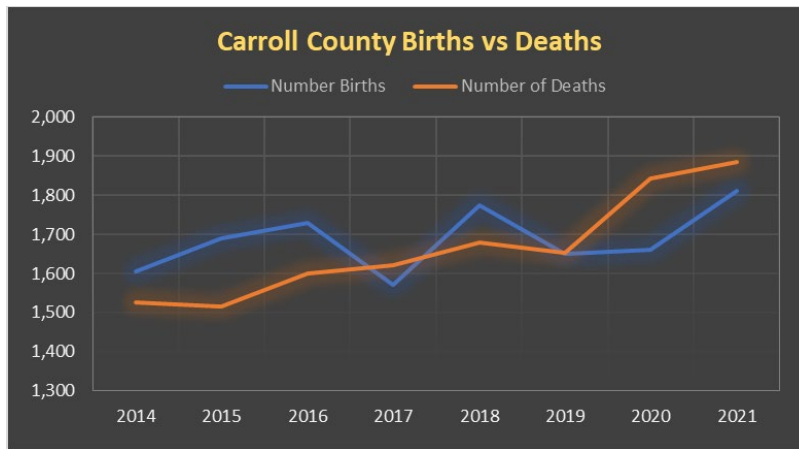
Over the years 2010 to 2023, Carroll County has experienced a slow but steady growth in population and development activity with a slight increase in growth over years 2019 to 2022. The population of Carroll County as of the 2020 Census (April 2020) was 172,891 which is a 3.4% increase in population over the 2010 Census (April 2010) count of 167,134. In comparison, Maryland's population growth over the same period was 7% while the overall growth in the US population was 7.35%. Population growth is influenced partially by the availability of new housing units, and since the 2014 Master Plan was adopted, the County has averaged only 360 Use & Occupancy (U&O) permits per year for new homes. While 2021 and 2022 averaged 514 U&Os, 2023 saw only 186, a swing that could be attributed to a number of post-pandemic factors influencing the home building industry. The most recent data from the US Census Bureau (CO-EST2023-POP-24) estimates the population for Carroll County at 176,639 for year 2023.

While Carroll County is much less diverse than its neighboring counties, when examining the change in population from the 2010 Census to the 2020 Census, the added population (5,757) was diverse and slightly increased the overall diversity of Carroll County. Most of the change reflected an increase in persons identifying themselves as "2 or more races" (multi-racial), followed by "some other race". Furthermore, there was a decrease in persons who identified themselves as "White alone" (2020: 86% vs 2010: 93%). Under the US Census' breakdown by race groups, the Latino/Hispanic population fall into the "some other race" and "2 or more races" categories. Thus, the Latino/Hispanic population is believed to be the fastest growing population group in Carroll County, as it is with Maryland and the US.



Background and Impact

Historical trends of vital statistics were reviewed, and for the most part, births and deaths in Carroll County have been almost equal from 2010 to 2020; only slightly favoring births. Thus, population growth due to natural change (births vs deaths) between those years has been low. However, deaths from years 2020 to 2023 have been slightly higher than births.



Source: Maryland Division of Vital Records

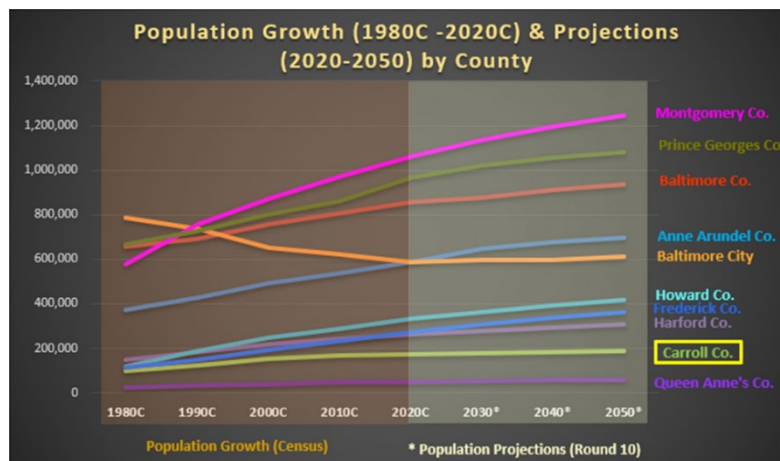
Most of the population growth in Carroll County have been the result of domestic migration to Carroll County, mostly from counties across Maryland and the US including Baltimore County (net: 26%), Howard County (net: 16%) and Baltimore City (net: 11%). While Carroll County also incurs a loss in population to other counties in Maryland and across the US, including losses to Frederick, York and Adams counties, the net migration to Carroll County is greater than the net loss in most of the years from the 2010 Census to the 2020 Census.

Round 10 population projections (based on the 2020 Census) were submitted to the Baltimore Metropolitan Council (BMC) in April 2022. Based on the current and projected number of households and an average household size of 2.68 (2020 Census), the County is projected to grow to a total population of nearly 188,357 by year 2050 (Round 10: CFG/BMC). The projected growth in households is based on past and current growth in use and occupancy permits; and, also based on current zoning, future land use designations; and water/sewer capacity in the service areas of the County. The current zoning along with future land use designations as defined by Carroll County's Master Plan essentially determines the land development that is possible in Carroll for approximately 10 to 30 years going forward.

Round 10 (2022): Population and Household Projections for Carroll County

	2020C	2025	2030	2035	2040	2045	2050
Total Population	172,891	176,399	179,140	181,580	183,956	186,253	188,357
Group Quarters	3,728	3,853	3,979	4,104	4,230	4,355	4,481
# Households	63,050	64,455	65,595	66,670	67,701	68,709	69,704
Household Size	2.68	2.68	2.67	2.66	2.65	2.65	2.64

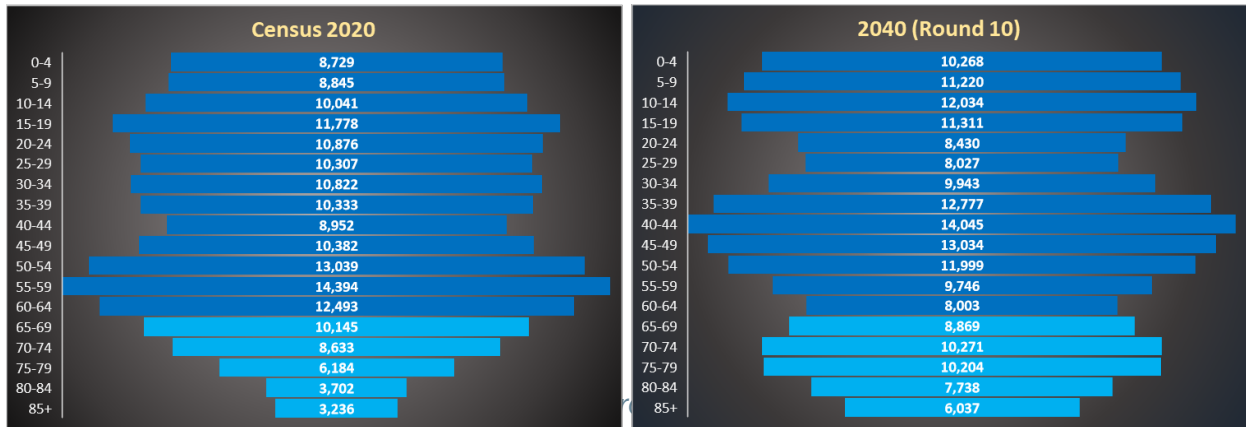
The historical growth (1980 – 2020) and growth projections (2020 to 2050) are shown below in comparison with other counties in the region. After slow but steady growth from years 1980 to 2020, Carroll County's future growth trend shows a slight increase in total population for years 2020 to 2025 with a flattening in growth for years 2025 to 2050 compared to some of the other counties that show a steeper future growth trend (i.e., Montgomery County).



The 2020 Census count for Carroll County’s group quarters population (group living situation) was 3,728 with 1,970 of those institutionalized. Within the next 10 to 30 years, it is predicted that the Group Quarters population in Carroll County will increase as the population is aging and more individuals of the Baby Boomer generation (1946 – 1964) will be needing some form of assisted living in the near or distant future. Furthermore, the old age dependency ratio is expected to increase from 28.5 (ACSST5Y2022) to about 40.2 by 2040 (Round 10 Projections). This ratio represents the ratio of people older than 64 to the working-age population (ages 15-64).

At the same time, in twenty years, the large bubble of Millennials (born between 1981 and 1996) and early Gen Z adults is projected to be the largest age cohort. As a result, a corresponding cohort of school-aged children is projected to be a significant demographic by 2040.

2020C Population by Age vs 2040 Age Projections for Carroll County (Round 10)



The latest American Communities Survey data (ACSST5Y2022), reports the median income for Carroll County at \$111,672 which is higher than Maryland’s overall median income of \$98,461, This is higher than Baltimore Co. (\$88,157) and Harford Co. (\$106,417) but less than that of Howard Co. (\$140,971) and Frederick Co. (\$115,724). The overall poverty rate from 2014 to 2022 has maintained status quo trending with a very slight decrease (2009-2014: 5.5% vs 2017-2022: 5.1%). This rate is one of the lowest in the Baltimore Washington Metro area.

Relevance to Carroll County

In summary, in the next 10 years or so, slow growth is expected to continue in Carroll County with some slight volatility from year to year. This could help protect the rural and low-density character of the county, but also could impact the County’s ability to maintain or provide new public services and facilities and ensure adequate housing availability and affordability, among other things.

Furthermore, if the 2010 to 2020 population trends continue, the new growth in population is expected to be racially more diverse. The senior population is projected to continue growing, which in turn is expected to increase the demand for services such as assisted living, senior transportation services and institutional care. At the same time, the largest demographic group in the next ten years will be the Millennial generation, which will make up a large share of the wage-earning population responsible for contributing the most to the facilities and services that dependent populations such as seniors and children rely upon.

Population growth is affected by many things besides natural and historical trends, including the availability and cost of housing, the availability of jobs, and regional and national trends around locational factors that influence how people decide where to live. The Master Plan will need to consider how the changing demographic trends that the County has experienced over the past ten years might continue or be different, and whether land use patterns need to change in response.