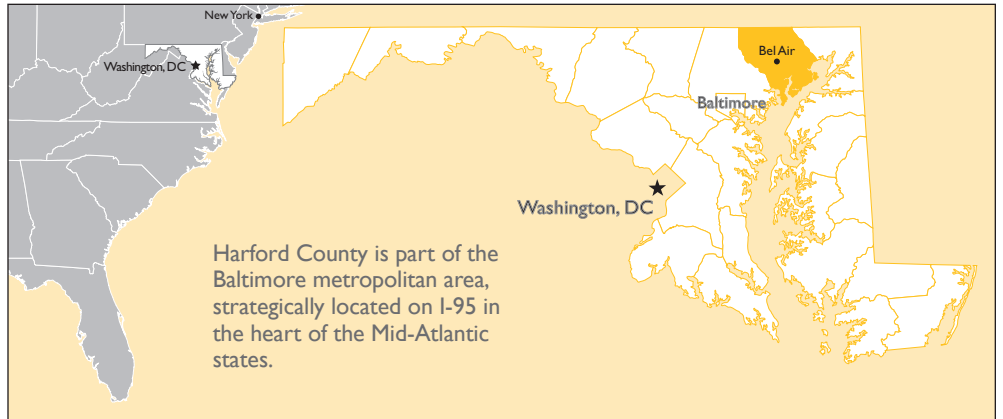


# Brief Economic Facts

## HARFORD COUNTY, MARYLAND

Harford County is part of the Baltimore metropolitan area located on I-95 in the heart of the Mid-Atlantic. This strategic location offers proximity to premier research institutions such as the U.S. Army Aberdeen Proving Ground's (APG) five Centers of Excellence and 3D/Prototyping with Federal labs in NE Maryland.

Harford's 5,500 businesses employ 66,900; over 100 businesses employ 100 or more. Its largest employer, APG, is a technology resource for the region, anchoring the northern end of the CyberMaryland corridor. Growth at APG has added over 110 defense contractor firms transforming Harford into a national research and development center. County growth includes expansions at BSC America, Exelon, Frito-Lay, Independent Can, J.M. Smucker, and Smiths Detection and new companies including Gordon Food Services, Altus Engineering and BITS, resulting in over \$225 million in investment and 550 new jobs. In addition, the third season of the Netflix series *House of Cards*, with filming in the county, was released in February 2015.



### LOCATION

Driving distance from Bel Air:	Miles	Kilometers
Atlanta, Georgia	726	1,168
Baltimore, Maryland	23	37
Boston, Massachusetts	377	607
Chicago, Illinois	697	1,121
New York, New York	166	267
Philadelphia, Pennsylvania	77	124
Pittsburgh, Pennsylvania	234	376
Richmond, Virginia	167	269
Washington, DC	64	104

### CLIMATE AND GEOGRAPHY<sup>1</sup>

Yearly Precipitation (inches)	46.7
Yearly Snowfall (inches)	17.6
Summer Temperature (°F)	75.9
Winter Temperature (°F)	35.6
Days Below Freezing	91.3
Land Area (square miles)	447.6
Water Area (square miles)	16.5
Shoreline (miles)	249
Elevation (feet)	sea level to 803

### POPULATION<sup>2,3</sup>

	Harford County Households	Harford County Population	Baltimore Metro*	Maryland
2000	79,667	218,590	2,552,994	5,296,486
2010	90,218	244,826	2,710,489	5,773,552
2020**	97,775	258,650	2,881,500	6,224,550

\*Baltimore City, Anne Arundel, Baltimore, Carroll, Harford, Howard and Queen Anne's counties

\*\*Projections

Selected places population (2010): Bel Air South 47,709; Bel Air North 30,568; Edgewood 25,562; Aberdeen 14,959; Havre de Grace 12,952; Joppatowne 12,616

### POPULATION DISTRIBUTION<sup>2,3</sup> (2014)

Age	Number	Percent
Under 5	13,856	5.5
5 - 19	49,555	19.8
20 - 44	76,924	30.8
45 - 64	73,327	29.3
65 and over	36,443	14.6
Total	250,105	100.0
Median age		40.4 years

# Brief Economic Facts // HARFORD COUNTY, MARYLAND

## LABOR AVAILABILITY<sup>3,4,5</sup> (BY PLACE OF RESIDENCE)

Civilian Labor Force (2015 avg. - prelim.)	County	Labor Mkt. Area*
Total civilian labor force	136,725	634,836
Employment	129,738	599,983
Unemployment	6,987	34,853
Unemployment rate	5.1%	5.5%

Residents commuting outside the county to work (2010-2014)	Number	Percent
	57,282	45.7%

Employment in selected occupations (2010-2014)	Number	Percent
Management, business, science and arts	53,569	42.3%
Service	18,274	14.4%
Sales and office	32,392	25.6%
Production, transp. and material moving	11,256	8.9%

\* Harford, Baltimore and Cecil counties

## MAJOR EMPLOYERS<sup>6,7</sup> (2015)

Employer	Product/Service	Employment
Aberdeen Proving Ground*	Military installation / R&D	22,797
Upper Chesapeake Health	Medical services	3,129
Rite Aid Mid-Atlantic Customer Support Center	Pharmaceuticals, consumer goods distribution	1,300
Kohl's	Consumer goods distrib. and retailing	1,255
ShopRite of Maryland	Groceries	1,000
Walmart	Consumer goods	900
Jacobs Technology	Laboratory analyses	874
Jones Junction Auto Group	Car dealers	563
Target	Consumer goods	500
Wegmans Food Markets	Groceries	499
BSC America	Motor vehicle auction	475
American Infrastructure	Highways, streets, bridges	445
Macy's	Department store distrib. and retailing	431
Booz Allen Hamilton	Government support	430
McDonald's	Restaurants	420
Home Depot	Home improvement prods.	418
CSC	Engineering services	410
Leidos	Engineering services	370
Harford Community Coll.	Higher education	354
Frito-Lay	Snack products	342
Cytec Engineered Materials	Aerospace adhesives	338
CACI	IT and network solutions	313
SafeNet	Information security	310

Excludes post offices, state and local governments; includes higher education

\* Employee counts for federal and military facilities exclude contractors to the extent possible; embedded contractors may be included

## EMPLOYMENT<sup>4</sup> (2014, BY PLACE OF WORK)

Industry	Estab-lishments	Annual Avg. Empl.	Emp. %	Avg. Wkly. Wage
Federal government	50	11,484	13.0	\$1,779
State government	9	573	0.7	844
Local government	64	9,122	10.4	862
Private sector	5,520	66,889	76.0	789
Natural resources and mining	39	255	0.3	902
Construction	799	5,569	6.3	963
Manufacturing	144	4,241	4.8	1,142
Trade, transportation and utilities	1,172	19,703	22.4	609
Information	38	285	0.3	1,198
Financial activities	526	3,000	3.4	976
Professional and business services	1,167	10,766	12.2	1,307
Education and health services	634	10,926	12.4	800
Leisure and hospitality	482	9,387	10.7	284
Other services	519	2,757	3.1	576
<b>Total</b>	<b>5,643</b>	<b>88,068</b>	<b>100.0</b>	<b>926</b>

Includes civilian employment only

## HOURLY WAGE RATES<sup>4</sup> (2015)

Selected Occupations	Median	Entry	Experienced
Accountants	\$30.75	\$23.00	\$39.00
Bookkeeping/accounting clerks	19.50	13.50	23.50
Computer systems analysts	49.75	30.00	57.50
Computer user support specialists	20.75	10.75	25.00
Customer service representatives	15.25	9.75	19.50
Electrical engineers	43.50	33.75	52.00
Freight, stock and material movers, hand	13.50	9.75	16.25
Industrial truck operators	18.25	13.00	22.00
Machinists	24.75	14.50	29.00
Maintenance workers, machinery	24.00	14.75	27.00
Network administrators	52.00	32.75	61.25
Packaging and filling machine operators	14.50	11.50	19.75
Packers and packagers, hand	9.25	8.25	12.75
Secretaries	17.50	11.75	20.75
Shipping/receiving clerks	14.25	12.25	17.25
Team assemblers	16.75	10.75	19.00

Wages are an estimate of what workers might expect to receive in Cecil and Harford counties and may vary by industry, employer and locality

# Brief Economic Facts HARFORD COUNTY, MARYLAND

## SCHOOLS AND COLLEGES<sup>3,8</sup>

### Educational Attainment - age 25 & over (2010-2014)

High school graduate or higher	92.9%
Bachelor's degree or higher	33.4%

### Public Schools

Number: 33 elementary; 9 middle; 10 high
Enrollment: 37,448 (Sept. 2015)
Cost per pupil: \$12,534 (2012-2013)
Students per teacher: 14.3 (Oct. 2014)
High school career / tech enrollment: 5,986 (2015)
High school graduates: 2,751 (July 2014)

### Nonpublic Schools

Number: 46 (Sept. 2015)
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Higher Education	Enrollment ('15)	Degrees ('14)
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### 2-year institution

Harford Community College	6,520	903
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Towson University in Northeastern Maryland – This partnership among Towson University, Harford Community College and Cecil College provides a seamless transfer to Towson University and opportunities for students to obtain a four-year degree without having to leave Harford County. The University Center located in Aberdeen provides opportunities to advance undergraduate and graduate education through partnerships with regional universities.

## TAX RATES<sup>9</sup>

	Harford Co.	Maryland
<b>Corporate Income Tax (2016)</b>	none	8.25%
Base – federal taxable income		
<b>Personal Income Tax (2016)</b>	3.06%	2.0%-5.75%*
Base – federal adjusted gross income		
*Graduated rate peaking at 5.75% on taxable income over \$300,000		
<b>Sales &amp; Use Tax (2016)</b>	none	6.0%
Exempt – sales for resale; manufacturer's purchase of raw materials; manufacturing machinery and equipment; purchases of materials and equipment used in R&D and testing of finished products; purchases of computer programs for reproduction or incorporation into another computer program for resale		
<b>Real Property Tax (FY 16)</b>	\$1.042	\$0.112
Effective rate per \$100 of assessed value		
In addition to this rate, there are some miscellaneous taxes and/or special taxing areas in the county; in an incorporated area, the county rate will vary and a municipal rate will also apply		
<b>Business Personal Property Tax (FY 16)</b>	\$2.6049	none
Rate per \$100 of depreciated value		
Exempt – manufacturing and R&D machinery, equipment, materials and supplies; manufacturing, R&D and warehousing inventory		
In an incorporated area, the county rate will vary and a municipal rate will also apply; municipal exemptions may be available		

### Major Tax Credits Available

Enterprise Zone, Job Creation, R&D, Biotechnology and Cybersecurity Investment, Arts & Entertainment District

## INCOME<sup>3</sup> (2010-2014)

Distribution	Percent Households		
	Harford Co.	Maryland	U.S.
Under \$25,000	12.9	15.4	23.2
\$25,000 - \$49,999	15.8	17.9	23.7
\$50,000 - \$74,999	17.7	17.2	17.8
\$75,000 - \$99,999	15.2	13.4	12.2
\$100,000 - \$149,999	21.1	18.1	13.0
\$150,000 - \$199,999	9.4	8.9	5.1
\$200,000 and over	7.9	9.1	5.0
Median household	\$81,016	\$74,149	\$53,482
Average household	\$95,858	\$97,135	\$74,596
Per capita	\$35,763	\$36,670	\$28,555
Total income (millions)	\$8,727	\$209,422	\$8,668,940

## HOUSING<sup>2,3,10</sup>

<b>Occupied Units (2010-2014)</b>	91,037 (79.1% owner occupied)	
<b>Housing Transactions (2014)</b>	Units	Median Selling Price
All arms-length transactions	2,441	\$266,000
All multiple-listed properties*	2,707	\$232,000

\*Excludes auctions and FSBO

## BUSINESS AND INDUSTRIAL PROPERTY<sup>6</sup>

The county offers excellent I-95 access, and two State Enterprise Zones located on U.S. 40. Select office parks include:

- Aberdeen Corporate Park** - 265,900 sf corporate campus, two miles from APG North Gate; 95,250 sf existing.
- Box Hill Corporate Center** - 1,000,000 sf of existing/planned office, flex and retail space off I-95 at Exit 77-B.
- Fieldside Commons** - 500,000 sf office park off I-95 at Exit 85, next to Ripken Stadium; 120,000 sf existing.
- G.A.T.E. (Government and Technology Enterprise)** on APG - 2-3 million sf planned office, lab and R&D facilities; 645,000+ sf existing.
- North Gate Business Park** - Planned 860,000 sf with 285,000 sf existing office outside the MD 22 Gate of APG.
- Water's Edge Corporate Campus** - 200-acre mixed-use development, 6 buildings totaling 415,708 sf office.

### Business Incubators

Harford Business Innovation Center, Havre de Grace  
GroundFloor at Harford, Havre de Grace

Market Profile Data (2015)	Low	High	Average
<b>Land – cost per acre</b>			
Industrial	\$70,000	\$250,000	\$200,000
Office	\$200,000	\$435,000	\$300,000
<b>Rental Rates – per square foot</b>			
Warehouse / Industrial	\$3.25	\$10.85	\$4.82
Flex / R&D / Technology	\$6.00	\$15.00	\$11.88
Class A Office	\$20.00	\$26.00	\$22.75

# Brief Economic Facts // HARFORD COUNTY, MARYLAND

## TRANSPORTATION

**Highways:** I-95, U.S. 1, U.S. 40, MD 24 and MD 7

**APG Commuter Center:** Coordinating van pools, rideshare services, subscription bus, TDM initiatives and administration of federal transit benefits

**Mass Transit:** MTA Commuter Bus from Harford County to Baltimore City; Harford County Transportation Services (HCTS) public bus service with seven routes in the county, and connections to MTA Flyer and MARC commuter train

**Rail:** Freight - CSX Transportation and Norfolk Southern Railway; Passenger - MARC (commuter rail)

**Truck:** Approximately 70 local and long-distance trucking establishments are located in the county

**Water:** Served by the Port of Baltimore, 50' channel; a leading U.S. automobile and break-bulk port; seven public terminals including the state-of-the-art Intermodal Container Transfer Facility; also served by the ports of Wilmington and Philadelphia

**Air:** Served by Baltimore/Washington International Thurgood Marshall Airport (BWI); charter service at Harford County (2100' longest runway), Fallston (2200' runway) and Forest Hill Industrial Airpark

## RECREATION AND CULTURE

**Parks:** 7,053 acres of state parkland including Rocks State and Susquehanna State Parks, 4,496 acres of County parkland with 288 acres of parkland in the municipalities of Aberdeen, Bel Air, and Havre de Grace; leisure programs and facilities including the Cedar Lane Park Regional Sports Complex, a high quality regional venue for lacrosse, field hockey, football and soccer

**Golf:** Harford is home to six public golf courses including Bulle Rock, a renowned Pete Dye designed course, APG Exton & Ruggles Courses, Geneva Farms, Mountain Branch, and Wetlands and the privately owned Maryland Golf & Country Clubs

**Attractions:** Ripken Stadium, Anita C. Leight Estuary Center, Steppingstone Museum, Havre de Grace Decoy Museum, Susquehanna Museum at the Lock House, Havre de Grace Maritime Museum, Harford Community College Cultural Arts Programs, Swan Harbor Farm, Ma and Pa Heritage Corridor Bike and Hike Trail, Ladew Topiary Gardens and Liriodendron Mansion

**Arts & Entertainment Districts:** Bel Air, Havre de Grace

**Events:** Bel Air Arts and Chocolate Festivals, Maryland State Championship BBQ Bash, Havre de Grace's Seafood, Decoy and Wildlife Art and other arts festivals, Jazz Festival and the Darlington Apple Festival; for information log onto VisitHarford.com

**Regional Attractions:** Baltimore Symphony Orchestra, Baltimore Orioles, Baltimore Ravens, CENTERSTAGE, Hippodrome, Lyric Opera House, Smithsonian, Peabody Conservatory of Music, Merriweather Post Pavilion, Kennedy Center, and National Zoo

## UTILITIES

**Electricity:** Major providers are Baltimore Gas and Electric and Delmarva Power; customers of investor-owned utilities and major cooperatives may choose their electric supplier

**Gas:** Natural gas supplied by Baltimore Gas and Electric; customers may choose their gas supplier

**Water:** County and municipal systems serve the county; municipal systems serve Havre de Grace and Aberdeen; a privately-run public system serves Bel Air

**Sewer:** County and municipal systems serve the county

**Telecommunications:** Predominant local carrier is Verizon Maryland; other providers offer service on proprietary or leased infrastructure; internet/CATV providers include Verizon FiOS, Comcast and Armstrong

## GOVERNMENT<sup>11</sup>

**County Seat:** Bel Air

**Government:** County executive and seven county council members elected for four-year terms; charter form of government allows for the separation of the executive from the legislative branch; lawmaking powers are vested in an elected legislative body

Barry Glassman, County Executive 410.638.3350

Richard C. Slutzky, President, County Council 410.638.3210

**Website:** [www.harfordcountymd.gov](http://www.harfordcountymd.gov)

**County Bond Rating:** AAA (S&P); Aaa (Moody's); AAA (Fitch)

**Harford County Office of Economic Development**

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[www.harfordbusiness.org](http://www.harfordbusiness.org)

### Sources:

- 1 National Oceanic and Atmospheric Administration (1981-2010 normals); Maryland Geological Survey
- 2 Maryland Department of Planning
- 3 U.S. Bureau of the Census
- 4 Maryland Department of Labor, Licensing and Regulation, Office of Workforce Information and Performance
- 5 U.S. Bureau of Labor Statistics
- 6 Harford County Office of Economic Development
- 7 Maryland Department of Commerce
- 8 Maryland State Department of Education; Maryland Higher Education Commission
- 9 Maryland State Department of Assessments and Taxation; Comptroller of the Treasury
- 10 Maryland Association of Realtors
- 11 Maryland State Archives; Maryland Association of Counties