

V. DEMOGRAPHICS

Population

The Lake Shore area has 26,073 residents, or about 5.3 percent of total population of Anne Arundel County. The Lake Shore area grew by 1,700 people, or 7.0 percent, from 24,373 in 1990¹. This population growth rate was significantly lower than the County's overall rate, which was 14.6 percent between 1990 and 2000. By 2010, the population in the Lake Shore area is projected to be about 26,658².

Age and Sex

In 2000, the Lake Shore area had 1,456 pre-school children (ages 0-4), 5,202 school-aged children (ages 5-17), and 2,547 senior citizens (65 years old or older). All other residents were in the 18-44 and 45-64 age groups who are classified as "household and career formers" and "the established household and career"³.

Table 1. Population by Age, 1990 and 2000

	0-4	5-17	18-44	45-64	65+	Total
Persons in 1990	1,765	4,361	10,938	5,296	2,013	24,373
Persons in 2000	1,456	5,202	9,668	7,200	2,547	26,073
Actual Change	-309	841	-1,270	1,904	534	1,700
% Change	-17.51%	19.28%	-11.61%	35.95%	26.53%	6.97%

Source: U.S. Census Bureau, 1990 Summary Tape File 1 and 2000 Summary File 1.

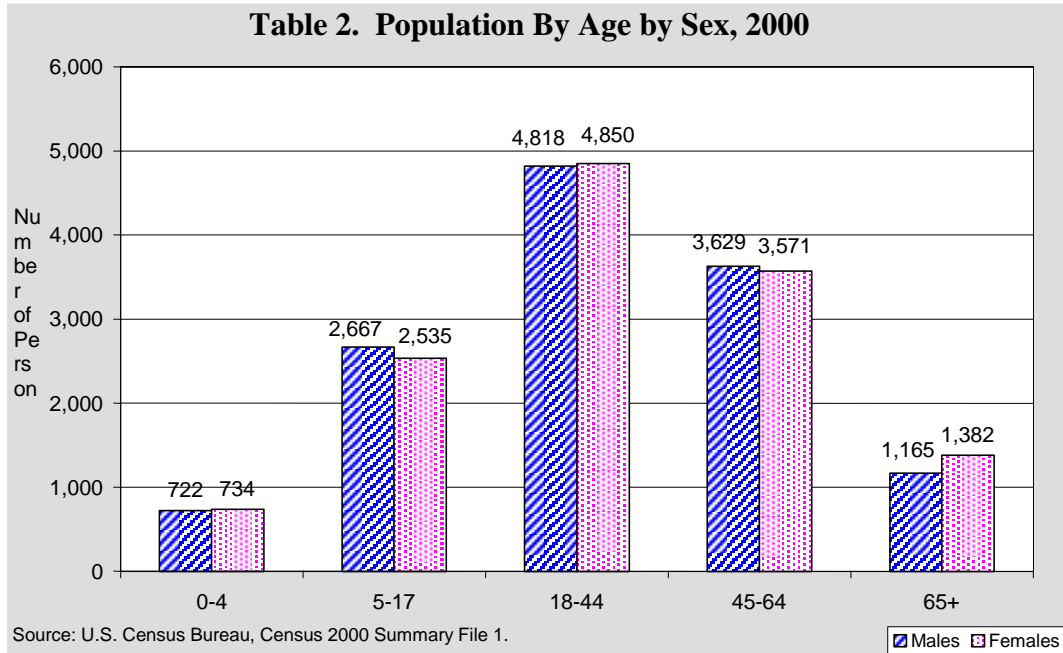
From 1990 to 2000, population growth occurred in the 5-17, 45-64, and 65 and over age groups in the Lake Shore area. The 45-64 age group experienced the largest and most rapid growth, followed by the 65 and over age group. This was a reflection of the recent nationwide demographic trends. Note that there was a population decline in the 18-44 age group between 1990 to 2000, which might result in a decline in population in the 0-4 age group.

The Lake Shore area had 13,072 females and 13,001 males in 2000. The proportion of female senior citizens is higher than that of males, consisting of 54.3 percent of all the 2,547 senior citizens in the Lake Shore area. There were slightly more females than males in the 0-4 and 18-44 age groups. The numbers of males in the 5-17 and 45-64 age groups was higher than those of females.

¹All the data for 1990 and 2000 are derived from the Census 1990 Summary Tape File One and Census 2000 Summary File One.

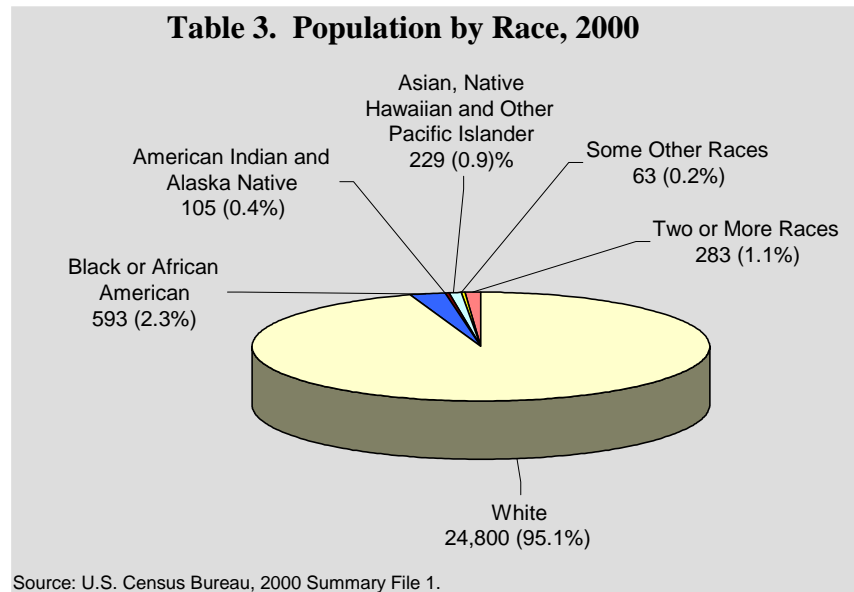
²Forecasts for population and households were prepared by the Anne Arundel County Office of Planning and Zoning, March 2002. The data set for the forecasts is the Round 5D population and household forecasts.

³This age classification was defined by Alexander Speer, demographic consultant to the Office of Planning and Zoning.



Race and Ethnicity

In the Lake Shore area, there are 24,800 white and 1,273 non-white residents. Among all the non-white residents, the largest group is black or African American (593 persons). The area also has 229 Asians, Native Hawaiians, or other Pacific Islanders; 105 American Indians or Alaska Natives; 63 residents from other races, and 283 residents who identified themselves as two or more races. There also are 264 residents from the Hispanic or Latino origin in the Lake Shore area.



Housing Inventory and Home Ownership

Housing Occupancy and Home Ownership

In 2000, there were 9,787 housing units in the Lake Shore area. Between 1990 and 2000, the area’s housing inventory increased by 842 units or 9.4 percent. The housing inventory in the Lake Shore area includes 518 vacant units, or a 5.3 percent vacancy rate.

Of the 9,269 occupied housing units, there were 8,330 owner-occupied and 939 renter-occupied units in the Lake Shore area in 2000. The increase in owner-occupied units was substantially faster than that in renter-occupied units. From 1990 to 2000, owner-occupied units grew by 10.3 percent, whereas renter-occupied units rose by 1.5 percent.

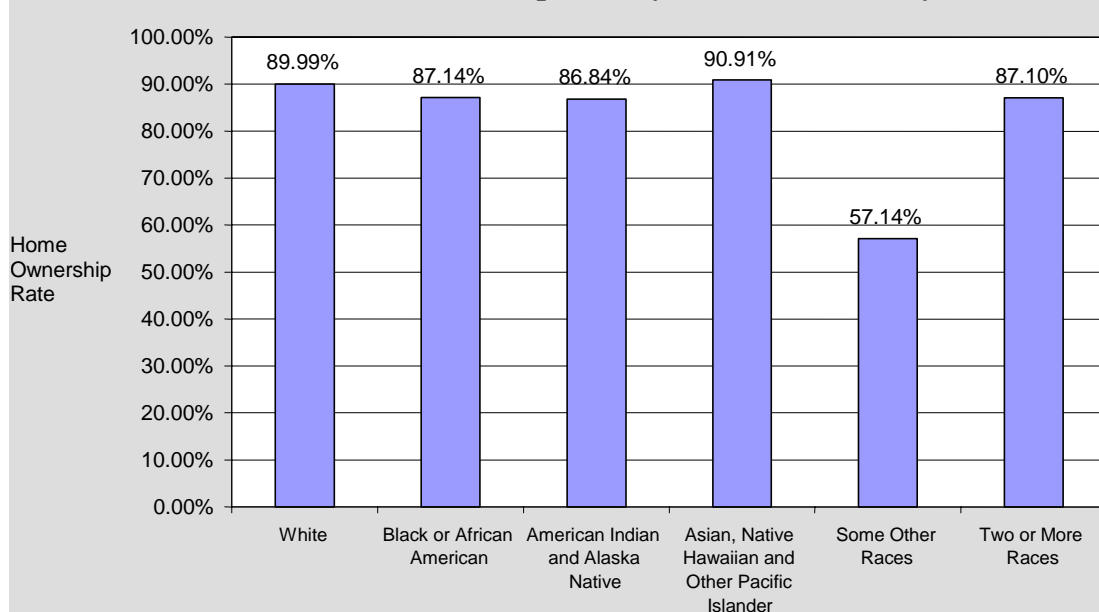
Table 4. Housing Occupancy and Vacancy, 1990 and 2000

Data Category	1990	2000	Change 1990-2000	Percent Change
Housing Units	8,945	9,787	842	9.41%
Owner-occupied units	7,551	8,330	779	10.32%
Renter-occupied units	925	939	14	1.51%
Home ownership rate (%)	89.09%	89.87%	0.78%	---
Vacant units	469	518	49	---

Source: U.S. Census Bureau, Census 1990 Summary Tape File 1 and Census 2000 Summary File 1.

The home ownership rate in the Lake Shore area was 89.9 percent, only behind the Severna Park and South County areas. The home ownership rates among most race categories are higher than the national and County averages, 66.2 percent and 75.5 percent respectively.

Table 5. Home Ownership Rate by Race and Ethnicity, 2000



Source: U.S. Census Bureau, Census 2000 Summary File 1

The home ownership rate also is considerably high among people in all but 15-24 age groups of householders⁴. Three age groups of householders, 45-54, 55-64, and 65 and over, maintain a home ownership rate above 93 percent. There seems to be a tendency for aging in place among “the established household and career” people (45-64) and senior citizens (65 and over).

The median year for 7,573 housing units that were built in the Lake Shore area fell between 1966 and 1969. In the area bordered by Tick Neck Road, Fort Smallwood Road/Main Creek, and Mountain Road, the median year for 2,214 units was 1985.

About 94.8 percent of the area’s total housing units were 1-unit (single-family) detached and attached units. Between 1990 and 2000, the number of 1-unit housing, including both detached and attached, grew by 753 or 8.8 percent. The proportion of 1-unit housing, however, declined slightly from 95.3 percent to 94.8 percent. During the same time period, there was an increase in both numbers and proportions of both 2-unit (duplex) and 5-or-more-unit (apartment) housing in the Lake Shore area.

Table 6. Structure Type of Housing, 1990 and 2000

Structure Type	1990	% of Total Units	2000	% of Total Units
1-Unit	8,527	95.33%	9,280	94.82%
<i>Detached</i>	7,833	87.57%	8,509	86.94%
<i>Attached</i>	694	7.76%	771	7.88%
2-Unit	34	0.38%	96	0.98%
3-4 Unit	15	0.17%	5	0.05%
5 or more Unit	315	3.52%	339	3.46%
Others	54	0.60%	67	0.68%
Total Units	8,945	---	9,787	---

Sources: U.S. Census Bureau, Census 1990 Summary Tape File 3 and Census 2000 Summary File 3.

Table 7. Housing Occupancy by Age of Householder, 2000

Data Category	Occupied Units			Home Ownership Rate
	Owner	Renter	Total	
15 to 24 years	72	51	123	58.54%
25 to 34 years	898	242	1,140	78.77%
35 to 44 years	2,213	296	2,509	88.20%
45 to 54 years	2,135	159	2,294	93.07%
55 to 64 years	1,573	94	1,667	94.36%
65 years or over	1,439	97	1,536	93.68%
Total Units	8,330	939	9,269	89.87%

Source: U.S. Census Bureau, 2000 Summary File 1.

⁴ The householder refers to the person (or one of the people) in whose name the housing unit is owned or rented (or maintained).

Households and Families

Households

The number of households (or occupied housing units) in the Lake Shore area increased by 793 from 8,476 in 1990 to 9,269 in 2000. By 2010, the number of households is projected to be about 9,760, a growth of 491 households from 2000. Between 2000 and 2010, about 37 percent of households are projected to occur in the area roughly between Tick Neck Road, Fort Smallwood Road, Hog Neck Road, and Mountain Road, which is completely in the Priority Funding Area.

Families

The Lake Shore area has an average of 2.81 persons per household. The majority (79.6 percent, or 7,380 in number) of all the households are families. Among the 7,380 families, about 84.3 percent are married-couple families. The Lake Shore area also has 1,889 non-family households including one-person households and two or more-person households. The non-family households consist of 20.4 percent of the area's total households. The one-person households make up 76.7 percent of non-family households in the Lake Shore area. The number of one-person households increased from 1,190 to 1,448 in the past decade.

The percentage of total families dropped slightly from 81.6 percent in 1990 to 79.6 percent in 2000. This also was the change pattern for married-couple families, the proportion of which decreased from 87.2 percent in 1990 to 84.3 percent in 2000. Nevertheless, there was a noticeable growth in both total families and married-couple families between 1990 and 2000. The increase in non-family households that consisted of people living alone or with unrelated people accounted for about 41 percent of the overall growth in households (325 out of total 793 households), reflecting nationwide demographic trends.

Table 8. Households and Families, 1990 and 2000

Data Category	1990	2000	Change 1990-2000	Percent Change
Households (occupied housing units)	8,476	9,269	793	9.36%
Families	6,912	7,380	468	6.77%
<i>Percent families over households</i>	81.55%	79.62%	-1.93%	---
Married-couple families	6,025	6,222	197	3.27%
<i>Percent married-couple families</i>	87.17%	84.31%	-2.86%	---
Nonfamily households	1,564	1,889	325	20.78%

Source: U.S. Census Bureau, 1990 Summary Tape File 1 and 2000 Summary File 1.

Between 1990 and 2000, the number of families with their own children under 18 years old, including married-couple and single parent families, grew by 48 (or 1.4 percent). Also mirroring the national trends, single-parent families with their own

children have increased both in number and proportion, from 359 or 10.8 percent in 1990 to 586 or 17.3 in 2000. The number of married-couple families with children, in contrast, experienced a 6 percent decline during the same time period.

Table 9. Families with Own Children (under 18 Years), 1990 and 2000

Data Category	1990	2000	Change 1990-2000	Percent Change
Families with own children	3,337	3,385	48	1.44%
Married-couple families	2,978	2,799	-179	-6.01%
<i>% of Total families with children</i>	89.24%	82.69%	-6.55%	---
Single parent families	359	586	227	63.23%
<i>% of Total families with children</i>	10.76%	17.31%	6.55%	---

Source: U.S. Census Bureau, 1990 Summary Tape File 1 and 2000 Summary File 1.

Education, Employment, Income and Housing Costs

Educational Attainment

In the Lake Shore area, the percentage of residents 25 years old and over that were high school graduates (including equivalency) or achieved higher educational levels increased from about 78.8 percent in 1990 to 84.8 percent in 2000. The proportion of residents who earned Bachelor's or higher degrees was on the rise also, from 19.5 percent to 21.7 percent during the same decade.

Table 10. Educational Attainment, 1990 and 2000

	1990		2000	
	Total	% of 25 or Over	Total	% of 25 or Over
Total Persons (25 Years and Over)	15,973	---	17,676	---
High School Graduate or Higher	12,591	78.83%	14,986	84.78%
Bachelor's Degree or Higher	3,113	19.49%	3,842	21.74%

Sources: U.S. Census Bureau, Census 1990 Summary Tape File 3 and Census 2000 Summary File 3.

Employment Status and Occupation

The unemployment rate in the Lake Shore area was lower than the County's average in both 1990 and 2000. In 2000, the unemployment rate among employed residents was 2.8 percent; whereas the County's unemployment rate was 3.1 percent, according to the 2000 census data. Although the unemployment rate in the Lake Shore area changed from 2.7 percent to 2.8 percent from 1990 to 2000, the actual change in unemployed residents was only 30.

Table 11. Labor Force and Employment Status, 1990 and 2000

	1990	2000
Total Persons (16 Years and Over)	33,217	34,760
In Labor Force (Civilian)	14,420	14,656
Civilian: Employed	13,902	14,141
Civilian: Unemployed	384	414
<i>Unemployment Rate</i>	2.69%	2.84%

Sources: U.S. Census Bureau, Census 1990 Summary Tape File 3 and Census 2000 Summary File 3.

In the Lake Shore area, about 63 percent of 14,141 employed residents performed their jobs in the management and professional as well as sales and administrative support occupations. Other residents worked in services, construction, extraction, maintenance, production, transportation, and material moving occupations.

Table 12. Occupation for Employed Civilian Population 16 Years and Over, 2000

Occupation	Total	% of Total Employed Persons
Management, Professional	5,053	35.73%
Services	1,838	13.00%
Sales and Administrative Support	3,846	27.20%
Construction, Extraction, and Maintenance	1,969	13.92%
Farming, Fishing, Forestry	13	0.09%
Production, Transportation, and Material Moving	1,422	10.06%
Total Employed Persons	14,141	---

Source: U.S. Census Bureau, Census 2000 Summary File 3.

Employment Forecasts

In 2000, the estimated employment (jobs) in the Lake Shore area was about 4,600. Major employers are two County schools (Chesapeake Bay Middle School and Chesapeake Senior High School), Pasadena Investment Corporation, and the Eastern District of the County's Police Department.

By 2010, the area is projected to have about 5,000 jobs, an increase of 340 (or 7.4 percent) from the job estimates in 2000. About 42 percent of the employment (or jobs) growth is projected to take place between Magothy Bridge Road, Magothy Beach Road, Mountain Road, and Lake Shore Drive, in which a few commercial uses are zoned south off Mountain Road.

Income and Housing Costs

The percent share of median household income, median gross rent, and median home value of the Lake Shore Small Planning Area to the County's median changed over time. In 1990, the median household income in the Lake Shore Small Planning Area accounted for 106.10 percent of the County's median household incomes. By 2000, the area's median household income was 104.26 percent of the County's median. During the same time period, the median gross rent in the Lake Shore Small Planning Area to that of the County's dropped from 114.77 percent to 103.01 percent. The percent share of median home value to that of the County's changed slightly from 107.14 percent in 1990 to 107.50 percent in 2000.

Table 13. Income, Rent, and Value, 1990 and 2000

Data Category	1990			2000		
	County	Lake Shore	% County	County	Lake Shore	% County
Median Household Income	\$45,147	\$47,900	106.10%	\$61,768	\$64,400	104.26%
Median Gross rent	\$616	\$707	114.77%	\$798	\$822	103.01%
Median Home Value	\$127,500	\$136,600	107.14%	\$159,300	\$171,250	107.50%

Source: Census 2000 Summary File 3.

In the Lake Shore area, some residents have experienced higher housing expenses than others. In 2000, about 21.8 percent specified owner-occupied units (or households) and 36.5 percent specified renter-occupied units (or households)⁵ spent 30 percent or more of their household income on housing expenses⁶. From 1990 to 2000, there was a slight increase among specified renter-occupied units that paid more than 30 percent of their household income on housing expenses. The proportion of specified owner-occupied units with their housing expenses equal to or exceeding 30 percent of their household income rose about 4.1 percent between 1990 and 2000.

Table 14. Housing Expenses as A Percentage of Household Income, 1990 and 2000

Specified Occupied Units (Households)	1990	2000
Total Specified Renter-Occupied Units	794	857
Units with Rent as 30% or More of Household Income	288	313
<i>Percent of total specified renter-occupied units</i>	<i>36.27%</i>	<i>36.52%</i>
Total Specified Owner-Occupied Units	6,816	7,678
Units with Housing Cost as 30% or More of Household Income	1,208	1,676
<i>Percent of total specified owner-occupied units</i>	<i>17.72%</i>	<i>21.83%</i>

Sources: U.S. Census Bureau, Census 1990 Summary Tape File 3 and Census 2000 Summary File 3.

Note: The number of specified occupied units doesn't include housing units occupied by households reporting no income or a net loss in a Census.

Implications

The Lake Shore area is considerably family-oriented. The area also has retained a remarkably high rate of home ownership among most residents. These demographic characteristics have proven that the Lake Shore area is a desired place to own homes and raise families for a long period of life. Moreover, the high level of educational attainment as well as diverse occupations among adult residents in the Lake Shore area helps maintain a low unemployment rate and an income level over the County's median.

⁵ According to the U.S. Bureau of the Census, "specified owner-occupied units" are owner-occupied, one-unit, detached and attached houses on less than 10 acres without a business or medical office on the property. "Specified renter-occupied units" include all renter-occupied units except one-unit detached and attached houses on 10 acres or more.

⁶ The U.S. Bureau of the Census measures affordability as monthly housing costs as a percentage of a household income, which includes mortgage payments, rents, utilities, and other housing expenses. A household has the affordability problem when its monthly housing costs are equal to or greater than 30 percent of the household income.

The Lake Shore area has 1,273 non-white residents, amounting to 5.1 percent of the area's total population. This racial and cultural identity may have impacts on the County's services, especially the school system. The County may need to recognize the cultural and language differences before addressing residents' concerns and needs for services and housing choices.

The Lake Shore area had not experienced such a significant growth from 1990 to 2000, in comparison with most areas within Anne Arundel County. The Lake Shore area grew by 842 housing units, 793 households, and 1,700 persons between 1990 and 2000. The growth rate in housing, households, or population also was one of the smallest in the County. By 2010, the population forecast for the Lake Shore area will be 26,658, an increase of 585 persons from 2000, which accounts for about 2 percent of the County's projected growth. The households for 2010 are projected to be 9,760, a growth of 490 from 2000. This projected growth in the Lake Shore area is only 2 percent of the County's projection in households.

The Lake Shore area is essentially rural in character and less densely developed. The area's shoreline comprises part of the Chesapeake Bay Critical Area, in which the Limited Developed Areas and Resource Conservation Areas are predominate; while the Intensely Developed Area is only concentrated in the Long Point Peninsula. The historic and projected trends in population and households indicate that the County has well achieved its Critical Area Program in accordance with the Maryland Chesapeake Bay Critical Area Program and Natural Heritage Program, by maintaining the Lake Shore area as primarily undeveloped, developed at low densities, or moderately developed. The County also is making the effort to concentrate the future development within the Priority Funding Area to meet the potential demand of housing in the Lake Shore area. Protection of natural resources and environmentally sensitive areas, integration of natural resources into the design of existing communities, and consideration of environmental implications of the growth will continue to be the focal point of sensible planning to maintain and enhance the quality of life in the Lake Shore area.