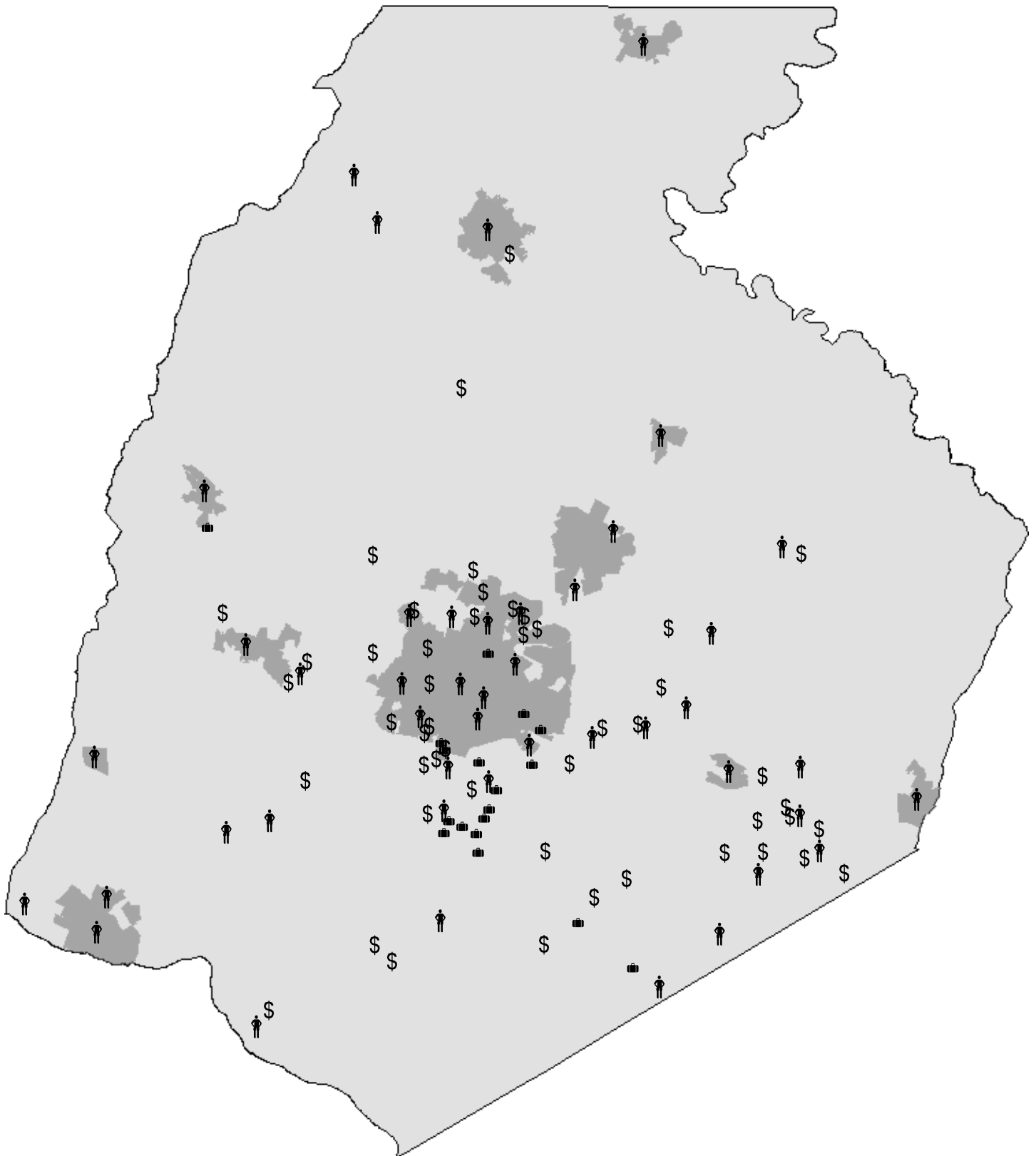
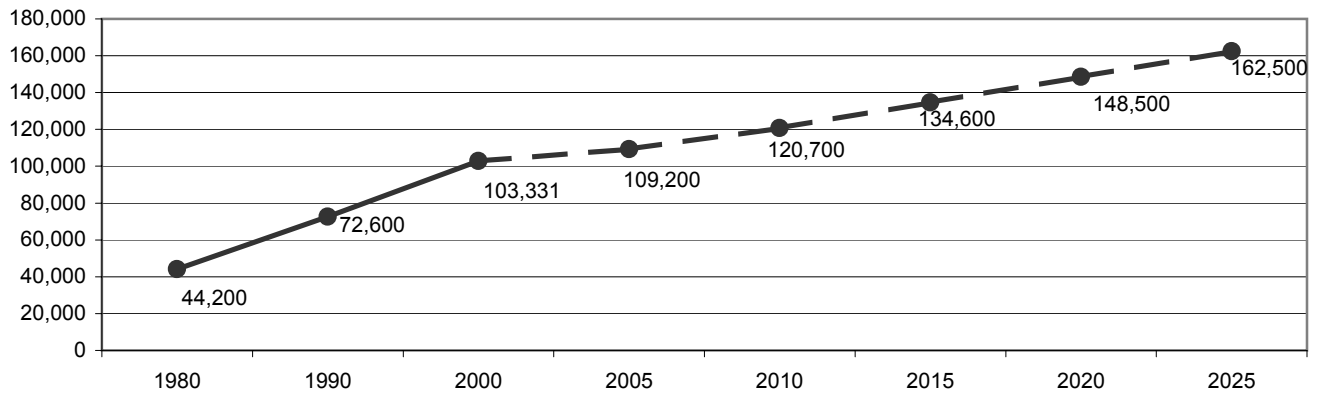


# Employment and Income of Frederick County Residents

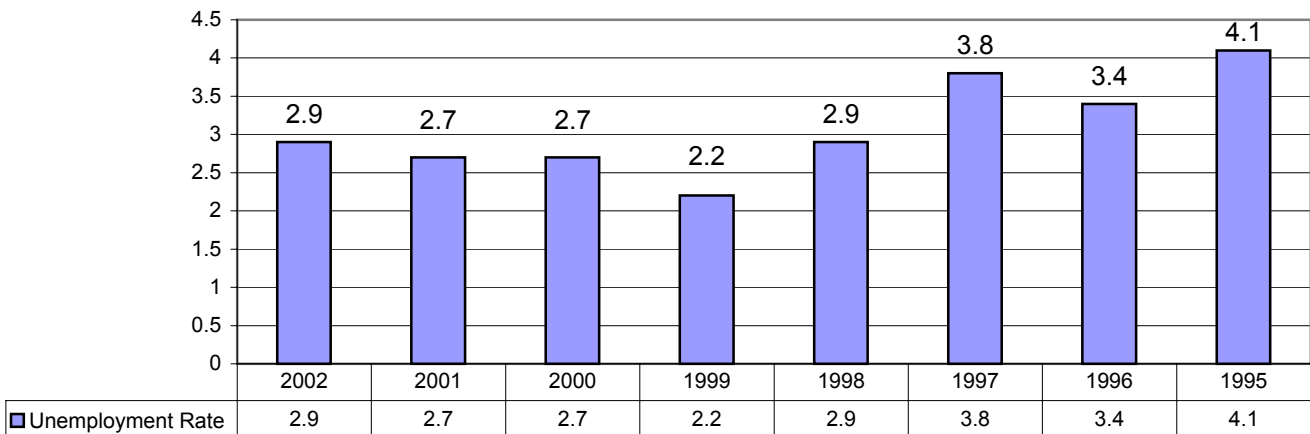


### Historic and Projected Employment Frederick County 1980 To 2025



Data Source: US Census, Maryland Dept. of Labor, & Metropolitan Washington Council of Governments

### Average Annual Unemployment Rate Frederick County - 1995 To 2002



Data Source: Maryland Department of Labor & Licensing

### Labor Force Status For Frederick County 1980 To 2000

	1980	1990	2000	Change 1980 To 1990	Change 1990 To 2000
Persons 16 Years and Over	84,432	114,419	147,144	+36%	+29%
In Labor Force	56,444	84,253	107,151	+49%	+27%
Percent in Labor Force	66.9%	73.6%	72.8%		
Civilian Labor Force	55,521	83,121	106,213	+50%	+28%
Employed	53,521	80,833	103,331	+51%	+28%
Unemployed	2,229	2,288	2,882	+3%	+26%
Percent Unemployed	4.2%	2.8%	2.7%		
Armed Forces	N/A	1,132	1,006	N/A	-11%
Not in Labor Force	27,988	30,166	39,993	+8%	+33%

Data Source: US Census & Maryland Department of Labor

**Major Employers of Frederick County  
As of July, 2003**

<b>Company</b>	<b>Industry</b>	<b>Number Of Employees</b>
Fort Detrick Campus Army/NCI, Other Tenants	Army, National Cancer Institute and tenants	7,300
Frederick County Board of Education	Public Education	4,800
Frederick County Government	County Government	2,526
Frederick Memorial Healthcare System	Comprehensive Health Care	2,270
Wells Fargo Home Mortgage	Mortgage Loans & Service Center	1,700
MidAtlantic Medical Services Inc.	Insurance	1,565
Bechtel Corporation	Headquarters - Global Engineering, Construction & Telecommunications	1,457
Frederick Community College	Two-Year College	1,137
State Farm Insurance Co.	Regional Headquarters	1,000
CitiMortgage	Operations Center	813
F&M Bankcorp	Banking Headquarters & Regional Branches	753
NVR Building Products	Wood Building Products	710
Frederick City Government	Municipal Government	709
Alcoa-Eastalco Works	Aluminum Manufacturing	659
Mount Saint Mary's College	Four-Year College	462
BP Solar	Manufacturer, R&D of Photovoltaic Cells	450
Hood College	Four-Year College	434
Structural Systems	Manufacturer Building Components	424
Moore Business Communication Services	Business Documents	417
Cambrex Bio Services Walkersville, Inc.	Biological Products	390
H.L. Hartz	Men's Clothing	370
Canam Steel Corporation	Steel Joists and Trusses	369
Toys-R-Us	Toy Distribution Warehouse	315
Trans-Tech	Ceramic Components	311
Expo Exchange	Conference Services	271
Orgill/Frederick	Wholesale Building Materials	260
Airpax Corporation LLC	Thermostats, Coin Acceptors	250
Richard F. Kline	Asphalt Contractors	250
WorldCom	Telecommunications	250
BB&T	Full Service Community Bank	242
Adelphia	Cable Television Services (includes all regional offices)	235
Verizon	Telecommunications	226
Von Hoffman	Commercial Printing	215
AOPA	Aircraft Owners and Pilots Association	210
Frederick News-Post	County Daily Newspaper	207
Source: Frederick County Office of Economic Development		

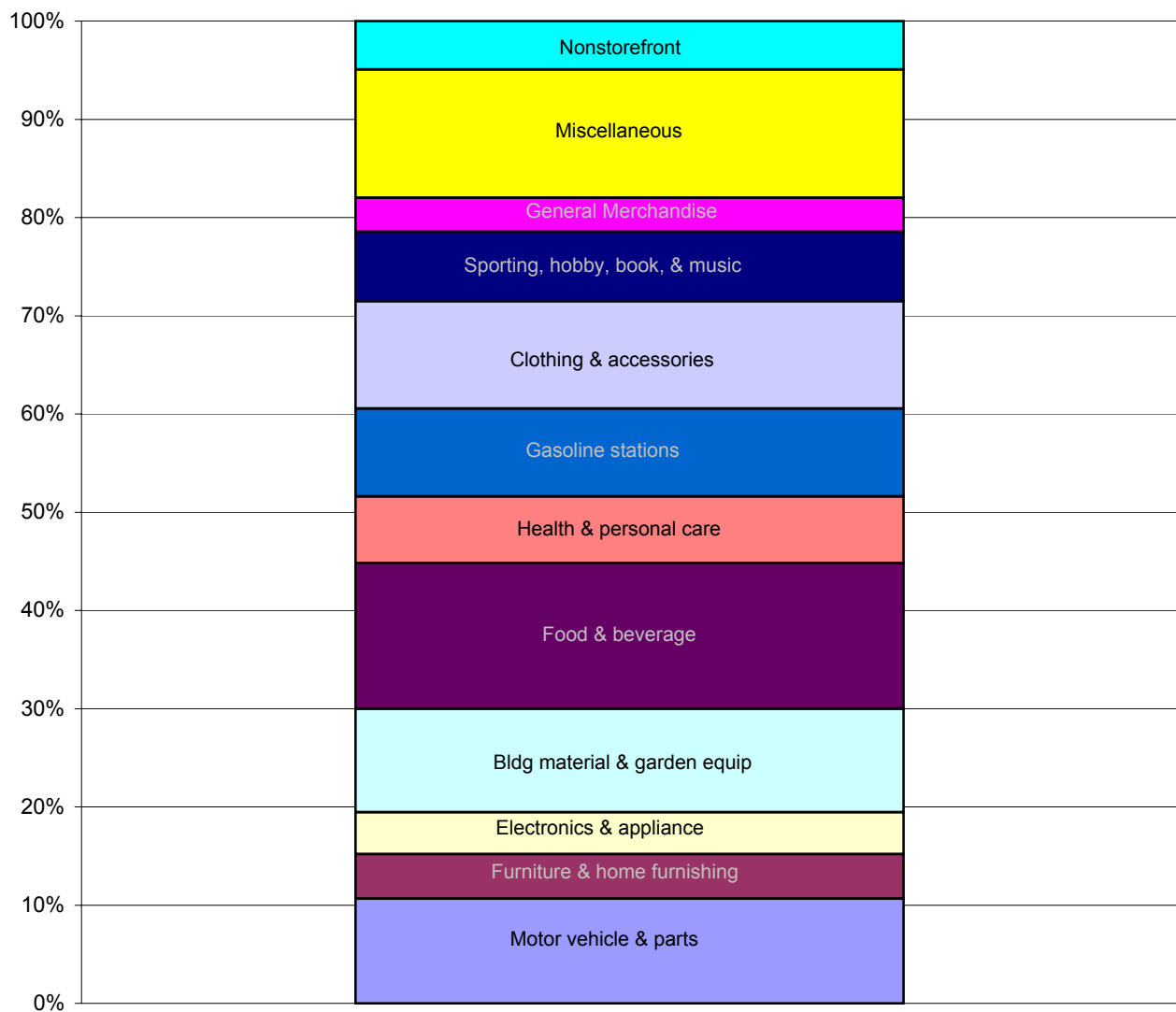
<b>Industry Statistics *</b> <b>Frederick County - 2001</b>			
<b>Type of Industry</b>	<b>Number of Establishments</b>	<b>Annual Payroll (\$1,000)</b>	<b>Number of Paid Employees</b>
Forestry, fishing, hunting, & agriculture support	15	\$1,171	43
Mining	4	N/A	N/A
Utilities	3	N/A	N/A
Construction	906	\$259,251	7,460
Manufacturing	180	\$384,892	8,722
Wholesale trade	214	\$109,611	2,568
Retail trade	750	\$247,094	11,658
Transportation & warehousing	97	\$29,097	947
Information	109	\$60,543	1,627
Finance & insurance	257	\$353,601	8,433
Real estate, rental, & leasing	184	\$29,280	973
Professional, scientific, & technical services	593	\$216,254	4,913
Management of companies & enterprises	25	\$24,811	610
Administrative, support, waste management, & remediation services	298	\$119,838	4,831
Educational services	56	\$42,133	1,983
Health care & social assistance	421	\$525,207	7,732
Arts, entertainment, & recreation	65	\$14,559	882
Accommodation & food services	324	\$74,356	6,323
Other services (except public administration)	516	\$99,435	3,623
Auxiliaries (except corporate, subsidiary, & regional management)	8	\$19,251	570
Unclassified establishment	50	\$673	42
<b>Total</b>	<b>5,075</b>	<b>\$2,352,821</b>	<b>74,219</b>
* These tables exclude data on self-employed, private households, railroad, agricultural production, and most government employees			
Data Source: US Dept. of Commerce, US Census Bureau - 2001 County Business Patterns			

**Retail Establishment Statistics\***  
**Frederick County - 2001**

Type of Retail Establishment	Number of Establishments	Annual Payroll (\$1,000)	Number of Paid Employees
Motor vehicle & parts dealers	80	\$49,235	1,351
Furniture & home furnishing stores	34	\$16,939	552
Electronics & appliance stores	32	\$5,253	290
Bldg material & garden equip & supply dealers	79	\$40,197	1,288
Food & beverage stores	111	\$42,354	2,440
Health & personal care stores	51	\$11,400	567
Gasoline stations	67	\$11,827	732
Clothing & clothing accessories stores	82	\$11,306	828
Sporting goods, hobby, book & music stores	53	\$8,809	621
General merchandise stores	26	\$27,800	1,834
Miscellaneous store retailers	98	\$13,083	872
Nonstorefront retailers	37	\$8,891	283
<b>Retail Trade</b>	<b>750</b>	<b>\$247,094</b>	<b>11,658</b>

\* These tables exclude data on self-employed, private households, railroad, agricultural production, and most government employees

Data Source: US Dept. of Commerce, US Census Bureau - 2001 County Business Patterns

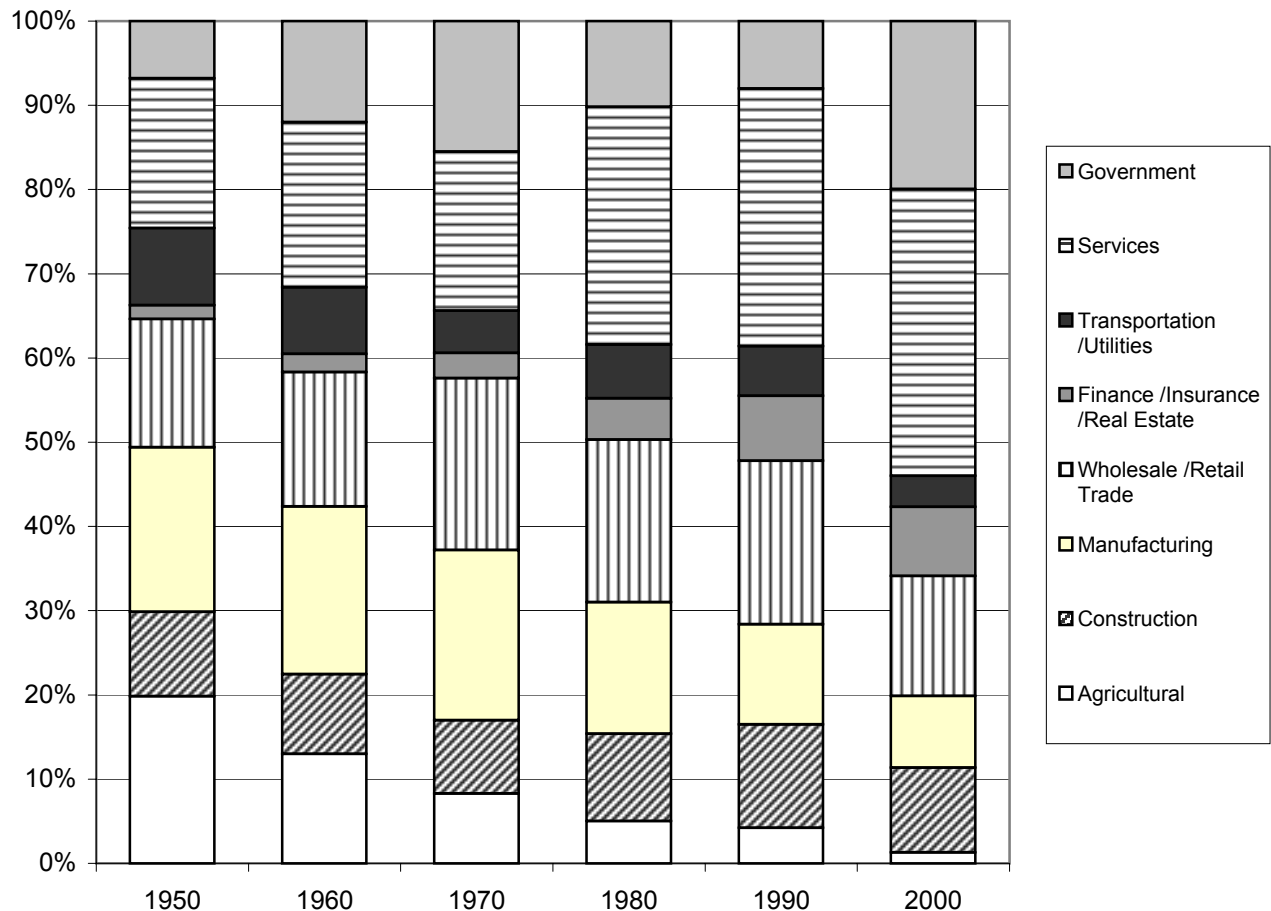


### Employment Categories Frederick County Residents 1950 To 2000

	1950	1960	1970	1980	1990	2000
Total Labor Force	24,173	24,416	35,527	53,434	80,833	102,856
Agricultural	19.5%	12.8%	8.3%	5.0%	4.2%	1.3%
Construction	9.9%	9.3%	8.7%	10.4%	12.3%	10.1%
Manufacturing	19.2%	19.6%	20.2%	15.6%	11.9%	8.5%
Wholesale /Retail Trade	15.0%	15.7%	20.4%	19.3%	19.4%	14.3%
Finance /Insurance /Real Estate	1.6%	2.1%	3.0%	4.9%	7.7%	8.2%
Transportation /Utilities	9.0%	7.8%	5.0%	6.4%	5.9%	3.7%
Services	17.5%	19.3%	18.9%	28.2%	30.6%	34.1%
Government	6.7%	11.8%	15.5%	10.2%	8.0%	20.0%
Not Reported	1.6%	1.6%	0.0%	0.0%	0.0%	0.0%

Source: US Census

### Percentage of Frederick County Residents By Employment 1950 To 2000



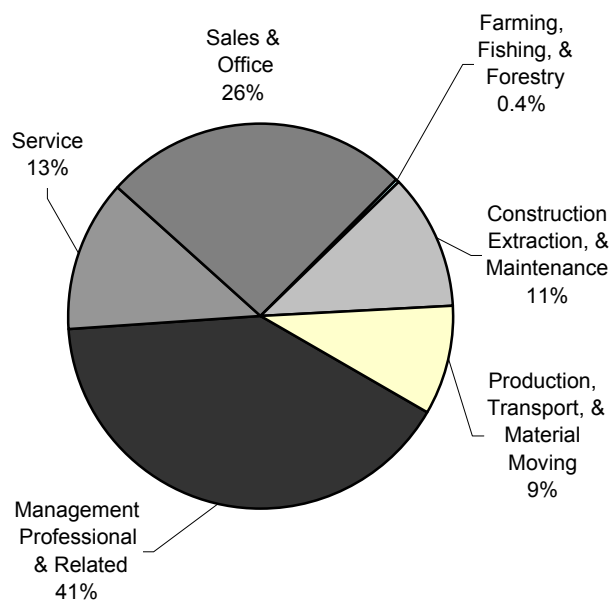
**COUNTY HIGH TECH EMPLOYMENT AS A SHARE OF  
PRIVATE SECTOR EMPLOYMENT  
1999 AND 2000 ANNUAL AVERAGES  
(New Definitions and Area Groupings)**

County	Private Sector Employment		High Tech Employment				2000 County High Tech Percent of	
	1999	2000	1999	2000	Change 1999-2000		Private Sector	Total Md. High Tech
					Number	Percent		
Maryland	1,921,455	1,972,961	154,204	163,742	9,538	6.2	8.3	100.0
<b>Central Maryland</b>	<b>962,166</b>	<b>993,507</b>	<b>60,987</b>	<b>65,083</b>	<b>4,096</b>	<b>6.7</b>	<b>6.6</b>	<b>39.7</b>
Anne Arundel	150,791	160,121	15,865	17,694	1,829	11.5	11.1	10.8
Baltimore City	298,303	304,180	7,679	8,809	1,130	14.7	2.9	5.4
Baltimore County	300,768	303,712	18,185	18,916	731	4.0	6.2	11.6
Carroll	38,667	39,887	898	933	35	3.9	2.3	0.6
Cecil	17,305	18,165	1,478	1,478	0	0.0	8.1	0.9
Harford	48,856	53,708	2,068	2,262	194	9.4	4.2	1.4
Howard	107,476	113,734	14,814	14,991	177	1.2	13.2	9.2
<b>Suburban Maryland</b>	<b>639,855</b>	<b>666,627</b>	<b>74,085</b>	<b>80,429</b>	<b>6,344</b>	<b>8.6</b>	<b>12.1</b>	<b>49.1</b>
* Frederick	61,816	65,282	5,067	5,628	561	11.1	8.6	3.4
Montgomery	350,214	370,078	49,959	54,801	4,842	9.7	14.8	33.5
Prince George's	227,825	231,267	19,059	20,000	941	4.9	8.6	12.2
<b>Southern Maryland</b>	<b>63,096</b>	<b>65,188</b>	<b>5,355</b>	<b>5,466</b>	<b>111</b>	<b>2.1</b>	<b>8.4</b>	<b>3.3</b>
Calvert	13,629	13,824	358	455	97	27.1	3.3	0.3
Charles	27,680	28,729	646	619	-27	-4.2	2.2	0.4
Saint Mary's	21,787	22,635	4,351	4,392	41	0.9	19.4	2.7
<b>Western Maryland</b>	<b>85,901</b>	<b>87,722</b>	<b>2,629</b>	<b>2,379</b>	<b>-250</b>	<b>-9.5</b>	<b>2.7</b>	<b>1.5</b>
Allegany	23,829	24,103	68	67	-1	-1.5	0.3	0.0
Garrett	8,554	8,503	363	154	-209	-57.6	1.8	0.1
Washington	53,518	55,116	2,198	2,158	-40	-1.8	3.9	1.3
<b>Upper Eastern Shore</b>	<b>47,471</b>	<b>48,725</b>	<b>1,771</b>	<b>1,898</b>	<b>127</b>	<b>7.2</b>	<b>3.9</b>	<b>1.2</b>
Caroline	7,634	7,440	D	D	D	D	D	D
Dorchester	9,270	9,479	D	D	D	D	D	D
Kent	6,527	6,777	230	238	8	3.5	3.5	0.1
Queen Anne's	8,214	8,760	D	D	D	D	D	D
Talbot	15,826	16,269	372	416	44	11.8	2.6	0.3
<b>Lower Eastern Shore</b>	<b>58,681</b>	<b>59,964</b>	<b>2,420</b>	<b>2,699</b>	<b>279</b>	<b>11.5</b>	<b>4.5</b>	<b>1.6</b>
Somerset	4,078	4,243	D	D	D	D	D	D
Wicomico	34,825	35,400	2,204	2,456	252	11.4	6.9	1.5
Worcester	19,778	20,321	D	D	D	D	D	D
Nondistributable	64,285	51,228	6,931	5,953	-978	-14.1	11.6	3.6

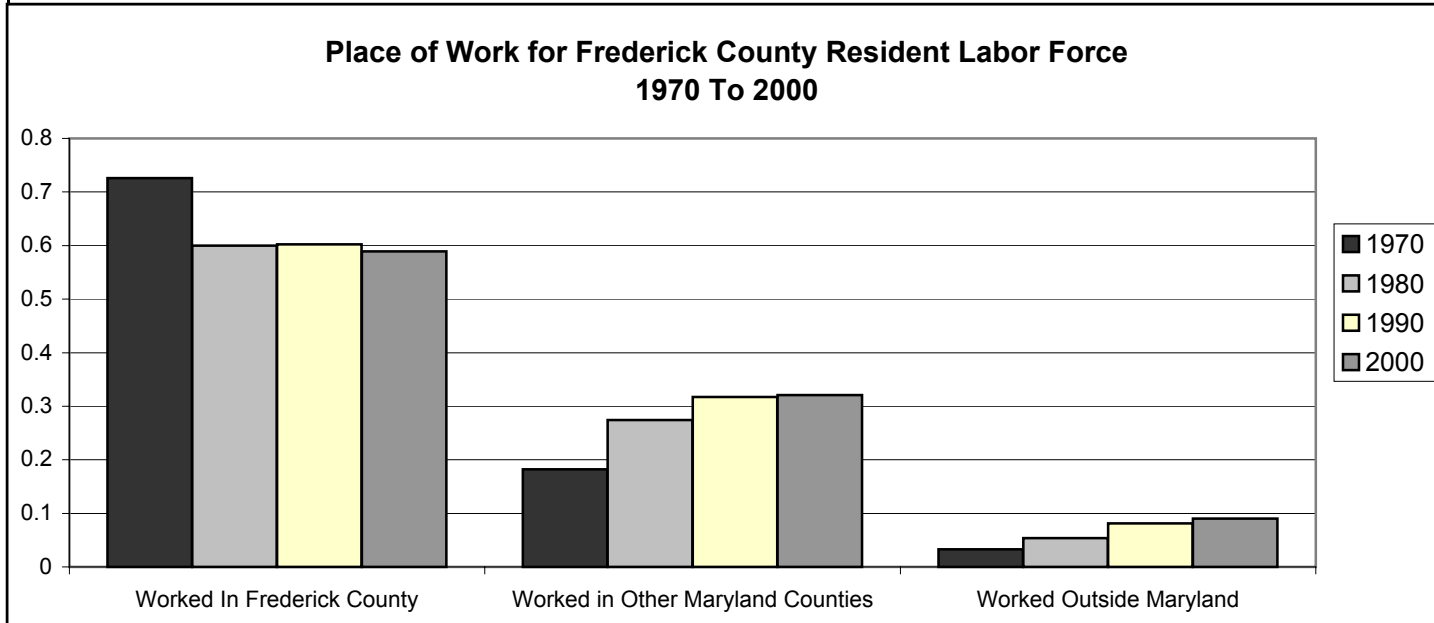
D - indicates data do not meet BLS or state agency disclosure standards.

Source: MD Department of Labor & Licensing

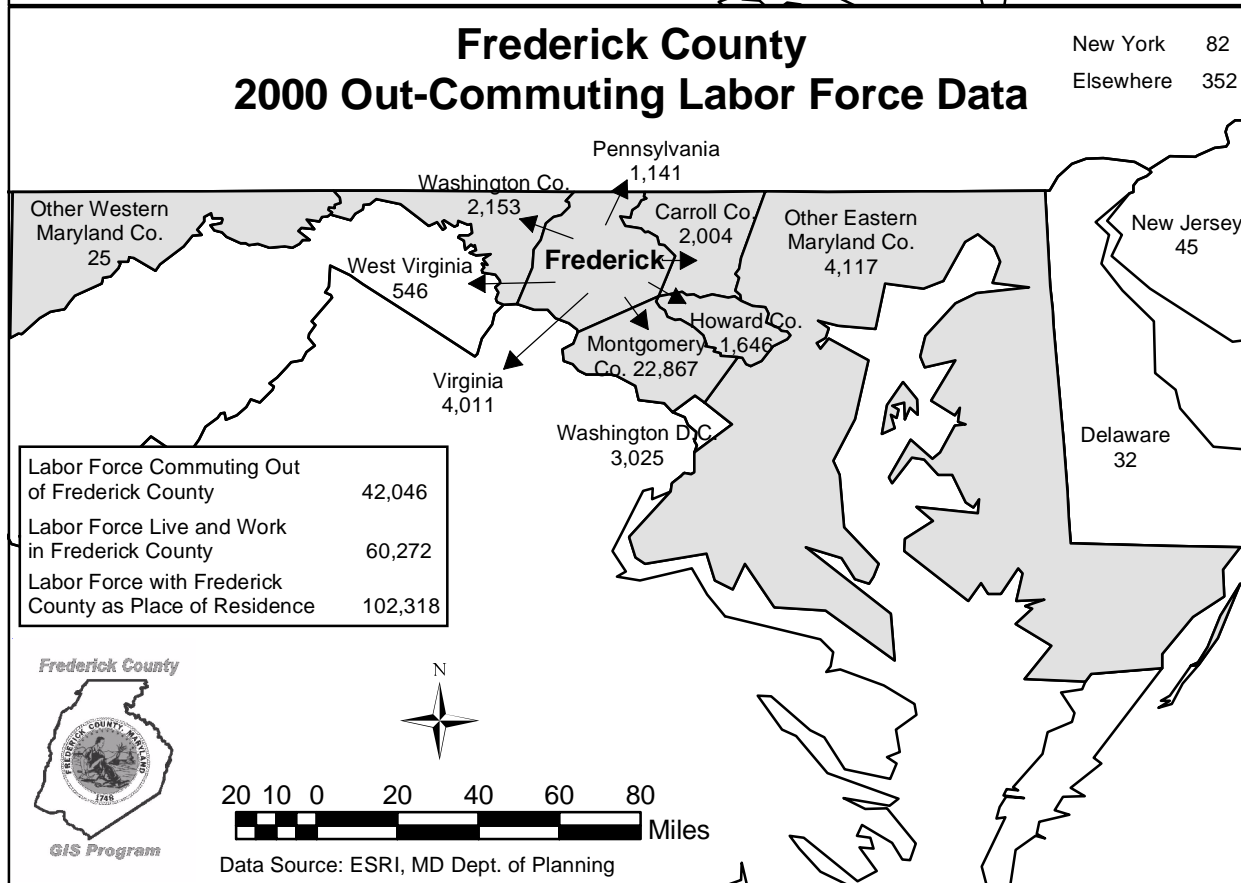
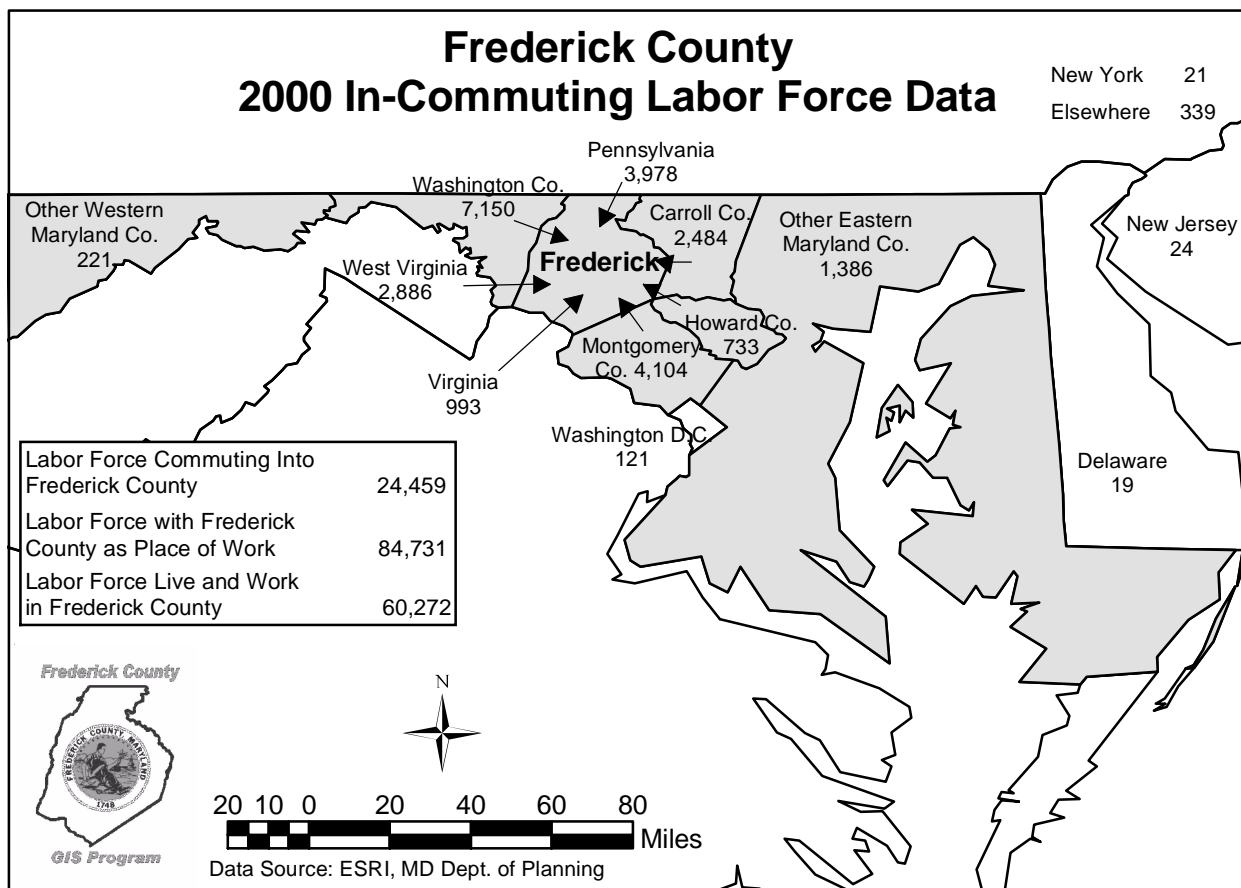
<b>Occupational Classifications For Frederick County - 2000*</b>		
Employed Persons 16 Years and Over	102,856	100.0%
<b>Occupational Classifications</b>		
Management, Professional, and Related Occupations	41,615	40.5%
Service Occupations	13,235	12.9%
Sales and Office Occupations	26,456	25.7%
Farming, Fishing, and Forestry Occupations	452	0.4%
Construction, Extraction, and Maintenance Occupations	11,481	11.2%
Production, Transportation, and Material Moving Occupations	9,617	9.3%
* Occupational data for previous census data is not comparable to the Census 2000 data due to changes in the classification system by occupation.		
Data Source: US Census		



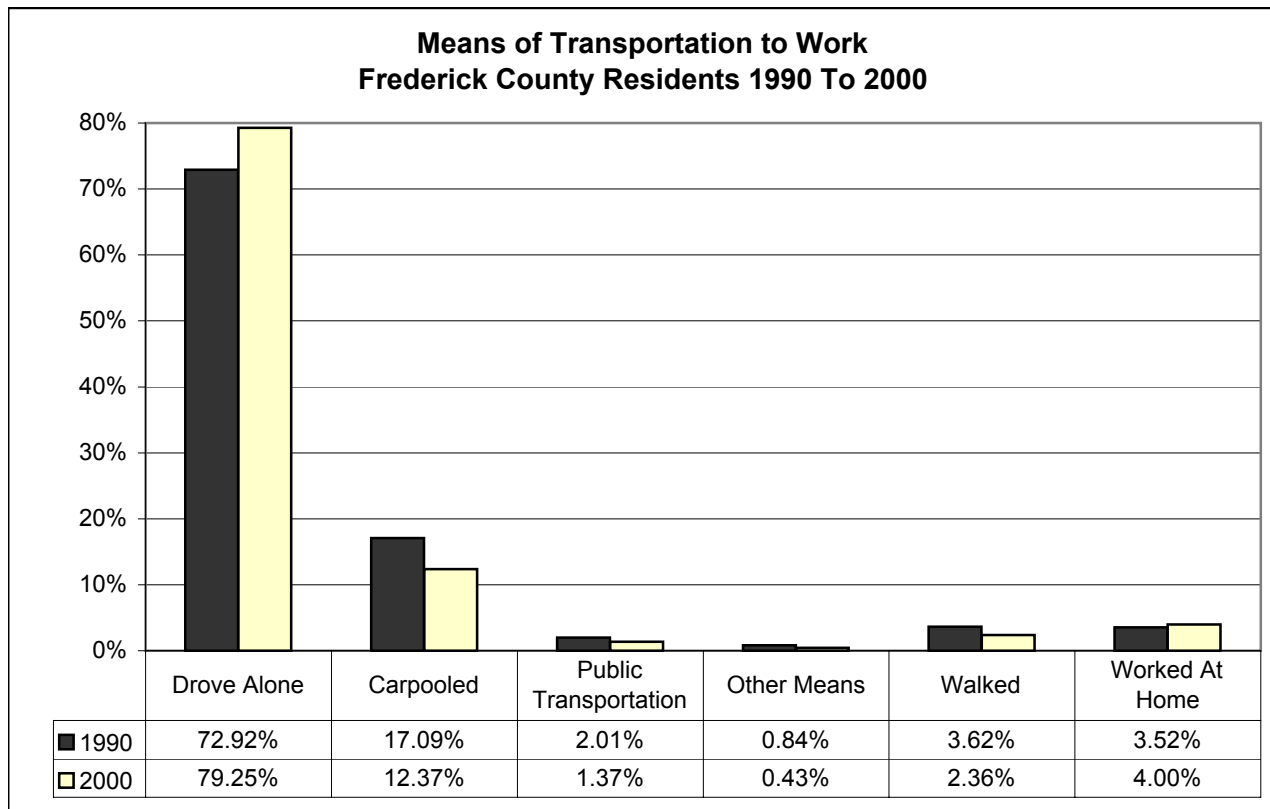
<b>Place of Work for Frederick County Resident Labor Force 1970 To 2000</b>				
Place of Work	1970	1980	1990	2000
Total Labor Force	35,527	53,813	80,850	102,318
Worked In Frederick County	72.6%	60.0%	60.2%	58.9%
Worked in Other Maryland Counties	18.2%	27.4%	31.7%	32.1%
Worked Outside Maryland	3.3%	5.4%	8.1%	9.0%
Not Reported	5.9%	7.2%	N/A	N/A
Data Source: US Census				







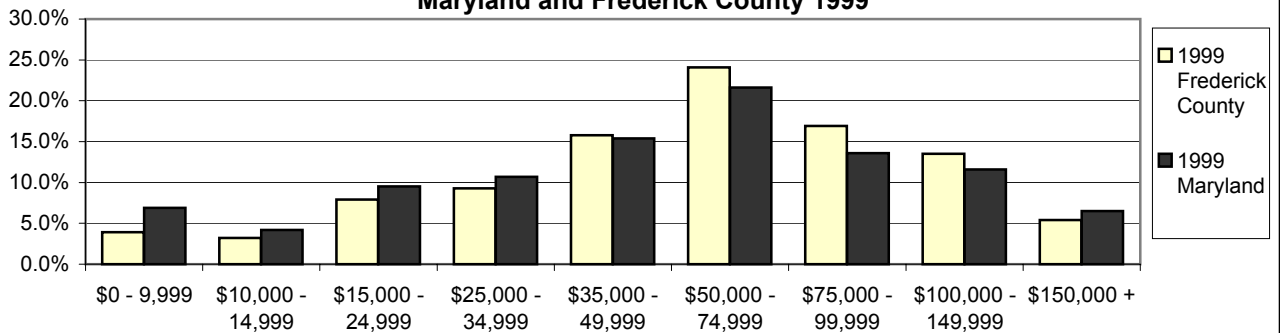
Means of Transportation To Work Frederick County Residents 1990 To 2000				
	1990	2000	Change From 1990 To 2000	
<b>Total Workers 16 Years &amp; Over</b>	80,850	102,318	21,468	26.6%
<b>Means of Transportation to Work</b>				
<b>Car/Truck/Van:</b>	72,769	93,757	20,988	28.8%
Drove Alone	58,955	81,092	22,137	37.5%
Carpooled	13,814	12,665	-1,149	-8.3%
<b>Public Transportation:</b>	1,626	1,405	-221	-13.6%
Bus/Trolley Bus	689	439	-250	-36.3%
Streetcar/Trolley Car	9	8	-1	-11.1%
Subway/Elevated	222	304	82	36.9%
Railroad	585	521	-64	-10.9%
Ferryboat	6	0	-6	-100%
Taxicab	115	133	18	15.7%
<b>Other Means:</b>	677	440	-237	-35%
Motorcycle	86	78	-8	-9.3%
Bicycle	111	137	26	23.4%
Walked	2,929	2,413	-516	-17.6%
Worked at Home	2,849	4,088	1,239	43.5%
<b>Mean Travel Time to Work (Minutes)</b>	28.3	31.9	3.6	13.0%
Data Source: US Census				



### Household Income Characteristics Maryland and Frederick County 1989 To 1999

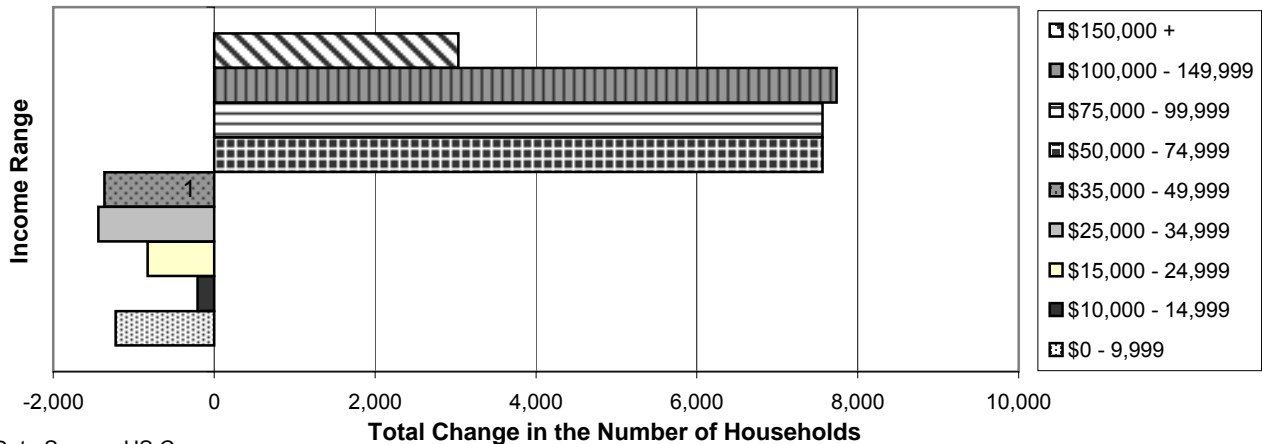
	Frederick County 1999		Maryland 1999		Frederick County Change 1989 To 1999	
Total Households	70,115	100.0%	1,981,795	100.0%	17,357	32.90%
<b>Income Range</b>						
\$0 - 9,999	2,754	3.9%	137,199	6.9%	-1,224	-30.8%
\$10,000 - 14,999	2,260	3.2%	83,328	4.2%	-207	-8.4%
\$15,000 - 24,999	5,519	7.9%	188,104	9.5%	-825	-13%
\$25,000 - 34,999	6,554	9.3%	212,135	10.7%	-1,439	-18%
\$35,000 - 49,999	11,063	15.8%	305,987	15.4%	-1,362	-11%
\$50,000 - 74,999	16,815	24.1%	427,180	21.6%	4,080	32%
\$75,000 - 99,999	11,846	16.9%	268,558	13.6%	7,563	176.6%
\$100,000 - 149,999	9,495	13.5%	230,285	11.6%	7,737	440.1%
\$150,000 +	3,809	5.4%	129,019	6.5%	3,034	391.5%
Median Household Income	\$60,276		\$52,868			
Per Capita Income	\$25,404		\$25,614			
Data Source: US Census						

#### Percentage of Households By Income Range Maryland and Frederick County 1999



Data Source: US Census

#### Change in Household Income Ranges for Frederick County 1989 To 1999



Data Source: US Census

<b>Poverty Status of Maryland and Frederick County Residents 1989 To 1999</b>				
	<b>Frederick Co</b>		<b>Maryland</b>	
	<b>1989</b>	<b>1999</b>	<b>1989</b>	<b>1999</b>
<b>All Individuals</b>	4.8%	4.5%	8.3%	8.5%
Persons 18 Years and Over	4.5%	4.2%	7.3%	7.7%
Persons 65 Years and Over	9.2%	6.0%	10.5%	8.5%
Related Children under 18 Years	5.6%	4.9%	10.9%	10.3%
Related Children 5 to 17 Years	5.3%	4.6%	10.5%	9.8%
Related Children under 5 Years	6.2%	6.1%	11.9%	13.2%
Unrelated Individuals*	13.9%	13.8%	18.5%	18.2%
<b>All Families</b>	3.5%	2.9%	6.0%	6.1%
Families with related children under 18 years	4.8%	4.1%	9.0%	8.7%
Families with related children under 5 years	5.4%	5.6%	10.8%	10.7%
<b>All Female Householders with Children</b>	17.3%	13.8%	20.9%	18.4%
Female				
Households with related children under 18 years	25.1%	19.2%	29.1%	23.4%
Female				
Households with related children under 5 years	36.6%	32.8%	40.1%	32.6%
* Unrelated Individuals refers to the population that is over 15 years old				
Data Source: US Census				

