BEARFACTS 1989 – 1999
Harford , Maryland [24025]

Harford is one of 24 counties in Maryland. It is part of the Baltimore-Towson, MD (MSA). Its 1999 population of 216,408 ranked 7th in the state.

PER CAPITA PERSONAL INCOME

In 1999 Harford had a per capita personal income (PCPI) of $29,297. This PCPI ranked 9th in the state and was 92 percent of the state average, $31,796, and 105 percent of the national average, $27,939. The 1999 PCPI reflected an increase of 5.2 percent from 1998. The 1998-1999 state change was 4.9 percent and the national change was 3.9 percent. In 1989 the PCPI of Harford was $19,420 and ranked 12th in the state. The 1989-1999 average annual growth rate of PCPI was 4.2 percent. The average annual growth rate for the state was 3.8 percent and for the nation was 4.2 percent.

TOTAL PERSONAL INCOME

In 1999 Harford had a total personal income (TPI) of $6,340,172*. This TPI ranked 7th in the state and accounted for 3.8 percent of the state total. In 1989 the TPI of Harford was $3,427,698* and ranked 7th in the state. The 1999 TPI reflected an increase of 6.6 percent from 1998. The 1998-1999 state change was 5.9 percent and the national change was 5.1 percent. The 1989-1999 average annual growth rate of TPI was 6.3 percent. The average annual growth rate for the state was 4.9 percent and for the nation was 5.5 percent.

COMPONENTS OF TOTAL PERSONAL INCOME

Total personal income includes net earnings by place of residence; dividends, interest, and rent; and personal current transfer receipts received by the residents of Harford. In 1999 net earnings accounted for 75.8 percent of TPI (compared with 77.1 in 1989); dividends, interest, and rent were 15.0 percent (compared with 15.7 in 1989); and personal current transfer receipts were 9.2 percent (compared with 7.2 in 1989). From 1998 to 1999 net earnings increased 7.2 percent; dividends, interest, and rent increased 2.8 percent; and personal current transfer receipts increased 8.2 percent. From 1989 to 1999 net earnings increased on average 6.2 percent each year; dividends, interest, and rent increased on average 5.9 percent; and personal current transfer receipts increased on average 8.9 percent.

EARNINGS BY PLACE OF WORK

Earnings of persons employed in Harford increased from $2,758,818* in 1998 to $2,917,666* in 1999, an increase of 5.8 percent. The 1998-1999 state change was 6.9 percent and the national change was 6.8 percent. The average annual growth rate from the 1989 estimate of $1,642,297* to the 1999 estimate was 5.9 percent. The average annual growth rate for the state was 4.9 percent and for the nation was 5.6 percent.

**Note: All income estimates with the exception of PCPI are in thousands of dollars, not adjusted for inflation.*

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