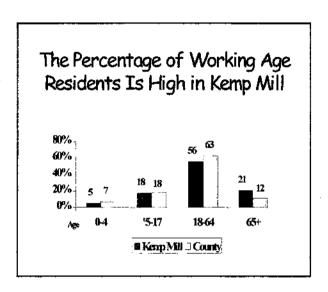
With very little new construction, the composition of Kemp Mill's housing stock has not changed appreciably since 1990. The forecast does not anticipate changes in the foreseeable future, although the percentage of townhouses could grow slightly.

Individual Characteristics

Age

The age distribution of Kemp Mill residents has undergone modest changes since 1987. The greatest difference is a slight increase in working age adults 18 through 64, from 53 percent of the population to 56 percent, and a commensurate decrease in the number of persons aged 65 and over, from 24 percent to 21 percent. The percentage of children has remained steady at just under 23 percent. Even so, Kemp Mill has a smaller proportion of children and almost twice the number of older adults as the County.



Although the overall percentage of children has not changed, their age distribution has. The percentage of preschoolers has declined from over 7 percent to about 5 percent of the total population, while the percentage of school age children has increased from 15.6 percent to 17.7 percent. These changes affect school enrollment, chiefly in the elementary grades today and secondary grades soon, as children born in the boom of the late 1980s and early 1990s mature.

The high percentage of older adults in Kemp Mill and the slightly smaller percentage of children are reflected in the average age of household heads. The typical head is 54.6 years old compared to 49 years old County-wide. The average age of heads in single-family households is the same in Kemp Mill and the County, 52 years old. The difference stems from the apartment population. The average head age in multi-family housing is 62 in Kemp Mill compared to 55.5 County-wide. About 15 percent of the apartments are targeted for the elderly, but it appears that senior adults are heavily represented in the other complexes as well. In fact, 43 percent of area high-rise residents are 65 and older, compared to 31 percent County-wide.

Gender

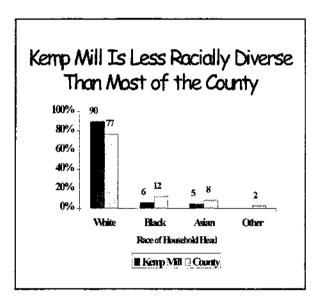
The distribution of residents by gender in Kemp Mill is very similar to that of the rest of the County. Females represent almost 54 percent of the population. Their majority is consistent with the aging of the population and the differences in life expectancy by gender.

Race of Household Head

Kemp Mill is less racially diverse than the County as a whole. White household heads³ represent more than 89 percent of all area household heads, compared to 77 percent County-wide. Both black and Asian household heads constitute smaller percentages in Kemp Mill than County-wide.

An important factor in Kemp Mill's comparative homogeneity may be the high percentage of long-term residents in the area. Much of the County's increasing diversity results from immigration in the 1980s and 1990s. Because there has been little new housing and residents tend to stay in their homes for many years in Kemp Mill, the area has received fewer newcomers than other parts of the County.

Sixty-five percent of Kemp Mill's residents had the same address in 1997 as 5 years earlier, compared to 56 percent Countywide. Typically, residents of single-family housing stay in their homes for fairly long



periods. Kemp Mill is no exception. Both Kemp Mill and the County show a median length of residence in single-family dwellings of 11 years. Where the two differ is in multi-family housing. While high-rise dwellers County-wide stay a median of 4 years, residents of the apartments in Kemp Mill report a median of 7 years, a long time for apartment dwellers.

Another factor in Kemp Mills' racial and ethnic homogeneity is the high percentage of elderly residents. Federal immigration laws before 1965 strongly favored white immigrants. Since immigrants tend to be relatively young, there are few non-European immigrants among older residents. Whites also enjoy a comparatively long life expectancy that increases their proportion of the population in the oldest age groups. Finally, Kemp Mill's synagogues and churches appear to attract members of their denominations to the neighborhood, which encourages relative homogeneity.

If the race of total population, rather than household heads, is compared for both the County and Kemp Mill, the percentage representation of each minority group increases. This is because nonwhite households tend to be younger and to have more children than non-Hispanic whites, and thus, have larger households. Recent immigrants are also more likely to live in extended family households than native born residents.

³The 1987 Census Update Survey did not ask for the race of each individual, instead it asked only for the race and ethnicity of the head of household or spouse. In 1994, the Survey began asking for race and ethnicity for all household members. This report discusses the race of the household head so that 1987 data may be compared with 1997 data.

Hispanic Origin

Census Update Survey questions about Hispanic origin share the same constraint as race; until 1994 the Census Update Survey asked only if the head of household or spouse was of Hispanic origin. It did not address the ethnicity of other members of the household. Thus, it is necessary to focus on household heads for historical comparisons.

In 1987 the percentage of Hispanic household heads or spouses was about the same in both Kemp Mill and the County as a whole, 4.6 and 4.3 percent respectively. In 1997, the percentage County-wide had increased to 6.1 percent, while the percentage in Kemp Mill remained essentially unchanged at 4.3 percent. The same factors that affect racial distribution in the area also impact the percentage of Hispanic origin residents. Both are influenced by the area's older population and low rate of mobility.

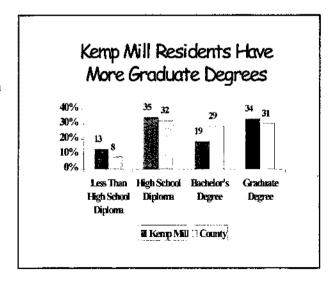
As with race, the proportion of the total population that is of Hispanic origin is larger than the proportion of household heads that are Hispanic. County-wide, 8.6 percent of the population is Hispanic. In Kemp Mill, 7.4 percent are Hispanic. The tendency for Hispanic households to contain more children and other relatives is a major factor in this difference.

Foreign Born

The previous two sections point out that Kemp Mill has fewer racial and ethnic minorities than the County overall. The difference stems from the comparatively low mobility rate and older age profile of the area that mean there are fewer immigrants. The data on foreign born household heads support this analysis. In 1997, 26 percent of households in the County had a foreign born head but only 21 percent of the household heads in Kemp Mill were foreign born. (The Census Update Survey first asked this question in 1994; there is no comparable data for 1987.)

Educational Attainment

One-third of Kemp Mill's residents aged 25 and over hold graduate degrees, compared to less than 31 percent County-wide. At the other end of the spectrum, more adults in Kemp Mill do not have a high school diploma than is generally the case County-wide, 13 percent compared to 8 percent. The higher percentage of persons with less than a high school education often corresponds to a large elderly population. Educational opportunities were not as widely available before World War II, especially for women. In Kemp Mill the majority of those with less than a high school diploma are over 65; in fact, most are over 75.



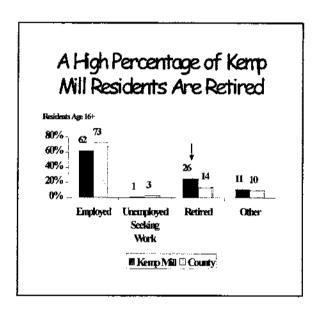
School Attendance

The one demographic characteristic that appears to reflect the strength of residents' religious affiliations in Kemp Mill is the type of school their children attend. Kemp Mill has an unusually high percentage of children attending private schools. County-wide, 22 percent of children aged 5 through 17 attend private schools. In Kemp Mill, a very high 56 percent do. The Census Update Survey does not distinguish among different types of private schools. Because most communities offer Roman Catholic parochial schools, the data suggests that most of the difference in private school attendance between Kemp Mill and other parts of the County may be attributed to attendance at the Jewish schools.

Employment

Employment Status

Kemp Mill's 1997 employment profile is quite different from most of the County. One in four Master Plan Area residents aged 16 and older, 25.7 percent, is retired, compared to under 14 percent County-wide. As a result, the share of residents employed full- or part-time is lower than the County-wide pattern; 62 percent in Kemp Mill compared to 73 percent County-wide. Almost all Kemp Mill residents who would like to work are working. Less than 1 percent report that they are unemployed and seeking work compared to 2.9 percent County-wide. The remaining residents report that they are homemakers or not working and not seeking work. This profile is consistent with a



comparatively older population and a settled, financially comfortable area where unemployment is rare.

Work Location

Some Kemp Mill residents are working closer to home in 1997 than in 1987, chiefly in Silver Spring and Takoma Park. Almost 2 percent more work inside the Beltway than did 10 years ago, while the shares working in Northern Virginia and Prince George's County have declined by 2 percent each. However, the location with the largest gain in workers from Kemp Mill is "elsewhere in Maryland," increasing from almost 2 percent to 6 percent of workers aged 16 and older. This change probably reflects the growing employment opportunities in Howard and Anne Arundel Counties, and Kemp Mill's reasonably direct access to those counties.⁴

⁴Prince George's County is a separate category that has not shown significant change.