

Employment Characteristics of Residents

Three out of four adults are employed

Almost three-fourths of residents over the age of 16 were employed in 1997, unchanged from 1987. Of the approximately 464,000 workers, over 81,000, or 12.8 percent, are employed part-time.

Montgomery County residents live in the largest employment center in Maryland and the majority of employed residents (58 percent) take advantage by working where they live. Less than 90,000 people, or 13.7 percent of this age group, are retired. Another 6.6 percent chose homemaker and not otherwise employed as their employment status. At the time of the survey, 2.9 percent of people over 16 years old listed themselves as unemployed, but seeking work. More recently, the robust regional economy has pushed the unemployment rate to record lows, less than 2 percent.

Employment Status of Residents Age 16+

Employment Status	Estimate	%
Employed FT	382,760	60.4%
Employed PT	81,315	12.8%
Homemaker	41,685	6.6%
Retired	86,545	13.7%
Not employed & not seeking work	22,620	3.6%
Unemployed, but seeking work	18,155	2.9%
Total	633,080	100.0%

Table 56: Employment Status of Residents Age 16+

Modest resident job growth since 1991 recession

Resident job growth hit rock bottom during the past ten years before beginning a modest upturn in 1994. At the tail-end of the booming 1980s, 383,225 residents were employed in 1987, increasing to 431,570 by 1990, an average annual gain of 16,000 working residents. The 1991 recession hit the area hard, restraining employment gains to less than 7,000, totaling 438,515 employed residents in 1994. The slight increase in the number of employed residents from 1990 to 1994 signals a very stagnant period (less than 1 percent annual growth). A mid-1990s, post-recession recovery period records modest increase, an estimated 464,075 County residents employed, and an upturn in annual resident job growth of 8,500 workers per year between 1994 and 1997. Yet the increase in the total number of residents working between 1990 and 1997 (32,500) is only two-thirds of the gain seen in 1987 to 1990 at double the time period.

**Resident Employment Growth
1977-1997**

	Total Gain	Average Annual Growth	% Growth
1977-1987	105,699	10,570	3.8%
1977-1980	22,223	7,408	2.7%
1980-1984	31,321	7,830	2.6%
1984-1987	52,155	17,400	5.3%
1987-1997	80,851	8,085	2.1%
1987-1990	48,348	16,116	4.2%
1990-1994	6,942	1,736	0.4%
1994-1997	25,561	8,520	1.9%

Table 57: Resident Employment Growth

Montgomery County, now in its mature growth period, no longer experiences the consistent and substantial growth of resident employment as seen in the 1970s and 1980s. The average annual percent growth for the recovery period, 1994 to 1997, is 1.9 percent, a nice upturn from the recession's stagnant 0.4 percent, but nothing like the 5.3 and 4.2 percent annual resident job gains in the mid and late 1980s. Moreover, analyzing periods of three to four years highly dramatizes the economic swings as the accompanying table illustrates. The curve smoothes out when analyzed over a longer time period, such as ten years. Between 1987 and 1997, encompassing the high point bottoming out and a slow upturn, the average annual percent growth of resident employment is 2.1 percent almost half the previous ten-year period, 1977 to 1987, 3.8 percent. But the future is not cast in gloom. Since the post recovery period started in 1996, Montgomery County experienced three straight years of healthy job growth (15,000 job gain in 1999 was the largest annual increase in jobs of the decade), thereby reversing the early 1990s recession trend.

Gains in resident employment attributed to women's increased participation

Gains in Montgomery County resident employment figures have been achieved mainly through increases in jobs held by women. As seen in the table below, growth in resident female employment accounts for 60 percent of the County's 80,800 resident employment gain from 1987 to 1997. The average annual growth rates of employed female residents consistently outpace the employment growth of the males in the County. On an annual average percentage basis, female gains were almost 2.5 times greater, 1977-1987, and over 1.5 times greater, 1987-1997. Within the resident female work force, the number of participants increased by 28 percent between 1987 and 1997, from 181,033 to 231,550, outpacing the rate for men, 16 percent, or from 199,655 to 232,525. During the early 1990s

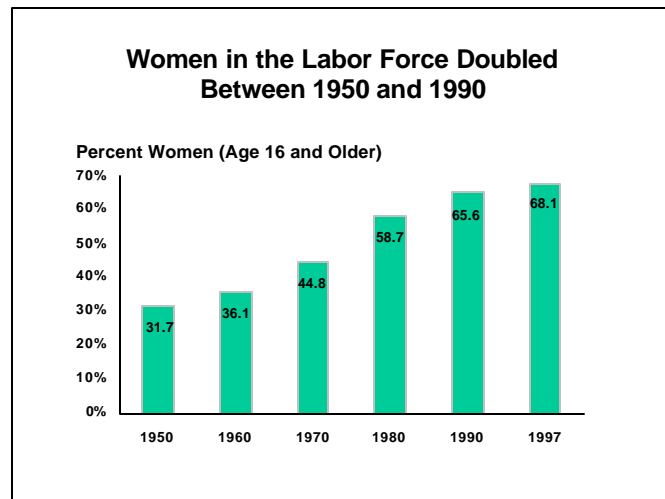


Figure 33: Labor Force Participation of Women 1950-1997

Resident Employment Growth by Sex: 1977-1997								
	1977-1980	1980-1984	1984-1987	1987-1990	1990-1994	1994-1997	1977-1987	1987-1997
Total Employment Gain	22,223	31,321	52,155	48,348	6,942	25,561	105,699	80,851
Average Annual Growth	7,408	7,830	17,400	16,116	1,736	8,520	10,570	8,085
Average Annual Percent Growth	2.7%	2.6%	5.3%	4.2%	0.4%	1.9%	3.8%	2.1%
Male Employment Gain	4,501	10,582	24,945	25,118	-2,747	9,169	40,028	31,540
Average Annual Growth	1,660	2,190	8,480	8,373	-687	3,056	4003	3,154
Average Annual Percent Growth	1.0%	1.3%	4.7%	4.2%	-0.3%	1.4%	2.3%	1.6%
Female Employment Gain	17,722	20,739	27,210	23,230	9,689	16,392	65,671	49,311
Average Annual Growth	6,023	5,185	9,200	7,743	2,422	5,464	6567	4931
Average Annual Percent Growth	5.2%	3.9%	5.9%	4.2%	1.2%	2.5%	5.6%	2.7%

Table 58: Resident Employment Growth by Sex 1977-1997

recession, increases in female participation surmounted the deficit of job loss among males (9,689 versus -687 jobs, respectively) to post a positive gain at the County level (6,942). Currently, equal numbers of men and women are in the resident workforce, approximately 232,000 each; the gender gap rapidly narrowed from a 44,000 difference in 1977 to 18,600 in 1987. Any additional increase in women's work force participation rates will result in more females than male residents employed.

Female participation in the County's resident work force skyrocketed from a little over half of all women over the age of 16 in 1977 to two-thirds in 1997. In contrast, the percentage of employed male residents has remained near the 80 percent mark since 1977. Female participation in the work force has grown steadily since the emergence of an active feminist movement in the 1960s and ground breaking, anti-discrimination laws at the workplace. Overtime, the economy adjusted to dual income households to the degree where many families find it difficult to afford major purchases, especially housing and children's college tuition, without a second wage earner. The 1984 prediction that the County female work force participation may be nearing practical limits proved untrue as women's participation rates edged upward from 61.2 percent in 1977 to 64.7 percent in 1987 to 67.6 percent in 1997. The female rate continues to grow as career women replace the retiring "just-a-job" female worker. Other new dynamics also came into play during the 1990s. Women, after jumping into the job market and postponing childbearing, now face pressure to sideline career and answer the tick tock of the biological clock. For most, the economic pressure to return to the work force makes starting a family a mere blip in their careers. In 1997, 68.1 percent of women with children under the age of 6 years were employed.

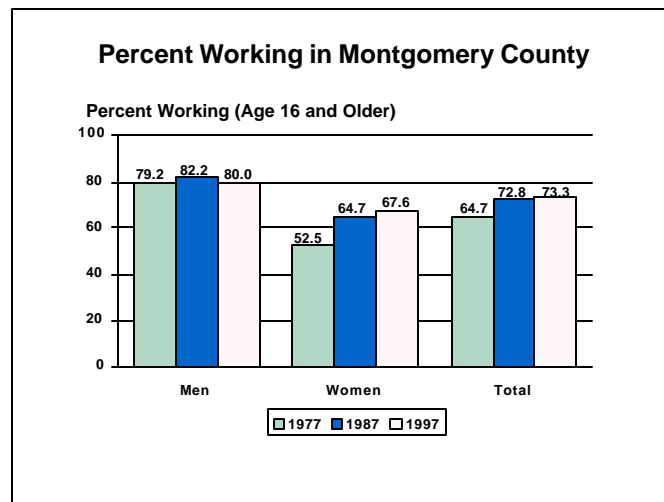


Figure 34: Employment by Sex 1977-1997

Baby boomers are the backbone of the resident workforce

The baby boomer age groups dominate the resident work force with 134,370 workers ages 35 to 44 and 112,055 ages 45 to 54. These two age groups combined define over half of the resident work force in 1997. It is not just the percentage bulk of these age cohorts within the population, but the incredibly high work force participation rates associated with the boomers. Ninety-three percent of the 45 to 54 age cohort and 89 percent of those age 35 to 44 are employed. There is little evidence of early retirement in the 55 to 64 age group as 1997 marks a new high of 76 percent employed up from 64 percent in 1987. A noticeable increase among women working in this age group has contributed to the rising rate. At the other end of the age groups, work force participation has dropped among the 20 to 24 year olds, from 83 percent in 1987 to 76 percent in 1997, matching the 1977 rate. Many of the 20-somethings are pursuing advanced degrees now that a Master's degree is practically mandatory for many jobs

where previously a Bachelor's degree was acceptable. The percent share of young 20s in the workforce steadily declined from 12 percent in 1977 to 6 percent in 1997.

Women are picking up the slack in the 25 to 34 age group with approximately 56,660 females working compared to 50,600 males. The percent of females in this age group working remains stable at 81 percent, while male participation rates fell from 96 percent in 1987 to 91 percent in 1997. The nation faces a shortage of 30-44 age group workers between now and 2010 while Montgomery County faces a similar trend, but not as severe. Between now and 2005, the number of persons aged 15 to 24 will creep up (from 55,000 to 60,000) and the number of 25 to 29 year olds edge down (from 177,000 to 176,000), but the number of prime earners, ages 40 and above, will increase from 258,000 to 286,000. These long-term demographic trends - the aging of the baby boom and baby bust generations - exacerbate the County's labor force shortage, which is expected to continue over the next 20 years. The gap between jobs and labor is partially mitigated by immigration. Montgomery County has successfully attracted young immigrants from many different countries and the high levels of foreign immigration are expected to continue.

The County's resident employment table by age and sex reveals the cascade effect of women joining the work force in the 1960s as the wave of female participation travels through the age groups across the decades. The greatest employment rate increase occurred in the 55 to 64 cohort, increasing from 50 percent in 1987 to 69 percent in 1997 as the crest of the early groundbreaking feminists approaches retirement. The last of the "1950s homemakers", ages 65 and up, maintained the traditional employment rate of 12 to 13 percent. In comparison, rates among men 65 and older with a history of work force participation run almost 27 percent in the 1980s and 1990s, down from 34 percent in 1997.

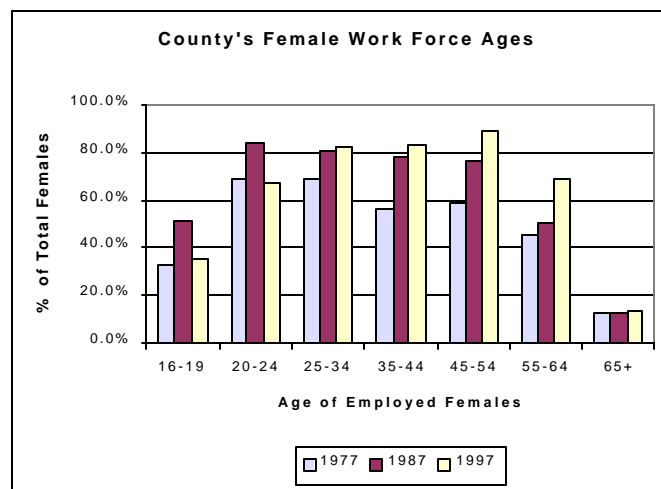


Figure 35: Age of Employed Females 1977-1997

County Residents, Age 16+, Employed Full- or Part-time by Age and Sex, 1977-1997									
Age	Employed Residents				Percent of Total Household Population, Age 16+				
	1977	%	1987	%	1997	%	1977	1987	1997
Total Employed									
16-19	14,440	5.2%	17,079	4.5%	12,660	2.7%	33.1%	51.2%	35.9%
20-24	32,136	11.6%	35,292	9.3%	27,462	5.9%	71.4%	83.1%	70.1%
25-34	75,421	27.3%	108,863	28.6%	107,255	23.1%	79.8%	88.1%	85.8%
35-44	57,981	21.0%	100,198	26.3%	134,368	29.0%	76.2%	87.2%	89.1%
45-54	56,334	20.4%	63,922	16.8%	112,055	24.1%	76.6%	85.5%	93.0%
55-64	32,818	11.9%	42,932	11.3%	52,398	11.3%	61.4%	63.7%	76.2%
65+	7,542	2.7%	12,941	3.4%	17,878	3.9%	20.0%	18.6%	19.1%
Total	277,525	100.0%	383,224	100.0%	464,075	100.0%	64.7%	72.8%	73.3%
Males Employed									
16-19	7,404	4.6%	8,792	4.4%	6,312	2.7%	34.0%	51.1%	36.4%
20-24	15,191	9.5%	15,585	7.8%	13,317	5.7%	74.2%	82.6%	73.9%
25-34	42,050	26.2%	55,062	27.7%	50,598	21.8%	92.5%	96.3%	90.9%
35-44	36,110	22.5%	52,491	26.4%	67,946	29.2%	97.1%	97.8%	96.8%
45-54	34,347	21.4%	34,262	17.2%	56,379	24.2%	95.3%	95.9%	97.7%
55-64	20,364	12.7%	24,948	12.5%	27,597	11.9%	78.4%	78.2%	84.2%
65+	5,012	3.1%	7,672	3.9%	10,377	4.5%	33.8%	27.2%	26.6%
Total	160,478	100.0%	199,655	100.0%	232,525	100.0%	79.2%	82.2%	80.0%
Females Employed									
16-19	7,036	6.1%	7,967	4.4%	6,348	2.7%	32.2%	51.0%	35.4%
20-24	16,972	14.6%	19,224	10.7%	14,145	6.1%	69.0%	83.2%	67.0%
25-34	33,371	28.7%	53,002	29.4%	56,657	24.5%	68.0%	80.8%	81.7%
35-44	21,871	18.8%	47,268	26.3%	66,423	28.7%	56.2%	77.9%	82.4%
45-54	21,987	18.9%	29,585	16.4%	55,675	24.0%	58.7%	76.0%	88.7%
55-64	12,454	10.7%	17,798	9.9%	24,800	10.7%	45.3%	50.4%	68.9%
65+	2,530	2.2%	5,202	2.9%	7,501	3.2%	12.3%	12.8%	13.8%
Total	116,221	100.0%	181,033	100.0%	231,550	100.0%	52.5%	64.7%	67.6%

Table 59: Employment by Age and Sex 1977-1997

One out of three resident workers is foreign-born

Approximately 73 percent of foreign-born adults age 16+ living in Montgomery County are employed matching the work force participation of United States natives. There are roughly 143,335 employed residents who were born outside the United States, making up 31 percent of the County's resident work force. A slightly lower percentage of the foreign-born workers live and work in the County, 54.7 percent, compared to 58.9 percent of the native-born work force. A higher percentage of foreign-born workers commute to Washington, D.C., 26.4 percent, compared to 22.6 percent of native-born workers.

About the same percentage of foreign born and native workers, 35 percent, hold professional jobs such as teacher, scientist, or doctor. Only 14 percent of foreign-born workers are executives or managers compared to 24 percent of native born. Employed foreign-born residents are twice as likely as the native born population to have occupations of services (15.1 versus 7.8), skilled labor (6.1 versus 3.7), or laborer (3.4 versus 1.8). The place of employment also distinguishes the two groups. A higher percentage of foreign-born adults are employed by private, for-profit firms (52.3 percent versus 48.8 percent) and private, not-for-profit firms (15.0 percent and 12.6 percent, respectively) than the native-born. Also, a lower percentage of foreign-born workers work in the government sector, 20.8 percent compared to 27.5 percent.

New residents are young professionals

Of the County's employed residents, almost one-quarter, or 107,325, are new residents that moved into Montgomery County between April 1992 and June 1997. The new resident worker is typically in his/her 20s or 30s, highly educated, and a professional. Montgomery County is attracting young workers, who help fill the gap between jobs and labor force, thereby relieving pressure of an extremely low unemployment rate. In new households, the adults are more likely to work than the general adult population; 82 percent of new residents, age 16 and up, are employed compared to 73 percent of all adult residents. For that matter, new female residents have a higher work force participation rate at 76 percent than the County's female rate of 68 percent. A higher percentage of employed new arrivals hold jobs outside Montgomery County, almost one-third head into the District, and they are more likely to take public transit.

Employment Characteristics of New Residents		
	New Residents	Total County
Number Employed	107,325	464,075
Employed, Age 16+	82%	73%
Employed Females, Age 16+	76%	68%
Average Head Age	39.2	49.1
Professional Occupation	43%	36%
Bachelor's Degree	32%	29%
Advanced Degree	39%	31%
Commute Outside County	51%	42%
Use Public Transit	21%	13%

Table 60: Employment Characteristics of New Residents

Most employed residents live and work in the County

During the last 20 years, Montgomery County successfully emerged as a major regional employment center, while retaining its identity as a preferred residential suburb. The majority of residents avail themselves of employment opportunities within the County with 58 percent of the employed residents living and working here in 1997. The percent of working residents employed in the County has hovered below 60 percent since 1977. Of the

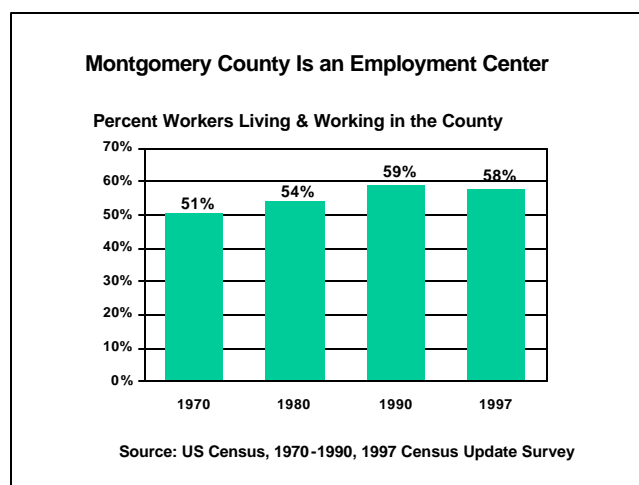


Figure 36: Employed Residents Living and Working in the County

total at-place jobs in Montgomery County, residents work at 56 percent of the available 477,560 positions. Although commuting does have its rewards, as residents who work outside of the County have higher median household incomes (\$88,035) than those employed within the County (\$66,050).

The incidence of residents who hold jobs within the County is highly age and sex related. Women are far more likely than men to live and work in the County. The work location of two out of three employed females is in the County compared to one out of two males living and working here. The lowest percentage of men working at jobs within the County, 46 percent, is encountered in the prime earning age group of 45 to 64, and it is also the age category that claims the greatest District of Columbia employment, 30 percent. The District offers the metro area's concentration of high paying professional, administrative, and federal government jobs. Sixty-six percent of women between 45 and 64 are employed within the County lines, with the majority commuting to North Bethesda and Rockville.

1997 Work Location by Sex and Age of Employed Residents														
Place of Work	Male					Total	Col %	Female					Total Workers	
	16-24	25-44	45-64	65+	16-24			25-44	45-64	65+	Total	Col %		
Montgomery County	74.5	51.4	46.4	60.4	120,630	51.9	76.2	60.1	65.9	74.1	148,108	64.0	268,738	57.9
Inside Beltway	16.9	17.1	15.5	23.9	39,076	16.8	22.2	18.4	21.8	23.3	46,473	20.1	85,549	18.4
Bethesda/Chevy Chase	10.9	11.9	10.1	17.2	26,428	11.4	17.0	13.3	15.3	17.2	33,415	14.4	59,843	12.9
Silver Spring/Takoma Park	6.1	5.2	5.4	6.7	12,648	5.4	5.2	5.1	6.5	6.1	13,058	5.6	25,707	5.5
Outside Beltway	57.5	34.3	30.9	36.5	81,554	35.1	53.9	41.7	44.2	50.7	101,634	43.9	183,189	39.5
North Bethesda/Rockville	17.2	16.0	13.3	15.8	35,100	15.1	15.8	19.2	20.5	22.0	45,044	19.5	80,144	17.3
Gaithersburg	18.0	8.3	8.2	8.1	21,101	9.1	16.9	9.1	8.4	6.6	21,897	9.5	42,998	9.3
Germantown/Clarksburg	5.3	3.0	2.5	1.0	6,809	2.9	4.5	3.1	2.6	2.1	6,990	3.0	13,800	3.0
Potomac	1.5	1.5	1.6	2.0	3,620	1.6	3.7	2.0	3.0	5.0	5,997	2.6	9,618	2.1
Kens/Wheaton/Aspen Hill/														
Olney/Kemp Mill/Four Corners	7.9	2.6	2.8	6.5	7,666	3.3	7.8	5.1	5.6	11.3	13,193	5.7	20,859	4.5
Colesville/Wh Oak/Fairland/														
Burtonsville/Cloverly	5.0	1.8	1.5	2.1	4,548	2.0	4.0	2.0	2.9	1.5	5,728	2.5	10,276	2.2
Rural	2.6	1.1	0.9	1.0	2,708	1.2	1.2	1.2	1.1	2.3	2,786	1.2	5,495	1.2
Prince George's County	5.1	6.3	6.9	6.6	14,871	6.4	5.1	4.3	3.7	2.0	9,456	4.1	24,327	5.2
Elsewhere in Maryland	4.8	5.3	4.3	2.5	11,131	4.8	2.6	3.8	2.0	2.3	7,008	3.0	18,139	3.9
District of Columbia	9.0	24.6	30.3	22.0	58,697	25.2	11.5	23.4	22.8	16.1	50,737	21.9	109,434	23.6
Virginia	4.7	10.9	10.1	6.5	23,042	9.9	3.4	7.4	5.0	5.0	14,219	6.1	37,261	8.0
Other/Multiple Locations	1.9	1.5	2.1	2.0	4,154	1.8	1.3	1.0	0.7	0.4	2,023	0.9	6,177	1.3
Total Percent	100.0%	100.0%	100.0%	100.0%		100.0%	100.0%	100.0%	100.0%	100.0%		100.0%		100.0%
Total Employed Residents	19,630	118,545	83,975	10,375	232,525		20,495	123,080	80,475	7,500	231,550		464,075	

Table 61: Work Location by Sex and Age of Employed Residents

Again, more women than men in the 25 to 44 age bracket find work within the County, 60 percent of females compared to 51 percent males. The types of jobs filled by many women, such as administrative and service positions, are readily available nearby without having to commute outside the County. Also, some women, if possible, choose jobs closer to home to balance work and family time demands. The highest in-County employment is encountered among the under 25 age group. About 75 percent of both employed males and females in this age group have jobs within the County. These young drivers also have the shortest commute at 24 minutes, compared to 31 minutes for 25-64 year olds. It is no surprise that this age group work close to home as they juggle school, and in some cases, access to the family car, and may select from ample entry-level service jobs near home.

Dramatic growth of resident employment outside the beltway ebbed

The work locations of residents trace the pattern of job opportunities in the County. The northward expansion of job growth in the County shadowed the path of new residential and commercial developments during the 1970s and 1980s. During this high growth period (predominately occurring along the I-270 Corridor), the percentage of resident workers with jobs located outside the beltway increased 9 percent from 31.3 percent to 40.2 percent spanning 1977 to 1987, and thereafter remained unchanged in 1997. The earlier job growth north of the beltway was countered by percent shrinkage inside the beltway. The percent of County residents employed inside the beltway decreased from 26.5 percent in 1977 to 18 percent in 1987 and 1997. After the high growth period of the 1970s and 1980s, the percent distribution of the residents' work locations stabilized as at-place employment growth waned following the recession.

For County residents working inside the beltway, the office and retail district of Bethesda/Chevy Chase supplies about two-thirds of the down-County jobs, and this employment center attracts 12.9 percent of all resident workers. The biggest draw for employed residents is North Bethesda and Rockville office and retail concentrations, attracting 17.3 percent of the County's workers and accounting for 44 percent of the jobs outside the beltway. The County's third job center, with 12.3 percent of employed residents, is located in the major growth areas of Gaithersburg and Germantown, where, in addition to the traditional retail and service facilities, a substantial conglomerate of biotech and research and development jobs has developed.

Work Location of Employed Residents, Age 16+ 1977-1997				
Place of Work	1977	1987	1997	
Montgomery County	57.8%	58.7%	57.9%	
<i>Inside Beltway</i>	26.5%	18.5%	18.4%	
Bethesda/Chevy Chase		12.4%	12.9%	
Silver Spring/Takoma Park		6.1%	5.5%	
<i>Outside Beltway</i>	31.3%	40.2%	39.5%	
North Bethesda/Rockville		16.2%	17.3%	
Gaithersburg		10.4%	9.3%	
Germantown/Clarksburg		1.8%	3.0%	
Potomac		2.2%	2.1%	
Kens/Wheaton/Aspen Hill/ Olney/Kemp Mill/Four Corners		6.1%	4.5%	
Colesville/Wh Oak/Fairland/ Burtonsville/Cloverly		2.6%	2.2%	
Rural		1.0%	1.2%	
Prince George's County	5.2%	5.4%	5.2%	
Elsewhere in Maryland	2.8%	3.1%	3.9%	
District of Columbia	27.4%	24.5%	23.6%	
Virginia	5.0%	6.8%	8.0%	
Other/Multiple Locations	1.8%	1.5%	1.3%	
Total Percent	100.0%	100.0%	100.0%	
Total Employed Residents	227,525	383,224	464,075	

Table 62: Work Location of Employed Residents

Workers linked to jobs close to home

There is a general tendency for people to live near their work place. Where housing and ample job opportunities occur close to each other, a high coincidence of residence and work place results. For example, more than 60 percent of those employed living in the I-270 Corridor and the more rural areas of Damascus and Poolesville have jobs outside the beltway. In the North Bethesda/Rockville area, 30 percent of the workers live and work within this same area and another 20 percent are employed in the County. Both of these combined planning areas are characterized by their numerous office and retail jobs. Down-county residents are pulled by employment centers in the County's central business districts and in Washington, D.C., Bethesda/Chevy Chase is very much a live and work community with 30 percent of its residents enjoying a short commute to downtown Bethesda. Only 17.7 percent of Silver Spring/Takoma Park residents work in their neighborhood, but another 11.0 percent travel to nearby Bethesda, totaling just less than 30 percent commuting inside the beltway. Easy access to Washington, D.C. by public transportation in these urban areas makes living near the city attractive, as shown by the high percentage of people who live in these areas and commute into the city, 40.4 percent in Silver Spring and 41.6 percent in Bethesda. In addition, ready access to the beltway increases the appeal of jobs in neighboring counties.

Within planning areas best described as "bedroom communities" there are less opportunities for matching residence and place of work. In Kensington-Wheaton, 11.4 percent of residents working in the County also live and work in this same planning area. Only 10 percent of Potomac's employed residents live and work near home, most workers head into Washington, D.C. (22.8 percent) or North Bethesda/Rockville (18.1 percent).

Employed Residents by Place of Residence and Work Location												
Work Location	Place of Residence										Total	
	Silver Spring/ Takoma Park	Bethesda/ Chevy Chase	Rockville/ N. Bethesda	Kens/Wheaton/ Aspen Hill	I-270 Corridor	Colesville	Potomac	Olney	Damascus	Poolesville		
Montgomery County	39.6	43.7	61.4	53.8	71.7	49.3	57.5	63.4	72.3	77.2	57.9	
<i>Inside Beltway:</i>	28.7	32.5	21.9	18.5	12.1	17.0	14.7	13.6	8.5	11.8	18.4	
Bethesda/Chevy Chase	11.0	31.1	18.6	10.2	9.7	7.6	11.9	9.3	6.4	10.9	12.9	
Silver Spring/Takoma Park	17.7	1.4	3.3	8.3	2.5	9.4	2.7	4.3	2.1	1.0	5.5	
<i>Outside Beltway:</i>	10.9	11.2	39.6	35.3	59.6	32.3	42.8	49.8	63.8	65.4	39.5	
N Bethesda/Rockville	6.6	7.7	29.1	15.4	22.5	9.9	18.1	21.1	23.1	18.3	17.3	
Gaithersburg	1.5	1.2	3.9	4.0	23.5	2.7	10.1	5.8	18.2	17.0	9.3	
Germantown/Clarksburg	0.4	0.5	1.7	0.6	8.3	0.2	2.2	1.2	7.5	7.4	3.0	
Potomac	0.1	0.6	2.3	1.6	1.5	0.5	10.1	0.4	1.6	3.6	2.1	
Kens/Wheaton/Aspen Hill/ Olney/4 Corners	1.4	0.8	1.3	11.4	2.1	4.6	1.5	16.5	4.0	0.7	4.5	
Colesville/Wh Oak/ Fairland/Cloverly	0.8	0.2	0.8	1.7	0.6	13.2	0.5	3.0	1.9		2.2	
Rural Montgomery County	0.2	0.2	0.6	0.6	1.0	1.1	0.4	1.8	7.5	18.3	1.2	
Prince George's	8.1	3.4	3.9	6.3	2.5	13.4	3.9	4.0	3.7	1.4	5.2	
Elsewhere in Maryland	3.2	1.8	3.6	3.8	3.1	7.3	2.0	8.5	7.1	4.6	3.9	
Washington, D.C.	40.4	41.6	20.1	27.8	13.5	21.5	22.8	16.5	9.7	9.0	23.6	
Virginia	6.9	8.7	9.4	7.0	7.8	7.1	12.2	6.7	6.5	6.7	8.0	
Outside MD/VA/DC	1.7	0.8	1.5	1.4	1.5	1.3	1.5	1.0	0.7	1.1	1.3	
% Total	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	
Total Employed Resident	37,148	48,518	47,890	89,564	106,321	46,594	42,170	19,648	21,583	4,639	464,075	

Table 63: Employed Residents by Place of Residence and Work Location

One out of four employed residents commutes to D.C.

More residents work in the District of Columbia than in Bethesda and Silver Spring combined, but over time, the percentage of residents commuting into the District continues to slip from 27.4 percent in 1977 to 23.6 percent in 1997. The percentage of resident workers may be dropping, but the actual number of County commuters to the District has increased by 15,630 to reach almost 110,000 residents, or a 17 percent gain since 1987. Job growth in Northern Virginia enticed County residents to cross the river for a paycheck. A steady increase in the percentage of residents commuting to Virginia occurred, starting at 5 percent in 1977, 6.8 percent in 1987, and 8.0 percent in 1997. The number of employed residents working in Virginia has tripled to 37,125. The percentage of residents working in Prince George's County remains constant at 5 percent over the past two decades. Elsewhere in Maryland, job growth in nearby Frederick, Howard and Anne Arundel Counties caused a steady trickle of County commuters from 2.8 percent in 1977 to 3.9 percent in 1997. Overall, the shares of workers commuting to major work locations in the metropolitan area has changed little since 1987.

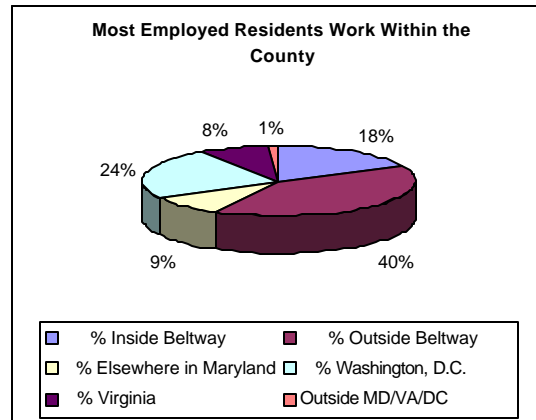


Figure 37: Employment Location of Residents

Most work in the private sector

The majority of employed residents, 61 percent, work for private, for-profit businesses, and of these, 11 percent are self-employed. The for-profit sector, despite a minor percentage slip, experienced a numerical gain between 1987 and 1997, 283,220 up from 247,100 employees, due to the growth in the total number of employed residents across the decade. The private, not-for-profit sector shows an increase from 9.3 to 13.2 percent of the employed residents. Slightly more residents are employed by nonprofit organizations than there are self-employed entrepreneurs, 61,240 and 52,630 respectively. The percentage of residents employed by the government sector has held steady, around 26 percent, since 1987. There may be undocumented shifts within this sector as local and state government staff expanded while the federal government downsized during the 1990s.

Employed Residents by Employer				
	1987		1997	
	Number	Percent	Number	Percent
Private for profit	247,100	64.5	283,220	61.0
Self-employed	N.A.	N.A.	52,630	11.3
Private not-for-profit	35,480	9.3	61,240	13.2
Government	100,645	26.3	119,615	25.8
Federal	N.A.	N.A.	77,740	16.8
State	N.A.	N.A.	12,427	2.7
Local	N.A.	N.A.	29,447	6.3
Total	383,224		464,075	100.0

Table 64: Employed Residents by Employer

White-collar defines the resident workforce

In Montgomery County, four out of seven employed residents are either executive/managers or professionals. An incredible 36 percent of employed residents are in professional occupations, such as teachers, scientists, or doctors. As perspective, only 13 percent of workers are professionals in the United States. Another one-fifth of employed residents are executives or managers, twice the percentage found in the nation's workforce. With this block of white-collar employees, no wonder educational attainment figures and household incomes in Montgomery County are so high.

Administrative support or clerical positions are held by 13 percent of the employed residents, compared to 20 percent at the national level. At about 100,000 managers and executives to 59,110 administrative or clerical workers, there are almost 2 executives for every 1 administrative worker living in the County. The distributions of other occupations held by County residents, such as services (including such varied positions as police, nursing aide, and waiter), and sales positions, are both below the nation's figures. Service jobs are held by 9.5 percent and sales make up 7.5 percent of the resident work force, compared to 13.7 and 11.7 respectively, of the nation's employees. With the predominance of the high technology and biotechnology firms in the metropolitan region, clinical and science technicians make up 5.3 percent of residents' occupations (3.0 percent in the nation). Within the resident workforce, skilled labor (e.g., mechanic or carpenter), and laborer (e.g., construction, gas station attendant) are rarely found with 4.3 percent and 2.3 percent respectively. In comparison, the nation's work force comprises 12.2 percent skilled labor and 15.9 percent laborer.

For the first time, the resident labor force is split evenly between the sexes; however, there are differences in occupational choice by sex. Occupations, such as administrative/clerical, skilled labor and labor, are highly divided along gender lines. Montgomery County's employed women are four times more likely than men to hold an administrative/clerical position. Females are practically nonexistent in the labor categories, at 2 percent, compared to 11 percent of men employed as laborers. A higher percentage of men hold executive or managerial positions than women, 24 percent of employed men versus 19 percent of women. The same percentage of men and women, 36 percent, hold professional jobs.

Occupational differences are also evident among racial and Hispanic origin groups. Among the racial groups, Asians have the highest percentage of professional workers, 42 percent, followed by 37.1 percent of white workers. The majority of resident white workers are concentrated in executive/managerial or professional positions. Moreover, white workers by far hold the highest percentage of executive and managerial positions -24.0 percent, double most of the other groups. Over one-quarter of employed black residents fill professional jobs, and this group has a higher representation in administrative/clerical positions (18.9 percent) and services (15.4 percent) than the other racial and ethnic groups. There are just about as many Hispanic residents working in professional positions as there are working in service occupations, 21.4 percent and 20.8 percent, respectively. The percentage of Hispanic professionals in the Montgomery County work force almost doubles the national Hispanic mark at 12.7 percent. In the County, foreign-born employed residents are almost half as likely as native-born residents to be executives/managers (13.7 percent versus 23.9 percent) and they are twice as likely to hold service positions (15.1 percent versus 7.8 percent).

Characteristics of Employed Residents, Age 16+ by Occupational Types											
	Occupation Row %										
	Administrative/ Clerical	Executive/ Managerial	Professional	Sales	Services	Skilled Labor	Laborer	Technician	Other	% Row Total	Employed, Age 16+
TOTAL EMPLOYED	59,110	100,000	165,930	34,975	43,950	20,040	10,200	24,790	5,080		464,075
Total Row %	12.7	21.5	35.8	7.5	9.5	4.3	2.2	5.3	1.1	100.0	
Sex											
Male	4.8	24.3	35.7	8.3	8.5	7.5	3.4	6.5	1.0	100.0	232,525
Female	20.7	18.8	35.8	6.8	10.5	1.1	0.9	4.2	1.2	100.0	231,550
Age											
16-24	21.1	3.9	10.9	16.7	25.9	3.2	9.1	7.5	1.8	100.0	40,122
25-44	11.4	20.3	38.0	6.8	9.0	5.1	1.8	6.5	1.1	100.0	241,623
45-64	12.2	27.6	38.2	6.4	6.6	3.5	1.2	3.4	1.0	100.0	164,452
65+	17.0	21.7	37.9	8.3	6.7	3.7	1.3	2.3	1.1	100.0	17,878
Hispanic											
Yes	14.4	12.9	21.4	7.5	20.8	8.0	7.7	5.4	1.9	100.0	38,260
No	12.6	22.1	36.9	7.5	8.6	4.0	1.8	5.3	1.0	100.0	425,815
Race											
White	11.9	24.0	37.1	7.6	7.9	3.9	1.8	4.9	0.9	100.0	339,280
Black/Afr Am	18.9	15.6	26.3	7.1	15.4	5.0	3.5	6.0	2.1	100.0	62,100
Asian/P.I.	10.9	12.3	42.0	6.5	11.5	5.2	2.0	8.3	1.2	100.0	49,625
Other	19.2	11.9	21.2	6.8	21.1	7.6	5.9	5.3	1.1	100.0	13,070
Foreign born											
Yes	11.9	13.7	34.4	7.5	15.1	6.1	3.4	6.0	1.8	100.0	119,195
No	12.9	23.9	36.3	7.6	7.8	3.7	1.8	5.2	0.9	100.0	344,880
Employed Female w/ Children < Age 6	18.4	16.6	38.5	6.3	12.5	0.5	1.0	5.1	1.0	100.0	41,810

Table 65: Employed Residents by Occupational Types

Sex, age, race, and occupation reflected in wages

The average wage earned in 1996 by a Montgomery County resident employed full-time was \$57,024 and for a part-time worker, \$16,284. Of those residents employed full-time, men earned almost 50 percent more than women - \$66,822 and \$45,421, respectively. Despite tremendous strides in education and the workplace, women continue to earn less than men do at all levels, although the gap has narrowed. Clearly, barriers have fallen, yet some remain for women, who still must contend with institutional bias and pockets of discrimination. In many cases, career interruptions due to pregnancy, child-rearing, and household responsibilities also hold back a woman's earning potential.

There is very little difference between the average wages earned by someone between the age of 25 and 44 (\$46,205) and an individual over the age of 65 years (\$47,098). The 45 to 64 age group pulls in over a third more wages than the other age brackets; their wages in 1996 averaged \$63,211. Income generally increases with age because age brings experience, promotions and seniority on the job. The peak earning years typically occur when the worker is in his/her mid- to late-50s and then taper off as the individual chooses "semi-retirement" or retires. Women's incomes today are showing

a more distinct peak in middle age than they did in the past because career-oriented baby boom women are replacing older, 'just-a-job' women in the middle age group. This trend for women will intensify as young boomers and Generation Xers enter middle age.

Average wages vary by racial and ethnic groups. Non-Hispanic white workers earn \$54,221, the highest average wage followed by \$45,381 for Asians, \$37,990 for blacks, and \$35,393 for Hispanics. Males show a greater wage discrepancy among the racial groups than what is evident among women. In 1996, black males, averaging \$41,916, made almost two-third less than non-Hispanic white males earning \$67,803, the highest paid group. Asian males are in second place with a wage of \$53,862. Hispanic males have the lowest average wage, \$39,771, which is often attributed to recent immigrants holding low paying service and labor jobs. It is expected that, as younger, better educated generations of men replace older, less educated men in the black population, the incomes of black men will continue to approach those of whites. In contrast, Hispanic incomes are not likely to raise much until recent immigrants make up a smaller share of the Hispanic population. As the length of residency increases, career opportunities for foreign-born workers expand and educational attainment increases across the generations. In contrast, the average wages of females across racial and ethnic groups is a much closer range, from \$31,122 for Hispanic females to \$40,137 for white, non-Hispanic females.

Average 1996 Wages by Employment Characteristics				
	Sex			%
	Male	Female	Total	Difference
Average 1996 Wages	\$61,905	\$38,480	\$50,230	-46.64%
Employment Status				
Employed Full-time	\$66,822	\$45,421	\$57,024	-37.53%
Employed Part-time	\$17,330	\$15,838	\$16,284	-9.16%
Employer				
Private for-profit	\$61,404	\$36,316	\$49,640	-50.54%
Private not-for-profit	\$62,561	\$37,660	\$46,696	-53.33%
Self-employed	\$69,688	\$30,979	\$52,975	-73.07%
Federal government	\$65,916	\$53,484	\$60,515	-20.54%
State government	\$41,871	\$32,884	\$36,618	-24.54%
Local government	\$40,874	\$36,010	\$37,593	-12.94%
Occupation				
Admin/clerical	\$27,541	\$26,963	\$27,067	-2.13%
Exec/managerial	\$85,671	\$54,577	\$71,924	-43.23%
Professional	\$74,915	\$44,923	\$60,033	-49.96%
Sales	\$43,809	\$28,582	\$36,896	-41.27%
Services	\$26,909	\$17,722	\$22,126	-41.52%
Skilled labor	\$34,509	\$33,304	\$34,370	-3.51%
Laborer	\$19,378	\$13,420	\$18,132	-32.86%
Technician	\$39,985	\$32,814	\$37,286	-19.23%
Other	\$35,672	\$27,199	\$30,970	-27.36%
Days Worked At-home				
None	\$62,373	\$39,626	\$51,212	-44.42%
1 day	\$67,314	\$42,031	\$53,639	-47.13%
2-4 days	\$52,098	\$29,558	\$39,811	-56.62%
5+ days	\$57,465	\$29,141	\$41,646	-68.01%
Educational Attainment, Age 25+				
% Less than High School Diploma	\$35,244	\$25,638	\$30,449	-31.55%
% High School Graduate	\$43,372	\$31,171	\$36,810	-33.15%
% Associate or Trade School	\$41,077	\$30,528	\$35,680	-29.57%
% Bachelor's Degree	\$59,958	\$38,563	\$48,427	-44.18%
% Grad, Professional or Doctoral	\$87,941	\$53,588	\$73,077	-47.01%
Age Groups				
16-24	\$12,385	\$13,860	\$13,128	11.24%
25-44	\$54,269	\$38,429	\$46,205	-34.28%
45-64	\$81,721	\$43,882	\$63,211	-59.86%
65+	\$59,490	\$30,373	\$47,098	-61.82%
Race & Hispanic Origin				
White Nonhispanic	\$67,803	\$40,137	\$54,221	-51.03%
Black Nonhispanic	\$41,916	\$34,982	\$37,990	-18.25%
Asian & Pacific Islander	\$53,862	\$35,663	\$45,381	-40.10%
Other	\$46,691	\$37,974	\$42,173	-20.67%
Hispanic	\$39,771	\$31,122	\$35,393	-24.44%
Foreign-born				
Yes	\$49,784	\$34,348	\$42,599	-36.23%
No	\$65,712	\$39,622	\$52,466	-49.73%

Table 66: Average Wages by Employment Characteristics and Sex

The 30 minute commute

The average commuting time for Montgomery County residents is 30 minutes. Commuters that live and work in the County arrive at work twice as fast as those traveling outside the County, 22 and 41 minutes respectively. When comparing length of the commute by place of residence, people living in Bethesda/Chevy Chase have the lowest average, 26.6 minutes, compared to Poolesville, the longest commute at 33.4 minutes. For most areas within the County, it does not matter where you start; the average commute is a half hour, plus or minus 1 minute.

Of course, commuting averages will vary according to work destination and mode of travel. Obviously, those traveling outside the region have the longest average commute, 46 minutes. But Montgomery County commuters traveling to Virginia are just one minute behind at 45 minutes. Commutes into Washington, D.C. average 42 minutes. The fortunate 2 percent of resident workers that walk to work must be speed walking to reach their work place in 11 minutes. Being picked up in a carpool saves you 4 minutes on your commute, taking 29 minutes versus being the driver with passengers at 33 minutes. If you drive alone you are saving 5 minutes by not carpooling, 27 and 32 minutes respectively. Transit riders endure the longest average commuting time. Commutes by MARC or other rail systems average 65 minutes, Metrorail 50 minutes, and by bus 41 minutes. The commute by Metrorail also varies according to the mode used to get to the station. Walking or biking to the station averages the quickest Metrorail commute at 40 minutes, while making the connection by bus takes just under one hour. Driving to the station makes the Metrorail a 53-minute commute.

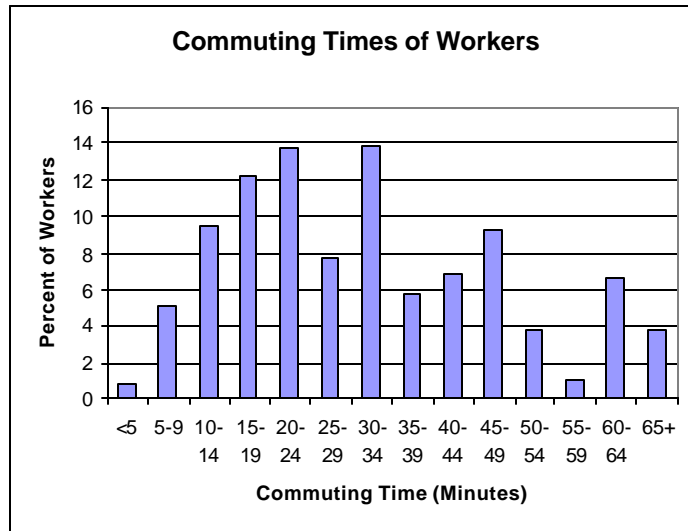


Figure 38: Commuting Times of Employed Residents

Traffic congestion is not enough to change commuting habits

Listening to daily traffic tie-ups while delayed on the roadway is not enough to change the typical commuter's driving habits. Hectic schedules, convenience, and relatively inexpensive driving costs win out over commuters choosing public transit as the proportion of employed residents that commute by car remains steady at 82 percent since 1987. Moreover, since the resident work force increased over the decade so did the number of car commuters, approximately 378,685

Principal Mode of Transportation to Work Full- and Part-time Workers		
Transportation Mode	1987	1997
Driver - alone	71.6%	72.5%
Driver with passenger	8.0%	6.5%
Vehicle passenger	3.1%	2.6%
Bus	3.1%	2.8%
Metrorail	8.6%	10.0%
MARC or other rail	0.3%	0.4%
Walked	2.0%	1.3%
Bicycled	0.3%	0.4%
Worked at home	2.5%	3.3%
Other	0.5%	0.3%
Total	100.0%	100.0%
# of Employed Residents	383,224	464,075

Table 67: Principal Mode of Transportation to Work

workers, a 20 percent increase over 1987. Carpooling also dropped from 11.1 percent, reported in 1987, to the current 9.1 percent.

A constant high percentage of car travel persists despite trips taking additional travel time and increasing annual congestion costs. The 1999 Annual Mobility Report produced by the Texas Traffic Institute confirms the driving headaches of the region. In 1997, it took local drivers 40 percent longer to make a peak trip than the same free-flow, off-peak trip. For example, a 20-minute trip during off-peak hours takes 28 minutes during normal commuting hours. The Washington, D.C. metropolitan area ranks second behind Los Angeles on the annual hour delay per driver list. On average, local drivers spend 76 hours (i.e., almost 2 work weeks) per year stuck in traffic, an increase from the 46 hours wasted in 1987. The region's average annual congestion cost based on lost time and wasted fuel is \$1,260 per driver per year, or about \$5 per workday.

Metrorail and MARC ridership has edged up slightly over the decade, from 8.9 to 10.4 percent in 1997. Over the decade, Metrorail has extended service out to Shady Grove and Glenmont and MARC railroad has added more trains. Over 61,000 resident workers use Metrorail, MARC or buses as their principal mode of transportation compared to almost 46,000 public transit users in 1987 – a 33 percent increase. Of those that use Metrorail, over half drove to the station and another 17 percent made the connection by Ride-On or Metro bus. In contrast, close proximity to a rail station enabled 28 percent to walk to the station to catch the train. Less than 2 percent of workers live close enough to their work place to walk or bike. These fortunate few also have the shortest average commute to work -- 11 minutes. There is a slight increase in workers reporting that they worked at home on the most recent workday rather than commuting, 3.3 percent in 1997, up from 2.5 percent.

Transportation to Metrorail Employed Residents Commuting by Metrorail or MARC	
Transportation to Station	1997
Walked	28.0%
Bicycle	0.8%
Car	53.3%
Ride-On bus	11.4%
Metrobus	5.7%
Other	0.8%
Total	100.0%
# of Employed Residents using Metrorail/MARC	48,400

Table 68: Worker's Transportation to Metrorail

More people are working at home at least one day a week

Are the employed residents who are increasingly working at-home seeking traffic relief or perhaps juggling work and family demands? In 1997, 14.5 percent of employed residents worked primarily at home at least one day during the week, compared to 10 percent in 1994. This increase points to more widely available telecommuting options with more firms adopting flexible work practices coinciding with an increase in the number of personal computers and fax machines available in homes. The work-at-home trend reflects the high percentage of professionals in the resident work force who are afforded the luxury of working at home. It is no surprise that 39.5 percent of those working at home at least one day during the week are white-collar workers, and another 25.9 percent are executives or managers. The bulk of work-at-home residents may be professionals, but among all the occupational types, sales is most amenable for the individual to work at home at least one day, leading the list of occupations at 22.7 percent of all sales workers, followed by 16.7 percent of service workers and 15.8 percent of professionals. Technicians (93.9 percent did not work at home), administrative/clerical support (90.7 percent), and laborers (90.3 percent) are least likely

to work at home due to the nature of these jobs. The percentage of employed residents that work full-time out of their home hovers around 5 percent, or about 22,900 people in 1997.

Some differences in at-home work habits appear along sex, age, and racial lines. A higher percentage of employed women work primarily out of their homes five or more days than men, 58.1 percent of women and 41.9 percent of men, but only a minor difference when examining at least one day a week (84.0 percent and 87.1 percent). The higher percentage reflects women choosing to work at home juggling domestic and career responsibilities. Young workers, ages 16 to 24 years old, with entry level jobs are the least likely to work out of their homes – only 8.1 percent of this age group. Those 65 and older are the leaders of the work-at-home sect – almost one-quarter work at least one day at home, perhaps joining the consulting ranks after retiring from the government and private sector. Resident workers of Hispanic origin, at 18.1 percent, are more likely to work at home at least one day than any racial group.