



The Housing Cost Study

for Prince George's County

Research Section, Information Management Division,
Prince George's County Planning Department

2026

Abstract

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This study analyzes housing cost burden trends in Prince George's County from 2014 to 2023, using data from the U.S. Census Bureau's American Community Survey (ACS). The analysis covers the county's seven Public Use Microdata Areas (PUMAs), highlighting differences in demographic, socioeconomic, and land use characteristics across the region. The study offers several recommendations to address housing challenges in Prince George's County, emphasizing targeted support for low- and moderate-income households, seniors, renters, and communities of color. These initiatives are designed to expand affordable housing options, promote racial equity, support minority-owned businesses, and encourage the development of mixed-income communities near transit hubs. Central to these efforts is the County's "Housing Opportunity for All" strategy, which seeks to increase the availability of affordable housing, reduce disparities, and ensure equitable access for all residents.



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 THE MARYLAND-NATIONAL CAPITAL PARK AND PLANNING COMMISSION
Prince George's County Planning Department

January 2026

The Maryland-National Capital Park and Planning Commission

Prince George's County Planning Department

1616 McCormick Drive

Largo, MD 20774

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The Commission has three major functions:

- The preparation, adoption, and, from time to time, amendment or extension of the General Plan for the physical development of the Maryland-Washington Regional District.
- The acquisition, development, operation, and maintenance of a public park system.
- In Prince George's County only, the operation of the entire county public recreation program.

The Commission operates in each county through a Planning Board appointed by and responsible to the County government. All local plans, recommendations on zoning amendments, administration of subdivision regulations, and general administration of parks are responsibilities of the Planning Boards.

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- Our mission is to help preserve, protect and manage the County's resources by providing the highest quality planning services and growth management guidance and by facilitating effective intergovernmental and citizen involvement through education and technical assistance.
- Our vision is to be a model planning department of responsive and respected staff who provide superior planning and technical services and work cooperatively with decision makers, citizens, and other agencies to continuously improve development quality and the environment and act as a catalyst for positive change

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Introduction and Overview

This study employs data from the U.S. Census Bureau's American Community Survey (ACS) to examine housing cost burden in Prince George's County from 2014 to 2023. Additionally, this study analyzes the County's seven Public Use Microdata Areas (PUMAs), which effectively illustrate suburban characteristics. As is typical of metropolitan regions, communities within Prince George's County—both inside and outside the Capital Beltway—demonstrate distinct demographic, socioeconomic, and land use characteristics and patterns.

Reflecting national, state, and regional trends, the causes of the housing cost burden in Prince George's County include various factors.

- According to the Maryland state government^{1,2} and University of Maryland³ studies in recent years, communities of color face lower household incomes and homeownership rates, largely stemming from historic and widespread racism such as redlining. These issues have led to ongoing disparities in home values, lending, job access, and education.
- Other factors include rising housing costs for both homeowners and renters, inflation, increasing utility rates, and high construction costs, all of which have stressed housing affordability beyond what many households can pay.
- As a suburb of Washington, D.C., the County has become highly attractive for people to live, play, and work. The growing population generates demand for various housing options, resulting in increased housing prices and making it challenging to meet the housing needs of diverse residents, particularly seniors, low- to moderate-income households, and communities of color.

1 <https://dhcd.maryland.gov/Just-Communities/Documents/Baseline-Report.pdf>

2 <https://dhcd.maryland.gov/Documents/ExaminingRacialDisparitiesMarylandsHousingMarket.pdf>

3 <https://today.umd.edu/umd-report-reveals-racial-disparities-in-owning-financing-a-home-in-maryland#:~:text=While%20the%20report%20found%20no,of%20color%2C%22%20said%20Finio>

Federal Definitions

This study applies some key concepts defined by the federal agencies such as the U.S. Census Bureau and U.S. Department of Housing and Urban Development (HUD).

Tenure:⁴ A housing unit is “owned” if the owner or co-owner lives in the unit, even if it is mortgaged or not fully paid for. A cooperative or condominium unit is “owned” only if the owner or co-owner lives in it. All other occupied units are classified as “rented,” including units rented for cash rent and those occupied without payment of cash rent.

Housing Cost Burden:⁵ Households are considered cost burdened when they spend more than 30% of their income on rent, mortgage payments, and other housing costs, according to HUD. Households spending more than 50% of their income on housing costs are considered severely cost burdened. Maryland law (Land Use, § 7-501, effective June 1, 2025) also adopts the HUD definition. Additionally, Maryland House Bill 1045 (2019) advised that local governments address affordable workforce and low-income housing needs in their comprehensive plans.

Public Use Microdata Areas (PUMAs):⁶ PUMAs are geographically distinct areas defined by the Census Bureau, with guidance from state and local planners. Each PUMA covers a region within a state containing a minimum of 100,000

people. Compared to smaller Subcounty areas, data reported at the PUMA level tends to be more accurate. There are seven PUMAs, and their names are as follows:

1. **Inner Northwest Prince George’s County** — College Park City and Langley Park; Maryland
2. **North Prince George’s County** — Laurel, Greenbelt and Beltsville PUMA; Maryland
3. **Inner Northeast Prince George’s County** — New Carrollton and Hyattsville; Maryland
4. **Central Prince George’s County** — Seat Pleasant City, the Town of Capitol Heights and Landover; Maryland
5. **East Prince George’s County** — Bowie City, Kettering and Largo; Maryland
6. **South Prince George’s County** — Clinton, Fort Washington and Rosaryville; Maryland
7. **Southwest Prince George’s County** — Oxon Hill, Hillcrest Heights and Temple Hills; Maryland

Housing Cost Burden

Households that are “cost burdened” are spending a large percentage of their income on housing costs and therefore their household finances may be strained by either the cost of housing or the lower incomes in these areas⁷. Data on housing cost burden are a crucial indicator of housing affordability at national, regional, and local levels. This section analyzes ACS data to understand tenure by housing cost burden in Prince George’s County and examines it by race, ethnicity, household income, and age.

Tenure by Housing Cost

Table 1 and its companion **Charts 1a and 1b** display housing cost burden among owner-occupied units (owner households) and renter-occupied units (renter

households) in Prince George’s County. The number of households or occupied housing units, regardless of tenure, has increased between 2014 and 2023.

From 2014 to 2023, the number of owner households experiencing housing cost burden decreased by 11,066, resulting in a 9.5% decline in the percentage of such households. However, during the same period, the number of renter households facing housing cost burden increased by 7,009. Overall, between 2014 and 2023, the number of cost-burdened households decreased by 4,057 (11,066-7,009).

Nationally, nearly half of renter households are cost burdened.⁸ Reflecting the national trend, the County’s renters continued to make up the larger share of those

4 <https://www.census.gov/programs-surveys/cps/technical-documentation/subject-definitions.html#tenure>

5 <https://www.census.gov/newsroom/press-releases/2024/renter-households-cost-burdened-race.html>

6 <https://www.census.gov/programs-surveys/geography/guidance/geo-areas/pumas.html>

7 <https://www.census.gov/newsroom/press-releases/2024/renter-households-cost-burdened-race.html>

8 <https://www.census.gov/newsroom/press-releases/2024/renter-households-cost-burdened-race.html>

facing housing cost burdens, while the share of owners kept declining. The housing cost burden among renter households in the County is more serious than among owner households, with 50% of renter households spending 30% or more of their household income on housing.

Therefore, despite the increase in the number of occupied housing units or households (**Table 1**), the gap in the housing cost burden between homeowners and

renters remains wide. The number of owner households increased by 24,869 between 2014 and 2023 and the number of renter households increased by 14,602 during the same time period. The percentage of owner households spending more than 30% of their income on housing dropped from 37.5% to 28.0%, with the lowest point being 27.7% in 2022. The percentage of renter households paying more than 30% of their income on housing remained at around 50%.

Table 1. Tenure by Housing Cost, Prince George's County, 2014 to 2023

Data Category	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	Change
Total occupied housing units*	305,115	305,610	306,711	306,694	308,849	311,343	315,634	337,366	341,057	344,586	39,471
Owner Households	189,940	189,462	189,084	189,513	191,562	193,263	196,113	209,794	212,888	214,809	24,869
Cost-burdened owner households	71,188	66,358	61,991	58,381	56,215	55,504	55,186	58,437	58,944	60,122	-11,066
30 percent or more**	37.5%	35.0%	32.8%	30.8%	29.3%	28.7%	28.1%	27.9%	27.7%	28.0%	-44.5%
Renter Households	115,175	116,148	117,627	117,181	117,287	118,080	119,521	127,572	128,169	129,777	14,602
Cost-burdened renter households	58,277	58,406	58,639	58,040	58,562	58,477	58,422	63,307	64,508	65,286	7,009
30 percent or more**	50.6%	50.3%	49.9%	49.5%	49.9%	49.5%	48.9%	49.6%	50.3%	50.3%	48.0%
Homeownership Rate***	62.3%	62.0%	61.6%	61.8%	62.0%	62.1%	62.1%	62.2%	62.4%	62.3%	63.0%

* Also called "households."

** Spending 30% or more of household income on housing expenses.

*** Owner households divided by total households.

Chart 1a. Cost-Burdened Households, Prince George's County, 2014 to 2023

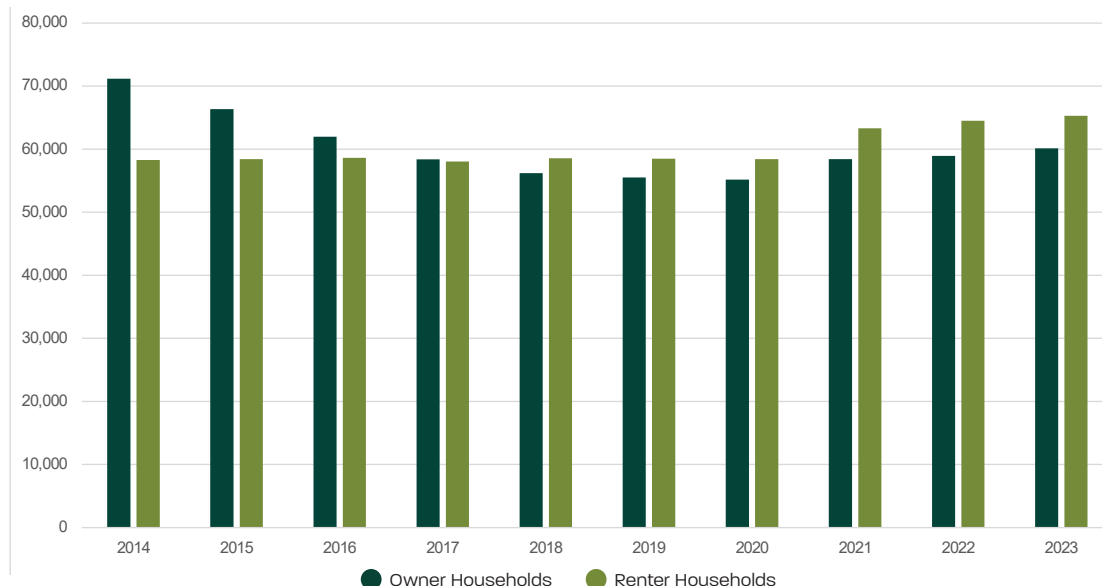


Chart 1b. Percent Cost-Burdened Households, Prince George's County, 2014 to 2023

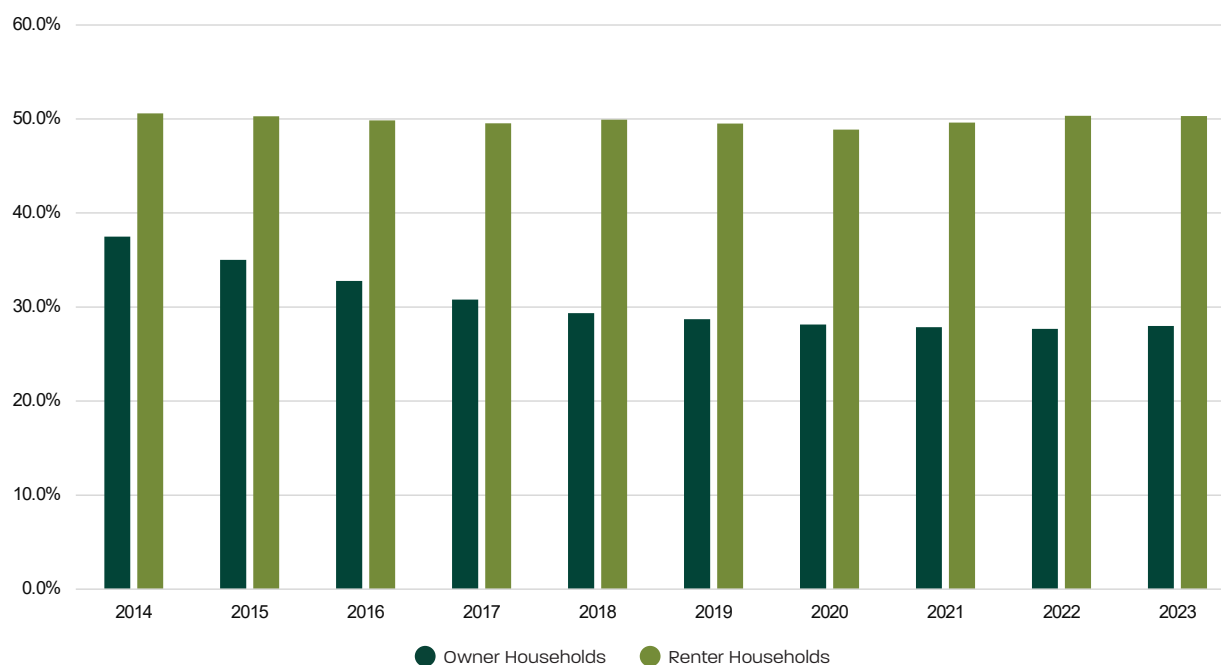


Table 2 and **Charts 2a and 2b** compare housing cost burdens for both owners and renters in 2014 versus 2023 across the County's seven PUMAs. During this time, the percentage of owner households facing cost burdens dropped more significantly than that of renter households. Every PUMA saw a notable reduction in cost-burdened owner households, with New Carrollton & Hyattsville Cities experiencing the largest drop at 13.7%. Meanwhile, the proportion of renters facing cost burdens rose in Laurel, Greenbelt & Beltsville; Seat Pleasant City, Capitol Heights Town & Landover; and Oxon Hill, Hillcrest Heights & Temple Hills. In contrast, Clinton, Fort Washington, & Rosaryville had the steepest decrease among renter households, with a 1% decline over the past decade.

In 2014, there were significant differences in housing cost burden among the County's seven PUMAs. New Carrollton & Hyattsville had the highest proportion of cost-burdened owner households; while Clinton, Fort Washington, Rosaryville had the lowest. For renter households, Clinton, Fort Washington, Rosaryville had the highest percentage of cost-burdened households, whereas Bowie City, Kettering, Largo, Mitchellville & Lanham had the lowest. In 2023, Seat Pleasant City, Capitol Heights Town, and Landover recorded the highest proportion of cost-burdened owner households among PUMAs. In contrast, Bowie City, Kettering, Largo, Mitchellville, and Lanham had the lowest rates. A

similar distribution was observed for renter households.

Maps 1 through 4 provide a spatial analysis of cost-burdened households across seven PUMAs in 2023.

- **Map 1** exhibits the geographic distribution of cost-burdened owner households. It appears that the number of cost-burdened owner households is higher outside the Beltway than inside the Beltway. In fact, the majority of housing units outside the Beltway are owner households.
- **Map 2** displays the percentage share of owner households, which portrays a drastically different geographic distribution. The highest percent share of cost-burdened owner households is in the middle of the county inside the Beltway.
- The patterns illustrated in **Maps 3 and 4** indicate that in PUMA areas with a high number of cost-burdened renter households, there is a correspondingly elevated percentage share of such households. Additionally, these maps highlight a significant concentration of cost-burdened renter households within the Capital Beltway reflected in the percentage share of total renter households. Although some off-campus students from the University of Maryland in the College Park City & Langley Park PUMA may receive financial support from their parents or through student loans, the housing cost burden remains significant for renter households overall.

Table 2 and Map 5 present data on homeownership rates among PUMAs in the County, serving as a useful supplement to Map I. It is misleading to assume that PUMAs located outside the Capital Beltway face greater challenges than those inside, since these areas actually show much higher homeownership rates. In fact, the number of owner households outside the Beltway significantly surpasses the number of renter households.

Table 2. Tenure by Housing Cost Burden by PUMA in Prince George's County, 2014 and 2023

2014							
Data Category	College Park City & Langley Park	Laurel, Greenbelt & Beltsville	New Carrollton & Hyattsville	Seat Pleasant City, Capitol Heights Town & Landover	Bowie City, Kettering & Largo	Clinton, Fort Washington & Rosaryville	Oxon Hill, Hillcrest Heights & Temple Hills
Owner Households	13,079	27,363	18,669	22,717	49,808	35,574	22,730
30 percent or more*	4,733	9,636	7,849	9,243	18,566	12,288	8,873
% Cost-burdened households	36.2%	35.2%	42.0%	40.7%	37.3%	34.5%	39.0%
Renter Households	20,731	20,400	17,439	19,142	9,850	6,021	21,592
30 percent or more*	10,959	9,749	9,345	10,132	4,381	3,276	10,435
% Cost-burdened households	52.9%	47.8%	53.6%	52.9%	44.5%	54.4%	48.3%
Homeownership Rate**	38.7%	57.3%	51.7%	54.3%	83.5%	85.5%	51.3%
2023							
Owner Households	14,189	29,982	19,705	25,366	59,998	41,504	24,065
30 percent or more*	4,166	8,141	5,588	8,337	15,368	12,085	6,437
% Cost-burdened households	29.4%	27.2%	28.4%	32.9%	25.6%	29.1%	26.7%
Renter Households	24,378	23,431	19,724	20,945	11,821	4,470	25,008
30 percent or more*	12,543	11,463	10,145	11,305	5,152	2,071	12,607
% Cost-burdened households	51.5%	48.9%	51.4%	54.0%	43.6%	46.3%	50.4%
Homeownership Rate**	36.8%	56.1%	50.0%	54.8%	83.5%	90.3%	49.0%
Changes between 2014 and 2023: percent housing cost-burdened households by tenure							
% Cost-burdened owner households	-6.8%	-8.1%	-13.7%	-7.8%	-11.7%	-5.4%	-12.3%
% Cost-burdened renter households	-1.4%	1.1%	-2.2%	1.0%	-0.9%	-8.1%	2.1%
* Spending 30% or more of household income on housing expenses.							
** Owner households divided by total households.							

Chart 2a. Cost-Burdened Households by PUMA, 2014

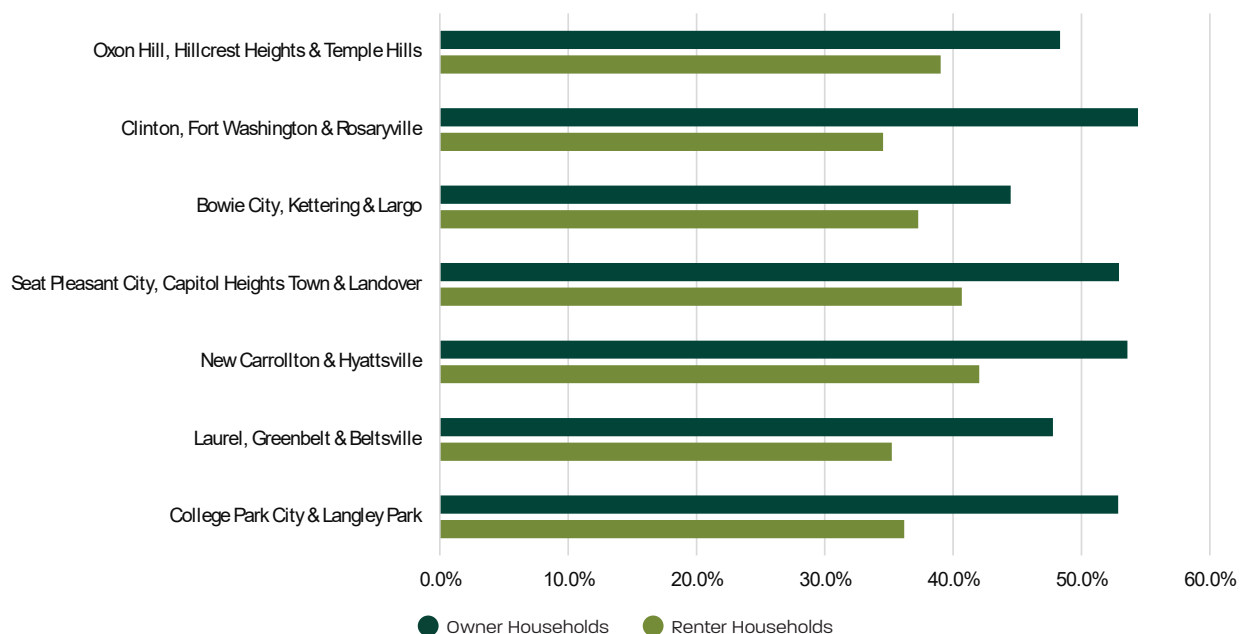
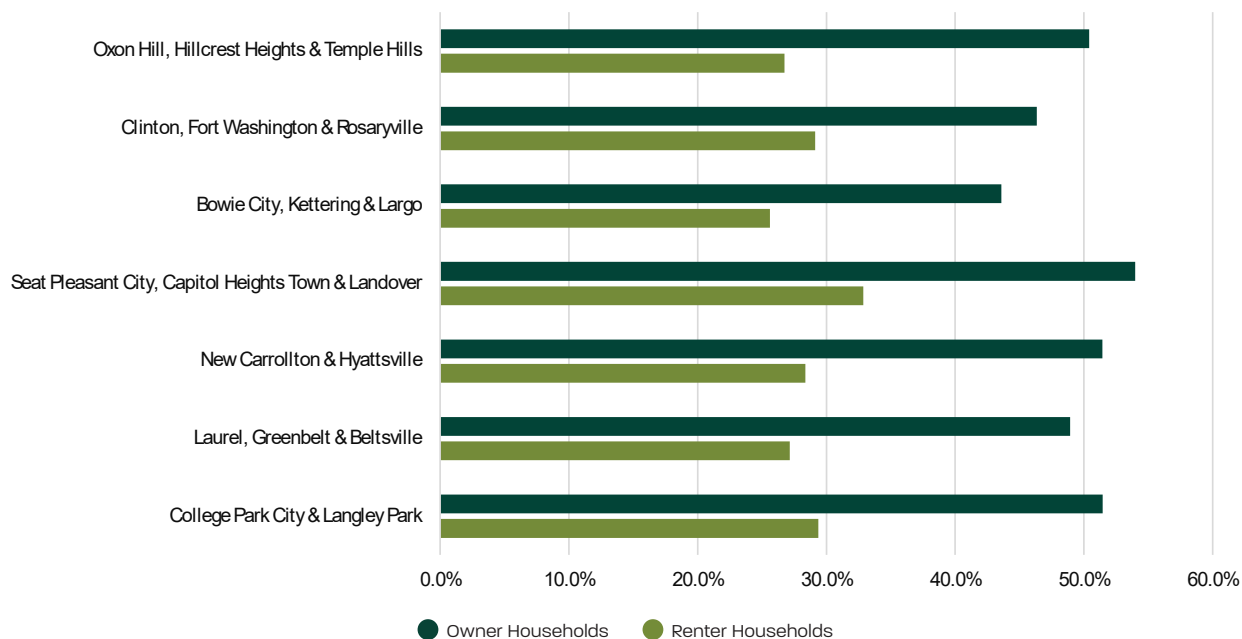
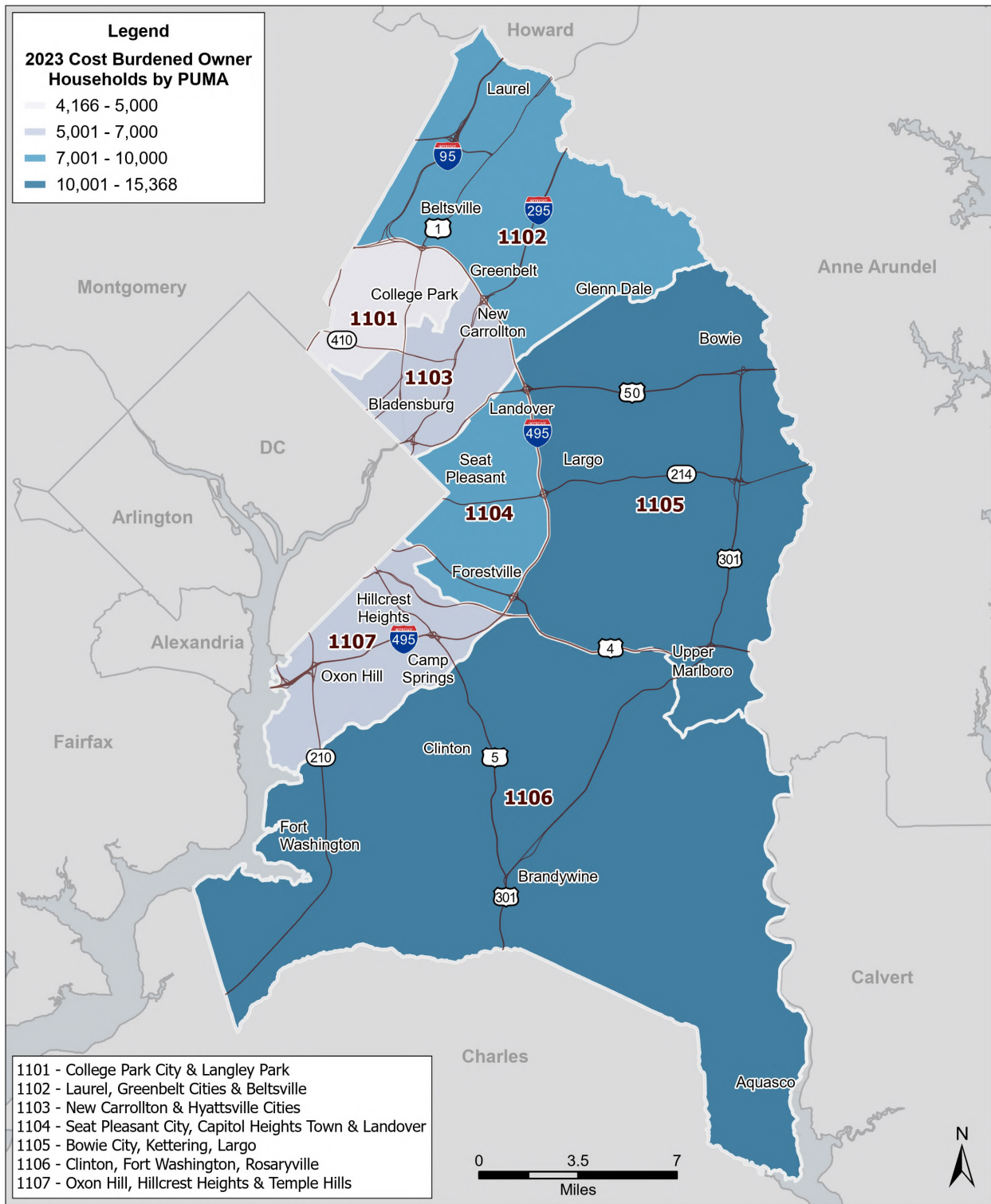


Chart 2b. Cost-Burdened Households by PUMA, 2023

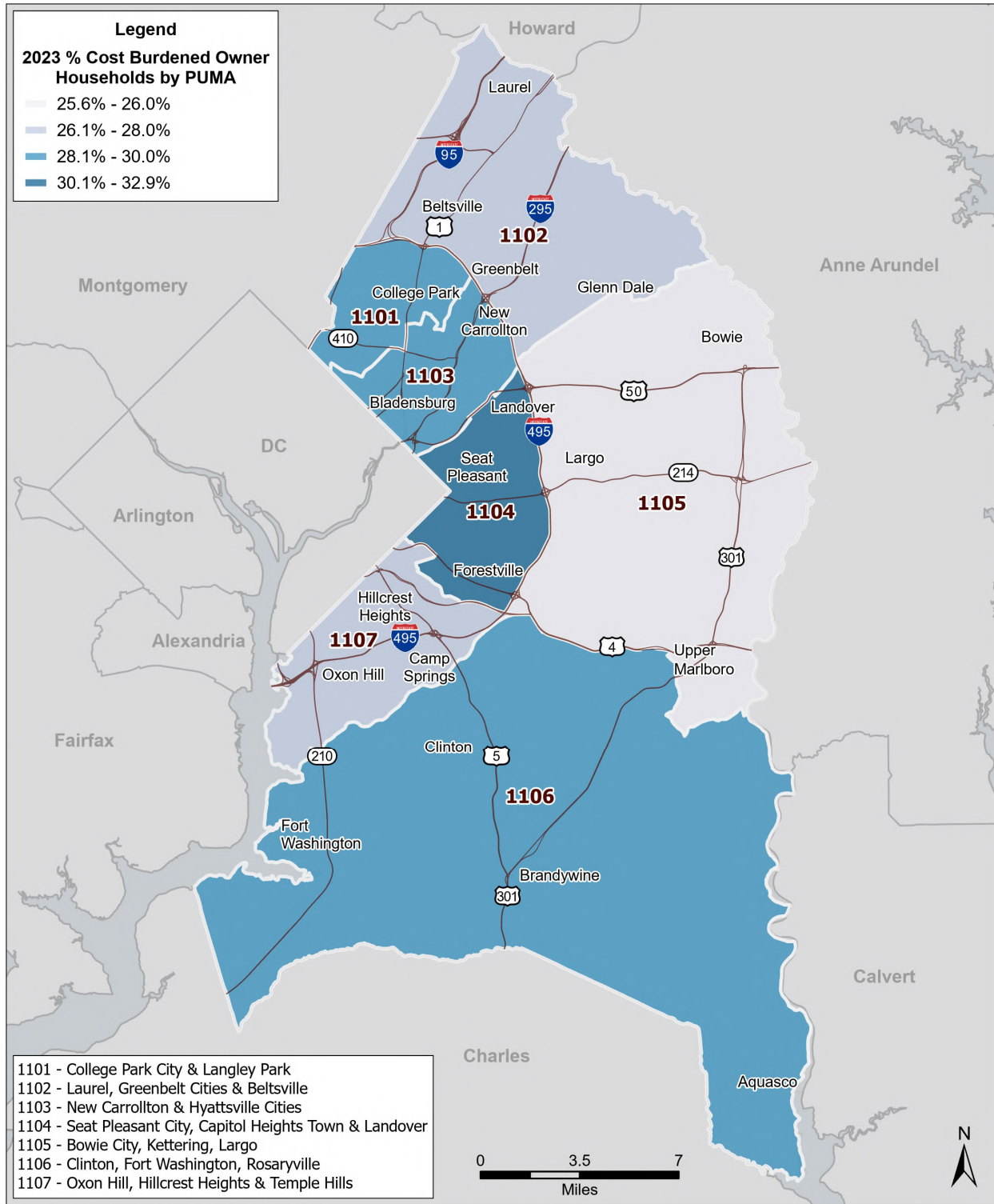


Map 1. Cost Burdened Owner Households in Prince George's County



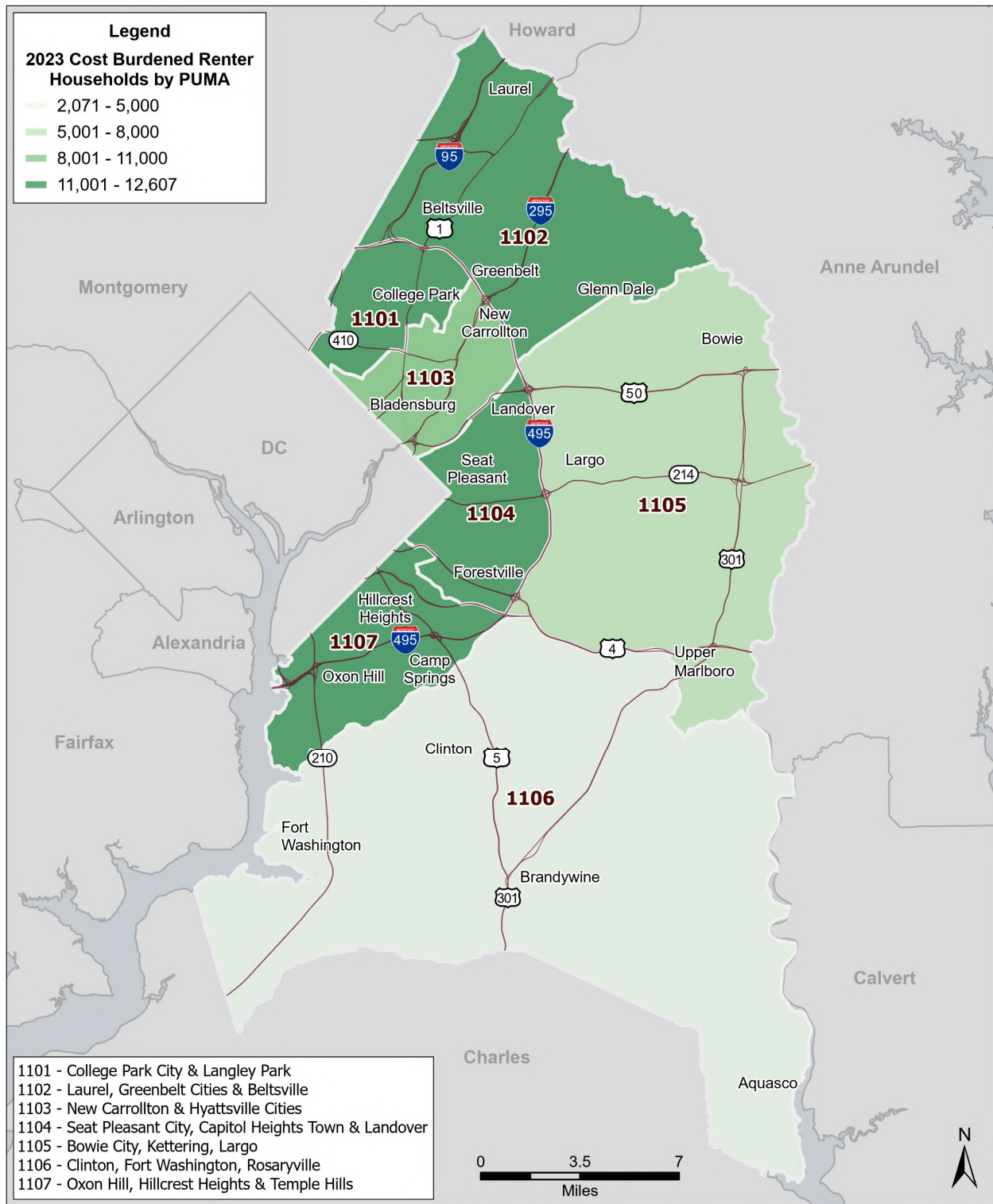
SOURCES: PRINCE GEORGE'S COUNTY PLANNING DEPARTMENT JOB #4558, US CENSUS BUREAU AMERICAN COMMUNITY SURVEY

Map 2. Percent Cost Burdened Owner Households in Prince George's County



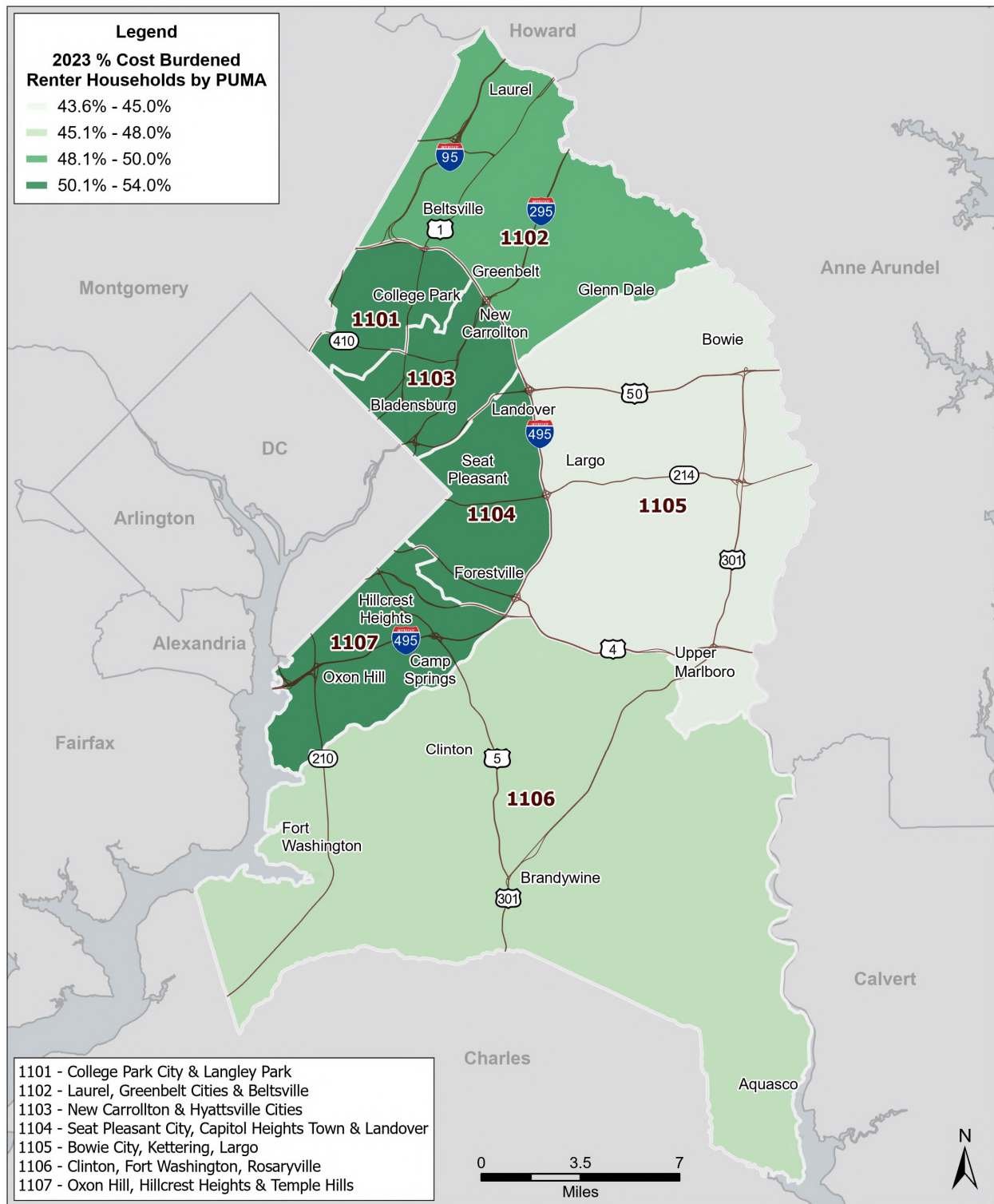
SOURCES: PRINCE GEORGE'S COUNTY PLANNING DEPARTMENT JOB #4558, US CENSUS BUREAU AMERICAN COMMUNITY SURVEY

Map 3. Cost Burdened Renter Households in Prince George's County



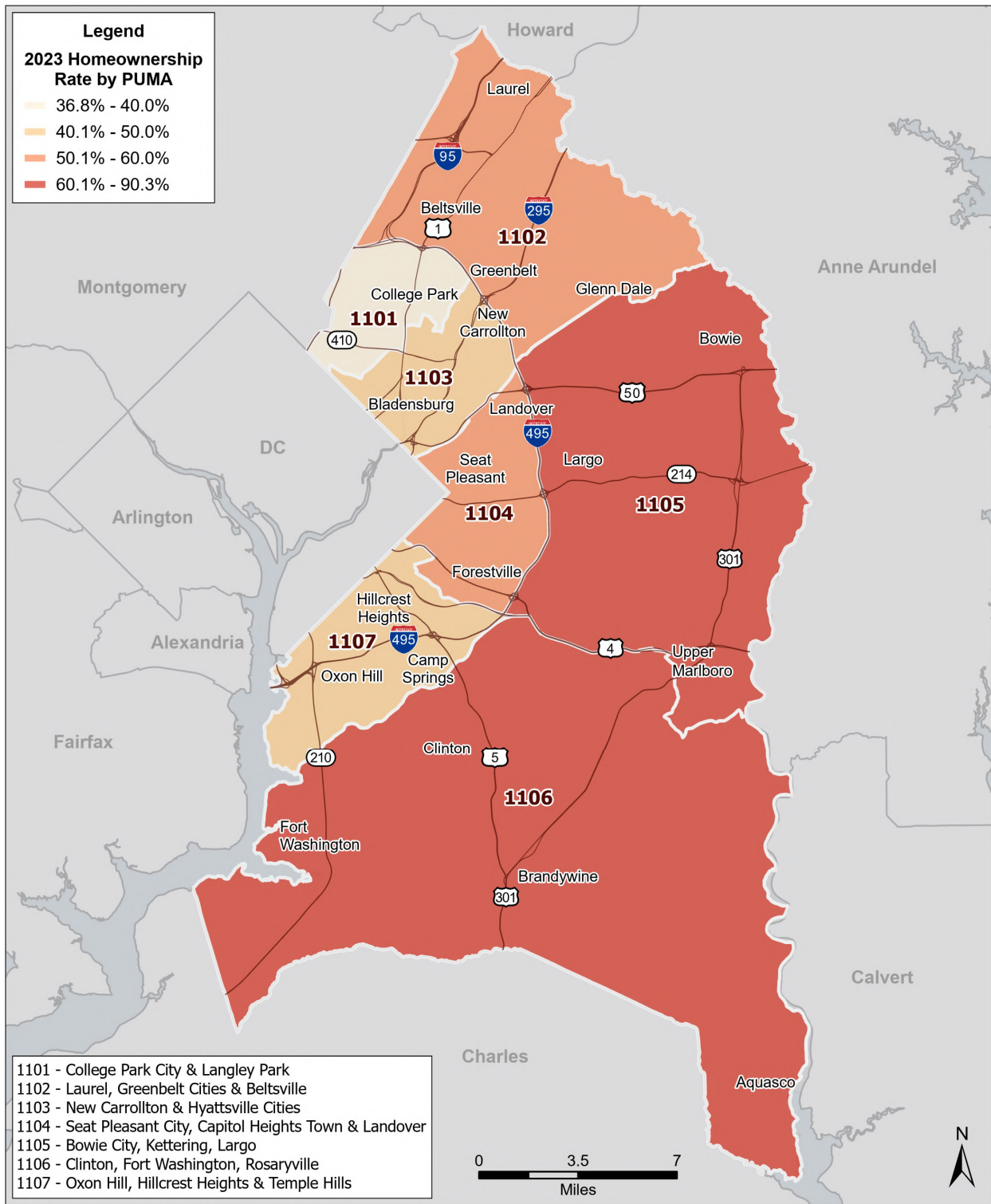
SOURCES: PRINCE GEORGE'S COUNTY PLANNING DEPARTMENT JOB #4558, US CENSUS BUREAU AMERICAN COMMUNITY SURVEY

Map 4. Percent Cost Burdened Renter Households in Prince George's County



SOURCES: PRINCE GEORGE'S COUNTY PLANNING DEPARTMENT JOB #4558, US CENSUS BUREAU AMERICAN COMMUNITY SURVEY

Map 5. Homeownership Rates in Prince George's County



SOURCES: PRINCE GEORGE'S COUNTY PLANNING DEPARTMENT JOB #4558, US CENSUS BUREAU AMERICAN COMMUNITY SURVEY



PHOTO CREDIT: M-NCPPC

Housing Cost by Income

Between 2014 and 2023, affordability has worsened for both owner and renter households across all income levels, particularly for those earning between \$20,000 and \$74,999 annually. Even households with an annual income of \$75,000 or more have experienced a rise in cost burden rates since 2017, although not as drastically.

“In the short term, rising operating costs and high interest rates will present a formidable challenge for property owners.”⁹ “While mortgages remained the largest single housing expense for most homeowners, non-mortgage costs of home insurance, property taxes, utilities and routine home maintenance have increased more rapidly since the pandemic.”¹⁰ “Rapidly rising rents, driven by strong demand and undersupply, have led to worsening affordability at every level of household income.”¹¹

Charts 3a, 3b, and 3c show that the lower the household income, the higher the housing cost burden. Owner households with an income less than \$20,000 have experienced the highest cost burden rate compared to any other household income group. Renter households with an income between \$20,000 and \$34,999 have had the highest cost burden rate or percentage share of cost-burdened households.

Households with incomes in the \$35,000 to \$49,999 range or the \$50,000 to \$74,999 range saw continued increases in housing cost burden, with the latter being particularly significant among renter households. For households earning \$75,000 or more, the proportion of housing cost burden households also increased, although the percentage is much smaller than those in the income brackets that are lower than \$75,000. **Charts 4a and 4b** show that the housing cost burden by income by PUMA in 2023 is similar to the countywide in the same year for both owner and renter households.

Table 3 indicates that both median home value and median gross rent have risen at a faster rate than

median household income. This trend is particularly pronounced among owner households, where increases in median home values significantly outpace growth in their median household incomes. These findings are evident when comparing the percent change in median household income for owner households with that of median home value, as well as when comparing the percent change in median household income for renter households with median gross rent.

The second part of **Table 3** also indicates that the median home value increased at a considerably faster rate than median household income among owner households. A comparable pattern is evident among renter households, where median gross rent rose more rapidly than household income, although the disparity is less pronounced than that observed among owner households.

Chart 5 and Map 6 highlight significant income differences among seven PUMA regions. The “Bowie City, Kettering, Largo, Mitchellville & Lanham” PUMA has the highest median household income, with the Clinton, Fort Washington, Rosaryville PUMA following. According to **Charts 4a and 4b**, housing cost burdens for households earning less than \$75,000 are generally similar across all PUMAs, except for differences seen in owner households making \$35,000 to \$49,999 and renter households earning \$50,000 to \$74,000.

Charts 6a and 6b as well as **Maps 7 and 8** display the median home value and median gross rent by PUMA. Over the ten-year period, the median home value and median gross rent have increased for all PUMAs. Bowie City, Kettering & Largo has maintained the highest figures in both housing characteristics, closely followed by Clinton, Fort Washington & Rosaryville. The geographic distribution of the median home value or median gross rent among PUMAs mirrors that of median household income (**Chart 5 and Map 6**).

9 https://www.jchs.harvard.edu/sites/default/files/reports/files/Harvard_JCHS_Americas_Rental_Housing_2024.pdf

10 <https://www.jchs.harvard.edu/blog/rising-costs-homeownership-are-increasing-burdens>

11 Renters' Affordability Challenges Worsened Last Year | Joint Center for Housing Studies

Table 3. Income, Value, and Rent, Prince George's County, 2014 to 2023

Data Category	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	2014-2023
Median Household Income	\$73,856	\$74,260	\$75,925	\$78,607	\$81,969	\$84,920	\$86,994	\$91,124	\$97,935	\$100,708	\$26,852
Owner households	\$94,839	\$95,413	\$96,844	\$99,749	\$103,336	\$106,051	\$108,766	\$114,416	\$122,879	\$127,149	\$32,310
Renter households	\$49,614	\$50,297	\$51,738	\$53,529	\$55,730	\$56,861	\$58,034	\$59,751	\$64,202	\$66,378	\$16,764
Owner Income - Renter Income	\$45,225	\$45,116	\$45,106	\$46,220	\$47,606	\$49,190	\$50,732	\$54,665	\$58,677	\$60,771	-
Renter Income as a % of Owner Income	52%	53%	53%	54%	54%	54%	53%	52%	52%	52%	-
Median Home Value	\$258,800	\$254,700	\$261,400	\$272,900	\$287,800	\$302,800	\$319,600	\$337,800	\$380,500	\$404,300	\$145,500
Median Gross Rent	\$1,276	\$1,294	\$1,337	\$1,385	\$1,434	\$1,475	\$1,494	\$1,593	\$1,713	\$1,761	\$485

Percent changes from 2014 to 2023

Data Category	2014-2015	2015-2016	2016-2017	2017-2018	2018-2019	2019-2020	2020-2021	2021-2022	2022-2023	2014-2023	2014-2023
Median Household Income	0.5%	2.2%	3.5%	4.3%	3.6%	2.4%	4.7%	7.5%	2.8%	36.4%	\$26,852
Owner households	0.6%	1.5%	3.0%	3.6%	2.6%	2.6%	5.2%	7.4%	3.5%	34.1%	\$32,310
Renter households	1.4%	2.9%	3.5%	4.1%	2.0%	2.1%	3.0%	7.4%	3.4%	33.8%	\$16,764
Median Home Value	-1.6%	2.6%	4.4%	5.5%	5.2%	5.5%	5.7%	12.6%	6.3%	56.2%	-
Median Gross Rent	1.4%	3.3%	3.6%	3.5%	2.9%	1.3%	6.6%	7.5%	2.8%	38.0%	-
Median Home Value	\$258,800	\$254,700	\$261,400	\$272,900	\$287,800	\$302,800	\$319,600	\$337,800	\$380,500	\$404,300	\$145,500
Median Gross Rent	\$1,276	\$1,294	\$1,337	\$1,385	\$1,434	\$1,475	\$1,494	\$1,593	\$1,713	\$1,761	\$485

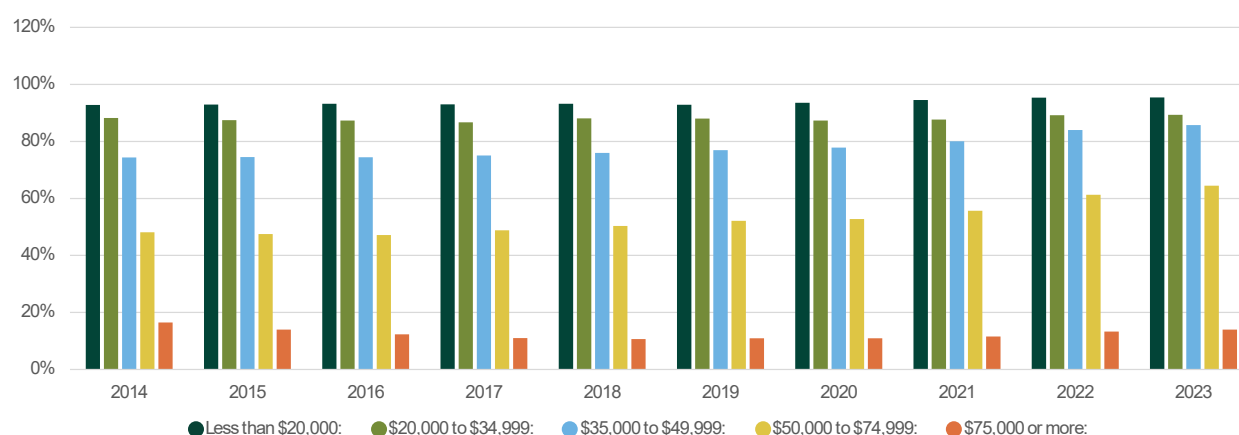
Chart 3a. Percent Cost-Burdened Households by Income Bracket, Prince George's County, 2014 to 2023

Chart 3b. Percent Cost-Burdened Owner Households by Income Bracket, Prince George's County, 2014 to 2023

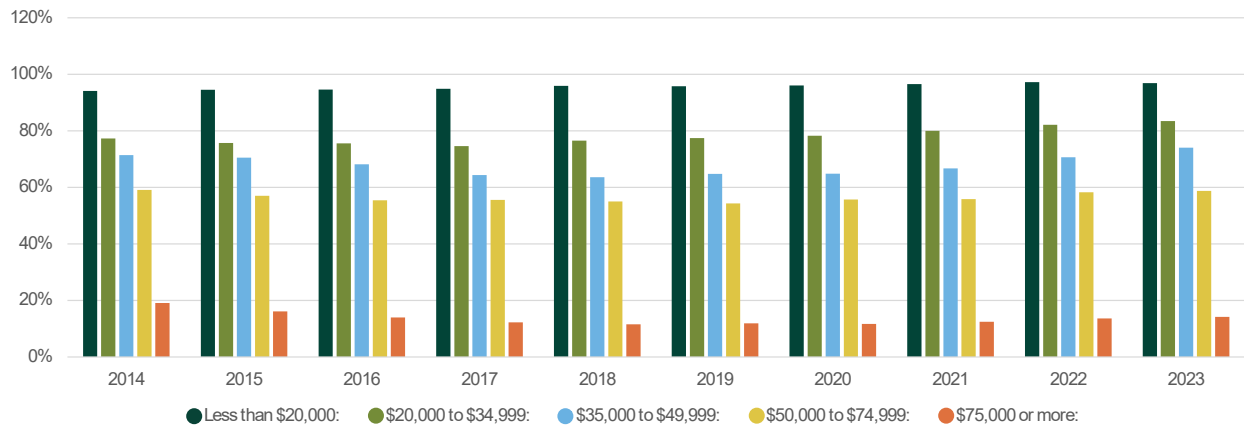


Chart 3c. Percent Cost-Burdened Renter Households by Income Bracket, Prince George's County, 2014 to 2023

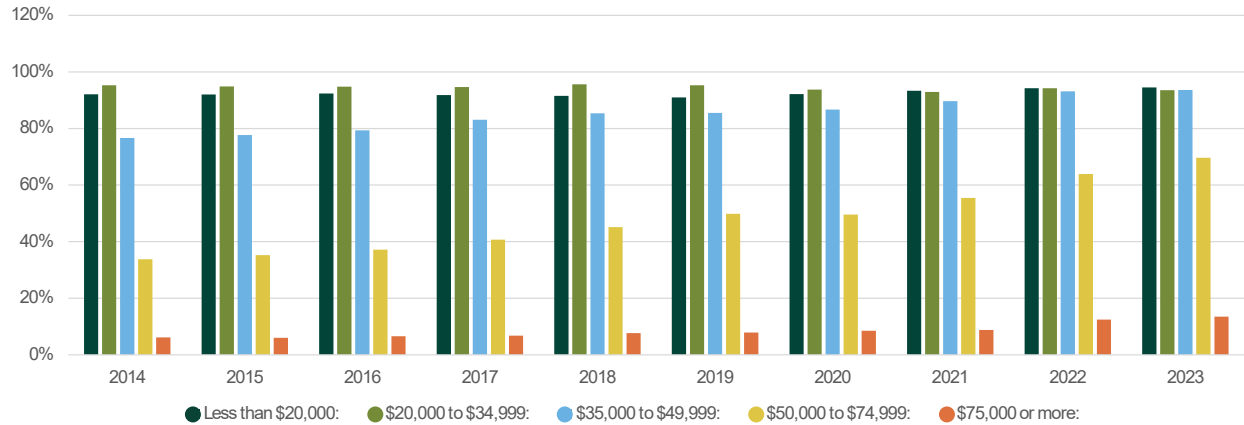


Chart 4a. Percent Cost-Burdened Owner Households by Income Bracket PUMAs, 2023

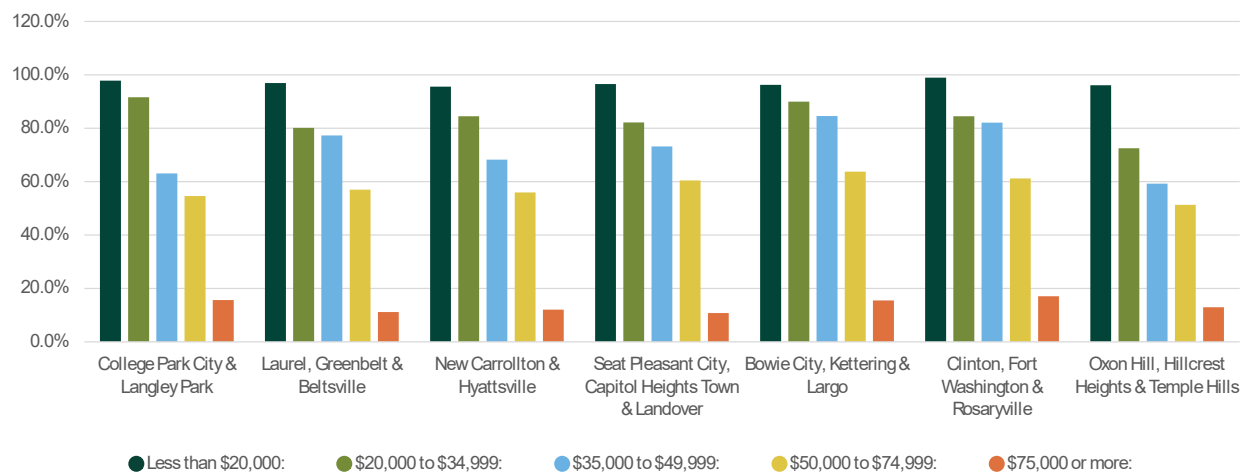




PHOTO CREDIT: M-NOPPO

Chart 4b. Percent Cost-Burdened Renter Households by Income Bracket PUMAs, 2023

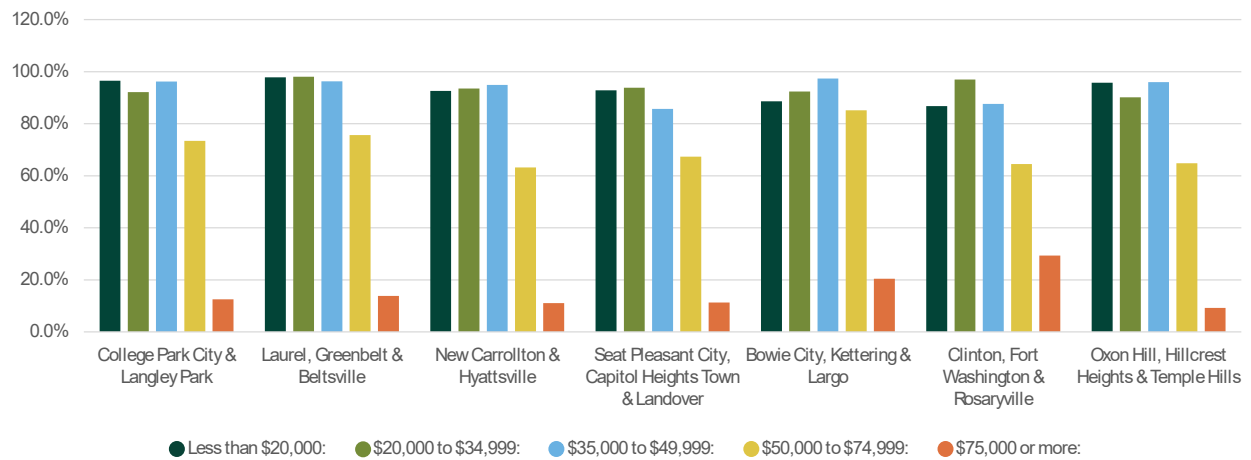


Chart 5. Median Household Income (\$) by PUMA, 2023

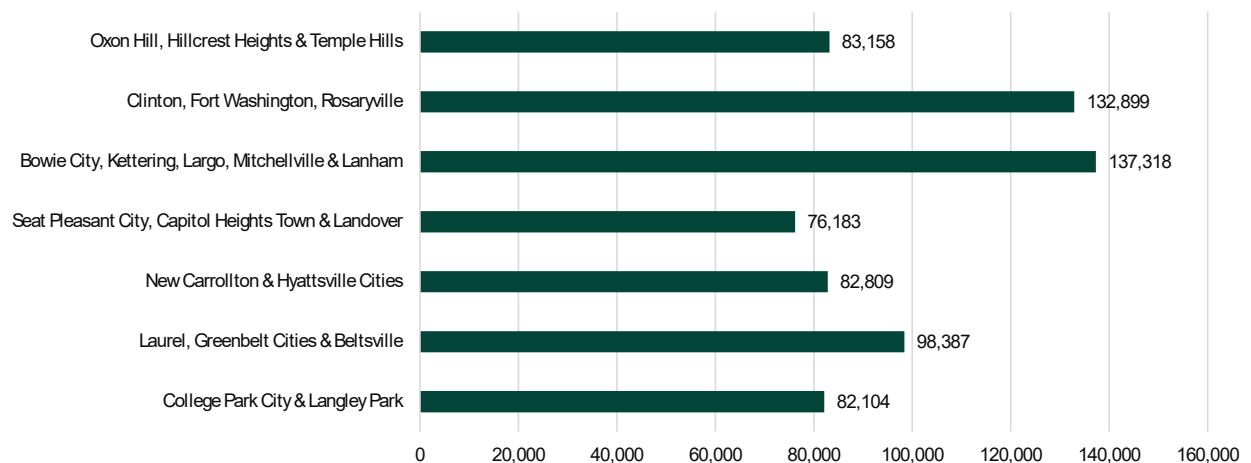


Chart 6a. Median Home Value by PUMA, 2014 and 2023

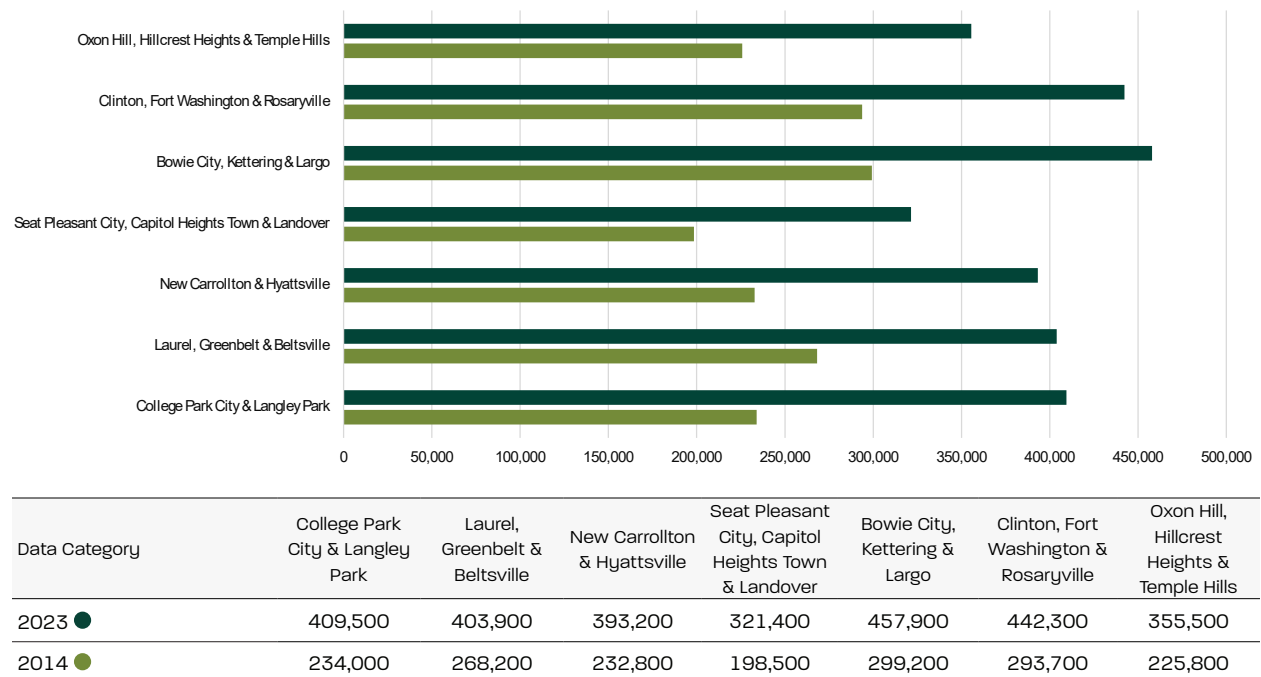
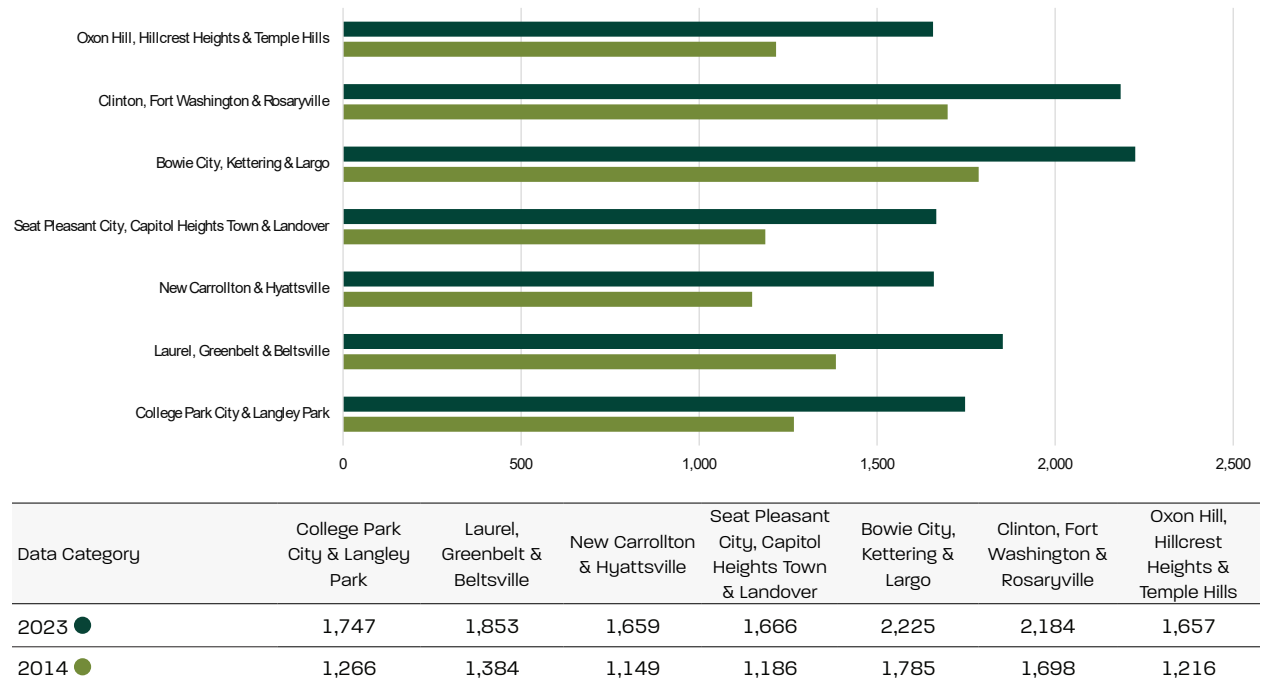
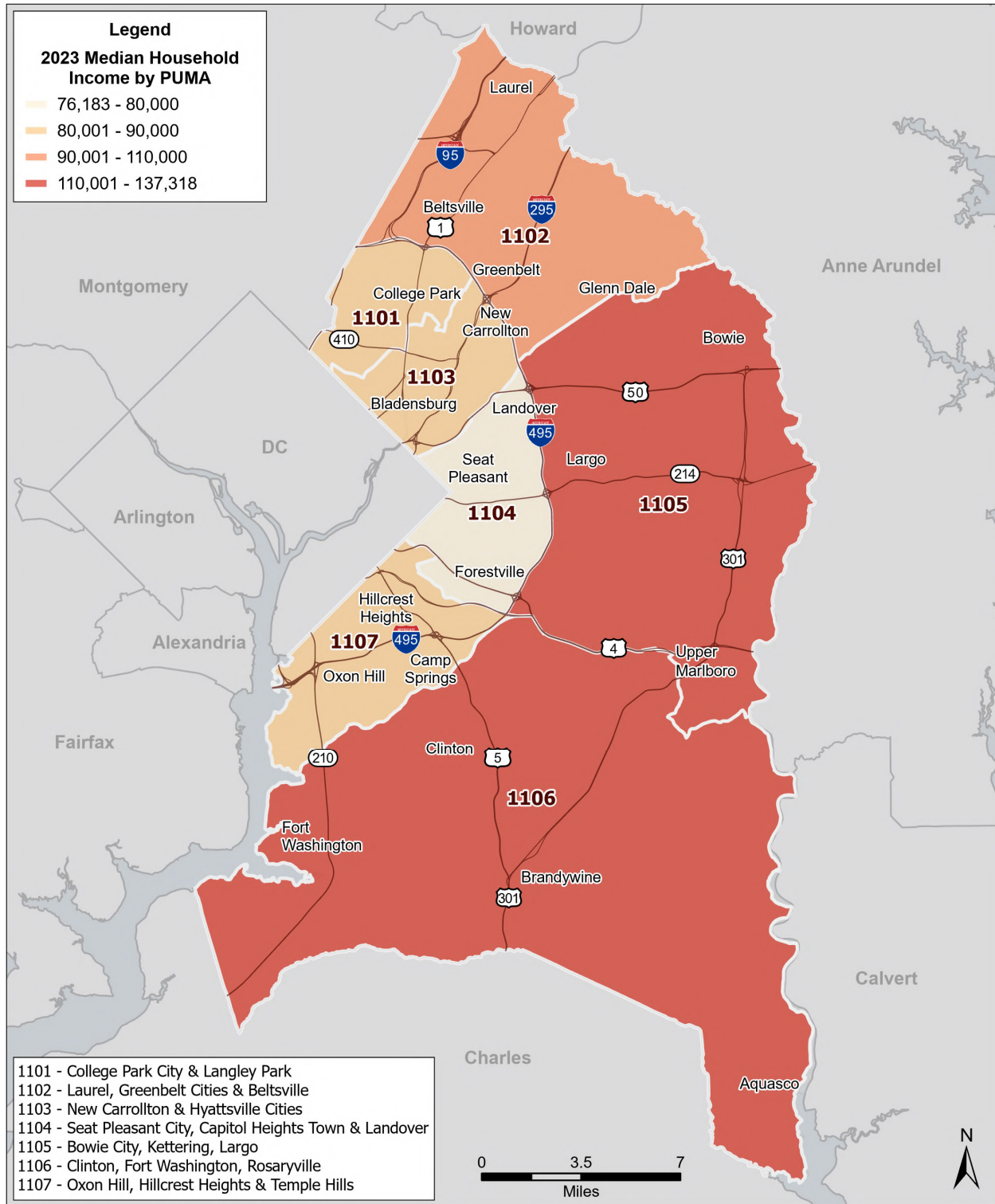


Chart 6b. Median Gross Rent by PUMA, 2014 and 2023

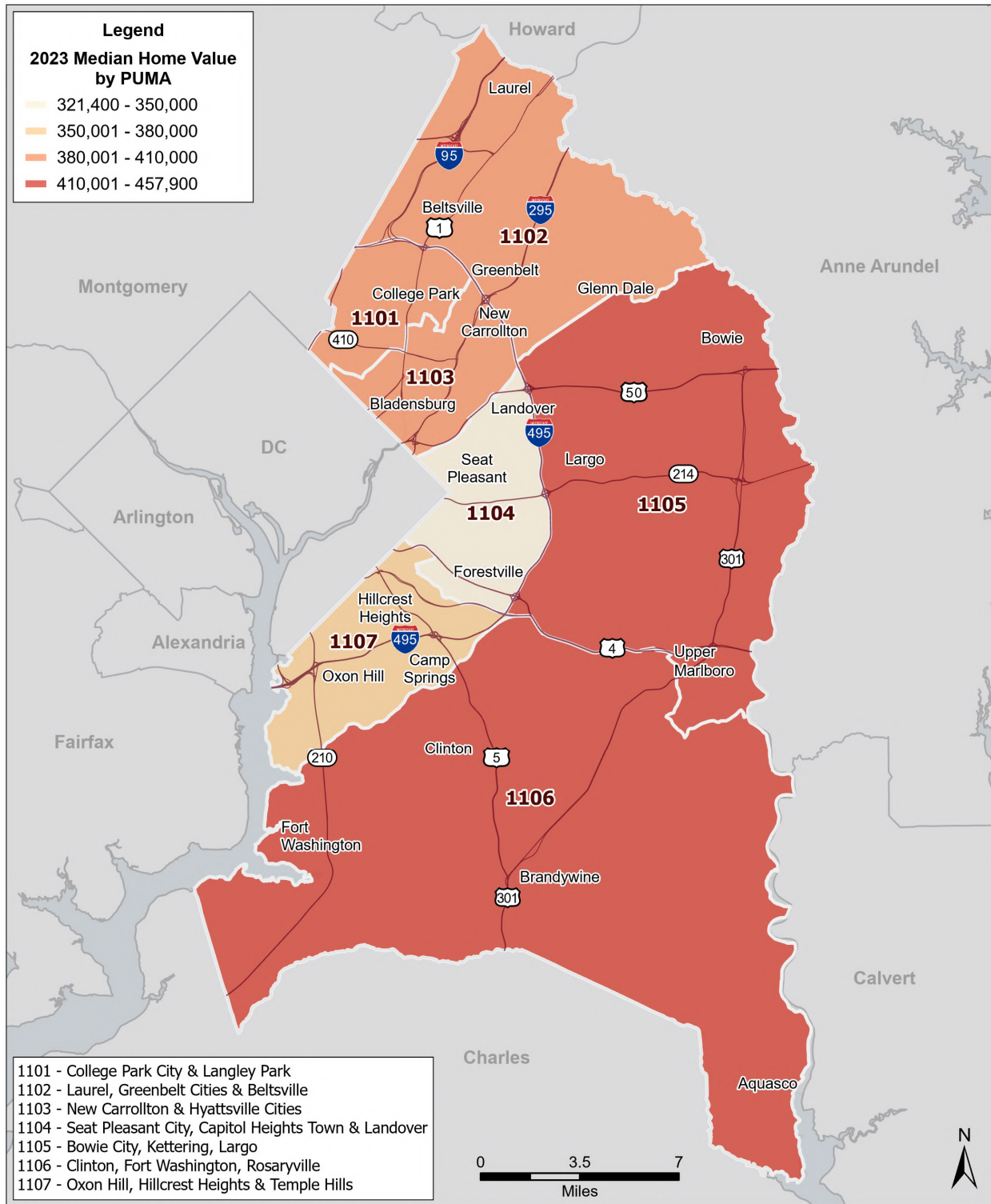


Map 6. Median Household Income in Prince George's County



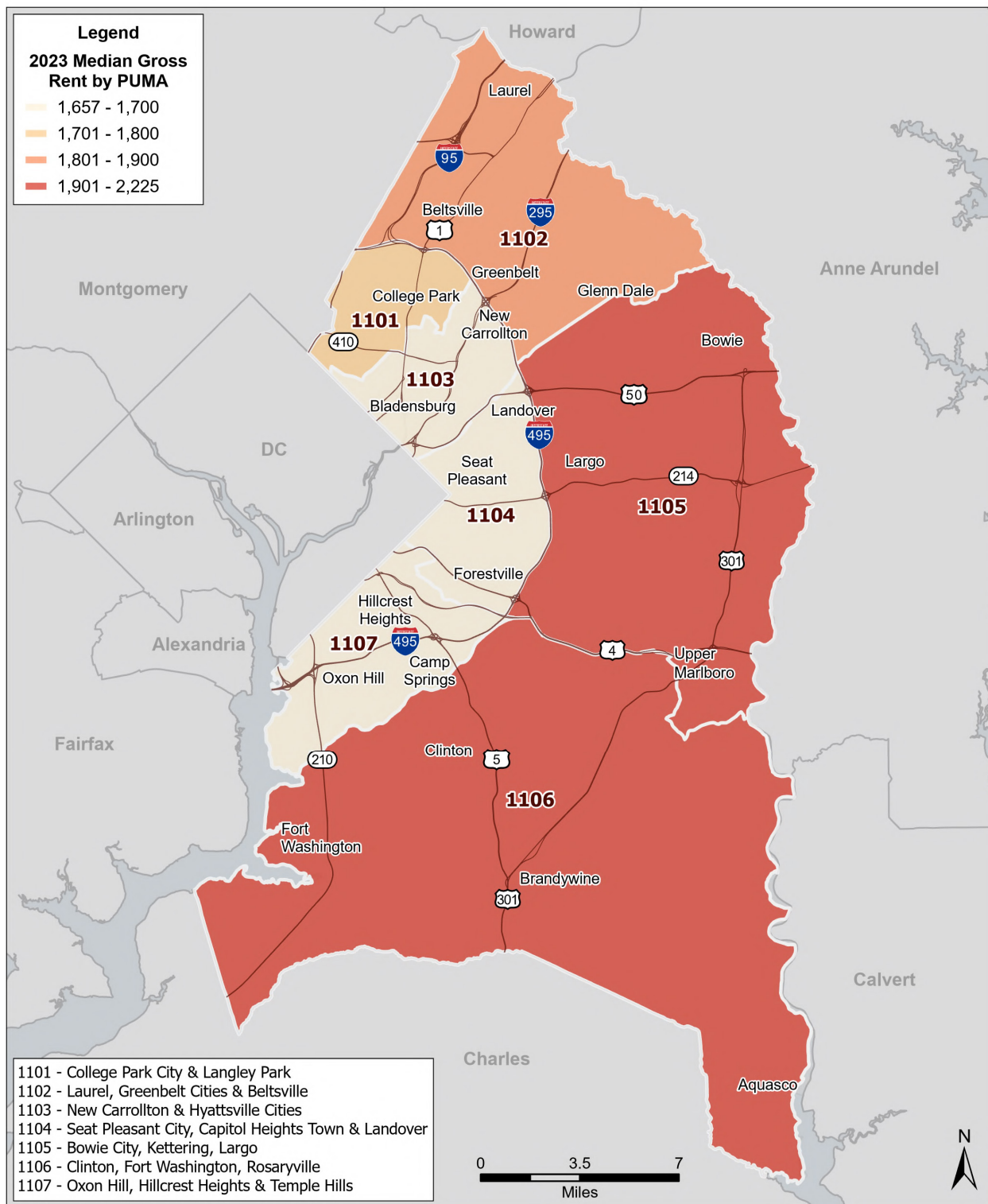
SOURCES: PRINCE GEORGE'S COUNTY PLANNING DEPARTMENT JOB #4558, US CENSUS BUREAU AMERICAN COMMUNITY SURVEY

Map 7. Median Home Value in Prince George's County



SOURCES: PRINCE GEORGE'S COUNTY PLANNING DEPARTMENT JOB #4558, US CENSUS BUREAU AMERICAN COMMUNITY SURVEY

Map 8. Median Gross Rent in Prince George's County



SOURCES: PRINCE GEORGE'S COUNTY PLANNING DEPARTMENT JOB #4558, US CENSUS BUREAU AMERICAN COMMUNITY SURVEY



PHOTO CREDIT: M-NCPPC

Housing Cost by Age of Householder

Housing cost burdens affect all age groups, with a particularly pronounced impact on households containing individuals aged 65 and over. The number of cost-burdened households has grown despite fluctuations in their proportional representation. According to a 2023 report from Harvard University's Joint Center for Housing Studies,¹² the need for affordable housing continues to rise as these populations expand and confront increasing expenses with limited income resources.

OWNER HOUSEHOLDS

Table 4a and Charts 7a through 7d collectively illustrate the trend and percentage share of owner households experiencing housing cost burden from 2014 to 2023. The number and percentage of housing cost-burdened owner households with householders under 35 years old continued to decrease until 2019 but both have been increasing since then. For owner households with householders aged 35 to 64, there was a general downward trend in both the number and percentage of those experiencing housing cost burden.

Since 2016, households headed by individuals aged 65 and over have had the highest percentage of the cost burdened compared to other age groups (**Chart 7a**). The absolute number of cost-burdened households within this demographic has continued to rise, although their percentage share has exhibited some fluctuations (**Chart 7d**). "The significant growth in burdens among older homeowners is evidence that much of the recent increase in homeowner cost burdens is from long-time homeowners facing rising costs of homeownership rather than from new buyers stretching their budgets

to afford a home."¹³ It may also be a function of reduced incomes associated with many persons living on fixed incomes that may be associated with retirement.

RENTER HOUSEHOLDS

The housing cost burden has been significantly more severe among renter households compared to owner households, as evidenced by the findings in **Table 4a and Chart 7a** versus those in **Table 4b and Chart 8a**. It is particularly severe among households with a householder 65 years old and over.

Among renter households, both younger renters 35 years old or younger) and those aged 65 or over remain significantly affected by housing cost burdens, with the latter group representing the highest percentage of cost-burdened renters (**Charts 8a through 8d**). Similarly, the number of renter households aged 65 or older continues to increase over time, even as their percentage share experiences occasional variation (**Chart 8d**).

ACROSS THE COUNTY

Table 5 indicates that among households with householders aged 65 and over, Bowie City, Kettering, and Largo have the highest number of cost-burdened owner households. Seat Pleasant City, Capitol Heights Town, and Landover have the highest percentage of cost-burdened owner households. Oxon Hill, Hillcrest Heights, and Temple Hills have the largest number and proportion of cost-burdened renter households. An analysis of the percentage of cost-burdened households reveals that renter households aged 65 and above experience especially significant housing cost challenges compared to owner households.

¹² <https://www.jchs.harvard.edu/state-nations-housing-2023>

¹³ <https://www.jchs.harvard.edu/blog/rising-costs-homeownership-are-increasing-burdens>

Table 4a. Housing Cost Burden by Age of Householder for Owner Households, Prince George's County, 2014 to 2023

Data Category	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023
Householder under 35 years	16,499	15,491	14,406	13,684	13,728	14,244	14,842	16,116	16,612	17,146
30 percent or more*	7,269	5,748	4,780	3,689	3,434	3,396	4,006	4,489	5,091	5,262
% Cost-burdened households	44.1%	37.1%	33.2%	27.0%	25.0%	23.8%	27.0%	27.9%	30.6%	30.7%
Householder 35 to 64 years	130,889	128,835	126,878	125,733	125,460	124,510	125,176	133,070	133,064	133,207
30 percent or more*	48,622	44,711	40,634	37,632	35,161	33,852	32,622	34,460	33,090	33,211
% Cost-burdened households	37.1%	34.7%	32.0%	29.9%	28.0%	27.2%	26.1%	25.9%	24.9%	24.9%
Householder 65 years and over	42,552	45,136	47,800	50,096	52,374	54,509	56,095	60,608	63,212	64,456
30 percent or more*	15,297	15,899	16,577	17,060	17,620	18,256	18,558	19,488	20,763	21,649
% Cost-burdened households	35.9%	35.2%	34.7%	34.1%	33.6%	33.5%	33.1%	32.2%	32.8%	33.6%

Table 4b. Housing Cost Burden by Age of Householder for Renter Households, Prince George's County, 2014 to 2023

Data Category	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023
Householder under 35 years	39,728	38,838	38,533	37,514	36,926	36,018	35,661	37,866	38,124	37,812
30 percent or more*	21,610	21,185	20,918	20,107	19,709	19,189	18,479	19,561	20,258	20,784
% Cost-burdened households	54.4%	54.5%	54.3%	53.6%	53.4%	53.3%	51.8%	51.7%	53.1%	55.0%
Householder 35 to 64 years	64,464	65,973	66,998	67,018	67,174	67,277	67,562	72,152	71,828	72,607
30 percent or more*	30,150	30,524	30,688	30,591	31,242	30,744	30,861	33,567	33,309	33,016
% Cost-burdened households	46.8%	46.3%	45.8%	45.6%	46.5%	45.7%	45.7%	46.5%	46.4%	45.5%
Householder 65 years and over	10,983	11,337	12,096	12,649	13,187	14,785	16,298	17,554	18,217	19,358
30 percent or more*	6,517	6,697	7,033	7,342	7,611	8,544	9,082	10,179	10,941	11,486
% Cost-burdened households	59.3%	59.1%	58.1%	58.0%	57.7%	57.8%	55.7%	58.0%	60.1%	59.3%

* Spending 30% or more of household income on housing expenses.

Table 5. Housing Cost Burden in Households with a Householder 65 Years Old and Over by PUMA, 2023

Data Category	College Park City & Langley Park	Laurel, Greenbelt & Beltsville	New Carrollton & Hyattsville	Seat Pleasant City, Capitol Heights Town & Landover	Bowie City, Kettering & Largo	Clinton, Fort Washington & Rosaryville	Oxon Hill, Hillcrest Heights & Temple Hills
Total owner households	14,189	29,982	19,705	25,366	59,998	41,504	24,065
Householder 65 years and over	4,552	8,881	6,408	8,161	15,649	12,039	8,766
30 percent or more*	1,313	2,673	1,939	3,253	5,540	4,179	2,752
	28.8%	30.1%	30.3%	39.9%	35.4%	34.7%	31.4%
Total renter households	24,378	23,431	19,724	20,945	11,821	4,470	25,008
Householder 65 years and over	2,059	3,318	2,724	3,502	2,583	1,123	4,049
30 percent or more*	1,166	2,101	1,531	2,057	1,357	628	2,646
% Cost-burdened households	56.6%	63.3%	56.2%	58.7%	52.5%	55.9%	65.3%

* Spending 30% or more of household income on housing expenses.

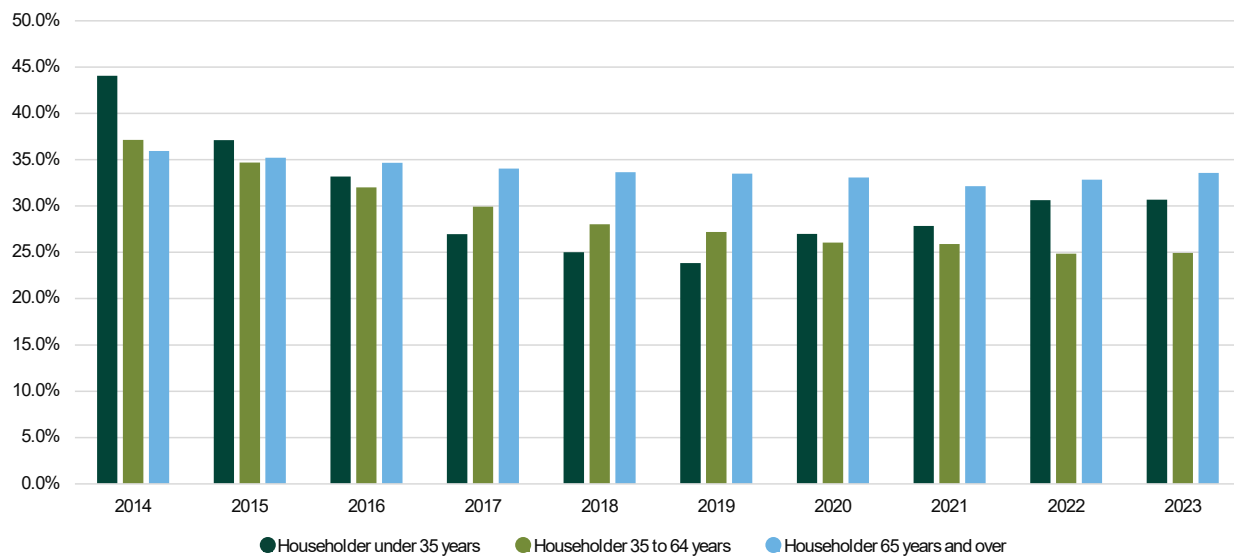
Chart 7a. Percent Cost-Burdened Owner Households by Age of Householder, Prince George's County, 2014 to 2023

Chart 7b. Cost-Burdened Owner Households with a Householder Under 35 Years Old, Prince George's County, 2014 to 2023

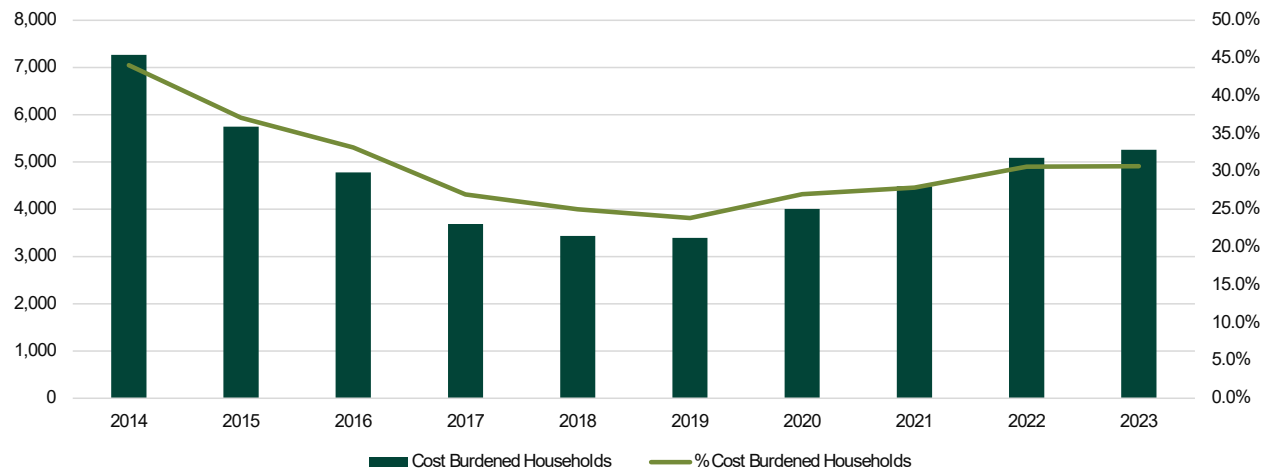


Chart 7c. Cost-Burdened Owner Households with a Householder 35 to 64 Years Old, Prince George's County, 2014 to 2023

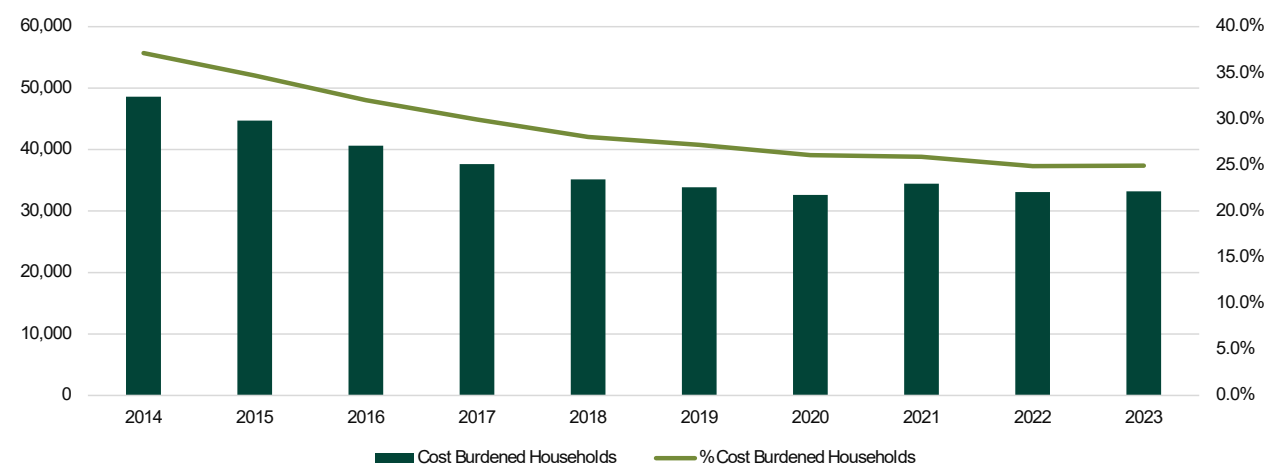


Chart 7d. Cost-Burdened Owner Households with a Householder 65 Years Old and Over, Prince George's County, 2014 to 2023

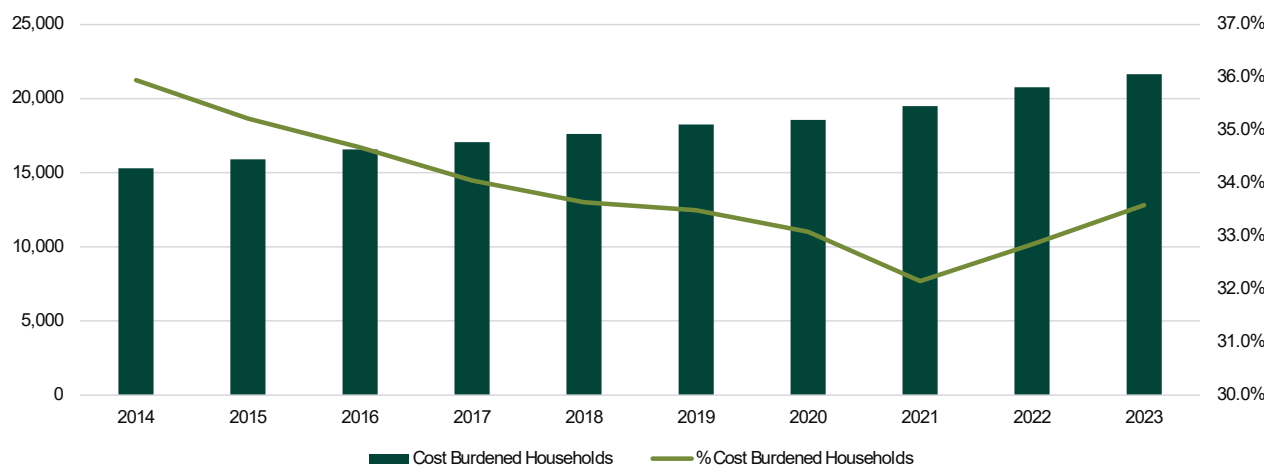


Chart 8a. Percent Cost-Burdened Renter Households by Age of Householder, Prince George's County, 2014 to 2023

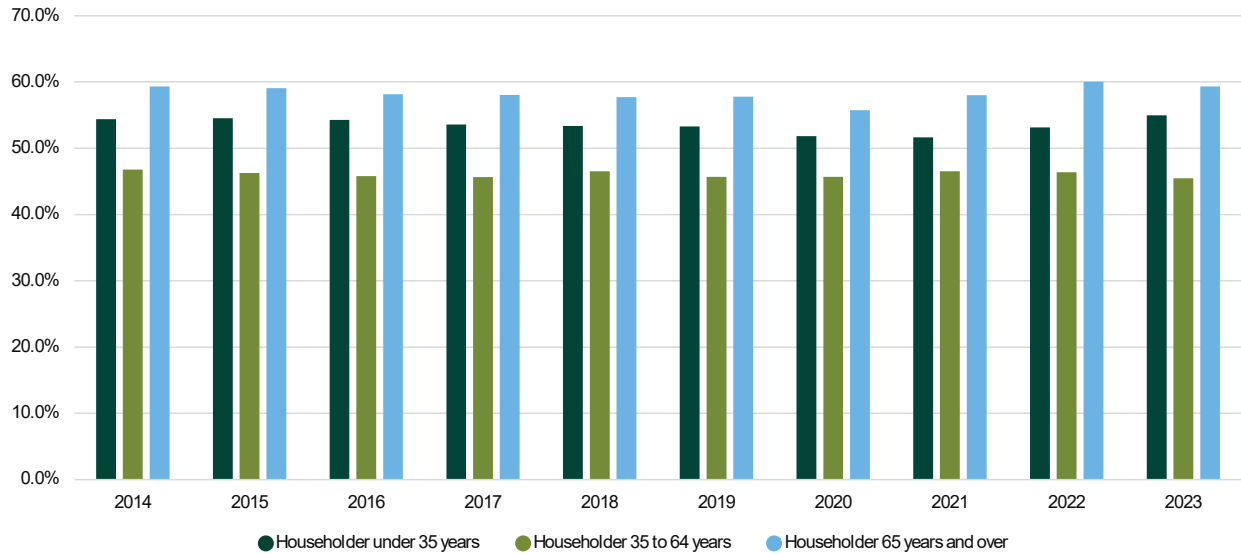


Chart 8b. Cost-Burdened Renter Households with a Householder Under 35 Years Old, Prince George's County, 2014 to 2023

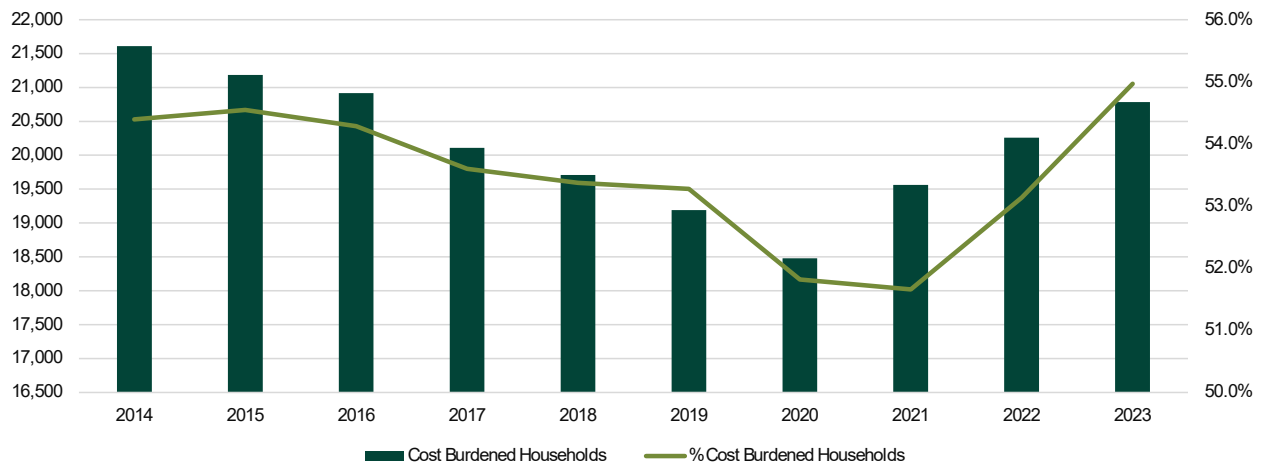


Chart 8c. Cost-Burdened Renter Households with a Householder 35 to 64 Years Old, Prince George's County, 2014 to 2023

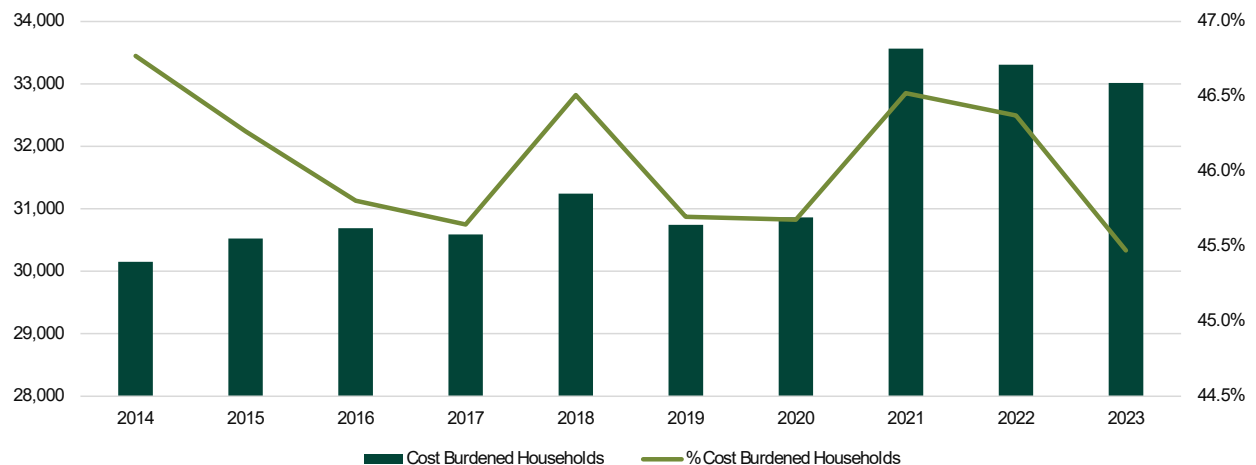
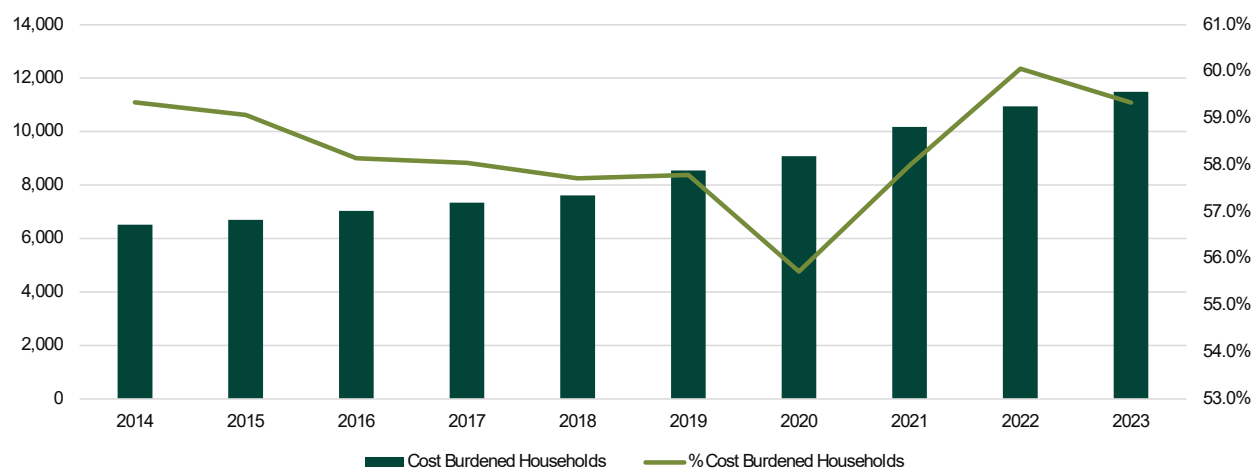


Chart 8d. Cost-Burdened Renter Households with a Householder 65 Years Old and Over, Prince George's County, 2014 to 2023



Housing Cost by Race and Ethnicity

In Prince George's County, the predominant race is black or African American in terms of population and households. Approximately 60% of the County's population is in this racial group according to the U.S. Census Bureau's Census 2020 enumerations (59.8%). Census 2020 also shows that 205,463 people of Hispanic or Latino origin reside in the County, amounting to 21.2% of the County's total population. It is important to note that individuals or households of Hispanic or Latino origin can belong to any race. Additionally, the Census Bureau collects and tabulates data for "White Alone and Not Hispanic or Latino" for equity planning and development purposes in making public policies and laws. **Table 6** and **Charts 9a through 9b** are displayed for the discussion below.

OWNER HOUSEHOLDS

Largest Group with Cost Burden:

- Black or African American households are the largest group of homeowners spending more than 30% of their income on housing.

Highest Burden Rate:

- American Indian or Alaska Native homeowners experience the highest rate of cost burden (i.e., the largest share within their group).

Severe Cost Burden:

- Black or African American and Hispanic or Latino homeowners have the highest numbers of severe cost burdens (spending over 50% of income).
- The burden rate is moderate for Black or African American owners and similar for Hispanic or Latino owners.

Lowest Burden:

- White Alone, Not Hispanic or Latino homeowners consistently have the lowest proportion of cost burden.

RENTER HOUSEHOLDS

Largest Group with Cost Burden:

- Black or African American renters are the largest group spending at least 30% of income on housing.

Highest Burden Rate:

- American Indian or Alaska Native renters have the highest rate of cost burden, though their numbers are small.

Severe Cost Burden:

- Asian American, Native Hawaiian, or Pacific Islander (AANHPI) renters face the highest rate of severe cost burden (over 50% of income).
- Black or African American renters have the highest number of cost-burdened households.
- Hispanic or Latino renters are next in number.
- Nearly half of White renters face cost burdens, but their absolute numbers are lower.
- American Indian or Alaska Native renters have the lowest number and rate of severe cost burdens.

GENERAL OBSERVATIONS

- White Alone, Not Hispanic or Latino households consistently show the lowest housing cost burden, regardless of whether they own or rent.

- Charts and tables (specifically, **Table 6** and **Charts 9a–9d**) visually illustrate these disparities, emphasizing the differences among racial and

ethnic groups, especially for owner households and for AANHPI and American Indian or Alaska Native renters.

Table 6. Cost-Burdened Households by Tenure by Race and Ethnicity, 2023

Data Category	White	Black or African American	American Indian or Alaska Native	Asian American, Native Hawaiian, or Pacific Islander (AANHPI)	Some Other Race	Two or More Races	White Alone and Not Hispanic or Latino	Hispanic or Latino***
Owner Households	37,708	146,105	932	8,876	16,647	11,933	34,490	25,905
30 percent or more*	7,768	41,539	418	2,271	5,899	2,676	6,753	8,529
50 percent or more**	3,262	18,619	157	1,196	2,171	1,028	2,928	3,154
Renter Households	13,358	80,041	605	4,087	17,253	7,216	11,251	22,880
30 percent or more*	6,595	38,717	341	2,055	8,143	3,210	5,378	11,115
50 percent or more**	3,583	20,661	127	1,183	4,522	1,789	2,954	5,765

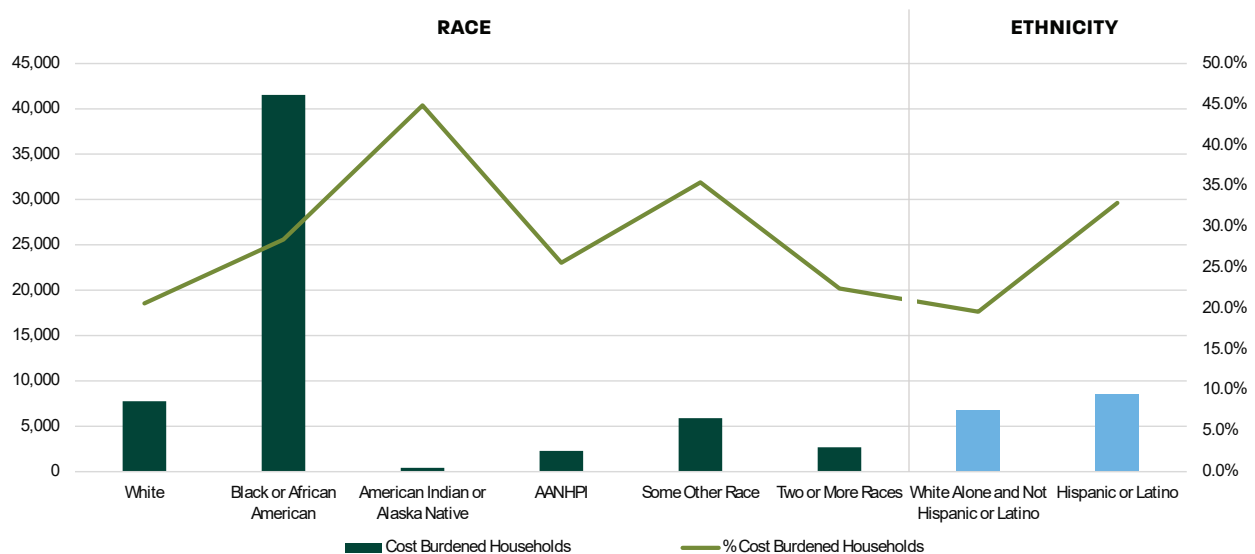
* Spending 30% or more of household income on housing expenses.

** Spending 50% or more of household income on housing expenses.

*** Can be of any race.

Source: U.S. Census Bureau, 2023 American Community Survey 5-Year Estimates.

Chart 9a. Cost-Burdened Owner Households by Race and Ethnicity Prince George's County, 2023



"White alone and not-Hispanic or Latino" is a combination of both a race category and an ethnicity category used for diversity calculations by the Census Bureau

Chart 9b. Cost-Burdened Renter Households by Race and Ethnicity, With 30% or More of Income Spent on Housing

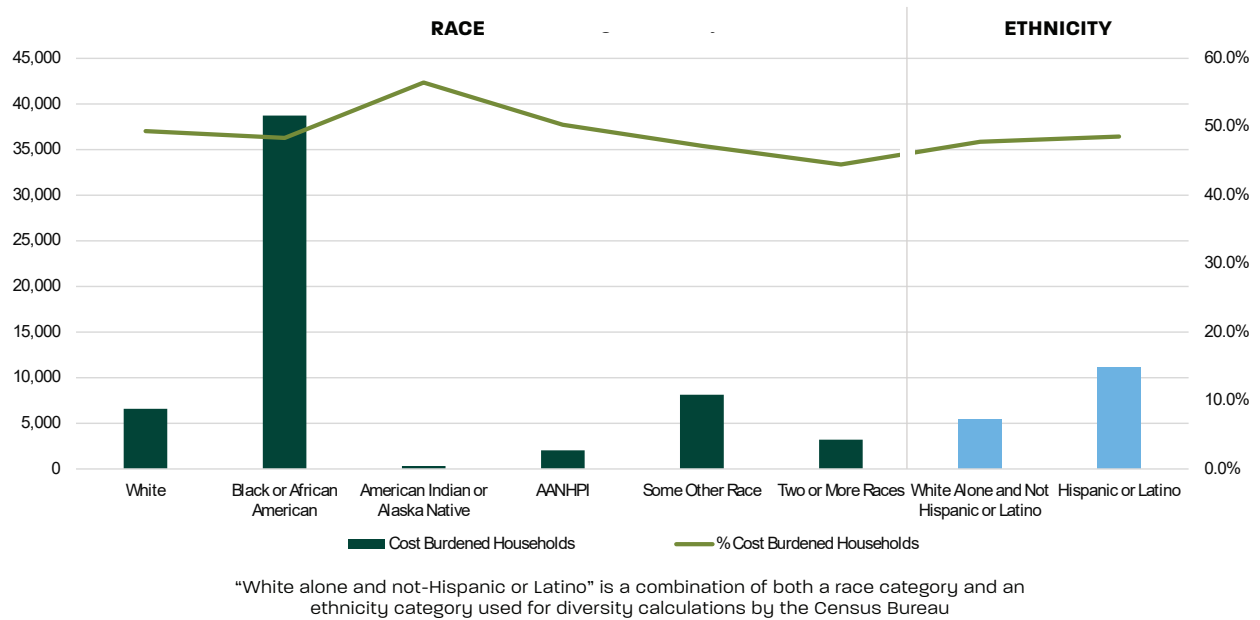


Chart 9c. Cost-Burdened Owner Households by Race and Ethnicity, With 50% or More of Income Spent on Housing

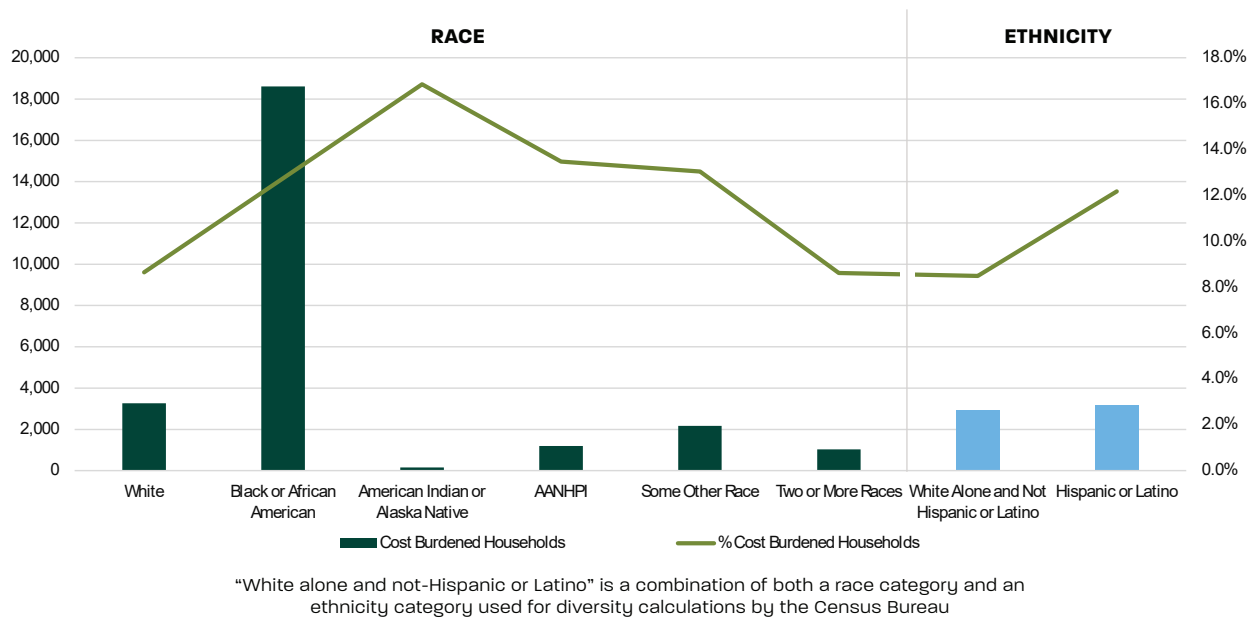
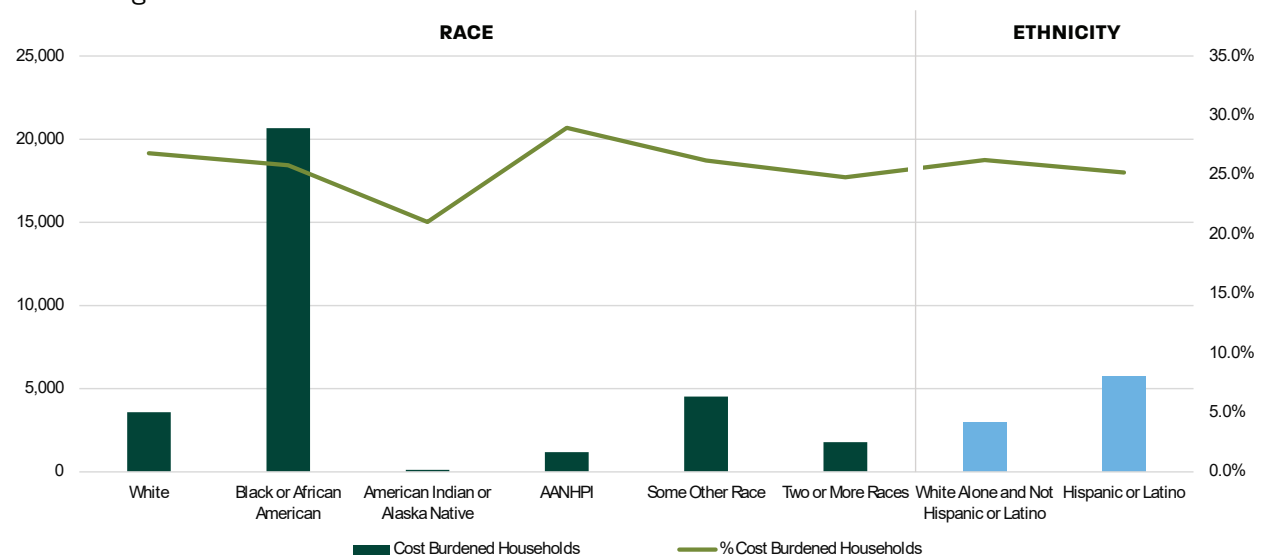


Chart 9d. Cost-Burdened Renter Households by Race and Ethnicity, With 50% or More of Income Spent on Housing



"White alone and not-Hispanic or Latino" is a combination of both a race category and an ethnicity category used for diversity calculations by the Census Bureau

Major Findings and Next Steps

The study indicates that low-income owners or renters, households headed by individuals aged 65 or older, renters, and people of color face the greatest housing burdens and require the most support for fair housing. Key findings of this study include:

- Low- to moderate-income households often face higher housing cost burdens; future policies should consider attainable housing options.
- Householders 65 years old or over struggle with high housing costs; future policies are needed for affordable housing and services.
- Black or African American and Hispanic or Latino households experience the greatest housing burdens; future policies would be ideal to address disparities and promote equity.

With a comprehensive strategy, the Planning Department, County government agencies and the Planning Board and non-governmental organizations aim to continue providing safe and equitable housing regardless of income, age, or racial or ethnic background. Some initiatives underway include:

1. The County is committed to providing various housing options via missing middle housing for creating affordable market-rate options for middle-income households.

2. Programs such as the "Thrive Prince George's" guaranteed income pilot program and the implementation of a racial equity framework for policymaking have been established to safeguard vulnerable residents and communities.
3. The County's comprehensive strategy, "Housing Opportunity for All," intends to increase and preserve the supply of affordable housing, address disparities in housing affordability, and promote equitable access to fair housing across all racial and ethnic populations.
4. As part of the Housing Action Plan, the County is supporting the growth and opportunities for minority-owned businesses and creating mixed-income communities near transit areas.
5. American Association of Retired Persons (AARP) advocates affordable, accessible housing to support aging in place and reduce institutionalization.
6. Studying the impacts of federal layoffs or relocations on housing markets is important for addressing significant affordability challenges in the County.

Acknowledgments

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