



To: Michele Eberle, Executive Director, Maryland Health Benefit Exchange  
CC: Johanna Fabian-Marks, Director, MHBE Policy and Plan Management

From: Elizabeth Leo, Partner Data Specialist, MHBE Policy and Plan Management

Date: 2/21/20

Re: Estimates of Uninsured Persons by Ratio of Income to Federal Poverty Level by Age and Zip code, updated with latest data and precisions revisions

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## Background

Subsequent to the memo published by Families USA regarding “Uninsured consumers with access to ‘zero-additional-premium’ plans”, MHBE sought to analyze data available from the American Community Survey for 2012-2016<sup>1</sup> and the IRS data on Individual Shared Responsibility Payments for 2015 at the zip code level. Examining the data at this level will allow MHBE to perform more targeted marketing efforts, utilizing the information presented in the Families USA memorandum, to deliver near zero-cost plans to eligible persons in Maryland. Upon release of the 2013-2017 ACS 5-year dataset and the receipt by MHBE of the 2016 IRS data, an updated version of the analysis was completed along with updated web map applications showing the geographic distribution of uninsured Marylanders. What follows below is a comparison of this refreshed analysis and the previous analysis, and a description of the methodology used in the analysis.

## Key Points

The analyses of the number of uninsured in Maryland has been compiled into a web application available at the URL <https://arcg.is/1zPiHf> and includes an interactive StoryMap by County, a comparison between the estimated number of insured and the remaining uninsured after adjusting for population growth and enrollments, an overlay of the uninsured on designated Enterprise Opportunity Zones, and an overlay of the uninsured with the hospitals reporting uncompensated care. From the analysis, we can draw the following conclusions:

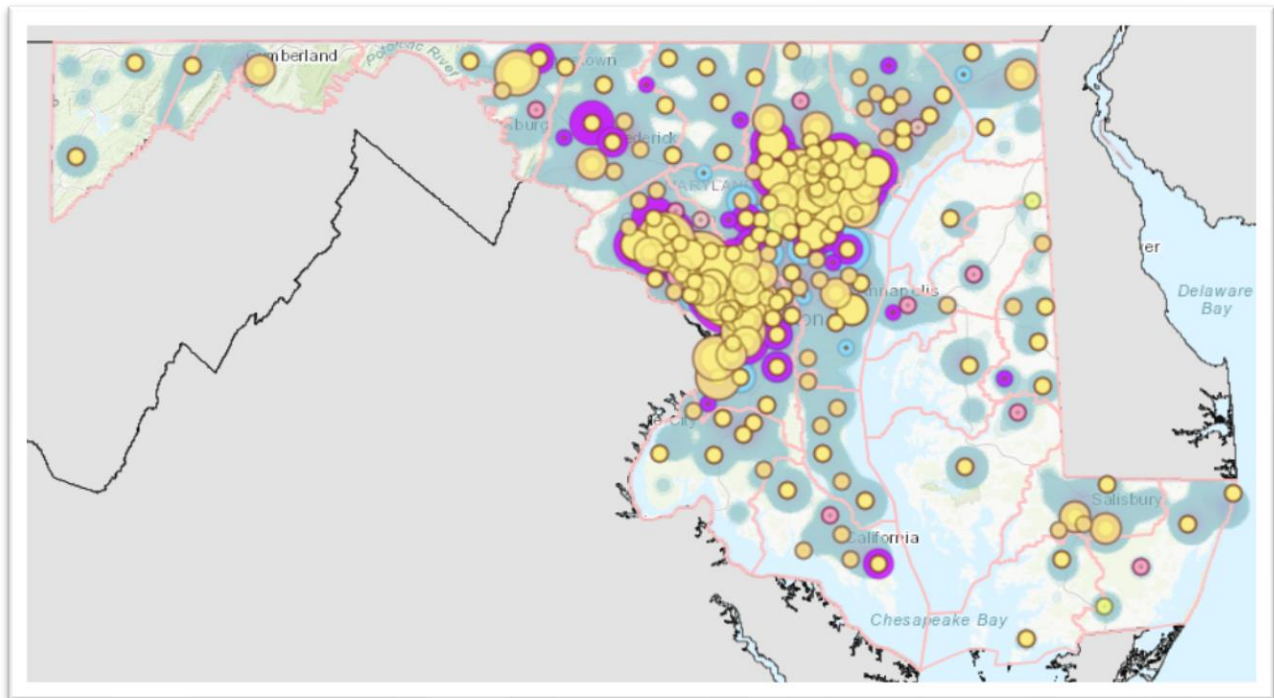
- As with the previous analysis in 2018, the agreement between the ACS data and the IRS data was high for all income brackets and the age range of 19-64 years, especially in high population areas<sup>2</sup>.
- The subgroupings of younger than 19 years of age and 65 years or older both had less agreement with the IRS dataset, which is logical given that minors do not file taxes and the population of uninsured persons aged 65 and older is very small.
- This indicates that the IRS dataset of taxpayers who paid the penalty for not having health insurance is still a good model for the population of uninsured persons at various age and income subgroupings.
- The IRS payments do provide a solid floor for the estimated total uninsured for each ZIP code record, but the data cannot be broken down into age/income subgroupings.

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<sup>1</sup>Data from the 5-year estimates of the ACS were utilized because they have zip code geography available. In an effort to get the most relevant data, the dataset “HEALTH INSURANCE COVERAGE STATUS BY RATIO OF INCOME TO POVERTY LEVEL IN THE PAST 12 MONTHS BY AGE” (C27016) was used.

<sup>2</sup> The IRS excludes or groups data from low population ZIP Codes, which explains some of the discrepancies between the IRS-sourced data and the ACS-sourced data.

- On the mapping application the IRS heatmap shows data for some areas that have no ACS estimate because the ACS estimate for that ZIP code was determined to be have a high relative standard error.
- The estimates of the number of uninsured people presented therefore represent a good geographic representation of the “hot spots” in Maryland that should receive the most targeted outreach.
- This analysis provides a solid foundation for identifying overlapping areas of concern, as demonstrated by the previously mentioned map overlaying the uninsured with the hospitals reporting uncompensated care (ie: patients without insurance).



*Figure 1: Graduated symbology density map for uninsured individuals between 19-64 years of age. This subgrouping shows the best fit with the IRS dataset, here represented as a density heat map below the graduated symbology density map of the subgrouping. The income ratio brackets are symbolized as follows: population below 138% of FPL is yellow, population between 138-199% of FPL is salmon/pink, population between 200-399% of FPL is purple, and population above 400% of FPL is blue, symbol size range of 0-8,000 people.*





The IRS supplied MHBE with a dataset entitled “MD Individual Shared Responsibility Payments 2016” as an excel spreadsheet. This was imported into ArcMap as well using the “Add Data” feature and geocoded as its own layer. A heatmap was chosen to show the density of payments made across the State with the color scale graduating from cool (blue) to warm (yellow) for areas of low to high density, respectively.

Once completed, the layers were shared as web layers and imported into a base map on ArcGIS Online named “Uninsured Analysis by ZIP Code”. The “topography” base map was used and the “[Maryland State Mask - State Boundary Mask](#)” layer was used to better define the State geography. The “[Maryland Political Boundaries - ZIP Codes - 5 Digit](#)” and “[Maryland Political Boundaries - County Boundaries](#)” layers from the ArcGIS portal library were also used to delineate zip code and county boundaries. The “[Maryland Political Boundaries - Maryland Legislative Districts 2012](#)” layer was also used to supply a boundary layer for the Legislative Web Map. These boundaries are not displayed in some figures below to ensure clarity and readability.

The popups for each layer on the base web map were formatted for easier reading and to convey the information effectively for each data point. For the ACS data, the pop-ups were given the title of the layer (ex: “Population below 138% of Federal Poverty Level”) and the ZIP Code, total population for the ZIP Code, total of the subpopulation with incomes below 138% of FPL, and the distribution of Uninsured persons across age ranges (Below 19 years, Between 19-64 years, and Over 64 years). They also each display a bar chart that graphically represents the distribution of the Uninsured population in the ZIP Code across age ranges. For the IRS data, the pop-ups were given the title “Payments made to IRS for lack of health insurance in 2016” and the ZIP Code, total number of returns in the ZIP Code, number of returns with Healthcare Individual Responsibility (HIR) Payments, the average HIR payment amount, the number of returns with Advance Premium Tax Credits (APTC), and the average APTC amount were chosen to display. Money amounts were formatted to include dollar signs.

#### *Adjustments to the zip code uninsured population totals across all income brackets*

Two factors to consider when determining which uninsured individuals are actually eligible for health insurance coverage are citizenship status and access to employer-based healthcare. The ACS provides information about citizenship status and health insurance status at the zip code level in their “B27020 - HEALTH INSURANCE COVERAGE STATUS AND TYPE BY CITIZENSHIP STATUS” dataset, but it is not broken down by income. In the first method using just the raw non-citizen totals from the ACS B27020 dataset, the total of all income brackets for each zip code was calculated and the number of uninsured non-citizens reported in the B27020 dataset was subtracted from that number (“Adjusted Total” in the table below). In the second method, the percent distribution of the non-citizen totals across zip codes was used to weight and distribute the total number of unauthorized uninsured immigrants in Maryland (109,811) estimated by the Center for Migration Studies of New York in their “Estimates of the Unauthorized Population” State Tool for 2017 (“Alternate Adj. Total” in the table below)<sup>3</sup>. It should be noted that this methodology utilized data from prior to the passage of the Affordable Care Act and the formation of the MHBE. However, according to the Pew Research Center, unauthorized immigration in the United States has remained stable around 11 million since 2009 implying that the total number of

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<sup>3</sup> <http://data.cmsny.org/>, Warren, R. (2014). Democratizing Data about Unauthorized Residents in the United States: Estimates and Public-Use Data, 2010 to 2013. *Journal on Migration and Human Security*, 2(4), 305-328. <https://doi.org/10.1177/233150241400200403>



unauthorized immigrants in Maryland has not changed by a significant margin<sup>4</sup>.

Given that persons paying the penalty on their taxes can be assumed to be lawfully present, the IRS dataset was used as a lower bound. Therefore, in cases where the total determined by subtracting the B27020 dataset total from the C27016 dataset total was less than the number of penalties paid in that zip code, the number of penalties was used as the number of uninsured.

To determine the proportion of individuals that have access to health insurance from their employer, the estimate of 20% was used based on peer-reviewed literature on the subject which states “Among the income-eligible uninsured, about one in five had access to employer coverage, either through their own job or a spouse’s job”<sup>5</sup>. The total determined previously was multiplied by .8 to produce a total that estimated the number of lawfully present individuals who do not have access to healthcare through their employer. [Table 5](#) shows the result of these adjustments, showing all zip codes that have more than 1,000 uninsured persons. The table is sorted by the second adjustment methodology as the total number of unauthorized immigrants estimated by the Center for Migration Studies is more accurate than the raw total of non-citizens estimated by the ACS B27016 dataset, which does not consider the lawful status of the uninsured non-citizen totals. The adjusted total using the Center for Migration Studies estimation of the unauthorized, uninsured population also has more agreement in terms of geographic distribution of the “hot spot” populations at each income bracket from the original C27017 ACS dataset.

#### *Using proportionality to apply citizenship status and employer-based coverage adjustments to age/income subgroupings*

Since we can calculate the proportion between a specific subgrouping (ie: 0-19 years, below 138% of FPL) of uninsured persons in a ZIP code and the total number of uninsured persons in that ZIP code, we can use this proportion to adjust each point estimate by multiplying the adjusted total from the previous methodology by the proportion. This calculation was performed for every subgroup point estimate across the age/income categories for each ZIP code. For each given ZIP code, there are estimates for the total number of uninsured prior to any adjustment and after adjusting for citizenship status and employer-based offers of coverage (“Raw total” and “Adjusted total”, respectively). The following formula was used to calculate the proportion of the point estimate for each age/income category to the raw total estimate:

$$Proportion_{zip\ code\ (point\ estimate)} = Point\ Estimate_{zip\ code} \div Raw\ Total_{zip\ code}$$

Then, the adjusted total for each ZIP code was multiplied by the proportion to obtain an adjusted point estimate for each age/income category as follows:

$$Adjusted\ total_{zip\ code\ (point\ estimate)} = Proportion_{zip\ code\ (point\ estimate)} \times Adjusted\ total_{zip\ code}$$

The attached workbook entitled “Uninsured by Zip.xlsx” includes the tab “Uninsured Analysis”, which has had this proportional methodology applied to the point estimates for all ZIP codes. These adjusted point estimates were used to generate the “Remaining Uninsured Analysis” and a comparison map

<sup>4</sup> G. López and J. Radford, “Facts on U.S. Immigrants, 2015,” Pew Research Center’s Hispanic Trends Project, 03-May-2017.

<sup>5</sup> Peter J. Cunningham, “Who Are the Uninsured Eligible for Premium Subsidies in the Health Insurance Exchanges?” Center for Studying Health System Change Research Brief No. 18, December 2010.

showing the original uninsured estimates and the uninsured remaining after factoring in enrollments and population change<sup>6</sup>. That map can be found at the following URL: <https://arcg.is/11SbOK>

### *Precision Adjustments*

Following consultation with SHADAC, some further adjustments were performed for the sake of improving precision. The Relative Standard Error (RSE) was computed for each ZIP code record estimate of the total uninsured and records with high RSE (>30%) were removed from the analysis. Additionally, any record with less than 50 uninsured total across all age/income brackets was also removed. The removed records can be found in two tabs in the attached workbook: “RemovedUninsured” and “RemovedUninsMostNeed”. This precision adjustment removed more than half of the records, however, the records removed only comprised 3.91% of the total estimated uninsured. The remaining records can be said to be reasonably precise and accurate for the purposes of targeting the populations in question for enrollment in QHPs. It is important to note that the ACS data loses precision with increased specificity (ie: the total is more precise than the subgroupings by age/income). It is possible to make gross precision adjustments based on the totals for each ZIP code, but not on the point estimates at each subgrouping. Therefore, the assumption is made that removing ZIP code records with imprecise total estimates will remove the majority of the low precision point estimates, but that some point estimates may still lack precision.

### *Limitations*

1. The method used to estimate the number of lawfully present individuals who are uninsured in each zip code utilized ACS data on non-citizens who are not naturalized. Given that there are circumstances in which individuals may be in this category who are eligible for health insurance, an alternative method utilizing an unauthorized uninsured immigrant total estimated by SHADAC is also presented as the methodology<sup>7</sup> used creates a better estimate of the true unauthorized population across Maryland.
2. The ACS dataset that was available at the zip code geography was the 5-year 2013-2017 estimates. This means that the actual number of uninsured persons could differ from what the dataset indicates. Similarly, the IRS dataset used was from 2016 and the number of uninsured may differ from 2016 to present. As proposed by the Families USA memo, the number of uninsured persons is likely equal to or higher than the estimates presented here.
3. The dataset used was broken down into three age groupings (younger than 19, 19-64, and 65 and older) so we were unable to atomize the age groups as much as the Families USA memo did. This means that within each identified income-to-FPL ratio bracket, the premiums available will vary according to age within the 18-64 age range in a way that is not delineated in this data presentation.
4. It is important to keep in mind that this analysis provides a high-level view of where to focus efforts relative to other areas in the state, but **not necessarily precise figures** on the exact number of uninsured persons in each zip code.

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<sup>6</sup> Please reference the document entitled “Analysis of remaining eligible uninsured persons after OEP 6 (Plan Year 2019)” for more information on the remaining uninsured analysis.

<sup>7</sup> Fried, B., Pintor, J. K., Graven, P., & Blewett, L. A. (2014). *Implementing federal health reform in the States: who is included and excluded and what are their characteristics?* Health services research, 49 Suppl 2(Suppl 2), 2062–2085. <https://doi.org/10.1111/1475-6773.12232>



Overall, this data presentation, in conjunction with the Families USA report, should allow for MHBE to identify “hot spots” of uninsured Marylanders who qualify for low to no cost premium plans via the Health Exchange. This map package has been published via MD iMAP<sup>8</sup>, the ArcGIS portal for the State of Maryland and made available for use via ArcGIS Online for any interested party within MHBE, MHBE partners or stakeholders, or the State.

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<sup>8</sup> The web map can be accessed at the following URL: <http://bit.ly/UninsAnalysis2019>

## Tables

*Table 1: Zip codes with more than 1,000 uninsured individuals ages 0-64 with incomes below 138% FPL*

ZIP Code	City	County	Below 138% of FPL - Uninsured	Adjusted Below 138% of FPL - Uninsured
20783	Hyattsville	Prince Georges	4761	1,502
21224	Baltimore	Baltimore City	2988	1,466
20906	Silver Spring	Montgomery	2845	1,239
20902	Silver Spring	Montgomery	2167	946
21215	Baltimore	Baltimore City	2159	1,530
20877	Gaithersburg	Montgomery	2142	863
20903	Silver Spring	Montgomery	1966	643
20904	Silver Spring	Montgomery	1690	915
21222	Dundalk	Baltimore	1661	1,164
20782	Hyattsville	Prince Georges	1629	656
21740	Hagerstown	Washington	1571	1,160
20706	Lanham	Prince Georges	1559	788
20737	Riverdale	Prince Georges	1545	579
20744	Fort Washington	Prince Georges	1407	834
20784	Hyattsville	Prince Georges	1351	650
21218	Baltimore	Baltimore City	1347	959
21217	Baltimore	Baltimore City	1305	965
20874	Germantown	Montgomery	1253	703
21213	Baltimore	Baltimore City	1229	925
20745	Oxon Hill	Prince Georges	1214	615
21225	Brooklyn	Baltimore City	1211	782
20743	Capitol Heights	Prince Georges	1195	768
21117	Owings Mills	Baltimore	1159	602
20851	Rockville	Montgomery	1154	398
20785	Hyattsville	Prince Georges	1153	668
21804	Salisbury	Wicomico	1145	710
21206	Baltimore	Baltimore City	1131	778
20901	Silver Spring	Montgomery	1067	518
21234	Parkville	Baltimore	1058	747
21223	Baltimore	Baltimore City	1045	709
21221	Essex	Baltimore	1037	708
20912	Takoma Park	Montgomery	1035	430
21229	Baltimore	Baltimore City	1031	792
21502	Cumberland	Allegany	1012	792





*Table 2: Zip codes with more than 1,000 uninsured individuals ages 0-64 years with incomes between 138-199% FPL*

ZIP Code	City	County	138 to 199% of FPL - Uninsured	Adjusted 138 to 199% of FPL - Uninsured
20783	Hyattsville	Prince Georges	3134	989
20877	Gaithersburg	Montgomery	1908	769
20902	Silver Spring	Montgomery	1562	682
20906	Silver Spring	Montgomery	1550	675
20903	Silver Spring	Montgomery	1548	506
21237	Rosedale	Baltimore	1287	757
20904	Silver Spring	Montgomery	1270	688
20737	Riverdale	Prince Georges	1252	470
21224	Baltimore	Baltimore City	1123	551
20745	Oxon Hill	Prince Georges	1064	539

*Table 3: Zip codes with more than 1,000 uninsured individuals ages 0-64 with incomes between 200-399% FPL*

ZIP Code	City	County	200 to 399% of FPL - Uninsured	Adjusted 200 to 399% of FPL - Uninsured
20783	Hyattsville	Prince Georges	6695	2,113
20906	Silver Spring	Montgomery	3339	1,454
20902	Silver Spring	Montgomery	3213	1,403
20782	Hyattsville	Prince Georges	2673	1,077
21224	Baltimore	Baltimore City	2385	1,170
20903	Silver Spring	Montgomery	2295	750
20706	Lanham	Prince Georges	2183	1,104
20737	Riverdale	Prince Georges	2155	808
20877	Gaithersburg	Montgomery	2143	864
21117	Owings Mills	Baltimore	2005	1,042
21061	Glen Burnie	Anne Arundel	1980	1,249
20904	Silver Spring	Montgomery	1962	1,062
20901	Silver Spring	Montgomery	1800	874
20784	Hyattsville	Prince Georges	1772	852
20744	Fort Washington	Prince Georges	1761	1,044
20874	Germantown	Montgomery	1718	965
21207	Gwynn Oak	Baltimore	1715	1,150
20745	Oxon Hill	Prince Georges	1700	861
20886	Montgomery Village	Montgomery	1589	744
21702	Frederick	Frederick	1560	897
21234	Parkville	Baltimore	1535	1,083

21221	Essex	Baltimore	1524	1,040
20743	Capitol Heights	Prince Georges	1518	975
20785	Hyattsville	Prince Georges	1455	843
21740	Hagerstown	Washington	1434	1,059
21229	Baltimore	Baltimore City	1393	1,070
21215	Baltimore	Baltimore City	1366	968
21222	Dundalk	Baltimore	1341	939
20851	Rockville	Montgomery	1334	460
20705	Beltsville	Prince Georges	1322	707
20707	Laurel	Prince Georges	1307	665
20878	Gaithersburg	Montgomery	1271	584
21244	Windsor Mill	Baltimore	1240	747
21220	Middle River	Baltimore	1216	747
20747	District Heights	Prince Georges	1207	807
20770	Greenbelt	Prince Georges	1204	595
21703	Frederick	Frederick	1192	701
20912	Takoma Park	Montgomery	1174	488
20876	Germantown	Montgomery	1172	601
20746	Suitland	Prince Georges	1133	715
20879	Gaithersburg	Montgomery	1116	614
20781	Hyattsville	Prince Georges	1105	433
20708	Laurel	Prince Georges	1101	601
21804	Salisbury	Wicomico	1088	675
21060	Glen Burnie	Anne Arundel	1078	704
20740	College Park	Prince Georges	1039	534
21228	Catonsville	Baltimore	1028	664
20850	Rockville	Montgomery	1020	595

*Table 4: Zip codes with more than 1,000 uninsured individuals ages 0-64 with incomes above 400% FPL*

ZIP Code	City	County	400% FPL and over - Uninsured	Adjusted 400% FPL and over - Uninsured
20906	Silver Spring	Montgomery	1767	769
20783	Hyattsville	Prince Georges	1579	498
20902	Silver Spring	Montgomery	1431	625
20748	Temple Hills	Prince Georges	1316	927
20744	Fort Washington	Prince Georges	1285	762
20784	Hyattsville	Prince Georges	1175	565
21122	Pasadena	Anne Arundel	1153	893
20774	Upper Marlboro	Prince Georges	1150	756
20723	Laurel	Howard	1149	700



20904	Silver Spring	Montgomery	1053	570
21224	Baltimore	Baltimore City	1021	501
21215	Baltimore	Baltimore City	1011	716

*Table 5: Zip codes with more than 1,000 uninsured individuals ages 0-64, adjusted for lawful presence and lack of employer-based health insurance offers, using two adjustment methods*

ZIP code	City	County	Total Uninsured Population	Adjusted Total Uninsured	Alternate Adj. Total Uninsured
20783	Hyattsville	Prince Georges	16327	1896	5,229
20906	Silver Spring	Montgomery	9627	2764.8	4,238
21215	Baltimore	Baltimore City	5228	3508	3,709
20902	Silver Spring	Montgomery	8420	2398.4	3,693
21224	Baltimore	Baltimore City	7517	2699.2	3,688
21740	Hagerstown	Washington	4622	3294.4	3,415
20904	Silver Spring	Montgomery	6060	2645.6	3,303
21222	Dundalk	Baltimore	4429	2915.2	3,103
21234	Parkville	Baltimore	4335	2900	3,070
20744	Fort Washington	Prince Georges	4981	2552	2,980
20877	Gaithersburg	Montgomery	7178	1776	2,960
20706	Lanham	Prince Georges	5608	2192.8	2,877
20743	Capitol Heights	Prince Georges	4246	2449.6	2,732
21221	Essex	Baltimore	3935	2492.8	2,688
21061	Glen Burnie	Anne Arundel	4209	2360.8	2,661
21229	Baltimore	Baltimore City	3435	2590.4	2,637
20874	Germantown	Montgomery	4529	2114.4	2,565
20784	Hyattsville	Prince Georges	5272	1839.2	2,549
20782	Hyattsville	Prince Georges	6133	1434.4	2,471
21117	Owings Mills	Baltimore	4644	1924.8	2,459
20785	Hyattsville	Prince Georges	4213	2070.4	2,458
21207	Gwynn Oak	Baltimore	3578	2205.6	2,402
20745	Oxon Hill	Prince Georges	4675	1824.8	2,396
20748	Temple Hills	Prince Georges	3322	2210.4	2,344
21220	Middle River	Baltimore	3789	2044.8	2,339
21206	Baltimore	Baltimore City	3303	2126.4	2,280
21218	Baltimore	Baltimore City	3155	2131.2	2,248
21217	Baltimore	Baltimore City	3034	2167.2	2,245
20737	Riverdale	Prince Georges	5805	1168	2,205
21122	Pasadena	Anne Arundel	2789	2129.6	2,160
20903	Silver Spring	Montgomery	6511	862.4	2,160
20747	District Heights	Prince Georges	3220	1973.6	2,153

20901	Silver Spring	Montgomery	4334	1564	2,132
21225	Brooklyn	Baltimore City	3281	1907.2	2,121
21804	Salisbury	Wicomico	3225	1764	2,008
21244	Windsor Mill	Baltimore	3244	1701.6	1,968
21921	Elkton	Cecil	2659	1864.8	1,943
21502	Cumberland	Allegany	2454	1903.2	1,921
20774	Upper Marlboro	Prince Georges	2894	1738.4	1,911
21228	Catonsville	Baltimore	2893	1698.4	1,882
21237	Rosedale	Baltimore	3175	1602.4	1,882
20886	Montgomery Village	Montgomery	4004	1320	1,882
21216	Baltimore	Baltimore City	2427	1807.2	1,847
20723	Laurel	Howard	2911	1571.2	1,797
21227	Halethorpe	Baltimore	2974	1549.6	1,797
21213	Baltimore	Baltimore City	2379	1743.2	1,791
20705	Beltsville	Prince Georges	3251	1412	1,767
20746	Suitland	Prince Georges	2731	1532.8	1,727
21702	Frederick	Frederick	2921	1433.6	1,703
20735	Clinton	Prince Georges	2317	1637.6	1,702
20772	Upper Marlboro	Prince Georges	2420	1580	1,686
21223	Baltimore	Baltimore City	2453	1544	1,669
21136	Reisterstown	Baltimore	2780	1408.8	1,652
21703	Frederick	Frederick	2775	1409.6	1,651
20770	Greenbelt	Prince Georges	3329	1220	1,651
20878	Gaithersburg	Montgomery	3418	1172	1,638
21060	Glen Burnie	Anne Arundel	2466	1480.8	1,628
20707	Laurel	Prince Georges	3087	1235.2	1,604
20850	Rockville	Montgomery	2691	1351.2	1,590
21742	Hagerstown	Washington	2167	1524	1,587
20708	Laurel	Prince Georges	2900	1270.4	1,584
20912	Takoma Park	Montgomery	3740	982.4	1,582
21801	Salisbury	Wicomico	2557	1378.4	1,578
20740	College Park	Prince Georges	2864	1136.8	1,481
21230	Baltimore	Baltimore City	2219	1275.2	1,424
20853	Rockville	Montgomery	2856	1044	1,414
21144	Severn	Anne Arundel	2140	1254.4	1,391
21403	Annapolis	Anne Arundel	3008	942.4	1,379
20879	Gaithersburg	Montgomery	2471	1100.8	1,362
21212	Baltimore	Baltimore City	1956	1260	1,351
20910	Silver Spring	Montgomery	2506	1054.4	1,338
21236	Nottingham	Baltimore	1902	1211.2	1,304
21701	Frederick	Frederick	1966	1188.8	1,303
20876	Germantown	Montgomery	2442	1014.4	1,295



21239	Baltimore	Baltimore City	1925	1159.2	1,273
20852	Rockville	Montgomery	2531	912	1,244
21044	Columbia	Howard	2217	1000	1,231
21030	Cockeysville	Baltimore	2407	921.6	1,221
20659	Mechanicsville	Saint Marys	1525	1168	1,184
21811	Berlin	Worcester	1512	1136	1,158
21205	Baltimore	Baltimore City	1694	1064.8	1,151
21133	Randallstown	Baltimore	1586	1072	1,131
21075	Elkridge	Howard	2023	899.2	1,114
21208	Pikesville	Baltimore	1728	986.4	1,105
21157	Westminster	Carroll	1541	1040.8	1,098
21040	Edgewood	Harford	1503	1052	1,097
20851	Rockville	Montgomery	3035	483.2	1,064
21001	Aberdeen	Harford	1446	985.6	1,037
20657	Lusby	Calvert	1347	996	1,020
21113	Odenton	Anne Arundel	1557	910.4	1,010