

## CHAPTER 4: DEMOGRAPHICS & PROJECTIONS

### Census and Other Data

Demographics are statistical data that describe various characteristics of the population of an area. A demographic analysis over time can reveal how the population has changed. An understanding of the characteristics of the current population and how the population has recently changed can lead to a better estimation of future community needs. Projections of future demographic characteristics can guide decision-makers in planning for the needs of future populations.

The following data were compiled based on U.S. Census Bureau information. The Census Bureau conducts a census of the United States' population every 10 years. Each household in the country receives a questionnaire. This data provides the best demographic information available and is used by most jurisdictions throughout the country. Although the information becomes somewhat outdated toward the end of the decade, the census still provides a valuable information resource. The census data reported in this plan originate from the 2000 Census.

#### *1 Population Characteristics*

The Westminster study area (Election District 7 minus the City of Westminster) has experienced significant growth over the past fifty years. The 2000 Census population of 16,524 was almost four times as large as the 1950 population of 4,727. Although the City of Westminster lost population from 1950 to 1960, since that time it has grown at a slightly faster rate than the study area. Between 1960 and 2000, Carroll County's population grew more (186%) than that of both Election District 7 (173%) and the City of Westminster (134%). By comparison the State of Maryland only grew by 70.8 percent during the same period of time. The following table shows the population growth for the City of Westminster, Election District 7, Carroll County, and the State of Maryland since 1950.

**Population Trends  
1950 - 2000 Census**

Year	Westminster		Election District 7*		Carroll County		Maryland	
	Population	Growth	Population	Growth	Population	Growth	Population	Growth
1950	6,140	3.1%	4,727	21.3%	44,907	15.0%	2,343,001	28.6%
1960	6,123	0.0%	7,052	49.2%	52,785	17.5%	3,100,689	32.3%
1970	7,207	17.7%	9,097	29.0%	69,006	30.7%	3,923,897	26.5%
1980	8,808	22.2%	10,308	13.3%	96,356	39.6%	4,216,933	7.5%
1990	13,068	48.4%	13,640	32.3%	123,372	28.0%	4,781,468	13.4%
2000	16,731	28.0%	16,524	21.1%	150,897	22.3%	5,296,486	10.6%

\* Election District 7 minus the City of Westminster  
Source: U.S. Census Bureau & Carroll County Department of Planning

With 10.9 percent and 11.1 percent of the population respectively, the study area and the City of Westminster made up 22 percent of the 2000 countywide population. This makes Westminster and its election district the largest population center in Carroll County. As new

growth in the county is guided toward the existing population centers, the size and regional importance of Westminster means that it will continue to grow.

The table below presents the study area’s population age structure by gender for 1990 and 2000. The biggest changes during this period occurred within the 25-34 and the 45-54 age groups. The 25-34 age group decreased from 18.0 percent of the population in 1990 to 13.2 percent of the population in 2000, while the 45-54 age group increased from 9.2 percent of the population in 1990 to 13.2 percent of the population in 2000. Although these two age groups indicate a significant change, overall the percentage of the population ages 25-54 only changed by +1 percent.

**Persons by Gender by Age  
Westminster Election District  
1990 and 2000 Census**

Age	1990						2000					
	Male		Female		Total		Male		Female		Total	
	#	%	#	%	#	%	#	%	#	%	#	%
0-4	1,028	8.1	1,022	7.3	2,050	7.7	1,056	6.6	1,072	6.2	2,128	6.4
5-9	971	7.7	893	6.3	1,864	7.0	1,298	8.2	1,202	6.9	2,500	7.5
10-14	755	6.0	787	5.6	1,542	5.8	1,268	8.0	1,193	6.9	2,461	7.4
15-19	936	7.4	1,004	7.1	1,940	7.3	1,226	7.7	1,222	7.0	2,448	7.4
20-24	1,150	9.1	1,213	8.6	2,363	8.8	1,084	6.8	1,108	6.4	2,192	6.6
25-34	2,350	18.6	2,460	17.5	4,810	18.0	2,126	13.4	2,266	13.0	4,392	13.2
35-44	1,996	15.8	2,040	14.5	4,036	15.1	2,780	17.5	2,845	16.4	5,625	16.9
45-54	1,210	9.6	1,259	8.9	2,469	9.2	2,159	13.6	2,233	12.9	4,392	13.2
55-64	932	7.4	1,097	7.8	2,029	7.6	1,231	7.8	1,363	7.8	2,594	7.8
65-74	815	6.5	1,119	7.9	1,934	7.2	909	5.7	1,227	7.1	2,136	6.4
75+	487	3.9	1,184	8.4	1,671	6.3	746	4.7	1,641	9.4	2,387	7.2
<b>Total</b>	<b>12,630</b>	<b>100</b>	<b>14,078</b>	<b>100</b>	<b>26,708</b>	<b>100</b>	<b>15,883</b>	<b>100</b>	<b>17,372</b>	<b>100</b>	<b>33,255</b>	<b>100</b>

Source: U.S. Census Bureau

According to the 2000 Census, the population of the study area was 16,524. Females represented 51.2 percent of the area’s population (8,465), and males represented 48.8 percent of the population (8,059). Females comprised a slight majority of the population for the other areas as well: 53.2 percent in the city, 50.6 percent in the county, and 51.7 percent in the state. The table below shows the distribution of males and females based on the 2000 Census.

**Persons by Gender  
2000 Gender**

Gender	Westminster		Election District 7*		Carroll County		Maryland	
	Number	%	Number	%	Number	%	Number	%
Male	7,824	46.8	8,059	48.8	74,470	49.4	2,557,794	48.3
Female	8,907	53.2	8,465	51.2	76,427	50.6	2,738,692	51.7
<b>Total</b>	<b>16,731</b>	<b>100</b>	<b>16,524</b>	<b>100</b>	<b>150,897</b>	<b>100</b>	<b>5,296,486</b>	<b>100.0</b>

\* Election District 7 minus the City of Westminster

Source: U.S. Census Bureau & Carroll County Department of Planning

The following table shows the racial characteristics of the population in 2000 for the

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study area, the City of Westminster, Carroll County, and the State of Maryland. The study area was predominantly white, with minorities accounting for only 4.2 percent of the total population. Although the study area's percentages are almost identical to the county as a whole, the City of Westminster is more diverse, with minorities making up 8.7 percent of the total population. These percentages are much smaller than the State of Maryland as a whole, in which minorities make up 36 percent of the total population.

Racial Characteristics 2000								
Race	Westminster		Election District 7*		Carroll County		Maryland	
	Number	%	Number	%	Number	%	Number	%
White	15,272	91.3	15,836	95.8	144,399	95.7	3,391,308	64.0
Black	919	5.5	306	1.9	3,433	2.3	1,477,411	27.9
American Indian, Eskimo, Aleut	38	0.2	51	0.3	330	0.2	15,423	0.3
Asian, Pacific Islander	207	1.2	173	1.0	1,162	0.8	213,232	4.0
Other	109	0.7	48	0.3	471	0.3	95,525	1.8
Two or more	186	1.1	110	0.7	1,102	0.7	103,587	2.0
<b>Total</b>	<b>16,731</b>	<b>100</b>	<b>16,524</b>	<b>100</b>	<b>150,897</b>	<b>100</b>	<b>5,296,486</b>	<b>100.0</b>

\* Election District 7 minus the City of Westminster  
Source: U.S. Census Bureau & Carroll County Department of Planning

Educational Attainment Persons 25 years of Age and Over 2000 Census								
Educational Level	Westminster		Election District 7*		Carroll County		Maryland	
	Number	%	Number	%	Number	%	Number	%
Less than 9th Grade	690	6.8	502	4.4	4,492	4.6	178,169	5.1
9th-12th Grade, no diploma	1,128	11.1	1,250	11.0	10,010	10.1	386,917	11.1
High School Graduate (or equivalency)	3,198	31.5	3,776	33.2	32,891	33.3	933,836	26.7
Some College, no degree	2,084	20.5	2,213	19.4	20,534	20.8	711,127	20.4
Associate Degree	577	5.7	720	6.3	6,274	6.4	186,186	5.3
Bachelor's Degree	1,569	15.5	1,775	15.6	15,786	16.0	629,304	18.0
Graduate or Professional Degree	906	8.9	1,154	10.1	8,697	8.8	470,056	13.4
<b>Total</b>	<b>10,152</b>	<b>100</b>	<b>11,390</b>	<b>100</b>	<b>98,684</b>	<b>100</b>	<b>3,495,595</b>	<b>100.0</b>

\* Election District 7 minus the City of Westminster  
Source: U.S. Census Bureau & Carroll County Department of Planning

The table above displays the level of educational attainment for persons 25 years and older in 2000 for the study area, the City of Westminster, the county, and the state. An estimated 15.4 percent of the study area's population did not complete high school. A slight majority

(52.6%) of the study area’s population finished high school or completed some level of college. More than a quarter (25.7%) of the people living in the study area earned a bachelor’s degree or graduate or professional degree. These percentages are similar to those seen within the other three jurisdictions.

2 Household Type, Size, and Relationship

According to the 2000 Census, the study area had 16,524 people living in 5,872 households. The average number of persons per household in the election district was 2.55 in 2000. The table below shows household types for 1990 and 2000 for Westminster, the study area, Carroll County, and Maryland. Family households consist of a householder and one or more persons living in the same household who are related to the householder by birth, marriage, or adoption. While the number of households in the study area increased by 23.5 percent between 1990 and 2000, the average number of persons per household declined from 2.82 to 2.55.

Household Type	Westminster		Election District 7*		Carroll County		Maryland	
	1990	2000	1990	2000	1990	2000	1990	2000
Family Households	3,121	3,763	3,897	4,662	33,909	41,094	1,245,814	1,359,318
Married-couple Families	2,305	2,727	3,444	4,025	29,476	34,936	948,563	994,549
Other family, Male householder	176	225	125	185	1,197	1,808	65,362	84,893
Other Family, Female Householder	640	811	328	452	3,236	4,350	231,889	279,876
Non-family households	2,059	2,657	857	1,210	8,339	11,409	503,177	621,541
<b>Total Households</b>	<b>5,180</b>	<b>6,420</b>	<b>4,754</b>	<b>5,872</b>	<b>42,248</b>	<b>52,503</b>	<b>1,748,991</b>	<b>1,980,859</b>
<b>Persons per Household</b>	<b>2.31</b>	<b>2.35</b>	<b>2.82</b>	<b>2.55</b>	<b>2.85</b>	<b>2.81</b>	<b>2.67</b>	<b>2.61</b>
<b>Group quarters</b>	<b>1,092</b>	<b>1,663</b>	<b>211</b>	<b>259</b>	<b>2,915</b>	<b>3,581</b>	<b>113,856</b>	<b>134,056</b>

\* Election District 7 minus the City of Westminster  
 Source: U.S. Census Bureau & Carroll County Department of Planning

The household size for the study area, the county and the state has been falling steadily over time. The City of Westminster saw an increase in household size from 1980 to 2000. The city is unique in that regard because most trends indicate that household sizes are shrinking.

Nearly 79.4 percent of total households within the study area consisted of family households (two or more related people living in one dwelling unit). Married-couple families represented 86.3 percent of family households. Non-family households (persons unrelated to the householder) comprised 20.6 percent of total households.

In 2000, 259 people lived in group quarters within the study area. Group quarters refer to institutions such as prisons, jails, nursing homes, hospitals, and juvenile institutions. Non-institutional group quarters include rooming houses, group homes, college dormitories, military quarters, and emergency shelters. The City of Westminster had 1,663 of the county’s total group quarter’s population of 3,581 according to the 2000 Census. The presence of McDaniel College

in Westminster accounts for a large segment of this population.

3 *Household Income*

According to the 2000 Census approximately 60 percent of the households in the study area had incomes ranging from \$35,000 to \$99,999 in 1999. This number is consistent with the county percentage (57.8%) of households in this range, but it is higher than the city (48.1%) and state (50.6%) figures. The percentage of households in the study area with an income over \$100,000 (16.2%) is less than both the county (18%) and the state (18.1%), but significantly higher than the city (9.1%). Both the city (14.1%) and the state (11.1%) have a higher percentage of households making under \$15,000 than the study area (6.9%) and the county as a whole (7%).

The median household income for Election District 7 was \$48,830, lower than the county’s median household income of \$60,021. These two figures would be much closer if the numbers for Westminster, which had a median household income of \$40,477, were taken out of the election district figure. The same thing could be said about the election district’s per capita income of \$22,299, which falls between the county (\$23,829) and the city (\$20,320).

Household Income 2000 Census								
Income Range	Westminster		Election District 7*		Carroll County		Maryland	
	Households	%	Households	%	Households	%	Households	%
Less than \$10,000	441	6.9	237	4.0	1,866	3.5	137,199	6.9
\$10,000 - \$14,999	457	7.2	172	2.9	1,865	3.5	83,328	4.2
\$15,000 - \$24,999	1,041	16.3	467	7.9	4,379	8.3	188,104	9.5
\$25,000 - \$34,999	796	12.5	490	8.2	4,663	8.9	212,135	10.7
\$35,000 - \$49,999	1,194	18.7	1,001	16.9	7,813	14.9	305,987	15.4
\$50,000 - \$74,999	1,286	20.1	1,621	27.3	13,603	25.9	427,180	21.6
\$75,000 - \$99,999	594	9.3	989	16.6	8,933	17.0	268,558	13.6
\$100,000 - \$149,999	455	7.1	686	11.5	7,259	13.8	230,285	11.6
\$150,000 or more	125	2.0	277	4.7	2,220	4.2	129,019	6.5
<b>Total Households</b>	<b>6,389</b>	<b>100</b>	<b>5,940</b>	<b>100</b>	<b>52,601</b>	<b>100</b>	<b>1,981,795</b>	<b>100.0</b>
<b>Median Income</b>	<b>\$40,477</b>		<b>\$48,830*</b>		<b>\$60,021</b>		<b>\$52,868</b>	
<b>Per Capita Income</b>	<b>\$20,320</b>		<b>\$22,299*</b>		<b>\$23,829</b>		<b>\$25,614</b>	

\* Median Income and Per Capita Income figures are for all of Election District 7  
Source: U.S. Census Bureau

**Population Projections**

Population projections are used in several ways in the process of developing a comprehensive plan. Projecting what the population will be at certain years helps a jurisdiction to plan for needed improvements to public facilities. A jurisdiction can then include items in the capital improvements program budget at the appropriate times to ensure that facilities are brought on line as they are needed, before they become inadequate. These projections help us to establish the capacity of needed facilities, or the demand. By studying population projections and associated growth trends, a determination can be made about the point at which this may occur. Appropriate measures may then be taken to ensure that additional population growth does not negatively impact facilities or create demand before a jurisdiction can improve its facilities.

Many factors are typically entered into the formula for population projections, for which the specific factors depend on the projection method. These factors generally include statistics related to births, deaths, immigration (new people moving in), outmigration (people moving out), labor force, average annual growth rate, and potentially many more. This presents a difficult situation for the Town of New Windsor. Much of this information is not available for such a small geographic area. Therefore, some of the more complex and accurate models commonly used to make projections, such as the Cohort Survival Method, can not be used. Moreover, traditional population forecasting models - using historical growth rates, current demographic trends, and other data – have no way to take into account the limitations that zoning and other land development policies can place on actual growth potential.

To account for this, a more realistic and useful method for projecting population is to determine an area's development potential as envisioned by the land use designations and/or zoning. Land use designations identify the ultimate use desired for the land, which generally equates to being the future zoning for the land. After a property is zoned to match the land use designation shown on the adopted comprehensive plan map, the development potential is defined by that zoning. Once all of the land within the scope of the comprehensive plan, which in this case is the Growth Area Boundary (GAB), is developed, theoretically there would be no additional residential units added and thus no additional population. At this point, the area has reached its "zoning capacity" or is said to have reached "build-out".

### *1 Build-Out Analysis*

The 2005 "Buildable Land Inventory Report" produced by the Carroll County Department of Planning provided an inventory of land that is still buildable or able to be developed both in the municipalities and in the unincorporated areas of the county. The report contains an analysis of where, how much, and what type of additional development could occur. It estimates the number of residential lots that could be created or units constructed based on the jurisdiction's current zoning and/or proposed future zoning, which is based upon adopted land use designations. It also identifies land zoned for commercial and industrial development. The Buildable Land Inventory (BLI) does not address the capacity of natural systems or infrastructure because it is based on zoning that may or may not have been put in place with these considerations in mind. The methodology used in this report to estimate existing and potential new residential lots can be applied to a variety of geographic areas, such as the new Westminster CPA proposed in this plan.

The table below represents potential population growth for the new CPA based upon the proposed land use designations. It is the medium-range estimate, which deducted absolute constraints to development (such as parks, land preservation easements, and landlocked parcels) and applied a multiplier to account for net developable acreage rather than gross developable acreage. A complete description of the methodology used and results obtained can be found in the report.

Based upon the BLI calculations below, there is the potential that an additional 3,208 units could be added within Westminster environs. Using Westminster's average of 2.35 persons per household, this equates to an additional 7,539 people. The estimated number of existing units for the Westminster environs as of 2007 was 4,070, which equates to about 9,565 people. When the existing population is added to the potential future population, the "build-out" population for the environs is estimated at 17,104.

**Buildable Residential Land - Westminster Environs CPA  
 Medium-Range Estimate: Absolute Constraints Removed & Multiplier Used  
 Based on 2007 WECCP Land Use Designations**

<b>Land Use Designation</b>	<b>Acreage</b>	<b>Minimum Lot Size or Maximum Units per Acre</b>	<b>Potential Units</b>	<b>Persons per Household</b>	<b>Potential Population</b>
Agricultural	7.5	1 lot per 20 acres	1	2.35	2
Conservation	773.0	3 acres	216	2.35	508
Low-Density Residential	383.2	40,000 square feet	673	2.35	1,582
Medium-Density Residential	426.9	20,000 square feet	729	2.35	1,713
Mixed-Use Infill	8.80	25 units per acre	214	2.35	503
Suburban Residential	435.4	10,000 square feet	1,332	2.35	3,130
Urban Residential	10.4	7,500 square feet	43	2.35	101
<b>Total Potential Population Growth</b>					<b>7,539</b>

