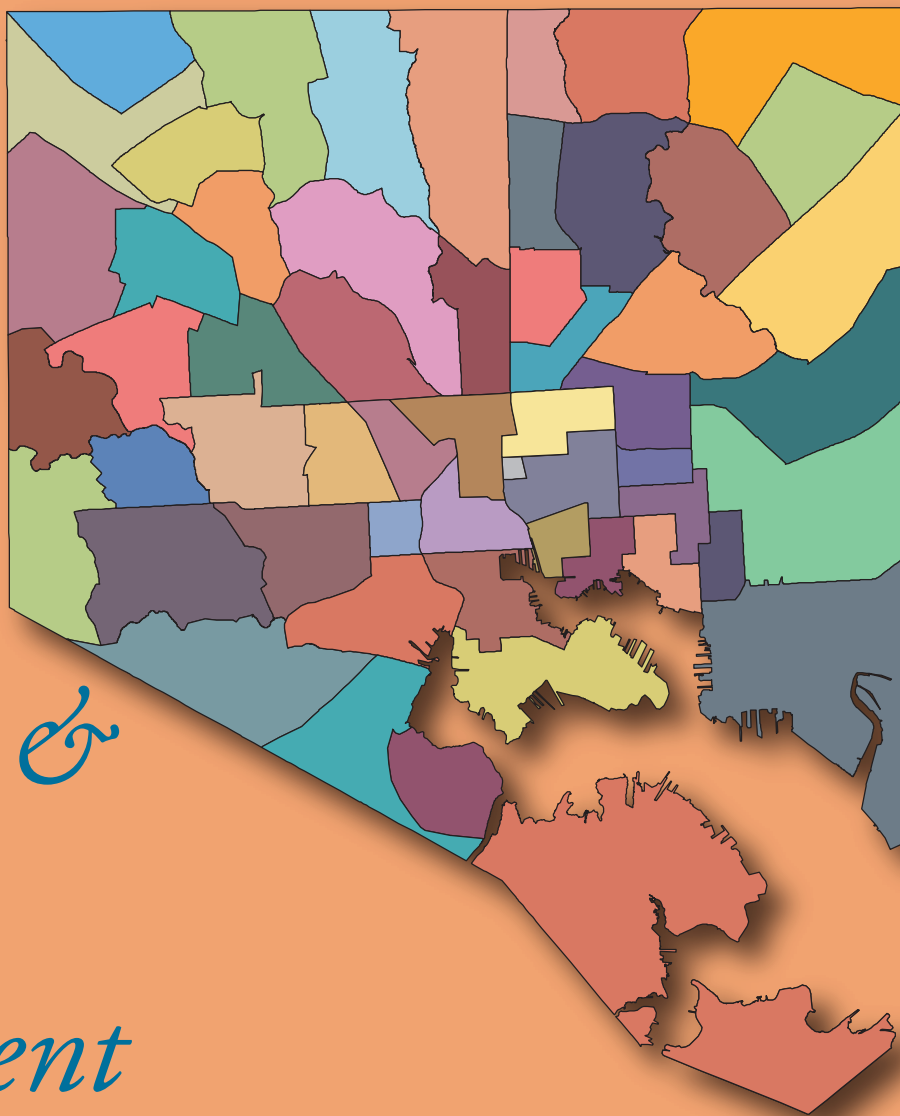


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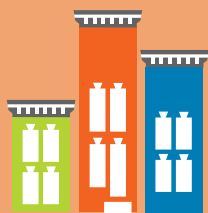


# VITAL SIGNS

12th Edition



*Workforce &  
Economic  
Development*



**BNIA**

BALTIMORE NEIGHBORHOOD  
INDICATORS ALLIANCE  
Jacob France Institute

**ub** UNIVERSITY  
OF BALTIMORE



## *Workforce & Economic Development*

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Baltimore City is the regional center for the metropolitan area in terms of both population and economic activity. The City is home to nearly 621,000 residents who are a major source of labor for businesses in the City, region and State. The City is also daily attracts many commuters from around the region and experiences an estimated 17% net increase in daytime population<sup>1</sup>. However, the City is economically distressed in comparison to the State of Maryland. In 2012, according to the Maryland Department of Labor and Licensing, the State unemployment rate was 6.9% and the City's was 10.2%<sup>2</sup>.

Although *Vital Signs* reports have been tracking economic-related indicators since 2000, two major trends have come about in recent years. First, the increasing focus on “buying local” has made local entrepreneurship and patronage (particularly for access to basic needs such as food and banks) a critical part of quality of life in urban neighborhoods. The second trend lies in the “regionalization” of jobs, which means that residents in Baltimore must be able to access jobs throughout the metropolitan area over the course of their career<sup>3</sup>. To understand the flow of workers to jobs, the U.S. Census Bureau has developed the Longitudinal Employer-Household Dynamics (LEHD) program to provide data for local decision-making.

In *Vital Signs 12*, twenty workforce and economic development indicators are tracked for Community Statistical Areas<sup>4</sup> (CSAs) that measure the importance of and role of the City as both a major source of labor and as a center of economic activity. These indicators are grouped into the following categories: *labor force participation and employment; educational attainment; commercial investment activity, business size and age; neighborhood businesses; and regional dynamics.*

### **Data**

Data for *Vital Signs 12* Workforce and Economic Development Indicators comes from the 2008-2012 American Community Survey, the Longitudinal Employer-Household Dynamics (LEHD),

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<sup>1</sup> See Journey to Work Estimations, US Census Bureau

<http://www.census.gov/hhes/commuting/data/daytimepop.html>

<sup>2</sup> For more information, visit <http://www.dllr.state.md.us/lmi/laus/>

<sup>3</sup> Brookings Institute (2013). *Missed Opportunity: Transit and Jobs in Metropolitan America.*

<http://www.brookings.edu/research/reports/2011/05/12-jobs-and-transit>

<sup>4</sup> CSAs are groups of census tracts that correspond to neighborhoods. See *Vital Signs 12* Introduction

InfoUSA, and the Baltimore City Department of Housing and Community Development. When possible, indicators are created by normalizing data by the number of residents or commercial properties to establish rates that allow for comparison across neighborhoods and over time.

## Labor Force Participation and Employment<sup>5</sup>

Residents in Baltimore City who are of working age fall into three main categories: in the labor force (employed), actively seeking employment (unemployed), and those who are not in the labor force either by choice or by circumstance. Residents who are “discouraged” or believe that they cannot find work and therefore are not actively seeking a job are classified as ‘not in the labor force’.

- Based on the 2008-2012 ACS, 61.0% of the City residents of working age (between 16 and 64 years old) were **employed** and 9.8% of the City’s residents between the ages of 16 and 64 were **unemployed** and seeking work. These figures represent the City’s total labor force, which means that almost one-third (29.2%) of the City’s residents between the ages of 16 and 64 were **not in the labor force**.
- The CSAs with the **largest** percentage of working age residents who were employed were Canton (84.6%), Mt. Washington/Coldspring (84.1%), Fells Point (81.5%), and South Baltimore (81.4%). The CSAs with the **lowest** percentage of working age residents who were employed lived in Upton/Druid Heights (38.5%), Oldtown/Middle East (41.1%), Madison/East End (43.2%), Greenmount East (46.0%).
- Conversely, the CSAs with the **largest** percentage of unemployed persons looking for work lived in Southren Park Heights (17.1%), Southwest Baltimore (17.0%), and Upton/Druid Heights (16.2%). The CSAs with the **lowest** percentage of unemployed persons seeking work lived in Downtown/Seton Hill (3.1%), Canton (3.6%), and North Baltimore/Guilford/Homeland (3.7%).
- Whether by choice or by circumstance, the CSAs with the **largest** percentage of residents not in the labor force included Oldtown/Middle East (46.8%), Upton/Druid Heights (45.6%), and Clifton-Berea (42.1%). The CSAs with the **smallest** percentage were Mt. Washington/Coldspring (11.3%), South Baltimore (12.0%), Canton (12.0%), Fells Point (14.1%), and Inner Harbor/Federal Hill (15.5%).

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<sup>5</sup> Source: America Community Survey 2008-2012

- Focusing only on the population in labor force, the unemployment rate which measures the share of jobless persons who are looking for work in Baltimore City was 13.9% based on the 2008-2012 ACS. The unemployment rate by CSA ranged from a **low** of 4.1% in Canton to a **high** of 29.9% in Upton/Druid Heights.

## Educational Attainment

More than ever before, attainment of a high school diploma is a basic requirement for many 21<sup>st</sup>-century jobs. Completing a bachelor's degree is increasingly influencing lifetime potential earnings<sup>6</sup>. *Vital Signs 12* tracks three indicators on educational attainment for the multiple stages of high school and college education.

- Based on the 2008-2012 ACS, 20.4% of the City's residents over the age of 25 had not obtained a high school diploma. The CSAs with the **largest** percentage of residents without a high school diploma were Madison/East End (41.3%), Orangeville/East Highlandtown (38.6%), and Upton/Druid Heights (36.0%). The CSAs with the **smallest** percentage were Greater Roland Park/Poplar Hill (1.8%), North Baltimore/Guilford/Homeland (3.6%), Mt. Washington/Coldspring (5.6%), and Cross-Country/Cheswolde (5.9%).
- Over half (53.5%) of the City's residents over the age of 25 obtained a High School diploma and completed some college or received an Associate's degree. The CSA with the **greatest** percentage of residents over the age of 25 with a High School degree, some college, or an Associate's degree was Midway/Coldstream (71.4%) while the **smallest** percentage was Greater Roland Park/Poplar Hill (22.8%).
- During the 2008-2012 time period, 26.1% of the City's residents over the age of 25 had a Bachelor's degree, a Graduate degree, or a Professional degree. The CSAs with the **largest** percentage of residents with a Bachelor's degree or above were Greater Roland Park/Poplar Hill (75.4%), North Baltimore/Guilford/Homeland (72.4%), and Mt. Washington/Coldspring (68.8%). The CSAs with the **lowest** percentage of residents with college degrees were Madison/East End (3.8%), Greenmount East (4.5%), Midway/Coldstream (4.8%), Sandtown-Winchester/Harlem Park (5.6%), and Brooklyn/Curtis Bay/Hawkins Point (6.4%).

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<sup>6</sup> Anthony Carnevale et al (2011). *The College Payoff*. The Georgetown University Center on Education and the Workforce

## Commercial Investment Activity<sup>7</sup>

Commercial properties and establishments in neighborhoods are an important part of urban life for the jobs as well as amenities they provide. Upkeep of commercial properties is an indicator of commercial investment and is equally important to owners of residential properties in the area as their respective values are mutually dependent. Overall in the City, the number of commercial properties has decreased during the past few years, but the percentage of businesses applying for and receiving rehabilitation permits has been increasing since 2010.

- The number of commercial properties in Baltimore City **decreased** by 1.4% from 15,741 in 2011 to 15,609 in 2012. The CSAs that experienced the greatest **decreases** were in Midtown<sup>8</sup> (148 commercial properties) and Greater Charles Village/Barclay (12 commercial properties). From 2011 to 2012, there were 17 CSAs that experienced an **increase** in the number of commercial properties with Brooklyn/Curtis Bay/Hawkins Point (18 commercial properties), Oldtown/Middle East (9 commercial properties), and South Baltimore (8 commercial properties) having the greatest increases.
- Despite the decrease in the number of commercial properties, from 2011 to 2012 the percentage of commercial properties that applied for and received a rehabilitation permit greater than \$5,000 **increased** from 13.6% in 2011 to 14.4% in 2012. In 2012, the CSAs with the **largest** percentage of commercial businesses with rehabilitation permits where at over \$5,000 was Dickeyville/Franklinton (46.7%) and Loch Raven (40.0%). The CSAs with the **smallest** percentage of commercial properties with a rehabilitation permit were Madison/East End (1.1%) and Midway/Coldstream (2.5%).

## Business Size and Age<sup>9</sup>

The vast majority of businesses in the United States are small- to mid-sized firms. Aside from clusters of business activity such as downtowns or regional centers, most firms are located in neighborhoods.

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<sup>7</sup> Source Baltimore City Department of Housing and Community Development

<sup>8</sup> In 2012, Baltimore City and the Downtown Partnership began promoting and incentivizing conversion of Class B & C office space to multi-family residential to adaptively reuse commercial spaces and meet the growing demand for rental housing choices. [http://articles.baltimoresun.com/2012-12-07/business/bs-bz-downtown-apartments-20121207\\_1\\_downtown-partnership-market-rate-apartments-kirby-fowler](http://articles.baltimoresun.com/2012-12-07/business/bs-bz-downtown-apartments-20121207_1_downtown-partnership-market-rate-apartments-kirby-fowler)

<sup>9</sup> Source InfoUSA, which is a national marketing firm, that collects data for each business through a combination of methods including phone directories, product registrations, United States Postal Service files, and surveys. As a result of how the data is collected, there can be significant variation from year to year in the number of businesses and employment. Additionally, firms with multiple branches or establishments may report their total employment out of a single location which may distort an accurate count of employees. For these reasons, long-term comparisons of the data between years are not recommended.

The ability to start and sustain a business is often related to the environment in the surrounding area that enables entrepreneurship and success.

***Data Fact:***

***In 2012, Canton ranked in the top five CSAs for the highest percentage of businesses less than 1-, 2- and 4-years-old.***

- The number of businesses **increased** by 5.6% from 19,318 in 2011 to 20,403 in 2012. The largest numbers of businesses were located in Downtown/Seton Hill (2,923), Midtown (1,097), Greater Charles Village/Barclay (896), and Medfield/Hampden/Woodberry (849). The CSAs with the greatest **decline** were Brooklyn/Curtis Bay/Hawkins Point (97) and Cherry Hill (38). The CSAs experiencing the greatest **increases** in the number of businesses Downtown/Seton Hill (193), Midtown (86), Inner Harbor/Federal Hill (66), and Madison/East End (56).
- The total number of persons employed in businesses located in Baltimore City **declined** by 906 persons, from 342,817 in 2011 to 341,911 in 2012. The CSAs that experienced the greatest **increase** in total employment were Oldtown/Middle East (4,861) and South Baltimore (2,009).
- From 2011 to 2012, the number of small businesses (businesses reporting fewer than 50 employees) **increased** by 4.1% from 18,503 in 2011 to 19,265 in 2012. In 2012, 14.0% of the small businesses in Baltimore City are located in the Downtown/Seton Hill CSA.
- In 2012, 7.9% of the businesses located in Baltimore City were less than one year old. The CSAs with the **largest** percentage of businesses less than one year old were located in Greenmount East (12.1%) and Dorchester/Ashburton (12.0%).
- From 2011 to 2012, the percentage of businesses located in Baltimore City that were less than two years old **increased** from 14.8% in 2011 to 18.7% in 2012. In 2012, the CSAs with the **largest** percentage of firms that were less than two years old were located in Canton (26.1%), Greater Mondawmin (25.3%), Forest Park/Walbrook (24.6%), Edmondson Village (24.6%).
- From 2011 to 2012, the percentage of businesses located in Baltimore City that were less than four years old **increased** from 31.6% in 2011 to 32.6% in 2012. The CSAs with the largest percentage of firms that were less than four years old were located in Poppleton/The

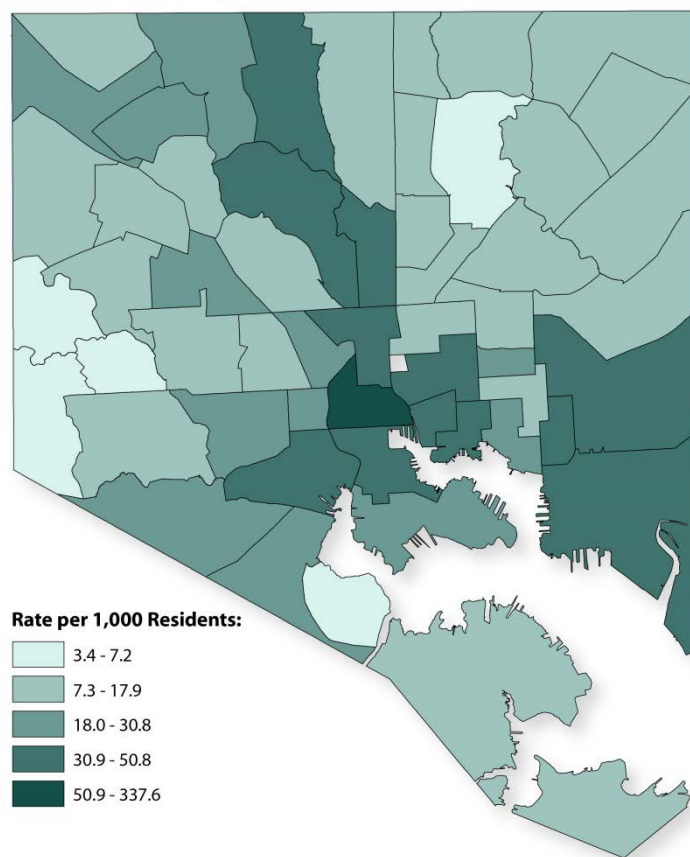
Terraces/Hollins Market (43.2%), Forest Park/Walbrook (41.5%), and Dorchester/Ashburton (39.7%).

## Neighborhood Businesses

Access to neighborhood amenities helps attract and retain residents to an area particularly in an urban context. Neighborhood businesses for the following *Vital Signs 12* indicators include coffee shops, doctors' offices, grocery stores and retail shops.

- The number of neighborhood businesses **increased** from 13,621 in 2011 to 14,095 in 2012. The **greatest** number of neighborhood businesses are located in the Downtown/Seton Hill CSA (2,176). The **least** number of neighborhood businesses are located in Dickeyville/Franklinton (14.0), Edmondson Village (49.0), and Cherry Hill (56.0).
- In 2012, there were 22.7 neighborhood businesses per 1,000 residents in Baltimore City, a slight **increase** from 21.9 per 1,000 residents in 2011. In 2012, the CSAs with the **largest** number of neighborhood businesses per 1,000 residents included Downtown/Seton Hill (337.6 per 1,000 residents), Midtown (50.8 per 1,000 residents), and Harbor East/Little Italy (50.1 per 1,000 residents). The CSAs with the **fewest** number of neighborhood businesses per 1,000 residents included Dickeyville/Franklinton (3.4 per 1,000 residents), Northwood (6.0 per 1,000 residents), and Edmondson Village (6.2 per 1,000 residents).

**Rate of Neighborhood Businesses, 2012**





- The number of persons employed in neighborhood businesses slightly **increased** from 191,144 in 2011 to 191,306 in 2012.

## Banking<sup>10</sup>

In 2008, the Baltimore Neighborhood Drilldown Study<sup>11</sup> showed that many of the City's neighborhoods were "underbanked" which means that many residents did not have access to traditional financial institutions in their neighborhood. Without access, saving money or obtaining a credit record is often difficult.

- In 2012, there were a total of 115 banks and bank branches located in Baltimore City. By far the **greatest** number of banks and bank branches was located in Downtown/Seton Hill (23) followed by Fells Point (5), Highlandtown (5) and Inner Harbor/Federal Hill (5). The CSAs with the **greatest** number of banks and bank branches per 1,000 residents were Downtown/Seton Hill (3.6 branches per 1,000 residents), Harbor East/ Little Italy and Highlandtown (0.7 branches each per 1,000 residents), and Southeastern and Fells Point (0.6 branches each per 1,000 residents).

### *Data Fact:*

*In 2012, there were 21 CSAs that had no banks or bank branches located within the CSA. In 2011, there were 19.*

## Regional Dynamics

Approximately 25% of all jobs in the metropolitan area are located in Baltimore City, which means that many Baltimore residents may need to have easy to access the 75% of jobs that are elsewhere in the region<sup>12</sup>. *Vital Signs 12* tracks the percentage of residents who work outside the City using the Longitudinal Employer-Household Dynamics (LEHD) data.

- Based on the 2011 LEHD, over half (53.8%) of the City's residents commuted to work outside of the City. The CSAs where the **largest** percentage of workers commuted outside of the City to work were Brooklyn/Curtis Bay/Hawkins Point (75.8%), Morrell Park/Violetville (67.1%), Beechfield/Ten Hills/West Hills (66.9%), Dorchester/Ashburton (62.2%). The CSAs with the **smallest** percentage of workers that commute outside of the City was Greater Roland Park/Poplar Hill (37.3%), Downtown/Seton Hill (39.5%), and Glen-Fallstaff (42.0%).

<sup>10</sup> Source: Federal Deposit Insurance Corporation (FDIC)

<sup>11</sup> Social Compact, BNIA-JFI (2008) *Baltimore Neighborhood Market DrillDown: Catalyzing Business Investment in Inner-City Neighborhoods* [http://www.bnijfi.org/uploaded\\_files/baltimore-drilldown-full-report.pdf](http://www.bnijfi.org/uploaded_files/baltimore-drilldown-full-report.pdf)

<sup>12</sup> Bureau of Labor Statistics [www.bls.gov](http://www.bls.gov)



# Workforce & Economic Development

## Indicator Definitions & Rankings

For each indicator reported in *Vital Signs 12*, we provide the data source, the years for which it is reported, and the five CSAs with the highest and lowest values for the indicator; these may not correspond to positive or negative trends.

### Labor Force Participation and Employment

#### Percent of Population (Ages 16-64) Employed

*Measure of persons working and earning an income.*

**Definition:** The number of persons between the ages of 16 and 64 formally employed or self-employed and earning a formal income. It is used to understand how many persons are working out of the entire population, not just those in the labor force (persons who may be looking for work or working).

**Source:** American Community Survey, 2008-2012

##### Five Highest:

1. Canton
2. Mt. Washington/Coldspring
3. Fells Point
4. South Baltimore
5. Inner Harbor/Federal Hill

##### Five Lowest:

1. Upton/Druid Heights
2. Oldtown/Middle East
3. Madison/East End
4. Greenmount East
5. Clifton-Berea

#### Percent of Population (Ages 16-64) Unemployed and Looking for Work

*Measure of persons who are not working.*

**Definition:** The number of persons between the ages of 16 and 64 not working out of all persons, not just those in the labor force (persons who may be looking for work). These persons are seeking work that pays a formal income.

**Source:** American Community Survey, 2008-2012

##### Five Highest:

1. Southern Park Heights
2. Southwest Baltimore
3. Upton/Druid Heights
4. Edmondson Village
5. Madison/East End

##### Five Lowest:

1. Downtown/Seton Hill
2. Canton
3. North Baltimore/Guilford/Homeland
4. Greater Roland Park/Poplar Hill
5. Mt. Washington/Coldspring

## **Percent of Population (Ages 16-64) Not in the Labor Force**

*Measure of persons not working and not seeking work.*

**Definition:** The number of persons who are not in the labor force out of all persons between the ages of 16 and 64 in the area. There are several reasons why persons may not be included in the labor force. These reasons may include: they are caretakers for children or other family members; they attend school or job training; they may have a disability; and they are discouraged or frustrated and have given up seeking a job or have a history that may include criminal activity.

**Source:** *American Community Survey, 2008-2012*

### **Five Highest:**

1. Oldtown/Middle East
2. Upton/Druid Heights
3. Clifton-Berea
4. Madison/East End
5. Greater Charles Village/Barclay

### **Five Lowest:**

1. Mt. Washington/Coldspring
2. South Baltimore
3. Canton
4. Fells Point
5. Inner Harbor/Federal Hill

## **Unemployment Rate**

*Measure of persons actively seeking work.*

**Definition:** The number of persons between the ages of 16 and 64 that are in the labor force (and are looking for work) but are not currently working.

**Source:** *American Community Survey, 2008-2012*

### **Five Highest:**

1. Upton/Druid Heights
2. Madison/East End
3. Southern Park Heights
4. Greenmount East
5. Southwest Baltimore

### **Five Lowest:**

1. Canton
2. Greater Roland Park/Poplar Hill
3. Mt. Washington/Coldspring
4. Downtown/Seton Hill
5. Highlandtown

## *Educational Attainment of the Labor Force*

### **Percent of Population Aged 25+ with Less than a High School Diploma**

*Measures the number of persons with little formal education and training.*

**Definition:** The percentage of persons that have not completed, graduated, or received a high school diploma or GED. This is a standard indicator used to measure the portion of the population with less than a basic level of skills needed for the workplace. Persons under the age of 25 are not included in this analysis since many of these persons are still attending various levels of schooling.

**Source:** *American Community Survey, 2008-2012*

#### **Five Highest:**

1. Madison/East End
2. Orangeville/East Highlandtown
3. Upton/Druid Heights
4. Oldtown/Middle East
5. Brooklyn/Curtis Bay/Hawkins Point

#### **Five Lowest:**

1. Greater Roland Park/Poplar Hill
2. North Baltimore/Guilford/ Homeland
3. Mt. Washington/Coldspring
4. Cross-Country/Cheswolde
5. Canton

### **Percent of Population Aged 25+ with a High School Diploma**

*Measures the number of persons with basic formal education and training.*

**Definition:** The percentage of persons that have completed, graduated, or received a high school diploma or GED. This is a standard indicator used to measure the portion of the population with a basic level of skills needed for the workplace. Persons under the age of 25 are not included in this analysis since many of these persons are still attending various levels of schooling.

**Source:** *American Community Survey, 2008-2012*

#### **Five Highest:**

1. Midway/Coldstream
2. Cherry Hill
3. Greenmount East
4. Edmonson Village
5. Cedonia/Frankford

#### **Five Lowest:**

1. Great Roland Park/Poplar Hill
2. Inner Harbor/Federal Hill
3. North Baltimore/Guilford/Homeland
4. Downtown/Seton Hill
5. Mt. Washington/Coldspring

## Percent of Population Aged 25+ with Some College Education and Above

*Measures the number of persons with advanced formal education and training.*

**Definition:** The percentage of persons that have completed, graduated, or received a high school diploma or GED and also either taken some college courses, completed their Associates, Bachelor's, or an advanced degree. This is an indicator used to measure the portion of the population having an advanced level of skills needed for the workplace. Persons under the age of 25 are not included in this analysis since many of these persons are still attending various levels of schooling.

**Source:** *American Community Survey, 2008-2012*

### Five Highest:

1. Greater Roland Park/Poplar Hill
2. North Baltimore/Guilford/Homeland
3. Mt. Washington/Coldspring
4. Inner Harbor/Federal Hill
5. Downtown/Seton Hill

### Five Lowest:

1. Madison East End
2. Greenmount East
3. Midway/Coldstream
4. Sandtown-Winchester/Harlem Park
5. Brooklyn/Curtis Bay/Hawkins Point

## *Commercial Investment Activity*

### **Total Number of Commercial Properties**

*Measures the number of commercial properties in an area.*

**Definition:** The total number of commercial properties located within an area in a particular year.

**Source:** *MdProperty View, 2010, 2011, 2012*

#### **Five Highest:**

1. Downtown/Seton Hill
2. Brooklyn/Curtis Bay/Hawkins Point
3. Midtown
4. Southwest Baltimore
5. Orangeville/East Highlandtown

#### **Five Lowest:**

1. Cross-Country/Cheswolde
2. Dickeyville/Franklinton
3. Edmonson Village
4. Beechfield/Ten Hills/West Hills
5. Loch Raven

### **Percent of Commercial Properties with Rehabilitation Permits of over \$5,000**

*Measures the demand and financial ability to invest and do business in an area.*

**Definition:** The percentage of properties that are investing within their current establishment and not the level of their investment. Permits for work below \$5,000 are considered to be minor and not included in this indicator. A single establishment can apply for and receive multiple permits.

**Source:** *Baltimore City Department of Housing, 2010, 2011, 2012; MdProperty View, 2010, 2011, 2012*

#### **Five Highest:**

1. Dickeyville/Franklinton
2. Loch Raven
3. Inner Harbor/Federal Hill
4. Edmondson Village
5. Mt. Washington/Coldspring

#### **Five Lowest:**

1. Madison/East End
2. Midway/Coldstream
3. Penn North/Reservoir Hill
4. Southwest Baltimore
5. Southern Park Heights

## *Business Size and Age*

### **Total Number of Businesses**

*Measure of businesses in an area.*

**Definition:** The total number of businesses (both for-profit and non-profit) within an area at a single time in a year.

**Source:** InfoUSA, 2010, 2011, 2012

#### **Five Highest:**

1. Downtown/Seton Hill
2. Midtown
3. Greater Charles Village/Barclay
4. Medfield/Hampden/Woodberry
5. Inner Harbor/Federal Hill

#### **Five Lowest:**

1. Dickeyville/Franklintown
2. Edmonson Village
3. Cherry Hill
4. Beechfield/Ten Hills/West Hills
5. Forest Park/Walbrook

### **Total Number of Businesses with Fewer than 50 Employees**

*Measures the number of small businesses in an area.*

**Definition:** The total number of businesses (both for-profit and non-profit) that report having less than 50 persons employed within an area at a single time in a year.

**Source:** InfoUSA, 2010, 2011, 2012

#### **Five Highest:**

1. Downtown/Seton Hill
2. Midtown
3. Greater Charles Village/Barclay
4. Medfield/Hampden/Woodberry
5. Inner Harbor/Federal Hill

#### **Five Lowest:**

1. Dickeyville/Franklintown
2. Edmonson Village
3. Cherry Hill
4. Beechfield/Ten Hills/West Hills
5. Chinquapin Park/Belvedere

### **Total Number of Employees**

*Measures the total number of persons who work at businesses in an area.*

**Definition:** The total number of persons employed by businesses (both for-profit and non-profit) within an area at a single time in a year.

**Source:** InfoUSA, 2010, 2011, 2012

#### **Five Highest:**

1. Downtown/Seton Hill
2. Harbor East/Little Italy
3. Oldtown/Middle East
4. Inner Harbor/Federal Hill
5. Southeastern

#### **Five Lowest:**

1. Dickeyville/Franklintown
2. Edmonson Village
3. Forest Park/Walbrook
4. Greater Govans
5. Greenmount East

### **Percent of Businesses that are One Year Old or Less**

*Measures very young businesses.*

**Definition:** The percentage of businesses (both for-profit and non-profit) that report their establishment as being one year old or less. The age of the business is determined by the year that the first year they appeared in the InfoUSA database.

**Source:** InfoUSA, 2010, 2011, 2012

#### **Five Highest:**

1. Greenmount East
2. Dorchester/Ashburton
3. Madison/East End
4. Canton
5. Greater Mondawmin

#### **Five Lowest:**

1. Loch Raven
2. Beechfield/Ten Hills/West Hills
3. Medfield/Hampden/Woodberry
4. Morrell Park/Violetteville
5. Cherry Hill

### **Percent of Businesses that are Two Years Old or Less**

*Measures young and very young businesses.*

**Definition:** The percentage of businesses (both for-profit and non-profit) that report their establishment as being two years old or less. The age of the business is determined by the year that the first year they appeared in the business database.

**Source:** *InfoUSA, 2010, 2011, 2012*

#### **Five Highest:**

1. Canton
2. Greater Mondawmin
3. Forrest Park/Walbrook
4. Edmondson Village
5. Allendale/Irvington/S. Hilton

#### **Five Lowest:**

1. Howard Park/West Arlington
2. Morrell Park/Violetville
3. Beechfield/Ten Hills/West Hills
4. Mt. Washington/Coldspring
5. Medfield/Hampden/Woodberry

### **Percent of Businesses that are Four Years Old or Less**

*Measures young businesses.*

**Definition:** The percentage of businesses (both for-profit and non-profit) that report their establishment as being four years old or less. The age of the business is determined by the year that the first year they appeared in the business database. A business that has been in operation more than four years has a greater likelihood of remaining open for a longer period of time.

**Source:** *InfoUSA, 2010, 2011, 2012*

#### **Five Highest:**

1. Poppleton/The Terraces/Hollins Market
2. Forest Park/Walbrook
3. Dorchester/Ashburton
4. Lauraville
5. Canton

#### **Five Lowest:**

1. Cherry Hill
2. Brooklyn/Curtis Bay/Hawkins Point
3. Howard Park/West Arlington
4. Morrell Park/Violetville
5. Clifton-Berea



## Neighborhood Businesses

### Number of Neighborhood Businesses

*Measures businesses that serve local residents.*

**Definition:** The number of businesses (both for-profit and non-profit) that provide products and services to local residents. The industries included in this indicator are: Retail Trade (NAICS 44-45); Finance and Insurance (NAICS 52); Professional, Scientific, and Technical Services (NAICS 54); Health Care and Social Assistance (NAICS 62); Arts, Entertainment, and Recreation (NAICS 71); Accommodation and Food Services (NAICS 72); and Other Services except Public Administration (NAICS 81). The primary industry reported by each business was used to determine their inclusion.

**Source:** *InfoUSA, 2010, 2011, 2012*

#### Five Highest:

1. Downtown/Seton Hill
2. Midtown
3. Greater Charles Village/Barclay
4. Inner Harbor/Federal Hill
5. Medfield/Hampden/Woodberry

#### Five Lowest:

1. Dickeyville/Franklintown
2. Edmonson Village
3. Cherry Hill
4. Claremont/Armistead
5. Beechfield/Ten Hills/West Hills

### Number of Neighborhood Businesses per 1,000 Residents

*Measures the concentration of businesses that serve local residents.*

**Definition:** The number of businesses (both for-profit and non-profit) that provide products and services to local residents per 1,000. The industries included in this indicator are: Retail Trade (NAICS 44-45); Finance and Insurance (NAICS 52); Professional, Scientific, and Technical Services (NAICS 54); Health Care and Social Assistance (NAICS 62); Arts, Entertainment, and Recreation (NAICS 71); Accommodation and Food Services (NAICS 72); and Other Services except Public Administration (NAICS 81). The primary industry reported by each business was used to determine their inclusion.

**Source:** *InfoUSA, 2010, 2011, 2012; Census, 2010*

#### Five Highest:

1. Downtown/Seton Hill
2. Midtown
3. Harbor East/Little Italy
4. Inner Harbor/Federal Hill
5. Fells Point

#### Five Lowest:

1. Dickeyville/Franklintown
2. Northwood
3. Edmondson Village
4. Cherry Hill
5. Beechfield/Ten Hills/West Hills

### **Total Number of Employees of Neighborhood Businesses**

*Measures the number of persons employed in businesses serving the local area.*

**Definition:** The number of persons employed by businesses (both for-profit and non-profit) that provide products and services to local residents. The industries included in this indicator are: Retail Trade (NAICS 44-45); Finance and Insurance (NAICS 52); Professional, Scientific, and Technical Services (NAICS 54); Health Care and Social Assistance (NAICS 62); Arts, Entertainment, and Recreation (NAICS 71); Accommodation and Food Services (NAICS 72); and Other Services except Public Administration (NAICS 81). The primary industry reported by each business was used to determine their inclusion. The persons employed by these businesses may not necessarily live in the neighborhood where the business is located.

*Source: InfoUSA, 2010, 2011, 2012*

#### **Five Highest:**

1. Downtown/Seton Hill
2. Inner Harbor/Federal Hill
3. Oldtown/Middle East
4. South Baltimore
5. Harbor East/Little Italy

#### **Five Lowest:**

1. Dickeyville/Franklinton
2. Edmonson Village
3. Forest Park/Walbrook
4. Penn North/Reservoir Hill
5. Greater Govans

### **Number of Banks and Bank Branches per 1,000 Residents**

*Measures the ability of businesses and residents to access credit and financial services.*

**Definition:** The number of banks and bank branches per 1,000 residents within an area.

**Source:** *Federal Deposit Insurance Corporation (FDIC), 2011, 2012; Census, 2010*

#### **Five Highest:**

1. Downtown/Seton Hill
2. Harbor East/Little Italy
3. Highlandtown
4. Southeastern
5. Fells Point

#### **Five Lowest:**

Twenty-one CSAs have no banks/bank branches per 1,000 residents.

## *Regional Dynamics*

### **Percent of Employed Residents who Work Outside of Baltimore City**

*Measures the number of residents who are employed outside of Baltimore City.*

**Definition:** The percentage of workers that are employed by jobs located outside of Baltimore City. Only persons who report being employed and are at least 16 years old are included in the analysis.

*Source: U.S. Census Bureau, Longitudinal Employer-Household Dynamics (LEHD), 2010, 2011*

#### **Five Highest:**

1. Brooklyn/Curtis Bay/Hawkins Point
2. Morrell Park/Violetville
3. Beechfield/Ten Hills/West Hills
4. Dorchester/Ashburton
5. Claremont/Armistead

#### **Five Lowest:**

1. Greater Roland Park/Poplar Hill
2. Downtown/Seton Hill
3. Glen-Fallstaff
4. Fells Point
5. Penn North/Reservoir Hill

## Labor Force Participation and Employment

| Community Statistical Area (CSA)      | Percent Population<br>(Age 16-64) Employed | Percent Population<br>(Age 16-64)<br>Unemployed | Percent Population<br>(Age 16-64) Not in<br>Labor Force | Unemployment Rate |
|---------------------------------------|--|---|---|-------------------|
|                                       | 2008-2012                                  | 2008-2012                                       | 2008-2012   | 2008-2012         |
| Allendale/Irvington/S. Hilton         | 57.7                                       | 13.6  | 29.1  | 19.2              |
| Beechfield/Ten Hills/West Hills       | 66.9                                       | 10.1  | 23.2  | 13.3              |
| Belair-Edison                         | 62.3                                       | 12.0  | 25.8  | 16.3              |
| Brooklyn/Curtis Bay/Hawkins Point     | 56.6                                       | 14.5  | 29.3  | 20.5              |
| Canton                                | 84.6                                       | 3.6   | 12.0  | 4.0               |
| Cedonia/Frankford                     | 65.3                                       | 9.6   | 25.0  | 12.9              |
| Cherry Hill                           | 51.3                                       | 14.7  | 34.3  | 22.3              |
| Chinquapin Park/Belvedere             | 69.5                                       | 9.3   | 21.4  | 11.9              |
| Claremont/Armistead                   | 61.5                                       | 9.2   | 29.7  | 13.1              |
| Clifton-Berea                         | 46.5                                       | 12.1  | 42.1  | 21.0              |
| Cross-Country/Cheswolde               | 73.0                                       | 5.7   | 21.4  | 7.2               |
| Dickeyville/Franklinton               | 62.4                                       | 9.1   | 28.4  | 12.7              |
| Dorchester/Ashburton                  | 60.4                                       | 12.1  | 27.4  | 16.7              |
| Downtown/Seton Hill                   | 61.6                                       | 3.1   | 35.9  | 4.9               |
| Edmondson Village                     | 60.2                                       | 16.0  | 23.8  | 20.9              |
| Fells Point                           | 81.4                                       | 5.1   | 14.1  | 5.9               |
| Forest Park/Walbrook                  | 58.5                                       | 9.8   | 31.9  | 14.4              |
| Glen-Fallstaff                        | 64.1                                       | 11.5  | 24.3  | 15.1              |
| Greater Charles Village/Barclay       | 52.4                                       | 6.4   | 41.5  | 10.9              |
| Greater Govans                        | 57.6                                       | 9.6   | 31.9  | 14.2              |
| Greater Mondawmin                     | 55.2                                       | 14.0  | 31.3  | 20.4              |
| Greater Roland Park/Poplar Hill       | 77.7                                       | 3.7   | 18.1  | 4.6               |
| Greater Rosemont                      | 49.3                                       | 13.9  | 36.9  | 22.1              |
| Greenmount East                       | 46.0                                       | 15.6  | 39.2  | 25.8              |
| Hamilton                              | 75.3                                       | 7.0   | 17.8  | 8.5               |
| Harbor East/Little Italy              | 59.9                                       | 11.6  | 29.1  | 16.3              |
| Harford/Echodale                      | 73.2                                       | 5.9   | 20.9  | 7.5               |
| Highlandtown                          | 77.9                                       | 4.5   | 17.6  | 5.5               |
| Howard Park/West Arlington            | 60.9                                       | 11.5  | 27.2  | 15.8              |
| Inner Harbor/Federal Hill             | 79.6                                       | 5.2   | 15.5  | 6.1               |
| Lauraville                            | 66.5                                       | 10.7  | 22.6  | 13.8              |
| Loch Raven                            | 66.1                                       | 8.6   | 25.4  | 11.5              |
| Madison/East End                      | 43.2                                       | 15.6  | 41.7  | 26.9              |
| Medfield/Hampden/Woodberry/Remington  | 78.2                                       | 5.1   | 17.0  | 6.1               |
| Midtown                               | 62.7                                       | 4.9   | 32.7  | 7.4               |
| Midway/Coldstream                     | 55.8                                       | 11.8  | 32.7  | 17.5              |
| Morrell Park/Violetville              | 63.9                                       | 9.8   | 26.5  | 13.4              |
| Mt. Washington/Coldspring             | 84.1                                       | 4.1   | 11.3  | 4.7               |
| North Baltimore/Guilford/Homeland     | 59.1                                       | 3.7   | 37.1  | 5.9               |
| Northwood                             | 58.2                                       | 9.4   | 32.4  | 13.9              |
| Oldtown/Middle East                   | 41.1                                       | 12.6  | 46.8  | 23.6              |
| Orangeville/East Highlandtown         | 68.9                                       | 8.0   | 23.4  | 10.4              |
| Patterson Park North & East           | 65.2                                       | 9.4   | 25.6  | 12.7              |
| Penn North/Reservoir Hill             | 52.1                                       | 12.1  | 36.3  | 19.0              |
| Pimlico/Arlington/Hilltop             | 50.9                                       | 12.3  | 36.9  | 19.6              |
| Poppleton/The Terraces/Hollins Market | 50.9                                       | 9.9   | 40.1  | 16.6              |
| Sandtown-Winchester/Harlem Park       | 48.2                                       | 15.2  | 37.1  | 24.2              |
| South Baltimore                       | 81.4                                       | 7.2   | 12.0  | 8.2               |
| Southeastern                          | 58.0                                       | 9.2   | 33.2  | 13.9              |
| Southern Park Heights                 | 47.3                                       | 17.0  | 35.6  | 26.5              |
| Southwest Baltimore                   | 50.9                                       | 17.0  | 32.7  | 25.3              |
| The Waverlies                         | 65.8                                       | 11.9  | 22.5  | 15.4              |
| Upton/Druid Heights                   | 38.5                                       | 16.2  | 45.6  | 29.9              |
| Washington Village/Pigtown            | 63.0                                       | 9.0   | 28.4  | 12.7              |
| Westport/Mt. Winans/Lakeland          | 61.2                                       | 9.4   | 29.6  | 13.3              |
| <b>Baltimore City</b>                 | <b>61.0</b>                                | <b>9.8</b>                                      | <b>29.4</b>   | <b>13.9</b>       |

For more information on these indicators please visit <http://www.bniajfi.org>.

| Educational Attainment                |   |  |  |
|---------------------------------------|---|--|--|
| Community Statistical Area (CSA)      | Percent Population 25 or over Without a High School Diploma | Percent Population 25 or over With High School Diploma and/or Some College | Percent Population 25 or over with Bachelor's Degree and Above |
|                                       | 2008-2012   | 2008-2012  | 2008-2012  |
| Allendale/Irvington/S. Hilton         | 24.5  | 64.5   | 11.0   |
| Beechfield/Ten Hills/West Hills       | 14.2  | 63.5   | 22.3   |
| Belair-Edison                         | 18.8  | 67.2   | 14.0   |
| Brooklyn/Curtis Bay/Hawkins Point     | 34.2  | 59.5   | 6.4  |
| Canton                                | 8.6   | 30.2   | 61.2   |
| Cedonia/Frankford                     | 20.0  | 68.1   | 11.9   |
| Cherry Hill                           | 23.3  | 69.6   | 7.1  |
| Chinquapin Park/Belvedere             | 13.2  | 52.9   | 33.9   |
| Claremont/Armistead                   | 25.9  | 65.4   | 8.7  |
| Clifton-Berea                         | 27.6  | 64.0   | 8.4  |
| Cross-Country/Cheswolde               | 5.9   | 42.0   | 52.2   |
| Dickeyville/Franklinton               | 16.3  | 62.9   | 20.7   |
| Dorchester/Ashburton                  | 14.0  | 67.8   | 18.2   |
| Downtown/Seton Hill                   | 9.2   | 25.5   | 65.3   |
| Edmondson Village                     | 22.1  | 68.7   | 9.2  |
| Fells Point                           | 10.7  | 25.7   | 63.6   |
| Forest Park/Walbrook                  | 18.5  | 61.5   | 19.9   |
| Glen-Fallstaff                        | 18.9  | 55.6   | 25.5   |
| Greater Charles Village/Barclay       | 14.8  | 39.0   | 46.2   |
| Greater Govans                        | 24.0  | 61.8   | 14.2   |
| Greater Mondawmin                     | 19.7  | 65.9   | 14.4   |
| Greater Roland Park/Poplar Hill       | 1.8   | 22.8   | 75.4   |
| Greater Rosemont                      | 29.4  | 62.8   | 7.8  |
| Greenmount East                       | 26.5  | 69.0   | 4.5  |
| Hamilton                              | 11.7  | 61.9   | 26.4   |
| Harbor East/Little Italy              | 26.7  | 39.2   | 34.1   |
| Harford/Echodale                      | 11.4  | 66.3   | 22.3   |
| Highlandtown                          | 23.2  | 40.5   | 36.4   |
| Howard Park/West Arlington            | 16.6  | 67.9   | 15.5   |
| Inner Harbor/Federal Hill             | 10.0  | 23.6   | 66.4   |
| Lauraville                            | 10.5  | 54.4   | 35.1   |
| Loch Raven                            | 16.0  | 58.4   | 25.6   |
| Madison/East End                      | 41.3  | 54.9   | 3.8  |
| Medfield/Hampden/Woodberry/Remington  | 15.1  | 36.3   | 48.6   |
| Midtown                               | 13.7  | 29.8   | 56.5   |
| Midway/Coldstream                     | 23.8  | 71.4   | 4.8  |
| Morrell Park/Violetville              | 31.3  | 58.8   | 9.9  |
| Mt. Washington/Coldspring             | 5.6   | 25.6   | 68.8   |
| North Baltimore/Guilford/Homeland     | 3.6   | 24.0   | 72.4   |
| Northwood                             | 13.7  | 61.5   | 24.8   |
| Oldtown/Middle East                   | 35.7  | 51.6   | 12.7   |
| Orangeville/East Highlandtown         | 38.6  | 47.7   | 13.7   |
| Patterson Park North & East           | 27.7  | 41.7   | 30.6   |
| Penn North/Reservoir Hill             | 24.2  | 55.8   | 19.9   |
| Pimlico/Arlington/Hilltop             | 25.7  | 66.2   | 8.1  |
| Poppleton/The Terraces/Hollins Market | 28.6  | 54.9   | 16.5   |
| Sandtown-Winchester/Harlem Park       | 33.7  | 60.7   | 5.6  |
| South Baltimore                       | 12.6  | 31.9   | 55.6   |
| Southeastern                          | 30.0  | 60.4   | 9.6  |
| Southern Park Heights                 | 28.0  | 63.0   | 9.0  |
| Southwest Baltimore                   | 31.1  | 59.4   | 9.6  |
| The Waverlies                         | 20.2  | 58.3   | 21.4   |
| Upton/Druid Heights                   | 36.0  | 54.1   | 9.9  |
| Washington Village/Pigtown            | 22.8  | 44.6   | 32.5   |
| Westport/Mt. Winans/Lakeland          | 30.6  | 60.6   | 8.9  |
| <b>Baltimore City</b>                 | <b>20.4</b>   | <b>53.5</b>  | <b>26.1</b>  |

For more information on these indicators please visit <http://www.bniajfi.org>.

| Commercial Business Activity and Banking |                                       |               |               |                |   |             |             |                |   |            |                |
|--|---------------------------------------|---------------|---------------|----------------|---|-------------|-------------|----------------|---|------------|----------------|
| Community Statistical Area (CSA)         | Total Number of Commercial Businesses |               |               |                | Percent of Commercial Properties with Rehab Permits Above \$5,000 |             |             |                | Number of Banks and Bank Branches per 1,000 Residents |            |                |
|  | 2010                                  | 2011          | 2012          | Change (11-12) | 2010  | 2011        | 2012        | Change (11-12) | 2011  | 2012       | Change (11-12) |
| Allendale/Irvington/S. Hilton            | 279                                   | 278           | 284           | 6.0            | 13.3  | 8.6         | 13.7        | 5.1            | 0.0   | 0.0        | 0.0            |
| Beechfield/Ten Hills/West Hills          | 47                                    | 47            | 46            | -1.0           | 25.5  | 27.7        | 4.3         | -23.3          | 0.1   | 0.1        | 0.0            |
| Belair-Edison                            | 165                                   | 165           | 165           | 0.0            | 8.5   | 10.9        | 8.5         | -2.4           | 0.2   | 0.1        | -0.1           |
| Brooklyn/Curtis Bay/Hawkins Point        | 880                                   | 838           | 856           | 18.0           | 5.2   | 7.4         | 13.7        | 6.3            | 0.1   | 0.1        | 0.0            |
| Canton                                   | 205                                   | 210           | 208           | -2.0           | 14.1  | 13.3        | 13.5        | 0.1            | 0.5   | 0.2        | -0.2           |
| Cedonia/Frankford                        | 231                                   | 231           | 231           | 0.0            | 7.8   | 9.5         | 6.9         | -2.6           | 0.3   | 0.1        | -0.1           |
| Cherry Hill                              | 91                                    | 93            | 93            | 0.0            | 29.7  | 38.7        | 23.7        | -15.1          | 0.0   | 0.0        | 0.0            |
| Chinquapin Park/Belvedere                | 57                                    | 57            | 56            | -1.0           | 10.5  | 17.5        | 21.4        | 3.9            | 0.3   | 0.4        | 0.1            |
| Claremont/Armistead                      | 183                                   | 182           | 186           | 4.0            | 10.4  | 7.7         | 9.1         | 1.4            | 0.0   | 0.0        | 0.0            |
| Clifton-Berea                            | 149                                   | 149           | 150           | 1.0            | 6.7   | 4.7         | 19.3        | 14.6           | 0.0   | 0.0        | 0.0            |
| Cross-Country/Cheswolde                  | 24                                    | 24            | 24            | 0.0            | 20.8  | 16.7        | 16.7        | 0.0            | 0.0   | 0.0        | 0.0            |
| Dickeyville/Franklintown                 | 29                                    | 30            | 30            | 0.0            | 3.4   | 16.7        | 46.7        | 30.0           | 0.0   | 0.0        | 0.0            |
| Dorchester/Ashburton                     | 116                                   | 116           | 117           | 1.0            | 7.8   | 6.0         | 6.0         | -0.1           | 0.0   | 0.0        | 0.0            |
| Downtown/Seton Hill                      | 1,260                                 | 1,240         | 1,240         | 0.0            | 23.3  | 26.6        | 25.2        | -1.5           | 5.6   | 3.6        | -2.0           |
| Edmondson Village                        | 32                                    | 32            | 32            | 0.0            | 6.3   | 6.3         | 28.1        | 21.9           | 0.0   | 0.0        | 0.0            |
| Fells Point                              | 526                                   | 527           | 528           | 1.0            | 9.9   | 13.1        | 20.3        | 7.2            | 0.6   | 0.6        | 0.0            |
| Forest Park/Walbrook                     | 53                                    | 52            | 52            | 0.0            | 20.8  | 3.8         | 7.7         | 3.8            | 0.0   | 0.0        | 0.0            |
| Glen-Fallstaff                           | 333                                   | 332           | 332           | 0.0            | 7.5   | 13.6        | 7.5         | -6.0           | 0.3   | 0.3        | 0.0            |
| Greater Charles Village/Barclay          | 630                                   | 626           | 614           | -12.0          | 18.9  | 17.7        | 20.7        | 3.0            | 0.2   | 0.2        | -0.1           |
| Greater Govans                           | 122                                   | 121           | 120           | -1.0           | 4.1   | 3.3         | 10.0        | 6.7            | 0.0   | 0.0        | 0.0            |
| Greater Mondawmin                        | 147                                   | 147           | 147           | 0.0            | 19.0  | 20.4        | 15.0        | -5.4           | 0.2   | 0.4        | 0.2            |
| Greater Roland Park/Poplar Hill          | 116                                   | 116           | 116           | 0.0            | 26.7  | 12.9        | 16.4        | 3.4            | 0.7   | 0.5        | -0.1           |
| Greater Rosemont                         | 301                                   | 300           | 304           | 4.0            | 6.6   | 7.0         | 6.6         | -0.4           | 0.1   | 0.1        | 0.0            |
| Greenmount East                          | 193                                   | 193           | 193           | 0.0            | 1.6   | 3.1         | 4.7         | 1.6            | 0.0   | 0.0        | 0.0            |
| Hamilton                                 | 195                                   | 195           | 193           | -2.0           | 7.2   | 11.3        | 4.1         | -7.1           | 0.1   | 0.2        | 0.2            |
| Harbor East/Little Italy                 | 489                                   | 484           | 479           | -5.0           | 14.5  | 12.6        | 10.2        | -2.4           | 0.7   | 0.7        | 0.0            |
| Harford/Echodale                         | 191                                   | 190           | 188           | -2.0           | 6.8   | 14.2        | 12.8        | -1.4           | 0.2   | 0.1        | -0.1           |
| Highlandtown                             | 374                                   | 371           | 373           | 2.0            | 9.4   | 11.6        | 11.5        | -0.1           | 1.0   | 0.7        | -0.3           |
| Howard Park/West Arlington               | 156                                   | 155           | 151           | -4.0           | 11.5  | 8.4         | 13.9        | 5.5            | 0.3   | 0.2        | -0.1           |
| Inner Harbor/Federal Hill                | 505                                   | 509           | 498           | -11.0          | 19.2  | 27.5        | 31.3        | 3.8            | 0.4   | 0.4        | 0.0            |
| Lauraville                               | 144                                   | 134           | 133           | -1.0           | 3.5   | 2.2         | 5.3         | 3.0            | 0.1   | 0.0        | -0.1           |
| Loch Raven                               | 53                                    | 53            | 50            | -3.0           | 34.0  | 20.8        | 40.0        | 19.2           | 0.2   | 0.2        | 0.0            |
| Madison/East End                         | 183                                   | 183           | 187           | 4.0            | 7.7   | 1.6         | 1.1         | -0.6           | 0.0   | 0.0        | 0.0            |
| Medfield/Hampden/Woodberry/Remington     | 551                                   | 545           | 544           | -1.0           | 10.3  | 13.8        | 19.1        | 5.4            | 0.2   | 0.3        | 0.1            |
| Midtown                                  | 966                                   | 963           | 815           | -148.0         | 8.1   | 7.8         | 12.1        | 4.4            | 0.2   | 0.3        | 0.1            |
| Midway/Coldstream                        | 284                                   | 284           | 284           | 0.0            | 3.2   | 3.9         | 2.5         | -1.4           | 0.1   | 0.1        | 0.0            |
| Morrell Park/Violetville                 | 474                                   | 475           | 477           | 2.0            | 11.0  | 10.5        | 17.6        | 7.1            | 0.1   | 0.1        | 0.0            |
| Mt. Washington/Coldspring                | 102                                   | 99            | 98            | -1.0           | 9.8   | 14.1        | 26.5        | 12.4           | 0.2   | 0.0        | -0.2           |
| North Baltimore/Guilford/Homeland        | 235                                   | 235           | 235           | 0.0            | 22.1  | 17.0        | 15.7        | -1.3           | 0.1   | 0.0        | -0.1           |
| Northwood                                | 63                                    | 63            | 63            | 0.0            | 11.1  | 19.0        | 22.2        | 3.2            | 0.0   | 0.1        | 0.1            |
| Oldtown/Middle East                      | 480                                   | 486           | 495           | 9.0            | 24.4  | 27.2        | 24.0        | -3.1           | 0.3   | 0.4        | 0.1            |
| Orangeville/East Highlandtown            | 619                                   | 620           | 625           | 5.0            | 15.5  | 16.1        | 21.0        | 4.8            | 0.3   | 0.3        | 0.0            |
| Patterson Park North & East              | 162                                   | 162           | 161           | -1.0           | 7.4   | 6.8         | 6.8         | 0.0            | 0.1   | 0.0        | -0.1           |
| Penn North/Reservoir Hill                | 145                                   | 143           | 140           | -3.0           | 6.9   | 7.0         | 3.6         | -3.4           | 0.0   | 0.1        | 0.1            |
| Pimlico/Arlington/Hilltop                | 207                                   | 207           | 208           | 1.0            | 22.7  | 23.7        | 14.4        | -9.2           | 0.2   | 0.1        | -0.1           |
| Poppleton/The Terraces/Hollins Market    | 233                                   | 233           | 236           | 3.0            | 9.0   | 11.6        | 4.2         | -7.4           | 0.2   | 0.4        | 0.2            |
| Sandtown-Winchester/Harlem Park          | 190                                   | 192           | 188           | -4.0           | 14.2  | 22.4        | 7.4         | -14.9          | 0.0   | 0.0        | 0.0            |
| South Baltimore                          | 251                                   | 252           | 260           | 8.0            | 25.9  | 30.6        | 21.5        | -9.0           | 0.5   | 0.5        | 0.0            |
| Southeastern                             | 429                                   | 429           | 434           | 5.0            | 11.0  | 13.5        | 16.8        | 3.3            | 0.5   | 0.6        | 0.2            |
| Southern Park Heights                    | 179                                   | 180           | 180           | 0.0            | 6.7   | 5.6         | 3.9         | -1.7           | 0.0   | 0.0        | 0.0            |
| Southwest Baltimore                      | 700                                   | 698           | 697           | -1.0           | 3.0   | 3.6         | 3.7         | 0.1            | 0.0   | 0.1        | 0.1            |
| The Waverlies                            | 172                                   | 172           | 173           | 1.0            | 6.4   | 6.4         | 6.9         | 0.5            | 0.0   | 0.0        | 0.0            |
| Upton/Druid Heights                      | 315                                   | 312           | 312           | 0.0            | 7.6   | 6.1         | 4.2         | -1.9           | 0.0   | 0.0        | 0.0            |
| Washington Village/Pigtown               | 342                                   | 341           | 338           | -3.0           | 14.6  | 15.2        | 13.6        | -1.6           | 0.4   | 0.4        | 0.0            |
| Westport/Mt. Winans/Lakeland             | 253                                   | 253           | 253           | 0.0            | 13.4  | 11.1        | 4.3         | -6.7           | 0.1   | 0.0        | -0.1           |
| <b>Baltimore City</b>                    | <b>15,828</b>                         | <b>15,741</b> | <b>15,609</b> | <b>-132.0</b>  | <b>12.4</b>   | <b>13.6</b> | <b>14.4</b> | <b>0.9</b>     | <b>0.2</b>  | <b>0.2</b> | <b>0.0</b>     |

For more information on these indicators please visit <http://www.bniajfi.org>.

| Businesses and Employment             |                            |               |               |                |                           |                |                |                |   |               |               |                |
|---------------------------------------|----------------------------|---------------|---------------|----------------|---------------------------|----------------|----------------|----------------|---|---------------|---------------|----------------|
| Community Statistical Area (CSA)      | Total Number of Businesses |               |               |                | Total Number of Employees |                |                |                | Total Number of Businesses with Fewer than 50 Employees |               |               |                |
|                                       | 2010                       | 2011          | 2012          | Change (11-12) | 2010                      | 2011           | 2012           | Change (11-12) | 2010  | 2011          | 2012          | Change (11-12) |
| Allendale/Irvington/S. Hilton         | 269                        | 237           | 253           | 6.8            | 2,778                     | 2,502          | 2,629          | 5.1            | 255   | 226           | 242           | 7.1            |
| Beechfield/Ten Hills/West Hills       | 154                        | 136           | 141           | 3.7            | 1,462                     | 1,329          | 1,383          | 4.1            | 148   | 130           | 134           | 3.1            |
| Belair-Edison                         | 225                        | 224           | 251           | 12.1           | 1,590                     | 1,540          | 1,605          | 4.2            | 217   | 217           | 244           | 12.4           |
| Brooklyn/Curtis Bay/Hawkins Point     | 329                        | 414           | 317           | -23.4          | 6,127                     | 6,696          | 4,945          | -26.1          | 297   | 386           | 291           | -24.6          |
| Canton                                | 314                        | 322           | 364           | 13.0           | 2,653                     | 2,516          | 2,921          | 16.1           | 307   | 316           | 352           | 11.4           |
| Cedonia/Frankford                     | 426                        | 379           | 407           | 7.4            | 3,281                     | 2,935          | 2,963          | 1.0            | 414   | 368           | 397           | 7.9            |
| Cherry Hill                           | 88                         | 138           | 100           | -27.5          | 872                       | 1,198          | 1,190          | -0.7           | 84  | 132           | 95            | -28.0          |
| Chinquapin Park/Belvedere             | 140                        | 128           | 145           | 13.3           | 1,170                     | 1,153          | 1,211          | 5.0            | 136   | 124           | 140           | 12.9           |
| Claremont/Armistead                   | 177                        | 185           | 190           | 2.7            | 2,681                     | 3,024          | 2,749          | -9.1           | 162   | 168           | 176           | 4.8            |
| Clifton-Berea                         | 182                        | 169           | 164           | -3.0           | 2,009                     | 1,487          | 1,448          | -2.6           | 173   | 161           | 156           | -3.1           |
| Cross-Country/Cheswolde               | 209                        | 193           | 207           | 7.3            | 1,088                     | 979            | 1,151          | 17.6           | 207   | 191           | 204           | 6.8            |
| Dickeyville/Franklintown              | 32                         | 39            | 32            | -17.9          | 258                       | 310            | 212            | -31.6          | 31  | 37            | 31            | -16.2          |
| Dorchester/Ashburton                  | 173                        | 177           | 184           | 4.0            | 1,438                     | 1,173          | 1,430          | 21.9           | 166   | 172           | 177           | 2.9            |
| Downtown/Seton Hill                   | 2,985                      | 2,730         | 2,923         | 7.1            | 85,143                    | 86,930         | 85,752         | -1.4           | 2,818   | 2,594         | 2,705         | 4.3            |
| Edmondson Village                     | 55                         | 58            | 65            | 12.1           | 501                       | 380            | 394            | 3.7            | 53  | 57            | 64            | 12.3           |
| Fells Point                           | 491                        | 462           | 514           | 11.3           | 5,649                     | 5,572          | 5,929          | 6.4            | 474   | 445           | 495           | 11.2           |
| Forest Park/Walbrook                  | 146                        | 142           | 142           | 0.0            | 767                       | 691            | 652            | -5.6           | 144   | 141           | 142           | 0.7            |
| Glen-Fallstaff                        | 711                        | 672           | 704           | 4.8            | 8,523                     | 6,052          | 8,028          | 32.7           | 683   | 646           | 656           | 1.5            |
| Greater Charles Village/Barclay       | 884                        | 842           | 896           | 6.4            | 10,955                    | 7,377          | 7,585          | 2.8            | 862   | 823           | 870           | 5.7            |
| Greater Govans                        | 149                        | 153           | 156           | 2.0            | 989                       | 921            | 983            | 6.7            | 146   | 151           | 153           | 1.3            |
| Greater Mondawmin                     | 225                        | 262           | 281           | 7.3            | 4,279                     | 3,732          | 3,349          | -10.3          | 209   | 245           | 263           | 7.3            |
| Greater Roland Park/Poplar Hill       | 350                        | 356           | 395           | 11.0           | 3,412                     | 3,710          | 3,812          | 2.7            | 334   | 339           | 372           | 9.7            |
| Greater Rosemont                      | 311                        | 284           | 316           | 11.3           | 2,005                     | 2,354          | 2,488          | 5.7            | 303   | 273           | 304           | 11.4           |
| Greenmount East                       | 178                        | 165           | 182           | 10.3           | 1,173                     | 1,097          | 1,145          | 4.4            | 172   | 160           | 176           | 10.0           |
| Hamilton                              | 263                        | 241           | 265           | 10.0           | 2,149                     | 1,862          | 1,807          | -3.0           | 254   | 233           | 258           | 10.7           |
| Harbor Park/Little Italy              | 408                        | 389           | 419           | 7.7            | 41,601                    | 45,289         | 42,537         | -6.1           | 390   | 368           | 388           | 5.4            |
| Harford/Echodale                      | 278                        | 316           | 285           | -9.8           | 2,549                     | 2,536          | 2,549          | 0.5            | 269   | 308           | 275           | -10.7          |
| Highlandtown                          | 386                        | 369           | 409           | 10.8           | 2,803                     | 2,528          | 2,728          | 7.9            | 375   | 358           | 395           | 10.3           |
| Howard Park/West Arlington            | 174                        | 207           | 174           | -15.9          | 2,889                     | 2,927          | 2,887          | -1.4           | 163   | 195           | 157           | -19.5          |
| Inner Harbor/Federal Hill             | 810                        | 767           | 833           | 8.6            | 15,541                    | 14,565         | 14,471         | -0.6           | 756   | 716           | 773           | 8.0            |
| Lauraville                            | 234                        | 220           | 239           | 8.6            | 1,752                     | 1,430          | 1,533          | 7.2            | 227   | 215           | 231           | 7.4            |
| Loch Raven                            | 216                        | 203           | 213           | 4.9            | 4,256                     | 2,016          | 1,949          | -3.3           | 206   | 193           | 196           | 1.6            |
| Madison/East End                      | 212                        | 162           | 218           | 34.6           | 1,142                     | 923            | 1,150          | 24.6           | 209   | 160           | 216           | 35.0           |
| Medfield/Hampden/Woodberry/Remington  | 861                        | 818           | 849           | 3.8            | 12,954                    | 9,358          | 9,521          | 1.7            | 828   | 788           | 803           | 1.9            |
| Midtown                               | 1,100                      | 993           | 1,079         | 8.7            | 29,523                    | 26,944         | 13,479         | -50.0          | 1,063   | 964           | 1,037         | 7.6            |
| Midway/Coldstream                     | 228                        | 207           | 218           | 5.3            | 1,576                     | 1,352          | 1,538          | 13.8           | 223   | 203           | 213           | 4.9            |
| Morrell Park/Violetville              | 463                        | 456           | 436           | -4.4           | 7,894                     | 8,240          | 9,706          | 17.8           | 431   | 423           | 396           | -6.4           |
| Mt. Washington/Coldspring             | 219                        | 194           | 200           | 3.1            | 3,220                     | 2,530          | 2,705          | 6.9            | 204   | 182           | 185           | 1.6            |
| North Baltimore/Guilford/Homeland     | 411                        | 394           | 415           | 5.3            | 4,089                     | 2,961          | 3,745          | 26.5           | 397   | 385           | 401           | 4.2            |
| Northwood                             | 157                        | 145           | 153           | 5.5            | 3,220                     | 2,541          | 2,685          | 5.7            | 148   | 137           | 143           | 4.4            |
| Oldtown/Middle East                   | 475                        | 480           | 482           | 0.4            | 15,720                    | 9,657          | 14,518         | 50.3           | 448   | 456           | 447           | -2.0           |
| Orangeville/East Highlandtown         | 553                        | 542           | 562           | 3.7            | 10,386                    | 10,063         | 10,090         | 0.3            | 520   | 511           | 518           | 1.4            |
| Patterson Park North & East           | 205                        | 194           | 207           | 6.7            | 1,403                     | 1,382          | 1,383          | 0.1            | 200   | 189           | 203           | 7.4            |
| Penn North/Reservoir Hill             | 246                        | 160           | 166           | 3.8            | 2,398                     | 1,372          | 1,337          | -2.6           | 238   | 155           | 161           | 3.9            |
| Pimlico/Arlington/Hilltop             | 360                        | 332           | 371           | 11.7           | 4,281                     | 3,358          | 4,629          | 37.8           | 349   | 321           | 344           | 7.2            |
| Poppleton/The Terraces/Hollins Market | 149                        | 134           | 148           | 10.4           | 1,203                     | 1,081          | 1,180          | 9.2            | 145   | 131           | 144           | 9.9            |
| Sandtown-Winchester/Harlem Park       | 246                        | 221           | 249           | 12.7           | 1,730                     | 1,551          | 1,797          | 15.9           | 238   | 214           | 240           | 12.1           |
| South Baltimore                       | 244                        | 236           | 258           | 9.3            | 7,213                     | 7,142          | 9,151          | 28.1           | 227   | 223           | 237           | 6.3            |
| Southeastern                          | 388                        | 413           | 428           | 3.6            | 19,662                    | 13,684         | 13,550         | -1.0           | 353   | 381           | 392           | 2.9            |
| Southern Park Heights                 | 203                        | 188           | 204           | 8.5            | 1,708                     | 1,582          | 1,590          | 0.5            | 196   | 181           | 197           | 8.8            |
| Southwest Baltimore                   | 452                        | 442           | 478           | 8.1            | 3,938                     | 4,148          | 3,386          | -18.4          | 443   | 431           | 465           | 7.9            |
| The Waverlies                         | 170                        | 164           | 184           | 12.2           | 1,972                     | 1,955          | 2,059          | 5.3            | 163   | 157           | 175           | 11.5           |
| Upton/Druid Heights                   | 314                        | 298           | 304           | 2.0            | 2,747                     | 2,662          | 2,885          | 8.4            | 301   | 287           | 270           | -5.9           |
| Washington Village/Pigtown            | 350                        | 323           | 367           | 13.6           | 8,327                     | 5,908          | 7,153          | 21.1           | 320   | 300           | 328           | 9.3            |
| Westport/Mt. Winans/Lakeland          | 247                        | 243           | 244           | 0.4            | 3,592                     | 3,612          | 3,443          | -4.7           | 229   | 224           | 226           | 0.9            |
| <b>Baltimore City</b>                 | <b>20,243</b>              | <b>19,318</b> | <b>20,403</b> | <b>5.6</b>     | <b>377,092</b>            | <b>342,817</b> | <b>341,911</b> | <b>-0.3</b>    | <b>19,321</b>   | <b>18,503</b> | <b>19,265</b> | <b>4.1</b>     |

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| Businesses and Employment             |   |            |            |                |  |             |             |                |   |             |             |                |
|---------------------------------------|---|------------|------------|----------------|--|-------------|-------------|----------------|---|-------------|-------------|----------------|
| Community Statistical Area (CSA)      | Percent of Businesses that are Less than a Year Old |            |            |                | Percent of Businesses that are Two Years Old or Less |             |             |                | Percent of Businesses that are Four Years Old or Less |             |             |                |
|                                       | 2010  | 2011       | 2012       | Change (11-12) | 2010   | 2011        | 2012        | Change (11-12) | 2010  | 2011        | 2012        | Change (11-12) |
| Allendale/Irvington/S. Hilton         | 8.9   | 11.0       | 9.5        | -1.5           | 19.3   | 15.6        | 24.5        | 8.9            | 33.8  | 29.1        | 34.8        | 5.7            |
| Beechfield/Ten Hills/West Hills       | 3.9   | 8.1        | 4.3        | -3.8           | 22.1   | 12.5        | 12.1        | -0.4           | 32.5  | 30.1        | 29.8        | -0.4           |
| Belair-Edison                         | 8.9   | 12.1       | 7.6        | -4.5           | 22.7   | 18.8        | 23.5        | 4.8            | 31.6  | 31.3        | 38.6        | 7.4            |
| Brooklyn/Curtis Bay/Hawkins Point     | 2.7   | 7.5        | 6.9        | -0.5           | 10.9   | 15.0        | 14.8        | -0.1           | 21.9  | 30.7        | 23.0        | -7.6           |
| Canton                                | 7.6   | 10.9       | 11.5       | 0.7            | 17.8   | 17.7        | 26.1        | 8.4            | 33.4  | 34.2        | 39.0        | 4.8            |
| Cedonia/Frankford                     | 9.4   | 10.6       | 9.8        | -0.7           | 22.3   | 17.7        | 21.1        | 3.5            | 36.2  | 33.5        | 35.6        | 2.1            |
| Cherry Hill                           | 3.4   | 9.4        | 5.0        | -4.4           | 5.7  | 18.8        | 16.0        | -2.8           | 14.8  | 26.8        | 21.0        | -5.8           |
| Chinquapin Park/Belvedere             | 5.7   | 7.0        | 9.7        | 2.6            | 21.4   | 10.9        | 20.0        | 9.1            | 32.1  | 28.9        | 35.2        | 6.3            |
| Claremont/Armistead                   | 7.3   | 7.0        | 7.9        | 0.9            | 14.7   | 14.1        | 16.8        | 2.8            | 27.7  | 26.5        | 28.4        | 1.9            |
| Clifton-Berea                         | 4.9   | 7.7        | 5.5        | -2.2           | 15.9   | 11.2        | 13.4        | 2.2            | 34.1  | 29.0        | 26.2        | -2.8           |
| Cross-Country/Cheswolde               | 3.3   | 9.3        | 5.8        | -3.5           | 22.0   | 13.0        | 19.3        | 6.4            | 40.7  | 38.9        | 38.2        | -0.7           |
| Dickeyville/Franklintown              | 3.1   | 5.1        | 9.4        | 4.2            | 15.6   | 12.8        | 18.8        | 5.9            | 37.5  | 35.9        | 28.1        | -7.8           |
| Dorchester/Ashburton                  | 12.1  | 10.7       | 12.0       | 1.2            | 23.7   | 20.9        | 23.9        | 3.0            | 37.6  | 32.8        | 39.7        | 6.9            |
| Downtown/Seton Hill                   | 7.3   | 8.5        | 6.6        | -2.0           | 19.2   | 14.3        | 17.9        | 3.6            | 35.9  | 31.1        | 31.5        | 0.4            |
| Edmondson Village                     | 7.3   | 10.3       | 7.7        | -2.7           | 16.4   | 17.2        | 24.6        | 7.4            | 27.3  | 32.8        | 36.9        | 4.2            |
| Fells Point                           | 8.4   | 7.6        | 7.4        | -0.2           | 20.6   | 12.1        | 19.1        | 6.9            | 34.6  | 30.5        | 31.7        | 1.2            |
| Forest Park/Walbrook                  | 13.7  | 12.0       | 7.7        | -4.2           | 26.0   | 23.9        | 24.6        | 0.7            | 39.7  | 43.0        | 41.5        | -1.4           |
| Glen-Fallstaff                        | 8.0   | 6.3        | 7.5        | 1.3            | 21.0   | 14.6        | 15.5        | 0.9            | 33.8  | 32.6        | 31.4        | -1.2           |
| Greater Charles Village/Barclay       | 10.2  | 10.0       | 9.8        | -0.2           | 21.9   | 18.5        | 22.2        | 3.7            | 40.0  | 36.5        | 36.7        | 0.3            |
| Greater Govans                        | 7.4   | 9.2        | 5.1        | -4.0           | 26.8   | 15.7        | 17.9        | 2.3            | 38.3  | 36.6        | 37.8        | 1.2            |
| Greater Mondawmin                     | 8.4   | 11.1       | 11.4       | 0.3            | 16.4   | 19.5        | 25.3        | 5.8            | 31.1  | 32.1        | 36.3        | 4.2            |
| Greater Roland Park/Poplar Hill       | 5.7   | 5.3        | 8.9        | 3.5            | 17.4   | 6.7         | 16.7        | 10.0           | 30.9  | 23.6        | 28.1        | 4.5            |
| Greater Rosemont                      | 9.3   | 9.5        | 10.1       | 0.6            | 21.5   | 18.3        | 23.7        | 5.4            | 37.3  | 35.2        | 38.3        | 3.1            |
| Greenmount East                       | 10.1  | 9.1        | 12.1       | 3.0            | 21.3   | 14.5        | 23.1        | 8.5            | 30.9  | 29.1        | 33.5        | 4.4            |
| Hamilton                              | 6.1   | 5.4        | 8.3        | 2.9            | 20.2   | 8.7         | 17.4        | 8.6            | 34.6  | 27.8        | 29.1        | 1.3            |
| Harbor East/Little Italy              | 10.3  | 8.7        | 8.6        | -0.1           | 23.5   | 15.4        | 20.0        | 4.6            | 39.5  | 33.7        | 32.9        | -0.7           |
| Harford/Echodale                      | 4.7   | 9.5        | 9.1        | -0.4           | 12.9   | 15.5        | 20.0        | 4.5            | 25.9  | 27.5        | 29.1        | 1.6            |
| Highlandtown                          | 9.8   | 8.1        | 9.3        | 1.2            | 19.2   | 15.4        | 20.8        | 5.3            | 31.6  | 30.1        | 32.8        | 2.7            |
| Howard Park/West Arlington            | 2.9   | 7.2        | 5.2        | -2.1           | 14.9   | 13.5        | 10.9        | -2.6           | 28.7  | 30.9        | 23.6        | -7.4           |
| Inner Harbor/Federal Hill             | 7.9   | 9.5        | 9.1        | -0.4           | 21.6   | 15.1        | 21.8        | 6.7            | 37.4  | 33.4        | 35.4        | 2.0            |
| Lauraville                            | 12.4  | 10.5       | 8.4        | -2.1           | 27.8   | 20.5        | 22.2        | 1.7            | 40.2  | 37.7        | 39.3        | 1.6            |
| Loch Raven                            | 5.1   | 6.9        | 3.8        | -3.1           | 20.8   | 11.3        | 14.1        | 2.8            | 29.6  | 28.6        | 30.5        | 1.9            |
| Madison/East End                      | 9.0   | 8.6        | 11.9       | 3.3            | 19.8   | 14.2        | 23.9        | 9.7            | 36.3  | 30.2        | 35.3        | 5.1            |
| Medfield/Hampden/Woodberry/Remington  | 7.3   | 6.0        | 4.7        | -1.3           | 17.4   | 12.6        | 13.2        | 0.6            | 31.0  | 28.0        | 27.4        | -0.6           |
| Midtown                               | 10.1  | 6.6        | 9.3        | 2.6            | 18.9   | 14.3        | 17.9        | 3.6            | 32.5  | 27.2        | 29.9        | 2.7            |
| Midway/Coldstream                     | 10.1  | 6.8        | 8.3        | 1.5            | 21.1   | 13.5        | 20.6        | 7.1            | 36.4  | 33.3        | 32.6        | -0.8           |
| Morrell Park/Violetville              | 5.8   | 5.7        | 4.8        | -0.9           | 15.8   | 12.3        | 11.5        | -0.8           | 27.9  | 27.0        | 24.5        | -2.4           |
| Mt. Washington/Coldspring             | 6.4   | 5.2        | 6.0        | 0.8            | 25.1   | 11.3        | 13.0        | 1.7            | 37.9  | 38.1        | 33.5        | -4.6           |
| North Baltimore/Guilford/Homeland     | 6.3   | 7.4        | 6.3        | -1.1           | 20.4   | 13.2        | 14.5        | 1.3            | 32.8  | 31.0        | 30.8        | -0.1           |
| Northwood                             | 13.4  | 9.0        | 5.9        | -3.1           | 32.5   | 18.6        | 18.3        | -0.3           | 43.9  | 40.7        | 38.6        | -2.1           |
| Oldtown/Middle East                   | 7.8   | 6.3        | 6.6        | 0.4            | 26.9   | 11.0        | 14.9        | 3.9            | 43.6  | 37.9        | 37.1        | -0.8           |
| Orangeville/East Highlandtown         | 6.5   | 4.8        | 6.8        | 2.0            | 18.8   | 11.6        | 13.7        | 2.1            | 32.7  | 31.5        | 31.7        | 0.1            |
| Patterson Park North & East           | 8.3   | 10.3       | 11.1       | 0.8            | 18.5   | 19.1        | 22.7        | 3.6            | 39.5  | 34.5        | 33.8        | -0.7           |
| Penn North/Reservoir Hill             | 6.5   | 11.3       | 7.2        | -4.0           | 16.7   | 16.3        | 19.9        | 3.6            | 30.1  | 30.0        | 30.1        | 0.1            |
| Pimlico/Arlington/Hilltop             | 7.2   | 6.9        | 9.4        | 2.5            | 23.9   | 13.9        | 20.8        | 6.9            | 34.7  | 34.3        | 38.3        | 3.9            |
| Poppleton/The Terraces/Hollins Market | 12.8  | 6.7        | 10.1       | 3.4            | 30.2   | 20.9        | 20.9        | 0.1            | 40.9  | 41.8        | 43.2        | 1.5            |
| Sandtown-Winchester/Harlem Park       | 11.8  | 9.0        | 10.4       | 1.4            | 23.6   | 16.3        | 22.9        | 6.6            | 33.7  | 29.9        | 37.3        | 7.5            |
| South Baltimore                       | 8.2   | 6.4        | 7.0        | 0.6            | 17.6   | 11.9        | 17.1        | 5.2            | 32.8  | 28.4        | 29.1        | 0.7            |
| Southeastern                          | 7.0   | 8.7        | 6.1        | -2.6           | 17.8   | 17.2        | 17.3        | 0.1            | 32.2  | 33.2        | 32.0        | -1.2           |
| Southern Park Heights                 | 9.4   | 8.5        | 10.3       | 1.8            | 21.2   | 16.0        | 21.1        | 5.1            | 36.5  | 31.9        | 34.3        | 2.4            |
| Southwest Baltimore                   | 9.3   | 10.9       | 9.0        | -1.9           | 20.6   | 18.6        | 23.8        | 5.3            | 33.4  | 34.4        | 36.6        | 2.2            |
| The Waverlies                         | 4.7   | 9.1        | 9.8        | 0.6            | 18.2   | 15.2        | 21.2        | 6.0            | 33.5  | 32.9        | 36.4        | 3.5            |
| Upton/Druid Heights                   | 9.9   | 8.7        | 5.6        | -3.1           | 19.7   | 14.8        | 16.8        | 2.0            | 28.3  | 27.5        | 28.3        | 0.8            |
| Washington Village/Pigtown            | 8.0   | 5.3        | 9.5        | 4.3            | 14.9   | 11.5        | 20.7        | 9.3            | 28.3  | 26.0        | 31.1        | 5.1            |
| Westport/Mt. Winans/Lakeland          | 11.3  | 7.8        | 6.1        | -1.7           | 20.6   | 16.0        | 16.4        | 0.3            | 33.2  | 28.8        | 29.1        | 0.3            |
| <b>Baltimore City</b>                 | <b>8.0</b>  | <b>8.1</b> | <b>7.9</b> | <b>-0.2</b>    | <b>20.0</b>  | <b>14.8</b> | <b>18.7</b> | <b>3.9</b>     | <b>34.2</b>   | <b>31.6</b> | <b>32.6</b> | <b>1.1</b>     |

For more information on these indicators please visit <http://www.bniajfi.org>.

| Businesses and Employment             |                                   |               |               |                |   |             |             |                |  |                |                |                |
|---------------------------------------|-----------------------------------|---------------|---------------|----------------|---|-------------|-------------|----------------|--|----------------|----------------|----------------|
| Community Statistical Area (CSA)      | Number of Neighborhood Businesses |               |               |                | Neighborhood Businesses per 1,000 Residents |             |             |                | Number of Employees at Neighborhood Businesses |                |                |                |
|                                       | 2010                              | 2011          | 2012          | Change (11-12) | 2010  | 2011        | 2012        | Change (11-12) | 2010   | 2011           | 2012           | Change (11-12) |
| Allendale/Irvington/S. Hilton         | 183                               | 161           | 162           | 0.6            | 11.3  | 9.9         | 10.0        | 0.6            | 1,503  | 1,378          | 1,370          | -0.6           |
| Beechfield/Ten Hills/West Hills       | 98                                | 87            | 88            | 1.1            | 8.0   | 7.1         | 7.2         | 1.1            | 753  | 663            | 684            | 3.2            |
| Belair-Edison                         | 172                               | 172           | 189           | 9.9            | 9.9   | 9.9         | 10.9        | 9.9            | 1,044  | 915            | 1,008          | 10.2           |
| Brooklyn/Curtis Bay/Hawkins Point     | 161                               | 208           | 153           | -26.4          | 11.3  | 14.6        | 10.7        | -26.4          | 1,227  | 1,463          | 1,114          | -23.9          |
| Canton                                | 214                               | 230           | 248           | 7.8            | 26.4  | 28.4        | 30.6        | 7.8            | 2,029  | 1,887          | 2,211          | 17.2           |
| Cedonia/Frankford                     | 316                               | 280           | 297           | 6.1            | 13.4  | 11.9        | 12.6        | 6.1            | 2,255  | 1,998          | 2,073          | 3.8            |
| Cherry Hill                           | 47                                | 85            | 56            | -34.1          | 5.7   | 10.4        | 6.8         | -34.1          | 353  | 625            | 641            | 2.6            |
| Chinquapin Park/Belvedere             | 106                               | 99            | 107           | 8.1            | 13.7  | 12.8        | 13.8        | 8.1            | 880  | 868            | 891            | 2.6            |
| Claremont/Armistead                   | 76                                | 77            | 86            | 11.7           | 9.2   | 9.4         | 10.4        | 11.7           | 1,124  | 1,243          | 1,137          | -8.5           |
| Clifton-Berea                         | 132                               | 126           | 120           | -4.8           | 13.4  | 12.8        | 12.2        | -4.8           | 709  | 732            | 721            | -1.5           |
| Cross-Country/Cheswolde               | 138                               | 124           | 132           | 6.5            | 10.6  | 9.5         | 10.1        | 6.5            | 563  | 517            | 612            | 18.4           |
| Dickeyville/Franklintown              | 18                                | 17            | 14            | -17.6          | 4.4   | 4.1         | 3.4         | -17.6          | 135  | 91             | 82             | -9.9           |
| Dorchester/Ashburton                  | 136                               | 137           | 141           | 2.9            | 11.5  | 11.6        | 12.0        | 2.9            | 727  | 564            | 822            | 45.7           |
| Downtown/Seton Hill                   | 2,210                             | 2,041         | 2,176         | 6.6            | 456.2                                       | 421.3       | 337.6       | -19.9          | 58,327   | 53,390         | 62,369         | 16.8           |
| Edmondson Village                     | 42                                | 41            | 49            | 19.5           | 5.3   | 5.2         | 6.2         | 19.5           | 307  | 200            | 225            | 12.5           |
| Fells Point                           | 362                               | 346           | 376           | 8.7            | 40.0  | 38.3        | 41.6        | 8.7            | 4,801  | 4,742          | 5,020          | 5.9            |
| Forest Park/Walbrook                  | 114                               | 108           | 110           | 1.9            | 11.6  | 11.0        | 11.2        | 1.9            | 549  | 456            | 483            | 5.9            |
| Glen-Fallstaff                        | 484                               | 451           | 460           | 2.0            | 32.5  | 30.2        | 30.8        | 2.0            | 3,688  | 3,542          | 3,526          | -0.5           |
| Greater Charles Village/Barclay       | 668                               | 652           | 669           | 2.6            | 40.8  | 39.8        | 40.8        | 2.6            | 8,545  | 4,879          | 5,182          | 6.2            |
| Greater Govans                        | 107                               | 109           | 112           | 2.8            | 10.0  | 10.2        | 10.5        | 2.8            | 535  | 551            | 561            | 1.8            |
| Greater Mondawmin                     | 152                               | 185           | 203           | 9.7            | 16.3  | 19.8        | 21.8        | 9.7            | 2,323  | 1,798          | 1,865          | 3.7            |
| Greater Roland Park/Poplar Hill       | 265                               | 275           | 293           | 6.5            | 35.9  | 37.3        | 39.7        | 6.5            | 2,323  | 2,540          | 2,544          | 0.2            |
| Greater Rosemont                      | 232                               | 213           | 226           | 6.1            | 12.0  | 11.1        | 11.7        | 6.1            | 1,016  | 1,119          | 1,164          | 4.0            |
| Greenmount East                       | 137                               | 136           | 138           | 1.5            | 14.5  | 14.4        | 16.9        | 17.4           | 730  | 679            | 673            | -0.9           |
| Hamilton                              | 184                               | 169           | 184           | 8.9            | 14.2  | 13.0        | 14.2        | 8.9            | 1,395  | 1,277          | 1,185          | -7.2           |
| Harbor East/Little Italy              | 260                               | 260           | 271           | 4.2            | 48.1  | 48.1        | 50.1        | 4.2            | 6,367  | 10,134         | 7,337          | -27.6          |
| Harford/Echodale                      | 185                               | 216           | 186           | -13.9          | 11.0  | 12.8        | 11.0        | -13.9          | 1,236  | 1,204          | 1,108          | -8.0           |
| Highlandtown                          | 271                               | 258           | 279           | 8.1            | 37.4  | 35.6        | 38.5        | 8.1            | 1,979  | 1,677          | 1,740          | 3.8            |
| Howard Park/West Arlington            | 123                               | 148           | 126           | -14.9          | 11.3  | 13.6        | 11.6        | -14.9          | 1,960  | 2,159          | 2,283          | 5.7            |
| Inner Harbor/Federal Hill             | 570                               | 566           | 589           | 4.1            | 69.9  | 69.4        | 45.8        | -34.0          | 10,665   | 9,633          | 9,646          | 0.1            |
| Lauraville                            | 157                               | 149           | 158           | 6.0            | 12.8  | 12.1        | 12.9        | 6.0            | 1,225  | 950            | 956            | 0.6            |
| Loch Raven                            | 171                               | 166           | 169           | 1.8            | 11.2  | 10.8        | 11.0        | 1.8            | 3,650  | 1,458          | 1,364          | -6.4           |
| Madison/East End                      | 174                               | 136           | 168           | 23.5           | 22.4  | 17.5        | 21.6        | 23.5           | 756  | 585            | 709            | 21.2           |
| Medfield/Hampden/Woodberry/Remington  | 560                               | 552           | 575           | 4.2            | 32.2  | 31.7        | 33.1        | 4.2            | 4,620  | 4,108          | 4,762          | 15.9           |
| Midtown                               | 799                               | 725           | 763           | 5.2            | 53.2  | 48.3        | 50.8        | 5.2            | 22,948   | 22,533         | 6,661          | -70.4          |
| Midway/Coldstream                     | 163                               | 154           | 153           | -0.6           | 16.9  | 16.0        | 15.9        | -0.6           | 787  | 707            | 721            | 2.0            |
| Morrell Park/Violetville              | 277                               | 276           | 260           | -5.8           | 30.9  | 30.8        | 29.0        | -5.8           | 3,659  | 4,107          | 5,771          | 40.5           |
| Mt. Washington/Coldspring             | 158                               | 138           | 136           | -1.4           | 30.6  | 26.7        | 26.3        | -1.4           | 2,631  | 2,062          | 2,129          | 3.2            |
| North Baltimore/Guilford/Homeland     | 307                               | 295           | 313           | 6.1            | 17.6  | 16.9        | 17.9        | 6.1            | 2,594  | 1,734          | 2,224          | 28.3           |
| Northwood                             | 107                               | 94            | 100           | 6.4            | 6.4   | 5.6         | 6.0         | 6.4            | 1,861  | 1,821          | 1,846          | 1.4            |
| Oldtown/Middle East                   | 367                               | 382           | 361           | -5.5           | 42.0  | 43.7        | 36.0        | -17.6          | 10,872   | 5,870          | 9,026          | 53.8           |
| Orangeville/East Highlandtown         | 310                               | 304           | 307           | 1.0            | 34.0  | 33.3        | 33.6        | 1.0            | 6,662  | 6,420          | 6,356          | -1.0           |
| Patterson Park North & East           | 159                               | 148           | 155           | 4.7            | 10.9  | 10.2        | 10.7        | 4.7            | 763  | 745            | 774            | 3.9            |
| Penn North/Reservoir Hill             | 180                               | 113           | 116           | 2.7            | 18.6  | 11.7        | 12.0        | 2.7            | 1,322  | 533            | 492            | -7.7           |
| Pimlico/Arlington/Hilltop             | 299                               | 277           | 301           | 8.7            | 25.3  | 23.4        | 25.5        | 8.7            | 3,796  | 2,905          | 4,095          | 41.0           |
| Poppleton/The Terraces/Hollins Market | 110                               | 93            | 96            | 3.2            | 21.6  | 18.3        | 18.9        | 3.2            | 831  | 680            | 667            | -1.9           |
| Sandtown-Winchester/Harlem Park       | 199                               | 188           | 202           | 7.4            | 13.4  | 12.6        | 13.6        | 7.4            | 1,017  | 1,018          | 1,068          | 4.9            |
| South Baltimore                       | 152                               | 155           | 168           | 8.4            | 13.7  | 14.0        | 26.2        | 88.0           | 2,357  | 5,967          | 7,854          | 31.6           |
| Southeastern                          | 180                               | 200           | 204           | 2.0            | 28.8  | 31.9        | 32.6        | 2.0            | 2,783  | 3,093          | 3,077          | -0.5           |
| Southern Park Heights                 | 147                               | 137           | 145           | 5.8            | 11.1  | 10.3        | 10.9        | 5.8            | 890  | 841            | 829            | -1.4           |
| Southwest Baltimore                   | 324                               | 326           | 344           | 5.5            | 18.1  | 18.2        | 19.2        | 5.5            | 2,564  | 2,689          | 1,762          | -34.5          |
| The Waverlies                         | 114                               | 113           | 127           | 12.4           | 14.7  | 14.6        | 16.4        | 12.4           | 858  | 842            | 910            | 8.1            |
| Upton/Druid Heights                   | 203                               | 199           | 194           | -2.5           | 17.0  | 16.7        | 18.8        | 12.6           | 1,151  | 1,265          | 1,243          | -1.7           |
| Washington Village/Pigtown            | 183                               | 173           | 187           | 8.1            | 33.3  | 31.4        | 34.0        | 8.1            | 1,619  | 3,061          | 3,647          | 19.1           |
| Westport/Mt. Winans/Lakeland          | 147                               | 146           | 147           | 0.7            | 20.6  | 20.5        | 20.6        | 0.7            | 1,747  | 1,668          | 1,513          | -9.3           |
| <b>Baltimore City</b>                 | <b>14,116</b>                     | <b>13,621</b> | <b>14,095</b> | <b>3.5</b>     | <b>22.7</b>                                 | <b>21.9</b> | <b>22.7</b> | <b>3.5</b>     | <b>204,596</b>                                 | <b>191,144</b> | <b>191,306</b> | <b>0.1</b>     |

For more information on these indicators please visit <http://www.bniajfi.org>.

| Businesses and Employment             |  |
|---------------------------------------|--|
| Community Statistical Area (CSA)      | Percent of Employed Residents<br>Who Work Outside the City |
|                                       | 2012   |
| Allendale/Irvington/S. Hilton         | 59.0   |
| Beechfield/Ten Hills/West Hills       | 66.9   |
| Belair-Edison                         | 49.4   |
| Brooklyn/Curtis Bay/Hawkins Point     | 75.8   |
| Canton                                | 50.5   |
| Cedonia/Frankford                     | 50.0   |
| Cherry Hill                           | 53.2   |
| Chinquapin Park/Belvedere             | 48.4   |
| Claremont/Armistead                   | 61.6   |
| Clifton-Berea                         | 45.8   |
| Cross-Country/Cheswolde               | 53.8   |
| Dickeyville/Franklintown              | 54.7   |
| Dorchester/Ashburton                  | 62.2   |
| Downtown/Seton Hill                   | 39.5   |
| Edmondson Village                     | 58.0   |
| Fells Point                           | 43.1   |
| Forest Park/Walbrook                  | 60.5   |
| Glen-Fallstaff                        | 42.0   |
| Greater Charles Village/Barclay       | 58.0   |
| Greater Govans                        | 49.0   |
| Greater Mondawmin                     | 47.0   |
| Greater Roland Park/Poplar Hill       | 37.3   |
| Greater Rosemont                      | 51.5   |
| Greenmount East                       | 52.8   |
| Hamilton                              | 59.5   |
| Harbor East/Little Italy              | 43.9   |
| Harford/Echodale                      | 56.5   |
| Highlandtown                          | 51.5   |
| Howard Park/West Arlington            | 52.6   |
| Inner Harbor/Federal Hill             | 55.5   |
| Lauraville                            | 61.0   |
| Loch Raven                            | 49.0   |
| Madison/East End                      | 45.8   |
| Medfield/Hampden/Woodberry/Remington  | 49.5   |
| Midtown                               | 52.5   |
| Midway/Coldstream                     | 49.3   |
| Morrell Park/Violetville              | 67.1   |
| Mt. Washington/Coldspring             | 49.8   |
| North Baltimore/Guilford/Homeland     | 52.2   |
| Northwood                             | 46.6   |
| Oldtown/Middle East                   | 49.9   |
| Orangeville/East Highlandtown         | 55.7   |
| Patterson Park North & East           | 45.5   |
| Penn North/Reservoir Hill             | 43.2   |
| Pimlico/Arlington/Hilltop             | 50.1   |
| Poppleton/The Terraces/Hollins Market | 55.5   |
| Sandtown-Winchester/Harlem Park       | 47.0   |
| South Baltimore                       | 53.3   |
| Southeastern                          | 55.6   |
| Southern Park Heights                 | 51.8   |
| Southwest Baltimore                   | 60.1   |
| The Waverlies                         | 55.6   |
| Upton/Druid Heights                   | 55.1   |
| Washington Village/Pigtown            | 53.6   |
| Westport/Mt. Winans/Lakeland          | 60.9   |
| <b>Baltimore City</b>                 | <b>53.8</b>  |

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