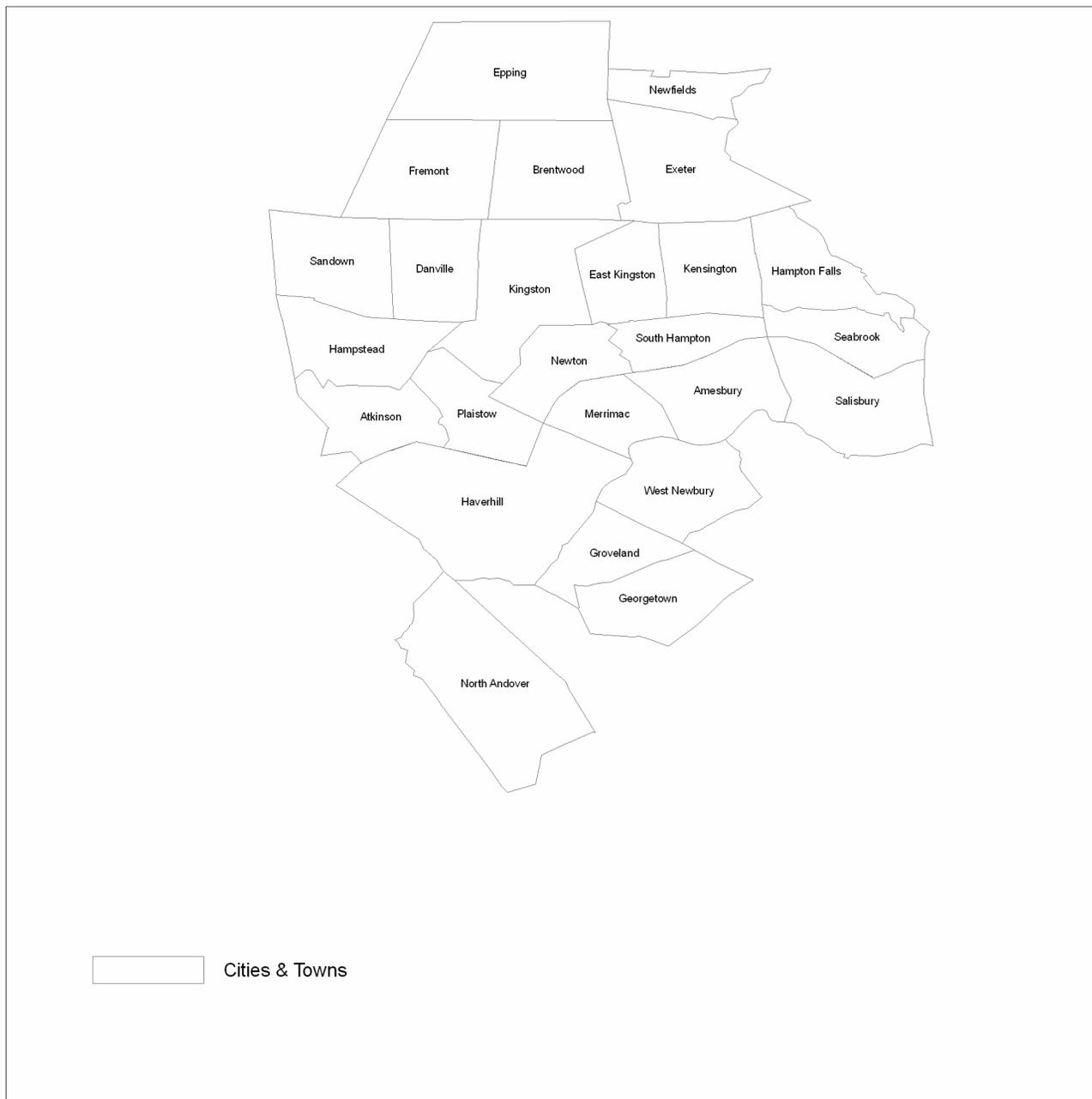


Statistical Profile of New England's Low- and Moderate-Income Areas

Haverhill-North Andover-Amesbury, MA-NH NECTA Division



Haverhill-North Andover-Amesbury, MA-NH NECTA Division Demographic Profile: Low- and Moderate-Income Areas

Figure 1: Low- and Moderate-Income Areas

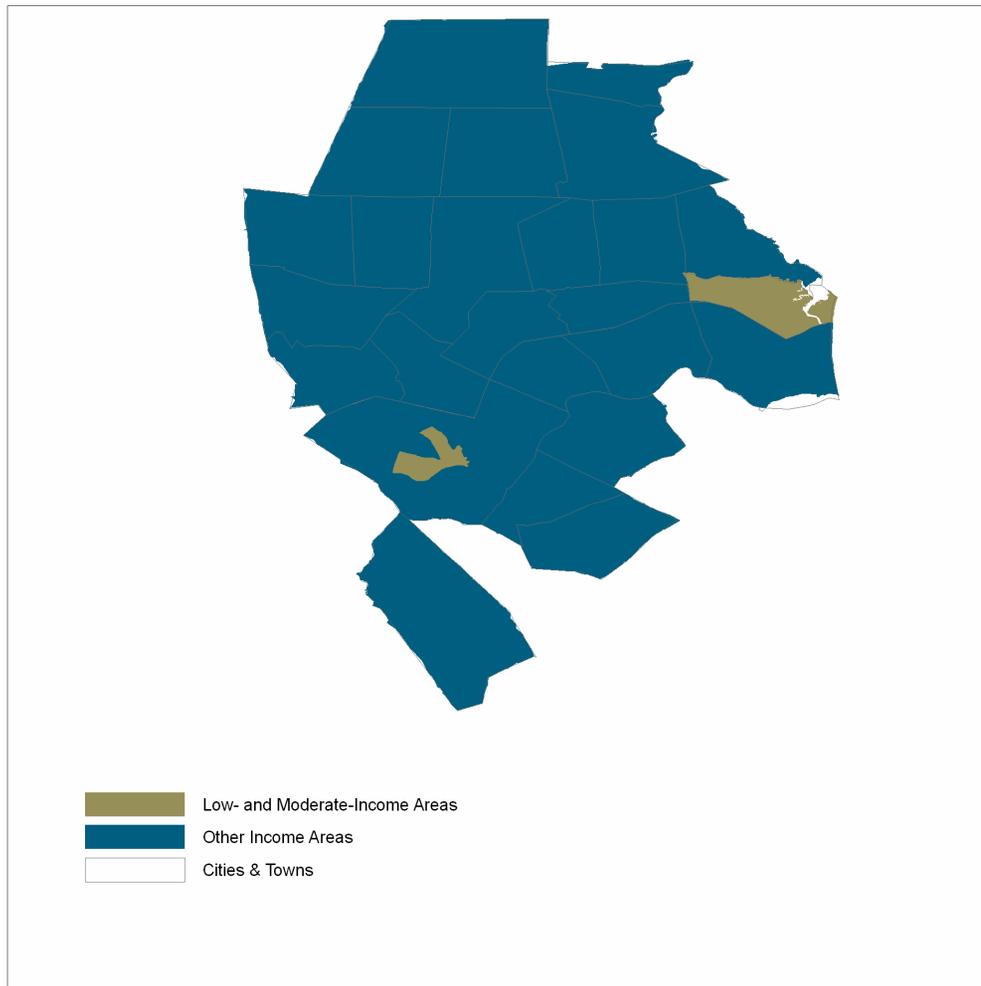


Chart 1: Percent of Population Living in Low- and Moderate-Income Areas

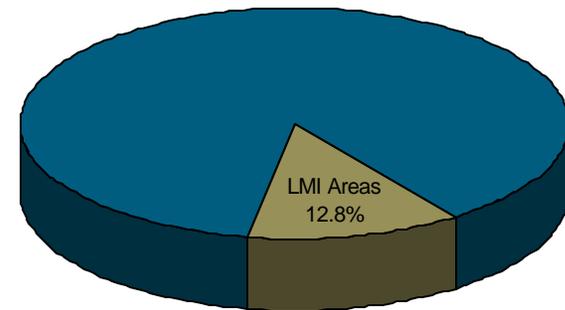


Table 1: Percent of Population Living in Low- and Moderate-Income Areas

	All Areas	LMI Areas		
		Percent	Percent	
Total population	217,816	100.0	27,939	100.0
Percent Living in LMI Areas				12.8
Male	105,781	48.6	13,474	48.2
Female	112,035	51.4	14,465	51.8

Haverhill-North Andover-Amesbury, MA-NH NECTA Division

Demographic Profile: Age Distribution of the Population

Chart 2: Age Distribution of the Population

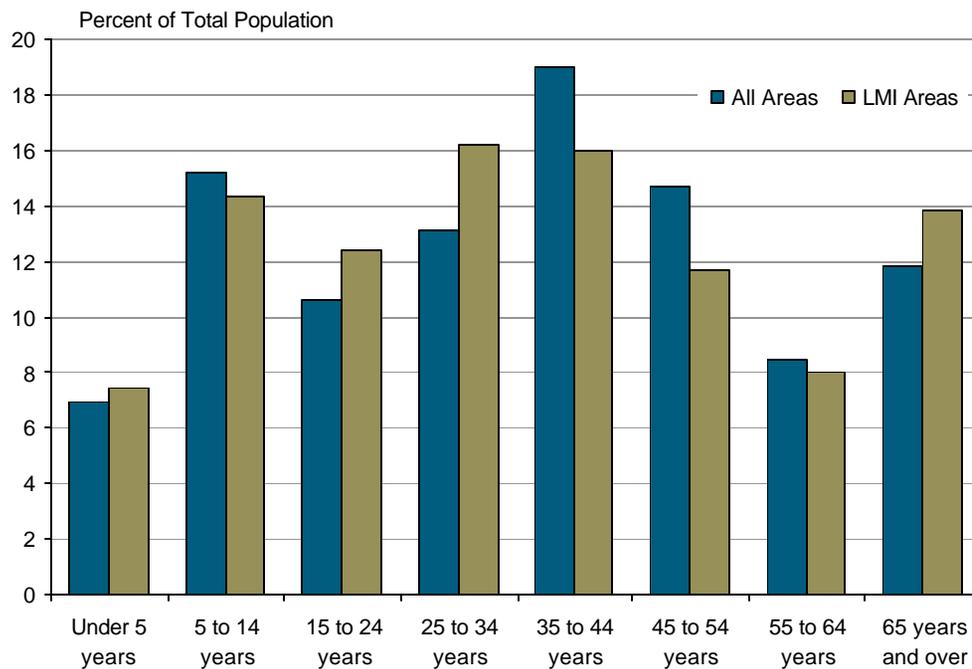


Table 2: Age Distribution of the Population

	All Areas		LMI Areas	
		Percent		Percent
Total population	217,816	100.0	27,939	100.0
Under 5 years	15,169	7.0	2,068	7.4
5 to 9 years	16,530	7.6	2,038	7.3
10 to 14 years	16,656	7.6	1,969	7.0
15 to 19 years	13,658	6.3	1,685	6.0
20 to 24 years	9,545	4.4	1,788	6.4
25 to 34 years	28,579	13.1	4,524	16.2
35 to 44 years	41,405	19.0	4,478	16.0
45 to 54 years	31,974	14.7	3,271	11.7
55 to 59 years	10,662	4.9	1,218	4.4
60 to 64 years	7,796	3.6	1,025	3.7
65 to 74 years	12,969	6.0	1,863	6.7
75 to 84 years	9,205	4.2	1,495	5.4
85 years and over	3,668	1.7	517	1.9

Haverhill-North Andover-Amesbury, MA-NH NECTA Division Demographic Profile: Race and Ethnicity of the Population

Figure 2: Minorities as a Percent of Population

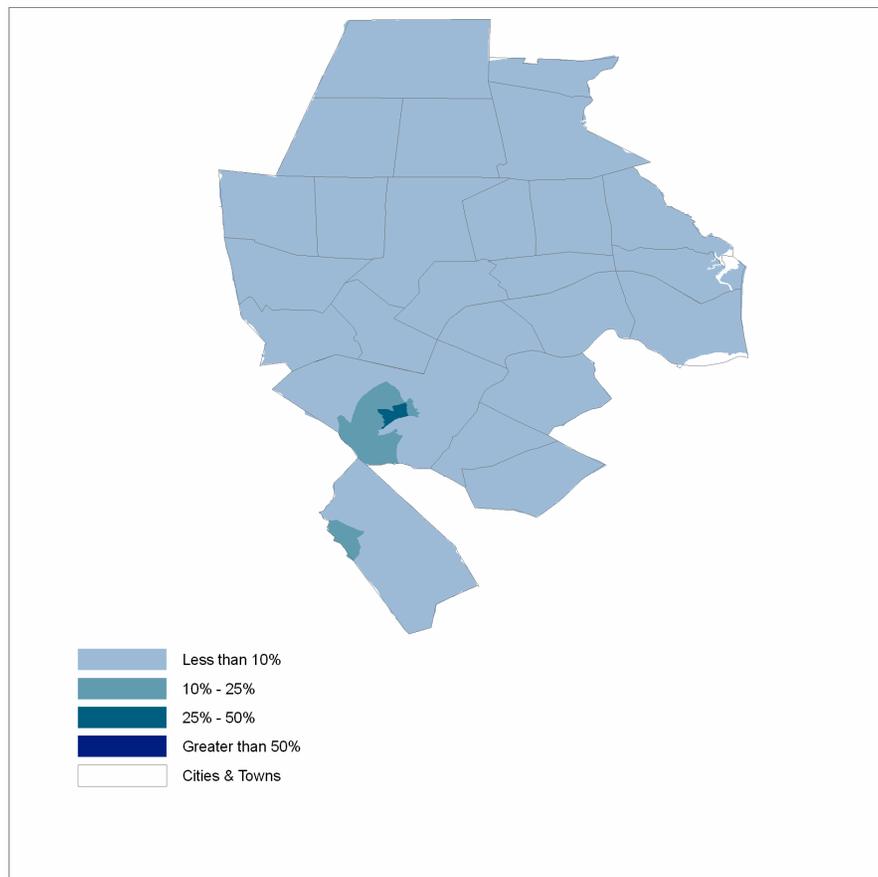
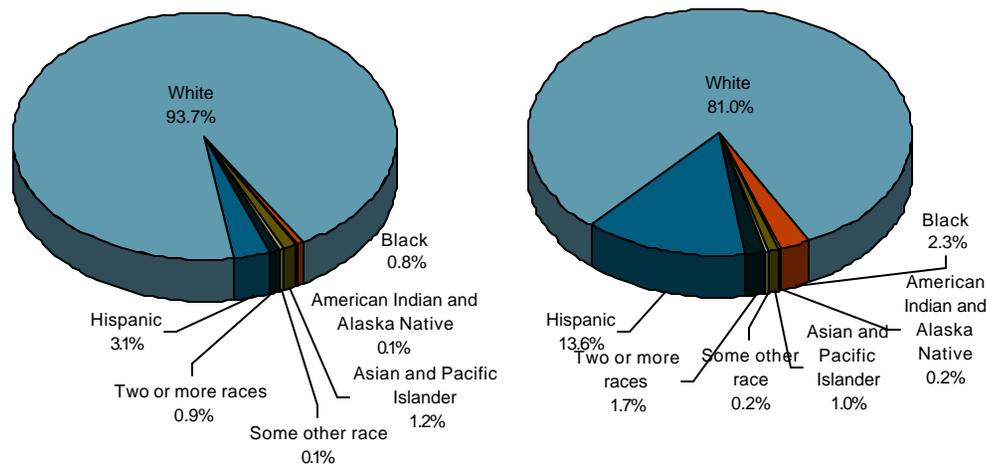


Chart 3: Race and Ethnicity of the Population



Note: White, Black, American Indian and Alaska Native, Asian and Pacific Islander, Some other race, and Two or more races do not include Hispanics.

Table 3: Race and Ethnicity of the Population

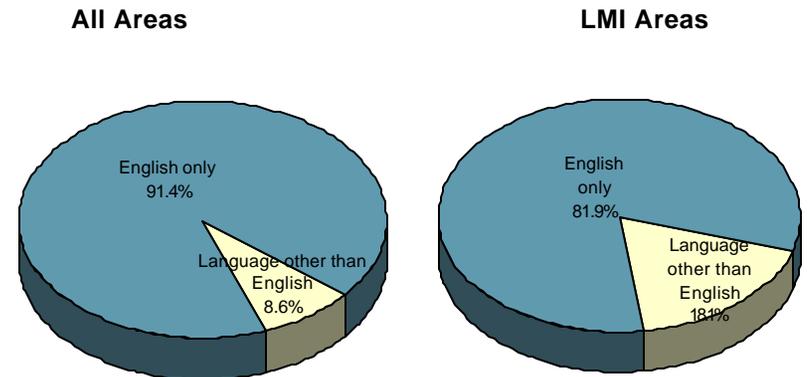
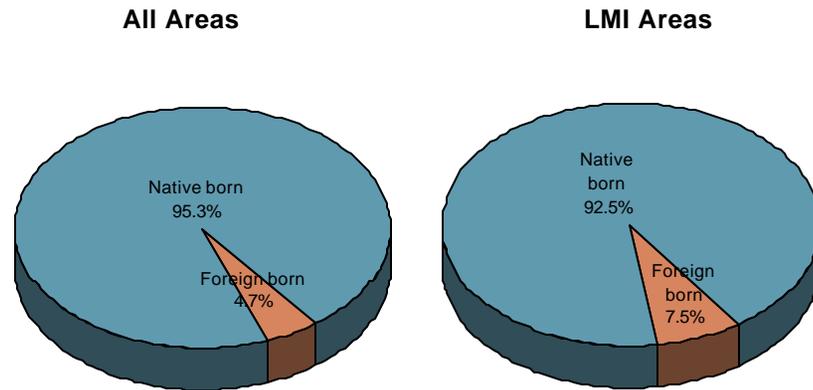
	All Areas		LMI Areas	
		Percent		Percent
Total population	217,816	100.0	27,939	100.0
White	204,074	93.7	22,613	80.9
Black	1,702	0.8	638	2.3
American Indian and Alaska Native	291	0.1	64	0.2
Asian and Pacific Islander	2,610	1.2	270	1.0
Some other race	272	0.1	68	0.2
Two or more races	1,986	0.9	476	1.7
Hispanic	6,847	3.1	3,804	13.6

Haverhill-North Andover-Amesbury, MA-NH NECTA Division

Demographic Profile: Nativity of the Population and Language Spoken at Home

Chart 4: Nativity of the Population

Chart 5: Language Spoken at Home



Note: Native born includes persons born in U.S. Territories.

Table 4: Nativity of the Population

Table 5: Language Spoken at Home

	All Areas		LMI Areas	
	Count	Percent	Count	Percent
Total population	217,737	100.0	27,939	100.0
Native born	207,518	95.3	25,852	92.5
Born in United States	204,886	94.1	24,856	89.0
State of residence	120,490	55.3	16,001	57.3
Different state	84,396	38.8	8,855	31.7
Born outside United States	2,633	1.2	996	3.6
Foreign born	10,218	4.7	2,087	7.5
Entered 1990 to March 2000	3,458	1.6	836	3.0

	All Areas		LMI Areas	
	Count	Percent	Count	Percent
Total population	202,736	100.0	25,906	100.0
English only	185,368	91.4	21,212	81.9
Language other than English	17,368	8.6	4,694	18.1
Speak English less than "very well"	5,666	2.8	2,061	8.0
Spanish	6,203	3.1	3,165	12.2
Speak English less than "very well"	2,460	1.2	1,566	6.0
Other Indo-European languages	8,859	4.4	1,260	4.9
Speak English less than "very well"	2,241	1.1	356	1.4
Asian and Pacific Island languages	1,641	0.8	194	0.7
Speak English less than "very well"	766	0.4	105	0.4

Haverhill-North Andover-Amesbury, MA-NH NECTA Division Housing Profile: Occupancy and Tenure Status of Housing Units

Figure 3: Owner-Occupied Housing Units as a Percent of Occupied Housing Units

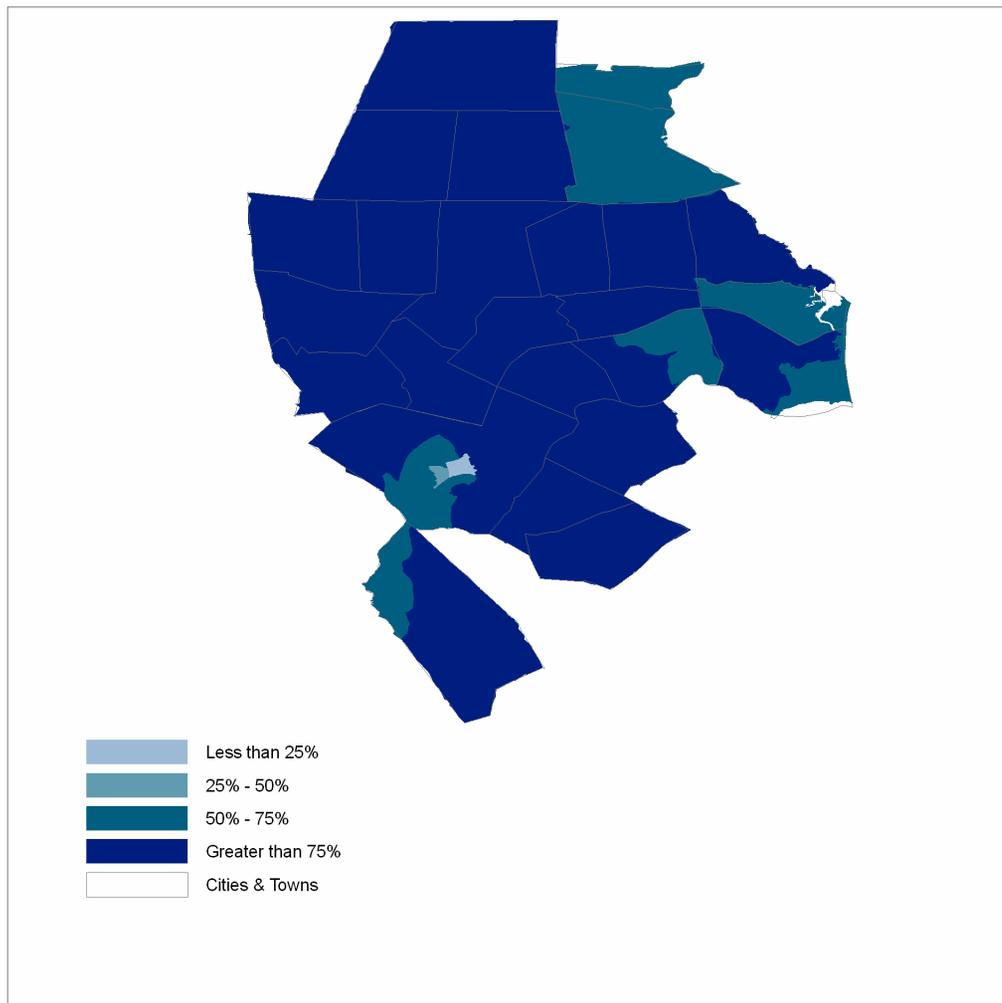


Chart 6: Occupancy and Tenure Status of Housing Units

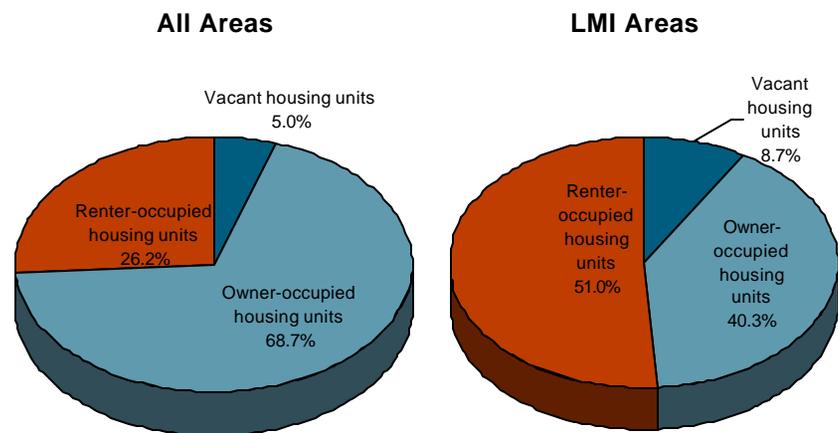
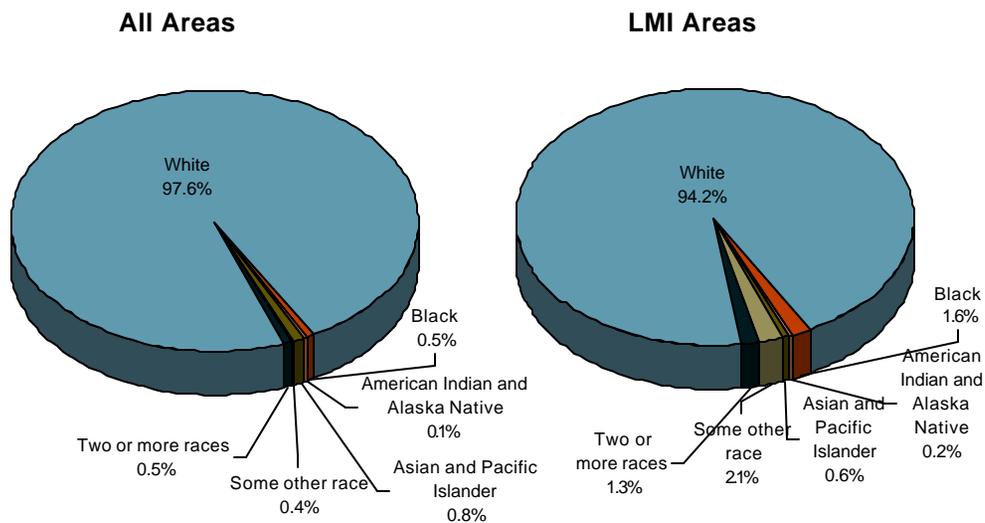


Table 6: Occupancy and Tenure Status

	All Areas		LMI Areas	
		Percent		Percent
Total housing units	86,067	100.0	12,617	100.0
Occupied housing units	81,733	95.0	11,523	91.3
Owner-occupied housing units	59,160	68.7	5,087	40.3
Renter-occupied housing units	22,573	26.2	6,436	51.0
Vacant housing units	4,333	5.0	1,094	8.7

Haverhill-North Andover-Amesbury, MA-NH NECTA Division Housing Profile: Race of Homeowners

Chart 7: Race of Homeowners



Note: Unlike Chart 3, Chart 7 shows racial composition only. It does not show ethnicity.

Table 7: Race of Homeowners

	All Areas		LMI Areas	
	Count	Percent	Count	Percent
Total Owner-Occupied	59,160	100.0	5,087	100.0
White	57,753	97.6	4,794	94.2
Black	305	0.5	81	1.6
American Indian and Alaska Native	72	0.1	12	0.2
Asian and Pacific Islander	468	0.8	31	0.6
Some other race	238	0.4	105	2.1
Two or more races	323	0.5	64	1.3

Haverhill-North Andover-Amesbury, MA-NH NECTA Division Housing Profile: Age Distribution of Homeowners and Renters

Chart 8: Age Distribution of Homeowners

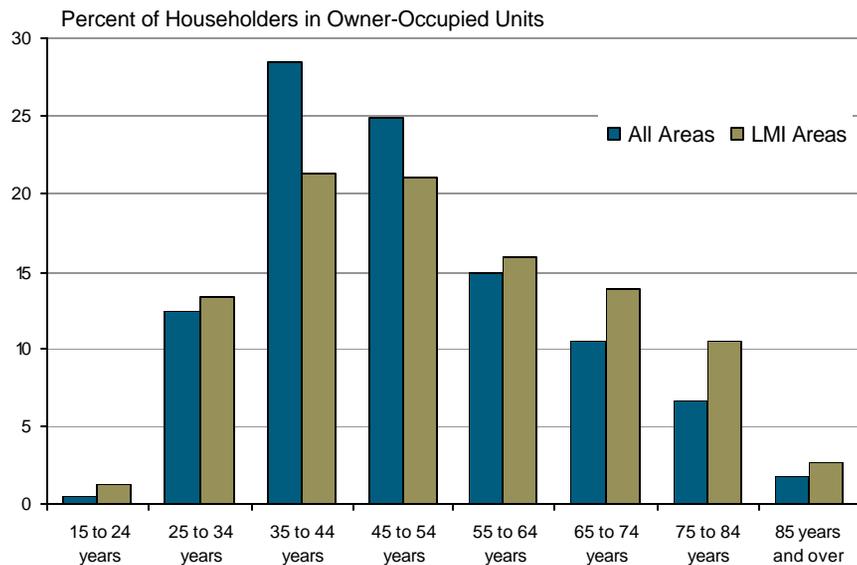


Chart 9: Age Distribution of Renters

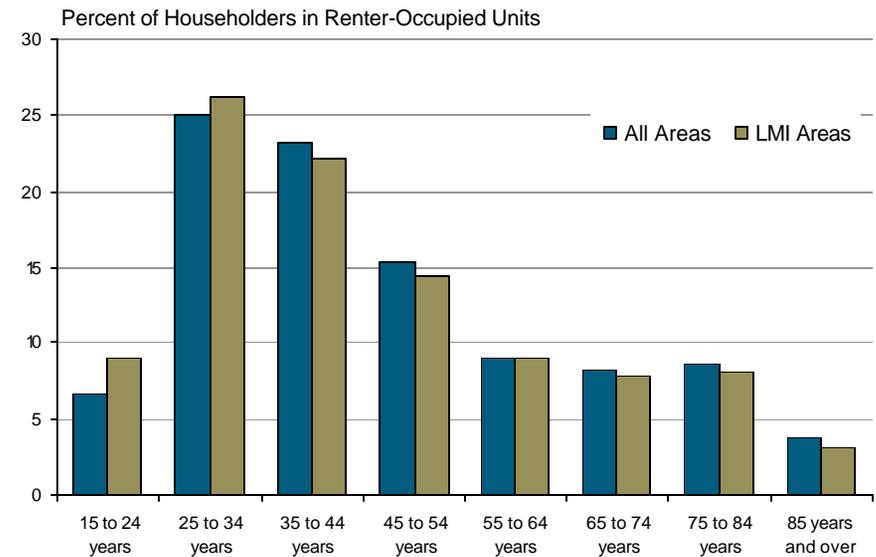


Table 8: Age Distribution of Homeowners

	All Areas		LMI Areas	
	Count	Percent	Count	Percent
Total Owner-Occupied Housing Units	59,160	100.0	5,087	100.0
15 to 24 years	320	0.5	63	1.2
25 to 34 years	7,297	12.3	681	13.4
35 to 44 years	16,845	28.5	1,084	21.3
45 to 54 years	14,737	24.9	1,069	21.0
55 to 64 years	8,812	14.9	810	15.9
65 to 74 years	6,183	10.5	707	13.9
75 to 84 years	3,930	6.6	534	10.5
85 years and over	1,036	1.8	139	2.7

Table 9: Age Distribution of Renters

	All Areas		LMI Areas	
	Count	Percent	Count	Percent
Total Renter-Occupied Housing Units	22,573	100.0	6,436	100.0
15 to 24 years	1,497	6.6	583	9.1
25 to 34 years	5,643	25.0	1,690	26.3
35 to 44 years	5,253	23.3	1,430	22.2
45 to 54 years	3,464	15.3	932	14.5
55 to 64 years	2,042	9.0	579	9.0
65 to 74 years	1,865	8.3	503	7.8
75 to 84 years	1,944	8.6	518	8.0
85 years and over	865	3.8	201	3.1

Haverhill-North Andover-Amesbury, MA-NH NECTA Division Housing Profile: Age of Housing Stock

Chart 10: Year Housing Unit Was Built

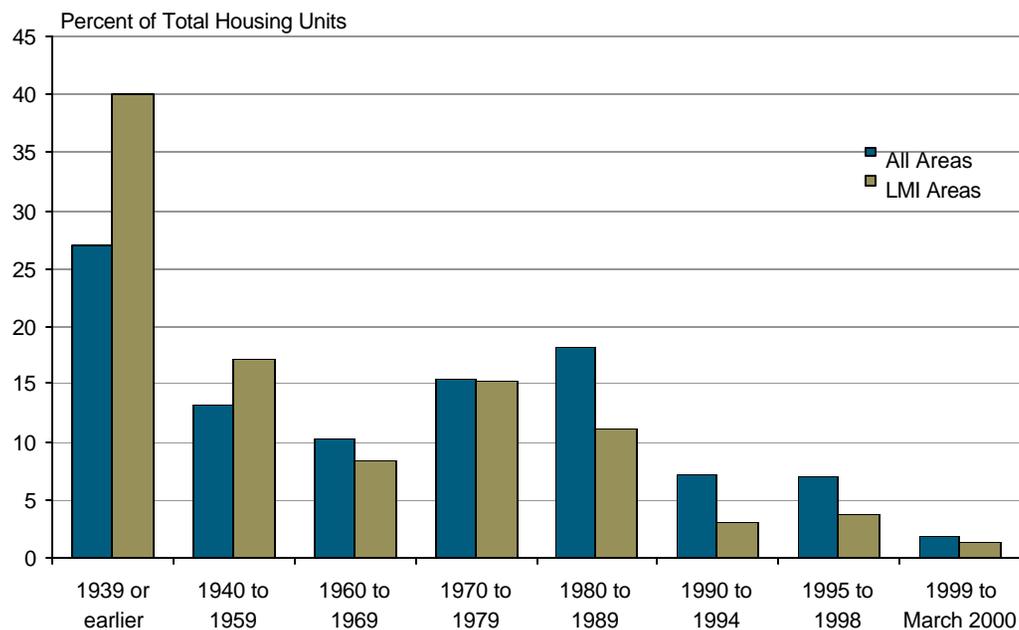


Table 10: Year Housing Unit Was Built

	All Areas		LMI Areas	
		Percent		Percent
Total housing units	86,043	100.0	12,617	100.0
1939 or earlier	23,309	27.1	5,048	40.0
1940 to 1959	11,340	13.2	2,162	17.1
1960 to 1969	8,798	10.2	1,059	8.4
1970 to 1979	13,320	15.5	1,912	15.2
1980 to 1989	15,576	18.1	1,403	11.1
1990 to 1994	6,113	7.1	378	3.0
1995 to 1998	6,029	7.0	485	3.8
1999 to March 2000	1,559	1.8	170	1.3

Haverhill-North Andover-Amesbury, MA-NH NECTA Division Housing Profile: Value of Owner-Occupied Units

Figure 4: Median Value of Owner-Occupied Housing Units

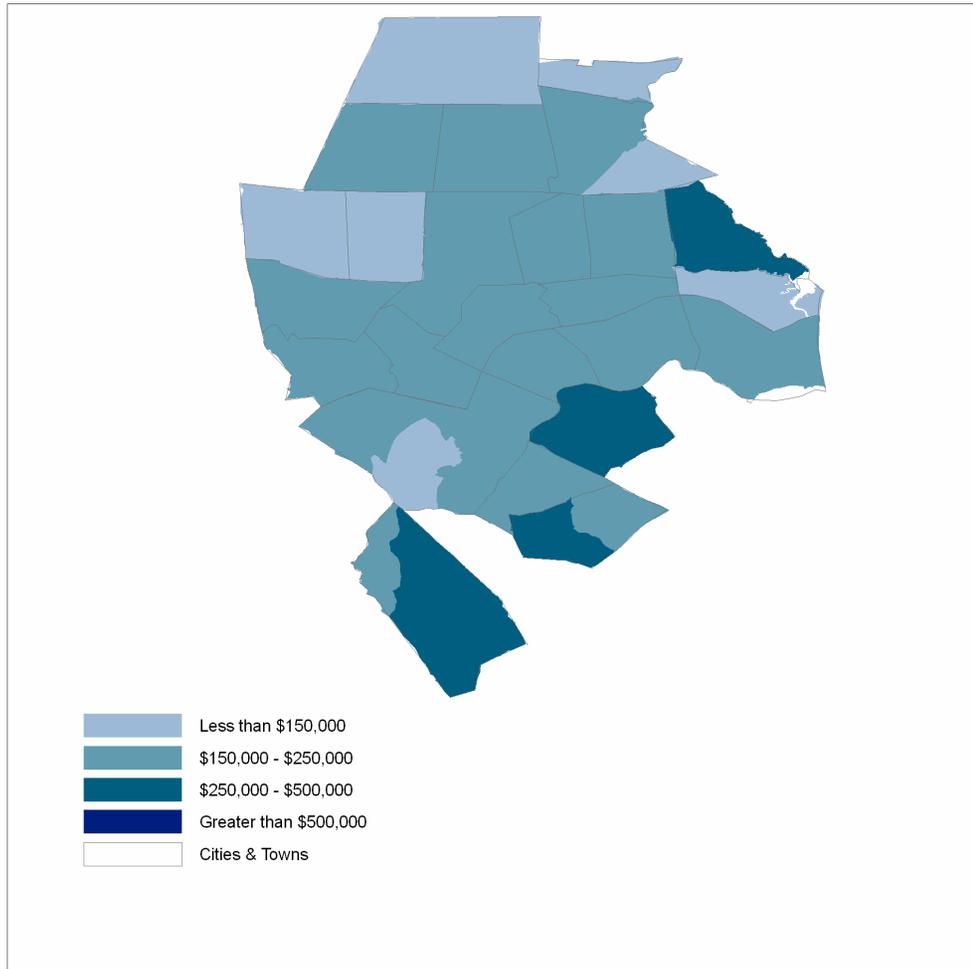


Chart 11: Value of Owner-Occupied Units

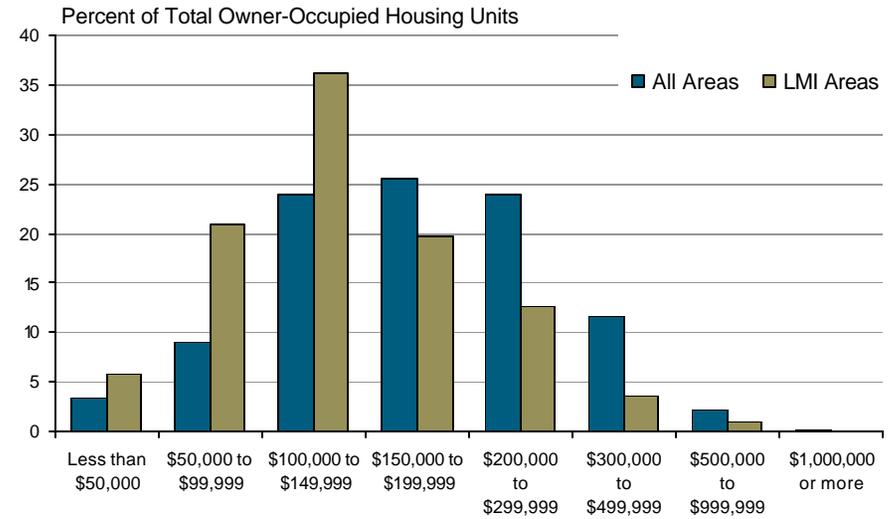


Table 11: Value of Owner-Occupied Units

	All Areas		LMI Areas	
		Percent		Percent
Total Owner-Occupied Units	59,158	100.0	5,095	100.0
Less than \$50,000	2,030	3.4	291	5.7
\$50,000 to \$99,999	5,278	8.9	1,066	20.9
\$100,000 to \$149,999	14,231	24.1	1,842	36.2
\$150,000 to \$199,999	15,088	25.5	1,013	19.9
\$200,000 to \$299,999	14,192	24.0	647	12.7
\$300,000 to \$499,999	6,864	11.6	182	3.6
\$500,000 to \$999,999	1,348	2.3	54	1.1
\$1,000,000 or more	126	0.2	0	0.0

Haverhill-North Andover-Amesbury, MA-NH NECTA Division Housing Profile: Gross Rent of Renter-Occupied Units

Figure 5: Median Gross Rent of Renter-Occupied Units

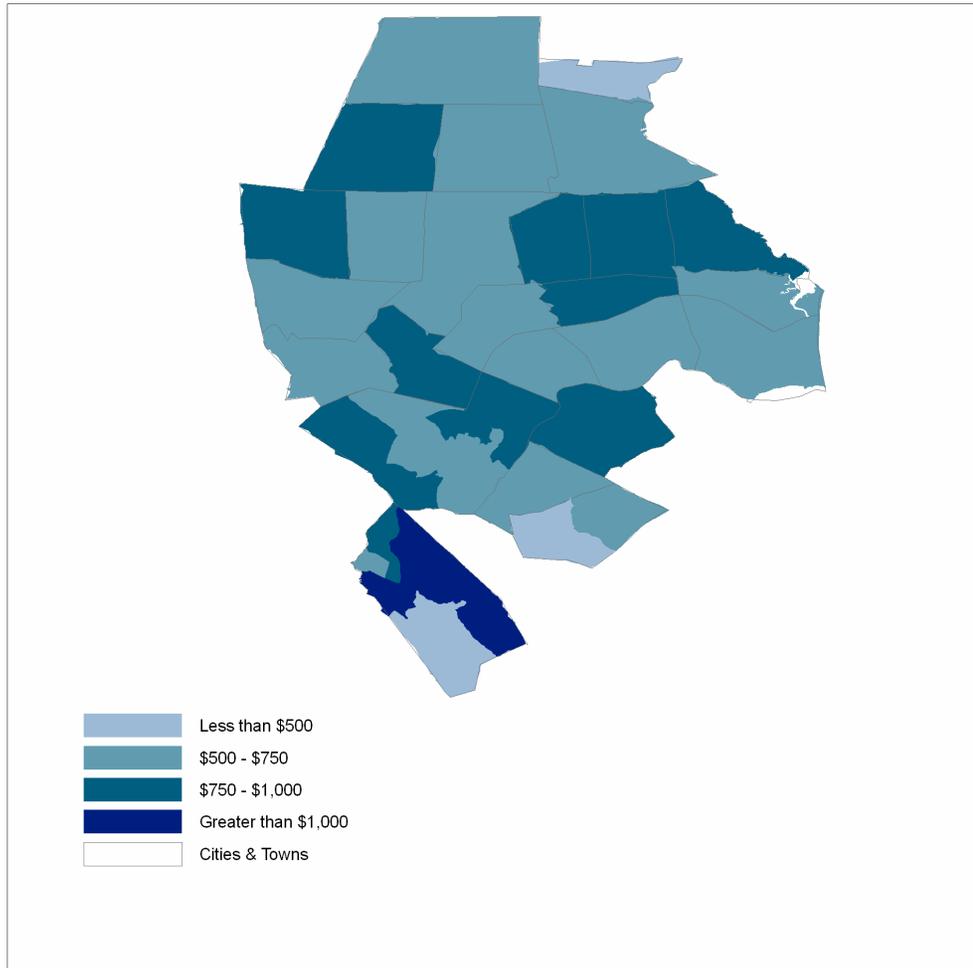


Chart 12: Gross Rent of Renter-Occupied Units

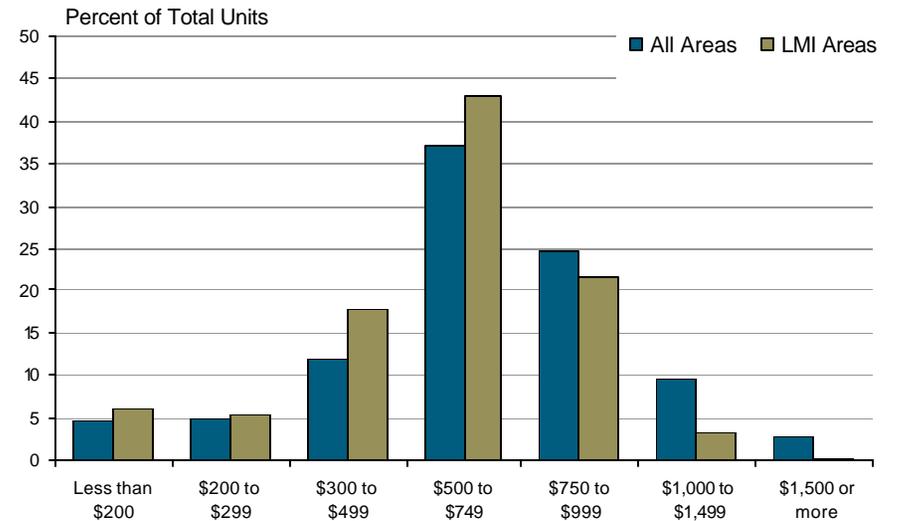


Table 12: Gross Rent of Renter-Occupied Units

	All Areas		LMI Areas	
	Units	Percent	Units	Percent
Renter-Occupied Units	22,335	100.0	6,410	100.0
Less than \$200	1,060	4.7	396	6.2
\$200 to \$299	1,109	5.0	342	5.3
\$300 to \$499	2,662	11.9	1,135	17.7
\$500 to \$749	8,316	37.2	2,762	43.1
\$750 to \$999	5,517	24.7	1,386	21.6
\$1,000 to \$1,499	2,131	9.5	212	3.3
\$1,500 or more	644	2.9	13	0.2
No cash rent	897	4.0	164	2.6

Haverhill-North Andover-Amesbury, MA-NH NECTA Division Housing Profile: Gross Rent as a Percent of Household Income

Figure 6: Percent of Renter Households Paying 35 Percent or More of Household Income in Rent

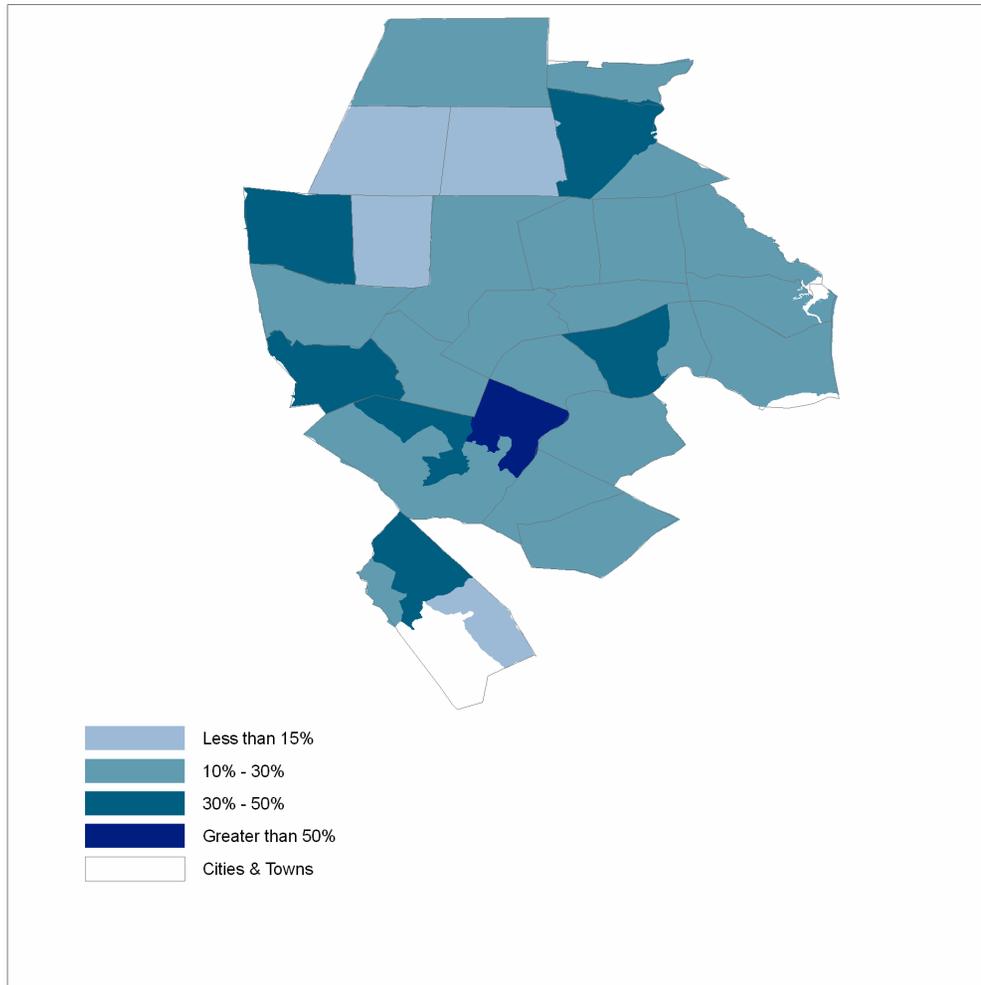


Chart 13: Gross Rent as a Percent of Household Income

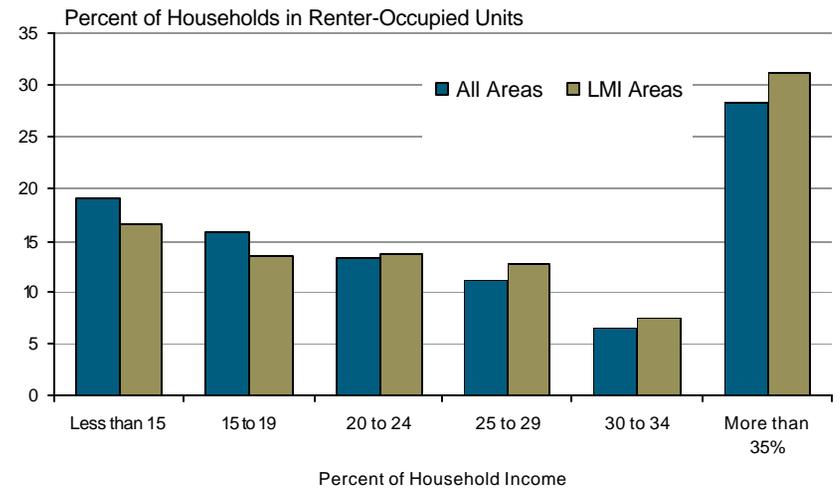


Table 13: Gross Rent as a Percent of Household Income

	All Areas		LMI Areas	
	Count	Percent	Count	Percent
Renter-Occupied Units	22,335	100.0	6,410	100.0
Less than 15 percent	4,271	19.1	1,064	16.6
15 to 19 percent	3,542	15.9	870	13.6
20 to 24 percent	2,997	13.4	880	13.7
25 to 29 percent	2,469	11.1	818	12.8
30 to 34 percent	1,441	6.5	474	7.4
35 percent or more	6,309	28.2	2,001	31.2
Not computed	1,307	5.9	303	4.7

Haverhill-North Andover-Amesbury, MA-NH NECTA Division

Socio-Economic Profile: Educational Attainment of the Population

Chart 14: Highest Level of Educational Attainment

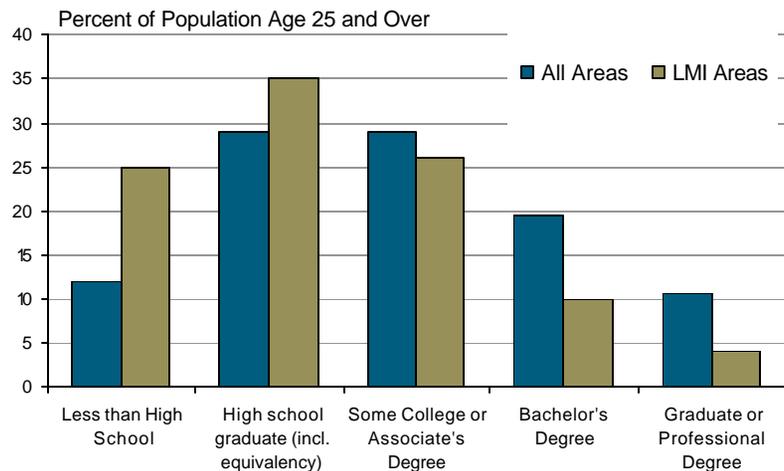


Table 14: Highest Level of Educational Attainment

	All Areas		LMI Areas	
	Count	Percent	Count	Percent
Population 25 years and over	146,347	100.0	18,386	100.0
Less than 9th grade	5,246	3.6	1,643	8.9
9th to 12th grade, no diploma	12,100	8.3	2,933	16.0
High school graduate (incl. equivalency)	42,489	29.0	6,427	35.0
Some college, no degree	29,510	20.2	3,469	18.9
Associate degree	13,065	8.9	1,336	7.3
Bachelor's degree	28,574	19.5	1,822	9.9
Graduate or professional degree	15,364	10.5	756	4.1
Percent high school graduate or higher		88.1		75.1
Percent bachelor's degree or higher		30.0		14.0

Figure 7: Percent of the Population Who Are Not High School Graduates

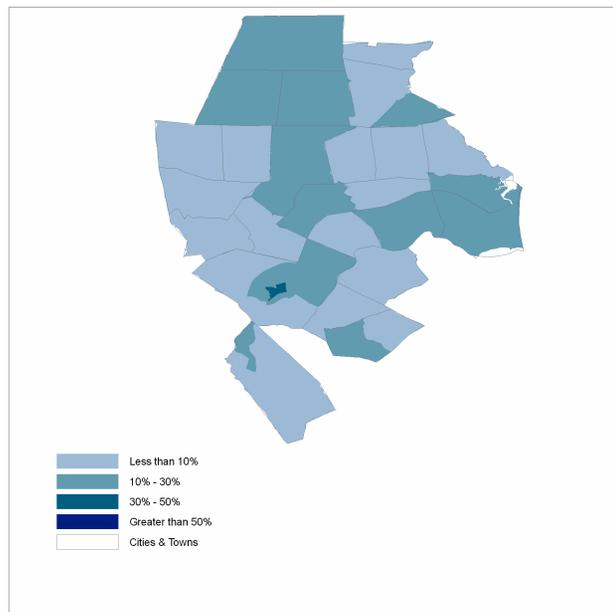
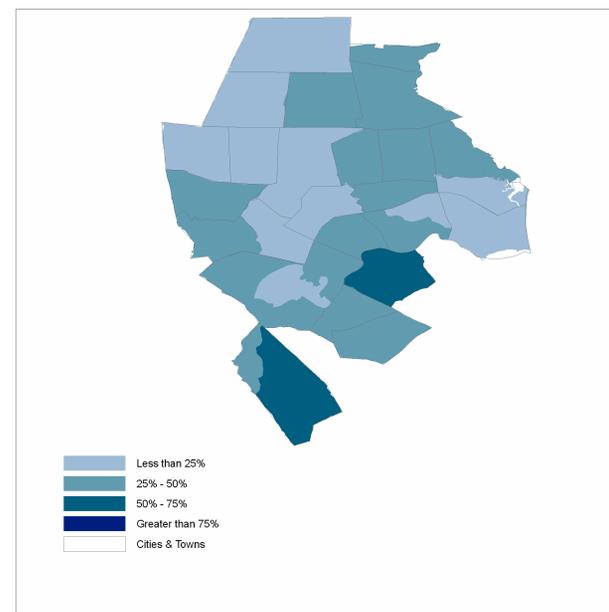


Figure 8: Percent of the Population Who Are College Graduates



Haverhill-North Andover-Amesbury, MA-NH NECTA Division

Socio-Economic Profile: Commuting to Work

Chart 15: Travel Time to Work

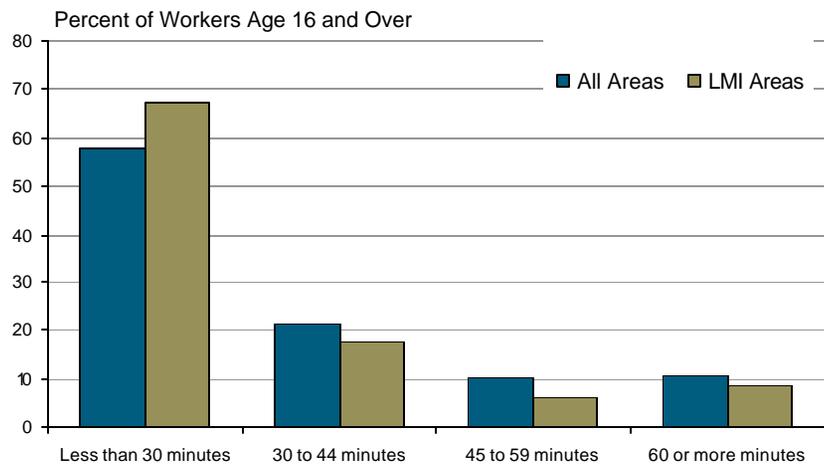


Chart 16: Method of Transportation for Commuting to Work

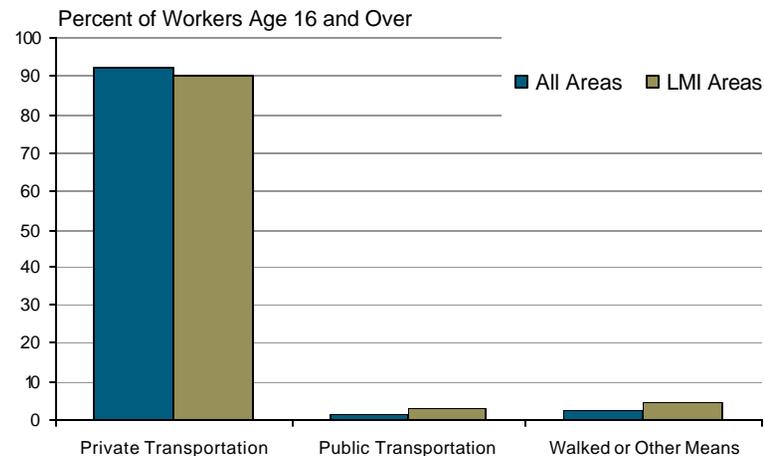


Table 15: Travel Time to Work

	All Areas		LMI Areas	
	Count	Percent	Count	Percent
Workers 16 Years and Over	107,580	100.0	12,866	100.0
Less than 30 minutes	62,154	57.8	8,679	67.5
30 to 44 minutes	22,960	21.3	2,279	17.7
45 to 59 minutes	11,190	10.4	799	6.2
60 or more minutes	11,276	10.5	1,109	8.6

Table 16: Method of Transportation for Commuting to Work

	All Areas		LMI Areas	
	Count	Percent	Count	Percent
Workers 16 Years and Over	111,797	100.0	13,143	100.0
Private Transportation	102,932	92.1	11,853	90.2
Public transportation	1,822	1.6	434	3.3
Walked or Other Means	2,826	2.5	579	4.4

Haverhill-North Andover-Amesbury, MA-NH NECTA Division

Socio-Economic Profile: Industry of Employment

Chart 17: Industry of Employment

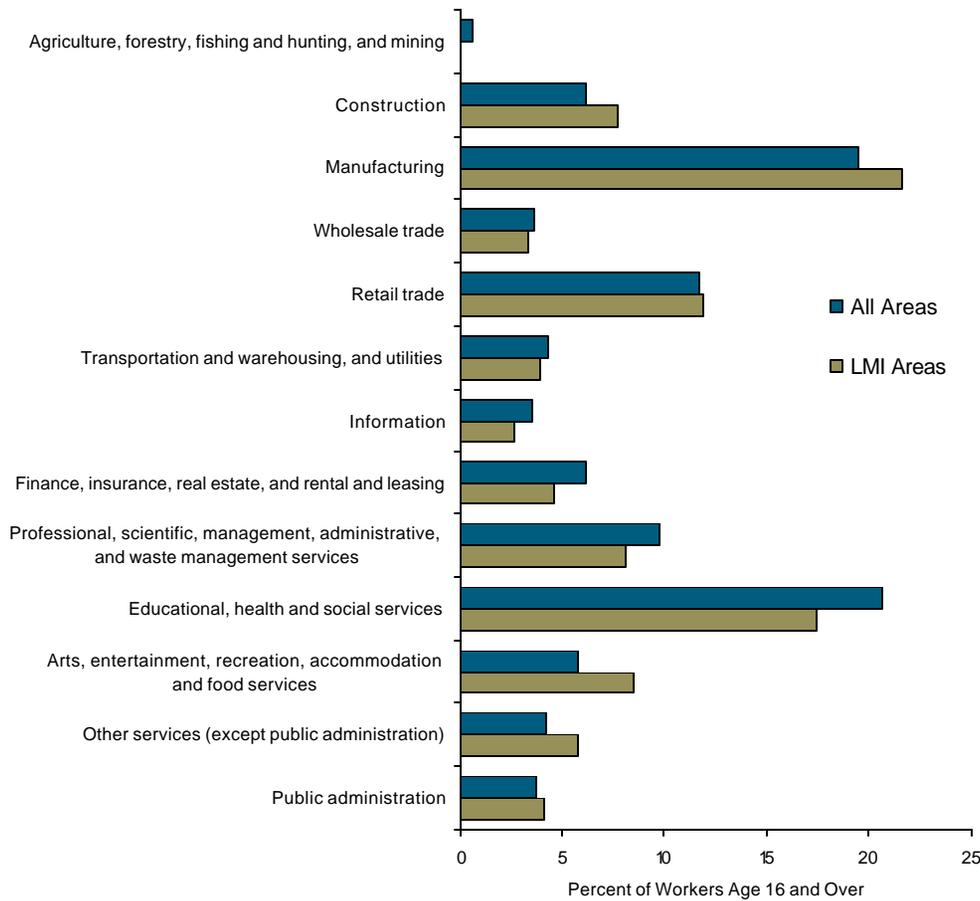


Table 17: Industry of Employment

	All Areas		LMI Areas	
	Count	Percent	Count	Percent
Workers 16 Years and Over	113,639	100.0	13,355	100.0
Agriculture, forestry, fishing and hunting, and mining	630	0.6	17	0.1
Construction	7,065	6.2	1,038	7.8
Manufacturing	22,152	19.5	2,886	21.6
Wholesale trade	4,138	3.6	454	3.4
Retail trade	13,285	11.7	1,594	11.9
Transportation and warehousing, and utilities	4,949	4.4	528	4.0
Information	4,047	3.6	343	2.6
Finance, insurance, real estate, and rental and leasing	7,033	6.2	617	4.6
Professional, scientific, management, administrative, & waste management services	11,166	9.8	1,087	8.1
Educational, health and social services	23,422	20.6	2,324	17.4
Arts, entertainment, recreation, accommodation and food services	6,626	5.8	1,142	8.6
Other services (except public administration)	4,841	4.3	773	5.8
Public administration	4,284	3.8	552	4.1

Haverhill-North Andover-Amesbury, MA-NH NECTA Division

Socio-Economic Profile: Occupation

Chart 18: Occupation

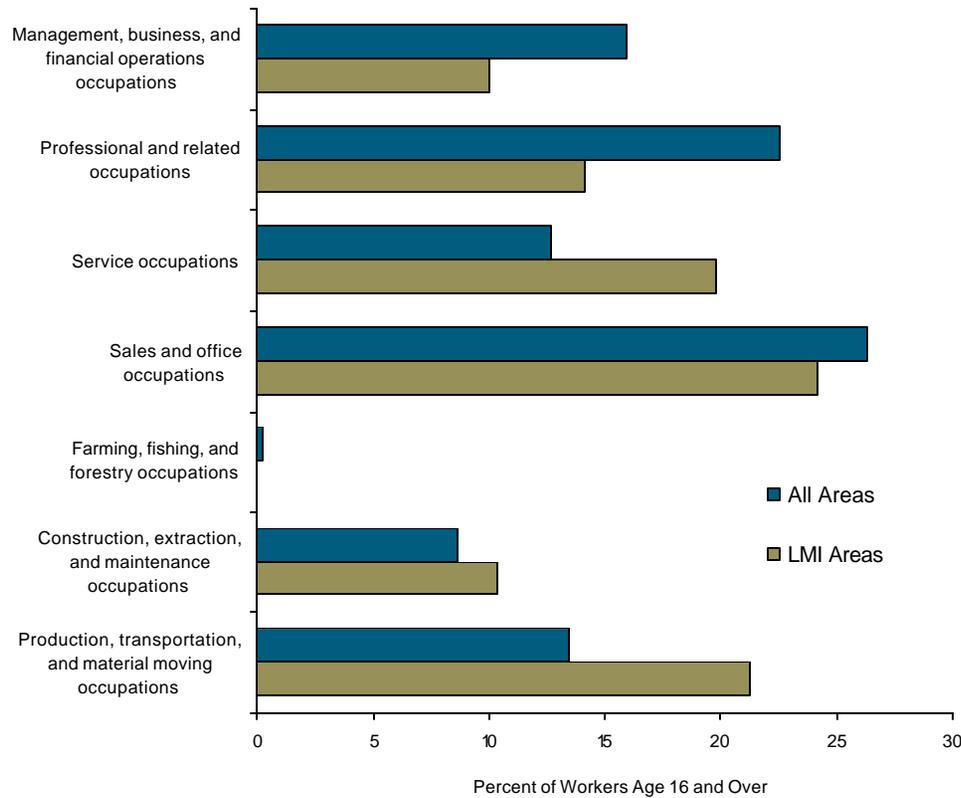


Table 18: Occupation

	All Areas		LMI Areas	
	Count	Percent	Count	Percent
Workers 16 Years and Over	113,639	100.0	13,355	100.0
Management, business, and financial operations occupations	18,153	16.0	1,336	10.0
Professional and related occupations	25,636	22.6	1,899	14.2
Service occupations	14,495	12.8	2,647	19.8
Sales and office occupations	29,895	26.3	3,234	24.2
Farming, fishing, and forestry occupations	294	0.3	10	0.1
Construction, extraction, and maintenance occupations	9,826	8.6	1,390	10.4
Production, transportation, and material moving occupations	15,340	13.5	2,839	21.3

Haverhill-North Andover-Amesbury, MA-NH NECTA Division

Socio-Economic Profile: Household Income and Poverty Status

Figure 9: Percent of Households Earning Below the Federal Poverty Line

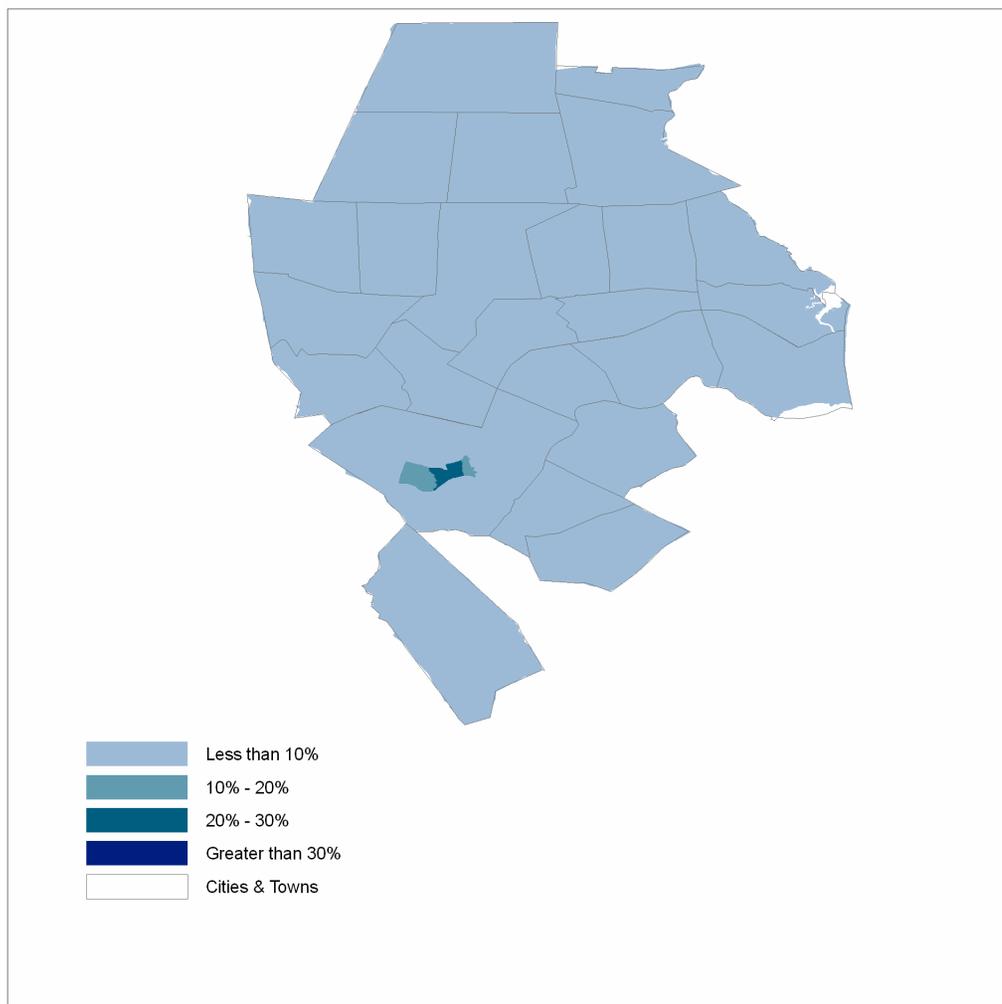


Chart 19: Household Income

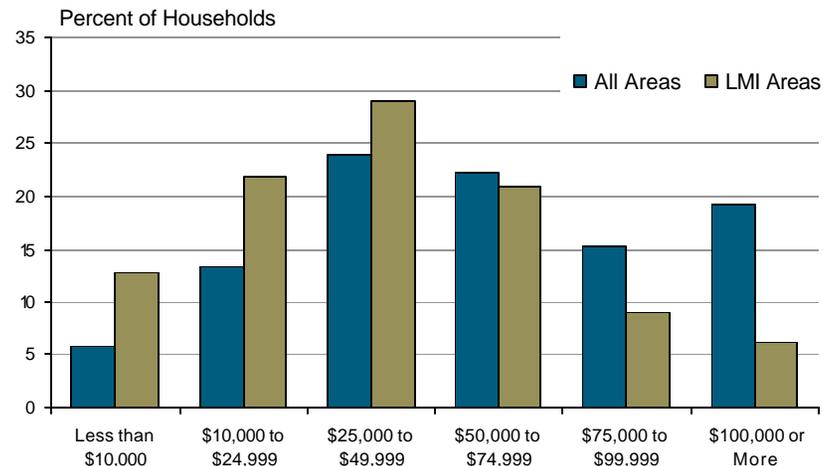


Table 19: Household Income

	All Areas		LMI Areas	
		Percent		Percent
Total Households	81,794	100.0	11,527	100.0
Less than \$10,000	4,774	5.8	1,473	12.8
\$10,000 to \$14,999	3,662	4.5	987	8.6
\$15,000 to \$24,999	7,265	8.9	1,539	13.4
\$25,000 to \$34,999	7,552	9.2	1,352	11.7
\$35,000 to \$49,999	12,081	14.8	1,999	17.3
\$50,000 to \$74,999	18,161	22.2	2,420	21.0
\$75,000 to \$99,999	12,485	15.3	1,044	9.1
\$100,000 to \$149,999	10,689	13.1	555	4.8
\$150,000 to \$199,999	2,730	3.3	82	0.7
\$200,000 or More	2,395	2.9	76	0.7
Households Earning Below the Federal Poverty Line	5,167	6.3	1,665	14.4