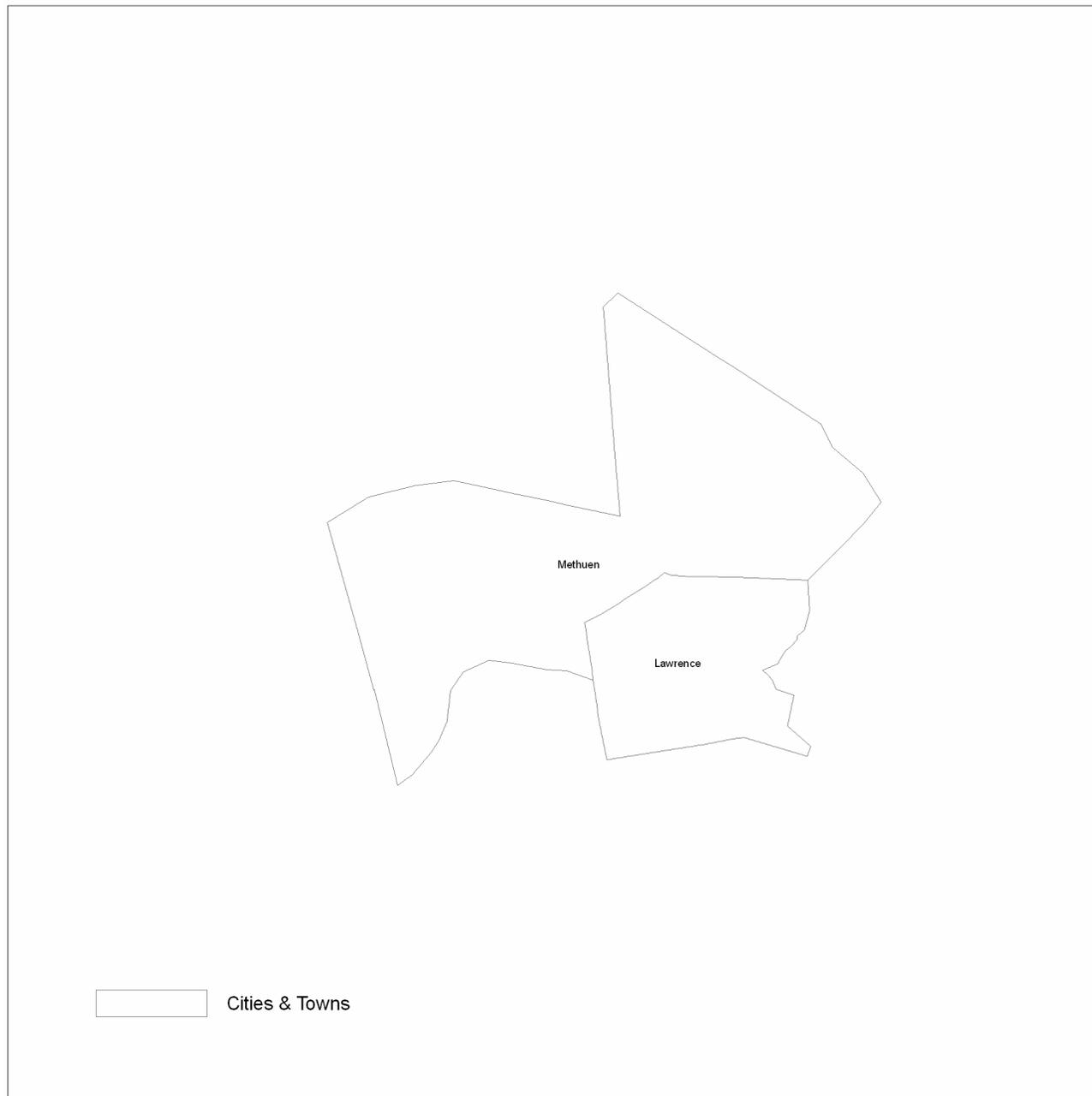


Statistical Profile of New England's Low- and Moderate-Income Areas

Lawrence-Methuen-Salem, MA-NH NECTA Division



Lawrence-Methuen-Salem, MA-NH NECTA Division Demographic Profile: Low- and Moderate-Income Areas

Figure 1: Low- and Moderate-Income Areas

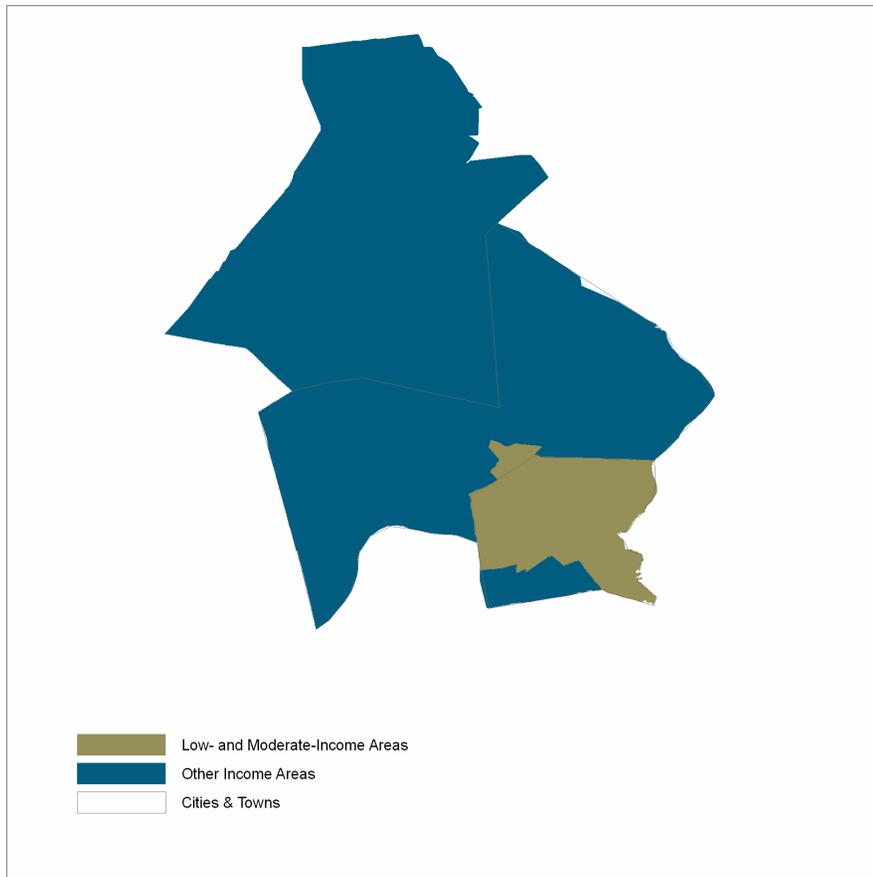


Chart 1: Percent of Population Living in Low- and Moderate-Income Areas

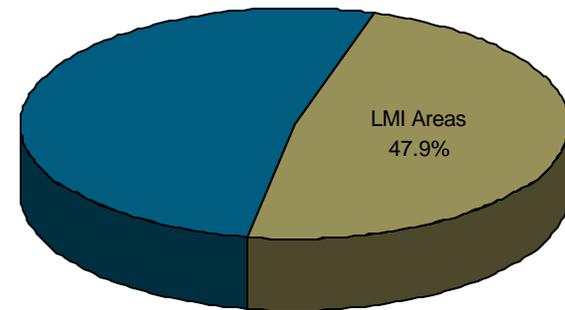


Table 1: Percent of Population Living in Low- and Moderate-Income Areas

	All Areas	LMI Areas	
		Percent	Percent
Total population	143,944	100.0	100.0
Percent Living in LMI Areas			47.9
Male	69,400	48.2	47.9
Female	74,544	51.8	52.1

Lawrence-Methuen-Salem, MA-NH NECTA Division Demographic Profile: Age Distribution of the Population

Chart 2: Age Distribution of the Population

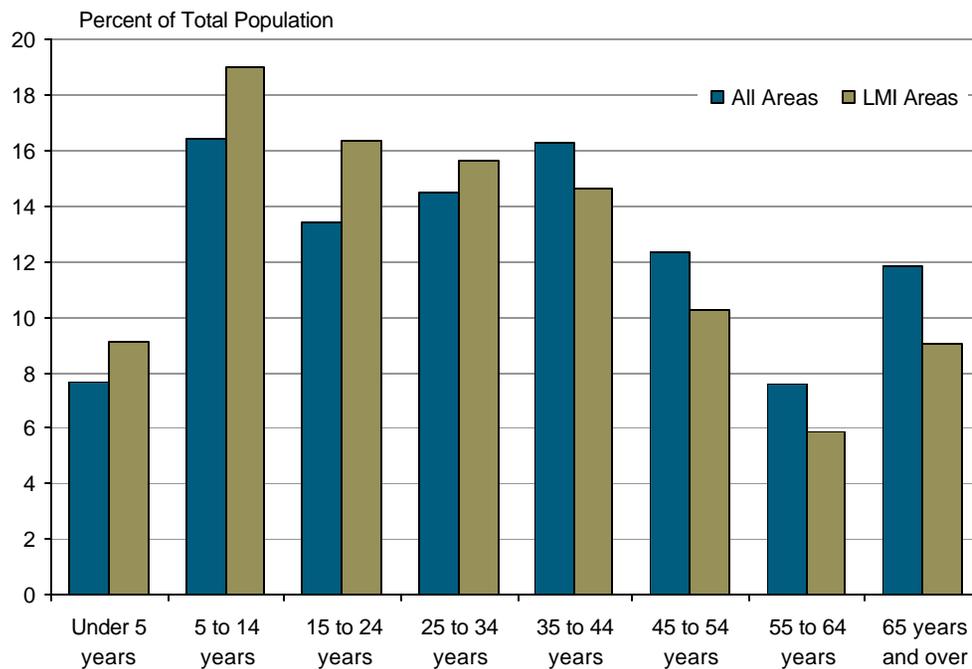
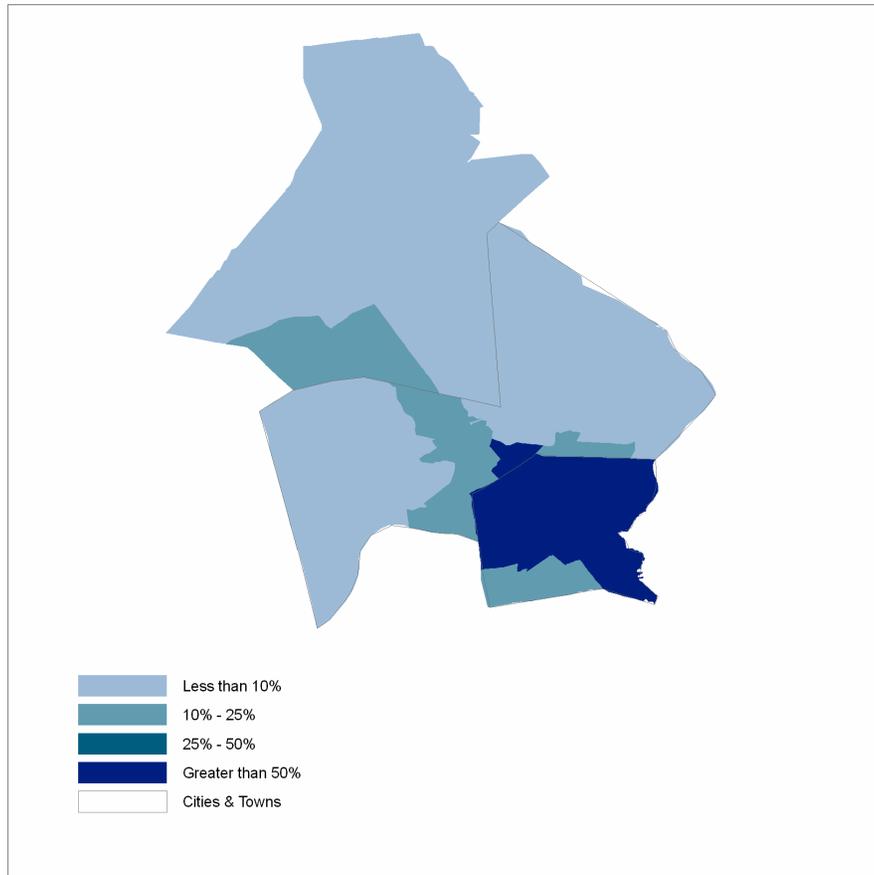


Table 2: Age Distribution of the Population

	All Areas		LMI Areas	
		Percent		Percent
Total population	143,944	100.0	69,006	100.0
Under 5 years	10,983	7.6	6,325	9.2
5 to 9 years	11,981	8.3	6,733	9.8
10 to 14 years	11,683	8.1	6,401	9.3
15 to 19 years	10,157	7.1	5,694	8.3
20 to 24 years	9,122	6.3	5,581	8.1
25 to 34 years	20,881	14.5	10,773	15.6
35 to 44 years	23,467	16.3	10,103	14.6
45 to 54 years	17,745	12.3	7,092	10.3
55 to 59 years	6,202	4.3	2,255	3.3
60 to 64 years	4,689	3.3	1,800	2.6
65 to 74 years	8,122	5.6	2,822	4.1
75 to 84 years	6,553	4.6	2,361	3.4
85 years and over	2,359	1.6	1,066	1.5

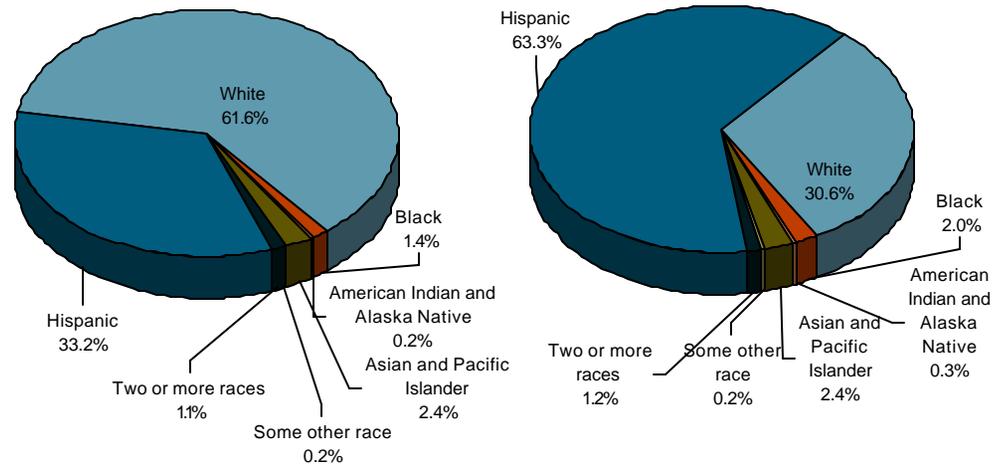
Lawrence-Methuen-Salem, MA-NH NECTA Division Demographic Profile: Race and Ethnicity of the Population

Figure 2: Minorities as a Percent of Population



Note: Minorities comprise all persons who are not non-Hispanic whites.

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	143,944	100.0	69,006	100.0
White	88,576	61.5	21,087	30.6
Black	1,961	1.4	1,386	2.0
American Indian and Alaska Native	315	0.2	207	0.3
Asian and Pacific Islander	3,501	2.4	1,641	2.4
Some other race	248	0.2	172	0.2
Two or more races	1,513	1.1	802	1.2
Hispanic	47,792	33.2	43,693	63.3

Lawrence-Methuen-Salem, MA-NH NECTA Division Demographic Profile: Nativity of the Population and Language Spoken at Home

Chart 4: Nativity of the Population

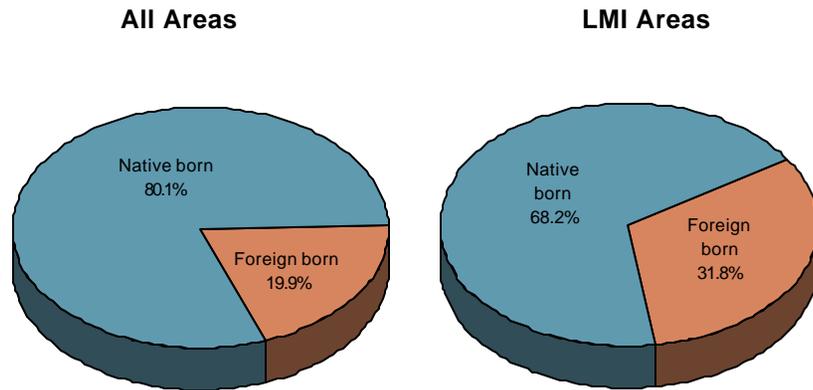
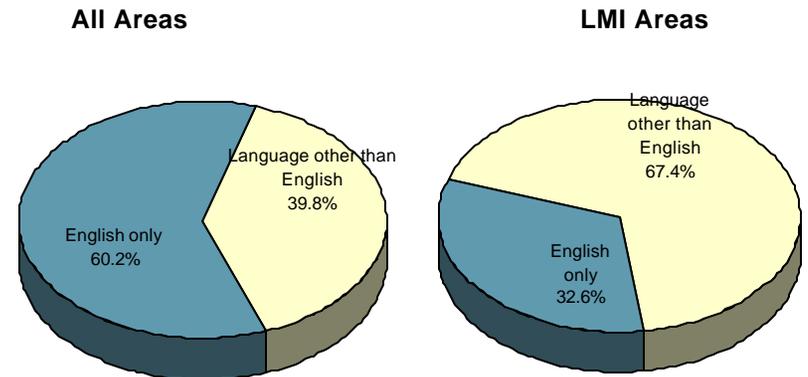


Chart 5: Language Spoken at Home



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

Table 4: Nativity of the Population

	All Areas		LMI Areas	
	Count	Percent	Count	Percent
Total population	143,944	100.0	69,006	100.0
Native born	115,244	80.1	47,050	68.2
Born in United States	104,744	72.8	37,627	54.5
State of residence	70,458	48.9	31,112	45.1
Different state	34,286	23.8	6,515	9.4
Born outside United States	10,500	7.3	9,423	13.7
Foreign born	28,700	19.9	21,956	31.8
Entered 1990 to March 2000	11,542	8.0	9,708	14.1

Table 5: Language Spoken at Home

	All Areas		LMI Areas	
	Count	Percent	Count	Percent
Total population	133,154	100.0	62,893	100.0
English only	80,177	60.2	20,515	32.6
Language other than English	52,977	39.8	42,378	67.4
Speak English less than "very well"	24,175	18.2	20,325	32.3
Spanish	40,096	30.1	36,916	58.7
Speak English less than "very well"	19,558	14.7	18,094	28.8
Other Indo-European languages	8,086	6.1	3,125	5.0
Speak English less than "very well"	2,322	1.7	909	1.4
Asian and Pacific Island languages	3,294	2.5	1,812	2.9
Speak English less than "very well"	1,887	1.4	1,124	1.8

Lawrence-Methuen-Salem, 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

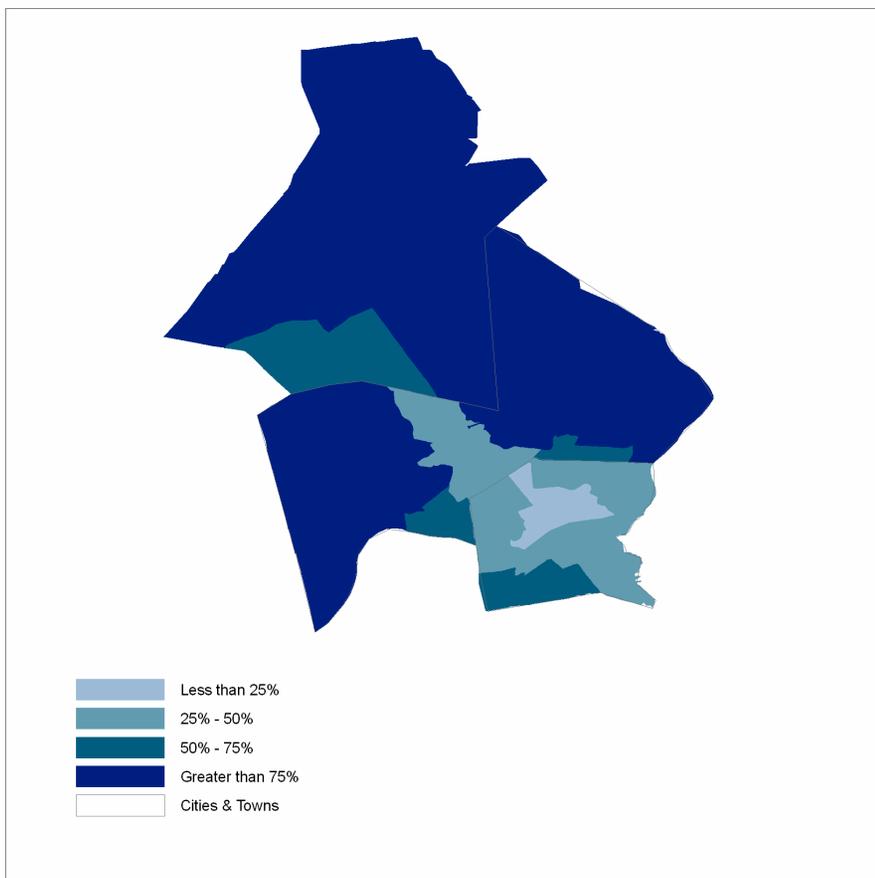


Chart 6: Occupancy and Tenure Status of Housing Units

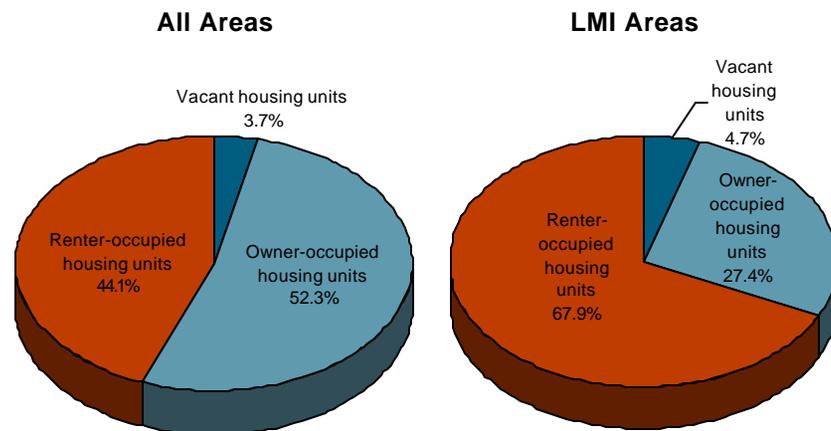
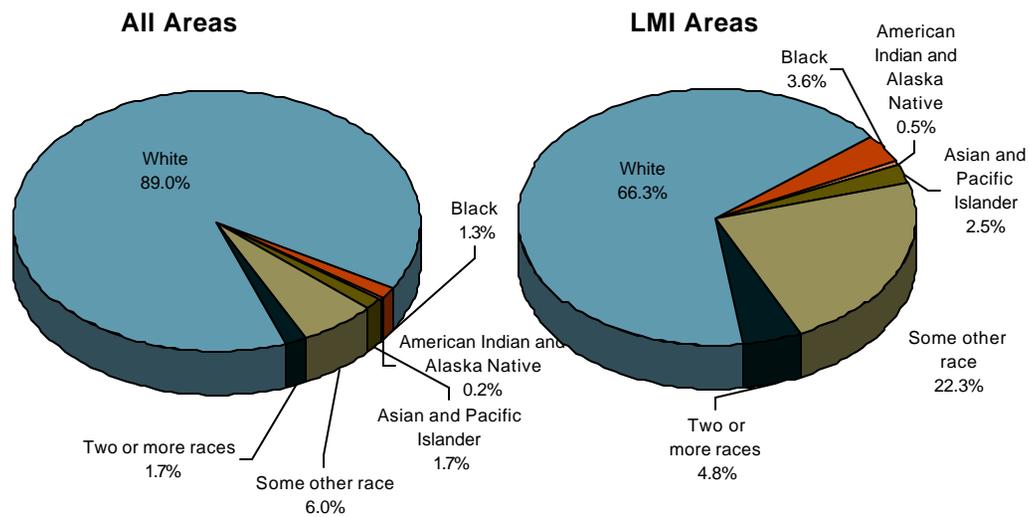


Table 6: Occupancy and Tenure Status

	All Areas		LMI Areas	
		Percent		Percent
Total housing units	53,352	100.0	24,089	100.0
Occupied housing units	51,397	96.3	22,951	95.3
Owner-occupied housing units	27,889	52.3	6,594	27.4
Renter-occupied housing units	23,508	44.1	16,357	67.9
Vacant housing units	1,955	3.7	1,138	4.7

Lawrence-Methuen-Salem, 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	27,889	100.0	6,594	100.0
White	24,822	89.0	4,373	66.3
Black	356	1.3	240	3.6
American Indian and Alaska Native	60	0.2	31	0.5
Asian and Pacific Islander	486	1.7	162	2.5
Some other race	1,686	6.0	1,471	22.3
Two or more races	479	1.7	317	4.8

Lawrence-Methuen-Salem, MA-NH NECTA Division Housing Profile: Age Distribution of Homeowners and Renters

Chart 8: Age Distribution of Homeowners

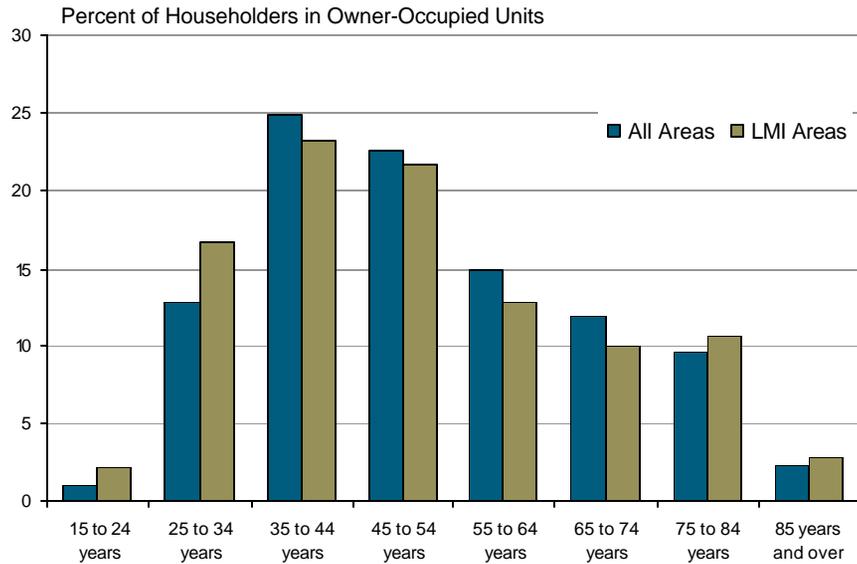


Chart 9: Age Distribution of Renters

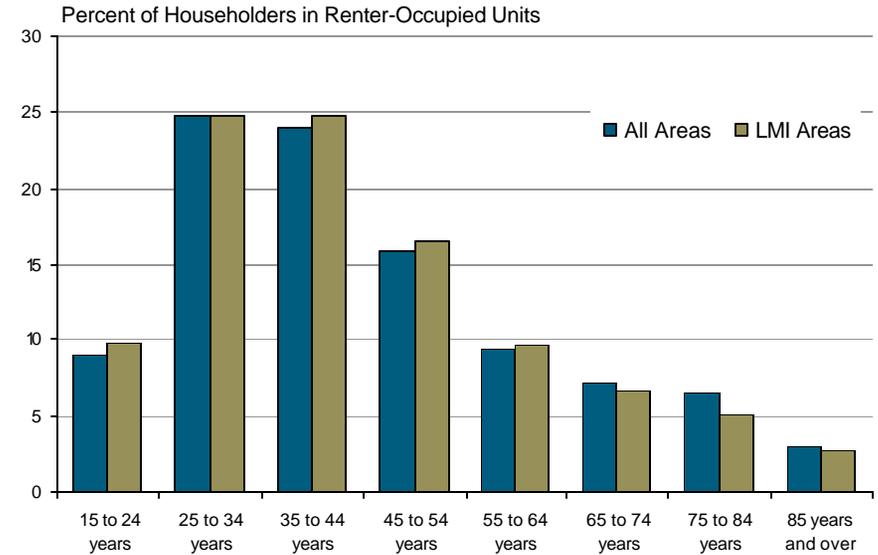


Table 8: Age Distribution of Homeowners

	All Areas		LMI Areas	
	Count	Percent	Count	Percent
Total Owner-Occupied Housing Units	27,889	100.0	6,594	100.0
15 to 24 years	284	1.0	146	2.2
25 to 34 years	3,572	12.8	1,100	16.7
35 to 44 years	6,938	24.9	1,535	23.3
45 to 54 years	6,319	22.7	1,430	21.7
55 to 64 years	4,158	14.9	841	12.8
65 to 74 years	3,299	11.8	657	10.0
75 to 84 years	2,684	9.6	697	10.6
85 years and over	635	2.3	188	2.9

Table 9: Age Distribution of Renters

	All Areas		LMI Areas	
	Count	Percent	Count	Percent
Total Renter-Occupied Housing Units	23,508	100.0	16,357	100.0
15 to 24 years	2,110	9.0	1,597	9.8
25 to 34 years	5,832	24.8	4,048	24.7
35 to 44 years	5,655	24.1	4,063	24.8
45 to 54 years	3,754	16.0	2,706	16.5
55 to 64 years	2,221	9.4	1,574	9.6
65 to 74 years	1,674	7.1	1,088	6.7
75 to 84 years	1,545	6.6	830	5.1
85 years and over	717	3.1	451	2.8

Lawrence-Methuen-Salem, MA-NH NECTA Division Housing Profile: Age of Housing Stock

Chart 10: Year Housing Unit Was Built

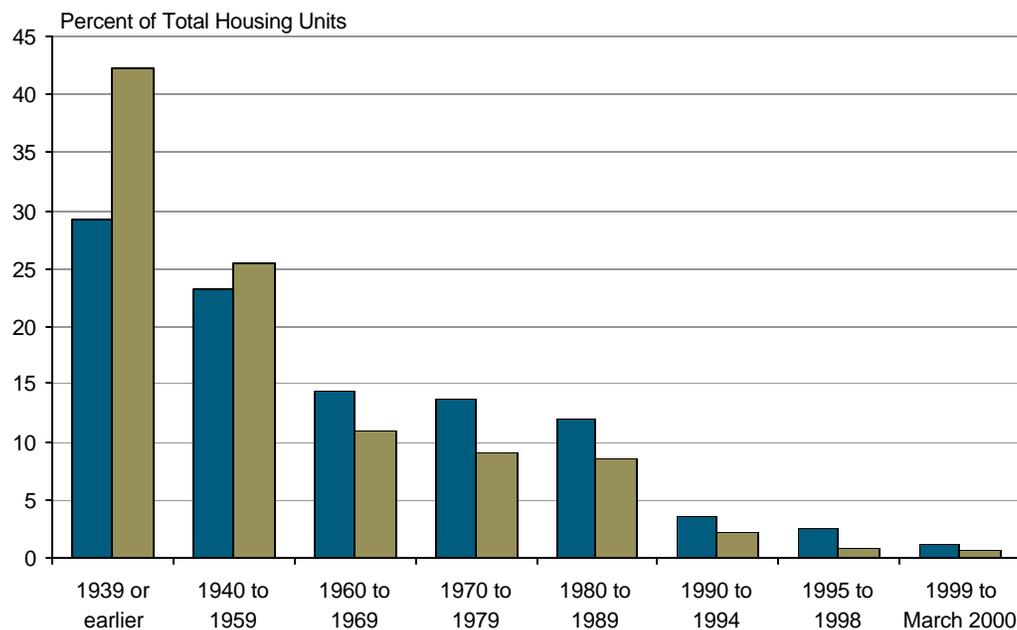


Table 10: Year Housing Unit Was Built

	All Areas		LMI Areas	
		Percent		Percent
Total housing units	53,352	100.0	24,089	100.0
1939 or earlier	15,594	29.2	10,193	42.3
1940 to 1959	12,404	23.2	6,158	25.6
1960 to 1969	7,685	14.4	2,623	10.9
1970 to 1979	7,297	13.7	2,166	9.0
1980 to 1989	6,384	12.0	2,054	8.5
1990 to 1994	1,947	3.6	526	2.2
1995 to 1998	1,395	2.6	197	0.8
1999 to March 2000	646	1.2	172	0.7

Lawrence-Methuen-Salem, MA-NH NECTA Division Housing Profile: Value of Owner-Occupied Units

Figure 4: Median Value of Owner-Occupied Housing Units

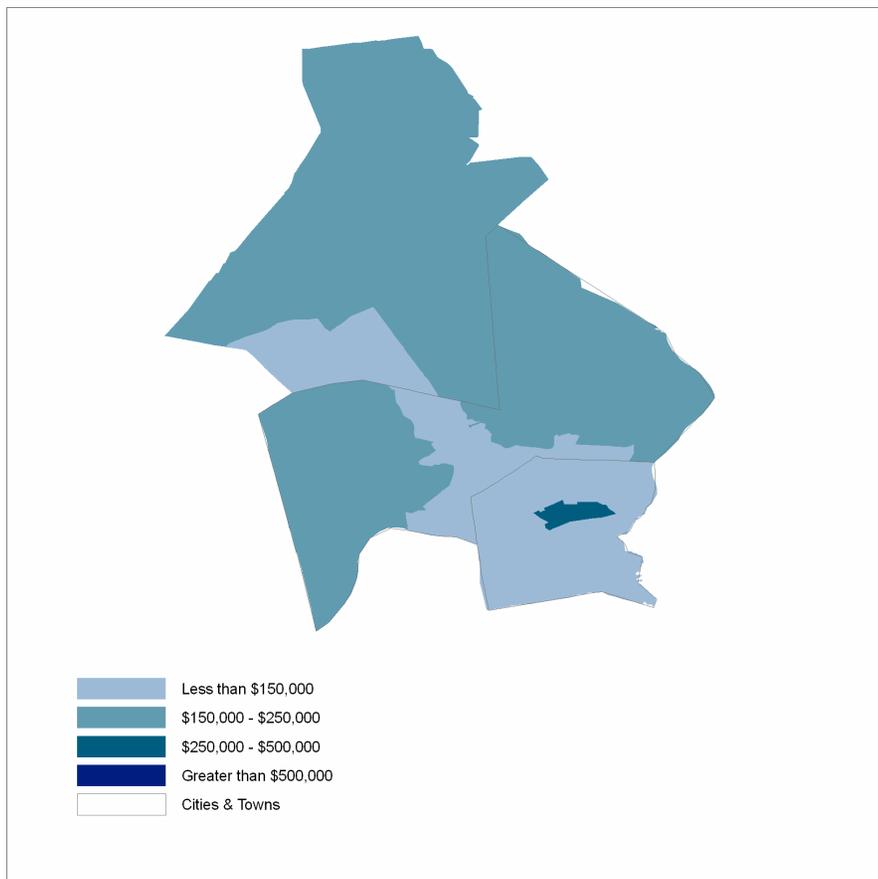


Chart 11: Value of Owner-Occupied Units

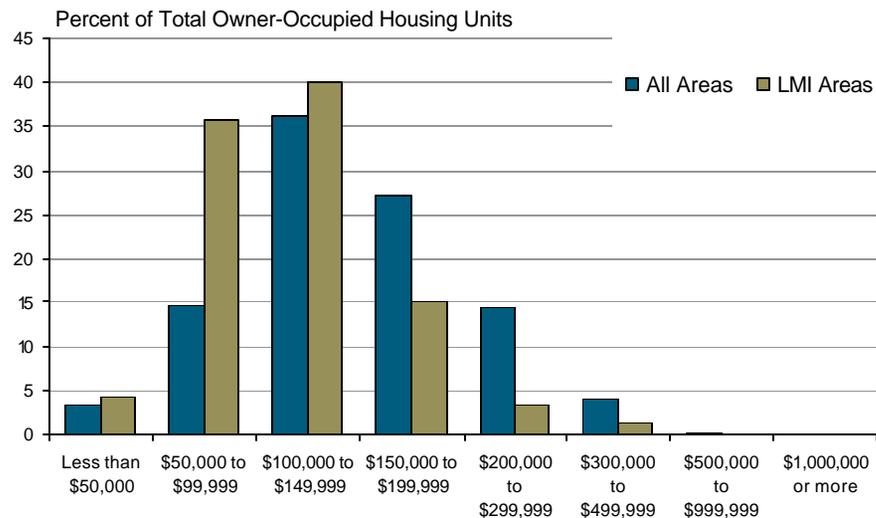


Table 11: Value of Owner-Occupied Units

	All Areas		LMI Areas	
		Percent		Percent
Total Owner-Occupied Units	27,886	100.0	6,585	100.0
Less than \$50,000	917	3.3	280	4.3
\$50,000 to \$99,999	4,047	14.5	2,354	35.7
\$100,000 to \$149,999	10,091	36.2	2,633	40.0
\$150,000 to \$199,999	7,564	27.1	996	15.1
\$200,000 to \$299,999	4,039	14.5	229	3.5
\$300,000 to \$499,999	1,133	4.1	93	1.4
\$500,000 to \$999,999	86	0.3	0	0.0
\$1,000,000 or more	9	0.0	0	0.0

Lawrence-Methuen-Salem, MA-NH NECTA Division Housing Profile: Gross Rent of Renter-Occupied Units

Figure 5: Median Gross Rent of Renter-Occupied Units

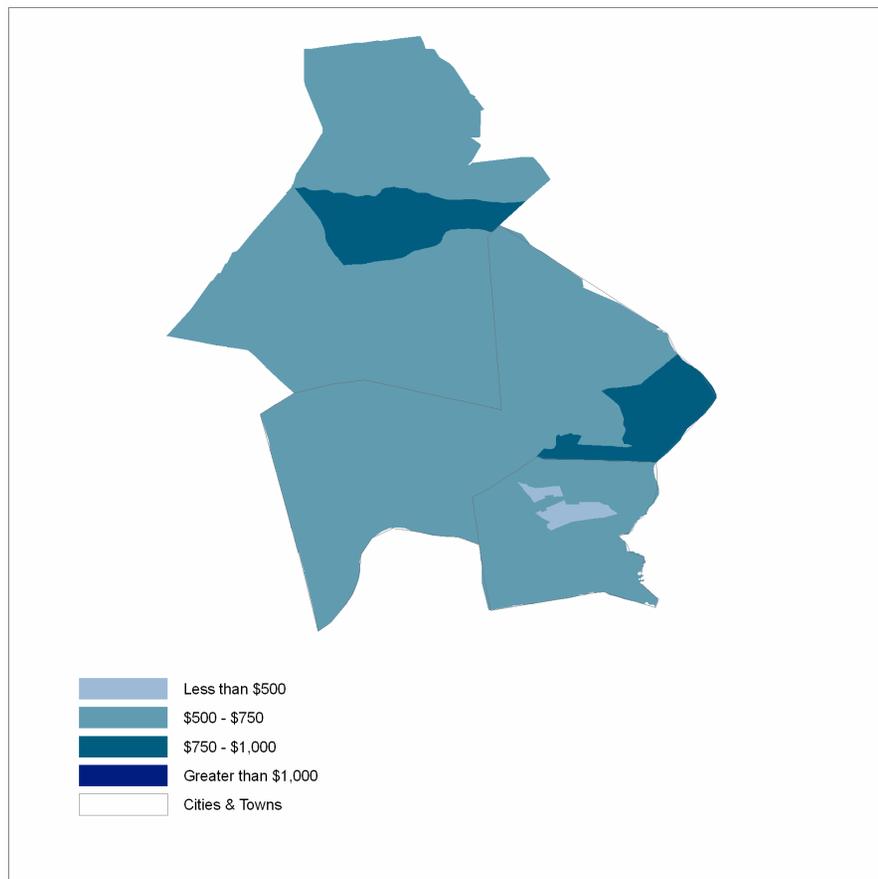


Chart 12: Gross Rent of Renter-Occupied Units

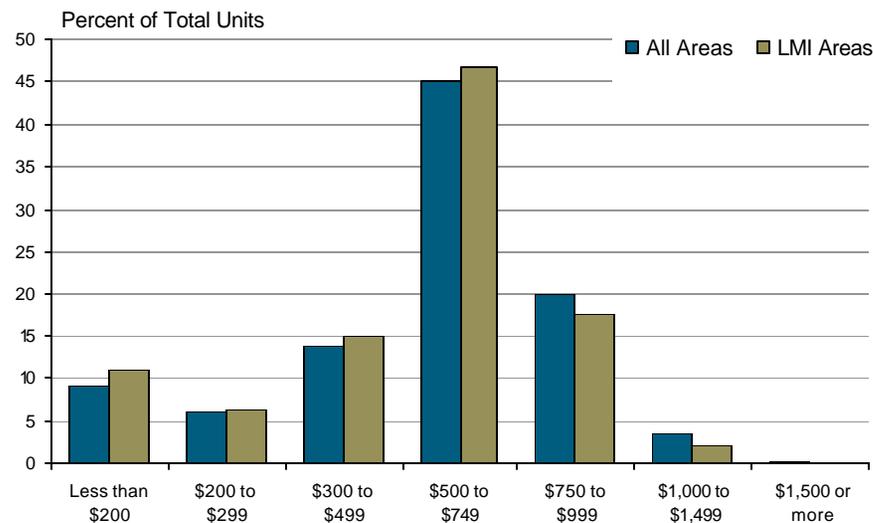


Table 12: Gross Rent of Renter-Occupied Units

	All Areas		LMI Areas	
		Percent		Percent
Renter-Occupied Units	23,469	100.0	16,350	100.0
Less than \$200	2,129	9.1	1,787	10.9
\$200 to \$299	1,436	6.1	1,022	6.3
\$300 to \$499	3,218	13.7	2,450	15.0
\$500 to \$749	10,584	45.1	7,645	46.8
\$750 to \$999	4,670	19.9	2,869	17.5
\$1,000 to \$1,499	804	3.4	333	2.0
\$1,500 or more	54	0.2	15	0.1
No cash rent	574	2.4	229	1.4

Lawrence-Methuen-Salem, 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

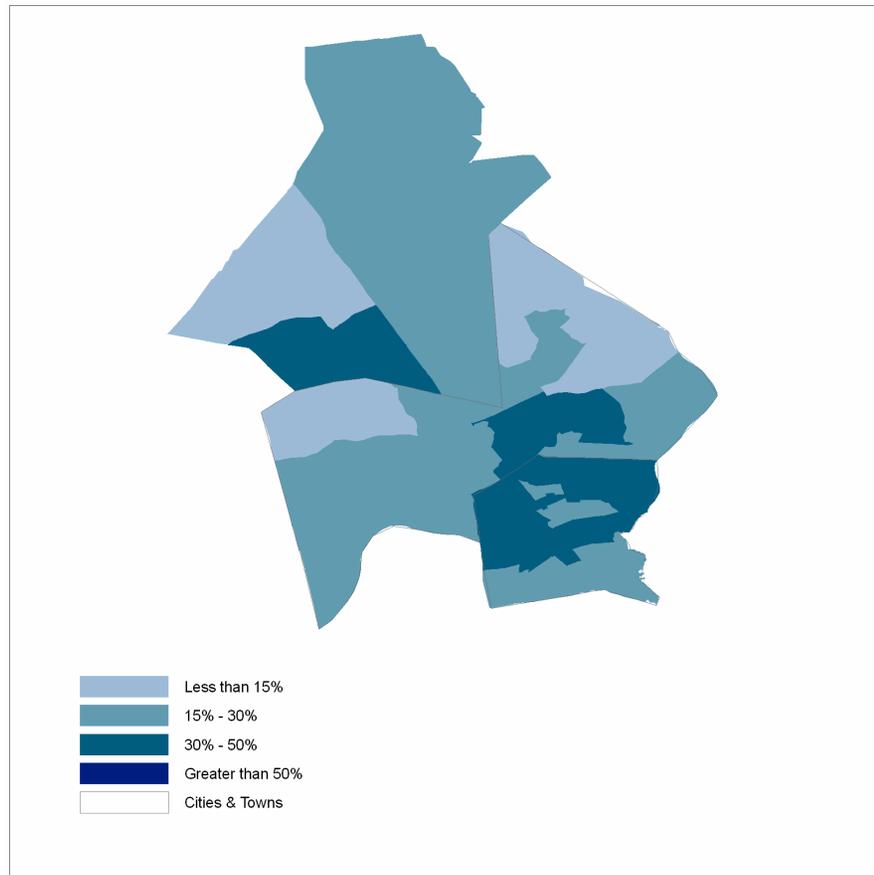


Chart 13: Gross Rent as a Percent of Household Income

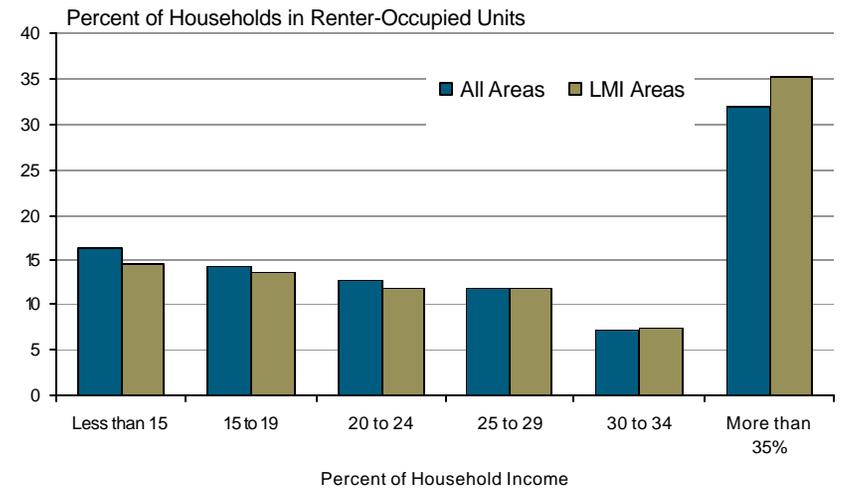


Table 13: Gross Rent as a Percent of Household Income

	All Areas		LMI Areas	
	Count	Percent	Count	Percent
Renter-Occupied Units	23,469	100.0	16,350	100.0
Less than 15 percent	3,839	16.4	2,380	14.6
15 to 19 percent	3,330	14.2	2,205	13.5
20 to 24 percent	2,977	12.7	1,941	11.9
25 to 29 percent	2,755	11.7	1,912	11.7
30 to 34 percent	1,674	7.1	1,217	7.4
35 percent or more	7,489	31.9	5,759	35.2
Not computed	1,405	6.0	936	5.7

Lawrence-Methuen-Salem, MA-NH NECTA Division

Socio-Economic Profile: Educational Attainment of the Population

Chart 14: Highest Level of Educational Attainment

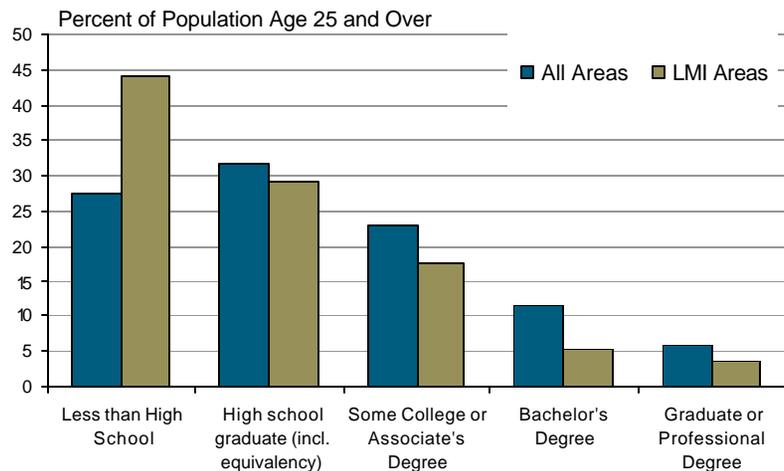


Table 14: Highest Level of Educational Attainment

	All Areas		LMI Areas	
	Count	Percent	Count	Percent
Population 25 years and over	90,184	100.0	38,307	100.0
Less than 9th grade	10,951	12.1	8,119	21.2
9th to 12th grade, no diploma	13,980	15.5	8,755	22.9
High school graduate (incl. equivalency)	28,593	31.7	11,157	29.1
Some college, no degree	14,729	16.3	5,333	13.9
Associate degree	6,072	6.7	1,498	3.9
Bachelor's degree	10,498	11.6	2,018	5.3
Graduate or professional degree	5,361	5.9	1,427	3.7
Percent high school graduate or higher		72.4		56.0
Percent bachelor's degree or higher		17.6		9.0

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

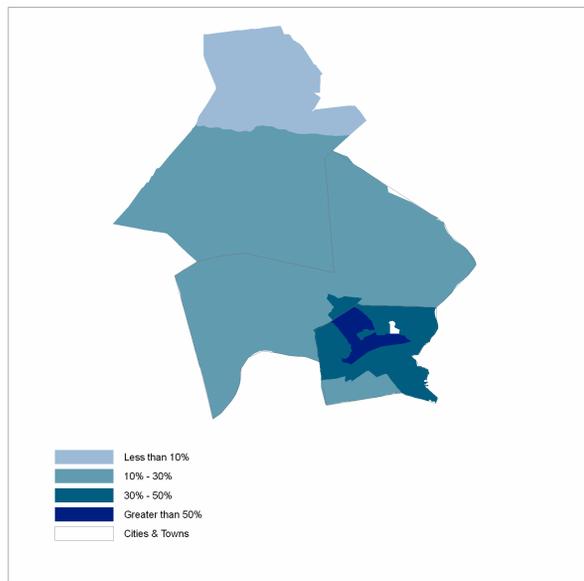
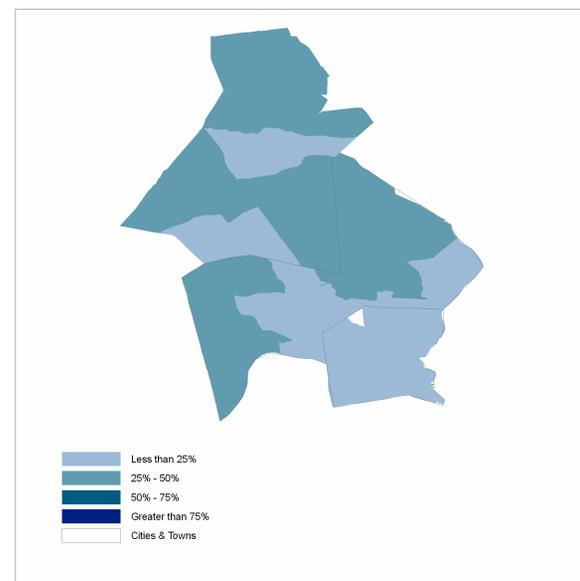


Figure 8: Percent of the Population Who Are College Graduates



Lawrence-Methuen-Salem, MA-NH NECTA Division Socio-Economic Profile: Commuting to Work

Chart 15: Travel Time to Work

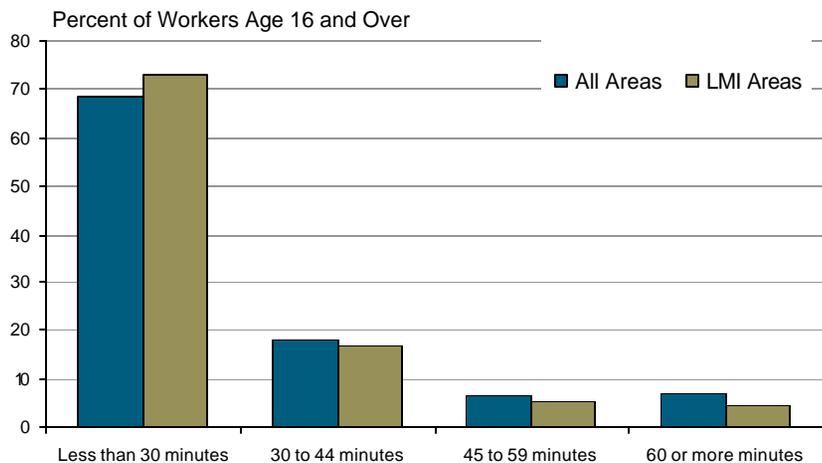


Chart 16: Method of Transportation for Commuting to Work

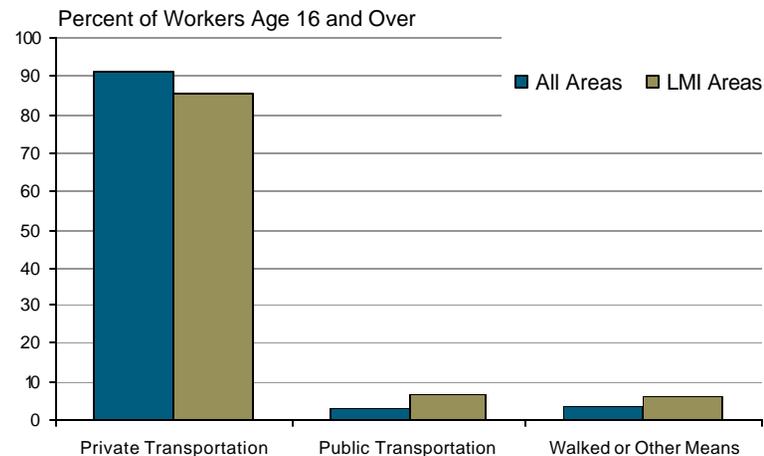


Table 15: Travel Time to Work

	All Areas		LMI Areas	
	Count	Percent	Count	Percent
Workers 16 Years and Over	58,944	100.0	22,059	100.0
Less than 30 minutes	40,336	68.4	16,143	73.2
30 to 44 minutes	10,551	17.9	3,695	16.8
45 to 59 minutes	3,986	6.8	1,194	5.4
60 or more minutes	4,071	6.9	1,027	4.7

Table 16: Method of Transportation for Commuting to Work

	All Areas		LMI Areas	
	Count	Percent	Count	Percent
Workers 16 Years and Over	60,147	100.0	22,495	100.0
Private Transportation	54,962	91.4	19,193	85.3
Public transportation	1,913	3.2	1,484	6.6
Walked or Other Means	2,069	3.4	1,382	6.1

Lawrence-Methuen-Salem, MA-NH NECTA Division Socio-Economic Profile: Industry of Employment

Chart 17: Industry of Employment

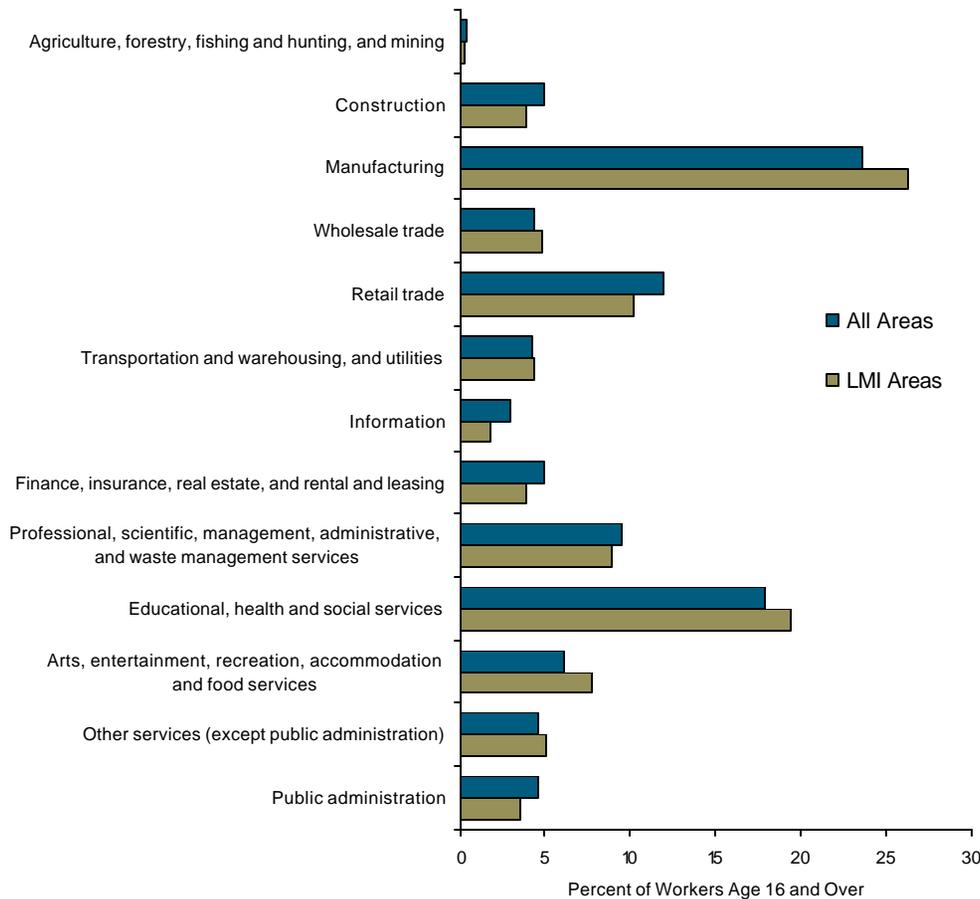


Table 17: Industry of Employment

	All Areas		LMI Areas	
	Count	Percent	Count	Percent
Workers 16 Years and Over	61,798	100.0	23,403	100.0
Agriculture, forestry, fishing and hunting, and mining	194	0.3	56	0.2
Construction	3,073	5.0	910	3.9
Manufacturing	14,610	23.6	6,144	26.3
Wholesale trade	2,677	4.3	1,133	4.8
Retail trade	7,405	12.0	2,389	10.2
Transportation and warehousing, and utilities	2,561	4.1	1,015	4.3
Information	1,809	2.9	400	1.7
Finance, insurance, real estate, and rental and leasing	3,088	5.0	902	3.9
Professional, scientific, management, administrative, & waste management services	5,873	9.5	2,085	8.9
Educational, health and social services	11,037	17.9	4,549	19.4
Arts, entertainment, recreation, accommodation and food services	3,830	6.2	1,810	7.7
Other services (except public administration)	2,841	4.6	1,188	5.1
Public administration	2,800	4.5	822	3.5

Lawrence-Methuen-Salem, MA-NH NECTA Division

Socio-Economic Profile: Occupation

Chart 18: Occupation

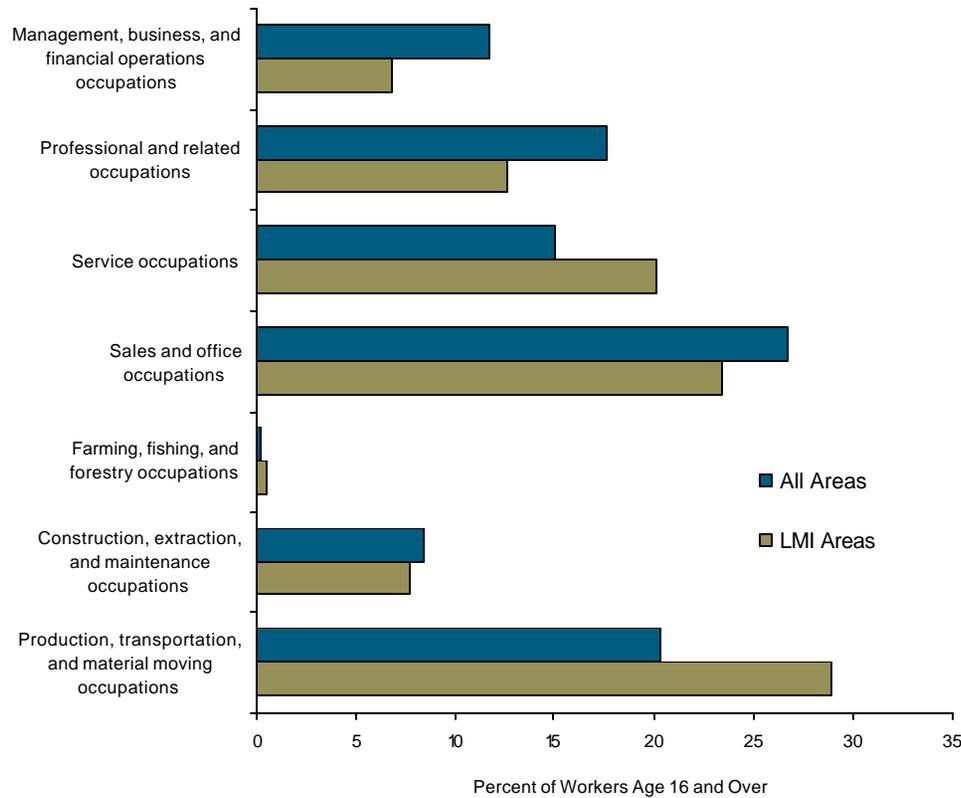


Table 18: Occupation

	All Areas		LMI Areas	
		Percent		Percent
Workers 16 Years and Over	61,798	100.0	23,403	100.0
Management, business, and financial operations occupations	7,224	11.7	1,594	6.8
Professional and related occupations	10,904	17.6	2,961	12.7
Service occupations	9,284	15.0	4,708	20.1
Sales and office occupations	16,513	26.7	5,484	23.4
Farming, fishing, and forestry occupations	141	0.2	108	0.5
Construction, extraction, and maintenance occupations	5,186	8.4	1,791	7.7
Production, transportation, and material moving occupations	12,546	20.3	6,757	28.9

Lawrence-Methuen-Salem, MA-NH NECTA Division

Socio-Economic Profile: Household Income and Poverty Status

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

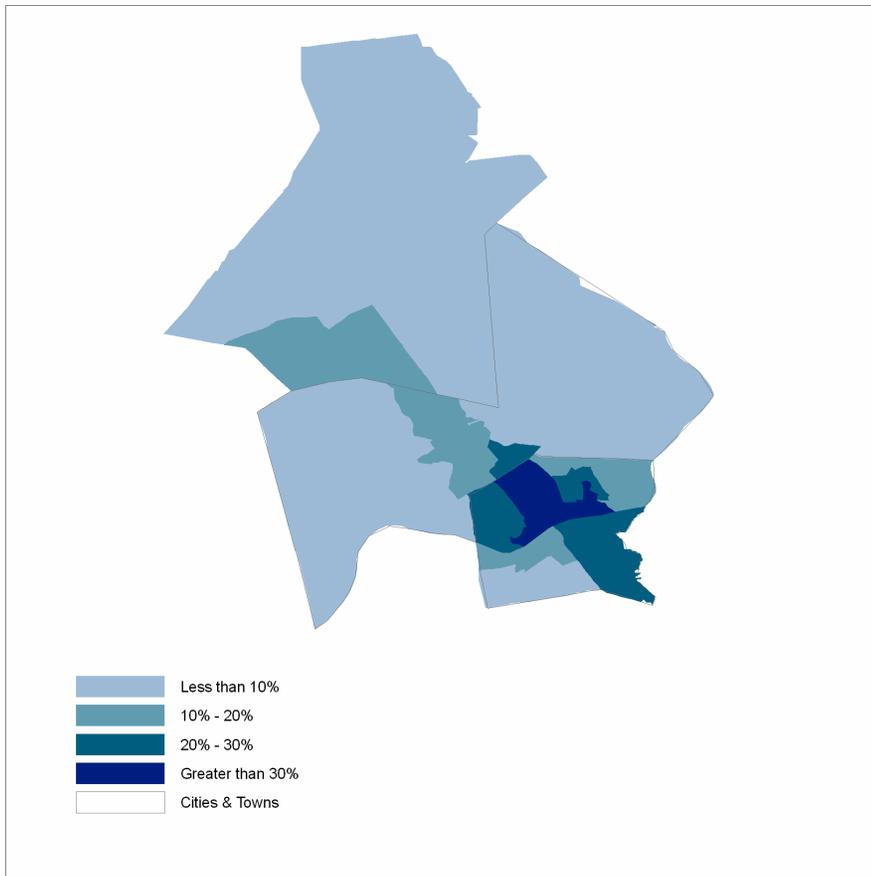


Chart 19: Household Income

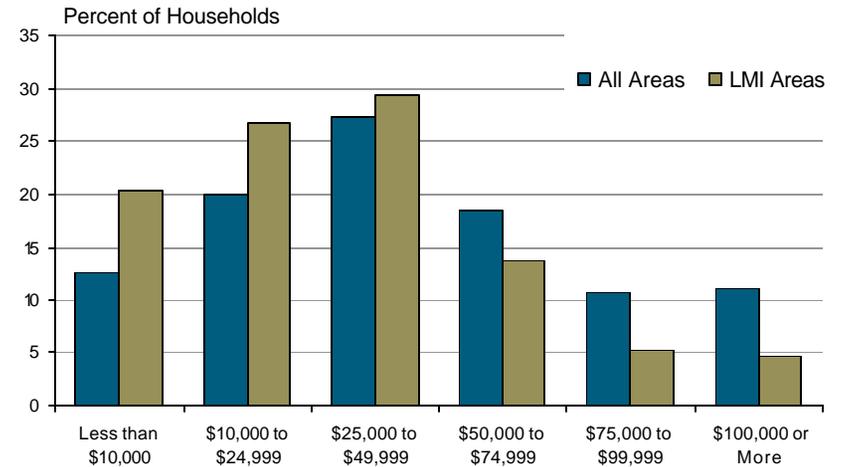


Table 19: Household Income

	All Areas		LMI Areas	
	Count	Percent	Count	Percent
Total Households	51,397	100.0	22,981	100.0
Less than \$10,000	6,413	12.5	4,673	20.3
\$10,000 to \$14,999	3,744	7.3	2,377	10.3
\$15,000 to \$24,999	6,573	12.8	3,786	16.5
\$25,000 to \$34,999	6,184	12.0	3,353	14.6
\$35,000 to \$49,999	7,840	15.3	3,405	14.8
\$50,000 to \$74,999	9,514	18.5	3,132	13.6
\$75,000 to \$99,999	5,494	10.7	1,187	5.2
\$100,000 to \$149,999	4,030	7.8	815	3.5
\$150,000 to \$199,999	901	1.8	72	0.3
\$200,000 or More	704	1.4	181	0.8
Households Earning Below the Federal Poverty Line	7,694	15.0	6,042	26.3