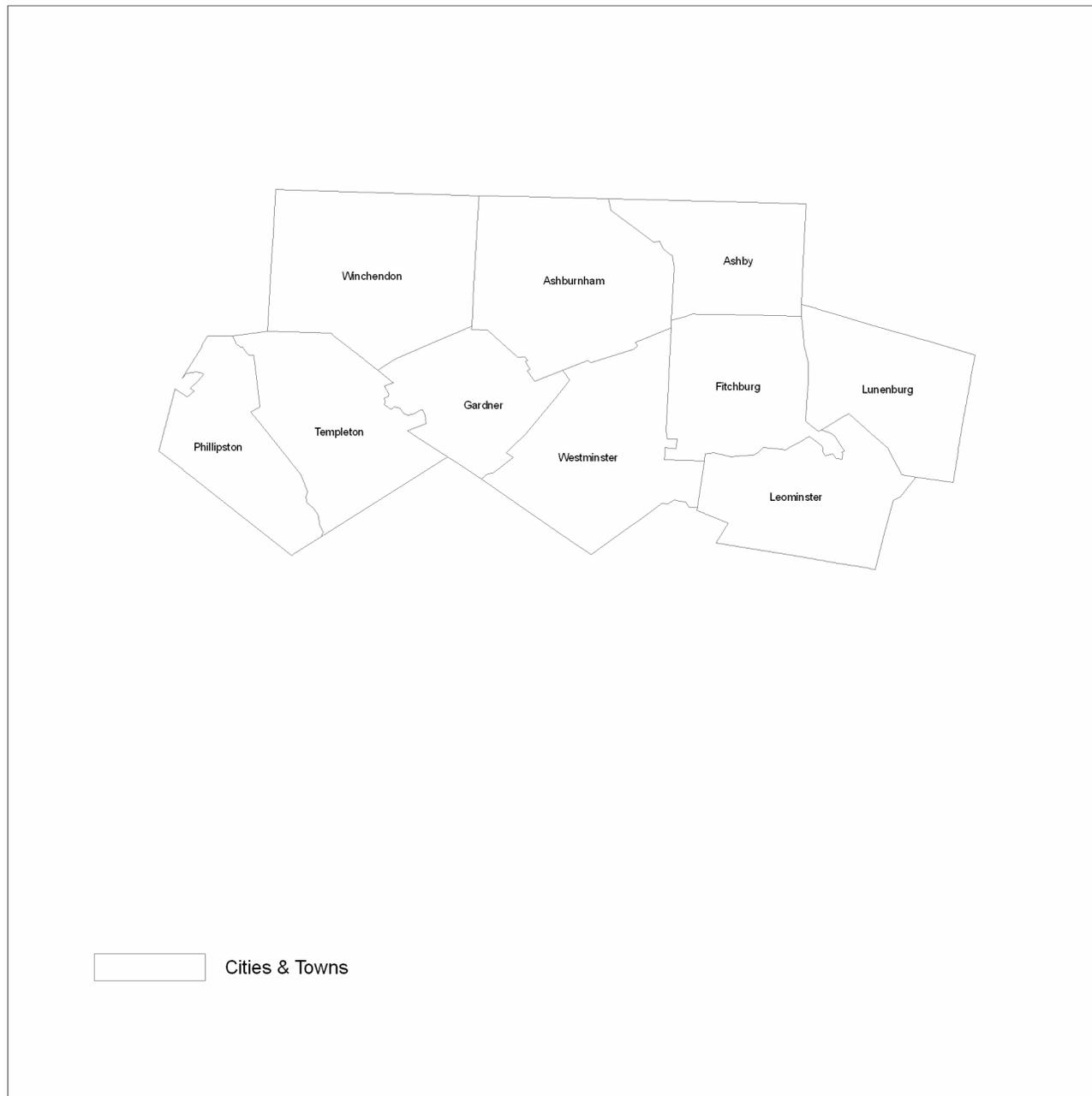


Statistical Profile of New England's Low- and Moderate-Income Areas

Leominster-Fitchburg-Gardner, MA Metropolitan NECTA



Leominster-Fitchburg-Gardner, MA Metropolitan NECTA 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

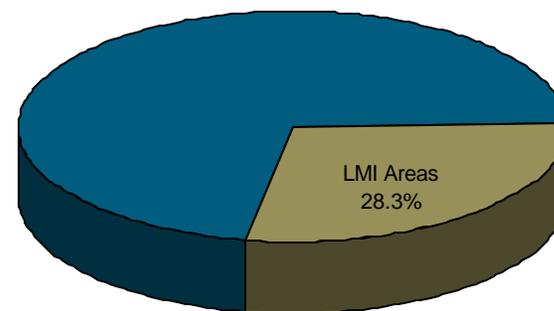


Table 1: Percent of Population Living in Low- and Moderate-Income Areas

	All Areas	LMI Areas	
		Percent	Percent
Total population	143,905	100.0	100.0
Percent Living in LMI Areas			28.3
Male	70,520	49.0	48.3
Female	73,385	51.0	51.7

Leominster-Fitchburg-Gardner, MA Metropolitan NECTA Demographic Profile: Age Distribution of the Population

Chart 2: Age Distribution of the Population

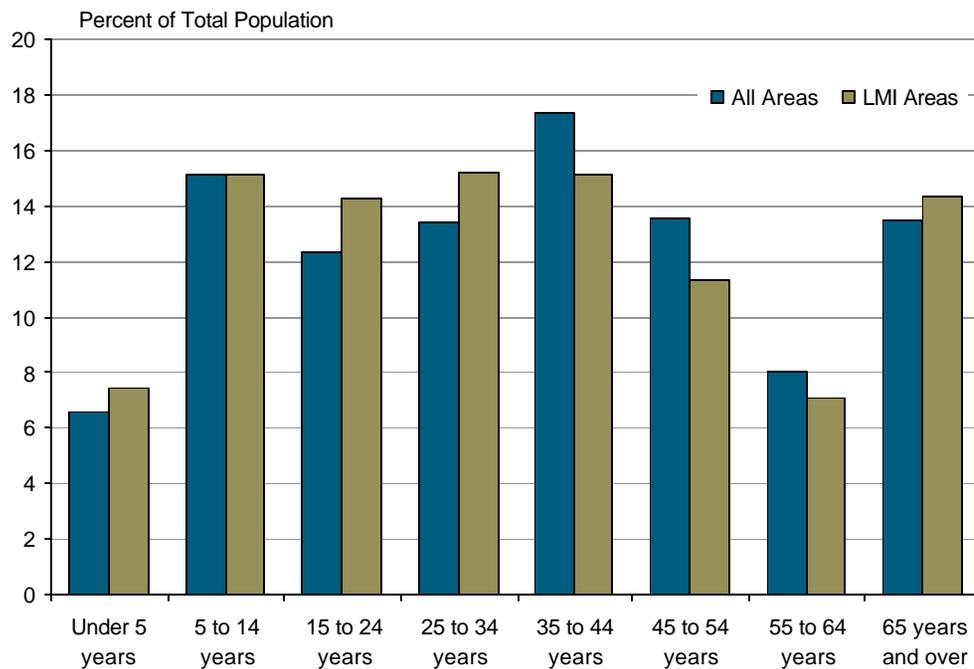


Table 2: Age Distribution of the Population

	All Areas		LMI Areas	
		Percent		Percent
Total population	143,905	100.0	40,723	100.0
Under 5 years	9,505	6.6	3,024	7.4
5 to 9 years	10,852	7.5	3,245	8.0
10 to 14 years	10,890	7.6	2,928	7.2
15 to 19 years	9,733	6.8	2,737	6.7
20 to 24 years	8,061	5.6	3,068	7.5
25 to 34 years	19,324	13.4	6,196	15.2
35 to 44 years	24,953	17.3	6,177	15.2
45 to 54 years	19,574	13.6	4,620	11.3
55 to 59 years	6,600	4.6	1,613	4.0
60 to 64 years	5,000	3.5	1,272	3.1
65 to 74 years	9,592	6.7	2,627	6.5
75 to 84 years	7,255	5.0	2,337	5.7
85 years and over	2,567	1.8	879	2.2

Leominster-Fitchburg-Gardner, MA Metropolitan NECTA Demographic Profile: Race and Ethnicity of the Population

Figure 2: Minorities as a Percent of Population

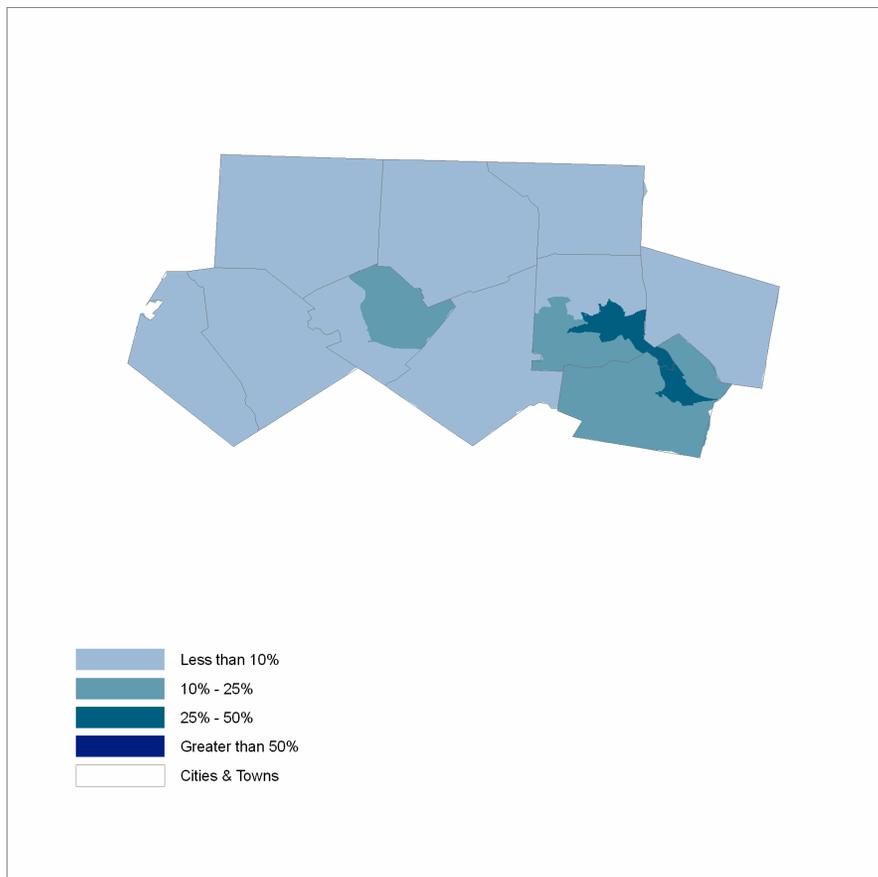
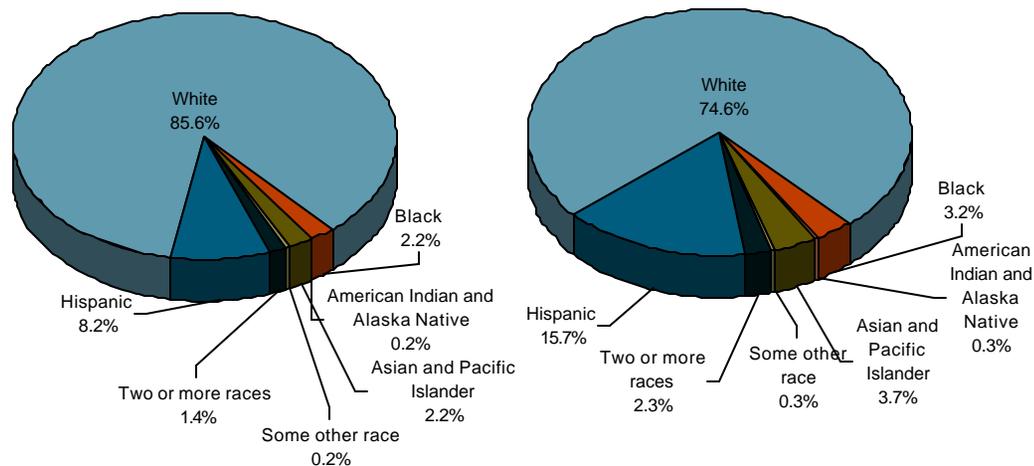


Chart 3: Race and Ethnicity of the Population



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	143,905	100.0	40,723	100.0
White	123,164	85.6	30,384	74.6
Black	3,100	2.2	1,289	3.2
American Indian and Alaska Native	284	0.2	122	0.3
Asian and Pacific Islander	3,216	2.2	1,490	3.7
Some other race	253	0.2	102	0.3
Two or more races	2,004	1.4	928	2.3
Hispanic	11,846	8.2	6,393	15.7

Leominster-Fitchburg-Gardner, MA Metropolitan NECTA Demographic Profile: Nativity of the Population and Language Spoken at Home

Chart 4: Nativity of the Population

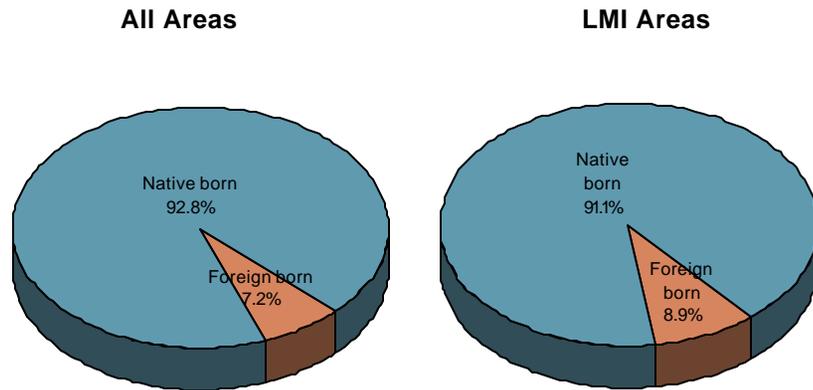
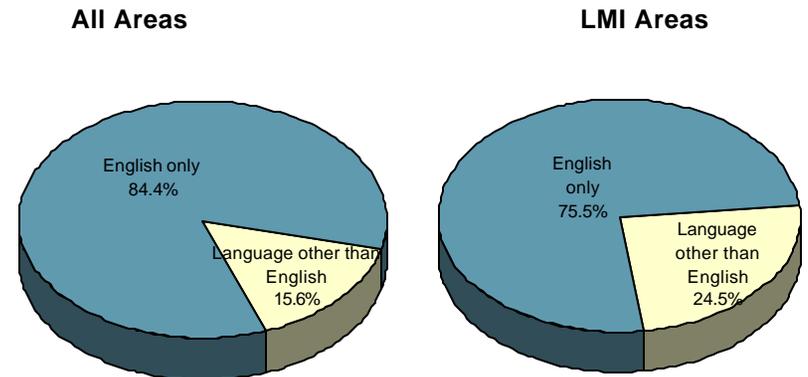


Chart 5: Language Spoken at Home



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	143,905	100.0	40,723	100.0
Native born	133,543	92.8	37,118	91.1
Born in United States	127,963	88.9	33,928	83.3
State of residence	106,447	74.0	27,751	68.1
Different state	21,516	15.0	6,177	15.2
Born outside United States	5,581	3.9	3,190	7.8
Foreign born	10,362	7.2	3,605	8.9
Entered 1990 to March 2000	3,192	2.2	1,161	2.9

Table 5: Language Spoken at Home

	All Areas		LMI Areas	
	Count	Percent	Count	Percent
Total population	134,582	100.0	37,973	100.0
English only	113,520	84.4	28,663	75.5
Language other than English	21,062	15.6	9,310	24.5
Speak English less than "very well"	8,412	6.3	4,084	10.8
Spanish	10,053	7.5	5,252	13.8
Speak English less than "very well"	4,629	3.4	2,472	6.5
Other Indo-European languages	7,216	5.4	2,571	6.8
Speak English less than "very well"	2,121	1.6	854	2.2
Asian and Pacific Island languages	2,550	1.9	1,188	3.1
Speak English less than "very well"	1,349	1.0	647	1.7

Leominster-Fitchburg-Gardner, MA Metropolitan NECTA Housing Profile: Occupancy and Tenure Status of Housing Units

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

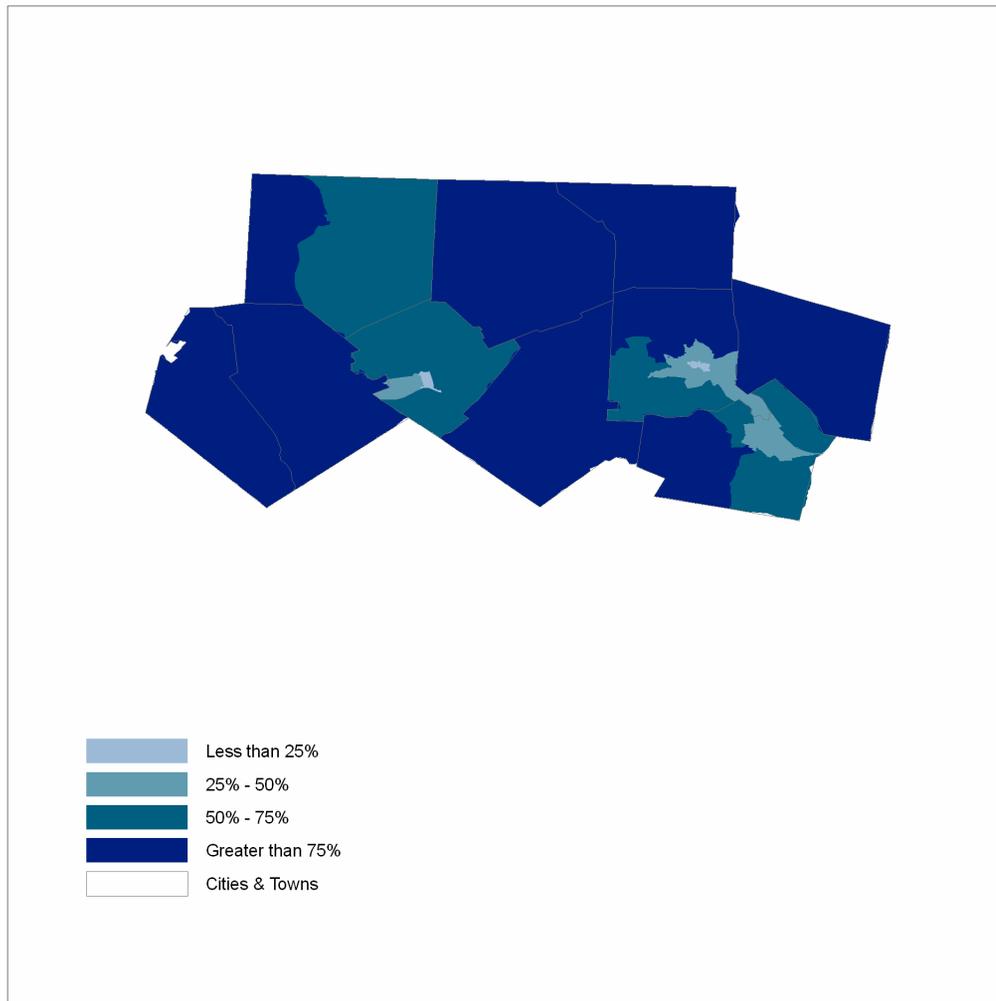


Chart 6: Occupancy and Tenure Status of Housing Units

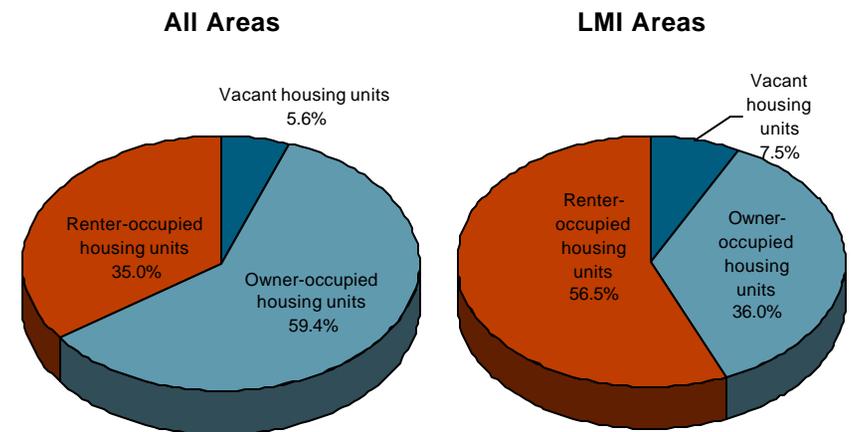
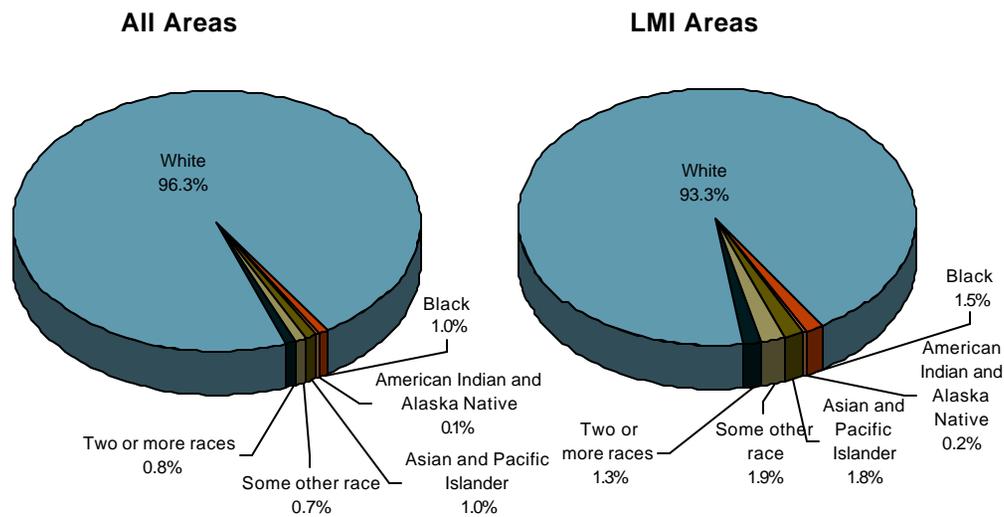


Table 6: Occupancy and Tenure Status

	All Areas		LMI Areas	
		Percent		Percent
Total housing units	58,402	100.0	18,134	100.0
Occupied housing units	55,142	94.4	16,767	92.5
Owner-occupied housing units	34,683	59.4	6,527	36.0
Renter-occupied housing units	20,458	35.0	10,240	56.5
Vacant housing units	3,260	5.6	1,367	7.5

Leominster-Fitchburg-Gardner, MA Metropolitan NECTA 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	34,683	100.0	6,527	100.0
White	33,405	96.3	6,088	93.3
Black	336	1.0	100	1.5
American Indian and Alaska Native	46	0.1	11	0.2
Asian and Pacific Islander	355	1.0	117	1.8
Some other race	259	0.7	124	1.9
Two or more races	282	0.8	87	1.3

Leominster-Fitchburg-Gardner, MA Metropolitan NECTA Housing Profile: Age Distribution of Homeowners and Renters

Chart 8: Age Distribution of Homeowners

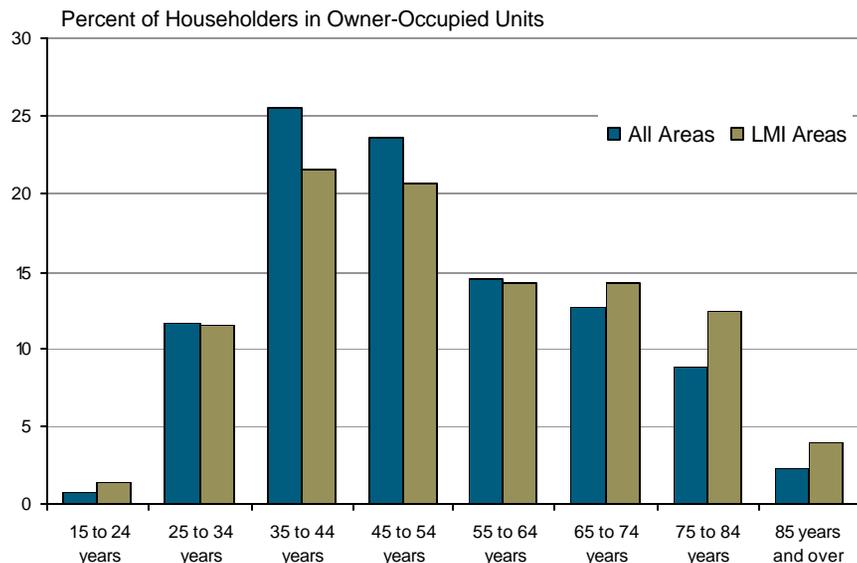


Chart 9: Age Distribution of Renters

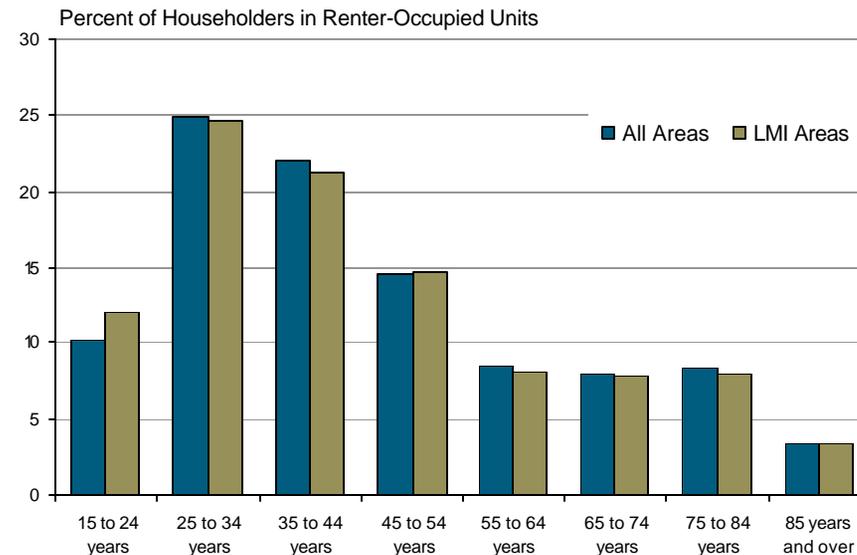


Table 8: Age Distribution of Homeowners

	All Areas		LMI Areas	
	Count	Percent	Count	Percent
Total Owner-Occupied Housing Units	34,683	100.0	6,527	100.0
15 to 24 years	287	0.8	90	1.4
25 to 34 years	4,045	11.7	749	11.5
35 to 44 years	8,869	25.6	1,406	21.5
45 to 54 years	8,206	23.7	1,351	20.7
55 to 64 years	5,027	14.5	937	14.4
65 to 74 years	4,370	12.6	931	14.3
75 to 84 years	3,061	8.8	806	12.3
85 years and over	819	2.4	257	3.9

Table 9: Age Distribution of Renters

	All Areas		LMI Areas	
	Count	Percent	Count	Percent
Total Renter-Occupied Housing Units	20,458	100.0	10,240	100.0
15 to 24 years	2,093	10.2	1,235	12.1
25 to 34 years	5,104	24.9	2,518	24.6
35 to 44 years	4,507	22.0	2,182	21.3
45 to 54 years	2,999	14.7	1,505	14.7
55 to 64 years	1,730	8.5	833	8.1
65 to 74 years	1,636	8.0	808	7.9
75 to 84 years	1,698	8.3	817	8.0
85 years and over	692	3.4	342	3.3

Leominster-Fitchburg-Gardner, MA Metropolitan NECTA Housing Profile: Age of Housing Stock

Chart 10: Year Housing Unit Was Built

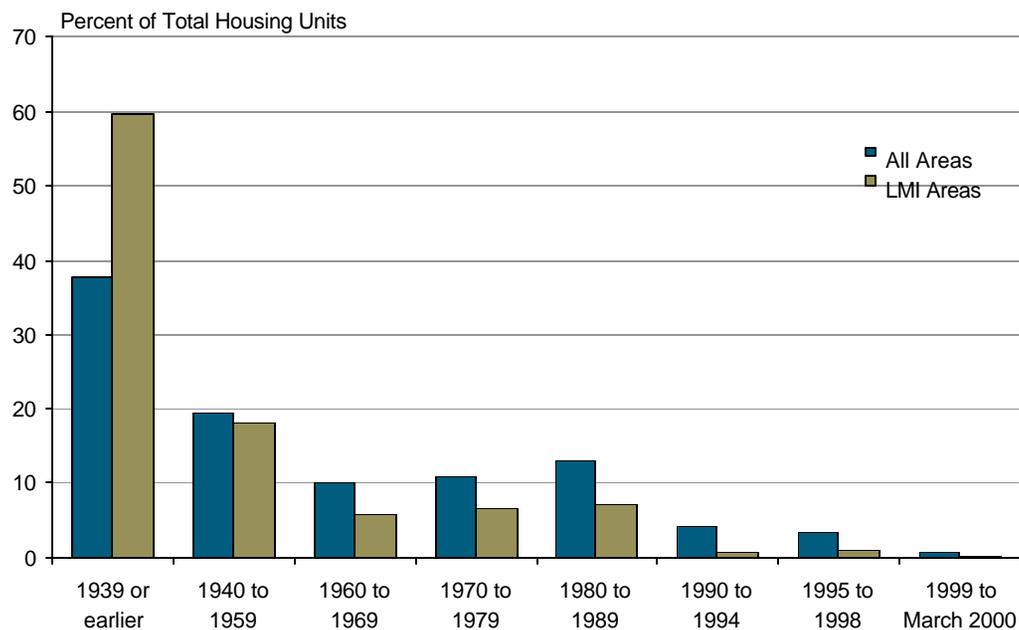


Table 10: Year Housing Unit Was Built

	All Areas		LMI Areas	
		Percent		Percent
Total housing units	58,402	100.0	18,134	100.0
1939 or earlier	22,113	37.9	10,831	59.7
1940 to 1959	11,367	19.5	3,304	18.2
1960 to 1969	5,853	10.0	1,060	5.8
1970 to 1979	6,434	11.0	1,225	6.8
1980 to 1989	7,607	13.0	1,312	7.2
1990 to 1994	2,461	4.2	159	0.9
1995 to 1998	2,069	3.5	178	1.0
1999 to March 2000	499	0.9	65	0.4

Leominster-Fitchburg-Gardner, MA Metropolitan NECTA Housing Profile: Value of Owner-Occupied Units

Figure 4: Median Value of Owner-Occupied Housing Units

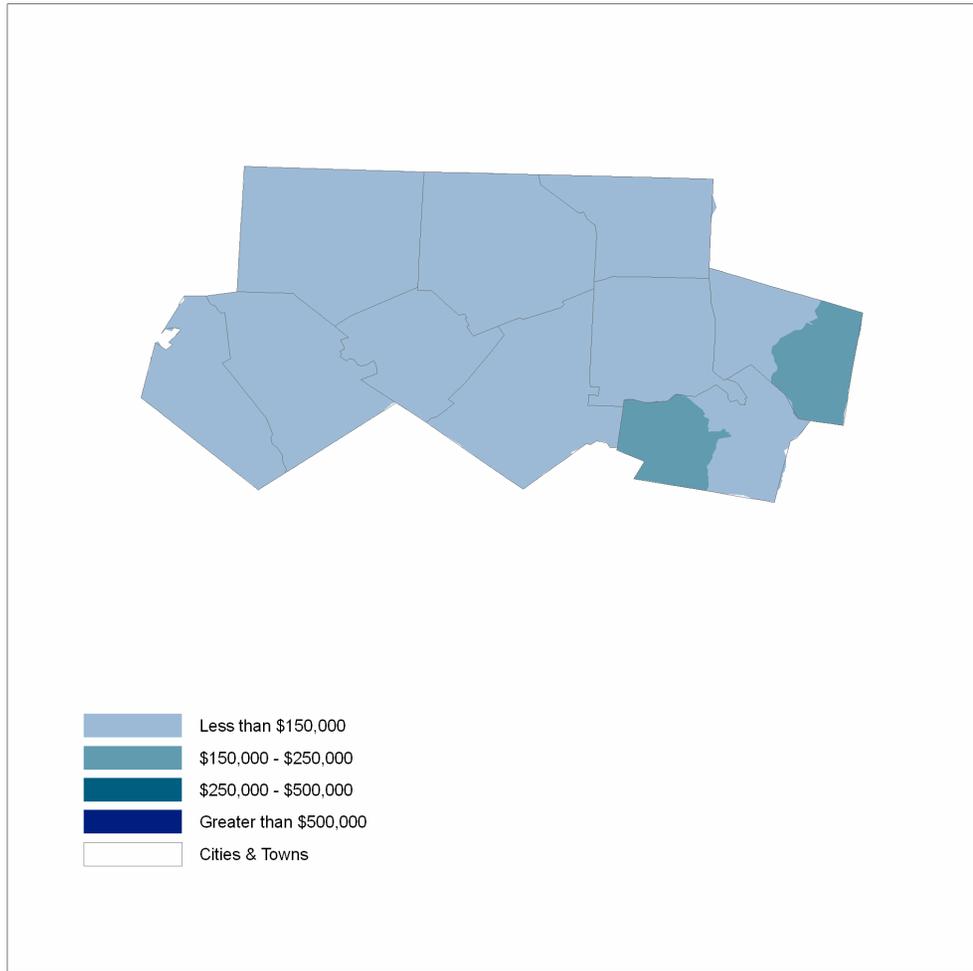


Chart 11: Value of Owner-Occupied Units

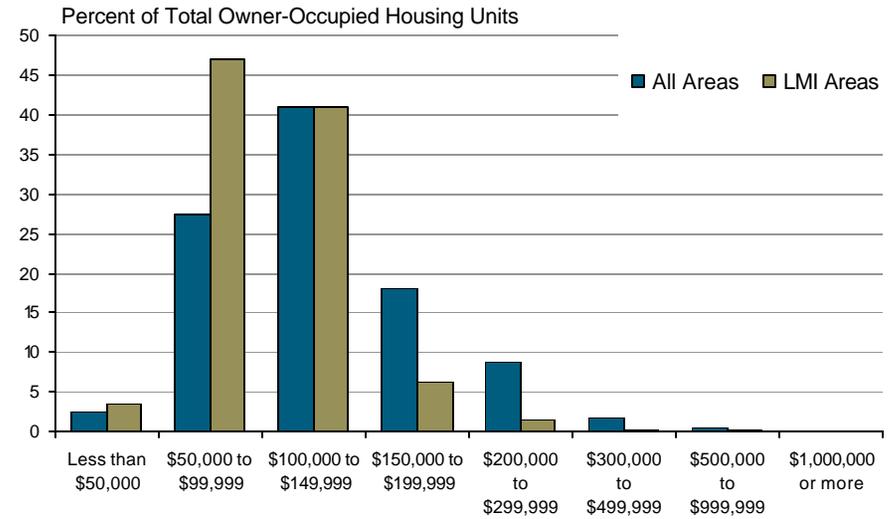


Table 11: Value of Owner-Occupied Units

	All Areas		LMI Areas	
		Percent		Percent
Total Owner-Occupied Units	34,658	100.0	6,520	100.0
Less than \$50,000	851	2.5	236	3.6
\$50,000 to \$99,999	9,532	27.5	3,065	47.0
\$100,000 to \$149,999	14,169	40.9	2,678	41.1
\$150,000 to \$199,999	6,204	17.9	407	6.2
\$200,000 to \$299,999	3,075	8.9	101	1.5
\$300,000 to \$499,999	649	1.9	20	0.3
\$500,000 to \$999,999	148	0.4	13	0.2
\$1,000,000 or more	30	0.1	0	0.0

Leominster-Fitchburg-Gardner, MA Metropolitan NECTA Housing Profile: Gross Rent of Renter-Occupied Units

Figure 5: Median Gross Rent of Renter-Occupied Units

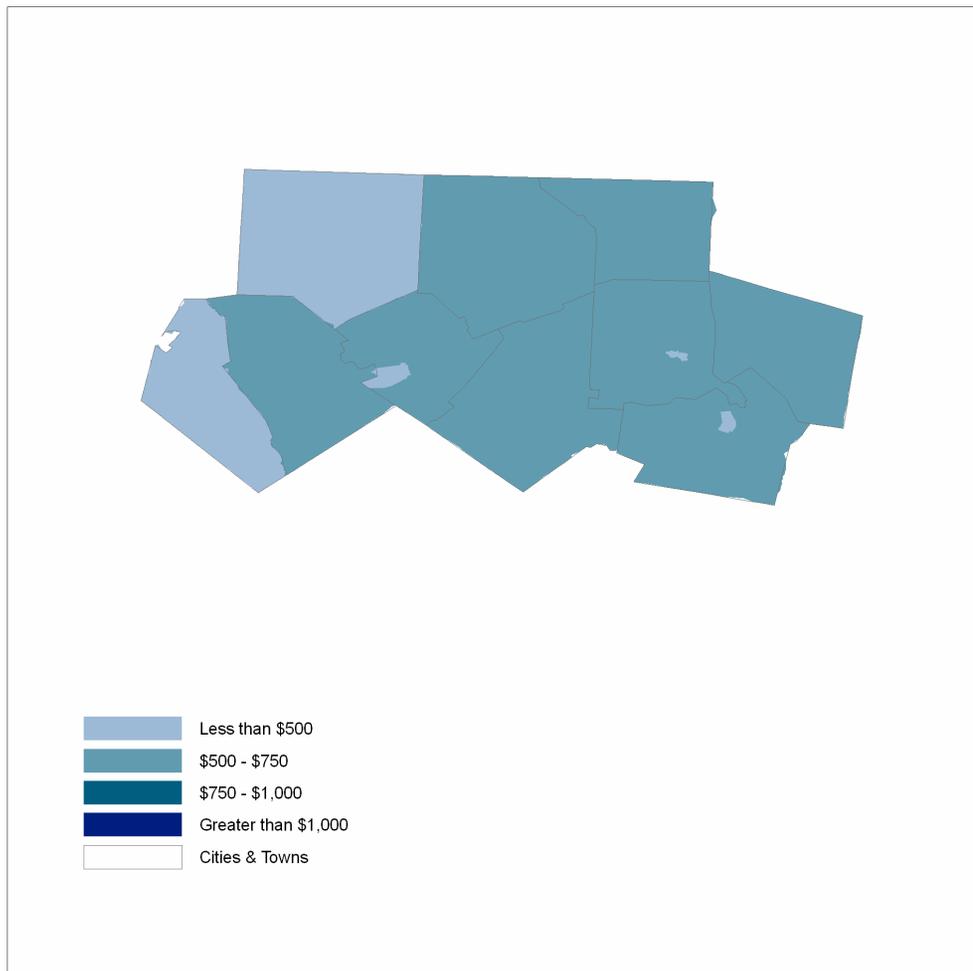


Chart 12: Gross Rent of Renter-Occupied Units

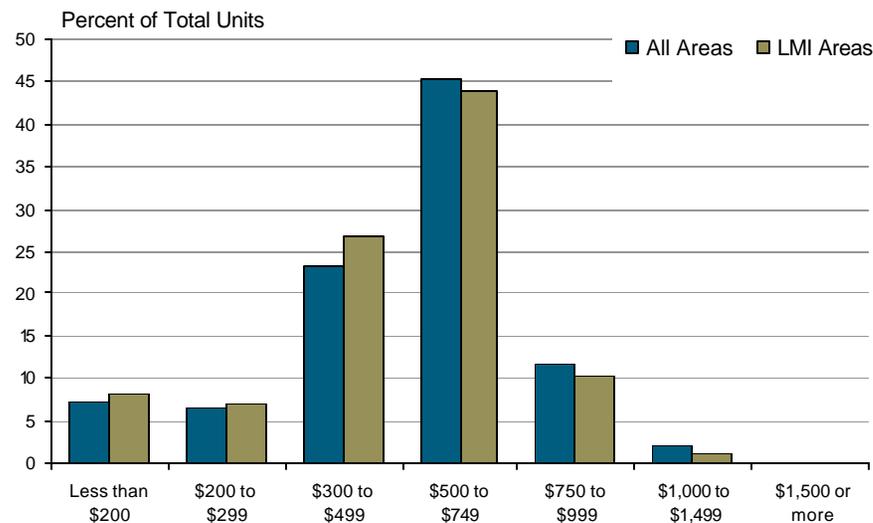


Table 12: Gross Rent of Renter-Occupied Units

	All Areas		LMI Areas	
		Percent		Percent
Renter-Occupied Units	20,395	100.0	10,247	100.0
Less than \$200	1,485	7.3	847	8.3
\$200 to \$299	1,319	6.5	730	7.1
\$300 to \$499	4,756	23.3	2,761	26.9
\$500 to \$749	9,255	45.4	4,498	43.9
\$750 to \$999	2,400	11.8	1,056	10.3
\$1,000 to \$1,499	422	2.1	131	1.3
\$1,500 or more	22	0.1	9	0.1
No cash rent	736	3.6	215	2.1

Leominster-Fitchburg-Gardner, MA Metropolitan NECTA 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

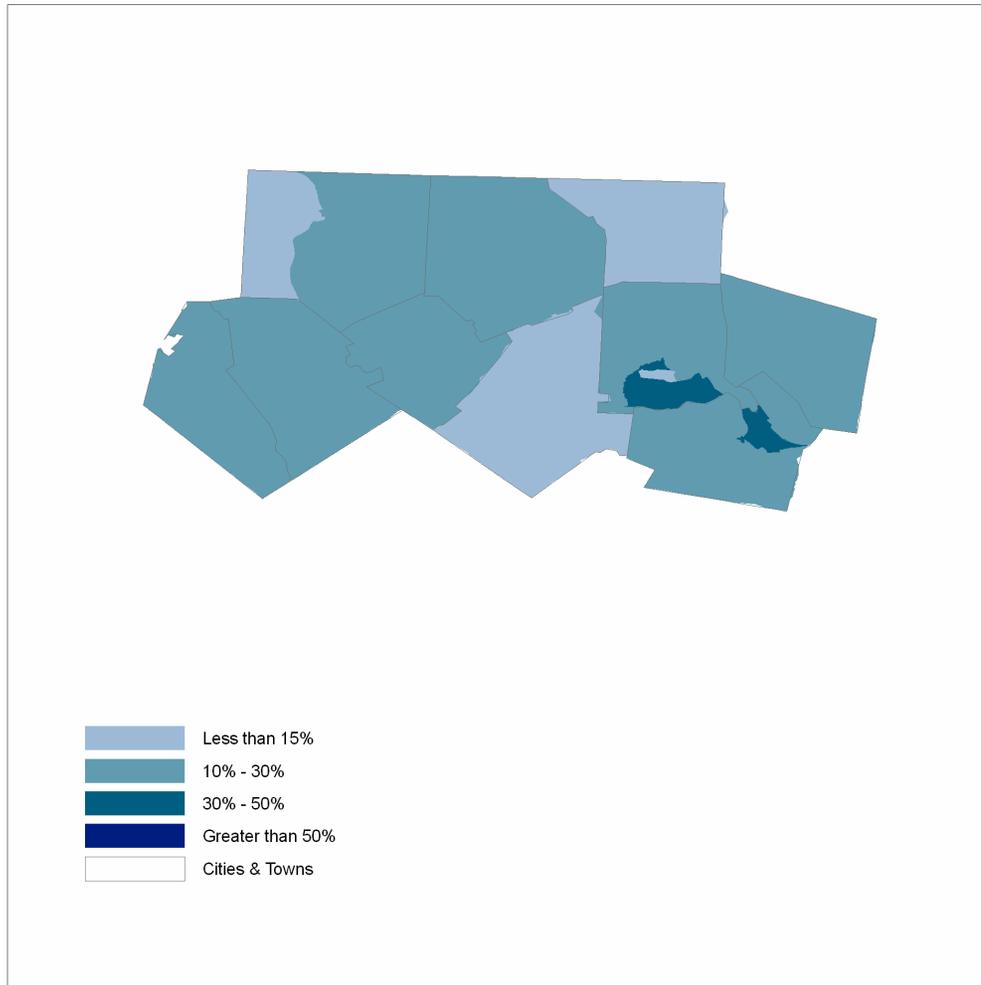


Chart 13: Gross Rent as a Percent of Household Income

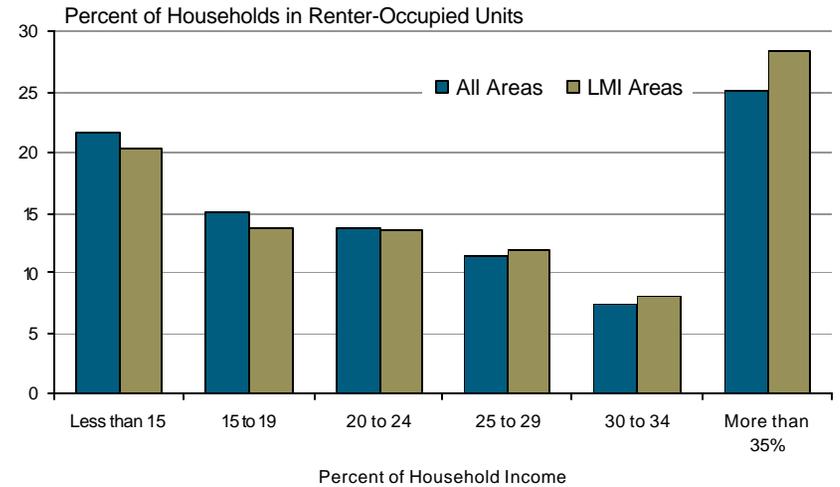


Table 13: Gross Rent as a Percent of Household Income

	All Areas		LMI Areas	
	Count	Percent	Count	Percent
Renter-Occupied Units	20,395	100.0	10,247	100.0
Less than 15 percent	4,420	21.7	2,087	20.4
15 to 19 percent	3,086	15.1	1,418	13.8
20 to 24 percent	2,821	13.8	1,393	13.6
25 to 29 percent	2,346	11.5	1,222	11.9
30 to 34 percent	1,499	7.4	816	8.0
35 percent or more	5,107	25.0	2,906	28.4
Not computed	1,116	5.5	405	4.0

Leominster-Fitchburg-Gardner, MA Metropolitan NECTA

Socio-Economic Profile: Educational Attainment of the Population

Chart 14: Highest Level of Educational Attainment

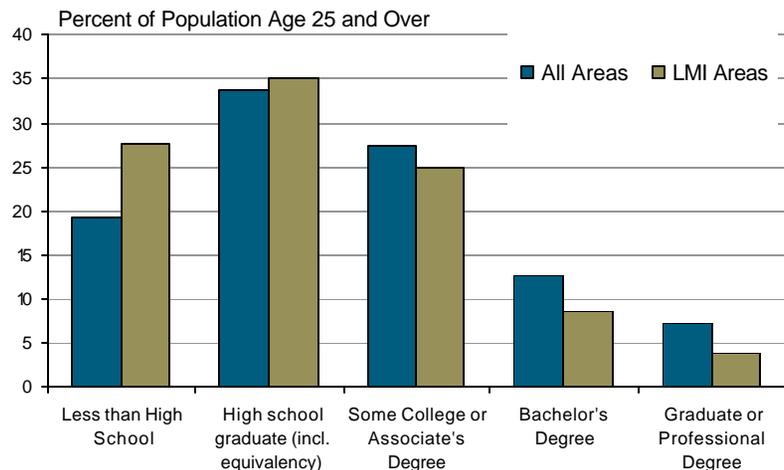


Table 14: Highest Level of Educational Attainment

	All Areas		LMI Areas	
	Count	Percent	Count	Percent
Population 25 years and over	95,253	100.0	26,209	100.0
Less than 9th grade	6,848	7.2	3,110	11.9
9th to 12th grade, no diploma	11,465	12.0	4,110	15.7
High school graduate (incl. equivalency)	32,007	33.6	9,199	35.1
Some college, no degree	18,054	19.0	4,646	17.7
Associate degree	8,155	8.6	1,871	7.1
Bachelor's degree	11,934	12.5	2,259	8.6
Graduate or professional degree	6,790	7.1	1,014	3.9
Percent high school graduate or higher		80.8		72.5
Percent bachelor's degree or higher		19.7		12.5

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

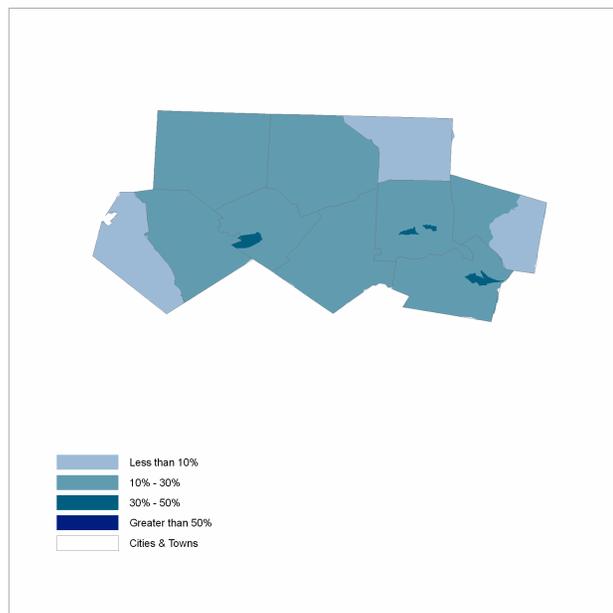
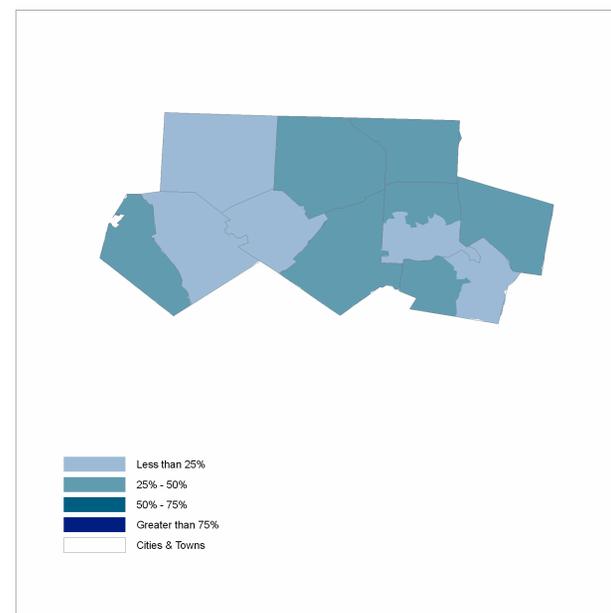


Figure 8: Percent of the Population Who Are College Graduates



Leominster-Fitchburg-Gardner, MA Metropolitan NECTA Socio-Economic Profile: Commuting to Work

Chart 15: Travel Time to Work

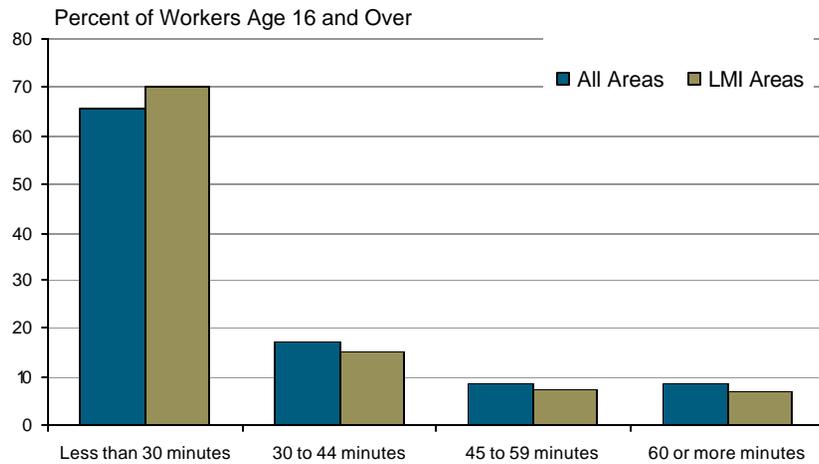


Chart 16: Method of Transportation for Commuting to Work

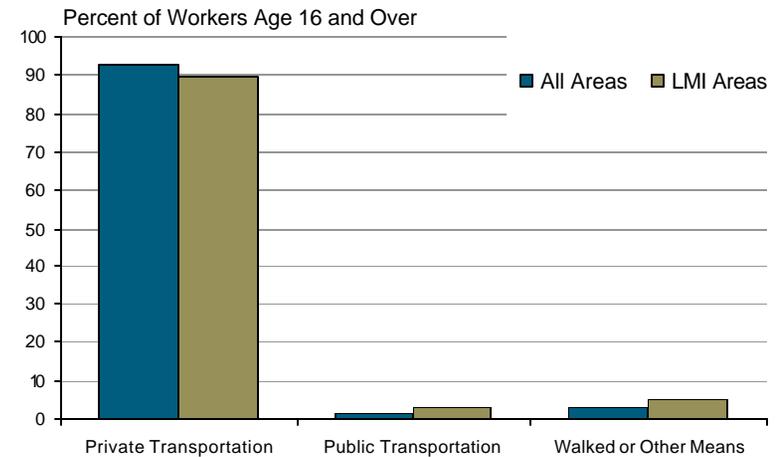


Table 15: Travel Time to Work

	All Areas		LMI Areas	
	Count	Percent	Count	Percent
Workers 16 Years and Over	65,958	100.0	17,491	100.0
Less than 30 minutes	43,174	65.5	12,281	70.2
30 to 44 minutes	11,285	17.1	2,663	15.2
45 to 59 minutes	5,766	8.7	1,308	7.5
60 or more minutes	5,734	8.7	1,239	7.1

Table 16: Method of Transportation for Commuting to Work

	All Areas		LMI Areas	
	Count	Percent	Count	Percent
Workers 16 Years and Over	67,730	100.0	17,842	100.0
Private Transportation	62,701	92.6	16,014	89.8
Public transportation	999	1.5	540	3.0
Walked or Other Means	2,257	3.3	937	5.3

Leominster-Fitchburg-Gardner, MA Metropolitan NECTA Socio-Economic Profile: Industry of Employment

Chart 17: Industry of Employment

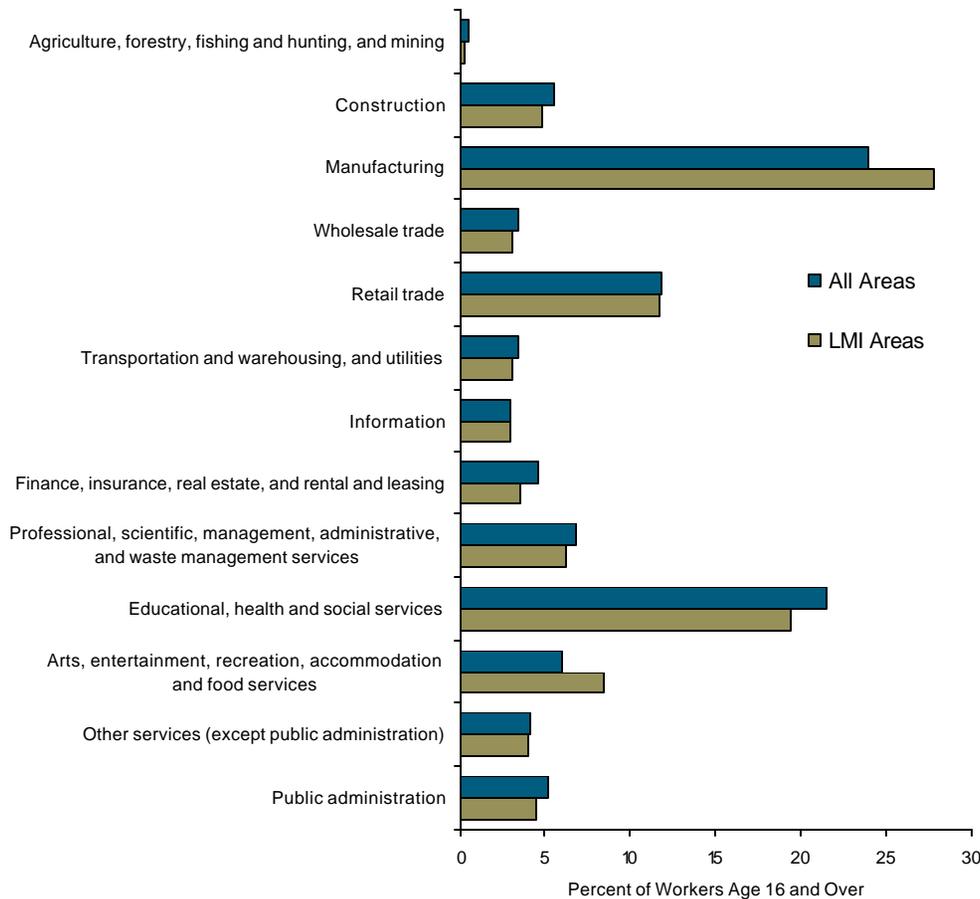


Table 17: Industry of Employment

	All Areas		LMI Areas	
	Count	Percent	Count	Percent
Workers 16 Years and Over	68,978	100.0	18,196	100.0
Agriculture, forestry, fishing and hunting, and mining	350	0.5	52	0.3
Construction	3,845	5.6	898	4.9
Manufacturing	16,561	24.0	5,055	27.8
Wholesale trade	2,286	3.3	550	3.0
Retail trade	8,172	11.8	2,135	11.7
Transportation and warehousing, and utilities	2,290	3.3	560	3.1
Information	2,016	2.9	522	2.9
Finance, insurance, real estate, and rental and leasing	3,196	4.6	628	3.5
Professional, scientific, management, administrative, & waste management services	4,724	6.8	1,136	6.2
Educational, health and social services	14,857	21.5	3,534	19.4
Arts, entertainment, recreation, accommodation and food services	4,202	6.1	1,554	8.5
Other services (except public administration)	2,889	4.2	744	4.1
Public administration	3,590	5.2	828	4.6

Leominster-Fitchburg-Gardner, MA Metropolitan NECTA Socio-Economic Profile: Occupation

Chart 18: Occupation

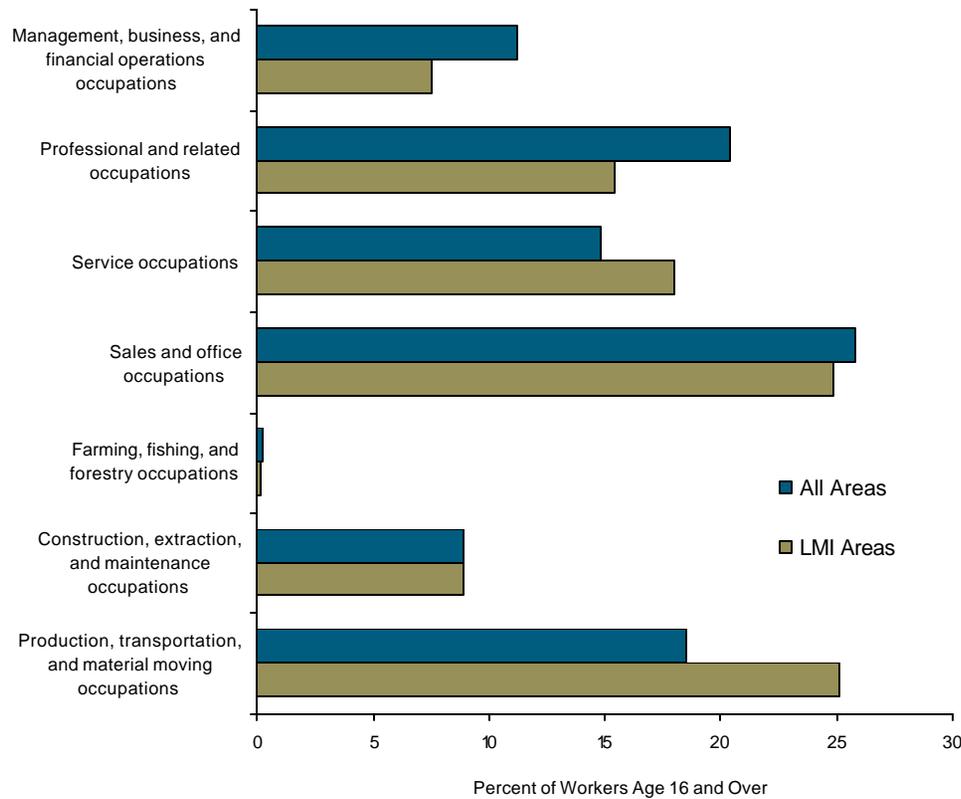


Table 18: Occupation

	All Areas		LMI Areas	
	Count	Percent	Count	Percent
Workers 16 Years and Over	68,978	100.0	18,196	100.0
Management, business, and financial operations occupations	7,785	11.3	1,374	7.6
Professional and related occupations	14,095	20.4	2,809	15.4
Service occupations	10,234	14.8	3,276	18.0
Sales and office occupations	17,786	25.8	4,520	24.8
Farming, fishing, and forestry occupations	148	0.2	25	0.1
Construction, extraction, and maintenance occupations	6,145	8.9	1,624	8.9
Production, transportation, and material moving occupations	12,785	18.5	4,568	25.1

Leominster-Fitchburg-Gardner, MA Metropolitan NECTA Socio-Economic Profile: Household Income and Poverty Status

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

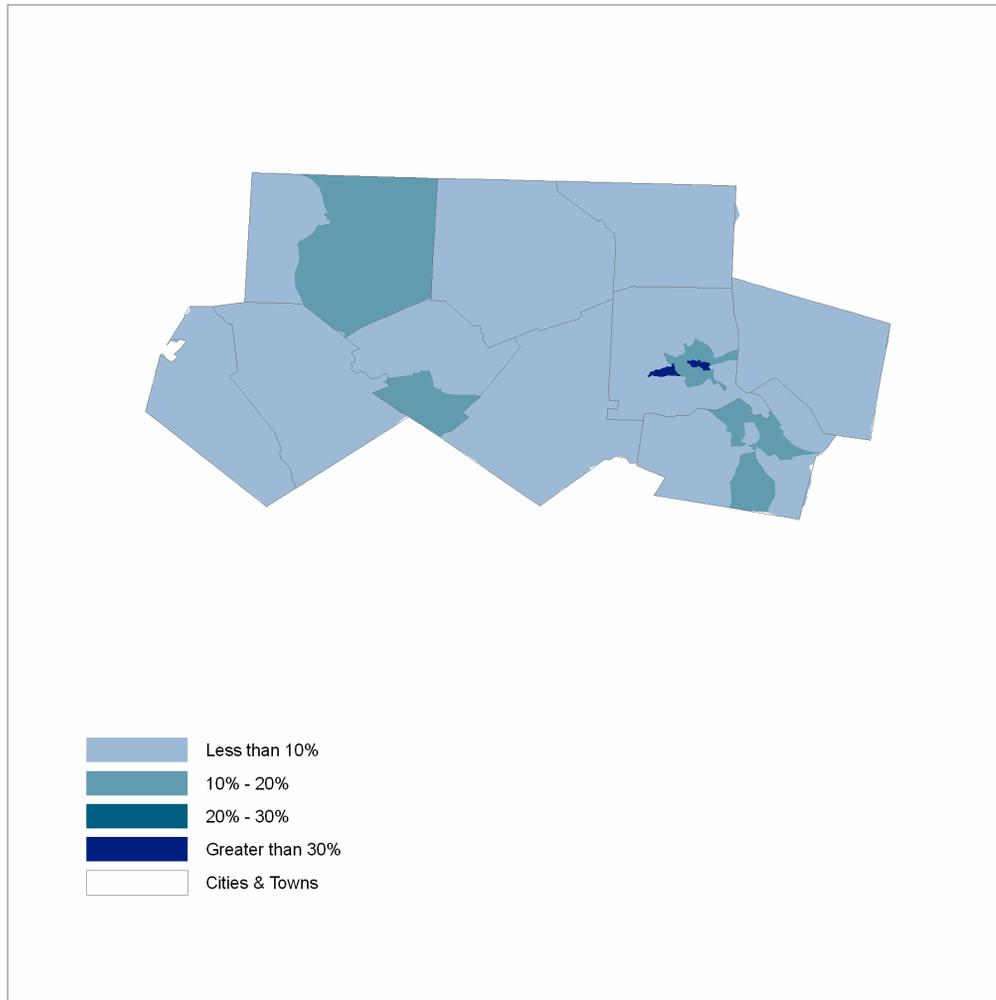


Chart 19: Household Income

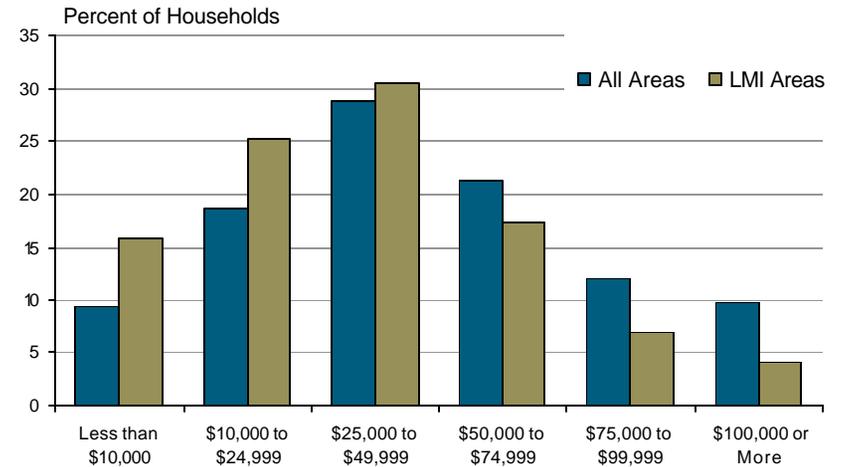


Table 19: Household Income

	All Areas		LMI Areas	
		Percent		Percent
Total Households	55,250	100.0	16,836	100.0
Less than \$10,000	5,187	9.4	2,679	15.9
\$10,000 to \$14,999	3,557	6.4	1,411	8.4
\$15,000 to \$24,999	6,807	12.3	2,845	16.9
\$25,000 to \$34,999	6,751	12.2	2,323	13.8
\$35,000 to \$49,999	9,188	16.6	2,799	16.6
\$50,000 to \$74,999	11,798	21.4	2,936	17.4
\$75,000 to \$99,999	6,612	12.0	1,165	6.9
\$100,000 to \$149,999	4,073	7.4	500	3.0
\$150,000 to \$199,999	714	1.3	109	0.6
\$200,000 or More	564	1.0	69	0.4
Households Earning Below the Federal Poverty Line	5,771	10.4	2,962	17.6