

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

Lowell-Billerica-Chelmsford, MA-NH NECTA Division



Lowell-Billerica-Chelmsford, MA-NH NECTA Division Demographic Profile: Low- and Moderate-Income Areas

Figure 1: Low- and Moderate-Income Areas

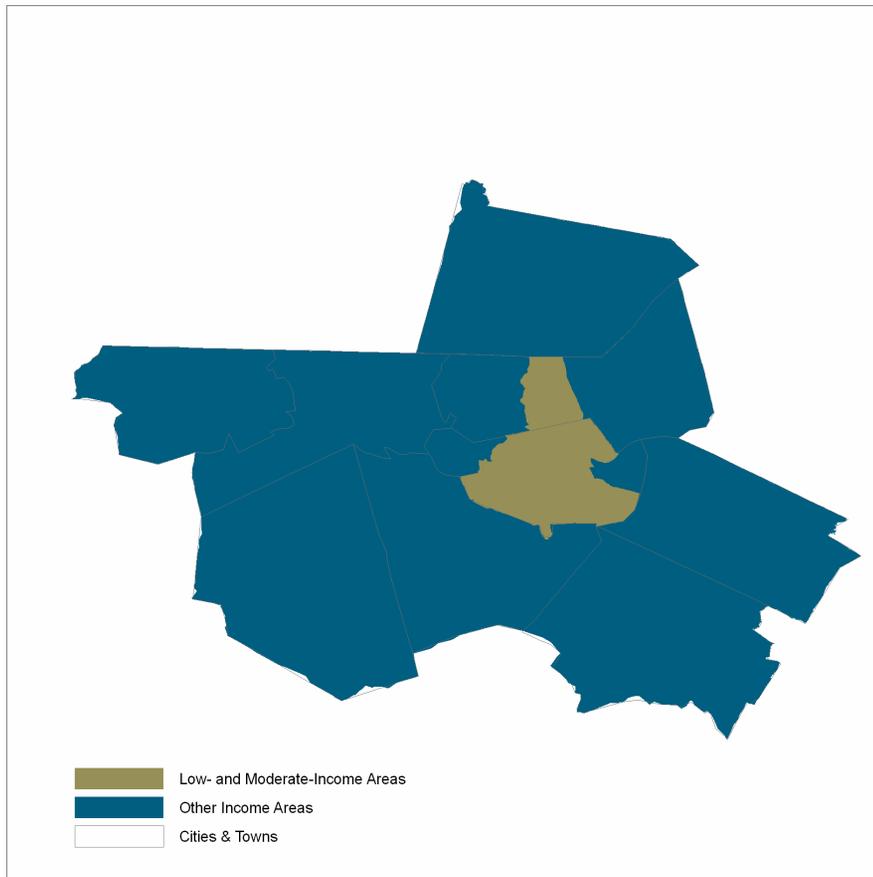


Chart 1: Percent of Population Living in Low- and Moderate-Income Areas

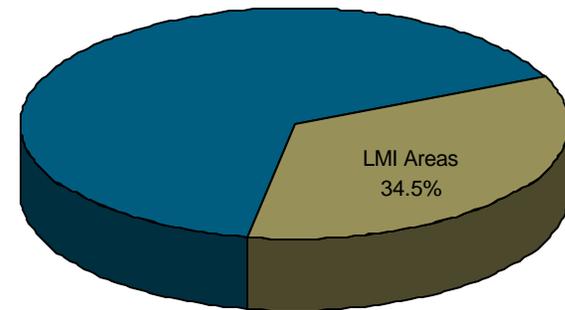


Table 1: Percent of Population Living in Low- and Moderate-Income Areas

	All Areas	LMI Areas	
		Percent	Percent
Total population	280,997	100.0	100.0
Percent Living in LMI Areas			34.5
Male	138,757	49.4	49.4
Female	142,240	50.6	50.6

Lowell-Billerica-Chelmsford, MA-NH NECTA Division Demographic Profile: Age Distribution of the Population

Chart 2: Age Distribution of the Population

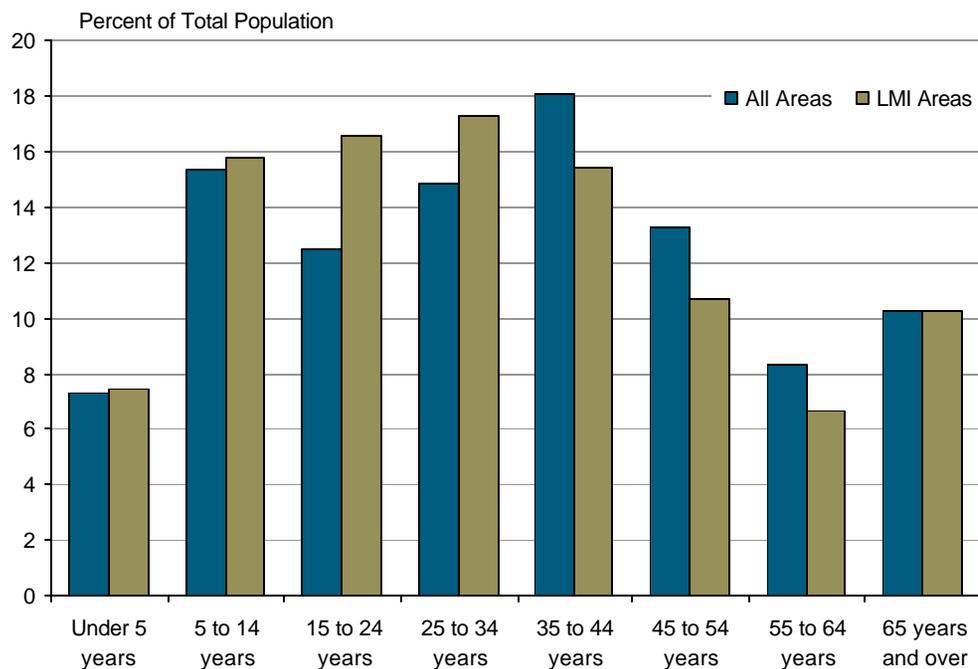
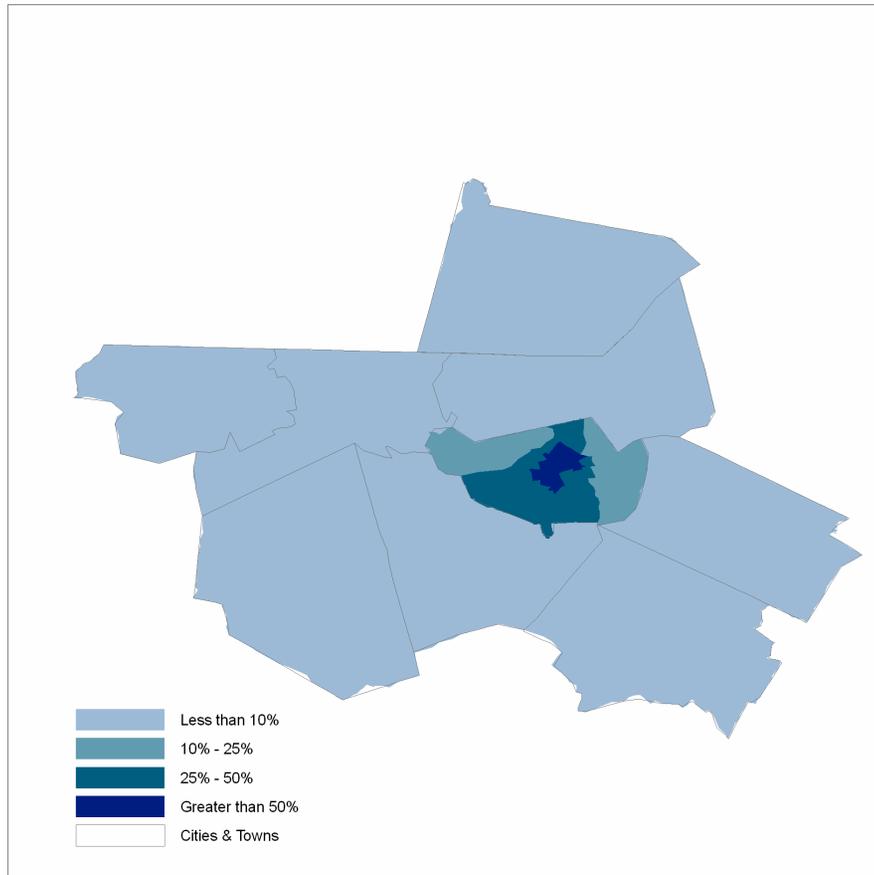


Table 2: Age Distribution of the Population

	All Areas		LMI Areas	
		Percent		Percent
Total population	280,997	100.0	96,812	100.0
Under 5 years	20,473	7.3	7,184	7.4
5 to 9 years	22,009	7.8	7,779	8.0
10 to 14 years	21,152	7.5	7,480	7.7
15 to 19 years	18,832	6.7	7,668	7.9
20 to 24 years	16,204	5.8	8,343	8.6
25 to 34 years	41,747	14.9	16,732	17.3
35 to 44 years	50,727	18.1	14,903	15.4
45 to 54 years	37,414	13.3	10,376	10.7
55 to 59 years	13,434	4.8	3,569	3.7
60 to 64 years	10,118	3.6	2,846	2.9
65 to 74 years	15,662	5.6	5,094	5.3
75 to 84 years	10,081	3.6	3,668	3.8
85 years and over	3,144	1.1	1,170	1.2

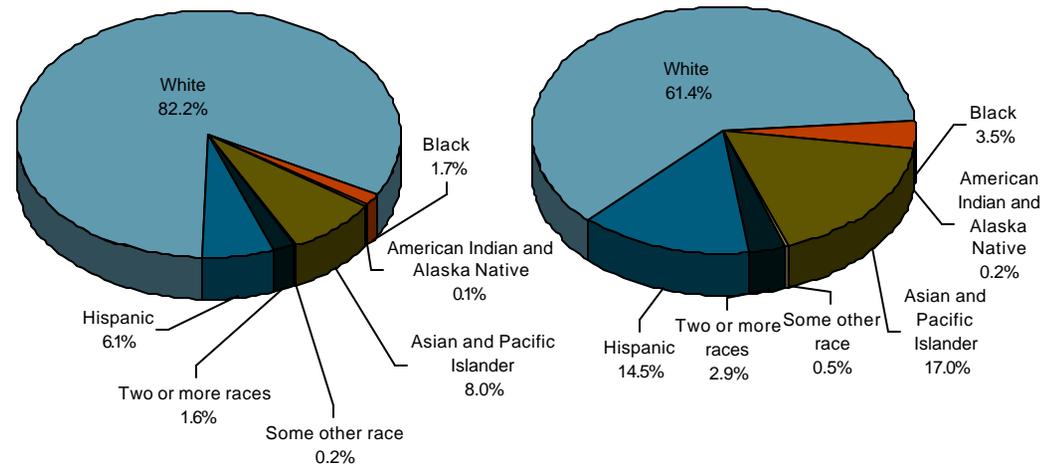
Lowell-Billerica-Chelmsford, MA-NH NECTA Division Demographic Profile: Race and Ethnicity of the Population

Figure 2: Minorities as a Percent of Population



Note: Minorities comprise all persons who are not Hispanic white.

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	280,997	100.0	96,812	100.0
White	231,066	82.2	59,431	61.4
Black	4,885	1.7	3,406	3.5
American Indian and Alaska Native	346	0.1	158	0.2
Asian and Pacific Islander	22,547	8.0	16,502	17.0
Some other race	626	0.2	440	0.5
Two or more races	4,467	1.6	2,833	2.9
Hispanic	17,019	6.1	14,030	14.5

Lowell-Billerica-Chelmsford, MA-NH NECTA Division

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

Chart 4: Nativity of the Population

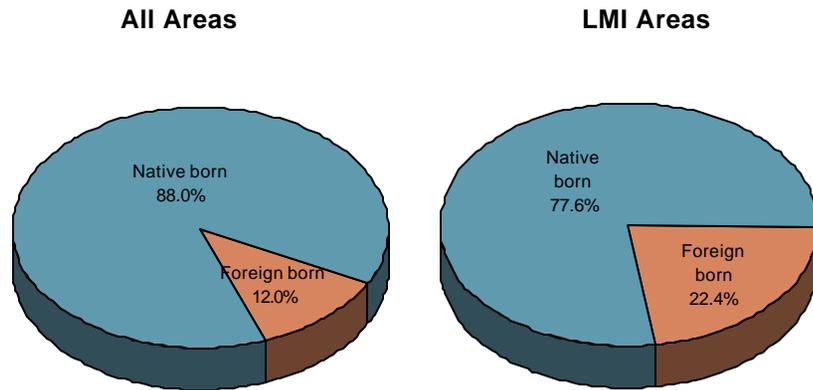
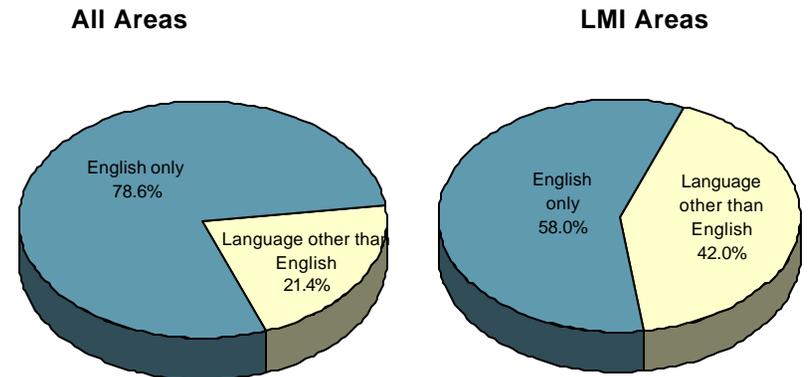


Chart 5: Language Spoken at Home



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	280,997	100.0	96,812	100.0
Native born	247,343	88.0	75,135	77.6
Born in United States	240,714	85.7	70,004	72.3
State of residence	195,411	69.5	59,765	61.7
Different state	45,303	16.1	10,239	10.6
Born outside United States	6,629	2.4	5,131	5.3
Foreign born	33,654	12.0	21,677	22.4
Entered 1990 to March 2000	12,336	4.4	8,937	9.2

Table 5: Language Spoken at Home

	All Areas		LMI Areas	
	Count	Percent	Count	Percent
Total population	260,688	100.0	89,701	100.0
English only	204,982	78.6	51,994	58.0
Language other than English	55,706	21.4	37,707	42.0
Speak English less than "very well"	22,664	8.7	21,031	23.4
Spanish	14,769	5.7	11,596	12.9
Speak English less than "very well"	6,143	2.4	5,040	5.6
Other Indo-European languages	22,286	8.5	11,515	12.8
Speak English less than "very well"	7,065	2.7	4,435	4.9
Asian and Pacific Island languages	17,093	6.6	13,529	15.1
Speak English less than "very well"	9,153	3.5	7,443	8.3

Lowell-Billerica-Chelmsford, 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

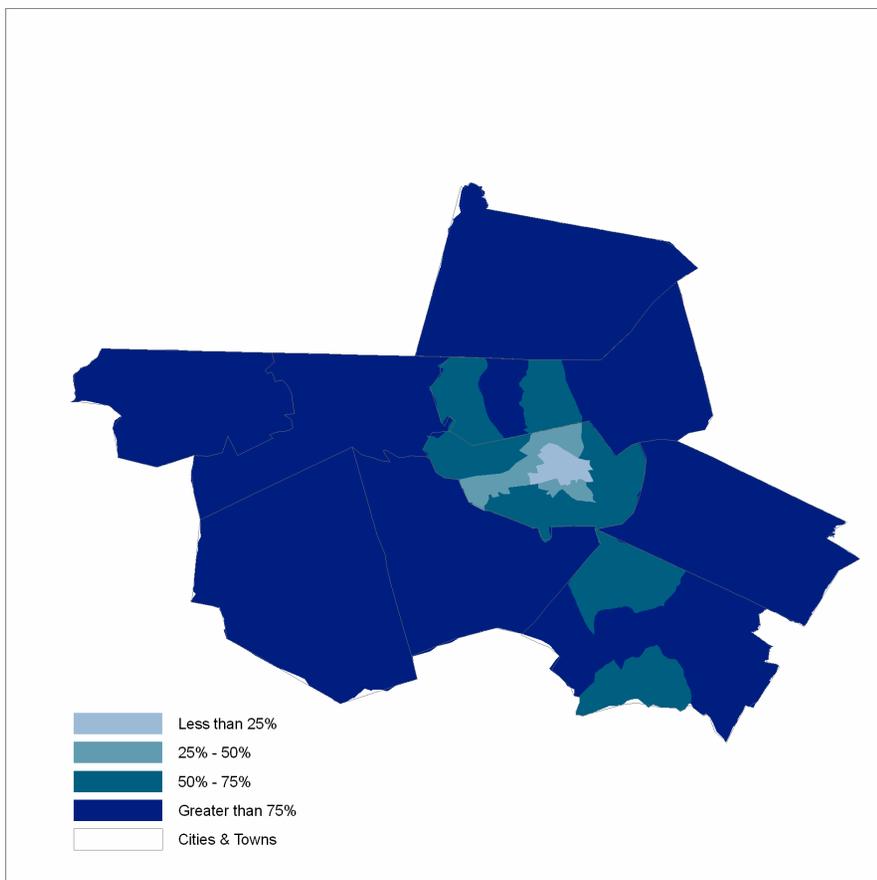


Chart 6: Occupancy and Tenure Status of Housing Units

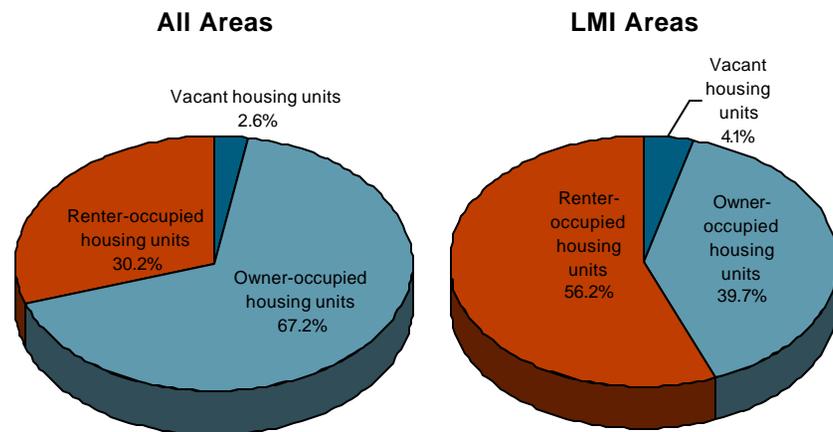
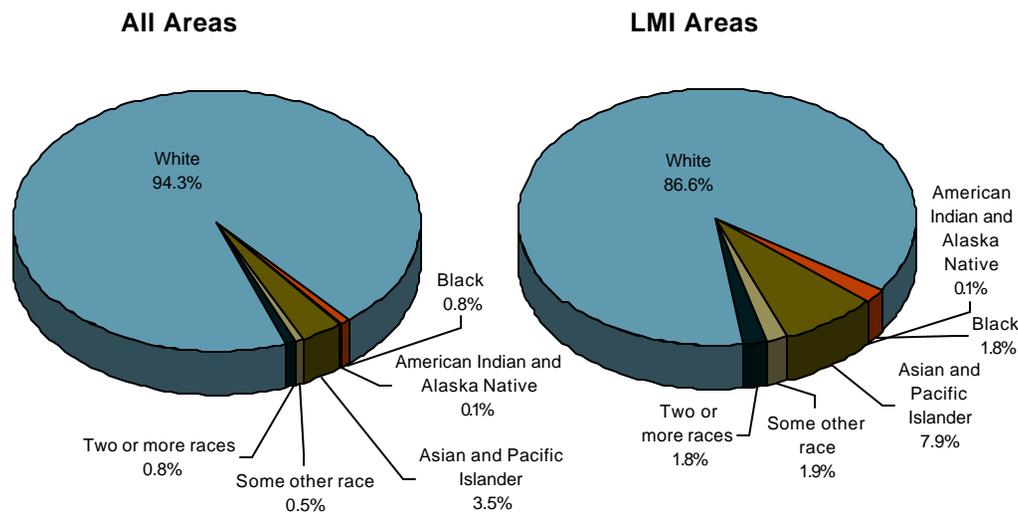


Table 6: Occupancy and Tenure Status

	All Areas		LMI Areas	
		Percent		Percent
Total housing units	101,796	100.0	36,194	100.0
Occupied housing units	99,101	97.4	34,706	95.9
Owner-occupied housing units	68,380	67.2	14,353	39.7
Renter-occupied housing units	30,721	30.2	20,353	56.2
Vacant housing units	2,695	2.6	1,488	4.1

Lowell-Billerica-Chelmsford, 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	68,380	100.0	14,353	100.0
White	64,479	94.3	12,423	86.6
Black	527	0.8	252	1.8
American Indian and Alaska Native	77	0.1	17	0.1
Asian and Pacific Islander	2,369	3.5	1,132	7.9
Some other race	374	0.5	268	1.9
Two or more races	554	0.8	261	1.8

Lowell-Billerica-Chelmsford, MA-NH NECTA Division Housing Profile: Age Distribution of Homeowners and Renters

Chart 8: Age Distribution of Homeowners

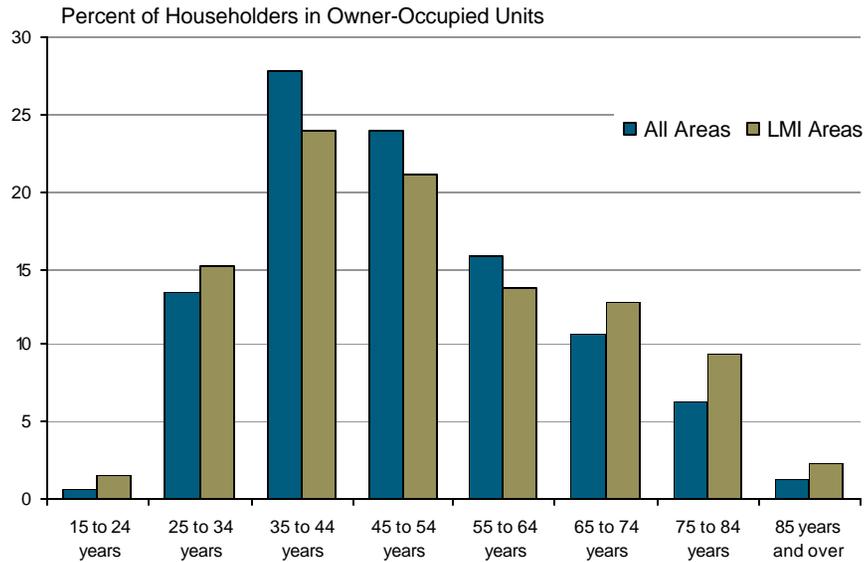


Chart 9: Age Distribution of Renters

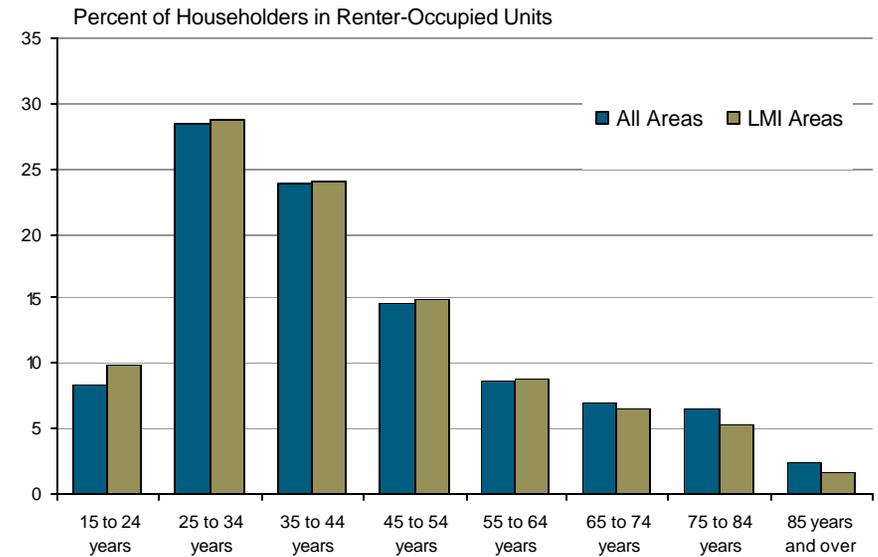


Table 8: Age Distribution of Homeowners

	All Areas		LMI Areas	
	Count	Percent	Count	Percent
Total Owner-Occupied Housing Units	68,380	100.0	14,353	100.0
15 to 24 years	467	0.7	219	1.5
25 to 34 years	9,133	13.4	2,179	15.2
35 to 44 years	19,043	27.8	3,432	23.9
45 to 54 years	16,384	24.0	3,039	21.2
55 to 64 years	10,867	15.9	1,976	13.8
65 to 74 years	7,342	10.7	1,831	12.8
75 to 84 years	4,301	6.3	1,346	9.4
85 years and over	843	1.2	331	2.3

Table 9: Age Distribution of Renters

	All Areas		LMI Areas	
	Count	Percent	Count	Percent
Total Renter-Occupied Housing Units	30,721	100.0	20,353	100.0
15 to 24 years	2,557	8.3	2,007	9.9
25 to 34 years	8,754	28.5	5,861	28.8
35 to 44 years	7,345	23.9	4,909	24.1
45 to 54 years	4,473	14.6	3,022	14.8
55 to 64 years	2,666	8.7	1,803	8.9
65 to 74 years	2,171	7.1	1,322	6.5
75 to 84 years	2,013	6.6	1,097	5.4
85 years and over	742	2.4	332	1.6

Lowell-Billerica-Chelmsford, MA-NH NECTA Division Housing Profile: Age of Housing Stock

Chart 10: Year Housing Unit Was Built

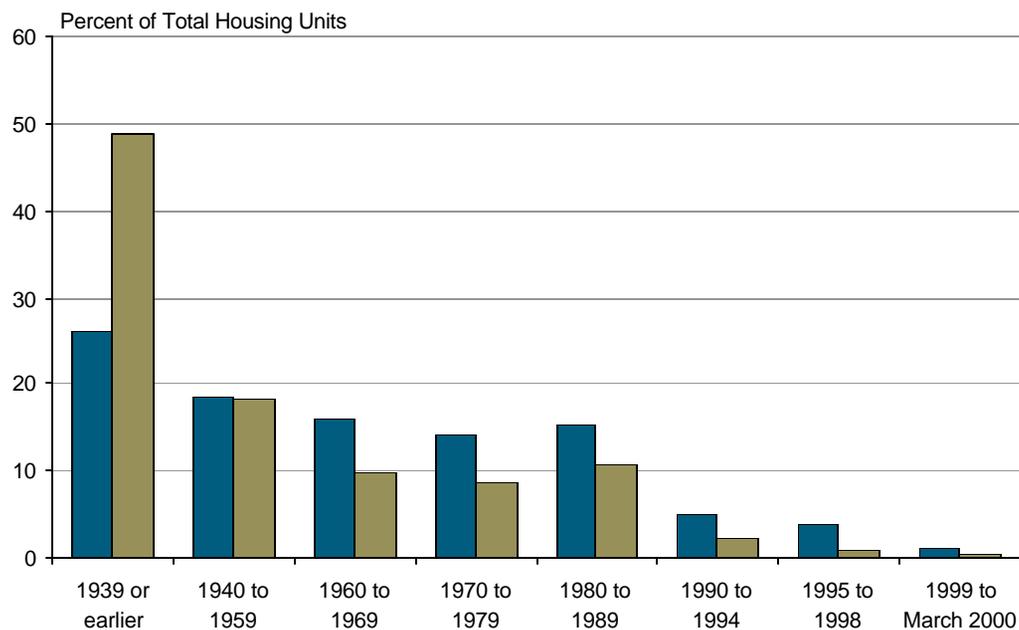


Table 10: Year Housing Unit Was Built

	All Areas		LMI Areas	
		Percent		Percent
Total housing units	101,796	100.0	36,194	100.0
1939 or earlier	26,526	26.1	17,699	48.9
1940 to 1959	18,796	18.5	6,621	18.3
1960 to 1969	16,235	15.9	3,575	9.9
1970 to 1979	14,407	14.2	3,146	8.7
1980 to 1989	15,475	15.2	3,861	10.7
1990 to 1994	5,180	5.1	791	2.2
1995 to 1998	4,028	4.0	359	1.0
1999 to March 2000	1,149	1.1	142	0.4

Lowell-Billerica-Chelmsford, MA-NH NECTA Division Housing Profile: Value of Owner-Occupied Units

Figure 4: Median Value of Owner-Occupied Housing Units

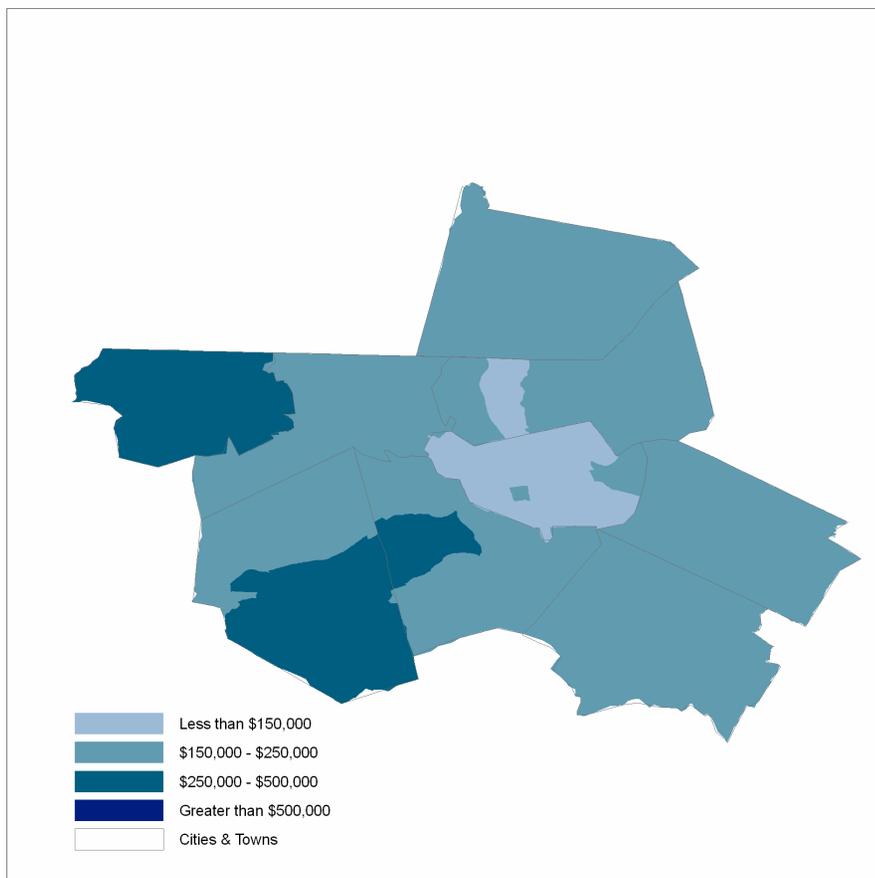


Chart 11: Value of Owner-Occupied Units

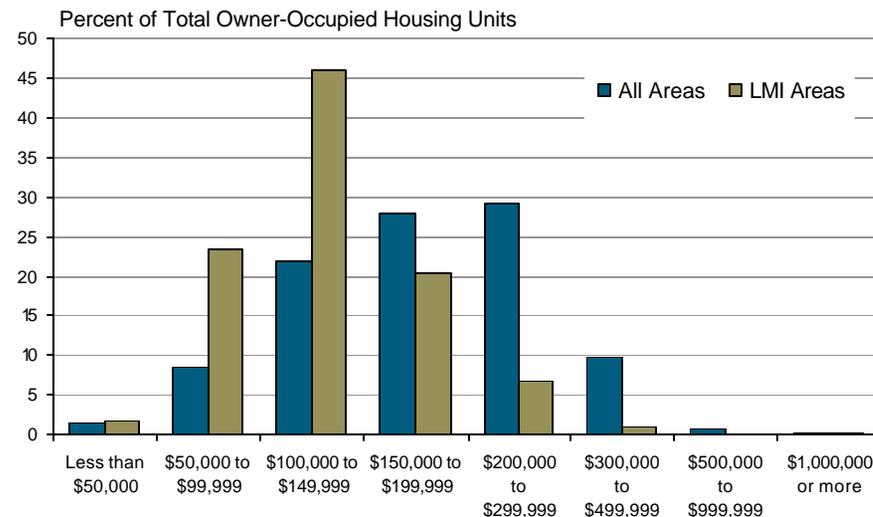


Table 11: Value of Owner-Occupied Units

	All Areas		LMI Areas	
		Percent		Percent
Total Owner-Occupied Units	68,393	100.0	14,376	100.0
Less than \$50,000	1,031	1.5	259	1.8
\$50,000 to \$99,999	5,807	8.5	3,395	23.6
\$100,000 to \$149,999	15,043	22.0	6,618	46.0
\$150,000 to \$199,999	19,097	27.9	2,955	20.6
\$200,000 to \$299,999	20,029	29.3	978	6.8
\$300,000 to \$499,999	6,684	9.8	130	0.9
\$500,000 to \$999,999	586	0.9	14	0.1
\$1,000,000 or more	116	0.2	27	0.2

Lowell-Billerica-Chelmsford, MA-NH NECTA Division Housing Profile: Gross Rent of Renter-Occupied Units

Figure 5: Median Gross Rent of Renter-Occupied Units

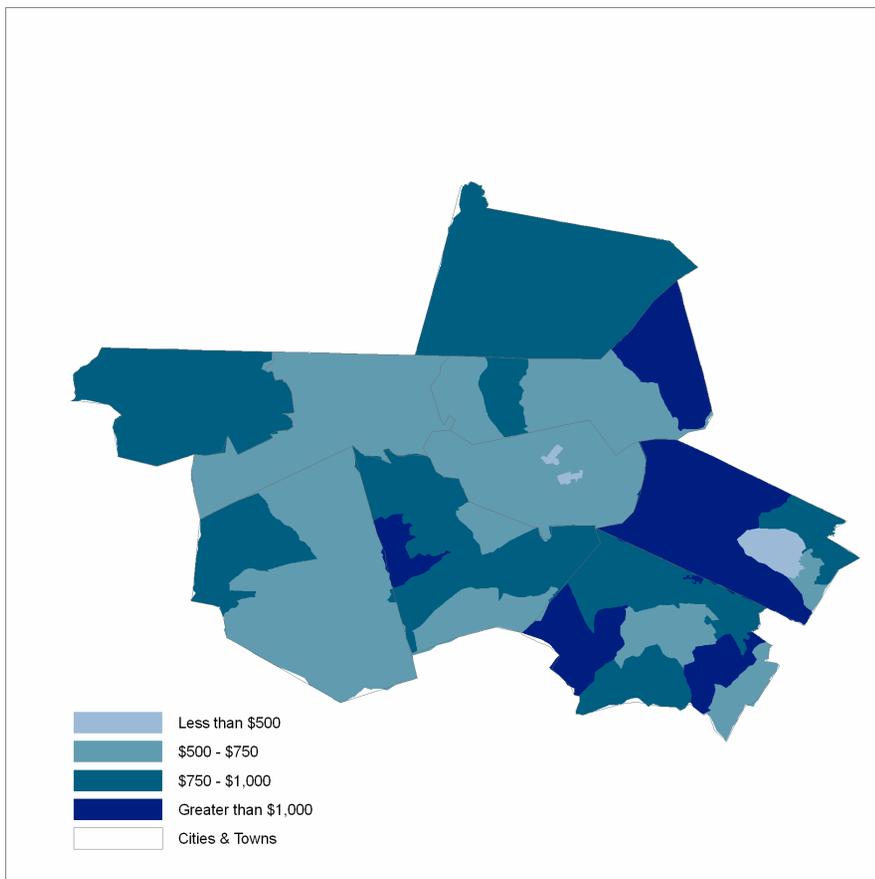


Chart 12: Gross Rent of Renter-Occupied Units

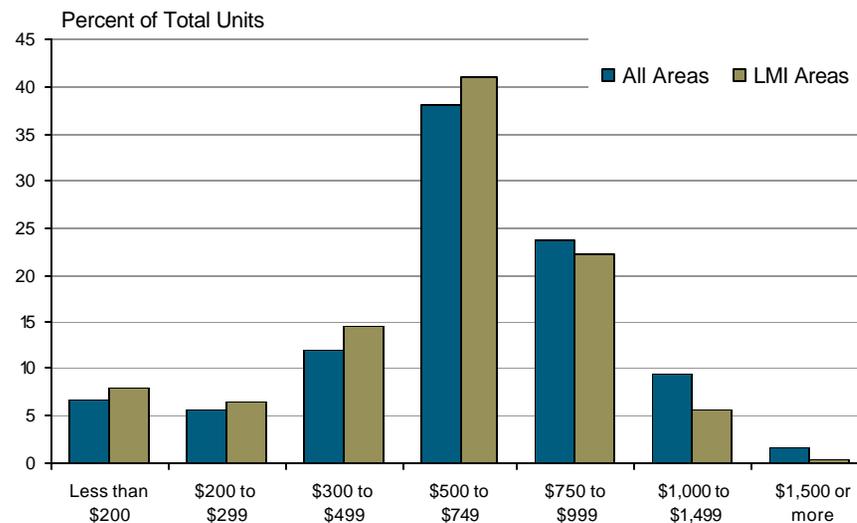


Table 12: Gross Rent of Renter-Occupied Units

	All Areas		LMI Areas	
		Percent		Percent
Renter-Occupied Units	30,657	100.0	20,317	100.0
Less than \$200	2,045	6.7	1,644	8.1
\$200 to \$299	1,733	5.7	1,315	6.5
\$300 to \$499	3,657	11.9	2,935	14.4
\$500 to \$749	11,651	38.0	8,313	40.9
\$750 to \$999	7,285	23.8	4,541	22.4
\$1,000 to \$1,499	2,920	9.5	1,133	5.6
\$1,500 or more	496	1.6	81	0.4
No cash rent	870	2.8	355	1.7

Lowell-Billerica-Chelmsford, 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

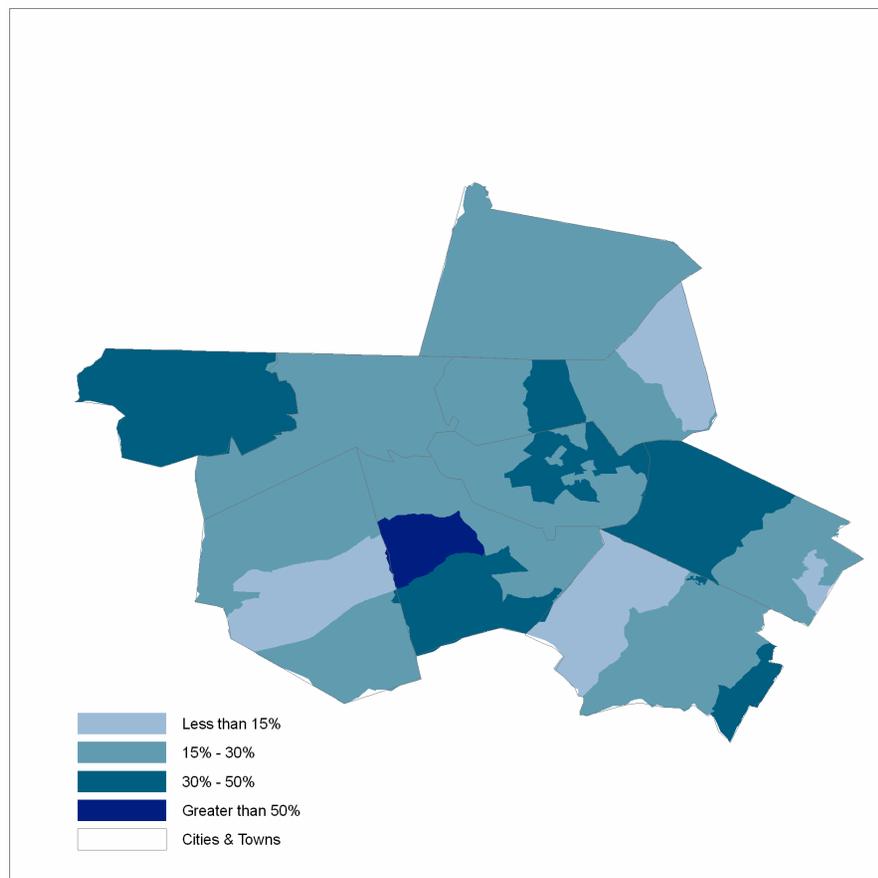


Chart 13: Gross Rent as a Percent of Household Income

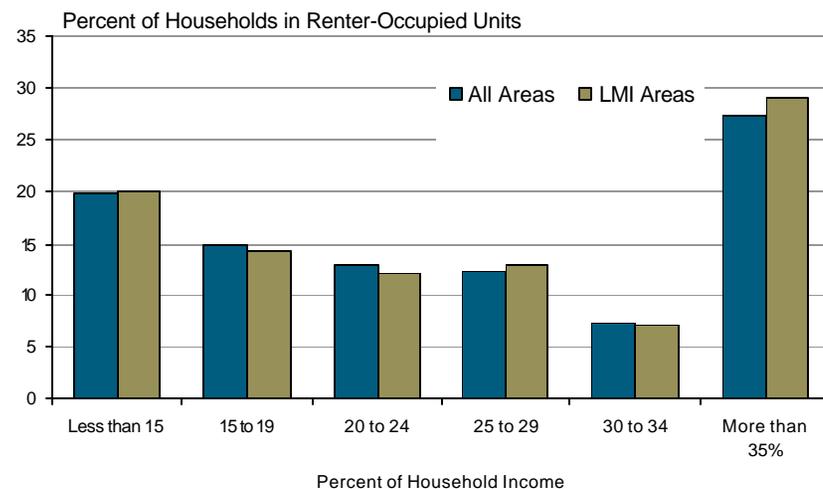


Table 13: Gross Rent as a Percent of Household Income

	All Areas		LMI Areas	
	Count	Percent	Count	Percent
Renter-Occupied Units	30,657	100.0	20,317	100.0
Less than 15 percent	6,105	19.9	4,096	20.2
15 to 19 percent	4,553	14.9	2,906	14.3
20 to 24 percent	4,014	13.1	2,451	12.1
25 to 29 percent	3,778	12.3	2,638	13.0
30 to 34 percent	2,226	7.3	1,420	7.0
35 percent or more	8,392	27.4	5,896	29.0
Not computed	1,589	5.2	910	4.5

Lowell-Billerica-Chelmsford, MA-NH NECTA Division

Socio-Economic Profile: Educational Attainment of the Population

Chart 14: Highest Level of Educational Attainment

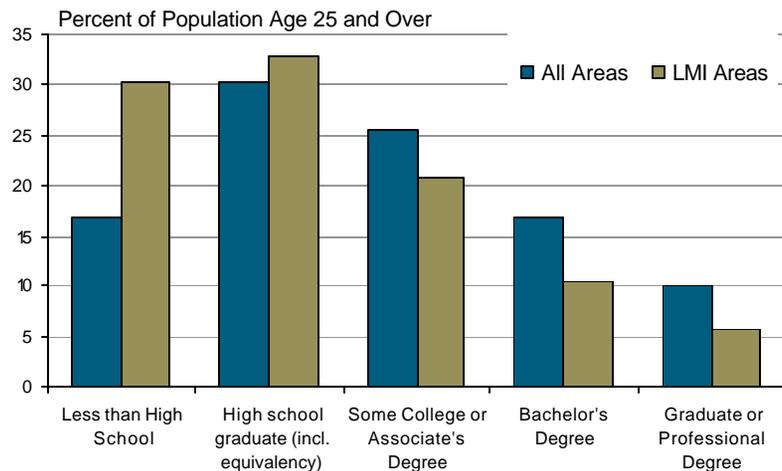


Table 14: Highest Level of Educational Attainment

	All Areas		LMI Areas	
	Count	Percent	Count	Percent
Population 25 years and over	182,530	100.0	58,494	100.0
Less than 9th grade	11,752	6.4	7,976	13.6
9th to 12th grade, no diploma	19,285	10.6	9,745	16.7
High school graduate (incl. equivalency)	55,296	30.3	19,188	32.8
Some college, no degree	32,813	18.0	9,150	15.6
Associate degree	14,023	7.7	3,079	5.3
Bachelor's degree	31,020	17.0	6,040	10.3
Graduate or professional degree	18,341	10.0	3,316	5.7
Percent high school graduate or higher		83.0		69.7
Percent bachelor's degree or higher		27.0		16.0

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

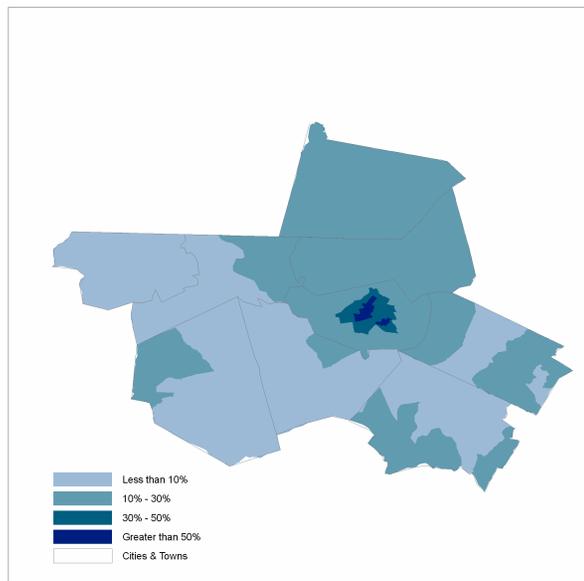
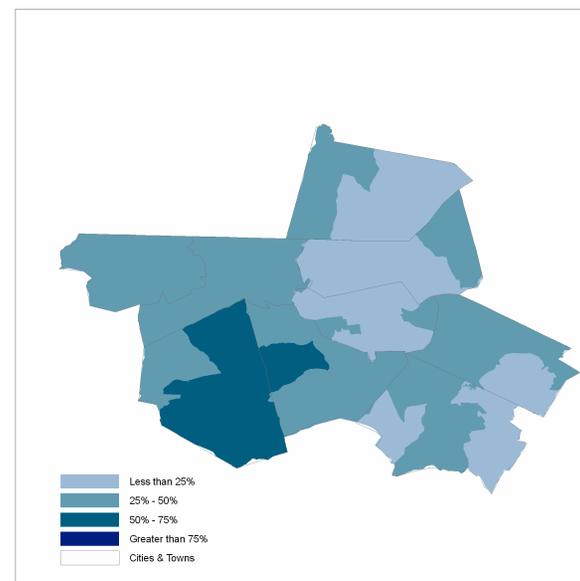


Figure 8: Percent of the Population Who Are College Graduates



Lowell-Billerica-Chelmsford, MA-NH NECTA Division Socio-Economic Profile: Commuting to Work

Chart 15: Travel Time to Work

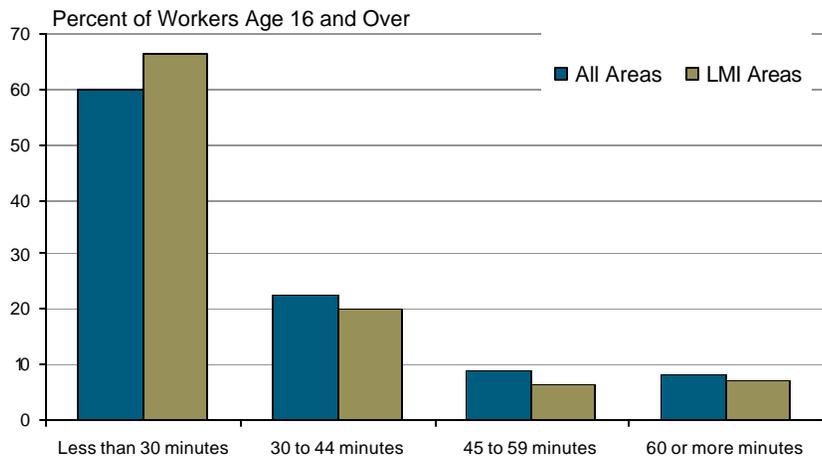


Chart 16: Method of Transportation for Commuting to Work

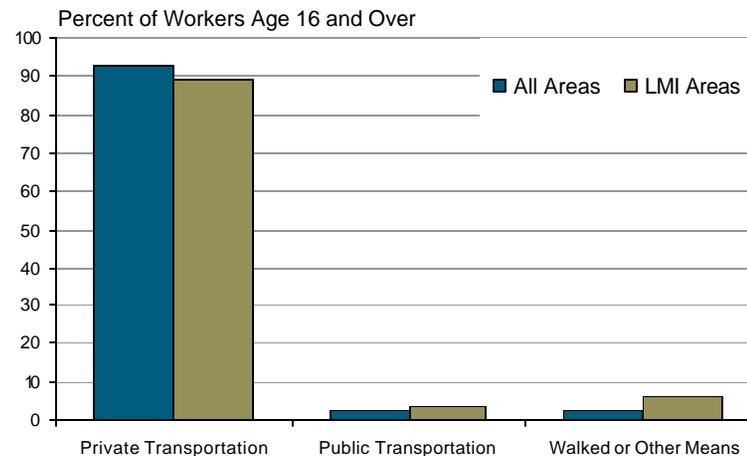


Table 15: Travel Time to Work

	All Areas		LMI Areas	
	Count	Percent	Count	Percent
Workers 16 Years and Over	136,390	100.0	41,856	100.0
Less than 30 minutes	81,918	60.1	27,807	66.4
30 to 44 minutes	30,760	22.6	8,345	19.9
45 to 59 minutes	12,373	9.1	2,749	6.6
60 or more minutes	11,339	8.3	2,955	7.1

Table 16: Method of Transportation for Commuting to Work

	All Areas		LMI Areas	
	Count	Percent	Count	Percent
Workers 16 Years and Over	139,436	100.0	42,419	100.0
Private Transportation	129,251	92.7	37,742	89.0
Public transportation	3,394	2.4	1,506	3.6
Walked or Other Means	3,745	2.7	2,608	6.1

Lowell-Billerica-Chelmsford, MA-NH NECTA Division Socio-Economic Profile: Industry of Employment

Chart 17: Industry of Employment

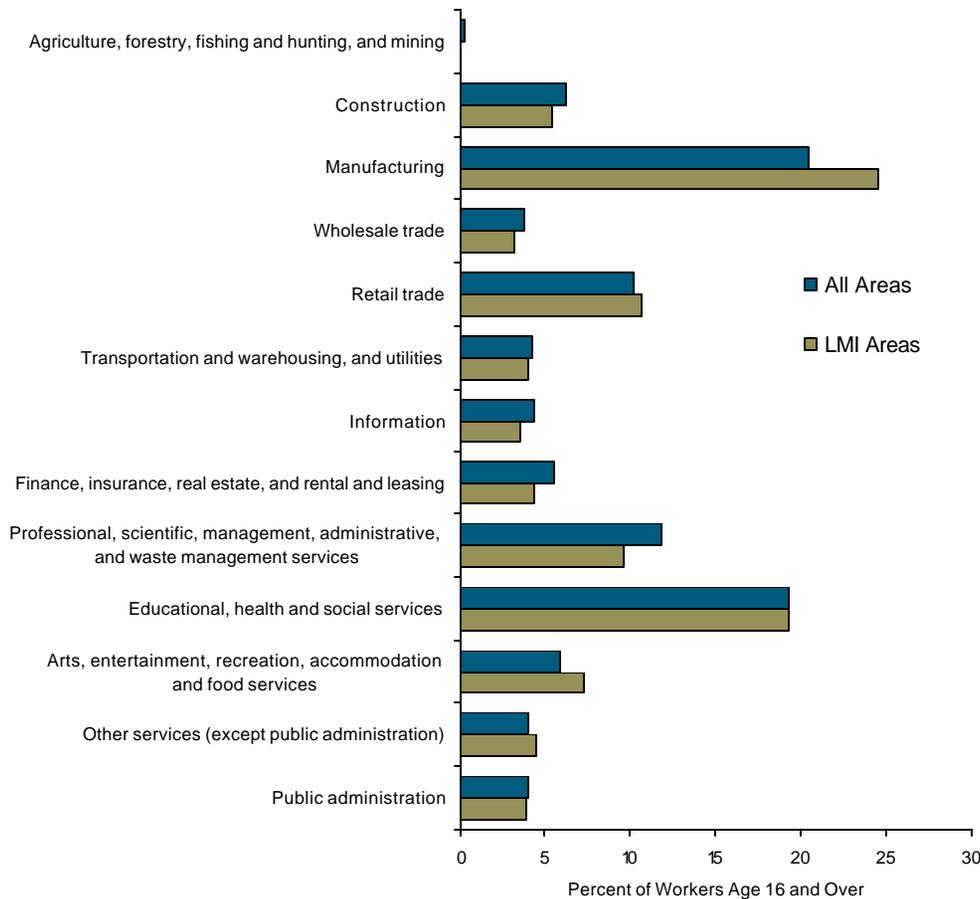


Table 17: Industry of Employment

	All Areas		LMI Areas	
	Count	Percent	Count	Percent
Workers 16 Years and Over	141,720	100.0	43,347	100.0
Agriculture, forestry, fishing and hunting, and mining	313	0.2	64	0.1
Construction	8,897	6.3	2,381	5.5
Manufacturing	28,999	20.5	10,614	24.5
Wholesale trade	5,202	3.7	1,345	3.1
Retail trade	14,496	10.2	4,614	10.6
Transportation and warehousing, and utilities	6,007	4.2	1,705	3.9
Information	6,054	4.3	1,498	3.5
Finance, insurance, real estate, and rental and leasing	7,971	5.6	1,845	4.3
Professional, scientific, management, administrative, & waste management services	16,754	11.8	4,163	9.6
Educational, health and social services	27,321	19.3	8,355	19.3
Arts, entertainment, recreation, accommodation and food services	8,481	6.0	3,193	7.4
Other services (except public administration)	5,632	4.0	1,905	4.4
Public administration	5,593	3.9	1,665	3.8

Lowell-Billerica-Chelmsford, MA-NH NECTA Division

Socio-Economic Profile: Occupation

Chart 18: Occupation

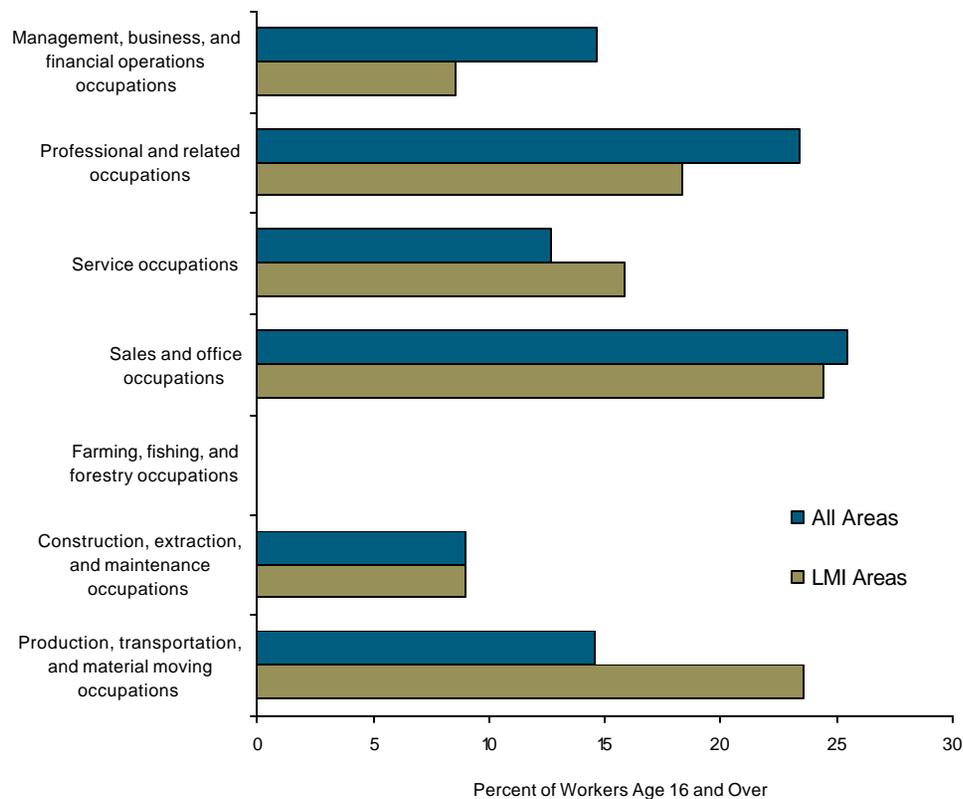


Table 18: Occupation

	All Areas		LMI Areas	
	Count	Percent	Count	Percent
Workers 16 Years and Over	141,720	100.0	43,347	100.0
Management, business, and financial operations occupations	20,805	14.7	3,714	8.6
Professional and related occupations	33,185	23.4	7,973	18.4
Service occupations	18,040	12.7	6,898	15.9
Sales and office occupations	36,116	25.5	10,614	24.5
Farming, fishing, and forestry occupations	109	0.1	27	0.1
Construction, extraction, and maintenance occupations	12,740	9.0	3,900	9.0
Production, transportation, and material moving occupations	20,725	14.6	10,221	23.6

Lowell-Billerica-Chelmsford, MA-NH NECTA Division

Socio-Economic Profile: Household Income and Poverty Status

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

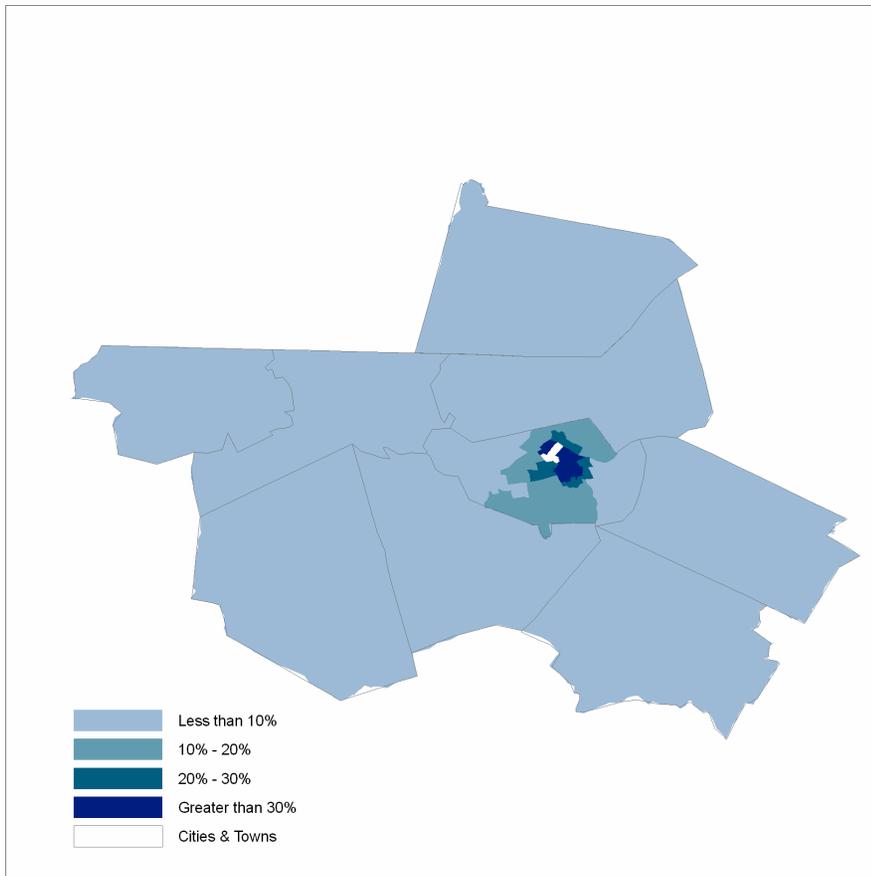


Chart 19: Household Income

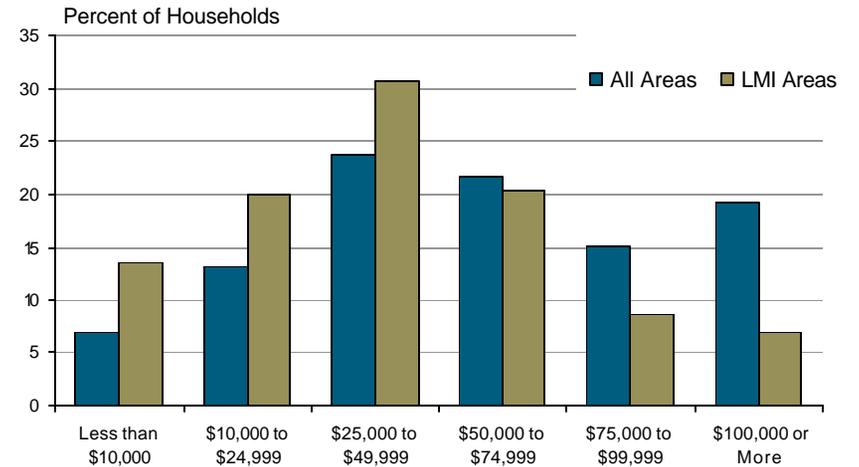


Table 19: Household Income

	All Areas		LMI Areas	
		Percent		Percent
Total Households	99,311	100.0	34,800	100.0
Less than \$10,000	6,793	6.8	4,668	13.4
\$10,000 to \$14,999	4,729	4.8	2,638	7.6
\$15,000 to \$24,999	8,306	8.4	4,308	12.4
\$25,000 to \$34,999	9,070	9.1	4,532	13.0
\$35,000 to \$49,999	14,601	14.7	6,158	17.7
\$50,000 to \$74,999	21,539	21.7	7,114	20.4
\$75,000 to \$99,999	15,080	15.2	2,993	8.6
\$100,000 to \$149,999	13,424	13.5	1,841	5.3
\$150,000 to \$199,999	3,560	3.6	320	0.9
\$200,000 or More	2,209	2.2	228	0.7
Households Earning Below the Federal Poverty Line	8,054	8.1	5,782	16.6