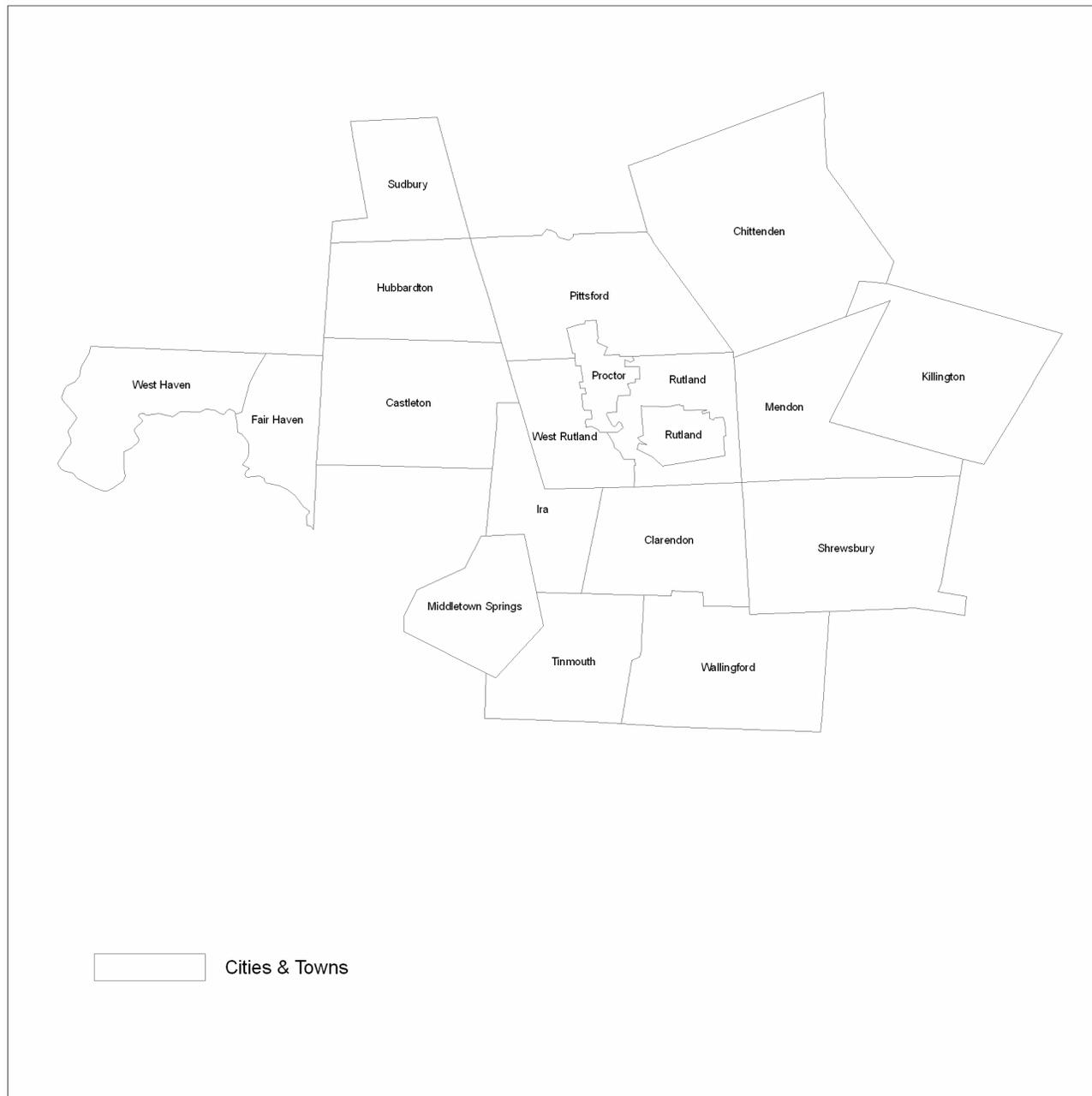


Statistical Profile of New England's Low- and Moderate-Income Areas

Rutland, VT Micropolitan NECTA



Rutland, VT Micropolitan NECTA Demographic Profile: Low- and Moderate-Income Areas

Figure 1: Low- and Moderate-Income Areas

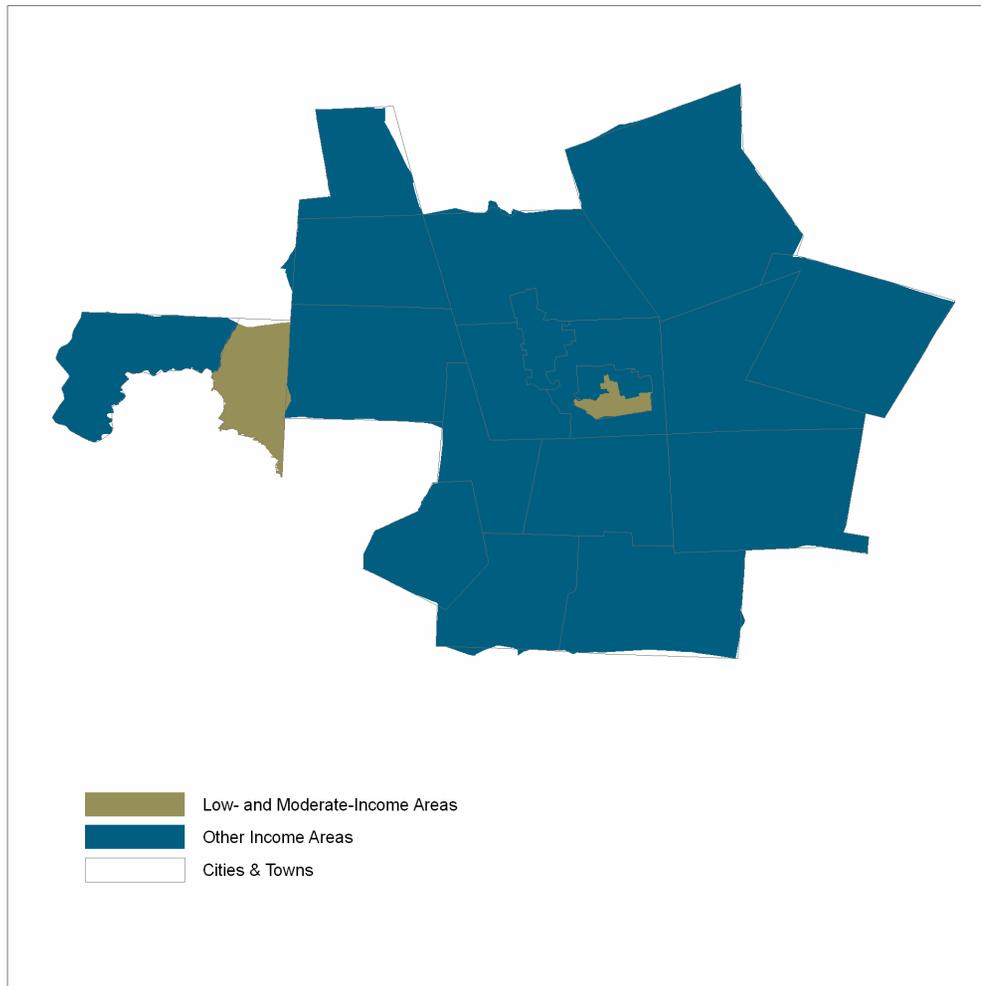


Chart 1: Percent of Population Living in Low- and Moderate-Income Areas

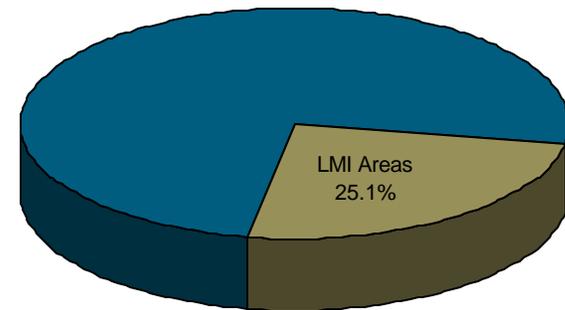


Table 1: Percent of Population Living in Low- and Moderate-Income Areas

	All Areas	LMI Areas	
		Percent	Percent
Total population	49,133	100.0	100.0
Percent Living in LMI Areas			25.1
Male	23,817	48.5	46.6
Female	25,316	51.5	53.4

Rutland, VT Micropolitan NECTA

Demographic Profile: Age Distribution of the Population

Chart 2: Age Distribution of the Population

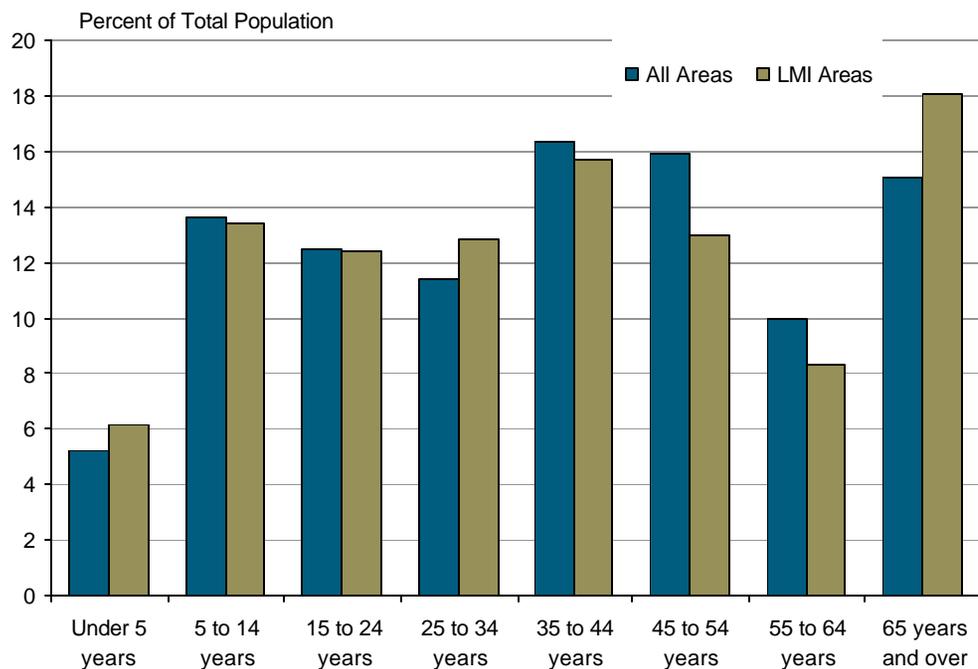


Table 2: Age Distribution of the Population

	All Areas		LMI Areas	
		Percent		Percent
Total population	49,133	100.0	12,339	100.0
Under 5 years	2,554	5.2	756	6.1
5 to 9 years	3,067	6.2	781	6.3
10 to 14 years	3,626	7.4	877	7.1
15 to 19 years	3,449	7.0	778	6.3
20 to 24 years	2,681	5.5	757	6.1
25 to 34 years	5,601	11.4	1,589	12.9
35 to 44 years	8,027	16.3	1,935	15.7
45 to 54 years	7,810	15.9	1,604	13.0
55 to 59 years	2,829	5.8	601	4.9
60 to 64 years	2,080	4.2	432	3.5
65 to 74 years	3,720	7.6	914	7.4
75 to 84 years	2,703	5.5	857	6.9
85 years and over	987	2.0	458	3.7

Rutland, VT Micropolitan NECTA Demographic Profile: Race and Ethnicity of the Population

Figure 2: Minorities as a Percent of Population

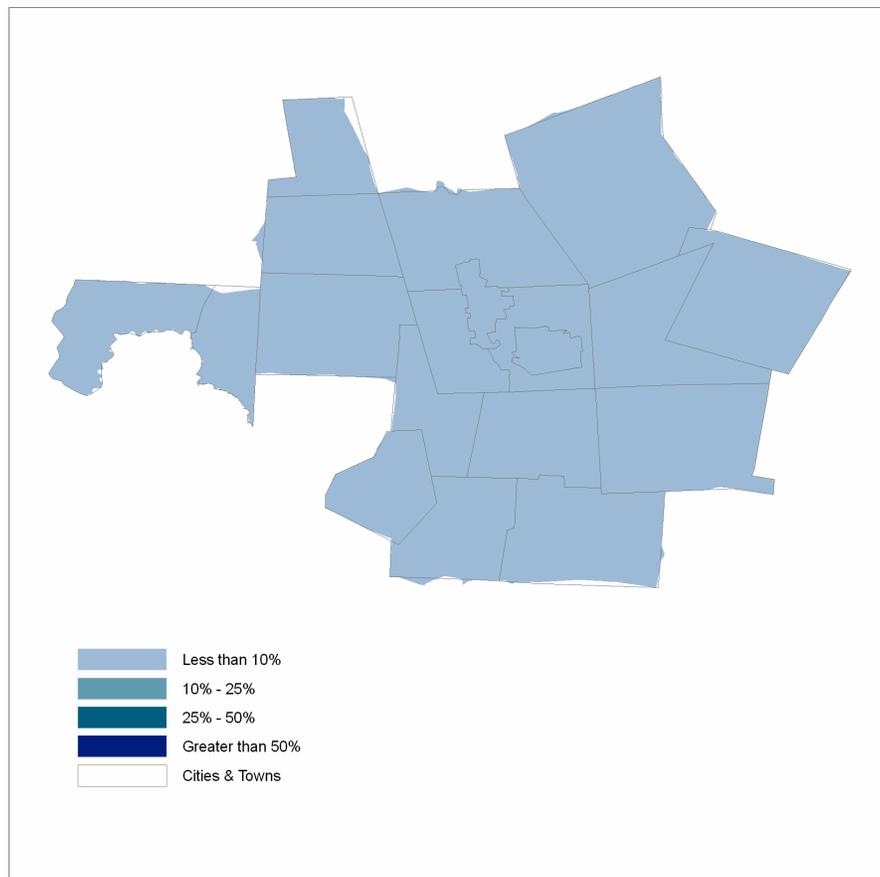
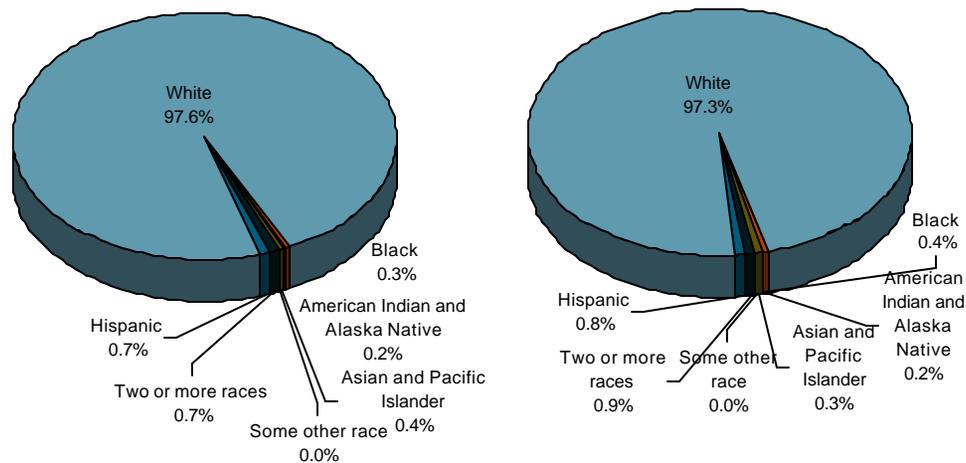


Chart 3: Race and Ethnicity of the Population



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	49,133	100.0	12,339	100.0
White	47,951	97.6	11,999	97.2
Black	150	0.3	54	0.4
American Indian and Alaska Native	88	0.2	25	0.2
Asian and Pacific Islander	195	0.4	42	0.3
Some other race	20	0.0	0	0.0
Two or more races	350	0.7	114	0.9
Hispanic	367	0.7	97	0.8

Rutland, VT Micropolitan NECTA

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

Chart 4: Nativity of the Population

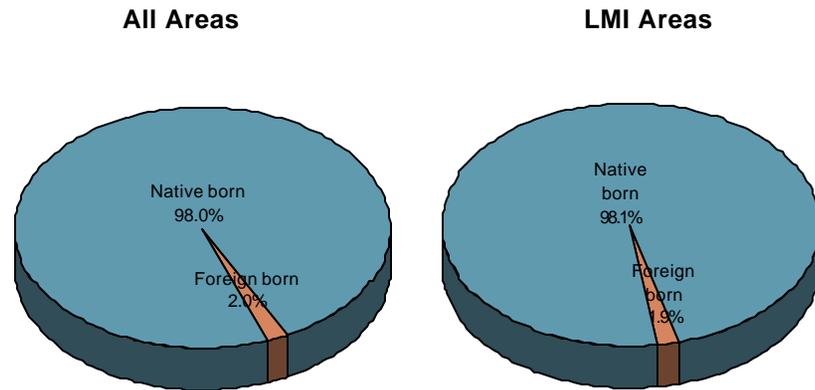
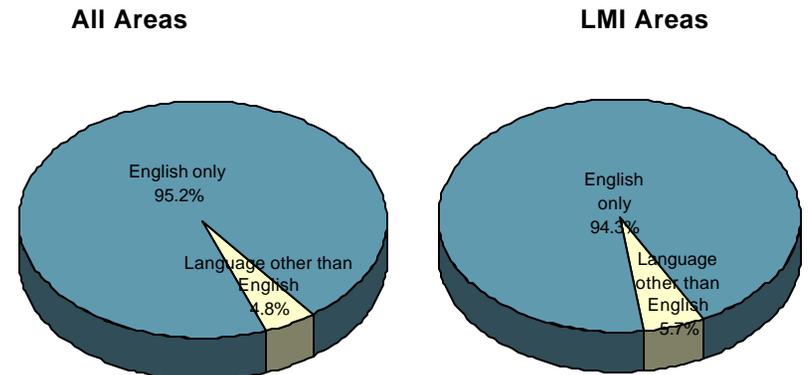


Chart 5: Language Spoken at Home



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	49,133	100.0	12,339	100.0
Native born	48,130	98.0	12,108	98.1
Born in United States	47,866	97.4	12,026	97.5
State of residence	31,312	63.7	8,359	67.7
Different state	16,554	33.7	3,667	29.7
Born outside United States	265	0.5	82	0.7
Foreign born	1,003	2.0	231	1.9
Entered 1990 to March 2000	208	0.4	60	0.5

Table 5: Language Spoken at Home

	All Areas		LMI Areas	
	Count	Percent	Count	Percent
Total population	46,629	100.0	11,586	100.0
English only	44,390	95.2	10,931	94.3
Language other than English	2,239	4.8	655	5.7
Speak English less than "very well"	589	1.3	240	2.1
Spanish	509	1.1	168	1.5
Speak English less than "very well"	144	0.3	47	0.4
Other Indo-European languages	1,571	3.4	450	3.9
Speak English less than "very well"	389	0.8	175	1.5
Asian and Pacific Island languages	83	0.2	10	0.1
Speak English less than "very well"	29	0.1	10	0.1

Rutland, VT Micropolitan NECTA

Housing Profile: Occupancy and Tenure Status of Housing Units

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

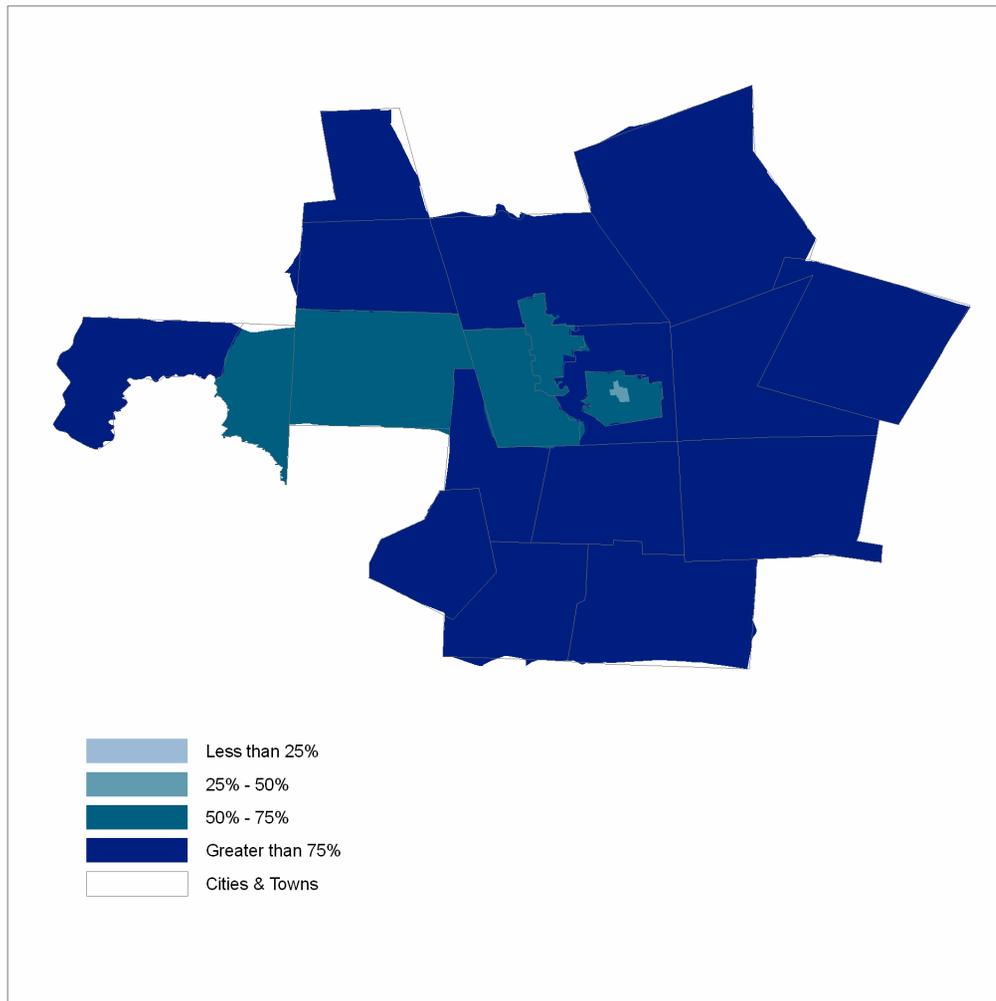


Chart 6: Occupancy and Tenure Status of Housing Units

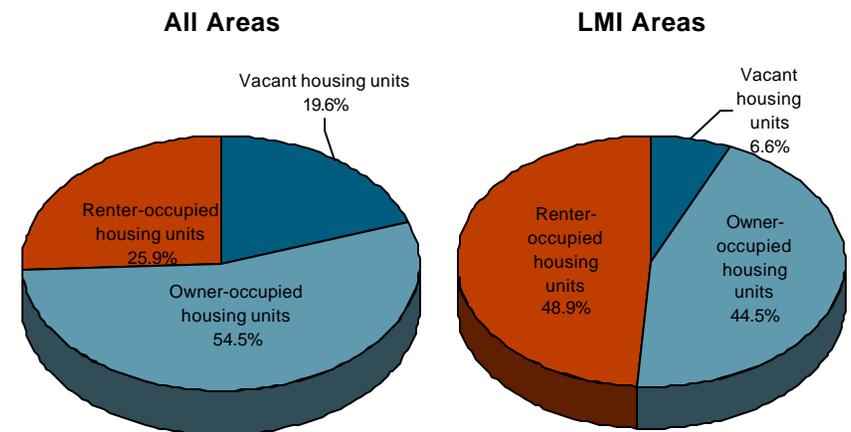
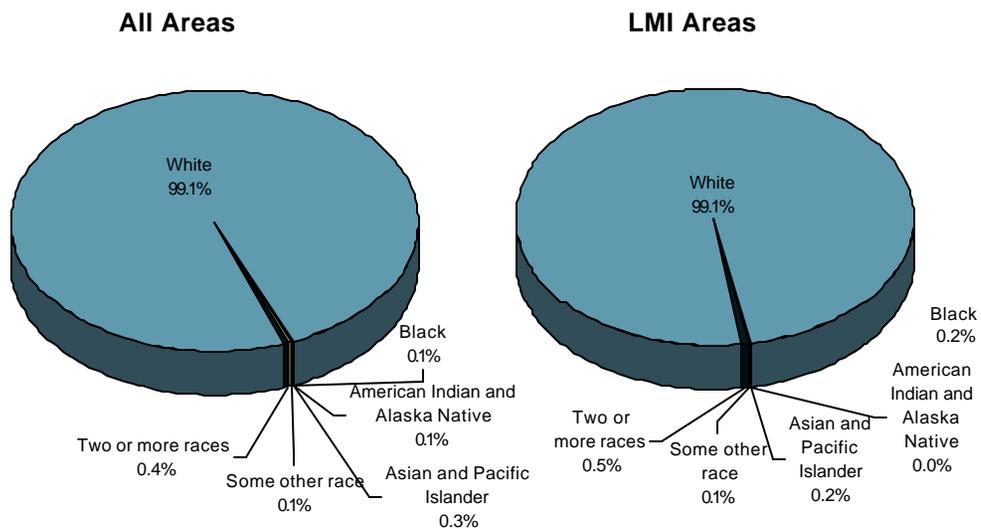


Table 6: Occupancy and Tenure Status

	All Areas		LMI Areas	
		Percent		Percent
Total housing units	25,023	100.0	5,636	100.0
Occupied housing units	20,117	80.4	5,262	93.4
Owner-occupied housing units	13,629	54.5	2,508	44.5
Renter-occupied housing units	6,488	25.9	2,754	48.9
Vacant housing units	4,905	19.6	374	6.6

Rutland, VT Micropolitan 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	13,629	100.0	2,508	100.0
White	13,501	99.1	2,485	99.1
Black	19	0.1	4	0.2
American Indian and Alaska Native	10	0.1	0	0.0
Asian and Pacific Islander	35	0.3	5	0.2
Some other race	10	0.1	2	0.1
Two or more races	54	0.4	12	0.5

Rutland, VT Micropolitan NECTA

Housing Profile: Age Distribution of Homeowners and Renters

Chart 8: Age Distribution of Homeowners

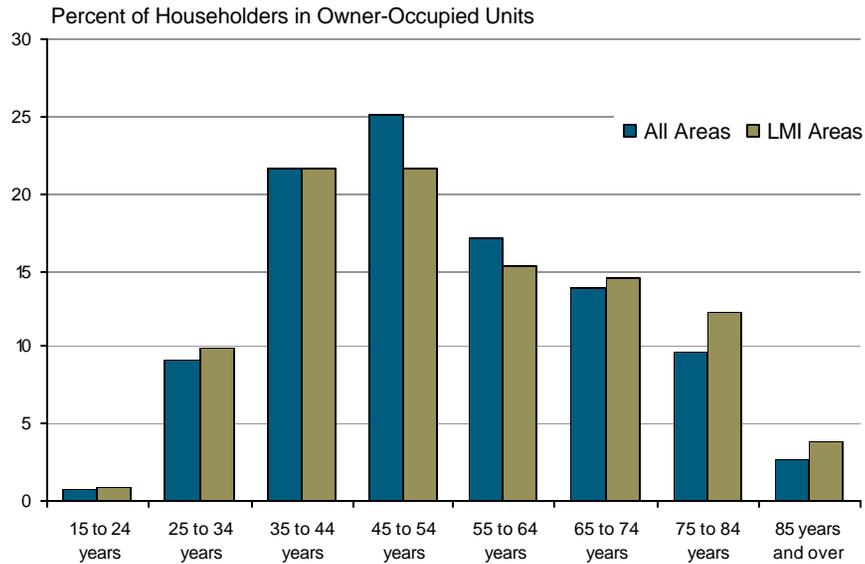


Chart 9: Age Distribution of Renters

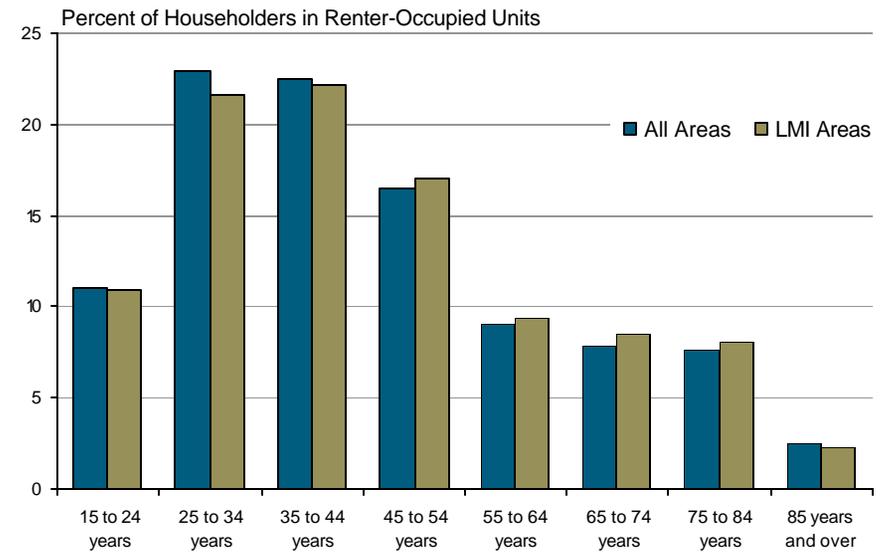


Table 8: Age Distribution of Homeowners

	All Areas		LMI Areas	
	Count	Percent	Count	Percent
Total Owner-Occupied Housing Units	13,629	100.0	2,508	100.0
15 to 24 years	108	0.8	21	0.8
25 to 34 years	1,247	9.1	250	10.0
35 to 44 years	2,944	21.6	543	21.7
45 to 54 years	3,416	25.1	541	21.6
55 to 64 years	2,331	17.1	385	15.4
65 to 74 years	1,902	14.0	364	14.5
75 to 84 years	1,314	9.6	308	12.3
85 years and over	368	2.7	96	3.8

Table 9: Age Distribution of Renters

	All Areas		LMI Areas	
	Count	Percent	Count	Percent
Total Renter-Occupied Housing Units	6,488	100.0	2,754	100.0
15 to 24 years	718	11.1	302	11.0
25 to 34 years	1,487	22.9	596	21.6
35 to 44 years	1,461	22.5	612	22.2
45 to 54 years	1,073	16.5	469	17.0
55 to 64 years	582	9.0	257	9.3
65 to 74 years	510	7.9	234	8.5
75 to 84 years	493	7.6	222	8.1
85 years and over	163	2.5	62	2.3

Rutland, VT Micropolitan NECTA Housing Profile: Age of Housing Stock

Chart 10: Year Housing Unit Was Built

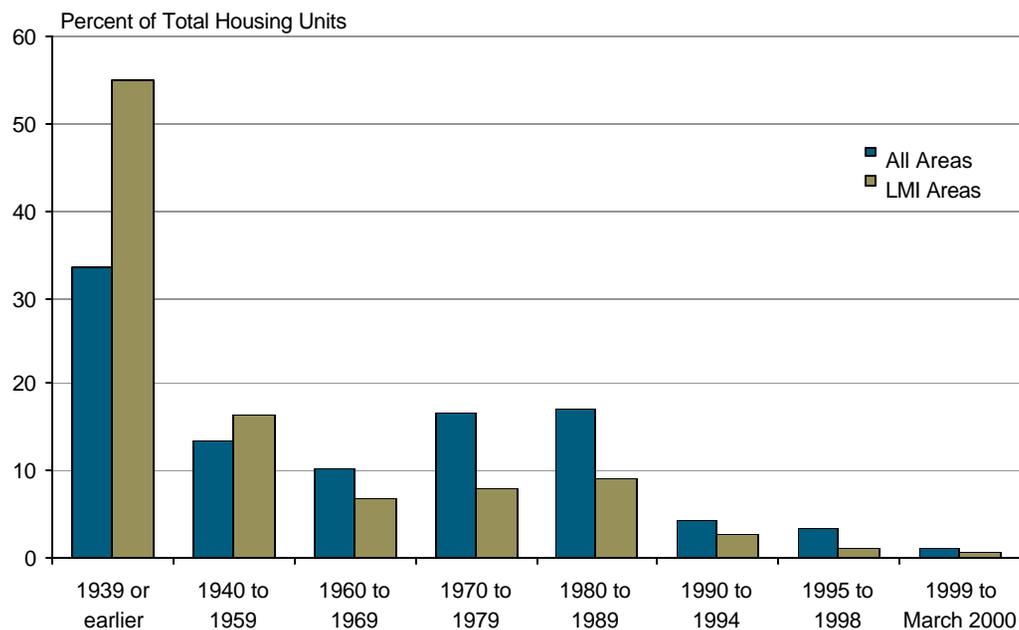


Table 10: Year Housing Unit Was Built

	All Areas		LMI Areas	
		Percent		Percent
Total housing units	25,023	100.0	5,636	100.0
1939 or earlier	8,411	33.6	3,104	55.1
1940 to 1959	3,375	13.5	922	16.4
1960 to 1969	2,579	10.3	387	6.9
1970 to 1979	4,171	16.7	447	7.9
1980 to 1989	4,300	17.2	514	9.1
1990 to 1994	1,086	4.3	152	2.7
1995 to 1998	834	3.3	65	1.2
1999 to March 2000	267	1.1	45	0.8

Rutland, VT Micropolitan NECTA Housing Profile: Value of Owner-Occupied Units

Figure 4: Median Value of Owner-Occupied Housing Units

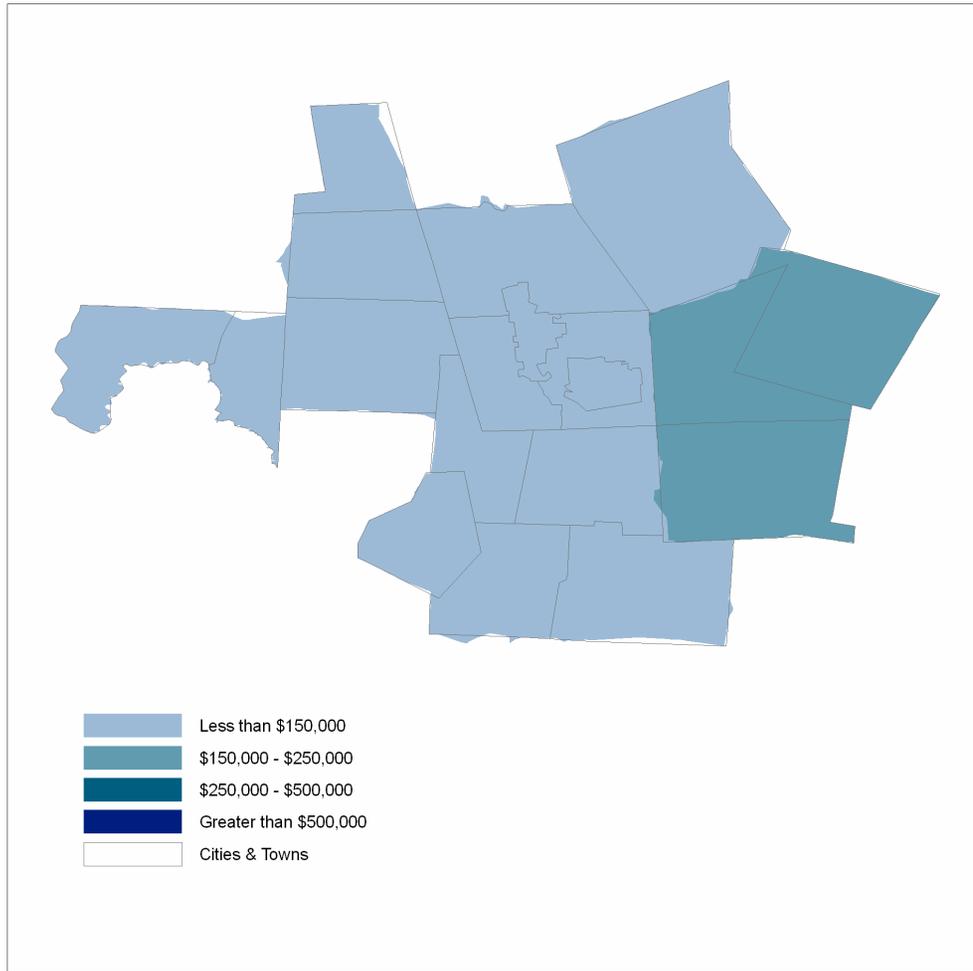


Chart 11: Value of Owner-Occupied Units

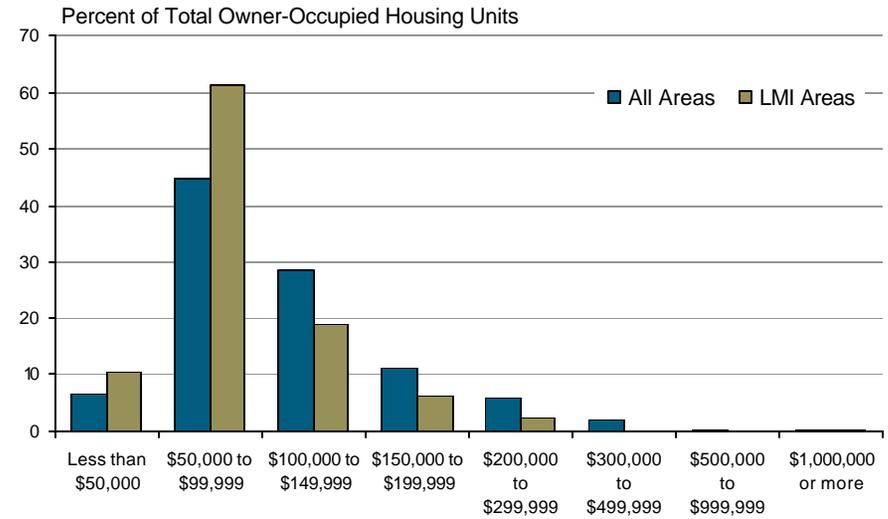


Table 11: Value of Owner-Occupied Units

	All Areas		LMI Areas	
		Percent		Percent
Total Owner-Occupied Units	13,653	100.0	2,510	100.0
Less than \$50,000	916	6.7	265	10.6
\$50,000 to \$99,999	6,110	44.7	1,540	61.4
\$100,000 to \$149,999	3,897	28.5	477	19.0
\$150,000 to \$199,999	1,537	11.3	156	6.2
\$200,000 to \$299,999	828	6.1	59	2.4
\$300,000 to \$499,999	278	2.0	4	0.2
\$500,000 to \$999,999	55	0.4	0	0.0
\$1,000,000 or more	33	0.2	9	0.4

Rutland, VT Micropolitan NECTA Housing Profile: Gross Rent of Renter-Occupied Units

Figure 5: Median Gross Rent of Renter-Occupied Units

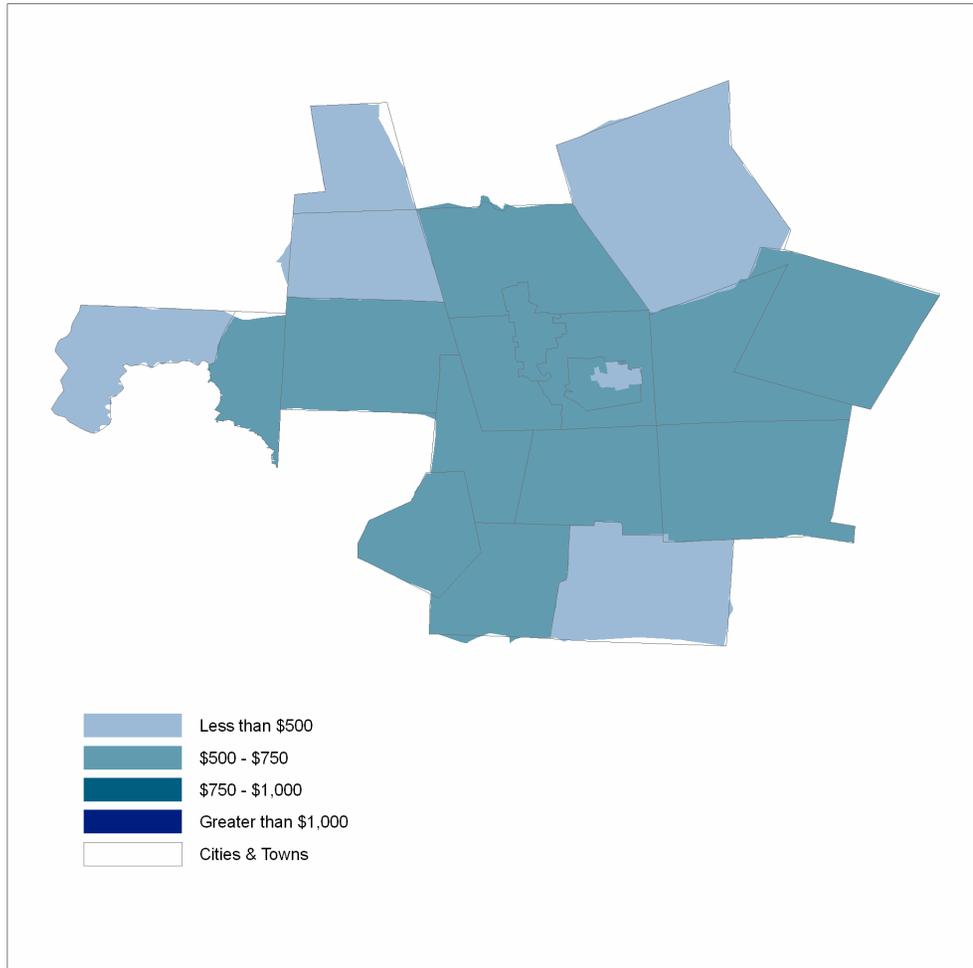


Chart 12: Gross Rent of Renter-Occupied Units

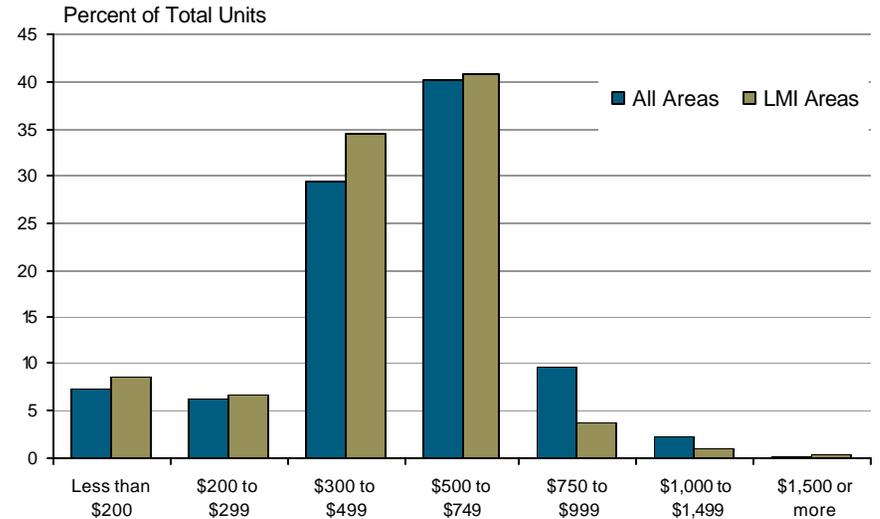


Table 12: Gross Rent of Renter-Occupied Units

	All Areas		LMI Areas	
	Count	Percent	Count	Percent
Renter-Occupied Units	6,303	100.0	2,748	100.0
Less than \$200	469	7.4	239	8.7
\$200 to \$299	395	6.3	185	6.7
\$300 to \$499	1,859	29.5	948	34.5
\$500 to \$749	2,526	40.1	1,123	40.9
\$750 to \$999	610	9.7	102	3.7
\$1,000 to \$1,499	143	2.3	27	1.0
\$1,500 or more	15	0.2	10	0.4
No cash rent	286	4.5	114	4.1

Rutland, VT Micropolitan 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

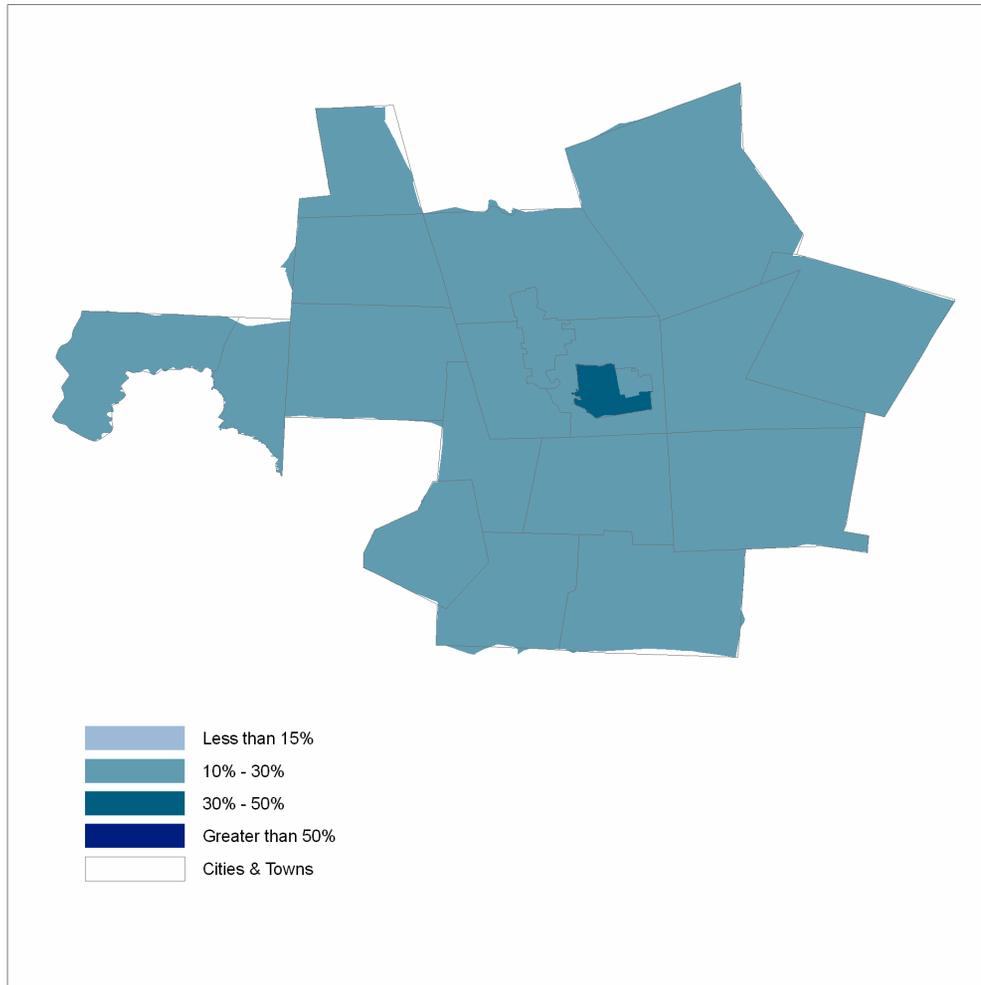


Chart 13: Gross Rent as a Percent of Household Income

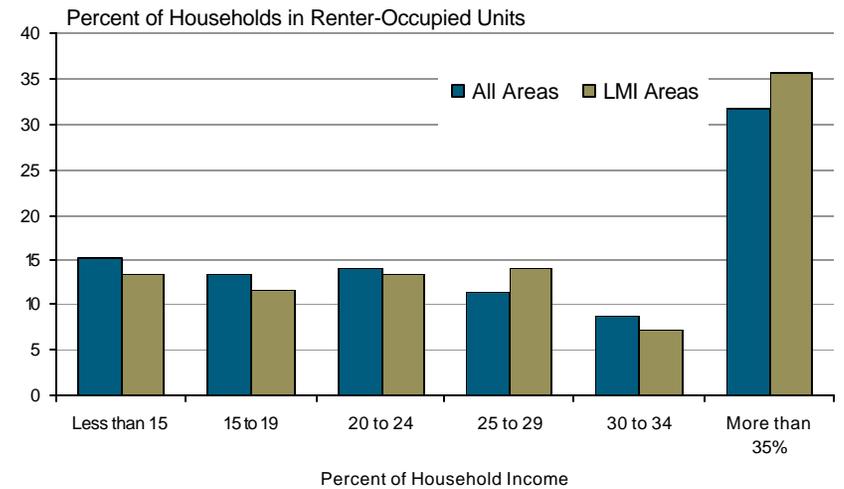


Table 13: Gross Rent as a Percent of Household Income

	All Areas		LMI Areas	
	Count	Percent	Count	Percent
Renter-Occupied Units	6,303	100.0	2,748	100.0
Less than 15 percent	967	15.3	367	13.4
15 to 19 percent	840	13.3	320	11.6
20 to 24 percent	876	13.9	364	13.2
25 to 29 percent	721	11.4	387	14.1
30 to 34 percent	550	8.7	197	7.2
35 percent or more	1,992	31.6	980	35.7
Not computed	358	5.7	133	4.8

Rutland, VT Micropolitan NECTA

Socio-Economic Profile: Educational Attainment of the Population

Chart 14: Highest Level of Educational Attainment

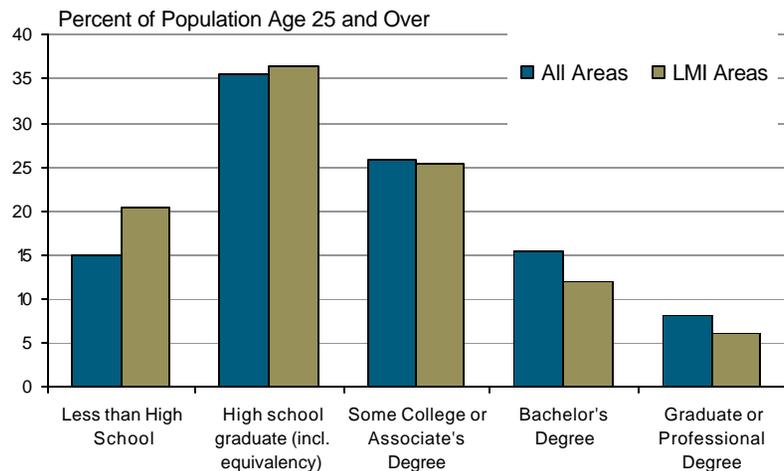


Table 14: Highest Level of Educational Attainment

	All Areas		LMI Areas	
	Count	Percent	Count	Percent
Population 25 years and over	33,693	100.0	8,392	100.0
Less than 9th grade	1,660	4.9	620	7.4
9th to 12th grade, no diploma	3,401	10.1	1,099	13.1
High school graduate (incl. equivalency)	11,929	35.4	3,053	36.4
Some college, no degree	6,250	18.5	1,612	19.2
Associate degree	2,468	7.3	515	6.1
Bachelor's degree	5,230	15.5	993	11.8
Graduate or professional degree	2,755	8.2	500	6.0
Percent high school graduate or higher		85.0		79.5
Percent bachelor's degree or higher		23.7		17.8

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

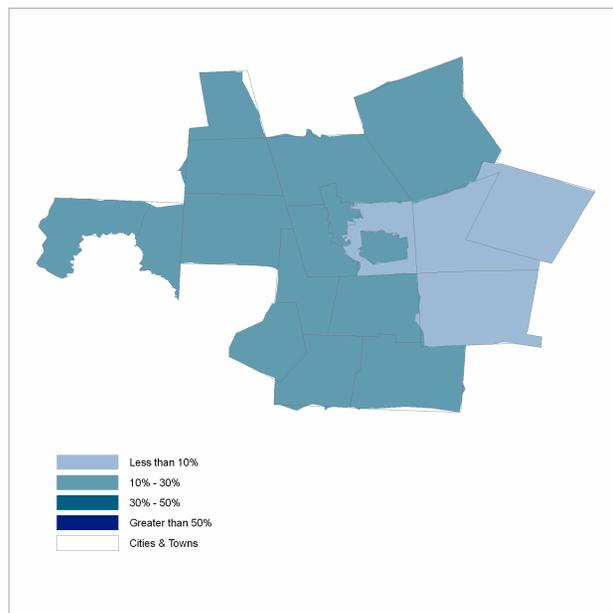
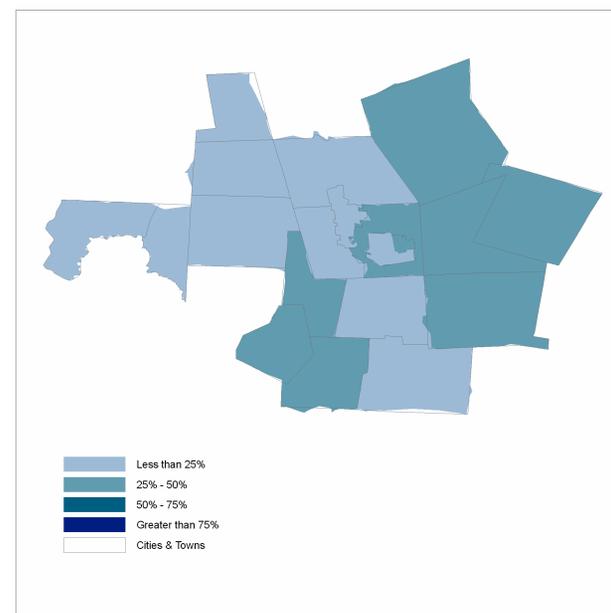


Figure 8: Percent of the Population Who Are College Graduates



Rutland, VT Micropolitan NECTA

Socio-Economic Profile: Commuting to Work

Chart 15: Travel Time to Work

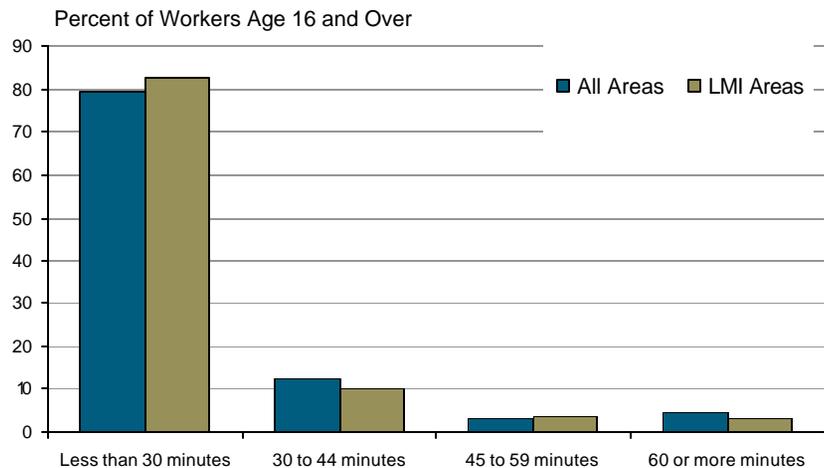


Chart 16: Method of Transportation for Commuting to Work

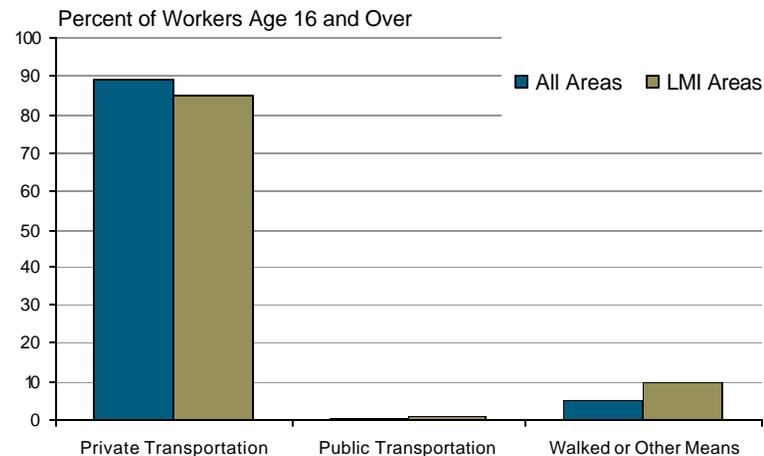


Table 15: Travel Time to Work

	All Areas		LMI Areas	
	Count	Percent	Count	Percent
Workers 16 Years and Over	23,170	100.0	5,377	100.0
Less than 30 minutes	18,438	79.6	4,453	82.8
30 to 44 minutes	2,867	12.4	542	10.1
45 to 59 minutes	782	3.4	201	3.7
60 or more minutes	1,083	4.7	181	3.4

Table 16: Method of Transportation for Commuting to Work

	All Areas		LMI Areas	
	Count	Percent	Count	Percent
Workers 16 Years and Over	24,296	100.0	5,602	100.0
Private Transportation	21,696	89.3	4,773	85.2
Public transportation	165	0.7	59	1.1
Walked or Other Means	1,309	5.4	545	9.7

Rutland, VT Micropolitan NECTA Socio-Economic Profile: Industry of Employment

Chart 17: Industry of Employment

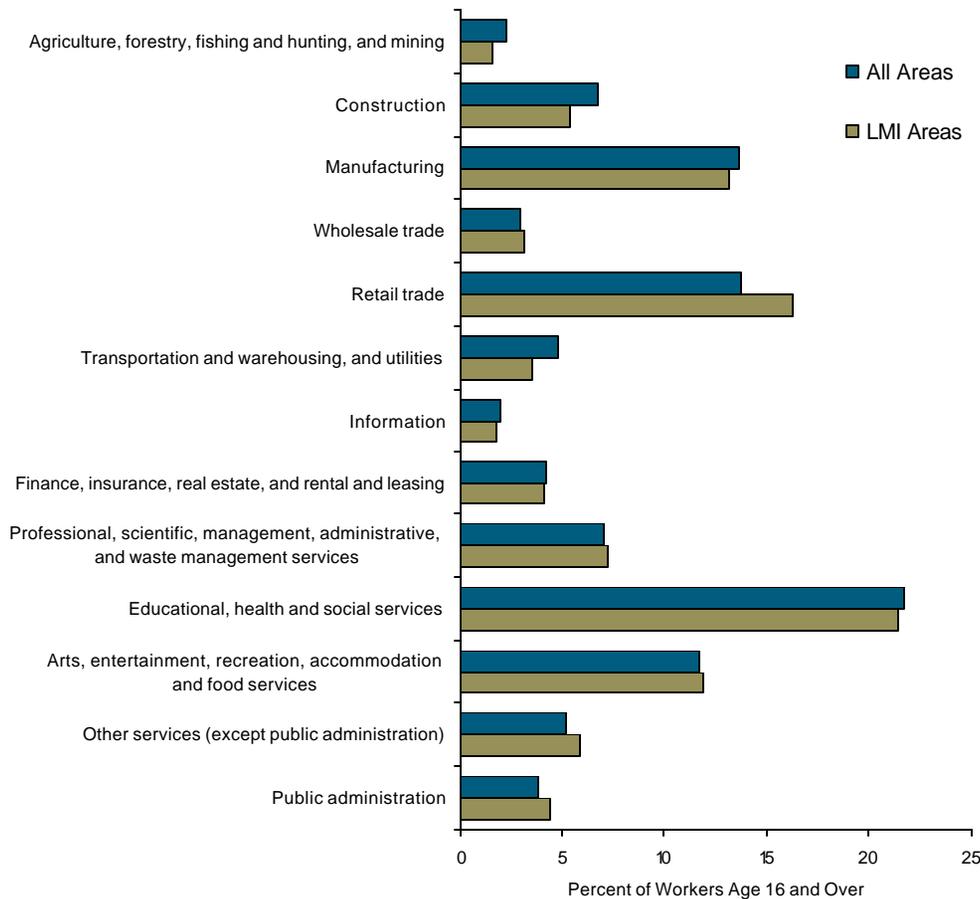


Table 17: Industry of Employment

	All Areas		LMI Areas	
	Count	Percent	Count	Percent
Workers 16 Years and Over	24,711	100.0	5,678	100.0
Agriculture, forestry, fishing and hunting, and mining	560	2.3	87	1.5
Construction	1,678	6.8	310	5.5
Manufacturing	3,372	13.6	749	13.2
Wholesale trade	750	3.0	181	3.2
Retail trade	3,401	13.8	923	16.3
Transportation and warehousing, and utilities	1,190	4.8	201	3.5
Information	478	1.9	97	1.7
Finance, insurance, real estate, and rental and leasing	1,047	4.2	235	4.1
Professional, scientific, management, administrative, & waste management services	1,739	7.0	414	7.3
Educational, health and social services	5,364	21.7	1,214	21.4
Arts, entertainment, recreation, accommodation and food services	2,900	11.7	677	11.9
Other services (except public administration)	1,283	5.2	335	5.9
Public administration	950	3.8	255	4.5

Rutland, VT Micropolitan NECTA Socio-Economic Profile: Occupation

Chart 18: Occupation

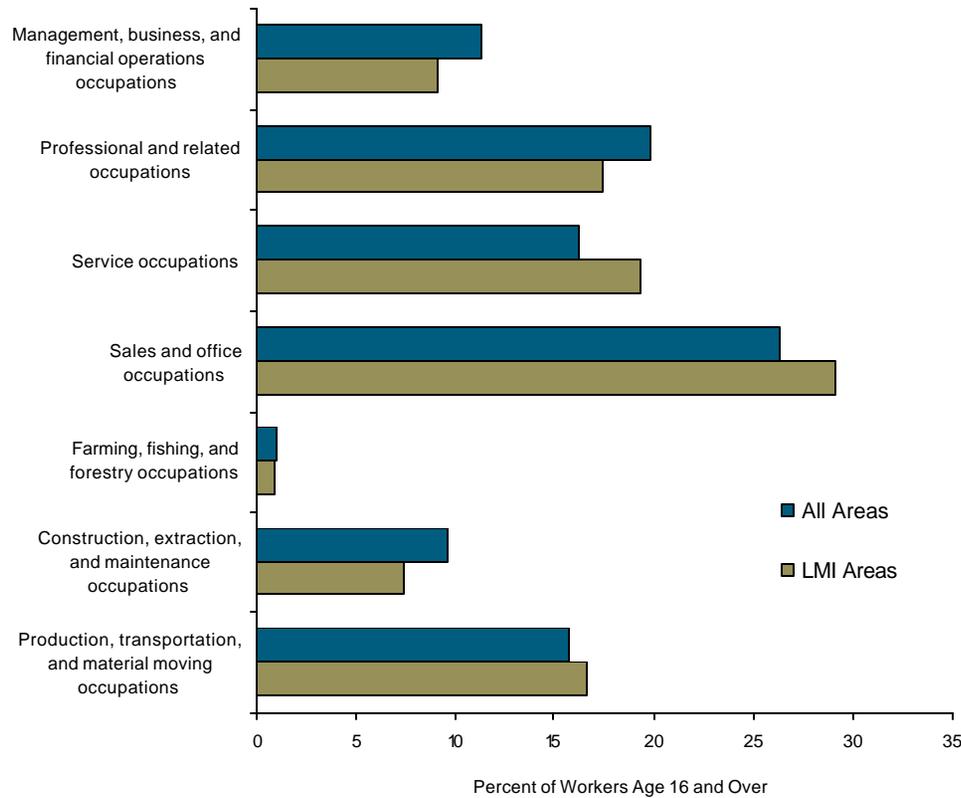


Table 18: Occupation

	All Areas		LMI Areas	
	Count	Percent	Count	Percent
Workers 16 Years and Over	24,711	100.0	5,678	100.0
Management, business, and financial operations occupations	2,791	11.3	516	9.1
Professional and related occupations	4,911	19.9	988	17.4
Service occupations	4,019	16.3	1,101	19.4
Sales and office occupations	6,495	26.3	1,653	29.1
Farming, fishing, and forestry occupations	240	1.0	53	0.9
Construction, extraction, and maintenance occupations	2,355	9.5	420	7.4
Production, transportation, and material moving occupations	3,899	15.8	947	16.7

Rutland, VT Micropolitan NECTA

Socio-Economic Profile: Household Income and Poverty Status

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

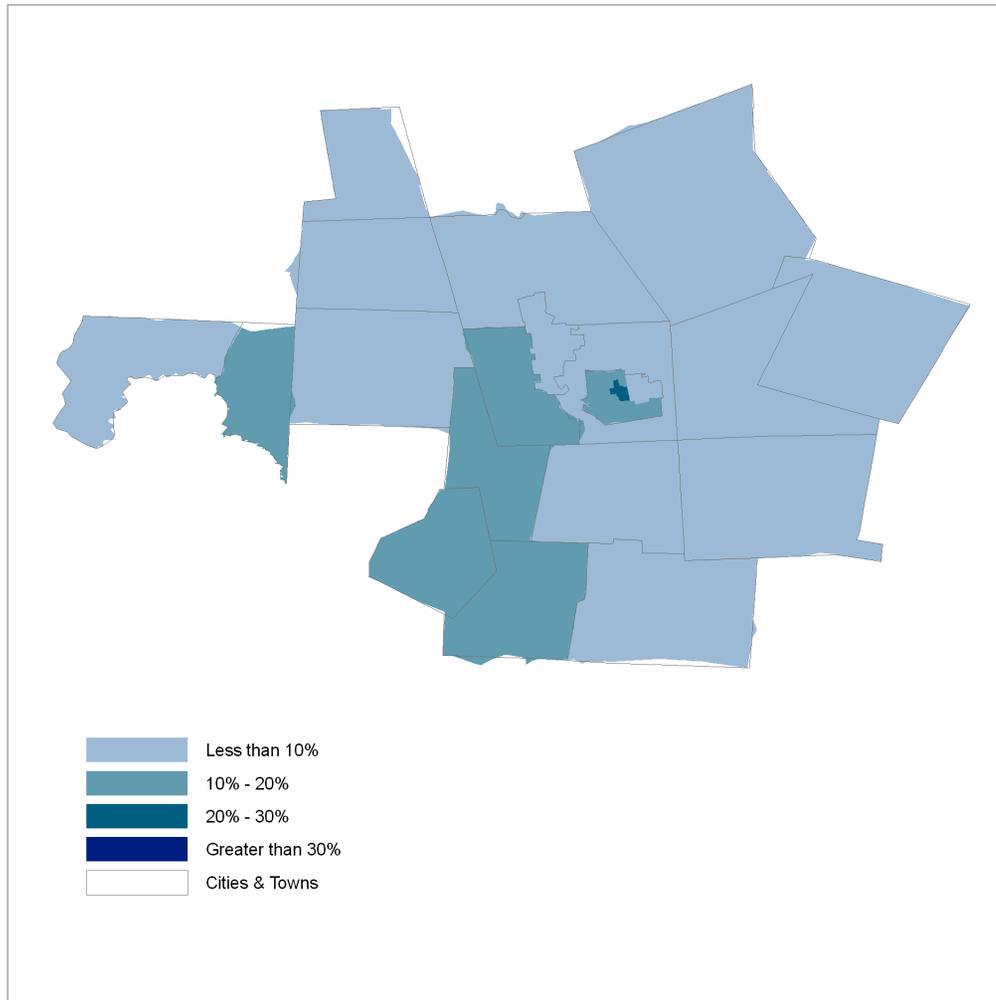


Chart 19: Household Income

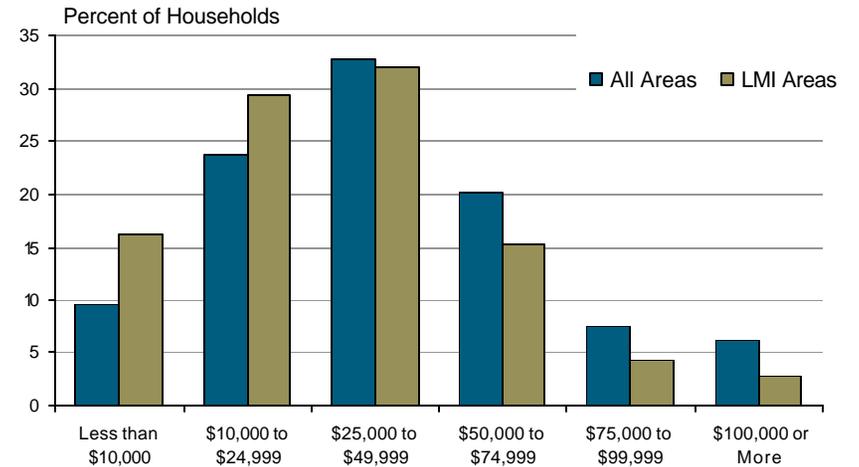


Table 19: Household Income

	All Areas		LMI Areas	
		Percent		Percent
Total Households	20,130	100.0	5,253	100.0
Less than \$10,000	1,924	9.6	856	16.3
\$10,000 to \$14,999	1,530	7.6	510	9.7
\$15,000 to \$24,999	3,246	16.1	1,030	19.6
\$25,000 to \$34,999	2,798	13.9	776	14.8
\$35,000 to \$49,999	3,777	18.8	903	17.2
\$50,000 to \$74,999	4,069	20.2	806	15.3
\$75,000 to \$99,999	1,524	7.6	223	4.2
\$100,000 to \$149,999	821	4.1	98	1.9
\$150,000 to \$199,999	207	1.0	18	0.3
\$200,000 or More	233	1.2	33	0.6
Households Earning Below the Federal Poverty Line	2,314	11.5	1,008	19.2