

Essex County 2005 Housing Needs Assessment

Essex County sits in the northeast corner of the Vermont, intersecting with Canada and New Hampshire and is part of the three-county Northeast Kingdom. It serves as a “gateway” for many Canadian visitors and has a large natural-resource based economy. Lunenburg is the largest community with 1,315 persons. In most indicators, Essex County ranks lowest (population, households, relative need for affordable housing, etc.)

I. Emerging Housing Trends in Essex County

This report examines general trends describing the lack of affordable housing for low- to moderate-income Essex County residents looking for rental opportunities, wanting to buy a home, or needing special needs housing.

1. Renter Households

Although located in one of the most affordable areas of Vermont, low-income Essex County residents still struggle with few rental housing options. Households earning \$26,128 per year (80% of the estimated 2005 county median household income) can afford to pay about \$653 monthly for rent (including utilities). An estimated 412 rental units offer rents ranging from \$1 to \$653 in 2005 (Table 1). However, more than half of these units are estimated to be occupied by upper income households and an additional five percent are assumed to be vacant at any given point in time, leaving only about 155 units available for low-income households – an estimated shortage of 173 affordable rental units.

Table 1			
Unmet Needs of Low-Income Renter Households, 2005			
Essex			
Housing Demand		Housing Supply	
Estimated Low-Income Households (Incomes <80% AMI)	Estimated Higher Income Households Demanding Units Affordable to Low-Income Households***	Estimated Number of Affordable Rental Units In Housing Stock*	Estimated Additional Affordable Units Needed**
328	236	412	173
*Affordability is defined as spending 30% of household income for housing expenses. Excludes units with no cash rent.			
**Includes a housing vacancy rate of 5% typical in healthy housing market conditions.			
***Assumes that the percentage of units affordable to households with incomes <=80% AMI that were occupied by higher income households is the same in 2005 as in 2000.			
Sources: Gent Communications analysis of data from Claritas, HUD CHAS Data Book, Census American FactFinder, Census 2000 Summary File 3, and the Census Bureau's Building Permits Survey.			

The actual need for additional affordable rental units in Essex County is no doubt higher than this estimate. Some households who occupy apartments considered “affordable” to low-income households cannot afford those apartments without a rental subsidy. Specifically, it is unlikely that the individual incomes of these 328 low-income households are distributed exactly the same way as the individual rents of the remaining “affordable” 155 housing units. Also, there may be mismatches between the location of low-income households and the location of available affordable units.

In 2000, about 157 low-income Essex County households paid unaffordable rents, according to HUD’s CHAS data (Table 2). In fact, about 56% of renter households with incomes at or below 80% of the area median income experienced cost burdens in 2000.

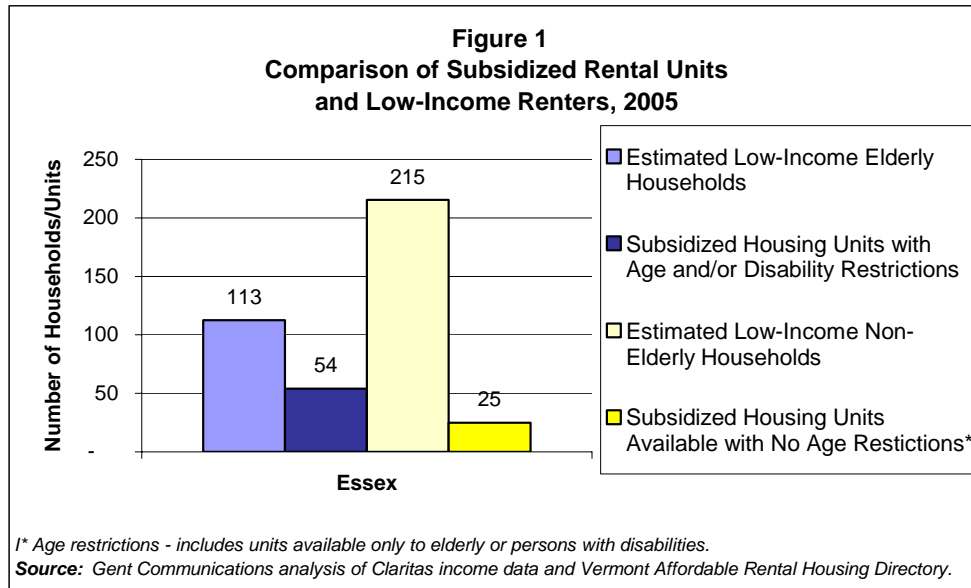
Essex			
Household Income Level Relative to Area Median Family Income	Renters	Owners	Total
<=30%	88	155	243
>30 to <=50%	57	150	207
>50 to <=80%	12	82	94
>80%	4	56	60
Total	161	443	604
Total <=80%	157	387	544

*Includes all households with a housing cost burden greater than 30% of income.
Source: CHAS 2000 VT data tables.

Subsidized housing built by Essex County’s affordable housing developers (mid 1970s to 2004) provides for about 24% of low-income renter households in 2005 (those earning less than 80% of median income) (Figure 1). There is a current “gap” of 59 units in affordable elderly rental housing and 190 units in non-elderly.

About 75 low-income households rent homes that are subsidized through federal and state housing programs. The total market of affordable rental housing units -- all households and all unit types -- includes subsidized and market rate units. In Essex County, about 68% of the total subsidized housing stock is designated for elderly households. Typically, most non-elderly low-income renter households rent homes through the private rental market. In Essex County, about 12% of non-elderly low-income rental households live in subsidized housing stock.

The total 75 subsidized units do not include “affordable” rental units in the marketplace occupied by low-income households and the associated needs/gaps for that type of housing.



In rental housing development, bedroom sizes are an important consideration. Details about types of subsidized rental units show that, as expected, apartments for elderly tenants are smaller in size, with one bedroom apartments most prevalent (Table 3). For non-elderly or non-disabled residents, apartment sizes tend to be larger (two bedroom apartment most common).

**Table 3
Number of Subsidized Rental Units, 2004**

Essex

Number of Bedrooms	Units for elderly tenants only	Units for disabled tenants only	Units for elderly or disabled tenants only	Units without elderly/disabled restrictions	Total*
SRO	0	0	0	0	-
0	0	0	2	0	2
1	30	0	17	1	48
2	4	0	1	9	14
3	0	0	0	11	11
4	0	0	0	4	4
5+	0	0	0	0	-
Not available	0	0	0	0	-
Total	34	0	20	25	79

**Total does not equal total for all subsidized housing projects because for some projects, the number of bedrooms in units designated for elderly and/or disabled tenants is not available.*

Source: Vermont Directory of Affordable Rental Housing.

2. Owner Households

Between 2005 and 2010, there is a need for new construction of 26 owner-occupied homes to meet the total expected demand from 2,168 owner households in 2010 in Essex County (Table 4). The number of owner housing units in 2005 is not enough to satisfy demand, since a healthy level of vacant units and annual destruction rate are taken into consideration.

Number of Owner Housing Units (2000)	Estimated Number of Owner Housing Units (2005)	Estimated Number of Households in 2010	New Housing Units Needed By 2010*
2,189	2,210	2,168	26
*Assumes a vacancy rate of 3 % and an annual housing destruction rate of 0.03%			
Sources: Gent Communications analysis of data from Claritas, Census 2000 Summary File 3, and the Census Bureau's Building Permits Survey.			

Table 2 (in Renter Household section above) also displays the cost burden for low-income homeowners. A total of 387 low-income owner households had cost burdens in 2000. These cost-burdened households comprised 51% of all low-income owner households in Essex County in 2000. Several trends suggest that cost-burdened owner households may be at risk for financial difficulties. With home prices increasing slightly or remaining consistent, many owners take out home equity loans to cover various expenses. Should home prices decline, these owners may be over-leveraged, a particular problem for low-income cost-burdened households. In addition, cost-burdened owners are at risk for foreclosure when unexpected financial problems arise.

In Essex County, there is no current gap between incomes needed to purchase a home and purchase prices (Table 5). Even if interest rates rise in the next five years, Essex County will remain an affordable place to buy a home in 2010, although gaps between the median income and the income needed to afford a home are expected in 2010.

In Table 5, the estimated “affordable homes based on median income” decreases in 2010 because this calculation takes into account expenses beyond the mortgage, such as taxes and insurance which are based on the increasing median home price. This leaves less income available for the mortgage payment.

For low-income households looking to purchase homes, housing stock availability indicates

	Median Income (Claritas)	Median Home Price (PTT Data)	Affordable home based on median income	Income needed to afford median home	Gap between "affordable" home and median home price	Gap between income needed and median income
2000	\$30,596	\$68,750	\$82,212	\$32,301	\$13,462	(\$1,705)
2005	\$32,660	\$70,577	\$103,976	\$29,973	\$33,399	\$2,687
2010	\$35,634	\$75,885	\$85,220	\$39,319	\$9,335	(\$3,685)
Note: Interest rates: 2000 annual average (8.05%); 2005 projected (5.68%); 2010 ten-year average (8.52%)						
Sources: Freddie Mac weekly survey (interest rates); Claritas (median income data); VT Property Transfer Tax data (home prices)						

home purchases are attainable for some households in Essex County (Table 6). An estimated 744 low-income households will find enough homes in the supply of estimated 1,165 homes with values of \$61,323 or less in 2005.

By 2010, Essex County is expected to include 760 low-income home owner households, just slightly more than in 2000. (This will be discussed in Section V below.) Essex County had large vacancy rates in 2000, which contributes to the anemic owner household growth. Nonetheless, low-income households will compete for the limited number of homes for sale for affordably priced homes with two other groups of Essex County households: (1) any of the existing 744 low-income homeowners who need to move, and (2) upper income households who want to spend less than 30% of their incomes for housing costs.

Table 6 Comparison of Housing Demand and Supply Estimates: Low-Income Home Owners, 2005 Essex		
Estimated Number of Households With Incomes <=80% of Area Median	Maximum Affordable Purchase Price*	Estimated Number of Homes In Stock With Values Within Maximum Affordable Price**
744	\$61,323	1,165
<small>*Assumes a down payment of 5% and prevailing interest rates and property tax and insurance rates as of October 2004.</small>		
<small>**Total owner units for 2005 based on building permit data and on Census total housing estimates in Table HU-EST2003-04-50 Population Division, U.S. Census Bureau, Release Date: July 23, 2004. Assumes the same ownership rate as in 2000. Portion of stock within maximum affordable price is based on 2003-2004 home purchase prices.</small>		
<small>Sources: Gent Communications analysis of data from Claritas, Vermont Property Transfer Tax Data, American FactFinder, Census 2000 Summary File 3, and the Census Bureau's Building Permits Survey.</small>		

For Essex County households with incomes of 80% of the county median (or \$26,128) looking for a home to buy, an estimated 38 of the primary homes sold in 2004 were at prices they could afford (Table 7). Essex County's median home price in 2004 falls within that maximum affordable purchase price.

Table 7 Few Homes Sold in 2004 For Prices Affordable To Low-Income Households (<=80% AMI) Essex		
Maximum Affordable Purchase Price*	Number of Homes Sold in 2004 Below This Price	Median Home Price in 2004
\$61,323	38	\$60,000
<small>*This is the estimated purchase price affordable to a household with income equal to 80% of the area median. The estimate assumes a down payment of 5% and prevailing interest rates and property tax and insurance rates as of October 2004.</small>		
<small>Source: Vermont Property Transfer Tax Data.</small>		

3. Older and Disabled Residents

The proportion of Essex County households with household members over 62 years of age is growing at a rate almost double the rate of all households between 2000 and 2010 (Table 8 and Appendix 1, Table A). The rate of change for low-income older households (below 80% of median income) is particularly striking, with more than 563 households expected by 2010, representing a change of 14% between 2000 and 2010. This reflects the first decade of the “baby boom” population cohort as it begins to affect elder households and longer life expectancies for older residents.

Percentage of Area Median Household Income	2000	2005	2010	% Change (2000 – 2005)	% Change (2000 – 2010)
<=30%	130	145	163	11.83%	26.04%
31%-50%	166	183	190	10.43%	14.57%
51%-60%	89	93	83	4.35%	-7.28%
61%-80%	107	106	126	-0.14%	18.30%
>80%	256	292	304	14.14%	18.99%
Total	747	820	867	9.71%	16.00%
Total <=80%	492	528	563	7.40%	14.44%

Source: Gent Communications analysis of data from Census (2000) and Claritas (2005, 2010)

In 2000, more than 300 Essex County elderly households had some type of mobility and/or self care limitation (Table 9). The problem was especially pronounced for elderly or extra-elderly (age 75+) owner households. However, non-elderly renter and owner households experienced slightly higher levels of problems, with 328 persons. The total number of households with mobility and/or self care limitations represents 24 percent of all Essex County households.

Household income relative to the area median income	Renters				Owners				Total	
	Extra Elderly Households**	Elderly Households	All Other Households	Total Renters	Extra Elderly Households**	Elderly Households	All Other Households	Total Owners	Total Households	As % of All Households, Regardless of Limitations
<=30%	8	20	25	53	28	18	28	74	127	36%
>30 to <=50%	8	4	14	26	58	39	49	146	172	35%
>50 to <=80%	4	4	14	22	29	33	60	122	144	25%
>80%	0	4	10	14	14	38	128	180	194	16%
Total	20	32	63	115	129	128	265	522	637	24%
As % Of All Households With Limitations	3.1%	5.0%	9.9%	18.1%	20.3%	20.1%	41.6%	81.9%	100.0%	

* Includes all households where one or more persons has 1) a long-lasting condition that substantially limits one or more basic physical activity, such as walking, climbing stairs, reaching, lifting, or carrying and/or 2) a physical, mental, or emotional condition lasting more than 6 months that creates difficulty with dressing, bathing, or getting around inside the home.

** "Extra Elderly" households are 1 or 2 Member households, with either person 75 years or older. "Elderly households" are 1 or 2 Member Households, with either person 62 to 74 years old.

Source: CHAS 2000 Data, U.S. Dept. of Housing and Urban Development

The 2000 Census shows that Essex County’s lowest-income households were much more likely to have mobility and/or self care limitations **and** housing problems (as measured by cost burden, and/or overcrowding, and/or without adequate plumbing or kitchen facilities) (Table 10). These

housing problems extended to both renter and owner households. The trend is particularly noteworthy for very-low income households (below 30% of median family income), where 65 percent of households had some type of housing problem at the same time that they struggled physically.

Essex									
	Renters				Owners				Total Households
	Extra Elderly Households (1 to 2 members, with either being 75+)	Elderly Households (1 to 2 members with either being 62 to 74 years)	All Other Households	Total Renters	Extra Elderly Households (1 to 2 members, with either being 75+)	Elderly Households (1 to 2 members with either being 62 to 74 years)	All Other Households	Total Owners	
1. Household Income <=30% MFI	8	20	25	53	28	18	28	74	127
% with any housing problems	50%	50%	40%	45%	86%	78%	71%	78%	65%
2. Household Income >30 to <=50% MFI	8	4	14	26	58	39	49	146	172
% with any housing problems	50%	0%	71%	54%	24%	36%	71%	43%	45%
3. Household Income >50 to <=80% MFI	4	4	14	22	29	33	60	122	144
% with any housing problems	0%	0%	29%	18%	14%	12%	33%	23%	22%
4. Household Income <=80% MFI	20	28	53	101	115	90	137	342	443
% with any housing problems	40%	36%	45%	42%	37%	36%	55%	44%	43%
5. Total Households	20	32	63	115	129	128	265	522	637
% with any housing problems	40%	31%	38%	37%	33%	28%	31%	31%	32%
6. Total Households With Any Housing	8	10	24	42	42	36	83	161	203

*Includes all households with a housing cost burden greater than 30% of income and/or overcrowding and/or without complete kitchen or plumbing facilities and where one or more persons has 1) a long-lasting condition that substantially limits one or more basic physical activity, such as walking, climbing stairs, reaching, lifting, or carrying and/or 2) a physical, mental, or emotional condition lasting more than 6 months that creates difficulty with dressing, bathing, or getting around inside the home.

Source: CHAS 2000 VT data table.

According to the Vermont Department of Aging and Independent Living’s *Shaping the Future of Long Term Care & Independent Living* report, the projected number of persons in Essex County with long-term care needs will grow to more than 200 by the year 2010, representing a 12% increase from 2000 (Table 11 and Table 12). The number of persons needing more intensive levels of assistance will grow to 47 in 2010, a change of 10%. This is due in large part to the increase in elderly persons, to the general aging of the population, and increase in the number of younger persons with disabilities. As will be discussed in Section II, the number of households with persons age 80+ is expanding in Essex County.

Table 11 Estimated Number of People with LTC Needs ¹ by County By Disability Level and Income Persons of All Ages / Point in Time					
Essex					
	2000	2005	2010	% Change (2000-2005)	% Change (2000-2010)
Nursing Facility ^{2,3}					
Community ⁴					
Low-Income ⁵					
2+ ADLs	21	32	41	54%	100%
1+ ADLs	34	46	56	35%	65%
Any ADL or IADL	87	103	116	18%	33%
All Other Incomes					
2+ ADLs	22	13	6	-40%	-74%
1+ ADLs	39	31	25	-20%	-37%
Any ADL or IADL	97	94	91	-4%	-7%
Total Community	184	196	207	7%	12%

Table 12 Estimated Number of People Needing Assistance With At Least Two Activities of Daily Living By Age Group and Income / Point in Time					
Essex					
	2000	2005	2010	% Change (2000-2005)	% Change (2000-2010)
Nursing Facility ^{2,3}					
Community, Low Income (<175%	21	32	41	54%	100%
<18	1	1	1	14%	18%
18-64	5	6	7	28%	50%
65-74	5	6	7	19%	39%
75-84	6	9	11	46%	71%
85+	4	9	15	166%	325%
Community, 175%+ FPL ⁴	22	13	6	-40%	-74%
<18	1	2	2	14%	18%
18-64	5	6	7	19%	33%
65-74	4	3	1	-39%	-69%
75-84	8	5	3	-33%	-58%
85+	4	(2)	(7)	-152%	-279%
Total Community	43	45	47	5%	10%

¹LTC needs are defined as requiring assistance with ADLs and/or IADLs. A person with an ADL requires "hands on" assistance with an activity of daily living, such as dressing, bathing, movement, toileting, and eating. A person with an IADL requires assistance with instrumental activities of daily living such as paying bills, taking medication, using the telephone, getting around outside the house, doing light house work, and preparing meals. *Excludes* individuals with mental retardation or developmental disabilities.

²Represents average daily number of nursing facility residents in fiscal year, based on quarterly MDS data (includes Wake Robin but excludes Arbors and Mertens). Nursing facility residents not broken out by income or disability level because data are unavailable.

³Nursing facility "need" assumes that all individuals in nursing facilities in 2000 "needed" nursing facility care. Trend in nursing facility need over time is based on use trend assumption entered on ASSUMPTIONS sheet. All individuals in nursing homes are assumed to have 2+ ADLs.

⁴Community residents include individuals residing in non-institutional settings. This includes people living in their homes, as well as people living in residential care and congregate housing with supportive services.

⁵Low-Income here is defined as income less than 175% of federal poverty level.

Source: Estimates were prepared by The Lewin Group and published in "Shaping the Future of Long Term Care & Independent Living, 2000-2010" State of Vermont Agency of Human Services, May 2003.

II. Population and Demographic Trends

Essex County's population will be about 6,800 persons in 2010 and is expected to grow at a modest pace of 5% between 2000 and 2010, a growth rate of .5 percent a year for the ten-year period (Table 13).

The number of total households will increase to over 2,800, an increase of 9%. The rate of growth for renter households is higher than for owner households. For instance, renter households will increase by 24% over the decade, contrasted with owner, at 5% for the same time period. This trend may reflect some increases in younger cohorts or very old residents. Some caution in interpretation is warranted, however, due to the small numbers of households.

Essex					
	2000	2005	2010	% Change (2000 - 2005)	% Change (2000 - 2010)
Total Population	6,459	6,634	6,802	3%	5%
Total Households	2,602	2,720	2,828	5%	9%
Renters	533	627	660	18%	24%
Owners	2,069	2,093	2,168	1%	5%

Source: US Census (2000) and Claritas (2005, 2010)

Substantial population shifts will occur within age cohorts in Essex County, which will affect the need for affordable housing (Table 14). Most of the additional householders will be between the ages of 45 and 69. There will be over 69 new elderly households aged 80 or more, a large increase for a relatively small county. There is expected to be a sharp decline in the 25-44 cohorts. Young households (15-24 years) will expand slightly.

Essex						
	2000	2005	2010	%Change (2000-2005)	%Change (2000-2010)	Change in # Households (2000-2010)
All Households						
15-24	95	114	119	20%	25%	24
25-34	335	309	303	-8%	-10%	(32)
35-44	569	563	548	-1%	-4%	(21)
45-54	513	568	594	11%	16%	81
55-59	247	278	308	13%	25%	61
60-64	178	206	234	16%	31%	56
65-69	200	168	183	-16%	-9%	(17)
70-74	165	159	163	-4%	-1%	(2)
75-79	141	147	148	4%	5%	7
80-84	99	125	132	26%	33%	33
85+	60	83	96	38%	60%	36
Total	2,602	2,720	2,828	5%	9%	226

Source: Claritas

III. Labor Force and Occupations

Essex County’s unemployment rate has remained higher than the state levels during the past several years, although the rate dropped in 2004 (Table 15). Like its neighboring counties, Essex has a history of high unemployment relative to most other regions.

The top five occupations in Essex County are all lower-paying service oriented positions, unlike most other counties where at least a portion of higher paying occupations are being created (Table 16). A large number of these new service sector employees are expected to earn lower incomes, which will add to the need for affordable housing.

Essex County	Labor Force	Unemployment rate
2000	2850	5.9%
2001	2850	6.7%
2002	2950	7.6%
2003	2950	7.2%
2004	3250	4.1%

Source: Vermont Dept of Employment & Training, Labor Market Information, in cooperation with the U.S. Bureau of Labor Statistics.

Essex County	Number of Workers in 2000	Percent of Total Employed in 2000	Average Hourly Wage in VT in 2003	Projected Annual Job Growth Rate Through 2012
Production occupations	777	20%	\$13	0.2%
Office and administrative support occupations	451	12%	\$13	0.5%
Sales and related occupations	264	7%	\$14	1.1%
Food preparation and serving related occupations	252	7%	\$9	1.1%
Education, training, and library occupations	222	6%	\$16	1.8%
Total Employed	3,799	100%	\$15	1.1%

Sources: U.S. Census; Vermont Department of Employment & Training

IV. Housing Stock Availability and Quality

One measure of a healthy housing market is the level of housing vacancies. The 2000 Census data provided the most recent set of vacancy rate data for every county. Low vacancy rates have generated much concern, since many areas have less than a 5% rate. In Essex, the rental vacancy rate was 10.5%, much higher than the state average of 3.9%. For owner occupied housing, a 3% rate is optimal. Essex had the rate of 5.3%, also much higher than the state average of 1.7%. (*See Vermont Summary chapter for a county comparison.*)

Another noteworthy trend relates to housing quality as measured by the age of housing stock. In general, Vermont’s housing stock is old. This corresponds to housing quality issues and the potential need for housing rehabilitation as opposed to new housing. Essex’s is older than the state average, with 35.9% built prior to 1939 (Table 17). Essex ranks sixth in the state in that

category. On the other hand, less than 9% of the housing stock was built since 1998, which helps substantiate the observation that the amount of housing stock being built is not adequate to meet the modest demand.

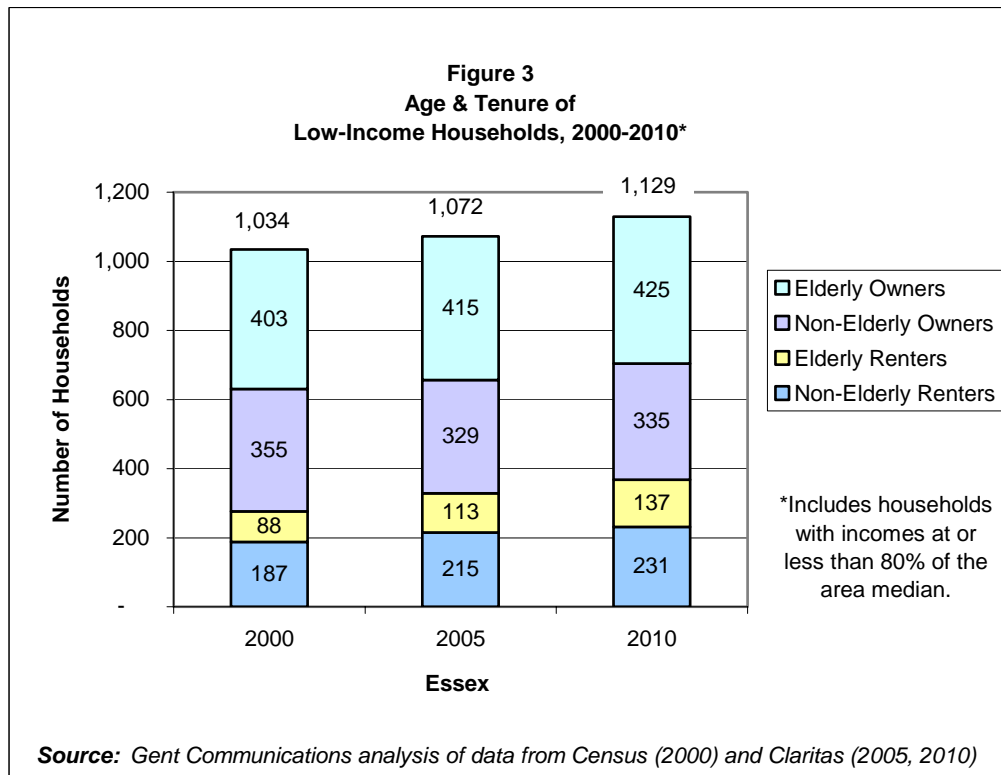
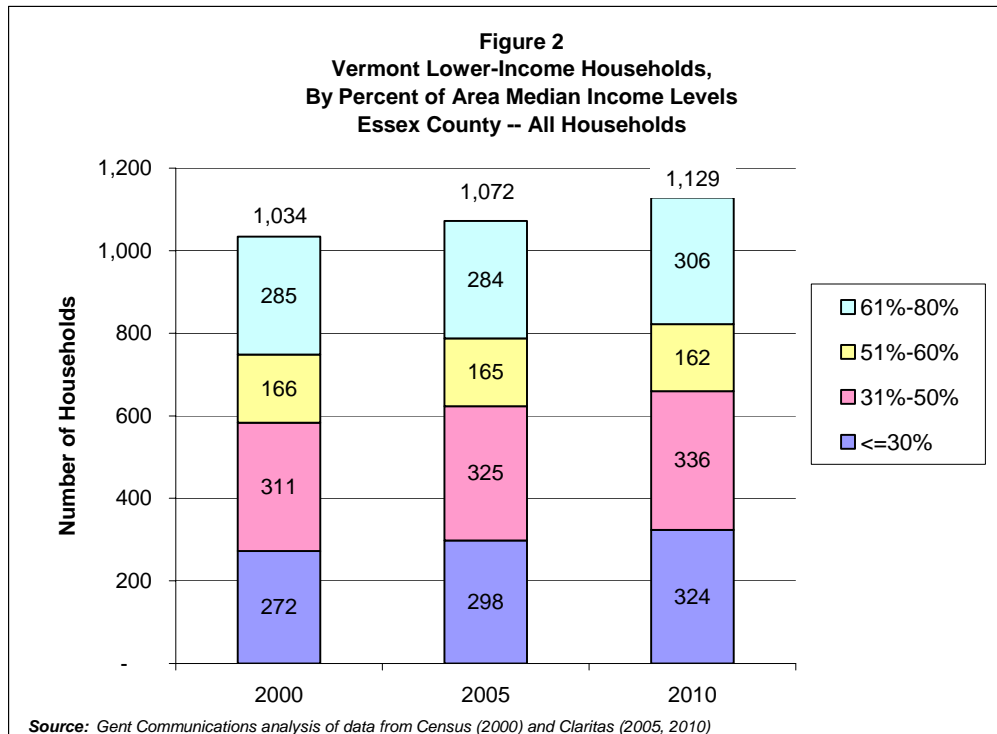
Essex					
Year Structure Built	Renter-Occupied Units	Owner-Occupied Units	All Vacant Units	Total	Percentage of Total Units
1999 to March 2000	7	35	97	42	1.6%
1995 to 1998	18	120	264	138	5.3%
1990 to 1994	24	196	142	220	8.5%
1980 to 1989	70	362	290	432	16.6%
1970 to 1979	62	359	352	421	16.2%
1960 to 1969	32	154	309	186	7.1%
1950 to 1959	17	161	166	178	6.8%
1940 to 1949	10	41	138	51	2.0%
1939 or earlier	289	645	402	934	35.9%
Total	529	2,073	2,160	2,602	100.0%
Source: U.S. Census Bureau - American FactFinder Advanced Query System, Census 2000 Sample Data File					
Note: Includes all occupied (primary) units and all vacant units for sale or rent.					

V. Incomes Trends

Between 2000 and 2010, the number of low-income Essex County households (which earn less than 80% of the estimated county median income) will grow by an estimated 95 households to almost 1,130 households, (Figure 2). Over 320 of these additional low-income households will have very low-incomes (no more than 30% of the county median), clearly placing them in an “at risk” category.

Essex County’s low-income households will be distributed among renter elderly and non-elderly as well as owner elderly and non-elderly groups (Figure 3). Renter households are growing at a relatively faster pace of 34% while the numbers of owner households are not expected to increase appreciably

A series of tables showing the estimated numbers of households by household income relative to the area median incomes are included in Appendix 1.



VI. Special Needs Focus Group

In the Northeast Kingdom, two focus groups were held -- one in St. Johnsbury on October 26 and the second in Newport on October 28. At these meetings, professionals representing a cross-section of organizations that work regularly with Essex County’s special needs populations – elderly, corrections, mental health, substance abuse, sex offenders, homelessness, and youth – met and discussed housing issues and solutions for special needs populations. SUMMARIES OF THE FOCUS GROUPS ARE FOUND IN THE CALEDONIA COUNTY CHAPTER (St. Johnsbury group) AND ORLEANS COUNTY CHAPTER (Newport group).

APPENDIX 1: ADDITIONAL TABLES

Table A					
Estimated Number of Households					
By Household Income Relative to Estimated Area Median, 2000-2010					
Essex -- All Households					
Percentage of Area Median Household Income	2000	2005	2010	% Change (2000 – 2005)	% Change (2000 – 2010)
<=30%	272	298	324	9.42%	18.87%
31%-50%	311	325	336	4.56%	8.15%
51%-60%	166	165	162	-0.56%	-1.90%
61%-80%	285	284	306	-0.29%	7.41%
>80%	1,568	1,648	1,699	5.10%	8.37%
Total	2,602	2,720	2,828	4.53%	8.69%
Total <=80%	1,034	1,072	1,129	3.68%	9.16%

Source: Gent Communications analysis of data from Census (2000) and Claritas (2005, 2010)

Table B					
Estimated Number of Households					
By Household Income Relative to Estimated Area Median, 2000-2010					
Essex -- Renters					
Percentage of Area Median Household Income	2000	2005	2010	% Change (2000 – 2005)	% Change (2000 – 2010)
<=30%	89	111	126	24.15%	41.45%
31%-50%	77	92	105	19.31%	35.61%
51%-60%	40	46	49	15.93%	23.00%
61%-80%	69	79	88	13.28%	27.26%
>80%	257	299	292	16.32%	13.37%
Total	533	627	660	17.64%	23.83%
Total <=80%	276	328	368	18.87%	33.57%

Source: Gent Communications analysis of data from Census (2000) and Claritas (2005, 2010)

Table C					
Estimated Number of Households					
By Household Income Relative to Estimated Area Median, 2000-2010					
Essex -- Owners					
Percentage of Area Median Household Income	2000	2005	2010	% Change (2000 – 2005)	% Change (2000 – 2010)
<=30%	183	187	197	2.24%	7.87%
31%-50%	234	233	232	-0.32%	-0.92%
51%-60%	126	118	113	-5.82%	-9.84%
61%-80%	216	206	218	-4.66%	1.02%
>80%	1,311	1,349	1,408	2.90%	7.39%
Total	2,069	2,093	2,168	1.16%	4.78%
Total <=80%	758	744	760	-1.85%	0.28%
Source: Gent Communications analysis of data from Census (2000) and Claritas (2005, 2010)					

Table D					
Estimated Number of Households					
By Household Income Relative to Estimated Area Median, 2000-2010					
Essex -- Households With Householders Aged < 62					
Percentage of Area Median Household Income	2000	2005	2010	% Change (2000 – 2005)	% Change (2000 – 2010)
<=30%	143	153	160	7.23%	12.35%
31%-50%	145	142	146	-2.17%	0.80%
51%-60%	76	72	80	-6.29%	4.39%
61%-80%	179	178	180	-0.39%	0.91%
>80%	1,312	1,356	1,395	3.34%	6.30%
Total	1,855	1,900	1,961	2.45%	5.74%
Total <=80%	543	544	566	0.31%	4.38%
Source: Gent Communications analysis of data from Census (2000) and Claritas (2005, 2010)					