

LOUDOUN COUNTY



INCOME HIGHLIGHTS

AMERICAN COMMUNITY SURVEY

2011 ACS UPDATE

DEPARTMENT OF PLANNING

APRIL 23, 2013

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INTRODUCTION

Loudoun County is top ranked in the nation for income. This report, “Income Highlights: American Community Survey”, examines and characterizes Loudoun’s household and per capita income, cost of housing, and poverty demographics, using 2011 U.S. Census Bureau American Community Survey data. Historical data and trends are also examined.

Despite the County’s relative wealth, there are many economic challenges faced by the County’s residents. Most notably, there is a critical issue with housing cost burden in the County, even among the high income households. There are also a fair number of low income residents and persons living in poverty. Poverty levels, particularly child poverty levels, have been rising.

Included in this report are maps that highlight specific demographics by census tracts for the five-year period of 2007 to 2011 using the ACS five-year estimates. A reference map of Loudoun’s census tracts is included in Appendix A. Detailed census tract data tables that correspond with the data shown in the maps are found in the appendices.

COUNTY PROFILE

Loudoun County, located 25 miles west of Washington, D.C., is approximately 520 square miles in size. It is considered part of the Northern Virginia area and the Washington D.C. Metropolitan Statistical Area (MSA). The Washington D.C. MSA includes the Virginia Counties of Arlington, Clarke, Fairfax, Fauquier, Prince William, Spotsylvania, Stafford and Warren; the Virginia Cities of Alexandria, Fairfax, Falls Church, Fredericksburg, Manassas and Manassas Park; along with multiple jurisdictions in Maryland and West Virginia. Since the opening of Dulles International Airport in 1962, new business and residential development has transformed the County’s historically agricultural economy; particularly in the eastern portion. Loudoun County was the 5th fastest growing county in the nation between 2000 and 2010, with its population increasing 84 percent. Between 2010 and 2012, Loudoun County was ranked the 17th fastest growing County. The County currently estimates the 2013 population to be 339,123, an increase of 8.6% since 2010. The eastern portion of the County is developing rapidly as a result of its proximity to Dulles Airport and Washington D.C. The western portion of the County, bordered by the Blue Ridge Mountains to the west and the Potomac River to the north, maintains a rural and historical environment.

ABOUT THE AMERICAN COMMUNITY SURVEY

The American Community Survey (ACS) is the U.S. Census Bureau's preferred source for reporting current income and poverty by detailed demographic characteristics for counties and sub-county areas such as census tracts. The ACS is a continuous survey conducted nearly every day with the results aggregated into one, three, and five-year periods. The ACS data can be thought of as averages for the time period represented. Updated ACS demographic data is released on an annual basis.

The U.S. Census Bureau began deploying the ACS nationwide in 2005. Every year from 2005 thereafter, one-year estimates are available for geographic areas with a population of 65,000 or more, including Loudoun County. Three-year estimates for Loudoun County and other areas with populations of 20,000 or more began to be available in December 2008. Five-year estimates for smaller areas, including at the sub-county level (e.g., census tract, block group), began to be available in December 2010.

The survey samples a portion of the population. ACS one-year estimates are best to use if current data is needed and available, but can sometimes have large statistical sample error and can be volatile from year-to-year due to the sample size. The ACS three-year and five-year estimates are best to use for increased statistical reliability because their sample sizes are greater than the one-year estimates given the additional years of accumulated responses. Measures used to discern the reliability of an estimate include the Margin of Error (MOE), Coefficient of Variation (CV), and the trend over time. These measures are used throughout this report. To properly understand the measures of reliability and to properly interpret the data found in this report please review the details of the ACS found in Appendix A.

PER CAPITA AND MEDIAN HOUSEHOLD INCOME

Income data provides a picture of the general economic conditions of an area. Per Capita income is defined as the average income per person. In other words, it is the total income of an area divided by the total population of the area. Loudoun County's per capita income in 2011 was \$44,732, ranking twelfth in the nation for jurisdictions with a population of 65,000 or more. According to the 2007 to 2011 ACS five-year estimates, which covers all jurisdictions in the nation, Loudoun's per capita income over this period was \$46,493 (2011 inflation-adjusted dollars), ranking 21st in the nation.

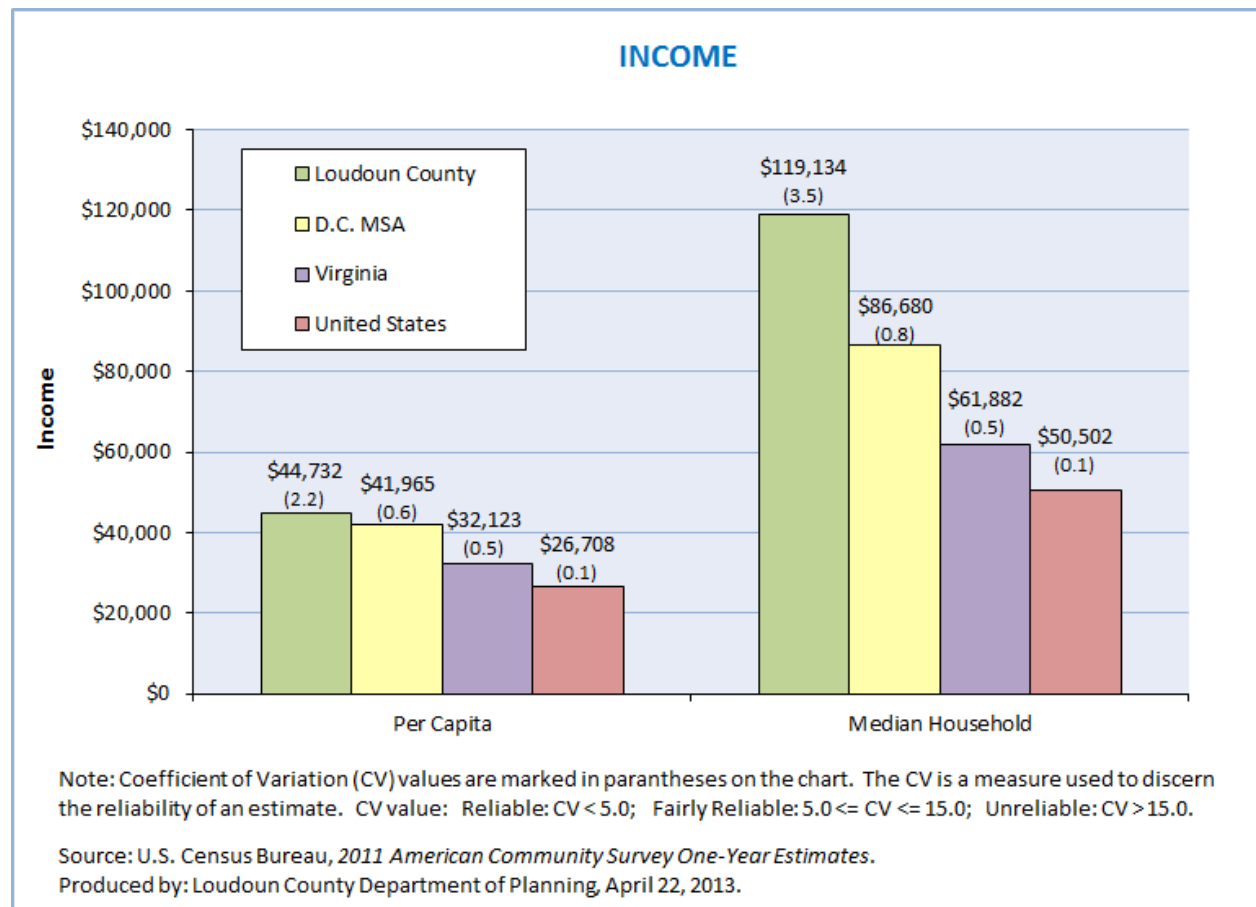
Median household income is a measure of income where half of households are below the median household income and half of households are above the median household income. Loudoun County's median household income has been ranked number one since 2007 for jurisdictions with a population of 65,000 or more. Loudoun County's median household income in 2011 was \$119,134. Loudoun's median household income for the five-year period of 2007 to 2011 was \$120,096 (2011 inflation-adjusted dollars). This 2007 to 2011 five-year income estimate ranks the second highest in the nation. Loudoun's high median household income is largely due to the County's highly-educated workforce, the availability of high-wage jobs in the region, a high labor force participation rate, a high percentage of working-age persons, and low unemployment rate.

The high median income also relates to the high cost of housing. Median household income is typically thought of as an indicator of how well-off a household is financially. However, it is also an indicator of the amount of income needed in a household in order to afford to live in a place. In Loudoun, the high cost of housing has limited in-migration over recent years mainly to higher income households.

PER CAPITA AND MEDIAN HOUSEHOLD INCOME: 2011

Loudoun County's per capita income, in 2011, was 67% higher than the national per capita income of \$26,708, 39% higher than Virginia's \$32,123, and 7% higher than the Washington D.C Metropolitan Statistical Area's (MSA) \$41,965.

Loudoun's County's median household income, in 2011, was more than twice the national median of \$50,502, and nearly twice Virginia's median of \$61,882. Compared to the Washington, D.C. MSA median of \$86,680, Loudoun was 37% higher.



PER CAPITA INCOME: TREND

The per capita income of Loudoun County, the D.C. MSA, Virginia, and the nation all dropped between 1% and 8% from 1999 to 2011. The decline was partly due to the national recession that began in 2007 and ended in 2009. The nation was in its second year of economic “recovery” in 2011, while the income continued to drop. During the “recovery” periods of the 1990-91 and 2001 recessions the nation’s households also experienced declines in per capita income.

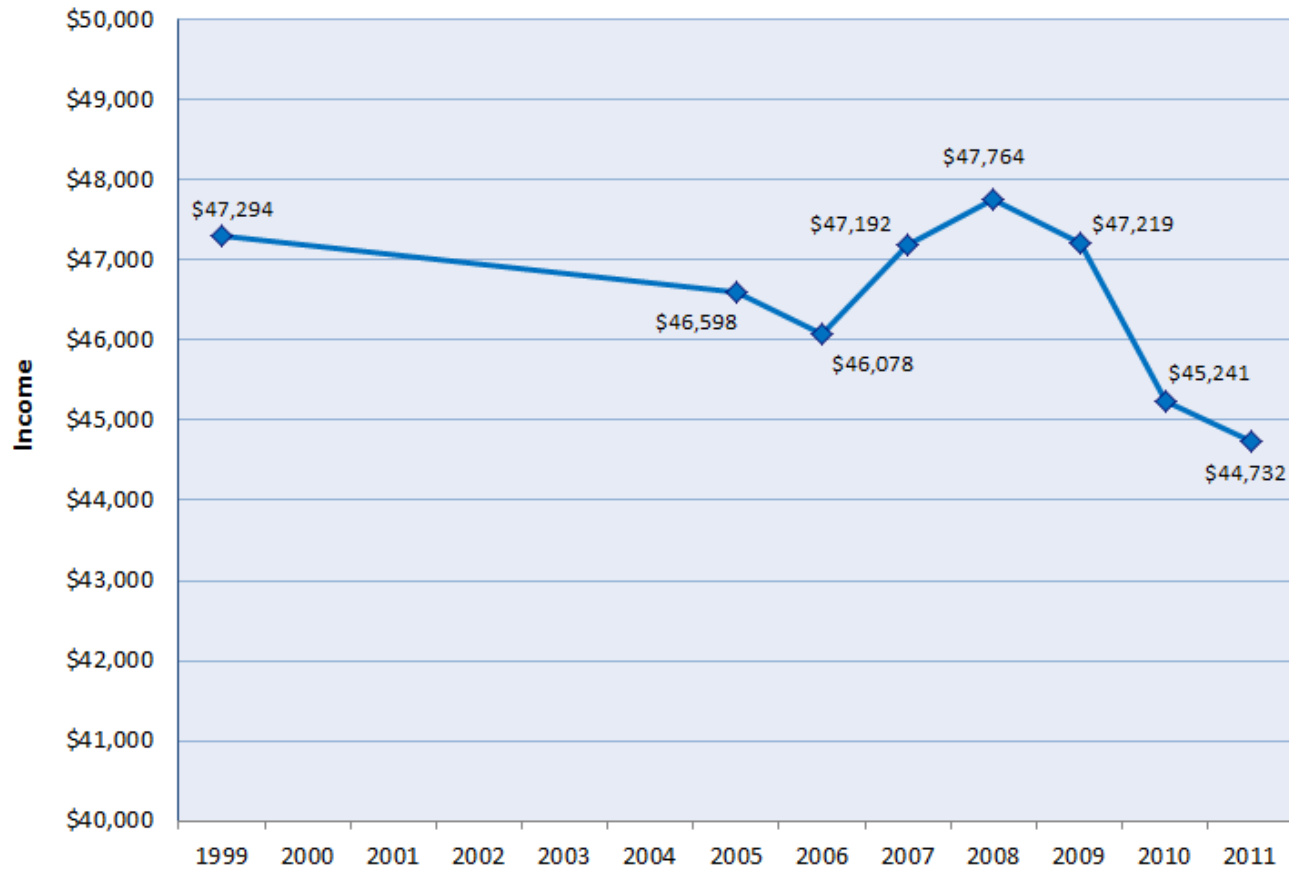
PER CAPITA INCOME (In 2011 Inflation Adjusted Dollars)				
	Loudoun	D.C. MSA	Virginia	United States
1999	\$47,294	\$42,809	\$32,370	\$29,146
2005	46,598	44,223	33,572	28,834
2006	46,078	44,087	33,360	28,192
2007	47,192	45,039	33,823	28,953
2008	47,764	44,176	33,910	28,824
2009	47,219	43,049	32,692	27,689
2010	45,241	41,884	32,301	26,882
2011	44,732	41,965	32,123	26,708

Note: Data are in 2011 inflation adjusted dollars. The inflation adjustments are sourced from the U.S. Bureau of Labor Statistics, Washington-Baltimore MSA and United States Annual Consumer Price Indexes. The 2011 American Community Survey reports income data in 2011 inflation dollars.

Sources: U.S. Census Bureau, *2005 to 2011 American Community Survey One-Year Estimates*.
Produced by: Loudoun County Department of Planning, April 22, 2013.

Loudoun County’s per capita income was stable from 2007 to 2009 during the national recession. It declined from \$47,219 in 2009 (in 2011 dollars) to \$44,732 in 2011, a 5.3% drop. This drop during a period of economic recovery mirrors current and past national trends. Like the nation, Loudoun’s drop in income may be a temporary post-recession lag.

Per Capita Income (In 2011 Inflation Adjusted Dollars)



Note: Data for all years are in 2011 inflation adjusted dollars. The inflation adjustments are sourced from the U.S. Bureau of Labor Statistics, Washington-Baltimore MSA and United States Annual Consumer Price Indexes.

Sources: U.S. Census Bureau, *2000 Census* and *2005 to 2011 American Community Survey One-Year Estimates*.
Produced by: Loudoun County Department of Planning, April 22, 2013.

MEDIAN HOUSEHOLD INCOME: TREND

The median household income of Loudoun County increased by 5% between 1999 and 2011, whereas the D.C. MSA, Virginia, and the nation declined by 1%, 2%, and 11% respectively.

During and after the national recession of 2007 to 2009, the nation’s median household income declined. The nation was in its second year of “recovery” in 2011. During the “recovery” periods of the 1990-91 and 2001 recessions the nation’s households also

experienced declines in household income.

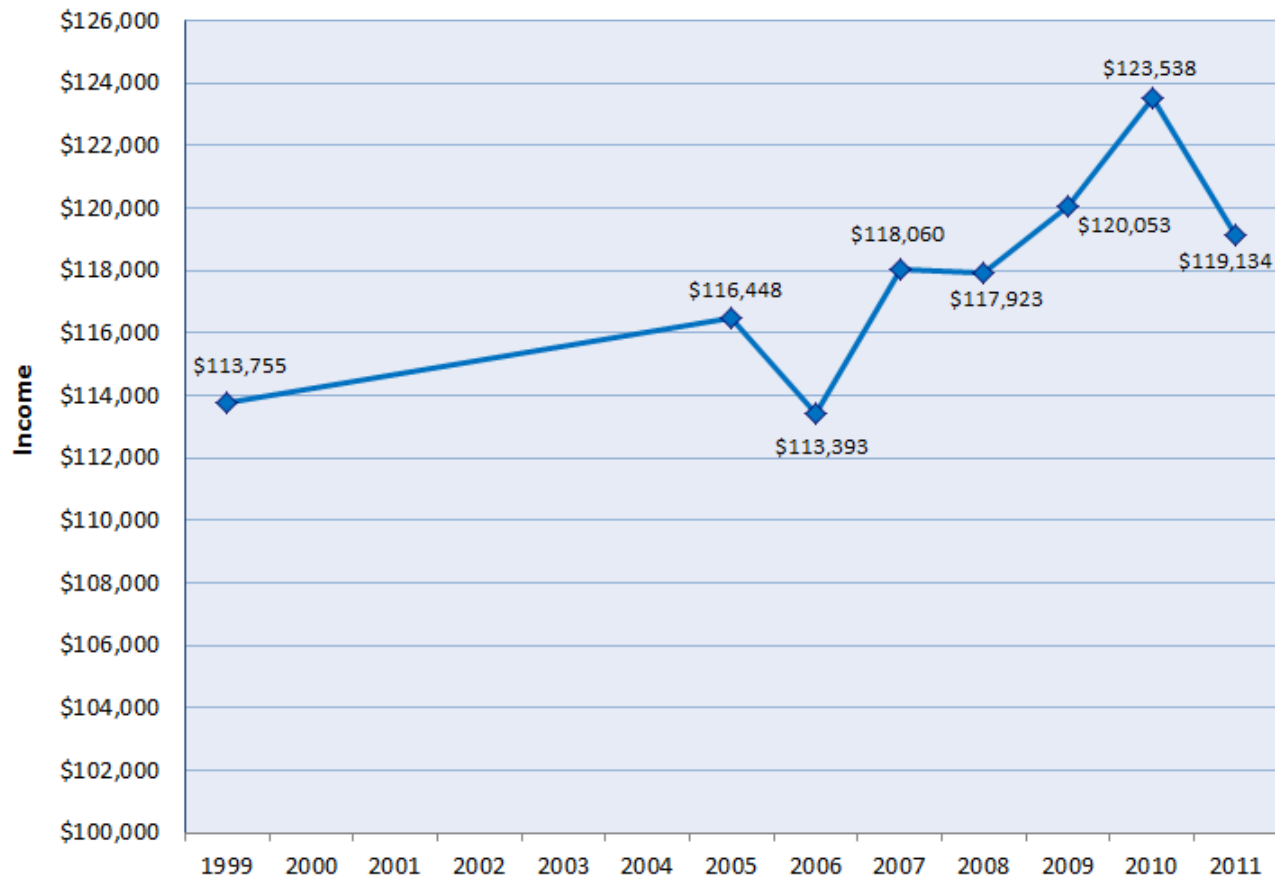
Loudoun County’s median household income trended upward from 2007 to 2010, in spite of the national recession. The County’s income declined from 2010 to 2011. In 2010, the County’s median household income had been \$123,538 (in 2011 dollars) and it declined to \$119,134 in 2011. This drop during a period of economic recovery mirrors current and past national trends. Like the nation, Loudoun’s drop in income may be a temporary post-recession lag. Even with the decline, the County continued to be ranked number one in the nation.

MEDIAN HOUSEHOLD INCOME (In 2011 Inflation Adjusted Dollars)				
	Loudoun	D.C. MSA	Virginia	United States
1999	\$113,755	\$87,756	\$63,022	\$56,699
2005	116,448	88,336	62,472	53,260
2006	113,393	90,123	62,792	54,060
2007	118,060	91,623	64,617	55,046
2008	117,923	90,423	63,974	54,358
2009	120,053	89,530	62,207	52,656
2010	123,538	87,350	62,589	51,626
2011	119,134	86,680	61,882	50,502

Note: Data are in 2011 inflation adjusted dollars. The inflation adjustments are sourced from the U.S. Bureau of Labor Statistics, Washington-Baltimore MSA and United States Annual Consumer Price Indexes. The 2011 American Community Survey reports income data in 2011 inflation dollars.

Sources: U.S. Census Bureau, 2005 to 2011 American Community Survey One-Year Estimates .
Produced by: Loudoun County Department of Planning, April 22, 2013.

Median Household Income (In 2011 Inflation Adjusted Dollars)



Note: Data for all years are in 2011 inflation adjusted dollars. The inflation adjustments are sourced from the U.S. Bureau of Labor Statistics, Washington-Baltimore MSA and United States Annual Consumer Price Indexes.

Sources: U.S. Census Bureau, 2000 Census and 2005 to 2011 American Community Survey One-Year Estimates.
Produced by: Loudoun County Department of Planning, April 22, 2013.

HOUSEHOLD INCOME DISTRIBUTION: 2011

Households with an income of \$200,000 or more accounted for almost 20,000 households or 18.2% of households in Loudoun County; the largest amount in any income cohort. Households earning less than \$50,000 accounted for approximately 17,600 households (16.5%). As noted earlier in the report, the median household income is \$119,134. Half of households were below the median household income and half of households were above the median household income.

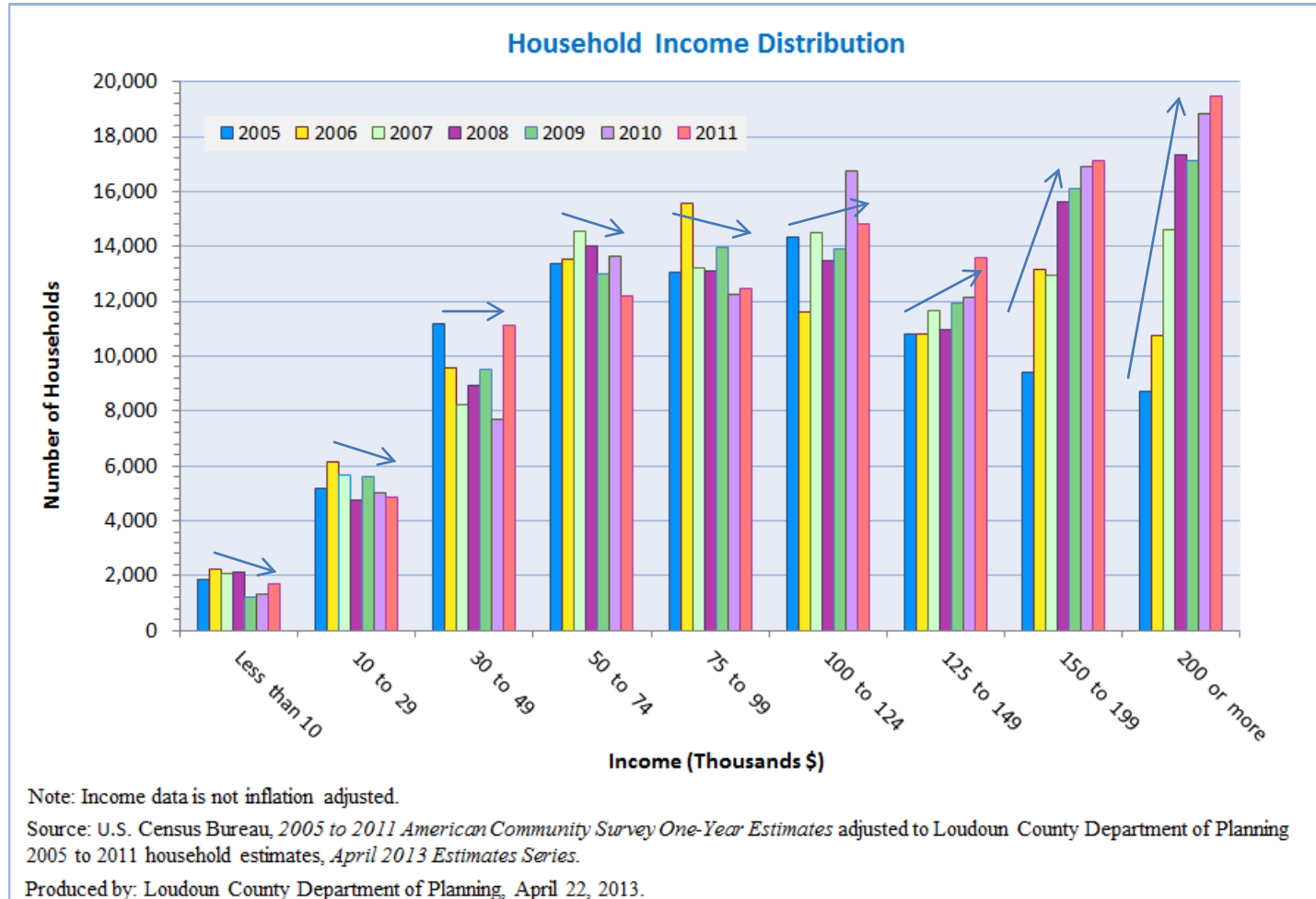
Household Income Distribution		
Income (\$)	Households	Households
	Number	Percent
Less Than \$10,000	1,683	1.6%
\$10,000 to \$29,999	4,845	4.5%
\$30,000 to \$49,999	11,125	10.4%
\$50,000 to \$74,999	12,181	11.4%
\$75,000 to \$99,999	12,458	11.6%
\$100,000 to \$124,999	14,823	13.8%
\$125,000 to \$149,999	13,589	12.7%
\$150,000 to \$199,999	17,119	16.0%
\$200,000 or More	19,481	18.2%
Total	107,304	100.0%

Sources: U.S. Census Bureau, 2011 American Community Survey One-Year Estimates adjusted to Loudoun County Department of Planning 2011 household estimate of April 2013 Estimate Series .

Produced by: Loudoun County Department of Planning, April 22, 2013.

HOUSEHOLD INCOME DISTRIBUTION: SHARE OF HOUSEHOLDS

From 2005 to 2011 Loudoun County’s population grew by 24%, from 259,146 to 320,583 according to the Loudoun County Department of Planning’s population estimates. This large amount of growth occurred during and after the housing price and residential construction boom of the mid-2000s.



High incomes have been essential to afford to move to the newly developed communities within Loudoun. These conditions have largely contributed to the general decline in the share of households in the lowest and middle income brackets, while the highest income brackets have been increasing.

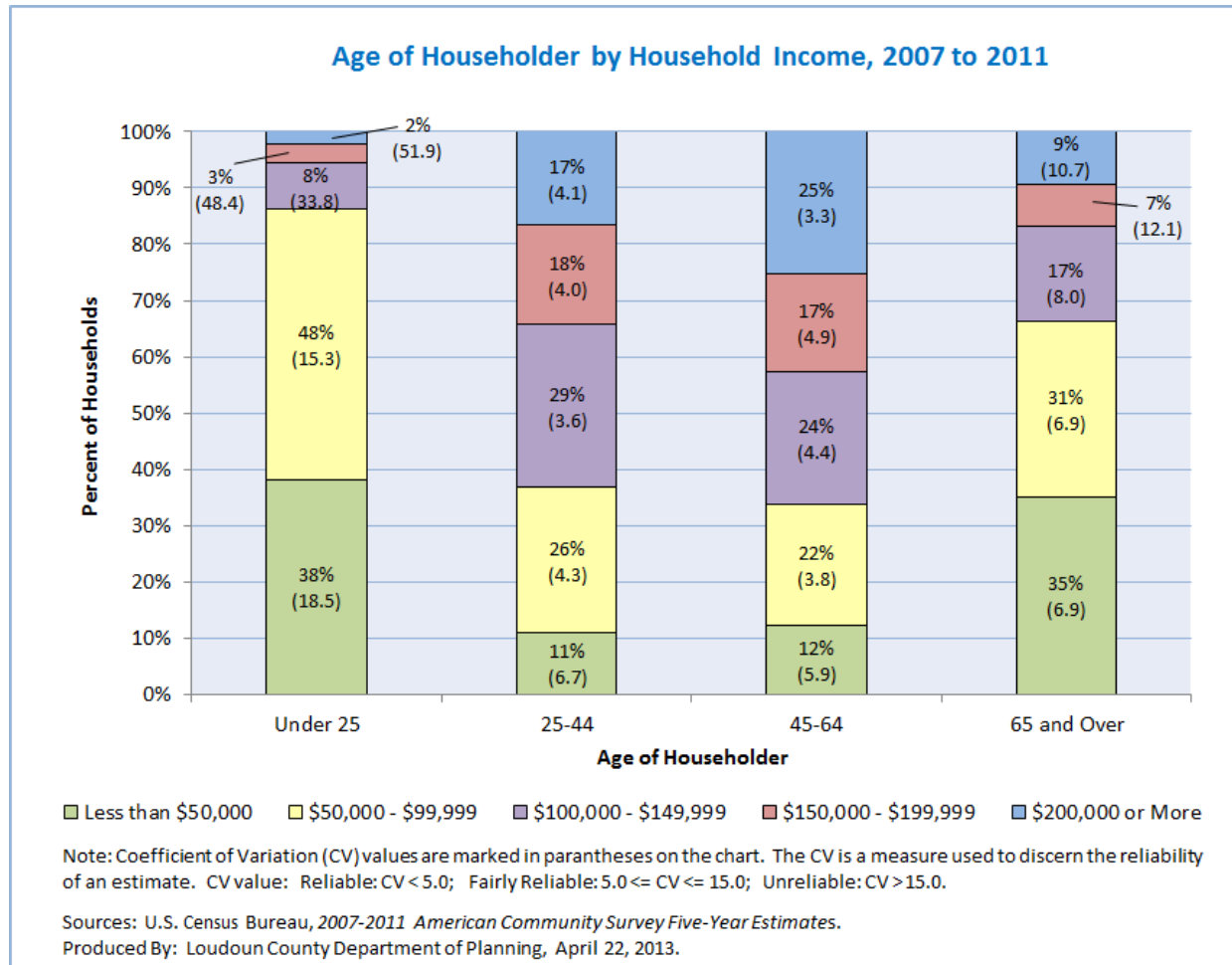
HOUSEHOLD INCOME: AGE OF HOUSEHOLDER

A householder in general is the person living in a home in whose name the home is owned, being bought, or rented. Data on age of householder by household income from the five-year ACS data is presented, as this is the only ACS data set that provides reliable information on this particular demographic. All age of householder groupings, except for the under age 25 group, have low enough

CV values at each income level to consider them reliable.

Households with householders age 45 to 64 years old householders had the highest percentage of incomes greater than \$150,000 (42.7%) compared to the other age groups.

Households with householders under age 25 and age 65 and over had larger percentages in the less than \$50,000 income level compared to the age 25 to 44 and age 45 to 64 age groups.



PER CAPITA AND MEDIAN HOUSEHOLD INCOME: CENSUS TRACTS

Maps portraying the geographic distribution of per capita income and median household income by census tracts for the five-year period of 2007 to 2011 follow. The 2007 to 2011 ACS five-year estimates are in 2011 inflation-adjusted dollars. Detailed census tract data tables that correspond with the data shown in the maps are found in Appendices C and D.

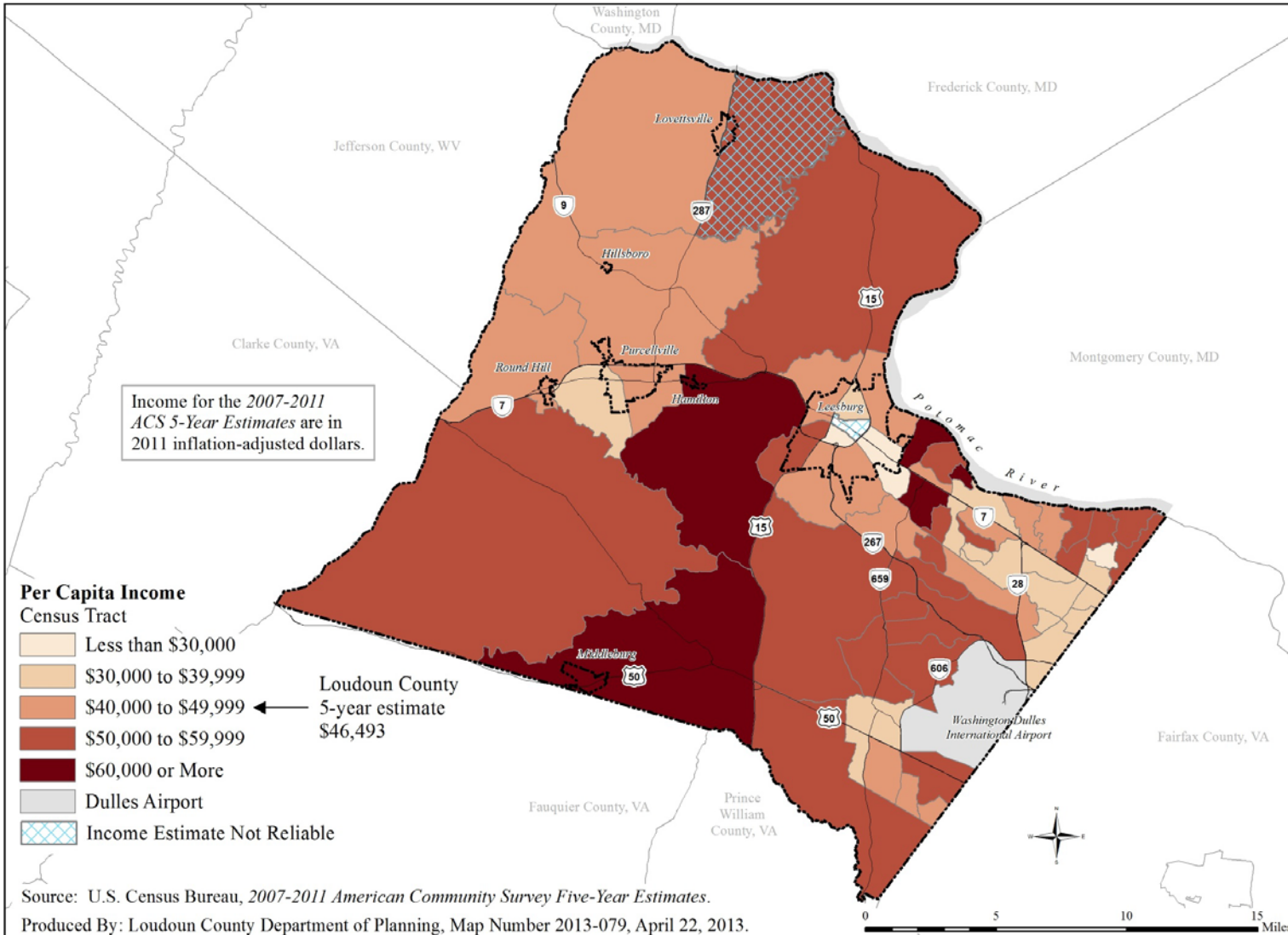
The per capita income in Loudoun County for the 2007 to 2011 ACS five-year period was \$46,493. The areas with the highest per capita income included Belmont, Lansdowne, River Creek, and census tracts flanking the west side of Route 15 to the south of the Town of Leesburg. The areas with the lowest per capita income included Sugarland Run and areas along Business Route 7 (East Market Street) just to the east of historic downtown Leesburg.

The median household income in Loudoun County for the 2007 to 2011 ACS five-year period was \$120,096. The areas with the highest median household income included Belmont, Lansdowne, River Creek, Great Falls Forest, census tracts around the southern part of Ashburn, census tracts around Route 50 to the south of Dulles Airport, and census tracts in the southern Leesburg area that lie in between the Dulles Greenway and Route 15. The areas with the lowest median household income included Sugarland Run, areas along Business Route 7 just to the east of historic downtown Leesburg, and a census tract in Ashburn that includes the Ashby Ponds retirement community and a small portion of Ashburn Village.

Over the past decade when Loudoun experienced a large housing and population boom, mainly higher income households could afford to move to Loudoun. Higher incomes have been essential to afford to move to the newly developed communities within Loudoun, while households with lower household incomes typically reside in the older established communities, as indicated by the data table on page 23 and inferred from the following median household income map. The differences in where higher versus lower income households reside is largely due to the fact that housing that was bought in the early 1990s and earlier required much less income than those homes that have been purchased and built in the 2000s. For example a 2,880 square foot single-family detached house built in Ashburn in 1994 had an assessed value of \$210,700, whereas in 2013 the same house was assessed at \$477,740. The difference is also due to the fact that homes in new neighborhoods are priced higher than those in older neighborhoods that are similarly sized. For instance, a 2,874 square foot single-family detached house built in Ashburn in 2011 had an assessed value of \$538,820 in 2013, whereas the 1994 home noted above had an assessed value that was 13% lower in 2013.

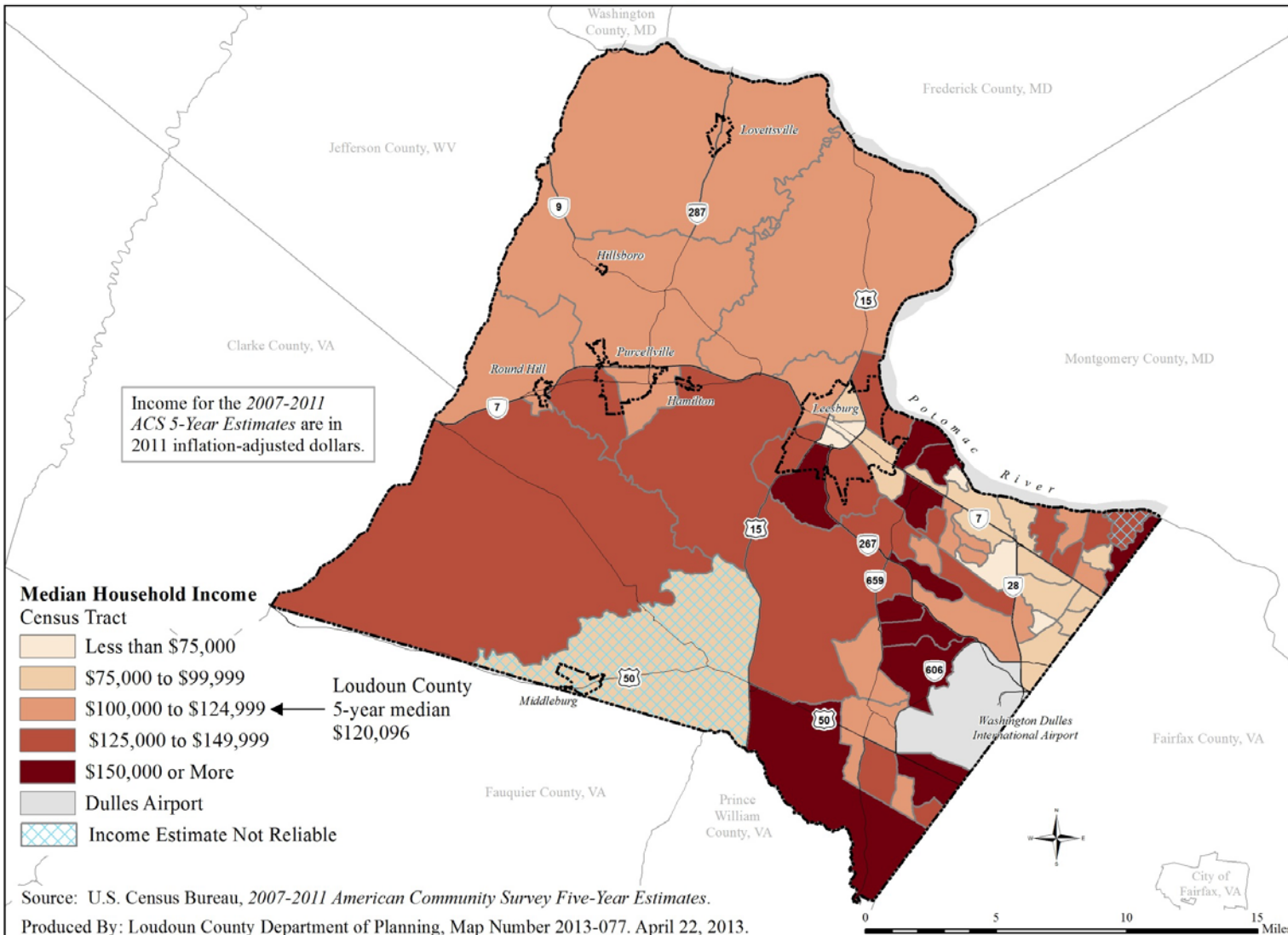
Per Capita Income, Loudoun County

2007-2011 American Community Survey 5-Year Census Tract Estimates



Median Household Income, Loudoun County

2007-2011 American Community Survey 5-Year Census Tract Estimates



COST OF HOUSING

Cost of housing data provides an additional picture of the general economic conditions of an area. A household that has housing costs that exceed 30 percent of their household income generally indicates a housing affordability problem. A household is considered “burdened” if the household spends more than 30 percent of their income on housing costs. This housing burdened standard evolved from the United States National Housing Act of 1937. The act created the public housing program to serve low-income families. Income limits were established for families to be eligible to live in publicly funded rental housing. Over time there have been amendments to this original act that changed the measures used for eligibility. However, in 1981 the use of the 30 percent threshold for rental housing programs was reenacted and remains the standard for most housing programs today. This standard has also carried over to owner-occupied housing for use as a general guideline for mortgage lending practices.

The U.S. Census Bureau’s data on housing costs is presented throughout this section of the report. The U.S. Census Bureau’s data on monthly costs for owner-occupied housing includes: mortgage, second mortgage and/or home equity loan, real estate taxes, home owners insurance, condo or Home Owners Association (HOA) fees, and utilities. The data on monthly costs for renter-occupied housing includes contract rent and utilities.

The housing choices made by individual households are constrained by each household’s income and preferences, as well as by the housing available in the community. Renters are consistently more burdened than owners, as shown on page 20. In the early and mid-2000s up through 2006 or 2007, Loudoun County’s home owners and renters faced increasing challenges in meeting their monthly housing costs. Many new households to the County have struggled to find affordable housing. Due to the housing market crash that started in 2007, the rate of housing burdened has declined since 2007, though it is still high compared to other places, as shown on the charts throughout this section. The decline in the rate of housing burdened is largely due to many highly burdened homeowners facing foreclosure and housing prices becoming more affordable as a result of the housing market crash, as shown on pages 16 and 17.

HOUSEHOLD INCOME COMPARED TO HOUSING SALES PRICE: TREND

HOUSEHOLD INCOME COMPARED TO HOUSING SALES PRICE			
Year	Average Sale Price (Nominal \$)	Median Household Income (Nominal \$)	<u>Ratio</u> Average Sale Price to Median Household Income
1999	225,562	80,648	2.8
2000	251,799	n/a	n/a
2001	278,823	n/a	n/a
2002	308,578	n/a	n/a
2003	351,056	n/a	n/a
2004	438,269	n/a	n/a
2005	545,234	98,483	5.5
2006	547,113	99,371	5.5
2007	517,660	107,207	4.8
2008	400,696	111,925	3.6
2009	373,275	114,204	3.3
2010	403,656	119,540	3.4
2011	418,120	119,134	3.5
2012	431,003	n/a	n/a

Sources: Real Estate Business Intelligence, *1999 to 2012 Year End Market Statistics - Detailed Report*; U.S. Census Bureau, *2000 Census* and *2005 to 2011 American Community Survey One-Year Estimates*.

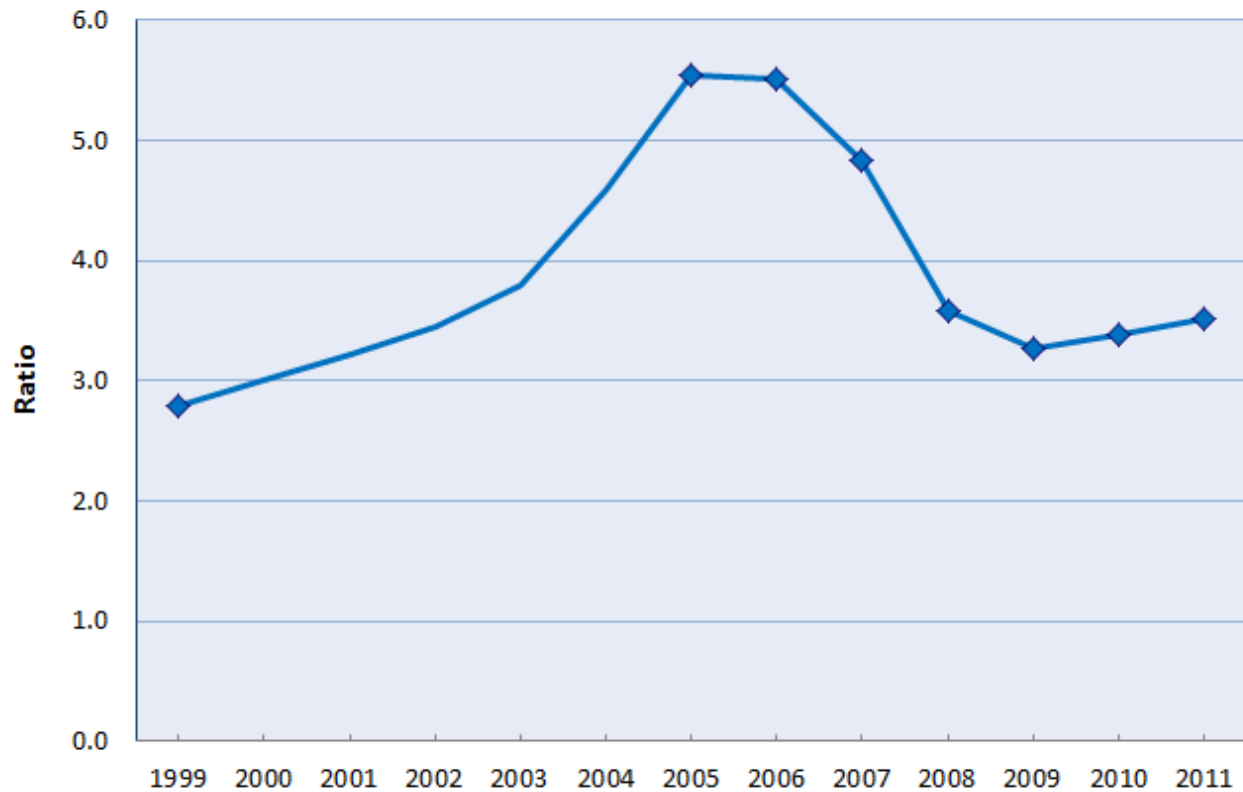
Produced by: Loudoun County Department of Planning, April 22, 2013.

For purposes of analyzing the trend in the ratio of average sales price to median household income, the data shown in the table is in nominal dollar values (non-inflation adjusted dollars).

Average sales price data is based on local real estate data that covers the sales of existing homes, not new homes. However, the trend in existing home sales prices mirrors the trend in new home sale prices.

The average sales price in Loudoun peaked in 2006 at \$547,113. This was almost 2-1/2 times more than the sales price in 1999. Due to the housing market crash, the average sales price declined from 2006 to 2009 by 32 percent. The market has rebounded since then.

Ratio of Average Housing Sales Price to Median Household Income



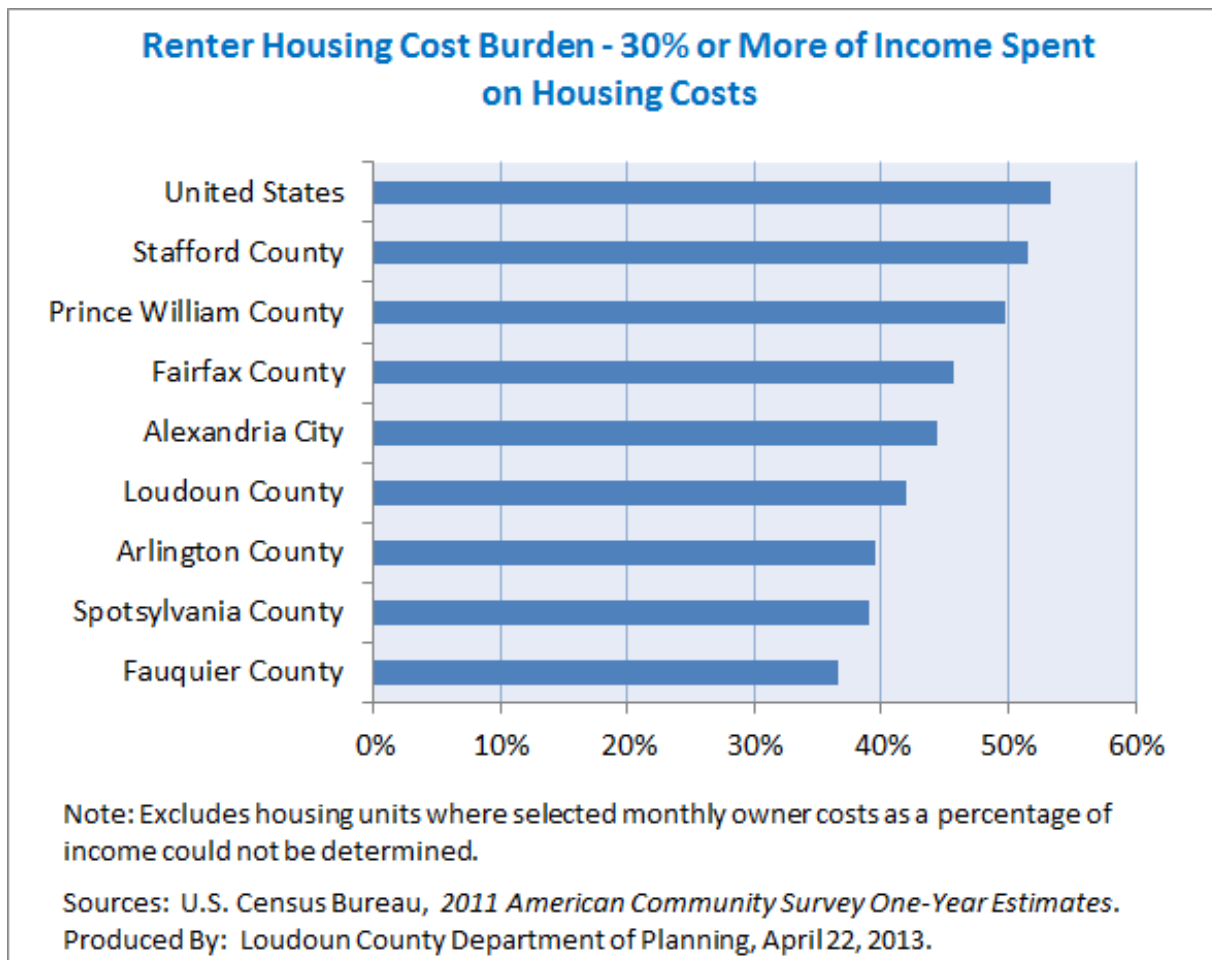
Sources: Real Estate Business Intelligence, *1999 to 2012 Year End Market Statistics - Detailed Report*; U.S. Census Bureau, *2000 Census* and *2005 to 2011 American Community Survey One-Year Estimates*.

Produced by: Loudoun County Department of Planning, April 22, 2013.

As indicated by the ratio of average sales price to median household income, the household income of residents did not keep pace with the spike in housing prices during the housing boom that lasted through 2006. With the drop in housing prices during the housing market crash, housing prices became much more in line with the income of County residents. However, housing still remains unaffordable as indicated by the housing burden data shown on the following pages. The gap between home prices and household income has begun to widen once again, with the ratio increasing since 2009.

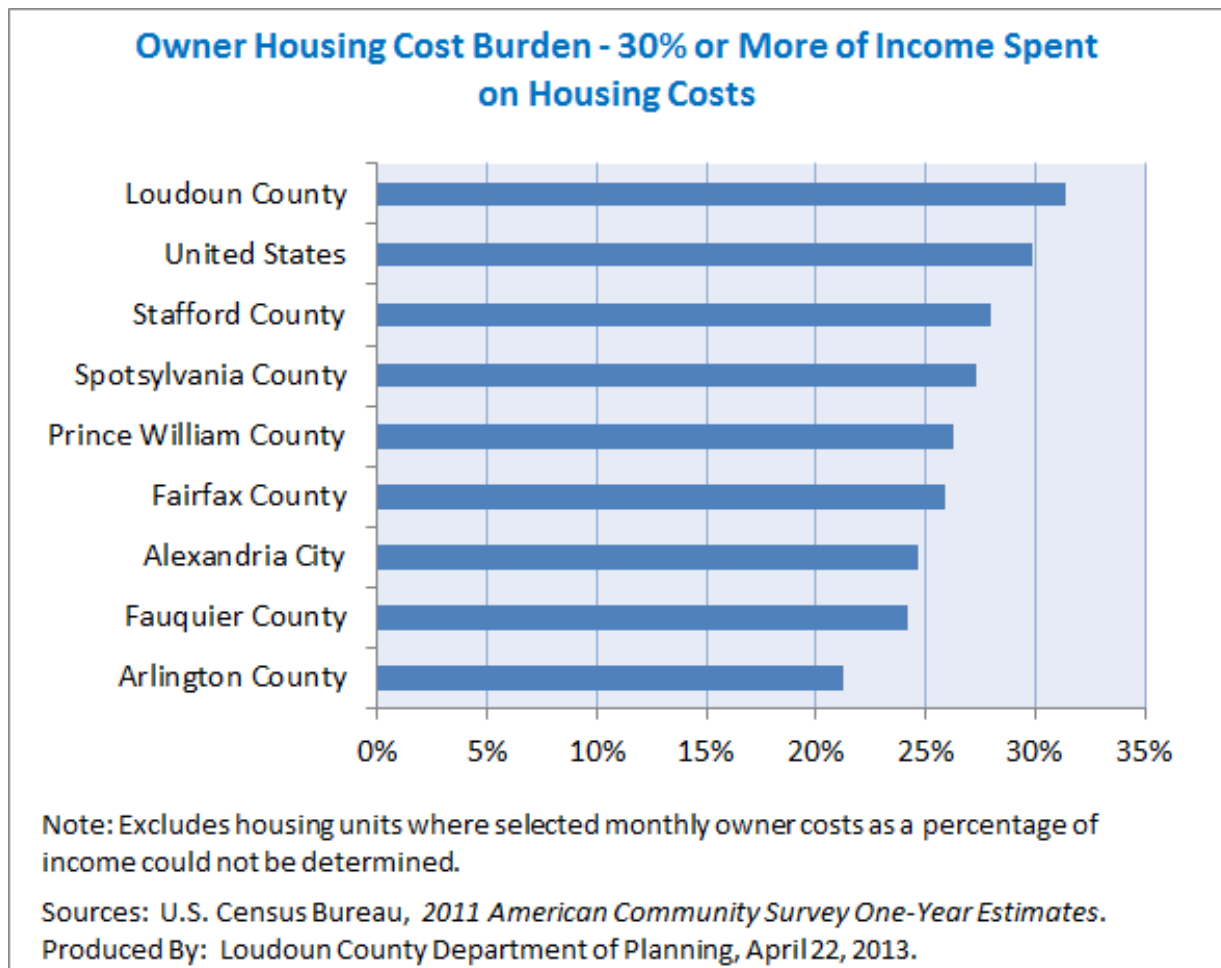
RENTER HOUSING COST BURDEN: 30% OR MORE OF INCOME SPENT ON HOUSING COSTS, 2011

The following graph shows the share of renter households that spent 30 percent or more of their income on rental costs in 2011 in the United States, Loudoun, and other Northern Virginia jurisdictions. In Loudoun, 42% of renter's are burdened by housing. While high, the percentage is below the levels found in the United States and parts of Northern Virginia.



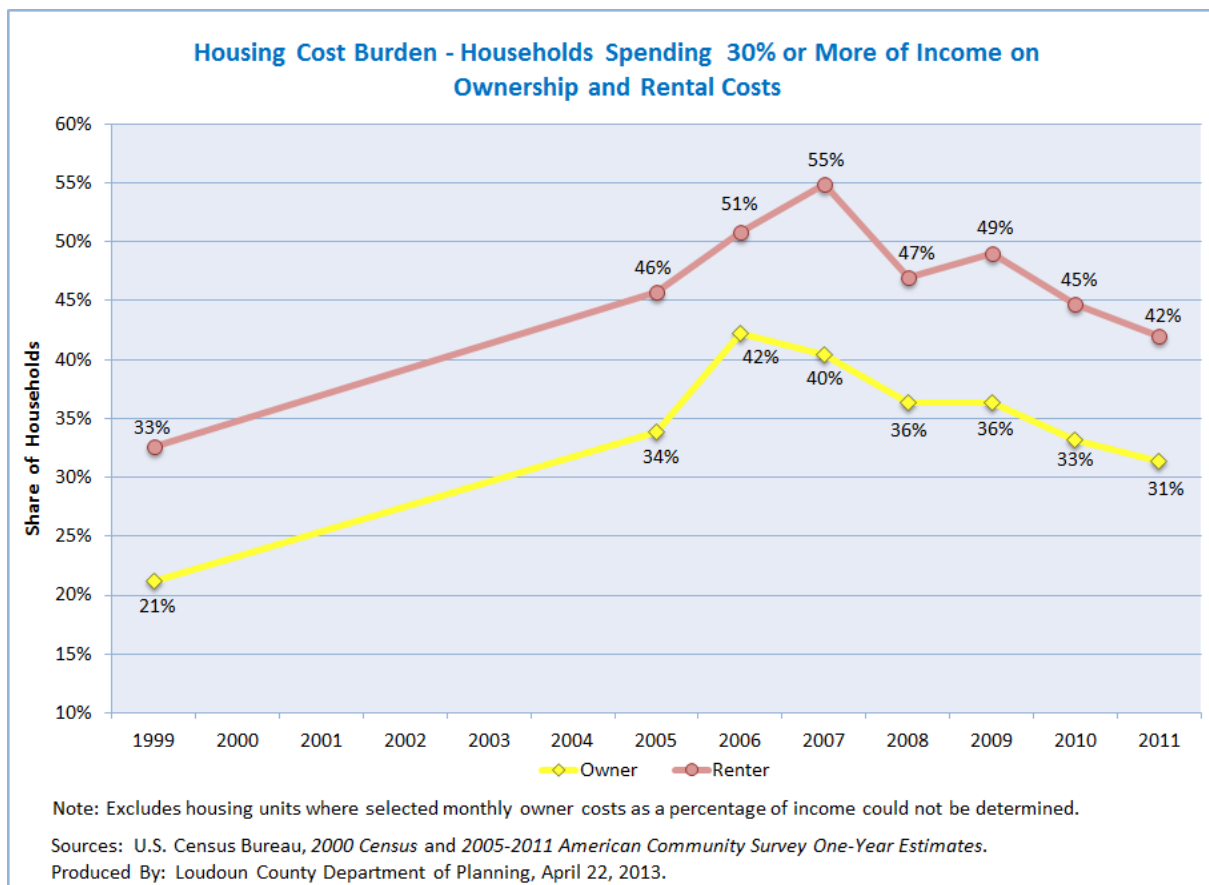
OWNER HOUSING COST BURDEN: 30% OR MORE OF INCOME SPENT ON HOUSING COSTS, 2011

The following graph shows the share of owner-occupied households that spent 30 percent or more of their income on housing costs in 2011 in the United States, Loudoun, and other Northern Virginia jurisdictions. In Loudoun, 31% of owner's are burdened by housing. This is the highest amount among the listed Northern Virginia jurisdictions and is higher than the nation.



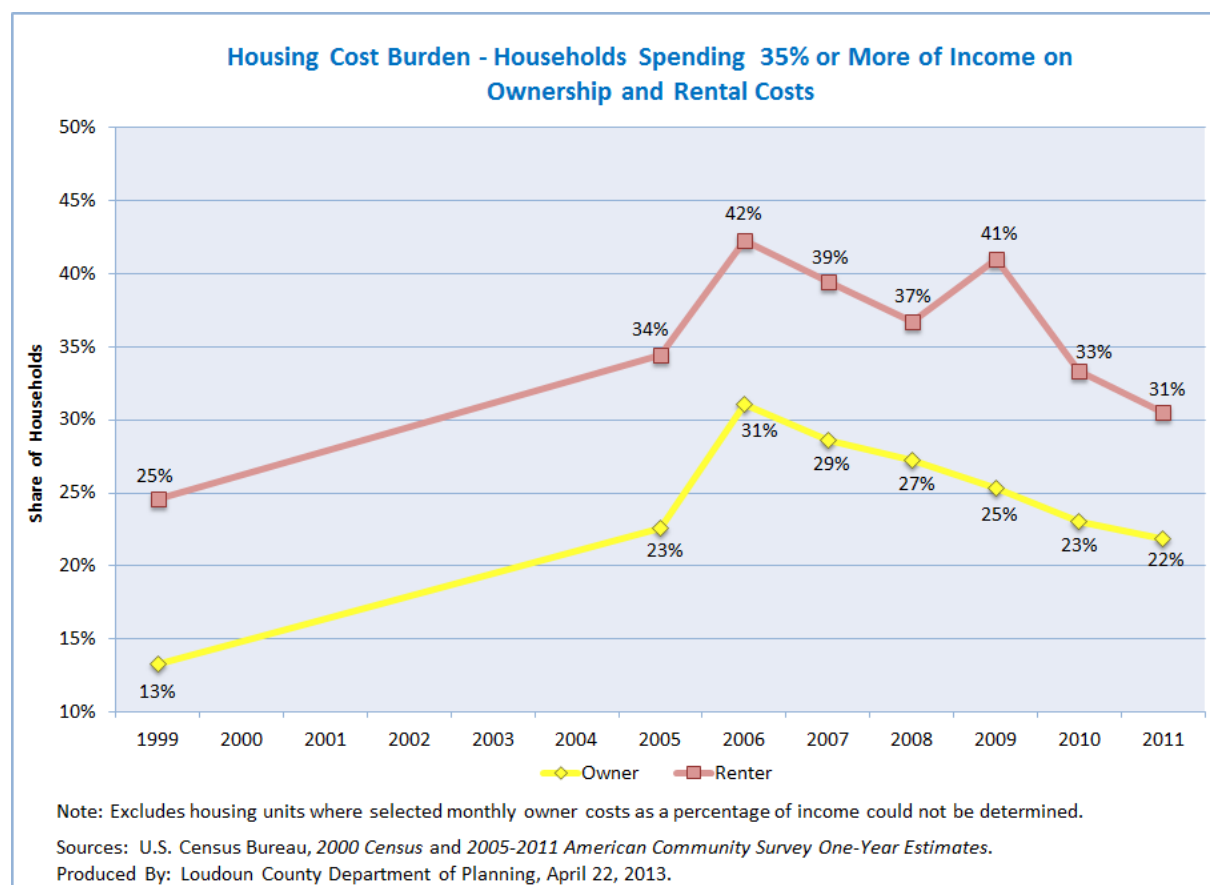
HOUSING COST BURDEN: 30% OR MORE OF INCOME ON HOUSING COSTS, TREND

The following graph shows the 1999 to 2011 trend for the share of households in Loudoun that spend 30 percent or more of their income on home ownership and rental costs. Renters are consistently more burdened than owners. In 2007 the percent of Loudoun's renter-occupied households that were housing burdened peaked at 55 percent and by 2011 it had declined to 42 percent. In 2006 the percent of Loudoun's owner-occupied housing peaked at 42 percent and it has since declined to 31 percent in 2011.



HOUSING COST BURDEN: 35% OR MORE OF INCOME ON HOUSING COSTS, TREND

The following graph shows the 1999 to 2011 trend for share of households in Loudoun that spend 35 percent or more of their income on ownership and rental costs. A household is moderately or severely burdened when their housing costs exceed 35 percent. In 2006, the percent of Loudoun's renters that paid 35 percent or more of income on costs peaked at 42 percent and it has since declined to 31 percent by 2011. In 2006, the percent of Loudoun's owner-occupied housing peaked at 31 percent and it has since declined to 22 percent in 2011.



OWNER HOUSING COSTS AS A PERCENTAGE OF HOUSEHOLD INCOME: CENSUS TRACTS

A map portraying the geographic distribution throughout Loudoun for the median owner household housing costs as a percentage of household income follows. The mapped data is by census tract geographies for the five-year period of 2007 to 2011. A detailed census tract data table that corresponds with the data shown in this map is found in Appendix E. A similar map for renter households was not produced due to the census tract estimates being too unreliable given high CV values and the survey sample size being too small for the renter household costs data set.

The median percentage for owner housing costs as a percentage of household income household in Loudoun County was 25.0% for the 2007 to 2011 ACS five-year period. The assumption is that the areas with the highest median percentage have a higher number of households that are burdened, and those areas with the lowest median percentage have the lowest percentage of households that are burdened.

Select census tracts in the Ashburn Farm, Ashburn Village, Countryside, and Sterling areas have low median owner housing cost as a percentage of income in the County. These areas were developed between the 1960s and early 1990s and were much more affordable at the time than the new communities of Loudoun today. With these particular areas having a fair amount of home owners that bought when prices were lower because of the age of the community, the areas are less burdened by housing cost. However, there are certainly a number of home owners that bought homes in those areas in recent years that are burdened, as evidenced by foreclosures (a map of foreclosures in 2008 is provided in Appendix B for reference). Also partially contributing to the lower household burden in these particular areas of the County is the fact that today's home prices in these areas are generally well below the prices of the newer communities. New communities are plentiful in Ashburn, Leesburg, and along the Route 50 area south of Dulles Airport, all of which are in the eastern half of the County. These newly developed areas of the County tend to have higher median percentages of income spent on housing costs. The following table and map illustrate these key points.

Housing and Income Characteristics of Select Census Tracts

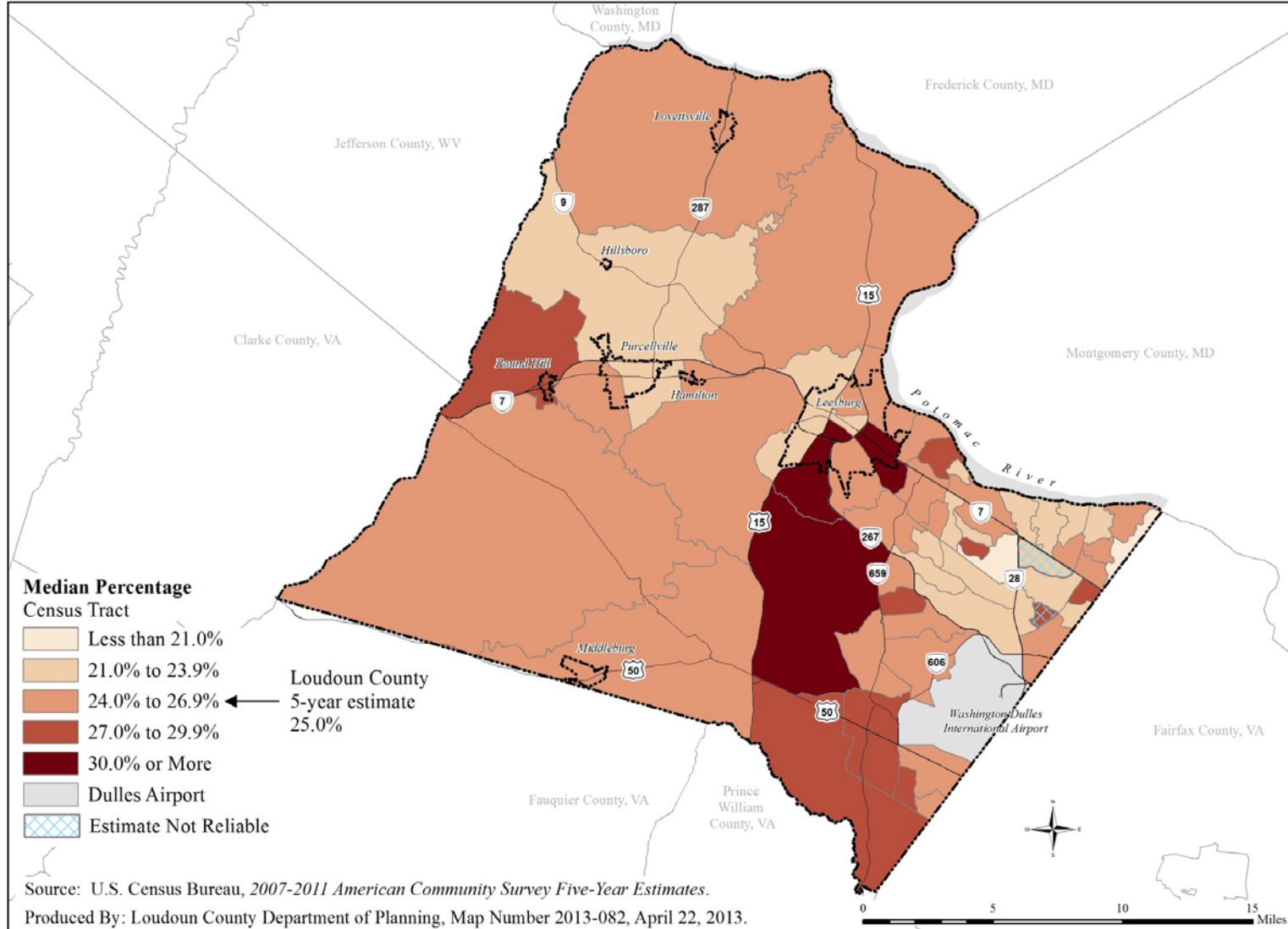
Census Tract	Location	Median Year Built	Median Household Income	Median Housing Burden	Median Home Value
611502	Sterling	1972	\$99,679	22.3%	\$271,930
611014	Ashburn Village	1992	\$109,205	21.1%	\$329,300
611024	South of the Town of Leesburg and notheast of Route 15/50 Intersection	2007	\$127,880	32.2%	\$578,880
610602	Town of Leesburg southside	2004	\$158,287	32.9%	\$495,410

Sources: Loudoun County Office of the Commissioner of the Revenue, April 8, 2013, and compiled by Loudoun County Department of Planning; U.S. Census Bureau, *2011 American Community Survey One-Year Estimates*.

Produced by: Loudoun County Department of Planning, April 22, 2013.

Median Owner Housing Costs as a Percentage of Household Income, Loudoun County

2007-2011 American Community Survey 5-Year Census Tract Estimates



POVERTY

Poverty data provides an additional picture of the general economic conditions of an area. Poverty measures determine if a person or family is eligible for federal, state, and locally funded services such as food and nutrition programs, day care, and medical assistance. Income thresholds, which vary by family size and age of family members, are used to determine who is in poverty. The thresholds are used mainly for statistical purposes and are the same for all localities in the nation. If a family's total income is less than the income threshold for their family size and composition, then that family and all members of the family are considered to be living in poverty. The U.S. Census Bureau follows the Office of Management and Budget's standards to set the income thresholds by family size and age of family members. For example, the 2011 poverty threshold for a family of four with two adults and two children under age 18 years was \$22,811. In addition to the poverty thresholds, there are also the poverty guidelines produced by the U.S. Department of Health and Human Services (HHS). The HHS's poverty guidelines are used for administering programs and determining financial eligibility for programs. For purposes of this report, which is statistical in nature, the U.S. Census Bureau's thresholds are used.

In a high income county such as Loudoun, a large gap exists between the national poverty threshold and the income level needed for self-sustainability. To be self-sustaining a family needs to be able to afford the essentials of food, housing, transportation, and health care. To bridge this gap, Loudoun County provides services for the population below and above poverty. For example, the population above the FPL can receive services through programs such as the Families and Children Medicaid Program (income up to 133% of the FPL) and Family Access to Medical Insurance Security (FAMIS) (income between 150% and 200% of the FPL). At 200% of the Federal Poverty Level (FPL), a family of four would earn slightly more than \$45,000.

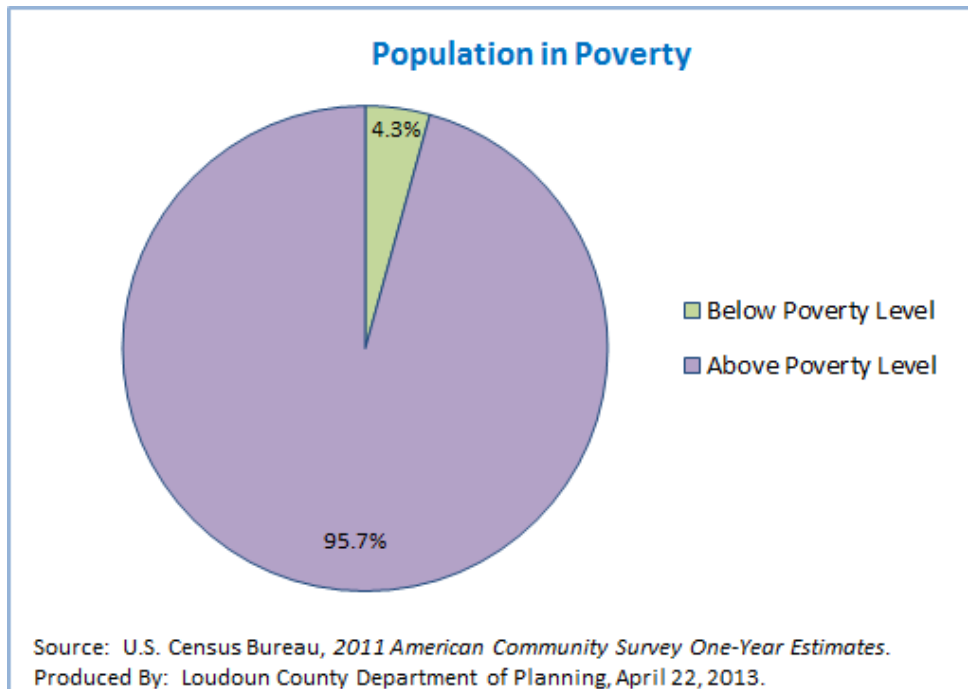
Poverty in the United States has historically been concentrated in the inner cities of metropolitan areas. Over the past decade poverty in suburban communities grew rapidly. According to the Brookings Institute, between 2000 and 2008, poverty grew almost five times faster in the suburbs than in inner cities¹. The Brookings Institute states that the inner cities continue to have the highest poverty rates, but by 2008 the number of poor people in the suburbs exceeded the poor in inner cities by 1.5 million¹. Loudoun County has seen a large increase in its poverty rate and the number of people in poverty over the past decade, as shown on the following pages. According to the Brookings Institution, this increase of poverty in the suburbs is not likely to change in the coming

¹ Brookings Institute, *The Suburbanization of Poverty: Trends in Metropolitan America, 2000 to 2008*, January 2010.

years given the shift in geography of American poverty¹. The increase in poverty in suburban communities poses unique public transportation and social service challenges due to services being stretched out over much larger service delivery areas of varying population densities, unlike the dense, centralized inner cities.

POVERTY: PERCENT OF POPULATION IN POVERTY

Loudoun County has a low percentage of its population in poverty, 4.3 percent. Many low wage earners in Loudoun earn too much to qualify for assistance from poverty programs, but not enough for self-sufficiency due to the high cost of living in Loudoun County and the region.

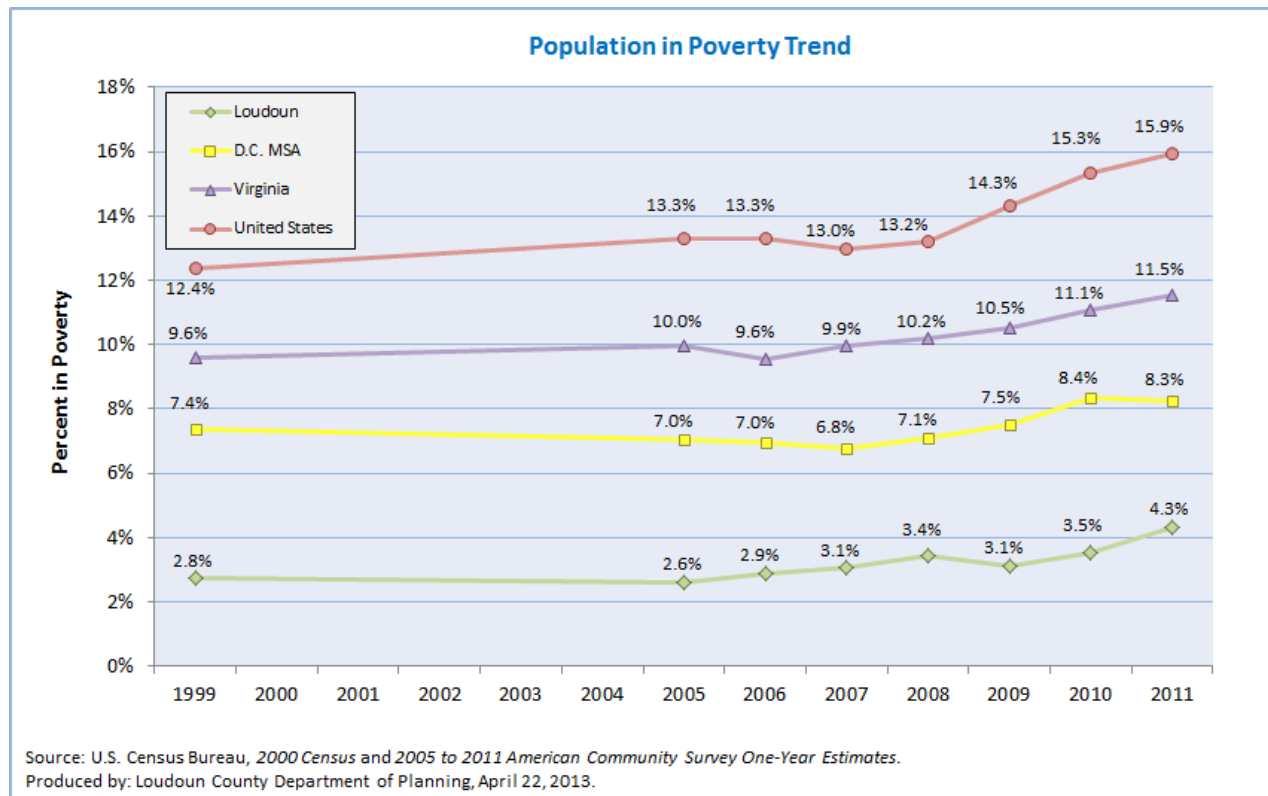


¹ Brookings Institute, *The Suburbanization of Poverty: Trends in Metropolitan America, 2000 to 2008*, January 2010.

POVERTY: TREND

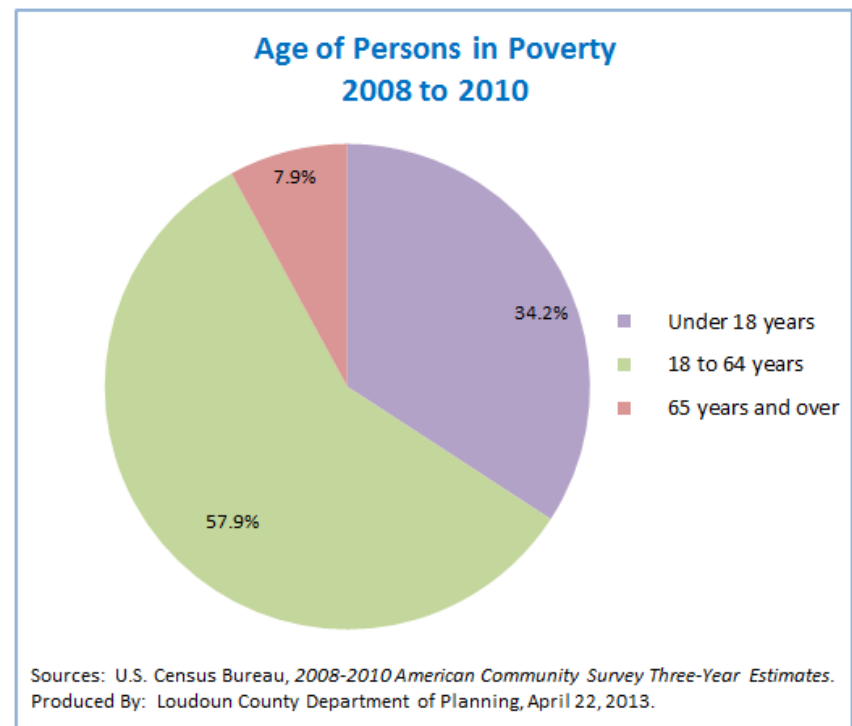
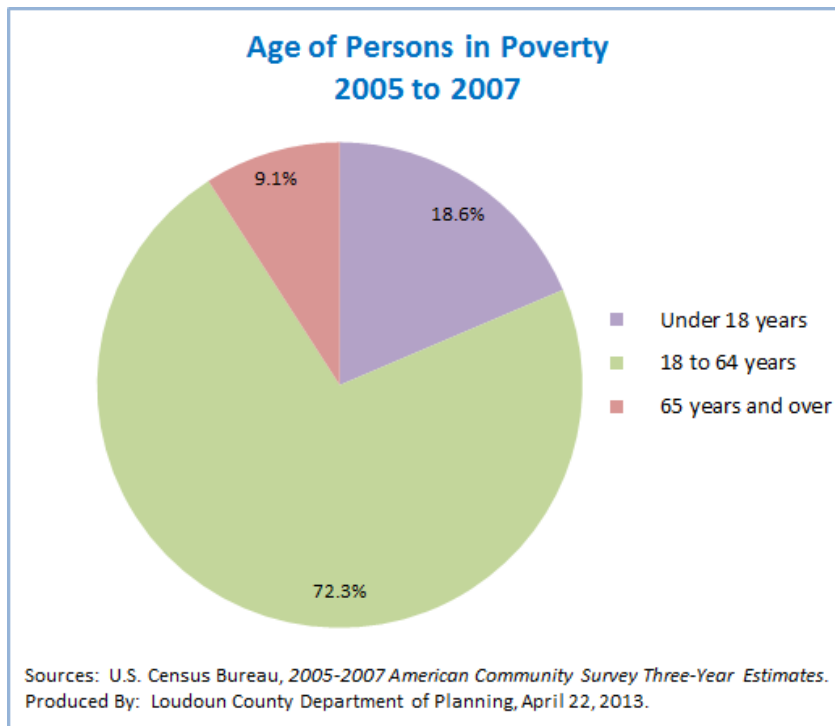
The nation's poverty rate in 2011, according to the ACS, was 15.9%. The nation's poverty rate has generally been on the increase since 1999, with the largest increase being between 2007 and 2011, when it increased by 2.9 percentage points. In 2007 is when the nation entered into a deep recession.

Similar to the nation, the poverty rate of Loudoun, the Washington, D.C. MSA, and Virginia have been trending upward. Loudoun's poverty rate in 2011 was estimated to be 4.3% according to the ACS, compared to 2.8% in 1999 and 3.1% in 2007. In 1999 there were 4,637 Loudoun residents living in poverty. There are now approximately 14,000 residents currently living in poverty, triple the amount in 1999. The rate of increase since 1999 for Loudoun has been much greater than the region, Virginia, and United States.



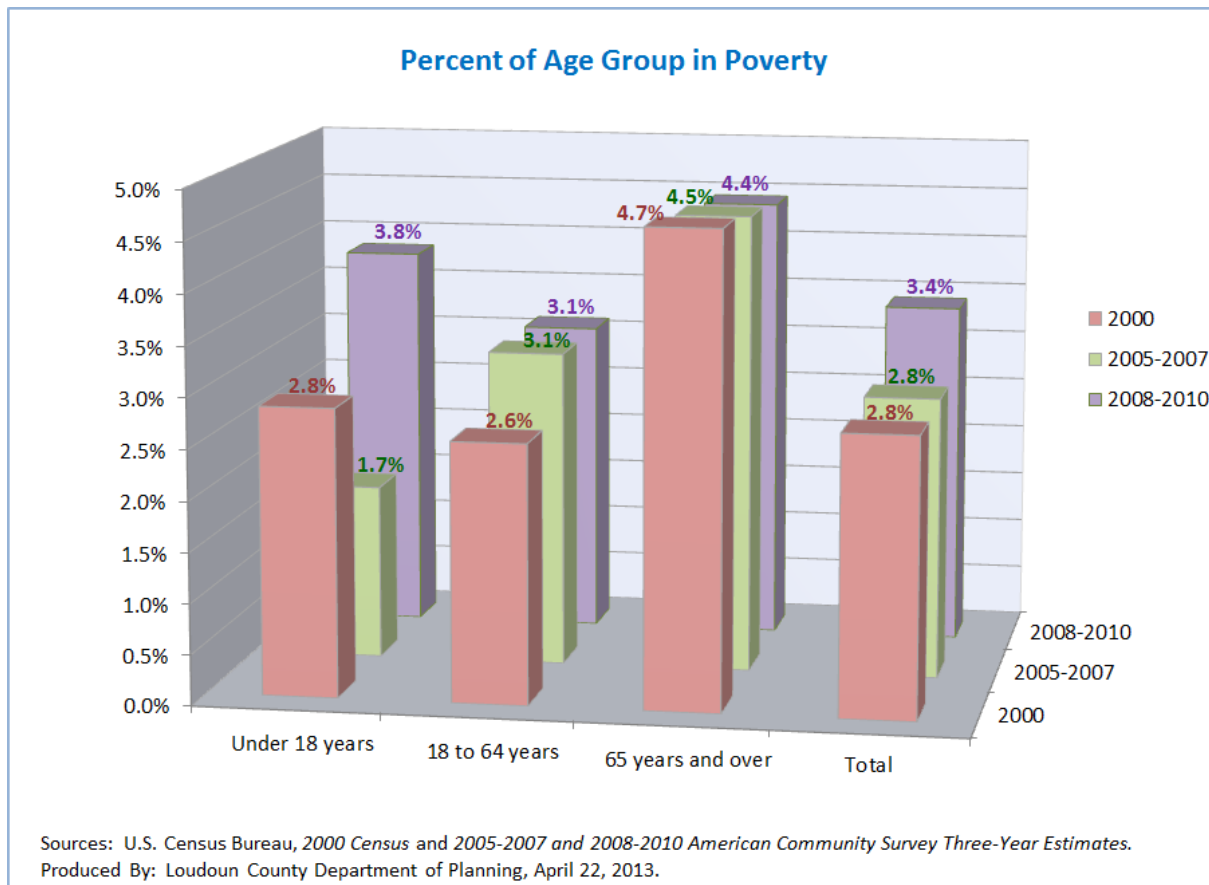
POVERTY: AGE DISTRIBUTION

The three-year ACS data provides much more reliable data and has much less sample error than the one-year ACS poverty by age estimates. For this reason, the three-year ACS data are shown below. The share of the Loudoun population in poverty that are children had the most significant change over time out of the three age groups shown. For the 2005 to 2007 time period, 18.6% of County residents in poverty were children compared to 34.2% for the 2008 to 2010 time period.



POVERTY: TREND BY AGE GROUP

Three-year ACS data on poverty by age group is being presented due to this data being much more reliable and having much less sample error than the one-year ACS poverty by age estimates. The graph shows the trend in the percent of people in an age group that are in poverty. The total poverty level has increased the most since 2000 for the population less than 18 years age group, with it increasing from 2.8% in 2000 to an average of 3.8% in the 2008 to 2010 time frame. The age 18 to 64 population in poverty also increased. The age 65 years and over population in poverty has remained relatively stable.



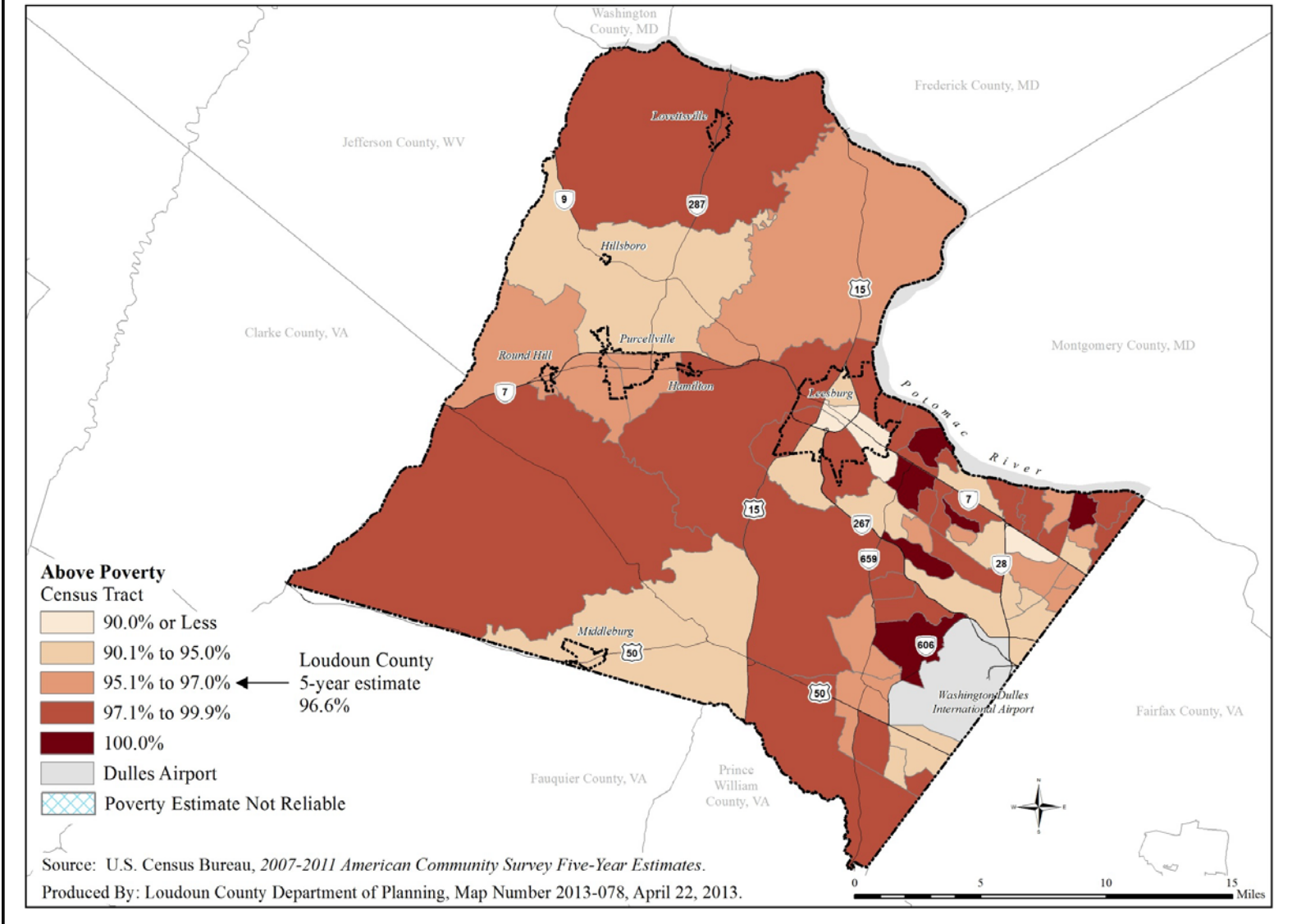
POPULATION ABOVE POVERTY LEVEL: CENSUS TRACTS

A map portraying the geographic distribution of the percentage of the population living above the poverty level follows. The mapped data is by census tract geographies for the five-year period of 2007 to 2011. A detailed census tract data table that corresponds with the data shown in this map is found in Appendix F. The population living below the poverty level was not mapped due to these census tract estimates being too unreliable given high CV values and the survey sample size being too small for this particular data set. It can be assumed that areas with a smaller percentage of people living above poverty have higher percentages of people living below the poverty level.

The percentage of the population living above the poverty level in Loudoun County for the 2007 to 2011 ACS five-year period was 96.6%. The areas with the lowest percentage of people living above poverty included areas along Business Route 7 (East Market Street) just to the east of historic downtown Leesburg and the Dulles Town Center area. There was also a wide geographic dispersion of poorer people throughout other parts of the County. Implications of the wide geographic dispersion of the poor in suburban areas pose certain challenges such as providing efficient, accessible, and cost-effective public transportation to services and jobs.

Percent of Population Above Poverty, Loudoun County

2007-2011 American Community Survey 5-Year Census Tract Estimates



APPENDICES

DETAILS ABOUT THE AMERICAN COMMUNITY SURVEY

The American Community Survey (ACS) is the U.S. Census Bureau’s preferred source for reporting current social, housing, and economic information of counties and sub-county areas such as census tracts. The U.S. Census Bureau’s decennial censuses through 2000 included both short form and long form versions. The short form went to all households and the long form went to approximately one out of six households and people in group quarters. After the 2000 Census, the American Community Survey (ACS) replaced the decennial census long form, but it includes the same type of demographic information. One key difference, however, is that the decennial census data are for a point in time, whereas the ACS is a continuous survey conducted nearly every day with the results aggregated into one, three, and five-year periods. ACS data collection is spread evenly across the entire period represented without over-representing any particular month or year. The ACS data can be thought of as averages for the time period represented. The purpose of the ACS is to provide information on population and housing characteristics, but not to produce counts of population, households, and housing units.

The ACS asks the survey respondent to identify their income during the past 12 months. The reference period for “the last 12 months” begins with the date one year ago from the date the survey respondent fills out the questionnaire and it ends on the date of the response. Those responses collected in January report income almost entirely from the calendar year prior to the ACS reporting year. Those responses collected in December are for income received almost entirely in the reporting calendar year. All other months are a mix of income from the prior calendar year and the reporting calendar year. To account for the effects of inflation, all ACS income data are inflation-adjusted to the current reporting year for one-year estimates and the most recent reporting year of the three-year and five-year ACS releases.

Availability

The U.S. Census Bureau began deploying the ACS nationwide in 2005. Every year from 2005 thereafter, one-year estimates are available for geographic areas with a population of 65,000 or more, including Loudoun County. Three-year estimates for Loudoun County and other areas with populations of 20,000 or more began to be available in December 2008. Five-year estimates for smaller areas, including at the sub-county level (e.g., census tract, block group), began to be available in December 2010.

Maps contained in this report show demographic distributions throughout the County by census tract geographies using the ACS

five-year estimates. Census tracts are geographic areas designed for statistical tabulation purposes and the current ones were defined during the 2010 Census. Loudoun County has 64 census tracts. According to the U.S. Census Bureau, the optimum number of housing units in a tract is 1,600 housing units at the time it is delineated, with the range being from 480 to 3,200 housing units. Loudoun had three census tracts with less than 1,000 housing units, while all others were between 1,000 to 2,706 housing units in 2010. Census tracts are relatively homogeneous units with respect to population characteristics, economic status, and living conditions at the time of their establishment.

Sample Size

The survey samples a portion of the population. ACS one-year estimates are best to use if current data is needed and available, but can sometimes have large statistical sample error and can be volatile from year-to-year due to the sample size. The ACS three-year and five-year estimates are best to use for increased statistical reliability because their sample sizes are greater than the one-year estimates given the additional years of accumulated responses.

The sample size of the 2011 ACS one-year estimates was 1,200 housing units in Loudoun. The 2007-2011 ACS five-year estimates are available for analysis of areas within Loudoun County with a population of less than 20,000 such as census tracts and block groups. The sample size for this period was 6,943 housing units in Loudoun.

Data Quality Measures

Since the ACS is based on a sample of the population, there is a margin of error (MOE) associated with each estimate. These MOEs indicate the low to high bounds of the estimate at the 90 percent confidence level. The ACS estimates are exactly in the middle of the confidence interval low to high bounds. MOEs are one of a few measures that provide an indication of the reliability or precision of an estimate.

The Coefficient of Variation (CV) is another measure used to discern the reliability of an estimate. The CV is based on the MOE and the estimated value. The lower the CV, the more reliable an estimate. While there is no one rule that fits all, the Census Bureau's ACS Compass Handbooks states that in general a data user should be cautious about using an estimate if the CV is greater than 15%. Generally, a CV of less than 5.00 can be considered very reliable, a CV of 5.00 to 15.00 can be considered fairly reliable, and a CV greater than 15.00 may be considered unreliable. The Census Bureau's ACS Compass Handbooks further states that this general rule

of thumb for a CV level threshold that distinguishes a reliable estimate from an unreliable estimate may vary by application. For the purposes of this report, a CV of 15.00 is the threshold.

One other common method for discerning the reliability of an estimate is the trend over time. A trend pattern that has little volatility from year-to-year, in other words a smooth trend, is generally a good indication that the data is reliable. Similarities in the trend from one area to another can also be a good indication that the data is reliable.

Data Comparisons Across Time

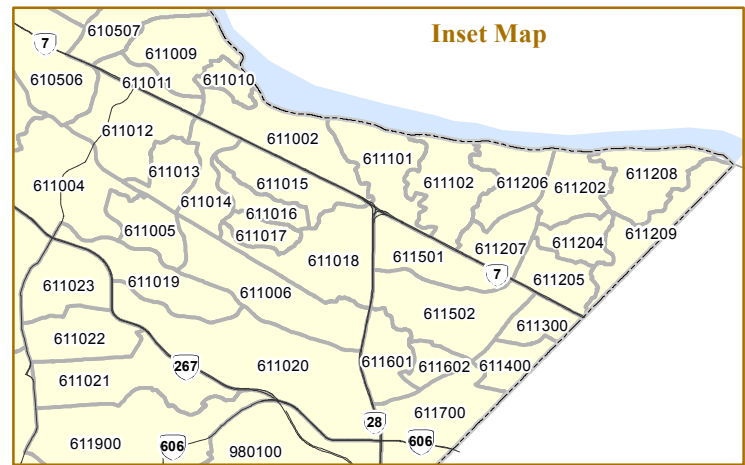
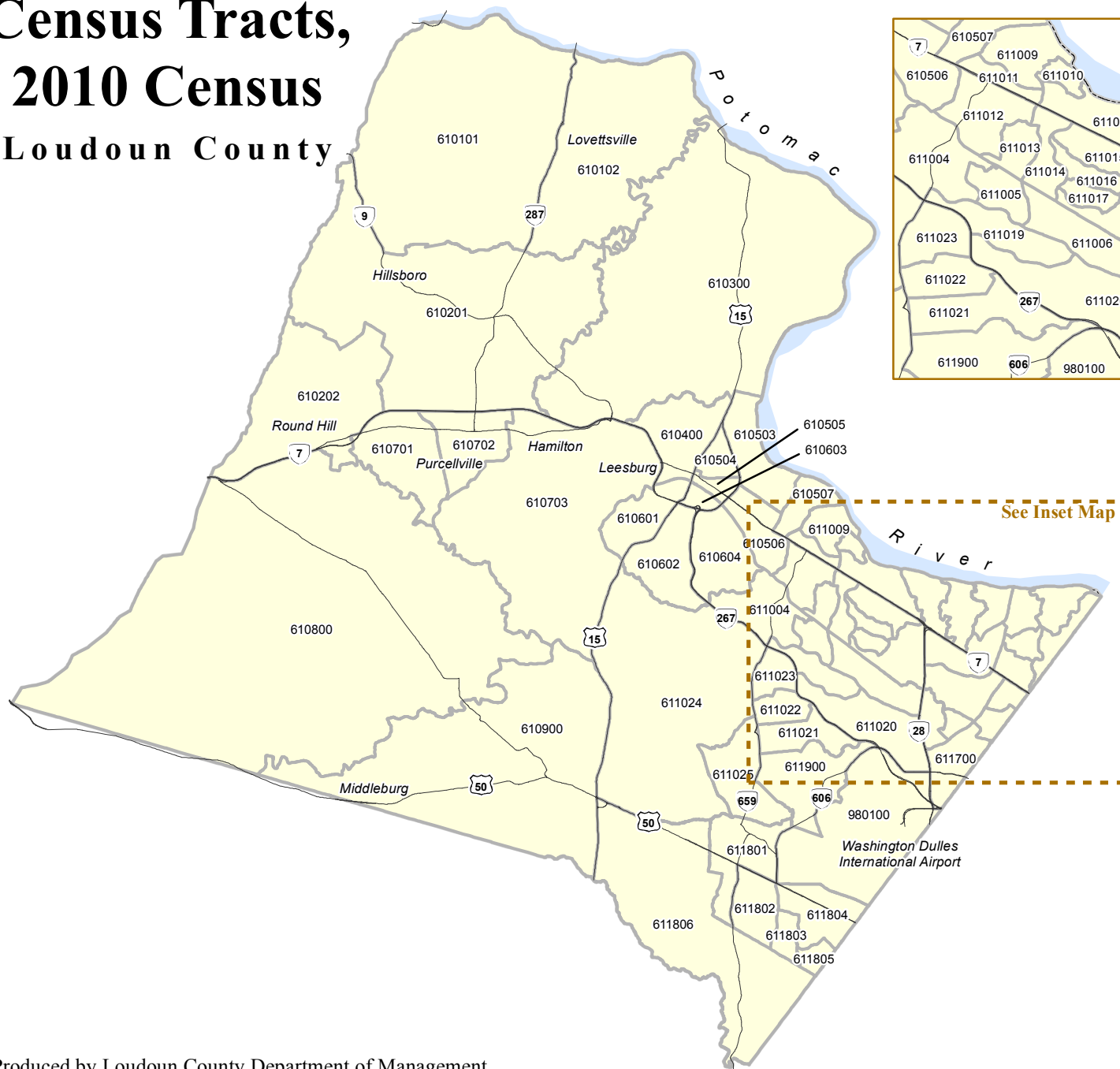
Statistical calculations are needed to determine if the difference in estimate values between time periods are statistically significant. If a difference between ACS period-to-period estimates is statistically significant, it means that one can say with 90 percent certainty that there has been a change in that demographic of the population. If a difference between years is not statistically significant, it means that one cannot say with 90 percent certainty that there has been a change from period-to-period. Rather, the difference could be due to the sampling error that results from having a small survey sample size.

Resources

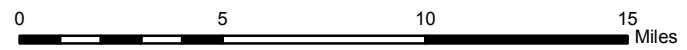
More information on making comparisons using ACS data and understanding the ACS can be found at the following U.S. Census Bureau websites:

- Guidance for Data Users (http://www.census.gov/acs/www/guidance_for_data_users/guidance_main)
- Handbooks for Data Users (http://www.census.gov/acs/www/UseData/Compass/handbook_def.html)
 - County staff recommends referring to one of the following two handbooks for more information: 1) *What General Data Users Need to Know*, or 2) *What State and Local Governments Need to Know*.

Census Tracts, 2010 Census Loudoun County

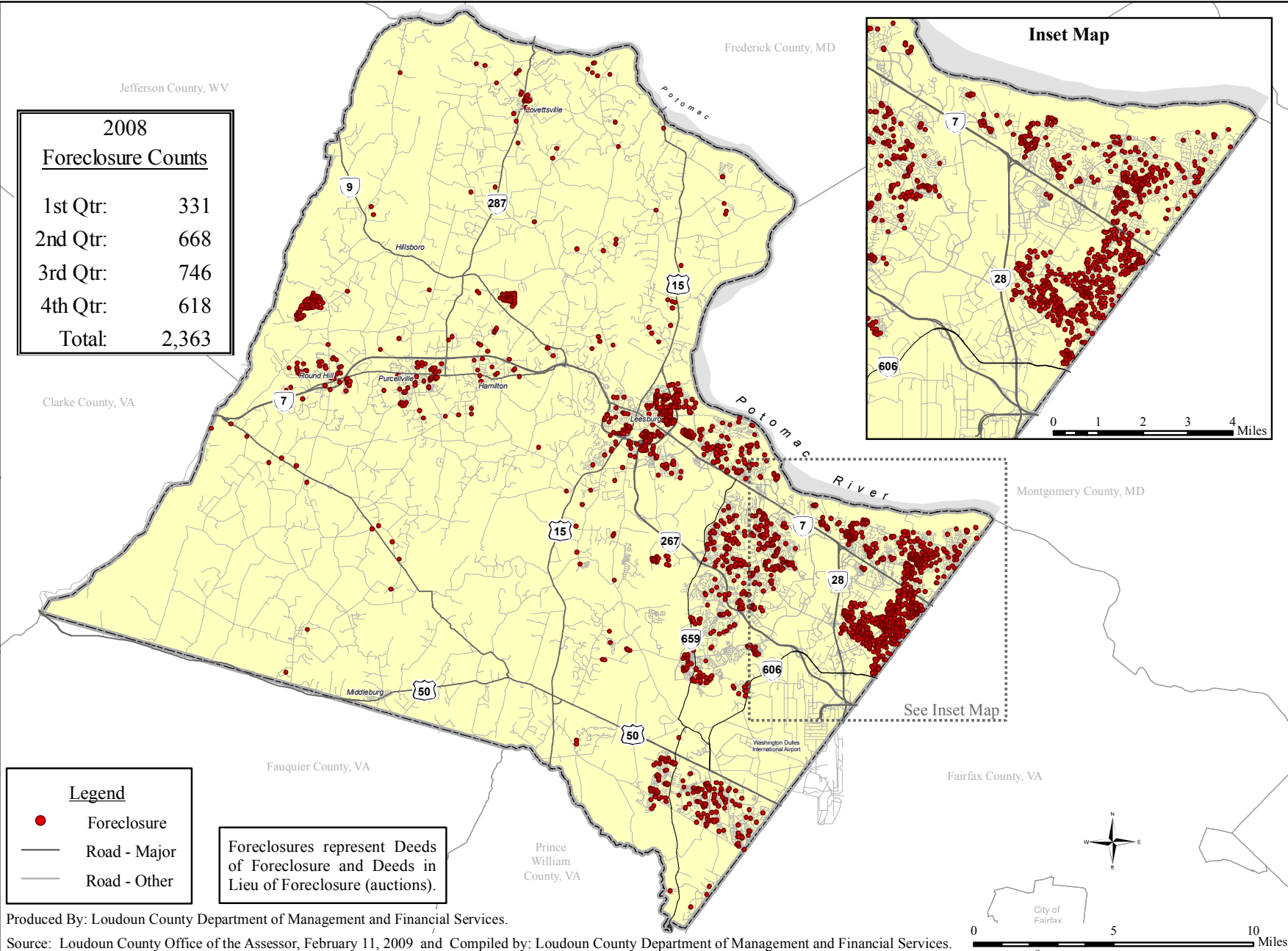


See Inset Map



Produced by Loudoun County Department of Management and Financial Services, May 25, 2012, Map #2012-210.

Foreclosures 2008, Loudoun County



PER CAPITA INCOME (IN 2011 INFLATION-ADJUSTED DOLLARS)

2007-2011 American Community Survey 5-Year Estimates

Tract	Per Capita Income	Margin of Error (+/-)	Coefficient of Variation
610101	\$48,433	\$6,193	7.8%
610102	\$54,903	\$17,166	19.0%
610201	\$49,760	\$8,873	10.8%
610202	\$44,904	\$3,061	4.1%
610300	\$52,053	\$8,162	9.5%
610400	\$49,288	\$5,237	6.5%
610503	\$42,534	\$3,215	4.6%
610504	\$39,002	\$4,575	7.1%
610505	\$20,907	\$5,259	15.3%
610506	\$29,434	\$6,807	14.1%
610507	\$67,494	\$7,688	6.9%
610601	\$52,273	\$5,112	5.9%
610602	\$49,969	\$11,786	14.3%
610603	\$26,308	\$5,507	12.7%
610604	\$44,436	\$2,453	3.4%
610701	\$39,100	\$5,711	8.9%
610702	\$40,698	\$3,814	5.7%
610703	\$62,086	\$15,279	15.0%
610800	\$57,023	\$7,280	7.8%
610900	\$64,922	\$12,169	11.4%
611002	\$38,288	\$4,153	6.6%
611004	\$42,884	\$3,709	5.3%
611005	\$50,539	\$4,399	5.3%
611006	\$46,555	\$4,269	5.6%
611009	\$56,543	\$8,408	9.0%
611010	\$62,966	\$10,427	10.1%

PER CAPITA INCOME (IN 2011 INFLATION-ADJUSTED DOLLARS)

2007-2011 American Community Survey 5-Year Estimates

Tract	Per Capita Income	Margin of Error (+/-)	Coefficient of Variation
611011	\$46,283	\$5,918	7.8%
611012	\$60,630	\$6,240	6.3%
611013	\$58,922	\$7,991	8.2%
611014	\$39,655	\$3,762	5.8%
611015	\$43,830	\$6,525	9.0%
611016	\$57,721	\$6,837	7.2%
611017	\$38,851	\$4,901	7.7%
611018	\$37,330	\$5,814	9.5%
611019	\$56,190	\$6,756	7.3%
611020	\$50,108	\$6,759	8.2%
611021	\$53,646	\$6,406	7.3%
611022	\$50,247	\$4,220	5.1%
611023	\$53,002	\$4,141	4.7%
611024	\$50,037	\$6,470	7.9%
611025	\$51,278	\$6,715	8.0%
611101	\$49,680	\$5,244	6.4%
611102	\$48,098	\$3,842	4.9%
611202	\$51,008	\$4,146	4.9%
611204	\$28,836	\$3,001	6.3%
611205	\$32,288	\$3,390	6.4%
611206	\$52,498	\$6,250	7.2%
611207	\$55,319	\$6,447	7.1%
611208	\$50,518	\$4,925	5.9%
611209	\$55,618	\$5,464	6.0%
611300	\$33,986	\$3,319	5.9%
611400	\$34,411	\$4,749	8.4%

PER CAPITA INCOME (IN 2011 INFLATION-ADJUSTED DOLLARS)

2007-2011 American Community Survey 5-Year Estimates

Tract	Per Capita Income	Margin of Error (+/-)	Coefficient of Variation
611501	\$39,382	\$8,312	12.8%
611502	\$36,003	\$3,233	5.5%
611601	\$47,865	\$5,185	6.6%
611602	\$30,166	\$4,754	9.6%
611700	\$33,288	\$3,024	5.5%
611801	\$39,907	\$3,668	5.6%
611802	\$42,674	\$3,778	5.4%
611803	\$47,423	\$6,080	7.8%
611804	\$52,742	\$9,684	11.2%
611805	\$43,242	\$3,989	5.6%
611806	\$54,215	\$8,102	9.1%
611900	\$51,915	\$3,753	4.4%

Source: U.S. Census Bureau, 2007-2011 American Community Survey, Table B19301.

Census Bureau Note:

(a) Data are based on a sample and are subject to sampling variability. The degree of uncertainty for an estimate arising from sampling variability is represented through the use of a margin of error. The value shown here is the 90 percent margin of error. The margin of error can be interpreted roughly as providing a 90 percent probability that the interval defined by the estimate minus the margin of error and the estimate plus the margin of error (the lower and upper confidence bounds) contains the true value. In addition to sampling variability, the ACS estimates are subject to nonsampling error such as mistakes in how the data are coded and problems related to nonresponse and interviewer bias. The effect of nonsampling error is not represented in these tables.

PER CAPITA INCOME (IN 2011 INFLATION-ADJUSTED DOLLARS)

2007-2011 American Community Survey 5-Year Estimates

Other Note:

(a) The Coefficient of Variation (CV) is a measure used to discern the reliability of an estimate. The CV is based on the margin of error and the estimated value. The lower the CV, the more reliable an estimate. While there is no one rule that fits all, the Census Bureau's ACS Compass Handbooks states that in general a data user should be cautious about using an estimate if the CV is greater than 15%. Generally, a CV of less than 5.00 can be considered very reliable, a CV of 5.00 to 15.00 can be considered fairly reliable, and a CV greater than 15.00 may be considered unreliable. The Census Bureau's ACS Compass Handbooks further states that this general rule of thumb for a CV level threshold that distinguishes a reliable estimate from an unreliable estimate may vary by application. For the purposes of this report, a CV of 15.00 is the threshold. On the accompanying map, census tracts with a CV greater than 15.00 are marked with a cross-hatch pattern, indicating that the estimate is not considered reliable.

MEDIAN HOUSEHOLD INCOME (IN 2011 INFLATION-ADJUSTED DOLLARS)

2007-2011 American Community Survey 5-Year Estimates

Tract	Median Household Income	Margin of Error (+/-)	Coefficient of Variation
610101	\$112,235	\$15,461	8.4%
610102	\$124,583	\$17,630	8.6%
610201	\$120,114	\$21,978	11.1%
610202	\$120,897	\$13,158	6.6%
610300	\$117,679	\$14,224	7.3%
610400	\$115,344	\$13,481	7.1%
610503	\$132,768	\$18,341	8.4%
610504	\$97,679	\$8,057	5.0%
610505	\$46,715	\$10,631	13.8%
610506	\$77,857	\$11,897	9.3%
610507	\$166,818	\$37,769	13.8%
610601	\$125,625	\$15,179	7.3%
610602	\$158,287	\$21,275	8.2%
610603	\$61,313	\$3,997	4.0%
610604	\$135,112	\$13,073	5.9%
610701	\$133,810	\$14,475	6.6%
610702	\$115,417	\$13,127	6.9%
610703	\$142,946	\$22,971	9.8%
610800	\$143,611	\$24,400	10.3%
610900	\$89,141	\$37,353	25.5%
611002	\$81,755	\$6,170	4.6%
611004	\$138,729	\$10,813	4.7%
611005	\$124,688	\$9,989	4.9%
611006	\$140,438	\$20,075	8.7%
611009	\$167,583	\$8,804	3.2%
611010	\$61,691	\$9,047	8.9%

MEDIAN HOUSEHOLD INCOME (IN 2011 INFLATION-ADJUSTED DOLLARS)

2007-2011 American Community Survey 5-Year Estimates

Tract	Median Household Income	Margin of Error (+/-)	Coefficient of Variation
611011	\$91,750	\$18,710	12.4%
611012	\$188,387	\$22,878	7.4%
611013	\$135,313	\$8,473	3.8%
611014	\$109,205	\$13,402	7.5%
611015	\$86,989	\$15,188	10.6%
611016	\$122,120	\$26,377	13.1%
611017	\$101,300	\$23,029	13.8%
611018	\$67,016	\$15,415	14.0%
611019	\$166,625	\$34,971	12.8%
611020	\$124,722	\$25,140	12.3%
611021	\$156,867	\$21,548	8.4%
611022	\$155,833	\$26,843	10.5%
611023	\$145,739	\$15,936	6.6%
611024	\$127,880	\$15,887	7.6%
611025	\$105,417	\$16,304	9.4%
611101	\$93,424	\$13,290	8.6%
611102	\$125,139	\$8,847	4.3%
611202	\$129,476	\$10,611	5.0%
611204	\$82,544	\$4,599	3.4%
611205	\$103,317	\$10,415	6.1%
611206	\$120,216	\$20,532	10.4%
611207	\$133,141	\$12,017	5.5%
611208	\$141,635	\$36,700	15.8%
611209	\$153,661	\$18,239	7.2%
611300	\$79,731	\$7,317	5.6%
611400	\$95,653	\$14,515	9.2%

MEDIAN HOUSEHOLD INCOME (IN 2011 INFLATION-ADJUSTED DOLLARS)

2007-2011 American Community Survey 5-Year Estimates

Tract	Median Household Income	Margin of Error (+/-)	Coefficient of Variation
611501	\$86,140	\$18,621	13.1%
611502	\$99,679	\$8,540	5.2%
611601	\$109,205	\$23,205	12.9%
611602	\$68,983	\$7,735	6.8%
611700	\$89,080	\$4,897	3.3%
611801	\$120,461	\$13,697	6.9%
611802	\$130,083	\$11,930	5.6%
611803	\$123,393	\$18,362	9.0%
611804	\$159,339	\$16,214	6.2%
611805	\$134,715	\$13,355	6.0%
611806	\$158,184	\$26,732	10.3%
611900	\$188,750	\$14,638	4.7%

Source: U.S. Census Bureau, 2007-2011 American Community Survey, Table B19013.

Census Bureau Notes:

(a) Data are based on a sample and are subject to sampling variability. The degree of uncertainty for an estimate arising from sampling variability is represented through the use of a margin of error. The value shown here is the 90 percent margin of error. The margin of error can be interpreted roughly as providing a 90 percent probability that the interval defined by the estimate minus the margin of error and the estimate plus the margin of error (the lower and upper confidence bounds) contains the true value. In addition to sampling variability, the ACS estimates are subject to nonsampling error such as mistakes in how the data are coded and problems related to nonresponse and interviewer bias. The effect of nonsampling error is not represented in these tables.

MEDIAN HOUSEHOLD INCOME (IN 2011 INFLATION-ADJUSTED DOLLARS)

2007-2011 American Community Survey 5-Year Estimates

Census Bureau Notes (cont.):

(b) The methodology for calculating median income and median earnings changed between 2008 and 2009. Medians over \$75,000 were most likely affected. The underlying income and earning distribution now uses \$2,500 increments up to \$250,000 for households, non-family households, families, and individuals and employs a linear interpolation method for median calculations. Before 2009 the highest income category was \$200,000 for households, families and non-family households (\$100,000 for individuals) and portions of the income and earnings distribution contained intervals wider than \$2,500. Those cases used a Pareto Interpolation Method.

Other Note:

(a) The Coefficient of Variation (CV) is a measure used to discern the reliability of an estimate. The CV is based on the margin of error and the estimated value. The lower the CV, the more reliable an estimate. While there is no one rule that fits all, the Census Bureau's ACS Compass Handbooks states that in general a data user should be cautious about using an estimate if the CV is greater than 15%. Generally, a CV of less than 5.00 can be considered very reliable, a CV of 5.00 to 15.00 can be considered fairly reliable, and a CV greater than 15.00 may be considered unreliable. The Census Bureau's ACS Compass Handbooks further states that this general rule of thumb for a CV level threshold that distinguishes a reliable estimate from an unreliable estimate may vary by application. For the purposes of this report, a CV of 15.00 is the threshold. On the accompanying map, census tracts with a CV greater than 15.00 are marked with a cross-hatch pattern, indicating that the estimate is not considered reliable.

OWNER HOUSING COSTS AS A PERCENTAGE OF HOUSEHOLD INCOME: MEDIAN

2007-2011 American Community Survey 5-Year Estimates

Tract	Median Percentage	Margin of Error (+/-)	Coefficient of Variation
610101	25.0%	4.6%	11.2%
610102	24.3%	2.4%	6.0%
610201	22.6%	2.8%	7.5%
610202	27.9%	2.3%	5.0%
610300	26.7%	2.9%	6.6%
610400	23.3%	2.2%	5.7%
610503	26.0%	2.0%	4.7%
610504	25.7%	2.5%	5.9%
610505	22.6%	5.0%	13.4%
610506	30.1%	3.2%	6.5%
610507	24.9%	2.5%	6.1%
610601	22.5%	1.9%	5.1%
610602	32.9%	6.8%	12.6%
610603	31.9%	7.8%	14.9%
610604	26.3%	2.5%	5.8%
610701	26.7%	2.6%	5.9%
610702	23.2%	2.3%	6.0%
610703	25.9%	4.2%	9.9%
610800	25.8%	2.0%	4.7%
610900	24.7%	3.3%	8.1%
611002	24.1%	2.3%	5.8%
611004	25.5%	2.2%	5.2%
611005	22.3%	2.3%	6.3%
611006	23.1%	2.9%	7.6%
611009	29.4%	4.1%	8.5%
611010	22.3%	5.1%	13.9%

OWNER HOUSING COSTS AS A PERCENTAGE OF HOUSEHOLD INCOME: MEDIAN

2007-2011 American Community Survey 5-Year Estimates

Tract	Median Percentage	Margin of Error (+/-)	Coefficient of Variation
611011	25.3%	3.1%	7.4%
611012	26.0%	1.6%	3.7%
611013	24.2%	1.9%	4.8%
611014	21.1%	3.8%	10.9%
611015	24.4%	2.3%	5.7%
611016	22.4%	4.7%	12.8%
611017	27.3%	3.8%	8.5%
611018	16.3%	3.0%	11.2%
611019	22.5%	2.1%	5.7%
611020	23.1%	2.8%	7.4%
611021	25.4%	4.1%	9.8%
611022	27.9%	2.1%	4.6%
611023	24.4%	2.3%	5.7%
611024	32.2%	5.0%	9.4%
611025	26.1%	4.5%	10.5%
611101	21.8%	2.8%	7.8%
611102	22.7%	1.1%	2.9%
611202	23.1%	1.1%	2.9%
611204	25.4%	2.8%	6.7%
611205	24.9%	2.9%	7.1%
611206	22.1%	3.4%	9.4%
611207	24.4%	3.7%	9.2%
611208	25.5%	4.5%	10.7%
611209	20.3%	2.4%	7.2%
611300	28.5%	4.5%	9.6%
611400	22.2%	3.0%	8.2%

OWNER HOUSING COSTS AS A PERCENTAGE OF HOUSEHOLD INCOME: MEDIAN

2007-2011 American Community Survey 5-Year Estimates

Tract	Median Percentage	Margin of Error (+/-)	Coefficient of Variation
611501	22.9%	21.4%	56.8%
611502	22.3%	2.2%	6.0%
611601	23.3%	3.9%	10.2%
611602	29.4%	8.6%	17.8%
611700	24.4%	2.9%	7.2%
611801	27.6%	4.6%	10.1%
611802	28.8%	2.3%	4.9%
611803	27.8%	1.7%	3.7%
611804	24.2%	4.2%	10.6%
611805	24.5%	1.7%	4.2%
611806	29.5%	3.8%	7.8%
611900	25.7%	3.4%	8.0%

Source: U.S. Census Bureau, 2007-2011 American Community Survey, Table B25092.

Census Bureau Note:

(a) Data are based on a sample and are subject to sampling variability. The degree of uncertainty for an estimate arising from sampling variability is represented through the use of a margin of error. The value shown here is the 90 percent margin of error. The margin of error can be interpreted roughly as providing a 90 percent probability that the interval defined by the estimate minus the margin of error and the estimate plus the margin of error (the lower and upper confidence bounds) contains the true value. In addition to sampling variability, the ACS estimates are subject to nonsampling error such as mistakes in how the data are coded and problems related to nonresponse and interviewer bias. The effect of nonsampling error is not represented in these tables.

OWNER HOUSING COSTS AS A PERCENTAGE OF HOUSEHOLD INCOME: MEDIAN

2007-2011 American Community Survey 5-Year Estimates

Other Note:

(a) The Coefficient of Variation (CV) is a measure used to discern the reliability of an estimate. The CV is based on the margin of error and the estimated value. The lower the CV, the more reliable an estimate. While there is no one rule that fits all, the Census Bureau's ACS Compass Handbooks states that in general a data user should be cautious about using an estimate if the CV is greater than 15%. Generally, a CV of less than 5.00 can be considered very reliable, a CV of 5.00 to 15.00 can be considered fairly reliable, and a CV greater than 15.00 may be considered unreliable. The Census Bureau's ACS Compass Handbooks further states that this general rule of thumb for a CV level threshold that distinguishes a reliable estimate from an unreliable estimate may vary by application. For the purposes of this report, a CV of 15.00 is the threshold. On the accompanying map, census tracts with a CV greater than 15.00 are marked with a cross-hatch pattern, indicating that the estimate is not considered reliable.

POPULATION ABOVE POVERTY LEVEL

2007-2011 American Community Survey 5-Year Estimates

Tract	Above Poverty %	Margin of Error (+/-)	Coefficient of Variation
610101	97.48%	3.02%	1.89%
610102	99.78%	9.33%	5.69%
610201	93.53%	11.73%	7.62%
610202	96.85%	2.02%	1.27%
610300	96.13%	1.04%	0.66%
610400	98.21%	8.83%	5.46%
610503	98.49%	1.94%	1.20%
610504	93.74%	2.00%	1.30%
610505	88.19%	11.22%	7.74%
610506	81.29%	7.64%	5.71%
610507	99.57%	0.99%	0.60%
610601	98.33%	0.70%	0.43%
610602	92.97%	2.94%	1.92%
610603	88.88%	10.81%	7.39%
610604	97.78%	9.63%	5.99%
610701	96.22%	12.13%	7.66%
610702	96.53%	3.10%	1.95%
610703	99.48%	1.14%	0.70%
610800	97.12%	1.74%	1.09%
610900	94.77%	3.95%	2.53%
611002	92.49%	3.89%	2.56%
611004	94.98%	2.93%	1.87%
611005	96.84%	2.40%	1.51%
611006	98.43%	7.85%	4.85%
611009	100.00%	14.50%	8.82%
611010	98.50%	0.97%	0.60%

POPULATION ABOVE POVERTY LEVEL

2007-2011 American Community Survey 5-Year Estimates

Tract	Above Poverty %	Margin of Error (+/-)	Coefficient of Variation
611011	97.16%	14.48%	9.06%
611012	100.00%	10.25%	6.23%
611013	98.01%	3.56%	2.21%
611014	99.33%	9.03%	5.52%
611015	99.41%	20.52%	12.55%
611016	100.00%	11.53%	7.01%
611017	95.50%	6.05%	3.85%
611018	94.64%	1.86%	1.20%
611019	100.00%	6.05%	3.68%
611020	94.11%	12.90%	8.34%
611021	98.84%	12.51%	7.69%
611022	98.79%	1.44%	0.88%
611023	97.68%	2.22%	1.38%
611024	97.46%	17.84%	11.13%
611025	96.71%	2.83%	1.78%
611101	98.62%	1.75%	1.08%
611102	99.37%	1.20%	0.73%
611202	100.00%	8.60%	5.23%
611204	95.94%	3.83%	2.43%
611205	90.97%	7.79%	5.21%
611206	96.01%	0.50%	0.32%
611207	99.19%	0.86%	0.53%
611208	99.79%	0.76%	0.46%
611209	98.85%	1.78%	1.10%
611300	96.20%	2.95%	1.86%
611400	96.03%	3.98%	2.52%

POPULATION ABOVE POVERTY LEVEL

2007-2011 American Community Survey 5-Year Estimates

Tract	Above Poverty %	Margin of Error (+/-)	Coefficient of Variation
611501	86.29%	5.88%	4.14%
611502	95.54%	3.98%	2.54%
611601	94.36%	2.03%	1.31%
611602	90.24%	2.80%	1.89%
611700	94.75%	4.04%	2.59%
611801	95.79%	0.75%	0.47%
611802	98.43%	10.42%	6.44%
611803	94.53%	8.77%	5.64%
611804	93.95%	5.73%	3.71%
611805	99.62%	1.13%	0.69%
611806	99.43%	2.91%	1.78%
611900	100.00%	9.47%	5.76%

Source: U.S. Census Bureau, 2007-2011 American Community Survey, Table B17001.

Census Bureau Note:

(a) Data are based on a sample and are subject to sampling variability. The degree of uncertainty for an estimate arising from sampling variability is represented through the use of a margin of error. The value shown here is the 90 percent margin of error. The margin of error can be interpreted roughly as providing a 90 percent probability that the interval defined by the estimate minus the margin of error and the estimate plus the margin of error (the lower and upper confidence bounds) contains the true value. In addition to sampling variability, the ACS estimates are subject to nonsampling error such as mistakes in how the data are coded and problems related to nonresponse and interviewer bias. The effect of nonsampling error is not represented in these tables.

POPULATION ABOVE POVERTY LEVEL

2007-2011 American Community Survey 5-Year Estimates

Other Note:

(a) The Coefficient of Variation (CV) is a measure used to discern the reliability of an estimate. The CV is based on the margin of error and the estimated value. The lower the CV, the more reliable an estimate. While there is no one rule that fits all, the Census Bureau's ACS Compass Handbooks states that in general a data user should be cautious about using an estimate if the CV is greater than 15%. Generally, a CV of less than 5.00 can be considered very reliable, a CV of 5.00 to 15.00 can be considered fairly reliable, and a CV greater than 15.00 may be considered unreliable. The Census Bureau's ACS Compass Handbooks further states that this general rule of thumb for a CV level threshold that distinguishes a reliable estimate from an unreliable estimate may vary by application. For the purposes of this report, a CV of 15.00 is the threshold. On the accompanying map, census tracts with a CV greater than 15.00 are marked with a cross-hatch pattern, indicating that the estimate is not considered reliable.