

BROWARD-by-the-NUMBERS

Planning Services Division

December 2003

Affording Housing in Broward

In 2000, one-in-five Broward households have an annual income less than \$35,000 and pay at least 30% of their income on housing costs. Rental households experience the most difficulty as 40% all rentals spend at least 30% of their income on housing.

The cost of homeownership.

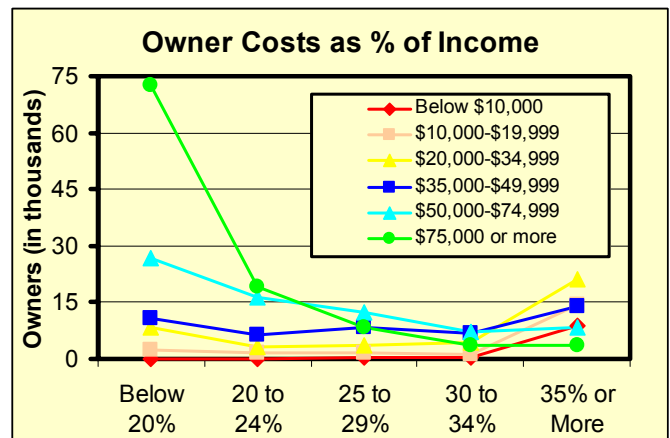
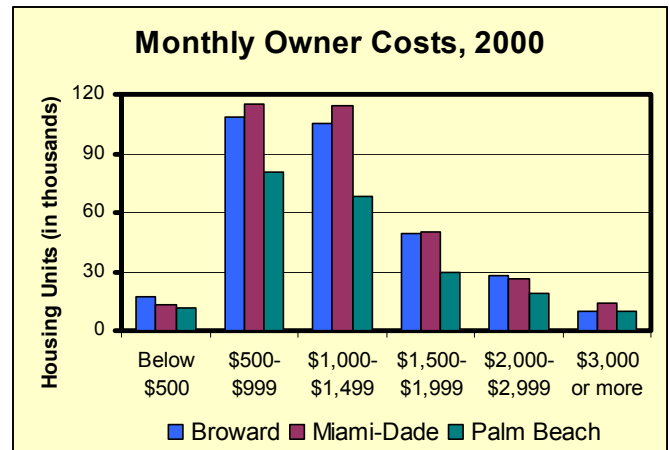
For most homeowners, buying a home represents their largest expenditure and biggest investment. According to Census 2000, the median owner costs for householders with a mortgage¹ is \$1,246 per month in Broward County. This is slightly higher than Palm Beach (\$1,189) and Miami-Dade (\$1,206) counties. The distribution of costs show that a third of the homeowners pay \$500 to \$999 per month, another third pay \$1,000 to \$1,499, and 27% pay \$1,500 or more.

Generally, as the proportion of income devoted to housing costs increases household budgets become strained. 30% of income is the proportion beyond which “housing affordability” becomes an issue. In Broward County median single-family owner costs (with a mortgage) consume 24.5% of household income in 2000.

Proportion of income used to buy a home.

The percentage of income devoted to housing costs generally decreases as incomes rise. Homeowners with household incomes of \$75,000 and above overwhelmingly pay less than 20% of their income for housing. Conversely, there are 50,000 homeowners with household incomes below \$35,000, which pay more than 30% of their income for housing costs. This represents one-sixth of all single-family homeowners in Broward County and two-thirds of all homeowners with income under \$35,000.

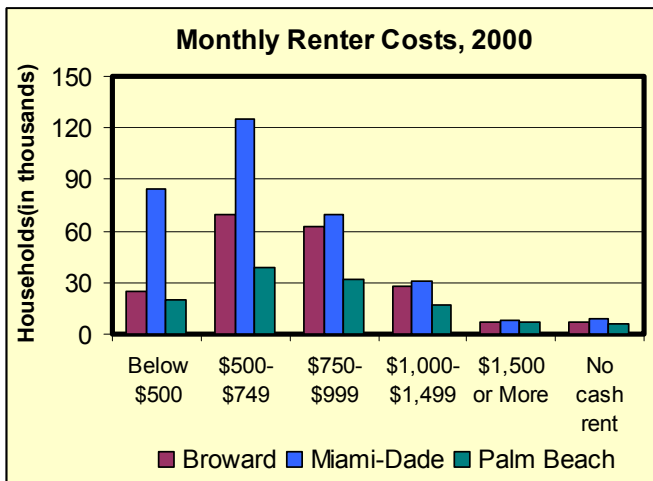
Other counties in southeast Florida exhibit the same trend. Nearly 160,000 homeowners (18%) in the tri-county area earn less than \$35,000. Two-thirds pay more than 30% of their incomes toward housing. Even the \$35,000 to \$49,999 income range contains nearly 60,000 households experiencing some stress from housing costs.



How have ownership costs changed since 1990?

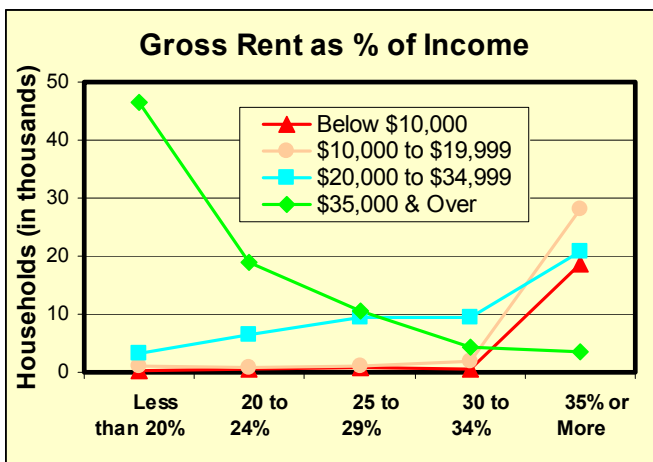
The distribution of households stressed by housing costs in Broward County has become more concentrated. In 1990, more single-family homeowners earn less than \$35,000 than did in 2000 (88,000 to 74,000); but fewer spend more than 30% of their income on housing (44,000 to 50,000). While the overall percentage of single-family owners paying 30% or more on housing declined, the percentage found in the less than \$35,000 income bracket increased from 50% to 67%. This pattern has occurred throughout the tri-county area.

¹ Selected monthly owner costs include payments for mortgages; real estate taxes; fire, hazard, and flood insurance on the property; and utilities for single-family detached units.



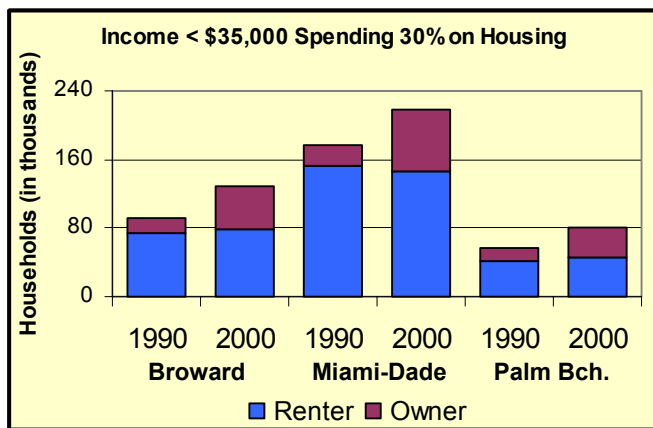
The cost of renting.

According to Census 2000, median gross rent² in Broward County is \$757. Nearly two-thirds of all 200,000 rental households in Broward pay between \$500 and \$999 monthly. Miami-Dade, with a median gross rent of \$647, and Palm Beach Counties, a median of \$739, exhibit somewhat different characteristics. There is significantly more rental housing in Miami-Dade County: more than half the region's rental stock is in Miami-Dade. As shown in the adjacent chart, the gross rents were heavily weighted below \$750 average gross rent.



Renter costs as a percent of income.

Rental households use a larger portion of their income (29%) for housing than homeowners. Analysis of the data shows Broward's rental households with an annual income below \$35,000 have housing affordability problems. More than 90% of all rental households requiring 30% of more of their income for gross rent earn less than \$35,000 annually. Additionally, a large majority spend at least 35% of their income on housing. Beyond the difficulty of meeting financial emergencies, this level of spending on rent increases the difficulty of saving money for a down payment on a home.



Within the tri-county area, there are more than 400,000 rental households earning less than \$35,000 (out of a total of 637,000 renter households in 2000). Of those, 270,000 (representing 40% of all rental households) spend 30% or more on gross rent. Again, this shows that an overwhelming majority of rental households (92%) are spending at least 30% of their income on housing.

Summary.

Nearly 130,000 of Broward County's households with incomes less than \$35,000 spend a minimum of 30% of their income on housing. These households represent 20% of all Broward households. Rental households experience the most difficulty: 40% all rentals (and 70% of the rental households earning less than \$35,000) spend at least 30% of their income on housing. Owners display lower percentages: 17% of Broward's single-family homeowners spend 30% or more; but are concentrated, as 67% of homeowners with incomes less than \$35,000 spend that much.

² Gross rent is the sum of the contract rent plus the estimated average monthly costs for utilities if paid by the renter.

Broward-by-the-Numbers is a publication from

Office of Urban Planning and Redevelopment
Planning Services Division
 115 South Andrews Ave., Room 329K
 Fort Lauderdale, FL 33301

phone: (954) 357-6612
 email: planstats@broward.org
www.broward.org/urbanplanning.htm



Broward County Board of County Commissioners

- Josephus Eggelton, Jr.
- Ben Graber
- Sue Gunzburger
- Kristin D. Jacobs
- Ilene Lieberman
- Lori Nance Parrish
- John E. Rodstrom, Jr.
- James A. Scott
- Diana Wasserman-Rubin

Table 1 - Household Income in 1989 by Selected Monthly Owner Costs as a Percentage of Household Income in 1989

	U.S.		Florida		Broward Co.		Miami-Dade Co.		Palm Beach Co.		Tri-County	
	Number	%	Number	%	Number	%	Number	%	Number	%	Number	%
Specified Owner-Occupied Units	45,550,056	100%	3,242,202	100%	298,725	100%	335,815	100%	243,413	100%	877,953	100%
Owner Costs by Income												
Less than \$10,000	4,120,388	9.0%	223,452	6.9%	16,205	5.4%	22,496	6.7%	11,366	4.7%	50,067	5.7%
Less than 20%	593,690	14.4%	37,636	16.8%	1,134	7.0%	1,535	6.8%	1,014	8.9%	3,683	7.4%
20 to 24%	425,887	10.3%	21,206	9.5%	1,158	7.1%	1,129	5.0%	811	7.1%	3,098	6.2%
25 to 29%	398,105	9.7%	17,893	8.0%	1,186	7.3%	1,033	4.6%	891	7.8%	3,110	6.2%
30 to 34%	335,988	8.2%	13,895	6.2%	1,069	6.6%	1,107	4.9%	585	5.1%	2,761	5.5%
35% or More	2,073,529	50.3%	113,658	50.9%	9,803	60.5%	15,139	67.3%	6,727	59.2%	31,669	63.3%
Not Computed	293,189	7.1%	19,164	8.6%	1,855	11.4%	2,553	11.3%	1,338	11.8%	5,746	11.5%
\$10,000 to \$19,999	5,972,698	13.1%	356,024	11.0%	25,634	8.6%	34,188	10.2%	18,727	7.7%	78,549	8.9%
Less than 20%	2,806,201	47.0%	154,865	43.5%	7,844	30.6%	8,201	24.0%	6,550	35.0%	22,595	28.8%
20 to 24%	750,101	12.6%	32,644	9.2%	2,538	9.9%	3,047	8.9%	1,787	9.5%	7,372	9.4%
25 to 29%	559,627	9.4%	26,530	7.5%	1,969	7.7%	2,489	7.3%	1,450	7.7%	5,908	7.5%
30 to 34%	423,706	7.1%	23,888	6.7%	1,737	6.8%	2,348	6.9%	1,186	6.3%	5,271	6.7%
35% or More	1,429,748	23.9%	117,927	33.1%	11,523	45.0%	18,081	52.9%	7,747	41.4%	37,351	47.6%
Not Computed	3,315	0.1%	170	0.0%	23	0.1%	22	0.1%	7	0.0%	52	0.1%
\$20,000 to \$34,999	10,132,100	22.2%	601,383	18.5%	45,960	15.4%	61,576	18.3%	33,916	13.9%	141,452	16.1%
Less than 20%	5,499,715	54.3%	285,222	47.4%	15,744	34.3%	20,619	33.5%	15,745	46.4%	52,108	36.8%
20 to 24%	1,366,121	13.5%	78,386	13.0%	4,963	10.8%	7,509	12.2%	6,985	20.6%	19,457	13.8%
25 to 29%	1,115,701	11.0%	77,553	12.9%	5,819	12.7%	8,360	13.6%	4,788	14.1%	18,967	13.4%
30 to 34%	771,829	7.6%	59,157	9.8%	5,831	12.7%	7,756	12.6%	2,931	8.6%	16,518	11.7%
35% or More	1,375,270	13.6%	100,923	16.8%	13,579	29.5%	17,306	28.1%	3,467	10.2%	34,352	24.3%
Not Computed	3,464	0.0%	142	0.0%	24	0.1%	26	0.0%	0	0.0%	50	0.0%
\$35,000 to \$49,999	9,505,388	20.9%	499,575	15.4%	44,643	14.9%	106,129	31.6%	66,390	27.3%	217,162	24.7%
Less than 20%	5,632,644	59.3%	276,891	55.4%	17,906	40.1%	75,761	71.4%	44,996	67.8%	138,663	63.9%
20 to 24%	1,607,500	16.9%	100,921	20.2%	9,492	21.3%	16,494	15.5%	9,967	15.0%	35,953	16.6%
25 to 29%	1,032,888	10.9%	62,065	12.4%	7,547	16.9%	7,272	6.9%	5,372	8.1%	20,191	9.3%
30 to 34%	553,988	5.8%	29,814	6.0%	4,445	10.0%	3,033	2.9%	2,653	4.0%	10,131	4.7%
35% or More	676,210	7.1%	29,822	6.0%	5,240	11.7%	3,501	3.3%	3,386	5.1%	12,127	5.6%
Not Computed	2,158	0.0%	62	0.0%	13	0.0%	68	0.1%	16	0.0%	97	0.0%
\$50,000 or more	15,819,482	34.7%	734,242	22.6%	86,025	28.8%	75,483	22.5%	54,617	22.4%	216,125	24.6%
Less than 20%	11,314,494	71.5%	544,345	74.1%	55,948	65.0%	30,830	40.8%	26,788	49.0%	113,566	52.5%
20 to 24%	2,138,786	13.5%	101,186	13.8%	14,783	17.2%	15,816	21.0%	10,870	19.9%	41,469	19.2%
25 to 29%	1,174,115	7.4%	46,573	6.3%	7,781	9.0%	12,411	16.4%	7,726	14.1%	27,918	12.9%
30 to 34%	588,309	3.7%	20,618	2.8%	3,551	4.1%	7,397	9.8%	4,170	7.6%	15,118	7.0%
35% or More	594,065	3.8%	20,922	2.8%	3,926	4.6%	9,029	12.0%	5,063	9.3%	18,018	8.3%
Not Computed	9,713	0.1%	598	0.1%	36	0.0%	0	0.0%	0	0.0%	36	0.0%

Table 2 Household Income in 1989 by Gross Rent as a Percentage of Household Income in 1989.

	U.S.		Florida		Broward Co.		Miami-Dade Co.		Palm Beach Co.		Tri-County	
	Number	%	Number	%	Number	%	Number	%	Number	%	Number	%
Specified Renter-Occupied Units	32,169,736	100%	1,669,618	100%	168,418	100%	314,632	100%	102,285	100%	585,335	100%
Renter Costs by Income												
Less than \$10,000	8,243,547	25.6%	393,463	23.6%	30,955	18.4%	96,101	30.5%	17,995	17.6%	145,051	24.8%
Less than 20%	280,302	3.4%	12,569	3.2%	529	1.7%	3,295	3.4%	269	1.5%	4,093	2.8%
20 to 24%	356,526	4.3%	13,933	3.5%	648	2.1%	4,264	4.4%	383	2.1%	5,295	3.7%
25 to 29%	580,323	7.0%	18,458	4.7%	686	2.2%	4,913	5.1%	569	3.2%	6,168	4.3%
30 to 34%	460,457	5.6%	17,056	4.3%	875	2.8%	4,164	4.3%	725	4.0%	5,764	4.0%
35% or More	5,544,952	67.3%	280,346	71.3%	23,247	75.1%	67,084	69.8%	13,424	74.6%	103,755	71.5%
Not Computed	1,020,987	12.4%	51,101	13.0%	4,970	16.1%	12,381	12.9%	2,625	14.6%	19,976	13.8%
\$10,000 to \$19,999	7,629,803	23.7%	435,299	26.1%	39,468	23.4%	79,110	25.1%	22,279	21.8%	140,857	24.1%
Less than 20%	765,680	10.0%	25,865	5.9%	976	2.5%	3,861	4.9%	882	4.0%	5,719	4.1%
20 to 24%	926,806	12.1%	36,729	8.4%	1,341	3.4%	5,153	6.5%	1,221	5.5%	7,715	5.5%
25 to 29%	1,191,813	15.6%	60,243	13.8%	3,166	8.0%	8,928	11.3%	1,766	7.9%	13,860	9.8%
30 to 34%	1,118,641	14.7%	69,372	15.9%	4,729	12.0%	11,429	14.4%	2,619	11.8%	18,777	13.3%
35% or More	3,248,163	42.6%	225,120	51.7%	28,076	71.1%	48,036	60.7%	14,816	66.5%	90,928	64.6%
Not Computed	378,700	5.0%	17,970	4.1%	1,180	3.0%	1,703	2.2%	975	4.4%	3,858	2.7%
\$20,000 to \$34,999	8,656,070	26.9%	479,623	28.7%	50,358	29.9%	77,862	24.7%	30,777	30.1%	158,997	27.2%
Less than 20%	3,088,106	35.7%	124,796	26.0%	6,556	13.0%	15,987	20.5%	4,575	14.9%	27,118	17.1%
20 to 24%	2,058,370	23.8%	133,777	27.9%	12,426	24.7%	19,830	25.5%	7,058	22.9%	39,314	24.7%
25 to 29%	1,436,946	16.6%	102,279	21.3%	13,226	26.3%	18,282	23.5%	7,612	24.7%	39,120	24.6%
30 to 34%	787,390	9.1%	53,420	11.1%	8,392	16.7%	11,043	14.2%	4,819	15.7%	24,254	15.3%
35% or More	942,684	10.9%	48,330	10.1%	8,722	17.3%	11,141	14.3%	5,617	18.3%	25,480	16.0%
Not Computed	342,574	4.0%	17,021	3.5%	1,036	2.1%	1,579	2.0%	1,096	3.6%	3,711	2.3%
\$35,000 to \$49,999	4,323,021	13.4%	216,698	13.0%	27,099	16.1%	35,608	11.3%	16,872	16.5%	79,579	13.6%
Less than 20%	2,794,467	64.6%	141,479	65.3%	14,249	52.6%	21,079	59.2%	8,297	49.2%	43,625	54.8%
20 to 24%	777,997	18.0%	44,882	20.7%	7,963	29.4%	8,134	22.8%	4,927	29.2%	21,024	26.4%
25 to 29%	344,162	8.0%	14,153	6.5%	2,763	10.2%	3,025	8.5%	1,902	11.3%	7,690	9.7%
30 to 34%	145,886	3.4%	5,406	2.5%	976	3.6%	1,560	4.4%	707	4.2%	3,243	4.1%
35% or More	122,850	2.8%	4,524	2.1%	700	2.6%	1,058	3.0%	756	4.5%	2,514	3.2%
Not Computed	137,659	3.2%	6,254	2.9%	448	1.7%	752	2.1%	283	1.7%	1,483	1.9%
\$50,000 or more	3,317,295	10.3%	144,535	8.7%	20,538	12.2%	25,951	8.2%	14,362	14.0%	60,851	1055.7%
Less than 20%	2,718,897	82.0%	123,953	85.8%	16,968	82.6%	21,485	82.8%	11,570	80.6%	50,023	82.2%
20 to 24%	333,953	10.1%	10,895	7.5%	2,268	11.0%	2,462	9.5%	1,571	10.9%	6,301	10.4%
25 to 29%	111,731	3.4%	3,643	2.5%	593	2.9%	814	3.1%	593	4.1%	2,000	3.3%
30 to 34%	50,310	1.5%	1,531	1.1%	289	1.4%	440	1.7%	229	1.6%	958	1.6%
35% or More	5,212	0.2%	164	0.1%	29	0.1%	64	0.2%	30	0.2%	123	0.2%
Not Computed	97,192	2.9%	4,349	3.0%	391	1.9%	686	2.6%	369	2.6%	1,446	2.4%

Table 3 Selected Monthly Owner Costs as a Percentage of Household Income in 1999

	U.S.		Florida		Broward Co.		Miami-Dade Co.		Palm Beach Co.		Tri-County	
	Number	%	Number	%	Number	%	Number	%	Number	%	Number	%
Specified Owner-Occupied Units	55,212,108	100%	3,242,202	100%	298,725	100%	335,815	100%	243,413	100%	877,953	100%
Owner Costs by Income												
Below \$10,000	2,550,754	4.6%	159,974	4.9%	12,723	4.3%	18,054	5.4%	9,512	3.9%	40,289	4.6%
Below 20%	125,594	4.9%	5,854	3.7%	186	1.5%	118	0.7%	176	1.9%	480	1.2%
20-24%	121,164	4.8%	4,420	2.8%	129	1.0%	170	0.9%	207	2.2%	506	1.3%
25-29%	140,630	5.5%	6,640	4.2%	312	2.5%	259	1.4%	260	2.7%	831	2.1%
30-34%	138,819	5.4%	6,823	4.3%	269	2.1%	348	1.9%	300	3.2%	917	2.3%
35% & Over	1,613,229	63.2%	105,202	65.8%	8,664	68.1%	13,465	74.6%	6,423	67.5%	28,552	70.9%
Not Computed	411,318	16.1%	29,935	18.7%	3,163	24.9%	3,694	20.5%	2,146	22.6%	9,003	22.3%
\$10,000-\$19,999	4,548,710	8.2%	291,025	9.0%	20,615	6.9%	29,823	8.9%	16,968	7.0%	67,406	7.7%
Below 20%	1,296,464	28.5%	66,738	22.9%	2,230	10.8%	2,000	6.7%	2,355	13.9%	6,585	9.8%
20-24%	570,219	12.5%	29,510	10.1%	1,697	8.2%	1,971	6.6%	1,714	10.1%	5,382	8.0%
25-29%	425,113	9.3%	22,942	7.9%	1,436	7.0%	2,228	7.5%	1,381	8.1%	5,045	7.5%
30-34%	330,783	7.3%	19,226	6.6%	1,045	5.1%	2,092	7.0%	1,080	6.4%	4,217	6.3%
35% & Over	1,925,456	42.3%	152,602	52.4%	14,200	68.9%	21,532	72.2%	10,438	61.5%	46,170	68.5%
Not Computed	675	0.0%	7	0.0%	7	0.0%	0	0.0%	0	0.0%	7	0.0%
\$20,000-\$34,999	8,507,838	15.4%	575,258	17.7%	40,608	13.6%	54,634	16.3%	35,662	14.7%	130,904	14.9%
Below 20%	3,657,238	43.0%	205,578	35.7%	8,314	20.5%	10,744	19.7%	10,366	29.1%	29,424	22.5%
20-24%	886,176	10.4%	58,071	10.1%	3,295	8.1%	4,662	8.5%	3,170	8.9%	11,127	8.5%
25-29%	840,919	9.9%	62,195	10.8%	3,589	8.8%	4,527	8.3%	3,602	10.1%	11,718	9.0%
30-34%	745,597	8.8%	60,640	10.5%	4,297	10.6%	5,042	9.2%	3,654	10.2%	12,993	9.9%
35% & Over	2,376,869	27.9%	188,759	32.8%	21,113	52.0%	29,659	54.3%	14,870	41.7%	65,642	50.1%
Not Computed	1,039	0.0%	15	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
\$35,000-\$49,999	8,981,916	16.3%	575,060	17.7%	46,015	15.4%	55,141	16.4%	37,464	15.4%	138,620	15.8%
Below 20%	4,221,272	47.0%	247,625	43.1%	10,647	23.1%	14,193	25.7%	13,774	36.8%	38,614	27.9%
20-24%	1,381,902	15.4%	98,975	17.2%	6,525	14.2%	7,129	12.9%	5,560	14.8%	19,214	13.9%
25-29%	1,169,014	13.0%	84,470	14.7%	8,282	18.0%	8,872	16.1%	5,601	15.0%	22,755	16.4%
30-34%	799,769	8.9%	55,974	9.7%	6,691	14.5%	7,912	14.3%	4,350	11.6%	18,953	13.7%
35% & Over	1,409,253	15.7%	87,991	15.3%	13,870	30.1%	17,035	30.9%	8,179	21.8%	39,084	28.2%
Not Computed	706	0.0%	25	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
\$50,000-\$74,999	12,935,356	23.4%	743,345	22.9%	71,320	23.9%	75,483	22.5%	54,617	22.4%	201,420	22.9%
Below 20%	7,259,180	56.1%	425,514	57.2%	26,736	37.5%	30,830	40.8%	26,788	49.0%	84,354	41.9%
20-24%	2,345,769	18.1%	144,207	19.4%	16,284	22.8%	15,816	21.0%	10,870	19.9%	42,970	21.3%
25-29%	1,528,132	11.8%	84,270	11.3%	12,428	17.4%	12,411	16.4%	7,726	14.1%	32,565	16.2%
30-34%	843,306	6.5%	42,587	5.7%	7,343	10.3%	7,397	9.8%	4,170	7.6%	18,910	9.4%
35% & Over	957,937	7.4%	46,736	6.3%	8,529	12.0%	9,029	12.0%	5,063	9.3%	22,621	11.2%
Not Computed	1,032	0.0%	31	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
\$75,000 or more	17,687,534	32.0%	897,540	27.7%	107,444	36.0%	102,680	30.6%	89,190	36.6%	299,314	34.1%
Below 20%	13,267,684	75.0%	702,452	78.3%	72,767	67.7%	73,123	71.2%	68,498	76.8%	214,388	71.6%
20 to 24%	2,382,789	13.5%	107,599	12.0%	19,082	17.8%	15,410	15.0%	10,732	12.0%	45,224	15.1%
25 to 29%	1,106,715	6.3%	47,186	5.3%	8,549	8.0%	7,255	7.1%	4,848	5.4%	20,652	6.9%
30 to 34%	466,809	2.6%	18,919	2.1%	3,498	3.3%	3,220	3.1%	2,194	2.5%	8,912	3.0%
35% or More	436,904	2.5%	20,059	2.2%	3,442	3.2%	3,645	3.5%	2,867	3.2%	9,954	3.3%
Not Computed	26,633	0.2%	1,325	0.1%	106	0.1%	27	0.0%	51	0.1%	184	0.1%

Table 4 Gross Rent as a Percentage of Household Income in 1999

	U.S.		Florida		Broward		Miami-Dade		Palm Beach		Tri-County	
	Number	%	Number	%	Number	%	Number	%	Number	%	Number	%
Specified Renter-Occupied Units	35,199,502	100%	1,889,455	100%	199,565	100%	326,833	100%	111,033	100%	637,431	100%
Renter Costs by Income												
Less than \$10,000	6,278,179	17.8%	329,421	17.4%	28,786	14.4%	77,882	23.8%	17,137	15.4%	123,805	19.4%
Less than 20%	185,997	3.0%	7,112	2.2%	305	1.1%	1,319	1.7%	291	1.7%	1,915	1.5%
20 to 24%	189,063	3.0%	8,192	2.5%	409	1.4%	2,585	3.3%	291	1.7%	3,285	2.7%
25 to 29%	378,659	6.0%	14,320	4.3%	806	2.8%	5,046	6.5%	550	3.2%	6,402	5.2%
30 to 34%	244,245	3.9%	9,939	3.0%	571	2.0%	2,914	3.7%	402	2.3%	3,887	3.1%
35% or More	4,039,929	64.3%	216,267	65.7%	18,570	64.5%	48,507	62.3%	11,284	65.8%	78,361	63.3%
Not Computed	1,240,289	19.8%	73,591	22.3%	8,125	28.2%	17,184	22.1%	4,319	25.2%	29,628	23.9%
\$10,000 to \$19,999	6,685,699	19.0%	369,216	19.5%	34,887	17.5%	67,312	20.6%	20,595	18.5%	122,794	19.3%
Less than 20%	523,916	7.8%	19,789	5.4%	1,131	3.2%	4,178	6.2%	878	4.3%	6,187	5.0%
20 to 24%	422,353	6.3%	15,037	4.1%	701	2.0%	2,158	3.2%	663	3.2%	3,522	2.9%
25 to 29%	635,982	9.5%	25,929	7.0%	1,212	3.5%	3,639	5.4%	1,056	5.1%	5,907	4.8%
30 to 34%	716,185	10.7%	34,030	9.2%	1,942	5.6%	5,222	7.8%	1,363	6.6%	8,527	6.9%
35% or More	4,010,166	60.0%	255,166	69.1%	28,189	80.8%	50,203	74.6%	15,291	74.2%	93,683	76.3%
Not Computed	389,797	5.8%	19,265	5.2%	1,712	4.9%	1,912	2.8%	1,344	6.5%	4,968	4.0%
\$20,000 to \$34,999	8,621,577	24.5%	493,915	26.1%	50,492	25.3%	77,499	23.7%	29,958	27.0%	157,949	24.8%
Less than 20%	1,746,035	20.3%	69,189	14.0%	3,214	6.4%	8,968	11.6%	2,655	8.9%	14,837	9.4%
20 to 24%	1,693,239	19.6%	88,770	18.0%	6,406	12.7%	11,941	15.4%	3,756	12.5%	22,103	14.0%
25 to 29%	1,637,814	19.0%	101,995	20.7%	9,386	18.6%	16,305	21.0%	5,592	18.7%	31,283	19.8%
30 to 34%	1,200,467	13.9%	82,974	16.8%	9,349	18.5%	14,117	18.2%	5,431	18.1%	28,897	18.3%
35% or More	1,901,333	22.1%	129,410	26.2%	20,710	41.0%	24,527	31.6%	11,212	37.4%	56,449	35.7%
Not Computed	442,689	5.1%	21,577	4.4%	1,427	2.8%	1,641	2.1%	1,312	4.4%	4,380	2.8%
\$35,000 or More	13,614,347	38.7%	696,903	36.9%	85,400	42.8%	104,140	31.9%	52,271	47.1%	241,811	37.9%
Less than 20%	8,952,296	65.8%	433,511	62.2%	46,536	54.5%	61,021	58.6%	28,368	54.3%	135,925	56.2%
20 to 24%	2,193,949	16.1%	132,092	19.0%	18,854	22.1%	21,616	20.8%	10,826	20.7%	51,296	21.2%
25 to 29%	1,013,778	7.4%	59,202	8.5%	10,417	12.2%	10,127	9.7%	5,694	10.9%	26,238	10.9%
30 to 34%	434,430	3.2%	22,715	3.3%	4,243	5.0%	4,286	4.1%	2,637	5.0%	11,166	4.6%
35% or More	432,531	3.2%	21,789	3.1%	3,393	4.0%	4,263	4.1%	2,793	5.3%	10,449	4.3%
Not Computed	587,363	4.3%	27,594	4.0%	1,957	2.3%	2,827	2.7%	1,953	3.7%	6,737	2.8%