



SOUTHWESTERN PENNSYLVANIA COMMISSION

Profile of General Demographic Characteristics - 2000

County: Butler

Municipality: Valencia Borough

1. TOTAL POPULATION <div style="font-size: 1.5em; font-weight: bold;">384</div>	4. POPULATION FOR SPECIAL AGE GROUPS <table border="1" style="width: 100%; border-collapse: collapse;"> <thead> <tr> <th style="text-align: left;">Age Group</th> <th style="text-align: right;">Number</th> <th style="text-align: right;">% of Total</th> </tr> </thead> <tbody> <tr> <td>Total 18+</td> <td style="text-align: right;">307</td> <td style="text-align: right;">79.9%</td> </tr> <tr> <td>Males 18+</td> <td style="text-align: right;">116</td> <td style="text-align: right;">30.2%</td> </tr> <tr> <td>Females 18+</td> <td style="text-align: right;">191</td> <td style="text-align: right;">49.7%</td> </tr> <tr> <td>Total 21+</td> <td style="text-align: right;">298</td> <td style="text-align: right;">77.6%</td> </tr> <tr> <td>Total 62+</td> <td style="text-align: right;">168</td> <td style="text-align: right;">43.8%</td> </tr> <tr> <td>Total 65+</td> <td style="text-align: right;">158</td> <td style="text-align: right;">41.1%</td> </tr> <tr> <td>Males 65+</td> <td style="text-align: right;">44</td> <td style="text-align: right;">11.5%</td> </tr> <tr> <td>Females 65+</td> <td style="text-align: right;">114</td> <td style="text-align: right;">29.7%</td> </tr> </tbody> </table>	Age Group	Number	% of Total	Total 18+	307	79.9%	Males 18+	116	30.2%	Females 18+	191	49.7%	Total 21+	298	77.6%	Total 62+	168	43.8%	Total 65+	158	41.1%	Males 65+	44	11.5%	Females 65+	114	29.7%	5. POPULATION BY AGE RANGE (IN YEARS) <table border="1" style="width: 100%; border-collapse: collapse;"> <thead> <tr> <th style="text-align: left;">Age Range</th> <th style="text-align: right;">Number</th> <th style="text-align: right;">% of Total</th> </tr> </thead> <tbody> <tr><td>Under 5</td><td style="text-align: right;">15</td><td style="text-align: right;">3.9%</td></tr> <tr><td>5 to 9</td><td style="text-align: right;">19</td><td style="text-align: right;">4.9%</td></tr> <tr><td>10 to 14</td><td style="text-align: right;">25</td><td style="text-align: right;">6.5%</td></tr> <tr><td>15 to 19</td><td style="text-align: right;">24</td><td style="text-align: right;">6.3%</td></tr> <tr><td>20 to 24</td><td style="text-align: right;">8</td><td style="text-align: right;">2.1%</td></tr> <tr><td>25 to 34</td><td style="text-align: right;">30</td><td style="text-align: right;">7.8%</td></tr> <tr><td>35 to 44</td><td style="text-align: right;">46</td><td style="text-align: right;">12.0%</td></tr> <tr><td>45 to 54</td><td style="text-align: right;">33</td><td style="text-align: right;">8.6%</td></tr> <tr><td>55 to 59</td><td style="text-align: right;">9</td><td style="text-align: right;">2.3%</td></tr> <tr><td>60 to 64</td><td style="text-align: right;">17</td><td style="text-align: right;">4.4%</td></tr> <tr><td>65 to 74</td><td style="text-align: right;">32</td><td style="text-align: right;">8.3%</td></tr> <tr><td>75 to 84</td><td style="text-align: right;">49</td><td style="text-align: right;">12.8%</td></tr> <tr><td>Over 84</td><td style="text-align: right;">77</td><td style="text-align: right;">20.1%</td></tr> </tbody> </table>	Age Range	Number	% of Total	Under 5	15	3.9%	5 to 9	19	4.9%	10 to 14	25	6.5%	15 to 19	24	6.3%	20 to 24	8	2.1%	25 to 34	30	7.8%	35 to 44	46	12.0%	45 to 54	33	8.6%	55 to 59	9	2.3%	60 to 64	17	4.4%	65 to 74	32	8.3%	75 to 84	49	12.8%	Over 84	77	20.1%
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Profile of General Demographic Characteristics - 2000

County: Butler

Municipality: Valencia Borough

12. HOUSEHOLDS BY TYPE			13. HOUSEHOLDS WITH INDIVIDUALS OF SPECIFIED AGE		
	<u>Number</u>	<u>% of Total</u>		<u>Number</u>	<u>% of Total</u>
Total households	100	100.0%	Households with individuals under 18 years old	38	38.0%
Family households (families)	75	75.0%	Households with individuals 65 years & over	29	29.0%
With own child under 18 years old	35	35.0%	14. AVERAGE SIZE		
Married-couple family	57	57.0%	Average household size	2.61	
With own child under 18 years old	26	26.0%	Average family size	3.09	
Female householder, no husband present	13	13.0%	16. VACANCY RATE (%)		
With own child under 18 years old	8	8.0%	Homeowner	1.4	
Nonfamily households	25	25.0%	Rental	0.0	
Householder living alone	23	23.0%	17. HOUSING OCCUPANCY		
Householder 65 years & over	10	10.0%		<u>Number</u>	<u>% of Total</u>
15. HOUSING OCCUPANCY			18. AVERAGE HOUSEHOLD SIZE BY TENURE		
Total housing units	106	100.0%	Owner-occupied units	2.61	
Occupied housing units	100	94.3%	Renter-occupied units	2.60	
Vacant housing units	6	5.7%			
For seasonal, recreational, or occasional use	0	0.0%			
17. HOUSING TENURE					
Occupied housing units	100	100.0%			
Owner-occupied housing units	70	70.0%			
Renter-occupied housing units	30	30.0%			

Comparison of selected data items for different areas

<u>Data Item</u>	<u>This Municipality</u>	<u>This County</u>	<u>SPC 10-cnty Region</u>	<u>Pennsylvania</u>	<u>United States</u>
Sex ratio (males per 100 females)	70.7	95.4	91.7	93.4	96.3
Median age (in years)	51.4	37.6	38.2	38.0	35.3
% of population aged 65 & over	41.1%	14.3%	17.6%	15.6%	12.4%
% of total population that is one race only	99.5%	99.5%	99.1%	98.8%	97.6%
% of population that is Hispanic or Latino	0.0%	0.6%	0.7%	3.2%	12.5%
% of population in group quarters	32.0%	3.7%	3.0%	3.5%	2.8%
Average household size	2.61	2.55	2.38	2.48	2.59
% of total housing units that are vacant	5.7%	5.7%	7.7%	9.0%	9.0%
% of occupied housing units that are owner-occupied	70.0%	77.9%	71.7%	71.3%	66.2%



SOUTHWESTERN PENNSYLVANIA COMMISSION

Profile of Selected Social Characteristics - 2000

County: Butler

Municipality: Valencia Borough

19. SCHOOL ENROLLMENT			20. EDUCATIONAL ATTAINMENT		
	<u>Number</u>	<u>% of Total</u>		<u>Number</u>	<u>% of Total</u>
Population 3 years+ enrolled in school	72	100.0%	Population 25 years & over	232	100.0%
Nursery school, preschool	2	2.8%	Less than 9th grade	0	0.0%
Kindergarten	7	9.7%	9th to 12th grade, no diploma	22	9.5%
Elementary school (grades 1-8)	44	61.1%	High school graduate	86	37.1%
High school (grades 9-12)	12	16.7%	(includes equivalency)		
College or graduate school	7	9.7%	Some college, no degree	29	12.5%
21. MARITAL STATUS			Associate degree	5	2.2%
	<u>Number</u>	<u>% of Total</u>	Bachelor's degree	32	13.8%
Population 15 years & over	257	100.0%	Graduate or professional degree	58	25.0%
Never married	90	35.0%	Percent high school graduate or higher	90.5	
Now married, except separated	137	53.3%	Percent bachelor's degree or higher	38.8	
Separated	3	1.2%	22. GRANDPARENTS AS CAREGIVERS		
Widowed	16	6.2%		<u>Number</u>	<u>% of Total</u>
Female	8	3.1%	Grandparent living in household		
Divorced	11	4.3%	with one or more own		
Female	6	2.3%	grandchildren under 18 years	2	100.0%
23. VETERAN STATUS			Grandparent responsible		
	<u>Number</u>	<u>% of Total</u>	for grandchildren	0	0.0%
Civilian population 18 years & over	243	100.0%	24. DISABILITY STATUS OF THE CIVILIAN		
Civilian veterans	40	16.5%	NONINSTITUTIONALIZED POPULATION		
25. RESIDENCE IN 1995				<u>Number</u>	<u>% of Total</u>
	<u>Number</u>	<u>% of Total</u>	Population 5 to 20 years	73	100.0%
Population 5 years & over	308	100.0%	With a disability	11	15.1%
Same house in 1995	181	58.8%	Population 21 to 64 years	116	100.0%
Different house in U.S. in 1995	127	41.2%	With a disability	11	9.5%
Same county	100	32.5%	Percent employed	27.3	
Different county	27	8.8%	No disability	105	90.5%
Same state	20	6.5%	Percent employed	78.1	
Different state	7	2.3%	Population 65 years & over	52	100.0%
Elsewhere in 1995	0	0.0%	With a disability	13	25.0%
26. NATIVITY AND PLACE OF BIRTH			27. REGION OF BIRTH OF FOREIGN BORN		
	<u>Number</u>	<u>% of Total</u>		<u>Number</u>	<u>% of Total</u>
Total population	328	100.0%	Total (excluding born at sea)	3	100.0%
Native	325	99.1%	Europe	0	0.0%
Born in United States	325	99.1%	Asia	0	0.0%
State of residence	265	80.8%	Africa	0	0.0%
Different state	60	18.3%	Oceania	0	0.0%
Born outside United States	0	0.0%	Latin America	0	0.0%
Foreign born	3	0.9%	Northern America	3	100.0%
Entered 1990 to March 200	3	0.9%			
Naturalized citizen	3	0.9%			
Not a citizen	0	0.0%			



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28. LANGUAGE SPOKEN AT HOME

	<u>Number</u>	<u>% of Total</u>		<u>Number</u>	<u>% of Total</u>
Population 5 years & over	308	100.0%			
English only	297	96.4%	Language other than English (cont.)		
Language other than English	11	3.6%	Other Indo-European languages	4	1.3%
Speak English less than "very well"	0	0.0%	Speak English less than "very well"	0	0.0%
Spanish	7	2.3%	Asian & Pacific Island languages	0	0.0%
Speak English less than "very well"	0	0.0%	Speak English less than "very well"	0	0.0%

29. ANCESTRY (single or multiple)

	<u>Number</u>	<u>% of Total</u>		<u>Number</u>	<u>% of Total</u>
Total population	328	100.0%	Norwegian	0	0.0%
Total ancestries reported	285	86.9%	Polish	20	6.1%
Arab	0	0.0%	Portuguese	0	0.0%
Czech (including Czechoslovakian)	0	0.0%	Russian	1	0.3%
Danish	0	0.0%	Scotch-Irish	17	5.2%
Dutch	6	1.8%	Scottish	4	1.2%
English	45	13.7%	Slovak	1	0.3%
French (except Basque)			Subsaharan African	0	0.0%
(including Alsatian)	11	3.4%	Swedish	0	0.0%
French Canadian			Swiss	0	0.0%
(including Acadian/Cajun)	0	0.0%	Ukrainian	0	0.0%
German	72	22.0%	United States or American	20	6.1%
Greek	0	0.0%	Welsh	2	0.6%
Hungarian	0	0.0%	West Indian		
Irish (including Celtic)	63	19.2%	(excluding Hispanic groups)	0	0.0%
Italian	17	5.2%	Other ancestries	6	1.8%
Lithuanian	0	0.0%			

Comparison of selected data items for different areas

<u>Data Item</u>	<u>This Municipality</u>	<u>This County</u>	<u>SPC 10-cnty Region</u>	<u>Pennsylvania</u>	<u>United States</u>
% of population aged 25 & over who are high school graduates or higher	90.5%	86.8%	84.5%	81.9%	80.4%
% of population aged 5 & over who resided in same house in 1995	58.8%	63.3%	66.5%	63.5%	54.1%
% of population aged 5 & over who resided in different house in same county in 1995	32.5%	19.1%	21.9%	21.7%	24.9%
% of civilian noninstitutionalized population aged 5 & over with a disability	14.5%	15.3%	18.6%	18.6%	19.3%



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30. EMPLOYMENT STATUS			31. COMMUTING TO WORK		
	<u>Number</u>	<u>% of Total</u>		<u>Number</u>	<u>% of Total</u>
Population 16 years & over	253	100.0%	Workers 16 years & over	100	100.0%
In labor force	106	41.9%	Car, truck, or van -- drove alone	87	87.0%
Civilian labor force	106	41.9%	Car, truck, or van -- carpooled	8	8.0%
Employed	100	39.5%	Public transportation	0	0.0%
Unemployed	6	2.4%	(including taxicab)		
Percent of civilian labor force	5.7		Walked	0	0.0%
Armed Forces	0	0.0%	Other means	0	0.0%
Not in labor force	147	58.1%	Worked at home	5	5.0%
Females 16 years & over	156	100.0%	Average travel time to work	27.7	minutes
In labor force	50	32.1%			
Civilian labor force	50	32.1%	32. OCCUPATION		
Employed	45	28.8%		<u>Number</u>	<u>% of Total</u>
Own children under 6 years	25	100.0%	Employed civilian population	100	100.0%
All parents in family in labor force	12	48.0%	16 years & over		
			Management, professional, &	41	41.0%
			related occupations		
			Service occupations	16	16.0%
			Sales & office occupations	22	22.0%
			Farming, fishing, &	0	0.0%
			forestry occupations		
			Construction, extraction, &	13	13.0%
			maintenance occupations		
			Production, transportation, &	8	8.0%
			material moving occupations		
33. INDUSTRY			34. CLASS OF WORKER		
	<u>Number</u>	<u>% of Total</u>		<u>Number</u>	<u>% of Total</u>
Employed civilian population	100	100.0%	Employed civilian population	100	100.0%
16 years & over			16 years & over		
Agriculture, forestry, fishing and	0	0.0%	Private wage & salary workers	73	73.0%
hunting, & mining			Government workers	9	9.0%
Construction	12	12.0%	Self-employed workers in own	18	18.0%
Manufacturing	11	11.0%	not incorporated business		
Wholesale trade	1	1.0%	Unpaid family workers	0	0.0%
Retail trade	16	16.0%			
Transportation and	0	0.0%	35. HOUSEHOLDS BY 1999 INCOME RANGE		
warehousing & utilities				<u>Number</u>	<u>% of Total</u>
Information	0	0.0%	Households	98	100.0%
Finance, insurance, real estate,	9	9.0%	Less than \$10,000	7	7.1%
& rental and leasing			\$10,000 to \$14,999	3	3.1%
Professional, scientific,	9	9.0%	\$15,000 to \$24,999	16	16.3%
management, administrative,			\$25,000 to \$34,999	22	22.4%
& waste management services			\$35,000 to \$49,999	19	19.4%
Educational, health &	31	31.0%	\$50,000 to \$74,999	18	18.4%
social services			\$75,000 to \$99,999	5	5.1%
Arts, entertainment, recreation,	3	3.0%	\$100,000 to \$149,999	4	4.1%
accomodation & food services			\$150,000 to \$199,999	4	4.1%
Other services (except	6	6.0%	\$200,000 or more	0	0.0%
public administration)					
Public administration	2	2.0%			
36. AVERAGE HOUSEHOLD INCOME IN 1999 BY TYPE					
Average earnings		\$39,926			
Average Social Security income		\$17,595			
Average Supplemental Security income		\$6,000			
Average public assistance income		\$1,933			
Average retirement income		\$7,807			

Source: Census 2000 Table DP-3 from U.S. Census Bureau, containing sample data



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37. HOUSEHOLDS BY 1999 INCOME TYPE			38. FAMILIES BY 1999 INCOME RANGE		
	<u>Number</u>	<u>% of Total</u>		<u>Number</u>	<u>% of Total</u>
Households	98	100.0%	Families	78	100.0%
With earnings	65	66.3%	Less than \$10,000	6	7.7%
With Social Security income	38	38.8%	\$10,000 to \$14,999	0	0.0%
With Supplemental Security income	2	2.0%	\$15,000 to \$24,999	10	12.8%
With public assistance income	3	3.1%	\$25,000 to \$34,999	21	26.9%
With retirement income	28	28.6%	\$35,000 to \$49,999	13	16.7%
39. MISCELLANEOUS 1999 INCOME DATA			\$50,000 to \$74,999	17	21.8%
Median household income		\$37,500	\$75,000 to \$99,999	5	6.4%
Median family income		\$38,333	\$100,000 to \$149,999	2	2.6%
Per capita income		\$16,501	\$150,000 to \$199,999	4	5.1%
Median earnings of full-time, year-round workers by sex:			\$200,000 or more	0	0.0%
Male		\$25,750			
Female		\$26,875			

40. POVERTY STATUS IN 1999

	<u>Number & percent below poverty level</u>			<u>Number & percent below poverty level</u>	
Families	6	7.7%	Individuals	35	13.4%
With related children under 18 years	6	17.1%	18 years & over	10	5.7%
With related children under 5 years	4	23.5%	65 years & over	0	0.0%
Families with female householder, no husband present	6	50.0%	Related children under 18 years	25	29.4%
With related children under 18 years	6	60.0%	Related children 5-17 years	18	27.7%
With related children under 5 years	4	66.7%	Unrelated individuals 15 years & over	4	18.2%

Comparison of selected data items for different areas

<u>Data Item</u>	<u>This Municipality</u>	<u>This County</u>	<u>SPC 10-cnty Region</u>	<u>Pennsylvania</u>	<u>United States</u>
% of civilian labor force that is unemployed	5.7%	4.4%	5.9%	5.7%	5.8%
% of employed civilian population 16 years & over employed in manufacturing	11.0%	18.3%	12.6%	16.0%	14.1%
% of workers 16 years & over whose means of commutation to work was "drove alone"	87.0%	84.9%	77.8%	76.5%	75.7%
Average travel time to work in minutes	27.7	25.3	25.2	25.2	25.5
Median household income in 1999	\$37,500	\$42,308	\$37,148	\$40,106	\$41,994
% of families with related children under 18 years that are below the poverty level	17.1%	8.4%	13.0%	12.1%	13.6%



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41. HOUSING UNITS IN STRUCTURE			42. YEAR STRUCTURE BUILT		
	<u>Number</u>	<u>% of Total</u>		<u>Number</u>	<u>% of Total</u>
Total housing units	103	100.0%	Total housing units	103	100.0%
1 unit, detached	76	73.8%	1999 to March 2000	6	5.8%
1 unit, attached	0	0.0%	1995 to 1998	2	1.9%
2 units	17	16.5%	1990 to 1994	2	1.9%
3 or 4 units	2	1.9%	1980 to 1989	6	5.8%
5 to 9 units	0	0.0%	1970 to 1979	6	5.8%
10 to 19 units	0	0.0%	1960 to 1969	2	1.9%
20 or more units	0	0.0%	1940 to 1959	20	19.4%
Mobile home	8	7.8%	1939 or earlier	59	57.3%
Boat, RV, van, etc.	0	0.0%			
43. ROOMS			44. YEAR HOUSEHOLDER MOVED INTO UNIT		
	<u>Number</u>	<u>% of Total</u>		<u>Number</u>	<u>% of Total</u>
Total housing units	103	100.0%	Occupied housing units	97	100.0%
1 room	0	0.0%	1999 to March 2000	11	11.3%
2 rooms	0	0.0%	1995 to 1998	22	22.7%
3 rooms	0	0.0%	1990 to 1994	10	10.3%
4 rooms	16	15.5%	1980 to 1989	14	14.4%
5 rooms	22	21.4%	1970 to 1979	17	17.5%
6 rooms	20	19.4%	1969 or earlier	23	23.7%
7 rooms	23	22.3%			
8 rooms	10	9.7%	46. VEHICLES AVAILABLE		
9 or more rooms	12	11.7%		<u>Number</u>	<u>% of Total</u>
Median (rooms)	6.2		Occupied housing units	97	100.0%
45. HOUSE HEATING FUEL			None	0	0.0%
	<u>Number</u>	<u>% of Total</u>	1	35	36.1%
Occupied housing units	97	100.0%	2	47	48.5%
Utility gas	91	93.8%	3 or more	15	15.5%
Bottled, tank, or LP gas	0	0.0%	47. SELECTED CHARACTERISTICS		
Electricity	4	4.1%		<u>Number</u>	<u>% of Total</u>
Fuel oil, kerosene, etc.	2	2.1%	Occupied housing units	97	100.0%
Coal or coke	0	0.0%	Lacking complete plumbing facilities	0	0.0%
Wood	0	0.0%	Lacking complete kitchen facilities	0	0.0%
Solar energy	0	0.0%	No telephone service	0	0.0%
Other fuel	0	0.0%	49. OCCUPANTS PER ROOM		
No fuel used	0	0.0%		<u>Number</u>	<u>% of Total</u>
48. VALUE			Occupied housing units	97	100.0%
	<u>Number</u>	<u>% of Total</u>	1.00 or less	97	100.0%
Specified owner-occupied units	52	100.0%	1.01 to 1.50	0	0.0%
Less than \$50,000	4	7.7%	1.51 or more	0	0.0%
\$50,000 to \$99,999	31	59.6%	50. SELECTED MEDIANS (DOLLARS)		
\$100,000 to \$149,999	10	19.2%	Value of specified owner-occupied units	\$90,000	
\$150,000 to \$199,999	4	7.7%	Gross rent of specified renter-occupied units	\$550	
\$200,000 to \$299,999	3	5.8%	Monthly owner cost of mortgaged unit	\$750	
\$300,000 to \$499,999	0	0.0%	Monthly owner cost of not-mortgaged unit	\$325	
\$500,000 to \$999,999	0	0.0%			
\$1,000,000 or more	0	0.0%			



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51. MORTGAGE STATUS & SELECTED MONTHLY OWNER COSTS			52. SELECTED MONTHLY OWNER COSTS AS A PERCENTAGE OF HOUSEHOLD INCOME IN 1999		
	Number	% of Total		Number	% of Total
Specified owner-occupied units	52	100.0%	Specified owner-occupied units	52	100.0%
With a mortgage	26	50.0%	Less than 15 percent	26	50.0%
Less than \$300	0	0.0%	15 to 19 percent	8	15.4%
\$300 to \$499	2	3.8%	20 to 24 percent	5	9.6%
\$500 to \$699	10	19.2%	25 to 29 percent	4	7.7%
\$700 to \$999	11	21.2%	30 to 34 percent	5	9.6%
\$1,000 to \$1,499	0	0.0%	35 percent or more	4	7.7%
\$1,500 to \$1,999	0	0.0%	Not computed	0	0.0%
\$2,000 or more	3	5.8%			
Not mortgaged	26	50.0%			

53. GROSS RENT			54. GROSS RENT AS A PERCENTAGE OF HOUSEHOLD INCOME IN 1999		
	Number	% of Total		Number	% of Total
Specified renter-occupied units	32	100.0%	Specified renter-occupied units	32	100.0%
Less than \$200	0	0.0%	Less than 15 percent	6	18.8%
\$200 to \$299	2	6.3%	15 to 19 percent	4	12.5%
\$300 to \$499	7	21.9%	20 to 24 percent	3	9.4%
\$500 to \$749	11	34.4%	25 to 29 percent	2	6.3%
\$750 to \$999	4	12.5%	30 to 34 percent	0	0.0%
\$1,000 to \$1,499	4	12.5%	35 percent or more	13	40.6%
\$1,500 or more	0	0.0%	Not computed	4	12.5%
No cash rent	4	12.5%			

Comparison of selected data items for different areas

<u>Data Item</u>	<u>This Municipality</u>	<u>This County</u>	<u>SPC 10-cnty Region</u>	<u>Pennsylvania</u>	<u>United States</u>
% of total housing units that are single-family units	81.6%	85.7%	78.5%	78.8%	73.6%
	(single-family units include: 1 unit, detached; 1 unit, attached; mobile home; boat, RV, van, etc.)				
% of total housing units that were built before 1970	78.6%	48.8%	71.3%	65.9%	48.7%
% of occupied housing units with no vehicles available	0.0%	5.7%	12.5%	12.8%	10.3%
Median value of specified owner-occupied units	\$90,000	\$114,100	\$84,566	\$97,000	\$119,600
Median gross rent of specified renter-occupied units	\$550	\$487	\$489	\$531	\$602
% of owner-occupied units where the selected monthly owner costs is 25% or more of household income in 1999	25.0%	27.8%	28.1%	30.2%	31.5%
% of renter-occupied units where the gross rent is 25% or more of household income in 1999	53.6%	48.3%	50.2%	50.0%	51.1%