

APPENDIX

PIONEER VALLEY

REGIONAL HOUSING PLAN

2013

TABLE OF CONTENTS

APPENDICES FOR CHAPTER ONE

TABLE 1: COMMUNITY DEVELOPMENT BLOCK GRANT FUNDING CATEGORY, 2012	5
---	---

APPENDICES FOR CHAPTER TWO

TABLE 2: HOUSEHOLDS AND POPULATION GROWTH COMPARISON <i>PERCENT CHANGE FROM 1990 TO 2010</i>	7
TABLE 3: TOTAL ENROLLMENT BY COLLEGE AND UNIVERSITY	8
TABLE 4: HOUSEHOLDS BY FAMILY TYPE: 1990 TO 2010 COMPARISON	9
TABLE 5 SINGLE MOTHER HOUSEHOLDS IN 2010	10
TABLE 6: NON FAMILY HOUSEHOLDS COMPARISON: 1990 TO 2010	11
TABLE 7: PIONEER VALLEY POPULATION BY GROUP QUARTERS POPULATION (2010)	12
TABLE 8: PIONEER VALLEY REGION BY AGE, 2010	13
TABLE 9: PERCENTAGE OF THE TOTAL POPULATION AGE 65 YEARS AND OLDER AND PERCENTAGE OF THE TOTAL POPULATION AGE 45 YEARS TO 64 YEARS	14
TABLE 10: PERCENT OF TOTAL POPULATION UNDER 19, RANKED BY MUNICIPALITIES WITH THE GREATEST PROPORTIONAL INCREASES FROM 1990 TO 2010.	15
TABLE 11: PERCENT OF TOTAL POPULATION: AGE 25 TO 34 YEARS AND AGE 35 TO 44 YEARS	16
TABLE 12: PIONEER VALLEY MUNICIPALITIES BY RACE AND ETHNICITY (NUMBER)	17
TABLE 13: PIONEER VALLEY MUNICIPALITIES BY RACE AND ETHNICITY (PERCENT)	18
TABLE 14: AVERAGE HOUSEHOLD SIZE BY RACE/ETHNICITY (2010)	19
TABLE 15: WHITE-HISPANIC SEGREGATION	20
TABLE 16: WHITE-BLACK SEGREGATION	20
TABLE 17: WHITE-ASIAN SEGREGATION	21
TABLE 18: COUNTRIES WITH OVER 1,000 FOREIGN BORN RESIDENTS LIVING IN THE PIONEER VALLEY	22
TABLE 19: MOST COMMON LANGUAGES IN THE PIONEER VALLEY OTHER THAN ENGLISH BY PERCENT OF SPEAKERS WHO SPEAK ENGLISH LESS THAN "VERY WELL."	22
TABLE 20: PIONEER VALLEY SCHOOL DISTRICTS WITH THE LARGEST NUMBER OF OR GREATEST INCREASE OF STUDENTS WITH LIMITED ENGLISH PROFICIENCY AND STUDENTS WHOSE FIRST LANGUAGE IS NOT ENGLISH	23
TABLE 21: PIONEER VALLEY NON-INSTITUTIONALIZED POPULATION BY DISABILITY AND AGE GROUP	24
TABLE 22: POPULATION AGE 18 TO 64 WITH A DISABILITY, BY TYPE OF DISABILITY	25
TABLE 23: POPULATION AGE 65 YEARS AND OLDER WITH A DISABILITY, BY TYPE OF DISABILITY	25
TABLE 24: PIONEER VALLEY BY MEDIAN HOUSEHOLD INCOME—RANKED FROM LOWEST TO HIGHEST	27
TABLE 25: CHANGE IN NUMBER OF STUDENTS FROM LOW-INCOME FAMILIES BY SCHOOL DISTRICT	28
TABLE 26: HOUSEHOLDS RECEIVING FUEL ASSISTANCE 2007 TO 2011 COMPARISON	29

APPENDICES FOR CHAPTER THREE

TABLE 27: TOTAL HOUSING UNITS & VACANT UNITS	31
TABLE 28: SEASONAL HOUSING UNITS	32
TABLE 29: VACANT HOUSING UNIT & NON-SEASONAL VACANT UNITS	33

TABLE 30: “ALL OTHER VACANT UNITS”	34
TABLE 31: FORECLOSURES, 2007-2010	35
TABLE 32: PETITIONS TO FORECLOSURE, 2007-2010	36
TABLE 33: BANK OWNED RESIDENTIAL PROPERTIES, 2001-2010	37
TABLE 34: TENURE, 1990 TO 2010	38
TABLE 35: OWNER OCCUPANCY BY RACE, 2010	39
TABLE 36: HISPANIC HOUSEHOLDS BY TENURE, 2010	40
TABLE 37: HOMEOWNERSHIP LEVELS IN 2000 TO 2010 FOR SELECT RACIAL AND ETHNIC GROUPS	41
TABLE 38: TENURE BY AGE OF HEAD OF HOUSEHOLD, 2010	42
TABLE 39: TENURE BY AGE OF HEAD OF HOUSEHOLD, CONTINUED, 2010	43
TABLE 40: AVERAGE HOUSEHOLD SIZE BY TENURE, 2010	44
TABLE 41: TENURE BY FAMILY TYPE, 2010	45
TABLE 42: TENURE BY FAMILY TYPE CONTINUED, 2010	46
TABLE 43: TENURE BY FAMILY TYPE CONTINUED, 2010	47
TABLE 44: MEDIAN HOUSEHOLD INCOME IN PAST 12 MONTHS BY TENURE	48
TABLE 45: TENURE BY YEAR BUILT FOR OWNER-OCCUPIED UNITS	49
TABLE 46: TENURE BY YEAR BUILT-RENTER OCCUPIED UNITS	50
TABLE 47: TENURE BY YEAR BUILT—OWNER OCCUPIED UNITS—BY PERCENTAGE	51
TABLE 48: TENURE BY YEAR BUILT—RENTAL OCCUPIED UNITS—BY PERCENTAGE	52
TABLE 49: AGE OF STRUCTURE BY TENURE	53
TABLE 50: TENURE BY STRUCTURE TYPE—OWNER OCCUPIED	54
TABLE 51: STRUCTURE TYPE BY TENURE, RENTAL HOUSING	55
TABLE 52: STRUCTURE TYPE BY TENURE—OWNER OCCUPIED—BY PERCENTAGE	56
TABLE 53: HOUSING TENURE BY STRUCTURE TYPE—RENTAL HOUSING—BY PERCENTAGE	57
TABLE 54: HOUSING TENURE BY NUMBER OF BEDROOMS – OWNER OCCUPIED	58
TABLE 55: HOUSING TENURE BY NUMBER OF BEDROOMS – RENTER OCCUPIED	59
TABLE 56: NUMBER OF BEDROOMS BY TENURE – OWNER AND RENTAL	60
TABLE 57: MEDIAN GROSS RENT	61
TABLE 58: HOUSEHOLD INCOME BY LEVEL OF INCOME FOR THE PAST 12 MONTHS	62
TABLE 59: HOMEOWNER & RENTAL VACANCY RATES IN 2010	64
TABLE 60: AVERAGE ASSESSED VALUE AND TAX BILL FOR SINGLE FAMILY HOME	65
TABLE 61: HOUSING COST BURDENED HOUSEHOLDS	66

APPENDICES FOR CHAPTER FOUR

BARRIERS TO MOBILITY	68
----------------------	----

APPENDICES FOR CHAPTER ONE

Table 1: Community Development Block Grant Funding Category, 2012

	Entitlement	Mini-Entitlement	CDF I	CDF II
Agawam			X	X
Amherst		X		
Belchertown			X	X
Blandford				X
Brimfield			X	X
Chester			X	
Chesterfield			X	
Chicopee	X			
Cummington			X	
East Longmeadow				X
Easthampton			X	
Goshen			X	X
Granby				X
Granville			X	X
Hadley			X	X
Hampden				X
Hatfield				X
Holland			X	
Holyoke	X			
Huntington			X	X
Longmeadow				X
Ludlow				X
Middlefield			X	
Monson			X	X
Montgomery				X
Northampton	X			
Palmer			X	
Pelham				X
Plainfield			X	
Russell			X	
South Hadley				X
Southampton				X
Southwick			X	X
Springfield	X			
Tolland			X	X
Wales			X	
Ware			X	
West Springfield		X		
Westfield	X			
Westhampton				X
Wilbraham				X
Williamsburg			X	
Worthington			X	

APPENDICES FOR CHAPTER TWO

Table 2: Households and Population Growth Comparison
Percent Change from 1990 to 2010

	Percent Change 1990 to 2010	
	Households	Population
Massachusetts	13%	9%
Pioneer Valley Region	8%	3%
Agawam	12%	4%
Amherst	9%	7%
Belchertown	46%	38%
Blandford	16%	4%
Brimfield	33%	20%
Chester	17%	4%
Chesterfield	42%	17%
Chicopee	5%	-2%
Cummington	27%	11%
East Longmeadow	25%	18%
Easthampton	17%	3%
Goshen	38%	27%
Granby	22%	12%
Granville	26%	12%
Hadley	29%	24%
Hampden	17%	9%
Hatfield	17%	3%
Holland	26%	14%
Holyoke	-3%	-9%
Huntington	23%	10%
Longmeadow	7%	2%
Ludlow	16%	12%
Middlefield	49%	33%
Monson	24%	10%
Montgomery	32%	10%
Northampton	7%	-3%
Palmer	7%	1%
Pelham	12%	-4%
Plainfield	29%	13%
Russell	18%	11%
South Hadley	15%	5%
Southampton	46%	29%
Southwick	37%	24%
Springfield	-2%	-2%
Tolland	82%	68%
Wales	34%	17%
Ware	7%	1%
West Springfield	6%	3%
Westfield	11%	7%
Westhampton	41%	21%
Wilbraham	19%	13%
Williamsburg	20%	-1%
Worthington	27%	0%

Source: U.S. Census Bureau, 1990 & 2010 Decennial Census

Table 3: Total Enrollment by College and University

Institution	Municipality	1990	2000	2010
American International College	Springfield	1,829	1,548	3,509
Amherst College	Amherst	1,598	1,695	1,794
Bay Path College	Longmeadow	577	800	2,116
College of Our Lady of the Elms	Chicopee	1,116	782	1,259
Hampshire College	Amherst	1,313	1,175	1,529
Holyoke Community College	Holyoke	5,318	5,754	7,404
Mount Holyoke College	South Hadley	1,931	2,069	2,344
Smith College	Northampton	3,058	3,113	3,113
Springfield College	Springfield	3,577	4,722	5,364
Springfield Technical Community College	Springfield	5,866	6,705	6,887
University of Massachusetts Amherst	Amherst	26,025	24,416	27,569
Western New England College	Springfield	5,404	4,826	3,734
Westfield State College	Westfield	5,292	5,005	5,885
Total		62,904	62,610	72,507

Integrated Postsecondary Education Data System (IPEDS)

Table 4: Households by Family Type: 1990 to 2010 comparison

	Family Households with Children		Husband & Wife Family With children		Single Father Household with children		Single mother household with children	
	1990	2010	1990	2010	1990	2010	1990	2010
Massachusetts	32%	28%	24%	20%	1%	2%	7%	7%
Pioneer Valley	34%	28%	23%	16%	1%	2%	9%	9%
Agawam	33%	25%	26%	18%	1%	2%	5%	5%
Amherst	28%	22%	20%	14%	1%	1%	8%	7%
Belchertown	39%	35%	32%	26%	1%	2%	6%	7%
Blandford	41%	26%	37%	22%	1%	1%	3%	3%
Brimfield	39%	28%	34%	22%	1%	2%	4%	3%
Chester	39%	27%	33%	19%	1%	3%	5%	5%
Chesterfield	44%	28%	39%	20%	2%	5%	3%	4%
Chicopee	30%	24%	21%	13%	1%	3%	8%	9%
Cumington	31%	22%	27%	14%	1%	2%	3%	6%
East Longmeadow	35%	32%	30%	26%	1%	1%	4%	5%
Easthampton	32%	22%	25%	14%	1%	2%	6%	6%
Goshen	39%	28%	33%	21%	1%	2%	5%	5%
Granby	38%	29%	33%	23%	1%	2%	4%	4%
Granville	44%	30%	38%	24%	2%	3%	4%	3%
Hadley	27%	24%	23%	17%	1%	2%	3%	5%
Hampden	37%	29%	33%	24%	1%	2%	4%	3%
Hatfield	29%	22%	25%	16%	0%	1%	4%	5%
Holland	45%	29%	37%	21%	2%	3%	5%	5%
Holyoke	37%	31%	18%	12%	2%	2%	17%	17%
Huntington	42%	28%	33%	21%	2%	3%	8%	5%
Longmeadow	37%	36%	33%	31%	0%	1%	3%	4%
Ludlow	34%	27%	29%	20%	1%	2%	4%	5%
Middlefield	37%	22%	34%	17%	1%	2%	2%	2%
Monson	39%	30%	32%	22%	2%	3%	5%	6%
Montgomery	38%	25%	32%	23%	0%	1%	6%	1%
Northampton	25%	22%	18%	13%	1%	2%	6%	7%
Palmer	32%	27%	24%	17%	2%	3%	7%	7%
Pelham	38%	25%	32%	19%	1%	1%	5%	6%
Plainfield	35%	24%	27%	19%	1%	3%	7%	3%
Russell	42%	31%	33%	21%	2%	2%	7%	8%
South Hadley	29%	23%	24%	16%	1%	2%	5%	5%
Southampton	41%	30%	36%	24%	1%	1%	4%	4%
Southwick	41%	29%	33%	23%	2%	2%	6%	4%
Springfield	36%	32%	19%	12%	2%	3%	15%	17%
Tolland	32%	26%	29%	23%	1%	2%	3%	2%
Wales	42%	28%	35%	21%	2%	3%	5%	4%
Ware	33%	26%	25%	16%	1%	3%	7%	8%
West Springfield	27%	25%	20%	17%	1%	2%	7%	7%
Westfield	35%	29%	27%	20%	1%	2%	7%	7%
Westhampton	45%	30%	41%	24%	1%	2%	3%	4%
Wilbraham	36%	32%	32%	27%	1%	1%	4%	4%
Williamsburg	35%	24%	28%	15%	2%	2%	6%	6%
Worthington	41%	19%	36%	15%	2%	1%	2%	3%

Source: U.S. Census Bureau, 1990 & 2010 Decennial Census

Table 5 Single Mother Households in 2010

Geography	White	Black	Asian	Hispanic
Massachusetts	6%	21%	5%	25%
Pioneer Valley	8%	24%	8%	32%
Agawam	6%	11%	8%	20%
Amherst	6%	19%	6%	21%
Belchertown	7%	10%	9%	19%
Blandford	4%	0%	0%	0%
Brimfield	4%	0%	0%	5%
Chester	5%	0%	0%	0%
Chesterfield	4%	0%	0%	0%
Chicopee	8%	21%	7%	32%
Cummington	6%	0%	0%	0%
East Longmeadow	5%	8%	8%	12%
Easthampton	6%	13%	10%	16%
Goshen	5%	0%	0%	0%
Granby	5%	9%	0%	9%
Granville	4%	0%	0%	20%
Hadley	5%	13%	5%	20%
Hampden	4%	0%	0%	8%
Hatfield	5%	0%	13%	20%
Holland	5%	0%	0%	0%
Holyoke	12%	27%	10%	35%
Huntington	5%	0%	0%	0%
Longmeadow	4%	10%	3%	10%
Ludlow	5%	14%	5%	17%
Middlefield	2%	0%	0%	0%
Monson	6%	0%	0%	12%
Montgomery	2%	0%	0%	0%
Northampton	7%	11%	7%	23%
Palmer	8%	10%	16%	15%
Pelham	5%	20%	0%	15%
Plainfield	3%	25%	0%	0%
Russell	9%	0%	0%	10%
South Hadley	6%	10%	2%	25%
Southampton	5%	20%	0%	11%
Southwick	5%	4%	5%	15%
Springfield	12%	26%	14%	34%
Tolland	2%	0%	0%	0%
Wales	5%	0%	0%	14%
Ware	8%	18%	11%	30%
West Springfield	7%	16%	7%	22%
Westfield	7%	15%	3%	23%
Westhampton	4%	0%	0%	60%
Wilbraham	4%	14%	5%	13%
Williamsburg	7%	0%	40%	13%
Worthington	3%	0%	0%	25%

Source: U.S. Census Bureau, 2010 Decennial Census

Table 6: Non Family Households Comparison: 1990 to 2010

	Where Householder Lives Alone		Where Householder Lives Alone & Householder is 65 Years or Older
	1990	2010	2010
Massachusetts	26%	28.7%	11%
Pioneer Valley	25%	29.4%	11%
Hampden County	26%	29.2%	12%
Hampshire County	25%	29.7%	11%
Agawam	24%	30%	13%
Amherst	23%	27.3%	10%
Belchertown	20%	21.7%	8%
Blandford	15%	20.9%	8%
Brimfield	19%	23.7%	11%
Chester	19%	25.8%	8%
Chesterfield	14%	23.5%	6%
Chicopee	28%	34.3%	13%
Cummington	26%	35.4%	11%
East Longmeadow	18%	23.7%	15%
Easthampton	26%	33.9%	12%
Goshen	17%	19.5%	8%
Granby	16%	21.9%	8%
Granville	14%	20.9%	7%
Hadley	22%	27.6%	14%
Hampden	16%	17.9%	10%
Hatfield	24%	31.2%	12%
Holland	18%	22.1%	7%
Holyoke	28%	32%	12%
Huntington	16%	23.3%	7%
Longmeadow	16%	20.9%	14%
Ludlow	20%	26.3%	13%
Middlefield	22%	23.4%	7%
Monson	20%	23%	9%
Montgomery	14%	20.6%	6%
Northampton	34%	37.2%	10%
Palmer	26%	29.8%	11%
Pelham	14%	21.3%	7%
Plainfield	18%	25.7%	9%
Russell	16%	16.3%	5%
South Hadley	25%	32.2%	14%
Southampton	14%	20.3%	9%
Southwick	19%	24.2%	12%
Springfield	28%	30%	10%
Tolland	16%	21.8%	9%
Wales	18%	27%	10%
Ware	25%	29.1%	11%
West Springfield	31%	34.3%	12%
Westfield	24%	27.5%	11%
Westhampton	10%	17.2%	6%
Wilbraham	16%	21%	12%
Williamsburg	20%	30.2%	11%
Worthington	17%	26.1%	9%

Source: U.S. Census Bureau, 1990 & 2010 Decennial Census

Table 7: Pioneer Valley Population By Group Quarters Population (2010)

Geography	Total population in Group Quarters		Total population in Institutionalized Group Quarters		Total population in Non-institutionalized Group Quarters	
	Number	Percent	Number	Percent	Number	Percent
Massachusetts	238,882	3.6	74,667	1.1	164,215	2.5
Pioneer Valley	35,623	5.7%	7,113	1%	28,510	4.6
Hampden County	14,791	3.2	5,845	1.3	8,946	1.9
Hampshire County	20,832	13.2	1,268	0.8	19,564	12.4
Agawam	677	2.4	669	2.4	8	0.0
Amherst	15,236	40.3	123	0.3	15,113	40.0
Belchertown	4	0	0	0	4	0.0
Blandford	0	0	0	0	0	0.0
Brimfield	0	0	0	0	0	0.0
Chester	0	0	0	0	0	0.0
Chesterfield	0	0	0	0	0	0.0
Chicopee	1,155	2.1	341	0.6	814	1.5
Cummington	0	0	0	0	0	0.0
East Longmeadow	443	2.8	429	2.7	14	0.1
Easthampton	52	0.3	1	0	51	0.3
Goshen	0	0	0	0	0	0.0
Granby	1	0	0	0	1	0.0
Granville	0	0	0	0	0	0.0
Hadley	165	3.1	152	2.9	13	0.2
Hampden	93	1.8	93	1.8	0	0.0
Hatfield	0	0	0	0	0	0.0
Holland	0	0	0	0	0	0.0
Holyoke	1,385	3.5	1,086	2.7	299	0.7
Huntington	0	0	0	0	0	0.0
Longmeadow	528	3.3	194	1.2	334	2.1
Ludlow	1,232	5.8	1,228	5.8	4	0.0
Middlefield	0	0	0	0	0	0.0
Monson	119	1.4	117	1.4	2	0.0
Montgomery	0	0	0	0	0	0.0
Northampton	3,156	11.1	846	3	2,310	8.1
Palmer	60	0.5	56	0.5	4	0.0
Pelham	0	0	0	0	0	0.0
Plainfield	2	0.3	0	0	2	0.3
Russell	1	0.1	0	0	1	0.1
South Hadley	2,200	12.6	146	0.8	2,054	11.7
Southampton	0	0	0	0	0	0.0
Southwick	15	0.2	0	0	15	0.2
Springfield	5,677	3.7	954	0.6	4,723	3.1
Tolland	0	0	0	0	0	0.0
Wales	0	0	0	0	0	0.0
Ware	9	0.1	0	0	9	0.1
West Springfield	170	0.6	120	0.4	50	0.2
Westfield	2,976	7.2	359	0.9	2,617	6.4
Westhampton	0	0	0	0	0	0.0
Wilbraham	260	1.8	199	1.4	61	0.4
Williamsburg	7	0.3	0	0	7	0.3
Worthington	0	0	0	0	0	0.0

Source: U.S. Census Bureau, 2010 Decennial Census

Table 8: Pioneer Valley Region by Age, 2010

Geography	All	White, Non-Hispanic	Hispanic	Black	Asian	Other
Massachusetts	39.1	42.7	26.3	31.5	32.0	27.6
Hampden County	38.6	44.7	24.2	30.4	33.1	24.4
Hampshire County	36.6	40.1	21.9	22.5	22.7	23.0
Agawam	44.4	45.5	26.1	39.0	34.8	28.8
Amherst	21.6	21.6	21.1	21.4	22.3	21.4
Belchertown	41.1	42.0	23.6	36.4	34.1	27.2
Blandford	46.1	46.3	22.3	31.5	40.5	8.0
Brimfield	44.6	45.4	19.8	31.0	28.8	16.0
Chester	45.0	45.2	17.5	39.5	34.0	17.5
Chesterfield	46.1	46.3	20.5	49.0	51.5	27.5
Chicopee	40.1	44.7	23.0	26.0	33.3	24.8
Cummington	47.6	47.8	14.0	58.5	3.5	27.0
East Longmeadow	45.0	45.9	26.8	44.4	36.1	26.8
Easthampton	43.0	44.5	25.2	36.2	34.9	28.6
Goshen	45.5	45.9	20.0	36.5	16.5	29.0
Granby	43.4	43.9	28.5	43.5	34.5	37.0
Granville	45.4	46.0	17.3	36.5	12.8	29.5
Hadley	45.7	47.3	28.3	36.7	34.8	23.5
Hampden	47.1	47.8	19.3	36.5	36.0	24.5
Hatfield	48.3	48.6	28.5	43.0	32.5	21.5
Holland	42.6	43.3	14.5	35.5	43.5	18.0
Holyoke	35.0	48.6	23.9	29.0	32.9	23.9
Huntington	42.9	43.4	23.3	23.5	44.5	26.5
Longmeadow	45.4	46.6	21.6	29.5	37.7	24.0
Ludlow	42.6	44.7	28.8	29.1	37.1	28.1
Middlefield	48.3	48.7	50.5	0.0	25.5	45.5
Monson	43.4	44.0	24.4	38.2	25.5	25.5
Montgomery	46.7	47.1	22.5	0.0	45.5	18.5
Northampton	40.0	43.2	24.6	29.1	22.9	27.0
Palmer	42.3	43.1	21.4	32.5	34.5	28.5
Pelham	48.8	49.9	34.5	37.5	27.5	38.5
Plainfield	48.3	48.9	19.3	14.5	18.5	15.0
Russell	40.4	40.8	21.5	28.5	57.3	7.5
South Hadley	40.6	44.3	20.9	22.1	21.2	21.9
Southampton	44.7	45.1	33.8	28.5	29.5	33.5
Southwick	43.6	44.2	26.5	32.8	42.2	36.5
Springfield	32.2	44.6	24.4	30.7	31.4	24.3
Tolland	47.7	48.4	34.5	36.0	51.5	46.5
Wales	42.7	43.2	13.5	25.5	5.5	6.5
Ware	41.2	42.9	18.8	27.0	32.5	23.8
West Springfield	40.4	43.8	24.9	30.3	31.4	27.0
Westfield	38.3	40.1	23.4	23.4	34.8	26.2
Westhampton	46.5	47.0	25.5	39.5	20.5	24.5
Wilbraham	46.0	47.0	27.6	37.7	40.7	35.3
Williamsburg	47.6	48.1	35.3	35.5	39.0	26.5
Worthington	50.7	50.8	35.5	50.5	37.5	0.0

Source: U.S Census Bureau, 2010 Decennial Census

Table 9: Percentage of the Total Population Age 65 years and Older AND Percentage of the Total Population Age 45 years to 64 years

	Age 65 years and Older				Age 45 years to 64 years			
	1990	2000	2010	Difference	1990	2000	2010	Difference
Massachusetts	14%	14%	14%	0%	19%	22%	28%	9%
Pioneer Valley	14%	14%	14%	0%	18%	22%	27%	10%
Agawam	15%	17%	18%	3%	19%	25%	31%	12%
Amherst	5%	7%	7%	2%	9%	13%	14%	5%
Belchertown	10%	9%	10%	0%	15%	24%	33%	18%
Blandford	10%	10%	13%	3%	20%	32%	39%	19%
Brimfield	14%	11%	14%	0%	19%	27%	36%	16%
Chester	11%	11%	14%	3%	20%	26%	36%	16%
Chesterfield	8%	10%	13%	5%	17%	29%	39%	21%
Chicopee	17%	18%	16%	-1%	19%	22%	28%	8%
Cummington	13%	11%	14%	1%	16%	25%	41%	26%
East Longmeadow	18%	19%	20%	2%	22%	25%	30%	8%
Easthampton	14%	14%	14%	1%	17%	25%	33%	16%
Goshen	10%	11%	14%	4%	20%	31%	37%	17%
Granby	11%	12%	13%	3%	21%	25%	34%	12%
Granville	9%	11%	13%	4%	20%	25%	38%	17%
Hadley	18%	20%	20%	2%	19%	26%	31%	12%
Hampden	12%	13%	18%	7%	24%	28%	35%	11%
Hatfield	16%	17%	18%	2%	21%	30%	37%	16%
Holland	8%	9%	11%	3%	16%	25%	35%	19%
Holyoke	17%	16%	14%	-3%	16%	19%	24%	8%
Huntington	11%	10%	12%	1%	17%	26%	34%	17%
Longmeadow	15%	18%	19%	4%	26%	29%	32%	6%
Ludlow	15%	15%	17%	2%	22%	24%	30%	8%
Middlefield	11%	10%	13%	2%	23%	30%	45%	22%
Monson	12%	11%	13%	1%	20%	26%	35%	15%
Montgomery	11%	11%	13%	3%	23%	34%	40%	17%
Northampton	15%	14%	14%	-1%	16%	24%	30%	14%
Palmer	17%	16%	14%	-2%	18%	22%	31%	13%
Pelham	9%	12%	17%	7%	22%	32%	39%	16%
Plainfield	11%	13%	17%	6%	23%	32%	38%	15%
Russell	10%	10%	10%	0%	18%	25%	34%	16%
South Hadley	15%	17%	17%	2%	19%	22%	27%	8%
Southampton	10%	10%	13%	3%	19%	29%	37%	18%
Southwick	10%	12%	15%	5%	18%	23%	33%	15%
Springfield	14%	12%	11%	-3%	16%	19%	23%	7%
Tolland	12%	13%	18%	6%	25%	29%	35%	11%
Wales	7%	7%	12%	5%	16%	29%	34%	19%
Ware	16%	15%	15%	-1%	18%	23%	30%	12%
West Springfield	16%	16%	15%	0%	21%	23%	29%	8%
Westfield	14%	14%	14%	0%	18%	22%	27%	10%
Westhampton	8%	9%	13%	5%	19%	29%	40%	21%
Wilbraham	15%	17%	19%	4%	25%	28%	33%	8%
Williamsburg	13%	13%	15%	2%	17%	31%	40%	23%
Worthington	11%	11%	16%	6%	18%	31%	45%	27%

Source: U.S. Census Bureau, 1990, 2000, 2010 Decennial Census

Table 10: Percent of Total Population Under 19, ranked by municipalities with the greatest proportional increases from 1990 to 2010.

	1990	2000	2010	Change in Proportion
Springfield	31%	32%	31%	1%
Longmeadow	28%	29%	28%	0%
Wilbraham	26%	29%	26%	0%
West Springfield	24%	26%	23%	0%
Belchertown	28%	29%	27%	-1%
Hadley	20%	22%	20%	-1%
East Longmeadow	26%	27%	25%	-1%
Massachusetts	26%	26%	25%	-1%
Hampden County	28%	29%	27%	-1%
Westfield	28%	28%	27%	-1%
Chicopee	25%	25%	24%	-1%
Pioneer Valley	28%	28%	26%	-2%
South Hadley	25%	25%	23%	-2%
Amherst	32%	32%	30%	-2%
Monson	27%	28%	25%	-2%
Palmer	26%	28%	24%	-2%
Northampton	23%	22%	21%	-2%
Agawam	25%	24%	22%	-2%
Holyoke	32%	32%	29%	-2%
Tolland	27%	26%	24%	-3%
Granby	27%	28%	25%	-3%
Hampden	26%	29%	24%	-3%
Hampshire County	27%	27%	24%	-3%
Ludlow	25%	24%	22%	-3%
Ware	28%	27%	24%	-3%
Russell	30%	29%	27%	-4%
Goshen	27%	24%	23%	-4%
Hatfield	23%	23%	19%	-4%
Southampton	29%	28%	24%	-5%
Southwick	30%	29%	25%	-5%
Chester	30%	28%	24%	-6%
Easthampton	26%	23%	20%	-6%
Pelham	26%	25%	20%	-6%
Williamsburg	26%	23%	20%	-6%
Brimfield	30%	30%	24%	-6%
Granville	31%	30%	25%	-7%
Plainfield	29%	27%	22%	-7%
Blandford	29%	26%	22%	-7%
Cummington	28%	31%	20%	-8%
Holland	32%	30%	24%	-8%
Westhampton	32%	27%	24%	-8%
Montgomery	29%	24%	21%	-8%
Middlefield	28%	26%	20%	-8%
Huntington	32%	30%	23%	-9%
Chesterfield	31%	28%	22%	-9%
Wales	34%	27%	24%	-10%
Worthington	30%	27%	17%	-13%

Source: U.S Census Bureau, 1990, 2000, 2010 Decennial Census

Table 11: Percent of Total Population: Age 25 to 34 Years AND Age 35 to 44 Years

	Age 25 to 34 years				Age 35 to 44 years			
	1990	2000	2010	Difference	1990	2000	2010	Difference
Massachusetts	18%	15%	13%	-5%	15%	17%	14%	-2%
Pioneer Valley	16%	12%	11%	-5%	15%	16%	12%	-2%
Agawam	17%	13%	10%	-7%	17%	17%	13%	-4%
Amherst	12%	9%	8%	-4%	9%	8%	5%	-4%
Belchertown	19%	13%	9%	-10%	21%	20%	15%	-6%
Blandford	15%	10%	9%	-7%	22%	17%	13%	-9%
Brimfield	15%	10%	8%	-7%	18%	19%	15%	-3%
Chester	20%	9%	9%	-11%	16%	21%	13%	-3%
Chesterfield	17%	11%	10%	-7%	22%	19%	13%	-9%
Chicopee	17%	13%	13%	-4%	14%	16%	12%	-1%
Cummington	18%	12%	8%	-10%	21%	18%	14%	-7%
East Longmeadow	13%	9%	8%	-5%	16%	17%	13%	-3%
Easthampton	18%	15%	14%	-4%	18%	17%	14%	-4%
Goshen	15%	12%	8%	-8%	20%	20%	15%	-6%
Granby	17%	12%	9%	-8%	18%	19%	14%	-3%
Granville	17%	9%	6%	-11%	19%	22%	13%	-6%
Hadley	16%	11%	10%	-6%	18%	17%	11%	-7%
Hampden	13%	8%	7%	-7%	14%	16%	13%	-2%
Hatfield	16%	11%	9%	-7%	19%	16%	13%	-6%
Holland	20%	11%	12%	-8%	19%	22%	14%	-5%
Holyoke	16%	13%	13%	-3%	12%	14%	12%	0%
Huntington	17%	12%	11%	-6%	18%	18%	15%	-3%
Longmeadow	9%	6%	5%	-4%	17%	16%	12%	-5%
Ludlow	16%	14%	12%	-4%	15%	18%	14%	-1%
Middlefield	13%	11%	9%	-5%	21%	21%	10%	-11%
Monson	17%	12%	8%	-9%	18%	20%	14%	-4%
Montgomery	14%	9%	8%	-6%	18%	19%	13%	-5%
Northampton	18%	14%	14%	-4%	17%	16%	12%	-5%
Palmer	18%	13%	11%	-7%	14%	18%	14%	-1%
Pelham	16%	9%	8%	-8%	20%	16%	11%	-10%
Plainfield	16%	8%	8%	-8%	17%	19%	12%	-5%
Russell	17%	12%	11%	-6%	18%	19%	13%	-5%
South Hadley	15%	10%	10%	-5%	14%	15%	11%	-2%
Southampton	14%	11%	8%	-6%	22%	18%	14%	-7%
Southwick	18%	11%	9%	-9%	18%	21%	14%	-4%
Springfield	18%	14%	13%	-5%	13%	14%	12%	0%
Tolland	13%	11%	8%	-5%	18%	20%	11%	-7%
Wales	19%	13%	11%	-8%	19%	19%	14%	-5%
Ware	18%	13%	12%	-5%	14%	16%	13%	-1%
West Springfield	18%	14%	13%	-4%	15%	16%	13%	-2%
Westfield	16%	12%	10%	-6%	15%	16%	12%	-2%
Westhampton	16%	9%	7%	-9%	21%	22%	13%	-8%
Wilbraham	11%	7%	6%	-5%	17%	17%	12%	-5%
Williamsburg	17%	12%	9%	-8%	22%	18%	13%	-9%
Worthington	15%	8%	6%	-9%	23%	19%	12%	-11%

Source: U.S. Census Bureau, 1990, 2000, 2010 Decennial Census

Table 12: Pioneer Valley Municipalities by Race and Ethnicity (Number)

	White		Black or African American		Asian		Some Other Race		Two or More Races	
	2000	2010	2000	2010	2000	2010	2000	2010	2000	2010
Massachusetts	5,367,286	5,265,236	343,454	434,398	238,124	349,768	236,724	305,151	146,005	172,003
Pioneer Valley	499,593	494,830	39,915	45,569	11,095	16,303	42,650	45,201	13,343	17,182
Agawam	27,217	26,899	257	426	275	502	120	212	224	354
Amherst	27,665	29,076	1,780	2,044	3,144	4,140	1,009	898	1,169	1,556
Belchertown	12,467	13,741	105	199	125	305	71	115	169	260
Blandford	1,199	1,213	6	4	3	4	0	2	4	8
Brimfield	3,262	3,492	17	28	2	17	24	4	20	56
Chester	1,285	1,319	2	1	1	2	4	3	10	12
Chesterfield	1,185	1,199	0	2	3	5	1	3	9	11
Chicopee	49,089	47,999	1,244	2,053	474	737	2,679	3,016	1,003	1,253
Cumington	943	853	6	3	3	1	5	6	17	9
East Longmeadow	13,750	14,858	105	222	124	377	34	75	74	177
Easthampton	15,260	15,026	102	174	275	380	180	183	153	255
Goshen	912	1,029	0	3	2	3	0	2	6	14
Granby	5,934	6,021	31	25	59	69	32	40	67	69
Granville	1,501	1,522	4	9	3	5	6	6	7	19
Hadley	4,597	4,799	36	102	75	213	28	41	54	85
Hampden	5,084	4,968	9	25	22	70	14	21	30	51
Hatfield	3,185	3,196	7	22	16	17	19	17	16	24
Holland	2,334	2,404	2	15	6	11	18	10	26	30
Holyoke	26,197	26,329	1,476	1,867	324	428	10,521	9,374	1,121	1,554
Huntington	2,121	2,114	9	9	9	3	6	7	25	40
Longmeadow	14,917	14,587	108	167	453	745	41	76	97	201
Ludlow	20,315	19,828	432	514	125	171	65	271	250	286
Middlefield	536	506	1	0	0	11	1	1	3	3
Monson	8,166	8,287	56	73	26	52	19	17	72	113
Montgomery	641	813	0	0	2	3	2	1	7	15
Northampton	26,083	25,025	602	776	906	1,162	697	708	589	781
Palmer	12,100	11,599	94	137	70	107	55	71	149	202
Pelham	1,334	1,235	20	23	15	23	9	11	25	27
Plainfield	578	624	0	14	1	4	0	2	8	3
Russell	1,615	1,734	7	13	5	5	10	2	15	18
South Hadley	16,172	15,770	207	393	435	706	132	223	220	390
Southampton	5,295	5,638	11	22	34	33	11	25	29	69
Southwick	8,606	9,157	45	85	33	77	30	37	102	119
Springfield	85,329	79,335	31,960	34,073	2,916	3,728	25,016	27,610	6,149	7,199
Tolland	415	462	4	6	1	1	0	2	1	9
Wales	1,698	1,778	9	17	3	3	6	8	16	28
Ware	9,366	9,292	53	102	58	71	74	137	128	240
West Springfield	25,300	24,508	572	939	551	1,253	819	960	586	652
Westfield	37,881	38,122	365	663	329	534	850	908	538	754
Westhampton	1,446	1,576	0	3	2	8	4	5	11	13
Wilbraham	12,988	13,367	161	307	170	286	34	77	104	171
Williamsburg	2,377	2,405	6	8	12	20	4	14	26	33
Worthington	1,248	1,125	4	1	3	11	0	0	14	19

Source: U.S Census Bureau, 2010 Decennial Census

Table 13: Pioneer Valley Municipalities by Race and Ethnicity (Percent)

	White		Black or African American		Asian		Some Other Race		Two or More Races	
	2000	2010	2000	2010	2000	2010	2000	2010	2000	2010
Massachusetts	85%	80%	5%	7%	4%	5%	3.73%	4.66%	2%	3%
Pioneer Valley	82%	80%	7%	7%	2%	3%	7.01%	7.27%	2%	3%
Agawam	97%	95%	1%	1%	1%	2%	0.43%	0.75%	1%	1%
Amherst	79%	77%	5%	5%	9%	11%	2.89%	2.37%	3%	4%
Belchertown	96%	94%	1%	1%	1%	2%	0.55%	0.79%	1%	2%
Blandford	99%	98%	0%	0%	0%	0%	0.00%	0.16%	0%	1%
Brimfield	98%	97%	1%	1%	0%	0%	0.72%	0.11%	1%	2%
Chester	98%	99%	0%	0%	0%	0%	0.31%	0.22%	1%	1%
Chesterfield	99%	98%	0%	0%	0%	0%	0.08%	0.25%	1%	1%
Chicopee	90%	87%	2%	4%	1%	1%	4.90%	5.45%	2%	2%
Cummington	96%	98%	1%	0%	0%	0%	0.51%	0.69%	2%	1%
East	98%	95%	1%	1%	1%	2%	0.24%	0.48%	1%	1%
Longmeadow										
Easthampton	95%	94%	1%	1%	2%	2%	1.13%	1.14%	1%	2%
Goshen	99%	98%	0%	0%	0%	0%	0.00%	0.19%	1%	1%
Granby	97%	96%	1%	0%	1%	1%	0.52%	0.64%	1%	1%
Granville	99%	97%	0%	1%	0%	0%	0.39%	0.38%	0%	1%
Hadley	96%	91%	1%	2%	2%	4%	0.58%	0.78%	1%	2%
Hampden	98%	97%	0%	0%	0%	1%	0.27%	0.41%	1%	1%
Hatfield	98%	97%	0%	1%	0%	1%	0.58%	0.52%	0%	1%
Holland	97%	97%	0%	1%	0%	0%	0.75%	0.40%	1%	1%
Holyoke	66%	66%	4%	5%	1%	1%	26.41%	23.51%	3%	4%
Huntington	98%	97%	0%	0%	0%	0%	0.28%	0.32%	1%	2%
Longmeadow	95%	92%	1%	1%	3%	5%	0.26%	0.48%	1%	1%
Ludlow	96%	94%	2%	2%	1%	1%	0.31%	1.28%	1%	1%
Middlefield	99%	97%	0%	0%	0%	2%	0.18%	0.19%	1%	1%
Monson	98%	97%	1%	1%	0%	1%	0.23%	0.20%	1%	1%
Montgomery	98%	97%	0%	0%	0%	0%	0.31%	0.12%	1%	2%
Northampton	90%	88%	2%	3%	3%	4%	2.41%	2.48%	2%	3%
Palmer	97%	96%	1%	1%	1%	1%	0.44%	0.58%	1%	2%
Pelham	95%	93%	1%	2%	1%	2%	0.64%	0.83%	2%	2%
Plainfield	98%	96%	0%	2%	0%	1%	0.00%	0.31%	1%	0%
Russell	97%	98%	0%	1%	0%	0%	0.60%	0.11%	1%	1%
South Hadley	94%	90%	1%	2%	3%	4%	0.77%	1.27%	1%	2%
Southampton	98%	97%	0%	0%	1%	1%	0.20%	0.43%	1%	1%
Southwick	97%	96%	1%	1%	0%	1%	0.34%	0.39%	1%	1%
Springfield	56%	52%	21%	22%	2%	2%	16.45%	18.04%	4%	5%
Tolland	97%	95%	1%	1%	0%	0%	0.00%	0.41%	0%	2%
Wales	98%	97%	1%	1%	0%	0%	0.35%	0.44%	1%	2%
Ware	96%	94%	1%	1%	1%	1%	0.76%	1.39%	1%	2%
West Springfield	91%	86%	2%	3%	2%	4%	2.94%	3.38%	2%	2%
Westfield	95%	93%	1%	2%	1%	1%	2.12%	2.21%	1%	2%
Westhampton	99%	98%	0%	0%	0%	0%	0.27%	0.31%	1%	1%
Wilbraham	96%	94%	1%	2%	1%	2%	0.25%	0.54%	1%	1%
Williamsburg	98%	97%	0%	0%	0%	1%	0.16%	0.56%	1%	1%
Worthington	98%	97%	0%	0%	0%	1%	0.00%	0.00%	1%	2%

Source: U.S Census Bureau, 2010 Decennial Census

Table 14: Average Household Size by Race/Ethnicity (2010)

Geography	All Households	White	Black	Asian	Other	Hispanic
Massachusetts	2.48	2.37	2.71	2.94	3.21	3.11
Hampden County	2.49	2.35	2.66	3.29	3.08	3.01
Hampshire County	2.34	2.31	2.39	2.79	2.89	2.69
Agawam	2.38	2.37	2.28	3	2.57	2.56
Amherst	2.44	2.38	2.5	2.64	3.13	2.85
Belchertown	2.62	2.6	2.53	3.2	3.23	3.05
Blandford	2.51	2.51	2	0	0	2
Brimfield	2.53	2.51	2.75	3.6	0	3.21
Chester	2.46	2.47	1	1	0	2.33
Chesterfield	2.39	2.38	4	5	0	3
Chicopee	2.28	2.21	2.37	3.09	2.77	2.73
Cummington	2.16	2.17	1	0	0	0
East Longmeadow	2.61	2.57	3.29	3.9	3.68	3.3
Easthampton	2.21	2.19	2.35	3.46	2.84	2.58
Goshen	2.53	2.54	0	0	0	3.25
Granby	2.63	2.62	2.27	2.85	3.44	2.84
Granville	2.58	2.56	3	0	5	3.2
Hadley	2.41	2.37	2.45	3.61	3	2.78
Hampden	2.66	2.63	3.67	4.21	3	3.85
Hatfield	2.21	2.21	1.5	2.75	3	2.4
Holland	2.5	2.48	3.4	2	4	4.25
Holyoke	2.51	2.15	2.67	2.75	3.02	3
Huntington	2.51	2.52	4	0	0	2.88
Longmeadow	2.66	2.62	3.08	3.39	3.31	3.18
Ludlow	2.46	2.43	2.94	3.47	3.04	2.96
Middlefield	2.39	2.37	0	9	0	1
Monson	2.57	2.56	3.14	3.11	2.5	3
Montgomery	2.54	2.52	0	3	0	0
Northampton	2.12	2.09	2.06	2.69	2.57	2.42
Palmer	2.37	2.36	2.68	3.16	3.54	2.97
Pelham	2.41	2.39	2.4	2.5	3.33	2.85
Plainfield	2.4	2.4	3	0	0	2.5
Russell	2.7	2.72	3	0	0	2.1
South Hadley	2.25	2.23	2.41	2.66	2.81	2.77
Southampton	2.58	2.57	2.8	3.1	2.71	2.44
Southwick	2.56	2.54	2.73	3.29	3.57	3.15
Springfield	2.6	2.17	2.69	3.43	3.16	3.07
Tolland	2.46	2.45	1.33	0	0	0
Wales	2.5	2.49	3	3	4	2.86
Ware	2.39	2.37	2.96	3.72	3.23	3.1
West Springfield	2.33	2.28	2.06	3.23	2.58	2.64
Westfield	2.49	2.44	2.7	3.08	3.11	2.98
Westhampton	2.58	2.57	4	0	4	3.4
Wilbraham	2.63	2.61	2.71	3.11	2.92	3.15
Williamsburg	2.21	2.21	2	2.2	3.4	2.33
Worthington	2.21	2.21	0	1.67	0	2

Source: U.S Census Bureau, 2010 Decennial Census

ANALYSIS OF LARGEST METROS (TOTAL POPULATION OF 500,000 OR MORE) BY SEGREGATION

Index values closer to "100" reflect higher levels of segregation

Table 15: White-Hispanic Segregation

Rank (2010)	Name	Index
1	Springfield, MA	63
2	Los Angeles-Long Beach-Santa Ana, CA	62
3	New York-Northern New Jersey-Long Island, NY-NJ-PA	62
4	Providence-New Bedford-Fall River, RI-MA	60
5	Boston-Cambridge-Quincy, MA-NH	60
6	Bridgeport-Stamford-Norwalk, CT	59
7	Hartford-West Hartford-East Hartford, CT	58
8	Miami-Fort Lauderdale-Pompano Beach, FL	57
9	Milwaukee-Waukesha-West Allis, WI	57
10	Chicago-Naperville-Joliet, IL-IN-WI	56
.....
100	Akron, OH	25
101	Palm Bay-Melbourne-Titusville, FL	25
102	Portland-South Portland-Biddeford, ME	24

Source: William H. Frey analysis of the 2010 Decennial Census (U.S. Census Bureau). Note: "Largest Metros" reflect the boundaries of federally-designated metropolitan statistical areas (MSA). The Springfield MSA includes all 43 municipalities in the Pioneer Valley.

Table 16: White-Black Segregation

Rank (2010)	Name	Index
1	Milwaukee-Waukesha-West Allis, WI	82
2	New York-Northern New Jersey-Long Island, NY-NJ-PA	78
3	Chicago-Naperville-Joliet, IL-IN-WI	76
4	Detroit-Warren-Livonia, MI	75
5	Cleveland-Elyria-Mentor, OH	74
6	Buffalo-Niagara Falls, NY	73
7	St. Louis, MO-IL	72
8	Cincinnati-Middletown, OH-KY-IN	69
9	Philadelphia-Camden-Wilmington, PA-NJ-DE-MD	68
10	Los Angeles-Long Beach-Santa Ana, CA	68
.....
22	Springfield, MA	65
.....
100	El Paso, TX	31
101	Boise City-Nampa, ID	30
102	Provo-Orem, UT	22

Source: William H. Frey analysis of the 2010 Decennial Census (U.S. Census Bureau). Note: "Largest Metros" reflect the boundaries of federally-designated metropolitan statistical areas (MSA). The Springfield MSA includes all 43 municipalities in the Pioneer Valley.

Table 17: White-Asian Segregation

Rank (2010)	Name	Index
1	Buffalo-Niagara Falls, NY	54
2	Pittsburgh, PA	52
3	New York-Northern New Jersey-Long Island, NY-NJ-PA	52
4	Syracuse, NY	52
5	Baton Rouge, LA	51
6	Detroit-Warren-Livonia, MI	51
7	Houston-Sugar Land-Baytown, TX	50
8	Sacramento--Arden-Arcade--Roseville, CA	50
9	New Orleans-Metairie-Kenner, LA	49
10	Atlanta-Sandy Springs-Marietta, GA	48
.....
57	Springfield, MA	40
.....
100	El Paso, TX	22
101	Palm Bay-Melbourne-Titusville, FL	21
102	Ogden-Clearfield, UT	21

Source: William H. Frey analysis of the 2010 Decennial Census (U.S. Census Bureau). Note: "Largest Metros" reflect the boundaries of federally-designated metropolitan statistical areas (MSA). The Springfield MSA includes all 43 municipalities in the Pioneer Valley.

Foreign-Born population—a Summary

Over forty percent of the region’s immigrants are from Europe – the largest percentage from any one specific region of the world. Of the European immigrants, over one-half are from Eastern Europe (mostly Poland, Russia, and Ukraine) and a quarter are from Southern Europe (mostly Portugal and Italy). Most of these immigrants have been in the United States for a long amount of time, with only about a fifth of all European immigrants having immigrated after 1999. Asian immigrants comprise a quarter of all foreign-born residents and are among the newest to the region of the foreign-born population, with almost 40 percent coming after 1999. Vietnam has the largest number of immigrants of any Asian country followed by China and India.

Immigrants from the Caribbean, particularly the Dominican Republic and Jamaica, comprise just over ten percent of the region’s foreign born population and recent immigrants to the region, with almost twenty percent arriving after 1999. The Middle East comprises a small portion of immigrants at three percent, with Lebanon being the country with the largest number of Middle Eastern immigrants. Five percent of the region’s immigrants are from Africa, mostly Kenya. South America and Central America each comprise roughly five percent of the immigrant population, with El Salvador and Columbia being the countries most represented.

Table 18: Countries with over 1,000 Foreign Born Residents Living in the Pioneer Valley, ACS 2005-2009

	Number	Percentage of all Foreign Born Residents
Total of All Foreign Born Residents:	51,533	
United Kingdom (inc. Crown Dependencies)	1,508	3%
Germany	1,106	2%
Italy	1,482	3%
Portugal	3,600	7%
Poland	4,283	8%
Russia	2,503	5%
Ukraine	2,289	4%
China	1,750	3%
India	1,116	2%
Vietnam	2,107	4%
Dominican Republic	2,510	5%
Jamaica	2,230	4%
Canada	2,792	5%

Source: U.S. Census Bureau, 2005-2009 American Community Survey

Limited English Proficiency —a Summary

It is also worth examining is what languages have a large percentage of speakers that speak English less than “very well.” Spanish has the largest number of limited English speakers, at 25,771 residents. Cambodian and Vietnamese are the two languages with the highest percentage of speakers who cannot speak English very well, at 70 percent. Although these are not the largest populations of limited English speakers, the high percentage may indicate increased difficulty in becoming more fluent. The following are the languages with speaking populations that number over 500, and also have over 40% who speak English less than very well:

Table 19: Most Common Languages in the Pioneer Valley Other than English by Percent of Speakers Who Speak English Less Than “Very Well.”

Language	Percentage of Speakers Speaking Less Than “Very Well”	Number of Speakers Speaking Less Than “Very Well”
Spanish	41%	25,771
Portuguese	50%	2,737
Russian	57%	3,396
Polish	44%	3,323
Chinese	54%	1,472
Cambodian	70%	688
Vietnamese	70%	1,615
Arabic	56%	595

Source: U.S. Census Bureau, American Community Survey, 2005-2009

In addition, there are several languages that have a large percentage of households with linguistic isolation, which the Census Bureau defines as a household in which no one 14 years old and over speaks only English or speaks a non-English language and speaks English “very well.” Languages that have the largest number of households with linguistic isolation Spanish (28 percent of households) and Asian / Pacific Island languages (35 percent).

Table 20: Pioneer Valley School Districts with the Largest Number of or Greatest Increase of Students with Limited English Proficiency and Students Whose First Language is Not English

DISTRICT	Limited English Proficient 1995-1996		Limited English Proficient 2010-2011		Numeric Change 1995 to 2010	First Language Not English 1995-1996		First Language Not English 2010-2011		Numeric Change 1995 to 2010
	#	%	#	%		#	%	#	%	
Agawam	35	0.8	125	3	90	91	2.1	138	3.3	47
Amherst	163	9.2	181	14.6	18	259	14.7	220	17.7	-39
Chicopee	324	4.3	369	4.7	45	667	8.8	1,046	13.3	379
East Longmeadow	3	0.1	6	0.2	3	26	1	106	3.7	80
Holyoke	2,374	30.6	1,533	26	-841	4,371	56.4	2,995	50.8	-1376
Springfield	2,910	12.3	3,552	14.1	642	7,062	29.9	6,158	24.4	-904
West Springfield	105	2.7	291	7.4	186	306	7.8	965	24.5	659
Westfield	226	3.5	239	4	13	490	7.5	710	12	220

Source: Massachusetts Department of Education

Almost all school districts in the regional saw an increase in the number of students whose first language was not English from 1995 to 2010. The most substantial increases occurred in the Chicopee, East Longmeadow, West Springfield and Westfield Public School systems. In West Springfield, the percentage of the district's total enrollment went from 7.8% to 24.5% from 1995 to 2010. For the 2010-2011 school year, the school districts with the greatest percentage of students whose first language is not English was Amherst (18%), Chicopee (13%), Holyoke (51%), Springfield (24%), and West Springfield (24.5%). Similarly, most school districts in the region saw an increase in the number of students with limited English proficiency from 1995 to 2010. The Agawam, Chicopee, Springfield and West Springfield school districts saw the greatest numeric increases during this time period. For the 2010-2011 school year, the school districts with the greatest percentage of students with limited English proficiency were Amherst (15%), Chicopee (5%), Holyoke (26%), Springfield (14%), and West Springfield (7%).

Table 21: Estimated Pioneer Valley Non-Institutionalized Population by Disability and Age Group (2008-2010 ACS)

	Total Estimated population With a disability	Percent	Total Estimated Population 18 to 64 years With a disability	Percent	Total Estimated Population 65 years and over With a disability	Percent
Massachusetts	717,255	11.2	365,191	8.8	288,346	34
Pioneer Valley	83,361	13.5	43,862	11.1	30,387	37.3
Hampden County	67,878	14.8	35,619	12.5	24,491	39.1
Hampshire County	15,483	9.9	8,243	7.5	5,896	31.5
Agawam	3,332	12	1,379	7.9	1,692	37.8
Chicopee	10,115	18.4	5,173	15.1	3,608	41.5
Holyoke	7,926	20.4	4,951	20.7	2,166	42.7
Ludlow	2,158	11	997	8.1	1,085	32.8
Springfield	24,958	16.4	14,651	15.5	6,928	43
Westfield	5,235	12.9	2,329	8.9	2,276	41.7
West Springfield	3,031	10.8	1,536	8.6	1,340	31.6
Amherst	2,450	6.5	1,717	5.4	617	25.6
Northampton	2,963	10.7	1,924	9.8	831	28.7

Source: U.S. Census Bureau, 2008-2010 American Community Survey Three-Year Estimates for Estimated Total civilian non-institutionalized population age 65 and over with a disability

The U.S. Census Bureau, through the American Community Survey, gathers information about the nature of individual disability for individuals age five and older using six categories of disability.¹

- Hearing Difficulty: person is deaf or has serious difficulty hearing.
- Vision Difficulty: person is blind or has serious difficulty seeing even when wearing glasses.
- Cognitive Difficulty: person has serious difficulty concentrating, remembering, or making decisions because of a physical, mental, or emotional condition.
- Ambulatory Difficulty: person has serious difficulty walking or climbing stairs.
- Self-care Difficulty: person has difficulty dressing or bathing.
- Independent living Difficulty: person has difficulty doing errands alone such as visiting a doctor’s office or shopping because of a physical, mental, or emotional condition.

¹ In 2008, the American Community Survey (ACS) changed the way it asked about disability. Superficially, the differences between the previous surveys may seem unremarkable, however there are critical distinctions between the conceptual frameworks encompassing the new and previous question sets. This paper describes some of these distinctions and demonstrates that the 2008 questions should not be used to make comparisons to earlier ACS disability estimates.

Table 22: Percent of Population Age 18 to 64 with a Disability, by Type of Disability (ACS 2008-2010)

Geography	Percent of Population with a disability	Type of Disability					
		hearing difficulty	vision difficulty	cognitive difficulty	ambulatory difficulty	self-care difficulty	independent living difficulty
Massachusetts	9	2	1	4	4	1	3
Pioneer Valley	11	2	2	5	6	2	4
Hampden County	13	2	2	6	7	2	5
Hampshire County	8	2	1	3	3	1	3
Agawam	8	2	1	3	3	1	2
Chicopee	15	3	1	6	8	2	4
Holyoke	21	2	3	9	11	4	10
Ludlow	8	2	1	3	5	1	3
Springfield	16	2	3	8	9	3	6
Westfield	9	1	1	5	4	2	3
West Springfield	9	2	2	3	4	1	3
Amherst	5	1	1	3	2	1	2
Northampton	10	2	2	4	5	3	5

Source: U.S. Census Bureau, 2008-2010 American Community Survey Three-Year Estimates for Estimated Total civilian non-institutionalized population age 18 to 64 with a disability

Table 23: Percent of Population Age 65 Years and Older with A Disability, by Type of Disability (ACS 2008-2010)

Geography	Percent of Population with a disability	Type of Disability					
		hearing difficulty	vision difficulty	cognitive difficulty	ambulatory difficulty	self-care difficulty	independent living difficulty
Massachusetts	34	14	6	8	21	8	15
Pioneer Valley	37	15	7	8	23	9	16
Hampden County	39	16	7	9	24	9	18
Hampshire County	32	13	4	6	20	7	12
Agawam	38	19	5	8	20	6	16
Chicopee	42	19	7	8	27	8	16
Holyoke	43	13	11	12	27	15	26
Ludlow	33	18	10	8	16	4	12
Springfield	43	14	8	12	30	11	20
Westfield	42	20	7	9	28	12	21
West Springfield	32	13	5	7	19	10	15
Amherst	26	15	4	3	15	9	8
Northampton	29	12	3	5	17	6	10

Source: U.S. Census Bureau, 2008-2010 American Community Survey Three-Year Estimates for Estimated Total civilian non-institutionalized population age 65 and over with a disability

Figure 1: Median Household Income, adjusted to 2009 dollars

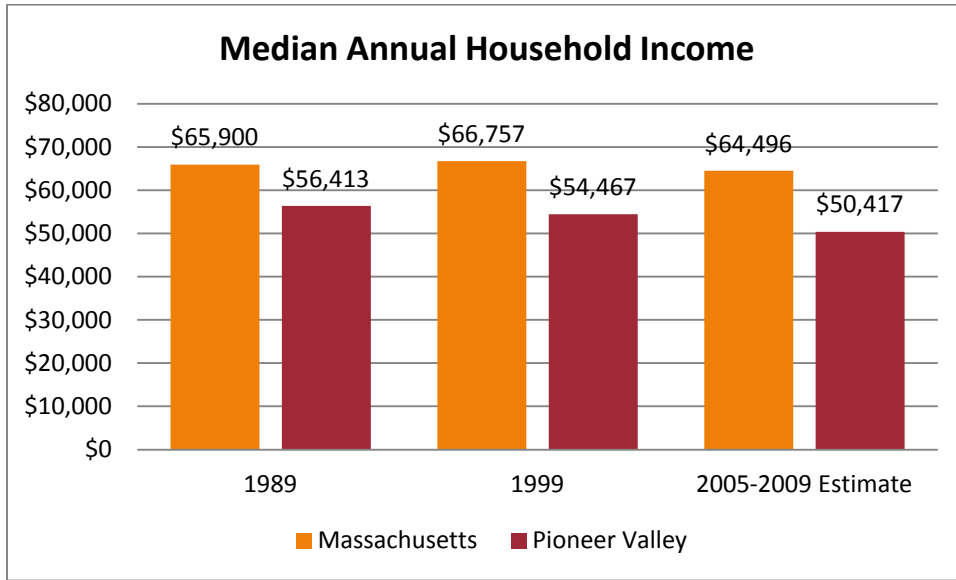


Table 24: Pioneer Valley By Median Household Income—Ranked from Lowest to Highest

Location	Median Annual Household Income 2005-2009 Estimate
Springfield	34,113
Holyoke	34,496
Chicopee	42,788
Amherst	44,011
Ware	46,992
Easthampton	50,257
Pioneer Valley	50,417
Northampton	51,018
West Springfield	51,099
Palmer	51,154
Westfield	52,425
Hatfield	53,684
Cummington	54,375
Plainfield	54,375
Chester	56,125
Russell	58,917
Chesterfield	60,000
Wales	60,132
Worthington	60,463
Montgomery	61,042
Ludlow	61,768
Agawam	61,944
South Hadley	62,465
Hadley	62,731
Tolland	62,788
Williamsburg	63,636
Middlefield	67,083
Granby	68,412
Monson	68,661
Huntington	69,539
Southwick	70,423
Blandford	71,042
Holland	73,125
Granville	73,571
Brimfield	74,355
Belchertown	75,068
Westhampton	76,739
East Longmeadow	78,578
Hampden	78,659
Southampton	80,667
Pelham	81,389
Goshen	83,333
Wilbraham	90,670
Longmeadow	91,132

Source: U.S. Census Bureau, 2005-2009 American Community Survey

Table 25: Change in Number of Students from Low-income Families by School District

District	1995-1996		2010-2011		1995 to 2010
	#	%	#	%	Numeric Change
Agawam	507	12	1,074	25	567
Amherst	496	28	455	37	-41
Belchertown	277	12	457	18	180
Brimfield	40	12	51	15	11
Central Berkshire	434	17	620	32	186
Chesterfield-Goshen	26	16	29	17	3
Chicopee	2,774	37	4,600	58	1,826
East Longmeadow	168	7	313	11	145
Easthampton	472	23	487	31	15
Gateway	340	20	350	32	10
Granby	112	11	169	15	57
Granville	28	10	24	16	-4
Hadley	63	10	119	17	56
Hampden-Wilbraham	225	7	356	10	131
Hatfield	36	7	54	12	18
Holland	47	14	83	34	36
Longmeadow	63	2	123	4	60
Ludlow	306	10	740	25	434
Mohawk Trail	393	23	395	37	2
Monson	195	14	320	23	125
Northampton	730	24	770	29	40
Palmer	420	21	588	36	168
Pelham	9	6	7	6	-2
South Hadley	338	14	583	28	245
Southampton	58	12	69	12	11
Southwick Tolland	272	15	257	15	-15
Springfield	16,855	72	21,232	84	4,377
Wales	66	32	53	31	-13
Ware	497	38	638	50	141
West Springfield	1,008	26	1,825	46	817
Westfield	1,394	22	1,856	31	462
Westhampton	19	11	17	12	-2
Williamsburg	32	14	36	21	4
State Totals	232,529	25	327,044	34	94,515
Region	28700	33	38,750	46	10,050

Source: Massachusetts Department of Education

Table 26: Households Receiving Fuel Assistance 2007 to 2011 Comparison

Town	2007	2011	Percent Change	Number of Households in 2010	% of Households Receiving Assistance
Agawam	606	1,079	78%	11,664	9%
Amherst	303	350	16%	9,259	4%
Belchertown	275	476	73%	5,595	9%
Blandford	22	40	82%	492	8%
Brimfield	100	141	41%	1,429	10%
Chester	57	103	81%	543	19%
Chesterfield	33	45	36%	511	9%
Chicopee	2,750	4,305	57%	23,739	18%
Cummington	27	51	89%	404	13%
East Longmeadow	193	356	84%	5,851	6%
Easthampton	452	727	61%	7,224	10%
Goshen	9	23	156%	416	6%
Granby	91	155	70%	2,374	7%
Granville	33	57	73%	608	9%
Hadley	122	183	50%	2,107	9%
Hampden	59	116	97%	1,898	6%
Hatfield	74	111	50%	1,483	7%
Holland	54	92	70%	994	9%
Holyoke	2,724	3,521	29%	15,361	23%
Huntington	70	119	70%	868	14%
Longmeadow	80	162	103%	5,741	3%
Ludlow	652	997	53%	8,080	12%
Middlefield	17	17	0%	218	8%
Monson	200	360	80%	3,279	11%
Northampton	609	869	43%	12,000	7%
Palmer	604	924	53%	5,099	18%
Pelham	12	29	142%	549	5%
Plainfield	22	24	9%	269	9%
Russell	83	117	41%	656	18%
South Hadley	377	562	49%	6,793	8%
Southampton	70	146	109%	2,249	6%
Southwick	183	319	74%	3,710	9%
Springfield	8,480	12,298	45%	56,752	22%
Wales	59	117	98%	736	16%
Ware	570	840	47%	4,120	20%
West Springfield	1,204	1,813	51%	12,124	15%
Westfield	1,429	2,087	46%	15,335	14%
Westhampton	16	32	100%	623	5%
Wilbraham	169	284	68%	5,309	5%
Williamsburg	48	107	123%	1,118	10%
Worthington	20	46	130%	522	9%
Grand Total	22,958	34,200	49%	238,102	14%

Source: Community Action of the Franklin, Hampshire, and North Quabbin Regions, Valley Opportunity Council, and Partners for Community (Springfield); and 2010 U.S. Decennial Census

APPENDICES FOR CHAPTER THREE

Table 27: Total Housing Units & Vacant Units

	Total Housing Units			Total Vacant Housing Units			% of Total Housing Units Vacant		
	1990	2000	2010	1990	2000	2010	1990	2000	2010
Massachusetts	2,472,711	2,621,989	2,808,254	225,601	178,409	261,179	9.1%	6.8%	9.3%
Pioneer Valley Region	233,093	244,520	254,778	13,135	13,241	16,149	5.6%	5.4%	6.3%
Agawam	10,869	11,659	12,139	437	399	475	4.0%	3.4	3.9%
Amherst	8,816	9,427	9,711	339	253	452	3.8%	2.7	4.7%
Belchertown	3,988	5,050	5,839	163	164	244	4.1%	3.2	4.2%
Blandford	544	526	574	120	70	82	22.1%	13.3	14.3%
Brimfield	1,245	1,396	1,598	167	146	169	13.4%	10.5	10.6%
Chester	551	580	645	87	80	102	15.8%	13.8	15.8%
Chesterfield	444	524	591	84	77	80	18.9%	14.7	13.5%
Chicopee	23,690	24,424	25,140	1,065	1,307	1,401	4.5%	5.4	5.6%
Cummington	441	452	485	124	70	81	28.1%	15.5	16.7%
East Longmeadow	4,796	5,363	6,106	126	115	255	2.6%	2.1	4.2%
Easthampton	6,421	7,083	7,615	251	229	391	3.9%	3.2	5.1%
Goshen	487	536	598	186	171	182	38.2%	31.9	30.4%
Granby	2,004	2,295	2,460	65	48	86	3.2%	2.1	3.5%
Granville	515	595	647	32	39	39	6.2%	6.6	6.0%
Hadley	1,715	1,953	2,230	82	58	123	4.8%	3	5.5%
Hampden	1,653	1,846	1,949	33	28	51	2.0%	1.5	2.6%
Hatfield	1,304	1,431	1,563	38	50	80	2.9%	3.5	5.1%
Holland	1,242	1,317	1,365	451	419	371	36.3%	31.8	27.2%
Holyoke	16,917	16,210	16,384	1,067	1,243	1,023	6.3%	7.7	6.2%
Huntington	853	935	1,014	150	126	146	17.6%	13.5	14.4%
Longmeadow	5,527	5,879	5,948	167	145	207	3.0%	2.5	3.5%
Ludlow	7,191	7,841	8,383	234	182	303	3.3%	2.3	3.6%
Middlefield	184	263	279	38	50	61	20.7%	19	21.9%
Monson	2,755	3,213	3,438	113	118	159	4.1%	3.7	4.6%
Montgomery	278	257	343	28	4	13	10.1%	1.6	3.8%
Northampton	11,747	12,405	12,728	583	525	728	5.0%	4.2	5.7%
Palmer	5,061	5,402	5,534	280	324	435	5.5%	6	7.9%
Pelham	502	556	570	10	11	21	2.0%	2	3.7%
Plainfield	274	311	329	65	68	60	23.7%	21.9	18.2%
Russell	594	641	699	37	30	43	6.2%	4.7	6.2%
South Hadley	6,233	6,784	7,156	349	198	363	5.6%	2.9	5.1%
Southampton	1,595	2,025	2,337	52	40	88	3.3%	2	3.8%
Southwick	2,934	3,533	3,916	221	215	206	7.5%	6.1	5.3%
Springfield	61,320	61,172	61,706	3,551	4,042	4,954	5.8%	6.6	8.0%
Tolland	407	478	510	299	309	313	73.5%	64.6	61.4%
Wales	732	796	882	182	136	146	24.9%	17.1	16.6%
Ware	4,095	4,336	4,590	259	309	470	6.3%	7.1	10.2%
West Springfield	12,103	12,259	12,697	618	436	573	5.1%	3.6	4.5%
Westfield	14,470	15,441	16,075	647	644	740	4.5%	4.2	4.6%
Westhampton	510	623	696	68	81	73	13.3%	13	10.5%
Wilbraham	4,631	5,048	5,497	157	157	188	3.4%	3.1	3.4%
Williamsburg	973	1,073	1,183	40	46	65	4.1%	4.3	5.5%
Worthington	482	582	629	70	79	107	14.5%	13.6	17.0%

Source: U.S. Census Bureau, 1990, 2000, 2010 Decennial Census

Table 28: Seasonal Housing Units

	Number of Units Used for Seasonal, Recreational, or Occasional Use			Seasonal, Recreational or Occasional Use Units as % of all Housing Units			% of all Vacant Units
	1990	2000	2010	1990	2000	2010	2010
Massachusetts	90,367	93,771	115,630	4%	4%	4%	44%
Pioneer Valley Region	2,524	2,708	2,956	1%	1%	1%	18%
Agawam	28	71	49	0%	1%	0%	10%
Amherst	53	62	90	1%	1%	1%	20%
Belchertown	47	48	68	1%	1%	1%	28%
Blandford	93	54	58	17%	10%	10%	71%
Brimfield	118	109	107	9%	8%	7%	63%
Chester	60	52	60	11%	9%	9%	59%
Chesterfield	37	62	67	8%	12%	11%	84%
Chicopee	31	87	66	0%	0%	0%	5%
Cummington	79	51	59	18%	11%	12%	73%
East Longmeadow	18	13	34	0%	0%	1%	13%
Easthampton	10	25	48	0%	0%	1%	12%
Goshen	80	156	158	16%	29%	26%	87%
Granby	4	7	9	0%	0%	0%	10%
Granville	9	17	17	2%	3%	3%	44%
Hadley	16	10	30	1%	1%	1%	24%
Hampden	5	3	8	0%	0%	0%	16%
Hatfield	10	11	14	1%	1%	1%	18%
Holland	405	370	314	33%	28%	23%	85%
Holyoke	10	30	64	0%	0%	0%	6%
Huntington	118	88	95	14%	9%	9%	65%
Longmeadow	50	47	74	1%	1%	1%	36%
Ludlow	25	26	46	0%	0%	1%	15%
Middlefield	33	34	49	18%	13%	18%	80%
Monson	21	29	32	1%	1%	1%	20%
Montgomery	11	3	6	4%	1%	2%	46%
Northampton	110	123	124	1%	1%	1%	17%
Palmer	20	31	39	0%	1%	1%	9%
Pelham	0	5	6	0%	1%	1%	29%
Plainfield	58	49	46	21%	16%	14%	77%
Russell	10	7	12	2%	1%	2%	28%
South Hadley	41	27	65	1%	0%	0%	18%
Southampton	17	22	27	1%	1%	3%	31%
Southwick	87	45	64	3%	1%	2%	31%
Springfield	115	171	150	0%	0%	0%	3%
Tolland	292	295	288	72%	62%	56%	92%
Wales	116	106	110	16%	13%	12%	75%
Ware	40	51	51	1%	1%	1%	11%
West Springfield	33	63	68	0%	1%	1%	12%
Westfield	72	79	74	0%	1%	0%	10%
Westhampton	55	66	61	11%	11%	9%	84%
Wilbraham	18	27	55	0%	1%	1%	29%
Williamsburg	14	16	18	1%	1%	2%	28%
Worthington	55	60	76	11%	10%	12%	71%

Source: U.S. Census Bureau, 1990, 2000, 2010 Decennial Census

Table 29: Vacant Housing Unit & Non-Seasonal Vacant Units

	% of Total Housing Units Vacant			Non-Seasonal Vacant Units			Percent Non-seasonal Vacant Units		
	1990	2000	2010	1990	2000	2010	1990	2000	2010
Massachusetts	9%	7	9%	135,234	84,638	145,549	5%	3%	5%
Pioneer Valley	6%	5	6%	10,611	10,533	13,193	5%	4%	5%
Agawam	4%	3	4%	409	328	426	4%	3%	4%
Amherst	4%	3	5%	286	191	362	3%	2%	4%
Belchertown	4%	3	4%	116	116	176	3%	2%	3%
Blandford	22%	13	14%	27	16	24	5%	3%	4%
Brimfield	13%	11	11%	49	37	62	4%	3%	4%
Chester	16%	14	16%	27	28	42	5%	5%	7%
Chesterfield	19%	15	14%	47	15	13	11%	3%	2%
Chicopee	4%	5	6%	1,034	1,220	1,335	4%	5%	5%
Cummington	28%	16	17%	45	19	22	10%	4%	5%
East Longmeadow	3%	2	4%	108	102	221	2%	2%	4%
Easthampton	4%	3	5%	241	204	343	4%	3%	5%
Goshen	38%	32	30%	106	15	24	22%	3%	4%
Granby	3%	2	3%	61	41	77	3%	2%	3%
Granville	6%	7	6%	23	22	22	4%	4%	3%
Hadley	5%	3	6%	66	48	93	4%	2%	4%
Hampden	2%	2	3%	28	25	43	2%	1%	2%
Hatfield	3%	4	5%	28	39	66	2%	3%	4%
Holland	36%	32	27%	46	49	57	4%	4%	4%
Holyoke	6%	8	6%	1,057	1,213	959	6%	7%	6%
Huntington	18%	14	14%	32	38	51	4%	4%	5%
Longmeadow	3%	3	3%	117	98	133	2%	2%	2%
Ludlow	3%	2	4%	209	156	257	3%	2%	3%
Middlefield	21%	19	22%	5	16	12	3%	6%	4%
Monson	4%	4	5%	92	89	127	3%	3%	4%
Montgomery	10%	2	4%	17	1	7	6%	0%	2%
Northampton	5%	4	6%	473	402	604	4%	3%	5%
Palmer	6%	6	8%	260	293	396	5%	5%	7%
Pelham	2%	2	4%	10	6	15	2%	1%	3%
Plainfield	24%	22	18%	7	19	14	3%	6%	4%
Russell	6%	5	6%	27	23	31	5%	4%	4%
South Hadley	6%	3	5%	308	171	298	5%	3%	4%
Southampton	3%	2	4%	35	18	61	2%	1%	3%
Southwick	8%	6	5%	134	170	142	5%	5%	4%
Springfield	6%	7	8%	3,436	3,871	4,804	6%	6%	8%
Tolland	73%	65	61%	7	14	25	2%	3%	5%
Wales	25%	17	17%	66	30	36	9%	4%	4%
Ware	6%	7	10%	219	258	419	5%	6%	9%
West Springfield	5%	4	5%	585	373	505	5%	3%	4%
Westfield	4%	4	5%	575	565	666	4%	4%	4%
Westhampton	13%	13	10%	13	15	12	3%	2%	2%
Wilbraham	3%	3	3%	139	130	133	3%	3%	2%
Williamsburg	4%	4	5%	26	30	47	3%	3%	4%
Worthington	15%	14	17%	15	19	31	3%	3%	5%

Source: U.S. Census Bureau, 1990, 2000, 2010 Decennial Census

Table 30: "All Other Vacant Units"

	Number of "All Other Vacant" Housing Units			"All Other Vacant" Housing Units as a Percentage of All Housing Units			"All Other Vacant" Housing Units as a Percentage of All Vacant Housing Units		
	Number 1990	Number 2000	Number 2010	Percent 1990	Percent 2000	Percent 2010	Percent 1990	Percent 2000	Percent 2010
Massachusetts	31,550	30,191	43,608	1%	1%	1.6	14%	17%	17%
Pioneer Valley	2,258	3,628	4,742	1%	1%	1.9%	17%	27%	29%
Agawam	55	79	101	1%	1%	0.8	13%	20%	21%
Amherst	63	65	74	1%	1%	0.8	19%	26%	16%
Belchertown	28	36	50	1%	1%	0.9	17%	22%	20%
Blandford	16	9	12	3%	2%	2.1	13%	13%	15%
Brimfield	12	15	26	1%	1%	1.6	7%	10%	15%
Chester	22	12	21	4%	2%	3.3	25%	15%	21%
Chesterfield	3	7	6	1%	1%	1	4%	9%	8%
Chicopee	268	526	608	1%	2%	2.4	25%	40%	43%
Cummington	20	7	6	5%	2%	1.2	16%	10%	7%
East Longmeadow	31	21	41	1%	0%	0.7	25%	18%	16%
Easthampton	67	66	142	1%	1%	1.9	27%	29%	36%
Goshen	9	10	10	2%	2%	1.7	5%	6%	5%
Granby	10	14	24	0%	1%	1	15%	29%	28%
Granville	9	11	14	2%	2%	2.2	28%	28%	36%
Hadley	33	26	42	2%	1%	1.9	40%	45%	34%
Hampden	10	11	20	1%	1%	1	30%	39%	39%
Hatfield	7	11	24	1%	1%	1.5	18%	22%	30%
Holland	17	19	30	1%	1%	2.2	4%	5%	8%
Holyoke	174	335	347	1%	2%	2.1	16%	27%	34%
Huntington	13	15	24	2%	2%	2.4	9%	12%	16%
Longmeadow	25	45	49	0%	1%	0.8	15%	31%	24%
Ludlow	68	78	101	1%	1%	1.2	29%	43%	33%
Middlefield	1	8	7	1%	3%	2.5	3%	16%	11%
Monson	33	45	42	1%	1%	1.2	29%	38%	26%
Montgomery	6	1	4	2%	0%	1.2	21%	25%	31%
Northampton	118	97	230	1%	1%	1.8	20%	18%	32%
Palmer	91	134	165	2%	2%	3	33%	41%	38%
Pelham	2	5	7	0%	1%	1.2	20%	45%	33%
Plainfield	3	5	7	1%	2%	2.1	5%	7%	12%
Russell	9	6	11	2%	1%	1.6	24%	20%	26%
South Hadley	67	61	114	1%	1%	1.6	19%	31%	31%
Southampton	8	9	18	1%	0%	0.8	15%	23%	20%
Southwick	18	28	50	1%	1%	1.3	8%	13%	24%
Springfield	596	1,259	1,626	1%	2%	2.6	17%	31%	33%
Tolland	5	8	8	1%	2%	1.6	2%	3%	3%
Wales	12	9	11	2%	1%	1.2	7%	7%	8%
Ware	75	102	168	2%	2%	3.7	29%	33%	36%
West Springfield	97	112	150	1%	1%	1.2	16%	26%	26%
Westfield	110	257	258	1%	2%	1.6	17%	40%	35%
Westhampton	7	7	8	1%	1%	1.1	10%	9%	11%
Wilbraham	17	40	48	0%	1%	0.9	11%	25%	26%
Williamsburg	16	9	28	2%	1%	2.4	40%	20%	43%
Worthington	7	8	10	1%	1%	1.6	10%	10%	9%

Source: U.S. Census Bureau, 1990, 2000, 2010 Decennial Census

Table 31: Foreclosures, 2007-2010

	Number of Single-Family Home Foreclosures				% of Regional Total	Total Number of Residential Foreclosures				% of Regional Total
	2007	2008	2009	2010		2010	2007	2008	2009	
Massachusetts	3,937	6,149	4,573	N/A	-----	7,653	12,424	9,269	12,233	-----
Pioneer Valley	447	627	464	731	100%	805	1143	893	1217	100%
Agawam	11	20	8	21	3%	14	29	12	32	3%
Amherst	1	4	2	2	0%	2	4	2	5	0%
Belchertown	12	10	10	16	2%	12	14	12	21	2%
Blandford	1	2	0	3	0%	1	3	0	3	0%
Brimfield	2	8	9	9	1%	4	9	9	10	1%
Chester	5	5	2	8	1%	5	5	2	8	1%
Chesterfield	2	2	0	1	0%	2	2	1	1	0%
Chicopee	30	49	30	64	9%	42	75	53	93	8%
Cummington	1	0	0	1	0%	1	1	0	1	0%
East Longmeadow	6	11	15	12	2%	7	12	15	12	1%
Easthampton	5	4	8	7	1%	6	5	10	27	2%
Goshen	0	0	0	4	1%	0	1	0	6	0%
Granby	2	3	3	10	1%	2	4	4	12	1%
Granville	0	2	1	3	0%	0	3	1	3	0%
Hadley	0	0	2	0	0%	1	0	5	0	0%
Hampden	3	2	2	7	1%	3	2	2	7	1%
Hatfield	0	1	0	1	0%	0	2	0	1	0%
Holland	8	4	4	10	1%	11	5	5	10	1%
Holyoke	19	22	25	25	3%	38	50	45	43	4%
Huntington	2	4	3	3	0%	3	5	4	3	0%
Longmeadow	4	7	9	12	2%	4	7	9	12	1%
Ludlow	11	11	10	19	3%	13	11	10	25	2%
Middlefield	1	1	0	0	0%	1	1	0	1	0%
Monson	9	12	7	14	2%	10	13	7	16	1%
Montgomery	0	0	0	0	0%	0	1	0	0	0%
Northampton	2	5	5	11	2%	6	9	10	19	2%
Palmer	15	22	14	22	3%	23	39	23	33	3%
Pelham	1	2	0	2	0%	1	3	0	2	0%
Plainfield	0	0	0	0	0%	0	2	1	1	0%
Russell	2	1	1	2	0%	3	1	2	2	0%
South Hadley	7	11	10	19	3%	9	20	16	29	2%
Southampton	3	1	2	5	1%	3	1	2	8	1%
Southwick	3	9	8	16	2%	4	11	10	18	1%
Springfield	230	310	207	311	43%	493	670	503	595	49%
Tolland	0	0	1	0	0%	0	0	1	0	0%
Wales	0	1	2	9	1%	1	3	4	9	1%
Ware	11	13	12	12	2%	20	24	28	29	2%
West Springfield	14	23	17	18	2%	23	37	30	36	3%
Westfield	13	31	26	34	5%	19	41	46	64	5%
Westhampton	0	1	0	2	0%	0	1	0	2	0%
Wilbraham	9	12	7	14	2%	10	12	7	16	1%
Williamsburg	2	1	0	1	0%	2	4	0	1	0%
Worthington	0	0	2	1	0%	6	1	2	1	0%

Source: Warren Group

Table 32: Petitions to Foreclosure, 2007-2010

	Number of Single-Family Petitions to Foreclose				Total Number of Residential Petitions to Foreclose			
	2007	2008	2009	2010	2007	2008	2009	2010
Massachusetts	16723	11801	16106	Unavailable	29572	21805	27928	23,933
Pioneer Valley	1844	1121	1614	1523	2900	1849	2428	2148
Agawam	73	42	60	71	99	53	82	92
Amherst	10	6	13	7	13	8	20	11
Belchertown	36	30	41	29	38	31	54	34
Blandford	6	2	5	4	8	2	6	4
Brimfield	16	16	15	13	18	18	16	16
Chester	7	8	14	7	8	8	14	9
Chesterfield	3	2	2	1	3	2	2	1
Chicopee	145	83	139	136	217	132	194	177
Cumington	5	1	3	2	5	1	3	4
East Longmeadow	61	30	39	35	64	31	41	37
Easthampton	16	19	27	24	21	26	38	33
Goshen	2	3	6	4	4	3	9	4
Granby	17	9	14	18	19	11	17	20
Granville	2	5	7	6	2	5	7	8
Hadley	6	4	7	5	7	5	9	5
Hampden	10	9	13	16	14	16	18	18
Hatfield	6	2	6	4	7	3	7	4
Holland	10	11	16	17	13	12	19	19
Holyoke	70	47	54	46	129	83	95	88
Huntington	11	3	11	6	14	5	14	7
Longmeadow	38	28	37	27	40	30	39	28
Ludlow	45	30	38	42	55	34	40	54
Middlefield	2	0	3	2	2	0	5	2
Monson	34	13	31	17	36	19	39	21
Montgomery	1	1	1	0	3	1	1	0
Northampton	25	14	19	21	37	22	30	33
Palmer	49	39	43	40	75	53	69	55
Pelham	2	3	2	2	2	3	2	2
Plainfield	1	0	1	1	3	1	3	1
Russell	4	2	11	7	4	5	12	7
South Hadley	33	18	30	33	49	31	48	38
Southampton	7	4	7	11	9	5	11	12
Southwick	22	22	27	31	26	25	29	35
Springfield	801	471	646	596	1494	952	1122	945
Tolland	2	3	1	1	2	3	1	1
Wales	14	5	10	12	20	7	10	13
Ware	45	22	25	34	73	40	48	47
West Springfield	75	27	57	59	94	48	77	88
Westfield	94	58	87	101	125	84	129	132
Westhampton	0	1	4	0	1	1	4	0
Wilbraham	35	22	36	29	38	23	36	34
Williamsburg	1	3	3	4	6	4	4	7
Worthington	2	3	3	2	3	3	3	2

Source: Warren Group

Table 33: Bank Owned Residential Properties, 2001-2010

	2001	2002	2003	2004	2005	2006	2007	2008	2009	2010	Percentage of all housing units
Pioneer Valley	65	76	66	49	58	112	408	485	345	396	0.2%
Agawam	6	7	4	2	2	2	7	7	4	11	0.1%
Amherst	0	0	0	0	0	0	0	1	3	4	0.0%
Belchertown	1	1	1	0	0	1	5	7	2	6	0.1%
Blandford	0	0	0	0	0	0	1	0	0	0	0.0%
Brimfield	0	0	0	0	0	1	3	3	2	6	0.4%
Chester	1	0	0	1	3	1	4	3	2	2	0.3%
Chesterfield	1	0	0	0	0	0	2	2	0	0	0.0%
Chicopee	6	7	4	6	1	7	18	27	20	32	0.1%
Cummington	0	0	0	0	0	0	1	0	0	1	0.2%
East Longmeadow	1	1	1	0	0	0	0	4	3	6	0.1%
Easthampton	0	0	0	0	0	0	0	2	2	6	0.1%
Goshen	0	0	0	1	1	0	0	1	1	0	0.0%
Granby	0	0	0	0	0	0	0	3	1	9	0.4%
Granville	0	0	0	0	0	0	0	0	1	1	0.2%
Hadley	0	0	0	0	0	0	1	2	1	2	0.1%
Hampden	0	2	1	1	0	1	2	2	2	4	0.2%
Hatfield	0	0	0	0	0	0	0	0	0	0	0.0%
Holland	0	0	0	0	0	2	1	2	2	4	0.3%
Holyoke	6	3	4	1	3	8	16	20	8	5	0.0%
Huntington	0	1	1	0	1	0	2	1	3	4	0.4%
Longmeadow	0	0	0	0	2	0	5	4	7	3	0.1%
Ludlow	0	2	0	3	1	1	5	4	4	7	0.1%
Middlefield	0	0	0	0	0	0	1	0	0	0	0.0%
Monson	1	1	2	2	2	1	3	2	3	3	0.1%
Northampton	0	0	0	2	0	1	1	1	2	6	0.0%
Palmer	2	3	2	0	2	3	11	15	12	9	0.2%
Plainfield	0	0	0	0	1	1	0	0	0	0	0.0%
Russell	1	2	0	0	1	0	0	1	0	2	0.3%
South Hadley	1	0	0	0	0	1	6	10	11	8	0.1%
Southampton	0	1	1	0	0	0	1	0	1	0	0.0%
Southwick	2	5	1	1	1	1	2	5	4	3	0.1%
Springfield	24	33	37	24	30	70	265	302	194	201	0.3%
Wales	0	1	2	1	1	0	2	5	4	3	0.3%
Ware	4	2	3	1	2	4	14	14	7	11	0.2%
West Springfield	3	0	0	0	0	2	15	13	14	16	0.1%
Westfield	4	2	2	2	3	1	8	16	19	18	0.1%
Wilbraham	1	1	0	0	1	3	5	5	5	3	0.1%
Williamsburg	0	1	0	0	0	0	1	1	0	0	0.0%
Worthington	0	0	0	1	0	0	0	0	1	0	0.0%

Source: Federal Reserve Bank of Boston

Note: Data for Montgomery, Pelham, Tolland, Westhampton was not included.

Table 34: Tenure, 1990 to 2010

	Owner-occupied housing units			Renter-occupied housing units			Owner-occupied housing units			Renter-occupied housing units		
	1990	2000	2010	1990	2000	2010	1990	2000	2010	1990	2000	2010
Massachusetts	1,331,493	1,508,052	1,587,158	915,617	935,528	959,917	59%	62%	62%	41%	38%	38%
Pioneer Valley	133,484	144,885	150,720	86,474	86,394	87,909	61%	63%	63%	39%	37%	37%
Agawam	7,715	8,288	8,657	2,717	2,972	3,007	74%	74%	74%	26%	26%	26%
Amherst	3,436	4,131	4,258	5,041	5,043	5,001	41%	45%	46%	59%	55%	54%
Belchertown	2,915	3,950	4,600	910	936	995	76%	81%	82%	24%	19%	18%
Blandford	378	406	455	46	50	37	89%	89%	92%	11%	11%	8%
Brimfield	936	1,094	1,245	142	156	184	87%	88%	87%	13%	12%	13%
Chester	386	417	454	78	83	89	83%	83%	84%	17%	17%	16%
Chesterfield	307	388	458	53	59	53	85%	87%	90%	15%	13%	10%
Chicopee	13,155	13,717	13,961	9,470	9,400	9,778	58%	59%	59%	42%	41%	41%
Cummington	225	287	308	92	95	96	71%	75%	76%	29%	25%	24%
East Longmeadow	4,058	4,590	4,984	612	658	867	87%	87%	85%	13%	13%	15%
Easthampton	3,699	4,159	4,488	2,471	2,695	2,736	60%	61%	62%	40%	39%	38%
Goshen	253	315	374	48	50	42	84%	86%	90%	16%	14%	10%
Granby	1,637	1,901	2,036	302	346	338	84%	85%	86%	16%	15%	14%
Granville	428	485	526	55	71	82	89%	87%	87%	11%	13%	13%
Hadley	1,206	1,415	1,461	427	480	646	74%	75%	69%	26%	25%	31%
Hampden	1,453	1,649	1,718	167	169	180	90%	91%	91%	10%	9%	9%
Hatfield	967	1,012	1,065	299	369	418	76%	73%	72%	24%	27%	28%
Holland	699	782	892	92	116	102	88%	87%	90%	12%	13%	10%
Holyoke	6,173	6,205	6,394	9,677	8,762	8,967	39%	41%	42%	61%	59%	58%
Huntington	544	632	681	159	177	187	77%	78%	78%	23%	22%	22%
Longmeadow	4,977	5,211	5,143	383	523	598	93%	91%	90%	7%	9%	10%
Ludlow	5,336	5,935	6,235	1,621	1,724	1,845	77%	77%	77%	23%	23%	23%
Middlefield	141	196	204	5	17	14	97%	92%	94%	3%	8%	6%
Monson	2,125	2,491	2,690	517	604	589	80%	80%	82%	20%	20%	18%
Montgomery	241	244	315	9	9	15	96%	96%	95%	4%	4%	5%
Northampton	5,682	6,356	6,759	5,482	5,524	5,241	51%	54%	56%	49%	46%	44%
Palmer	3,030	3,322	3,432	1,751	1,756	1,667	63%	65%	67%	37%	35%	33%
Pelham	412	456	453	80	89	96	84%	84%	83%	16%	16%	17%
Plainfield	182	208	237	27	35	32	87%	86%	88%	13%	14%	12%
Russell	437	498	539	120	113	117	78%	82%	82%	22%	18%	18%
South Hadley	4,216	4,876	5019	1,668	1,710	1774	72%	74%	74%	28%	26%	26%
Southampton	1,350	1,726	1965	193	259	284	87%	87%	87%	13%	13%	13%
Southwick	2,095	2,699	3,030	618	619	680	77%	81%	82%	23%	19%	18%
Springfield	28,519	28,499	28,239	29,250	28,631	28,513	49%	50%	50%	51%	50%	50%
Tolland	90	146	172	18	23	25	83%	86%	87%	17%	14%	13%
Wales	431	561	607	119	99	129	78%	85%	82%	22%	15%	18%
Ware	2,512	2,642	2,755	1,324	1,385	1,365	65%	66%	67%	35%	34%	33%
West Springfield	6,656	6,880	7034	4,829	4,943	5090	58%	58%	58%	42%	42%	42%
Westfield	9,047	10,030	10345	4,776	4,767	4990	65%	68%	67%	35%	32%	33%
Westhampton	402	508	577	40	34	46	91%	94%	93%	9%	6%	7%
Wilbraham	3,959	4,368	4,652	515	523	657	88%	89%	88%	12%	11%	12%
Williamsburg	693	765	836	240	262	282	74%	74%	75%	26%	26%	25%
Worthington	381	445	467	31	58	55	92%	88%	89%	8%	12%	11%

Source: U.S. Census Bureau, 1990, 2000, 2010 Decennial Census

Table 35: Owner Occupancy by Race, 2010

	Owner Occupancy by Race										
	Total owner occupied units	White	Black	Asian	Other Race	Two or More Races					
Massachusetts	1,587,158	1,443,462	91%	50,643	3%	54,010	3%	22,966	1%	16,077	1%
Pioneer Valley	150,720	137,575	91%	6,319	4%	2,064	1%	3,184	2%	1,578	1%
Agawam	8,657	8,422	97%	68	1%	84	1%	25	0%	58	1%
Amherst	4,258	3,778	89%	120	3%	261	6%	33	1%	66	2%
Belchertown	4,600	4,436	96%	49	1%	61	1%	19	0%	35	1%
Blandford	455	451	99%	1	0%	0	0%	1	0%	2	0%
Brimfield	1,245	1,217	98%	9	1%	4	0%	6	0%	9	1%
Chester	454	452	100%	1	0%	0	0%	0	0%	1	0%
Chesterfield	458	455	99%	1	0%	1	0%	0	0%	1	0%
Chicopee	13,961	13,381	96%	178	1%	124	1%	174	1%	104	1%
Cummington	308	304	99%	0	0%	0	0%	0	0%	4	1%
East Longmeadow	4,984	4,832	97%	35	1%	80	2%	15	0%	22	0%
Easthampton	4,488	4,359	97%	22	0%	61	1%	20	0%	26	1%
Goshen	374	369	99%	0	0%	0	0%	1	0%	4	1%
Granby	2,036	1,992	98%	8	0%	14	1%	11	1%	11	1%
Granville	526	519	99%	1	0%	0	0%	2	0%	4	1%
Hadley	1,461	1,400	96%	12	1%	37	3%	1	0%	11	1%
Hampden	1,718	1,691	98%	5	0%	10	1%	5	0%	7	0%
Hatfield	1,065	1,052	99%	2	0%	3	0%	2	0%	6	1%
Holland	892	875	98%	5	1%	1	0%	4	0%	7	1%
Holyoke	6,394	5,655	88%	145	2%	61	1%	442	7%	91	1%
Huntington	681	674	99%	2	0%	0	0%	0	0%	5	1%
Longmeadow	5,143	4,895	95%	35	1%	176	3%	10	0%	27	1%
Ludlow	6,235	6,129	98%	22	0%	29	0%	23	0%	32	1%
Middlefield	204	203	100%	0	0%	1	0%	0	0%	0	0%
Monson	2,690	2,642	98%	19	1%	6	0%	7	0%	16	1%
Montgomery	315	308	98%	0	0%	1	0%	3	1%	3	1%
Northampton	6,759	6,475	96%	57	1%	116	2%	47	1%	64	1%
Palmer	3,432	3,360	98%	27	1%	12	0%	17	0%	16	0%
Pelham	453	439	97%	7	2%	3	1%	1	0%	3	1%
Plainfield	237	233	98%	2	1%	0	0%	1	0%	1	0%
Russell	539	530	98%	2	0%	0	0%	2	0%	5	1%
South Hadley	5,019	4,873	97%	40	1%	54	1%	31	1%	21	0%
Southampton	1,965	1,942	99%	4	0%	7	0%	6	0%	6	0%
Southwick	3,030	2,957	98%	17	1%	17	1%	18	1%	21	1%
Springfield	28,239	19,745	70%	5,194	18%	550	2%	2,056	7%	694	2%
Tolland	172	167	97%	2	1%	0	0%	1	1%	2	1%
Wales	607	596	98%	3	0%	0	0%	4	1%	4	1%
Ware	2,755	2,684	97%	15	1%	11	0%	19	1%	26	1%
West Springfield	7,034	6,731	96%	61	1%	119	2%	64	1%	59	1%
Westfield	10,345	10,036	97%	71	1%	87	1%	91	1%	60	1%
Westhampton	577	576	100%	1	0%	0	0%	0	0%	0	0%
Wilbraham	4,652	4,462	96%	74	2%	68	1%	19	0%	29	1%
Williamsburg	836	822	98%	2	0%	2	0%	3	0%	7	1%
Worthington	467	456	98%	0	0%	3	1%	0	0%	8	2%

Source: U.S. Census Bureau, 2010 Decennial Census

Table 36: Hispanic Households by Tenure, 2010

	Total Owner Occupied Units	Owner Units Occupied by Hispanic Households		Renter Units Occupied by Hispanic Household		Total Hispanic Households	Percent Owner Households	Percent Renter Households
Massachusetts	1,587,158	45,653	3%	138,110	14%	183,763	25%	75%
Pioneer Valley	150,720	7,551	5%	24,382	28%	31,933	24%	76%
Agawam	8,657	108	1%	162	5%	270	40%	60%
Amherst	4,258	137	3%	420	8%	557	25%	75%
Belchertown	4,600	54	1%	39	4%	93	58%	42%
Blandford	455	5	1%	0	0%	5	100%	0%
Brimfield	1,245	15	1%	4	2%	19	79%	21%
Chester	454	3	1%	0	0%	3	100%	0%
Chesterfield	458	4	1%	0	0%	4	100%	0%
Chicopee	13,961	490	4%	2,197	22%	2,687	18%	82%
Cummington	308	0	0%	0	0%	0	0	0
East Longmeadow	4,984	62	1%	14	2%	76	82%	18%
Easthampton	4,488	53	1%	109	4%	162	33%	67%
Goshen	374	3	1%	1	2%	4	75%	25%
Granby	2,036	25	1%	7	2%	32	78%	22%
Granville	526	3	1%	2	2%	5	60%	40%
Hadley	1,461	12	1%	39	6%	51	24%	76%
Hampden	1,718	12	1%	1	1%	13	92%	8%
Hatfield	1,065	6	1%	9	2%	15	40%	60%
Holland	892	7	1%	1	1%	8	88%	13%
Holyoke	6,394	965	15%	5,247	59%	6,212	16%	84%
Huntington	681	7	1%	1	1%	8	88%	13%
Longmeadow	5,143	51	1%	16	3%	67	76%	24%
Ludlow	6,235	84	1%	84	5%	168	50%	50%
Middlefield	204	1	0%	0	0%	1	100%	0%
Monson	2,690	31	1%	10	2%	41	76%	24%
Montgomery	315	0	0%	0	0%	0	0	0
Northampton	6,759	127	2%	465	9%	592	21%	79%
Palmer	3,432	33	1%	38	2%	71	46%	54%
Pelham	453	8	2%	5	5%	13	62%	38%
Plainfield	237	2	1%	0	0%	2	100%	0%
Russell	539	4	1%	6	5%	10	40%	60%
South Hadley	5,019	61	1%	101	6%	162	38%	62%
Southampton	1,965	9	0%	9	3%	18	50%	50%
Southwick	3,030	32	1%	8	1%	40	80%	20%
Springfield	28,239	4,561	16%	14,008	49%	18,569	25%	75%
Tolland	172	0	0%	0	0%	0	0	0
Wales	607	6	1%	1	1%	7	86%	14%
Ware	2,755	33	1%	66	5%	99	33%	67%
West Springfield	7,034	168	2%	670	13%	838	20%	80%
Westfield	10,345	286	3%	605	12%	891	32%	68%
Westhampton	577	2	0%	3	7%	5	40%	60%
Wilbraham	4,652	70	2%	26	4%	96	73%	27%
Williamsburg	836	8	1%	7	2%	15	53%	47%
Worthington	467	3	1%	1	2%	4	75%	25%

Source: U.S. Census Bureau, 2010 Decennial Census

Table 37: Comparison of Homeownership Levels in 2000 to 2010 for Select Racial and Ethnic Groups

Geography	Black		Asian		Hispanic	
	2000	2010	2000	2010	2000	2010
Massachusetts	32%	34%	42%	50%	22%	25%
Pioneer Valley	37%	40%	42%	49%	20%	24%
Agawam	47%	43%	44%	58%	49%	40%
Amherst	30%	28%	24%	28%	19%	25%
Belchertown	59%	61%	44%	69%	58%	58%
Blandford	33%	100%	0%	--	100%	100%
Brimfield	71%	75%	--	80%	75%	79%
Chester	100%	100%	--	0%	33%	100%
Chesterfield	--	100%	--	100%	--	100%
Chicopee	24%	24%	38%	58%	16%	18%
Cummington	100%	0%	--	--	83%	--
East Longmeadow	88%	71%	91%	88%	89%	82%
Easthampton	24%	31%	55%	58%	28%	33%
Goshen	--	--	--	--	100%	75%
Granby	92%	73%	82%	70%	93%	78%
Granville	--	33%	--	--	100%	60%
Hadley	30%	30%	84%	65%	35%	24%
Hampden	67%	83%	86%	71%	100%	92%
Hatfield	0%	20%	67%	38%	64%	40%
Holland	--	100%	100%	50%	67%	88%
Holyoke	21%	23%	34%	42%	13%	16%
Huntington	33%	100%	100%	--	44%	88%
Longmeadow	92%	90%	91%	88%	83%	76%
Ludlow	42%	44%	77%	67%	61%	50%
Middlefield	--	--	--	100%	100%	100%
Monson	79%	86%	67%	67%	68%	76%
Montgomery	--	--	--	100%	100%	--
Northampton	21%	25%	28%	41%	17%	21%
Palmer	38%	54%	41%	39%	36%	46%
Pelham	67%	70%	50%	75%	100%	62%
Plainfield	--	50%	--	--	67%	100%
Russell	100%	100%	--	--	40%	40%
South Hadley	45%	43%	65%	59%	40%	38%
Southampton	100%	80%	67%	70%	53%	50%
Southwick	69%	65%	89%	81%	65%	80%
Springfield	39%	42%	44%	53%	21%	25%
Tolland	0%	67%	--	--	0%	--
Wales	100%	100%	--	0%	33%	86%
Ware	37%	54%	18%	61%	28%	33%
West Springfield	10%	14%	30%	31%	18%	20%
Westfield	38%	35%	56%	58%	39%	32%
Westhampton	--	100%	--	--	50%	40%
Wilbraham	75%	66%	89%	84%	76%	73%
Williamsburg	0%	67%	67%	40%	86%	53%
Worthington	100%	--	--	100%	67%	75%

Source: U. S Census Bureau, 2000 & 2010

Table 38: Tenure by Age of Head of Household, 2010

	Owner 15 to 24 years	Renter 15 to 24 years	Owner 25 to 34 years	Renter 25 to 34 years	Owner 35 to 44 years	Renter 35 to 44 years	Owner 45 to 54 years	Renter 45 to 54 years
United States	16%	84%	42%	58%	62%	38%	71%	29%
Massachusetts	10%	90%	34%	66%	62%	38%	71%	29%
Pioneer Valley	11%	89%	37%	63%	61%	39%	70%	30%
Agawam	20%	80%	53%	47%	74%	26%	81%	19%
Amherst	2%	98%	11%	89%	49%	51%	69%	31%
Belchertown	15%	85%	59%	41%	83%	17%	88%	12%
Blandford	50%	50%	75%	25%	94%	6%	91%	9%
Brimfield	30%	70%	75%	25%	91%	9%	89%	11%
Chester	0%	100%	71%	29%	77%	23%	89%	11%
Chesterfield	33%	67%	58%	42%	87%	13%	94%	6%
Chicopee	13%	87%	36%	64%	53%	47%	63%	37%
Cummington	40%	60%	45%	55%	73%	27%	81%	19%
East Longmeadow	48%	52%	82%	18%	90%	10%	95%	5%
Easthampton	10%	90%	36%	64%	61%	39%	68%	32%
Goshen	33%	67%	85%	15%	89%	11%	89%	11%
Granby	15%	85%	61%	39%	85%	15%	92%	8%
Granville	75%	25%	54%	46%	82%	18%	90%	10%
Hadley	13%	88%	34%	66%	69%	31%	76%	24%
Hampden	54%	46%	82%	18%	88%	12%	95%	5%
Hatfield	12%	88%	45%	55%	65%	35%	71%	29%
Holland	38%	62%	81%	19%	91%	9%	92%	8%
Holyoke	6%	94%	21%	79%	40%	60%	49%	51%
Huntington	31%	69%	51%	49%	83%	17%	85%	15%
Longmeadow	50%	50%	85%	15%	92%	8%	96%	4%
Ludlow	37%	63%	57%	43%	75%	25%	82%	18%
Middlefield	100%	0%	80%	20%	81%	19%	96%	4%
Monson	30%	70%	61%	39%	81%	19%	88%	12%
Montgomery	0%	0%	95%	5%	96%	4%	93%	7%
Northampton	5%	95%	19%	81%	52%	48%	63%	37%
Palmer	23%	78%	46%	54%	66%	34%	72%	28%
Pelham	7%	93%	29%	71%	80%	20%	83%	17%
Plainfield	50%	50%	57%	43%	78%	22%	87%	13%
Russell	36%	64%	59%	41%	80%	20%	80%	20%
South Hadley	19%	81%	47%	53%	70%	30%	81%	19%
Southampton	6%	94%	69%	31%	86%	14%	91%	9%
Southwick	29%	71%	62%	38%	82%	18%	87%	13%
Springfield	11%	89%	32%	68%	46%	54%	54%	46%
Tolland	50%	50%	65%	35%	88%	12%	90%	10%
Wales	43%	57%	62%	38%	82%	18%	84%	16%
Ware	15%	85%	43%	57%	66%	34%	74%	26%
West Springfield	10%	90%	34%	66%	55%	45%	63%	37%
Westfield	15%	85%	46%	54%	65%	35%	73%	27%
Westhampton	67%	33%	82%	18%	90%	10%	94%	6%
Wilbraham	43%	57%	74%	26%	88%	12%	92%	8%
Williamsburg	14%	86%	44%	56%	68%	32%	77%	23%
Worthington	60%	40%	73%	27%	91%	9%	95%	5%

Source: U.S. Census Bureau, 2010 Decennial Census

Table 39: Tenure by Age of Head of Household, Continued, 2010

	Owner 55 to 64 years	Renter 55 to 64 years	Owner 65 years and over	Renter 65 years and over	Owner 65 to 74 years	Renter 65 to 74 years	Owner 75 to 84 years	Renter 74 to 84 years	Owner 85 years and over	Renter 85 years and over
United States	77%	23%	77%	23%	80%	20%	78%	22%	66%	34%
State	75%	25%	70%	30%	74%	26%	70%	30%	60%	40%
Pioneer Valley	75%	25%	72%	28%	75%	25%	72%	28%	63%	37%
Agawam	83%	17%	74%	26%	81%	19%	74%	26%	57%	43%
Amherst	78%	22%	73%	27%	80%	20%	73%	27%	52%	48%
Belchertown	90%	10%	85%	15%	88%	12%	78%	22%	83%	17%
Blandford	96%	4%	97%	3%	97%	3%	100%	0%	93%	7%
Brimfield	92%	8%	82%	18%	85%	15%	78%	22%	79%	21%
Chester	84%	16%	88%	12%	94%	6%	82%	18%	85%	15%
Chesterfield	97%	3%	92%	8%	95%	5%	83%	17%	100%	0%
Chicopee	69%	31%	72%	28%	73%	27%	73%	27%	68%	32%
Cummington	84%	16%	75%	25%	74%	26%	76%	24%	75%	25%
East Longmeadow	95%	5%	71%	29%	82%	18%	71%	29%	50%	50%
Easthampton	75%	25%	68%	32%	74%	26%	63%	37%	62%	38%
Goshen	91%	9%	96%	4%	95%	5%	95%	5%	100%	0%
Granby	92%	8%	85%	15%	89%	11%	82%	18%	75%	25%
Granville	92%	8%	89%	11%	93%	7%	85%	15%	87%	13%
Hadley	83%	17%	74%	26%	80%	20%	70%	30%	68%	32%
Hampden	95%	5%	86%	14%	89%	11%	85%	15%	70%	30%
Hatfield	79%	21%	80%	20%	82%	18%	79%	21%	81%	19%
Holland	93%	7%	90%	10%	90%	10%	92%	8%	80%	20%
Holyoke	54%	46%	52%	48%	53%	47%	55%	45%	44%	56%
Huntington	81%	19%	79%	21%	86%	14%	74%	26%	59%	41%
Longmeadow	97%	3%	79%	21%	91%	9%	81%	19%	54%	46%
Ludlow	85%	15%	79%	21%	83%	17%	78%	22%	68%	32%
Middlefield	100%	0%	92%	8%	97%	3%	79%	21%	--	--
Monson	88%	12%	81%	19%	87%	13%	75%	25%	68%	32%
Montgomery	100%	0%	93%	7%	94%	6%	83%	17%	100%	0%
Northampton	73%	27%	73%	27%	74%	26%	75%	25%	69%	31%
Palmer	75%	25%	75%	25%	76%	24%	74%	26%	73%	27%
Pelham	94%	6%	95%	5%	97%	3%	91%	9%	100%	0%
Plainfield	96%	4%	96%	4%	98%	2%	95%	5%	83%	17%
Russell	95%	5%	94%	6%	92%	8%	97%	3%	94%	6%
South Hadley	85%	15%	77%	23%	85%	15%	75%	25%	64%	36%
Southampton	93%	7%	87%	13%	92%	8%	80%	20%	79%	21%
Southwick	88%	12%	79%	21%	83%	17%	78%	22%	71%	29%
Springfield	61%	39%	65%	35%	63%	37%	68%	32%	64%	36%
Tolland	96%	4%	83%	17%	86%	14%	93%	7%	40%	60%
Wales	93%	7%	81%	19%	86%	14%	69%	31%	78%	22%
Ware	77%	23%	73%	27%	79%	21%	68%	32%	64%	36%
West Springfield	68%	32%	71%	29%	70%	30%	75%	25%	64%	36%
Westfield	78%	22%	74%	26%	76%	24%	73%	27%	66%	34%
Westhampton	97%	3%	90%	10%	94%	6%	86%	14%	80%	20%
Wilbraham	93%	7%	82%	18%	89%	11%	82%	18%	66%	34%
Williamsburg	82%	18%	81%	19%	88%	12%	79%	21%	65%	35%
Worthington	96%	4%	78%	22%	82%	18%	76%	24%	64%	36%

Source: U.S. Census Bureau, 2010 Decennial Census

Table 40: Average Household Size by Tenure, 2010

Geography	Owner-occupied housing units	Renter-occupied housing units
United States	2.65	2.44
Massachusetts	2.66	2.18
Pioneer Valley	2.56	2.27
Agawam	2.56	1.87
Amherst	2.5	2.39
Belchertown	2.72	2.16
Blandford	2.54	2.11
Brimfield	2.64	1.76
Chester	2.5	2.26
Chesterfield	2.4	2.34
Chicopee	2.39	2.12
Cummington	2.35	1.55
East Longmeadow	2.77	1.68
Easthampton	2.43	1.87
Goshen	2.55	2.38
Granby	2.74	1.94
Granville	2.62	2.29
Hadley	2.51	2.2
Hampden	2.74	1.85
Hatfield	2.37	1.8
Holland	2.54	2.12
Holyoke	2.53	2.49
Huntington	2.66	1.97
Longmeadow	2.76	1.81
Ludlow	2.6	1.98
Middlefield	2.42	1.93
Monson	2.71	1.97
Montgomery	2.54	2.53
Northampton	2.36	1.8
Palmer	2.54	2.02
Pelham	2.43	2.3
Plainfield	2.41	2.31
Russell	2.69	2.78
South Hadley	2.37	1.93
Southampton	2.66	1.97
Southwick	2.7	1.94
Springfield	2.59	2.6
Tolland	2.51	2.16
Wales	2.59	2.05
Ware	2.51	2.17
West Springfield	2.54	2.03
Westfield	2.63	2.18
Westhampton	2.62	2.11
Wilbraham	2.73	1.92
Williamsburg	2.37	1.76
Worthington	2.3	1.53

Source: U.S. Census Bureau, 2010 Decennial Census

Table 41: Tenure by Family Type, 2010

Geography	Husband-wife family				
	Total	Owner-occupied housing units		Renter-occupied housing units	
		Number	Percent	Number	Percent
Massachusetts	1,178,690	969,325	82%	209,365	18%
Pioneer Valley	101,624	86,174	85%	15,450	15%
Agawam	5,761	5,190	90%	571	10%
Amherst	3,299	2,576	78%	723	22%
Belchertown	3,234	3,046	94%	188	6%
Blandford	309	299	97%	10	3%
Brimfield	851	817	96%	34	4%
Chester	288	265	92%	23	8%
Chesterfield	278	262	94%	16	6%
Chicopee	8,868	7,110	80%	1,758	20%
Cummington	185	168	91%	17	9%
East Longmeadow	3,554	3,419	96%	135	4%
Easthampton	3,048	2,521	83%	527	17%
Goshen	239	226	95%	13	5%
Granby	1,410	1,330	94%	80	6%
Granville	364	336	92%	28	8%
Hadley	996	877	88%	119	12%
Hampden	1,257	1,215	97%	42	3%
Hatfield	729	652	89%	77	11%
Holland	560	527	94%	33	6%
Holyoke	4,691	3,208	68%	1,483	32%
Huntington	471	432	92%	39	8%
Longmeadow	3,873	3,714	96%	159	4%
Ludlow	4,313	3,916	91%	397	9%
Middlefield	137	132	96%	5	4%
Monson	1,836	1,738	95%	98	5%
Montgomery	216	208	96%	8	4%
Northampton	4,148	3,406	82%	742	18%
Palmer	2,314	2,006	87%	308	13%
Pelham	303	284	94%	19	6%
Plainfield	144	137	95%	7	5%
Russell	379	345	91%	34	9%
South Hadley	3,206	2,854	89%	352	11%
Southampton	1,411	1,347	95%	64	5%
Southwick	2,099	1,947	93%	152	7%
Springfield	17,222	12,733	74%	4,489	26%
Tolland	122	109	89%	13	11%
Wales	386	351	91%	35	9%
Ware	1,851	1,591	86%	260	14%
West Springfield	5,080	4,010	79%	1,070	21%
Westfield	7,553	6,452	85%	1,101	15%
Westhampton	403	390	97%	13	3%
Wilbraham	3,439	3,280	95%	159	5%
Williamsburg	509	465	91%	44	9%
Worthington	288	283	98%	5	2%

Source: U.S. Census Bureau, 2010 Decennial Census

Table 42: Tenure by Family Type Continued, 2010

Geography	Male householder, no wife present				
	Total	Owner-occupied housing units		Renter-occupied housing units	
		Number	Percent	Number	Percent
United States	5,777,570	3,126,939	54%	2,650,631	46%
Massachusetts	106,657	57,750	54%	48,907	46%
Pioneer Valley	11,209	6,531	58%	4,678	42%
Agawam	487	334	69%	153	31%
Amherst	251	113	45%	138	55%
Belchertown	195	138	71%	57	29%
Blandford	18	16	89%	2	11%
Brimfield	59	50	85%	9	15%
Chester	34	23	68%	11	32%
Chesterfield	30	24	80%	6	20%
Chicopee	1,246	643	52%	603	48%
Cummington	15	12	80%	3	20%
East Longmeadow	188	160	85%	28	15%
Easthampton	267	164	61%	103	39%
Goshen	22	19	86%	3	14%
Granby	112	97	87%	15	13%
Granville	34	27	79%	7	21%
Hadley	76	53	70%	23	30%
Hampden	86	76	88%	10	12%
Hatfield	47	33	70%	14	30%
Holland	55	48	87%	7	13%
Holyoke	808	346	43%	462	57%
Huntington	48	39	81%	9	19%
Longmeadow	124	114	92%	10	8%
Ludlow	377	254	67%	123	33%
Middlefield	7	6	86%	1	14%
Monson	150	121	81%	29	19%
Montgomery	10	9	90%	1	10%
Northampton	394	238	60%	156	40%
Palmer	293	175	60%	118	40%
Pelham	14	12	86%	2	14%
Plainfield	14	12	86%	2	14%
Russell	28	18	64%	10	36%
South Hadley	260	174	67%	86	33%
Southampton	77	61	79%	16	21%
Southwick	156	118	76%	38	24%
Springfield	3,411	1,726	51%	1,685	49%
Tolland	5	5	100%	0	0%
Wales	46	37	80%	9	20%
Ware	239	141	59%	98	41%
West Springfield	559	282	50%	277	50%
Westfield	733	415	57%	318	43%
Westhampton	23	22	96%	1	4%
Wilbraham	147	129	88%	18	12%
Williamsburg	47	32	68%	15	32%
Worthington	17	15	88%	2	12%

Source: U.S. Census Bureau, 2010 Decennial Census

Table 43: Tenure by Family Type Continued, 2010

Geography	Female householder, no husband present				
	Total	Owner-occupied housing units		Renter-occupied housing units	
		Number	Percent	Number	Percent
United States	15,250,349	7,278,452	48%	7,971,897	52%
Massachusetts	318,244	144,055	45%	174,189	55%
Pioneer Valley	37,608	15,688	42%	21,920	58%
Agawam	1,207	752	62%	455	38%
Amherst	934	388	42%	546	58%
Belchertown	573	355	62%	218	38%
Blandford	31	24	77%	7	23%
Brimfield	90	76	84%	14	16%
Chester	52	37	71%	15	29%
Chesterfield	44	38	86%	6	14%
Chicopee	3,713	1,483	40%	2,230	60%
Cummington	30	20	67%	10	33%
East Longmeadow	519	432	83%	87	17%
Easthampton	751	422	56%	329	44%
Goshen	34	30	88%	4	12%
Granby	208	169	81%	39	19%
Granville	50	43	86%	7	14%
Hadley	208	137	66%	71	34%
Hampden	133	118	89%	15	11%
Hatfield	135	74	55%	61	45%
Holland	82	71	87%	11	13%
Holyoke	3,830	812	21%	3,018	79%
Huntington	74	45	61%	29	39%
Longmeadow	412	367	89%	45	11%
Ludlow	879	571	65%	308	35%
Middlefield	8	8	100%	0	0%
Monson	334	213	64%	121	36%
Montgomery	20	17	85%	3	15%
Northampton	1,353	765	57%	588	43%
Palmer	626	326	52%	300	48%
Pelham	51	36	71%	15	29%
Plainfield	14	11	79%	3	21%
Russell	91	56	62%	35	38%
South Hadley	690	399	58%	291	42%
Southampton	194	151	78%	43	22%
Southwick	317	224	71%	93	29%
Springfield	15,423	4,698	30%	10,725	70%
Tolland	11	9	82%	2	18%
Wales	66	55	83%	11	17%
Ware	540	229	42%	311	58%
West Springfield	1,480	665	45%	815	55%
Westfield	1,755	858	49%	897	51%
Westhampton	49	39	80%	10	20%
Wilbraham	451	354	78%	97	22%
Williamsburg	114	85	75%	29	25%
Worthington	32	26	81%	6	19%

Source: U.S. Census Bureau, 2010 Decennial Census

Table 44: Median Household Income in Past 12 Months (in 2009 Inflation Adjusted Dollars) by Tenure, 2005-2009 Estimates

Geography	Total: Estimate	Total: Margin of Error	Owner occupied (dollars) Estimate	Owner occupied (dollars) Margin of Error	Renter occupied (dollars) Estimate	Renter occupied (dollars) Margin of Error
United States	\$51,425	\$83	\$64,338	\$78	\$31,258	\$54
Massachusetts	\$64,496	\$321	\$83,847	\$324	\$34,832	\$382
Hampden County	\$47,617	\$901	\$66,818	\$1,083	\$22,174	\$609
Hampshire County	\$57,293	\$1,680	\$75,752	\$1,464	\$29,694	\$1,894
Agawam	\$61,944	\$3,831	\$72,892	\$4,170	\$33,726	\$3,094
Amherst	\$44,011	\$5,173	\$100,022	\$6,152	\$23,068	\$4,067
Belchertown	\$75,068	\$3,416	\$85,044	\$7,372	\$32,127	\$8,490
Blandford	\$71,042	\$9,655	\$72,969	\$9,542	\$53,750	\$14,310
Brimfield	\$74,355	\$8,139	\$78,030	\$7,474	\$38,571	\$15,992
Chester	\$56,125	\$9,023	\$60,625	\$11,922	\$31,667	\$26,156
Chesterfield	\$60,000	\$7,370	\$59,000	\$4,955	\$67,273	\$22,520
Chicopee	\$42,788	\$2,263	\$55,920	\$2,571	\$25,560	\$2,137
Cummington	\$54,375	\$11,804	\$64,327	\$14,935	\$23,036	\$3,043
East Longmeadow	\$78,578	\$3,205	\$85,643	\$6,451	\$16,998	\$2,744
Easthampton	\$50,257	\$7,186	\$73,057	\$4,299	\$31,547	\$2,651
Goshen	\$83,333	\$19,811	\$77,813	\$22,964	\$87,976	\$27,556
Granby	\$68,412	\$12,539	\$78,483	\$4,808	\$32,050	\$2,999
Granville	\$73,571	\$7,642	\$76,313	\$7,565	\$30,938	\$28,955
Hadley	\$62,731	\$14,180	\$79,032	\$7,153	\$27,009	\$11,909
Hampden	\$78,659	\$6,536	\$88,068	\$8,052	\$23,125	\$9,725
Hatfield	\$53,684	\$6,715	\$65,691	\$14,826	\$23,277	\$8,857
Holland	\$73,125	\$10,593	\$77,260	\$11,460	\$42,500	\$20,771
Holyoke	\$34,496	\$4,269	\$62,434	\$3,705	\$18,609	\$3,326
Huntington	\$69,539	\$7,236	\$77,500	\$5,195	\$29,792	\$9,672
Longmeadow	\$91,132	\$7,060	\$98,734	\$8,856	\$31,161	\$9,080
Ludlow	\$61,768	\$5,157	\$70,477	\$3,728	\$43,609	\$3,356
Middlefield	\$67,083	\$32,432	\$70,833	\$34,553	-	**
Monson	\$68,661	\$10,334	\$81,507	\$10,484	\$30,200	\$6,622
Montgomery	\$61,042	\$10,134	\$61,250	\$13,520	\$57,083	\$23,506
Northampton	\$51,018	\$4,257	\$71,203	\$4,217	\$30,378	\$2,512
Palmer	\$51,154	\$2,939	\$60,935	\$6,028	\$27,088	\$7,530
Pelham	\$81,389	\$5,582	\$84,853	\$5,341	\$50,000	\$20,684
Plainfield	\$54,375	\$11,293	\$65,278	\$7,550	\$19,063	\$6,908
Russell	\$58,917	\$6,163	\$61,989	\$8,034	\$39,091	\$18,730
South Hadley	\$62,465	\$4,512	\$68,016	\$3,017	\$40,000	\$6,329
Southampton	\$80,667	\$7,363	\$81,462	\$5,827	\$39,811	\$59,917
Southwick	\$70,423	\$4,923	\$79,559	\$7,602	\$32,076	\$6,119
Springfield	\$34,113	\$1,062	\$56,121	\$2,005	\$18,512	\$1,027
Tolland	\$62,788	\$19,284	\$64,231	\$9,070	\$51,161	\$677
Wales	\$60,132	\$7,743	\$63,533	\$7,547	\$27,708	\$15,575
Ware	\$46,992	\$4,714	\$63,322	\$6,335	\$24,413	\$11,301
West Springfield	\$51,099	\$2,892	\$68,036	\$5,797	\$29,963	\$3,444
Westfield	\$52,425	\$2,464	\$72,618	\$2,743	\$24,806	\$2,519
Westhampton	\$76,739	\$3,659	\$77,065	\$4,153	\$48,333	\$71,769
Wilbraham	\$90,670	\$9,834	\$99,039	\$6,112	\$22,269	\$6,689
Williamsburg	\$63,636	\$8,991	\$76,181	\$7,554	\$25,625	\$17,084
Worthington	\$60,463	\$9,363	\$61,759	\$10,679	\$45,500	\$28,475

Source: U.S. Census Bureau, 2005-2009 American Community Survey

Table 45: Tenure by Year Built for Owner-Occupied Units, 2005-2009 Estimates

	Total	2000 or later	1990 to 1999	1980 to 1989	1970 to 1979	1960 to 1969	1950 to 1959	1940 to 1949	1939 or earlier
United States	75320422	9256827	11970415	10633421	11836094	8495908	9208803	4214649	9704305
Massachusetts	1601780	94115	150815	195207	172828	180429	217712	97637	493037
Pioneer Valley	151830	7000	12741	15662	17980	18227	28830	12424	38966
Agawam	8718	278	702	1077	1712	1240	1605	748	1356
Amherst	4073	277	399	775	542	760	264	248	808
Belchertown	4368	436	1140	1038	862	260	207	135	290
Blandford	445	19	29	53	67	38	42	31	166
Brimfield	1262	102	310	218	198	73	158	47	156
Chester	455	4	29	86	57	21	25	11	222
Chesterfield	404	38	48	71	82	26	44	5	90
Chicopee	13719	526	808	1238	1243	1999	3287	1255	3363
Cummington	301	18	23	58	39	9	22	0	132
East Longmeadow	5037	382	500	519	347	812	1348	496	633
Easthampton	4566	234	458	483	982	315	746	257	1091
Goshen	352	24	48	60	50	37	56	39	38
Granby	2155	96	282	257	235	315	652	120	198
Granville	543	23	33	90	121	49	48	42	137
Hadley	1272	72	121	160	301	122	198	24	274
Hampden	1735	56	257	145	229	502	236	55	255
Hatfield	1187	38	51	144	246	130	89	61	428
Holland	811	114	85	133	140	132	100	46	61
Holyoke	6707	225	201	336	374	842	1337	429	2963
Huntington	642	35	79	75	106	58	53	23	213
Longmeadow	4893	17	162	235	637	969	1070	351	1452
Ludlow	6159	363	689	797	695	923	1238	450	1004
Middlefield	160	7	30	31	3	7	6	13	63
Monson	2813	156	379	429	250	188	367	278	766
Montgomery	242	14	37	43	51	21	17	14	45
Northampton	6868	318	474	622	668	426	1078	427	2855
Palmer	3898	241	400	243	400	546	613	194	1261
Pelham	458	23	26	97	86	45	48	30	103
Plainfield	226	27	25	33	23	16	16	12	74
Russell	597	46	75	96	103	66	65	26	120
South Hadley	5326	216	599	518	290	601	1412	461	1229
Southampton	1984	174	343	187	608	245	193	23	211
Southwick	3130	380	585	455	301	321	567	224	297
Springfield	28903	627	749	1676	2321	2378	6950	3651	10551
Tolland	166	22	18	43	38	6	7	9	23
Wales	795	64	99	164	125	51	69	56	167
Ware	3059	263	162	466	602	318	319	171	758
West Springfield	6997	311	320	537	550	846	1515	782	2136
Westfield	9994	367	1236	1101	1544	1361	1644	648	2093
Westhampton	668	77	94	106	142	67	45	36	101
Wilbraham	4425	243	472	515	488	994	980	407	326
Williamsburg	875	40	116	166	73	49	63	53	315
Worthington	442	7	48	86	49	43	31	36	142

Source: U.S. Census Bureau, 2005-2009 American Community Survey

Table 46: Tenure by Year Built-Renter Occupied Units, 2005-2009 Estimates

	Total	2000 or later	1990 to 1999	1980 to 1989	1970 to 1979	1960 to 1969	1950 to 1959	1940 to 1949	1939 or earlier
United States	37290607	3527402	4318036	5462869	6911064	4625666	3974850	2427647	6043073
Massachusetts	863874	37207	38010	76713	119569	79167	72648	56856	383704
Pioneer Valley	83066	2144	3900	7344	12700	8772	8223	5433	34550
Agawam	2555	85	195	240	628	531	403	142	331
Amherst	4829	240	681	535	1282	640	221	97	1133
Belchertown	1019	28	156	280	153	133	55	0	214
Blandford	22	0	0	0	0	0	10	0	12
Brimfield	166	0	0	0	47	0	54	0	65
Chester	54	0	0	7	6	0	6	3	32
Chesterfield	64	0	0	33	4	0	0	2	25
Chicopee	9232	153	240	675	1351	897	1332	713	3871
Cummington	116	0	8	23	18	2	9	3	53
E. Longmeadow	565	11	34	42	146	84	129	22	97
Easthampton	2827	86	277	162	356	290	258	85	1313
Goshen	74	0	0	0	6	42	0	10	16
Granby	270	0	26	23	48	40	21	26	86
Granville	43	0	0	7	0	4	4	0	28
Hadley	559	111	9	10	17	51	79	42	240
Hampden	282	15	0	22	54	68	83	0	40
Hatfield	339	0	30	45	59	0	47	11	147
Holland	124	0	5	5	53	42	7	6	6
Holyoke	9030	195	316	782	1053	1053	859	990	3782
Huntington	165	0	18	27	30	12	11	12	55
Longmeadow	560	33	99	114	39	13	79	52	131
Ludlow	1660	44	27	171	309	260	198	196	455
Middlefield	3	0	0	0	0	0	3	0	0
Monson	566	17	11	43	30	0	25	102	338
Montgomery	5	0	0	0	0	0	3	0	2
Northampton	5013	177	185	354	696	387	397	243	2574
Palmer	1485	0	35	220	112	110	134	56	818
Pelham	84	0	6	17	12	11	0	11	27
Plainfield	58	3	6	14	7	0	17	0	11
Russell	48	0	0	0	0	0	0	31	17
South Hadley	1314	64	133	162	91	117	155	74	518
Southampton	275	0	39	101	65	25	0	11	34
Southwick	731	67	100	64	154	82	119	72	73
Springfield	27152	475	877	1947	3860	2564	1712	1565	14152
Tolland	19	11	2	0	0	0	0	0	6
Wales	81	9	14	24	16	8	3	0	7
Ware	1291	26	0	15	128	84	297	132	609
West Springfield	4842	23	243	602	801	508	934	402	1329
Westfield	4781	198	114	405	979	679	511	273	1622
Westhampton	28	12	4	0	3	0	6	0	3
Wilbraham	462	51	0	137	73	14	30	33	124
Williamsburg	199	7	4	24	11	14	8	13	118
Worthington	74	3	6	12	3	7	4	3	36

Source: U.S. Census Bureau, 2005-2009 American Community Survey

Table 47: Tenure by Year Built—Owner Occupied Units—By Percentage, 2005-2009 Estimates

	2000 or later	1990 to 1999	1980 to 1989	1970 to 1979	1960 to 1969	1950 to 1959	1940 to 1949	1939 or earlier
United States	12%	16%	14%	16%	11%	12%	6%	13%
Massachusetts	6%	9%	12%	11%	11%	14%	6%	31%
Pioneer Valley	5%	8%	10%	12%	12%	19%	8%	26%
Agawam	3%	8%	12%	20%	14%	18%	9%	16%
Amherst	7%	10%	19%	13%	19%	6%	6%	20%
Belchertown	10%	26%	24%	20%	6%	5%	3%	7%
Blandford	4%	7%	12%	15%	9%	9%	7%	37%
Brimfield	8%	25%	17%	16%	6%	13%	4%	12%
Chester	1%	6%	19%	13%	5%	5%	2%	49%
Chesterfield	9%	12%	18%	20%	6%	11%	1%	22%
Chicopee	4%	6%	9%	9%	15%	24%	9%	25%
Cummington	6%	8%	19%	13%	3%	7%	0%	44%
East Longmeadow	8%	10%	10%	7%	16%	27%	10%	13%
Easthampton	5%	10%	11%	22%	7%	16%	6%	24%
Goshen	7%	14%	17%	14%	11%	16%	11%	11%
Granby	4%	13%	12%	11%	15%	30%	6%	9%
Granville	4%	6%	17%	22%	9%	9%	8%	25%
Hadley	6%	10%	13%	24%	10%	16%	2%	22%
Hampden	3%	15%	8%	13%	29%	14%	3%	15%
Hatfield	3%	4%	12%	21%	11%	7%	5%	36%
Holland	14%	10%	16%	17%	16%	12%	6%	8%
Holyoke	3%	3%	5%	6%	13%	20%	6%	44%
Huntington	5%	12%	12%	17%	9%	8%	4%	33%
Longmeadow	0%	3%	5%	13%	20%	22%	7%	30%
Ludlow	6%	11%	13%	11%	15%	20%	7%	16%
Middlefield	4%	19%	19%	2%	4%	4%	8%	39%
Monson	6%	13%	15%	9%	7%	13%	10%	27%
Montgomery	6%	15%	18%	21%	9%	7%	6%	19%
Northampton	5%	7%	9%	10%	6%	16%	6%	42%
Palmer	6%	10%	6%	10%	14%	16%	5%	32%
Pelham	5%	6%	21%	19%	10%	10%	7%	22%
Plainfield	12%	11%	15%	10%	7%	7%	5%	33%
Russell	8%	13%	16%	17%	11%	11%	4%	20%
South Hadley	4%	11%	10%	5%	11%	27%	9%	23%
Southampton	9%	17%	9%	31%	12%	10%	1%	11%
Southwick	12%	19%	15%	10%	10%	18%	7%	9%
Springfield	2%	3%	6%	8%	8%	24%	13%	37%
Tolland	13%	11%	26%	23%	4%	4%	5%	14%
Wales	8%	12%	21%	16%	6%	9%	7%	21%
Ware	9%	5%	15%	20%	10%	10%	6%	25%
West Springfield	4%	5%	8%	8%	12%	22%	11%	31%
Westfield	4%	12%	11%	15%	14%	16%	6%	21%
Westhampton	12%	14%	16%	21%	10%	7%	5%	15%
Wilbraham	5%	11%	12%	11%	22%	22%	9%	7%
Williamsburg	5%	13%	19%	8%	6%	7%	6%	36%
Worthington	2%	11%	19%	11%	10%	7%	8%	32%

Source: U.S. Census Bureau, 2005-2009 American Community Survey

Table 48: Tenure by Year Built—Rental Occupied Units—By Percentage, 2005-2009 Estimates

	2000 or later	1990 to 1999	1980 to 1989	1970 to 1979	1960 to 1969	1950 to 1959	1940 to 1949	1939 or earlier
United States	9%	12%	15%	19%	12%	11%	7%	16%
Massachusetts	4%	4%	9%	14%	9%	8%	7%	44%
Pioneer Valley	3%	5%	9%	15%	11%	10%	7%	42%
Agawam	3%	8%	9%	25%	21%	16%	6%	13%
Amherst	5%	14%	11%	27%	13%	5%	2%	23%
Belchertown	3%	15%	27%	15%	13%	5%	0%	21%
Blandford	0%	0%	0%	0%	0%	45%	0%	55%
Brimfield	0%	0%	0%	28%	0%	33%	0%	39%
Chester	0%	0%	13%	11%	0%	11%	6%	59%
Chesterfield	0%	0%	52%	6%	0%	0%	3%	39%
Chicopee	2%	3%	7%	15%	10%	14%	8%	42%
Cummington	0%	7%	20%	16%	2%	8%	3%	46%
East Longmeadow	2%	6%	7%	26%	15%	23%	4%	17%
Easthampton	3%	10%	6%	13%	10%	9%	3%	46%
Goshen	0%	0%	0%	8%	57%	0%	14%	22%
Granby	0%	10%	9%	18%	15%	8%	10%	32%
Granville	0%	0%	16%	0%	9%	9%	0%	65%
Hadley	20%	2%	2%	3%	9%	14%	8%	43%
Hampden	5%	0%	8%	19%	24%	29%	0%	14%
Hatfield	0%	9%	13%	17%	0%	14%	3%	43%
Holland	0%	4%	4%	43%	34%	6%	5%	5%
Holyoke	2%	3%	9%	12%	12%	10%	11%	42%
Huntington	0%	11%	16%	18%	7%	7%	7%	33%
Longmeadow	6%	18%	20%	7%	2%	14%	9%	23%
Ludlow	3%	2%	10%	19%	16%	12%	12%	27%
Middlefield	0%	0%	0%	0%	0%	100%	0%	0%
Monson	3%	2%	8%	5%	0%	4%	18%	60%
Montgomery	0%	0%	0%	0%	0%	60%	0%	40%
Northampton	4%	4%	7%	14%	8%	8%	5%	51%
Palmer	0%	2%	15%	8%	7%	9%	4%	55%
Pelham	0%	7%	20%	14%	13%	0%	13%	32%
Plainfield	5%	10%	24%	12%	0%	29%	0%	19%
Russell	0%	0%	0%	0%	0%	0%	65%	35%
South Hadley	5%	10%	12%	7%	9%	12%	6%	39%
Southampton	0%	14%	37%	24%	9%	0%	4%	12%
Southwick	9%	14%	9%	21%	11%	16%	10%	10%
Springfield	2%	3%	7%	14%	9%	6%	6%	52%
Tolland	58%	11%	0%	0%	0%	0%	0%	32%
Wales	11%	17%	30%	20%	10%	4%	0%	9%
Ware	2%	0%	1%	10%	7%	23%	10%	47%
West Springfield	0%	5%	12%	17%	10%	19%	8%	27%
Westfield	4%	2%	8%	20%	14%	11%	6%	34%
Westhampton	43%	14%	0%	11%	0%	21%	0%	11%
Wilbraham	11%	0%	30%	16%	3%	6%	7%	27%
Williamsburg	4%	2%	12%	6%	7%	4%	7%	59%
Worthington	4%	8%	16%	4%	9%	5%	4%	49%

Source: U.S. Census Bureau, 2005-2009 American Community Survey

Table 49: Age of Structure by Tenure, 2005-2009 Estimates

	2000 or later		1990 to 1999		1980 to 1989		1970 to 1979		1960 to 1969		1950 to 1959		1940 to 1949		1939 or earlier	
	O	R	O	R	O	R	O	R	O	R	O	R	O	R	O	R
United States	72%	28%	73%	27%	66%	34%	63%	37%	65%	35%	70%	30%	63%	37%	62%	38%
Massachusetts	72%	28%	80%	20%	72%	28%	59%	41%	70%	30%	75%	25%	63%	37%	56%	44%
Pioneer Valley	77%	23%	77%	23%	68%	32%	59%	41%	68%	32%	78%	22%	70%	30%	53%	47%
Agawam	77%	23%	78%	22%	82%	18%	73%	27%	70%	30%	80%	20%	84%	16%	80%	20%
Amherst	54%	46%	37%	63%	59%	41%	30%	70%	54%	46%	54%	46%	72%	28%	42%	58%
Belchertown	94%	6%	88%	12%	79%	21%	85%	15%	66%	34%	79%	21%	100%	0%	58%	42%
Blandford	100%	0%	100%	0%	100%	0%	100%	0%	100%	0%	81%	19%	100%	0%	93%	7%
Brimfield	100%	0%	100%	0%	100%	0%	81%	19%	100%	0%	75%	25%	100%	0%	71%	29%
Chester	100%	0%	100%	0%	92%	8%	90%	10%	100%	0%	81%	19%	79%	21%	87%	13%
Chesterfield	100%	0%	100%	0%	68%	32%	95%	5%	100%	0%	100%	0%	71%	29%	78%	22%
Chicopee	77%	23%	77%	23%	65%	35%	48%	52%	69%	31%	71%	29%	64%	36%	46%	54%
Cummington	100%	0%	74%	26%	72%	28%	68%	32%	82%	18%	71%	29%	0%	100%	71%	29%
East Longmeadow	97%	3%	94%	6%	93%	7%	70%	30%	91%	9%	91%	9%	96%	4%	87%	13%
Easthampton	73%	27%	62%	38%	75%	25%	73%	27%	52%	48%	74%	26%	75%	25%	45%	55%
Goshen	100%	0%	100%	0%	100%	0%	89%	11%	47%	53%	100%	0%	80%	20%	70%	30%
Granby	100%	0%	92%	8%	92%	8%	83%	17%	89%	11%	97%	3%	82%	18%	70%	30%
Granville	100%	0%	100%	0%	93%	7%	100%	0%	92%	8%	92%	8%	100%	0%	83%	17%
Hadley	39%	61%	93%	7%	94%	6%	95%	5%	71%	29%	71%	29%	36%	64%	53%	47%
Hampden	79%	21%	100%	0%	87%	13%	81%	19%	88%	12%	74%	26%	100%	0%	86%	14%
Hatfield	100%	0%	63%	37%	76%	24%	81%	19%	100%	0%	65%	35%	85%	15%	74%	26%
Holland	100%	0%	94%	6%	96%	4%	73%	27%	76%	24%	93%	7%	88%	12%	91%	9%
Holyoke	54%	46%	39%	61%	30%	70%	26%	74%	44%	56%	61%	39%	30%	70%	44%	56%
Huntington	100%	0%	81%	19%	74%	26%	78%	22%	83%	17%	83%	17%	66%	34%	79%	21%
Longmeadow	34%	66%	62%	38%	67%	33%	94%	6%	99%	1%	93%	7%	87%	13%	92%	8%
Ludlow	89%	11%	96%	4%	82%	18%	69%	31%	78%	22%	86%	14%	70%	30%	69%	31%
Middlefield	100%	0%	100%	0%	100%	0%	100%	0%	100%	0%	67%	33%	100%	0%	100%	0%
Monson	90%	10%	97%	3%	91%	9%	89%	11%	100%	0%	94%	6%	73%	27%	69%	31%
Montgomery	100%	0%	100%	0%	100%	0%	100%	0%	100%	0%	85%	15%	100%	0%	96%	4%
Northampton	64%	36%	72%	28%	64%	36%	49%	51%	52%	48%	73%	27%	64%	36%	53%	47%
Palmer	100%	0%	92%	8%	52%	48%	78%	22%	83%	17%	82%	18%	78%	22%	61%	39%
Pelham	100%	0%	81%	19%	85%	15%	88%	12%	80%	20%	100%	0%	73%	27%	79%	21%
Plainfield	90%	10%	81%	19%	70%	30%	77%	23%	100%	0%	48%	52%	100%	0%	87%	13%
Russell	100%	0%	100%	0%	100%	0%	100%	0%	100%	0%	100%	0%	46%	54%	88%	12%
South Hadley	77%	23%	82%	18%	76%	24%	76%	24%	84%	16%	90%	10%	86%	14%	70%	30%
Southampton	100%	0%	90%	10%	65%	35%	90%	10%	91%	9%	100%	0%	68%	32%	86%	14%
Southwick	85%	15%	85%	15%	88%	12%	66%	34%	80%	20%	83%	17%	76%	24%	80%	20%
Springfield	57%	43%	46%	54%	46%	54%	38%	62%	48%	52%	80%	20%	70%	30%	43%	57%
Tolland	67%	33%	90%	10%	100%	0%	100%	0%	100%	0%	100%	0%	100%	0%	79%	21%
Wales	88%	12%	88%	12%	87%	13%	89%	11%	86%	14%	96%	4%	100%	0%	96%	4%
Ware	91%	9%	100%	0%	97%	3%	82%	18%	79%	21%	52%	48%	56%	44%	55%	45%
West Springfield	93%	7%	57%	43%	47%	53%	41%	59%	62%	38%	62%	38%	66%	34%	62%	38%
Westfield	65%	35%	92%	8%	73%	27%	61%	39%	67%	33%	76%	24%	70%	30%	56%	44%
Westhampton	87%	13%	96%	4%	100%	0%	98%	2%	100%	0%	88%	12%	100%	0%	97%	3%
Wilbraham	83%	17%	100%	0%	79%	21%	87%	13%	99%	1%	97%	3%	93%	8%	72%	28%
Williamsburg	85%	15%	97%	3%	87%	13%	87%	13%	78%	22%	89%	11%	80%	20%	73%	27%
Worthington	70%	30%	89%	11%	88%	12%	94%	6%	86%	14%	89%	11%	92%	8%	80%	20%

Source: U.S. Census Bureau, 2005-2009 American Community Survey

Table 50: Tenure by Structure Type—Owner Occupied, 2005-2009 Estimates

	Total	1, detached	1, attached	2	3 or 4	5 to 9	10 to 19	20 to 49	50 or more	Mobile home	Boat, RV, van, etc.
Massachusetts	1601780	1236471	83095	109920	60725	26733	20422	23068	24135	17016	195
Pioneer Valley	151830	128088	5677	8989	2496	1731	659	669	714	2791	16
Agawam	8718	7350	409	140	21	527	107	35	129	0	0
Amherst	4073	3326	214	51	112	164	48	53	95	10	0
Belchertown	4368	3902	31	89	0	0	0	0	0	346	0
Blandford	445	429	3	10	0	3	0	0	0	0	0
Brimfield	1262	1175	0	14	0	0	0	0	0	73	0
Chester	455	409	7	28	3	0	0	0	0	8	0
Chesterfield	404	394	0	10	0	0	0	0	0	0	0
Chicopee	13719	9995	1117	1024	690	145	74	46	57	571	0
Cummington	301	293	0	8	0	0	0	0	0	0	0
E. Longmeadow	5037	4814	143	71	9	0	0	0	0	0	0
Easthampton	4566	3781	447	269	46	9	0	0	14	0	0
Goshen	352	337	0	0	0	6	0	0	0	9	0
Granby	2155	2034	39	53	0	0	22	7	0	0	0
Granville	543	521	7	8	3	0	0	0	0	4	0
Hadley	1272	1236	8	28	0	0	0	0	0	0	0
Hampden	1735	1652	50	22	11	0	0	0	0	0	0
Hatfield	1187	1047	24	63	0	11	0	0	0	42	0
Holland	811	774	5	5	0	4	0	6	0	17	0
Holyoke	6707	5145	259	828	349	84	0	21	21	0	0
Huntington	642	607	5	25	0	0	0	0	0	5	0
Longmeadow	4893	4761	59	13	12	0	11	12	25	0	0
Ludlow	6159	5539	148	239	29	51	63	44	16	30	0
Middlefield	160	156	4	0	0	0	0	0	0	0	0
Monson	2813	2668	0	70	15	15	0	0	0	45	0
Montgomery	242	242	0	0	0	0	0	0	0	0	0
Northampton	6868	5285	412	620	176	91	101	183	0	0	0
Palmer	3898	3254	149	278	71	26	0	0	0	120	0
Pelham	458	412	6	17	4	4	0	4	0	11	0
Plainfield	226	220	0	0	0	0	0	0	0	6	0
Russell	597	511	2	47	10	0	0	0	0	24	3
South Hadley	5326	4318	334	344	67	148	47	0	68	0	0
Southampton	1984	1845	44	38	0	0	0	13	16	28	0
Southwick	3130	2670	247	70	18	17	54	32	0	22	0
Springfield	28903	23571	745	3099	387	217	64	74	165	581	0
Tolland	166	166	0	0	0	0	0	0	0	0	0
Wales	795	722	6	0	0	0	0	0	0	67	0
Ware	3059	2416	76	300	55	0	0	0	0	212	0
West Springfield	6997	5858	218	428	136	72	28	80	73	104	0
Westfield	9994	8198	318	573	245	95	20	59	35	438	13
Westhampton	668	650	3	12	0	0	0	0	0	3	0
Wilbraham	4425	4220	127	0	11	35	20	0	0	12	0
Williamsburg	875	752	8	95	13	7	0	0	0	0	0
Worthington	442	433	3	0	3	0	0	0	0	3	0

Source: U.S. Census Bureau, 2005-2009 American Community Survey

Table 51: Structure Type by Tenure, Rental Housing, 2005-2009 Estimates

	Total	1, detached	1, attached	2	3 or 4	5 to 9	10 to 19	20 to 49	50 or more	Mobile home	Boat, RV, van, etc.
Massachusetts	863874	83342	37364	149810	196612	120810	81875	74897	116249	2724	191
Pioneer Valley	83066	9532	3633	16987	15481	14150	6670	6293	9788	450	82
Agawam	2555	348	164	327	447	376	216	427	230	20	0
Amherst	4829	579	206	634	892	870	796	196	630	0	26
Belchertown	1019	82	9	189	228	357	37	103	0	14	0
Blandford	22	16	0	3	3	0	0	0	0	0	0
Brimfield	166	84	0	44	38	0	0	0	0	0	0
Chester	54	13	3	14	0	0	10	4	7	3	0
Chesterfield	64	38	0	5	0	21	0	0	0	0	0
Chicopee	9232	688	440	2069	2349	1866	372	607	795	46	0
Cummington	116	26	8	28	40	11	3	0	0	0	0
E.Longmeadow	565	202	0	72	45	57	114	66	9	0	0
Easthampton	2827	247	75	766	543	524	315	311	46	0	0
Goshen	74	50	0	14	0	10	0	0	0	0	0
Granby	270	109	0	46	56	12	0	35	12	0	0
Granville	43	26	0	3	4	10	0	0	0	0	0
Hadley	559	162	54	125	41	35	50	92	0	0	0
Hampden	282	102	0	0	43	47	23	45	22	0	0
Hatfield	339	68	0	180	43	12	13	23	0	0	0
Holland	124	70	0	12	25	0	0	0	0	17	0
Holyoke	9030	538	520	1220	1297	2280	1370	414	1391	0	0
Huntington	165	80	8	25	11	5	6	20	0	10	0
Longmeadow	560	269	0	0	21	13	72	74	111	0	0
Ludlow	1660	259	80	469	272	163	210	169	8	30	0
Middlefield	3	3	0	0	0	0	0	0	0	0	0
Monson	566	97	0	126	120	154	45	13	0	11	0
Montgomery	5	5	0	0	0	0	0	0	0	0	0
Northampton	5013	488	179	1057	1096	958	434	451	336	14	0
Palmer	1485	179	28	483	262	343	93	58	0	39	0
Pelham	84	47	0	35	2	0	0	0	0	0	0
Plainfield	58	30	10	11	0	0	0	0	0	7	0
Russell	48	10	0	16	0	22	0	0	0	0	0
South Hadley	1314	216	67	206	354	82	101	128	160	0	0
Southampton	275	120	0	35	52	29	0	24	15	0	0
Southwick	731	162	0	123	169	30	56	71	84	36	0
Springfield	27152	2719	1486	6601	4492	4112	1563	1605	4451	67	56
Tolland	19	17	0	0	0	0	0	0	0	2	0
Wales	81	25	3	25	0	0	0	9	0	19	0
Ware	1291	217	47	201	401	256	86	10	12	61	0
West Springfield	4842	476	117	789	963	710	298	772	717	0	0
Westfield	4781	433	102	882	1061	691	318	506	734	54	0
Westhampton	28	17	0	11	0	0	0	0	0	0	0
Wilbraham	462	124	18	78	32	81	69	50	10	0	0
Williamsburg	199	51	0	63	63	7	0	7	8	0	0
Worthington	74	40	9	0	16	6	0	3	0	0	0

Source: U.S. Census Bureau, 2005-2009 American Community Survey

Table 52: Structure Type by Tenure—Owner Occupied—By Percentage, 2005-2009 Estimates

	1, detached	1, attached	2	3 or 4	5 to 9	10 to 19	20 to 49	50 or more	Mobile home	Boat, RV, van, etc.
United States	82%	6%	1%	1%	1%	1%	1%	1%	7%	0%
Massachusetts	77%	5%	7%	4%	2%	1%	1%	2%	1%	0%
Pioneer Valley	84%	4%	6%	2%	1%	0%	0%	0%	2%	0%
Agawam	84%	5%	2%	0%	6%	1%	0%	1%	0%	0%
Amherst	82%	5%	1%	3%	4%	1%	1%	2%	0%	0%
Belchertown	89%	1%	2%	0%	0%	0%	0%	0%	8%	0%
Blandford	96%	1%	2%	0%	1%	0%	0%	0%	0%	0%
Brimfield	93%	0%	1%	0%	0%	0%	0%	0%	6%	0%
Chester	90%	2%	6%	1%	0%	0%	0%	0%	2%	0%
Chesterfield	98%	0%	2%	0%	0%	0%	0%	0%	0%	0%
Chicopee	73%	8%	7%	5%	1%	1%	0%	0%	4%	0%
Cummington	97%	0%	3%	0%	0%	0%	0%	0%	0%	0%
E. Longmeadow	96%	3%	1%	0%	0%	0%	0%	0%	0%	0%
Easthampton	83%	10%	6%	1%	0%	0%	0%	0%	0%	0%
Goshen	96%	0%	0%	0%	2%	0%	0%	0%	3%	0%
Granby	94%	2%	2%	0%	0%	1%	0%	0%	0%	0%
Granville	96%	1%	1%	1%	0%	0%	0%	0%	1%	0%
Hadley	97%	1%	2%	0%	0%	0%	0%	0%	0%	0%
Hampden	95%	3%	1%	1%	0%	0%	0%	0%	0%	0%
Hatfield	88%	2%	5%	0%	1%	0%	0%	0%	4%	0%
Holland	95%	1%	1%	0%	0%	0%	1%	0%	2%	0%
Holyoke	77%	4%	12%	5%	1%	0%	0%	0%	0%	0%
Huntington	95%	1%	4%	0%	0%	0%	0%	0%	1%	0%
Longmeadow	97%	1%	0%	0%	0%	0%	0%	1%	0%	0%
Ludlow	90%	2%	4%	0%	1%	1%	1%	0%	0%	0%
Middlefield	98%	3%	0%	0%	0%	0%	0%	0%	0%	0%
Monson	95%	0%	2%	1%	1%	0%	0%	0%	2%	0%
Montgomery	100%	0%	0%	0%	0%	0%	0%	0%	0%	0%
Northampton	77%	6%	9%	3%	1%	1%	3%	0%	0%	0%
Palmer	83%	4%	7%	2%	1%	0%	0%	0%	3%	0%
Pelham	90%	1%	4%	1%	1%	0%	1%	0%	2%	0%
Plainfield	97%	0%	0%	0%	0%	0%	0%	0%	3%	0%
Russell	86%	0%	8%	2%	0%	0%	0%	0%	4%	1%
South Hadley	81%	6%	6%	1%	3%	1%	0%	1%	0%	0%
Southampton	93%	2%	2%	0%	0%	0%	1%	1%	1%	0%
Southwick	85%	8%	2%	1%	1%	2%	1%	0%	1%	0%
Springfield	82%	3%	11%	1%	1%	0%	0%	1%	2%	0%
Tolland	100%	0%	0%	0%	0%	0%	0%	0%	0%	0%
Wales	91%	1%	0%	0%	0%	0%	0%	0%	8%	0%
Ware	79%	2%	10%	2%	0%	0%	0%	0%	7%	0%
West Springfield	84%	3%	6%	2%	1%	0%	1%	1%	1%	0%
Westfield	82%	3%	6%	2%	1%	0%	1%	0%	4%	0%
Westhampton	97%	0%	2%	0%	0%	0%	0%	0%	0%	0%
Wilbraham	95%	3%	0%	0%	1%	0%	0%	0%	0%	0%
Williamsburg	86%	1%	11%	1%	1%	0%	0%	0%	0%	0%
Worthington	98%	1%	0%	1%	0%	0%	0%	0%	1%	0%

Source: U.S. Census Bureau, 2005-2009 American Community Survey

Table 53: Housing Tenure by Structure Type—Rental Housing—By Percentage, 2005-2009 Estimates

	1, detached	1, attached	2	3 or 4	5 to 9	10 to 19	20 to 49	50 or more	Mobile home	Boat, RV, van, etc.
United States	26%	6%	8%	11%	12%	12%	9%	11%	5%	0%
Massachusetts	10%	4%	17%	23%	14%	9%	9%	13%	0%	0%
Pioneer Valley	11%	4%	20%	19%	17%	8%	8%	12%	1%	0%
Agawam	14%	6%	13%	17%	15%	8%	17%	9%	1%	0%
Amherst	12%	4%	13%	18%	18%	16%	4%	13%	0%	1%
Belchertown	8%	1%	19%	22%	35%	4%	10%	0%	1%	0%
Blandford	73%	0%	14%	14%	0%	0%	0%	0%	0%	0%
Brimfield	51%	0%	27%	23%	0%	0%	0%	0%	0%	0%
Chester	24%	6%	26%	0%	0%	19%	7%	13%	6%	0%
Chesterfield	59%	0%	8%	0%	33%	0%	0%	0%	0%	0%
Chicopee	7%	5%	22%	25%	20%	4%	7%	9%	0%	0%
Cummington	22%	7%	24%	34%	9%	3%	0%	0%	0%	0%
East Longmeadow	36%	0%	13%	8%	10%	20%	12%	2%	0%	0%
Easthampton	9%	3%	27%	19%	19%	11%	11%	2%	0%	0%
Goshen	68%	0%	19%	0%	14%	0%	0%	0%	0%	0%
Granby	40%	0%	17%	21%	4%	0%	13%	4%	0%	0%
Granville	60%	0%	7%	9%	23%	0%	0%	0%	0%	0%
Hadley	29%	10%	22%	7%	6%	9%	16%	0%	0%	0%
Hampden	36%	0%	0%	15%	17%	8%	16%	8%	0%	0%
Hatfield	20%	0%	53%	13%	4%	4%	7%	0%	0%	0%
Holland	56%	0%	10%	20%	0%	0%	0%	0%	14%	0%
Holyoke	6%	6%	14%	14%	25%	15%	5%	15%	0%	0%
Huntington	48%	5%	15%	7%	3%	4%	12%	0%	6%	0%
Longmeadow	48%	0%	0%	4%	2%	13%	13%	20%	0%	0%
Ludlow	16%	5%	28%	16%	10%	13%	10%	0%	2%	0%
Middlefield	100%	0%	0%	0%	0%	0%	0%	0%	0%	0%
Monson	17%	0%	22%	21%	27%	8%	2%	0%	2%	0%
Montgomery	100%	0%	0%	0%	0%	0%	0%	0%	0%	0%
Northampton	10%	4%	21%	22%	19%	9%	9%	7%	0%	0%
Palmer	12%	2%	33%	18%	23%	6%	4%	0%	3%	0%
Pelham	56%	0%	42%	2%	0%	0%	0%	0%	0%	0%
Plainfield	52%	17%	19%	0%	0%	0%	0%	0%	12%	0%
Russell	21%	0%	33%	0%	46%	0%	0%	0%	0%	0%
South Hadley	16%	5%	16%	27%	6%	8%	10%	12%	0%	0%
Southampton	44%	0%	13%	19%	11%	0%	9%	5%	0%	0%
Southwick	22%	0%	17%	23%	4%	8%	10%	11%	5%	0%
Springfield	10%	5%	24%	17%	15%	6%	6%	16%	0%	0%
Tolland	89%	0%	0%	0%	0%	0%	0%	0%	11%	0%
Wales	31%	4%	31%	0%	0%	0%	11%	0%	23%	0%
Ware	17%	4%	16%	31%	20%	7%	1%	1%	5%	0%
West Springfield	10%	2%	16%	20%	15%	6%	16%	15%	0%	0%
Westfield	9%	2%	18%	22%	14%	7%	11%	15%	1%	0%
Westhampton	61%	0%	39%	0%	0%	0%	0%	0%	0%	0%
Wilbraham	27%	4%	17%	7%	18%	15%	11%	2%	0%	0%
Williamsburg	26%	0%	32%	32%	4%	0%	4%	4%	0%	0%
Worthington	54%	12%	0%	22%	8%	0%	4%	0%	0%	0%

Source: U.S. Census Bureau, 2005-2009 American Community Survey

Table 54: Housing Tenure by Number of Bedrooms – Owner Occupied, 2005-2009

	Total	0 BR	1 BR	2 BR	3 BR	4 BR	5+ BR
United States	75320422	182270	1917522	14401196	37762948	16852835	4203651
Massachusetts	1601780	3897	61461	347122	717479	368708	103113
Pioneer Valley	151830	172	4158	32974	76541	29860	8125
Agawam	8718	0	225	2055	4591	1585	262
Amherst	4073	0	84	681	1767	1135	406
Belchertown	4368	0	76	844	2547	834	67
Blandford	445	0	9	90	206	110	30
Brimfield	1262	16	15	249	645	321	16
Chester	455	0	19	87	221	103	25
Chesterfield	404	0	37	106	192	47	22
Chicopee	13719	9	679	4198	6650	1666	517
Cummington	301	0	29	40	140	58	34
E. Longmeadow	5037	0	54	741	2272	1661	309
Easthampton	4566	0	87	957	2561	760	201
Goshen	352	0	13	76	181	79	3
Granby	2155	0	69	478	1164	397	47
Granville	543	0	18	86	249	156	34
Hadley	1272	0	25	95	811	249	92
Hampden	1735	0	36	215	1018	387	79
Hatfield	1187	0	36	307	646	161	37
Holland	811	0	19	232	425	135	0
Holyoke	6707	11	256	1324	3414	1238	464
Huntington	642	0	11	145	319	138	29
Longmeadow	4893	0	35	542	2397	1372	547
Ludlow	6159	0	85	1332	3496	1013	233
Middlefield	160	0	3	40	80	21	16
Monson	2813	0	94	441	1600	504	174
Montgomery	242	0	21	55	103	60	3
Northampton	6868	9	269	1765	3188	1286	351
Palmer	3898	0	77	807	2021	806	187
Pelham	458	0	9	79	209	129	32
Plainfield	226	3	3	67	105	40	8
Russell	597	0	26	147	267	107	50
South Hadley	5326	12	120	1405	2637	968	184
Southampton	1984	0	43	320	1136	410	75
Southwick	3130	0	219	568	1327	902	114
Springfield	28903	53	782	6856	14796	4421	1995
Tolland	166	0	4	57	70	23	12
Wales	795	0	32	223	421	86	33
Ware	3059	0	34	633	1576	658	158
West Springfield	6997	13	176	1524	3419	1490	375
Westfield	9994	42	225	2072	5053	2160	442
Westhampton	668	0	24	139	341	146	18
Wilbraham	4425	0	19	612	1686	1729	379
Williamsburg	875	0	38	189	419	182	47
Worthington	442	4	23	95	175	127	18

Source: U.S. Census Bureau, 2005-2009 American Community Survey

Table 55: Housing Tenure by Number of Bedrooms – Renter Occupied, 2005-2009 Estimates

	Total	0 BR	1 BR	2 BR	3 BR	4 BR	5+ BR
United States	37290607	1384856	10287792	14998612	8339199	1820281	459867
Massachusetts	863874	38993	285127	326789	164436	35465	13064
Pioneer Valley	83066	3512	25492	32414	16879	3381	1388
Agawam	2555	121	887	1247	267	24	9
Amherst	4829	54	1469	1643	1179	237	247
Belchertown	1019	103	455	315	74	63	9
Blandford	22	0	3	3	13	3	0
Brimfield	166	23	31	80	32	0	0
Chester	54	3	24	16	11	0	0
Chesterfield	64	0	11	29	14	10	0
Chicopee	9232	422	2813	3993	1741	136	127
Cummington	116	11	43	40	16	3	3
E. Longmeadow	565	10	334	68	110	43	0
Easthampton	2827	208	895	1277	277	129	41
Goshen	74	0	12	10	52	0	0
Granby	270	0	84	56	89	41	0
Granville	43	0	18	3	10	12	0
Hadley	559	0	236	105	94	90	34
Hampden	282	72	108	79	23	0	0
Hatfield	339	0	124	137	78	0	0
Holland	124	0	12	74	32	0	6
Holyoke	9030	291	2516	3674	2069	361	119
Huntington	165	0	31	87	47	0	0
Longmeadow	560	0	260	148	135	0	17
Ludlow	1660	10	318	912	327	70	23
Middlefield	3	0	0	3	0	0	0
Monson	566	0	217	263	70	16	0
Montgomery	5	0	3	2	0	0	0
Northampton	5013	286	2026	1760	666	208	67
Palmer	1485	53	455	485	421	31	40
Pelham	84	4	32	19	27	2	0
Plainfield	58	0	26	13	19	0	0
Russell	48	0	0	37	11	0	0
South Hadley	1314	40	518	457	176	69	54
Southampton	275	0	38	144	50	43	0
Southwick	731	0	328	227	94	41	41
Springfield	27152	1043	7228	10144	6946	1395	396
Tolland	19	0	0	14	5	0	0
Wales	81	0	15	50	12	4	0
Ware	1291	33	434	470	325	7	22
West Springfield	4842	635	1724	1715	558	149	61
Westfield	4781	84	1459	2348	684	152	54
Westhampton	28	0	0	18	6	0	4
Wilbraham	462	0	172	161	86	29	14
Williamsburg	199	0	91	81	21	6	0
Worthington	74	6	42	7	12	7	0

Source: U.S. Census Bureau, 2005-2009 American Community Survey

Table 56: Number of Bedrooms by Tenure – Owner and Rental, 2005-2009 Estimates

	Total		0 BR		1 BR		2 BR		3 BR		4 BR		5+ BR	
	O	R	O	R	O	R	O	R	O	R	O	R	O	R
United States	67%	33%	12%	88%	16%	84%	49%	51%	82%	18%	90%	10%	90%	10%
Massachusetts	65%	35%	9%	91%	18%	82%	52%	48%	81%	19%	91%	9%	89%	11%
Pioneer Valley	65%	35%	5%	95%	14%	86%	50%	50%	82%	18%	90%	10%	85%	15%
Agawam	77%	23%	0%	100%	20%	80%	62%	38%	95%	5%	99%	1%	97%	3%
Amherst	46%	54%	0%	100%	5%	95%	29%	71%	60%	40%	83%	17%	62%	38%
Belchertown	81%	19%	0%	100%	14%	86%	73%	27%	97%	3%	93%	7%	88%	12%
Blandford	95%	5%	-	-	75%	25%	97%	3%	94%	6%	97%	3%	100%	0%
Brimfield	88%	12%	41%	59%	33%	67%	76%	24%	95%	5%	100%	0%	100%	0%
Chester	89%	11%	0%	100%	44%	56%	84%	16%	95%	5%	100%	0%	100%	0%
Chesterfield	86%	14%	-	-	77%	23%	79%	21%	93%	7%	82%	18%	100%	0%
Chicopee	60%	40%	2%	98%	19%	81%	51%	49%	79%	21%	92%	8%	80%	20%
Cummington	72%	28%	0%	100%	40%	60%	50%	50%	90%	10%	95%	5%	92%	8%
East Longmeadow	90%	10%	0%	100%	14%	86%	92%	8%	95%	5%	97%	3%	100%	0%
Easthampton	62%	38%	0%	100%	9%	91%	43%	57%	90%	10%	85%	15%	83%	17%
Goshen	83%	17%	-	-	52%	48%	88%	12%	78%	22%	100%	0%	100%	0%
Granby	89%	11%	-	-	45%	55%	90%	10%	93%	7%	91%	9%	100%	0%
Granville	93%	7%	-	-	50%	50%	97%	3%	96%	4%	93%	7%	100%	0%
Hadley	69%	31%	-	-	10%	90%	48%	53%	90%	10%	73%	27%	73%	27%
Hampden	86%	14%	0%	100%	25%	75%	73%	27%	98%	2%	100%	0%	100%	0%
Hatfield	78%	22%	-	-	23%	78%	69%	31%	89%	11%	100%	0%	100%	0%
Holland	87%	13%	-	-	61%	39%	76%	24%	93%	7%	100%	0%	0%	100%
Holyoke	43%	57%	4%	96%	9%	91%	26%	74%	62%	38%	77%	23%	80%	20%
Huntington	80%	20%	-	-	26%	74%	63%	38%	87%	13%	100%	0%	100%	0%
Longmeadow	90%	10%	-	-	12%	88%	79%	21%	95%	5%	100%	0%	97%	3%
Ludlow	79%	21%	0%	100%	21%	79%	59%	41%	91%	9%	94%	6%	91%	9%
Middlefield	98%	2%	-	-	100%	0%	93%	7%	100%	0%	100%	0%	100%	0%
Monson	83%	17%	-	-	30%	70%	63%	37%	96%	4%	97%	3%	100%	0%
Montgomery	98%	2%	-	-	88%	13%	96%	4%	100%	0%	100%	0%	100%	0%
Northampton	58%	42%	3%	97%	12%	88%	50%	50%	83%	17%	86%	14%	84%	16%
Palmer	72%	28%	0%	100%	14%	86%	62%	38%	83%	17%	96%	4%	82%	18%
Pelham	85%	15%	0%	100%	22%	78%	81%	19%	89%	11%	98%	2%	100%	0%
Plainfield	80%	20%	100%	0%	10%	90%	84%	16%	85%	15%	100%	0%	100%	0%
Russell	93%	7%	-	-	100%	0%	80%	20%	96%	4%	100%	0%	100%	0%
South Hadley	80%	20%	23%	77%	19%	81%	75%	25%	94%	6%	93%	7%	77%	23%
Southampton	88%	12%	-	-	53%	47%	69%	31%	96%	4%	91%	9%	100%	0%
Southwick	81%	19%	-	-	40%	60%	71%	29%	93%	7%	96%	4%	74%	26%
Springfield	52%	48%	5%	95%	10%	90%	40%	60%	68%	32%	76%	24%	83%	17%
Tolland	90%	10%	-	-	100%	0%	80%	20%	93%	7%	100%	0%	100%	0%
Wales	91%	9%	-	-	68%	32%	82%	18%	97%	3%	96%	4%	100%	0%
Ware	70%	30%	0%	100%	7%	93%	57%	43%	83%	17%	99%	1%	88%	12%
West Springfield	59%	41%	2%	98%	9%	91%	47%	53%	86%	14%	91%	9%	86%	14%
Westfield	68%	32%	33%	67%	13%	87%	47%	53%	88%	12%	93%	7%	89%	11%
Westhampton	96%	4%	-	-	100%	0%	89%	11%	98%	2%	100%	0%	82%	18%
Wilbraham	91%	9%	-	-	10%	90%	79%	21%	95%	5%	98%	2%	96%	4%
Williamsburg	81%	19%	-	-	29%	71%	70%	30%	95%	5%	97%	3%	100%	0%
Worthington	86%	14%	40%	60%	35%	65%	93%	7%	94%	6%	95%	5%	100%	0%

Source: U.S. Census Bureau, 2005-2009 American Community Survey

Table 57: Median Gross Rent, 2005-2009 Estimates

	Year 2000 In 2009 Dollars	Year 2005-2009 In 2009 Dollars	Difference Numeric	Difference Percent Change	Margin of Error 2005-2009
United States	\$750	\$817	\$67	9%	\$1
Massachusetts	\$852	\$987	\$135	16%	\$5
Hampden County	\$667	\$716	\$49	7%	\$9
Hampshire County	\$786	\$847	\$61	8%	\$20
Agawam	\$811	\$817	\$6	1%	\$59
Amherst	\$856	\$1,074	\$218	25%	\$78
Belchertown	\$744	\$737	-\$7	-1%	\$94
Blandford	\$810	\$786	-\$24	-3%	\$194
Brimfield	\$467	\$888	\$421	90%	\$338
Chester	\$817	\$683	-\$134	-16%	\$83
Chesterfield	\$841	\$904	\$63	7%	\$116
Chicopee	\$660	\$693	\$33	5%	\$22
Cummington	\$630	\$720	\$90	14%	\$85
East Longmeadow	\$535	\$374	-\$161	-30%	\$24
Easthampton	\$744	\$799	\$55	7%	\$46
Goshen	\$826	\$1,298	\$472	57%	\$641
Granby	\$769	\$775	\$6	1%	\$207
Granville	\$966	\$654	-\$312	-32%	\$200
Hadley	\$820	\$736	-\$84	-10%	\$248
Hampden	\$664	\$618	-\$46	-7%	\$182
Hatfield	\$817	\$764	-\$53	-7%	\$233
Holland	\$836	\$981	\$145	17%	\$105
Holyoke	\$627	\$668	\$41	7%	\$23
Huntington	\$779	\$807	\$28	4%	\$184
Longmeadow	\$370	\$1,261	\$891	241%	\$954
Ludlow	\$778	\$853	\$75	10%	\$80
Middlefield	\$738	-	#VALUE!	#VALUE!	**
Monson	\$663	\$623	-\$40	-6%	\$230
Montgomery	\$654	\$692	\$38	6%	\$400
Northampton	\$806	\$844	\$38	5%	\$29
Palmer	\$700	\$675	-\$25	-4%	\$40
Pelham	\$984	\$967	-\$17	-2%	\$107
Plainfield	\$522	\$781	\$259	50%	\$134
Russell	\$726	\$732	\$6	1%	\$68
South Hadley	\$792	\$813	\$21	3%	\$64
Southampton	\$759	\$1,087	\$328	43%	\$380
Southwick	\$775	\$811	\$36	5%	\$108
Springfield	\$644	\$714	\$70	11%	\$16
Tolland	\$1,339	\$1,110	-\$229	-17%	\$32
Wales	\$886	\$704	-\$182	-21%	\$70
Ware	\$633	\$638	\$5	1%	\$84
West Springfield	\$680	\$717	\$37	5%	\$29
Westfield	\$735	\$802	\$67	9%	\$31
Westhampton	\$935	\$1,281	\$346	37%	\$1,500
Wilbraham	\$588	\$498	-\$90	-15%	\$313
Williamsburg	\$891	\$699	-\$192	-22%	\$124
Worthington	\$561	\$775	\$214	38%	\$93

Source: U.S. Census Bureau, 2000 and 2010 Decennial Census

Table 58: Household Income by Level of Income for the Past 12 Months (in 2009 Inflation Adjusted Dollars), 2005-2009 Estimates

	Total Number of Households	Less than \$10,000	\$10,000 to \$14,999	\$15,000 to \$24,999	\$25,000 to \$34,999	\$35,000 to \$49,999	\$50,000 to \$74,999	\$75,000 to \$99,999	\$100,000 to \$149,999	\$150,000 or more
Massachusetts	2,465,654	167,662	124,064	204,956	196,030	280,907	427,065	338,280	404,500	322,190
Pioneer Valley	234,896	20,262	17,098	26,554	22,791	30,324	42,153	32,383	29,161	14,170
Agawam	11,273	499	644	717	1,097	1,548	2,292	2,115	1,705	656
Amherst	8,902	896	803	1,309	825	871	986	919	1,166	1,127
Belchertown	5,387	212	135	444	333	658	906	1,013	1,213	473
Blandford	467	11	3	41	17	56	117	107	82	33
Brimfield	1,428	31	44	43	161	243	200	294	318	94
Chester	509	23	32	32	31	100	108	111	55	17
Chesterfield	468	15	8	40	15	82	125	68	85	30
Chicopee	22,951	2,117	1,945	3,156	2,231	3,909	4,143	2,793	2,234	423
Cummington	417	23	19	63	31	68	67	66	64	16
East Longmeadow	5,602	146	145	491	335	498	1,017	941	1,141	888
Easthampton	7,393	330	591	847	987	930	1,174	1,182	1,038	314
Goshen	426	11	19	20	19	45	80	142	41	49
Granby	2,425	73	64	148	302	218	451	427	607	135
Granville	586	12	19	29	41	67	129	143	109	37
Hadley	1,831	83	112	243	140	180	294	343	317	119
Hampden	2,017	25	114	163	84	222	349	389	417	254
Hatfield	1,526	94	24	250	140	185	361	238	143	91
Holland	935	5	34	63	89	137	165	191	191	60
Holyoke	15,737	2,504	1,867	2,124	1,408	2,172	2,529	1,381	1,294	458
Huntington	807	50	35	46	83	104	124	155	167	43
Longmeadow	5,453	156	171	238	320	463	872	771	1,186	1,276
Ludlow	7,819	228	448	687	563	1,210	1,727	1,341	1,102	513
Middlefield	163	0	0	17	25	24	19	41	24	13
Monson	3,379	151	140	245	386	272	657	579	692	257
Montgomery	247	3	9	14	33	31	50	49	44	14
Northampton	11,881	1,125	667	1,035	1,278	1,752	2,154	1,451	1,458	961
Palmer	5,383	337	314	643	501	794	1,086	775	711	222
Pelham	542	6	9	30	17	67	111	132	55	115
Plainfield	284	5	33	32	20	45	45	53	27	24
Russell	645	30	26	32	57	101	143	106	104	46
South Hadley	6,640	394	286	345	390	903	1,814	1,115	963	430
Southampton	2,259	39	134	115	121	248	385	462	562	193
Southwick	3,861	33	220	396	401	338	698	747	688	340
Springfield	56,055	7,876	5,688	8,344	6,777	6,889	9,523	6,055	3,625	1,278
Tolland	185	7	7	15	9	18	67	18	23	21
Wales	876	24	24	118	91	96	172	120	163	68
Ware	4,350	265	417	542	292	745	802	627	506	154
West Springfield	11,839	1,106	648	1,254	1,405	1,372	2,467	1,646	1,448	493
Westfield	14,775	1,134	943	1,602	1,284	1,989	2,736	2,018	1,914	1,155
Westhampton	696	18	13	29	48	96	112	184	155	41
Wilbraham	4,887	67	224	407	279	383	557	779	1,107	1,084
Williamsburg	1,074	68	7	105	72	116	232	217	134	123
Worthington	516	30	13	40	53	79	107	79	83	32

Source: U.S. Census Bureau, 2005-2009 American Community Survey

Figure 2: Total “No Bedroom” Units by Gross Rent, 2005-2009 Estimates

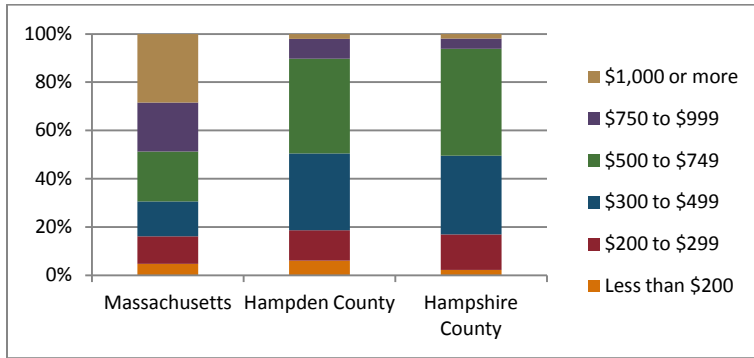


Figure 3: Total One Bedroom Unit Homes by Gross Rent, 2005-2009 Estimates

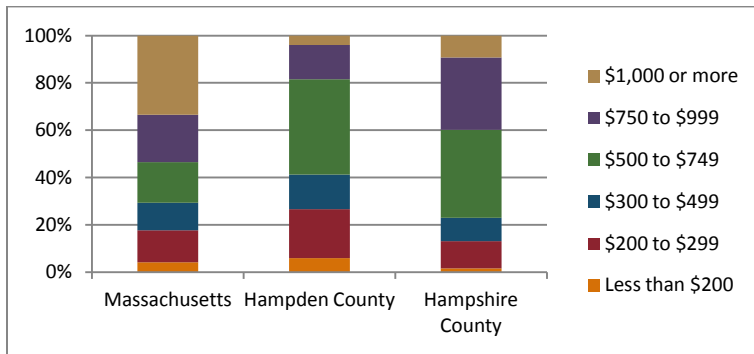


Figure 4: Total Two Bedroom Unit Homes by Gross Rent, 2005-2009 Estimates

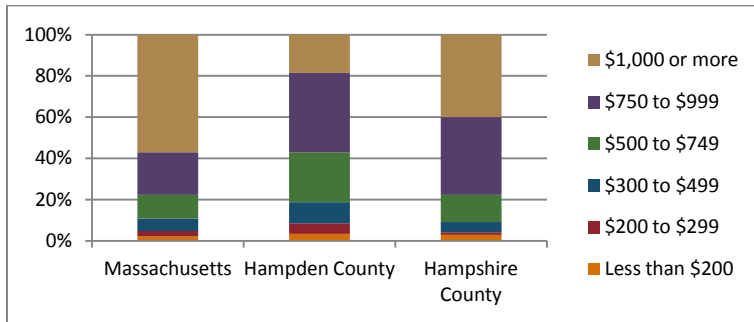


Figure 5: Total Three Bedrooms or More Unit Homes by Gross Rent, 2005-2009 Estimates

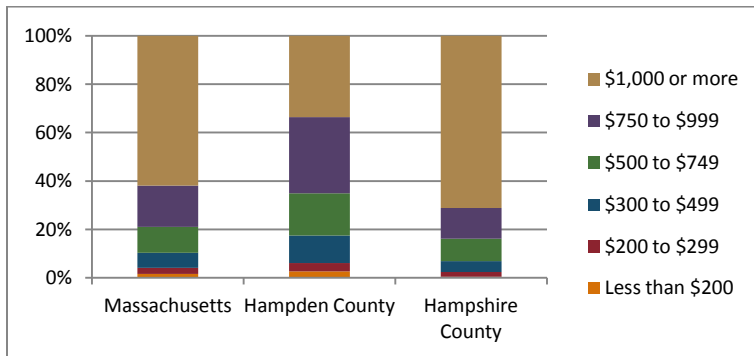


Table 59: Homeowner & Rental Vacancy Rates in 2010

	Homeowner vacancy rate (percent)	Rental vacancy rate (percent)
Massachusetts	1.5	6.5
Pioneer Valley	1.5	6.1
Agawam	0.8	7
Amherst	1.4	3.5
Belchertown	1.3	4.6
Blandford	2.1	0
Brimfield	2	3.6
Chester	3.4	5.3
Chesterfield	0.4	3.6
Chicopee	1.3	4.6
Cummington	1.9	5.8
East Longmeadow	1.6	9.1
Easthampton	0.9	4.6
Goshen	2.1	6.7
Granby	1.3	5.6
Granville	0.8	2.3
Hadley	1	3.8
Hampden	0.7	3.2
Hatfield	1	5.2
Holland	2	6.4
Holyoke	1.5	4.7
Huntington	2.1	4.1
Longmeadow	0.7	4.8
Ludlow	0.7	5.1
Middlefield	1.9	6.7
Monson	1.5	5.1
Montgomery	0.9	0
Northampton	1.4	3.8
Palmer	2	8.2
Pelham	0.9	3
Plainfield	1.7	8.6
Russell	1.1	4.7
South Hadley	1.6	4.6
Southampton	1.1	5.9
Southwick	1.6	4.6
Springfield	2.2	7.4
Tolland	8.5	0
Wales	1.6	5.1
Ware	2.3	10.9
West Springfield	1.4	4.1
Westfield	1.2	4.6
Westhampton	0.3	2.1
Wilbraham	1	3.9
Williamsburg	0.6	3.7
Worthington	2.9	8.2

Source: U.S. Census Bureau, 2010 Decennial Census

Table 60: Average Assessed Value and Tax Bill for Single Family Home, 2010

Municipality	Single Family Parcels	Average Value	Municipal Tax Rate	Single Family Tax Bill on Average Value Home
AGAWAM	7,640	\$226,851	12.94	\$2,935
AMHERST	4,073	\$334,327	16.95	\$5,667
BELCHERTOWN	4,185	\$256,549	14.86	\$3,812
BLANDFORD	499	\$223,957	12.62	\$2,826
BRIMFIELD	1,268	\$262,139	11.93	\$3,127
CHESTER	489	\$176,269	16.74	\$2,951
CHESTERFIELD	539	\$223,423	15.26	\$3,409
CONWAY	592	\$300,939	13.12	\$3,948
CUMMINGTON	337	\$223,110	11.92	\$2,659
EAST LONGMEADOW	5,265	\$260,660	17.38	\$4,530
EASTHAMPTON	3,958	\$229,151	12.41	\$2,844
GOSHEN	501	\$194,294	14.32	\$2,782
GRANBY	2,035	\$232,096	14.51	\$3,368
GRANVILLE	567	\$277,502	11.20	\$3,108
HAMPDEN	1,784	\$273,753	15.84	\$4,336
HATFIELD	1,047	\$291,797	10.87	\$3,172
HOLLAND	1,358	\$210,996	13.21	\$2,787
HOLYOKE	5,305	\$184,495	14.98	\$2,764
HUNTINGTON	733	\$200,847	14.09	\$2,830
LONGMEADOW	5,439	\$349,758	18.28	\$6,394
LUDLOW	5,875	\$218,477	14.82	\$3,238
MIDDLEFIELD	192	\$189,868	16.53	\$3,139
MONSON	2,617	\$235,781	13.45	\$3,171
MONTGOMERY	318	\$244,125	13.16	\$3,213
NORTHAMPTON	5,531	\$302,155	12.64	\$3,819
PALMER	3,176	\$188,955	15.01	\$2,836
PELHAM	466	\$321,727	18.34	\$5,900
PLAINFIELD	247	\$201,150	14.54	\$2,925
RUSSELL	523	\$197,517	17.87	\$3,530
SOUTH HADLEY	4,276	\$232,576	13.99	\$3,254
SOUTHAMPTON	1,994	\$280,205	12.36	\$3,463
SOUTHWICK	2,982	\$254,771	13.44	\$3,424
SPRINGFIELD	25,986	\$137,709	19.50	\$2,685
TOLLAND	491	\$317,043	4.76	\$1,509
WALES	704	\$190,073	14.50	\$2,756
WARE	2,523	\$194,218	14.45	\$2,806
WEST SPRINGFIELD	6,447	\$223,945	16.00	\$3,583
WESTFIELD	9,300	\$236,945	14.68	\$3,478
WESTHAMPTON	640	\$291,668	14.64	\$4,270
WILBRAHAM	4,594	\$295,952	16.19	\$4,791
WILLIAMSBURG	716	\$277,290	14.43	\$4,001
WORTHINGTON	474	\$255,408	12.24	\$3,126

Source: Massachusetts Department of Revenue

Table 61: Housing Cost Burdened Households, 2005-2009 Estimates

	% of owner-occupied housing units for which the owner spends 30% of income or more on selected owner costs	% renter-occupied housing units for which the renter spends 30% of income or more on rent	Total % of units where owner or renter is housing cost burdened
Massachusetts	35%	50%	40%
Hampden County	32%	54%	39%
Hampshire County	29%	55%	37%
Agawam	31%	48%	34%
Amherst	24%	71%	49%
Belchertown	27%	44%	30%
Blandford	28%	14%	27%
Brimfield	25%	67%	29%
Chester	27%	41%	29%
Chesterfield	29%	20%	28%
Chicopee	33%	48%	39%
Cummington	34%	49%	38%
East Longmeadow	26%	46%	28%
Easthampton	28%	49%	36%
Goshen	41%	3%	35%
Granby	27%	48%	30%
Granville	29%	37%	30%
Hadley	30%	47%	35%
Hampden	23%	38%	25%
Hatfield	37%	40%	38%
Holland	28%	54%	31%
Holyoke	31%	55%	44%
Huntington	26%	41%	29%
Longmeadow	33%	57%	35%
Ludlow	27%	44%	31%
Middlefield	44%	0%	43%
Monson	23%	41%	26%
Montgomery	28%	0%	28%
Northampton	33%	57%	43%
Palmer	33%	45%	36%
Pelham	32%	10%	29%
Plainfield	32%	70%	38%
Russell	32%	13%	31%
South Hadley	27%	45%	31%
Southampton	27%	36%	27%
Southwick	30%	47%	33%
Springfield	38%	60%	48%
Tolland	37%	16%	35%
Wales	39%	41%	39%
Ware	32%	41%	35%
West Springfield	26%	46%	34%
Westfield	27%	56%	36%
Westhampton	29%	32%	29%
Wilbraham	30%	42%	31%
Williamsburg	31%	44%	33%
Worthington	36%	45%	37%

Source: U.S. Census Bureau, American Community Survey 2005-2009

APPENDICES FOR CHAPTER FOUR

BARRIERS TO MOBILITY

HOUSING CHOICE VOUCHER HOLDERS

- Zoning:
 - No multifamily housing in 19 of 43 communities in the region
 - Public opposition to new projects that are allowed by special permit
 - Public opposition to projects that should be “expedited” under Chapter 40B.
- Lack of public transit service to higher opportunity communities
- Section 8 Steering
- Landlords who refuse to accept housing choice vouchers, which is illegal
- Regional Fair Market Rents do not reflect higher rental rates in suburban areas
- Local residency preferences (*more information needed on whether this is an issue for Section 8 vouchers since all PHA’s but the Northampton Housing Authority and HAPHousing utilize the state’s Centralized Waiting List to distribute vouchers.*)
- Wait list process in Massachusetts
- Many Hispanic voucher holders want to be near households of similar ethnic backgrounds or near services that cater to Spanish speaking residents
- Lack of affordable childcare in higher opportunity areas
- Language barriers that inhibit residents from fully maximizing their location options
- Poor credit or no credit history, which some landlords use to discriminate against voucher holders
- No public funds available at the moment to provide mobility counseling services.
- Too many people in need:
 - **HAPHousing** has 25,000 people on their waiting list!
 - Centralized Waiting List has over 117,000 applicants
- Vouchers, for the most part, cannot be used for homeownership (Springfield and Holyoke allow some vouchers to be used for homeownership through special programs)
- Aging housing stock with potential lead paint issues and accessibility issues
- Linguistic profiling
- Disconnect with people reporting and coming forward about discriminatory acts.

PUBLIC HOUSING

- Lack of public transit service to higher opportunity communities
- Lack of other services (child care, health care, employment)
- Local preferences for public housing
- Limited to non-existent funds for new public housing
- Language (LEP) barriers that inhibit residents from fully maximizing their location options
- Overall lack of public housing units to meet the demand

PRIVATE INCOME-RESTRICTED (SUBSIDIZED) HOUSING

- Zoning:
 - No multifamily housing in 19 communities in the region

- Public opposition to new projects that are allowed by special permit
- Public opposition to projects that should be “expedited” under Chapter 40B.
- Lack of public transit service to higher opportunity communities
- Lack of other services (child care, health care, employment)
- Land or development cost barriers:
 - Land is typically more expensive in higher opportunity areas
 - Property taxes are typically higher in our higher opportunity areas
 - Massachusetts, in general, has comparatively high infrastructure costs
- Limited public funding to develop income-restricted housing in high opportunity areas.
- Expiring long-term affordability restrictions, which is reducing the supply of affordable housing
- Language (LEP) barriers that inhibit residents from fully maximizing their location options
- Overall lack of income-restricted (subsidized) housing units to meet the demand

PRIVATE MARKET-RATE HOUSING

- Zoning:
 - No multifamily housing in 19 communities in the region
 - Public opposition to new projects that are allowed by special permit
 - Public opposition to projects that should be “expedited” under Chapter 40B.
- Lack of public transit service to higher opportunity communities
- Land or development cost barriers:
 - Land is typically more expensive in higher opportunity areas
 - Property taxes are typically higher in our higher opportunity areas
 - Massachusetts has comparatively high infrastructure costs, such as roads, sewer, and power.
- More expensive rents and housing in higher opportunity areas
- Private discrimination, such as steering/ lending discrimination. Private acts of discrimination can contribute to segregation:
 - Racial or ethnic steering by real estate agents
 - Discriminatory conduct by landlords or sellers
 - Failure to provide lending services or products based on race/national origin of borrower or of the neighborhood of the home
 - Predatory lending activities targeted by race or national origin
 - Redlining by homeowners insurance companies resulting in underinsured and uninsured homes
- Aging housing stock with potential lead paint issues and accessibility issues
- Linguistic profiling
- Language barriers that inhibit residents from fully maximizing their location options
- Disconnect with people reporting and coming forward about discriminatory acts.
- Section 8 Steering
- Landlords who refuse to accept housing choice vouchers, which is illegal.