DECEMBER 30, 2019

STATE OF HOUSING IN RHODE ISLAND

PREPARED BY: MULLIN & LONERGAN ASSOCIATES, INC.

Table of Contents

Table of Figures

Table of Maps

Introduction

The Strategic Housing Plan (SHP) for Rhode Island was written on behalf of RIHousing and Office of Housing and Community Development for the purpose of determining existing housing need and how the need should be addressed by tenure, income tier and location. The SHP consists of the following components:

1. Discussion of Market Archetypes;
2. Demographics and Housing Characteristics including household projections by income tier and tenure;
3. Housing Stock Characteristics including a Housing Conditions model;
4. Housing Affordability;
5. Housing Gap analysis that describes the proportion of households by tenure and income tier without available and affordable housing and the additional units needed; and
6. Assisted Inventory analysis.

Rhode Island Market Archetypes

Each market archetype is comprised of three scores – the Opportunity Index, Sales Market Health Index, and Rental Market Health Index. There are five resulting market archetypes: High Opportunity Magnet, High Opportunity Legacy, Homeowner Magnet, Renter Magnet, and Low Opportunity Legacy.

The market archetypes are broad generalizations; not every area can be completely explained by a single archetype. The archetypes serve as a building block to better understand the various needs of Rhode Island's communities. A more comprehensive picture of specific areas can be created by applying local knowledge to their archetype. Further nuance can be found in the appendix where the methodology for creating the indices is described, and the component indices are divided into quartiles.

High Opportunity Magnet

The High Opportunity Magnet archetype describes areas with high levels of opportunity in locations where people are moving to and the housing market is active. They are characterized by relatively high median incomes, home values and gross rents, and relatively low vacancy rates and unemployment rates. Additionally, these areas tend to have high-proficiency schools and good air quality. These markets are typically found outside of the Providence area; the East Side of Providence being an exception. There may be a future need to consider policies to match the quantity and quality of housing in these markets to keep up with this growth. Vacancy rates are above the state median in the rental market and very low in the sales market, indicating a strong demand for single-family homes.

High Opportunity Legacy

High Opportunity Legacy markets have high levels of opportunity but are seeing overall population loss. Like High Opportunity Magnet areas, this market type is found outside of urban areas and the east side of Providence. It has a relatively high median income and low unemployment rates, along with a relatively low minority population. High home values and rent coupled with low vacancy rates make High Opportunity Legacy markets quintessentially a buyers' market. Additional units, especially multifamily units for renters, may be needed to stabilize this market.

Renter Magnet

The Renter Magnet market is found near the outer boundaries of urban areas, such as Providence and Pawtucket, along with pockets in Burrillville, Woonsocket, and Newport. The level of opportunity is moderate compared to the other market types. While its overall population growth is stagnant, this market type stands out with large growth in renter-occupied units between 2010 and 2017, even with its relatively high gross rent. This growth is comparable to the high opportunity markets. Conversely, homeownership has significantly declined, the highest out of all the market types, and home sales are increasing relatively slowly. High vacancy rates in both the rental and sales market indicate that this market still has room to grow in terms of population and may have seen an increase in housing units between 2010 and 2017. Socioeconomically, this market reflects the overall state's demographics in terms of income, unemployment, age, and ethnic and racial composition.

Homeowner Magnet

Like Renter Magnet markets, Homeowner Magnet markets describe more socioeconomically distressed areas that are attracting residents, especially homeowners. They are primarily found on the fringes of Providence and East Providence along with pockets in Burrillville, Warwick, Westerly, and Woonsocket. This market saw the largest growth in population between 2010 and 2017. Most of this growth can be attributed to an active housing market; this market saw the highest growth in home sales between 2013 and 2018 compared to other markets. The area's overall low vacancy rate indicates that this market is desirable to move into, especially for homeowners. This area is at-risk of facing a housing shortage if demand keeps up and no additional units are built.

Low Opportunity Legacy

Low Opportunity Legacy areas are considered the most socioeconomically distressed, experiencing decline in population and housing. It is primarily concentrated in the center of urban areas, including Providence, East Providence, Pawtucket, Woonsocket, Warwick, and Newport. It is the only market that is primarily renters and is seeing a relatively high decline in owner-occupied units. However, these areas generally have good access to public transit, apart from Burrillville. The population can be characterized as young and ethnically and racially diverse with relatively large households. The areas' high vacancy rates combined with low socioeconomic status indicate a need to improve opportunities in these areas to avoid related issues such as concentrated poverty, blight, and general economic decline.

Figures 1 and 2 show statewide figures as well as those for each market archetype for both sales and rental markets, respectively.

Figure 1 Market Archetypes - Demographics, 2017

Sales Market Type	Population, 2017	Population Growth, 2010-2017	Avg. Median Income	Avg. Unemployment Rate	People per Household	Median Age	% White	% Black	% Asian	% Hispanic	% Minority
Statewide	1,056,389	0.0%	$61,043	6.8%	2.56	39.9	73.2%	5.5%	3.3%	14.6%	26.7%
High Opportunity Magnet	253,582	1.9%	$78,955	5.1%	2.47	44.2	89.5%	1.5%	2.5%	4.0%	10.5%
High Opportunity Legacy	293,229	-1.5%	$78,922	5.3%	2.53	45.7	90.3%	1.5%	2.5%	3.5%	9.7%
Renter Magnet	78,108	-0.2%	$57,056	6.6%	2.56	38.7	69.4%	4.2%	5.7%	17.2%	30.6%
Homeowner Magnet	103,875	2.0%	$50,736	8.3%	2.53	38.7	67.3%	6.8%	3.9%	18.1%	32.7%
Low Opportunity Legacy	327,344	-0.7%	$44,373	9.5%	2.68	35.2	48.1%	12.0%	4.0%	30.9%	52.0%

Source: 2013 – 2017 American Community Survey; MLS Data provided by RIAR; calculations by Mullin & Lonergan Associates, Inc.

Figure 2 Market Archetypes – Housing, 2017

Sales Market Type	Homeowner-ship Rates	Renter-Occupied Unit Growth	Owner-Occupied Unit Growth	Avg. Median Gross Rent	Change in Median Gross Rent, 2010 - 2017	Avg. Median Home Value	Change in Home Sales, 2013 - 2018	Change in Home Sales Price 2013 - 2018	Total Vacancy Rate	Homeowner Vacancy Rate	Rental Vacancy Rate
Statewide	60.0%	7.1%	-3.6%	$957	-3.1%	$242,200	23.3%	33.3%	3.9%	2.3%	7.3%
High Opportunity Magnet	69.3%	12.5%	-2.6%	$1,147	5.5%	$293,663	32.1%	20.1%	3.9%	0.9%	7.5%
High Opportunity Legacy	77.0%	10.0%	-1.9%	$1,041	2.0%	$319,449	10.7%	23.2%	2.9%	2.9%	4.9%
Renter Magnet	56.3%	11.3%	-11.2%	$1,018	-3.3%	$226,711	19.2%	37.0%	5.9%	4.5%	9.4%
Homeowner Magnet	50.4%	3.2%	-0.7%	$975	-1.0%	$198,014	42.9%	27.7%	2.3%	0.8%	6.3%
Low Opportunity Legacy	40.3%	4.4%	-6.2%	$911	-1.0%	$200,047	28.1%	49.2%	5.5%	3.0%	8.2%

Source: 2013 – 2017 American Community Survey; calculations by Mullin & Lonergan Associates, Inc.

Figure 3 Market Archetypes Summary Table

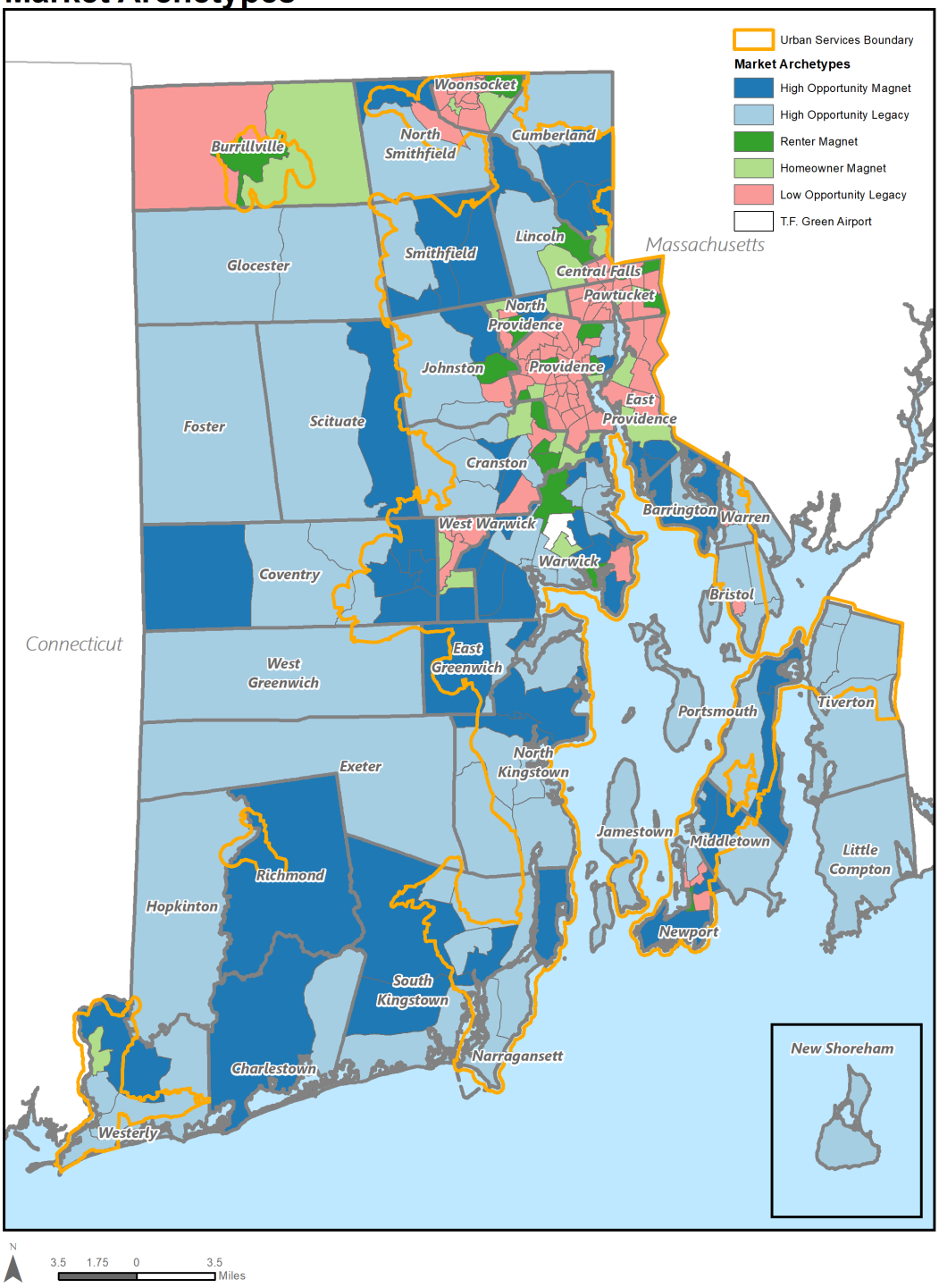
Sales Market Type	Population	Tenure	Housing
High Opportunity Magnet	• 2nd largest market type • One of only two markets seeing population growth • High income • Relatively old population • Low minority population • Small household size	• High homeownership rates • Highest growth in renter-occupied units • High growth in home sales	• High home values; moderate decline in value • High rent; largest increase in rent • Overall moderate vacancy rates; low homeowner vacancy rate
High Opportunity Legacy	• Largest market type • Largest population decline • High income • Relatively old population • Low minority population • Moderate household size	• Highest homeownership rates • High growth in renter-occupied units • Slowest growth in home sales	• Highest home values; moderate decline in value • High rent; moderate increase in rent • Lowest vacancy rates; relatively high homeowner vacancy rate and low rental vacancy rate
Renter Magnet	• Smallest market type • Marginal population decline • Low- to moderate-income • Moderate age • Moderate minority population • Moderate household size	• Relatively high homeownership rates • Highest growth in renter-occupied units • Below-average growth in home sales	• Moderate home values; large decline in value • High rent; largest decline in rent • Highest overall vacancy rates
Homeowner Magnet	• 2nd smallest market type • Largest population growth	• 50/50 split homeowners/renters	• Lowest home values; large decline in value • Moderate rent; slight decline in rent

Sales Market Type	Population	Tenure	Housing
	• Low income • Moderate age • Moderate minority population • Moderate household size	• Lowest growth in renter-occupied units • Highest growth in home sales	• Lowest overall vacancy rates; lowest homeowner vacancy rates
Low Opportunity Legacy	• Largest market type • Slight population decline • Lowest median income • Youngest population • High minority population • Large household size	• Low homeownership rates • Relatively low growth in renter-occupied units • Above-average growth in home sales	• Low home values; largest decline in value • Lowest rent; slight decline in rent • High overall vacancy rates

Map 1 Market Archetypes

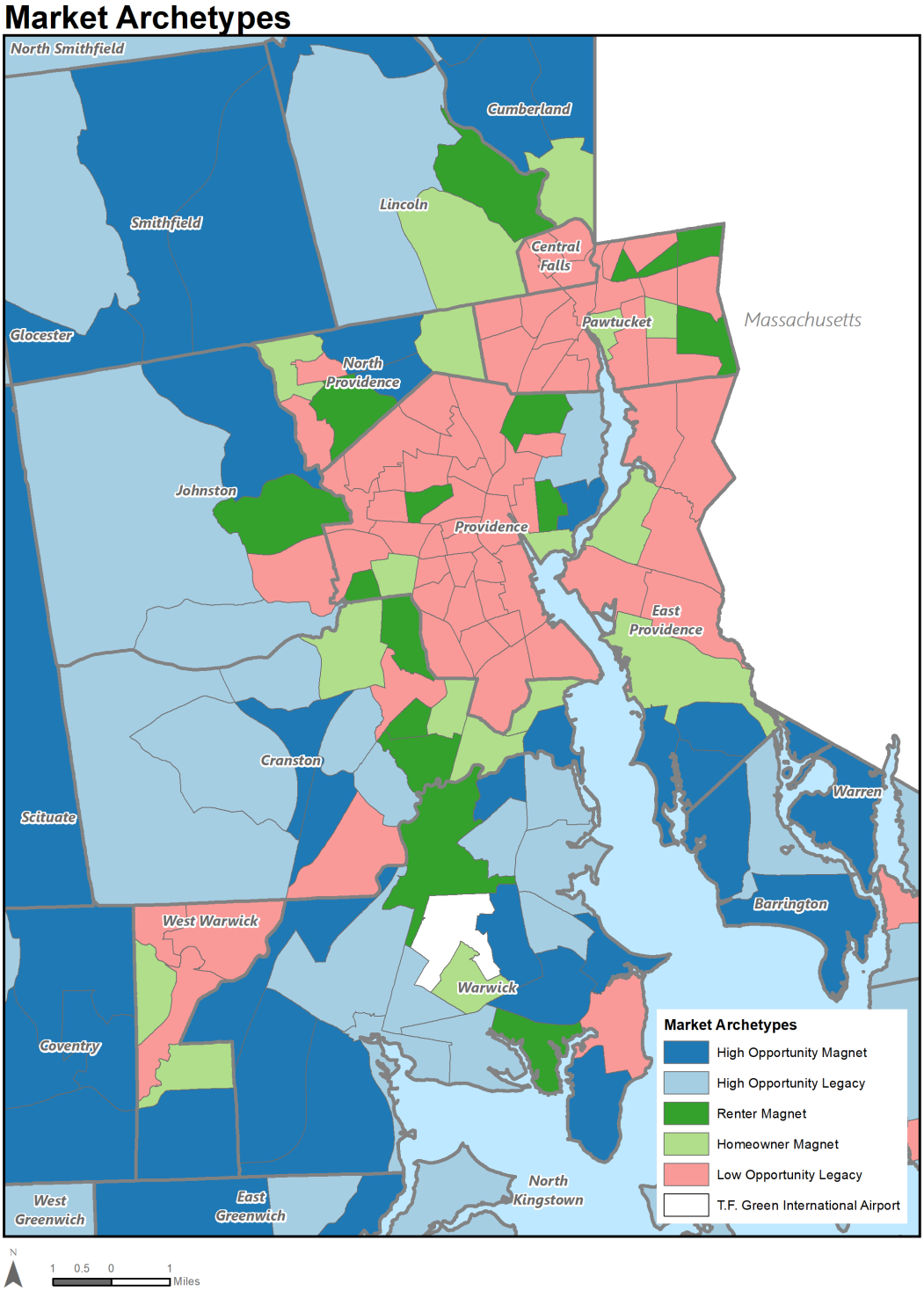
2019 Rhode Island Strategic Housing Plan

Market Archetypes



Map 2 Market Archetypes – Providence Metro

2019 Rhode Island Strategic Housing Plan



Demographics and Housing Characteristics

This portion of the report addresses the current demographics and housing stock characteristics through the lens of the five established market archetypes. Due to limitations in publicly available data sources, three subpopulations and their needs are not explored in depth in this report: 1) persons experiencing homelessness; 2) level of accessibility of units for persons with disabilities; and 3) the full impact of students on local housing options.

Limitations in Data Analysis

Persons Experiencing Homelessness

According to the State's Continuum of Care (CoC), there was a decrease of 4% in the number of persons experiencing homelessness as reported in the January 23, 2019 Point in Time (PIT) count as compared to the previous year. Over the last five years, the number of persons experiencing homelessness has decreased by 19% as measured by PIT metrics.

In September 2019, the Rhode Island Coalition for the Homeless presented the 2019 Annual Report on homelessness. The report states that 51% of individuals and 35% of families had no income at the onset of homelessness. The next most frequent income was between $6,001-$12,000 annually at 29% and 32% of individuals and families, respectively. Very few households – 2% of individuals and 6% of families – had incomes over $24,001 annually. For perspective, $24,000 is approximately 32% of the statewide AMI. Persons entering homelessness may have additional supportive needs depending on the circumstances that precipitated homelessness. The economic need for living wage jobs and decent, affordable housing are common among persons experiencing homelessness and other low-income households that do remain housed. For information related to housing and services for persons experiencing homelessness or for persons who are at risk of homelessness, refer to the State's CoC online (www.rihomeless.org/continuum-of-care). The CoC is comprised of partner agencies throughout the State and is responsible for guiding programs and policies associated with ending homelessness. The CoC also administers all federal funding associated with homelessness.

Persons with Disabilities

A disability is a long-lasting physical, mental, or emotional condition that can make it difficult for a person to engage in activities such as walking, climbing stairs, dressing, bathing, learning or remembering. This condition can also impede a person from being able to go outside the home alone or to work at a job or business.

Among the civilian noninstitutionalized population between the ages of 18 to 64, there are significant differences in labor force participation rates among those with and without a disability; 45.8% of persons with a disability participate in the labor force compared to 83.2% of persons without a disability. Among those participating in the labor force, 14.6% of persons with disabilities are unemployed compared to 6.1% of persons without a disability. Among persons in the labor force with one or more disabilities, 17.7% of persons are living in poverty compared to 9.8% of persons without a disability.

This analysis is limited in its ability to evaluate the availability of accessible housing because there is no database of accessible housing found in the private market.

Student Population

The student population can have an effect on the housing market in the surrounding areas of colleges and universities. In addition to creating upward pressure on the rental market which impacts non-student renters competing with student renters for the same units, student households are typically low-income and can skew the data within some census tracts making it more difficult to ascertain the needs of low-income, non-student households in those areas. This analysis will rely on identifying the four largest colleges and universities (excluding the community college system as most students either live with family or are living independently), their enrollments, and estimates of the number of students living off-campus based on college/university housing policies identified on the institutions' websites. If students living off campus reside in three- or four-person households, then student households reside in approximately 6,000 to 8,300 units statewide, increasing competition for renting families in the vicinity of the colleges/universities.

Figure 4 Enrollment of and Estimates for Number of Student Living Off-Campus

Institution	Total Enrollment	Estimate of the Number of Students Living Off-Campus
Brown University	9,966	4,983
Johnson & Wales	6,703	3,687
Rhode Island College	9,000	7,802
University of Rhode Island	17,064	8,532

Source: Brown University, Johnson & Wales University, Rhode Island College, University of Rhode Island.

Current Demographics

Population

Some areas of Rhode Island are growing while others are shrinking. State-wide population in Rhode Island was stagnant (0.0%) between 2010 and 2017. This contrasted with the national population growth rate (5.3%) during the same time period. Each market archetype also showed stagnant population growth with the greatest change occurring in High Opportunity Magnets in the sales market, growing by 1.9%. However, growth was not evenly distributed state-wide or within market types.

Rhode Island saw positive net migration of 7,845 residents, with most outside residents coming from Massachusetts. The 2013-2017 ACS provides an annual estimate for migration flows by asking respondents whether they lived in the same residence one year ago. The survey estimates that 41,944 residents moved into Rhode Island from outside of the state. Of the new residents, 10,335 (24.6%) came from Massachusetts. The next largest groups came from Connecticut with 3,284 new residents (7.7%) and New York with 3,140 new residents (7.5%). Inflow from Massachusetts appears to be increasing, and new residents from Asia and Florida are rising most significantly. The largest inflow declines came from other states in the Northeast, such as New York, New Jersey, and Pennsylvania.

Conversely, 34,099 former Rhode Island residents moved elsewhere. Outflow trends are similar to in-flow trends with most former residents having moved to Massachusetts followed by Florida and Connecticut. The following table shows the top ten geographies from which new Rhode Island residents moved from including foreign regions. The appendix includes a more granular breakdown of movement from county-to-county.

Figure 5 Rhode Island Inflow by State/Foreign Region

State/U.S. Island Area/Foreign Region of Residence 1 Year Ago	Inflow, 2010	% of Movers	Inflow, 2017	% of Movers	Change in Movers, 2010 - 2017
Massachusetts	8257	14.9%	10335	17.6%	25.2%
Connecticut	3097	5.6%	3284	5.6%	6.0%
New York	4177	7.5%	3140	5.3%	-24.8%
Asia	2391	4.3%	3068	5.2%	28.3%
Florida	1776	3.2%	2702	4.6%	52.1%
California	1759	3.2%	1889	3.2%	7.4%
New Jersey	2096	3.8%	1404	2.4%	-33.0%
Europe	1414	2.5%	1304	2.2%	-7.8%
North Carolina	983	1.8%	957	1.6%	-2.6%
Pennsylvania	1003	1.8%	897	1.5%	-10.6%

Source: 2013-2017 American Community Survey, County-to-County Migration Flows

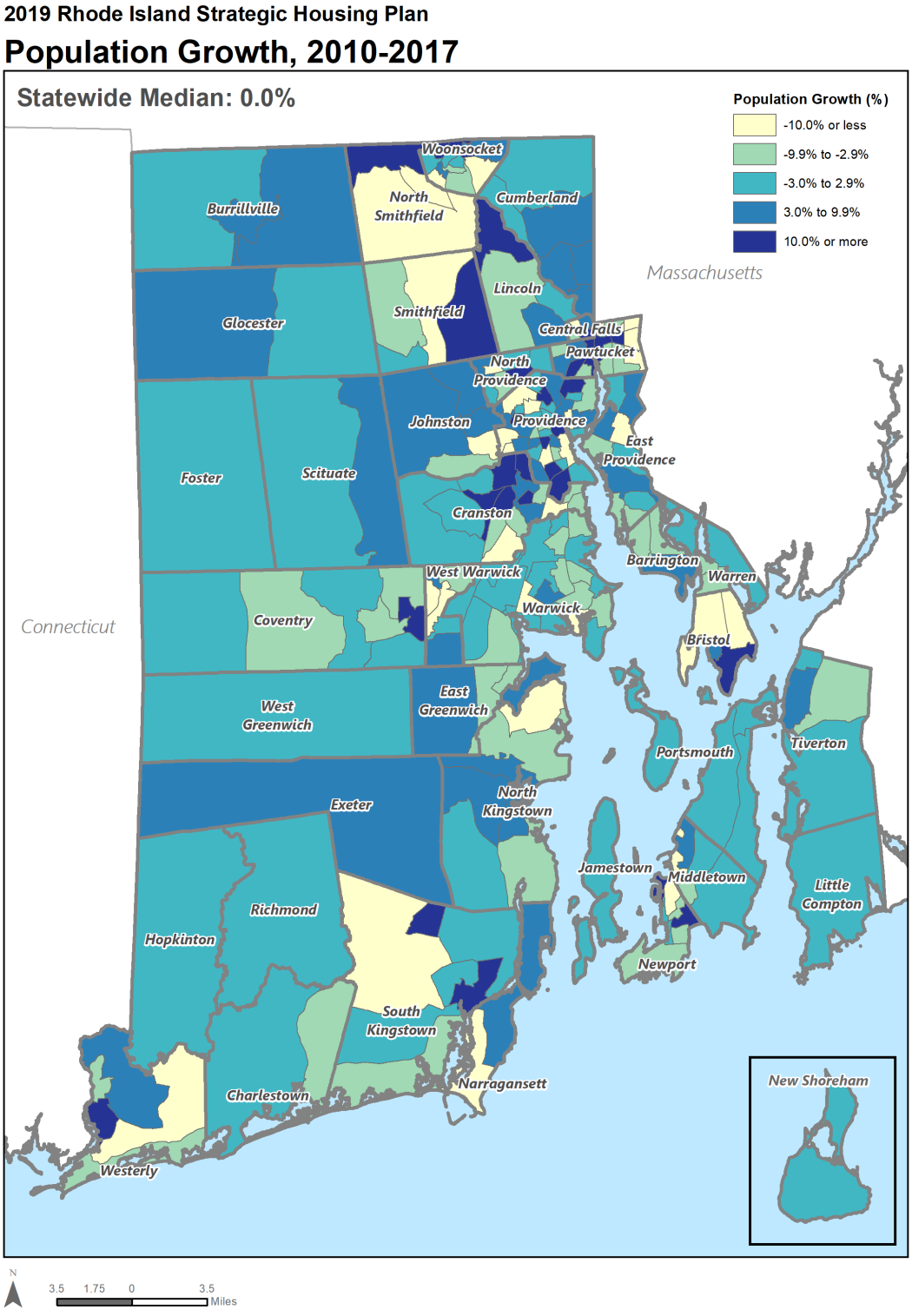
Figure 6 Rhode Island Outflow by State

State of Residence 1 Year Ago	Estimate	% of Movers
Massachusetts	8,560	25.10%
Florida	3,366	9.87%
Connecticut	3,212	9.42%
New York	1,796	5.27%
California	1,791	5.25%
Virginia	1,485	4.35%
Texas	1,138	3.34%
Pennsylvania	1,085	3.18%
New Hampshire	872	2.56%
North Carolina	799	2.34%

Source: 2013-2017 American Community Survey, County-to-County Migration Flows

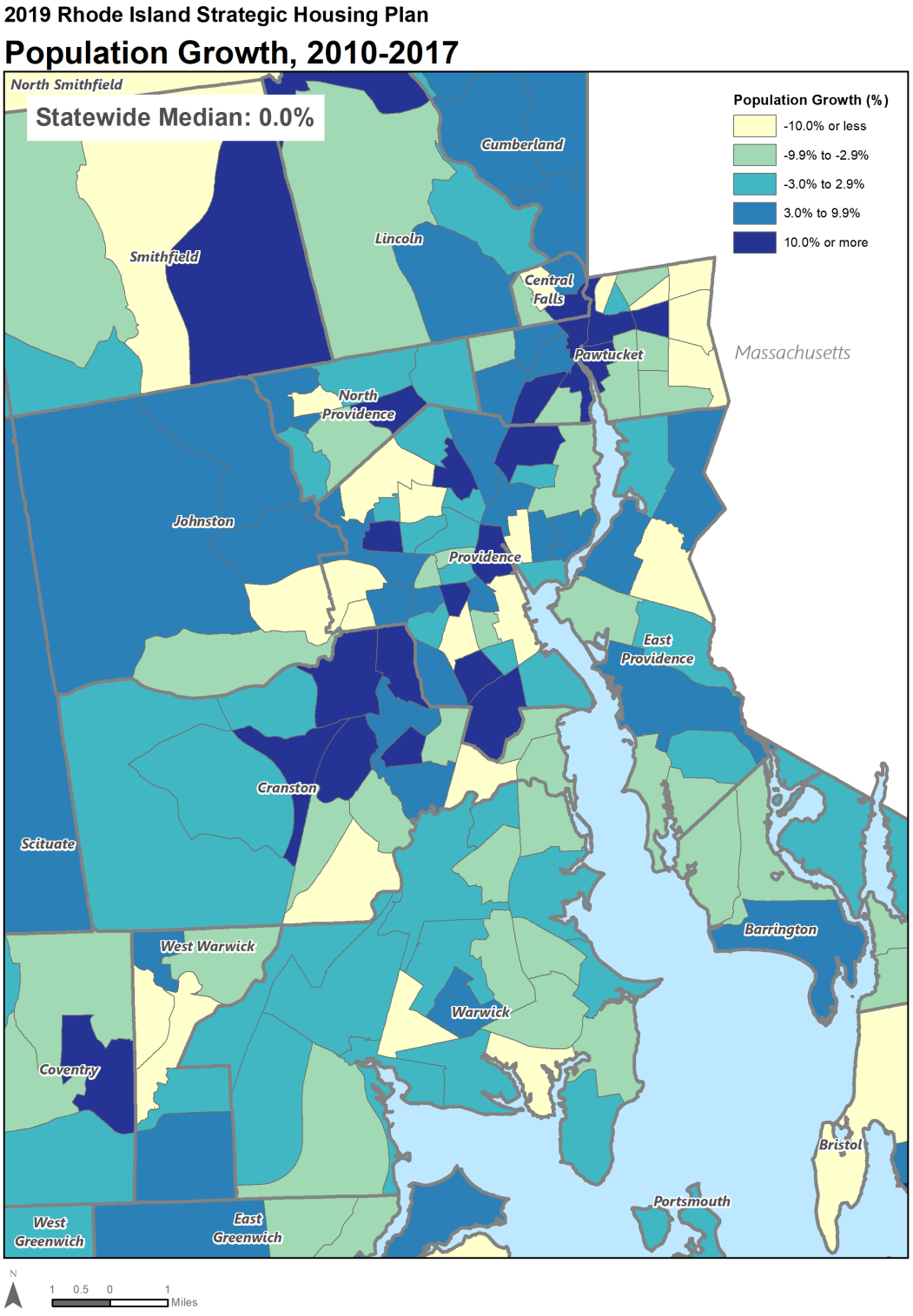
Population growth and loss are not defined by whether an area is urban, suburban or rural. Rather, certain types of urban, rural and suburban areas are growing, while others are shrinking. Homeowner and Renter Magnet markets in Pawtucket and northern parts of Providence and pockets of High Opportunity Legacy markets saw populations grow by more than 15.0%. However, the growing High Opportunity Legacy markets in most of these areas have significant student populations including census tracts containing the University of Rhode Island, Roger Williams University, and Bryant University.

Map 3 Population Growth, 2010-2017



Source: 2013 – 2017 American Community Survey; calculations by Mullin & Lonergan Associates, Inc.

Map 4 Population Growth around Providence, 2010-2017



Source: 2013 – 2017 American Community Survey; calculations by Mullin & Lonergan Associates, Inc.

Age

Some parts of the State are aging more than others. This will have implications for tax revenue, schools, and economic growth. In 2017, nearly all municipalities had fewer children and working-age people than in 2010 but nearly all had more residents over 65. Statewide, the percentage of population over 65 increased from 14.2% in 2010 to 16.1% in 2017. Most of this growth is concentrated in High Opportunity markets along the coast. The working-age population of 18-64 year-old residents remained relatively stable. However, persons below the age of 18 years old declined from 21.2% to 19.9%. Most of the market archetypes are also becoming increasingly older. Despite this trend, Homeowner Magnet and Low Opportunity Legacy markets still have a greater proportion of its population under the age of 18 than over the age of 65.

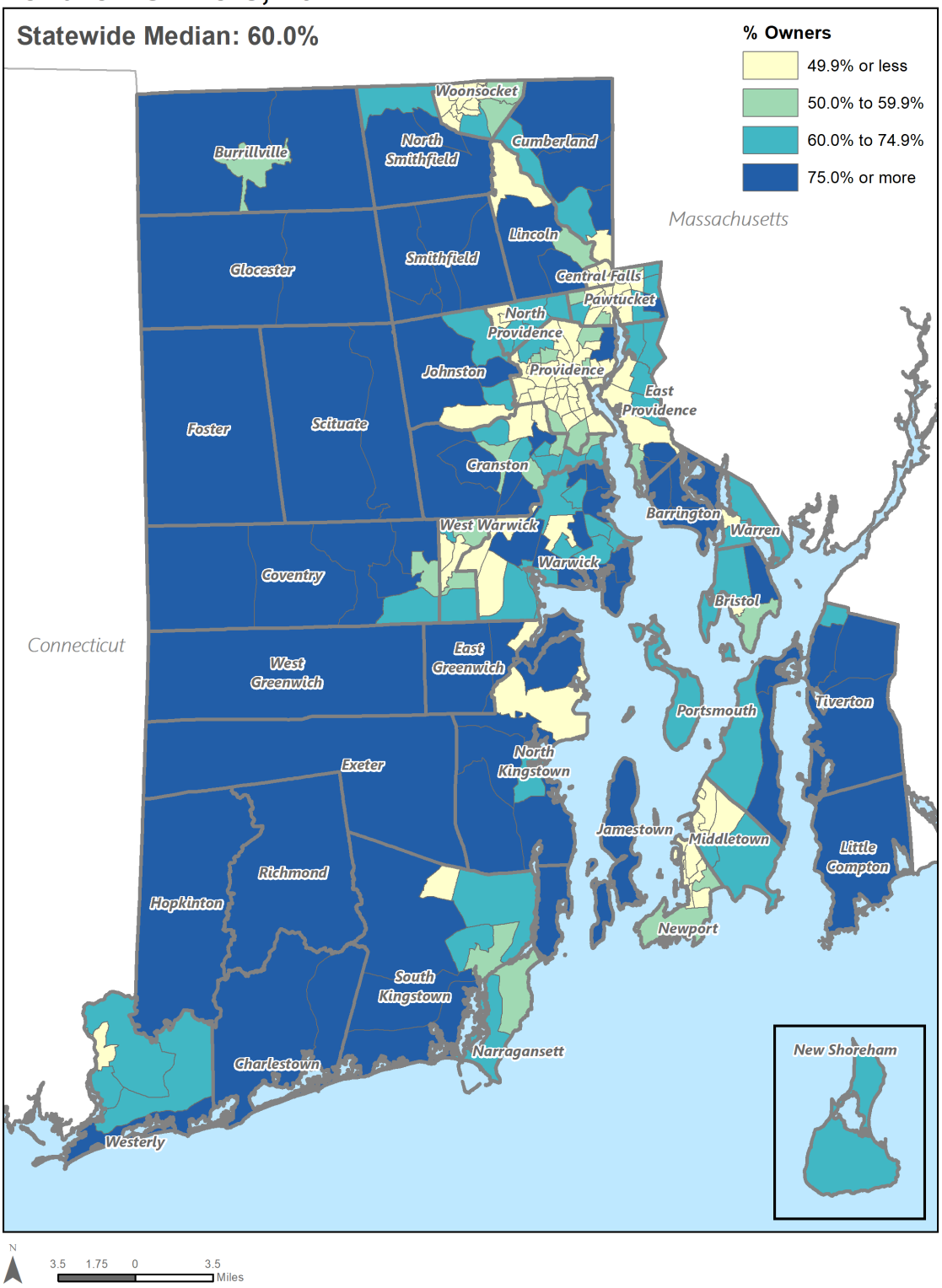
Tenure

The homeownership rate in Rhode Island declined 3.6% between 2010 and 2017 to 60%. The number of ownership households in the State is expected to grow faster than the number of rental households between 2019 and 2024. While most Rhode Island households own their homes, the State ranks 46th in the country in terms of homeownership rates. Although homeownership rates have dropped, renter rates have increased 7.1%. Areas with a large concentration of homeowners (75% or more) are primarily found in high opportunity markets while urban areas tend to have higher concentrations of renters. Homeownership rates have generally declined in Rhode Island but Homeowner Magnet markets saw minimal decline in owner-occupied units (-0.7%) and the largest growth in home sales between 2013 and 2018.

Map 5 Homeowners, 2017

2019 Rhode Island Strategic Housing Plan

Tenure - Owners, 2017

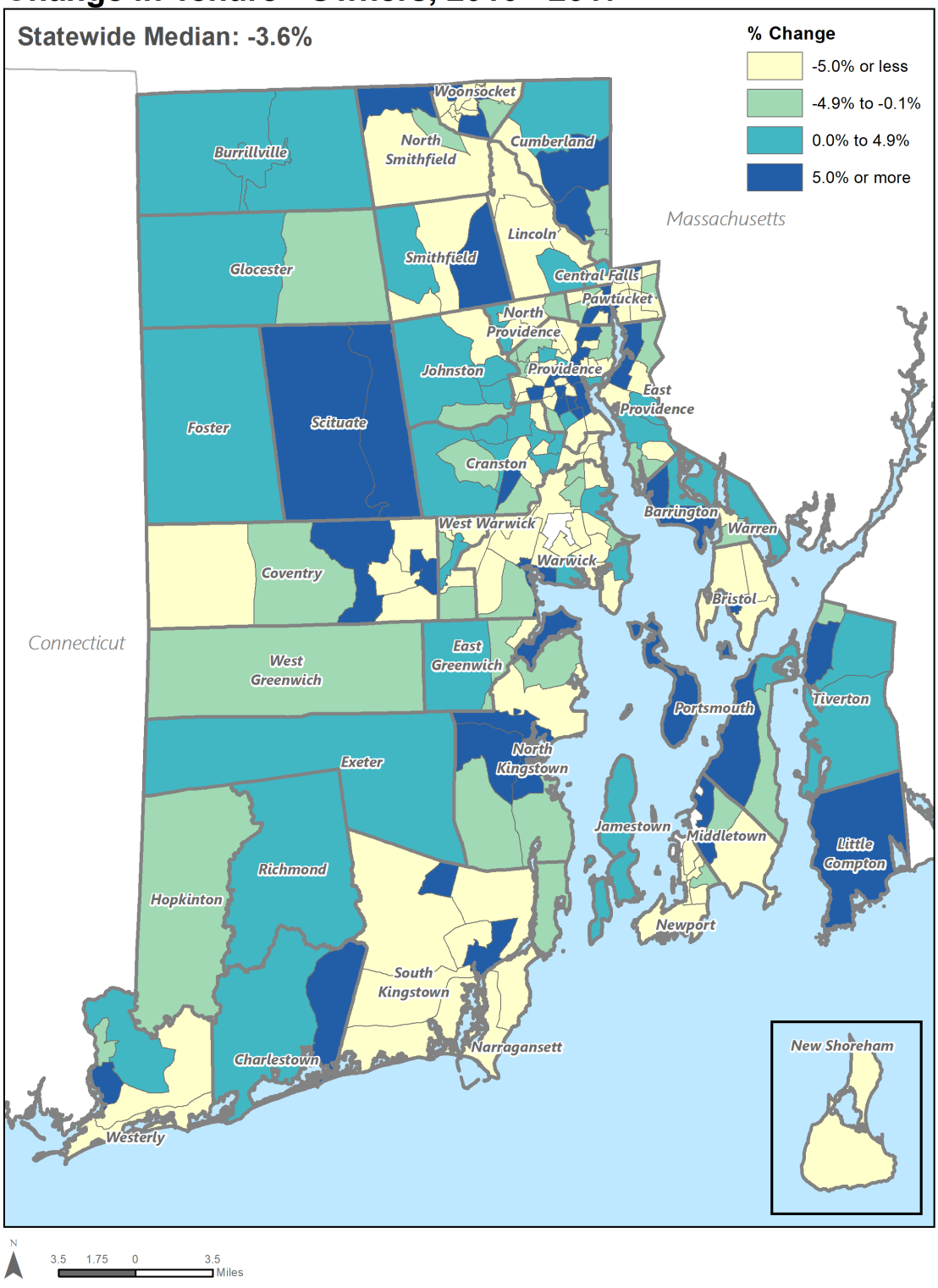


Source: 2013 – 2017 American Community Survey

Map 6 Change in Homeowners, 2010 -2017

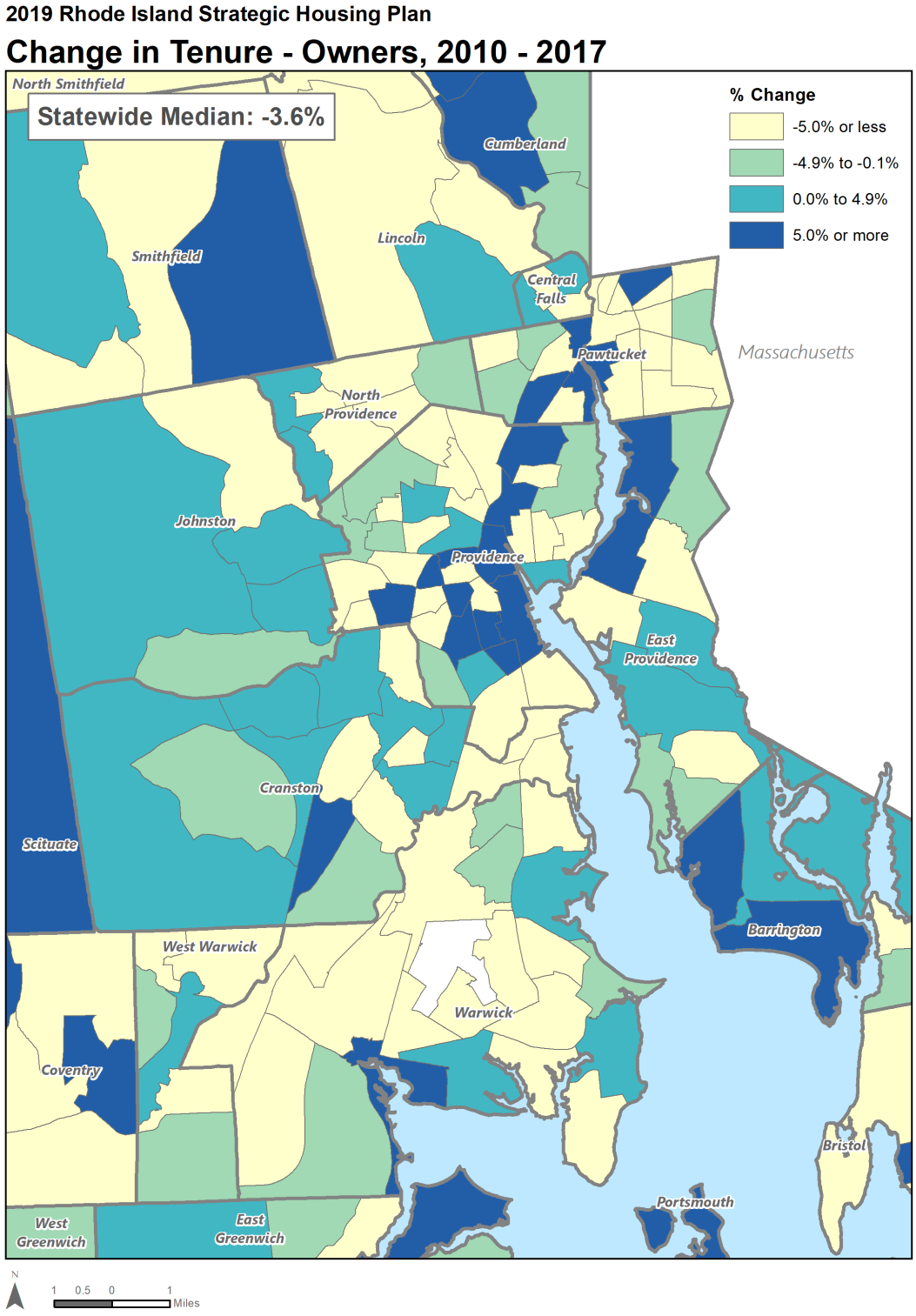
2019 Rhode Island Strategic Housing Plan

Change in Tenure - Owners, 2010 - 2017



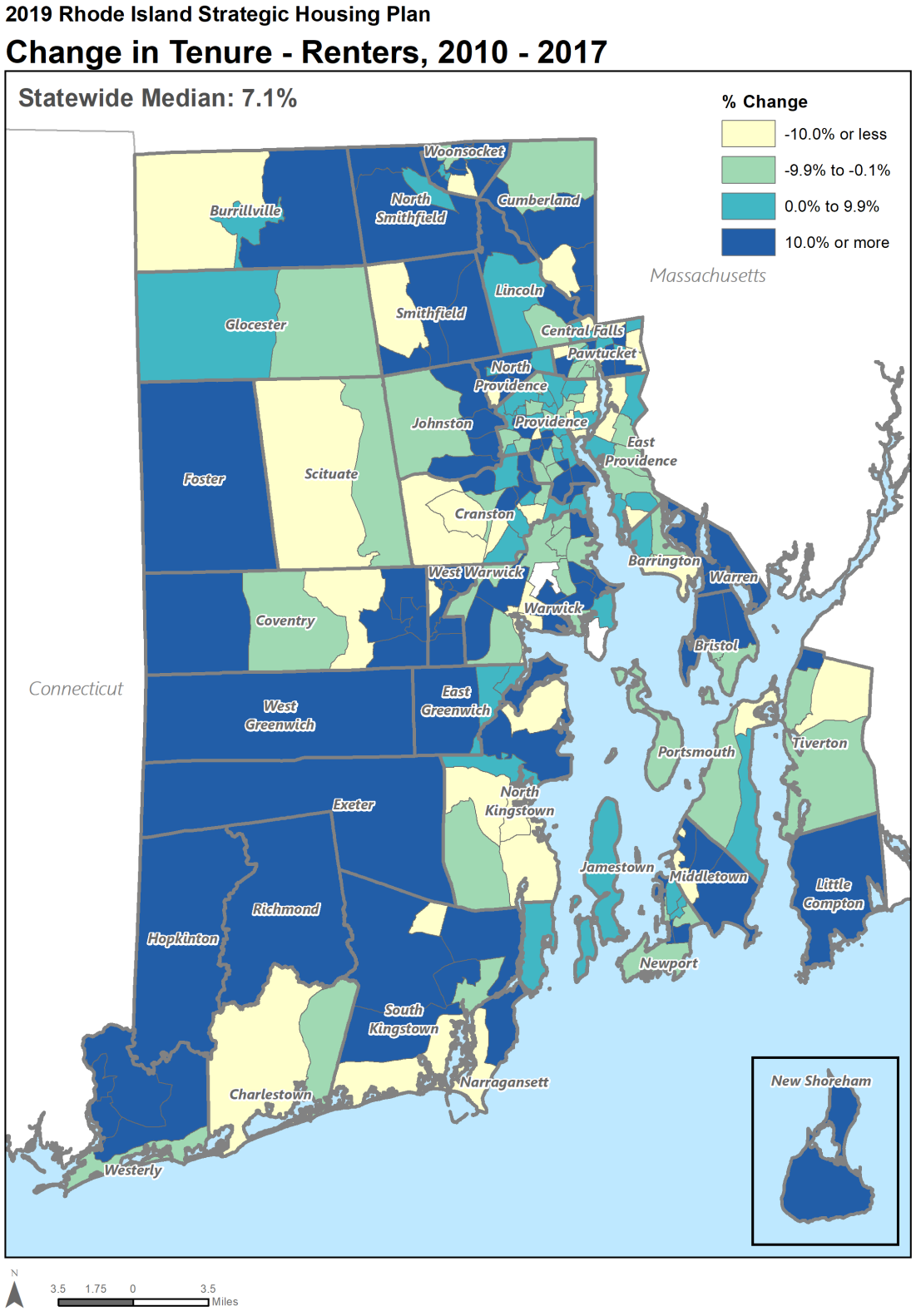
Source: 2013 – 2017 American Community Survey; calculations by Mullin & Lonergan Associates, Inc

Map 7 Change in Homeowners around Providence, 2010 -2017



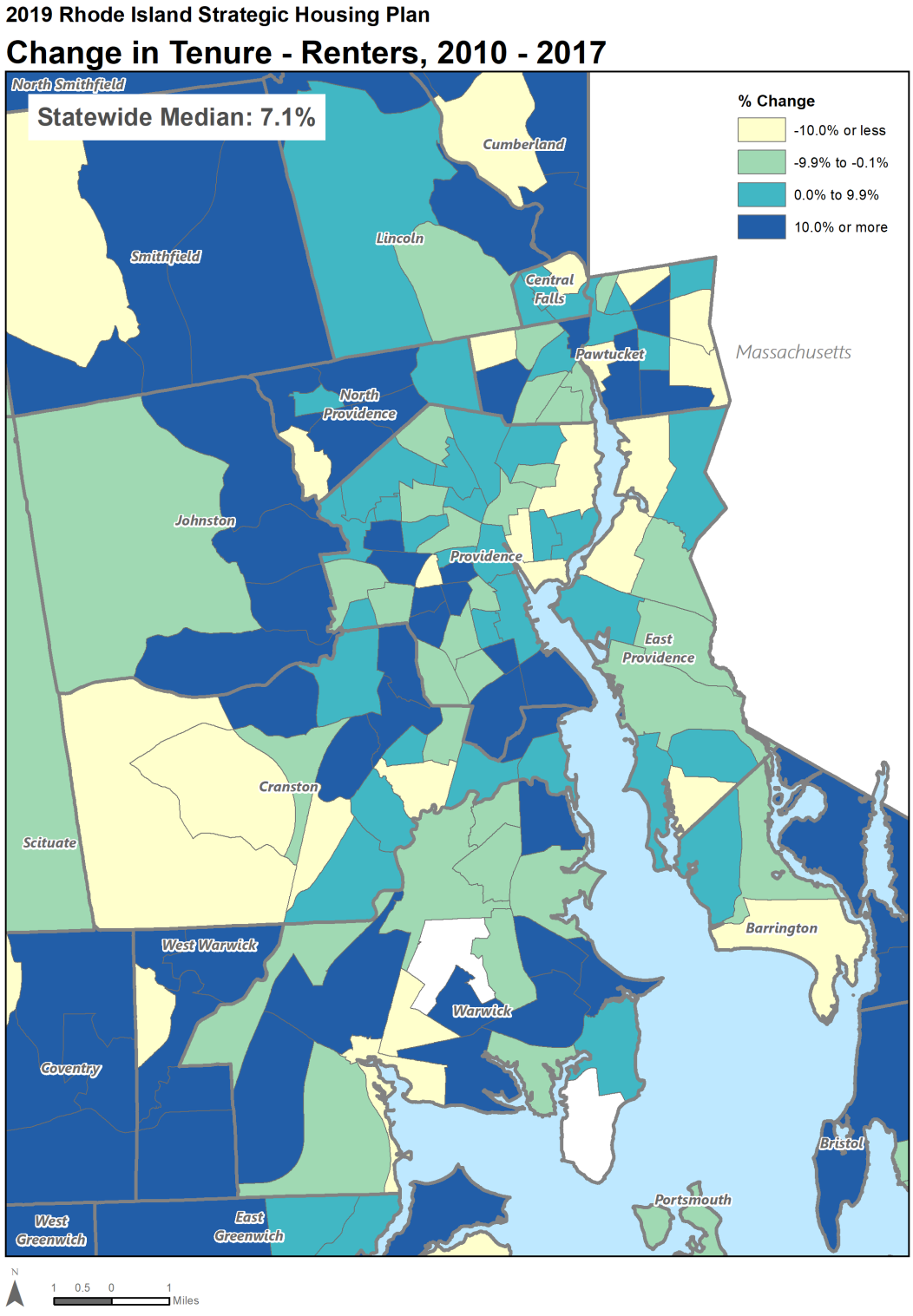
Source: 2013 – 2017 American Community Survey; calculations by Mullin & Lonergan Associates, Inc.

Map 8 Change in Renters, 2010 - 2017



Source: 2013 – 2017 American Community Survey; calculations by Mullin & Lonergan Associates, Inc.

Map 9 Change in Renters around Providence, 2010 – 2017



Source: 2013 – 2017 American Community Survey; calculations by Mullin & Lonergan Associates, Inc.

Owner-Occupied Households and Housing Types

Homeowners in high opportunity markets are more likely to reside in single-family homes than those in Renter Magnet, Homeowner Magnet, and Low Opportunity Legacy markets. Most owner-occupied units in Rhode Island are single-family detached homes (83.5%). While this trend is the same in all market archetypes, homeowners in high opportunity markets are more likely to reside in single-family homes than those in Renter Magnet, Homeowner Magnet, and Low Opportunity Legacy markets. Central Falls is the only city to buck this trend with most property owners residing in 2-to-4-unit buildings (60.9%). However, Homeowner Magnet markets have experienced the largest increase in home sales between 2013 and 2018 (42.9%) and the lowest decline in owner-occupied units (-0.7%).

Renter Magnet and Low Opportunity Legacy markets are more likely to have a higher percentage of single female-headed households compared to high opportunity markets. Family households live in most owner-occupied units (73.0%) both statewide and at the local level. Individuals living alone comprise most nonfamily households across the state. Most owner-occupied family households are married (81.6%) with almost all cities showing similar rates except Central Falls (55.5%). Only 35.0% of married family households that own a home have children with the highest concentration areas being Barrington (49.4%), East Greenwich (48.1%) and Providence (46.4%). While single female-headed households represent only 12.9% of family households statewide, Central Falls stands out with 28.0% of its owner-occupied family households consisting of single female-headed households.

Renter-Occupied Households and Housing Types

High opportunity markets have a large proportion of married family households living in rental units. Individuals living alone represent most nonfamily households, both across the state and locally. Renters primarily reside in multi-family units with most living in 2-to-4-unit buildings (42.8%). While this is also true in Renter Magnet, Homeowner Magnet, and Low Opportunity Legacy markets, high opportunity markets see most renters residing in single-family homes. There is a fairly even split between family households (47.2%) and nonfamily households (52.8%) residing in rental units. Of family households, 46.6% are married, less than half of which have children (47.7%), and 41.8% are led by a single female.

Size of Households and Housing

Household size has not changed significantly between 2010 and 2017. High Opportunity markets tend to have smaller housing units (55% of units have two bedrooms or less) but relatively high concentrations of families with four or more people. Low Opportunity Legacy markets have relatively high concentrations of family households consisting of four or more people and more people per household. This suggests a potential gap in larger homes to meet the needs of larger family households in this market type.

Household Projections for 2024 by Income Tier and Tenure

Overview

Changing the number of units in the housing stock is a slow process; it takes time to plan, fund, and build developments. Having insight into potential changes in demographics is useful for planning purposes. This analysis aims to provide guidance on potential changes in the number and percentage of total renter and owner households, by county, in each of the following cumulative income tiers: 0-30%, 0-60%, 0-80%, 0-100% and 0-120% AMI in 2024. The data source and methodology for projections is in Appendix B, which also includes a table for Rhode Island, each county and each town or city.

Summary of Trends

Household population growth between 2019 and 2024 is projected to be minimal state-wide and is not evenly distributed. State-wide population growth was flat between 2010 and 2017 but there were some demographic changes among cities and towns. Population growth and loss are not defined by whether an area is urban, suburban, or rural. Rather, certain types of urban, rural, and suburban areas are growing, while others are losing population. Household projections predict a 1.0% increase in the number of households between 2019 and 2024 for a total of 4,416 households. Providence County is expected to account for 78% of household growth statewide (3,451 households) with the other four counties sharing the balance of growth. No counties are expected to lose population.

All counties and the State follow a similar pattern: there is slight population growth overall with the highest growth in households with incomes up to 120% AMI.[1] Growth in the total number of household ranges from 0.3% in Kent and 1.3% in Providence Counties. Growth by tenure is largely proportional in all jurisdictions, indicating that the proportion of households by tenure will remain largely unchanged. Kent and Washington Counties are projected to have the largest decreases in households with incomes above 120% AMI at 6.7% and 4.8%, respectively. Decreases are projected to be larger among owners than renters. Because projection data at the city and town level were not available, it was assumed that growth/declines in the number of households within a county would be mirrored in cities and towns in proportion to the city or town's household population.

[1] The actual area median income will change in 2024 but for discussion purposes, the AMI referenced is the current estimated 2019 AMI adjusted to 2024 dollars by assuming an annual inflation rate of 2%.

Housing Stock Characteristics

Physical Characteristics of the Housing Stock

Age of Housing Stock

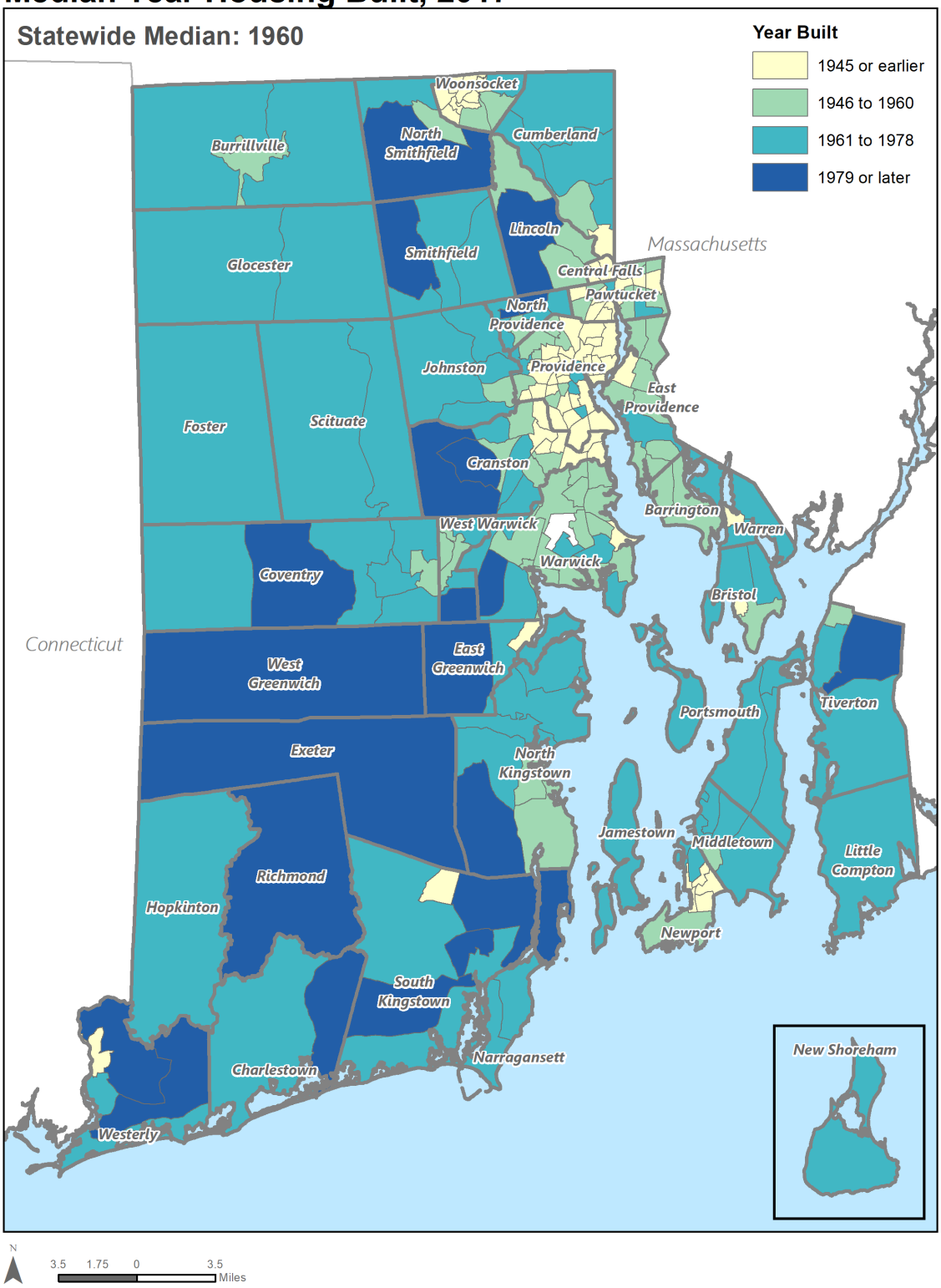
The Rhode Island housing stock is aging and higher quality units tend to be in rural and suburban areas. Renter Magnet, Homeowner Magnet, and Low Opportunity Legacy market areas, which are largely but not solely located in and near urban areas, have many homes built in the 1940s and earlier. Older homes typically need mechanical system and energy efficiency upgrades, which may not be financially feasible, particularly among low- and moderate-income households. High energy costs can contribute to cost burden. For persons with health conditions such as asthma, features such as excessive moisture and dampness, inadequate or poorly maintained heating and ventilation systems and structural defects are associated with exposure to indoor asthma triggers.

Another significant concern is the presence of lead-based paint. In 1978, the federal government banned the use of lead-based paint in homes after studies showed that lead caused severe health problems, particularly among children under the age of six. The nervous systems of children could even be damaged before birth. Although lead-based paint is no longer on the market, many older homes still have lead-based paint on the walls and trim. Scraping paint and sanding old paint can release dust containing lead that, when inhaled, can be harmful.

Map 10 Median Year Structures Built, 2017

2019 Rhode Island Strategic Housing Plan

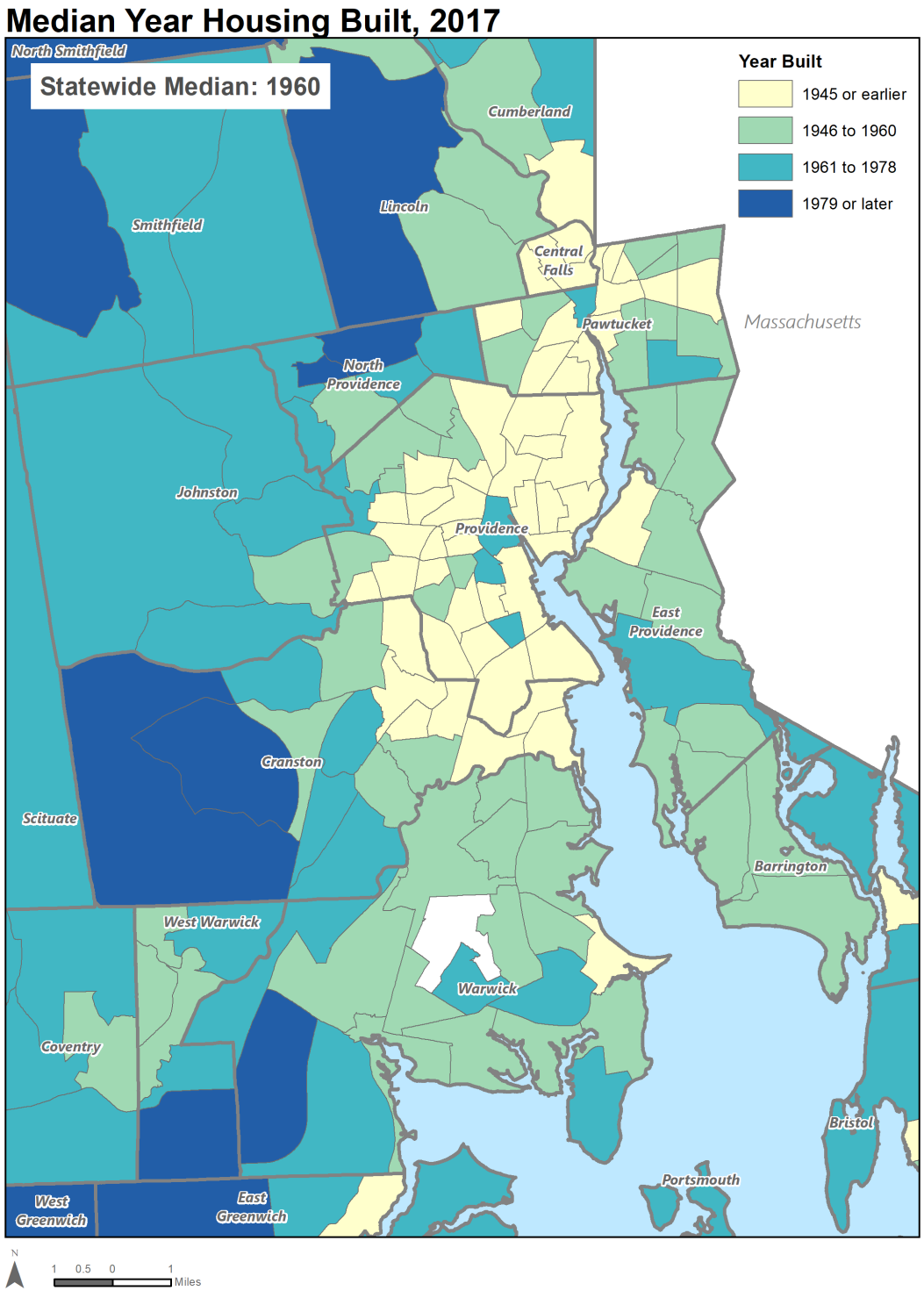
Median Year Housing Built, 2017



Source: 2013 – 2017 American Community Survey

Map 11 Median Year Structures Built around Providence, 2017

2019 Rhode Island Strategic Housing Plan



Source: 2013 – 2017 American Community Survey

Vacancy rates

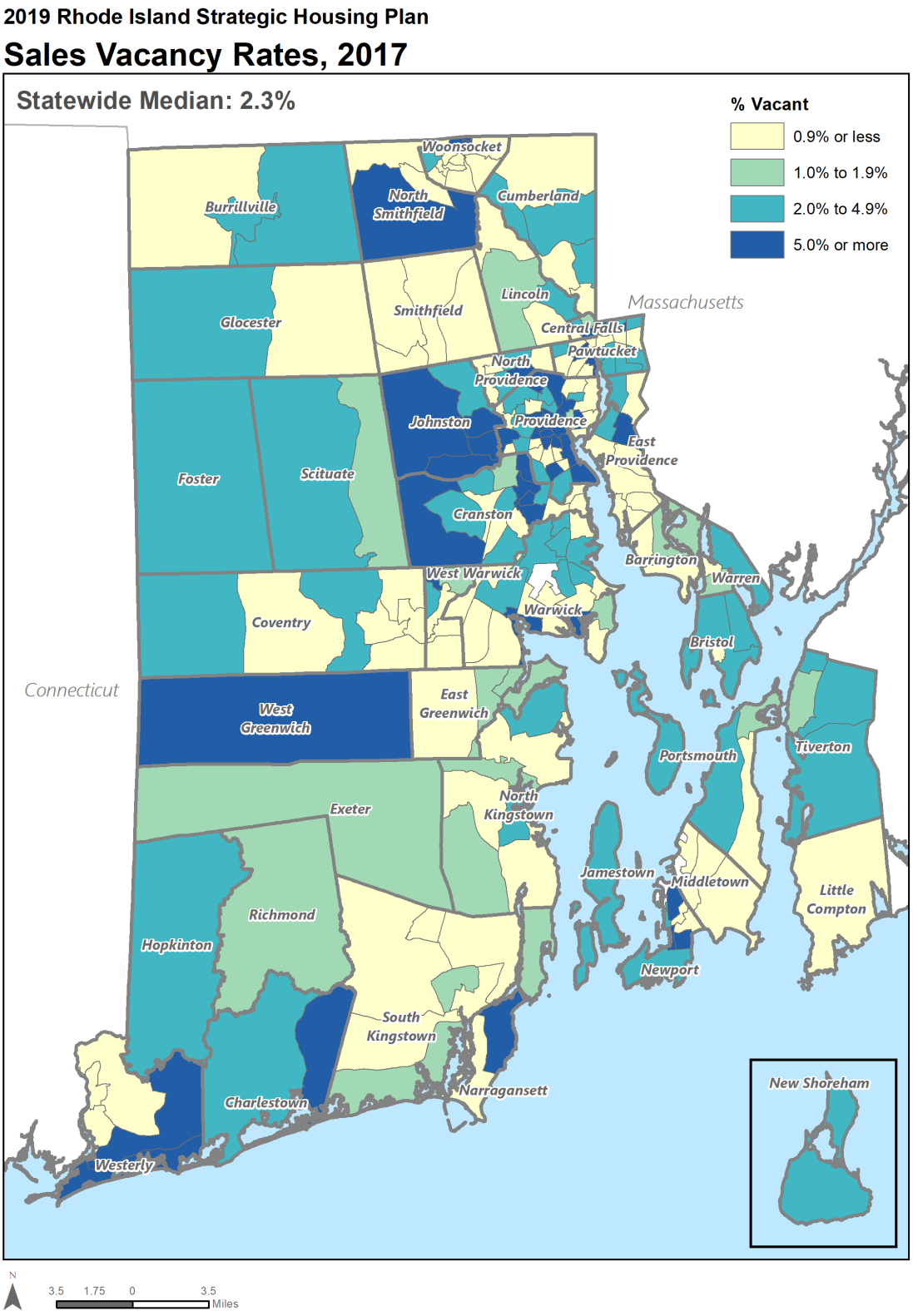
Vacancy rates used for the market archetypes come from the American Community Survey, which defines vacancy rate as the ratio of vacant available units to total units. However, it should also be understood that homeowners, investors, property managers, and lenders commonly refer to CoStar for vacancy data. Costar defines vacancy rate as a percentage of existing rentable building area (RBA) that is vacant. RBA is the amount of useable area and associated common space, expressed in square feet.

Rhode Island has a 5.6% vacancy rate for all housing units, including both owner- and renter-occupied units. Homeowner vacancy rates in Rhode Island sit near the national average at 1.8%, indicative of a tight sales market. Homeowner vacancy is the ratio of vacant available for-sale and sold housing units to the total number of vacant and owner-occupied housing units. Low Opportunity Legacy markets have the highest homeowner vacancy rates at 5.1% followed by High Opportunity Legacy markets at 2.0%. High Opportunity Magnet and Homeowner Magnet markets have below-average homeowner vacancy rates.

Rental vacancy rates are higher at 7.3% with the highest rates found in Renter Magnet and Low Opportunity Legacy markets. Similar to homeowner vacancies, rental vacancies are the ratio of vacant available for-rent and rented unoccupied units to the total number of vacant available and rental-occupied housing units. Given the high concentration of renters in Low Opportunity Legacy markets, this trend may indicate there are barriers inhibiting access to rental properties. High opportunity markets experience below average rental vacancy rates.

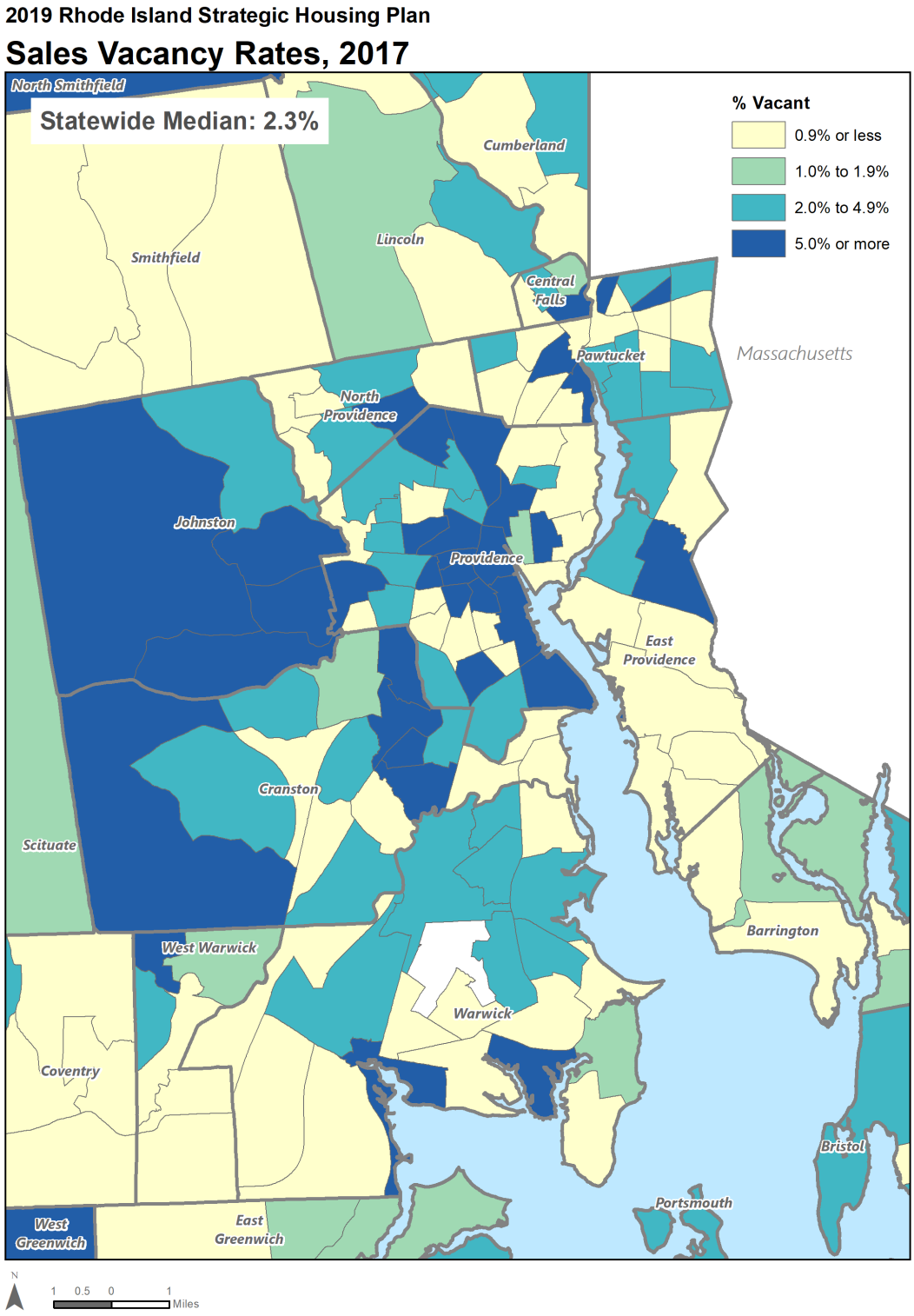
Seasonal vacancies consist of 33.1% of all vacancies and including these vacancies with owner- and renter-occupied units inflates the State vacancy rate to 11.7%. Seasonal units are only occupied during specific times of the year. High Opportunity Legacy markets experience the highest rate of seasonal vacancies at 7.6%, more than twice that of High Opportunity Magnet markets. Notably, destination housing markets see more volatile housing demand; high seasonal vacancy rates are concentrated along the coast in Newport and Washington Counties. Despite being the same market type, the coastal areas may have different housing needs than other similar market types in the rest of the State.

Map 12 Homeowner Vacancy Rates



Source: 2013 – 2017 American Community Survey

Map 13 Homeowner Vacancy Rates around Providence, 2017

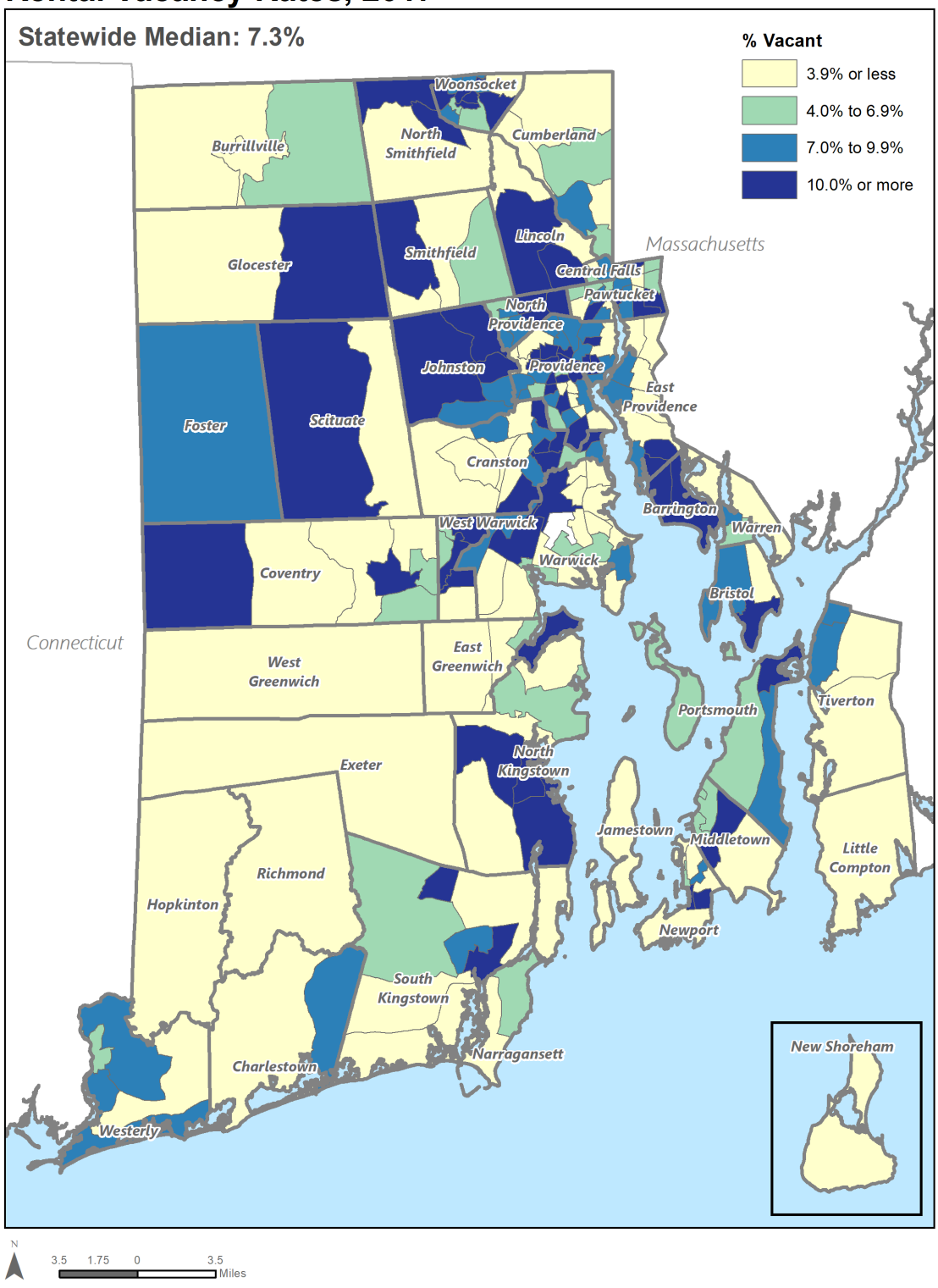


Source: 2013 – 2017 American Community Survey

Map 14 Rental Vacancy Rates

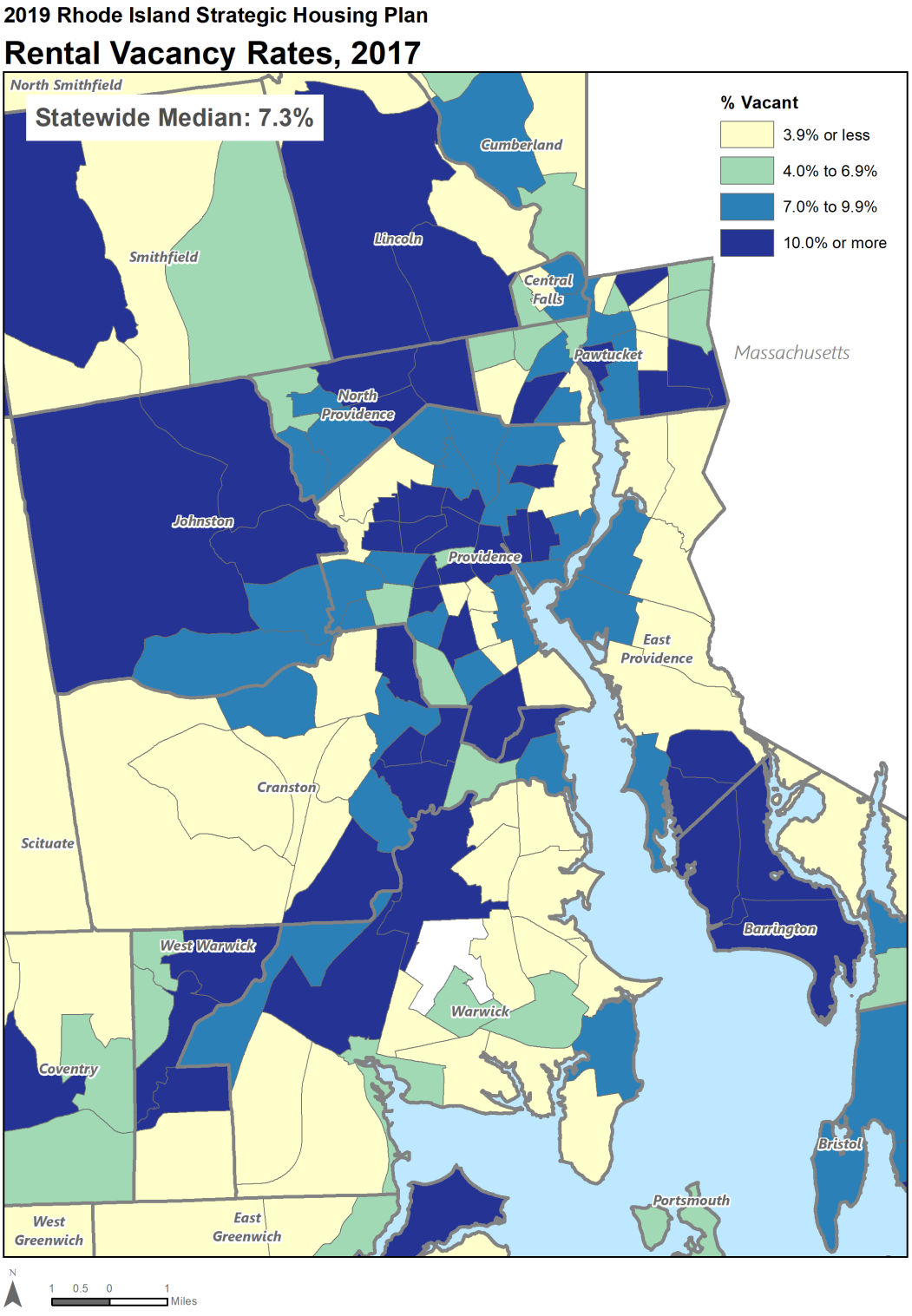
2019 Rhode Island Strategic Housing Plan

Rental Vacancy Rates, 2017



Source: 2013 – 2017 American Community Survey

Map 15 Rental Vacancy Rates around Providence



Source: 2013 – 2017 American Community Survey

Housing Conditions

A Housing Conditions Model was created to estimate housing conditions in Rhode Island at the census tract level. Substandard housing can result in poor health outcomes and quality of life on an individual level and can inhibit economic development and job growth at the community scale. The following three variables were weighted equally and used in the model: median home value, housing age and cost burden.

Median Home Value

Home values are often used as a proxy for other non-market goods affecting quality of life, such as accessibility to public transit and green space, growth potential in terms of population and development, quality of schools, and more. The median home value in Rhode Island in 2017 was $242,000, more than 25% greater than the national median home value of $193,500.

Housing Age

An aging housing stock is of major concern for Rhode Island; it has the third oldest housing stock in the nation. The median year of structures built in Rhode Island is 1956, giving structures an estimated median age of 63 years. Older homes are more likely to contain environmental health hazards, such as lead in pre-1978 homes, and lack accessibility features for elderly persons and persons with disabilities. Additionally, lower income households are more likely to live in older homes, leading to disproportionate adverse health outcomes in these communities. Given that Renter Magnet, Homeowner Magnet, and Low Opportunity Legacy markets have structures with a median construction year of 1945 compared to 1975 in high opportunity markets, the model implies that Renter Magnet, Homeowner Magnet, and Low Opportunity markets would have lower quality housing.

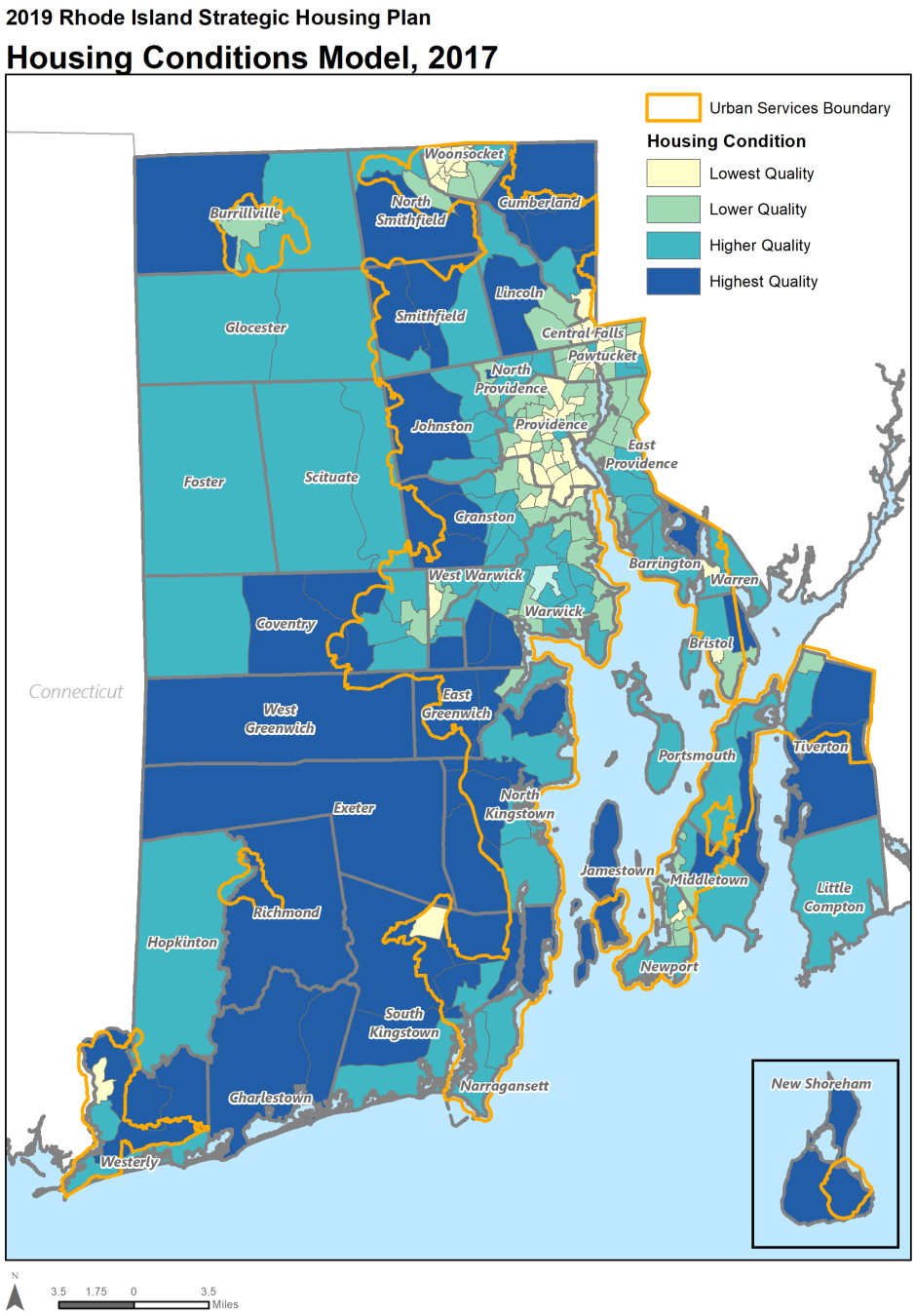
Cost Burden

Cost burdened households are defined by HUD as households spending more than 30% of their annual income on housing costs. Severely cost burdened households spend more than 50% of their income. Independent from median income, cost burden serves as an indicator of a homeowner's ability to afford property maintenance and improvements. Urban markets tend to have a higher percentage of cost-burdened homeowners and renters, decreasing their score in the Housing Conditions Model.

Summary

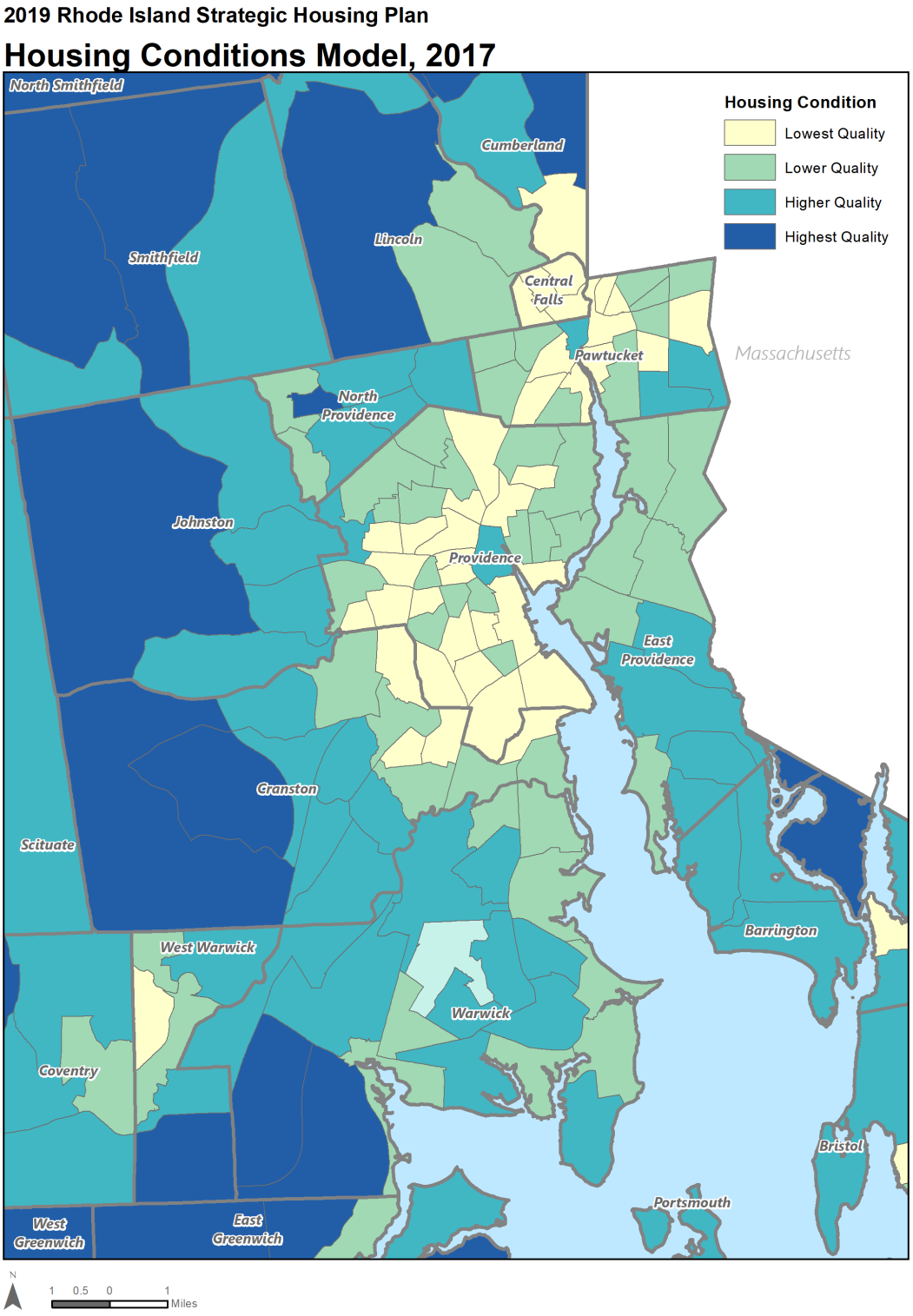
The census tracts with units scored as Lowest and Lower Quality are largely in and around Providence with a few other census tracts near Bristol, Westerly, Warwick, Burrillville, and Woonsocket. Census tracts with housing units scored as Higher and Highest Quality are outside of urban areas in the northern, western and coastal regions.

Map 16 Housing Conditions



Source: 2013 – 2017 American Community Survey; calculations by Mullin & Lonergan Associates, Inc.

Map 17 Housing Conditions around Providence



Source: 2013 – 2017 American Community Survey; calculations by Mullin & Lonergan Associates, Inc.

Rising Sea Levels

As a coastal state, Rhode Island is vulnerable to rising sea levels as a result of global climate change. BeachSAMP, an effort of the Rhode Island Coastal Resources Management Council, aims to measure and study the impacts of rising sea levels on the state's 21 coastal municipalities.

A storm surge, a rise in sea level as a result of a storm, is the rise in sea level above the typical sea level as a result of the tides. The following figures illustrate the potential impact of rising sea levels of one, two, three, five and seven feet (SLR1, SLR2, etc.) without a storm surge as well as the potential impact based on both rising sea levels and storm surges of differing magnitudes (10 year, 25 year and 100 year).

If there is a rise in sea levels by one foot, then the is a potential exposure to 22 residential structures statewide. As the sea level rises to seven feet, 4,361 residential structures are expected to be exposed. It is the combination of rising sea levels and storm surges that can be even more devastating. Without any rise in sea level and a ten-year storm surge, there is projected to be 3,098 exposed structures (versus 22 structures exposed due to rising sea level alone). This number rises sharply to 14,266 structures in the event of a one-foot rise in sea levels paired with a 100-year storm surge. The worst case scenario – a seven-foot rise in sea level and a 100-year storm surge would expose an estimated 27,431 structures statewide.

Based on the available data it is not possible to determine the potential impacts on households by household income, disability status, etc. because the dataset does not classify structures in this manner. However, because of the potential impacts of rising sea levels and potential devastation caused by storm surges, it would be prudent to invest federal and state funding in creating new residential structures in areas outside of the potentially impacted areas.

Figure 7 Number of Potentially Exposed Residential Buildings due to Rising Sea Levels (No Storm Surge)

Sea Level Rise (in Feet)	Number of Exposed Residential Structures	Total Residential Structures	Percentage of Residential Structures Exposed
SLR1	22	238,249	0.01%
SLR2	156	238,249	0.07%
SLR3	480	238,249	0.20%
SLR5	2,073	238,249	0.87%
SLR7	4,361	238,249	1.83%

Source: BeachSAMP

Figure 8 Number of Potentially Exposed Residential Buildings due to Rising Sea Levels with Varying Storm Surges

	10 Year Storm Surge		25 Year Storm Surge		100 Year Storm Surge	
Sea Level Rise (in Feet)	Number of Exposed Residential Structures	Percentage of Residential Structures Exposed	Number of Exposed Residential Structures	Percentage of Residential Structures Exposed	Number of Exposed Residential Structures	Percentage of Residential Structures Exposed
SLR0	1,954	0.82%	8,852	3.72%	14,266	5.99%
SLR1	3,098	1.30%	10,802	4.53%	16,229	6.81%
SLR2	4,302	1.81%	12,687	5.33%	18,195	7.64%
SLR3	5,745	2.41%	14,657	6.15%	20,118	8.44%
SLR5	9,163	3.85%	18,536	7.78%	23,706	9.95%
SLR7	12,986	5.45%	22,232	9.33%	27,431	11.51%

Source: BeachSAMP

Housing Affordability

Financial Characteristics of the Housing Stock

Median Contract/Gross Rent

Median gross rent (includes utilities with rent) in Rhode Island was $957 as of 2017, a 3.5% decline from $991 in 2010, adjusted for inflation to 2017 dollars. Contract rent (includes only rent) also slightly declined from $839 in 2010 to $820 in 2017. Trends between contract and gross rent were consistent across geographies.

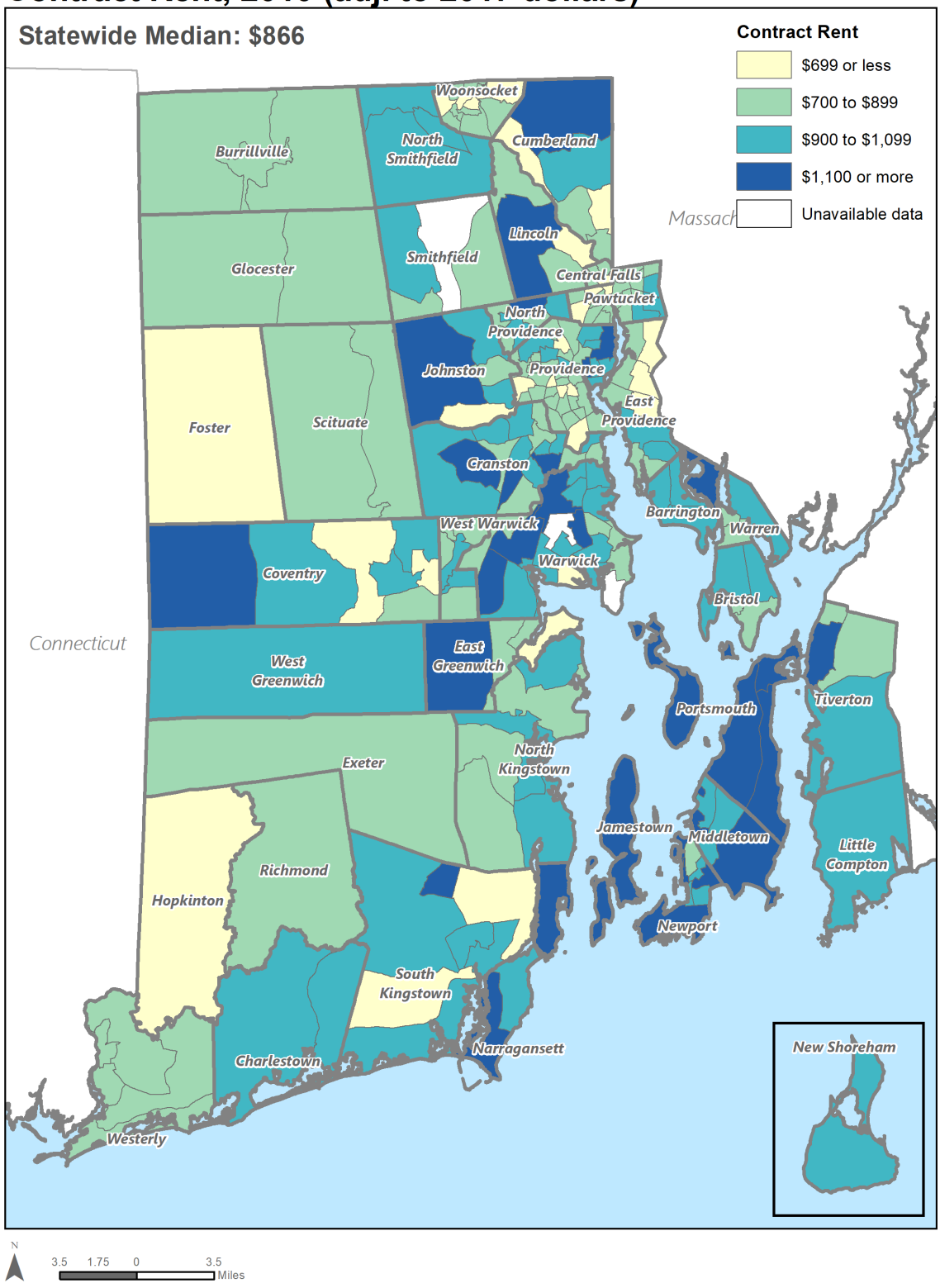
Rents were the highest and showed the sharpest rises between 2010 and 2017 in High Opportunity Magnet markets, increasing by 4.8% and 10.8% for gross and contract rent, respectively. While High Opportunity Legacy markets also had similar rents to High Opportunity Magnet markets, both gross and contract rents in High Opportunity Legacy markets increased marginally by 2.9% and 1.7%, respectively. Low Opportunity Legacy markets saw declines in gross and contract rent by 2.1% and 2.0%, respectively.

Gross rent declined the most in Rental Magnet markets by 3.3%. This market has high vacancy rates in both the rental and sales market, which might indicate that housing supply is outstripping demand, coinciding with the decline in gross rent. However, this market type has seen large growth in renter-occupied units between 2010 and 2017, on par with high opportunity markets while showing the greatest decline in owner-occupied units during this same time period. One possibility might be that owner-occupied units are being converted into rental units, accounting for the large growth in renters and decline in homeowners. Another possibility could be that gross rent is course-correcting as the initial gross rents were too high for rental housing demand. The following maps show median gross rent and median contract rent in 2010 and 2017 along with the percent change between these years. Areas in white did not have data available.

Map 18 Median Contract Rent, 2010

2019 Rhode Island Strategic Housing Plan

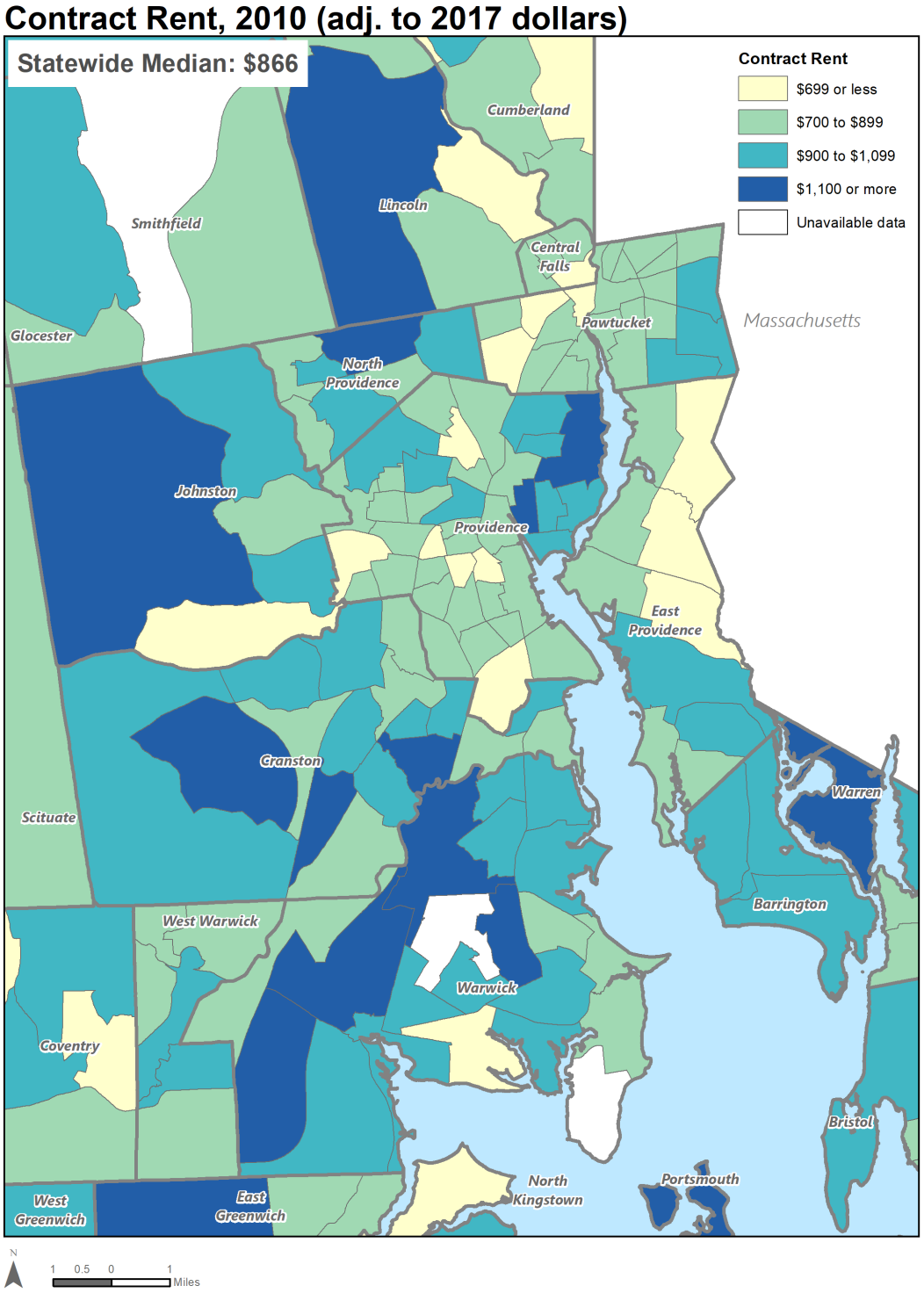
Contract Rent, 2010 (adj. to 2017 dollars)



Source: 2013 – 2017 American Community Survey; calculations by Mullin & Lonergan Associates, Inc.

Map 19 Median Contract Rent around Providence, 2010

2019 Rhode Island Strategic Housing Plan

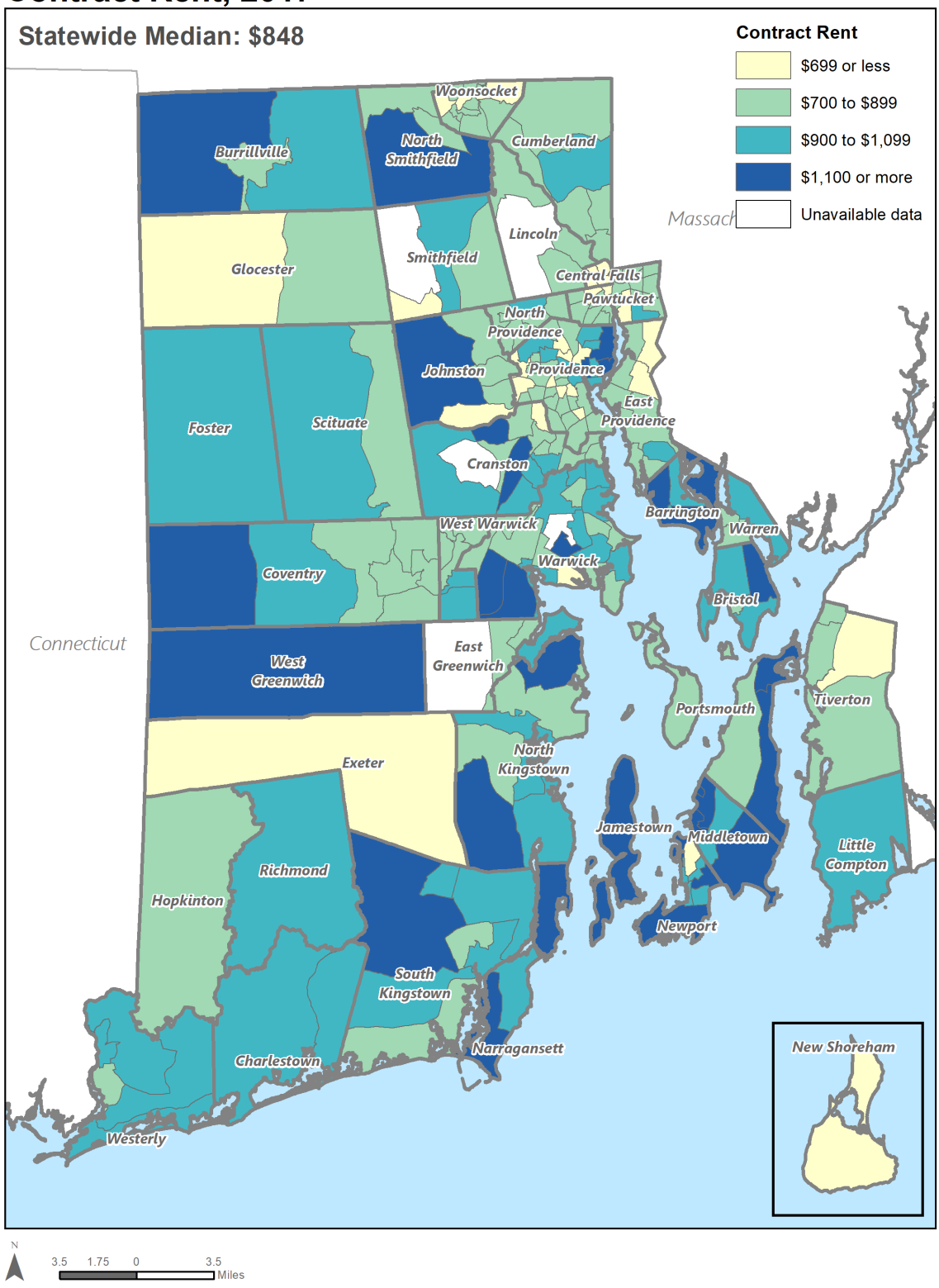


Source: 2013 – 2017 American Community Survey; calculations by Mullin & Lonergan Associates, Inc.

Map 20 Median Contract Rent, 2017

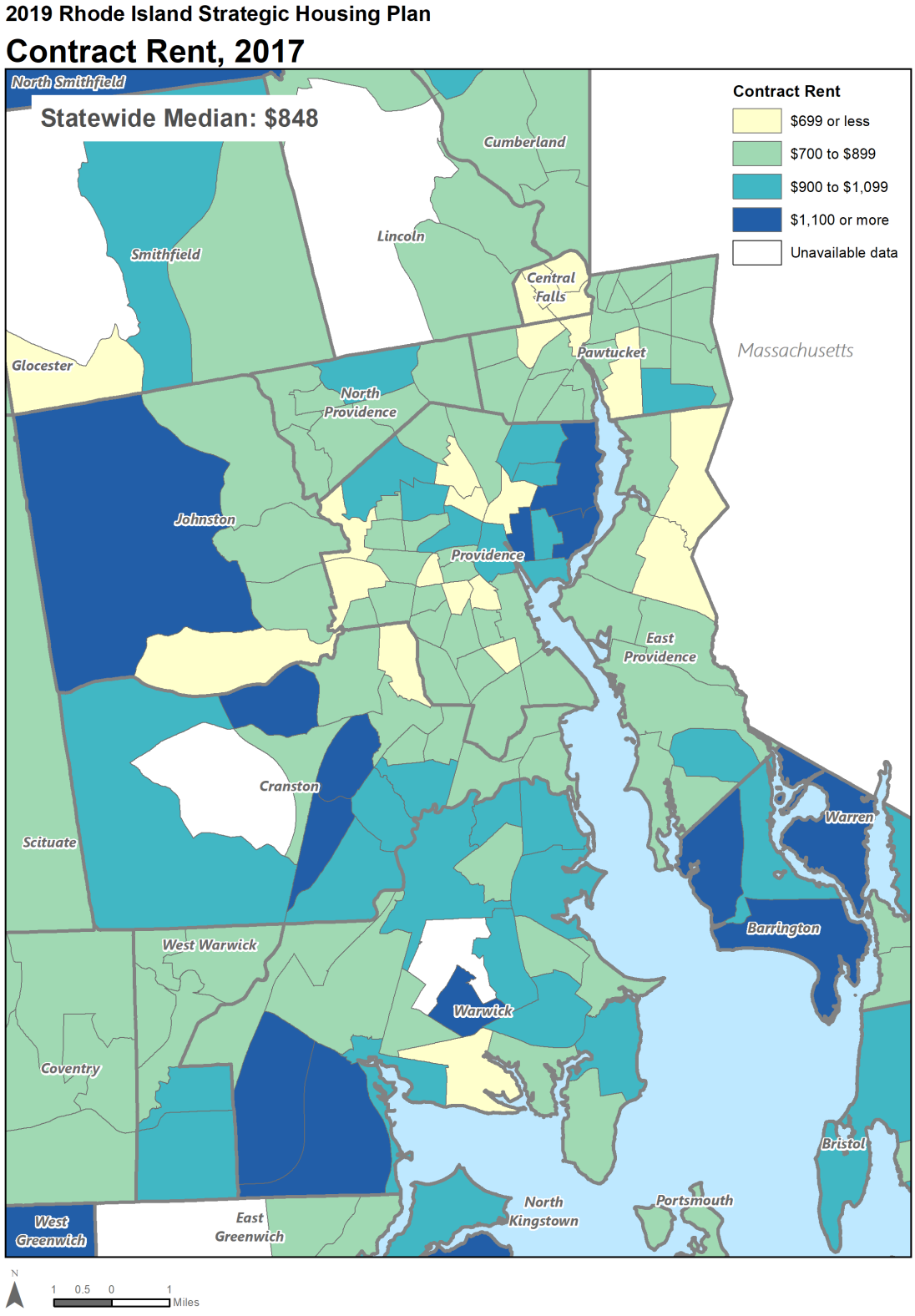
2019 Rhode Island Strategic Housing Plan

Contract Rent, 2017



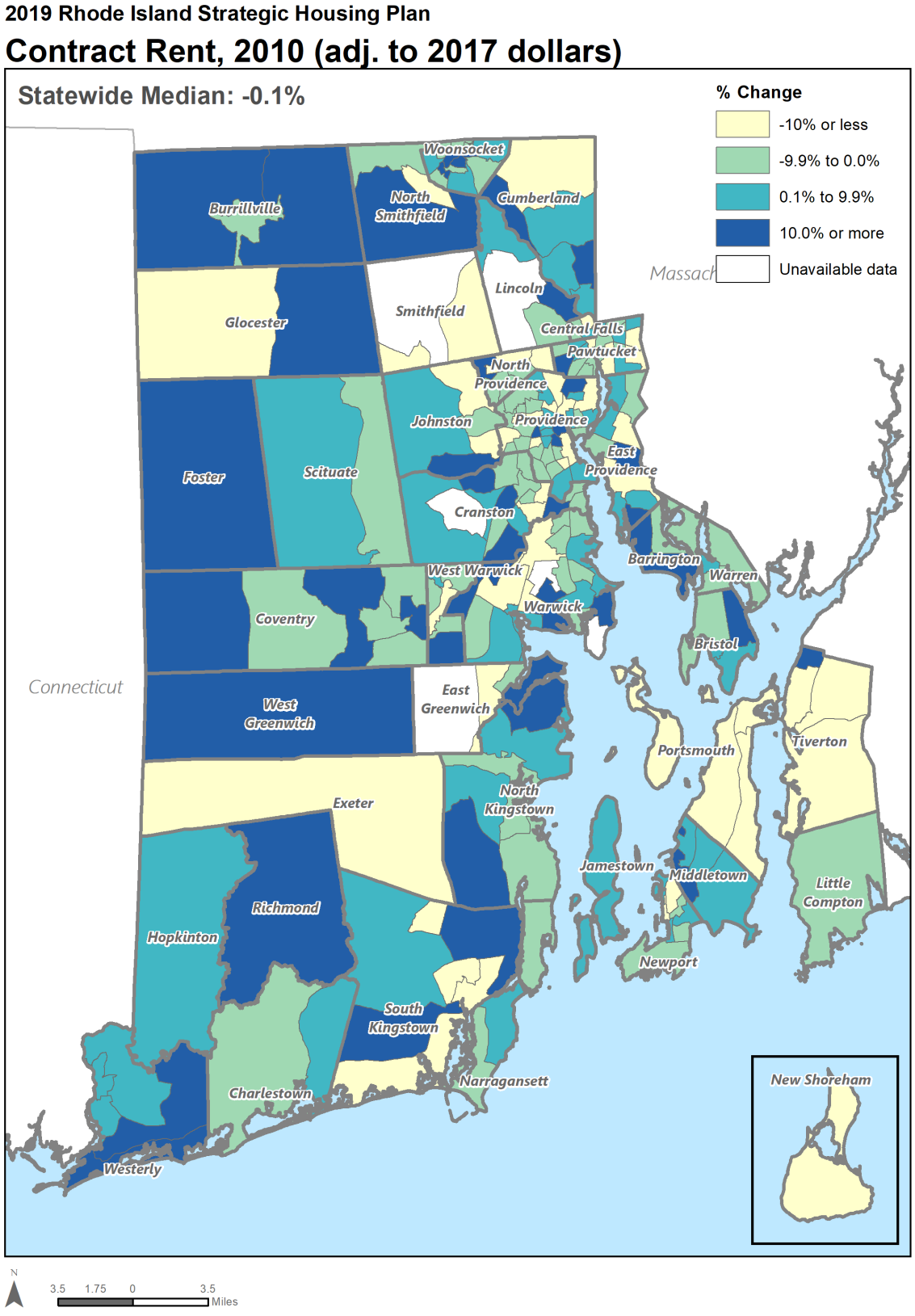
Source: 2013 – 2017 American Community Survey

Map 21 Median Contract Rent around Providence, 2017



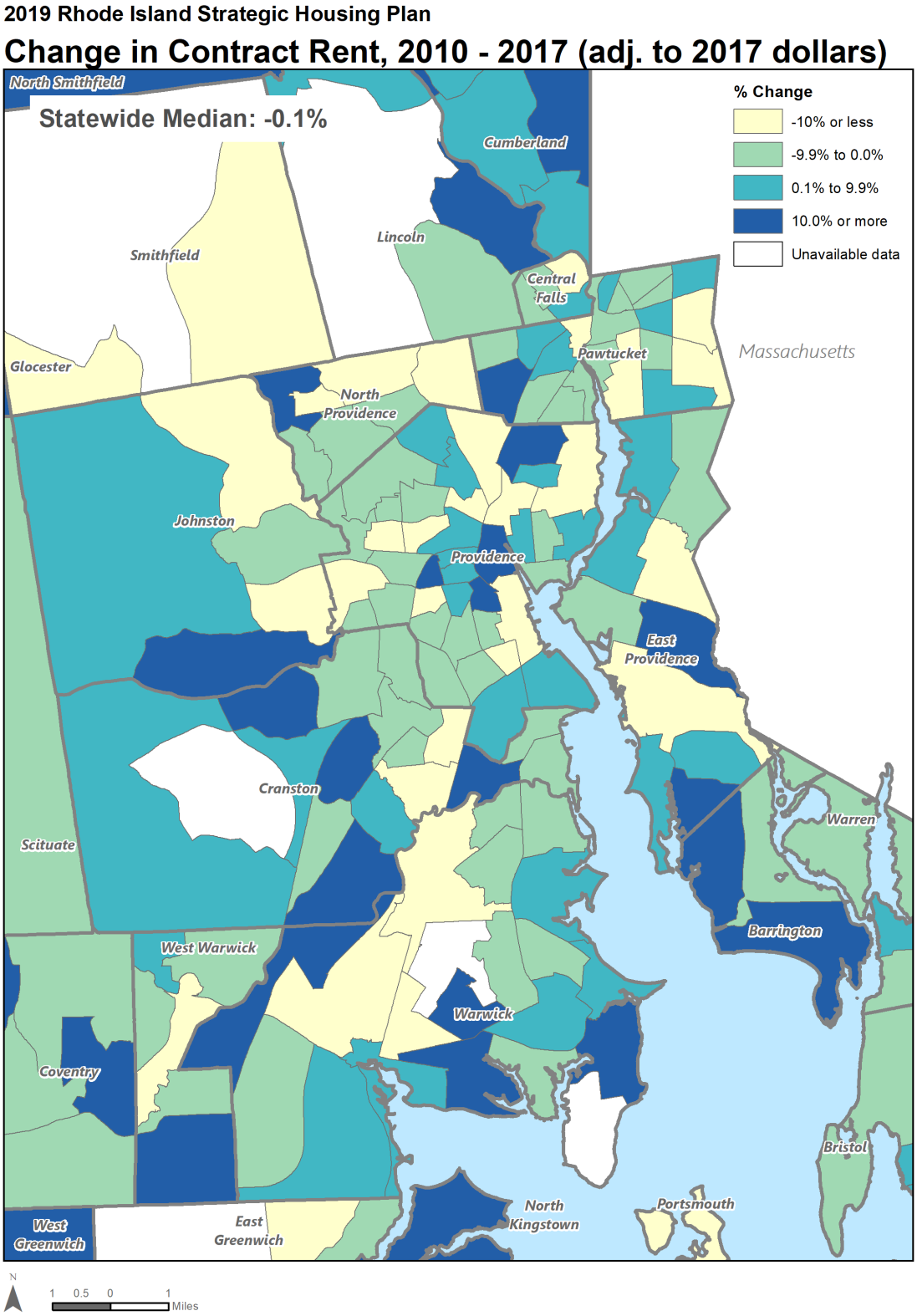
Source: 2013 – 2017 American Community Survey; calculations by Mullin & Lonergan Associates, Inc.

Map 22 Change in Contract Rent, 2010 to 2017



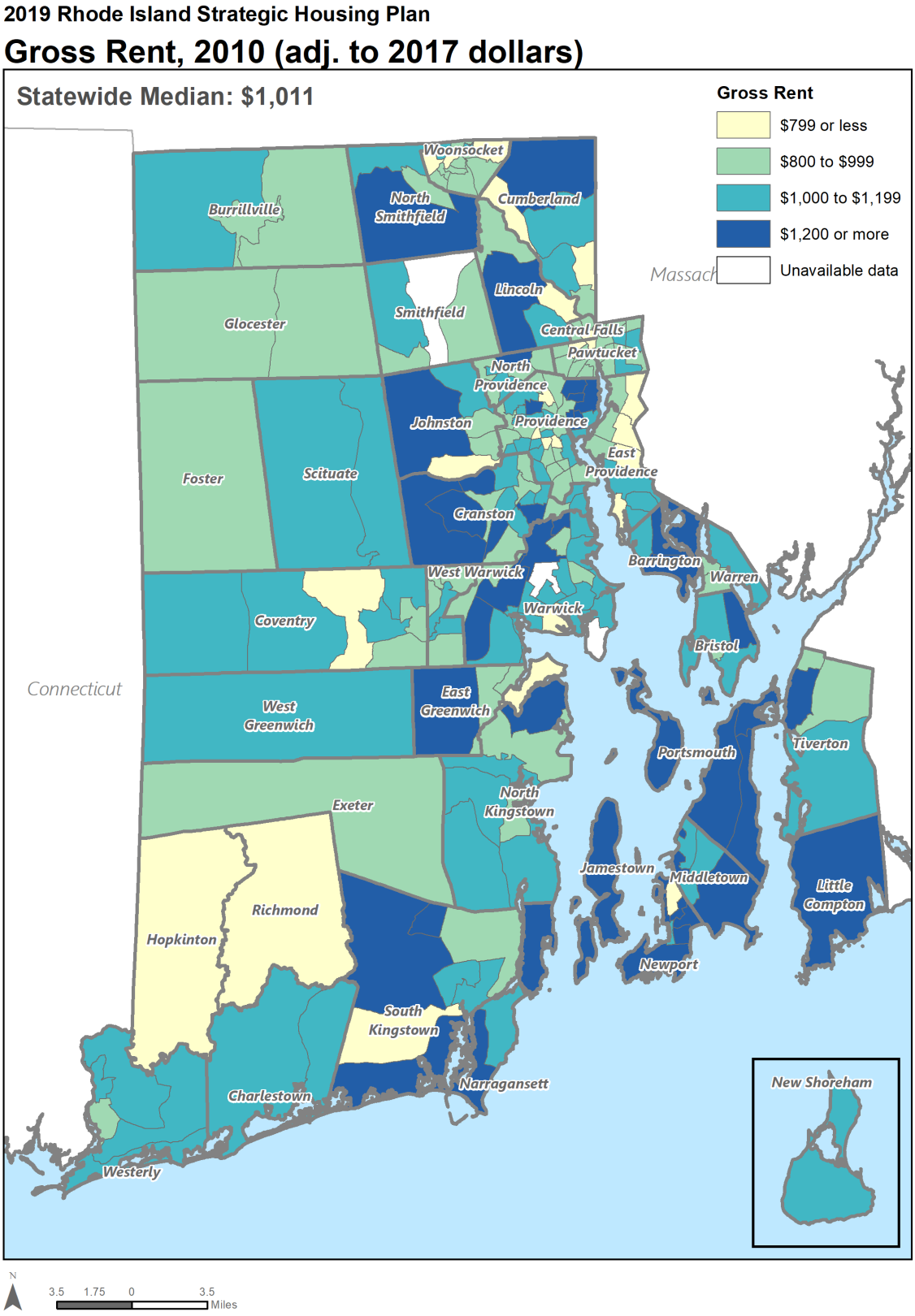
Source: 2013 – 2017 American Community Survey; calculations by Mullin & Lonergan Associates, Inc

Map 23 Change in Contract around Providence, 2010 to 2017



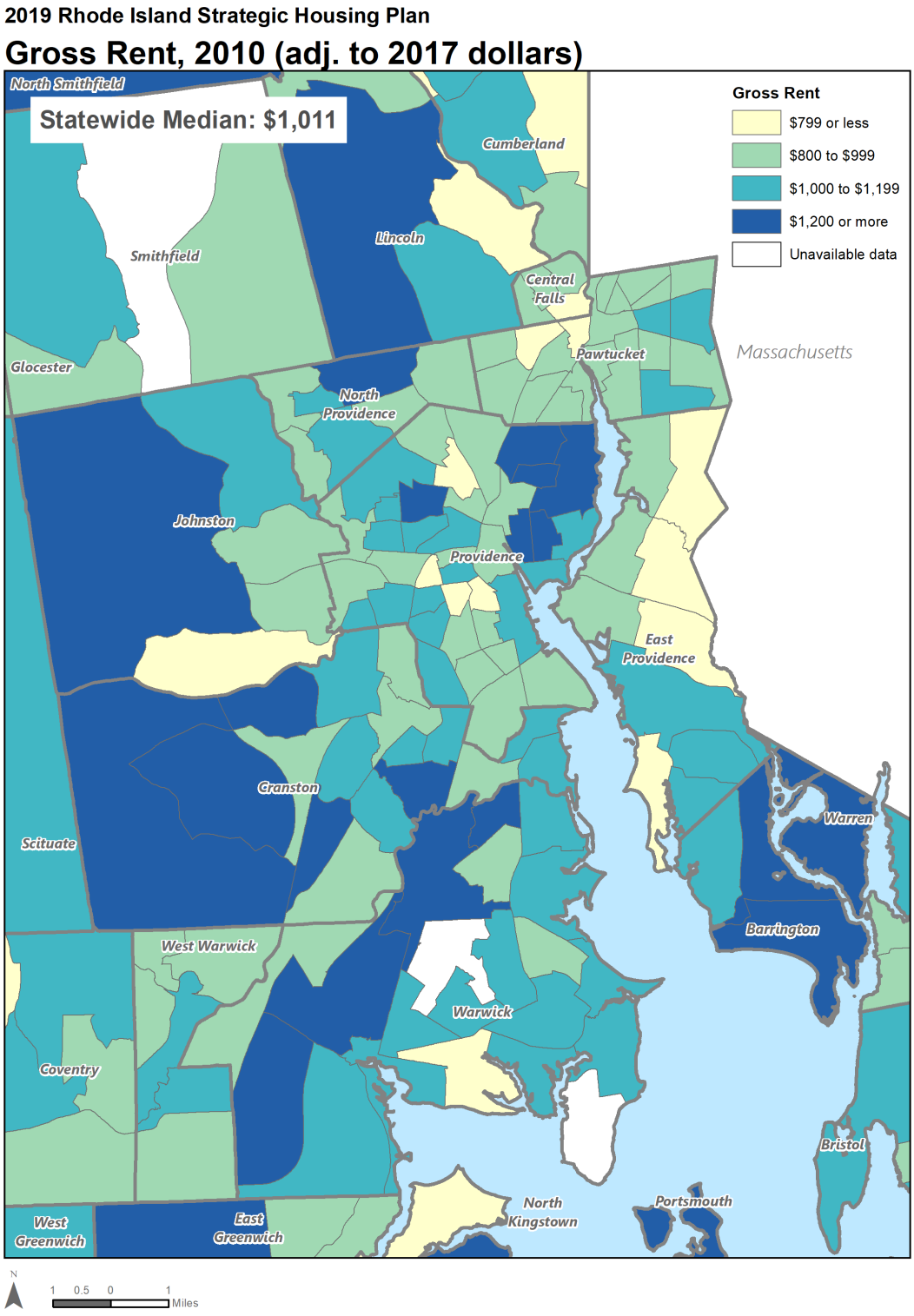
Source: 2013 – 2017 American Community Survey; calculations by Mullin & Lonergan Associates, Inc.

Map 24 Median Gross Rent, 2010 (adjusted to 2010 dollars)



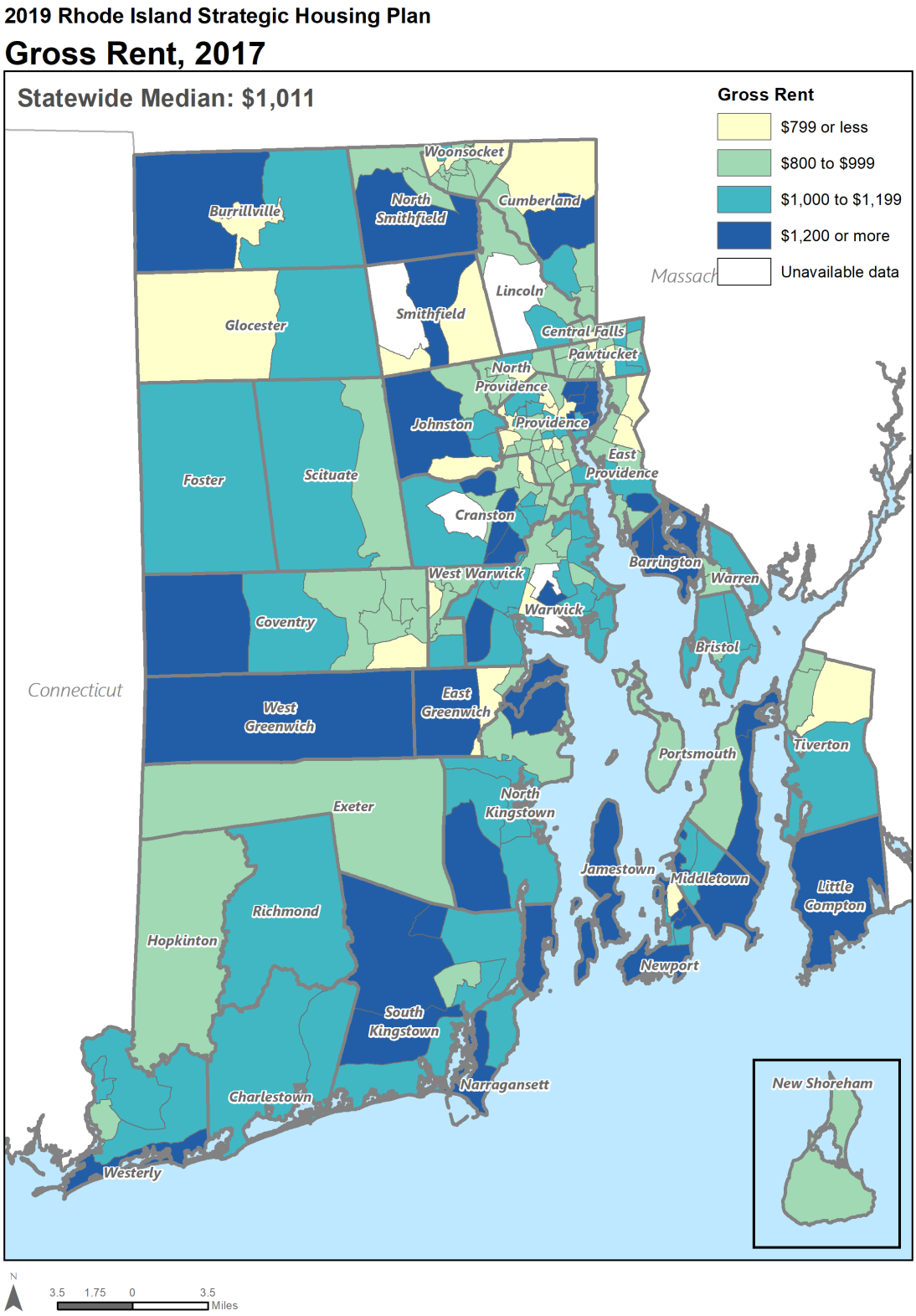
Source: 2013 – 2017 American Community Survey; calculations by Mullin & Lonergan Associates, Inc

Map 25 Median Gross Rent around Providence, 2010



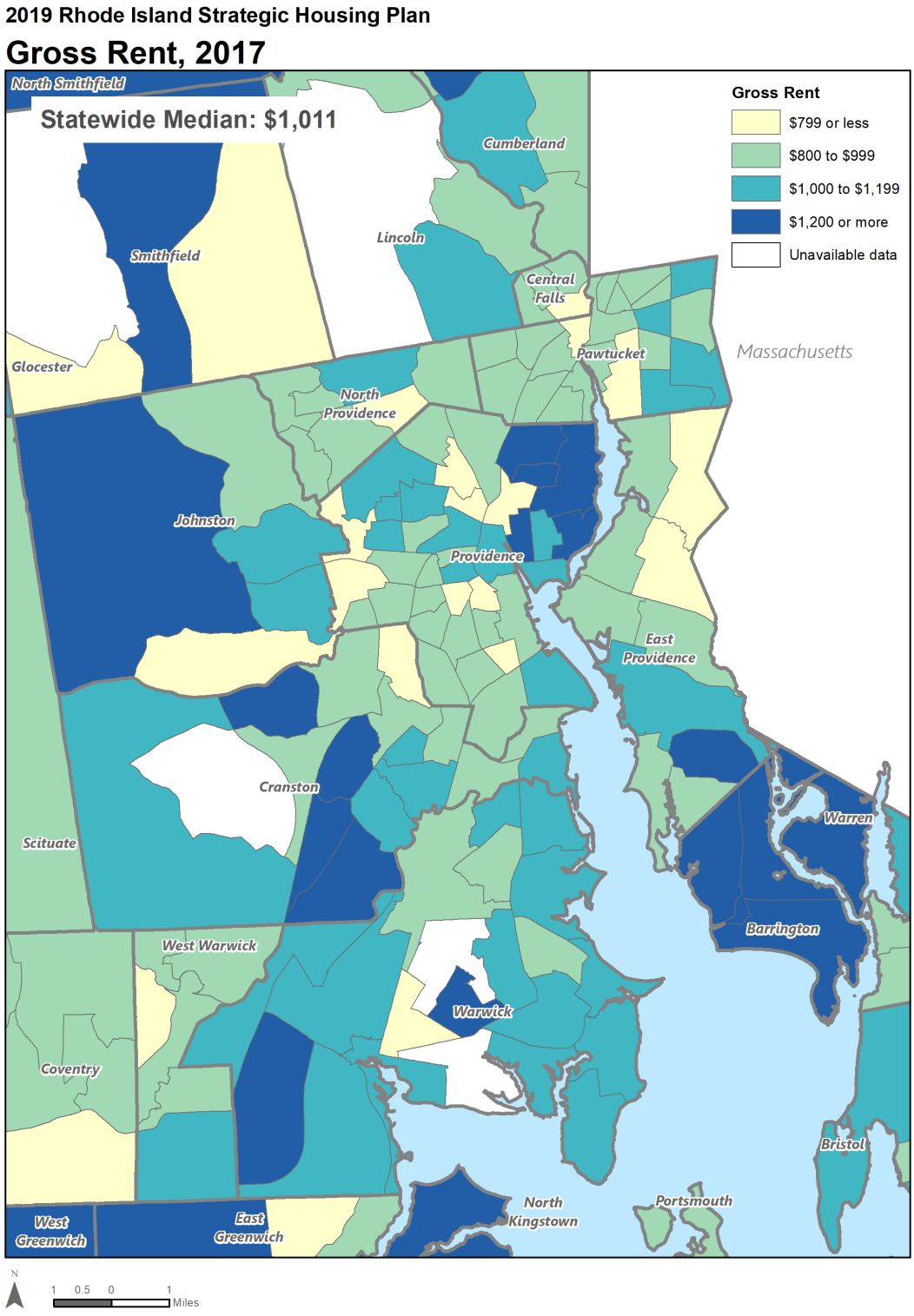
Source: 2013 – 2017 American Community Survey; calculations by Mullin & Lonergan Associates, Inc.

Map 26 Median Gross Rent, 2017



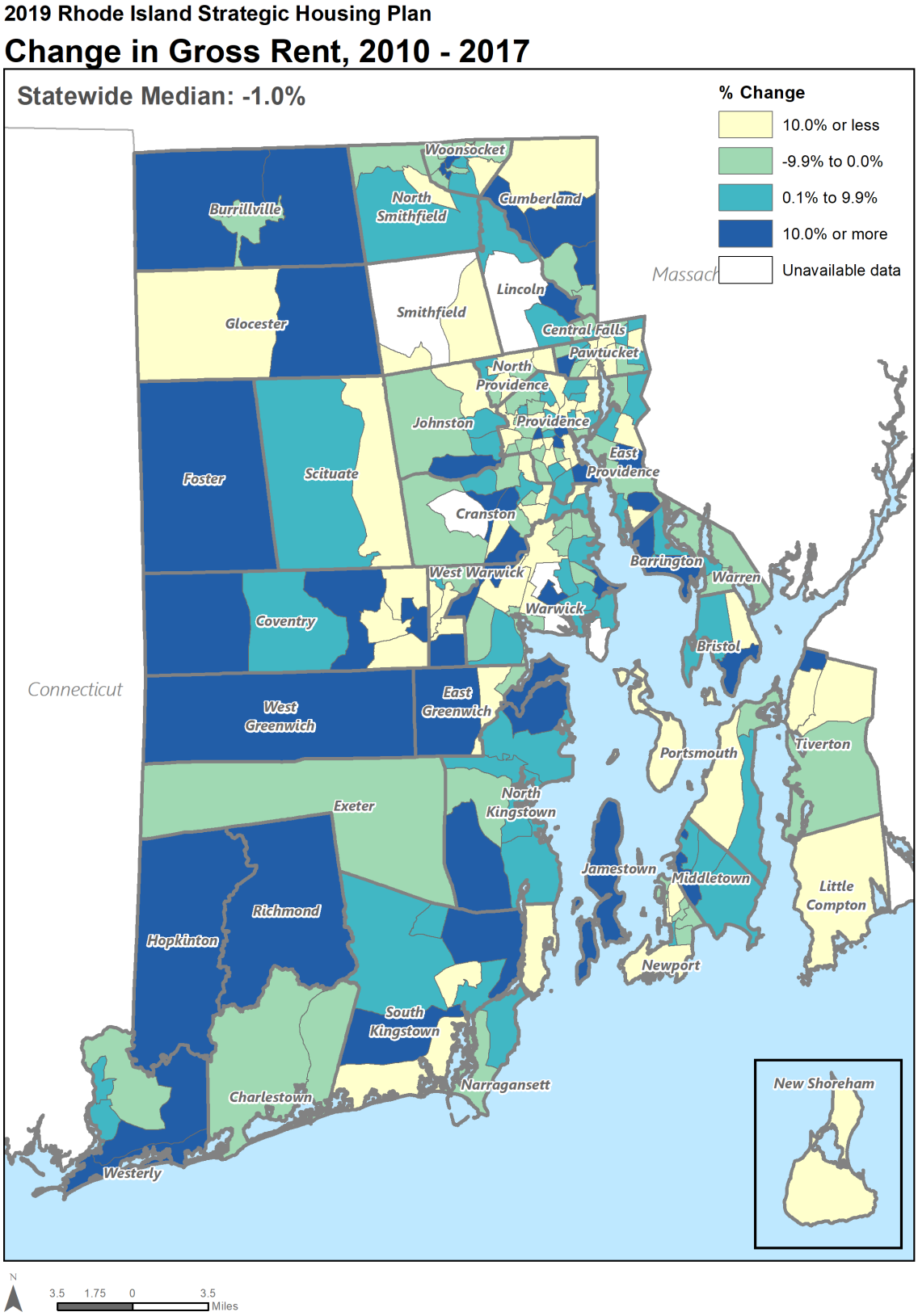
Source: 2013 – 2017 American Community Survey

Map 27 Median Gross Rent around Providence, 2017



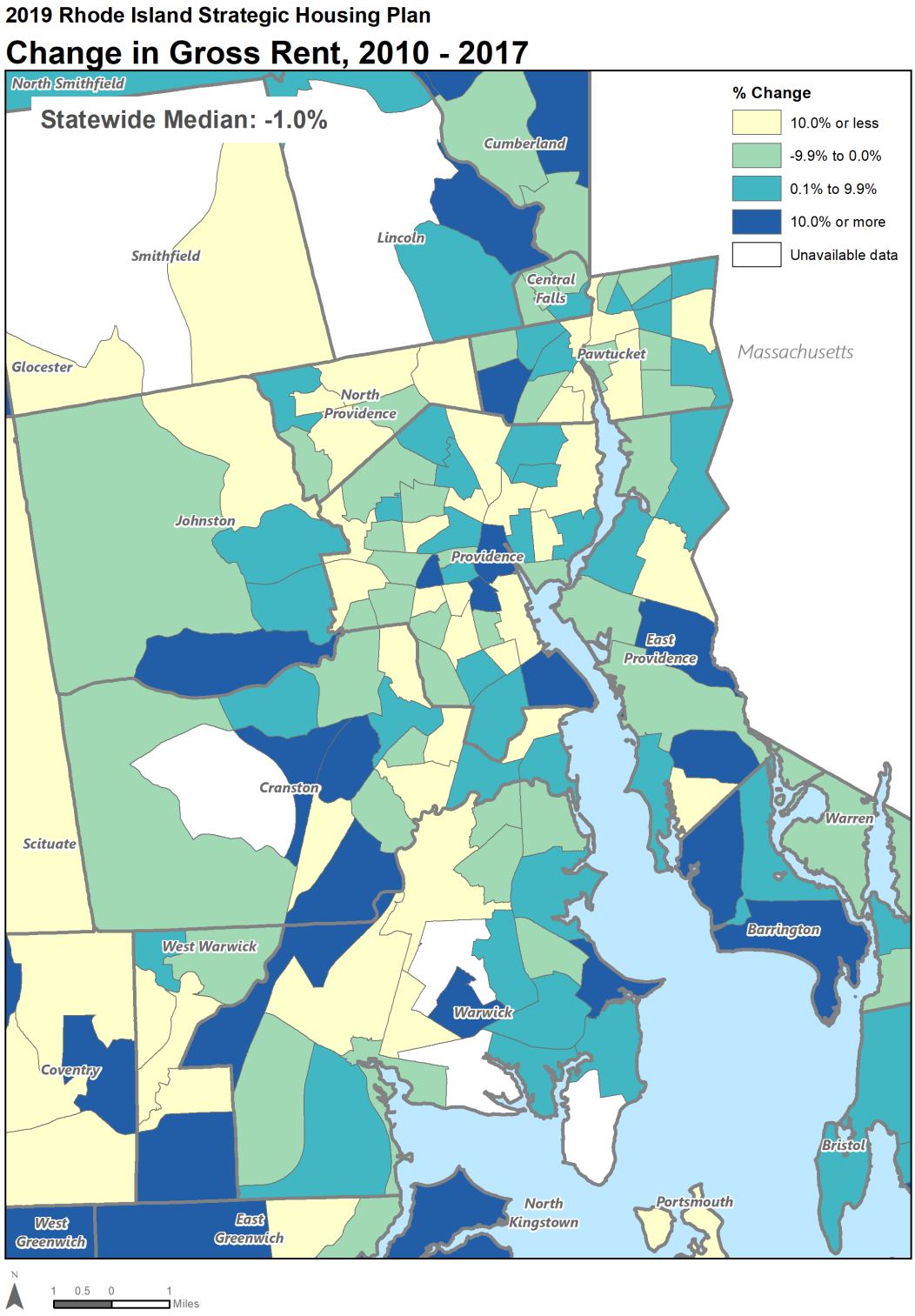
Source: 2013 – 2017 American Community Survey; calculations by Mullin & Lonergan Associates, Inc.

Map 28 Change in Median Gross Rent, 2010 to 2017



Source: 2013 – 2017 American Community Survey; calculations by Mullin & Lonergan Associates, Inc

Map 29 Change in Median Gross Rent around Providence, 2010 to 2017



Source: 2013 – 2017 American Community Survey; calculations by Mullin & Lonergan Associates, Inc.

Financial Characteristics of Occupants

Median Income

The median income across Rhode Island was $61,043 in 2017.[2] Low Opportunity Legacy markets had the lowest median income at $44,373 followed by Homeowner Magnet markets with a median income of $50,736. High opportunity communities had the highest median incomes, sitting above $78,900.

Only High Opportunity Magnet markets saw a rise in median income, increasing 2.6% during the same period.

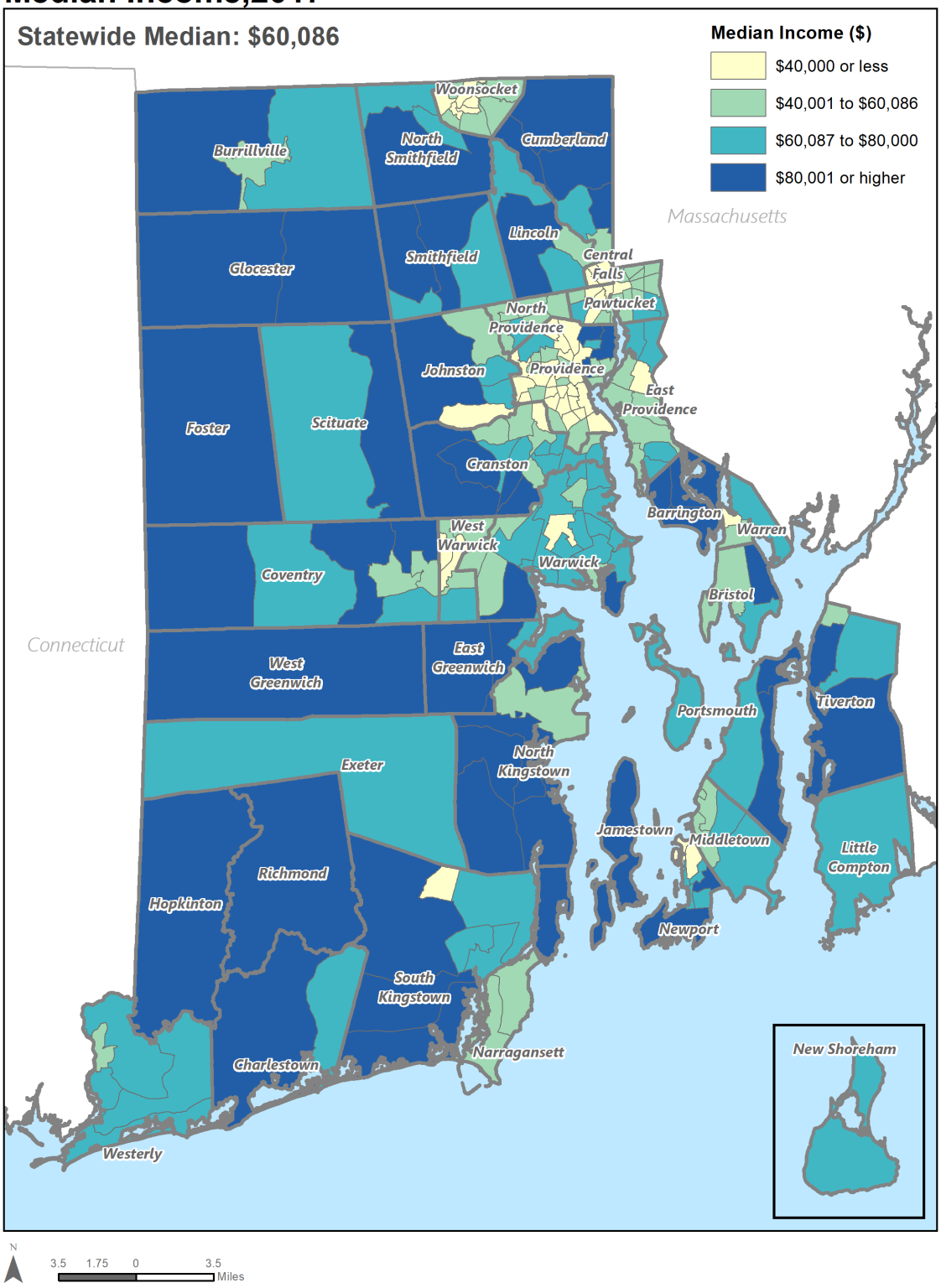
Income underwent minimal changes between 2010 and 2017 in Rhode Island as a whole, seeing a slight decline by 0.7% after adjusting for inflation. Homeowner and Renter Magnet markets saw the largest declines in median income at 6.1% and 5.6%, respectively. High opportunity markets have, on average, higher value homes compared to Renter Magnet, Homeowner Magnet, and Low Opportunity Legacy markets, implying that high opportunity markets have higher quality housing.

[2] The median income was determined using 2013-2017 ACS data and, in this discussion, is not adjusted for household size.

Map 30 Median Household Income, 2017

2019 Rhode Island Strategic Housing Plan

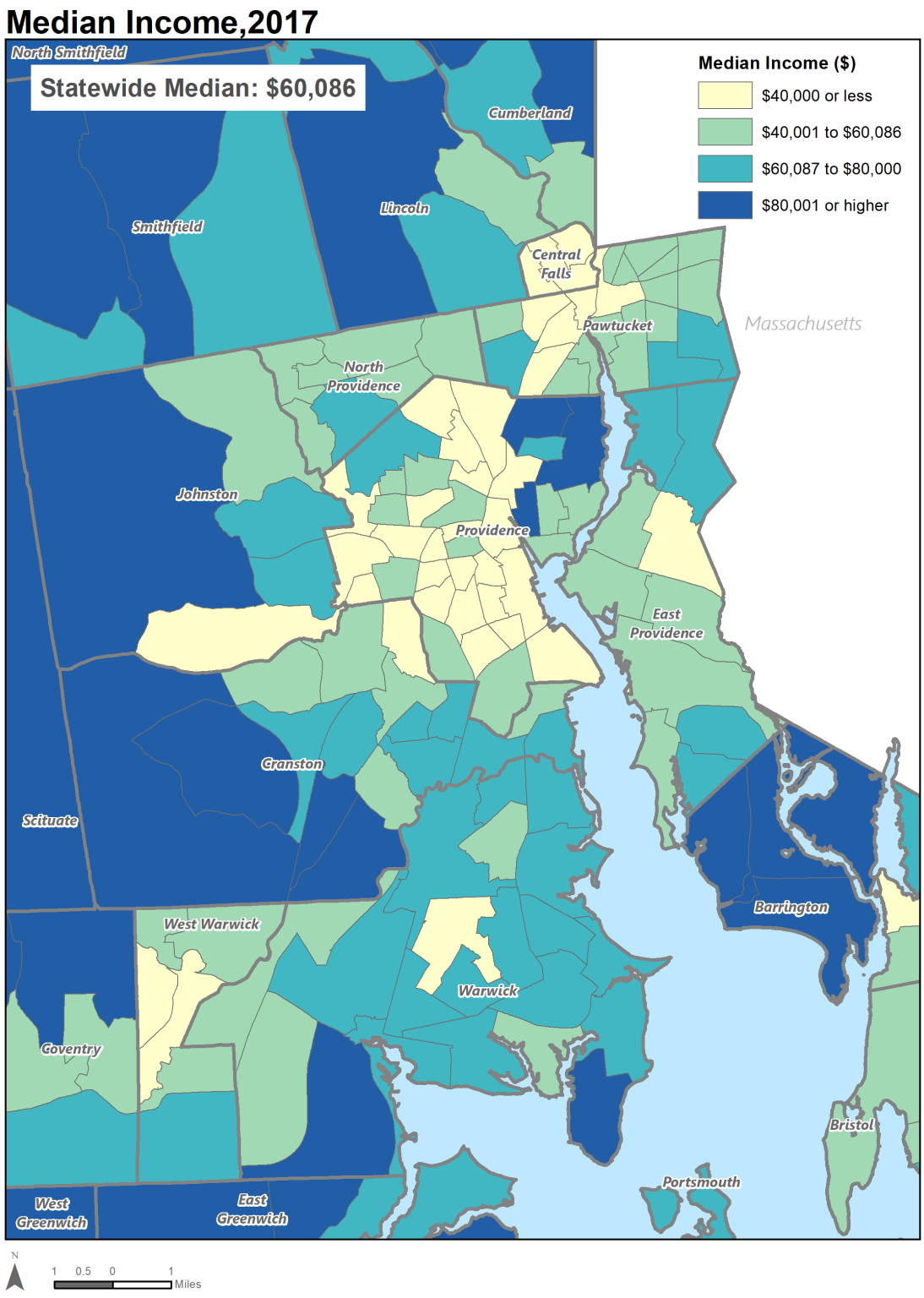
Median Income,2017



Source: 2013 – 2017 American Community Survey

Map 31 Median Income around Providence, 2017

2019 Rhode Island Strategic Housing Plan

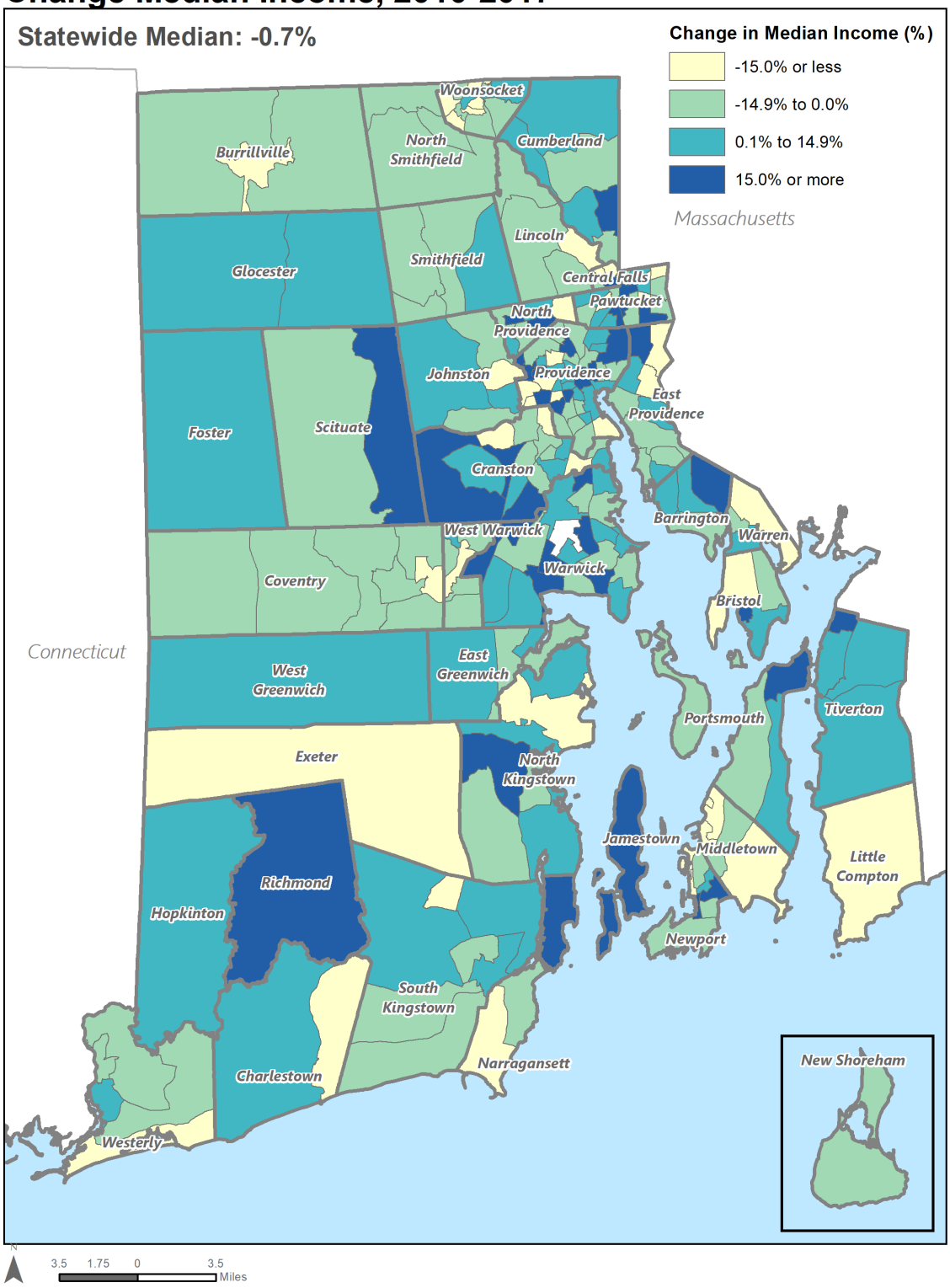


Source: 2013 – 2017 American Community Survey; calculations by Mullin & Lonergan Associates, Inc.

Map 32 Change in Median Income, 2010 – 2017

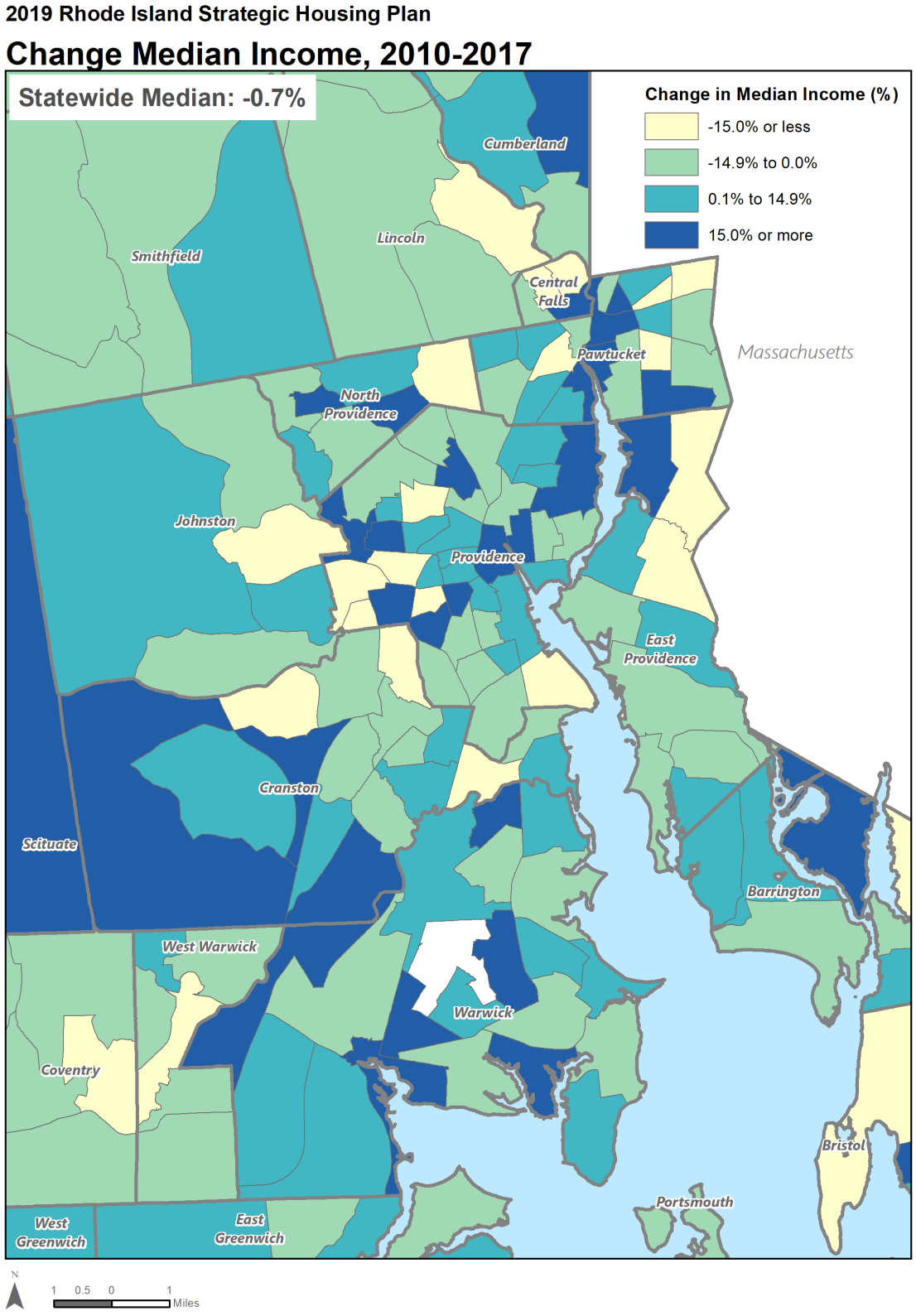
2019 Rhode Island Strategic Housing Plan

Change Median Income, 2010-2017



Source: 2013 – 2017 American Community Survey; calculations by Mullin & Lonergan Associates, Inc

Map 33 Change in Median Income around Providence, 2010 to 2017



Source: 2013 – 2017 American Community Survey; calculations by Mullin & Lonergan Associates, Inc.

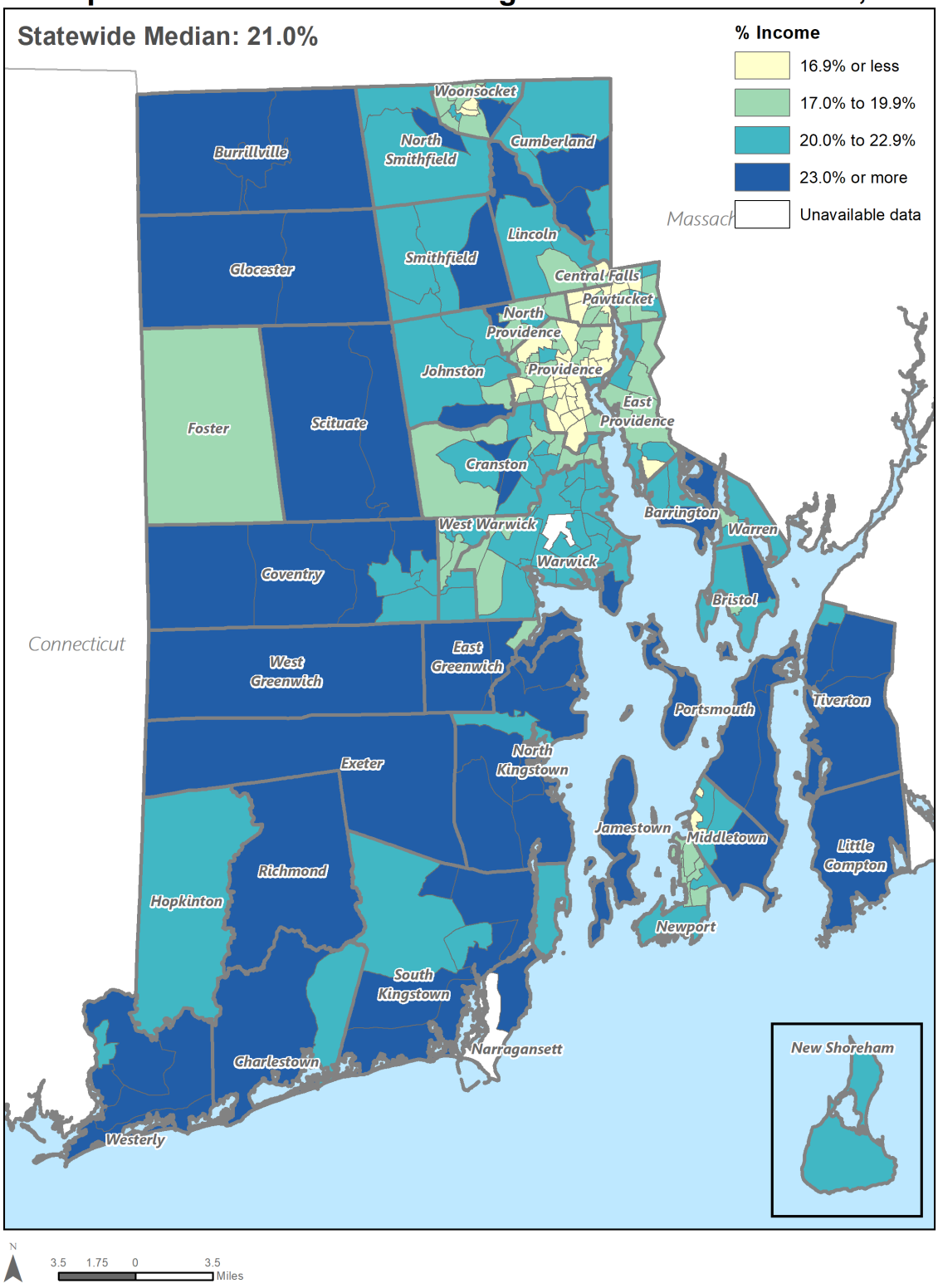
Transportation Costs

On average, Rhode Island residents spend 21.0% of their income on transportation. Transportation costs as a percentage of income in Renter Magnet, Homeowner Magnet, and Low Opportunity Legacy markets sit slightly below the median at around 20.8%. This is due to their close proximity to urban areas. High opportunity markets tend to have higher transportation costs as a percentage of income with High Opportunity Legacy markets having a slightly higher proportional cost at 26.5% of income than High Opportunity Magnet (25.2%). Low transportation costs correlated with higher number of trips taken via public transit. With High Opportunity Magnet markets taking more public transit trips per year than High Opportunity Legacy Markets, public transit accessibility may be a driving force in making High Opportunity Magnet markets attractive.

Map 34 Transportation as Percentage of Income, 2017

2019 Rhode Island Strategic Housing Plan

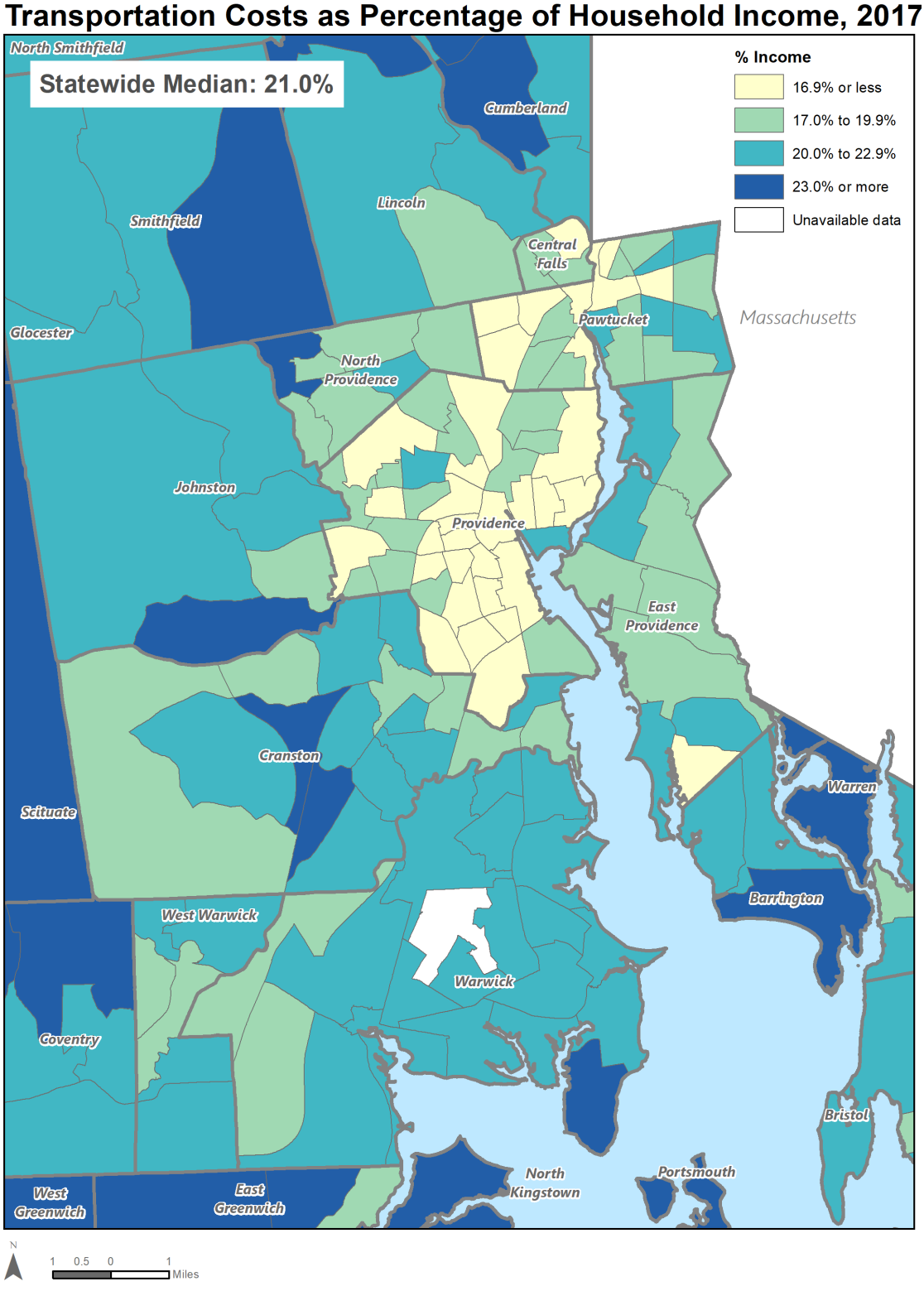
Transportation Costs as Percentage of Household Income, 2017



Source: H+T Affordability Index, 2017

Map 35 Transportation as Percentage of Income around Providence, 2017

2019 Rhode Island Strategic Housing Plan



Source: H+T Affordability Index, 2017

Intersection of Housing and Occupant Financial Characteristics: Cost-burden

Currently, urban residents are more likely to be cost burdened than non-urban residents. Despite that overall median rents, when adjusted for inflation, have declined slightly between 2010 and 2017, renters are more likely to be cost burdened than owners, particularly among households with incomes below 60% AMI, the same household income tier that is expected to grow over time. Lower income residents are much more likely to rent than own and face persistent challenges affording housing.

As a state, Rhode Island renters are more cost-burdened (46.5%) than homeowners (29.0%). Cost-burden is defined as a household spending 30% or more of their income on housing costs. Areas with the highest concentration of cost-burdened homeowners are found in Low Opportunity Legacy and Renter Magnet markets. Homeowner Magnet markets tend to have the most cost-burdened renters. High opportunity markets have relatively lower rates of cost-burden among both renters and homeowners.

Among homeowners, approximately one third of owners that carry a mortgage are cost burdened. This could be for a variety of reasons including lending standards that allow borrowers to have debt-to-income ratios of up to 50% or the belief that buyers should purchase as much house as possible as a wealth-building tool. Other factors, such as high and/or rising property taxes could lead to cost burden. Because the housing stock is aging in Rhode Island, energy inefficient homes also contribute significantly to cost burden as owners face both high heating and cooling bills.

Homeowners with mortgages tend to be more cost-burdened (33.4%) in terms of selected monthly owner costs than homeowners without mortgages (19.7%), and 13.5% of homeowners with mortgages are severely cost-burdened. According to the US Census, selected monthly owner costs are calculated from the sum of payment for mortgages, real estate taxes, various insurances, utilities, fuels, mobile home costs, and condominium fees. Homeowners, regardless of mortgage status, tend to be more cost-burdened in Renter Magnet, Homeowner Magnet, and Low Opportunity Legacy markets than high opportunity areas. In terms of rent as a percentage of income, Homeowner Magnet markets are the only market type to have a higher rate of cost-burdened renters than the State.

Among homeowners without a mortgage, approximately 11% of homeowners are cost burdened. Among this population, the most likely contributors to cost burden are high property taxes and utility expenses. Given the climate of Rhode Island as a northern state, the heating season can be long and costly depending on the severity

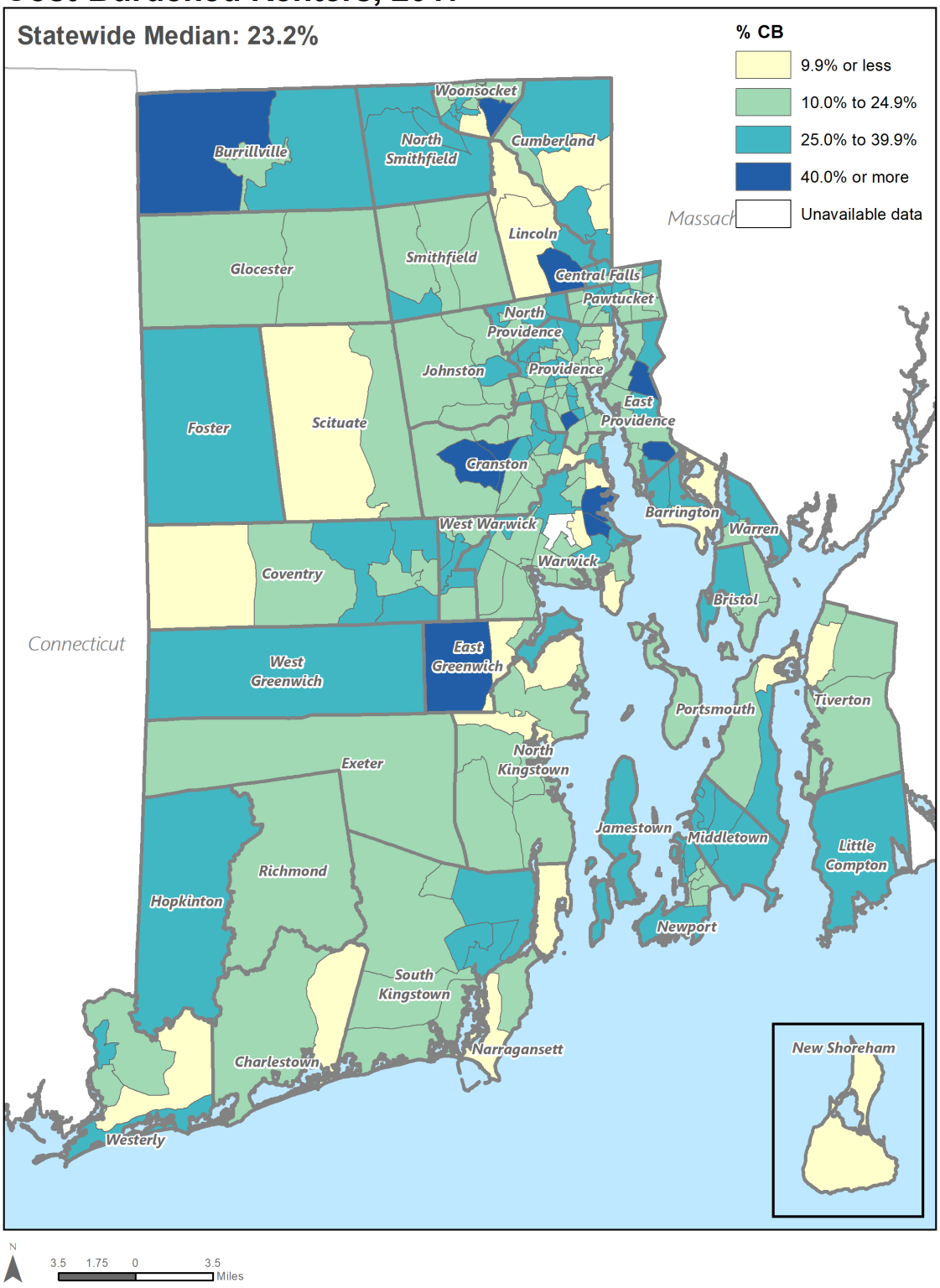
of the weather and the extent to which the unit is insulated and has had energy efficiency upgrades. Because of hot, humid summers, there is also a shorter cooling season.

Rhode Island has an extensive energy efficiency program in place and ranked third in the nation behind only California and Massachusetts. Energy efficiency upgrades including insulation, new windows and doors, updated HVAC systems and air sealing can dramatically reduce heating and cooling costs. Additionally, updating HVAC mechanical systems combined with the installation of vapor barriers can significantly improve indoor air quality as a result of decreased presence of mold and mildew. Owners with incomes between 0-30% AMI could particularly benefit from weatherization and energy efficiency programs because any potential savings in energy costs could represent a significant proportion of household income.

Map 36 Cost-burdened Renters, 2017

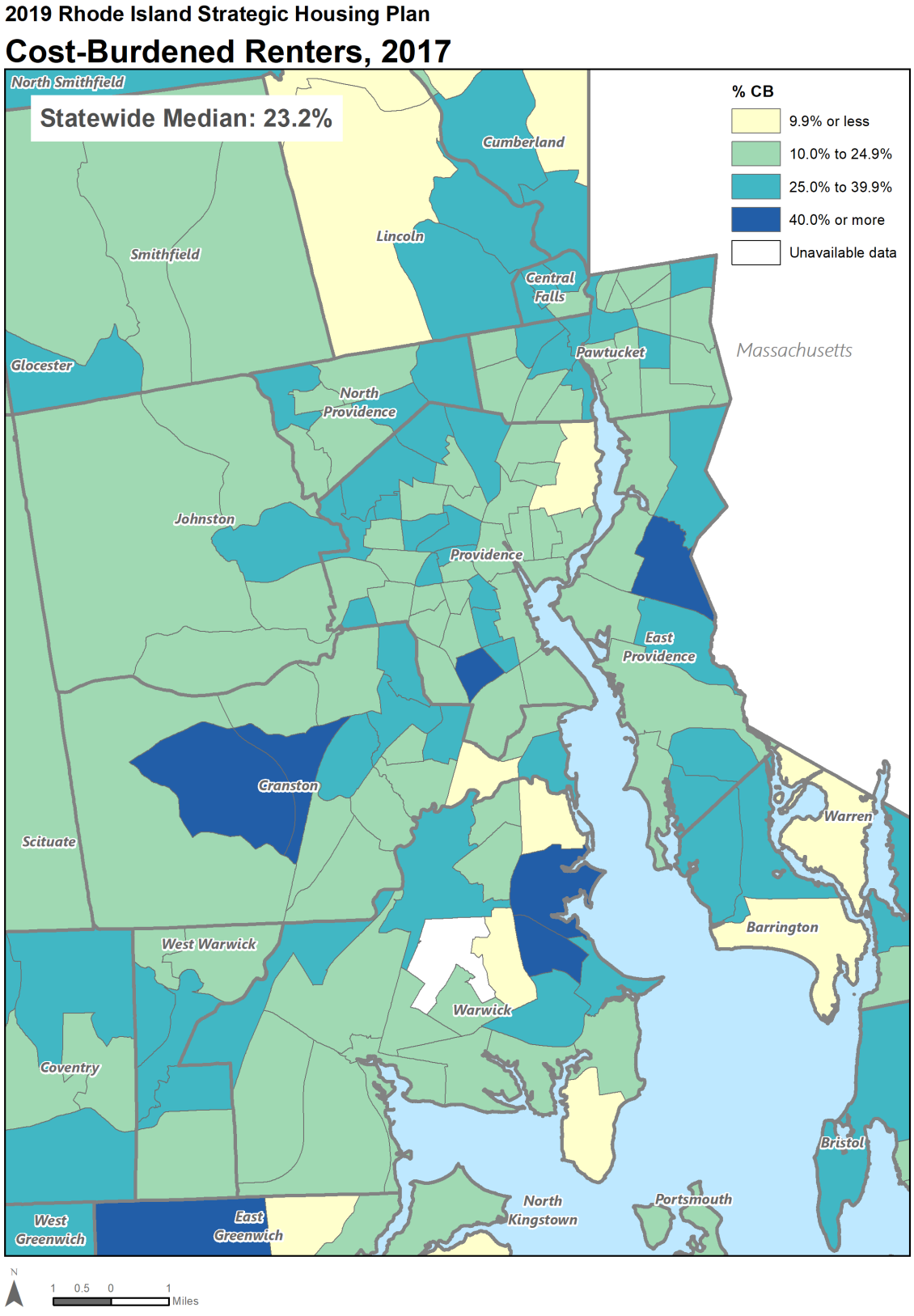
2019 Rhode Island Strategic Housing Plan

Cost-Burdened Renters, 2017



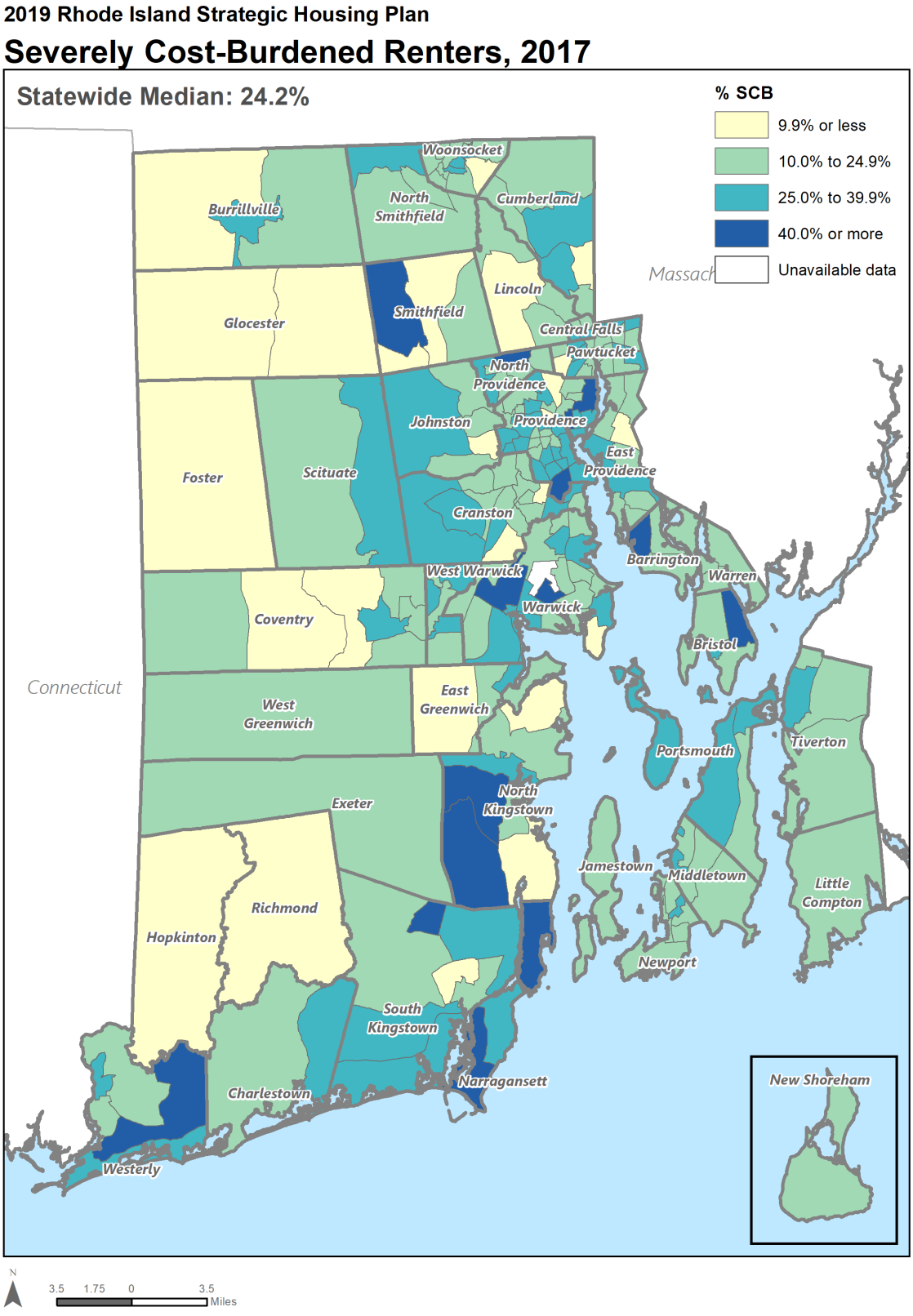
Source: 2013 – 2017 American Community Survey

Map 37 Cost-burdened Renters around Providence, 2017



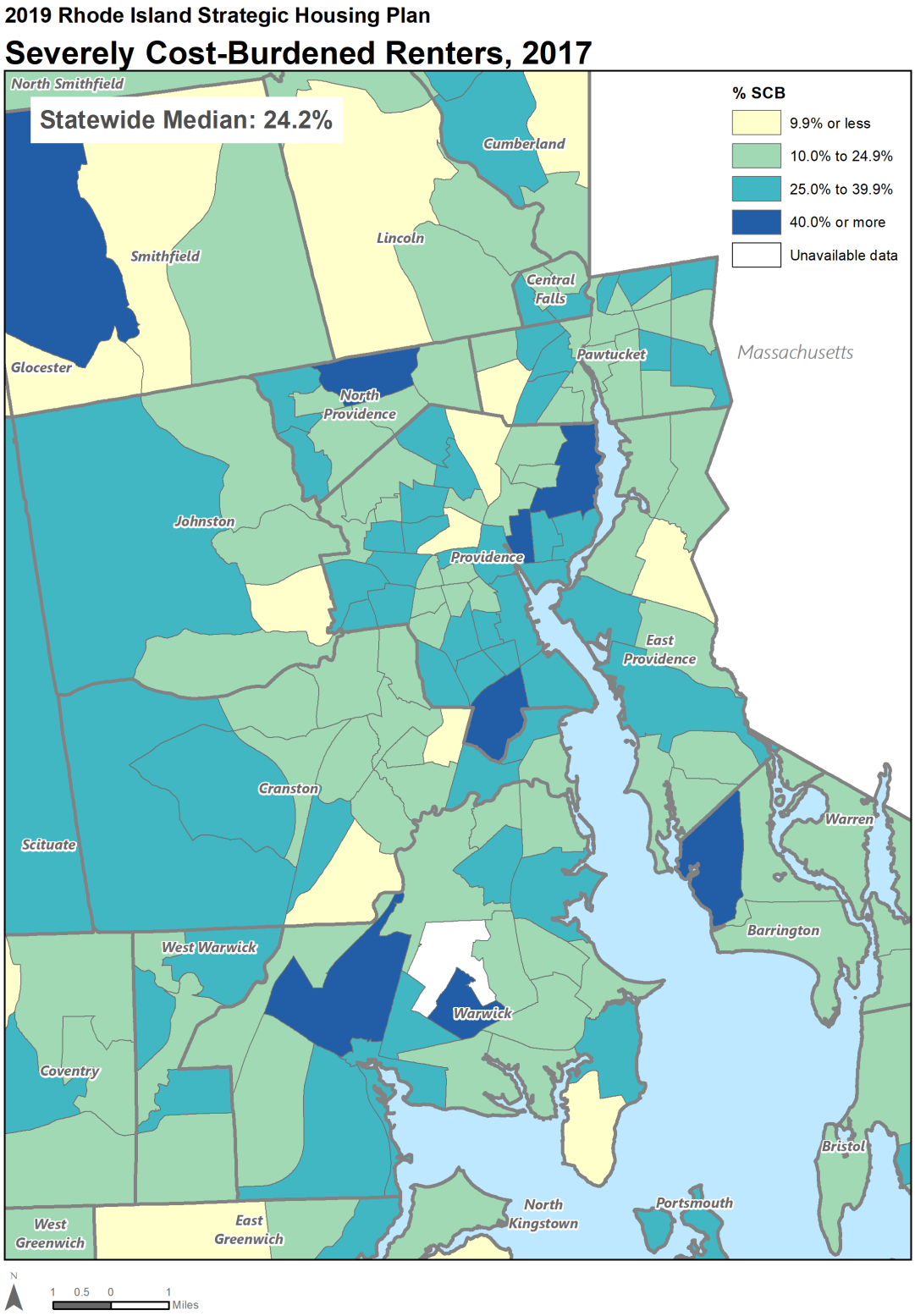
Source: 2013 – 2017 American Community Survey

Map 38 Severely Cost-burdened Renters, 2017



Source: 2013 – 2017 American Community Survey

Map 39 Severely Cost-burdened Renters around Providence, 2017

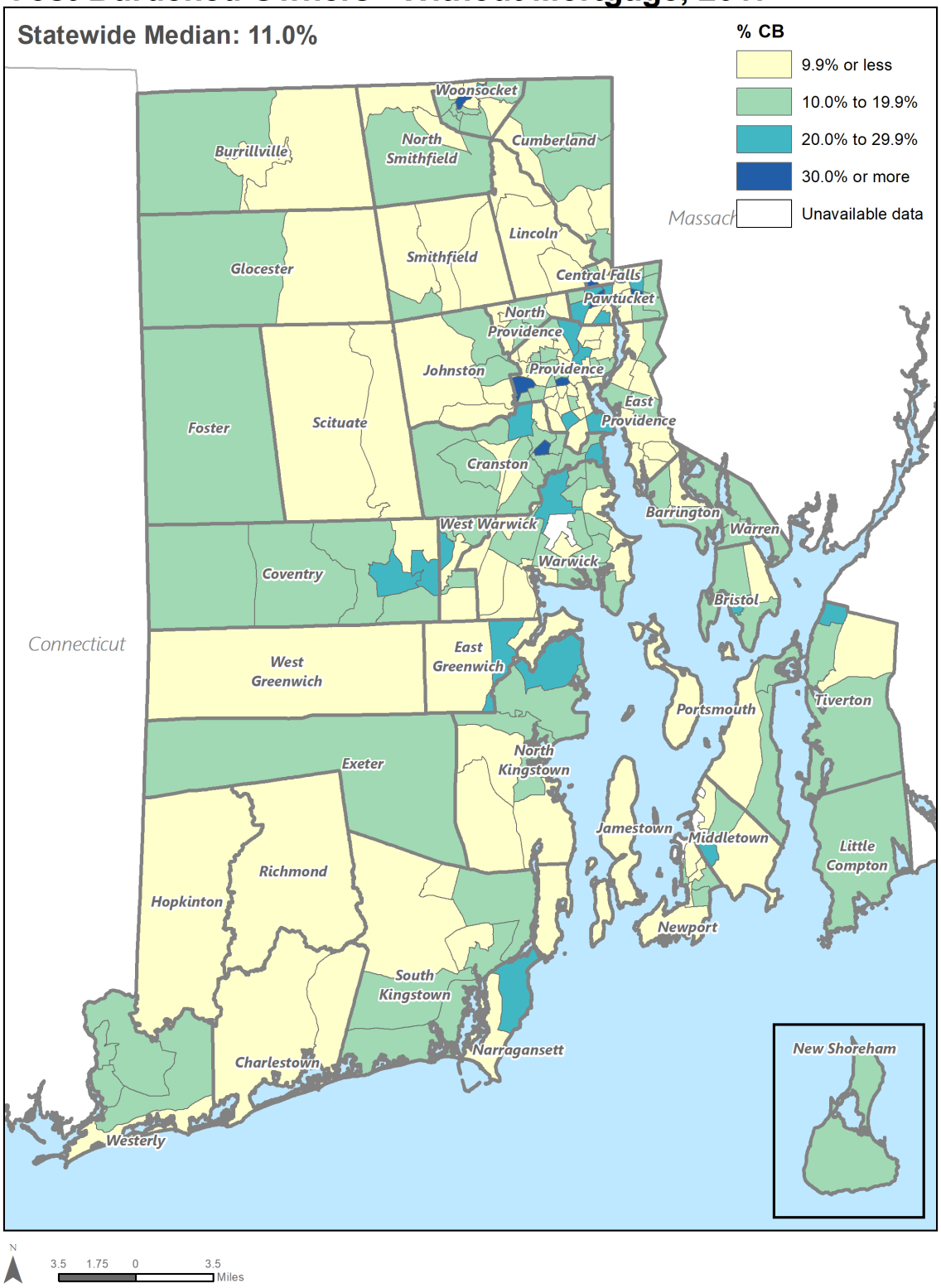


Source: 2013 – 2017 American Community Survey

Map 40 Cost-burdened Homeowners Without Mortgage, 2017

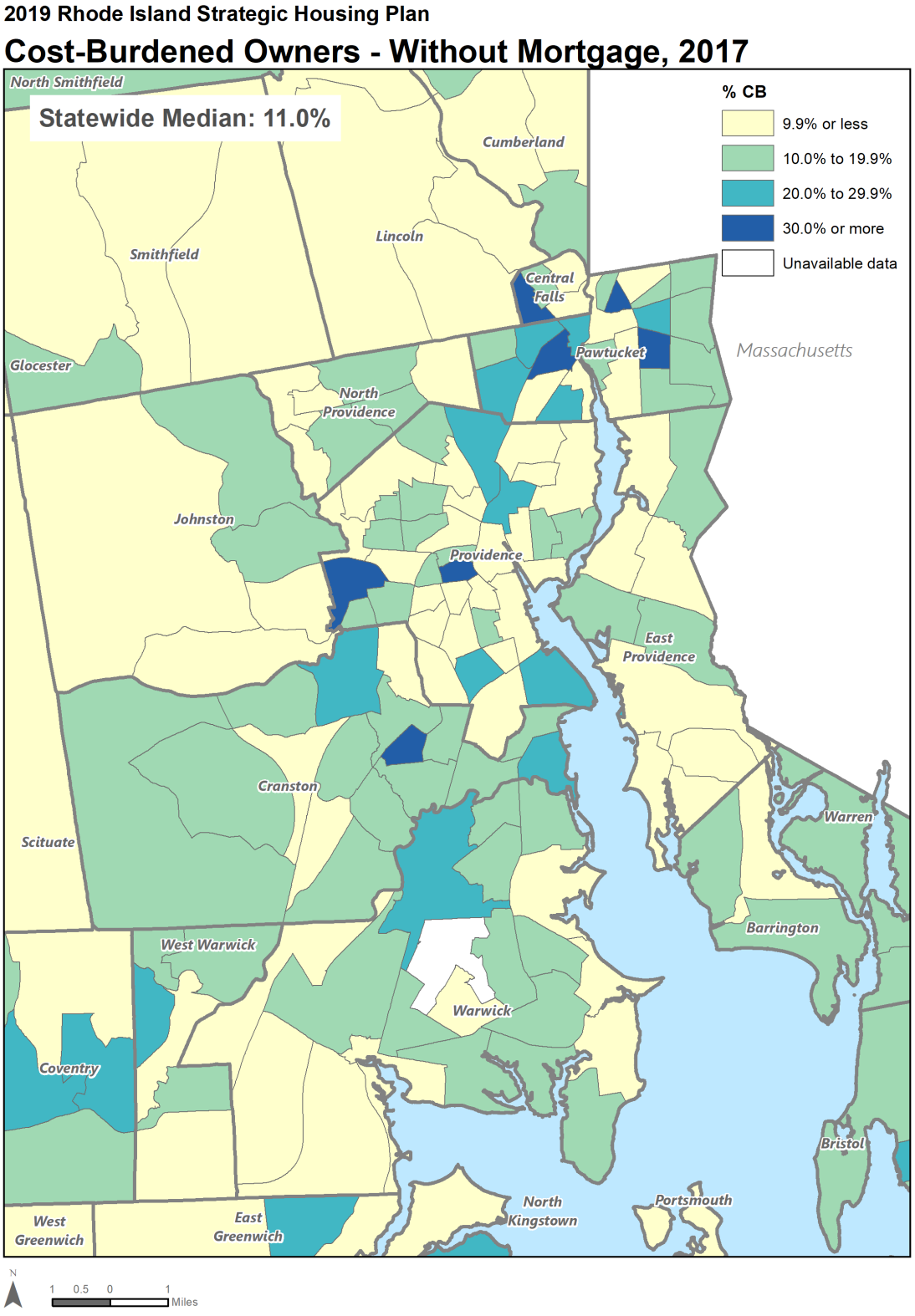
2019 Rhode Island Strategic Housing Plan

Cost-Burdened Owners - Without Mortgage, 2017



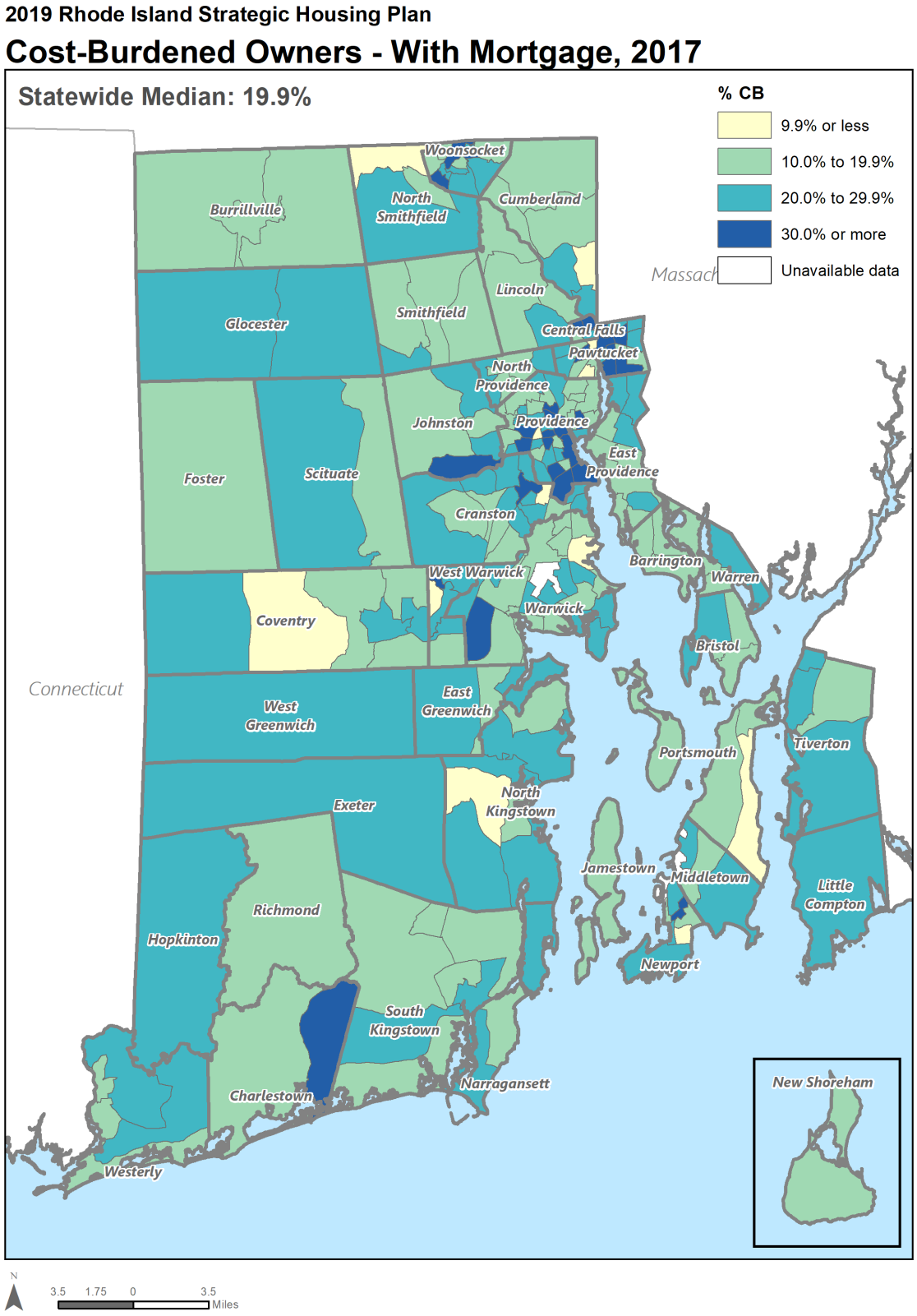
Source: 2013 – 2017 American Community Survey

Map 41 Cost-burdened Homeowners without Mortgage, 2017



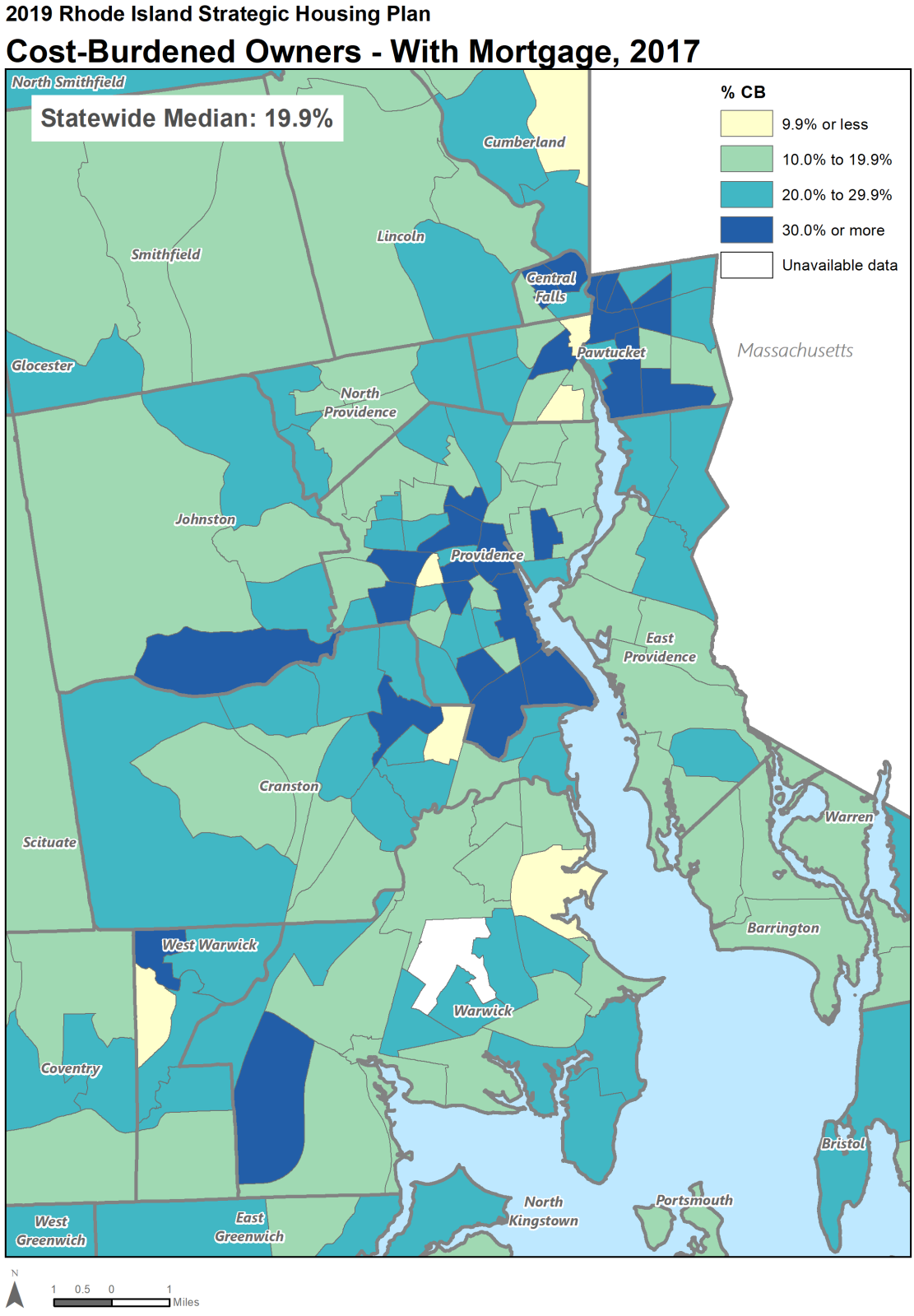
Source: 2013 – 2017 American Community Survey

Map 42 Cost-burdened Homeowners with Mortgage, 2017



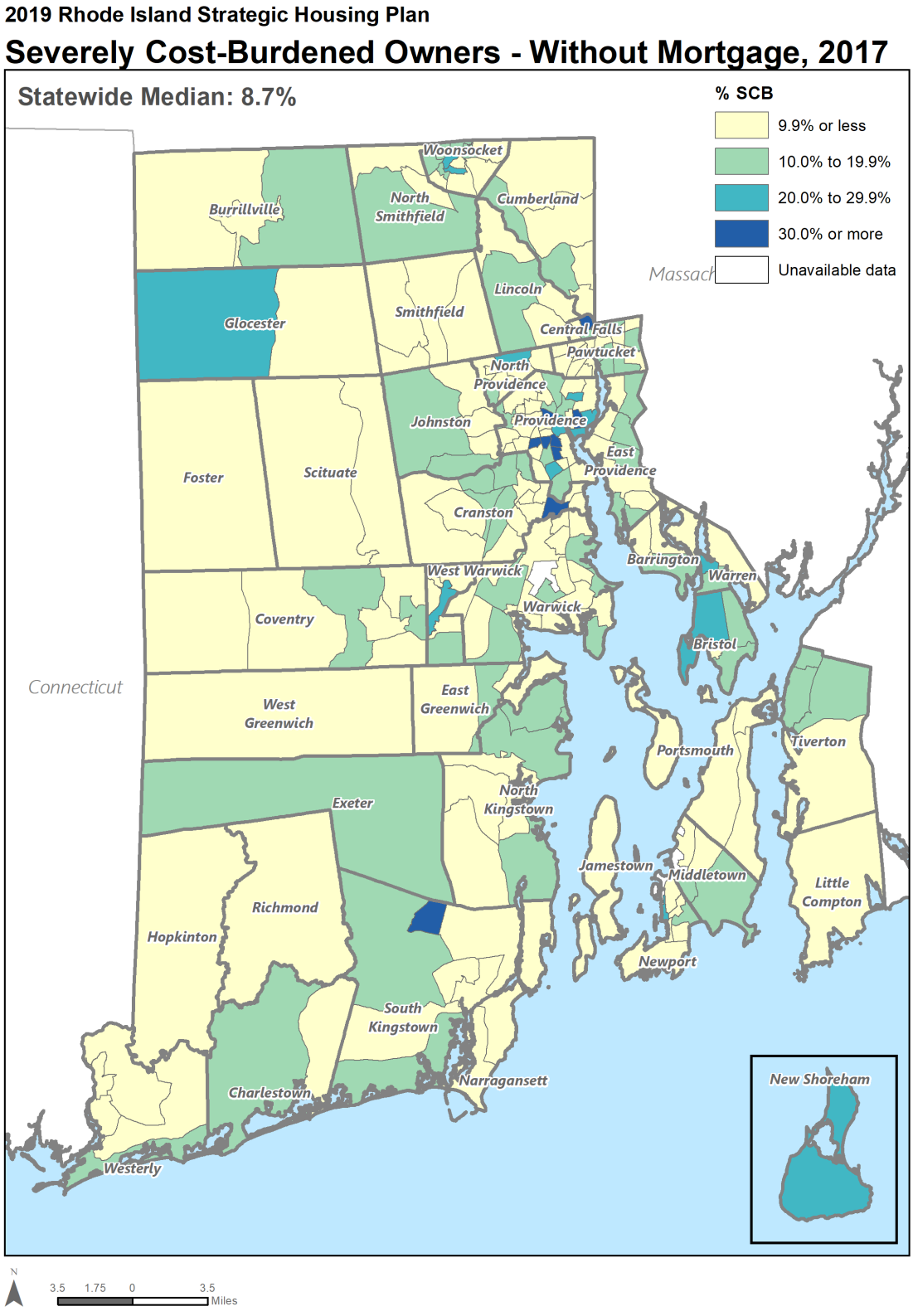
Source: 2013 – 2017 American Community Survey

Map 43 Cost-burdened Owners with Mortgage, 2017



Source: 2013 – 2017 American Community Survey

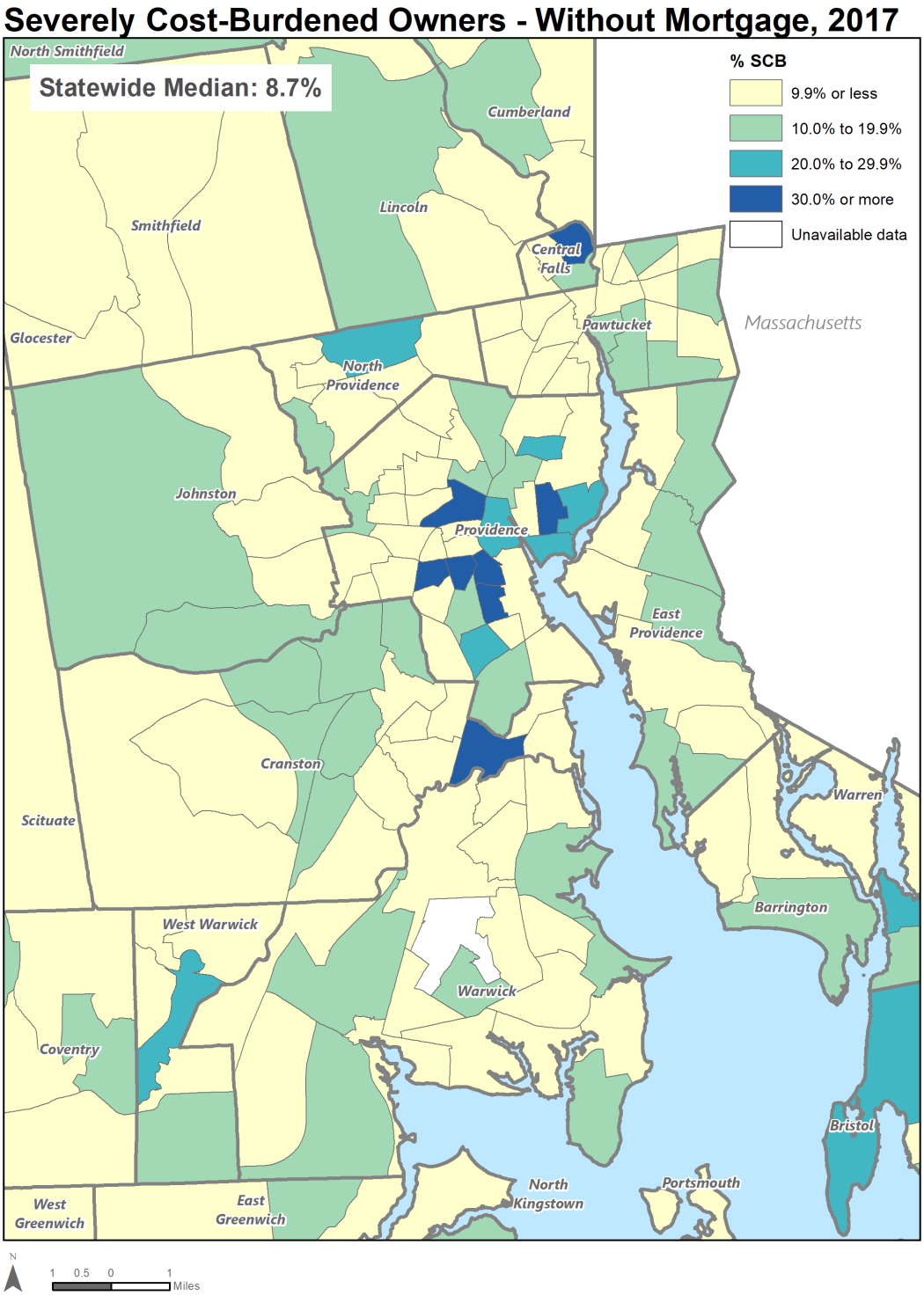
Map 44 Severely Cost-burdened Homeowners without Mortgage, 2017



Source: 2013 – 2017 American Community Survey

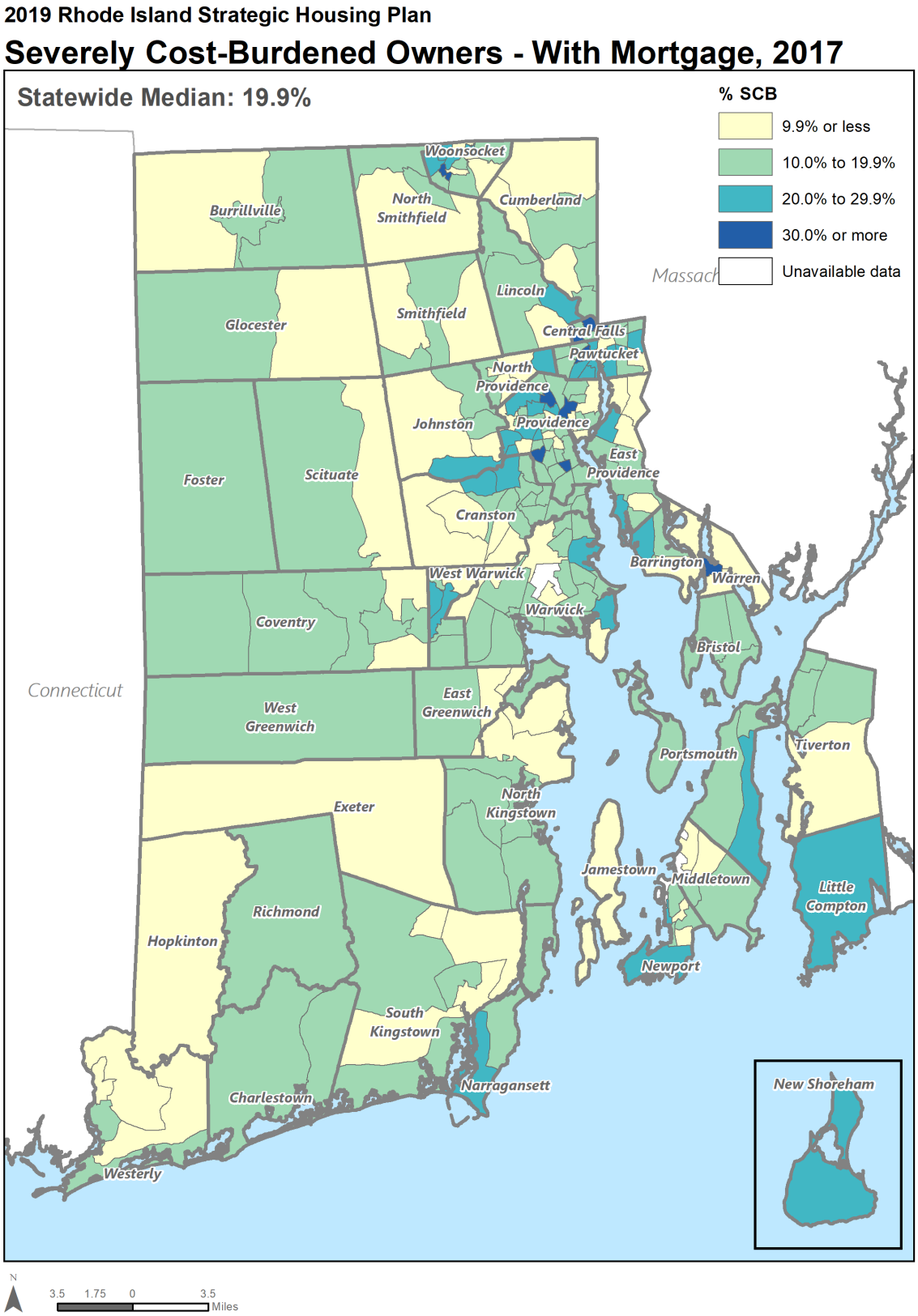
Map 45 Severely Cost-burdened Homeowners without Mortgage, 2017

2019 Rhode Island Strategic Housing Plan



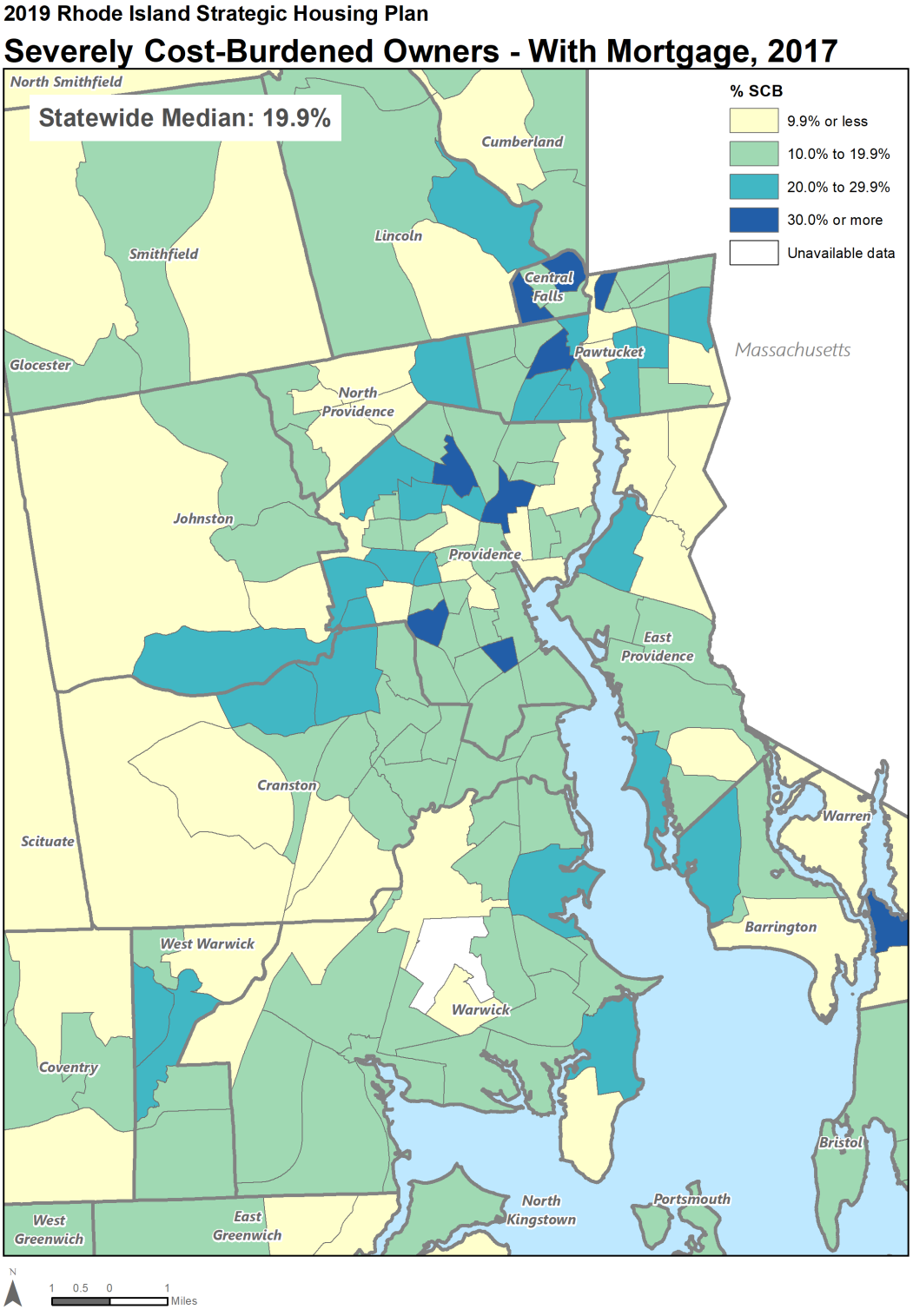
Source: 2013 – 2017 American Community Survey

Map 46 Severely Cost-burdened Homeowners with Mortgage, 2017



Source: 2013 – 2017 American Community Survey

Map 47 Severely Cost-burdened Homeowners with Mortgage, 2017



Source: 2013 – 2017 American Community Survey

Housing Affordability by Occupation

Without a sufficient supply of affordable housing, employers and regional economies can be at a competitive disadvantage in attracting and retaining workers. This section identifies occupational employment patterns across industry sectors in Rhode Island in terms of employment per 1,000 jobs and location quotient. As defined by the US Bureau of Economic Analysis, the location quotient (LQ) is an analytical statistic that measures a region's industrial specialization relative to the national total. An LQ of 1.0 means that the region and the nation are equally specialized in that occupation; LQ values above 1.0 indicate a regional specialization. Occupations with the largest LQ in Rhode Island are healthcare support occupations, community and social service occupations, and healthcare practitioners and technical occupations, in descending order. While Rhode Island is more specialized than the nation in these occupations, they do not represent the largest proportion of jobs in the State. The largest occupations by employment per 1,000 jobs are office and administrative support occupations (149.95), food preparation and food-related occupations (102.72), and sales and related occupations (95.91). The top occupations in terms of LQ and employment per 1,000 job are highlighted in the following table.

Some of the most common jobs in Rhode Island are low-paying and vulnerable during times of economic downturn. Households supported by one of these jobs would have to work significantly more than 40 hours a week to afford the median two-bedroom rent. However, Rhode Island also has significant concentrations of some higher-paying jobs. For every 1,000 jobs in Rhode Island, 273 of them pay above the median hourly wage for the State and are more concentrated in Rhode Island than in other states. These jobs include Healthcare Practitioners and Technical Occupations; Education, Training, and Library occupations; and Business and Financial Operations occupations.

However, the vulnerability of these low-paying jobs is being mitigated through increases in wages. Across the board for the three largest and lower-paying occupations, wages increased with food preparation and serving related occupations showing the largest increase by $2.19 between 2014 and 2018 after adjusting for inflation. This can be explained through Rhode Island's steady increase of the minimum wage over the past few years. Steady with a minimum wage at $7.40 for years, 2013 saw the first bump to $7.75, followed by $8.00 in 2014, $9.00 in 2015, and $10.50 in 2017. Another increase to $11.50 became effective in January 2020.

Rhode Island's economy is changing and diversifying. While Rhode Island's regional economy appears highly specialized in healthcare-related services, these jobs also showed the largest drop in LQ between 2014 and 2018. Rising industries include architecture and engineering, business and financial operations, and life, physical, and

social sciences. These occupations have relatively high wages and require higher levels of education, indicating that Rhode Island is creating and attracting a professional, educated workforce.

Figure 9 Rhode Island Occupational Employment Statistics

	2014			2018			Change between 2014 and 2018		
Occupations	Total Employed	LQ	Hourly wage (adj. 2018$)	Total Employed	LQ	Hourly Wage	Jobs Change since 2014	LQ change since 2014	Wage Change since 2014 (2018$)
All	463,930	1.00	19.55	482,030	1.00	20.21	18,100	0.00	0.66
Healthcare Support	19,770	1.46	14.79	18,100	1.32	15.61	-1,670	-0.14	0.82
Community and Social Service	9,170	1.38	21.79	9,000	1.24	23.30	-170	-0.14	1.51
Healthcare Practitioners and Technical	30,770	1.14	36.65	33,110	1.15	36.58	2,340	0.01	-0.07
Education, Training, and Library	32,600	1.13	31.29	33,260	1.14	29.15	660	0.01	-2.14
Food Preparation and Serving Related	48,530	1.15	9.79	49,510	1.11	11.98	980	-0.04	2.19
Business and Financial Operations	23,770	1.01	34.55	28,320	1.10	34.92	4,550	0.09	0.37
Protective Service	11,730	1.04	24.06	12,490	1.09	22.30	760	0.05	-1.76
Arts, Design, Entertainment, Sports, and Media	6,140	1.00	24.12	7,030	1.08	25.85	890	0.08	1.73
Building and Grounds Cleaning and Maintenance	14,930	1.00	14.16	15,600	1.06	14.39	670	0.06	0.23
Architecture and Engineering	7,300	0.88	42.74	8,580	1.01	41.56	1,280	0.13	-1.18
Office and Administrative Support	75,110	1.01	18.60	72,280	0.99	18.89	-2,830	-0.02	0.29
Production	30,190	0.98	16.21	30,140	0.99	17.49	-50	0.01	1.28
Personal Care and Service	14,040	0.98	11.48	17,590	0.97	12.73	3,550	-0.01	1.25
Legal	3,530	0.98	36.13	3,630	0.97	36.50	100	-0.01	0.37
Sales and Related	45,330	0.93	13.81	46,230	0.95	14.50	900	0.02	0.69
Computer and Mathematical	13,420	1.02	40.13	13,680	0.94	40.85	260	-0.08	0.72
Construction and Extraction	15,580	0.86	22.80	16,750	0.84	24.63	1,170	-0.02	1.83
Installation, Maintenance, and Repair	14,650	0.81	22.95	15,730	0.84	22.74	1,080	0.03	-0.21
Management	21,430	0.93	56.54	20,900	0.82	58.96	-530	-0.11	2.42
Life, Physical, and Social Science	2,830	0.72	35.16	3,140	0.81	36.55	310	0.09	1.39
Transportation and Material Moving	22,950	0.72	15.89	26,830	0.79	15.28	3,880	0.07	-0.61
Farming, Fishing, and Forestry	140	0.09	9.79	100	0.06	16.19	-40	-0.03	6.40

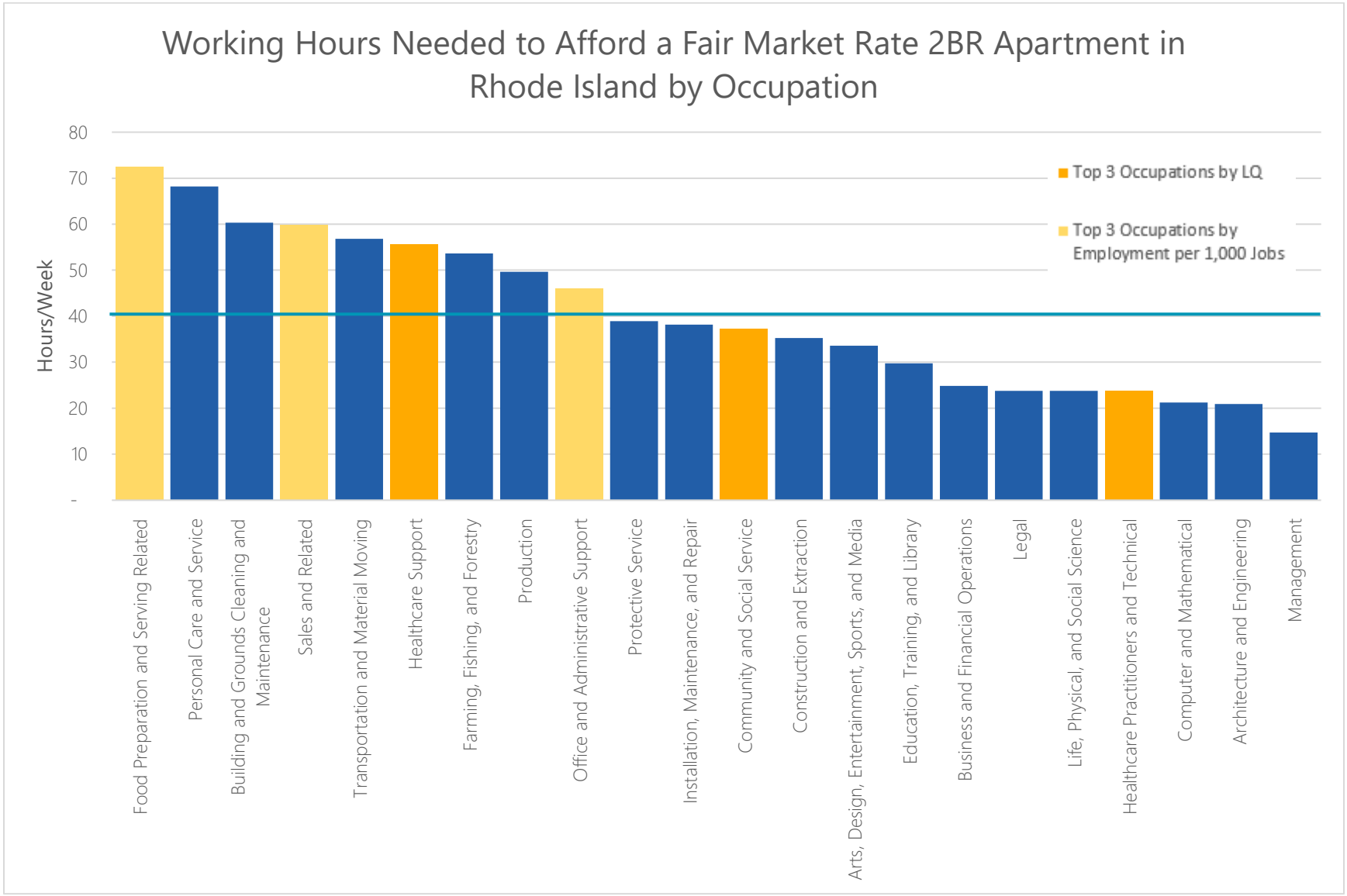
Source: Bureau of Labor Statistics, Occupational Employment Statistics, 2018

According to the National Low-Income Housing Coalition, the median fair market rent for a 2-bedroom apartment is $1,085 per month. The following figure shows the number of hours a worker paid the median wage in Rhode Island must work per week to afford a median 2-bedroom unit. It is assumed that the worker will work fifty weeks per year. Further nuance within the top two occupations by LQ and employment per 1,000 jobs for are included in Appendix F.

All three top occupations by employment per 1,000 jobs require working overtime while one occupation among the highest LQ in Rhode Island – Healthcare Support – requires more than 40 hours of work per week. The horizontal line at 40 hours indicates occupations whose median-paid workers must work more than 40 hours each week to afford a typical 2-bedroom apartment. The graph below shows that there is a divide among workers in service occupation versus knowledge occupations; service workers largely need to work overtime to afford a median 2-bedroom apartment while knowledge workers not only need fewer than 40 hours, but in some cases can afford the same housing after working approximately half-time.

As with nationwide trends, the State is dividing into a higher income knowledge-based economy and a lower income service-based economy. This divergence has been described as accelerating post-recession nationally and is mirrored in Rhode Island. Increasing differences in earning potential by occupation have long-term implications for the affordability of housing and rates of cost burden among renters and homeowners alike. Household growth is projected to occur mostly in the 0-60% AMI and 100-120% AMI brackets with 80-100% AMI households and households with incomes above 120% AMI projected to lose households.

Figure 10 Working Hours Needed to Afford a Fair Market Rent 2-Bedroom Apartment by Occupation



Source: Bureau of Labor Statistics, Occupation Employment Statistics, 2018; National Low-Income Housing Coalition, 2019

Affordability Gap and Housing Mismatch Analysis

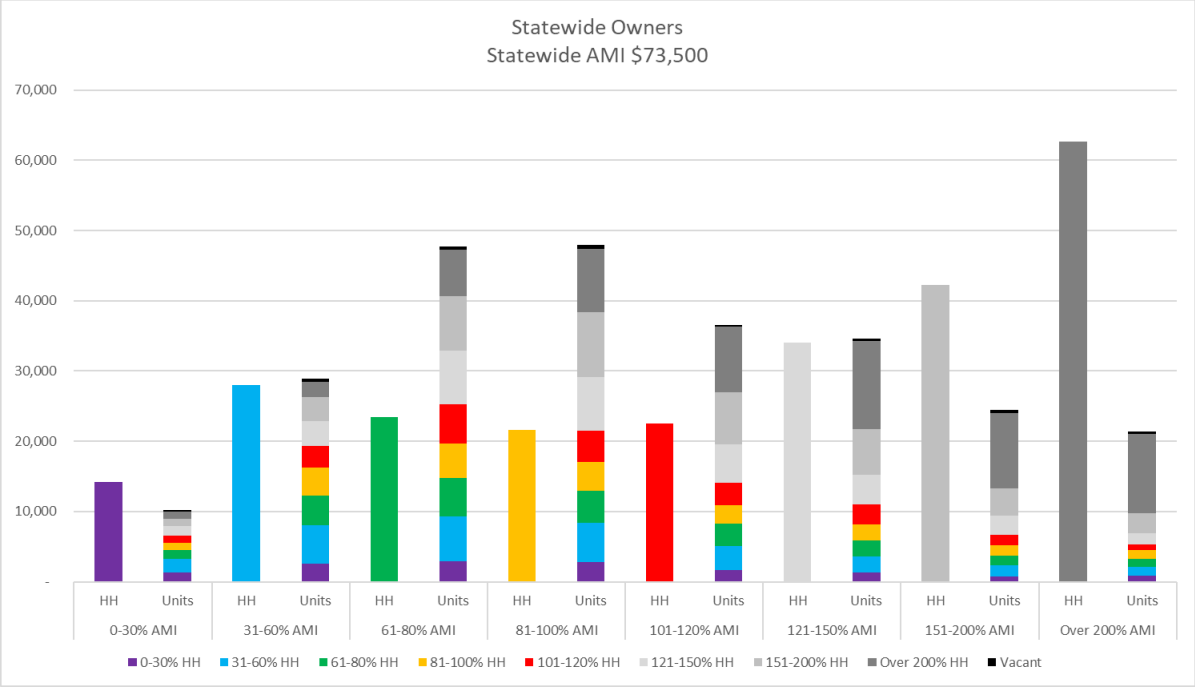
The following analysis provides insight into the number of households and units by tenure and income tier throughout Rhode Island. There are several parts of the analysis that work in concert to build an understanding of the housing mismatch that exists. The first part of the analysis uses discreet income tiers (0-30%, 31-60%, 61-80%, 81-100% and 101-120% AMI) while the second part uses cumulative incomes tiers (0-30%, 0-60%, 0-80%, 0-100% and 0-120% AMI) for reasons that will be discussed below.

Statewide Analysis for Non-Cumulative Income Tiers

Sales Market

The graphs on the following pages illustrate the number of households and units in each discreet income tier and the distribution of households that occupy the units. While most income tiers have more units than households, many units within a given tier are occupied by higher income households. Some income tiers (0-30%, 150-200% and above 200% AMI) have the additional challenge of more households than units within that tier indicating a shortage of units at that price point even if all households were in a unit that corresponded to the household's income tier.

Figure 11 Statewide Owner Households and Units



Source: 2013-2017 PUMS, HISTA by Ribbon Demographics, 2013-2017 ACS, Calculations by Mullin & Lonergan Associates, Inc.

Figure 12 Number of Households by Tier in Each Unit by Tier, Owners

	0-30% Unit	31-60% Unit	61-80% Unit	81-100% Unit	101-120% Unit	121-150% Unit	150-200% Unit	Over 200% Unit	Total
Owners									
0-30% HH	1,298	2,542	2,951	2,844	1,671	1,315	747	853	14,221
31-60% HH	1,955	5,511	6,346	5,511	3,449	2,240	1,635	1,315	27,962
61-80% HH	1,262	4,231	5,440	4,569	3,146	2,346	1,369	1,067	23,429
81-100% HH	1,049	3,964	4,906	4,106	2,666	2,258	1,422	1,227	21,598
101-120% HH	1,031	3,040	5,635	4,426	3,182	2,862	1,475	889	22,541
121-150% HH	1,280	3,538	7,662	7,662	5,440	4,177	2,773	1,529	34,060
150-200% HH	1,120	3,431	7,751	9,297	7,448	6,488	3,840	2,898	42,272
Over 200% HH	1,031	2,187	6,524	8,995	9,262	12,586	10,790	11,288	62,662
Vacant	178	516	551	516	284	302	373	373	3,093

Source: 2013-2017 PUMS, HISTA by Ribbon Demographics, 2013-2017 ACS, Calculations by Mullin & Lonergan Associates, Inc.

Among all income tiers, there are more units than households except 0-30% AMI and above 150% AMI. A negative number indicates that there are more households than units within that income tier.

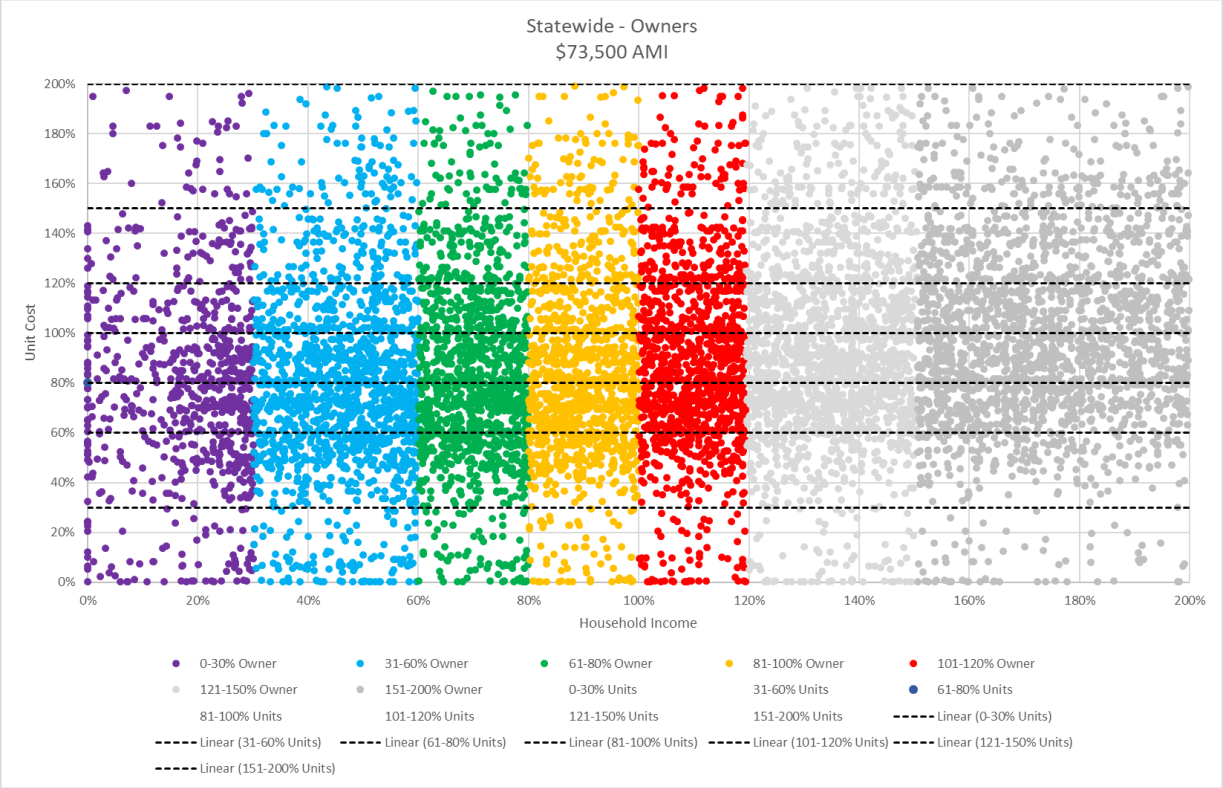
Figure 13 Statewide Differences in the Number of Households and Units by Income Tier among Owners

	Number of Households	Number of Units	Difference (+) means more units than HH (-) means more HH than units
0-30%	14,221	10,204	-4,017
31-60%	27,962	28,958	995
61-80%	23,429	47,765	24,336
81-100%	21,598	47,925	26,327
101-120%	22,541	36,548	14,008
121-150%	34,060	34,575	516
150-200%	42,272	24,425	-17,848
Over 200%	62,662	21,438	-41,224

Source: 2013-2017 PUMS, HISTA by Ribbon Demographics, 2013-2017 ACS, Calculations by Mullin & Lonergan Associates, Inc.

The following scatter plot illustrates the distribution of owners by income tier and the affordability of units in which they reside. The black dotted horizontal lines indicate the break points for affordability for the upper end of each tier. There is a cluster of units affordable to households with incomes between 60-100% AMI and these units are occupied by households across the income spectrum. On this graph, the vertical axis is determined by the home value as reported in the PUMS data. Because of this, cost burden cannot be directly derived from the graph for all households because there could be households without a mortgage and with very low incomes who are not cost burdened (i.e. an elderly person on a fixed, lower income but who does not have a mortgage). Additionally, there are many reasons why homeowners may be cost burdened including lending practices that allow for debt-to-income ratios as high as 50% and the conventional wisdom that it is good to buy the most expensive house for which one can obtain financing because real estate is considered to be a long-term investment. Cost burden is explored in a later section using CHAS data.

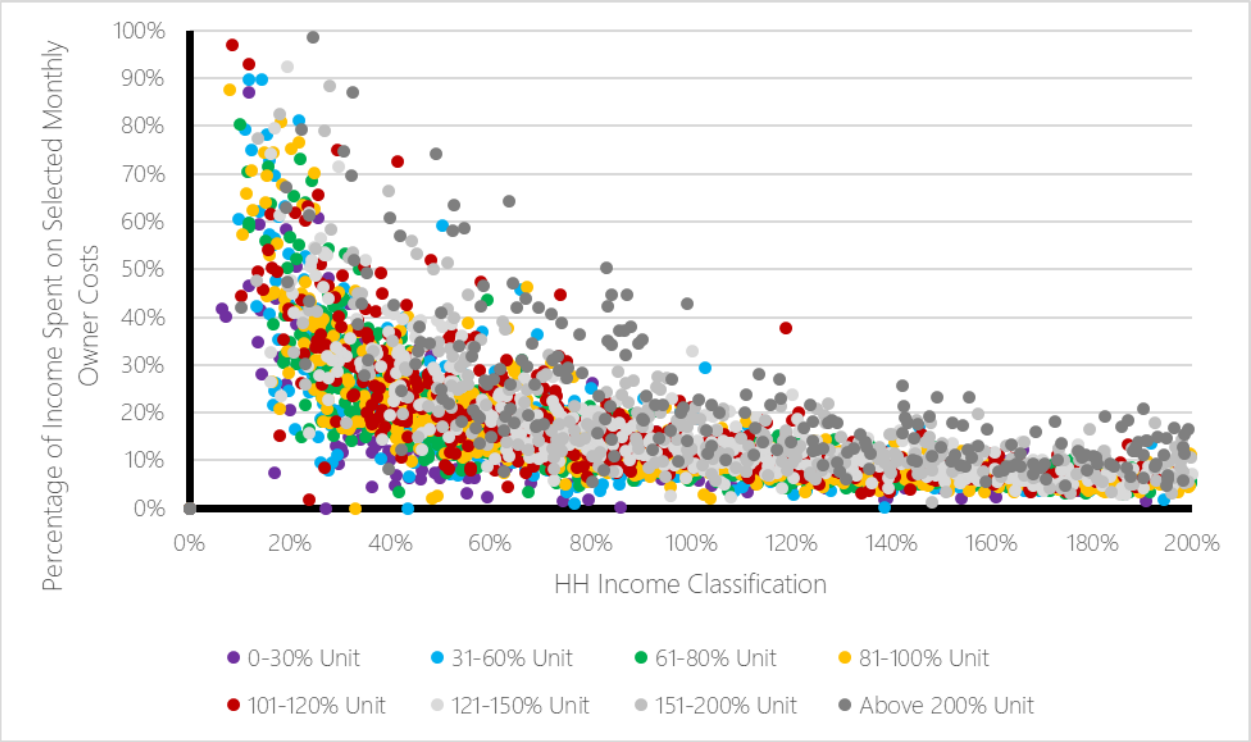
Figure 14 Statewide Owners Distribution



Source: 2013-2017 PUMS, HISTA by Ribbon Demographics, 2013-2017 ACS, Calculations by Mullin & Lonergan Associates, Inc.

Because of the inherent differences in homeowners with and without a mortgage, it is useful to disaggregate these households. The following graph shows the percentage of household income spent on selected monthly owner costs – utilities, insurance and taxes – for homeowners without a mortgage.

Figure 15 Cost Burden among Homeowners without a Mortgage

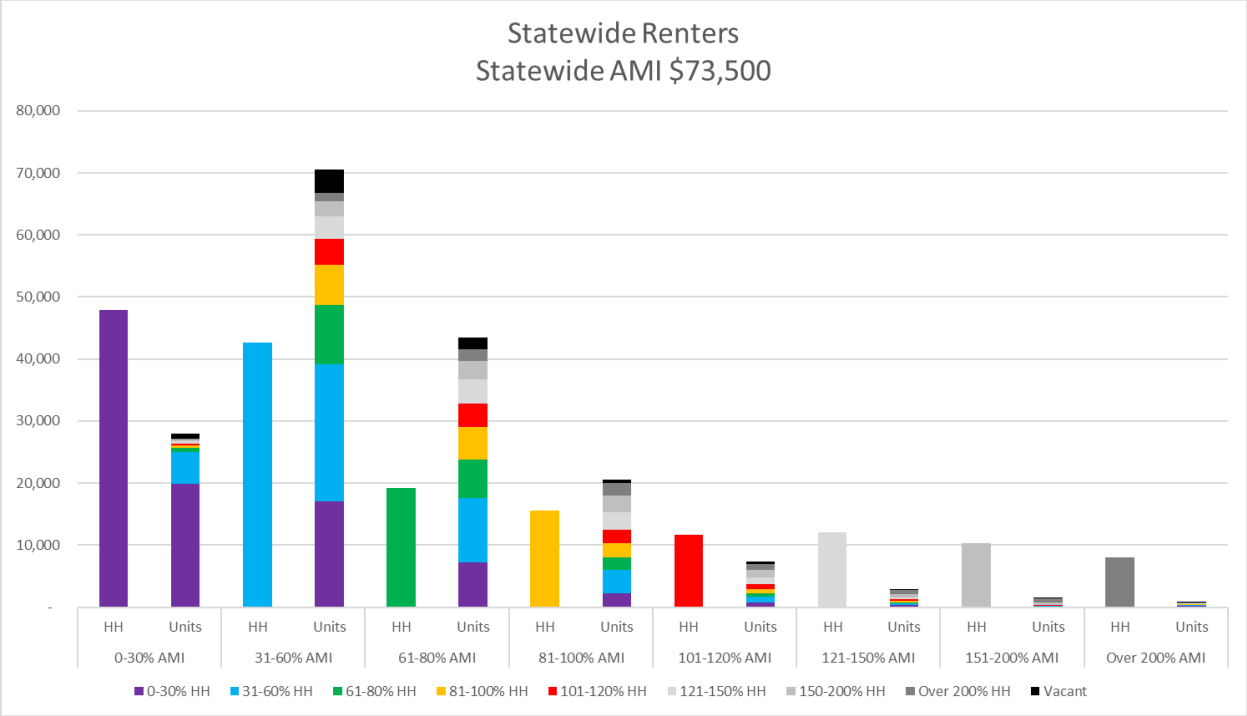


Source: 2013-2017 PUMS, HISTA by Ribbon Demographics, 2013-2017 ACS, Calculations by Mullin & Lonergan Associates, Inc.

Rental Market

Within the rental market, there is a generally a decrease in the number of units available in a tier as income increases. The exception is for units affordable to households with incomes between 0-30% AMI, where there are more households than units. Among income tiers above 100% AMI, there are more households than units. As in the sales market, there is a mismatch in the unit affordability and the incomes of the tenant households in that it is common for units to be occupied by households with higher incomes than the unit's affordability tier.

Figure 16 Statewide Renter Households and Units



Source: 2013-2017 PUMS, HISTA by Ribbon Demographics, 2013-2017 ACS, Calculations by Mullin & Lonergan Associates, Inc.

Figure 17 Number of Households by Tier in Each Unit by Tier, Renters

	0-30% Unit	31-60% Unit	61-80% Unit	81-100% Unit	101-120% Unit	121-150% Unit	150-200% Unit	Over 200% Unit	Total
Renters									
0-30% HH	19,945	17,092	7,250	2,258	713	380	95	166	47,901
31-60% HH	5,016	22,037	10,317	3,708	1,022	285	48	166	42,599
61-80% HH	713	9,604	6,181	1,997	499	95	24	48	19,160
81-100% HH	452	6,490	5,277	2,377	642	214	48	48	15,547
101-120% HH	285	4,208	3,732	2,139	856	261	95	48	11,624
121-150% HH	333	3,542	3,922	2,805	1,046	357	48	71	12,124
150-200% HH	238	2,425	2,971	2,662	1,189	499	333	48	10,365
Over 200% HH	166	1,331	1,973	2,068	998	666	713	95	8,011
Vacant	808	3,756	1,830	523	333	119	95	95	7,559

Source: 2013-2017 PUMS, HISTA by Ribbon Demographics, 2013-2017 ACS, Calculations by Mullin & Lonergan Associates, Inc.

Figure 18 Statewide Differences in the Number of Households and Units by Income Tier among Renters

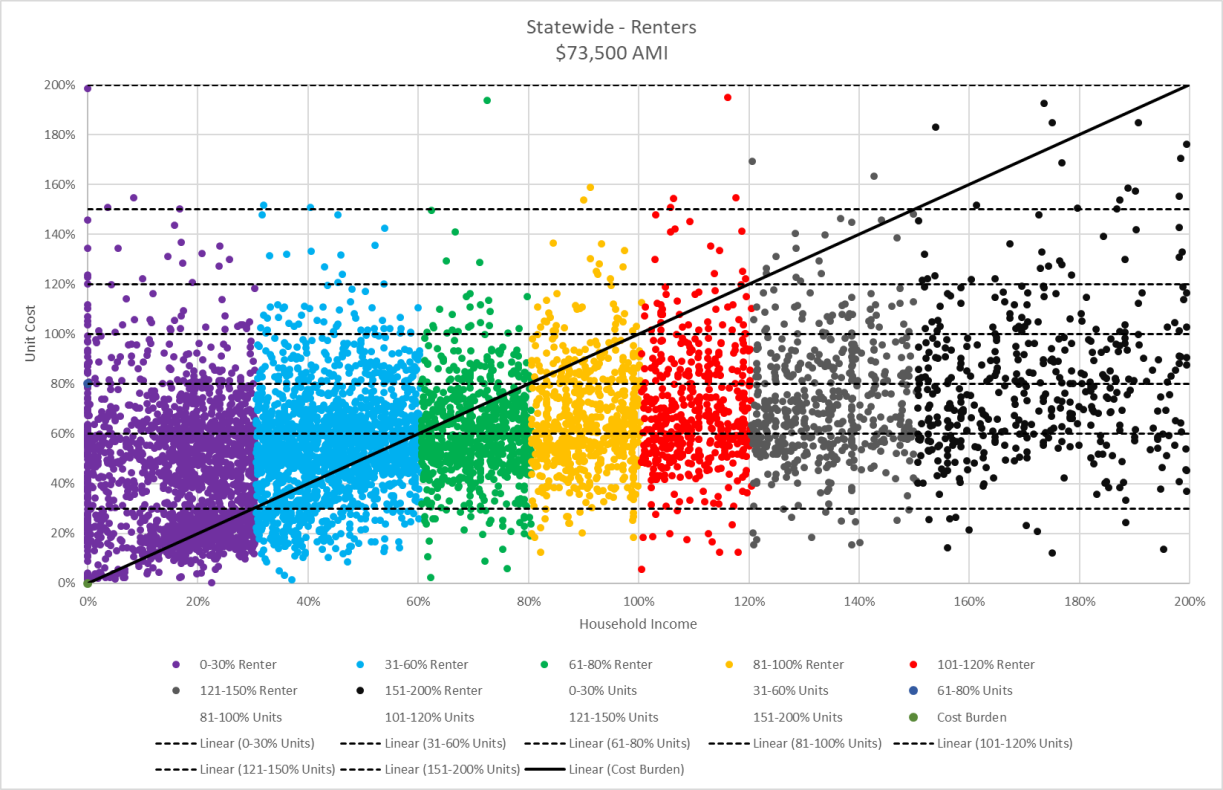
	Number of Households	Number of Units	Difference (+) means more units than HH (-) means more HH than units
0-30%	47,901	27,956	-19,945
31-60%	42,599	70,484	27,885
61-80%	19,160	43,455	24,295
81-100%	15,547	20,539	4,992
101-120%	11,624	7,298	-4,326
121-150%	12,124	2,876	-9,247
150-200%	10,365	1,498	-8,867
Over 200%	8,011	784	-7,227

Source: 2013-2017 PUMS, HISTA by Ribbon Demographics, 2013-2017 ACS, Calculations by Mullin & Lonergan Associates, Inc.

Unlike the sales market, in which there is no obvious pattern to occupancy by income tier and unit affordability, there is a tendency for renter households to occupy more expensive units as income increases up to 120% AMI. That is, the 0-30% units are more likely to be occupied by 0-30% and 31-60% AMI households and for higher income households to reside in more costly units. However, the vast majority of rental units are clustered in the 40-60% AMI range as shown by the concentration of dots in the following graph. Even the highest income renters with incomes between 120-200% AMI tend to live in 60-100% units. The diagonal line is indicative of cost burden –

points above the line are cost burdened and those below the line are not. The unit value is based on the rent and utilities, making it possible to more easily sort households by cost burden status. The rate of cost burden decreases as household income increases.

Figure 19 Statewide Renters Distribution



Source: 2013-2017 PUMS, HISTA by Ribbon Demographics, 2013-2017 ACS, Calculations by Mullin & Lonergan Associates, Inc.

Cost Burden and Severe Cost Burden

Overall, 35% of all households spend at least 30% on housing costs. HUD defines cost burdened household as one that spends more than 30% of household income on housing costs. Households spending more than 50% of income on housing costs are considered severely cost burdened.[3] Overall, households become less severely cost burdened as income increases. The same trend is observed for cost burden, though households with incomes between 0-30% AMI are cost burdened at a rate of approximately 15%. However, this is because the lowest income households tend to be severely cost burdened.

[3] CHAS is a custom tabulation of ACS data created for HUD. Because of this, there are limitations to how the data can be disaggregated. Cost burden status is available in the income tiers indicated in the table and are different than the tiers used throughout the rest of the report.

Figure 20 Statewide Cost Burden

Statewide															
	Households			Cost-Burdened (30-50%)				Severely Cost-Burdened (50%+)				Total Cost-Burdened (30%+)			
AMI	Owners	Renters	Total	Owners	Renters	Total	%	Owners	Renters	Total	%	Owners	Renters	Total	%
0-30%	15,065	52,710	67,775	2,150	7,855	10,005	14.8%	10,915	27,535	38,450	56.7%	13,065	35,390	48,455	71.5%
31-50%	18,880	30,400	49,280	6,225	13,585	19,810	40.2%	7,920	8,920	16,840	34.2%	14,145	22,505	36,650	74.4%
51-80%	35,150	31,510	66,660	11,615	11,965	23,580	35.4%	7,190	1,450	8,640	13.0%	18,805	13,415	32,220	48.3%
81-100%	23,300	14,620	37,920	7,190	1,880	9,070	23.9%	1,810	55	1,865	4.9%	9,000	1,935	10,935	28.8%
>100%	152,360	36,240	188,600	13,355	970	14,325	7.6%	1,505	55	1,560	0.8%	14,860	1,025	15,885	8.4%
Total	244,755	165,480	410,235	40,535	36,255	76,790	18.7%	29,340	38,015	67,355	16.4%	69,875	74,270	144,145	35.1%

Source: CHAS 2012-2016

Statewide Analysis for Cumulative Income Tiers

Overview of the Affordability Gap Analysis

The preceding analysis provides insight into residency patterns by income tier and unit affordability in discreet income tiers. The Affordability Gap analysis indicates the proportion of households by tenure and income tier that do *not* have housing that is *both* affordable and available. To be considered *affordable*, the household's income must be in the same tier as the unit (i.e. both the household income and the unit are in the 0-30% AMI tier) *or* above the unit's tier (i.e. a higher-income household can afford a lower tier unit). To be *available*, the unit must be occupied by a household that can afford that unit or be vacant (so that a household at that income level could move in and afford the unit). The methodology for the Affordability Gap analysis is in Appendix C.

Cumulative Income Tiers

Using the area median income at the county level, affordability ceilings were determined for each of the following income levels: 0-30% AMI, 0 - 60% AMI, 0 - 80% AMI, 0-100% AMI and 0-120% AMI. The ranges are cumulative (i.e. they all start at 0% AMI) because while there is a ceiling of affordability (i.e. 30% of household income), there is no floor on affordability (i.e. a household can choose to spend less than 30% of income on housing). For example, a household might spend less than 30% of household income on housing because funds are needed for transportation, student loans or other consumer debt, medical bills, and/or to meet savings goals to name a few possible reasons. Units rented by households spending less than 30% of their income on housing are included in the income tier of those households. For example, if a unit is rented by a household making 50% of AMI but the rent paid would be affordable for a household making 25% of AMI, it would be included in the 0-60% AMI tier but not the 0-30% AMI tier. This is because that unit is not technically available to households making 0-30% AMI as it is being rented by a household from a higher tier. If that unit were vacated and the rent remained the same, it would be counted in the 0-30% and 0-60% categories.

Summary of Findings – Affordability Gap and Housing Mismatch

The following table illustrates the Affordability Gap and the mismatch in housing by income tier and tenure. The Affordability Gap is the proportion of the population in a particular group that does not have both *available* and *affordable* housing; in this case, a negative number indicates a surplus and a positive number indicates a need for additional units. It is possible to have a low percentage indicating low need when the underlying reason is that there are few low-and moderate-income households in an area due to high housing costs with few affordable options. Alternatively, it is possible to have a low Affordability Gap because there are many affordable options and the units are occupied by low- and moderate-income households which could indicate a concentrated area of poverty. The number in parenthesis below each Affordability Gap value in the table indicates the number of households without available and affordable housing in that income tier and tenure. These numbers are not to be interpreted as production goals but instead point to the mismatch between the unit affordability tier and the households that occupy the units. High mismatch number result because there is a shortage of units in a given tier as compared to the number of households in that tier and/or higher-income households occupy units affordable to lower-income households.

Income tiers and tenures with where there is a need for housing (i.e. a mismatch that affects affordability) are shown in red; areas with a surplus are show in green. A surplus in this case means that there are enough units that are available to meet the needs of the households within that tier.

Figure 21 Summary of Affordability Gap by Cumulative Income Tier and Tenure, 2019

	Percentage (number) of renter households that DO NOT HAVE available and affordable housing					Percentage (number) of owner households that DO NOT HAVE available and affordable housing				
Geography	0-30% AMI	0-60% AMI	0-80% AMI	0-100% AMI	0-120% AMI	0-30% AMI	0-60% AMI	0-80% AMI	0-100% AMI	0-120% AMI
PUMA 101: Burrillville, Foster, Glocester, Johnston, North Smithfield, Scituate, Smithfield, Woonsocket	44% (4,335)	-2% (-260)	-5% (-1,002)	-4% (-959)	-4% (-36)	96% (3,050)	74% (6,115)	-4% (-502)	54% (7,991)	38% (6,761)
PUMA 102: Central Falls, Cumberland, Lincoln, North Providence, Pawtucket	51% (6,242)	-1% (-130)	-4% (-938)	-4% (-1,050)	-4% (-20)	92% (3,602)	60% (6,095)	-4% (-550)	33% (5,983)	19% (4,094)
PUMA 103: Providence	55% (5,912)	1% (229)	-6% (-1,256)	-7% (-1,714)	-7% (-7)	97% (3,387)	84% (7,621)	-7% (-898)	70% (11,393)	66% (12,866)
PUMA 104: Cranston, East Providence	50% (4,387)	3% (433)	-3% (-548)	-4% (-799)	-4% (-8)	95% (2,705)	72% (5,306)	-4% (-418)	47% (6,125)	32% (5,058)
PUMA 201: Coventry, East Greenwich, Warwick, West Greenwich, West Warwick	54% (3,049)	8% (822)	-1% (-109)	-2% (-237)	-1% (-283)	92% (17,507)	57% (0)	-2% (-76)	30% (3,802)	19% (3,386)
PUMA 300: Barrington, Bristol, Warren, Jamestown, Little Compton, Middletown, Newport, Portsmouth, Tiverton	53% (2,432)	12% (1,090)	0% (35)	-3% (-341)	-4% (-35)	98% (2,990)	89% (6,763)	-3% (-280)	72% (10,213)	56% (9,626)
PUMA 400: Charlestown, Exeter, Hopkinton, Narragansett, New Shoreham, North Kingstown, Richmond, South Kingstown, Westerly	59% (2,414)	12% (832)	0% (-22)	-2% (-183)	-2% (-16)	97% (2,939)	91% (7,043)	-2% (-202)	75% (10,595)	59% (10,270)

Source: 2013-2017 PUMS, 2013-2017 ACS, HISTA by Ribbon Demographics, LLC, Calculations by Mullin & Lonergan Associates, Inc.

Assisted Inventory

The assisted inventory analysis includes rental properties funded through federal subsidy programs such as the Low-Income Housing Tax Credit (LIHTC) program, HOME as well as state and local funding sources. The inventory was provided by RIHousing and cross references with a database from the National Housing Preservation Database (NHPD). Each record describes a property and includes data on location, tenure, subsidy status, and number of units.

More than 12% of Rhode Island's 33,261 assisted housing units are known to have expiring periods of affordability within the next five years. More than half of the total inventory of units are concentrated in Low Opportunity Legacy markets (54.52%) with the remainder evenly distributed in the other market types relative to their size. Another 14.67% of all subsidized units are known to have their period of affordability expire within six to ten years. These soon-to-be expiring publicly assisted developments are illustrated on the following map, indicating target type and expiration of their period of affordability at the state level and around Providence.

Figure 22 Assisted Housing Inventory in Rhode Island by Market Archetype

Market Type	# Units	% of all Units	# Exp. ≤ 5 Years	% Exp. ≤ 5 years	# Exp. 6-10 years	% Exp. 6-10 years
Rhode Island	33,261	100.00%	4,018	12.08%	4,878	14.67%
High Opportunity Magnet	5,429	16.32%	1,276	31.76%	1,010	20.71%
High Opportunity Legacy	4,710	14.16%	422	10.50%	731	14.99%
Renter Magnet	2,133	6.41%	2,133	53.09%	174	3.57%
Homeowner Magnet	2,613	7.86%	374	9.31%	302	6.19%
Low Opportunity Legacy	18,134	54.52%	1,894	47.14%	2,623	53.77%

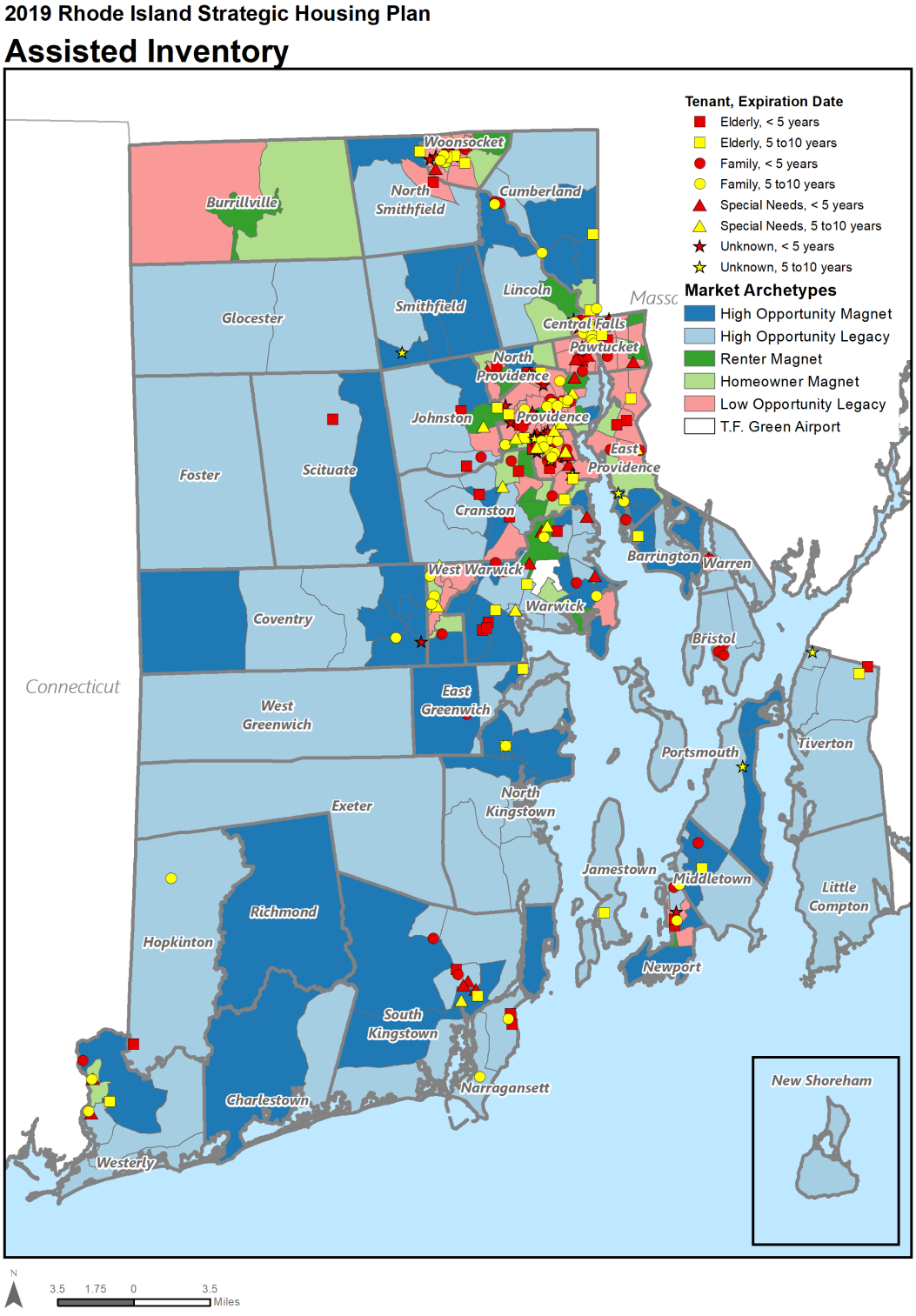
Source: RIHousing; NHPD

Note: There are 242 units that could not be geocoded into a market type. These units are counted in the total units. There are 11,378 units for which the periods of affordability are unknown. The percentages shown in the table are percentages of all units including those for which the periods of affordability are unknown.

At the county subdivision level, 29.0% of existing assisted housing is in Providence and primarily concentrated in South Providence. Other areas with relatively high concentrations of assisted housing include Woonsocket (8.2%), Pawtucket (7.7%), East Providence (5.7%) and Warwick (5.4%). With a significant proportion of subsidized housing located in and around Providence, it is possible that current programs do not give low- and moderate-income households a wider variety of options in other areas. However, the areas in which the assisted inventory units tend to be concentrated tend to have better access to public transit and lower transit costs overall that can serve as major contributing factors to clustering.

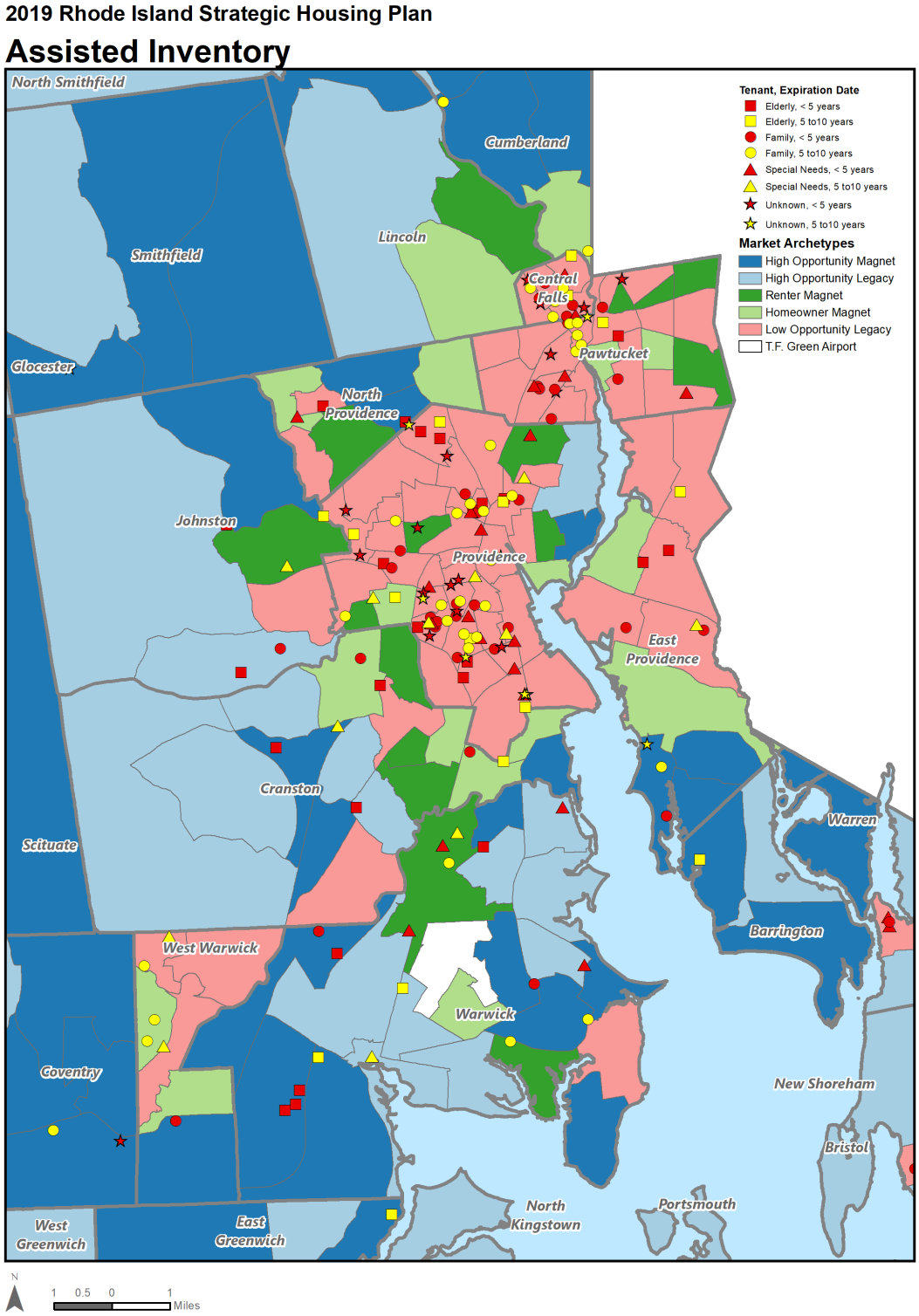
Because of the expense of new construction, it is frequently more cost effective to preserve existing affordable units and to rehabilitate units as needed. Because of the higher risk of affordable units converting to market rate after the affordability period expires, preservation dollars can be particularly effective when used in areas with more resources such as highly proficient schools, access to community amenities via public transit and access to job centers because infusing existing developments with funding for capital improvements, for example, will extend the period of affordability and preserve existing affordable units.

Map 48 Assisted housing expected to expire within 10 years



Source: RIHousing; NHPD

Map 49 Assisted housing expected to expire within 10 years around Providence



Source: RIHousing; NHPD

Appendix A: Market Archetype Methodology

Each Market Archetype is comprised of two scores – the Opportunity and Market Health Indices. The market archetypes were first quantitatively determined by whether a census tract was above or below the median score in the various indices and intersecting them, creating eight sub-archetypes. Additional comparative qualitative analysis was conducted on the relationship of variables between these sub-archetypes, such as demographics and housing stock characteristics, measures relative to state-wide patterns, and between variables within sub-archetypes (e.g. rental vacancy rates to renter-occupied unit growth).

Opportunity Index

An Opportunity Index was developed to classify and visualize areas of opportunity for Rhode Island residents. The Opportunity Index identifies areas in which new developments may be more financially feasible in the long-term due to proximity to factors that allow residents to have successful access to employment, quality education, and a healthy environment. The data is linearly normalized to values between 0 and 1, after which census tracts are classified as having High Opportunity if they have a score above the median and Low Opportunity if they have a score below the median.

In addition to the Opportunity Index, a Market Health Index was created to classify census tracts based on the amount of market activity that has taken place over the past five years. A separate index is used for both the rental and homeowner markets. The variables were chosen based on their representation of single- and multi-family development activity. Population density and vacancy were also used to control for smaller markets and markets with high rates of single-family turnover where homes do not appear to be lived in year-round, respectively.

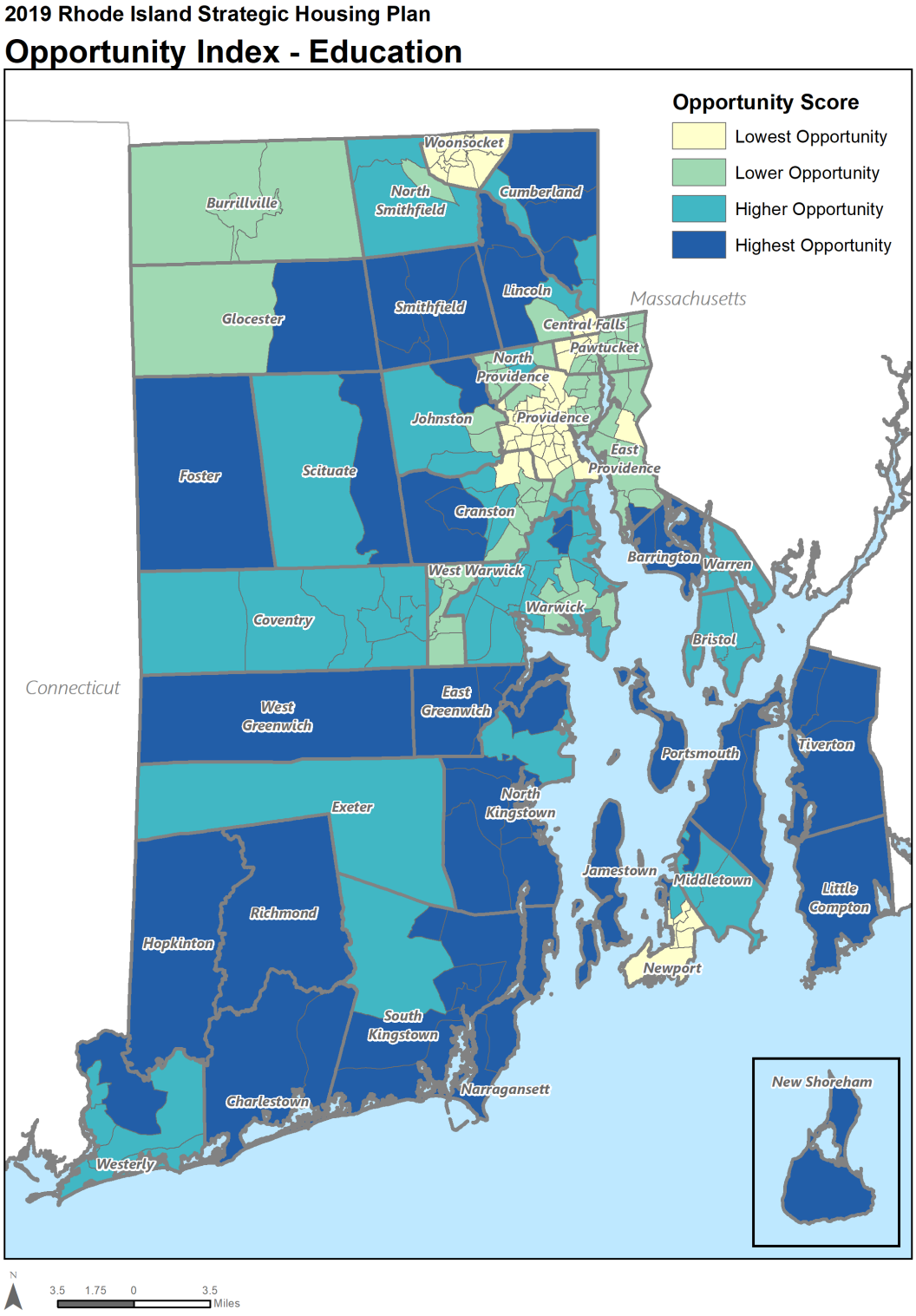
Like the Opportunity Index, each variable was linearly normalized and then a weighted average of the variables was taken to produce a composite score. Each census tract was classified into two categories: if the composite score was above the median or if the composite was below the median. Census tracts with a population density below 150 persons per square mile may need to be reconsidered because changes in the number of new homes developed in these areas may be too small to inform a significant classification. These markets are found in the western portions of Kent and Providence County.

The variables and weight for each index are described below.

School Proficiency Index

Values are percentile ranked and range from 0 to 100. The higher the score, the higher the school system quality. The school proficiency index uses school-level data on the performance of 4th grade students on state exams to describe which neighborhoods have high-performing elementary schools nearby and which are near lower performing elementary schools. The school proficiency index is a function of the percent of 4th grade students proficient in reading and math on state test scores for up to three schools within 1.5 miles of the block-group. Scores are assigned to a census tract by taking the average of the block groups. Quality education is critical for the growth and development of children and enhancing their future opportunities.

Map 50 School Proficiency Index

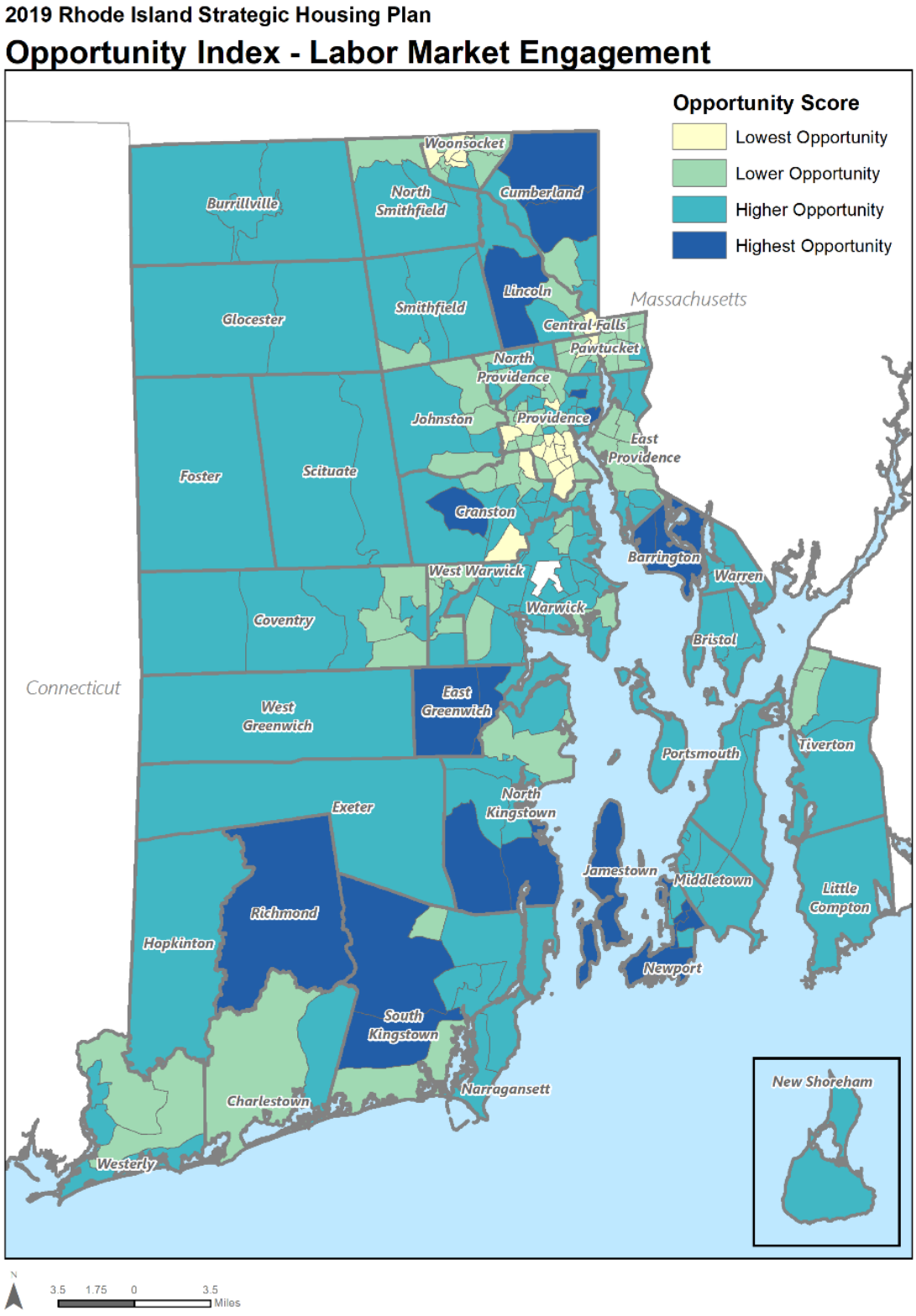


Source: Great Schools (proficiency data, 2013-14); Common Core of Data (4th grade school addresses and enrollment, 2013-14); Maponics (attendance boundaries, 2016)

Labor Force Engagement Index

The Labor Force Engagement Index is a measure of the relative intensity of labor market engagement and human capital. As defined by HUD, the index is a combination of unemployment rates, labor force participation rates, and percent of the population with at least a bachelor's degree within a census tract. Employment opportunities are necessary for individuals to afford stable housing. Labor force participation represents the amount of labor resources available for the production for goods and services. The percent of the population with at least a bachelor's degree is used to estimate the availability of skilled labor. The three variables were linearly normalized and averaged to produce the Labor Force Engagement Index.

Map 51 Labor Force Engagement Index

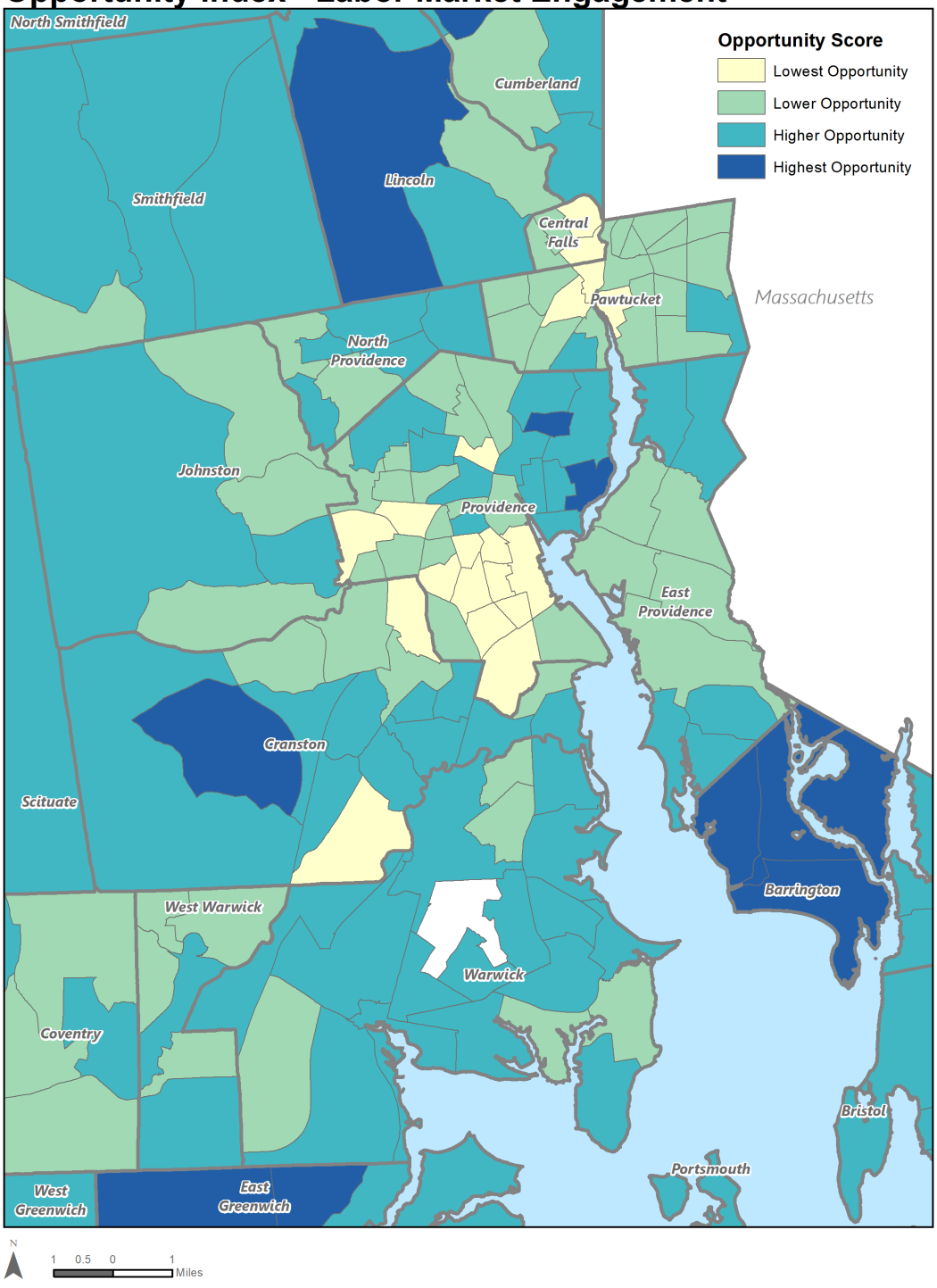


Source: Census Bureau, 2013 – 2017 American Community Survey (S2301, S1501)

Map 52 Labor Force Engagement Index around Providence

2019 Rhode Island Strategic Housing Plan

Opportunity Index - Labor Market Engagement

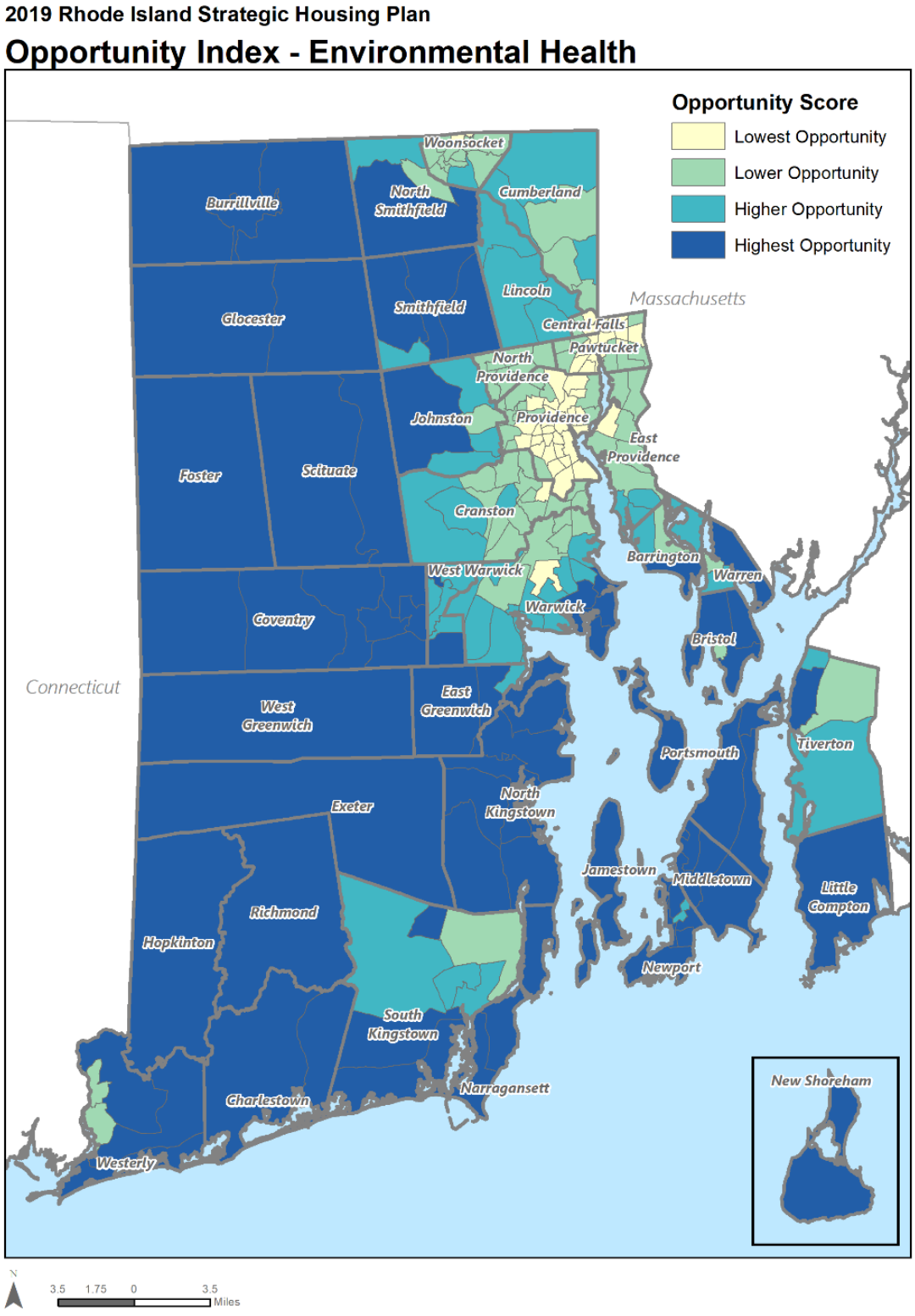


Source: Census Bureau, 2013 – 2017 American Community Survey (S2301, S1501)

Environmental Health Index

Summarizes potential exposure to harmful toxins at the census tract level. Toxins include carcinogenic, respiratory, and neurological hazards. Values range from 0 to 100, with higher index values indicating less exposure to toxins harmful to human health. Environmental hazards have an adverse effect on children's growth and development and can limit one's ability to work. Low-income and minority individuals are also found to be disproportionately affected by environmental hazards, perpetuating the lack of opportunity for vulnerable populations.

Map 53 Environmental Health Index

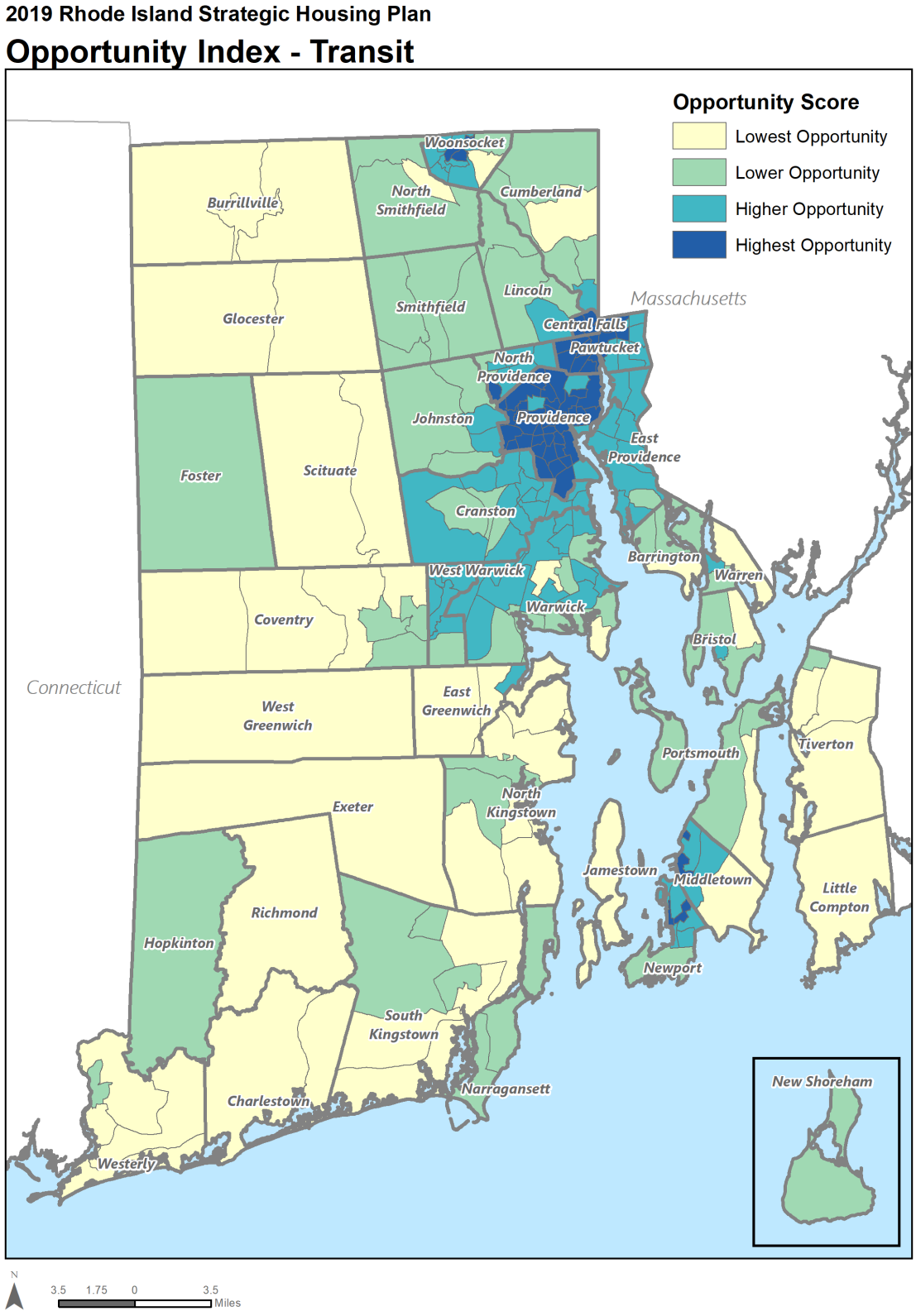


Source: HUD Affirmatively Furthering Fair Housing (AFFH), 2015; National Air Toxics Assessment (NATA) data, 2005

Transit Index

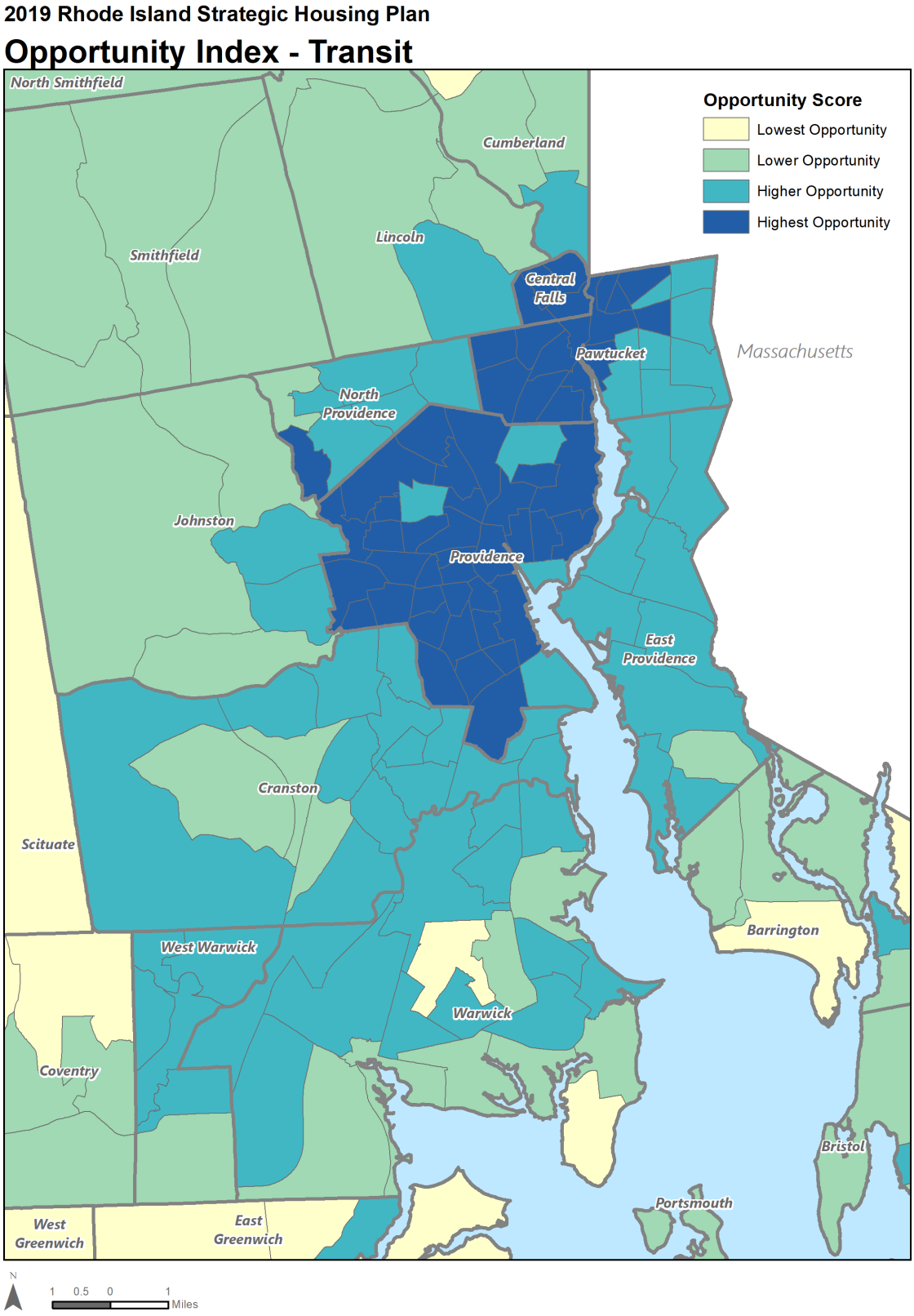
This index consists of the combination of the annual number of trips taken by 80% AMI individuals using public transit and transportation cost as a percent of income for a census tract. The number of transit trips is used as a proxy for transit accessibility. Access to transit is especially important to low- and moderate-income residents as public transit tends to increase access to community assets and reduce transportation costs overall. Transportation cost as a percent of income is a direct measure for transit affordability. The two variables were linearly normalized and averaged to produce the Transit Index. The following map shows the Transit Index score with the Rhode Island Urban Services boundary overlay. This boundary indicates areas in which urban services such as public water and sewer will/will not be constructed.

Map 54 Transit Index



Source: H+T Affordability Index, 2017

Map 55 Transit Index around Providence



Source: H+T Affordability Index, 2017

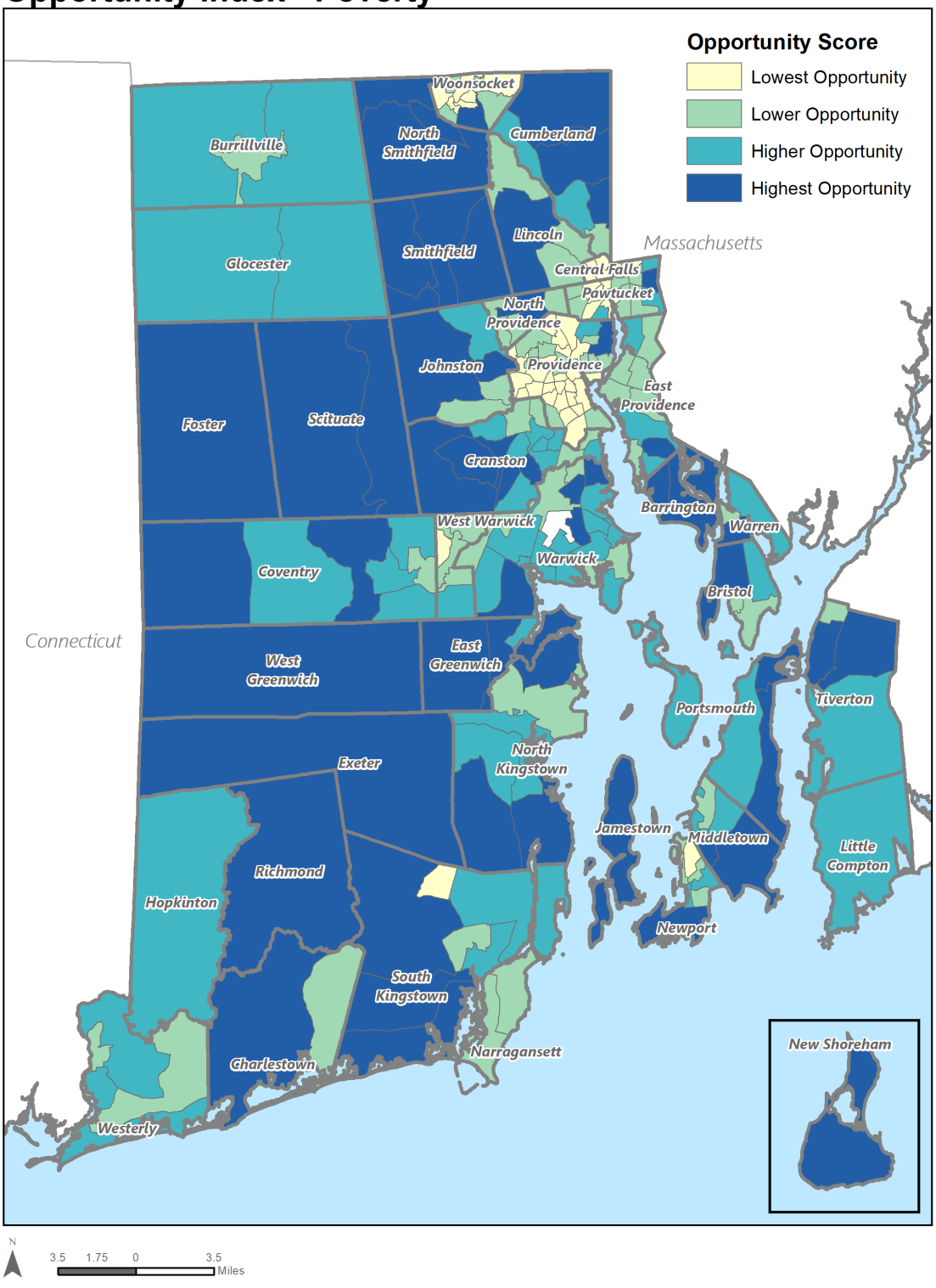
Poverty Index

This index is a combination of poverty rate and the percentage of households with children receiving public assistance. Public assistance includes Supplemental Security Income (SSI), cash public assistance income, or Food Stamps/SNAP. Poverty has lasting effects that can impact a wide range of factors, including public education primarily funded by the local community, job opportunities, and the ability to afford quality housing.

Map 56 Poverty Index

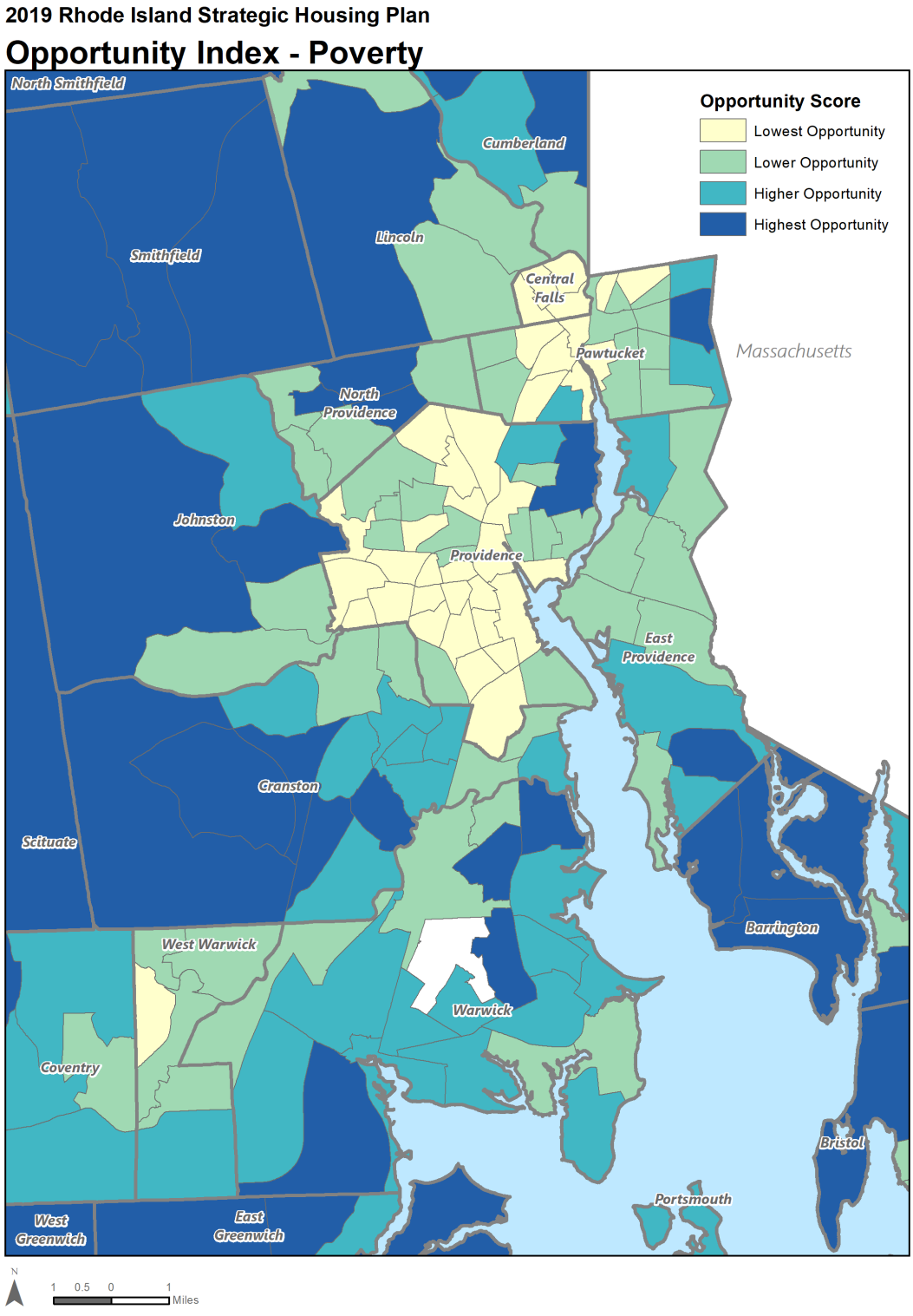
2019 Rhode Island Strategic Housing Plan

Opportunity Index - Poverty



Source: Census Bureau, 2013 – 2017 American Community Survey (DP03, B09010)

Map 57 Poverty Index around Providence



Source: Census Bureau, 2013 – 2017 American Community Survey (DP03, B09010)

Market Health Index

All index components were linearly normalized and equally weighted to produce a market health index for sales and rentals.

Sales Index

Population Growth

This is comprised of the percent change in population of a census tract from 2010 to 2017 and both natural rates of increase and internal migration. Growing areas indicate an increasing general need for housing.

Source: Census Bureau, 2010 Census; 2013 – 2017 American Community Survey (B01003)

Vacancy Rates, Sales

This consists of the percent of for-sale units and sold housing units with no one living in them in 2017. High vacancy rates of available units may indicate that an area is undesirable to live in, whether due to poor job opportunities or poor housing conditions. Conversely, low vacancy rates indicate that people want to live in that area. However, low vacancy rates could potentially indicate a shortage of housing.

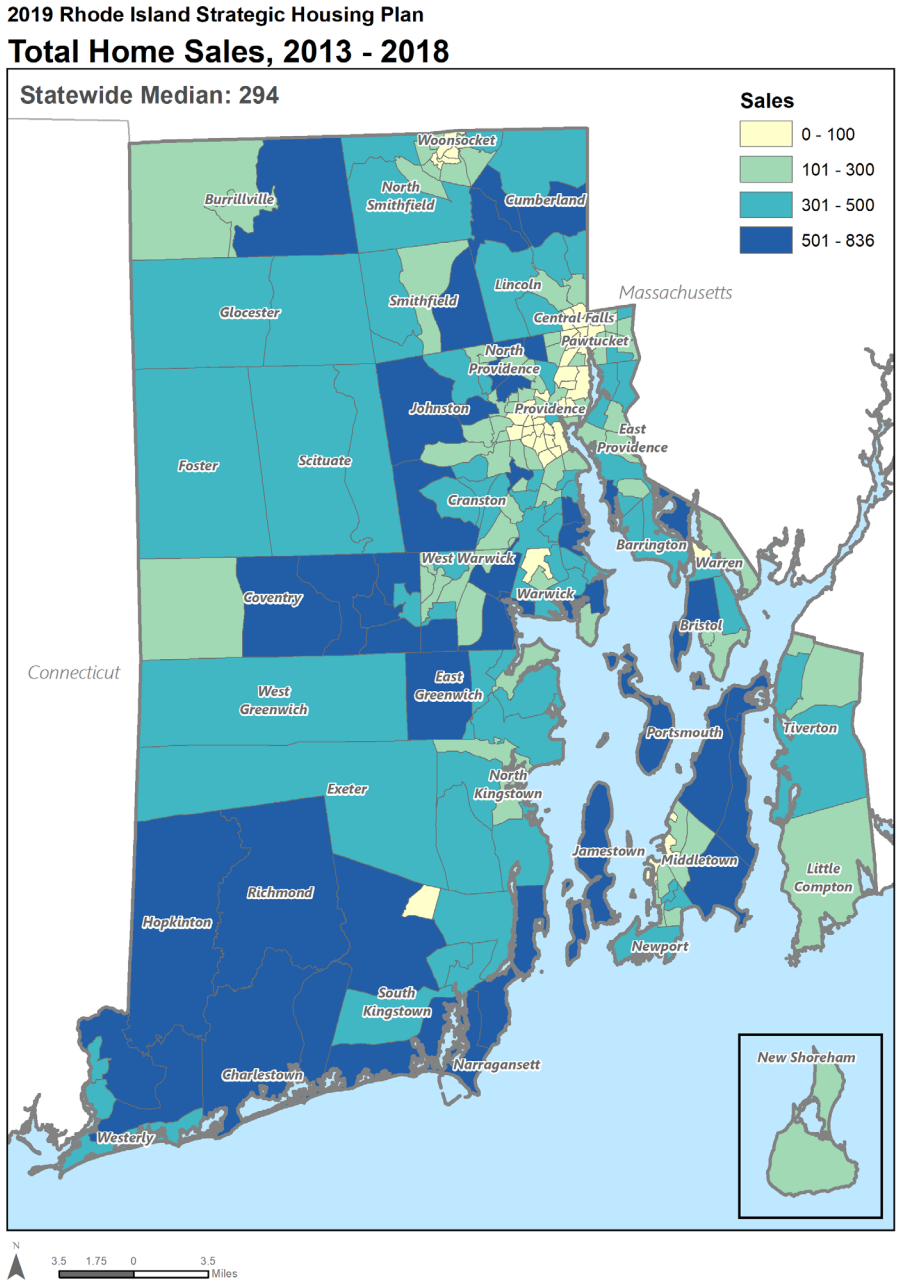
Vacancy rates used for the market archetypes come from the American Community Survey, which defines vacancy rate as the ratio of vacant available units to total units. However, it should also be understood that homeowners, investors, property managers, and lenders commonly refer to CoStar for vacancy data. Costar defines vacancy rate as a percentage of existing rentable building area (RBA) that is vacant. RBA is the amount of useable area and associated common space, expressed in square feet.

Source: Census; 2013 – 2017 American Community Survey (B25004)

Total Number of Sales

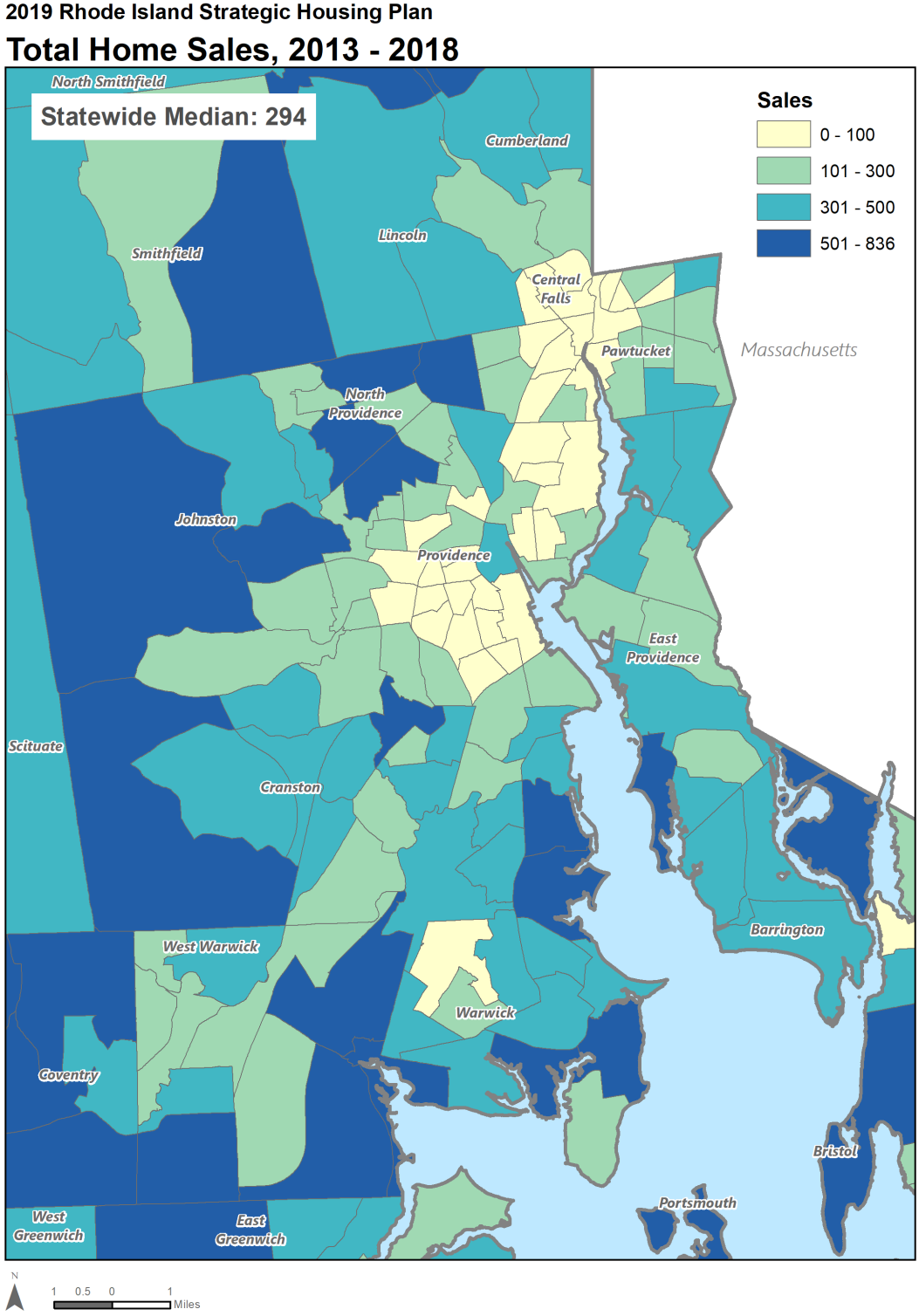
This is comprised of the number of sales from 2013 to 2018 and is calculated by geocoding all MLS properties sold during this period then aggregating the properties at the census tract level to determine a count. This measure is useful to see where single-family homes are in demand, given they represented 83.9% of all sales in MLS.

Map 58 Total Home Sales, 2013 – 2018



Source: Multiple Listing Service, 2013-2018

Map 59 Total Home Sales around Providence, 2013 – 2018

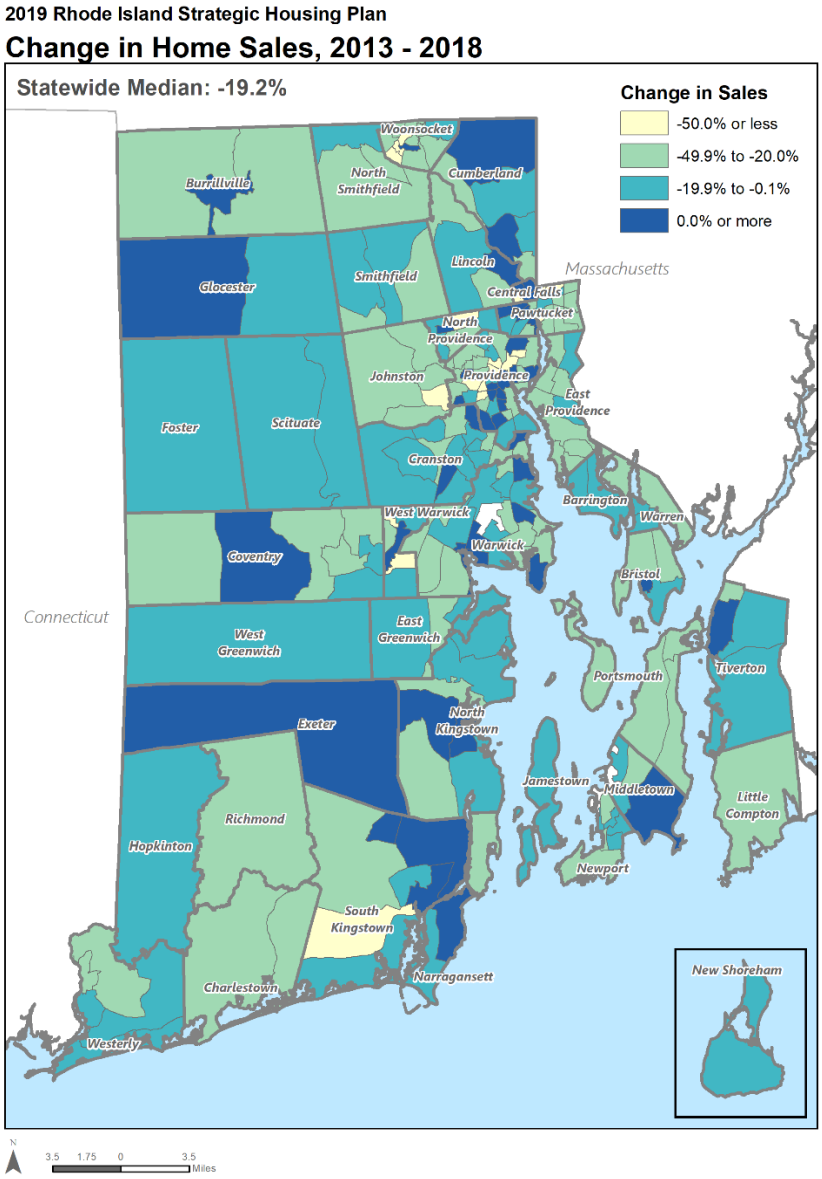


Source: Multiple Listing Service, 2013-2018

Change in Sales

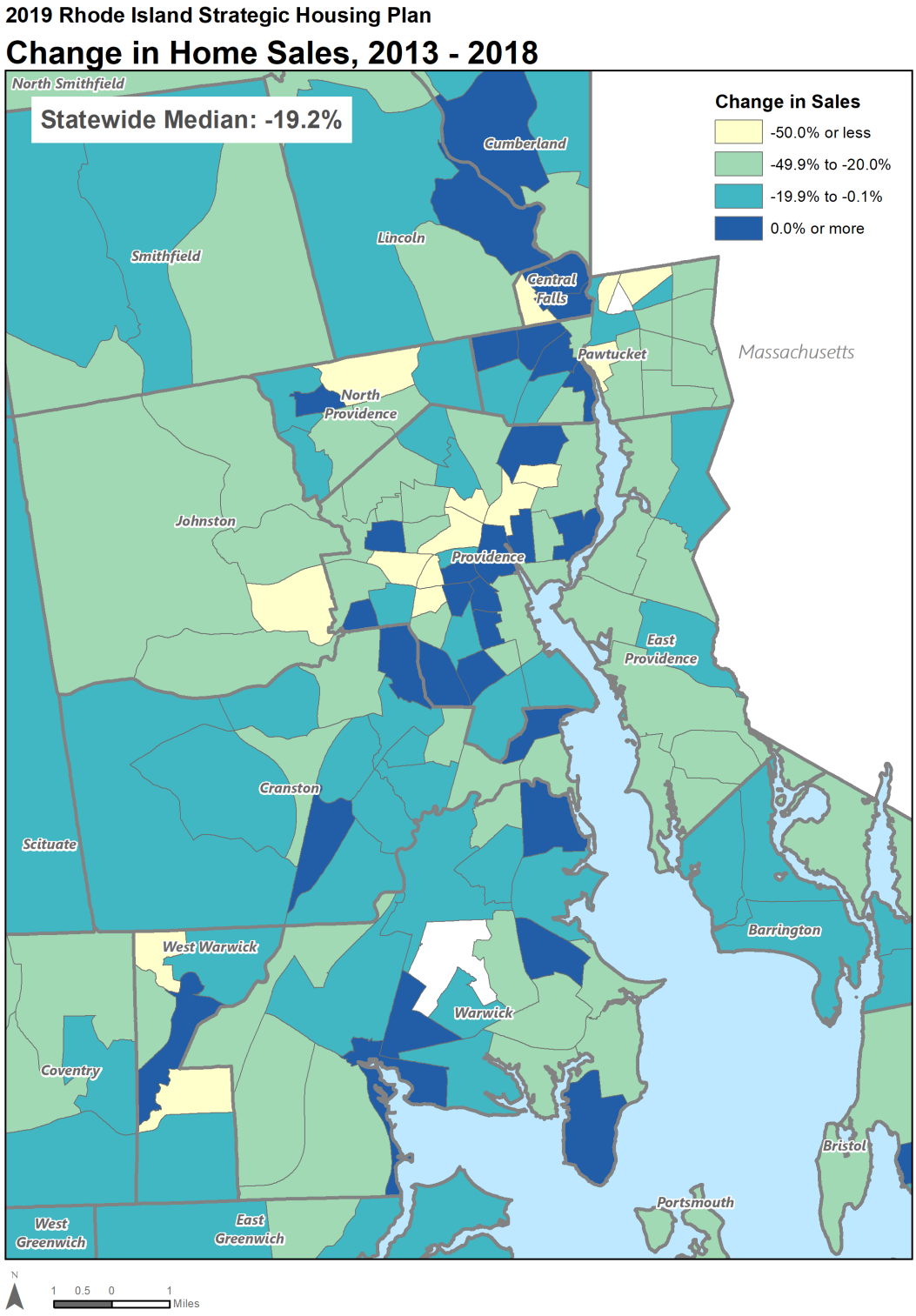
This represents the percent change in the number of sales from 2013 to 2018. This was calculated by geocoding MLS properties for the same period and aggregating the properties at the census tract level to determine a count. The percent change in sales was only calculated from sales between these two years. Home sale growth indicates a trend of increasing desirability for homeownership in an area. Given single-family homes consisted of 83.9% of sales in MLS, home sale growth may also indicate a greater interest in this dwelling type. Conversely, a decline in home sales may imply an area's desire for a wider range of housing options.

Map 60 Change in Home Sales, 2013 – 2018



Source: Multiple Listing Service, 2013-2018

Map 61 Change in Home Sales around Providence, 2013 - 2018

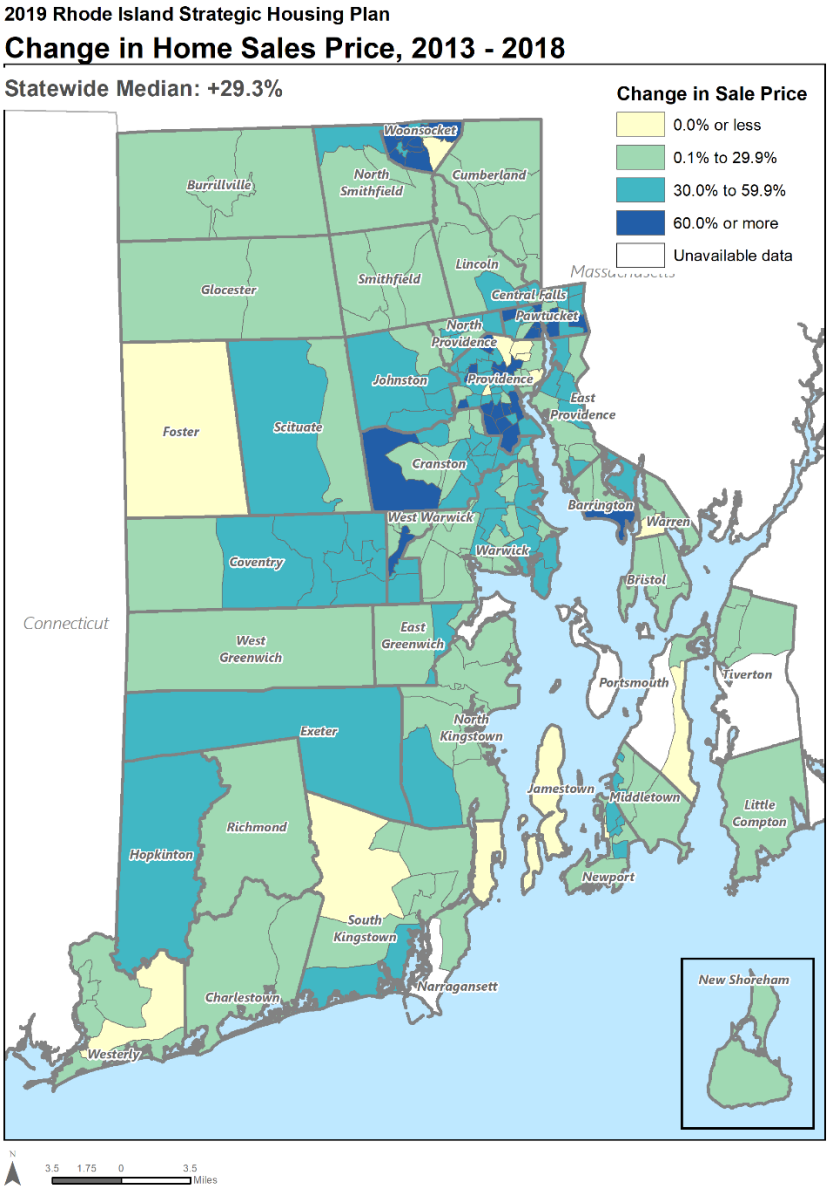


Source: Multiple Listing Service, 2013-2018

Change in Sales Price

This is comprised of the percent change in current sales price from 2013 to 2018. This is calculated by geocoding MLS properties from 2013 and 2018 and aggregating the properties at the census tract level to calculate a mean sales price for all sales. Sales prices in 2013 were adjusted to 2018 dollars. The change in sales price serves as an indicator of how the housing market in an area is trending. Higher sales prices may serve as an indicator for higher quality housing or better access to amenities and services in an area.

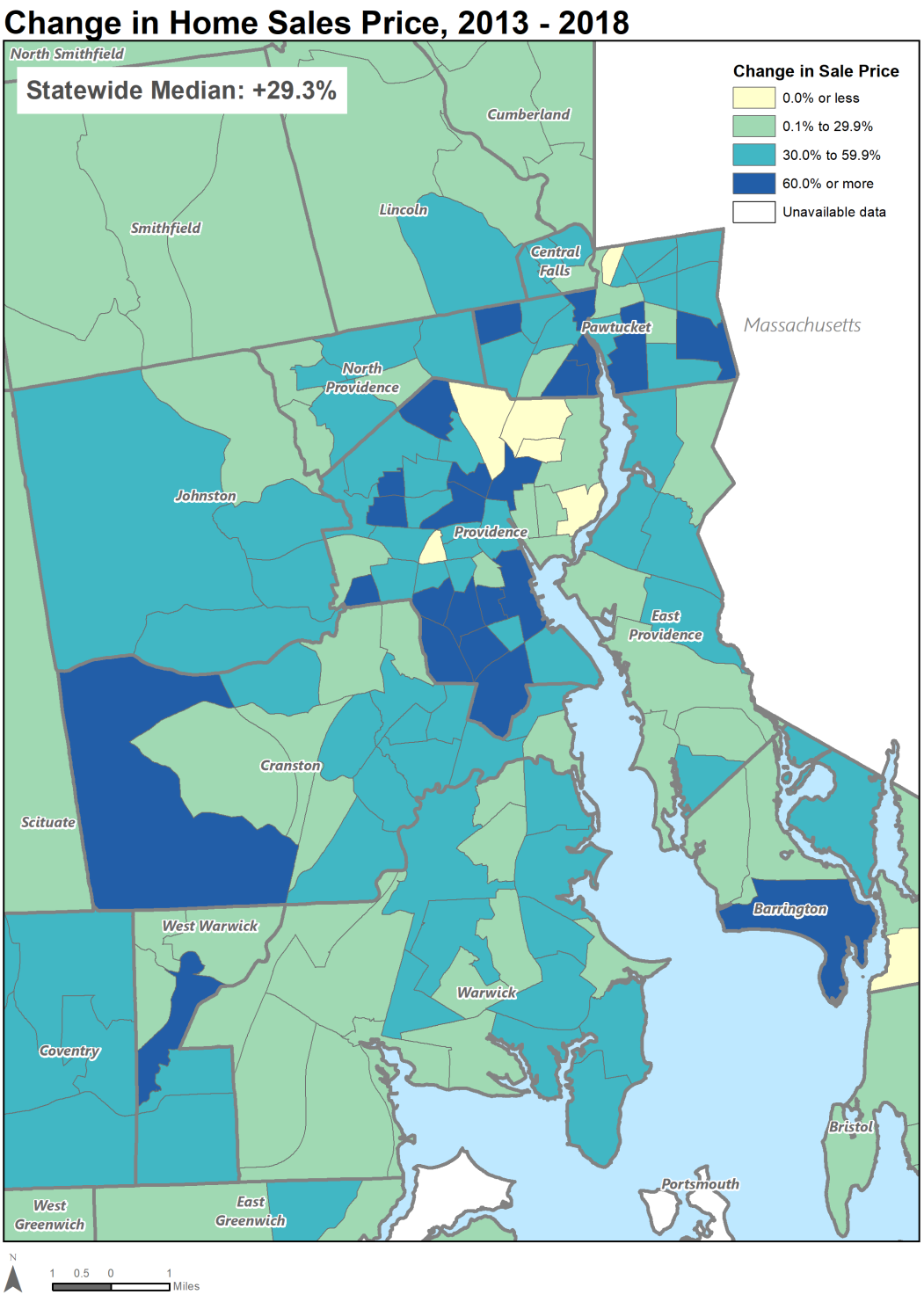
Map 62 Change in Home Sales Price, 2013 – 2018



Source: Multiple Listing Service, 2013-2018

Map 63 Change in Home Sales Price around Providence, 2013 - 2018

2019 Rhode Island Strategic Housing Plan



Source: Multiple Listing Service, 2013-2018

Rental Index

Population Growth

This is comprised of the percent change in population of a census tract from 2010 to 2017 and includes both natural rates of increase and internal migration. Growing areas indicate an increasing general need for housing.
Source: Census Bureau, 2010 Census; 2013 – 2017 American Community Survey (B01003)

Change in Renters

This is comprised of the percent change in the number of renters from 2010 to 2017. Areas showing increasing renter rates can indicate better access and affordability to rental units in the area. Changes in the renter population may also indicate demographic changes, as individuals in their 20s, low- and moderate-income households, and minorities are more likely to rent.
Source: Census Bureau, 2010 Census; 2013 – 2017 American Community Survey (B25003)

Vacancy Rates, Rentals

This is comprised of the percent of for-rent units and rented housing units with no one living in them in 2017. Like sales vacancy rates, low rental vacancy rates can indicate an area is desirable for renters or there may be a shortage of multifamily units. The opposite is true for high rental vacancy rates.

Vacancy rates used for the market archetypes come from the American Community Survey, which defines vacancy rate as the ratio of vacant available units to total units. However, it should also be understood that homeowners, investors, property managers, and lenders commonly refer to CoStar for vacancy data. Costar defines vacancy rate as a percentage of existing rentable building area (RBA) that is vacant. RBA is the amount of useable area and associated common space, expressed in square feet.
Source: Census; 2013 – 2017 American Community Survey (B25004)

Capitalization Rate or Percent of Households Renting

The capitalization rate, or "cap rate," of rental properties is a measure of profitability for multifamily structures. It is calculated by dividing the net operating income by the sale price. Higher cap rates indicate a higher return on investment for buyers; however, it could also indicate higher risk as there may be issues associated with the location such as units in poor condition or tenants with low socioeconomic status. Some areas of Rhode Island were not included in market areas used by CoStar, which provided the cap rate data. For census tracts where no cap rate available, the percent of households renting was used as a rough proxy.

Source: CoStar rental data; Census Bureau, 2013 – 2017 American Community Survey (B25003)

Variable Weights

All variables are equally weighted.

The Need to Normalize the Data

The computational problem arises in that the metrics all use different scales; metrics with larger values (i.e. housing values) would overpower those with smaller values (poverty levels). To solve this problem, each metric was linearly normalized to a value between 0 and 1. A census tract with a score at the median would indicate a census tract with a score exactly in the middle of the highest and lowest scoring census tract.

Appendix B: Projections Methodology

Overview

Projection data from Ribbon Demographics, LLC. were utilized. Ribbon Demographics specializes in county demographic projections and includes data related to number of households by income, size, tenure and age (HITSA). Projections are inherently subject to uncertainly as they are based assumptions which may or may not bear out over time. While projections can be useful for overall planning purposes at a macro level, they should be used with caution when applied on a micro level.

Estimating the Projected Number of Households by Income Tier

Income thresholds for 30% AMI, 60% AMI, 80%, 100% and 120% AMI were calculated using the median incomes for each jurisdiction. Because the HISTA data provides the number of households in income brackets from $0 to $10,000, $10,001 to 20,000, etc., it was necessary to regroup households into income tiers used in the study. It was assumed that households are uniformly distributed among the HISTA income tiers.

To determine the number of households in each income tier, tenure and elderly status in 2024, a similar procedure was used. However, it was assumed that the current area median income remained the same when adjusted for inflation; inflation was assumed to be 2% annually.

Results of Household Projections

State and County Levels

The following tables illustrate, by cumulative income tier and tenure, the number and percentage of households in the state and each of the five counties. The percentages are of the total households in each tenure.

Figure 23 Current and Projected Households by Cumulative Income Tier and Tenure, Rhode Island

Number of Households in Rhode Island by Income Tier and Tenure						
	2019 (Estimate)		2024 (Projected)		Change 2019-2024	
AMI	#	%	#	%	#	%
Renter Households						
0-30%	55,500	33.6%	57,305	34.3%	1,805	3.3%
0-60%	97,448	58.9%	99,889	59.8%	2,442	2.5%
0-80%	116,687	70.6%	118,337	70.8%	1,650	1.4%
0-100%	130,158	78.7%	130,918	78.3%	760	0.6%
0-120%	138,908	84.0%	140,972	84.3%	2,064	1.5%
>120%	26,471	16.0%	26,169	15.7%	-302	-1.1%
Total	165,379	100.0%	167,141	100.0%	1,762	1.1%
Owner Households						
0-30%	24,056	9.4%	25,573	9.9%	1,517	6.3%
0-60%	62,358	24.4%	66,236	25.7%	3,879	6.2%
0-80%	86,478	33.9%	91,710	35.5%	5,231	6.0%
0-100%	111,514	43.7%	116,831	45.3%	5,316	4.8%
0-120%	134,766	52.8%	141,275	54.7%	6,510	4.8%
>120%	120,685	47.2%	116,830	45.3%	-3,856	-3.2%
Total	255,451	100.0%	258,105	100.0%	2,654	1.0%
Total Households						
0-30%	79,556	18.9%	82,878	19.5%	3,322	4.2%
0-60%	159,805	38.0%	166,125	39.1%	6,320	4.0%
0-80%	203,165	48.3%	210,047	49.4%	6,882	3.4%
0-100%	241,672	57.4%	247,748	58.3%	6,076	2.5%
0-120%	273,673	65.0%	282,247	66.4%	8,574	3.1%
>120%	147,157	35.0%	142,999	33.6%	-4,158	-2.8%
Total	420,830	100.0%	425,246	100.0%	4,416	1.0%

Source: 2013-2017 PUMS; HUD; HISTA by Ribbon Demographics, LLC.; Calculations by Mullin & Lonergan Associates, Inc.

Figure 24 Current and Projected Households by Cumulative Income Tier and Tenure, Bristol County

Number of Households in Bristol County by Income Tier and Tenure						
	2019 (Estimate)		2024 (Projected)		Change 2019-2024	
AMI	#	%	#	%	#	%
Renter Households						
0-30%	1,486	26.3%	1,575	27.8%	89	6.0%
0-60%	2,962	52.5%	3,031	53.5%	69	2.3%
0-80%	3,728	66.0%	3,807	67.2%	78	2.1%
0-100%	4,337	76.8%	4,298	75.8%	-39	-0.9%
0-120%	4,568	80.9%	4,589	81.0%	22	0.5%
>120%	1,078	19.1%	1,078	19.0%	-1	-0.1%
Total	5,646	100.0%	5,667	100.0%	21	0.4%
Owner Households						
0-30%	1,071	7.9%	1,107	8.1%	35	3.3%
0-60%	2,619	19.2%	2,745	20.0%	126	4.8%
0-80%	3,710	27.2%	3,913	28.5%	204	5.5%
0-100%	4,861	35.7%	5,082	37.0%	221	4.5%
0-120%	5,903	43.3%	6,217	45.3%	314	5.3%
>120%	7,730	56.7%	7,510	54.7%	-220	-2.8%
Total	13,633	100.0%	13,727	100.0%	94	0.7%
Total Households						
0-30%	2,558	13.3%	2,682	13.8%	124	4.8%
0-60%	5,581	28.9%	5,776	29.8%	195	3.5%
0-80%	7,438	38.6%	7,720	39.8%	282	3.8%
0-100%	9,198	47.7%	9,380	48.4%	182	2.0%
0-120%	10,470	54.3%	10,806	55.7%	336	3.2%
>120%	8,809	45.7%	8,588	44.3%	-221	-2.5%
Total	19,279	100.0%	19,394	100.0%	115	0.6%

Source: 2013-2017 PUMS; HUD; HISTA by Ribbon Demographics, LLC.; Calculations by Mullin & Lonergan Associates, Inc.

Figure 25 Current and Projected Households by Cumulative Income Tier and Tenure, Kent County

Number of Households in Kent County by Income Tier and Tenure						
	2019 (Estimate)		2024 (Projected)		Change 2019-2024	
AMI	#	%	#	%	#	%
Renter Households						
0-30%	5,601	28.5%	6,013	30.5%	412	7.4%
0-60%	10,922	55.6%	11,428	57.9%	506	4.6%
0-80%	13,639	69.4%	13,903	70.5%	264	1.9%
0-100%	15,363	78.2%	15,459	78.4%	96	0.6%
0-120%	16,376	83.4%	16,622	84.3%	246	1.5%
>120%	3,264	16.6%	3,103	15.7%	-161	-4.9%
Total	19,640	100.0%	19,725	100.0%	85	0.4%
Owner Households						
0-30%	4,762	9.7%	5,181	10.6%	419	8.8%
0-60%	12,622	25.8%	13,567	27.6%	945	7.5%
0-80%	17,338	35.4%	18,494	37.7%	1,156	6.7%
0-100%	21,824	44.5%	23,221	47.3%	1,396	6.4%
0-120%	26,136	53.3%	27,826	56.7%	1,690	6.5%
>120%	22,876	46.7%	21,282	43.3%	-1,594	-7.0%
Total	49,012	100.0%	49,108	100.0%	96	0.2%
Total Households						
0-30%	10,363	15.1%	11,194	16.3%	831	8.0%
0-60%	23,545	34.3%	24,995	36.3%	1,450	6.2%
0-80%	30,977	45.1%	32,397	47.1%	1,420	4.6%
0-100%	37,187	54.2%	38,680	56.2%	1,493	4.0%
0-120%	42,512	61.9%	44,448	64.6%	1,936	4.6%
>120%	26,140	38.1%	24,385	35.4%	-1,755	-6.7%
Total	68,652	100.0%	68,833	100.0%	181	0.3%

Source: 2013-2017 PUMS; HUD; HISTA by Ribbon Demographics, LLC.; Calculations by Mullin & Lonergan Associates, Inc.

Figure 26 Current and Projected Households by Cumulative Income Tier and Tenure, Newport County

Number of Households in Newport County by Income Tier and Tenure						
	2019 (Estimate)		2024 (Projected)		Change 2019-2024	
AMI	#	%	#	%	#	%
Renter Households						
0-30%	3,568	27.2%	3,727	28.2%	159	4.5%
0-60%	6,803	51.9%	7,146	54.0%	343	5.0%
0-80%	8,452	64.5%	8,727	66.0%	275	3.3%
0-100%	9,788	74.7%	10,177	76.9%	389	4.0%
0-120%	10,754	82.1%	10,901	82.4%	147	1.4%
>120%	2,350	17.9%	2,328	17.6%	-22	-0.9%
Total	13,104	100.0%	13,229	100.0%	125	1.0%
Owner Households						
0-30%	2,371	10.4%	2,509	10.9%	137	5.8%
0-60%	6,013	26.5%	6,343	27.5%	330	5.5%
0-80%	8,425	37.1%	8,935	38.7%	510	6.1%
0-100%	10,766	47.4%	11,377	49.3%	611	5.7%
0-120%	13,003	57.2%	13,774	59.7%	772	5.9%
>120%	9,722	42.8%	9,287	40.3%	-436	-4.5%
Total	22,725	100.0%	23,061	100.0%	336	1.5%
Total Households						
0-30%	5,939	16.6%	6,235	17.2%	296	5.0%
0-60%	12,816	35.8%	13,489	37.2%	673	5.3%
0-80%	16,877	47.1%	17,662	48.7%	785	4.7%
0-100%	20,554	57.4%	21,554	59.4%	999	4.9%
0-120%	23,756	66.3%	24,675	68.0%	919	3.9%
>120%	12,073	33.7%	11,615	32.0%	-458	-3.8%
Total	35,829	100.0%	36,290	100.0%	461	1.3%

Source: 2013-2017 PUMS; HUD; HISTA by Ribbon Demographics, LLC.; Calculations by Mullin & Lonergan Associates, Inc.

Figure 27 Current and Projected Households by Cumulative Income Tier and Tenure, Providence County

Number of Households in Providence County by Income Tier and Tenure						
	2019 (Estimate)		2024 (Projected)		Change 2019-2024	
AMI	#	%	#	%	#	%
Renter Households						
0-30%	40,601	35.7%	41,490	36.0%	888	2.2%
0-60%	69,423	61.0%	71,027	61.7%	1,604	2.3%
0-80%	82,335	72.4%	83,230	72.3%	896	1.1%
0-100%	91,532	80.5%	91,660	79.6%	127	0.1%
0-120%	96,929	85.2%	98,164	85.2%	1,236	1.3%
>120%	16,796	14.8%	17,012	14.8%	215	1.3%
Total	113,725	100.0%	115,176	100.0%	1,451	1.3%
Owner Households						
0-30%	12,815	9.6%	13,542	10.0%	727	5.7%
0-60%	33,434	25.0%	35,308	26.0%	1,873	5.6%
0-80%	46,685	34.8%	49,133	36.1%	2,447	5.2%
0-100%	60,190	44.9%	62,430	45.9%	2,240	3.7%
0-120%	72,600	54.2%	75,586	55.6%	2,986	4.1%
>120%	61,372	45.8%	60,386	44.4%	-986	-1.6%
Total	133,972	100.0%	135,972	100.0%	2,000	1.5%
Total Households						
0-30%	53,416	21.6%	55,031	21.9%	1,615	3.0%
0-60%	102,857	41.5%	106,335	42.3%	3,477	3.4%
0-80%	129,020	52.1%	132,363	52.7%	3,343	2.6%
0-100%	151,722	61.3%	154,089	61.4%	2,367	1.6%
0-120%	169,528	68.4%	173,750	69.2%	4,222	2.5%
>120%	78,169	31.6%	77,398	30.8%	-771	-1.0%
Total	247,697	100.0%	251,148	100.0%	3,451	1.4%

Source: 2013-2017 PUMS; HUD; HISTA by Ribbon Demographics, LLC.; Calculations by Mullin & Lonergan Associates, Inc.

Figure 28 Current and Projected Households by Cumulative Income Tier and Tenure, Washington County

Number of Households in Washington County by Income Tier and Tenure						
	2019 (Estimate)		2024 (Projected)		Change 2019-2024	
AMI	#	%	#	%	#	%
Renter Households						
0-30%	4,059	30.6%	4,310	32.3%	251	6.2%
0-60%	7,119	53.7%	7,295	54.7%	176	2.5%
0-80%	8,629	65.1%	8,698	65.2%	69	0.8%
0-100%	9,561	72.1%	9,741	73.0%	179	1.9%
0-120%	10,450	78.8%	10,724	80.4%	274	2.6%
>120%	2,814	21.2%	2,620	19.6%	-194	-6.9%
Total	13,264	100.0%	13,344	100.0%	80	0.6%
Owner Households						
0-30%	3,017	8.4%	3,219	8.9%	202	6.7%
0-60%	7,717	21.4%	8,354	23.1%	638	8.3%
0-80%	10,552	29.2%	11,489	31.7%	937	8.9%
0-100%	14,139	39.2%	14,982	41.3%	843	6.0%
0-120%	17,363	48.1%	18,330	50.6%	968	5.6%
>120%	18,746	51.9%	17,907	49.4%	-840	-4.5%
Total	36,109	100.0%	36,237	100.0%	128	0.4%
Total Households						
0-30%	7,076	14.3%	7,529	15.2%	453	6.4%
0-60%	14,835	30.0%	15,649	31.6%	814	5.5%
0-80%	19,181	38.8%	20,187	40.7%	1,006	5.2%
0-100%	23,700	48.0%	24,723	49.9%	1,022	4.3%
0-120%	27,813	56.3%	29,055	58.6%	1,242	4.5%
>120%	21,560	43.7%	20,526	41.4%	-1,034	-4.8%
Total	49,373	100.0%	49,581	100.0%	208	0.4%

Source: 2013-2017 PUMS; HUD; HISTA by Ribbon Demographics, LLC.; Calculations by Mullin & Lonergan Associates, Inc.

City and Town Level

Figure 29 Household Projections, Barrington

Number of Households in Barrington, Bristol County by Income Tier and Tenure						
	2019		2024		Change	
AMI	#	%	#	%	#	%
Renter Households						
0-30%	479	27.3%	508	28.8%	29	6.0%
0-60%	943	53.7%	967	54.8%	24	2.6%
0-80%	1,184	67.4%	1,211	68.6%	27	2.3%
0-100%	1,361	77.5%	1,352	76.6%	-9	-0.7%
0-120%	1,435	81.7%	1,442	81.8%	8	0.5%
>120%	322	18.3%	321	18.2%	-1	-0.3%
Total	1,757	100.0%	1,764	100.0%	7	0.4%
Owner Households						
0-30%	345	8.1%	357	8.4%	11	3.3%
0-60%	846	19.9%	888	20.8%	42	5.0%
0-80%	1,199	28.3%	1,264	29.6%	65	5.4%
0-100%	1,563	36.8%	1,637	38.3%	73	4.7%
0-120%	1,898	44.7%	1,994	46.7%	97	5.1%
>120%	2,345	55.3%	2,278	53.3%	-67	-2.9%
Total	4,243	100.0%	4,272	100.0%	29	0.7%
Total Households						
0-30%	825	13.7%	865	14.3%	40	4.9%
0-60%	1,789	29.6%	1,855	30.7%	66	3.7%
0-80%	2,383	39.5%	2,475	41.0%	92	3.9%
0-100%	2,924	48.5%	2,988	49.5%	64	2.2%
0-120%	3,332	55.2%	3,437	56.9%	104	3.1%
>120%	2,667	44.2%	2,599	43.1%	-68	-2.6%
Total	6,000	99.4%	6,035	100.0%	36	0.6%

Figure 30 Household Projections, Bristol

Number of Households in Bristol, Bristol County by Income Tier and Tenure						
	2019		2024		Change	
AMI	#	%	#	%	#	%
Renter Households						
0-30%	670	27.3%	710	28.8%	40	6.0%
0-60%	1,318	53.7%	1,352	54.8%	34	2.6%
0-80%	1,655	67.4%	1,692	68.6%	37	2.3%
0-100%	1,902	77.5%	1,889	76.6%	-13	-0.7%
0-120%	2,005	81.7%	2,016	81.8%	11	0.5%
>120%	450	18.3%	449	18.2%	-2	-0.3%
Total	2,455	100.0%	2,465	100.0%	9	0.4%
Owner Households						
0-30%	483	8.1%	499	8.4%	16	3.3%
0-60%	1,182	19.9%	1,241	20.8%	59	5.0%
0-80%	1,676	28.3%	1,767	29.6%	91	5.4%
0-100%	2,185	36.8%	2,287	38.3%	102	4.7%
0-120%	2,652	44.7%	2,787	46.7%	135	5.1%
>120%	3,277	55.3%	3,183	53.3%	-94	-2.9%
Total	5,929	100.0%	5,970	100.0%	41	0.7%
Total Households						
0-30%	1,153	13.7%	1,209	14.3%	56	4.9%
0-60%	2,500	29.6%	2,593	30.7%	92	3.7%
0-80%	3,330	39.5%	3,459	41.0%	129	3.9%
0-100%	4,087	48.5%	4,176	49.5%	90	2.2%
0-120%	4,657	55.2%	4,803	56.9%	146	3.1%
>120%	3,727	44.2%	3,632	43.1%	-96	-2.6%
Total	8,384	99.4%	8,434	100.0%	50	0.6%

Figure 31 Household Projections, Burrillville

Number of Households in Burrillville, Providence County by Income Tier and Tenure						
	2019		2024		Change	
AMI	#	%	#	%	#	%
Renter Households						
0-30%	1,041	36.6%	1,064	37.0%	23	2.2%
0-60%	1,776	62.5%	1,809	62.8%	33	1.9%
0-80%	2,087	73.4%	2,112	73.4%	25	1.2%
0-100%	2,309	81.2%	2,317	80.5%	8	0.3%
0-120%	2,448	86.1%	2,475	86.0%	27	1.1%
>120%	395	13.9%	404	14.0%	10	2.5%
Total	2,843	100.0%	2,879	100.0%	36	1.3%
Owner Households						
0-30%	335	10.0%	353	10.4%	18	5.5%
0-60%	871	26.0%	916	27.0%	45	5.2%
0-80%	1,209	36.1%	1,270	37.4%	61	5.0%
0-100%	1,553	46.4%	1,612	47.4%	59	3.8%
0-120%	1,873	55.9%	1,944	57.2%	70	3.8%
>120%	1,476	44.1%	1,456	42.8%	-20	-1.4%
Total	3,349	100.0%	3,399	100.0%	50	1.5%
Total Households						
0-30%	1,376	21.9%	1,418	22.6%	42	3.0%
0-60%	2,647	42.2%	2,725	43.4%	78	3.0%
0-80%	3,296	52.5%	3,383	53.9%	86	2.6%
0-100%	3,862	61.5%	3,929	62.6%	66	1.7%
0-120%	4,322	68.8%	4,419	70.4%	97	2.2%
>120%	1,871	29.8%	1,860	29.6%	-11	-0.6%
Total	6,192	98.6%	6,279	100.0%	86	1.4%

Figure 32 Household Projections, Central Falls

Number of Households in Central Falls, Providence County by Income Tier and Tenure						
	2019		2024		Change	
AMI	#	%	#	%	#	%
Renter Households						
0-30%	1,104	36.6%	1,128	37.0%	25	2.2%
0-60%	1,882	62.5%	1,918	62.8%	35	1.9%
0-80%	2,212	73.4%	2,239	73.4%	27	1.2%
0-100%	2,448	81.2%	2,456	80.5%	8	0.3%
0-120%	2,595	86.1%	2,624	86.0%	28	1.1%
>120%	418	13.9%	429	14.0%	10	2.5%
Total	3,014	100.0%	3,052	100.0%	38	1.3%
Owner Households						
0-30%	355	10.0%	374	10.4%	19	5.5%
0-60%	923	26.0%	971	27.0%	48	5.2%
0-80%	1,282	36.1%	1,346	37.4%	65	5.0%
0-100%	1,646	46.4%	1,709	47.4%	62	3.8%
0-120%	1,985	55.9%	2,060	57.2%	75	3.8%
>120%	1,565	44.1%	1,543	42.8%	-22	-1.4%
Total	3,550	100.0%	3,603	100.0%	53	1.5%
Total Households						
0-30%	1,459	21.9%	1,503	22.6%	44	3.0%
0-60%	2,806	42.2%	2,889	43.4%	83	3.0%
0-80%	3,494	52.5%	3,586	53.9%	91	2.6%
0-100%	4,094	61.5%	4,165	62.6%	70	1.7%
0-120%	4,581	68.8%	4,684	70.4%	103	2.2%
>120%	1,983	29.8%	1,972	29.6%	-11	-0.6%
Total	6,564	98.6%	6,655	100.0%	91	1.4%

Figure 33 Household Projections, Charlestown

Number of Households in Charlestown, Washington County by Income Tier and Tenure						
	2019		2024		Change	
AMI	#	%	#	%	#	%
Renter Households						
0-30%	267	30.6%	284	32.3%	17	6.2%
0-60%	469	53.7%	481	54.7%	12	2.5%
0-80%	569	65.1%	573	65.2%	5	0.8%
0-100%	630	72.1%	642	73.0%	12	1.9%
0-120%	689	78.8%	707	80.4%	18	2.6%
>120%	185	21.2%	173	19.6%	-13	-6.9%
Total	874	100.0%	879	100.0%	5	0.6%
Owner Households						
0-30%	199	8.4%	212	8.9%	13	6.7%
0-60%	509	21.4%	551	23.1%	42	8.3%
0-80%	695	29.2%	757	31.7%	62	8.9%
0-100%	932	39.2%	987	41.3%	56	6.0%
0-120%	1,144	48.1%	1,208	50.6%	64	5.6%
>120%	1,235	51.9%	1,180	49.4%	-55	-4.5%
Total	2,380	100.0%	2,388	100.0%	8	0.4%
Total Households						
0-30%	466	14.3%	496	15.2%	30	6.4%
0-60%	978	29.9%	1,031	31.6%	54	5.5%
0-80%	1,264	38.7%	1,330	40.7%	66	5.2%
0-100%	1,562	47.8%	1,629	49.9%	67	4.3%
0-120%	1,833	56.1%	1,915	58.6%	82	4.5%
>120%	1,421	43.5%	1,353	41.4%	-68	-4.8%
Total	3,254	99.6%	3,267	100.0%	14	0.4%

Figure 34 Household Projections, Coventry

Number of Households in Coventry, Kent County by Income Tier and Tenure						
	2019		2024		Change	
AMI	#	%	#	%	#	%
Renter Households						
0-30%	1,124	29.5%	1,206	31.5%	82	7.3%
0-60%	2,174	57.1%	2,269	59.3%	95	4.4%
0-80%	2,688	70.5%	2,743	71.7%	56	2.1%
0-100%	3,011	79.0%	3,034	79.3%	23	0.8%
0-120%	3,214	84.3%	3,256	85.1%	42	1.3%
>120%	596	15.7%	571	14.9%	-26	-4.3%
Total	3,810	100.0%	3,827	100.0%	16	0.4%
Owner Households						
0-30%	968	10.2%	1,052	11.0%	83	8.6%
0-60%	2,542	26.7%	2,724	28.6%	182	7.2%
0-80%	3,472	36.5%	3,705	38.9%	233	6.7%
0-100%	4,364	45.9%	4,644	48.7%	280	6.4%
0-120%	5,227	55.0%	5,558	58.3%	331	6.3%
>120%	4,281	45.0%	3,969	41.7%	-313	-7.3%
Total	9,508	100.0%	9,527	100.0%	19	0.2%
Total Households						
0-30%	2,092	15.7%	2,258	16.9%	166	7.9%
0-60%	4,716	35.3%	4,993	37.4%	277	5.9%
0-80%	6,160	46.1%	6,448	48.3%	288	4.7%
0-100%	7,375	55.2%	7,678	57.5%	303	4.1%
0-120%	8,441	63.2%	8,814	66.0%	373	4.4%
>120%	4,878	36.5%	4,540	34.0%	-338	-6.9%
Total	13,318	99.7%	13,354	100.0%	35	0.3%

Figure 35 Household Projections, Cranston

Number of Households in Cranston, Providence County by Income Tier and Tenure						
	2019		2024		Change	
AMI	#	%	#	%	#	%
Renter Households						
0-30%	5,330	36.6%	5,450	37.0%	120	2.2%
0-60%	9,092	62.5%	9,262	62.8%	171	1.9%
0-80%	10,686	73.4%	10,816	73.4%	130	1.2%
0-100%	11,824	81.2%	11,862	80.5%	38	0.3%
0-120%	12,536	86.1%	12,672	86.0%	136	1.1%
>120%	2,021	13.9%	2,070	14.0%	50	2.5%
Total	14,557	100.0%	14,743	100.0%	186	1.3%
Owner Households						
0-30%	1,715	10.0%	1,808	10.4%	93	5.5%
0-60%	4,461	26.0%	4,691	27.0%	230	5.2%
0-80%	6,191	36.1%	6,503	37.4%	312	5.0%
0-100%	7,952	46.4%	8,254	47.4%	302	3.8%
0-120%	9,590	55.9%	9,951	57.2%	361	3.8%
>120%	7,558	44.1%	7,454	42.8%	-105	-1.4%
Total	17,148	100.0%	17,404	100.0%	256	1.5%
Total Households						
0-30%	7,045	21.9%	7,258	22.6%	213	3.0%
0-60%	13,552	42.2%	13,953	43.4%	401	3.0%
0-80%	16,877	52.5%	17,319	53.9%	442	2.6%
0-100%	19,776	61.5%	20,116	62.6%	340	1.7%
0-120%	22,126	68.8%	22,623	70.4%	497	2.2%
>120%	9,579	29.8%	9,524	29.6%	-55	-0.6%
Total	31,705	98.6%	32,147	100.0%	442	1.4%

Figure 36 Household Projections, Cumberland

Number of Households in Cumberland, Providence County by Income Tier and Tenure						
	2019		2024		Change	
AMI	#	%	#	%	#	%
Renter Households						
0-30%	2,365	36.6%	2,418	37.0%	53	2.2%
0-60%	4,034	62.5%	4,110	62.8%	76	1.9%
0-80%	4,742	73.4%	4,799	73.4%	58	1.2%
0-100%	5,247	81.2%	5,264	80.5%	17	0.3%
0-120%	5,563	86.1%	5,623	86.0%	60	1.1%
>120%	897	13.9%	919	14.0%	22	2.5%
Total	6,460	100.0%	6,542	100.0%	82	1.3%
Owner Households						
0-30%	761	10.0%	802	10.4%	41	5.5%
0-60%	1,979	26.0%	2,081	27.0%	102	5.2%
0-80%	2,747	36.1%	2,886	37.4%	138	5.0%
0-100%	3,529	46.4%	3,663	47.4%	134	3.8%
0-120%	4,256	55.9%	4,416	57.2%	160	3.8%
>120%	3,354	44.1%	3,308	42.8%	-46	-1.4%
Total	7,610	100.0%	7,723	100.0%	114	1.5%
Total Households						
0-30%	3,126	21.9%	3,221	22.6%	95	3.0%
0-60%	6,014	42.2%	6,192	43.4%	178	3.0%
0-80%	7,489	52.5%	7,685	53.9%	196	2.6%
0-100%	8,776	61.5%	8,926	62.6%	151	1.7%
0-120%	9,819	68.8%	10,039	70.4%	220	2.2%
>120%	4,251	29.8%	4,226	29.6%	-24	-0.6%
Total	14,069	98.6%	14,265	100.0%	196	1.4%

Figure 37 Households Projections, East Greenwich

Number of Households in East Greenwich, Kent County by Income Tier and Tenure						
	2019		2024		Change	
AMI	#	%	#	%	#	%
Renter Households						
0-30%	423	29.5%	454	31.5%	31	7.3%
0-60%	818	57.1%	854	59.3%	36	4.4%
0-80%	1,011	70.5%	1,032	71.7%	21	2.1%
0-100%	1,133	79.0%	1,142	79.3%	9	0.8%
0-120%	1,209	84.3%	1,225	85.1%	16	1.3%
>120%	224	15.7%	215	14.9%	-10	-4.3%
Total	1,434	100.0%	1,440	100.0%	6	0.4%
Owner Households						
0-30%	364	10.2%	396	11.0%	31	8.6%
0-60%	957	26.7%	1,025	28.6%	68	7.2%
0-80%	1,307	36.5%	1,394	38.9%	88	6.7%
0-100%	1,642	45.9%	1,748	48.7%	105	6.4%
0-120%	1,967	55.0%	2,091	58.3%	125	6.3%
>120%	1,611	45.0%	1,493	41.7%	-118	-7.3%
Total	3,578	100.0%	3,585	100.0%	7	0.2%
Total Households						
0-30%	787	15.7%	850	16.9%	62	7.9%
0-60%	1,775	35.3%	1,879	37.4%	104	5.9%
0-80%	2,318	46.1%	2,426	48.3%	109	4.7%
0-100%	2,775	55.2%	2,889	57.5%	114	4.1%
0-120%	3,176	63.2%	3,317	66.0%	140	4.4%
>120%	1,836	36.5%	1,708	34.0%	-127	-6.9%
Total	5,012	99.7%	5,025	100.0%	13	0.3%

Figure 38 Household Projections, East Providence

Number of Households in East Providence, Providence County by Income Tier and Tenure						
	2019		2024		Change	
AMI	#	%	#	%	#	%
Renter Households						
0-30%	3,477	36.6%	3,555	37.0%	78	2.2%
0-60%	5,931	62.5%	6,042	62.8%	111	1.9%
0-80%	6,971	73.4%	7,055	73.4%	85	1.2%
0-100%	7,713	81.2%	7,738	80.5%	25	0.3%
0-120%	8,178	86.1%	8,267	86.0%	89	1.1%
>120%	1,318	13.9%	1,351	14.0%	32	2.5%
Total	9,496	100.0%	9,617	100.0%	121	1.3%
Owner Households						
0-30%	1,119	10.0%	1,180	10.4%	61	5.5%
0-60%	2,910	26.0%	3,060	27.0%	150	5.2%
0-80%	4,039	36.1%	4,242	37.4%	203	5.0%
0-100%	5,187	46.4%	5,384	47.4%	197	3.8%
0-120%	6,256	55.9%	6,491	57.2%	235	3.8%
>120%	4,931	44.1%	4,862	42.8%	-68	-1.4%
Total	11,187	100.0%	11,354	100.0%	167	1.5%
Total Households						
0-30%	4,596	21.9%	4,735	22.6%	139	3.0%
0-60%	8,841	42.2%	9,102	43.4%	261	3.0%
0-80%	11,010	52.5%	11,298	53.9%	288	2.6%
0-100%	12,901	61.5%	13,122	62.6%	222	1.7%
0-120%	14,434	68.8%	14,758	70.4%	324	2.2%
>120%	6,249	29.8%	6,213	29.6%	-36	-0.6%
Total	20,683	98.6%	20,971	100.0%	288	1.4%

Figure 39 Household Projections, Exeter

Number of Households in Exeter, Washington County by Income Tier and Tenure						
	2019		2024		Change	
AMI	#	%	#	%	#	%
Renter Households						
0-30%	211	30.6%	225	32.3%	13	6.2%
0-60%	371	53.7%	380	54.7%	9	2.5%
0-80%	450	65.1%	453	65.2%	4	0.8%
0-100%	498	72.1%	507	73.0%	9	1.9%
0-120%	544	78.8%	559	80.4%	14	2.6%
>120%	147	21.2%	136	19.6%	-10	-6.9%
Total	691	100.0%	695	100.0%	4	0.6%
Owner Households						
0-30%	157	8.4%	168	8.9%	11	6.7%
0-60%	402	21.4%	435	23.1%	33	8.3%
0-80%	550	29.2%	599	31.7%	49	8.9%
0-100%	737	39.2%	781	41.3%	44	6.0%
0-120%	905	48.1%	955	50.6%	50	5.6%
>120%	977	51.9%	933	49.4%	-44	-4.5%
Total	1,881	100.0%	1,888	100.0%	7	0.4%
Total Households						
0-30%	369	14.3%	392	15.2%	24	6.4%
0-60%	773	29.9%	815	31.6%	42	5.5%
0-80%	999	38.7%	1,052	40.7%	52	5.2%
0-100%	1,235	47.8%	1,288	49.9%	53	4.3%
0-120%	1,449	56.1%	1,514	58.6%	65	4.5%
>120%	1,123	43.5%	1,069	41.4%	-54	-4.8%
Total	2,572	99.6%	2,583	100.0%	11	0.4%

Figure 40 Household Projections, Foster

Number of Households in Foster, Providence County by Income Tier and Tenure						
	2019		2024		Change	
AMI	#	%	#	%	#	%
Renter Households						
0-30%	312	36.6%	319	37.0%	7	2.2%
0-60%	533	62.5%	543	62.8%	10	1.9%
0-80%	626	73.4%	634	73.4%	8	1.2%
0-100%	693	81.2%	695	80.5%	2	0.3%
0-120%	735	86.1%	743	86.0%	8	1.1%
>120%	118	13.9%	121	14.0%	3	2.5%
Total	853	100.0%	864	100.0%	11	1.3%
Owner Households						
0-30%	100	10.0%	106	10.4%	5	5.5%
0-60%	261	26.0%	275	27.0%	13	5.2%
0-80%	363	36.1%	381	37.4%	18	5.0%
0-100%	466	46.4%	484	47.4%	18	3.8%
0-120%	562	55.9%	583	57.2%	21	3.8%
>120%	443	44.1%	437	42.8%	-6	-1.4%
Total	1,005	100.0%	1,020	100.0%	15	1.5%
Total Households						
0-30%	413	21.9%	425	22.6%	12	3.0%
0-60%	794	42.2%	818	43.4%	23	3.0%
0-80%	989	52.5%	1,015	53.9%	26	2.6%
0-100%	1,159	61.5%	1,179	62.6%	20	1.7%
0-120%	1,296	68.8%	1,326	70.4%	29	2.2%
>120%	561	29.8%	558	29.6%	-3	-0.6%
Total	1,858	98.6%	1,884	100.0%	26	1.4%

Figure 41 Household Projections, Glocester

Number of Households in Glocester, Providence County by Income Tier and Tenure						
	2019		2024		Change	
AMI	#	%	#	%	#	%
Renter Households						
0-30%	629	36.6%	643	37.0%	14	2.2%
0-60%	1,073	62.5%	1,093	62.8%	20	1.9%
0-80%	1,261	73.4%	1,276	73.4%	15	1.2%
0-100%	1,395	81.2%	1,399	80.5%	5	0.3%
0-120%	1,479	86.1%	1,495	86.0%	16	1.1%
>120%	238	13.9%	244	14.0%	6	2.5%
Total	1,717	100.0%	1,739	100.0%	22	1.3%
Owner Households						
0-30%	202	10.0%	213	10.4%	11	5.5%
0-60%	526	26.0%	553	27.0%	27	5.2%
0-80%	730	36.1%	767	37.4%	37	5.0%
0-100%	938	46.4%	974	47.4%	36	3.8%
0-120%	1,131	55.9%	1,174	57.2%	43	3.8%
>120%	892	44.1%	879	42.8%	-12	-1.4%
Total	2,023	100.0%	2,053	100.0%	30	1.5%
Total Households						
0-30%	831	21.9%	856	22.6%	25	3.0%
0-60%	1,599	42.2%	1,646	43.4%	47	3.0%
0-80%	1,991	52.5%	2,043	53.9%	52	2.6%
0-100%	2,333	61.5%	2,373	62.6%	40	1.7%
0-120%	2,610	68.8%	2,669	70.4%	59	2.2%
>120%	1,130	29.8%	1,124	29.6%	-6	-0.6%
Total	3,740	98.6%	3,792	100.0%	52	1.4%

Figure 42 Household Projections, Hopkinton

Number of Households in Hopkinton, Washington County by Income Tier and Tenure						
	2019		2024		Change	
AMI	#	%	#	%	#	%
Renter Households						
0-30%	274	30.6%	291	32.3%	17	6.2%
0-60%	481	53.7%	492	54.7%	12	2.5%
0-80%	582	65.1%	587	65.2%	5	0.8%
0-100%	645	72.1%	657	73.0%	12	1.9%
0-120%	705	78.8%	724	80.4%	18	2.6%
>120%	190	21.2%	177	19.6%	-13	-6.9%
Total	895	100.0%	901	100.0%	5	0.6%
Owner Households						
0-30%	204	8.4%	217	8.9%	14	6.7%
0-60%	521	21.4%	564	23.1%	43	8.3%
0-80%	712	29.2%	776	31.7%	63	8.9%
0-100%	954	39.2%	1,011	41.3%	57	6.0%
0-120%	1,172	48.1%	1,237	50.6%	65	5.6%
>120%	1,265	51.9%	1,209	49.4%	-57	-4.5%
Total	2,437	100.0%	2,446	100.0%	9	0.4%
Total Households						
0-30%	478	14.3%	508	15.2%	31	6.4%
0-60%	1,001	29.9%	1,056	31.6%	55	5.5%
0-80%	1,295	38.7%	1,363	40.7%	68	5.2%
0-100%	1,600	47.8%	1,669	49.9%	69	4.3%
0-120%	1,877	56.1%	1,961	58.6%	84	4.5%
>120%	1,455	43.5%	1,386	41.4%	-70	-4.8%
Total	3,333	99.6%	3,347	100.0%	14	0.4%

Figure 43 Household Projections, Jamestown

Number of Households in Jamestown, Newport County by Income Tier and Tenure						
	2019		2024		Change	
AMI	#	%	#	%	#	%
Renter Households						
0-30%	197	23.1%	205	23.9%	8	4.3%
0-60%	384	45.1%	400	46.5%	16	4.0%
0-80%	492	57.7%	508	59.1%	17	3.4%
0-100%	574	67.4%	593	68.9%	18	3.2%
0-120%	647	75.9%	667	77.6%	21	3.2%
>120%	205	24.1%	193	22.4%	-12	-6.1%
Total	852	100.0%	860	100.0%	8	1.0%
Owner Households						
0-30%	126	8.5%	134	9.0%	8	6.5%
0-60%	320	21.7%	339	22.6%	19	6.0%
0-80%	453	30.7%	484	32.3%	31	6.8%
0-100%	590	39.9%	624	41.6%	34	5.7%
0-120%	718	48.6%	759	50.6%	40	5.6%
>120%	759	51.4%	740	49.4%	-19	-2.4%
Total	1,477	100.0%	1,499	100.0%	22	1.5%
Total Households						
0-30%	323	13.7%	340	14.4%	17	5.2%
0-60%	704	29.9%	739	31.3%	35	4.9%
0-80%	945	40.0%	992	42.1%	47	5.0%
0-100%	1,164	49.3%	1,216	51.6%	52	4.5%
0-120%	1,365	57.9%	1,426	60.5%	61	4.5%
>120%	964	40.9%	933	39.5%	-31	-3.2%
Total	2,329	98.7%	2,359	100.0%	30	1.3%

Figure 44 Household Projections, Johnston

Number of Households in Johnston, Providence County by Income Tier and Tenure						
	2019		2024		Change	
AMI	#	%	#	%	#	%
Renter Households						
0-30%	2,095	36.6%	2,142	37.0%	47	2.2%
0-60%	3,573	62.5%	3,640	62.8%	67	1.9%
0-80%	4,199	73.4%	4,250	73.4%	51	1.2%
0-100%	4,646	81.2%	4,662	80.5%	15	0.3%
0-120%	4,926	86.1%	4,980	86.0%	53	1.1%
>120%	794	13.9%	814	14.0%	20	2.5%
Total	5,720	100.0%	5,793	100.0%	73	1.3%
Owner Households						
0-30%	674	10.0%	711	10.4%	37	5.5%
0-60%	1,753	26.0%	1,843	27.0%	90	5.2%
0-80%	2,433	36.1%	2,556	37.4%	123	5.0%
0-100%	3,125	46.4%	3,243	47.4%	119	3.8%
0-120%	3,769	55.9%	3,910	57.2%	142	3.8%
>120%	2,970	44.1%	2,929	42.8%	-41	-1.4%
Total	6,739	100.0%	6,839	100.0%	101	1.5%
Total Households						
0-30%	2,768	21.9%	2,852	22.6%	84	3.0%
0-60%	5,326	42.2%	5,483	43.4%	157	3.0%
0-80%	6,632	52.5%	6,806	53.9%	174	2.6%
0-100%	7,771	61.5%	7,905	62.6%	134	1.7%
0-120%	8,695	68.8%	8,890	70.4%	195	2.2%
>120%	3,764	29.8%	3,743	29.6%	-22	-0.6%
Total	12,459	98.6%	12,633	100.0%	174	1.4%

Figure 45 Household Projections, Lincoln

Number of Households in Lincoln, Providence County by Income Tier and Tenure						
	2019		2024		Change	
AMI	#	%	#	%	#	%
Renter Households						
0-30%	1,387	36.6%	1,418	37.0%	31	2.2%
0-60%	2,365	62.5%	2,410	62.8%	44	1.9%
0-80%	2,780	73.4%	2,814	73.4%	34	1.2%
0-100%	3,076	81.2%	3,086	80.5%	10	0.3%
0-120%	3,261	86.1%	3,297	86.0%	35	1.1%
>120%	526	13.9%	539	14.0%	13	2.5%
Total	3,787	100.0%	3,835	100.0%	48	1.3%
Owner Households						
0-30%	446	10.0%	470	10.4%	24	5.5%
0-60%	1,160	26.0%	1,220	27.0%	60	5.2%
0-80%	1,611	36.1%	1,692	37.4%	81	5.0%
0-100%	2,069	46.4%	2,147	47.4%	78	3.8%
0-120%	2,495	55.9%	2,589	57.2%	94	3.8%
>120%	1,966	44.1%	1,939	42.8%	-27	-1.4%
Total	4,461	100.0%	4,528	100.0%	67	1.5%
Total Households						
0-30%	1,833	21.9%	1,888	22.6%	55	3.0%
0-60%	3,526	42.2%	3,630	43.4%	104	3.0%
0-80%	4,391	52.5%	4,506	53.9%	115	2.6%
0-100%	5,145	61.5%	5,233	62.6%	88	1.7%
0-120%	5,756	68.8%	5,885	70.4%	129	2.2%
>120%	2,492	29.8%	2,478	29.6%	-14	-0.6%
Total	8,248	98.6%	8,363	100.0%	115	1.4%

Figure 46 Household Projections, Little Compton

Number of Households in Little Compton, Newport County by Income Tier and Tenure						
	2019		2024		Change	
AMI	#	%	#	%	#	%
Renter Households						
0-30%	142	23.1%	148	23.9%	6	4.3%
0-60%	276	45.1%	287	46.5%	11	4.0%
0-80%	353	57.7%	365	59.1%	12	3.4%
0-100%	413	67.4%	426	68.9%	13	3.2%
0-120%	465	75.9%	479	77.6%	15	3.2%
>120%	147	24.1%	138	22.4%	-9	-6.1%
Total	612	100.0%	618	100.0%	6	1.0%
Owner Households						
0-30%	91	8.5%	96	9.0%	6	6.5%
0-60%	230	21.7%	244	22.6%	14	6.0%
0-80%	326	30.7%	348	32.3%	22	6.8%
0-100%	424	39.9%	448	41.6%	24	5.7%
0-120%	516	48.6%	545	50.6%	29	5.6%
>120%	545	51.4%	532	49.4%	-13	-2.4%
Total	1,061	100.0%	1,077	100.0%	16	1.5%
Total Households						
0-30%	232	13.7%	244	14.4%	12	5.2%
0-60%	506	29.9%	531	31.3%	25	4.9%
0-80%	679	40.0%	713	42.1%	34	5.0%
0-100%	836	49.3%	874	51.6%	38	4.5%
0-120%	981	57.9%	1,025	60.5%	44	4.5%
>120%	692	40.9%	670	39.5%	-22	-3.2%
Total	1,673	98.7%	1,695	100.0%	22	1.3%

Figure 47 Household Projections, Middletown

Number of Households in Middletown, Newport County by Income Tier and Tenure						
	2019		2024		Change	
AMI	#	%	#	%	#	%
Renter Households						
0-30%	585	23.1%	610	23.9%	25	4.3%
0-60%	1,141	45.1%	1,187	46.5%	46	4.0%
0-80%	1,459	57.7%	1,509	59.1%	50	3.4%
0-100%	1,704	67.4%	1,759	68.9%	55	3.2%
0-120%	1,919	75.9%	1,980	77.6%	61	3.2%
>120%	609	24.1%	572	22.4%	-37	-6.1%
Total	2,528	100.0%	2,552	100.0%	24	1.0%
Owner Households						
0-30%	374	8.5%	398	9.0%	24	6.5%
0-60%	950	21.7%	1,007	22.6%	57	6.0%
0-80%	1,345	30.7%	1,435	32.3%	91	6.8%
0-100%	1,750	39.9%	1,850	41.6%	100	5.7%
0-120%	2,132	48.6%	2,252	50.6%	120	5.6%
>120%	2,252	51.4%	2,197	49.4%	-55	-2.4%
Total	4,384	100.0%	4,448	100.0%	65	1.5%
Total Households						
0-30%	959	13.7%	1,008	14.4%	49	5.2%
0-60%	2,090	29.9%	2,193	31.3%	103	4.9%
0-80%	2,803	40.0%	2,944	42.1%	141	5.0%
0-100%	3,454	49.3%	3,609	51.6%	155	4.5%
0-120%	4,051	57.9%	4,232	60.5%	181	4.5%
>120%	2,860	40.9%	2,768	39.5%	-92	-3.2%
Total	6,911	98.7%	7,000	100.0%	89	1.3%

Figure 48 Household Projections, Narragansett

Number of Households in Narragansett, Washington County by Income Tier and Tenure						
	2019		2024		Change	
AMI	#	%	#	%	#	%
Renter Households						
0-30%	551	30.6%	585	32.3%	34	6.2%
0-60%	967	53.7%	991	54.7%	24	2.5%
0-80%	1,172	65.1%	1,181	65.2%	9	0.8%
0-100%	1,298	72.1%	1,323	73.0%	24	1.9%
0-120%	1,419	78.8%	1,456	80.4%	37	2.6%
>120%	382	21.2%	356	19.6%	-26	-6.9%
Total	1,801	100.0%	1,812	100.0%	11	0.6%
Owner Households						
0-30%	410	8.4%	437	8.9%	27	6.7%
0-60%	1,048	21.4%	1,135	23.1%	87	8.3%
0-80%	1,433	29.2%	1,560	31.7%	127	8.9%
0-100%	1,920	39.2%	2,035	41.3%	114	6.0%
0-120%	2,358	48.1%	2,489	50.6%	131	5.6%
>120%	2,546	51.9%	2,432	49.4%	-114	-4.5%
Total	4,904	100.0%	4,921	100.0%	17	0.4%
Total Households						
0-30%	961	14.3%	1,022	15.2%	62	6.4%
0-60%	2,015	29.9%	2,125	31.6%	111	5.5%
0-80%	2,605	38.7%	2,741	40.7%	137	5.2%
0-100%	3,218	47.8%	3,357	49.9%	139	4.3%
0-120%	3,777	56.1%	3,946	58.6%	169	4.5%
>120%	2,928	43.5%	2,787	41.4%	-140	-4.8%
Total	6,705	99.6%	6,733	100.0%	28	0.4%

Figure 49 Household Projections, New Shoreham

Number of Households in New Shoreham, Washington County by Income Tier and Tenure						
	2019		2024		Change	
AMI	#	%	#	%	#	%
Renter Households						
0-30%	36	30.6%	38	32.3%	2	6.2%
0-60%	63	53.7%	65	54.7%	2	2.5%
0-80%	77	65.1%	77	65.2%	1	0.8%
0-100%	85	72.1%	87	73.0%	2	1.9%
0-120%	93	78.8%	95	80.4%	2	2.6%
>120%	25	21.2%	23	19.6%	-2	-6.9%
Total	118	100.0%	119	100.0%	1	0.6%
Owner Households						
0-30%	27	8.4%	29	8.9%	2	6.7%
0-60%	69	21.4%	74	23.1%	6	8.3%
0-80%	94	29.2%	102	31.7%	8	8.9%
0-100%	126	39.2%	133	41.3%	8	6.0%
0-120%	155	48.1%	163	50.6%	9	5.6%
>120%	167	51.9%	159	49.4%	-7	-4.5%
Total	321	100.0%	323	100.0%	1	0.4%
Total Households						
0-30%	63	14.3%	67	15.2%	4	6.4%
0-60%	132	29.9%	139	31.6%	7	5.5%
0-80%	171	38.7%	180	40.7%	9	5.2%
0-100%	211	47.8%	220	49.9%	9	4.3%
0-120%	248	56.1%	259	58.6%	11	4.5%
>120%	192	43.5%	183	41.4%	-9	-4.8%
Total	439	99.6%	441	100.0%	2	0.4%

Figure 50 Household Projections, Newport

Number of Households in Newport, Newport County by Income Tier and Tenure						
	2019		2024		Change	
AMI	#	%	#	%	#	%
Renter Households						
0-30%	901	23.1%	939	23.9%	39	4.3%
0-60%	1,757	45.1%	1,828	46.5%	71	4.0%
0-80%	2,247	57.7%	2,324	59.1%	77	3.4%
0-100%	2,625	67.4%	2,709	68.9%	84	3.2%
0-120%	2,956	75.9%	3,050	77.6%	94	3.2%
>120%	937	24.1%	880	22.4%	-57	-6.1%
Total	3,893	100.0%	3,930	100.0%	37	1.0%
Owner Households						
0-30%	576	8.5%	613	9.0%	38	6.5%
0-60%	1,463	21.7%	1,550	22.6%	88	6.0%
0-80%	2,071	30.7%	2,211	32.3%	140	6.8%
0-100%	2,696	39.9%	2,850	41.6%	155	5.7%
0-120%	3,284	48.6%	3,468	50.6%	184	5.6%
>120%	3,468	51.4%	3,383	49.4%	-85	-2.4%
Total	6,752	100.0%	6,851	100.0%	100	1.5%
Total Households						
0-30%	1,476	13.7%	1,552	14.4%	76	5.2%
0-60%	3,219	29.9%	3,378	31.3%	159	4.9%
0-80%	4,318	40.0%	4,534	42.1%	217	5.0%
0-100%	5,320	49.3%	5,559	51.6%	239	4.5%
0-120%	6,239	57.9%	6,518	60.5%	279	4.5%
>120%	4,405	40.9%	4,264	39.5%	-142	-3.2%
Total	10,645	98.7%	10,782	100.0%	137	1.3%

Figure 51 Household Projections, North Kingston

Number of Households in North Kingstown, Washington County by Income Tier and Tenure						
	2019		2024		Change	
AMI	#	%	#	%	#	%
Renter Households						
0-30%	843	30.6%	895	32.3%	52	6.2%
0-60%	1,478	53.7%	1,514	54.7%	37	2.5%
0-80%	1,791	65.1%	1,806	65.2%	14	0.8%
0-100%	1,985	72.1%	2,022	73.0%	37	1.9%
0-120%	2,170	78.8%	2,226	80.4%	57	2.6%
>120%	584	21.2%	544	19.6%	-40	-6.9%
Total	2,754	100.0%	2,770	100.0%	17	0.6%
Owner Households						
0-30%	626	8.4%	668	8.9%	42	6.7%
0-60%	1,602	21.4%	1,734	23.1%	132	8.3%
0-80%	2,191	29.2%	2,385	31.7%	195	8.9%
0-100%	2,935	39.2%	3,110	41.3%	175	6.0%
0-120%	3,604	48.1%	3,805	50.6%	201	5.6%
>120%	3,892	51.9%	3,717	49.4%	-174	-4.5%
Total	7,496	100.0%	7,523	100.0%	27	0.4%
Total Households						
0-30%	1,469	14.3%	1,563	15.2%	94	6.4%
0-60%	3,080	29.9%	3,249	31.6%	169	5.5%
0-80%	3,982	38.7%	4,191	40.7%	209	5.2%
0-100%	4,920	47.8%	5,132	49.9%	212	4.3%
0-120%	5,774	56.1%	6,032	58.6%	258	4.5%
>120%	4,476	43.5%	4,261	41.4%	-215	-4.8%
Total	10,250	99.6%	10,293	100.0%	43	0.4%

Figure 52 Household Projections, North Providence

Number of Households in North Providence, Providence County by Income Tier and Tenure						
	2019		2024		Change	
AMI	#	%	#	%	#	%
Renter Households						
0-30%	2,449	36.6%	2,504	37.0%	55	2.2%
0-60%	4,176	62.5%	4,255	62.8%	78	1.9%
0-80%	4,909	73.4%	4,968	73.4%	60	1.2%
0-100%	5,432	81.2%	5,449	80.5%	18	0.3%
0-120%	5,759	86.1%	5,821	86.0%	62	1.1%
>120%	928	13.9%	951	14.0%	23	2.5%
Total	6,687	100.0%	6,772	100.0%	85	1.3%
Owner Households						
0-30%	788	10.0%	831	10.4%	43	5.5%
0-60%	2,049	26.0%	2,155	27.0%	106	5.2%
0-80%	2,844	36.1%	2,987	37.4%	143	5.0%
0-100%	3,653	46.4%	3,792	47.4%	139	3.8%
0-120%	4,405	55.9%	4,571	57.2%	166	3.8%
>120%	3,472	44.1%	3,424	42.8%	-48	-1.4%
Total	7,878	100.0%	7,995	100.0%	118	1.5%
Total Households						
0-30%	3,236	21.9%	3,334	22.6%	98	3.0%
0-60%	6,226	42.2%	6,410	43.4%	184	3.0%
0-80%	7,753	52.5%	7,956	53.9%	203	2.6%
0-100%	9,085	61.5%	9,241	62.6%	156	1.7%
0-120%	10,164	68.8%	10,392	70.4%	228	2.2%
>120%	4,400	29.8%	4,375	29.6%	-25	-0.6%
Total	14,565	98.6%	14,768	100.0%	203	1.4%

Figure 53 Household Projections, North Smithfield

Number of Households in North Smithfield, Providence County by Income Tier and Tenure						
	2019		2024		Change	
AMI	#	%	#	%	#	%
Renter Households						
0-30%	791	36.6%	809	37.0%	18	2.2%
0-60%	1,350	62.5%	1,375	62.8%	25	1.9%
0-80%	1,586	73.4%	1,605	73.4%	19	1.2%
0-100%	1,755	81.2%	1,761	80.5%	6	0.3%
0-120%	1,861	86.1%	1,881	86.0%	20	1.1%
>120%	300	13.9%	307	14.0%	7	2.5%
Total	2,161	100.0%	2,188	100.0%	28	1.3%
Owner Households						
0-30%	255	10.0%	268	10.4%	14	5.5%
0-60%	662	26.0%	696	27.0%	34	5.2%
0-80%	919	36.1%	965	37.4%	46	5.0%
0-100%	1,180	46.4%	1,225	47.4%	45	3.8%
0-120%	1,424	55.9%	1,477	57.2%	54	3.8%
>120%	1,122	44.1%	1,106	42.8%	-16	-1.4%
Total	2,545	100.0%	2,583	100.0%	38	1.5%
Total Households						
0-30%	1,046	21.9%	1,077	22.6%	32	3.0%
0-60%	2,012	42.2%	2,071	43.4%	59	3.0%
0-80%	2,505	52.5%	2,571	53.9%	66	2.6%
0-100%	2,935	61.5%	2,986	62.6%	50	1.7%
0-120%	3,284	68.8%	3,358	70.4%	74	2.2%
>120%	1,422	29.8%	1,414	29.6%	-8	-0.6%
Total	4,706	98.6%	4,772	100.0%	66	1.4%

Figure 54 Household Projections, Pawtucket

Number of Households in Pawtucket, Providence County by Income Tier and Tenure						
	2019		2024		Change	
AMI	#	%	#	%	#	%
Renter Households						
0-30%	4,827	36.6%	4,935	37.0%	108	2.2%
0-60%	8,232	62.5%	8,387	62.8%	155	1.9%
0-80%	9,676	73.4%	9,793	73.4%	118	1.2%
0-100%	10,706	81.2%	10,741	80.5%	35	0.3%
0-120%	11,351	86.1%	11,474	86.0%	123	1.1%
>120%	1,830	13.9%	1,875	14.0%	45	2.5%
Total	13,181	100.0%	13,349	100.0%	168	1.3%
Owner Households						
0-30%	1,553	10.0%	1,637	10.4%	85	5.5%
0-60%	4,039	26.0%	4,247	27.0%	208	5.2%
0-80%	5,606	36.1%	5,889	37.4%	282	5.0%
0-100%	7,200	46.4%	7,473	47.4%	273	3.8%
0-120%	8,684	55.9%	9,010	57.2%	327	3.8%
>120%	6,844	44.1%	6,749	42.8%	-95	-1.4%
Total	15,527	100.0%	15,759	100.0%	232	1.5%
Total Households						
0-30%	6,379	21.9%	6,572	22.6%	193	3.0%
0-60%	12,271	42.2%	12,634	43.4%	363	3.0%
0-80%	15,282	52.5%	15,682	53.9%	400	2.6%
0-100%	17,906	61.5%	18,214	62.6%	308	1.7%
0-120%	20,035	68.8%	20,484	70.4%	450	2.2%
>120%	8,673	29.8%	8,624	29.6%	-50	-0.6%
Total	28,708	98.6%	29,108	100.0%	400	1.4%

Figure 55 Household Projections, Portsmouth

Number of Households in Portsmouth, Newport County by Income Tier and Tenure						
	2019		2024		Change	
AMI	#	%	#	%	#	%
Renter Households						
0-30%	622	23.1%	649	23.9%	27	4.3%
0-60%	1,213	45.1%	1,262	46.5%	49	4.0%
0-80%	1,552	57.7%	1,605	59.1%	53	3.4%
0-100%	1,813	67.4%	1,871	68.9%	58	3.2%
0-120%	2,042	75.9%	2,107	77.6%	65	3.2%
>120%	647	24.1%	608	22.4%	-39	-6.1%
Total	2,689	100.0%	2,715	100.0%	26	1.0%
Owner Households						
0-30%	398	8.5%	424	9.0%	26	6.5%
0-60%	1,010	21.7%	1,071	22.6%	61	6.0%
0-80%	1,430	30.7%	1,527	32.3%	97	6.8%
0-100%	1,862	39.9%	1,968	41.6%	107	5.7%
0-120%	2,268	48.6%	2,395	50.6%	127	5.6%
>120%	2,395	51.4%	2,337	49.4%	-58	-2.4%
Total	4,663	100.0%	4,732	100.0%	69	1.5%
Total Households						
0-30%	1,020	13.7%	1,072	14.4%	53	5.2%
0-60%	2,223	29.9%	2,333	31.3%	110	4.9%
0-80%	2,982	40.0%	3,132	42.1%	150	5.0%
0-100%	3,675	49.3%	3,840	51.6%	165	4.5%
0-120%	4,309	57.9%	4,502	60.5%	192	4.5%
>120%	3,043	40.9%	2,945	39.5%	-98	-3.2%
Total	7,352	98.7%	7,447	100.0%	95	1.3%

Figure 56 Household Projections, Providence

Number of Households in Providence, Providence County by Income Tier and Tenure						
	2019		2024		Change	
AMI	#	%	#	%	#	%
Renter Households						
0-30%	10,836	36.6%	11,079	37.0%	243	2.2%
0-60%	18,481	62.5%	18,829	62.8%	347	1.9%
0-80%	21,722	73.4%	21,986	73.4%	264	1.2%
0-100%	24,036	81.2%	24,114	80.5%	78	0.3%
0-120%	25,484	86.1%	25,760	86.0%	276	1.1%
>120%	4,108	13.9%	4,209	14.0%	101	2.5%
Total	29,591	100.0%	29,969	100.0%	378	1.3%
Owner Households						
0-30%	3,486	10.0%	3,676	10.4%	190	5.5%
0-60%	9,068	26.0%	9,535	27.0%	467	5.2%
0-80%	12,586	36.1%	13,220	37.4%	634	5.0%
0-100%	16,165	46.4%	16,778	47.4%	613	3.8%
0-120%	19,495	55.9%	20,228	57.2%	733	3.8%
>120%	15,365	44.1%	15,152	42.8%	-213	-1.4%
Total	34,860	100.0%	35,380	100.0%	520	1.5%
Total Households						
0-30%	14,321	21.9%	14,754	22.6%	433	3.0%
0-60%	27,549	42.2%	28,364	43.4%	815	3.0%
0-80%	34,308	52.5%	35,206	53.9%	898	2.6%
0-100%	40,201	61.5%	40,892	62.6%	691	1.7%
0-120%	44,978	68.8%	45,988	70.4%	1,010	2.2%
>120%	19,472	29.8%	19,361	29.6%	-112	-0.6%
Total	64,451	98.6%	65,349	100.0%	898	1.4%

Figure 57 Household Projections, Richmond

Number of Households in Richmond, Washington County by Income Tier and Tenure						
	2019		2024		Change	
AMI	#	%	#	%	#	%
Renter Households						
0-30%	233	30.6%	248	32.3%	14	6.2%
0-60%	409	53.7%	419	54.7%	10	2.5%
0-80%	496	65.1%	500	65.2%	4	0.8%
0-100%	550	72.1%	560	73.0%	10	1.9%
0-120%	601	78.8%	617	80.4%	16	2.6%
>120%	162	21.2%	151	19.6%	-11	-6.9%
Total	763	100.0%	767	100.0%	5	0.6%
Owner Households						
0-30%	173	8.4%	185	8.9%	12	6.7%
0-60%	444	21.4%	480	23.1%	37	8.3%
0-80%	607	29.2%	661	31.7%	54	8.9%
0-100%	813	39.2%	861	41.3%	48	6.0%
0-120%	998	48.1%	1,054	50.6%	56	5.6%
>120%	1,078	51.9%	1,030	49.4%	-48	-4.5%
Total	2,076	100.0%	2,084	100.0%	7	0.4%
Total Households						
0-30%	407	14.3%	433	15.2%	26	6.4%
0-60%	853	29.9%	900	31.6%	47	5.5%
0-80%	1,103	38.7%	1,161	40.7%	58	5.2%
0-100%	1,363	47.8%	1,422	49.9%	59	4.3%
0-120%	1,599	56.1%	1,671	58.6%	71	4.5%
>120%	1,240	43.5%	1,180	41.4%	-59	-4.8%
Total	2,839	99.6%	2,851	100.0%	12	0.4%

Figure 58 Household Projections, Scituate

Number of Households in Scituate, Providence County by Income Tier and Tenure						
	2019		2024		Change	
AMI	#	%	#	%	#	%
Renter Households						
0-30%	712	36.6%	728	37.0%	16	2.2%
0-60%	1,215	62.5%	1,237	62.8%	23	1.9%
0-80%	1,428	73.4%	1,445	73.4%	17	1.2%
0-100%	1,580	81.2%	1,585	80.5%	5	0.3%
0-120%	1,675	86.1%	1,693	86.0%	18	1.1%
>120%	270	13.9%	277	14.0%	7	2.5%
Total	1,945	100.0%	1,970	100.0%	25	1.3%
Owner Households						
0-30%	229	10.0%	242	10.4%	12	5.5%
0-60%	596	26.0%	627	27.0%	31	5.2%
0-80%	827	36.1%	869	37.4%	42	5.0%
0-100%	1,062	46.4%	1,103	47.4%	40	3.8%
0-120%	1,281	55.9%	1,329	57.2%	48	3.8%
>120%	1,010	44.1%	996	42.8%	-14	-1.4%
Total	2,291	100.0%	2,325	100.0%	34	1.5%
Total Households						
0-30%	941	21.9%	970	22.6%	28	3.0%
0-60%	1,810	42.2%	1,864	43.4%	54	3.0%
0-80%	2,255	52.5%	2,314	53.9%	59	2.6%
0-100%	2,642	61.5%	2,687	62.6%	45	1.7%
0-120%	2,956	68.8%	3,022	70.4%	66	2.2%
>120%	1,280	29.8%	1,272	29.6%	-7	-0.6%
Total	4,236	98.6%	4,295	100.0%	59	1.4%

Figure 59 Household Projections, Smithfield

Number of Households in Smithfield, Providence County by Income Tier and Tenure						
	2019		2024		Change	
AMI	#	%	#	%	#	%
Renter Households						
0-30%	1,312	36.6%	1,341	37.0%	29	2.2%
0-60%	2,237	62.5%	2,279	62.8%	42	1.9%
0-80%	2,630	73.4%	2,662	73.4%	32	1.2%
0-100%	2,910	81.2%	2,919	80.5%	9	0.3%
0-120%	3,085	86.1%	3,119	86.0%	33	1.1%
>120%	497	13.9%	510	14.0%	12	2.5%
Total	3,582	100.0%	3,628	100.0%	46	1.3%
Owner Households						
0-30%	422	10.0%	445	10.4%	23	5.5%
0-60%	1,098	26.0%	1,154	27.0%	57	5.2%
0-80%	1,524	36.1%	1,600	37.4%	77	5.0%
0-100%	1,957	46.4%	2,031	47.4%	74	3.8%
0-120%	2,360	55.9%	2,449	57.2%	89	3.8%
>120%	1,860	44.1%	1,834	42.8%	-26	-1.4%
Total	4,220	100.0%	4,283	100.0%	63	1.5%
Total Households						
0-30%	1,734	21.9%	1,786	22.6%	52	3.0%
0-60%	3,335	42.2%	3,434	43.4%	99	3.0%
0-80%	4,153	52.5%	4,262	53.9%	109	2.6%
0-100%	4,867	61.5%	4,950	62.6%	84	1.7%
0-120%	5,445	68.8%	5,567	70.4%	122	2.2%
>120%	2,357	29.8%	2,344	29.6%	-14	-0.6%
Total	7,802	98.6%	7,911	100.0%	109	1.4%

Figure 60 Household Projections, South Kingstown

Number of Households in South Kingstown, Washington County by Income Tier and Tenure						
	2019		2024		Change	
AMI	#	%	#	%	#	%
Renter Households						
0-30%	841	30.6%	893	32.3%	52	6.2%
0-60%	1,475	53.7%	1,512	54.7%	37	2.5%
0-80%	1,788	65.1%	1,802	65.2%	14	0.8%
0-100%	1,981	72.1%	2,018	73.0%	37	1.9%
0-120%	2,165	78.8%	2,222	80.4%	57	2.6%
>120%	583	21.2%	543	19.6%	-40	-6.9%
Total	2,748	100.0%	2,765	100.0%	17	0.6%
Owner Households						
0-30%	625	8.4%	667	8.9%	42	6.7%
0-60%	1,599	21.4%	1,731	23.1%	132	8.3%
0-80%	2,186	29.2%	2,381	31.7%	194	8.9%
0-100%	2,930	39.2%	3,104	41.3%	175	6.0%
0-120%	3,598	48.1%	3,798	50.6%	201	5.6%
>120%	3,884	51.9%	3,710	49.4%	-174	-4.5%
Total	7,482	100.0%	7,508	100.0%	27	0.4%
Total Households						
0-30%	1,466	14.3%	1,560	15.2%	94	6.4%
0-60%	3,074	29.9%	3,243	31.6%	169	5.5%
0-80%	3,974	38.7%	4,183	40.7%	208	5.2%
0-100%	4,911	47.8%	5,123	49.9%	212	4.3%
0-120%	5,763	56.1%	6,020	58.6%	257	4.5%
>120%	4,467	43.5%	4,253	41.4%	-214	-4.8%
Total	10,230	99.6%	10,273	100.0%	43	0.4%

Figure 61 Household Projections, Tiverton

Number of Households in Tiverton, Newport County by Income Tier and Tenure						
	2019		2024		Change	
AMI	#	%	#	%	#	%
Renter Households						
0-30%	585	23.1%	610	23.9%	25	4.3%
0-60%	1,142	45.1%	1,188	46.5%	46	4.0%
0-80%	1,460	57.7%	1,510	59.1%	50	3.4%
0-100%	1,706	67.4%	1,761	68.9%	55	3.2%
0-120%	1,921	75.9%	1,982	77.6%	61	3.2%
>120%	609	24.1%	572	22.4%	-37	-6.1%
Total	2,530	100.0%	2,555	100.0%	24	1.0%
Owner Households						
0-30%	374	8.5%	399	9.0%	24	6.5%
0-60%	951	21.7%	1,008	22.6%	57	6.0%
0-80%	1,346	30.7%	1,437	32.3%	91	6.8%
0-100%	1,752	39.9%	1,852	41.6%	100	5.7%
0-120%	2,134	48.6%	2,254	50.6%	120	5.6%
>120%	2,254	51.4%	2,199	49.4%	-55	-2.4%
Total	4,388	100.0%	4,453	100.0%	65	1.5%
Total Households						
0-30%	960	13.7%	1,009	14.4%	49	5.2%
0-60%	2,092	29.9%	2,196	31.3%	103	4.9%
0-80%	2,806	40.0%	2,947	42.1%	141	5.0%
0-100%	3,458	49.3%	3,613	51.6%	155	4.5%
0-120%	4,055	57.9%	4,236	60.5%	181	4.5%
>120%	2,863	40.9%	2,771	39.5%	-92	-3.2%
Total	6,919	98.7%	7,008	100.0%	89	1.3%

Figure 62 Household Projections, Warren

Number of Households in Warren, Bristol County by Income Tier and Tenure						
	2019		2024		Change	
AMI	#	%	#	%	#	%
Renter Households						
0-30%	391	27.3%	415	28.8%	24	6.0%
0-60%	769	53.7%	789	54.8%	20	2.6%
0-80%	966	67.4%	988	68.6%	22	2.3%
0-100%	1,110	77.5%	1,103	76.6%	-7	-0.7%
0-120%	1,171	81.7%	1,177	81.8%	6	0.5%
>120%	263	18.3%	262	18.2%	-1	-0.3%
Total	1,434	100.0%	1,439	100.0%	5	0.4%
Owner Households						
0-30%	282	8.1%	291	8.4%	9	3.3%
0-60%	690	19.9%	724	20.8%	34	5.0%
0-80%	978	28.3%	1,032	29.6%	53	5.4%
0-100%	1,275	36.8%	1,335	38.3%	60	4.7%
0-120%	1,548	44.7%	1,627	46.7%	79	5.1%
>120%	1,913	55.3%	1,858	53.3%	-55	-2.9%
Total	3,461	100.0%	3,485	100.0%	24	0.7%
Total Households						
0-30%	673	13.7%	706	14.3%	33	4.9%
0-60%	1,460	29.6%	1,514	30.7%	54	3.7%
0-80%	1,944	39.5%	2,019	41.0%	75	3.9%
0-100%	2,386	48.5%	2,438	49.5%	52	2.2%
0-120%	2,719	55.2%	2,804	56.9%	85	3.1%
>120%	2,176	44.2%	2,120	43.1%	-56	-2.6%
Total	4,895	99.4%	4,924	100.0%	29	0.6%

Figure 63 Household Projections, Warwick

Number of Households in Warwick, Kent County by Income Tier and Tenure						
	2019		2024		Change	
AMI	#	%	#	%	#	%
Renter Households						
0-30%	2,966	29.5%	3,184	31.5%	218	7.3%
0-60%	5,738	57.1%	5,989	59.3%	252	4.4%
0-80%	7,093	70.5%	7,240	71.7%	147	2.1%
0-100%	7,947	79.0%	8,008	79.3%	61	0.8%
0-120%	8,481	84.3%	8,593	85.1%	111	1.3%
>120%	1,574	15.7%	1,507	14.9%	-68	-4.3%
Total	10,056	100.0%	10,099	100.0%	44	0.4%
Owner Households						
0-30%	2,555	10.2%	2,775	11.0%	220	8.6%
0-60%	6,709	26.7%	7,189	28.6%	480	7.2%
0-80%	9,164	36.5%	9,778	38.9%	614	6.7%
0-100%	11,518	45.9%	12,257	48.7%	738	6.4%
0-120%	13,795	55.0%	14,669	58.3%	874	6.3%
>120%	11,300	45.0%	10,474	41.7%	-825	-7.3%
Total	25,094	100.0%	25,143	100.0%	49	0.2%
Total Households						
0-30%	5,522	15.7%	5,959	16.9%	437	7.9%
0-60%	12,446	35.3%	13,178	37.4%	732	5.9%
0-80%	16,257	46.1%	17,018	48.3%	761	4.7%
0-100%	19,465	55.2%	20,265	57.5%	800	4.1%
0-120%	22,276	63.2%	23,261	66.0%	985	4.4%
>120%	12,874	36.5%	11,981	34.0%	-893	-6.9%
Total	35,150	99.7%	35,242	100.0%	93	0.3%

Figure 64 Households Projections, West Greenwich

Number of Households in West Greenwich, Kent County by Income Tier and Tenure						
	2019		2024		Change	
AMI	#	%	#	%	#	%
Renter Households						
0-30%	19	29.5%	20	31.5%	1	7.3%
0-60%	36	57.1%	37	59.3%	2	4.4%
0-80%	44	70.5%	45	71.7%	1	2.1%
0-100%	50	79.0%	50	79.3%	0	0.8%
0-120%	53	84.3%	54	85.1%	1	1.3%
>120%	10	15.7%	9	14.9%	0	-4.3%
Total	63	100.0%	63	100.0%	0	0.4%
Owner Households						
0-30%	16	10.2%	17	11.0%	1	8.6%
0-60%	42	26.7%	45	28.6%	3	7.2%
0-80%	57	36.5%	61	38.9%	4	6.7%
0-100%	72	45.9%	77	48.7%	5	6.4%
0-120%	86	55.0%	92	58.3%	5	6.3%
>120%	71	45.0%	65	41.7%	-5	-7.3%
Total	157	100.0%	157	100.0%	0	0.2%
Total Households						
0-30%	35	15.7%	37	16.9%	3	7.9%
0-60%	78	35.3%	82	37.4%	5	5.9%
0-80%	102	46.1%	106	48.3%	5	4.7%
0-100%	122	55.2%	127	57.5%	5	4.1%
0-120%	139	63.2%	145	66.0%	6	4.4%
>120%	80	36.5%	75	34.0%	-6	-6.9%
Total	220	99.7%	220	100.0%	1	0.3%

Figure 65 Households Projections, West Warwick

Number of Households in West Warwick, Kent County by Income Tier and Tenure						
	2019		2024		Change	
AMI	#	%	#	%	#	%
Renter Households						
0-30%	1,089	29.5%	1,169	31.5%	80	7.3%
0-60%	2,107	57.1%	2,199	59.3%	92	4.4%
0-80%	2,605	70.5%	2,659	71.7%	54	2.1%
0-100%	2,918	79.0%	2,940	79.3%	22	0.8%
0-120%	3,114	84.3%	3,155	85.1%	41	1.3%
>120%	578	15.7%	553	14.9%	-25	-4.3%
Total	3,692	100.0%	3,708	100.0%	16	0.4%
Owner Households						
0-30%	938	10.2%	1,019	11.0%	81	8.6%
0-60%	2,463	26.7%	2,640	28.6%	176	7.2%
0-80%	3,365	36.5%	3,590	38.9%	226	6.7%
0-100%	4,229	45.9%	4,501	48.7%	271	6.4%
0-120%	5,065	55.0%	5,386	58.3%	321	6.3%
>120%	4,149	45.0%	3,846	41.7%	-303	-7.3%
Total	9,214	100.0%	9,232	100.0%	18	0.2%
Total Households						
0-30%	2,028	15.7%	2,188	16.9%	161	7.9%
0-60%	4,570	35.3%	4,839	37.4%	269	5.9%
0-80%	5,969	46.1%	6,249	48.3%	279	4.7%
0-100%	7,147	55.2%	7,441	57.5%	294	4.1%
0-120%	8,180	63.2%	8,541	66.0%	362	4.4%
>120%	4,727	36.5%	4,399	34.0%	-328	-6.9%
Total	12,907	99.7%	12,941	100.0%	34	0.3%

Figure 66 Household Projections, Westerly

Number of Households in Westerly, Washington County by Income Tier and Tenure						
	2019		2024		Change	
AMI	#	%	#	%	#	%
Renter Households						
0-30%	802	30.6%	851	32.3%	50	6.2%
0-60%	1,406	53.7%	1,441	54.7%	35	2.5%
0-80%	1,704	65.1%	1,718	65.2%	14	0.8%
0-100%	1,888	72.1%	1,924	73.0%	35	1.9%
0-120%	2,064	78.8%	2,118	80.4%	54	2.6%
>120%	556	21.2%	517	19.6%	-38	-6.9%
Total	2,620	100.0%	2,635	100.0%	16	0.6%
Owner Households						
0-30%	596	8.4%	636	8.9%	40	6.7%
0-60%	1,524	21.4%	1,650	23.1%	126	8.3%
0-80%	2,084	29.2%	2,269	31.7%	185	8.9%
0-100%	2,792	39.2%	2,959	41.3%	166	6.0%
0-120%	3,429	48.1%	3,620	50.6%	191	5.6%
>120%	3,702	51.9%	3,537	49.4%	-166	-4.5%
Total	7,132	100.0%	7,157	100.0%	25	0.4%
Total Households						
0-30%	1,397	14.3%	1,487	15.2%	90	6.4%
0-60%	2,930	29.9%	3,091	31.6%	161	5.5%
0-80%	3,788	38.7%	3,987	40.7%	199	5.2%
0-100%	4,681	47.8%	4,883	49.9%	202	4.3%
0-120%	5,493	56.1%	5,738	58.6%	245	4.5%
>120%	4,258	43.5%	4,054	41.4%	-204	-4.8%
Total	9,751	99.6%	9,792	100.0%	41	0.4%

Figure 67 Household Projections, Woonsocket

Number of Households in Woonsocket, Providence County by Income Tier and Tenure						
	2019		2024		Change	
AMI	#	%	#	%	#	%
Renter Households						
0-30%	2,978	36.6%	3,044	37.0%	67	2.2%
0-60%	5,078	62.5%	5,174	62.8%	95	1.9%
0-80%	5,969	73.4%	6,042	73.4%	73	1.2%
0-100%	6,605	81.2%	6,626	80.5%	21	0.3%
0-120%	7,003	86.1%	7,079	86.0%	76	1.1%
>120%	1,129	13.9%	1,157	14.0%	28	2.5%
Total	8,131	100.0%	8,235	100.0%	104	1.3%
Owner Households						
0-30%	958	10.0%	1,010	10.4%	52	5.5%
0-60%	2,492	26.0%	2,620	27.0%	128	5.2%
0-80%	3,458	36.1%	3,633	37.4%	174	5.0%
0-100%	4,442	46.4%	4,610	47.4%	168	3.8%
0-120%	5,357	55.9%	5,558	57.2%	202	3.8%
>120%	4,222	44.1%	4,164	42.8%	-59	-1.4%
Total	9,579	100.0%	9,722	100.0%	143	1.5%
Total Households						
0-30%	3,935	21.9%	4,054	22.6%	119	3.0%
0-60%	7,570	42.2%	7,794	43.4%	224	3.0%
0-80%	9,428	52.5%	9,674	53.9%	247	2.6%
0-100%	11,047	61.5%	11,237	62.6%	190	1.7%
0-120%	12,360	68.8%	12,637	70.4%	277	2.2%
>120%	5,351	29.8%	5,320	29.6%	-31	-0.6%
Total	17,710	98.6%	17,957	100.0%	247	1.4%

Appendix C: Affordability Gap

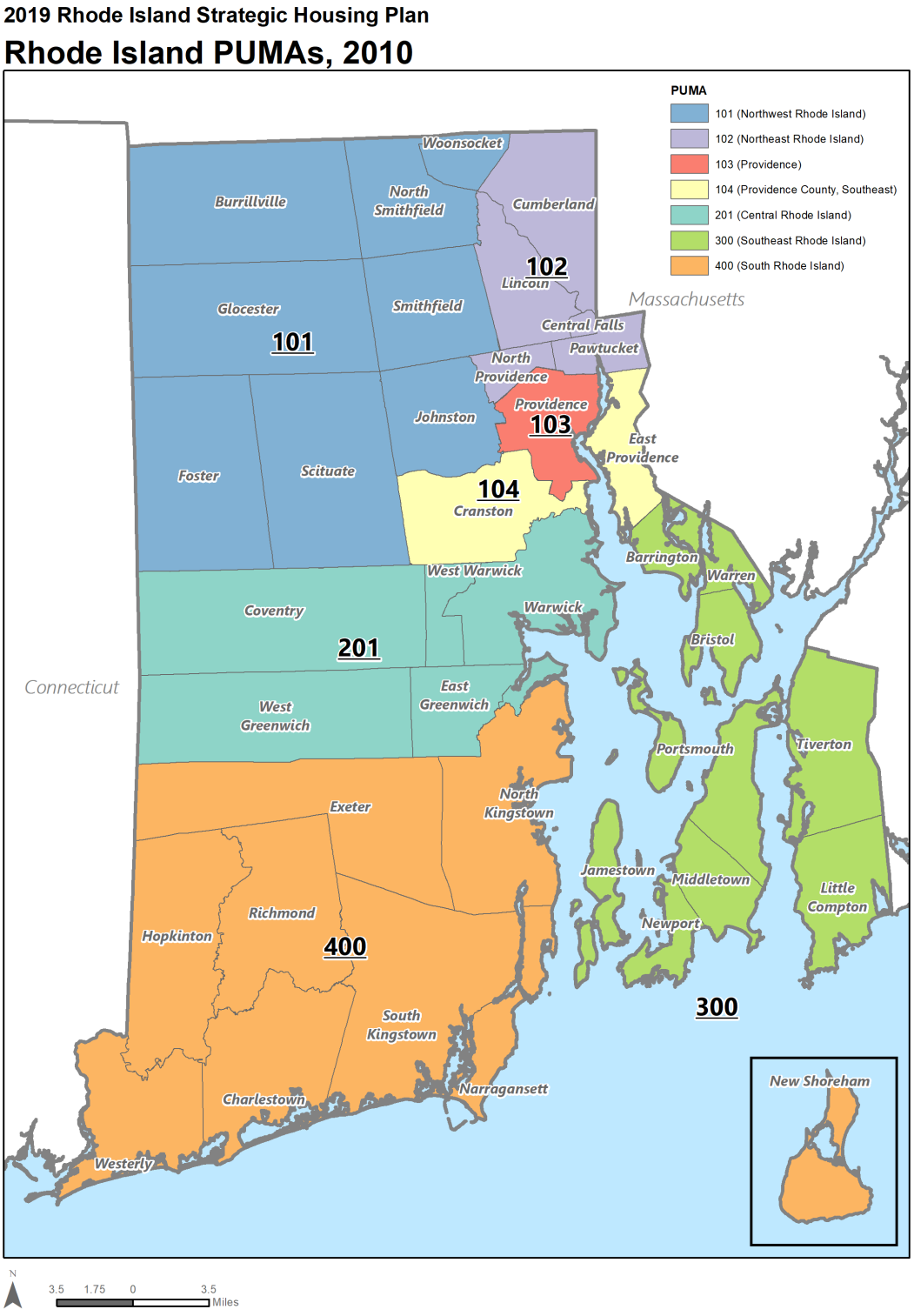
Overview

The Affordability Gap analysis indicates the proportion of households in various income brackets that do not have access to units that are both affordable and available. To be considered *affordable*, the household's income must be in the same tier as the unit (i.e. both the household income and the unit are in the 0-30% AMI tier) *or* above the unit's tier. To be *available*, the unit must be occupied by a household that can afford that unit or be vacant (so that a household at that income level could move in and afford the unit). A unit is unavailable to a household if the unit is occupied by a household in a higher income tier.

Overview of PUMS Data and PUMAs

Using Public Use Micro Sample (PUMS) data, which is a sample of raw data files from the ACS, it is possible to estimate the proportion of households with available and affordable housing by income tier and tenure. Because each row of PUMS data corresponds to a specific person or household and the Census Bureau has an obligation to protect the confidentiality of each respondent, PUMS data are only available at the Public Use Microdata Area (PUMA) level. PUMAs are geographic areas that contain at least 100,000 people and are contained within a single state. There are seven PUMAs in Rhode Island. While it is known which cities and towns are within a PUMA there is no way to know in which city or town a given respondent lives. *For this reason, all cities and towns within a PUMA are assumed to have the same Affordability Gap.*

Map 64 PUMA Boundaries



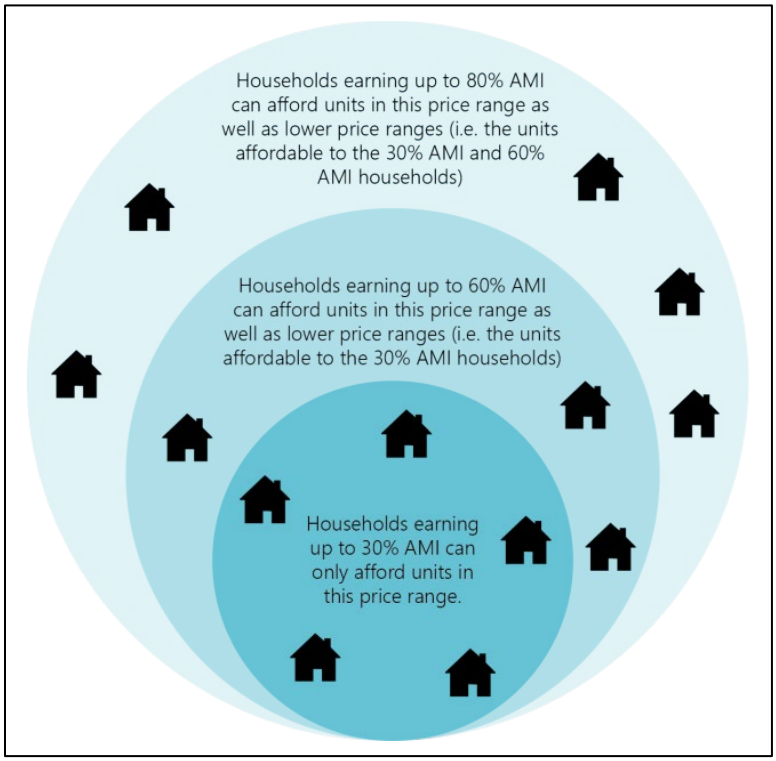
Source: US Census Bureau

Cumulative Income Tiers

Using the area median income at the county level, affordability ceilings were determined for each of the following income levels: 0-30% AMI, 0 - 60% AMI, 0 - 80% AMI, 0-100% AMI and 0-120% AMI. The ranges are cumulative (i.e. they all start at 0% AMI) because while there is a ceiling of affordability (i.e. 30% of household income), there is no floor on affordability (i.e. a household can choose to spend less than 30% of income on housing). For example, a household might spend less than 30% of household income on housing because funds are needed for transportation, student loans or other consumer debt, medical bills, and/or to meet savings goals to name a few possible reasons. Units rented by households spending less than 30% of their income on housing are included in the income tier of those households. For example, if a unit is rented by a household making 50% of AMI but the rent paid would be affordable for a household making 25% of AMI, it would be included in the 0-60% AMI tier but not the 0-30% AMI tier. This is because that unit is not technically available to households making 0-30% AMI as it is being rented by a household from a higher tier. If that unit were vacated and the rent remained the same, it would be counted in the 0-30% and 0-60% categories.

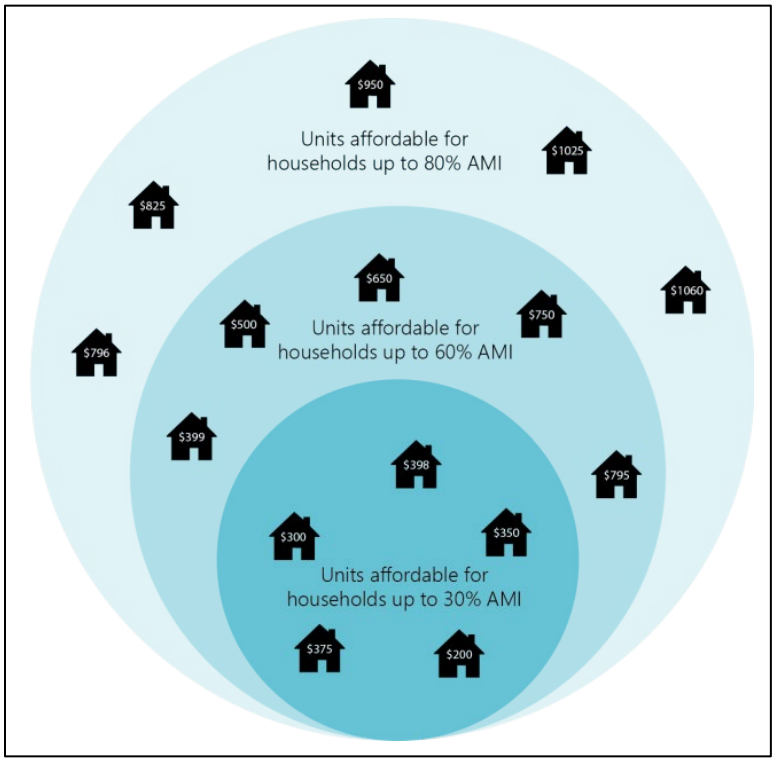
The Venn diagrams on the following pages illustrate why the income bands are cumulative.

Figure 68 Cumulative Nature of Income Tiers of the Unmet Need Analysis



This figure illustrates the general principle of why the income ranges are cumulative. Households with incomes from 0 - 30% AMI can only afford units in the smallest blue circle. Households with incomes up to 60% AMI can afford the units in the smallest circle and they can afford units in the middle circle. Similarly, households with incomes up to 80% AMI can afford units in the smallest and middle-sized circles and can also afford units in the largest circle. Because of the ability of higher-income households to afford all units that are affordable to those with lower incomes, the affordability ceilings are cumulative.

Figure 69 Cumulative Nature of Income Tiers within Unmet Need Analysis, Example County



This figure illustrates the principle as applied to Example County, which has a monthly AMI of $4,417. A household earning 30% AMI could spend up to $398 per month (30% of 30% AMI). These households could spend less on housing as shown by the house icons with costs lower than $398. Households with incomes at 60% AMI can afford up to $795 monthly (30% of 60% AMI) but could also spend less. Households with incomes at 80% AMI can afford $1,060 monthly (30% of 80% AMI) but could live in a unit that is affordable to those with incomes up to 60% AMI. In this case, the unit would be available and affordable to the household at 80% AMI but, while affordable to a household at 60% AMI, it is not available because a higher-income household occupies the unit.

Determination of what is "Affordable" in Each Jurisdiction by Income Tier and Tenure

HUD defines affordability as a household not spending more than 30% of its household income on housing costs. Using the area median income as provided by HUD, affordability ceilings were determined for each of the following income levels: 0-30% AMI, 0 - 60% AMI, 0 - 80% AMI, 0-100% AMI and 0-120% AMI. The ranges are cumulative (i.e. they all start at 0% AMI) because while there is a ceiling of affordability (i.e. 30% of household income), there is no floor on affordability (i.e. a household can choose to spend less than 30% of income on housing).

The maximum affordability at the median income level for each jurisdiction within the rental market was determined by taking 30% of the median income. To determine affordability at the median income level for each jurisdiction within the sales market, several assumptions were made:

1) a homeowner made a 10% down payment;
2) Private Mortgage Insurance (PMI) is 0.75% of the entire loan amount annually;
3) the mortgage is a 30-year fixed rate mortgage; and
4) utility costs in the rental market scale to the homeowner market. That is, the median percentage of household expenses spent on utilities in the rental market is the same as the percentage spent in the owner market.

For each jurisdiction, the maximum affordable purchase price was determined for a household at the median income level assuming that the total monthly housing costs (principal, interest, taxes, insurance, and utilities) did not exceed 30% of monthly household income. To determine the maximum purchase price at each of the income levels (30%, 60% and 80%), the values were scaled accordingly.

Determination of the Affordability Gap for each PUMA by Income Tier and Tenure

Using the Public Use Micro Sample (PUMS) data, which is a sample of raw data files from the American Community Survey, it is possible to estimate the Unmet Need in available and affordable housing units by income tier and tenure. Because each row of PUMS data corresponds to a specific person or household and the Census Bureau has an obligation to protect the confidentiality of each respondent, PUMS data are only available at the Public Use Microdata Area (PUMA) level. PUMAs are geographic areas that contain at least 100,000 people and are contained within a single state. There are 13 PUMAs in West Virginia. While it is known which counties are within a PUMA there is no way to know in which county a given respondent lives. *For this reason, it is not possible to*

draw conclusions in jurisdictions smaller than at the PUMA level and all counties within a PUMA are assumed to have the same Unmet Need.

Each household included in the PUMS data was classified by tenure and income tier based on their reported income and the AMI (adjusted for household size). If a household lived in a unit that was affordable, then this household was recorded as being in an affordable and available unit. Likewise, units that are vacant and affordable to households in a given income tier are recorded as affordable and available (because a household at that income level could move in). Cost burdened households were tallied as being in a particular income level but not as having available and affordable housing. Units that are affordable to a lower income household but occupied by a higher income household were not recorded as affordable and available to lower income households because the unit was not available to the lower income household. This unit is, however, classified as affordable and available for households at higher income levels because the unit is occupied by a household that can afford the unit.

The output of the analysis is an estimation of the proportion of households in a given income tier and housing tenure within a PUMA that has housing that is both available and affordable. From this, it can be determined the proportion of households for which there is an Affordability Gap.

While the Affordability Gap is the same for each jurisdiction within a PUMA, there are differences between towns and cities in the Units of Need (i.e. the number of additional units that are needed to ensure that all households in a particular income tier and tenure have an affordable and available unit) because of differences in demographics among the towns and cities within a PUMA.

Household Income Size Tenure Age (HISTA) HISTA data by Ribbon Demographics, LLC was used to estimate the number of households by income tier, tenure and elderly status in each group. The Affordability Gap (which is a proportion of the households in a particular group that need affordable and available housing) is multiplied by the number of households in that group to determine the Units of Need.

Mismatch Analysis at the PUMA Level

To determine the number of additional units and/or mismatch of households and units that is needed for various income tiers and tenure, the Affordability Gap numbers were multiplied by the household populations by income tier and tenure for each jurisdiction. In the following tables, the surpluses (shown as a negative number) are understood through the bar graphs and scatter plots in the Non-Cumulative Income Tier Analysis section that follows; analysis will show that while there are enough units overall to house the population, there is a mismatch in that many households occupy units that are affordable to lower income tier.

Figure 70 Number of Households without Available and Affordable Housing due to a Lack of Units and/or Mismatch, 2019-2024

Number of Households Without Available and Affordable Housing Due to Lack of Units and/or Mismatch in Household/Unit Tier															
	0-30%			0-60%			0-80%			0-100%			0-120%		
PUMA	2019 (Estimate)	2024 (Projected)	Change 2019-2024	2019 (Estimate)	2024 (Projected)	Change 2019-2024	2019 (Estimate)	2024 (Projected)	Change 2019-2024	2019 (Estimate)	2024 (Projected)	Change 2019-2024	2019 (Estimate)	2024 (Projected)	Change 2019-2024
Renters															
Rhode Island	28,771	29,730	960	3,016	3,118	101	-3,841	-3,888	-47	-5,283	-5,310	-27	-360	-5,945	-5,585
101	4,335	4,432	97	-260	-265	-5	-1,002	-1,015	-12	-959	-962	-3	-36	-1,049	-1,013
102	6,242	6,382	140	-130	-132	-2	-938	-950	-11	-1,050	-1,053	-3	-20	-1,140	-1,120
103	5,912	6,044	133	229	234	4	-1,256	-1,271	-15	-1,714	-1,720	-6	-7	-1,912	-1,905
104	4,387	4,485	98	433	441	8	-548	-555	-7	-799	-801	-3	-8	-830	-822
201	3,049	3,273	224	822	859	37	-109	-111	-2	-237	-239	-2	-238	-241	-3
300	2,432	2,551	118	1,090	1,128	39	35	36	1	-341	-348	-7	-35	-581	-546
400	2,414	2,563	149	832	853	21	-22	-23	0	-183	-187	-3	-16	-191	-175
Owners															
Rhode Island	36,179	37,305	1,126	38,944	41,203	2,258	-2,926	-3,088	-162	56,103	58,748	2,646	52,061	54,466	2,405
101	3,050	3,216	166	6,115	6,431	315	-502	-527	-25	7,991	8,294	303	6,761	7,015	254
102	3,602	3,798	196	6,095	6,410	314	-550	-577	-28	5,983	6,210	227	4,094	4,248	154
103	3,387	3,572	185	7,621	8,014	393	-898	-943	-45	11,393	11,825	432	12,866	13,350	484
104	2,705	2,852	147	5,306	5,580	274	-418	-439	-21	6,125	6,357	232	5,058	5,249	190
201	17,507	17,582	75	0	0	0	-76	-83	-7	3,802	4,074	272	3,386	3,613	227
300	2,990	3,149	159	6,763	7,144	380	-280	-297	-18	10,213	10,761	548	9,626	10,148	522
400	2,939	3,136	197	7,043	7,625	582	-202	-220	-18	10,595	11,227	632	10,270	10,843	572

Source: 2013-2017 PUMS, 2013-2017 ACS, HISTA by Ribbon Demographics, LLC, Calculations by Mullin & Lonergan Associates, Inc.

Non-Cumulative Income Tier Analysis

To determine more discreet tiers for both households and units (i.e. 0-30%, 31-60%, 61-80%, etc.), each row of PUMS data was examined to determine if the survey respondent completed the required information. If there was incomplete data to classify both the household income and unit into income and affordability tiers, then that row of data was omitted. The following table provides summary information for all PUMS data in Rhode Island.

Figure 71 PUMS Summary on Complete Surveys by PUMA

	All households (with complete and incomplete survey)		Households Used in Calculations (with complete surveys on relevant questions)	
PUMA	#	%	#	%
101	3,564	13%	2,857	80%
102	4,247	16%	3,771	89%
103	4,344	16%	2,738	63%
104	3,021	11%	2,484	82%
201	3,829	14%	3,462	90%
300	3,931	15%	3,008	77%
400	3,899	15%	2,712	70%
Total	26,835	100%	21,032	78%

Calculations by Mullin & Lonergan Associates, Inc.

Overall, there are 26,835 rows of data within the PUMS dataset, 78% of which had included household income and housing unit value/rent, all of which is self-reported. It is assumed that the PUMS data is representative of the PUMA. PUMA 103 encompasses the City of Providence where there were 2,738 complete rows of data. These

were used to explore the residency patterns of households of discreet income tiers and the units in which they live.[4]

While public entities have no direct control over where households choose to reside, it is possible to create change in the housing market using the tools available such as LIHTC and HOME dollars. As the housing market inventory changes, the market adapts to new conditions. For that reason, it is important to understand residency patterns, particularly among households that are more likely to be affected by government entities pulling the various economic levers. The following sets graphs show the residency patterns for renter and owner households in each PUMA.

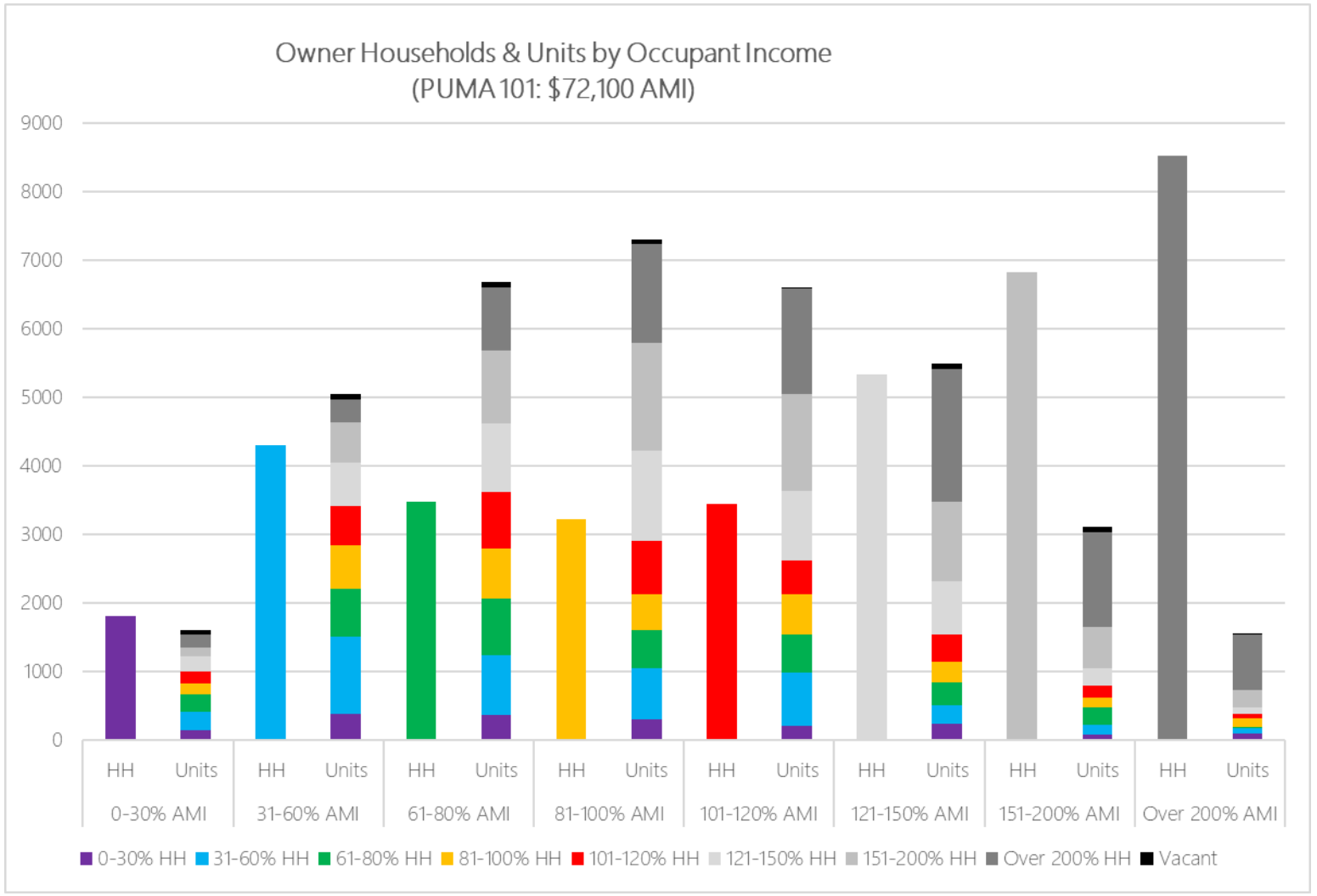
There are two types of graphs – a bar graph and a scatter plot. The bar graph illustrates, but income tier, the number of households in that discreet tier and the number of units affordable to that tier. The bar indicating the units is broken down further to illustrate which income tiers actually reside in those units as there is no requirement that all units affordable to a household with income between 31-60% AMI are occupied by households with incomes in that tier.

In the scatter plot, one dot represents one household; the dots are color-coded by household income (i.e. a 0-30% AMI household is purple, a 31-60% AMI household is blue, etc.). The horizontal dashed lines represent the cutoff for units affordable to a 30% AMI, 60% AMI household, etc. The diagonal line indicates where a household of a particular income spends 30% of household income on housing costs; dots above the line in the light pink area indicate a household that is cost-burdened whereas those below the line (in the green area) are not.

[4] Only PUMA 103 for Providence was included in this iteration of the SHP due to time constraints. Additional PUMA analysis and narrative for the remainder of the State will be included in the next iteration.

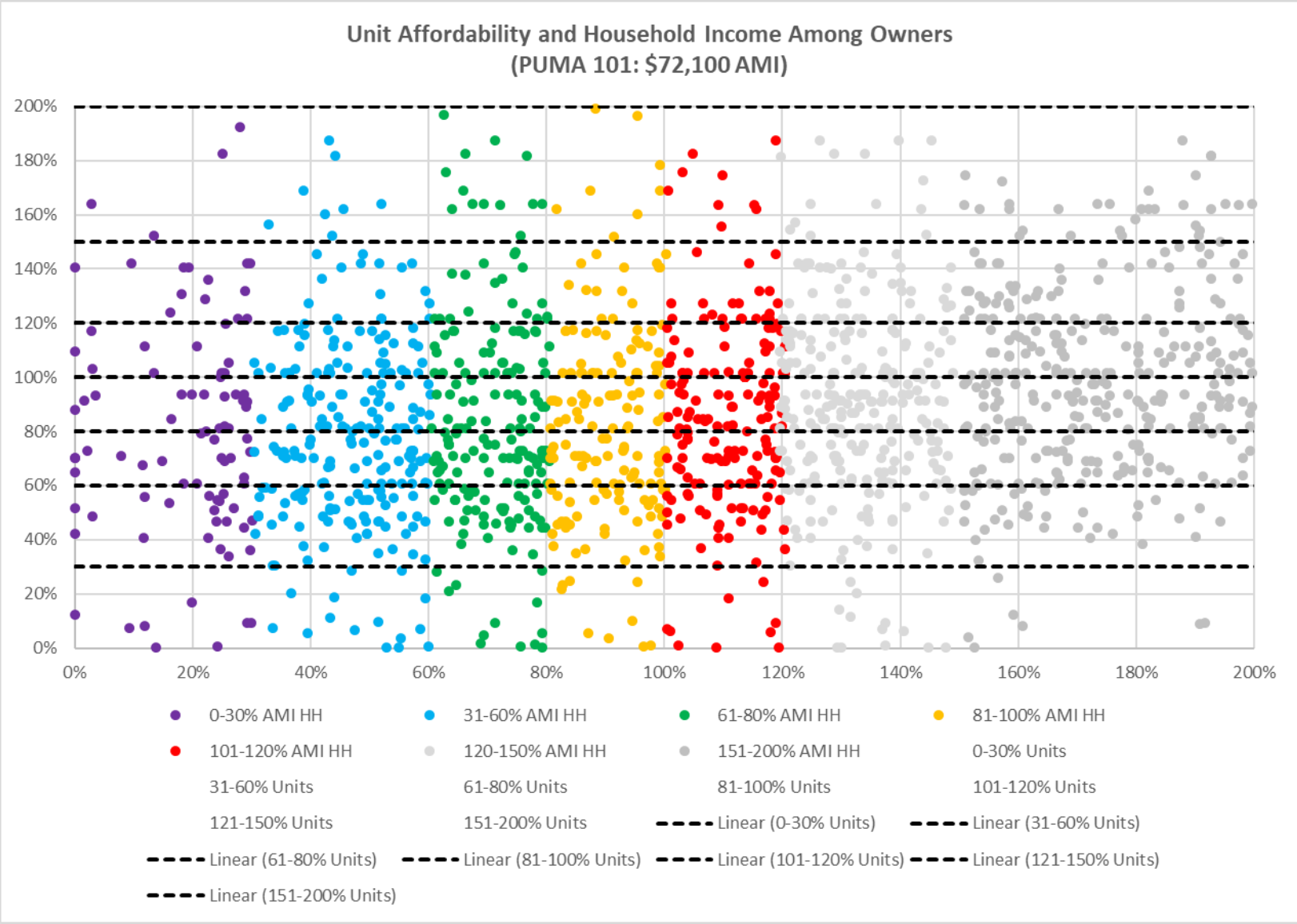
PUMA 101

Figure 72 Bar Chart, PUMA 101, Owners



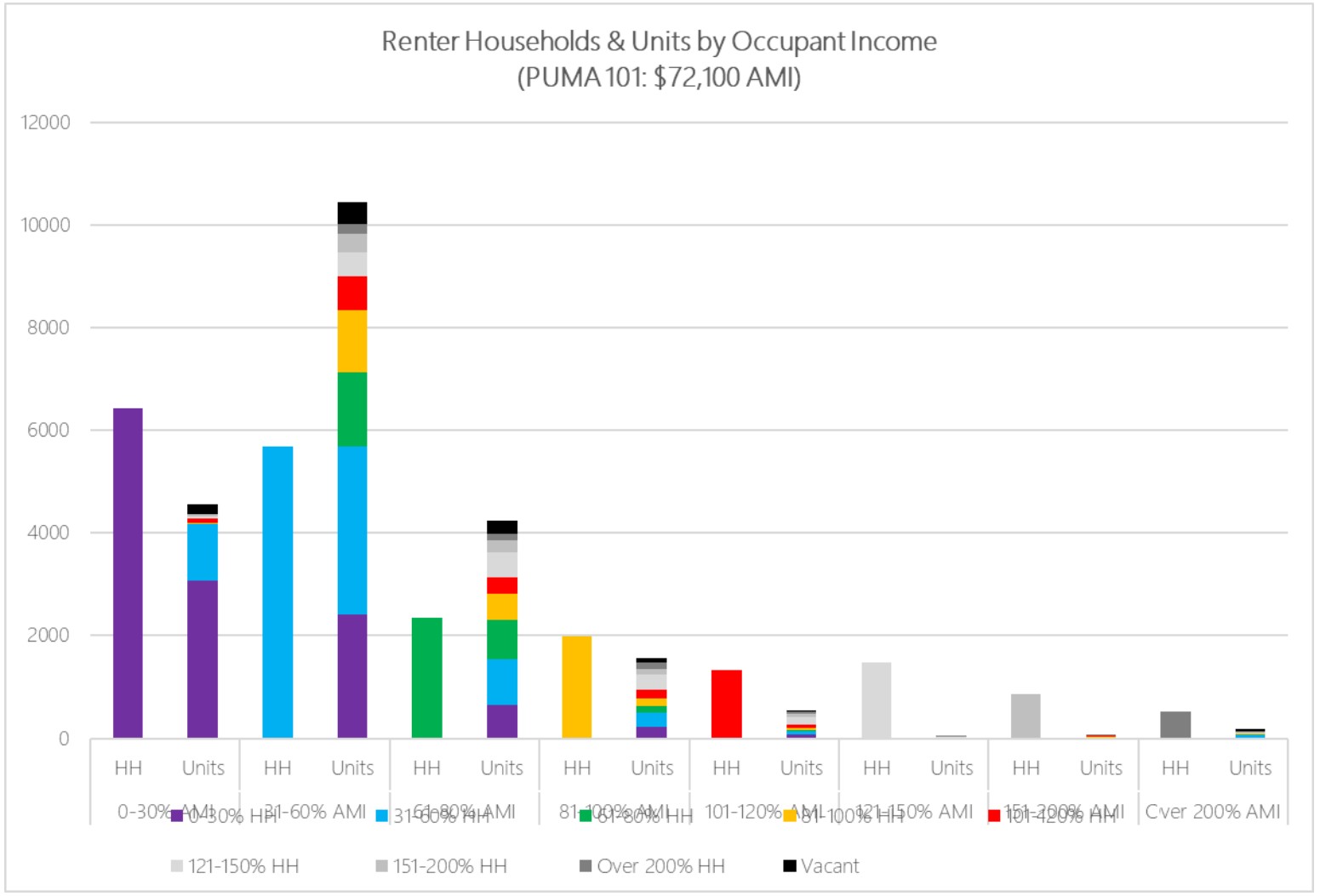
Source: 2013-2017 PUMS, HISTA by Ribbon Demographics, 2013-2017 ACS, Calculations by Mullin & Lonergan Associates, Inc.

Figure 73 Scatter Plot, PUMA 101, Owners



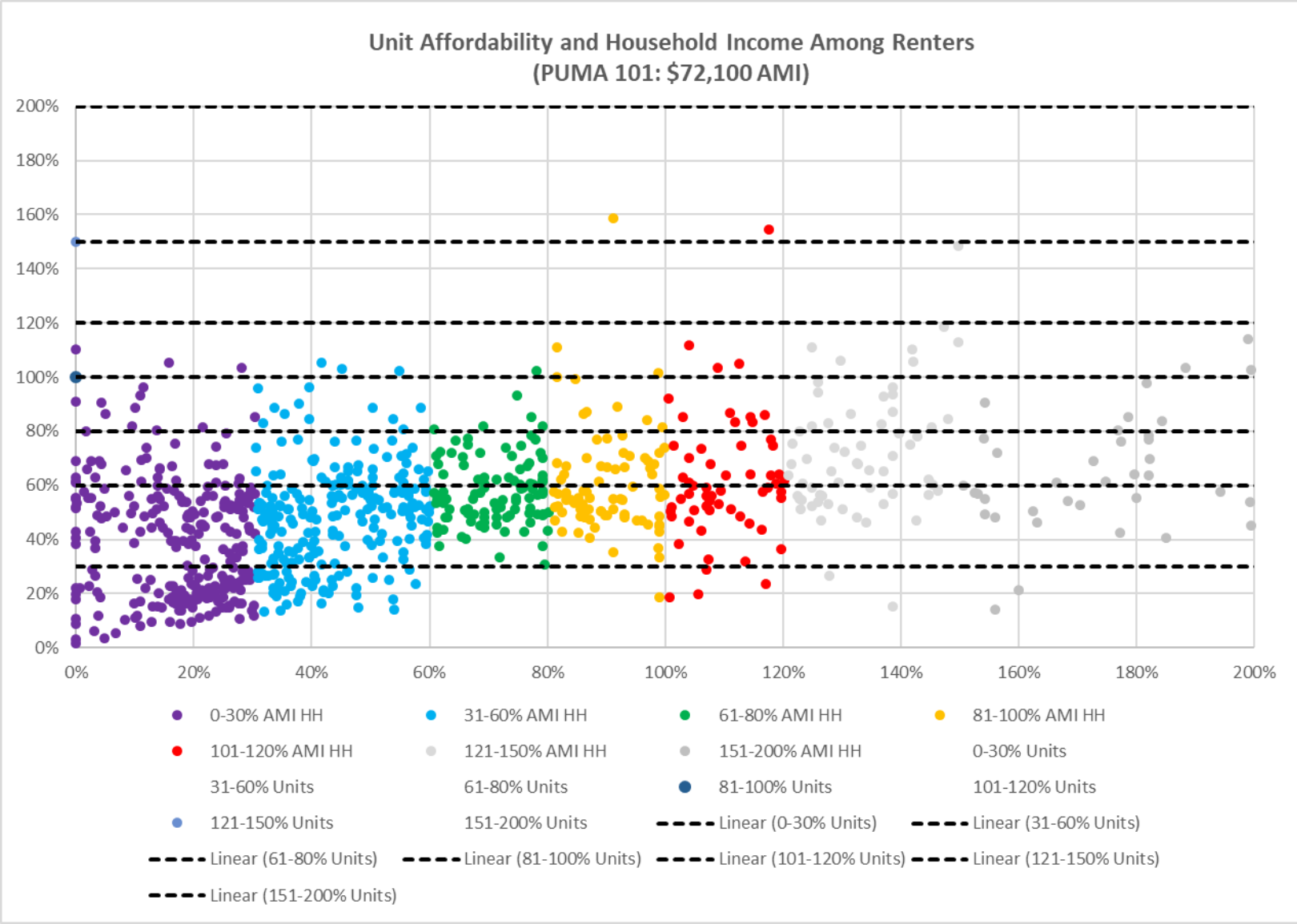
Source: 2013-2017 PUMS, HISTA by Ribbon Demographics, 2013-2017 ACS, Calculations by Mullin & Lonergan Associates, Inc.

Figure 74 Bar Chart, PUMA 101, Renters



Source: 2013-2017 PUMS, HISTA by Ribbon Demographics, 2013-2017 ACS, Calculations by Mullin & Lonergan Associates, Inc.

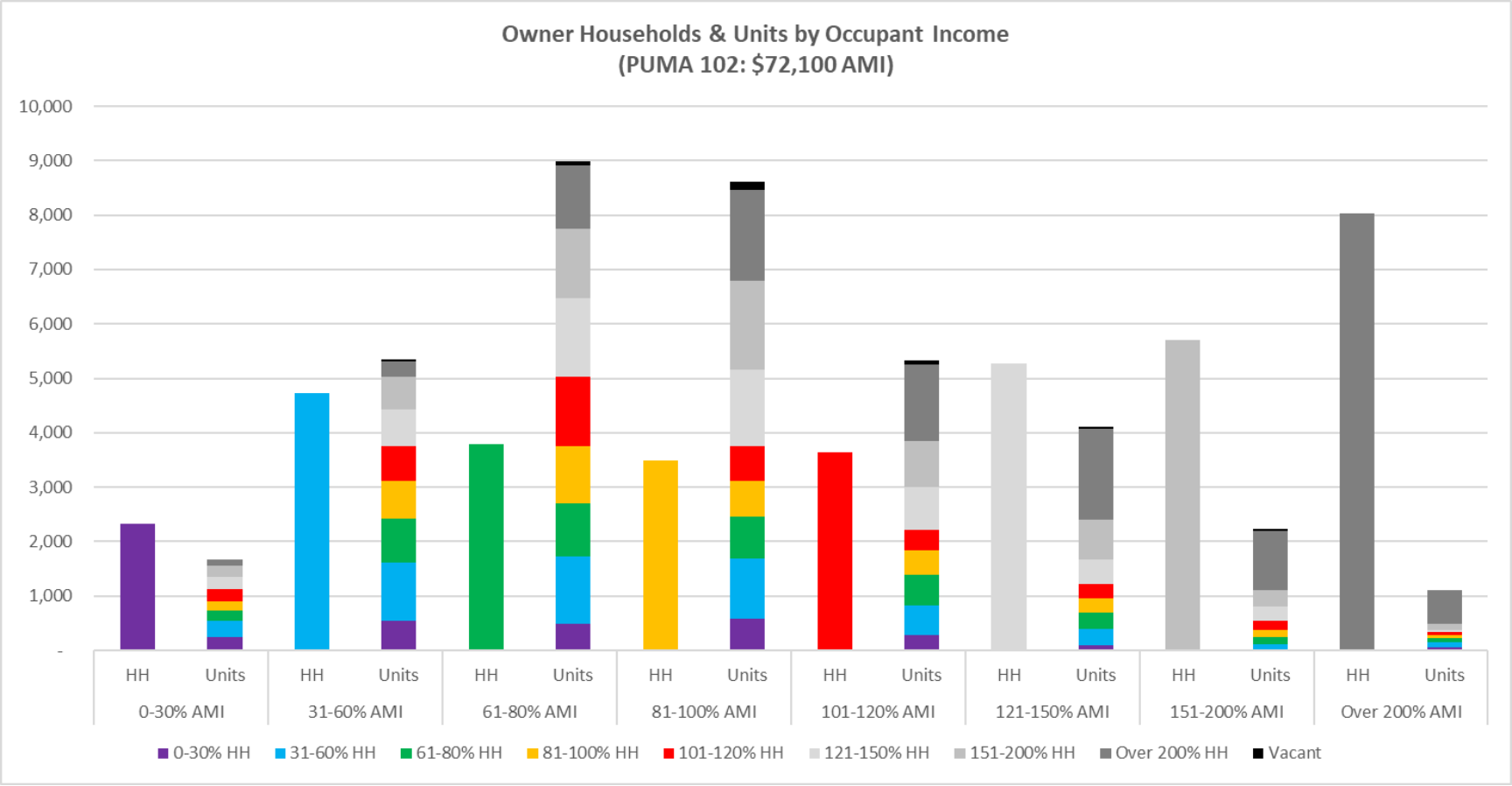
Figure 75 Scatter Plot, PUMA 101, Renters



Source: 2013-2017 PUMS, HISTA by Ribbon Demographics, 2013-2017 ACS, Calculations by Mullin & Lonergan Associates, Inc.

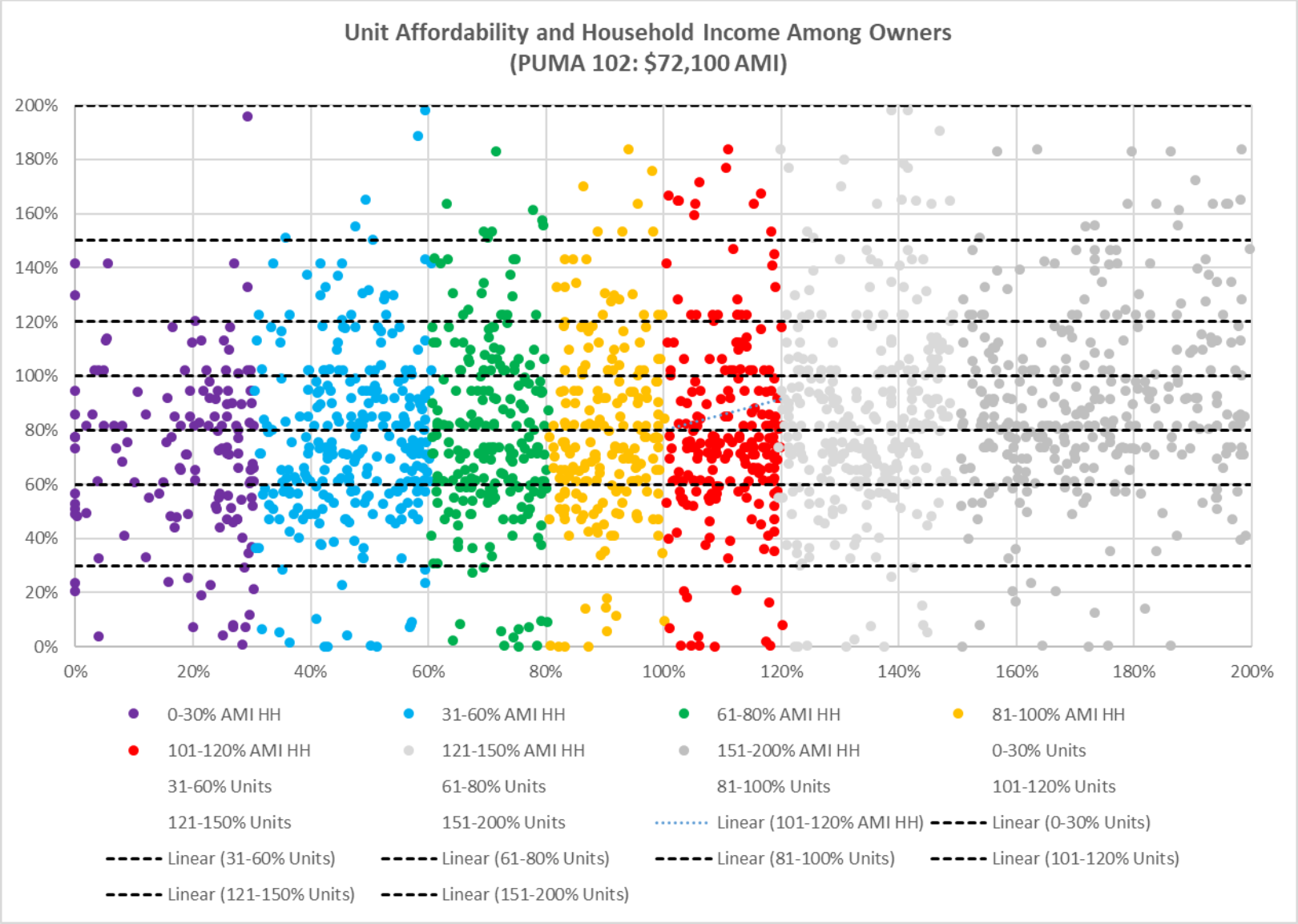
PUMA 102

Figure 76 Bar Chart, PUMA 102, Owners



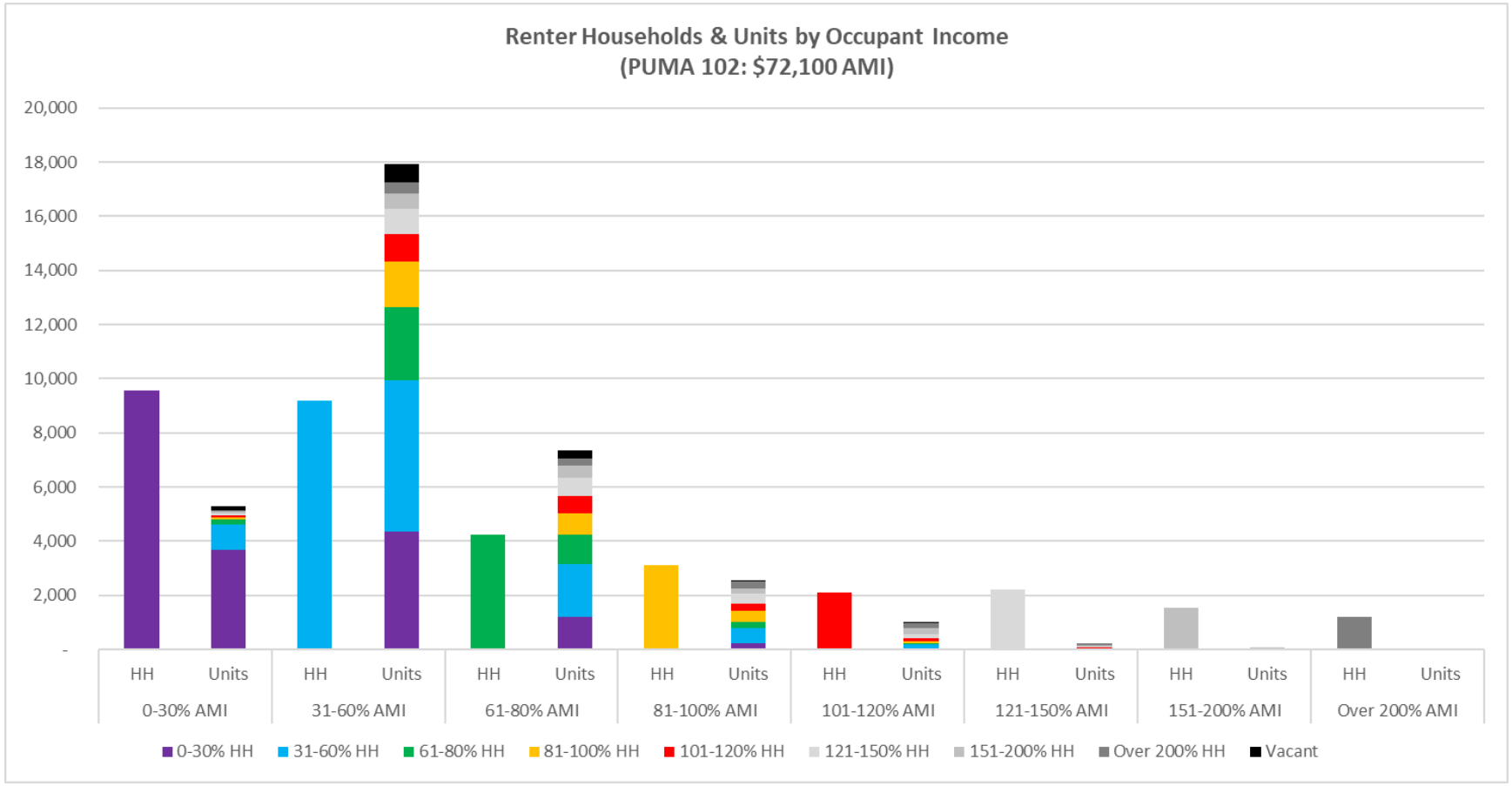
Source: 2013-2017 PUMS, HISTA by Ribbon Demographics, 2013-2017 ACS, Calculations by Mullin & Lonergan Associates, Inc.

Figure 77 Scatter Plot, PUMA 102, Owners



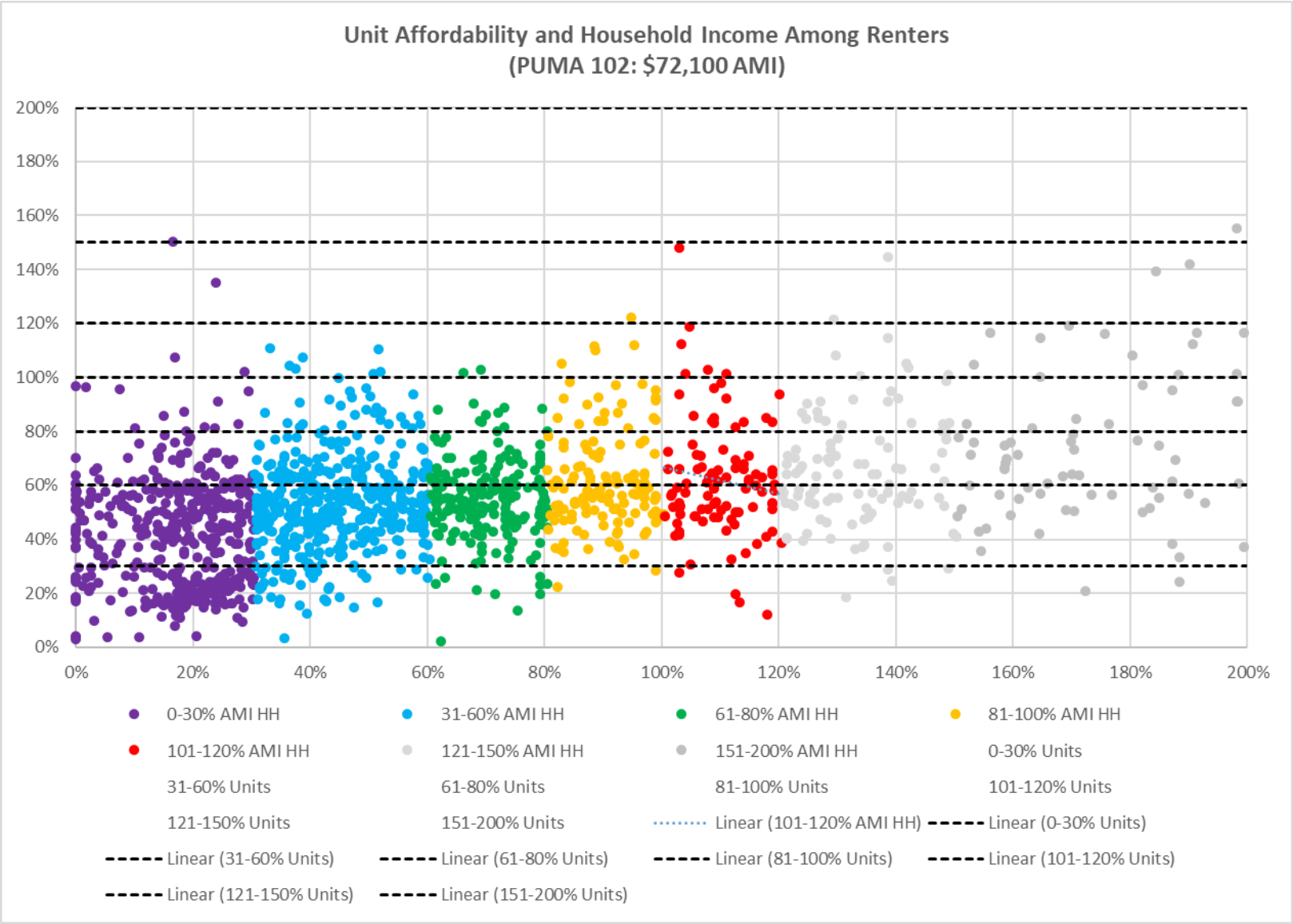
Source: 2013-2017 PUMS, HISTA by Ribbon Demographics, 2013-2017 ACS, Calculations by Mullin & Lonergan Associates, Inc.

Figure 78 Bar Chart, PUMA 102, Renters



Source: 2013-2017 PUMS, HISTA by Ribbon Demographics, 2013-2017 ACS, Calculations by Mullin & Lonergan Associates, Inc.

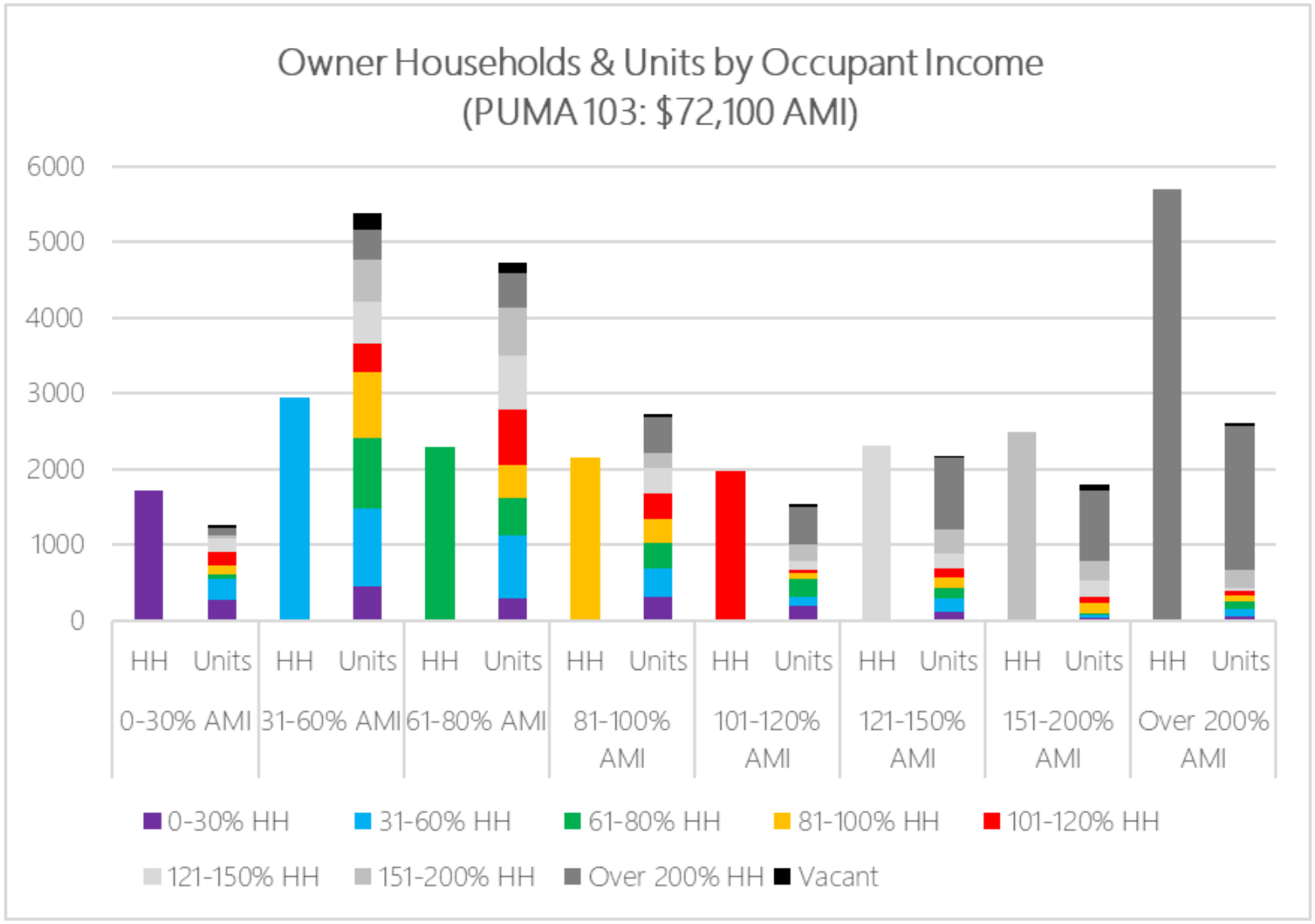
Figure 79 Scatter Plot, PUMA 102, Renters



Source: 2013-2017 PUMS, HISTA by Ribbon Demographics, 2013-2017 ACS, Calculations by Mullin & Lonergan Associates, Inc.

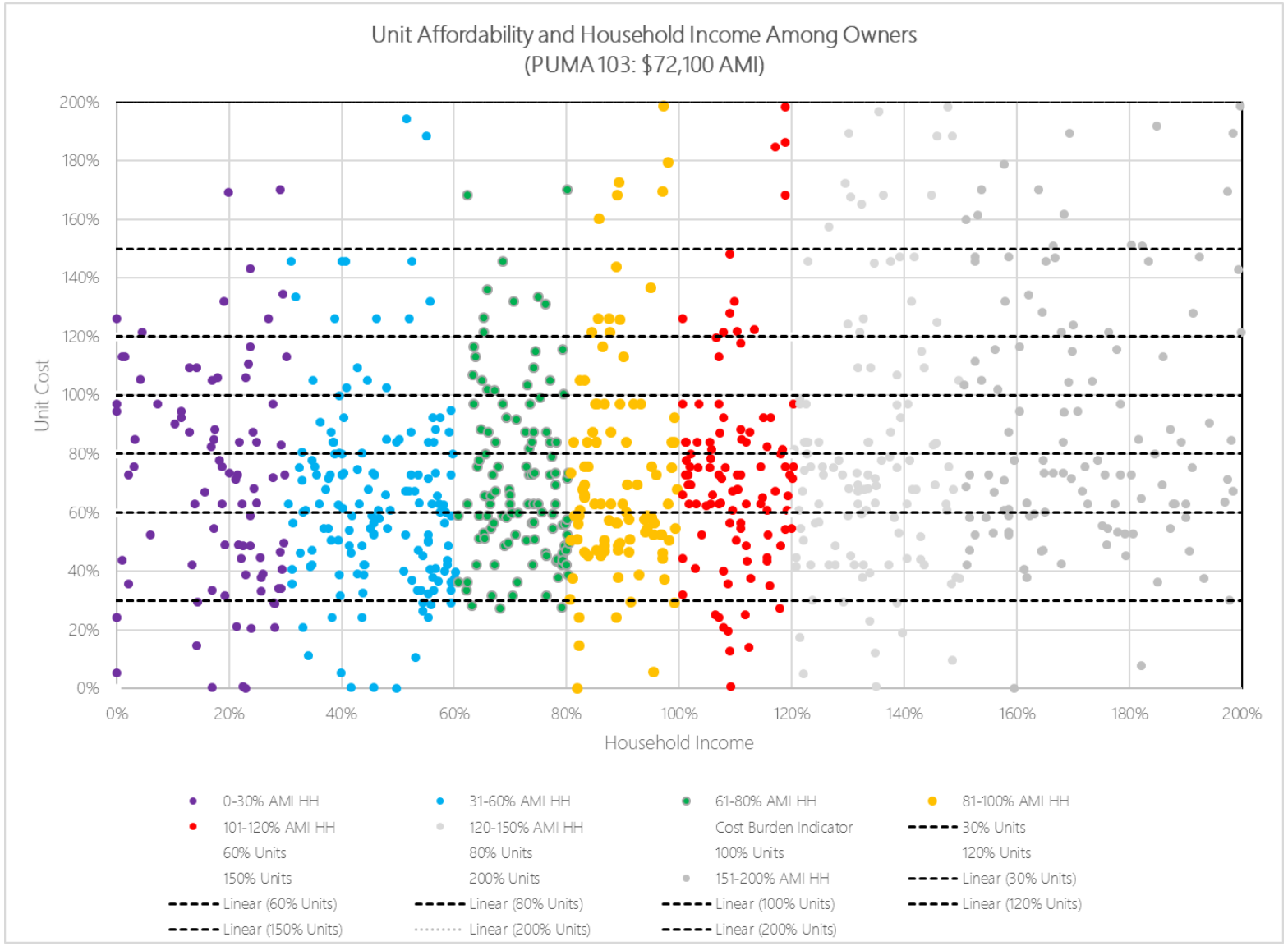
PUMA 103

Figure 80 Bar Chart, PUMA 103, Owners



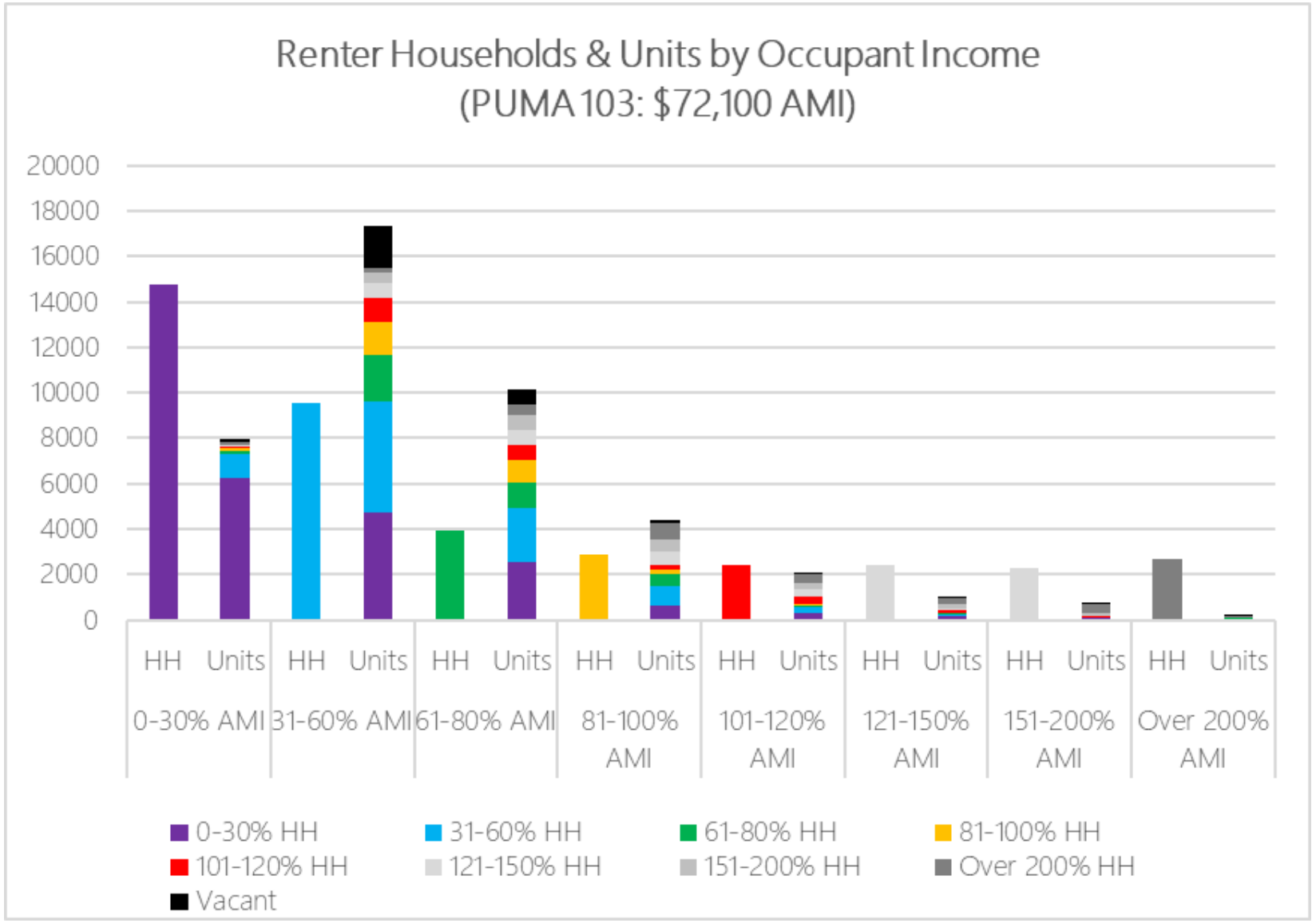
Source: 2013-2017 PUMS, HISTA by Ribbon Demographics, 2013-2017 ACS, Calculations by Mullin & Lonergan Associates, Inc.

Figure 81 Scatter Plot, PUMA 103, Owners



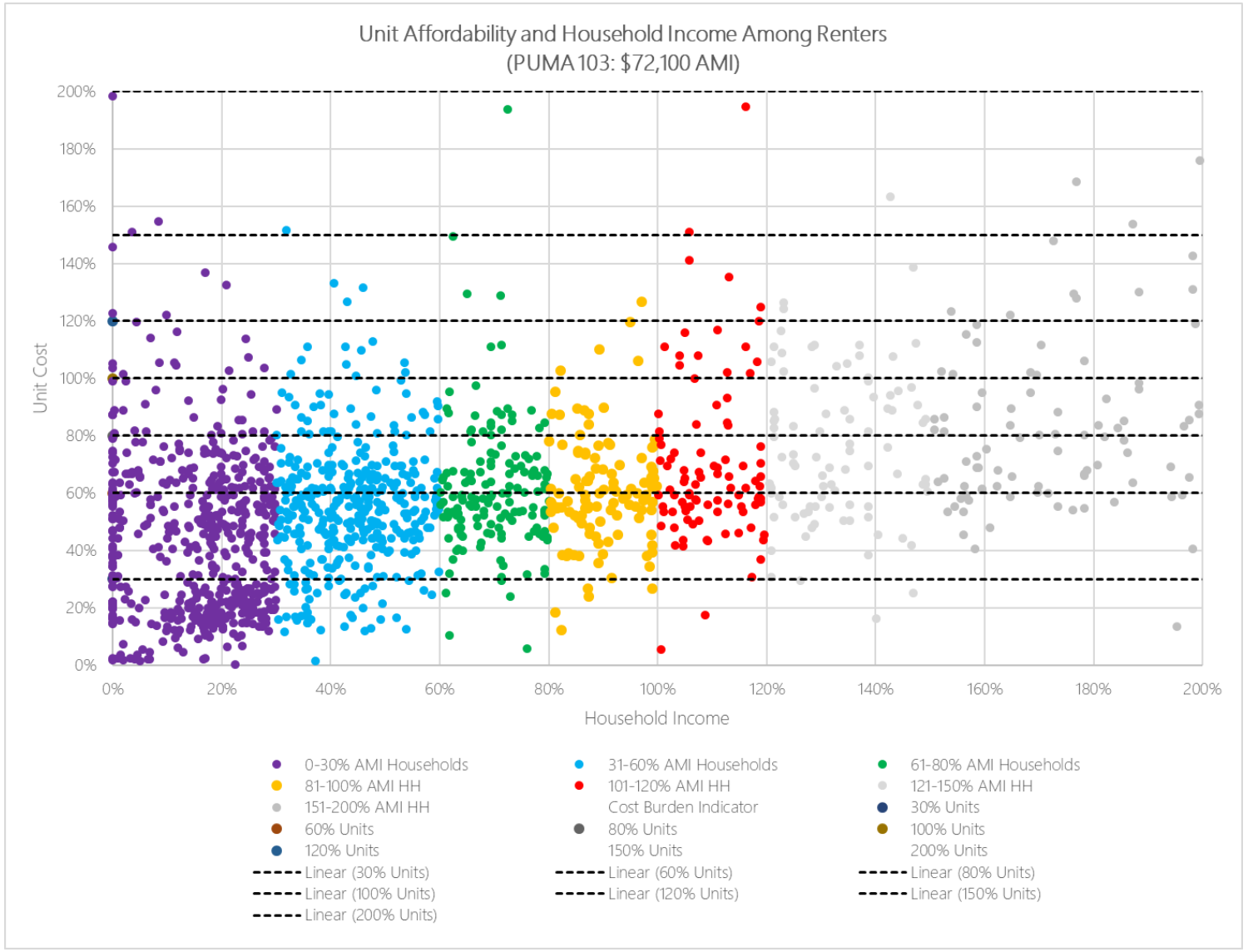
Source: 2013-2017 PUMS, HISTA by Ribbon Demographics, 2013-2017 ACS, Calculations by Mullin & Lonergan Associates, Inc.

Figure 82 Bar Chart, PUMA 103, Renters



Source: 2013-2017 PUMS, HISTA by Ribbon Demographics, 2013-2017 ACS, Calculations by Mullin & Lonergan Associates, Inc.

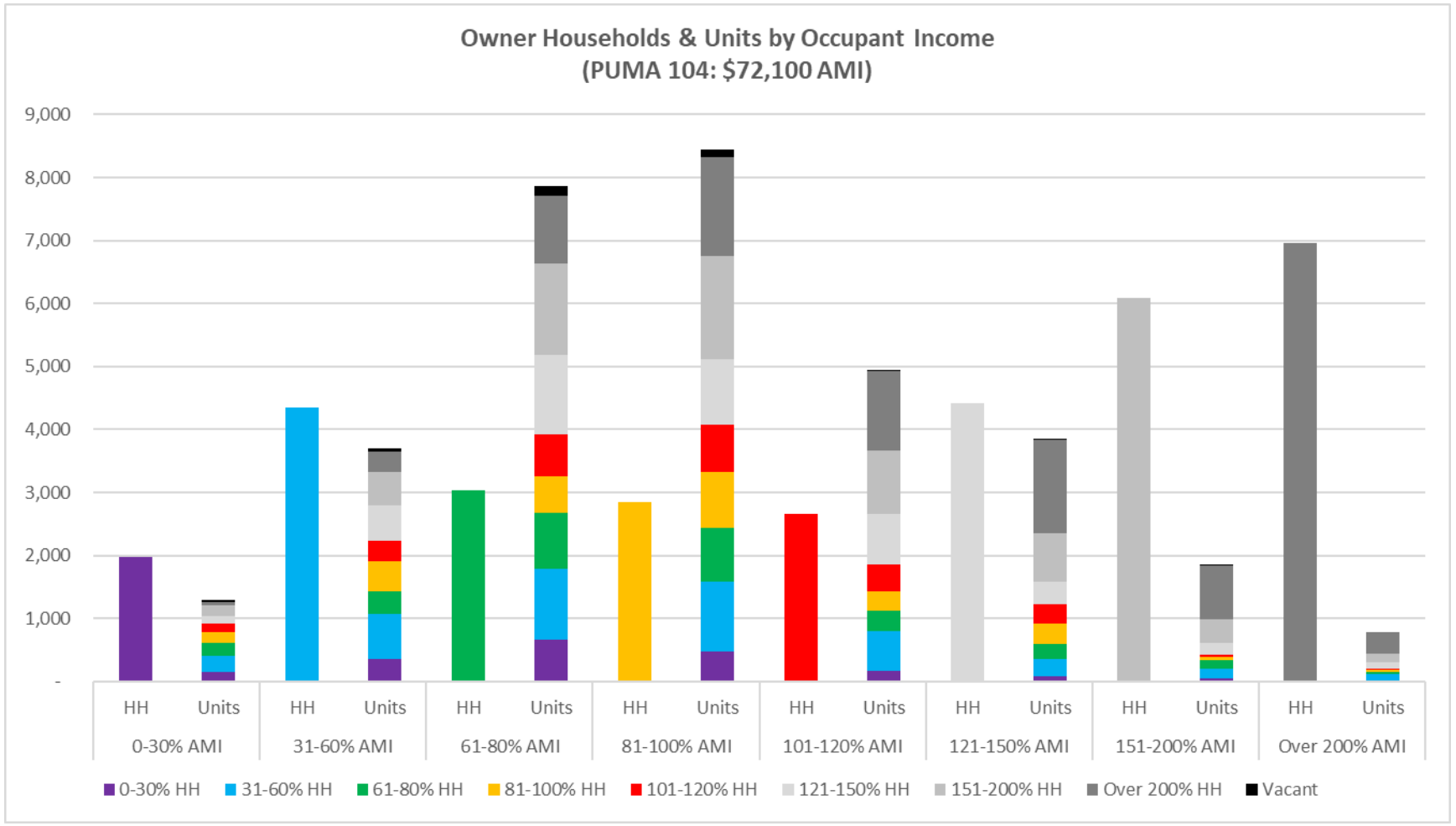
Figure 83 Scatter Plot, PUMA 103 Renters



Source: 2013-2017 PUMS, HISTA by Ribbon Demographics, 2013-2017 ACS, Calculations by Mullin & Lonergan Associates, Inc.

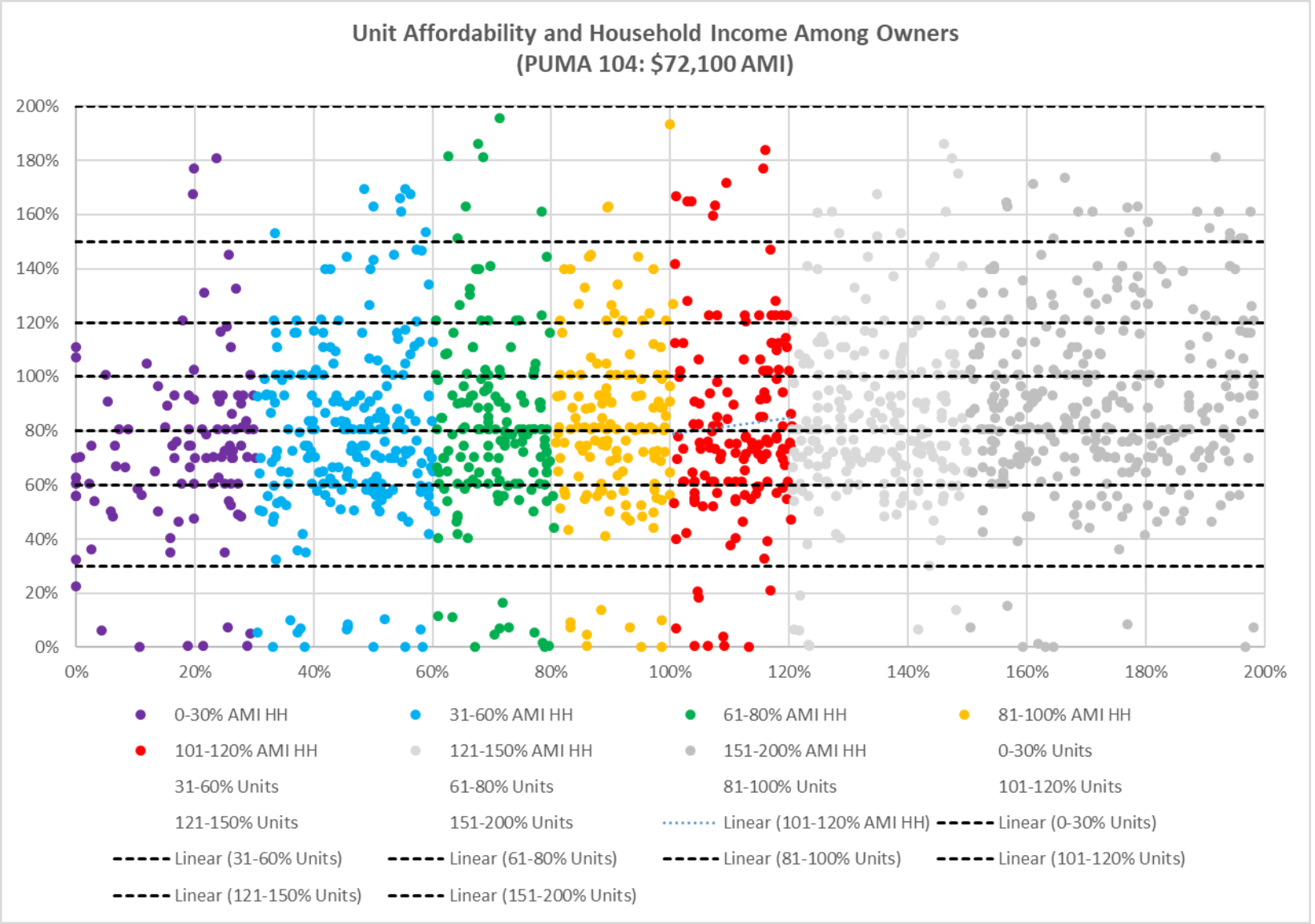
PUMA 104

Figure 84 Bar Chart, PUMA 104, Owners



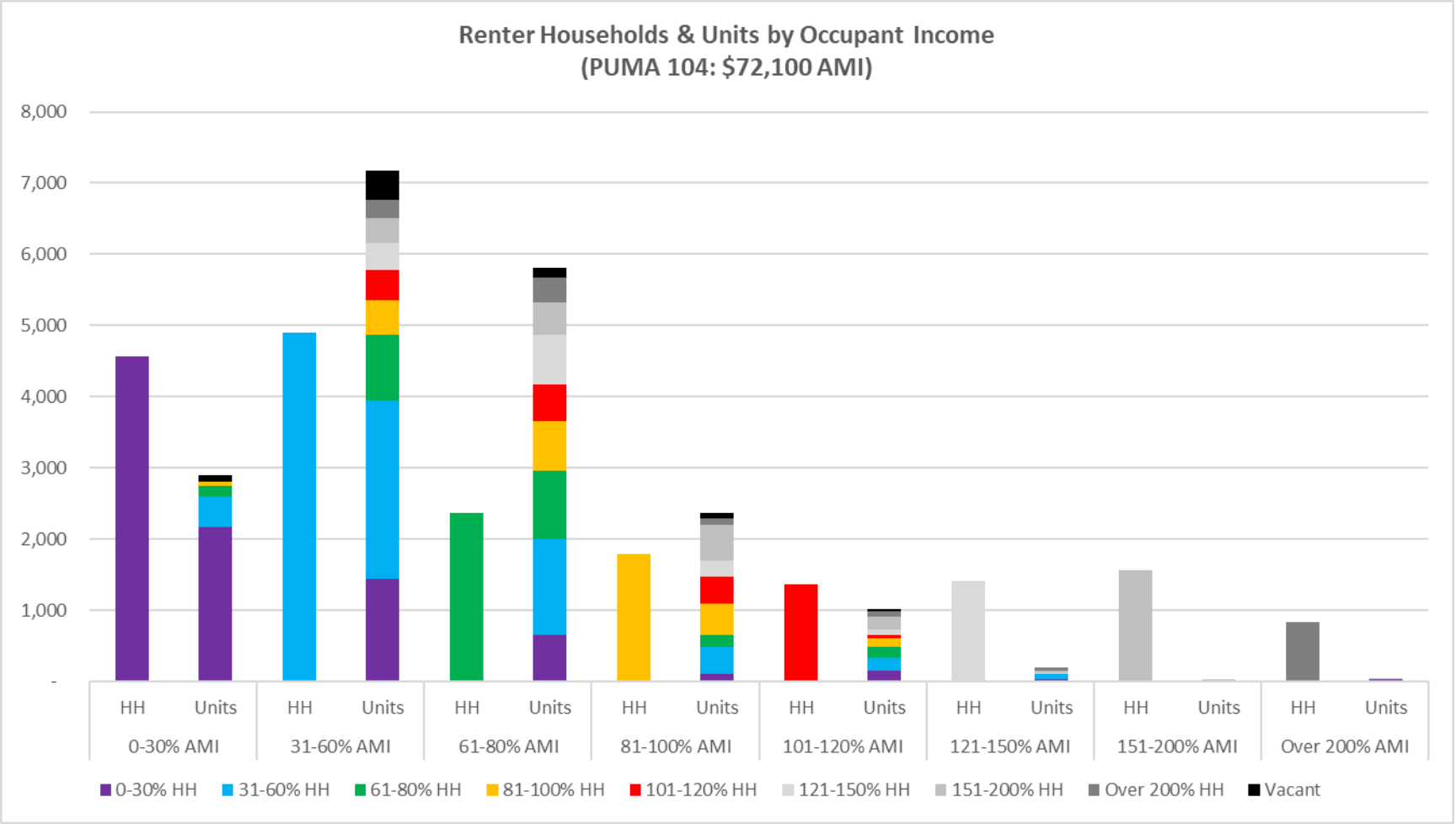
Source: 2013-2017 PUMS, HISTA by Ribbon Demographics, 2013-2017 ACS, Calculations by Mullin & Lonergan Associates, Inc.

Figure 85 Scatter Plot, PUMA 104 Owners



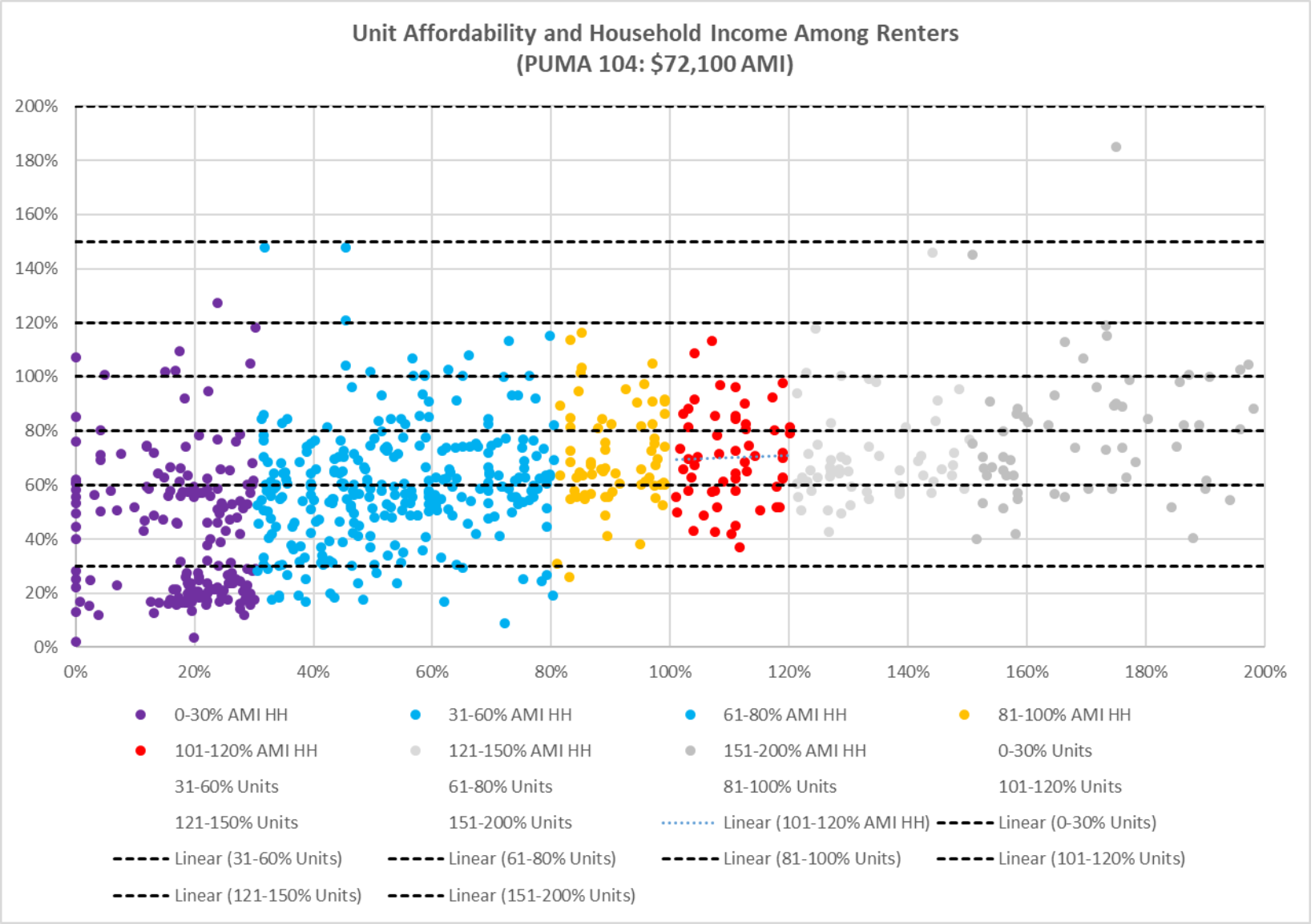
Source: 2013-2017 PUMS, HISTA by Ribbon Demographics, 2013-2017 ACS, Calculations by Mullin & Lonergan Associates, Inc.

Figure 86 Bar Chart, PUMA 104, Renters



Source: 2013-2017 PUMS, HISTA by Ribbon Demographics, 2013-2017 ACS, Calculations by Mullin & Lonergan Associates, Inc.

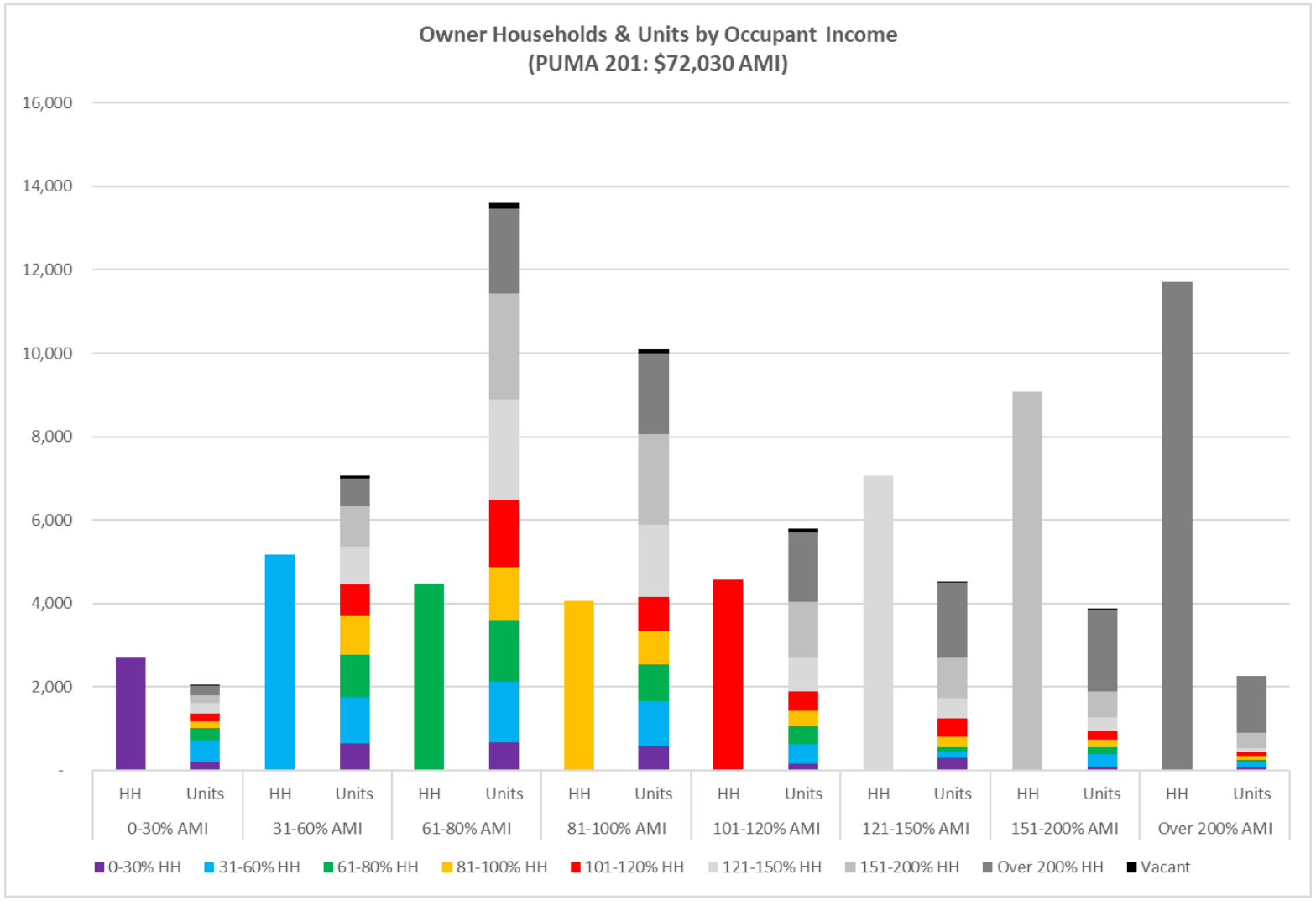
Figure 87 Scatter Plot, PUMA 104, Renters



Source: 2013-2017 PUMS, HISTA by Ribbon Demographics, 2013-2017 ACS, Calculations by Mullin & Lonergan Associates, Inc.

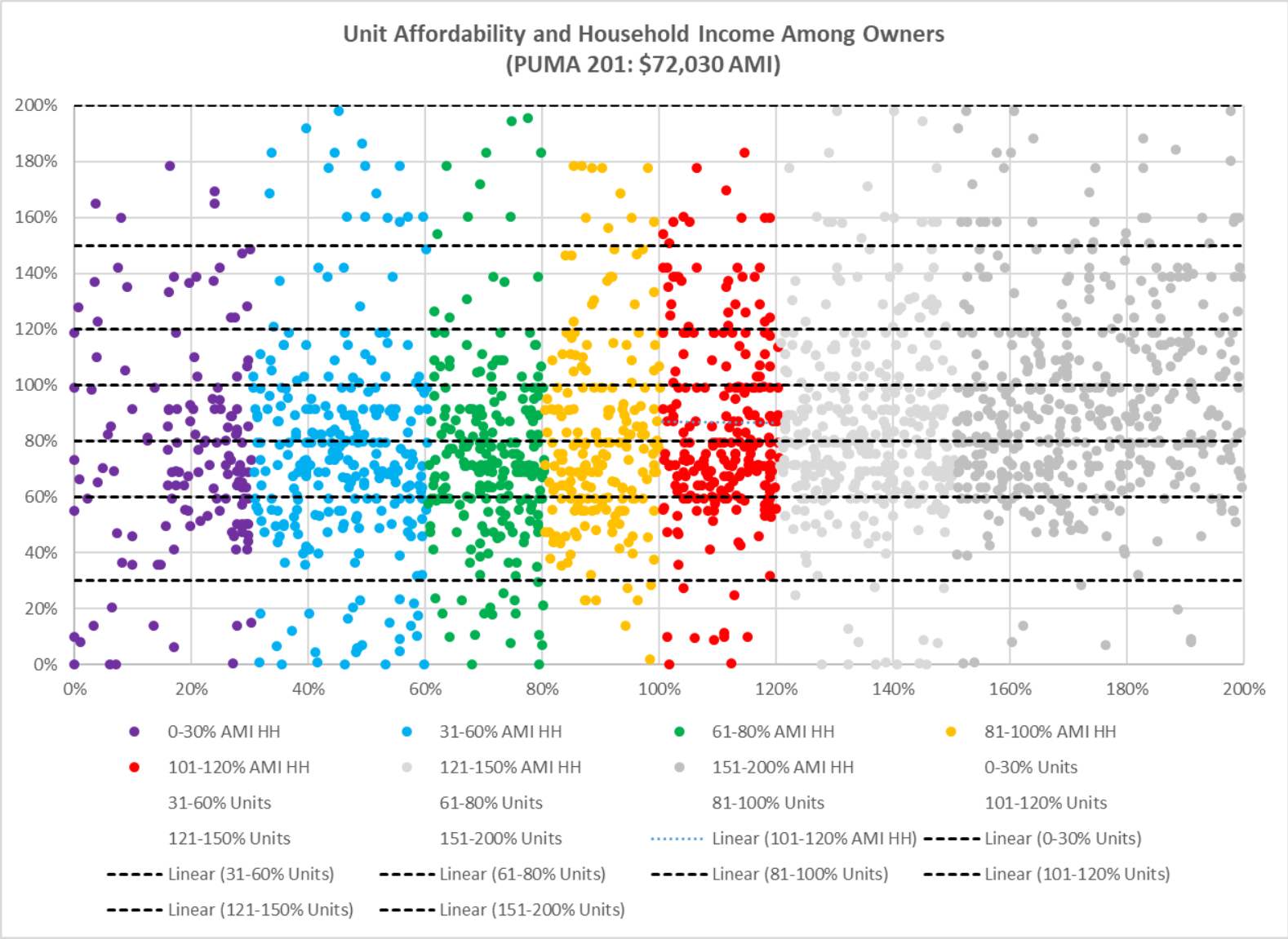
PUMA 201

Figure 88 Bar Chart, PUMA 201, Owners



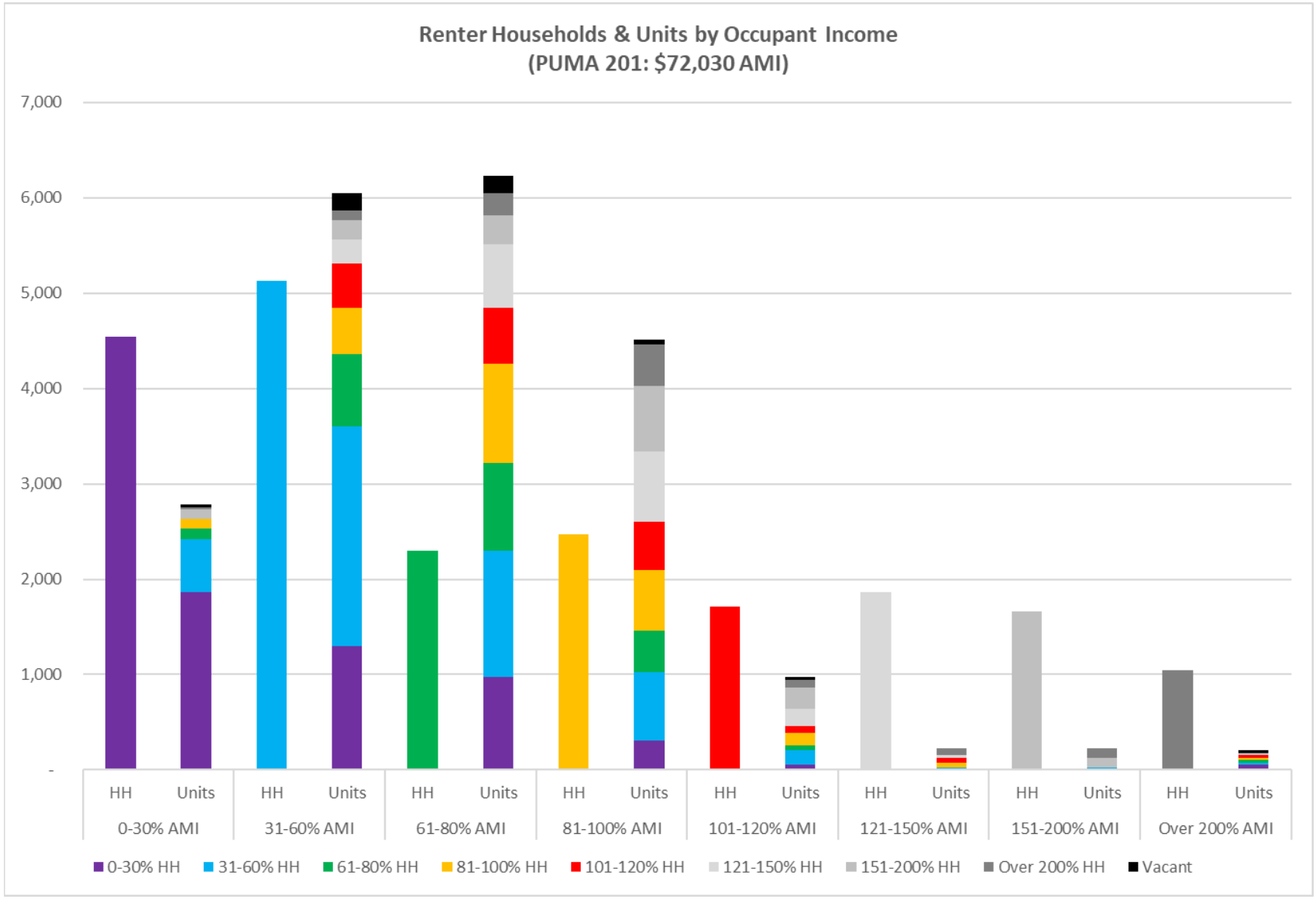
Source: 2013-2017 PUMS, HISTA by Ribbon Demographics, 2013-2017 ACS, Calculations by Mullin & Lonergan Associates, Inc.

Figure 89 Scatter Plot, PUMA 201, Owners



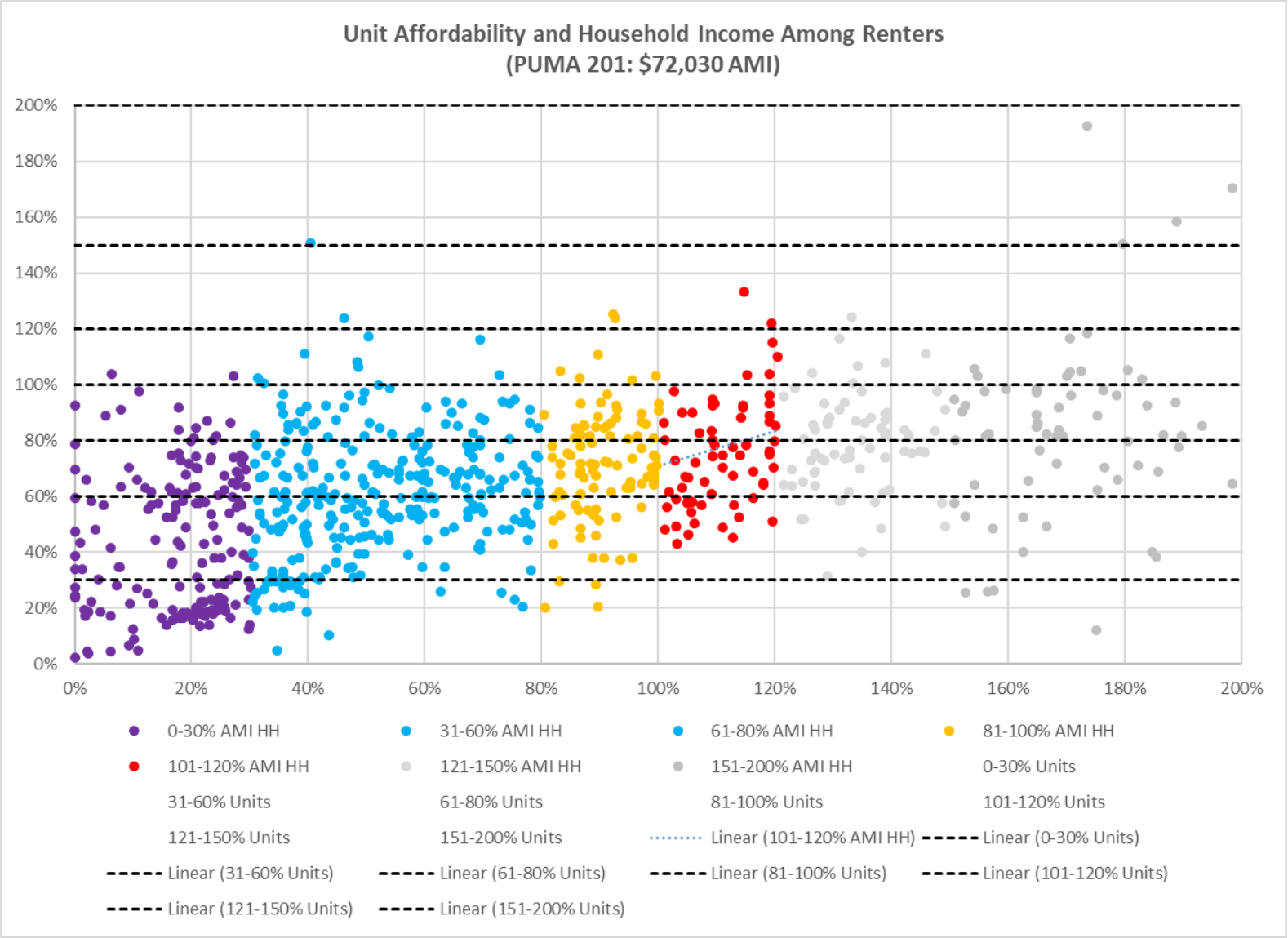
Source: 2013-2017 PUMS, HISTA by Ribbon Demographics, 2013-2017 ACS, Calculations by Mullin & Lonergan Associates, Inc.

Figure 90 Bar Chart, PUMA 201 Renters



Source: 2013-2017 PUMS, HISTA by Ribbon Demographics, 2013-2017 ACS, Calculations by Mullin & Lonergan Associates, Inc.

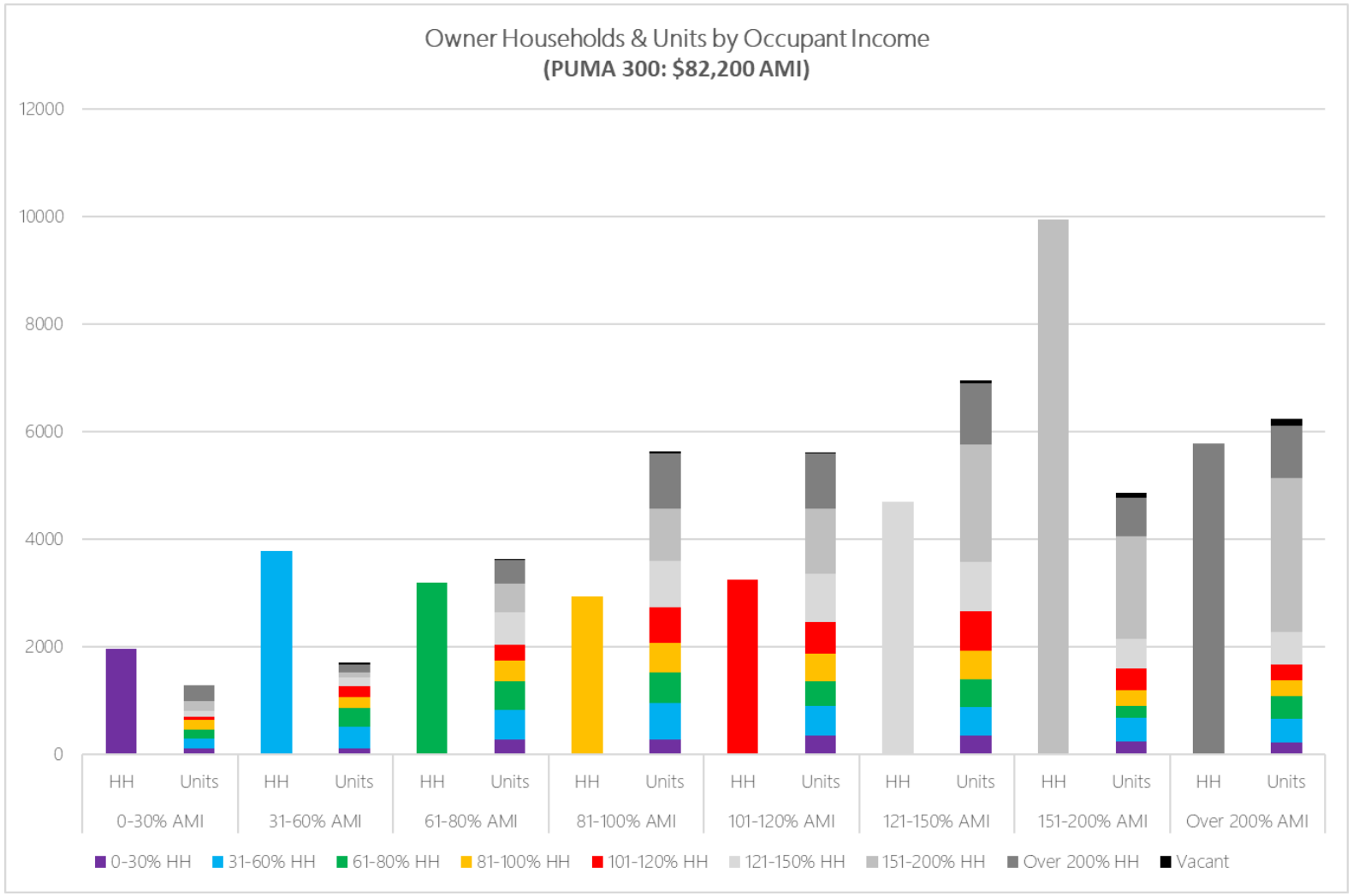
Figure 91 Scatter Plot, PUMA 201, Renters



Source: 2013-2017 PUMS, HISTA by Ribbon Demographics, 2013-2017 ACS, Calculations by Mullin & Lonergan Associates, Inc.

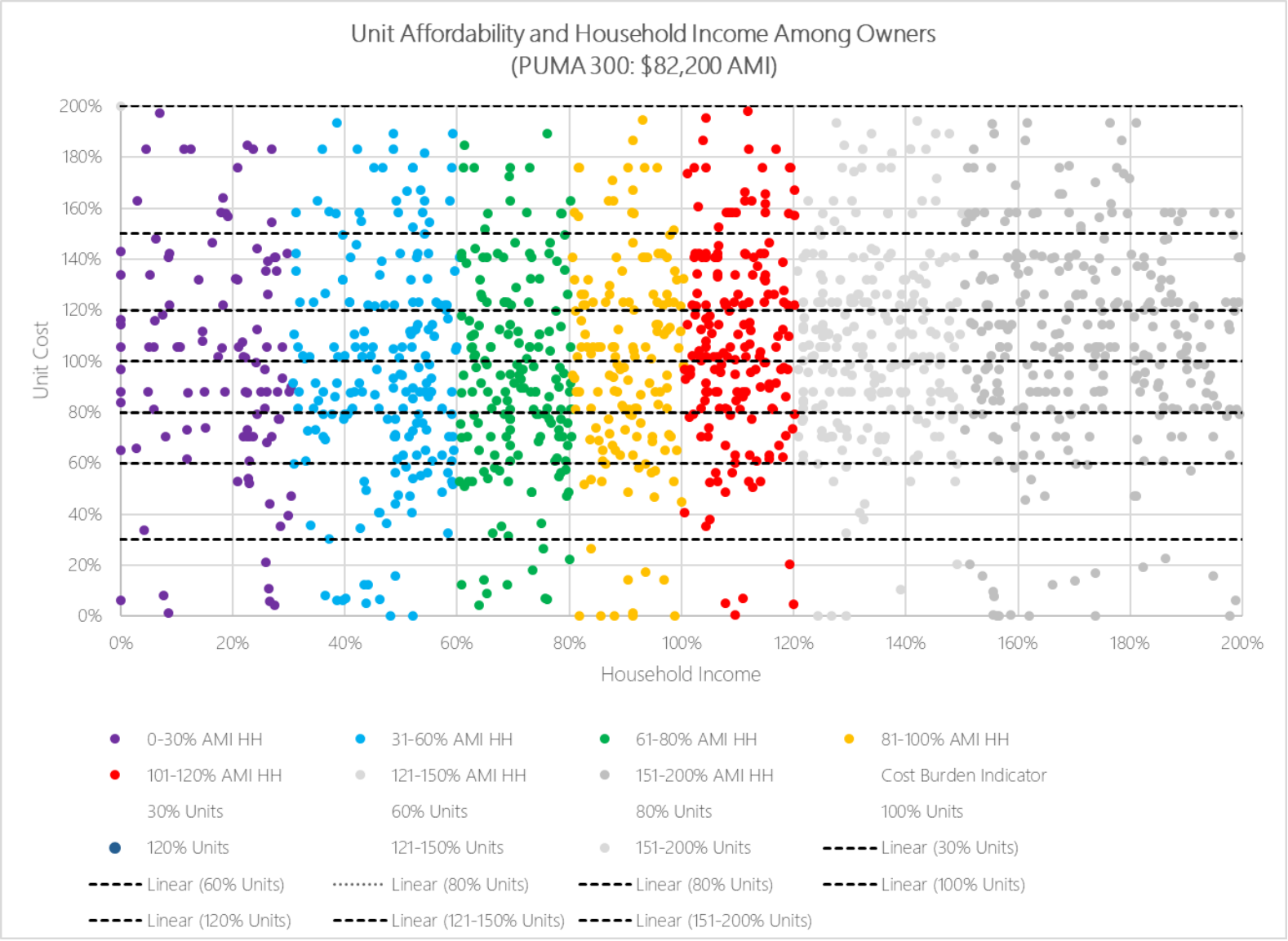
PUMA 300

Figure 92 Bar Chart, PUMA 300, Owners



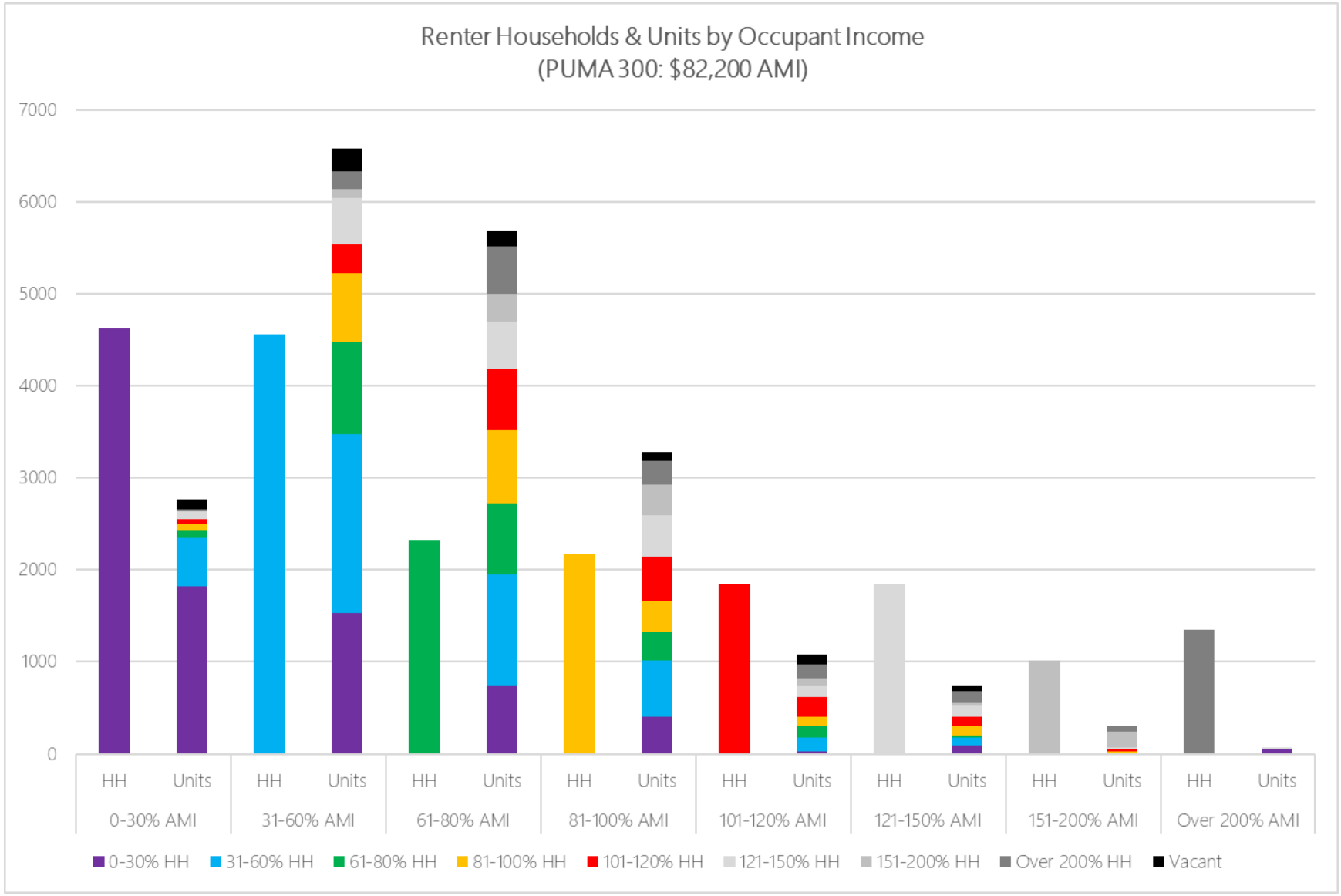
Source: 2013-2017 PUMS, HISTA by Ribbon Demographics, 2013-2017 ACS, Calculations by Mullin & Lonergan Associates, Inc.

Figure 93 Scatter Plot, PUMA 300, Owners



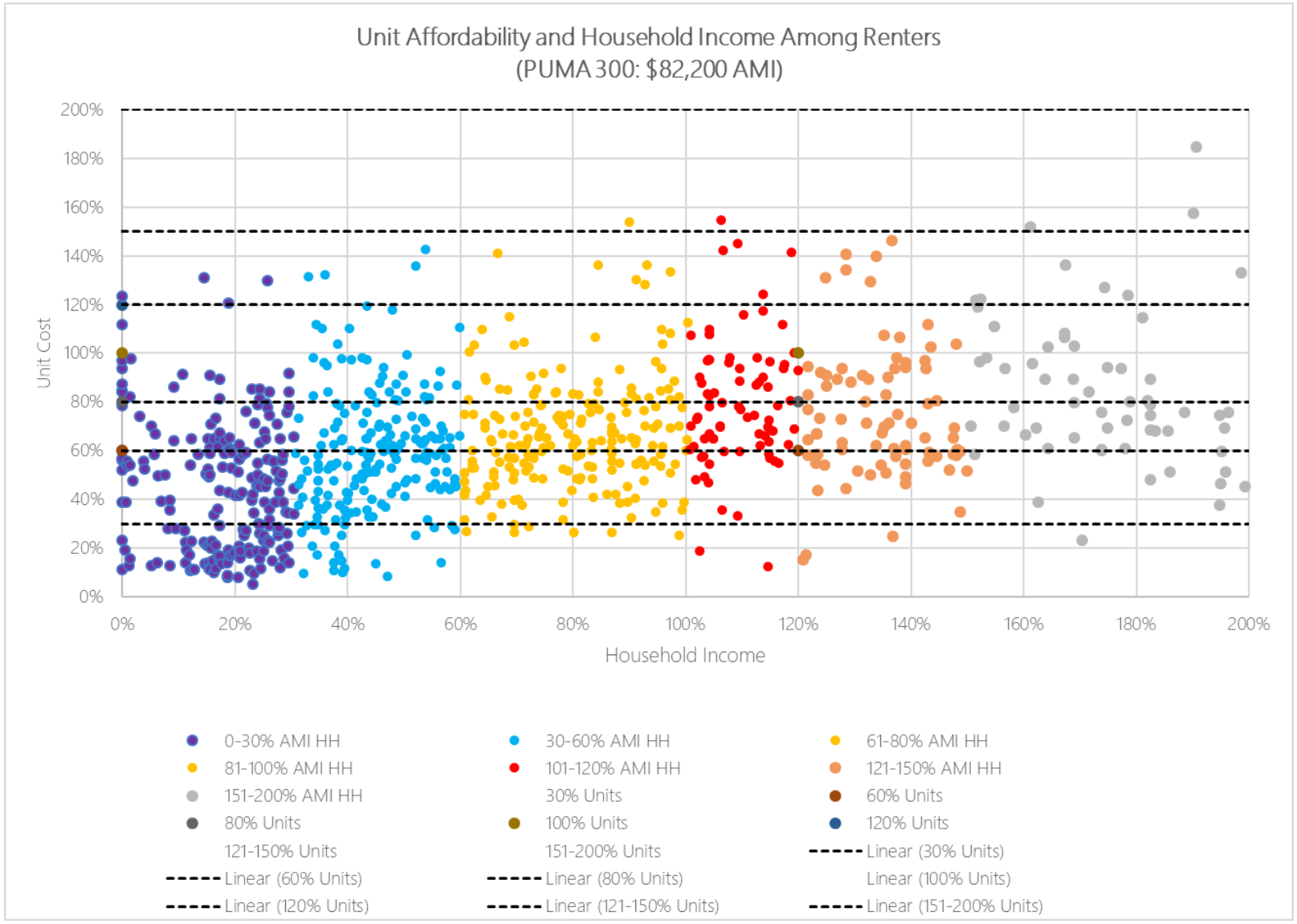
Source: 2013-2017 PUMS, HISTA by Ribbon Demographics, 2013-2017 ACS, Calculations by Mullin & Lonergan Associates, Inc.

Figure 94 Bar Chart, PUMA 300, Renters



Source: 2013-2017 PUMS, HISTA by Ribbon Demographics, 2013-2017 ACS, Calculations by Mullin & Lonergan Associates, Inc.

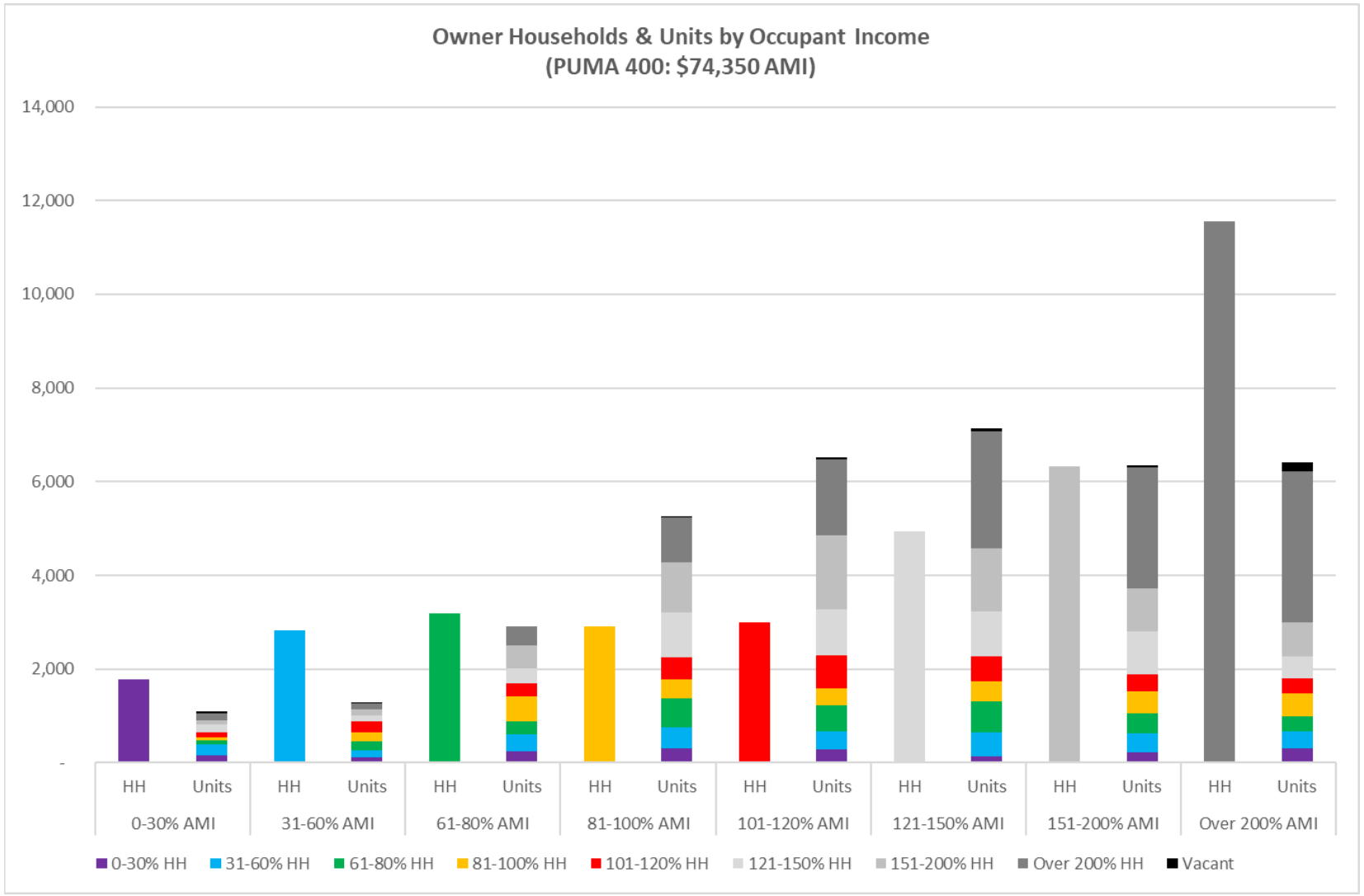
Figure 95 Scatter Plot, PUMA 300, Renters



Source: 2013-2017 PUMS, HISTA by Ribbon Demographics, 2013-2017 ACS, Calculations by Mullin & Lonergan Associates, Inc.

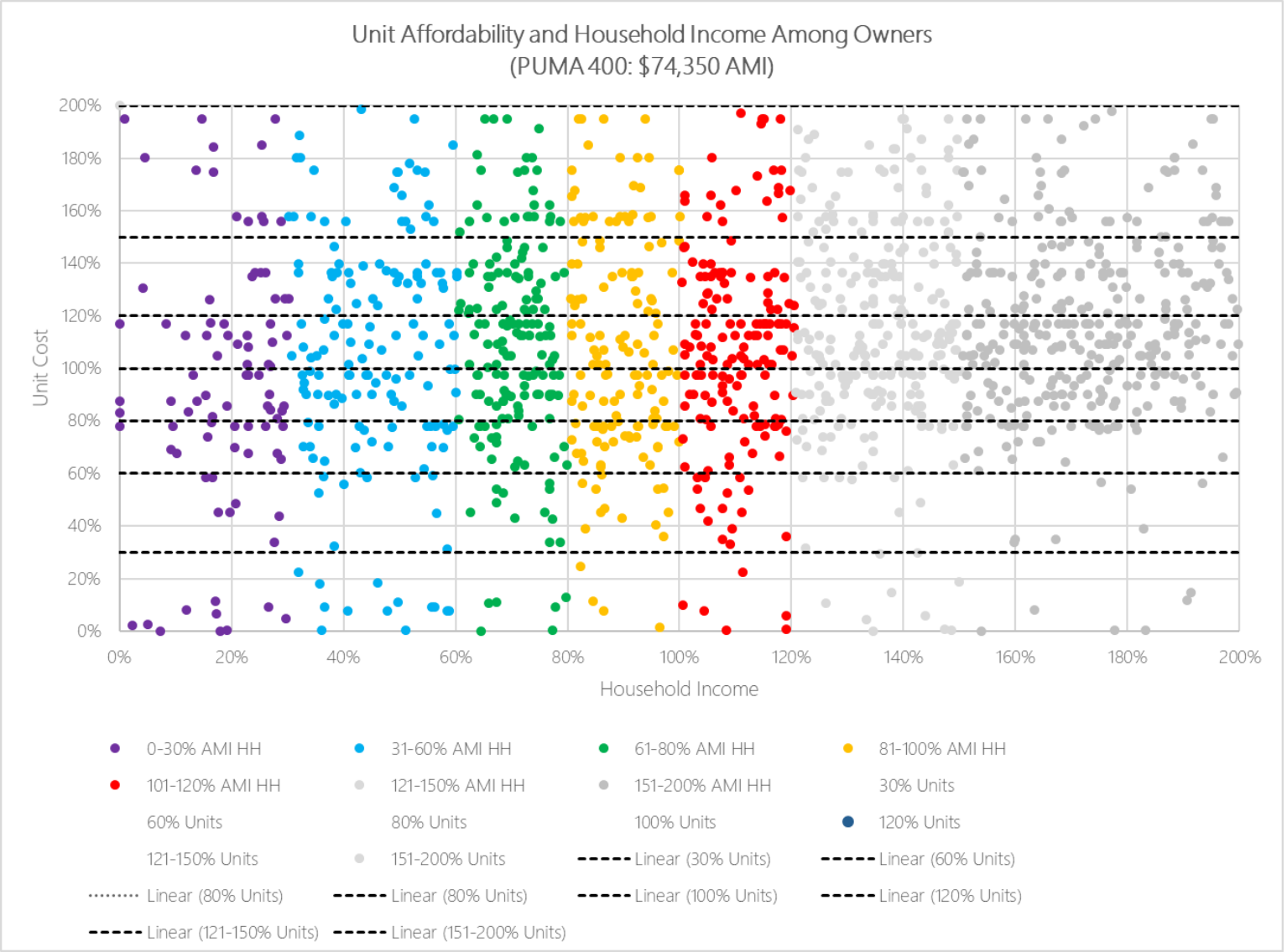
PUMA 400

Figure 96 Bar Chart, PUMA 400, Owners



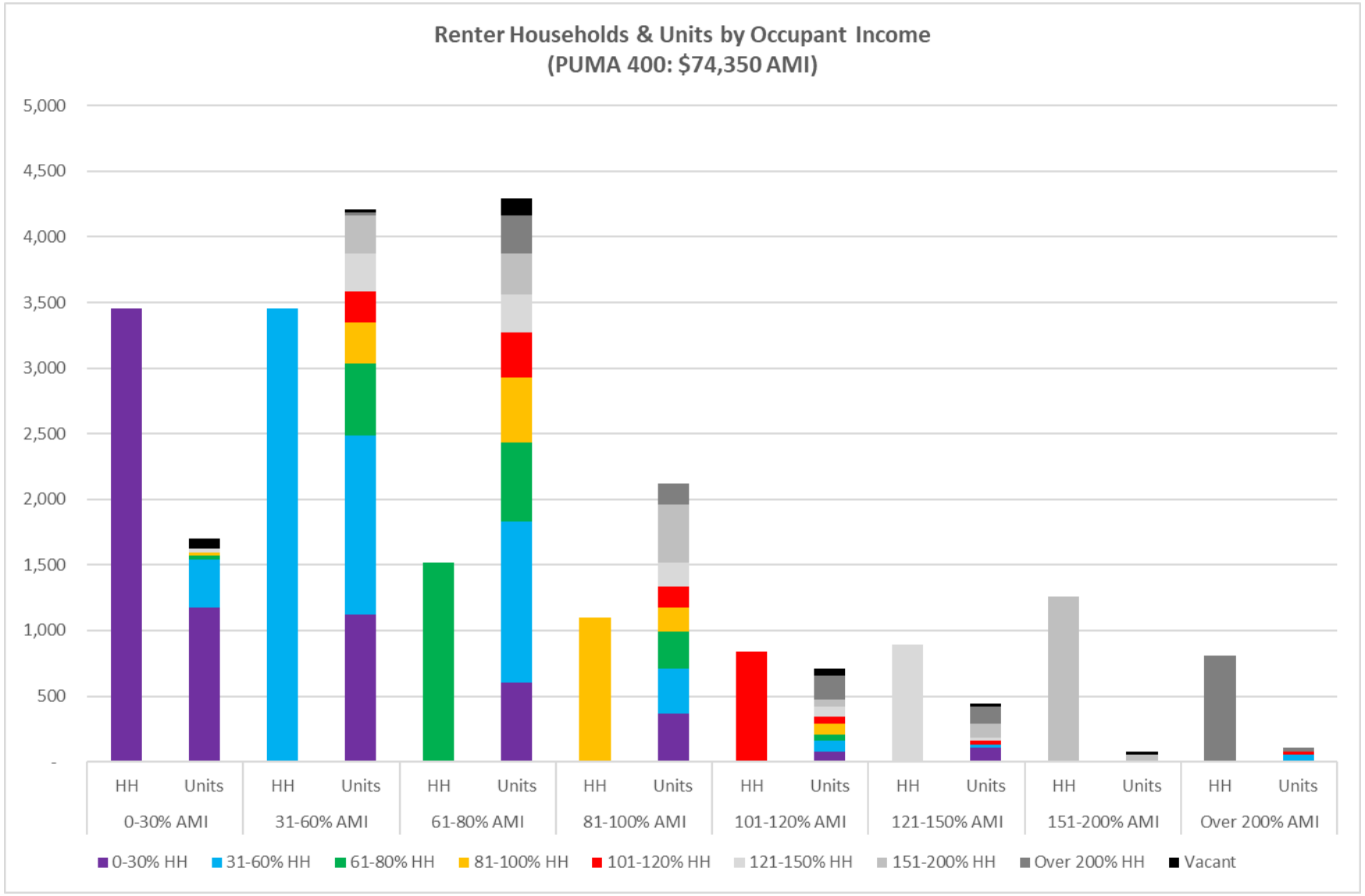
Source: 2013-2017 PUMS, HISTA by Ribbon Demographics, 2013-2017 ACS, Calculations by Mullin & Lonergan Associates, Inc.

Figure 97 Scatter Plot, PUMA 400, Owners



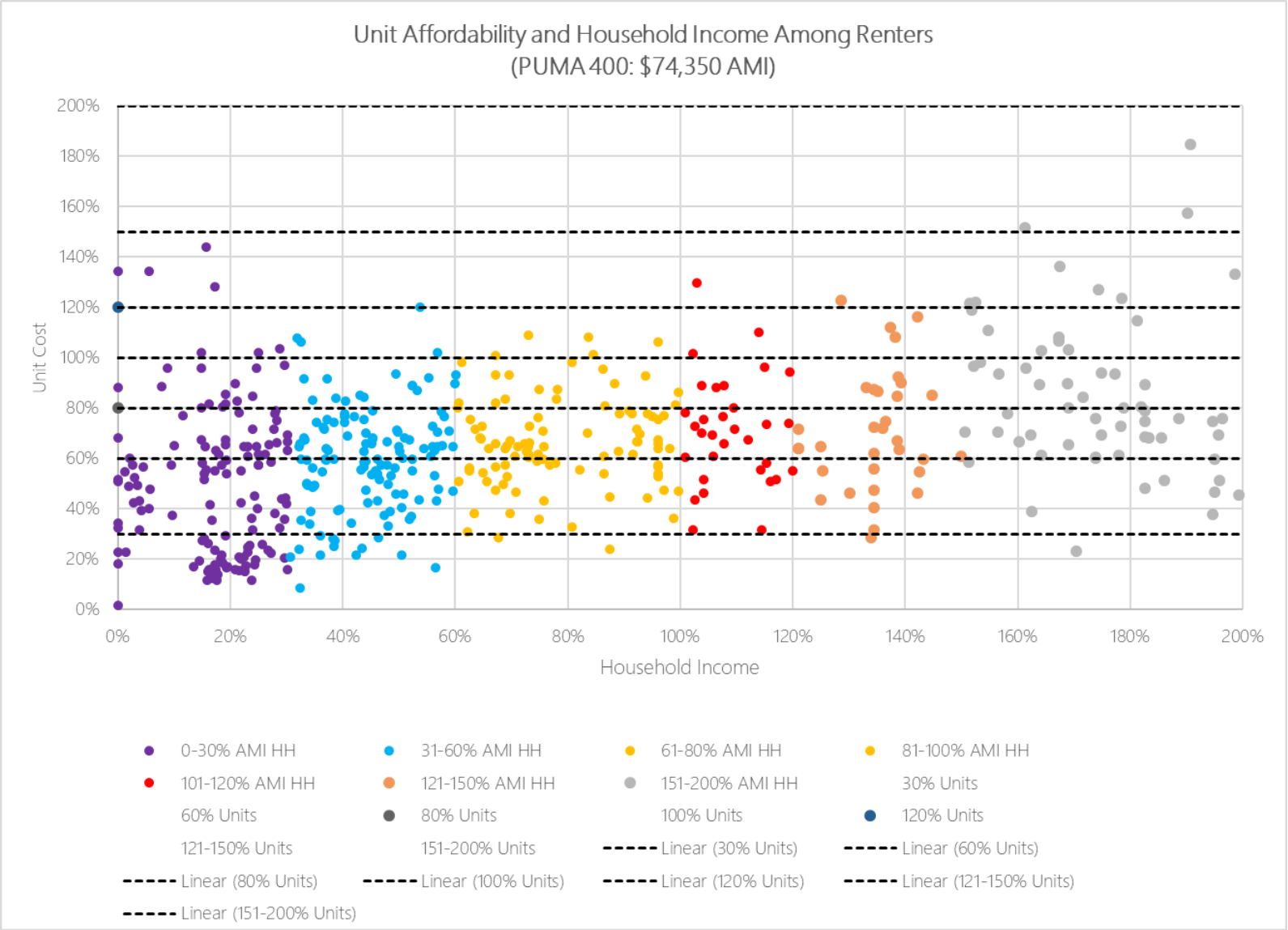
Source: 2013-2017 PUMS, HISTA by Ribbon Demographics, 2013-2017 ACS, Calculations by Mullin & Lonergan Associates, Inc.

Figure 98 Bar Chart, PUMA 400 Renters



Source: 2013-2017 PUMS, HISTA by Ribbon Demographics, 2013-2017 ACS, Calculations by Mullin & Lonergan Associates, Inc.

Figure 99 Scatter Plot, PUMA 400, Renters



Source: 2013-2017 PUMS, HISTA by Ribbon Demographics, 2013-2017 ACS, Calculations by Mullin & Lonergan Associates, Inc.

Appendix D: Demographics and Housing Characteristics Tables

Figure 100 Population, 2010 - 2017

	2010	2017	% Change
Rhode Island	1,056,389	1,056,138	0.00%
Barrington	16,501	16,218	-1.70%
Bristol	23,189	22,318	-3.80%
Warren	10,811	10,492	-3.00%
Coventry	35,040	34,873	-0.50%
East Greenwich	13,187	13,094	-0.70%
Warwick	83,676	81,218	-2.90%
West Greenwich	5,974	6,118	2.40%
West Warwick	29,358	28,709	-2.20%
Jamestown	5,436	5,505	1.30%
Little Compton	3,508	3,521	0.40%
Middletown	16,362	16,100	-1.60%
Newport	24,957	24,745	-0.80%
Portsmouth	17,316	17,463	0.80%
Tiverton	15,674	15,870	1.30%
Burrillville	15,971	16,363	2.50%
Central Falls	19,391	19,395	0.00%
Cranston	80,580	80,979	0.50%
Cumberland	33,291	34,498	3.60%
East Providence	47,491	47,425	-0.10%
Foster	4,556	4,689	2.90%
Glocester	9,805	9,993	1.90%
Johnston	28,752	29,159	1.40%
Lincoln	21,120	21,630	2.40%
North Providence	32,244	32,345	0.30%
North Smithfield	11,768	12,301	4.50%
Pawtucket	71,662	71,770	0.20%

	2010	2017	% Change
Providence	178,286	179,509	0.70%
Scituate	10,337	10,529	1.90%
Smithfield	21,477	21,611	0.60%
Woonsocket	41,682	41,508	-0.40%
Charlestown	7,876	7,762	-1.40%
Exeter	6,537	6,761	3.40%
Hopkinton	8,168	8,112	-0.70%
Narragansett	16,034	15,601	-2.70%
New Shoreham	914	830	-9.20%
North Kingstown	26,611	26,178	-1.60%
Richmond	7,672	7,608	-0.80%
South Kingstown	30,226	30,712	1.60%
Westerly	22,949	22,626	-1.40%

Source: 2013-2017 American Community Survey

Figure 101 Top ten counties for migration inflow into Rhode Island

State/U.S. Island Area/Foreign Region of Residence 1 Year Ago	County	Inflow	% of Movers
Massachusetts	Bristol County	3,017	7.19%
Massachusetts	Norfolk County	1,745	4.16%
Massachusetts	Middlesex County	1,491	3.55%
Massachusetts	Worcester County	1,317	3.14%
Connecticut	New London County	800	1.91%
Massachusetts	Plymouth County	728	1.74%
Massachusetts	Suffolk County	692	1.65%
Connecticut	Hartford County	675	1.61%
Connecticut	Windham County	556	1.33%
Massachusetts	Essex County	516	1.23%

Source: 2013-2017 American Community Survey

Figure 102 Top ten counties for Rhode Island migration inflow (excluding neighboring states)

State/U.S. Island Area/Foreign Region of Residence 1 Year Ago	County	Estimate	% of Movers
California	San Diego County	463	1.10%
New York	New York County	456	1.09%
New York	Suffolk County	444	1.06%
New York	Kings County	430	1.03%
Florida	Hillsborough County	392	0.93%
New York	Bronx County	382	0.91%
California	Los Angeles County	376	0.90%
Maryland	Montgomery County	308	0.73%
New Jersey	Mercer County	283	0.67%
New Hampshire	Rockingham County	279	0.67%

Source: 2013-2017 American Community Survey

Figure 103 Top ten counties for Bristol County, Rhode Island migration inflow

State/U.S. Island Area/Foreign Region of Residence 1 Year Ago	County	Estimate
Massachusetts	Bristol County	413
Florida	Hillsborough County	124
Massachusetts	Middlesex County	109
Connecticut	Windham County	87
Tennessee	Sumner County	81
Connecticut	Fairfield County	70
Massachusetts	Essex County	70
Georgia	Barrow County	61
Massachusetts	Norfolk County	52
New York	Suffolk County	42

Source: 2013-2017 American Community Survey

Figure 104 Top ten counties for Kent County, Rhode Island migration inflow

State/U.S. Island Area/Foreign Region of Residence 1 Year Ago	County	Estimate
Massachusetts	Bristol County	1,725
Massachusetts	Norfolk County	1,202
Massachusetts	Middlesex County	859
Massachusetts	Worcester County	848
Massachusetts	Suffolk County	516
Massachusetts	Plymouth County	493
New York	Kings County	342
Connecticut	Windham County	328
Massachusetts	Essex County	320
New York	Bronx County	317

Source: 2013-2017 American Community Survey

Figure 105 Top ten counties for Newport County, Rhode Island migration inflow

State/U.S. Island Area/Foreign Region of Residence 1 Year Ago	County	Estimate
Massachusetts	Bristol County	589
Massachusetts	Middlesex County	313
California	San Diego County	271
Florida	Escambia County	258
California	Monterey County	200
Maryland	Montgomery County	188
Washington	Pierce County	188
Virginia	Virginia Beach city	146
Georgia	Chatham County	126
New York	New York County	125

Source: 2013-2017 American Community Survey

Top ten counties for Providence County, Rhode Island migration inflow

State/U.S. Island Area/Foreign Region of Residence 1 Year Ago	County	Estimate
Massachusetts	Bristol County	1,725
Massachusetts	Norfolk County	1,202
Massachusetts	Middlesex County	859
Massachusetts	Worcester County	848
Massachusetts	Suffolk County	516
Massachusetts	Plymouth County	493
New York	Kings County	342
Connecticut	Windham County	328
Massachusetts	Essex County	320
New York	Bronx County	317

Source: 2013-2017 American Community Survey

Figure 106 Top ten counties for Washington County, Rhode Island migration inflow

State/U.S. Island Area/Foreign Region of Residence 1 Year Ago	County	Estimate
Connecticut	New London County	392
Massachusetts	Worcester County	247
Connecticut	Hartford County	214
Massachusetts	Norfolk County	211
New York	Suffolk County	189
Massachusetts	Middlesex County	177
Massachusetts	Bristol County	158
Virginia	Fairfax city	139
Massachusetts	Berkshire County	124
Connecticut	New Haven County	118

Source: 2013-2017 American Community Survey

Figure 107 Age – Less than 18 years old, 2010 – 2017

	2010		2017	
Rhode Island	230,293	21.80%	210,582	19.90%
Barrington	4,653	28.20%	4,462	27.50%
Bristol	3,803	16.40%	3,241	14.50%
Warren	2,130	19.70%	1,785	17.00%
Coventry	8,234	23.50%	6,845	19.60%
East Greenwich	3,415	25.90%	3,467	26.50%
Warwick	16,400	19.60%	14,415	17.70%
West Greenwich	1,505	25.20%	1,493	24.40%
West Warwick	5,989	20.40%	5,366	18.70%
Jamestown	1,239	22.80%	1,058	19.20%
Little Compton	733	20.90%	569	16.20%
Middletown	3,829	23.40%	3,411	21.20%
Newport	3,893	15.60%	3,572	14.40%
Portsmouth	3,861	22.30%	3,544	20.30%
Tiverton	3,166	20.20%	2,743	17.30%
Burrillville	3,354	21.00%	3,358	20.50%
Central Falls	5,585	28.80%	5,630	29.00%
Cranston	17,002	21.10%	16,107	19.90%
Cumberland	7,557	22.70%	7,069	20.50%
East Providence	9,213	19.40%	8,433	17.80%
Foster	1,080	23.70%	746	15.90%
Glocester	2,137	21.80%	2,021	20.20%
Johnston	5,923	20.60%	5,183	17.80%
Lincoln	4,393	20.80%	4,911	22.70%
North Providence	6,159	19.10%	5,403	16.70%
North Smithfield	2,507	21.30%	2,496	20.30%
Pawtucket	16,769	23.40%	16,142	22.50%
Providence	42,610	23.90%	40,620	22.60%
Scituate	2,564	24.80%	2,006	19.10%

	2010		2017	
Smithfield	3,651	17.00%	3,381	15.60%
Woonsocket	10,379	24.90%	8,879	21.40%
Charlestown	1,410	17.90%	1,273	16.40%
Exeter	1,530	23.40%	1,176	17.40%
Hopkinton	1,805	22.10%	1,398	17.20%
Narragansett	2,341	14.60%	2,019	12.90%
New Shoreham	143	15.70%	91	11.00%
North Kingstown	6,626	24.90%	5,735	21.90%
Richmond	1,903	24.80%	1,659	21.80%
South Kingstown	5,864	19.40%	4,747	15.50%
Westerly	4,888	21.30%	4,128	18.20%

Source: 2013-2017 American Community Survey

Figure 108 Age – Traditional Working Age (15 to 64 years old), 2010 – 2017

	2010		2017	
Rhode Island	720,457	68.20%	713,629	67.60%
Barrington	10,346	62.70%	9,909	61.10%
Bristol	15,977	68.90%	15,210	68.10%
Warren	7,276	67.30%	7,016	66.90%
Coventry	23,722	67.70%	23,965	68.60%
East Greenwich	8,558	64.90%	8,195	62.70%
Warwick	56,063	67.00%	53,747	66.10%
West Greenwich	4,200	70.30%	4,256	69.60%
West Warwick	20,345	69.30%	19,167	66.70%
Jamestown	3,593	66.10%	3,427	62.30%
Little Compton	2,214	63.10%	2,068	58.60%
Middletown	10,537	64.40%	10,228	63.60%
Newport	18,393	73.70%	17,744	71.70%
Portsmouth	11,152	64.40%	11,032	63.20%
Tiverton	10,047	64.10%	9,813	61.80%
Burrillville	11,627	72.80%	11,052	67.60%
Central Falls	12,953	66.80%	13,101	67.50%
Cranston	54,392	67.50%	54,287	67.00%
Cumberland	21,706	65.20%	22,803	66.10%
East Providence	31,439	66.20%	31,311	65.90%
Foster	3,135	68.80%	3,210	68.50%
Glocester	7,030	71.70%	6,939	69.40%
Johnston	18,258	63.50%	19,021	65.30%
Lincoln	14,150	67.00%	13,600	62.90%
North Providence	21,378	66.30%	21,645	66.90%
North Smithfield	7,767	66.00%	7,626	62.00%
Pawtucket	48,372	67.50%	49,131	68.60%
Providence	128,544	72.10%	128,615	71.50%
Scituate	7,133	69.00%	7,170	68.20%

	2010		2017	
Smithfield	14,884	69.30%	14,795	68.40%
Woonsocket	26,802	64.30%	28,345	68.30%
Charlestown	5,560	70.60%	5,127	66.20%
Exeter	4,694	71.80%	4,773	70.60%
Hopkinton	5,571	68.20%	5,734	70.60%
Narragansett	11,384	71.00%	10,733	68.70%
New Shoreham	589	64.40%	604	72.80%
North Kingstown	18,069	67.90%	17,045	65.10%
Richmond	5,432	70.80%	5,230	68.80%
South Kingstown	21,430	70.90%	21,397	69.60%
Westerly	14,894	64.90%	14,558	64.40%

Source: 2013-2017 American Community Survey

Figure 109 Age – 65 years or older, 2010 – 2017

	2010		2017	
Rhode Island	150,007	14.20%	170,144	16.10%
Barrington	2,426	14.70%	2,761	17.00%
Bristol	4,035	17.40%	4,517	20.20%
Warren	1,903	17.60%	2,080	19.80%
Coventry	4,906	14.00%	5,494	15.80%
East Greenwich	2,057	15.60%	2,127	16.20%
Warwick	14,225	17.00%	15,673	19.30%
West Greenwich	532	8.90%	700	11.40%
West Warwick	3,934	13.40%	4,864	16.90%
Jamestown	864	15.90%	1,171	21.30%
Little Compton	688	19.60%	1,070	30.40%
Middletown	2,651	16.20%	3,020	18.80%
Newport	3,469	13.90%	3,981	16.10%
Portsmouth	3,013	17.40%	3,793	21.70%
Tiverton	2,962	18.90%	3,723	23.50%
Burrillville	1,789	11.20%	2,505	15.30%
Central Falls	1,668	8.60%	1,461	7.50%
Cranston	12,087	15.00%	13,467	16.60%
Cumberland	5,493	16.50%	6,199	18.00%
East Providence	8,501	17.90%	8,879	18.70%
Foster	551	12.10%	896	19.10%
Glocester	1,088	11.10%	1,465	14.70%
Johnston	5,578	19.40%	5,977	20.50%
Lincoln	3,464	16.40%	3,923	18.10%
North Providence	5,868	18.20%	6,173	19.10%
North Smithfield	2,130	18.10%	2,649	21.50%
Pawtucket	9,244	12.90%	8,922	12.40%
Providence	15,333	8.60%	17,242	9.60%
Scituate	1,344	13.00%	2,013	19.10%

	2010		2017	
Smithfield	3,587	16.70%	4,260	19.70%
Woonsocket	6,502	15.60%	5,741	13.80%
Charlestown	1,292	16.40%	1,680	21.60%
Exeter	680	10.40%	1,007	14.90%
Hopkinton	1,152	14.10%	1,209	14.90%
Narragansett	2,646	16.50%	3,355	21.50%
New Shoreham	209	22.90%	177	21.30%
North Kingstown	3,300	12.40%	4,776	18.20%
Richmond	629	8.20%	1,007	13.20%
South Kingstown	4,111	13.60%	5,443	17.70%
Westerly	3,970	17.30%	4,744	21.00%

Source: 2013-2017 American Community Survey

Figure 110 Tenure – Owner-occupied, 2010 – 2017

	Owner-Occupied				
	2010		2017		%Change
	#	%	#	%	
Rhode Island	256,545	62.50%	247,291	60.00%	-3.60%
Barrington	5,113	88.40%	5,420	89.20%	6.00%
Bristol	5,975	67.20%	5,485	64.60%	-8.20%
Warren	2,775	60.90%	2,561	51.70%	-7.70%
Coventry	11,024	81.90%	10,872	77.60%	-1.40%
East Greenwich	4,043	78.70%	3,951	77.30%	-2.30%
Warwick	26,654	74.70%	25,057	71.80%	-6.00%
West Greenwich	1,851	87.60%	1,783	81.20%	-3.70%
West Warwick	7,398	58.20%	6,985	54.60%	-5.60%
Jamestown	1,819	81.90%	1,888	82.00%	3.80%
Little Compton	1,108	81.30%	1,277	77.30%	15.30%
Middletown	3,582	54.20%	3,574	52.30%	-0.20%
Newport	5,111	46.60%	4,248	40.40%	-16.90%
Portsmouth	5,308	74.20%	5,534	76.10%	4.30%
Tiverton	5,199	80.30%	5,452	79.70%	4.90%
Burrillville	4,305	75.80%	4,386	73.50%	1.90%
Central Falls	1,655	25.00%	1,439	22.80%	-13.10%
Cranston	20,625	67.90%	20,177	66.10%	-2.20%
Cumberland	10,019	77.20%	9,961	73.60%	-0.60%
East Providence	11,906	58.70%	11,728	58.90%	-1.50%
Foster	1,467	89.70%	1,487	83.40%	1.40%
Glocester	3,304	90.80%	3,272	90.70%	-1.00%
Johnston	8,278	73.10%	8,134	67.80%	-1.70%
Lincoln	6,131	73.30%	5,152	64.90%	-16.00%
North Providence	8,878	62.50%	8,222	58.60%	-7.40%
North Smithfield	3,520	80.60%	3,469	76.50%	-1.40%

	Owner-Occupied				
	2010		2017		%Change
	#	%	#	%	
Pawtucket	13,485	46.40%	12,082	43.70%	-10.40%
Providence	22,872	36.90%	21,503	34.70%	-6.00%
Scituate	2,999	81.40%	3,542	87.10%	18.10%
Smithfield	5,964	81.50%	6,016	80.00%	0.90%
Woonsocket	6,796	40.90%	6,277	36.80%	-7.60%
Charlestown	2,593	81.50%	2,743	83.90%	5.80%
Exeter	2,085	88.80%	2,099	81.20%	0.70%
Hopkinton	2,823	86.00%	2,804	83.80%	-0.70%
Narragansett	4,795	70.20%	4,482	66.50%	-6.50%
New Shoreham	352	79.30%	308	69.50%	-12.50%
North Kingstown	7,826	76.20%	7,869	76.40%	0.50%
Richmond	2,504	93.10%	2,546	89.30%	1.70%
South Kingstown	7,952	75.10%	7,390	71.90%	-7.10%
Westerly	6,451	68.00%	6,116	62.40%	-5.20%

Source: 2013-2017 American Community Survey

Figure 111 Tenure – Renter-occupied, 2010 – 2017

	Renter-Occupied				
	2010		2017		%Change
	#	%	#	%	
Rhode Island	153,760	37.50%	164,737	40.00%	7.10%
Barrington	673	11.60%	655	10.80%	-2.70%
Bristol	2,919	32.80%	3,004	35.40%	2.90%
Warren	1,781	39.10%	2,396	48.30%	34.50%
Coventry	2,444	18.10%	3,133	22.40%	28.20%
East Greenwich	1,091	21.30%	1,161	22.70%	6.40%
Warwick	9,018	25.30%	9,847	28.20%	9.20%
West Greenwich	262	12.40%	412	18.80%	57.30%
West Warwick	5,324	41.80%	5,812	45.40%	9.20%
Jamestown	402	18.10%	415	18.00%	3.20%
Little Compton	255	18.70%	376	22.70%	47.50%
Middletown	3,023	45.80%	3,258	47.70%	7.80%
Newport	5,848	53.40%	6,275	59.60%	7.30%
Portsmouth	1,842	25.80%	1,735	23.90%	-5.80%
Tiverton	1,274	19.70%	1,389	20.30%	9.00%
Burrillville	1,372	24.20%	1,578	26.50%	15.00%
Central Falls	4,966	75.00%	4,871	77.20%	-1.90%
Cranston	9,761	32.10%	10,338	33.90%	5.90%
Cumberland	2,965	22.80%	3,580	26.40%	20.70%
East Providence	8,365	41.30%	8,185	41.10%	-2.20%
Foster	168	10.30%	295	16.60%	75.60%
Glocester	335	9.20%	335	9.30%	0.00%
Johnston	3,049	26.90%	3,858	32.20%	26.50%
Lincoln	2,229	26.70%	2,790	35.10%	25.20%
North Providence	5,338	37.50%	5,810	41.40%	8.80%
North Smithfield	845	19.40%	1,067	23.50%	26.30%

	Renter-Occupied				
	2010		2017		%Change
	#	%	#	%	
Pawtucket	15,553	53.60%	15,553	56.30%	0.00%
Providence	39,061	63.10%	40,554	65.30%	3.80%
Scituate	685	18.60%	526	12.90%	-23.20%
Smithfield	1,357	18.50%	1,501	20.00%	10.60%
Woonsocket	9,806	59.10%	10,777	63.20%	9.90%
Charlestown	589	18.50%	528	16.10%	-10.40%
Exeter	262	11.20%	485	18.80%	85.10%
Hopkinton	458	14.00%	543	16.20%	18.60%
Narragansett	2,035	29.80%	2,257	33.50%	10.90%
New Shoreham	92	20.70%	135	30.50%	46.70%
North Kingstown	2,445	23.80%	2,431	23.60%	-0.60%
Richmond	187	6.90%	304	10.70%	62.60%
South Kingstown	2,641	24.90%	2,888	28.10%	9.40%
Westerly	3,040	32.00%	3,680	37.60%	21.10%

Source: 2013-2017 American Community Survey

Figure 112 Unit Type Composition – Owner-occupied, 2017

	Owner-Occupied						
	Single-family, detached	Single-family, attached	2 to 4 Units	5 to 19 Units	20+ Units	Mobile Home	Other
Rhode Island	83.50%	3.60%	9.00%	1.70%	1.00%	1.30%	0.00%
Barrington	97.80%	0.30%	1.80%	0.10%	0.00%	0.00%	0.00%
Bristol	81.50%	4.50%	9.70%	3.90%	0.50%	0.00%	0.00%
Warren	80.00%	5.30%	10.00%	4.60%	0.00%	0.00%	0.00%
Coventry	87.50%	3.00%	0.90%	0.10%	0.00%	8.50%	0.00%
East Greenwich	90.40%	3.90%	2.70%	0.50%	1.10%	1.20%	0.30%
Warwick	90.70%	3.30%	3.30%	1.30%	1.10%	0.30%	0.00%
West Greenwich	93.70%	1.10%	0.00%	0.00%	0.00%	5.20%	0.00%
West Warwick	73.30%	8.20%	10.80%	4.80%	2.80%	0.00%	0.00%
Jamestown	95.00%	0.40%	0.00%	3.70%	0.90%	0.00%	0.00%
Little Compton	98.00%	0.00%	0.60%	0.60%	0.00%	0.80%	0.00%
Middletown	90.80%	4.50%	2.20%	0.30%	0.00%	2.30%	0.00%
Newport	75.50%	4.50%	14.50%	4.50%	0.90%	0.00%	0.00%
Portsmouth	88.30%	5.20%	1.50%	0.00%	0.00%	4.60%	0.40%
Tiverton	88.40%	2.70%	2.90%	1.40%	1.00%	3.60%	0.00%
Burrillville	83.30%	3.10%	6.40%	0.70%	0.60%	6.00%	0.00%
Central Falls	31.80%	2.80%	60.90%	2.40%	2.20%	0.00%	0.00%
Cranston	87.50%	2.20%	7.90%	1.10%	0.80%	0.30%	0.00%
Cumberland	86.40%	5.40%	4.40%	2.60%	0.90%	0.20%	0.00%
East Providence	88.60%	1.80%	7.60%	1.00%	0.60%	0.30%	0.00%
Foster	98.90%	0.70%	0.00%	0.00%	0.00%	0.50%	0.00%
Glocester	92.10%	0.50%	3.50%	0.00%	0.30%	3.60%	0.00%
Johnston	86.90%	3.70%	5.50%	3.40%	0.60%	0.00%	0.00%
Lincoln	87.10%	1.10%	8.50%	2.40%	0.70%	0.30%	0.00%
North Providence	77.90%	7.00%	6.40%	5.40%	2.00%	1.30%	0.00%
North Smithfield	87.30%	4.30%	5.40%	0.00%	3.00%	0.00%	0.00%
Pawtucket	70.60%	3.60%	22.70%	0.80%	1.00%	1.40%	0.00%

	Owner-Occupied						
	Single-family, detached	Single-family, attached	2 to 4 Units	5 to 19 Units	20+ Units	Mobile Home	Other
Providence	59.00%	4.20%	31.60%	2.30%	2.90%	0.10%	0.00%
Scituate	96.80%	0.30%	2.60%	0.00%	0.00%	0.40%	0.00%
Smithfield	81.50%	7.40%	5.90%	4.10%	1.10%	0.00%	0.00%
Woonsocket	68.30%	3.20%	23.50%	3.50%	1.40%	0.10%	0.00%
Charlestown	91.00%	0.60%	5.10%	0.00%	0.00%	3.20%	0.00%
Exeter	91.70%	2.30%	0.80%	0.00%	0.00%	5.20%	0.00%
Hopkinton	94.30%	1.20%	2.90%	0.00%	0.00%	1.60%	0.00%
Narragansett	90.00%	5.40%	1.30%	1.90%	1.00%	0.40%	0.00%
New Shoreham	86.00%	10.40%	3.60%	0.00%	0.00%	0.00%	0.00%
North Kingstown	88.20%	5.20%	3.40%	0.40%	0.80%	2.00%	0.00%
Richmond	94.70%	1.90%	0.00%	0.00%	0.00%	3.40%	0.00%
South Kingstown	91.10%	4.20%	1.30%	0.50%	1.20%	1.20%	0.40%
Westerly	85.90%	2.40%	10.10%	1.10%	0.50%	0.00%	0.00%

Source: 2013-2017 American Community Survey

Figure 113 Unit Type Composition – Renter-occupied, 2017

	Renter-Occupied						
	Single-family, detached	Single-family, attached	2 to 4 Units	5 to 19 Units	20+ Units	Mobile Home	Other
Rhode Island	14.90%	3.20%	42.80%	19.20%	19.20%	0.50%	0.10%
Barrington	52.50%	2.60%	25.30%	0.00%	19.50%	0.00%	0.00%
Bristol	17.30%	2.40%	50.50%	19.80%	10.10%	0.00%	0.00%
Warren	11.00%	2.30%	57.60%	20.70%	8.40%	0.00%	0.00%
Coventry	25.00%	4.80%	24.40%	29.60%	14.70%	1.60%	0.00%
East Greenwich	13.10%	3.00%	37.00%	17.70%	29.30%	0.00%	0.00%
Warwick	25.40%	2.30%	17.90%	23.40%	30.70%	0.30%	0.00%
West Greenwich	34.20%	0.00%	13.10%	42.00%	10.70%	0.00%	0.00%
West Warwick	10.80%	2.90%	36.40%	22.80%	27.10%	0.00%	0.00%
Jamestown	79.00%	0.00%	13.30%	4.30%	3.40%	0.00%	0.00%
Little Compton	83.00%	0.00%	9.00%	6.60%	0.00%	1.30%	0.00%
Middletown	28.00%	9.20%	28.90%	15.20%	13.10%	5.20%	0.50%
Newport	14.90%	4.90%	47.10%	21.50%	11.50%	0.00%	0.00%
Portsmouth	45.60%	7.20%	19.30%	10.10%	17.80%	0.00%	0.00%
Tiverton	23.80%	2.00%	41.50%	8.60%	21.30%	2.90%	0.00%
Burrillville	15.00%	4.20%	54.80%	18.50%	7.50%	0.00%	0.00%
Central Falls	4.00%	1.50%	65.70%	16.60%	12.20%	0.00%	0.00%
Cranston	17.10%	2.10%	40.70%	17.30%	22.50%	0.30%	0.00%
Cumberland	13.20%	1.20%	39.80%	20.60%	25.30%	0.00%	0.00%
East Providence	15.80%	3.60%	33.30%	19.20%	28.10%	0.00%	0.00%
Foster	56.90%	0.00%	20.00%	20.30%	0.00%	2.70%	0.00%
Glocester	68.10%	4.80%	5.10%	16.70%	2.70%	2.70%	0.00%
Johnston	22.00%	0.50%	29.80%	20.80%	26.50%	0.40%	0.00%
Lincoln	11.70%	2.10%	40.20%	31.90%	14.20%	0.00%	0.00%
North Providence	10.60%	4.50%	26.00%	27.50%	31.40%	0.00%	0.00%
North Smithfield	17.20%	3.90%	31.50%	9.10%	38.20%	0.00%	0.00%

	Renter-Occupied						
	Single-family, detached	Single-family, attached	2 to 4 Units	5 to 19 Units	20+ Units	Mobile Home	Other
Pawtucket	6.80%	1.40%	57.10%	20.90%	13.20%	0.50%	0.10%
Providence	6.70%	3.60%	56.30%	13.60%	19.30%	0.10%	0.40%
Scituate	31.20%	9.90%	33.50%	13.30%	9.70%	0.00%	2.50%
Smithfield	22.60%	2.70%	27.20%	16.20%	31.40%	0.00%	0.00%
Woonsocket	3.90%	1.90%	45.00%	34.00%	14.90%	0.20%	0.10%
Charlestown	40.90%	4.40%	32.40%	20.50%	0.00%	1.90%	0.00%
Exeter	36.30%	3.70%	11.10%	14.60%	0.00%	34.20%	0.00%
Hopkinton	48.30%	0.00%	11.40%	15.50%	24.90%	0.00%	0.00%
Narragansett	61.70%	1.60%	16.30%	8.80%	11.60%	0.00%	0.00%
New Shoreham	16.30%	0.00%	54.10%	29.60%	0.00%	0.00%	0.00%
North Kingstown	17.60%	10.10%	33.50%	20.80%	11.60%	6.10%	0.20%
Richmond	55.90%	0.00%	39.10%	0.00%	0.00%	4.90%	0.00%
South Kingstown	39.80%	2.60%	16.10%	19.40%	21.80%	0.30%	0.00%
Westerly	22.30%	7.90%	44.10%	11.70%	14.00%	0.00%	0.00%

Source: 2013-2017 American Community Survey

Figure 114 Household Type – Owner-occupied, 2017

	Family Households		Family Households, Married		Family Households, Married, with Children		Family Households, Single Female		Nonfamily Households		Nonfamily, Alone	
	#	%	#	%	#	%	#	%	#	%	#	%
Rhode Island	180,517	73.00%	147,354	81.60%	51,602	35.00%	23,271	12.90%	66,774	27.00%	56,286	84.30%
Barrington	4,290	79.20%	3,816	89.00%	1,884	49.40%	390	9.10%	1,130	20.80%	1,020	90.30%
Bristol	3,909	71.30%	3,481	89.10%	1,025	29.40%	223	5.70%	1,576	28.70%	1,373	87.10%
Warren	1,761	68.80%	1,487	84.40%	363	24.40%	205	11.60%	800	31.20%	729	91.10%
Coventry	8,014	73.70%	6,668	83.20%	2,440	36.60%	995	12.40%	2,858	26.30%	2,398	83.90%
East Greenwich	3,260	82.50%	2,807	86.10%	1,351	48.10%	205	6.30%	691	17.50%	645	93.30%
Warwick	17,613	70.30%	14,375	81.60%	4,965	34.50%	2,200	12.50%	7,444	29.70%	5,979	80.30%
West Greenwich	1,520	85.20%	1,267	83.40%	466	36.80%	215	14.10%	263	14.80%	215	81.70%
West Warwick	4,583	65.60%	3,704	80.80%	1,305	35.20%	639	13.90%	2,402	34.40%	2,053	85.50%
Jamestown	1,418	75.10%	1,229	86.70%	282	22.90%	168	11.80%	470	24.90%	393	83.60%
Little Compton	938	73.50%	828	88.30%	157	19.00%	105	11.20%	339	26.50%	311	91.70%
Middletown	2,508	70.20%	2,198	87.60%	772	35.10%	248	9.90%	1,066	29.80%	968	90.80%
Newport	2,586	60.90%	2,162	83.60%	506	23.40%	291	11.30%	1,662	39.10%	1,392	83.80%
Portsmouth	4,194	75.80%	3,692	88.00%	1,392	37.70%	264	6.30%	1,340	24.20%	1,204	89.90%
Tiverton	4,122	75.60%	3,549	86.10%	945	26.60%	357	8.70%	1,330	24.40%	1,100	82.70%
Burrillville	3,367	76.80%	2,807	83.40%	932	33.20%	411	12.20%	1,019	23.20%	845	82.90%
Central Falls	1,082	75.20%	601	55.50%	195	32.40%	303	28.00%	357	24.80%	343	96.10%
Cranston	14,801	73.40%	11,627	78.60%	4,531	39.00%	2,147	14.50%	5,376	26.60%	4,715	87.70%

	Family Households		Family Households, Married		Family Households, Married, with Children		Family Households, Single Female		Nonfamily Households		Nonfamily, Alone	
	#	%	#	%	#	%	#	%	#	%	#	%
Cumberland	7,772	78.00%	6,657	85.70%	2,576	38.70%	852	11.00%	2,189	22.00%	1,933	88.30%
East Providence	8,605	73.40%	6,540	76.00%	1,823	27.90%	1,468	17.10%	3,123	26.60%	2,706	86.60%
Foster	1,177	79.20%	1,055	89.60%	333	31.60%	94	8.00%	310	20.80%	246	79.40%
Glocester	2,534	77.40%	2,027	80.00%	824	40.70%	404	15.90%	738	22.60%	645	87.40%
Johnston	5,467	67.20%	4,319	79.00%	1,566	36.30%	719	13.20%	2,667	32.80%	2,198	82.40%
Lincoln	4,224	82.00%	3,373	79.90%	1,322	39.20%	707	16.70%	928	18.00%	793	85.50%
North Providence	5,698	69.30%	4,491	78.80%	1,458	32.50%	930	16.30%	2,524	30.70%	2,235	88.50%
North Smithfield	2,751	79.30%	2,387	86.80%	839	35.10%	284	10.30%	718	20.70%	462	64.30%
Pawtucket	8,638	71.50%	6,303	73.00%	1,801	28.60%	1,614	18.70%	3,444	28.50%	2,899	84.20%
Providence	14,944	69.50%	10,627	71.10%	4,928	46.40%	2,968	19.90%	6,559	30.50%	5,421	82.60%
Scituate	2,754	77.80%	2,380	86.40%	797	33.50%	207	7.50%	788	22.20%	715	90.70%
Smithfield	4,352	72.30%	3,789	87.10%	1,267	33.40%	444	10.20%	1,664	27.70%	1,404	84.40%
Woonsocket	4,356	69.40%	3,423	78.60%	865	25.30%	600	13.80%	1,921	30.60%	1,600	83.30%
Charlestown	1,977	72.10%	1,708	86.40%	494	28.90%	151	7.60%	766	27.90%	655	85.50%
Exeter	1,490	71.00%	1,395	93.60%	433	31.00%	41	2.80%	609	29.00%	495	81.30%
Hopkinton	2,182	77.80%	1,921	88.00%	579	30.10%	182	8.30%	622	22.20%	534	85.90%
Narragansett	3,171	70.70%	2,748	86.70%	601	21.90%	332	10.50%	1,311	29.30%	1,151	87.80%
New Shoreham	174	56.50%	126	72.40%	23	18.30%	26	14.90%	134	43.50%	117	87.30%

	Family Households		Family Households, Married		Family Households, Married, with Children		Family Households, Single Female		Nonfamily Households		Nonfamily, Alone	
	#	%	#	%	#	%	#	%	#	%	#	%
North Kingstown	6,136	78.00%	5,428	88.50%	2,106	38.80%	526	8.60%	1,733	22.00%	1,377	79.50%
Richmond	2,096	82.30%	1,875	89.50%	728	38.80%	214	10.20%	450	17.70%	318	70.70%
South Kingstown	5,533	74.90%	4,704	85.00%	1,619	34.40%	621	11.20%	1,857	25.10%	1,437	77.40%
Westerly	4,520	73.90%	3,780	83.60%	1,109	29.30%	521	11.50%	1,596	26.10%	1,262	79.10%

Source: 2013-2017 American Community Survey

Figure 115 Household type – Renter-occupied, 2017

	Family Households		Family Households, Married		Family Households, Married, with Children		Family Households, Single Female		Nonfamily Households		Nonfamily, Alone	
	#	%	#	%	#	%	#	%	#	%	#	%
Rhode Island	77,783	47.20%	36,273	46.60%	17,296	47.70%	32,517	41.80%	86,954	52.80%	69,725	80.20%
Barrington	278	42.40%	213	76.60%	128	60.10%	54	19.40%	377	57.60%	321	85.10%
Bristol	1,270	42.30%	778	61.30%	219	28.10%	388	30.60%	1,734	57.70%	1,193	68.80%
Warren	902	37.60%	340	37.70%	73	21.50%	439	48.70%	1,494	62.40%	1,305	87.30%
Coventry	1,453	46.40%	676	46.50%	336	49.70%	492	33.90%	1,680	53.60%	1,349	80.30%
East Greenwich	207	17.80%	87	42.00%	58	66.70%	87	42.00%	954	82.20%	907	95.10%
Warwick	4,079	41.40%	2,466	60.50%	995	40.30%	1,199	29.40%	5,768	58.60%	4,870	84.40%
West Greenwich	201	48.80%	126	62.70%	31	24.60%	60	29.90%	211	51.20%	142	67.30%
West Warwick	2,220	38.20%	1,116	50.30%	460	41.20%	755	34.00%	3,592	61.80%	2,763	76.90%
Jamestown	272	65.50%	173	63.60%	115	66.50%	99	36.40%	143	34.50%	133	93.00%
Little Compton	157	41.80%	83	52.90%	60	72.30%	58	36.90%	219	58.20%	202	92.20%
Middletown	1,904	58.40%	1,063	55.80%	481	45.20%	495	26.00%	1,354	41.60%	994	73.40%
Newport	2,216	35.30%	1,222	55.10%	633	51.80%	813	36.70%	4,059	64.70%	2,763	68.10%
Portsmouth	939	54.10%	337	35.90%	180	53.40%	499	53.10%	796	45.90%	670	84.20%
Tiverton	729	52.50%	362	49.70%	81	22.40%	316	43.30%	660	47.50%	507	76.80%
Burrillville	891	56.50%	309	34.70%	147	47.60%	478	53.60%	687	43.50%	535	77.90%
Central Falls	3,303	67.80%	1,457	44.10%	1,052	72.20%	1,306	39.50%	1,568	32.20%	1,326	84.60%
Cranston	4,937	47.80%	2,387	48.30%	1,028	43.10%	1,883	38.10%	5,401	52.20%	4,617	85.50%

	Family Households		Family Households, Married		Family Households, Married, with Children		Family Households, Single Female		Nonfamily Households		Nonfamily, Alone	
	#	%	#	%	#	%	#	%	#	%	#	%
Cumberland	1,774	49.60%	1,011	57.00%	396	39.20%	695	39.20%	1,806	50.40%	1,618	89.60%
East Providence	3,780	46.20%	1,594	42.20%	653	41.00%	2,032	53.80%	4,405	53.80%	3,874	87.90%
Foster	170	57.60%	135	79.40%	12	8.90%	35	20.60%	125	42.40%	97	77.60%
Glocester	138	41.20%	37	26.80%	14	37.80%	51	37.00%	197	58.80%	161	81.70%
Johnston	1,364	35.40%	670	49.10%	297	44.30%	606	44.40%	2,494	64.60%	2,084	83.60%
Lincoln	1,338	48.00%	659	49.30%	380	57.70%	540	40.40%	1,452	52.00%	1,225	84.40%
North Providence	2,368	40.80%	1,075	45.40%	552	51.30%	918	38.80%	3,442	59.20%	3,102	90.10%
North Smithfield	487	45.60%	243	49.90%	127	52.30%	244	50.10%	580	54.40%	552	95.20%
Pawtucket	8,384	53.90%	3,409	40.70%	1,694	49.70%	3,803	45.40%	7,169	46.10%	5,968	83.20%
Providence	20,547	50.70%	8,630	42.00%	4,420	51.20%	9,691	47.20%	20,007	49.30%	14,758	73.80%
Scituate	150	28.50%	75	50.00%	46	61.30%	75	50.00%	376	71.50%	349	92.80%
Smithfield	526	35.00%	330	62.70%	134	40.60%	110	20.90%	975	65.00%	929	95.30%
Woonsocket	5,382	49.90%	2,211	41.10%	1,075	48.60%	2,386	44.30%	5,395	50.10%	4,580	84.90%
Charlestown	286	54.20%	150	52.40%	105	70.00%	116	40.60%	242	45.80%	160	66.10%
Exeter	196	40.40%	127	64.80%	57	44.90%	19	9.70%	289	59.60%	272	94.10%
Hopkinton	215	39.60%	124	57.70%	112	90.30%	91	42.30%	328	60.40%	243	74.10%
Narragansett	548	24.30%	321	58.60%	166	51.70%	152	27.70%	1,709	75.70%	901	52.70%
New Shoreham	49	36.30%	37	75.50%	-	-	4	8.20%	86	63.70%	65	75.60%

	Family Households		Family Households, Married		Family Households, Married, with Children		Family Households, Single Female		Nonfamily Households		Nonfamily, Alone	
	#	%	#	%	#	%	#	%	#	%	#	%
North Kingstown	1,147	47.20%	451	39.30%	271	60.10%	536	46.70%	1,284	52.80%	1,104	86.00%
Richmond	125	41.10%	125	100.00%	25	20.00%	-	-	179	58.90%	106	59.20%
South Kingstown	1,152	39.90%	757	65.70%	258	34.10%	296	25.70%	1,736	60.10%	1,352	77.90%
Westerly	1,699	46.20%	907	53.40%	425	46.90%	696	41.00%	1,981	53.80%	1,628	82.20%

Source: 2013-2017 American Community Survey

Figure 116 Family Households by Size, 2017

	2017						
	% of All Households	2-person	3-person	4-person	5-person	6-person	7-person or more
Rhode Island	62.70%	27.60%	15.50%	12.70%	4.80%	1.30%	0.80%
Barrington	75.20%	29.40%	17.10%	19.80%	8.00%	0.50%	0.40%
Bristol	61.00%	30.70%	14.00%	10.90%	2.90%	1.00%	1.40%
Warren	53.70%	25.10%	13.60%	11.70%	3.00%	0.30%	0.10%
Coventry	67.60%	28.50%	19.40%	13.00%	4.60%	1.10%	0.90%
East Greenwich	67.80%	25.40%	13.50%	18.20%	8.50%	1.50%	0.70%
Warwick	62.10%	29.30%	15.70%	11.30%	3.80%	1.50%	0.60%
West Greenwich	78.40%	34.30%	16.60%	19.80%	3.60%	2.90%	1.20%
West Warwick	53.20%	23.30%	11.90%	11.20%	3.80%	1.50%	1.30%
Jamestown	73.40%	36.40%	19.30%	11.80%	4.40%	1.20%	0.30%
Little Compton	66.20%	41.90%	9.70%	11.10%	2.30%	0.60%	0.60%
Middletown	64.60%	30.60%	17.60%	11.50%	3.10%	1.00%	0.70%
Newport	45.60%	21.70%	9.80%	10.60%	2.40%	0.80%	0.40%
Portsmouth	70.60%	35.00%	14.90%	15.60%	3.80%	0.10%	1.10%
Tiverton	70.90%	39.20%	14.30%	11.90%	4.40%	1.00%	0.10%
Burrillville	71.40%	29.00%	21.20%	14.60%	4.10%	1.20%	1.30%
Central Falls	69.50%	19.40%	18.60%	17.30%	8.50%	3.30%	2.40%
Cranston	64.70%	27.70%	16.20%	13.90%	5.10%	1.30%	0.60%
Cumberland	70.50%	31.80%	16.10%	16.80%	4.90%	1.00%	0.00%
East Providence	62.20%	31.30%	16.40%	9.80%	3.40%	0.80%	0.40%
Foster	75.60%	36.40%	15.80%	16.40%	5.30%	1.70%	0.00%
Glocester	74.10%	31.70%	15.90%	16.10%	7.40%	1.80%	1.10%
Johnston	57.00%	25.50%	13.60%	12.10%	3.30%	1.90%	0.60%
Lincoln	70.00%	26.90%	19.90%	14.80%	4.90%	1.70%	1.80%
North Providence	57.50%	26.90%	14.90%	11.40%	3.20%	0.80%	0.20%
North Smithfield	71.40%	30.70%	19.70%	13.10%	5.50%	1.90%	0.40%

	2017						
	% of All Households	2-person	3-person	4-person	5-person	6-person	7-person or more
Pawtucket	61.60%	22.90%	18.20%	12.20%	6.00%	1.70%	0.70%
Providence	57.20%	20.20%	15.10%	12.10%	6.70%	1.70%	1.40%
Scituate	71.40%	30.50%	16.10%	17.50%	6.30%	1.00%	0.00%
Smithfield	64.90%	30.80%	13.20%	13.70%	5.30%	1.40%	0.50%
Woonsocket	57.10%	25.40%	12.80%	12.00%	4.80%	1.40%	0.80%
Charlestown	69.20%	34.50%	20.60%	9.70%	3.90%	0.30%	0.20%
Exeter	65.20%	29.10%	14.20%	15.00%	4.80%	2.10%	0.00%
Hopkinton	71.60%	34.70%	17.00%	17.10%	2.00%	0.70%	0.00%
Narragansett	55.20%	35.20%	8.90%	5.70%	3.40%	1.40%	0.70%
New Shoreham	50.30%	37.90%	8.80%	2.70%	0.90%	0.00%	0.00%
North Kingstown	70.70%	32.40%	17.30%	15.10%	4.30%	1.20%	0.30%
Richmond	77.90%	38.50%	13.90%	19.50%	4.20%	1.80%	0.00%
South Kingstown	65.00%	31.60%	13.20%	13.10%	5.30%	1.50%	0.40%
Westerly	63.50%	35.50%	13.50%	8.50%	5.10%	0.70%	0.20%

Source: 2013-2017 American Community Survey

Figure 117 Nonfamily Households by Size, 2017

	2017							
	% of All Households	1-person	2-person	3-person	4-person	5-person	6-person	7-person or more
Rhode Island	37.30%	30.60%	5.50%	0.80%	0.30%	0.10%	0.00%	0.00%
Barrington	24.80%	22.10%	2.70%	0.10%	0.00%	0.00%	0.00%	0.00%
Bristol	39.00%	30.20%	8.20%	0.50%	0.10%	0.00%	0.00%	0.00%
Warren	46.30%	41.00%	4.60%	0.30%	0.10%	0.30%	0.00%	0.00%
Coventry	32.40%	26.80%	5.50%	0.10%	0.00%	0.00%	0.00%	0.00%
East Greenwich	32.20%	30.40%	1.80%	0.00%	0.00%	0.00%	0.00%	0.00%
Warwick	37.90%	31.10%	5.90%	0.70%	0.20%	0.00%	0.00%	0.00%
West Greenwich	21.60%	16.30%	5.30%	0.00%	0.00%	0.00%	0.00%	0.00%
West Warwick	46.80%	37.60%	7.80%	1.30%	0.20%	0.00%	0.00%	0.00%
Jamestown	26.60%	22.80%	3.80%	0.00%	0.00%	0.00%	0.00%	0.00%
Little Compton	33.80%	31.00%	2.70%	0.00%	0.00%	0.00%	0.00%	0.00%
Middletown	35.40%	28.70%	5.60%	0.40%	0.10%	0.60%	0.00%	0.00%
Newport	54.40%	39.50%	10.50%	3.20%	0.50%	0.70%	0.00%	0.00%
Portsmouth	29.40%	25.80%	3.00%	0.40%	0.20%	0.00%	0.00%	0.00%
Tiverton	29.10%	23.50%	5.30%	0.30%	0.00%	0.00%	0.00%	0.00%
Burrillville	28.60%	23.10%	4.70%	0.60%	0.10%	0.00%	0.00%	0.00%
Central Falls	30.50%	26.50%	2.50%	1.00%	0.60%	0.00%	0.00%	0.00%
Cranston	35.30%	30.60%	4.30%	0.20%	0.20%	0.00%	0.00%	0.00%
Cumberland	29.50%	26.20%	2.90%	0.20%	0.20%	0.00%	0.00%	0.00%
East Providence	37.80%	33.00%	3.90%	0.50%	0.30%	0.10%	0.00%	0.00%
Foster	24.40%	19.20%	5.20%	0.00%	0.00%	0.00%	0.00%	0.00%
Glocester	25.90%	22.30%	3.60%	0.00%	0.00%	0.00%	0.00%	0.00%
Johnston	43.00%	35.70%	6.00%	1.20%	0.20%	0.00%	0.00%	0.00%
Lincoln	30.00%	25.40%	3.90%	0.30%	0.40%	0.00%	0.00%	0.00%
North Providence	42.50%	38.00%	4.40%	0.00%	0.00%	0.10%	0.00%	0.00%
North Smithfield	28.60%	22.40%	6.20%	0.00%	0.10%	0.00%	0.00%	0.00%

	2017							
	% of All Households	1-person	2-person	3-person	4-person	5-person	6-person	7-person or more
Pawtucket	38.40%	32.10%	5.80%	0.40%	0.00%	0.10%	0.00%	0.00%
Providence	42.80%	32.50%	7.60%	1.90%	0.70%	0.00%	0.10%	0.10%
Scituate	28.60%	26.20%	1.90%	0.50%	0.00%	0.00%	0.00%	0.00%
Smithfield	35.10%	31.00%	3.80%	0.10%	0.20%	0.00%	0.00%	0.00%
Woonsocket	42.90%	36.20%	5.80%	0.70%	0.10%	0.00%	0.00%	0.00%
Charlestown	30.80%	24.90%	5.90%	0.00%	0.00%	0.00%	0.00%	0.00%
Exeter	34.80%	29.70%	2.60%	2.00%	0.50%	0.00%	0.00%	0.00%
Hopkinton	28.40%	23.20%	4.80%	0.40%	0.00%	0.00%	0.00%	0.00%
Narragansett	44.80%	30.40%	6.30%	4.30%	2.00%	0.00%	1.60%	0.00%
New Shoreham	49.70%	41.10%	8.60%	0.00%	0.00%	0.00%	0.00%	0.00%
North Kingstown	29.30%	24.10%	4.70%	0.60%	0.00%	0.00%	0.00%	0.00%
Richmond	22.10%	14.90%	7.20%	0.00%	0.00%	0.00%	0.00%	0.00%
South Kingstown	35.00%	27.10%	5.80%	0.70%	0.40%	0.70%	0.10%	0.00%
Westerly	36.50%	29.50%	5.80%	1.00%	0.00%	0.20%	0.00%	0.00%

Source: 2013-2017 American Community Survey

Appendix E: Housing Stock Characteristics Tables

Figure 118 Median year structure built, 2017

	Median Year Built
Rhode Island	1960
Barrington	1956
Bristol	1964
Warren	1958
Coventry	1971
East Greenwich	1969
Warwick	1959
West Greenwich	1992
West Warwick	1964
Jamestown	1973
Little Compton	1963
Middletown	1968
Newport	<1939
Portsmouth	1973
Tiverton	1970
Burrillville	1967
Central Falls	<1939
Cranston	1957
Cumberland	1967
East Providence	1956
Foster	1971
Glocester	1972
Johnston	1973
Lincoln	1963
North Providence	1969
North Smithfield	1968
Pawtucket	1946

	Median Year Built
Providence	<1939
Scituate	1967
Smithfield	1973
Woonsocket	<1939
Charlestown	1979
Exeter	1982
Hopkinton	1970
Narragansett	1975
New Shoreham	1974
North Kingstown	1972
Richmond	1981
South Kingstown	1976
Westerly	1968

Source: 2013-2017 American Community Survey

Figure 119 Number of bedrooms, 2017

	0-Bedroom		1-Bedroom		2-Bedroom		3-Bedroom		4-Bedroom		5+ Bedrooms	
	#	%	#	%	#	%	#	%	#	%	#	%
Rhode Island	11,680	2.5%	65,347	14.0%	140,233	30.0%	177,776	38.1%	56,354	12.1%	15,280	3.3%
Barrington	73	1.1%	238	3.7%	967	15.0%	2,741	42.6%	1,951	30.3%	463	7.2%
Bristol	186	2.0%	1,203	13.0%	2,658	28.8%	3,730	40.4%	1,275	13.8%	180	1.9%
Warren	192	3.6%	1,013	19.1%	1,766	33.3%	1,685	31.8%	488	9.2%	155	2.9%
Coventry	218	1.5%	1,439	9.7%	4,537	30.5%	6,488	43.6%	1,813	12.2%	370	2.5%
East Greenwich	198	3.7%	649	12.0%	859	15.9%	1,487	27.5%	1,871	34.6%	343	6.3%
Warwick	940	2.5%	5,314	14.2%	11,063	29.5%	15,402	41.1%	3,832	10.2%	925	2.5%
West Greenwich	-	0.0%	54	2.3%	541	23.1%	1,177	50.3%	510	21.8%	58	2.5%
West Warwick	448	3.2%	2,606	18.5%	4,962	35.3%	4,467	31.7%	1,168	8.3%	419	3.0%
Jamestown	33	1.1%	130	4.3%	606	20.0%	1,433	47.4%	579	19.1%	245	8.1%
Little Compton	23	1.0%	53	2.3%	451	19.5%	999	43.2%	466	20.1%	322	13.9%
Middletown	156	2.0%	963	12.3%	2,389	30.6%	2,712	34.8%	1,243	15.9%	335	4.3%
Newport	330	2.6%	2,765	21.4%	3,623	28.1%	3,972	30.8%	1,482	11.5%	733	5.7%
Portsmouth	41	0.5%	621	7.2%	2,838	32.9%	3,498	40.6%	1,323	15.3%	300	3.5%
Tiverton	67	0.9%	832	10.9%	2,227	29.2%	3,521	46.2%	760	10.0%	220	2.9%
Burrillville	62	1.0%	799	12.3%	1,770	27.3%	2,607	40.2%	942	14.5%	313	4.8%
Central Falls	276	3.8%	1,280	17.5%	2,330	31.9%	2,996	41.0%	262	3.6%	166	2.3%
Cranston	408	1.2%	4,043	12.3%	9,922	30.3%	13,946	42.6%	3,643	11.1%	790	2.4%
Cumberland	355	2.5%	1,273	8.9%	3,635	25.3%	6,171	43.0%	2,676	18.6%	245	1.7%
East Providence	605	2.9%	3,836	18.1%	6,024	28.5%	8,061	38.1%	2,269	10.7%	372	1.8%

	0-Bedroom		1-Bedroom		2-Bedroom		3-Bedroom		4-Bedroom		5+ Bedrooms	
	#	%	#	%	#	%	#	%	#	%	#	%
Foster	14	0.7%	158	8.3%	356	18.7%	1,012	53.2%	307	16.1%	56	2.9%
Glocester	-	0.0%	364	9.2%	1,000	25.3%	1,765	44.7%	589	14.9%	230	5.8%
Johnston	217	1.6%	1,997	14.8%	4,172	30.9%	5,259	39.0%	1,409	10.4%	438	3.2%
Lincoln	147	1.7%	1,042	12.1%	1,984	23.1%	3,522	41.0%	1,508	17.5%	396	4.6%
North Providence	416	2.7%	3,056	19.9%	5,288	34.5%	5,229	34.1%	1,122	7.3%	213	1.4%
North Smithfield	36	0.7%	607	12.1%	1,376	27.4%	2,001	39.8%	782	15.5%	229	4.6%
Pawtucket	1,209	3.9%	5,126	16.5%	10,780	34.8%	10,761	34.7%	2,302	7.4%	817	2.6%
Providence	3,072	4.2%	12,602	17.4%	26,287	36.2%	21,750	30.0%	6,267	8.6%	2,627	3.6%
Scituate	36	0.8%	424	9.6%	798	18.0%	2,148	48.6%	878	19.9%	138	3.1%
Smithfield	186	2.3%	1,069	13.5%	1,956	24.7%	3,489	44.1%	1,013	12.8%	205	2.6%
Woonsocket	759	3.9%	3,849	19.7%	6,760	34.7%	6,357	32.6%	1,372	7.0%	396	2.0%
Charlestown	53	1.0%	382	7.4%	1,517	29.2%	2,742	52.9%	382	7.4%	111	2.1%
Exeter	-	0.0%	186	6.8%	836	30.6%	1,110	40.6%	478	17.5%	124	4.5%
Hopkinton	55	1.5%	354	9.8%	847	23.4%	1,972	54.5%	324	9.0%	64	1.8%
Narragansett	9	0.1%	774	7.8%	2,505	25.1%	4,497	45.1%	1,573	15.8%	604	6.1%
New Shoreham	39	2.1%	242	13.0%	346	18.6%	615	33.1%	423	22.8%	193	10.4%
North Kingstown	214	1.9%	1,095	9.6%	2,437	21.4%	4,804	42.2%	2,526	22.2%	298	2.6%
Richmond	15	0.5%	62	2.0%	510	16.9%	2,068	68.4%	306	10.1%	64	2.1%
South Kingstown	328	2.5%	1,716	13.2%	3,474	26.7%	4,917	37.8%	2,095	16.1%	469	3.6%
Westerly	264	2.1%	1,131	8.9%	3,836	30.2%	4,665	36.7%	2,145	16.9%	654	5.2%

Source: 2013-2017 American Community Survey

Figure 120 Vacancy by tenure, 2017

	Rental		Sale		Seasonal		Other	
	#	%	#	%	#	%	#	%
Rhode Island	13,028	23.8%	5,710	10.4%	18,077	33.1%	17,827	32.6%
Barrington	130	36.3%	54	15.1%	68	19.0%	106	29.6%
Bristol	242	32.6%	156	21.0%	205	27.6%	140	18.8%
Warren	169	49.4%	54	15.8%	68	19.9%	51	14.9%
Coventry	158	18.4%	131	15.2%	149	17.3%	422	49.1%
East Greenwich	55	18.6%	30	10.2%	48	16.3%	162	54.9%
Warwick	411	16.0%	460	17.9%	445	17.3%	1,256	48.8%
West Greenwich	-	0.0%	94	64.8%	51	35.2%	-	0.0%
West Warwick	505	39.7%	97	7.6%	165	13.0%	506	39.7%
Jamestown	-	0.0%	49	6.8%	531	73.4%	143	19.8%
Little Compton	8	1.2%	8	1.2%	619	93.6%	26	3.9%
Middletown	248	25.7%	-	0.0%	627	64.9%	91	9.4%
Newport	334	14.0%	129	5.4%	1,573	66.0%	346	14.5%
Portsmouth	160	11.8%	100	7.4%	972	71.9%	120	8.9%
Tiverton	69	8.8%	155	19.7%	284	36.1%	278	35.4%
Burrillville	70	13.2%	99	18.7%	178	33.6%	182	34.4%
Central Falls	310	31.0%	50	5.0%	-	0.0%	640	64.0%
Cranston	830	37.1%	728	32.5%	39	1.7%	640	28.6%
Cumberland	187	23.0%	164	20.1%	43	5.3%	420	51.6%
East Providence	478	38.1%	141	11.2%	108	8.6%	527	42.0%

	Rental		Sale		Seasonal		Other	
	#	%	#	%	#	%	#	%
Foster	26	21.5%	42	34.7%	7	5.8%	46	38.0%
Glocester	28	8.2%	51	15.0%	162	47.5%	100	29.3%
Johnston	457	30.5%	511	34.1%	-	0.0%	532	35.5%
Lincoln	159	24.2%	63	9.6%	64	9.7%	371	56.5%
North Providence	582	45.0%	167	12.9%	24	1.9%	519	40.2%
North Smithfield	169	34.1%	155	31.3%	31	6.3%	140	28.3%
Pawtucket	1,221	36.3%	265	7.9%	149	4.4%	1,725	51.3%
Providence	3,934	37.3%	869	8.2%	413	3.9%	5,332	50.5%
Scituate	58	16.4%	76	21.5%	27	7.6%	193	54.5%
Smithfield	101	25.2%	14	3.5%	-	0.0%	286	71.3%
Woonsocket	1,225	50.2%	74	3.0%	173	7.1%	967	39.6%
Charlestown	29	1.5%	164	8.6%	1,639	85.5%	84	4.4%
Exeter	-	0.0%	25	16.7%	50	33.3%	75	50.0%
Hopkinton	-	0.0%	64	23.8%	100	37.2%	105	39.0%
Narragansett	62	1.9%	125	3.9%	2,877	89.3%	159	4.9%
New Shoreham	-	0.0%	9	0.6%	1,393	98.4%	13	0.9%
North Kingstown	183	17.0%	103	9.6%	354	33.0%	434	40.4%
Richmond	10	5.7%	36	20.6%	40	22.9%	89	50.9%
South Kingstown	205	7.5%	45	1.7%	2,354	86.5%	117	4.3%
Westerly	215	7.4%	153	5.3%	2,047	70.6%	484	16.7%

Source: 2013-2017 American Community Survey

Figure 121 Median gross rent, 2010 – 2017 (adjusted to 2017 dollars)

	2010	2017	% Change
Rhode Island	$ 991	$ 957	-3.5%
Barrington	$ 1,322	$ 1,407	6.4%
Bristol	$ 1,003	$ 1,032	2.9%
Warren	$ 960	$ 943	-1.8%
Coventry	$ 890	$ 930	4.5%
East Greenwich	$ 932	$ 870	-6.6%
Warwick	$ 1,099	$ 1,101	0.1%
West Greenwich	$ 1,104	$ 1,688	52.9%
West Warwick	$ 979	$ 924	-5.6%
Jamestown	$ 1,568	$ 1,761	12.3%
Little Compton	$ 1,501	$ 1,250	-16.7%
Middletown	$ 1,210	$ 1,251	3.4%
Newport	$ 1,212	$ 1,164	-3.9%
Portsmouth	$ 1,457	$ 1,270	-12.8%
Tiverton	$ 1,003	$ 936	-6.7%
Burrillville	$ 890	$ 963	8.2%
Central Falls	$ 860	$ 833	-3.1%
Cranston	$ 1,059	$ 998	-5.8%
Cumberland	$ 960	$ 954	-0.6%
East Providence	$ 895	$ 928	3.7%
Foster	$ 817	$ 1,069	30.8%
Glocester	$ 952	$ 852	-10.5%
Johnston	$ 982	$ 940	-4.3%
Lincoln	$ 952	$ 983	3.2%
North Providence	$ 1,012	$ 946	-6.5%
North Smithfield	$ 1,000	$ 992	-0.8%
Pawtucket	$ 899	$ 878	-2.4%
Providence	$ 1,013	$ 949	-6.3%
Scituate	$ 1,035	$ 957	-7.6%

	2010	2017	% Change
Smithfield	$ 962	$ 867	-9.9%
Woonsocket	$ 844	$ 848	0.4%
Charlestown	$ 1,170	$ 1,141	-2.5%
Exeter	$ 940	$ 873	-7.1%
Hopkinton	$ 752	$ 868	15.4%
Narragansett	$ 1,388	$ 1,297	-6.6%
New Shoreham	$ 1,113	$ 841	-24.4%
North Kingstown	$ 1,036	$ 1,007	-2.8%
Richmond	$ 782	$ 1,041	33.1%
South Kingstown	$ 1,089	$ 1,121	2.9%
Westerly	$ 1,023	$ 1,072	4.8%

Source: 2013-2017 American Community Survey

Figure 122 Gross rent as percentage of household income, 2017

	Less than 30%		30% to 49%		50% or more		Unconfirmed	
	#	%	#	%	#	%	#	%
Rhode Island	72,235	47.0%	35,652	23.2%	37,203	24.2%	8,670	5.6%
Barrington	198	29.4%	198	29.4%	154	22.9%	123	18.3%
Bristol	1,338	45.8%	493	16.9%	920	31.5%	168	5.8%
Warren	775	43.5%	382	21.4%	521	29.3%	103	5.8%
Coventry	1,162	47.5%	574	23.5%	549	22.5%	159	6.5%
East Greenwich	529	48.5%	235	21.5%	290	26.6%	37	3.4%
Warwick	4,594	50.9%	1,743	19.3%	2,282	25.3%	399	4.4%
West Greenwich	93	35.5%	46	17.6%	123	46.9%	-	0.0%
West Warwick	2,697	50.7%	1,279	24.0%	1,107	20.8%	241	4.5%
Jamestown	154	38.3%	79	19.7%	127	31.6%	42	10.4%
Little Compton	134	52.5%	42	16.5%	36	14.1%	43	16.9%
Middletown	1,495	49.5%	657	21.7%	675	22.3%	196	6.5%
Newport	3,233	55.3%	1,330	22.7%	989	16.9%	296	5.1%
Portsmouth	798	43.3%	406	22.0%	449	24.4%	189	10.3%
Tiverton	700	54.9%	255	20.0%	212	16.6%	107	8.4%
Burrillville	712	51.9%	277	20.2%	201	14.7%	182	13.3%
Central Falls	2,548	51.3%	1,178	23.7%	1,090	21.9%	150	3.0%
Cranston	4,222	43.3%	2,928	30.0%	2,131	21.8%	480	4.9%
Cumberland	1,520	51.3%	670	22.6%	494	16.7%	281	9.5%

	Less than 30%		30% to 49%		50% or more		Unconfirmed	
	#	%	#	%	#	%	#	%
East Providence	4,465	53.4%	2,226	26.6%	1,323	15.8%	351	4.2%
Foster	63	37.5%	54	32.1%	21	12.5%	30	17.9%
Glocester	159	47.5%	52	15.5%	74	22.1%	50	14.9%
Johnston	1,361	44.6%	544	17.8%	882	28.9%	262	8.6%
Lincoln	1,285	57.6%	423	19.0%	482	21.6%	39	1.7%
North Providence	2,522	47.2%	1,088	20.4%	1,348	25.3%	380	7.1%
North Smithfield	394	46.6%	195	23.1%	191	22.6%	65	7.7%
Pawtucket	7,242	46.6%	3,666	23.6%	3,914	25.2%	731	4.7%
Providence	16,537	42.3%	9,415	24.1%	11,484	29.4%	1,625	4.2%
Scituate	273	39.9%	113	16.5%	165	24.1%	134	19.6%
Smithfield	564	41.6%	254	18.7%	426	31.4%	113	8.3%
Woonsocket	4,940	50.4%	2,219	22.6%	2,165	22.1%	482	4.9%
Charlestown	306	52.0%	137	23.3%	50	8.5%	96	16.3%
Exeter	61	23.3%	170	64.9%	-	0.0%	31	11.8%
Hopkinton	245	53.5%	157	34.3%	42	9.2%	14	3.1%
Narragansett	790	38.8%	241	11.8%	769	37.8%	235	11.5%
New Shoreham	51	55.4%	6	6.5%	5	5.4%	30	32.6%
North Kingstown	1,493	61.1%	363	14.8%	470	19.2%	119	4.9%
Richmond	126	67.4%	13	7.0%	27	14.4%	21	11.2%
South Kingstown	1,008	38.2%	669	25.3%	552	20.9%	412	15.6%

	Less than 30%		30% to 49%		50% or more		Unconfirmed	
	#	%	#	%	#	%	#	%
Westerly	1,448	47.6%	875	28.8%	463	15.2%	254	8.4%

Source: 2013-2017 American Community Survey

Figure 123 Median contract rent, 2010 – 2017 (adjusted to 2017 dollars)

	2010	2017	% Change
Rhode Island	$ 839	$ 820	-2.3%
Barrington	$ 1,113	$ 1,155	3.7%
Bristol	$ 840	$ 867	3.2%
Warren	$ 797	$ 812	1.8%
Coventry	$ 791	$ 858	8.5%
East Greenwich	$ 852	$ 737	-13.5%
Warwick	$ 1,010	$ 983	-2.7%
West Greenwich	$ 964	$ 1,555	61.3%
West Warwick	$ 879	$ 813	-7.5%
Jamestown	$ 1,447	$ 1,508	4.2%
Little Compton	$ 1,099	$ 1,092	-0.6%
Middletown	$ 1,085	$ 1,170	7.8%
Newport	$ 1,055	$ 1,029	-2.5%
Portsmouth	$ 1,308	$ 1,061	-18.9%
Tiverton	$ 911	$ 825	-9.4%
Burrillville	$ 745	$ 818	9.8%
Central Falls	$ 706	$ 676	-4.2%
Cranston	$ 914	$ 862	-5.7%
Cumberland	$ 769	$ 821	6.7%
East Providence	$ 802	$ 822	2.5%
Foster	$ 610	$ 1,022	67.4%
Glocester	$ 791	$ 680	-14.0%
Johnston	$ 867	$ 835	-3.7%
Lincoln	$ 833	$ 845	1.4%
North Providence	$ 909	$ 841	-7.5%
North Smithfield	$ 951	$ 875	-8.0%
Pawtucket	$ 769	$ 742	-3.6%
Providence	$ 833	$ 778	-6.6%
Scituate	$ 830	$ 798	-3.8%

	2010	2017	% Change
Smithfield	$ 903	$ 781	-13.5%
Woonsocket	$ 699	$ 715	2.3%
Charlestown	$ 951	$ 978	2.9%
Exeter	$ 837	$ 656	-21.6%
Hopkinton	$ 693	$ 738	6.5%
Narragansett	$ 1,182	$ 1,126	-4.7%
New Shoreham	$ 980	$ 637	-35.0%
North Kingstown	$ 896	$ 898	0.2%
Richmond	$ 762	$ 936	22.9%
South Kingstown	$ 960	$ 1,016	5.9%
Westerly	$ 843	$ 911	8.0%

Source: 2013-2017 American Community Survey

Figure 124 Median income (adjusted to 2017 dollars)

	2010	2017	% Change
Rhode Island	$ 61,490	$ 61,043	-0.7%
Barrington	$ 105,616	$ 117,408	11.2%
Bristol	$ 70,560	$ 65,890	-6.6%
Warren	$ 58,252	$ 55,689	-4.4%
Coventry	$ 75,037	$ 68,633	-8.5%
East Greenwich	$ 104,872	$ 108,828	3.8%
Warwick	$ 66,637	$ 71,191	6.8%
West Greenwich	$ 91,189	$ 103,110	13.1%
West Warwick	$ 56,676	$ 51,563	-9.0%
Jamestown	$ 87,151	$ 105,201	20.7%
Little Compton	$ 106,250	$ 69,620	-34.5%
Middletown	$ 77,164	$ 65,799	-14.7%
Newport	$ 64,557	$ 65,365	1.3%
Portsmouth	$ 87,037	$ 91,626	5.3%
Tiverton	$ 66,354	$ 75,716	14.1%
Burrillville	$ 75,497	$ 71,055	-5.9%
Central Falls	$ 38,516	$ 30,794	-20.0%
Cranston	$ 64,873	$ 64,282	-0.9%
Cumberland	$ 81,570	$ 81,713	0.2%
East Providence	$ 56,357	$ 54,707	-2.9%
Foster	$ 80,823	$ 81,036	0.3%
Glocester	$ 88,622	$ 91,503	3.3%
Johnston	$ 62,041	$ 60,574	-2.4%
Lincoln	$ 80,557	$ 69,404	-13.8%
North Providence	$ 56,015	$ 53,792	-4.0%
North Smithfield	$ 84,939	$ 79,167	-6.8%
Pawtucket	$ 45,022	$ 44,909	-0.3%
Providence	$ 41,356	$ 40,366	-2.4%
Scituate	$ 82,880	$ 83,728	1.0%

	2010	2017	% Change
Smithfield	$ 80,390	$ 81,010	0.8%
Woonsocket	$ 43,260	$ 38,340	-11.4%
Charlestown	$ 79,485	$ 72,648	-8.6%
Exeter	$ 110,251	$ 79,044	-28.3%
Hopkinton	$ 79,636	$ 85,863	7.8%
Narragansett	$ 64,855	$ 69,332	6.9%
New Shoreham	$ 84,467	$ 76,174	-9.8%
North Kingstown	$ 85,474	$ 87,311	2.1%
Richmond	$ 81,557	$ 98,234	20.4%
South Kingstown	$ 79,735	$ 80,407	0.8%
Westerly	$ 64,357	$ 63,507	-1.3%

Source: 2013-2017 American Community Survey

Figure 125 Mortgage status by selected monthly owner costs as a percentage of household income – Without Mortgage, 2017

	Without a Mortgage							
	$499 or less		$500 - $999		$1,000 - $1,499		$1,500 or more	
	#	%	#	%	#	%	#	%
Rhode Island	13,668	17.99%	48,745	64.16%	9,738	12.82%	3,825	5.03%
Barrington	63	3.88%	680	41.85%	528	32.49%	354	21.78%
Bristol	243	11.81%	1,359	66.07%	237	11.52%	218	10.60%
Warren	98	12.91%	464	61.13%	115	15.15%	82	10.80%
Coventry	713	21.69%	2,196	66.81%	297	9.04%	81	2.46%
East Greenwich	77	6.78%	396	34.89%	439	38.68%	223	19.65%
Warwick	1,675	23.13%	4,623	63.83%	661	9.13%	284	3.92%
West Greenwich	115	26.87%	227	53.04%	86	20.09%	-	0.00%
West Warwick	356	16.73%	1,471	69.13%	278	13.06%	23	1.08%
Jamestown	140	17.31%	317	39.18%	216	26.70%	136	16.81%
Little Compton	114	23.80%	211	44.05%	57	11.90%	97	20.25%
Middletown	156	12.76%	801	65.49%	249	20.36%	17	1.39%
Newport	173	10.57%	961	58.70%	257	15.70%	246	15.03%
Portsmouth	273	14.57%	1,047	55.87%	454	24.23%	100	5.34%
Tiverton	334	19.93%	967	57.70%	238	14.20%	137	8.17%
Burrillville	263	23.63%	770	69.18%	66	5.93%	14	1.26%
Central Falls	123	30.83%	244	61.15%	23	5.76%	9	2.26%
Cranston	731	12.52%	4,356	74.59%	611	10.46%	142	2.43%
Cumberland	623	20.55%	2,002	66.03%	336	11.08%	71	2.34%
East Providence	864	21.76%	2,879	72.52%	188	4.74%	39	0.98%
Foster	115	25.16%	305	66.74%	37	8.10%	-	0.00%
Glocester	249	26.29%	514	54.28%	159	16.79%	25	2.64%
Johnston	346	13.63%	1,802	71.00%	378	14.89%	12	0.47%
Lincoln	288	17.87%	1,015	62.97%	261	16.19%	48	2.98%
North Providence	487	15.68%	2,359	75.95%	206	6.63%	54	1.74%
North Smithfield	58	6.44%	757	84.02%	77	8.55%	9	1.00%
Pawtucket	736	21.98%	2,357	70.40%	227	6.78%	28	0.84%

	Without a Mortgage							
	$499 or less		$500 - $999		$1,000 - $1,499		$1,500 or more	
	#	%	#	%	#	%	#	%
Providence	1,223	21.22%	3,140	54.48%	812	14.09%	589	10.22%
Scituate	239	18.15%	840	63.78%	170	12.91%	68	5.16%
Smithfield	318	20.99%	1,041	68.71%	139	9.17%	17	1.12%
Woonsocket	434	19.24%	1,652	73.23%	160	7.09%	10	0.44%
Charlestown	283	29.73%	506	53.15%	139	14.60%	24	2.52%
Exeter	109	19.06%	351	61.36%	94	16.43%	18	3.15%
Hopkinton	131	15.47%	577	68.12%	108	12.75%	31	3.66%
Narragansett	224	13.45%	1,011	60.72%	293	17.60%	137	8.23%
New Shoreham	32	33.68%	34	35.79%	29	30.53%	-	0.00%
North Kingstown	274	11.87%	1,386	60.05%	468	20.28%	180	7.80%
Richmond	134	22.00%	462	75.86%	13	2.13%	-	0.00%
South Kingstown	321	13.46%	1,464	61.38%	459	19.25%	141	5.91%
Westerly	533	25.77%	1,201	58.08%	173	8.37%	161	7.79%

Source: 2013-2017 American Community Survey

Figure 126 Mortgage status by selected monthly owner costs as a percentage of household income – With Mortgage, 2017

	With a Mortgage							
	$499 or less		$500 - $999		$1,000 - $1,499		$1,500 or more	
	#	%	#	%	#	%	#	%
Rhode Island	1,234	0.72%	12,005	7.01%	39,094	22.82%	118,982	69.45%
Barrington	19	0.50%	103	2.71%	291	7.67%	3,382	89.12%
Bristol	12	0.35%	204	5.95%	691	20.16%	2,521	73.54%
Warren	46	2.55%	94	5.22%	472	26.19%	1,190	66.04%
Coventry	51	0.67%	586	7.73%	1,784	23.52%	5,164	68.08%
East Greenwich	14	0.50%	23	0.82%	243	8.63%	2,536	90.06%
Warwick	138	0.77%	1,410	7.92%	4,750	26.66%	11,516	64.65%
West Greenwich	16	1.18%	45	3.32%	221	16.31%	1,073	79.19%
West Warwick	16	0.33%	362	7.45%	1,579	32.51%	2,900	59.71%
Jamestown	-	0.00%	13	1.20%	61	5.65%	1,005	93.14%
Little Compton	7	0.88%	84	10.53%	105	13.16%	602	75.44%
Middletown	-	0.00%	144	6.13%	270	11.48%	1,937	82.39%
Newport	19	0.73%	204	7.81%	376	14.40%	2,012	77.06%
Portsmouth	25	0.68%	162	4.43%	456	12.46%	3,017	82.43%
Tiverton	10	0.26%	213	5.64%	1,038	27.49%	2,515	66.60%
Burrillville	9	0.27%	340	10.39%	710	21.69%	2,214	67.64%
Central Falls	-	0.00%	116	11.15%	318	30.58%	606	58.27%
Cranston	51	0.36%	963	6.72%	3,352	23.38%	9,971	69.55%
Cumberland	44	0.64%	434	6.26%	1,335	19.27%	5,116	73.83%
East Providence	99	1.28%	647	8.34%	2,124	27.38%	4,888	63.01%
Foster	8	0.78%	62	6.02%	225	21.84%	735	71.36%
Glocester	9	0.39%	158	6.80%	359	15.44%	1,799	77.38%
Johnston	13	0.23%	401	7.17%	1,605	28.68%	3,577	63.92%
Lincoln	28	0.79%	272	7.68%	504	14.24%	2,736	77.29%
North Providence	29	0.57%	573	11.20%	1,291	25.23%	3,223	63.00%
North Smithfield	40	1.56%	98	3.82%	520	20.25%	1,910	74.38%

	With a Mortgage							
	$499 or less		$500 - $999		$1,000 - $1,499		$1,500 or more	
	#	%	#	%	#	%	#	%
Pawtucket	91	1.04%	610	6.98%	2,973	34.04%	5,060	57.93%
Providence	167	1.06%	1,240	7.88%	4,461	28.34%	9,871	62.72%
Scituate	14	0.63%	101	4.54%	354	15.91%	1,756	78.92%
Smithfield	6	0.13%	396	8.80%	872	19.37%	3,227	71.70%
Woonsocket	57	1.42%	291	7.24%	1,313	32.65%	2,360	58.69%
Charlestown	32	1.79%	199	11.11%	352	19.65%	1,208	67.45%
Exeter	25	1.64%	129	8.45%	313	20.50%	1,060	69.42%
Hopkinton	12	0.61%	140	7.15%	444	22.69%	1,361	69.55%
Narragansett	9	0.32%	180	6.39%	433	15.37%	2,195	77.92%
New Shoreham	-	0.00%	-	0.00%	41	19.25%	172	80.75%
North Kingstown	76	1.37%	273	4.91%	743	13.36%	4,469	80.36%
Richmond	-	0.00%	152	7.85%	298	15.38%	1,487	76.77%
South Kingstown	42	0.84%	252	5.03%	727	14.53%	3,984	79.60%
Westerly	-	0.00%	331	8.18%	1,090	26.93%	2,627	64.90%

Source: 2013-2017 American Community Survey

Appendix F: Occupational Employment Statistics

Notes:

* = indicates that a wage estimate is not available

** = indicates that an employment estimate is not available

= indicates a wage that is equal to or greater than $100.00 per hour or $208,000 per year

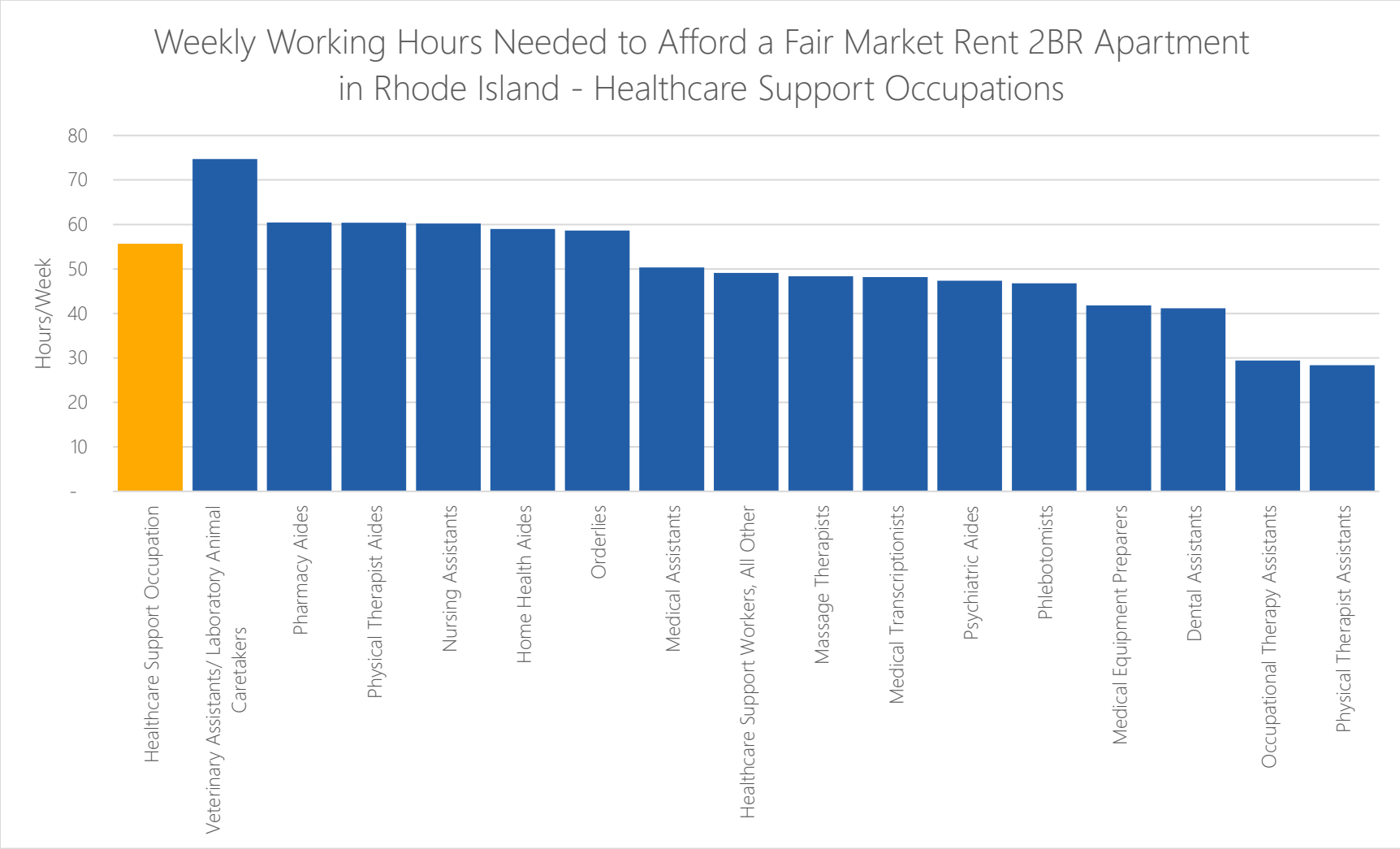
~ = indicates that the percent of establishments reporting the occupation is less than 0.5%

Table 1 Occupational Employment Statistics – Healthcare Support Occupations, 2018

Occupation	Location Quotient	Median Hourly Wage	Weekly Hours to Afford FMR 2BR
Healthcare Support Occupation	1.32	$ 15.61	56
Veterinary Assistants/ Laboratory Animal Caretakers	0.12	$ 11.62	75
Pharmacy Aides	**	$ 14.36	60
Physical Therapist Aides	0.82	$ 14.38	60
Nursing Assistants	2.11	$ 14.42	60
Home Health Aides	0.44	$ 14.71	59
Orderlies	0.79	$ 14.80	59
Medical Assistants	1.06	$ 17.25	50
Healthcare Support Workers, All Other	1.53	$ 17.67	49
Massage Therapists	0.48	$ 17.96	48
Medical Transcriptionists	0.92	$ 18.03	48
Psychiatric Aides	3.46	$ 18.34	47
Phlebotomists	2.41	$ 18.55	47
Medical Equipment Preparers	1.00	$ 20.76	42
Dental Assistants	0.78	$ 21.10	41
Occupational Therapy Assistants	1.26	$ 29.49	29
Physical Therapist Assistants	0.94	$ 30.60	28

Source: Bureau of Labor Statistics, Occupation Employment Statistics, 2018; National Low-Income Housing Coalition, 2019

Figure 127 Weekly Hours needed to Afford a Fair Market Rent 2-bedroom Apartment – Healthcare Support Occupations



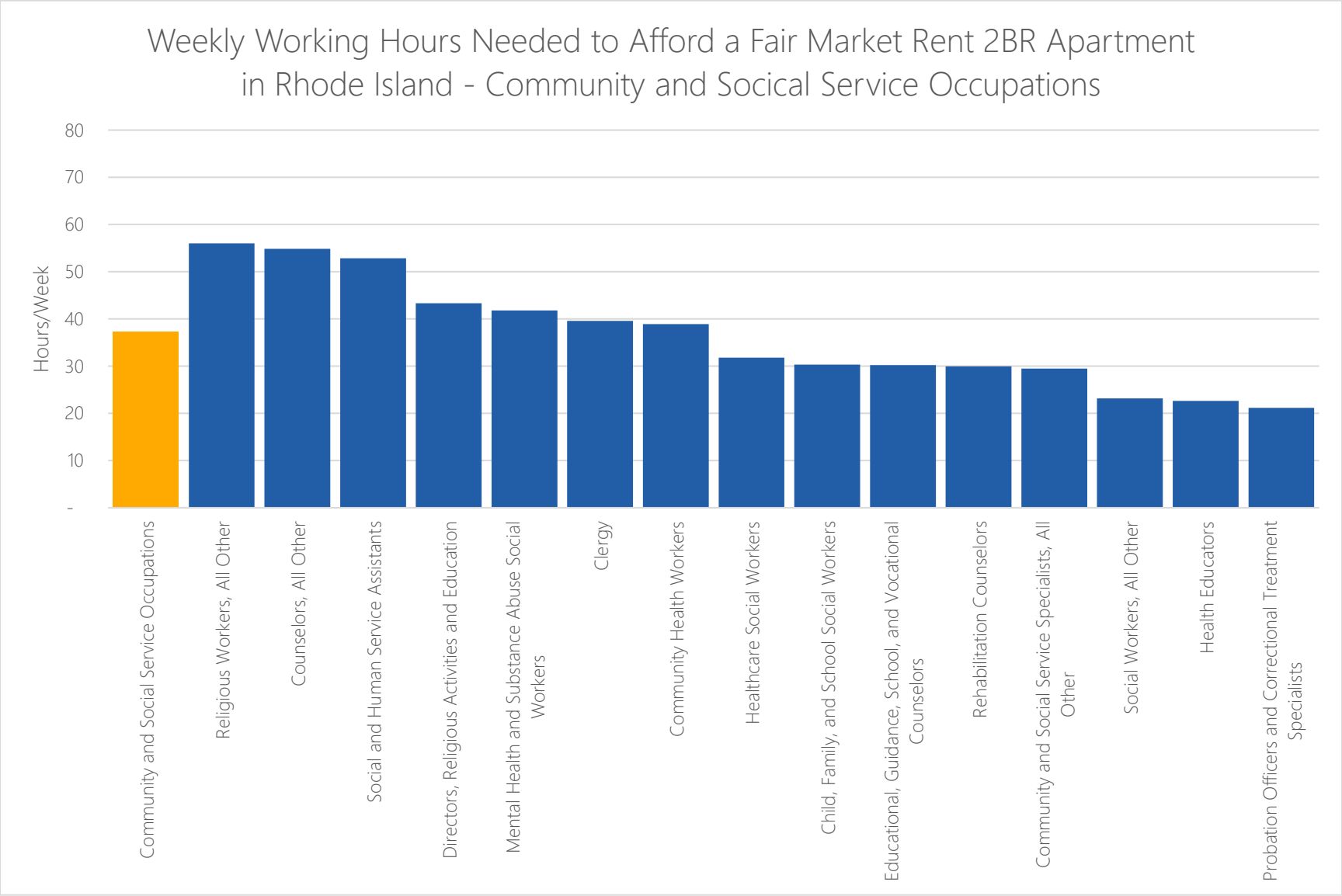
Source: Bureau of Labor Statistics, Occupation Employment Statistics, 2018; National Low-Income Housing Coalition, 2019

Table 2 Occupational Employment Statistics – Community and Social Service Occupations, 2018

Occupation	Location Quotient	Median Hourly Wage	Weekly Hours to Afford FMR 2BR
Community and Social Service Occupations	1.24	$ 23.30	37
Religious Workers, All Other	1.45	$ 15.50	56
Counselors, All Other	**	$ 15.82	55
Social and Human Service Assistants	1.85	$ 16.42	53
Directors, Religious Activities and Education	1.38	$ 20.04	43
Mental Health and Substance Abuse Social Workers	1.28	$ 20.78	42
Clergy	1.8	$ 21.94	40
Community Health Workers	0.54	$ 22.32	39
Healthcare Social Workers	1.08	$ 27.29	32
Child, Family, and School Social Workers	1.66	$ 28.64	30
Educational, Guidance, School, and Vocational Counselors	1.11	$ 28.72	30
Rehabilitation Counselors	1.59	$ 28.96	30
Community and Social Service Specialists, All Other	0.75	$ 29.42	30
Social Workers, All Other	0.67	$ 37.48	23
Health Educators	1.19	$ 38.38	23
Probation Officers and Correctional Treatment Specialists	0.68	$ 40.99	21

Source: Bureau of Labor Statistics, Occupation Employment Statistics, 2018; National Low-Income Housing Coalition, 2019

Figure 128 Weekly Hours Needed to Afford a Fair Market Rent 2-bedroom Apartment – Community and Social Service Occupations



Source: Bureau of Labor Statistics, Occupation Employment Statistics, 2018; National Low-Income Housing Coalition, 2019

Table 3 Occupational Employment Statistics – Healthcare Practitioners and Healthcare Occupations, 2018

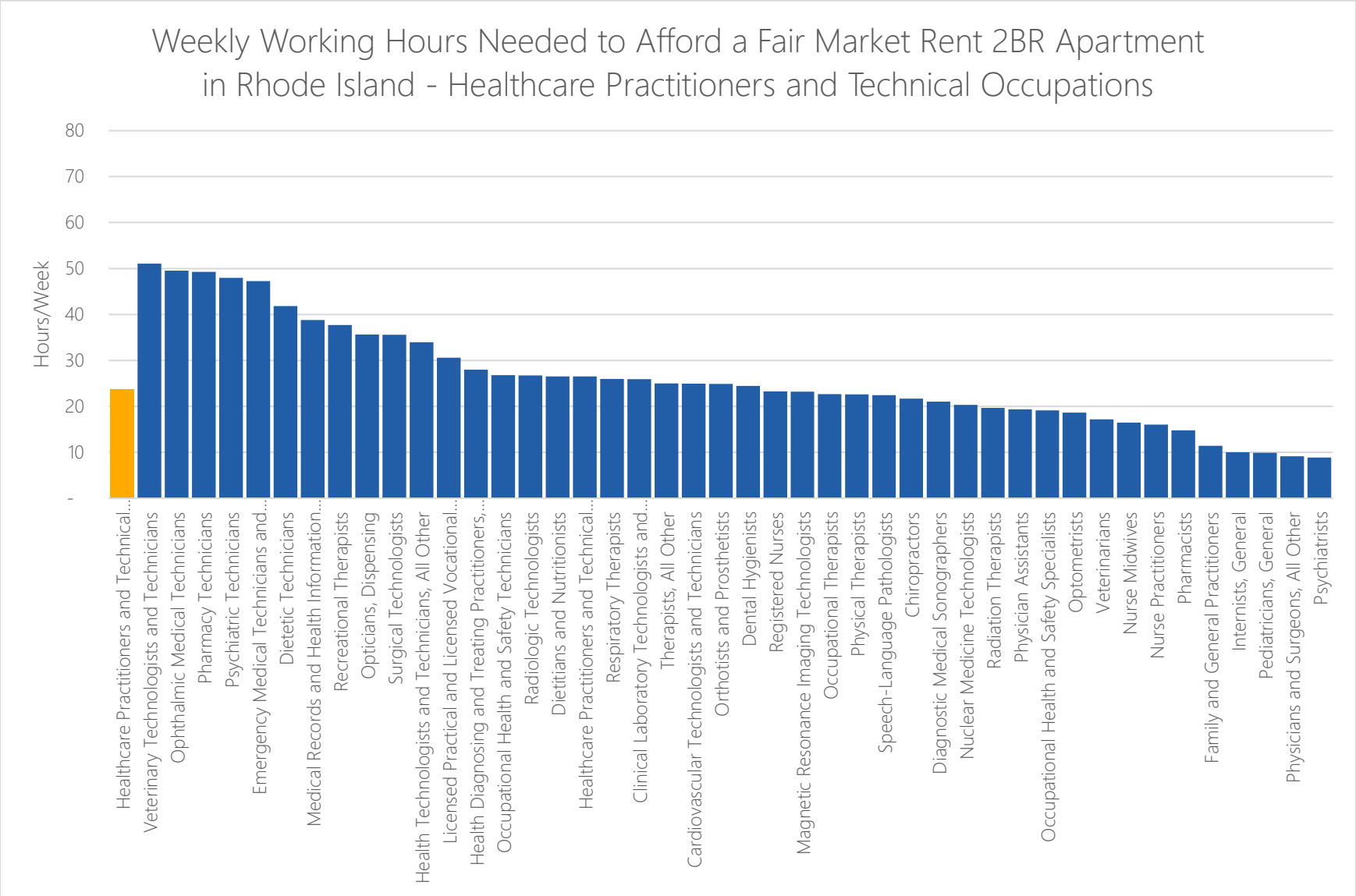
Occupation	Location Quotient	Median Hourly Wage	Weekly Hours to Afford FMR 2BR
Healthcare Practitioners and Technical Occupations	1.15	$ 36.58	24
Veterinary Technologists and Technicians	1.45	$ 16.99	51
Ophthalmic Medical Technicians	0.28	$ 17.52	50
Pharmacy Technicians	1.29	$ 17.62	49
Psychiatric Technicians	1.22	$ 18.09	48
Emergency Medical Technicians and Paramedics	0.66	$ 18.36	47
Dietetic Technicians	0.69	$ 20.74	42
Medical Records and Health Information Technicians	1.00	$ 22.36	39
Recreational Therapists	0.79	$ 23.01	38
Opticians, Dispensing	1.35	$ 24.35	36
Surgical Technologists	0.89	$ 24.40	36
Health Technologists and Technicians, All Other	1.12	$ 25.56	34
Licensed Practical and Licensed Vocational Nurses	0.46	$ 28.35	31
Health Diagnosing and Treating Practitioners, All Other	1.90	$ 31.02	28
Occupational Health and Safety Technicians	1.13	$ 32.38	27
Radiologic Technologists	1.36	$ 32.45	27
Dietitians and Nutritionists	0.92	$ 32.72	27
Healthcare Practitioners and Technical Workers, All Other	1.14	$ 32.76	26
Respiratory Therapists	0.74	$ 33.41	26
Clinical Laboratory Technologists and Technicians	0.72	$ 33.49	26

Occupation	Location Quotient	Median Hourly Wage	Weekly Hours to Afford FMR 2BR
Therapists, All Other	7.04	$ 34.72	25
Cardiovascular Technologists and Technicians	2.00	$ 34.79	25
Orthotists and Prosthetists	1.31	$ 34.85	25
Dental Hygienists	1.77	$ 35.52	24
Registered Nurses	1.29	$ 37.33	23
Magnetic Resonance Imaging Technologists	1.63	$ 37.37	23
Occupational Therapists	1.05	$ 38.33	23
Physical Therapists	1.29	$ 38.41	23
Speech-Language Pathologists	0.92	$ 38.71	22
Chiropractors	0.96	$ 40.02	22
Diagnostic Medical Sonographers	0.99	$ 41.30	21
Nuclear Medicine Technologists	0.77	$ 42.73	20
Radiation Therapists	**	$ 44.11	20
Physician Assistants	0.69	$ 44.89	19
Occupational Health and Safety Specialists	0.34	$ 45.31	19
Optometrists	**	$ 46.53	19
Veterinarians	0.56	$ 50.50	17
Nurse Midwives	2.38	$ 52.67	16
Nurse Practitioners	1.16	$ 54.15	16
Pharmacists	1.62	$ 58.73	15

Occupation	Location Quotient	Median Hourly Wage	Weekly Hours to Afford FMR 2BR
Family and General Practitioners	0.49	$ 75.97	11
Internists, General	0.54	$ 86.76	10
Pediatricians, General	2.14	$ 87.60	10
Physicians and Surgeons, All Other	1.77	$ 95.17	9
Psychiatrists	3.01	$ 98.07	9

Source: Bureau of Labor Statistics, Occupation Employment Statistics, 2018; National Low-Income Housing Coalition, 2019

Figure 129 Weekly Hours Needed to Afford a Fair Market Rent 2-bedroom Apartment – Healthcare Practitioners and Healthcare Occupations



Source: Bureau of Labor Statistics, Occupation Employment Statistics, 2018; National Low-Income Housing Coalition, 2019

Table 4 Occupational Employment Statistics – Office and Administrative Support Occupations, 2018

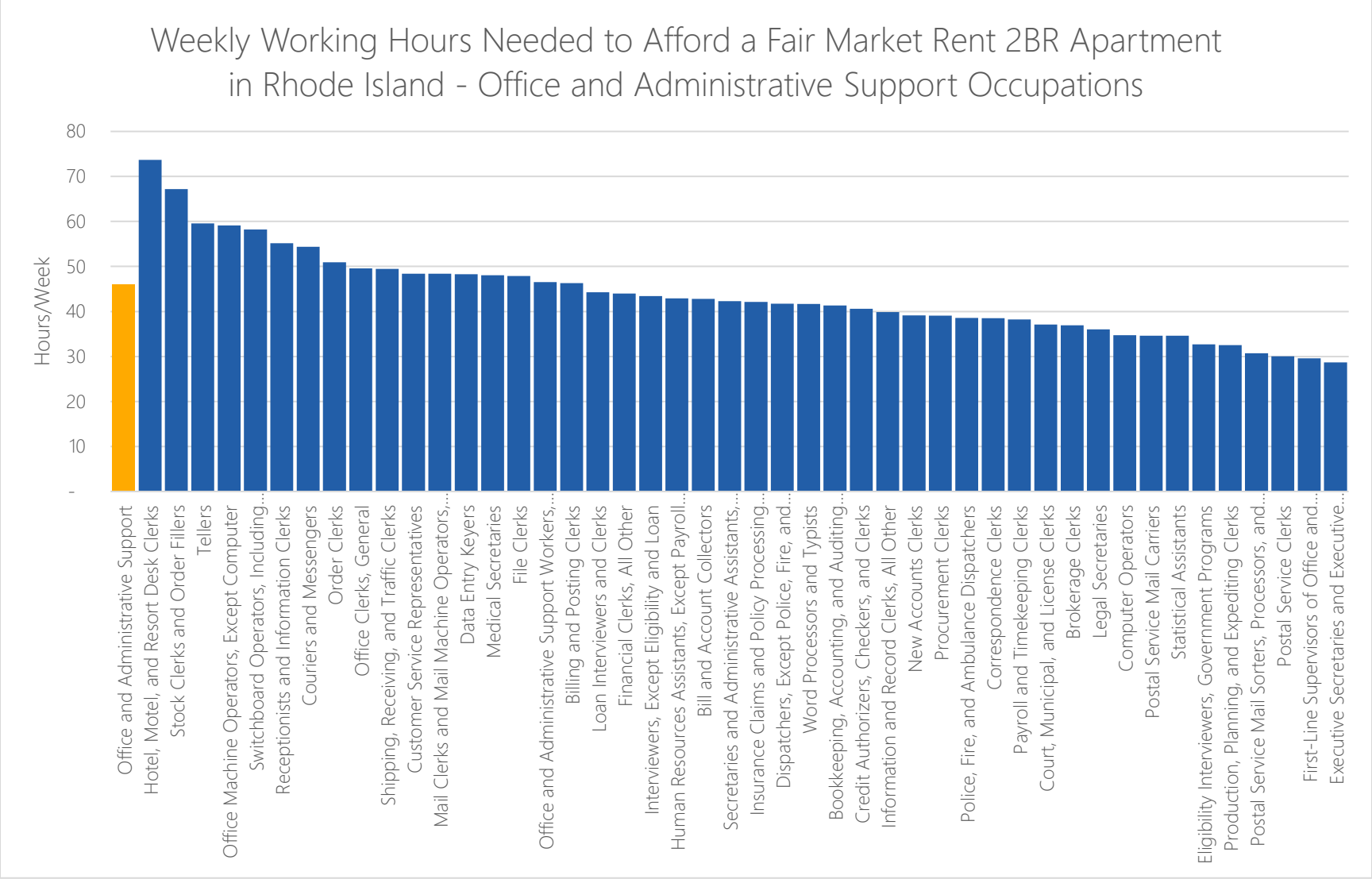
Occupation	Location Quotient	Median Hourly Wage	Weekly Hours to Afford FMR 2BR
Office and Administrative Support	0.99	$ 18.89	46
Hotel, Motel, and Resort Desk Clerks	0.73	$ 11.78	74
Stock Clerks and Order Fillers	0.87	$ 12.92	67
Tellers	0.83	$ 14.57	60
Office Machine Operators, Except Computer	0.64	$ 14.69	59
Switchboard Operators, Including Answering Service	1.83	$ 14.91	58
Receptionists and Information Clerks	1.19	$ 15.74	55
Couriers and Messengers	1.29	$ 15.97	54
Order Clerks	0.35	$ 17.05	51
Office Clerks, General	1.15	$ 17.51	50
Shipping, Receiving, and Traffic Clerks	0.77	$ 17.54	49
Customer Service Representatives	0.92	$ 17.93	48
Mail Clerks and Mail Machine Operators, Except Postal Service	0.83	$ 17.93	48
Data Entry Keyers	0.96	$ 17.98	48
Medical Secretaries	0.85	$ 18.06	48
File Clerks	1.09	$ 18.12	48
Office and Administrative Support Workers, All Other	0.5	$ 18.65	47
Billing and Posting Clerks	1.36	$ 18.74	46
Loan Interviewers and Clerks	1.33	$ 19.60	44
Financial Clerks, All Other	1.25	$ 19.73	44

Occupation	Location Quotient	Median Hourly Wage	Weekly Hours to Afford FMR 2BR
Interviewers, Except Eligibility and Loan	1.18	$ 19.99	43
Human Resources Assistants, Except Payroll and Timekeeping	1.28	$ 20.22	43
Bill and Account Collectors	0.41	$ 20.29	43
Secretaries and Administrative Assistants, Except Legal, Medical, and Executive	0.94	$ 20.53	42
Insurance Claims and Policy Processing Clerks	0.91	$ 20.61	42
Dispatchers, Except Police, Fire, and Ambulance	0.44	$ 20.80	42
Word Processors and Typists	1.63	$ 20.84	42
Bookkeeping, Accounting, and Auditing Clerks	1.21	$ 21.01	41
Credit Authorizers, Checkers, and Clerks	0.45	$ 21.38	41
Information and Record Clerks, All Other	0.56	$ 21.76	40
New Accounts Clerks	**	$ 22.19	39
Procurement Clerks	1.02	$ 22.21	39
Police, Fire, and Ambulance Dispatchers	1.23	$ 22.51	39
Correspondence Clerks	**	$ 22.53	39
Payroll and Timekeeping Clerks	1.03	$ 22.72	38
Court, Municipal, and License Clerks	1.47	$ 23.41	37
Brokerage Clerks	1.33	$ 23.52	37
Legal Secretaries	1.9	$ 24.09	36
Computer Operators	2.15	$ 25.01	35
Postal Service Mail Carriers	1.13	$ 25.07	35

Occupation	Location Quotient	Median Hourly Wage	Weekly Hours to Afford FMR 2BR
Statistical Assistants	1.02	$ 25.08	35
Eligibility Interviewers, Government Programs	1.25	$ 26.55	33
Production, Planning, and Expediting Clerks	0.53	$ 26.71	32
Postal Service Mail Sorters, Processors, and Processing Machine Operators	1.69	$ 28.26	31
Postal Service Clerks	1.01	$ 28.89	30
First-Line Supervisors of Office and Administrative Support Workers	0.97	$ 29.36	30
Executive Secretaries and Executive Administrative Assistants	0.48	$ 30.27	29

Source: Bureau of Labor Statistics, Occupation Employment Statistics, 2018; National Low-Income Housing Coalition, 2019

Figure 130 Weekly Hours Needed to Afford a Fair Market Rent 2-bedroom Apartment – Office and Administrative Support Occupations



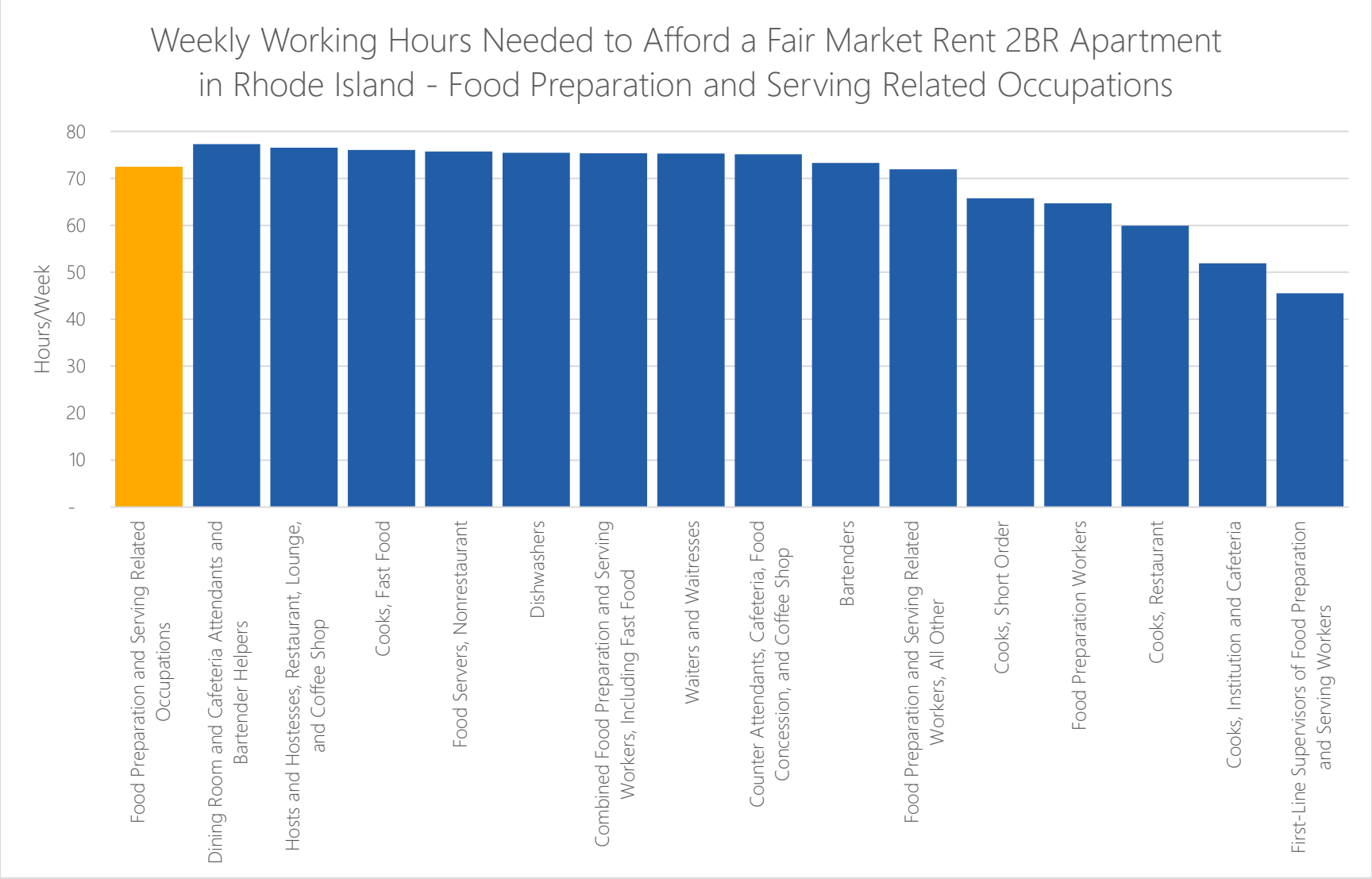
Source: Bureau of Labor Statistics, Occupation Employment Statistics, 2018; National Low-Income Housing Coalition, 2019

Table 5 Occupational Employment Statistics – Food Preparation and Serving Related Occupations, 2018

Occupation	Location Quotient	Median Hourly Wage	Weekly Hours to Afford FMR 2BR
Food Preparation and Serving Related Occupations	1.11	$ 11.98	72
Dining Room and Cafeteria Attendants and Bartender Helpers	1.48	$ 11.23	77
Hosts and Hostesses, Restaurant, Lounge, and Coffee Shop	0.95	$ 11.34	77
Cooks, Fast Food	0.57	$ 11.41	76
Food Servers, Non-restaurant	1.08	$ 11.46	76
Dishwashers	1.60	$ 11.50	75
Combined Food Preparation and Serving Workers, Including Fast Food	0.81	$ 11.52	75
Waiters and Waitresses	1.16	$ 11.53	75
Counter Attendants, Cafeteria, Food Concession, and Coffee Shop	2.40	$ 11.55	75
Bartenders	1.92	$ 11.84	73
Food Preparation and Serving Related Workers, All Other	0.72	$ 12.07	72
Cooks, Short Order	1.73	$ 13.20	66
Food Preparation Workers	1.03	$ 13.42	65
Cooks, Restaurant	1.08	$ 14.49	60
Cooks, Institution and Cafeteria	0.89	$ 16.72	52
First-Line Supervisors of Food Preparation and Serving Workers	1.08	$ 19.07	46

Source: Bureau of Labor Statistics, Occupation Employment Statistics, 2018; National Low-Income Housing Coalition, 2019

Figure 131 Weekly Hours Needed to Afford a Fair Market Rent 2-bedroom Apartment – Food Preparation and Serving Related Occupations



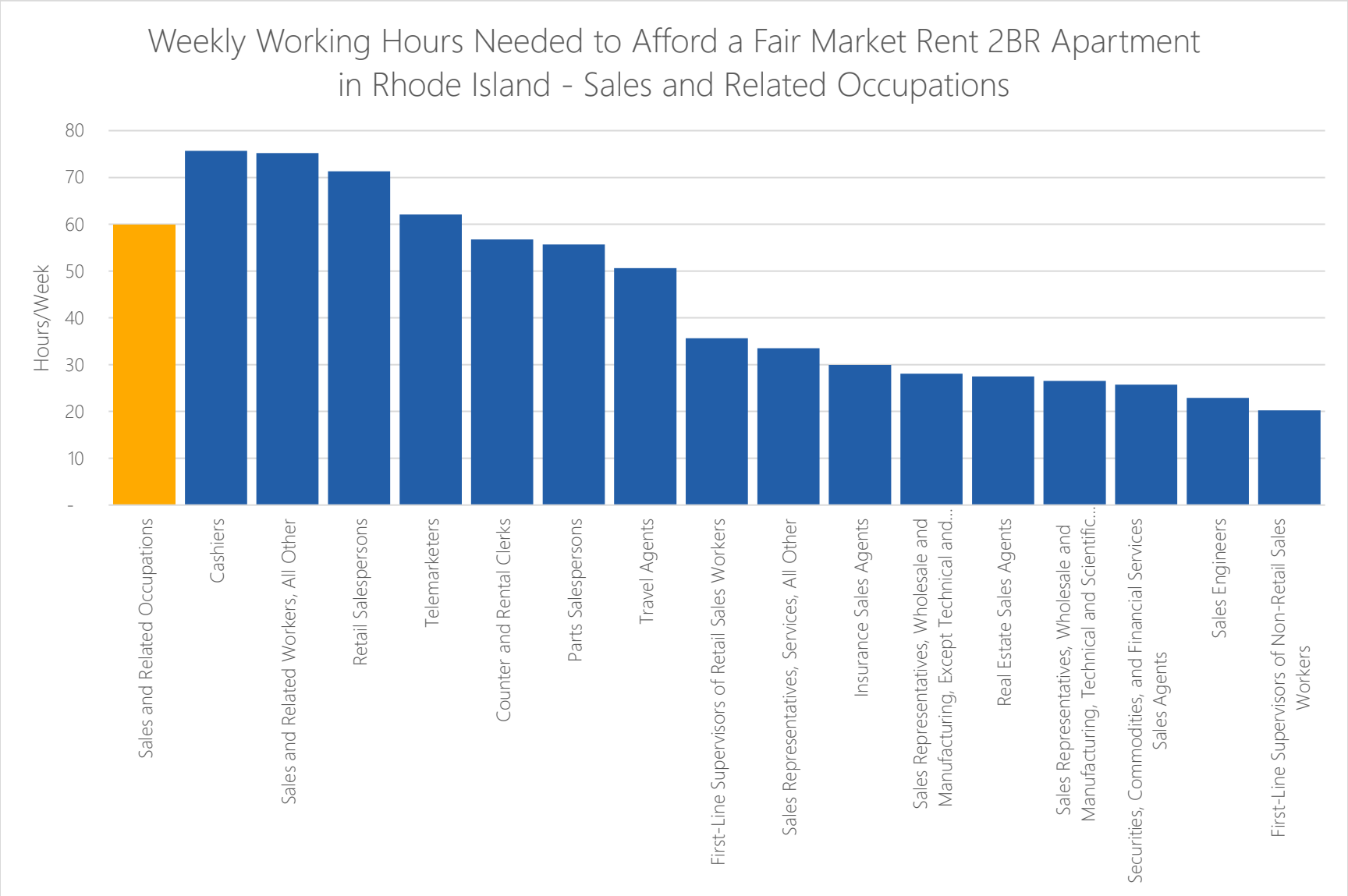
Source: Bureau of Labor Statistics, Occupation Employment Statistics, 2018; National Low-Income Housing Coalition, 2019

Table 6 Occupational Employment Statistics – Food Preparation and Serving Related Occupations, 2018

Occupation	Location Quotient	Median Hourly Wage	Weekly Hours to Afford FMR 2BR
Sales and Related Occupations	0.95	$ 14.50	60
Cashiers	1.10	$ 11.47	76
Sales and Related Workers, All Other	0.31	$ 11.54	75
Retail Salespersons	0.92	$ 12.17	71
Telemarketers	0.60	$ 13.98	62
Counter and Rental Clerks	0.61	$ 15.30	57
Parts Salespersons	1.02	$ 15.59	56
Travel Agents	1.25	$ 17.14	51
First-Line Supervisors of Retail Sales Workers	0.91	$ 24.37	36
Sales Representatives, Services, All Other	0.73	$ 25.90	34
Insurance Sales Agents	1.08	$ 28.99	30
Sales Representatives, Wholesale and Manufacturing, Except Technical and Scientific Products	1.07	$ 30.92	28
Real Estate Sales Agents	0.31	$ 31.58	27
Sales Representatives, Wholesale and Manufacturing, Technical and Scientific Products	0.61	$ 32.72	27
Securities, Commodities, and Financial Services Sales Agents	1.34	$ 33.75	26
Sales Engineers	0.41	$ 37.95	23
First-Line Supervisors of Non-Retail Sales Workers	1.33	$ 42.95	20

Source: Bureau of Labor Statistics, Occupation Employment Statistics, 2018; National Low-Income Housing Coalition, 2019

Figure 132 Weekly Hours Needed to Afford a Fair Market Rent 2-bedroom Apartment – Sales and Related Occupations



Source: Bureau of Labor Statistics, Occupation Employment Statistics, 2018; National Low-Income Housing Coalition, 2019