

Community Profile Executive Summary

This report presents a Community Profile of Lower Merion Township in 2012. The Community Profile was compiled by the Lower Merion Township planning staff using data available from the 2010 United States Census and data from the recent American Community Survey 3 year estimates for the years 2008 through 2010. This report was prepared as a background component of the Township's Comprehensive Plan and is intended to provide a general summary of population, age, income, commuting patterns and housing information to guide the planning analysis of the Land Use, Housing, Circulation, and Community Facilities elements of the Comprehensive Plan. Community Profile data has been integrated into the Township's parcel-based Geographic Information System (GIS) where it can be supplemented with additional demographic, housing, transportation and land use data to assist policy makers in preparing the Comprehensive Plan.

While there are demographic differences between the Township and the region, more importantly from a local planning perspective, there are also significant demographic and land use variations between different villages *within* the Township. In particular, the economic indicators of the communities of the western portion of the Township, specifically Gladwyne and Rosemont, are so much higher than the rest of Township that they completely skew the profile for the rest of Lower Merion.

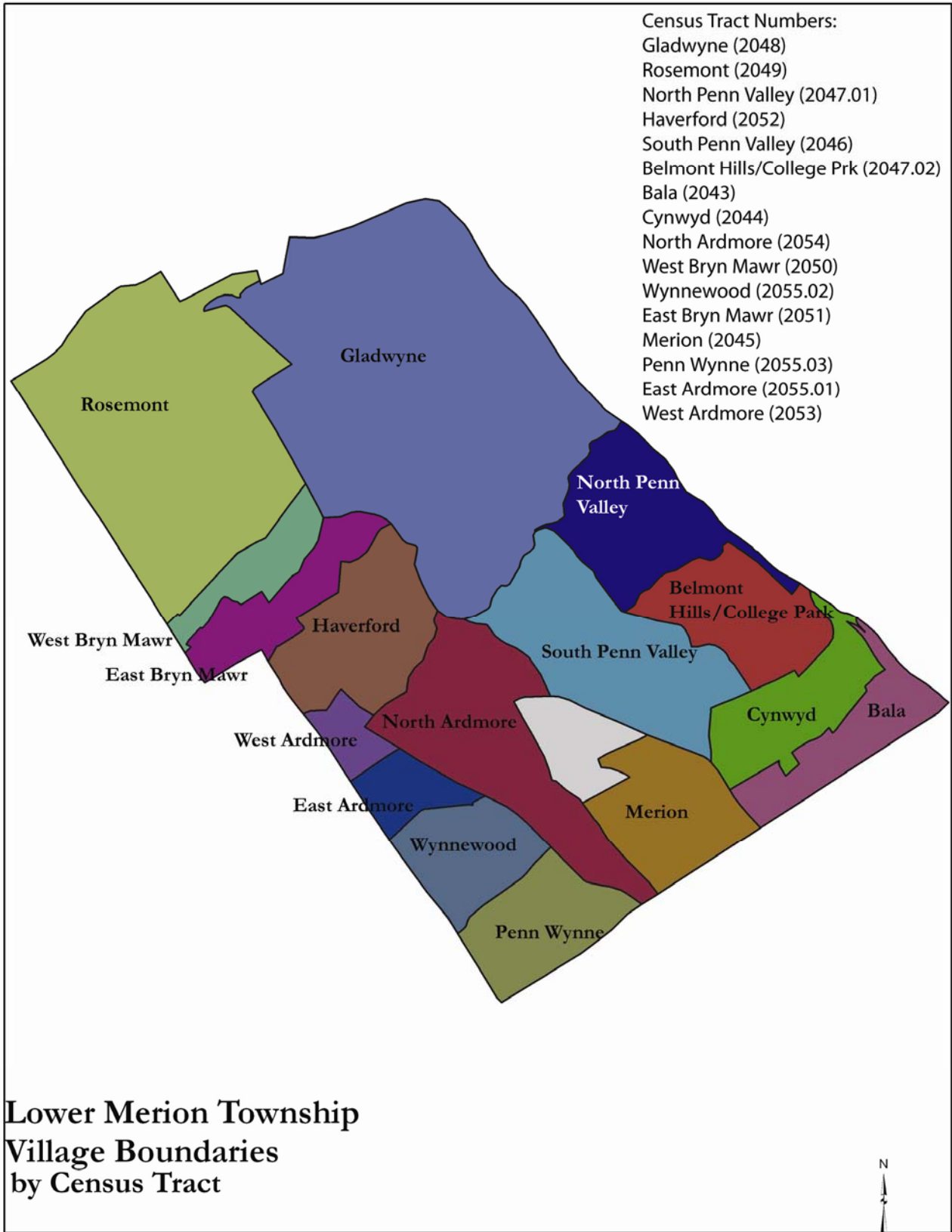
Demographic variations between the different villages of the Township are particularly relevant to the Township's comprehensive planning efforts. The sheer size and vast diversity of Lower Merion virtually ensure that the Township functions more as a federation of neighborhoods, each with their own planning issues, rather than as a homogenous whole. Local identity is important to Township residents, many of which will identify with a community within the Township, such as Bryn Mawr or Bala, rather than with Lower Merion itself.

Each community within the Township faces its own unique set of planning issues. This community profile attempts to present background information that will permit a more comprehensive and detailed analysis of the composition of those communities.

The Township contains a total of 16 different census tracts. Each census tract is self-contained within the Township boundary and varies in size and population. Census tract boundaries cross Ward lines, but generally follow conventional 'village' designations. For the purposes of this report and to be consistent with the Community Profile from 2000, the Census Tracts have been defined as Bala, Cynwyd, Gladwyne, Merion, West Bryn Mawr, East Bryn Mawr, Rosemont, North Ardmore, East Ardmore, West Ardmore, Wynnewood, North Penn Valley, South Penn Valley, Penn Wynne, Belmont Hills/College Park and Haverford (map on Page 3).

The Community Profile is a high-level planning tool and it provides a snapshot of ‘who’ lives in Lower Merion Township at a specific point in time. The 2010 Community Profile reveals that:

- The total population of the Township has remained relatively flat since 1980. The 2010 population of Lower Merion Township was 57,825 people, which was a decrease of 915 people from 2000 and a decrease of 5,739 persons from the Township’s peak population of 63,564 people in 1970. There are several potential reasons for the decrease in total population including the national trend for smaller family sizes as well as technological and procedural changes between census compilations.
- Lower Merion Township *as a whole* remains a relatively low density suburb when compared to surrounding communities. However some villages of the Township such as Gladwyne and Rosemont are much less dense than similar communities throughout the region while communities such as Penn Wynne and parts of Ardmore approach almost urban densities. The variation in population density throughout the Township is a result of the historic land use pattern, land use controls and the amount of public and private open space within those census tracts. Open space is a major contributor to a low density land use pattern.
- Interestingly the census tract with the most housing units is North Ardmore, which includes large stretches of Lancaster Avenue and Montgomery Avenue which contain clusters of multi-family apartment and condominium buildings.
- The median age of the population of Lower Merion Township at 43.4 years of age is older than the median age of Montgomery County (40.6 years of age) and of the rest of Pennsylvania (40.1 years of age). The aging of the Township’s population has many planning implications, including housing affordability, access to different types of community facilities and personal mobility and travel patterns.
- While the overall age of the Township is increasing Lower Merion still remains a relatively family-oriented community. The vast majority (87.5%) of the households in the Township are classified as family households containing a husband and a wife. This percentage is much higher than the rest of Montgomery County (81.8%) and Pennsylvania (74.2%). Approximately one third of all Township residents are under 24 years of age.
- The median household income of Lower Merion Township is \$107,326, which is significantly higher than the rest of Montgomery County (\$76,027) and more than twice as high as the state average (\$50,289). Approximately 27% of the households in the Township earn more than \$200,000 a year and 52% of households in the Township earn over \$100,000 per year.
- High annual income of Township residents may be a contributing factor to the fact that over two-thirds (76.3%) of the housing units in the Township are owner occupied. A quarter of all housing units (23.7%) in the Township are renter occupied.
- One-third of all housing units in the Township were constructed prior to 1939 and approximately two-thirds of all housing units (63.6%) were constructed prior to 1960 making them potentially eligible for historic designation. The median age of the housing in Lower Merion is 1953 compared to the rest of Montgomery County is 1966.
- The age and quality of Lower Merion’s housing stock may be a contributing factor to the high property values throughout the Township. The median value of a house in Lower Merion Township is \$545,000. Approximately 16.7% of homes in the Township are valued at over \$1,000,000 and over half (54.5%) of homes are valued at over \$500,000.



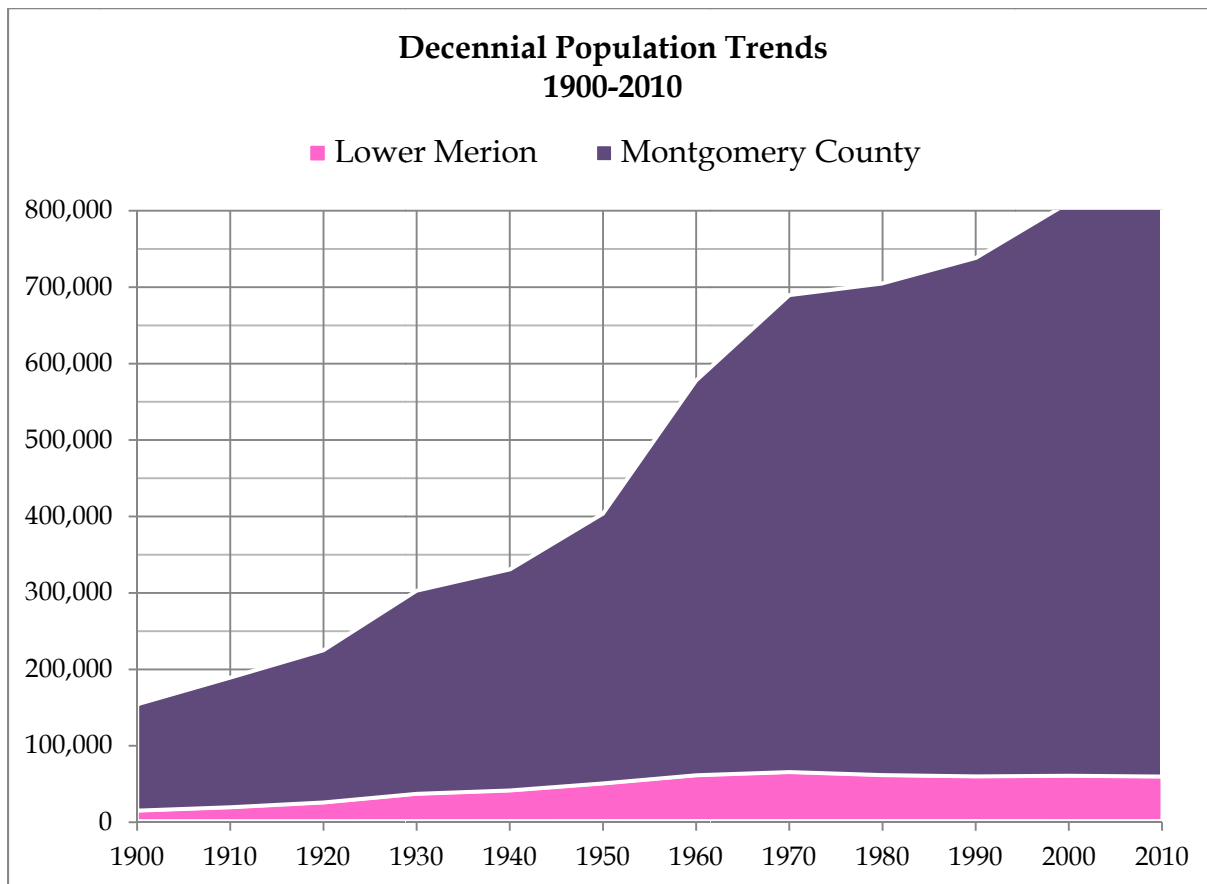


Population Density

Year	Lower Merion Number	% Township Change	Montgomery County Number	% Change	% County Population
1900	13,275	-	138,995	-	-
1910	17,671	4,396	169,590	30,595	22.0%
1920	23,866	6,195	199,310	29,720	17.5%
1930	35,166	11,300	265,804	66,494	33.4%
1940	39,566	4,400	289,247	23,443	8.8%
1950	48,745	9,179	353,068	63,821	22.1%
1960	59,420	10,675	516,682	163,614	46.3%
1970	63,564	4,144	624,080	107,117	20.8%
1980	59,561	-4,003	643,377	19,822	3.1%
1990	58,003	-1,558	678,193	34,490	5.4%
2000	58,740*	737	750,097	71,986	10.6%
2010	57,825	-915	799,874	49,777	6.6%

*Corrected Counts for 2000

Source: Montgomery County Planning Commission, 1937 & 1979 LMT Comprehensive Plans, US Census Bureau 2010



Municipality	2010	2000	Change	% Change
Lower Merion Township	57,825	58,740	-915	-1.6%
Narberth Borough	4,282	4,233	49	1.1%
Whitemarsh Township	17,349	16,702	647	3.7%
Conshohocken Borough	7,833	7,589	244	3.1%
West Conshohocken Borough	1,320	1,446	-126	-9.6%
Upper Merion Township	28,395	26,863	1,532	5.4%
Radnor Township, Delaware County	31,531	30,878	653	2.1%
Haverford Township, Delaware County	48,491	49,608	-1,117	-2.3%
Philadelphia, Philadelphia County	1,526,006	1,517,550	8,456	0.6%

Source: Montgomery County & Delaware County Planning Commission, Philadelphia Association of Community Development Corporations, US Census Bureau 2010

Village	2,010	2,000	Change	% of Change
East Bryn Mawr	1,853	2,218	-365	-19.7%
Gladwyne	5,020	5,399	-379	-7.5%
East Ardmore	3,514	3,732	-218	-6.2%
West Bryn Mawr	2,517	2,636	-119	-4.7%
North Penn Valley	2,173	2,260	-87	-4.0%
Haverford	2,848	2,933	-85	-3.0%
Merion	4,752	4,880	-128	-2.7%
South Penn Valley	4,634	4,756	-122	-2.6%
North Ardmore	6,000	6,057	-57	-1.0%
Bala	2,434	2,454	-20	-0.8%
Cynwyd	3,241	3,237	4	0.1%
Rosemont	5,178	5,147	31	0.6%
Belmont Hills/College Park	3,402	3,350	52	1.5%
Penn Wynne	4,827	4,595	232	4.8%
West Ardmore	1,867	1,750	117	6.3%
Wynnewood	3,565	3,340	225	6.3%
Totals/Average	57,825	58,744	-919	-1.6%

Source: US Census Bureau 2000, 2010

**Table 4 Population Density of Adjacent Communities
Persons Per Square Mile**

Municipality	Population	Area	Density
Whitemarsh Township	17,349	14.61	1,187
West Conshohocken Borough	1,320	0.85	1,553
Montgomery County	799,874	483.1	1,656
Upper Merion Township	28,395	16.86	1,684
Radnor Township, Delaware County	31,531	13.77	2,290
Lower Merion Township	57,825	24.1	2,399
Haverford Township, Delaware County	48,491	10.1	4,801
Conshohocken Borough	7,833	0.98	7,993
Narberth Borough	4,282	0.49	8,739
Philadelphia, Philadelphia County	1,526,006	135	11,304

Source: Montgomery County Planning Commission, Lower Merion Township, US Census Bureau 2010; Note: Density calculations have been rounded, area calculations include water.

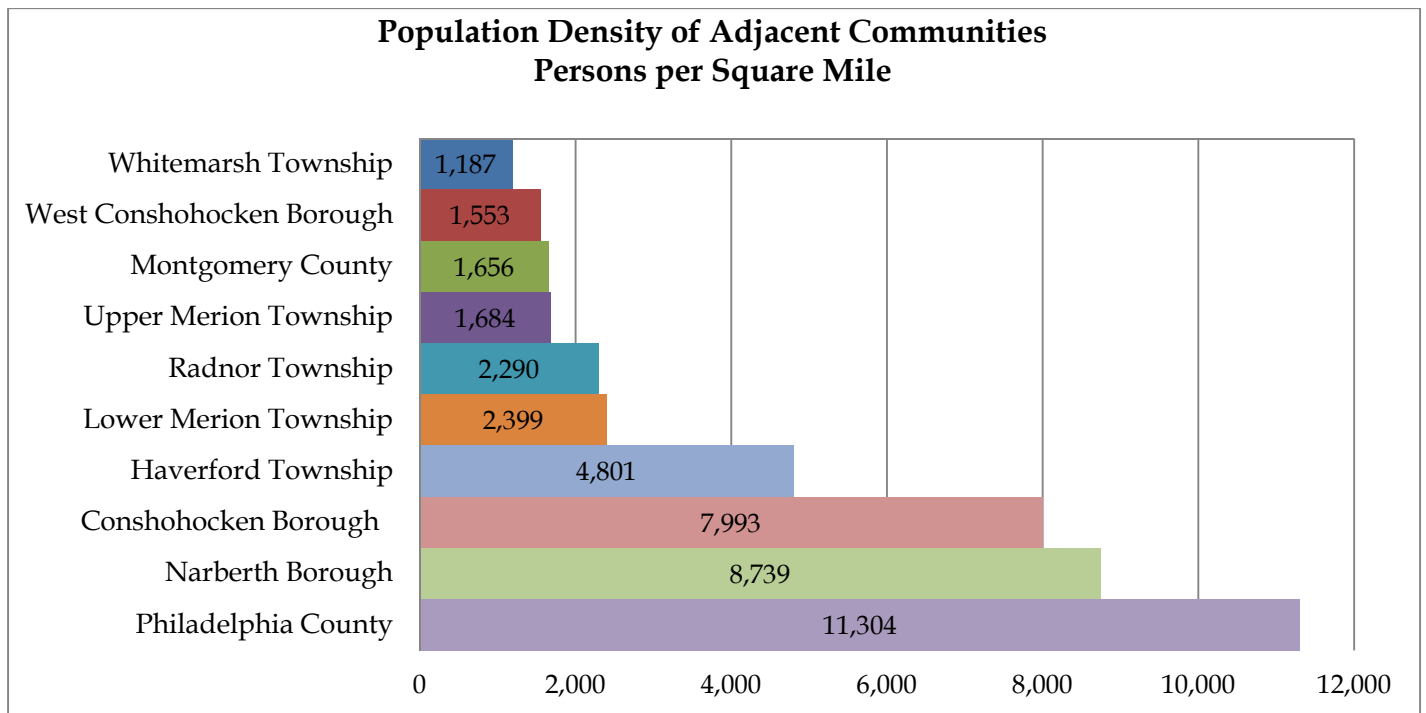
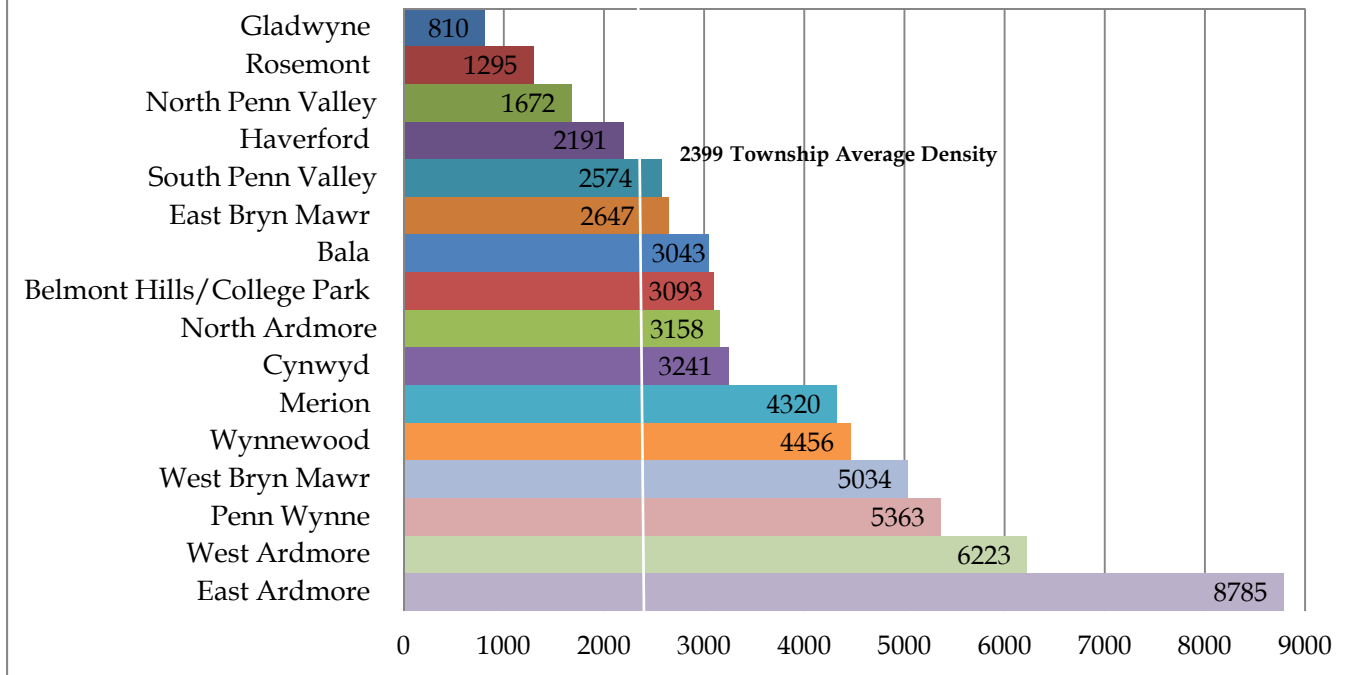


Table 5 Population and Population Density Per Village Lower Merion Township 2010

Village	Population	Acres	Square Miles	Density Per Acre	Density Per Square Mile
Gladwyne	5,020	3,980	6.2	1.261	810
Rosemont	5,178	2,576	4	2.010	1,295
North Penn Valley	2,173	813	1.3	2.673	1,672
Haverford	2,848	822	1.3	3.465	2,191
South Penn Valley	4,634	1,180	1.8	3.927	2,574
East Bryn Mawr	1,853	458	0.7	4.046	2,647
Bala	2,434	491	0.8	4.957	3,043
Belmont Hills/College Park	3,402	678	1.1	5.018	3,093
North Ardmore	6,000	1,194	1.9	5.025	3,158
Cynwyd	3,241	624	1	5.194	3,241
Merion	4,752	676	1.1	7.030	4,320
Wynnewood	3,565	522	0.8	6.830	4,456
West Bryn Mawr	2,517	315	0.5	7.990	5,034
Penn Wynne	4,827	582	0.9	8.294	5,363
West Ardmore	1,867	166	0.3	11.247	6,223
East Ardmore	3,514	241	0.4	14.581	8,785
Totals/Average	57,825	15,298	24.1	3.780	2,399

Source: Montgomery County Planning Commission, Lower Merion Township, US Census Bureau 2010; Note: Density calculations have been rounded, area calculations include water.

Population Density of Lower Merion Township Villages per square mile



Population Density of Lower Merion Township Villages & Adjacent Communities

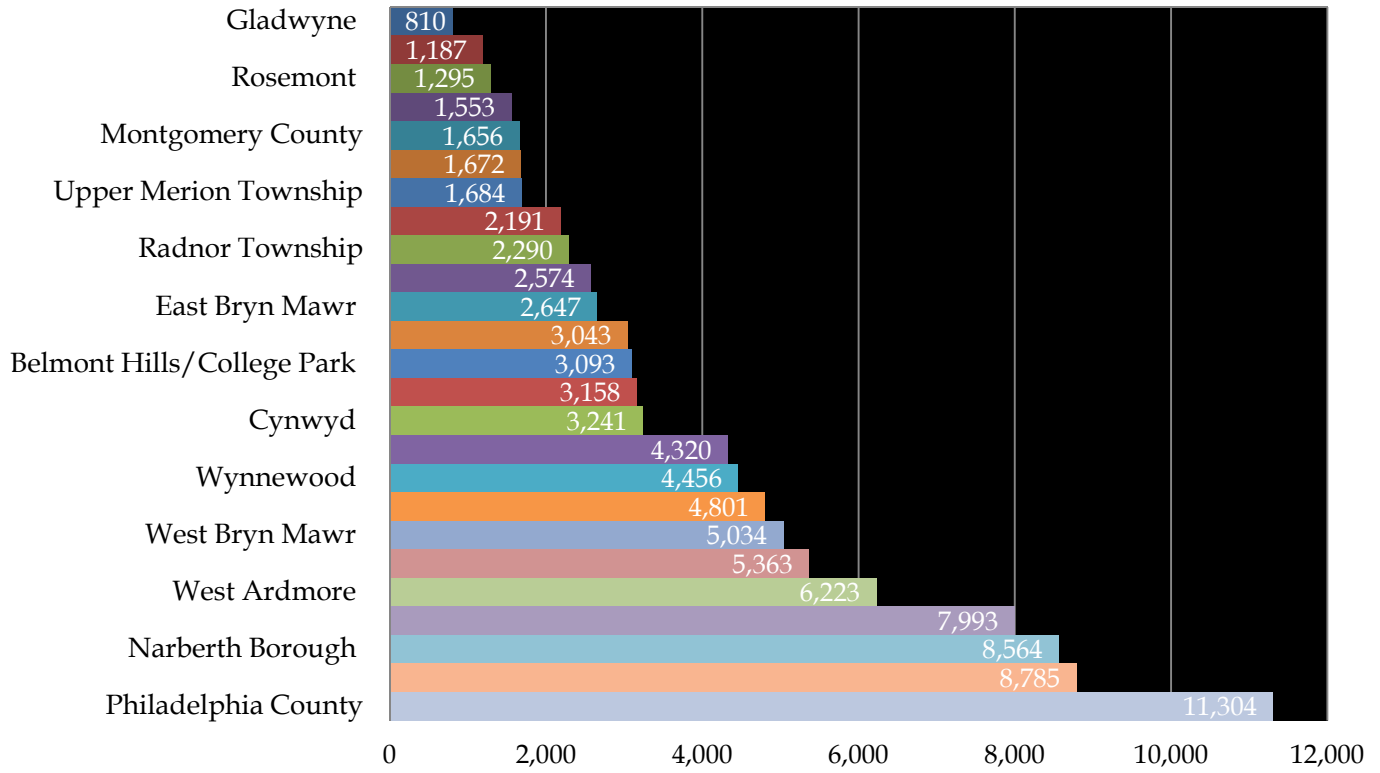


Table 6 Change in Housing Units by Village 1990 - 2010

Village	1990	2000	2010	Change 2000 to 2010	Percent Change 2000 to 2010
East Bryn Mawr	861	841	759	-82	-9.8%
West Bryn Mawr	841	834	837	3	0.4%
West Ardmore	945	871	988	117	13.4%
North Penn valley	1,129	1,146	1,137	-9	-0.8%
Cynwyd	1,247	1,244	1,250	6	0.5%
Bala	1,235	1,263	1,322	59	4.7%
Haverford	1,273	1,347	1,345	-2	-0.2%
Belmont Hills/College Park	1,346	1,320	1,345	25	1.9%
Wynnewood	2,340	1,294	1,356	62	4.8%
Merion	1,730	1,718	1,519	-199	-11.6%
South Penn Valley	1,639	1,618	1,641	23	1.4%
East Ardmore	1,688	1,801	1,806	5	0.3%
Rosemont	1,710	1,785	1,904	119	6.7%
Penn Wynne	1,034	1,814	1,984	170	9.4%
Gladwyne	2,080	2,036	2,112	76	3.7%
North Ardmore	2,870	2,767	2,790	23	0.8%
Total	23,968	23,699	24,095	396	1.7%

Source: US Census Bureau

Housing Units by Village 2010

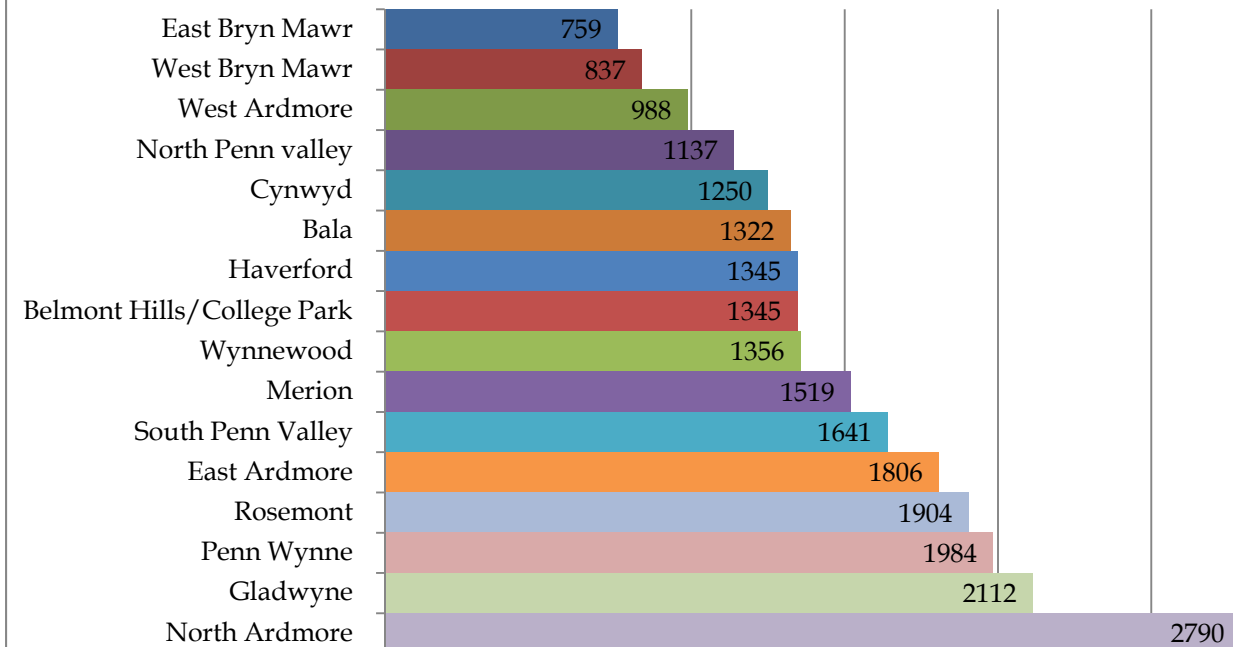


Table 7 Percentage of Vacant Units per Village 2010

Village	Total	Occupied	Vacant	Percent Vacant
East Bryn Mawr	759	687	72	9.5%
West Bryn Mawr	837	757	80	9.6%
West Ardmore	988	891	97	9.8%
North Penn Valley	1,137	1,068	69	6.1%
Cynwyd	1,250	1,194	56	4.5%
Bala	1,322	1,152	170	12.9%
BH/College Park	1,345	1,296	49	3.6%
Haverford	1,345	1,249	96	7.1%
Wynnewood	1,356	1,317	39	2.9%
Merion	1,519	1,450	69	4.5%
South Penn Valley	1,641	1,579	62	3.8%
East Ardmore	1,806	1,618	188	10.4%
Rosemont	1,904	1,765	139	7.3%
Penn Wynne	1,984	1,902	82	4.1%
Gladwyne	2,112	1,939	173	8.2%
North Ardmore	2,790	2,609	181	6.5%
Total	24,095	22,473	1,622	

2010 Vacancy Rate= 6.7%, 2000 Vacancy Rate=3.5%

Source: US Census Bureau

Age Composition

Table 8 Age Profile Lower Merion and Montgomery County

Age Cohort	2000				2010			
	Lower Merion		Montgomery County		Lower Merion		Montgomery County	
	Number	Percent	Number	Percent	Number	Percent	Number	Percent
Under 5	2,976	5%	47,290	6.3%	2,998	5.2%	47,305	5.9%
5 to 9	3,586	6%	51,341	6.8%	3,613	6.2%	50,313	6.3%
10 to 14	4,176	7%	52,874	7%	3,876	6.7%	52,570	6.6%
15 to 19	4,464	7.5%	45,759	6.1%	4,507	7.8%	51,581	6.4%
20 to 24	4,179	7%	36,970	4.9%	3,585	6.2%	43,590	5.4%
25 to 34	5,869	9.8%	100,931	13.5%	4,820	8.3%	96,641	12.1%
35 to 44	7,892	13.2%	127,953	17.1%	6,790	11.7%	108,884	13.6%
45 to 54	9,319	15.6%	106,735	14.2%	8,523	14.7%	128,311	16.0%
55 to 59	3,553	5.9%	38,429	5.1%	4,352	7.5%	54,755	6.8%
60 to 64	2,793	4.7%	30,018	4%	3,912	6.8%	45,197	5.7%
65 to 74	5,034	8.4%	55,562	7.4%	5,130	8.9%	58,492	7.3%
75 to 84	4,163	7%	41,518	5.5%	3,706	6.4%	41,620	5.2%
85 and older	1,846	3.1%	14,717	2%	2,013	3.5%	20,615	2.6%
Total	59,850	100%	750,097	-	57,825	100.0%	799,874	100.0%

Source: US Census Bureau

Age Composition Lower Merion 1960, 1970, 2000, 2010

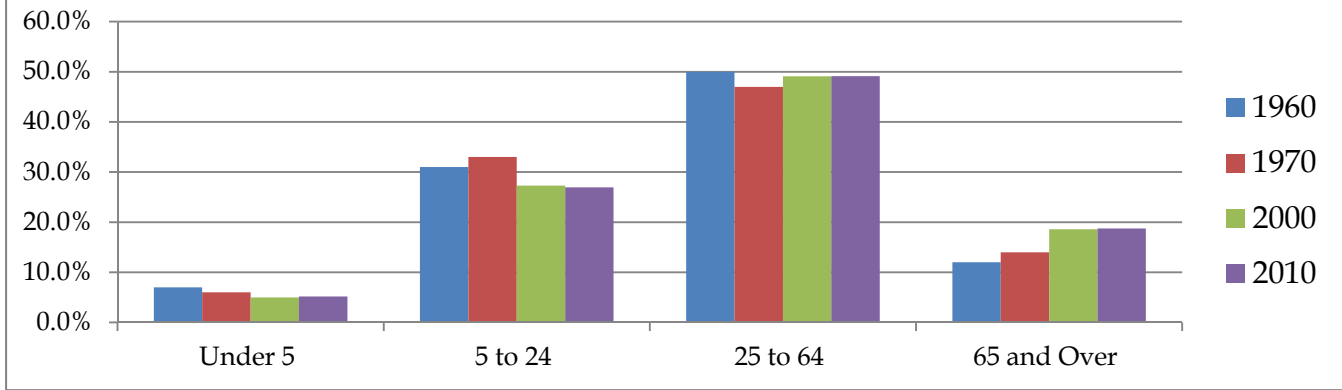


Table 9 Age Composition Lower Merion 1960, 1970, 2000

Lower Merion					Montgomery County			
Year	Under 5	5 to 24	25 to 64	65 and Over	Under 5	5 to 24	25 to 64	65 and Over
1960	7.0%	31.0%	50.0%	12.0%	12.0%	30.0%	49.0%	9.0%
1970	6.0%	33.0%	47.0%	14.0%	8.0%	35.0%	47.0%	10.0%
2000	5.0%	27.3%	49.1%	18.6%	6.3%	24.8%	54.0%	14.9%
2010	5.2%	27.0%	49.1%	18.8%	5.9%	24.8%	54.2%	15.1%

Source: US Census Bureau

Table 10 Median Age Lower Merion, Montgomery County and Pennsylvania 1990 -2010

Year	Lower Merion	Montgomery County	Pennsylvania
1990	40.5	35.8	34.9
2000	41.2	38.2	38
2010	43.4	40.6	40.1

Source: US Census Bureau

Table 11 Population Composition by Gender Lower Merion and Montgomery County 1990 -2010

Year	Percent Male		Percent Female	
	Lower Merion	Montgomery County	Lower Merion	Montgomery County
1990	45.1%	48.1%	54.9%	51.9%
2000	45.5%	48.3%	54.5%	51.7%
2010	46.0%	48.5%	54.0%	51.5%

Source: US Census Bureau

Table 12 Age Profile by Village 2010

Village	0 to 4	5 to 17	18 to 24	25 to 34	35 to 44	45 to 54	55 to 64	65 to 74	75 to 84	85 & older
North Penn Valley	3.2%	15.7%	3.3%	6.2%	11.5%	14.8%	18.0%	14.6%	9.9%	2.9%
Wynnewood	6.5%	19.6%	4.4%	6.5%	13.8%	16.1%	16.9%	8.8%	5.1%	2.4%
Gladwyne	4.6%	19.1%	4.4%	3.6%	10.3%	16.4%	15.7%	12.0%	8.1%	5.8%
Penn Wynne	6.1%	16.4%	4.5%	8.4%	12.4%	13.4%	14.1%	7.3%	9.0%	8.4%
South Penn Valley	6.9%	21.7%	4.6%	5.1%	12.9%	17.8%	15.8%	8.0%	5.2%	2.0%
Belmont Hills	5.9%	18.9%	5.1%	10.5%	13.5%	16.6%	14.2%	8.7%	5.2%	1.4%
Cynwyd	7.8%	20.2%	5.5%	9.6%	12.6%	14.5%	14.9%	9.2%	4.2%	1.6%
Haverford	3.7%	17.1%	5.8%	8.2%	10.2%	15.3%	17.1%	10.9%	7.8%	3.9%
Bala	4.4%	14.1%	6.2%	9.7%	9.1%	12.3%	13.0%	12.9%	11.9%	6.5%
North Ardmore	5.4%	17.1%	6.2%	12.5%	12.9%	14.9%	15.5%	8.2%	5.2%	2.0%
East Ardmore	5.0%	13.3%	9.0%	15.1%	13.6%	13.9%	11.9%	7.4%	7.1%	3.8%
Rosemont	4.6%	19.1%	11.8%	3.5%	11.3%	15.7%	13.8%	8.2%	6.6%	5.3%
West Ardmore	4.4%	12.1%	14.4%	19.7%	12.6%	12.2%	9.3%	8.5%	5.1%	1.8%
Merion	4.9%	18.7%	17.9%	4.9%	10.3%	14.7%	14.8%	7.7%	4.5%	1.7%
East Bryn Mawr	3.1%	9.0%	34.4%	10.7%	8.2%	11.7%	9.5%	7.0%	4.8%	1.6%
West Bryn Mawr	2.9%	8.2%	43.1%	9.4%	9.5%	8.9%	7.4%	5.1%	4.0%	1.4%
Lower Merion Township	5.2%	17.1%	9.8%	8.3%	11.7%	14.7%	14.3%	8.9%	6.4%	3.5%

Source: US Census Bureau

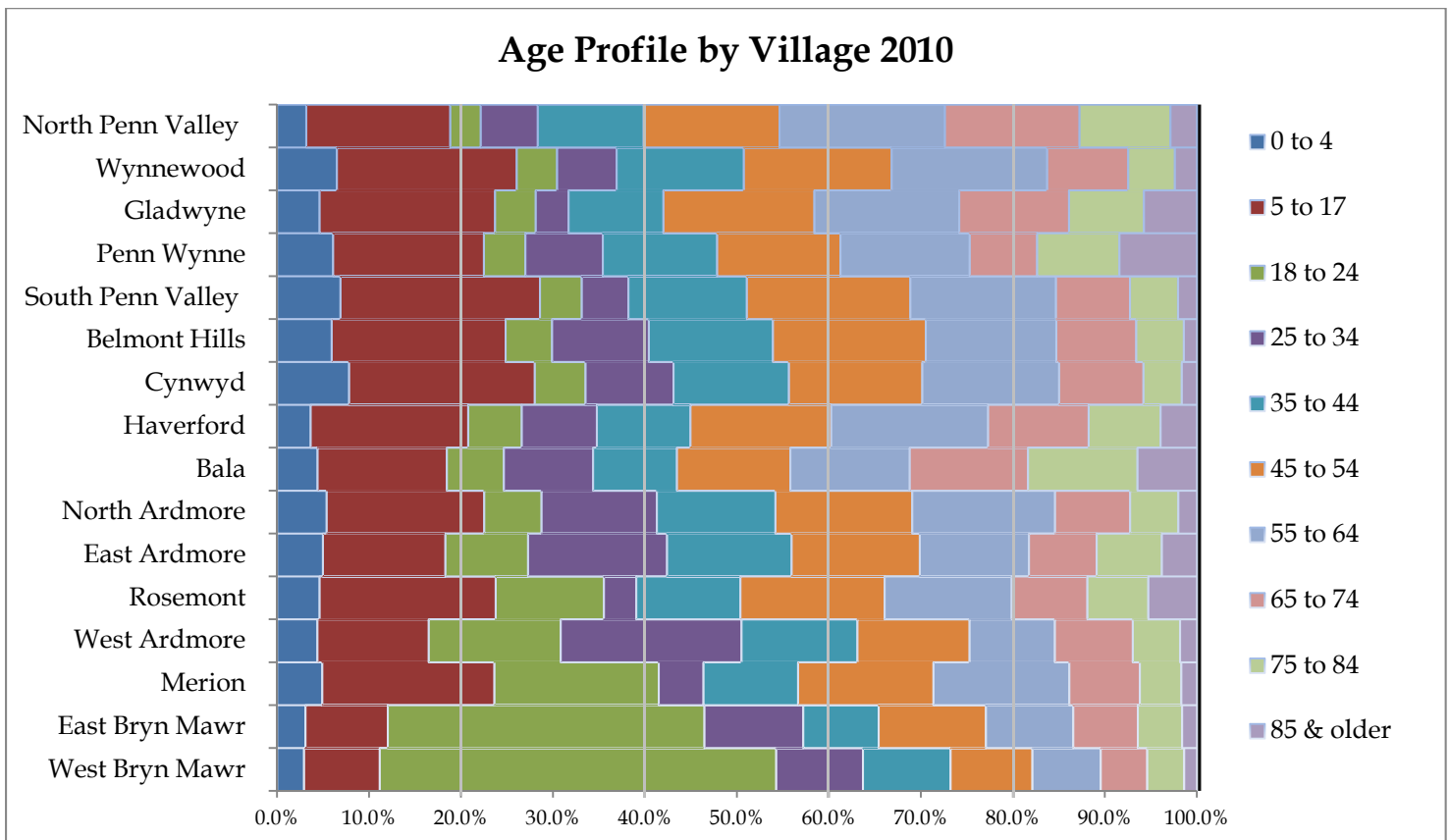


Table 13 General Summary Racial Composition Lower Merion 2010		
Race	Number	Percentage
White	49,563	85.7%
African American	3,246	5.6%
Asian	3,488	6.0%
Two or More Races	1,081	1.9%
Other (1)	447	0.8%
Total	57,825	
Hispanic or Latino (2)	1718	2.97%

Source: US Census Bureau

- (1) Includes Other Races(389), American Indian & Alaskan Native Alone (39), Native Hawaiian & Other Pacific Islander Alone(19)
 (2) Hispanic origin includes members of all races and not classified as a separate race

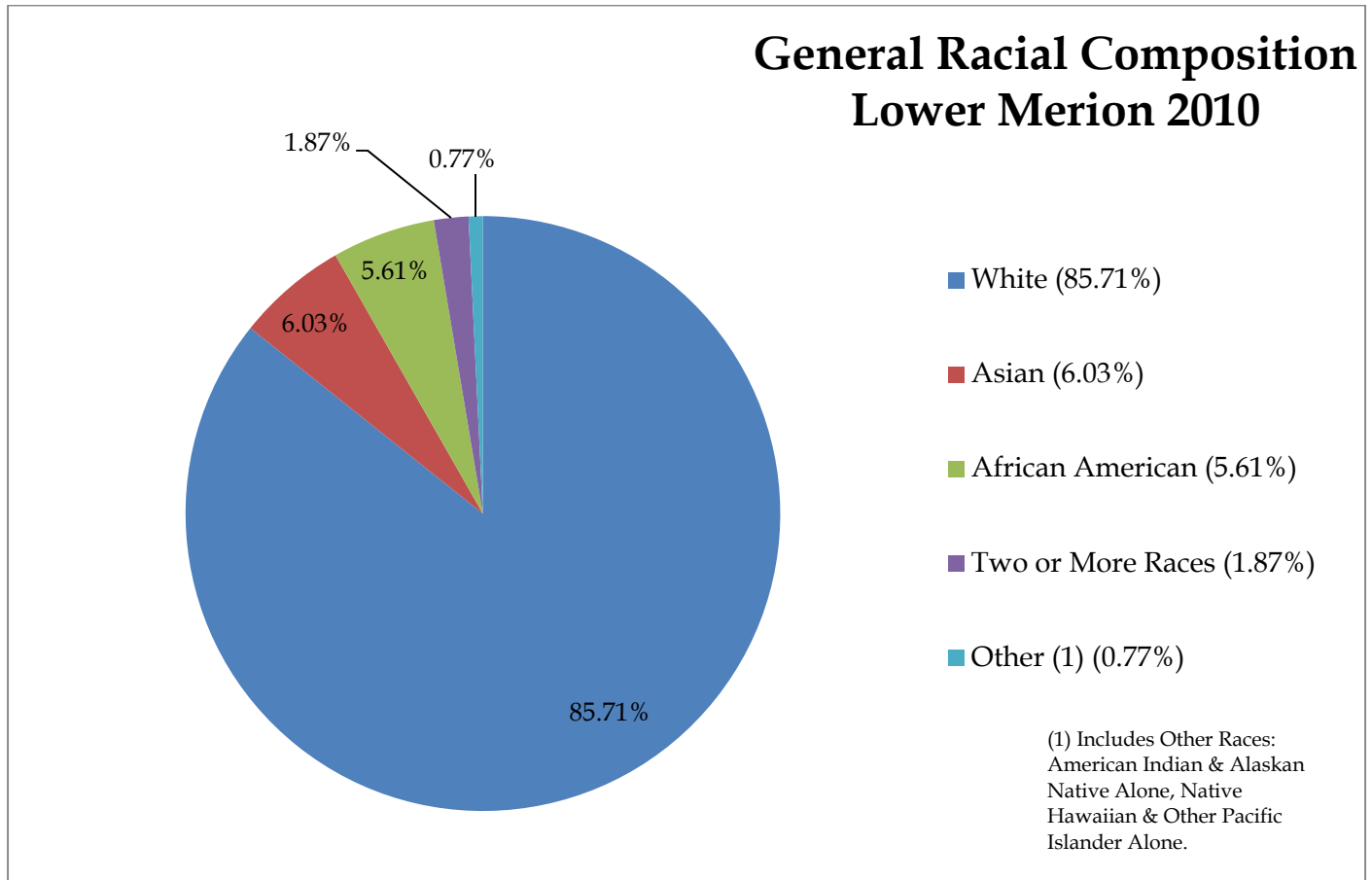


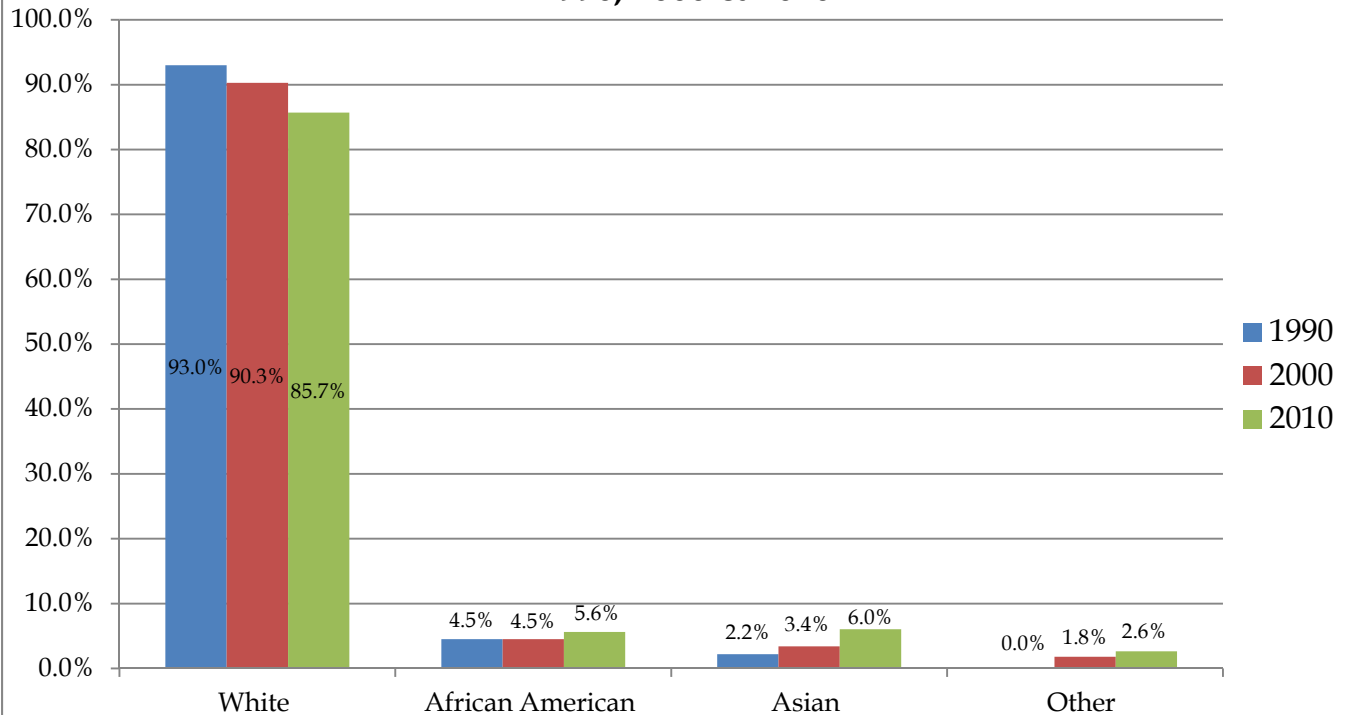
Table 14 Change in Racial Composition Lower Merion 1990 - 2010

Race	1990		2000		2010		Number Change 2000-2010
	Number	Percent	Number	Percent	Number	Percent	
Total	58,003	100%	59,850*	100%	57,825	100%	-2,025
White	53,988	93.0%	54,047	90.3%	49,563	85.7%	-4,484
African American	2,603	4.5%	2,694	4.5%	3,246	5.6%	552
Asian	1,255	2.2%	2,048	3.4%	3,488	6.0%	1,440
Other	110	>0.1%	1,061	1.8%	1,528	2.6%	467
Hispanic Latino	698	1.2%	956	1.6%	1,718	2.97%	762

**Non Corrected 2000 Census Data*

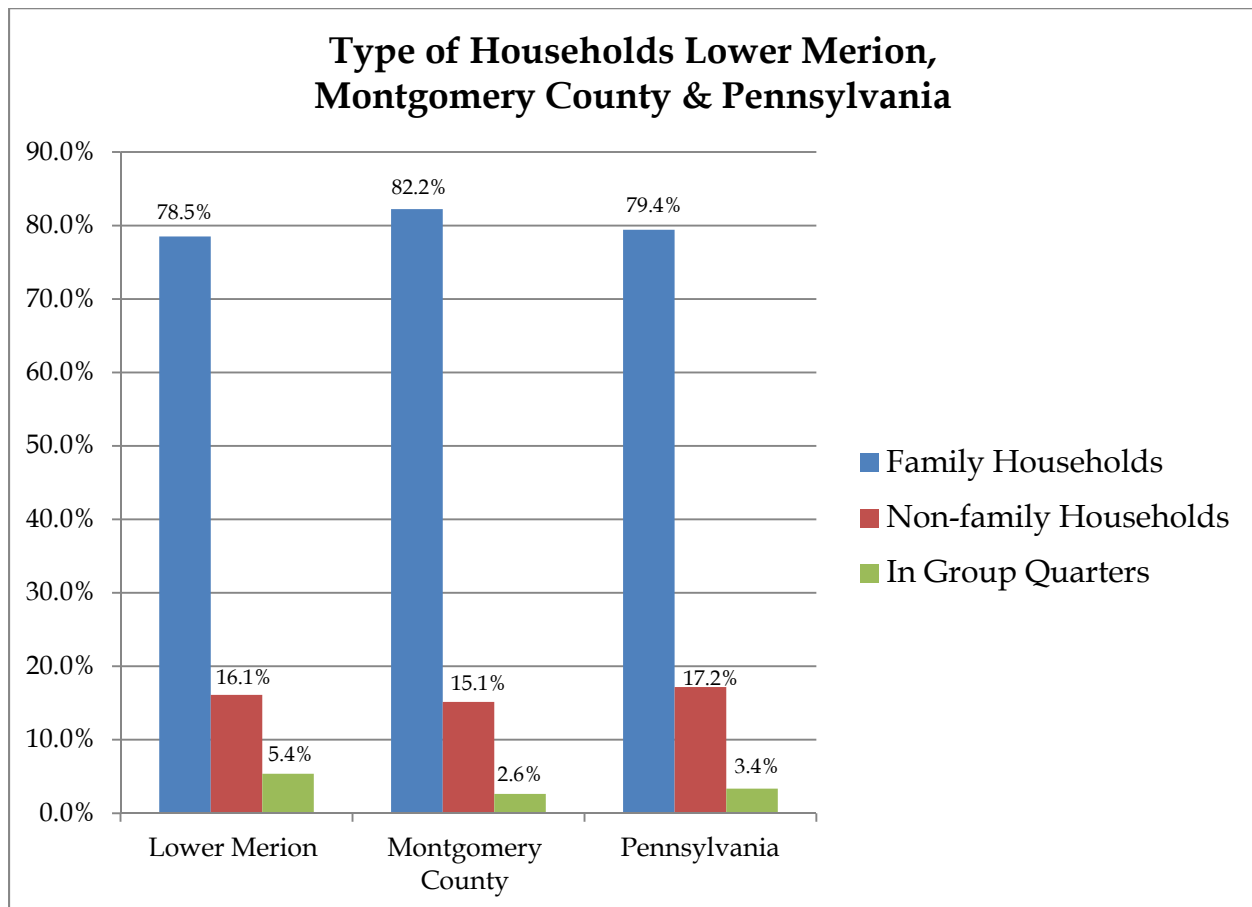
Source: US Census Bureau

**Racial Composition Lower Merion
1990, 2000 & 2010**



Type of Household	Lower Merion		Montgomery County		Pennsylvania	
	Number	Percentage	Number	Percentage	Number	Percentage
Family Households	45,395	78.5%	657,689	82.2%	10,093,306	79.4%
Non-family Households	9,321	16.1%	121,179	15.2%	2,182,960	17.2%
In Group Quarters	3,109	5.4%	21,006	2.6%	426,113	3.4%
Total Households	57,825	100%	799,874	100%	12,707,379	100%

Source: US Census Bureau

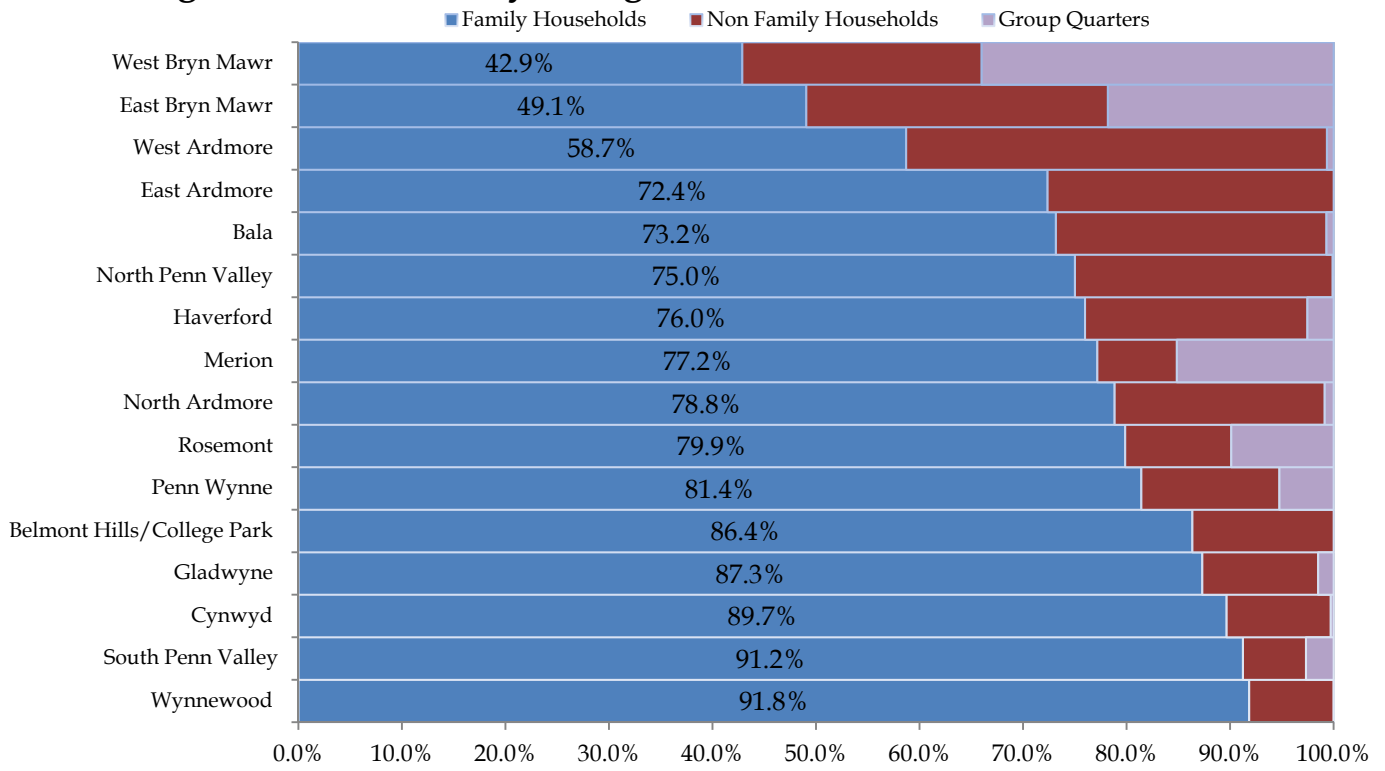


- A **group quarters** is a place where people live or stay that is normally owned or managed by an entity or organization providing housing and/or services for the residents. These services may include custodial or medical care as well as other types of assistance, and residency is commonly restricted to those receiving these services. People living in group quarters usually are not related to each other.
- **Group quarters** include such places as college residence halls, residential treatment centers, skilled nursing facilities, group homes, military barracks, correctional facilities, and workers' dormitories. (US Census Bureau)

Table 16 Number & Percentage Family & Non-Family Households by Village Lower Merion Township 2010

Village	Total	Family Households		Non Family Households		Group Quarters	
		Number	Percentage	Number	Percentage	Number	Percentage
West Bryn Mawr	2,517	1,079	42.9%	582	23.1%	856	34.0%
East Bryn Mawr	1,853	909	49.1%	540	29.1%	404	21.8%
West Ardmore	1,867	1,096	58.7%	759	40.7%	12	0.6%
East Ardmore	3,514	2,543	72.4%	971	27.6%	0	0.00%
Bala	2,434	1,781	73.2%	636	26.1%	17	0.7%
North Penn Valley	2,173	1,630	75.0%	541	24.9%	2	0.1%
Haverford	2,848	2,164	75.98%	612	21.5%	72	2.5%
Merion	4,752	3,667	77.2%	365	7.7%	720	15.2%
North Ardmore	5,990	4,723	78.9%	1,215	20.3%	52	0.9%
Rosemont	5,178	4,135	79.9%	531	10.3%	512	9.9%
Penn Wynne	4,827	3,930	81.4%	644	13.3%	253	5.2%
Belmont Hills/College Park	3,402	2,938	86.4%	464	13.6%	0	0.00%
Gladwyne	5,020	4,383	87.31%	562	11.20%	75	1.5%
Cynwyd	3,241	2,906	89.66%	326	10.06%	9	0.3%
South Penn Valley	4,644	4,237	91.24%	283	6.09%	124	2.7%
Wynnewood	3,565	3,274	91.84%	290	8.13%	1	0.03%
Totals/Average	57,825	45,395	78.50%	9,321	16.12%	3,109	5.4%

Percentage of Households by Village 2010



Source: US Census Bureau

Table 17 Household Type for Family Households Lower Merion, Montgomery County, & Pennsylvania 2010			
Region	Husband-Wife Family	Male Householder, no Wife	Female Householder No Husband
Lower Merion	87.5%	3.3%	9.3%
Montgomery County	81.8%	5.1%	13.1%
Pennsylvania	74.2%	7.0%	18.8%

Source: US Census Bureau

Table 18 Household Type for Non Family Households Lower Merion, Montgomery County, & Pennsylvania 2010				
Region	Households with a Male in 1 person household	Households with a Female in 1 person household	Households with a Male in 2 or more person household	Households with a Female in 2 or more person household
Lower Merion	22.5%	45.2%	16.4%	15.9%
Montgomery County	26.6%	40.1%	18.9%	14.4%
Pennsylvania	28.4%	37.2%	19.8%	14.6%

Source: US Census Bureau

- **Householder** – One person in each household is designated as the householder. In most cases, this is the person, or one of the people, in whose name the home is owned, being bought, or rented. If there is no such person in the household, any adult household member 15 years old and over could be designated as the householder.
- Households are classified by type according to the sex of the householder and the presence of relatives. Two types of householders are distinguished: **a family householder and a non-family householder**.
- A **family householder** is a householder living with one or more individuals related to him or her by birth, marriage, or adoption. The householder and all people in the household related to him or her are family members. A **non-family householder** is a householder living alone or with non-relatives only.

Table 19 Types of Family Households Lower Merion & Montgomery County 2010

Type of Household	Lower Merion		Montgomery County	
	Number	Percentage	Number	Percentage
Family Households	45,395	100%	657,689	100%
Male Householder	10,939	24.1%	153,043	23.3%
Female Householder	3,917	8.6%	55,916	8.5%
Spouse	12,807	28.2%	168,592	25.6%
Child	15,891	35.0%	234,745	35.7%
Grand Child	317	0.7%	10,517	1.6%
Brother or Sister	243	0.5%	5,677	0.9%
Parent	453	1.0%	10,213	1.6%
Other Relatives	241	0.5%	6,750	1.0%
Other Non-Relatives	587	1.3%	12,236	1.9%

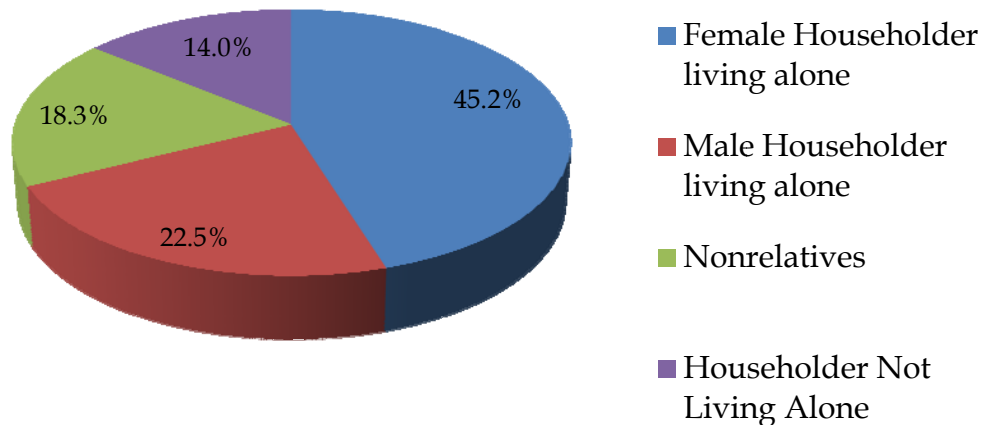
Source: US Census Bureau

Table 20 Types of Non Family Households Lower Merion & Montgomery County 2010

Type of Household	Lower Merion		Montgomery County	
	Number	Percentage	Number	Percentage
Non Family Households	9,321	100%	121,179	100%
Male Householder living alone	2,097	22.5%	32,252	26.6%
Female Householder living alone	4,211	45.2%	48,629	40.1%
Householder Not Living Alone	1,309	14.0%	17,910	14.8%
Nonrelatives	1,704	18.3%	22,388	18.5%

Source: US Census Bureau

Relationship of Non Family Households



Income

	Median Household Income			Per Capita Income		
	1989*	1999	2010**	1989*	1999	2010***
Lower Merion	\$84,673	\$86,373	\$107,326	\$55,880	\$55,526	\$71,255
Montgomery County	\$58,577	\$60,829	\$76,027	\$29,463	\$30,898	\$39,796
Pennsylvania	\$38,947	\$40,106	\$50,289	\$18,849	\$20,880	\$27,004

Source: US Census Bureau 1990 & 2000, ACS-3yr (2008-2010)

*Income adjusted to compensate for inflation.

**ACS 2010- 3 year estimates- with Margin of Error

Median Household Income (MOE)

PA (+/-182)

MC (+/- 925)

LMT (+/- 6063)

***Per capita Income (MOE)

PA (+/- 92)

MC (+/- 551)

LMT (+/- 4640)

- The **American Community Survey (ACS)** is a large, continuous demographic survey conducted by the Census Bureau that will eventually provide accurate and up-to-date profiles of America's communities every year. Questionnaires are mailed to a sample of addresses to obtain information about households -- that is, about each person and the housing unit itself. The survey produces annual and multi-year estimates of population and housing characteristics and produces data for small areas, including tracts and population subgroups. Questions asked are similar to those on the decennial census long form, and replaced the census long form in 2010. Since the data is a sample of addresses it includes margin of error.
- A **Margin of Error (MOE)** is the difference between an estimate and its upper or lower confidence bounds. Confidence bounds can be created by adding the margin of error to the estimate (for an upper bound) and subtracting the margin of error from the estimate (for a lower bound). All published margins of error for the American Community Survey are based on a 90 percent confidence level.

Table 22 Household Income Distribution 2010 Lower Merion & Montgomery County

Income	Lower Merion			Montgomery County		
	Number of Households	MOE	Percent	Number of Households	MOE	Percent
Less than \$10,000	753	(+/- 210)	3.3%	11,092	(+/- 975)	3.6%
\$10,000 - \$14,999	603	(+/- 257)	2.7%	9403	(+/- 867)	3.1%
\$15,000 - \$24,999	948	(+/- 235)	4.2%	20,750	(+/- 1174)	6.7%
\$25,000 - \$34,999	1,232	(+/- 283)	5.4%	23,828	(+/- 1113)	7.7%
\$35,000 - \$49,000	1,727	(+/- 365)	7.6%	33,700	(+/- 1561)	10.9%
\$50,000 - \$74,999	3,195	(+/- 422)	14.0%	53,013	(+/- 1758)	17.2%
\$75,000 - \$ 99,999	2,307	(+/- 380)	10.1%	45,152	(+/- 1892)	14.7%
\$100,000 - \$149,999	3,737	(+/- 500)	16.4%	56,752	(+/- 1747)	18.4%
\$150,000 -\$199,999	2,115	(+/- 334)	9.3%	25,597	(+/- 1094)	8.3%
\$200,000 or more	6,143	(+/- 459)	27.0%	28,931	(+/- 1120)	9.4%
Total	22,760	(+/- 579)	100%	308,218	(+/- 1654)	100%

MOE- Margin of Error

Source: ACS 2010-3year-(2008-2010)

Lower Merion Household Income Distribution 2010

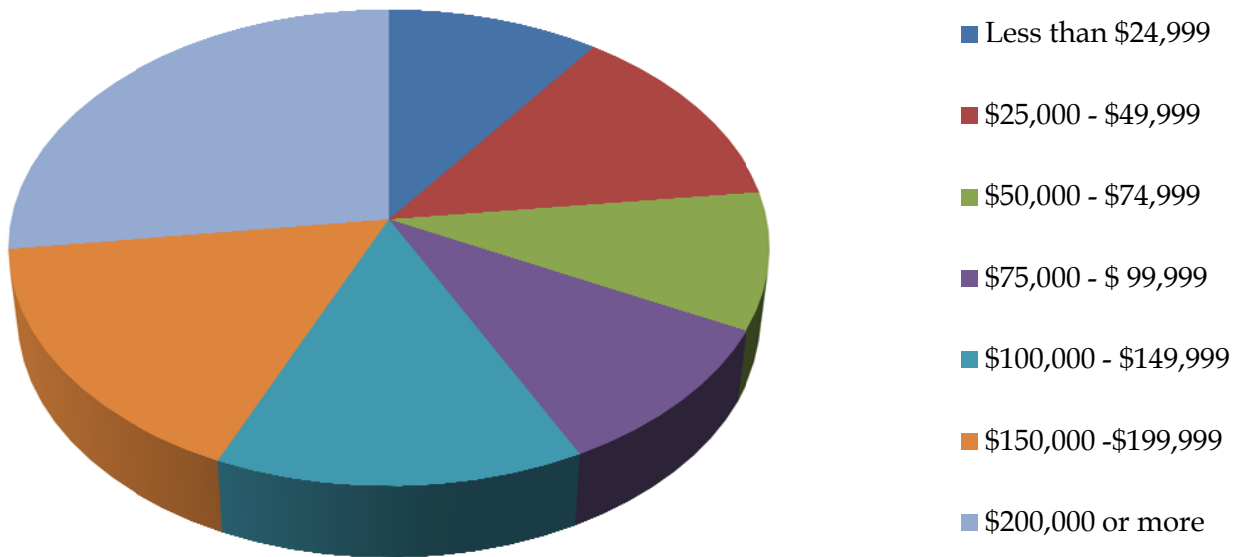


Table 23 Individuals in Poverty 2010 Lower Merion & Montgomery County

Family Type	Lower Merion	<i>MOE</i>	Montgomery County	<i>MOE</i>
Number of Individuals below poverty level	3,300	(+/- 849)	44,213	(+/- 3048)
Individuals under 18 years of Age	437	(+/- 277)	12,106	(+/- 1364)
Individuals 65 years and older	608	(+/- 278)	6,308	(+/- 773)
Married Couple Families	1,105	(+/- 524)	12,011	(+/- 1861)
Male Households with No wife	20	(+/- 31)	3,284	(+/- 855)
Female households with no husband	251	(+/-184)	12,746	(+/- 1633)

Source: ACS 2010-3year-(2008-2010)

Table 24 Monthly Owner Costs as a Percentage of Household Income 2010 Lower Merion

Owner Costs as Percentage of Income	Number	<i>MOE</i>	Percent	<i>MOE</i>
Less than 20.0%	4,989	(+/- 496)	45.0%	(+/- 3.9%)
20% - 24.9%%	1,432	(+/- 247)	12.9%	(+/- 2.2%)
25.0% - 29.9%	1,311	(+/- 238)	11.8%	(+/- 2.2%)
30% - 34.9%	872	(+/- 260)	7.9%	(+/- 2.2%)
35.0% or more	2,483	(+/- 283)	22.4%	(+/- 2.9%)
Not computed	0	(+/- 143)	x	x
Total specified units	11,087	(+/- 574)	x	x

Source: ACS 2010-3year-(2008-2010)

Table 25 Gross Rent as a Percentage of Household Income 2010 Lower Merion

Rent as Percentage of Income	Number	<i>MOE</i>	Percent	<i>MOE</i>
Less than 15.0%	904	(+/- 287)	17.5%	(+/- 5.1%)
15.0% -19.9%	729	(+/- 221)	14.1%	(+/- 4.2%)
20% - 24.9%	862	(+/- 226)	16.7%	(+/- 4.3%)
25.0% - 29.9%	363	(+/- 171)	7.0%	(+/- 3.3%)
30.0% - 34.9%	341	(+/- 161)	6.6%	(+/- 3.1%)
35% or more	1,964	(+/- 381)	38.0%	(+/- 6.2%)
Not Computed	355	(+/- 201)		
Total specified units	5,163	(+/- 482)		

MOE- Margin of Error

Source: ACS 2010-3year-(2008-2010)

- The information on **selected monthly owner costs as a percentage of household income** is the computed ratio of selected monthly owner costs to monthly household income. The ratio was computed separately for each unit. The data are tabulated only for owner-occupied units. Units occupied by households reporting no income or a net loss are included in the “not computed” category.
- **Gross rent as a percentage of household income** is a computed ratio of monthly gross rent to monthly household income (total household income divided by 12). Units for which no cash rent is paid and units occupied by households that reported no income or a net loss comprise the category, “Not computed.”

Housing Characteristics

Table 26 Homeownership by Village 2010

Village	Total Occupied Units	Owner Occupied	Percentage	Renter Occupied	Percentage
East Bryn Mawr	687	254	37.0%	433	63.0%
West Ardmore	891	332	37.3%	559	62.7%
West Bryn Mawr	757	389	51.4%	368	48.6%
East Ardmore	1,618	864	53.4%	754	46.6%
North Ardmore	2,609	1,473	56.5%	1,136	43.5%
Haverford	1,249	919	73.6%	330	26.4%
Cynwyd	1,194	910	76.2%	284	23.8%
Bala	1,152	899	78.0%	253	22.0%
North Penn Valley	1,068	893	83.6%	175	16.4%
Belmont Hills/College Park	1,296	1,110	85.6%	186	14.4%
Gladwyne	1,939	1,676	86.4%	263	13.6%
Rosemont	1,765	1,595	90.4%	170	9.6%
Merion	1,450	1,320	91.0%	130	9.0%
Penn Wynne	1,902	1,742	91.6%	160	8.4%
South Penn Valley	1,579	1,506	95.4%	73	4.6%
Wynnewood	1,317	1,258	95.5%	59	4.5%
Lower Merion	22,473	17,140	76.3%	5,333	23.7%

Source: US Census Bureau

Homeownership Owner Occupied by Village 2010

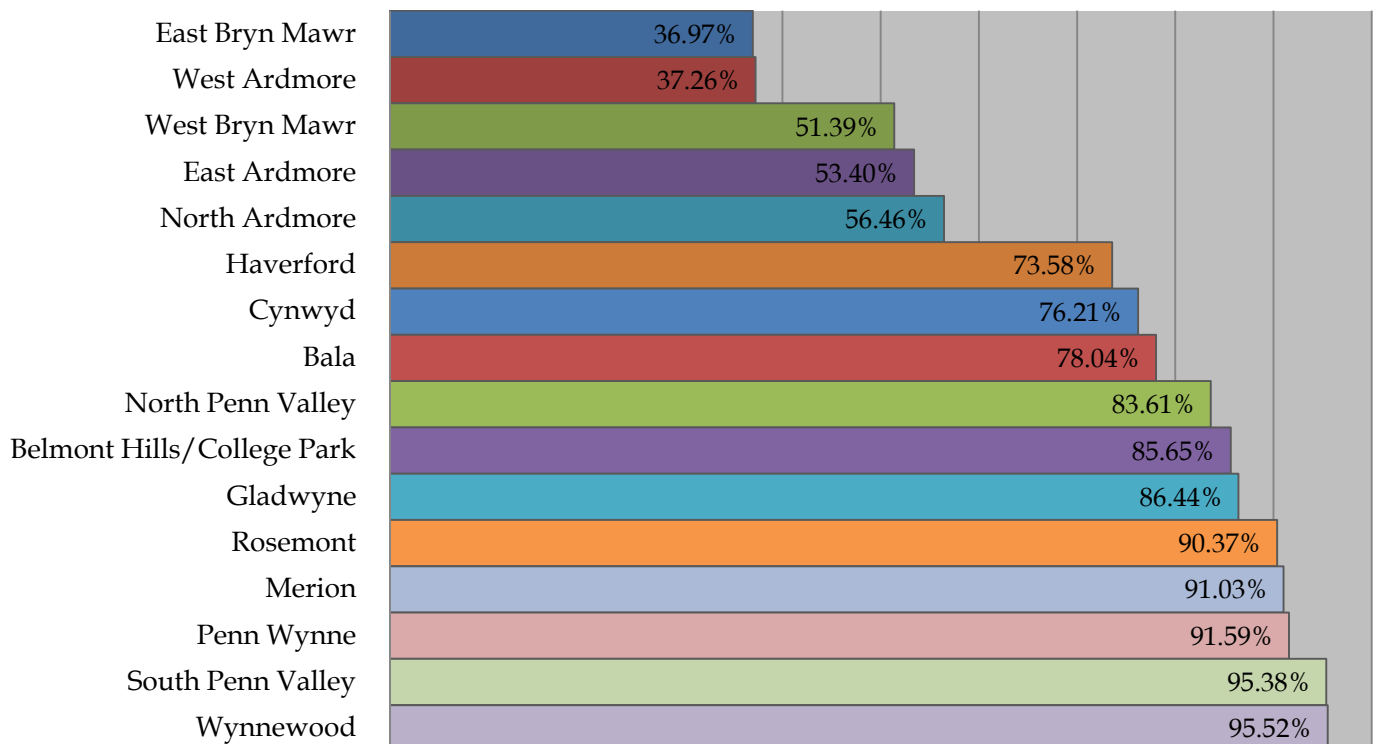


Table 27 Median Age of Housing Inventory Lower Merion Township 2010

Municipality	Lower Merion	MOE	Montgomery County	MOE
Median Year built	1953		1966	
1939-earlier	33.3%	(+/-2.4%)	18.4%	(+/-0.4%)
1940-49	11.3%	(+/-1.3%)	6.9%	(+/-0.4%)
1950-59	19.0%	(+/- 1.9%)	17.1%	(+/- 0.5%)
1960-69	14.2%	(+/- 2.0%)	12.7%	(+/- 0.5%)
1970-79	10.3%	(+/- 1.7%)	13.5%	(+/- 0.5%)
1980-89	6.7%	(+/- 1.3)	11.4%	(+/- 0.4)
1990-1999	2.0%	(+/- 0.7%)	11.2%	(+/- 0.4%)
2000-2004	1.7%	(+/- 0.6%)	5.6%	(+/- 0.3%)
2005 or later	1.4%	(+/- 0.7%)	3.0%	(+/- 0.2%)

Source: ACS 2010-3year-(2008-2010)

**Median Age of Housing Inventory
Lower Merion Township 2010**

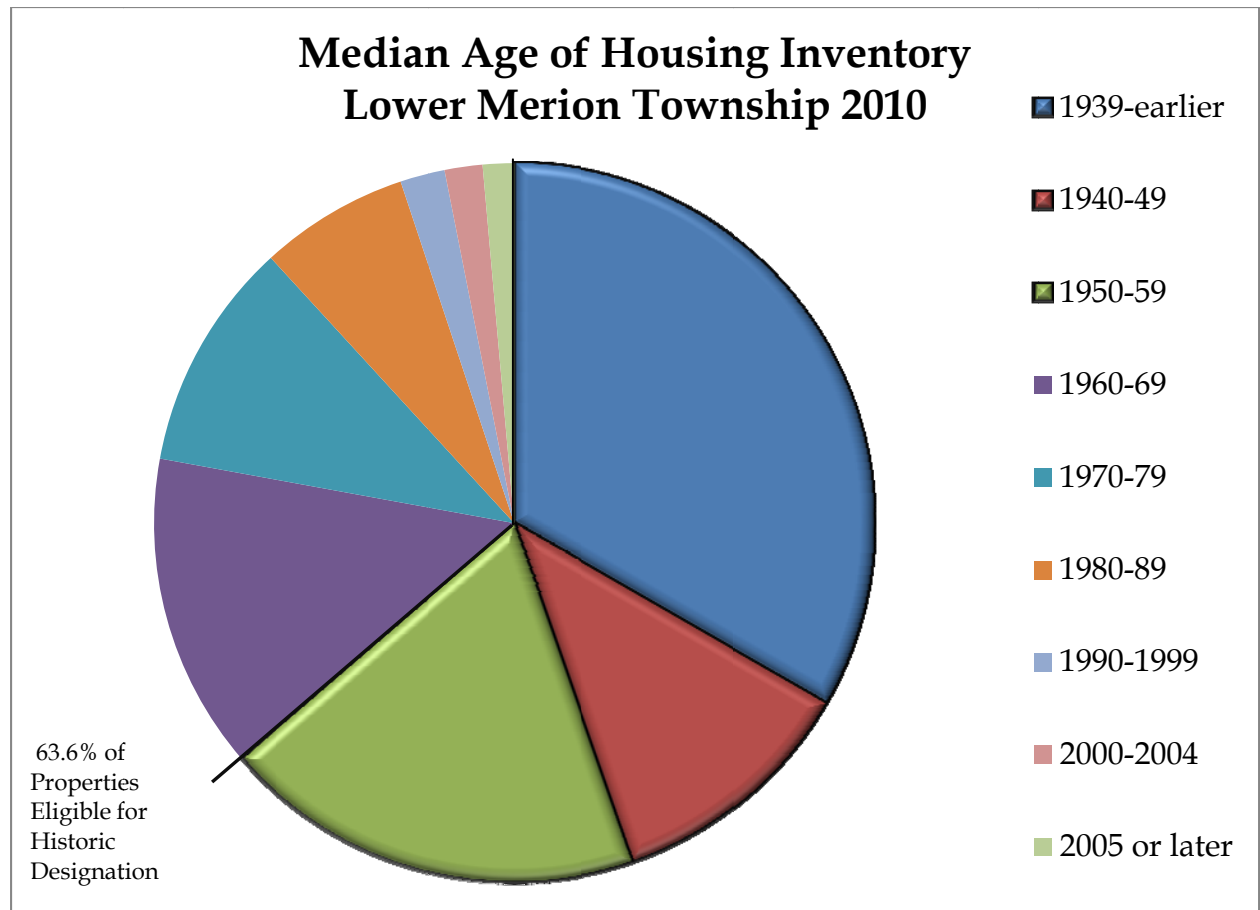


Table 28 Percentage of Single Family Detached Homes

	Total	Single - Family		Multi - Family		Mobile homes
		Detached	Attached (1 Unit)	2-4 units	5 or more units	
Lower Merion Township	24,145 (+/- 690)	57.4% (+/-1.8)	11.3% (+/- 1.4%)	5.1% (+/- 1.2%)	26.2% (+/- 2.0%)	0.0% (+/- 0.2%)
Montgomery County	324,665 (+/- 969)	54.5% (+/-0.6%)	19.9% (+/- 0.5%)	7.7% (+/-0.4%)	17.0% (+/- 0.6%)	0.9% (+/- 0.1%)

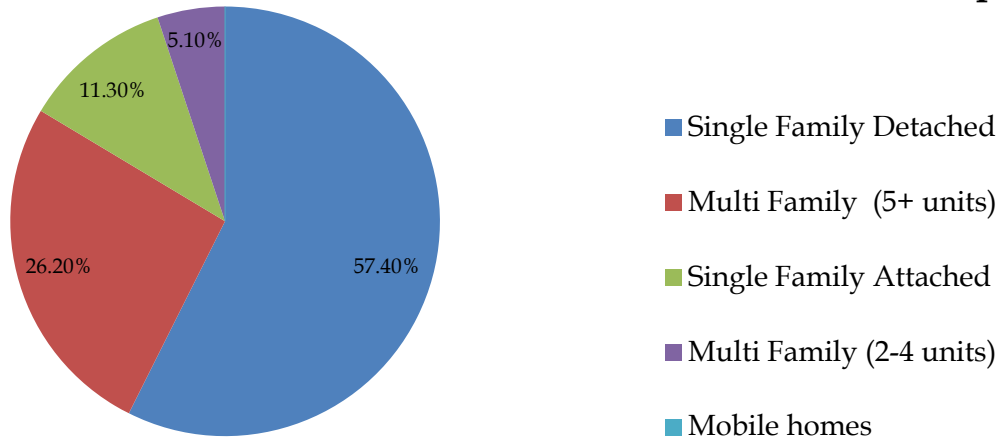
Source: ACS 2010-3year-(2008-2010)

Single Family

Detached– This is a 1-unit structure detached from any other house, that is, with open space on all four sides. Such structures are considered detached even if they have an adjoining shed or garage. A one-family house that contains a business is considered detached as long as the building has open space on all four sides. Mobile homes to which one or more permanent rooms have been added or built also are included.

Attached (1 Unit) – This is a 1-unit structure that has one or more walls extending from ground to roof separating it from adjoining structures. In row houses (sometimes called townhouses), double houses, or houses attached to nonresidential structures, each house is a separate, attached structure if the dividing or common wall goes from ground to roof.

Lower Merion Township



Montgomery County

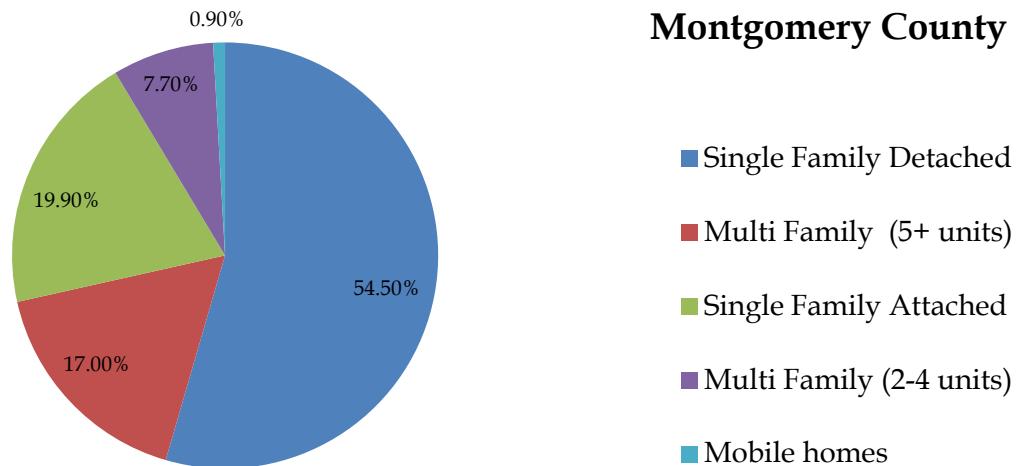


Table 29 Distribution of Housing Values- Owner Occupied Units, 2010 Lower Merion Township

Value Range	Lower Merion				Montgomery County			
	Number	MOE	Percent	MOE	Number	MOE	Percent	MOE
Less than \$50,000	58	(+/- 53)	0.3%	(+/- 0.3%)	4,165	(+/- 467)	1.8%	(+/- 0.2%)
\$50,000-\$99,999	289	(+/- 148)	1.7%	(+/- 0.9%)	5,107	(+/- 491)	2.3%	(+/- 0.2%)
\$100,000 - \$149,999	442	(+/- 159)	2.6%	(+/- 0.9%)	10,853	(+/- 679)	4.8%	(+/- 0.3%)
\$150,000 - \$199,999	711	(+/- 200)	4.1%	(+/- 1.1%)	22,561	(+/- 1,284)	10.0%	(+/- 0.5%)
\$200,000 - \$299,999	2,206	(+/- 337)	12.8%	(+/- 1.9%)	70,437	(+/- 1,584)	31.2%	(+/- 0.7%)
\$300,000 - \$499,999	4,139	(+/- 428)	24.0%	(+/- 2.4%)	77,851	(+/- 1,771)	34.5%	(+/- 0.7%)
\$500,000 - \$999,999	6,512	(+/- 507)	37.8%	(+/- 2.8%)	29,008	(+/- 1,041)	12.9%	(+/- 0.5%)
\$1,000,000 or more	2,885	(+/- 347)	16.7%	(+/- 1.9%)	5,696	(+/- 426)	2.5%	(+/- 0.2%)
Total	17,242	(+/- 553)	100.0%		225,678	(+/- 2,051)	100.0%	
Median Value	\$545,900	(+/- 25,528)	-		\$299,600	(+/- 2,720)		

Source: ACS 2010-3year-(2008-2010)

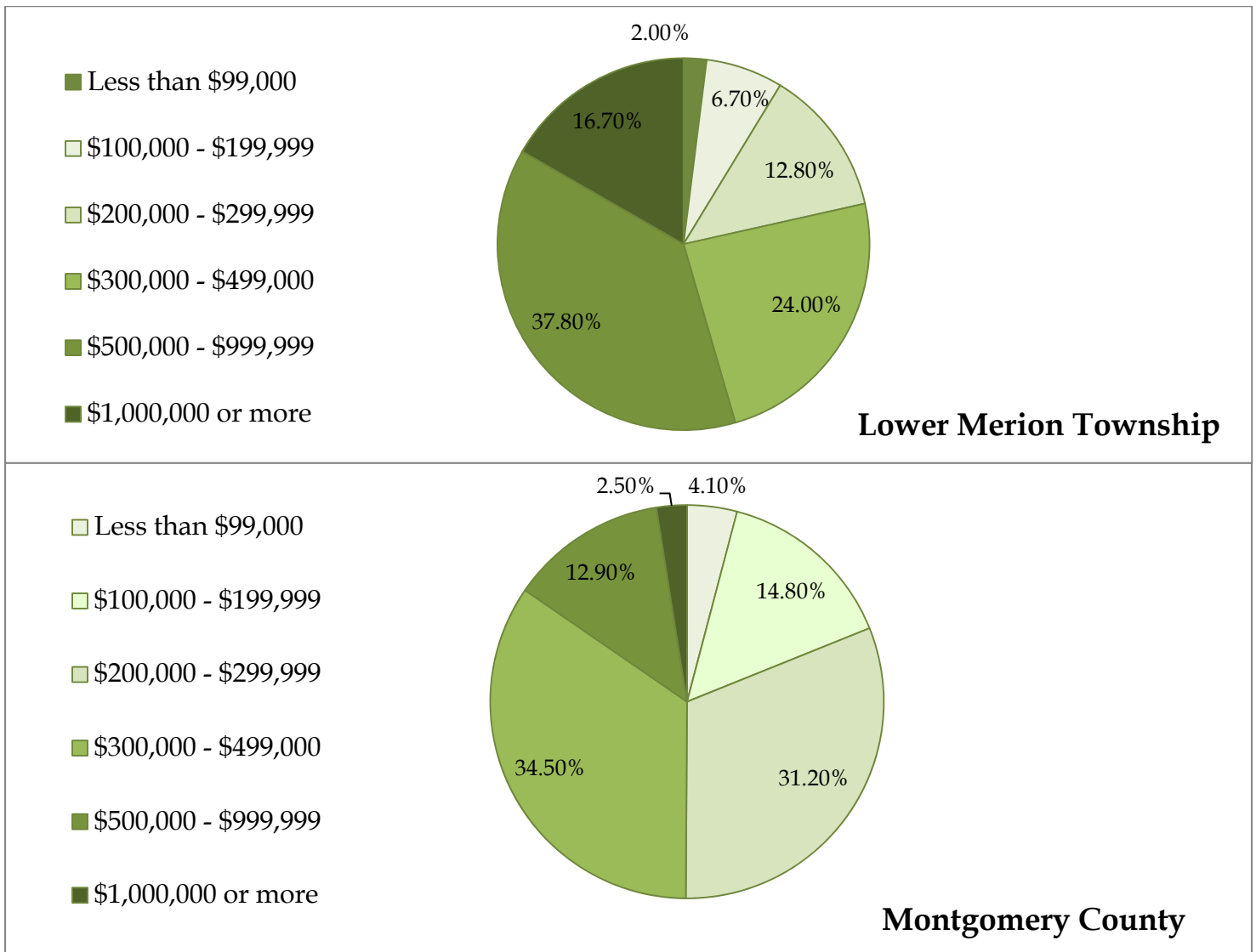


Table 30 Distribution of Gross Rent 2010 Lower Merion Township & Montgomery County

Contract Rent	Lower Merion			Montgomery County		
	Number	MOE	Percent	Number	MOE	Percent
Less than \$200	114	(+/- 110)	2.2% ($\pm 2.1\%$)	970	(+/- 241)	1.2% ($\pm 0.3\%$)
\$200-\$299	0	(+/- 143)	0.0% ($\pm 0.9\%$)	1,124	(+/- 308)	1.4% ($\pm 0.4\%$)
\$300 - \$499	89	(+/- 66)	1.7% ($\pm 1.3\%$)	2,254	(+/- 361)	2.8% ($\pm 0.5\%$)
\$500 - \$749	638	(+/- 266)	12.3% ($\pm 4.7\%$)	11,167	(+/- 835)	14.0% ($\pm 1.0\%$)
\$750 - \$999	614	(+/- 183)	11.8% ($\pm 3.6\%$)	21,151	(+/- 1,310)	26.6% ($\pm 1.4\%$)
\$1,000 - \$1,499	2,466	(+/- 354)	47.5% ($\pm 6.0\%$)	29,557	(+/- 1,408)	37.2% (± 1.6)
\$1,500 or more	1274	(+/- 296)	24.5% ($\pm 4.9\%$)	13,290	(+/- 1,007)	16.7% ($\pm 1.2\%$)
No Cash Rent	323	(+/- 187)		1,042	(+/- 526)	
Total	5,195	(+/- 484)		79,513	(+/- 1,895)	
Median Rent	\$1,209	(+/- 52)	-	\$1,042	(+/- 16)	

Source: ACS 2010-3year-(2008-2010)

Table 31 Indicators of Housing Conditions, 2010 Lower Merion & Montgomery County

Housing Characteristics	Lower Merion				Montgomery County			
	Number	MOE	Percent	MOE	Number	MOE	Percent	MOE
Occupied Housing Units	22,760	(+/-579)	100.0%		308,218	(+/- 1,654)	100.0%	
Lacking Complete Plumbing Facilities	38	(+/- 42)	0.2%	(+/- 0.2%)	1,119	(+/- 305)	0.40%	(+/-0.1%)
Lacking Complete Kitchen Facilities	78	(+/- 63)	0.3%	(+/- 0.3%)	2,078	(+/- 411)	0.70%	(+/-0.1%)
Lacking Telephone Service	159	(+/- 96)	0.7%	(+/-0.4 %)	3,739	(+/- 658)	1.20%	(+/-0.2 %)
Persons Per Room, 1.00 or less	22,692	(+/- 589)	99.7%	(+/-0.3%)	305,231	(+/- 1,629)	99.00%	(+/-0.2%)
Persons Per Room, 1.01 - 1.50	33	(+/- 50)	0.1%	(+/-0.2 %)	2,079	(+/- 476)	0.70%	(+/- 0.2 %)
Persons Per Room, 1.51 or More	35	(+/- 38)	0.2%	(+/- 0.2%)	908	(+/- 310)	0.30%	(+/- 0.1%)

Source: ACS 2010-3year-(2008-2010)

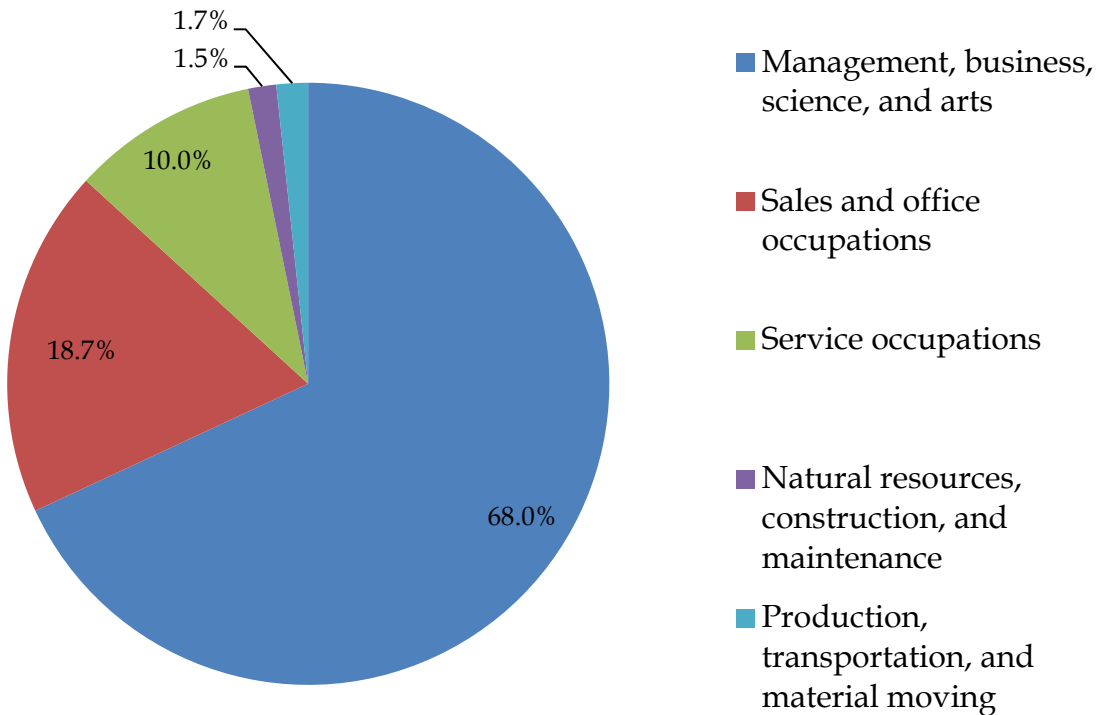
Employment

Table 32 Type of Employed population 16 years and over

	Percentage	<i>MOE</i>
Management, business, science, and arts	68.0%	+/-2.6
Sales and office occupations	18.7%	+/-2.0
Service occupations	10.0%	+/-1.7
Natural resources, construction, and maintenance	1.5%	+/-0.5
Production, transportation, and material moving	1.7%	+/-0.8

Source: ACS 2010-3year-(2008-2010)

Type of Employment - Population 16 years and over



	Total	<i>MOE</i>	In labor force	<i>MOE</i>	Employed	<i>MOE</i>	Unemployment rate	<i>MOE</i>
Population 16 years and over	46,898	+/-679	63.1%	+/-1.5	60.4%	+/-1.6	4.3%	+/-1.1
AGE								
16 to 19 years	4,293	+/-592	28.3%	+/-8.4	26.1%	+/-8.1	7.7%	+/-5.1
20 to 24 years	3,195	+/-609	65.2%	+/-8.4	60.9%	+/-8.5	6.6%	+/-5.1
25 to 44 years	11,208	+/-593	84.8%	+/-2.4	80.5%	+/-2.7	4.9%	+/-1.9
45 to 54 years	8,065	+/-629	87.1%	+/-2.7	83.1%	+/-3.2	4.7%	+/-2.2
55 to 64 years	8,859	+/-617	73.0%	+/-3.7	71.3%	+/-3.7	2.4%	+/-1.4
65 to 74 years	5,113	+/-482	50.4%	+/-5.5	49.2%	+/-5.9	2.4%	+/-2.4
75 years and over	6,165	+/-594	11.8%	+/-2.6	11.5%	+/-2.6	2.3%	+/-3.7

Source: ACS 2010-3year-(2008-2010)

Employment Type	Lower Merion	<i>MOE</i>	Montgomery County	<i>MOE</i>
Agriculture, forestry, fishing and hunting, and mining	12	+/-19	1,243	+/- 372
Construction	445	+/-177	24,326	+/- 1,226
Manufacturing	1,421	+/-264	49,762	+/- 1,409
Wholesale Trade	745	+/-231	12,333	+/- 869
Retail Trade	1,674	+/-324	41,537	+/- 1,771
Transportation and warehousing, and utilities	527	+/-250	14,136	+/- 1,182
Information	924	+/-253	10,276	+/- 871
Finance, Insurance, Real Estate	2,684	+/-377	41,583	+/- 1,632
Professional, scientific, and management, and administrative and waste management services	5,191	+/-634	58,627	+/- 1,931
Educational services, and health care and social assistance	11,235	+/-806	103,332	+/- 2,491
Arts, entertainment, and recreation, and accommodation and food services	1,735	+/-371	25,963	+/- 1,402
Other services, except public administration	1,123	+/-229	18,211	+/- 1,145
Public Administration	612	+/-196	10,602	+/- 909
Total employed population 16 years and over	28,328*	+/-823	411,931	+/- 3,123

*Only a portion of the Labor Force

Source: ACS 2010-3year-(2008-2010)

Commuter Characteristics

Table 35 Means to Work Lower Merion & Montgomery County 2010

Municipality	Drive Alone	Carpool	Public Transportation	Bicycle, Motorcycle & Taxicab
Lower Merion	29,881 (+/- 1,331)	2,254 (+/- 485)	2,264 (+/- 452)	2,953 (+/- 567)
Montgomery County	383,541 (+/- 4,549)	35,640 (+/- 2,017)	15,612 (+/- 1,343)	17,585 (+/- 1,605)

Source: ACS 2010-3year-(2008-2010)

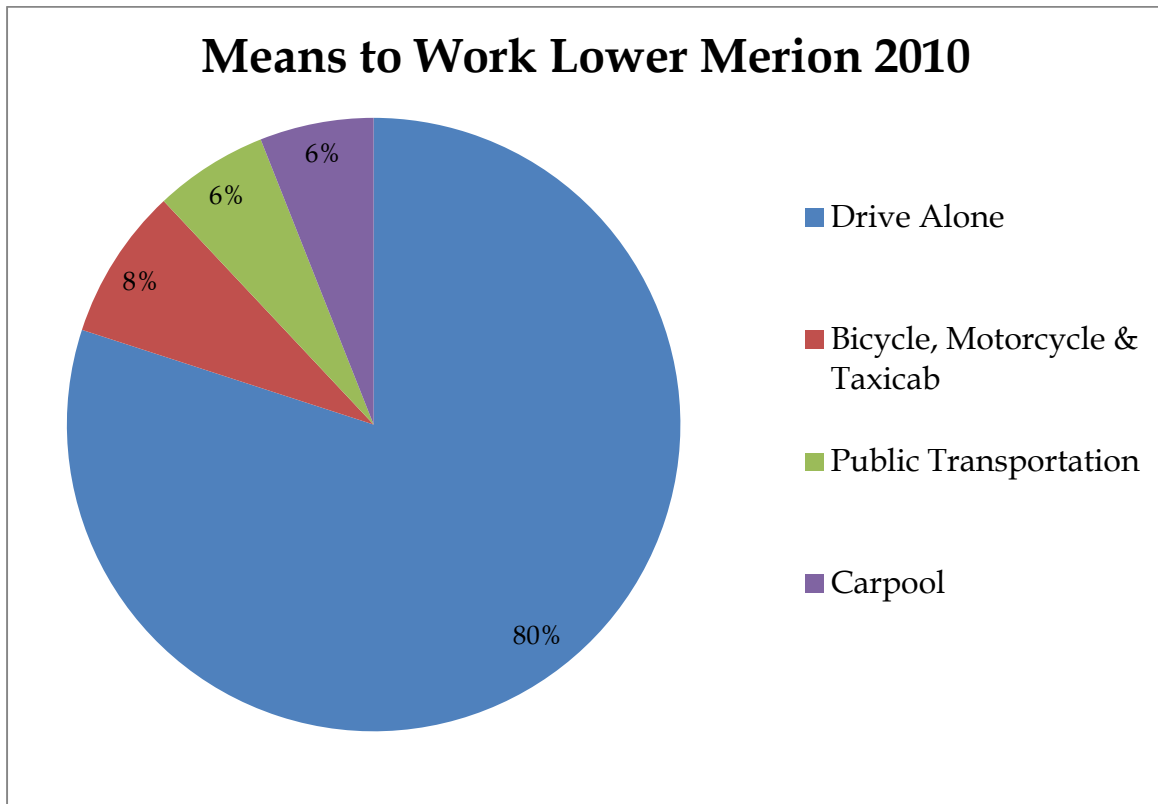
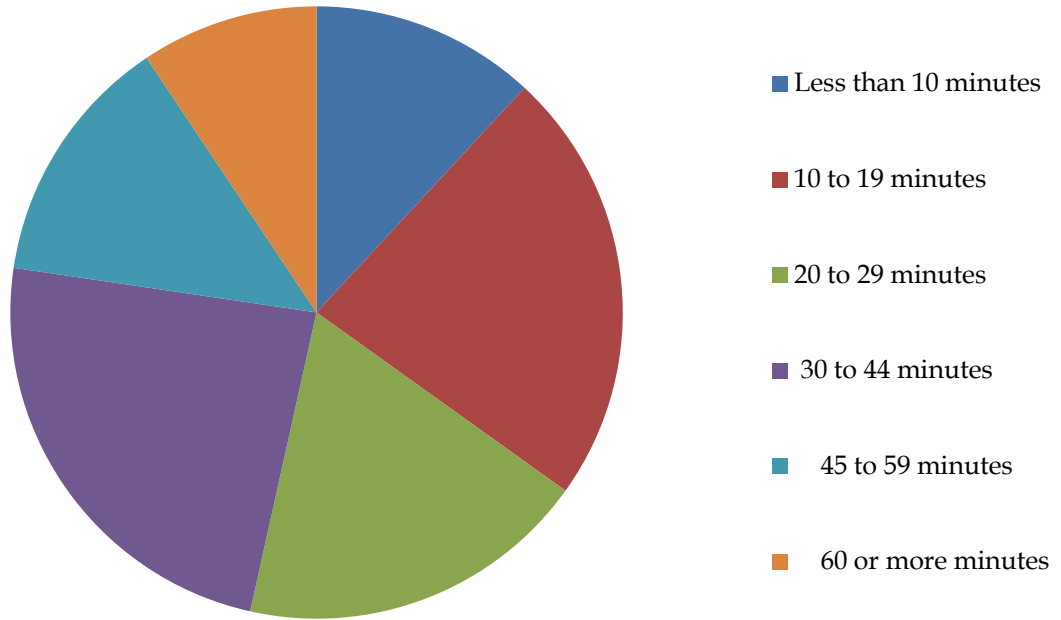


Table 36 Commuter Travel Time for Lower Merion Workers 2010

Travel Time to Work	Lower Merion		Montgomery County	
	Number	MOE	Number	MOE
Less than 10 minutes	4,440	+/-598	48,514	+/-1,909
10 to 14 minutes	3,754	+/-577	54,110	+/-1,899
15 to 19 minutes	4,838	+/-611	58,863	+/-2,176
20 to 24 minutes	4,641	+/-519	59,256	+/-2,253
25 to 29 minutes	2,305	+/-466	26,895	+/-1,495
30 to 34 minutes	5,519	+/-630	64,912	+/-2,513
35 to 44 minutes	3,388	+/-499	41,600	+/-1,934
45 to 59 minutes	4,968	+/-597	51,403	+/-2,307
60 or more minutes	3,499	+/-526	46,825	+/-1,853
Total Commuters	37,352	+/-1,504	452,378	+/-5,413

Source: ACS 2010-3year-(2008-2010)

Commuter Travel Time for Lower Merion Workers 2010



School Enrollment

Table 37 School Enrollment in Lower Merion and Montgomery County 2010				
School Type	Lower Merion		Montgomery County	
	Number	MOE	Number	MOE
Nursery School or preschool	1,084	(+/- 270)	15,379	(+/- 910)
Kindergarten	578	(+/- 146)	9,366	(+/- 760)
Elementary School (grades 1-8)	5,709	(+/- 551)	81,429	(+/- 1,650)
High School (grades 9-12)	3,527	(+/- 407)	43,958	(+/- 974)
College, undergraduate	4,278	(+/- 870)	40,491	(+/- 1,694)
Graduate, professional school	1,539	(+/- 455)	16,541	(+/- 1,361)
Total	16,715	(+/- 928)	207,164	(+/- 2,190)

Source: ACS 2010-3year-(2008-2010)

Table 38 Type of School Enrollment for Lower Merion Township

	Lower Merion township					
	Total		Percent of enrolled population			
			In public school		In private school	
	Number	MOE	Percent	MOE	Percent	MOE
Enrolled Population 3 and older	16,715	+/-928	42.2%	+/-4.0	57.8%	+/-4.0
Nursery school, preschool	1,084	+/-270	8.2%	+/-5.0	91.8%	+/-5.0
Kindergarten to 12th grade	9,814	+/-576	62.3%	+/-5.3	37.7%	+/-5.3
Kindergarten	578	+/-146	38.1%	+/-15.8	61.9%	+/-15.8
Elementary: grade 1-4	2,934	+/-404	58.0%	+/-10.7	42.0%	+/-10.7
Elementary: grade 5- 8	2,775	+/-374	61.4%	+/-7.2	38.6%	+/-7.2
High school: grade 9- 12	3,527	+/-407	70.4%	+/-6.3	29.6%	+/-6.3
College, undergraduate	4,278	+/-870	16.6%	+/-6.3	83.4%	+/-6.3
Graduate, professional school	1,539	+/-455	9.0%	+/-5.3	91.0%	+/-5.3

Source: ACS 2010-3year- (2008-2010)

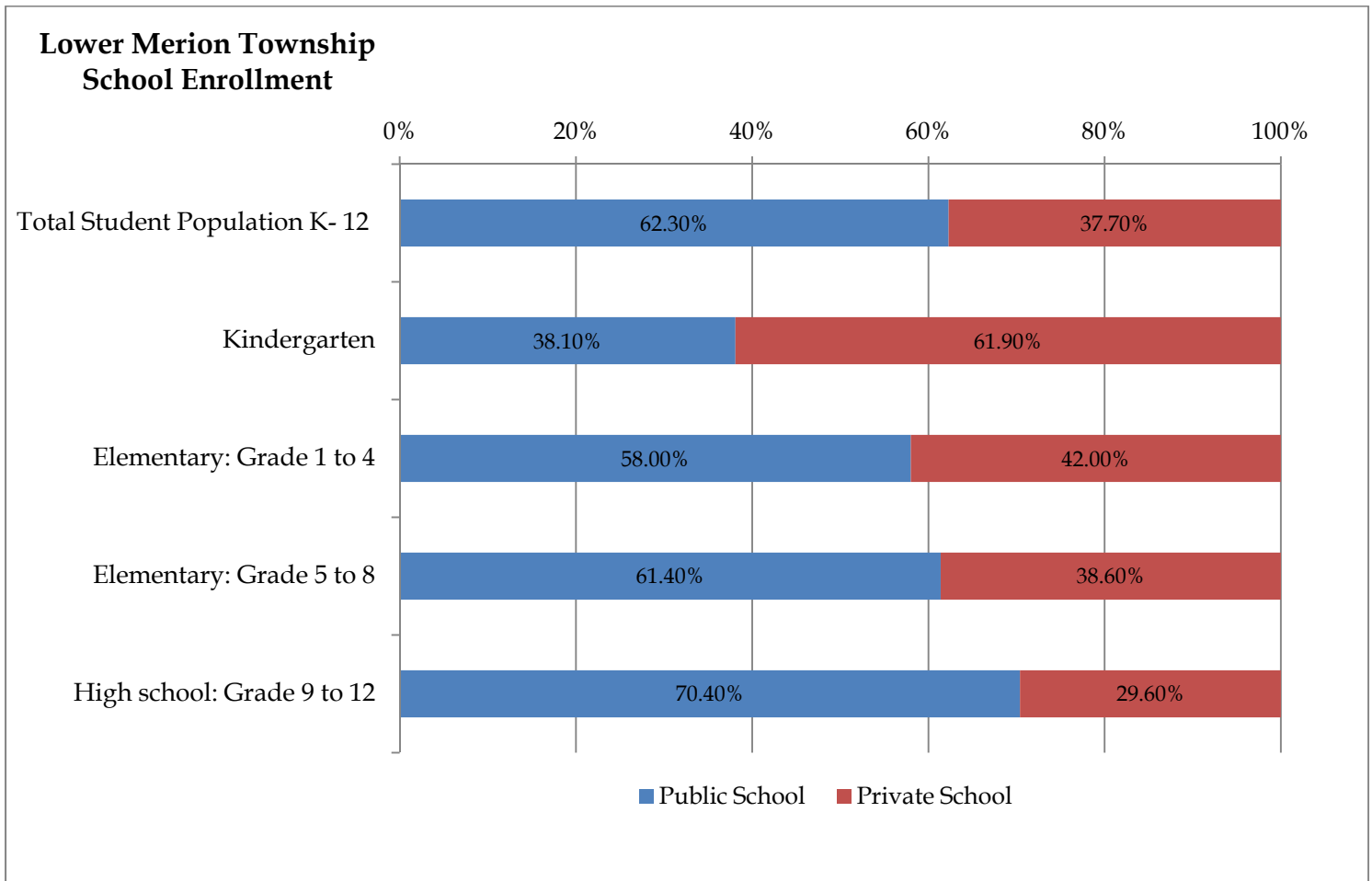


Table 39 Largest Municipalities in Montgomery County 2010

Rank	Municipality	2010 Population	Total Housing Units
1	Lower Merion Township	57,825	24,095
2	Abington Township	55,310	22,369
3	Cheltenham Township	36,793	15,409
4	Norristown Borough	34,324	13,420
5	Upper Merion Township	28,395	12,800
6	Horsham Township	26,147	10,053
7	Upper Dublin Township	25,569	9,649
8	Lower Providence Township	25,436	9,227
9	Montgomery Township	24,790	9,467
10	Upper Moreland Township	24,015	10,572

Source: US Census Bureau

Table 40 Largest Counties in Pennsylvania 2010

Rank	County	2010 Population
1	Philadelphia	1,526,006
2	Allegheny	1,223,348
3	Montgomery	799,874
4	Bucks	625,249
5	Delaware	558,979

Source: US Census Bureau

Largest Municipalities in Montgomery County 2010

