



33 Comm



Linden Green



Webster Park



Falmouth Road

An Affordable Housing Backgrounder

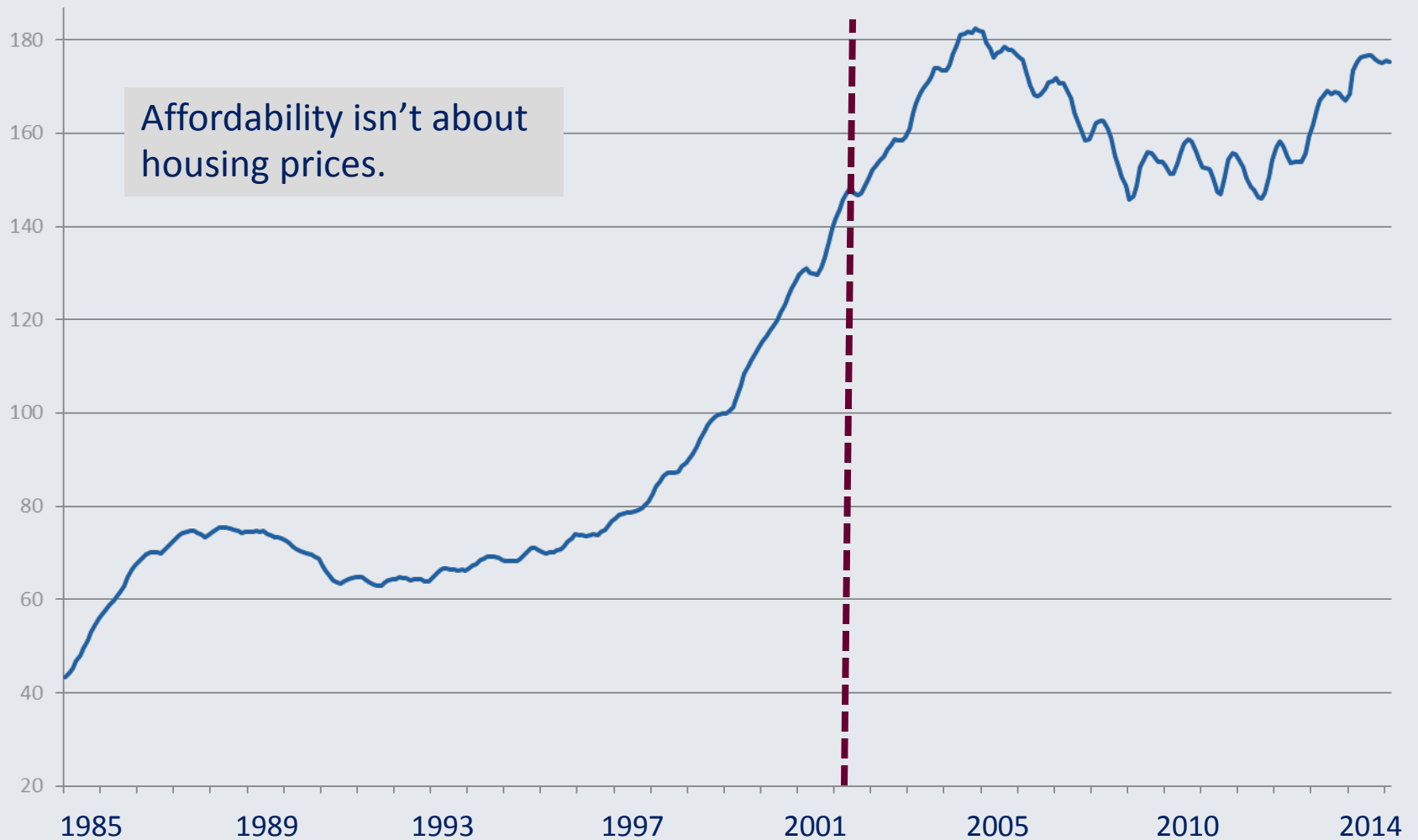
for
Newton Community
Preservation Committee

14 May 2015

Alice E. Ingerson,
Community Preservation Program Manager
aingerson@newtonma.gov

Housing Prices in Greater Boston, 1985-2015

Case-Schiller Index (3-month Rolling Average Resale Prices, Adjusted for Improvements)



<http://us.spindices.com/indices/real-estate/sp-case-shiller-ma-boston-home-price-index>

Household Income in Greater Boston, 2002-2012

Adjusted for Inflation

It's about the relationship between housing prices & incomes.



(incomes for the period to the right of the dotted line on previous graph)

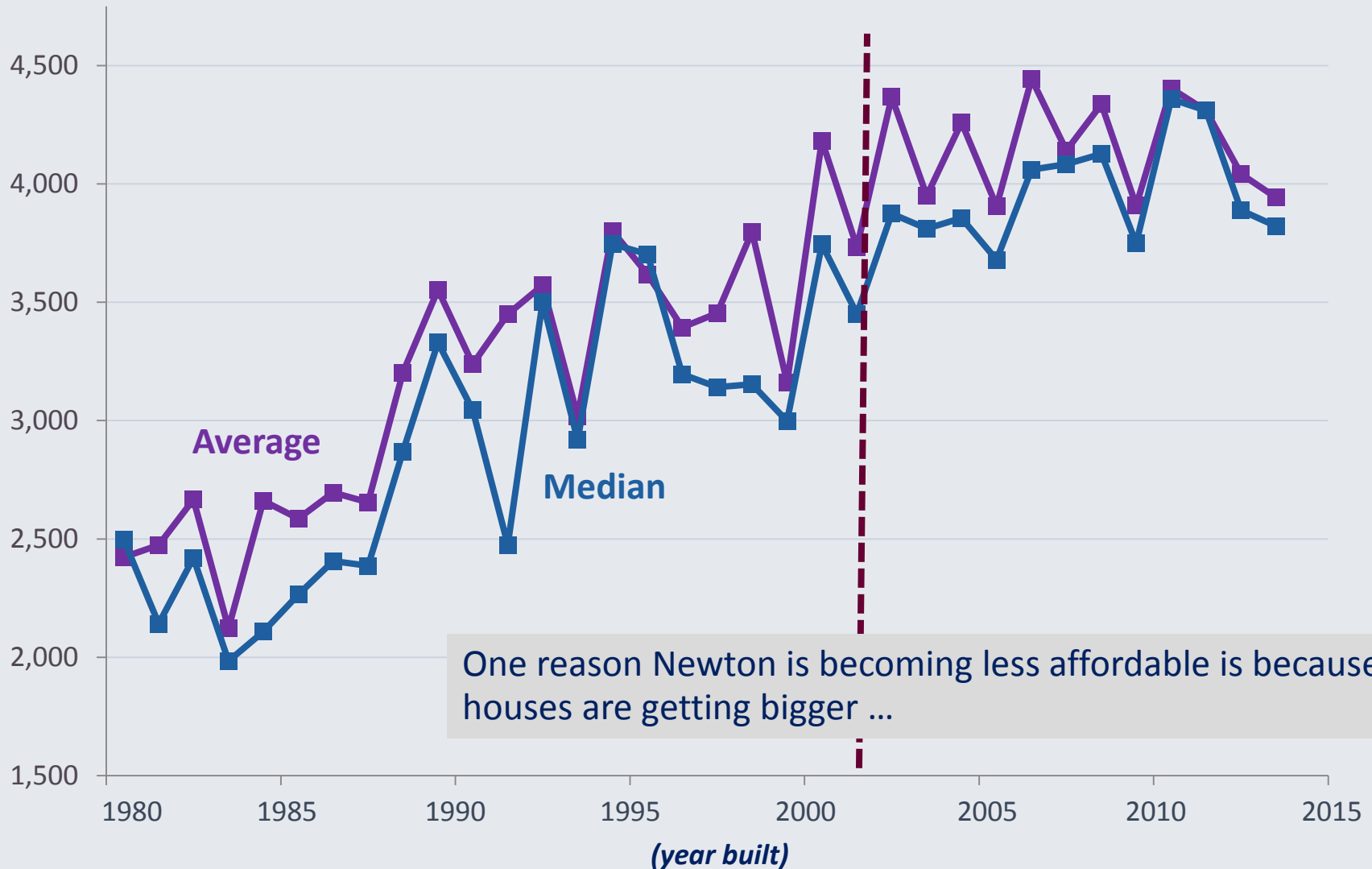
<http://kevinsprong.com/projects/bostonhousing/>

Income and housing data from the [American Community Survey](#) (U.S. Census)

Inflation data from BLS.gov

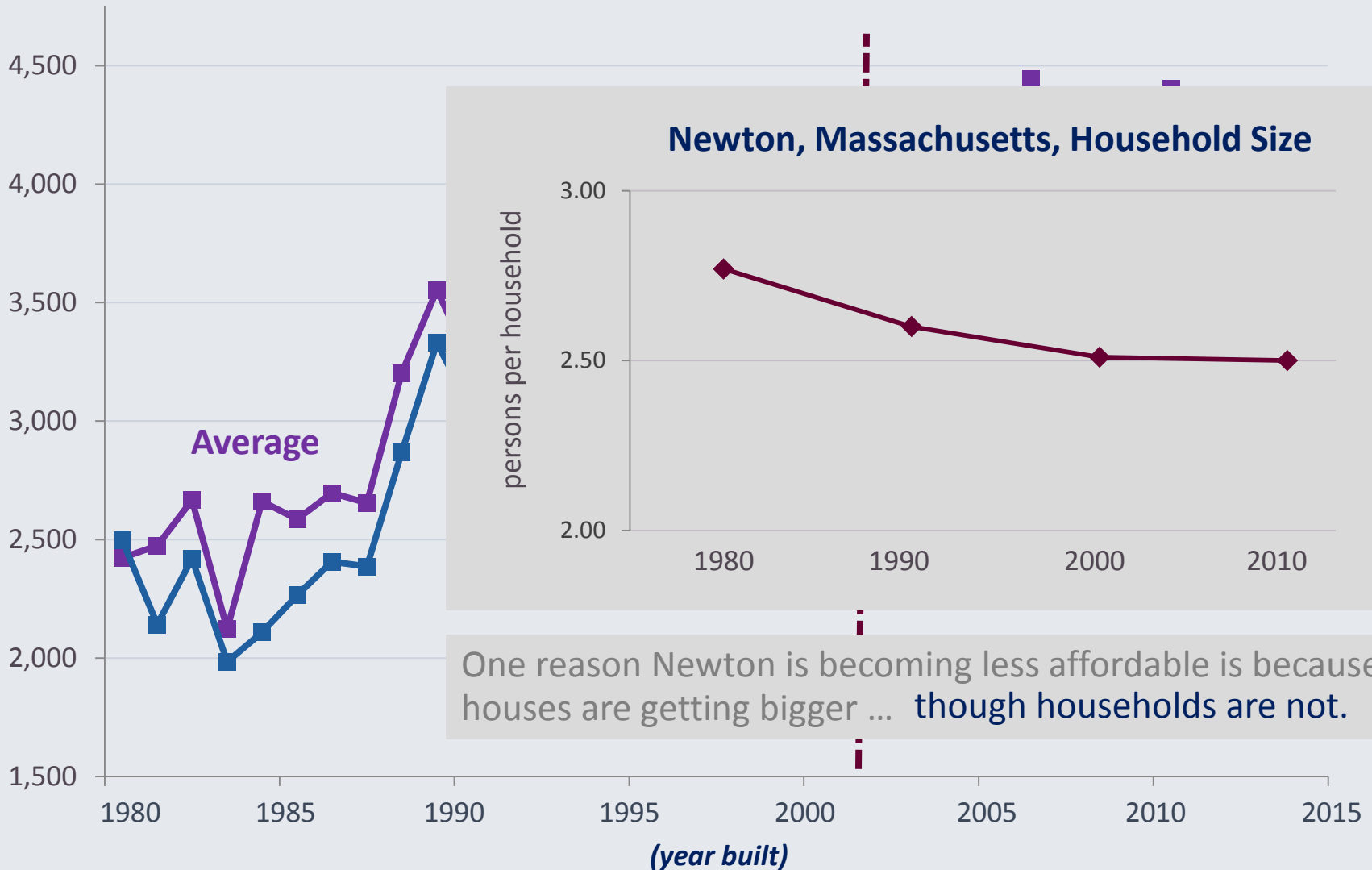
Newton, Massachusetts, Size of Newly Built Homes: Single-Family

(Livable Square Feet)



Newton, Massachusetts, Size of Newly Built Homes: Single-Family

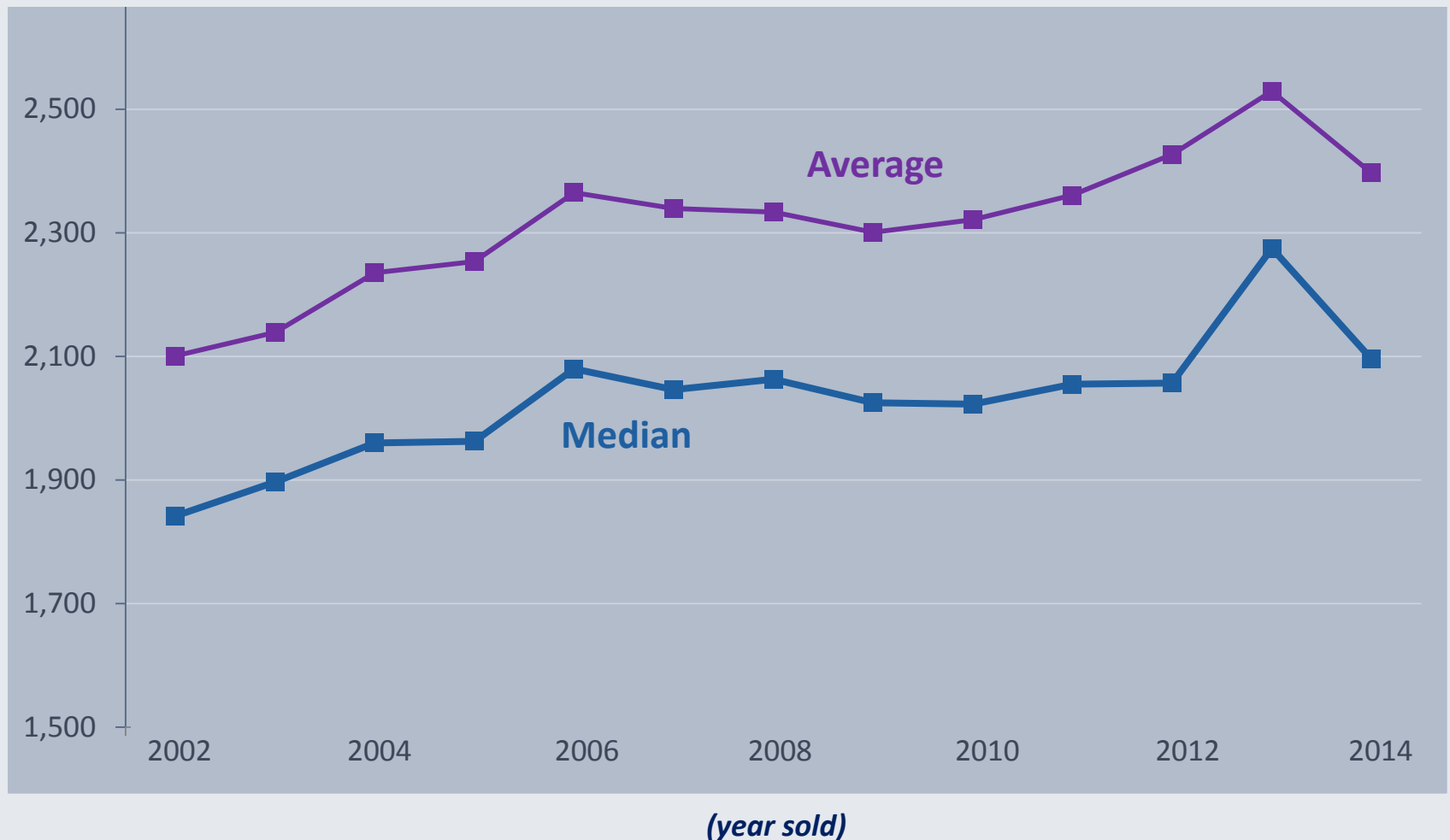
(Livable Square Feet)



Newton, Massachusetts, Size of Homes Sold: Single-Family

(Livable Square Feet)

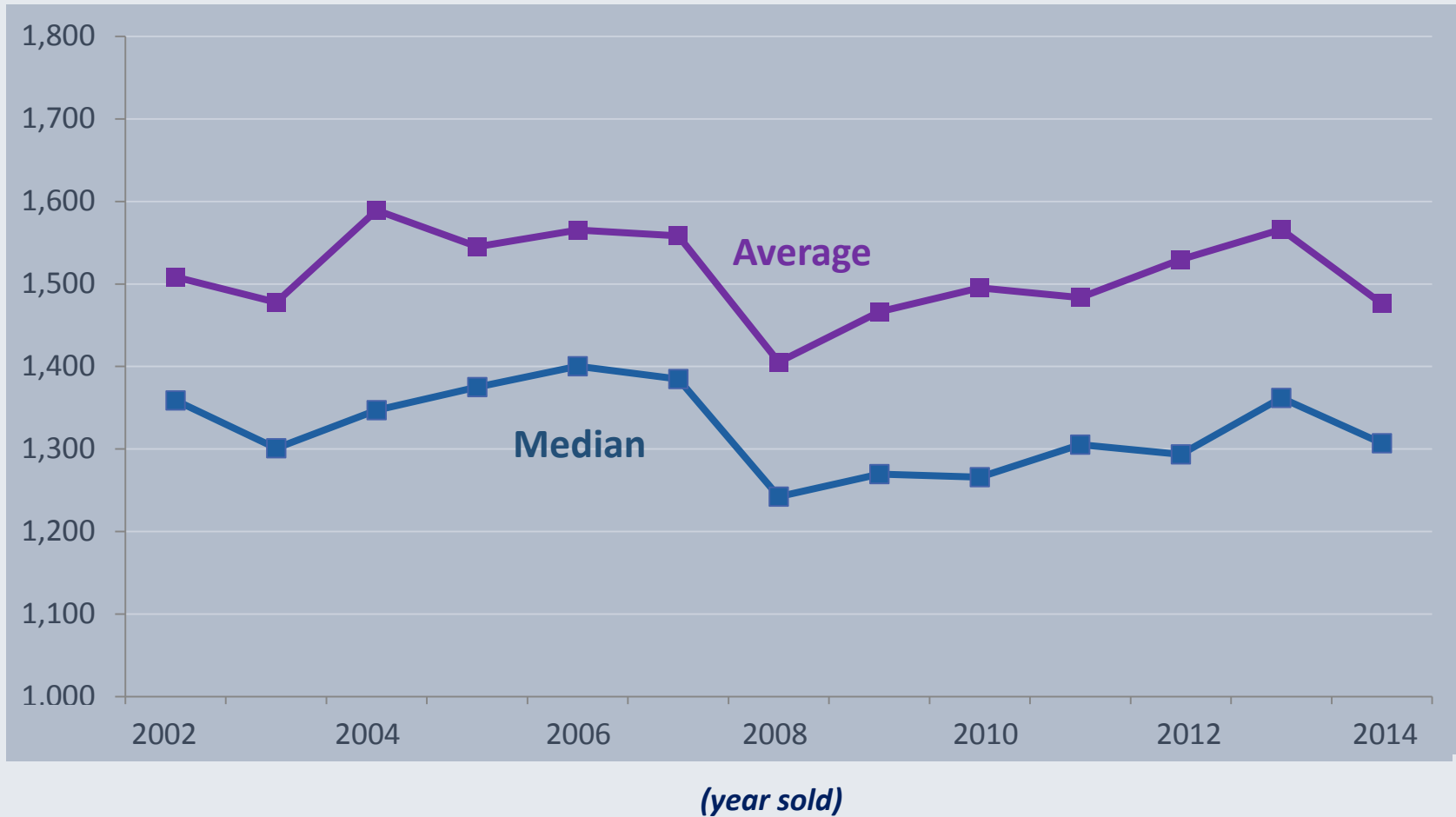
Yet the ratio of new to “used” homes is still so low that the average size of homes sold in Newton is rising slowly ...



Newton, Massachusetts, Size of Homes Sold: Condominiums

(Livable Square Feet)

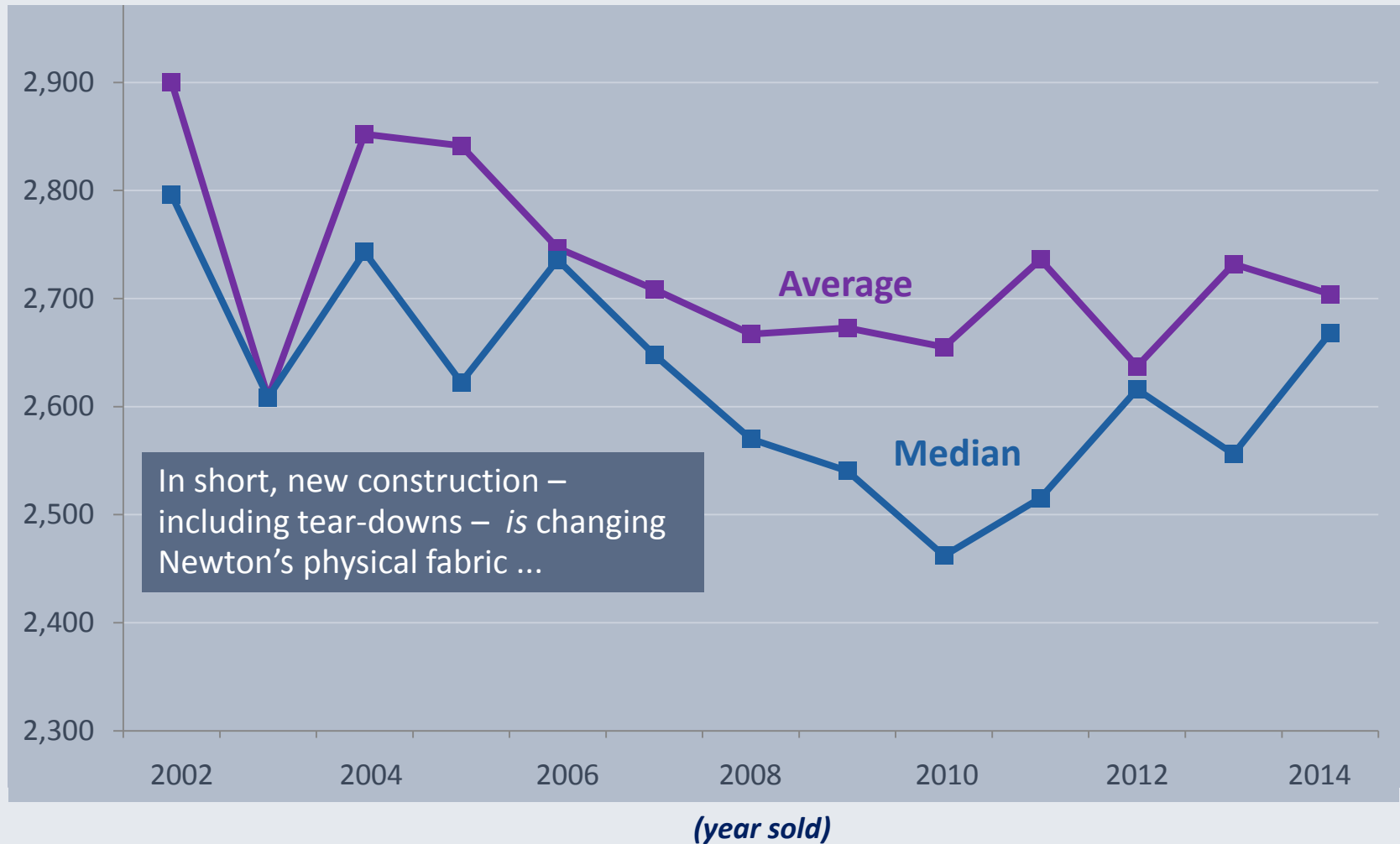
... if at all.



Newton, Massachusetts, Size of Homes Sold: Two-Family

(Livable Square Feet)

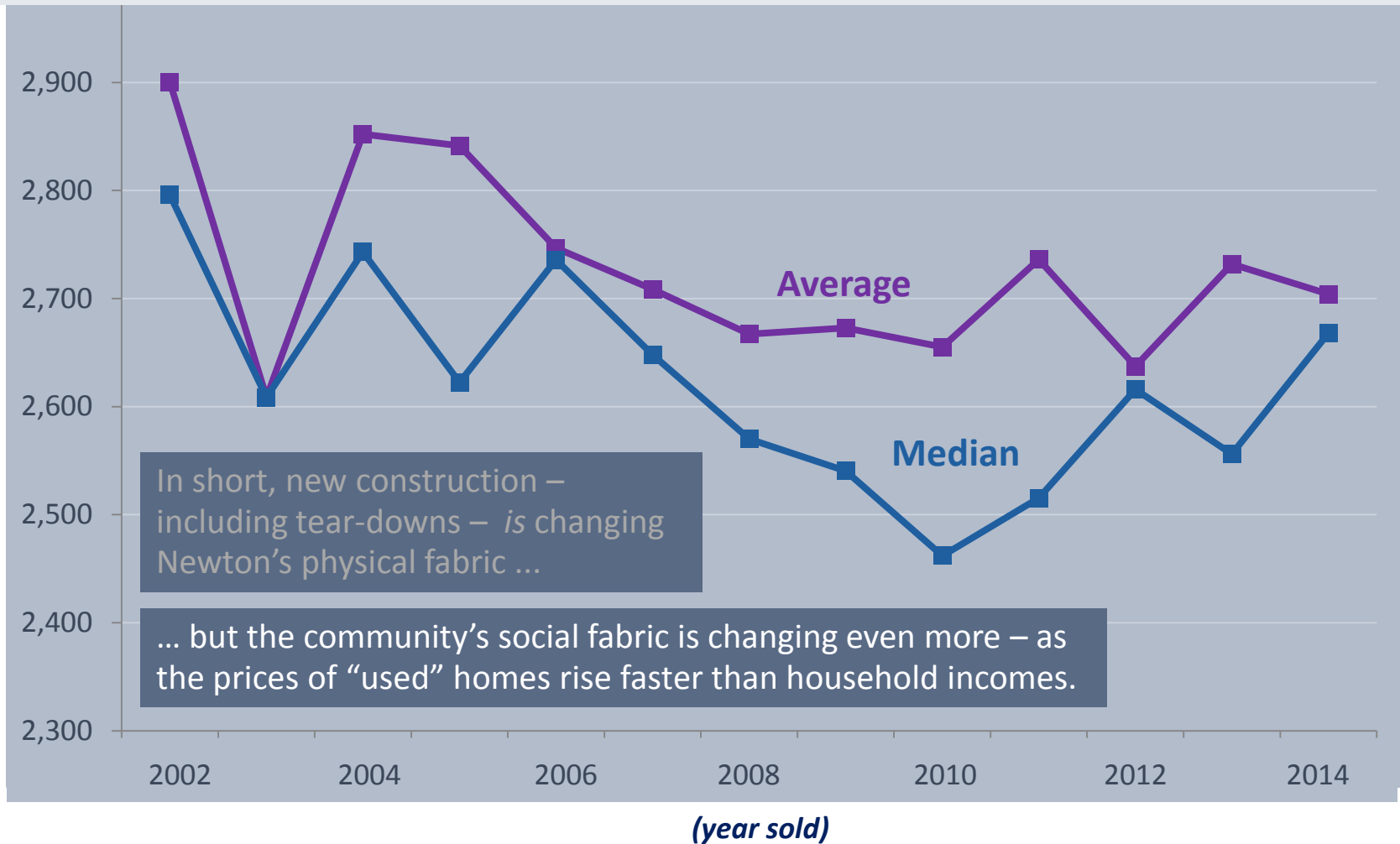
In some categories, the average size of homes sold actually seems to be falling slightly.



Newton, Massachusetts, Size of Homes Sold: Two-Family

(Livable Square Feet)

In some categories, the average size of homes sold actually seems to be falling slightly.



In short, new construction – including tear-downs – is changing Newton’s physical fabric ...

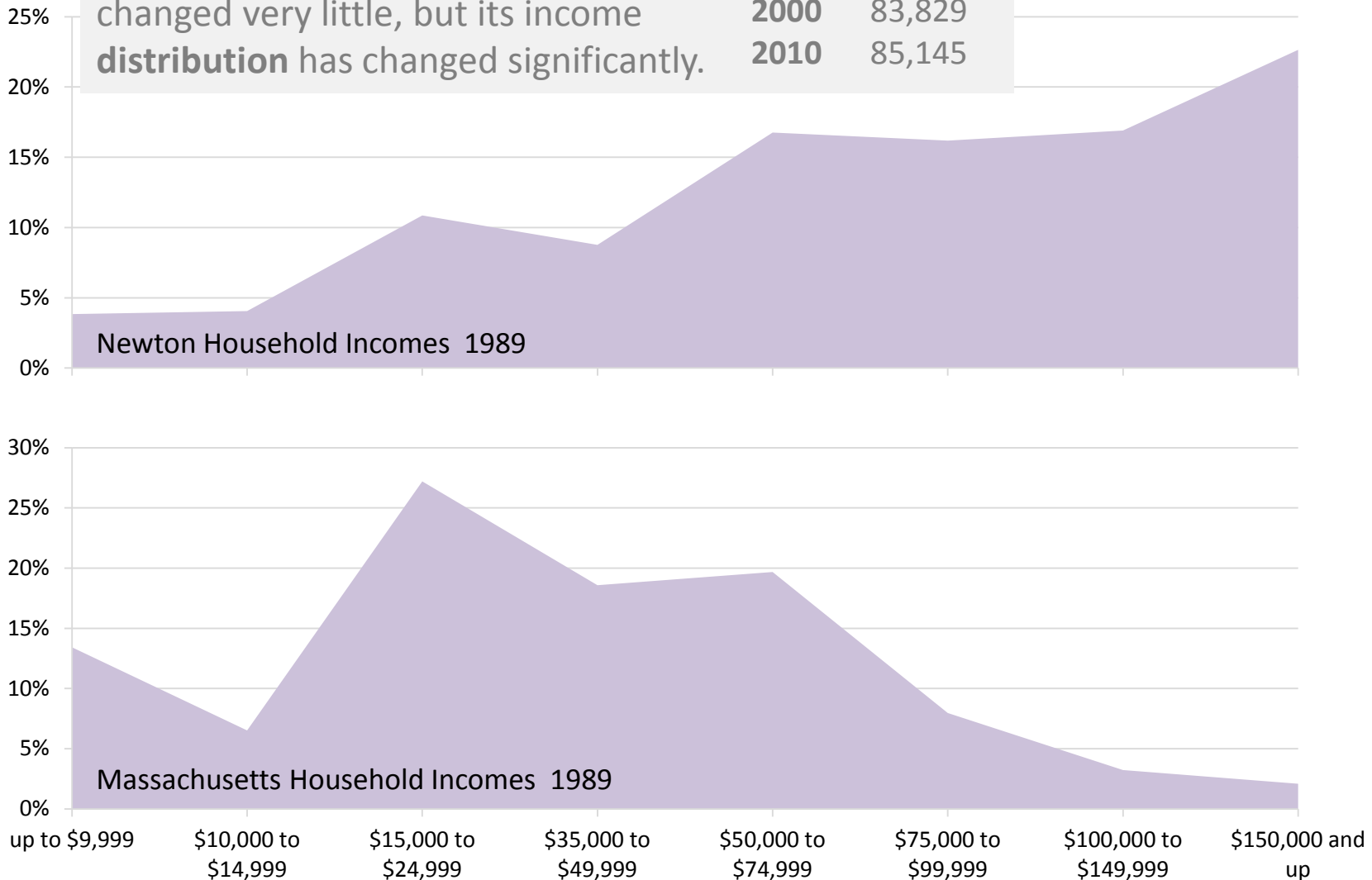
... but the community’s social fabric is changing even more – as the prices of “used” homes rise faster than household incomes.

The Changing Shape of Newton

1989

The **size** of Newton's population has changed very little, but its income **distribution** has changed significantly.

1990	82,585
2000	83,829
2010	85,145

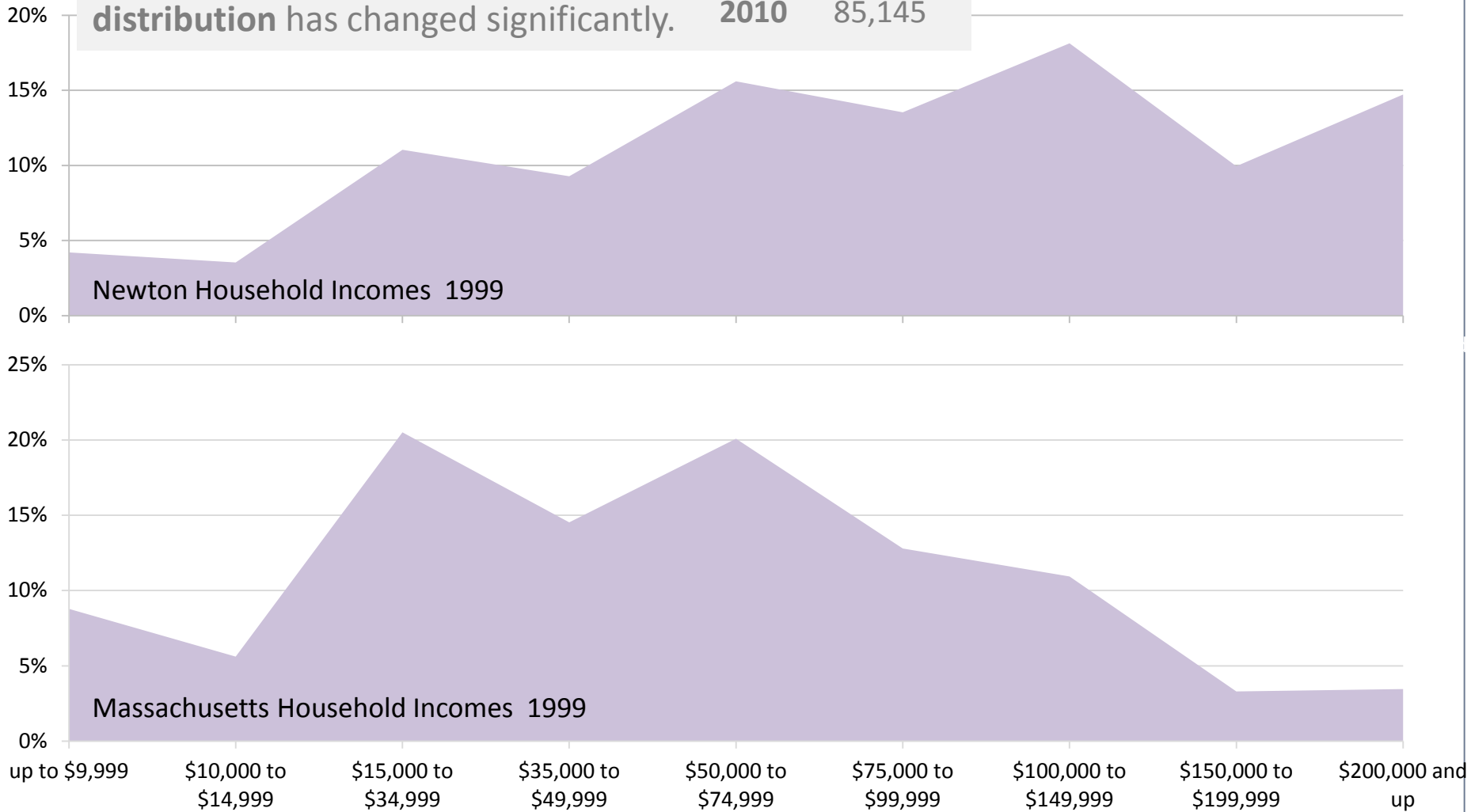


The Changing Shape of Newton

1999

The **size** of Newton's population has changed very little, but its **income distribution** has changed significantly.

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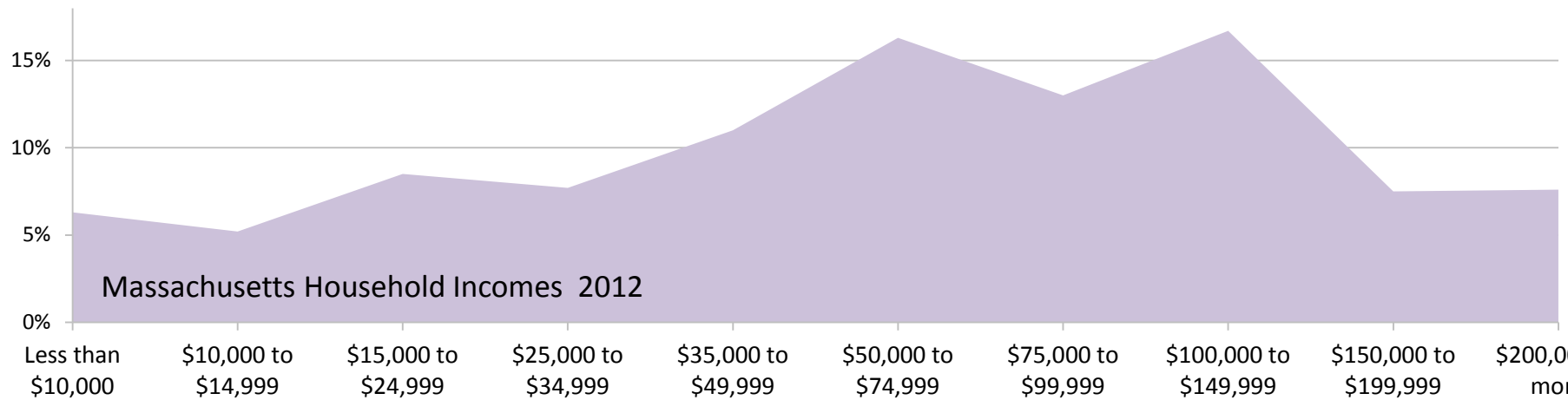
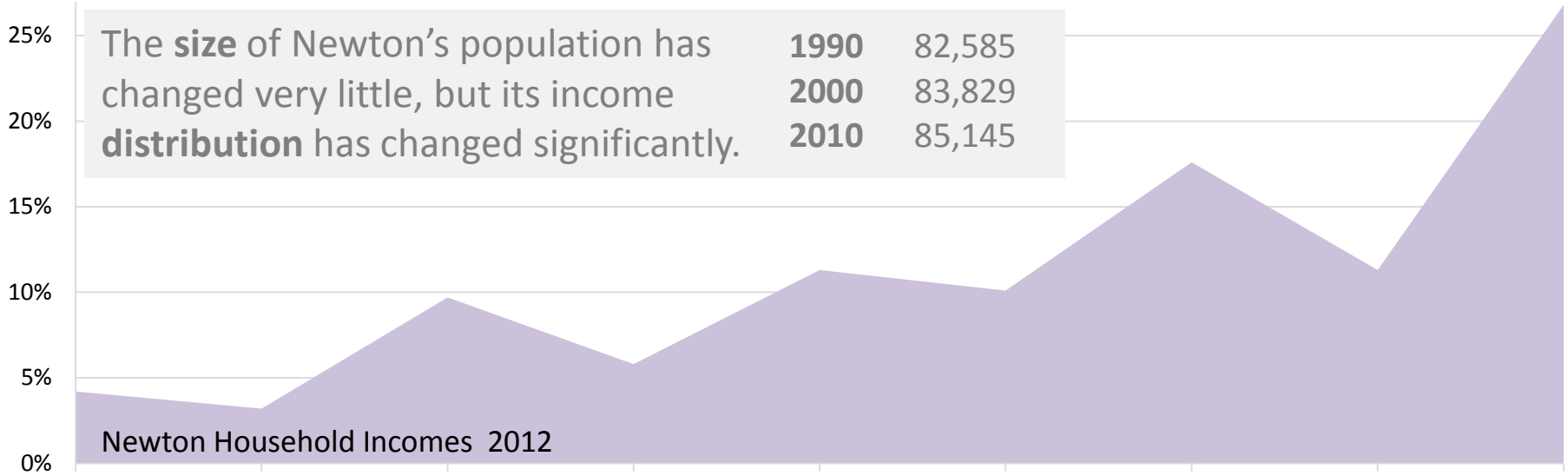


The Changing Shape of Newton

2012

The **size** of Newton's population has changed very little, but its income **distribution** has changed significantly.

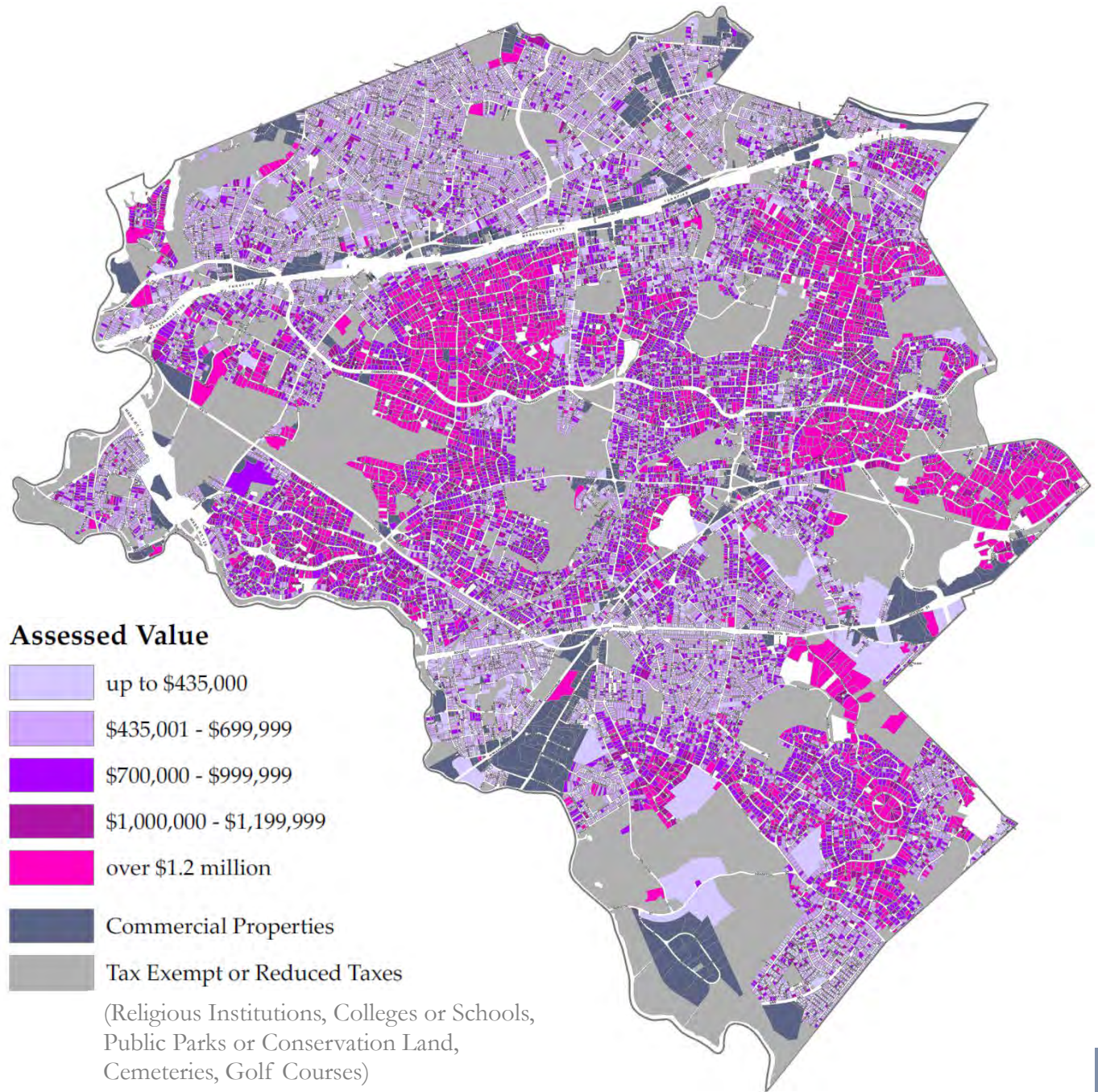
1990	82,585
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The Interaction of Housing Prices & Incomes in Newton

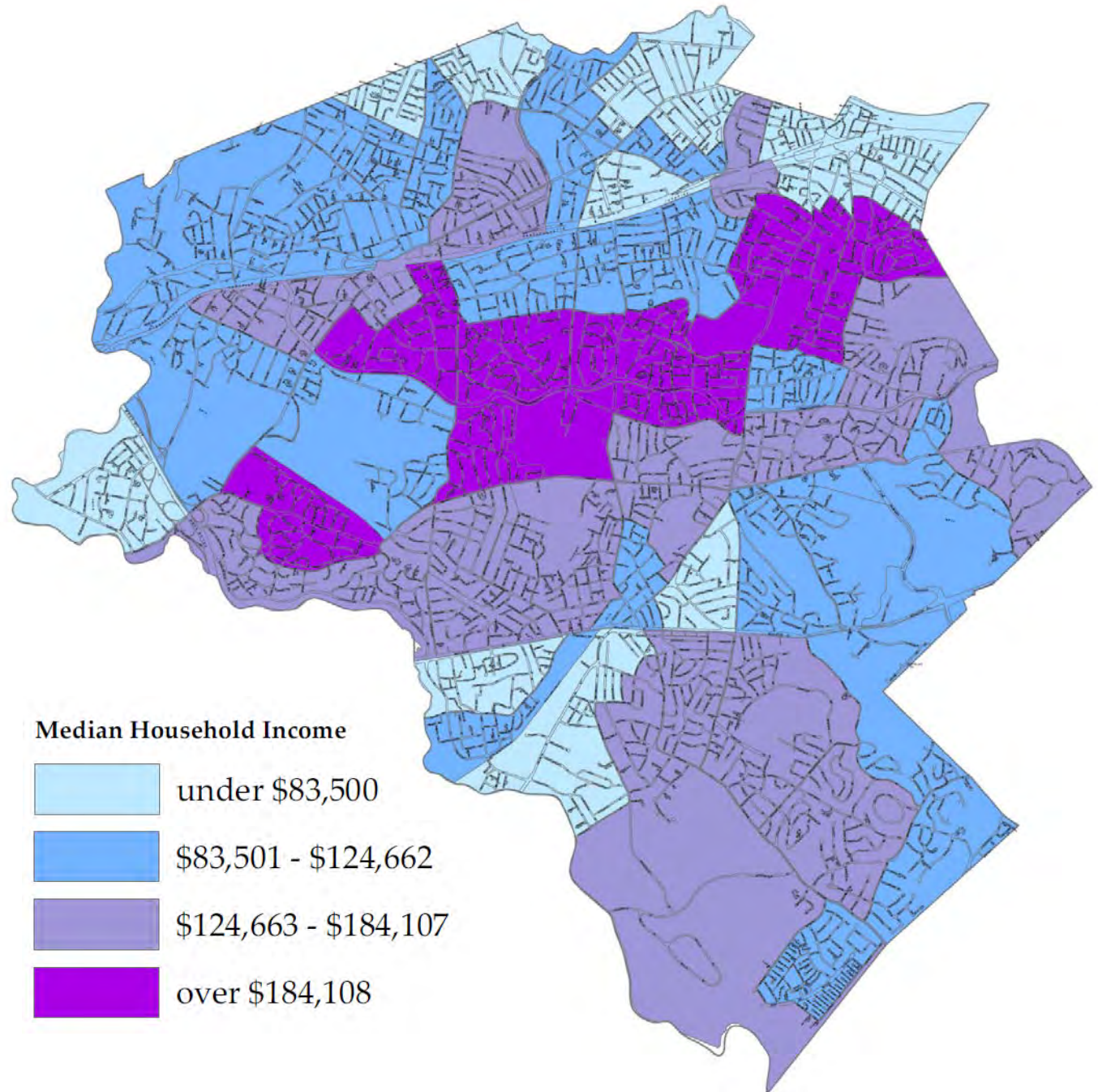
- ♦ **Newton's proportion of low-income residents has remained fairly stable.** Many of these households live in deed-restricted rental housing owned by nonprofit organizations or public agencies. The supply of this housing has been growing very slowly.
- ♦ **Newton's proportion of high-income residents has been increasing.** Many of these new residents are homeowners.
- ♦ Most new Newton homeowners purchase their homes from **moderate- or middle-income homeowners, whose proportion of Newton's population has been shrinking** as they sell their homes – often for prices they themselves could not afford to pay – then move out of Newton.

Newton's Real Estate Values 2013



All condominiums mapped at median value for that category, which probably exaggerates the supply of relatively affordable housing.

Newton's Household Incomes 2012

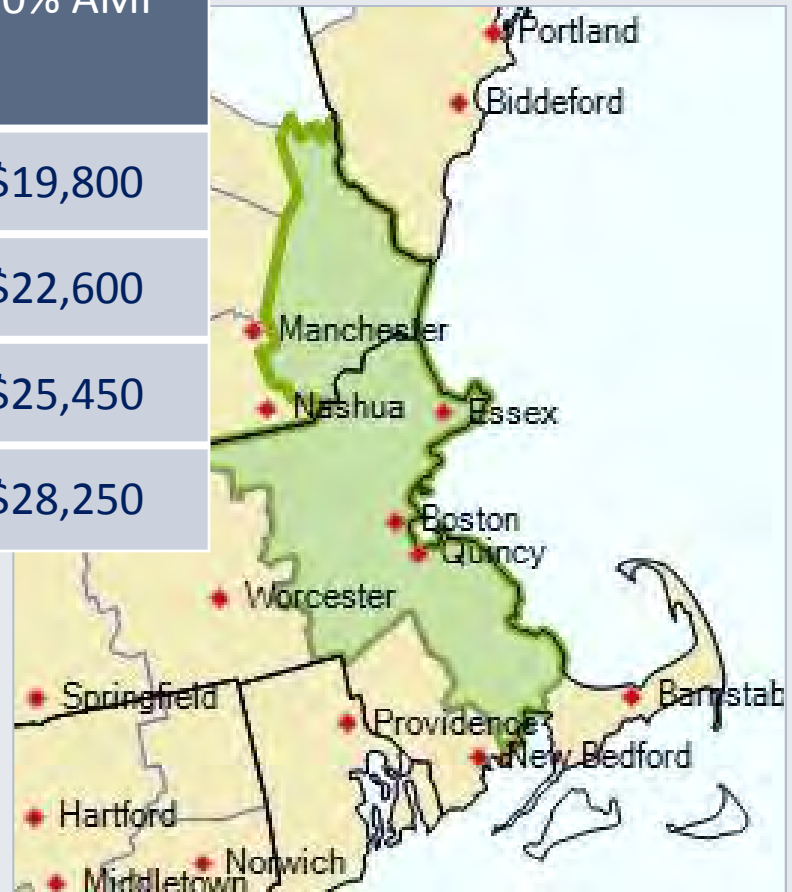


Source:
American Community
Survey (sampling by
U.S. Census)

Low & Moderate Incomes in Greater Boston, 2013

as % of Area Median Income (AMI)

Household Size (No. of People)	Annual Household Income		
	Moderate 80% AMI (capped by HUD**)	Low 50% AMI	Very Low 30% AMI
1	\$47,450	\$33,050	\$19,800
2	\$54,200	\$37,650	\$22,600
3	\$61,000	\$42,350	\$25,450
4	\$67,750	\$47,050	\$28,250



** 80% of actual median income in the U.S. Census MSA (metropolitan statistical area) may be greater than this.

Some Low- & Moderate-Income Occupations in Massachusetts, 2013

Single-income households with these occupations fell below 80% AMI:

2-person households	80% AMI ≈ \$53,900
Radio and Television Announcers	\$35,520
Recreational Therapists	\$35,590
Photographers	\$35,640
Rehabilitation Counselors	\$35,770
Directors, Religious Activities and Education	\$35,880
Etchers and Engravers	\$36,090
Environmental Science and Protection Technicians, Including Health	\$36,380
Craft Artists	\$36,650
Fine Artists, Including Painters, Sculptors, and Illustrators	\$37,240
Musical Instrument Repairers and Tuners	\$37,530
Flight Attendants	\$38,630
Graduate Teaching Assistants	\$40,250
Cabinetmakers and Bench Carpenters	\$40,730
Police, Fire, and Ambulance Dispatchers	\$41,470
Museum Technicians and Conservators	\$44,640
Film and Video Editors	\$47,110
Health Educators	\$47,270
Arts, Design, Entertainment, Sports, and Media Occupations	\$49,470
Clergy	\$49,560
Marriage and Family Therapists	\$49,980
Graphic Designers	\$50,080
Education Administrators, Preschool and Childcare Center/Program	\$52,670
Broadcast Technicians	\$53,160
Firefighters	\$53,430
Architectural and Civil Drafters	\$53,510

Some Low- & Moderate-Income Occupations in Massachusetts, 2013

Single-income households with these occupations fell below 80% AMI:

2-person households		80% AMI ≈ \$53,900
Radio and Television Announcers		\$35,520
3-person households		80% AMI ≈ \$60,650
Recreational Therapists	Makeup Artists, Theatrical and Performance	\$54,130
Photographers	Conservation Scientists	\$54,170
Rehabilitation Counselors	Designers, All Other	\$54,360
Directors, Religious Activities and Administration	Archivists	\$54,690
Etchers and Engravers	Commercial Pilots	\$54,700
Environmental Science and Forestry Technicians	Interpreters and Translators	\$55,170
Craft Artists	Real Estate Sales Agents	\$55,280
Fine Artists, Including Painters and Sculptors	Emergency Management Directors	\$56,020
Musical Instrument Repairers and Jewellers	Zoologists and Wildlife Biologists	\$56,020
Flight Attendants	Meeting, Convention, and Event Planners	\$56,100
Graduate Teaching Assistants	Arbitrators, Mediators, and Conciliators	\$56,160
Cabinetmakers and Bench Carpenters	Curators	\$57,670
Police, Fire, and Ambulance Technicians and Drivers	Public Relations Specialists	\$57,870
Museum Technicians and Conservators	Computer User Support Specialists	\$58,010
Film and Video Editors	Foreign Language and Literature Teachers, Postsecondary	\$58,120
Health Educators	Writers and Authors	\$58,260
Arts, Design, Entertainment, and Media Workers, All Other	Interior Designers	\$58,430
Clergy	Audio-Visual and Multimedia Collections Specialists	\$58,540
Marriage and Family Therapists	Producers and Directors	\$59,470
Graphic Designers	Education Administrators, All Other	\$59,870
Education Administrators, Postsecondary	Human Resources Specialists	\$59,900
Broadcast Technicians	Music Directors and Composers	\$60,000
Firefighters	Historians	\$60,520
Architectural and Civil Drafters		

Some Low- & Moderate-Income Occupations in Massachusetts, 2013

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3-person households		80% AMI ≈ \$60,650	
Recreational Therapists			
Photographers	Makeup Artists, Theatrical and Performance	\$54,130	
Rehabilitation Counselors	Conservation Scientists		
4-person households		80% AMI ≈ \$67,350	
Directors, Religious Activities and Administration	Designers, All Other		
Etchers and Engravers	Archivists	Educational, Guidance, School, and Vocational Counselors	\$60,750
Environmental Science and Forestry Technicians	Commercial Pilots	Fundraisers	\$60,790
Craft Artists	Interpreters and Translators	Editors	\$61,400
Fine Artists, Including Painters and Sculptors	Real Estate Sales Agents	Surveyors	\$61,520
Musical Instrument Repairers and Cord Instrument Makers	Emergency Management Directors	Multimedia Artists and Animators	\$62,720
Flight Attendants	Zoologists and Wildlife Biologists	Architecture Teachers, Postsecondary	\$62,740
Graduate Teaching Assistants	Meeting, Convention, and Event Planners	Special Education Teachers, Middle School	\$62,960
Cabinetmakers and Bench Carpenters	Arbitrators, Mediators, and Conciliators	Social Workers, All Other	\$63,420
Police, Fire, and Ambulance Technicians and Drivers	Curators	Labor Relations Specialists	\$63,490
Museum Technicians and Conservators	Public Relations Specialists	Special Education Teachers, Kindergarten and Elementary School	\$63,570
Film and Video Editors	Computer User Support Specialists	Librarians	\$63,700
Health Educators	Foreign Language and Literacy Specialists	Kindergarten Teachers, Except Special Education	\$63,770
Arts, Design, Entertainment, and Sports Managers	Writers and Authors	Choreographers	\$63,950
Clergy	Interior Designers	Set and Exhibit Designers	\$64,840
Marriage and Family Therapists	Audio-Visual and Multimedia Technicians	Market Research Analysts and Marketing Specialists	\$65,880
Graphic Designers	Producers and Directors	Microbiologists	\$66,260
Education Administrators, Except Postsecondary	Actors, All Other	Life, Physical, and Social Science Occupations	\$67,090
Broadcast Technicians	Specialists	Environmental Science Teachers, Postsecondary	\$67,220
Fire Inspectors and Investigators	Composers and Arrangers	Middle School Teachers, Except Special and Career/Technical	\$67,290
Architects		Training and Development Specialists	\$67,730
		Education Teachers, Postsecondary	\$67,800
		Urban and Regional Planners	\$67,850

Online, larger-type versions of these 3 lists appear at the end of this presentation.

Some Low- & Moderate-Income Occupations in Massachusetts, 2013

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Photographers			
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Directors, Religious Activities	Conservation Scientists	4-person households	
Etchers and Engravers	Designers, All Other		80% AMI ≈ \$67,350
Environmental Science and	Archivists	Educational, Guidance, School, and Vocational Counselors	\$60,750
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Fine Artists, Including Paint	Interpreters and Translators	Editors	\$61,400
Musical Instrument Repaire	Real Estate Sales Agents	Surveyors	\$61,520
Flight Attendant	Emergency Management Dir	Multimedia Artists and Animators	\$62,720
Graduate Teachi			\$62,740
Cabinetmakers a			\$62,960
Police, Fire, and			\$63,420
Museum Technic			\$63,490
Film and Video E			\$63,570
Health Educator			\$63,700
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	Historians	Education Teachers, Postsecondary	\$67,730
		Urban and Regional Planners	\$67,800
			\$67,850

Some dual-income households with both jobs in these occupations had total incomes \geq 100% AMI.

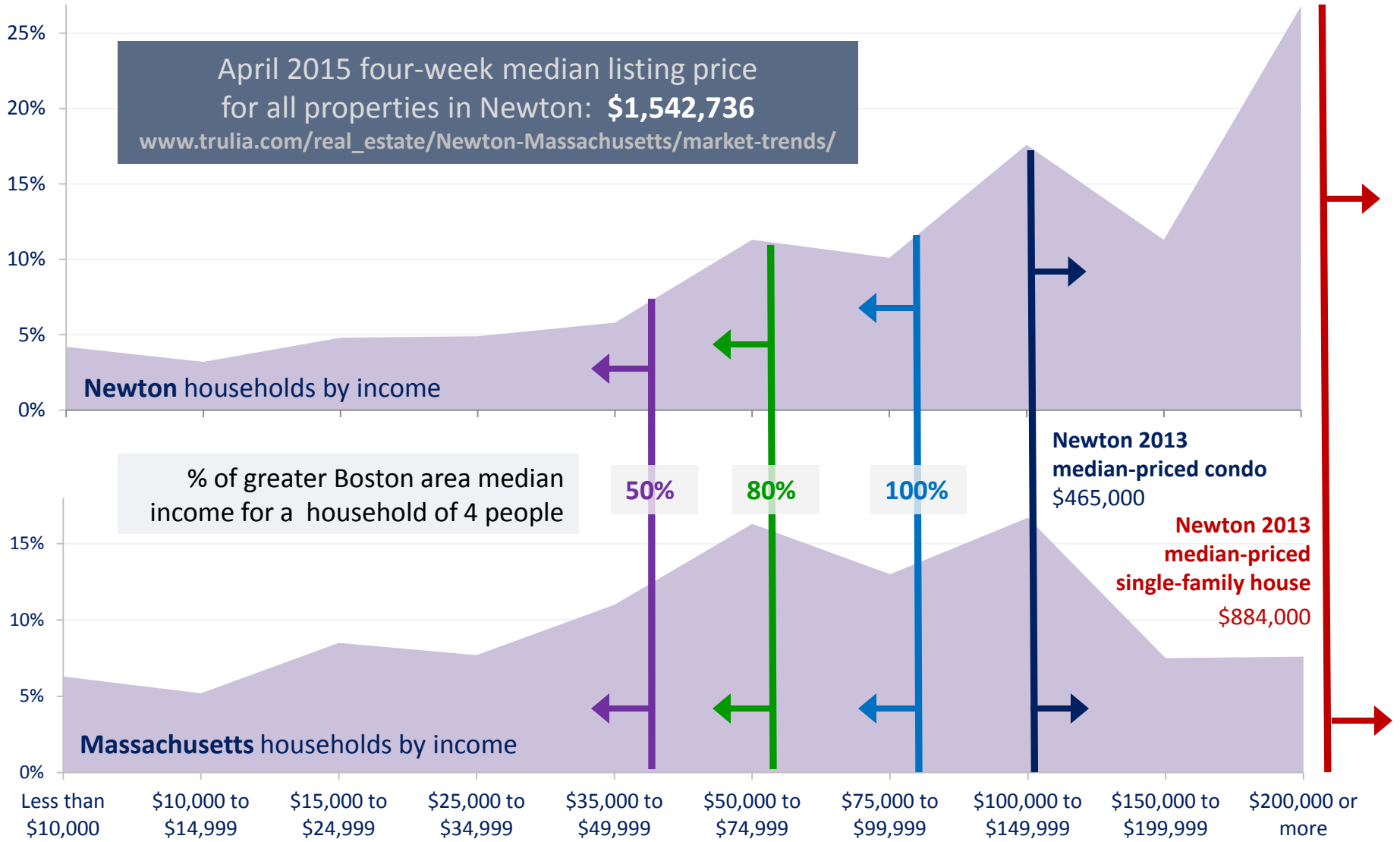
If their total household income \geq \$125,000, they could afford a 2013 median-priced condominium in Newton.

But they could not afford a 2013 median-priced single-family home in Newton.

Who can afford to buy a home in Newton?

(federal guidelines recommend spending $\leq 30\%$ of household income for housing)

April 2015 four-week median listing price
for all properties in Newton: **\$1,542,736**
www.trulia.com/real_estate/Newton-Massachusetts/market-trends/

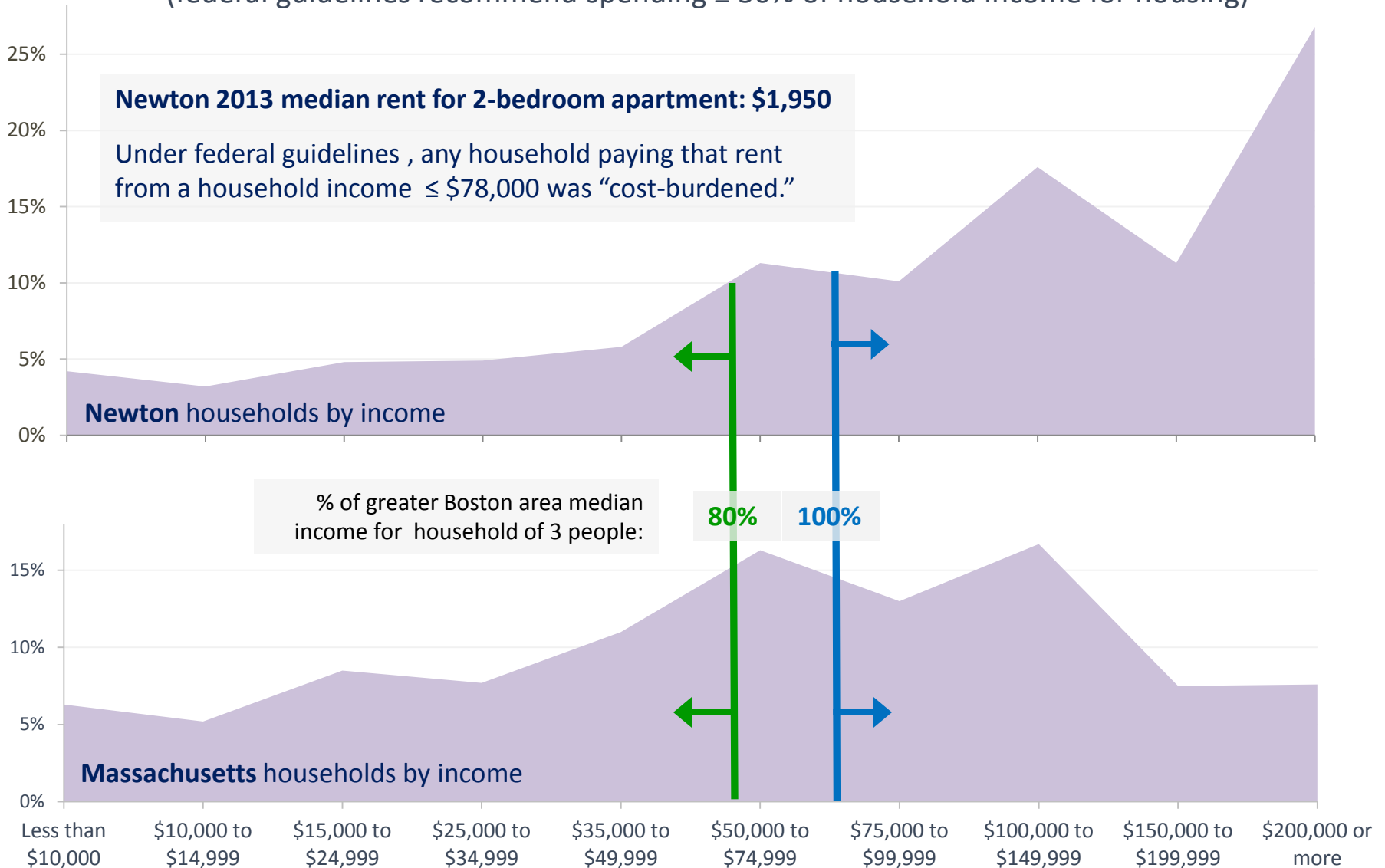


Who can afford to rent a home in Newton?

(federal guidelines recommend spending $\leq 30\%$ of household income for housing)

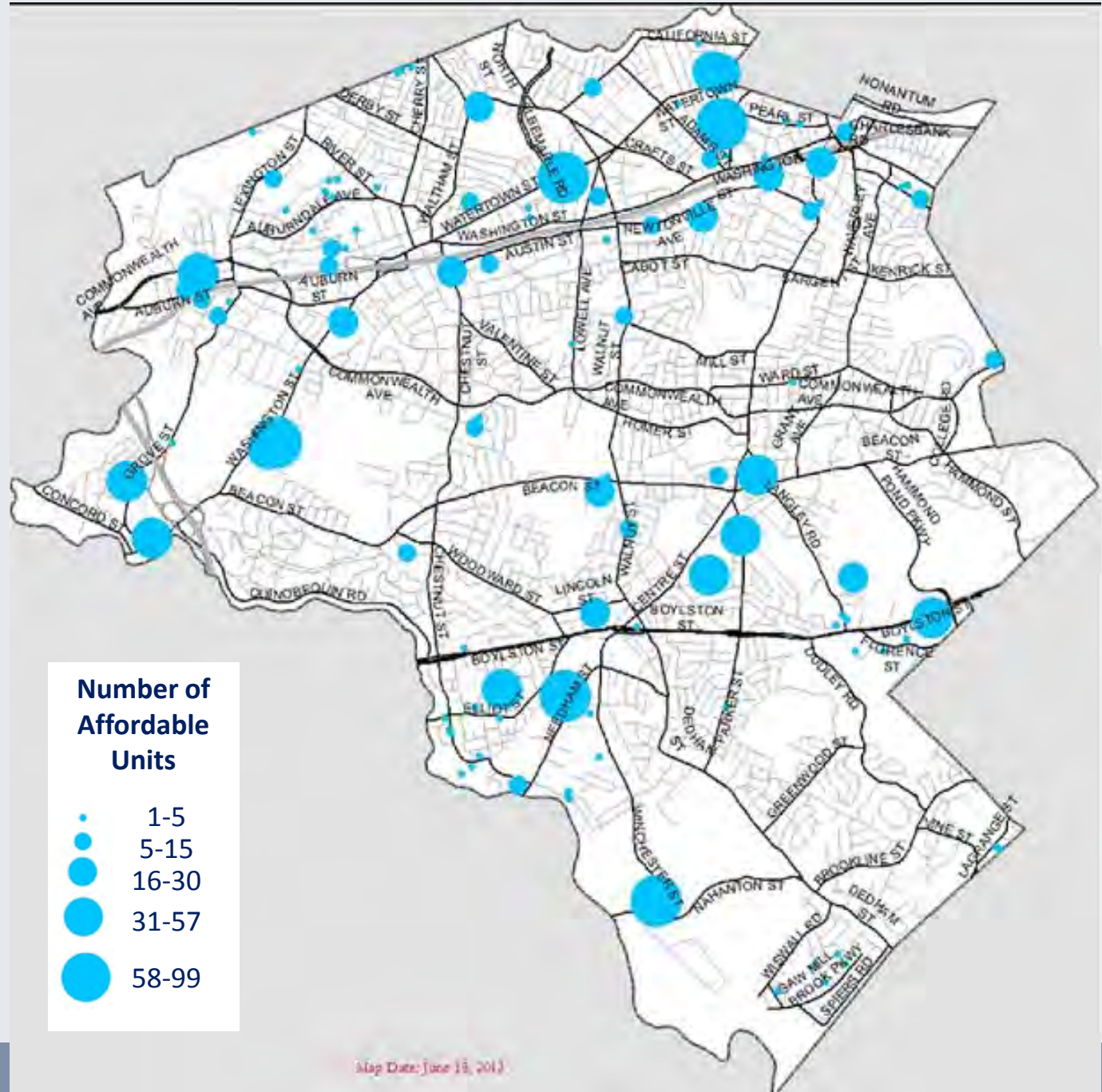
Newton 2013 median rent for 2-bedroom apartment: \$1,950

Under federal guidelines, any household paying that rent from a household income $\leq \$78,000$ was "cost-burdened."



Newton's Affordable Housing 2013

- 2,441 units on Subsidized Housing Inventory (SHI)
- 97% Rental
- 3% Home Ownership
- **7.5%** of housing stock on SHI
- only **5%** is deed-restricted affordable housing, because ...
- ... all rental units built under Ch. 40B (with a Comprehensive Permit) count on the SHI, but only 20-25% of units in each 40B development must actually be affordable.



CPA-Supported Affordable Housing in Newton, through 2014

Total CPA Funding

(usually ≤ 50% of project total)

≈ \$13.1 million

Projects

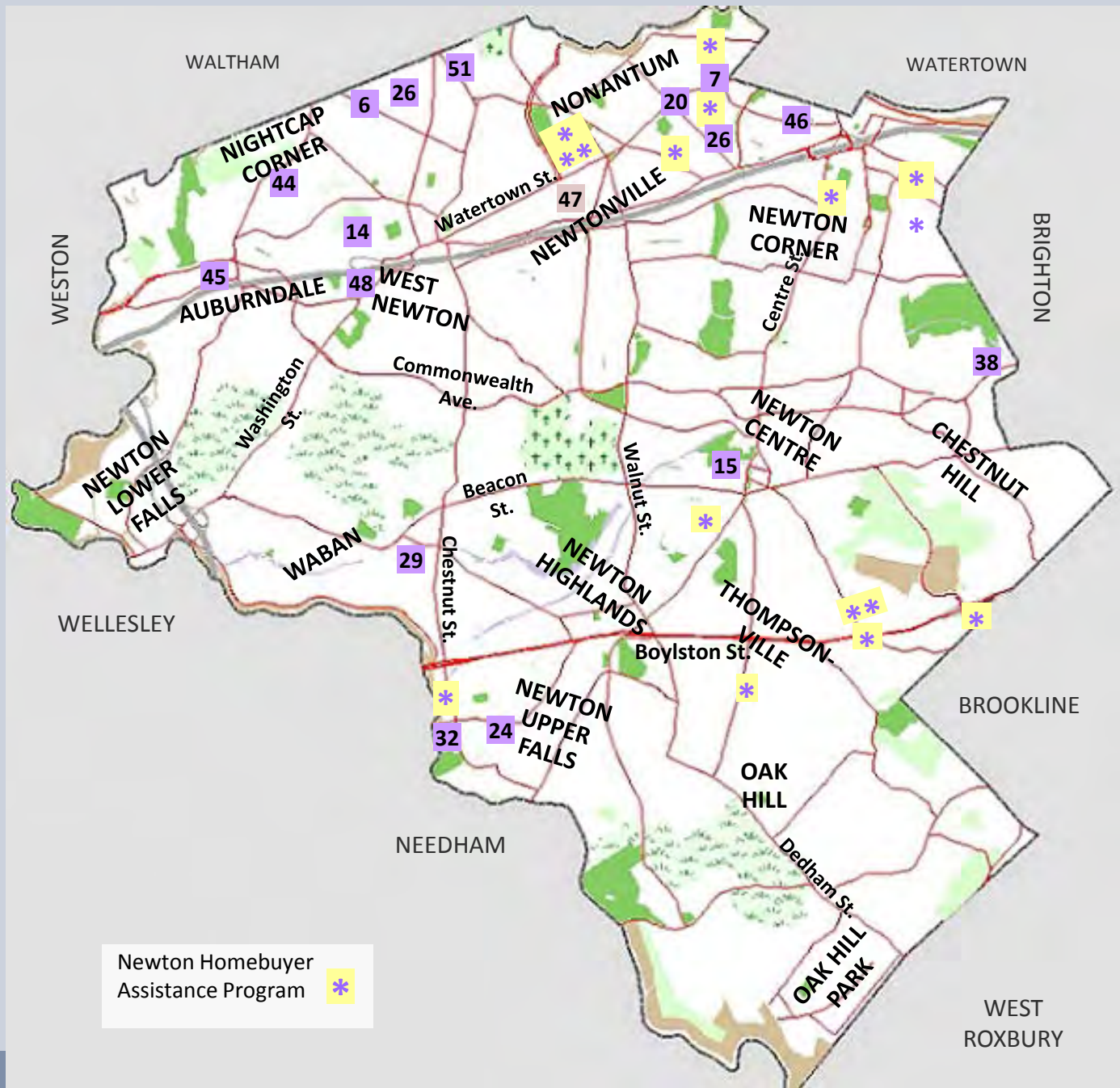
16

Units

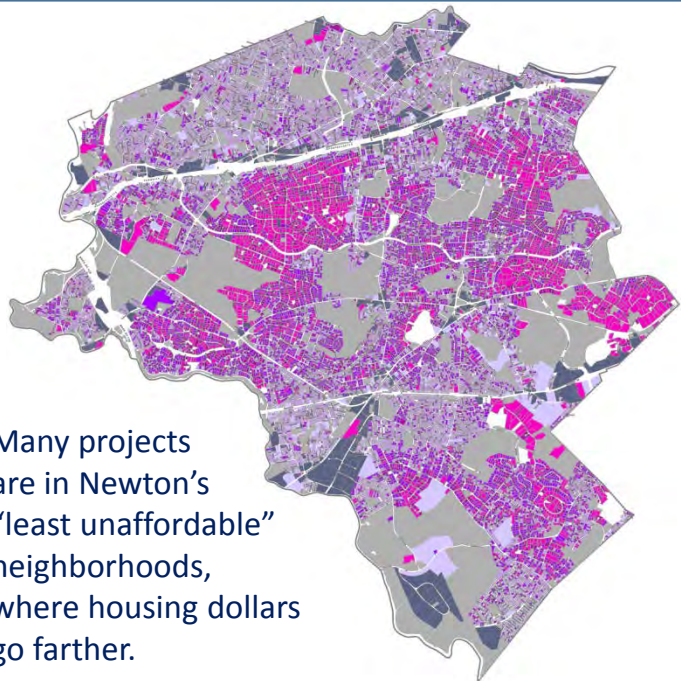
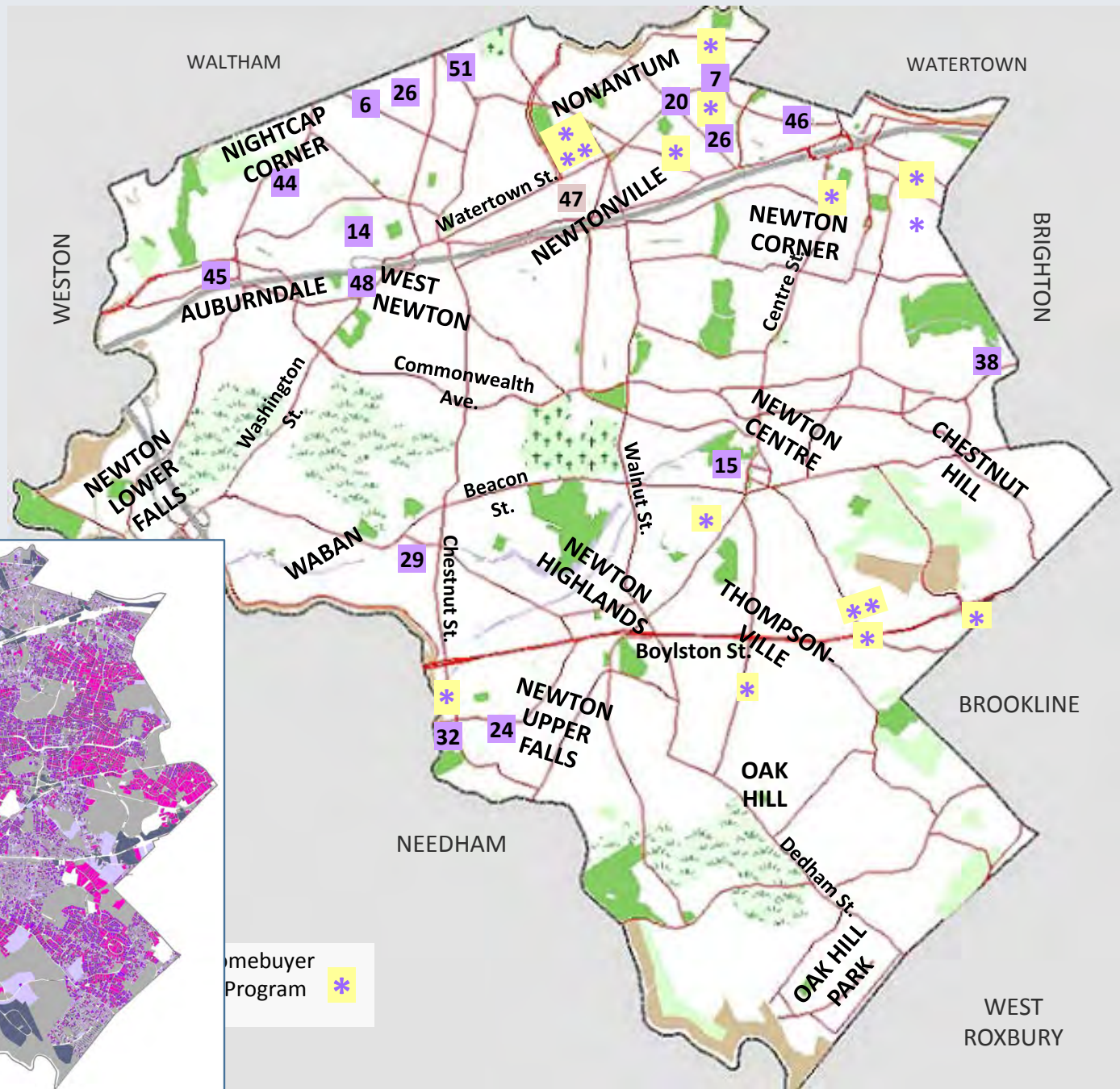
117

Bedrooms

202



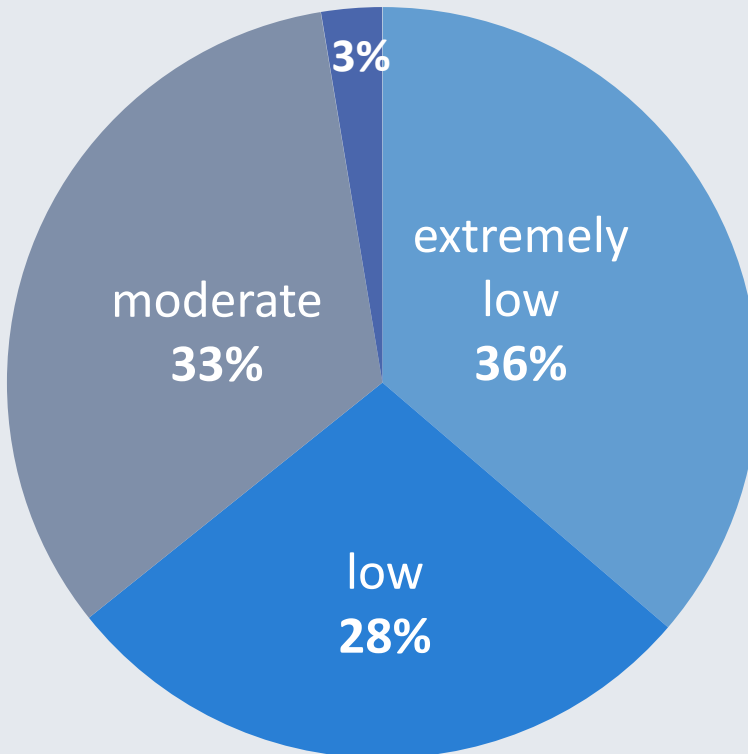
CPA-Supported Affordable Housing in Newton, through 2014



Many projects are in Newton's "least unaffordable" neighborhoods, where housing dollars go farther.

Newton's Officially Affordable Housing by Income Level, 2013

workforce housing
(aka 'CPA units') –
does not count on SHI
(Subsidized Housing Inventory)



Income Level Definitions
based on
Area Median Income (AMI)

extremely low \leq 30% AMI

30% AMI < low \leq 50% AMI

50% AMI < moderate \leq 80% AMI

80% AMI < Workforce/CPA < 100% AMI

The Interaction of Housing Prices & Incomes in Newton

Is Newton meeting its housing needs?

- ♦ Yes, if that just means achieving a reasonable fit between population and housing.
- ♦ No, if it means sustaining the mix of people who currently live here, or the diverse mix of people many current residents would still like Newton to welcome.
- ♦ Newton is achieving a reasonable fit between population and housing by “exporting” the people whose housing needs it no longer meets, especially moderate- and middle-income households, rather than by providing housing for either its current or desired population.

Some Affordable Housing Issues in Newton



Cambria Road

CHALLENGES

- high land costs
- complex public process

COMMUNITY VALUES

- economic diversity
- sustainability / smart growth



Veteran House

CHOICES

- locations?
- ownership vs. rental?
- rehabilitation vs. new construction?
- responsive vs. proactive policies?



Wyman Street

Rehabilitation vs. New Construction

In Newton, both usually involve already developed sites, as encouraged by the CPA and Newton's *Comprehensive Plan*. No project has only the **pros** below & none of the **cons**.



Rehabilitation

minimal streetscape change

normal zoning & permitting,
if density of use does not change

higher / less predictable unit costs

fewer options for accessibility

tighter time frame: sellers seldom
willing to wait for funding decisions

New Construction

neighborhood concerns about streetscape change

more complex zoning & permitting,
if density of use changes

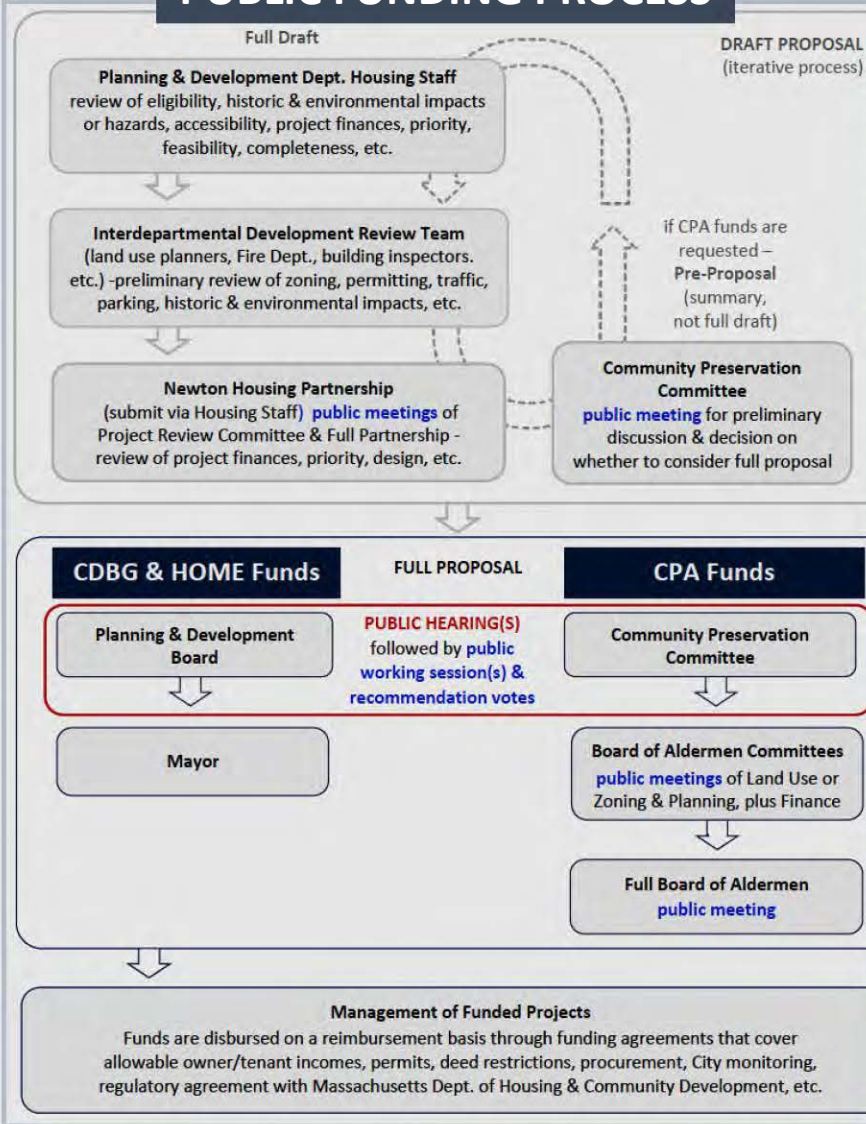
lower / more predictable unit costs

more options for accessibility

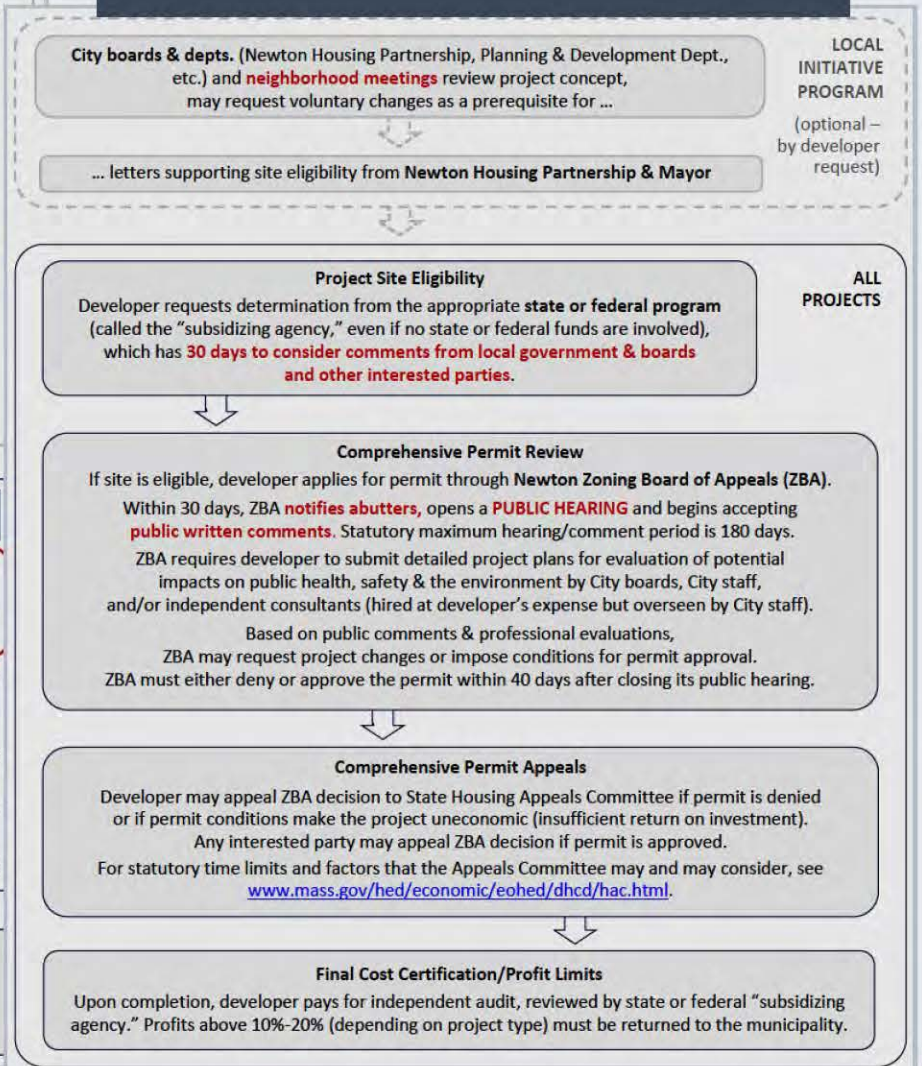
more flexible time frame:
sellers may be willing to wait for funding decisions

Affordable Housing Processes in Newton

PUBLIC FUNDING PROCESS



COMPREHENSIVE PERMIT PROCESS



Some Costs to Create Affordable Housing

Hard Costs (partial list)

Acquisition

Construction & Rehabilitation
Environmental Remediation
Landscape
Site Work (asbestos, de-leading,
oil tanks ...)
Utilities

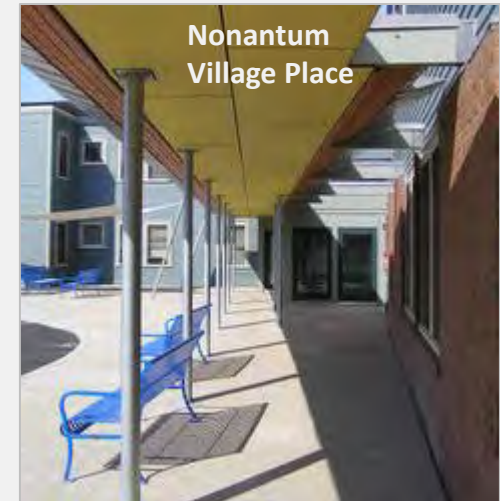
Etc.



Pelham House

Soft Costs (partial list)

Developer's time for
property search, funding process, project management ...
Accounting & Cost Certification
Appraisal/Market Study
Architectural Services
Broker Commissions or Fees
Civil/Environmental Engineering & Consulting Construction
Loan Interest
Cost Certification Bond
Development Consultants
Finance Fees
Insurance
Lease-up Reserve
Legal, Title & Recording
Marketing
Project Manager
Relocation
Surveys & Permits/Peer Review
Taxes
Traffic Report



Nonantum
Village Place

Etc.

Funding Used for Past Affordable Housing Projects in Newton

(Many Sources No Longer Available)

CITY of NEWTON Community Preservation Fund, Inclusionary Zoning payments

FEDERAL DEPT. of HOUSING & URBAN DEVELOPMENT Community Development Block Grant (CDBG), HOME Investment Partnership Program, Section 202 Supportive Housing for the Elderly, Section 811 Supportive Housing for Persons with Disabilities, American Dream Downpayment Initiative, Section 8 New Construction/ Substantial Rehabilitation

FEDERAL HOME LOAN BANK of BOSTON Affordable Housing Program Grant

MASS. DEPT. of HOUSING & COMMUNITY DEVELOPMENT (DHCD) Chapter 667: Elderly Low-Income Housing, Chapter 689: Housing for People with Special Needs, Chapter 705: Family Low-Income Housing, Housing Innovations Fund, Low Income Housing Tax Credit, McKinney Local Housing Authority Transitional Housing, Massachusetts Rental Housing Vouchers, Shelter Plus Care Project Based Rental Assistance, Massachusetts Affordable Housing Trust Fund

MASS. EXEC. OFFICE of HEALTH & HUMAN SERVICES Facilities Consolidation Fund

MASSACHUSETTS HOUSING PARTNERSHIP Permanent Rental Financing, Massachusetts Tax Exempt Credit for Housing (MATCH), SoftSecond Loan Program (home ownership) – now One Mortgage

MassHOUSING Section 13A Interest Subsidy, Elder Choice, 80/20 Program, Elder 80/20 Program

PRIVATE BANKS loans

PRIVATE FOUNDATIONS grants

Some Low- & Moderate-Income Occupations in Massachusetts, 2013

Single-income households whose sole earner worked in these occupations fell below 80% of the Area Median Income (AMI) for households with the listed number of people:

for a 2-person household, 80% AMI ≈ \$53,900

Radio and Television Announcers	\$35,520
Recreational Therapists	\$35,590
Photographers	\$35,640
Rehabilitation Counselors	\$35,770
Directors, Religious Activities and Education	\$35,880
Etchers and Engravers	\$36,090
Environmental Science and Protection Technicians, Including Health	\$36,380
Craft Artists	\$36,650
Fine Artists, Including Painters, Sculptors, and Illustrators	\$37,240
Musical Instrument Repairers and Tuners	\$37,530
Flight Attendants	\$38,630
Graduate Teaching Assistants	\$40,250
Cabinetmakers and Bench Carpenters	\$40,730
Police, Fire, and Ambulance Dispatchers	\$41,470
Museum Technicians and Conservators	\$44,640
Film and Video Editors	\$47,110
Health Educators	\$47,270
Clergy	\$49,560
Graphic Designers	\$50,080
Education Administrators, Preschool and Childcare Center/Program	\$52,670
Broadcast Technicians	\$53,160
Firefighters	\$53,430
Architectural and Civil Drafters	\$53,510

Some Low- & Moderate-Income Occupations in Massachusetts, 2013

Single-income households whose sole earner worked in these occupations fell below 80% of the Area Median Income (AMI) for households with the listed number of people:

	for a 3-person household, 80% AMI ≈ \$60,650
Makeup Artists, Theatrical and Performance	\$54,130
Conservation Scientists	\$54,170
Designers, All Other	\$54,360
Archivists	\$54,690
Commercial Pilots	\$54,700
Interpreters and Translators	\$55,170
Legal Support Workers, All Other	\$55,230
Real Estate Sales Agents	\$55,280
Occupational Therapy Assistants	\$55,520
Emergency Management Directors	\$56,020
Zoologists and Wildlife Biologists	\$56,020
Meeting, Convention, and Event Planners	\$56,100
Curators	\$57,670
Computer User Support Specialists	\$58,010
Writers and Authors	\$58,260
Interior Designers	\$58,430
Audio-Visual and Multimedia Collections Specialists	\$58,540
Social and Community Service Managers	\$58,940
Producers and Directors	\$59,470
Education Administrators, All Other	\$59,870
Human Resources Specialists	\$59,900
Music Directors and Composers	\$60,000
Historians	\$60,520

Some Low- & Moderate-Income Occupations in Massachusetts, 2013

Single-income households whose sole earner worked in these occupations fell below 80% of the Area Median Income (AMI) for households with the listed number of people:

	for a 4-person household, 80% AMI ≈ \$67,350
Educational, Guidance, School, and Vocational Counselors	\$60,750
Fundraisers	\$60,790
Editors	\$61,400
Surveyors	\$61,520
Multimedia Artists and Animators	\$62,720
Architecture Teachers, Postsecondary	\$62,740
Special Education Teachers, Middle School	\$62,960
Social Workers, All Other	\$63,420
Labor Relations Specialists	\$63,490
Special Education Teachers, Kindergarten and Elementary School	\$63,570
Librarians	\$63,700
Kindergarten Teachers, Except Special Education	\$63,770
Choreographers	\$63,950
Set and Exhibit Designers	\$64,840
Market Research Analysts and Marketing Specialists	\$65,880
Microbiologists	\$66,260
Life, Physical, and Social Science Occupations	\$67,090
Environmental Science Teachers, Postsecondary	\$67,220
Middle School Teachers, Except Special and Career/Technical Education	\$67,290
Training and Development Specialists	\$67,730
Education Teachers, Postsecondary	\$67,800
Urban and Regional Planners	\$67,850

Some Low- & Moderate-Income Occupations in Massachusetts, 2013

Single-income households whose sole earner worked in these occupations fell below 80% of the Area Median Income (AMI) for households with the listed number of people:

for a 2-person household, 80% AMI ≈ \$53,900

Radio and Television Announcers	\$35,520
Recreational Therapists	\$35,590
Photographers	\$35,640
Rehabilitation Counselors	\$35,770
Directors, Religious Activities and Education	\$35,880
Etchers and Engravers	\$36,090
Environmental Science and Protection Technicians, Including Health	\$36,380
Craft Artists	\$36,650
Fine Artists, Including Painters, Sculptors, and Illustrators	\$37,240
Musical Instrument Repairers and Tuners	\$37,530
Flight Attendants	\$38,630
Graduate Teaching Assistants	\$40,250
Cabinetmakers and Bench Carpenters	\$40,730
Police, Fire, and Ambulance Dispatchers	\$41,470
Museum Technicians and Conservators	\$44,640
Film and Video Editors	\$47,110
Health Educators	\$47,270
Clergy	\$49,560
Graphic Designers	\$50,080
Education Administrators, Preschool and Childcare Center/Program	\$52,670
Broadcast Technicians	\$53,160
Firefighters	\$53,430
Architectural and Civil Drafters	\$53,510

Some Low- & Moderate-Income Occupations in Massachusetts, 2013

Single-income households whose sole earner worked in these occupations fell below 80% of the Area Median Income (AMI) for households with the listed number of people:

	for a 3-person household, 80% AMI ≈ \$60,650
Makeup Artists, Theatrical and Performance	\$54,130
Conservation Scientists	\$54,170
Designers, All Other	\$54,360
Archivists	\$54,690
Commercial Pilots	\$54,700
Interpreters and Translators	\$55,170
Legal Support Workers, All Other	\$55,230
Real Estate Sales Agents	\$55,280
Occupational Therapy Assistants	\$55,520
Emergency Management Directors	\$56,020
Zoologists and Wildlife Biologists	\$56,020
Meeting, Convention, and Event Planners	\$56,100
Curators	\$57,670
Computer User Support Specialists	\$58,010
Writers and Authors	\$58,260
Interior Designers	\$58,430
Audio-Visual and Multimedia Collections Specialists	\$58,540
Social and Community Service Managers	\$58,940
Producers and Directors	\$59,470
Education Administrators, All Other	\$59,870
Human Resources Specialists	\$59,900
Music Directors and Composers	\$60,000
Historians	\$60,520

Some Low- & Moderate-Income Occupations in Massachusetts, 2013

Single-income households whose sole earner worked in these occupations fell below 80% of the Area Median Income (AMI) for households with the listed number of people:

	for a 4-person household, 80% AMI ≈ \$67,350
Educational, Guidance, School, and Vocational Counselors	\$60,750
Fundraisers	\$60,790
Editors	\$61,400
Surveyors	\$61,520
Multimedia Artists and Animators	\$62,720
Architecture Teachers, Postsecondary	\$62,740
Special Education Teachers, Middle School	\$62,960
Social Workers, All Other	\$63,420
Labor Relations Specialists	\$63,490
Special Education Teachers, Kindergarten and Elementary School	\$63,570
Librarians	\$63,700
Kindergarten Teachers, Except Special Education	\$63,770
Choreographers	\$63,950
Set and Exhibit Designers	\$64,840
Market Research Analysts and Marketing Specialists	\$65,880
Microbiologists	\$66,260
Life, Physical, and Social Science Occupations	\$67,090
Environmental Science Teachers, Postsecondary	\$67,220
Middle School Teachers, Except Special and Career/Technical Education	\$67,290
Training and Development Specialists	\$67,730
Education Teachers, Postsecondary	\$67,800
Urban and Regional Planners	\$67,850