

Building Community Capital: 2007 Texas CDC Salary Report

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About the Texas Association of Community Development Corporations (TACDC)

TACDC is a non-profit statewide membership association of Community Development Corporations (CDCs) and related non-profit, government and for-profit entities engaged in producing affordable housing and community economic development. We advocate for a supportive environment at the local, state and federal levels on behalf of those that create and preserve homes, jobs, small business and other community assets.

TACDC's Mission

TACDC improves the lives of low and moderate income Texans by strengthening the capacity of community development organizations as well as generating resources and relationships that enhance and sustain the community development industry in Texas.

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Executive Summary

This report presents the results of a statewide survey of Community Development Corporations (CDCs) in Texas, conducted by the Texas Association of Community Development Corporations (TACDC). The survey gathered general information about responding organizations, including staffing and budget size, year of incorporation, and the type of area the organization served. In addition, survey respondents were asked questions about the salary ranges for key positions and benefits and position enhancements offered to employees. Information on salary levels, position status (full time, part time, contract or volunteer) and whether a position receives incentive-based pay was collected for the following ten positions: Executive Director, Administrative Assistant, Housing Coordinator, Single Family Lender, Business Loan Officer, Economic Development Coordinator, Construction Manager, Program Director, Homebuyer Counselor, and Neighborhood Coordinator. One hundred and six organizations responded to the survey.

The 2007 Salary Survey is the third conducted by TACDC, the first took place in 2002 and the second in 2004. Where relevant, comparisons are drawn in this report between the results of the 2002, 2004 and 2007 surveys.

Organization Structure, Budget, and Size

The median administrative and annual budgets for surveyed organizations have increased since the 2004 survey. In 2004, the median annual budget was just over \$350,000 and the median administrative budget was \$135,000. In 2007 the median annual budget was \$897,000 and the median administrative budget is \$225,000.

There have not been significant changes in areas that CDCs serve since the 2004 survey. Sixteen percent of surveyed organizations report working in rural areas, compared to 15% in 2004. Fifty-two percent of all organizations surveyed work in urban communities, compared to 49% in 2004.

Salary Ranges

Median Salary ranges vary from \$25,000-\$29,999 for an Administrative Assistant or Neighborhood Coordinator to \$60,000-\$64,999 for an Executive Director. Within the range for a given position, salaries varied from less than \$15,000 to more than \$125,000. Most median salary ranges have either remained flat or increased since the 2004 Salary Survey.

Position	Median Salary Range 2002	Median Salary Range 2004	Median Salary Range 2007
Executive Director	\$50-\$54,999	\$50-\$54,999	\$60 - \$64,999
Administrative Assistant	\$25-\$29,999	\$25-\$29,999	\$25 - \$29,999
Housing Coordinator	\$35-\$39,999	\$35-\$39,999	\$35 - \$39,999
Single Family Lender	\$25-\$29,999	\$20-\$24,999	\$30 - \$34,999
Business Loan Officer	N/A	\$50-\$54,999	\$35 - \$39,999
Economic Development Coordinator	\$35-\$39,999	\$30-\$34,999	\$35 - \$39,999
Construction Manager	\$30-\$34,999	\$30-\$34,999	\$40 - \$44,999
Program Coordinator	\$40-\$44,999	\$35-\$39,999	\$40 - \$44,999
Homebuyer Counselor	\$25-\$29,999	\$15-\$19,999	\$30 - \$34,999
Neighborhood Coordinator	\$25-\$29,999	\$25-\$29,999	\$25 - \$29,999

Compensatory Factors and Turnover

Consistent with the results from 2002 and 2004, the most common single factor in determining salary increases is merit. Cost of living and years of service increased as factors in compensation since 2004.

Fifty-five percent of the organizations in the survey report some employee turnover in the previous two years. This is an increase compared to the 2004 survey.

Benefits

As compared to the 2004 survey, the number of organizations offering medical benefits to full-time employees increased significantly. In 2007, 72% of organizations with full time employees offer medical benefits, as compared to 61% in 2004.

Overall, fewer organizations offer benefits to part time employees than to full time employees. However, the percent of organizations offering benefits to part-time employees has increased in the past several years. Medical insurance coverage increased slightly to just over 20% while prescription, dental, and vision coverage remained steady or slightly decreased.

Paid Time Off and Position Enhancements

The amount of paid time off and vacation days that an employee earns depends primarily on length of service. Compared to the results of the last survey, the amount of paid vacation has decreased slightly, while the amount of paid sick leave has increased slightly.

Position enhancements experienced a general increase from the last survey. Continuing Education opportunities experienced the greatest increase, from 43% in 2004 to 75% in 2007. Out of state conferences and tuition reimbursement also saw modest gains. Flexible schedules experienced an increase of ten percent. In general, as the pressures on budgets have eased, many CDCs have increased the amounts of benefits offered to their employees.

I. Introduction

By Steven Carriker

We are very proud to share with the TACDC membership the results of Building Human Capital: 2007 Texas CDC Salary Report. This is the third edition of the report, which was first produced in 2002 and again in 2004. We first produced the report in response to requests for salary information from CDCs around the state. We discovered that there was no single source of information on CDC salaries in Texas, so we endeavored to fill the gap.

Indeed, we hope that the survey and report will fulfill three complementary goals. First, we aim to document how staffing and salaries compare among different organizations. We hope this information continues to be a useful guide to Executive Directors and Board Presidents as they manage their budgets and staff. As we accumulate information over a number of years, TACDC can also begin to assess the changing health and maturity of the CDC sector in Texas as a whole.

Second, we aim to gather data on the needs of CDCs regarding compensation and benefits. This information will help TACDC identify issues that it might address through its advocacy and membership services activities. For instance, TACDC has recently instituted a new 401k program for its membership, and is studying the possibility of creating an operational insurance pool.

Third, the survey aims to identify staffing and operational issues on which TACDC might focus. Such findings can guide our Capacity Building program and our work with key partners to find ways to support improved CDC performance.

The findings of this survey, conducted during the summer of 2007, indicate that there have been increases in median salary levels for many positions. In addition, CDCs in Texas have been able to offer improved benefits and position enhancements. This indicates that as the post September 11, 2001 budget pressures have eased, CDCs have been able to invest more in attracting and retaining qualified employees. We hope that the information in this report will help CDCs in Texas continue to offer competitive, exciting and fulfilling employment opportunities and serve Texas communities for years to come.

For more information on this or any other TACDC Research Program study, please contact the TACDC office or visit our website at www.tacdc.org.

II. Survey Process and Methodology

This report represents the results of the third CDC Salary Survey conducted by the Texas Association of Community Development Corporations (TACDC). TACDC completed its first salary survey of Texas CDCs in March 2002 and the second survey in March 2004. The results of the first survey were presented in *Building Human Capital: 2002 Texas CDC Salary Report* and the second in Volume 2 of the same publication. All 2002 and 2004 data reported in the present publication are drawn from responses to the 2002 and 2004 Salary Surveys.

The CDC Salary Survey instrument is largely based on one developed by the Indiana Association for Community Economic Development (IACDC) and conducted June through August 2000 by the Indiana University Public Opinion Laboratory. The five positions included in the Indiana survey are: Executive Director, Administrative Assistant, Housing Coordinator/Specialist, Homebuyer Counselor, and Neighborhood Coordinator. In addition to covering these five positions, TACDC added questions that would help capture information about Single Family Lenders, Business Loan Officers, Economic Development Coordinators, Construction Managers, and Program Directors working for community development corporations as well as information concerning incentive-based pay for all positions.

Potential survey respondents were drawn from TACDC's existing database of CDCs, CDFIs and other community based organizations in Texas. TACDC staff conducted telephone interviews of CDC staff between June 2007 and August 2007. While most interviews were completed by phone, some organizations responded via fax, email or regular mail.

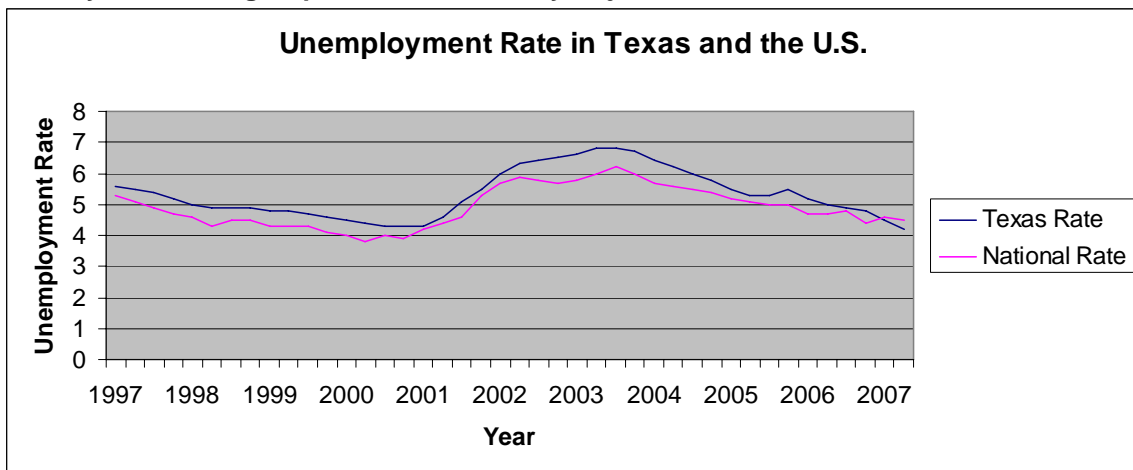
The original calling list included 334 organizations. Of these, many groups were removed from the list due to outdated contact information or inactivity in housing, lending or enterprise development. Of the remaining groups contacted, 106 responded to the survey. Forty-seven percent of the 2007 survey respondents also responded to the 2004 Salary Survey, while 53% responded only to the 2007 survey.

III. The Economic Climate in Texas

Changes in the national and state economies may contribute to some of the changes observed since the 2004 Salary Survey. Uncertainty about rising oil prices, federal deficit spending and a protracted war in the Middle East weigh heavily on the nation. The Texas job market has followed the national trend of increasing unemployment rates after 2001 but increasing employment beginning in mid-2004. In previous recessions, the Texas economy has actually helped boost the national economy out of recession by having a stronger than average job market. This was not the case in recent years, but the Texas unemployment rate has been better than the national average during parts of 2007. According to the analysis of the Federal Reserve Bank of Dallas, downturns in the housing industry, increases in foreclosures, slowing employment growth, and increases in transportation costs due to the rise in oil prices are having a cooling effect on the economy (Federal Reserve Bank of Dallas, 2008). Overall the trends for the Texas economy, while weakening, still seem stronger than the national averages (Federal Reserve Bank of Dallas 2007). Unlike many states, the population of Texas continues to grow at a strong rate (Economic Research Service of the U.S. Department of Agriculture, 2008).

Figure 1 shows the unemployment rates for Texas and the nation from 1997 to April 2007. The Texas unemployment rate, while higher than the national average for several years, did drop below than the national average just before the survey was conducted.

Figure 1. Bureau of Labor Statistics Unemployment Rate for Texas and the Nation, January 1997 through April 2007, Seasonally Adjusted



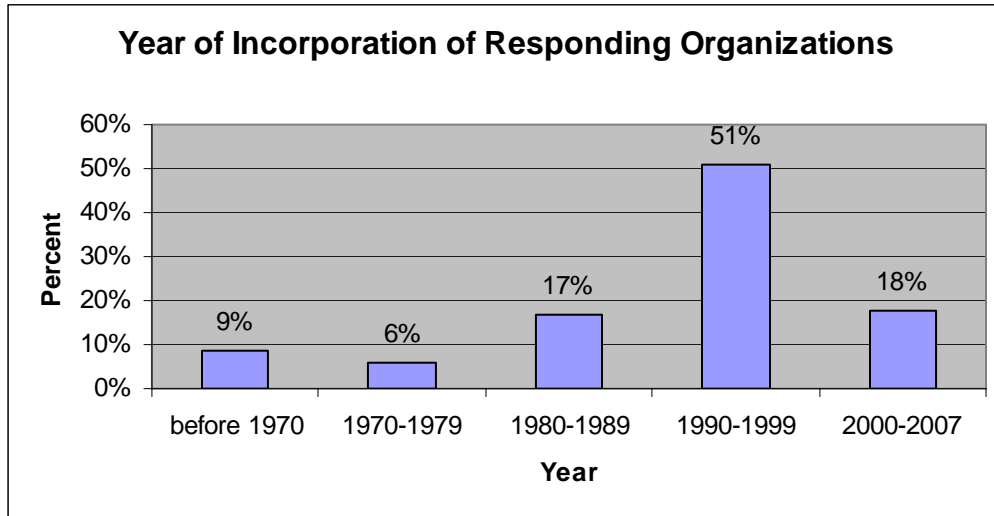
IV. Organization Structure, Budget, and Size

Incorporation

Survey results indicate that CDCs have been incorporating at an increasing rate, beginning in the 1980s, with a steady acceleration through the 1990s. The trend will not likely continue as only 18% of respondents were incorporated in the first seven years of this decade. Half of all

responding organizations incorporated in the years 1990-1999. This finding holds true for all major research surveys conducted by TACDC since 2002.

Figure 2. Year of Incorporation

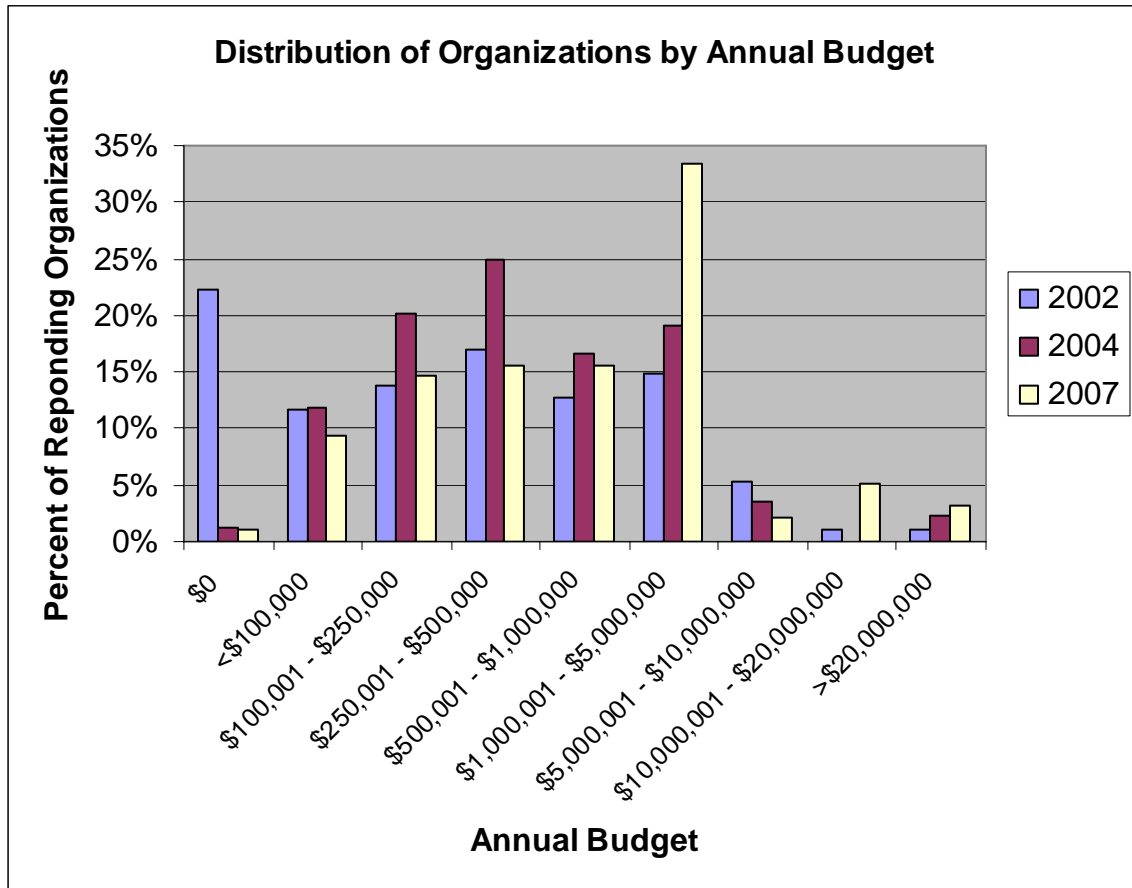


Organization Budget

Total budgets of participating organizations range from \$0 to \$50 million. Administrative budgets also vary widely, from \$0 to \$9.6 million. The mean annual budget for all respondents is over \$3 million and the mean administrative budget is \$639,000. These averages are exaggerated, however, by a few organizations with large budgets. For comparison, the median annual budget is just over \$897,000 and the median administrative budget is \$225,000.

With one significant exception, 2007 budgets tend to follow a normal pattern of distribution, with a few organizations with very high or very low budgets and the majority of the organizations in the distributed through the middle ranges. However, in 2007, 35% of responding organizations report having a budget in the \$1 million - \$5 million range. This is very different from the previous surveys and may indicate that the still relatively young CDC field in Texas is maturing and able to attract capital in greater amounts than in previous years.

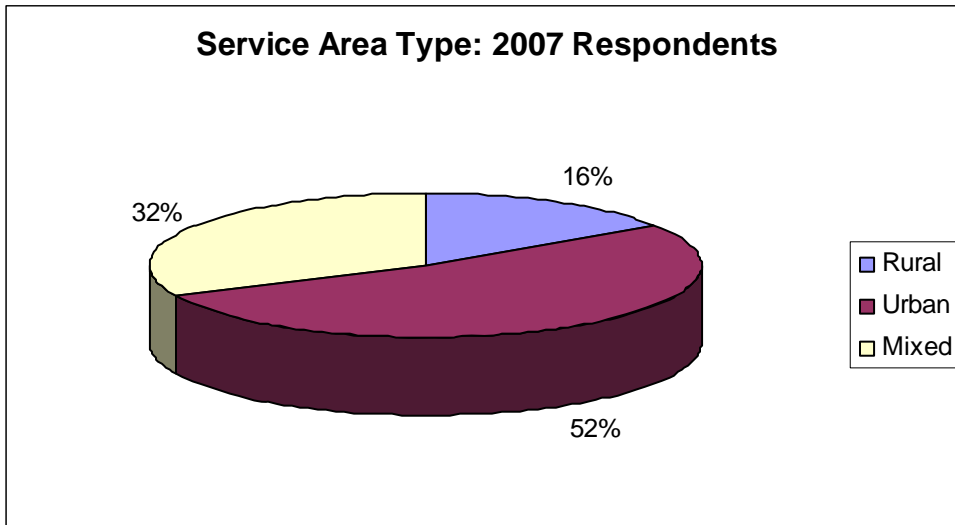
Figure 3. Distribution of Organization by Annual Budget Size, 2002, 2004, and 2007



Service Area

Fifty-two percent of all organizations surveyed work in urban communities, 32% in communities that can be considered a mixture of urban and rural, and 16% of organizations serve exclusively rural communities. This is consistent with the responses from the 2004 Salary Survey Report but represents a shift from the 2002 Survey, when 64% of organizations worked in urban communities and only 5% in rural communities. According to the U.S. Department of Agriculture’s Economic Research Service, nearly 2.9 million Texans, or 13% of the state’s population, live in non-metropolitan areas (“Texas State Fact Sheet” 2007).

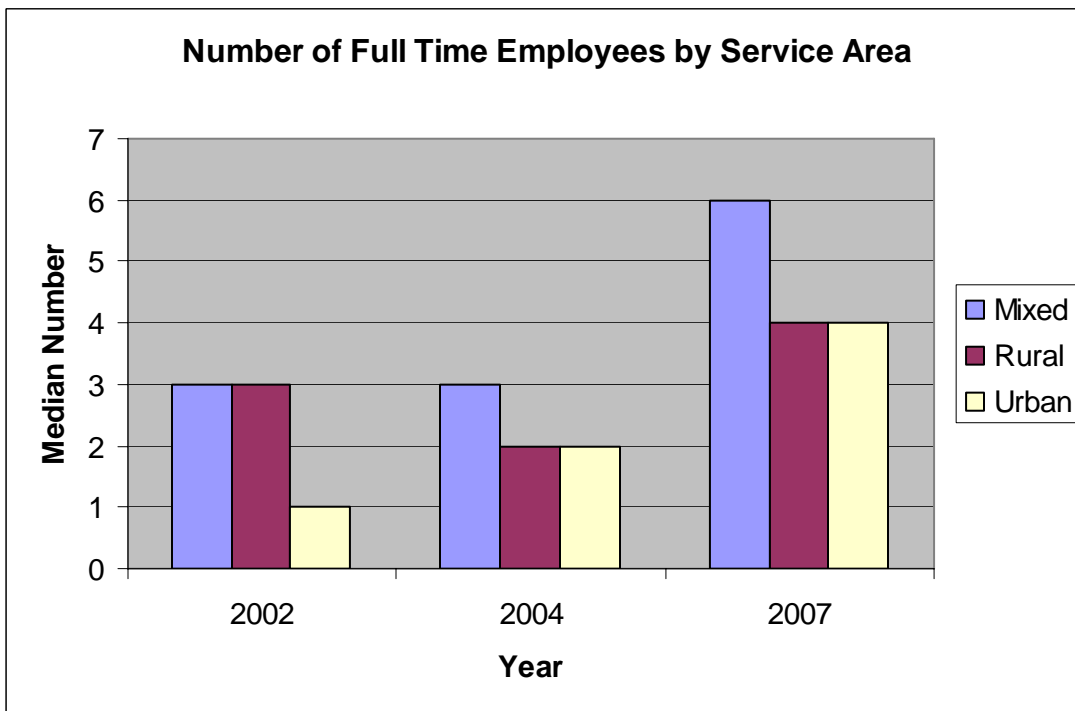
Figure 4. Service Area Type: 2007 Respondents



Employees

The total number of staff employed by the 106 organizations responding to the survey is 1,962 full-time, 369 part time and 324 contract employees. The organizations ranged in size from zero to 345 full-time employees. Since the 2002 survey, the number of full time positions in responding organizations has increased by over 1,000 full-time employees. Six organizations are staffed entirely by volunteers.

Figure 5. Median Number of Full Time Employees, by Service Area, 2002, 2004, and 2007



The median number of full time employees for urban and rural service areas is four, while the median for mixed service areas is six full time employees. The median for part time employees is one and the median for contract employees is zero for all service areas. This represents a slight increase from 2004, when the median for both positions in all service areas was zero.

Volunteers

Volunteers continue to be a significant staffing resource for CDCs. Survey respondents report utilizing over 44,000 volunteers over the previous year. However, a few organizations account for a large percentage of these volunteers. Over 80 percent of these volunteers are utilized by only ten organizations. Forty-seven percent of organizations report using ten or fewer volunteers per year, and the median number of volunteers used by CDCs is eleven.

V. Salaries for Key CDC Positions

The following tables illustrate salary ranges for the ten positions in the salary survey. These positions are: Executive Director, Administrative Assistant, Housing Coordinator, Single Family Lender, Business Loan Officer, Economic Development Coordinator, Construction Manager, Program Coordinator, Homebuyer Counselor, and Neighborhood Coordinator.

In addition to salary ranges the charts also indicate whether the employee works full time, part time, under contract or as a volunteer. Finally the charts indicate whether the employee receives incentive-based pay in addition to their annual salary.

Figure 6. Executive Director

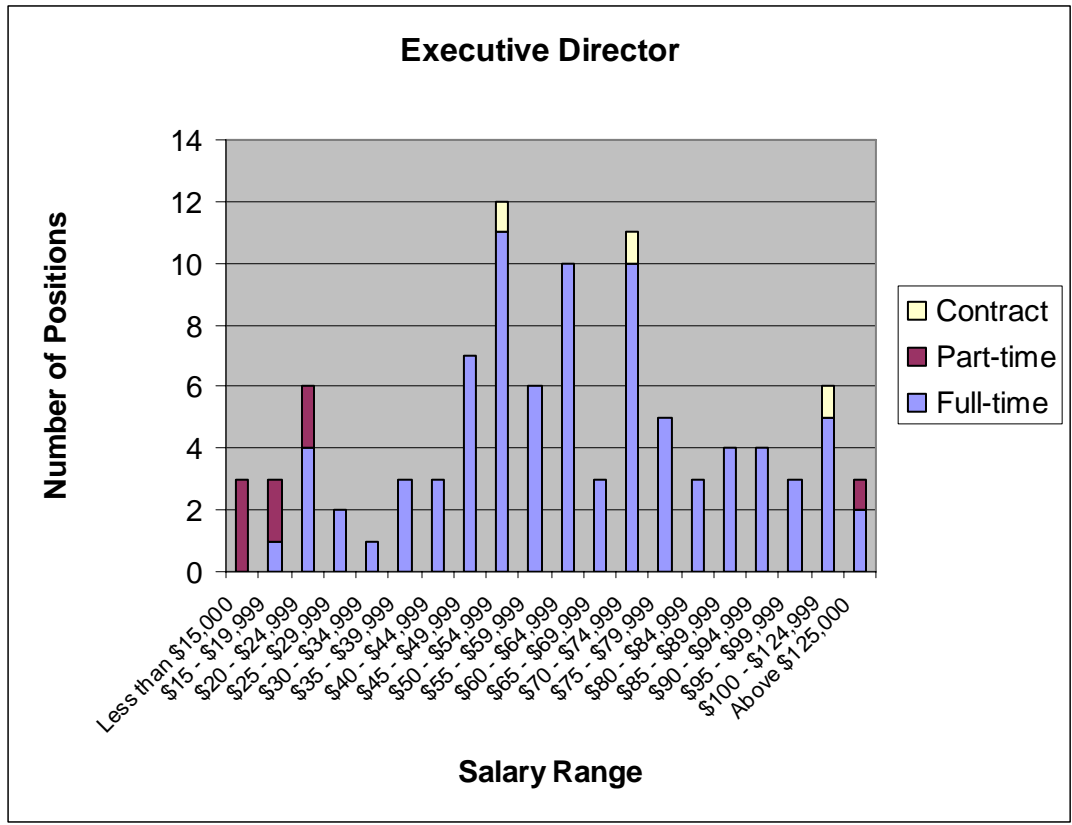


Table 1. Executive Director Incentive Pay

Salary Range	Positions with Incentive Based Pay
<\$15,000	0
\$15 - \$19,999	0
\$20 - \$24,999	0
\$25 - \$29,999	1
\$30 - \$34,999	0
\$35 - \$39,999	0
\$40 - \$44,999	1
\$45 - \$49,999	2
\$50 - \$54,999	3
\$55 - \$59,999	2
\$60 - \$64,999	2
\$6, - \$69,999	1
\$70 - \$74,999	5
\$75 - \$79,999	1
\$80 - \$84,999	0
\$85 - \$89,999	2
\$90 - \$94,999	1
\$95 - \$99,999	3
\$100 - \$124,999	4
>\$125,000	2

Figure 7. Administrative Assistant

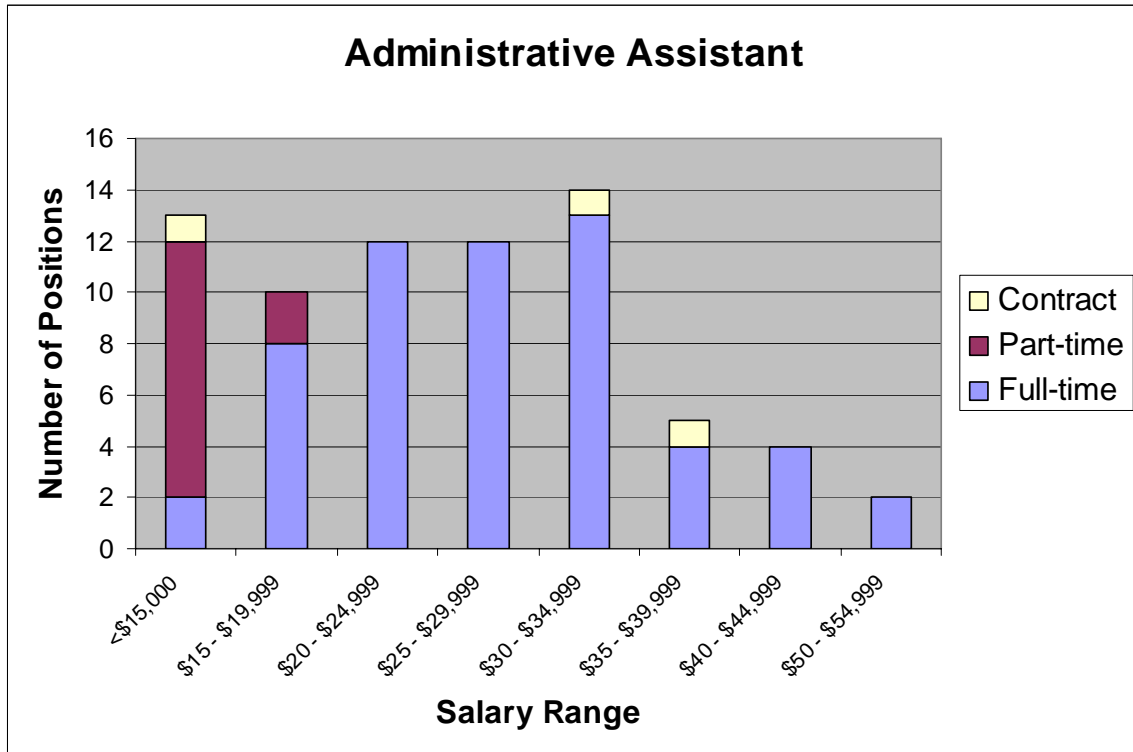


Table 2. Administrative Assistant Incentive Pay

Salary Range	Positions with Incentive Based Pay
\$15 - \$19,999	3
\$20 - \$24,999	3
\$25 - \$29,999	2
\$30 - \$34,999	4
\$35 - \$39,999	2
\$40 - \$44,999	1

Figure 8. Housing Coordinator/Specialist

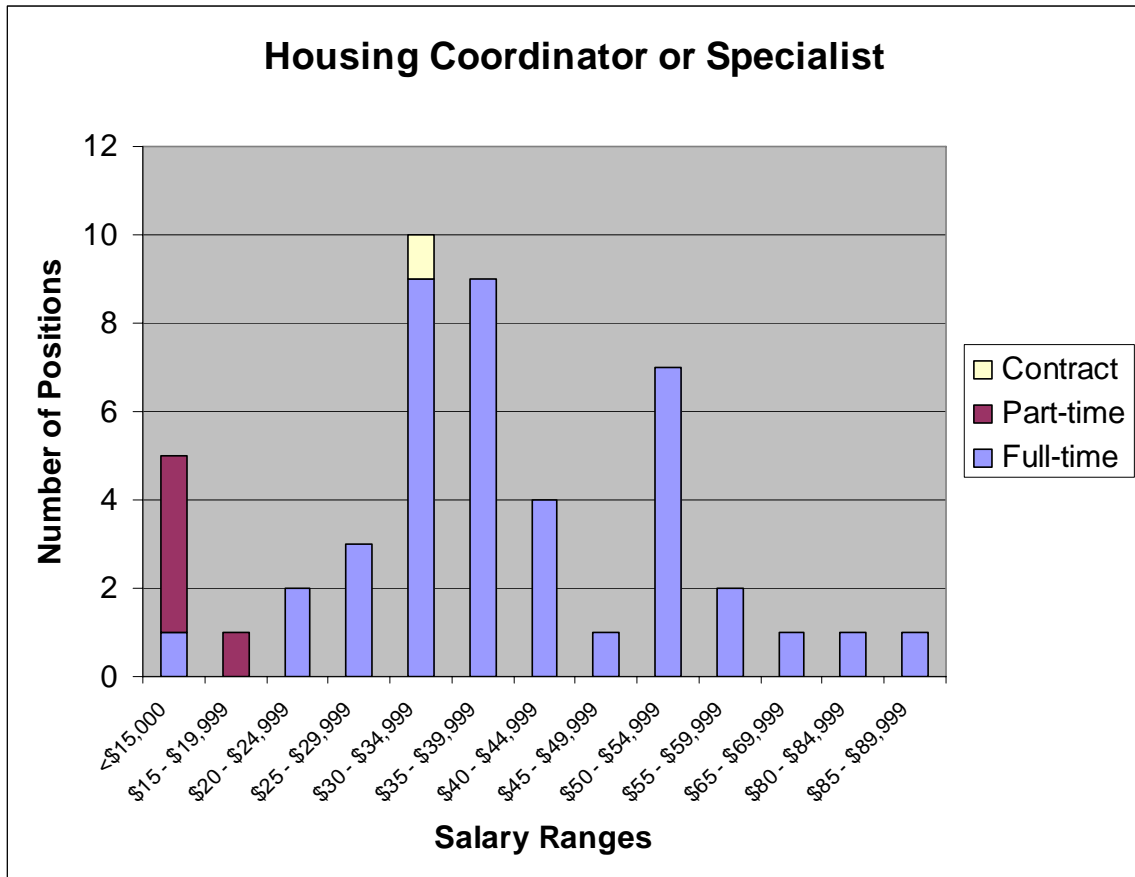


Table 3. Housing Coordinator/Specialist Incentive Pay

Salary Range	Positions with Incentive Based Pay
\$25 - \$29,999	1
\$30 - \$34,999	5
\$35 - \$39,999	2
\$40 - \$44,999	2
\$45 - \$49,999	0
\$50 - \$54,999	4
\$55 - \$59,999	1
\$60 - \$64,999	0
\$65 - \$69,999	0
\$70 - \$74,999	0
\$75 - \$79,999	0
\$80 - \$84,999	1
\$85 - \$89,999	1
<\$15,000	1

Figure 9. Single Family Lender

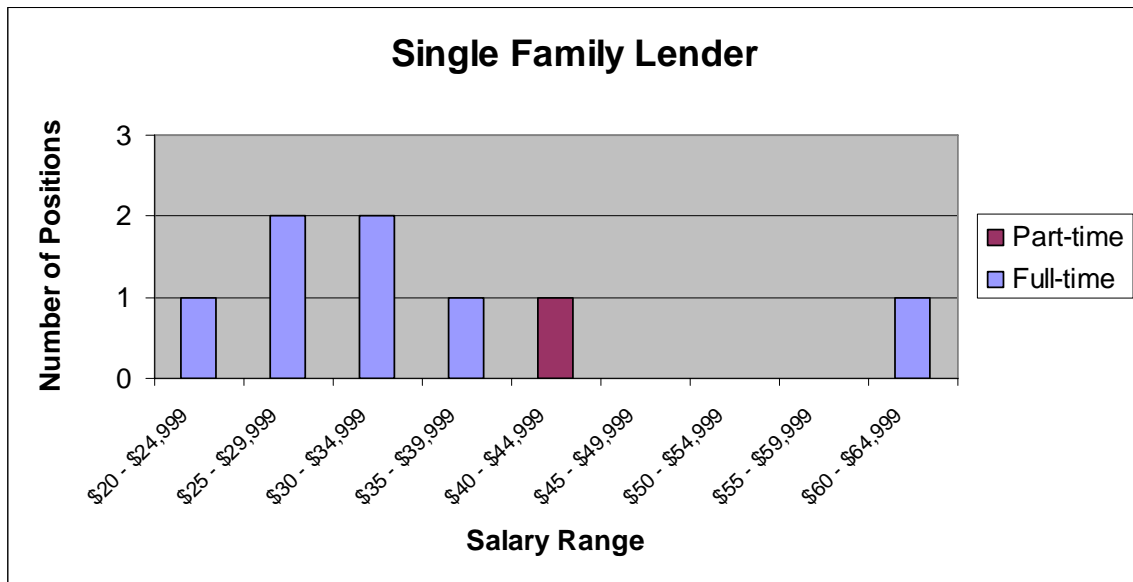


Table 4. Single Family Lender Incentive Pay

Salary Range	Positions with Incentive Based Pay
\$20,000 - \$24,999	1
\$25,000 - \$29,999	1
\$30,000 - \$34,999	1
\$35,000 - \$39,999	1
\$40,000 - \$44,999	1

Figure 10. Business Loan Officer

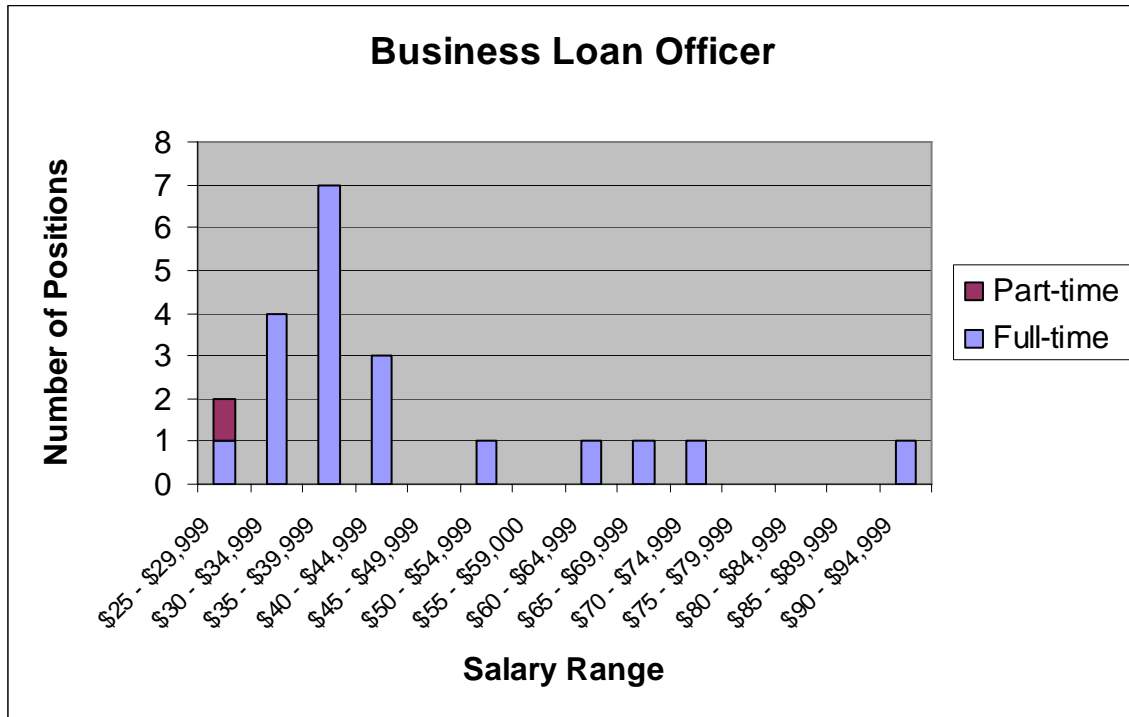


Table 5. Business Loan Officer Incentive Pay

Salary Range	Positions with Incentive Based Pay
\$25 - \$29,999	1
\$30 - \$34,999	3
\$35 - \$39,999	5
\$40 - \$44,999	2
\$45 - \$49,999	0
\$50 - \$54,999	1
\$55 - \$59,999	0
\$60 - \$64,999	0
\$65 - \$69,999	1
\$70 - \$74,999	0
\$75 - \$79,999	0
\$80 - \$84,999	0
\$85 - \$89,999	0
\$90 - \$94,999	1

Figure 11. Economic Development Coordinator

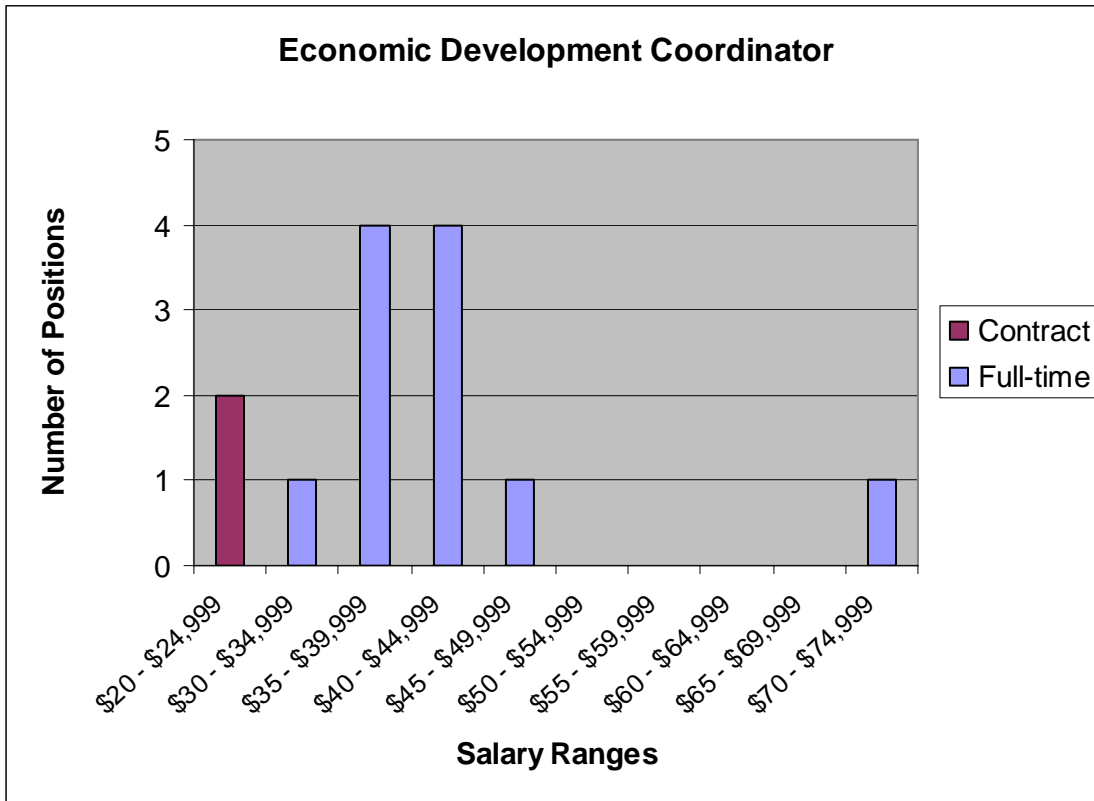


Table 6. Economic Development Coordinator Incentive Pay

Salary Range	Positions with Incentive Based Pay
\$40 - \$44,999	2

Figure 12. Construction Manager

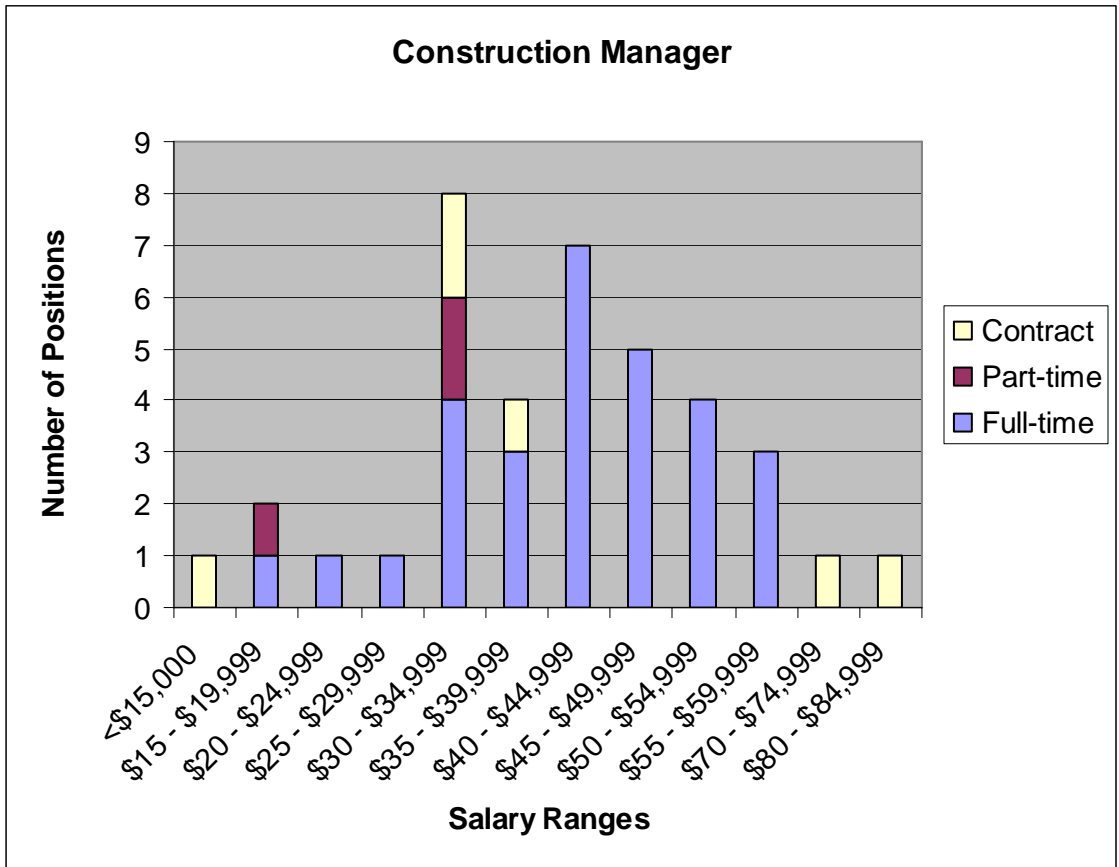


Table 7. Construction Manager Incentive Pay

Salary Range	Positions with Incentive Based Pay
\$30 - \$34,999	2
\$35 - \$39,999	2
\$40 - \$44,999	4
\$45 - \$49,999	1
\$50 - \$54,999	3
\$55 - \$59,999	3

Figure 13. Homebuyer Counselor

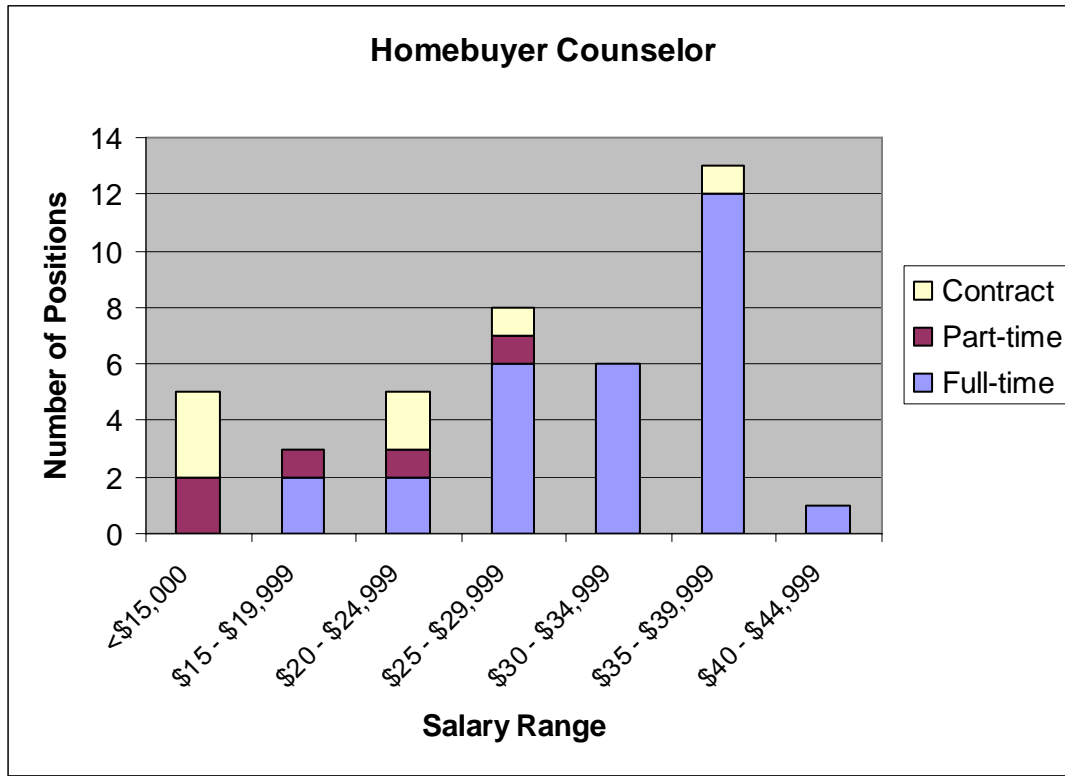


Table 8. Homebuyer Counselor Incentive Pay

Salary Range	Positions with Incentive Based Pay
\$15,000 - \$19,999	1
\$20,000 - \$24,999	2
\$25,000 - \$29,999	4
\$30,000 - \$34,999	2
\$35,000 - \$39,999	3

Figure 14. Program Coordinator

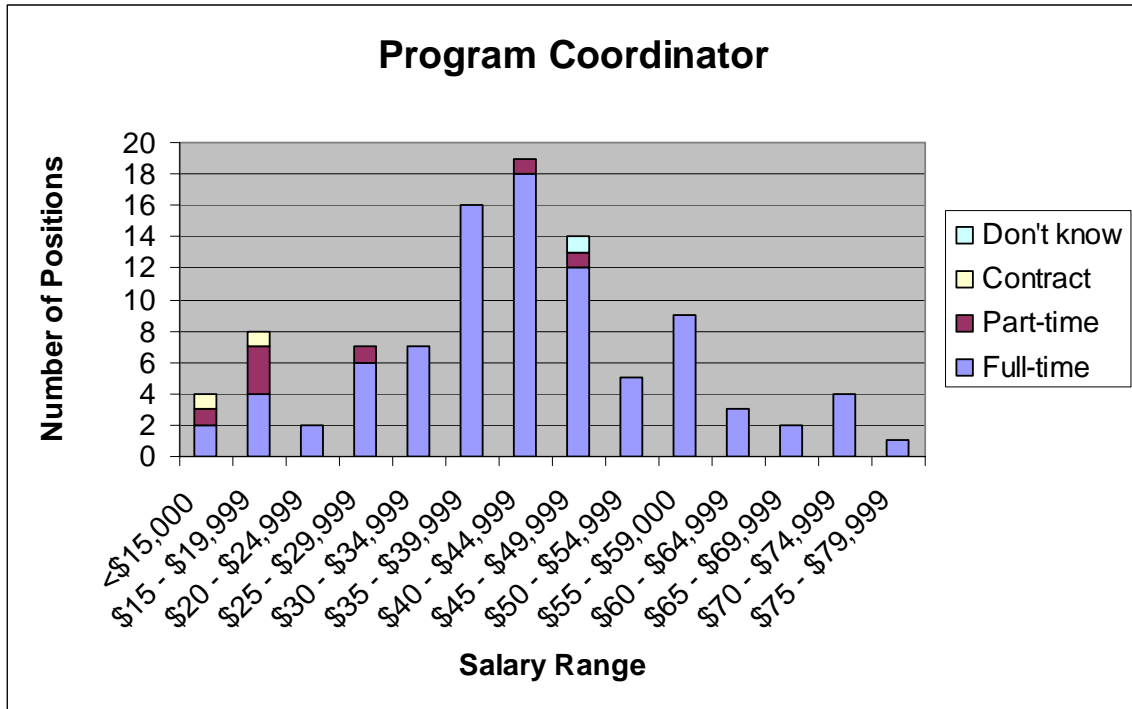


Table 9. Program Coordinator Incentive Pay

Salary Range	Positions with Incentive Based Pay
<math>< \\$15,000</math>	1
$\\$15 - \\$19,999$	0
$\\$20 - \\$24,999$	0
$\\$25 - \\$29,999$	0
$\\$30 - \\$34,999$	1
$\\$35 - \\$39,999$	5
$\\$40 - \\$44,999$	1
$\\$45 - \\$49,999$	6
$\\$50 - \\$54,999$	2
$\\$55 - \\$59,999$	3
$\\$60 - \\$64,999$	0
$\\$65 - \\$69,999$	0
$\\$70 - \\$74,999$	3

Figure 15. Neighborhood Coordinator

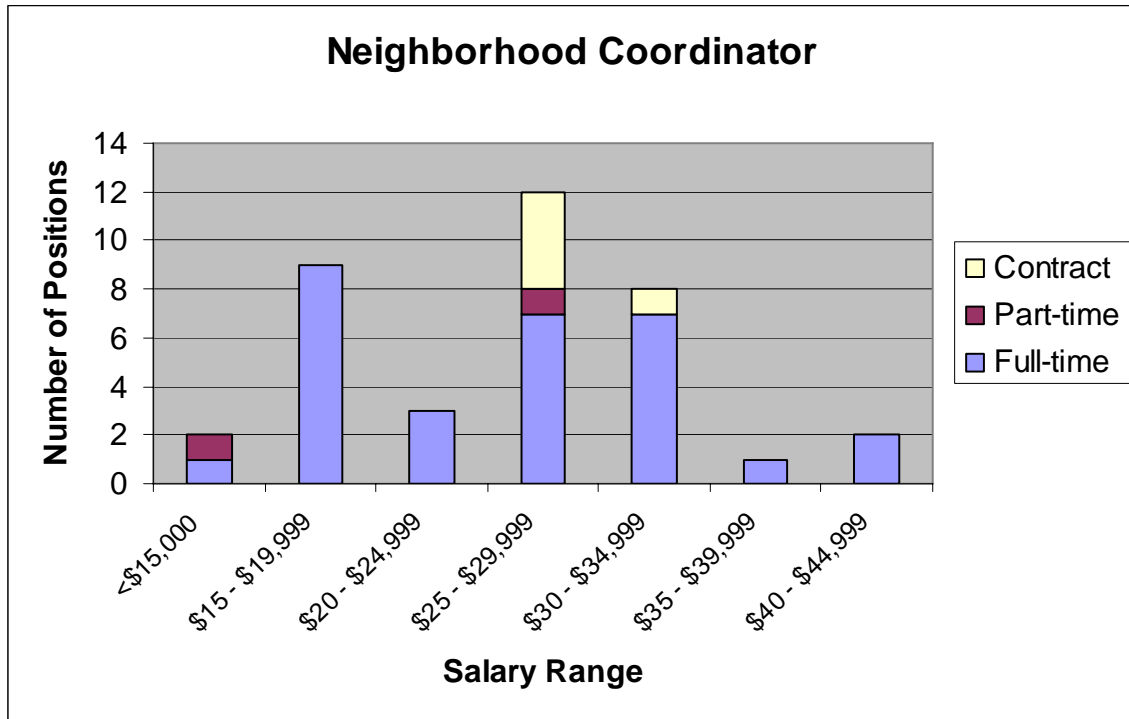


Table 10. Neighborhood Coordinator Incentive Pay

Salary Range	Positions with Incentive Based Pay
\$15 - \$19,999	7
\$20 - \$24,999	0
\$25 - \$29,999	2
\$30 - \$34,999	0
\$35 - \$39,999	0
\$40 - \$44,999	1

Median Salary Ranges

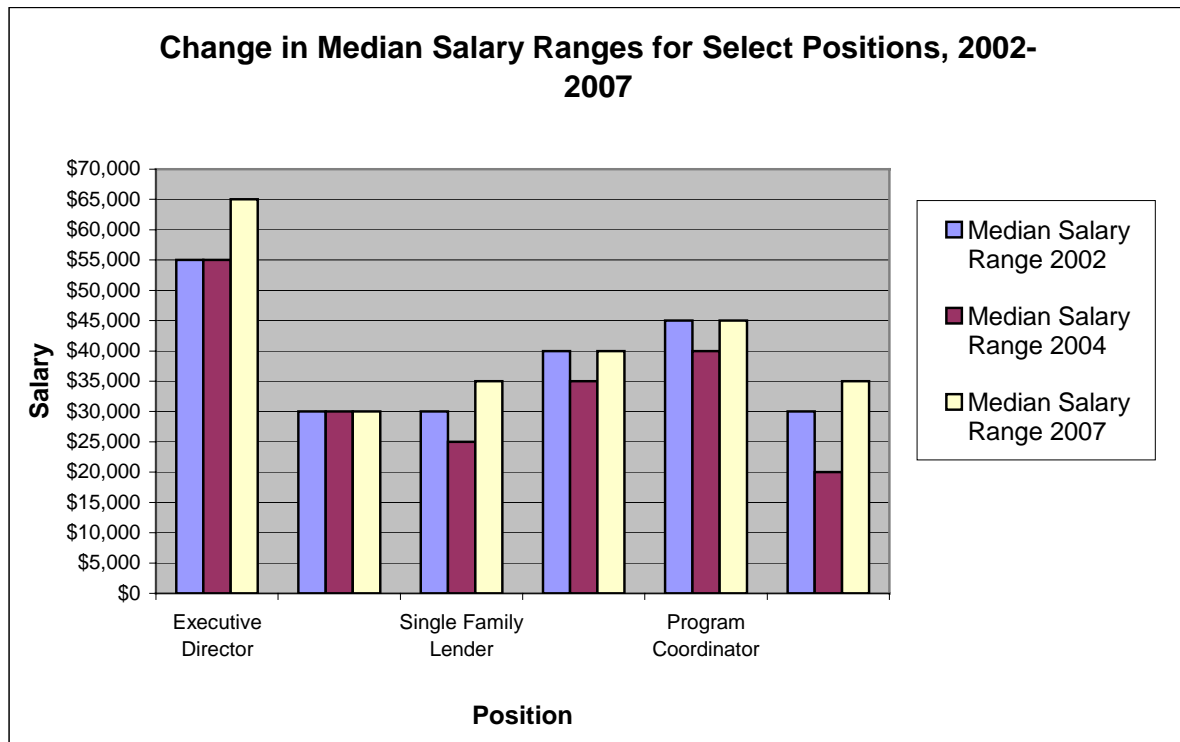
Table 11 shows the median salary ranges for all the positions represented in the survey. The Bureau of Economic Analysis recorded the average wage for all jobs in Texas as \$41,918, for 2006, the most recent year available. For additional comparisons, Appendix A shows the average wage per job by Texas County in 2006.

Table 11. Median Salary Ranges for Surveyed Positions

Position	Median Salary Range 2002	Median Salary Range 2004	Median Salary Range 2007
Executive Director	\$50-\$54,999	\$50-\$54,999	\$60 - \$64,999
Administrative Assistant	\$25-\$29,999	\$25-\$29,999	\$25 - \$29,999
Housing Coordinator	\$35-\$39,999	\$35-\$39,999	\$35 - \$39,999
Single Family Lender	\$25-\$29,999	\$20-\$24,999	\$30 - \$34,999
Business Loan Officer	N/A	\$50-\$54,999	\$35 - \$39,999
Economic Development Coordinator	\$35-\$39,999	\$30-\$34,999	\$35 - \$39,999
Construction Manager	\$30-\$34,999	\$30-\$34,999	\$40 - \$44,999
Program Coordinator	\$40-\$44,999	\$35-\$39,999	\$40 - \$44,999
Homebuyer Counselor	\$25-\$29,999	\$15-\$19,999	\$30 - \$34,999
Neighborhood Coordinator	\$25-\$29,999	\$25-\$29,999	\$25 - \$29,999

The median salary ranges for most of the positions has increased since 2002 and 2004. In one case, business loan officer, the median salary has decreased since 2004. After seeing several positions lose salaries from 2002 to 2004, the salaries in 2007 have at least returned to 2002 levels. However, this increase to 2002 levels does not take into account changes in the cost of living or purchasing power of the current dollar.

Figure 16. Change in Median Salary Ranges for Select Positions, 2002, 2004, and 2007



VI. Additional Salary Comparisons for Executive Directors

Figure 17 shows the distribution of salary ranges for all Executive Directors in the survey. The salaries for Executive Directors range from volunteer to more than \$100,000. Forty-three percent of Executive Directors earn between \$50,000 and \$75,000 annually.

Figure 17. Distribution of Executive Director's Salaries

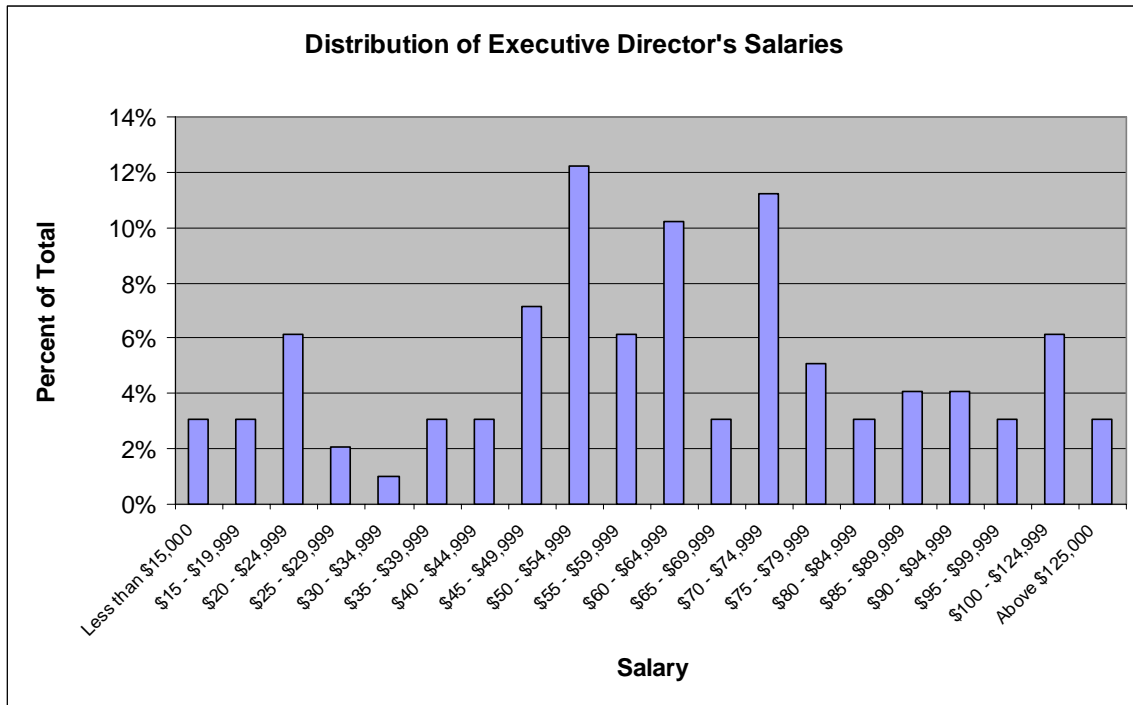


Table 12. Executive Director Salaries by Service Area Type

Salary Range	Urban	Rural	Mixed	Total
<\$15,000	1	0	2	3
\$15,000 - \$19,999	3	0	0	3
\$20,000 - \$24,999	3	2	1	6
\$25,000 - \$29,999	1	1	0	2
\$30,000 - \$34,999	0	0	1	1
\$35,000 - \$39,999	2	0	1	3
\$40,000 - \$44,999	2	1	0	3
\$45,000 - \$49,999	3	2	2	7
\$50,000 - \$54,999	6	2	3	11
\$55,000 - \$59,999	3	0	3	6
\$60,000 - \$64,999	5	1	4	10
\$65,000 - \$69,999	1	0	2	3
\$70,000 - \$74,999	6	1	4	11
\$75,000 - \$79,999	3	0	2	5
\$80,000 - \$84,999	0	1	2	3
\$85,000 - \$89,999	1	0	2	3
\$90,000 - \$94,999	3	0	1	4
\$95,000 - \$99,999	0	2	1	3
\$100,000 - \$124,999	4	1	1	6
\$125,000 and above	3	0	0	3
Total	50	14	32	96
Median Range	\$55,000 - \$59,999	\$50,000 - \$54,999	\$60,000 - \$64,999	

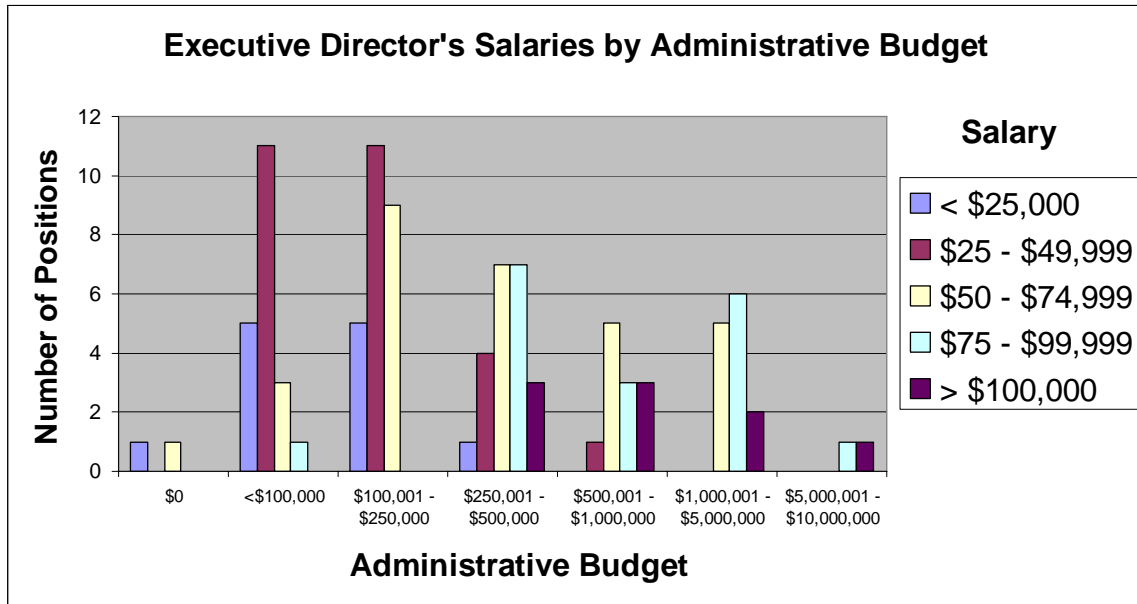
The distribution of Executive Director positions by Service Area type reflects the overall distribution of CDCs in Texas. The majority of Executive Directors work in urban communities, followed by mixed urban and rural communities, and the fewest number work in rural areas.

The median salary for Executive Directors working in urban areas is \$55,000, while the median for those working in rural areas is \$50,000. Differences in median salary can also be observed between metropolitan areas. The median annual salary ranges for Executive Directors in Texas' largest metropolitan areas are as follows:

- Austin: \$80,000-\$84,999
- Dallas/Fort Worth: \$75,000-\$79,999
- El Paso: \$50,000-\$54,999
- Houston: \$70,000-\$74,999
- San Antonio: \$60,000-\$64,999

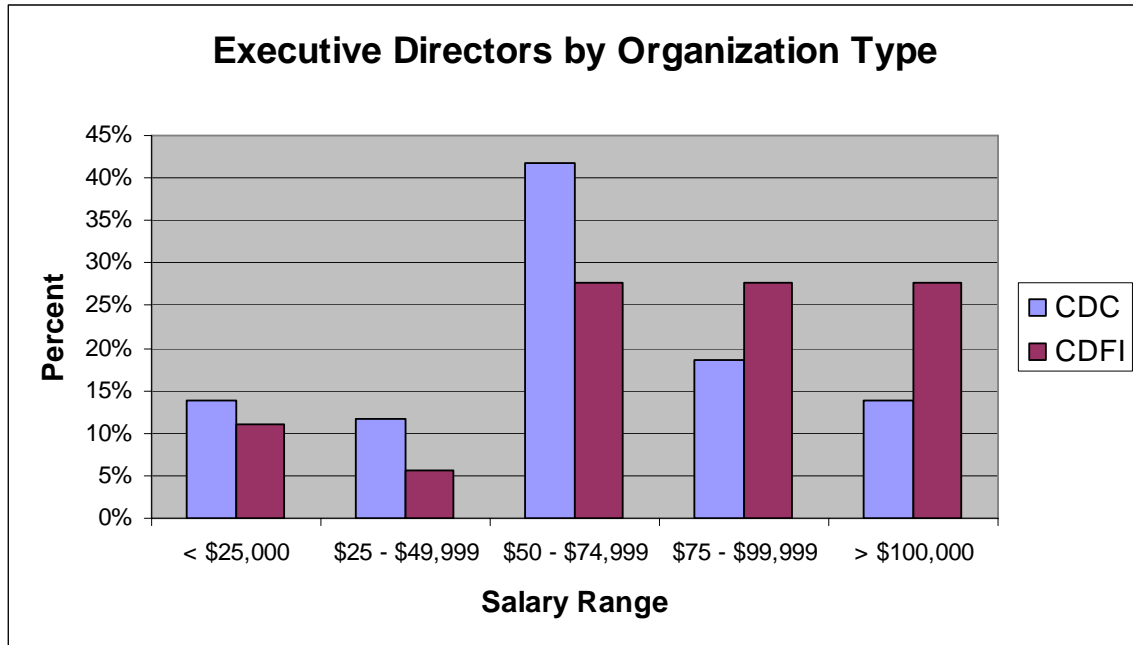
Figure 18 shows the distribution of Executive Directors' salary ranges, as compared to the size of an organization's administrative budget. Not surprisingly, lower salaries tend to correlate with smaller administrative budgets. The largest number of Executive Directors earning less than \$25,000, or working as a volunteer, work for organizations with administrative budgets of less than \$100,000.

Figure 18. Executive Director's Salaries by Administrative Budget



While most salaries for Executive Directors cluster around the median range of \$60,000-\$64,999, there are differences at either end of the pay scale based on the type of organization that the employee works for. Fifty-five percent of Executive Directors working for Community Development Financial Institutions (CDFIs) earn more than \$75,000, as compared to 33% of those that work for other types of CDCs. Conversely, a quarter of Executive Directors that work for non-CDFIs, earn \$50,000 or less, while only one CDFI Executive Director falls into this category, with the exception of two volunteer directors.

Figure 19. Executive Director's Salaries by Organization Type



VII. Additional Salary Comparisons for Administrative Assistants

Figure 20 shows the range of salaries for all Administrative Assistant positions recorded in the survey. Salary levels for Administrative Assistants range from less than \$15,000 to \$50,000-\$54,999.

Figure 20. Distribution of Administrative Assistant Salaries

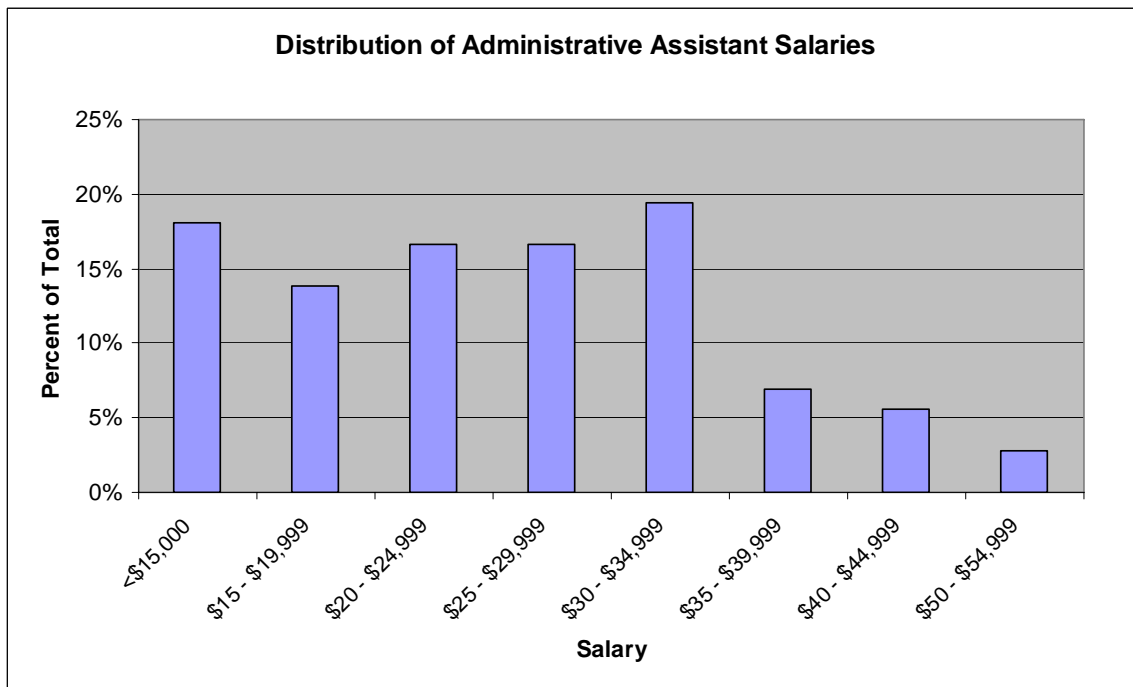


Table 13. Administrative Assistant Salaries by Service Area Type

Salary Range	Urban	Rural	Mixed	Total
<\$15,000	8	0	5	13
\$15 - \$19,999	5	1	3	9
\$20 - \$24,999	7	4	2	13
\$25 - \$29,999	3	3	5	11
\$30 - \$34,999	8	0	6	14
\$35 - \$39,999	1	2	2	5
\$40 - \$44,999	2	0	2	4
\$50 - \$54,999	1	0	1	2
Total	35	10	26	71
Median Range	\$20 - \$24,999	\$20 - \$24,999	\$25 - \$29,999	

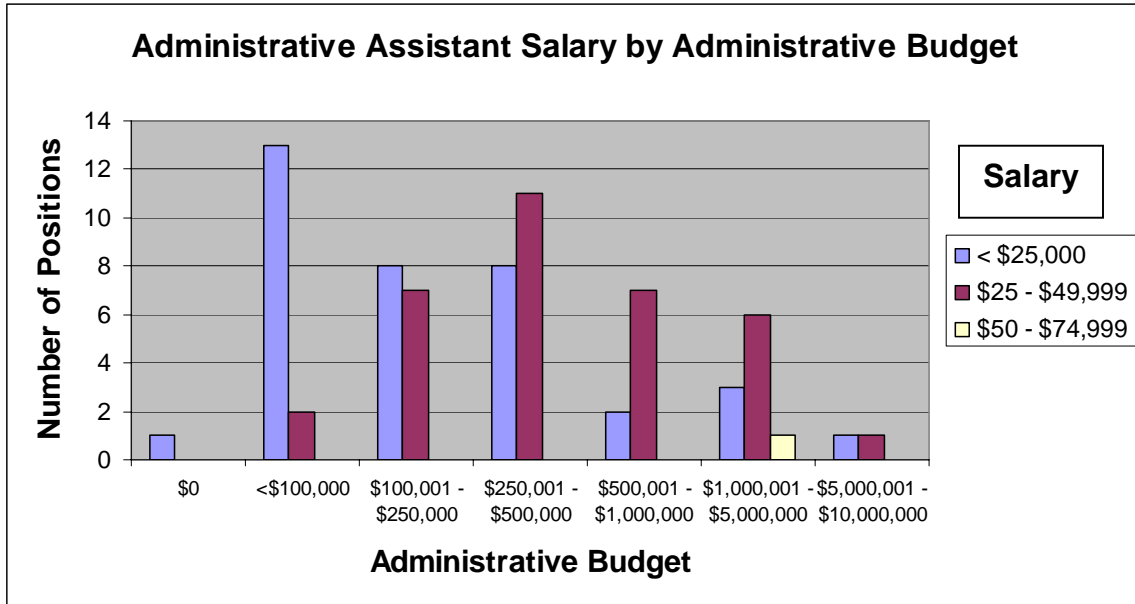
As was the case with Executive Directors, the median salary for Administrative Assistants is higher for those working in mixed service areas. The median salary for Administrative Assistants in mixed service areas is \$25,000-\$29,999, while in solely urban or rural areas it is \$15,000-\$19,999.

The median salary ranges for Administrative Assistant positions for Texas' largest metropolitan areas are as follows:

- Austin: \$30,000-\$34,999
- Dallas/Fort Worth: \$25,000-\$29,999
- Houston: \$20,000-\$24,999
- San Antonio: \$30,000-\$34,999

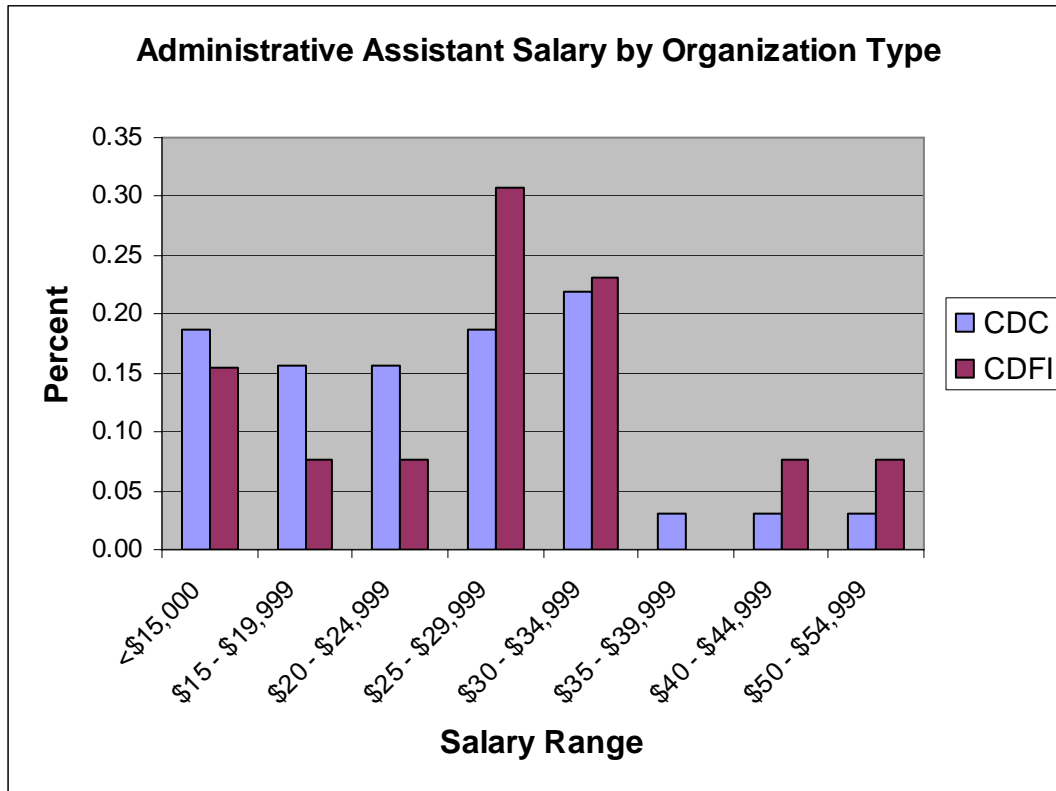
Following the pattern of Executive Directors salaries ranges, Administrative Assistant salary ranges show a relation to the size of the administrative budget. Organizations with larger administrative budgets tend to have higher salary ranges for the Administrative Assistant position.

Figure 21. Administrative Assistant Salaries by Administrative Budget



The results of the survey indicate that Administrative Assistants working for CDFIs earn on average more than Administrative Assistants working for other types of CDCs. Twenty-three percent of Administrative Assistants working for CDFIs earn less than \$20,000 whereas thirty-five percent of Administrative Assistants working for other CDCs earn this amount. On the other end of the scale, sixteen percent of Administrative Assistants working for CDFIs earn \$40,000 or more, compared to 6% of those that work for non-CDFIs.

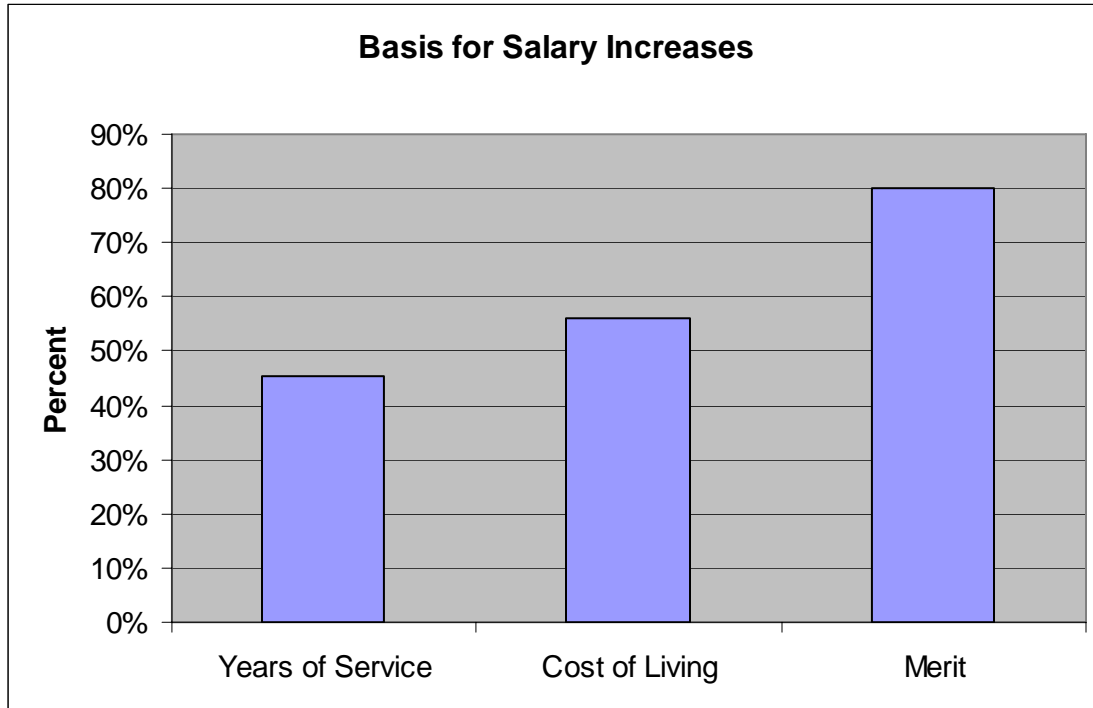
Figure 22. Administrative Assistant Salaries by Organization Type



VII. Compensatory Factors

Consistent with the results from 2002 and 2004, the most common single factor in determining salary increases is merit. Cost of living and years of service increased as factors in compensation since 2004. In addition to the factors listed in Figure 23, many organizations also cited availability of funds or board approval as the basis for salary increases.

Figure 23. Basis for Salary Increases



VIII. Turnover

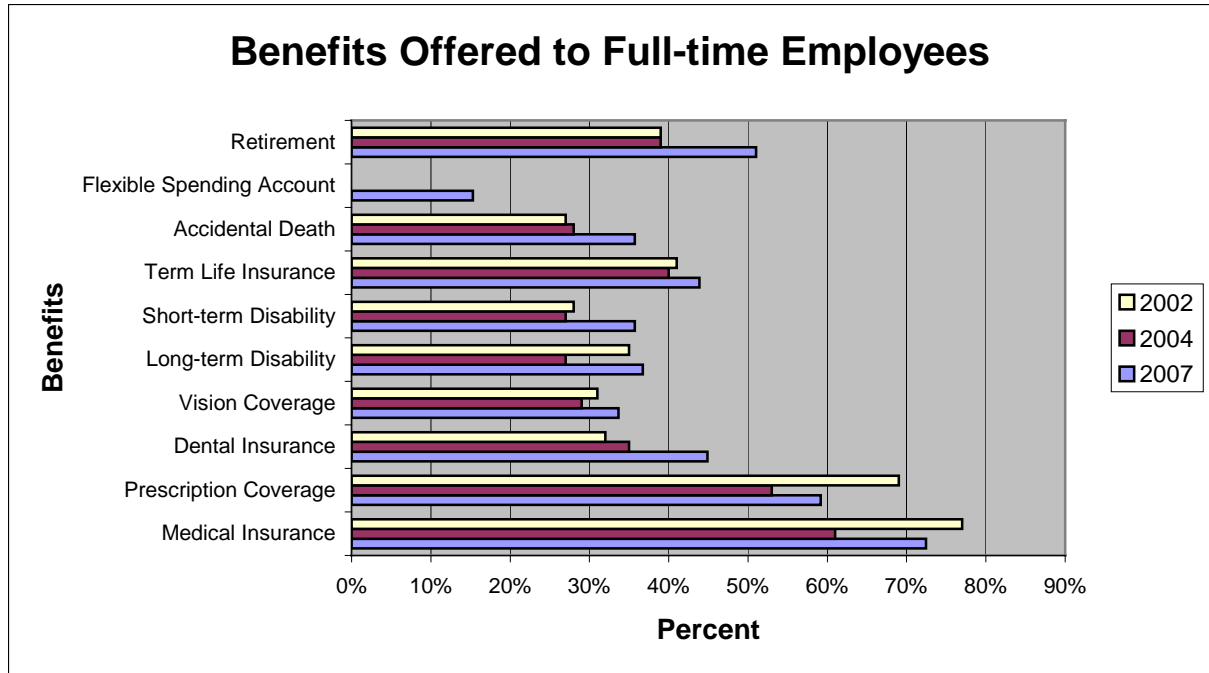
For the purpose of this survey, turnover is defined as the number of people who have left various positions in an organization in the previous two years, not necessarily the permanent loss of job positions. As noted previously, the total number of job positions in CDCs represented in the survey sample has increased since 2002. The percentage of organizations experiencing turnover in the last two years increased since the 2004 survey (47%). In 2007, 58 organizations (55%) had some turnover, while 47 organizations (44%) had no turnover. The range of turnover was from 1% to 71%.

IX. Benefits

Benefits to Full Time Employees

Benefits represent a critical factor in attracting and keeping qualified and motivated staff. Several guides to jobs in the non-profit world cite benefits as a key reason to seek employment with a non-profit organization. Principal among benefits are medical insurance, retirement plans, and paid vacations.

Figure 24. Benefits Offered to Full-Time Employees, 2002, 2004 and 2007



As compared to the 2004 survey, the number of organizations offering medical benefits to full-time employees increased significantly. In 2007, 72% of organizations with full time employees offer medical benefits, as compared to 61% in 2004. However, these numbers still do not reach the levels of medical coverage reported in 2002 (77%). On a very positive note is that considerably more CDCs are providing retirement benefits now than at any time in the past.

This percentage of surveyed CDCs offering medical coverage for full-time employees is still higher than the percentage of workers receiving medical benefits overall, see Table 14. Nationally, 64% of full time employees receive medical insurance coverage, up from 56% in 2003. The percentage of CDCs surveyed offering retirement benefits (51%) is still lower than the national average for full-time employees (60%). The national average for full-time employees receiving retirement benefits increase slightly from 58% to 60%. The Bureau of Labor statistics are also broken down by establishment size to give a more precise measure of how benefits provisions among different groups compare.

Table 14. Percentage of Workers Receiving Benefits as Reported in the National Compensation Survey, by Organization Characteristics

Characteristic or Region	Medical	Retirement	Paid Vacation
Full-Time Employee	64	60	90
Part-Time Employee	13	21	36
Size: 1-99 Employees	43	37	70
Size: 100+ Employees	63	67	86

Source: Bureau of Labor Statistics, Employee Benefits in Private Industry Survey 2006

The cost of providing medical coverage has increased steadily since 2002. Organizations now pay an average of \$380 of the total premium for employee medical insurance, up from \$332 in 2004 and \$237 in 2002. For those organizations that pay a percentage of the employee's

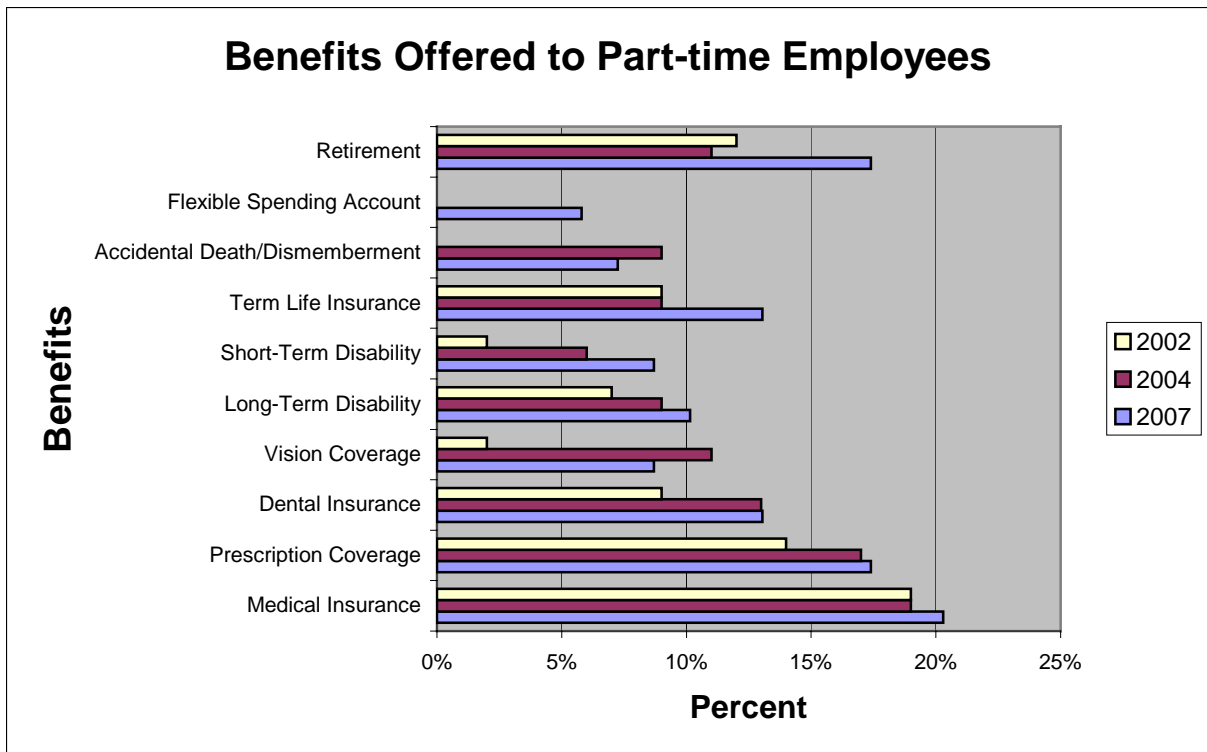
premium, the percentage paid has actually decreased slightly to 86%, down from 91% in 2004 and 87% in 2002. Some organizations that do not offer medical insurance coverage do make efforts to assist employees with covering the cost, offering stipends or reimbursements to help defray the cost of private coverage or coverage through the employee's spouse's plan. A few also offer flexible spending accounts to cover medical expenses. Such accounts allow employees to set aside money from each paycheck before taxes are calculated to pay for medical expenses, childcare, commuting expenses and other expenses depending on the options available in the individual plan (Lee 2000). Such plans offer employees savings and the ability to budget at a low cost to the organization. While in 2002 only one organization offered coverage for the cost of dependent medical insurance, in 2007, eleven organizations offered such coverage.

In addition to increases in retirement and medical benefits, other benefits have also become more common. More organizations were able to offer their employees prescription, dental and vision coverage, short- and long-term disability insurance, and life and accidental death insurance than in 2004.

Benefits to Part Time Employees

Overall, fewer organizations offer benefits to part time employees than to full time employees. However, the percent of organizations offering benefits to part-time employees has increased in the past several years. Medical insurance coverage increased slightly to just over 20% while prescription, dental, and vision coverage remained steady or slightly decreased.

Figure 25. Benefits Offered to Part-Time Employees, 2002, 2004 and 2007



Many organizations require that part time employees meet certain conditions to receive benefits. Most commonly, an employee must work at least 20 hours a week to be eligible for benefits. The benefits may also be pro-rated based on the hours worked, as compared to full time benefits.

X. Paid Time Off and Vacation

As observed in the previous surveys, the amount of paid time off and vacation days that an employee earns depends primarily on length of service. Most organizations begin vacation accrual after three or six months of employment. Compared to the results of the last survey, the amount of paid time off for vacation has decreased slightly. The average number of sick days increased from 8 to 10 days; though the median value remained at 10. A handful of organizations had no formal policy and allowed time off as needed or dependent on workload.

Table 15. Paid Vacation Days

Years of Service	Number of days	
	Average	Median
< 6 Months	4	0
6 Months - 1 Year	7	7
> 1 Year	8	10
> 5 Years	11	14
> 10 years	12	15

Table 16. Paid Time Off

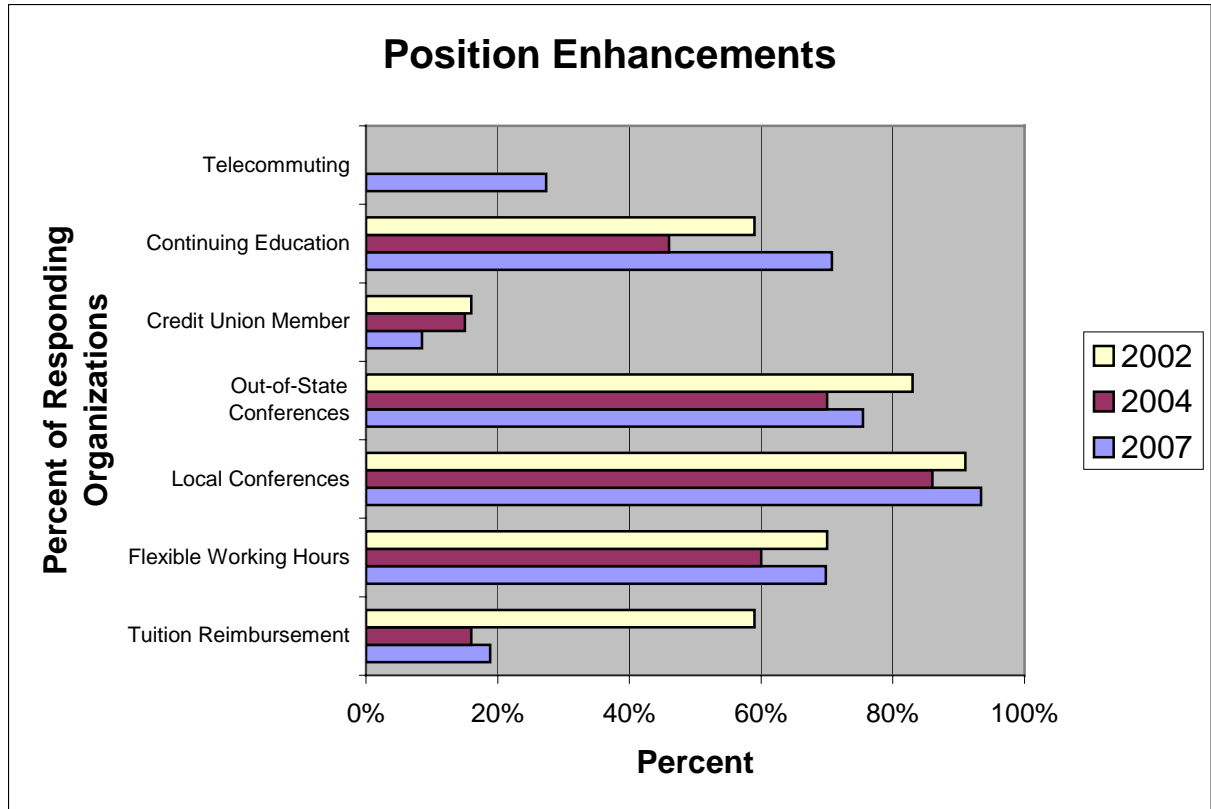
Other Leave	Number of days	
	Average	Median
Sick Days	10	10
Personal Days	1	0

Several organizations reported the use of PTO, or Paid Time Off, as a replacement for the Sick/Personal/Vacation day distinction. Employees either receive a set number of days off or accrue time off throughout the year. These days can be used for vacation, rest, illness or family emergency. This can allow for greater flexibility in employee scheduling, and rewards people who do not miss days due to illness. The importance of the distinction is that, generally, the number of days off available in a PTO system is less than the sum of sick, personal, and vacation days available in an equivalent position or before the conversion. Also, unused days off may not roll over to the next year (Blanton 2003).

XI. Position Enhancements

In addition to the benefits mentioned above, position enhancements present a way for community development organizations to attract and keep employees. Training, tuition reimbursement and continuing education allow organizations to improve their knowledge base and stay current with issues in community development.

Figure 26. Position Enhancements



Other reported enhancements include:

- Savings association
- Paid jury duty
- Family leave
- Benefits during military service
- Allow children & pets in workplace
- Pay professional licenses, membership dues for professional organizations

Position enhancements experienced a general increase from the last survey. Continuing Education opportunities experienced the greatest increase, from 43% in 2004 to 75% in 2007. Out of state conferences and tuition reimbursement also saw modest gains. Flexible schedules experienced an increase of ten percent. In general, as the pressures on budgets have eased, many CDCs have increased the amounts of benefits offered to their employees.

XIII. Conclusion

CDCs in Texas continue to be an extremely diverse group of organizations in terms of budget, staffing, benefits and position enhancements. CDCs range from organizations staffed with volunteers or with one full time employee concentrating efforts in a specific neighborhood, to organizations with several hundred full time employees, working in a number of areas throughout the state. With the diversity in the types of organization, comes diversity in salary levels. Differences in service areas, and the type of business a CDC conducts are both correlated with differences in salary levels.

CDCs in Texas are generally in a more secure and stable economic position in 2007 than they were in 2004. Median administrative and annual budgets increased significantly relative to the 2004 survey results. A significantly larger proportion of organizations report having a budget in the \$1 million - \$5 million range, perhaps indicating that the CDC field in Texas is maturing and able to attract capital in greater amounts than in previous years. Since the 2002 survey full-time employment in the CDC sector in Texas has increased by over 1,000 employees. After seeing several positions lose salaries from 2002 to 2004, the salaries in 2007 have at least returned to 2002 levels. However, this increase to 2002 levels does not take into account changes in the cost of living or purchasing power of the current dollar. Since 2004, more CDCs are able to offer medical insurance, retirement programs and a number of other benefits and position enhancements.

Job satisfaction and work/life balance have increased in importance, reducing the importance of salary as a basis for selecting jobs (Hammers 2004). Employees working for CDCs are often attracted to the field because of the personal satisfaction the work provides. While budget constraints may sometimes inhibit the ability of CDCs to increase salary levels, low- or no-cost position enhancements may allow nonprofits to compete for the best employees even when they cannot match the salaries offered by for-profit companies.

XIV. Sources

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- "Texas State Fact Sheet." Economic Research Service of the U.S. Department of Agriculture. March 21, 2008. Accessed online <http://www.ers.usda.gov/StateFacts/TX.htm>. April 8, 2008.

XIII. Participating Organizations

Ability Resources Inc.
ACCION Texas
Acres Homes CDC
Affordable Housing of Parker County
Alliance for Multicultural Development
Austin Revitalization Authority
Avenida Guadalupe Association, Inc.
Avenue CDC
Azteca Community Loan Fund
Azteca Economic Development & Preservation Corporation
Bayou Housing Partners
BIG Austin
Brazos Valley Affordable Housing Corporation
Bridge Over Troubled Waters, Inc.
Builders of Hope CDC
Caprock Community Action Agency
CDC Association of Greater Houston
CDC of South Texas
Center for Housing Resources
Chestnut Neighborhood Revitalization Corporation
Christus Health
COIL CDC (Center of Independent Living)
Community Action Committee of Victoria
Community Council of Southwest Texas, Inc.
Community Development Loan Fund
Community Enrichment Center
Community Housing Resource Board
Community Partnership for Homeless
Corporation for the Development of Community Health Centers
Covenant Community Capital Corporation
Crawford Transitional Housing
Crossroads Housing Development Corporations
Denton Affordable Housing Corporation
East Dallas Community Organization
El Paso Collaborative for Community and Economic Development
Fifth Ward CRC
Foundation Communities
Frameworks CDC
Front Steps
Futuro Communities, Inc.
Galilee CDC
George Gervin Youth Center
Guadalupe Neighborhood Development Corporation
Habitat for Humanity – Abilene
Habitat for Humanity – Amarillo
Habitat for Humanity – Bryan/ College Station
Habitat for Humanity – Fort Hood
Habitat for Humanity – Greenville
Habitat for Humanity – Laredo
Habitat for Humanity – Midland
Habitat for Humanity – Northwest Harris County
Habitat for Humanity – Paris
Habitat for Humanity – Wichita Falls
Hamlin Housing Authority
Harlingen CDC
HSHCRC Homes, Inc.
Housing and Economic Rural Opportunities, Inc.
Housing Authority of the City of Denison
Housing Community & Services, Inc.
Housing Opportunities of Fort Worth
Innercity CDC
Irving CDC
King's Court Housing Foundation, Inc.
La Gloria Development Corporation
Lower Valley Housing Corporation
Lubbock Housing Finance Corporation
Matagorda County Economic Development Corporation
McAllen Affordable Homes, Inc.
Merced Housing Texas
Midland CDC
Near Northside Partners Council
Near Southeast CDC
Neighbor Works Waco
NHS of Dimmit County
NHS of Fort Worth
Northside Redevelopment Center
North Athens Concerned Citizens
North Texas Housing Coalition
Nueces County Community Action Agency
Odessa Affordable Housing, Inc.
Opportunity for the Homeless
Outreach CDC
Pecan Village, Inc. - MHMRA
People for Progress
PeopleFund
Pineywoods Home Team
Project Vida CDC
Proyecto Azteca
Pyramid CDC
Rebuilding Together San Angelo
Re-Ward 3rd Ward CDC
Rural Development and Finance Corporation
Sin Fronteras
Southern Dallas Development Corporation
South Texas Economic Development Corporation
Southwest Community Investment Corporation
Tejano Center for Community Concerns
Texas Mezzanine Fund, Inc.
Texas Neighborhood Services
TVP Non-Profit Corporation
UCP Texas
United Way of Southern Cameron County
UU Housing Assistance Corporation
Vecinos Unidos
WOMAN, Inc.
YWCA CDC

Appendix A

Average Wage Per Job in Texas for 2006 by County

Expressed in rounded dollars. Data are based on both full- and part-time work for all jobs in the county. Average is the sum of all values divided by the number of values present.

Source: Bureau of Economic Analysis. <http://www.bea.gov/regional> Downloaded 4/10/08

County	Avg. Wage	County	Avg. Wage	County	Avg. Wage	County	Avg. Wage
Texas Total	\$41,918	Dimmit	\$27,100	Karnes	\$25,012	Reagan	\$39,129
Anderson	\$33,196	Donley	\$22,779	Kaufman	\$30,705	Real	\$21,611
Andrews	\$36,789	Duval	\$31,980	Kendall	\$34,711	Red River	\$23,166
Angelina	\$31,601	Eastland	\$26,966	Kenedy	\$38,610	Reeves	\$26,408
Aransas	\$26,347	Ector	\$37,019	Kent	\$21,000	Refugio	\$27,451
Archer	\$28,229	Edwards	\$23,264	Kerr	\$30,467	Roberts	\$29,980
Armstrong	\$28,257	Ellis	\$32,864	Kimble	\$23,453	Robertson	\$29,309
Atascosa	\$29,314	El Paso	\$30,972	King	\$27,351	Rockwall	\$31,356
Austin	\$36,678	Erath	\$25,494	Kinney	\$28,644	Runnels	\$26,098
Bailey	\$27,898	Falls	\$25,359	Kleberg	\$29,116	Rusk	\$34,790
Bandera	\$24,138	Fannin	\$30,831	Knox	\$29,539	Sabine	\$40,742
Bastrop	\$28,922	Fayette	\$31,822	Lamar	\$30,181	San Augustine	\$24,760
Baylor	\$23,115	Fisher	\$27,267	Lamb	\$26,986	San Jacinto	\$24,887
Bee	\$28,525	Floyd	\$25,401	Lampasas	\$26,728	San Patricio	\$36,606
Bell	\$39,568	Foard	\$21,833	La Salle	\$33,930	San Saba	\$24,085
Bexar	\$38,205	Fort Bend	\$43,701	Lavaca	\$25,022	Schleicher	\$29,055
Blanco	\$29,844	Franklin	\$27,775	Lee	\$31,241	Scurry	\$35,054
Borden	\$28,824	Freestone	\$33,596	Leon	\$38,312	Shackelford	\$28,083
Bosque	\$26,243	Frio	\$25,993	Liberty	\$30,355	Shelby	\$26,861
Bowie	\$32,946	Gaines	\$31,972	Limestone	\$25,752	Sherman	\$25,254
Brazoria	\$39,859	Galveston	\$38,170	Lipscomb	\$38,939	Smith	\$36,135
Brazos	\$30,165	Garza	\$27,528	Live Oak	\$34,283	Somervell	\$49,317
Brewster	\$28,014	Gillespie	\$26,786	Llano	\$28,399	Starr	\$21,794
Briscoe	\$26,945	Glasscock	\$26,229	Loving	\$24,462	Stephens	\$27,204
Brooks	\$27,322	Goliad	\$28,156	Lubbock	\$31,923	Sterling	\$29,259
Brown	\$28,685	Gonzales	\$25,895	Lynn	\$27,624	Stonewall	\$23,675
Burleson	\$29,893	Gray	\$36,552	Madison	\$28,983	Sutton	\$42,569
Burnet	\$30,702	Grayson	\$33,772	Marion	\$26,732	Swisher	\$25,333
Caldwell	\$26,269	Gregg	\$35,839	Martin	\$31,227	Tarrant	\$43,263
Calhoun	\$46,085	Grimes	\$35,519	Mason	\$25,718	Taylor	\$31,524
Callahan	\$26,916	Guadalupe	\$32,402	Matagorda	\$35,517	Terrell	\$26,784
Cameron	\$25,504	Hale	\$27,389	Maverick	\$24,325	Terry	\$29,986
Camp	\$28,320	Hall	\$21,096	McCulloch	\$27,110	Throckmorton	\$23,685
Carson	\$60,181	Hamilton	\$26,308	McLennan	\$33,111	Titus	\$30,011
Cass	\$29,396	Hansford	\$30,974	McMullen	\$27,207	Tom Green	\$30,520
Castro	\$25,518	Hardeman	\$26,290	Medina	\$25,104	Travis	\$48,201
Chambers	\$42,439	Hardin	\$31,321	Menard	\$20,258	Trinity	\$22,139
Cherokee	\$27,101	Harris	\$51,932	Midland	\$42,228	Tyler	\$26,003
Childress	\$24,267	Harrison	\$33,712	Milam	\$35,124	Upshur	\$25,846
Clay	\$25,059	Hartley	\$25,243	Mills	\$23,874	Upton	\$36,506
Cochran	\$27,473	Haskell	\$21,619	Mitchell	\$28,983	Uvalde	\$24,620
Coke	\$23,329	Hays	\$28,869	Montague	\$26,392	Val Verde	\$30,990
Coleman	\$23,291	Hemphill	\$35,699	Montgomery	\$39,429	Van Zandt	\$26,113
Collin	\$49,077	Henderson	\$26,422	Moore	\$32,555	Victoria	\$34,170
Collingsworth	\$23,549	Hidalgo	\$26,472	Morris	\$41,340	Walker	\$29,197
Colorado	\$29,033	Hill	\$25,584	Motley	\$23,700	Waller	\$33,126
Comal	\$32,011	Hockley	\$31,237	Nacogdoches	\$27,517	Ward	\$36,282
Comanche	\$25,166	Hood	\$28,785	Navarro	\$27,848	Washington	\$29,280
Concho	\$25,757	Hopkins	\$27,862	Newton	\$24,634	Webb	\$27,931
Cooke	\$33,229	Houston	\$32,004	Nolan	\$27,166	Wharton	\$28,735
Coryell	\$28,471	Howard	\$32,141	Nueces	\$35,946	Wheeler	\$25,441
Cottle	\$28,815	Hudspeth	\$31,035	Ochiltree	\$36,786	Wichita	\$31,898
Crane	\$46,869	Hunt	\$35,070	Oldham	\$27,825	Wilbarger	\$27,997
Crockett	\$25,402	Hutchinson	\$38,992	Orange	\$35,339	Willacy	\$25,939
Crosby	\$27,342	Irion	\$39,314	Palo Pinto	\$31,658	Williamson	\$40,911
Culberson	\$22,893	Jack	\$35,182	Panola	\$32,850	Wilson	\$24,452
Dallam	\$31,249	Jackson	\$29,604	Parker	\$29,859	Winkler	\$40,574
Dallas	\$52,129	Jasper	\$32,086	Parmer	\$28,310	Wise	\$35,813

Dawson	\$26,864	Jeff Davis	\$25,365	Pecos	\$28,981	Wood	\$27,217
Deaf Smith	\$27,995	Jefferson	\$40,062	Polk	\$28,614	Yoakum	\$39,491
Delta	\$22,375	Jim Hogg	\$23,921	Potter	\$34,175	Young	\$31,203
Denton	\$36,782	Jim Wells	\$31,668	Presidio	\$26,717	Zapata	\$34,557
DeWitt	\$27,116	Johnson	\$31,737	Rains	\$22,410	Zavala	\$19,924
Dickens	\$25,218	Jones	\$28,329	Randall	\$28,378		

Appendix B

Estimated Median Family Income (MFI) for Families of One in Texas for 2003 by Metropolitan Statistical Area (MSA) or County

Expressed in rounded dollars. Median Family Income represents the middle value in a statistical distribution. Source: Texas Department of Housing and Community Affairs, http://www.tdhca.state.tx.us/pmcdocs/08-IRL_income_limits.pdf, downloaded 4/15/08

MSA	MFI for One	County	MFI for One	County	MFI for One	County	MFI for One
Abilene	\$35,600	Anderson	\$31,500	Hale	\$30,500	Motley	\$30,500
Amarillo	\$37,700	Andrews	\$32,400	Hall	\$30,500	Nacogdoches	\$31,900
Austin/ Round Rock	\$49,800	Angelina	\$34,500	Hamilton	\$33,300	Navarro	\$31,600
Beaumont/ Port Arthur	\$36,000	Aransas	\$30,500	Hansford	\$33,500	Newton	\$30,500
Brownsville/ Harlingen	\$30,500	Atascosa	\$31,900	Hardeman	\$30,500	Nolan	\$30,500
Bryan/College Station	\$39,100	Austin	\$39,300	Harrison	\$34,200	Ochiltree	\$39,300
Corpus Christi	\$33,700	Bailey	\$30,500	Hartley	\$44,200	Oldham	\$33,000
Dallas	\$46,600	Baylor	\$30,500	Haskell	\$30,500	Palo Pinto	\$31,800
El Paso	\$30,500	Bee	\$30,500	Hemphill	\$36,200	Panola	\$32,300
Fort Worth/ Arlington	\$45,200	Blanco	\$38,600	Henderson	\$31,700	Parmer	\$30,500
Houston/Baytown/ Sugar Land	\$42,800	Borden	\$31,200	Hill	\$31,600	Pecos	\$30,500
Killeen/Temple/ Fort Hood	\$36,400	Bosque	\$33,600	Hockley	\$30,500	Polk	\$30,500
Laredo	\$30,500	Brazoria	\$47,800	Hood	\$43,900	Presidio	\$30,500
Longview	\$35,100	Brewster	\$30,500	Hopkins	\$32,000	Rains	\$33,400
Lubbock	\$35,100	Briscoe	\$30,500	Houston	\$30,800	Reagan	\$32,700
McAllen/Edinburg/ Mission	\$30,500	Brooks	\$30,500	Howard	\$31,400	Real	\$30,500
Midland	\$39,500	Brown	\$31,500	Hudspeth	\$30,500	Red River	\$30,500
Odessa	\$34,000	Burnet	\$37,100	Hutchinson	\$35,400	Reeves	\$30,500
San Angelo	\$34,400	Calhoun	\$33,300	Jack	\$32,800	Refugio	\$30,500
San Antonio	\$38,300	Camp	\$30,500	Jackson	\$35,200	Roberts	\$43,300
Sherman/ Denison	\$39,100	Cass	\$30,500	Jasper	\$30,500	Runnels	\$30,500
Texarkana TX/ Texarkana AR	\$36,200	Castro	\$30,500	Jeff Davis	\$35,800	Rusk	\$32,800
Tyler	\$37,100	Cherokee	\$30,500	Jim Hogg	\$30,500	Sabine	\$30,500
Victoria	\$37,100	Childress	\$30,500	Jim Wells	\$30,500	San Augustine	\$30,500
Waco	\$35,300	Cochran	\$30,500	Karnes	\$30,500	San Saba	\$30,500
Wichita Falls	\$35,200	Coke	\$31,200	Kendall	\$49,800	Schleicher	\$31,900
		Coleman	\$30,500	Kenedy	\$30,500	Scurry	\$33,100
		Collingsworth	\$30,500	Kent	\$30,800	Shackelford	\$32,500
		Colorado	\$35,100	Kerr	\$34,400	Shelby	\$30,500
		Comanche	\$30,500	Kimble	\$30,500	Sherman	\$32,300
		Concho	\$31,500	King	\$33,400	Somervell	\$39,100
		Cooke	\$38,200	Kinney	\$30,500	Starr	\$30,500
		Cottle	\$30,500	Kleberg	\$30,500	Stephens	\$30,500
		Crane	\$32,300	Knox	\$30,500	Sterling	\$34,100
		Crockett	\$30,500	Lamar	\$31,900	Stonewall	\$30,500
		Culberson	\$30,500	Lamb	\$30,500	Sutton	\$34,600
		Dallam	\$30,500	Lampasas	\$34,900	Swisher	\$30,500
		Dawson	\$30,500	La Salle	\$30,500	Terrell	\$30,500
		Deaf Smith	\$30,500	Lavaca	\$30,900	Terry	\$30,500
		DeWitt	\$30,500	Lee	\$35,800	Throckmorton	\$30,500
		Dickens	\$30,500	Leon	\$68,000	Titus	\$31,000
		Dimmit	\$30,500	Limestone	\$30,800	Trinity	\$30,500
		Donley	\$31,300	Lipscomb	\$34,500	Tyler	\$30,500
		Duval	\$30,500	Live Oak	\$32,600	Upton	\$31,200
		Eastland	\$30,500	Llano	\$34,400	Uvalde	\$30,500
		Edwards	\$30,500	Loving	\$45,500	Val Verde	\$30,500
		Erath	\$32,800	Lynn	\$30,500	Van Zandt	\$34,400
		Falls	\$30,500	Madison	\$30,500	Walker	\$35,500
		Fannin	\$35,100	Marion	\$30,500	Ward	\$31,100
		Fayette	\$36,800	Martin	\$30,500	Washington	\$36,700
		Fisher	\$30,500	Mason	\$34,800	Wharton	\$33,500
		Floyd	\$30,500	Matagorda	\$33,700	Wheeler	\$31,600
		Foard	\$30,500	Maverick	\$30,500	Wilbarger	\$32,200
		Franklin	\$33,200	McCulloch	\$30,500	Willacy	\$30,500
		Freestone	\$33,300	McMullen	\$31,400	Winkler	\$30,500
		Frio	\$30,500	Medina	\$33,500	Wise	\$40,800
		Gaines	\$30,500	Menard	\$30,500	Wood	\$32,100

Garza	\$30,500	Milam	\$33,800	Yoakum	\$31,800
Gillespie	\$38,300	Mills	\$31,400	Young	\$31,200
Glasscock	\$35,000	Mitchell	\$30,500	Zapata	\$30,500
Gonzales	\$30,500	Montague	\$32,200	Zavala	\$30,500
Gray	\$33,300	Moore	\$31,900		
Grimes	\$32,000	Morris	\$30,500		