

EXECUTIVE SUMMARY

Introduction

We have received and analyzed data from 58 projects located within the Orlando MSA. These projects contain a total of 13,407 units. In addition, we have received and analyzed data from 22 projects located outside the Orlando MSA. These projects contain an additional 5,018 units. Therefore, the total number of projects within the study is 80 and the total number of units is 18,425. We received AR1 or re-cap compliance data for 42 projects located within the Orlando MSA. In addition, we received re-cap data for 22 additional projects located outside of the Orlando MSA.

We received mappable data from 34 projects located within the Orlando MSA, all of which came from either CED or The Wilson Company. Additional companies will soon have the ability to easily extract address information from their tenant databases for future efforts.

Summary of Conclusions

Cost-Burden

The typical cost-burden, defined as the percent of income spent on housing (rent plus utilities) ranges from 35% to 40% with an average of about 38%. However, the projects restricted to senior households had much higher cost-burdens, averaging about 50%. This situation is exacerbated by the fact that over 65% of the households living in senior projects consist of one person; however, no efficiency units are available, and less than half of the units are one-bedroom.

Although HUD sets the maximum allowable rents based on 30% of area median income, the only households that are able to achieve a 30% cost-burden are those households earning exactly the maximum income or those living in a unit smaller than they need. Keep in mind: HUD sets the rents assuming 1.5 persons per bedroom. Rents for efficiency units are based on the income of a one-person household.

Within the Orlando MSA, 57% of households living in affordable housing units consist of either one or two persons. Of the 8,576 units surveyed in the Orlando MSA, there were no efficiency units and only 18.4% one-bedroom units. It should come as no surprise that 41% of those with the most severe cost-burden of 50% or more are one-person households. In fact, about 65% of the most severely cost-burdened households consist of either one or two persons.

Severe cost-burden is highly correlated to household size. The average household size for those severely cost-burdened is 2.03. However, the average household size for those with a cost-burden of less than 30% is 2.72. Ethnicity also plays a roll in cost-burden. Black households occupied about 23% of the units surveyed; however, 31% of the severely cost-burdened households were Black.

Gender

In the State of Florida, about 19% of all households are headed by a female. Within affordable housing units, females head 57%. This is a staggering statistic. The typical household occupying an affordable housing unit is a female in her early to mid-twenties with one to three children. There may be some male single-parent households living in affordable housing, but we have been unable to find one. All single-parent households appear to be headed by females. Knowing this fact may help change or re-prioritize the tenant programs chosen. Clearly, child care and after school programs would be of critical need for this population group.

In the State of Florida, 70% of households contain a married couple. Within affordable housing units, single persons head 85%. The “nuclear” family is virtually non-existent within affordable housing units.

Previous Status

We assumed that we would be dividing the tenants between previous home ownership and those that were previous renters. However, nearly one-third of all current tenants occupying affordable housing units are first-time renters. Only 5% were former homeowners and about two-thirds were previous renters. There were significant differences among the Orlando MSA counties. In Seminole County, less than 30% of the tenants were first-time renters. In Orange County, 32% were first-time renters and in Osceola County, nearly 40% were first-time renters.

Section 8 Participation

Although this characteristic varied widely, Section 8 tenants occupied only 5% of the units surveyed. The projects that had higher percentages of Section 8 tenants were generally older projects with poor occupancy histories. Section 8 participation in Seminole and Orange Counties was consistent at about 6%. Very few Section 8 tenants were found in Osceola County, although this may be attributable to the limited availability of this data for Osceola County.

% Over Income

About 16% of tenants currently occupying affordable housing units are no longer income-qualified, because they earn too much. This percentage tends to increase as the project ages, and is also high for exceptionally well-located projects. This does not currently create a problem in Central Florida, since there are significant numbers of vacant units available throughout the region. However, this issue may be a problem in portions of south Florida where there is a scarcity of units. The issue becomes more acute in locations where there is a large difference between market rents and the rents being offered within affordable projects.

Previous Address

About half of the affordable housing tenants moved from within five miles of their current home, and about 70% moved from within 10 miles. There were significant differences among the counties. In Orange County, 77% of the tenants moved from within 10 miles. In Seminole County, 67% of the tenants moved from within 10 miles. However, in Osceola County, only 55% moved from within 10 miles.

You might think that the best locations would attract a greater percentage within the 5 and 10-mile rings. However, the opposite is often the case. The better-located projects are often highly visible and easier for those from out of town to find. The best-located and consistently well-occupied projects typically had high capture rates within the five and 10-mile rings. However, some of the worst located and poorest occupied projects had very similar patterns.

Employment Address

About 42% of tenants living in affordable housing units work within five miles of their home, while about 65% work within 10 miles of their home. We were surprised that there are typically more previous addresses located within 10 miles of an affordable housing project than employment addresses. It appears that the mean travel times for affordable housing tenants are in line with State and local commuting averages of about 27 to 28 minutes. All of the consistently well-occupied projects had very high capture rates within the 10-mile ring, but not necessarily within the five-mile ring. Those projects with low capture rates within the 10-mile ring were generally under-performing the market, with few exceptions. Proximity to the East-West Expressway allows for more efficient commutes of longer than 10 miles and resulted in some fairly low capture rates for these projects, although they are generally very well-occupied.

Policy Analysis

One key policy change has already been implemented, eliminating the requirement for 30% or more three-bedroom units within family projects. The supply of units produced should be based on the demand within the sub-market on a project-by-project basis. In the Orlando MSA, there is a general over-supply of three-bedroom units in most areas and an under-supply of one-bedroom units.

The cost-burden bar needs to be raised from the oft-stated 30% goal to a more realistic level of 40%. We also need to discuss if cost-burden is how we want to measure the success or failure of the Corporation programs. From what we have encountered so far, cost-burden is not a good measure of success and may never be. Keep in mind that affordable housing programs generally create a product that is worth 15% to 25% more than its price. In other words, an apartment unit that would rent for \$800 on the open market is being made available to income-qualified households for \$650.

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You do not need to be cost-burdened to want to live in an affordable housing unit. In fact, you may choose to increase your cost-burden to live in a new, affordable, safe, energy-efficient project. How do you measure the improved quality of life provided?

Encouraging efficiency units may help to reduce the severe cost-burden faced by many one-person households; this would benefit the senior household demographic most noticeably. The net rent for efficiency units could be 10% to 15% less than the one-bedroom rent, which would help to significantly reduce cost-burden. As long as the restricted rent is based on a formula of 1.5 persons per bedroom, one-person households will be disadvantaged until efficiency units are added to the affordable housing supply.

Knowing who is living in the affordable housing units should help focus attention on tenant programs that best suit their needs. A population that is 85% single and 57% female head-of-household should inspire some discussion.

Asset Management

MapInfo's tag line is "knowing where is just the beginning." The mapping software will become a powerful tool once fully implemented. Being able to visualize all of the affordable housing projects on a map and contrast them by any number of variables will be transformational for the Corporation. For this assignment we have mapped previous addresses and current employment addresses. We have also mapped most of the data found on the Corporation's web site regarding occupancy rates. The next step is to look at debt service coverage ratios, operating expenses and perhaps even construction costs. Once a project has been located, either through geocoding an address or by latitude/longitude, then any information regarding that project can be spatially analyzed with other projects around the state.

Another path to take is to overlay demographic information and compare supply and demand factors across the state. The concept of "level of effort" has already been introduced, and can be applied across the state once the software components are fully operational. This will be a powerful tool in not only identifying areas of saturation but also predicting them!

Marketing

When you consider that one-quarter to one-half of affordable housing tenants come from outside the immediate neighborhood of each project, marketing becomes a key consideration. The data from individual projects that we have mapped will help to guide marketing efforts by showing from where tenants are relocating, and also from where they are *not* relocating. Seeing the patterns on the map re-focuses our attention to the importance of location. Proximity to major transportation arteries is of critical importance. Some of the older projects are suffering not only due to newer competition, but also from better-located competition. The basic rules of real estate apply even though the projects are affordable housing.

If you compile all of the previous addresses into one map, you see just how many tenants have come from out of state. The question becomes how does any one project market to all

Executive Summary (Cont'd)

of these potential tenants? The answer for many is that they can't. One solution would be institutional marketing at the State level with the primary goal being to educate the public regarding the existence of affordable housing and where to find it throughout the state. It is hard for those of us in the affordable housing industry to fathom that people do not realize affordable housing exists within their own communities or where to find it in locations to which they are relocating. We have witnessed how supply can attract demand. Considering how many people chose to relocate here, no state in the country would benefit more from institutional marketing than the State of Florida.

The information regarding where the affordable housing stock is located would be of particular interest to seniors planning a retirement location. One of the reasons that senior projects lease-up slower than family projects is that about half of all senior tenants are coming from outside the immediate area. Setting up a database that could be searched by income restriction, age restriction and unit type would have broad marketing implications.

Compliance Function

The compliance department will be an important portal for all the data collection efforts. The first step is to receive the re-cap compliance forms in digital format. The only way to make the most of the data from the additional fields is to add them directly to the re-cap form. Gathering the addresses, ages, previous rents, etc. independently does not allow efficient analysis. We want to know the average age by bedroom size, household size and cost-burden. We want to know if the commuting patterns are different for one-person households vs. four-person households. We want to know if first-time renters are more severely cost-burdened than previous renters, etc. The only way to answer relevant questions regarding who is living in the units is to have the data provided in conjunction with the re-cap data.

The additional fields that we surveyed need only be provided on a yearly basis. The occupancy information from the re-cap form is most useful on a monthly basis. The income data could be provided quarterly, or even annually with the other fields. All of the additional data that we are attempting to survey is contained on the tenant application form. If the application itself is transformed into a digital document, then the whole process becomes much more efficient. The cost of transforming the application into a digital format would not be great. The development community and the Corporation could agree on perhaps two or three versions of the application that would make importing data efficient.

Why Collect Small Area Data?

The affordable housing industry is attempting to serve a customer base just like any other industry would. The first step in successfully serving your customer is to know who they are, where they come from and what they need. The SAD case study is the first step in determining who the customers of affordable housing are, where they come from and where they work. The re-cap compliance form is an incredible source of valuable customer information. All of the re-cap forms need to be analyzed as a first step in understanding how the existing portfolio is performing and how well the customer is being served.

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Collecting and analyzing occupancy rate information on a monthly basis would be extremely useful to all those involved in the process. But that's just the start. Imagine a database containing every Corporation unit that could then be displayed on an interactive map color-coded by occupancy rate; then click on a dot and up pops the re-cap compliance data, or operating expense data, or construction costs for that specific property. Click another button and demographics for 3, 5 and 10-mile rings would appear. Click another button and the number of units located within the 3, 5 and 10-mile rings would be calculated, all resulting in an indication for the areas level-of-effort. Click another button and the occupancy by unit type for the 3 5 and 10-mile rings would appear. This level of data would provide an excellent indication of an areas ability to absorb additional supply, and an excellent tool in scoring applications.

The software and the data are available today to create such a database. You already know the three things that it will take to create such a database; brains, heart and yes courage!

Inventory Summary

On the following pages are six charts that summarize the surveyed projects. The first three summarize just the Orlando MSA projects, and the last three charts summarize the entire database.

Chart I.

In Orange County, re-cap data was available for 5,326 units. The average cost-burden for these units is 39%. The highest cost-burden is found within three-bedroom units, primarily due to the fact that one, two and three-person households occupy more than half of the units. In Seminole County, re-cap data was available for 1,646 units; the average cost-burden for these units is 37%. The occupancy rate for one-bedroom units is 96%, while the occupancy rate for three-bedroom units is only 74%. Seminole County clearly has the worst unit mix within the Orlando MSA when comparing demographic need to supply. In Osceola County, re-cap data was available for 1,604 units. The average cost-burden for these units is 42%. The one-bedroom units in Osceola County have the lowest occupancy rate at 85%. It appears that the one-person households were hit the hardest by the terrorist attacks and subsequent decline in the local tourism industry.

Chart II

There are significant differences in the ethnicity of households amongst the counties. For example, Hispanics occupy 35% of the units in Orange County, 27% of the units in Seminole County, but 66% of the units in Osceola County. Hispanic and Black families occupy a disproportionately large share of the affordable housing units compared to their percentage of the general population. For example, in Seminole County, Hispanics account for 11% of the population; however, Hispanics occupy 27% of the affordable housing units. In Orange County about 20% of the population is Black; however, Black households occupy 31% of the affordable housing units. Conversely, in Osceola County, Caucasians make up 60% of the population, but Caucasian households occupy only 22% of affordable housing units.

Executive Summary (Cont'd)

Chart III

Osceola County has the greatest proportion of severely cost-burdened households, those paying 50% or more of their income for housing. Osceola County contains about 19% of the surveyed units, however, 29% of the severely cost-burdened households reside in Osceola County.

Chart IV

Ethnicity plays a role in how households distribute themselves within unit types. For example, 27% of Caucasian households live in one-bedroom units, while only 16% of Black households live in one-bedroom units. There are also significant differences in average household size amongst the ethnic groups. The average household size for Caucasian households is 2.12, while the average household size for Hispanic households is 2.55.

Chart V

Black households represent a disproportionate share of the severely cost-burdened households. Blacks occupy about 23% of the surveyed units; however, Black households represent 31% of those with severe cost-burden.

Chart VI

Senior households differ significantly when comparing the two age ranges that make up this category. The 55 to 61 age group has an average household size of 2.35, while the 62 and above age group has an average household size of only 1.49. The average age of households occupying projects restricted to seniors only is about 68.

CHART I

Inventory Summary By County

Orange

# of Units	% of Total	Occ. Rate	Avg. C-B	Distribution by Household Size						
				<u>1</u>	<u>2</u>	<u>3</u>	<u>4</u>	<u>5</u>	<u>6</u>	
876 1-bed	16.45%	94.18%	38%	79.33%	20.30%	0.37%	0.00%	0.00%	0.00%	100.00%
2749 2-bed	51.61%	93.63%	39%	23.18%	43.08%	21.66%	11.69%	0.39%	0.00%	100.00%
1599 3-bed	30.02%	91.18%	42%	5.02%	15.84%	30.15%	27.36%	15.77%	5.86%	100.00%
<u>102 4-bed</u>	<u>1.92%</u>	<u>91.18%</u>	<u>39%</u>	0.00%	8.60%	19.35%	34.42%	29.03%	8.60%	100.00%
5,326 Total	100.00%	92.94%	39%							
Average Household Size		2.47		2.41 Average Household Size 2000 Census (Renters)						

Seminole

# of Units	% of Total	Occ. Rate	Avg. C-B	Distribution by Household Size						
				<u>1</u>	<u>2</u>	<u>3</u>	<u>4</u>	<u>5</u>	<u>6</u>	
276 1-bed	16.77%	96.01%	35%	77.65%	21.97%	0.38%	0.00%	0.00%	0.00%	100.00%
850 2-bed	51.64%	79.53%	38%	25.52%	39.61%	23.44%	11.13%	0.30%	0.00%	100.00%
496 3-bed	30.13%	74.40%	37%	4.42%	10.22%	29.01%	32.04%	19.34%	4.97%	100.00%
<u>24 4-bed</u>	<u>1.46%</u>	<u>87.50%</u>	<u>40%</u>	0.00%	9.52%	4.76%	47.62%	23.81%	14.29%	100.00%
1,646 Total	100.00%	80.86%	37%							
Average Household Size		2.45	vs.	2.31 Average Household Size 2000 Census (Renters)						

Osceola

# of Units	% of Total	Occ. Rate	Avg. C-B	Distribution by Household Size						
				<u>1</u>	<u>2</u>	<u>3</u>	<u>4</u>	<u>5</u>	<u>6</u>	
426 1-bed	26.56%	84.74%	41%	72.70%	27.02%	0.28%	0.00%	0.00%	0.00%	100.00%
753 2-bed	46.95%	89.77%	41%	19.61%	35.07%	31.65%	12.93%	0.74%	0.00%	100.00%
395 3-bed	24.63%	88.10%	42%	3.83%	13.27%	30.68%	27.73%	20.65%	3.84%	100.00%
<u>30 4-bed</u>	<u>1.87%</u>	<u>100.00%</u>	<u>53%</u>	6.67%	3.33%	13.33%	33.34%	20.00%	23.33%	100.00%
1,604 Total	100.00%	88.21%	42%							
Average Household Size		2.44	vs.	2.74 Average Household Size 2000 Census (Renters)						

CHART II

Distribution by Ethnicity and # of Bedrooms

Orange County

2000	<u>% of Total</u>	<u># of Bedrooms</u>				<u>Avg. HH Size</u>
		<u>1</u>	<u>2</u>	<u>3</u>	<u>4</u>	
<u>Census Ethnicity</u>						
18.80% Hispanic	35.34%	13.60%	48.30%	35.50%	2.60%	2.84
19.50% Black	31.19%	15.40%	56.20%	27.20%	1.20%	2.46
57.50% Caucasian	24.36%	22.70%	50.40%	24.80%	2.10%	2.14
4.20% Other	9.11%	13.80%	58.60%	25.00%	2.60%	2.37
100.00% Total	100.00%	16.40%	52.21%	29.35%	2.04%	2.51

Distribution by Ethnicity and # of Bedrooms

Seminole County

2000	<u>% of Total</u>	<u># of Bedrooms</u>				<u>Avg. HH Size</u>
		<u>1</u>	<u>2</u>	<u>3</u>	<u>4</u>	
<u>Census Ethnicity</u>						
11.12% Hispanic	26.74%	15.40%	53.90%	29.50%	1.10%	2.7
10.20% Black	25.65%	14.10%	53.10%	31.90%	0.80%	2.51
75.20% Caucasian	40.87%	27.00%	46.50%	25.20%	1.40%	2.23
3.48% Other	6.74%	11.80%	50.50%	30.10%	7.50%	2.60
100.00% Total	100.00%	17.49%	51.54%	29.26%	1.66%	2.52

Distribution by Ethnicity and # of Bedrooms

Osceola County

2000	<u>% of Total</u>	<u># of Bedrooms</u>				<u>Avg. HH Size</u>
		<u>1</u>	<u>2</u>	<u>3</u>	<u>4</u>	
<u>Census Ethnicity</u>						
29.40% Hispanic	66.00%	23.90%	49.10%	24.20%	2.70%	2.52
8.40% Black	6.14%	19.10%	41.60%	37.10%	2.20%	2.72
59.60% Caucasian	21.59%	30.70%	43.10%	24.90%	1.30%	2.3
2.60% Other	6.28%	25.30%	54.90%	18.70%	1.10%	2.22
100.00% Total	100.01%	24.19%	45.83%	27.89%	2.06%	2.50

CHART III

Distribution of > 50% Cost-Burden Households By County and Household Size

<u>County</u>	<u>% of Total</u>	<u>Household Size</u>					
		<u>1</u>	<u>2</u>	<u>3</u>	<u>4</u>	<u>5</u>	<u>6</u>
Orange	60.07%	40.70%	23.90%	17.70%	11.30%	4.70%	1.60%
Seminole	10.72%	33.70%	23.50%	24.50%	11.20%	4.10%	3.10%
Osceola	<u>29.21%</u>	<u>45.30%</u>	<u>22.10%</u>	<u>17.60%</u>	<u>8.20%</u>	<u>4.90%</u>	<u>1.90%</u>
Total	100.00%	41.29%	23.33%	18.40%	10.38%	4.69%	1.85%

Distribution of > 50% Cost-Burden Households By County and # of Bedrooms

<u>County</u>	<u>% of Total</u>	<u># of Bedrooms</u>				<u>Avg. HH Size</u>
		<u>1</u>	<u>2</u>	<u>3</u>	<u>4</u>	
Orange	60.07%	16.80%	50.60%	31.50%	1.10%	2.20
Seminole	10.72%	4.10%	48.00%	39.80%	4.10%	2.38
Osceola	<u>29.21%</u>	<u>28.50%</u>	<u>46.10%</u>	<u>21.30%</u>	<u>4.10%</u>	<u>2.11</u>
Total	100.00%	18.86%	49.01%	29.41%	2.30%	2.19

CHART IV

Distribution by Ethnicity and # of Bedrooms

<u>Ethnicity</u>	<u>% of Total</u>	<u># of Bedrooms</u>				<u>Avg. HH Size</u>
		<u>1</u>	<u>2</u>	<u>3</u>	<u>4</u>	
Hispanic	34.2%	20.1%	50.6%	27.7%	1.6%	2.55
Black	23.4%	16.1%	55.3%	27.8%	0.8%	2.46
Caucasian	33.4%	26.7%	50.0%	22.4%	0.9%	2.12
<u>Other</u>	<u>9.0%</u>	<u>18.2%</u>	<u>53.1%</u>	<u>27.0%</u>	<u>1.7%</u>	<u>2.50</u>
Total	100.0%	21.2%	51.7%	25.9%	1.2%	2.38

Distribution by Ethnicity and Household Size

<u>Ethnicity</u>	<u>Household Size</u>					
	<u>1</u>	<u>2</u>	<u>3</u>	<u>4</u>	<u>5</u>	<u>6</u>
Hispanic	25.2%	27.6%	23.7%	15.9%	5.8%	1.8%
Black	27.5%	33.0%	20.3%	12.7%	4.8%	1.7%
Caucasian	37.0%	31.6%	17.4%	9.9%	3.0%	1.1%
<u>Other</u>	<u>23.9%</u>	<u>33.3%</u>	<u>21.3%</u>	<u>14.1%</u>	<u>5.5%</u>	<u>1.9%</u>
Total	30.0%	30.0%	21.0%	13.0%	5.0%	2.0%

Distribution by Cost-Burden and Household Size

<u>Cost-Burden</u>	<u>Household Size</u>						<u>Avg. HH Size</u>
	<u>1</u>	<u>2</u>	<u>3</u>	<u>4</u>	<u>5</u>	<u>6</u>	
> 50%	46.0%	24.0%	16.0%	9.0%	4.0%	1.0%	2.03
41-50%	38.0%	30.0%	18.0%	10.0%	3.0%	1.0%	2.13
31-40%	28.0%	33.0%	22.0%	13.0%	4.0%	1.0%	2.36
<30%	22.0%	27.0%	22.0%	19.0%	7.0%	3.0%	2.72

Source: All units within the database

CHART V

Distribution of > 50% Cost-Burden Households By Ethnicity and Household Size

<u>Ethnicity</u>	<u>% of Total</u>	<u>Household Size</u>					
		<u>1</u>	<u>2</u>	<u>3</u>	<u>4</u>	<u>5</u>	<u>6</u>
Hispanic	36.25%	42.00%	23.00%	19.00%	10.00%	5.00%	2.00%
Black	30.86%	39.00%	27.00%	19.00%	10.00%	4.00%	1.00%
Caucasian	26.51%	57.00%	22.00%	11.00%	5.00%	3.00%	0.00%
Other	6.38%	38.00%	30.00%	16.00%	8.00%	3.00%	4.00%
Total	100.00%	44.80%	24.42%	16.69%	8.55%	4.03%	1.29%

Distribution of > 50% Cost-Burden Households By Ethnicity and # of Bedrooms

<u>Ethnicity</u>	<u>% of Total</u>	<u># of Bedrooms</u>				<u>Avg. HH Size</u>
		<u>1</u>	<u>2</u>	<u>3</u>	<u>4</u>	
Hispanic	36.25%	24.50%	46.64%	25.95%	2.90%	2.17%
Black	30.86%	21.34%	51.61%	26.30%	0.74%	2.15%
Caucasian	26.51%	23.67%	55.01%	20.90%	0.43%	1.76%
Other	6.38%	22.68%	51.55%	23.71%	2.06%	2.21%
Total	100.00%	23.19%	50.71%	24.58%	1.53%	2.06%

Source: All units in the database

CHART VI

COMPARISON OF SENIOR HOUSEHOLDS WITHIN AFFORDABLE PROJECTS

	<u>Age of Householder</u>	
	<u>62 and above</u>	<u>55 to 61</u>
1-bed	44.8%	22.6%
2-bed	47.0%	49.3%
3-bed	8.0%	27.8%
4-bed	20.0%	0.3%
1-Person	64.0%	27.5%
2-Person	29.0%	33.0%
3-Person	4.0%	20.3%
4-Person	2.0%	12.7%
5-Person	1.0%	4.8%
6-Person	0.0%	1.7%
Avg. HH Size	1.49	2.39

DISTRIBUTION OF SENIOR HOUSEHOLDS BY ETHNICITY AND # OF BEDROOMS

	<u>% of Total</u>	<u># OF BEDROOMS</u>			<u>Avg. C-B</u>
		<u>1</u>	<u>2</u>	<u>3</u>	
<u>Ethnicity</u>					
Black	16.90%	46.34%	48.29%	5.37%	50%
Hispanic	32.73%	42.82%	43.07%	14.11%	46%
Caucasian	45.59%	47.20%	47.90%	4.80%	43%
<u>Other</u>	<u>4.78%</u>	<u>31.03%</u>	<u>60.34%</u>	<u>8.62%</u>	<u>46%</u>
Total	100.00%	44.85%	46.98%	8.13%	45%

Source: All units in the database