

# Choices

## COMMUNITY OVERVIEW

2

CHAPTER

Before beginning to plan for Temple's future, it is important to have an understanding of where the community has been, where it is now, and where it is headed in the future if current trends and patterns continue. An appreciation of these conditions allows the community to appropriately plan for future growth and associated amenities and facilities. Community characteristics determine what types of housing and parks and recreation facilities are needed, while population projections help identify the need for new infrastructure and public services. This Community Overview provides a snapshot of Temple's past and present conditions and establishes assumptions for future growth.

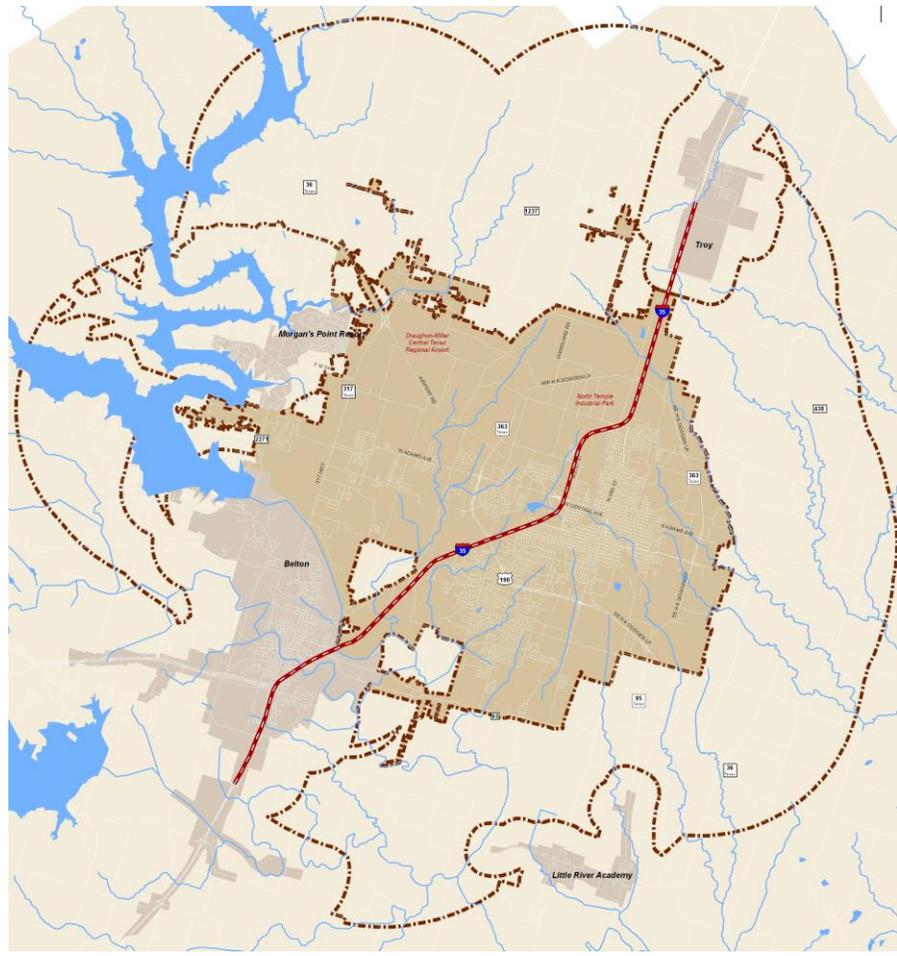
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### Introduction

The Community Overview offers a summary-level introduction to Temple, documenting its existing socioeconomic conditions and demographic characteristics (e.g., historical and current population; age, gender, and educational attainment of its people; and the economic position of the community). The purpose of this chapter is to examine how the community has grown over the years, identify its current characteristics and resources that will contribute to the envisioned future, and analyze where the community appears to be headed in the future. In addition to the discussion of key indicators within the chapter, supplemental data tables and charts are included in **Appendix 2A, Socioeconomic Data**.

An important component of this chapter is the Year 2030 projected population, which is referenced throughout the plan to project such factors as future land use demands, infrastructure capacity needs, and economic development priorities. An understanding of existing population characteristics and future population demands is essential for determining the community's anticipated growth and the resulting demands on municipal government and its facilities and services.

Figure 2.1, Planning Area



## Location

As illustrated in **Figure 2.1, Planning Area**, the City of Temple is located in the heart of Central Texas on Interstate 35, 60 miles north of Austin and 30 miles south of Waco. Its location along I-35 connects the community to the international markets of Mexico via Laredo and three of the largest metro areas in Texas: Austin, San Antonio, and Dallas/Ft. Worth.

In addition to I-35, other major highways in the community include US Highway 190, SH 36, SH 53 and SH 95. Temple is the second largest city in Bell County after Killeen, which had approximately 103,000 residents in 2006. Belton is the county seat and abuts Temple on the southwest. Other neighboring communities include Troy to the north, Morgan's Point to the west, and Little River to the south.

Temple is easily accessible from all over Texas via the Interstate and US highway systems. In addition, Temple is just 30 minutes from two commercial service airports (Killeen Regional Airport and Waco Regional Airport) and 1.5 hours away from Austin's Bergstrom International Airport.

## Population Trends

### *Historical and Current Population*

- Temple has been experiencing steady growth over the past several decades. Between 1970 and 2000 the City grew at an average annual rate of 1.64 percent, from 33,431 to 54,514 persons (**Figure 2.2 and Table 2.1** show Temple's historical population trend by decade since 1940).
- The Texas State Data Center estimated the City's 2006 population to be 57,216 people.
- The City's population has been declining as a share of the County's overall population, which reflects the increasing growth occurring outside the city limits in the extra-territorial jurisdiction (ETJ), as well as in neighboring communities.
- It is recognized that Temple, as a regional employment, medical and trade center, has a significantly higher "daytime population" (estimated to be approaching

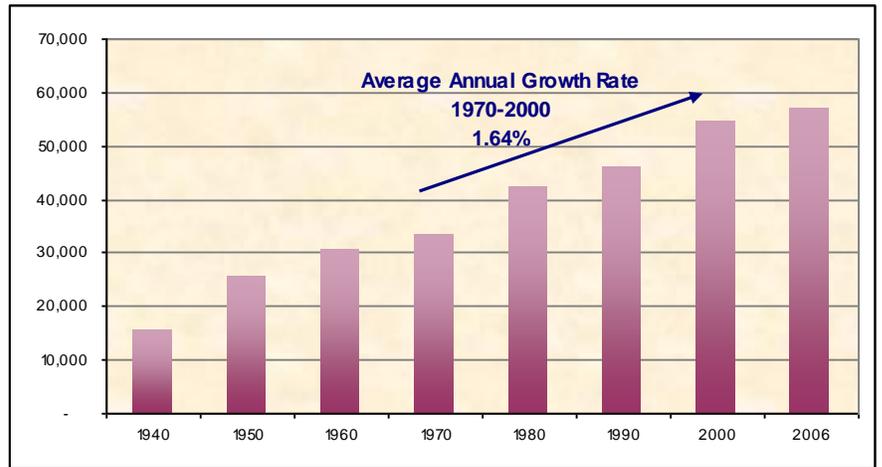
90,000 persons by some local calculations) since incoming commuters and other visitors greatly offset those residents who leave for jobs and activities elsewhere.

In reviewing historical population growth from decade to decade, past annexation activity by the City must also be taken into account. Starting in the 1950s, the City of Temple began to annex some small areas on its periphery, as well as making some larger, strategic acquisitions (the vicinity of today’s Scott & White medical complex plus Temple College, many of the present-day residential and commercial areas near Loop 363 in the Bird Creek vicinity, the vicinity of Draughon-Miller Central Texas Regional Airport, the eventual south I-35 corridor plus FM 817 to the Leon River, and the eventual north I-35 corridor – plus the adjacent railroad areas to the east – roughly from Saulsbury Drive north to about one-half mile south of present-day Loop 363). Then, during the 1960s, Temple added more than 1,500 acres in an area from Loop 363 south to E. Blackland-Canyon Creek, between the Union Pacific railroad on the east and Hickory-Thornton on the west. Other significant annexations were made on the west side in the area between Loop 363 and I-35, south of SH 36-Airport Road. Initial annexations also occurred in the North Temple Industrial Park area, just north of Industrial Boulevard.

One reason for the City’s 27 percent population growth during the 1970s was further large-scale annexation activity. This included a huge swath of territory on the east side, stretching from the north I-35 crossing of Little Elm Creek to the Friars Creek vicinity and Waters Dairy Road over to S. 31<sup>st</sup> Street, which encompassed nearly 7,000 acres. Continuing to the west of S. 31<sup>st</sup> Street over to I-35, another 1,770 acres was annexed in areas south of Midway Drive toward the Leon River. To the west of I-35, narrower “strip” annexations were completed along the Leon River out to Lake Belton, along FM 2305 to the west of SH 317, and along the north side of Airport Road. Some larger additions were made just north of Airport Road, as well as a 1,000-plus acre area around Pepper’s Creek down to W. Adams Avenue. Finally, another roughly 625 acres was added in North Temple Industrial Park.

During the 1980s, nearly all annexation activity occurred west of I-35. This included 559 acres in the vicinity of Wildflower Country Club, with all the rest in the northwest area

Figure 2.2, Historical Population



Source: US Census Bureau and Texas State Data Center

Table 2.1, Historical Population

Year	Temple	% Change	Bell County	% Change
1940	15,344	-	44,863	-
1950	25,467	65.97%	73,824	64.55%
1960	30,419	19.44%	94,097	27.46%
1970	33,431	9.90%	124,483	32.29%
1980	42,483	27.08%	157,889	26.84%
1990	46,109	8.54%	191,088	21.03%
2000	54,514	18.23%	237,974	24.54%
2006	57,216	4.96%	264,960	11.34%

Source: US Census Bureau, Texas State Data Center

between Airport Road and north I-35. Annexations in the industrial area totaled just over 2,600 acres, and the City also annexed 11.5 acres along Old Howard Road and McLane Parkway – part of the eventual Outer Loop alignment.

Most significantly, Temple completed annexations in the latter half of the 1990s which added approximately 23 square miles to the city limits – a 48 percent increase in the City’s incorporated area. This instantly added roughly 6,100 new residents to Temple’s population – a 13 percent increase from 48,861 to approximately 55,000. This also accounted for nearly three-quarters of the community’s population growth during the 1990s, meaning Temple’s growth over the decade would have been closer to five percent versus over 18 percent with large-scale annexation. New areas were annexed on nearly all sides of the community, but the most territory was taken west of Kegley Road toward SH 317 and beyond, in the northwest in the Outer Loop vicinity and around the north I-35 corridor, and on the south toward FM 93. Annexation activity since 2000 has been relatively minimal to date, partly due to tightened requirements for municipal annexations enacted by the Texas Legislature in 1999.

### **Projected Change in Population**

Population projections are an important component of the long-range planning process. Their purposes are to:

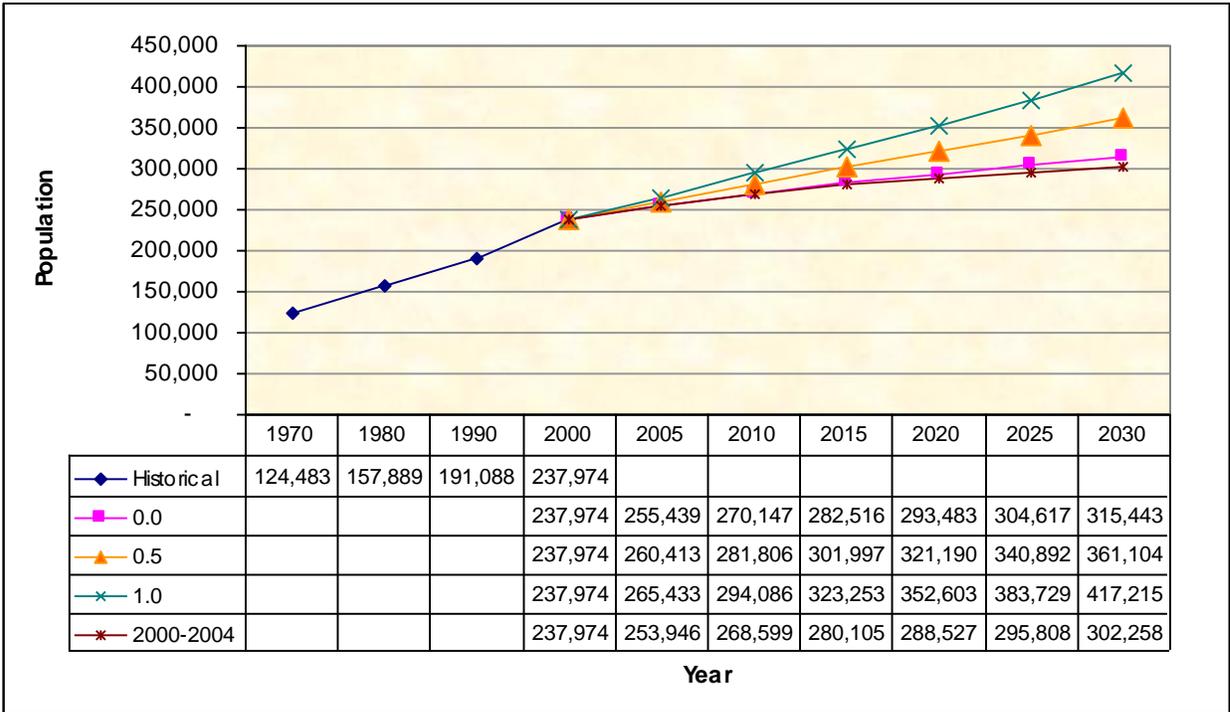
- Evaluate a range of future population scenarios, enabling the community to identify the internal and external factors that may contribute to the rate of population change;
- Adequately determine and quantify the demands that will be placed on public facilities and services, such as fire and police protection, water and wastewater facilities, transportation and drainage infrastructure, parks and open space, and municipal buildings and staff;
- Support advanced planning to effectively guide new development, coordinate timely provision of adequate infrastructure, and appropriately direct available resources; and
- Promote foresight so that strategies may be created to seize opportunities and overcome foreseen challenges.

### ***Bell County Projections***

The Texas State Data Center (TSDC) prepares four population scenarios for the State of Texas and all counties in the State that use the same set of birth and death rate (fertility and mortality) assumptions but differ in their assumptions regarding net migration (incoming versus outgoing population). The net migration assumptions for three scenarios are derived from 1990 to 2000 patterns, which have been altered relative to expected future population trends. The TSDC scenarios are referred to as the Zero Migration (0.0) Scenario, the OneHalf 1990-2000 (0.5) Scenario, and the 1990-2000 (1.0) Scenario. A fourth scenario uses 2000 to 2004 estimates of net migration, with the 2004 population values being taken from the Texas State Data Center age, sex and race/ethnicity estimates. The following summarizes the four scenarios:

- The **Zero Migration (0.0) Scenario** assumes that in- migration and out-migration are equal, resulting in growth only through natural increase (the surplus or deficit of births relative to deaths). This scenario produces the lowest population projection for counties with historical patterns of population growth primarily from net in- migration.
- The **One-Half 1990-2000 Migration (0.5) Scenario** was prepared as an approximate average of the Zero (0.0) and 1990-2000 (1.0) Scenarios. It assumes rates of net migration that are one-half of those of the 1990s. This scenario is included in projections because many counties in Texas are unlikely to continue to experience the high rate of growth seen in the 1990s. Since the One- Half (0.5) Scenario projects rates of population growth that are approximately an average of the Zero (0.0) and 1990-2000 (1.0) scenarios, it suggests slower growth than the 1990-2000 (1.0) Scenario while still indicating steady growth.
- The **1990-2000 Migration (1.0) Scenario** assumes that 1990s trends in net migration rates by age, sex, and race/ethnicity will continue in the future. The 1990s was a period of substantial growth (22.8 percent growth between 1990 and 2000 in Texas). Due to the fact that growth was so significant during the 1990s, it is not likely to be sustained over time, thereby making this scenario a high growth alternative.
- The **2000-04 Scenario** takes into account post-2000 population trends. Statewide and in some counties the post-2000 period has resulted in reduced levels of net migration. In other counties post-2000 net migration rates have been greater than those of the 1990s. Under this scenario the 2000-2004 specific migration rates by

Figure 2.3, Bell County Population Projections



Source: Texas State Data Center

### Forecasting Options

**Linear regression** forecasts are “straight-line” projections of historical population, where the same *absolute number* of additional persons is added to the population each period. This results in a declining rate of growth over time since the same amount is added to an ever-expanding base.

**Exponential** (or “geometric” growth) assumes a constant *rate* of growth over time. Depending on the rate, this can result in significant growth, similar to how an initial dollar investment can increase dramatically through the power of compounding interest. The **step-down** method simply assumes that Temple’s population will remain an established proportion of that of the County. This method uses the State Data Center’s scenarios as the basis for the County projections.

age, sex, and race/ethnicity are assumed to prevail from 2000 through 2040. This scenario allows those users who believe that the 2000-2004 period has produced fundamental long-term changes in population patterns to ascertain the likely future size and characteristics of the population.

The scenarios vary widely in the forecasted future population for the County, as illustrated in **Figure 2.3, Bell County Population Projections**. The 0.0 Scenario reflects a relatively modest increase from 237,974 persons in 2000 to 315,443 persons in 2030, or a 32.6 percent population increase. The 0.5 Scenario indicates 361,104 persons in the Year 2030, representing a 51.7 percent increase in population from 2000. The 2000-2004 Scenario indicates 302,258 persons in the Year 2030, reflecting a 27 percent increase from 2000 to 2030. The 1.0 Scenario represents the most optimistic growth projection, assuming a continuation of the trend from 1990 to 2000, and showing an increase to 417,215 persons in the Year 2030, or a 75.3 percent increase from 2000 to 2030.

The State Data Center recommends the One-Half (0.5) Scenario as the most appropriate scenario for most counties in Texas. For Bell County, this means the county-wide population would increase by just over 50 percent by 2030, to roughly 361,000 residents.

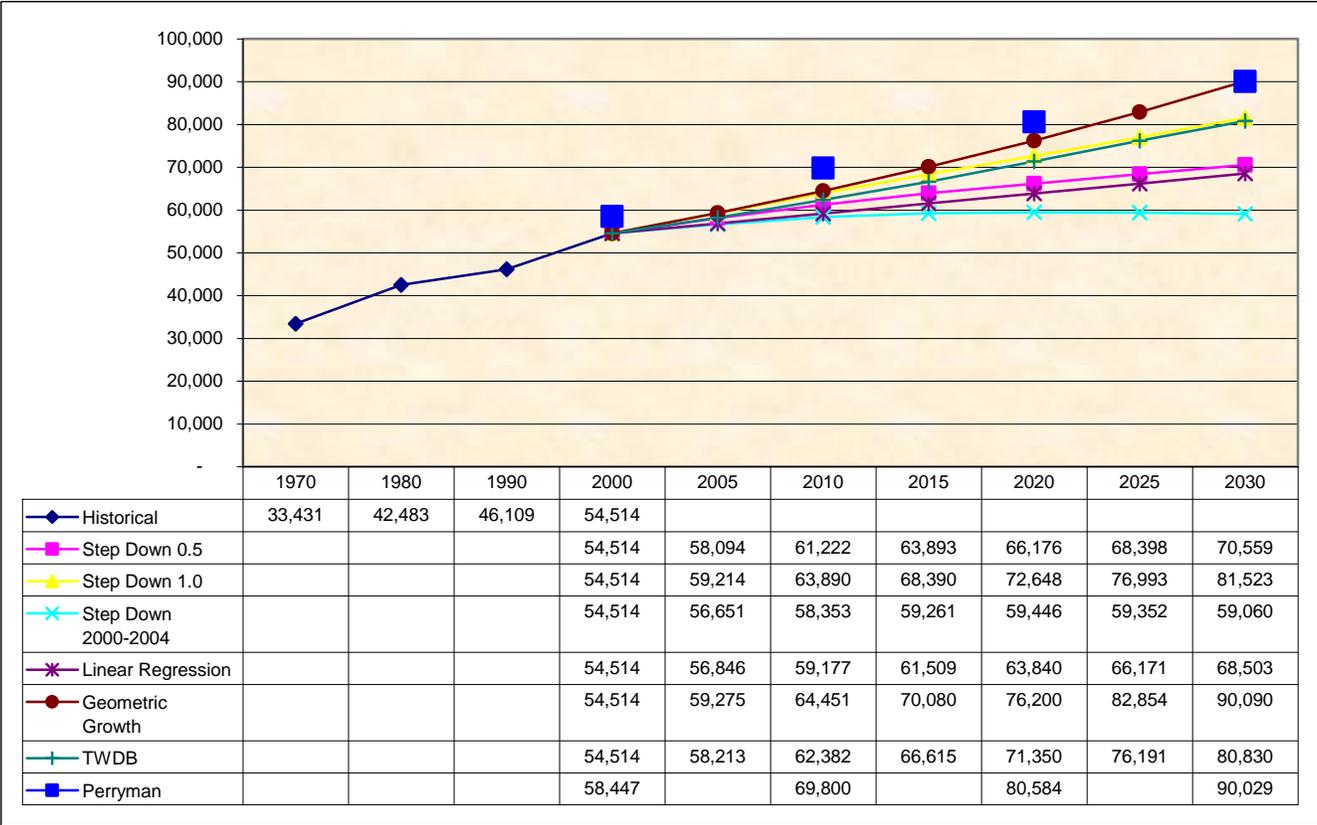
### **Temple Population Projections**

First, it should be noted that population forecasting methods that model births, deaths, and migration are more appropriately used at the county and regional levels, where records of these statistics are kept. Sub-county population growth is strongly influenced by less predictable nuances such as housing prices, availability of vacant land to develop, and annexation of additional territory (and, in some cases, additional residents) by cities.

Therefore, to project future population at the city level, there are several techniques that can be used including linear regression, exponential (or “geometric”) growth, and step-down methods. Projections prepared by the Texas Water Development Board (TWDB) can also be referenced. These statistical methods were used to compare alternative population forecasts based on the comprehensive plan’s 20- year horizon. The projection results are shown in **Figure 2.4, City of Temple Population Projections**.

The projections of Temple’s population in 2030 vary from approximately 68,500 (linear regression) to roughly 90,000 (geometric growth), discounting the low projection resulting from the 2000-04 scenario. The latter projection to the 90,000 level is on target with an earlier projection prepared by The Perryman Group in 1999, which forecasted a City population of 90,029 in 2030. Both the City of Temple’s current utility master planning and the Metropolitan Transportation Plan maintained by the Killeen-Temple Urban Transportation Study are based on the Perryman projections. Therefore, this Comprehensive Plan will be based upon the same population growth assumptions.

Figure 2.4, City of Temple Population Projections



Source: US Census Bureau, Kendig Keast Collaborative

It is wise for cities to think in terms of a range of potential growth rather than absolute numbers given the uncertainty of any small-area forecast that extends beyond a few years. If the projection of 81,523 resulting from the Step Down 1.0 scenario is treated as a more conservative forecast, this figure is roughly 10 percent below the 90,000 projection for 2030. A similar 10 percent buffer above the 90,000 mark would fall at 99,000. **It is recommended that Temple monitor its growth trend from year to year, over the time horizon of this plan, to determine if the potential 2030 population is still remaining within a range from 81,500 to 99,000 persons.** Any variance outside this range, higher or lower, would indicate the need for immediate rethinking of the assumptions and strategies reflected in this plan.

**Population Growth Assumptions for Temple’s Long-Range Planning**

This Comprehensive Plan assumes that Temple’s population will be nearing the 70,000 mark in 2010, will just surpass the 80,000 level by 2020, and will increase to **approximately 90,000 residents by 2030.**

If actual growth follows this path, this means that, over the 30 years from 2000 to 2030, Temple will have added an increment of new residents equal to two-thirds of its current population (about 35,000 more residents).

In the meantime, through the preparation of this comprehensive plan (plus the recent Temple 20/20 Alliance Strategic Plan), the community's public and private leadership expressed confidence that Temple can and will sustain the growth that would take it to a population of 90,000 residents by 2030 based on the following factors:

- The sheer number of residential “rooftops” added in recent years through ongoing subdivision and building activity.
- The extent of retail and commercial investment which Temple is experiencing based on its residential and employment growth – with further development opportunities emerging as several of the area’s major highway corridors and interchanges are upgraded.
- The ongoing growth in Temple’s already strong medical sector, including hospital and clinic expansions, as well as the presence of the Texas A&M University Health Science Center College of Medicine and the specialized personnel and “doctors in training” it draws to the area.
- The outlook for research-oriented investment and growth, particularly through the Temple Life Science, Research & Technology Campus, as well as the ongoing presence of the Texas A&M University Blackland Research Center/USDA Research Center.
- The significant presence of Fort Hood in the region, from which Temple attracts military families seeking affordable housing, good schools, and jobs for spouses, as well as veterans drawn by the Teague Center and associated medical complex.
- Continued growth in area school enrollment, leading to construction of new campuses and upgrades to existing schools, plus hiring of additional teachers and support staff (the Temple and Belton school districts, together, have added roughly 1,000 students over the last 10 years, approaching 16,000 total students).
- Continued increases in programs, students and faculty at Temple College.
- Improvements to the I-35 corridor, which is already such a growth driver for all of Central Texas and promises to solidify Temple’s position as a distribution hub – spurring further the ongoing growth in North Temple Industrial Park.
- The potential for the TTC-35 segment of the proposed Trans Texas Corridor system to introduce a monumental new, multi-modal transportation corridor just east of Temple – which would fuel further growth in and around South Temple Industrial Park.

While the population figures presented in this section are simply projections, they reflect trends and recent experience and offer a basis to prepare for the future. It is important to remember that projections cannot account for all physical, social and economic phenomena that may occur over the next several decades – including potential annexation activity by the City – and which will likely cause subtle or drastic changes in the area population. It will therefore be important for the City to monitor population and economic growth on an ongoing basis to account for both short- and long-term shifts that will influence growth and development in the City, County and larger region.

### ***Implications of Population Growth***

The population projections and associated shifts in the community's socioeconomic characteristics that are identified in this chapter are used as a basis to formulate the City's growth policies and strategies for addressing various issues and challenges confronting the community. Though tempered by local market and microeconomic factors, the aforementioned future population projections will help the City and private business interests better evaluate:

- Underlying demands for varying housing types, sizes and prices;
- Employment opportunities and labor market trends in Temple and the surrounding area;
- Changes in the median household income and the effective buying power of residents;
- Numbers of school-age children moving to the area and the resulting impact on the demand for additional school facilities;
- Numbers of retired and elderly persons (including veterans and disabled individuals) increasingly attracted to Temple for its medical offerings, location and climate, and cost-of-living advantages;
- Projected future traffic volumes, likely congestion, and demands for new roadway infrastructure and alternative modes of transportation;
- Anticipated use of neighborhood, community, and regional parks and recreation facilities and the demand for additional areas, facilities and programs;
- Increased capacity requirements resulting from induced development for water and wastewater service, storm drainage improvements, and the requisite capital investments; and
- Impact on the number of police, fire and emergency medical service calls and associated response times, service levels, and facility and staffing needs.

The implications of the expected future population characteristics, and the physical and economic growth of Temple and its planning area, are reflected in other areas of this plan.

## **Population Characteristics**

### ***Race***

- As shown in **Table 2.2**, minority population is approximately 37 percent of the total City population (minority population is defined as those persons who identified themselves in the 2000 Census as one of the following races: Black, American Indian, Asian or Pacific Islander, other race, or of Hispanic Origin).
- 18 percent of the population is of Hispanic or Latino Origin.
- Of those identified as not of Hispanic or Latino Origin, 63 percent are White followed by 16 percent who are Black or African American.

### **Data Availability**

This comprehensive plan was updated toward the end of a decade. This is when one-of-a-kind data from the last decennial census is growing increasingly out of date and data from the next census is still up to five years away. In the meantime, results from the last census (cited as 1999 or 2000 data in the following sections) is still, in many cases, the best source of data about socioeconomic conditions at the local community level.

- Diversity increased in Temple during the 1990s as the minority population increased from 32 percent in 1990 to 37 percent in 2000.

**Table 2.2, Minority Population**

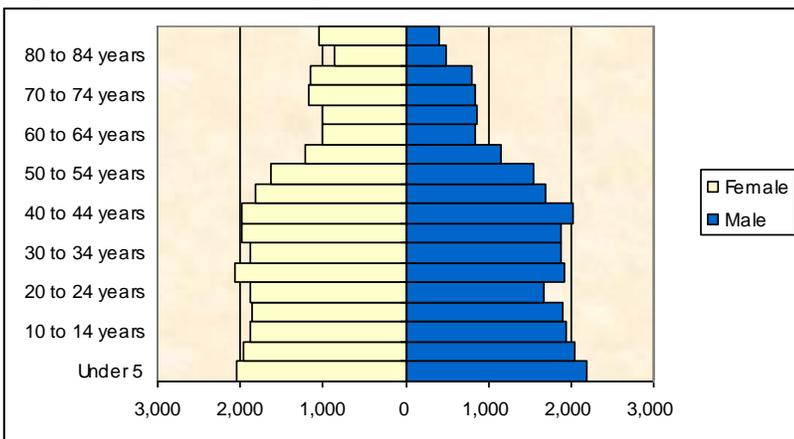
	Texas	Bell County, Texas	Temple City, Texas	Percent of Temple Population	Killeen-Temple, TX MSA
Total:	20,851,820	237,974	54,514	-	312,952
Not Hispanic or Latino:	14,182,154	198,273	44,798	82.2%	263,827
White alone	10,933,313	136,241	34,176	62.7%	181,622
Black or African American alone	2,364,255	47,344	8,818	16.2%	63,320
American Indian and Alaska Native alone	68,859	1,297	200	0.4%	1,814
Asian alone	554,445	5,935	805	1.5%	7,188
Native Hawaiian and Other Pacific Islander alone	10,757	1,005	33	0.1%	1,339
Some other race alone	19,958	479	56	0.1%	649
Two or more races	230,567	5,972	710	1.3%	7,895
Hispanic or Latino:	6,669,666	39,701	9,716	17.8%	49,125

Source: US Census Bureau

**Age**

- The median age in Temple is 35.2, which is higher than the County and State averages of 29.2 and 32.3 respectively but right in line with the national median age as shown in **Table 2.4, Community Comparison**.

**Figure 2.5, Gender and Age**



Source: US Census Bureau

- As illustrated in **Figure 2.5, Gender and Age**, 16 percent of the population is 65 years of age or older, which is almost double the average for Bell County (9 percent) and Texas (10 percent).
- 29 percent of the population is under the age of 20, which is lower than the average for Bell County (32 percent) and Texas (31 percent).

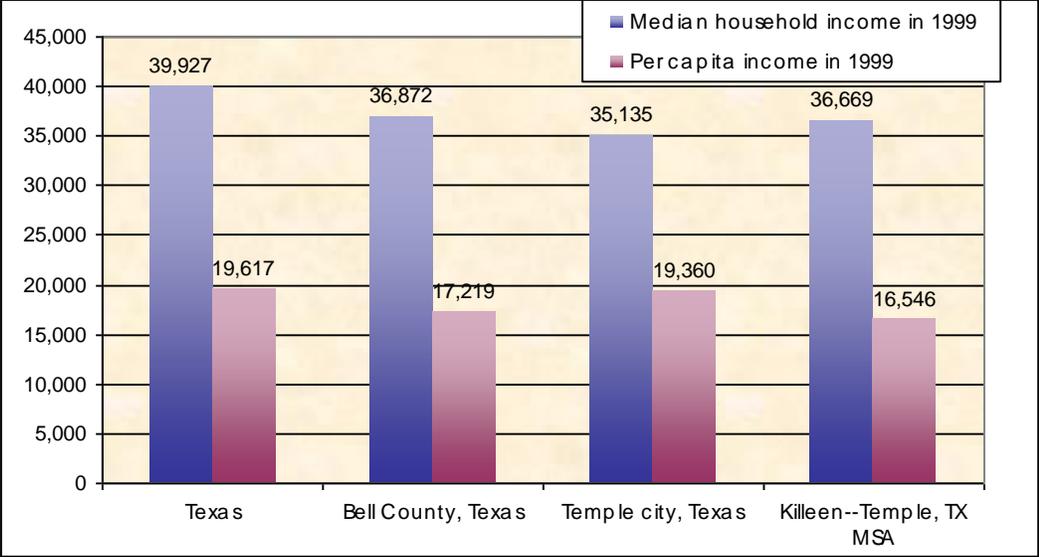
**Income and Poverty**

- Median household income in Temple rose from \$23,194 in 1989 to \$35,135 in 1999, an increase of 51 percent. Median household

income in 1999 was slightly lower than the County and State averages, as shown in **Figure 2.6**.

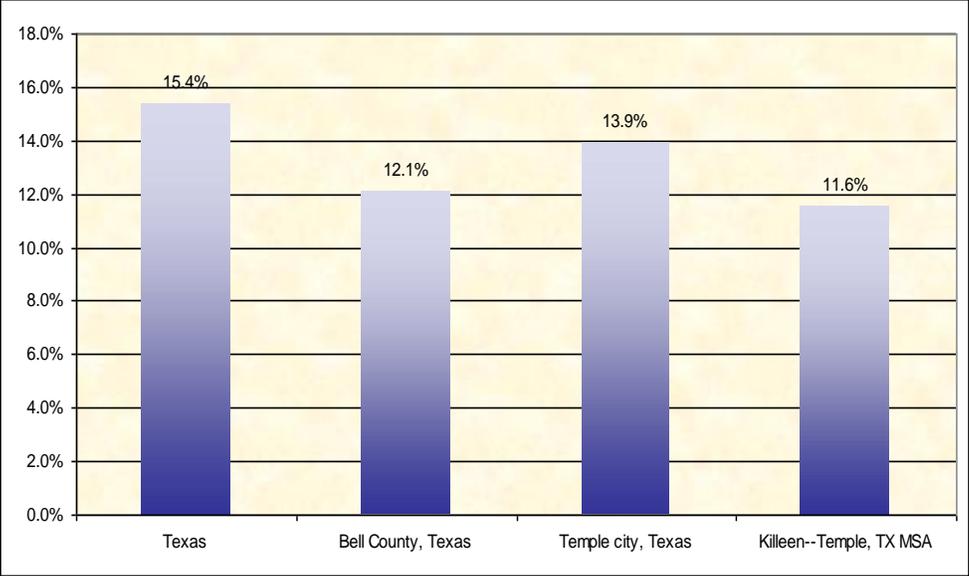
- As shown in **Figure 2.7**, the percentage of individuals living below poverty level (13.9 percent) was slightly higher than the County average but below the State average of 15.4 percent. Poverty levels have declined in Temple since the 1990s when it was approximately 20 percent.

Figure 2.6, Median and Per Capita Income, 1999



Source: US Census Bureau

Figure 2.7, Income below Poverty Level in 1999



Source: US Census Bureau

**Housing Characteristics**

- There were 23,453 housing units in Temple in 2000.
- Since 2000, 2,450 single-family and 46 multi-family building permits have been issued for residential development.

Table 2.3, Occupancy Status

	Texas	Bell County, Texas	Temple City, Texas	Killeen--Temple, TX MSA
Total	8,157,575	92,782	23,453	114,558
Occupied	90.6%	92.2%	91.7%	92.1%
Vacant	9.4%	7.8%	8.3%	7.9%

Source: US Census Bureau

- As shown in **Table 2.3**, Temple had a housing occupancy rate of 92 percent in 2000, which was comparable to County and State levels.
- Homeownership rates in Temple increased from 53 percent in 1990 to 57 percent in 2000.

**Housing Affordability**

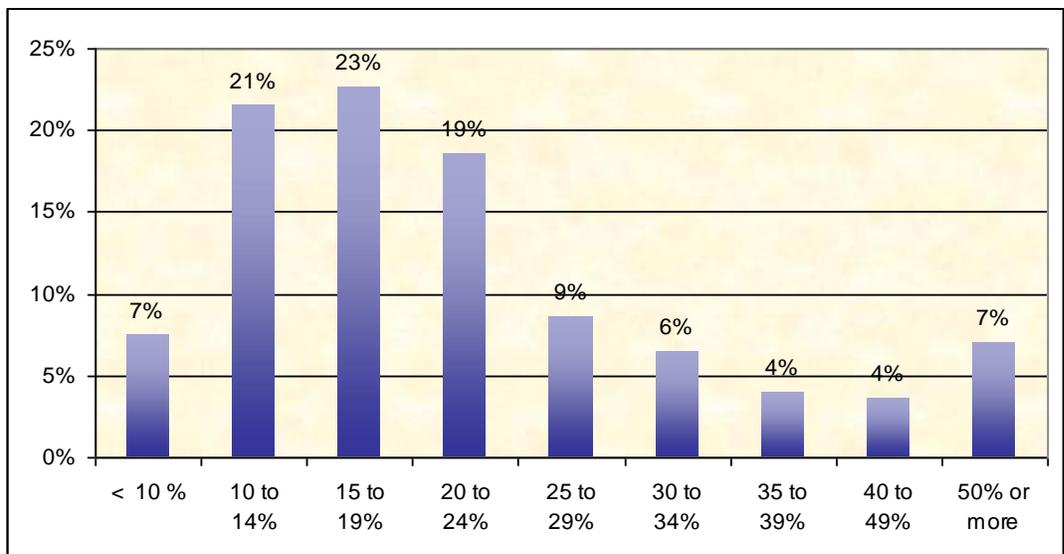
- According to the U.S. Census Bureau, median value for a home in Temple in 2000 was \$74,400, which was lower than County and State averages. The Temple-Belton Board of Realtors maintains data on prices at which area homes were listed and eventually sold.<sup>1</sup> This data shows that the median “sold” price increased steadily from \$86,000 in 2000 to \$106,000 in 2005. A banner year was experienced in 2006, with 2,055 total listings compared to a previous high of 1,808 in 2005 and 1,074 in 2000. As a result, the median sold price jumped to \$113,500 in 2006. Year-to-date data through late May 2007 showed Temple likely experiencing the same housing market cooling as was occurring nationwide. At nearly the halfway point of 2007, the median sold price year-to-date was \$110,650 based on 685 listings.
- As of the 2000 Census, median rent asked in Temple was \$457, which was below the statewide average.
- Among owner-occupied housing units with a mortgage, 21 percent of these owners spend 30 percent or more of their household income on their home, as shown in **Figure 2.8**, which is slightly below the State average of 22 percent.
- The first-time home buyer index in Temple is 1.48, while the statewide index is 1.23. This means that the median-income family in Temple has more than the necessary income to qualify for a loan to purchase the median-priced home.
- The overall housing affordability index for Temple has fluctuated in recent years,

**Affordability Index**

The index reflects general housing affordability in terms of the ability of the median-income family to purchase the median-priced existing house in the area using standard, conventional financing terms. A ratio of exactly 1.0 indicates that the median family income is exactly equal to the income a conventional lender would require for the family to purchase the median-priced house. A ratio of less than 1.0 means that a median-income family has insufficient income to qualify for the loan to purchase the median-priced house. A ratio of greater than 1.0 indicates that a median-income family earns more than enough to buy the median-priced house (that is, the family could afford to buy a house priced above the median price)

*Real Estate Center,  
Texas A&M University*

**Figure 2.8, Monthly Owner Costs as a Percentage of Household Income (owners with a mortgage)**



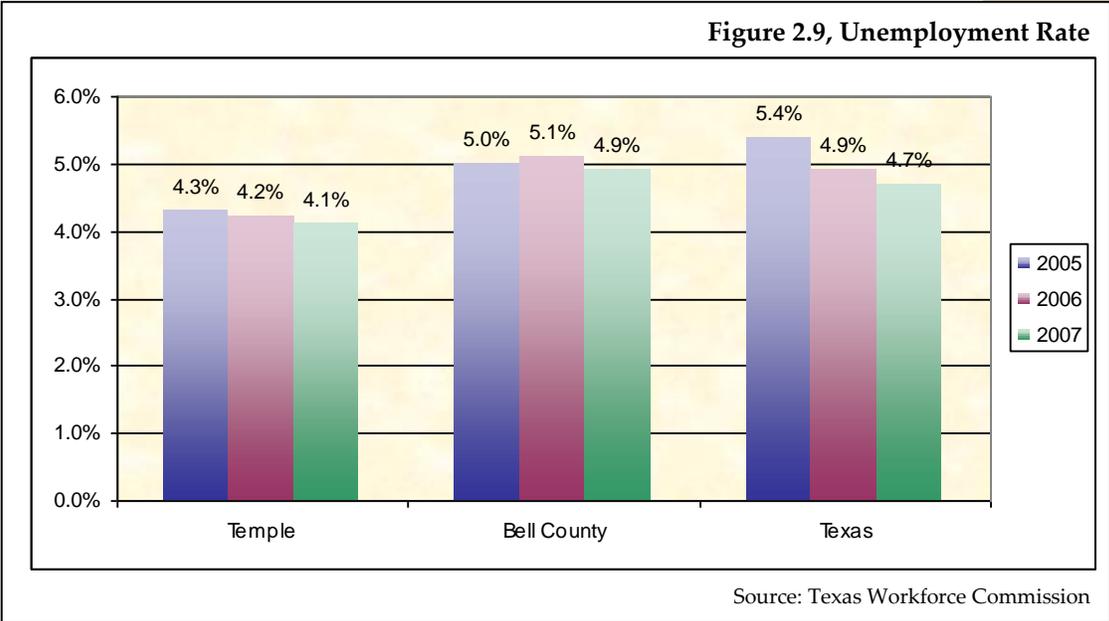
Source: US Census Bureau

<sup>1</sup> This data is based on transactions captured through the Multiple Listing Service and does not include all new home sales or homes sold by owners without a realtor.

ranging from 1.85 in 1992 to 2.61 in 2004. The 2005 housing affordability index was 2.14, meaning that a median-income family earns more than enough to buy the median-priced house.

**Economic Characteristics**

- As of first quarter 2007, Temple had a labor force of 28,818 people.
- Also as of early 2007, the unemployment rate in Temple was 4.1 percent, which was well below County and State rates, as illustrated in **Figure 2.9**.
- Temple’s top two industries in terms of employment and number of establishments are Trade, Transportation & Utilities and Education & Health Services.
- Major employers with over 1,000 employees include Scott & White Hospital and Clinic, Wilsonart International, McLane Company, Temple Independent School District, and Nextel Communications.



## Community Comparison

As shown in **Table 2.4**, Temple was compared to several other Texas cities in roughly the same population range as suggested by the City and Comprehensive Plan Advisory Committee (CPAC) members. Although “apples to apples” comparisons may not always result, this additional indicator data is provided for the cities of Baytown, Bryan, North Richland Hills, and Victoria, as well as for Bell County, the State of Texas, and the nation.

### ***Steady Growth***

Temple experienced steady growth during the 1990s, increasing from 46,109 residents in 1990 to 54,514 in 2000. While not quite as rapid as growth in all of Bell County or statewide, this pace did put Temple close to its fastest-growing comparison cities.

### ***Aging Population***

The 2000 median age in Temple, 35.2, was comparable to the national median but higher than its peer cities and the statewide median of 32.3. Additionally, in comparison to the other cities, Temple had the largest percentage of people 65 years and older, 15.8 percent. This can be attributed to the aging population in the community and the increasing number of retirees choosing to live in Temple because of its well-known medical facilities.

### ***Increased Diversity***

While Temple’s population is not as diverse as most of its peer cities, diversity increased in the community during the 1990s, with the minority population increasing from 32 percent in 1990 to 37 percent in 2000.

### ***Higher Incomes***

Except for the relatively affluent community of North Richland Hills, Temple’s median household income and per capita income were comparable to those of its peer communities. Poverty rates are also lower in Temple than in all the comparison cities besides North Richland Hills.

### ***Comparable Educational Attainment***

The level of educational attainment in Temple is comparable to most of its peer communities, as well as State and national educational levels, although North Richland Hills has a much higher percentage of high school graduates than the other four comparison cities. Twenty-three percent of Temple residents graduated from college with a bachelor’s degree or higher, which falls in the middle of the other four comparison cities.

### ***Affordable Housing***

The median price for housing in Temple of \$76,100 was somewhat higher than in Baytown and Victoria and comparable to Bryan, but well below the \$100,300 level found in North Richland Hills through Census 2000. Housing costs in Temple also remained below State and national averages. Although the price of housing was comparatively low, the homeownership rate in Temple was also lower than in three of the four comparison cities (all except Bryan), as well as State and national ownership rates.

**Table 2.4, Community Comparison**

	United States	Texas	Bell County	Baytown	Bryan	N. Richland Hills	Temple	Victoria
Population, 2000	281,421,906	20,851,820	237,974	66,430	65,660	55,635	54,514	60,603
Population, percent change, 1990 to 2000	13.2%	22.8%	24.5%	3.4%	19.4%	21.2%	18.2%	9.3%
Land area, 2000 (square miles)	3,537,438	261,797.12	1,059.72	33	43	18	65	33
Persons per square mile, 2000	79.6	79.6	224.5	2,034.0	1,515.2	3,055.8	834.2	1,838.3
Median age in years, 2000	35.3	32.3	29.2	30.6	27.6	34.7	35.2	33.9
Persons under 5 years, percent, 2000	6.8%	7.8%	8.9%	8.7%	8.0%	7.1%	7.8%	7.9%
Persons under 18 years, percent, 2000	25.7%	28.2%	28.9%	30.0%	27.0%	27.2%	26.3%	28.8%
Persons 65 years old and over, percent, 2000	12.4%	9.9%	8.8%	10.0%	9.3%	8.8%	15.8%	12.6%
Average household size, 2000	2.59	2.74	2.68	2.8	2.65	2.66	2.44	2.68
Persons of hispanic/latino origin, percent, 2000	13.0%	32.5%	17.4%	34.2%	28.4%	9.5%	18.5%	42.9%
Housing units, 2000	115,904,641	8,157,575	92,782	26,318	25,780	21,600	23,453	24,192
Homeownership rate, 2000	66.2%	63.8%	55.7%	59.6%	51.0%	67.1%	55.7%	60.8%
Percent of housing units constructed since 1990	17.0%	20.7%	27.1%	10.0%	18.0%	22.1%	16.3%	12.8%
Percent of housing units constructed between 1980 to 1989	15.8%	22.6%	22.3%	16.4%	25.1%	30.3%	19.6%	20.5%
Percent of housing units constructed between 1970 to 1979	18.5%	21.5%	22.1%	26.6%	25.6%	25.0%	22.5%	21.4%
Housing unit vacancy rates, 2000	9.0%	9.4%	7.8%	10.4%	7.6%	3.7%	8.4%	8.5%
Median gross rent, 1999	\$602	\$574	\$543	\$529	\$566	\$702	\$522	\$512
Median household income, 1999	\$41,994	\$39,927	\$36,872	\$40,599	\$31,672	\$56,150	\$35,135	\$36,829
Median value for an owner occupied housing unit	\$119,600	\$82,500	\$78,100	\$66,800	\$78,900	\$100,300	\$76,100	\$72,600
Per capita income, 1999	\$21,587	\$19,617	\$17,219	\$17,641	\$15,770	\$25,516	\$19,360	\$19,009
Persons below poverty level, percent, 1999	12.4%	15.4%	12.1%	15.5%	22.3%	4.7%	13.9%	14.7%
High school graduates, percent of persons age 25+, 2000	80.4%	75.7%	84.7%	72.0%	72.8%	90.0%	79.8%	75.6%
Bachelor's degree or higher, pct of persons age 25+, 2000	24.4%	23.2%	19.8%	13.6%	26.0%	26.1%	22.9%	18.5%
Mean travel time to work (minutes), workers age 16+, 2000	25.5	25.4	21.1	23.6	16.8	26.4	17.9	19.2

Source: US Census Bureau, Kendig Keast Collaborative

**Additional Information**

Additional indicator data and background information on Temple is available from the following sources:

- City of Temple Planning Department:  
<http://www.templetx.gov/planning>
- Temple Economic Development Corporation:  
<http://www.choosetemple.com>
- Temple Chamber of Commerce:  
<http://www.templetx.org>
- Temple Health & Bioscience District:  
<http://www.templebioscience.com/>
- Central Texas Workforce:  
<http://www.workforcelink.com/newworkforce/>
- Temple Public Library:  
<http://www.youseemore.com/TemplePL/default.asp>

- Central Texas Economic Corridor:  
<http://www.economicdevelopmenthq.com>
- Bell County Museum:  
<http://www.bellcountytexas.com/Museum/>
- Texas State Data Center:  
<http://txsdc.utsa.edu/>
- U.S. Bureau of the Census, American FactFinder website:  
<http://factfinder.census.gov>
- Texas Workforce Commission:  
<http://www.tracer2.com/>
- Texas Education Agency  
<http://tea.texas.gov/>
- Real Estate Center, Texas A&M University:  
<http://recenter.tamu.edu/data/>