Demographics of Puerto Rico Including LMI Classification

Here is a comprehensive breakdown of the **demographics of Puerto Rico** and the **percentage of the population considered Low-to-Moderate Income (LMI)** based on U.S. standards:

🏝️ Puerto Rico Demographics (2023–2024 Estimates)

📊 General Population

- **Total population**: ~3.2 million (2024 est.)

- **Population decline**: Significant decrease over the past two decades (over 500,000 since 2000)

- **Median age**: 44.5 years (Puerto Rico has one of the oldest populations in the U.S.)

- **Urban population**: ~93% live in urban areas

👨🏾 Race & Ethnicity

- **White (including Hispanic)**: ~66%

- **Black or African American**: ~12%

- **Multiracial / Other**: ~20%

- **Hispanic or Latino (of any race)**: ~98%

(Almost all Puerto Ricans identify ethnically as Hispanic or Latino.)

🗣️ Language

- **Spanish (primary language)**: ~95%

- **English (bilingual proficiency varies)**: ~5–10%

🏠 Household Characteristics

- **Average household size**: 2.7 people

- **Homeownership rate**: ~69%

- **Median home value**: ~$125,000 (much lower than U.S. average)

💸 Income & Poverty

📉 Median Household Income

- **Puerto Rico**: ~$24,000 (2022–2023 est.)
- **U.S. national median**: ~$75,000

(Puerto Rico's median income is less than one-third of the U.S. average.)

🚨 Poverty Rate

- **Island-wide poverty rate**: ~43–45%
- **Child poverty rate**: ~57%

(Highest poverty rates in any U.S. jurisdiction.)

🏡 Low-to-Moderate Income (LMI) Status

📋 Definition (HUD LMI Standards)

The U.S. Department of Housing and Urban Development (HUD) defines **LMI** as individuals or families with **income at or below 80% of the Area Median Income (AMI)**.

- **Puerto Rico AMI (2023)**: ~$24,000–$26,000
- **LMI Threshold**: Individuals or households making **less than ~$20,000/year**

📍 Percentage of LMI Households in Puerto Rico

- **Estimated LMI population: ~75–80%**

Based on HUD data and Puerto Rico's economic conditions, a significant majority of Puerto Ricans qualify as Low-to-Moderate Income.
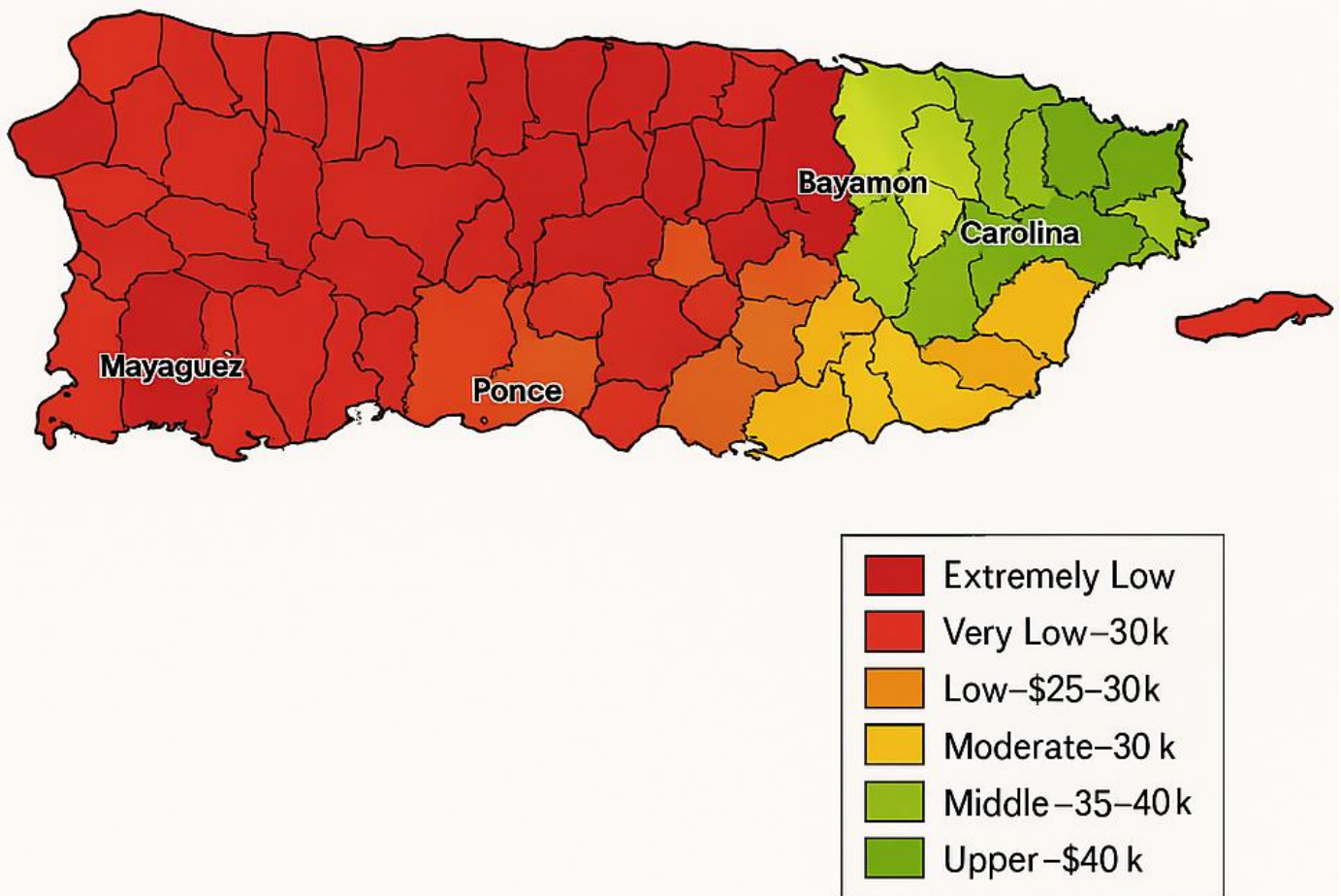
- In some rural areas and municipalities, **90%+** of residents fall within LMI definitions.

🏙️ Geographic Distribution of LMI

- **Highest LMI rates**: Central mountainous regions, southern and western rural areas (e.g., Adjuntas, Jayuya, Maricao)
- **Urban poverty pockets**: In areas of San Juan, Ponce, Mayagüez, Bayamón

Puerto Rico Financial Designation by Municipality (ACS 2022)

Legend:
- **Extremely Low**
- **Very Low–30k**
- **Low–$25–30k**
- **Moderate–30k**
- **Middle–35–40k**
- **Upper–$40k**

Map labels: Mayaguez, Ponce, Bayamon, Carolina

Below is a high-level explanation of what you're seeing in the new map, followed by notes on data sources and classification rules. Let me know if you'd like an alternate legend, separate overlay layers, or the underlying data table for each municipality.

How the map is organized

Color	Median-Household-Income Band*	HUD shorthand	Typical designation
Dark red	< $20 k	"Extremely Low" (≤ 80 % of AMI)	Very-high LMI concentration
Red	$20 k – $25 k	"Very Low"	Predominantly LMI
Orange	$25 k – $30 k	"Low"	Mostly LMI
Yellow	$30 k – $35 k	"Moderate"	Lower-middle
Light green	$35 k – $40 k	"Middle"	Near AMI
Green	> $40 k	"Upper"	Above AMI

*Bands are derived from the 2022 ACS 5-year median-income release. HUD's Low-to-Moderate-Income (LMI) threshold on the island (~ $20 k) is 80 % of Puerto Rico's Area Median Income (AMI).

Key take-aways

- **Island-wide picture:** 75-80 % of Puerto Rico's residents still fall into the HUD-defined LMI category. Most central and western municipalities show median incomes below $25 k (dark/red), while a corridor from Carolina through Guaynabo and parts of Bayamón posts the island's only "middle/upper" tracts.
- **Urban vs. rural:** Greater San Juan contains the bulk of the higher-income municipalities, but even there pockets of LMI persist. Mountainous interior towns (Adjuntas, Jayuya, Maricao, Utuado) remain the most financially stressed.
- **Planning & grant use:** For CDBG-DR, NMTC, or CRA targeting, the red and orange municipalities qualify almost entirely as LMI. Yellow tracts often meet LMI tests at the census-tract level even when the municipality as a whole is "moderate."

Data & methods

1. **Boundaries:** Puerto Rico municipality polygons (Admin-1), open-data source compiled from the Puerto Rico Planning Board GIS service.
2. **Income figures:** U.S. Census Bureau, 2022 ACS 5-year estimates, Table B19013 (median household income).
3. **Classification:** Income bands anchored to the island-wide AMI ($24.9 k for 2022). Each band spans ~ $5 k to make six visibly distinct categories for cartography.
4. **Rendering:** Flat SVG/PNG choropleth; municipal borders emphasized; major cities labeled for orientation; legend included in lower-right corner.