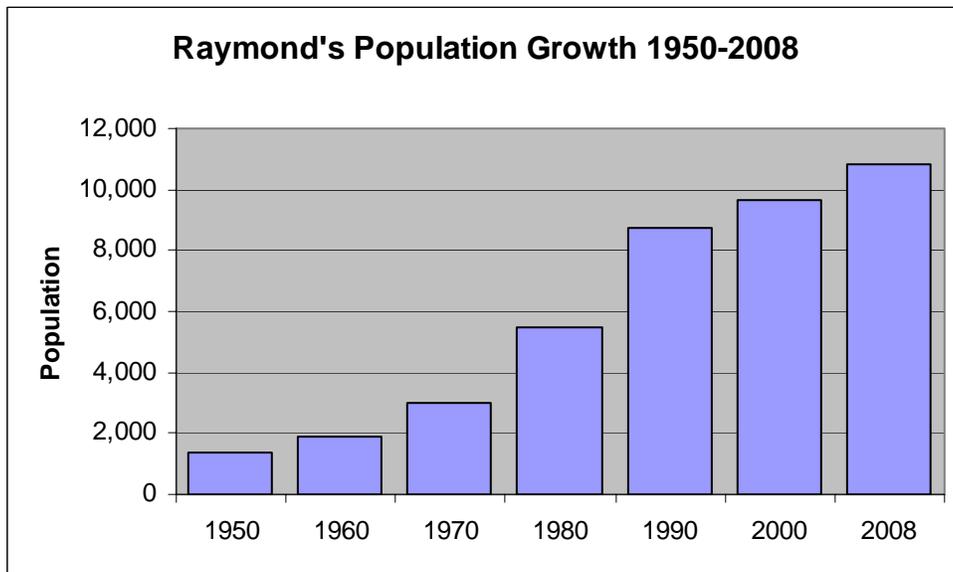
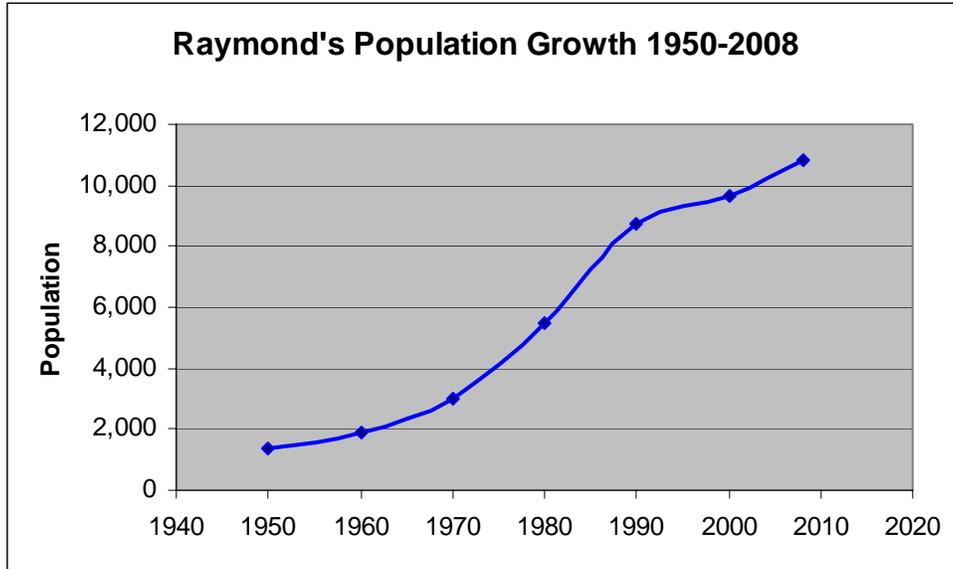


II. Demographic Trends



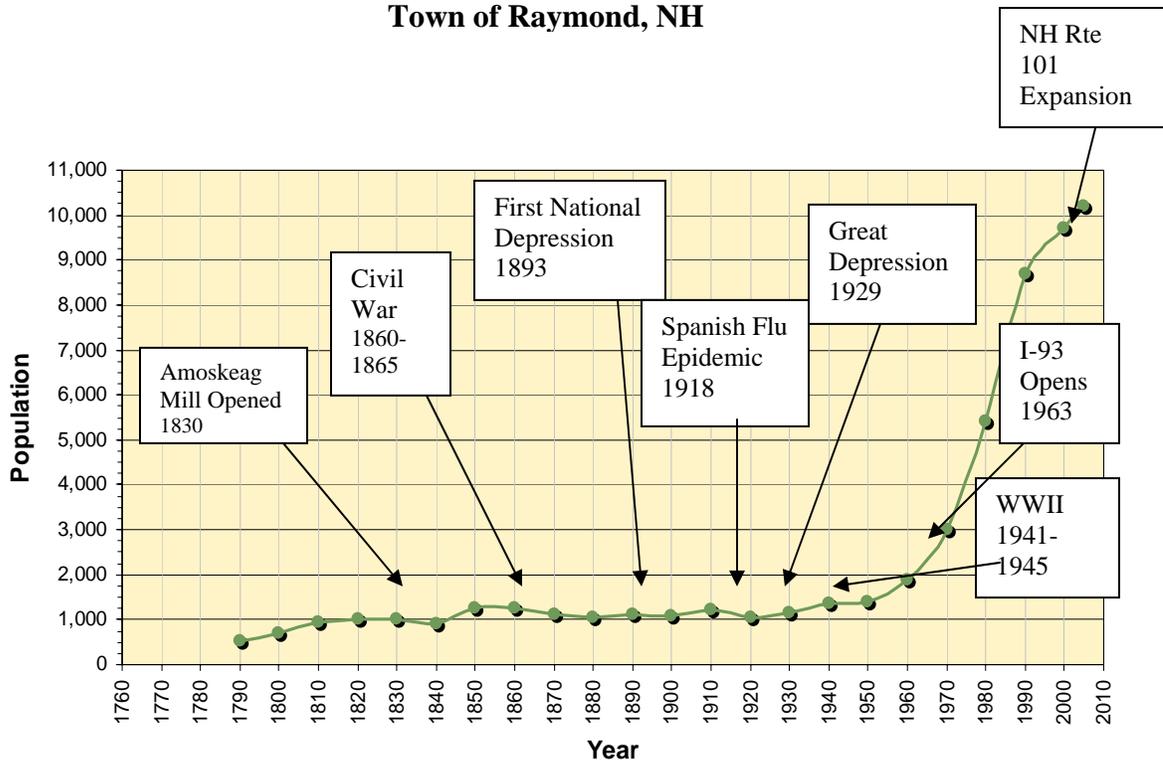
II. Demographic Trends

Population growth is driven by two factors, natural changes including births and deaths and the net migration or change in persons entering or exiting a community. Many local and regional factors such as employment opportunities, provision of municipal services, transportation networks, natural features, cost of living, and other quality of life issues may influence net migration and ultimately impact local population growth or decline. In turn, changes in population will drive the demand for housing, future land development, and the need for community services for age specific populations such as schools and elder care. Population growth is both directly and indirectly tied to all aspects of local planning.

A. Population Growth Trends

As recorded in the first census conducted for the Town of Raymond in 1790, approximately 720 residents existed within the community. By the early 1800's, Raymond's population had increased to 800, reaching a total of 961 residents by 1820. However, two major events, the opening of the Amoskeag Mill in the City of Manchester and the Civil War, started a decline in the town's early population growth beginning in the mid-1800's (see Figure 1).

Figure 1
Historic Events and Population Change
Town of Raymond, NH



Source: Southern NH Planning Commission

During this time period, many young workers left the rural farm life of New Hampshire's small town's to work in the mills and later to fight in the Civil War. The impacts of these events as well as two national depressions, the Spanish Flu Epidemic, and World War I contributed to significant population loss through the turn of the century for many towns throughout the region.

It was not until after World War II that the Town of Raymond began to experience increased population growth again and the town's population gradually increased through the 1950's and 1960's. After completion of the Interstate 93 highway system in 1963, the Town of Raymond grew at unprecedented rates. Between 1980 and 1990, Raymond's population increased from 5,453 to a total of 8,700, an increase of 59.8 percent.

As of 2008, the most recent New Hampshire Office and Energy and Planning (OEP) population estimate available, Raymond's total population of 10,825 ranks 28th among New Hampshire incorporated cities and towns. Between 1990 and 2008, the Town of Raymond's population grew from 8,713 to 10,825 residents, an increase of 24.2 percent. At the same time, the state grew 18.5 percent, Rockingham County grew 19.8 percent, and the SNHPC region grew 20.9 percent (see Table 1). Raymond's population growth has been roughly in line with previous population estimates as reported in the town's 1999 Master Plan, which estimates Raymond's population to be over 10,500 by the year 2005-2006 (see Table 2).

**Table 1
Population Change, 1990-2008
Town of Raymond, NH**

	1990	2005	2006	2007	2008	1990-2008		
						90-'08 Absolute Change	90-'08 Percent Change	Annualized Growth Rate
Raymond	8,713	10,640	10,780	10,786	10,825	2,112	24.2%	1.3%
SNHPC Region	216,479	263,719	262,813	262,138	261,791	45,312	20.9%	1.2%
Rockingham County	246,744	295,076	296,267	296,543	295,525	48,781	19.8%	1.1%
New Hampshire	1,109,252	1,309,940	1,315,000	1,315,000	1,315,000	205,748	18.5%	1.0%

Source: US Census 1990 & 2000, NH Office of Energy and Planning

Table 2
Population Change, 1980-2008
Town of Raymond, NH

Year	Total Population	Percent change
1980	5,453	-
1990	8,854	60%
2000	9,697	11%
2005*	10,640	9.99%
2006*	10,780	1.32%
2007*	10,786	0.00%
2008*	10,825	0.36%

Source: U.S. Census Bureau

*NH Office of Energy and Planning, 2008 Population Estimates

B. Population Projections

The population of a community can fluctuate with changes in national and regional economic conditions. Population is also affected by employment opportunities, the quality of transportation networks, and relevant advantages over neighboring communities (e.g. land resources, educational attainment of citizens, etc). Population projections are statistics developed to help a community picture its likely future. Because assumptions used in developing the data and growth factors can change, projections should not be taken to be hard-and-fast data. They are meant to provide general direction as to what is likely to be expected based on the stated assumptions.

It is important for the Town of Raymond to be able to anticipate the likely housing demand of future populations in order to appropriately plan for residential growth. This also includes evaluating the capacity of schools, roads, fire and police services and other municipal services and facilities to meet anticipated demands. Once future population projections are made, detailed studies can be done to determine specific project design, capacity, and timing requirements.

The Office of Energy and Planning has prepared population projections for the Town of Raymond through the year 2025 (see Table 3). These projections estimate that the Town of Raymond will experience an increase of 11 percent or 1,200 people between 2010 and 2025.

**Table 3
Population Projections, 2000-2025
Town of Raymond, NH**

Year	NH OEP	Percent Change
2000*	9,697	
2005	10,640	10.0%
2010	11,010	3.5%
2015	11,470	4.2%
2020	11,840	3.2%
2025	12,210	3.1%

Source: *U.S. Census 2000, January 2007 NH OEP
Population Projections,

The Office of Energy and Planning’s projections, however, do not take into account the impact that the widening of I-93 will have on future growth of the region. The Final Environmental Impact Statement released by the New Hampshire Department of Transportation (NH DOT) in April 2004 included population projections to the year 2020 based upon the build scenario for all the towns in the SNHPC region, including the Town of Raymond. The 2020 build population projection for the Town of Raymond is 14,600. This estimate is 23 percent higher than the OEP projection for 2020 which is 11,840.

C. Population Structure

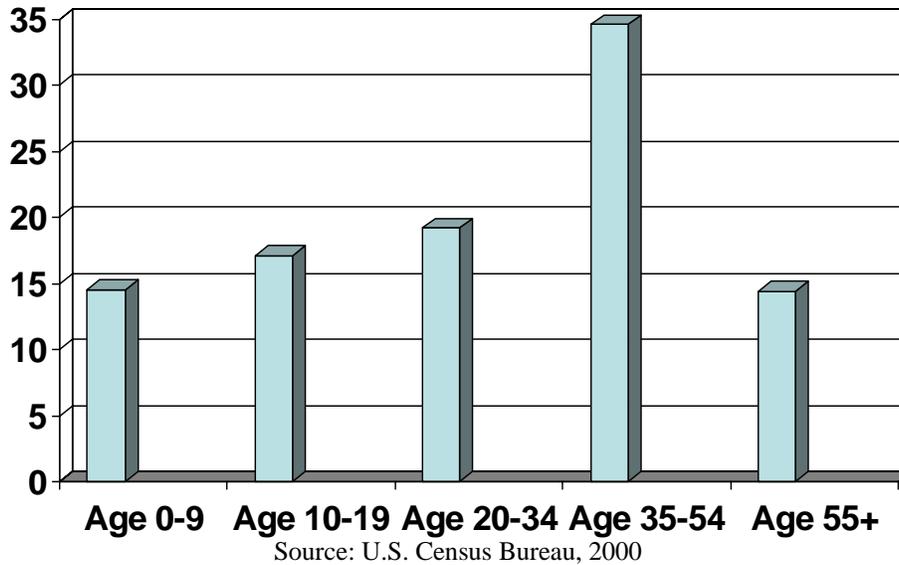
Figure 2 displays the age distribution of the Town of Raymond’s population based on the 2000 Census. As reported by the 2000 Census there were 4,843 males and 4,831 females residing in Raymond. The largest age group consists of residents between thirty-five and fifty-four years old. This age group accounted for slightly less than 35 percent of the total population of the town.

The next largest age group consists of residents 5 to 19 years of age. This age group or cohort²¹ accounts for 25 percent of the total population. The next largest age cohort are 20-34 year olds representing 19 percent of the population.

The median age reported for the Town of Raymond in 2000 is 34.4 years which is slightly younger than the median age for Rockingham County as a whole which stands at 37.2.

²¹ A cohort refers to a population with a common defining characteristic – typically age group – used for demographic or statistical purposes.

**Figure 2
Age Distribution
Town of Raymond, NH**



D. Declining Young Adult Population

The recent population estimates prepared by OEP indicate that while New Hampshire's population continues to increase in numbers, the population of the state is growing at a dramatically slower rate than it has for the past fifty years. Since 2000, according to the OEP, the state's growth has slowed from adding approximately 19,000 people per year to adding 11,000 people annually. The primary reason is that more people are moving out of state, while the number of those moving into the state has remained roughly constant.

Another noticeable trend is a decline in New Hampshire's young adult population. The 25-34 age cohort in the state fell by 22 percent between 1990 and 2000 and 7.3 percent between 2000 to 2005. This is a dramatic decline since the retirement age population is expected to soar to 25 percent of the state's total by 2030. The 2000 Census shows that New Hampshire has a higher percentage of baby boomers than the country as a whole and projections say that this trend is likely to continue in the future.

There has also been a noticeable decline in the youth population within the Town of Raymond. According to the U.S. Census Bureau, from 1990 to 2000, the Town of Raymond witnessed a 16.3 percent decrease in the 20-34 age cohort, falling from 2,074 in 1990 to 1,376 young adults in 2000.

This decline represents a significant loss of the working age population of the community and reflects the pattern of out migration to areas where job opportunities are high and affordable housing is available.

It will be important that the Raymond Planning Board take this trend into account in order to anticipate the town's future land use, housing, and economic development needs, particularly those needs that will be directly affected by an aging New Hampshire population and a decline in young adults.

Table 4
Population by Age 1990, 2000
State of New Hampshire

Age	1990	2000	Percent Change
Under 20	313,395	344,888	10.0%
20-24	82,962	69,443	-16.3%
25-34	204,823	159,821	-22.0%
35-54	294,847	407,227	38.1%
55+	213,225	257,629	20.8%
Total	1,109,252	1,239,008	11.7%

Source: US Census 1990, 2000

Table 5
Population by Age 1990, 2000
Town of Raymond, NH

Age	1990	2000	Percent Change
Under 20	2,910	3,062	5.2%
20-24	505	490	-3.0%
25-34	2,074	1,376	-33.7%
35-54	2,073	3,348	61.5%
55+	1,151	1,398	21.5%
Total	8,713	9,674	11.0%

Source: US Census 1990, 2000

E. Housing Trends

Between 1990 and 2000, household growth and population growth in the Town of Raymond has remained fairly similar. As the Town of Raymond's population has grown by 11 percent since 1990, the number of new households in Raymond has increased by 10.7 percent (see Table 6).

Table 6
Total Households and Families, 1990 & 2000
Town of Raymond, NH

	1990	2000	Percent Change
Total Households	3,350	3,710	10.7%
Persons Per Household	2.91	2.77	-4.8%
Family Households	2,358	2,566	19%
Persons Per Family Household	3.26	3.18	-3%
Married-Couple Family Households	2,245	2,066	-8%
Single-Parent Family Households	314	500	59%
Non-Family Households*	185	927	401%

* Includes Single Person Households

Source: U.S. Census

As shown in Table 6, it is important to note that while Raymond's total number of households increased by 10.7 percent between 1990 and 2000, the number of persons per household declined from 3.26 to 3.18 percent and the number of single-parent family households and non-family households increased significantly by 59 and 401 percent respectively.

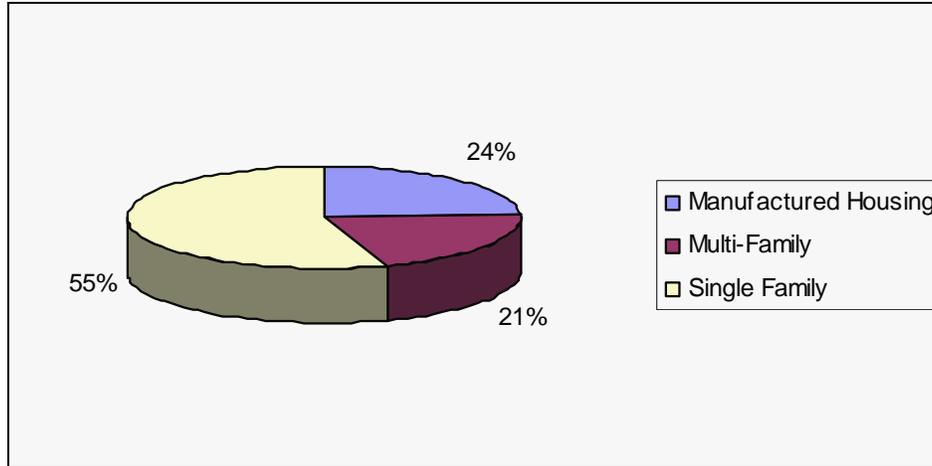
Table 7 and Figure 3 and Figure 4 summarize the total number of housing units by housing type in the Town of Raymond between 1990 and 2000. While it is not surprising the majority of the housing units in Raymond are single-family dwellings (increasing from 55 percent in 1990 to 63 percent in 2000), multi-family and manufactured housing experienced a decline of 0.7 percent and 17 percent respectively.

Table 7
Housing Unit Types, 1990 – 2000
Town of Raymond, NH

	1990	Percent	2000	Percent	Percent change 1990-2000
Single Family	1,856	55.4%	2,348	63.3%	25.5%
Multi-Family	690	20.6%	695	18.7%	-0.7%
Manufactured Housing and Other	804	24%	667	18%	-17%

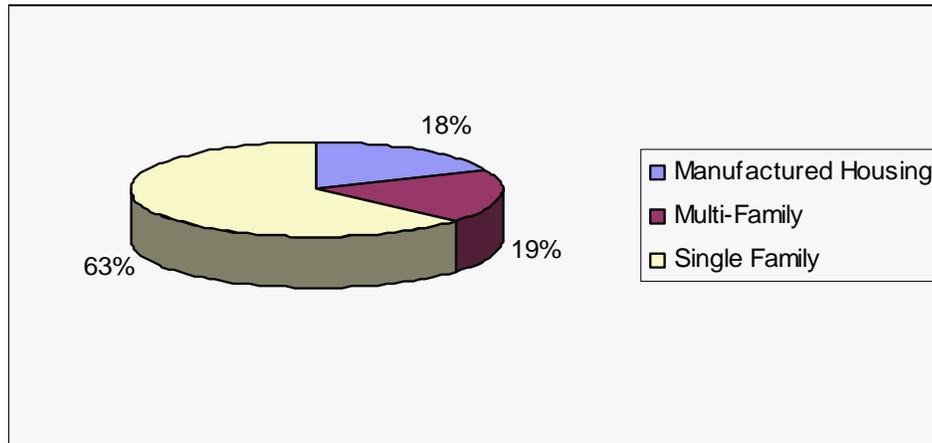
Source, U.S. Census

Figure 3
Housing Units by Type 1990
Town of Raymond, NH



Source: NH Housing Finance Authority

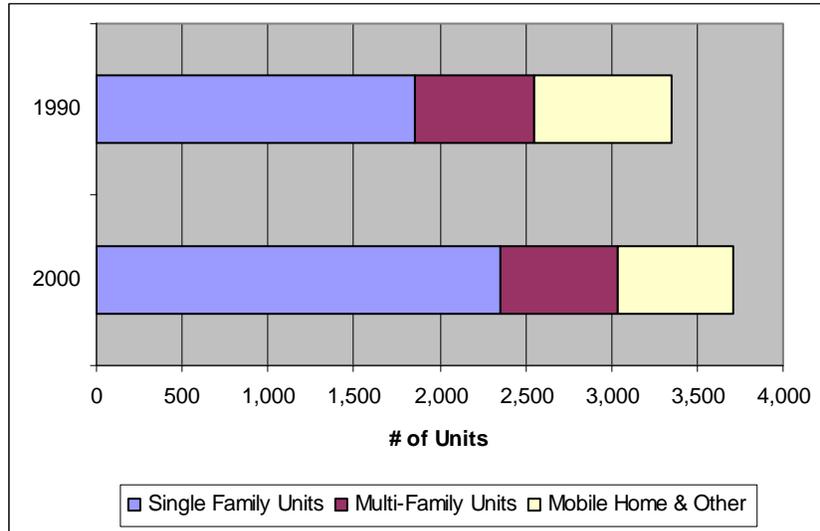
Figure 4
Housing Units by Type, 2000
Town of Raymond, NH



Source: NH Housing Finance Authority

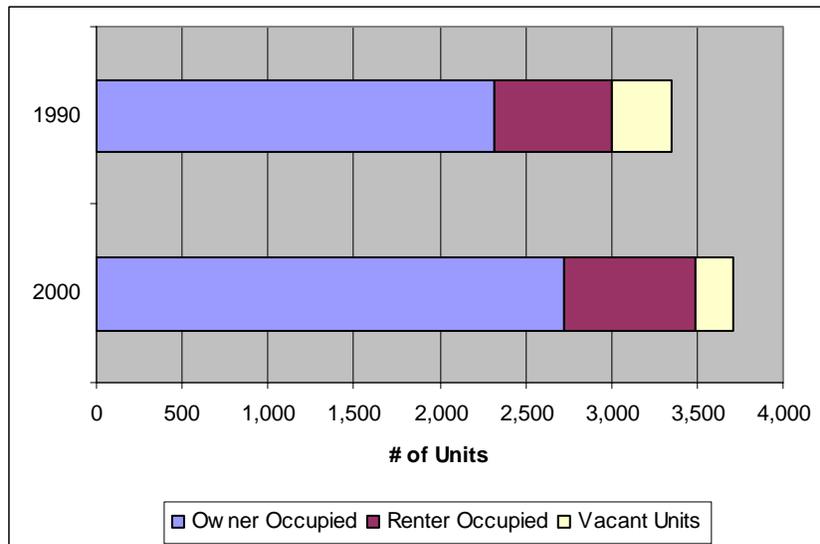
Figure 5 and Figure 6 show the total number of housing units in the Town of Raymond by housing type and housing tenure in 1990 and 2000. Housing tenure refers to home ownership – either owner occupied, renter occupied or vacant.

Figure 5
Total Housing Units by Type
Town of Raymond, NH



Source: NHHFA

Figure 6
Total Housing Units by Tenure
Town of Raymond, NH



Source: NHHFA

More recent housing data is also available from the Office of Energy and Planning. As reported by OEP in 2007, there were a total of 4,348 housing units in the Town of Raymond: consisting of a total of 2,751 single family units; 911 multi-family units; and 686 manufactured housing units. This data reflects the number of certificate of occupancy permits reported by the Town of Raymond to the OEP on an annual basis.

Table 8 shows the percent change in housing units in the Town of Raymond between 2000 and 2007. While there has been an overall increase in the total number of single-family and multi-family housing units in Raymond between 2000 and 2007, single-family housing had no overall change as a percentage of total housing. More importantly, the overall percentage of multi-family housing in Raymond increased from 19 percent in 2000 to 21 percent in 2007. This represents a significant swing in the type and number of new housing built within the community since 2000.

Table 8
Housing Unit Types, 2000 – 2007
Town of Raymond, NH

	2000	Percent of 2000 Total	2007	Percent of 2007 Total	Percent change 2000-2007
Single Family	2,348	63%	2,751	63%	17%
Multi-Family	695	19%	911	21%	31%
Manufactured Housing and Other	667	18%	686	16%	3%
Total	3,710	100%	4,348	100%	17%

Source, U.S. Census 2000, NH OEP

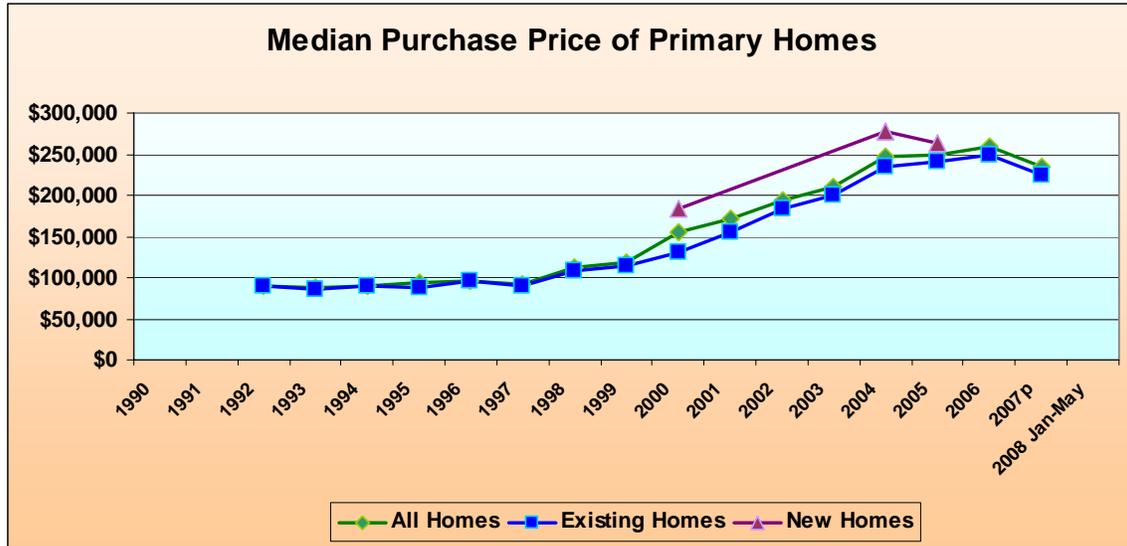
Concurrent with the overall increase in the total number of housing units in the Town of Raymond since 2000, housing unit costs within the community as well as the rest of the state have skyrocketed. In 2000, the median purchase price for an existing home in Raymond was \$130,000; by 2005, the median purchase price for a home had skyrocketed to \$239,000 and \$249,900 in 2006²². Two main factors for this rise have been low interest rates as well as a relatively low supply of available units. In addition, housing purchases and new construction have been relatively high since 2000.

During 2007, however, the overall housing market in Raymond and across the country entered a major slump and new purchases and construction significantly declined. The most recent data provided by the New Hampshire Housing Finance Authority (NHHFA) indicates that in 2007, the median purchase price of an existing single-family home was \$225,000 and among all housing types, it was \$234,900 (see

Figure 7).

²² Source: NHHFA Purchase Price Trends Database

Figure 7
Median Purchase Price of Primary Homes
Town of Raymond, NH



Source: NH Housing Finance Authority

F. Economic Trends

While New Hampshire’s unemployment rate among the New England states has remained the lowest in the region, the Town of Raymond’s unemployment rate has typically been much higher than the state and the county as a whole. Recent figures as of January 2009 indicate that New Hampshire’s unemployment rate stood at 5.7 percent while other states within New England ranged between 5.7 and 11.4 percent.²³ In February 2009, Rockingham County’s unemployment rate stood at 6.4 percent while Raymond’s unemployment rate was higher at 7.2 percent.

According to the New Hampshire Economic and Labor Market Information Bureau as of February 2009, Raymond has a labor force of 6,110 with 5,670 employed and 440 unemployed. In comparison, in 2007, Raymond’s civilian labor force consisted of 6,109 workers with 5,858 employed and 251 unemployed, resulting in an unemployment rate of 4.1 percent. In 1997, Raymond’s annual average civilian labor force consisted of 5,231 workers with 4,989 employed and 242 unemployed, resulting in an unemployment rate of 4.6 percent. These statistics indicate that while Raymond’s unemployment rate today is much higher than it has been in the past, the town’s annual average labor force size has been increasing since 1997.

²³ Source, <http://www.nhes.state.nh.us/elmi/econanalys.htm>

The 2000 US Census commuting to work data also indicates that 18 percent of Raymond's residents work within the town, while 64 percent commute to another NH community to work, and 19 percent commute out-of-state for employment.

G. Place of Employment

While the nation's economy is currently experiencing a severe recession and loss of jobs and employment, the Town of Raymond, much like the state and the Southern New Hampshire region, finds its residents employed in a wide variety of industries. Over the past several decades, while there has been an ongoing decline in manufacturing employment, there has been a rise in service industries, including retail, finance, insurance and other services across the state and nation.

However, as shown in Table 9, the Town of Raymond actually experienced an increase in manufacturing employment of 36.1 percent between 1990 and 2000. In addition, employment in the transportation/utility industries accounted for 677 jobs in 2000, resulting in a percentage increase of 282.5 percent since 1990. Transportation/utility industries, and construction and wholesale also experienced significant growth between 1990 and 2000, while retail, finance/insurance and public administration industries, on the other hand, experienced declines.

Table 9
Employment by Industry
For Raymond Residents and the Surrounding Region

Industry	1990	2000	Percent Change
Construction	427	520	21.8%
Manufacturing	990	1347	36.1%
Transportation/Utility	177	677	282.5%
Wholesale	170	233	37.1%
Retail	909	812	-10.7%
Finance/Insurance	296	175	-40.9%
Other Services	163	187	14.7%
Public Administration	110	102	-7.3%
Agriculture/Mining/Forestry	25	39	56%
Total	3,267	4,092	25%

Source: U.S. Census 2000

According to the 2000 Census, private wage and salary workers accounted for 72 percent of Raymond's workforce while government workers accounted for 17.5 percent. Self-employed workers accounted for 8.1 percent of the workforce.²⁴

Currently, some of the largest employers in Raymond include the Wal-Mart Distribution Center which has employed 600 people in the past; Hannaford Brothers which employs around 150; Ben Franklin/Ace Hardware; Gemini Valve; J.C.R. Construction; Rehrig Pacific; I.C.R. Construction; Jackson Lumber & Millwork; Aggregate Industries, and Shookus Machine.

H. Income

The Town of Raymond's Median Family Income in 2000 was \$52,834; \$13,511 or 20 percent less than Rockingham County's median family income of \$66,345. Another income disparity between the Town of Raymond and Rockingham County is that 18.7 percent more Raymond residents earn under \$50,000 and 21.1 percent fewer earn over \$75,000 (see Table 10 and Table 11).

Table 10
Types of Income, 2000
Town of Raymond, NH

Type of Income	Total Household Income	Percent of Total*	Region (Rockingham County)	Percent of Total*
Wage or Salary Income	2,985	85.8%	87,753	83.9%
Self Employment Income	450	12.9%	15,378	14.7%
Interest, Dividends, or Net Rental Income	921	26.5%	45,158	43.2%
Social Security Income	627	18.0%	22,361	21.4%
Supplemental Security Income	54	1.6%	2,297	2.2%
Public Assistance Income	90	2.6%	1,634	1.6%
Retirement Income	383	11.0%	16,359	15.6%
Other Type of Income	455	13.1%	12,871	12.3%
Total Households	3,481		104,586	

Note: Other types of income include Includes unemployment compensation, Veterans Administration (VA) payments, alimony and child support, contributions received periodically from persons not living in the household, military family allotments, net gambling winnings, and other kinds of periodic income other than earnings.

* Households may have multiple types of income; therefore percentages will not add up to 100 percent.

Source: U.S. Census 2000

²⁴ Source, U.S. Census 2000

Table 11
Income Distribution Totals
For Raymond and Rockingham County

Household Income Level	Raymond Total Number of Households	Percent of Total	Rockingham Total Number of Households	Percent of Total
Less Than \$10,000	236	6.8%	1,503	2.0%
\$10,000 to \$14,999	122	3.5%	1,318	1.8%
\$15,000 to \$24,999	260	7.4%	4,304	5.8%
\$25,000 to \$34,999	551	15.6%	5,997	8.0%
\$35,000 to \$49,999	616	17.6%	10,994	14.6%
\$50,000 to \$74,999	1,084	31%	19,625	26.2%
\$75,000 to \$99,999	367	10.5%	13,864	18.5%
\$100,000 to \$149,000	218	6.2%	11,518	15.4%
\$150,000 to \$199,000	27	0.8%	3,173	4.2%
\$200,000 or more	0	0	2,590	3.5%

Source: U.S. Census 2000

I. Education

Through the Associate degree level, the educational attainment of Raymond's population (aged 25 years and over) in 2000 is very similar to that of Rockingham County and the State of New Hampshire as a whole (see Table 12). However, a lower proportion of Raymond's residents have completed a Bachelor's degree relative to the county and state. There is also a lower proportion of graduate or professional degree attainment in the Town of Raymond relative to the state.

Table 12
Educational Attainment, 2000
25+ Year of Age
Town of Raymond, NH & Rockingham County

Attainment Level	Raymond	Rockingham County	New Hampshire
Less than 9th grade	3.2%	2.5%	3.9%
9th to 12th grade, no diploma	13.4%	7.1%	8.7%
High school graduate (or equivalency)	37.3%	28.6%	30.1%
Some college, no degree	23.5%	20.7%	20.0%
Associate degree	9.6%	9.5%	8.7%
Bachelor's degree	8.1%	21.1%	18.7%
Graduate or professional degree	4.9%	10.6%	10.0%

Source: 2000 US Census

J. Poverty

Overall, as reported by the US Census, the state as a whole has seen poverty levels remain steady between 1990 and 2000. The latest figures, however, from the 2005 U.S. Census Bureau's American Community Survey Profile show that poverty levels for all persons in New Hampshire had increased slightly to 7.5 percent; the percent for all families had increased to 5.3 percent; and the percent of elderly below the poverty level had increased to 7.5 percent.²⁵ The poverty rate in New Hampshire was 6.5 percent in 1989, 6.5 percent in 1999, and 7.5 percent in 2005.

A recent University of New Hampshire report (12/20/06) indicates that there are at least 48,000 families in New Hampshire which have low incomes (below \$40,000 per year as of 2006).²⁶ In addition, the University of New Hampshire's Carsey Institute found that while NH has some of the lowest poverty rates in the nation, one in seven families are low income and stagnating wage growth combined with soaring housing costs has compounded problems for these NH families.²⁷

In 1990, 5.3 percent of all the individuals in the Town of Raymond lived below the poverty level. By 2000, this number had increased to 6.0 percent. This compares to 4.5 percent for Rockingham County and 6.5 percent for the state as a whole in 2000 (see Table 13).

In 2000, there were 103 families whose income was less than \$10,000 and 73 families with incomes between \$10,000 and \$14,999. In addition, there were also 593 families earning between \$15,000 and \$34,999.

Table 13
Poverty Statistics, 2000
Town of Raymond, Rockingham County, and State of New Hampshire

Poverty Status	Raymond	Rockingham County	State of NH
Percent of persons below poverty level	6.0%	4.5%	6.5%
Percent of families below poverty level	5.3%	3.1%	4.3%
Percent of elderly below poverty level	10.4%	6.4%	7.2%

Source: U.S. Census 2000
Poverty level for 2000: \$17,050 for a family of 4.

²⁵ **Note:** The 2005 American Community Survey universe is limited to the household population and excludes the population living in institutions, college dormitories, and other group quarters.

²⁶ This figure was estimated by researchers and policy analysts and provided by the UNH Carsey Institute.

²⁷ www.carseyinstitute.unh.edu

In 2000, 15.8 percent of Raymond's families lived below poverty level (defined as \$17,050 for a family of four). At the same time, the percent of elderly living below the poverty level in Raymond increased from 5.7 percent in 1990 to 10.4 percent in 2000. Overall, the Town of Raymond's poverty statistics continue to be higher than Rockingham County and the State of New Hampshire as reported by both the 2000 Census and the 2005 American Community Survey.

In 2006, the UNH Office of Economic initiatives commissioned a report which estimated that in order for a family of four to finance their housing, food, transportation, healthcare and other necessities, they would have to earn an annual income of between \$37,000 and \$49,000 in order to meet basic needs. This significantly raises the definition of poverty.²⁸

²⁸ Kenyon, Daphne. 2006. "New Hampshire's Basic Needs and Livable Wage 2006." Concord, NH: UNH Office of Economic Initiatives and North Country Council, Inc.