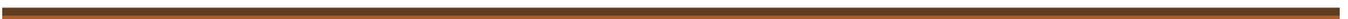




Appendix A: Baseline Demographic & Economic Data





MEMORANDUM

131 Church Street Suite 204 Burlington, VT 05401

Office: 802.862.0098 | www.segroup.com

TO: The Town of Chester
FROM: SE Group
CC:
DATE: 6/21/2017
RE: Chester Village Center Master Plan: Baseline Demographic & Economic Data

Data presented throughout this document represents calculations for the Town of Chester as a whole and the Chester Census Designated Place (CDP). While the Chester CDP is not coterminous with the Village Center Designation which demarks the project area for the Chester Village Center Master Plan, it represents the best available data for the Village Center for the purposes of this synopsis. The CDP was established in the 2000 U.S. Census and encompasses the urbanized center of the Town of Chester, the Chester Depot, and the village of North Chester.

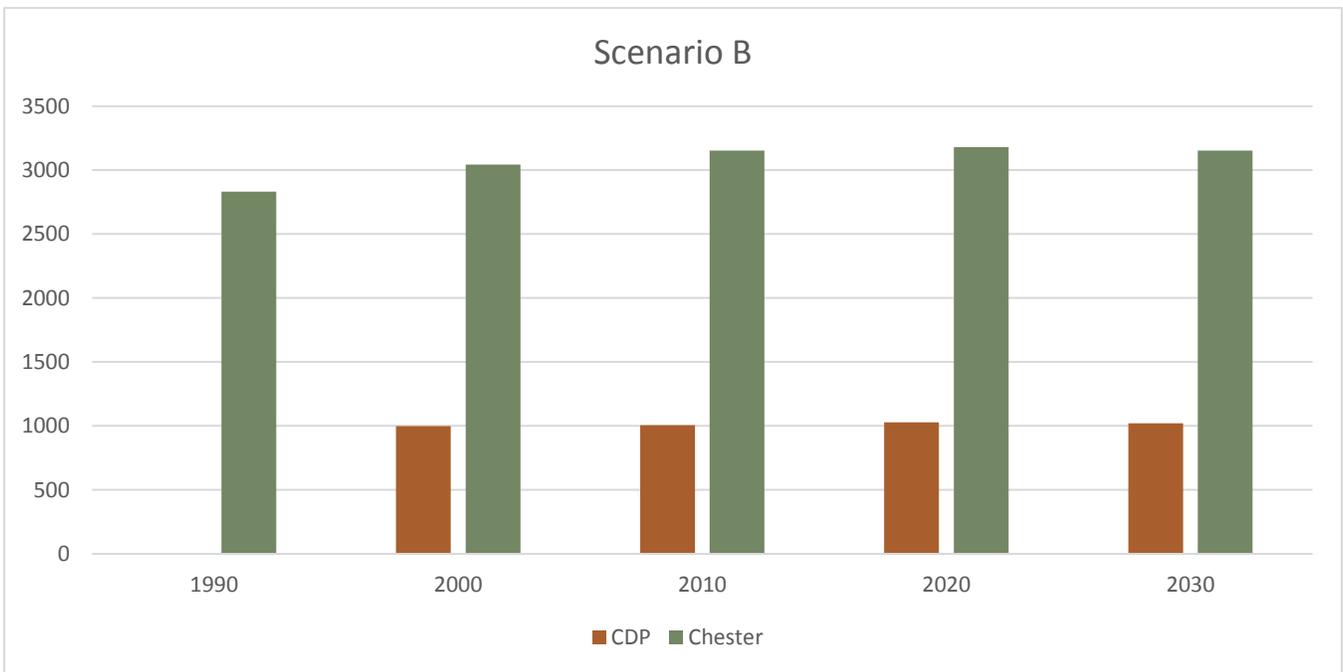
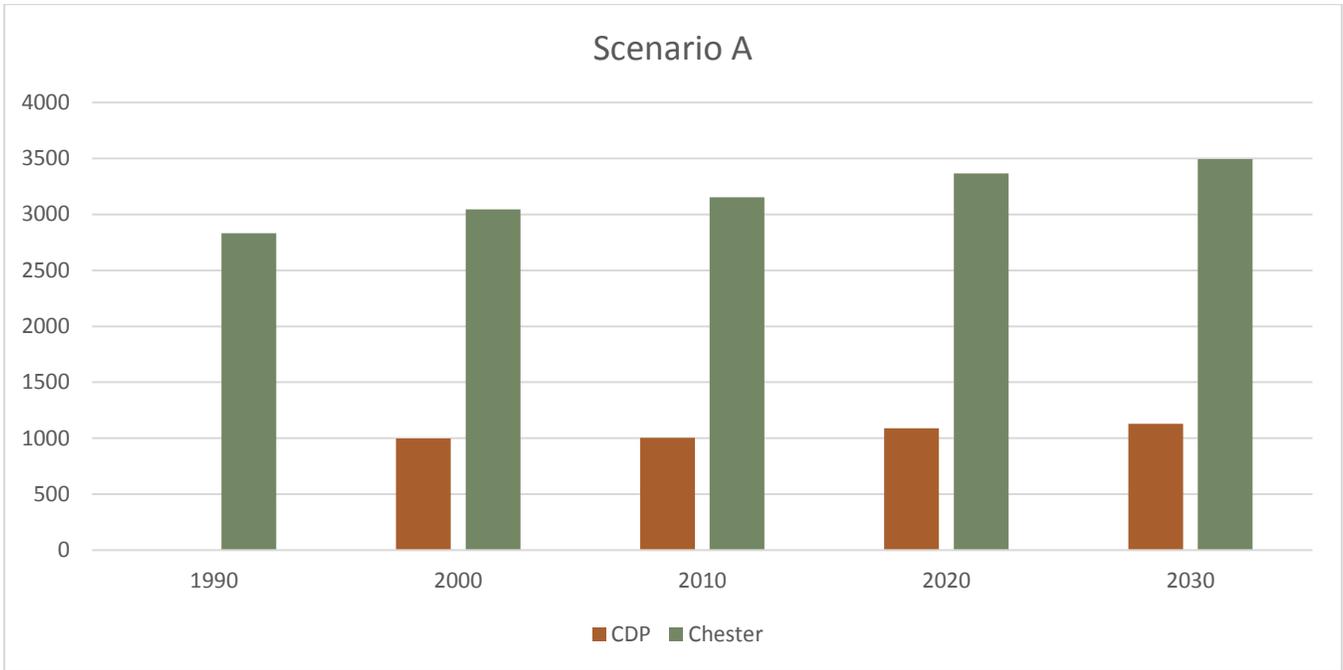
DEMOGRAPHICS

POPULATION

With a population of 2,832 in 1990 to a population of 3,154 in 2010, the Town of Chester has seen a population increase between 4-7% each decade. The State of Vermont's Populations Projections report of 2013 was used to estimate the populations for both the Town and the CDP. This Population Projection report was divided into two Scenarios, A and B. Scenario A represents a generally healthier national economy which yields higher in-migration rates. Scenario B represents a weaker national economy resulting in lower in-migration rates. These two scenarios provide an accurate range to estimate the Town and CDP's population in 2020 and 2030.

The CDP has seen a negligible increase from a population of 999 in 2000 to 1,005 in 2010. To extrapolate on the Population Projection report, which analyzed towns within the State of Vermont, not the CDP's, we have taken the average ratio from the census data of 2000 and 2010 for the Town of Chester and the CDP and used that relationship to project the CDP's population under Scenario A and B.

Figure 1A & 1B: Historic & Projected Populations Scenarios



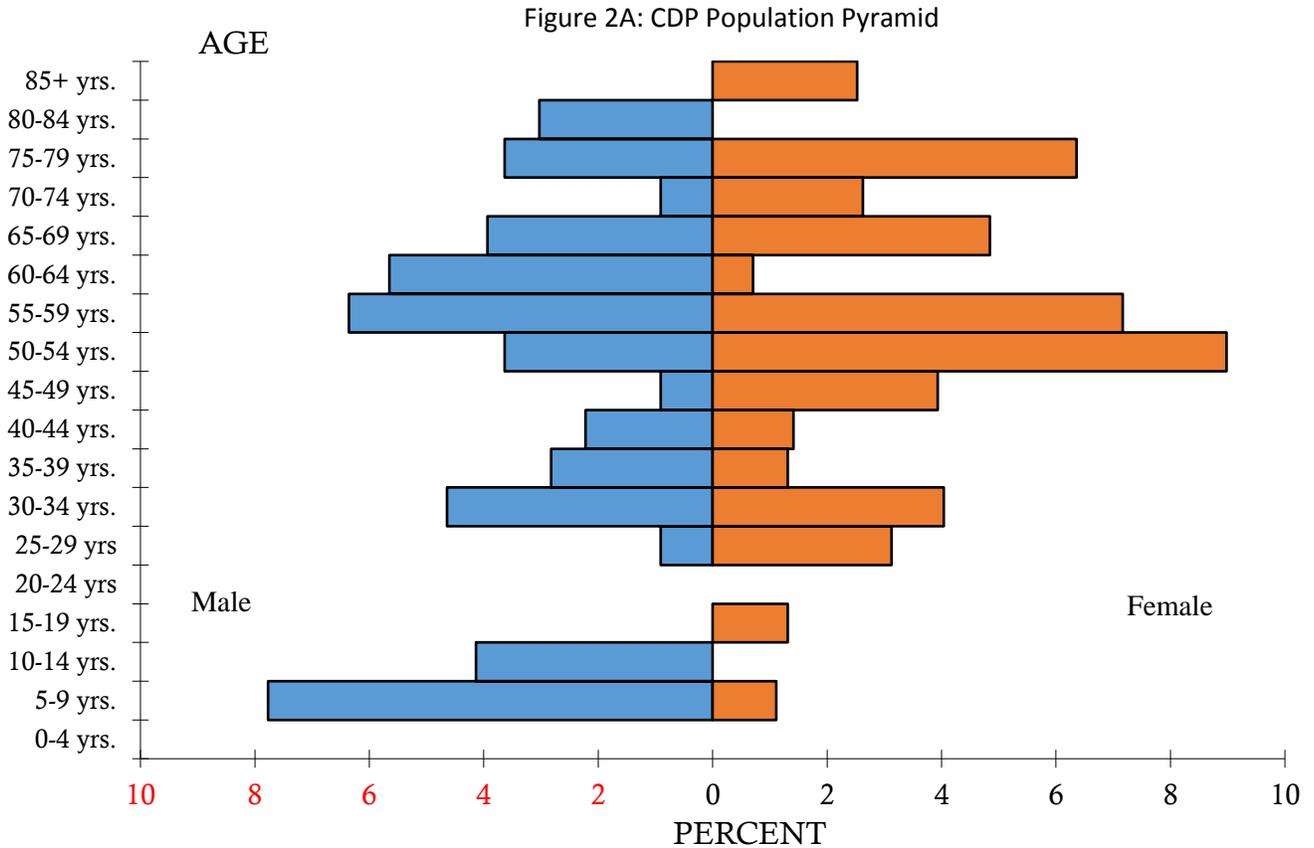
Source: State of Vermont, Vermont Population Projections – 2010 – 2030, 2013

AGE

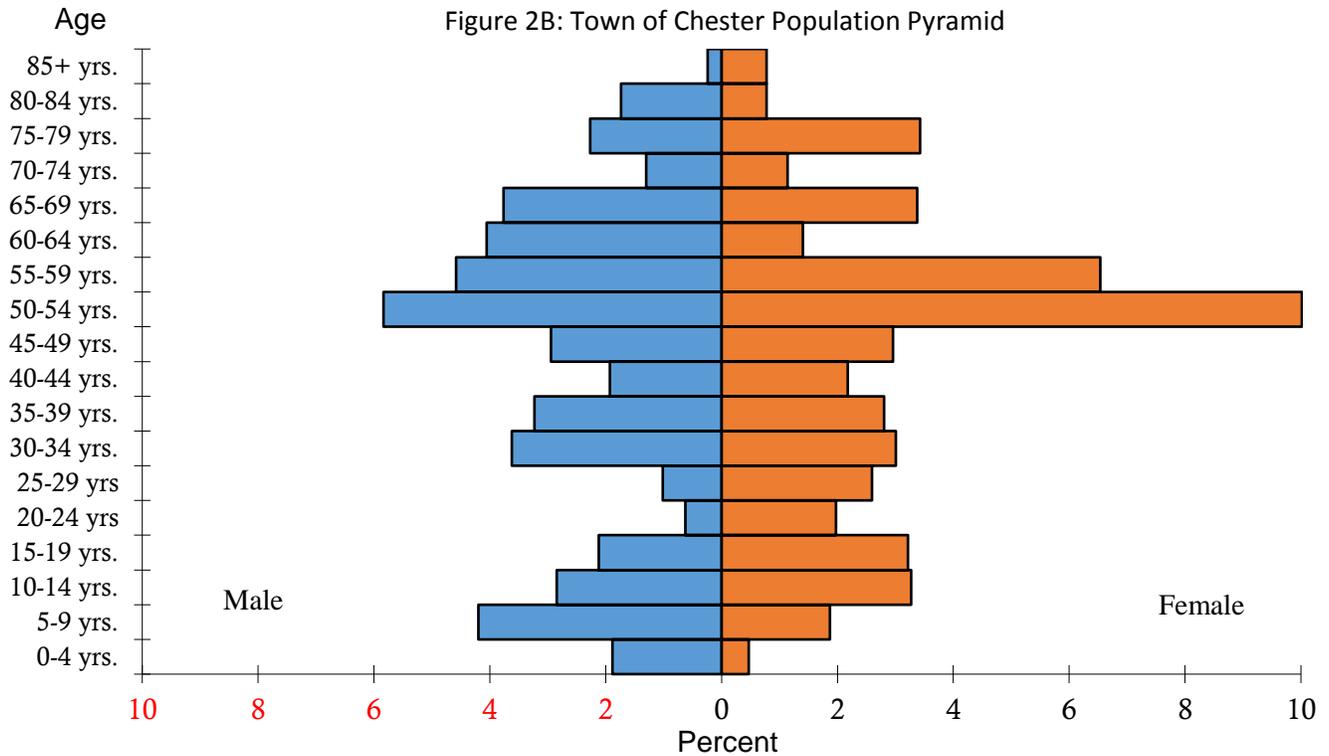
The age distribution of the Chester CDP and Town of Chester is depicted in Figures 2A and 2B, below. These charts are typically referred to as “population pyramids” because they generally form the shape of a pyramid when the population is growing (with the largest populations in the youngest age cohorts). Neither of the distributions displayed in the figures below demonstrate a pyramid shape because the region’s growth is correlated with in-migration or extended residency rather than through population

growth through births. Both figures display the largest population cohorts being between 50 and 70 years of age, suggesting an aging resident population and that young families with young children be either moving away or not migrating into the area. This is especially evident among the infant and toddler populations which is insignificant to non-existent within the CDP and the Town. The exception to this analysis falls within the CDP showing a significant population of children and young males ages 5 to 14 years old. The median age of the CDP and the Town of Chester is 54.1 and 50.5, respectively, compared to a median of 37.2 in the US as a whole, which also reinforces this interpretation of an aging population.

Figures 2A & 2B: CDP & Town of Chester Population Pyramids



Source: U.S. Census Bureau, 2010-2014 American Community Survey 5-year Estimate

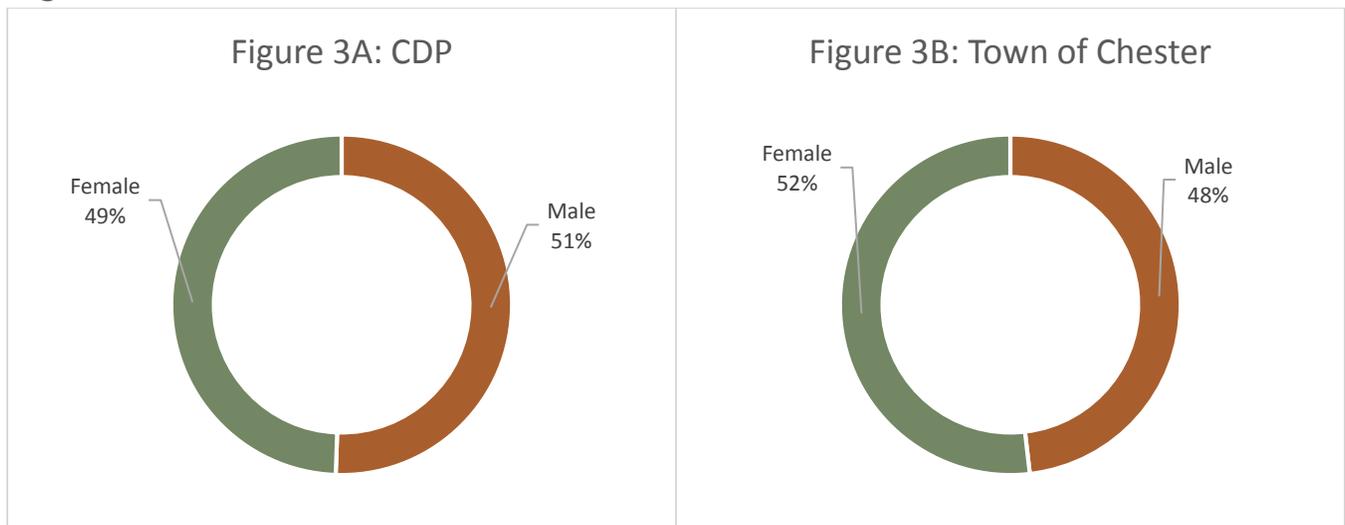


Source: U.S. Census Bureau, 2010-2014 American Community Survey 5-year Estimate

GENDER

The gender distribution of the CDP and the Town of Chester represents a nearly even divide between male and female populations. The Town of Chester has a slightly higher proportion of females, at 52% of the population compared to 49% in the CDP.

Figure 3A & 3B: CDP & Town of Chester Gender Distribution

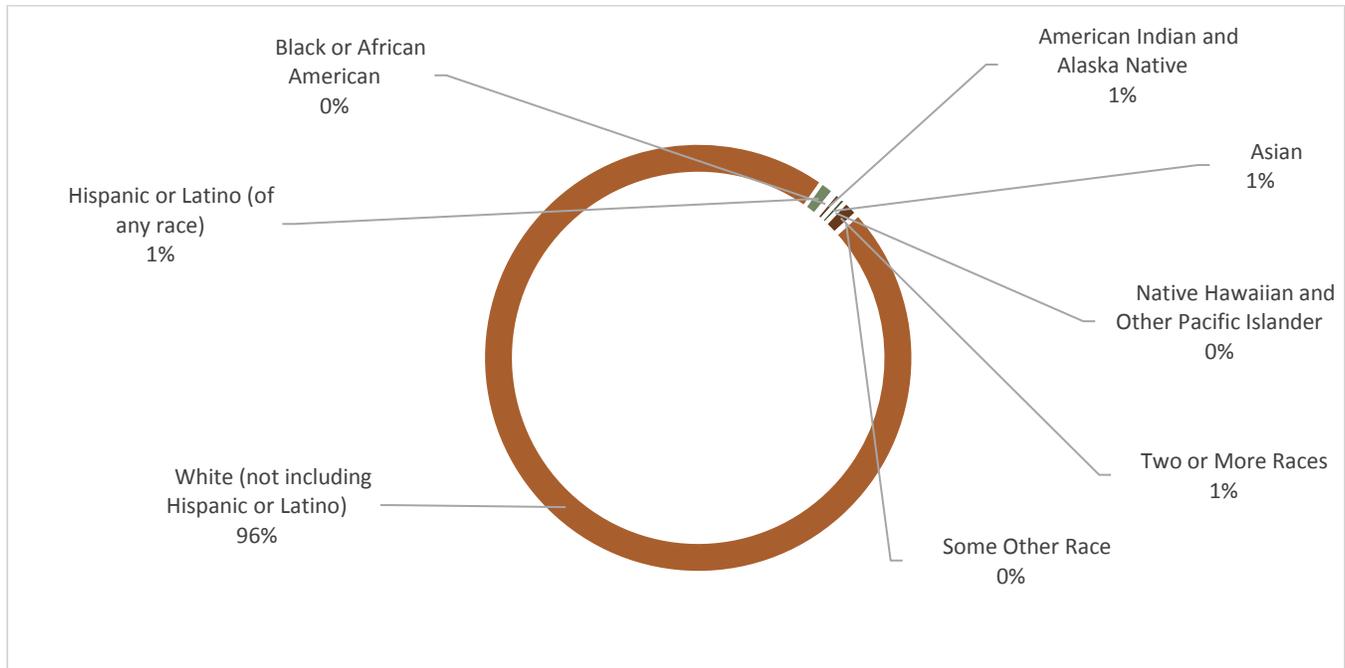


Source: U.S. Census Bureau, 2010-2014 American Community Survey 5-year Estimate

RACE

The racial composition of the Town of Chester and the CDP is predominately White with minor populations of Hispanic or Latino, African American, Asian and American Indian. The largest minority group is Hispanic or Latino consisting of 1.2% of the population.

Figure 4: Town of Chester Racial Distribution



Source: U.S. Census Bureau, 2010-2014 American Community Survey 5-year Estimate

HOUSEHOLDS

The total number of households has slightly decreased in the Town of Chester since 2010, with 1,820 households recorded in 2010 and 1,798 recorded households in 2014. The number of households, 667, in the CDP have not changed in that period. The majority of the households in both areas were built prior to 1940. The average household size in the CDP dropped between 2010 and 2014, decreasing from 2.40 persons per household in 2010 to 2.31 persons per household in 2014. This trend is consistent amongst renter-occupied units as well. The average family size within the Town of Chester and the CDP was 2.7 in 2010.

DISTRIBUTION OF POPULATION

The CDP had a total population of 991 in 2014 whereas the Town of Chester had a population of 3,128. The CDP consists of 832 acres, equaling approximately 1.2 residents per acre. The Town of Chester consists of 35,776 acres, equaling approximately 0.08 residents per acre. This demonstrates the relatively dense nature of the Village Center compared to the rural development pattern of the surrounding town, which is typical in traditional Vermont villages and towns.

ECONOMICS

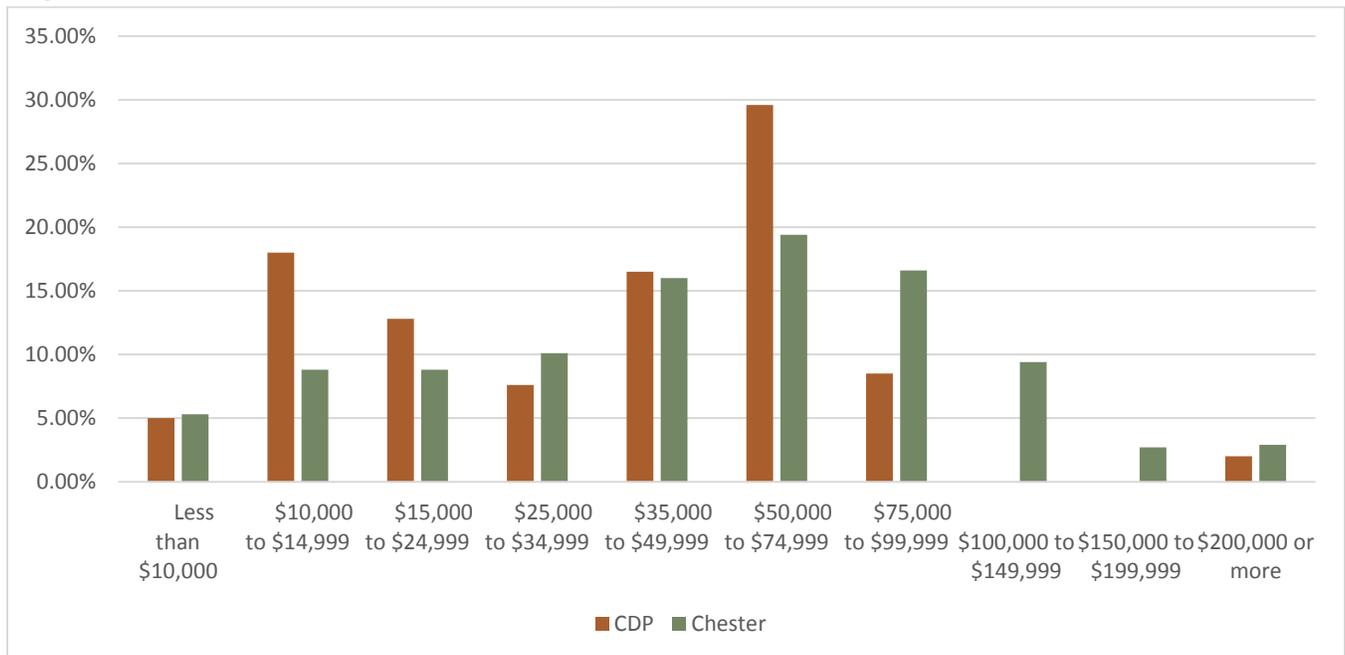
INCOME AND POVERTY

In 2014, the median household income for the Town of Chester was \$52,500 and \$36,731 in the CDP.

The figures below show a simplified distribution of the CDP's households by income bracket, with a comparison to the Town of Chester. The data is for 2014.

Nearly 40 percent of CDP's households have incomes in excess of \$50,000. This compares to 51 percent for the Town of Chester, indicating that households outside of the CDP are slightly more affluent than those within.

Figure 5: Distribution of Households by Income Bracket



Source: U.S. Census Bureau, 2010-2014 American Community Survey 5-year Estimate

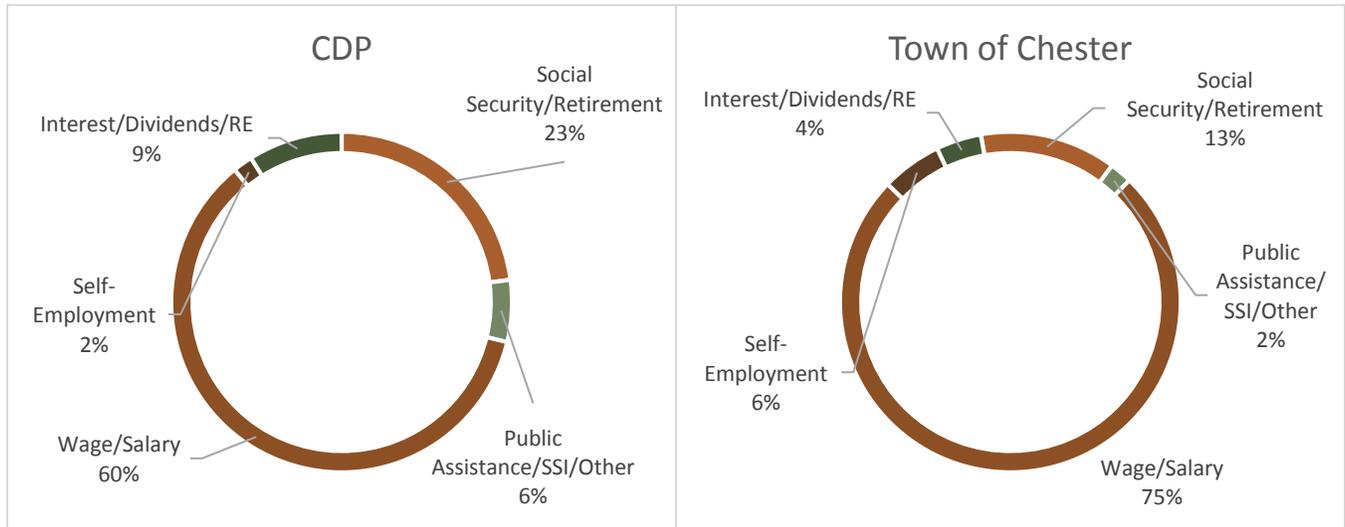
The following figures compare the CDP and the Town of Chester in terms of income by source – the percent of breakdown of all household income from the following sources (2014 data):

- Wage & Salary;
- Self-Employment;
- Interest/Dividends/Net Real Estate
- Social Security/Retirement Income
- Public Assistance/Supplemental Security Income (SSI)/Other

Income sources between the CDP and the Town of Chester displays some of the demographic differences between the two areas. As seen in the figures below, the relationship between Social Security/Retirement and Wage/Salary echoes these variances. With a 5 year difference in average age, the CDP has an older population identity resulting in varied sources of income. Further evident in the

Wage/Salary and Self-Employment percentages, the Town of Chester represents a greater working population than the CDP. Interest, dividends and real estate income is a slightly more important source of income in the CDP than in the Town of Chester.

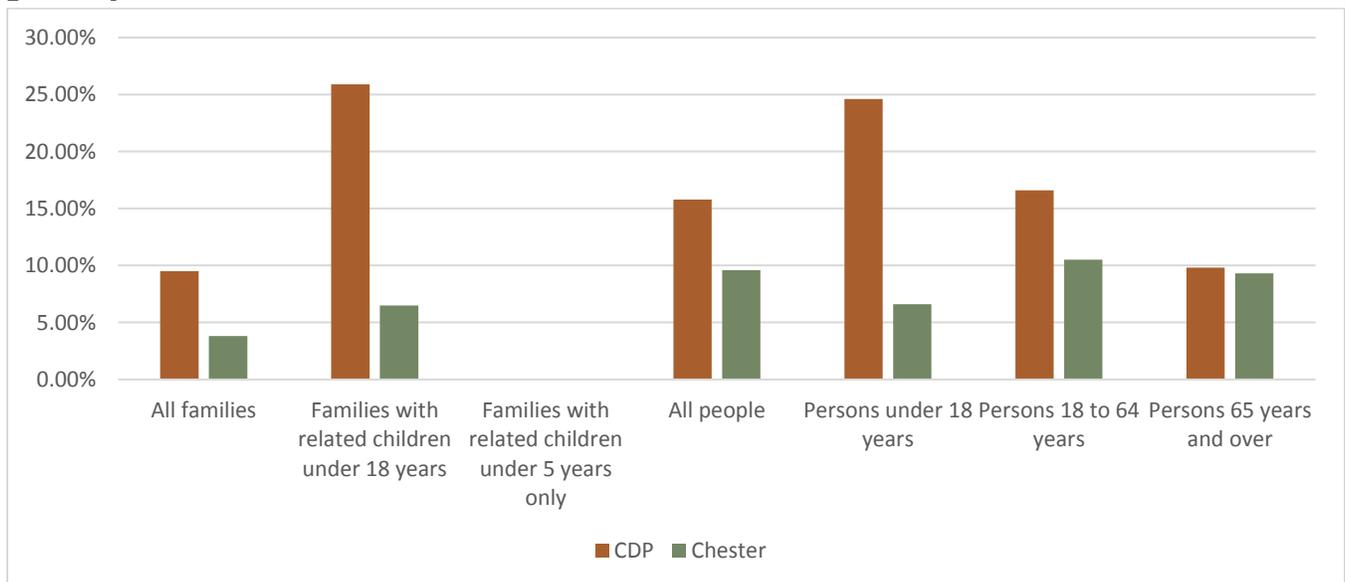
Figure 6A and 6B: CDP & Town of Chester Household Income by Source



Source: U.S. Census Bureau, 2010-2014 American Community Survey 5-year Estimate

Approximately 16 percent of the CDP population had income below the federal poverty level in 2014. In comparison, approximately 10 percent of both the Town of Chester and Vermont as whole had income below the federal poverty level in 2014. The figure below, exhibits the percentage of various population groups whose income in 2014 was below the federal poverty level. This figure indicates, for each population group, that the CDP has a higher share of its population with income below the poverty level than the Town of Chester.

Figure 7: Percent of population groups whose income in 2014 was below the federal poverty level



Source: U.S. Census Bureau, 2010-2014 American Community Survey 5-year Estimate

EMPLOYMENT

Total employment averaged approximately 1,820 in the Town of Chester in 2014 and 441 in the CDP. In 2014, the overall unemployment rate in CDP (3.3 percent) and the Town of Chester (3.1 percent) was lower than that of the US (9.7 percent). When the labor force is considered by age, within the Town of Chester, persons 24 to 54 years of age have the greatest participation in the labor force (those working or actively seeking employment) at 48.6 percent of the labor force. Persons aged 20 to 25 years had a significantly higher unemployment rate at 45.1 percent, suggesting it may be difficult for persons in this age group to find adequate employment.

Table 1A: CDP Unemployment and Participation in Labor Force by Age

AGE	Percent of Age Cohort Participating in Labor Force	Unemployment Rate
All Ages 16 years and over	65.1%	7.1%
16 to 19 years	64.5%	0.0%
20 to 24 years	100%	45.1%
25 to 44 years	85.7%	2.7%
45 to 54 years	97.7%	0.0%
55 to 64 years	74.5%	1.8%
65 to 74 years	29.7%	0.0%
75 years and over	3.8%	0.0%

Source: U.S. Census Bureau, 2010-2014 American Community Survey 5-year Estimate

Table 1B: Town of Chester Unemployment and Participation in Labor Force by Age

AGE	Percent of Age Cohort Participating in Labor Force	Unemployment Rate
All Ages 16 years and over	51.1%	2.5%
16 to 19 years	-	-
20 to 24 years	-	-
25 to 44 years	73.9%	10.0%
45 to 54 years	94.8%	0.0%
55 to 64 years	47.7%	0.0%
65 to 74 years	39.3%	0.0%
75 years and over	0.0%	-

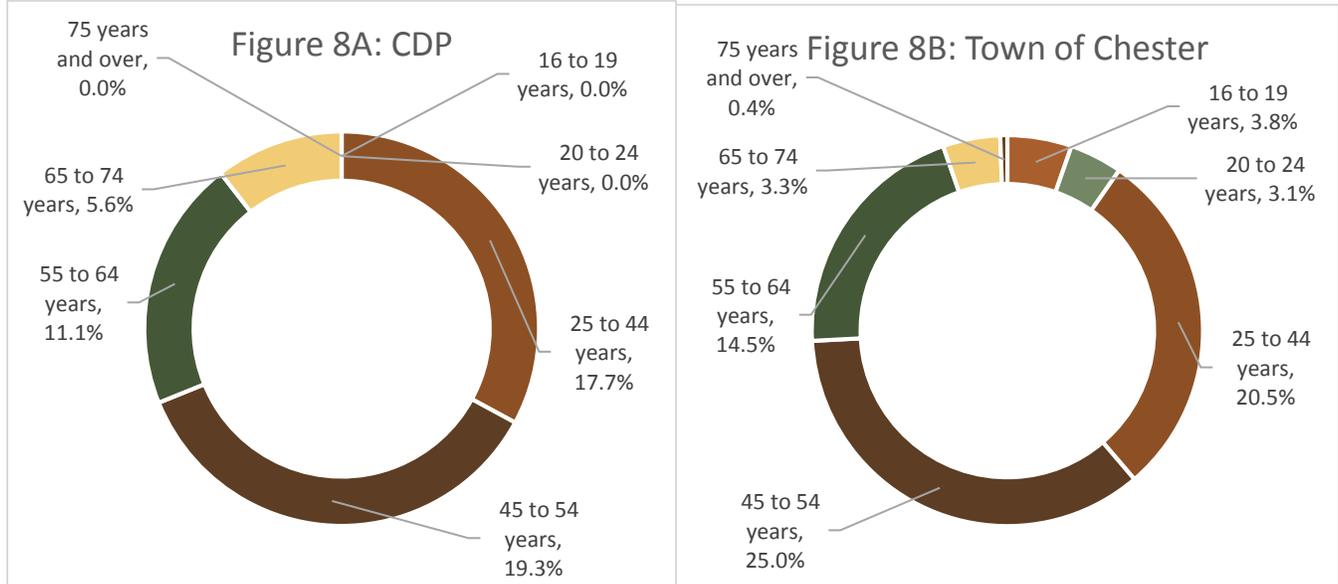
Source: U.S. Census Bureau, 2010-2014 American Community Survey 5-year Estimate

WORK FORCE

As demonstrated in Figures 8A & 8B, representing the age cohorts within the workforce of the CDP and the Town of Chester, nearly twenty percent of the total CDP workforce is between the ages of 45 and 54 years. This is largest age group within the workforce, followed by ages 25 to 44 (18 percent) and ages 55 to 64 (11 percent).

As demonstrated in Figures 8A and 8B, representing the age cohorts within the workforce of the CDP and the Town of Chester, nearly twenty-five percent of the Town’s workforce is between the ages of 45 and 54 years. This is largest age group within the workforce, followed by 25 to 44 years (20 percent) and 55 to 64 years (14 percent). Notably, there are now workers aged 20 to 24 within the CDP.

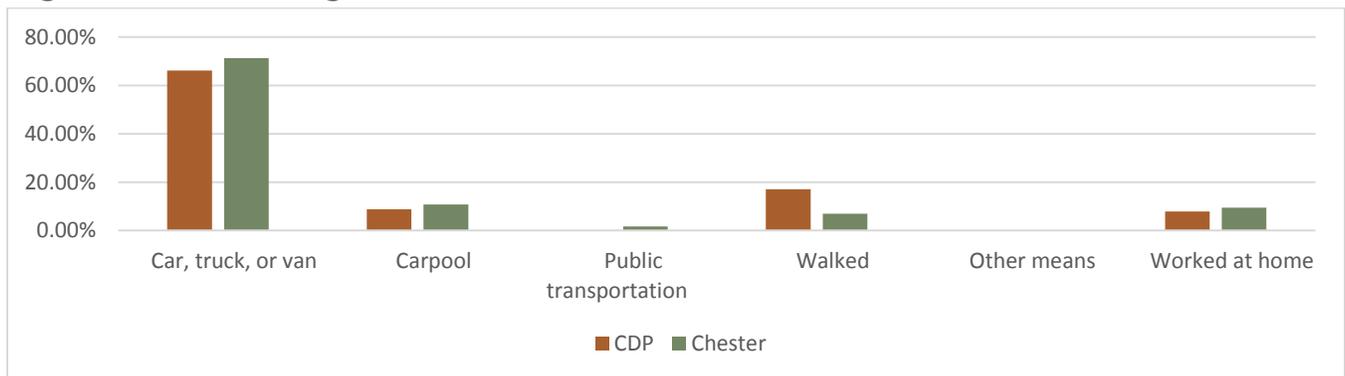
Figure 8a and 8b: Age of CDP & Town of Chester Workforce



Source: U.S. Census Bureau, 2010-2014 American Community Survey 5-year Estimate

In 2014, approximately 66 and 71 percent of the employed workforce drove a personal vehicle alone to work in the CDP and the Town respectively. Carpooling and working from home each accounted for about 8 percent of the workforce in the CDP and 10 percent in the Town. Seventeen percent and 7 percent of the workforce walked to work in the CDP and the Town, respectively, while no one in the CDP utilized public transportation and less than two percent used public transportation in the Town. The relatively low percentage of the workforce utilizing public transportation is indicative of the lack of public transportation options or efficiency within the Town, however, the percentage of the workforce that walked to work (17 percent CDP and 7 percent Town) is significantly higher than the percentage for the U.S. as a whole (3 percent). The mean travel time to work in the Town of Chester is 21.2 minutes.

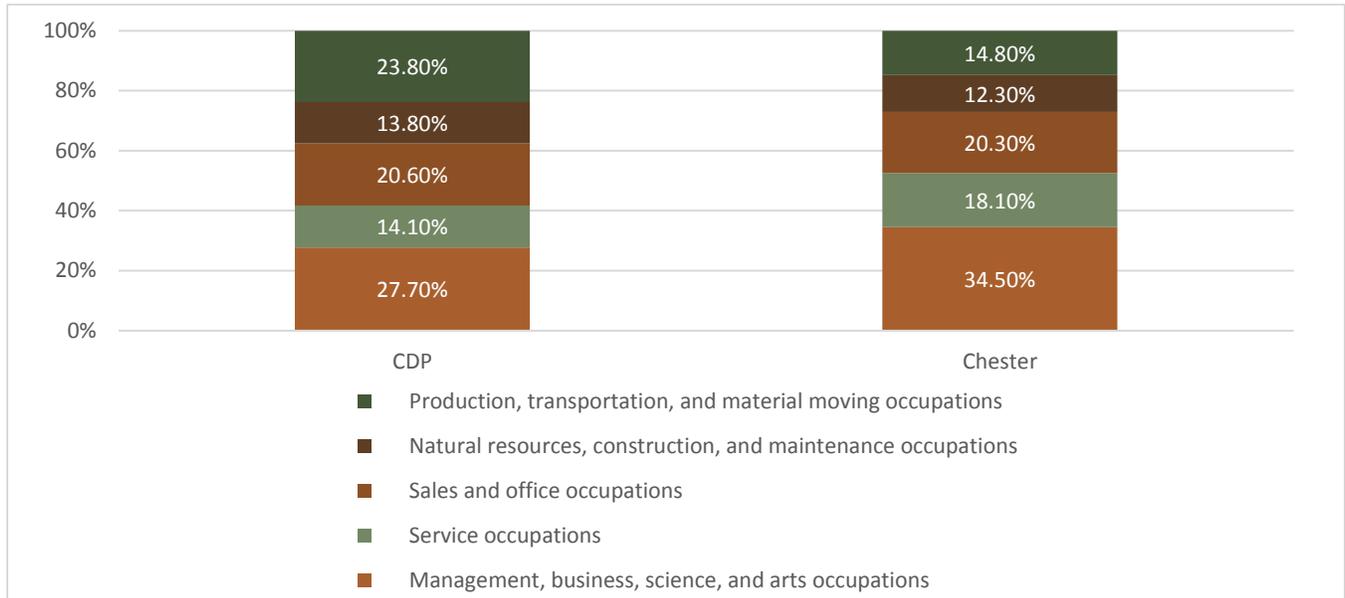
Figure 9: Commuting to Work



Source: U.S. Census Bureau, 2010-2014 American Community Survey 5-year Estimate

Figure 10 compares the distribution of the workforce by occupation for the CDP and the Town. The data demonstrates that the CDP has a relatively lower percent of worker's occupations in management, business, science, and arts occupations, and a relatively higher percent of worker's occupations in production, transportation, and material moving and natural resources, construction, and maintenance when compared to the Town of Chester.

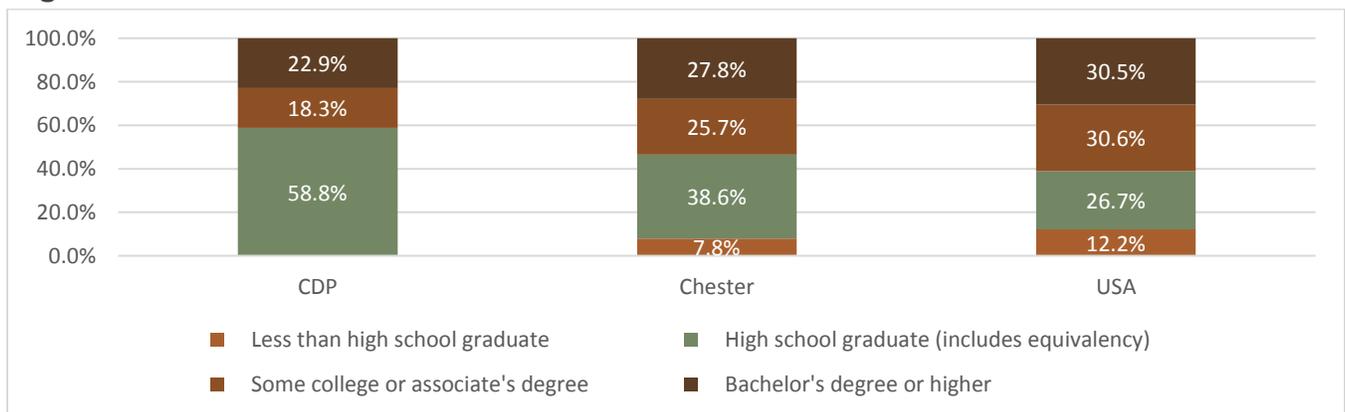
Figure 10: Work Distribution by Occupation



Source: U.S. Census Bureau, 2010-2014 American Community Survey 5-year Estimate

Figure 11, compares the educational attainment of the workforces in the CDP, the Town of Chester, and the US as a whole. As demonstrated in Figure 11, CDP has zero percent of the workforce with less than a high school diploma in comparison to the Town of Chester (7.8 percent) or the US population as a whole (12.2 percent). The CDP also has a higher share of the population which has a high school diploma only (58.8 percent) than does the Town of Chester (38.6 percent). Additionally, the CDP has a slightly lower share of the population (22.9 percent) which holds a bachelor's degree or higher than the Town of Chester (27.8 percent). This data suggests that CDP has a relatively competitive, yet slightly less, educated workforce than the Town of Chester as a whole.

Figure 11: Educational Attainment of Workforce



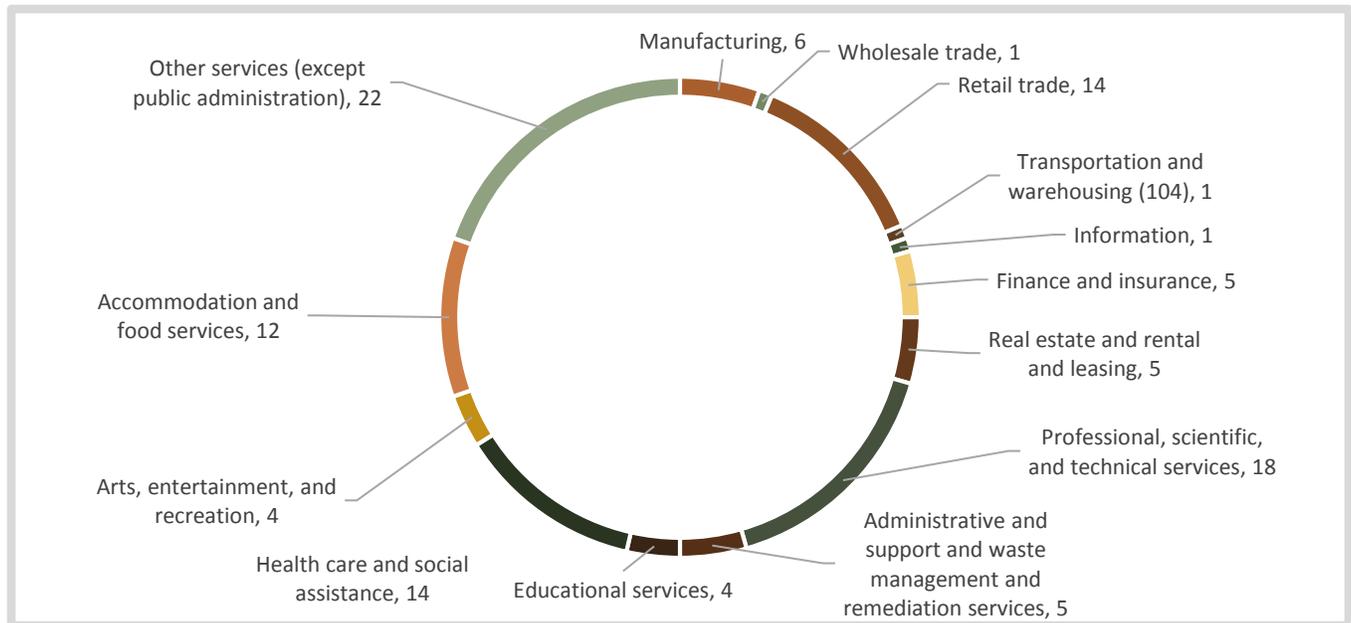
Source: U.S. Census Bureau, 2010-2014 American Community Survey 5-year Estimate

BUSINESS COMPOSITION AND ACTIVITY

There are two primary ways to consider industry composition: through the number of businesses by industry and the distribution of employment by industry. By comparing the two, one can get a sense of economic stability and resiliency by analyzing the share of employment attributed to industries with only a few large employers, such as professional, scientific and technical services, and health care services. Figure 12, demonstrates the number of Town businesses by industry. The professional, scientific, technical services industry has the largest number of businesses in the Town of Chester (18), followed by the health care and social assistance, and the retail trade industries (18), and accommodations and food services (12).

When these numbers are referenced with Figure 13b, which demonstrates the distribution of employment by industry, we see vastly different results. For example, the professional, scientific, technical services industries has the largest number business establishments, but generates only 6.9 percent of employment in the Town of Chester and 0% in the CDP. On the other end of the spectrum, the education services, health care and social assistance industry establishments in the CDP and the Town, accounts for the largest share of employment of any single industry group at 17.5 and 21.6 percent, respectively.

Figure 12: Number of Town of Chester Businesses by Industry



Source: U.S. Census Bureau, 2010-2014 American Community Survey 5-year Estimate

Figure 13A: Percent of CDP Employment by Industry

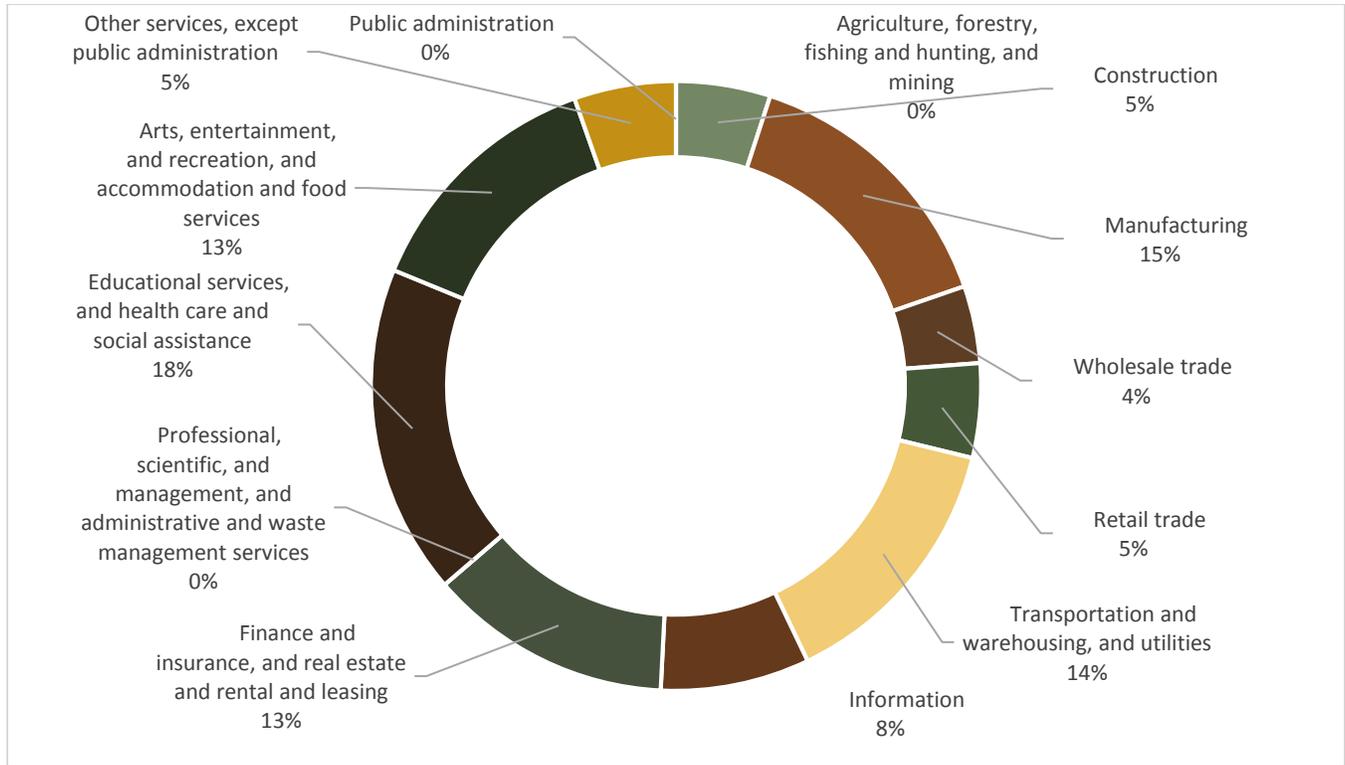
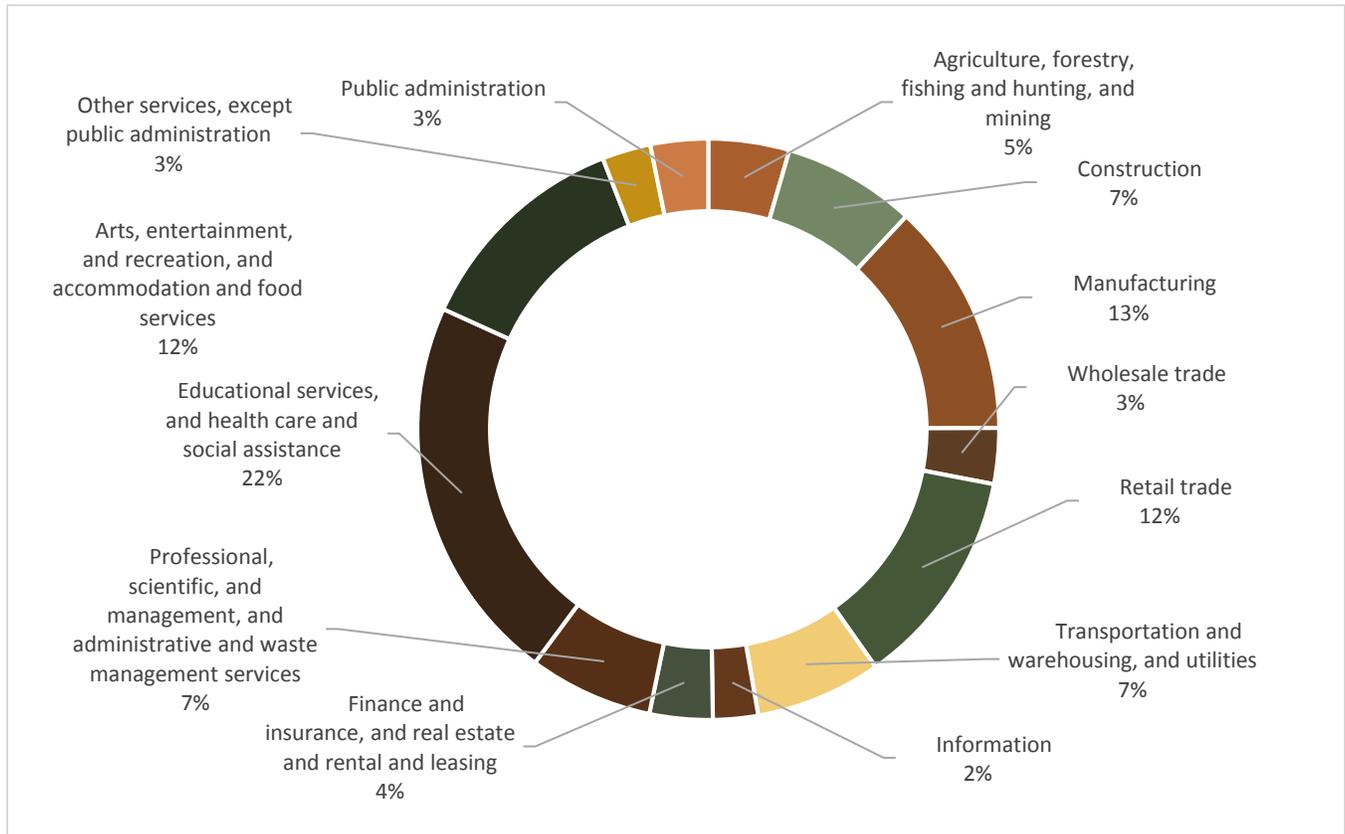


Figure 13B: Percent of Town of Chester Employment by Industry



Source: U.S. Census Bureau, 2010-2014 American Community Survey 5-year Estimate

THE TOURISM ECONOMY

The Tourism Economy consists of sectors that provide goods and services to visitors to the local economy, as well as to the local population. These industries typically include: retail trade; passenger transportation; arts, entertainment, and recreation; and accommodation and food services, and that is how we have defined the Tourism Economy in this report. The exact proportion of the jobs in these sectors that are attributable to expenditures by visitors rather than by local residents is unknown, but it is known that these sectors are highly correlated with visitation and visitor expenditures.

The Tourism Economy sectors (retail trade; passenger transportation; arts, entertainment, and recreation; and accommodation and food services) account for approximately 22 percent of all employment in Windsor County in 2014.

Figure 14 demonstrates that the Tourism Economy in Windsor County decreased from 24 percent of total employment in 1998 to 22 percent of total employment in 2014. Figure 15, corroborates this data and demonstrates that the Tourism Economy in Windsor County has remained stagnant & shrank independent of other economic activity in the County. For example, between 1998 and 2014, Tourism Economy employment decreased from 4,657 jobs to 4,405 jobs, a 5.4% decrease, while non-tourism employment grew over this same period from 15,137 jobs to 15,342 jobs, a 1.4% increase.

Figure 14: Percent of Total Private Employment in the Tourism Economy

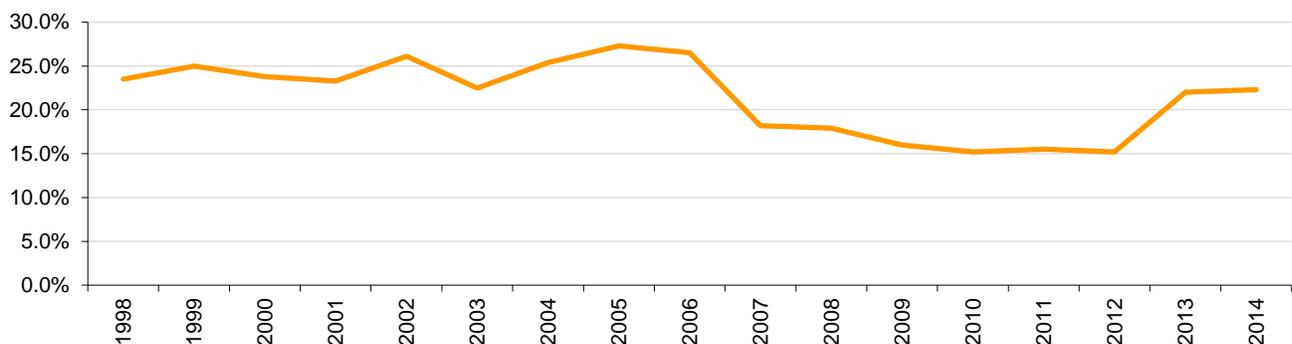
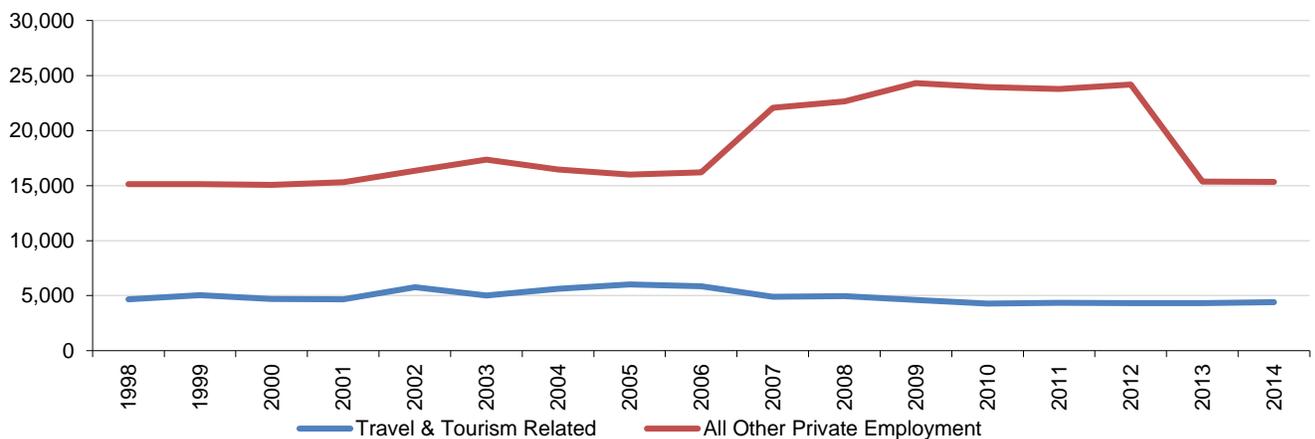


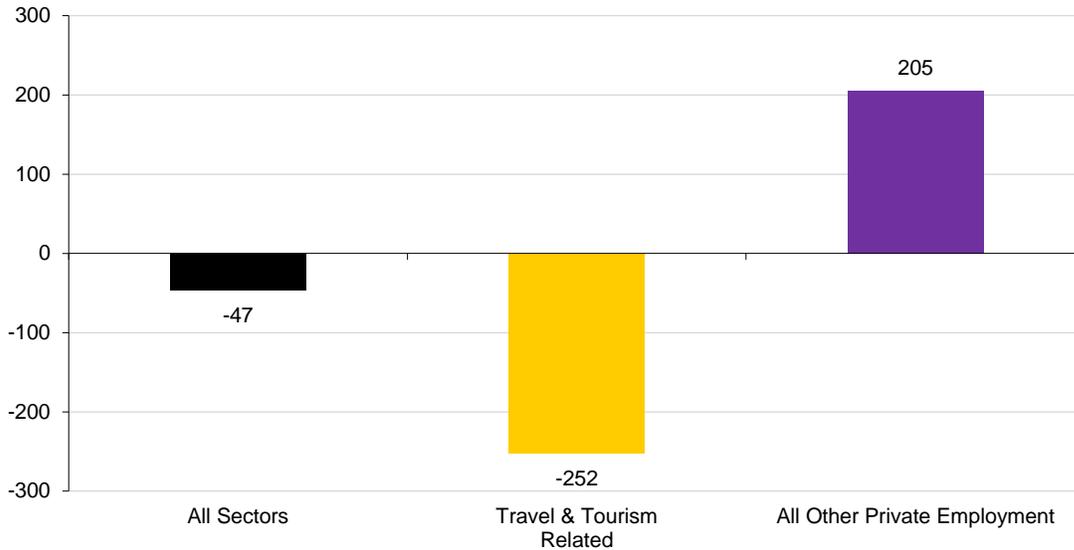
Figure 15: Total private employment and tourism economy employment in Windsor County



Data Sources: U.S. Department of Commerce. 2016. Census Bureau, County Business Patterns, Washington, D.C.

Figure 16 demonstrates that while non Tourism Economy employment increased by 205 jobs between 1998 and 2013, Tourism Economy jobs decreased by 252 jobs.

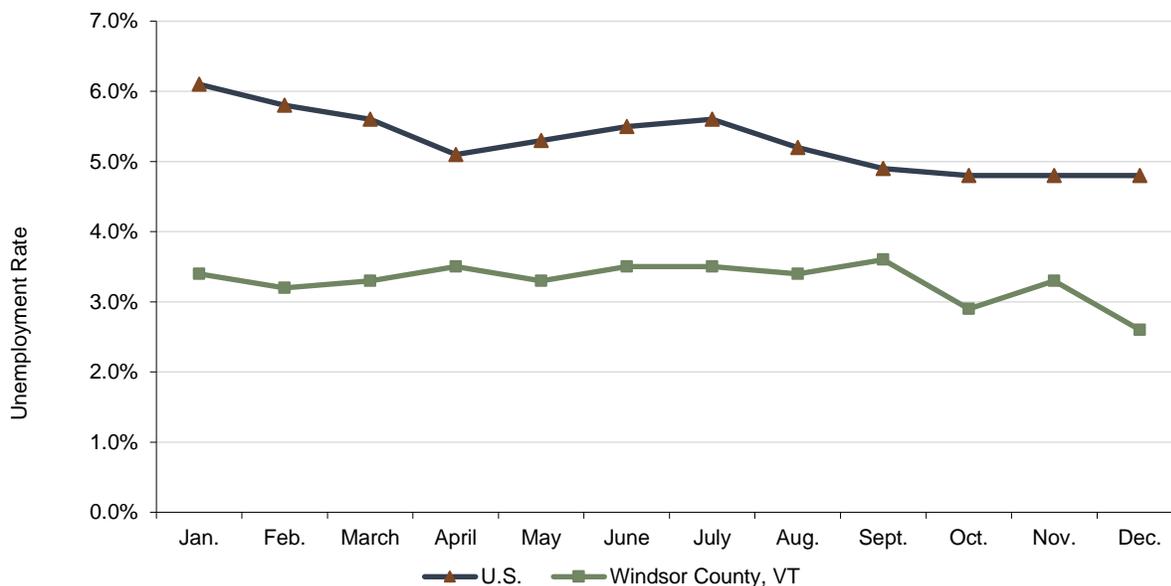
Figure 16: New jobs in the tourism economy in Windsor County



Data Sources: U.S. Department of Commerce. 2016. Census Bureau, County Business Patterns, Washington, D.C.

One result of having a smaller Tourism Economy is minimal changes in seasonality and seasonal employment, which is displayed in the figure below when Windsor County is compared to the U.S. at large. The annual unemployment trend in Windsor County remains more consistent than that of the US as a whole, suggesting the economy of Windsor is less seasonally dependent than the average local economy in the US.

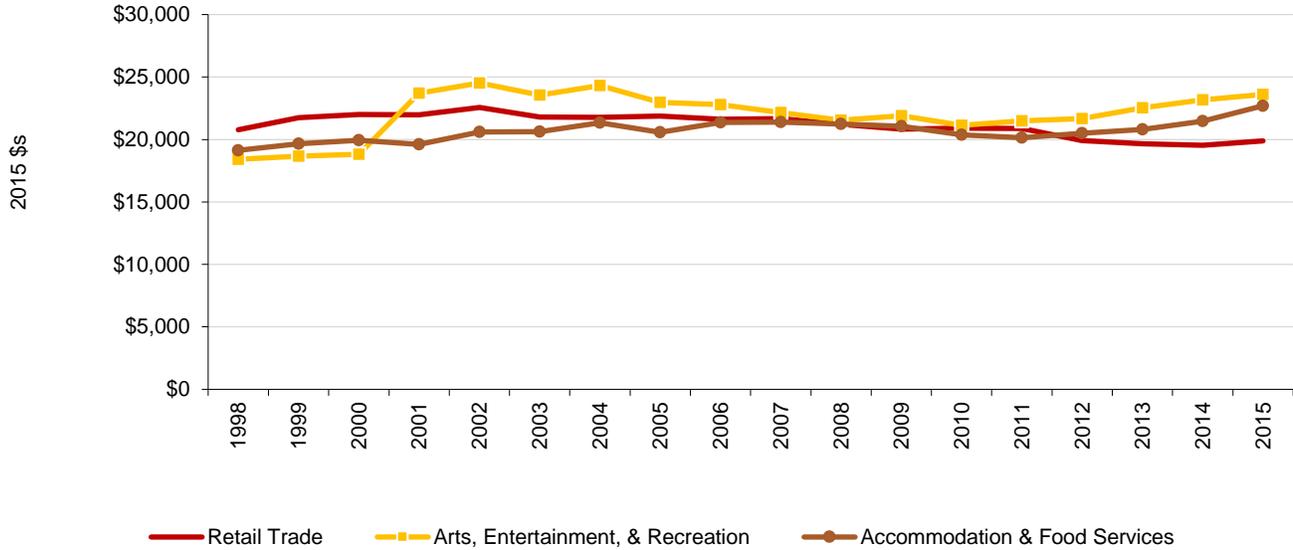
Figure 17: Seasonal Unemployment in Windsor County



Data Sources: U.S. Department of Labor. 2016. Bureau of Labor Statistics, Local Area Unemployment Statistics, Washington, D.C.

Industries within the Tourism Economy often pay relatively low wages, although this can vary by industry sub-sector and by geography to some extent, and Windsor County is no exception. As demonstrated in Figure 18, the average annual wage within the Tourism Economy in Windsor County is approximately \$22,381, while annual average non-tourism wages, not displayed, are approximately \$45,069. While this disparity is important to consider, it is also useful to remember that many Tourism Economy jobs are seasonal and/or part-time, and many employees often work two or more part-time and/or seasonal jobs instead of a single full time, year round job.

Figure 18: Avg. Annual Wages in industries including Travel & Tourism, Windsor County, 1998 - 2015



Data Sources: U.S. Department of Labor. 2016. Bureau of Labor Statistics, Quarterly Census of Employment and Wages, Washington, D.C.