

VERMONT

An Economic-Demographic Profile Series



CENTRAL VERMONT

Lamoille County

Orange County

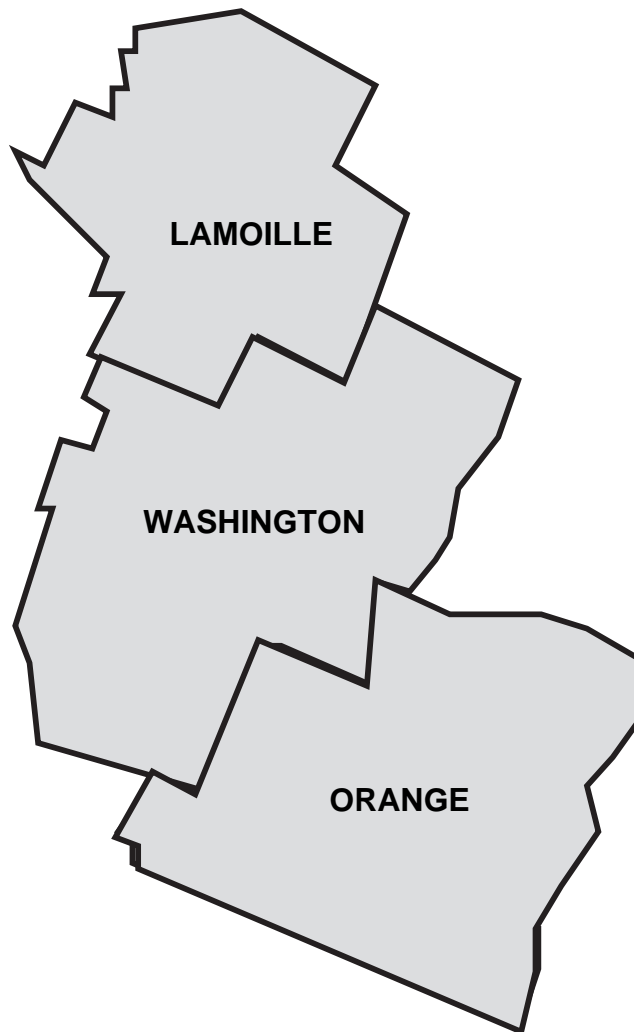
Washington County

August 2000

VERMONT COUNTY SERIES:

AN ECONOMIC - DEMOGRAPHIC PROFILE OF CENTRAL VERMONT

AUGUST 2000



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ECONOMIC-DEMOGRAPHIC PROFILE SERIES

The 2000 edition continues the format of previous years which covered Vermont's 14 counties with 4 regional publications. Although the series is organized by county, town information is still included whenever possible.

While the Department of Employment & Training collected a significant share of the original data contained in this series, the contribution of other state and federal agencies has been important and is appreciated. The state Department of Health, Department of Social Welfare, Court Administrator's Office, Department of Forests, Parks and Recreation, Department of Taxes, Department of Education, and Vermont Student Assistance Corporation contributed valuable information.

It is our objective to produce annual updates to the series to satisfy the demand for local economic-demographic information. The main priority was to provide the latest data in the publication tables. The text was updated to reflect the most significant changes in the local communities. Any comments about the publications or suggested modifications would be appreciated. Comments or requests should be directed to Labor Market Information Section, Vermont Department of Employment & Training, P.O. Box 488, Montpelier, VT 05601-0488, or by e-mail to:

mgriffin@pop.det.state.vt.us

SUMMARY OF VERMONT CHARACTERISTICS BY RANK IN THE U.S.

<u>Selected Characteristics</u>	<u>Vermont</u>	<u>Rank</u>	<u>U.S.</u>
Population Estimates			
1990 (Thousands)	563	48	248,791
1999 (Thousands)	594	49	272,691
1998 Under Age 18 (Percent)	23.9	45	25.8
1998 Age 65 and Over, (Percent)	12.3	33	12.7
1996 Residing in a metro area, (Percent)	27.7	50	79.9
Vital Statistics and Health			
Births to teenage mothers, percent of total, 1997	8.4	46	12.8
Infant deaths per 1,000 live births, 1996	7.1	28	7.3
Motor-vehicle deaths per 100 mil. vehicle miles, 1997	1.5	33	1.7
Doctors per 100,000 resident population, 1997	288	6	245
Education			
Enrollment rate, public elem/sec schools, 1996 % 1/	96.5	5	91.7
Teachers' average salary, 1998 \$ 2/	36,299	26	39,385
Full-time college enrollment, 1996 % of total	68.9	7	57.4
Law Enforcement			
Violent crime rate per 100,000 people, 1997	120	48	611
Federal and State prisoners per 100,000 people, 1997	216	42	465
Income and Poverty			
Personal income per capita, 1990 (Constant 1992 \$)	19,026	24	20,618
Personal income per capita, 1998 (Constant 1992 \$)	21,451	30	23,436
Median Household Income, 1990 (Constant 1998 \$)	38,783	16	37,343
Median Household Income, 1998 (Constant 1998 \$)	39,372	22	38,885
Percent of Population below Poverty Level, 1990	10.9	35	13.5
Percent of Population below Poverty Level, 1998	9.9	35	12.7
State Governments			
General revenue per capita, 1990 \$	2,546	10	2,080
General revenue per capita, 1997 \$	3,487	12	3,048
Miscellaneous			
Energy consumption per capita, 1996 (Million BTU's)	276	40	349
Home Ownership Rate, 1998 (Percent)	69.1	28	66.3
Retail sales per household, 1997 \$	25,504	31	25,437

1/ Percent of persons 5 to 17 years old.

2/ For school year ending in June the following year.

Source:

State profile from U.S. Bureau of the Census,
Statistical Abstract of the United States, 1999.

SUMMARY OF COUNTY CHARACTERISTICS IN CENTRAL VERMONT

<u>CHARACTERISTICS</u>	<u>COUNTY</u>	<u>% OF STATE</u>
LAMOILLE		
Population (1998)	21,650	4%
Employment (1998)	10,128	4%
Per Capita Income (\$) (1998)	23,221	94%
Annual Wage (\$) (1998)	19,989	75%
Area (Square Miles)	476	5%
ORANGE		
Population (1998)	26,994	5%
Employment (1998)	7,545	3%
Per Capita Income (\$) (1998)	20,438	83%
Annual Wage (\$) (1998)	21,829	82%
Area (Square Miles)	692	7%
WASHINGTON		
Population (1998)	56,444	10%
Employment (1998)	29,544	11%
Per Capita Income (\$) (1998)	24,787	101%
Annual Wage (\$) (1998)	25,565	96%
Area (Square Miles)	714	7%

CENTRAL VERMONT

LAMOILLE COUNTY ORANGE COUNTY WASHINGTON COUNTY

INTRODUCTION

Central Vermont is a primarily rural region comprised of three counties: Lamoille, Washington and Orange. The more rugged geography of Lamoille and Washington counties becomes gentler in Orange County, with a rolling, rural countryside which reaches the scenic Connecticut River. The region is linked to the more rapidly developing economic centers of Chittenden and northern Windsor counties by Interstate 89. The interstate system also links central Vermont to major metropolitan areas such as New York, Boston and Montreal, supporting the growth of tourism and recreation in the region. The region is served by Amtrak's Montrealer with stops in Randolph, Montpelier and Waterbury. Although there is currently no commercial air service to Central Vermont, private aircraft utilize state owned airports in Berlin and Morrisville, as well as private airports in Warren and Post Mills.

The Green Mountains dominate both the terrain and the economy of Lamoille County. The county's growth has been highly influenced by the recreation industry, particularly in the western part of the county, where Stowe and Smugglers Notch ski areas are located. Nearly one-half of the county's private employment is service related, and many jobs are not year-round positions, accounting for the county's lower annual average wage. Lamoille County continues to be the fastest growing county

in the region, and second fastest in the state. This trend will likely continue if proposed major expansion plans at area resorts are implemented.

Orange County is the most rural of the three central counties, and has experienced slower growth than Lamoille. Randolph is the only town with a population exceeding 3,000, and is home to the highly respected Vermont Technical College and Gifford Medical Center. Much of the county has small villages nestled within rolling farmland. Of the three counties of central Vermont, manufacturing plays a larger role in the economy of Orange County than in the other two, contributing to a more diverse economic base.

Washington County is the most developed county in the region, with its population and number of jobs both exceeding the combined total of the other two.

Montpelier has the distinction of being the smallest state capital in the country, and state government plays a major role in the economy. Sugarbush and Mad River Glen Ski areas are located in southwestern Washington county, influencing the economy of the Mad River Valley. Manufacturing also plays an important role. The traditional granite industry in Barre and the many food producers' ranging from Cabot Cheese and Ben & Jerry's to "micro" specialty food producers, add to the diversity of this county's economy.

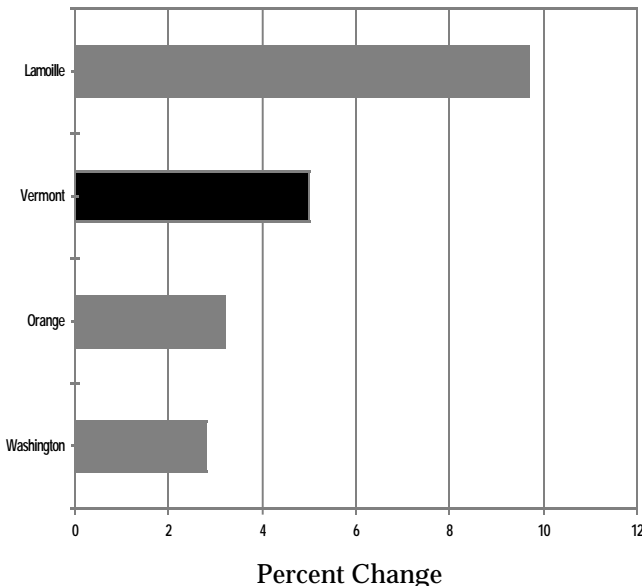
I. POPULATION

Vermont's population grew at a rate of 5.0 percent between 1990 and 1998. The Central Vermont region reflected slower growth overall, but the individual counties grew at very different rates. The fastest growing county in the region was Lamoille, which with a 9.7 percent growth rate, was second in the state behind Grand Isle County.

Orange County had growth of 3.2% for the period, and Washington County had a growth rate of only 2.8 percent over the past eight years. Washington County has the highest population of the three, with over 56,000 residents, exceeding the combined total of Lamoille and Orange Counties.

Small towns dominate the central Vermont region, as is the case statewide. The Washington County cities of Barre and Montpelier are the exceptions. Their

**Population Change
For Vermont Counties
1990 - 1998**



combined population of nearly 18,000 makes up almost a third of the population of the county. Barre Town, Northfield and Waterbury are the other large towns in Washington County, each with more than 4,500 people. Morristown in Lamoille County and Randolph in Orange County are the only other towns in the region with population of over 4,500 residents.

The small town of Eden in Lamoille County had the highest population growth rate in the region, at nearly 30 percent over the period. Eden is located in the rural area of Lamoille County, surrounded by lakes, ponds and mountains. Strafford, in Orange County was at the other end of the growth continuum, losing about 4 percent of its 1990 population.

Central Vermont's population is aging over time, as it is statewide. Washington County has the largest proportion in the region of the population aged 35 and over at 55.2 percent compared to 53 percent statewide. Lamoille County's population has the youngest age distribution in the region. Almost 21 percent fell in the 20 to 34 age group, second only to Chittenden County in the State.

The incidence of crime in Central Vermont as indicated by convictions remains generally lower than the state level of 3.1 per 100 residents (see Table 8). Orange and Washington Counties had crime rates below the state rate, but Lamoille's rate exceeded that of the state and was fifth highest among the fourteen counties. Convictions are reported in the counties where prosecuted and rates depend on administrative factors in addition to the actual frequency of crime.

II. ECONOMIC TRENDS

Central Vermont, particularly Washington County, is an economic center of the state. Washington County, with over 29,500 jobs is second in employment to Chittenden County. Job growth in the region as a whole exceeded the statewide average over the past eight years, gaining 5,000 jobs, but that high rate of growth was largely concentrated in Lamoille County.

The economy of the region is well diversified, with a mix of manufacturing, trade and services making up the bulk of the jobs.

Lamoille County's employment shows the relative importance of having two major ski areas, Stowe and Smugglers Notch, within its border. Over seventy-five percent of the private jobs in the county were in the service or trade industries, the highest concentration of any county in the state. Tourism affects the health of other industries in the county. The new "agritourism" concept is helping long-term agriculture as well as newer ventures such as wineries, and llama and fallow deer farming. Although manufacturing plays a lesser role in Lamoille County than other industries, it has shown the highest growth rate over the past eight years. Health services, centered around Copley Hospital in Morrisville has also generated significant job gains during this decade.

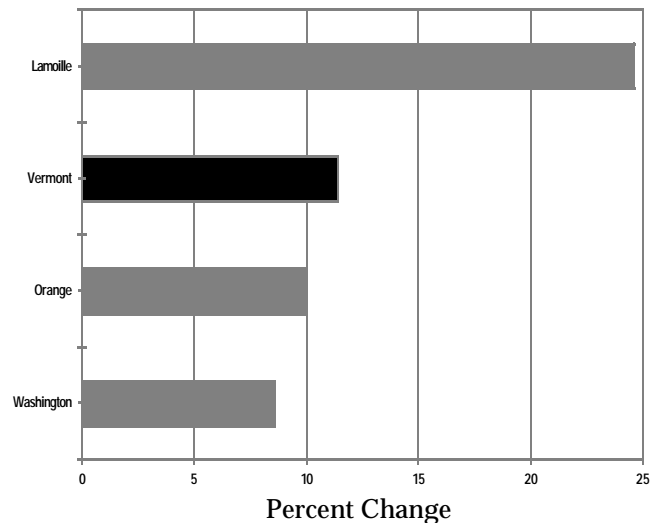
Orange County has the highest percentage of manufacturing jobs of any county in the region at over 15% of total. Even at that, the industry makes up a smaller percentage of total jobs than within the state as a whole. Jobs associated with durable goods more than doubled the number in the production of nondurable goods. Service jobs make up

the largest percentage in Orange County and also have one of the highest growth rates.

Like other counties, the largest percent of Washington County's jobs are in the services, but the next largest employment sector is government, making up nearly 23% of the jobs in the county. Both Montpelier and Waterbury have a large concentration of state government jobs. Although total manufacturing jobs in Washington County make up a much smaller percentage than statewide, this is not the case for the nondurable sector. This is due primarily to the high concentration of food and kindred product manufacturers located here. Over 18% of the state's jobs in that industry are located in Washington county.

Barre, Montpelier, Berlin and Waterbury in Washington County, as well as Stowe and Morrystown in Lamoille County, and Randolph in Orange County are major job centers in the region. Montpelier and Berlin are among the few employment centers in

**Covered Employment Change
For Vermont Counties
1990 - 1998**



the state where the number of jobs exceed the population. Employment in Montpelier is dominated by state government jobs, and in Berlin by health services.

Agriculture continues to decline statewide, although in central Vermont, farm acreage actually increased in Lamoille and Orange Counties between 1992 and 1997. The census of agriculture also indicates however, that the number of full-time farms in the region has declined since 1992. The three counties combined produced only about 12 percent of the state's total value of products sold in 1997 (See Table 12).

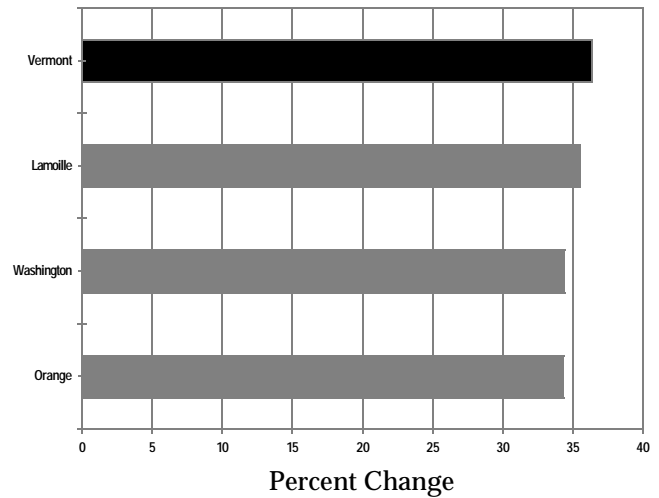
Central Vermont contributed slightly over a quarter of the state's forestry harvest in 1998. Orange County harvested more than the other two central counties, and ranked third in the state in softwood harvest.

Tax revenues generated by county are listed in Table 14. Washington outpaced the other two central counties except with Rooms & Meals tax, where Lamoille leads the region.

III. INCOME & WAGES

Per capita income is one measure of the economic health of an area, and includes many types of income such as wages, interest, and transfer payments. The 1998 per capita income of Washington County was slightly above the state's at \$24,787, while both Lamoille and Orange Counties' per capita income fell below the state's. Orange County's, at just over \$20,400, ranked fourth lowest statewide. All three counties saw lower rates of increase in per capita income than the state between 1990 and 1998; 34 to 35 percent.

Per Capita Income Change For Vermont Counties 1990 - 1998



Tables 2 - 4 show median adjusted gross income (AGI) in 1998 by town. These Tax Department figures combined with the Aid to Needy Families with Children (ANFC) and Food Stamp recipient data on the same tables give an indication of the relative wealth of the residents of towns in central Vermont. All three central Vermont counties have a slightly lower percentage of their population receiving ANFC and Food stamps than the state as a whole.

In Lamoille County, Elmore had the highest AGI and relatively low percentage of population receiving food stamps, while Johnson had the lowest median AGI in the region, nearly \$6,000 below the state's.

Orange County had the highest percent of foodstamp recipients in the region in 1998 at 7.9 percent of the population. Thetford had the highest median AGI in the county with relatively low ANFC and Food stamp rates, while Chelsea had the lowest median income in Orange County, and, as expected had higher rates for ANFC and food stamps. Washington County towns had median AGI

consistently above \$20,000, ranging up to over \$32,000 in Fayston, with the highest AGI in the region. Barre City with the lowest AGI in Washington County also had the highest percent of ANFC and Food Stamp recipients in the central Vermont region, more than double the statewide rates.

Annual average wage is a measure of the quality of the jobs located in an area. Vermont's statewide average wage of \$26,624 in 1998 was highly influenced by Chittenden County jobs. All other county averages were below the statewide average. Washington County's wages ranked third statewide, but were over \$1,000 below the statewide average. Lamoille County wages were lowest in the region, and ranked second lowest of the fourteen counties.

Wages at the town level have much greater variation. Elmore in Lamoille County had the lowest wages in the region at \$13,588 and Duxbury in Washington had the highest at \$29,212. Both these towns at the opposite ends of the range had very few jobs located in the town.

IV. HOUSING

The central Vermont region experienced growth in housing slightly above the rate of the state over the past eight years (Tables 15-17). Lamoille County in particular, continued its higher than average pattern of growth. Total housing increased by 10.9% between 1990 and 1998, but seasonal housing grew by 12.8% in Lamoille County compared to 4.7% statewide.

Recent housing growth in Orange County was well below the statewide average, and that of the other two counties in the region. In 1998, seasonal housing made up over 16

percent of the total housing units in the county, about the same as statewide.

Washington County's housing growth rate slightly exceeded the statewide average of 6.9%, and fell between the other two central Vermont counties. Growth in year-round housing outpaced seasonal housing between 1990 and 1998, reversing the trend of the prior decade.

The impact of tourism on housing can be seen within the ski area towns of Stowe and Cambridge in Lamoille County, and Fayston and Warren in Washington County. Each of these towns has a large number of seasonal homes, and some of the highest average home prices in the region (Tables 2-4). Fairlee in Orange County also had a relatively high average home price at over \$120,000, and had over 23% vacation or seasonal homes.

Lamoille County has both the highest and lowest residential values in the region. Wolcott's average value is just over \$60,000, while in Stowe, the average exceeds \$190,000.

Effective property rates in the region range from \$2.95 in Montpelier City, the highest rate in the State, to \$1.34 in Tunbridge, which ranks among the lowest 20 towns in the state. Most towns in the region have effective property tax rates much closer to the statewide average of \$1.96. Other exceptions are Warren and Fayston in Washington County, both with tax rates of less than \$1.50, and Barre City, also in Washington County with a rate of \$2.82.

V. EDUCATION

Central Vermont has a number of post-

secondary educational institutions including Goddard College in Plainfield, Norwich University, with campuses in Montpelier and Northfield, Johnson State College, and Vermont Technical College in Randolph. Community College of Vermont and Woodbury College offer degree programs as well as continuing education for their students.

The region also has several vocational-technical centers serving residents. Washington County is home to the Barre Regional Vocational Technical Center. The Randolph Area Vocational Center and Oxbow Vocational Technical Center serve students in Orange County, and the Lamoille Vocational Center is located in Hyde Park.

In addition to vocational and public schools, several independent schools exist in the region. Some are affiliated with religious organizations, and some specialize in other fields of interest as well as academics. Two of the nation's highly successful ski academies are located in central Vermont, in Stowe and Waitsfield.

Public school spending per equalized pupil (PEP) for central Vermont towns are presented in Tables 18-20. The FY 2000 statewide spending PEP was \$6,481. Washington county's expenditure per pupil was within a few dollars of the statewide figure, while Lamoille and Orange Counties had a slightly lower expenditure per pupil. The town with the highest spending PEP in the region was Woodbury in Washington County at \$7,673. Elmore, in Lamoille county, and Tunbridge in Orange County had spending levels of just over \$5,000 PEP, significantly below the statewide average. Central Vermont public high schools had relatively low drop-out or withdrawal rates, with only one school in each of the three counties having higher than the statewide rate of 4.8%. Individual high schools ranged from a low of 2.2% at Peoples Academy in Lamoille County to a high of 5.4% at Chelsea High School in Orange.

Many of the schools in the region exceeded the state's continuation rate for students planning to attend 4 year colleges. Stowe High School had by far the highest college - bound rate in the region at 88% and also had the highest SAT scores in the region.

Table 1

Demographic - Economic Comparison of Vermont Counties									
County	Pop. 1998 1/	% of State	Labor Force 1998 2/	Covered Emplmnt 1998 3/	Unemp Rate 1998 2/	Avg Yrly Wage 1998 3/	Per Cap Income 1998 4/	% Below Poverty Level 1995 5/	
Vermont	590,883	100.0%	330,300	280,294	3.4%	\$26,624	\$ 24,602	11.2%	
Addison	34,949	5.9%	19,350	12,594	3.6%	\$25,275	\$ 22,081	11.8%	
Bennington	35,699	6.0%	19,850	18,042	3.9%	\$23,934	\$ 25,599	12.7%	
Caledonia	28,812	4.9%	15,000	10,789	4.7%	\$22,039	\$ 20,394	15.2%	
Chittenden	143,491	24.3%	88,550	88,146	2.2%	\$31,517	\$ 28,909	8.1%	
Essex	6,188	1.0%	2,850	1,704	6.0%	\$24,905	\$ 15,805	15.4%	
Franklin	43,852	7.4%	23,000	13,359	3.3%	\$24,465	\$ 20,197	12.2%	
Grand Isle	6,069	1.0%	3,350	886	4.7%	\$18,535	\$ 24,761	9.7%	
Lamoille	21,650	3.7%	11,850	10,128	4.7%	\$19,989	\$ 23,221	12.4%	
Orange	26,994	4.6%	15,700	7,545	2.7%	\$21,829	\$ 20,438	11.7%	
Orleans	25,862	4.4%	12,150	8,588	7.1%	\$21,336	\$ 19,010	17.1%	
Rutland	62,825	10.6%	32,550	28,778	3.8%	\$24,745	\$ 23,617	12.0%	
Washington	56,444	9.6%	31,000	29,544	4.1%	\$25,565	\$ 24,787	10.0%	
Windham	42,737	7.2%	23,700	24,027	3.1%	\$26,015	\$ 25,368	11.7%	
Windsor	55,311	9.4%	31,400	23,046	2.6%	\$24,961	\$ 26,700	10.9%	
Change in Key Demographic - Economic Comparison of Vermont Counties									
	Population			Covered Employment			Per Capita Income		
	1990 /5	Change 90-98	% Chng 90-98	1990 3/	Chng 90-98	%Chng 90-98	1990	Chng 90-98	%Chng 90-98
Vermont	562,758	28,125	5.0%	251,658	28,636	11.4%	\$18,055	\$ 6,547	36.3%
Addison	32,953	1,996	6.1%	11,178	1,416	12.7%	\$16,244	\$ 5,837	35.9%
Bennington	35,845	(146)	-0.4%	15,764	2,278	14.5%	\$18,958	\$ 6,641	35.0%
Caledonia	27,846	966	3.5%	9,688	1,101	11.4%	\$15,065	\$ 5,329	35.4%
Chittenden	131,761	11,730	8.9%	77,548	10,598	13.7%	\$20,957	\$ 7,952	37.9%
Essex	6,405	(217)	-3.4%	1,523	181	11.9%	\$12,278	\$ 3,527	28.7%
Franklin	39,980	3,872	9.7%	11,279	2,080	18.4%	\$15,512	\$ 4,685	30.2%
Grand Isle	5,318	751	14.1%	674	212	31.5%	\$18,475	\$ 6,286	34.0%
Lamoille	19,735	1,915	9.7%	8,131	1,997	24.6%	\$17,142	\$ 6,079	35.5%
Orange	26,149	845	3.2%	6,860	685	10.0%	\$15,215	\$ 5,223	34.3%
Orleans	24,053	1,809	7.5%	8,173	415	5.1%	\$14,251	\$ 4,759	33.4%
Rutland	62,142	683	1.1%	27,047	1,731	6.4%	\$17,102	\$ 6,515	38.1%
Washington	54,928	1,516	2.8%	27,202	2,342	8.6%	\$18,437	\$ 6,350	34.4%
Windham	41,588	1,149	2.8%	21,781	2,246	10.3%	\$18,586	\$ 6,782	36.5%
Windsor	54,055	1,256	2.3%	20,812	2,234	10.7%	\$19,277	\$ 7,423	38.5%
Sources: 1/ Vermont Department of Health 2/ Vermont Department of Employment & Training, Populations Claims Method, Labor Force Estimates, Benchmark, March 1999. Data not comparable prior to 1990. 3/ Vermont Department of Employment & Training; UI Covered Employment data. 4/ U.S. Department of Commerce, Bureau of Economic Analysis 5/ U.S. Bureau of the Census, Small Area Income & Poverty Estimates Program									

Demographic - Economic Comparison of Vermont Counties

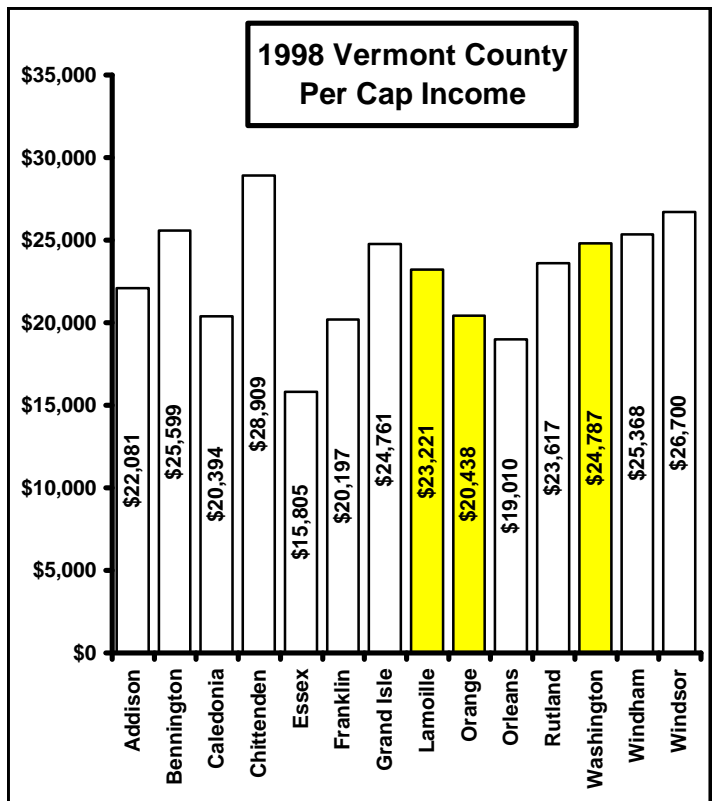
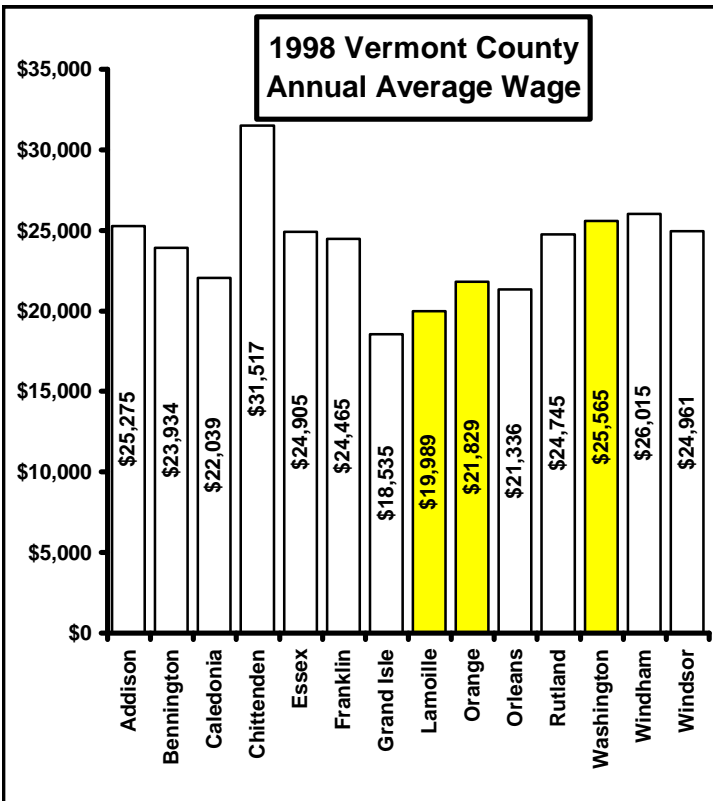
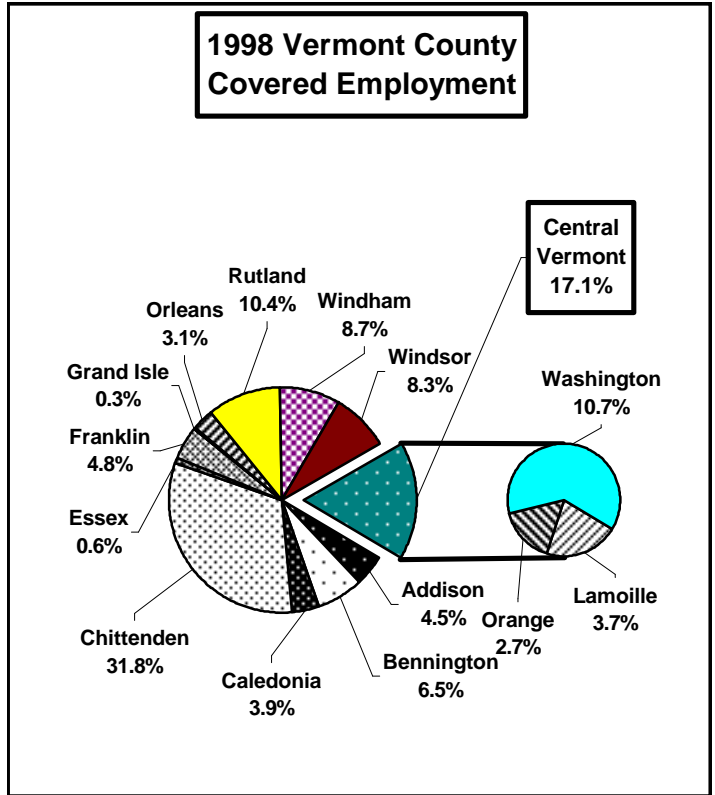
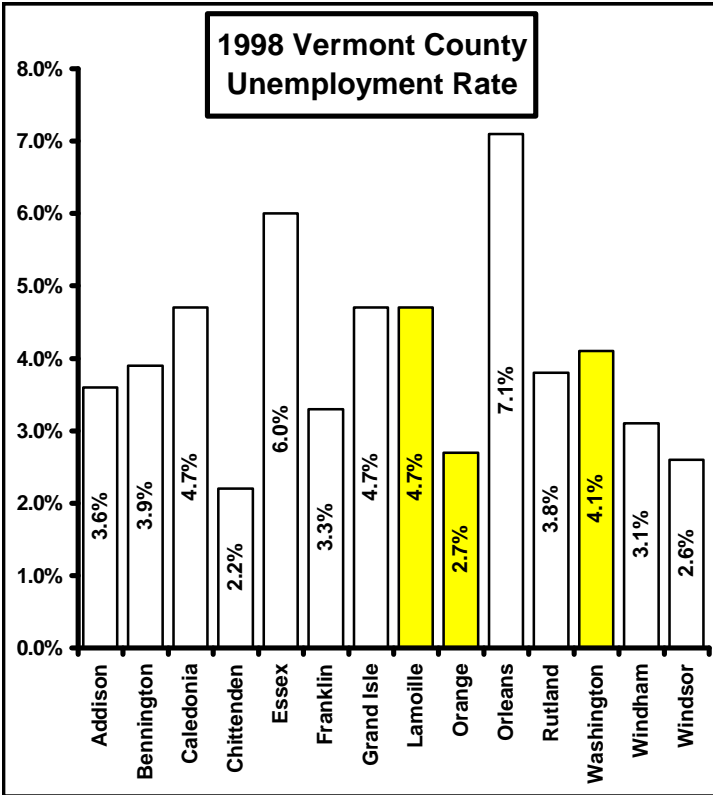


Table 2

Demographic - Economic Comparison of Lamoille County Towns

	Population 1998 1/	% Share County	Annual Average		% Population	Effective	Average	Median	
			Employmt 1998 2/	Wage 1998 2/	ANFC 1998 3/	Food Stamps 1998 3/	Property Tax Rate 1999 4/	Residential Value 1999 4/	Adjusted Income 1998 5/
Vermont	590,883	NA	280,294	\$26,624	3.4%	8.0%	\$ 1.96	NA	\$24,650
Lamoille County	21,650	100.0%	10,128	\$19,989	3.1%	7.7%	\$ 1.73	NA	NA
Belvidere	256	1.2%	D	D	D	11.3%	\$ 1.67	\$ 64,624	\$21,173
Cambridge	3,039	14.0%	1,270	\$18,097	1.3%	4.3%	\$ 1.67	\$107,401	\$25,657
Eden	1,088	5.0%	71	\$15,689	3.9%	12.6%	\$ 2.12	\$ 70,475	\$19,065
Elmore	713	3.3%	61	\$13,588	D	4.3%	\$ 1.55	\$115,536	\$27,109
Hyde Park	2,468	11.4%	D	D	3.7%	8.3%	\$ 2.06	\$ 89,717	\$22,023
Johnson	3,154	14.6%	918	\$22,458	3.9%	9.2%	\$ 2.22	\$ 73,787	\$18,723
Morristown	5,152	23.8%	3,398	\$21,205	4.3%	10.4%	\$ 2.00	\$ 91,390	\$19,549
Stowe	3,777	17.4%	3,649	\$18,866	1.1%	2.6%	\$ 1.51	\$190,567	\$26,199
Waterville	635	2.9%	47	\$18,564	D	3.6%	\$ 1.82	\$ 77,709	\$23,870
Wolcott	1,368	6.3%	178	\$16,698	5.9%	13.1%	\$ 2.28	\$ 60,236	\$19,702

Sources: 1/ Vermont Department of Health, Population & Housing Estimates 1998
 2/ Vermont Department of Employment & Training; UI Covered Employment (Inc. Gov.)
 3/ Vermont Department of Social Welfare. ANFC and Food Stamps rates calculated by dividing recipients by the population estimate.
 4/ Vermont Division of Property Valuation and Review.
 Residential 1 value is for single family residence on less than six acres. Rate per \$100.
 County rates calculated based on total taxes assessed and total equalized value.
 5/ Vermont Department of Taxes, 1998 Vermont Tax Statistics, Median Adjusted Gross Income by School District

D denotes data which cannot be disclosed.
 NA denotes data is not applicable.

Table 3

Demographic - Economic Comparison of Orange County Towns

	Population		Annual Average		% Population	Effective	Average	Median	
	1998 1/ County	% Share County	Employmt 1998 2/ 1998 2/	Wage 1998 2/ 1998 2/	ANFC 1998 3/ 1998 3/	Food Stamps 1998 3/ 1998 3/	Property Tax Rate 1999 4/ 1999 4/	Residential Value 1999 4/ 1999 4/	Adjusted Income 1998 5/ 1998 5/
Vermont	590,883	NA	280,294	\$26,624	3.4%	8.0%	\$ 1.96	NA	\$24,650
Orange County	26,994	100.0%	7,545	\$21,829	3.1%	7.9%	\$ 2.00	NA	NA
Bradford	2,581	9.6%	1,380	\$21,048	6.4%	11.6%	\$ 2.03	\$ 90,087	\$22,082
Braintree	1,310	4.9%	84	\$17,356	2.6%	6.7%	\$ 1.91	\$ 79,989	\$24,015
Brookfield	1,144	4.2%	111	\$24,218	2.0%	5.5%	\$ 1.75	\$ 98,437	\$26,200
Chelsea	1,171	4.3%	350	\$20,340	4.1%	9.9%	\$ 1.67	\$ 81,057	\$19,149
Corinth	1,327	4.9%	144	\$21,281	3.3%	11.9%	\$ 1.91	\$ 82,012	\$21,659
Fairlee	915	3.4%	557	\$17,794	3.8%	10.0%	\$ 1.94	\$122,934	\$23,808
Newbury	2,046	7.6%	602	\$18,592	3.1%	8.2%	\$ 1.94	\$ 86,251	\$22,468
Orange	1,013	3.8%	45	\$17,106	D	2.9%	\$ 1.98	\$ 69,431	\$26,834
Randolph	4,822	17.9%	2,747	\$23,900	3.6%	9.4%	\$ 2.20	\$ 90,332	\$21,552
Strafford	868	3.2%	113	\$17,779	D	3.1%	\$ 1.85	\$111,843	\$29,234
Thetford	2,541	9.4%	576	\$23,652	1.0%	3.0%	\$ 2.15	\$111,292	\$32,132
Topsham	992	3.7%	59	\$21,428	3.0%	8.8%	\$ 1.82	\$ 64,596	\$22,813
Tunbridge	1,118	4.1%	162	\$18,770	3.5%	8.7%	\$ 1.34	\$ 72,014	\$23,544
Vershire	645	2.4%	89	\$17,839	3.7%	8.6%	\$ 2.07	\$ 66,848	\$25,320
Washington	960	3.6%	71	\$18,004	3.0%	8.0%	\$ 2.42	\$ 81,459	\$23,923
West Fairlee	619	2.3%	32	\$18,036	D	D	\$ 1.88	\$ 89,922	\$23,613
Williamstown	2,922	10.8%	422	\$24,632	3.0%	7.5%	\$ 2.11	\$ 76,550	\$24,100

Sources: 1/ Vermont Department of Health, Population & Housing Estimates 1998
 2/ Vermont Department of Employment & Training; UI Covered Employment (Inc. Gov.)
 3/ Vermont Department of Social Welfare. ANFC and Food Stamps rates calculated by dividing recipients by the population estimate.
 4/ Vermont Division of Property Valuation and Review.
 Residential 1 value is for single family residence on less than six acres. Rate per \$100.
 County rates calculated based on total taxes assessed and total equalized value.
 5/ Vermont Department of Taxes, 1998 Vermont Tax Statistics, Median Adjusted Gross Income by School District

D denotes data which cannot be disclosed.

NA denotes data is not applicable.

Table 4

Demographic - Economic Comparison of Washington County Towns

	Population 1998 1/	% Share County	Annual Average		% Population	Effective	Average	Median	
			Employmt 1998 2/	Wage 1998 2/	ANFC 1998 3/	Food Stamps 1998 3/	Property Tax Rate 1999 4/	Residential Value 1999 4/	Adjusted Income 1998 5/
Vermont	590,883	NA	280,294	\$26,624	3.4%	8.0%	\$ 1.96	NA	\$24,650
Washington County	56,444	100.0%	29,544	\$25,565	3.3%	7.6%	\$ 2.12	NA	NA
Barre City	9,564	16.9%	4,625	\$23,855	7.3%	17.2%	\$ 2.82	\$ 81,664	\$20,595
Barre Town	7,430	13.2%	2,057	\$25,793	2.2%	4.9%	\$ 2.18	\$ 86,837	\$27,401
Berlin	2,633	4.7%	4,435	\$24,235	0.7%	2.8%	\$ 1.97	\$ 97,077	\$26,444
Cabot	1,080	1.9%	370	\$26,265	2.4%	6.5%	\$ 2.23	\$ 75,208	\$20,687
Calais	1,548	2.7%	105	\$19,698	1.7%	3.4%	\$ 2.32	\$ 87,379	\$28,123
Duxbury	1,057	1.9%	152	\$29,212	D	1.6%	\$ 2.14	\$ 84,470	\$31,227
East Montpelier	2,236	4.0%	532	\$25,820	1.3%	2.8%	\$ 2.19	\$111,985	\$27,085
Fayston	1,064	1.9%	147	\$21,890	D	D	\$ 1.42	\$120,575	\$32,222
Marshfield	1,567	2.8%	204	\$21,285	2.1%	5.6%	\$ 1.90	\$ 70,178	\$24,150
Middlesex	1,545	2.7%	204	\$27,505	D	2.6%	\$ 2.24	\$ 87,093	\$30,959
Montpelier City	8,365	14.8%	8,597	\$28,549	4.2%	9.3%	\$ 2.95	\$105,497	\$24,899
Moretown	1,500	2.7%	260	\$25,414	D	3.1%	\$ 1.69	\$104,818	\$27,052
Northfield	5,782	10.2%	1,681	\$22,508	2.8%	6.3%	\$ 2.05	\$ 78,483	\$24,896
Plainfield	1,310	2.3%	367	\$21,591	5.9%	12.6%	\$ 2.03	\$ 82,400	\$22,476
Roxbury	617	1.1%	50	\$23,358	2.6%	5.7%	\$ 2.03	\$ 65,754	\$20,819
Waitsfield	1,514	2.7%	1,198	\$22,196	2.8%	6.2%	\$ 1.83	\$127,133	\$27,272
Warren	1,278	2.3%	850	\$16,985	1.7%	4.0%	\$ 1.38	\$140,627	\$25,144
Waterbury	4,635	8.2%	3,552	\$27,551	2.4%	5.3%	\$ 1.67	\$106,851	\$27,337
Woodbury	798	1.4%	74	\$16,595	D	2.8%	\$ 2.19	\$ 77,648	\$27,010
Worcester	921	1.6%	84	\$25,943	2.9%	6.9%	\$ 2.31	\$ 70,457	\$24,743

Sources: 1/ Vermont Department of Health, Population & Housing Estimates 1998
 2/ Vermont Department of Employment & Training; UI Covered Employment (Inc. Gov.)
 3/ Vermont Department of Social Welfare. ANFC and Food Stamps rates calculated by dividing recipients by the population estimate.
 4/ Vermont Division of Property Valuation and Review.
 Residential 1 value is for single family residence on less than six acres. Rate per \$100.
 County rates calculated based on total taxes assessed and total equalized value.
 5/ Vermont Department of Taxes, 1998 Vermont Tax Statistics, Median Adjusted Gross Income by School District

D denotes data which cannot be disclosed.
 NA denotes data is not applicable.

Demographic - Economic Comparison of Central VT Counties

Chart 2

1998 Economic Comparison of Vermont & Lamoille County

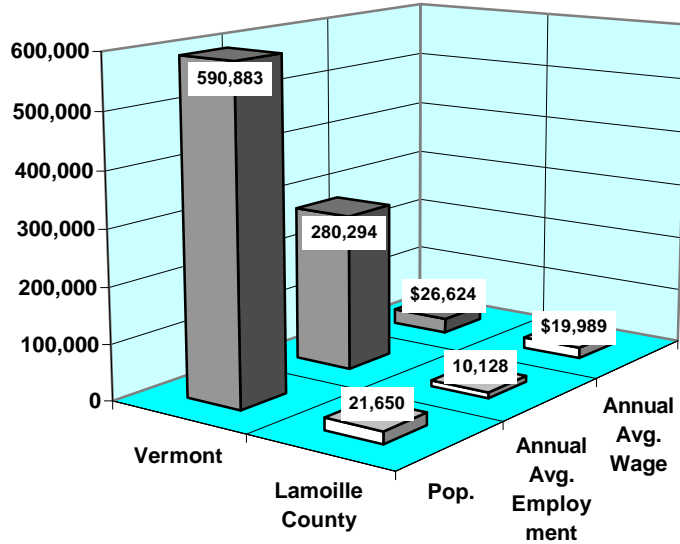


Chart 3

1998 Economic Comparison of Vermont & Orange County

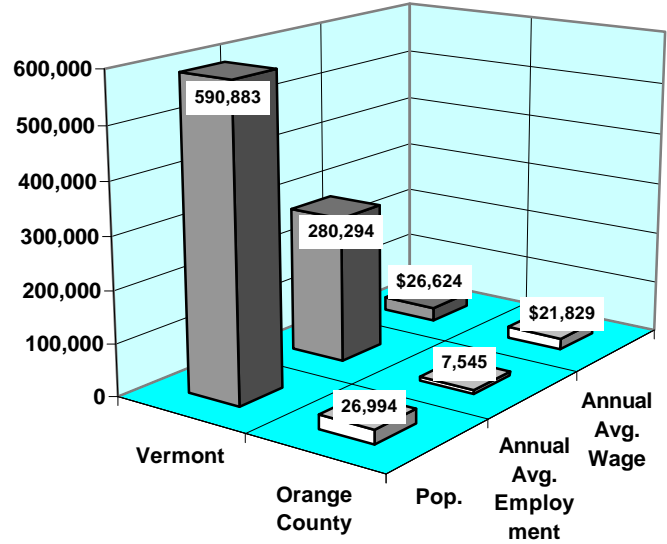


Chart 4

1998 Economic Comparison of Vermont & Washington County

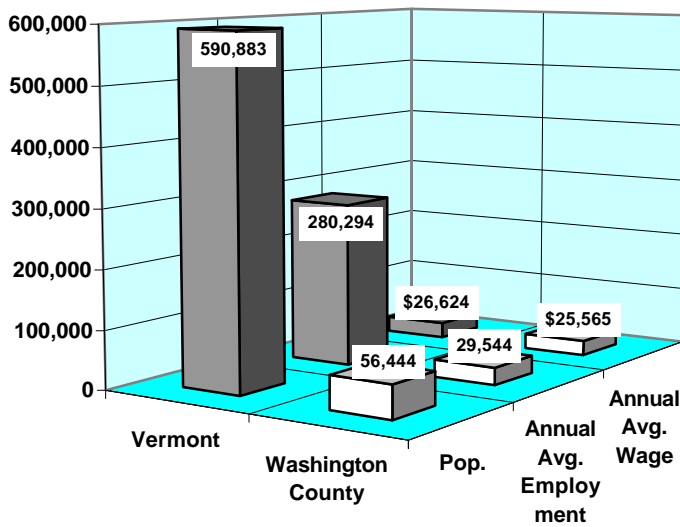
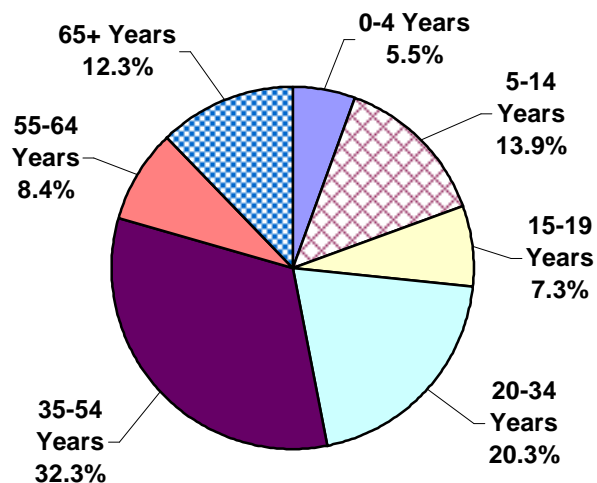


Table 5

Lamoille County: Population Changes -- 1990 - 1998									
Age :	1990	1997 1/	1998 1/	Change 90-97	Change 97-98	% Change 90-97	% Change 97-98	Age Distribution	
								1990	1998
0-4 Years	1,504	1,329	1,229	(175)	(100)	-11.6%	-7.5%	7.6%	5.7%
5-14 Years	2,847	3,334	3,200	487	(134)	17.1%	-4.0%	14.4%	14.8%
15-19 Years	1,584	1,675	1,689	91	14	5.7%	0.8%	8.0%	7.8%
20-34 Years	5,027	4,658	4,516	(369)	(142)	-7.3%	-3.0%	25.5%	20.9%
35-54 Years	5,168	6,902	6,896	1,734	(6)	33.6%	-0.1%	26.2%	31.9%
55-64 Years	1,446	1,609	1,664	163	55	11.3%	3.4%	7.3%	7.7%
65+ Years	2,159	2,433	2,456	274	23	12.7%	0.9%	10.9%	11.3%
Total	19,735	21,940	21,650	2,205	(290)	11.2%	-1.3%	100.0%	100.0%
Median Age (1990)	32.1								
Vermont	562,758	588,978	590,883	26,220	1,905	4.7%	0.3%		
% State	3.5%	3.7%	3.7%	8.4%	-15.2%	N/A	N/A		
Gender:	1990	1997 1/	1998 1/	Change 90-97	Change 97-98	% Change 90-97	% Change 97-98		
Male	9,856	11,028	10,850	1,172	(178)	11.9%	-1.6%		
Female	9,879	10,912	10,800	1,033	(112)	10.5%	-1.0%		
Total	19,735	21,940	21,650	2,205	(290)	11.2%	-1.3%		
Race:	1990				1998				
	1990 Est	% of Total		1998 Est	% of Total				
White	19,588	99.3%		21,414	99.2%				
Black	28	0.1%		38	0.2%				
American Indian/ Eskimo/Aleut	48	0.2%		42	0.2%				
Asian & Pacific Islander	71	0.4%		103	0.5%				
Total	19,735	100.0%		21,597	100.0%				

Sources: Census of Population & Housing, Bureau of the Census
 1/ Vermont Department of Health Estimates
 NA Not Available

**Vermont Population
by Age Groups 1998**



**Lamoille County Population
by Age Groups 1998**

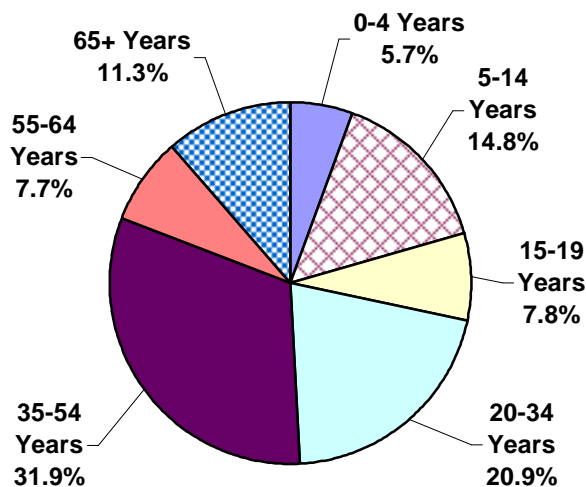


Table 6

Orange County: Population Changes -- 1990 - 1998

Age :	1990	1997 1/	1998 1/	Change 90-97	Change 97-98	% Change 90-97	% Change 97-98	Age Distribution 1990	Age Distribution 1998
0-4 Years	2,066	1,622	1,542	(444)	(80)	-21.5%	-4.9%	7.9%	5.7%
5-14 Years	4,093	4,323	4,045	230	(278)	5.6%	-6.4%	15.7%	15.0%
15-19 Years	1,968	2,037	2,117	69	80	3.5%	3.9%	7.5%	7.8%
20-34 Years	5,866	4,994	4,967	(872)	(27)	-14.9%	-0.5%	22.4%	18.4%
35-54 Years	6,939	8,463	8,696	1,524	233	22.0%	2.8%	26.5%	32.2%
55-64 Years	2,164	2,193	2,328	29	135	1.3%	6.2%	8.3%	8.6%
65+ Years	3,053	3,308	3,299	255	(9)	8.4%	-0.3%	11.7%	12.2%
Total	26,149	26,940	26,994	791	54	3.0%	0.2%	100.0%	100.0%
Median Age (1990)	33.2								
Vermont	562,758	588,978	590,883	26,220	1,905	4.7%	0.3%		
% State	4.6%	4.6%	4.6%	3.0%	2.8%	N/A	N/A		

Gender:	1990	1997 1/	1998 1/	Change 90-97	Change 97-98	% Change 90-97	% Change 97-98
Male	13,115	13,521	13,571	406	50	3.1%	0.4%
Female	13,034	13,419	13,423	385	4	3.0%	0.0%
Total	26,149	26,940	26,994	791	54	3.0%	0.2%

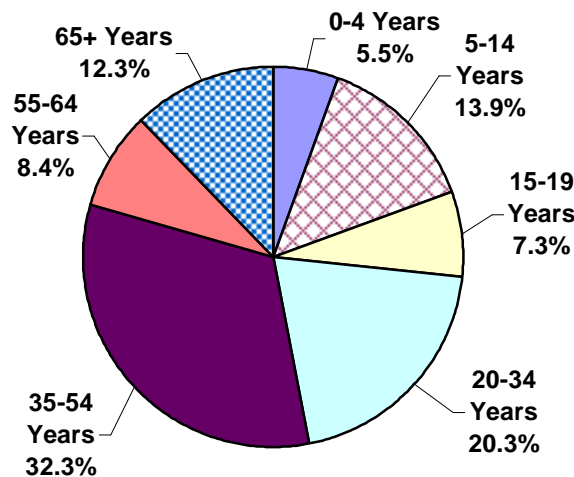
Race:	1990		1998	
	1990 Est	% of Total	1998 Est	% of Total
White	25,963	99.3%	27,664	99.1%
Black	46	0.2%	80	0.3%
American Indian/ Eskimo/Aleut	68	0.3%	61	0.2%
Asian & Pacific Islander	72	0.3%	119	0.4%
Total	26,149	100.0%	27,924	100.0%

Sources: Census of Population & Housing, Bureau of the Census

1/ Vermont Department of Health Estimates

NA Not Available

**Vermont Population
by Age Groups 1998**



**Orange County Population
by Age Groups 1998**

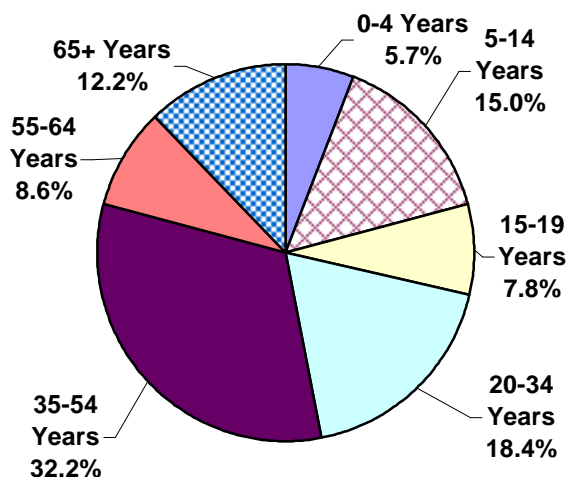


Table 7

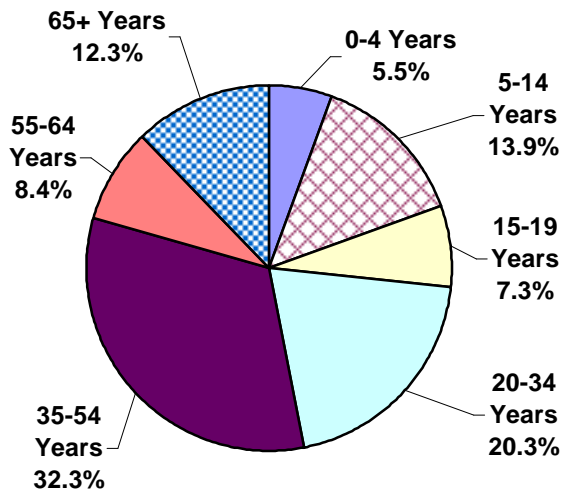
Washington County: Population Changes -- 1990 - 1998									
Age :	1990	1997 1/	1998 1/	Change 90-97	Change 97-98	% Change 90-97	% Change 97-98	Age Distribution	
								1990	1998
0-4 Years	3,980	3,216	3,029	(764)	(187)	-19.2%	-5.8%	7.2%	5.4%
5-14 Years	7,865	8,015	7,667	150	(348)	1.9%	-4.3%	14.3%	13.6%
15-19 Years	3,802	3,871	3,937	69	66	1.8%	1.7%	6.9%	7.0%
20-34 Years	12,641	10,830	10,637	(1,811)	(193)	-14.3%	-1.8%	23.0%	18.8%
35-54 Years	15,264	18,817	19,062	3,553	245	23.3%	1.3%	27.8%	33.8%
55-64 Years	4,521	4,645	4,864	124	219	2.7%	4.7%	8.2%	8.6%
65+ Years	6,855	7,356	7,248	501	(108)	7.3%	-1.5%	12.5%	12.8%
Total	54,928	56,750	56,444	1,822	(306)	3.3%	-0.5%	100.0%	100.0%
Median Age (1990)	34.2								
Vermont	562,758	588,978	590,883	26,220	1,905	4.7%	0.3%		
% State	9.8%	9.6%	9.6%	6.9%	-16.1%	N/A	N/A		

Gender:	1990	1997 1/	1998 1/	Change 90-97	Change 97-98	% Change 90-97	% Change 97-98
Male	26,905	27,964	27,699	1,059	(265)	3.9%	-0.9%
Female	28,023	28,786	28,745	763	(41)	2.7%	-0.1%
Total	54,928	56,750	56,444	1,822	(306)	3.3%	-0.5%

Race:	1990		1998	
	1990 Est	% of Total	1998 Est	% of Total
White	54,407	99.1%	55,653	98.8%
Black	178	0.3%	234	0.4%
American Indian/ Eskimo/Aleut	106	0.2%	89	0.2%
Asian & Pacific Islander	237	0.4%	332	0.6%
Total	54,928	100.0%	56,308	100.0%

Sources: Census of Population & Housing, Bureau of the Census
 1/ Vermont Department of Health Estimates
 NA Not Available

Vermont Population by Age Groups 1998



Washington County Population by Age Groups 1998

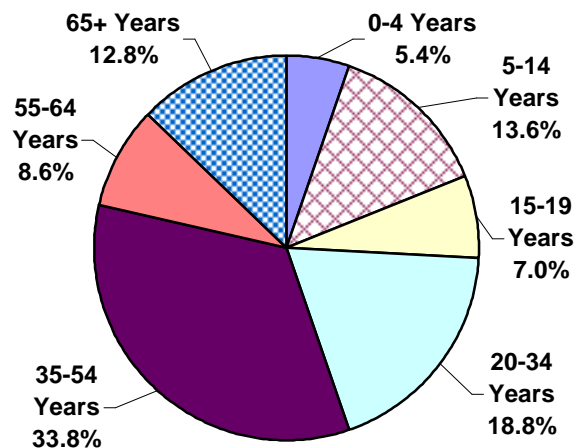


Table 8

Felony and Misdemeanor Convictions for Vermont Counties (FY99)

County	Felony 1/	Misdemeanor 1/	Total 1/	Population Over Age 14 1998 2/	Convictions Per 100 Residents
Addison	73	434	507	27,995	1.8
Bennington	252	1,130	1,382	28,727	4.8
Caledonia	168	953	1,121	22,950	4.9
Chittenden	778	2,799	3,577	117,228	3.1
Essex	22	83	105	4,884	2.1
Franklin	187	716	903	33,779	2.7
Grand Isle	15	51	66	4,791	1.4
Lamoille	117	532	649	17,221	3.8
Orange	56	333	389	21,407	1.8
Orleans	180	643	823	20,879	3.9
Rutland	183	1,029	1,212	51,151	2.4
Washington	185	1,012	1,197	45,748	2.6
Windham	272	1,329	1,601	34,691	4.6
Windsor	149	915	1,064	44,521	2.4
Total	2,637	11,959	14,596	475,972	3.1

Note: Based on the number of convictions on a case basis, NOT the number of people convicted. Convictions are reported in the county where prosecuted, not the residency of persons convicted.

Sources: 1/ District Court of Vermont - Vermont Court Administrator's Office
2/ Vermont Department of Health

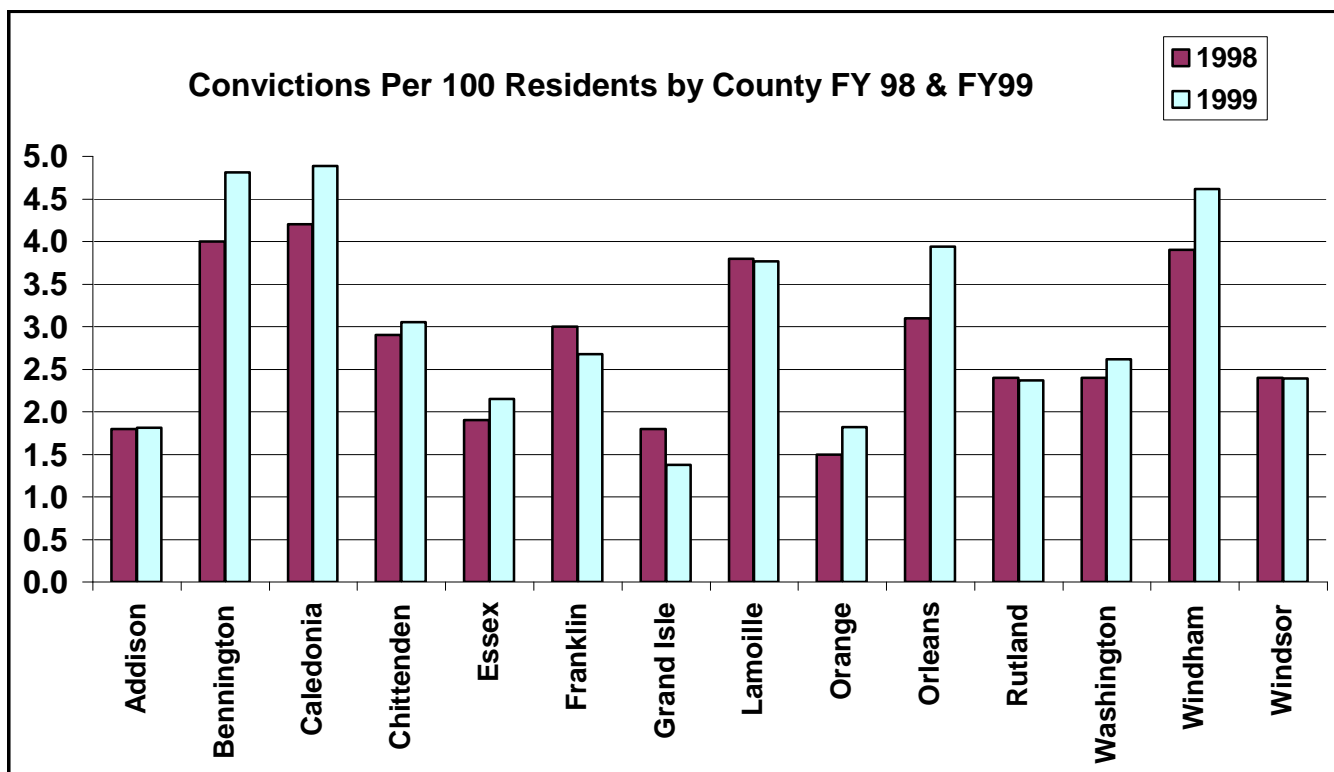


Table 9

Lamoille County: Employment by Residence

Resident Labor Force	% State		% State		Change 97-98	% Change 97-98
	1997	1998	1997	1998		
Labor Force	11,850	3.6%	11,850	3.6%	0	0.0%
Unemployment Rate (%)	650 5.5%	5.0% NA	550 4.7%	4.9% NA	-100 -0.8	-15.4% NA
Employment	11,200	3.6%	11,300	3.5%	100	0.9%

Note: County estimates before 1990 are not comparable due to a change in methodology.

Note: Residency-based employment is not comparable to industry data.

Lamoille County: Employment by Industry

Industry	Covered Emp. % 1990 Total		Covered Emp. % 1997 Total		Covered Emp. % 1998 Total		Change 90-97	Change 97-98	% Change 90-98
	1990	Total	1997	Total	1998	Total			
Private ownership	6,920	85.1%	8,459	85.1%	8,677	85.7%	1539	218	25.4%
Agriculture, Forestry & Fishing	105	1.3%	123	1.2%	127	1.3%	18	4	20.2%
Mining & Quarrying	D	D	11	0.1%	11	0.1%	D	0	D
Contract Construction	655	8.1%	647	6.5%	679	6.7%	-8	33	3.8%
Manufacturing	594	7.3%	846	8.5%	832	8.2%	252	-14	40.2%
Durable Goods	355	4.4%	466	4.7%	491	4.9%	112	25	38.3%
Nondurable Goods	239	2.9%	380	3.8%	341	3.4%	141	-38	42.9%
Transportation & Utilities	207	2.5%	220	2.2%	229	2.3%	14	9	10.8%
Trade	1,932	23.8%	2,406	24.2%	2,491	24.6%	474	85	28.9%
Wholesale	169	2.1%	149	1.5%	160	1.6%	-21	12	-5.4%
Retail	1,763	21.7%	2,258	22.7%	2,331	23.0%	495	73	32.2%
Finance, Insurance & Real Est	289	3.6%	277	2.8%	273	2.7%	-12	-5	-5.8%
Services	3,132	38.5%	3,929	39.5%	4,035	39.8%	797	106	28.9%
Hotel & Resorts	1,776	21.8%	1,913	19.2%	1,940	19.2%	137	27	9.3%
Health	582	7.2%	856	8.6%	897	8.9%	275	41	54.2%
Other	774	9.5%	1,160	11.7%	1,198	11.8%	385	39	54.8%
Government ownership	1,211	14.9%	1,485	14.9%	1,451	14.3%	274	-34	19.8%
Total for Lamoille County	8,131	100.0%	9,943	100.0%	10,128	100.0%	1813	184	24.6%

Source: Vermont Department of Employment & Training
Labor Market Information Section

NA Not Applicable

D denotes data which cannot be disclosed.

Table 10

Orange County: Employment by Residence

Resident Labor Force	1997		1998		Change 97-98	% Change 97-98
		% State		% State		
Labor Force	15,650	4.8%	15,700	4.8%	50	0.3%
Unemployment Rate (%)	500	3.9%	400	3.6%	0	-20.0%
Employment	15,150	4.8%	15,300	4.8%	150	1.0%

Note: County estimates before 1990 are not comparable due to a change in methodology.

Note: Residency-based employment is not comparable to industry data.

Orange County: Employment by Industry

Industry	Covered 1990		Covered 1997		Covered 1998		Change 90-97	Change 97-98	% Change 90-98
	Emp.	% Total	Emp.	% Total	Emp.	% Total			
Private ownership	5,403	78.8%	5,843	77.9%	5,833	77.3%	440	-10	8.0%
Agriculture, Forestry & Fishing	D	D	155	2.1%	D	D	D	D	D
Mining & Quarrying	D	D	10	0.1%	D	D	D	D	D
Contract Construction	501	7.3%	414	5.5%	497	6.6%	-87	83	-0.9%
Manufacturing	1,276	18.6%	1,195	15.9%	1,136	15.1%	-81	-59	-11.0%
Durable Goods	889	13.0%	857	11.4%	870	11.5%	-32	13	-2.2%
Nondurable Goods	387	5.6%	338	4.5%	266	3.5%	-48	-72	-31.2%
Transportation & Utilities	219	3.2%	233	3.1%	237	3.1%	13	5	8.1%
Trade	1,522	22.2%	1,665	22.2%	1,574	20.9%	143	-91	3.4%
Wholesale	267	3.9%	443	5.9%	396	5.3%	176	-47	48.5%
Retail	1,255	18.3%	1,222	16.3%	1,178	15.6%	-33	-44	-6.2%
Finance, Insurance & Real Est	259	3.8%	231	3.1%	238	3.2%	-27	6	-8.1%
Services	1,553	22.6%	1,941	25.9%	1,960	26.0%	388	19	26.2%
Hotel & Resorts	245	3.6%	271	3.6%	258	3.4%	26	-14	5.1%
Health	506	7.4%	669	8.9%	693	9.2%	163	24	36.9%
Other	802	11.7%	1,000	13.3%	1,009	13.4%	198	9	25.9%
Government ownership	1,457	21.2%	1,659	22.1%	1,712	22.7%	202	54	17.6%
Total for Orange County	6,860	100.0%	7,502	100.0%	7,545	100.0%	642	44	10.0%

Source: Vermont Department of Employment & Training
Labor Market Information Section

NA Not Applicable

D denotes data which cannot be disclosed.

Table 11

Washington County: Employment by Residence

Resident Labor Force	1997		1998		Change 97-98	% Change 97-98
		% State		% State		
Labor Force	31,050	9.5%	31,000	9.4%	-50	-0.2%
Unemployment Rate (%)	1,500	11.6%	1,250	11.2%	-250	-16.7%
Employment	4.8%	NA	4.1%	NA	-0.7	NA
	29,550	9.4%	29,750	9.3%	200	0.7%

Note: County estimates before 1990 are not comparable due to a change in methodology.

Note: Residency-based employment is not comparable to industry data.

Washington County: Employment by Industry

Industry	Covered Emp. 1990		Covered Emp. 1997		Covered Emp. 1998		Change 90-97	Change 97-98	% Change 90-98
		% Total		% Total		% Total			
Private ownership	20,644	75.9%	22,372	77.2%	22,804	77.2%	1728	432	10.5%
Agriculture, Forestry & Fishing	100	0.4%	153	0.5%	170	0.6%	53	17	69.7%
Mining & Quarrying	177	0.7%	136	0.5%	156	0.5%	-41	19	-12.3%
Contract Construction	1,282	4.7%	1,127	3.9%	1,183	4.0%	-154	56	-7.7%
Manufacturing	3,279	12.1%	3,258	11.2%	3,265	11.1%	-21	7	-0.4%
Durable Goods	1,873	6.9%	1,626	5.6%	1,623	5.5%	-247	-3	-13.4%
Nondurable Goods	1,406	5.2%	1,632	5.6%	1,642	5.6%	226	10	16.8%
Transportation & Utilities	707	2.6%	998	3.5%	1,040	3.5%	292	42	47.2%
Trade	5,868	21.6%	6,558	22.6%	6,532	22.1%	690	-26	11.3%
Wholesale	1,071	3.9%	1,193	4.1%	1,192	4.0%	123	-1	11.3%
Retail	4,797	17.6%	5,365	18.5%	5,340	18.1%	567	-25	11.3%
Finance, Insurance & Real Est	2,623	9.6%	2,477	8.6%	2,359	8.0%	-146	-118	-10.1%
Services	6,608	24.3%	7,665	26.5%	8,099	27.4%	1057	434	22.6%
Hotel & Resorts	455	1.7%	353	1.2%	366	1.2%	-102	12	-19.7%
Health	2,049	7.5%	2,524	8.7%	2,593	8.8%	475	69	26.6%
Other	4,104	15.1%	4,788	16.5%	5,140	17.4%	684	352	25.3%
Government ownership	6,558	24.1%	6,608	22.8%	6,740	22.8%	49	133	2.8%
Total for Washington County	27,202	100.0%	28,979	100.0%	29,544	100.0%	1778	565	8.6%

Source: Vermont Department of Employment & Training
Labor Market Information Section

NA Not Applicable

D denotes data which cannot be disclosed.

Central VT Counties: Employment by Industry

Chart 9

**Lamoille County
1998 Employment by Industry**

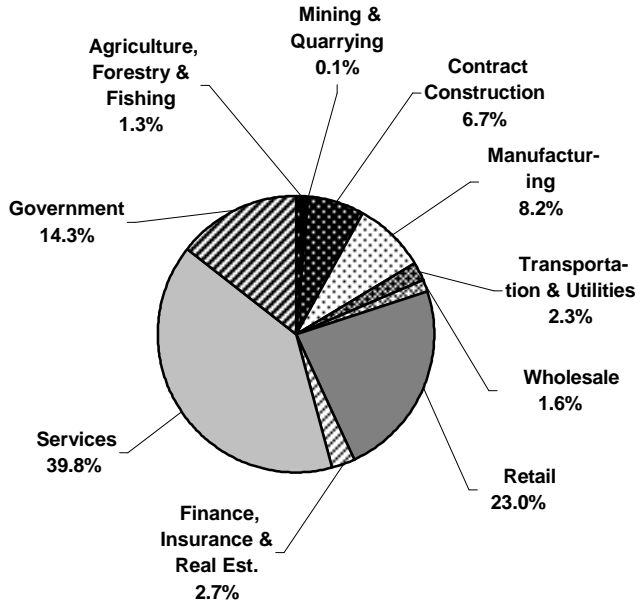


Chart 10

**Orange County
1998 Employment by Industry**

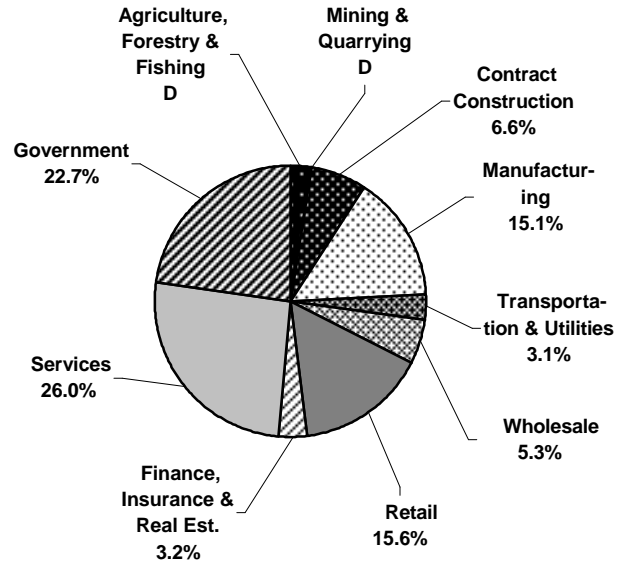


Chart 11

**Washington County
1998 Employment by Industry**

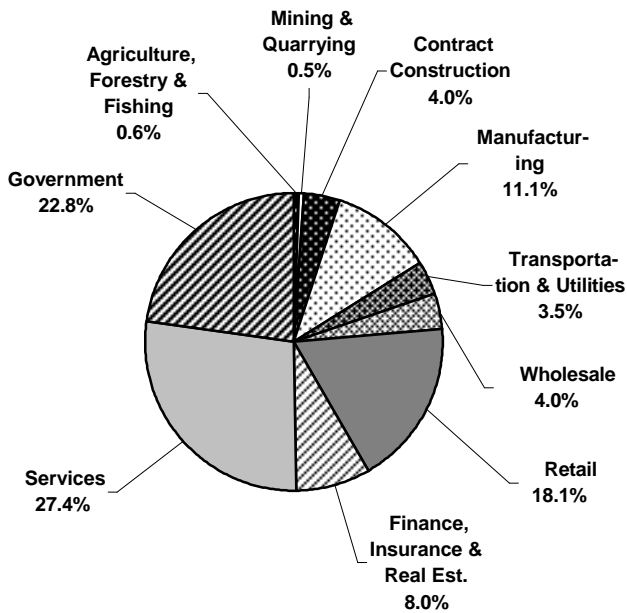


Table 12

Agricultural Comparison of Vermont Counties (1997)

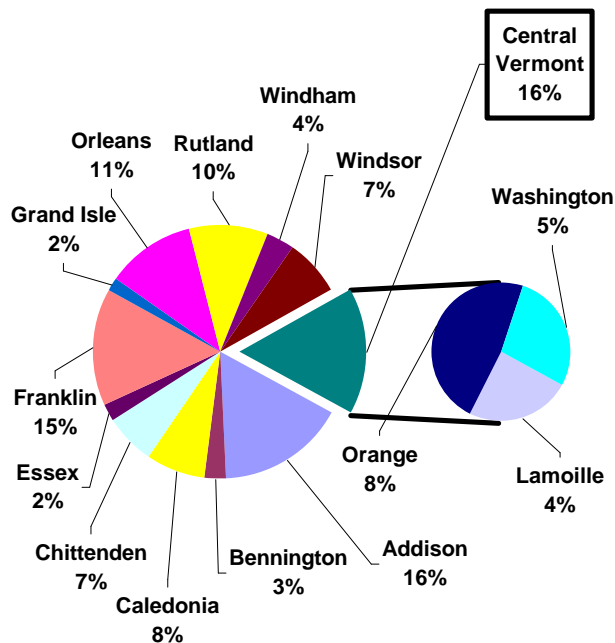
County	Farm Acreage	% Share Vermont	No. Hired Workers 1/	% Share Vermont	Value of Agr. Prod. Sold (000's)	% Share Vermont	Dairy Prod. Sold (000's)	% Share Vermont	% Dairy of Total Sales
Vermont	1,262,155	100.0%	8,912	100.0%	\$ 476,343	100.0%	\$ 352,556	100.0%	74.0%
Addison	204,985	16.2%	1,623	18.2%	\$ 112,718	23.7%	\$ 82,367	23.4%	73.1%
Bennington	32,374	2.6%	303	3.4%	\$ 8,084	1.7%	\$ 4,753	1.3%	58.8%
Caledonia	94,255	7.5%	620	7.0%	\$ 29,357	6.2%	\$ 23,407	6.6%	79.7%
Chittenden	83,355	6.6%	717	8.0%	\$ 25,544	5.4%	\$ 15,598	4.4%	61.1%
Essex	25,497	2.0%	112	1.3%	\$ 6,769	1.4%	\$ 5,183	1.5%	76.6%
Franklin	190,215	15.1%	1,428	16.0%	\$ 99,610	20.9%	\$ 84,676	24.0%	85.0%
Grand Isle	21,036	1.7%	186	2.1%	\$ 9,605	2.0%	\$ 7,284	2.1%	75.8%
Lamoille	48,967	3.9%	272	3.1%	\$ 15,470	3.2%	\$ 11,581	3.3%	74.9%
Orange	98,352	7.8%	626	7.0%	\$ 26,079	5.5%	\$ 19,064	5.4%	73.1%
Orleans	144,154	11.4%	821	9.2%	\$ 59,522	12.5%	\$ 50,768	14.4%	85.3%
Rutland	125,770	10.0%	503	5.6%	\$ 28,357	6.0%	\$ 20,946	5.9%	73.9%
Washington	56,290	4.5%	409	4.6%	\$ 15,041	3.2%	\$ 10,388	2.9%	69.1%
Windham	46,818	3.7%	724	8.1%	\$ 20,366	4.3%	\$ 9,438	2.7%	46.3%
Windsor	90,087	7.1%	568	6.4%	\$ 19,820	4.2%	\$ 7,102	2.0%	35.8%

Sources: 1997 Census of Agriculture, U.S. Department of Commerce, Bureau of the Census.
<http://www.nass.usda.gov/census/>

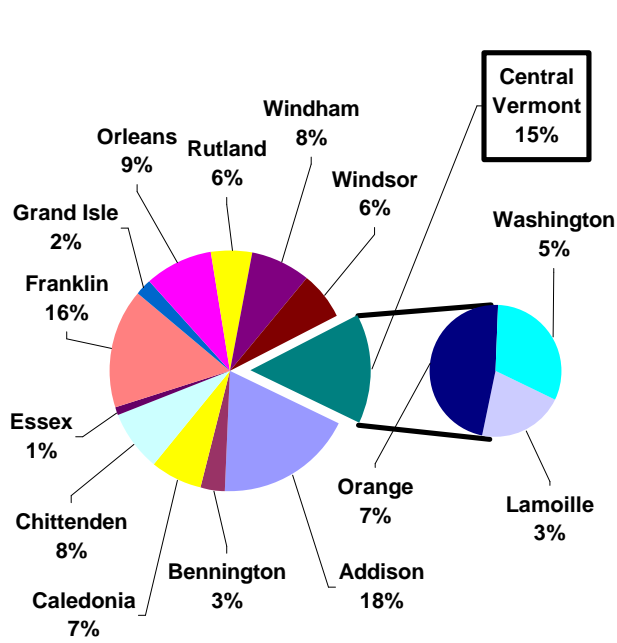
1/ Data is based on a sample of farms.

Agricultural Comparison of Vermont Counties (1997)

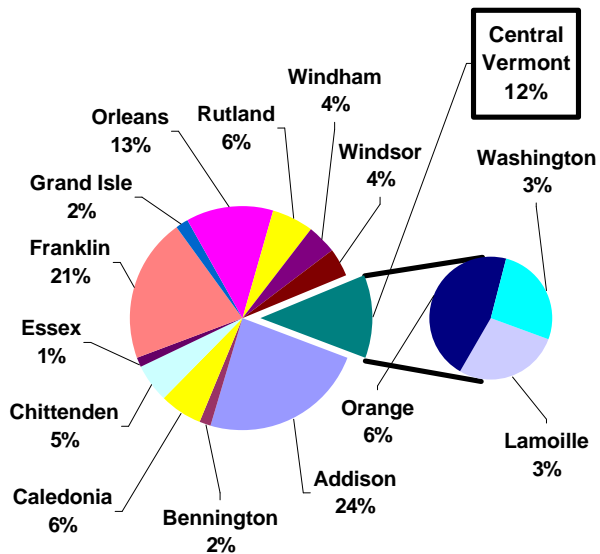
**1997
Farm Acreage**



**1997
Number of Hired Workers**



**1997
Value of Agricultural Products Sold (000's)**



**1997
Dairy Products Sold (000's)**

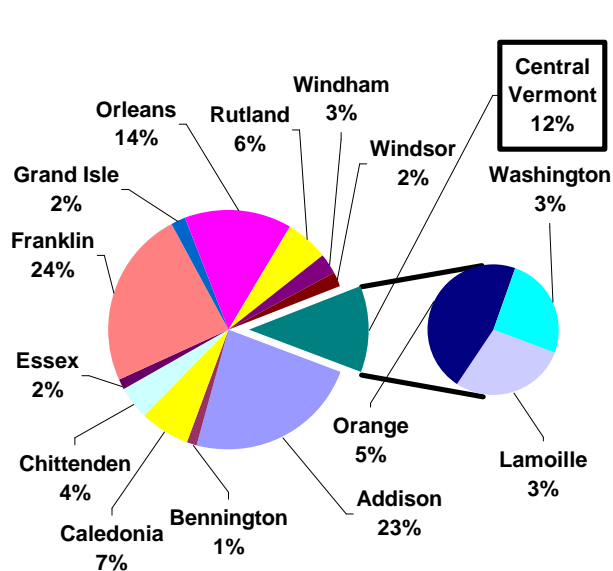


Table 13

Forest Industry Comparison of Vermont Counties

County	1997 Harvest				1998 Harvest				1997 No. of Sawmills 2/
	Hardwood (board feet) (Thousands)	% of State	Softwood (board feet) (Thousands)	% of State	Hardwood (board feet) (Thousands)	% of State	Softwood (board feet) (Thousands)	% of State	
Vermont	131,595	100.0%	161,885	100.0%	123,408	100.0%	142,073	100.0%	176
Addison	9,264	7.0%	3,016	1.9%	7,831	6.3%	3,587	2.5%	10
Bennington	9,903	7.5%	3,897	2.4%	9,572	7.8%	4,019	2.8%	9
Caledonia	6,760	5.1%	24,311	15.0%	4,812	3.9%	22,492	15.8%	19
Chittenden	2,535	1.9%	4,023	2.5%	2,374	1.9%	3,147	2.2%	8
Essex	7,944	6.0%	15,994	9.9%	7,407	6.0%	4,460	3.1%	4
Franklin/G I	6,221	4.7%	8,540	5.3%	6,790	5.5%	5,479	3.9%	5
Lamoille	10,839	8.2%	11,648	7.2%	12,314	10.0%	8,521	6.0%	10
Orange	15,917	12.1%	22,635	14.0%	9,425	7.6%	18,380	12.9%	12
Orleans	13,940	10.6%	18,659	11.5%	8,600	7.0%	16,916	11.9%	21
Rutland	17,337	13.2%	11,177	6.9%	12,662	10.3%	7,907	5.6%	18
Washington	9,317	7.1%	10,497	6.5%	8,315	6.7%	11,823	8.3%	19
Windham	9,835	7.5%	16,136	10.0%	21,225	17.2%	22,775	16.0%	30
Windsor	11,783	9.0%	11,352	7.0%	12,081	9.8%	12,567	8.8%	11

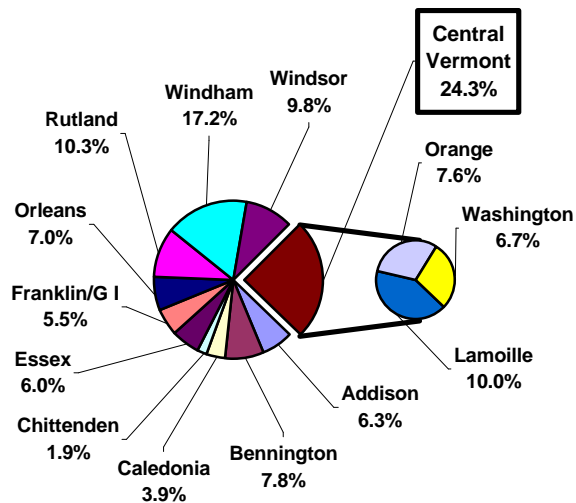
1/ Harvest volumes do not include firewood volumes.

2/ Includes both domant and active.

Franklin and Grand isle Counties are combined in harvest reporting.

Source: Vermont Department of Forest, Parks & Recreation

1998 County Hardwood Harvest



1998 County Softwood Harvest

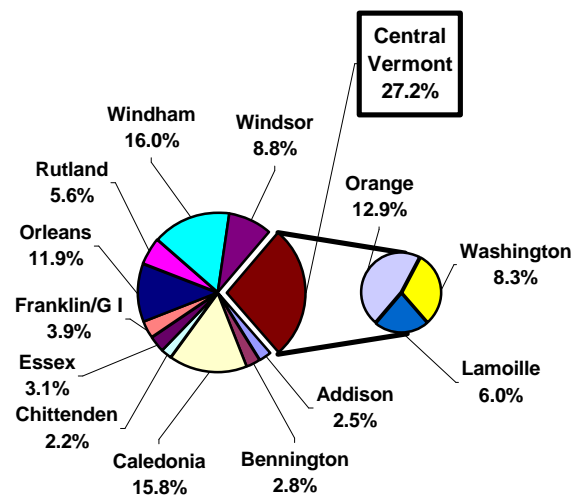


Table 14

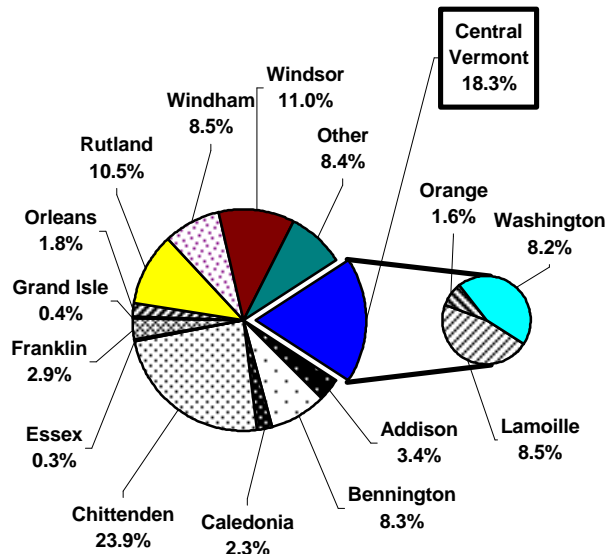
1999 Tax Revenues for Vermont Counties

County	Personal Income		Sales & Use		Rooms & Meals		Property Transfer	
	Tax Amount	% of State	Tax Amount	% of State	Tax Amount	% of State	Tax Amount	% of State
Vermont	\$ 336,619,711	100.0%	\$ 202,479,749	100.0%	\$ 84,873,887	100.0%	\$ 21,185,499	100.0%
Addison	\$ 17,808,114	5.3%	\$ 6,131,831	3.0%	\$ 2,871,577	3.4%	\$ 786,420	3.7%
Bennington	\$ 20,200,652	6.0%	\$ 15,232,068	7.5%	\$ 7,057,963	8.3%	\$ 1,722,448	8.1%
Caledonia	\$ 11,132,919	3.3%	\$ 6,017,492	3.0%	\$ 1,958,185	2.3%	\$ 501,504	2.4%
Chittenden	\$ 111,658,370	33.2%	\$ 63,913,752	31.6%	\$ 20,260,297	23.9%	\$ 6,042,079	28.5%
Essex	\$ 1,654,516	0.5%	\$ 318,074	0.2%	\$ 220,618	0.3%	\$ 229,943	1.1%
Franklin	\$ 18,009,414	5.4%	\$ 8,135,805	4.0%	\$ 2,475,218	2.9%	\$ 945,204	4.5%
Grand Isle	\$ 3,851,902	1.1%	\$ 482,777	0.2%	\$ 366,517	0.4%	\$ 327,883	1.5%
Lamoille	\$ 16,081,001	4.8%	\$ 7,052,272	3.5%	\$ 7,215,643	8.5%	\$ 1,236,362	5.8%
Orange	\$ 11,513,623	3.4%	\$ 3,049,549	1.5%	\$ 1,378,916	1.6%	\$ 518,925	2.4%
Orleans	\$ 8,216,008	2.4%	\$ 4,934,595	2.4%	\$ 1,551,902	1.8%	\$ 567,308	2.7%
Rutland	\$ 29,443,031	8.7%	\$ 23,161,134	11.4%	\$ 8,926,867	10.5%	\$ 1,612,793	7.6%
Washington	\$ 30,924,189	9.2%	\$ 14,788,215	7.3%	\$ 6,955,258	8.2%	\$ 1,290,606	6.1%
Windham	\$ 21,632,453	6.4%	\$ 11,314,493	5.6%	\$ 7,219,809	8.5%	\$ 2,271,235	10.7%
Windsor	\$ 34,493,519	10.2%	\$ 11,231,527	5.5%	\$ 9,294,838	11.0%	\$ 3,132,789	14.8%
Other		0.0%	\$ 26,716,166	13.2%	\$ 7,120,279	8.4%		0.0%

1/ Fiscal Year 99 (July 1998 - June 1999)

Source: Vermont Department of Taxes

1999 Rooms & Meals Tax



1999 Income Tax

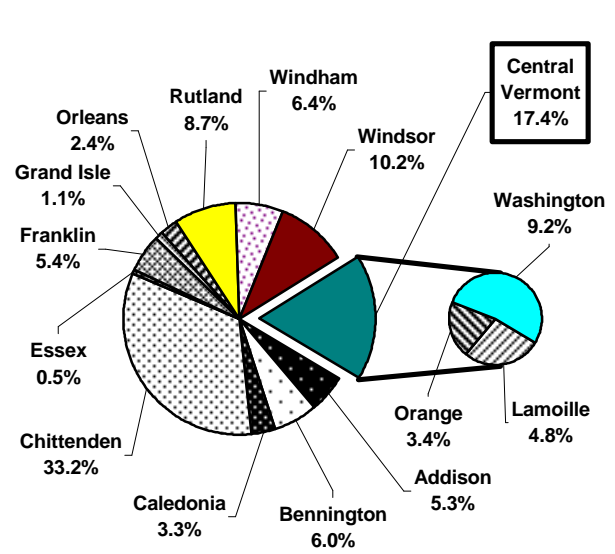


Table 15

	Total Housing Units			% Chng 90-98	% Chng 97-98	1998 Housing Units		
	1990	1997	1998			Yr. Rd.	Vacation	Vacation % of Tot.
	Vermont	270,978	286,906			289,625	6.9%	0.9%
Lamoille County	10,114	11,234	11,214	10.9%	-0.2%	8,810	2,404	21.4%
Belvidere	156	184	184	17.9%	0.0%	106	78	42.4%
Cambridge	1,240	1,703	1,732	39.7%	1.7%	1,220	512	29.6%
Eden	466	556	613	31.5%	10.3%	416	197	32.1%
Elmore	399	439	439	10.0%	0.0%	289	150	34.2%
Hyde Park	978	992	1,006	2.9%	1.4%	960	46	4.6%
Johnson	1,119	1,159	1,164	4.0%	0.4%	1,114	50	4.3%
Morristown	2,101	2,266	2,266	7.9%	0.0%	2,172	94	4.1%
Stowe	2,830	3,055	2,933	3.6%	-4.0%	1,771	1,162	39.6%
Waterville	222	274	273	23.0%	-0.4%	247	26	9.5%
Wolcott	603	606	604	0.2%	-0.3%	515	89	14.7%

Source: Vermont Department of Health, Population & Housing Estimates

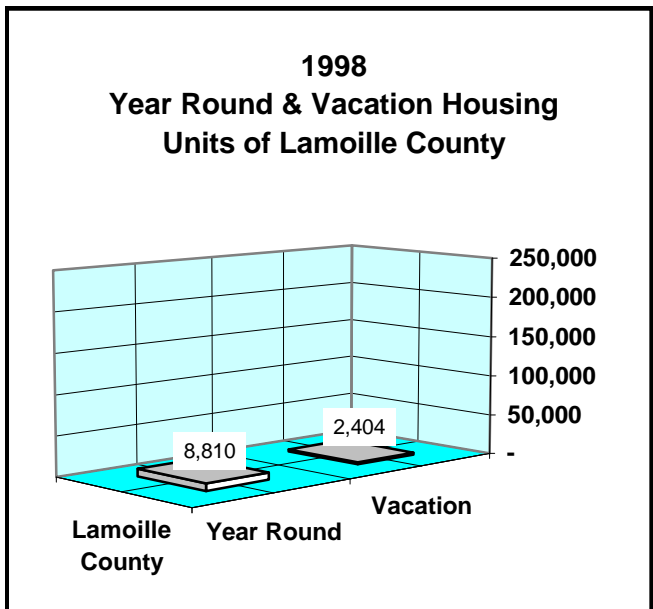
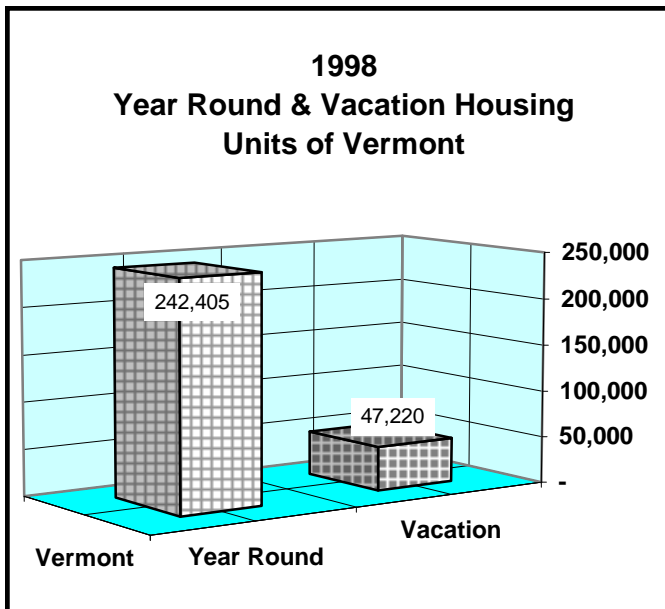


Table 16

	Total Housing Units			% Chng 90-98	% Chng 97-98	1998 Housing Units		
	1990	1997	1998			Yr. Rd.	Vacation	Vacation % of Tot.
	Vermont	270,978	286,906			289,625	6.9%	0.9%
Orange County	12,296	12,862	12,860	4.6%	0.0%	10,754	2,106	16.4%
Bradford	1,086	1,100	1,100	1.3%	0.0%	1,015	85	7.7%
Braintree	568	588	599	5.5%	1.9%	501	98	16.4%
Brookfield	593	648	648	9.3%	0.0%	478	170	26.2%
Chelsea	612	641	636	3.9%	-0.8%	496	140	22.0%
Corinith	613	691	693	13.1%	0.3%	500	193	27.8%
Fairlee	539	526	529	-1.9%	0.6%	406	123	23.3%
Newbury	1,125	1,163	1,137	1.1%	-2.2%	876	261	23.0%
Orange	359	410	421	17.3%	2.7%	373	48	11.4%
Randolph	1,830	1,891	1,891	3.3%	0.0%	1,798	93	4.9%
Strafford	494	489	489	-1.0%	0.0%	366	123	25.2%
Thetford	1,107	1,174	1,179	6.5%	0.4%	1,060	119	10.1%
Topsham	504	557	548	8.7%	-1.6%	366	182	33.2%
Tunbridge	644	633	631	-2.0%	-0.3%	466	165	26.1%
Vershire	306	335	335	9.5%	0.0%	252	83	24.8%
Washington	450	469	471	4.7%	0.4%	359	112	23.8%
West Fairlee	355	328	328	-7.6%	0.0%	255	73	22.3%
Williamstown	1,111	1,219	1,225	10.3%	0.5%	1,187	38	3.1%

Source: Vermont Department of Health, Population & Housing Estimates

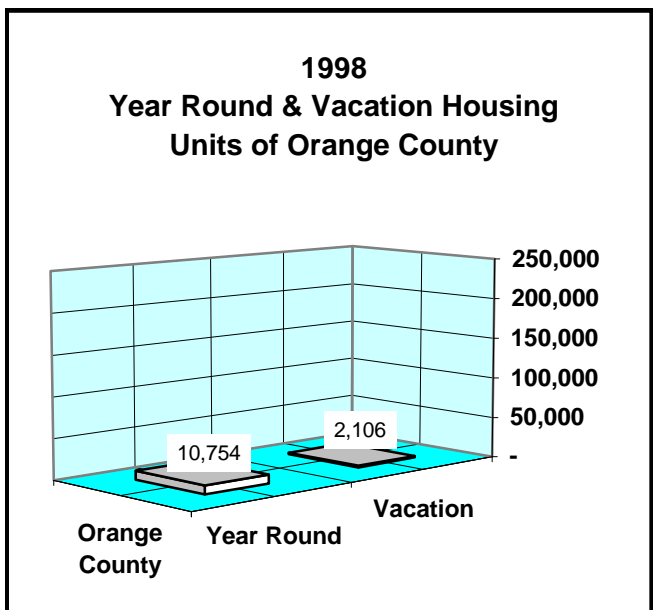
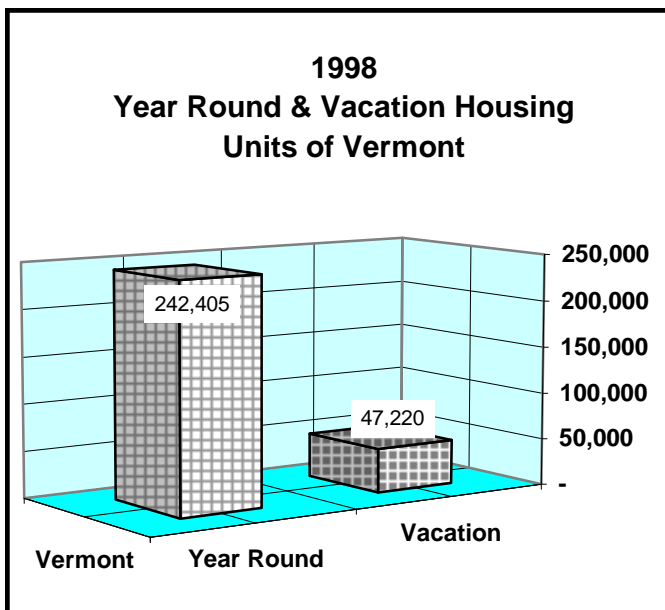


Table 17

	Total Housing Units			% Chng 90-98	% Chng 97-98	1998 Housing Units		
	1990	1997	1998			Yr. Rd.	Vacation	Vacation % of Tot.
	Vermont	270,978	286,906			289,625	6.9%	0.9%
Washington County	25,659	27,576	27,660	7.8%	0.3%	24,194	3,466	12.5%
Barre City	4,331	4,376	4,414	1.9%	0.9%	4,414	0	0.0%
Barre Town	2,779	2,967	2,997	7.8%	1.0%	2,996	1	0.0%
Berlin	1,022	1,104	1,104	8.0%	0.0%	1,078	26	2.4%
Cabot	546	592	593	8.6%	0.2%	453	140	23.6%
Calais	700	728	736	5.1%	1.1%	630	106	14.4%
Duxbury	480	555	555	15.6%	0.0%	464	91	16.4%
East Montpelier	890	946	945	6.2%	-0.1%	935	10	1.1%
Fayston	869	1,039	1,039	19.6%	0.0%	504	535	51.5%
Marshfield	581	684	684	17.7%	0.0%	639	45	6.6%
Middlesex	615	658	659	7.2%	0.2%	611	48	7.3%
Montpelier City	3,786	4,182	4,180	10.4%	0.0%	4,180	0	0.0%
Moretown	639	733	735	15.0%	0.3%	646	89	12.1%
Northfield	1,877	1,916	1,916	2.1%	0.0%	1,847	69	3.6%
Plainfield	513	532	536	4.5%	0.8%	523	13	2.4%
Roxbury	340	382	382	12.4%	0.0%	257	125	32.7%
Waitsfield	836	910	910	8.9%	0.0%	714	196	21.5%
Warren	1,949	2,194	2,194	12.6%	0.0%	653	1,541	70.2%
Waterbury	1,956	2,065	2,065	5.6%	0.0%	1,984	81	3.9%
Woodbury	588	645	647	10.0%	0.3%	330	317	49.0%
Worcester	362	368	369	1.9%	0.3%	336	33	8.9%

Source: Vermont Department of Health, Population & Housing Estimates

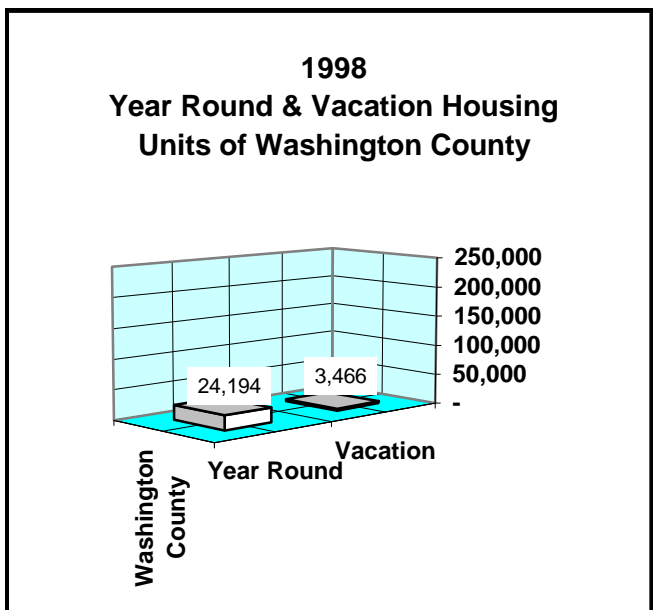
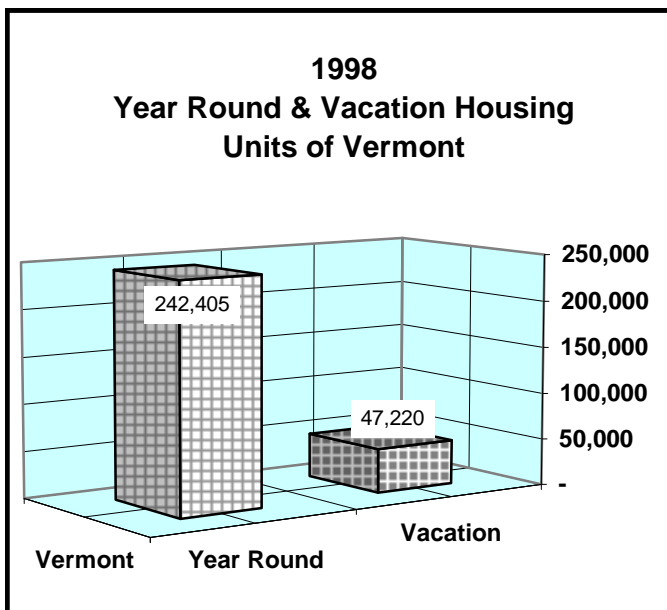


Table 18

Education Comparison: Lamoille County Towns & Schools						
Fiscal Year 2000 (July 1, 1999 to June 30, 2000)	Average Daily Membership 1/			School Spending PEP 2/	Above Block Spending PEP 2/	\$ Raised From Local Education Tax
	Elementary Count	Secondary Count	Total			
Vermont	54,226	48,971	103,198	\$ 6,481	\$ 1,448	\$ 133,064,374
Lamoille County	2,105	1,763	3,868	\$ 5,837	\$ 835	\$ 2,263,319
Belvidere	35	26	61	\$ 5,757	\$ 786	\$ 25,935
Cambridge	318	217	535	\$ 5,974	\$ 971	\$ 584,709
Eden	150	127	277	\$ 5,435	\$ 478	\$ 61,460
Elmore	85	81	166	\$ 5,036	\$ -	\$ -
Hyde Park	235	230	465	\$ 5,831	\$ 918	\$ 270,475
Johnson	263	188	451	\$ 6,448	\$ 1,522	\$ 371,365
Morristown	439	422	861	\$ 6,007	\$ 979	\$ 676,068
Stowe	351	294	645	\$ 5,079	\$ -	\$ -
Waterville	85	50	135	\$ 6,105	\$ 1,018	\$ 74,953
Wolcott	144	129	272	\$ 6,486	\$ 1,486	\$ 198,354

Lamoille County High Schools (FY99)	Enrollment Grades 9-12	Drop Rate (3Yr. Ave.)	Student Teacher Ratio	SAT Verbal (mean)	SAT Math (mean)	College Bound
National Average		NA	NA	505	511	NA
Vermont	31,821	4.8%	12.3	514	506	60%
Lamoille	549	5.2%	11.1	506	516	46%
Peoples Academy	345	2.2%	13.1	498	471	55%
Stowe	209	4.4%	11.7	540	546	88%

1/ Based on enrollment at the beginning of the school year adjusted for transfers and death.

2/ PEP = Per Equalized Pupil. The State Support (block) grant was \$5100 per equalized pupil in SY99-2000.
Districts spending above \$5100 were considered "above block".

NA Not Available

Sources: Vermont Department of Education.

Table 19

Education Comparison: Orange County Towns & Schools						
Fiscal Year 2000 (July 1, 1999 to June 30, 2000)	Average Daily Membership 1/			School Spending PEP 2/	Above Block Spending PEP 2/	\$ Raised From Local Education Tax
	Elementary Count	Secondary Count	Total			
Vermont	54,226	48,971	103,198	\$ 6,481	\$ 1,448	\$ 133,064,374
Orange County	2,505	2,607	5,112	\$ 6,342	\$ 1,416	\$ 5,373,612
Bradford ID	242	274	516	\$ 5,994	\$ 1,138	\$ 356,956
Braintree	109	132	241	\$ 6,886	\$ 2,030	\$ 269,494
Brookfield	109	110	219	\$ 6,291	\$ 1,447	\$ 270,655
Chelsea	100	112	212	\$ 5,473	\$ 501	\$ 79,356
Corinth	133	163	295	\$ 5,715	\$ 771	\$ 135,382
Fairlee	91	88	179	\$ 7,114	\$ 2,070	\$ 464,627
Newbury	160	153	313	\$ 6,817	\$ 1,915	\$ 522,233
Orange	72	98	170	\$ 6,168	\$ 1,297	\$ 137,332
Randolph	389	415	803	\$ 6,569	\$ 1,716	\$ 907,073
Strafford	109	111	220	\$ 6,354	\$ 1,326	\$ 282,575
Thetford	258	245	503	\$ 7,489	\$ 2,428	\$ 972,526
Topsham	124	86	210	\$ 5,815	\$ 911	\$ 115,499
Tunbridge	117	110	228	\$ 5,037	\$ 64	\$ 11,085
Vershire	55	65	120	\$ 6,459	\$ 1,485	\$ 125,306
Washington	61	116	177	\$ 6,038	\$ 1,103	\$ 136,470
Wells River	35	29	64	\$ 5,211	\$ 200	\$ 8,830
West Fairlee	64	55	119	\$ 6,927	\$ 1,894	\$ 163,716
Williamstown	278	244	522	\$ 6,286	\$ 1,370	\$ 414,497

Orange County High Schools (FY99)	Enrollment Grades 9-12	Drop Rate (3Yr. Ave.)	Student Teacher Ratio	SAT Verbal (mean)	SAT Math (mean)	College Bound
National Average		NA	NA	505	511	NA
Vermont	31,821	4.8%	12.3	514	506	60%
Blue Mountain	162	4.3%	13.0	460	455	50%
Chelsea	168	5.4%	12.4	474	472	29%
Oxbow	410	4.5%	12.3	498	453	51%
Randolph	484	4.3%	10.0	520	496	61%
Thetford Academy	251	2.7%	12.3	548	528	63%
Williamstown	178	2.4%	12.8	461	479	28%

1/ Based on enrollment at the beginning of the school year adjusted for transfers and death.

2/ PEP = Per Equalized Pupil. The State Support (block) grant was \$5100 per equalized pupil in SY99-2000.

Districts spending above \$5100 were considered "above block".

NA Not Available

Sources: Vermont Department of Education.

Table 20

Education Comparison: Washington County Towns & Schools						
Fiscal Year 2000 (July 1, 1999 to June 30, 2000)	Average Daily Membership 1/			School Spending PEP 2/	Above Block Spending PEP 2/	\$ Raised From Local Education Tax
	Elementary Count	Secondary Count	Total			
Vermont	54,226	48,971	103,198	\$ 6,481	\$ 1,448	\$ 133,064,374
Washington County	5,076	4,650	9,725	\$ 6,532	\$ 1,497	\$ 11,150,411
Barre City	737	599	1,336	\$ 5,938	\$ 996	\$ 723,951
Barre Town	782	732	1,514	\$ 5,919	\$ 946	\$ 829,984
Berlin	262	247	509	\$ 6,866	\$ 1,786	\$ 1,022,242
Cabot	115	112	227	\$ 7,538	\$ 2,528	\$ 458,192
Calais	137	158	295	\$ 7,478	\$ 2,413	\$ 526,157
Duxbury	124	82	205	\$ 7,154	\$ 2,096	\$ 363,441
East Montpelier	231	204	436	\$ 7,274	\$ 2,219	\$ 752,168
Fayston	98	87	185	\$ 5,702	\$ 331	\$ 124,752
Marshfield	186	123	310	\$ 6,190	\$ 1,140	\$ 169,371
Middlesex	184	134	318	\$ 7,481	\$ 2,410	\$ 522,632
Montpelier City	541	657	1,199	\$ 7,344	\$ 2,265	\$ 2,358,029
Moretown	161	155	316	\$ 7,588	\$ 2,500	\$ 604,223
Northfield	374	404	778	\$ 6,512	\$ 1,541	\$ 647,150
Plainfield	118	135	252	\$ 5,676	\$ 621	\$ 79,487
Roxbury	48	62	110	\$ 5,928	\$ 1,045	\$ 98,042
Waitsfield	158	107	265	\$ 6,928	\$ 1,646	\$ 634,220
Warren	180	127	307	\$ 5,087	\$ -	\$ -
Waterbury	494	371	864	\$ 6,013	\$ 951	\$ 685,452
Woodbury	61	71	132	\$ 7,673	\$ 2,628	\$ 368,142
Worcester	85	84	169	\$ 7,079	\$ 2,020	\$ 182,776

Washington County High Schools (FY99)	Enrollment Grades 9-12	Drop Rate (3Yr. Ave.)	Student Teacher Ratio	SAT Verbal (mean)	SAT Math (mean)	College Bound
National Average		NA	NA	505	511	NA
Vermont	31,821	4.8%	12.3	514	506	60%
Cabot School	100	2.3%	10.5	506	506	58%
Harwood	624	2.9%	13.9	532	507	66%
Montpelier	479	3.1%	12.6	525	519	69%
Northfield	323	4.1%	13.4	492	478	62%
Spaulding	991	2.3%	11.3	494	491	53%
Twinfield	159	4.1%	13.5	496	490	60%
U-32	610	5.0%	8.2	533	526	59%

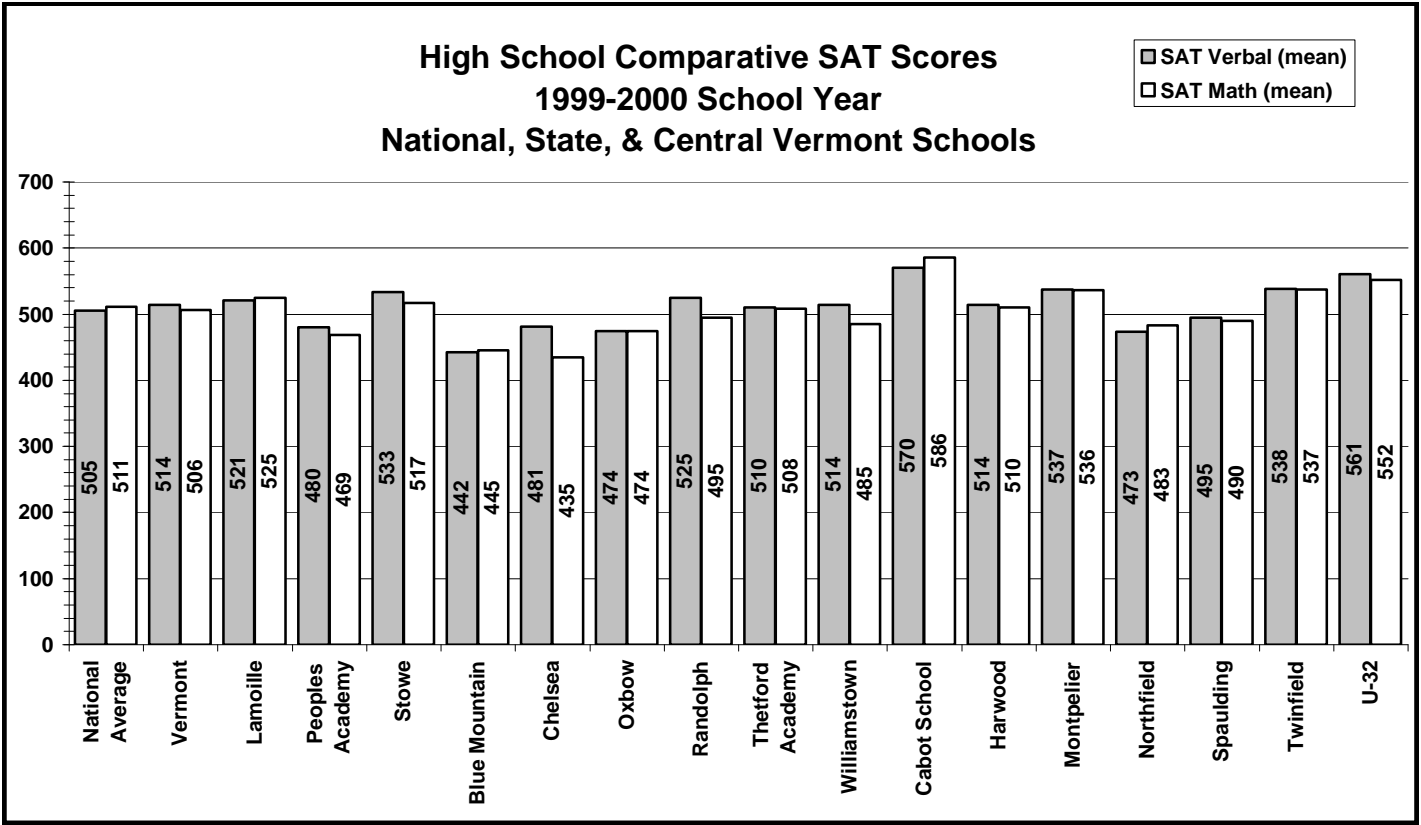
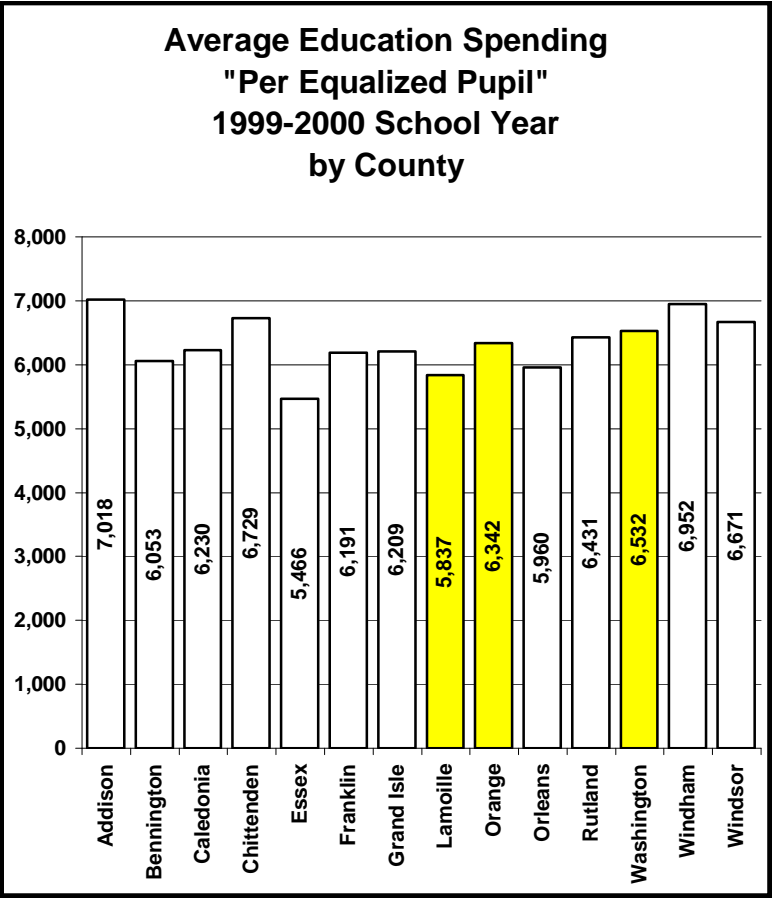
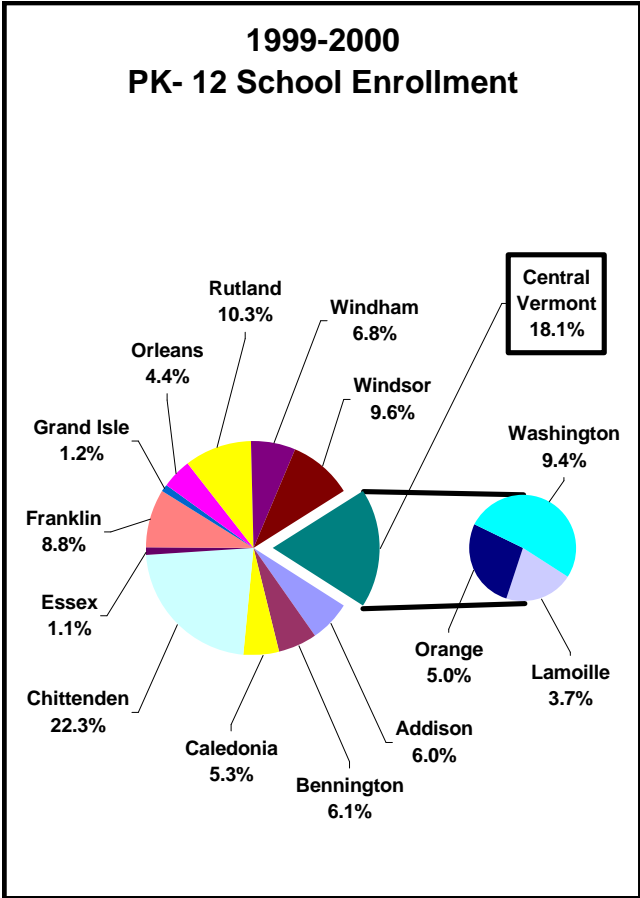
1/ Based on enrollment at the beginning of the school year adjusted for transfers and death.

2/ PEP = Per Equalized Pupil. The State Support (block) grant was \$5100 per equalized pupil in SY99-2000.
Districts spending above \$5100 were considered "above block".

NA Not Available

Sources: Vermont Department of Education.

Education Comparison: Vermont Counties & Central Vermont Schools



GLOSSARY

AGE COHORT is an age grouping that is an aggregate of sequential years of age. For example, one group might be all persons between the ages 5-14.

ANFC or Aid to Needy Families with Children is a program to provide assistance to economically disadvantaged families with children. The ANFC count as used in this report is an annual average based upon quarterly data and includes all members of qualifying families.

ANNUAL AVERAGE WAGE is the average wage paid by all firms covered under Vermont's unemployment compensation law. The average wage is computed by dividing the total wages paid during the year by the average employment.

AVERAGE DAILY MEMBERSHIP (ADM) of a school district is the average enrollment of pupils who are legal residents of the district attending public schools, or for whom the district must reimburse the Commissioner of Education.

AVERAGE RESIDENTIAL VALUE is the price for a particular class of real property (a dwelling with less than 6 acres) reported by the Department of Property Valuation and Review (PVR). PVR uses the listed values and property counts provided by municipalities which is not comparable to the equalized values reported in previous publications.

COVERED EMPLOYMENT in this publication includes the employment of both public and private employers covered by the unemployment compensation law. The data is gathered from reports submitted by employers each quarter and is aggregated into industries as defined by the 1987 Standard Industrial Classification Manual (SIC). The major groups of employers excluded from coverage are most agricultural production firms and the self-employed.

EMPLOYMENT in this publication is measured by both covered employment, which is based upon where the job is located, and by resident labor force, which is based upon where the worker resides. See other entries in this glossary for further information.

EQUALIZED PUPIL is a calculated measure as defined in state statute based on Average Daily Membership, and state-placed students, as weighted by factors such as secondary students, students' in poverty and students for whom English is not the primary language.

FELONY is generally any offense whose maximum term of imprisonment is more than two years. A judge can choose a maximum sentence less than two years for a statutory felony.

FOOD STAMPS are coupons used to purchase food items. The figures used are annual averages based upon quarterly data and includes all qualifying persons. Qualification is based on situation, certain resources, and income. The amount is determined by household size and food stamp net income. Stamps cannot be used for alcohol, cigarettes and household supplies.

GLOSSARY – Continued

HIGHSCHOOL DROPRATE is the percentage of students who leave high school during the school year and the preceding summer. Enrollment figures used in calculating this rate have been adjusted for transfers and deaths.

MEDIAN ADJUSTED INCOME is the Adjusted Gross Income reported for the median of all income tax returns filed from the school district as determined by the Vermont Department of Taxes.

METROPOLITAN AREA is an urban area that meets specific size criteria – either it has a city of at least 50,000 inhabitants within corporate limits, or it contains an urbanized area of at least 50,000 inhabitants and has a total population of at least 100,000.

MISDEMEANOR is generally any offense whose maximum term of imprisonment is up to two years.

PER CAPITA INCOME data for the state and counties is based upon estimates from the Bureau of Economic Analysis of the U.S. Department of Commerce.

RESIDENT LABOR FORCE data measures the labor force status of the area's residents who are 16 years of age or older. The residents may work for, look for work, or be unemployed from firms in areas other than where they reside. The estimates include agricultural workers, unpaid family members and the self-employed.

SAT or SCHOLASTIC APTITUDE TEST scores summarize information for high school seniors who took the test. The test is used by colleges as an indicator of how well a student will do in college.

SCHOOL SPENDING represents local education spending of funding from the General State Support Grant (\$5,010 in school year 1998-1999) and local education property tax. Spending from other local (tuition, gifts, etc.), state (Special Ed, Tech Ed, etc.) and Federal (Title I, Title II, etc.) sources are NOT included in this measure. The measure of school spending per equalized pupil (PEP) determines whether a district is spending "above block" or not.

SEASONAL HOUSING are units which are only available for occupancy during one specific season, e.g., a summer or hunting cabin.

TAX RATE is the effective, or "equalized" estimate of what the tax rate would be if all property was appraised at 100% of Fair Market Value.

VACATION HOUSING are units which are available for occupancy year round and for a portion of a year, but are not the principal residence of the occupant.

YEAR-ROUND HOUSING is the number of housing units available for year round occupancy - this would include housing that is lived in year round and housing used occasionally as a vacation home.