

# LOUDON TODAY

A strong understanding of demographics and growth trends is a necessary baseline during the preparation of the Master Plan. This chapter attempts to outline the demographic trends that may affect Loudon in the future, and reviews the tools available that may be used to address that growth.

Building the data profile for Loudon required the use of data from a variety of sources. Census 2010 and American Community Survey (ACS) are the main sources of data for much of the demographic information. The Census now only asks ten questions and a new data source, ACS, supplements Census data by asking questions used to measure social and economic characteristics of the population. The ACS is an ongoing survey that gathers trends from a smaller population sample annually, producing estimates on data originally only available in the decennial census. Smaller geographical areas are collected in three- or five-year samples, with ACS 2012-2016 being the most recent data available.

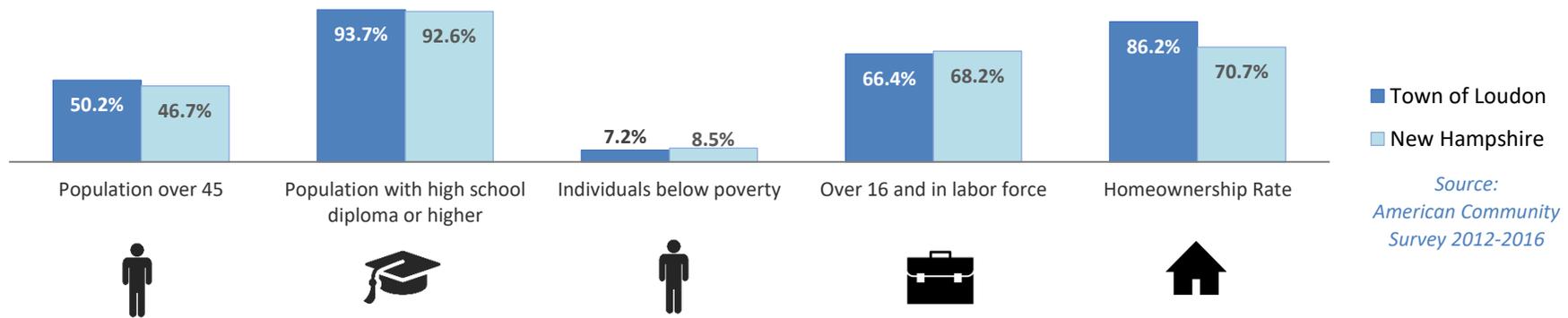
When available, statewide data from the Office of Strategic Initiatives (NH OSI), formally the Office of Energy and Planning, was used for the estimated 2016 population, population projections, and building permit information. Data collected from Loudon’s Community Survey is also shown throughout the plan, representing the views of residents. Survey results tallied 380 responses, focusing on a wide range of topics from local infrastructure to rural character.

## CHAPTER OBJECTIVES

### OBJECTIVE 1

Understand and evaluate current and projected demographic patterns and trends and the potential impact to Loudon.

Figure 1.1: Key Comparison and Overview



## POPULATION

### RECENT TRENDS

#### *New Hampshire*

New Hampshire experienced consistent, steady growth during from the 1960s through the 1990's, increasing the number of residents statewide by 50% by 2000. As seen by the beginning of the 1980s, New Hampshire was still growing, but increasingly at a slower rate. Population estimates for 2016 show NH only increasing 18,121 residents since 2010, a small percentage compared to the 80,000 residents gained between 2000 and 2010. Projected populations continue to show a slower rate of growth, with only an additional 68,000 residents expected between the 2016 estimates and the 2030 projected population. After a percent change of 1.4% between 2010 and 2016, projected values show a percent change of 2.6%, and 3.9% between 2020 and 2030, respectively.

#### *Merrimack County*

Merrimack County's population trends follow a similar path to the state's growth. The County began experiencing smaller increases in percent growth during the 1990s, and only gained 1,540 residents between 2010 and the 2016 estimates. Projected populations also show a slower rate of growth into 2030, with only 11,194 additional residents between the 2016 estimated and the 2030 projected population.

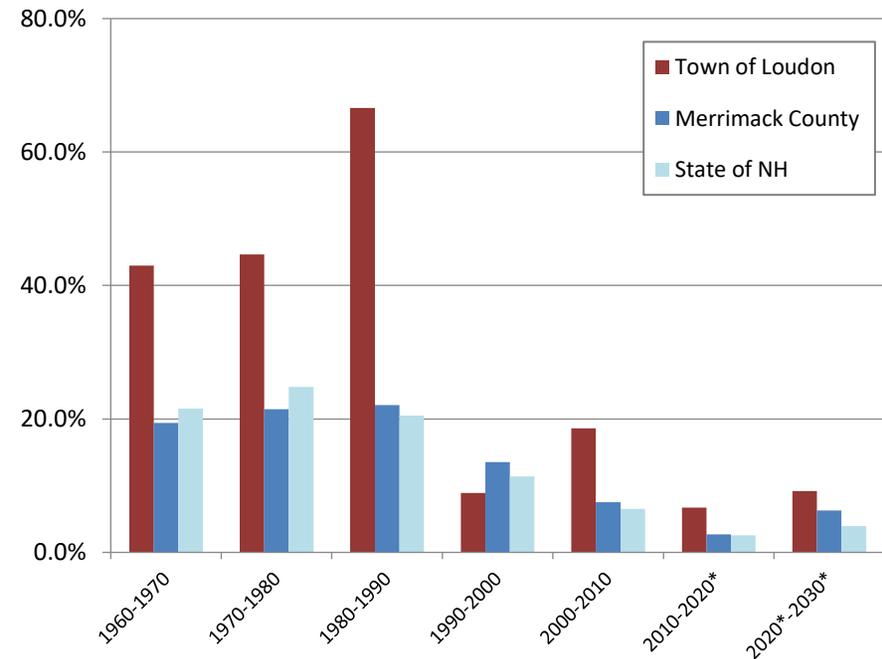
#### *Town of Loudon*

Unlike county and statewide trends, Loudon experienced significant growth from the 1960s through the 1980s. During the 1990s, Loudon's rate of growth dropped significantly, only gaining approximately 367 residents, a slight increase compared to the jump of nearly 2,920 residents between 1960 and 1990. Population projections show a slowed rate of growth over the next two decades, and, according to the NH Office of Strategic Initiatives' estimates, a minor population increase was experienced in 2016. Loudon is projected to gain approximately 727 residents between 2016 and 2030, a total growth of 13.3%.

**Table 1.1: Historic and Projected Population Trends**

	Town of Loudon		Merrimack County		New Hampshire	
	Population	% Change	Population	% Change	Population	% Change
1960	1,194	18.0%	67,785	7.6%	606,921	13.8%
1970	1,707	43.0%	80,925	19.4%	737,681	21.5%
1980	2,469	44.6%	98,302	21.5%	920,610	24.8%
1990	4,114	66.6%	120,005	22.1%	1,109,252	20.5%
2000	4,498	9.3%	136,225	13.5%	1,235,786	11.4%
2010	5,315	18.2%	146,445	7.5%	1,316,256	6.5%
2020*	5,671	6.7%	150,434	2.7%	1,349,908	2.6%
2030*	6,193	9.2%	159,899	6.3%	1,402,878	3.9%
<b>2016 Estimate</b>	<b>5,466</b>		<b>147,985</b>		<b>1,334,591</b>	

**Figure 1.2: Percent Change in Population, 1960-2030\***



Source: U.S. Census Bureau. 2016 Population estimate from NH Office of Strategic Initiatives.

\*NH Office of Strategic Initiatives Population Projections, September 2016

## DEMOGRAPHIC DETAILS

### NATURAL INCREASE

Natural Increase, the difference of births and deaths per year, naturally fluctuates over time in a community the size of Loudon, but can be a good indicator of overall demographic trends. Recent national and statewide trends related to smaller household size, rising death rate and declining birth rate have been experienced in Loudon overall but with some variation in a given year. There appears to be no apparent trend in the number of deaths per year, although the overall trend points to a lower natural increase on an annual basis.

### RELATIVE SHARE OF POPULATION

Loudon's relative share of Merrimack County has grown since 1970, with the largest growth occurring between 1980 and 1990 with a growth of 0.9% (Figure 1.3). Also shown in Figure 1.3, Loudon's share of Merrimack County increased every decade, with the exception of 2000, which dropped to 3.3% from 3.4% in 1990.

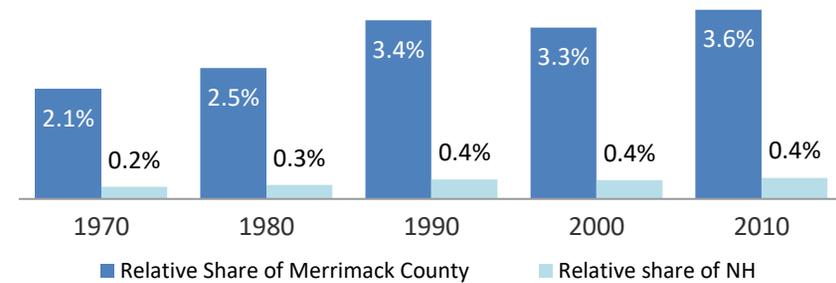
Loudon's relative share of New Hampshire's population increased from 1970 to 1990 from 0.2% to 0.4% (Figure 1.3). The relative share has remained steady at 0.4% since 1990 through 2010.

**Table 1.2: Births and Deaths in Loudon, 2008-2017**

	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017
Births	37	51	35	33	36	54	27	36	20	26
Deaths	23	25	37	37	26	19	27	31	36	38
Natural Increase	14	26	-2	-4	10	35	0	5	-16	-12

Source: Loudon Annual Reports

**Figure 1.3: Loudon's Relative Share of Population, 1970-2010**



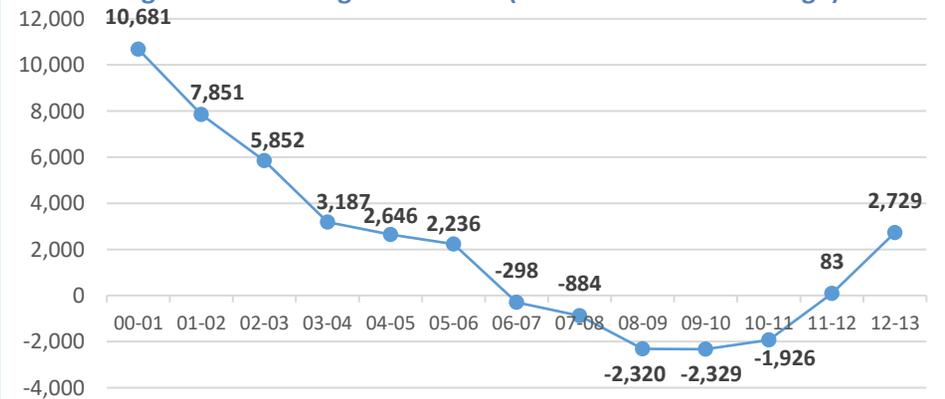
Source: U.S. Census Bureau and CNHRPC calculations

## MIGRATION

Net migration, the difference of people moving in and out of an area, has historically accounted for the large increase in statewide population during the 1970s and 1980s. Many moved from Massachusetts, which added to the attainment level of education in the workforce, stimulated the economy, and provided employment opportunities. As shown in Figure 1.4, after a period of decline in the state's net migration starting in 2001, NH has experienced net migration gains from 2011 on. It should be noted that this migration data is reported by the Internal Revenue Service and follows individual tax returns from a given tax period.

Source: *What is New Hampshire? An Overview of issues shaping the Granite State's Future*. Published by the New Hampshire Center for Public Policy Studies, September 2015.

**Figure 1.4: Net Migration of NH (State to State and Foreign)**



## LOUDON AND SURROUNDING COMMUNITIES

### PAST AND PROJECTED POPULATION

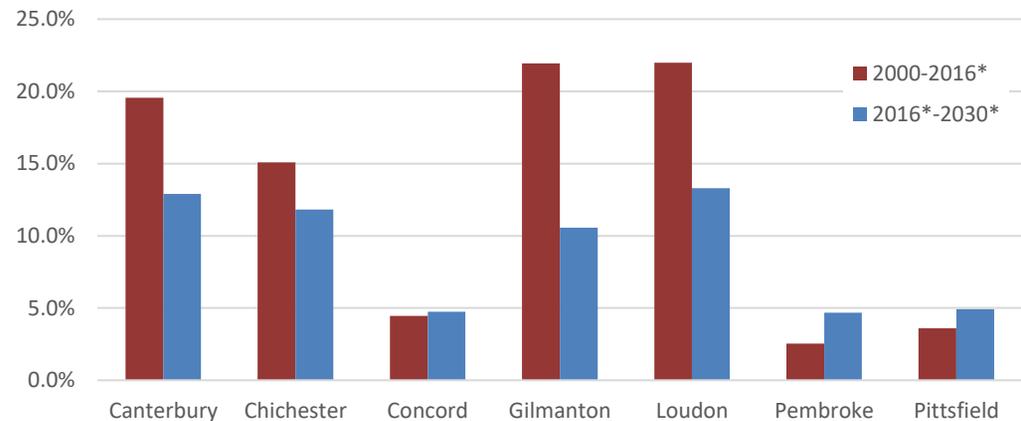
Compared to its neighbors, Loudon has had the second largest overall increase in population from 2000 to 2016, behind Concord as shown in Table 1.3. This increase of 21.9% is also the second highest percent increase of the abutting communities between 2000 and 2016, behind Gilmanton (Figure 1.5). Loudon’s past growth is most similar to Gilmanton’s, experiencing a growth rate of 22.0% over the same time period, less than one percent higher than Loudon. Canterbury and Chichester also experienced a higher growth rate than neighboring communities, with 19.6% and 15.1% respectively between 2000 and 2016.

Examining the population projections shown in Table 1.3, Loudon is expected to gain over 727 new residents between 2016 and 2030, which is the highest percent growth of the abutting communities. Similar to population increases in the past, Loudon’s projected growth is most similar to the Towns of Canterbury, Chichester, and Gilmanton which are projected to experience a 12.9%, 11.8% and 10.6% growth in population between 2016 and 2030. Of the surrounding communities, Concord, Pembroke, and Pittsfield show the lowest percent of growth between 2000 and 2016, and are also projected to have the lowest percent of growth between 2014 and 2030.

**Table 1.3: Past and Projected Populations for Loudon and Abutting Communities**

	2000	2005	2010	2016*	2020*	2025*	2030*
Canterbury	1,979	2,235	2,352	2,366	2,460	2,580	2,671
Chichester	2,236	2,482	2,523	2,573	2,663	2,779	2,877
Concord	40,687	42,221	42,695	42,501	42,512	43,005	44,520
Gilmanton	3,060	3,430	3,777	3,731	3,895	4,059	4,125
<b>Loudon</b>	<b>4,481</b>	<b>5,048</b>	<b>5,317</b>	<b>5,466</b>	<b>5,671</b>	<b>5,982</b>	<b>6,193</b>
Pembroke	6,897	7,352	7,115	7,072	7,089	7,150	7,402
Pittsfield	3,931	4,362	4,106	4,072	4,084	4,126	4,272

**Figure 1.5: Percent Change in Population, 2000-2030\***



Source: U.S. Census Bureau

\*NH Office of Strategic Initiatives Population Projections, September 2016

## WHAT THE COMMUNITY SURVEY SAID...

*“In your opinion, which statement best characterizes Loudon’s rate of growth?”*

**15.1%**

Loudon is growing too fast.

**32.7%**

Loudon is growing as fast as neighboring towns.

**9.1%**

Loudon is not growing fast enough.

**31.8%**

Growth is not a major issue here.

**11.4%**

No opinion.

## AN AGING POPULATION

New Hampshire's population is growing older, and Loudon is no exception. In the past decade, the number of residents forty-five and over has seen a drastic increase, compared to the modest changes in the younger population. New Hampshire, along with much of the U.S., experienced a large increase in births due to the baby boom post-World War II. The baby boom now contributes to a larger adult population as baby boomers start to reach their fifties and sixties. This large age group is also expected to continue to increase as the over sixty-five population grows with aging baby boomers in the next two decades.

Figure 1.6: New Hampshire's Population by Age

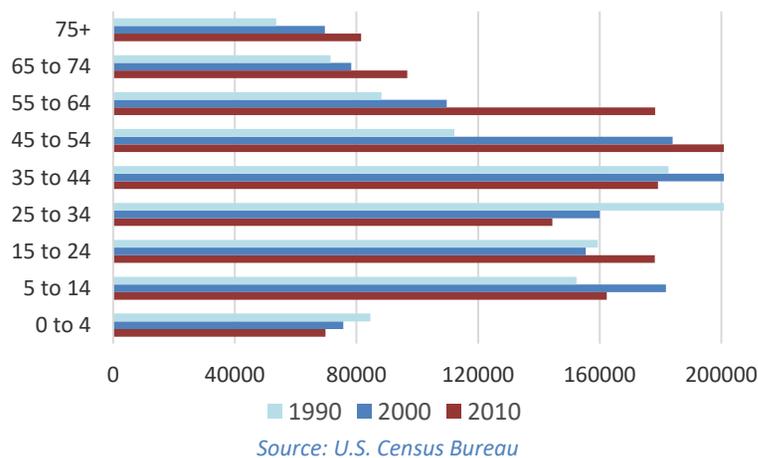
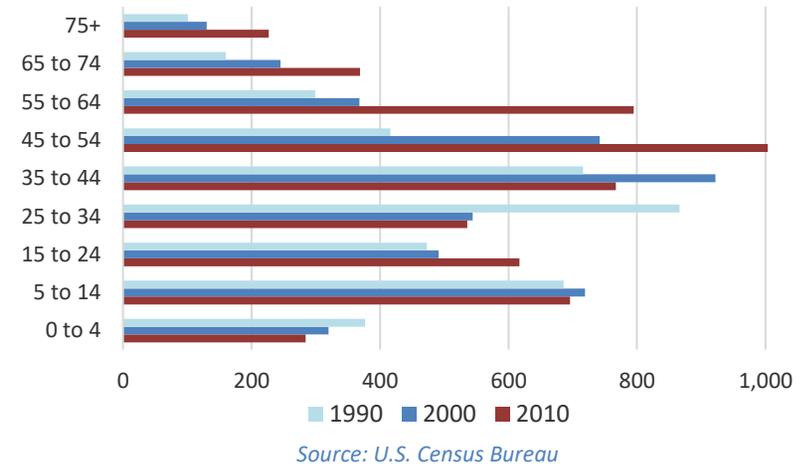


Figure 1.7: Loudon's Population by Age



## CHALLENGES DUE TO CHANGING DEMOGRAPHICS

Day-to-day living for an aging population is becoming more of a concern as many retirees are remaining in rural areas to be close to family or to enjoy the scenic and recreation amenities available in the Central New Hampshire Region. Recreational, housing and transportation needs change as the population ages. Providing accessible year-round outdoor and indoor recreation opportunities to older residents as they age in place is important, especially as the pattern of retiring to the South fades.<sup>1</sup> The demand for smaller houses for downsizing families will likely continue to increase as the average household size continues to decrease statewide. Transportation, and the need for public transportation as the population ages could be especially problematic for those who must utilize different sources of transportation for everyday needs.

<sup>1</sup> *New Hampshire Demographic Trends in the Twenty-First Century*, by Kenneth M. Johnson. Published by the Carsey Institute at the University of New Hampshire, 2012.

## THE WORKFORCE

One of the advantages of having a strong middle aged population is a strong working population, with many in the peak of their careers and earning potential. This also means a large portion of New Hampshire's workforce will be soon retiring, potentially causing a shortfall on qualified workers available to fill their positions.

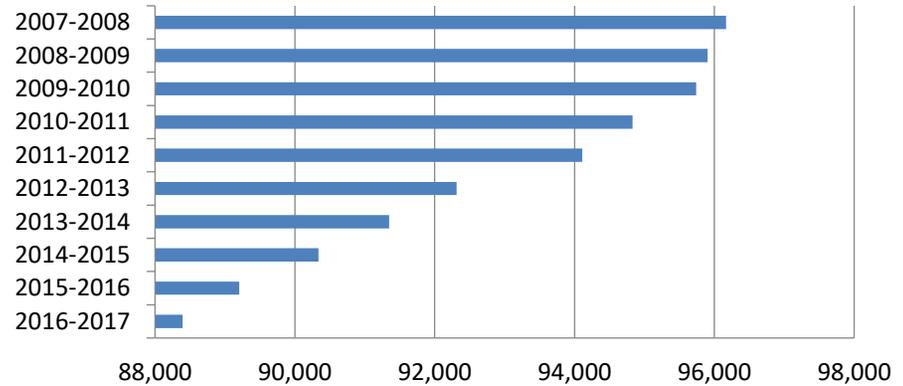
## SCHOOL ENROLLMENT

### ENROLLMENT TRENDS

In addition to a growing senior population, the trends also show a decrease in elementary school aged children. Statewide, elementary school enrollments have decreased nearly eight percent since the 2007-2008 school year, with an enrollment decrease of nearly 7,771 students. The most recent statewide elementary school enrollment was 88,396 at the start of the 2016-2017 school year.

This statewide decrease can be seen in Figure 1.8 to the right.

**Figure 1.8: State Elementary School Enrollments**

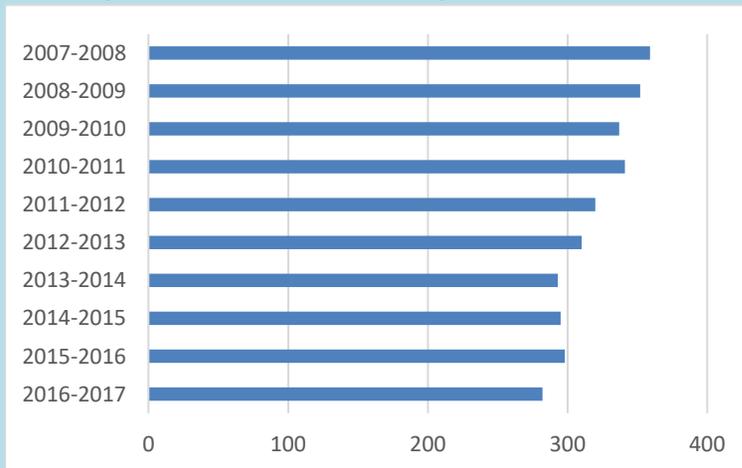


Source: NH Department of Education

### LOUDON ELEMENTARY SCHOOL

Loudon Elementary School experienced a decrease in elementary school enrollment between the fall of 2007 and fall of 2016, following the statewide trend.

**Figure 1.9: Loudon Elementary School Enrollment**

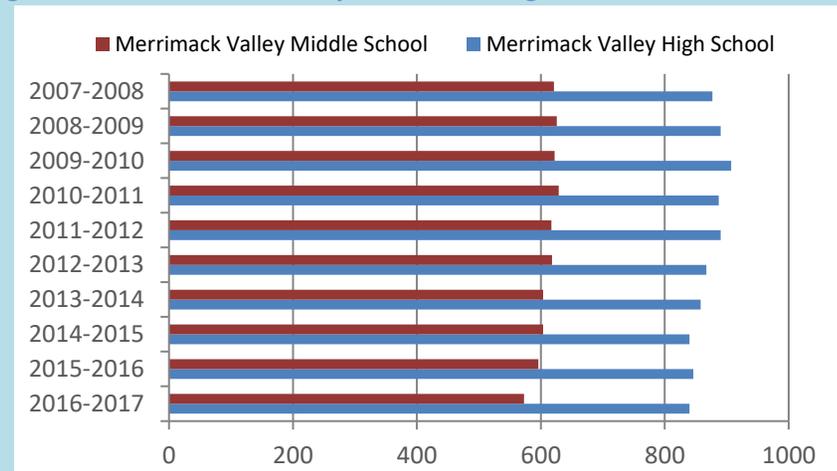


Source: NH Department of Education

### MERRIMACK VALLEY SCHOOL DISTRICT ENROLLMENT

Merrimack Valley Middle and High Schools, which also enroll students from the Towns of Boscawen, Penacook, Salisbury, and Webster, have had enrollment remain relatively stable over the past ten years.

**Figure 1.10: Merrimack Valley Middle and High School Past Enrollment**



Source: NH Department of Education

## HOUSING

**Table 1.4: Loudon’s Average Household Size**

Average Persons per Household	
1970	3.01
1980	2.98
1990	2.99
2000	2.78
2010	2.70

Source: U.S. Census Bureau

**Table 1.5: Persons Per Square Mile**

	1970	1980	1990	2000	2010
Canterbury	20.2	31.8	38.0	44.7	53.0
Chichester	51.1	70.4	91.6	106.5	119.0
Concord	468.4	474.3	561.7	635.6	665.9
Gilmanon	17.5	33.7	45.3	53.3	65.6
<b>Loudon</b>	<b>37.1</b>	<b>53.3</b>	<b>89.4</b>	<b>97.8</b>	<b>115.5</b>
Pembroke	189.4	216.0	291.6	302.5	316.1
Pittsfield	103.6	118.9	152.3	161.9	168.9

Source: U.S. Census Bureau and CNHRPC Calculations

**Table 1.6: Residential Building Permits**

	2012	2013	2014	2015	2016
Canterbury	0	4	4	2	5
Chichester	3	5	9	3	3
Concord	-3	-9	71	169	79
Gilmanon	1	0	1	2	10
<b>Loudon</b>	<b>12</b>	<b>22</b>	<b>22</b>	<b>24</b>	<b>38</b>
Pembroke	6	2	10	1	5
Pittsfield	1	2	1	3	-1

Source: NH Office of Strategic Initiatives

### AVERAGE HOUSEHOLD SIZE

The average household size has been decreasing over the past forty years, dropping to 2.70 in 2010 from 3.01 in 1970. The need for housing statewide and throughout Central New Hampshire may be attributed to a modest population growth with an aging population and decreasing household size.

### POPULATION DENSITY

Despite Loudon’s larger increase in population over the past few decades compared to the statewide trends, Loudon’s persons per square mile increased just under twenty percent between 2000 and 2010, a similar increase to that of Canterbury which has a similar land area as Loudon but almost half the population.

### BUILDING PERMITS

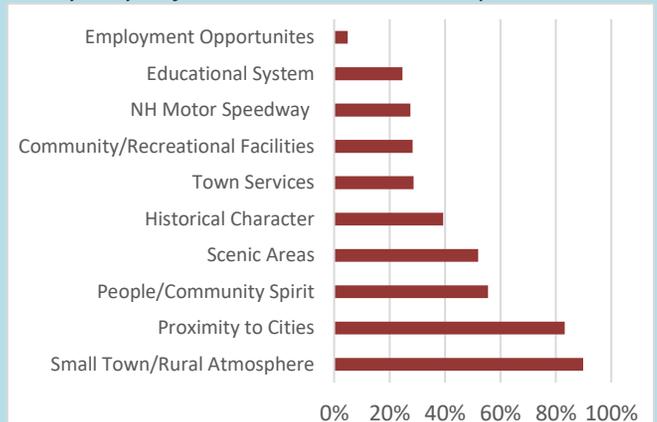
Even though the average household size has been dropping in Loudon, current building trends point towards more construction. With the exception of Concord, Loudon had the highest number of residential building permits in comparison to its surrounding communities. Loudon totaled 118 new residential building permits between 2012 and 2016.\*Note: values represent the net change of dwelling units and includes any demolitions that year. Thus, any negative values represent a net loss of dwelling units.

## HOUSING NEEDS OF THE AGING POPULATION

Much of the aging population is choosing to age in place, instead of retiring south<sup>2</sup>. This growing trend is creating a demand for smaller housing units as families downsize and choose to remain in rural and suburban areas. As the number of older adults is predicted to increase over the next two decades, concern of accessibility for the older demographic increases as access to day to day needs can become a challenge. These challenges include mobility issues for needs such as transportation to grocery stores, doctors’ offices and recreational resources. Additionally, growing concern for the high cost of living, including housing and taxes in rural and suburban areas, can be challenging for an older population living on a fixed income.

### WHAT THE COMMUNITY SURVEY SAID...

“Why do you feel Loudon is a desirable place to live?”



<sup>2</sup> New Hampshire Demographic Trends in the Twenty-First Century, by Kenneth M. Johnson. Published by the Carsey Institute at the University of New Hampshire, 2012.

## EDUCATION ATTAINMENT, INCOME, AND POVERTY LEVEL

### EDUCATION ATTAINMENT

According to U.S. Census Data, nearly 93.7% of residents in Loudon have a high school diploma or higher post-secondary education.

Nationally, New Hampshire is well known for having a high percentage of educated residents. Though many New Hampshire natives choose to stay in state, a large percent of the state's education attainment is gained through migrants moving to New Hampshire. In 2010, 36% of state residents with a college degree were migrants from out of state while only 24% were born in New Hampshire.

**Table 1.7: Education Attainment for Loudon and Surrounding Communities, ACS 12-16**

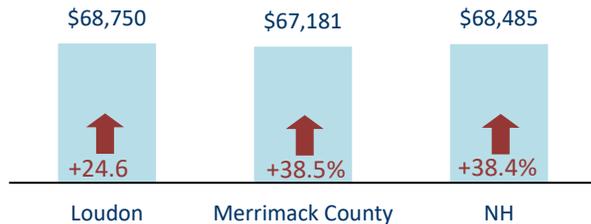
	Population Aged 25+	Less than 9th Grade	9th to 12th (no diploma)	HS Diploma or GED	Some College (no degree)	Associate's Degree	Bachelor's Degree	Graduate Degree
Canterbury	1,664	1.0%	2.9%	16.6%	17.2%	10.9%	32.1%	19.4%
Chichester	1,858	2.0%	3.8%	28.6%	14.8%	12.6%	27.2%	11.0%
Concord	30,148	2.4%	5.4%	24.7%	19.8%	10.6%	21.4%	15.7%
Gilmanton	2,685	1.5%	1.6%	30.8%	21.9%	7.4%	21.6%	15.2%
<b>Loudon</b>	<b>4,057</b>	<b>3.3%</b>	<b>3.0%</b>	<b>40.2%</b>	<b>17.6%</b>	<b>15.2%</b>	<b>14.4%</b>	<b>6.3%</b>
Pembroke	4,957	0.8%	6.6%	32.0%	18.7%	13.9%	19.5%	8.6%
Pittsfield	2,806	1.5%	7.8%	35.9%	23.8%	10.1%	15.1%	5.7%

Source: American Community Survey 2012-2016

### MEDIAN HOUSEHOLD INCOME

Nationally, New Hampshire ranks among one of the highest in the nation in for a state's median income.<sup>3</sup> According to ACS 2012-2016 data, the United States had an estimated median household income of \$55,322, 23.8% less than New Hampshire's median household income of \$68,485. Within the state, trends point towards higher median household income in the southern portion of the state, similar to trends of education attainment and poverty.

**Figure 1.11: ACS 12-16 Median Household Income and Percent Change Since 2000**



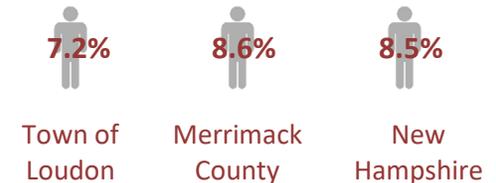
Source: American Community Survey 2012-2016

Loudon had a median household income of \$68,750 according to ACS 2012-2016 data, which was a 24.6% increase from the median household income reported in 2000. These values are slightly higher than Merrimack County, which experienced the third highest median household income in the state.

### POVERTY

Statewide, poverty levels are highest for children, predominantly in the North Country and along the border with Maine. This is most likely caused by lower education and income levels in these areas.

**Percent below poverty**



Source: American Community Survey 2012-2016

<sup>3</sup> Granite State Future The Statewide Snapshot, Nashua Regional Planning Commission, June 2015.

## EMPLOYMENT

### LABOR FORCE

According to New Hampshire Economic and Labor Market Information Bureau (ELMI), the percent of civilians in the New Hampshire labor force has increased between 2010 and 2016 by 1.4%, with an overall increase in the labor force of nearly 10,306 residents. However, the number of civilians in the labor force has not increased consistently every year, as a decrease of nearly 1,300 residents occurred between 2013 and 2014. Unlike state trends, Loudon’s number of civilians in the labor force has fluctuated with increases and decreases over the past several years. Loudon experienced a decrease of 0.7% of its labor force between 2010 and 2011, before gaining back 0.1% of loss between 2011 and 2015. Most recently a 1.4% increase occurred between 2015 and 2016. The Town’s number of employed civilians in the labor force has consistently increased since 2011, rising 3.5% to over 3,120 people in 2016.

### OCCUPATION AND EMPLOYERS

In Loudon, 2012-2016 ACS data indicates that 60.8% are employed, which is lower than the State’s employment rate of 64.6%. Of these residents, the highest percentage (32.5%) work within the management, business, science and arts fields. Other common occupations include sales and office employment and natural resources, construction, and maintenance occupations with 29.4% and 14.7%, as shown in Table 1.8. It should be noted that the numbers below do not necessarily represent the types of occupations available in the Town of Loudon, but those occupations of Loudon residents.

**Table 1.8: Occupations of Employed Loudon Residents**

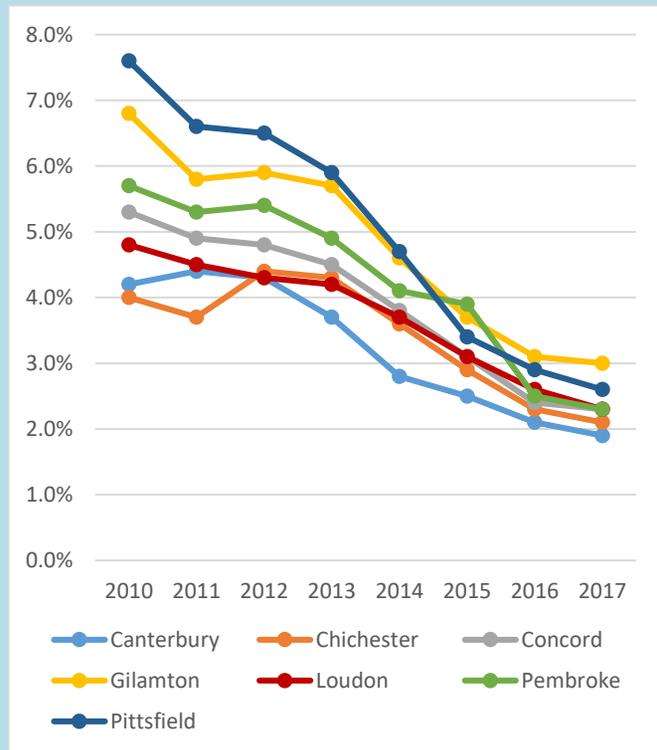
	Number Employed (ACS 12-16)	Percent Employed (ACS 12-16)
Management, business, science, and arts occupations	916	32.5%
Sales and office occupations	830	29.4%
Natural resources, construction, and maintenance occupations	414	14.7%
Production, transportation, and material moving occupations	330	11.7%
Service occupations	330	11.7%
Total employed persons over 16 years of age	2,820	100.0%

Source: American Community Survey 2012-2016

### UNEMPLOYMENT RATE

The improving economy is evident when reviewing recent unemployment trends. In Loudon, the annual seasonally adjusted unemployment rate steadily declined between 2010 and 2017, from 4.8% to 2.3%. Declines in unemployment were also experienced by Loudon’s neighbors, as well as the State of New Hampshire.

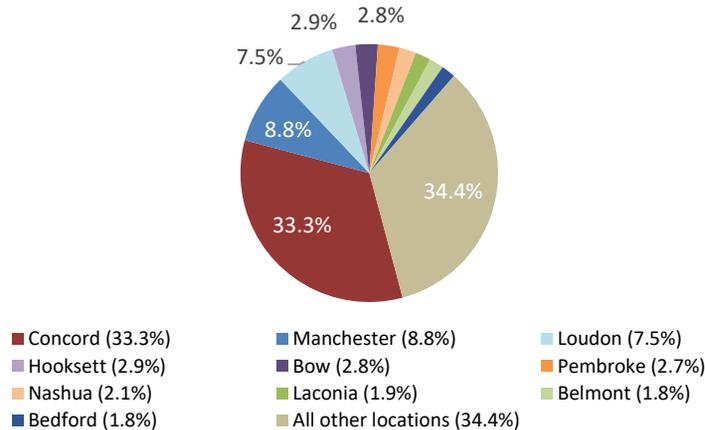
**Figure 1.12 : Unemployment Rates for Loudon and Abutting Communities**



Source: NH Economic and Labor Market Information Data System, NH Economic & Labor Market Information Bureau

## COMMUTING PATTERNS

**Figure 1.13: Place of Work by County Subdivision**

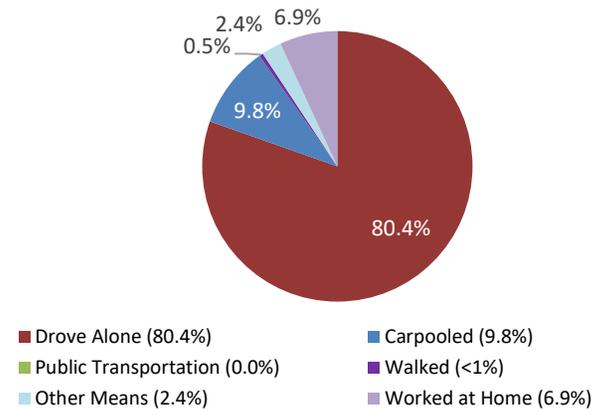


Source: U.S. Census Bureau, OnTheMap Application

### PLACE OF WORK

As shown in Figure 1.13 above, residents of Loudon work in various locations across the state. The majority of residents work in Concord and Manchester. According to ACS 2012-2016 data, residents of Loudon had a mean travel time to work of 27.7, which is slightly higher than New Hampshire’s mean travel time of 26.9 minutes.

**Figure 1.14: Means of Transportation to Work**



Source: American Community Survey 2012-2016

### MEANS OF TRANSPORTATION TO WORK

With a mean travel time to work of 27.7 minutes, the majority (80.4%) of residents drove alone to work. While some carpoled, walked, worked at home, or used other means, none used public transportation. Please refer to the Transportation Chapter for additional information.

### COMMUTING PATTERNS OF LOUDON’S RESIDENTS

According to the OneTheMap Application by the U.S. Census Bureau Center for Economic Studies, in 2015 the majority of Loudon residents were employed in a community outside of Loudon, with 2,706 residents commuting to another community and only 218 residents employed in Loudon. Additionally, the American Community Survey for 2012-2016 reports only 4.9% of residents worked outside of New Hampshire. As shown in Figure 1.13 above, the majority of residents commute to Concord (33.3%) and Manchester (8.8%). Additionally, an estimated 694 non-residents commute into Loudon for work, with the majority commuting from Concord (11.8%) and Pittsfield (4.5%). It should be noted that the higher percentage of employees who work in Loudon also live in Loudon (23.9%). Please refer to the Transportation Chapter for additional information.

## TOWN TAX RATES

A review of Loudon’s total tax rates between 2010 and 2017 show that the rate increased from \$19.16 in 2010 to \$22.26 in 2017. That said, the total tax rate decreased from \$20.81 in 2014 to \$20.67 in 2015. The municipal, county, local, and state rates also saw various fluctuations in their values over the past six years. Compared to tax rates reported for years previous to 2010, the total tax rate is higher than what was seen in the previous decade, with the exception of 2001 and 2002 which had a total tax rate of \$22.86 and \$24.80 respectively.

Equalized valuation, or equalization, is an adjustment of the town’s local assessed values, either upward or downward, in order to approximate the full value of the town’s property. Calculated by the NH Department of Revenue Administration, an equalization ratio of 100 means the municipality is assessing property at 100 percent of market value. A ratio less than 100 means the municipality’s total market value is greater than its assessed value. The full value tax rate can then be used to make a limited comparison of what a property in one municipality would pay for taxes to a property of equal value in another municipality. This process is due to an imbalance caused by varying local assessment levels. That being said, the full value tax rate is the equalized tax rate for a town.

Compared to its surrounding communities, Loudon’s net valuation fell in the middle of the range of abutting communities, with a total valuation of \$608,546,599 in 2017 (Table 1.10). Similar to Loudon’s local tax rate, Loudon’s full value tax rate was lower than the abutting communities in 2017, with a rate of \$20.00.

**Table 1.9: Loudon’s Tax Rates, 2010-2017**

Year	Municipal Rate per \$1000	County Rate per \$1000	Local Education Rate per \$1000	State Education Rate per \$1000	Total Rate per \$1000
2010	\$4.63	\$2.61	\$9.75	\$2.17	\$19.16
2011	\$4.49	\$2.71	\$10.68	\$2.49	\$20.37
2012	\$4.15	\$2.71	\$11.33	\$2.35	\$20.54
2013	\$4.31	\$2.78	\$11.28	\$2.64	\$20.71
2014	\$3.79	\$2.69	\$11.96	\$2.37	\$20.81
2015	\$3.71	\$2.79	\$11.97	\$2.20	\$20.67
2016	\$3.12	\$2.82	\$12.76	\$2.28	\$20.98
2017	\$4.01	\$2.94	\$13.05	\$2.26	\$22.26

*Source: NH Department of Revenue Administration*

**Table 1.10: Equalized Tax Rates of Loudon and Abutting Communities, 2017**

Community	Total Equalized Valuation including utilities & railroad	Tax Rate per \$1000	2017 EQ Ratio	Full Value Tax Rate
Canterbury	\$284,809,194	\$25.98	91.6	\$23.64
Chichester	\$291,913,065	\$27.22	90.9	\$25.03
Concord	\$4,253,023,855	\$28.24	96.5	\$25.32
Gilmanton	\$482,490,134	\$24.80	93.7	\$23.28
<b>Loudon</b>	<b>\$608,546,599</b>	<b>\$22.26</b>	<b>90.5</b>	<b>\$20.00</b>
Pembroke	\$685,857,080	\$29.76	94.8	\$28.57
Pittsfield	\$275,268,894	\$33.46	94.2	\$31.89

*Source: NH Department of Revenue Administration*