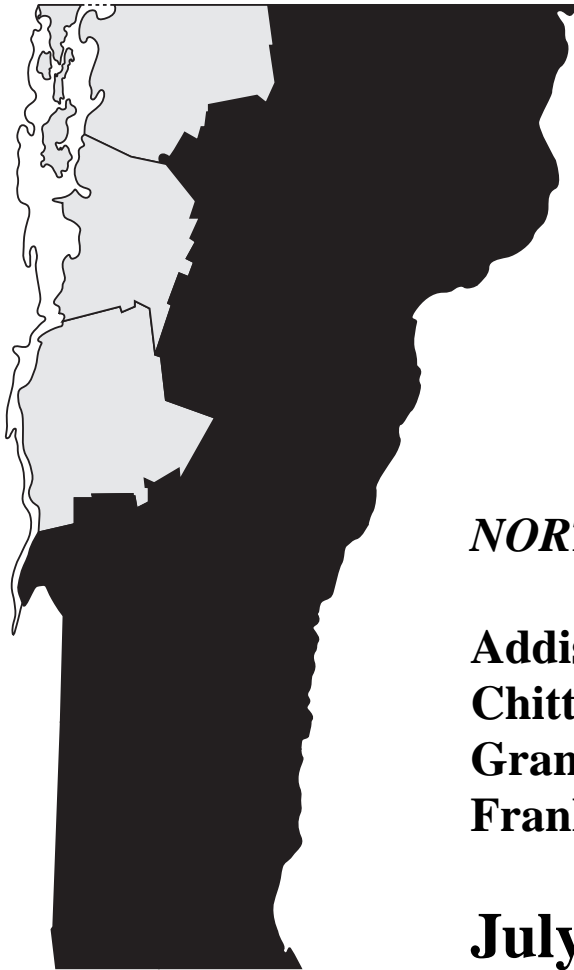


VERMONT

An Economic-Demographic Profile Series



NORTHWESTERN VERMONT

**Addison County
Chittenden County
Grand Isle County
Franklin County**

July 2000

VERMONT COUNTY SERIES:

AN ECONOMIC - DEMOGRAPHIC PROFILE OF NORTHWESTERN VERMONT

JULY 2000



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ECONOMIC-DEMOGRAPHIC PROFILE SERIES

The 1999 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 NORTHWESTERN VERMONT

<u>CHARACTERISTICS</u>	<u>COUNTY</u>	<u>% OF STATE</u>
ADDISON		
Population (1998)	34,949	6%
Employment (1998)	12,594	4%
Per Capita Income (\$) (1998)	22,081	90%
Annual Wage (\$) (1998)	25,275	95%
Area (Square Miles)	818	9%
CHITTENDEN		
Population (1998)	143,491	24%
Employment (1998)	88,146	31%
Per Capita Income (\$) (1998)	28,909	118%
Annual Wage (\$) (1998)	31,517	118%
Area (Square Miles)	614	6%
FRANKLIN		
Population (1998)	43,852	7%
Employment (1998)	13,359	5%
Per Capita Income (\$) (1998)	20,197	82%
Annual Wage (\$) (1998)	24,465	92%
Area (Square Miles)	704	7%
GRAND ISLE		
Population (1998)	6,069	1%
Employment (1998)	886	0%
Per Capita Income (\$) (1998)	24,761	101%
Annual Wage (\$) (1998)	18,535	70%
Area (Square Miles)	189	2%

NORTHWESTERN VERMONT:

ADDISON COUNTY
CHITTENDEN COUNTY
FRANKLIN COUNTY
GRAND ISLE COUNTY

INTRODUCTION

Nestled between the shores of Lake Champlain (the sixth largest freshwater lake in the United States) and the peaks of the Green Mountains, the area known as Northwestern Vermont stretches from the Canadian border south to the middle of the state. Although the four counties comprise less than a quarter of the state's total land mass, almost 40 percent of the population lives here.

In 1609, the French explorer Samuel de Champlain discovered the 136 mile lake that would bear his name. The first settlement in Vermont was built before the end of the 17th century at Chimney Point, near what is now West Addison. Northwestern Vermont has been an economic linchpin in the state since the 19th century when settlers began using the lake for commerce. Although commercial transportation has been sharply reduced from the mid-1800s, it remains a recreational haven for boaters, campers and anglers.

Today, the Northwest's thriving economy is supported by the most extensive transportation infrastructure in the state. The Burlington International Airport is the state's only major airport and averaged over 450,000 emplanements for 1999. Amtrak, which originates in Washington, DC makes stops in New York City and towns north through the state before terminating in St. Albans. Interstate 89

provides access from the central part of the state to the Burlington Metropolitan Area and Franklin County. Daily almost 30,000 cars travel between Richmond and Burlington. Rt. 7 connects the four counties and is the major north/south highway for the western corridor of the state. An extensive ferry system and bridges at Rouse's Point, near the Canadian border, and at Fort Ticonderoga connect Vermont with neighboring New York State.

Burlington, or the "Queen City" plays a dominant role in the region. It is the most densely populated community in Vermont and the location of some of the state's most prominent employers. One of the most livable cities in the country, Burlington's downtown includes the Church Street Marketplace, a four-block pedestrian walkway lined with restaurants, cafes and shops and a bike path which runs along the lake. In addition to being the economic hub of the region, it is also an educational and cultural center.

The nearby town of Winooski has experienced a remarkable renewal during the last thirty years. A thriving mill town for more than a century beginning in the 1830s, much of it was destroyed during the 1927 floods. Prior to that, in 1922, futurist R. Buckminster Fuller proposed building a dome over its 795 square-shaped acres. Currently, the old mills along the powerful Winooski River house shops, offices and residences.

Addison County with its rich soil, rolling hills and spectacular sunsets is located south of Chittenden. The county is mainly agricultural, and boasts both the most farm acreage and the highest value of agricultural products sold in the state. The two largest population centers, Middlebury and Vergennes each are located along the Otter Creek, which is Vermont's longest river, and historically powered industry in each town.

To the north of Chittenden County is Franklin County with a primarily rural economy. Some of the largest farms in the state are located here. St. Albans serves as the county's industrial center, providing jobs in the manufacturing of goods ranging from chocolate to electrical equipment. Ben & Jerry's Homemade Ice Cream, one of Vermont's most famous companies, selected St. Albans for their processing plant, complementing the county's dairy industry.

Grand Isle County, the smallest county in the state, is one of the jewels of Vermont. Made up of most of the Champlain Islands, Grand Isle has experienced rapid population growth in the last few years. Located between urban Montreal, Canada and Burlington, Vermont, the quiet rural charm of the area draws both vacationers and residents. The thriving summer tourist season helps support over 300 micro businesses, including a vineyard. The islands are easily reached by car, ferry or boat.

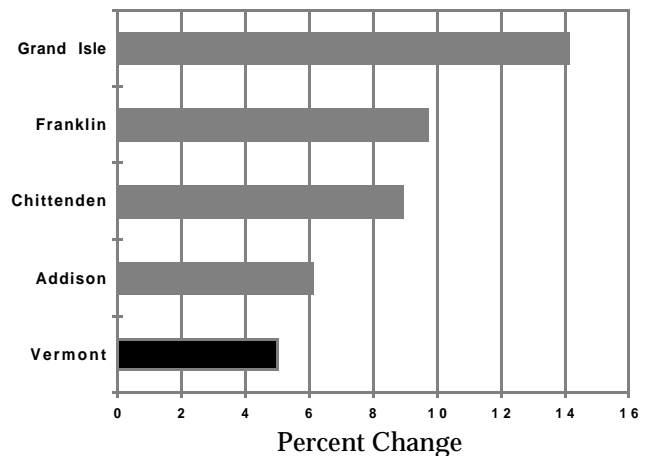
I. POPULATION

The four counties of Northwestern Vermont have become increasingly attractive to residents over the past eight years. Almost

40 percent of Vermont's population currently reside here. Chittenden County alone boasts one-quarter of the total state population, many of whom have been drawn to relocate from other states by the area's mix of quality employers, extensive recreational opportunities and stunning natural beauty. In 1998, with a population of 143,491 Chittenden County has more than twice the residents of the state's next most populated county-Rutland. The county's largest population center is Burlington City, which has over 40,000 residents. Essex, Colchester and South Burlington are the other most populous towns in the region.

Each of the four counties showed a growth rate from 1990-1998 well above the state's. Since 1990, Chittenden County's population has increased by almost 9 percent, compared to 5 percent statewide. However, both Franklin and Grand Isle grew at an even higher rate, with Franklin County showing an almost 10 percent population growth, and Grand Isle a 14 percent rate for the same time period. Addison County, while not growing at quite the same rate, is still

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



growing slightly faster than the state. (see Table 1)

Middlebury is the largest town in Addison County, representing about a quarter of the county's population; in Franklin County, St. Albans Town and St. Albans City combined are home to 30 percent of the total population. Most of the population of Grand Isle County is distributed fairly equally among three of the five towns. Alburg, Grand Isle, and South Hero represent 80 percent of the county's population. (see Table 5)

Population by age cohort is fairly consistent across the counties and with the state. The largest group in each county is that which encompasses the 35-54 year olds. It is interesting to note that in Chittenden County, the largest age group in 1990 was the 20-34 year olds. In fact, during that time, Burlington was rumored to have the most roller-blades per capita in the United States. The 1998 figures for Chittenden County reflect the aging of 20-34 year olds. Both Grand Isle and Chittenden Counties show a significant increase in their older populations (65+) since 1990, indicating retirement and/or health care opportunities.

The region is predominantly white, as is the rest of Vermont, however, the percentage of Blacks in Chittenden County is double that of the state's as is the percentage of Asian and Pacific Islanders. Both Addison and Grand Isle Counties show more males than females in residence, which is in contrast to the state ratio, which reflects more females than males.

Although Chittenden County is the most urban in Vermont, its crime rate, as reflected in table 10, is significantly less than those of

four other counties, and has dropped slightly in 1998. The number of Felony convictions, however, is the highest in the state. Both Addison and Grand Isle have conviction rates much lower than the statewide average of 3.1. Although various administrative factors influence conviction rates, Vermont remains one of the safest states in the country.

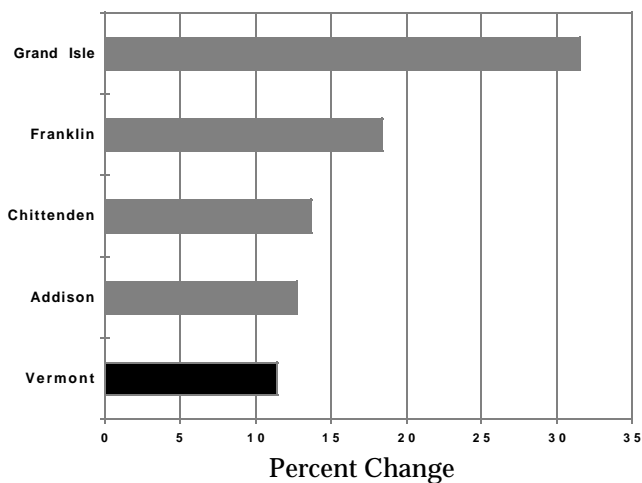
II. ECONOMIC TRENDS

Northwestern Vermont is undeniably the economic hub of Vermont, providing four out of every ten jobs in the state. Job growth across the region remained extremely healthy since 1990, with job growth rates for each county higher than the statewide one of 11.4 percent.(see Table 1) Grand Isle's employment rose by over 30 percent during that time, however it still has the lowest employment in the state with 886 jobs. Those jobs are fairly evenly distributed among the towns of Alburg, Grand Isle, North Hero and South Hero.

Addison County showed substantial job growth in 1998. Twice as many jobs were added as in 1997, boosting the growth in employment from 8 percent for the 1990-1997 time period to almost 13 percent for the 1990-1998 time period. Although many of those jobs are in the service industry, both Contract Construction and Manufacturing showed significant rebounds, with Construction adding almost three times the amount of jobs in 1998 as were added in 1997. (see Table 11)

Clearly the largest employment center in Addison County is Middlebury. Middlebury College is the largest employer in the area and influences other industry sectors, construction and trade in particular.

Covered Employment Change For Vermont Counties 1990 - 1998



Other large employers in the area include Porter Hospital, Middlebury and Simmonds Precision, Vergennes.

Franklin County ranked third in the state for job growth during the 1990s. In Franklin County the Trade industry has shown a remarkable recovery in recent years. The addition of twelve new businesses in 1998 contributed to the increase of almost 250 jobs. The Trade industry which only showed a 0.4 percent increase from 1990-1997 now shows a healthy 8.5 percent job growth for the period 1990-1998. Over half of the people employed in Franklin County work in either St. Albans City or Town.

One measure of a healthy economic base is diversity, and Chittenden County's economy is well diversified. Manufacturing, which had shown a negative growth rate is now growing. Almost 300 jobs were added in 1998. The Service section continues to grow at a rate faster than the state's, due to the growth in business services and in spite of losses in lodging. Although statewide, Finance, Insurance and Real Estate shows a decrease in jobs, in

Chittenden County that sector is still growing. Contract Construction, which statewide has not fully recovered is booming in Chittenden County. More jobs were added to this sector in 1998 than during the previous seven years combined. This may be partially due to the continued development in Williston.

Over a third of all people employed in Chittenden County work in Burlington. Other large employment centers include South Burlington, Essex, where International Business Machines is located, and Williston, which has recently become known for its retail centers.

As one would expect, Chittenden County's unemployment rate was the lowest in the state for 1998. Franklin County also reported a rate slightly lower than the state average of 3.4, and Addison's rate was slightly higher. Grand Isle County whose economy is largely tourist based has an unemployment rate that varies wildly, from a high of 10.3 in January to a low of 2.0 in September. The 1998 average for Grand Isle was 4.7 percent, ranking tenth in the state.

Agriculture plays an important role in the region's economy. Addison County and Franklin County rank first and second in the state for amounts of farm acreage. (see Table 15) These two counties account for over 30 percent of the farm acreage in Vermont. Each county has predominantly dairy farms and together they produce about half of Vermont's total dairy revenue. The black and white Holsteins of Addison County are known worldwide thanks to the artist Woody Jackson and Ben and Jerry's Homemade ice cream. Although agriculture does not play as important a role in Chittenden and Grand Isle's economies, these counties do have

established apple orchards and truck farms. The relatively mild Champlain Valley climate allows this area to supply some of the earliest produce to the northern portions of Vermont.

Forestry is less important in Northwestern Vermont than it is in other parts of the state, and both hardwood and softwood harvests were smaller in 1998 than in 1997. Only twenty-three of the state's 176 sawmills are located in Northwestern Vermont.

The state of Vermont is extremely dependent on the region, and Chittenden County in particular for its tax revenues. In 1999, almost half of all income taxes collected in the state came from the four counties of Northwestern Vermont, with a third from Chittenden County. Chittenden County also contributes almost a third of the total state sales and use taxes, a fifth of the state's total rooms and meals taxes and 28 percent of the state's total property transfer taxes.

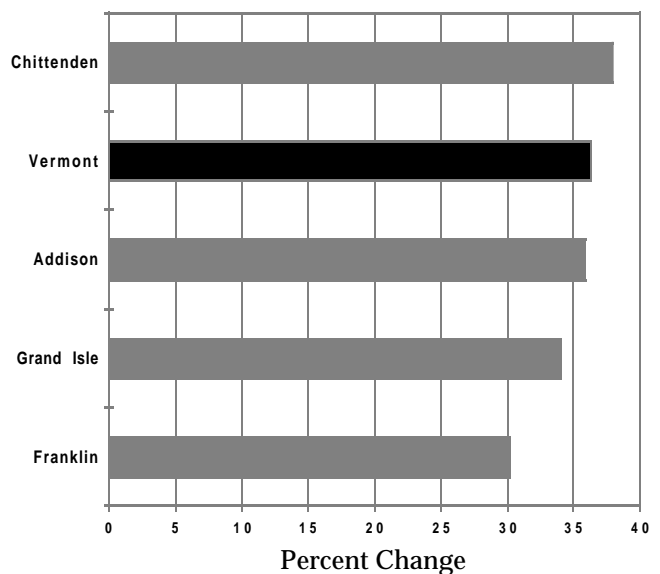
III. INCOME AND WAGES

Per capita income is a measure of financial strength and includes non-wage earnings such as investment income, transfer payments and rental income in addition to earned wages. Per capita income for residents of Northwestern Vermont varies greatly from county to county. Chittenden County leads the state with a per capita income of \$28,909, well above the state average of \$24,602. Grand Isle's per capita income of \$24,761 is also greater than the state average, and when compared to the county's low average yearly wage of \$18,535 reflects the retirement population and other sources of income. Both Addison and Franklin Counties show per capital incomes

substantially lower than the state average and rank 9th and 12th in the state respectively. Generally, however, 1998 figures reflect the strong overall economy. From 1990-1997 the statewide change in per capita income was about 30 percent. That average for the period 1990-1998 has jumped to over 36 percent. For Northwestern Vermont, per capita income rose by 27 percent from 1990-1997; the increases from 1997 to 1998 brought that increase up to 35 percent (1990-1998).

Median adjusted income comes from a town's tax returns, and reflects the exact middle of the income range. (See Tables 2-5) Northwestern Vermont has vast differences between incomes, ranging from a low of just over \$18,000 in Richford to the high of over \$42,000 in Jericho. Chittenden County had four towns that reported incomes of \$40,000 and more; only two towns in the county report median adjusted income of less than \$30,000, Burlington City and Winooski City. In Addison County, the town of Granville had the lowest median

**Per Capita Income Change
For Vermont Counties
1990 - 1998**



income for 1998 (\$19,905), and Weybridge the highest (\$35,128). In Grand Isle County, income ranged from \$21,592 in Alburg to \$32,601 in South Hero. For 1998, the median adjusted income for the state was \$24,650.

Another measure of economic health is average annual wage. This figure is based on the wages paid for the jobs located in a geographic area, rather than the wages of residents of that area. Statewide the annual average wage was \$26,624, up from \$25,506 in 1997. The effect of Chittenden County with an annual wage of well-over \$31,000 results in no other county reporting wages at the state's level. Salaries in Chittenden County were highest in Essex, where IBM is located, and in Burlington City, which boasts healthy financial and manufacturing sectors. Addison County, which ranked 4th highest in the state had two towns reporting yearly wages exceeding the statewide average: Middlebury and Vergennes City. Both Middlebury College and Simmonds Precision, located in Vergennes are large employers and pay good wages. Wholesalers of farm equipment and supplies and Wyeth Nutritionals, a large manufacturer of baby formula contribute to Franklin County's annual wage of \$24,465.

Grand Isle, which has an annual average employment of only 886, also has the lowest average wages in the region and in the state. The economy of Grand Isle County is mainly tourist based and seasonal, two factors that contribute to the annual wage of only \$18,535.

Poverty is measured by many different means. One of the measures often considered is the percentage of the population receiving ANFC (Aid to Needy

Families with Children). Statewide, 3.4 percent of the population received ANFC in 1998, down from 3.8 percent in 1997. Three of the four Northwestern Vermont counties have significantly lower rates: lowest is Addison County with an average of 2.3 percent, next with 2.7 percent is Chittenden County, and Grand Isle County has a slightly higher 2.8 percent average. Franklin County's population received the most aid in the region, with the town of Richford reporting over 11 percent. Given the fact that Richford had the lowest median income for region, this is not surprising. The urban centers of Winooski City, St. Albans City and Burlington City were among the towns with the highest food stamp usage. Franklin County, however, once again had the highest overall percentage of residents receiving food stamps.

The US Census Bureau placed over a tenth of Vermonters below the poverty level as of 1995. Two counties in Northwestern Vermont, Chittenden and Grand Isle have lower than average poverty rates for that time, and both Franklin and Addison have higher ones. However, given the overall economic recovery of the last few years, this data may have improved.

IV. HOUSING

Over 16 percent of homes in Vermont are vacation homes. Surprisingly, most of the residents of Northwestern Vermont are year-round. Of the four counties, only Grand Isle exceeds the statewide average. Almost half of Grand Isle homes are vacation homes-that is the highest proportion for any county in the state. The Lake Champlain Islands draw vacationers

from all over the country, and over 2,000 camps and cottages dot the 189 square miles of Grand Isle County.

More than a tenth of the housing in both Addison and Franklin Counties are vacation homes. The towns of Granville and Leicester in Addison County have high proportions of vacation homes, as do Montgomery and Georgia in Franklin County. Chittenden County, the largest population center in the state and the main economic center had only two percent vacation homes in 1998. (See Tables 18-21)

The region, which has been growing faster than the state, also shows a more rapid growth in housing. Grand Isle leads the region with an almost 15 percent increase in housing units over the past eight years. This growth appears to be continuing as evidenced by the addition of 164 new homes in 1998. Chittenden County continues to grow steadily with an over 3 percent increase in housing units in 1998. Over 1200 units were added in Burlington City alone, during that year. Some towns in the county which had shown rapid growth rates for the period 1990-1997, notably Huntington, Jericho and Williston, showed no new housing units built in 1998, indicating a stabilization of growth there. (See Table 19)

Average Residential Value (Tables 2-5) varies enormously throughout the region. Charlotte, a community on the shores of Lake Champlain, clearly has the most expensive housing in the four counties. The average value for a home in Charlotte was over \$200,000 in 1999. Shelburne, which is also located on the lake, but north of Charlotte has an average residential value of \$175,000. Only three towns in Chittenden County have housing costs of less than

\$100,000: Bolton, Buels Gore, and Westford. Both Bolton and Buels Gore have a substantial proportion of second homes.

In contrast to Chittenden, Franklin County has only three towns with average residential values of over \$100,000, Fairfax, Georgia, and St. Albans Town. Housing costs in Addison County run from a low in Granville (again, with a substantial second home population) of \$45,000 to a high in Cornwall of \$136,000. Three of the five towns in Grand Isle County have housing costs above \$150,000 per unit.

The average property tax rate for Vermont is \$1.96 per \$100 of assessed value. Of the four counties in Northwestern Vermont, Addison and Chittenden have higher average property rates than the state's. (See Tables 2-5) In Addison County, the town of Ripton has the highest tax rate of \$2.77, followed by Middlebury and Weybridge at \$2.60. Taking into account the average residential value for each of the towns, the average yearly tax bill for a resident of Ripton would be \$2340, compared to \$3004 for a Middlebury resident. In Chittenden County, S. Burlington has the highest property tax rate at \$2.25/\$100. Franklin County, with an overall effective property tax rate of \$1.80 has only three towns with rates of over \$2.00. Grand Isle towns all have rates below that, and the county as a whole has an average property tax rate of \$1.68.

V. EDUCATION

Postsecondary education thrives in Northwestern Vermont. Seven postsecondary institutions are located in Chittenden County in the towns of Burlington, Winooski and Essex. The

University of Vermont is a comprehensive research university comprising eight schools and colleges, a Graduate College and a College of Medicine. Located in Burlington, approximately 7,400 undergraduates and 1,500 graduate students attend UVM. Other learning institutions in the area include Burlington College, a non-residential college, Champlain College, St. Michael's College, Trinity College, and the Community College of Vermont. The New England Culinary Institute (NECI) has a campus in Essex. Addison County is home to Middlebury College, which, in addition to the regular academic year, has a world-renowned summer language school and the Bread Loaf Writer's Conference.

Local education spending is funded through property taxes that are managed by the state. For the latest year, the state is providing funding to each town on the basis of \$5,100 per student. An additional amount of the town's revenue from property tax is available for spending above the state block amount, so towns are not limited to the state's per pupil grant. However, some towns also contribute part of the property tax revenue to a sharing pool that is available to other towns. Tables 22 -25 show the latest per pupil expenditures for each town, and how much of that is above the state per pupil block grant.

Statewide, school spending per equalized pupil (PEP) averaged \$6,481 for FY 2000, \$1,448 of which was above block spending.

Addison County's average is slightly higher with school spending at \$7,018 PEP, the highest in the region. Ripton, Salisbury, Weybridge and Shoreham all reported above block spending at more than \$3,500 per student. Chittenden County reports more modest spending, with the average for the county being \$1,664 Above Block PEP. Both Franklin County and Grand Isle spend less per student than the state average.

High dropout rates can be found in the urban school districts of Burlington and Winooski, however, Milton and Enosburg also have rates well above the statewide average of about 5 percent. The lowest dropout rates for the region are at Vergennes, in Addison County and South Burlington, in Chittenden. In Addison County, Vergennes and Middlebury High Schools have the highest SAT scores. Middlebury reported an average combined score of 1,073 and Vergennes 1,023. However, the high school reporting the highest SAT scores for the year was Mt. Mansfield, located in Jericho with an average combined score of 1,103.

It appears that students in Chittenden County schools are most likely to go to college. Of the eight high schools in the county, all but one reported at least 56 percent of their students were headed to higher education. Essex High School led the entire region with almost three quarters of graduating seniors expecting to attend college.

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

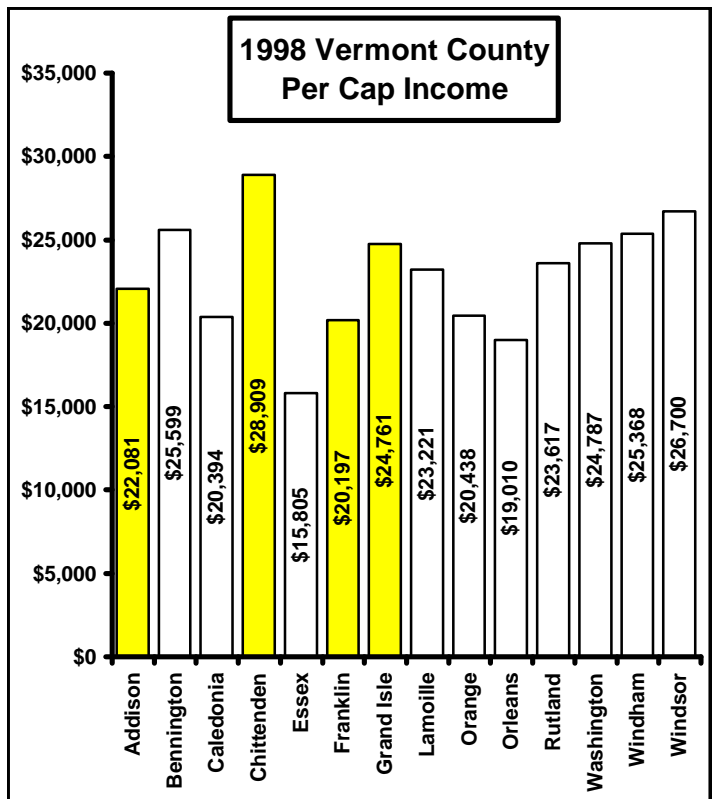
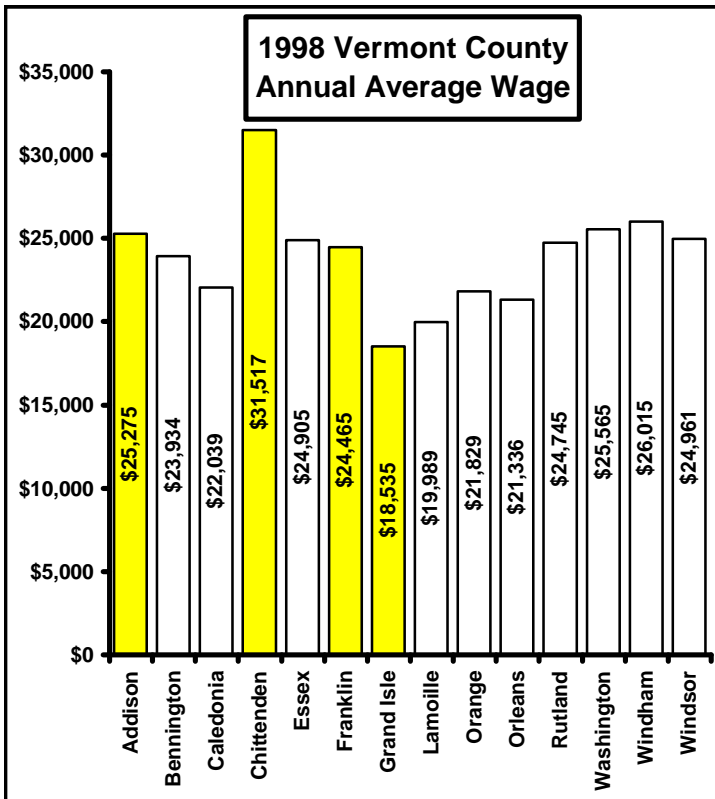
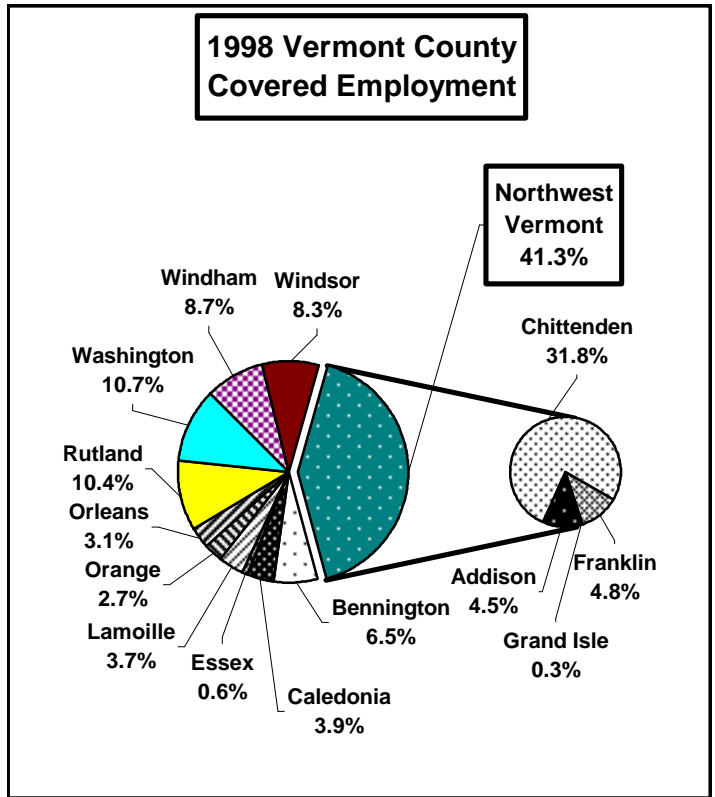
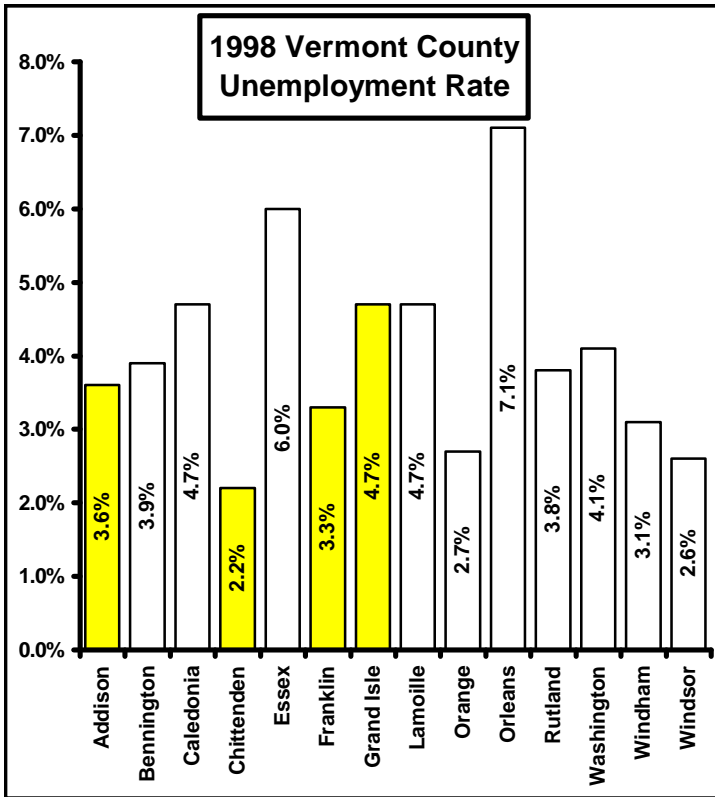


Table 2

Demographic - Economic Comparison of Addison County Towns

	Population		Annual Average		% Population	Effective	Average	Median	
	1998 1/ County	% Share County	Employmt 1998 2/ County	Wage 1998 2/ County	ANFC 1998 3/ County	Food Stamps 1998 3/ County	Property Tax Rate 1999 4/ County	Residential Value 1999 4/ County	Adjusted Income 1998 5/ County
Vermont	590,883	NA	280,294	\$26,624	3.4%	8.0%	\$ 1.96	NA	\$24,650
Addison County	34,949	100.0%	12,594	\$25,275	2.3%	6.3%	\$ 2.11	NA	NA
Addison	1,221	3.5%	152	\$15,997	D	1.9%	\$ 1.83	\$113,111	\$28,447
Bridport	1,194	3.4%	133	\$19,456	1.1%	5.8%	\$ 2.03	\$ 83,393	\$21,430
Bristol	3,863	11.1%	1,051	\$20,075	3.9%	11.1%	\$ 1.91	\$103,376	\$23,483
Cornwall	1,090	3.1%	71	\$22,054	D	D	\$ 2.07	\$136,563	\$28,513
Ferrisburgh	2,397	6.9%	358	\$19,919	1.0%	5.1%	\$ 1.86	\$113,467	\$29,066
Goshen	238	0.7%	21	\$ 9,648	D	D	\$ 1.63	\$ 76,115	\$23,128
Granville	333	1.0%	45	\$19,180	D	10.2%	\$ 1.66	\$ 45,229	\$19,905
Hancock	366	1.0%	166	\$18,703	4.3%	11.1%	\$ 1.85	\$ 68,706	\$21,076
Leicester	965	2.8%	54	\$19,021	2.7%	6.8%	\$ 1.54	\$ 95,759	\$22,505
Lincoln	1,053	3.0%	85	\$17,918	D	3.5%	\$ 1.97	\$ 80,180	\$28,240
Middlebury	8,523	24.4%	6,864	\$27,129	2.5%	6.5%	\$ 2.60	\$115,599	\$22,801
Monkton	1,603	4.6%	90	\$17,782	D	1.9%	\$ 2.02	\$104,751	\$32,294
New Haven	1,406	4.0%	475	\$17,968	D	4.9%	\$ 1.96	\$ 96,500	\$28,613
Orwell	1,197	3.4%	180	\$20,296	3.0%	7.2%	\$ 1.59	\$ 78,605	\$22,996
Panton	648	1.9%	36	\$15,714	D	3.5%	\$ 1.92	\$ 97,924	\$24,423
Ripton	552	1.6%	32	\$16,238	D	3.7%	\$ 2.77	\$ 84,509	\$23,779
Salisbury	1,111	3.2%	150	\$19,445	1.8%	5.7%	\$ 2.33	\$107,021	\$25,952
Shoreham	1,155	3.3%	179	\$23,168	1.8%	4.6%	\$ 2.48	\$ 89,816	\$24,269
Starksboro	1,639	4.7%	99	\$19,661	2.5%	6.5%	\$ 1.89	\$ 88,663	\$26,790
Vergennes City	2,700	7.7%	2,193	\$29,307	4.8%	11.3%	\$ 2.01	\$ 89,241	\$23,267
Waltham	483	1.4%	19	\$11,458	D	D	\$ 1.74	\$112,783	\$30,483
Weybridge	779	2.2%	84	\$13,820	D	1.5%	\$ 2.60	\$114,810	\$35,128
Whiting	433	1.2%	58	\$18,318	2.7%	10.7%	\$ 2.15	\$ 87,882	\$21,967

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 Chittenden County Towns

	Population 1998 1/	% Share County	Annual Average		% Population ANFC 1998 3/	Effective Food Stamps 1998 3/	Property Tax Rate 1999 4/	Average Residential Value 1999 4/	Median Adjusted Income 1998 5/
			Employmt 1998 2/	Wage 1998 2/					
Vermont	590,883	NA	280,294	26,624	3.4%	8.0%	\$ 1.96	NA	\$24,650
Chittenden County	143,491	100.0%	88,146	31,517	2.7%	5.6%	\$ 2.02	NA	NA
Bolton	1,333	0.9%	104	14,707	1.6%	2.9%	\$ 2.07	\$ 96,658	\$30,727
Buels Gore	14	0.0%	D	D	D	D	\$ 0.99	\$ 75,550	D
Burlington City	40,727	28.4%	29,810	31,589	5.0%	10.0%	\$ 2.07	\$122,973	\$20,816
Charlotte	3,387	2.4%	507	28,186	0.8%	1.9%	\$ 1.87	\$226,355	\$36,093
Colchester	16,855	11.7%	7,929	28,425	1.8%	3.7%	\$ 1.96	\$131,176	\$31,079
Essex	17,969	12.5%	14,357	42,987	1.5%	2.7%	\$ 1.99	\$130,500	\$40,470
Hinesburg	4,026	2.8%	903	24,545	2.2%	5.5%	\$ 2.08	\$122,313	\$33,199
Huntington	1,794	1.3%	155	25,332	1.7%	4.4%	\$ 2.17	\$101,803	\$33,901
Jericho	4,727	3.3%	623	23,074	0.5%	1.3%	\$ 2.17	\$124,857	\$42,400
Milton	9,083	6.3%	1,904	26,782	2.8%	5.8%	\$ 1.87	\$111,944	\$30,761
Richmond	3,932	2.7%	881	20,241	1.3%	3.2%	\$ 1.85	\$125,302	\$33,830
St. George	799	0.6%	D	D	D	D	\$ 1.79	\$126,129	\$31,252
Shelburne	6,640	4.6%	3,170	23,591	0.6%	1.6%	\$ 1.95	\$175,253	\$40,690
So. Burlington City	14,263	9.9%	16,254	28,629	1.1%	2.2%	\$ 2.25	\$149,136	\$32,166
Underhill	2,982	2.1%	312	23,939	1.2%	2.7%	\$ 1.79	\$122,517	\$39,787
Westford	1,870	1.3%	163	22,213	1.1%	3.3%	\$ 2.15	\$ 96,743	\$36,839
Williston	6,311	4.4%	8,286	29,906	0.9%	2.2%	\$ 1.89	\$139,196	\$41,436
Winooski City	6,779	4.7%	2,749	24,657	6.9%	14.3%	\$ 2.21	\$106,986	\$21,168

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 Franklin County Towns

	Population 1998 1/	% Share County	Annual Average		% Population ANFC 1998 3/	Food Stamps 1998 3/	Effective Property Tax Rate 1999 4/	Average Residential Value 1999 4/	Median Adjusted Income 1998 5/
			Employmt 1998 2/	Wage 1998 2/					
Vermont	590,883	NA	280,294	\$26,624	3.4%	8.0%	\$ 1.96	NA	\$24,650
Franklin County	43,852	100.0%	13,359	\$24,465	4.3%	9.9%	\$ 1.80	NA	NA
Bakersfield	1,106	2.5%	95	\$15,948	3.8%	8.8%	\$ 1.63	\$ 78,422	\$25,870
Berkshire	1,278	2.9%	D	D	3.4%	6.5%	\$ 1.84	\$ 74,457	\$23,043
Enosburg	2,701	6.2%	826	\$21,119	7.0%	17.0%	\$ 1.98	\$ 73,563	\$20,898
Fairfax	3,028	6.9%	512	\$20,309	2.3%	5.1%	\$ 1.92	\$108,042	\$34,491
Fairfield	1,831	4.2%	115	\$21,428	2.9%	7.4%	\$ 1.81	\$ 82,171	\$23,743
Fletcher	1,078	2.5%	D	D	2.1%	3.0%	\$ 2.15	\$ 94,473	\$30,999
Franklin	1,159	2.6%	119	\$16,187	3.9%	11.1%	\$ 1.58	\$ 78,711	\$24,109
Georgia	4,151	9.5%	899	\$27,575	1.0%	2.8%	\$ 1.78	\$112,044	\$35,052
Highgate	3,279	7.5%	474	\$25,530	4.8%	9.5%	\$ 1.49	\$ 88,955	\$23,753
Montgomery	843	1.9%	162	\$16,522	5.9%	11.0%	\$ 1.90	\$ 74,994	\$19,561
Richford	2,274	5.2%	603	\$23,006	11.2%	22.7%	\$ 2.22	\$ 44,797	\$18,183
St. Albans City	7,593	17.3%	6,274	\$25,478	6.5%	14.7%	\$ 2.18	\$ 72,243	\$22,428
St. Albans Town	5,590	12.7%	1,141	\$22,825	1.6%	4.3%	\$ 1.80	\$107,027	\$26,419
Sheldon	1,973	4.5%	353	\$29,360	4.0%	9.1%	\$ 1.60	\$ 80,430	\$24,776
Swanton	5,968	13.6%	1,680	\$24,584	4.6%	11.0%	\$ 1.46	\$ 91,202	\$24,181

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 5

Demographic - Economic Comparison of Grand Isle County Towns

	Population 1998 1/	% Share County	Annual Average		% Population ANFC 1998 3/	Effective Food Stamps 1998 3/	Effective Property Tax Rate 1999 4/	Average Residential Value 1999 4/	Median Adjusted Income 1998 5/
			Employmt 1998 2/	Wage 1998 2/					
Vermont	590,883	NA	280,294	\$26,624	3.4%	8.0%	\$ 1.96	NA	\$24,650
Grand Isle County	6,069	100.0%	886	\$18,535	2.8%	7.2%	\$ 1.68	NA	NA
Alburg	1,544	25.4%	192	\$16,909	5.9%	14.7%	\$ 1.78	\$ 75,789	\$21,592
Grand Isle	1,905	31.4%	174	\$22,335	2.0%	4.5%	\$ 1.83	\$160,183	\$29,383
Isle La Motte	498	8.2%	53	\$16,941	D	5.6%	\$ 1.59	\$ 48,442	\$25,109
North Hero	549	9.0%	193	\$18,154	D	8.3%	\$ 1.40	\$159,619	\$29,099
South Hero	1,573	25.9%	275	\$17,844	1.5%	3.1%	\$ 1.70	\$167,200	\$32,601

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 Northwestern VT Counties

Chart 2

1998 Economic Comparison of Vermont & Addison County

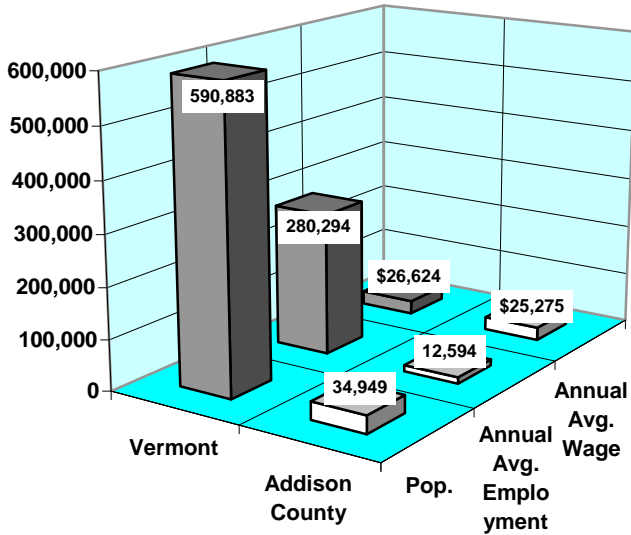


Chart 3

1998 Economic Comparison of Vermont & Chittenden County

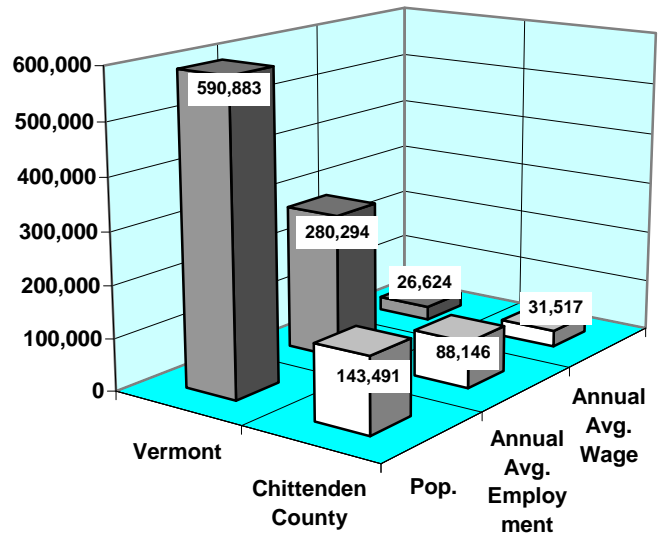


Chart 4

1998 Economic Comparison of Vermont & Franklin County

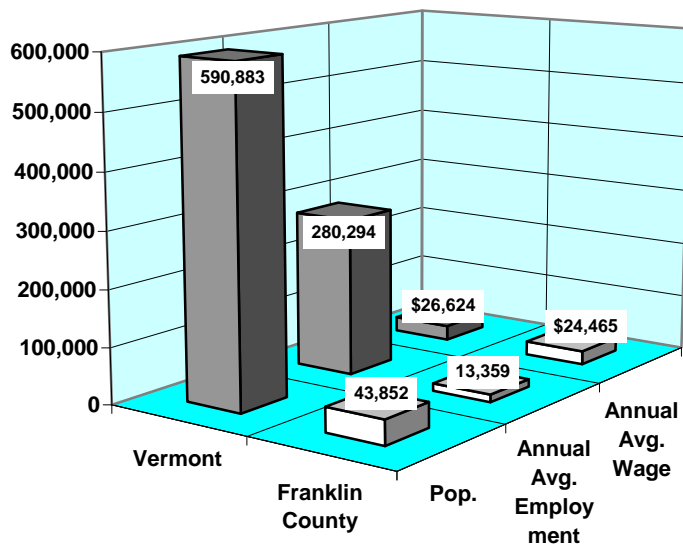


Chart 5

1998 Economic Comparison of Vermont & Grand Isle County

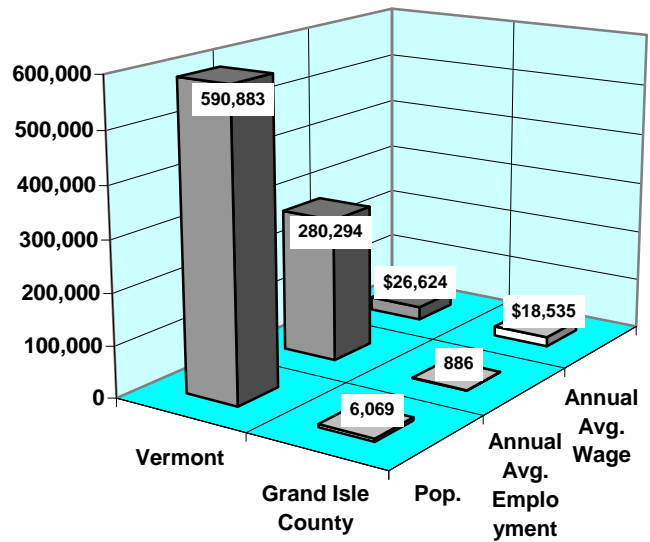


Table 6

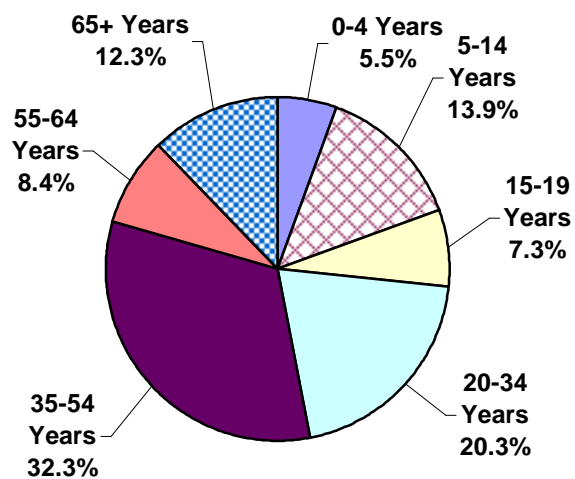
Addison County: Population Changes -- 1990 - 1998									
Age :	1990	1997 1/	1998 1/	Change 90-97	Change 97-98	% Change 90-97	% Change 97-98	Age Distribution	
								1990	1998
0-4 Years	2,495	2,096	1,970	(399)	(126)	-16.0%	-6.0%	7.6%	5.6%
5-14 Years	4,731	5,099	4,984	368	(115)	7.8%	-2.3%	14.4%	14.3%
15-19 Years	2,964	2,850	2,901	(114)	51	-3.8%	1.8%	9.0%	8.3%
20-34 Years	8,237	7,376	7,247	(861)	(129)	-10.5%	-1.7%	25.0%	20.7%
35-54 Years	8,705	11,267	11,392	2,562	125	29.4%	1.1%	26.4%	32.6%
55-64 Years	2,408	2,594	2,713	186	119	7.7%	4.6%	7.3%	7.8%
65+ Years	3,413	3,675	3,742	262	67	7.7%	1.8%	10.4%	10.7%
Total	32,953	34,957	34,949	2,004	(8)	6.1%	0.0%	100.0%	100.0%
Median Age (1990)	31.6								
Vermont	562,758	588,978	590,883	26,220	1,905	4.7%	0.3%		
% State	5.9%	5.9%	5.9%	7.6%	-0.4%	N/A	N/A		
Gender:	1990	1997 1/	1998 1/	Change 90-97	Change 97-98	% Change 90-97	% Change 97-98		
Male	16,422	17,515	17,529	1,093	14	6.7%	0.1%		
Female	16,531	17,442	17,420	911	(22)	5.5%	-0.1%		
Total	32,953	34,957	34,949	2,004	(8)	6.1%	0.0%		
Race:	1990			1998					
	1990 Est	% of Total		1998 Est	% of Total				
White	32,547	98.8%		34,622	98.4%				
Black	135	0.4%		191	0.5%				
American Indian/ Eskimo/Aleut	77	0.2%		80	0.2%				
Asian & Pacific Islander	194	0.6%		275	0.8%				
Total	32,953	100.0%		35,168	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**



**Addison County Population
by Age Groups 1998**

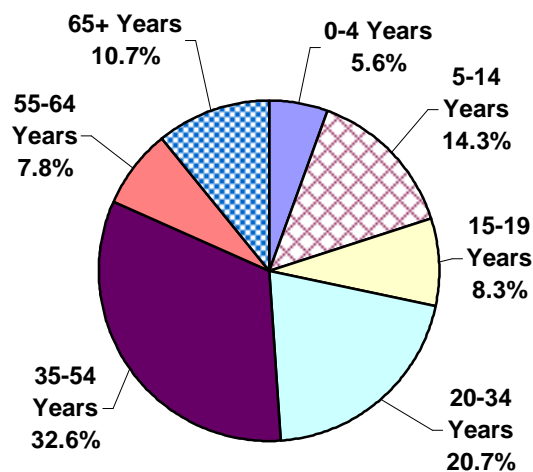


Table 7

Chittenden 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	9,740	8,393	8,039	(1,347)	(354)	-13.8%	-4.2%	7.4%	5.6%
5-14 Years	16,550	18,559	18,224	2,009	(335)	12.1%	-1.8%	12.6%	12.7%
15-19 Years	11,602	10,974	11,380	(628)	406	-5.4%	3.7%	8.8%	7.9%
20-34 Years	40,223	36,598	36,437	(3,625)	(161)	-9.0%	-0.4%	30.5%	25.4%
35-54 Years	34,201	45,016	46,120	10,815	1,104	31.6%	2.5%	26.0%	32.1%
55-64 Years	8,836	9,726	10,336	890	610	10.1%	6.3%	6.7%	7.2%
65+ Years	10,609	12,709	12,955	2,100	246	19.8%	1.9%	8.1%	9.0%
Total	131,761	141,975	143,491	10,214	1,516	7.8%	1.1%	100.0%	100.0%
Median Age (1990)	30.3								
Vermont	562,758	588,978	590,883	26,220	1,905	4.7%	0.3%		
% State	23.4%	24.1%	24.3%	39.0%	79.6%	N/A	N/A		

Gender:	1990	1997 1/	1998 1/	Change 90-97	Change 97-98	% Change 90-97	% Change 97-98
Male	63,948	69,414	69,855	5,466	441	8.5%	0.6%
Female	67,813	72,561	73,636	4,748	1,075	7.0%	1.5%
Total	131,761	141,975	143,491	10,214	1,516	7.8%	1.1%

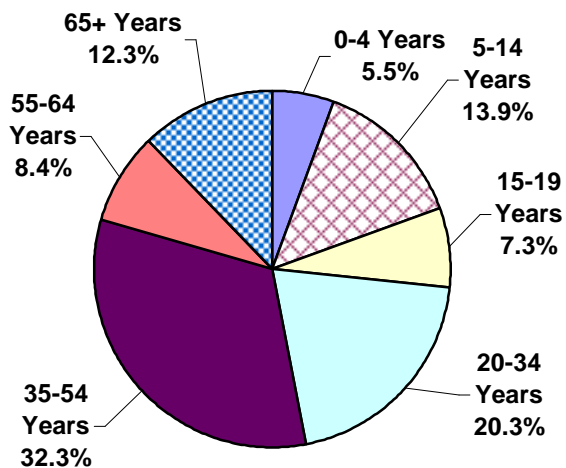
Race:	1990		1998	
	1990 Est	% of Total	1998 Est	% of Total
White	129,163	98.0%	138,636	97.2%
Black	828	0.6%	1,396	1.0%
American Indian/ Eskimo/Aleut	296	0.2%	327	0.2%
Asian & Pacific Islander	1,474	1.1%	2,283	1.6%
Total	131,761	100.0%	142,642	100.0%

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

1/ Vermont Department of Health Estimates

NA Not Available

**Vermont Population
by Age Groups 1998**



**Chittenden County Population
by Age Groups 1998**

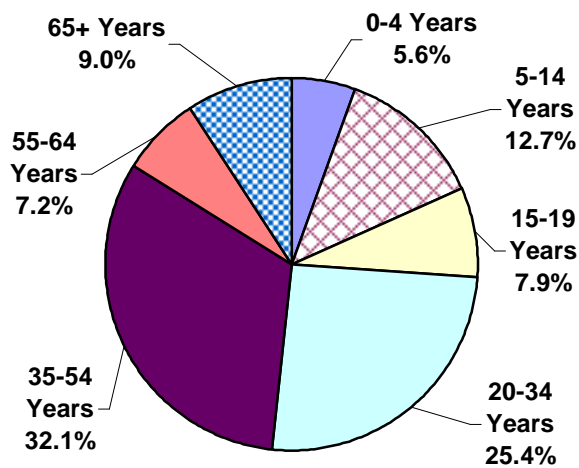


Table 8

Franklin 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	3,411	2,967	2,817	(444)	(150)	-13.0%	-5.1%	8.5%	6.4%
5-14 Years	6,574	7,377	7,256	803	(121)	12.2%	-1.6%	16.4%	16.5%
15-19 Years	2,878	3,143	3,210	265	67	9.2%	2.1%	7.2%	7.3%
20-34 Years	9,661	8,889	8,874	(772)	(15)	-8.0%	-0.2%	24.2%	20.2%
35-54 Years	10,103	13,273	13,677	3,170	404	31.4%	3.0%	25.3%	31.2%
55-64 Years	3,048	3,327	3,544	279	217	9.2%	6.5%	7.6%	8.1%
65+ Years	4,305	4,444	4,474	139	30	3.2%	0.7%	10.8%	10.2%
Total	39,980	43,420	43,852	3,440	432	8.6%	1.0%	100.0%	100.0%
Median Age (1990)	31.8								
Vermont	562,758	588,978	590,883	26,220	1,905	4.7%	0.3%		
% State	7.1%	7.4%	7.4%	13.1%	22.7%	N/A	N/A		

Gender:	1990	1997 1/	1998 1/	Change 90-97	Change 97-98	% Change 90-97	% Change 97-98
Male	19,720	21,597	21,771	1,877	174	9.5%	0.8%
Female	20,260	21,823	22,081	1,563	258	7.7%	1.2%
Total	39,980	43,420	43,852	3,440	432	8.6%	1.0%

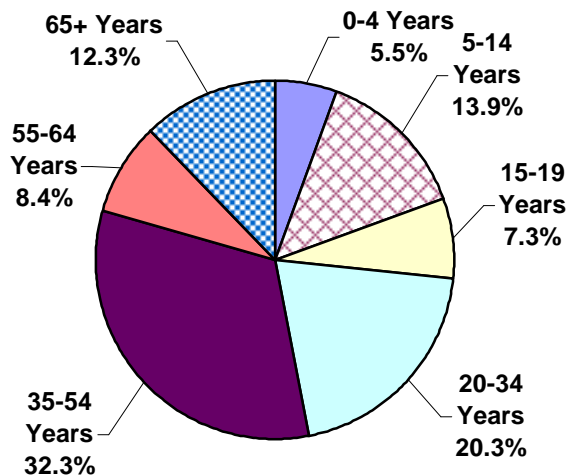
Race:	1990		1998	
	1990 Est	% of Total	1998 Est	% of Total
White	39,235	98.1%	43,257	98.3%
Black	59	0.1%	120	0.3%
American Indian/ Eskimo/Aleut	585	1.5%	456	1.0%
Asian & Pacific Islander	101	0.3%	184	0.4%
Total	39,980	100.0%	44,017	100.0%

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

1/ Vermont Department of Health Estimates

NA Not Available

**Vermont Population
by Age Groups 1998**



**Franklin County Population
by Age Groups 1998**

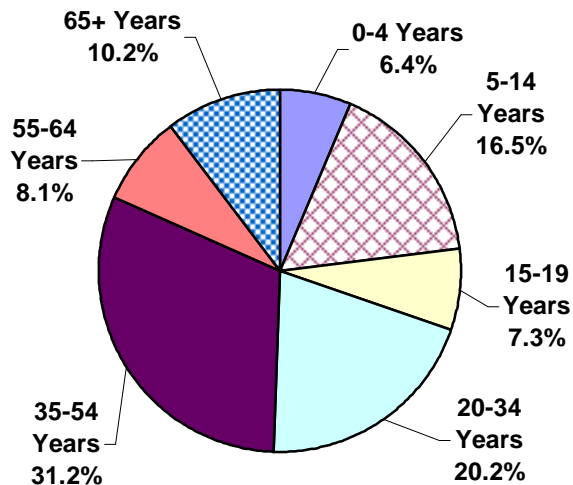


Table 9

Grand Isle: Population Changes -- 1990 - 1998

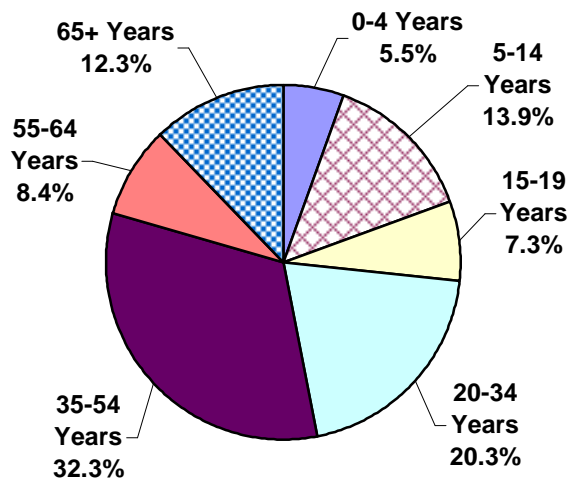
Age :	1990	1997 1/	1998 1/	Change 90-97	Change 97-98	% Change 90-97	% Change 97-98	Age Distribution	
								1990	1998
0-4 Years	425	349	342	(76)	(7)	-17.9%	-2.0%	8.0%	5.6%
5-14 Years	799	948	936	149	(12)	18.6%	-1.3%	15.0%	15.4%
15-19 Years	313	388	375	75	(13)	24.0%	-3.4%	5.9%	6.2%
20-34 Years	1,198	1,103	1,074	(95)	(29)	-7.9%	-2.6%	22.5%	17.7%
35-54 Years	1,501	1,969	1,982	468	13	31.2%	0.7%	28.2%	32.7%
55-64 Years	498	542	562	44	20	8.8%	3.7%	9.4%	9.3%
65+ Years	584	762	798	178	36	30.5%	4.7%	11.0%	13.1%
Total	5,318	6,061	6,069	743	8	14.0%	0.1%	100.0%	100.0%
Median Age (1990)	34.4								
Vermont	562,758	588,978	590,883	26,220	1,905	4.7%	0.3%		
% State	0.9%	1.0%	1.0%	2.8%	0.4%	N/A	N/A		

Gender:	1990	1997 1/	1998 1/	Change 90-97	Change 97-98	% Change 90-97	% Change 97-98		
Male	2,671	3,026	3,065	355	39	13.3%	1.3%		
Female	2,647	3,035	3,004	388	(31)	14.7%	-1.0%		
Total	5,318	6,061	6,069	743	8	14.0%	0.1%		

Race:	1990		1998	
	1990 Est	% of Total	1998 Est	% of Total
White	5,269	99.1%	6,174	99.0%
Black	15	0.3%	24	0.4%
American Indian/ Eskimo/Aleut	23	0.4%	19	0.3%
Asian & Pacific Islander	11	0.2%	19	0.3%
Total	5,318	100.0%	6,236	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**



**Grand Isle County Population
by Age Groups 1998**

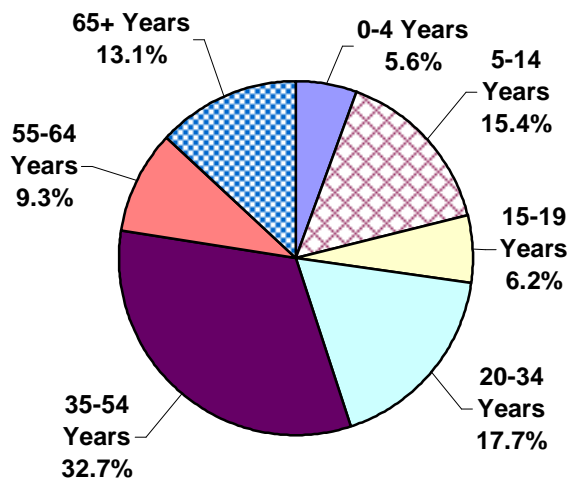


Table 10

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

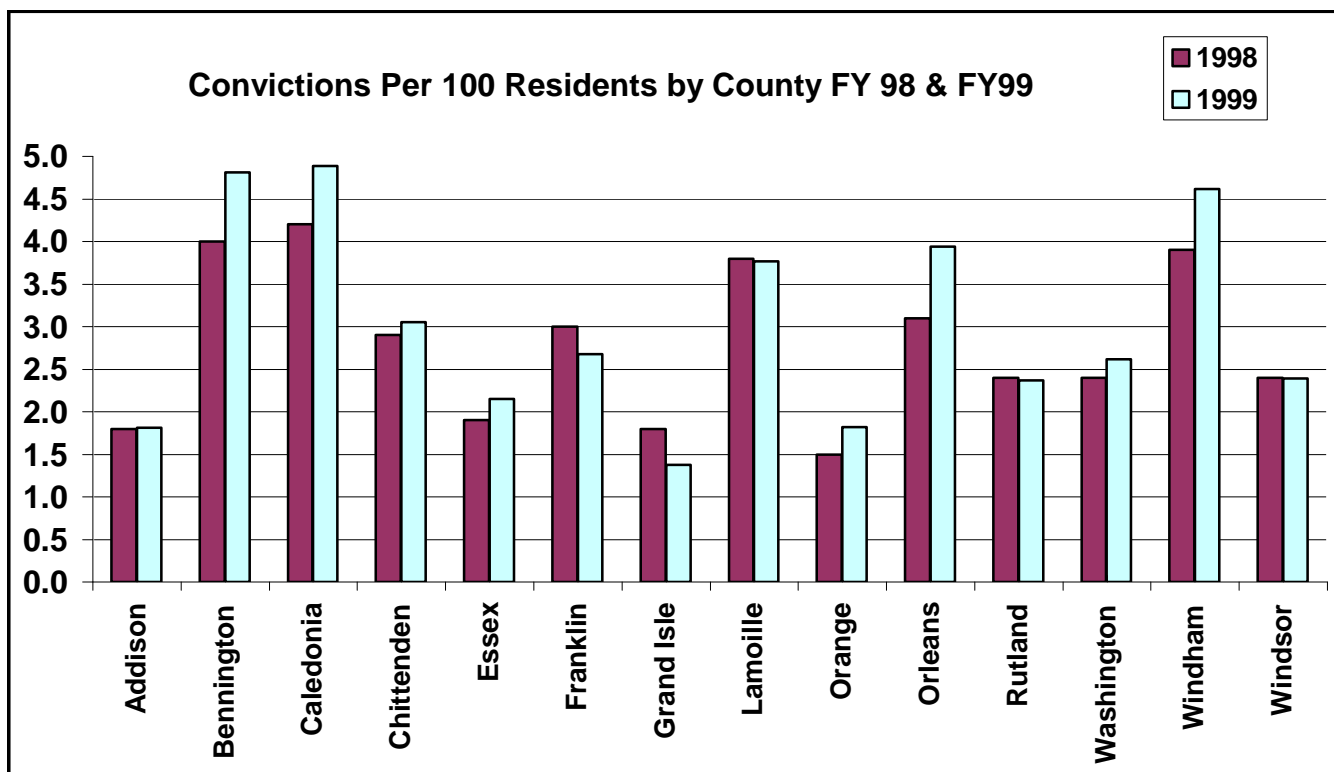


Table 11

Addison County: Employment by Residence

Resident Labor Force	% State		% State		Change 97-98	% Change 97-98
	1997	1998	1997	1998		
Labor Force	19,050	19,350	5.8%	5.9%	300	1.6%
Unemployment Rate (%)	750 4.0%	700 3.6%	5.8% NA	6.3% NA	-50 -0.4	-6.7% NA
Employment	18,300	18,650	5.8%	5.8%	350	1.9%

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

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

Addison 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	9,665	86.5%	10,388	86.0%	10,847	86.1%	723	460	12.2%
Agriculture, Forestry & Fishing	304	2.7%	389	3.2%	437	3.5%	85	49	44.1%
Mining & Quarrying	D	D	39	0.3%	45	0.4%	D	6	D
Contract Construction	666	6.0%	493	4.1%	591	4.7%	-173	98	-11.2%
Manufacturing	2,659	23.8%	2,169	18.0%	2,238	17.8%	-490	69	-15.8%
Durable Goods	D	D	1,312	10.9%	1,326	10.5%	D	15	D
Nondurable Goods	940	8.4%	857	7.1%	911	7.2%	-83	55	-3.1%
Transportation & Utilities	363	3.2%	405	3.4%	429	3.4%	42	24	18.3%
Trade	2,412	21.6%	2,781	23.0%	2,839	22.5%	369	58	17.7%
Wholesale	343	3.1%	312	2.6%	307	2.4%	-31	-5	-10.5%
Retail	2,070	18.5%	2,469	20.4%	2,532	20.1%	400	63	22.4%
Finance, Insurance & Real Est	293	2.6%	338	2.8%	349	2.8%	45	11	19.1%
Services	2,953	26.4%	3,773	31.2%	3,919	31.1%	820	145	32.7%
Hotel & Resorts	327	2.9%	340	2.8%	368	2.9%	13	28	12.7%
Health	594	5.3%	845	7.0%	866	6.9%	251	21	45.8%
Other	2,033	18.2%	2,589	21.4%	2,684	21.3%	556	96	32.1%
Government ownership	1,513	13.5%	1,691	14.0%	1,747	13.9%	178	56	15.5%
Total for Addison County	11,178	100.0%	12,079	100.0%	12,594	100.0%	900	516	12.7%

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

NA Not Applicable

D denotes data which cannot be disclosed.

Table 12

Chittenden County: Employment by Residence

Resident Labor Force	1997		1998		Change 97-98	% Change 97-98
	1997	% State	1998	% State		
Labor Force	86,400	26.4%	88,550	26.8%	2150	2.5%
Unemployment Rate (%)	2,200	17.0%	2,000	17.9%	-200	-9.1%
Employment	2.6%	NA	2.2%	NA	-0.4	NA
	84,200	26.8%	86,600	27.1%	2400	2.9%

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

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

Chittenden County: Employment by Industry

Industry	Covered Emp. 1990		Covered Emp. 1997		Covered Emp. 1998		Change 90-97	Change 97-98	% Change 90-98
	1990	% Total	1997	% Total	1998	% Total			
Private ownership	66,410	85.6%	74,483	86.2%	76,481	86.8%	8074	1997	15.2%
Agriculture, Forestry & Fishing	D	D	638	0.7%	701	0.8%	D	63	D
Mining & Quarrying	D	D	35	0.0%	36	0.0%	D	1	D
Contract Construction	4,347	5.6%	4,549	5.3%	4,835	5.5%	202	286	11.2%
Manufacturing	15,431	19.9%	15,253	17.7%	15,514	17.6%	-178	261	0.5%
Durable Goods	12,747	16.4%	12,253	14.2%	12,545	14.2%	-494	292	-1.6%
Nondurable Goods	2,685	3.5%	3,001	3.5%	2,969	3.4%	316	-31	10.6%
Transportation & Utilities	3,622	4.7%	4,249	4.9%	4,449	5.1%	627	200	22.8%
Trade	18,765	24.2%	19,856	23.0%	19,994	22.7%	1091	138	6.6%
Wholesale	3,926	5.1%	4,386	5.1%	4,352	4.9%	460	-34	10.9%
Retail	14,839	19.1%	15,470	17.9%	15,642	17.8%	631	172	5.4%
Finance, Insurance & Real Est	4,038	5.2%	4,130	4.8%	4,172	4.7%	93	42	3.3%
Services	19,711	25.4%	25,773	29.8%	26,781	30.4%	6063	1007	35.9%
Hotel & Resorts	1,727	2.2%	1,258	1.5%	1,200	1.4%	-469	-58	-30.5%
Health	6,978	9.0%	8,286	9.6%	8,577	9.7%	1308	292	22.9%
Other	11,006	14.2%	16,230	18.8%	17,003	19.3%	5223	774	54.5%
Government ownership	11,138	14.4%	11,880	13.8%	11,665	13.2%	741	-215	4.7%
Total for Chittenden County	77,548	100.0%	86,363	100.0%	88,146	100.0%	8815	1783	13.7%

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

NA Not Applicable

D denotes data which cannot be disclosed.

Table 13

Franklin County: Employment by Residence

Resident Labor Force	1997		1998		Change 97-98	% Change 97-98
		% State		% State		
Labor Force	22,950	7.0%	23,000	7.0%	50	0.2%
Unemployment Rate (%)	950 4.2%	7.3% NA	750 3.3%	6.7% NA	-200 -0.9	-21.1% NA
Employment	22,000	7.0%	22,250	7.0%	250	1.1%

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

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

Franklin 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	8,917	79.1%	10,127	79.0%	10,601	79.4%	1211	474	18.9%
Agriculture, Forestry & Fishing	66	0.6%	137	1.1%	155	1.2%	70	18	133.4%
Mining & Quarrying	31	0.3%	27	0.2%	29	0.2%	-4	2	-6.2%
Contract Construction	387	3.4%	411	3.2%	420	3.1%	24	9	8.5%
Manufacturing	2,626	23.3%	3,055	23.8%	3,063	22.9%	430	8	16.7%
Durable Goods	884	7.8%	889	6.9%	847	6.3%	5	-42	-4.2%
Nondurable Goods	1,741	15.4%	2,166	16.9%	2,216	16.6%	425	50	27.3%
Transportation & Utilities	403	3.6%	541	4.2%	567	4.2%	137	26	40.7%
Trade	3,049	27.0%	3,061	23.9%	3,307	24.8%	12	246	8.5%
Wholesale	681	6.0%	570	4.4%	663	5.0%	-111	93	-2.7%
Retail	2,368	21.0%	2,491	19.4%	2,644	19.8%	123	153	11.7%
Finance, Insurance & Real Est	437	3.9%	405	3.2%	449	3.4%	-32	45	2.8%
Services	1,917	17.0%	2,492	19.4%	2,611	19.5%	574	119	36.2%
Hotel & Resorts	86	0.8%	108	0.8%	104	0.8%	22	-4	20.8%
Health	904	8.0%	1,271	9.9%	1,370	10.3%	367	99	51.5%
Other	927	8.2%	1,112	8.7%	1,137	8.5%	186	24	22.7%
Government ownership	2,362	20.9%	2,692	21.0%	2,758	20.7%	330	66	16.8%
Total for Franklin County	11,279	100.0%	12,819	100.0%	13,359	100.0%	1540	540	18.4%

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

NA Not Applicable

D denotes data which cannot be disclosed.

Table 14

Grand Isle County: Employment by Residence

Resident Labor Force	1997		1998		Change 97-98	% Change 97-98
	1997	% State	1998	% State		
Labor Force	3,300	1.0%	3,350	1.0%	50	1.5%
Unemployment Rate (%)	200	1.5%	150	1.3%	0	-25.0%
Employment	3,100	1.0%	3,150	1.0%	50	1.6%

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

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

Grand Isle County: Employment by Industry

Industry	Covered Emp. 1990		Covered Emp. 1997		Covered Emp. 1998		Change 90-97	Change 97-98	% Change 90-98
	Emp.	% Total	Emp.	% Total	Emp.	% Total			
Private ownership	452	67.1%	652	72.7%	641	72.4%	201	-11	41.9%
Agriculture, Forestry & Fishing	24	3.6%	17	1.9%	18	2.1%	-7	1	-23.8%
Mining & Quarrying	D	D	D	D	D	D	D	D	D
Contract Construction	75	11.1%	81	9.1%	81	9.1%	7	-1	8.0%
Manufacturing	20	2.9%	46	5.2%	40	4.5%	26	-6	102.1%
Durable Goods	D	D	D	D	D	D	D	D	D
Nondurable Goods	D	D	D	D	D	D	D	D	D
Transportation & Utilities	D	D	44	4.9%	45	5.0%	D	1	D
Trade	147	21.9%	211	23.5%	202	22.8%	63	-9	37.1%
Wholesale	D	D	13	1.5%	15	1.7%	D	2	D
Retail	D	D	198	22.0%	187	21.1%	D	-10	D
Finance, Insurance & Real Est	D	D	D	D	D	D	D	D	D
Services	123	18.3%	229	25.5%	236	26.6%	105	7	91.5%
Hotel & Resorts	66	9.8%	100	11.1%	105	11.9%	34	5	58.5%
Health	D	D	D	D	10	1.1%	D	D	D
Other	D	D	D	D	121	13.7%	D	D	D
Government ownership	222	33.0%	245	27.3%	245	27.7%	23	1	10.4%
Total for Grand Isle County	674	100.0%	897	100.0%	886	100.0%	223	-11	31.5%

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

NA Not Applicable

D denotes data which cannot be disclosed.

Northwestern VT Counties: Employment by Industry

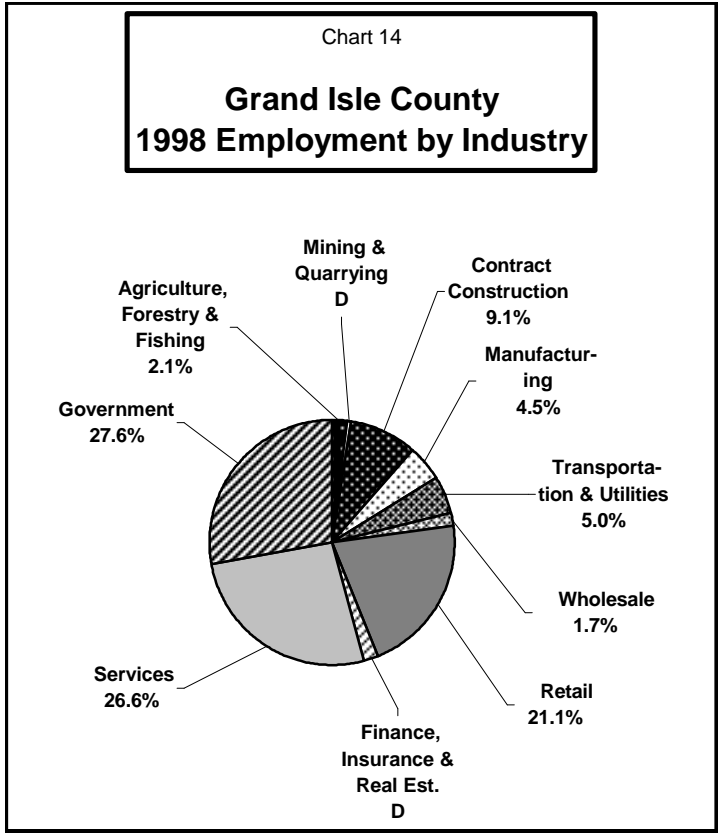
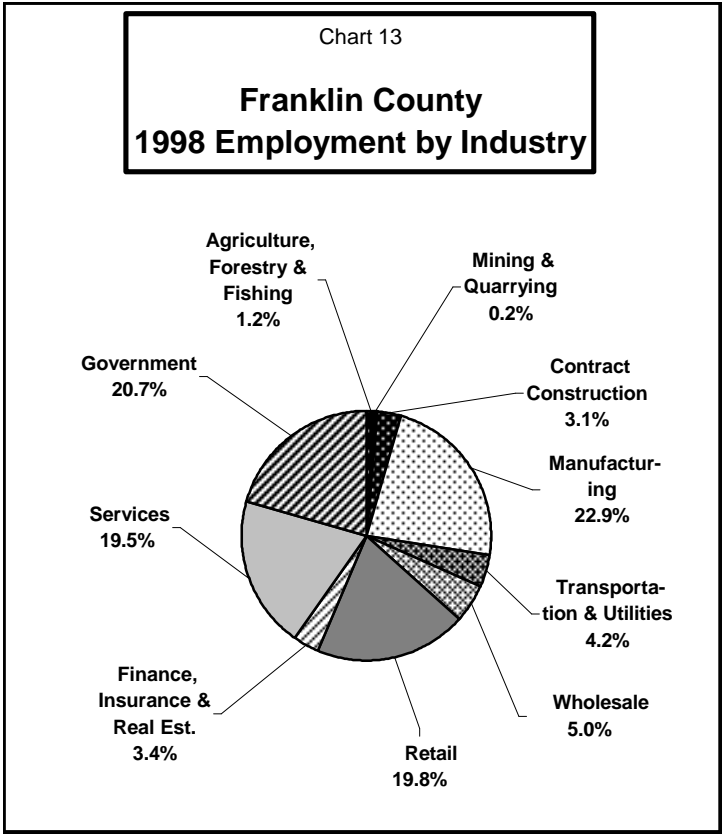
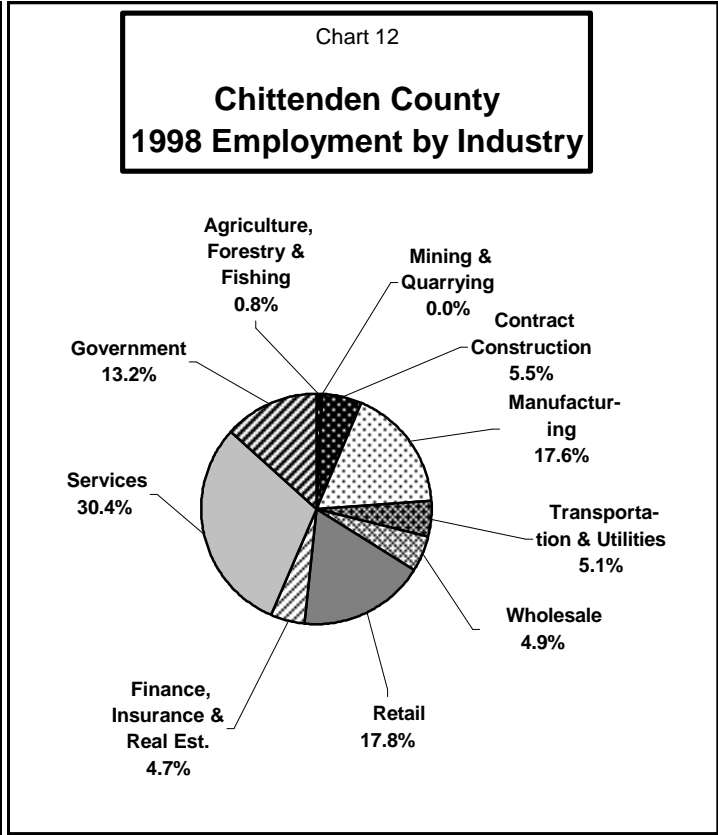
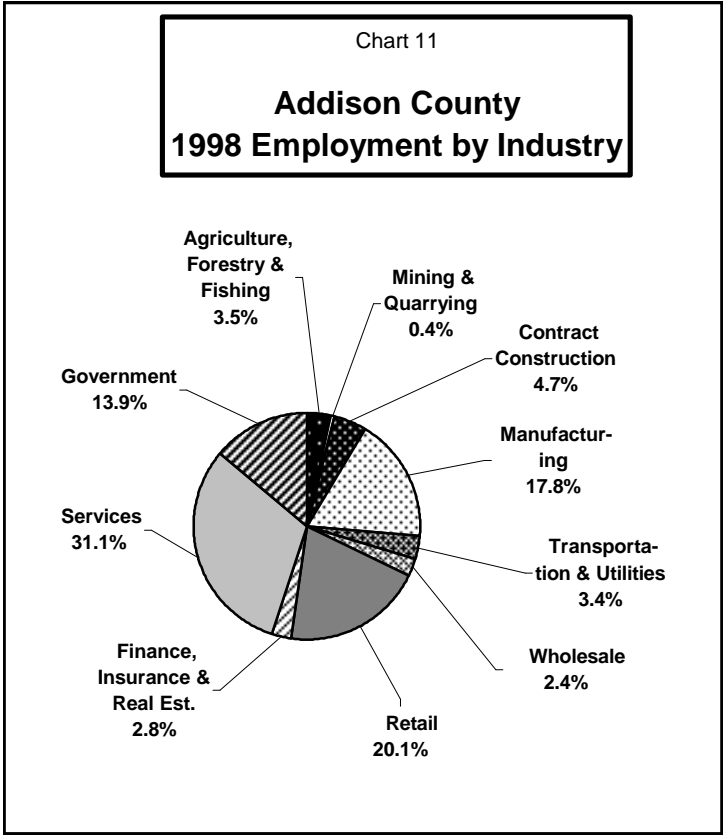


Table 15

Agricultural Comparison of Vermont Counties (1997)

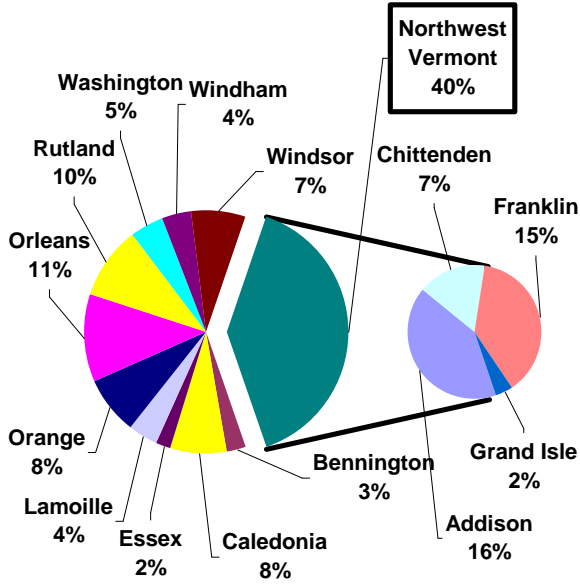
County	Farm Acreage	% Share Vermont	No. Hired Workers 1/	% Share Vermont	Value of Agr. Prod. Sold (000's)	% Share Vermont	Dairy Prod. Sold (000's)	% Share Vermont	% Dairy of Total Sales
Vermont	1,262,155	100.0%	8,912	100.0%	\$ 476,343	100.0%	\$ 352,556	100.0%	74.0%
Addison	204,985	16.2%	1,623	18.2%	\$ 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/>

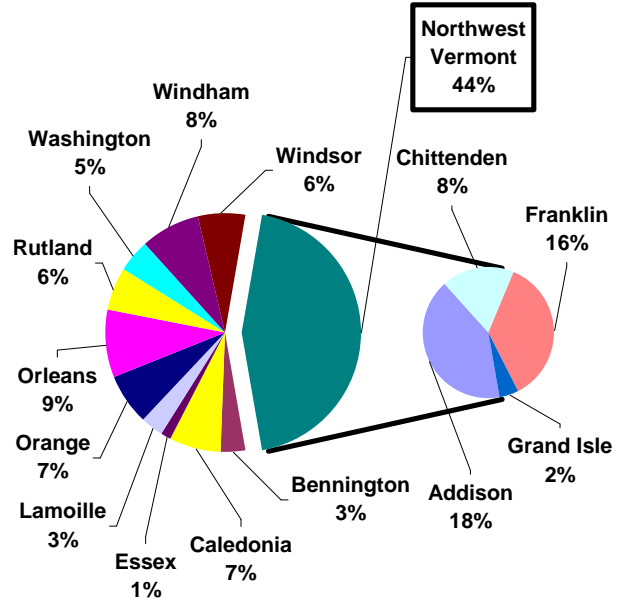
1/ Data is based on a sample of farms.

Agricultural Comparison of Vermont Counties (1997)

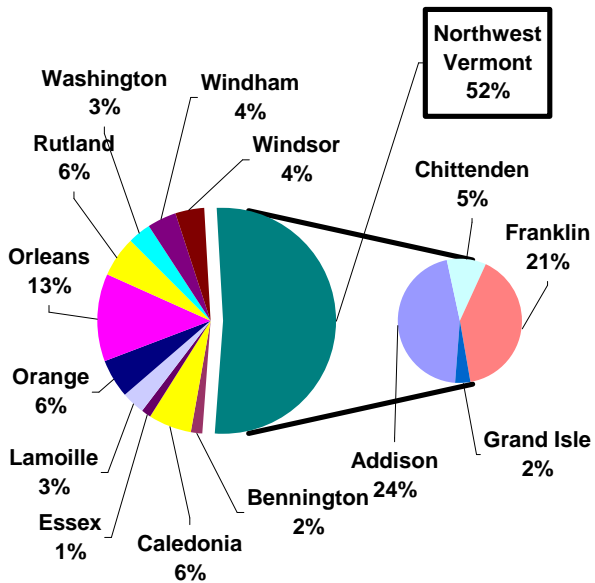
**1997
Farm Acreage**



**1997
Number of Hired Workers**



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



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

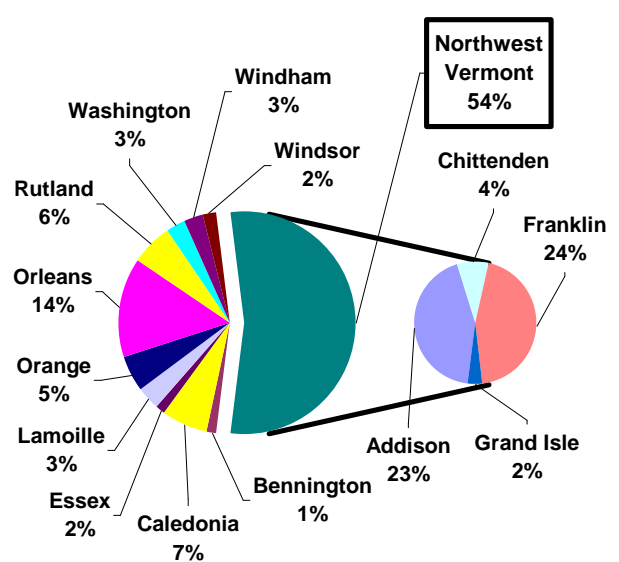


Table 16

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

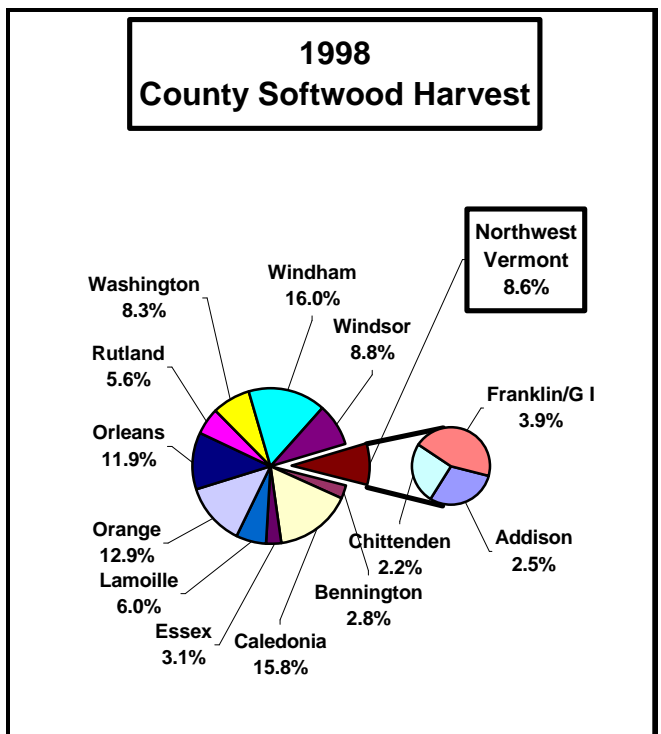
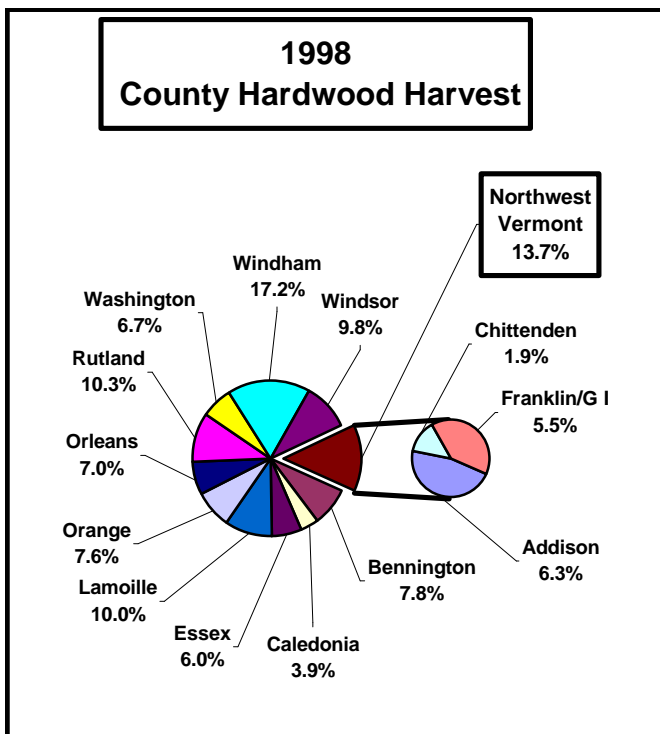


Table 17

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

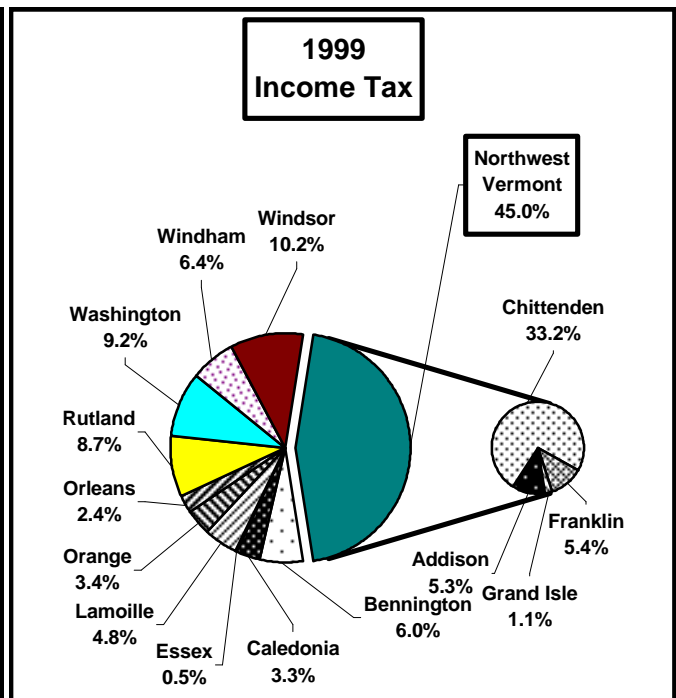
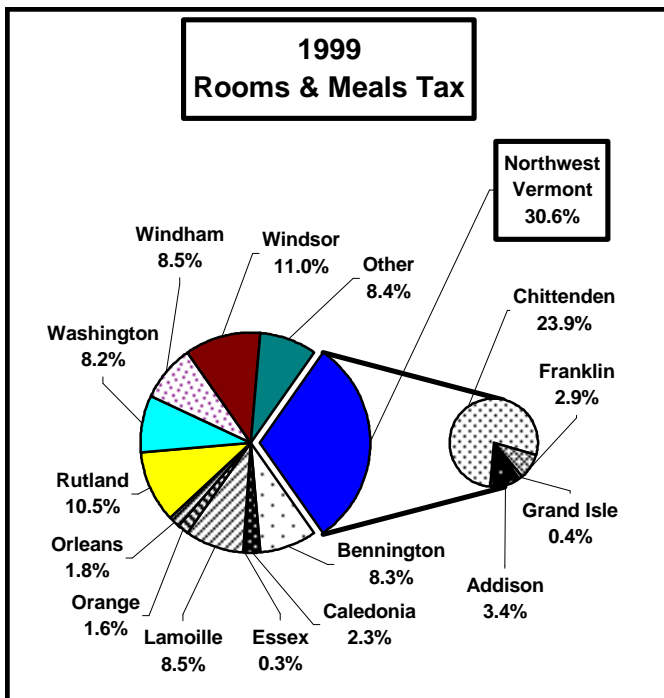


Table 18

	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%
Addison County	13,869	14,790	14,839	7.0%	0.3%	13,187	1,652	11.1%
Addison	478	593	595	24.5%	0.3%	478	117	19.7%
Bridport	493	528	529	7.3%	0.2%	455	74	14.0%
Bristol	1,468	1,537	1,537	4.7%	0.0%	1,502	35	2.3%
Cornwall	410	402	408	-0.5%	1.5%	406	2	0.5%
Ferrisburgh	1,131	1,199	1,199	6.0%	0.0%	936	263	21.9%
Goshen	115	115	115	0.0%	0.0%	84	31	27.0%
Granville	226	230	233	3.1%	1.3%	126	107	45.9%
Hancock	204	208	208	2.0%	0.0%	151	57	27.4%
Leicester	568	638	642	13.0%	0.6%	418	224	34.9%
Lincoln	516	525	524	1.6%	-0.2%	440	84	16.0%
Middlebury	2,701	2,890	2,901	7.4%	0.4%	2,882	19	0.7%
Monkton	567	635	642	13.2%	1.1%	604	38	5.9%
New Haven	548	540	540	-1.5%	0.0%	532	8	1.5%
Orwell	540	602	602	11.5%	0.0%	470	132	21.9%
Panton	244	285	282	15.6%	-1.1%	259	23	8.2%
Ripton	285	340	342	20.0%	0.6%	242	100	29.2%
Salisbury	570	609	609	6.8%	0.0%	441	168	27.6%
Shoreham	501	508	513	2.4%	1.0%	442	71	13.8%
Starksboro	690	733	738	7.0%	0.7%	644	94	12.7%
Vergennes City	981	1,022	1,022	4.2%	0.0%	1,022	-	0.0%
Waltham	176	179	181	2.8%	1.1%	180	1	0.6%
Weybridge	294	308	311	5.8%	1.0%	308	3	1.0%
Whiting	163	164	166	1.8%	1.2%	165	1	0.6%

Source: Vermont Department of Health, Population & Housing Estimates

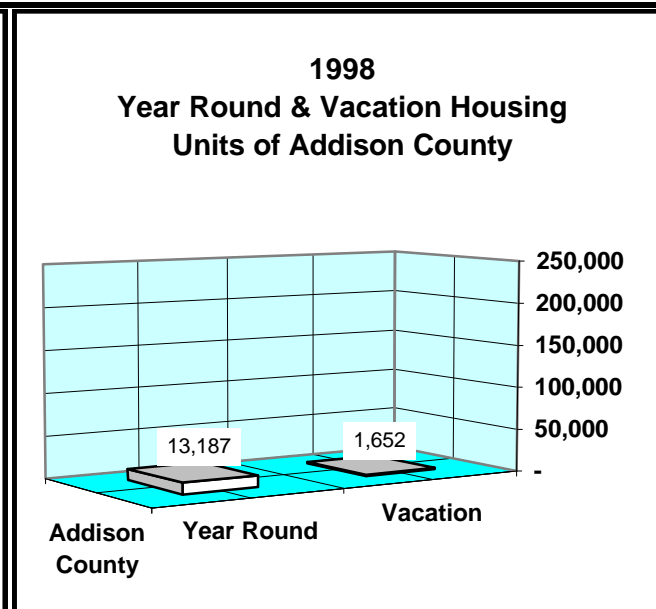
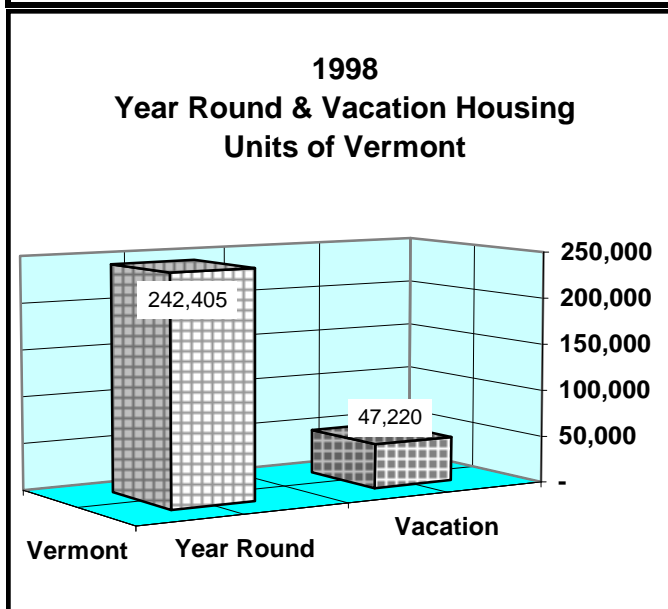


Table 19

	Total Housing Units			1998 Housing Units				
	1990	1997	1998	% Chng 90-98	% Chng 97-98	Yr. Rd.	Vacation	Vacation % of Tot.
	Vermont	270,978	286,906	289,625	6.9%	0.9%	242,405	47,220
Chittenden County	52,086	55,532	57,229	9.9%	3.1%	55,978	1,251	2.2%
Bolton	549	673	731	33.2%	8.6%	592	139	19.0%
Buels Gore	6	8	8	33.3%	0.0%	3	5	62.5%
Burlington City	15,480	15,430	16,656	7.6%	7.9%	16,530	126	0.8%
Charlotte	1,329	1,456	1,461	9.9%	0.3%	1,290	171	11.7%
Colchester	5,866	6,510	6,656	13.5%	2.2%	6,223	433	6.5%
Essex	6,310	6,774	6,862	8.7%	1.3%	6,855	7	0.1%
Hinesburg	1,437	1,552	1,600	11.3%	3.1%	1,540	60	3.8%
Huntington	642	745	745	16.0%	0.0%	703	42	5.6%
Jericho	1,507	1,715	1,715	13.8%	0.0%	1,710	5	0.3%
Milton	3,063	3,146	3,230	5.5%	2.7%	3,059	171	5.3%
Richmond	1,391	1,465	1,481	6.5%	1.1%	1,470	11	0.7%
St. George	274	297	297	8.4%	0.0%	297	0	0.0%
Shelburne	2,285	2,508	2,508	9.8%	0.0%	2,488	20	0.8%
So. Burlington City	5,474	5,914	5,914	8.0%	0.0%	5,909	5	0.1%
Underhill	1,019	1,069	1,089	6.9%	1.9%	1,053	36	3.3%
Westford	646	695	701	8.5%	0.9%	696	5	0.7%
Williston	1,874	2,571	2,571	37.2%	0.0%	2,556	15	0.6%
Winooski City	2,934	3,004	3,004	2.4%	0.0%	3,004	0	0.0%

Source: Vermont Department of Health, Population & Housing Estimates

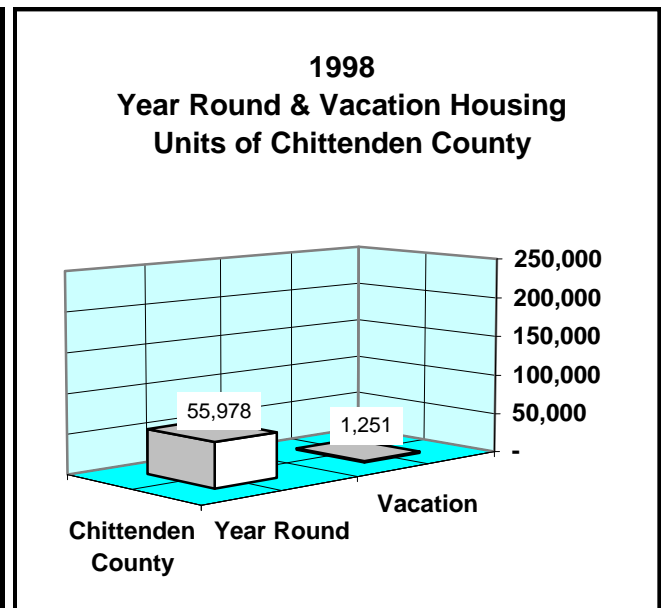
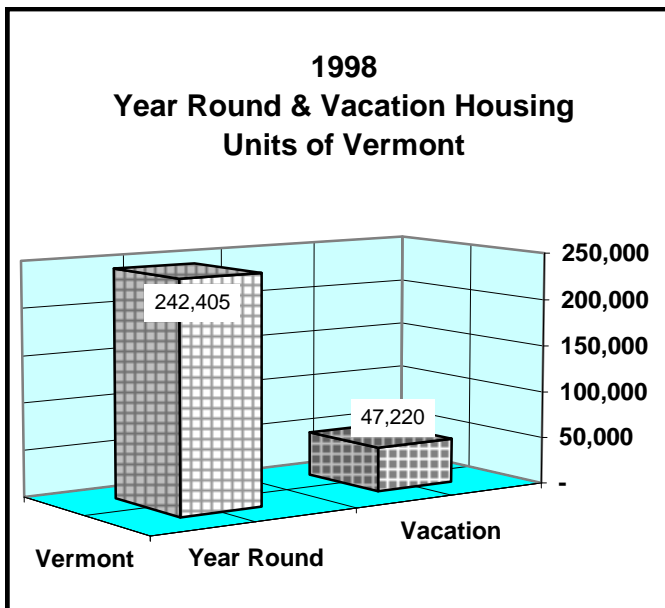


Table 20

	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%
Franklin County	17,201	18,674	18,731	8.9%	0.3%	16,521	2,210	11.8%
Bakersfield	436	482	482	10.6%	0.0%	403	79	16.4%
Berkshire	491	543	541	10.2%	-0.4%	497	44	8.1%
Enosburg	1,110	1,141	1,149	3.5%	0.7%	1,078	71	6.2%
Fairfax	910	1,088	1,097	20.5%	0.8%	1,091	6	0.5%
Fairfield	682	755	755	10.7%	0.0%	600	155	20.5%
Fletcher	420	454	466	11.0%	2.6%	398	68	14.6%
Franklin	713	754	758	6.3%	0.5%	413	345	45.5%
Georgia	1,402	1,576	1,576	12.4%	0.0%	1,378	198	12.6%
Highgate	1,247	1,339	1,339	7.4%	0.0%	1,143	196	14.6%
Montgomery	478	605	605	26.6%	0.0%	308	297	49.1%
Richford	962	999	1,023	6.3%	2.4%	955	68	6.6%
St. Albans City	3,238	3,392	3,400	5.0%	0.2%	3,397	3	0.1%
St. Albans Town	2,100	2,359	2,356	12.2%	-0.1%	1,959	397	16.9%
Sheldon	605	693	690	14.0%	-0.4%	665	25	3.6%
Swanton	2,407	2,494	2,494	3.6%	0.0%	2,236	258	10.3%

Source: Vermont Department of Health, Population & Housing Estimates

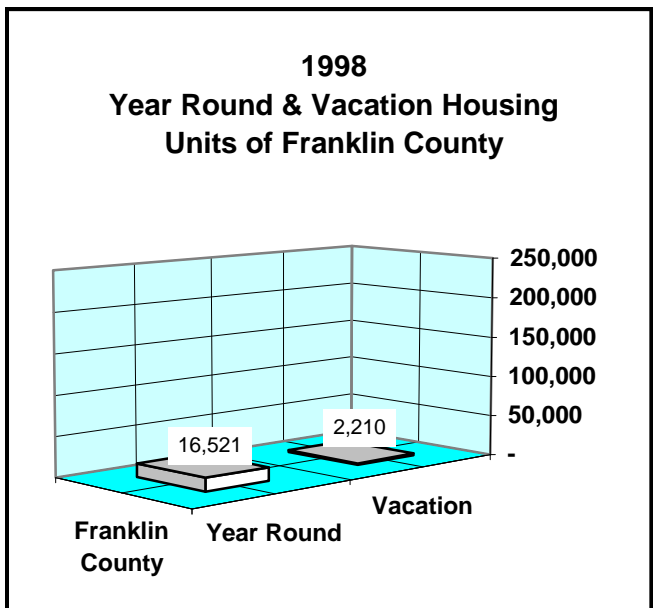
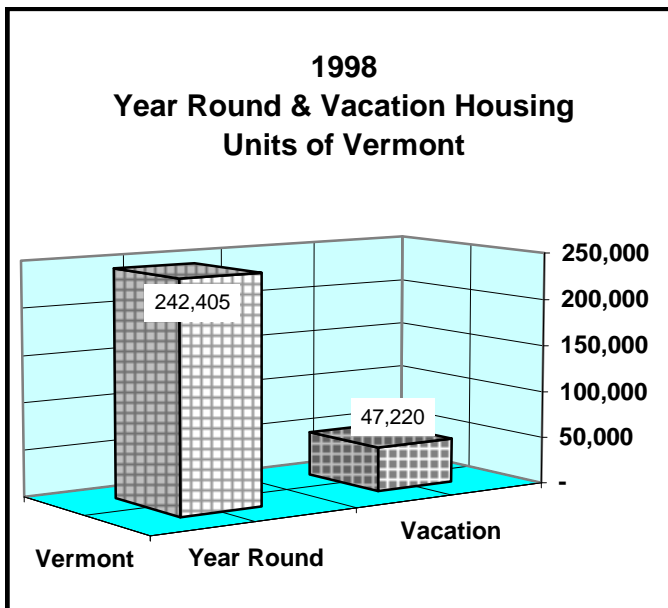


Table 21

	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%
Grand Isle County	4,175	4,629	4,793	14.8%	3.5%	2,539	2,254	47.0%
Alburg	1,105	1,209	1,324	19.8%	9.5%	710	614	46.4%
Grand Isle	993	1,109	1,109	11.7%	0.0%	759	350	31.6%
Isle La Motte	376	485	534	42.0%	10.1%	223	311	58.2%
North Hero	743	756	756	1.7%	0.0%	231	525	69.4%
South Hero	958	1,070	1,070	11.7%	0.0%	616	454	42.4%

Source: Vermont Department of Health, Population & Housing Estimates

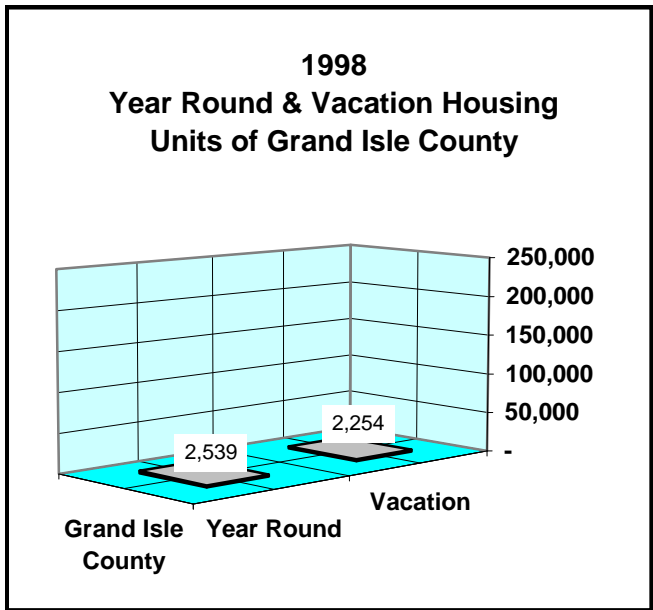
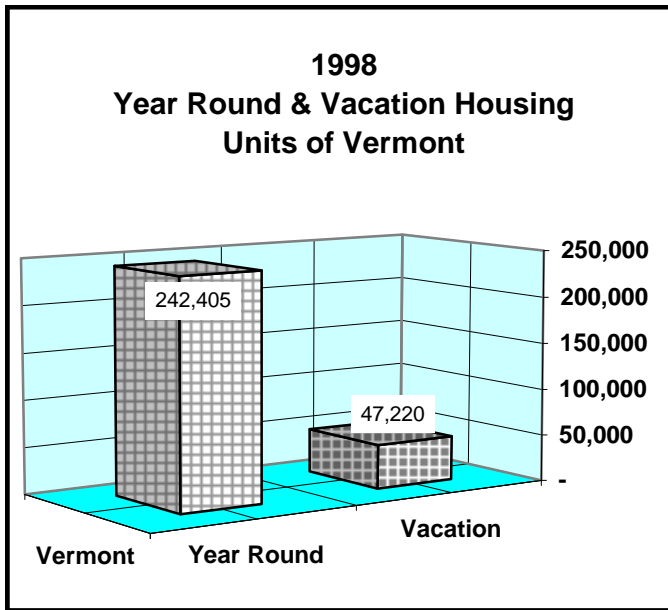


Table 22

Education Comparison: Addison 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
Addison County	3,344	2,857	6,201	\$ 7,018	\$ 2,030	\$ 10,195,101
Addison	141	118	259	\$ 6,401	\$ 1,372	\$ 319,319
Bridport	97	99	196	\$ 6,901	\$ 2,015	\$ 363,321
Bristol	452	384	836	\$ 6,302	\$ 1,301	\$ 497,345
Cornwall	78	106	184	\$ 8,257	\$ 3,331	\$ 642,444
Ferrisburgh	237	165	402	\$ 6,765	\$ 1,717	\$ 798,423
Goshen	20	20	40	\$ 6,518	\$ 1,435	\$ 57,151
Granville	46	20	66	\$ 4,904	\$ 209	\$ 9,304
Hancock	30	34	64	\$ 5,454	\$ 506	\$ 24,573
Leicester	111	75	186	\$ 5,482	\$ 432	\$ 74,088
Lincoln	124	96	220	\$ 6,610	\$ 1,572	\$ 263,673
Middlebury ID	543	526	1,069	\$ 7,940	\$ 3,036	\$ 2,883,738
Monkton	185	138	323	\$ 7,160	\$ 2,066	\$ 457,380
New Haven	164	119	283	\$ 7,120	\$ 2,086	\$ 509,306
Orwell	119	117	236	\$ 5,767	\$ 740	\$ 127,336
Panton	61	56	116	\$ 6,534	\$ 1,575	\$ 177,234
Ripton	62	46	108	\$ 9,131	\$ 4,221	\$ 328,070
Salisbury	109	103	213	\$ 8,851	\$ 3,804	\$ 758,863
Shoreham	122	121	243	\$ 8,499	\$ 3,619	\$ 591,719
Starksboro	229	141	370	\$ 6,624	\$ 1,591	\$ 305,794
Vergennes ID	246	210	456	\$ 6,190	\$ 1,144	\$ 292,032
Waltham	60	52	111	\$ 6,711	\$ 1,677	\$ 103,021
Weybridge	75	67	142	\$ 8,717	\$ 3,680	\$ 565,152
Whiting	33	45	78	\$ 6,085	\$ 1,100	\$ 45,815

Addison County HighSchools (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%
Middlebury	764	4.6%	10.6	532	541	55%
Mt. Abraham	601	5.7%	12.0	511	493	41%
Vergennes	385	2.6%	12.3	510	513	49%

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 23

Education Comparison: Chittenden 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
Chittenden County	12,642	10,356	22,998	\$ 6,729	\$ 1,664	\$ 38,017,351
Bolton	111	85	196	\$ 6,359	\$ 1,346	\$ 212,116
Buels Gore	1	1	2	\$ 4,800	\$ -	\$ -
Burlington	2,015	1,658	3,672	\$ 5,802	\$ 772	\$ 3,487,936
Charlotte	443	330	773	\$ 7,453	\$ 2,243	\$ 2,105,486
Colchester	1,389	1,065	2,454	\$ 6,057	\$ 1,044	\$ 2,360,847
Essex Junction ID	822	807	1,629	\$ 7,605	\$ 2,557	\$ 3,774,602
Essex Town	1,164	1,001	2,165	\$ 7,510	\$ 2,486	\$ 3,885,432
Hinesburg	475	399	874	\$ 7,077	\$ 2,060	\$ 1,170,425
Huntington	204	166	370	\$ 6,526	\$ 1,517	\$ 329,442
Jericho	417	402	820	\$ 6,592	\$ 1,533	\$ 734,850
Milton ID	1,057	830	1,887	\$ 5,886	\$ 881	\$ 995,344
Richmond	491	358	849	\$ 6,197	\$ 1,184	\$ 576,898
St. George	96	73	169	\$ 7,258	\$ 2,264	\$ 189,489
Shelburne	686	505	1,191	\$ 7,185	\$ 2,029	\$ 3,207,447
South Burlington	1,285	1,121	2,406	\$ 7,926	\$ 2,796	\$ 8,761,431
Underhill ID	183	171	354	\$ 6,683	\$ 1,602	\$ 381,254
Underhill Town	269	269	538	\$ 6,296	\$ 1,274	\$ 430,554
Westford	249	213	462	\$ 6,593	\$ 1,627	\$ 391,158
Williston	783	590	1,372	\$ 7,928	\$ 2,566	\$ 4,711,918
Winooski ID	502	314	817	\$ 5,546	\$ 543	\$ 310,722

Chittenden 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%
Burlington	1,101	9.4%	10.4	527	525	57%
Champlain Valley	1,116	3.6%	15.9	548	535	68%
Colchester	733	3.9%	16.1	502	505	59%
Essex	1,416	3.9%	10.6	529	536	71%
Milton	562	7.6%	14.2	512	510	32%
Mt. Mansfield	971	4.3%	18.8	557	546	61%
South Burlington	848	2.6%	13.7	525	540	65%
Winooski	227	6.1%	12.9	449	441	56%

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 24

Education Comparison: Franklin 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
Franklin County	4,993	4,122	9,115	\$ 6,191	\$ 1,200	\$ 6,447,498
Bakersfield	142	121	263	\$ 6,159	\$ 1,203	\$ 151,568
Berkshire	143	133	276	\$ 6,044	\$ 1,108	\$ 152,984
Enosburg Falls ID	326	258	584	\$ 5,711	\$ 838	\$ 208,349
Fairfax	433	355	788	\$ 6,474	\$ 1,511	\$ 585,506
Fairfield	213	174	387	\$ 6,310	\$ 1,334	\$ 271,263
Fletcher	133	99	232	\$ 6,768	\$ 1,844	\$ 235,844
Franklin	139	117	256	\$ 6,113	\$ 1,016	\$ 171,960
Georgia	524	441	965	\$ 6,894	\$ 1,929	\$ 1,137,648
Highgate	406	355	762	\$ 5,823	\$ 724	\$ 312,159
Montgomery	78	78	156	\$ 5,963	\$ 1,013	\$ 186,546
Richford	246	186	432	\$ 6,052	\$ 978	\$ 174,095
St. Albans City	695	536	1,231	\$ 6,419	\$ 1,457	\$ 972,198
St. Albans Town	552	513	1,066	\$ 6,359	\$ 1,400	\$ 1,211,164
Sheldon	253	212	465	\$ 5,882	\$ 918	\$ 251,799
Swanton	709	543	1,252	\$ 5,664	\$ 593	\$ 424,415

Franklin 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%
Bellows Free (Fairfax)	372	4.5%	14.8	480	461	45%
Bellows Free Academy	1,090	7.7%	11.9	493	491	59%
Enosburg	406	8.9%	11.8	450	432	46%
Mississquoi Valley	725	6.7%	14.4	465	459	38%
Richford	169	7.3%	10.6	460	420	46%

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 25

Education Comparison: Grand Isle 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
Grand Isle County	627	584	1,210	\$ 6,209	\$ 1,178	\$ 1,583,256
Alburg	183	146	329	\$ 6,132	\$ 1,099	\$ 336,400
Grand Isle	193	166	359	\$ 6,613	\$ 1,625	\$ 580,447
Isle La Motte	36	43	79	\$ 5,361	\$ 154	\$ 18,307
North Hero	56	72	128	\$ 4,998	\$ -	\$ -
South Hero	159	157	316	\$ 6,496	\$ 1,451	\$ 648,102

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".

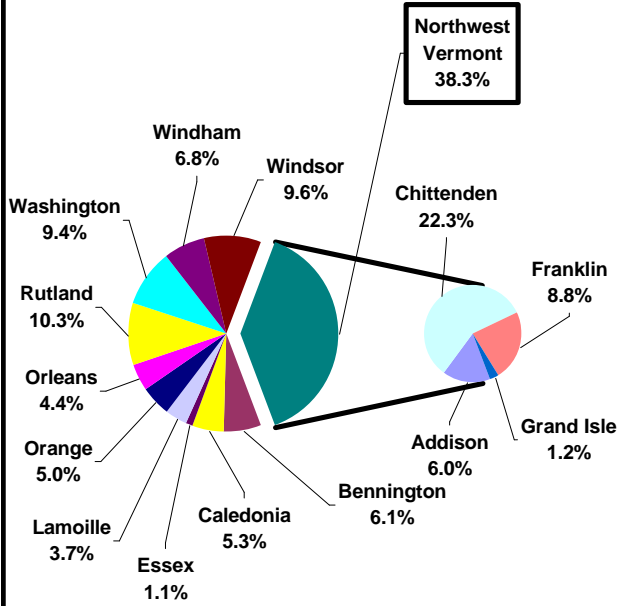
* Grand Isle County contains no high schools.

NA Not Available

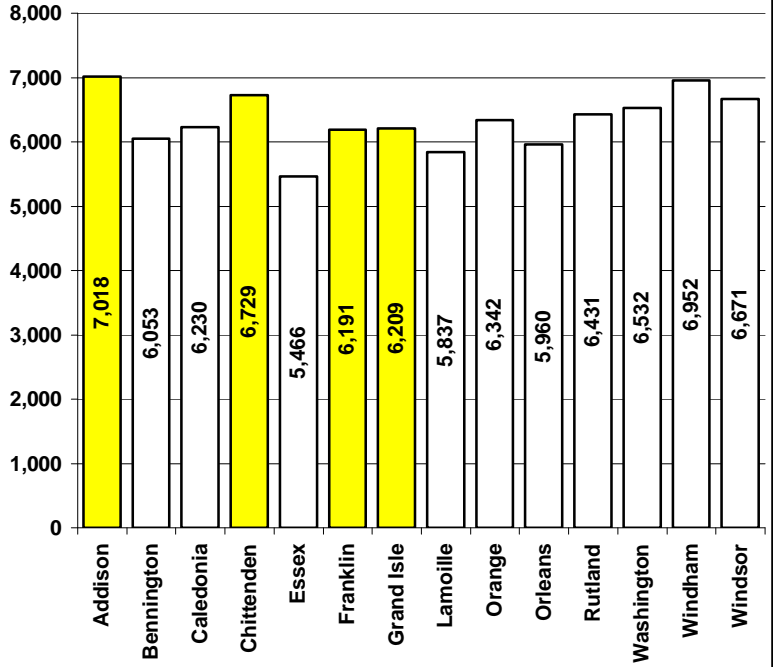
Sources: Vermont Department of Education.

Education Comparison: Vermont Counties & Northwestern Vermont Schools

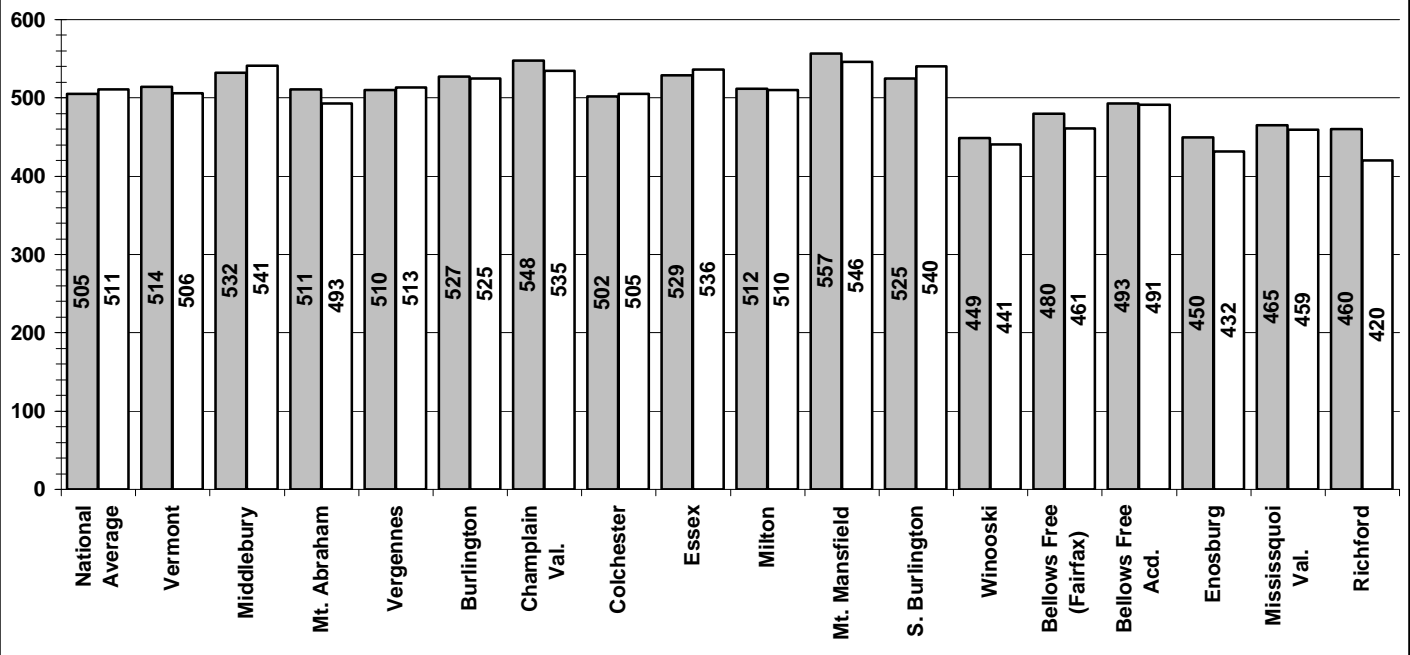
**1999-2000
PK- 12 School Enrollment**



**Average Education Spending
"Per Equalized Pupil"
1999-2000 School Year
by County**



**High School Comparative SAT Scores
1999-2000 School Year
National, State, & Northwestern 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)

HIGH SCHOOL DROP RATE 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.